Millville Area
Community Redevelopment Plan

Final Report
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Millville
Community Redevelopment Plan
Draft Report

Prepared for:
The City of Panama City

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I. Introduction
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On January 22, 2002 the Panama City Downtown Improvement Board completed the Panama City Strategic Master Plan. The Plan provides a recommended course of action for the City to position itself favorably in the competitive market of the regional economy. One of the recommended actions is for the City to address the needs of areas in economic decline such as the Millville community, located in the southeast portion of the City. As an outcome of the plan, the City initiated a course of action to transform the Millville area, using tools provided to local governments through Chapter 163 Part III of the Florida Statutes: “The Community Redevelopment Act”. The Act outlines a comprehensive program that provides the legal framework and financing mechanisms with which local governments can undertake the unique and complex task of overcoming the conditions that contribute to the causes of slum and blight in certain areas of the City.

The Purpose And Content Of The Plan

The Redevelopment Plan is designed to address primary public concerns related to the conditions in the local neighborhoods, commercial strip development patterns, industrial intrusion, and waterfront development.

The Plan is presented through geographic reference with mapping and photo illustrations depicting the intent of stated proposals. It is described through a series of objective statements and followed by appropriate action strategies and a description of proposed capital improvement projects, plans, programs and or studies required to fulfill the plan objectives. Finally, the plan describes anticipated costs, funding sources and phasing of the various projects and programs that have been identified.
Location

Bay County is located in the panhandle of Northwest Florida and is surrounded by Gulf and Calhoun County to the east, Jackson and Holmes County to the north, and Walton County to the west. The Millville neighborhood is located in the southeastern portion of Bay County within the city limits of Panama City along the St. Andrews Bay. Watson Bayou forms the western boundary of the Millville neighborhood and leads into St. Andrews Bay. This location on Watson Bayou has been an important factor in the evolution of the neighborhood.
History of Millville

The first European settlers came to the St. Andrews Bay area during the Spanish period. They may have been “floaters” from Georgia backwoods who were Loyalist sympathizers during the Revolution during the Spanish period after 1781. A small Indian village or the plantation of a settler may have stood in the area that is now Panama City.

During the 1840s and 1850s, many planters prospered in the panhandle of Northwest Florida, and some constructed summer homes on St. Andrew Bay. Mail carriers delivered weekly mail by horseback from Marianna, but the St. Andrew’s Bay post office did not open officially until October 23, 1845. In 1845, Panama City listed a population that numbered more than 1,200.

A three-year drought in the St. Andrew Bay area caused a large portion of the population to turn to salt making. Salt became one of the Confederacy’s greatest needs due to the blockade. By 1862, St. Andrew Bay served as one of the most important salt-making areas in Florida.

While developers eyed St. Andrew in the 1880s, several men took up homesteads on the land that would become Panama City. C. J. Demorest and G. W. Jenks surveyed some of this property and platted it as the Town of Harrison on September 20, 1883. This survey showed Harrison Avenue where it runs today. The Harrison post office opened on the waterfront on January 14, 1889. The financial panic of 1892 halted any growth and any interest in future land sales. Harrison remained a small trading post where a total of four families resided year round. These original owners retained rights to most of the land until the early 1900’s.

The area’s reawakening began in Millville when Henry Bovis, a French Canadian with lumber interests in Bagdad, Florida, surveyed the bay and the profitable natural resource of the forest that surrounded the area. Bovis constructed a mill at the head of Watson Bayou and called it the American Lumber Co. He also constructed a large home on the bay at the end of College Ave. Those seeking work flocked to the mill town. The Millville post office opened on September 20, 1899. In 1904, service at the Harrison post office was discontinued and moved to Millville. That same year Henry Bovis died. He is now buried next to his wife in the Millville Cemetery. The mill was bought out and the name changed to the German-American Lumber Company. The mill had a serious fire in 1907 was rebuilt at a new site west of Sherman Ave. and south of Third Street. At the time docks, port, and warehouse facilities were built to handle ocean-going ships. The port became one of the busiest in the
region. It was reported in a local paper that at one time there were 21 ships lined up to be serviced at the Millville docks.

In 1904 people marveled at the possibilities the St. Andrews area held as a shipping port and they began to purchase large tracts of land. The region began to be linked directly by railroad to areas in Georgia and Alabama and regions north.

Florida legislators created Bay County on April 24, 1913 and Panama City became the county seat in 1914. Millville was also incorporated in 1913 to make it the third municipality in the county. The towns of Millville, St. Andrew, and Panama City were consolidated and became part of greater Panama City on March 12, 1926. Several parks were provided for the citizens including Harris Park, which is located at Center Avenue, and Eighth Street. It is on 2 1/2 acres and includes a nature trail and clubhouse with multi-purpose meeting room.

In 1918 the Panama City Chamber Of Commerce appointed a committee to lobby for a shipyard in Millville. As a result there was a contract signed with the U.S. Shipping Board Emergency Corporation to construct eight barges at the Millville site. The ship building facility employed 400 people and was located adjacent to the mill at the end of Sherman Avenue. Gulf Shipbuilding Company also built a second shipyard on Watson Bayou.

A second major fire occurred in Millville on March 22, 1931 when another fire broke out on the saw premises. The fire consumed the mill, twenty homes and several vehicles. The Alco Theatre was destroyed along with several other businesses on Third Street.

The cutting of the forest in Panama City was done without reforestation, which depleted the supply of lumber for Bay County. The operations at the mill slowed dramatically. Lumber milling operations evolved into paper manufacturing. The waterfront industrial uses remained but took on a different form, which is more marina and boat manufacturing related. Because town history and economic cycles add their influence on land uses we continue to have these development patterns today, which are impeding the communities ability to progress for a variety of reasons.

The intent of the Community Redevelopment Plan is to analyze issues affecting the community’s ability to prosper and develop strategies to promote neighborhood redevelopment and economic development for commercial areas.
II. Inventory
II. Inventory

The preparation of the Redevelopment Plan for the Millville Area required an understanding of the existing conditions. Information for the project was collected from several sources, including previous planning studies; site visits for the physical inventory, public workshops, and interviews with City staff; technical documents, and interviews with citizens and property owners in the Millville Area. The information collected has been mapped using GIS. The results of the inventory study provide an understanding of the redevelopment area and establish a foundation for the recommendations contained in the plan.

Population and Demographics

Millville’s population in the year 2000 was approximately 11,684, which was 32% of Panama City’s population of 36,417 people. Panama City contains approximately 25% of Bay County’s population of 148,217 people.

Past growth rates for Panama City have increased gradually (3-4% since the 1970’s), with a larger increase (10.1%) in the 1990s. However, growth in this decade is expected to return to the lower percentage rates. Seasonal population adds anywhere from 3,500 to 5,700 and is expected to increase.

The following table shows the population breakdown for The City of Panama City. The dominant race that forms the majority of the population is Caucasian, but an increase in the Asian and Hispanic population over the last decade is seen.

<table>
<thead>
<tr>
<th>Race / Ethnicity</th>
<th>Population</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>28,379</td>
<td>73.6</td>
</tr>
<tr>
<td>Black / African American</td>
<td>7,813</td>
<td>21.5</td>
</tr>
<tr>
<td>American Indian and Alaska Native</td>
<td>231</td>
<td>0.6</td>
</tr>
<tr>
<td>Asian</td>
<td>564</td>
<td>1.5</td>
</tr>
<tr>
<td>Native Hawaiian and Pacific Islander</td>
<td>28</td>
<td>0.1</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>1066</td>
<td>2.6</td>
</tr>
<tr>
<td>Other</td>
<td>274</td>
<td>0.8</td>
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<tr>
<td><strong>Totals:</strong></td>
<td><strong>36,417</strong></td>
<td><strong>100%</strong></td>
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</table>
Current Land Use

There are 1,452 parcels of land in the Millville Area occupying an area of 782 acres. Land use in the Millville Area consist of approximately 46% mixed use, 26% heavy industrial and 16% general commercial. The balance is made up of low-density residential, light industrial, public institute and recreational.

The Millville Area has 7 land use categories:

- Residential Low Density
- Mixed Use
- General Commercial
- Heavy Industrial
- Light Industrial
- Public Institute
- Recreational

<table>
<thead>
<tr>
<th>Land Use</th>
<th>Acres</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential Low Density</td>
<td>32</td>
<td>4</td>
</tr>
<tr>
<td>Mixed Use</td>
<td>358</td>
<td>45</td>
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<tr>
<td>General Commercial</td>
<td>126</td>
<td>16</td>
</tr>
<tr>
<td>Heavy Industrial</td>
<td>206</td>
<td>26</td>
</tr>
<tr>
<td>Light Industry</td>
<td>35</td>
<td>4</td>
</tr>
<tr>
<td>Public Institute</td>
<td>21</td>
<td>3</td>
</tr>
<tr>
<td>Recreational</td>
<td>14</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td>792</td>
<td><strong>100%</strong></td>
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</table>

Residential Low Density

There are 32 acres of low density residential in the Millville area, or 4% of the total acreage. These parcels are located in the northwest portion of Millville, south of 7th Street and north of Business Hwy 98.

Mixed Use

There are 358 acres of mixed use in the Millville area, which occupies 45% of the total acreage. The parcels are located north and south of the general commercial along US 98 (5th Street) with the majority of them located to the south.
General Commercial

There are 126 acres of land with a land use designation of general commercial. These parcels comprise 16% of the total acreage in the Millville area. These parcels are located along the north and south side of US 98 (5th Street), along East Avenue north of US 98 (5th Street) and on a portion of Sherman Avenue south of US 98 (5th Street). There is also a portion of general commercial on 1st Street between James Avenue and Everitt Avenue.

Heavy Industrial

There are 206 acres of heavy industrial land in the Millville area. This is approximately 26% of the total acreage. These parcels are located along the eastern edge of Watson Bayou from south of US 98 (5th Street) down to the Intracoastal Waterway.

Light Industry

There are 35 acres of light industry which comprising 4% of the total acres for Millville. These parcels are located at the southern end of Center Street.

Public Institute

There are 21 acres designated as public institute in the Millville Area or 3% of the total acreage. These parcels are located at the end of 3rd Street on Watson Bayou. A portion is owned bay the Bay County School Board. A small portion of acres is located north of US 98 (5th Street).

Recreational

The smallest portion of acres is designated as recreational. There are 14 acres, which comprise 2% of the total acres. A large 8.2-acre parcel is located at the intersection of Kraft Avenue and 3rd Street. A smaller 2-acre lot is located at the intersection of 2nd and F Kraft Avenue.

On the following page a map displays the current Land Use that corresponds with the Land Use categories described above.
Current Zoning

The Millville Area has 10 zoning classifications:

- RLD – 1 Residential Low-Density 1 zone
- RLD – 2 Residential Low-Density 2 zone
- MU – 1 Mixed Use 1 zone
- MU – 2 Mixed Use 2 zone
- MU – 3 Mixed Use 3 zone
- GC – 1 General Commercial 1 zone
- LI Light Industrial
- HI Heavy Industrial
- PI Public / Institutional
- REC Recreational

The map on page 14 displays a Zoning Map that correlates with the zoning classifications below:

<table>
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<th>Number of Parcels</th>
<th>Acres</th>
<th>Percentage</th>
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<td>RLD - 1</td>
<td>14</td>
<td>25</td>
<td>4</td>
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<tr>
<td>RLD - 2</td>
<td>1</td>
<td>0.4</td>
<td>0</td>
</tr>
<tr>
<td>MU - 1</td>
<td>84</td>
<td>240</td>
<td>36</td>
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<td>MU - 2</td>
<td>26</td>
<td>46</td>
<td>7</td>
</tr>
<tr>
<td>MU - 3</td>
<td>4</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>GC - 1</td>
<td>44</td>
<td>95</td>
<td>14</td>
</tr>
<tr>
<td>LI</td>
<td>10</td>
<td>31</td>
<td>5</td>
</tr>
<tr>
<td>HI</td>
<td>12</td>
<td>193</td>
<td>29</td>
</tr>
<tr>
<td>PI</td>
<td>5</td>
<td>19</td>
<td>2</td>
</tr>
<tr>
<td>REC</td>
<td>11</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>211</strong></td>
<td><strong>669.4</strong></td>
<td><strong>100</strong></td>
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Residential

The majority of parcels zoned residential are located in the northwest portion of the Millville neighborhood. There are 15 parcels, totaling 25.4 acres, approximately 4% of the total acreage. The purpose of this land use classification is to provide areas for the preservation or development of low-density neighborhoods consisting of single-family dwelling units on individual lots. The following zones are established within Millville:

- RLD – 1 Residential Low-Density 1 zone
- RLD – 2 Residential Low-Density 2 zone
Mixed-Use

The 114 mixed-use zoned parcels are located at a number of areas between the commercial zoned parcels with the majority of them located south of US 98 and north of Cherry Street. The 294 acres comprise 44% of the total acreage. The purpose of this land use classification is to provide areas for medium- to high-density residential development, professional offices, and low-intensity commercial development, to provide flexibility by allowing a range of land uses within one land use classification while promoting compatibility through landscaping, fencing, lighting, noise abatement and like measures. The following classifications fall within Millville:

MU – 1 Mixed Use 1 zone
MU – 2 Mixed Use 2 zone
MU – 3 Mixed Use 3 zone

Commercial

The 44 commercial zoned parcels of the Millville area fall into the General Commercial 1 zoning classification. They are located primarily along US 98 (5th Street) with some parcels on Cherry Street. The 95 acres of commercial zoned land comprise 14% of the total acreage in the Millville Area. The purpose of this land use classification is to provide areas for intensive commercial activity including retail sales and services, wholesale sales, shopping centers, office complexes and other compatible land uses.

GC – 1 General Commercial 1 zone

Industrial

22 parcels are zoned as either light industrial of heavy industrial classification. These parcels are located along the eastern edge of the Watson Bayou. There are 224 total acres of industrial zoned land, which is 34% of the total acreage.

LI Light Industrial

This district is intended to provide areas for light industrial operations which do not cause excessive noise, smoke, pollutants, traffic by trucks or other similar characteristics normally associated with a heavy industrial operation, or invite the storage of chemical or petroleum products.

HI Heavy Industrial

The purpose of this district is to provide areas for heavy industrial operations to isolate them from other land uses.
Public / Institutional

5 parcels fall into the public/institutional zoning classification. These 5 parcels total 19 acres and comprise 2% of the total acreage.

PI Public / Institutional

Recreational

The 11 parcels zoned as recreational total 12 acres in size and cover 2% of the total acreage of the Millville area.

REC Recreational
**Transportation**

Four primary transportation corridors occur within the study area. East Avenue and Everitt Avenue serve as the primary north-south access roadways. These roads carry people coming to and from the cities of Cedar Grove and Spring Field. Bus 98 (5th Street) and 3rd Street serve as the primary east-west roadways and carry people to and from Panama City and Panama City Beach to Springfield and the East Bay region.

**Neighborhood Characteristics - Urban Design**

![Typical Millville Residence](image)

**Structural Conditions**

A significant number of deteriorating or dilapidated buildings in an area are an indication of a lack of private investment in maintaining the integrity and value of the existing development and the value in redevelopment.

The presence of deteriorated buildings impairs economic growth in a community by negatively impacting the investment environment. In addition, deteriorated buildings create additional expense for the community in the need for increased code enforcement personnel and inspections.

Fieldwork conducted by RMPK identified the existence of these conditions in the Millville area. Criteria not only included the physical condition of structures, but also local roadway, alley, and sidewalk conditions and the condition of vacant parcels and buildings that may be subject to further deterioration. Virtually the entire area displays characteristics of deterioration including local road surfaces, dirt alleyways, broken concrete sidewalks and the accumulation of trash and debris. This is not only a strong indication of the physical condition of the public right-of-way and private properties in the study area; it reflects the declining economic conditions in the area representing a lack of investment in property upkeep and maintenance.

Another indication of the building stock quality in an area can be the relative age of the buildings. Aging buildings typically require increased maintenance and repair. In addition, the interior space, exterior appearance, and functional aspects of older buildings may be obsolete for modern market demands. When market demand declines, lease revenues decline, and investment in upkeep or enhancement may suffer.
Age of the primary structure of a site is recorded by the Bay County Property Appraiser’s Office, but is not available for all sites in the study area. For those sites where data is available, the average building age is fifty-six years.

The age of a building in and of itself is not a blighting condition. If adequate investment and maintenance is made, older buildings can remain viable and desirable in the real estate market. In fact, the historic building stock and attractive neighborhood setting in Millville has caused resurgence in private housing renovations. Conversely, a concentration of older, poorly maintained and dilapidated buildings creates many negative influences in an area: a loss of economic status, lack of interest in new development, increased crime, and decreased revenues for businesses.

Older buildings are often more costly to maintain. Combined with the potential for lower market demand, the likelihood that deterioration will occur in areas with a concentration of older buildings is increased.

The combination of older building stock with deteriorating conditions results in other negative factors in the community, including:

- Depressed property values, resulting in lower local tax revenues.
- Increased fire hazard potential.
- Increased code enforcement demands.
- Concentration of low-income groups and marginal businesses with decreased potential for investment to reverse the blighting conditions.
- Creation of an environment that is attractive to transients and conducive to criminal activity.
- Low potential for rents promotes the conversion of single-family homes to multi-family units, often as single room occupancy units, resulting in a decrease in long-term homeowners.
- Creation of a poor market environment, where existing businesses relocate to other, more stable areas, and new businesses do not replace them.
In summary, the concentration of old and deteriorating buildings within the study area is a blighting condition. It discourages investment in development and redevelopment, ultimately decreasing the property values and tax revenues for the surrounding area.

**Streets, Traffic and Sidewalks**

The relationship of the transportation corridors to pedestrian movement is an issue of concern. Many pedestrians use the sidewalk systems in the study area as a primary transportation mode. However, three characteristics exist which result in the sidewalk system being a point of potential health and safety risk: width, location, and driveways.

The existing sidewalk system along U.S. 98 is complete, however the sidewalk is immediately adjacent to the curb and travel lane, affording no protection or buffering from traffic movement. Additionally, multiple driveways that often are excessively wide introduce many potential sources of conflict between motorists and pedestrians.

Therefore, while the condition of the existing transportation network may be adequate, the sidewalk system may be considered a contributing factor in the conditions of blight.

**Unsanitary or Unsafe Conditions**

Several areas of Millville have unsanitary and unsafe conditions. Dilapidated structures, outside storage, litter, and debris are external signs of property neglect. There is little chance of revitalizing this community if the unsanitary and unsafe conditions are not addressed through the redevelopment process. This situation is compounded by the fact that there is insufficient code enforcement in the Millville area.

In addition, several commercial and industrial properties utilize outside storage of equipment and machinery causing unsafe conditions especially for children who often play nearby in adjacent residential areas.
Lot Size and Adequacy

Portions of the study area contain substandard lots with characteristics of faulty lot layout in relation to size, adequacy, accessibility, or usefulness. These were analyzed according to current codes to determine hindrances to future development, indicating possible economic liabilities of affected properties.

Lot size is an important factor in the redevelopment potential for a site. If lot sizes of the older platted subdivisions and commercial properties are too small for development under the current zoning codes, this becomes a significant deterrent for redevelopment. Many properties are technically non-conforming due to inadequate lot sizes that cause limitations on property modifications. Similar to properties with insufficient size, inadequate properties are those with limited development potential based on the application of land development regulations that were not in place when the property was originally platted or developed. When this occurs, often the only recourse is to assemble surrounding property in order to attain a parcel large enough to meet regulated design standards. This increases the cost of development, which causes a deterrent to private sector investment. These properties are limited by their size in relation to parking and setback requirements, storm-water retention standards, landscaping requirements, and other land development regulations.

Of the 126 commercial properties in the study area, 91 (about 80% of the total) are less than one acre in size. Many of the properties located on Bus US 98 in the study area are facing potential economic liabilities due to lot size inadequacies. Of the 121 parcels fronting the highway, 19 were found to be less than 100 feet in depth. In many instances the lack of depth has caused overflow parking and loading zone conflicts with adjacent residential properties.

Diversity of Ownership

Diversity of ownership can prohibit sound future growth. There is a high degree of diversity of ownership in the area where a majority of the lots are owned by different persons or entities. According to the tax roll, there are 1,177 different owners of the total number of 1,360 parcels of property. This situation is compounded by the fact that many of the individual properties are insufficient in size and are not owner occupied. This condition makes it extremely difficult to combine properties to bring about more efficient development patterns. If one landowner is interested in redeveloping his or her property but needs the size of a larger parcel to meet existing codes; and the adjacent owners are not interested in joining forces or selling, then this one owner is powerless to make the necessary property improvements. This situation makes redevelopment by the private sector extremely difficult, if not impossible. When not addressed these conditions lead to vacancy of both
Vacancy Analysis
commercial and residential properties. The vacancy analysis map on the following page shows numerous vacant residential properties and numerous vacant commercial properties on Bus 98. Unfortunately, the combination of inadequate parcels of property and insufficient demand in the commercial real estate market has stymied opportunities for investment in this area.

Without effective redevelopment strategies or intervention by the City, these conditions will further deteriorate causing a decline in the tax base and in City revenues.

**Occupancy**

Data obtained from the Bay County Property Appraiser suggests a high proportion of rental property in the study area. Of the 1,421 properties in Millville, 726 (51%) are owner-occupied. Properties that are not owner-occupied total 695 (49%). When occupancy of residential parcels alone is analyzed, the owner-occupancy rate climbs to 72%, with 28% being not owner-occupied. Rental property located in a declining real estate market perpetuates the cycle of deteriorating conditions due to the inherent lack of motivation and finances to maintain property.

**Low Property Values**

The combination of small lots, age of buildings, number of substandard buildings, and the vacancy and physical condition of commercial properties is reflected in low property values for the study area. The predominance of residential property with taxable value less than $25,000 indicates a very weak tax base. Refer to map on the following page.

![Typical Industrial Waterfront Condition](image1)

![Industrial Machinery on Watson Bayou](image2)
Millville Neighborhood

Taxable Value

Legend

- Millville Neighborhood
- Major Roads
- Secondary Roads
- Bay County

Parcel Taxable Value

- 0
- less than 25,000
- 25,001 - 100,000
- 100,001 - 250,000
- 250,001 - 500,000
- 500,001 - 1,000,000
- 1,000,001 - 2,500,000
- 2,500,001 - 7,000,000

North

Intracoastal Waterway
III. Analysis

Overview

The intent of this phase of the planning process is to analyze and identify issues impacting the character and function of the city's urban form. The analysis utilizes the existing conditions inventory to evaluate the physical characteristics of the CRA area. The analysis considers the existing conditions, current issues and critical areas of concern as they relate to potential CRA priorities. The analysis phase establishes the basis for recommendations contained in the development Plan and associated implementation strategies. The Analysis Phase of the Redevelopment Plan for the Millville Community identifies certain issues that need to be addressed in the plan formulation.

For planning purposes, the Millville Area CRA was divided into four sub-areas, which are described below and identified on the Sub-Areas Map. The four sub-areas include: the Residential Neighborhoods, the Bus. US 98 Corridor, the Traditional Town Center, and the Waterfront. They were determined on the basis of having similar land-use composition, physical characteristics, and function. The different sub-areas also present similar opportunities that will be addressed through proposed action strategies in the redevelopment plan. Analysis of the existing conditions in each of the sub-areas was considered within the context of the information obtained during the inventory phase. The analysis also takes into consideration the community objectives expressed by the public during the focus group meetings on April 7 of 2004.

The analysis section of the plan contains a brief, descriptive overview of the sub-area and then lists each area's main assets, issues and opportunities. The assets are those attributes, strengths or characteristics that the Redevelopment Agency should preserve, enhance or generally build upon as the community's foundation. The issues are the problem areas that the redevelopment plan should address through program recommendations and implementation strategies. Finally, the section broadly identifies opportunities for redevelopment, new development and/or planned improvements that provide the basis for the Concept Plan, which is detailed in the following section.

The map on the following page shows the boundaries of the four sub areas discussed above.
Sub-Area #1 – Residential Neighborhoods

The residential areas of the Millville Neighborhood are located on both the north and south sides of US 98 (5th Street). The streets are laid out on a grid pattern with 7th Street as the northern boundary and Everitt Avenue as the boundary to the east. The Residential Neighborhoods Sub-Area includes two parks Jo Moody Park on the northern edge and Daffin Park on the eastern edge and Millville Cemetery that is bordered by 3rd Street located in the center of the neighborhood. The neighborhood is also home to Millville Elementary and an area of public housing.

The Residential Neighborhoods Sub-Area contains the majority of the residential portion of the Millville neighborhood. Housing in the residential enclaves consists primarily of single-family older homes with some larger historic properties that have been restored. The neighborhoods are traditional, historic neighborhoods that have considerable significance to the downtown and commercial corridors in the area; it is imperative to preserve and enhance their physical conditions so they can be restored to their former vitality. The population residing in neighborhoods like Millville represents the primary market for local business and in some cases the people have lived here for several generations.

The current zoning of this sub-are includes: RLD-1 Residential Low Density 1, MU-1 Mixed Use 1, MU-2 Mixed Use 2, PI- Public Institutional, and REC- Recreational.

This sub-area also includes Cove Gardens Military Housing located across Watson Bayou. This property has been turned over to the city and is scheduled to be developed as waterfront residential with the name of Cove Pointe. It is scheduled to have lots for sale within one year. According to preliminary designs there will be 59 single-family residential lots with landscaped cul-de-sacs, a public park on the southwest corner, and a pier onto Watson Bayou. Once the property is developed it will help to increase the tax base for the Millville Redevelopment Area.

The residential enclaves are currently jeopardized by a combination of conflicting land use problems, absentee landowners, and vacant unsightly properties, which are negatively affecting the character of the neighborhood. This leads to a false sense of crime activity for onlookers and hurts any efforts of positive development. The current
use of the waterfront for industrial activities limits the ability of the residential areas to capitalize on waterfront access to Watson Bayou, which is the most valuable natural resource for the community. The sub-area is currently being bound from the water by industrial areas to the west and being split by unsightly commercial zones on Bus. US 98. These factors make it difficult for anyone from other areas to stake any investment in the neighborhood.

Assets
- Historic Homes that set Architectural Theme
- Small Areas of Redevelopment
- Existing Tree Canopy
- Walkability
- Sense of Neighborhood
- Traditional Neighborhood Design
- Millville Elementary School
- Historic Cemetery

Issues
- Conflict in Land-Use within the neighborhood
- Lack of Residential Zoning
- Insufficient Code Enforcement
- Proliferation of Absentee Landlords
- Perceived High Rates of Crime
- General Deterioration of Streets and Sidewalks
- Incomplete Network of Sidewalks and Street Lights
- Unsightly conditions along some blocks are not welcoming to visitors and establish a negative investment image.
- Physical barriers caused by high-volume traffic on US 98
- Deteriorating physical conditions in some residential areas
- Trailer Park

Opportunities
- Conversion of Abandoned Military Housing to Residential Waterfront
- Rezoning of some Commercial to Residential
- Property assembly of vacant parcels by the Community Redevelopment Agency and private investors
- Review Code Enforcement
- Inspection of Rental Units
- Historic housing stock rehabilitation
- Development of Neighborhood Gateway Features
- Development of Neighborhood Identity Signage
Sub-Area #1 Analysis: Residential Neighborhoods

Legend
- Millville Neighborhood
- Major Roads
- Secondary Roads
- Bay County

Sub-Area #1 - Residential Neighborhoods
- Assets Description
- Issues Description
- Opportunities Description

Area Wide Assets:
- Redevelopment that is occurring in some areas
- Existing Tree Canopy
- Historic Homes that set Arch. Theme
- Walkability

Area Wide Issues:
- Conflict in Land-Use within the Neighborhood
- Lack of Residential Zoning
- Insufficient Code Enforcement
- Proliferation of “Absentee Landlords”
- Perceived High Rates of Crime
- General Deterioration of Streets and Sidewalks

Area Wide Opportunities:
- Conversion of Abandoned Military Housing to Residential Waterfront
- Rezoning of Some Commercial To Residential
- Review Code Enforcement Process
- Inspection of Rental Units
Sub-Area #2 – Business US 98 Corridor

Bus. US 98 serves as the main traffic corridor in the neighborhood moving traffic east and west through the area. It serves as the eastern gateway into Panama City for travelers from the Springfield area and beyond. Sub-area #2 extends from the study areas eastern boundary of Everitt Avenue to the Watson Bayou crossing on the western boundary but the Bus. US 98 Corridor, as a whole, extends well beyond the Millville CRA boundary into Panama City.

As one of the primary gateways into the core commercial area of Panama City, this sub-area plays an important role in the economic health of the downtown and the Millville Area. There is a potential need for a corridor study of Bus. US 98 as an eastern gateway into downtown, including the portion through Millville for people traveling from the Springfield area and beyond. Zoning in the sub-area includes GC-1 General Commercial.

The Bus US 98 Corridor area should have the aesthetic quality and capacity to function effectively as a viable commercial corridor having a significant impact on the investment image and the balance of the community. Currently, many of the structures are not properly maintained to the point of adding any visual interest or added quality to the surrounding area. Many of the properties and structures are vacant and/or unkept to the point of causing disinterest to potential investors. In some cases the cleared vacant property could be more inviting to investors than the property with the vacant structure remaining on it.

Assets

- Bus US 98 is the Eastern Gateway to Downtown Panama City
- Potential views of Bayou
- Major North-South Connection with East Avenue

Issues

- There is a need to stabilize conditions on Bus US 98
- Business owners do not live in Millville and are not concerned with Neighborhood
- Perceived High Rates of Crime
- General Deterioration of Streets and Sidewalks
- Unsightly Trailers being used for Storage
- No Identifiable entrance to Millville
- Unkept Vacant Property
- Poorly Maintained Businesses
- Incomplete Network of Sidewalks and Street Lights
- Unsightly conditions along properties are not welcoming to visitors and establish a negative investment image.
- Potential views of Bayou are blocked by improper screening used by business owners
- Physical barriers caused by high-volume traffic

Opportunities

- Development of Neighborhood Gateway Feature and Signage
- Signage for Historical Downtown Millville
- Review Code Enforcement Process
- Initiative for Owners to Demolish Deteriorating Vacant Structures
- Corridor Study of Bus. US 98 as Eastern Entrance to Panama City
- Development of Neighborhood Gateway Features
- Development of Neighborhood Identity Signage
- Walkable if designed properly
Sub-Area #3 – Traditional Town Center

The Traditional Town Center sub-area is the smallest sub-area of Millville but serves as the heart of the Millville Neighborhood. It is composed of the historic commercial structures of Millville, some of which have been recently revitalized. Residential areas to the east and waterfront industrial areas to the west surround it.

Millville's historic Traditional Town Center is in the heart of the redevelopment area and includes a traditional commercial area with access to the surrounding historic residential neighborhood. The downtown's proximity to Watson Bayou offers some views of the water. Located away from the main flow of traffic the historic downtown offers a quiet pocket for commercial development to occur within the framework of the existing historic architecture. The main crossroads are 3rd Street, which runs east and west and Sherman Ave., which runs north and south and connects with Bus. US 98 (5th Street). The current zoning of this sub-area is GC-1 General Commercial I.

Assets
- Renovated Historic Commercial Structures
- 3rd Street Businesses
- Existing Neighborhood Atmosphere
- Business Owners live in Millville
- Mature Tree Canopy
- Appropriate Scale and Architecture

Issues
- Incomplete Network of Sidewalks and Street Lights to surrounding residential areas
- General Deterioration of Streets and Sidewalks
- Poor connection to 5th Street
- No Identifiable entrance to Historic Downtown Millville

Opportunities
- Development of Historic Downtown Gateway Features
- Development of Historic Downtown Identity Signage
- Rethinking of Land-use and Zoning in the area
- Review Code Enforcement Process
- Encourage the use and implementation of Existing Architectural Character
- Walkable if designed properly
Millville Neighborhood
City of Panama City, Florida

Sub-Area #3 Analysis:
Traditional Town Center

Area Wide Assets:
- Renovated Historic Commercial Structures
- 3rd St. Businesses
- Walkable if designed properly
- Existing Neighborhood Atmosphere

Area Wide Issues:
- Incomplete Network of Sidewalks to Surrounding Areas
- Inadequate Lighting in Surrounding Residential Areas
- Deterioration of Streets and Sidewalks

Area Wide Opportunities:
- Rethinking of Land-Use and Zoning in the area
- Review Code Enforcement Process

Legend
- Millville Neighborhood
- Major Roads
- Secondary Roads
- Bay County

Sub-Area #3 - Traditional Town Center

Assets Description
Issues Description
Opportunities Description

Intracoastal Waterway
Watson Bayou
Nelson Street
Cherry Street
2nd Court
3rd Street
Civic Center
Public Housing
Public Storage
Pine Stage
To Springfield
To Downtown Panama City
3rd Street
Abandoned Military Housing
Sewage Plant
Historic Stand Alone Buildings
Historic Residential
Historic Commercial
Gateway Feature and Signage
Renovated Businesses in Historic Millville
Mature Tree Canopy
Adequate Scale and Architecture

Sub - Area #3 Analysis Map
Millville Area Community Redevelopment Plan
Sub-Area #4 – Waterfront

The Industrial Waterfront Sub-Area includes the properties that have waterfront access onto Watson Bayou. These properties extend down south from US 98 (5th Street) along the edge of Watson Bayou to the properties of the paper plant on the southern point of the Millville area, which borders the Intracoastal Waterways. This sub-area includes a new boat launch and parking area near Millville Elementary School and a sewage plant at the western end of 3rd Street.

Millville has a long and undulating shoreline that has historically been used for industrial purposes which has been part of its history as a sawmill town. As the use of the waterfront for milling purposes has faded away unfortunately the industrial uses of the waterfront have not. There are several instances of remnant industrial elements that are no longer used and causing the waters edge to remain unsightly. A lot of cleanup has been done but there remains a potential for environmental damage if not cleaned up properly. The waterfront is currently zoned as primarily LI Light Industrial and HI Heavy Industrial. There is a small portion of PI Public Institutional that contains the sewage plant property.

The waterfront properties of Millville should be valued for their ability to grant access to the waters edge and ability to increase the quality of life for surrounding residents. Current residence of the neighborhood are slowly realizing this great potential as they make use of a new boat ramp and trailer parking that grants them access to the water.

Assets
- Waterfront Properties and Access to Watson Bayou
- Marinas, Ramps and Boat Storage
- New Boat Ramp with parking for trailers
- Storage Tanks
- Air Pollution

Issues
- Conflict in Current Land-Use
- Deteriorating Structures
- Lack of Walking and Biking Paths
- Lack of Street Lights
- Lack of Street Maintenance
- Lack of City Services in County Enclave
- Location of Gas Company
- Location of Sewage Plant
- Boats when abandoned

Opportunities
- Annex County Enclave South of Cherry Street
- Review Code Enforcement Process
- Continue Review Current Land-Use and Zoning
- Protect unused Waterfront from Heavy Industrial Use
- Establish Waterfront Park Lands
- Create an Initiative for Owners to Demolish Deteriorating Vacant Structures.
Summary of Overall Assets, Issues, and Opportunities

While each sub-area contains unique features, there are general observations that can be made concerning representative characteristics for the entire redevelopment area. The neighborhood's assets include the fact that it a historic saw mill town with a rich history. From a physical perspective, the area has, a large stock of historic homes, a long winding waterfront edge with a variety of views of Watson Bayou, extensive tree canopies that, when combined, create outstanding view sheds that should be capitalized upon. The downtown also contains significant architectural elements with appropriate urban form in terms of building size, setbacks and massing. These are all outstanding attributes that should be built upon to provide the framework for decisions that will affect the future character of the neighborhood.

Over-riding issues that must be addressed by the Millville Area Community Redevelopment Plan include the physical condition of the surrounding commercial corridors and their treatment as gateways to the downtown, and the structural deterioration of several key areas in the neighborhood. Future zoning recommendations must consider the preservation of neighborhoods with the introduction of new housing that is appropriate for the neighborhood.

Analysis of the existing conditions in the neighborhood revealed numerous opportunities that will have a positive affect on the anticipated success of the redevelopment program. The successful development of such projects will stimulate additional private investment and strengthen the tax base, thereby generating additional revenues for public improvements. Increased revenues will be needed for targeting the complex and demanding tasks involved with retrofitting infrastructure, addressing deteriorating structural conditions, providing environmental cleanup, supporting historic preservation efforts, and undertaking extensive commercial corridor improvements.
IV. Concept Plan
**IV. Concept Plan**

**Plan Content and Description**

The Concept Plan was developed after analyzing the existing conditions in the redevelopment area and determining the issues and concerns expressed by members of the community. The descriptive narrative of the Concept Plan summarizes the general intent of the Redevelopment Program. It has been developed as a guideline for promoting the sound development and redevelopment of the properties in the redevelopment area. Opportunities for public improvements, redevelopment activities and proposed future land use composition are identified and graphically represented on the Concept Plan illustration.

The Concept Plan contains descriptions of several types of projects and programs, including capital projects, public/private projects, and government programs. The Plan supports stated land use and economic positioning strategies, including:

- *Improvements on Business US 98 as they fit into the needs of the corridor as a whole not just in Millville,*
- *Continued planning for more harmonious land-use relationships,*
- *Protection of waterfront from heavy industrial uses*
- *Infill, renovation and enhancement of residential areas and the prevention of commercial and industrial encroachment*
- *Maximizing use of the City’s waterfront areas and recreational assets*
- *Development of the regional trail system and an integrated local pedestrian system of trails walkways and bikeways*

Over time, this plan should be updated and revised based upon changes in the economy, public concerns and private development proposals. The Future Land Use Concept Plan graphically and in general terms describes the required elements of a Community Redevelopment Plan as provided in Section 163.362 F.S.
Neighborhood Redevelopment Plan for the
Millville Neighborhood
City of Panama City, Florida

Concept Plan Illustration

Legend
- Traditional Neighborhood Commercial
- Streetscape
- Primary Gateway
- Secondary Gateway
- Parks, Greenways and Trails
- Desirable Waterfront Development or Restoration

1. US 98 (5th Street)
   - Corridor Study of US 98
   - Signage to Historic Neighborhood Commercial District

2. Historic Residential Areas
   - Housing Rehabilitation
   - Sidewalks
   - Street Lights

3. Residential Fix-Up Pilot Project
   - Obvious Structural Repair to homes
   - Removal of Unsightly Fences
   - Paint and Repair Projects
   - Installation and Repair of Street Lights and Sidewalks

4. Traditional Town Center
   - Would benefit from secondary gateway and directional signage from Bus. US 98
   - Expanded and Improved Pedestrian Amenities
   - Infill Development Strategies

5. Parks, Greenways, and Trails
   - Current Park Facilities Enhanced and Maintained
   - Daffin Park Improvements
   - Preservation of Existing Tree Canopy
   - Rails-to-Trail Project to Lynn Haven with Jo Moody Park Trailhead
   - Trail System and Sidewalks for Millville Neighborhood

6. Historic 3rd Street Cemetery
   - Needs Enhancements
   - Give Historic Designation
   - Apply for State Historic Preservation Grant

7. Streetscapes
   - Tree Planting
   - Enhanced Lighting

8. Gateways
   - Directional Signage
   - Landscaping
   - Monumentation
   - Lighting

9. Waterfront Development
   - Improvements to Recreational Assets
   - Development of Desirable Water Uses near Historic Neighborhood Commercial District
   - Provide for Dual Access to Waterfront and Neighborhood Commercial District
   - Protect from Further Industrial Uses
   - Additional Green-space to be the Existing Natural Environments of the Neighborhood into Bayou Ecosystem
   - Buffer views of Industrial Activity and the Sewage Treatment Plant

Prepared by: THE EMK GROUP

Millville Area Community Redevelopment Plan
Concept Plan Elements and Recommendations

Following is a description of the various elements contained in the concept plan. Information is presented through a combination of text, graphic illustrations and photographs that refer to the general concept plan graphic. The concept plan elements are broken down into 11 areas that contain a description followed by implementation strategies. The implementation strategies contain recommendations for future land use, private sector development opportunities and recommended public investment in capital improvements.

1. Business US 98

Business US 98 is the most traveled commercial corridor in the Millville Neighborhood and contains primarily commercial uses. The corridor contains several areas of vacant buildings and properties that are under maintained.

It is anticipated that general commercial development will continue to occur along Business US 98 associated with high traffic volumes and regional growth. The deteriorating physical conditions along this roadway accessing the downtown area have a negative effect on the investment image of the community. The study should define specific recommendations for improving access management, pedestrian safety, future land use composition and aesthetics. Directional signage to the Historical Commercial Center in Millville should be placed along Business US 98, at Sherman St., to direct and welcome people to places of Business.

Objective I
Plan for future growth along the Business US 98 corridor.

Action Strategies

- Using federal economic development administrative grant funding, it is recommended that the City, Downtown Improvement Board, Millville CRA, and FDOT work together to conduct a detailed corridor improvement study for Business US 98 within Panama City.
- Through revisions to the land development regulations and the comprehensive plan develop regulations for future land use and design standards along the corridor.
- Work cooperatively with existing landowners and investors to assemble property for redevelopment as needed.
Objective II
Ensure that planned improvements to Business US 98 have the greatest positive impact possible on the function and appearance of the Millville neighborhood and areas.

Action Strategies

- Design and construct gateway treatments at key locations including eastern and western Millville CRA limits along US 98 (5th Street).
- Design and construct secondary gateway features with directional signage at key intersections.
- Landscaped boulevard entrances to the Millville Neighborhood should be created in order to transform this corridor from a harsh physical environment into a welcoming pedestrian oriented entrance for Panama City.

Objective III
Improve the physical appearance of Millville’s commercial strip on Business US 98 to stimulate private investment.

Action Strategies

- Secure EDA Grant funding and any other revenue source, to pursue improvements to Business US 98.
- Work with existing property owners to replace dilapidated, nonconforming structures through property assembly to enable development of higher and better uses at appropriate locations.
- Utilizing tools made available through Chapter 163, F.S., target sites for public/private projects on US 98 for in-fill mixed-use development to serve as anchors to attract further investment.
- Expand the pedestrian orientation of the commercial areas by systematically undertaking streetscape projects along the primary road network grid in the neighborhood creating a more attractive pedestrian environment.
- Establish a façade improvement program providing design assistance and financial incentives to encourage building renovations that will provide compatible design and strengthen existing architectural features.
- Ensure architectural integrity of future development through design standards and the establishment of an architectural review board for commercial development and renovation projects.
- Enforce City codes to ensure proper maintenance of vacant lots and buildings.
- Develop sign regulations and standard design guidelines for directional and information signs as well as store frontages and establish programs that provide incentives for voluntary compliance with new construction and retrofitting of existing signs and structures. Regulations should address the size, type, location and amount of signage for the purpose of minimizing visual clutter, enhancing community character and maximizing the flow of clear information to pedestrian and automotive traffic.

Before and After of Bus US 98 with Streetscape Improvements
2. Historic Residential Areas

One of the most important goals of the redevelopment program is to enhance and preserve Millville's historic neighborhoods. The single-family homes in close proximity to the town center are most likely to be influenced. Sidewalks, streetlights, drainage, and other infrastructure improvements are recommended, with the goal of better connecting neighborhoods to the public activity and buildings in the commercial district while enhancing private spaces and making them more usable.

Objective

Preserve and enhance neighborhoods through revitalization of the housing stock, establishing a safe, functional, and aesthetically pleasing community environment.

Action Strategies

- Systematically conduct neighborhood-planning studies to determine issues and concerns of area residents.
- Act upon issues identified by residents and invest in infrastructure improvements such as drainage, sidewalks, street lighting and neighborhood entrance signage that support the stabilization of residential areas.
- Plan for neighborhood parks and strategically utilize tax increment financing and grant sources.
- Working with local real estate professionals, identify and market areas where private interests can develop infill housing and necessary support facilities.
- Encourage private efforts toward building quality housing.
- Evaluate zoning and development codes and where possible remove restrictions to market wise housing development such as inappropriate minimum lot size requirements or other standards that may inhibit private investment in the development of housing.
- Discourage the intrusion of inappropriate office, commercial and industrial uses in neighborhoods.
- Identify and restore historic housing that may be in a state of deterioration but otherwise is structurally sound.
- Devise strategies to prohibit office and multifamily conversions in historic neighborhoods.
- Identify and remove vacant, dilapidated housing structures that pose a threat to public health and safety.
- Devise land acquisition, demolition and housing rehabilitation strategies to remove or refurbish unsafe or dilapidate structures.
- Using tax increment revenues, initiate infill housing development projects on existing and newly vacated properties.
- Work with the City and community volunteers to clean-up vacant, unattended properties.
- When undertaking streetscape improvements, new private construction, and building rehabilitation, place utility lines underground where it is feasible to improve visual qualities and remove impediments to safe pedestrian access.
3. Residential Fix-Up Pilot Project

Although the neighborhoods are attractive and have a large stock of historic homes the area is in a state of disrepair. The primary objective of this plan is to upgrade the physical conditions of the neighborhood. This can be achieved through obvious structural repairs to homes, the removal of unsightly or unnecessary appurtenances such as chain-link fencing, undertaking paint and repair projects, and the installation and/or repair of sidewalks and streetlights.

To maximize the overall affect of the repairs it is recommended that a Residential Fix-Up Pilot Project be instated for a portion of the neighborhood on 3rd Street east of the Historic Neighborhood Commercial District, which will also include the historic cemetery. The goal of the project should be to concentrate efforts to a small portion of the neighborhood so that the greatest overall effect to the aesthetics can be achieved. This will set standards for and trigger reinvestment in the surrounding residential areas of Millville.

Objective

Concentrate efforts to a portion of the neighborhood so that the greatest overall change to the aesthetics can be achieved. Set standards that trigger reinvestment in the surrounding residential areas of Millville.

Action Strategies

- Contact property owners to determine their level of interest on participating in the project.
- Prepare guidelines and procedures.
- Prepare specifications framework to be undertaken.
- Utilize City work force to provide services.

Before and After of residents with restoration and landscaping.
Implement Amnesty Program that can be used by the city to reimburse citizens for clean up of commercial, industrial and residential private property:
1. 1-month window of opportunity for a selected area
2. Every person is contacted in person if possible
3. Property owner contracts with private sector for clean-up
4. Property owner provides documentation of clean-up effort
   • Standard Form (Provided by CRA)
   • Photographs of before and After
5. Property owners submit receipts for reimbursement from CRA.

4. Traditional Neighborhood Commercial

The Historic Neighborhood Commercial District should be the central gathering place and function as the heart of the Millville community. The commercial district located along the intersection of 3rd Street and Sherman Avenue is not highly visible and would benefit from a secondary gateway and directional signage located at the intersection of Sherman Avenue and Business US 98. Suggested uses include shopping, entertainment, civic, office, dining and other uses that represent the traditional uses found in a town center.

Projects that improve the function and appearance of the area such as improving parking and pedestrian access will also support development in the sub-area.

Objective I

Establish the Historic Neighborhood Commercial District as a place for local community businesses.

Action Strategies

- Ensure that new development in the Historic Neighborhood Commercial District consists of appropriate land uses that will stabilize and enhance the area while representing the desires and interests of area residents and property owners.
- Stimulate local Businessness by attracting an appropriate mix of uses in the redevelopment area and commercial district including, residential, office, and commercial uses as well as restaurants and evening entertainment.
5. Parks, Greenways, and Trails

An important element to the neighborhoods as a whole is the system of parks, greenways, and trails. The existing system includes Daffin Park, Jo Moody Park, and a new boat launch. The current park facilities should be enhanced and preserved. The existing tree canopy of the neighborhood helps to make the neighborhood more desirable to potential homeowners and should also be preserved.

The City and CRA should work with Bay County to establish a link in a larger regional trail system. Development of such a system will provide eco-tourism and heritage tourism opportunities while enhancing the quality of life in the Millville neighborhood. Designed effectively, the
trail system will provide an alternative means of access and connectivity between Historic Downtown Millville, the waterfront and surrounding neighborhoods and cities. Jo Moody Park and the green space adjacent to this area and the rail corridor should be preserved and considered as a potential site for a trail and trailhead for the Millville Neighborhood.

Objective

Provide recreational opportunities for the citizens of the Millville Neighborhood, which are readily accessible and improve the quality of life for residents. Preserve land to serve as public parks and open space for current and future residents.

Action Strategies

- **Work with the City to prepare a Waterfront, Parks, Trails, Recreation and Open Space Master Plan for the City to identify existing recreational assets and needs while devising an implementation program that includes:**
  - Operations and management analysis,
  - Maintenance requirements,
  - Capital improvements programming,
  - Budget recommendations.

- **Identify potential revenues including tax increment financing, grants, impact fees and other assessments to provide adequate funding for proposed improvements and maintenance of public facilities.**

- **Institute creative measures, such as land set aside requirements in subdivision regulations to secure land for parks, trails and open space as determined in the Master Plan.**

- **Provide safe connection to the neighborhood’s primary activity centers including waterfront, schools and neighborhoods through sidewalks and bikeways.**

- **Establish parks, recreation, and beautification efforts to create an improved character for the redevelopment area that will reflect a pleasant appealing atmosphere for working, shopping and residing in the district.**

- **Develop neighborhood parks in historic residential areas as amenities to stimulate private investment.**

- **Wherever possible, maintain the integrity of the natural environment when developing property, especially when significant tree canopies or natural habitats can be integrated into the site design.**
6. Historic Preservation & Millville Cemetery

The Millville Cemetery on 3rd Street was founded in 1902 and should be considered part of the overall open space system because it preserves green-space for the neighborhood. The current condition of the cemetery is deteriorating and in need of repairs. The cemetery is historically significant because Henry Bovis, owner of the American Lumber Company in Millville is buried here with his wife. The American Lumber Company is significant in the history of Millville as a sawmill town. It should be given historic designation and be enhanced for the enjoyment of future generations through the use of state historic preservation grants and other non-CRA revenue.

Objective

Preserve and maintain historic and architecturally significant structures and sites especially the historic 3rd Street cemetery.

Action Strategies

- Promote Millville’s heritage by preserving its landmarks and significant structures.
- Work with the Historic Preservation Advisory Board to further the organization’s goals as they pertain to historic structures in the neighborhood.
- Pursue designation of properties on the National Historic Register.
- Ensure that future development in the redevelopment area is consistent with the existing architectural character of the neighborhood.
- Create an overlay-zoning district that will establish architectural design guidelines for new construction and building renovations.
- Establish a facade improvement program providing design assistance and financial incentives to encourage building renovation that will provide continuity of historical design and strengthen existing architectural features.
- Prepare a historic preservation ordinance that promotes voluntary participation in preservation efforts and provides economic incentives in the form of local grants or low-interest loans to pay for the restoration of historic properties.
- Establish an architectural review board responsible for overseeing historic preservation and the creation of design standards to maintain historic character of new construction.
- Make property owners and investors aware of the tax inducements available as an incentive for restoring historic buildings for practical use.
7. Waterfront Development

The neighborhood waterfront area is a very desirable, yet underutilized asset that has the potential to invigorate activity in the redevelopment area while providing revenues to support additional redevelopment projects and programs. This can be accomplished through a combination of improvements to the recreational assets along the waterfront and the potential development of other desirable water related uses in the vicinity of the historic neighborhood commercial to give users dual access to the waterfront and the historic commercial center.

The waterfront should be protected from further industrial uses, especially heavy industrial. The addition of green-space along the waters edge would help to tie the existing natural environments of the neighborhood into an ecosystem associated with the bayou while buffering views of industrial activity and the sewage treatment plant from views coming from the opposite shoreline. The waters edge should be thought of as potential environmental lands and as a potential area for recreation uses through trails and/or green-space. Public access to the waterfront should be made available in a manageable way through desirable development and trails. Restoration of the natural environment should be considered whenever possible.

Objective

Allow the waterfront to be an asset instead of an issue for the residents of Millville and for sound future growth.

Action Strategies

- Prevent further industrial uses from accruing between residential areas and the waters edge.
- Improve the recreational assets along the waterfront and allow for development of other desirable water related uses.
- Encourage desirable waterfront development in the vicinity of the historic neighborhood commercial district to give users dual access to the waterfront and the historic commercial center.
- Encourage innovation in land planning and site development techniques.
- Work with the City to establish performance standards to be used within the redevelopment area that will provide incentives and/or bonuses for developer proposals that provide for creative design and amenities.
- Allow for green-space along the waters edge to tie the existing natural environments of the neighborhood into an ecosystem associated with the bayou.
- Buffer views of industrial activity and the sewage treatment plant from views coming from the opposite shoreline.
- The waters edge should be thought of as potential environmental lands and as a potential area for recreation uses through trails and/or green-space.
- Consider restoration of the natural environment wherever possible.
8. Gateways

The Millville redevelopment district contains several opportunities for the creation of entranceways into the commercial center and the historic neighborhoods. Gateway features strengthen the sense of identity for the community signifying the arrival to, and distinguishing the difference between, the various commercial centers and residential areas in the community. Projects involving directional signage, monumentation, lighting and landscaping are typical elements of gateway features.

It is recommended that gateways be established at the following locations:

1. Business US 98 at the Watson Bayou crossing
2. Business US 98 and Everitt Avenue
3. Business US 98 and East Avenue
4. Business US 98 and Sherman Avenue
5. East Avenue and Neighborhood Boundary (7th Street)
6. 3rd Street and Everitt Avenue

Objective

Ensure that planned improvements are noted by outsiders and have the greatest positive impact possible for redevelopment of the neighborhood.

Action Strategies

- Design and construct gateway treatments at key locations including eastern and western Millville CRA limits along US 98 (5th Street).
- Design and construct secondary gateway features with directional signage at key intersections.

Streetscape and Gateway Locations
9. Streetscapes

The CRA should implement an overall streetscape improvement program along primary and secondary roadways throughout the neighborhood. Design requirements should also be incorporated in the City's Land Development Regulations. Streetscapes on these roadways are designed to soften the appearance of older physically declining commercial areas and provide visual continuity for the most visible transportation routes in Millville. Effective design of the streetscape system will dramatically improve the aesthetics of the community and establish a more attractive investment image to the private sector.

It is recommended that streetscape improvements be undertaken on:

1. Business US 98
2. Sherman Avenue
3. East Avenue
4. 3rd Street
5. Everitt Avenue

The remaining streets should also be systematically improved through tree planting and street lighting programs. Ultimately the private sector, through investments in redevelopment and renovation, will have the greatest impact on the physical appearance of these roadways. The development of an enhanced pedestrian environment is one of the primary objectives of a streetscape plan. Whenever possible, an increase in the overall available pedestrian space, such as sidewalks, public plazas and open space, should be used to facilitate this goal.

Objective

Create a safe, efficient traffic circulation system that provides sufficient access by all modes of transportation to activity centers within the redevelopment area and the balance of the community.

Action Strategies

- Minimize the impacts of increased traffic and activity levels on residential areas.
- Create a safe, secure, appealing, and efficient pedestrian system linking all major activity centers, parking facilities, and other interchange points.
- Construct sidewalks, bikeways and trails throughout the City, appropriately designed and separated from auto circulation for safety purposes, to be used as positive tools to improve the area's environment through the use of landscaping and other visual treatments.
- Soften the appearance of older physically declining commercial areas and provide visual continuity for the most visible transportation routes in Millville through tree planting and other landscaping elements to enhance the architectural character of the neighborhood.
10. Public Facilities And Infrastructure

Objectives
Provide necessary public facilities at acceptable levels of service to accommodate existing needs as well as new demands as proposed development occurs within the City.

Action Strategies
- Work with all appropriate government and private utilities to ensure the provision of adequate services including, electricity, telecommunications, cable television, water, storm water, sanitary sewer, gas, and solid waste.
- Secure grant funding when possible to leverage tax increment revenues to accomplish stated goals related to the provision of adequate infrastructure.
- Assess existing infrastructure conditions to identify specific needs for upgrading older systems in conjunction with proposed improvements within the City.

11. Administration

Objective I: Administration and Finance
Establish the administrative, financial and programmatic mechanisms necessary to achieve the goals and objectives of the Millville Area Community Redevelopment Plan.

Action Strategies
- Work with the City Manager and Finance Director to strategically devise annual operating and capital improvements budgets to maximize the use of anticipated tax increment revenues.
- Annual budgets must address the need to provide funding for on-going staff support, requisite planning studies, operations, and maintenance for City and agency activities.
- Through successful implementation of projects and programs, as described in the Redevelopment Plan, increase the tax base to generate additional revenue for capital improvements and municipal services.
- The City should leverage tax increment revenues through grants, commercial loans, or other financial mechanisms to expedite the completion of projects.
- Based on revenue projections contained in the Redevelopment Plan the City should seek short-term interim project financing with anticipation of long-term bond financing.
- The CRA should work with the Bay County Property Appraiser to ensure updated property valuations that are consistent with valuation assessments in neighboring communities.
- The Redevelopment Agency must continue to oversee the planning process and develop the appropriate strategies and policies necessary to implement the plan.
- The CRA should provide public information concerning all aspects of the redevelopment program such as newsletters, radio, television and newspaper reporting as well as neighborhood and civic organization meetings to generate public support.

**Objective II Community Planning and Development**

Devise planning strategies and develop an effective regulatory framework to ensure well-managed growth throughout the neighborhood while accomplishing redevelopment program directives.

**Action Strategies**

- Based upon the outcome of the redevelopment planning effort, the City should evaluate the Comprehensive Plan to determine and correct inconsistencies in policies related to the Redevelopment Plan.
- The City's Comprehensive Plan should embrace the following planning principles:
  - Establish a land use pattern that reflects the City as a total community of diversified interests and activities, while promoting compatibility and harmonious land-use relationships.
  - Encourage mixed-use development at an appropriate scale in the area.
  - Introduce multi-family development in close proximity to the downtown strengthening the local market for retail and services.
  - Work with the community, the City Staff, and the City Commission to rewrite the Land Development Code and implement regulatory policies to encourage:
    - Zoning and land-use categories that will assist the City in diversifying its tax base.
    - Zoning and land-use regulations that provide housing opportunities for all income levels.
    - A high degree of design and development standards for new construction and rehabilitation.
  - Create programs for land development and property rehabilitation, using financial or other economic incentives, to facilitate new investment in the redevelopment district, thereby increasing the tax base.
  - Formulate policies and procedures for developer solicitation and development agreements to enable strategic development practices.
Objective III Government Services

Provide for the public health, safety, morals, and welfare of the community

Action Strategies

- Support community policing efforts undertaken by the Panama City police department.
- Incorporate accredited safe neighborhood design techniques for all public places and for proposed public/private redevelopment projects.
- Whenever possible, increase the visibility of the police force in the area to prevent crime.
- Increase code enforcement efforts and evaluate policies to ensure effective enforcement practices to improve conditions and stabilize neighborhoods.
V. Capital Projects and Programs
V. Capital Projects and Programs

This section shows how the Concept Plan translates to a phased series of capital improvements and breaks down anticipated costs for further plans and regulatory activities. The community should understand that the Redevelopment Agency, working closely with the City and other government entities, will be pursuing multiple elements of the Plan at all times. It is important to note that the following summary of capital projects and programs is flexible in nature. It is the best estimate of project costs based on a measure of the order of magnitude of the project in relation to anticipated revenues. As a matter of practice the Agency should prepare annual budgets as well as establishing one, three and five-year work programs for budgetary and administrative purposes. Ultimately, project costs will be refined during the design and construction phase of any given project.

The proposed Millville Redevelopment Plan contains several projects consisting of public, private, and joint public/private efforts that will take at least twenty years for completion. It is critical that the Agency incorporates a sound project implementation strategy when identifying priorities. This will ensure the most effective results in terms of addressing the community’s needs while stimulating private sector activity to obtain a favorable return on the public sector’s financial investment. The following phased capital improvement budget sets forth recommendations concerning project priorities and funding sources.
<table>
<thead>
<tr>
<th>Priority</th>
<th>Type of Solution</th>
<th>Solution</th>
<th>Who Resp.</th>
<th>When</th>
<th>Funding Source</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>QS</td>
<td>Target Blocks &amp; contact property owners</td>
<td>N/C/CRA</td>
<td>2004</td>
<td>N/C/CRA</td>
<td>TBD</td>
</tr>
<tr>
<td>High</td>
<td>QS</td>
<td>Design work program</td>
<td>N/C/CRA</td>
<td>2004</td>
<td>N/C/CRA</td>
<td>TBD</td>
</tr>
<tr>
<td>High</td>
<td>QS</td>
<td>Implement work program, remove chain link fencing, clean-up lawns,</td>
<td>N/C/CRA</td>
<td>2004</td>
<td>N/C/CRA</td>
<td>$15k</td>
</tr>
<tr>
<td></td>
<td></td>
<td>remove debris, paint houses, sidewalks, landscaping, streetlights,</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>structural repairs, etc.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High</td>
<td>ST</td>
<td>Institute Amnesty Clean-up Program, CRA reimburses property owners for</td>
<td>N/C/CRA</td>
<td>On-going</td>
<td>N/C/CRA</td>
<td>TBD</td>
</tr>
<tr>
<td></td>
<td></td>
<td>expenses related to clean-up and hauling of trash and debris</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Implement subsequent target projects</td>
<td>N/C/CRA</td>
<td>On-going</td>
<td>N/C/CRA</td>
<td>$15k</td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Implement subsequent amnesty clean-up projects</td>
<td>N/C/CRA</td>
<td>On-going</td>
<td>N/C/CRA</td>
<td>TBD</td>
</tr>
</tbody>
</table>

**TYPE OF SOLUTIONS**
- QS - Quick Success
- ST - Short Term Solution
- LT - Long Term Solution

**RESPONSIBLE PARTY**
- N - Neighborhood Residents
- CRA - CRA
- PW - Public Works
- C - City

**POTENTIAL FUNDING SOURCES**
- G - Grant
- O - Other
- CRA - TIF Monies
- TBD - To Be Determined
- PW - Public Works
- N/A - Not Applicable
- D - Developer
- B - Banks
<table>
<thead>
<tr>
<th>Priority</th>
<th>Type of Solution</th>
<th>Solution</th>
<th>Who Resp.</th>
<th>When</th>
<th>Funding Source</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>ST</td>
<td>Conduct Corridor Study</td>
<td>C/CRA/DIB/FDOT</td>
<td>2004/5</td>
<td>EDA Grant</td>
<td>M</td>
</tr>
<tr>
<td>High</td>
<td>ST</td>
<td>Prepare design for corridor improvements. Corridor improvements construction.</td>
<td>C/CRA/DIB/FDOT</td>
<td>2005</td>
<td>EDA Grant C/CRA/DIB FDOT/EDA Grant</td>
<td>$500k $5m</td>
</tr>
<tr>
<td>High</td>
<td>ST</td>
<td>Prepare design guidelines for future corridor development. Land Acquisition, site preparation and disposition</td>
<td>C/CRA/DIB/CRA</td>
<td>2005 2007</td>
<td>EDA Grant CRA/DIB/C</td>
<td>$75k TBD</td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Establish a public/private partnership with local financial institutions for the provision of low interest loans for the renovation of commercial properties.</td>
<td>DIB</td>
<td>On-going</td>
<td>CRA/DIB/B</td>
<td>TBD</td>
</tr>
</tbody>
</table>

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- PW - Public Works
- N/A - Not Applicable
- D - Developer
- EDA - Economic Development Administration
- B - Banks
### Parks, Open Space and Trails

<table>
<thead>
<tr>
<th>Priority</th>
<th>Type of Solution</th>
<th>Solution</th>
<th>Who Resp.</th>
<th>When</th>
<th>Funding Source</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>ST</td>
<td>Daffin Park</td>
<td>C/CRA</td>
<td>2005-10</td>
<td>C/CRA/Grants</td>
<td>$1m</td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Jo Moody Park &amp; Trailhead</td>
<td>C/CRA</td>
<td>2010-15</td>
<td>C/CRA/Grants</td>
<td>$1m</td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Waterfront Park Watson Bayou end of 3rd St.</td>
<td>C/CRA</td>
<td>2015-20</td>
<td>C/CRA/Grants</td>
<td>$1m</td>
</tr>
<tr>
<td>Low</td>
<td>LT</td>
<td>Rails to trails connection to Lynn Haven</td>
<td>CRA</td>
<td>2015-20</td>
<td>C/CRA/Grants</td>
<td>TBD</td>
</tr>
</tbody>
</table>

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**Potential Funding Sources**
- G - Grant
- O - Other
- CRA - TIF Monies
- TBD - To Be Determined
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- B - Banks
## Housing

<table>
<thead>
<tr>
<th>Priority</th>
<th>Type of Solution</th>
<th>Solution</th>
<th>Who Resp.</th>
<th>When</th>
<th>Funding Source</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>ST</td>
<td>Increase code enforcement activity</td>
<td>C/CRA</td>
<td>2004</td>
<td>C</td>
<td>TBD</td>
</tr>
<tr>
<td>High</td>
<td>ST</td>
<td>Review and update codes, policies and procedures</td>
<td>C/CRA</td>
<td>2004</td>
<td>C</td>
<td>TBD</td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Establish a public/private partnership with local financial institutions for the provision of low interest loans for the renovation of deteriorated housing.</td>
<td>CRA</td>
<td>2010</td>
<td>CRA/B</td>
<td>TBD</td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Establish a public/private partnership with local financial institutions for the provision of low interest loans for the purchase of housing.</td>
<td>CRA</td>
<td>2010</td>
<td>CRA/B</td>
<td>TBD</td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Develop a range of home ownership assistance programs for low and medium income residents to be able to afford or to maintain ownership of a home.</td>
<td>CRA</td>
<td>2010</td>
<td>N/A</td>
<td>TBD</td>
</tr>
</tbody>
</table>

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### Town Center Commercial Improvements

<table>
<thead>
<tr>
<th>Priority</th>
<th>Type of Solution</th>
<th>Solution</th>
<th>Who Resp.</th>
<th>When</th>
<th>Funding Source</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>ST</td>
<td>Discuss opportunities with affected property owners</td>
<td>C/CRA</td>
<td>2004</td>
<td>N/A</td>
<td>0</td>
</tr>
<tr>
<td>High</td>
<td>ST</td>
<td>Amnesty Clean-up of industrial properties</td>
<td>C/CRA</td>
<td>2005</td>
<td>C</td>
<td>TBD</td>
</tr>
<tr>
<td>High</td>
<td>ST</td>
<td>Gateway signage on Hwy 98, in conjunction with proposed corridor improvements</td>
<td>CRA</td>
<td>2007</td>
<td>CRA</td>
<td>$25k</td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Promote in-fill neighborhood commercial development and develop design guidelines</td>
<td>CRA</td>
<td>2007</td>
<td>CRA</td>
<td>$35k</td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Design and construct infrastructure improvements on Sherman Ave. Streetscape, utilities, lighting etc.</td>
<td>CRA</td>
<td>2010/15</td>
<td>CRA</td>
<td>$750k</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>Priority</th>
<th>Type of Solution</th>
<th>Solution</th>
<th>Who Resp.</th>
<th>When</th>
<th>Funding Source</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>ST</td>
<td>Buffer visual impact of sewage treatment plant</td>
<td>C/CRA</td>
<td>2004</td>
<td>C</td>
<td>$150k</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Request donation from Cove Pointe</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Seek opportunities to buffer impacts of industrial properties through public/private partnerships</td>
<td>CRA</td>
<td>2010</td>
<td>CRA/B</td>
<td>TBD</td>
</tr>
<tr>
<td></td>
<td></td>
<td>On-going</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Devise long-term strategies for the re-use of industrial properties when economic change occurs.</td>
<td>CRA</td>
<td>2010</td>
<td>CRA/B</td>
<td>TBD</td>
</tr>
<tr>
<td></td>
<td></td>
<td>On-going</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Seek opportunities to increase public access (physical and visual) to the waterfront</td>
<td>CRA</td>
<td>2010</td>
<td>N/A</td>
<td>TBD</td>
</tr>
<tr>
<td></td>
<td></td>
<td>On-going</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Waterfront Park at end of 3rd St. as previously described.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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### Streetscapes and Gateways

<table>
<thead>
<tr>
<th>Priority</th>
<th>Type of Solution</th>
<th>Solution</th>
<th>Who Resp.</th>
<th>When</th>
<th>Funding Source</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>ST</td>
<td>3rd Street east - streetscape</td>
<td>C/CRA</td>
<td>2007</td>
<td>C/CRA/Grants</td>
<td>$500k</td>
</tr>
<tr>
<td>High</td>
<td>LT</td>
<td>East Avenue - streetscape</td>
<td>C/CRA</td>
<td>2010</td>
<td>C/CRA/Grants</td>
<td>$500k</td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Everitt Avenue - streetscape</td>
<td>C/CRA</td>
<td>2015</td>
<td>C/CRA/Grants</td>
<td>$500k</td>
</tr>
<tr>
<td>High</td>
<td>ST</td>
<td>U.S. Business Hwy 98 (As previously discussed) Gateways Both sides of Watson Bayou Bridge, Sherman Ave. and eastern City limit</td>
<td>C/CRA</td>
<td>2015</td>
<td>C/CRA/Grants</td>
<td>$500k</td>
</tr>
<tr>
<td>Medium</td>
<td>LT</td>
<td>Neighborhood Gateways - 3rd St. &amp; Everitt/East Ave - Others as determined by the Residents</td>
<td>C/CRA</td>
<td>2010</td>
<td>C/CRA</td>
<td>$50k</td>
</tr>
<tr>
<td>High</td>
<td>LT</td>
<td>Sherman Ave. As previously discussed</td>
<td>C/CRA</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Types of Solutions

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### Responsible Party

- **N** - Neighborhood Residents
- **CRA** - CRA
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- **B** - Banks

### Potential Funding Sources

- **G** - Grant
- **O** - Other
- **CRA** - TIF Monies
- **TBD** - To Be Determined
- **PW** - Public Works
- **N/A** - Not Applicable
- **D** - Developer
- **B** - Banks
VI. Revenue Projections
VI. Revenue Projections

Tax Increment Financing

The primary source of funding for redevelopment activities is tax increment revenue, which can be used to finance capital improvements through the issuance of bonds or the acquisition of commercial loans. Tax increment financing was originally developed over 30 years ago as a method to meet the local match requirements of federal grant programs. With the reduction in federal funds available for local projects, however, tax increment financing is standing on its own as a method to finance local redevelopment. State law controls tax increment financing. Because of this control, tax increment financing takes on a number of different techniques and appearances throughout the Country.

In Florida, tax increment financing is derived from the Community Redevelopment Act of 1969, which is codified as Part III, Chapter 163 of the Florida Statutes. This act provided for a combination of public and private redevelopment efforts, but did not authorize the use of tax increment financing. The Act was amended in 1977 to allow tax increment financing. Under the Statutes, municipalities must go through a number of steps to establish a redevelopment area and implement a tax increment district.

Upon approval of the governing body, a Trust Fund for each Community Redevelopment area may be established. The revenues for the Trust Fund are obtained by allocating any increases in taxable assessed value to the area. The current assessed value of the district is set as the base and any increases (the tax increment revenues) are available for improvements to the area. The property tax paid on the base assessed value continues to be distributed to the local governments. The tax collector collects the entire property tax and subtracts the tax on the base value, which is available for general government purposes. Of the remaining tax increment revenues, 95% are deposited to the Trust Fund. The remaining 5% of the incremental growth is kept by the local government as a collection fee.
Type of Expenses Allowed

There are five major types of expenses allowed under Florida Statues 163.387(6) for tax increment revenues.

1. Establishment and Operations - they can first be used for the implementation and administrative expenses of the Community Redevelopment Agency
2. Planning and Analysis - they can then be used to develop the necessary engineering, architectural, and financial plans
3. Financing - the revenues may be used to issue and repay debt for proposed capital improvements contained in the Community Redevelopment Plan
4. Acquisition - the revenues may be used to acquire real property
5. Preparation - finally, the revenues may be used for site preparation, including the relocation of existing residents.

According to F.S. 163.370(2), however, the funds may not be used for the following purposes:

1. To construct or expand administration buildings for public bodies unless each taxing authority involved agrees,
2. Any publicly-owned capital improvements which are not an integral part of the redevelopment if the improvements are normally financed by user fees, and if the improvements would have other-wise been made without the Redevelopment Agency within three years, or
3. General government operating expenses unrelated to the Redevelopment Agency.

Tax increment revenue is typically the major source of funding for redevelopment projects under the State of Florida Community Redevelopment Act.
## Tax Increment Revenue Projections

<table>
<thead>
<tr>
<th>Year</th>
<th>Annual Increase in Assessed Value</th>
<th>Annual Incremental Increase</th>
<th>Gross Incremental CRA Revenue</th>
<th>Net (95%) Incremental CRA Revenue</th>
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<tr>
<td>2003 (Base)</td>
<td>$39,234,786</td>
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<td>$0</td>
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</tr>
<tr>
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<td></td>
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<td>$11,881,373</td>
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</tbody>
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1.030  Annual increase in assessed value
Appendix

Appendix A- Public Meetings

Introduction

The following is a summary report outlining the information obtained during focus group meetings conducted in support of the Millville Redevelopment Plan on April 7, 2004 in the Millville, Florida. The first step in preparing the Community Redevelopment Plan is to identify the strengths and weaknesses of the neighborhood; to help identify the focus of the plan.

In an effort to facilitate the development of ideas, the focus group meetings were broken down into two groups: The Millville Action Committee - M.A.C, and then a workshop open to the general public. At each meeting a brief overview of the planning process was provided along with a summary of the findings developed during the preliminary inventory and analysis phase of the project. The information contained in this summary includes a brief summary of the comments provided by the participants. The information obtained from the Focus Group meetings is used during the inventory and analysis phase of the redevelopment planning process and will be incorporated while formulating the goals and objectives of the Redevelopment Plan. The consultant will build upon this information through the use of the physical inventory and evaluation of previous plans and studies. Combined with further validation and input from the general public, this information serves as the foundation for developing the Future Land Use Concept Plan and subsequent implementation strategies.

M.A.C. Millville Action Committee – April 7, 2004

Issues

- Millville is the Eastern gateway into Panama City.
- There is spotty redevelopment.
- St. Andrews is an example of what we want to do.
- There is a conflict in Land-Use within the neighborhood.
- There is a need to stabilize conditions on US 98.
- There is a need to stabilize conditions in neighborhood.
- There are issues with rental properties because of absent landowners.
- There is a need for annual inspections for code enforcement on rental properties.
- There was a question as to who owned the paper plant property that was within the Millville Neighborhood boundary.
- Need for sidewalks in several locations.
- Cemetery should be deeded over to the city.
- Cemetery should be identified as historic resource.
- There are streetlights on 3rd Street but they need to continue.
- Some people are using the property as a tax write off but not maintaining it.
- Code enforcement can be a heavy tool for absent landowners.
- Code enforcement can generate revenue for city.
- The businesses on US 98 not concerned with neighborhood and the owners do
Would be interested in things that make businesses better.
There is a need to improve 98 visually and aesthetically.
There is a need for gateways along US 98 and signage to historic Millville.
A strength of Millville is that it is still a neighborhood.

Public Workshop – April 7, 2004

Group 1

Assets
- Existing trees in the neighborhood
- New Residential
- Historic commercial on 3rd St.
- Historic houses
- Parks and recreation facilities
- Sense of neighborhood- motivated people
- Waterfront access and properties

Issues
- Mills and Chemical plant
- Sewer Plant
- Lack of residential zoning – currently there is 70% commercial zoning
- Lack of city services below Cherry St.
- Lack of control on county property east of Everitt Av. and south of Cherry St.
- No walking or bike paths
- No street lights
- Lack of street and sidewalk maintenance – general deterioration and lack of city spending
- Land speculation
- Henry Kirkland Apartments on east side.
- Control unsightly trailers that are being used for storage along US 98.

Possible Solutions
- Annex county enclave south of Cherry St.
- Land west of paper mill should be park area with public access to the point.
- Consider doing something to parks on 7th and 8th St. on the SE corner of lake.
- Rezoning of some commercial to residential
- Lot sizes are small but could lead to nice neighborhood setting if units were clustered and extra space was used as open space. An example was Seaside, FL.
- Control unsightly trailers that are being used for storage along US 98.
Group 2

Assets
- 3rd St. businesses
- New boat ramp
- Daffin Park
- Kraft Field
- Ambience created by tree foliage and canopy
- Old homes
- Waterfront
- Old historic cemetery
- Water access – marinas, ramps, storage
- Quite, slower
- Walkable
- Proximity to resources – public schools, churches, hospitals, and businesses.
- Historic homes that set architectural theme
- Nature
- Friendly neighbors

Issues
- Image of neighborhood
- Rental properties
- Abandoned buildings
- Unkept businesses
- Lack of code enforcement- not enough teeth
- Loose and aggressive dogs
- Air pollution
- No playground
- Businesses along US 98 are trashy, the structures are unkept, signs are ugly, and there is a lack of landscaping.
- Unkept vacant property
- No identifiable entrance to Millville
- Litter
- Speeding

Possible Solutions
- Rental units need to have occupancy permits and inspections
- Mass mailing to all property owners in CRA
- Review code enforcement process and codes for changes
- Grants for low income families to improve homes
- “Curbside Appeal” program

Group 3

Assets
- Waterfront
- Daffin Park
- Joe Moody Park
- Kid Harris Park - Girls and Boys Club
- Millville schools and churches
- New and newly renovated churches and homes
- Future development of old military housing property
- 3rd Street businesses

Issues
- Gas company on Maple Avenue
- Abandoned rotting boats
- Unkept old houses
- Sewage tanks on bayou
- Public Housing on Everitt Avenue

Possible Solutions
- Maintain historical buildings and restrict future to keep architectural past.
- Tree protection – good in Bay County
- Protect unused waterfront especially from heavy industrial.
- Re-evaluate decision making
- Re-evaluate zoning
- Involvement

Group 4

Assets
- Millville is the section with most historical homes
- Cemetery
- Central location
- Tree Canopy and highest points
- Waterfront
- Parks
- Businesses long-lived

Issues
- Unincorporated county property on East Avenue
- Industrial Waterfront
- Residential north of US 98
- Slum-lords and trailer park
- Poorly maintained businesses
- Tractor trailers used as storage space

Possible Solutions
- Protection of property if on historic survey
- Purchase and renovate properties
- Annex unincorporated areas
- Get business owners on US 98 involved with questionnaires and information.
- License rentals / Landlord inspections
- Continue backing and budgeting for strong code enforcement.
- We want a bigger park for walking and a waterfront park.
- Keep bus in area - mass transit
- We want to hook up with Lynn Haven through ‘rails to trails’.
Appendix B- Statutory Requirements

This appendix addresses the specific requirements of Chapter 163, Part III, Florida Statutes, as they relate to the preparation and adoption of the Downtown Community Redevelopment Plan 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 before a redevelopment area can be established.

Action: On February 10, 2004 the City Commission of Panama City adopted Resolution Number 02102004-1, establishing the conditions of blight in the Millville 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 Millville 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 June 8, 2004.

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 issues are addressed in the Concept Plan section and are reflected in the proposed Capital Improvements Budget.

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
redevelopment area. The redevelopment agency will coordinate with the local housing authority to seek opportunities for the development of affordable housing.

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 community policing.

Section 163.360 (4), Plan Preparation and Submittal Requirements

The community redevelopment agency may prepare a community redevelopment plan. 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 through the contracted services of the RMPK Group Inc., Certified Planners and Licensed Landscape Architects. On June 8, 2004, 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 Millville Community Redevelopment Agency will submit the Community Redevelopment Plan, along with written recommendations, to the City of Panama City Commission, the Bay County Board of Commissioners and the Panama City Downtown Improvement Board prior to final adoption of the Plan as provided by statute. Following this, the City Commission will proceed with a public hearing on the redevelopment plan as outlined in subsection (6), below.

163.360 (6). 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 Millville Community Redevelopment Area.

Action: A public hearing on the Millville Community Redevelopment Plan will be held on Tuesday, June 8th, 2004 at 5:00 p.m. in City Hall.

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:** To minimize the relocation impact, the Agency will provide supportive services and equitable financial treatment to any individuals, families and businesses subject to relocation. When feasible, the relocation impact will be mitigated by assisting relocation within the immediate neighborhood and by seeking opportunities to relocate within new/redeveloped buildings that will contain residential and commercial space.

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

**Action:** The Panama City Planning Commission found the Community Redevelopment Plan conforms to the City’s Comprehensive Plan on June 8, 2004.

(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 recreational opportunities as referenced in the Concept Plan and analysis and recommendations sections and the costs for which are contained in the Capital Improvements Budget.

(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 Millville area is described throughout the Plan.

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

**Action:** Not applicable. This is for redevelopment areas that are located in a coastal tourist area.

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

These sections of the statute establish requirements for the acquisition of vacant land for the purpose of developing residential and non-residential uses. While the Redevelopment Plan supports future development of both residential and non-residential uses at various locations in the redevelopment area as defined in the Concept Plan, The Redevelopment Plan identifies strategies that will promote and facilitate Public and private sector investment in vacant land acquisition for these purposes.

**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 Millville Community Redevelopment Plan.
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 downtown redevelopment area and the reasons for establishing the boundaries are contained in Resolution 02102004-1, adopted by the City Commission on February 10, 2004.

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 the Concept Plan Diagram

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

**Action:** This is also described in the Conceptual Plan, however it is expected that the City’s zoning ordinance and land development regulations will continue 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 improve conditions in the neighborhood it can be reasonably expected that new investment in housing will occur over time, however there are few areas that can accommodate a substantial number of new houses. The low- density residential future land use and lack of appreciable amounts of vacant land available for development indicate that only a moderate number (less than 200) of new dwelling units will be constructed in the Millville area.

(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 Plan. Proposed future uses and activities of this nature are described in the Concept Plan.

Chapter 163.362(3) Neighborhood Impact Element

To minimize the relocation impact, the Agency will provide supportive services and equitable financial treatment to any individuals, families and businesses subject to relocation. When feasible, the relocation impact will be mitigated by assisting relocation within the immediate neighborhood and by
seeking opportunities to relocate within new/redeveloped buildings that will contain residential and commercial space.

**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 located within the boundaries of the redevelopment area is contained in the Capital Projects section of the plan.

**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 Millville redevelopment area. In order to assure that redevelopment will take place in conformance with the projects, goals and policies expressed in this plan, the Millville 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 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).

The Redevelopment Agency Board shall be fully subject to the Florida Sunshine Law and will convene, at a publicly noticed meeting, at least on a quarterly basis in a public forum.

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 Agency’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 Agency 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 Millville 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 Agency audit, as described in the CAFR will be forwarded to each taxing authority.

The Agency shall provide adequate safeguards to ensure that all leases, deeds, contracts, agreements, and declarations of restrictions relative to any real property conveyed shall contain restrictions and/or covenants to run with the land and its uses, or other provisions necessary to carry out the goals and objectives of the redevelopment plan.

The redevelopment plan may be modified, changed, or amended at any time by the Millville Community Redevelopment Agency and City Commission provided that; if modified, changed, or amended after the lease or sale of property by the Agency, 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 Agency 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 Agency 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:

To minimize the relocation impact, the Agency will provide supportive services and equitable financial treatment to any individuals, families and businesses subject to relocation. When feasible, the relocation impact will be mitigated by assisting relocation within the immediate neighborhood and by seeking opportunities to relocate within new/redeveloped buildings that will contain residential and commercial space

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 residential uses of various types and character, including, single-family, multi-family, rental units, owner occupied units, and detached units in existence in the redevelopment area at the time of this writing. The efforts undertaken by the Agency, as described in this Redevelopment Plan, are intended to retain and enhance a high quality of residential use, particularly with regard to developing
and maintaining sustainable neighborhoods. Redevelopment program activities will strive to cultivate
the positive neighborhood characteristics cited by the community during public workshops and reduce
or eliminate any negative characteristics.

The establishment of a revitalized and expanded residential base within the Millville 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 in the Capital Projects section of the Redevelopment
Plan.

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

Provide a time certain for completing all redevelopment financed by increment revenues.

*Action:*

The Millville Community Redevelopment Plan shall remain in effect and serve as a guide for the future
redevelopment activities in the downtown redevelopment area 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.*
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