

A photograph of a marina filled with various boats, including sailboats and motorboats, docked at wooden piers. The water is calm, reflecting the blue sky. In the foreground, the fronds of a palm tree are visible on the right side of the frame. The background shows a distant shoreline with buildings under a clear blue sky.

PANAMA CITY

Community Redevelopment Agency

A graphic design element consisting of a grid of small yellow dots on the left, a thick blue horizontal bar above a thick yellow horizontal bar on the right, and a large white and blue text area in the center.

ANNUAL REPORT

2024





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About the Panama City CRA

Mission and Approach

The Panama City Community Redevelopment Agency (CRA) drives the city's revitalization by reinvesting property tax growth from its four districts into projects that eliminate blight, improve infrastructure, and promote economic development. This targeted approach transforms neighborhoods, attracts investment, and strengthens the community.

Funding Source

The primary funding source available to the CRA consists of Tax Increment revenues. Tax Increment revenues are a unique tool available to cities and counties for redevelopment activities and are used to leverage public funds to promote private sector activity in the targeted redevelopment area. The taxable value of all real property in the redevelopment area is determined as of a fixed date, also known as the "base year" value. Contributing taxing authorities continue to receive ad valorem tax revenues (a.k.a. property tax revenues) based on the base year value. Revenues generated from the base year value are available for general government purposes. However, ad valorem revenues from increases in real property value, referred to as "Tax Increment," are deposited into the Community Redevelopment Agency Trust Funds and dedicated to the redevelopment areas.

Redevelopment Plans

The CRA follows a comprehensive Redevelopment Plan, guided by Florida law (Fla. Stat. §163.330 §163.463), to support long term, sustainable growth in Panama City. Originally adopted in 1984 and last updated in 2018, the plan focuses on improving public safety, expanding affordable housing, redeveloping marinas, creating community spaces, and supporting local businesses.

As part of our ongoing commitment to revitalization, we are currently expanding the St. Andrews District and implementing updates across all four districts. This multi phase effort began in FY24 and is expected to be completed by the end of FY25, ensuring that each district continues to evolve to meet community needs.

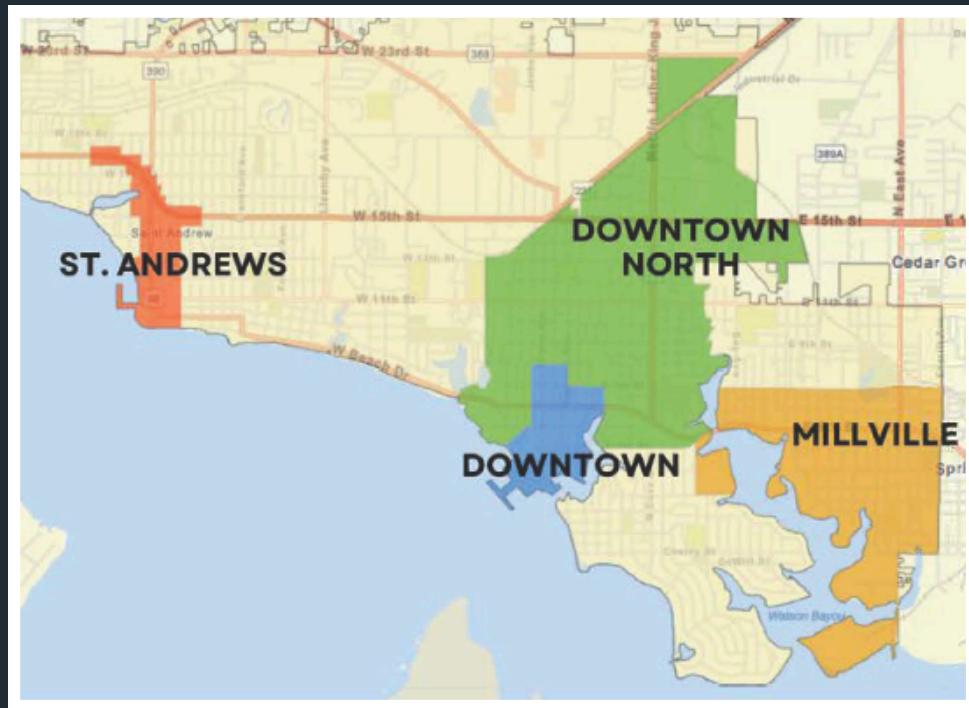


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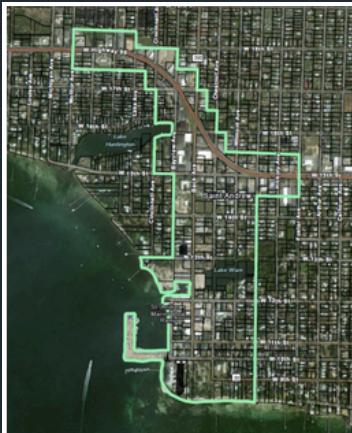
Our CRA
DISTRICTS



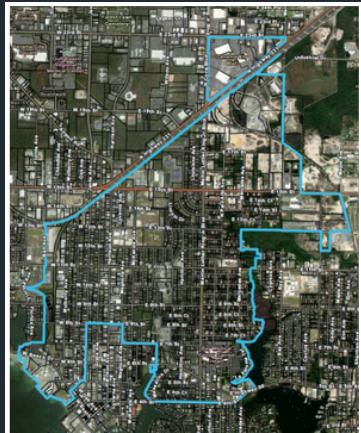
Downtown
est. 1984



St. Andrews
est. 1989



Downtown North
est. 1993



Millville
est. 2004





Message from the EXECUTIVE DIRECTOR

I am pleased to present the Community Redevelopment Agency's (CRA) Fiscal Year 2024 Annual Report, highlighting the significant strides and accomplishments achieved throughout the year. As Executive Director, it is with great pride that I share the progress made in our ongoing efforts to revitalize and enhance our community.

The primary objective of the CRA is to identify local areas impacted by the detrimental effects of blight and decay, subsequently revitalizing them into vibrant hubs of social and economic vitality. This involves crafting a comprehensive CRA plan in collaboration with the community and methodically executing these plans to enhance the economic landscape and living conditions across various targeted regions. Panama City comprises four designated CRA Areas: Downtown, Downtown North, Millville, and St. Andrews.

Over the past year, the CRA has undertaken several impactful projects and initiatives aimed at improving the overall quality of life for our residents and fostering sustainable economic growth. Some of the major highlights include:

- **Affordable Housing Initiatives:** Recognizing the importance of accessible housing options, we have collaborated with Habitat for Humanity to create affordable housing units, ensuring that all members of our community have a place to call home.
- **Community Projects and Revitalization Efforts:** Significant transformations unfolded across all four CRA districts, marked by shifts in leadership and strategic orientation. With an emphasis on capital improvement projects outlined within CRA district plans, the board has catalyzed the commencement of long-awaited initiatives and spurred the generation of fresh ideas and strategies to address evolving needs.
- **Enhancing Public Spaces and Community Aesthetics:** The CRA has focused on beautification efforts, including landscaping improvements, façade enhancements, and strategic planning to support future redevelopment initiatives. These efforts contribute to the overall appeal and economic vitality of our districts.



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These accomplishments would not have been possible without the dedication and collaboration of our staff, partners, and community members.

As we look ahead, the CRA remains committed to building upon these achievements and pursuing new opportunities to further enhance the vitality and resilience of our community.

Presented herein is the 2024 Annual Report for the CRA, which covers the period from October 1, 2023, through September 30, 2024, and includes the following information:

- General background information regarding the CRA and the Redevelopment Areas;
- Financial information including the Statement of Revenues, Expenditures, and Changes in Fund Balances and Fund Balance Sheet for the fiscal year ending September 30, 2023, and taxable value history;
- Performance data within the redevelopment areas;
- Project descriptions.

As we move forward, we remain steadfast in our mission to drive meaningful redevelopment, promote equitable growth, and ensure that Panama City continues to thrive. We invite the community to stay engaged in this journey and look forward to another year of progress and collaboration.

Sincerely,

Jonathan H. Hayes
City of Panama City
CRA Executive Director

This Annual Report has been prepared in accordance with §163.371 and §163.387(8) of the Florida Statutes.



Meet the CRA BOARD

The Panama City CRA is governed by the City Commission, which serves as the CRA Board. The board provides strategic direction and oversight for redevelopment efforts across our four CRA districts. Their leadership ensures that projects and initiatives align with the city's vision for economic growth, infrastructure improvements, and community revitalization. Through their commitment to enhancing quality of life, the board plays a crucial role in shaping a more vibrant and sustainable Panama City.



Michael Rohan, Sr.
Chairman



Jenna Flint Haligas
Board Member



Janice Lucas
Board Member



Brian Grainger
Board Member



Josh Street
Board Member

Meet the CRA STAFF

Executive Director:
Jonathan H. Hayes

Deputy Executive Director:
Brandy Waldron

CRA Attorney:
Nevin Zimmerman

CRA Assistant Attorney:
Joy Marler-Masters

CRA Program Manager: Lena Webb

CRA Program Manager: Michelle Zirkle

CRA Administrative Tech: Lori Sagehorn

Financials

As of the date of this report, the 2023 2024 CRA Annual Audit still needs to be completed. It will be made available to the public within 45 days of its completion.

PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY
STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES –
RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES
IN FUND BALANCES OF GOVERNMENTAL FUNDS TO THE STATEMENT OF ACTIVITIES
GOVERNMENTAL FUNDS
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2023

	Downtown Community Redevelopment Area	Downtown North Community Redevelopment Area	St. Andrews Community Redevelopment Area	Millville Community Redevelopment Area	Total Governmental Funds
REVENUES					
Intergovernmental	\$ 351,664	\$ 760,429	\$ 591,994	\$ 525,852	\$ 2,229,939
Investment earnings	8,538	15,740	31,361	27,699	83,338
Rents and royalties	-	74,038	-	7,517	81,555
Miscellaneous	29,259	32,008	29,339	29,269	119,875
Total revenues	389,461	882,215	652,694	590,337	2,514,707
EXPENDITURES					
Current:					
General government:					
Personnel services	45,283	72,775	96,130	71,268	285,456
Operating expenditures	334,924	606,601	242,109	267,545	1,451,179
Debt service:					
Principal	11,801	33,807	6,379	11,801	63,788
Interest	224	643	121	224	1,212
Capital outlay	19,143	46,690	351,027	36,530	453,390
Total expenditures	411,375	760,516	695,766	387,368	2,255,025
Excess (deficiency) of revenues over (under) expenditures	(21,914)	121,699	(43,072)	202,969	259,682
FUND BALANCES					
Beginning of year	102,340	461,265	676,996	451,773	
End of year	\$ 80,426	\$ 582,964	\$ 633,924	\$ 654,742	

Financials

PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY
 BALANCE SHEET – RECONCILIATION OF THE GOVERNMENTAL
 FUNDS BALANCE SHEET TO THE STATEMENT OF NET POSITION
 GOVERNMENTAL FUNDS
 SEPTEMBER 30, 2023

	Downtown Community Redevelopment Area	Downtown North Community Redevelopment Area	St. Andrews Community Redevelopment Area	Millville Community Redevelopment Area	Total Governmental Funds
ASSETS					
Cash and cash equivalents	\$ 144,930	\$ 261,369	\$ 683,387	\$ 780,695	\$ 1,870,381
Accounts receivable	1,723	85,113	1,723	1,723	90,282
Leases asset receivables	-	177,077	-	-	177,077
Due from the City of Panama City	-	10,050	-	-	10,050
Inventories	-	303,780	-	-	303,780
Notes receivable	-	202,742	-	-	202,742
Total assets	\$ 146,653	\$ 1,040,131	\$ 685,110	\$ 782,418	\$ 2,654,312
LIABILITIES, DEFERRED INFLOWS OF RESOURCES, AND FUND BALANCES					
Liabilities:					
Accounts payable	\$ 52,228	\$ 131,496	\$ 43,308	\$ 25,651	\$ 252,683
Due to the City of Panama City	12,058	148,188	6,620	102,025	268,891
Accrued salaries	1,941	1,064	1,258	-	4,263
Accrued other liabilities	-	350	-	-	350
Total liabilities	66,227	281,098	51,186	127,676	526,187
Deferred inflows of resources:					
Deferred inflows of resources-lease revenue	-	176,069	-	-	176,069
Fund Balances:					
Non-spendable:					
Inventories	-	303,780	-	-	303,780
Restricted:					
Community redevelopment	80,426	279,184	633,924	654,742	1,648,276
Total fund balances	80,426	582,964	633,924	654,742	1,952,056
Total liabilities, deferred inflows, and fund balances	\$ 146,653	\$ 1,040,131	\$ 685,110	\$ 782,418	
Amounts reported for <i>governmental activities</i> in the statement of net position are different because:					
Capital assets used in governmental activities are not financial resources and, therefore, are not reported in the funds.					
Capital assets				\$ 9,508,960	
Less accumulated depreciation				(3,255,802)	
					6,253,158
Long-term liabilities are not due and payable in the current period and, therefore, are not reported in the funds.					
Governmental long-term debt					-
Compensated absences					(3,648)
Net position of governmental activities					\$ 8,201,566

Taxable

PROPERTY VALUES

The table below provides a five-year summary of historical assessment (taxable) values* for the Panama City CRA as of January 1st of each year. This data reflects the continued growth and development within our CRA districts, demonstrating the positive impact of strategic reinvestment efforts. The steady increase in property values highlights the success of ongoing revitalization initiatives and the strengthening economic foundation of our community.

Tax Year	Downtown	St. Andrews	Downtown North	Millville
2024	\$90,817,035	\$100,063,646	\$260,926,307	\$129,713,072
2023	\$73,816,188	\$91,918,370	\$240,573,553	\$117,199,248
2022	\$66,016,945	\$81,971,967	\$215,081,521	\$101,117,247
2021	\$54,113,759	\$61,433,640	\$146,989,987	\$84,115,990
2020	\$42,112,975	\$57,118,538	\$128,605,648	\$72,225,759
Base Year	\$26,787,527	\$15,932,884	\$70,635,863	\$42,398,300

* The Taxable Value figures included herein are provided by the Bay County Property Appraiser.

Performance DATA

Downtown Redevelopment Area

Total Activities Started	3
Total Activities Completed	1
Current Year Increment Revenue	\$466,368
Expenditures from Trust Fund	\$377,410
Expended for Affordable Housing	\$0
Plan Achievements:	
Transportation	1
Infrastructure	0
Affordable Housing	0
Economic Development	0
Community Policing	1
Community Partnerships	0
Beautification	1
Parks, Recreation & Open Spaces	1

St. Andrews Redevelopment Area

Total Activities Started	2
Total Activities Completed	0
Current Year Increment Revenue	\$753,917
Expenditures from Trust Fund	\$438,900
Expended for Affordable Housing	\$0
Plan Achievements:	
Transportation	0
Infrastructure	0
Affordable Housing	0
Economic Development	0
Community Policing	1
Community Partnerships	1
Beautification	1
Parks, Recreation & Open Spaces	0

Downtown North Redevelopment Area

Total Activities Started	1
Total Activities Completed	1
Current Year Increment Revenue	\$1,086,704
Expenditures from Trust Fund	\$668,556
Expended for Affordable Housing	\$50,000.00
Plan Achievements:	
Transportation	0
Infrastructure	0
Affordable Housing	1
Economic Development	0
Community Policing	1
Community Partnerships	0
Beautification	1
Parks, Recreation & Open Spaces	0

Millville Redevelopment Area

Total Activities Started	2
Total Activities Completed	0
Current Year Increment Revenue	\$742,114
Expenditures from Trust Fund	\$692,713
Expended for Affordable Housing	\$0
Plan Achievements:	
Transportation	0
Infrastructure	0
Affordable Housing	0
Economic Development	0
Community Policing	1
Community Partnerships	0
Beautification	1
Parks, Recreation & Open Spaces	1

Projects



MCKENZIE PARK RESTROOMS

Project Overview

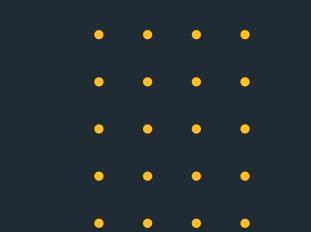
In a collaborative effort, the CRA and the Downtown Improvement Board (DIB) partnered to bring public restrooms to McKenzie Park. This initiative aims to address a community need by providing convenient and accessible restroom facilities for park visitors, enhancing the overall park experience and contributing to the revitalization of the downtown district.

Project Features

- Four total restroom stalls
- Two ADA compliant stalls
- Ramp Access
- Handrails for support
- Baby changing stations
- Drinking fountain (includes pet drinking fountain)

Project Details

- CRA District: Downtown District
- Project Budget: \$265,000
- CRA Contribution: \$165,000
- CRA Funding Source: FY2024 Downtown District Budget
- DIB Contribution: \$100,000
- CRA Program Manager: Michelle Zirkle





HARRISON AVE BREEZEWAY

Project Overview

The primary goal of this project is to renovate the building at 447 Harrison Avenue into a modern, functional commercial space while addressing long standing parking challenges in the downtown district. The vision includes creating a space that for a commercial business and enhances the vibrancy of the area, along with improving pedestrian access between Harrison Avenue and parking along Grace Avenue.

Project Features

- Phase 1
 - City secured property through land swap
 - CRA created walk thru for public access between parking and Harrison Avenue
 - CRA provided façade enhancements, murals and signage
 - CRA improved rear entrance to enhance safety, including new handrails on stairs
- Phase 2
 - Issue RFP to secure public partner to revitalize the structure with:
 - Public restrooms
 - Repositioning pedestrian path to maximize interior space
 - Structural and electrical upgrades
 - Full interior renovation for flexible commercial use

Project Details

- CRA District: Downtown District
- Project Cost: \$81,000
- CRA Funding Source: FY23 & FY24 Downtown District Budgets
- CRA Program Manager: Lena Webb





PARK AVENUE CROSSWALK

Project Overview

The project involved the creation of a crosswalk across Park Avenue, connecting Gateway Park to McKenzie Park. The primary objective of this initiative was to enhance pedestrian flow, increase visibility, and create a more inviting and grand entrance to McKenzie Park. By expanding the crosswalk, the project aimed to improve safety for pedestrians, while also providing better access to McKenzie Park's recreational and natural spaces.

Project Features

- Elimination of 5 parking spaces
- Restriping crosswalk

Project Details

- CRA District: Downtown District
- Project Cost: \$3,175.00
- CRA Contribution: \$3,175.00
- CRA Funding Source: FY2024 Downtown District Budget
- CRA Project Manager: Lena Webb



DOWNTOWN WAYFINDING

Project Overview

This project aims to create a cohesive streetscape that enhances the area's identity and appeal. Collaborating with the Downtown Improvement Board and Destination Panama City, the CRA conducted a design and location analysis. Inspired by the historic Martin Theater, the in-house design utilizes the theater's renovation as a focal point and incorporates black signage and poles to complement existing black benches, trash cans, and fountains for a unified look. Additionally, four directory boards matching the Martin Theater design will be installed to improve wayfinding and the visitor experience.

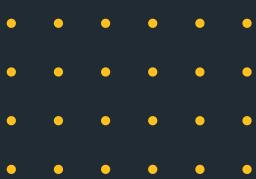
Project Features

Project Features

- New street name signage
- New wayfinding signage
- New directory boards

Project Details

- CRA District: Downtown District
- Project Cost: \$125,000
- CRA Funding Source: FY25 Downtown District Budget
- CRA Program Manager: Michelle Zirkle





NORTH



MILLVILLE WATERFRONT PARK

Project Overview

Millville Waterfront Park is a recreational waterfront park being developed on 4.2 acres of land purchased by the CRA in 2008. A new fishing pier was added to the site in 2013. In 2023, plans began for the full development of the park, which include an amphitheater for hosting community events.

This park is expected to significantly benefit the community by providing a free, accessible outdoor space for recreation and relaxation. The waterfront location offers opportunities for fishing, kayaking, and enjoying nature, while the amphitheater will host a variety of events, including concerts, festivals, and educational programs. These amenities will enhance the overall quality of life for residents and contribute to the revitalization of the neighborhood.

Project Features

- Walking Path
- Playground with turf surface
- Amphitheater
- 23 Live Oak Trees & 13 Fringe Trees
- LED bollard lighting along path
- Benches, pergola swings & picnic tables
- Drinking fountain for bottles, people and animals
- Bike rack and bike repair station
- Pet Waste station
- Trash cans
- Park sign
- Restrooms
- Parking lot Phase II
- Bike Safety Village Course Phase III

Project Details

- CRA District: Millville District
- Project Cost: \$1,500,000
- CRA Funding Source: FY24, FY25 & FY26 Millville District Budgets
- CRA Program Manager: Michelle Zirkle



DAFFIN PARK RENOVATION

Project Overview

Daffin Park, a vibrant community park located in the Millville District, underwent a significant transformation through a collaborative effort between the Parks, Culture & Recreation Department, Public Works Department, and CRA Department.

The project included major renovations to the exterior of the clubhouse, the addition of a brand new football field with a scoreboard, upgrades to the youth baseball field with new fencing, dugouts, and bleachers, a redesigned parking area, and the installation of a new basketball court.

This revitalization created a high quality recreational space for the community, encouraging outdoor activities and enhancing the overall appeal and livability of the neighborhood.

Project Features

- Football field
- Scoreboard donated by Coca Cola
- Redesigned parking area
- New basketball court
- New flagpole
- Installation of new well
- New LED lighting
- Youth baseball field with updated fencing, dugouts, bleachers and bat racks
- Renovated clubhouse exterior, roof replacement and bathroom updates
- Concessions stand improvements
- New drinking fountain, benches and trash receptacles

Project Details

- CRA District: Millville District
- Project Budget: \$500,000
- CRA Contribution: \$120,000
- CRA Funding Source: FY24 & FY25 Millville District Budget
- CRA Program Manager: Michelle Zirkle





E. 9TH COURT IMPROVEMENTS

Project Overview

The Downtown North CRA launched a revitalization project in the Glenwood community, focusing on housing repairs and community resource outreach through partnerships with local organizations. This three-square block initiative aimed to improve living conditions and connect residents with valuable resources.

Project Features

- World Changers provided labor for repairs to 15 homes.
- Public Works provided two 22-yard dumpsters for solid waste disposal.
- Parks, Culture and Recreation helped by mowing and clearing city-owned lots.
- Code Enforcement handed out flyers.
- Panama City Police Department provided the CORE trailer for neighborhood kids, snow cones, and provided information to the community about starting a neighborhood watch program.
- Bay County Health Department provided free medical screenings and resources information.
- Rebuild Bay provided resource information and took applications for those that did not apply for the World Changers program to provide help through their community clean up committee. They also provided air conditioning units through their Keep It Cool program and coordinated with World Changers to provide additional tools needed through the Tool Bank.
- Legal Services of North Florida was available to discuss probate issues.

Project Details

- CRA District: Downtown North District
- Project Cost: \$50,000
- CRA Contribution: \$50,000
- CRA Funding Source: FY2024 Downtown North District Budget
- CRA Program Manager: Lena Webb

Beautification PROJECTS



MILLVILLE US98 BEAUTIFICATION

The Millville US98 Beautification project enhances the gateway entrance near Whittington Park with Florida friendly landscaping along both sides of US98, creating a more welcoming and visually appealing corridor. This collaboration between FDOT and the Millville CRA focuses on sustainable community development.

- Project Cost: \$260,000 (CRA: \$10,000 / FDOT Grant: \$250,000)
- CRA District: Millville
- Estimated Completion: June 2025
- CRA Project Manager: Michelle Zirkle



BECK AVENUE & US98 BEAUTIFICATION

The Beck Avenue Beautification project enhances the St. Andrews District with Florida friendly landscaping along Beck Avenue, improving the gateway at US98 and promoting sustainability and visual appeal. Funded through a partnership between FDOT and the St. Andrews CRA, the project focuses on boosting the district's aesthetics and environmental quality.

- Project Cost: \$520,300 (CRA: \$20,300 | FDOT Grant: \$500,000)
- CRA District: St. Andrews
- Estimated Completion: December 2025
- CRA Project Manager: Michelle Zirkle

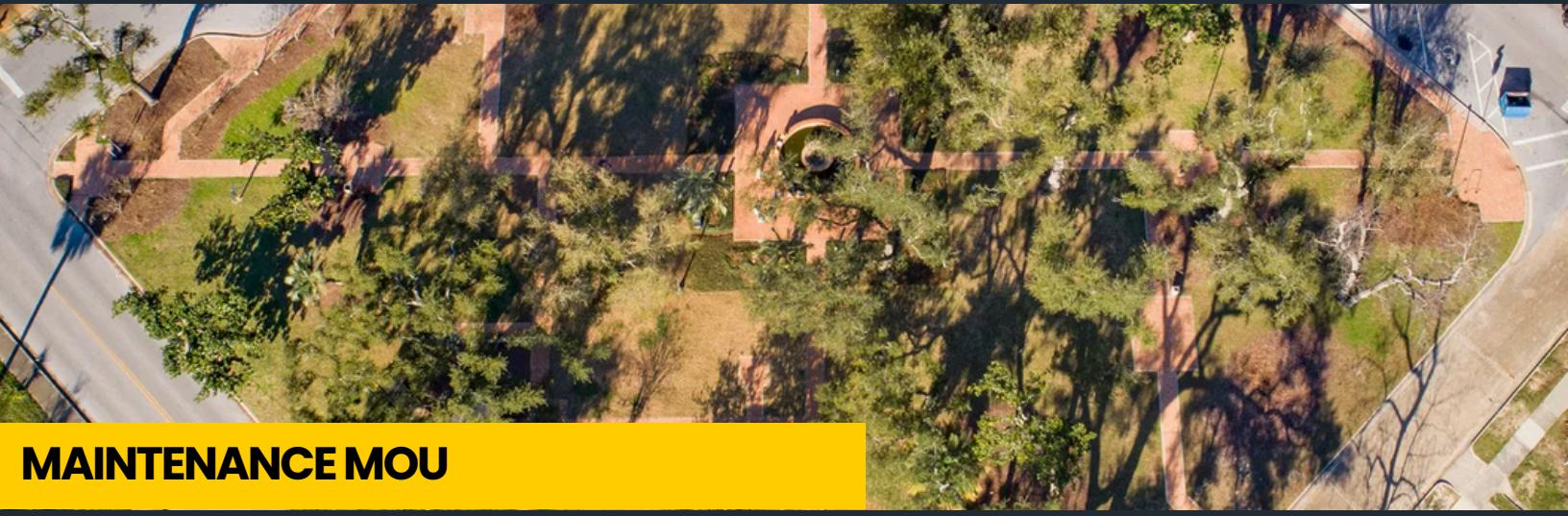
Beautification PROJECTS



MLK BLVD (SR77)

The Millville US98 Beautification project enhances the gateway entrance near Whittington Park with Florida friendly landscaping along both sides of US98, creating a more welcoming and visually appealing corridor. This collaboration between FDOT and the Millville CRA focuses on sustainable community development.

- Project Cost: \$310,000
(CRA: \$10,000 / FDOT Grant: \$300,000)
- CRA District: Downtown North
- Completion: December 2024
- CRA Project Manager: Michelle Zirkle



MAINTENANCE MOU

The Panama City CRA partnered with the Parks, Culture, and Recreation Department to elevate the maintenance and appearance of all CRA properties and districts. This partnership goes beyond routine upkeep, delivering enhanced landscaping, hardscaping, and beautification efforts. Key sites like the A.D. Harris Learning Village and the Publishing Museum receive dedicated attention, while the team also maintains gateway signs, sidewalks, and trash receptacles to further improve the area's cleanliness and curb appeal.

- Cost: \$336,033
- CRA District: All Districts

Commercial Improvement GRANTS

Prior to program changes in 2023, the CRA offered various grants and incentives for residential and commercial property owners, with the Commercial Improvement Grant being the most utilized. This matching grant provided up to \$50,000 or 50% of eligible costs to support redevelopment, revitalize small business areas, and promote pedestrian-friendly commercial spaces. Applications were accepted annually from October 1 to July 1.

In September 2023, the CRA Board discontinued all grant programs to prioritize capital improvement projects. However, after receiving concerns from prospective applicants with projects in progress, the Board temporarily reopened applications for those facing hardship. By the January 1, 2024, deadline, four applications were submitted and approved by the CRA Board, with \$160,389 awarded across the Downtown, St. Andrews, and Millville districts. No applications were received from Downtown North.

Purpose Brewed, LLC 102 E 4th St

Replacement of storefront windows.

Project Cost \$20,778
Grant Award: \$10,389

Charlie Coram's Place 2711 W 15th St

Eligible costs of new restaurant build.

Project Cost: \$842,639
Grant Award: \$50,000

Acorns to Oaks Academy 401 E 6th St

Exterior paint, mural, parking area, playground and turf.

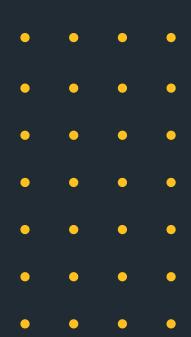
Project Cost: \$103,242
Grant Award: \$50,000

Lady Loran, LLC 2501 E 4th St

Construction of multifamily housing unit.

Project Cost: \$236,518
Pending Award: \$50,000*
**project to be completed Sept 2025.*

Community PARTNERSHIPS



MOU with Parks, Culture and Recreation Department

The CRA remains committed to enhancing CRA-owned properties across all four districts. In partnership with the Panama City Parks, Culture and Recreation Department (PCR), the CRA ensures that landscaping, hardscaping, and overall property care at key CRA sites, like the A.D. Harris Learning Village and the Publishing Museum exceed city standards, setting a higher benchmark for beautification.

PCR also manages gateway signs, sidewalks, and trash receptacles in CRA designated areas, further elevating the districts' appearance and cleanliness.

FY24 Program Cost: \$336,033

MOU with Historic St. Andrews Waterfront Partnership

The St. Andrews CRA continues its strong partnership with the Historic St. Andrews Waterfront Partnership (HSAWP), which serves as an advisory board while also providing staff and volunteers to operate the St. Andrews Publishing Museum. Through this collaboration, HSAWP organizes engaging museum exhibits and year-round guided walking tours, drawing visitors from near and far to explore the area's rich history.

In addition to its cultural contributions, HSAWP manages the popular St. Andrews Farmers Market, held every Saturday at Oaks by the Bay Park. This vibrant market supports local vendors and enhances the community experience, making it a key attraction for both residents and tourists.

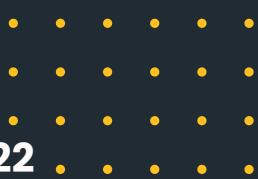
FY24 Program Cost: \$35,000

MOU with World Changers

For the 8th consecutive year, the CRA partnered with the World Changers Organization to improve homes in the Downtown North District. As in past years, the CRA covered the cost of materials while student volunteers tackled projects like yard cleanup, exterior repairs, painting, and building ramps for better accessibility.

In 2024, 15 homes received much-needed upgrades, benefiting homeowners who couldn't afford repairs and didn't qualify for other grants. The continued success of this initiative highlights its important role in supporting the CRA's mission to enhance the community.

FY24 Program Cost: \$50,000





PANAMA CITY

Community Redevelopment Agency



2024 ANNUAL REPORT