

**City of Callaway  
&  
The Callaway  
Community Redevelopment Agency**

**CALLAWAY  
COMMUNITY  
REDEVELOPMENT  
PLAN**

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# **Section I**

## **Executive Summary**

## I. Executive Summary

The Callaway City Commission, by adoption of Resolution 07-01 on February 27, 2007, found the proposed Callaway Community Redevelopment Area to be impaired by a combination of factors and conditions indicative of blight, as defined in the Florida State Statutes, Section 163.340, and thus authorized the preparation of a Community Redevelopment Plan. The Community Redevelopment Plan identifies and develops plans and activities to eliminate and prevent the spread of blighting conditions and to develop workable programs to aid in rehabilitation, conservation, and redevelopment.

The City Commission further adopted Ordinance 829 on May 8, 2007, officially creating the Callaway Community Redevelopment Agency and appointed a Board of Commissioners to govern the Agency.

The Callaway CRA is located in the northwestern portion of the City of Callaway in Bay County, Florida. Its general boundaries are those lands within the City of Callaway City Limits south of East 7<sup>th</sup> Street, east of Highway 22a (Bob Little Road) except for a slight western jag along Highway 22, north of Cherry Street on the west side of North Tyndall Parkway, north of Boat Race Road on the east side of North Tyndall Parkway and west of Berthe Avenue. In total, the CRA comprises approximately 1402 acres of which approximately 1,281 are developable and the remaining 121 is comprised of streets and other rights-of-way.

In October of 2007, the City of Callaway contracted with the firms of PMG Associates, Inc. and the Wantman Group to draft a Redevelopment Plan for this area as required by law, the Community Redevelopment Act of 1969, F. S. 163, Part III.

All public redevelopment activities expressly authorized by the Community Redevelopment Act and funded by tax increment financing must be in accordance with a redevelopment plan approved by the CRA and the City Commission.

The following are some of the findings of this report relative to the Plan Strategies and Implementation:

- At the present time of its anticipated establishment in 2007, the Callaway CRA's base year property evaluation (the 2006 taxable value) amounts to \$187.3 million.
- The percentages of business establishments in the Callaway CRA are as follows: Retail Businesses (49.6%), followed by the Service Industries (25.1%) with the next highest percentage of business establishments being Finance/Insurance/Real Estate (7.7%) and then Construction (7.1%).
- The total population in the Callaway CRA as of 2006 amounted to 6,993 people.
- The overall median household income of the CRA in 2006 was \$36,117. This was lower than the City average of \$40,859 and significantly lower than the County average of \$42,845 during this same period.
- In the CRA overall, 10.83% of households are considered to be living in poverty. This figure is higher than the City-wide rate of 8.58% but is comparable to the County-wide rate of 10.12% of households living in poverty.
- In the CRA overall, 62.93% of the housing is owner-occupied, and 37.03% is renter-occupied.

## I. Executive Summary

- Land Use in the Callaway CRA Area consists of the following:
  - Residential at 56%
  - Vacant at 13%
  - Other at 13%
  - Commercial at 8%
  - Institutional at 7%
  - Industrial at 2%
  - Office at 1%

The Redevelopment Plan explores a number of future strategies designed to eliminate blighting factors found in the Finding of Necessity for a CRA report completed and adopted by the City Commission. The Plan further promotes projects and programs to prevent future blight from occurring as well.

- Redevelopment Strategies related to Infrastructure explored in this report include:
  - An upgrade and expansion of the Stormwater Management System to place unsafe drainage conveyance systems underground, upgrade pollution control systems, and expand retention capacity
  - An upgrade of the entire pedestrian facilities network (sidewalks) so that sidewalks exist throughout the entirety of the CRA and are all in compliance with accessibility requirements
  - Promotion of widening and beautification of existing State roadways
  - Construction of missing segments of roadways to facilitate better movement of traffic through the CRA
  - Beautification of rights-of-way to include upgraded streetlights, landscaping, street trees and crosswalks
  - The installation of appropriate entrance features to the City that are located within the CRA
  - Creation of new pocket parks, a park on an unutilized right-of-way segment, and creation of a passive park in an area that is now a conservation area
  - Assistance in siting a new library/community center for the residents and to enhance the potential of the recommended Mixed-Use Zone in the CRA to attract patrons
- Housing Strategies explored in this report include:
  - Conservation of existing homes through the attraction of SHIP and CDBG dollars as well as the creation of a home rehabilitation program
  - More aggressive code enforcement in the CRA with the creation of a grant program to assist residents with code compliance and an educational program to inform resident of the requirements of the zoning and building codes
  - Creation of a program to assist residents with trailer homes upgrade to permanent housing structures
  - The facilitation of land use and zoning changes to promote higher density residential projects in appropriate locations between commercial areas and single family residential areas
  - The creation and adoption of design guidelines to insure quality residential projects that are compatible with surrounding areas and each other
  - Establishment of a work program for the assembly of land in the area to facilitate the development of the mixed use projects
  - Creation and adoption of attainable and affordable housing guidelines that provide a density bonus to developers providing attainable and affordable housing.
  - A program to assist property owners subdivide land that is currently under utilized or undevelopable

## I. Executive Summary

- Commercial and Economic Development Strategies outlined include:
  - A retail attraction program that reviews what types of businesses are missing from the market area and methods to locate and encourage the siting of such businesses
  - The division of the CRA's commercial area into five separate zones; North Tyndall Parkway, Highway 22 East, Highway 22 West, the Mixed-Use Zone and the South Tyndall Parkway Office Zone
  - Appropriate development types, user types, streetscaping possibilities and the creation of design guidelines for each of the five zones
  - Descriptions for two catalyst projects; a mixed-use project in the Mixed-Use Zone and the attraction of an office facility with a user of at least 40 employees to the South Tyndall Parkway Office Zone
  - Potential types of inducements for office development in the CRA
  - Potential types of inducement for the attraction of retail users to the CRA
  - The creation of a property upgrade grant program to encourage existing property owners upgrade building facades, parking lots and landscaping
  
- Other Strategies outlined include:
  - A strategy for land acquisition in the CRA to assemble smaller parcels into a unified ownership in order to facilitate larger projects.
  - Review of existing land use and zoning to insure the recommended development program becomes feasible
  - Identification of land use and zoning changes that would facilitate the recommended development program and pursuit of such changes
  - Pursuit of land use and zoning changes to facilitate the recommended development program
  - Creation and adoption of design guidelines to insure sustainable development that is compatible with the City's vision
  - Administrative strategies to insure the CRA can undertake and pay for necessary administrative undertakings

The Plan also includes an illustrative implementation plan to show that the programs and projects outlined in the strategies section could be funded over the 40-year lifetime of the CRA's Redevelopment Trust Fund.

# **Section II**

## **Establishment of the Callaway CRA**

## II. Establishment of the Callaway CRA

### A. Creation, Severability, and Powers of the Callaway CRA

#### Creation

Upon a Finding of Necessity, and subsequent to the adoption of the required resolution and ordinances, the Callaway City Commission may create the Callaway Community Redevelopment Agency.

The Commission, by adoption of Resolution 07-01 on February 27, 2007, found the Callaway Community Redevelopment Area to be impaired by a combination of factors and conditions indicative of blight, as defined in the Florida State Statutes, Section 163.340, and thus authorized the preparation of a Community Redevelopment Plan. The Community Redevelopment Plan identifies and develops plans and activities to eliminate and prevent the spread of blighting conditions and to develop workable programs to aid in rehabilitation, conservation, and redevelopment.

The Callaway CRA shall be a public body corporate and shall be constituted as a public instrumentality. The composition of the CRA Board of Commissioners shall adhere to the requirements established in Section 163.356 and/or Section 163.357, Florida Statutes as appropriate. The authority to determine which option regarding Board composition is vested in the City of Callaway.

#### Severability

Should any provision, section, subsection, sentence, clause, or phrase of this plan be declared to be invalid or unconstitutional by the courts, such declaration shall not affect the validity of the remaining portions of this Plan.

#### Powers

The powers of the CRA shall be in compliance with Chapter 163, Part III, Florida Statutes. All powers provided by the governing statute shall be granted to the Callaway CRA unless specifically prohibited by the Interlocal Agreement that shall be negotiated between the City of Callaway and the CRA. The powers, as enumerated in the Statute include the following:

#### ***163.370 Powers; counties and municipalities; community redevelopment agencies***

*1) Every county and municipality shall have all the powers necessary or convenient to carry out and effectuate the purposes and provisions of this part, including the following powers in addition to others herein granted:*

*(a) To make and execute contracts and other instruments necessary or convenient to the exercise of its powers under this part;*

*(b) To disseminate slum clearance and community redevelopment information;*

*(c) To undertake and carry out community redevelopment and related activities within the community redevelopment area, which redevelopment may include:*

*1. Acquisition of a slum area or a blighted area or portion thereof.*

*2. Demolition and removal of buildings and improvements.*

## II. Establishment of the Callaway CRA

3. *Installation, construction, or reconstruction of streets, utilities, parks, playgrounds, public areas of major hotels that are constructed in support of convention centers, including meeting rooms, banquet facilities, parking garages, lobbies, and passageways, and other improvements necessary for carrying out in the community redevelopment area the community redevelopment objectives of this part in accordance with the community redevelopment plan.*
  4. *Disposition of any property acquired in the community redevelopment area at its fair value for uses in accordance with the community redevelopment plan.*
  5. *Carrying out plans for a program of voluntary or compulsory repair and rehabilitation of buildings or other improvements in accordance with the community redevelopment plan.*
  6. *Acquisition of real property in the community redevelopment area which, under the community redevelopment plan, is to be repaired or rehabilitated for dwelling use or related facilities, repair or rehabilitation of the structures for guidance purposes, and resale of the property.*
  7. *Acquisition of any other real property in the community redevelopment area when necessary to eliminate unhealthful, unsanitary, or unsafe conditions; lessen density; eliminate obsolete or other uses detrimental to the public welfare; or otherwise to remove or prevent the spread of blight or deterioration or to provide land for needed public facilities.*
  8. *Acquisition, without regard to any requirement that the area be a slum or blighted area, of air rights in an area consisting principally of land in highways, railway or subway tracks, bridge or tunnel entrances, or other similar facilities which have a blighting influence on the surrounding area and over which air rights sites are to be developed for the elimination of such blighting influences and for the provision of housing (and related facilities and uses) designed specifically for, and limited to, families and individuals of low or moderate income.*
  9. *Construction of foundations and platforms necessary for the provision of air rights sites of housing (and related facilities and uses) designed specifically for, and limited to, families and individuals of low or moderate income.*
- (d) *To provide, or to arrange or contract for, the furnishing or repair by any person or agency, public or private, of services, privileges, works, streets, roads, public utilities, or other facilities for or in connection with a community redevelopment; to install, construct, and reconstruct streets, utilities, parks, playgrounds, and other public improvements; and to agree to any conditions that it deems reasonable and appropriate which are attached to federal financial assistance and imposed pursuant to federal law relating to the determination of prevailing salaries or wages or compliance with labor standards, in the undertaking or carrying out of a community redevelopment and related activities, and to include in any contract let in connection with such redevelopment and related activities provisions to fulfill such of the conditions as it deems reasonable and appropriate.*
- (e) *Within the community redevelopment area:*
1. *To enter into any building or property in any community redevelopment area in order to make inspections, surveys, appraisals, soundings, or test borings and to obtain an order for this purpose from a court of competent jurisdiction in the event entry is denied or resisted.*
  2. *To acquire by purchase, lease, option, gift, grant, bequest, devise, eminent domain, or otherwise any real property (or personal property for its administrative purposes), together with any improvements thereon; except that a community redevelopment agency may not exercise any power of eminent domain unless the exercise has been specifically approved by the governing body of the county or municipality which established the agency.*
  3. *To hold, improve, clear, or prepare for redevelopment any such property.*

## II. Establishment of the Callaway CRA

4. *To mortgage, pledge, hypothecate, or otherwise encumber or dispose of any real property.*
5. *To insure or provide for the insurance of any real or personal property or operations of the county or municipality against any risks or hazards, including the power to pay premiums on any such insurance.*
6. *To enter into any contracts necessary to effectuate the purposes of this part.*
7. *To solicit requests for proposals for redevelopment of parcels of real property contemplated by a community redevelopment plan to be acquired for redevelopment purposes by a community redevelopment agency and, as a result of such requests for proposals, to advertise for the disposition of such real property to private persons pursuant to s. 163.380 prior to acquisition of such real property by the community redevelopment agency.*
  - (f) *To invest any community redevelopment funds held in reserves or sinking funds or any such funds not required for immediate disbursement in property or securities in which savings banks may legally invest funds subject to their control and to redeem such bonds as have been issued pursuant to s. 163.385 at the redemption price established therein or to purchase such bonds at less than redemption price, all such bonds so redeemed or purchased to be canceled.*
  - (g) *To borrow money and to apply for and accept advances, loans, grants, contributions, and any other form of financial assistance from the Federal Government or the state, county, or other public body or from any sources, public or private, for the purposes of this part and to give such security as may be required and to enter into and carry out contracts or agreements in connection therewith; and to include in any contract for financial assistance with the Federal Government for or with respect to community redevelopment and related activities such conditions imposed pursuant to federal laws as the county or municipality deems reasonable and appropriate which are not inconsistent with the purposes of this part.*
  - (h) *Within its area of operation, to make or have made all surveys and plans necessary to the carrying out of the purposes of this part; to contract with any person, public or private, in making and carrying out such plans; and to adopt or approve, modify, and amend such plans, which plans may include, but are not limited to:*
    1. *Plans for carrying out a program of voluntary or compulsory repair and rehabilitation of buildings and improvements.*
    2. *Plans for the enforcement of state and local laws, codes, and regulations relating to the use of land and the use and occupancy of buildings and improvements and to the compulsory repair, rehabilitation, demolition, or removal of buildings and improvements.*
    3. *Appraisals, title searches, surveys, studies, and other plans and work necessary to prepare for the undertaking of community redevelopment and related activities.*
  - (i) *To develop, test, and report methods and techniques, and carry out demonstrations and other activities, for the prevention and the elimination of slums and urban blight and developing and demonstrating new or improved means of providing housing for families and persons of low income.*
  - (j) *To apply for, accept, and utilize grants of funds from the Federal Government for such purposes.*
  - (k) *To prepare plans for and assist in the relocation of persons (including individuals, families, business concerns, nonprofit organizations, and others) displaced from a community redevelopment area and to make relocation payments to or with respect to such persons for moving expenses and losses of property for which reimbursement or compensation is not otherwise made, including the making of such payments financed by the Federal Government.*
  - (l) *To appropriate such funds and make such expenditures as are necessary to carry out the purposes of this part; to zone or rezone any part of the county or municipality or make exceptions from building regulations; and to enter into agreements*

## II. Establishment of the Callaway CRA

*with a housing authority, which agreements may extend over any period, notwithstanding any provision or rule of law to the contrary, respecting action to be taken by such county or municipality pursuant to any of the powers granted by this part.*

*(m) To close, vacate, plan, or replan streets, roads, sidewalks, ways, or other places and to plan or replan any part of the county or municipality.*

*(n) Within its area of operation, to organize, coordinate, and direct the administration of the provisions of this part, as they may apply to such county or municipality, in order that the objective of remedying slum and blighted areas and preventing the causes thereof within such county or municipality may be most effectively promoted and achieved and to establish such new office or offices of the county or municipality or to reorganize existing offices in order to carry out such purpose most effectively.*

*(o) To exercise all or any part or combination of powers herein granted or to elect to have such powers exercised by a community redevelopment agency.*

*(p) To develop and implement community policing innovations.*

*(2) The following projects may not be paid for or financed by increment revenues:*

*(a) Construction or expansion of administrative buildings for public bodies or police and fire buildings, unless each taxing authority agrees to such method of financing for the construction or expansion, or unless the construction or expansion is contemplated as part of a community policing innovation.*

*(b) Installation, construction, reconstruction, repair, or alteration of any publicly owned capital improvements or projects which are not an integral part of or necessary for carrying out the community redevelopment plan if such projects or improvements are normally financed by the governing body with user fees or if such projects or improvements would be installed, constructed, reconstructed, repaired, or altered within 3 years of the approval of the community redevelopment plan by the governing body pursuant to a previously approved public capital improvement or project schedule or plan of the governing body which approved the community redevelopment plan.*

*(c) General government operating expenses unrelated to the planning and carrying out of a community redevelopment plan.*

*(3) With the approval of the governing body, a community redevelopment agency may:*

*(a) Prior to approval of a community redevelopment plan or approval of any modifications of the plan, acquire real property in a community redevelopment area, demolish and remove any structures on the property, and pay all costs related to the acquisition, demolition, or removal, including any administrative or relocation expenses.*

*(b) Assume the responsibility to bear any loss that may arise as the result of the exercise of authority under this subsection, in the event that the real property is not made part of the community redevelopment area.*

*Section 163.370, Florida Statutes*

### **Interlocal Agreement**

The City of Callaway may assign terms and conditions as it deems appropriate regarding the governance and responsibilities of the CRA through an Interlocal Agreement. This agreement shall be subordinate to Chapter 163, Part III, Florida Statutes. The Interlocal Agreement may be ratified between the City of Callaway and the CRA Board of Commissioners as they sit in the capacity of a separate and distinct legal entity as per Section 163.357, Florida Statutes.

## II. Establishment of the Callaway CRA

### B. Authority to Undertake Community Redevelopment

The Callaway CRA Plan has been prepared under the direction of the City of Callaway in accordance with the Community Redevelopment Act of 1969, F. S. 163, Part III. The adoption of this plan, and any subsequent modifications or amendments, shall follow the procedures as required by Florida law.

In recognition of the need to prevent and eliminate slum and blighted conditions within the community, the Act confers upon counties and municipalities the authority and powers to carry out “Community Redevelopment.” For the purposes of this Community Redevelopment Plan, the following definition, taken from the Florida State Statutes shall apply.

*“Community redevelopment” or “redevelopment” means undertakings, activities, or projects of a county, municipality, or community redevelopment agency in a community redevelopment area for the elimination and prevention of the development or spread of slums and blight or for the provision of affordable housing, whether for rent or for sale, to residents of low or moderate income, including the elderly, and may include slum clearance and redevelopment in a community redevelopment area, or rehabilitation or conservation in a community redevelopment area, or any combination or part thereof, in accordance with a community redevelopment plan and may include the preparation of such a plan.*

*Section 163.340, Florida Statutes*

The ability of a county or municipality to utilize the authority granted under the Act is predicated upon the adoption of a “Finding of Necessity” by the governing body. This finding must demonstrate that:

- (1) *One or more slum or blighted areas, or one or more areas in which there is a shortage of housing affordable to residents of low or moderate income, including the elderly, exist in the county or municipality; and,*
- (2) *The rehabilitation, conservation, or redevelopment, or a combination thereof, of such area or areas is necessary in the interest of the public health, safety, morals, or welfare of the residents of the county or municipality.’*

*Section 163.355, Florida Statutes*

The Callaway Community Redevelopment Agency, reserves for itself, its officers, employees and agents, all the powers, duties and responsibilities vested to it and provided by the Redevelopment Act to carry out the purposes and intent of this Redevelopment Plan.

It is the intent of the City of Callaway and the Callaway CRA that whenever reference is made in this Redevelopment Plan to City or CRA in undertaking or exercising some of the power or authority granted by the Redevelopment Act, then such power and authority are deemed to have been granted and exercisable in connection with the implementation of this Plan.

This Plan contains provisions that contemplate actions to be taken by the City of Callaway, including the City Commission and various divisions, departments or boards of the City. All actions pursuant to the Plan are subject to City review.

### C. The Community Redevelopment Plan

All public redevelopment activities expressly authorized by the Community Redevelopment Act and funded by tax increment financing must be in accordance with a redevelopment plan approved by the CRA and the City Commission. Like the City’s Comprehensive Plan, the Community Redevelopment Plan is an evolving

## II. Establishment of the Callaway CRA

document, which is evaluated and may be amended on a regular basis, as necessary, in order to accurately reflect changing conditions and community objectives.

### **D. Tax Increment and Tax Increment Financing**

The State, in adopting Florida Statute 163, Part III, created the CRA's main source of income, tax increment funds (TIF). All CRAs in Florida are dependent taxing districts, which means that they depend upon other taxing districts to make contributions to their trust fund. The TIF funds are based upon the added value of property values within a CRA district once the base year has been set by the establishment of the Community Redevelopment Trust Fund. At the present time of its establishment in 2007, the Callaway CRA's base year property evaluation (the 2006 taxable value) amounts to \$187,319,410.

Tax increment revenue can be used for any programs that are described in an approved Community Redevelopment Plan which complies with Florida law. Tax increment funds can also be used for administrative costs and for the repayment of revenue bond(s) debt service and fees. As the CRA invests its funds on redevelopment projects and programs, and completes them, it is expected that the assessed property values in the CRA will rise, which in turn will provide for more tax increment income. Significant tax increment revenue does not appear until redevelopment occurs and existing property values increase.

One of the most powerful tools that a CRA has in order to encourage redevelopment is the power to issue revenue bonds. A CRA uses a portion of its annual funds to pay the bonds debt. Over time the CRA can utilize this tool to finance infrastructure and many other programs and projects. By making improvements with the funds generated by revenue bonds, the CRA will accelerate the redevelopment process.

### **E. Consistency with the City of Callaway Comprehensive Plan**

Florida Statutes require that the Community Redevelopment Plan conforms with the City of Callaway Comprehensive Growth and Development Plan (Comprehensive Plan). This Community Redevelopment Plan conforms with the goals, objectives, and policies of the Comprehensive Plan. Any program recommended in this Community Redevelopment Plan that would require an amendment to the Comprehensive Plan, such as a land use amendment, shall not be effectuated unless and until such amendment occurs.

### **F. Neighborhood Impacts of Redevelopment Efforts**

The following section describes the potential impacts of redevelopment efforts on the residential neighborhoods of the CRA Area. While neighborhood impacts have been considered for the specific redevelopment actions recommended in the Plan, it should be noted that many of these projects are in the early stages of planning. Therefore, some impacts resulting from their implementation may be determined at a later date, particularly as projects become more clearly defined.

#### **Relocation of Displaced Residents and Businesses**

In connection with the contemplated projects in this plan, some relocation of residents may become necessary. It is also important to note that changing conditions and modifications to planned projects may result in additional residential and/or business displacement. In the event that existing or future CRA projects require the relocation of residents or businesses, a relocation plan which includes a feasible method for the location of families who will be displaced from the community redevelopment area in decent, safe,

## II. Establishment of the Callaway CRA

and sanitary dwelling accommodations within their means and without undue hardship to such families shall be included with the project, submitted for official action by the Board of Commissioners. If no such plan is included in any specific project, it is assumed that relocation as per the “Federal Uniform Relocation Act” shall be followed for that particular project for which a relocation plan was not submitted.

In accordance with the Community Redevelopment Act, F. S. 163, Part III, the Callaway CRA is authorized to “prepare plans for and assist in the relocation of persons (including individuals, families, business concerns, nonprofit organizations and others,) displaced from a community redevelopment area, and to make relocation payment to or with respect to such persons for moving expenses and losses of property for which reimbursement or compensation is not otherwise made, including the making of such payments financed by the Federal Government.”

It is important to note that through the combined efforts of the CRA, the City, and private development, the neighborhood housing stock will be expanded and thereby provide opportunities for the relocation of residents elsewhere in the neighborhood.

When required by redevelopment actions, the relocation of residents and businesses within the Community Redevelopment Area will follow the officially adopted CRA procedures. Any financial assistance required by these procedures will become the responsibility of the CRA or other participating governmental agencies.

### **Traffic Circulation**

Proposed road and traffic improvements will be designed to enhance safety and increase convenience for the movement of pedestrians and vehicles to, within, and through the Redevelopment Area. This will include additional new road segments to enhance the existing street grid system and road widening (see Section V-B Sidewalks and Section V-B - Streets)

### **Environmental Quality**

The CRA proposes to improve the environmental quality of the Redevelopment Area as redevelopment proceeds. The recommended improvements are primarily related to infrastructure (stormwater drainage, water, and sewer) and emphasizes code enforcement and housing rehabilitation. Recommended improvements contain very specific and detailed enhancements to the stormwater management system including expanded capacity, the placement of pipes underground for safety and better pollution control devices installed as part of the system upgrades and enhancements (see Section V-B Infrastructure-Stormwater Management System).

### **Community Facilities**

CRA activities are anticipated to have a positive impact on the existing community facilities in the Redevelopment Area. There will be continuing improvement to all service systems (parks, roads, sidewalks, drainage, and utilities). The Plan calls for additional parks in the form of small “pocket” parks, stormwater retention parks, and new park from an existing right-of-way in which a road was never built and the road is not necessary. Additionally, the Plan calls for purchase of a parcel of land near the conservation area in the middle of the CRA so that a small access park can be constructed which leads to a new boardwalk and fishing opportunities in the area.

The Plan further calls for the inclusion of a Library/Community Center within the Mixed-Use area as a public attractor in the district. Currently there is no comparable facility in the City.

The Plan also calls for a multitude of improvements to roads, streets, sidewalks, drainage, parks and beautification of public rights-of-way.

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### Schools

There are no schools within the Redevelopment Area; however, the schools that serve the area (primarily Callaway Elementary School, Everitt Middle School and Rutherford High School) are anticipated to accommodate the minimal increase in students that may result from an increase in the number of family-oriented units in the CRA's work program. While the Redevelopment Plan does encourage new high-density residential development, it is anticipated that this multi-family development will not have significant impact on the capacity of these schools or of the Bay County School District to accommodate any new students generated from these developments.

### G. Safeguards to Ensure Redevelopment Activities Follow the Redevelopment Plan

The Callaway CRA Board shall be fully subject to the Florida Sunshine Law and will meet as necessary to carry out the business of the Agency. The CRA Board shall publicly adopt by-laws to govern its activities and to ratify its administrative policies.

The Callaway CRA shall file an annual report with the State's Auditor General's Office, the City of Callaway, and any other entity required under State Law. This report shall contain a programmatic overview of the activities of the Callaway CRA as allowed by the Redevelopment Plan.

The Callaway CRA shall provide adequate safeguards to ensure that all leases, deeds, contracts, agreements, and declarations of restrictions relative to any real property conveyed shall contain restrictions, covenants, running with the land and its uses, or other such provisions necessary to carry out the goals and objectives of the Plan.

### Safeguards to Ensure Financial Accountability

1. The Callaway CRA shall maintain adequate records to provide for an annual audit which shall be conducted by an independent knowledgeable auditor selected by the City of Callaway. The findings of the audit shall be presented at a public meeting of the Callaway CRA Board and such findings shall be forwarded to the State Auditor General's Office by March 31 of each year for the preceding fiscal year, which shall run from October 1 through September 30.

The annual Audit report shall be accompanied by the Callaway CRA's Annual Report and shall be provided to the City of Callaway for public review and availability. Legal notice in a newspaper of general circulation shall be provided to inform the public of the availability for review of the Annual Audit and Annual Report.

2. A progress report outlook that reviews progress of the CRA to date shall be reviewed as part of any request for issuance of any TIF backed bond or similar instrument. This report shall also include the extent to which projects and programs shall be advanced by the requested indebtedness.
3. All Callaway CRA tax increment financing funds shall be held in a Redevelopment Trust Fund separately from other funds as required by state law.

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### **Safeguards to Ensure Proper Implementation and Project/Program Accountability**

1. Measurable objectives for each Callaway CRA program shall be established upon its administrative design and funding approval by the CRA Board. This shall be done on an annual basis at the time the TIF budget is adopted.
2. The Callaway CRA shall hold an annual informational public workshop to:
  - a. report on the status and progress of programs and projects;
  - b. gather input from property owners, citizens and interested parties regarding redevelopment activities; and
  - c. discuss strategies relating to local redevelopment issues.

### **Safeguards Through Retention of Certain Powers By The City**

Powers retained by the City shall be provided in the Interlocal Agreement between the Agency and the City.

### **Providing For a Time Certain and Severability**

All redevelopment activities of a contractual, financial and programmatic nature shall have a maximum duration, or commitment of up to, but not exceeding, forty (40) years.. The start date for the forty-year clock shall be the establishment of the Redevelopment Trust Fund by the City of Callaway.

## **H. Boundaries of the Callaway Community Redevelopment Area**

### **Justification of the Boundaries**

The Community Redevelopment Area was found to be the smallest possible area in which efforts to eliminate blight as found in the “Investigation of the Existence of Blighting Conditions and A Finding of Necessity for Redevelopment” study, prepared by PMG Associates, Inc. for the City of Callaway and adopted by the City in March of 2006. The designated area contained blighted commercial areas which included evidence of deteriorating structures, insufficient pedestrian facilities, faulty lot layout, and unsanitary or unsafe conditions. Additionally, the residential portions of the area had significant deterioration of drainage structures, faulty lot layout, defective pedestrian facilities, and inadequate building density pattern. Both the residential and commercial areas of this defined area also exhibited other blighting conditions as defined in F.S. 163.340(8). (see the adopted and afore referenced “Investigation of the Existence of Blighting Conditions and A Finding of Necessity for Redevelopment” study, prepared by PMG Associates, Inc. for more information).

Every effort was made to eliminate any portion of the Study Area that was not found to have blighting influences in order to insure that any resulting redevelopment area would not include areas that would not benefit from redevelopment activities. It was found that while some areas (particularly those around Lannie Rowe Lake and Bert Fox Pond) were not as in need of redevelopment as the commercial areas or surrounding major roadway corridors, they are part of the same drainage flow areas. As any drainage project would most likely need improvements throughout an entire flow area, it was imperative to include these areas in the final recommended redevelopment area.

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### Legal Description of the Callaway Community Redevelopment Area

A PORTION OF LAND LYING IN SECTIONS 7 AND 18, TOWNSHIP 4 SOUTH, RANGE 13 WEST, BAY COUNTY, FLORIDA; AND SECTION 12, TOWNSHIP 4 SOUTH, RANGE 14 WEST, BAY COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS:

BEGINNING AT THE SOUTHEAST CORNER OF SECTION 12, TOWNSHIP 4 SOUTH, RANGE 14 WEST, BAY COUNTY, FLORIDA; THENCE WESTERLY ALONG THE SOUTH LINE OF SAID SECTION 12, TO A POINT ON THE CENTERLINE OF STATE HIGHWAY 22A; THENCE NORTHERLY ALONG SAID CENTERLINE, TO A POINT ON THE CENTERLINE OF COLORADO STREET; THENCE WESTERLY ALONG SAID CENTERLINE, TO A POINT ON THE CENTERLINE OF ARLINGTON DRIVE; THENCE NORTHERLY ALONG SAID CENTERLINE, TO A POINT ON THE CENTERLINE OF EAST 3<sup>RD</sup> STREET (STATE ROAD 22); THENCE WESTERLY ALONG SAID CENTERLINE, TO A POINT ON THE SOUTHERLY EXTENSION OF THE EAST LINE OF THAT CERTAIN PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 2343, PAGE 1777, WITH THE AFORESAID CENTERLINE OF EAST 3<sup>RD</sup> STREET; THENCE DEPARTING AFORESAID CENTERLINE IN A NORTHEASTERLY DIRECTION, TO THE NORTHWEST CORNER OF THAT CERTAIN PARCEL OF LAND LYING IN SECTION 12, TOWNSHIP 4 SOUTH, RANGE 14 WEST, BAY COUNTY, FLORIDA, AS DESCRIBED IN OFFICIAL RECORDS BOOK 1653, PAGE 1182, AND OFFICIAL RECORDS BOOK 2483, PAGE 1751; THENCE EASTERLY ALONG THE NORTH LINE OF SAID PARCEL, TO THE NORTHEAST CORNER THEREOF; THENCE SOUTHERLY ALONG THE EAST LINE OF SAID PARCEL, TO THE NORTHWEST CORNER OF THAT CERTAIN PARCEL OF LAND AS RECORDED IN OFFICIAL RECORDS BOOK 670, PAGE 486 AND OFFICIAL RECORDS BOOK 991, PAGE 1306; THENCE EASTERLY ALONG THE SOUTH LINE OF THAT CERTAIN PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1259, PAGE 607 TO THE SOUTHEAST CORNER THEREOF; THENCE CONTINUING ALONG THE SOUTHLY PROJECTION OF THE AFORESAID PARCEL TO THE CENTERLINE OF STATE HIGHWAY 22A; THENCE NORTHERLY ALONG SAID CENTERLINE, TO A POINT ON THE NORTH RIGHT OF WAY LINE OF EAST 7<sup>TH</sup> STREET (COUNTY ROAD 2322); THENCE EASTERLY ALONG SAID RIGHT OF WAY LINE, TO A POINT ON A LINE THAT IS THE NORTHERLY PROJECTION OF THE WEST LINE OF THAT CERTAIN PARCEL OF LAND AS RECORDED IN OFFICIAL RECORDS BOOK 2149, PAGE 1404; THENCE SOUTHERLY ALONG THE WEST LINE OF SAID PARCEL TO THE SOUTHWEST CORNER THEREOF; THENCE EASTERLY ALONG THE SOUTH LINE OF SAID PARCEL AND CONTINUING EASTERLY ALONG THE SOUTH BOUNDARY OF THAT CERTAIN PARCEL AS DESCRIBED IN OFFICIAL RECORDS BOOK 179, PAGE 463, AND CONTINUING ON THE SOUTHERLY PROJECTION OF AFORESAID PARCEL TO THE INTERSECTION WITH THE CENTERLINE OF NORTH GAY AVENUE; THENCE SOUTHERLY ALONG SAID CENTERLINE, TO A POINT ON A LINE THAT IS PARALLEL WITH THE WESTERLY EXTENSION OF THE NORTH LINE OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1620, PAGE 536, OFFICIAL RECORDS BOOK 1829, PAGE 248, OFFICIAL RECORDS BOOK 2186, PAGE 583, OFFICIAL RECORDS BOOK 2569, PAGES 578 AND 581, AND OFFICIAL RECORDS BOOK 2579, PAGE 652; THENCE EASTERLY ALONG THE NORTH LINE OF SAID PARCEL, TO THE NORTHEAST CORNER THEREOF; THENCE SOUTHERLY ALONG THE EAST LINE OF SAID PARCEL, TO THE SOUTHEAST CORNER THEREOF; THENCE WESTERLY ALONG THE SOUTH LINE OF SAID PARCEL TO THE SOUTHWEST CORNER THEREOF; THENCE CONTINUING ON THE SOUTHERLY PROLONGATION OF AFORESAID SOUTH LINE TO THE INTERSECTION WITH THE CENTERLINE OF NORTH GAY AVENUE; THENCE SOUTHERLY ALONG SAID CENTERLINE, TO A POINT THAT IS PARALLEL WITH THE WESTERLY EXTENSION OF THE NORTH LINE

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OF THAT CERTAIN PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1067, PAGE 336, AND OFFICIAL RECORDS BOOK 1690, PAGE 657; THENCE EASTERLY ALONG THE NORTH LINE OF SAID PARCEL, TO THE NORTHEAST CORNER THEREOF; THENCE SOUTHERLY ALONG THE EAST LINE OF SAID PARCEL, AND CONTINUING SOUTHERLY ALONG THE EAST LINE OF THE PARCEL DESCRIBED IN OFFICIAL RECORD BOOK 1985, PAGE 885, AND OFFICIAL RECORDS BOOK 2437, PAGE 87; TO THE SOUTHEAST CORNER THEREOF; THENCE WESTERLY ALONG THE SOUTH LINE OF SAID PARCEL TO A POINT AT THE SOUTHWEST CORNER THEREOF; THENCE NORTHWESTERLY TO A POINT THAT IS THE SOUTHEAST CORNER OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 982, PAGE 47, AND OFFICIAL RECORDS BOOK 2320, PAGE 645; THENCE NORTHERLY ALONG THE EAST LINE OF SAID PARCEL, TO THE NORTHEAST CORNER THEREOF; THENCE WESTERLY ALONG THE NORTH LINE OF SAID PARCEL, TO THE NORTHWEST CORNER THEREOF; THENCE SOUTHERLY ALONG THE WEST LINE OF SAID PARCEL, TO THE SOUTHWEST CORNER THEREOF; THENCE DEPARTING AFORESAID PARCEL SOUTHWESTERLY TO THE NORTHWEST CORNER OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 992, PAGE 154, AND OFFICIAL RECORDS BOOK 2115, PAGE 1455; THENCE SOUTHERLY ALONG THE WEST LINE OF SAID PARCEL, TO THE SOUTHWEST CORNER THEREOF; THENCE EASTERLY ALONG THE SOUTH LINE OF SAID PARCEL, TO THE SOUTHWEST CORNER THEREOF, SAID POINT ALSO THE NORTHEAST CORNER OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1486, PAGE 581; THENCE SOUTHERLY ALONG THE EAST LINE OF SAID PARCEL, TO THE SOUTHEAST CORNER THEREOF; THENCE WESTERLY ALONG THE SOUTH LINE OF SAID PARCEL, TO THE SOUTHWEST CORNER THEREOF; THENCE CONTINUING WESTERLY ON THE SOUTHERLY PROJECTION OF THE AFORESAID LINE TO THE CENTERLINE OF HILL DRIVE; THENCE SOUTHERLY ALONG SAID CENTERLINE TO A POINT THAT IS PARALLEL TO THE EASTERLY EXTENSION OF THE NORTHEAST CORNER OF THAT CERTAIN PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 722, PAGE 107, AND OFFICIAL RECORDS BOOK 919, PAGE 261; THENCE WESTERLY ALONG THE NORTHERLY PROJECTION OF SAID NORTH LINE TO THE NORTHEAST CORNER THEREOF; THENCE CONTINUING WESTERLY ALONG THE AFORESAID NORTH LINE TO THE NORTHWEST CORNER THEREOF; THENCE CONTINUING WESTERLY ALONG THE NORTH LINE OF THAT CERTAIN PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 773, PAGE 372 TO THE NORTHWEST CORNER THEREOF; THENCE CONTINUING WESTERLY ALONG THE WESTERLY PROLONGATION OF AFORESAID NORTH LINE TO THE NORTHEAST CORNER OF THAT CERTAIN DEED AS DESCRIBED IN OFFICIAL RECORD BOOK 1536, PAGE 1137, SAID POINT ALSO BEING ON THE WEST RIGHT-OF-WAY LINE OF ANITA DRIVE; THENCE SOUTHERLY ALONG THE EAST LINE OF SAID PARCEL, TO THE SOUTHEAST CORNER THEREOF; THENCE EASTERLY ALONG THE NORTH LINE OF LOTS 86, 87, 88, 89, 90, 91, OF THE PLAT OF CALLAWAY CORNERS AS DESCRIBED IN PLAT BOOK 22, PAGE 92 THROUGH 94, PUBLIC RECORDS OF BAY COUNTY FLORIDA TO THE NORTHEAST CORNER THEREOF; THENCE CONTINUING EASTERLY OVER THE NORTH LINE OF THAT CERTAIN PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1292, PAGE 20, AND OFFICIAL RECORDS BOOK 2577, PAGE 99; THENCE CONTINUING EASTERLY ALONG THE NORTHERLY PROLONGATION OF AFORESAID NORTH LINE TO A POINT ON A CENTERLINE OF NORTH GAY AVENUE; THENCE SOUTHERLY ALONG SAID CENTERLINE, TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF STATE HIGHWAY 22; THENCE WESTERLY ALONG SAID RIGHT-OF-WAY LINE, TO A POINT THAT IS PARALLEL WITH THE NORTHERLY EXTENSION OF THE NORTHWEST CORNER OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1071, PAGE 388, THENCE SOUTHERLY ALONG THE WEST LINE OF SAID PARCEL, TO THE SOUTHWEST CORNER THEREOF; THENCE

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EASTERLY ALONG THE SOUTH LINE OF SAID PARCEL, TO THE SOUTHEAST CORNER THEREOF;

THENCE NORTHERLY ALONG THE EAST LINE OF SAID PARCEL TO THE NORTHEAST CORNER THEREOF, SAID POINT ALSO BEING ON THE SOUTH RIGHT-OF-WAY LINE OF STATE HIGHWAY 22; THENCE EASTERLY ALONG SAID RIGHT-OF-WAY LINE, TO A POINT AT THE NORTHEAST CORNER OF A PARCEL OF LAND BEING DESCRIBED AS CALLAWAY CHASE LOT 52 PER PLAT BOOK 23 AND PAGE NUMBER 18 THROUGH 19; THENCE SOUTHERLY ALONG THE EAST LINE OF AFORSAID PARCEL ALONG WITH THE FOLLOWING DESCRIBED PARCELS OF LAND PER CALLAWAY CHASE LOTS 51, 50, 49, 48, 47, 46, 45, 44, 43, 42, 41, 40, 39, 38, 37, 36, 35, 34, 33, AND 53, PER PLAT BOOK 23 AND PAGE NUMBER 18 THROUGH 19, IN THE PUBLIC RECORDS OFFICE OF BAY COUNTY, FLORIDA, TO A POINT AT THE SOUTHEAST CORNER OF SAID PARCELS; THENCE WESTERLY ALONG THE SOUTH LINE OF SAID PARCEL TO A POINT AT THE SOUTHWEST CORNER THEREOF; THENCE SOUTHERLY ALONG THE EAST LINE OF THAT CERTAIN PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1302, PAGE 461, AND OFFICIAL RECORDS BOOK 2169, PAGE 2379 TO A POINT AT THE SOUTHEAST CORNER THEREOF; THENCE WESTERLY ALONG THE NORTH LINE OF THAT CERTAIN PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1106, PAGE 868; THENCE CONTINUING WESTERLY ALONG THE SOUTH LINE OF A PARCEL OF LAND DESCRIBED IN OFFICIAL RECORDS BOOK 988, PAGE 1885, AND OFFICIAL RECORDS BOOK 2633, PAGE 1358, TO THE NORTHEAST CORNER OF A PARCEL OF LAND DESCRIBED IN OFFICIAL RECORDS BOOK 474, PAGE 536, OFFICIAL RECORDS BOOK 1967, PAGE 964, AND OFFICIAL RECORDS BOOK 2555, PAGE 1020; THENCE SOUTHERLY ALONG THE EAST LINE OF SAID PARCEL, TO A POINT AT THE NORTHEAST CORNER OF A PARCEL OF LAND DESCRIBED IN OFFICIAL RECORDS BOOK 824, PAGE 188, AND OFFICIAL RECORDS BOOK 1076, PAGE 1044; THENCE WESTERLY ALONG THE NORTH LINE OF SAID PARCEL, TO A POINT AT THE NORTHWEST CORNER THEREOF; THENCE SOUTHERLY ALONG THE WEST LINE OF SAID PARCEL, TO A POINT AT THE SOUTHWEST CORNER THEREOF; THENCE EASTERLY ALONG THE SOUTH LINE OF SAID PARCEL, TO A POINT AT THE SOUTHEAST CORNER THEREOF; THENCE SOUTHERLY ALONG THE EAST LINE OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 181, PAGE 169 TO A POINT THAT IS THE NORTHWEST CORNER OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1480, PAGE 1096; THENCE EASTERLY ALONG THE NORTH LINE OF SAID PARCEL AND THE FOLLOWING DESCRIBED PARCELS OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1349, PAGE 916, OFFICIAL RECORDS BOOK 1900, PAGE 1905, TO A POINT ON A CENTERLINE OF HILL DRIVE, SAID POINT BEING PARALLEL WITH THE EASTERLY EXTENSION OF THE NORTHEAST CORNER OF SAID PARCEL; THENCE SOUTHERLY ALONG SAID CENTERLINE, TO A POINT ON A LINE PARALLEL WITH THE WESTERLY EXTENSION OF THE NORTHWEST CORNER OF THAT CERTAIN PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1294, PAGE 197, AND OFFICIAL RECORDS BOOK 1627, PAGE 1619; THENCE EASTERLY ALONG THE NORTH LINE OF SAID PARCEL, TO A POINT THAT IS THE NORTHEAST CORNER THEREOF; THENCE SOUTHERLY ALONG THE EAST LINE OF SAID PARCEL; THENCE CONTINUE SOUTHERLY ALONG THE EAST LINE OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 343, PAGE 136, AND OFFICIAL RECORDS BOOK 334, PAGE 669 TO A POINT AT THE SOUTHEAST CORNER OF SAID PARCEL, SAID POINT ALSO BEING THE SOUTHWEST CORNER OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 941, PAGE 623; THENCE EASTERLY ALONG THE SOUTH LINE OF SAID PARCEL TO A POINT AT THE SOUTHEAST CORNER OF SAID PARCEL; THENCE NORTHERLY ALONG THE EAST LINE OF SAID PARCEL; THENCE CONTINUE NORTHERLY ALONG THE EAST LINE OF A PARCEL OF LAND

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AS DESCRIBED IN OFFICIAL RECORDS BOOK 802, PAGE 243, TO A POINT ON THE SOUTH RIGHT-OF-WAY LINE OF STATE HIGHWAY 22, SAID POINT ALSO BEING THE NORTHWEST CORNER OF AFORESAID PARCEL; THENCE EASTERLY ALONG SAID RIGHT-OF-WAY LINE, TO A POINT THAT IS THE NORTHEAST CORNER OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 752, PAGE 154, AND OFFICIAL RECORDS BOOK 2440, PAGE 560 AND 562; THENCE SOUTHERLY ALONG THE EAST LINE OF SAID PARCEL, TO A POINT ON A CENTERLINE OF HARVEY STREET, SAID POINT BEING PARALLEL WITH THE SOUTHERLY EXTENSION OF THE EAST LINE OF AFORESAID PARCEL; THENCE EASTERLY ALONG SAID CENTERLINE TO A POINT ON A LINE THAT IS PARALLEL WITH THE SOUTHERLY EXTENSION OF THE SOUTHEAST CORNER OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 817, PAGE 482, OFFICIAL RECORDS BOOK 1785, PAGE 1662 AND 1665, AND OFFICIAL RECORDS BOOK 1837, PAGE 619; THENCE NORTHERLY ALONG THE EAST LINE OF SAID PARCEL, TO A POINT ON THE SOUTH RIGHT-OF-WAY LINE OF STATE HIGHWAY 22, SAID POINT ALSO BEING THE NORTHEAST CORNER OF SAID PARCEL; THENCE EASTERLY ALONG SAID RIGHT-OF-WAY LINE TO A POINT ON A CENTERLINE OF NORTH KIMBREL AVENUE; THENCE NORTHERLY ALONG SAID CENTERLINE TO A POINT ON A LINE THAT IS PARALLEL WITH THE EASTERLY EXTENSION OF THE NORTH LINE OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 907, PAGE 820, AND OFFICIAL RECORDS BOOK 2547, PAGES 233 AND 238; THENCE WESTERLY ALONG THE NORTH LINE OF SAID PARCEL, TO A POINT AT THE NORTHWEST CORNER THEREOF; THENCE NORTHERLY ALONG THE WEST BOUNDARY OF A PARCEL OF LAND DESCRIBED AS KIMBREL ESTATES TO A POINT THAT IS PARALLEL WITH THE EASTERLY EXTENTION OF THAT CERTAIN DEED AS DESCRIBED IN OFFICIAL RECORD BOOK 1647, PAGE 1653 AND OFFICIAL RECORD BOOK 2211, PAGE 1479; THENCE WESTERLY ALONG THE SOUTH LINE TO A POINT AT THE SOUTHWEST CORNER OF SAID PARCEL; THENCE NORTHERLY ALONG THE WEST LINE OF SAID PARCEL TO A POINT AT THE NORTHEAST CORNER OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1376, PAGE 731; THENCE WESTERLY ALONG THE NORTH LINE OF SAID PARCEL, TO A POINT THAT IS PARALLEL WITH THE SOUTHERLY EXTENSION OF THE CENTERLINE BLUE JAY AVENUE; THENCE NORTHERLY ALONG SAID CENTERLINE OF SAID BLUE JAY AVENUE TO A POINT THAT IS PARALLEL WITH THE WESTERLY EXTENSION OF THE NORTH LINE OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 1376, PAGE 731; THENCE EASTERLY TO AND ALONG THE NORTH LINE OF SAID PARCEL TO THE NORTHEAST CORNER OF SAID PARCEL, SAID POINT ALSO BEING THE SOUTHEAST CORNER OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 1884, PAGE 1324, OFFICIAL RECORDS BOOK 2232 PAGE 1918, AND OFFICIAL RECORDS BOOK 2372, PAGE 839; THENCE NORTHERLY ALONG THE EAST LINE OF SAID PARCEL; THENCE CONTINUING NORTHERLY ALONG THE EAST LINE OF THE FOLLOWING DESCRIBED PARCELS AS DESCRIBED IN OFFICIAL RECORDS BOOK 1884, PAGE 1321, OFFICIAL RECORDS BOOK 1973, PAGE 2222, TO THE NORTHEAST CORNER OF THAT CERTAIN PARCEL OF LAND AS DISCRIBED IN OFFICIAL RECORDS BOOK 732, PAGE 577, OFFICIAL RECORDS BOOK 941, PAGE 307, AND OFFICIAL RECORDS BOOK 1278, PAGE 582; THENCE EASTERLY ALONG THE SOUTH LINE OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 1487, PAGE 649, OFFICIAL RECORDS BOOK 1675, PAGE 1088, OFFICIAL RECORDS BOOK 2569, PAGES 578 AND 581, AND OFFICIAL RECORDS BOOK 2579, PAGE 652, TO A POINT AT THE SOUTHEAST CORNER OF SAID PARCEL; THENCE SOUTHERLY ALONG THE WEST SIDE OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 162, PAGE 507, OFFICIAL RECORDS BOOK 358, PAGE 16, AND OFFICIAL RECORDS BOOK 2677, PAGE 351; THENCE CONTINUING SOUTHERLY ALONG THE WEST LINE OF THE FOLLOWING DESCRIBED PARCELS AS DESCRIBED IN OFFICIAL RECORDS BOOK 1066,

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PAGE 1747, OFFICIAL RECORDS BOOK 812, PAGE 380, OFFICIAL RECORDS BOOK 1184, PAGE 1618, AND OFFICIAL RECORDS BOOK 1777, PAGE 900; EXTENDING ON AFORESAID WEST LINE TO A POINT ON A CENTERLINE OF WEST 6<sup>TH</sup> STREET; THENCE EASTERLY ALONG SAID CENTERLINE, TO A POINT ON A CENTERLINE OF NORTH KIMBREL AVENUE; THENCE NORTHERLY ALONG SAID CENTERLINE, TO A POINT ON A LINE THAT IS PARALLEL WITH THE WESTERLY EXTENSION OF THE NORTH LINE OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 1771, PAGE 1747, AND OFFICIAL RECORDS BOOK 2485, PAGE 12; THENCE EASTERLY TO AND ALONG THE NORTH LINE OF SAID PARCEL TO THE NORTHEAST CORNER OF SAID PARCEL; THENCE SOUTHERLY ALONG THE WEST LINE OF THE FOLLOWING DESCRIBED PARCELS AS DESCRIBED IN OFFICIAL RECORDS BOOK 2557, PAGE 1167, OFFICIAL RECORDS BOOK 2780, PAGE 2399, OFFICIAL RECORDS BOOK 739, PAGE 157, OFFICIAL RECORDS BOOK 2780, PAGE 2399, OFFICIAL RECORDS BOOK 1296, PAGE 353, OFFICIAL RECORDS BOOK 1313, PAGE 205, OFFICIAL RECORDS BOOK 1309, PAGE 1991, OFFICIAL RECORDS BOOK 1808, PAGE 1782, OFFICIAL RECORDS BOOK 1995, PAGE 1262, OFFICIAL RECORDS BOOK 2130, PAGES 1985 THROUGH 1987, OFFICIAL RECORDS BOOK 1501, PAGE 76, OFFICIAL RECORDS BOOK 2171, PAGE 124, OFFICIAL RECORDS BOOK 1523, PAGE 1758, AND OFFICIAL RECORDS BOOK 1539, PAGE 613; TO A POINT AT THE SOUTHWEST CORNER OF SAID PARCEL; THENCE EASTERLY ALONG THE SOUTH LINE OF SAID PARCEL TO THE NORTHEAST CORNER OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 1370, PAGE 1720; THENCE SOUTHERLY ALONG THE EAST LINE OF SAID PARCEL, TO THE NORTHWEST CORNER OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 2259, PAGES 56 THROUGH 58; THENCE EASTERLY ALONG THE NORTH LINE OF SAID PARCEL TO A POINT ON THE EASTERLY EXTENSION OF AFORESAID NORTH LINE TO THE CENTERLINE OF NORTH COMET AVENUE; THENCE SOUTHERLY ALONG SAID CENTERLINE, TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF STATE HIGHWAY 22; THENCE WESTERLY ALONG SAID RIGHT OF WAY LINE, TO A POINT ON A LINE THAT IS PARALLEL WITH THE NORTHERLY EXTENSION OF THE EAST LINE OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 1362, PAGE 46; THENCE SOUTHERLY TO AND ALONG THE EAST LINE OF SAID PARCEL, TO THE SOUTHEAST CORNER OF SAID PARCEL; THENCE WESTERLY ALONG THE SOUTH LINE OF SAID PARCEL TO THE NORTHWEST CORNER OF A PARCEL OF LAND, AS DESCRIBED AS LOT 9 OF THE WILDWOOD COURT DEVELOPMENT AS DESCRIBED IN PLAT BOOK 21, PAGE 92, PUBLIC RECORDS OF BAY COUNTY, FLORIDA; THENCE SOUTHERLY ALONG THE WEST LINE OF LOTS 9 AND 10 OF THE AFORESAID PLAT TO THE SOUTHWEST CORNER THEREOF SAID POINT ALSO BEING KNOWN AS THE NORTHWEST CORNER OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 1697, PAGE 254, OFFICIAL RECORDS BOOK 2159, PAGE 1404, OFFICIAL RECORDS BOOK 2385, PAGE 898, AND OFFICIAL RECORDS BOOK 2676, PAGE 316 AND 328; THENCE EASTERLY ALONG THE NORTH LINE OF SAID PARCEL AND CONTINUING EASTERLY ALONG THE NORTH LINE OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 863, PAGE 301, OFFICIAL RECORDS BOOK 2160, PAGE 495, OFFICIAL RECORDS BOOK 2471, PAGE 1417, OFFICIAL RECORDS BOOK 2492, PAGE 231, OFFICIAL RECORDS BOOK 2636, PAGE 1364, OFFICIAL RECORDS BOOK 2645, PAGE 18 TO A POINT THAT IS THE NORTHEAST CORNER OF SAID PARCEL; THENCE SOUTHERLY ALONG THE EAST LINE OF SAID PARCEL, AND EXTENDING TO A POINT ON A CENTERLINE OF LOIS STREET; THENCE EASTERLY ALONG SAID CENTERLINE, TO A POINT ON A LINE THAT IS PARALLEL WITH THE SOUTHERLY EXTENSION OF THE EAST LINE OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 461, PAGE 254; THENCE NORTHERLY ALONG THE EAST LINE OF SAID PARCEL, TO A POINT AT THE NORTHEAST CORNER OF SAID PARCEL, SAID POINT ALSO BEING KNOWN AS THE NORTHWEST CORNER OF A PARCEL OF LAND, AS

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DESCRIBED IN OFFICIAL RECORDS BOOK 2552, PAGE 842, OFFICIAL RECORDS BOOK 2565, PAGE 1799, AND OFFICIAL RECORDS BOOK 2828, PAGE 2324; THENCE EASTERLY ALONG THE NORTH LINE OF SAID PARCEL, AND EXTENDING TO A POINT ON A CENTERLINE OF COMET AVENUE; THENCE SOUTHERLY ALONG SAID CENTERLINE TO A POINT ON A CENTERLINE OF LOIS STREET; THENCE EASTERLY ALONG SAID CENTERLINE TO A POINT ON A LINE THAT IS PARALLEL WITH THE SOUTHERLY EXTENSION OF THE EAST LINE OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 2035, PAGE 268, AND OFFICIAL RECORDS BOOK 2842, PAGE 1726; THENCE NORTHERLY TO AND ALONG THE EAST LINE OF SAID PARCEL TO THE NORTHEAST CORNER THEREOF; THENCE CONTINUE NORTH ALONG THE EAST LINE OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 1666, PAGE 1102, AND OFFICIAL RECORDS BOOK 2343, PAGE 280; THENCE CONTINUE NORTH ALONG THE EAST LINE OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 1454, PAGE 1459, AND OFFICIAL RECORDS BOOK 1509, PAGE 247, AND EXTENDING TO A POINT ON THE NORTH RIGHT OF WAY LINE OF STATE HIGHWAY 22; THENCE WESTERLY ALONG SAID RIGHT OF WAY LINE TO A POINT AT THE SOUTHEAST CORNER OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 1502, PAGE 1049; THENCE NORTHERLY TO AND ALONG THE EAST LINE TO THE NORTHEAST CORNER THEREOF; THENCE WESTERLY ALONG THE NORTH LINE OF SAID PARCEL TO THE NORTHWEST CORNER OF SAID PARCEL, ALSO DESCRIBED AS THE SOUTHWEST CORNER OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 1300, PAGE 1949; THENCE NORTHERLY ALONG THE WEST LINE OF SAID PARCEL TO THE NORTHWEST CORNER THEREOF; THENCE EASTERLY ALONG THE NORTH LINE OF SAID PARCEL TO THE NORTHEAST CORNER OF SAID PARCEL AND CONTINUING ON THE EASTERLY EXTENSION OF SAID NORTH LINE TO A POINT ON A CENTERLINE OF KATHERINE AVENUE; THENCE SOUTHERLY ALONG SAID CENTERLINE TO A POINT ON A LINE THAT IS PARALLEL WITH THE WESTERLY EXTENSION OF THE NORTH LINE OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 2410, PAGE 1423; THENCE EASTERLY TO AND ALONG THE NORTH LINE OF SAID PARCEL TO THE NORTHERNMOST NORTHEAST CORNER OF SAID PARCEL; THENCE SOUTHERLY ALONG THE EASTERN MOST LINE IF SAID PARCEL TO THE EASTERNMOST SOUTHEAST CORNER OF SAID PARCEL; THENCE WESTERLY ALONG THE NORTH LINE OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 840, PAGE 612, OFFICIAL RECORDS BOOK 1256, PAGE 1600, AND OFFICIAL RECORDS BOOK 1478, PAGE 1304, TO THE NORTHWEST CORNER; THENCE NORTHERLY ALONG THE EAST LINE OF A PARCEL OF LAND, AS DESCRIBED IN OFFICIAL RECORDS BOOK 999, PAGE 176, TO THE NORTHEAST CORNER THEREOF; THENCE WESTERLY ALONG THE NORTH LINE OF SAID PARCEL TO THE NORTHWEST CORNER THEREO; THENCE SOUTHERLY ALONG THE WEST LINE OF SAID PARCEL AND EXTENDING TO A POINT ON THE SOUTH RIGHT OF WAY LINE OF STATE HIGHWAY 22; THENCE EASTERLY ALONG SAID RIGHT OF WAY LINE TO A POINT ON A LINE THAT IS THE NORTHEAST CORNER OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 2012, PAGE 2002; THENCE SOUTHERLY ALONG THE EAST LINE OF SAID PARCEL TO THE SOUTHEAST CORNER THEREOF; THENCE EASTERLY ALONG THE SOUTH LINE OF A PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 1575, PAGE 91, OFFICIAL RECORDS BOOK 2238, PAGE 2087, AND OFFICIAL RECORDS BOOK 2680, PAGE 671 AND EXTENDING TO A POINT ON THE EASTERLY RIGHT-OF-WAY LINE OF BERTHE AVENUE (COUNTY HIGHWAY 2323); THENCE SOUTHERLY ALONG SAID RIGHT-OF-WAY LINE AND EXTENDING SOUTHERLY TO THE INTERSECTION WITH THE SOUTH RIGHT-OF-WAY LINE OF BOAT RACE ROAD; THENCE WESTERLY ALONG SAID RIGHT-OF-WAY LINE TO THE INTERSECTION WITH A POINT ON A CENTERLINE OF SOUTH TYNDALL

## II. Establishment of the Callaway CRA

PARKWAY (US HIGHWAY 98); THENCE NORTHERLY ALONG SAID CENTERLINE TO THE POINT OF BEGINNING;

LESS AND EXCEPTING THE FOLLOWING PARCELS OF LAND TO WIT:

THOSE CERTAIN PARCELS OF LANDS AS DESCRIBED IN OFFICIAL RECORDS BOOK 1871, PAGE 1119, AND OFFICIAL RECORDS BOOK 1916, PAGE 1231; OFFICIAL RECORDS BOOK 1643, PAGE 1277; OFFICIAL RECORDS BOOK 2004, PAGE 1366; OFFICIAL RECORDS BOOK 616, PAGE 669, AND OFFICIAL RECORDS BOOK 2523, PAGE 30; OFFICIAL RECORDS BOOK 852, PAGE 736, AND OFFICIAL RECORDS BOOK 2178, PAGE 688; OFFICIAL RECORDS BOOK 2770, PAGE 760; OFFICIAL RECORDS BOOK 1306, PAGE 1892, OFFICIAL RECORDS BOOK 2762, PAGE 631, AND OFFICIAL RECORDS BOOK 2768, PAGE 1027; OFFICIAL RECORDS BOOK 1618, PAGE 226, OFFICIAL RECORDS BOOK 2243, PAGE 363, AND OFFICIAL RECORDS BOOK 2398, PAGE 1627; OFFICIAL RECORDS BOOK 703, PAGE 595; OFFICIAL RECORDS BOOK 703, PAGE 595; AND OFFICIAL RECORDS BOOK 653, PAGE 381, AND OFFICIAL RECORDS BOOK 2508, PAGE 518, PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

# **Section III**

## **Existing Conditions**

**A. Overview of the Area**

The Callaway CRA is located in the northwestern portion of the City of Callaway in Bay County, Florida. Its general boundaries are those lands within the City of Callaway City Limits south of East 7<sup>th</sup> Street, east of Highway 22a (Bob Little Road) except for a slight western jag along Highway 22, north of Cherry Street on the west side of North Tyndall Parkway, north of Boat Race Road on the east side of North Tyndall Parkway and west of Berthe Avenue. In total, the CRA comprises approximately 1402 acres of which approximately 1,281 are developable and the remaining 121 is comprised of streets and other rights-of-way.

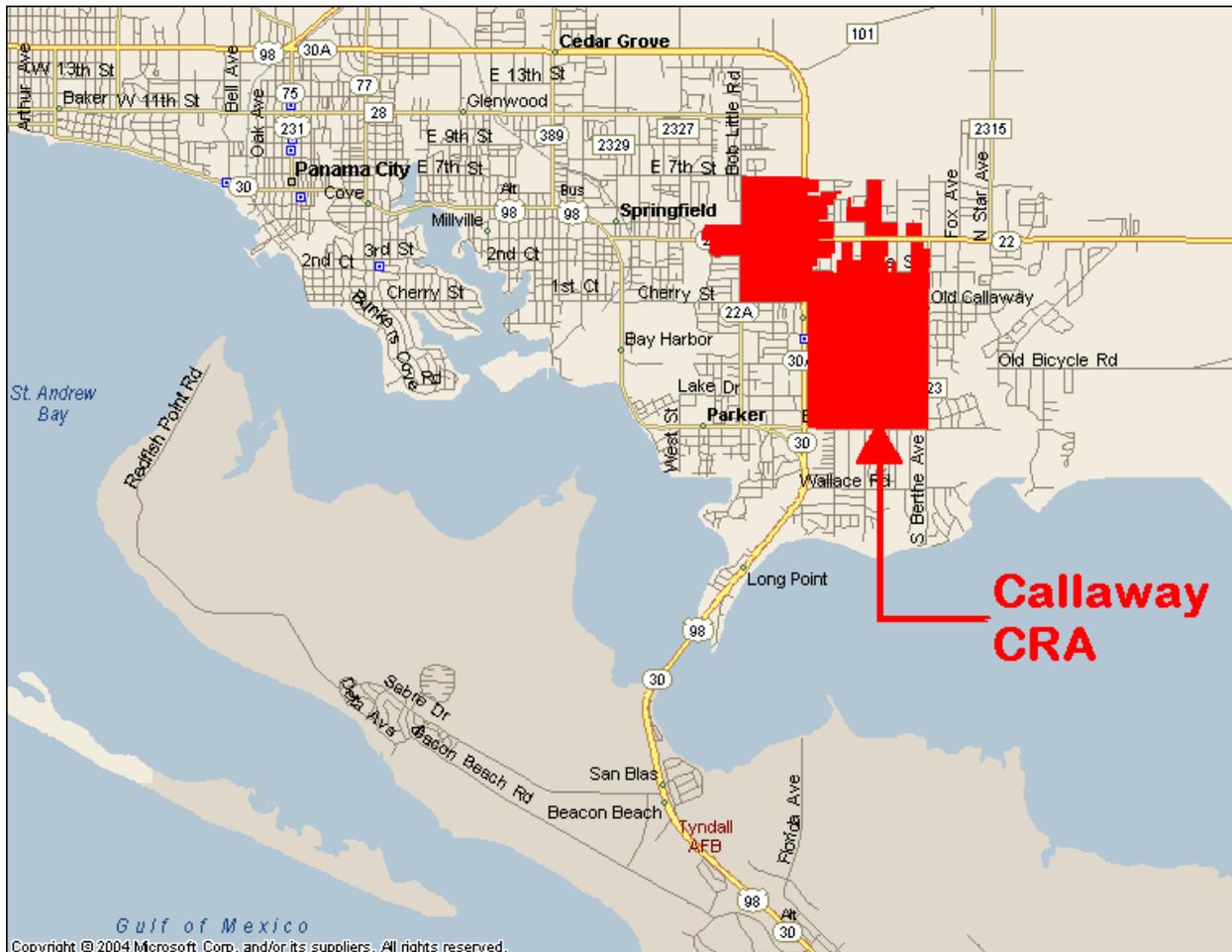


Figure 3.1 Map of the Surrounding Region.



### III. Existing Conditions

The Callaway community today is in need of improvements, since it currently exhibits the conditions of blight that spurred the establishment of the CRA. (Please refer to Section II., Establishment of the Callaway CRA, for a description of the legal basis for creation of a CRA). Necessary improvements include, but are not limited to: land use and zoning changes to minimize land use conflicts, provide for the commercial needs of the community and prepare for a more efficient utilization of residential land, increased employment opportunities, development of vacant land, street and sidewalk improvements, and new open space and recreation opportunities and upgraded and enhanced stormwater drainage systems.

The potential for a more vibrant, liveable and revitalized community exists within the area if its strengths of location, available infill properties and a program of revitalization and design guidelines can enhance the appearance of the commercial districts.

#### **B. Brief History of Callaway and its Population Growth**

The local government of Callaway was formed and the first officials elected on January 15, 1936. The City officials who won the first election remained in office, but later became inactive. After twenty years of inactivity, the community of Callaway was reactivated in 1959.

On November 9, 1959, the name was changed from the Community of Callaway to the Town of Callaway, and on November 18, 1963, Callaway gained its status as a city.

Since the re-establishment of the local government of Callaway, the City has experienced tremendous growth. According to the United States Census, the population in 1960 was approximately 950. By 1970, the City had grown to 3,240 residents, for an annual increase of 13% per year.

During the period from 1970 to 1980, the Census showed that an additional 3,914 residents resided within the city limits of Callaway. This brought the total to 7,154 residents, more than doubling the population during this ten (10) year period for an annual increase of 8.2%.

During the early 1980s, from 1980 through 1985, Callaway went through a period of rapid expansion that is not representative of its long term growth rate. The expansion during these years is a product of the expansion of Tyndall Air Force Base. During these years, the population of Callaway expanded from 7,154 to 10,919, for an average increase of 753 residents per year.

Callaway continued a steady growth pattern. From 1990 through 1999, it is estimated that Callaway grew by 2,165 residents, which equates to approximately 240 residents per year for nine (9) years.

Bay County's growth rate was approximately 2.8% per year between 1970 and 1980 as compared to the City's growth rate of 8.2% per year. Between 1980 and 1989, Callaway grew at a rate of 6.7% as compared to Bay County's growth of 3.1% for the same period. Between 1990 and 1999, Callaway and Bay County as a whole increased in size by approximately 3% per year.

Callaway's population in 2000, according to the United States Census, was 14,233 and its estimated population in 2005 is 14,437 showing a marketed decrease in population growth. However, Callaway is anticipated to begin a period of growth through future annexations and construction. The projected population for 2015 is 16,148 (as estimated based on population projections contained in the Panama City Long Range Transportation Plan (2020)), which is an increase of 1,815.

**C. Economic History of Callaway**

The economic growth in Callaway started mainly with the logging and sawmill industries in the late 1800’s and early 1900’s. However, a major influence in the development of today’s Callaway was still to come. Tyndall Air Force Base, which was established in 1941, is one of the largest Tactical Air Command installations in the world, providing training, weapons testing and air defense for the southeastern portion of the United States. Located south of Callaway across East Bay, this military base has contributed greatly to the growth of Callaway, in both population and its economy.

A large percentage of the residents of the City are associated with this military installation or are retired military personnel. With approximately 6,300 military and civilian employees, Tyndall’s annual payroll is in excess of \$182 million. Providing homes for these employees, both military and civilian, has been a major growth factor for the community, and the economic impact has been a growth force for the City.

In addition to this major economic contribution from the military, many have chosen Callaway as their home, even though they may work in another area of the County. This demand for housing has brought about other developments that have added to the economic base of the City such as shopping centers, banks, fast-food chains and retail outlets to serve the community. These commercial ventures employ many residents, also contributing to the economy of the City.

**D. Economic Base**

The majority of existing businesses are located along Tyndall Parkway with some located along the Highway 22 Corridor. Other businesses are found along Highway 22A (Bob Little Rd.) and in other off corridor areas.

As can be seen by Table 3.1, the overwhelming percentage of business establishments in the Callaway CRA are in the Service Industries (35.2%) and Retail Businesses (32.2%). The next highest percentage of business establishments are Finance/Real Estate (14.4%) and Construction (5.1%).

**Table 3.1 BUSINESS ESTABLISHMENTS IN THE CALLAWAY CRA BY SIC CODE**

CATEGORY	PRIMARY AREA (CRA BOUNDRIES)			
	Number of Businesses	Percent of Total Businesses	Number of Employees	Percent of Total Employees
Agricultural and Mining	6	2.5%	38	2.0%
Construction	12	5.1%	135	7.1%
Manufacturing	4	1.7%	35	1.8%
Utilities/Transportation	8	3.4%	18	0.9%
Wholesale	3	1.3%	21	1.1%
Retail	76	32.2%	941	49.6%
Finance/Insurance/Real Estate	34	14.4%	147	7.7%
Services	83	35.2%	476	25.1%
Hotels	4	1.7%	26	1.4%
Public Administration	1	>0.1%	28	1.5%
Non Classified	5	2.1%	34	1.8%
<b>Total</b>	<b>236</b>	<b>100.0%</b>	<b>1,899</b>	<b>100.0%</b>

### III. Existing Conditions

Source: Claritas, Inc., 2006



Figure 3.3 Typical Retail Strip Center in Callaway



Figure 3.4 Bayland Plaza East (office uses)

**E. The Callaway Market Area**

PMG Associates, Inc. undertook a review of the retail spending and demand in the CRA’s market area. The market area for the CRA area is defined as the geographic boundaries containing the most likely consumers of products within the Callaway CRA District. For purposes of this report, the market area was drawn to include that area between: the Bay County limits on the east, East Bay on the South, to the west on U.S. Business 98 with the western boundary shifting eastward along Highway 22 to Transmitter Road, and on the north by a line that would be an eastward extension of U.S. 98/30A at the point this roadway turns southward north of Highway 22 (see Figure 3.5). The justification for these boundaries are the lack of commercial properties east of Callaway, and the overabundance located in the 23<sup>rd</sup> street area in Panama City. Areas on the south side of the Bay (such as Tyndall AFB and Mexico Beach) were not included.

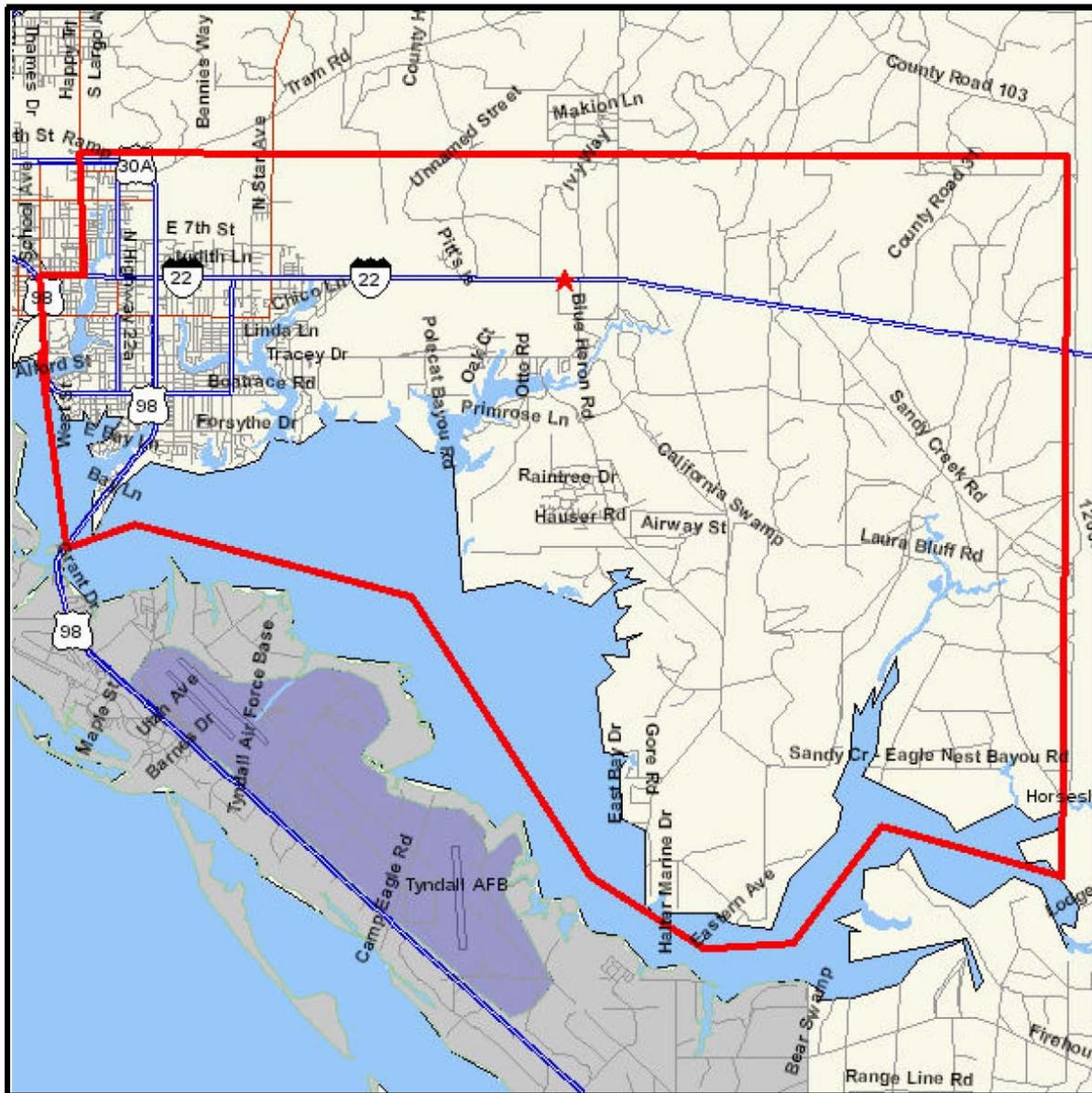


Figure 3.5 – The Callaway CRA Market Area – (boundaries are in red)

### III. Existing Conditions

The retail gap or surplus in the area is defined as the amount of money spent by residents of the area on various retail products and services (Expenditures) and the actual value of the sales of such products and services in the area (Sales). Subtracting the value of Sales from Expenditures gives the value of products and services (Gap/Surplus). Gap is the value of purchases made by area residents outside the market area. Types that exhibit a Surplus are those types which people outside the market area are purchasing within it.

**TABLE 3.2 – RETAIL SALES SURPLUS/GAP IN THE CALLAWAY CRA MARKET AREA**

Retail Store Type	Expenditures	Sales	Gap/Surplus
Motor Vehicle Parts and Dealers	\$79,089,751	\$14,871,620	\$ 64,218,131
Electronics and Appliances	\$ 8,164,350	\$ 2,040,197	\$ 6,124,153
Building Materials/Garden Equipment	\$39,469,915	\$14,399,510	\$ 25,070,405
Food and Beverage Stores	\$48,556,490	\$27,770,694	\$ 20,785,796
Health and Personal Care	\$20,891,846	\$14,985,542	\$ 5,906,304
Clothing and Accessories	\$15,995,359	\$ 3,129,376	\$ 12,865,983
Sporting Goods, Hobbies, Books/Music	\$ 5,857,128	\$ 1,437,971	\$ 4,419,157
General Merchandise	\$45,964,162	\$93,950,652	\$(47,986,490)
Restaurants	\$37,711,962	\$39,555,214	\$ (1,843,252)

#### F. Population Demographics, Income, Employment and Housing Statistics

The data presented in this section was drawn from Claritas, Inc., a commercial provider of demographic data and the reports were designed for the specific boundaries of the CRA.

##### Demographic Summary

The following table lists selected demographic information for the CRA area, the City of Callaway and the entire of Bay County.

**Table 3.3 Selected Demographics, Callaway CRA Area and Bay County**

CATEGORY	CALLAWAY CRA	CITY OF CALLAWAY	BAY COUNTY
Population (2006 Est.)	6,993	14,356	161,420
Households (2006 Est.)	2,865	5,702	66,105
Average Household Size	2.44	2.52	2.39
Median Age	35.75	34.97	38.84
Attended College	47.57%	54.89%	50.91%
Average Household Income	\$43,232	\$48,483	\$54,609
Median Household Income	\$36,117	\$40,859	\$42,845
Employed Over 16 Years of Age	61.25%	64.57%	59.18%
Unemployment Rate	4.03%	3.49%	2.85%
Average Commute (minutes)	25.28	25.18	23.14
Owner Occupied Units	62.93%	64.68%	69.32%
Median Value Owner-Occupied Housing	\$132,324	\$148,378	\$148,560
Median Year Structure Built	1980	1983	1983
Average Length of Residence	10 years	9 years	9 years
Households Below Poverty Rate	10.83%	8.58%	10.12%

Source: Claritas

### III. Existing Conditions

#### Population

The total estimated population in the Callaway CRA for the year 2006 amounted to 6,993 people.

#### Income

The overall median household income of the CRA is \$36,117. This is lower than the City median of \$ 40,859 and County median of \$42,845.

#### Poverty

Poverty status is defined as having a median income that is between 30% and 50% of the County average. In the CRA overall, 10.83% of residents are considered to be living in poverty, compared to 8.58% in the City and 10.12% in the entire County.

#### Employment

The rate of employment for persons over 16 for the Callaway CRA area is 61.25%, which is lower than the City-wide average of 64.57% but higher than the County-wide average of 59.18%. The unemployment rate for the study area is higher (4.03%) than the total City-wide (3.49%) and County-wide (2.85%) figures. Employment of the resident population is concentrated in the Services and Sales and Office categories with well over half of all employment in these classes. The following table lists the employment by category.

**Table 3.4 \*Civilian Employment Distribution by Category – Callaway CRA Area**

<b>CATEGORY</b>	<b>PERCENT</b>
Management, Business and Finance	6.50
Professional and Related Occupations	13.63
Service	23.28
Sales and Office	30.34
Farming, Fishing, and Forestry	0.49
Construction, Extraction and Maintenance	12.35
Production, Transportation and Material Moving	13.37

\* 4.99% of the total employed person in the CRA are in the Armed Forces. These persons are not part of the Distribution percentages shown.

#### Housing

There are approximately 2,865 dwelling units within the Callaway CRA. These units include a mix of multi-family units, duplexes, single family units and other housing types. They are spread around the CRA area in various zoning district which govern the types of units allowed in an area (see Map 3.1 – Callaway CRA Dwelling Units).

A neighborhood's stability can often be gauged by comparing the percentage of housing that is owner occupied to that which is rented. In the CRA overall, 62.93% of the housing is owner-occupied with the remaining 37.17% renter-occupied. For the City 64.68% of the housing is owner occupied and in Bay County as a whole, 69.32% of housing units are owner-occupied.



**G. Parks and Recreation Facilities**

Parks

There is only one park in the CRA, Veteran’s Park which is located on Cherry Street just east of South Gay Street. There are several larger, active parks located within walking distance of the CRA limits that serve the CRA’s residents. These parks include John B. Gore Park, Patterson Park in Callaway and the Springfield Sports Complex in the City of Springfield.

Map 3.4 indicates the location of Veterans’ Park as well as locations for potential new parks and open space (which are outlined in Section V – Redevelopment Strategies) and the street layout within the City.

**H. Land Use and Existing Zoning**

Land Use

The CRA comprises approximately 1402 acres of which 1281 are developable (the remainder consists of streets or other rights-of-way). In 2006, the greatest acreage was actually composed of residential land, at 787 acres, or 56% of the land. The next largest acreage, and highest percentage of land was occupied by residential uses, at 239.2 acres, or 27% of the land. The table below illustrates in more detail the land use composition of the CRA in 2006.

**Table 3.6 Land Use Composition as of 2006\***

<b>Land Use Category</b>	<b>Percent of CRA</b>	<b>Acreage</b>	<b>Number of Parcels</b>	<b>Building Floor Area (Sq. Ft.)</b>
Vacant	13%	178	466	9,069*
Residential	56%	787	2,142	4,096,875
Commercial	8%	109	93	472,087
Institutional	7%	100	48	371,066
Industrial	2%	26	13	114,647
Office	1%	16	24	95,638
Other	13%	184	27	884
<b>TOTAL</b>	<b>100%</b>	<b>1402</b>	<b>2,813</b>	<b>5,160,266</b>

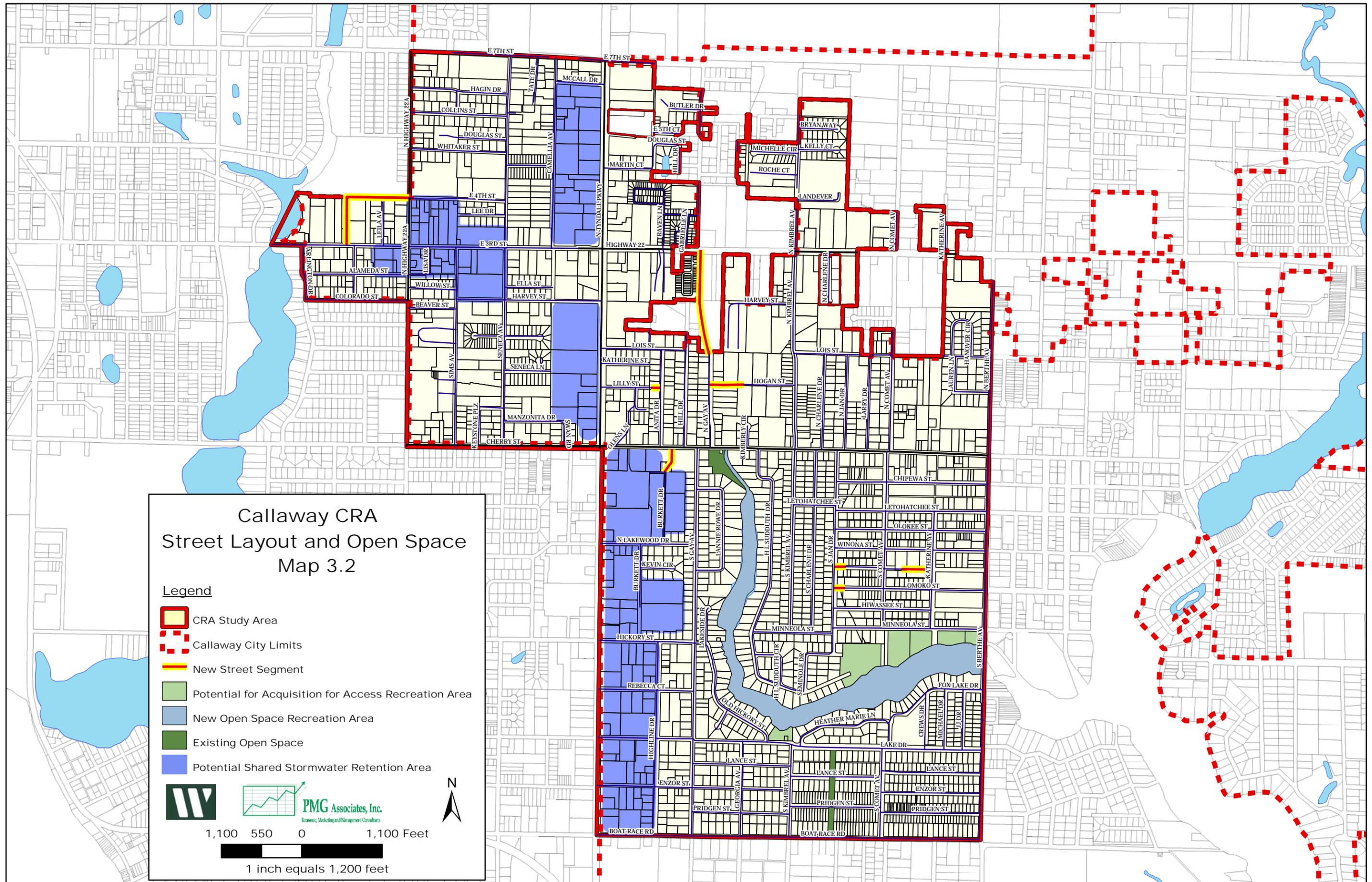
\*Source: Bay County Property Appraiser/Bay County GIS Dept.

Tyndall Parkway and Highway 22 Corridors

The large majority of properties directly adjacent to both of these corridors within the CRA are commercial. Along Tyndall Parkway most of the parcels are developed for retail or office uses. Highway 22 consists of a mix of uses with some commercial land actually being used for residential uses at the time of this report. Along both corridors land that is not commercial is generally being used for multi-family residential.

East of Gay Ave South of Harvey Street

The area of the CRA in this vicinity is largely low density commercial consisting mostly of single family homes. There is a small bit of commercial land at Berthe and Cherry Street that is currently being used for single family residences. There are a few commercial parcels scattered along Cherry Street.



West of Tyndall Parkway

This area, outside of the commercial corridors of Tyndall and Highway 22 contains a majority of low density land uses to the north of Highway 22 and High Density to the South. There are also a few commercial uses and a cemetery along Bob Little Road (Highway 22A).

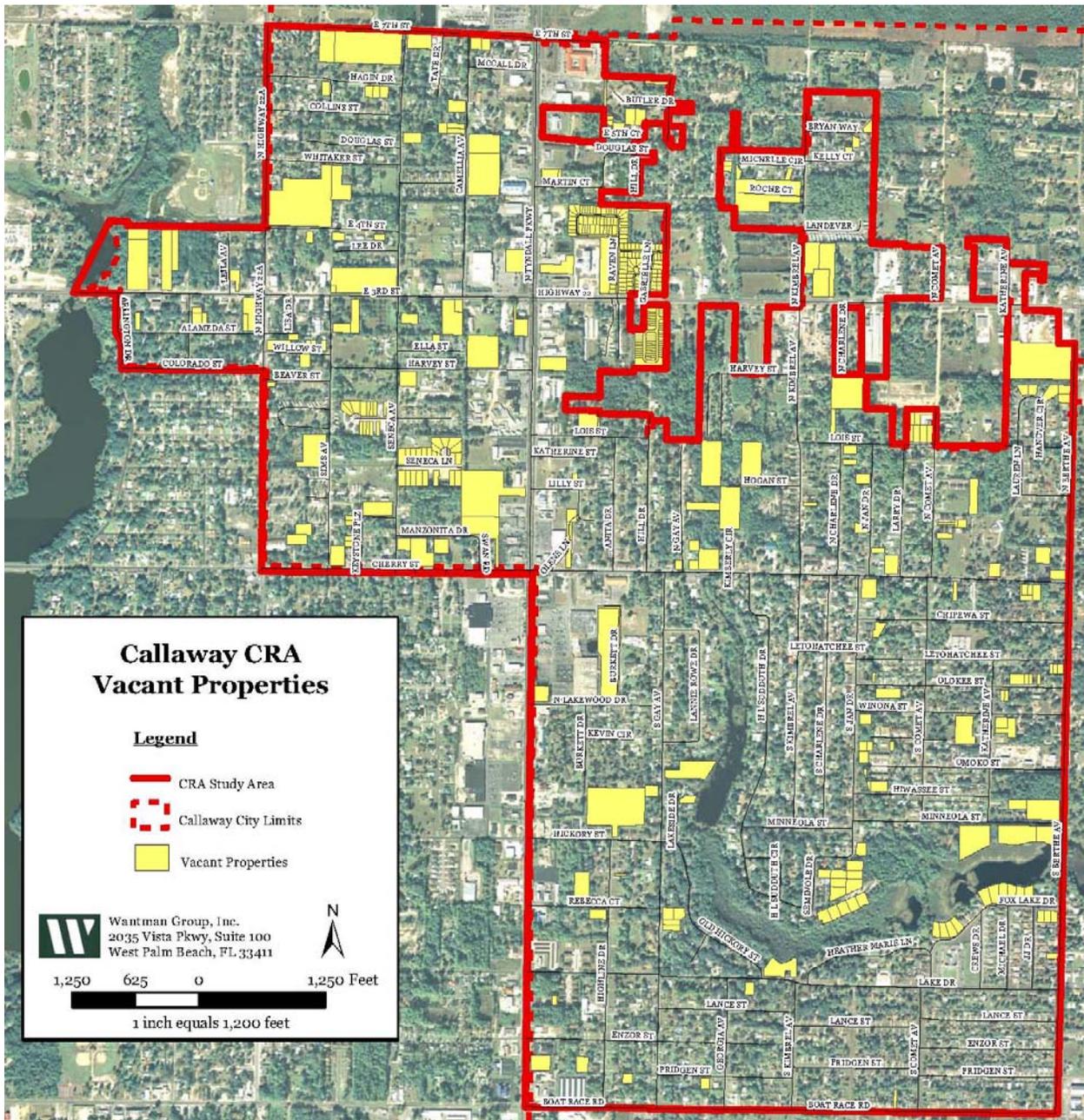


Fig. 3.11 Vacant Parcels in the CRA.

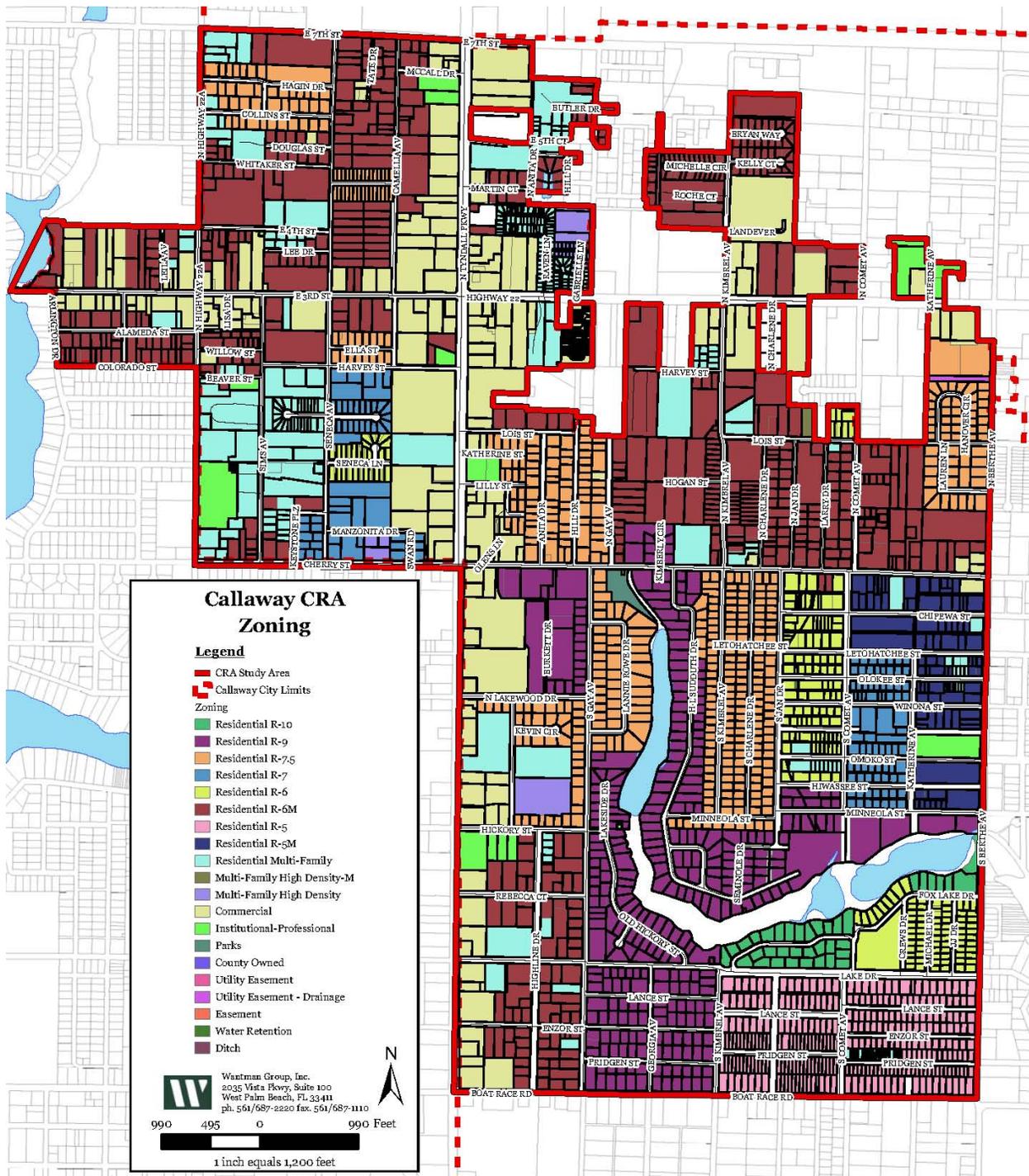


Fig. 3.12 Existing Zoning Map

**I. Vacant Parcels**

According to the County Property Appraiser in 2006, there are 466 vacant parcels in the Callaway CRA. As indicated in Figure 3.11 (page III-10), these parcels are spread throughout the area, and several of them are large enough for significant projects.



*Figure 3.14 Vacant Parcel on North Tyndall Parkway at Martin Court*

**J. Infrastructure**

Streets and Sidewalks

While streets are always in need of maintenance, generally the streets within the CRA are in acceptable condition. All of the streets are paved and few potholes or other visible deformities are evident. There is anecdotal evidence from the City Staff that the road base is lacking in some areas, however, this is cannot be confirmed without further engineering study. (See Map 3.2 for Street Layout and New Street Segments recommended in Section V of this Report)

Sidewalks, as found in the Finding of Necessity Study, are severely lacking throughout the district. In addition, many of those sidewalks that do exist are not up to current accessibility standards. Generally, the only sidewalks in the CRA that are acceptable along Tyndall Parkway south of Highway 22.

Wastewater/Sewer System

The wastewater and sewer systems in Callaway are in place. The system is, for the most part, adequate for current demand. Any increase in demand will necessitate additional upgrades and may tax the system's capacity.

Stormwater Management

A stormwater management system is in place in Callaway. This system has not been maintained to peak capacity and thus is a great concern. Most of the structures are open, earthen trenches which have significant silt deposits compromising capacity. Culverts in the system are deteriorating to a point that concrete is falling apart exposing structural steel elements, and corrugated metal pipes are rusting and in some instances severely crushed. This system is a major concern for this report and will be the major undertaking of the CRA.

### III. Existing Conditions



*Figure 3.15 Corrugated Pipe on East 7<sup>th</sup> Street*



*Figure 3.16 Silt deposits on Berthe Avenue*



*Figure 3.17 Visible Structural Steel at Culvert on Boat Race Road*

The system is also a safety concern as side slopes of the open trenches are not angled safely, jagged steel is exposed to the public and there are almost no open culvert pipes (some as large as 36 inches) that have any protective grates or other obstacles to prevent children or wildlife from entering the pipes.

#### Traffic Access

Callaway is situated along two major corridors, Highway 22 and Tyndall Parkway (a.k.a U.S. 98). This proximal location is both an advantage and a disadvantage. While the roadways bring significant traffic to the City, Highway 22 does not have significant commercial establishments along it now and thus its traffic is not best utilized. Meanwhile, Tyndall Parkway is utilized as a regional roadway which might be threatened by the proposed “Gulf Coast Parkway” that may be designed as a regional thruway. This would significantly reduce the regional traffic on Tyndall Parkway leaving mostly local traffic (including vehicles traveling to and from Tyndall Air Force Base). This would significantly reduce the overall traffic volume on the roadway.

### III. Existing Conditions

Cherry Street is another entry point into the CRA district however it ends in a residential neighborhood and promotion of through traffic could disrupt areas that are more residential in nature. Cherry Street also has no room for additional capacity. These major roadway are lacking in aesthetics however. Both private properties and the roadways are lacking in landscaping and contain standard lighting and other features (except recently landscaped Tyndall Parkway).

Fairly good connections exist between the neighborhoods of the CRA and these major roadways. A few segments of road could be added to facilitate movement within the District and out to the corridors.

#### Parking

If all businesses were operating at capacity, parking could be an issue. Many of the commercial properties are small, have little room for parking and many, as cited in the Finding of Necessity Study, do not have any drainage, are not paved, are not properly stripped, nor are they handicapped accessible. As properties are redeveloped, parking will be an issue.

#### Future Transportation Plans

The Bay County Transportation Planning Organization lists its future transportation improvements in two documents: the Transportation Improvement Program (TIP), and the Long Range Transportation Plan (LRTP). The TIP projects look five years ahead, while the LRTP projects span the next twenty years.

There are no projects included for the Callaway CRA in the TIP:

The following projects are included in the needs assessment section of the LRTP:

- Widening of Highway 22 from the western City Limits to Tyndall Parkway (US 98) from two lanes to four. \*
- Widening of Highway 22 from Tyndall Parkway (US 98) to the Berthe Avenue from two lanes to four.\*
- Widening of Tyndall Parkway (US 98) from the southern City Limits to Highway 22 from four lanes to six.
- Widening of Tyndall Parkway (US 98) from the Highway 22 to 7<sup>th</sup> Street from four lanes to six.
- Realignment/construction of 7<sup>th</sup> Street from Tyndall Parkway (US 98) to Star Avenue.

\* - indicates that project limits extend beyond the CRA Boundaries but only that are in the CRA was included in the description above.

#### **K. Public Safety**

Callaway contracts with the Bay County Sheriff's Office to provide police services and fire protection is the responsibility of the City of Callaway Fire Department. These services are currently provided from the Fire Station/Sheriff's Substation located at 323 Berthe Avenue. This location is just on the edge of the CRA's eastern boundary. The City is currently seeking to rebuild this facility possibly relocating these services.

Review of calls to 911 for both police and fire services did not indicate any significant crime or other public safety issues that need to be addressed through any prevention or other programs such as any community policing innovations.

# **Section IV**

## **Public Input Process**

## STAKEHOLDER INTERVIEWS

In April of 2007 principals of PMG Associates, Inc. had scheduled 20 "stakeholder" interviews. Each interview consisted of 23 questions designed to uncover key issues regarding the new "Callaway CRA Area" regarding the business climate and plans for the future. Some of the statements, comments, and ideas offered by the residents, property owners, and business owners interviewed are listed below (not in order of preference but grouped into issue categories). It should be noted that these items are listed as offered by the interviewees, thus, some items may be contradictory and others may be listed under several issues depending upon the context in which the item was raised during the interview:

### General Appearance:

- The streets are narrow in the CRA area
- Houses are close to the street
- Business area needs better maintenance
- Need design standards
- Width of streets are fine
- Appearance needs improvement so it is perceived as "safer" and more attractive
- Facades need improvements, as do parking lots.

### Business Overall Climate:

- Need to embrace our history
- Need to bring in "neat" manufacturing or other type of employment
- Need other retail i.e.; home improvement retailer and a grocery
- Bring in a department store
- Need dress shop, computer stores, craft stores, restaurants, a movie theater
- Tyndall Parkway looks "tired and needs help"
- Need employment centers. More offices.
- New business area will be 22 North to Galleria
- Need all kinds of retail in the area
- Gulf Coast Highway will be a big boost
- Don't allow certain uses anymore i.e. car washes, auto parts shops

### Competitive Markets:

- Panama City
- The Mall
- Soon – Star Ave
- 23<sup>rd</sup>
- 10<sup>th</sup>
- Destin
- AFB Commissary
- Lynn Haven

**Mixed-use projects:**

- Need higher density behind the commercial
- There's no need to have Mixed Use
- Have to do it, there's no choice

**Future building ideas/needs:**

- 100 feet tall should be the maximum. Where the height is now, at 50 feet is ok
- 5 story limit is fine
- Should have live/work units
- Get rid of trailers in the single family areas
- Build more pedestrian oriented projects
- 10 stories would be great
- Separate single family areas from mobile home areas
- No higher than 160 feet
- Keep current height
- Future Signature project could be a new City Hall
- The heights should take into consideration the Fire Department and what they can do
- 3 or 4 stories due to fire issues
- Keep all building heights the same and keep the water view available.
- Improve the look of the cemetery with an iron gate.

**Parking and Transportation:**

- Streets are narrow in the area.
- Better traffic enforcement
- The street system is badly laid out and needs improvements
- Should 4 lane SR 22

**Events and activities:**

- Need more basketball hoops and other activities
- Need a "movie" theater
- Need more events and a good location to have those events
- Need an auditorium to hold events to bring in people
- Events that are family oriented
- Any events at night must be "clean events"
- A lack of public land prevents events

**Facilities that are needed or could be used:**

- More parks
- Rebuild of roads-base of roads are bad or non-existent
- Have an Indian Village on the pond
- Need to fix Patterson Park
- Need Town Center – out on SR 22
- Underground utilities
- A place like a YMCA for swimming
- A skate park by the sports complex
- A fishing pier added at the Callaway Men’s Club
- Add more passive facilities at the Men’s club i.e. swings, picnic tables, seesaws.

**Problems and Issues facing Callaway:**

- Traffic flow and cleanliness
- Need a vision
- Concurrency
- Control growth
- Need to supplement streetlights where there are “gaps” exist
- Roads are one of the most important issues facing the City today
- Drainage needs to be improved in the CRA Area
- Drainage systems are “dangerous” and need to be fixed
- Growth
- Take care of flooding after rains
- The transitory nature of the population due to the military is an issue.
- Need standards for exiting properties.
- The Gulf Coast Highway will have an effect on the businesses in the district. businesses will move away.
- Aggressiveness of Panama City to provide water and sewer
- Need better code enforcement and area “clean-up.”
- A proactive code enforcement officer
- Need water and sewer
- Garbage collection
- Pollution
- The areas from 7<sup>th</sup> to Star Ave.
- Tie 7<sup>th</sup> and 11<sup>th</sup> streets into Star Ave.
- Better way-finding especially at night.
- The need to expand and grow
- Absentee ownership
- We should have our own Police Department
- Have noise ordinances

**PUBLIC PARTICIPATION:**

PMG Associates, Inc. held a series of public outreach programs during the time frame of engagement. Two meetings were for input into this plan and the third was for the presentation of the plan.

During the first public input meeting, participants were asked their perceptions on various “talking points” or topics. These ideas and perceptions were then written on papers which were available for viewing around the room. Some of the topics that came up during this meeting were the following.

What are good things about the community?

There is a diversity of development (both residential and commercial) going on.  
The CRA is finally happening  
There is a low vacancy rate in the existing commercial buildings

What are bad things about the community?

Drainage problems abound and affect both safety and capacity  
There is a lack of sidewalks and the ones that exist are poorly maintained  
Lack of uniformity in land use regulations and use of the land.  
The level of service of the roadways is not good  
The connectivity of the roadways is not good.  
Not enough family restaurants  
No competition in the grocery store retail area  
Need less auto related uses  
A library is missing, need one  
Cherry has traffic congestion  
Intersections that are bad are, Boat Race and Berthe, Cherry and Tyndell, and 22 and Tyndell.

What types of retail or activities would you like to have?

Stores:

- Computer
- Sam’s Club
- Home Improvement
- Entertainment venues, like bowling alley, movie theater, a “putt-putt” golf and a place for skating.
- Retails dress shops with high end clothing
- More neighborhood parks
- Activities for children
- A water recreation use area
- Places to go walking.

What could be improved:

Landscaping

Commercial building look “tired” need help to spruce up outsides.

Appearance standards are needed and things would improve

Need be have more attention on pedestrian “connectivity”

The participants were also asked to Rank the subjects that were discussed by applying a colored dot to the issues/ideas/challenges that they thought were highest on their list, of moderate importance and low importance. Blue represented the highest interest, green moderate and red the lowest. The results are as follows:

<b>Topic</b>	<b>Number of DOTS</b>
<u>What are good things about the community?</u>	
<i>Blue represented the highest interest, green moderate and red the lowest.</i>	
There is a diversity of development (residential and commercial).	No Dots
Vacant Lots	Green -1
The CRA is finally happening	Blue-1
There is a low vacancy rate in the existing commercial buildings	Red-2
<u>What are bad things about the community?</u>	
<i>Blue represented the highest interest, green moderate and red the lowest.</i>	
Drainage problems abound and affect both safety and capacity	Blue-6
Lack of sidewalks and the ones that exist are poorly maintained	Blue-2, Red-2, Green-1
Lack of uniformity in land use regulations and use of the land	Blue-1, Green -1
Diversity	Blue-1
The level of service of the roadways is not good	Green - 3
The connectivity of the roadways is not good.	Blue-1
Not enough family restaurants	Green - 3
No competition in the grocery store retail area	Green -2, Red - 2
Need less auto related uses	Blue-1, Red-1
A library is missing, need one	Blue-3
Cherry has traffic congestion	Blue-2
Intersections that are bad are, Boat Race and Berthe	Blue-1, Green -1
Cherry and Tyndall	No Dots
22 and Tyndall	No Dotes

**Topic** **Number of DOTS**

What types of retail or activities would you like to have?

*Blue represented the highest interest, green moderate and red the lowest.*

Stores:

- |  |                   |
|--|-------------------|
| • Computer   | Green-1           |
| • Sam’s Club   | Red-1             |
| • Home Improvement   | Red 3, Blue-1     |
| Entertainment venues, like bowling alley, movie theater,<br>a “putt-putt” golf and a place for skating | Green-4<br>Red -1 |
| • Retails dress shops with high end clothing   | Red - 2           |
| • More neighborhood parks  | Red 2, Blue-1     |
| • Activities for children  | Green -3          |
| • A water recreation use area  | Red -1, Green- 1  |
| • Places to go walking   | Red -1            |

What could be improved:

*Blue represented the highest interest, green moderate and red the lowest.*

- |  |                  |
|--|------------------|
| Attractive landscaping   | Blue-1, Red - 1  |
| Commercial building look “tired” need help to spruce up outsides | Blue-2, Green-2  |
| Appearance standards are needed and things would improve         | Blue - 2         |
| Need be have more attention on pedestrian “connectivity”         | Green – 1, Red-2 |

During the second public input meeting the participants were requested to note or write on City maps, in specific areas of the City what they thought should happen. The participants were divided into two groups.

Areas of concern and notation made were as follows:

- Have sidewalks to 7<sup>th</sup>
- Have tress in the median of North Tyndall Parkway (NTP)
- Improve mobile home appearance
- Put a park by Heather Marie Lane and Old Hickory Street on the water
- Recreation should be on the water between HL Sudduth Drive and Lannie Rowe Drive and Lakeside Drive
- Home improvement-building material businesses could go be east of NTP
- Make all store fronts uniform along NTP
- Transition business/Single Family and Multi family East of NTP and south of Cherry Street
- Stores and recreation like; crafts, grocery, office supply, bowling alley should go along NTP, north of Cherry Street
- Beautify Cherry Street

#### IV. Public Input Process

- Clean the “smelly” lift station by Veteran’s Park
- Improve the traffic flow on Cherry Street
- Improve drainage along East 3<sup>rd</sup> Street
- Get appliance stores along Cherry Street, near to Swan
- Grocery store/Target could go on the corner of NTP and E. 3<sup>rd</sup> Street
- Put a senior center around Katherine Avenue and South side of Highway 22

# **Section V**

# **Redevelopment Strategies**

### A. Purpose

This section is designed to outline the major strategies, projects and programs that are recommended to be implemented by the Callaway Community Redevelopment Agency. While key components of the CRA's future work plan are outlined, this section is not intended to be an exhaustive list of the projects and programs to be undertaken. This section has been created with suggestions as to implementation keeping in mind that regular review of conditions of the neighborhood and needs of its residents and property owners is vital in creating effective and cost-efficient projects and programs that meet the needs outlined in this Plan. Locations of property on which potential public improvements outlined in this section can be found on Map 5.1. Descriptions of different elements of Map 5.1 can be found in the appropriate sub-sections below. An overall view of all projects specifically recommended can be found in Map 5.3 – Conceptual Plan at the end of this Section.

### B. Infrastructure Strategy

The most important component of this Community Redevelopment Plan is the strategy for infrastructure. Of particular interest in this section is the need for significant re-construction, upgrading and expansion of the stormwater management system within the CRA and the provision of sidewalks throughout the District.

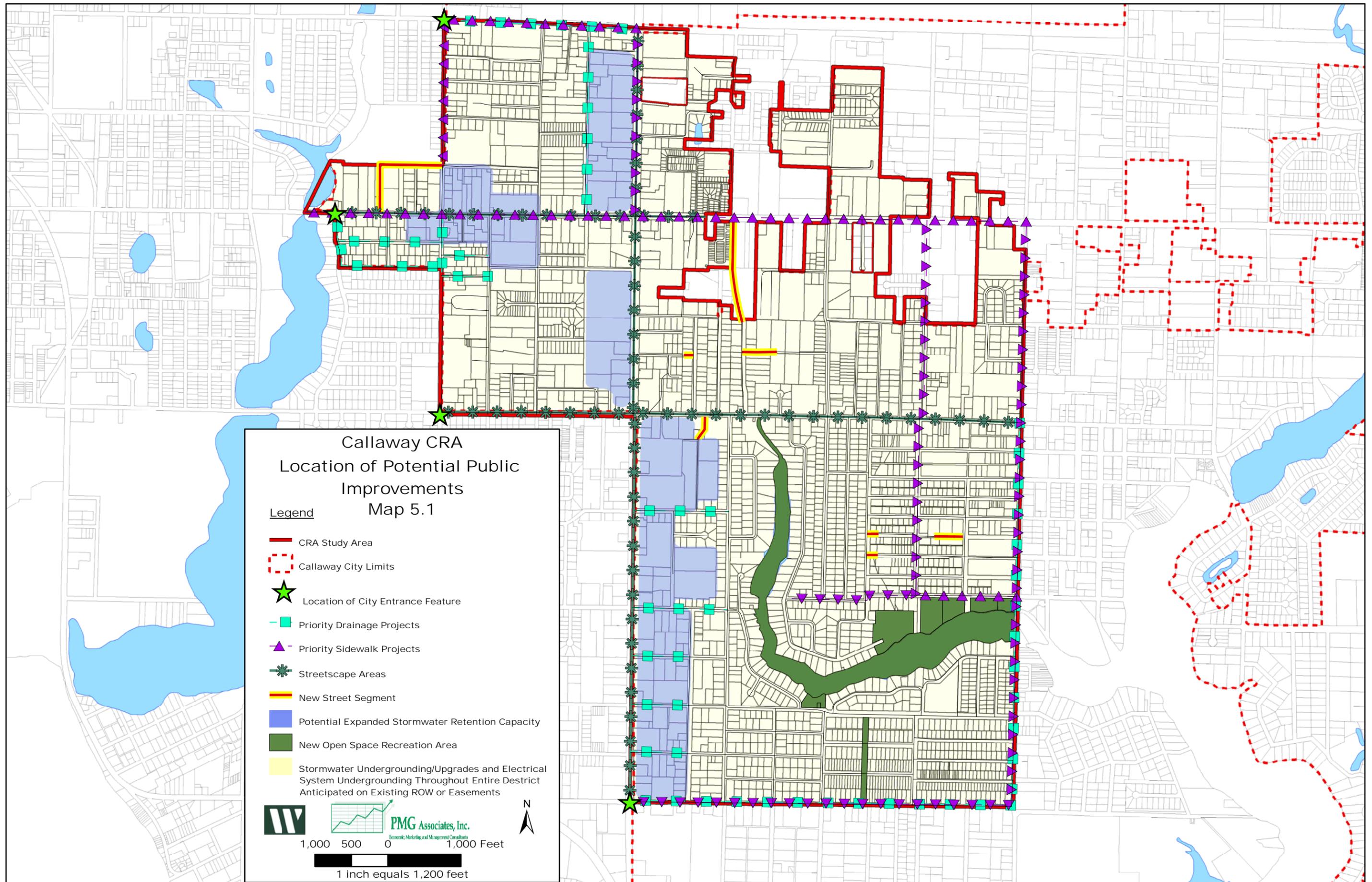
#### Stormwater Management System

The stormwater system within the CRA district is in dire need of repair, maintenance and upgrading. The system was originally designed during a period when the City was in its infancy and was designed with minimal standards. Thus, a good portion of the current system contains open earthen trenches that are fairly deep and have slopes that do not meet current standards for safety. Additionally, the system has literally begun to disintegrate with concrete culverts crumbling, corrugated metal pipes have been crushed and have begun to oxidize. Many of the open trenches have a layer of silt at the bottom that rises to halfway up adjacent culvert pipes. All of these conditions have led to a system that presents concerns for health, safety and welfare of the many children in the neighborhood that play around these areas as well as others. The system was not designed for the potential flow it could receive in today's built environment and its design capacity has been severely compromised by the deterioration of the decades since much of the system was originally constructed.

The system is also under pressure from private property run-off. A large portion of the Tyndall Parkway Commercial District was constructed before there was any requirement for on-site retention of stormwater. Many of these properties have insufficient on-site systems and drain into the public right-of-way. Many of the smaller properties do not have the land available for retention areas which would necessitate the need for costly underground storage systems.

The entire system is in need of repair and upgrade for capacity and safety. These upgrades and repairs include, but are not limited to: New water retention areas, dredging of existing retention areas, re-sloping of existing trenches, undergrounding of piping where re-sloping to current standards is not possible and where it is aesthetically necessary or practical, replacement of deteriorating culverts and corrugated pipes, installation of safety grating over existing culverts, and better interconnections between sections of the system in case of obstruction or other failure.

While the aforementioned repairs, upgrades and expansions are required throughout the CRA district, several projects warrant specific mention and should be priority projects for the CRA. These projects include:



## V. Redevelopment Strategies

### Berthe Avenue and Boat Race Road

The system along Berthe Avenue is a mixture of deep trenches (some as deep as 7 feet) just off the edge of the roadway, and concrete lined “channels” of 3 to 4 foot in depth. The system has minimal pollution control before entering the Callaway Bayou. There are locations where large culverts traverse private driveways with a drop of 3 to 4 feet into the trench just inches off the driveway. Additionally, these large culverts are not covered with any safety grating or barrier to prevent children or wildlife from entering the pipes. Areas of this stretch also contain some of the most silted areas of the system with several culvert pipes silted to a level that significantly block the pipe opening.

Boat Race Road, which is interconnected with the Berthe Avenue system, includes two different types of construction. On the south side, there are deep open trenches in need of dredging and/or undergrounding, while on the north side, there is a mix of trenches and underground systems. Drains for the underground section have been overgrown by grass and weeds, concrete culverts are crumbling and require replacements. This area will require underground pipes, drains, pollution control structures, and better connections to assist in the movement of stormwater runoff from adjacent streets.

### Highway 22

In order for the areas along Highway 22 to be properly developed, stormwater drainage will need to be addressed. In the areas just west of Tyndall Parkway, to just west of Seneca Avenue, stormwater generally runs into open drainage ditches. These can be a detriment to the development of commercial properties in the area as they will be forced to set-back from the ROW. This setback can reduce visibility and provide a mental barrier that prevents many potential patrons from visiting the businesses. Therefore, the CRA should endeavor to make certain stormwater drainage is placed underground or piped to a retention area not interfering with the potential commercial use of the property (perhaps to a shared retention area).

Highway 22 west of the location cited above, appears to have no true drainage systems other than stormwater draining to unpaved, unsloped swales or flowing down sidestreets into stormwater drains or ditches on these streets. Movement of stormwater is clearly evident in the area as it has eroded the edge of the roadways and there is a drop from the edge of the pavement into unpaved parking areas or swales. Again, stormwater systems will need to be designed and installed in the area.

Highway 22 east of Tyndall Parkway also includes significant drainage ditches as the method of stormwater management, however, these ditches are generally located only on the north side of the roadway with swale drainage on the south side. Towards the eastern edge of the CRA district drainage is clearly a significant problem on the roadway. Warning signs indicating potential flooding of the road are posted in this area. The difficulty with addressing drainage in this area is that it is a State controlled roadway that runs through irregular boundaries of the City/Unincorporated areas. There are portions of this roadway that are in the CRA (which are by definition in the City of Callaway) as well as portions that are unincorporated Bay County.

While all of these areas will require redesign and significant stormwater management infrastructure improvement, the CRA is best suited to wait on the widening of this roadway rather than to undertake such a program on its own. While financially this is a positive to the CRA, the project may not happen in an appropriate timeline and thus, commercial development must be approved with the understanding of the future width of the roadway and need for stormwater management/retention. Additionally, the CRA should diligently work to get the widening project (with complete stormwater management system) included in the 5-Year Transportation Improvement Plan of the Bay County Transportation Planning Organization (MPO), the entity that controls the spending of Federal and State transportation funding in the area.

## V. Redevelopment Strategies

### Alameda Street Area

The area around Alameda including Arlington Drive, Willow Street, Beaver Street and Colorado Street, have numerous design deficiencies. These deficiencies include one area where the drainage trench is at the edge of the roadway and immediately drops 18 inches exposing the roadbed. Other problems in the area include narrow open drainage flows covered by vegetation and a water flow-way in the roadway that required separation markers from the roadway itself for safety reasons.

Upgrades in this area will also required pipes, drains, culvert replacements, and may require obtaining new easements in some areas.

### 7<sup>th</sup> Street/Camellia Ave

Sections of this area contain a mixture of problems including trenches along 7<sup>th</sup> Street that are heavily silted, do not meet slope requirements, are too close to the edge of the roadway and have crushed and mangled openings to the corrugate pipes connecting the system across driveways. There are also deep trenches close to the roadway and to homes.

While the 7<sup>th</sup> Street section is in need of a redesign and replacement. Camellia is in need of a more consistent system as it appears to be a patchwork of portions installed at different times which includes, underground pipes, drains, open trenches (some of which are slope appropriate some which are not).

### Pond Dredging and Expansion

The area's three ponds, Sudduth, Burt Fox and Rogers should be studied further to determine their potential capacity for retention. The capacity of these areas, which are already a part of the system, have been compromised by the silt and accumulation of vegetative matter. Recent investigations have indicated that the ponds may be less than 50% of their design depth. A study should be undertaken to determine the requirements to maintain these ponds to their design capacity and to determine the potential to expand their capacity for retention. The wetlands areas between the ponds should be reviewed to determine how they can fit into the system needs without destruction of the habitat they present.

If retention can be expanded in this area, the area-wide system should be redesigned to include additional outfalls and connections to insure redundancy in case of obstruction or other failure in the system.

### Sidestreets off Tyndall Parkway South of Cherry Street

The streets intersecting with Tyndall Parkway south of Cherry are also suffering from older systems with deep trenches close to the edge of the roadway. While the areas do not appear to have the similar silting problems as elsewhere, they present a significant safety concern.

These areas are in need of undergrounding of the system due to the lack of land area to meet slope requirements. Exfiltration and movement to a retention area may be necessary.

### Shared Retention Area(s) on Tyndall/Highway 22

In order to facilitate less run-off into the right-of-ways as well as to promote increased use of land area, the CRA should pursue the creation of shared retention areas along these two corridors. Above ground retention areas or underground stormwater storage vaults could be constructed on property acquired by the CRA. The CRA could build this capacity and offer its use as an inducement for more complete development of commercial properties rather than requiring on-site retention which is a detriment to creating a pedestrian-friendly commercial district by promoting large open portions of land between each property. Property

## V. Redevelopment Strategies

owners could buy the right to “send” stormwater to this shared retention area (this would require that the cost be less than that of creating an on-site retention system) or use of the area could be utilized by the CRA as an incentive to potential developers.

The creation of these retention areas would require a significant amount of resources to purchase property, construct the retention area and connect properties via underground pipes to the area. Significant portions of the cost could be avoided if the CRA (and City) endeavor work with the MPO to insure these projects are included as part of widening projects for Tyndall Parkway and Highway 22 in the future. Other costs could be offset through the use of stormwater grants or selling of rights to use the retention area. Additionally, if the retention is a surface area, a park could (and should) be constructed on remaining land in the parcel(s). This would enable the CRA/City to obtain parks and recreation grants to construct the project as well as insuring that a final project was not an eyesore but a useable recreation area.

### **GOALS:**

- a) Upgrading, undergrounding and enhancement of stormwater drainage system on Berthe Avenue and maintenance and upgrading of the system on Boat Race Road
- b) Upgrading and enhancement of stormwater drainage system to current standards in the Alameda Street Area
- c) Upgrading and enhancement of stormwater drainage system to current standards on 7<sup>th</sup> Street and along Camellia Avenue
- d) Upgrading and enhancement of stormwater drainage system along Highway 22
- e) Inclusion in any widening project along Highway 22 of any project to upgrade and enhance the stormwater drainage system in this area
- f) Upgrading and enhancement of stormwater drainage system to current standards along east-west streets that intersect with Tyndall Parkway south of Cherry Street
- g) Construction of shared retention areas for both area drainage and for off-site retention for private properties
- h) Inclusion in roadway widening projects on Tyndall Parkway and Highway 22 of off-site shared retention that can be utilized by private property owners as well as for retention of roadway run-off
- i) Adoption of policies for private property owners to utilize public shared retention area
- j) Study of conditions at Sudduth, Burt Fox and Rogers ponds and the surrounding conservation area to determine maintenance needs to bring areas up to their design capacity and for potential to expand stormwater retention capacity at these sites
- k) Upgrading of stormwater retention systems throughout the entire CRA area as funds become available

### **Sidewalks**

The CRA district is almost complete void of sidewalks or sidewalks that meet current accessibility standards. Sidewalks along Tyndall Parkway south of Highway 22, as well as those on the eastern side of Berthe Avenue and on Hanover Circle appear to be about the only sidewalks in the CRA that meet current standards. Other locations such as South Kimbrell Avenue and South Charlene Drive include sidewalks, however these sidewalks are approximately two (2) feet in width, which is half of what is recommended by accessibility standards.

The greatest challenge to installation of sidewalks throughout the entire CRA will be installing them without conflicting with the open drainage systems. There is minimal land within the rights-of-way in the area. The current use of these rights-of-way for open drainage systems may preclude the installation of sidewalks without expansion of the rights-of-way. Thus, the sidewalk program will need to be coordinated with the

## V. Redevelopment Strategies

stormwater drainage upgrades to insure sufficient area for both. There are a significant number of areas where the undergrounding of stormwater pipes will assist in providing the necessary ROW area for sidewalks without the acquisition of additional ROW.

### Key Areas for Sidewalk Installation

Higher traffic areas should take priority for sidewalk installation. Tyndall Parkway north of Highway 22 and areas within the CRA along Highway 22 and Highway 22A (Bob Little Road) should be the highest priority for installation of sidewalks as these areas can be the most dangerous for pedestrians. Installation of sidewalks in these areas will require coordination with the Florida Department of Transportation, the Bay County Transportation Planning Organization (MPO) as well as Bay County as these roadways are part of regional systems. Additionally, since these two roadways are part of regional systems, there are opportunities for these other agencies to pay for these projects or at a minimum, a portion of the projects. The CRA should diligently work to include these sidewalk projects in the MPO's 5-Year Transportation Improvement Program (TIP) as soon as possible.

Berthe Avenue, Boat Race Road, Comet Avenue, Minneola Street, 7<sup>th</sup> Street, and Seneca Avenue should also be high on the priority list as they are through streets that attract vehicular traffic and provide pedestrian access from residential neighborhoods to other locations.

### **GOALS:**

- a) Coordination with MPO/FDOT for inclusion in the MPO's TIP of sidewalk construction along Highway 22
- b) Coordination with MPO/FDOT for inclusion in the MPO's TIP of sidewalk construction along Tyndall Parkway north of Highway 22
- c) Coordination with MPO/FDOT for inclusion in the MPO's TIP of sidewalk construction along Highway 22A (Bob Little Road)
- d) Installation of sidewalks in the following areas:
  - Berthe Avenue
  - Boat Race Road
  - Comet Avenue
  - Minneola Street
  - 7<sup>th</sup> Street
  - Seneca Avenue
- e) Installation of sidewalks meeting accessibility standards throughout the remainder of the CRA District

### **Roadways**

#### Highway Widening

Tyndall Parkway and Highway 22 are both on track for future widening as mentioned in the Bay County Transportation Planning Organization's most recent draft of their Long Range Transportation Plan. The CRA should strongly advocate for the widening of Highway 22 from two to four lanes through the City (as well as for that portion that is unincorporated between Tyndall Parkway and Berthe Avenue). It is important that this widening happen as soon as possible and before these areas see significant development/redevelopment. The widening will encourage traffic and thus assist economic potential, but most importantly, undertaking of the widening prior to redevelopment/development will insure that

## V. Redevelopment Strategies

businesses operations will not be adversely affected. The sooner this project can be undertaken the better for the CRA's economic condition.

Tyndall Parkway is an uncertain widening. The roadway sees significant traffic during rush hour periods, however outside of these periods, traffic is not much of an issue. A concern should be raised about the effect of widening on adjacent businesses as a widening will require the use of additional right-of-way which may include the forced sale of land by adjacent property owners. If sufficient right-of-way exists, it is likely that the medians will be significantly scaled back and thus the appearance of the area will suffer as the medians are currently landscaped. If forced purchased is utilized, the loss of land may force the closure of businesses because of a loss of parking or buildings. The CRA should insure that these issues are fully taken into account and either the project not undertaken or the project should be designed to have minimal impacts on these concerns. The CRA should encourage study of the effect of the proposed Gulf Coast Parkway on traffic volumes on Tyndall Parkway as it is very possible the construction of this roadway will significantly affect traffic volumes on Tyndall Parkway negating the need for additional lanes.

The CRA should advocate for the position that is best for the area at the time the projects are fully explored by the MPO. Additionally, the CRA, while it should not expend funds for the widening, should make certain that it has funds available to upgrade the roadways with decorative streetscapes over and above what the MPO is willing to pay for. The CRA for instance, could upgrade to decorative streetlights or enhanced landscaping if it is appropriate within the confines of the proposed projects.

### Streets

Overall the streets in the CRA are not in need of major reconstruction that should be the responsibility of the CRA. The City has done a respectable job of maintaining existing streets with minimal deficiencies. The CRA, however, could look to enhance the street network by the construction of several missing street segments. Addition of missing segments of Omoko Street to South Jan Drive, Lenawee Street to South Jan Drive and between Comet Avenue and Katherine Avenue, Hogan Street to North Gay Avenue, Lilly Street to Anita Drive and Burkett Drive to Cherry Street, would assist in connecting parts of neighborhoods as well as enhance traffic and pedestrian flow through these areas. The CRA could undertake projects to acquire rights-of-way for these projects and construct the street segments where appropriate.

The CRA should also look at the potential of ROW acquisition and construction of an extension of East 4<sup>th</sup> Street west of Highway 22A (Bob Little Road) and an extension of Orinda Street north of Highway 22 to connect to the new segment of East 4<sup>th</sup> Street. These new road segments would be designed to facilitate deliveries to commercial projects in this area and should only be undertaken if it facilitates development of properties in this area.

The extension of North Gay Avenue from Lois Street to Highway 22 is also important to assist area development and traffic flow. This segment is not in the City and thus is not in the CRA, however, the CRA should advocate for the construction of this segment and encourage the County or City (if it is annexed) to make this improvement.

### **GOALS:**

- a) Advocacy that speeds up the widening of Highway 22 through the CRA District
- b) Advocacy for further study the need for widening of Tyndall Parkway
- c) Inclusion of streetscape amenities in Highway 22 widening project
- d) Inclusion of streetscape amenities in any improvement project for Tyndall Parkway

## V. Redevelopment Strategies

- e) Acquisition of Necessary right-of-way and construction of missing street segments in the following locations:
  - Omoko Street to South Jan Drive
  - Lenawee Street to South Jan Drive
  - Lenawee Street Comet Avenue and Katherine Avenue
  - Hogan Street to North Gay Avenue
  - Lilly Street to Anita Drive
  - Burkett Drive to Cherry Street
- f) Construction of extensions of Orinda Drive north of Highway 22 and East 4<sup>th</sup> Street west of Highway 22A (Bob Little Road) if it will facilitate development/redevelopment in the immediate vicinity
- g) Advocacy leading to the construction of the missing segment of North Gay Avenue between Lois Street and Highway 22

### **Beautification of Rights-of-Way**

Enhancing the appearance of major roadways increases their appeal to both potential residents and potential consumers. A well planned and undertaken streetscape program can add value to surrounding properties and attract and maintain new consumers for area businesses. The CRA should undertake such street beautification programs in the appropriate areas. The planting of street trees and installation of other amenities such as streetlights and crosswalks should be considered for any street within the CRA, however there are some more commercial areas that would be appropriate for a more intense full streetscape treatments.

#### Highway 22

This roadway currently has no aesthetic appeal whatsoever. The roadway is asphalt pavement across the entire roadway with the remainder of the right-of-way consisting of drainage trenches and/or weeds and dirt. A full streetscape treatment is warranted, especially as the area converts from residential to more commercial in nature. Such amenities as paver crosswalks, decorative lighting fixtures, and a full landscaped median are appropriate. The CRA should work to include these amenities in the widening project to pass the costs of these amenities to the MPO/State/Federal governments. The CRA should offer to pay for any amenities that cannot be added to the widening project with tax increment funds if they are included with the overall project. This will reduce the costs for the installation of these amenities. The CRA should advocate for the extension of consistent streetscape amenities on portions of Highway 22 that are neither in the CRA nor the City of Callaway but are directly adjacent to areas that are.

#### Tyndall Parkway

Currently, Tyndall Parkway is the major commercial corridor through the CRA (and City). While the recent median landscaping project has added to the appearance of the corridor, additional beautification is warranted. Paver or other decorative crosswalks, decorative streetlights with banners, bus benches and shelters, decorative trash receptacles and enhanced landscaping on the medians as well as along sidewalks are all appropriate for this corridor. The CRA should work to include these amenities should the MPO/FDOT widen the roadway or undertake any other projects along the roadway. The CRA should be willing to fund any amenities that are not funded as part of another project.

### Cherry Street

Potential to include significant streetscaping along Cherry Street is limited by the width of the right-of-way in the area. It is unlikely that any significant medians can be installed in the area due to the numerous intersections with side streets. There are, however, still possibilities to install street trees along the sidewalk areas and items such as paver crosswalks to enhance the aesthetics of the area. Decorative street lights and banners announcing civic events are also possible in the area. Sidewalks could also be upgraded with pavers, colored and/or stamped concrete. The CRA should examine all possible enhancement possibilities along this roadway and develop a full conceptual plan for the roadway that will take into account potential roadway enhancements (such as turning lanes or other capacity increasing elements) that may be undertaken.

### Entrance Features

Entrance features delineate the City's boundaries and allow for the introduction of passers-by to know they are entering a new area for which they should have increased expectations. Four locations on the western side of the CRA are also major entrances to the City; Highway 22A (Bob Little Road) at East 7<sup>th</sup> Street and at Cherry Street, Highway 22 near Arlington Drive, and Boat Race Road at Tyndall Parkway. Entrance features announcing the City should be placed at each of these locations. These Entrances could include fountains, welcome signage, or other unique features which are all similar in appearance or theme. The CRA should encourage the City to use similarly themed entrance features at other entrance locations not in the CRA. The CRA may need to acquire easements or property for the placement of these features.

### Street Trees

Many of the streets throughout the CRA are quite bare in appearance and are nothing more than a mix of dirt and weeds. The addition of street trees or other medium sized landscaping can beautify areas by not only adding color, but by allowing shade that protects underlying grass from burning out from the direct sunlight thus encouraging growth. Trees, grass and other landscaping also prevent significant erosion of swale areas. The CRA should investigate to determine streets that would best benefit from the placement of additional landscaping, particularly of street trees. Roads such as Boat Race Road and Highway 22A (Bob Little Road) could benefit from such plantings. Care needs to be taken to insure that street trees do not interfere with underground utilities or stormwater systems. Appropriate trees should be planted whose height and root systems will not cause future problems with overhead electric lines, sidewalks or roadways.

### **GOALS:**

- a) Creation of an overall Streetscape Concept Plan for the entire CRA which includes common themes and elements
- b) Inclusion of Streetscape amenities in the MPO's Highway 22 widening project
- c) Installation of Streetscape amenities during Highway 22 widening project including items that the MPO/FDOT may not otherwise include but are desired by the CRA
- d) Inclusion of Streetscape amenities in any project(s) along Tyndall Parkway
- e) Installation of Streetscape amenities along Tyndall Parkway
- f) Creation of Concept Plan for Cherry Street Streetscaping
- g) Installation of streetscaping along Cherry Street.
- h) Installation of Entrance Features at the following locations:
  - Highway 22A (Bob Little Road) at East 7<sup>th</sup> Street
  - Highway 22A (Bob Little Road) at Cherry Street
  - Highway 22 near Arlington Drive
  - Boat Race Road at Tyndall Parkway

### **Parks, Recreation and Open Space**

While there are several parks just outside the CRA area, there is only one park (Veteran's Park) within the CRA and one significant open space area (the conservation area containing the three ponds). This is insufficient recreation and relaxation opportunities to support the health and welfare of the children and other residents of the area. The CRA should work to enhance opportunities within the District to enhance the lifestyle of residents.

#### "Pocket" Parks

The CRA should work to acquire and build sites within the CRA for one or two "pocket" parks (small residentially sized lots with no parking) that will include appropriate playground equipment and/or picnic tables and benches. Such parks are not outlined on the public improvements map (Map 5.1) as locations will need to be determined based on availability of appropriate land and willingness of neighbors to have such a park nearby (it is recommended that no such park be constructed without the approval of the surrounding neighbors).

#### South Jan Drive ROW Park

Right-of-way currently exists in an area between Lake Drive and Boat Race Road that appears to have been reserved for the construction of a segment of South Jan Drive in the area. This roadway has not been constructed and South Kimbrel Avenue and South Comet Avenue appear to be sufficient to maintain traffic flow in the area. This ROW area would make an ideal place to locate a park. While not large enough for soccer, football or baseball fields, there is a possibility for basketball courts, tennis courts, picnic tables, playground equipment, or a fitness trail. The neighborhood should be consulted as to the desired amenities in the park and appropriate park hours. The potential drawback to this park should be considered in its design. These drawbacks include: proximity to existing homes, intersections with Lance Street and Pridgen Street breaking the continuity of park, a small drainage ditch along the eastern edge of the land.

#### Conservation Area (and Three Ponds)

The existing conservation area located between South Gay Avenue and H.L. Sudduth Drive and Minneola Street and Lake Drive offers an excellent opportunity for a recreational area. The CRA could acquire land or easements that would make construction of a boardwalk through the area possible. This would allow for use of the ponds for fishing (possibly including the construction of a small fishing dock/pier) and for educational displays/tours of local fauna and wildlife. Access could be gained through Veteran's Park. Additionally the CRA could acquire either the parcel on the north side of Lake Drive at South Kimbrel Avenue or any of the parcels along the north edge of the area along South Comet Avenue or Minneola Street. Access through one or more of these parcels would allow for access to the area that limits encroachments on adjacent private property and adds the potential for inclusion of other park amenities such as picnic tables, playground equipment and/or a small parking lot.

#### Drainage Retention Park(s)

The Infrastructure section above describes the possible creation of shared stormwater retention areas along Highway 22 or Tyndall Parkway. If these retention areas are to be created, the retention ponds should be designed into a more comprehensive park setting to include pathways, and walkways around the ponds. This will not only provide additional amenities in the Commercial/Mixed-Use Areas (adjacent to residential) but will also provide for additional park opportunities and public gathering locations within the new "downtown." Creation of these retention parks could potentially be eligible for various park and recreation grant opportunities as well as stormwater grant opportunities. This could provide numerous sources of

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funding to create these areas and increasing the chance that they can be undertaken for the benefit of the community.

### Library/Community Center

During the public sessions, several residents expressed the desire for a library within the CRA. While the construction of a library might have limited return for the CRA, the inclusion of meeting space and other potential for such a facility might increase its usefulness. While it is not recommended that the CRA construct a library (though construction is not excluded through this plan), the CRA should work to secure a site and/or space for a library in a project in the mixed use district along Tyndall Parkway, roughly between Highway 22 and Cherry Street. This would serve the library needs of the residents, meeting space needs for residents and community groups, and add an amenity that will attract people in to the mixed use district. If the opportunity for a library arises before such a mixed use project is constructed, the CRA should assist any other agency which seeks to site a library within the area and should encourage such development in a central location within the commercial district on Tyndall. The purpose of this location again being to encourage activity in the central portion of the CRA.

### **GOALS:**

- a) Acquisition of land for and construction of one or two “pocket” parks within the CRA
- b) Conversion of vacant South Jan Drive ROW between Lake Drive and Boat Race Road into a neighborhood park with design input from residents
- c) Conversion of the existing conservation area south of Cherry Street into a recreational area with boardwalks, fishing opportunities
- d) Acquisition of land adjacent to the conservation area for access to the conservation area and construction of a small park with parking and picnicking opportunities
- e) Opening of a library/community center in the mixed use district between Highway 22 and Cherry Street along Tyndall Parkway
- f) Acquisition of grants for stormwater retention parks
- g) Construction of at least one shared stormwater retention park

## **C. Housing Strategy**

One of the major transformational strategies to be undertaken by the CRA is an infill and replacement housing program. This strategy is designed to provide additional affordable housing, capitalize on underutilized residential parcels in established neighborhoods and the opportunity to replace aging mobile homes with permanent structures that provide a safer and sturdier home for the inhabitants. The strategies include; subdividing larger properties with minimal living square footage currently on-site, a strategy for infill housing, and recommendations for conservation of existing homes and code enforcement. It is

### **Conservation of Existing Homes**

Efforts should be made to encourage the creation of a home repair program. Such a program could leverage tax increment dollars with funds from a multitude of sources including private foundations, the State Housing Initiatives Partnership (SHIP), Community Development Block Grants (CDBG), and other available Federal funding. The program should be designed to assist moderate and low-income homeowners with major repairs, modernization and weatherization of their homes. The purpose of the program would be to insure viability of the housing market and to make homes more energy efficient and thus more affordable for the owner to live in. The program has potential to be expanded to include replacement of aging mobile homes with more permanent and sturdier structures that are better suited for the potential of weather events.

### **GOALS:**

- a) Attraction of continued CDBG and SHIP dollars to fund home repair programs in the CRA district
- b) Attraction of other funding for home repair programs in the CRA district
- c) Weatherization of dwelling units to reduce energy use and increase resistance to windstorms or other weather events.

### **Residential Code Compliance**

The CRA and City need to provide for a program of more vigorous code enforcement and compliance. The CRA should make every effort possible to make certain that there is adequate staffing of zoning and building code enforcement within the CRA District. Further, the code enforcement staff should work with residents and property owners in a fair and consistent manner in seeing that all City and building codes are followed and all properties are in compliance.

It is a property owner's responsibility to maintain their property to standards outlined in any code, however, often a situation exists where the property owner(s), particularly single-family homeowners, are not in a financial position to make necessary repairs. With this in mind, the CRA should create and fund a program to assist lower income owner-occupants in complying with the codes. The CRA also needs to work towards educating residents on what is required by Code, the penalties for non-compliance, and how to obtain assistance from non-profit organizations or government programs in making necessary repairs to come into compliance with applicable Codes. The education program could also partner with a home repair retailer such as Home Depot or Ace Hardware to provide some instruction on what repairs appropriate for homeowners to undertake on their own and how to perform them as well as how to select a contractor to perform other repairs. Additionally, the CRA should work with and encourage Code Enforcement to be as lenient as possible in initial efforts in the neighborhood. A strict enforcement without notification or an assistance program in place will lead to strife within the neighborhood and mistrust of the CRA and its intentions.

### **GOALS:**

- a) Elimination of all code violations in the residential areas of the CRA District
- b) Creation of an educational program to inform property owners of the codes that affect residential property owners.
- c) Creation of a home repair education program in conjunctions with a home improvement retailer.
- b) Creation of a Code Compliance grant and/or loan program

### **Mobile Homes**

Public input, gathered during the public meetings held prior to the authoring of this Plan, indicated that residents were concerned about the condition of existing mobile homes within the CRA. Concerns were raised that many of these units are unsightly and in a poor state of repair. The public indicated an understanding of the affordability of manufactured housing and indicated they were not biased towards this type of unit but reiterated their points that the existing stock was old and in a bad state of repair. The Finding of Necessity Study justifying the creation of the CRA also indicated several instances in which such units were not in a good state of repair.

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The CRA should consider a program to assist mobile home owners in upgrade their housing units to more permanent housing. The modular units currently being installed at Callaway Corner on Highway 22 just east of Tyndall Parkway are an excellent example of a low priced modular home that can easily replace a mobile home unit. The modular homes are far more energy efficient and more likely to withstand a significant weather event than existing mobile homes. The majority of mobile homes on individual lots have more than sufficient space to install such a new and safer modular unit.

It is also possible for the CRA to include existing mobile homes in a home repair program. There are drawbacks to this inclusion however, including the ineligibility of mobile homes for SHIP funds (as they are considered temporary housing under the SHIP program) and the need to find appropriate justification under the CDBG program to include these units. Additionally, the mobile homes in the CRA, most being of older construction, are more susceptible to wear and thus repairing them is often a “band-aid” method that only prolongs the useable life of the unit by a short period of time. Replacement of these units with more modern modular or traditionally built units that are required to meet more stringent codes provides for more protection for the unit inhabitants as well as having positive effect on area values and aesthetics.

### GOAL:

- a) Replacement of older mobile home units with traditionally built or modular homes meeting current building codes and safety standards

## **Townhomes/Multifamily Housing and Housing as Part of Mixed Use Developments**

### Tyndall Parkway

There are locations along the areas that are currently commercial along Tyndall Parkway where a higher density residential product would be appropriate. These locations are appropriate for both a higher density product as part of a mixed use project that extends from Tyndall Parkway back at least one block or as a stand-alone project on the back-side of a block that fronts on Tyndall (see Concept Map on page V-27 for locations).

The block between Camellia Avenue, East 7<sup>th</sup> Street, North Tyndall Parkway and Highway 22 is well suited for some mixed use projects with ground floor commercial and the potential for second story residential uses on the eastern side of the block (fronting on Tyndall Parkway) and with townhouse/multifamily development on the western side (fronting on Camellia Avenue). This land is well suited for these more intense uses with easy access to Tyndall and Highway 22. The land is vastly underutilized with large swaths of vacant land between residential uses on Camellia south of East 7<sup>th</sup> Street. If these properties are developed in this recommended manner, appropriate architectural and design guidelines that permit a gradual drop in the intensity of use from the commercial uses on Tyndall to the single family homes on the west side of Camellia should be mandatory.

The backside of blocks along eastern side of Tyndall Parkway south of Cherry Street to Boat Race Road are also well suited for higher density residential development. These areas should be promoted as a location for multi-family and townhouse development. Again, this multi-family housing should be subject to strict architectural and design guidelines to insure that intensities transition from the commercial uses along Tyndall Parkway to the predominately single-family uses along Highline Drive and South Gay Avenue. There is further potential, if the market warrants, townhouse development (or other medium density residential) between Highline Drive and South Gay. These middle density uses could make efficient use of the parcel division on these blocks while continuing to maintain a transitional density.

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The CRA should promote these uses and should consider the use of various incentives to attract quality developers. These incentives could include, but not be limited to: direct cash incentives to fund “gaps” in funding or a greater design standard, the payment of permit or other development fees or costs, or the advocacy for higher density land use. The CRA may also consider acquiring and/or assembling land to insure sufficient land is available for an appropriate project. Any land assembled should be let out for development consideration through the use of a Developer Request for Proposal which should include CRA imposed limits on development such as: unit types, size, height, landscaping, connections to the traffic network or the provision of attainable units at a prescribed price.

### **GOALS:**

- a) Creation and implementation of appropriate zoning/land use categories to allow for a mix of higher density residential along Burkett Drive and Highland Drive
- b) If appropriate, the change of land use between Highland Drive and South Gay Avenue to allow for high density residential units
- c) Creation and implementation of appropriate architectural and design standards for medium and high density residential
- d) Construction of multi-family and/or townhomes behind commercial uses along Tyndall Parkway between Cherry Street and Boat Race Road
- e) Acquisition and assembly of parcels for construction of multi-family and townhome projects that provide an appropriate transition from the commercial areas on Tyndall Parkway to the single-family homes along South Gay Avenue

### Highway 22

One of the greatest shortcomings of modern corridor development is the construction of corridors as wholly commercial. These areas tend to promote sprawl and areas that are completely devoid of people at certain times of the day. This is the idea behind mixed use construction, however, mixed use is not always viable as development gets further away from a central node or area of critical intensity. Such critical intensity may be hard to maintain along the Highway 22 corridor as one travels further from its intersection with Tyndall Parkway. For this reason a second strategy can be utilized. This strategy would involve the promotion of multi-family or more intense residential developments along the corridor. These new residents would support smaller commercial neighborhood users as well as more community users and some regional users. This strategy would call for more intense “nodes” of commercial at major intersections while the area between these “nodes” could be a mixed of commercial and higher density residential users. This corridor could also be an excellent location for live-work units in which the occupant resides in the unit and also operates a business such as an art studio, small office, or other low intensity commercial operation.

The areas of Highway 22 at major intersections (such as Highway 22A (Bob Little Road), Tyndall Parkway, Berthe Avenue and possibly Kimbrel Avenue) all have potential as more intense commercial areas while areas these “nodes” could be considered for residential use or mixed-use residential and commercial uses. Concern should be maintained for the viability of this roadway if 7<sup>th</sup> Street is fully constructed between Tyndall Parkway (US 98) and Star Avenue. This could create a by-pass for motorists that could be damaging to commercial users.

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### **GOALS:**

- a) Creation and implementation of appropriate zoning/land use categories to allow for a mix of higher density between commercial intersection “nodes” along Highway 22
- b) Creation and implementation of appropriate zoning/land use categories to allow for a mix of commercial, residential, and live-work uses along Highway 22
- c) Creation and implementation of appropriate architectural and design standards for medium and high density residential uses interspersed with commercial and live-work units

### **Attainable and Affordable Residential Units**

The CRA should endeavor to coordinate efforts related to the development of attainable and affordable residential units with Bay County, the City of Callaway, the Springfield Housing Authority and any other housing authority or affordable housing entities functioning within the geographic boundaries of the Callaway CRA. Coordination should include: efforts to pool funds, jointly attract affordable housing developers to undertake projects in the Callaway CRA, and efforts to reduce any redundancies in administration of affordable housing programs.

The CRA should also work to have developers provide attainable units for both moderate and low-income families/individuals in any instance where a land-use, zoning, or other discretionary approval by the City is required. Along these lines, the CRA should encourage the City to adopt a policy that only allows for increased residential densities or mixed-use development if attainable residential units are provided. The City and CRA could also promote the use of SHIP, CDBG and other funds to make some of these units available at attainable levels to first-time homebuyers through a down payment assistance program. This may require working with the County or State in creating such programs and these governmental units currently control these funds.

The CRA should also require attainable/affordable units in any instance where the CRA provides any incentive for a development or if the development is the result of a CRA-issued Developer Request for Proposal (RFP).

### **GOALS:**

- a) The creation of close relationships and joint programs with Bay County, the City of Callaway, the Springfield Housing Authority and other housing entities to pool resources and reduce administration of affordable housing programs
- b) Creation and adoption by the City Commission of attainability guidelines for use in determining approval or denial of land use or zoning changes that would significantly increase residential intensity/density within the CRA area
- c) The construction of appropriately priced and attainable residential units in mixed use and higher density residential projects promoted by the CRA or granted any incentive by the CRA

### **Lot Subdivision Assistance**

A number of the parcels in the areas of the CRA north of Cherry Street were divided during a period when Callaway was rural rather than the more suburban as it is today. Thus, many of the parcels are irregularly sized and divided so that there is a significant amount of under-utilized land or land that cannot be developed because of poor access to the roadway network. Many large lots contain small homes and a significant amount of open lot area. While many owners may desire these open spaces, it is not an efficient use of land in this more suburban surrounding. The CRA should formulate a program to assist property owners in the

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subdivision of land to promote infill housing on these larger, under-utilized or inaccessible lots. This assistance could be in the form of direct cash payment to pay for the planning and other fees required to obtain subdivision approval, or for reimbursement or provision of survey or other professional assistance to create the necessary documents, drawings and paperwork to obtain subdivision approval.

The CRA could also create a program to acquire such parcels, subdivide them and then let these parcels out through a competitive process for development. Through acquisition and the bidding process, the CRA could place controls on the use of the land which may include, but not be limited to: type of units to be constructed, overall square footage development, architectural style, or that units or a portion of units constructed on the land be provided at attainable prices for moderate or lower income residents.

### **GOALS:**

- a) Creation and implementation of a program to assist property owners in the subdivision of underutilized or undevelopable land north of Cherry Street
- b) Acquisition when possible and appropriate of underutilized or undevelopable land for purposes of subdivision and return to the private marketplace

### **D. Commercial District and Economic Development Strategy**

The strategies outlined in this portion are designed to enhance the future Commercial/Mixed-Use areas of the City. The purpose is to provide for and attract businesses that serve the community and attract customers from outside the City to the CRA (and thus the City's) core business district of Tyndall Parkway and eventually a newly developed corridor along Highway 22.

#### **Retail Recruitment**

The CRA needs to review sales within the defined market area (described in Section III E.) on a regular basis and seek out retail and service businesses deemed to be missing from the market area. Data, such as that outlined in Section III E, is commercially available and would be vital in determining what types of retail stores might survive in the local economy. The CRA should review these data sources regularly and make every effort to assist the private sector owners locate businesses of the missing types, provide them base data on the area, and to further investigate locating in Callaway.

The CRA should also review the data to be aware of what business types might be over-saturating the area. Being aware of over-saturation may be useful to the CRA in preparing for the closing of certain types of businesses. This will limit the surprise if such an event takes place and may allow the CRA and property owners to find other tenants quicker thus insuring the space will not be vacant for an extended period of time. The CRA can also use the data on over-saturation to work with the City to control uses that may be detrimental to the implementation of a retail/services strategy. Detrimental uses may include, auto repair shops, gasoline stations, self-storage facilities, any type of light manufacturing, engine repair, or other such uses that emit noise, odors, or significant large vehicle traffic.

#### **The Five Zones**

There are clearly five "zones" within the commercial areas of the CRA. Each of these areas has different needs and future potential (with the exception of two areas on Highway 22 that are actually similar in nature and will be treated in the same sub-heading).

### The Mixed Use Zone

This Zone is located along Tyndall Parkway between Highway 22 and Cherry Street and extending for about a block or in any direction along Tyndall Parkway, Highway 22 and Cherry Street. The area is the geographic center of the current commercial area and has been built as such for some time. There are a number of viable businesses in the area though the buildings which house them are in various states of repair and most are lacking aesthetic appeal. This has led to an area of commercial use that is surviving, but is not reaching its potential at all.

This area should better capitalize on the intersections of Tyndall Parkway with Cherry Street and Highway 22. This area is the geographic center of the commercial district and should become the activity center of the City. The area should be built in such a manner as to be more pedestrian friendly with mixed use buildings housing ground-level retail (including restaurants), and upper level offices and/or residential units. Buildings should be built as closely to the public right-of-way as possible and should include parking in rear of the buildings rather than a separator between the sidewalk and buildings. Walkways should include pavers, street trees and pedestrian scaled decorative lighting. Uses in this area should be more pedestrian in scale (no “big box” retailers) and should include restaurants with outdoor seating and consumer goods such as jewelry, clothing, music, books, electronics and personal service offerings such as hairstylists and insurance sales. This area should exclude gasoline service stations, any “drive-thru” uses, automobile or engine repair, construction offices, self-storage, farm equipment, vehicle sales and other uses deemed detrimental to the pedestrian atmosphere.

The CRA should seek to attract developers whom will construct facilities that will accommodate the desired uses and be built to the identified scale and location on a site. In order to attract developers, the CRA should seek to assemble appropriate tracts of land in the area for the types of projects it desires. This assemblage could come through the outright purchase of parcels, the contracting for transferable options to purchase land or through facilitation of self-assembly by existing property owners.

### GOALS FOR THIS AREA:

- a) Insure the City’s adopted Mixed Use Future Land Use Category and that existing zoning is sufficient and appropriate for the type of mixed use development promoted for this zone
- b) Undertake full streetscape including pedestrian friendly sidewalks, walkways, building scale
- c) Implement appropriate design guidelines with buildings close to the ROW, of pedestrian scale, multi-story, and with parking in the rear of buildings
- d) Assemble appropriate sized parcels given the desired development type
- e) Attract developers to construct the desired building types and attract desired users to the buildings

### North Tyndall Parkway Zone

This Zone encompasses the area along Tyndall Parkway from 7<sup>th</sup> Street southward to approximately one block north of Highway 22. This area will be a transition area from the users north of 7<sup>th</sup> Street (outside of the CRA) to the Mixed Use Zone. North of 7<sup>th</sup> is the heavily-patronized Super Walmart and the site of the proposed Galleria which is anticipated to include restaurants, shops and a theatre. These areas will be in direct competition with the Mixed Use Zone and thus a smooth transition between them is warranted. This area should include the potential for “big”box retailers such as pet stores or electronic retailers. These uses should still be designed less like their traditional, stand-alone boxes or strip centers, and more pedestrian oriented and scaled, with minimal potential for pedestrian/vehicle conflicts. Parking should continue to be in the rear of the properties. The area has the potential for enough commercial depth to accommodate larger buildings and this area could make a good transition down to the fully pedestrian-scaled mixed use zone.

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This area should again include more regional type users including the aforementioned retailers or other retailers with larger spaces.

The rear of the west side of Tyndall (properties that front on Camellia Avenue) should be developed as multi-family with more intense multi-family condo/apartments on the Tyndall side of the block and the area fronting Camellia Avenue consisting of lesser density townhomes, villas or appropriately designed duplexes.

Again, Tyndall Parkway should include landscaped medians and pedestrian crosswalks of pavers or other visually pleasing construction, streetlights, and other streetscape amenities. One of the shared stormwater retention parks should be in this area. The park should be appropriately designed to be a public space compatible with its surroundings and not just placed in the area because drainage is necessary.

### GOALS FOR THIS AREA:

- a) Insure that the City's existing Land Use and Zoning categories for commercial, high density residential and mixed use are appropriate to facilitate desired development advocated for this Zone.
- b) Undertake streetscape including pedestrian crosswalks and median landscaping
- c) Implement appropriate design guidelines to encourage minimal pedestrian/vehicle conflicts, appropriate design schemes and transitions from commercial to high-density residential and then to single family homes.
- d) Review the potential for shared stormwater retention in the area and seek ways to construct it in such a manner that it is an aesthetically pleasing public space.
- e) Attract developers to construct the desired building types and attract desired users to the buildings

### South Tyndall Parkway Zone

The South Tyndall Parkway Zone runs along Tyndall Parkway from Boat Race Road, northward to an area about one block from Cherry Street. Significant facilitation and coordination between the CRA, the City of Callaway, City of Parker and the anticipated Parker CRA will be necessary in this area as the western side of Tyndall Parkway in this area is within Parker (and the anticipated Parker CRA). Efforts to insure that design guidelines and uses allowed in each City are compatible with one another and complimentary while still maintaining the desires and individuality of both locales is critical. The Cities and CRA's should coordinate all attraction and marketing efforts so as not to unnecessarily compete with one another but instead benefit together.

These efforts are critical as there are significant long term concerns for this area. The anticipated Gulf Coast Parkway could be a potential by-pass for vehicular traffic now utilizing U.S. 98. This would leave the remaining traffic on U.S. 98 as predominately local residents and traffic generated by Tyndall Air Force Base. This will have a major impact on businesses in the area and could negate any need for a widening of Tyndall Parkway in this area (as has been studied by the MPO for some time).

The strategy for this area takes into account the potential for lost traffic as well the location of the Tyndall AFB nearby. The CRA should endeavor to transform this area into an office district with emphasis on the attraction of businesses that support Tyndall AFB. There are a number of contractors that could benefit by a location just outside the gates of the facility. Decreased travel time and costs, as well as the potential for lower rents/land prices than some of these businesses may be paying in current locations in Panama City or elsewhere could all be capitalized upon. These businesses do not require visibility to passing traffic to thrive and would therefore be well suited for the area should traffic counts be reduced by the Gulf Coast Parkway. Office employees as a whole (not just those of defense contractors) tend to be higher paid and are more likely to eat at sit-down restaurants and spend more money on meals. Additionally these users will require other

## V. Redevelopment Strategies

personal services in the vicinity such as dry cleaners and pharmacies. These needed uses would be best suited for the mixed use district a few blocks north, but also could be interspersed with the office uses.

As is the case with the other zones, the area should be appropriately landscaped, with paver or other visually pleasing crosswalks and appropriate streetlights and streetscape elements. Buildings should not be designed as “mini-campus” but should be integrated with minimal space between the building and the majority of parking in the rear of the buildings. One of the shared stormwater retention parks could be in this area. The park should be appropriately designed to be a public space compatible with its surroundings and not just placed in the area because drainage is necessary.

Behind these buildings, along Highline Drive and Burkett Drive, a higher-density residential should be constructed. Non-single family homes (apartments, condominiums, townhomes, duplexes would be appropriate in this location with the density reducing the closer they get to the existing single family housing stock. This would provide an even transition or “step-down” in density to bridge the area between the intense commercial/office users and existing neighborhoods. The residential redevelopment may be appropriate to encompass an additional block between Highline Drive and South Gay Avenue. Again, appropriate design guidelines are required to prevent stark changes in density or building types and encourage a smoother architectural transition into the neighborhood. One of the shared stormwater retention parks should be in this area. The park should be appropriately designed to be a public space compatible with its surroundings and not just placed in the area because drainage is necessary.

The CRA may also have to get involved in land assembly in this area to facilitate the higher density residential projects. Many of the properties appropriate for residential in the area are undersized for projects that would assure appropriate transition of density and style. As previously mentioned, the CRA could assemble land through outright purchase, acquisition of transferable options to purchase the land, facilitate the self-assembly of property by the current owners, or incentivize private entities in their attempts to assemble parcels for projects that meet the goals and intent of this Plan.

### GOALS FOR THIS AREA:

- a) Implement appropriate changes to land use and zoning to facilitate and promote the desired office development along Tyndall Parkway while better controlling less desirable uses
- b) Implement appropriate changes to land use and zoning to facilitate desired higher-density residential development along Highline Drive and Burkett Drive
- c) Investigate appropriateness of medium-density residential between Highline Drive and South Gay Avenue and implement appropriate changes to land use and zoning if desired
- d) Undertake streetscape including pedestrian crosswalks and median landscaping
- e) Implement appropriate design guidelines to encourage minimal pedestrian/vehicle conflicts, appropriate design schemes and transitions from commercial to high-density residential and then to single family homes
- f) Review the potential for shared stormwater retention in the area and seek ways to construct it in an aesthetically pleasing manner if appropriate
- g) Attract developers to construct the desired building types and attract desired users to the buildings
- h) Assemble appropriate parcels for higher-density residential development

### Highway 22 East and West Zones

These two Zones, Highway 22 East, located approximately one block east of Tyndall Parkway to Berthe Avenue, and Highway 22 West, which runs approximately one block west of Tyndall Parkway to the City limits, are nearly identical. Both of these areas should be prepared for more commercial development and would be the better location for more service oriented, neighborhood users such as convenience stores, dry

## V. Redevelopment Strategies

cleaners, daycare, medical offices, stand alone banks or appropriately designed “drive-thru” users (appropriate meaning vehicular lanes that do not conflict with pedestrian movement, “drive-thru” windows or menu boards not visible from the right-of-way and locations where vehicle headlights will not interfere with residential users). This area should be well designed through the use of design guidelines which allow for multi-family users to co-exist with the retail uses. These multifamily users should have entrances on Highway 22 but minimal frontage with the units reaching behind shallower commercial shops. The entrances should allow for breaks in the commercial frontage appearance but not be so significant that pedestrian continuity is lost. The entrances to the residential developments should include interesting architecture and landscaping to insure this pedestrian continuity. These areas should include appropriate median landscaping treatments and pavers or other visually interesting crosswalks to encourage pedestrians to cross at appropriate locations only.

There is a critical need for the CRA to coordinate allowable uses, design guideline and any other regulatory attempts with Bay County so the unincorporated areas in the Highway 22 East Zone are compatible with the incorporated areas in the CRA, the themes in the Highway 22 West Zone and the overall intent of this Plan. It is anticipated that at some point in the future, these unincorporated areas will become part of the City of Callaway. In this instance, it would then be important for the CRA to coordinate these efforts with the City rather than the County.

The Highway 22 West Zone is also an appropriate place in which to investigate the location of shared drainage and a public space around such drainage. If warranted, there is plenty of land in the area, which could facilitate a much more attractive corridor with better access from the roadway and any pedestrian facilities

It is imperative that the CRA facilitate the assembly of land in these two zones. Many of the parcels, as they currently exist, are narrow and very deep; this parcel layout is not conducive to the type of development desired. The CRA should achieve assemblage of parcels through the use of outright purchase of land, contracting for transferable options to purchase land, through facilitation of self-assembly by current owners, or through the use of financial incentives to encourage private entities to assemble the land to develop.

### GOALS FOR THESE AREAS:

- a) Insure that the City’s existing Land Use and Zoning categories for commercial, high density residential and mixed use are appropriate to facilitate desired development advocated for this Zone.
- b) Undertake streetscape including pedestrian crosswalks and median landscaping
- c) Implement appropriate design guidelines to encourage minimal pedestrian/vehicle conflicts as well as appropriate inclusion of desired residential development without the loss of pedestrian continuity
- d) Review the potential for shared stormwater retention in the area and seek ways to construct it in an aesthetically pleasing manner if the drainage is warranted
- e) Attract developers to construct the desired building types and attract desired users to the buildings
- f) Assemble appropriate sized parcels to encourage desired development

### **Catalyst Projects**

#### Mixed-Use Project

Unfortunately for the CRA, two catalyst projects are on the books in the area but just outside of the boundaries of the CRA. One, Walmart, is a regional attractor that brings people in from as far as Port St. Joe for retail shopping. The other is the proposed Galleria project which includes new residential, higher-end stores, dining and entertainment opportunities. The Galleria project would have been far more appropriate if land could have been assembled for it in the Mixed Use district as it is generally the type of project most CRA’s would be seeking as their “town center,” signature project. This type of project in such a location

## V. Redevelopment Strategies

would have greater spin-off potential for other businesses in the CRA than the proposed location in which it more of an island of activity.

The CRA, however, should still pursue a catalyst mixed use project at one of the two major intersections in the Mixed-Use district (Highway 22 or Cherry Street). While the project will be hampered if the Galleria project is constructed, the Mixed-Use district needs an anchor project. This project should be constructed so as to be up against a wide (at least 10 foot) public sidewalk and should include retail and service users as outlined for the District in earlier in this Section. Outdoor dining and other public spaces should be available to users and pedestrians. The project should be at least 3 or 4 stories in height and of sufficient size and character to be considered the anchor project for the district that would be anticipated to draw in customers, users and additional area development.

### Office Facility in South Tyndall Parkway Zone

The CRA should endeavor to attract a sizeable office building to be constructed in this zone. Additionally, one user employing at least 40 people should be attracted to utilize this building. This type of development would have a catalyst effect on the development of office properties in this zone and offices as a whole in Callaway. The overabundance of retail and lack of office users (and thus, higher wage jobs) is of concern and the economy of the area will not change unless a “pioneering” firm comes into the area and establishes Callaway as an office destination.

The CRA should consider the use of incentives such as direct cash payment, payment of fees or costs, or a rebate of tax increment to assist both the developer and user to construct the building, pay for needed public improvements, pay for permits and infrastructure, to move a user from outside the City to the building or other such needs.

### **GOALS:**

- a) Construction of an anchor, mixed use project in the Mixed-Use Zone that is of sufficient size to attract additional mixed use construction in the area
- b) Construction of an office building and attraction of a single user with at least 40 employees to the South Tyndall Office Zone to

### **Inducement Packages**

#### Office Development Inducements

The CRA should work with other area economic development agencies (such as the Bay County Economic Development Alliance, Bay County, the City of Callaway and Enterprise Florida) as well as development related associations (including the Urban Land Institute and International Council of Shopping Centers) to better understand targeted users and industries. These organizations and the networking the CRA can do through them should be utilized to attract new users and as background information to put together the best possible package of inducements to attract users to the area. The CRA should also be aware of incentives which are available through the governmental and public/private economic development organizations and how they can be enhanced with additional incentives from the CRA.

If incentives are considered for a project, the project should be reviewed by the CRA in terms of the value of the project to the area. This review should include all benefits such as increase in tax base, number of jobs created, levels of pay of jobs created, potential spin-off effects and other governmental revenues generated by

## V. Redevelopment Strategies

the project. The review should also include the need to provide additional incentives beyond what may already be available and whether these incentives should be in a monetary form or some other form.

Incentives added to the package by the CRA should not exceed the anticipated tax increment that will be collected due to the project. The CRA needs to be flexible in its approach and should be willing to prepare innovative ways to incentivize the location of an appropriate business. The CRA should only provide funds for projects that will create lasting impacts on the area such as construction or reconstruction of a facility, public improvements such as roadway or water/sewer improvements, or the training of residents of the area (this knowledge cannot be taken from a resident and thus is a lasting effect). Incentives can take many forms to create these impacts and may include (but not be limited to):

1. Direct cash or in-kind grants not to exceed a determined percentage of the Tax Increment (TIF) collected due to the construction of the facility
2. A buy-down on the cost of land
3. Reimbursement for equipment or relocation expenses
4. The provision of or payment for worker training
5. The undertaking of roadway improvements
6. Payment of impact fees
7. Assistance with land assembly
8. Assistance in changing land use or zoning for a specific project

Other items may also provide incentive to a company to locate in the area without taking the form of direct cash. The most useful and cost efficient of which is the provision of a staff person from the CRA acting as the liaison or “point” person for the project. This individual, who should have knowledge of the development process, would be responsible for coordinating permit reviews and approvals from the local government. The liaison would insure that such reviews or permits were moving as quickly as possible through the approval process and would communicate informational needs to the company and its representatives. This process can save a company tens of thousands of dollars at very minimal expense to the CRA having a greater affect on the bottom line than most any cash inducement.

Most importantly, the CRA should not (except in exceptionally unique and rare instances) provide any incentive other than staff time or improvements that are owned by the public prior to the commencement of employment or occupancy of a building. Incentives should be paid after increment is collected by the CRA and should be released as the promised jobs are created or value added to the tax roll. These provisions insure that the CRA will not pay for anything that does not add value to the community and that there is no additional cost, either direct (payment for improvements) or indirect (inability to undertake another project as funds were allocated to the incentive) prior to the revenue collected by the CRA. Roadway enhancements and other publicly owned projects are the exception, as value has been added that will presumably be utilized by the public even if a project is never completed or fails to attract users with employees.

The CRA needs to take the role as facilitator between business prospects and all the agencies that will be involved. The CRA, in this lead role, will be responsible to find the greatest amount of non-CRA incentives and inducements available for the prospect and must be prepared to add CRA incentives to this package in order to finalize a deal.

### Retail Area Inducements

The inclusion of new commercial facilities (both retail and office users) within the mixed use projects are recommended for this area, however it will take some time to accomplish. The Tyndall corridor is far more community than regional in nature at the current time and Highway 22 is not yet prepared for commercial

## V. Redevelopment Strategies

development. However, if the CRA works land controls appropriately, undertakes appropriate projects and waits for more residential development in the area, it will be able to attract people from a more regional area.

The key to revitalization in this area is the mixed use projects, the preparation of land for more intense commercial use and the attraction of more residents to the immediate area. The attraction of people, both residents to live and work from outside the Callaway area, will bring more disposable income as well and greater demand for services. These conditions will allow for a greater retail and services presence over time for the convenience of all. Future conditions will be enhanced by the mixed use projects, offices and other retail and service opportunities promoted by this Plan.

The CRA should be involved in the assembly of land in the area to facilitate the development of the mixed use projects. Mixed use is a new untested type of project in the immediate area and without any track record of this type of development, many lenders will be reluctant to finance such a project. This means that it is possible the CRA will have to step in to provide financial support to the first few projects to insure their financial viability. After two or three projects, the private capital markets will be far more willing to lend than prior to them (assuming they are successful). The CRA could look at and potentially provide assistance through several means:

1. Provision of land subsidies
  - a. Purchase assistance
  - b. Provision of discounted land if the CRA owns land appropriate for the project
2. The rebating of a percentage of the TIF generated by the project to assist in loan payments for construction or land purchase
3. Payment of impact and/or permitting fees
4. Providing a liaison “point” person (as outlined elsewhere in this section)

The CRA should also investigate other potential methods to close the financial gap for beneficial projects that are not able to generate sufficient revenues to justify their construction. The CRA should also try to insure that if there are to be any reductions to unit costs, these should be to rents for the commercial portions of these projects and not to subsidize the average, market-rate, residential unit.

The CRA may also need to insure that proper water and sewer infrastructure is available for the envisioned projects as this Plan calls for uses that will attract far more users than currently exist in the area. Additionally, the CRA will need to insure that sufficient parking exists to serve this corridor but that the parking not become an impediment to insuring a pedestrian-friendly experience.

### Inducements to For Existing Property Owners

Not all of the CRA’s projects and programs should be about new development. A property improvement and upgrade program should be created to assist owners of existing commercial properties modernize existing structures and enhance visibility of buildings, area aesthetics and thus property values. Items such as installation of landscaping, parking lot surfacing, parking lot repair/resealing/restriping, and façade improvements should be the types projects allowed by the program. Funds should only be distributed as a grant with a match from the property owner or as a low-interest loan and care should be taken to minimize the granting of funds for owners to undertake items that are more maintenance of property items than upgrades or enhancements to the property.

### **GOALS:**

- a) Attraction of mixed use development with retail, office and restaurant users to the Mixed Use Zone

## V. Redevelopment Strategies

- b) Attraction of new office users to the CRA district (particularly to the South Tyndall Office Zone)
- c) Attraction of at least 2 users to the South Tyndall Parkway Office Zone with over 25 employees
- d) Creation of potential incentives and inducements to new users to locate/relocate/build in the CRA
- e) Significant increase in pedestrian traffic within the Mixed Use Zone
- f) Creation and implementation of a Commercial Property Improvement Grant Program
- g) Attraction of new jobs to the CRA district
- h) Creation of a CRA Liaison position to assist developers/business navigate the regulatory landscape
- i) Construction of new buildings leading to additional taxable value

### E. Land Acquisition

An important program of the CRA should be land acquisition. The Housing and Economic Development Strategies above show the significance of owning and controlling land. Land is also required for new recreation opportunities outlined in the Infrastructure section and for the creation of shared stormwater retention areas. Once it owns land, the CRA will be poised to strongly encourage development of these parcels as envisioned by the residents of the neighborhood and in a well planned and designed manner that enhances livability, increases employment opportunities, increases the tax base and promotes a strong and stable neighborhood.

The CRA should seek to acquire any vacant parcels located within the CRA District for development as outlined elsewhere in this Plan and should also look at any other parcel in the CRA District as a target for acquisition in order to acquire existing sub-standard structures or undersized sites and assemble sites for new construction in conformance with programs and projects outlined elsewhere in the Plan. Assembly will be particularly important to encourage mixed-use and office development in the respective zones for such development. Additionally, the CRA should also look to acquire sub-standard housing units and lots in order to facilitate the construction of adequate housing units and to assemble substandard lots into useable ones.

Land assembly can take four forms: the CRA can purchase land, the CRA can purchase transferable options to purchase land, the CRA can facilitate self-assembly of land by a group of adjacent land owners, or the CRA can incentivize and find other inducements and methods to assist developers in assembling appropriate parcels. The CRA should consider using all four methods of assembly and should try, as often as possible, to facilitate self-assembly to keep costs and involvement by the CRA to a minimum.

#### **GOALS:**

- a) Assembly of smaller parcels into an appropriately sized project for a Mixed-Use anchor project
- b) Assembly of parcels for the catalyst office development project
- c) Assembly of various smaller parcels in the CRA to facilitate development as outlined in this Plan for the zone in which assembled

### F. Land Planning

#### **Pursuit of Land Use and Zoning Changes**

Various land use and zoning changes would facilitate certain recommend projects and developments. Any such changes would necessitate preparation of planning documents, ordinances, and payment for required hearings and advertisements. The CRA should encourage, pursue and where appropriate prepare or cause to be prepared such documents as well as usher such changes through the approval process including the payment of any associated fees and/or costs.

## V. Redevelopment Strategies

The CRA will need to insure that the existing land uses within the City, particularly the City's Mixed Use Land Use is sufficient to allow and encourage the type of development called for in the each of the five zones outlined earlier. Since this Land Use is more of an overlay, underlying land uses will also need to be reviewed to insure they will fully allow and promote the desired uses. The City's current Mixed Use category leaves significant discretion to the City to decide what is appropriate. This discretion is quite useful, but depending upon how this discretion is applied to the projects recommended by this Plan, clearer guidelines may become beneficial regarding the City's review criteria for mixed use projects. Possible criteria could include the important elements such as potential uses, pedestrian linkages, parking location, design features, integration of uses, and other quality design elements the City wishes for such projects to contain.

Changes to land use and zoning will also be required to protect existing neighborhoods where tiny pockets of parcels or individual parcels of commercial or high-density residential are surrounded by low-density residential. Map 5.2 outlines the recommended changes to land use within the CRA. This Plan recommends that all development within the CRA be in conformance with the Comprehensive Plan and Land Development Regulations in place at the time of development. The City's Comprehensive Plan governs the goals and objectives of land use, and the City's Land Development Regulations govern the development of land including limitations on: type, size, height, number and proposed use of buildings by zoning district. Because zoning districts must be in compliance with the future land use and other elements of the city's Comprehensive Plan, Map 5.2 addresses these limitations.

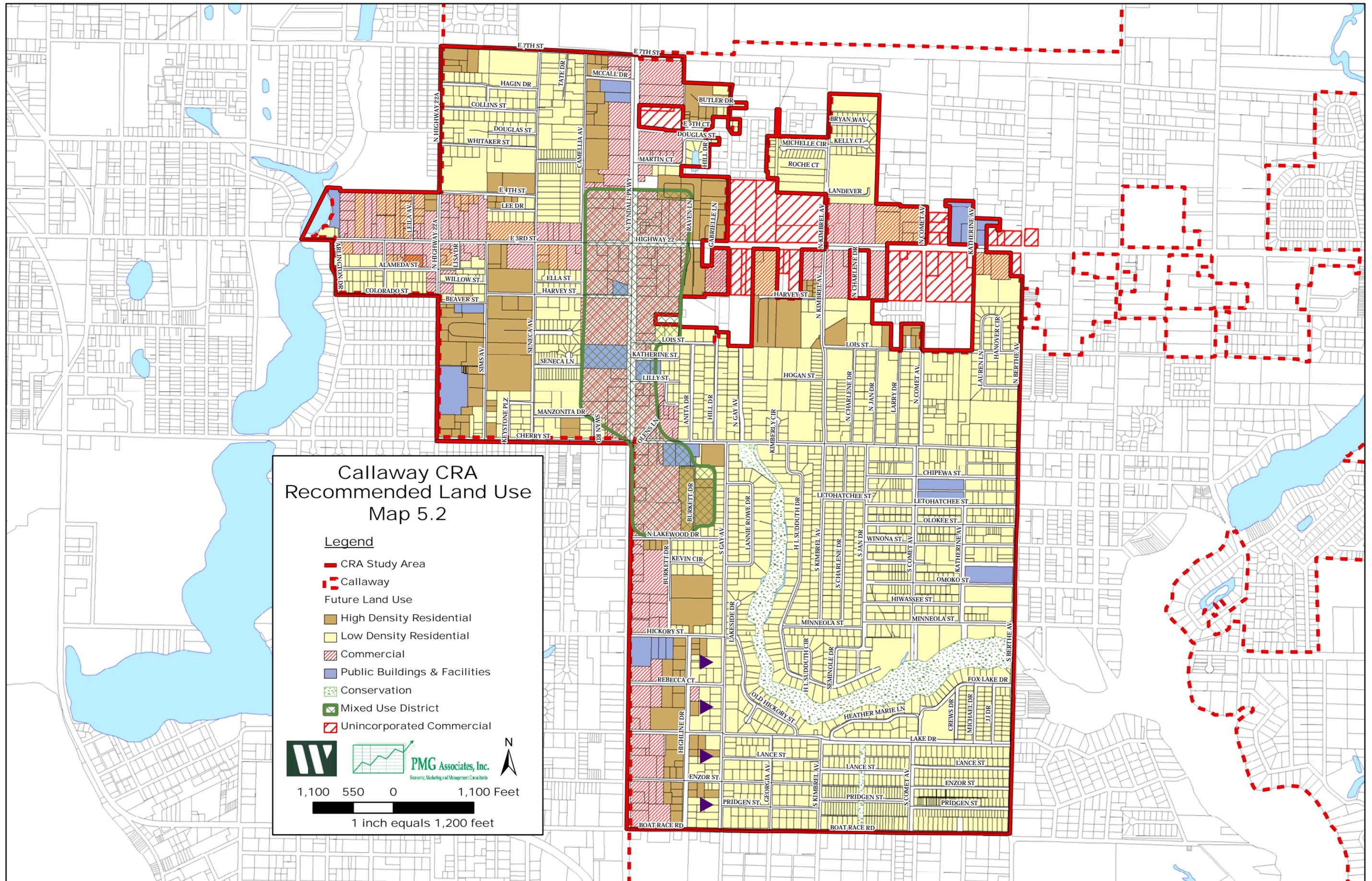
Higher-density residential is also called for in the Plan in certain areas, particularly in the south of the CRA along Highline Drive, Burkett Drive and possibly between Highline and South Gay Avenue and in the north of the CRA along the east side of Camellia. While a number of these parcels already have a high-density land use, more of them may need to be designated as such. Additionally, significant re-zoning will benefit the Community Redevelopment Area by facilitating the program of higher-density residential which reduces density and building mass/bulk from apartments/condominium style uses down to townhomes/duplexes and into the single family neighborhoods. Currently, most of the parcels contain several single-family higher-density residential zoning.

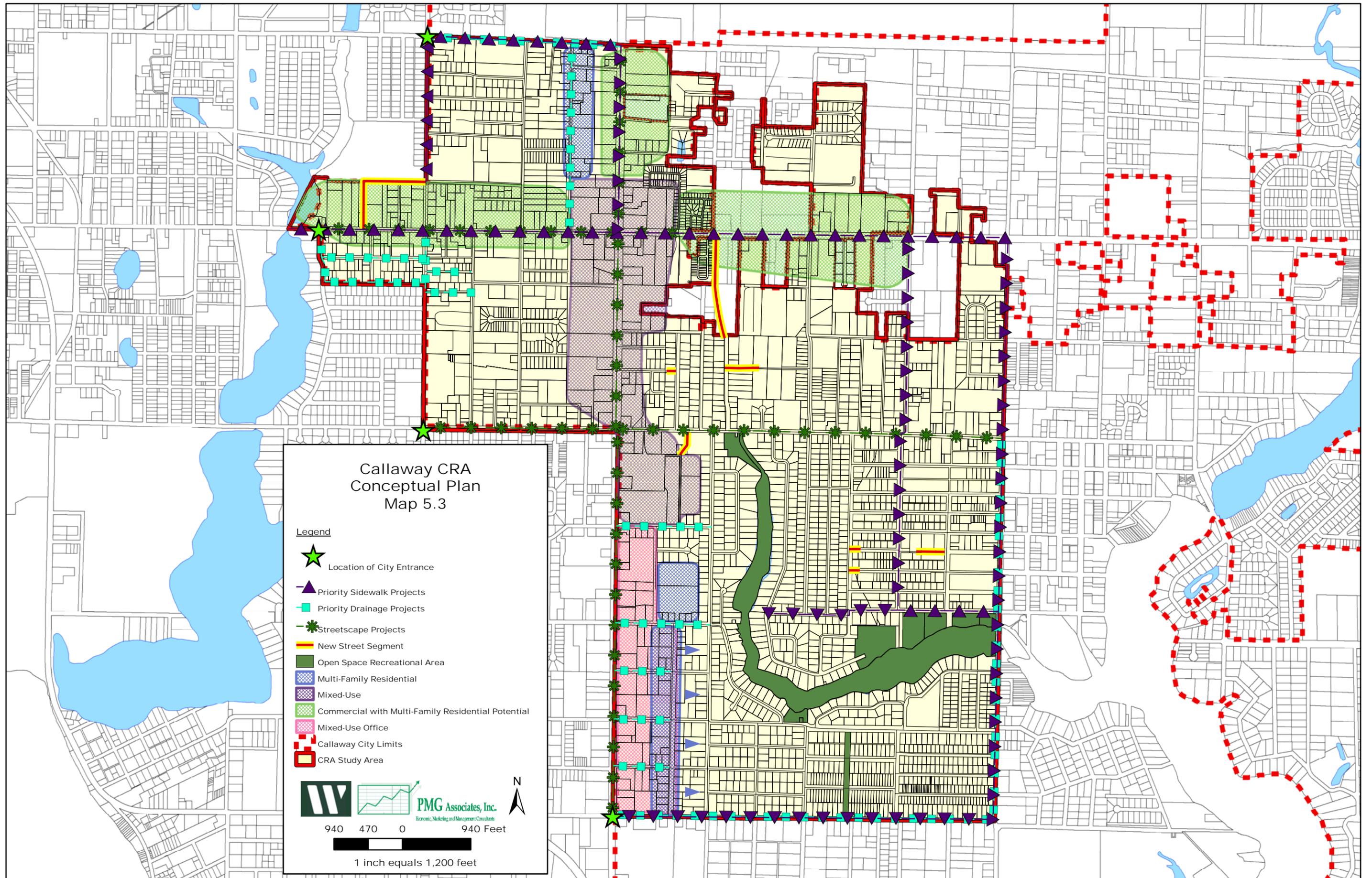
Alterations to land use and zoning along the Highway 22 Corridor would facilitate appropriate commercial and multi-family and higher density residential. The CRA Future Land Use Plan calls for all of this area to be commercial, however, there should be an overlay zoning and Land Use that allows for interspersed residential. Appropriate locations for the residential are contingent upon commercial development and designing the residential properties to be compatible with the surrounding commercial areas. This will require special guidelines and requirements.

Changes to land use and/or zoning may also need to be made (or entirely new categories created) to facilitate more office development within the South Tyndall Parkway Office Zone. It should be made difficult to construct or locate more retail oriented uses in this area and the uses should eliminate auto-mobile related uses, more intense industrial-style uses, and large retail stores. This area should allow for small shops that will service the new office users.

### **GOALS:**

- a) Creation of or amendments to land use categories to allow for the various types of development contemplated in each of the five development zones
- b) Creation of or amendments to zoning categories to allow for the various types of development and uses contemplated within each of the five development zones
- c) CRA undertaken/facilitated land-use changes to encourage contemplated development within each of the five development zones
- d) CRA undertaken/facilitated zoning changes to encourage contemplated development within each of the five development zones





### **Design Guidelines**

The CRA should work to author design guidelines and an approval process as well as appropriate ordinances that should then be presented to the City for adoption. Design guidelines should be the regulations and inducements that encourage the type of development encouraged in each district.

Guidelines should include, but not be limited to

:

- Architectural style
- Floor Area Ratio
- Parking lot location, design, and capacity
- Stormwater retention location
- Exterior colors
- Pedestrian connections
- Sidewalks and walkways
- Awnings
- Door and window styles
- Signage
- Roof lines
- Public Space
- Landscaping
- Building material types
- Driveway locations
- Location of buildings on the site
- Proximity to the right-of-way
- Design styles for transitional buildings

Creation of the design guidelines and inclusion of them in the City's Land Development Regulations and, if appropriate, the City's Comprehensive Plan, is a priority item. The design guidelines should be in place before any additional development is undertaken in the Callaway CRA to insure that any new development or rehabilitation of existing structures is compatible with the vision for the CRA's future.

### **GOALS:**

- a) Preparation of Design Guidelines specific to each development zone (or other areas in which the CRA may undertake projects) which addressing elements of site and building design
- b) Adoption of Design Guidelines by the City Commission for inclusion in the City's Land Development Regulations, Zoning Code, and/or Comprehensive Plan

### **G. Administration**

Appropriate allocations must also be made by the CRA to cover expenditures that must be made for administration of the CRA Program. Staff of the CRA, which may include a Director, Attorney or other persons required to undertake the activities outlined in this Plan as well as required and necessary administrative undertakings may need to be employed and appropriately compensated. Staff and other costs incurred by the City for services provided to the CRA may be reimbursed by the Agency at cost not to exceed the cost to the City of providing these services. Additionally, the City may be reimbursed for the costs it incurred in creating the CRA including cost of preparing the Finding of Necessity and the Redevelopment Plan planning studies.

## V. Redevelopment Strategies

During the course of implementing the Plan, the Agency may also need to regularly contract for planning, engineering, marketing and/or other professional services in order to undertake and administer projects and programs contained in this Plan and to comply with all laws and policies of the Agency or its governing body.

The CRA shall also be allowed to undertake and pay costs related to any administrative or marketing activity which may be allowed under the CRA governing statute, Chapter 163 Part III of the Florida Statutes.

# **Section VI**

# **Implementation Plan**

**A. Implementation Through the Financing Plan**

The Finding of Necessity for the Creation of a Community Redevelopment Agency, completed in Winter 2007, outlined a number of blighting influences on the Callaway Community Redevelopment Area. Additionally, information gleaned from stakeholder interviews and public meetings held in the Spring of 2007 identified necessary and desired changes in the community from the eyes of the residents, property and business owners in the community. Desire for the elimination of unsightly structures, enhanced safety for pedestrians, safe and efficient roadways, pedestrian facilities, and drainage systems were all conveyed by the public to the authors of this report.

Discussions during the public input meetings also focused on the potential for new housing opportunities so that all segments of the population would have the opportunity for housing and for new retail and serviced offerings so that residents would not have to travel out of the area for needed goods and services.

Major development opportunities along Tyndall Parkway and Highway 22 as well as infill opportunities off these corridors were also explored and identified.

The priorities discussed in Section IV have been transformed into the redevelopment strategies presented in Section V. The following section identifies the financing program for the projects and the implementation of the overall program.

**Assumptions**

- Several assumptions must be made in order to make any meaningful projections. The most important assumption is the amount of growth in taxable value. The housing market of recent years has made predicting value growth difficult. Unprecedented growth in values during the past 5-6 years has led to a market that has begun to cool down. While sales prices are beginning to retreat in the Bay County area, as well as across the State and Nation, it will still take some time for overall taxable values to stop growing. This is due to the Save Our Homes Amendment to the Florida Constitution. Even though values are slipping, the taxable values of homesteaded properties are significantly less than that of homes recently sold. As these homesteaded properties are sold, the taxable values of the properties will significantly increase. This will lead to continued above average growth in taxable values.

The escalation rates used in taxable value projections in this Section assume that the momentum will carry forward for a few more years due to the sales of homesteaded properties, then will taper down to a more sustainable and historic pace. Based on recent history of the growth of taxable values in the area, an increase of 7% is projected for the first year of the program. Growth rates for subsequent years show a reduction due to the higher base amounts. Thus, the escalation rates used in the table are as follows:

FY 2008	7 percent
FY 2009-2010	6 percent
FY 2011-2031	5 percent

The millage rates are assumed to stay constant at 2007 levels of 2.00 mills for the City of Callaway and 4.162 mills for Bay County.

**Revenue Projections**

The Callaway Community Redevelopment Agency will be created in Fiscal Year 2007 with the taxable values of 2006 as its base year taxable value. The objective of the CRA will be to promote a wide range of community improvements and redevelopment activities. The CRA provides a mechanism for capturing the tax increment generated by the increase in taxable value over the Base Year. Over the potential 40-year life of the CRA, this stream of funds is a substantial amount.

Table 6.2 summarizes the fund flows generated by the CRA. An explanation of the key points demonstrated by this table follows below:

The leftmost column indicates the Fiscal Year. The fiscal year runs from October 1 through September 30, thus FY 2007 runs from October 1, 2006 to September 30, 2007. The City anticipates creation of the Redevelopment Trust Fund with sufficient timing to utilize the 2006 taxable values as the base year. The table, therefore, begins with the year 2007, assumed to be the Base Year for the CRA, and continues through 2047. This is a total of 40 years. The implementation plan indicates the 40-year period to be sufficient to complete all the outlined tasks, projects and programs recommended by this Plan. This illustrative plan shows all the last of the activities completed in year 40. The last payment on the debt is also anticipated in year 40. There may be opportunities during the 40 year life of the CRA to accelerate borrowing or to curb expenses, additionally, revenue may exceed projections. If such scenarios play out, this may lead to early termination of debt and a return of tax increment payments to the taxing authorities at the time of the surplus. This could also lead to the early cessation of the CRA if programmed activities can be completed in this accelerated timeframe.

The Taxable Value indicates the total value subject to ad valorem taxation within the CRA boundary. The initial value of \$187,319,410 is the Base Year value; the difference between the Taxable Value for any given year and this value represents the Taxable Value Increment for that year, or the amount from which the Tax Increment is calculated.

The Cumulative Taxable Change tracks the cumulative increase in the taxable valuation.

The millage rates are shown only for the jurisdictions that contribute to the CRA. Currently, this consists of a levy for Bay County and one for the City of Callaway. The Total CRA Millage Rate is the sum of these, currently 6.162 mils.

The CRA Tax Revenue is the product of the CRA millage Rate times the Taxable Value Increment. By law, the actual tax increment that is funded to the CRA is limited to 95% of that amount. The final two columns indicate the year to year change in tax increment, both in actual dollars as well as a percentage.

Using these assumptions, the table demonstrates that the anticipated CRA revenues will rise to a significant level, topping \$1 million per year in FY 2019. Over the life of the CRA, the cumulative tax increment collected by the CRA will exceed \$ 100.5 million. This cumulative amount is, of course, considerably less in present value. What follows is an analysis of a possible funding strategy for managing the flow of funds over the life of the CRA.

**40-YEAR TAX INCREMENT PROJECTIONS**

**2007-2047**

VI. Implementation Plan

Fiscal Year	Year	Taxable Value	Assumed Increase (%)	Taxable Value Increment	Cumulative Tax Increment	Millage Rate -		Total CRA Millage Rate	Tax Increment	Statutory Reduction	CRA Tax Increment	Year to Year Change	Percent Change
						City	County						
2007	Base Year	\$187,319,410	-	-	-	0.002000	0.004162	0.006162	\$0	0.950	\$0	\$0	0%
2008	Year 1	200,431,769	7%	13,112,359	13,112,359	0.002000	0.004162	0.006162	\$80,798	0.950	\$76,758	\$76,758	0%
2009	Year 2	212,457,675	6%	25,138,265	38,250,624	0.002000	0.004162	0.006162	\$154,902	0.950	\$147,157	\$70,398	92%
2010	Year 3	225,205,135	6%	37,885,725	76,136,349	0.002000	0.004162	0.006162	\$233,452	0.950	\$221,779	\$74,622	51%
2011	Year 4	236,465,392	5%	49,145,982	125,282,331	0.002000	0.004162	0.006162	\$302,838	0.950	\$287,696	\$65,916	30%
2012	Year 5	248,288,662	5%	60,969,252	186,251,583	0.002000	0.004162	0.006162	\$375,693	0.950	\$356,908	\$69,212	24%
2013	Year 6	260,703,095	5%	73,383,685	259,635,267	0.002000	0.004162	0.006162	\$452,190	0.950	\$429,581	\$72,673	20%
2014	Year 7	273,738,250	5%	86,418,840	346,054,107	0.002000	0.004162	0.006162	\$532,513	0.950	\$505,887	\$76,306	18%
2015	Year 8	287,425,162	5%	100,105,752	446,159,859	0.002000	0.004162	0.006162	\$616,852	0.950	\$586,009	\$80,122	16%
2016	Year 9	301,796,420	5%	114,477,010	560,636,869	0.002000	0.004162	0.006162	\$705,407	0.950	\$670,137	\$84,128	14%
2017	Year 10	316,886,241	5%	129,566,831	690,203,700	0.002000	0.004162	0.006162	\$798,391	0.950	\$758,471	\$88,334	13%
2018	Year 11	332,730,553	5%	145,411,143	835,614,843	0.002000	0.004162	0.006162	\$896,023	0.950	\$851,222	\$92,751	12%
2019	Year 12	349,367,081	5%	162,047,671	997,662,514	0.002000	0.004162	0.006162	\$998,538	0.950	\$948,611	\$97,389	11%
2020	Year 13	366,835,435	5%	179,516,025	1,177,178,539	0.002000	0.004162	0.006162	\$1,106,178	0.950	\$1,050,869	\$102,258	11%
2021	Year 14	385,177,207	5%	197,857,797	1,375,036,335	0.002000	0.004162	0.006162	\$1,219,200	0.950	\$1,158,240	\$107,371	10%
2022	Year 15	404,436,067	5%	217,116,657	1,592,152,992	0.002000	0.004162	0.006162	\$1,337,873	0.950	\$1,270,979	\$112,739	10%
2023	Year 16	424,657,870	5%	237,338,460	1,829,491,452	0.002000	0.004162	0.006162	\$1,462,480	0.950	\$1,389,356	\$118,376	9%
2024	Year 17	445,890,764	5%	258,571,354	2,088,062,806	0.002000	0.004162	0.006162	\$1,593,317	0.950	\$1,513,651	\$124,295	9%
2025	Year 18	468,185,302	5%	280,865,892	2,368,928,698	0.002000	0.004162	0.006162	\$1,730,696	0.950	\$1,644,161	\$130,510	9%
2026	Year 19	491,594,567	5%	304,275,157	2,673,203,855	0.002000	0.004162	0.006162	\$1,874,944	0.950	\$1,781,196	\$137,035	8%
2027	Year 20	516,174,295	5%	328,854,885	3,002,058,741	0.002000	0.004162	0.006162	\$2,026,404	0.950	\$1,925,084	\$143,887	8%
2028	Year 21	541,983,010	5%	354,663,600	3,356,722,341	0.002000	0.004162	0.006162	\$2,185,437	0.950	\$2,076,165	\$151,082	8%
2029	Year 22	569,082,161	5%	381,762,751	3,738,485,091	0.002000	0.004162	0.006162	\$2,352,422	0.950	\$2,234,801	\$158,636	8%
2030	Year 23	597,536,269	5%	410,216,859	4,148,701,950	0.002000	0.004162	0.006162	\$2,527,756	0.950	\$2,401,368	\$166,568	7%
2031	Year 24	627,413,082	5%	440,093,672	4,588,795,622	0.002000	0.004162	0.006162	\$2,711,857	0.950	\$2,576,264	\$174,896	7%
2032	Year 25	658,783,736	5%	471,464,326	5,060,259,949	0.002000	0.004162	0.006162	\$2,905,163	0.950	\$2,759,905	\$183,641	7%
2033	Year 26	691,722,923	5%	504,403,513	5,564,663,462	0.002000	0.004162	0.006162	\$3,108,134	0.950	\$2,952,728	\$192,823	7%
2034	Year 27	726,309,069	5%	538,989,659	6,103,653,121	0.002000	0.004162	0.006162	\$3,321,254	0.950	\$3,155,192	\$202,464	7%
2035	Year 28	762,624,523	5%	575,305,113	6,678,958,234	0.002000	0.004162	0.006162	\$3,545,030	0.950	\$3,367,779	\$212,587	7%
2036	Year 29	800,755,749	5%	613,436,339	7,292,394,572	0.002000	0.004162	0.006162	\$3,779,995	0.950	\$3,590,995	\$223,216	7%
2037	Year 30	840,793,536	5%	653,474,126	7,945,868,699	0.002000	0.004162	0.006162	\$4,026,708	0.950	\$3,825,372	\$234,377	7%
2038	Year 31	882,833,213	5%	695,513,803	8,641,382,502	0.002000	0.004162	0.006162	\$4,285,756	0.950	\$4,071,468	\$246,096	6%
2039	Year 32	926,974,874	5%	739,655,464	9,381,037,965	0.002000	0.004162	0.006162	\$4,557,757	0.950	\$4,329,869	\$258,401	6%
2040	Year 33	973,323,617	5%	786,004,207	10,167,042,173	0.002000	0.004162	0.006162	\$4,843,358	0.950	\$4,601,190	\$271,321	6%
2041	Year 34	1,021,989,798	5%	834,670,388	11,001,712,561	0.002000	0.004162	0.006162	\$5,143,239	0.950	\$4,886,077	\$284,887	6%
2042	Year 35	1,073,089,288	5%	885,769,878	11,887,482,439	0.002000	0.004162	0.006162	\$5,458,114	0.950	\$5,185,208	\$299,131	6%
2043	Year 36	1,126,743,753	5%	939,424,343	12,826,906,782	0.002000	0.004162	0.006162	\$5,788,733	0.950	\$5,499,296	\$314,088	6%
2044	Year 37	1,183,080,940	5%	995,761,530	13,822,668,312	0.002000	0.004162	0.006162	\$6,135,883	0.950	\$5,829,088	\$329,792	6%
2045	Year 38	1,242,234,987	5%	1,054,915,577	14,877,583,889	0.002000	0.004162	0.006162	\$6,500,390	0.950	\$6,175,370	\$346,282	6%
2046	Year 39	1,304,346,737	5%	1,117,027,327	15,994,611,216	0.002000	0.004162	0.006162	\$6,883,122	0.950	\$6,538,966	\$363,596	6%
2047	Year 40	1,369,564,073	5%	1,182,244,663	17,176,855,879	0.002000	0.004162	0.006162	\$7,284,992	0.950	\$6,920,742	\$381,776	6%
<b>Assumptions:</b>										<b>Cumulative Revenue</b>		<b>\$100,551,597</b>	
2007 Millage Rates of 4.162 (County) and 2.00 (City) are used throughout projection													

**Table 6.3 - 40 Year Capital and Operating Program (\$000)**

VI. Implementation Plan

Programs	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026	FY 2027
<b>A. Revenues:</b>																				
1. Tax Increment Revenue	\$ 77	\$ 147	\$ 222	\$ 288	\$ 357	\$ 430	\$ 506	\$ 586	\$ 670	\$ 758	\$ 851	\$ 949	\$ 1,051	\$ 1,158	\$ 1,271	\$ 1,389	\$ 1,514	\$ 1,644	\$ 1,781	\$ 1,925
2. Loans/Bonds																				
a. Loan No. 1 (\$4 million)								\$ 4,000												
b. Loan No. 2 (\$9 million)																				
3. Interest Income		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2	\$ 2	\$ 2	\$ 1	\$ 4	\$ 1	\$ 1	\$ 1	\$ 0	\$ 2	\$ 0	\$ 0	\$ 1	\$ 0
4. Grants from State																				
a. Park Grants/Appropriations													\$ 200							
b. Highway Beautification Grant																				
5. Federal Grants																				
a. Transportation Enhancement Grant								\$ 200												
b. Clean Water Act Grants								\$ 1,000												
6. Sale of Land							\$ 20	\$ 20	\$ 50	\$ 50	\$ 50	\$ 100	\$ 320	\$ 50	\$ -	\$ -	\$ -	\$ -	\$ 50	\$ 50
<b>Total Revenues</b>	<b>\$ 77</b>	<b>\$ 147</b>	<b>\$ 222</b>	<b>\$ 288</b>	<b>\$ 357</b>	<b>\$ 430</b>	<b>\$ 528</b>	<b>\$ 5,808</b>	<b>\$ 722</b>	<b>\$ 809</b>	<b>\$ 905</b>	<b>\$ 1,050</b>	<b>\$ 1,572</b>	<b>\$ 1,209</b>	<b>\$ 1,271</b>	<b>\$ 1,391</b>	<b>\$ 1,514</b>	<b>\$ 1,644</b>	<b>\$ 1,832</b>	<b>\$ 1,975</b>

**Table 6.3 - 40 Year Capital and Operating Program (\$000)**

VI. Implementation Plan

Programs	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026	FY 2027
<b>B. Expenditures:</b>																				
1. Administrative Expenses <i>(TIF Funds)</i>																				
a. CRA Creation Expenses	\$ 20	\$ 20	\$ 20	\$ 20																
b. CRA Staff Expense	\$ 30	\$ 35	\$ 40	\$ 45	\$ 50	\$ 100	\$ 103	\$ 106	\$ 109	\$ 113	\$ 116	\$ 119	\$ 123	\$ 127	\$ 130	\$ 134	\$ 138	\$ 143	\$ 147	\$ 151
c. Prof. Services - Planning & Engineering	\$ 15	\$ 15	\$ 15	\$ 15	\$ 15	\$ 30	\$ 30	\$ 30	\$ 30	\$ 30	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75
d. Prof. Services - Legal & Accounting	\$ 10	\$ 15	\$ 15	\$ 25	\$ 30	\$ 32	\$ 33	\$ 35	\$ 36	\$ 38	\$ 40	\$ 42	\$ 44	\$ 47	\$ 49	\$ 51	\$ 54	\$ 57	\$ 59	\$ 62
2. Stormwater Projects																				
a. Berthe Avenue/Boat Race Road																				
b. Alameda Street Area																				
c. 7th Street Camellia Avenue																				
d. Pond Dredging and Expansion								\$ 1,800												
e. Sidestreets off Tyndall (s. of Cherry St)																				
f. Shared Retention Areas								\$ 1,200											\$ 700	
g. Other Drainage Area-wide																				
3. Roadway Segments																				
a. Burkett Drive																				
b. Omoko Street			\$ 8																	
c. Lenawee Street (2 segments)																				
d. Lilly Street			\$ 36	\$ 11																
e. Hogan Street																	\$ 100	\$ 140		
f. Orinda Drive/East 4th Street																				
4. Sidewalks																				
a. East 7th Street																				
b. Berthe Avenue								\$ 470												
c. Boat Race Road								\$ 320												
d. Minneola Street																				
e. Comet Avenue																				
f. Misc. Sidewalks																				

**Table 6.3 - 40 Year Capital and Operating Program (\$000)**

VI. Implementation Plan

Programs (continued)	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026	FY 2027	
5. Streetscapes																					
a. Highway 22 (west)																					
b. Highway 22 (east)																					
c. Tyndall Parkway (North Zone)																					
d. Tyndall Parkway (Mixed Use Zone)																					
e. Tyndall Parkway (South Office Zone)																					
g. Cherry Street																					
h. Entrance Features												\$ 50	\$ 50								
f. Street Trees							\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20
6. Community Facilities, Open Space																					
a. Pocket Parks																					
b. South Jan ROW Park													\$ 450	\$ 50							
c. Conservation Area																					
d. Drainage Retention Parks																					
e. Library/Community Center																					
6. Housing																					
a. Residential Rehab Program			\$ 25	\$ 25	\$ 25	\$ 25	\$ 25	\$ 35	\$ 35	\$ 35	\$ 35	\$ 35	\$ 50	\$ 50	\$ 50	\$ 50	\$ 80	\$ 80	\$ 80	\$ 80	\$ 80
b. Code Compliance Grants		\$ 10	\$ 10	\$ 20	\$ 20	\$ 22	\$ 24	\$ 25	\$ 25	\$ 25	\$ 25	\$ 30	\$ 30	\$ 30	\$ 33	\$ 36	\$ 40	\$ 44	\$ 48	\$ 53	\$ 53
c. Code Compliance Education		\$ 2	\$ 2	\$ 2	\$ 2	\$ 2	\$ 3	\$ 3	\$ 3	\$ 3	\$ 3										
d. Trailer Replacement Programs					\$ 70		\$ 25	\$ 30	\$ 35	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100
e. Lot Subdivision Assistance			\$ 6	\$ 20	\$ 20	\$ 20	\$ 20	\$ 30	\$ 30	\$ 30	\$ 30	\$ 30	\$ 35	\$ 35	\$ 35	\$ 35	\$ 35				
f. TIF Related Development Incentives								\$ 100				\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50
7. Economic Development																					
a. TIF Related Development/Job Incentives								\$ 100		\$ 50			\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 75
b. Property Improvement Grants			\$ 10	\$ 15	\$ 20	\$ 40	\$ 45	\$ 45	\$ 45	\$ 45	\$ 45	\$ 45	\$ 60	\$ 60	\$ 75	\$ 75	\$ 100	\$ 100			
c. Business Recruitment Expenses							\$ 5	\$ 10	\$ 10	\$ 10							\$ 5				\$ 5
8. Land Disposition Programs																					
a. Commercial Land Acquisition		\$ 20	\$ 20	\$ 50	\$ 50	\$ 50	\$ 100	\$ 340					\$ 100	\$ 100	\$ 150	\$ 100	\$ 150				\$ 100
b. Residential Land Acquisition		\$ 20	\$ 20	\$ 50	\$ 50	\$ 50	\$ 100	\$ 300	\$ 100							\$ 100	\$ 50	\$ 100			\$ 50
c. Park/Open Space Land Acquisition								\$ 800													\$ 600
<b>Subtotal Expenditures</b>	<b>\$ 75</b>	<b>\$ 137</b>	<b>\$ 227</b>	<b>\$ 287</b>	<b>\$ 363</b>	<b>\$ 371</b>	<b>\$ 533</b>	<b>\$ 5,799</b>	<b>\$ 479</b>	<b>\$ 449</b>	<b>\$ 464</b>	<b>\$ 522</b>	<b>\$ 1,062</b>	<b>\$ 718</b>	<b>\$ 692</b>	<b>\$ 927</b>	<b>\$ 997</b>	<b>\$ 1,108</b>	<b>\$ 1,330</b>	<b>\$ 1,422</b>	
<b>Cash Flow (Revenues less Expenditures)</b>	<b>\$ 2</b>	<b>\$ 10</b>	<b>\$ (5)</b>	<b>\$ 1</b>	<b>\$ (6)</b>	<b>\$ 60</b>	<b>\$ (5)</b>	<b>\$ 9</b>	<b>\$ 243</b>	<b>\$ 360</b>	<b>\$ 440</b>	<b>\$ 529</b>	<b>\$ 510</b>	<b>\$ 491</b>	<b>\$ 579</b>	<b>\$ 464</b>	<b>\$ 517</b>	<b>\$ 536</b>	<b>\$ 502</b>	<b>\$ 553</b>	

**Table 6.3 - 40 Year Capital and Operating Program (\$000)**

VI. Implementation Plan

Programs	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026	FY 2027
<b>C. Debt Service</b>																				
1. Debt Service Loan (2 years interest only) <i>(\$4,000,000 + 15% issuance, 6.0%, 15 yrs)</i>									276	276	520	520	520	520	520	520	520	520	520	520
2. Debt Service Loan No. 2 <i>(\$9,000,000 + 15% issuance, 6.0%, 20 yrs)</i>																				
<b>Subtotal Debt Service</b>									\$ 276	\$ 276	\$ 520	\$ 520	\$ 520	\$ 520	\$ 520	\$ 520	\$ 520	\$ 520	\$ 520	\$ 520
<b>Net Annual Cash Flow</b>	2	10	-5	1	-6	60	-5	9	-33	84	-80	9	-10	-29	59	-56	-3	16	-18	33
<b>Cumulative Cash Flow</b>	2	12	7	9	3	62	57	66	33	117	38	46	36	7	66	10	7	23	5	39
Footnotes:																				

**Table 6.3 - 40 Year Capital and Operating Program (\$000)**

VI. Implementation Plan

Programs	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032	FY 2033	FY 2034	FY 2035	FY 2036	FY 2037	FY 2038	FY 2039	FY 2040	FY 2041	FY 2042	FY 2043	FY 2044	FY 2045	FY 2046	FY 2047	Total
<b>A. Revenues:</b>																					
1. Tax Increment Revenue	\$ 2,076	\$ 2,235	\$ 2,401	\$ 2,576	\$ 2,760	\$ 2,953	\$ 3,155	\$ 3,368	\$ 3,591	\$ 3,825	\$ 4,071	\$ 4,330	\$ 4,601	\$ 4,886	\$ 5,185	\$ 5,499	\$ 5,829	\$ 6,175	\$ 6,539	\$ 6,921	\$ 100,550
2. Loans/Bonds																					
a. Loan No. 1 (\$4 million)																					\$ 4,000
b. Loan No. 2 (\$9 million)	\$ 9,000																				\$ 9,000
3. Interest Income	\$ 1	\$ 0	\$ 4	\$ 2	\$ 1	\$ 2	\$ 1	\$ 0	\$ 2	\$ 13	\$ 0	\$ 0	\$ 1	\$ 0	\$ 1	\$ 0	\$ 1	\$ 2	\$ 2	\$ 1	\$ 55
4. Grants from State																					
a. Park Grants/Appropriations									\$ 500												\$ 700
b. Highway Beautification Grant						\$ 150			\$ 150		\$ 150										\$ 450
5. Federal Grants																					
a. Transportation Enhancement Grant				\$ 200					\$ 200												\$ 600
b. Clean Water Act Grants	\$ 250																				\$ 1,250
6. Sale of Land	\$ 125	\$ 75	\$ 125	\$ -	\$ 75	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 720	\$ 1,400	\$ 1,450	\$ 1,700	\$ 6,430
<b>Total Revenues</b>	<b>\$ 11,452</b>	<b>\$ 2,310</b>	<b>\$ 2,530</b>	<b>\$ 2,778</b>	<b>\$ 2,836</b>	<b>\$ 3,105</b>	<b>\$ 3,156</b>	<b>\$ 3,368</b>	<b>\$ 4,443</b>	<b>\$ 3,838</b>	<b>\$ 4,071</b>	<b>\$ 4,480</b>	<b>\$ 4,602</b>	<b>\$ 4,886</b>	<b>\$ 5,186</b>	<b>\$ 5,499</b>	<b>\$ 6,550</b>	<b>\$ 7,577</b>	<b>\$ 7,991</b>	<b>\$ 8,622</b>	<b>\$ 123,035</b>

**Table 6.3 - 40 Year Capital and Operating Program (\$000)**

VI. Implementation Plan

Programs	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032	FY 2033	FY 2034	FY 2035	FY 2036	FY 2037											Total	
<b>B. Expenditures:</b>																						
1. Administrative Expenses <i>(TIF Funds)</i>																						
a. CRA Creation Expenses																						\$ 80
b. CRA Staff Expense	\$ 156	\$ 160	\$ 200	\$ 206	\$ 212	\$ 219	\$ 225	\$ 232	\$ 239	\$ 246	\$ 253	\$ 261	\$ 269	\$ 277	\$ 285	\$ 294	\$ 303	\$ 312	\$ 321	\$ 331	\$ 7,059	
c. Prof. Services - Planning & Engineering	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 125	\$ 125	\$ 125	\$ 125	\$ 125	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 3,725
d. Prof. Services - Legal & Accounting	\$ 65	\$ 69	\$ 72	\$ 76	\$ 80	\$ 84	\$ 88	\$ 92	\$ 97	\$ 102	\$ 107	\$ 112	\$ 118	\$ 123	\$ 130	\$ 136	\$ 143	\$ 150	\$ 158	\$ 165	\$ 2,940	
2. Stormwater Projects																						
a. Berthe Avenue/Boat Race Road	\$ 3,900																					\$ 3,900
b. Alameda Street Area	\$ 2,000																					\$ 2,000
c. 7th Street Camellia Avenue						\$ 170	\$ 1,420															\$ 1,590
d. Pond Dredging and Expansion																						\$ 1,800
e. Sidestreets off Tyndall (s. of Cherry St)	\$ 1,450																					\$ 1,450
f. Shared Retention Areas	\$ 1,800	\$ 200																				\$ 3,900
g. Other Drainage Area-wide										\$ 150	\$ 230				\$ 2,900	\$ 4,000	\$ 4,400	\$ 5,400	\$ 7,000		\$ 24,080	
3. Roadway Segments																						
a. Burkett Drive										\$ 1,000												\$ 1,000
b. Omoko Street																						\$ 8
c. Lenawee Street (2 segments)											\$ 1,320											\$ 1,320
d. Lilly Street																						\$ 47
e. Hogan Street																						\$ 240
f. Orinda Drive/East 4th Street										\$ 450												\$ 450
4. Sidewalks																						
a. East 7th Street							\$ 150	\$ 182														\$ 332
b. Berthe Avenue																						\$ 470
c. Boat Race Road																						\$ 320
d. Minneola Street								\$ 385														\$ 385
e. Comet Avenue								\$ 505														\$ 505
f. Misc. Sidewalks											\$ 100	\$ 100	\$ 200	\$ 200	\$ 900	\$ 900	\$ 1,000	\$ 1,000				\$ 4,400

**Table 6.3 - 40 Year Capital and Operating Program (\$000)**

VI. Implementation Plan

Programs (continued)	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032	FY 2033	FY 2034	FY 2035	FY 2036	FY 2037												Total	
5. Streetscapes																							
a. Highway 22 (west)										\$ 500	\$ 500												\$ 1,000
b. Highway 22 (east)										\$ 500													\$ 500
c. Tyndall Parkway (North Zone)												\$ 300	\$ 1,200										\$ 1,500
d. Tyndall Parkway (Mixed Use Zone)				\$ 700	\$ 900	\$ 1,400																	\$ 3,000
e. Tyndall Parkway (South Office Zone)								\$ 600	\$ 400														\$ 1,000
g. Cherry Street			\$ 550	\$ 600	\$ 350																		\$ 1,500
h. Entrance Features																							\$ 100
f. Street Trees	\$ 20									\$ 20	\$ 20	\$ 20	\$ 20	\$ 20									\$ 400
6. Community Facilities, Open Space																							
a. Pocket Parks	\$ 300																						\$ 300
b. South Jan ROW Park																							\$ 500
c. Conservation Area									\$ 750														\$ 750
d. Drainage Retention Parks									\$ 350														\$ 350
e. Library/Community Center									\$ 200														\$ 200
6. Housing																							
a. Residential Rehab Program	\$ 80	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 125	\$ 125	\$ 125	\$ 125	\$ 125	\$ 125	\$ 125									\$ 2,375
b. Code Compliance Grants	\$ 58																						\$ 609
c. Code Compliance Education																							\$ 25
d. Trailer Replacement Programs																							\$ 960
e. Lot Subdivision Assistance																							\$ 411
f. TIF Related Development Incentives	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 1,600
7. Economic Development																							
a. TIF Related Development/Job Incentives	\$ 75	\$ 75	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100						\$ 2,125
b. Property Improvement Grants																							\$ 825
c. Business Recruitment Expenses			\$ 5			\$ 5			\$ 5			\$ 5		\$ 5		\$ 5		\$ 5		\$ 5			\$ 75
8. Land Disposition Programs																							
a. Commercial Land Acquisition												\$ 900	\$ 1,800	\$ 1,900	\$ 1,900			\$ 280					\$ 8,110
b. Residential Land Acquisition												\$ 540	\$ 1,000	\$ 1,000	\$ 1,500			\$ 280					\$ 5,310
c. Park/Open Space Land Acquisition									\$ 750														\$ 2,150
<b>Subtotal Expenditures</b>	<b>\$ 10,055</b>	<b>\$ 754</b>	<b>\$ 1,177</b>	<b>\$ 1,932</b>	<b>\$ 1,892</b>	<b>\$ 2,252</b>	<b>\$ 2,258</b>	<b>\$ 2,396</b>	<b>\$ 3,191</b>	<b>\$ 3,368</b>	<b>\$ 3,155</b>	<b>\$ 3,563</b>	<b>\$ 3,731</b>	<b>\$ 3,945</b>	<b>\$ 4,320</b>	<b>\$ 4,580</b>	<b>\$ 5,595</b>	<b>\$ 6,677</b>	<b>\$ 7,129</b>	<b>\$ 7,746</b>	<b>\$ 7,746</b>	<b>\$ 97,676</b>	
<b>Cash Flow (Revenues less Expenditures)</b>	<b>\$ 1,397</b>	<b>\$ 1,556</b>	<b>\$ 1,353</b>	<b>\$ 847</b>	<b>\$ 944</b>	<b>\$ 853</b>	<b>\$ 898</b>	<b>\$ 972</b>	<b>\$ 1,253</b>	<b>\$ 470</b>	<b>\$ 916</b>	<b>\$ 918</b>	<b>\$ 871</b>	<b>\$ 941</b>	<b>\$ 866</b>	<b>\$ 919</b>	<b>\$ 954</b>	<b>\$ 901</b>	<b>\$ 863</b>	<b>\$ 876</b>	<b>\$ 876</b>	<b>\$ 25,358</b>	

**Table 6.3 - 40 Year Capital and Operating Program (\$000)**

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Programs	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032	FY 2033	FY 2034	FY 2035	FY 2036	FY 2037												
<b>C. Debt Service</b>																						
1. Debt Service Loan (2 years interest only) <i>(\$4,000,000 + 15% issuance, 6.0%, 15 yrs)</i>	520	520	520																			\$ 7,312
2. Debt Service Loan No. 2 <i>(\$9,000,000 + 15% issuance, 6.0%, 20 yrs)</i>	902	902	902	902	902	902	902	902	902	902	902	902	902	902	902	902	902	902	902	902	902	\$ 18,040
<b>Subtotal Debt Service</b>	<b>\$ 1,422</b>	<b>\$ 1,422</b>	<b>\$ 1,422</b>	<b>\$ 902</b>	<b>\$ 25,352</b>																	
<b>Net Annual Cash Flow</b>																						
	-25	134	-69	-55	42	-49	-4	70	351	-432	14	16	-31	39	-36	17	52	-1	-39	-26		
<b>Cumulative Cash Flow</b>																						
	14	148	80	24	66	17	13	83	434	3	17	32	1	39	4	21	73	72	32	6		
Footnotes:																						

**Funding Strategy**

Revenue projections from a steady source of funds such as a CRA tax increment can be used to finance a number of catalytic programs designed to trigger the redevelopment of the area. This is the essence of a redevelopment plan. Prior planning efforts, with community involvement, have yielded a lengthy list of projects and improvements desired. The CRA revenue stream can be allocated to accomplish these projects in some order of priority. This section of the plan will present a financial model that summarizes the anticipated revenues and expenditures of the CRA. This model is intended as a planning tool, so that the projects can be matched against available funds. **THIS MODEL IS NOT INTENDED TO BE A FINANCIAL PLAN OR INDICATE ANTICIPATED IMPLEMENTATION OF PROJECTS AND PROGRAM, NOR DOES IT PORTRAY EXACT ESTIMATES OF PROJECT AND PROGRAM COSTS. IT IS INTENDED TO INDICATE A POTENTIAL FINANCIAL SCENARIO.**

It will be up to the CRA Board to adopt budgets that reflect its priorities for projects and programs and to program items according to presented opportunities, critical needs, and available revenue. Furthermore, in order to promptly and effectively advance this Plan as opportunities arise or challenges occur, the CRA shall support and work with the City to develop a master financing structure or vehicle capable of utilizing all available sources of revenue, including without limitation, tax increment revenue, fees, assessments, covenants to budget and appropriate non-ad valorem revenue, or any other source of revenue which may be available for payment of debt which finances redevelopment projects. Additionally, the City may choose to issue bond anticipation notes to further advance any redevelopment projects provided for in the Plan. Within or independent of that structure, the CRA may choose to support the City in the authorization, validation or incurrence of debt sooner or in greater amounts than modeled below. For example, the City or CRA may choose to initiate certain projects sooner than set forth in this plan or make expenditures to explore currently proposed or new community redevelopment projects and to plan, acquire data, design, permit or construct programs or capital projects, or both, to advance the objectives of this Plan. Such obligations may be secured in whole or in part by the pledge of tax increment revenues deposited into the community redevelopment trust fund.

The CRA funding model is presented in Table 6.3. It is essentially a budget that lists projected revenues and expenses for each of the future 40 years of the CRA. Indeed, it is prudent practice to review these projections on a periodic basis, so that the assumptions in the model can be assessed against actual experience. What follows is a brief explanation of the structure and assumptions of the model.

Table 6.3 is organized to list fiscal years in adjacent columns across the top. The revenues and expenditures are listed in the leftmost column, in typical budget form, with all revenues listed first, then all expenditures.

The primary source of revenue is, of course, the tax increment. As previously discussed, this begins as a modest amount, but grows quickly in successive years as long as redevelopment and general economic growth keep increasing the taxable value of the properties within the CRA. Other sources of funding, such as grants from various state and federal agencies, can and should be pursued.

The revenues also assume cash infusions from borrowings. Since tax increment takes some time to build up, it is common to borrow against the future revenue stream in order to undertake key projects more quickly. Of course, this adds debt service to the list of expenditure items, and has to be planned for accordingly. This model assumes two borrowings. The first one, occurring in the eighth year of the CRA, is assumed as a purely tax increment backed loan on the open market, however, the CRA may not have a significant enough track record of TIF collections to undertake this loan without backing from the City (which could also significantly decrease borrowing costs for this loan). Nevertheless, the model assumes that the backing is not available. This initial loan is designed to “jump start” the redevelopment efforts while the increment remains fairly low, therefore, this loan is also designed to be an interest only repayment for the first two years. Remaining principal and interest will be paid in the final years of the loan. The amount borrowed was

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determined based upon the TIF projected to be generated by the CRA being at least one and one-half times the annual payment for the loan. This leaves a financial “cushion” for the CRA to rely upon.

Another loan, wholly backed by TIF collection without any consideration given to backing by the City, can be undertaken once the CRA has sufficient annual revenues as well as an established track record, typically around ten or so years. It is believed that this track record and maintaining the “one and one-half times the payment” cushion will prevent the need for additional backing of these loans by the City and will allow the CRA to borrow without additional assistance. This model assumes that borrowing would also occur in the twentieth year. This is again done to decrease the timeline for undertaking several key projects and programs instead of waiting for the flow of funds for a “pay-as-you-go” program.

Since these borrowings are for 15 and 20 years respectively, it is expected that the CRA will be making payments on several bond issues at once in the mid-term years. The table demonstrates how these bond issues overlap. The second borrowing has a longer maturity, however, it is programmed to mature in year 40 so that all debt is retired prior to the end of the CRA’s trust fund and no outstanding balances are transferred to the City once the increment reverts back to the City and County at the end of the CRA trust fund’s life. The total amount of the bond is calculated by working backward from the cash flow available for debt service at the time the bonds are issued.

It is important to note that this is a very conservative borrowing plan. If different assumptions are utilized for borrowings, or different types of borrowings available to the CRA (i.e. mortgaging property, a bank line-of credit, direct bank loans), borrowing can happen earlier in the program. Earlier borrowing would facilitate an accelerated undertaking and completion of projects and could speed up the timeframe of implementation leading to completion of projects and programs in earlier years and leaving only debt payments in later years.

### **CRA Expenditures**

The financial projections discussed here allow the CRA to budget for anticipated expenses to achieve the goals of the community vision. Most of the borrowed proceeds will be directed to paying for capital improvements and land acquisition. In addition, the tax increment funds will provide a substantial cash flow for other programs and activities, as well as the administrative overhead needed to further the community’s objectives. These programs and expenditures are discussed in greater detail in Section V of this report with targets and goals outlined later in this section.

### **B. Plan Review and Amendments**

This Plan provides for the creation of various different types of projects and programs to achieve the elimination of blight conditions within the CRA area. The Plan represents market forces, technology and tax structures as they exist at the time the Plan went to print in May of 2007. Such effects of these forces can fluctuate greatly over relatively short periods of time. Given this, it is recommended that this Plan be reviewed at least every five years after its initial adoption. During each review, the goals of the Plan should be reviewed as to the potential to reach them given new market assumptions and new technology. Additionally, all of the projects and programs should also be reviewed for their viability, cost effectiveness and potential to influence overall redevelopment and the elimination of blighting factors outlined in the Finding of Necessity for a CRA study adopted by the Callaway City Commission in 2007.

Should it be found during the five-year review that projects and program of this Plan are no longer viable or anticipated to be effective, these projects and programs should be removed from the Plan through the amendment procedures outlined in F.S. 163 Part III. Similarly, if upon review it is determined that new or re-worked projects and programs may be of benefit to the CRA area and may assist in the elimination or

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prevention of blighting influences, the Plan should be amended, through the procedures outlined in F.S. 163 Part III, to include these new projects and programs.

The five-year review recommendation shall in no way interfere or restrict the rights of the CRA to recommend amendments to the Plan or review the goals, projects and programs of the Plan at any time it so chooses. Additionally, the five-year review shall in no way interfere or restrict the rights of the City Commission to approve or deny any amendment to the Plan submitted to them by the CRA.