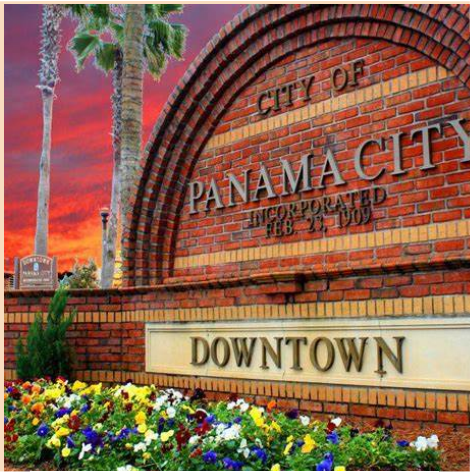


City of Panama City

2021-2022

# Community Redevelopment Agency Annual Report





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# MISSION

The mission of the Panama City Community Redevelopment Agency is to provide leadership and inspiration for the improvement of all four (4) redevelopment districts by using and leveraging tax increment financing (TIF) and other available funds to assist with community support, and economic redevelopment and revitalization in order to eliminate slum and blight, with every consideration given to actively seeking community input, in order to build community investment and pride for residential business.

## Meet the CRA

### CRA BOARD

GREG BRUDNICKI - CHAIRMAN

JENNA HALIGAS

KENNETH BROWN

BILLY RADER

JOSH STREET



### CRA STAFF

MICHAEL JOHNSON

LENA WEBB

CHRIS WILLIAMS

EXECUTIVE DIRECTOR

PROGRAM MANAGER

PROGRAM MANAGER



March 14, 2023

Dear Citizens of Panama City,

We are very pleased once again to report on the activities and progress of the Panama City Community Redevelopment Agency (CRA) for FY 21/22. The Agency is required by Florida Statutes 163 Part III to issue this Annual Report updating the citizens of the community and the CRA funding partners on our progress.

The purpose of the CRA is to define local areas affected by the damaging influences of slum and blight and redevelop them into thriving communities of social and economic activity. This is done by forming a CRA plan in concert with the community and strategically implementing those plans to improve the economic climate and conditions in various target areas. There are four (4) CRA Areas designated in Panama City – Downtown, Downtown North, Millville and St. Andrews. A key aspect of the CRA's focus and mission is to rebuild an environment where new investment can grow and prosper. This will, of course, improve the social and environmental conditions of the community; gradually reversing the blighted conditions we see in some portions of our community.

In consideration of the hardships experienced in the years following Hurricane Michael and the Covid-19 Pandemic, our CRA continues to charge forward with the strength, support and resiliency of our community. Innovative programs in addition to established incentives aimed at the regrowth of Panama City aid in achieving our shared goal of becoming the Premier City in the Panhandle of Florida.

Sincerely,

Greg Brudnicki  
Chairman, CRA Board



# TIMELINE

## of CRA districts

The CRA has four (4) districts. Those districts are Downtown created in 1984, St. Andrews created in 1989, Downtown North created in 1993 and Millville created in 2004. Each District works with citizen-based committees and the City of Panama City to formulate plans to reverse blighted conditions. Dollars generated by local property tax growth are used to fund projects and programs outlined in the district plans. CRAs are authorized, under Florida Statutes Chapter 163 part III, for periods of 30-to-60 years. This special state law allows for the creation, operation, and administration of the CRA District process. Each district plan is designed to make targeted improvements to remove blighted conditions, improve infrastructure, provide better safety, transform building appearances, and work on attracting more investment opportunities.

**1984**

Downtown CRA district established

**1989**

St. Andrews CRA district established

**1993**

Downtown North CRA district established

**2004**

Millville CRA district established

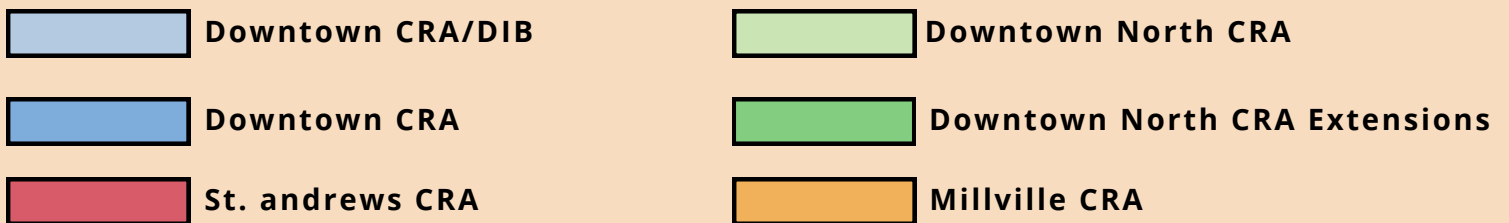
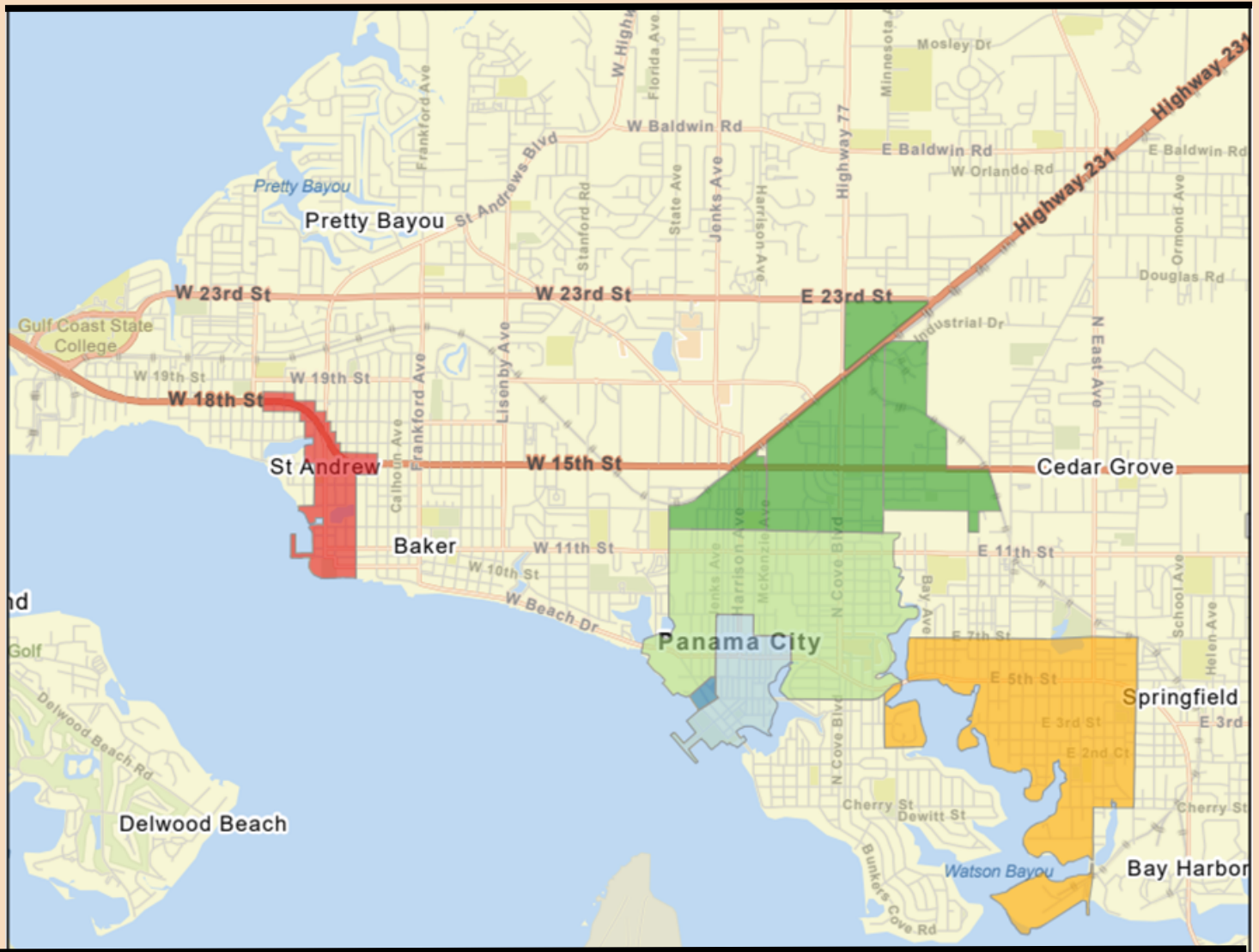
**2010**

Downtown North CRA expansion #1

**2022**

Downtown North CRA expansion #2 and #3

# CRA Districts

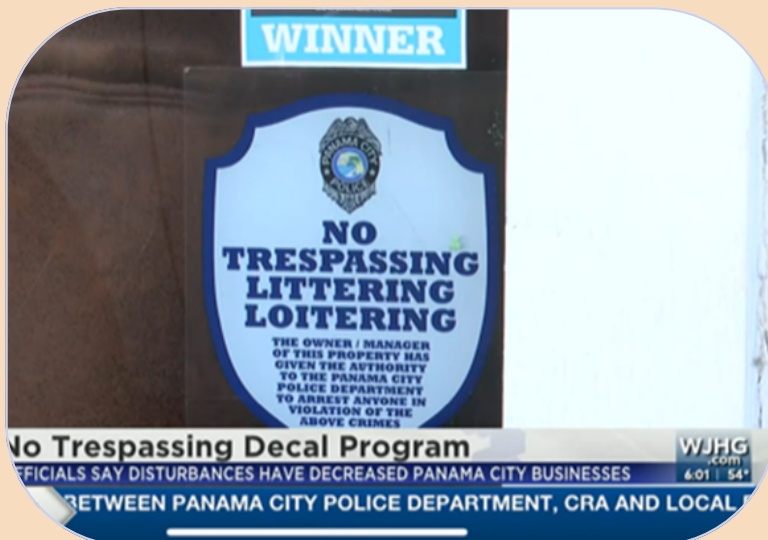


# NOTABLE PROJECTS

A **BANNER PROGRAM** was initiated in 2020 along Harrison Ave in our Downtown district. A strong positive response from the community prompted the expansion of this program to include other streets within each of the four CRA districts. Banners for each month of the year were designed and produced to celebrate and show support for groups such as First Responders, Medical Professionals, Youth Art Month, and Hometown Heroes. Nationally recognized holidays are also represented in this program throughout the year. Banners can be found on Harrison Ave, between 6th St and Government St, on Jenks Ave between 6th and 11th St, MLK Blvd between 15th and 11th St, on 3rd St between East Ave and Waterfront Park, and on Beck Ave between 10th St and Hwy 98.



**No Trespass Decals** is a program conceived and implemented with the help of the Downtown Improvement Board and PCPD in response to increasing incidences of loitering and vagrancy in the Downtown CRA district. PCPD offered business owners the opportunity to place a Trespass Letter on file and receive a decal to display in their window, authorizing officers on patrol to arrest any offenders. The program quickly showed positive results Downtown, and the CRA Board voted to initiate the program in all four CRA Districts. Today, over 800 decals have been distributed.





The **FUSUS PROGRAM** was initiated in an effort to detect and suppress crime by local law enforcement agencies at BAYROC (Bay Real-time Operations Center). FUSUS technologies enable authorities to view live video feeds from security cameras installed externally on local businesses throughout Bay County. The Panama City CRA provided a total of \$61,000 for the purchase and installation of these camera systems for twenty (20) businesses located within the four CRA districts.



## SBDC



A proclivity to small business is a unique characteristic of Panama City. In order to embolden the spirit of entrepreneurship and encourage future economic growth, this year, we embarked on a partnership with the Small Business Development Center of UWF. The CRA hosted SBDC's "Start a Business" Workshop quarterly, each held in a different CRA district. The CRA paid registration fees for those that attended. This workshop takes you through the process of opening your own business and offers access to an SBDC Consultant, free of charge. At the end of each workshop, local business owners and City representatives were available for Q&A.

Three workshops were offered with a total of 37 attendees. Evaluations showed the information to be helpful and well-received. This initial success actuated discussion to grow this partnership into a working incubator for small businesses in the future.



# GRANT PROGRAMS

The mission of the Panama City Community Redevelopment Agency (CRA) is to offer leadership, resources, and tools to directly assist in the redevelopment and revitalization of the city's four Community Redevelopment Areas in order to eliminate slum and blight, stimulate economic growth, and provide a framework for sustainable community development. The CRA's goal is to improve the attractiveness and quality of life of the CRA areas, and thus the city as a whole, by providing programs that will catalyze revitalization while preserving the rich history, heritage, and distinctive character of Panama City.

Grant programs are one tool the CRA uses to achieve our mission. The CRA structures its grant programs to act as catalysts for redevelopment efforts by individual residents and businesses within the CRA and to leverage investment by private enterprises. Grants are available to both commercial and residential property owners within the districts. Three new grant opportunities were added to our program this year, while the four existing grants saw changes to better serve the needs of CRA districts.

## JOB CREATION ASSISTANCE PROGRAM (JCA)

To incentivize the creation and retention of full-time employment within the CRA districts, the Job Creation Assistance Program was developed. This four-tiered award program provides financial incentives to small businesses wishing to expand their work force by hiring additional positions within their company.

## COMMERCIAL RENT REIMBURSEMENT (CRR)

This program is designed to help facilitate the establishment of new businesses within the Panama City CRA districts. The program is designed to provide financial assistance of 50% base rent; up to \$1,250/month (maximum \$15,000 annually) whichever is less for a period of 12 consecutive months to new and existing businesses in the form of rent reimbursement intended to help businesses during the critical first year of operation.

## HOLIDAY DECORATION VOUCHER (HOL)

This program offers local businesses, for profit and non-profit, up to \$250 reimbursement for holiday decorations for their storefront locations. The grant does not reimburse taxes paid on decorations. Decorations in windows, doorways or other exterior locations are encouraged.

## COMMERCIAL IMPROVEMENT GRANT (CIG)

This matching grant program encourages redevelopment and revitalization of commercial buildings/sites by offering financial assistance up to \$50,000 or 50% of total eligible costs, whichever is less. The overall objective is to stimulate reinvestment in the CRA districts and to preserve or renew the traditional retail business areas and establish them as centers for pedestrian oriented commercial activities.

## COMMERCIAL SIGN & SECURITY VOUCHER (CSV)

The primary objective to this voucher is to incentivize business owners to improve small business awareness and add an extra element of safety to the community by providing up to \$5,000 to improve or replace exterior signage and installation of exterior security cameras to the building. Matching funds are not required for this grant.

## RESIDENTIAL IMPROVEMENT GRANT (RIG)

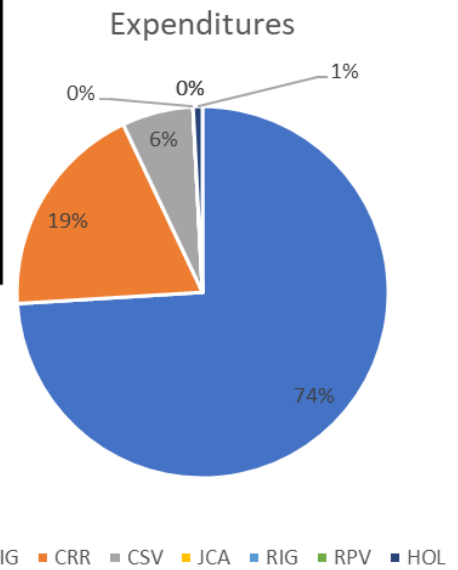
This matching grant program encourages redevelopment and revitalization of residential structures and properties by offering financial assistance up to \$50,000 or 50% of total eligible costs, whichever is less. The overall objective is to stimulate reinvestment in the CRA districts and to preserve or revitalize the homes that create the unique character of the community.

## RESIDENTIAL PAINT VOUCHER (RPV)

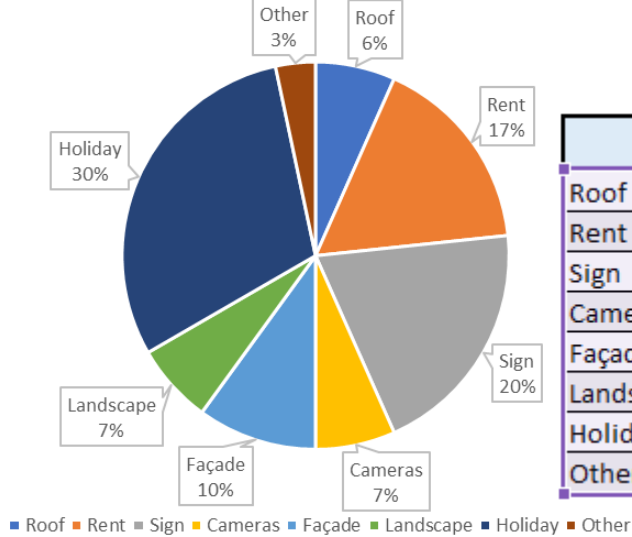
This grant encourages exterior paint improvements to residential structures within the CRA districts in order to reduce blight conditions and increase community beautification. Vouchers are awarded for paint and materials needed to perform exterior paint improvements to residential properties in an amount not to exceed \$2,500. Matching funds are not required for this grant program.

# Summary of Grant Allocations

| Expenditures        |                      |
|---------------------|----------------------|
| CIG                 | \$ 171,990.34        |
| CRR                 | \$ 44,008.14         |
| CSV                 | \$ 14,419.79         |
| JCA                 | \$ -                 |
| RIG                 | \$ -                 |
| RPV                 | \$ -                 |
| HOL                 | \$ 1,906.10          |
| <b>Total Amount</b> | <b>\$ 232,324.37</b> |



Type of Work Done



| Type of Work |   |
|--------------|---|
| Roof         | 2 |
| Rent         | 5 |
| Sign         | 6 |
| Cameras      | 2 |
| Façade       | 3 |
| Landscape    | 2 |
| Holiday      | 9 |
| Other        | 1 |

| Number of Grants               |           |
|--------------------------------|-----------|
| CIG                            | 6         |
| CRR                            | 5         |
| CSV                            | 5         |
| JCA                            | 0         |
| RIG                            | 0         |
| RPV                            | 0         |
| HOL                            | 9         |
| <b>Total Grants</b>            | <b>25</b> |
| Across 16 different businesses |           |



# DOWNTOWN

## Harrison Streetscapes



BEFORE



AFTER

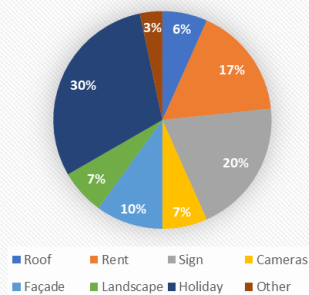
Construction on the highly anticipated Harrison Streetscape Project in the Downtown District began in October of 2021. In line with the Neighborhood Plans adopted in 2020, plans include new water and sewer lines, wider sidewalks, and adds cobblestone streets lined with new Oak trees. The first of two phases began at Government Street and will move North to 4th Street with an expected completion date in the Spring of 2023.

Working closely with the City, the Downtown CRA has assisted by acting as a liaison between City officials and the Downtown Merchants and providing additional signage for businesses and parking.

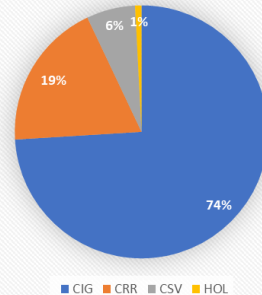
The Downtown CRA also partnered with SBDC to provide free training and mentorship for small business owners to survive the negative impact of construction during this time of growth. Overall, business owners have expressed their excitement for this project and have shown great strength and resiliency as a community.

## Grants

Types of Work Done



Expenditures



| Type of Work |   |
|--------------|---|
| Roof         | 2 |
| Rent         | 5 |
| Sign         | 6 |
| Cameras      | 2 |
| Façade       | 3 |
| Landscape    | 2 |
| Holiday      | 9 |
| Other        | 1 |

| Number of Grants     |           |
|----------------------|-----------|
| CIG                  | 6         |
| CRR                  | 5         |
| CSV                  | 5         |
| JCA                  | 0         |
| RIG                  | 0         |
| RPV                  | 0         |
| HOL                  | 9         |
| <b>Total Grants</b>  | <b>25</b> |
| Across 16 Businesses |           |

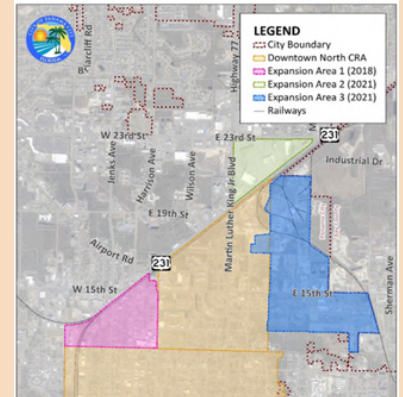
| Expenditures        |                      |
|---------------------|----------------------|
| CIG                 | \$ 171,990.34        |
| CRR                 | \$ 44,008.14         |
| CSV                 | \$ 14,419.79         |
| JCA                 | \$ -                 |
| RIG                 | \$ -                 |
| RPV                 | \$ -                 |
| HOL                 | \$ 1,906.10          |
| <b>Total Amount</b> | <b>\$ 232,234.37</b> |



# DOWNTOWN NORTH

## Expansion

The lingering devastation of Hurricane Michael in 2018 brought the need to conduct a new Finding of Necessity study to determine if specific additional properties demonstrated conditions of 'slum' and 'blight' and therefore warranted consideration for inclusion within the Downtown North CRA's boundaries. In February of 2022, the City of Panama City adopted Resolution No. 20220208.5 expanding the Downtown North CRA to include the heavily damaged Panama City Mall and an L-shaped expanse of properties consisting of mainly industrial and commercial parcels. An updated CRA plan for Downtown North is being completed to include the new boundaries and expansion areas.

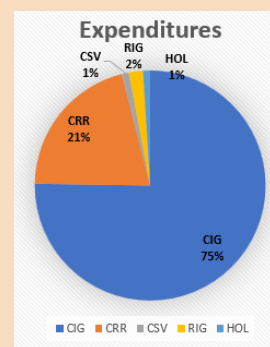
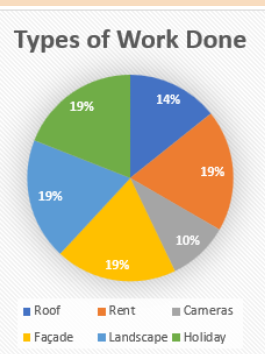


## AD Harris Gym

The reopening of an updated and remodeled gymnasium at the AD Harris Learning Center provides an alternative for the MLK Rec Center that was destroyed in Hurricane Michael. This \$112,000 renovation includes many upgrades and features new hoops and bleachers expanding from half to a full court. The new gym will serve as a multipurpose facility for sports and community events. Plans for additional upgrades, including restrooms and a concession stand, are set to be completed in 2023.



## Grants



| Type of Work |   |
|--------------|---|
| Roof         | 3 |
| Rent         | 4 |
| Sign         | 0 |
| Cameras      | 2 |
| Façade       | 4 |
| Landscape    | 4 |
| Holiday      | 4 |
| Other        | 0 |

| Number of Grants    |           |
|---------------------|-----------|
| CIG                 | 4         |
| CRR                 | 2         |
| CSV                 | 1         |
| JCA                 | 0         |
| RIG                 | 1         |
| RPV                 | 0         |
| HOL                 | 2         |
| <b>Total Grants</b> | <b>10</b> |
| Across 8 Businesses |           |

| Expenditures        |                      |
|---------------------|----------------------|
| CIG                 | \$ 78,028.32         |
| CRR                 | \$ 21,300.00         |
| CSV                 | \$ 1,399.97          |
| JCA                 | \$ -                 |
| RIG                 | \$ 2,100.00          |
| RPV                 | \$ -                 |
| HOL                 | \$ 399.00            |
| <b>Total Grants</b> | <b>\$ 103,227.29</b> |



# ST. ANDREWS



The **Panama City Publishing Co Museum** was added to the National Register of Historic Places in 2021. Led by the Historic St Andrews Waterfront Partnership in conjunction with CRA, the museum saw over 4,000 visitors in 21-22, and over 3,000 volunteer hours were documented. The museum was awarded \$10,500 in November from the Florida Humanities "American Rescue" Grant. These funds assisted with staff salary, events and promotions for the St. Andrews District.

Notification of an **FDOT Beautification Grant** was received in July. Approximately \$225,000 was awarded to St. Andrews. This grant will help pay for landscaping on Beck Ave, south of Hwy 98, the four city owned parking lots, and the block around the old St. Andrews School. Funds are tentatively programmed for the 2024 fiscal year.

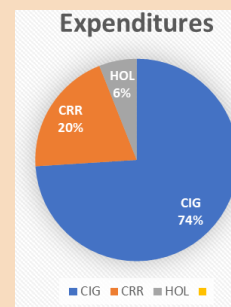
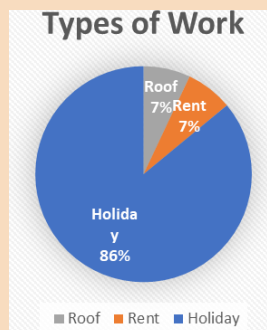
**FPL Streetlights** - As part of the conversion process from Gulf Power to Florida Power & Light (FPL) equipment, 91 new streetlights are being replaced in the St. Andrews CRA area. Since FPL does not offer ownership opportunities, the CRA will lease the decorative poles and light fixtures offered by FPL to better match the nautical aesthetic already in place along the St. Andrews commercial corridor. Plans to surplus and sell the existing streetlights, originally purchased by the CRA are in place to help recoup the cost of the replacements. FPL estimates the light replacement will begin January 2023.

## GRANTS

| Types of Work |    |
|---------------|----|
| Roof          | 1  |
| Rent          | 1  |
| Sign          | 0  |
| Cameras       | 0  |
| Façade        | 0  |
| Landscape     | 0  |
| Holiday       | 12 |
| Other         | 0  |

| Number of Grants     |           |
|----------------------|-----------|
| CIG                  | 1         |
| CRR                  | 1         |
| CSV                  | 0         |
| JCA                  | 0         |
| RIG                  | 0         |
| RPV                  | 0         |
| HOL                  | 10        |
| <b>Total</b>         | <b>12</b> |
| Across 11 Businesses |           |

| Expenditures |                    |
|--------------|--------------------|
| CIG          | \$33,428.10        |
| CRR          | \$ 8,946.00        |
| CSV          | 0                  |
| JCA          | 0                  |
| RIG          | 0                  |
| RPV          | 0                  |
| HOL          | \$ 2,777.68        |
| <b>Total</b> | <b>\$45,151.78</b> |



# MILLVILLE

Renovations to Kraft Field were completed in 2022. FEMA used this field as a transitional housing site after Hurricane Michael. Now that FEMA's program has ended, Kraft Field needed to return to its original purpose which is one of Millville's multipurpose parks. CRA contributed \$108,000 to this project that provided new irrigation, sod, fencing, trees, and field lighting. Also, future plans include adding a restroom with storage capacity



**KRAFT FIELD**

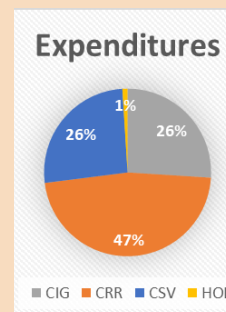
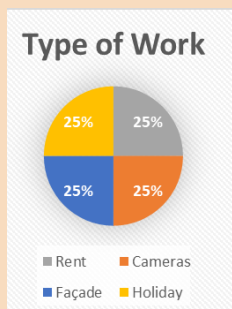
Watson Bayou Waterfront Park was purchased by the City in September 2008 for approximately \$2.5 million, utilizing a bank loan to access money for the purchase. Original plans for the development of this 4.2-acre park include a pier, kayak launch, an amphitheater, benches, and public restrooms. However, much of the progress made in these plans was destroyed by Hurricane Michael. This year marked the final loan payment on the purchase of the park, alleviating future budgets for the continued development of plans to provide the needed open recreation space for the community.

## GRANTS

| Type of Work |   |
|--------------|---|
| Roof         | 0 |
| Rent         | 1 |
| Sign         | 0 |
| Cameras      | 1 |
| Façade       | 1 |
| Landscape    | 0 |
| Holiday      | 1 |

| Number of Grants    |          |
|---------------------|----------|
| CIG                 | 1        |
| CRR                 | 1        |
| CSV                 | 1        |
| JCA                 | 0        |
| RIG                 | 0        |
| RPV                 | 0        |
| HOL                 | 1        |
| <b>Total</b>        | <b>4</b> |
| Across 3 Businesses |          |

| Expenditures |                    |
|--------------|--------------------|
| CIG          | \$ 4,904.85        |
| CRR          | \$ 9,000.00        |
| CSV          | \$ 5,000.00        |
| JCA          | 0                  |
| RIG          | 0                  |
| RPV          | 0                  |
| HOL          | \$ 250.00          |
| <b>Total</b> | <b>\$19,154.85</b> |



# FINANCIAL STATEMENT

## CRA REVENUES

|                | COUNTY TIF   | CITY TIF     | CARRY FORWARD |
|----------------|--------------|--------------|---------------|
| St. Andrews    | \$199,074.70 | \$211,802.00 | \$279,879     |
| Downtown       | \$120,355.38 | \$127,739.62 | (\$79,947)    |
| Downtown North | \$297,739.83 | \$314,965.00 | \$149,071     |
| Millville      | \$183,740.97 | \$194,192    | \$114,393     |

## CRA FINANCIAL OVERVIEW

|                | Assets         | Liabilities | Revenues       | Expenses       |
|----------------|----------------|-------------|----------------|----------------|
| St. Andrews    | \$682,997.25   | \$5,535.71  | \$414,433.26   | \$419,616.37   |
| Downtown       | \$111,881.41   | \$9,540.21  | \$248,763.22   | \$493,342.20   |
| Downtown North | \$605,087.66   | \$49,270.57 | \$938,970.01   | \$1,262,686.72 |
| Millville      | \$454,613.76   | \$2,842.09  | \$395,658.14   | \$381,822.24   |
| Totals         | \$1,854,580.08 | \$67,188.58 | \$1,997,824.63 | \$2,557,467.53 |

### CRA EXPENSES

|                | Personnel<br>Services | Operating<br>Expenses | Capital Outlay |
|----------------|-----------------------|-----------------------|----------------|
| St. Andrews    | \$101,628.46          | \$227,838.21          | \$24,950.00    |
| Downtown       | \$56,208.75           | \$139,422.97          | -              |
| Downtown North | \$82,361.66           | \$866,908.59          | \$144,336.49   |
| Millville      | \$42,477.19           | \$115,835.03          | \$39,763.00    |





# PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY

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(850)691-4587 | [CRAs@panamacity.gov](mailto:CRAs@panamacity.gov)

