



**CITY OF PANAMA CITY  
COMMUNITY REDEVELOPMENT AGENCY  
AGENDA**

**840 West 11th Street  
Panama City, FL 32401**

**February 3, 2026**

**4:30 PM**

1. Pledge Of Allegiance To The Flag
2. Roll Call
3. Approval Of Meeting Minutes

Documents:

[12.02.25 CRA MEETING MINUTES - DRAFT.PDF](#)

4. Additions, Deletions, And Modifications
5. Audience Participation (Open To Any Issue Related To The Panama City CRA's Authority, Remarks Are Limited To Three (3) Minutes).
6. Consideration And Approval Of Downtown North CRA To Purchase 1310 Lincoln Ave From State Housing Initiatives Partnership In The Amount Of \$46,300.36.

Documents:

[AGENDA ITEM REQUEST 1310 LINCOLN PURCHASE.PDF](#)  
[25-065 HENRY DAVIS PARK \(BNDY-C\)\(SIGNED AND SEALED PDF\).PDF](#)  
[25-065 HENRY DAVIS PARK \(BNDY-A\)\(SIGNED AND SEALED PDF\).PDF](#)  
[25-065 HENRY DAVIS PARK \(BNDY-B\)\(SIGNED AND SEALED PDF\).PDF](#)

7. Discussion, Consideration And Approval Of The FY'26 Interlocal Agreement With The City Of Panama City For The Paving And Resurfacing Of Roads Within The Downtown North, Millville, And St. Andrews CRAs.

Documents:

[AGENDA ITEM REQUEST PW PAVING ILA STA 010726.PDF](#)

8. Consideration And Approval Of The Memorandum Of Understanding (MOU) Between The CRA, Downtown North And Millville Districts And World Changers Organization (WCO) For FY'26.

Documents:

[AGENDA ITEM REQUEST - WC MOU.PDF](#)  
[MOU - WORLD CHANGERS FY26 LEGAL EDITS.PDF](#)

9. Discussion, Consideration, And Approval Of The Memorandum Of Understanding (MOU) Between The Millville CRA And The Boys And Girls Club Of Bay County.

Documents:

[AGENDA ITEM REQUEST BOYS AND GIRLS CLUB 1-25-26.PDF](#)  
[MOU CRA BOYS AND GIRLS CLUB FY26 UPDATED 1-23-26.PDF](#)

10. FY'25 Annual Report Presentation

Documents:

[PC CRA FY25 ANNUAL REPORT.PDF](#)

11. FY'26 Project Updates Report

Documents:

[FY26 PROJECTS UPDATE REPORT.PDF](#)

12. Motion To Adjourn

Meeting Adjournment

In accordance with the Americans with Disabilities Act and Section 286.26, Florida Statutes, persons with disabilities needing special accommodation to participate in this proceeding should contact the City's Human Resources Department one week prior to the proceeding at telephone (850) 872-3014 for assistance; if hearing impaired, telephone (850) 872-3028 (TDD) for assistance.



# CITY OF PANAMA CITY

## Community Redevelopment Agency

501 Harrison Avenue, Panama City, FL 32401 | [cras@panamacity.gov](mailto:cras@panamacity.gov) | 850.691.4603

### MINUTES

#### COMMUNITY REDEVELOPMENT AGENCY (CRA) BOARD MEETING

840 West 11th Street

December 2, 2025

4:30 PM

1. Opening Prayer with Pastor Adam Cabana, Lead Pastor of First Church of the Nazarene.
2. Pledge of Allegiance to the Flag.
3. Roll Call.
  - a. CRA Administrative Technician Lori Sagehorn called the roll, with the following members present: Chairman Allan Branch, Board members Robbie Hughes, Janice Lucas, Brian Grainger, and Josh Street. Also present: City Manager/CRA Executive Director Jonathan Hayes, City Assistant Manager/CRA Deputy Executive Director Brandy Waldron, and City Attorney/CRA Attorney Nevin Zimmerman.
4. Approval of Meeting Minutes from November 4, 2025.
  - a. Board Member Janice Lucas moved to approve the minutes for the November 4, 2025, CRA meeting as presented, and Board Member Robbie Hughes seconded. On a roll call vote, Chairman Allan Branch, Board Members Robbie Hughes, Janice Lucas, Josh Street and Brian Grainger voted "YEA". "NAYS" – none. CRA Administrative Technician, Lori Sagehorn, certified the motion passed by a 5-0 vote.
5. Additions, Deletions, and Modifications.
  - a. Executive Director Jonathan Hayes requested to move item #11 to #12 and add the discussion of the time for the Marina Charette to #11. Board Member Brian Grainger moved to approve the request, and Chairman Allan Branch seconded. On a roll call vote, Chairman Allan Branch, Board Members Robbie Hughes, Janice Lucas, Josh Street and Brian Grainger voted "YEA". "NAYS" – none. CRA Administrative Technician, Lori Sagehorn, certified the motion passed by a 5-0 vote.
6. Audience Participation [Open to any issue related to the Panama City CRA's authority; remarks are limited to three (3) minutes].
  - a. NONE



# CITY OF PANAMA CITY

## Community Redevelopment Agency

501 Harrison Avenue, Panama City, FL 32401 | [cras@panamacity.gov](mailto:cras@panamacity.gov) | 850.691.4603

7. Consideration and approval to execute a contract with Incremental Development Alliance (IncDev) for Small Development Bootcamp and Monthly Meet-up Cohort in the amount of \$59,300.00.
  - a. Board Member Janice Lucas motioned to approve, and Board Member Robbie Hughes seconded. On a roll call vote, Chairman Allan Branch, Board Members Robbie Hughes, Janice Lucas, Josh Street and Brian Grainger voted "YEA". "NAYS" – none. CRA Administrative Technician, Lori Sagehorn, certified the motion passed by a 5-0 vote.
8. Consideration and approval of the FY26 Interlocal Agreement with the City of Panama City Parks, Culture and Recreation for maintenance of CRA improvements and assets in the amount of \$255,655.00.
  - a. Board Member Brian Grainger motioned to approve, and Board Member Janice Lucas seconded. On a roll call vote, Chairman Allan Branch, Board Members Robbie Hughes, Janice Lucas, Josh Street and Brian Grainger voted "YEA". "NAYS" – none. CRA Administrative Technician, Lori Sagehorn, certified the motion passed by a 5-0 vote.
9. Consideration and approval of the Panama City Community Redevelopment Agency (CRA) Commercial Property Improvement (CPI) Grant Program Guidelines for the Millville CRA District for Fiscal Year 2025-2026.
  - a. Board Member Robbie Hughes motioned to approve, and Board Member Janice Lucas seconded. On a roll call vote, Chairman Allan Branch, Board Members Robbie Hughes, Janice Lucas, Josh Street and Brian Grainger voted "YEA". "NAYS" – none. CRA Administrative Technician, Lori Sagehorn, certified the motion passed by a 5-0 vote.
10. Memo regarding regular scheduled CRA board meetings and CRA virtual meetings for calendar year 2026.
  - a. Board Member Janice Lucas motioned to approve, and Board Member Robbie Hughes seconded. On a roll call vote, Chairman Allan Branch, Board Members Robbie Hughes, Janice Lucas, Josh Street and Brian Grainger voted "YEA". "NAYS" – none. CRA Administrative Technician, Lori Sagehorn, certified the motion passed by a 5-0 vote.



# CITY OF PANAMA CITY

## Community Redevelopment Agency

501 Harrison Avenue, Panama City, FL 32401 | [cras@panamacity.gov](mailto:cras@panamacity.gov) | 850.691.4603

### 11. ADDITION—Approve timeline for the Downtown Maria Charettes

- a. Executive Director, Jonathan Hayes, provided two options for dates available with Dover Kohl advisors to conduct the Downtown Marina Uplands charettes and recommended option #2. January 21-23, 2026, open to the public for feedback and review. Board Member Brian Grainger motioned to approve, and Board Member Janice Lucas seconded. On a roll call vote, Chairman Allan Branch, Board Members Robbie Hughes, Janice Lucas, Josh Street and Brian Grainger voted "YEA". "NAYS" – none. CRA Administrative Technician, Lori Sagehorn, certified the motion passed by a 5-0 vote.

### 12. Motion to Adjourn.

- a. Board Member Brian Grainger motioned to approve, and Chairman Allan Branch seconded. On a roll call vote, Chairman Allan Branch, Board Members Robbie Hughes, Janice Lucas, Josh Street and Brian Grainger voted "YEA". "NAYS" – none. CRA Administrative Technician, Lori Sagehorn, certified the motion passed by a 5-0 vote.

In accordance with the Americans with Disabilities Act and Section 286.26, Florida Statutes, persons with disabilities needing special accommodation to participate in this proceeding should contact the City's Human Resources Department by 5 pm on Friday prior to the proceeding at telephone (850) 872-3014 for assistance; if hearing impaired, telephone (850) 872 3028 (TDD) for assistance. The agenda is available on the City's website on Monday afternoon preceding the regularly scheduled Tuesday CRA Board meeting.



# CRA AGENDA ITEM REQUEST

**ITEM:** Consideration and approval to transfer Downtown North CRA funds, in the amount of \$46,300.36, to the State Housing Initiatives Partnership (SHIP) program as reimbursement for the acquisition of Parcel ID 17494-000-000, located at 1310 Lincoln Avenue in the Downtown North District.

**BACKGROUND INFORMATION:** In 2003, the City acquired Parcel ID 17494-000-000, located at 1310 Lincoln Drive within the Downtown North CRA District, using State Housing Initiatives Partnership (SHIP) funds for the intended development of single-family housing in accordance with SHIP guidelines. The parcel is adjacent to Henry A. Davis Community Park at 1308 Roosevelt Drive.

Over time, park improvements associated with Henry A. Davis Community Park extended onto the 1310 Lincoln Drive parcel, creating an encroachment and inconsistency between zoning, ownership, and land use. In 2025, the Downtown North CRA initiated a comprehensive park rehabilitation project at Henry A. Davis Park, and in December 2025, the parcel was rezoned to Recreation to align with its existing and intended use.

To resolve the encroachment and support the ongoing park rehabilitation project, including planned improvements such as the Kiwanis Centennial Anniversary Playground, the Downtown North CRA proposes reimbursing the Housing & Community Services Department for the acquisition of the parcel using CRA funds. This action will allow the parcel to be incorporated into the park footprint, align ownership and land use, and support the continued implementation of planned park improvements.

**DEPARTMENT RECOMMENDATION:** Staff recommends approval of the transfer of \$46,300.36 in Downtown North CRA funds to SHIP as reimbursement for the acquisition of the parcel at 1310 Lincoln Avenue. This action resolves existing encroachment issues, aligns ownership with recreational use, and supports planned improvements at Henry A. Davis Community Park consistent with the Downtown North Community Redevelopment Plan.

## BUDGET IMPACT

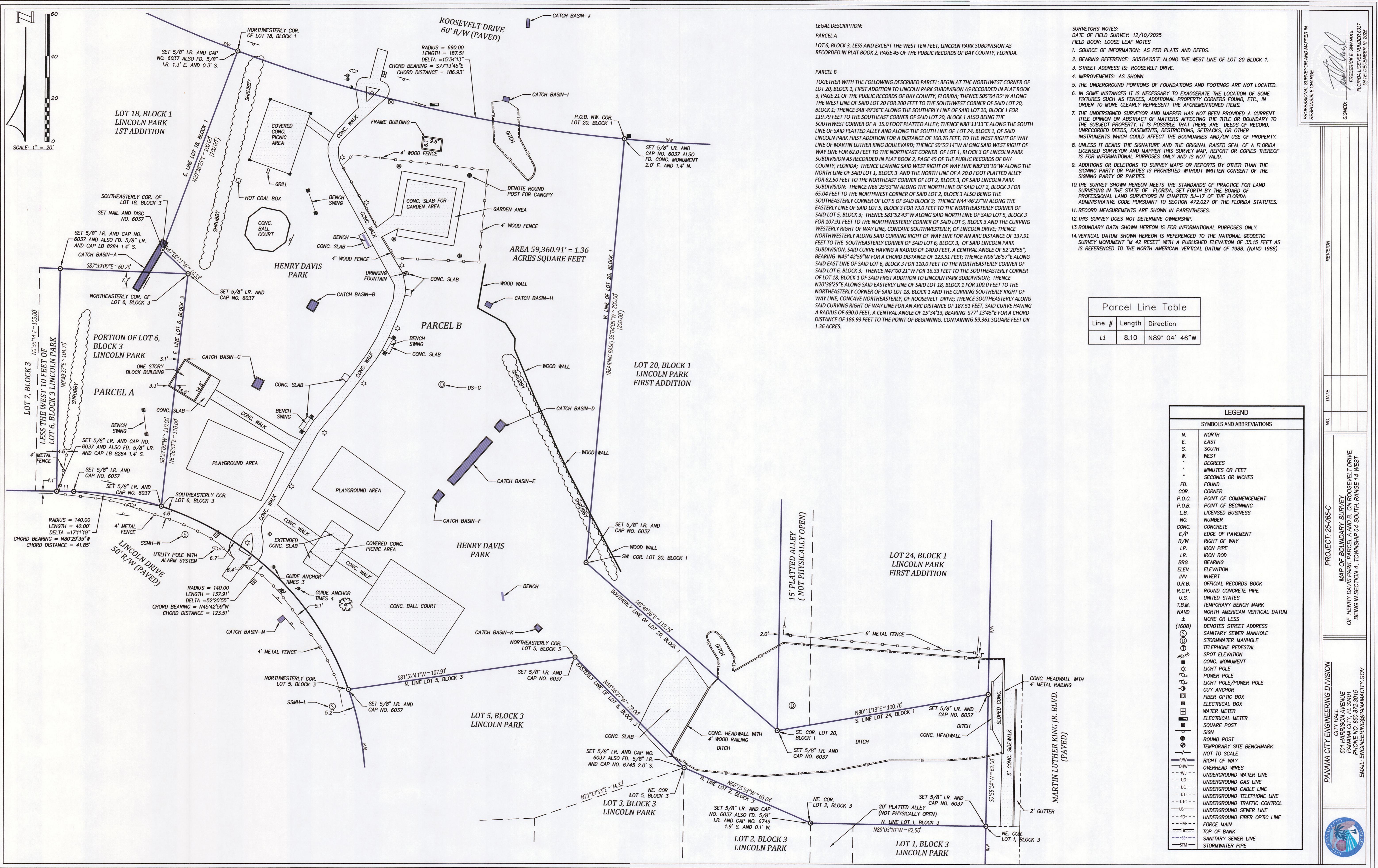
---

Budgeted? Yes  No  How much budgeted? \$ N/A  
If more, where do you suggest funds come from?

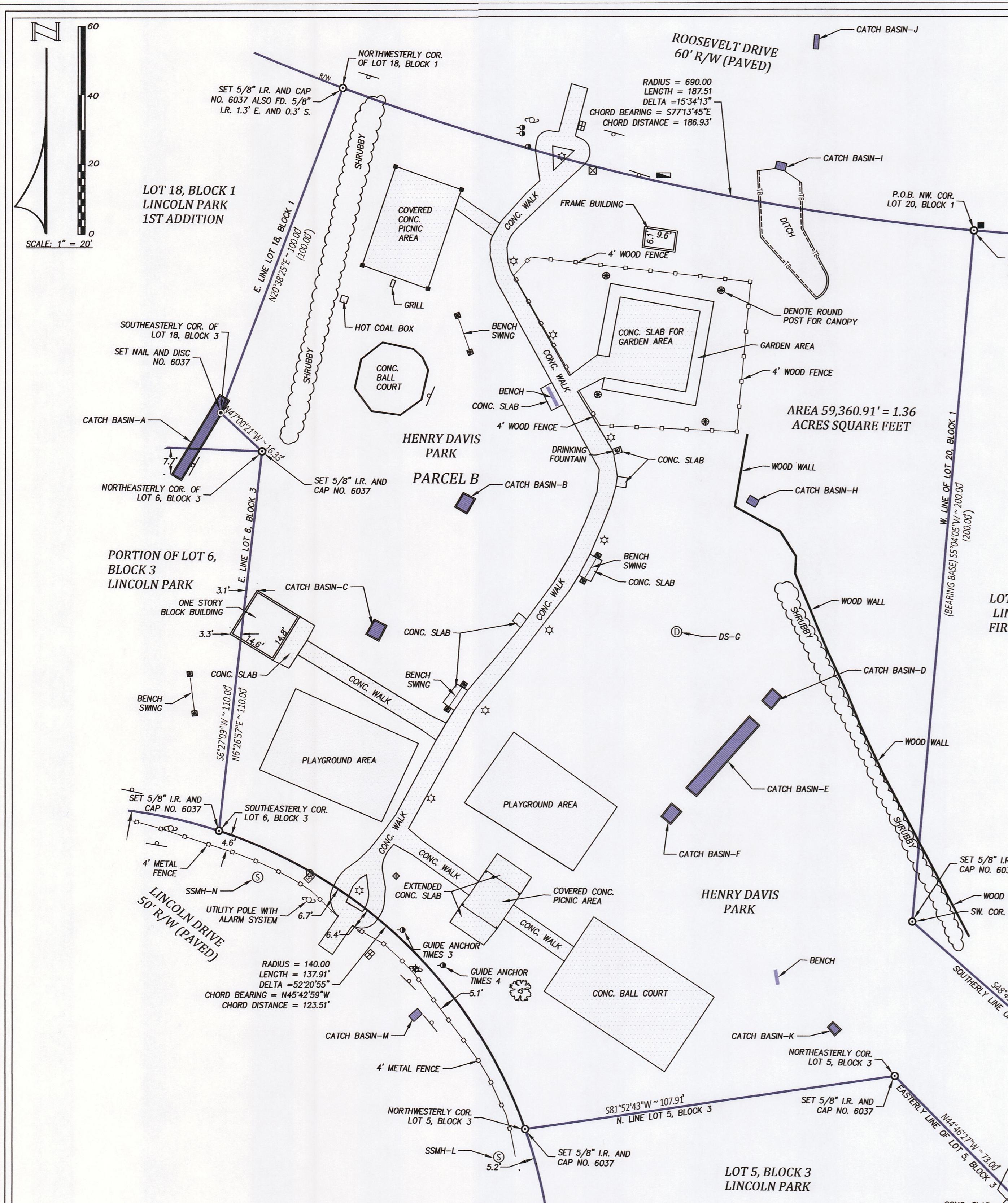
**COST CENTER AFFECTED:** 140-5514

<input type="checkbox"/> Personnel	\$
<input checked="" type="checkbox"/> Operating	\$46,300.36
<input type="checkbox"/> Capital	\$
<input type="checkbox"/> Revenue	\$

Requested By: Michelle M. Zirkle, CRA Program Manager Date: 01/07/26  
Reviewed By: Brandy Waldron, CRA Deputy Executive Director Date: 01/08/26  
Approved By: Jonathan H. Hayes, CRA Executive Director Date: 01/08/26







SURVEYORS NOTES:

DATE OF FIELD SURVEY: 12/10/2025

FIELD BOOK: LOOSE LEAF NOTES

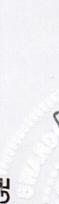
1. SOURCE OF INFORMATION: AS PER PLATS AND DEEDS.
2. BEARING REFERENCE: S05°04'05"E ALONG THE WEST LINE OF LOT 20 BLOCK 1.
3. STREET ADDRESS IS: ROOSEVELT DRIVE.
4. IMPROVEMENTS: AS SHOWN.
5. THE UNDERGROUND PORTIONS OF FOUNDATIONS AND FOOTINGS ARE NOT LOCATED.
6. IN SOME INSTANCES IT IS NECESSARY TO EXAGGERATE THE LOCATION OF SOME FIXTURES SUCH AS FENCES, ADDITIONAL PROPERTY CORNERS FOUND, ETC., IN ORDER TO MORE CLEARLY REPRESENT THE AFOREMENTIONED ITEMS.
7. THE UNDERSIGNED SURVEYOR AND MAPPER HAS NOT BEEN PROVIDED A CURRENT TITLE OPINION OR ABSTRACT OF MATTERS AFFECTING THE TITLE OR BOUNDARY TO THE SUBJECT PROPERTY. IT IS POSSIBLE THAT THERE ARE DEEDS OF RECORD, UNRECORDED DEEDS, EASEMENTS, RESTRICTIONS, SETBACKS, OR OTHER INSTRUMENTS WHICH COULD AFFECT THE BOUNDARIES AND/OR USE OF PROPERTY.
8. UNLESS IT BEARS THE SIGNATURE AND THE ORIGINAL RAISED SEAL OF A FLORIDA LICENSED SURVEYOR AND MAPPER THIS SURVEY MAP, REPORT OR COPIES THEREOF IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT VALID.
9. ADDITIONS OR DELETIONS TO SURVEY MAPS OR REPORTS BY OTHER THAN THE SIGNING PARTY OR PARTIES IS PROHIBITED WITHOUT WRITTEN CONSENT OF THE SIGNING PARTY OR PARTIES.
10. THE SURVEY SHOWN HEREON MEETS THE STANDARDS OF PRACTICE FOR LAND SURVEYING IN THE STATE OF FLORIDA, SET FORTH BY THE BOARD OF PROFESSIONAL LAND SURVEYORS IN CHAPTER 5J-17 OF THE FLORIDA ADMINISTRATIVE CODE PURSUANT TO SECTION 472.027 OF THE FLORIDA STATUTES.
11. RECORD MEASUREMENTS ARE SHOWN IN PARENTHESES.
12. THIS SURVEY DOES NOT DETERMINE OWNERSHIP.
13. BOUNDARY DATA SHOWN HEREON IS FOR INFORMATIONAL PURPOSES ONLY.
14. VERTICAL DATUM SHOWN HEREON IS REFERENCED TO THE NATIONAL GEODETIC SURVEY MONUMENT "M 42 RESET" WITH A PUBLISHED ELEVATION OF 35.15 FEET AS IS REFERENCED TO THE NORTH AMERICAN VERTICAL DATUM OF 1988. (NAVD 1988)

Parcel Line Table		
Line #	Length	Direction
L1	8.10	N89° 04' 46" W

LEGAL DESCRIPTION: PARCEL B

TOGETHER WITH THE FOLLOWING DESCRIBED PARCEL: BEGIN AT THE NORTHWEST CORNER OF LOT 20, BLOCK 1, FIRST ADDITION TO LINCOLN PARK SUBDIVISION AS RECORDED IN PLAT BOOK 3, PAGE 21 OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA; THENCE S05°04'05"W ALONG THE WEST LINE OF SAID LOT 20 FOR 200 FEET TO THE SOUTHWEST CORNER OF SAID LOT 20, BLOCK 1; THENCE S48°49'36"E ALONG THE SOUTHERLY LINE OF SAID LOT 20, BLOCK 1 FOR 119.79 FEET TO THE SOUTHEAST CORNER OF SAID LOT 20, BLOCK 1 ALSO BEING THE SOUTHWEST CORNER OF A 15.0 FOOT PLATTED ALLEY; THENCE N80°11'13"E ALONG THE SOUTH LINE OF SAID PLATTED ALLEY AND ALONG THE SOUTH LINE OF LOT 24, BLOCK 1, OF SAID LINCOLN PARK FIRST ADDITION FOR A DISTANCE OF 100.76 FEET, TO THE WEST RIGHT OF WAY LINE OF MARTIN LUTHER KING BOULEVARD; THENCE S0°55'14"W ALONG SAID WEST RIGHT OF WAY LINE FOR 62.0 FEET TO THE NORTHEAST CORNER OF LOT 1, BLOCK 3 OF LINCOLN PARK SUBDIVISION AS RECORDED IN PLAT BOOK 2, PAGE 45 OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA; THENCE LEAVING SAID WEST RIGHT OF WAY LINE N89°03'10"W ALONG THE NORTH LINE OF SAID LOT 1, BLOCK 3 AND THE NORTH LINE OF A 20.0 FOOT PLATTED ALLEY FOR 82.50 FEET TO THE NORTHEAST CORNER OF LOT 2, BLOCK 3, OF SAID LINCOLN PARK SUBDIVISION; THENCE N66°25'53"W ALONG THE NORTH LINE OF SAID LOT 2, BLOCK 3 FOR 65.04 FEET TO THE NORTHWEST CORNER OF SAID LOT 2, BLOCK 3 ALSO BEING THE SOUTHEASTERLY CORNER OF LOT 5 OF SAID BLOCK 3; THENCE N44°46'27"W ALONG THE EASTERN LINE OF SAID LOT 5, BLOCK 3 FOR 73.0 FEET TO THE NORTHEASTERLY CORNER OF SAID LOT 5, BLOCK 3; THENCE S81°52'43"W ALONG SAID NORTH LINE OF SAID LOT 5, BLOCK 3 FOR 107.91 FEET TO THE NORTHWESTERLY CORNER OF SAID LOT 5, BLOCK 3 AND THE CURVING WESTERLY RIGHT OF WAY LINE, CONCAVE SOUTHWESTERLY, OF LINCOLN DRIVE; THENCE NORTHWESTERLY ALONG SAID CURVING RIGHT OF WAY LINE FOR AN ARC DISTANCE OF 137.91 FEET TO THE SOUTHEASTERLY CORNER OF SAID LOT 6, BLOCK 3, OF SAID LINCOLN PARK SUBDIVISION, SAID CURVE HAVING A RADIUS OF 140.0 FEET, A CENTRAL ANGLE OF 52°20'55", BEARING N45° 42'59"W FOR A CHORD DISTANCE OF 123.51 FEET; THENCE N06°26'57"E ALONG SAID EAST LINE OF SAID LOT 6, BLOCK 3 FOR 110.0 FEET TO THE NORTHEASTERLY CORNER OF SAID LOT 6, BLOCK 3; THENCE N47°00'21"W FOR 16.33 FEET TO THE SOUTHEASTERLY CORNER OF LOT 18, BLOCK 1 OF SAID FIRST ADDITION TO LINCOLN PARK SUBDIVISION; THENCE N20°38'25"E ALONG SAID EASTERN LINE OF SAID LOT 18, BLOCK 1 FOR 100.0 FEET TO THE NORTHEASTERLY CORNER OF SAID LOT 18, BLOCK 1 AND THE CURVING SOUTHERLY RIGHT OF WAY LINE, CONCAVE NORTHEASTERLY, OF ROOSEVELT DRIVE; THENCE SOUTHEASTERLY ALONG SAID CURVING RIGHT OF WAY LINE FOR AN ARC DISTANCE OF 187.51 FEET, SAID CURVE HAVING A RADIUS OF 690.0 FEET, A CENTRAL ANGLE OF 15°34'13", BEARING S77° 13'45"E FOR A CHORD DISTANCE OF 186.93 FEET TO THE POINT OF BEGINNING. CONTAINING 59,361 SQUARE FEET OR 1.36 ACRES.

LEGEND	
SYMBOLS AND ABBREVIATIONS	
N.	NORTH
E.	EAST
S.	SOUTH
W.	WEST
.	DEGREES
,	MINUTES OR FEET
"	SECONDS OR INCHES
FD.	FOUND
COR.	CORNER
O.C.	POINT OF COMMENCEMENT
O.B.	POINT OF BEGINNING
L.B.	LICENSED BUSINESS
NO.	NUMBER
ONC.	CONCRETE
E/P	EDGE OF PAVEMENT
P/W	RIGHT OF WAY
I.P.	IRON PIPE
I.R.	IRON ROD
RG.	BEARING
LEV.	ELEVATION
INV.	INVERT
R.B.	OFFICIAL RECORDS BOOK
C.P.	ROUND CONCRETE PIPE
J.S.	UNITED STATES
B.M.	TEMPORARY BENCH MARK
AVD	NORTH AMERICAN VERTICAL DATUM
±	MORE OR LESS
608)	DENOTES STREET ADDRESS
(S)	SANITARY SEWER MANHOLE
(D)	STORMWATER MANHOLE
(T)	TELEPHONE PEDESTAL
30.66	SPOT ELEVATION
■	CONC. MONUMENT
◆	LIGHT POLE
○	POWER POLE
◆○	LIGHT POLE/POWER POLE
●	GUY ANCHOR
HO	FIBER OPTIC BOX
■	ELECTRICAL BOX
□	WATER METER
■□	ELECTRICAL METER
■■	SQUARE POST
○—	SIGN
●—	ROUND POST
—	TEMPORARY SITE BENCHMARK
—	NOT TO SCALE
R/W—	RIGHT OF WAY
DHW—	OVERHEAD WIRES
WL--	UNDERGROUND WATER LINE
UG--	UNDERGROUND GAS LINE
UC--	UNDERGROUND CABLE LINE
UT--	UNDERGROUND TELEPHONE LINE
UTC--	UNDERGROUND TRAFFIC CONTROL
US—	UNDERGROUND SEWER LINE
FO--	UNDERGROUND FIBER OPTIC LINE
FM--	FORCE MAIN
TB--	TOP OF BANK
SS--	SANITARY SEWER LINE
STM—	STORMWATER PIPE

PROFESSIONAL SURVEYOR AND MAPPER IN RESPONSIBLE CHARGE	
 <b>NOTARIZED</b>	
SIGNED:	FREDERICK E. SWANDOL
	FLORIDA LICENSE NUMBER 6037
	DATE: DECEMBER 19, 2025

PROJECT: 25-065-B

**PANAMA CITY ENGINEERING DIVISION**  
CITY HALL  
501 HARRISON AVENUE  
PANAMA CITY, FL 32401

PANAMA CITY, FL 32401  
PHONE NO. 850-872-3015  
EMAIL: ENGINEERING@PANAMACITY.GOV



# CRA AGENDA ITEM REQUEST

**ITEM:** Discussion, consideration, and approval to execute an Interlocal Agreement (ILA) between the Panama City Community Redevelopment Agency (CRA) and the City of Panama City (City) for paving and resurfacing of roads within the Downtown North, Millville, and St. Andrews CRA Districts, including allocation for the St. Andrews CRA District in the amount of \$250,000.00 per year for four (4) years beginning in fiscal year 2026–2027.

**BACKGROUND INFORMATION:** On January 13, 2026, the City Commission approved an Interlocal Agreement (ILA) between the City of Panama City and the Panama City CRA for paving and resurfacing services within the Millville, Downtown North, and St. Andrews CRA Districts.

In November 2025, the CRA Board approved execution of the ILA for the Millville and Downtown North CRA Districts only. Approval for the St. Andrews CRA District was not requested at that time. As a result, CRA Board authorization is required to execute the ILA encompassing all three districts.

Under the agreement, the City will complete roadway paving and resurfacing projects over a five-year term. Paving and resurfacing activities in the Downtown North and Millville CRA Districts will occur over five (5) years beginning in FY2026, while improvements in the St. Andrews CRA District will occur over four (4) years beginning in FY2027. In the St. Andrews CRA District, approximately 1.9 miles of roadway improvements are anticipated, with specific project locations prioritized annually in coordination with CRA staff.

Utilizing the City's Public Works Department allows the CRA to complete projects more efficiently and at a lower cost than private contracting, while supporting timely delivery and responsible use of CRA funds.

**DEPARTMENT RECOMMENDATION:** Staff recommends that the CRA Board approve execution of the Interlocal Agreement (ILA) with the City of Panama City for paving and resurfacing services within the Downtown North, Millville, and St. Andrews CRA Districts. Approval will align CRA Board authorization with prior City Commission approval and allow the four-year, cost-effective agreement to proceed beginning in FY2026–2027.

## BUDGET IMPACT

Budgeted? Yes  No  **How much budgeted?** Click here to enter text.  
If not, where do you suggest funds come from?

## COST CENTER AFFECTED: 120

- Personnel \$
- Operating \$250,000 per year (FY27, FY28, FY29, FY30)
- Capital \$
- Revenue \$

Requested By: Michelle M. Zirkle, CRA Program Manager Date: 01/13/26  
Reviewed By: Brandy Waldron, CRA Deputy Executive Director Date: 01/14/26  
Approved By: Jonathan H. Hayes, CRA Executive Director Date: 01/14/26



# CRA AGENDA ITEM REQUEST

**ITEM:** Consideration to Approve the Memorandum of Understanding between CRA, Downtown North and Millville districts and World Changers Organization (WCO) for FY2026

**BACKGROUND INFORMATION:** Staff is requesting approval of the FY2026 MOU Service Agreement with the World Changers Organization. This marks the tenth year of partnership supporting exterior residential improvements aimed at reducing blight within the Downtown North and Millville CRA districts. The CRA provides funds for materials and supplies, while labor is provided at no cost by World Changers volunteers. Increased interest from volunteers has allowed the program to expand this year, adding a second work week in March, in addition to the traditional July work week. Pursuant to the proposed agreement, eligible costs are reimbursable in an amount not to exceed \$30,000 for the Downtown North district and \$30,000 for the Millville district.

**DEPARTMENT RECOMMENDATION:** CRA staff recommends approval of the MOU.

## BUDGET IMPACT

Budgeted? Yes  No  How much budgeted? \$60,000  
If not, where do you suggest funds come from?

**COST CENTER AFFECTED:** 140-5514, 180-5518

<input type="checkbox"/> Personnel	\$
<input type="checkbox"/> Operating	\$
<input checked="" type="checkbox"/> Capital	\$60,000
<input type="checkbox"/> Revenue	\$

Requested By: Lena Webb, CRA Program Manager Date: 01/21/26  
Reviewed By: Brandy Waldron, CRA Deputy Executive Director Date: 01/21/26  
Approved By: Jonathan H. Hayes, CRA Executive Director Date: 01/21/26

MEMORANDUM OF UNDERSTANDING (MOU) BETWEEN

PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY

AND

WORLD CHANGERS ORGANIZATION

---

THIS MEMORANDUM OF UNDERSTANDING ("MOU") by and between the City of Panama City Community Redevelopment Agency ("CRA"), the party of the first part, with the address of 501 Harrison Ave, Panama City, Florida 32401 and World Changers Student Missions, Inc., a Florida Not-for-Profit Corporation ("World Changers") with the address of 2310 S. Highway 77, Suite 110 PMB 345, Lynn Haven, Florida 32444, the party of the second part, is for the purpose of providing a written understanding of the cooperative funding between the CRA and World Changers in an effort to provide residential improvement assistance to those individuals living within the Millville and Downtown North CRA districts who cannot otherwise financially afford to undertake improvements on their homes and businesses.

WHEREAS, Objective 2 of Goal 2 of the Downtown North CRA Comprehensive Plan is to Expand Housing Opportunities throughout the Downtown North CRA, to improve neighborhoods by increasing housing opportunities and supporting investments and home-owner education expenses; and

WHEREAS, Objective 2 of Goal 2 of the Downtown North CRA Comprehensive Plan is to promote programs that support investment in residential development, enhance property values and cultivate positive perceptions of housing; and

WHEREAS, Goal 1 of the Millville CRA Comprehensive Plan is to support economic growth, job creation, and small business development throughout the Millville CRA by investing and enhancing residential and commercial spaces; and

WHEREAS, Objective 3 of Goal 1 of the Millville CRA Comprehensive Plan is to focus efforts on a portion of the neighborhood to achieve the greatest overall aesthetic change and set standards that trigger reinvestment in the surrounding Millville CRA residential areas; and

WHEREAS, the services and mission of World Changers helps to accomplish these specific goals and objectives in the Downtown North CRA District and the Millville District; and

WHEREAS, the CRA seeks to partner with World Changers to address and meet the needs of those individuals residing in the Millville and Downtown North districts who cannot financially afford

to improve the exteriors of their residences, which will further the Plan of the Millville and Downtown North Districts to assist in improving and stabilizing the residential neighborhoods; and

WHEREAS, World Changers has identified areas of the Millville and Downtown North Districts as depicted on the attached Exhibit A to concentrate these services at this time; and

WHEREAS, the CRA has agreed to provide funding in an amount not to exceed \$30,000 for the Millville CRA district and \$30,000 for the Downtown North CRA district to reimburse World Changers for construction supplies to be used for exterior renovations to eligible applicants in the areas identified on the attached Exhibit A which will be matched with in-kind construction work from World Changers.

NOW THEREFORE, the CRA and World Changers hereby agree as follows:

1. RECITALS. All recitals above are incorporated herein.
2. SCOPE OF WORK.
  - 2.1 The attached Exhibit A shows the proposed areas in the CRA Millville and Downtown North districts where the renovation work shall take place ("Project Area").
  - 2.2 CRA and World Changers shall publicly promote the program and distribute and collect applications from residents in the Project Area.
  - 2.3 CRA shall vet all applications to ensure that the applicants are eligible for the program by residing in the Millville or Downtown North districts, qualified to receive funding by demonstrating financial need, and are current with all taxes and other necessary obligations.
  - 2.4 World Changers will provide assessments of the eligible applicants' residences and determine the scope of work required for each home.
  - 2.5 World Changers shall initially purchase the construction materials required to perform the eligible work and shall provide an invoice, including receipts to CRA for reimbursement in a total amount not to exceed \$30,000 in the Millville district, and \$30,000 in the Downtown North district.
  - 2.6 World Changers shall provide CRA with a report including the number of assessments, number of people served, funds expended, and outcomes achieved.

WITNESSETH

That the parties hereto, for and in consideration of the covenants and agreements hereinafter set forth, mutually agree as follows, to wit:

City of Panama City  
Community Redevelopment Agency

World Changers Student Missions, Inc.  
a Florida Not-for-Profit Corporation

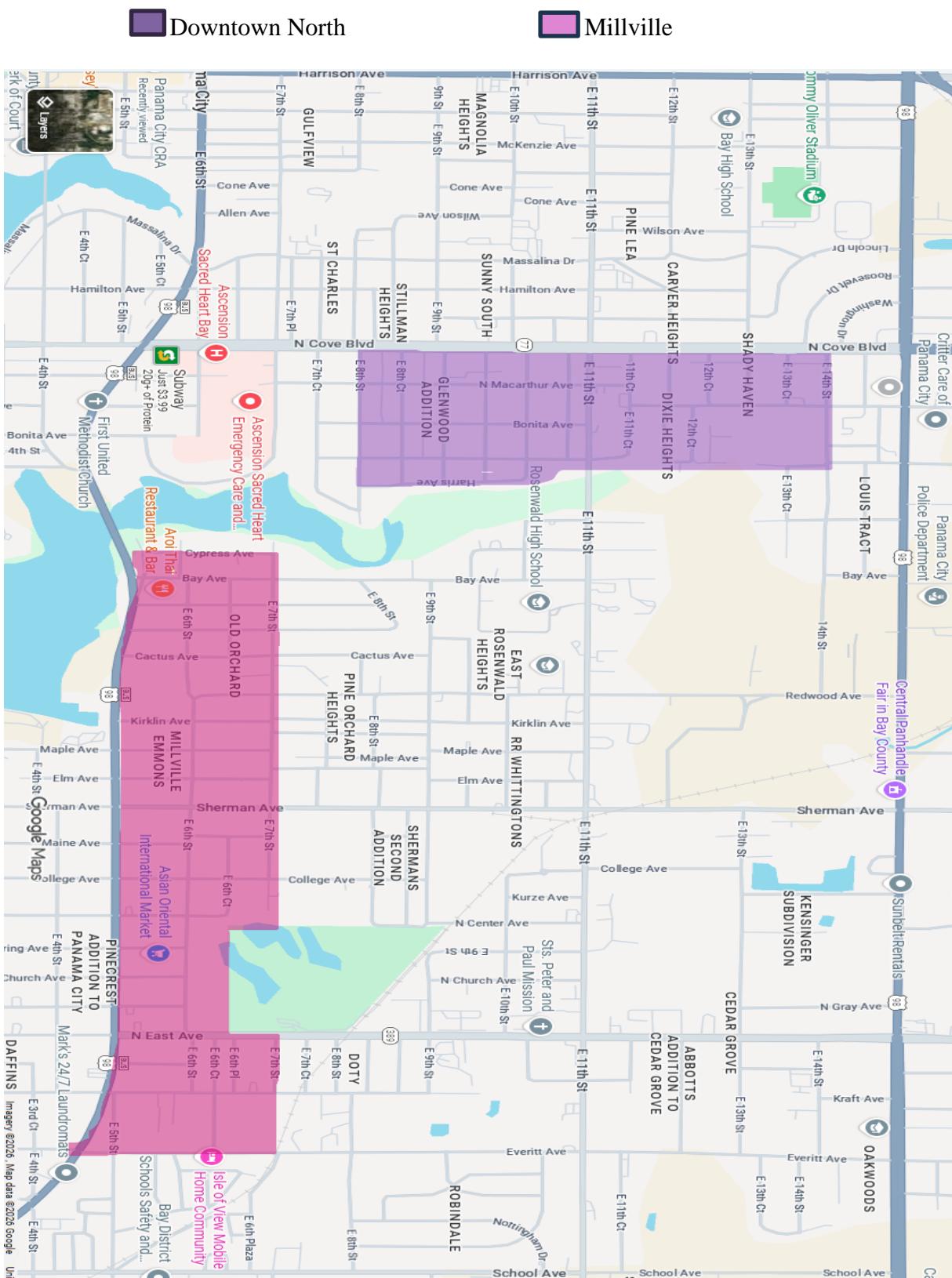
By \_\_\_\_\_  
Allan Branch, CRA Chairman

\_\_\_\_\_  
By: David Flatt  
Its: President

ATTEST \_\_\_\_\_  
Jonathan H. Hayes, CRA Executive Director

BY \_\_\_\_\_  
Approved as to form and completion  
Nevin Zimmerman, CRA Attorney

## Exhibit A





# CRA AGENDA ITEM REQUEST

**ITEM:** Discussion, consideration, and approval to execute a Memorandum of Understanding (MOU) between the Panama City Community Redevelopment Agency (CRA) and the Boys and Girls Club of Bay County (Boys and Girls Club) for providing youth activities, programming, and transportation services that support and promote economic development in the Millville District of the CRA allocating the sum of \$400,000.00 payable on a quarterly basis over a term of two (2) years beginning in fiscal year 2025–2026.

**BACKGROUND INFORMATION:** On November 13, 2026, the Boys and Girls Club provided a letter requesting financial assistance so that the organization can continue to provide much needed youth services, programming and transportation services to continue to promote workforce stability and economic development in the Millville CRA District while the organization is finishing construction on their facility in the Millville District from the damage sustained from Hurricane Michael. At this time, the Boys and Girls Club is providing services within the district but at temporary locations. Funding assistance for the services they offer to the youth and citizens of the Millville District will enable them to complete the construction of their facility and be back online and at normal capacity in the District.

**DEPARTMENT RECOMMENDATION:** Staff recommends that the CRA Board approve execution of the Memorandum of Understanding (MOU) with the Boys and Girls Club to provide youth services, programming and transportation services to promote workforce stability and economic development in the Millville CRA District.

## BUDGET IMPACT

Budgeted? Yes  No  How much budgeted? \$400,000.00  
If not, where do you suggest funds come from?

## COST CENTER AFFECTED: 180

<input type="checkbox"/> Personnel	\$
<input checked="" type="checkbox"/> Operating	\$200,000 per year (FY 26, FY27)
<input type="checkbox"/> Capital	\$
<input type="checkbox"/> Revenue	\$

Requested By: Michelle M. Zirkle, CRA Program Manager Date: 01/23/26  
Reviewed By: Brandy Waldron, CRA Deputy Executive Director Date: 01/26/26  
Approved By: Jonathan H. Hayes, CRA Executive Director Date: 01/26/26

MEMORANDUM OF UNDERSTANDING (MOU)  
BETWEEN

PANAMA CITY  
COMMUNITY REDEVELOPMENT AGENCY,

AND

BOYS & GIRLS CLUB OF BAY COUNTY

*(Millville CRA District)*

---

THIS MEMORANDUM OF UNDERSTANDING ("MOU") by and between the City of Panama City Community Redevelopment Agency ("CRA"), with the address of 501 Harrison Ave, Panama City, Florida 32401 and the Boys and Girls Club of Bay County, Inc., a Florida not-for-profit corporation ("Boys and Girls Club") with the address of PO Box 914, Panama City, Florida 32402, (collectively the "Parties") is for the purpose of providing activities, programming and transportation services to further the goals and objectives of the CRA Comprehensive Plan for the Millville District.

**WHEREAS**, the CRA adopted a Comprehensive Plan for the Millville District (the "CRA Comprehensive Plan") that includes goals and objectives related to youth development, education, community engagement, and economic development; and

**WHEREAS**, the Boys and Girls Club is a non-profit organization dedicated to enabling all young people, especially those who need it most, to reach their full potential as productive, caring, responsible citizens; and

**WHEREAS**, the Boys and Girls Club has the expertise, resources, and capacity to provide youth activities, programming, and transportation services that align with and further the goals and objectives outlined in the CRA Comprehensive Plan for the Millville District; and

**WHEREAS**, the Boys and Girls Club provides services that promote workforce improvement and therefore economic development in the Millville CRA District by providing a safe place for children after school hours that not only serves as childcare, but also provides tutoring and services designed to help the children in the community to become the workforce of the future; and

**WHEREAS**, the Boys and Girls Club is currently rebuilding their facility located in the Millville District of the CRA from the devastating destruction of Hurricane Michael in 2018 and without the support of the CRA for youth activities, programming, and transportation services over the term of this agreement, would not be able to provide the level of services and economic development impact on the youth and citizens in the Millville CRA District; and

**WHEREAS**, the CRA desires to engage the Boys and Girls Club to provide such youth activities, programming, and transportation services to benefit the residents of the Millville District and to continue to promote economic development within this district; and

**WHEREAS**, the Parties desire to memorialize their understanding regarding the provision of such services and the compensation to be paid therefore.

**NOW, THEREFORE**, in consideration of the mutual covenants and agreements contained herein and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties agree as follows:

1. **RECITALS:** All recitals above are incorporated herein.
2. **PURPOSE:** The purpose of this MOU is to establish and memorialize the terms and conditions under which the Boys and Girls Club will provide the youth activities, programming, and youth transportation services with the Millville District of the CRA that accomplish the goals and objectives outlined in the CRA Comprehensive Plan for the Millville District and the compensation to be paid by the CRA for such services.
3. **TERM, RENEWAL AND TERMINATION:**
  - 3.1 This MOU shall commence on the date first written above and shall continue for a period of two (2) years, unless earlier terminated as provided herein.
  - 3.2 This MOU may be terminated by mutual written agreement of the Parties at any time.

- 3.3 Either party has a right to cancel and terminate this agreement at any time upon the furnishing of thirty (30) days written notice to the other party.
- 3.4 In the event of termination of this MOU for any reason, the Boys and Girls Club shall be entitled to receive payment for Services properly performed up to the effective date of termination, prorated as necessary.

#### **4. SCOPE OF WORK:**

- 4.1 The Boys and Girls Club shall provide youth activities, programming, and youth transportation services (collectively, the "Services") as more particularly described in Exhibit A attached hereto and incorporated herein by reference.
- 4.2 The services shall be designed and implemented to accomplish and further the goals and objectives outlined in the CRA Comprehensive Plan for the Millville District and to provide positive impacts on the economic development of this district.
- 4.3 The Boys and Girls Club shall provide the Services in a professional manner consistent with industry standards and in compliance with all applicable laws, regulations, and policies.
- 4.4 The Boys and Girls Club shall be responsible for providing and maintaining adequate staffing, facilities, equipment, and resources necessary to provide the Services as described in Exhibit A.
- 4.5 The Boys and Girls Club shall provide quarterly reports to the CRA detailing the Services provided, the number of youth served, outcomes achieved, and progress toward accomplishing the goals and objectives outlined in the CRA Comprehensive Plan for the Millville District.

#### **5. PAYMENT FOR SERVICES:**

- 5.1 In consideration for the Services provided by the Boys and Girls Club, the CRA shall pay to the Boys and Girls Club the total sum of Four Hundred Thousand Dollars (\$400,000.00) over the two-year term of this MOU.

- 5.2 The total compensation shall be paid in quarterly installments of Fifty Thousand Dollars (\$50,000.00) each, with the first payment due within thirty (30) days after the effective date of this MOU and subsequent payments due every three (3) months thereafter.
- 5.3 All payments shall be made by check payable to "Boys and Girls Clubs of Bay County, Florida" and delivered to the address specified in Section 8 below, or by electronic funds transfer to an account designated by the Boys and Girls Club.
- 5.4 The Boys and Girls Club shall submit an invoice to the CRA at least fifteen (15) days prior to the due date of each quarterly payment, which invoice shall include a summary of the Services provided during the preceding quarter.

## **6. REPRESENTATIONS AND WARRANTIES:**

- 6.1 The Boys and Girls Club represents and warrants that:
  - 6.1.1 It is a duly organized and validly existing non-profit corporation in good standing under the laws of the State of Florida;
  - 6.1.2 It has the power and authority to enter into and perform its obligations under this MOU;
  - 6.1.3 It has all necessary licenses, permits, and authorizations required to provide the Services;
  - 6.1.4 It has the expertise, experience, and resources necessary to provide the Services in accordance with this MOU;
  - 6.1.5 It shall comply with all applicable federal, state, and local laws, regulations, and policies in providing the Services; and
  - 6.1.6 It shall maintain appropriate insurance coverage as specified in Section 8 below.
- 6.2 The CRA represents and warrants that:
  - 6.2.1 It has the power and authority to enter into and perform its obligations under this MOU; and

6.2.2 The execution and deliver of this MOU has been duly authorized by all necessary action.

## **7. INSURANCE AND INDEMNIFICATION:**

- 7.1 The Boys and Girls Club shall maintain, at its own expense, the following insurance coverage throughout the term of this MOU:
  - 7.1.1 Commercial General Liability Insurance with limits of not less than \$1,000,000 per occurrence and \$2,000,000 aggregate;
  - 7.1.2 Automobile Liability Insurance with limits of not less than \$1,000,000 combined single limit for each accident;
  - 7.1.3 Workers' Compensation Insurance as required by Florida law; and
  - 7.1.4 Professional Liability Insurance with limits of not less than \$1,000,000 per claim and \$2,000,000 aggregate.
- 7.2 The Boys and Girls Club shall name the CRA as additional insureds on the Commercial General Liability and Automobile Liability policies.
- 7.3 The Boys and Girls Club shall indemnify, defend, and hold harmless the CRA and their respective officers, directors, employees, and agents from and against any and all claims, demands, actions, causes of action, damages, losses, costs, and expenses (including reasonable attorneys' fees) arising out of or resulting from the Boys and Girls Club's performance of the Services or breach of this MOU, except to the extent caused by the negligence or willful misconduct of the CRA.
- 7.4 The provisions of this Section 7 shall survive the expiration or termination of this MOU.

## **8. NOTICES:**

- 8.1 All notices, requests, demands, and other communications required or permitted under this MOU shall be in writing and shall be deemed to have been duly given when (a) delivered personally, (b) sent by confirmed email or facsimile, (c) sent by commercial overnight courier with written verification of receipt, or (d) mailed by registered or certified mail, postage prepaid and return receipt requested, to the Parties at the following

addresses (or at such other address as may be specified in writing by the Party to receive such notice):

If to the Boys and Girls Club:

Boys and Girls Club of Bay County, Florida  
PO Box 914  
Panama City, Florida 32402  
ATTN: Henry Hank Hill, CEO  
Email: \_\_\_\_\_

If to the CRA:

Panama City Community Redevelopment Agency  
501 Harrison Avenue  
Panama City, Florida 32401  
ATTN: Jonathan H. Hayes, Executive Director  
Email: [jhayes@panamacity.gov](mailto:jhayes@panamacity.gov)

With a Copy to:

Nevin Zimmerman, City/CRA Attorney  
Burke Blue  
221 McKenzie Avenue  
Panama City, Florida 32401  
Email: [nzimmerman@burkeblue.com](mailto:nzimmerman@burkeblue.com)

## 9. MISCELLANEOUS PROVISIONS:

- 9.1 **Entire Agreement.** This MOU, including Exhibit A attached hereto and incorporated herein, constitutes the entire agreement between the Parties with respect to the subject matter hereof and supersedes all prior and contemporaneous agreements, understandings, negotiations, and discussions, whether oral or written, relating to such subject matter.
- 9.2 **Waiver.** No waiver of any provision of this MOU shall be effective unless in writing and signed by the Party against whom such waiver is sought to be enforced. No waiver of any breach of any provision of this MOU shall constitute a waiver of any subsequent breach of the same or any other provision of this MOU.

- 9.3 **Severability.** If any provision of this MOU is held to be invalid, illegal, or unenforceable in any respect, such invalidity, illegality, or unenforceability shall not affect any other provision of this MOU, and this MOU shall be construed as if such invalid, illegal, or unenforceable provision had never been contained herein.
- 9.4 **Assignment.** This MOU may not be assigned.
- 9.5 **Governing Law.** This MOU shall be governed by and construed in accordance with the laws of the State of Florida, without giving effect to any choice or conflict of law provision or rule.
- 9.6 **Venue.** Any legal action or proceeding arising out of or relating to this MOU shall be brought in the courts of Bay County, Florida, and each Party hereby irrevocably submits to the exclusive jurisdiction of such courts in any such action or proceeding.
- 9.7 **Counterparts.** This MOU may be executed in counterparts, each of which shall be deemed an original, but all of which together shall be deemed to be one and the same agreement. A signed copy of this MOU delivered by facsimile, email, or other means of electronic transmission shall be deemed to have the same legal effect as delivery of an original signed copy of this MOU.
- 9.8 **Public Records.** The Boys and Girls Club acknowledges that this MOU and all documents related to it may be subject to Florida's Public Records Law, Chapter 119, Florida Statutes. The Boys and Girls Club shall comply with all applicable requirements of the Public Records Law in performing its obligations under this MOU.
- 9.9 **Headings.** The headings in this MOU are for reference only and shall not affect the interpretation of this MOU.

***SIGNATURES APPEAR ON FOLLOWING PAGE***

**WITNESSETH**

That the Parties hereto, for and in consideration of the covenants and agreements hereinafter set forth, mutually agree as follows, to wit:

**Panama City  
Community Redevelopment Agency**

BY \_\_\_\_\_  
Allan Branch, CRA Chairman

ATTEST \_\_\_\_\_  
Jonathan H. Hayes,  
CRA Executive Director

BY \_\_\_\_\_  
Approved as to Form and Completion  
Nevin Zimmerman, CRA Attorney

**Boys and Girls Club of Bay County**

BY \_\_\_\_\_  
Henry Hank Hill, Chief Executive Officer

# Millville CRA-Aligned Outcomes Matrix

Boys & Girls Clubs of Bay County – Chapman Unit - Millville

## EXHIBIT A

CRA Priority Area	BGC Unit Program / Activity	Outputs Annual Service Delivery	Outcomes (Short& Long-Term Impact)
<b>1. Public Safety &amp; Crime Prevention</b>	<ul style="list-style-type: none"><li>• Daily supervised after-school program (1–6 PM)</li><li>• Out of School &amp; Summer program (7:30 AM–5:30 PM)</li><li>• Character &amp; leadership programs</li><li>• Mentoring and behavioral guidance</li></ul>	<ul style="list-style-type: none"><li>• 150 youth ages 6–18 served annually</li><li>• 237+ days per year of structured supervision</li><li>• 1,000+ hours of safe out-of-school programming per child per year</li></ul>	<ul style="list-style-type: none"><li>• Reduced juvenile crime during peak risk hours</li><li>• Improved decision-making and conflict resolution skills</li><li>• Youth report feeling safer and more supported</li><li>• Long-term reduction in neighborhood crime rates</li></ul>
<b>2. Economic Development &amp; Workforce Preparedness</b>	<ul style="list-style-type: none"><li>• Workforce readiness curriculum</li><li>• Teen career exploration</li><li>• Soft-skills development</li><li>• Exposure to trades, local employers, and post-secondary pathways</li></ul>	<ul style="list-style-type: none"><li>• 60+ teens engaged annually in workforce programs</li><li>• Job readiness sessions delivered weekly</li><li>• Partnerships with local businesses &amp; training organizations</li></ul>	<ul style="list-style-type: none"><li>• Youth develop workplace competencies</li><li>• Increased teen employment readiness</li><li>• Stronger local talent pipeline for Millville</li><li>• Long-term economic mobility for families</li></ul>
<b>3. Neighborhood Revitalization &amp; Quality of Life</b>	<ul style="list-style-type: none"><li>• Clean, safe, well-maintained Chapman facility open year-round</li><li>• Sports, recreation, and arts programs</li><li>• Family engagement events</li></ul>	<ul style="list-style-type: none"><li>• 237+ operational days per year</li><li>• Dozens of community events and family nights</li><li>• Hundreds of recreational program hours offered</li></ul>	<ul style="list-style-type: none"><li>• Increased neighborhood stability and community engagement</li><li>• Accessible, positive community hub for youth</li><li>• Increased property value perception &amp; neighborhood pride</li></ul>
<b>4. Education &amp; Youth Achievement</b>	<ul style="list-style-type: none"><li>• Power Hour homework help</li><li>• Reading &amp; math enrichment</li><li>• Targeted academic support</li><li>• STEM/STEAM activities</li></ul>	<ul style="list-style-type: none"><li>• Over 1,000 homework help sessions annually</li><li>• Daily academic enrichment</li><li>• 30–50 youth supported with reading/math interventions during the year</li></ul>	<ul style="list-style-type: none"><li>• Improved grades and school attendance</li><li>• Increased reading/math proficiency</li><li>• Higher on-time grade progression</li><li>• Long-term increase in high school graduation</li></ul>
<b>5. Family Stability &amp; Community Support</b>	<ul style="list-style-type: none"><li>• Affordable childcare alternatives</li><li>• Reliable all-day supervision in summer</li><li>• Trusted relationships with parents</li><li>• Consistent communication and resource navigation</li></ul>	<ul style="list-style-type: none"><li>• 250+ family touchpoints per year</li><li>• 10+ weeks of full-day summer support</li><li>• Parent surveys and family engagement meetings</li></ul>	<ul style="list-style-type: none"><li>• Reduced childcare burdens for working families</li><li>• Higher parental workforce participation</li><li>• Increased family satisfaction and stability</li><li>• Stronger support networks within Millville</li></ul>
<b>6. Health, Wellness &amp; Safe Environments</b>	<ul style="list-style-type: none"><li>• Daily physical activity &amp; sports</li><li>• Nutrition education</li><li>• Healthy habits &amp; social-emotional programs</li><li>• Mental health support referrals</li></ul>	<ul style="list-style-type: none"><li>• Hundreds of hours of organized physical activity</li><li>• Daily healthy lifestyle programming</li><li>• Social-emotional learning delivered weekly</li></ul>	<ul style="list-style-type: none"><li>• Improved physical and mental well-being</li><li>• Reduced risk behaviors</li><li>• Increased resilience and coping skills</li><li>• Long-term healthier community</li></ul>

## Summary for CRA Review

This matrix clearly demonstrates that the **\$400,000 CRA investment** directly advances redevelopment priorities by:

- **Reducing crime** and creating safer neighborhoods
- **Building a skilled future workforce** from within Millville
- **Increasing family stability** and enabling workforce productivity
- **Improving youth educational outcomes** and graduation rates
- **Promoting neighborhood vitality and quality of life**
- **Supporting long-term economic growth** tied to community development



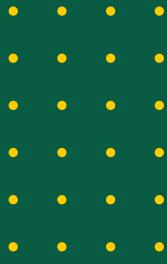
# PANAMA CITY

*Community Redevelopment Agency*

# ANNUAL REPORT

2025





# Table of

# CONTENTS

- 02** About the Panama City CRA
- 03** Our CRA Districts
- 04** Executive Director Message
- 07** Meet the CRA Board & Staff
- 08** Financials
- 10** Taxable Values Report
- 11** Performance Data
- 12** Project Descriptions
- 20** Community Partnerships
- 22** Tax Increment Financing Rebates

# About the Panama City CRA

## *Mission and Approach*

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

## *Funding Source*

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

## *Redevelopment Plans*

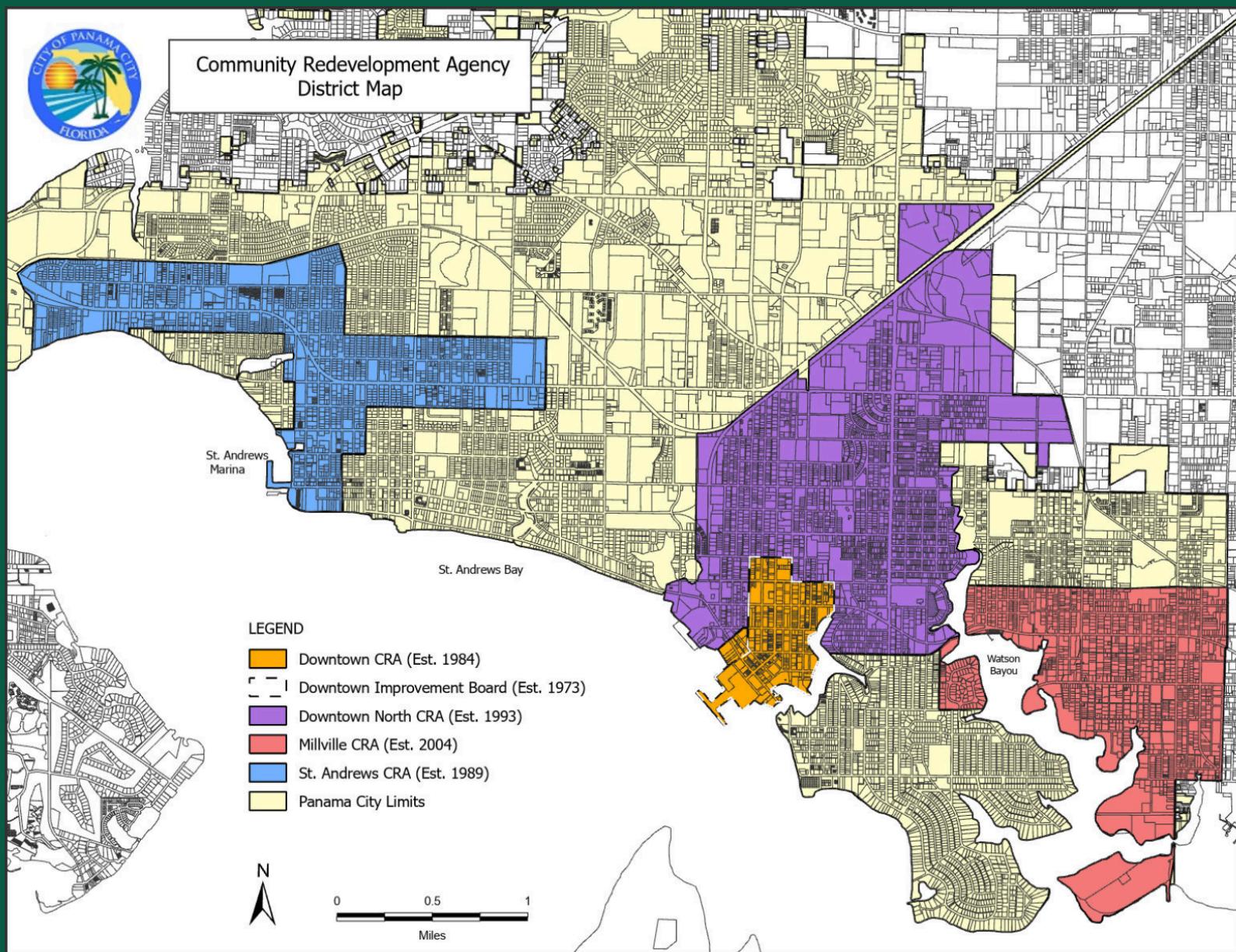
The CRA follows a comprehensive Redevelopment Plan, guided by Florida law (Fla. Stat. §163.330-§163.463), to support long-term, sustainable growth in Panama City. Originally adopted in 1984 and last updated in 2018, the plan focuses on improving public safety, expanding affordable housing, redeveloping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

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

Learn more at  
**[panamacity.gov](http://panamacity.gov)**  
or scan the QR code



# Our CRA DISTRICTS



Downtown  
est. 1984

St. Andrews  
est. 1989

Downtown North  
est. 1993

Millville  
est. 2004



# Message from the **EXECUTIVE DIRECTOR**

I am honored to present the Community Redevelopment Agency's (CRA) Fiscal Year 2024–2025 Annual Report, showcasing the progress, investments, and transformative work accomplished across our four redevelopment districts—Downtown, Downtown North, Millville, and St. Andrews. This year marked significant momentum as we advanced major capital improvements, strengthened community partnerships, and continued our commitment to addressing blight while fostering economic growth and neighborhood revitalization.

Throughout the year, the CRA undertook a wide range of impactful initiatives. In our **Downtown District**, we advanced several public-realm enhancements, including progress on the Downtown Breezeway, continued development of the Wayfinding Signage System, and improvements within McKenzie Park such as restroom upgrades and park enhancements. These investments support a more walkable, attractive, and welcoming downtown environment.

In the **Downtown North District**, the CRA made meaningful strides to improve quality of life and support community assets. Efforts included beautification work along MLK Boulevard, land acquisitions to strengthen the area's market position, continued partnership with the A.D. Harris Learning Village, and significant support for improvements at the MLK Recreation Center. These initiatives reinforce community identity and expand access to vital shared spaces.

The **Millville District** saw notable progress on several long-standing priorities, including gateway treatments, right-of-way beautification, and collaborative clean-up efforts through World Changers. Improvements also advanced at Daffin Park and the Millville Waterfront Park, strengthening recreational offerings and enhancing public access along the waterfront.

In the **St. Andrews District**, we continued to invest in projects that elevate the district's charm and functionality. This included streetscape work along Beck Avenue, progress on the Bayview Boardwalk redesign, and key partnership projects such as improvements associated with the Publishing Museum. These efforts maintain and enhance the distinct character that makes St. Andrews a cherished destination.



• • •  
• • •  
• • •  
• • •  
• • •

Across all four districts, several agency-wide initiatives supported community engagement and long-range planning. Annual District Meetings provided opportunities for residents to interact directly with CRA staff and commissioners, discuss ongoing projects, and help shape future priorities. Additional accomplishments included updates to CRA Plans, maintenance improvements through MOUs, the relaunch of the CRA website, implementation of the TIF Rebate Incentive Program, and ongoing participation in the Brownfields program to support redevelopment of environmentally challenged sites.

These achievements reflect the dedication of CRA staff, City leadership, partner organizations, and community stakeholders who continue to work alongside us in strengthening Panama City's neighborhoods. Their collaboration has been essential in advancing meaningful redevelopment and improving the daily experience of those who live, work, and visit our community.

This Annual Report provides a summary of the CRA's activities during the reporting period, including:

- Overview of CRA structure and district designations
- Financial statements and taxable value trends
- District-level performance and project updates
- Descriptions of capital investments, programs, and partnerships

As we move forward, the CRA remains steadfast in our mission to drive equitable growth, expand economic opportunity, and enhance the vibrancy and resilience of our redevelopment districts. We look forward to building upon this year's accomplishments and continuing our work in partnership with the community.

Sincerely,  
Jonathan H. Hayes  
Executive Director  
Panama City Community Redevelopment Agency



# Meet the CRA BOARD

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



**Allan Branch**  
Chairman



**Robbie Hughes**  
Board Member



**Janice Lucas**  
Board Member



**Brian Grainger**  
Board Member



**Josh Street**  
Board Member

# Meet the CRA STAFF

**Executive Director:** Jonathan H. Hayes

**Deputy Executive Director:** Brandy Waldron

**CRA Attorney:** Joy Marler

**CRA Program Manager:** Lena Webb

**CRA Program Manager:** Michelle Zirkle

**CRA Administrative Tech:** Lori Sagehorn

# Financials

As of the date of this report, the 2024–2025 CRA Annual Audit still needs to be completed. It will be made available to the public within 45 days of its completion.

**PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY**  
**STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES –**  
**RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES**  
**IN FUND BALANCES OF GOVERNMENTAL FUNDS TO THE STATEMENT OF ACTIVITIES**  
**GOVERNMENTAL FUNDS**  
**FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2024**

	Downtown Community Redevelopment Area	Downtown North Community Redevelopment Area	St. Andrews Community Redevelopment Area	Millville Community Redevelopment Area	Total Governmental Funds
<b>REVENUES</b>					
Intergovernmental	\$ 466,368	\$ 1,115,653	\$ 753,917	\$ 742,114	\$ 3,078,052
Investment earnings	29,225	69,327	67,403	95,017	260,972
Rents and royalties	-	69,929	-	3,592	73,521
Miscellaneous	291	90	129	1,254	1,764
<b>Total revenues</b>	<b>495,884</b>	<b>1,254,999</b>	<b>821,449</b>	<b>841,977</b>	<b>3,414,309</b>
<b>EXPENDITURES</b>					
Current:					
General government:					
Personnel services	32,908	81,997	75,655	68,555	259,115
Operating expenditures	199,438	676,545	299,987	145,294	1,321,264
Debt service:					
Principal	12,294	31,965	4,918	12,294	61,471
Interest	206	535	82	206	1,029
Capital outlay	135,599	283,441	477,120	494,335	1,390,495
<b>Total expenditures</b>	<b>380,445</b>	<b>1,074,483</b>	<b>857,762</b>	<b>720,684</b>	<b>3,033,374</b>
<b>Excess (deficiency) of revenues over (under) expenditures</b>	<b>115,439</b>	<b>180,516</b>	<b>(36,313)</b>	<b>121,293</b>	<b>380,935</b>
<b>OTHER FINANCING SOURCES</b>					
Capital contributions	100,000	-	-	-	100,000
Insurance proceeds	-	19,796	-	-	19,796
Issuance of debt for lease	61,850	160,811	24,740	61,850	309,251
<b>Total other financing sources</b>	<b>161,850</b>	<b>180,607</b>	<b>24,740</b>	<b>61,850</b>	<b>429,047</b>
<b>Net change in fund balances</b>	<b>277,289</b>	<b>361,123</b>	<b>(11,573)</b>	<b>183,143</b>	<b>809,982</b>
<b>FUND BALANCES</b>					
<b>Beginning of year</b>	<b>80,426</b>	<b>582,964</b>	<b>633,924</b>	<b>654,742</b>	
<b>End of year</b>	<b>\$ 357,715</b>	<b>\$ 944,087</b>	<b>\$ 622,351</b>	<b>\$ 837,885</b>	

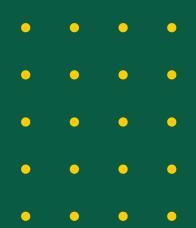
# Financials

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

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

# Taxable

# PROPERTY VALUES



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

<b>Tax Year</b>	<b>Downtown</b>	<b>St. Andrews</b>	<b>Downtown North</b>	<b>Millville</b>
<b>2025</b>	\$86,278,114	\$106,053,256	\$274,259,686	\$150,373,944
<b>2024</b>	\$90,817,035	\$100,063,646	\$260,926,307	\$129,713,072
<b>2023</b>	\$73,816,188	\$91,918,370	\$240,573,553	\$117,199,248
<b>2022</b>	\$66,016,945	\$81,971,967	\$215,081,521	\$101,117,247
<b>2021</b>	\$54,113,759	\$61,433,640	\$146,989,987	\$84,115,990
<b>Base Year</b>	\$26,787,527	\$15,932,884	\$70,635,863	\$42,398,300

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

# Performance DATA

## Downtown Redevelopment Area

Total Activities Started	4
Total Activities Completed	4
Current Year Increment Revenue	\$622,744
Expenditures from Trust Fund	\$618,274
Expended for Affordable Housing	\$0
Plan Achievements:	
Transportation	0
Infrastructure	0
Affordable Housing	0
Economic Development	0
Community Policing	1
Community Partnerships	0
Beautification	1
Parks, Recreation & Open Spaces	2

## St. Andrews Redevelopment Area

Total Activities Started	2
Total Activities Completed	0
Current Year Increment Revenue	\$820,621
Expenditures from Trust Fund	\$250,997
Expended for Affordable Housing	\$0
Plan Achievements:	
Transportation	0
Infrastructure	0
Affordable Housing	0
Economic Development	0
Community Policing	1
Community Partnerships	1
Beautification	2
Parks, Recreation & Open Spaces	2

## Downtown North Redevelopment Area

Total Activities Started	4
Total Activities Completed	3
Current Year Increment Revenue	\$1,270,730
Expenditures from Trust Fund	\$867,018
Expended for Affordable Housing	\$373,490
Plan Achievements:	
Transportation	0
Infrastructure	0
Affordable Housing	1
Economic Development	1
Community Policing	1
Community Partnerships	1
Beautification	1
Parks, Recreation & Open Spaces	1

## Millville Redevelopment Area

Total Activities Started	2
Total Activities Completed	0
Current Year Increment Revenue	\$858,255
Expenditures from Trust Fund	\$1,102,834
Expended for Affordable Housing	\$0
Plan Achievements:	
Transportation	0
Infrastructure	0
Affordable Housing	0
Economic Development	0
Community Policing	1
Community Partnerships	1
Beautification	2
Parks, Recreation & Open Spaces	3

# Projects



## MCKENZIE PARK RESTROOMS

### *Project Overview*

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

### *Project Features*

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

### *Project Details*

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



# HARRISON AVE BREEZEWAY

# Project Overview

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

## Project Features

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

## Project Details

- CRA District: Downtown District
- Project Cost: \$81,000
- CRA Funding Source: FY23, FY24 and FY25 Downtown District Budgets
- CRA Program Manager: Lena Webb



## DOWNTOWN WAYFINDING

### *Project Overview*

This project strengthened the identity of Downtown Panama City, a historic and arts district that previously lacked a distinct visual character to set it apart from other areas of the city. The CRA collaborated closely with the Downtown Improvement Board and Destination Panama City to conduct a comprehensive design and location analysis, ensuring the improvements aligned with the district's long-term vision. The resulting concept, designed by City staff, drew inspiration from the renovation of the iconic Martin Theatre, using the theater as a unifying focal point for the downtown experience.

To create a cohesive and memorable streetscape, the project incorporated black signage and poles that complemented the district's recently installed black benches, trash cans, and fountains. This unified palette established a consistent visual identity throughout the downtown core and enhanced the overall aesthetic appeal of the district. Together, these improvements helped reinforce a more recognizable sense of place and contributed to a stronger, more inviting environment for residents, businesses, and visitors.

### *Project Features*

- New street name signage
- New wayfinding signage

### *Project Details*

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



## MILLVILLE WATERFRONT PARK

### *Project Overview*

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

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

### *Project Features*

- Walking Path
- Playground with turf surface
- Amphitheater
- New Live Oak Trees & Fringe Trees
- LED bollard lighting along path
- Benches & pergola swings
- Drinking fountain
- Picnic pavilions
- Bike rack and bike repair station
- Pet Waste station
- Trash cans
- Park sign
- Restrooms - Phase II
- Parking lot - Phase II

### *Project Details*

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



## DAFFIN PARK RENOVATION

### *Project Overview*

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

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

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

### *Project Features*

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

### *Project Details*

- CRA District: Millville District
- Project Budget: \$500,000
- CRA Contribution: \$185,000
- CRA Funding Source: FY24, FY25 & FY26 Millville District Budget
- CRA Program Manager: Michelle Zirkle



## HENRY A. DAVIS PARK

### *Project Overview*

The transformation of Henry A. Davis Park is a long-awaited project rooted in the voices of the Glenwood community. Identified as a top priority during the 2025 CRA Socials and online community survey, the park's revitalization reflects a shared vision for more accessible, inclusive, and engaging public spaces.

Set for completion in April 2026, the reimagined Henry A. Davis Park will be a vibrant neighborhood destination designed to strengthen community bonds and support healthy and active lifestyles.

### *Project Features*

- 20x30 Pavilion with picnic tables and grill
- 20x20 shade canopy for community garden with work table
- 6x10 shed with supplies for community garden
- Kiwanis Centennial Playground
- Bankshot Basketball Court
- Gaga Ball Pit
- Repaint Restrooms
- Bike rack, bike repair station with air pump
- New Park Entrance Sign
- Replace fencing
- Henry A. Davis Memorial Marker

### *Project Details*

- CRA District: Downtown North District
- Project Cost: \$300,000
- CRA Contribution: \$125,000 / Kiwanis Contribution: \$175,000
- CRA Funding Source: FY25 & FY26 Downtown North District Budgets
- CRA Program Manager: Michelle Zirkle

# Beautification PROJECTS



## MILLVILLE US98 BEAUTIFICATION

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

- Project Cost: \$280,000  
(CRA: \$30,000 / FDOT Grant: \$250,000)
- CRA District: Millville
- Completion Date: June 2025
- CRA Project Manager: Michelle Zirkle



## BECK AVENUE & US98 BEAUTIFICATION

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

- Project Cost: \$570,300  
(CRA: \$20,300 | FDOT Grant: \$550,000)
- CRA District: St. Andrews
- Completion Date: February 2026
- CRA Project Manager: Michelle Zirkle

# Beautification PROJECTS



## MLK BLVD (SR77)

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

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

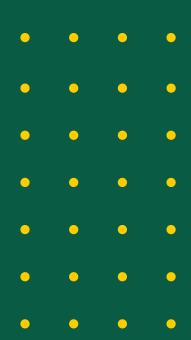


## MAINTENANCE MOU

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

- Cost: \$240,108
- CRA District: All Districts

# Community PARTNERSHIPS



## **MOU with Historic St. Andrews Waterfront Partnership**

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

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

FY25 Program Cost: \$30,000

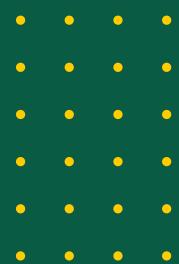
## **MOU with World Changers**

For the 9th consecutive year, the CRA partnered with the World Changers Organization to provide home improvement assistance within our redevelopment areas. This year, the program supported properties in two CRA districts – Downtown North and Millville.

In FY25, five homes in the Downtown North District and eight homes in the Millville District received assistance. As in previous years, the CRA funded all materials while student volunteers completed projects such as exterior repairs, painting, yard cleanup, and accessibility improvements.

This partnership continues to make a meaningful impact by supporting residents, strengthening neighborhoods, and advancing the CRA's mission to enhance safety, stability, and quality of life across our community.

FY25 Program Cost: \$60,000



# Tax Increment Financing

# REBATES

The Tax Increment Financing (TIF) Rebate Program is an incentive offered by the Panama City Community Redevelopment Agency to encourage substantial private investment within the City's redevelopment districts. Designed for catalytic projects with construction values exceeding \$500,000, the program provides a partial rebate of the incremental tax revenues generated by the new development. Its purpose is to help bridge financial gaps, stimulate reinvestment on underutilized or blighted sites, and support projects that strengthen district identity, increase taxable value, and advance the goals outlined in the CRA Plans.

Approved by the CRA Board in December 2024 (Fiscal Year 2025), the program quickly demonstrated strong demand and effectiveness. In its first fiscal year, the CRA approved five TIF rebate agreements, supporting developments that enhance economic activity, attract new businesses, and contribute to long-term revitalization throughout the CRA districts. By leveraging future tax revenue to offset upfront development costs, the TIF Rebate Program serves as a powerful tool for encouraging high-impact investment and accelerating redevelopment momentum in Panama City.

Property Location	District	Rebate Award
436 Harrison Avenue	Downtown	\$1,163,665.56
445 Grace Avenue	Downtown	\$211,066.64
401 E. 6 <sup>th</sup> Street	Downtown	\$107,798.34
724 / 728 Magnolia Avenue	Downtown	\$135,676.08
542 Harrison Avenue	Downtown	\$161,677.13



# PANAMA CITY

## Community Redevelopment Agency



**2025 ANNUAL REPORT**



# CITY OF PANAMA CITY

## Community Redevelopment Agency

501 Harrison Avenue, Panama City, FL 32401 | [cras@panamacity.gov](mailto:cras@panamacity.gov) | 850.691.4603

### CURRENT PROJECTS/PROGRAMS PROGRESS REPORT

February 3, 2026

---

The Panama City CRA continues to make measurable progress across all four CRA districts. As of January 2026, multiple projects are nearing completion, several redevelopment initiatives are in active planning or procurement phases, and new FY25–26 work plan initiatives are being launched. This report summarizes the status and progress of projects and programs included in the FY25–26 Annual Work Plan, as well as additional CRA initiatives currently underway.

---

#### DOWNTOWN DISTRICT

##### Street & Wayfinding Signage

**Project Manager:** Michelle Zirkle

**Status:** Near completion

- Signature Streetscapes featured our signage in its 2026 national catalog, expanding visibility.
- Remaining signs being installed by the City Signs Department; excess height of posts will be cut down as time allows.
- **Budget:** \$125,000 (CRA) and \$10,000 (DIB) / **Spent:** \$127,923.50

##### Downtown Public Art

**Project Manager:** Lena Webb

**Status:** Coordination phase

- Coordinating with city staff and contractors to install at McKenzie Park at Martin Theater.
- **Budget:** \$20,000 / **Spent:** \$5,280

##### Marina Uplands

**Program Manager:** Lena Webb

**Status:** Active planning and public engagement

- Feasibility Study and Visioning Plan task orders approved and issued by CRA.
- Appraisal for marina uplands including T-docks
- Public charrettes were held January 21–23, 2026.
- **Budget:** \$174,000 / **Spent:** \$171,600

##### District Improvements

**Project Manager:** Lena Webb

**Status:** Completed

- Oak & Harrison 4-Way Stop
  - Additional signage installed and manhole repaired November 2025.
  - Invoice received 1/21/26 - \$8,000.00. Cost to be split with DIB
- Dumpster Enclosure



# CITY OF PANAMA CITY

## Community Redevelopment Agency

501 Harrison Avenue, Panama City, FL 32401 | [cras@panamacity.gov](mailto:cras@panamacity.gov) | 850.691.4603

- Cost split 3 ways between CRA, DIB and Public Works
- Invoice pending
- **Budget: \$0 / Spent: \$0**

### Downtown Parking Lot Improvements

**Project Manager:** Lena Webb

**Status:** Concept development

- Three potential lots identified for reconfiguration and permeable surface pilot projects.
- Legal review underway regarding leases and ownership.
- Long-term lease confirmed for Early Learning Coalition lot; CRA to fund upgrades.
- **Budget: \$0 / Spent: \$0**

---

### DOWNTOWN NORTH DISTRICT

#### A.D. Harris Facility (MOU & Maintenance)

**Project Manager:** Lena Webb

**Status:** Ongoing maintenance and planning

- State Historic Registry application underway.
- Multiple building system issues identified (fire suppression, water heater, electrical, refrigeration).
- Final exterior design plans anticipated prior to bidding.
- **Budget: \$100,000 FY25, \$105,000 FY26 / Spent: \$112,000 FY25 / \$0 FY26**

#### 15th Street & MLK Boulevard Redevelopment

**Project Manager:** Lena Webb

**Status:** Due diligence phase

- Development Agreement approved.
- Developer (Sankofa) completing due diligence through February 15, 2026.
- **Budget: \$400,000 (FY25) / Spent: \$376,489.59**

#### Henry Davis Park Renovations

**Project Manager:** Michelle Zirkle

**Status:** 90% complete

- Installation of Bankshot Court, Pavilion, Community Garden and Shed, Gaga Ball Pit, new fence, bike repair and pump station and other minor improvements completed.
- Park sign scheduled for installation in February 2026.
- Kiwanis Playground and memorial signs scheduled for installation in March 2026.
- Restroom repainting scheduled by April 1, 2026.
- Minor landscaping scheduled for early April 2026.
- Purchase of adjacent lot and parcel combination pending.
- Ribbon cutting celebration event planned for April 25, 2026.
- **Budget: \$125,000 / Spent: \$117,546**



# CITY OF PANAMA CITY

## Community Redevelopment Agency

501 Harrison Avenue, Panama City, FL 32401 | [cras@panamacity.gov](mailto:cras@panamacity.gov) | 850.691.4603

### Incremental Development Alliance

**Program Manager:** Lena Webb

**Status:** Additional programming pending

- Virtual boot camps and monthly meetups approved.
- Contract executed; programming scheduled Thursdays, February 26–March 26, 2026.
- **Budget:** \$70,000 / **Spent:** \$0

### SPARK Program & Land Assemblage

**Program Manager:** Lena Webb

**Status:** Active acquisition and planning

- City and CRA-owned parcels along MLK Boulevard identified.
- Appraisal of 1342 MLK Blvd for LOI from American Legion.
- Pending purchase of 704 E. 15<sup>th</sup> purchase for \$175,000
- Pending purchase of 1310 Lincoln Ave (Henry Davis Park adjacent parcel purchase) for \$46,300.23
- **Budget:** \$640,000 / **Spent:** \$1,800.00

### Watson Bayou Dredging Study

**Project Manager:** Lena Webb

**Status:** Data gathering and coordination

- Seeking city staff assistance with obtaining an environmental feasibility study.
- **Budget:** \$0 / **Spent:** \$0

### Glenwood Community Center Updates

**Project Manager:** Lena Webb

**Status:** Active

- Completed improvements include interior paint, exterior pressure washing and refinishing floors.
- New tables being ordered February 2026.
- **Budget:** \$20,000 / **Spent:** \$14,034.35

---

## MILLVILLE DISTRICT

### Millville Waterfront Park

**Project Manager:** Michelle Zirkle

**Status:** Construction and implementation

- Amphitheater lighting currently being installed.
- Parking lot striping improvements queued with Streets Dept to do upon availability.
- Restroom construction has begun with anticipate completion by April 2026.
- Landscaping and solar lighting to be installed by April 2026.



# CITY OF PANAMA CITY

## Community Redevelopment Agency

501 Harrison Avenue, Panama City, FL 32401 | [cras@panamacity.gov](mailto:cras@panamacity.gov) | 850.691.4603

- **Budget:** \$1,500,000 / **Spent:** \$1,121,329.77

### Historic Millville Cemetery Rehabilitation

**Project Manager:** Michelle Zirkle

**Status:** Phase I complete / Phase II planned

- Fence painting completed.
- Phase II volunteer coordination effort for beautification of grounds and headstones and planned for Spring 2026.
- **Budget:** \$25,000 / **Spent:** \$21,177.14

### Millville Beautification & Repairs

**Project Manager:** Michelle Zirkle

**Status:** Ongoing

- Whittington Park stormwater improvements (curb and guardrail) in design.
- Whittington Park pergola swing and solar lighting installation pending.
- Pressure washing of US98 from Everitt to the West end of Watson Bayou bridge to be completed by PCR in February 2026.
- Pressure washing of 3<sup>rd</sup> Street from Everitt to the Millville Waterfront Park to be completed by PCR in Spring 2026.
- **Budget:** \$25,000 / **Spent:** \$19,050

### Daffin Park Renovations Funding

**Project Manager:** Michelle Zirkle

**Status:** Construction and implementation

- Pending confirmation of scope of work for FY26.
- Interlocal Agreement scheduled for upcoming board agendas.
- **Budget:** \$65,000 / **Spent:** \$0

### Boys & Girls Club Grant

**Program Manager:** Michelle Zirkle

**Status:** MOU in development

- Agreement anticipated for February Board consideration.
- **Budget:** \$400,000 / **Spent:** \$0

### Millville Gateway FDOT Beautification

**Project Manager:** Michelle Zirkle

**Status:** Construction completed / Active Contracted Maintenance Phase

- Pressure washing of fountain to be completed February 2026.
- Vendor maintenance ongoing until June 2026.
- **Budget:** \$260,000 (\$250,000 grant-funded) / **Spent:** \$212,000



# CITY OF PANAMA CITY

## Community Redevelopment Agency

501 Harrison Avenue, Panama City, FL 32401 | [cras@panamacity.gov](mailto:cras@panamacity.gov) | 850.691.4603

### Commercial Property Improvement Grant Program

**Program Manager:** Michelle Zirkle

**Status:** Applications Open

- Program launched in December and program information/applications distributed to business owners along US98.
- No applications submitted.
- **Budget:** \$150,000 / **Spent:** \$0

---

### ST. ANDREWS DISTRICT

#### Beck Avenue FDOT Beautification

**Project Manager:** Michelle Zirkle

**Status:** Construction nearing completion

- Streetscape and landscape improvements underway with installation of remaining turf anticipated in February 2026. Vendor will provide maintenance until February 2027.
- **Budget:** \$570,300 (\$550,000 grant-funded) / **Spent:** \$406,665.00

#### Bayview Avenue Boardwalk

**Project Manager:** Michelle Zirkle

**Status:** Active capital project

- Awaiting boardwalk design and proposal from Gormans.
- **Budget:** \$1,300,000 / **Spent:** \$0 (\$800,000 in reserves) - \$500,000 FY26-27 budget

#### Oaks by the Bay Park – Lighting

**Project Manager:** Michelle Zirkle

**Status:** Planning and procurement

- Received 2 of 3 quotes/designs.
- Will conduct review with HSAWP once quotes/designs are received.
- **Budget:** \$40,000 / **Spent:** \$0

#### Oaks by the Bay Park – Playground

**Project Manager:** Michelle Zirkle

**Status:** Planning and procurement

- Playground design and public engagement ongoing.
- **Budget:** TBD (\$500,000 between Truesdell Clubhouse and Playground) / **Spent:** \$0

#### Truesdell Clubhouse Funding

**Project Manager:** Michelle Zirkle

**Status:** Planning phase

- Public engagement ongoing. Once completed CRA funding contribution will be determined.
- **Budget:** TBD (\$500,000 between Truesdell Clubhouse and Playground) / **Spent:** \$0



# CITY OF PANAMA CITY

## Community Redevelopment Agency

501 Harrison Avenue, Panama City, FL 32401 | [cras@panamacity.gov](mailto:cras@panamacity.gov) | 850.691.4603

### **Publishing Museum (MOU and Maintenance)**

**Project Manager:** Michelle Zirkle

**Status:** Partnership and maintenance phase

- Minor repairs ongoing (new rope, fixed faucet, fixed door, fixed floor, fixed irrigation).
- Farmers Market Grant matching funds provided \$9188 for FY26.
- **Budget:** \$45,000 / **Spent:** \$9,188.00

### **St. Andrews Public Art & Beautification**

**Project Manager:** Michelle Zirkle

**Status:** Active

- Hopscotch installation completed.
- New Sentry Tree planting completed.
- New rope purchased for OBB Park Christmas lights display.
- New rope installed on wood pilings along Beck Ave. To be installed at Museum and OBB Park in February 2026.
- Pressure washing of beck avenue and Bayview in February 2026.
- **Budget:** \$15,000 / **Spent:** \$11,696.73

### **St. Andrews Miscellaneous Improvements**

**Project Manager:** Michelle Zirkle

**Status:** Ongoing and Evolving

- Anticipated funding of reskinning storage shed at chestnut parking lot (amount TBD)
- Neighborhood Evolution Study (\$19,000)
- Funding of new park sign for Hentz Park (\$8,630)
- **Budget:** \$0 / **Spent:** \$27,630

---

### **CRA-WIDE INITIATIVES & PROGRAMS**

#### **World Changers Residential Grants**

**Project Manager:** Lena Webb and Michelle Zirkle

**Status:** Planning

- Entering 10th year; Spring and Summer 2026 projects planned in Downtown North and Millville.
- Applications for summer projects opening March 2026.
- **Budget:** \$30,000 DTN, \$30,000 MLV / **Spent:** \$0

#### **Brownfields Grant**

**Program Manager:** Michelle Zirkle

**Status:** Planning

- Multiple Phase II studies underway; reimbursements current.
- **Budget:** \$486,500 (grant-funded) / **Spent:** \$269,129.00



# CITY OF PANAMA CITY

## Community Redevelopment Agency

501 Harrison Avenue, Panama City, FL 32401 | [cras@panamacity.gov](mailto:cras@panamacity.gov) | 850.691.4603

### CRA Social

**Project Manager:** Lena Webb

**Status:** Planning

- Annual CRA Social scheduled for February 19, 2026 at City Hall Rotunda.
- **Budget:** \$500 / **Spent:** \$50.00

### Public Works Resurfacing & Paving ILA

**Program Manager:** Michelle Zirkle

**Status:** Planning

- Approved by Commission.
- Pending Board approval at February 2026 Board Meeting to include 4-year commitment for STA District
- **Budget:** \$2,250,000 MLV, \$1,250,000 DTN, \$1,000,000 STA
- **Spent:** \$450,000 MLV, \$250,000 DTN , \$0 STA

### Annual Reporting & Compliance

**Project Manager:** Michelle Zirkle

**Status:** Ongoing

- Annual Work Plan and budget – approved October 2025.
- FY25 Interim Annual Report finalized and posted December 2025.
- FY25 Annual Report finalized and scheduled for February Board presentation.
- **Budget:** \$0 / **Spent:** \$0

### CPTED Assessment and Plan (Crime Prevention Through Environmental Design)

**Project Manager:** Michelle Zirkle

**Status:** Planning and Procurement

- Presentation and proposal planned for February 18, 2026 Virtual Meeting.
- **Budget:** \$65,000 / **Spent:** \$0

---

The CRA portfolio reflects steady progress across infrastructure, public spaces, redevelopment, and community investment initiatives. Staff will continue advancing projects toward completion, resolving interdepartmental coordination items, and returning to the Board with required approvals and updates. The upcoming quarter will be particularly active, with multiple project completions, public events, and new program launches anticipated.