CITY OF CALLAWAY BOARD OF COMMISSIONERS
TUESDAY, APRIL 8, 2025 – 6:00 P.M.
CALLAWAY ARTS & CONFERENCE CENTER
500 CALLAWAY PARK WAY
CALLAWAY, FL 32404

MAYOR
PAMN HENDERSON

COMMISSIONERS
SCOTT DAVIS
DAVID GRIGGS
BOB PELLETIER
KENNETH AYERS, JR.

KEVIN OBOS, CITY ATTORNEY | KEITH "EDDIE" COOK, CITY MANAGER | ASHLEY ROBYCK, CITY CLERK

REGULAR MEETING AGENDA

CALL TO ORDER
INVOCATION & PLEDGE OF ALLEGIANCE
ROLL CALL
PRESENTATION

- **Presentation** **FY2024 Audit Review** **Wade Sansbury, Mauldin & Jenkins**
- **Presentation** **BCSO March Statistics** **Deputy Kip McKenzie**
- **Proclamation** **Month of the Military Child**
- **Proclamation** **Fair Housing Month**

MAYOR'S INSTRUCTIONS - Call for Additions/Deletions to the Agenda.

PUBLIC PARTICIPATION

- Speakers must come to the podium to be heard.
- Public Participation will be heard at the end of Commission discussion. for each item and at the end of the meeting for non-agenda items.
- Comments are limited to three (3) minutes.

APPROVAL OF MINUTES

- **March 25, 2025** Regular Meeting

PUBLIC HEARING

1. **Ordinance 1114** LDR Amendment- Recreational Equipment
2. **Ordinance 1115** City Election Dates
3. **Ordinance 1116** Annexation- 760 N. Fox Ave
4. **Ordinance 1117** SSCPA- 760 N. Fox Ave
5. **Ordinance 1118** Rezoning- 760 N. Fox Ave

REGULAR AGENDA

6. **Ordinance 1120** Rezoning Parcels- 24379-000-000, 24380-000-000
7. **Ordinance 1121** Rezoning- 325 Camellia Ave
8. **Discussion** Fluoride
9. **Advisory Board Appointment** Planning Board
10. **Bid Award** PW2024-16 Lift Station Rehabilitation- Phase One

COMMISSION/STAFF COMMENTS

ANNOUNCEMENTS

All meetings will be held at the Callaway Arts & Conference Center, 500 Callaway Park Way, Callaway, FL, unless otherwise noted.

• **April 15, 2025**	**Planning Board Meeting (Potential)**	**6:00 p.m.**
• **April 22, 2025**	**Commission Meeting**	**6:00 p.m.**

PUBLIC PARTICIPATION

ADJOURNMENT

Ashley Robyck

Ashley Robyck
City Clerk

PURSUANT TO FLORIDA STATUTE 286.0105: Any person who decides to appeal any decision made at a meeting(s) announced in this notice with respect to any matter considered at such meeting(s) will need a record of the proceedings and for such purpose may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. Any person requiring a special accommodation at this meeting because of a disability or physical impairment should contact Callaway's City Clerk, at 6601 E. Highway 22, Callaway, FL 32404; or by phone at (850) 871-6000 at least five calendar days prior to the meeting.

If you are hearing or speech impaired, and you possess TDD equipment, you may contact the City Clerk using the Florida Dual Party Relay System, which can be reached at 1-800-955-8770 (Voice) or 1-800-955-7661 (TDD).

CITY OF CALLAWAY, FLORIDA

ANNUAL COMPREHENSIVE FINANCIAL REPORT

FOR THE FISCAL YEAR ENDED
SEPTEMBER 30, 2024

PREPARED BY:
CITY OF CALLAWAY FINANCE DEPARTMENT

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CITY OF CALLAWAY, FLORIDA

ANNUAL COMPREHENSIVE FINANCIAL REPORT
SEPTEMBER 30, 2024

TABLE OF CONTENTS

TABLE OF CONTENTS (CONTINUED)

Page

STATISTICAL SECTION

CITY OF CALLAWAY, FLORIDA

ANNUAL COMPREHENSIVE FINANCIAL REPORT
SEPTEMBER 30, 2024

TABLE OF CONTENTS (CONTINUED)

Page

OTHER REPORTS

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CITY OF CALLAWAY
CITY HALL
6601 East Highway 22
Callaway, FL 32404
Phone: 850-871-6000
www.cityofcallaway.com

Mayor
Pamn Henderson

Commissioners
Scott Davis, Ward I
David Griggs, Ward II
Bob Pelletier, Ward III
Kenneth Ayers, Ward IV

March 20, 2025

Honorable Mayor
City Commissioners
Citizens of the City of Callaway, Florida

We are pleased to present to you and the citizens of the City of Callaway, the accompanying Annual Comprehensive Financial Report (ACFR) of the City of Callaway (the "City") for the fiscal year ended September 30, 2024, is hereby submitted. This report was prepared by the Director of Finance with assistance from the finance staff and other departments. Responsibility for both the accuracy of the presented data and the completeness and fairness of the presentation, including all disclosures, rests with the City. We believe the enclosed data is accurate in all material aspects and is presented in a manner designed to fairly set forth the financial position and the results of operations of the various funds of the City. All disclosures necessary to enable the reader to gain an understanding of the City's financial activities have been included.

General Information

The City has prepared its financial statements to meet the requirements of Governmental Accounting Standards Board Statement No. 34, Basic Financial Statements – and Management's Discussion and Analysis – for State and Local Governments (GASB 34). GASB 34 established a reporting model that the City has reported in five parts:

1. Management's Discussion and Analysis; a narrative report providing significant information about the City and how the City's financial position has changed from September 30, 2023, to September 30, 2024 and the reasons for the change;
2. Government-Wide Financial Statements; statements which report on the governmental and business-type assets, liabilities, expenses, and revenues of the City;
3. Fund Financial Statements; statements which report on the major individual governmental and proprietary funds of the City;
4. Budgetary Comparisons for the City's General Fund and other major governmental funds, and;
5. The notes to those financial statements.

Independent Audit

In compliance with the laws of the State of Florida, the City of Callaway was audited by independent certified public accountants. The opinion of Mauldin & Jenkins may be found in the Financial Section of this report. The specific report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on the Audit of Financial Statements Performed in Accordance with *Governmental Auditing Standards* can be found in the Compliance Section.

Accounting System and Budgetary Control

The accounting records for general governmental operations are maintained on the modified accrual basis with revenue being recorded upon determination that it is both available and measurable. Expenditures for general governmental operations are recorded when the services or goods are received, and the liabilities incurred. Accounting records for enterprise and internal service funds are converted to the full accrual basis of accounting at fiscal year-end for reporting purposes.

In developing and evaluation the accounting system, consideration is given to the adequacy of the internal control structure. The internal control structure is designed to provide reasonable, but not absolute, assurance regarding: (1) the safeguarding of assets against loss from unauthorized use or disposition; and (2) the reliability of financial records for preparing financial statements and maintaining accountability for assets. The concept of reasonable assurance recognizes that: (1) the cost of a control should not exceed the benefits likely to be derived; and (2) the evaluation of costs and benefits requires estimates and judgements by management. All internal control evaluations occur within the above framework.

State law requires cities and their elected officials to develop balanced budgets to provide for the operations of their offices. Details of expenditures to be made and the resources available to meet these proposed obligations must be included in the budget. Upon adoption, the budget document becomes the legal basis for carrying out the activities of the City. The City of Callaway Commission adopts budgets for all funds. Budgets are adopted on a basis consistent with general accepted accounting principles, except as noted in the Notes to Basic Financial Statements. Budget control is maintained by a computerized encumbrance system. All appropriations are reviewed at year-end for accuracy. All encumbrances are closed at the end of the year.

The Reporting Entity and its Services

The City of Callaway is a chartered city established under the legal authority of the Constitutions and the Laws of the State of Florida. The City provides a full range of services. These include public safety (law enforcement and fire); street and stormwater maintenance; planning, zoning and permitting services; code enforcement; business licensures; parks, sports fields and conference center facility availability; and other general administrative services. The City also operates three enterprise activities providing water, sewer, and solid waste services.

In addition to these core operations, the Callaway Community Redevelopment Agency provides for community redevelopment activities for specific community redevelopment areas of the City.

Relevant Financial Policies

The City's General Fund formal fund policy establishes a targeted minimum reserve balance in its Unassigned Fund Balance equal to two months or 17% of the current fiscal year operating expenditures and transfer's budget. The 2024 General Fund Unassigned Fund Balance remains over the targeted goal.

Retirement Plan

Employees of the City are members of the Florida Retirement System, a multiple employer defined benefit plan. Employer contribution rates are established in July of each year by the State of Florida. Employees who are members of the plan are required to contribute 3% of their wages to the plan on a pretax basis. Participation in the plan is compulsory for all employees who are qualified to participate.

Economic Condition and Outlook

Located in Northwest Florida, between Pensacola and Tallahassee, the City of Callaway is one of seven municipalities in Bay County. This urban, heavily residential community, east of Panama City is with driving distance to beaches and scenic bays. It's close proximity to Tyndall Air Force Base provides a stabilizing economic influence and has been a major factor in sustaining the City's population and that of surrounding communities.

Major transportation facilities have expanded in recent years. The Port of Panama City, a growing deep-water port, is continuing to invest in new facilities and improvements. The Northwest Florida Beaches International Airport provides service by American Airlines, Southwest Airlines, Delta Airlines, and United Airlines. The Florida Department of Transportation has started on the initial segment of the Gulf Coast Parkway. Ultimately, the Parkway will provide an improved route between Gulf County and Port St. Joe and make eastern Bay County more accessible.

The impact of the U.S. Military is being felt in another way. On September 15, 2016. Eastern Shipbuilding Group was awarded a $10.5 billion contract from the U.S. Coast Guard to construct its new, state-of-the-art offshore patrol cutters. The Company began construction on these cutters in 2018. Eastern Shipbuilding operates shipyards in the Allanton and Millville areas in Bay County. The contract between Eastern Shipbuilding and the U.S. Coast Guards is expected to bring in thousands of jobs to the area, and those employed will need a place to live. In Addition, U.S. Military has announced that they are bringing the Drone Program and the F-35 squadrons to Tyndall Air Force Base to compliment the operations currently housed at Tyndall.

The expanded transportation facilities, U.S. Military installations and other local economic anchors, such as the Eastern Shipbuilding Group, serve as economic catalysts for our entire region. Thus, a recent increase in the real estate development and investments within the City of Callaway.

Major Initiatives

The City of Callaway commission enacted a City ad valorem tax beginning in fiscal year 2005. The City's millage rate is the lowest in Bay County and was constant from 2008 until 2018 when it was decreased. After Hurricane Michael, the City increased the millage rate from 1.9900 to 2.7500 to help compensate for lost revenues and increased operating cost in fiscal year 2020. The millage rate of 2.7500 has remained for fiscal year 2021, fiscal year 2022, fiscal year 2023, fiscal year 2024 and fiscal year 2025.

A Public Safety Building was constructed for $2,000,000 in 2009, which houses the City's Fire Department and Law Enforcement provided by the Bay County Sheriff's Department. Financing of the building was the City's only formal General fund Debt that was paid off in 2016.

In fiscal year 2011, the City completed a major multimillion-dollar expansion of the utility infrastructure to improve services to existing utility users and to provide services to newly and/or soon to be developed areas. The construction, which began in 2007, included a five-million-gallon ground water storage tank, booster pump station and approximately ten miles of water and sewer lines. Outstanding debt to fund the costs for the utility expansion was $20.8 million, as of September 30, 2015. Debt for the utility expansion was refinanced in December of 2015, and debt of $2.1 million for the water storage tank was paid off resulting in a reduction of debt to $15.9 million. The City anticipates a steady rebound in economic development activity that should allow for debt servicing for the expansion to be paid from the generation of increased utility billings. The City began making principal payment on this debt in fiscal year 2021. Operating initiatives during the current fiscal year 2024 included:

- Monitoring of the order activity of the Bridge Harbor Development, a 157-acre, master planned community in Callaway with the potential to house nearly 600 residential units at full buildout, slated to be completed in 2024.
- Monitoring the planning and construction of an 83-acre master planned community consisting of 300 residential units off East Hwy 22 at Callaway Bayou.
- Monitoring the planning and construction of a 60-acre master planned community consisting of 300 townhomes off East Hwy 22 at Callaway Bayou.
- Monitoring of construction of the Park Place Subdivision, a 165-acre, master planned community in Callaway with the first and second phases of 110 homesites and a total plan of 320 residential units.
- FDOT Sidewalk Projects to include Cherry Street South, West Cherry Street north sidewalk, and multiuse path on Boat Race Road.
- Road paving and drainage improvements on Cherry Street and sidewalks on the north side.
- Completed the major portion of construction on a FEMA Project to replace the Bertha Bridge slated to be completed in 2025.
- Started a drainage project at Bertha Bridge to be completed in 2025.
- Addition of new fencing at Sports Complex, Public Works and Brittany Woods Park.
- Multiple Lift Station rehabilitations with CDBG-DR Funding.
- Sandy Creek improvements to the sewer system with CDBG-DR Funding.
- New spine road at Hugh Thomas north of Hwy 22 with CDBG-DR Funding to service a new housing development.
- Renovation of Beacon Plaza damaged from Hurricane Michael with CDBG-DR Funding.
- Generator installations at City Hall, Arts & Conference Center, and Public Works.
- Wind Retrofit to protect the Arts & Conference Center and Leisure Services buildings.

Other planned operating initiatives include:

- Increase in road resurfacing throughout the City.
- Stormwater and drainage improvements.
- FDOT Sidewalk on South Berthe Avenue and Lake Drive.

For the Future – Bay County voters approved a referendum for a half-cent sales infrastructure tax in November 2016 to be levied for ten years. This was reapproved by voters in November 2024 to continue for an additional ten years. Proceeds from the surtax are to be used for infrastructure purposes, including roads, water and sewer lines, lift stations, bridges, and stormwater drainage.

Reporting Achievement

The Government Finance Officers Association of the United States and Canada (GFOA) awarded a Certificate or Achievement for Excellence in Financial Reporting to the City of Callaway for its Annual Comprehensive Financial Report (ACFR) for the fiscal year ended September 30, 2023. That was the 6th consecutive year that the City had achieved this prestigious award. In order to be awarded a Certificate of Achievement, a government must publish an easily readable and efficiently organized annual comprehensive financial report. This report must satisfy both generally accepted accounting principles and applicable reporting requirements.

A Certificate of Achievement is valid for a period of one year only. We believe that our current annual financial report continues to meet the Certificate of Achievement Program's requirements, and we are submitting it to the GFOA to determine its eligibility of another certificate.

Sincerely,

Keith E. Cook
City Manager

Sincerely,

David Schultz
Director of Finance

"This institution is an equal opportunity provider and employer."

Government Finance Officers Association

Certificate of Achievement for Excellence in Financial Reporting

Presented to

City of Callaway
Florida

For its Annual Comprehensive
Financial Report
For the Fiscal Year Ended

September 30, 2023

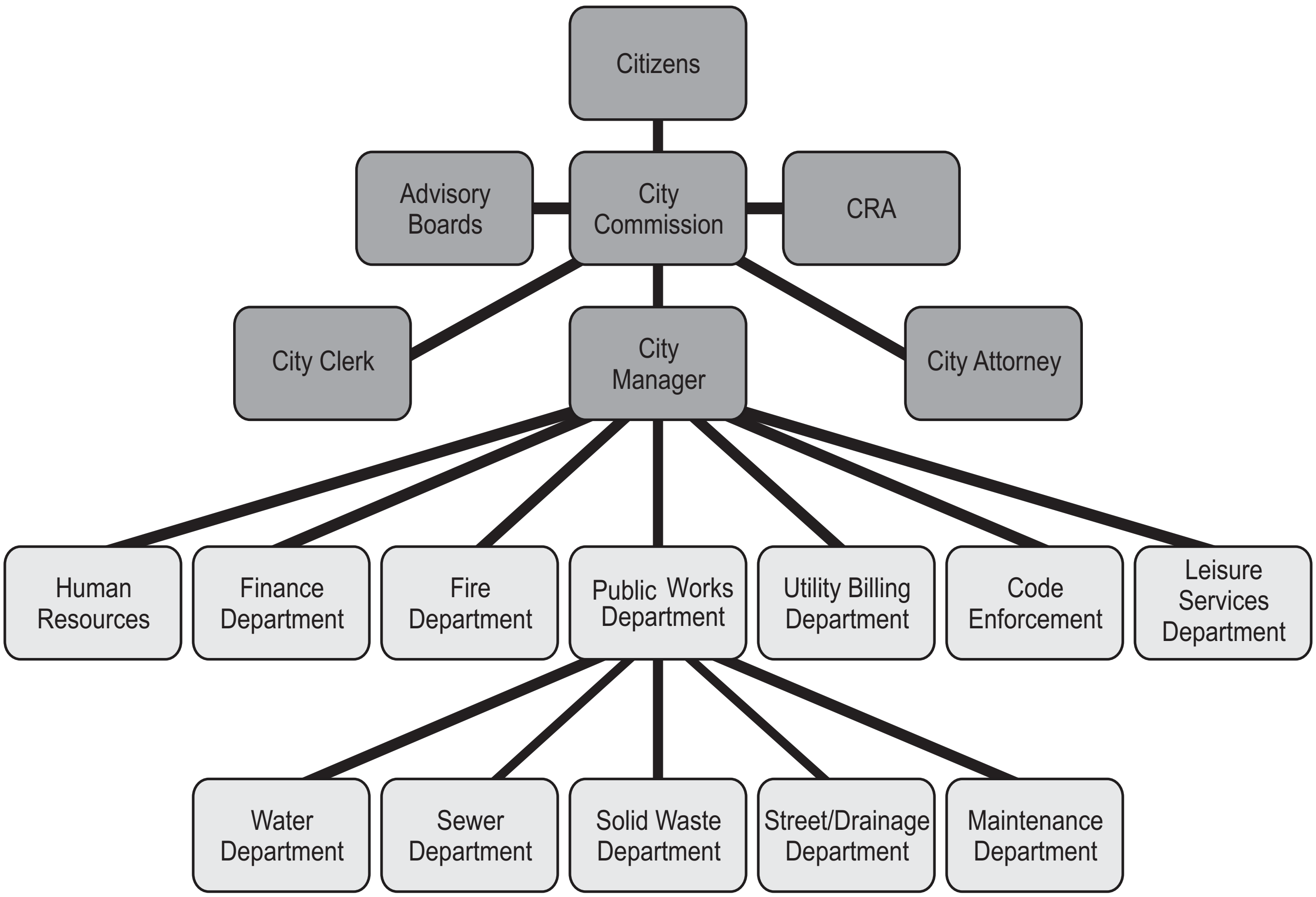
Christopher P. Morrill

Executive Director/CEO

Location of the Government

The City of Callaway, Florida is an urban community located in Bay County, east of Panama City, Florida, in the Panhandle Region of Northwest Florida. This community is separated from the Gulf of Mexico by East Bay and Tyndall Air Force Base. The City has a total area of about ten square miles and an estimated population of 14,835 as of 2024.

The City of Callaway, Florida
ORGANIZATIONAL CHART
for the Year Ended
September 30, 2024



Principal Officials of the City of Callaway, Florida
City Commission

Pamn Henderson
Mayor

Scott Davis
Ward I

David Griggs
Ward II

Bob Pelletier
Ward III

Kenneth L. Ayers, Jr.
Ward IV

Ed Cook
City Manager

Department Heads

Ashley Robyck, City Clerk
David Schultz, Director of Finance
David P. Joyner, Fire Chief
Bill Frye, Director of Public Works/Planning
Tim Legare, Director of Leisure Services
Emma Ford, Director of Human Resources
Lisa Mayo, Director of Utility Billing
Bonnie Poole, Director of Code Enforcement

Kevin Obos, City Attorney
Harrison, Sale, McCloy, Chartered

Mauldin & Jenkins
Independent Certified Public
Accountants & Consultants

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MAULDIN & JENKINS
CPAs & ADVISORS

INDEPENDENT AUDITOR'S REPORT

Honorable Mayor and Members of
the City Council,
City of Callaway, Florida

Report on the Audit of the Financial Statements

Opinions

We have audited the accompanying financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the **City of Callaway, Florida** (the "City"), as of and for the year ended September 30, 2024, and the related notes to the financial statements, which collectively comprise the City's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the City as of September 30, 2024, and the respective changes in financial position and, where applicable, cash flows thereof and the respective budgetary comparisons for the General Fund and the Community Redevelopment Fund for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the City and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the City's ability to continue as a going concern for 12 months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

1401 MANATEE AVENUE WEST, SUITE 1200 • BRADENTON, FLORIDA 34205 • 941-747-4483 • FAX 941-747-6035 • www.mjcpa.com

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 4 through 12 and the required supplementary information on pages 51 through 54 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the City's basic financial statements. The budget and actual – capital projects fund is presented for purposes of additional analysis and is not a required part of the basic financial statements. The schedule of expenditures of federal awards is presented for purposes of additional analysis as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance) and is also not a required part of the basic financial statements of the City. Such information is the responsibility of management and was derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the budget and actual – capital projects fund and the schedule of expenditures of federal awards are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Information

Management is responsible for the other information included in the annual report. The other information comprises the introductory and statistical sections but does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated March 20, 2025, on our consideration of the City's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the City's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the City's internal control over financial reporting and compliance.

Mauldin & Jenkins, LLC

Bradenton, Florida
March 20, 2025

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As management of the City of Callaway, Florida, (the "City") we offer readers of the City's financial statements this narrative overview and analysis of the financial activities of the City for the fiscal year ended September 30, 2024.

Overview of the Financial Statements

This discussion and analysis is intended to serve as an introduction to the City's basic financial statements. The City's basic financial statements comprise three components: (1) government-wide financial statements, (2) fund financial statements, and (3) notes to the financial statements. This report also contains other supplementary information in addition to the basic financial statements themselves.

Government-wide financial statements. The *government-wide financial statements* are designed to provide readers with a broad overview of the City's finances, in a manner similar to a private-sector business.

The *statement of net position* presents information on all of the City's assets, deferred outflows, liabilities, and deferred inflows, with the difference between these items reported as *net position*. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position of the City is improving or deteriorating.

The *statement of activities* presents information showing how the City's net position changed during the most recent fiscal year. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, *regardless of the timing of related cash flows.* Thus, revenues and expenses are reported in this statement for some items that will only result in cash flows in future fiscal periods (e.g., uncollected taxes and earned but unused vacation leave).

Both of the government-wide financial statements distinguish functions of the City that are principally supported by taxes and intergovernmental revenues *(governmental activities)* from other functions that are intended to recover all or a significant portion of their costs through user fees and charges *(business-type activities).* The governmental activities of the City include general government, public safety, highways and streets, developmental services, and culture and recreation. The business-type activities of the City include water, sewer and sanitation operation.

The government-wide financial statements can be found on pages 13 through 15 of this report.

Fund financial statements. A *fund* is a grouping of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. The City, like other state and local governments, uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. All of the funds of the City can be divided into two categories: (1) governmental funds, and (2) proprietary funds.

Governmental funds*. Governmental funds* are used to account for essentially the same functions reported as *governmental activities* in the government-wide financial statements. However, unlike the government-wide financial statements, governmental fund financial statements focus on *near-term inflows and outflows of spendable resources,* as well as on *balances of spendable resources* available at the end of the fiscal year. Such information may be useful in evaluating a government's near-term financing requirements.

Because the focus of governmental funds is narrower than that of the government-wide financial statements, it is useful to compare the information presented for *governmental funds* with similar information presented for *governmental activities* in the government-wide financial statements. By doing so, readers may better understand the long-term impact of the government's near-term financing decisions. Both the governmental fund balance sheet and the governmental fund statement of revenues, expenditures, and changes in fund balances provide a reconciliation to facilitate this comparison between *governmental funds* and *governmental activities.*

The City maintains three individual governmental funds. Information is presented separately in the governmental fund balance sheet and in the governmental fund statement of revenues, expenditures and changes in fund balances for the General Fund, Capital Improvements Fund, and Community Redevelopment, which are considered to be major funds.

The City adopts an annual appropriated budget for its General Fund, Capital Improvements Fund, and Community Redevelopment Fund. A budgetary comparison statement has been provided for all of these funds to demonstrate compliance with this budget.

The basic governmental fund financial statements can be found on pages 16 through 21 of this report.

Proprietary funds*.* The City of Callaway, Florida maintains proprietary funds. *Enterprise funds* are used to report the same functions presented as *business-type activities* in the government-wide financial statements. The City uses enterprise funds to account for its water, sewer, and solid waste.

Proprietary funds provide the same type of information as the government-wide financial statements, only in more detail. The proprietary fund financial statements provide separate information for the water and sewer operations, which are considered to be major funds.

The basic proprietary fund financial statements can be found on pages 22 through 25 of this report.

Notes to the financial statements. The notes provide additional information that is essential to a full understanding of the data provided in the government-wide and fund financial statements. The notes to the financial statements can be found on pages 26 through 50 of this report.

Government-Wide Financial Analysis

Net position may serve over time as a useful indicator of a government's financial position. The City's assets (and deferred outflows of resources) exceeded liabilities (and deferred inflows of resources) by $87.0 million (net position) at September 30, 2024.

$34.6 million (39.8%) of the City's net position reflects its investment in capital assets (e.g. land, construction in progress, buildings, vehicles, and machinery and equipment) less related debt used to acquire those assets that is still outstanding. The City uses these capital assets to provide services to citizens; consequently, these assets are not available for future spending. Although the City reports investment in its capital assets net of related debt, it should be noted that the resources needed to repay this debt must be provided from other sources since the capital assets themselves cannot be used to liquidate these liabilities.

The following schedule provides a summary of the assets, deferred outflows of resources, liabilities, deferred inflows of resources, and net position of the City. At the end of the fiscal years 2024 and 2023, the City is able to report positive balances in all three categories of net position in total.

City of Callaway, Florida's Net Position

	Governmental Activities		Business-Type Activities		Totals	
	2024	2023	2024	2023	2024	2023
Current and other assets	$ 25,974,360	$ 23,819,264	$ 37,462,925	$ 35,107,782	$ 63,437,285	$ 58,927,046
Capital assets	28,984,674	26,092,342	18,306,031	18,020,904	47,290,705	44,113,246
Total assets	54,959,034	49,911,606	55,768,956	53,128,686	110,727,990	103,040,292
Total deferred outflows of resources	1,479,257	1,334,126	1,240,053	1,290,728	2,719,310	2,624,854
Other liabilities	989,027	1,315,459	2,194,005	1,846,408	3,183,032	3,161,867
Long-term liabilities	7,311,153	7,303,214	15,445,092	16,726,824	22,756,245	24,030,038
Total liabilities	8,300,180	8,618,673	17,639,097	18,573,232	25,939,277	27,191,905
Total deferred inflows of resources	448,757	216,492	79,192	38,204	527,949	254,696
Net position:						
Net investment in capital assets	28,868,717	25,283,221	5,723,037	4,711,248	34,591,754	29,994,469
Restricted	10,240,468	7,808,171	5,202,597	4,753,585	15,443,065	12,561,756
Unrestricted	8,580,169	9,319,175	28,365,086	26,343,145	36,945,255	35,662,320
Total net position	$ 47,689,354	$ 42,410,567	$ 39,290,720	$ 35,807,978	$ 86,980,074	$ 78,218,545

A portion of the City's net position, $15.4 million (17.8%), represents resources that are subject to restrictions on how they may be used. The unrestricted portion of net position, $36.9 million (42.4%), may be used to meet the City's ongoing obligations to citizens and creditors.

The City's overall financial condition increased during the year ended September 30, 2024. The overall increase in the City's net position was $8.8 million (11.2%) during the year. Governmental activities' net position increased $5.3 million (12.4%), while business-type activities' net position increased $3.5 million (9.7%).

City of Callaway, Florida's Changes in Net Position

	Governmental Activities		Business-Type Activities		Totals	
	2024	2023	2024	2023	2024	2023
Revenues:						
Program revenues:						
Charges for services	$ 656,145	$ 699,099	$ 11,027,942	$ 9,758,625	$ 11,684,087	$ 10,457,724
Operating grants and contributions	238,547	4,662,357	-	-	238,547	4,662,357
Capital grants and contributions	2,939,153	1,973,279	-	-	2,939,153	1,973,279
General revenues:						
Property taxes	1,982,393	1,654,794	-	-	1,982,393	1,654,794
Other taxes	9,124,958	8,144,473	-	-	9,124,958	8,144,473
Other	836,354	931,154	894,674	781,000	1,731,028	1,712,154
Total revenues	15,777,550	18,065,156	11,922,616	10,539,625	27,700,166	28,604,781
Operating expenses:						
General government	1,607,949	1,982,802	-	-	1,607,949	1,982,802
Public safety	4,883,326	4,580,062	-	-	4,883,326	4,580,062
Highways and streets	1,554,924	1,532,646	-	-	1,554,924	1,532,646
Maintenance	171,275	208,733	-	-	171,275	208,733
Culture and recreation	1,807,050	1,491,121	-	-	1,807,050	1,491,121
Water	-	-	3,446,389	3,304,994	3,446,389	3,304,994
Sewer	-	-	4,742,627	4,033,816	4,742,627	4,033,816
Solid waste	-	-	725,097	605,574	725,097	605,574
Total operating expenses	10,024,524	9,795,364	8,914,113	7,944,384	18,938,637	17,739,748
Increase in net position before transfers	5,753,026	8,269,792	3,008,503	2,595,241	8,761,529	10,865,033
Transfers	(474,239)	(695,483)	474,239	695,483	-	-
Change in net position	5,278,787	7,574,309	3,482,742	3,290,724	8,761,529	10,865,033
Net position, beginning	42,410,567	34,836,258	35,807,978	32,517,254	78,218,545	67,353,512
Net position, ending	$ 47,689,354	$ 42,410,567	$ 39,290,720	$ 35,807,978	$ 86,980,074	$ 78,218,545

Financial Impacts

Normal Impacts

There are eight basic impacts on revenues and expenses as reflected below:

Revenues

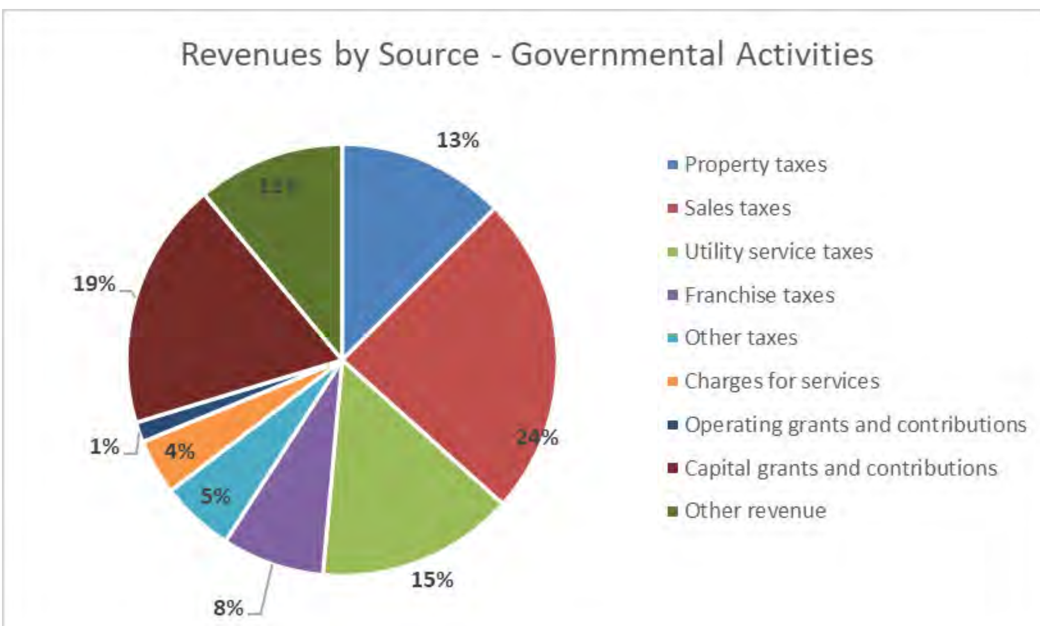
- Economic condition: This can reflect a declining, stable, or growing economic environment and has a substantial impact on property, sales, gas or other tax revenue.
- Commission approved rate adjustments: While certain tax rates are set by statute, the City Commission has significant authority to impose and periodically adjust rates (water, sewer, solid waste, impact fees, recreation user fees, etc.).
- Changing patterns in intergovernmental grant revenue (both recurring and nonrecurring): Certain recurring revenues (state revenue sharing) may experience significant changes periodically while nonrecurring grants are less predictable and often distorting in their impact on year-to-year comparisons.
- Market impacts on investment income: The current market conditions can have an influence on the City's investment income, causing it to fluctuate.

Expenses

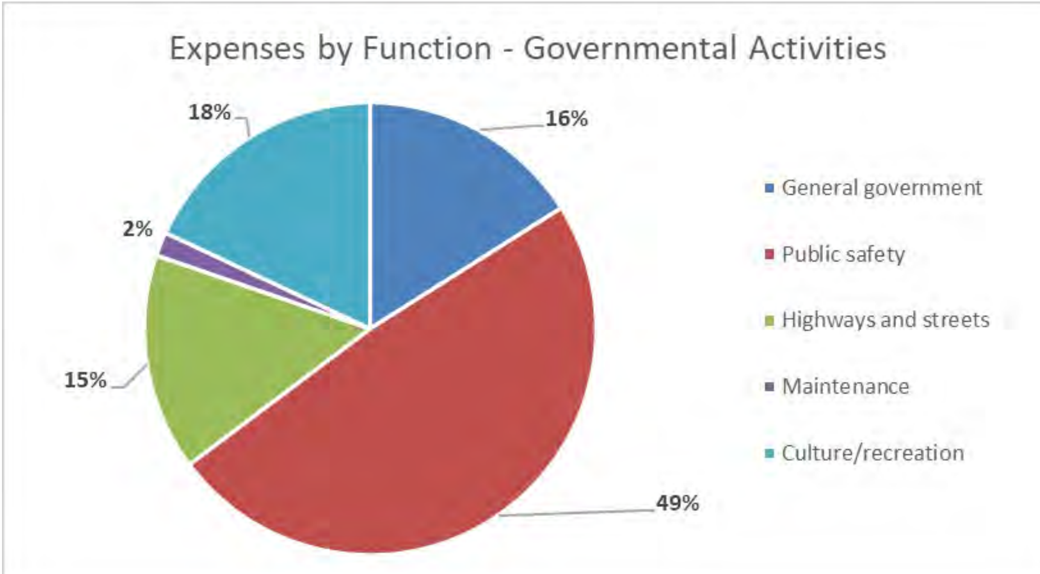
- Introduction of new programs: Within functional expense categories (public safety, highway and streets, economic environment, culture and recreation, etc.), individual programs may be added or deleted to meet changing community needs.
- Authorized position adjustments: Changes in service demand may cause the City Commission to change authorized staffing.
- Salary adjustments: The ability to attract and retain human and intellectual resources requires the City to maintain competitive salary ranges.
- Inflation: While overall inflation is low, the City is a major consumer of certain commodities such as utilities, chemicals, supplies, fuel, oil and parts. Cost fluctuations directly affect the City's overall costs.

Current Year Impacts – Governmental Activities

- Total revenues are down by $2.3 million primarily due to a decrease in grants of $3.5 million that was related to public assistance, $43 thousand decrease in charges for services, $328 thousand increase in property tax as a result of an increase in growth and values, $980 thousand increase in utility and franchise taxes related to a increase in customers consumption and rates, $94 thousand decrease in other areas.

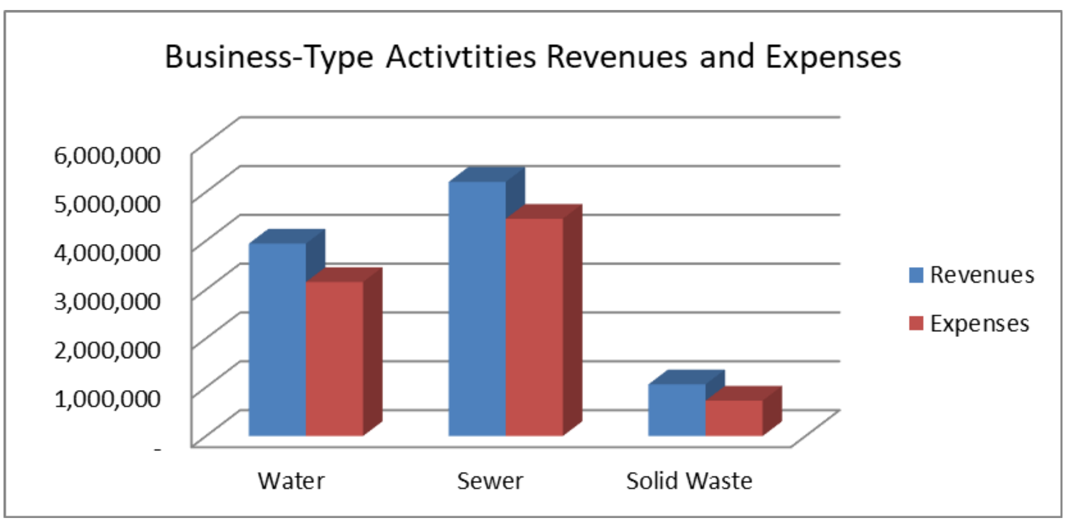


- Total expenses have increased by $229 thousand (2.3%) overall. The increase was in all areas of operation due increases in wages and employee benefits, cost of inflation on operating expenses and supplies.



Current Year Impacts – Business-Type Activities

- Charges for services for business-type activities increased by $1.3 million due to an increase in rates and consumption from customers and businesses.
- Other revenues increased by $114 thousand with the increase relating to investment income for interest and the joint venture.
- Operating expenses increased by $970 thousand (12.2%) overall, due to increases in wages and benefits and inflation increases to operating expenses and supplies.



Financial Analysis of the Government's Funds

In the governmental funds and proprietary funds the City uses fund accounting to ensure and demonstrate compliance with finance related legal requirements.

Governmental Funds

The focus of the City's governmental funds is to provide information on near-term inflows, outflows, and balances of spendable resources. Such information is useful in assessing the City's financing requirements. In particular, unassigned fund balance may serve as a useful measure of a government's net resources available for spending at the end of the fiscal year.

At September 30, 2024, the City's governmental funds reported combined ending fund balances of $17.8 million, an increase of $2.5 million compared to the prior year-end. Approximately $6.9 million of the total fund balance (38.7%) is unassigned, which is available for spending at the City Commission's discretion.

The remainder of fund balance is categorized as:

- Nonspendable – prepaid items and inventory
- Restricted – bond covenants, impact fees, and community redevelopment
- Committed – voluntary park fees and stormwater fees

General Fund

The General Fund is the main operating fund of the City. At September 30, 2024, unassigned fund balance of the General Fund was $6.9 million, while total fund balance was $10.1 million. During the year ended September 30, 2024, the fund balance of the City's General Fund increased by $466 thousand. This was due mostly to the increased in cost of operating supplies and capital expenditures.

Capital Improvements Fund

The Capital Improvements Fund has a total fund balance of $6.3 million, an increase of $1.4 million due to the grant funded infrastructure projects in prior years receiving reimbursement. All of the funds in the Capital Improvements Fund are restricted.

Community Redevelopment Fund

The Community Redevelopment Fund balance increased to $1.4 million during the year ended September 30, 2024. The Community Redevelopment Fund's assessed values increased from the tax base year which resulted in increased revenue for the current year and an increase in fund balance by $628 thousand.

Proprietary Funds

The City's proprietary funds provide the same type of information found in the government-wide financial statements, but in more detail. Unrestricted net position of the proprietary funds totaled $28.3 million at September 30, 2024. The water fund had an unrestricted net position of $5.6 million, the sewer fund's unrestricted net position was $20.9 million (which includes an $9.5 million investment in the Military Point Advanced Wastewater Treatment Facility joint venture) and the solid waste fund's unrestricted net position was $1.8 million. Net position for the proprietary funds increased $2.0 million during fiscal year 2024. Refer to the statement of net position and the statement of revenues, expenses and changes in net position for specific numerical data.

Budgetary Highlights

General Fund
Actual expenditures were less than budgeted amounts by approximately 29.2% primarily as a result of capital outlays and a CDBG-DR Grant not progressing as planned due to supply chain issues and grant administration programing delays. The original budgets by department were adjusted throughout the year as necessary to arrive at the final budget.

Capital Asset and Debt Administration

Capital assets. The City's investment in capital assets for its governmental and business-type activities as of September 30, 2024 is $47.3 million (net of accumulated depreciation and amortization). This investment in capital assets includes land, construction in progress, buildings, wastewater and drainage systems improvements, vehicles, machinery and equipment, park facilities, roads and highways, and software. There was an increase of the City's investment in capital assets for the year ended September 30, 2024 of $3.2 million. This is related to an increase in infrastructure projects and the purchase of new machinery.

City of Callaway, Florida's Capital Assets
(net of depreciation)

	Governmental Activities		Business-Type Activities		Totals	
	2024	2023	2024	2023	2024	2023
Land	$ 898,293	$ 898,293	$ 257,353	$ 252,353	$ 1,155,646	$ 1,150,646
Construction in progress	6,107,885	4,920,079	1,265,361	728,432	7,373,246	5,648,511
Buildings	3,309,642	3,080,964	2,213,765	2,349,529	5,523,407	5,430,493
Improvements	16,431,286	14,819,720	13,020,010	13,499,495	29,451,296	28,319,215
Vehicles	1,075,888	1,224,446	808,760	484,365	1,884,648	1,708,811
Machinery and equipment	1,161,680	1,148,840	740,782	706,730	1,902,462	1,855,570
Total capital assets	$ 28,984,674	$ 26,092,342	$ 18,306,031	$ 18,020,904	$ 47,290,705	$ 44,113,246

Additional information on the City's capital assets can be found in Note 5 of this report.

Long-term debt. At September 30, 2024, the City had total long term liabilities outstanding of $22.3 million. The debt amount represents notes payable and revenue bonds payable secured by specified revenue sources and equipment. In 2020, the City received a Community Disaster Loan in the amount of $2.25 million from FEMA, which is expected to be forgiven.

City of Callaway, Florida's Long-Term Liabilities Outstanding

	Governmental Activities		Business-Type Activities		Totals	
	2024	2023	2024	2023	2024	2023
Compensated absences	$ 182,650	$ 174,506	$ 25,178	$ 26,925	$ 207,828	$ 201,431
Net pension liability	4,878,503	4,878,708	860,912	860,949	5,739,415	5,739,657
Bonds payable	-	-	13,075,000	13,840,000	13,075,000	13,840,000
Notes payable	2,250,000	2,250,000	997,000	1,474,000	3,247,000	3,724,000
Total debt	$ 7,311,153	$ 7,303,214	$ 14,958,090	$ 16,201,874	$ 22,269,243	$ 23,505,088

Principal repayments during the year for business-type activities' bonds were $765 thousand and amortization of bond premiums was $38 thousand. The City's pension liability remained relatively flat. Repayment of notes payable by the Military Point Advanced Wastewater Treatment Facility joint venture were $477 thousand. Additional information on the City's long-term debt can be found in Note 9 of this report.

Economic Factors and Next Year's Budget and Rates

The City continues to be financially sound and has received several grants to assist with projects to rebuild the City. There has been some improvements in the local economy as is evidenced by an increase in residential and commercial development.

For the upcoming fiscal year, the City maintained the millage rate at 2.7500 mills for fiscal year 2025 and increased water and sewer rates to cover the cost of increases associated with purchasing of water and treatment costs. Increased revenue is anticipated from continued construction of new homes and businesses.

The unassigned fund balance is projected to continue to exceed the minimum required by City policy of 17% of normal operating expenditures.

Bay County voters approved a referendum for a half-cent sales infrastructure tax in November of 2016. Proceeds from the surtax are to be used for infrastructure purposes, including roads, bridges, parks, storm water drainage, and other authorized capital improvement projects in accordance with Section 212.055(2), Florida Statutes. Distributions to the City for fiscal year 2024 amounted to $1.8 million and are projected to be approximately $1.8 million for fiscal year 2025, with incremental increases or decreases tied to economic growth for the remainder of the ten-year tax levy.

The City has completed debris removal and is working with FEMA on final reimbursements for debris removal and the funding for the 428 projects to repair parks and other damaged structure within the City. The City is continuing to see rebuilding with local businesses opening back up. Several residential housing projects rebuilding and/or started new construction and new business construction projects are continuing to sprout up within the City.

Requests for Information

This discussion and analysis is designed to provide a general overview of the City's finances for readers of the City's financial statements. Questions concerning any of the information provided in this report or requests for additional information should be addressed to the City of Callaway, 6601 East Highway 22, Callaway, Florida 32404, Attention: Director of Finance. The City's website is http://www.cityofcallaway.com.

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BASIC FINANCIAL STATEMENTS

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CITY OF CALLAWAY, FLORIDA

STATEMENT OF NET POSITION
SEPTEMBER 30, 2024

	Primary Government		
	Governmental Activities	Business-Type Activities	Total
Assets			
Cash and cash equivalents	$ 13,473,658	$ 14,746,224	$ 28,219,882
Accounts receivables, net	296,320	1,173,655	1,469,975
Due from other governments	9,427,400	-	9,427,400
Prepaid items	219,872	2,991	222,863
Inventory	29,876	9,509	39,385
Due from joint venture	-	1,012,440	1,012,440
Note receivable - Bay County	-	3,360,000	3,360,000
Notes receivable - joint venture	-	997,000	997,000
Investment in joint venture	-	9,487,964	9,487,964
Restricted asset, cash and cash equivalents	2,527,234	6,673,142	9,200,376
Capital assets			
Non-depreciable	7,006,179	1,522,714	8,528,893
Depreciable, net	21,978,495	16,783,317	38,761,812
Total assets	54,959,034	55,768,956	110,727,990
Deferred outflows of resources			
Deferred outflows - pension	1,479,257	261,045	1,740,302
Deferred charge on refunding	-	979,008	979,008
Total deferred outflows of resources	1,479,257	1,240,053	2,719,310
Liabilities			
Accounts payable	380,649	770,136	1,150,785
Accrued liabilities	231,903	23,178	255,081
Accrued interest payable	-	85,472	85,472
Customer deposits payable	-	1,315,219	1,315,219
Unearned revenue	376,475	-	376,475
Noncurrent liabilities			
Due within one year	2,432,650	1,315,678	3,748,328
Due in more than one year	4,878,503	14,129,414	19,007,917
Total liabilities	8,300,180	17,639,097	25,939,277
Deferred inflows of resources			
Deferred inflows - pension	448,757	79,192	527,949
Net position			
Net investment in capital assets	28,868,717	5,723,037	34,591,754
Restricted for			
Capital improvements	6,282,576	5,053,993	11,336,569
Community development	1,430,658	-	1,430,658
Public safety	2,425,743	-	2,425,743
Transportation	101,491	-	101,491
Debt service	-	148,604	148,604
Unrestricted	8,580,169	28,365,086	36,945,255
Total net position	$ 47,689,354	$ 39,290,720	$ 86,980,074

The accompanying notes to financial statements are an integral part of this statement.

CITY OF CALLAWAY, FLORIDA

STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED SEPTEMBER 30, 2024

		Program Revenues		
	Expenses	Charges for Services	Operating Grants and Contributions	Capital Grants and Contributions
Functions/programs				
Primary government:				
Governmental activities:				
General government	$ 1,607,949	$ 304,115	$ -	$ 898
Public safety	4,883,326	256,845	238,547	-
Highways and streets	1,554,924	-	-	2,938,255
Maintenance	171,275	-	-	-
Culture/recreation	1,807,050	95,185	-	-
Total governmental activities	10,024,524	656,145	238,547	2,939,153
Business-type activities:				
Water	3,446,389	3,941,054	-	-
Sewer	4,742,627	6,027,820	-	-
Solid waste	725,097	1,059,068	-	-
Total business-type activities	8,914,113	11,027,942	-	-
Total primary government	$ 18,938,637	$ 11,684,087	$ 238,547	$ 2,939,153

General revenues
Property taxes
Sales taxes
Utility service taxes
Franchise taxes
Tax increments for redevelopment districts
Other taxes
Unrestricted state revenue sharing
Investment earnings
Gain on sale of capital asset
Transfers
Total general revenues and transfers
Change in net position

Net position, beginning of year
Net position, end of year

The accompanying notes to financial statements are an integral part of this statement.

Net (Expense) Revenue and Changes in Net Position		
Primary Government		
Governmental Activities	Business-Type Activities	Total
$ (1,302,936)	$ -	$ (1,302,936)
(4,387,934)	-	(4,387,934)
1,383,331	-	1,383,331
(171,275)	-	(171,275)
(1,711,865)	-	(1,711,865)
(6,190,679)	-	(6,190,679)
-	494,665	494,665
-	1,285,193	1,285,193
-	333,971	333,971
-	2,113,829	2,113,829
(6,190,679)	2,113,829	(4,076,850)
1,982,393	-	1,982,393
3,796,977	-	3,796,977
2,335,981	-	2,335,981
1,211,497	-	1,211,497
856,412	-	856,412
15,946	-	15,946
908,145	-	908,145
830,301	879,284	1,709,585
6,056	15,390	21,446
(474,239)	474,239	-
11,469,466	1,368,913	12,838,379
5,278,787	3,482,742	8,761,529
42,410,567	35,807,978	78,218,545
$ 47,689,354	$ 39,290,720	$ 86,980,074

CITY OF CALLAWAY, FLORIDA

BALANCE SHEET
GOVERNMENTAL FUNDS
SEPTEMBER 30, 2024

	General Fund	Capital Improvements Fund	Community Redevelopment Fund	Total Governmental Funds
Assets				
Cash and cash equivalents	$ 7,100,564	$ 4,841,971	$ 1,531,123	$ 13,473,658
Accounts receivable, net	296,320	-	-	296,320
Due from other governments	5,713,970	3,713,430	-	9,427,400
Inventory	29,876	-	-	29,876
Prepaid items	219,872	-	-	219,872
Restricted cash and cash equivalents	2,527,234	-	-	2,527,234
Total assets	$ 15,887,836	$ 8,555,401	$ 1,531,123	$ 25,974,360
Liabilities and fund balances				
Liabilities				
Accounts payable	$ 164,225	$ 115,959	$ 100,465	$ 380,649
Accrued liabilities	231,903	-	-	231,903
Unearned revenue	9,400	367,075	-	376,475
Total liabilities	405,528	483,034	100,465	989,027
Deferred inflows of resources				
Unavailable revenue	5,373,646	1,789,791	-	7,163,437
Fund balances				
Nonspendable	249,748	-	-	249,748
Restricted				
Capital improvements	-	6,282,576	-	6,282,576
Community redevelopment	-	-	1,430,658	1,430,658
Public safety	2,425,743	-	-	2,425,743
Transportation	101,491	-	-	101,491
Committed				
Park fees	6,780	-	-	6,780
Stormwater fees	433,570	-	-	433,570
Unassigned	6,891,330	-	-	6,891,330
Total fund balances	10,108,662	6,282,576	1,430,658	17,821,896
Total liabilities and fund balances	$ 15,887,836	$ 8,555,401	$ 1,531,123	$ 25,974,360

The accompanying notes to financial statements are an integral part of this statement.

CITY OF CALLAWAY, FLORIDA

RECONCILIATION OF THE GOVERNMENTAL FUNDS BALANCE SHEET TO THE STATEMENT OF NET POSITION
SEPTEMBER 30, 2024

Amounts reported for governmental activities in the statement of net position are different because:

Total fund balances - governmental funds		$ 17,821,896
Capital assets used in governmental activities are not financial resources and, therefore, are not reported in the funds.		
Governmental capital assets	$ 42,286,567	
Accumulated depreciation	(13,301,893)	28,984,674
Revenues not available to pay current period expenditures are reported as unavailable revenue in the governmental funds.		7,163,437
Deferred outflows, deferred inflows, and the net pension liability related to the City's pension plan are not expected to be liquidated with expendable available financial resources and, therefore are not reported in the funds.		
Deferred outflows - pension	1,479,257	
Deferred inflows - pension	(448,757)	
Net pension liability	(4,878,503)	(3,848,003)
Certain liabilities are not due and payable in the current period and are therefore not reported in the funds.		
Compensated absences	(182,650)	
Note payable	(2,250,000)	(2,432,650)
Net position of governmental activities		$ 47,689,354

The accompanying notes to financial statements are an integral part of this statement.

CITY OF CALLAWAY, FLORIDA
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES
GOVERNMENTAL FUNDS
FOR THE YEAR ENDED SEPTEMBER 30, 2024

	General Fund	Capital Improvements Fund	Community Redevelopment Fund	Total Governmental Funds
Revenues				
Taxes	$ 4,594,537	$ -	$ 281,549	$ 4,876,086
Licenses and permits	1,645,188	-	-	1,645,188
Intergovernmental revenues	2,907,418	4,471,638	574,863	7,953,919
Charges for services	334,889	-	-	334,889
Fines and forfeitures	78,438	-	-	78,438
Investment earnings	503,317	326,984	-	830,301
Miscellaneous revenues	100,668	-	-	100,668
Total revenues	10,164,455	4,798,622	856,412	15,819,489
Expenditures				
Current				
General government	1,521,075	-	6,770	1,527,845
Public safety	4,571,504	-	-	4,571,504
Highways and streets	1,012,659	-	-	1,012,659
Maintenance	156,678	-	-	156,678
Culture/recreation	1,337,294	-	-	1,337,294
Capital outlay	999,203	2,995,173	221,427	4,215,803
Total expenditures	9,598,413	2,995,173	228,197	12,821,783
Excess of revenues over expenditures	566,042	1,803,449	628,215	2,997,706
Other financing sources (uses)				
Proceeds from the sale of capital assets	6,056	-	-	6,056
Transfers in	-	40,475	-	40,475
Transfers out	(106,190)	(408,524)	-	(514,714)
Total other financing uses, net	(100,134)	(368,049)	-	(468,183)
Change in fund balances	465,908	1,435,400	628,215	2,529,523
Fund balances, beginning of year	9,642,754	4,847,176	802,443	15,292,373
Fund balances, end of year	$ 10,108,662	$ 6,282,576	$ 1,430,658	$ 17,821,896

The accompanying notes to financial statements are an integral part of this statement.

CITY OF CALLAWAY, FLORIDA
RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES OF GOVERNMENTAL FUNDS TO THE STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED SEPTEMBER 30, 2024

Net change in fund balances − total governmental funds		$ 2,529,523
Amounts reported for governmental activities in the statement of activities are different because:		
Governmental funds report capital outlays as expenditures. However, in the statement of activities, the cost of these assets is depreciated over their estimated useful lives.		
Capital outlay	$ 4,222,759	
Less current year depreciation	(1,330,427)	2,892,332
Revenues that are reported in the statement of activities that do not create current financial resources are not reported as revenues in governmental funds.		(47,995)
Some expenses reported in the statement of activities do not require the use of current financial resources and therefore, are not reported as expenditures in governmental funds.		
Change in compensated absences	(8,144)	
Pension expense	(86,929)	(95,073)
Change in net position of governmental activities		$ 5,278,787

The accompanying notes to financial statements are an integral part of this statement.

CITY OF CALLAWAY, FLORIDA
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES – BUDGET AND ACTUAL
GENERAL FUND
FOR THE YEAR ENDED SEPTEMBER 30, 2024

	Budgeted Amounts			Variance with
	Original	Final	Actual	Final Budget
Revenues				
Taxes	$ 4,363,971	$ 4,363,971	$ 4,594,537	$ 230,566
Licenses and permits	1,373,020	1,373,020	1,645,188	272,168
Intergovernmental revenues	6,621,313	6,621,313	2,907,418	(3,713,895)
Charges for services	358,042	358,042	334,889	(23,153)
Fines and forfeitures	51,500	51,500	78,438	26,938
Investment earnings	543,700	543,700	503,317	(40,383)
Miscellaneous revenues	85,060	85,060	100,668	15,608
Total revenues	13,396,606	13,396,606	10,164,455	(3,232,151)
Expenditures				
Current				
General government				
Executive (Commission)	34,447	34,447	33,709	738
City Manager	154,131	154,131	147,144	6,987
Finance department	284,823	284,823	246,622	38,201
Legal	44,927	44,927	34,465	10,462
Code enforcement	409,358	409,358	342,640	66,718
Information technology	56,769	56,769	54,544	2,225
City Clerk	109,112	109,112	67,103	42,009
Elections	4,800	4,800	3,085	1,715
General government administration	3,069,895	3,069,895	538,824	2,531,071
Human resources	62,895	62,895	52,939	9,956
Public safety				
Law enforcement	2,530,208	2,530,208	2,530,208	-
Fire department	2,137,418	2,137,418	1,991,250	146,168
Emergency and disaster relief	85,090	85,090	50,046	35,044
Highways and streets				
Street department	1,272,008	1,272,008	1,012,659	259,349
Maintenance				
Maintenance shop	188,877	188,877	156,678	32,199
Culture/recreation				
Leisure services	1,434,955	1,434,955	1,337,294	97,661
Capital outlay	1,675,126	1,675,126	999,203	675,923
Total expenditures	13,554,839	13,554,839	9,598,413	3,956,426
Excess (deficiency) of revenues over (under) expenditures	(158,233)	(158,233)	566,042	724,275
Other financing sources (uses)				
Proceeds from the sale of capital assets	-	-	6,056	6,056
Transfers out	(825,000)	(825,000)	(106,190)	718,810
Total other financing uses, net	(825,000)	(825,000)	(100,134)	724,866
Change in fund balance	(983,233)	(983,233)	465,908	1,449,141
Fund balance, beginning of year	9,642,754	9,642,754	9,642,754	-
Fund balance, end of year	$ 8,659,521	$ 8,659,521	$ 10,108,662	$ 1,449,141

The accompanying notes to financial statements are an integral part of this statement.

CITY OF CALLAWAY, FLORIDA
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES – BUDGET AND ACTUAL
COMMUNITY REDEVELOPMENT
FOR THE YEAR ENDED SEPTEMBER 30, 2024

	Budgeted Amounts			Variance with
	Original	Final	Actual	Final Budget
Revenues				
Property taxes	$ 281,549	$ 281,549	$ 281,549	$ -
Intergovernmental revenues	453,953	453,953	574,863	120,910
Total revenues	735,502	735,502	856,412	120,910
Expenditures				
Current				
General government				
General government administration	40,350	40,350	6,770	33,580
Capital outlay	889,406	889,406	221,427	667,979
Total expenditures	929,756	929,756	228,197	701,559
Change in fund balance	(194,254)	(194,254)	628,215	822,469
Fund balance, beginning of year	802,443	802,443	802,443	-
Fund balance, end of year	$ 608,189	$ 608,189	$ 1,430,658	$ 822,469

The accompanying notes to financial statements are an integral part of this statement.

CITY OF CALLAWAY, FLORIDA

STATEMENT OF NET POSITION
PROPRIETARY FUNDS
SEPTEMBER 30, 2024

	Major Funds		Nonmajor Fund	
	Water	Sewer	Solid Waste	Total
Assets				
Current assets				
Cash and cash equivalents	$ 2,356,956	$ 10,501,554	$ 1,887,714	$ 14,746,224
Restricted cash and cash equivalents	3,030,516	3,642,626	-	6,673,142
Accounts receivable, net	303,303	781,449	88,903	1,173,655
Note receivable - Bay County, current	480,000	-	-	480,000
Prepaids	2,991	-	-	2,991
Inventory	-	-	9,509	9,509
Due from joint venture	-	1,012,440	-	1,012,440
Total current assets	6,173,766	15,938,069	1,986,126	24,097,961
Noncurrent assets				
Notes receivable - Bay County	2,880,000	-	-	2,880,000
Notes receivable - joint venture	-	997,000	-	997,000
Investment in joint venture	-	9,487,964	-	9,487,964
Capital assets, non-depreciable	113,083	1,409,631	-	1,522,714
Capital assets, net	8,717,168	7,823,146	243,003	16,783,317
Total noncurrent assets	11,710,251	19,717,741	243,003	31,670,995
Total assets	17,884,017	35,655,810	2,229,129	55,768,956
Deferred outflows of resources				
Deferred outflows - pension	121,821	87,015	52,209	261,045
Deferred charge on refunding	489,504	489,504	-	979,008
Total deferred outflows of resources	611,325	576,519	52,209	1,240,053
Liabilities				
Current liabilities				
Accounts payable	121,245	615,831	33,060	770,136
Notes payable	-	490,500	-	490,500
Revenue bonds payable	400,000	400,000	-	800,000
Accrued liabilities	11,171	7,600	4,407	23,178
Compensated absences	7,130	11,014	7,034	25,178
Liabilities payable from restricted assets				
Accrued interest	42,736	42,736	-	85,472
Customer deposits payable	1,315,219	-	-	1,315,219
Total current liabilities	1,897,501	1,567,681	44,501	3,509,683
Noncurrent liabilities				
Notes payable, net of current portion	-	506,500	-	506,500
Revenue bonds payable, net of current portion	6,381,001	6,381,001	-	12,762,002
Net pension liability	401,759	286,971	172,182	860,912
Total noncurrent liabilities	6,782,760	7,174,472	172,182	14,129,414
Total liabilities	8,680,261	8,742,153	216,683	17,639,097
Deferred inflows of resources				
Deferred inflows - pension	36,956	26,397	15,839	79,192
Net position				
Net investment in capital assets	2,538,754	2,941,280	243,003	5,723,037
Restricted for				
Debt service	74,302	74,302	-	148,604
Impact fees	1,528,450	3,497,372	-	5,025,822
Capital improvements	69,389	28,171	-	97,560
Unrestricted	5,567,230	20,922,654	1,805,813	28,295,697
Total net position	$ 9,778,125	$ 27,463,779	$ 2,048,816	$ 39,290,720

The notes to the financial statements are an integral part of these statements.

CITY OF CALLAWAY, FLORIDA

STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET POSITION
PROPRIETARY FUNDS
FOR THE YEAR ENDED SEPTEMBER 30, 2024

	Major Funds		Nonmajor Fund	
	Water	Sewer	Solid Waste	Total
Operating revenues				
Charges for services	$ 3,820,527	$ 5,069,080	$ 1,056,206	$ 9,945,813
Impact fees	116,628	135,848	-	252,476
Miscellaneous	3,899	-	2,862	6,761
Total operating revenues	3,941,054	5,204,928	1,059,068	10,205,050
Operating expenses				
Personnel services and benefits	917,544	751,071	385,812	2,054,427
Operating expenses	1,753,203	3,160,986	273,115	5,187,304
Depreciation	484,120	538,548	66,170	1,088,838
Total operating expenses	3,154,867	4,450,605	725,097	8,330,569
Operating income	786,187	754,323	333,971	1,874,481
Nonoperating revenues (expenses)				
Investment earnings	196,620	606,783	75,881	879,284
Gain on investment in joint venture	-	822,892	-	822,892
Gain on disposal of capital assets	8,265	7,125	-	15,390
Interest expense	(291,522)	(292,022)	-	(583,544)
Total nonoperating revenues (expenses)	(86,637)	1,144,778	75,881	1,134,022
Income before transfers	699,550	1,899,101	409,852	3,008,503
Transfers in	32,145	409,949	32,145	474,239
Changes in net position	731,695	2,309,050	441,997	3,482,742
Total net position, beginning of year	9,046,430	25,154,729	1,606,819	35,807,978
Total net position, end of year	$ 9,778,125	$ 27,463,779	$ 2,048,816	$ 39,290,720

The notes to the financial statements are an integral part of these statements.

CITY OF CALLAWAY, FLORIDA

STATEMENT OF CASH FLOWS
PROPRIETARY FUNDS
FOR THE YEAR ENDED SEPTEMBER 30, 2024

	Major Funds		Nonmajor Fund	
	Water	Sewer	Solid Waste	Total
Cash flows from operating activities				
Cash received from customers	$ 4,001,169	$ 5,186,225	$ 1,036,985	$ 10,224,379
Cash paid to suppliers for goods and services	(1,711,935)	(2,866,479)	(290,719)	(4,869,133)
Cash paid to employees for services and benefits	(921,704)	(787,525)	(336,551)	(2,045,780)
Net cash provided by operating activities	1,367,530	1,532,221	409,715	3,309,466
Cash flows from noncapital financing activities				
Transfer from other funds	32,145	409,949	32,145	474,239
Net cash provided by noncapital financing activities	32,145	409,949	32,145	474,239
Cash flows from capital and related financing activities				
Acquisition and construction of capital assets	(717,202)	(624,619)	(32,144)	(1,373,965)
Cash received from sale of capital assets	8,265	7,125	-	15,390
Principal paid on bonds payable	(382,500)	(382,500)	-	(765,000)
Interest paid	(275,540)	(276,040)	-	(551,580)
Net cash used in capital and related financing activities	(1,366,977)	(1,276,034)	(32,144)	(2,675,155)
Cash flows from investing activities				
Interest received	196,620	606,783	75,881	879,284
Net cash provided by investing activities	196,620	606,783	75,881	879,284
Net change in cash and cash equivalents	229,318	1,272,919	485,597	1,987,834
Cash and cash equivalents, beginning of year	5,158,154	12,871,261	1,402,117	19,431,532
Cash and cash equivalents, end of year	$ 5,387,472	$ 14,144,180	$ 1,887,714	$ 21,419,366
Cash and cash equivalents classified as				
Cash and cash equivalents	$ 2,356,956	$ 10,501,554	$ 1,887,714	$ 14,746,224
Restricted cash and cash equivalents	3,030,516	3,642,626	-	6,673,142
Total cash and cash equivalents	$ 5,387,472	$ 14,144,180	$ 1,887,714	$ 21,419,366

(Continued)

CITY OF CALLAWAY, FLORIDA

STATEMENT OF CASH FLOWS
PROPRIETARY FUNDS
FOR THE YEAR ENDED SEPTEMBER 30, 2024

	Major Funds		Nonmajor Fund	
	Water	Sewer	Solid Waste	Total
Reconciliation of operating income to net cash provided by operating activities				
Operating income	$ 786,187	$ 754,323	$ 333,971	$ 1,874,481
Adjustment to reconcile operating income to net cash provided by operating activities:				
Depreciation	484,120	538,548	66,170	1,088,838
Change in operating assets and liabilities:				
(Increase) decrease in assets:				
Accounts receivable	19,369	(18,703)	(22,083)	(21,417)
Deferred outflows - pension	(11,952)	7,159	(20,818)	(25,611)
Increase (decrease) in liabilities:				
Accounts payable	31,340	294,507	(17,604)	308,243
Accrued liabilities	2,770	1,361	851	4,982
Compensated absences payable	(4,160)	1,319	1,094	(1,747)
Net pension liability	(17)	(57,408)	57,388	(37)
Deferred inflows - pension	19,127	11,115	10,746	40,988
Customer deposits	40,746	-	-	40,746
Net cash provided by operating activities	$ 1,367,530	$ 1,532,221	$ 409,715	$ 3,309,466
Noncash investing, capital, and financing activities				
Gain on investment in joint venture	$ -	$ 822,892	$ -	$ 822,892
Notes receivable from joint venture	-	477,000	-	477,000
Principal payments on debt from joint venture	-	(477,000)	-	(477,000)
Net noncash investing, capital and financing activities	$ -	$ 822,892	$ -	$ 822,892

The notes to the financial statements are an integral part of these statements.

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NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The City of Callaway, Florida (the “City”) was incorporated in 1963. The City's original charter was enacted in 1964. The present charter was enacted in 1996. The City is a political subdivision of the State of Florida and is located in Bay County. The City occupies approximately 12 square miles on the northern shore of East Bay. It operates under a commissioner-manager form of government and provides the following services: general government, public safety (fire control, law enforcement, protective inspections and emergency and disaster relief services), highways and streets, maintenance, parks and recreation, public improvements, planning and zoning, and utility (water, sewer and solid waste) services.

The financial statements of the City have been prepared in accordance with accounting principles generally accepted (GAAP) in the United States of America applicable to governmental units and the Uniform Accounting System mandated by Chapter 218.33, Florida Statutes. The Governmental Accounting Standards Board (GASB) is the standard-setting body for governmental accounting and financial reporting in the United States of America.

Reporting Entity

As required by GAAP, this report presents the financial statements of the funds of the City (the primary government). In evaluating the City as a reporting entity, management has considered all potential component units for which the City may or may not be financially accountable and included within the City's financial statements. Management utilized criteria set forth in GASB Statement 61 for determining financial accountability of potential component units in evaluating potential component units. In accordance with GASB Statement 61, the City is financially accountable if it appoints a voting majority of the potential component unit's governing board, and it is able to impose its will on the organization, or there is a potential for the organization to provide specific financial benefit to or impose specific financial burden on the City. In addition, component units can be other organizations for which the nature and significance of their relationship with the primary government are such that exclusion would cause the reporting entity's financial statements to be misleading or incomplete.

As of September 30, 2024, the City had one component unit, as defined by GASB Statement 61 as amended, which has been presented in the financial statements of the primary government using the blended presentation method and is presented as a governmental fund type with a fiscal year-end of September 30. The Callaway Community Redevelopment Agency (the “Agency”) was formed to prepare a community redevelopment plan for a designated geographic area within the City. The Agency's governing body is the same as the governing body of the City. The Agency functions as a department of the City. City management has operational and fiscal responsibility for the Agency’s activities.

Government-Wide and Fund Financial Statements

The basic financial statements include both government-wide and fund financial statements. The government-wide financial statements (the statement of net position and the statement of activities) report information on all of the activities of the primary government and its component unit. For the most part, the effect of interfund activity has been removed from these statements. Interfund services provided and used have not been eliminated. Governmental activities, which normally are supported by taxes and intergovernmental revenues, are reported separately from business-type activities, which rely, to a significant extent, on fees and charges for support.

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Government-Wide and Fund Financial Statements (Continued)

The statement of activities demonstrates the degree to which the direct expenses of a given function or segment is offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function or segment. Program revenues include: (1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or segment, and (2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not properly included among program revenues are reported instead as general revenues.

Major individual governmental funds and major enterprise funds are reported as separate columns in the fund financial statements.

Measurement Focus and Basis of Accounting

The government-wide financial statements are reported using the flow of economic resources measurement focus and the accrual basis of accounting, as are the proprietary fund financial statements. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows.

Governmental fund financial statements are reported using the flow of current financial resources measurement focus and the modified accrual basis of accounting. Revenues are recognized as soon as they are both measurable and available. Revenues are considered to be available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the City considers revenues to be available if they are collected within 60 days of the end of the current fiscal period. Expenditures generally are recorded when a liability is incurred, as with accrual accounting. However, debt service expenditures, as well as expenditures related to compensated absences and claims and judgments, are recorded only when payment is due.

Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met. Licenses and interest associated with the current fiscal period are all considered to be susceptible to accrual and thus have been recognized as revenues of the current fiscal period. Sales taxes, gasoline taxes, and other intergovernmental revenues collected and held by the state at year-end on behalf of the City, are also recognized as revenue. All other revenue items are considered to be measurable and available only when cash is received by the government.

The Bay County Tax Collector bills and collects property taxes for the City in accordance with the laws of the State of Florida. Property taxes attach as an enforceable lien on property as of the date of assessment and remain in effect until discharge by payment. Taxes are payable when levied (on November 1, or as soon thereafter as the assessment roll becomes available to the Tax Collector).

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Measurement Focus and Basis of Accounting (Continued)
The following is the current property tax calendar:

Lien date	January 1
Levy date	November 1
Due date	November 1
Delinquent date	April 1
Sale of tax certificates	by June 1

Discounts of 1% are granted for each month taxes are paid on or before February 28, with a maximum discount of 4% if paid by November 30. Revenue recognition criteria for property taxes under GASB requires that property taxes expected to be collected within 60 days of the current period be accrued. Current year ad valorem taxes, which are uncollected as of the end of the fiscal year, are generally immaterial in amount and highly susceptible to uncollectibility and, therefore, are not recorded as a receivable.

Basis of Presentation
The financial transactions of the City are recorded in individual funds. Each fund is a separate accounting entity with a self-balancing set of accounts recording cash and other financial resources, together with all related liabilities and residual equities or balances, and changes therein, which are segregated for the purpose of carrying on specific activities or attaining certain objectives in accordance with special regulations, restrictions, or limitations. As a general rule, the effect of interfund activity has been eliminated from the government-wide financial statements. Exceptions to this general rule are other charges between the government's utility functions and various other functions of the government. Elimination of these charges would distort the direct costs and program revenues reported for the various functions concerned.

Amounts reported as program revenues include: (1) charges to customers or applicants for goods, services, or privileges provided, (2) operating grants and contributions, and (3) capital grants and contributions, including special assessments. Internally dedicated resources are reported as general revenues rather than as program revenues. Likewise, general revenues include all taxes.

Proprietary funds distinguish operating revenues and expenses from non-operating items. Operating revenues and expenses generally result from providing services and producing and delivering goods in connection with a proprietary fund's principal ongoing operations. The principal operating revenues of the City's enterprise funds are charges to customers for sales and services. The City also recognizes, as operating revenues, the portion of tap fees intended to recover the cost of connecting customers to the City's utility systems.

Operating expenses for enterprise funds include the cost of sales and services, administrative expenses and depreciation on capital assets. All revenues and expenses not meeting this definition are reported as non-operating revenues and expenses.

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basis of Presentation (Continued)

GASB Statement 34 sets forth minimum criteria (percentage of assets, liabilities, revenues or expenditures/expenses of either fund category or the governmental and enterprise funds combined) for the determination of major funds. The City has used GASB Statement 34 minimum criteria for major fund determination to determine which funds are required to be reported as major funds. The following two broad classifications are used to categorize the fund types used by the City:

Governmental Funds

Governmental funds focus on the determination of financial position and changes in financial position (sources, uses, and balances of financial resources) and not net income. The City has the following major governmental funds:

The *General Fund* is the City's primary operating fund and is used to account for all financial resources except those required to be accounted for in another fund.

The *Capital Improvements Fund* is used to account for the infrastructure tax revenues that are restricted for capital improvements related to infrastructure, such as street paving, storm water (drainage), and water and sewer distribution systems. Additionally, this fund accounts for revenues and expenditures associated with various capital grant projects.

The *Community Redevelopment Fund* is used to account for the tax increment development receipts and expenditures thereof.

Proprietary Funds

Proprietary funds focus on the determination of net income, changes in net position, financial position and cash flows. The following is a description of the City's major proprietary funds:

Water Fund – Accounts for the operations and activities related to the water system within the City.
Sewer Fund – Accounts for the operations and activities related to the sewer system within the City.

Cash and Cash Equivalents

Each fund's cash on hand, demand deposits, and short-term investments are considered cash and cash equivalents. For purposes of these statements, all highly liquid debt instruments (including restricted assets), with a maturity of three months or less when purchased, are considered to be cash equivalents.

Deposits and Investments

Section 218.415, Florida Statutes, requires the investment of surplus public funds and prescribes the instruments in which those investments are authorized. Specifically, allowable investments include:

- The State of Florida Local Government Surplus Funds Trust Fund or any intergovernmental investment pool authorized pursuant to the Florida Interlocal Cooperation Act of 1969.

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Deposits and Investments (Continued)

- Securities and Exchange Commission registered money market funds with the highest credit quality rating from a nationally recognized rating agency.
- Interest-bearing time deposits or savings accounts in qualified public depositories.
- Direct obligations of the United States.

The City adheres strictly to the provisions of those cited statutes, as well as with Chapter 280, Florida Statutes, which requires the City to maintain deposits only with qualified public depositories. The City maintains a cash and investment pool available for use by all funds. Earnings from such investments are allocated to the respective funds based on applicable cash participation by each fund. In addition, restricted cash accounts and money market deposit accounts are separately maintained by several City funds in accordance with bond ordinances and other contractual agreements. Investments are stated at fair value, based on quoted market prices.

The City's cash and investment pool and certain individual funds participate in the Local Government Surplus Trust Fund - Florida PRIME, operated by Florida's State Board of Administration (SBA). The SBA is governed by Chapter 19-1 of the Florida Administrative Code (FAC). The FAC provides guidance and establishes the general operating procedures for the administration of the Local Government Surplus Trust Funds. Additionally, the Florida Auditor General performs an operational audit of activities and investments of the SBA. GASB Statement 31, *Accounting and Financial Reporting for Certain Investments and for External Investment Pools*, applies to Florida PRIME. GASB Statement 31 outlines the two options for accounting and reporting for money market investment pools as either "2a-7 like" or fluctuating net asset value (NAV). GASB Statement 31 describes a "2a-7 like" pool as an external investment pool that is not registered with the Securities and Exchange Commission (SEC) as an investment company, but nevertheless has a policy that it will operate in a manner consistent with Rule 2a-7 under the Investment Company Act of 1940. Rule 2a-7 is the rule that permits money market funds to use amortized cost to maintain a constant NAV of $1.00 per share, provided that such funds meet certain conditions. City investments with the SBA may be made or liquidated by wire on a same day basis, subject to limitations described in Note 3. These funds are considered a SEC “2a-7 like” fund and are recorded at fair value.

Receivables and Payables

Interfund transactions are reflected as loans, services provided, reimbursements, or transfers. Loans between funds outstanding at the end of the fiscal year are referred to as either "due to other funds" or "due from other funds" (i.e., the current portion of interfund loans) or "advances" (i.e., the noncurrent portion of interfund loans). Any residual balances outstanding between governmental activities and business-type activities are reported in the government-wide financial statements as "internal balances" and are not eliminated in the process of consolidation.

Advances between funds, as reported in the fund financial statements, are offset by a fund balance reserve account in applicable governmental funds to indicate that they are not available for appropriation and are not expendable available financial resources.

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Receivables and Payables (Continued)

Services provided, deemed to be at market, or near market rates, are treated as revenues and expenditures/expenses. Reimbursements occur when one fund incurs a cost, charges the appropriate benefiting fund, and reduces its related cost as a reimbursement. All other interfund transactions are treated as transfers. Transfers between governmental or proprietary funds are netted as part of the reconciliation to the government-wide columnar presentation. All proprietary fund receivables are shown net of an allowance for uncollectibles. The City's allowance estimate is based on historical collection experience and a review of the current status of accounts receivable.

Inventory and Prepaid Items

Inventory is valued at cost using the first in/first out (FIFO) method. The cost of such inventories is recorded as expenditures/expenses when consumed rather than when purchased. A portion of the General Fund balance equal to the inventory amount has been reserved in the fund financial statements to indicate that it is not available for appropriation.

Certain payments to vendors reflect costs applicable to future accounting periods and are recorded as prepaids in both the government-wide and fund financial statements. The cost of prepaid items is recorded as expenditures/expenses when consumed rather than when purchased.

Restricted Assets

Restricted assets are maintained in both the governmental and business-type activities. Certain proceeds of revenue bonds, as well as certain resources set aside for their repayment, are classified as restricted assets because they are maintained in separate bank accounts and their use is limited by applicable bond covenants. The "reserve fund" account is used to report resources set aside to make up potential future deficiencies in the sinking fund account. Water meter deposits received from customers of the water and sewer system are placed in the water meter deposit trust account. This money is restricted to use as payment of the final customer bill or returned to the customer upon settlement of the final bill. Impact fees and special capital extension fees from customers are restricted in the water, sewer, and General Fund for future system improvements. Additionally, stormwater fees from customers are committed in the General Fund for future system improvements.

Capital Assets

Capital assets, which include property, plant, equipment, and infrastructure assets (roads, bridges, infrastructure, water and sewer distribution systems and similar items), are reported in the applicable governmental or business-type activities columns in the government-wide financial statements. Capital assets are defined by the City as assets costing in excess of $5,000 with estimated useful lives in excess of one year. The costs of normal maintenance and repairs that do not add to the value of the asset or materially extend its useful life are not capitalized.

Major outlays for capital assets and improvements are capitalized in proprietary funds as projects are constructed.

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Capital Assets (Continued)

Capital assets are stated at cost, except for contributed assets, which are recorded at acquisition value on the date received by the City. Property, plant and equipment of the primary government are depreciated/amortized using the straight-line method generally over the following estimated useful lives:

Buildings	20 - 50 years
Improvements other than buildings	20 - 50 years
System infrastructure	10 - 50 years
Vehicles	5 - 10 years
Machinery and equipment	3 - 15 years
Software	5 years

Compensated Absences

It is the City's policy to permit employees to accumulate earned but unused vacation and sick pay benefits. There is no liability for unpaid accumulated sick leave since the City does not have a policy to pay any amounts when employees separate from service with the City. All vacation pay is accrued when incurred in the government-wide and proprietary fund financial statements. The City allows a maximum of no more than 240 hours for annual leave accumulation as of December 31st of any given year. A liability for these amounts is reported in governmental fund financial statements only if they have matured, for example, as a result of employee resignations and retirements.

The City estimates that all compensated absences accrued at September 30, 2024 will be used within one year. This estimate is based on historical usage of leave being substantially equal to the balance at year-end. Therefore, compensated absences are reported as current liabilities in these financial statements.

The policy of the City for accruing annual and sick leave per pay period is a follows:

Years of Employment	General Employees	Fire Department
Year 1	2 hours	2.4 hours
Years 2 - 5	4 hours	4.8 hours
Years 5 - 10	5 hours	6.0 hours
Years 10 or more	6 hours	7.2 hours
Sick leave	4 hours	4.8 hours

Upon termination of employment with two-week notice, employees will be paid for accumulated annual leave, but accumulated sick leave is forfeited.

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Long-Term Obligations
In the government-wide financial statements and proprietary fund types in the fund financial statements, long-term debt and other long-term obligations are reported as liabilities in the applicable governmental activities, business-type activities, or proprietary funds statement of net position. Bond premiums and discounts are deferred and amortized over the life of the bonds using the effective interest method. Bonds payable are reported net of the applicable bond premium or discount. Bond issuance costs are expensed as incurred.

The difference between the reacquisition price (new debt) and the net carrying value of the old debt creates a deferred gain/loss from advance refunding of debt. This difference is deferred and amortized as a component of interest expense using the bonds outstanding method over the shorter of the remaining life of the old debt or the life of the new debt. The deferred account is offset against the new liability.

In the fund financial statements, governmental fund types recognize bond premiums and discounts, gains/loss from refunding, as well as bond issuance costs during the current period. The face amount of debt issued is reported as other financing sources. Premiums and gains from refundings received on debt issuances are reported as other financing sources while discounts and losses from refundings on debt issuances are reported as other financing uses. Issuance costs, whether or not withheld from the actual debt proceeds received, are reported as debt service expenditures.

Net Pension Liability
For purposes of measuring the net pension liability, deferred outflows/inflows of resources related to pensions, and pension expense, information about the fiduciary net position of the Florida Retirement Systems (FRS) and Health Insurance Subsidy (HIS) plans (Plans) and additions to/deductions from the Plans' fiduciary net position have been determined on the same basis as they are reported by FRS. For this purpose, benefit payments (including refunds of employee contributions, if any) are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

Capitalization of Interest
In prior years interest costs related to bond issues were capitalized during the construction period in the business-type activities. During the year ended September 30, 2020, the City implemented GASB 89 and is no longer capitalizing interest.

Fund Balance
GASB Statement 54, *Fund Balance Reporting and Governmental Fund Type Definitions*, establishes fund balance classifications that comprise a hierarchy based primarily on the extent to which a government is bound to observe constraints imposed upon the use of the resources reported in governmental funds.

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Fund Balance (Continued)
Fund balance classifications, under GASB Statement 54, are as follows:

Nonspendable – includes amounts that are not in spendable form or legally or contractually required to be maintained intact. The "not in spendable form" criterion includes items that are not expected to be converted to cash, for example: inventories, deposits, prepaids, and advances to other funds.

Restricted – includes amounts that can be spent only for the specific purposes stipulated by external resource providers, constitutionally or through enabling legislation. Restrictions may effectively be changed or lifted only with the consent of resource providers.

Committed – includes fund balance amounts that can be used only for the specific purposes that are internally imposed by a formal action (Resolution) of the government's highest level of decision making authority, the City Commission. Commitments may be changed or lifted only by the City taking the same formal action (Resolution) that imposed the constraint. Contractual obligations are included to the extent that existing resources in the fund have been specifically committed for use in satisfying those contractual obligations.

Assigned – includes spendable fund balance amounts that are intended to be used for specific purposes that are neither considered restricted or committed. Intent is expressed by the City Commission or a body (for example: a budget or finance committee) or official to which the City Commission has delegated the authority to assign amounts to be used for specific purposes. This indicates that resources in these funds are, at a minimum, intended to be used for the purposes of that fund. The City Commission has not authorized a specific party to assign fund balance. The City Commission may assign fund balance as it does when appropriating fund balance to cover a gap between estimated revenue and appropriations in the subsequent year's budget.

Unassigned – includes residual positive fund balance within the General Fund which has not been classified within the other above mentioned categories. Unassigned fund balance may also include negative balances for any governmental fund if expenditures exceed amounts restricted, committed, or assigned for those specific purposes.

These classifications reflect not only the nature of funds, but also provide clarity to the level of restriction placed on fund balances. Fund balance can have different levels of restraint, such as external versus internal compliance requirements. Unassigned fund balance is a residual classification with the General Fund. The General Fund is the only fund that reports a positive unassigned balance. In all other funds, unassigned is limited to negative residual fund balance. The City's General Fund formal fund balance policy establishes a targeted minimum reserve balance in its unassigned fund balance equal to 17%, or a two-month reserve amount, of the current fiscal year operating expenditures and transfers out budgeted for the fund. The City was in compliance with this policy as of year-end.

In circumstances when an expenditure is made for a purpose for which amounts are available in multiple fund balance classifications, fund balance is generally depleted in the order of restricted, committed, assigned, and unassigned.

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Net Position

Net position is classified in three categories. The general meaning of each is as follows:

Net investment in capital assets – represents the cost of capital assets, less accumulated depreciation reduced by the outstanding balances of any borrowings used for the acquisition, construction or improvement of those assets.

Restricted – this category includes resources restricted by creditors, grantors, contributors, laws or regulations of other governments, constitutional provisions, or enabling legislation. The government-wide statement of net position reports $15,443,065 of restricted net position, which is restricted by enabling legislation.

Unrestricted – indicates that portion of net position that is available for future periods.

When both restricted and unrestricted resources are available for use, it is the City's policy to use restricted resources first and then unrestricted resources, as they are needed.

Deferred Outflows/Inflows of Resources

In addition to assets, the statement of financial position will sometimes report a separate section for deferred outflows of resources. This separate financial statement element, deferred outflows of resources, represent a consumption of net assets that applies to future periods and so will not be recognized as an outflow of resources (expense/expenditure) until then. See Note 6 and Note 9 for additional information on the City’s deferred outflows of resources.

In addition to liabilities, the statement of financial position will sometimes report a separate section for deferred inflows of resources. This separate financial statement element, deferred inflows of resources, represent an acquisition of net assets that applies to future periods and so will not be recognized as an inflow of resources (revenue) until that time. The City currently has one item that qualifies for reporting in this category which relates to the City’s pension plan. See Note 6 for additional information on the City’s deferred inflows of resources related to pensions.

Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

NOTE 2 – STEWARDSHIP, COMPLIANCE, AND ACCOUNTABILITY

Budgets

Budgets are adopted on a basis consistent with GAAP. Annual appropriated budgets are adopted by ordinance for all governmental and proprietary funds. However, budgets for proprietary funds are not legally required to be reported on and are not included in these financial statements. All appropriations lapse at fiscal year-end except for appropriations related to multi-year capital projects. Florida Statutes provide that it is unlawful to make expenditures that exceed the total amount budgeted for each fund. Chapter 129, Florida Statutes, governs the manner in which the budget may be legally amended once it has been approved.

The City sets the legal level of budgetary control at the departmental level within each fund. Only the City Commission can approve budget amendments for each department's expenditure line items. However, in the case of an emergency, the City Manager can exceed expenditures in department line items and retrospectively present an amendment to the Commission. The schedule of expenditures by department budget and actual is presented in the financial statements to demonstrate compliance with these policies.

If, during the fiscal year, additional revenue becomes available for appropriations in excess of those estimated in the budget, the City Commission by resolution can make supplemental appropriations for the year. During the current fiscal year, various supplemental appropriations were approved by the City Commission. Budgetary data presented in the accompanying basic financial statements in the final budgeted amounts column represents the final budgetary data. In this column, the effects of budget amendments have been applied to original budgetary data.

Encumbrances

Encumbrances represent commitments related to unperformed contracts for goods or services. Encumbrance accounting, under which purchase orders, contracts, and other commitments for the expenditure of resources that are recorded in order to reserve that portion of the applicable appropriation, is employed in the governmental funds. Encumbrances outstanding at year-end are reported as commitments of fund balances and do not constitute expenditures or liabilities because the commitments will be re-appropriated and honored during the subsequent year. All encumbrances were closed at the end of the year. Therefore, no provision for encumbrances has been made at September 30, 2024.

NOTE 3 – DEPOSITS AND INVESTMENTS

Deposit policies – The City's cash and cash equivalents (including restricted assets) include cash on hand, demand deposits, short-term highly liquid debt instruments with original maturities of three months or less from the date of acquisition, pooled investments and money market funds.

Investment policies – The types of investments, which can be made by the City, are restricted by state statutes and other contractual agreements. A description of the requirements and the types of investments allowed can be found in Note 1.

NOTE 3 – DEPOSITS AND INVESTMENTS (CONTINUED)

Deposits

Custodial credit risk – There is a risk that in the event of failure of a depository financial institution, the government will not be able to recover their deposits. It is the City's policy to maintain its deposits only with qualified public depositories as defined in Chapter 280, Florida Statutes. The provisions of this statute allow qualified public depositories to participate in a multiple financial institution collateral pool to ensure security for public deposits. All qualified public depositories must place with or in the name of the Chief Financial Officer of the State of Florida, collateral in the amount of the average daily balance of public deposits multiplied by the average monthly balance of public deposits or 125% of the average daily balance of public deposits greater than capital. In the event of default by a qualified public depository, excess losses over insurance and collateral will be recovered through assessments from all qualified public depositories of the same type as the depository in default. Under this method, all City's deposits are considered fully insured. The City has no further custodial credit risk policy.

Investments

At September 30, 2024, the City held $2,731,255 in money market funds which are considered cash equivalents for reporting purposes and are not subject to interest rate risk.

Interest rate risk – The City does not have a formal policy relating to interest rate risk.

The City has $12,052 invested in SBA's Florida PRIME at September 30, 2024, which is stated at amortized cost. Florida PRIME's current credit rating is AAAm as rated by Standard and Poor's. The weighted average maturity (WAM) of Florida PRIME at September 30, 2024 is 35 days. The next interest rate reset dates for floating rate securities are used in the calculation of the WAM. The weighted average life (WAL) of Florida PRIME at September 30, 2024 is 75 days.

Credit risk – This is the risk that, in the event of the failure of the counterparty, the City will not be able to recover the value of its deposits, investments or collateral securities that are in the possession of the outside party. All the City's investments are excluded from the definition of custodial credit risk. The City has no investment policy regarding credit risk.

Concentrations of credit risk – The City places no limits on the amount it may invest on any one issuer. As of September 30, 2024, the City did not hold any deposits or investments that were considered to be a concentration of credit risk.

Investments are stated at amortized cost in accordance with GASB 79. Per GASB 79, if a participant has an investment in a qualifying external investment pool that measures for financial reporting purposes all of its investments at amortized cost it should disclose the presence of any limitations or restrictions on withdrawals (such as redemption notice periods, maximum transaction amounts, and the qualifying external investment pool's authority to impose liquidity fees or redemption gates) in notes to the financial statements.

NOTE 3 – DEPOSITS AND INVESTMENTS (CONTINUED)

Investments (Continued)

Chapter 218.409(8)(a), Florida Statutes, states, the principal, and any part thereof, of each account constituting the trust fund is subject to payment at any time from the moneys in the trust fund. However, the Executive Director may, in good faith, on the occurrence of an event that has a material impact on liquidity or operations of the trust fund, for 48 hours limit contributions to or withdrawals from the trust fund to ensure that the Board can invest moneys entrusted to it in exercising its fiduciary responsibility. Such action must be immediately disclosed to all participants, the Trustees, the Joint Legislative Auditing Committee, the Investment Advisory Council, and the Participant Local Government Advisory Council. The Trustees shall convene an emergency meeting as soon as practicable from the time the Executive Director has instituted such measures and review the necessity of those measures. If the Trustees are unable to convene an emergency meeting before the expiration of the 48-hour moratorium on contributions and withdrawals, the Executive Director may extend the moratorium until the Trustees are able to meet to review the necessity for the moratorium. If the Trustees agree with such measures, the Trustees shall vote to continue the measures for up to an additional 15 days. The Trustees must convene and vote to continue any such measures before the expiration of the time limit set, but in no case may the time limit set by the Trustees exceed 15 days.

As of September 30, 2024, there were no redemption fees, maximum transaction amounts, or any other requirements that serve to limit a participant's daily access to 100% of their account value.

NOTE 4 – ACCOUNTS RECEIVABLE

Accounts receivable at September 30, 2024 were as follows:

	General Fund	Capital Improvements Fund	Water Fund	Sewer Fund
Accounts receivable	$ 296,631	$ -	$ 304,797	$ 785,882
Due from other governments	5,713,970	3,713,430	-	-
Note receivable - Bay County	-	-	3,360,000	-
Less allowance for doubtful accounts	(311)	-	(1,494)	(4,433)
	$ 6,010,290	$ 3,713,430	$ 3,663,303	$ 781,449

	Solid Waste Fund	Total
Accounts receivable	$ 89,758	$ 1,477,068
Due from other governments	-	9,427,400
Note receivable - Bay County	-	3,360,000
Less allowance for doubtful accounts	(855)	(7,093)
	$ 88,903	$ 14,257,375

Due from Other Governments

Amounts due from other governments in the General Fund relate to the half-cent sales tax, grant revenues, and other intergovernmental revenue.

Note Receivable – Bay County

On February 14, 2024, the City agreed to sale property known as the Callaway Booster Station to Bay County, Florida in the amount of $3,600,000 and established an intergovernmental note receivable for the same amount. Annual principal payments of $240,000 are due by January 1 of each year through 2036. This note does not bear interest. As of September 30, 2024, the County has made its first installment of $240,000 and the remaining note receivable balance due was $3,360,000.

NOTE 5 – CAPITAL ASSETS

Capital asset balances and activity for the year ended September 30, 2024 were as follows:

	Beginning Balance	Additions	Deletions	Net Transfers	Ending Balance
Governmental activities					
Capital assets not being depreciated					
Land	$ 898,293	$ -	$ -	$ -	$ 898,293
Construction in progress	4,920,079	2,380,374	-	(1,192,567)	6,107,886
Total assets not being depreciated	5,818,372	2,380,374	-	(1,192,567)	7,006,179
Capital assets being depreciated					
Buildings	4,956,469	385,018	-	-	5,341,487
Improvements other than buildings	20,604,331	1,163,177	-	1,192,567	22,960,075
Vehicles	2,202,220	61,065	(39,182)	-	2,224,103
Machinery and equipment	4,524,198	233,125	(2,600)	-	4,754,723
Total assets being depreciated	32,287,218	1,842,385	(41,782)	1,192,567	35,280,388
Less accumulated depreciation					
Buildings	(1,875,505)	(156,341)	-	-	(2,031,846)
Improvements other than buildings	(5,784,611)	(744,178)	-	-	(6,528,789)
Vehicles	(977,774)	(209,623)	39,182	-	(1,148,215)
Machinery and equipment	(3,375,358)	(220,285)	2,600	-	(3,593,043)
Total accumulated depreciation	(12,013,248)	(1,330,427)	41,782	-	(13,301,893)
Total assets depreciated, net	20,273,970	511,958	-	1,192,567	21,978,495
Governmental activities, net	$ 26,092,342	$ 2,892,332	$ -	$ -	$ 28,984,674
Business-type activities					
Capital assets not being depreciated					
Land	$ 252,353	$ 5,000	$ -	$ -	$ 257,353
Construction in progress	728,432	536,929	-	-	1,265,361
Total assets not being depreciated	980,785	541,929	-	-	1,522,714
Capital assets being depreciated					
Buildings and improvements	7,528,342	30,720	-	-	7,559,062
Utility systems	21,735,331	174,805	-	-	21,910,136
Vehicles	1,691,127	488,755	(29,544)	-	2,150,338
Machinery and equipment	2,456,329	137,756	(60,638)	-	2,533,447
Total assets being depreciated	33,411,129	832,036	(90,182)	-	34,152,983
Less accumulated depreciation					
Buildings and improvements	(5,178,813)	(166,484)	-	-	(5,345,297)
Utility systems	(8,235,836)	(654,290)	-	-	(8,890,126)
Vehicles	(1,206,762)	(164,360)	29,544	-	(1,341,578)
Machinery and equipment	(1,749,599)	(103,704)	60,638	-	(1,792,665)
Total accumulated depreciation	(16,371,010)	(1,088,838)	90,182	-	(17,369,666)
Total assets depreciated, net	17,040,119	(256,802)	-	-	16,783,317
Business-type activities, net	$ 18,020,904	$ 285,127	$ -	$ -	$ 18,306,031

NOTE 5 – CAPITAL ASSETS (CONTINUED)

Depreciation expense was charged to function/programs of the City as follows:

Governmental activities		
General government	$	74,154
Public safety		254,259
Highways and streets		530,717
Maintenance		18,204
Culture and recreation		453,093
Total depreciation expense, governmental activities	$	1,330,427
Business-type activities		
Water	$	484,120
Sewer		538,548
Solid waste		66,170
Total depreciation expense, business-type activities	$	1,088,838

NOTE 6 – PENSION PLANS

Defined Benefit Plans

The City participates in two defined benefit pension plans (Plans) that are administered by the State of Florida, Department of Management Services, Division of Retirement. The Plans provide retirement, disability or death benefits to retirees or their designated beneficiaries. Chapter 121, Florida Statutes, establishes the authority for benefit provisions. Changes to the law can only occur through an act of the Florida Legislature. The State of Florida issues a publicly available financial report that includes financial statements and required supplementary information for the Plans. That report is available from the Florida Department of Management Services' website at www.dms.myflorida.com.

The Florida Retirement System (FRS) Pension Plan is a cost-sharing, multiple-employer defined benefit pension plan with a Deferred Retirement Option Program (DROP) available for eligible employees. FRS was established and is administered in accordance with Chapter 121, Florida Statutes. Retirees receive a lifetime pension benefit with joint and survivor payment options. FRS membership is compulsory for employees filling regularly established positions in a state agency, county agency, state university, state college, or district school board, unless restricted from FRS membership under Sections 121.053 or 121.122, Florida Statutes, or allowed to participate in a defined contribution plan in lieu of FRS membership. Participation by cities, municipalities, special districts, charter schools and metropolitan planning organizations is optional.

The Retirees' Health Insurance Subsidy (HIS) Program is a cost-sharing, multiple-employer defined benefit pension plan established and administered in accordance with Section 112.363, Florida Statutes. The benefit is a monthly payment to assist retirees of the state-administered retirement systems in paying their health insurance costs. To be eligible to receive a HIS benefit, a retiree under a state administered retirement system must provide proof of eligible health insurance coverage, which can include Medicare.

NOTE 6 – PENSION PLANS (CONTINUED)

Benefits Provided

Benefits under FRS are computed on the basis of age and/or years of service, average final compensation, and service credit. Credit for each year of service is expressed as a percentage of the average final compensation. For members initially enrolled before July 1, 2011, the average final compensation is the average of the five highest fiscal years' earnings; for members initially enrolled on or after July 1, 2011, the average final compensation is the average of the eight highest fiscal years' earnings. The total percentage value of the benefit received is determined by calculating the total value of all service, which is based on the retirement plan and/or class to which the member belonged when the service credit was earned.

Eligible retirees and beneficiaries receive a monthly HIS payment equal to the number of years of service credited at retirement multiplied by $5. The minimum payment is $30 and the maximum payment is $150 per month, pursuant to Section 112.363, Florida Statutes.

Contributions

The contribution requirements of plan members and the employer are established and may be amended by the Florida Legislature. Employees are required to contribute 3% of their salary to FRS. The employer's contribution rates for the period October 1, 2023 through June 30, 2024, and July 1, 2024 through September 30, 2024, were as follows: Regular Class 11.91% and 13.57%, Senior Management 31.57% and 34.52%, Elected Officials 57.00% and 58.68%, and DROP Participants 18.60% and 21.13%.

The City's contributions for the year ended September 30, 2024 were $625,139 to FRS and $92,959 to HIS.

Pension Liabilities and Pension Expense

In its financial statements for the year ended September 30, 2024 the City reported a liability for its proportionate shares of the net pension liabilities. The net pension liabilities were measured as of June 30, 2024, and the total pension liabilities used to calculate the net pension liability were determined by an actuarial valuation dated July 1, 2024. The City's proportions of the net pension liabilities were based on the City's share of contributions to the pension plans relative to the contributions of all participating entities, actuarially determined.

	FRS	HIS	Total
Net pension liability	$ 4,237,596	$ 1,501,819	$ 5,739,415
Proportion at:			
Current measurement date	0.010954190%	0.010011470%	
Prior measurement date	0.010535630%	0.009706630%	
Pension expense (benefit)	$ 721,106	$ 92,388	$ 813,494

NOTE 6 – PENSION PLANS (CONTINUED)

As of September 30, 2024, the City reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	FRS		HIS		Totals	
Description	**Deferred Outflows**	**Deferred Inflows**	**Deferred Outflows**	**Deferred Inflows**	**Deferred Outflows**	**Deferred Inflows**
Differences between expected and actual experience	$ 428,111	$ -	$ 14,501	$ 2,884	$ 442,612	$ 2,884
Change of assumptions	580,801	-	26,579	177,796	607,380	177,796
Net difference between projected and actual earnings on Pension Plan investments	-	281,653	-	543	-	282,196
Changes in proportion and differences between City Pension Plan contributions and proportionate share of contributions	346,050	53,462	147,109	11,611	493,159	65,073
City Pension Plan contributions subsequent to the measurement date	173,525	-	23,626	-	197,151	-
Total	$ 1,528,487	$ 335,115	$ 211,815	$ 192,834	$ 1,740,302	$ 527,949

Deferred outflows of resources related to employer contributions paid subsequent to the measurement date and prior to the employer's fiscal year-end will be recognized as a reduction of the net pension liability in the reporting period ending September 30, 2025. Other pension related amounts reported as deferred outflows of resources and deferred inflows of resources will be recognized in pension expense as follows:

Fiscal Year Ending September 30:	**FRS**	**HIS**
2025	$ (90,338)	$ (754)
2026	981,386	(930)
2027	71,542	(1,354)
2028	3,384	(947)
2029	53,873	(516)
Thereafter	-	(144)
	$ 1,019,847	$ (4,645)

Actuarial Assumptions

The total pension liability for each of the defined benefit plans, measured as of June 30, 2024, was determined by an actuarial valuation dated July 1, 2024, using the individual entry age normal actuarial cost method and the following significant actuarial assumptions:

	FRS	HIS
Inflation	2.40%	2.40%
Salary increases	3.25%	3.25%
Investment rate of return	6.70%	N/A
Discount rate	6.70%	3.93%

NOTE 6 – PENSION PLANS (CONTINUED)

Actuarial Assumptions (Continued)
Mortality assumptions for both plans were based on the Generational RP-2000 with Projection Scale BB.

For both plans, the actuarial assumptions used in the valuation dated July 1, 2024 were based on the results of an actuarial experience study for the period July 1, 2008 through June 30, 2013.

The following changes in key actuarial assumptions occurred in 2024:

> HIS: The municipal bond index rate and the discount rate used to determine the total pension liability increased from 3.65% to 3.93%.

The long-term expected investment rate of return was not based on historical returns, but instead was based on a forward-looking capital market economic model. Each asset class assumption is based on a consistent set of underlying assumptions and includes an adjustment for the inflation assumption. For the FRS Pension Plan, the table below summarizes the target allocation and best estimates of arithmetic and geometric real rates of return for each major asset class:

Asset Class	Target Allocation [1]	Annual Arithmetic Return	Compound Annual (Geometric) Return	Standard Deviation
Cash	1.0%	3.3%	3.3%	1.1%
Fixed income	29.0%	5.7%	5.6%	3.9%
Global equity	45.0%	8.6%	7.0%	18.2%
Real estate	12.0%	8.1%	6.8%	16.6%
Private equity	11.0%	12.4%	8.8%	28.4%
Strategic investments	2.0%	6.6%	6.2%	8.7%
Total	100.0%			
Assumed Inflation - Mean			2.4%	1.5%

[1] As outlined in the Pension Plan's investment policy

Discount Rate
The discount rate used to measure the total pension liability for FRS was 6.70%. FRS' fiduciary net position was projected to be available to make all projected future benefit payments of current active and inactive employees. Therefore, the discount rate for calculating the total pension liability is equal to the long-term expected rate of return.

Because HIS is essentially funded on a pay-as-you-go basis, a municipal bond rate of 3.93% was used to determine the total pension liability for the program. The Bond Buyer General Obligation Bond 20-Bond Municipal Bond Index was used as the applicable municipal bond index.

NOTE 6 – PENSION PLANS (CONTINUED)

Sensitivity Analysis

The following tables demonstrate the sensitivity of the net pension liability to changes in the discount rate. The sensitivity analysis shows the impact to the employer's proportionate share of the net pension liability if the discount rate was 1% higher or 1% lower than the current discount rate.

	FRS			HIS		
	1% Decrease (5.70%)	Current Discount Rate (6.70%)	1% Increase (7.70%)	1% Decrease (2.93%)	Current Discount Rate (3.93%)	1% Increase (4.93%)
City's proportionate share of the net pension liability	$ 7,453,783	$ 4,237,596	$ 1,543,357	$ 1,709,627	$ 1,501,819	$ 1,329,303

Pension Plan Fiduciary Net Position

Detailed information regarding the pension plans' fiduciary net position is available in the separately issued FRS Pension Plan and Other State-Administered Systems Annual Comprehensive Financial Report.

Payables to the Pension Plan

At September 30, 2024, the City reported a payable in the amount of $0 for outstanding contributions to the Pension Plan required for the fiscal year ended September 30, 2024.

Defined Contribution Plan

Pursuant to Chapter 121, Florida Statutes, the Florida Legislature created the Florida Retirement Investment Plan (FRS Investment Plan), a defined contribution pension plan qualified under Section 401(a) of the Internal Revenue Code. The FRS Investment Plan is an alternative available to members of the Florida Retirement System in lieu of the defined benefit plan. There is a uniform contribution rate covering both the defined benefit and defined contribution plans, depending on membership class. Required employer contributions made to the plan during the year ended September 30, 2024 totaled $247,915.

NOTE 7 – OTHER POST-EMPLOYMENT BENEFITS PLAN (OPEB)

The City administers a single-employer OPEB plan. The purpose of this plan is to account for the implicit rate subsidy the City provides to its retirees. Florida Statutes require that governments provide their retirees access to the same health insurance programs as their current employees at the same rates. Since the inclusion of retirees results in higher overall health insurance costs to the City which cannot be passed on to the retirees, it in effect results in what is called the implicit rate subsidy. This is the only post-employment benefit the City provides its retirees other than its pension plan.

As of and for the year ended September 30, 2024, and for several years prior, the participation rate for retirees in the plan have been 0%. As such, no liability has been recorded in the City's financial statements pursuant to GASB Statement No. 75, *Accounting and Financial Reporting for Post-Employment Benefits Other Than Pensions.*

NOTE 8 – RISK MANAGEMENT

The City is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; workers' compensation claims and natural disasters. The City purchases commercial insurance for these risks of loss. There has been no significant reduction in insurance coverage from the prior year. Commercial insurance coverage has been sufficient to cover all claims made in the prior three fiscal years.

NOTE 9 – LONG-TERM DEBT

Long-term debt activity for the year ended September 30, 2024 is summarized as follows:

	Beginning Balance	Additions	Reductions	Ending Balance	Amounts Due Within One Year
Governmental activities					
Note payable from direct borrowing	$ 2,250,000	$ -	$ -	$ 2,250,000	$ 2,250,000
Net pension liability	4,878,708	2,514,581	(2,514,786)	4,878,503	-
Compensated absences	174,506	189,128	(180,984)	182,650	182,650
Total governmental activities	$ 7,303,214	$ 2,703,709	$ (2,695,770)	$ 7,311,153	$ 2,432,650
Business-type activities					
Bonds payable	$ 13,840,000	$ -	$ (765,000)	$ 13,075,000	$ 800,000
Unamortized bond premium	524,950	-	(37,948)	487,002	-
Notes payable from direct borrowing	1,474,000	-	(477,000)	997,000	490,500
Net pension liability	860,949	443,749	(443,786)	860,912	-
Compensated absences	26,925	32,915	(34,662)	25,178	25,178
Total business-type activities	$ 16,726,824	$ 476,664	$ (1,758,396)	$ 15,445,092	$ 1,315,678

For the governmental activities, compensated absences and the net pension liability are generally liquidated by the General Fund.

Revenue Bonds

On December 1, 2015, the City issued $15,910,000 Capital Improvement Revenue Refunding Bonds, Series 2015 at a premium of $825,372. The proceeds of the issuance, along with an additional $3,867,362 in City funds, were used to refund $18,625,000 outstanding Capital Improvement Revenue Bonds, Series 2007. The funds were deposited into an irrevocable trust with an escrow agent to provide for all future debt service payments on the 2007 Series Refunded Bonds. As a result, $18,625,000 of the 2007 series bonds are considered to be defeased, and the City's liability associated with those bonds has been removed from the financial statements. The refunding resulted in a difference between the reacquisition price and the net carrying amount of the old debt of $1,658,954. The difference is reported as a deferred amount on refunding. The City completed the refunding to reduce its debt service over 22 years by $2,456,218 and obtain an economic gain of $1,352,471.

The bonds are payable solely from and secured by a lien on a pledge of: (i) the Sales Tax Revenues, (ii) the Electric Public Service Tax, (iii) until applied in accordance with the provisions of the Indenture, the proceeds of the Series 2015 Bonds, and (iv) all moneys, including investments thereof, in the funds and accounts established under the Indenture, other than the Rebate Fund. Interest varies from 3% to 5%, principal payable annually on August 1, commencing August 1, 2024, interest payable semiannually on August 1 and February 1, commencing on February 1, 2016. Final maturity is on August 1, 2037.

NOTE 9 – LONG-TERM DEBT (CONTINUED)

Revenue Bonds (Continued)

For the year ended September 30, 2024, principal and interest payments on the bonds were 24% of pledged revenues. The total principal and interest remaining to be paid on the bonds is $22,322,300. Principal and interest paid for the current year and total pledged revenues were $654,581 and $2,560,071, respectively. As of September 30, 2024, the remaining liability outstanding on the bonds were $13,075,000.

Notes

During the year ended September 30, 2021, the City requested a community disaster loan (CDL) amount of $3,157,092 through the Department of Homeland Security Federal Emergency Management Agency. $2,250,000 was approved and drawn down. There are currently no repayment requirements or interest charges being incurred. Depending on certain disaster related qualifications, this loan may be forgiven at a future date. No forgiveness determination has been made through the report date. However, it is anticipated that this loan will be paid-off or forgiven during 2025 and as such has been recorded as current. This loan is recorded within governmental activities.

State of Florida State Revolving Loan Fund Program for the joint venture (Military Point Advanced Wastewater Treatment Facility) between Bay County, City of Callaway, City of Springfield, City of Parker, and (formerly) the Town of Cedar Grove. The funds are being used directly by the joint venture with Bay County, Florida, and the City of Callaway as joint obligors. The note payments are made directly by the joint venture. The note carries an interest rate of 2.82%. Payments of $1,000,150 are due semiannually beginning September 1, 1999. The note is collateralized by the net revenues of the Military Point Advanced Wastewater Treatment Facility. As obligor, the City of Callaway has reported one half of the liability on these financial statements with the remaining half reported by Bay County, Florida. The City is also contingently liable for the half reported by Bay County, Florida. As of September 30, 2024, the remaining liability outstanding on the loan was $997,000.

The annual requirements to amortize all debt outstanding as of September 30, 2024 are outlined in the table below:

Fiscal	Revenue Bonds			Notes		
Year	Principal	Interest	Total	Principal	Interest	Total
2025	$ 800,000	$ 512,831	$ 1,312,831	$ 2,740,500	$ 33,001	$ 2,773,501
2026	840,000	472,831	1,312,831	506,500	16,765	523,265
2027	865,000	447,631	1,312,631	-	-	-
2028	895,000	421,681	1,316,681	-	-	-
2029	920,000	393,713	1,313,713	-	-	-
2030-2034	5,115,000	1,457,537	6,572,537	-	-	-
2035-2037	3,640,000	291,250	3,931,250	-	-	-
	$ 13,075,000	$ 3,997,474	$ 17,072,474	$ 3,247,000	$ 49,766	$ 3,296,766

NOTE 10 – INTERFUND BALANCES AND TRANSERS

There were no interfund activity for short-term operating purposes at September 30, 2024.

The composition of interfund transfers as of September 30, 2024 are as follows:

Transfers In	Transfers Out	Amount
Capital Improvements Fund	General Fund	$ 40,475
Water Fund	General Fund	21,905
Sewer Fund	General Fund	21,905
Solidwaste Fund	General Fund	21,905
Water Fund	Capital Improvements Fund	10,240
Sewer Fund	Capital Improvements Fund	388,044
Solidwaste Fund	Capital Improvements Fund	10,240
		$ 514,714

NOTE 11 – JOINT VENTURE

The City of Callaway, Florida, in alliance with Bay County, Florida, the cities of Springfield and Parker, Florida and the former Town of Cedar Grove joined efforts in 1996 to supply existing and expanded wastewater treatment and disposal services. The mission of this partnership is to provide these services in an economical, efficient, and environmentally appropriate manner to their respective citizenry. This venture, known as the Military Point Advanced Wastewater Treatment Facility (MPAWTF), has constructed a 7.0 million gallons per day (MGD) advanced wastewater facility. The operations of the plant began in July 1999. Costs of the project were funded through a combination of a State of Florida revolving trust fund loan and a bond issue between Bay County and the City of Callaway, and MPAWTF.

MPAWTF is owned and governed by Bay County, Florida and the cities of Callaway, Parker and Springfield, Florida. The City of Callaway's capacity percentage in the joint venture is 30.545% as of September 30, 2024. One owner is selected by the others to be responsible for operating MPAWTF. The owner delegated to be the operator is Bay County, Florida. The operator of MPAWTF, in accordance with the interlocal agreement, prepares MPAWTF's annual budget, sets treatment rates, and collects funds sufficient to pay debt service; costs of operations and maintenance; renewal and replacement; and enhancements to reserves.

The results of operations and cash flows are accounted for within the financial statements of MPAWTF. The City's interest in equity is reported within the City's Sewer Fund. As of September 30, 2024, the City's portion of the equity of the venture was $9,487,964. Complete financial statements for MPAWTF may be obtained from the operator at P.O. Box 2269, Panama City, Florida 32402.

NOTE 11 – JOINT VENTURE (CONTINUED)

As of September 30, 2024, MPAWTF owes the City $1,012,440 for excess funds accumulated in the repair and replacement account and reserve account. This balance has been recorded in the Sewer Fund as "due from joint venture." In addition, the City is owed $997,000 at September 30, 2024, from MPAWTF for the outstanding obligation of MPAWTF to the City for half of the Wastewater System Revenue Refunding Bonds, Series 2014 issued in the City's name. The bond proceeds were transferred to MPAWTF and used for capital expansion. The outstanding obligation of the City related to these bonds, which are reported as debt in the City's Sewer Fund is $997,000 at September 30, 2024. Condensed financial statements for MPAWTF are as follows:

Statement of Net Position
September 30, 2024

Assets	
Current assets	$ 11,588,997
Noncurrent assets	21,156,298
Total assets	32,745,295
Deferred outflows of resoures	
Deferred loss on bond refunding	164,281
Liabilities	
Current liabilities	5,251,688
Noncurrent liabilities	1,780,894
Total liabilities	7,032,582
Net position	$ 25,876,994

Statement of Activities
For the Year Ended September 30, 2024

Operating revenues	$ 6,685,024
Operating expenses	(6,399,116)
Net operating loss	285,908
Nonoperating revenues, net	2,408,121
Net income before distributions to owners	2,694,029
Distribution to owners	(444,345)
Change in net position	2,249,684
Net position, beginning of year	23,627,310
Net position, end of year	$ 25,876,994

NOTE 11 – JOINT VENTURE (CONTINUED)

During the year ended September 30, 2024 the City of Callaway's investment in joint venture increased $685,080 as follows:

City's share of net income	$ 827,319
Distribution to City	(137,812)
City's increase in reserve requirements	(4,427)
Increase in investment in joint venture	$ 685,080

NOTE 12 – COMMITMENTS AND CONTINGENCIES

Law Enforcement Services

The City entered into an agreement with the Bay County Sheriff's Office in September 2017 (amended November 2017) to provide law enforcement services to the City for $1,697,875 for the year ending September 30, 2018. This agreement includes an automatic renewal for a one-year term at 105% of the previous fiscal year amount. The City paid Bay County Sheriff's Office $2,530,208 for the year ended September 30, 2024.

Construction Commitments

As of September 30, 2024, the City had outstanding construction commitments for various infrastructure projects in the approximate amount of $12,481,000.

NOTE 13 – SUBSEQUENT EVENT

The City has evaluated all subsequent events through March 20, 2025, the date the financial statements were available to be issued.

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REQUIRED SUPPLEMENTARY INFORMATION

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CITY OF CALLAWAY, FLORIDA

REQUIRED SUPPLEMENTARY INFORMATION
SCHEDULE OF THE CITY'S PROPORTIONATE SHARE OF THE NET PENSION LIABILITY
FLORIDA RETIREMENT SYSTEM PENSION PLAN

Reporting period ending Measurement date	**9/30/2024** **6/30/2024**	**9/30/2023** **6/30/2023**	**9/30/2022** **6/30/2022**	**9/30/2021** **6/30/2021**	**9/30/2020** **6/30/2020**
City's proportion of the FRS net pension liability	0.01095%	0.01054%	0.00975%	0.00902%	0.00937%
City's proportionate share of the FRS net pension liability	$ 4,237,596	$ 4,198,114	$ 3,626,862	$ 681,551	$ 4,060,898
City's covered payroll	$ 4,295,387	$ 3,894,117	$ 3,367,552	$ 2,963,362	$ 3,164,241
City's proportionate share of the pension liability as a percentage of its covered payroll	98.65%	107.81%	107.70%	23.00%	128.34%
FRS Plan fiduciary net position as a percentage of the FRS total pension liability	83.70%	82.38%	82.89%	96.40%	78.85%

Reporting period ending Measurement date	**9/30/2019** **6/30/2019**	**9/30/2018** **6/30/2018**	**9/30/2017** **6/30/2017**	**9/30/2016** **6/30/2016**	**9/30/2015** **6/30/2015**
City's proportion of the FRS net pension liability	0.00991%	0.00927%	0.00950%	0.01014%	0.00943%
City's proportionate share of the FRS net pension liability	$ 3,413,862	$ 2,791,916	$ 2,811,160	$ 2,561,574	$ 1,218,037
City's covered payroll	$ 2,858,172	$ 2,325,831	$ 2,325,831	$ 2,245,083	$ 2,425,141
City's proportionate share of the pension liability as a percentage of its covered payroll	119.44%	120.04%	120.87%	114.10%	50.23%
FRS Plan fiduciary net position as a percentage of the FRS total pension liability	82.61%	84.26%	83.89%	84.88%	92.00%

CITY OF CALLAWAY, FLORIDA

REQUIRED SUPPLEMENTARY INFORMATION
SCHEDULE OF CONTRIBUTIONS
FLORIDA RETIREMENT SYSTEM PENSION PLAN

Reporting period ending	**9/30/2024**	**9/30/2023**	**9/30/2022**	**9/30/2021**	**9/30/2020**
Measurement date	**6/30/2024**	**6/30/2023**	**6/30/2022**	**6/30/2021**	**6/30/2020**
Contractually required FRS contribution	$ 625,139	$ 553,963	$ 438,711	$ 366,350	$ 315,363
FRS Contributions in relation to the contractually required FRS contribution	625,139	553,963	438,711	366,350	315,363
FRS Contribution deficiency (excess)	$ -	$ -	$ -	$ -	$ -
Covered payroll	$ 4,334,830	$ 4,094,017	$ 3,529,643	$ 3,095,194	$ 2,918,991
FRS Contributions as a percentage of covered payroll	14.42%	13.53%	12.43%	11.84%	10.80%

Reporting period ending	**9/30/2019**	**9/30/2018**	**9/30/2017**	**9/30/2016**	**9/30/2015**
Measurement date	**6/30/2019**	**6/30/2018**	**6/30/2017**	**6/30/2016**	**6/30/2015**
Contractually required FRS contribution	$ 311,168	$ 269,141	$ 232,516	$ 207,481	$ 229,916
FRS Contributions in relation to the contractually required FRS contribution	311,168	269,141	232,516	207,481	229,916
FRS Contribution deficiency (excess)	$ -	$ -	$ -	$ -	$ -
Covered payroll	$ 3,126,064	$ 2,696,095	$ 2,325,831	$ 2,245,083	$ 2,425,141
FRS Contributions as a percentage of covered payroll	9.95%	9.98%	10.00%	9.24%	9.48%

REQUIRED SUPPLEMENTARY INFORMATION
SCHEDULE OF THE CITY'S PROPORTIONATE SHARE OF THE NET PENSION LIABILITY
HEALTH INSURANCE SUBSIDY PENSION PLAN

Reporting period ending Measurement date	**9/30/2024** **6/30/2024**	**9/30/2023** **6/30/2023**	**9/30/2022** **6/30/2022**	**9/30/2021** **6/30/2021**	**9/30/2020** **6/30/2020**
City's proportion of the HIS net pension liability	0.01001%	0.01001%	0.00910%	0.00823%	0.00835%
City's proportionate share of the HIS net pension liability	$ 1,501,819	$ 1,541,543	$ 964,193	$ 1,009,515	$ 1,019,586
City's covered payroll	$ 4,295,387	$ 3,894,117	$ 3,367,552	$ 2,963,362	$ 3,164,241
City's proportionate share of the pension liability as a percentage of its covered payroll	34.96%	39.59%	28.63%	34.07%	32.22%
HIS Plan fiduciary net position as a percentage of the HIS total pension liability	4.80%	4.12%	4.81%	3.56%	3.00%

Reporting period ending Measurement date	**9/30/2019** **6/30/2019**	**9/30/2018** **6/30/2018**	**9/30/2017** **6/30/2017**	**9/30/2016** **6/30/2016**	**9/30/2015** **6/30/2015**
City's proportion of the HIS net pension liability	0.00855%	0.00826%	0.00833%	0.00881%	0.00811%
City's proportionate share of the HIS net pension liability	$ 956,222	$ 874,375	$ 891,081	$ 1,026,898	$ 826,863
City's covered payroll	$ 2,858,172	$ 2,325,831	$ 2,325,831	$ 2,245,083	$ 2,425,141
City's proportionate share of the pension liability as a percentage of its covered payroll	33.46%	37.59%	38.31%	45.74%	34.10%
HIS Plan fiduciary net position as a percentage of the HIS total pension liability	2.63%	2.15%	1.64%	0.97%	0.50%

CITY OF CALLAWAY, FLORIDA

REQUIRED SUPPLEMENTARY INFORMATION
SCHEDULE OF CONTRIBUTIONS
HEALTH INSURANCE SUBSIDY PENSION PLAN

Reporting period ending	9/30/2024	9/30/2023	9/30/2022	9/30/2021	9/30/2020
Measurement date	6/30/2024	6/30/2023	6/30/2022	6/30/2021	6/30/2020
Contractually required HIS contribution	$ 92,959	$ 70,722	$ 57,566	$ 50,564	$ 47,728
HIS Contributions in relation to the contractually required HIS contribution	92,959	70,722	57,566	50,564	47,728
HIS Contribution deficiency (excess)	$ -	$ -	$ -	$ -	$ -
Covered payroll	$ 4,334,830	$ 4,094,017	$ 3,529,643	$ 3,095,194	$ 2,918,991
HIS Contributions as a percentage of covered payroll	2.14%	1.73%	1.63%	1.63%	1.64%

Reporting period ending	9/30/2019	9/30/2018	9/30/2017	9/30/2016	9/30/2015
Measurement date	6/30/2019	6/30/2018	6/30/2017	6/30/2016	6/30/2015
Contractually required HIS contribution	$ 48,016	$ 44,765	$ 38,609	$ 37,268	$ 30,993
HIS Contributions in relation to the contractually required HIS contribution	48,016	44,765	38,609	37,268	30,993
HIS Contribution deficiency (excess)	$ -	$ -	$ -	$ -	$ -
Covered payroll	$ 3,126,064	$ 2,696,095	$ 2,325,831	$ 2,245,083	$ 2,425,141
HIS Contributions as a percentage of covered payroll	1.54%	1.66%	1.66%	1.66%	1.28%

OTHER SUPPLEMENTARY INFORMATION

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CITY OF CALLAWAY, FLORIDA
SCHEDULE OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES–BUDGET AND ACTUAL
CAPITAL PROJECTS FUND
FOR THE YEAR ENDED SEPTEMBER 30, 2024

	Budgeted Amounts			Variance with
	Original	Final	Actual	Final Budget
Revenues				
Intergovernmental revenues	$ 19,865,535	$ 19,865,535	$ 4,471,638	$ (15,393,897)
Investment earnings	326,984	326,984	326,984	-
Total revenues	20,192,519	20,192,519	4,798,622	(15,393,897)
Expenditures				
Current				
Maintenance				
Maintenance shop	100,000	100,000	-	100,000
Capital outlay	31,829,066	31,829,066	2,995,173	28,833,893
Total expenditures	31,929,066	31,929,066	2,995,173	28,933,893
Excess (deficiency) of revenues over (under) expenditures	(11,736,547)	(11,736,547)	1,803,449	13,539,996
Other financing sources (uses)				
Transfers in	825,000	825,000	40,475	(784,525)
Transfers out	-	-	(408,524)	(408,524)
Total other financing sources (uses)	825,000	825,000	(368,049)	(1,193,049)
Change in fund balance	(10,911,547)	(10,911,547)	1,435,400	12,346,947
Fund balance, beginning of year	4,847,176	4,847,176	4,847,176	-
Fund balance, end of year	$ (6,064,371)	$ (6,064,371)	$ 6,282,576	$ 12,346,947

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STATISTICAL SECTION

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STATISTICAL SECTION

This section of the City's Annual Comprehensive Financial Report presents detailed information as a context for understanding what the information in the financial statements, note disclosures, and required supplementary information says about the City's overall financial health.

Unless otherwise noted, the information in these schedules is derived from the Annual Comprehensive Financial Report for the relevant year.

Note: The City has no direct and overlapping debt related to governmental activities.
* Florida Statutes and the Charter of the City of Callaway set no legal debt margin. The City has not had any general bonded debt, supported by property taxes, in the last ten fiscal years.

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CITY OF CALLAWAY, FLORIDA

NET POSITION BY COMPONENT
LAST TEN FISCAL YEARS
(Accrual Basis of Accounting)

	Fiscal Year Ended									
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Governmental activities										
Net investment in capital assets	$ 7,916,909	$ 9,757,865	$ 10,758,946	$ 10,940,949	$ 10,744,121	$ 12,513,773	$ 13,516,130	$ 16,143,119	$ 25,283,221	$ 28,868,717
Restricted	336,632	264,589	1,062,191	2,747,953	4,078,876	5,311,023	7,097,327	13,089,629	7,808,171	10,240,468
Unrestricted	1,994,767	1,451,247	1,879,495	1,825,062	(9,723,126)	(3,177,972)	3,159,471	5,603,510	9,319,175	8,580,169
Total governmental activities net position	$ 10,248,308	$ 11,473,701	$ 13,700,632	$ 15,513,964	$ 5,099,871	$ 14,646,824	$ 23,772,928	$ 34,836,258	$ 42,410,567	$ 47,689,354
Business-type activities										
Net investment in capital assets	$ 2,790,405	$ 8,159,159	$ 8,240,294	$ 7,694,889	$ 6,705,666	$ 5,969,273	$ 6,356,038	$ 7,071,301	$ 4,711,248	$ 5,723,037
Restricted	4,326,900	2,966,092	2,996,824	3,230,587	3,852,518	4,495,350	5,052,093	4,976,786	4,753,585	5,202,597
Unrestricted	15,304,950	11,947,934	12,174,037	13,992,141	13,922,271	17,311,875	18,617,621	20,469,167	26,343,145	28,365,086
Total business-type activities net position	$ 22,422,255	$ 23,073,185	$ 23,411,155	$ 24,917,617	$ 24,480,455	$ 27,776,498	$ 30,025,752	$ 32,517,254	$ 35,807,978	$ 39,290,720
Primary government										
Net investment in capital assets	$ 10,707,314	$ 17,917,024	$ 18,999,240	$ 18,635,838	$ 17,449,787	$ 18,483,046	$ 19,872,168	$ 23,214,420	$ 29,994,469	$ 34,591,754
Restricted	4,663,532	3,230,681	4,059,015	5,978,540	7,931,394	9,806,373	12,149,420	18,066,415	12,561,756	15,443,065
Unrestricted	17,299,717	13,399,181	14,053,532	15,817,203	4,199,145	14,133,903	21,777,092	26,072,677	35,662,320	36,945,255
Total primary government net position	$ 32,670,563	$ 34,546,886	$ 37,111,787	$ 40,431,581	$ 29,580,326	$ 42,423,322	$ 53,798,680	$ 67,353,512	$ 78,218,545	$ 86,980,074

CHANGES IN NET POSITION
LAST TEN FISCAL YEARS
(Accrual Basis of Accounting)

	Fiscal Year Ended									
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Expenses										
Governmental activities										
General government	$ 773,718	$ 874,758	$ 883,386	$ 1,195,204	$ 1,834,541	$ 1,688,924	$ 1,114,429	$ 1,776,614	$ 1,982,802	$ 1,607,949
Public safety	2,411,028	2,805,089	2,846,153	3,240,835	24,300,188 (1)	6,538,802	3,344,075	3,955,790	4,580,062	4,883,326
Highways and streets	686,289	757,079	762,783	814,637	822,818	868,525	1,091,214	1,321,649	1,532,646	1,554,924
Maintenance	121,005	211,518	233,685	113,021	585,800	1,540,651	165,422	202,923	208,733	171,275
Economic environment	-	-	-	-	-	-	-	-	-	-
Parks and recreation	794,088	898,744	955,410	931,377	913,356	950,705	915,789	1,177,587	1,491,121	1,807,050
Interest on long-term debt	63,666	10,566	-	-	84,976	75,688	-	-	-	-
Total governmental activities expenses	4,849,794	5,557,754	5,681,417	6,295,074	28,541,679	11,663,295	6,630,929	8,434,563	9,795,364	10,024,524
Business-type activities										
Water	2,790,369	2,737,642	3,004,377	2,963,238	2,781,352	3,015,070	2,939,575	3,069,547	3,304,994	3,446,389
Sewer	4,096,799	4,239,521	4,283,224	4,253,742	3,754,436	3,333,376	3,593,327	3,731,421	4,033,816	4,742,627
Solid waste	530,268	546,473	742,402	780,563	368,672	547,567	577,335	654,240	605,574	725,097
Total business-type activities expenses	7,417,436	7,523,636	8,030,003	7,997,543	6,904,460	6,896,013	7,110,237	7,455,208	7,944,384	8,914,113
Total primary government expenses	$ 12,267,230	$ 13,081,390	$ 13,711,420	$ 14,292,617	$ 35,446,139	$ 18,559,308	$ 13,741,166	$ 15,889,771	$ 17,739,748	$ 18,938,637
Program Revenues										
Governmental activities										
Charges for services										
General government	$ 214,496	$ 216,529	$ 230,586	$ 298,681	$ 405,449	$ 577,894	$ 316,814	$ 392,917	$ 388,330	$ 304,115
Public safety	115,003	120,753	126,791	151,481	150,832	176,380	191,267	256,861	236,621	256,845
Highways and streets	2,933	-	55,796	-	-	-	-	-	-	-
Parks and recreation	63,311	58,671	52,772	58,529	48,635	25,843	31,598	70,340	74,148	95,185
Operating grants and contributions	4,698	2,526	2,215	62,816	9,558,471	9,985,249	5,356,648	7,634,303	4,662,357	238,547
Capital grants and contributions	494,234	364,760	570,294	383,852	554,705	3,103,314	1,381,952	1,350,096	1,973,279	2,939,153
Total governmental activities program revenues	894,675	763,239	1,038,454	955,359	10,718,092	13,868,680	7,278,279	9,704,517	7,334,735	3,833,845
Business-type activities										
Charges for services										
Water	2,588,891	2,632,553	2,706,394	2,879,805	2,264,549	3,126,995	3,422,878	3,596,872	3,696,341	3,941,054
Sewer	4,644,391	4,902,249	4,259,595	4,405,123	3,602,043	5,049,070	5,115,400	5,489,481	5,262,712	6,027,820
Solid waste	577,125	583,323	582,989	594,402	430,315	671,043	741,194	776,469	799,572	1,059,068
Operating grants and contributions	-	-	-	-	-	1,124,902	-	-	-	-
Capital grants and contributions	95,209	273,648	160,876	-	-	-	-	-	-	-
Total business-type activities program revenues	7,905,616	8,391,773	7,709,854	7,879,330	6,296,907	9,972,010	9,279,472	9,862,822	9,758,625	11,027,942
Total primary government program revenues	$ 8,800,291	$ 9,155,012	$ 8,748,308	$ 8,834,689	$ 17,014,999	$ 23,840,690	$ 16,557,751	$ 19,567,339	$ 17,093,360	$ 14,861,787

(Continued)

CITY OF CALLAWAY, FLORIDA

CHANGES IN NET POSITION
LAST TEN FISCAL YEARS
(Accrual Basis of Accounting)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Net (Expenses) Revenues										
Governmental activities	$ (3,955,119)	$ (4,794,515)	$ (4,642,963)	$ (5,339,715)	$ (17,823,587)	$ 2,205,385	$ 647,350	$ 1,269,954	$ (2,460,629)	$ (6,190,679)
Business-type activities	488,180	868,137	(320,149)	(118,213)	(607,553)	3,075,997	2,169,235	2,407,614	1,814,241	2,113,829
Total primary government net expense	$ (3,466,939)	$ (3,926,378)	$ (4,963,112)	$ (5,457,928)	$ (18,431,140)	$ 5,281,382	$ 2,816,585	$ 3,677,568	$ (646,388)	$ (4,076,850)
General Revenues and Other Changes in Net Position										
Governmental activities										
Taxes										
Utility	$ 1,667,930	$ 1,770,372	$ 1,720,162	$ 1,757,329	$ 1,332,843	$ 1,571,982	$ 1,646,348	$ 1,766,392	$ 1,862,875	$ 2,335,981
Ad valorem	1,009,731	1,030,844	1,060,933	1,075,947	1,013,346	1,108,348	1,332,437	1,661,004	2,142,050	2,838,805
Franchise taxes**	868,381	962,424	846,173	876,449	677,902	753,603	795,528	879,032	881,093	1,211,497
Business license tax*	15,717	17,545	19,545	19,790	16,402	17,598	15,433	15,998	16,571	15,946
Local option gas tax	220,970	255,955	218,811	221,307	224,743	216,747	240,704	249,218	272,575	260,217
Half cent sales tax	1,253,645	1,343,815	2,280,977	2,886,856	3,184,211	2,988,120	3,505,533	4,045,291	3,624,074	3,536,760
Intergovernmental	657,994	663,607	731,251	796,552	846,749	771,014	890,240	1,099,016	1,000,029	908,145
Total taxes	5,694,368	6,044,562	6,877,852	7,634,230	7,296,196	7,427,412	8,426,223	9,715,951	9,799,267	11,107,351
Miscellaneous revenues	42,861	40,037	(16,736)	-	-	-	-	-	-	-
Interest earnings	-	4,557	5,778	72,182	121,363	60,004	3,429	89,413	795,651	830,301
Special item	-	-	-	-	-	-	-	-	-	-
Gain on sale of assets	-	-	-	-	-	-	78,918	4,325	135,503	6,056
Transfers	(868,392)	-	-	(664,709)	(8,065)	(145,848)	(29,816)	(16,313)	(695,483)	(474,239)
Total governmental activities	4,868,837	6,089,156	6,866,894	7,041,703	7,409,494	7,341,568	8,478,754	9,793,376	10,034,938	11,469,469
Business-type activities										
Interest earnings	93,904	57,213	52,673	138,937	162,326	74,198	5,703	67,023	633,122	879,284
Miscellaneous revenues	11,353	33,580	605,446	553,759	-	-	-	-	-	-
Gain on sale of assets	-	-	-	-	-	-	44,500	552	147,878	15,390
Transfers	868,392	-	-	664,709	8,065	145,848	29,816	16,313	695,483	474,239
Franchise taxes	-	-	-	-	-	-	-	-	-	-
Total business-type activities	973,649	90,793	658,119	1,357,405	170,391	220,046	80,019	83,888	1,476,483	1,368,913
Total primary government	$ 5,842,486	$ 6,179,949	$ 7,525,013	$ 8,399,108	$ 7,579,885	$ 7,561,614	$ 8,558,773	$ 9,877,264	$ 11,511,421	$ 12,838,382
Change in Net Position										
Governmental activities	$ 913,718	$ 1,294,641	$ 2,223,931	$ 1,701,988	$ (10,414,093)	$ 9,546,953	$ 9,126,104	$ 11,063,330	$ 7,574,309	$ 5,278,790
Business-type activities	1,461,829	958,930	337,970	1,239,192	(437,162)	3,296,043	2,249,254	2,491,502	3,290,724	3,482,742
Total primary government	$ 2,375,547	$ 2,253,571	$ 2,561,901	$ 2,941,180	$ (10,851,255)	$ 12,842,996	$ 11,375,358	$ 13,554,832	$ 10,865,033	$ 8,761,532

* Formerly included in General Government Program Revenues as Occupational Licenses.
** Recorded in Business-type activities in fiscal year 2014.
(1) Cleanup costs associated with Hurricane Michael.

CITY OF CALLAWAY, FLORIDA

PROGRAM REVENUES BY FUNCTION/PROGRAM
LAST TEN FISCAL YEARS
(Accrual Basis of Accounting)

	Fiscal Year Ended									
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Function/Program										
Governmental activities										
General government	$ 214,496	$ 216,529	$ 230,586	$ 298,681	$ 405,449	$ 577,894	$ 316,814	$ 392,917	$ 388,330	$ 304,115
Public safety	115,003	120,753	126,791	151,481	150,832	176,380	191,267	256,861	236,621	256,845
Highways and streets	2,933	-	55,796	-	-	-	-	-	-	-
Parks and recreation	63,311	58,671	52,772	58,529	48,635	25,843	31,598	70,340	74,148	95,185
Grants and contributions	498,932	367,286	572,509	446,668	10,113,176	13,088,563	6,738,600	8,984,399	6,635,636	3,177,700
Subtotal governmental activities	894,675	763,239	1,038,454	955,359	10,718,092	13,868,680	7,278,279	9,704,517	7,334,735	3,833,845
Business-type activities										
Water	2,588,891	2,632,553	2,706,394	2,879,805	2,264,549	3,126,995	3,422,878	3,596,872	3,696,341	3,941,054
Sewer	4,644,391	4,902,249	4,259,595	4,405,123	3,602,043	5,049,070	5,115,400	5,489,481	5,262,712	6,027,820
Solid waste	577,125	583,323	582,989	594,402	430,315	671,043	741,194	776,469	799,572	1,059,068
Grants and contributions	95,209	273,648	160,876	-	-	1,124,902	-	-	-	-
Subtotal business-type activities	7,905,616	8,391,773	7,709,854	7,879,330	6,296,907	9,972,010	9,279,472	9,862,822	9,758,625	11,027,942
Total primary government	$ 8,800,291	$ 9,155,012	$ 8,748,308	$ 8,834,689	$ 17,014,999	$ 23,840,690	$ 16,557,751	$ 19,567,339	$ 17,093,360	$ 14,861,787

CITY OF CALLAWAY, FLORIDA

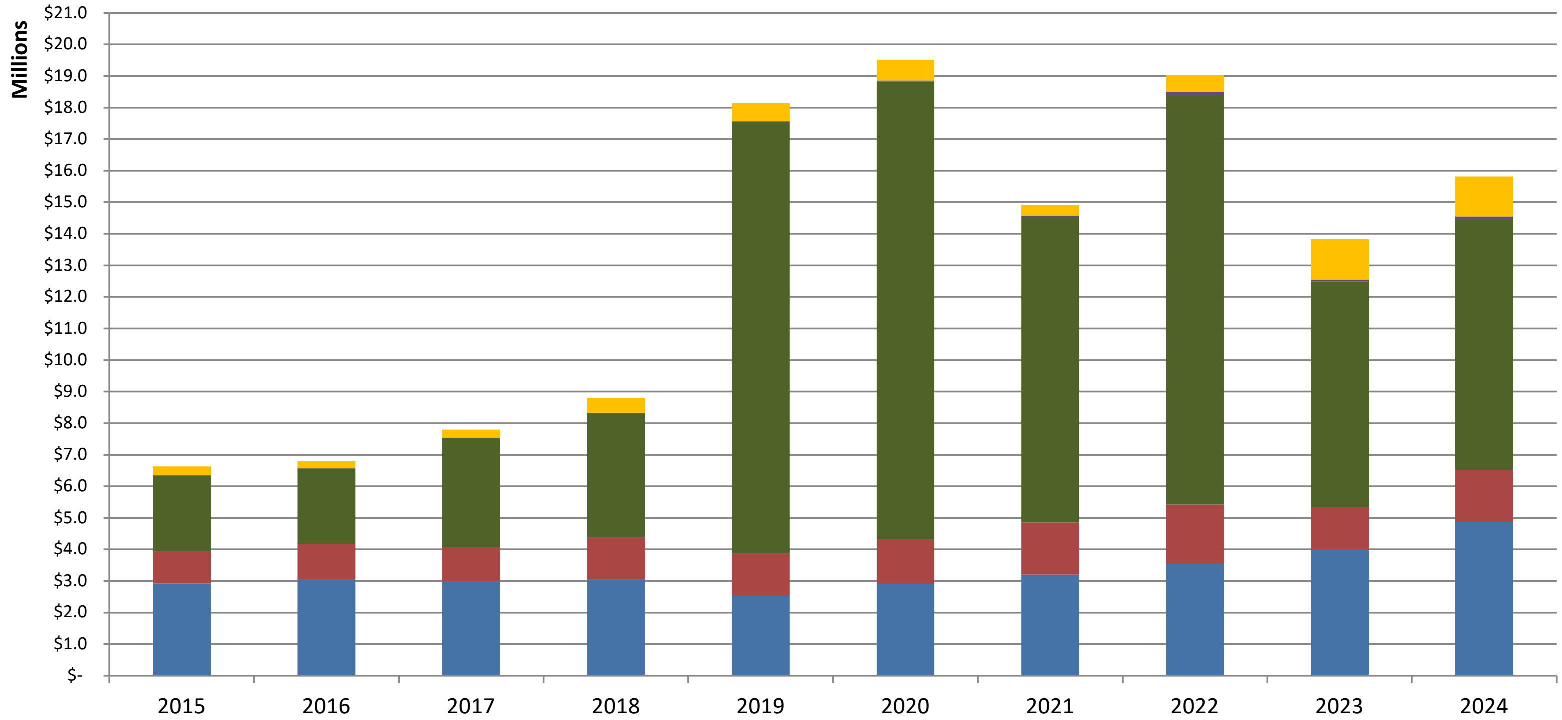
FUND BALANCES – GOVERNMENTAL FUNDS
LAST TEN FISCAL YEARS

	Fiscal Year Ended									
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
General Fund										
Nonspendable	$ 145,453	$ 42,394	$ 45,546	$ 111,981	$ 138,126	$ 135,033	$ 144,663	$ 167,979	$ 142,240	$ 249,748
Restricted	231,680	155,403	211,839	598,440	1,105,533	1,625,809	2,300,753	2,962,481	2,158,552	2,527,234
Committed	334,038	421,213	440,377	542,222	620,800	43,785	97,558	198,981	313,145	440,350
Assigned	894,219	4,913	-	-	-	-	-	-	-	-
Unassigned	2,229,489	2,984,864	3,421,160	4,028,323	737,313	516,659	5,585,906	6,897,098	7,028,817	6,891,330
Total General Fund	3,834,879	3,608,787	4,118,922	5,280,966	2,601,772	2,321,286	8,128,880	10,226,539	9,642,754	10,108,662
Other governmental funds										
Restricted										
Community redevelopment	104,952	109,186	29,528	77,202	165,438	163,076	197,173	350,084	802,443	1,430,658
Infrastructure	-	-	-	1,567,518	2,807,905	3,522,138	4,599,401	9,777,064	4,847,176	6,282,576
Assigned										
Infrastructure	-	-	820,824	-	-	-	-	-	-	-
Unassigned	-	-	-	-	-	-	-	-	-	-
Total Other Governmental Funds	104,952	109,186	850,352	1,644,720	2,973,343	3,685,214	4,796,574	10,127,148	5,649,619	7,713,234
TOTAL GOVERNMENTAL FUNDS	$ 3,939,831	$ 3,717,973	$ 4,969,274	$ 6,925,686	$ 5,575,115	$ 6,006,500	$ 12,925,454	$ 20,353,687	$ 15,292,373	$ 17,821,896

CITY OF CALLAWAY, FLORIDA

FUND REVENUES BY SOURCE – GOVERNMENTAL FUNDS
LAST TEN FISCAL YEARS

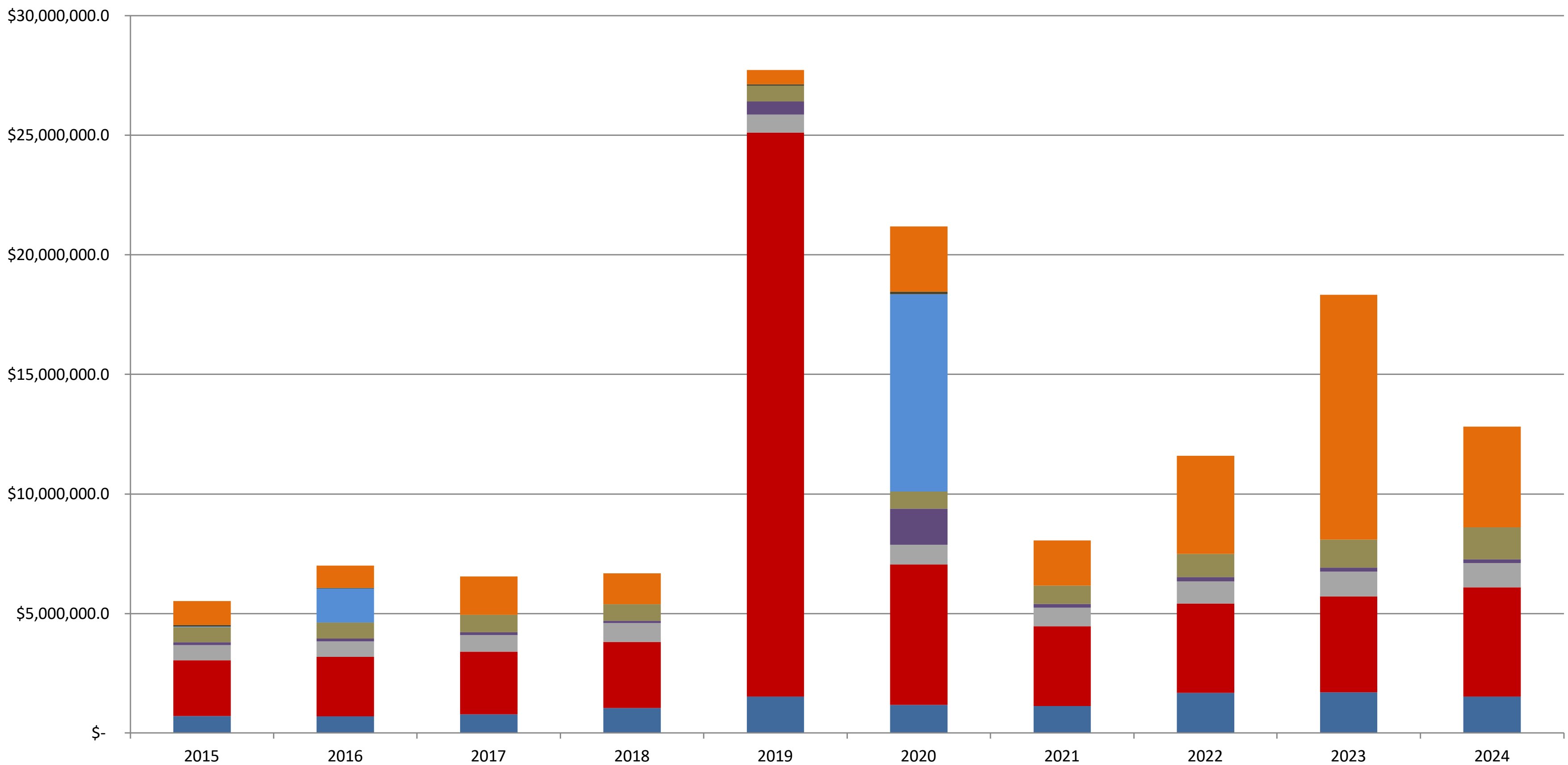
FYE Sept. 30	Taxes	Licenses, Fees and Permits	Inter-Governmental	Fines and Forfeitures	Debt Service	Charges for Services and Misc.	Total
2015	$ 2,922,752	$ 1,026,247	$ 2,400,679	$ 4,182	$ -	$ 278,056	$ 6,631,916
2016	3,063,451	1,118,596	2,387,073	3,611	-	217,993	6,790,724
2017	2,996,609	1,061,444	3,470,169	8,974	-	262,964	7,800,160
2018	3,041,979	1,354,990	3,914,042	18,351	-	467,833	8,797,195
2019	2,523,154	1,365,087	13,672,286	11,045	-	564,079	18,135,651
2020	2,914,675	1,391,660	14,519,148	29,604	-	661,356	19,516,443
2021	3,201,446	1,655,505	9,676,946	37,152	-	347,265	14,918,314
2022	3,543,223	1,879,483	12,976,339	95,040	-	538,773	19,032,858
2023	3,989,199	1,329,549	7,167,266	66,709	-	1,271,791	13,824,514
2024	4,876,086	1,645,188	7,953,919	78,438	-	1,265,858	15,819,489



CITY OF CALLAWAY, FLORIDA

FUND EXPENDITURES BY FUNCTION – GOVERNMENTAL FUNDS
LAST TEN FISCAL YEARS

FYE Sept. 30	General Government	Public Safety	Highways and Streets	Maintenance	Economic Environment	Parks and Recreation	Debt Service Principal	Debt Service Interest	Capital Outlay	Total
2015	$ 710,286	$ 2,339,883	$ 632,812	$ 112,492	$ -	$ 637,199	$ 26,000	$ 63,757	$ 998,821	$ 5,521,250
2016	704,522	2,480,031	656,321	112,871	-	665,870	1,431,692	15,543	935,155	7,002,005
2017	786,515	2,615,343	702,827	110,707	-	733,318	-	-	1,600,147	6,548,857
2018	1,047,914	2,762,055	789,215	92,025	-	701,550	-	-	1,287,453	6,680,212
2019	1,526,135	23,578,400	760,232	549,887	-	655,120	-	57,253	601,130	27,728,157
2020	1,178,063	5,879,689	825,780	1,505,918	-	715,132	8,250,000	103,411	2,731,217	21,189,210
2021	1,136,106	3,334,891	772,711	159,595	-	761,365	-	-	1,886,701	8,051,369
2022	1,678,182	3,739,076	930,422	183,856	-	965,607	-	-	4,095,494	11,592,637
2023	1,703,645	4,006,190	1,044,577	164,854	-	1,176,377	-	-	10,230,205	18,325,848
2024	1,527,845	4,571,504	1,012,659	156,678	-	1,337,294	-	-	4,215,803	12,821,783



CITY OF CALLAWAY, FLORIDA

OTHER FINANCING SOURCES (USES) AND NET CHANGE IN FUND BALANCE – GOVERNMENTAL FUNDS
LAST TEN FISCAL YEARS

	Fiscal Year Ended									
	2015	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**
Revenues over (under) expenditures	$ 1,110,654	$ (152,610)	$ 1,251,301	$ 2,117,030	$ (9,592,506)	$ (1,672,767)	$ 6,866,945	$ 7,440,221	$ (4,501,334)	$ 2,997,706
Other financing sources (uses)										
Proceeds from the issuance of debt	-	-	-	-	8,250,000	2,250,000	-	-	-	-
Transfers in	112,794	1,524,924	1,009,045	10,698	200,000	696,213	72,328	6,012,886	2,439,252	40,475
Transfer out to Capital Projects Fund	(23,038)	(77,689)	(913,002)	(10,698)	(200,000)	(696,213)	(72,328)	(6,012,886)	(2,406,303)	(40,475)
Transfer out to CRA	-	-	(96,043)	-	-	-	-	-	-	-
Transfer out to Debt Service Fund	(89,757)	(1,447,235)	-	-	-	-	-	-	-	-
Transfer out to Enterprise Funds	(868,391)	-	-	(220,000)	(8,065)	(145,848)	(29,816)	(16,313)	(728,432)	(21,905)
Proceeds from the sale of capital assets	-	-	-	-	-	-	81,825	4,325	135,503	6,056
Total other financing sources (uses)	(868,392)	-	-	(220,000)	8,241,935	2,104,152	52,009	(11,988)	(559,980)	(15,849)
Net change in fund balances	$ 242,262	$ (152,610)	$ 1,251,301	$ 1,897,030	$ (1,350,571)	$ 431,385	$ 6,918,954	$ 7,428,233	$ (5,061,314)	$ 2,981,857
Debt service amounts included in expenditures										
Principal	$ 26,000	$ 1,431,692	$ -	$ -	$ -	$ 8,250,000	$ -	$ -	$ -	$ -
Interest	63,757	15,543	-	-	57,253	103,411	-	-	-	-
	$ 89,757	$ 1,447,235	$ -	$ -	$ 57,253	$ 8,353,411	$ -	$ -	$ -	$ -
		(see note)								
Debt service as a percent of noncapital expenditures	2.0%	23.9%	0.0%	0.0%	0.2%	45.3%	0.0%	0.0%	0.0%	0.0%

Notes: In fiscal year 2009, the City refinanced a $2,000,000 bond anticipation note with a long-term bond payable to USDA.
In fiscal year 2013, the City made an early payoff of two notes payable and a $427,695 early principal reduction in another.
In fiscal year 2016, the City made an early payoff on a bond.

CITY OF CALLAWAY, FLORIDA

TAX REVENUES BY SOURCE – GOVERNMENTAL FUNDS
LAST TEN FISCAL YEARS

	Fiscal Year Ended									
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Utility Tax	$ 1,667,930	$ 1,770,372	$ 1,720,162	$ 1,757,329	$ 1,332,843	$ 1,571,982	$ 1,646,348	$ 1,766,392	$ 1,862,875	$ 2,335,981
Ad Valorem Tax	1,035,298	1,030,844	1,060,933	1,075,947	1,013,346	1,108,348	1,332,437	1,661,004	2,142,050	2,838,805
Franchise Tax*	868,381	962,424	846,173	876,449	677,902	753,603	795,528	879,032	881,093	1,211,497
Business License Tax**	15,718	17,545	19,545	19,790	16,402	17,598	15,433	15,998	16,571	15,946
Local Option Gas Tax	220,970	255,955	218,811	221,307	203,308	216,747	240,704	249,218	272,575	260,217
1/2 Cent Sales Tax	1,253,645	1,343,815	2,280,977	2,886,856	3,205,646	2,988,120	3,505,533	4,045,291	3,624,074	3,536,760
Intergovernmental	632,427	663,607	731,251	796,552	846,749	771,014	890,240	1,099,016	1,000,029	908,145
Total Tax Revenues	$ 5,694,369	$ 6,044,562	$ 6,877,852	$ 7,634,230	$ 7,296,196	$ 7,427,412	$ 8,426,223	$ 9,715,951	$ 9,799,267	$ 11,107,351

Note: For consistency and comparison purposes, prior year revenues have been reclassified to the program activity classifications used in presenting the current year's revenues.
*Recorded as Enterprise Fund revenue in fiscal year 2014.

CITY OF CALLAWAY, FLORIDA

ASSESSED VALUE AND TAXABLE VALUE OF PROPERTY
LAST TEN FISCAL YEARS
(In Thousands)

	Assessed Value						
Fiscal Year Ended September 30	Real Property	Personal Property	Total Property	Less Tax-Exempt Property	Net Taxable Value	Total Direct Tax Rate	Taxable Assessed Value as % of Tax Rate
2015	$ 643,625	$ 20,464	$ 664,089	$ (194,893)	$ 469,196	2.25	70.65%
2016	643,902	21,626	665,528	(194,015)	471,513	2.25	70.85%
2017	683,436	20,572	704,008	(194,506)	509,502	2.25	72.37%
2018	690,841	19,563	710,404	(194,364)	516,040	2.25	72.64%
2019	691,614	20,059	711,673	(193,548)	518,125	1.99	72.80%
2020	588,174	18,125	606,299	(178,500)	427,799	2.75	70.56%
2021	672,272	20,415	692,687	(183,047)	509,640	2.75	73.57%
2022	786,609	19,429	806,038	(193,739)	612,299	2.75	75.96%
2023	959,121	21,654	980,775	(210,851)	769,924	2.75	78.50%
2024	1,187,695	26,991	1,214,686	(222,413)	992,273	2.75	81.69%

Source: Bay County Property Appraiser.

CITY OF CALLAWAY, FLORIDA

DIRECT AND OVERLAPPING PROPERTY TAX RATES
LAST TEN FISCAL YEARS
(In Thousands)

	Direct Rate	Indirect Rate				
Fiscal Year	City of Callaway	Bay County	Bay County Mosquito Control	Bay County School Districts	NW FL Water Management District	Total Overlapping Rates
2024	2.7500	5.4362	0.2000	5.4830	0.0234	11.1426
2023	2.7500	4.4362	0.2000	5.5040	0.0261	10.1663
2022	2.7500	4.4362	0.2000	5.5040	0.0261	10.1663
2021	2.7500	4.4362	0.2000	5.9680	0.0311	10.6353
2020	2.7500	4.4362	0.2000	5.9476	0.0327	10.6165
2019	1.9900	4.4362	0.2000	6.1220	0.0338	10.7920
2018	2.2500	4.4362	0.2000	6.3410	0.0353	11.0125
2017	2.2500	4.4362	0.2000	6.3410	0.0378	11.0150
2016	2.2500	4.6500	0.2000	6.9070	0.0378	11.7948
2015	2.2500	4.6500	0.2000	6.8890	0.0390	11.7780

Source: Bay County Tax Collector.

CITY OF CALLAWAY, FLORIDA

PRINCIPAL TAXPAYERS
CURRENT AND NINE YEARS AGO
(In Thousands)

	Fiscal Year 2024			Fiscal Year 2015		
Taxpayer	**Taxable Value**	**Rank**	**% of Total Taxable Value**	**Taxable Value**	**Rank**	**% of Total Taxable Value**
Clarkston LLC / Bridge Harbor	$ 27,348	1	3.93%	$ 7,230	2	1.54%
Wal-Mart Stores East, LP	8,261	2	1.19%	9,078	1	1.93%
Crews, Donna L / Bay Front Dev. Co.	6,935	3	1.00%	6,088	3	1.30%
James Feltman - Jim Feltman Homes	6,374	4	0.92%			
Pine Terrace Investors	5,807	5	0.83%	3,385	7	0.72%
US Metropolitan Land Development, LLC	5,283	6	0.76%	3590	6	0.77%
Shree Ramkabir-Jam Hotel-Satnam Hotel	5,275	7	0.76%	4,338	4	0.92%
Lurin Real Estatee Holding	4,323	8	0.62%			
Tiger Panama City, LLC	4,094	9	0.59%			
Head Panama Fla Tyndall, LLC.	3,695	10	0.53%			
Avenue 12 Holdings, LP				4,210	5	0.90%
Value Place PC FL E-Callaway				3,238	8	0.69%
Shri Ganesh Enterpirses, Inc.				3,213	9	0.68%
P & N Callaway, LLC				2,689	10	0.57%
Total of Top Ten Taxpayers	$ 77,395		11.12%	$ 47,059		10.03%
Total Taxable Value	$ 696,235			$ 469,196		

Source: Bay County Property Appraiser.

CITY OF CALLAWAY, FLORIDA

PROPERTY TAX LEVIES AND COLLECTIONS
LAST TEN FISCAL YEARS

City's Fiscal Year	Tax Year	Taxes Levied for the Fiscal Year* (Original Levy)	Adjustments	Total Adjusted Levy	Collected within the Fiscal Year of the Levy** Amount	Collected within the Fiscal Year of the Levy** % of Original Levy	Collections in Subsequent Years	Total Collections to Date Amount	Total Collections to Date % of Original Levy
2015	2014	$ 1,063,948	$ (8,389)	$ 1,055,559	$ 1,015,600	95%	$ 2,534	$ 1,018,134	96%
2016	2015	1,061,152	(374)	1,060,778	1,017,553	96%	2,025	1,019,578	96%
2017	2016	1,073,670	(747)	1,072,923	1,032,533	96%	5,558	1,038,091	97%
2018	2017	1,079,794	-	1,079,794	1,041,954	96%	1,595	1,043,549	97%
2019	2018	980,385	(61)	980,324	948,712	97%	454	949,166	97%
2020	2019	1,148,717	(125)	1,148,592	1,105,293	96%	3,056	1,108,349	96%
2021	2020	1,340,480	(125)	1,340,355	1,297,866	97%	1,094	1,298,960	97%
2022	2021	1,561,301	270	1,561,571	1,510,825	97%	790	1,511,615	97%
2023	2022	1,901,299	13,580	1,914,879	1,835,830	97%	1,349	1,837,179	97%
2024	2023	2,339,541	3,780	2,343,321	2,261,571	97%	2,371	2,263,942	97%

Source: Bay County Tax Collector's Office.

* Property taxes become due and payable on November 1 of each year. A 4% discount is allowed if the taxes are paid in November with the discount declining each month thereafter. Accordingly, all taxes collected will not be 100% of the amount levied.

** Taxes become delinquent April 1 each year and tax certificates for the full amount of any unpaid taxes must be sold no later than June 1 of each year. Proceeds of tax certificates are included in the amount collected column.

CITY OF CALLAWAY, FLORIDA

REVENUE CAPACITY INFORMATION FOR THE WATER FUND
LAST TEN FISCAL YEARS

	Fiscal Year Ended									
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Charges for services										
Water charges	$ 2,428,557	$ 2,409,950	$ 2,511,621	$ 2,478,653	$ 1,846,130	$ 2,640,674	$ 2,776,810	$ 2,968,746	$ 3,198,889	$ 3,404,331
Connection, reset and reactivation fees	17,590	71,700	61,725	73,391	64,400	97,685	96,410	104,200	124,595	127,500
Late fees	102,154	96,775	52,151	51,151	24,974	55,211	68,328	75,774	73,328	77,104
Tap fees	2,235	3,330	2,067	3,249	3,195	2,020	6,030	14,810	12,515	9,669
Other utility income	40,137	50,895	78,829	107,575	110,704	172,836	178,282	201,218	164,340	149,811
Miscellaneous income	(1,782)	493	-	-	-	-	-	-	-	-
Total charges for services	$ 2,588,891	$ 2,633,143	$ 2,706,393	$ 2,714,019	$ 2,049,403	$ 2,968,426	$ 3,125,860	$ 3,364,748	$ 3,573,667	$ 3,768,415
Average number of meters per month	9,830	9,966	8,473	8,362	7,803	8,675	8,794	9,058	9,236	9,447
Total annual number of gallons billed (in thousands)	448,897	481,080	437,550	433,999	574,601	417,003	401,710	427,320	442,714	493,107
Monthly average of gallons per account	3,806	4,023	4,303	4,325	6,137	4,006	3,807	3,931	3,994	4,350
Service billing rates in effect as of September 30										
Inside Ctiy limits										
Base rate charge	$ 11.37	$ 11.37	$ 11.37	$ 11.37	$ 11.37	$ 11.37	$ 11.37	$ 11.37	$ 11.37	$ 11.37
Usage fee per 1,000 gallons	3.87	3.87	3.87	3.87	3.87	4.87	4.87	4.87	5.02	5.17
Outside City limits										
Base rate charge	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21
Usage fee per 1,000 gallons	4.84	4.84	4.84	4.84	4.84	6.09	6.09	6.09	6.28	6.46

CITY OF CALLAWAY, FLORIDA

REVENUE CAPACITY INFORMATION FOR THE SEWER FUND
LAST TEN FISCAL YEARS

	Fiscal Year Ended									
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Charges for services										
Sewer charges	$ 4,070,146	$ 4,112,714	$ 4,154,950	$ 3,964,167	$ 2,728,330	$ 3,871,027	$ 4,135,539	$ 4,401,610	$ 4,600,667	$ 4,950,641
Connection, reset and reactivation fees	20,392	19,600	17,064	17,159	18,928	21,000	22,226	20,800	19,600	16,400
Late fees	88,305	82,859	85,749	80,166	38,109	75,707	98,769	112,839	119,795	129,520
Tap fees	2,393	2,998	1,200	3,960	2,620	1,540	2,550	7,610	5,644	9,410
Miscellaneous income	401	1,128	632	632	1,707	8,229	10,825	47,494	130,255	(40,624)
Total charges for services	$ 4,181,637	$ 4,219,299	$ 4,259,595	$ 4,066,084	$ 2,789,694	$ 3,977,503	$ 4,269,909	$ 4,590,353	$ 4,875,961	$ 5,065,347
Average number of meters per month	7,917	7,984	6,753	6,728	6,312	7,131	7,248	7,445	7,645	7,698
Total annual number of gallons billed (in thousands)	388,088	419,850	384,229	380,360	468,880	394,939	326,132	356,139	342,364	381,134
Monthly average of gallons per account	4,085	4,382	4,741	4,711	6,190	4,615	3,750	3,986	3,732	4,126
Service billing rates in effect as of September 30										
Inside Ctiy limits										
Base rate charge	$ 32.69	$ 32.69	$ 30.69	$ 30.69	$ 30.69	$ 30.69	$ 30.69	$ 30.69	$ 30.69	$ 30.69
Usage fee per 1,000 gallons	3.97	3.97	3.97	3.97	3.97	4.97	4.97	4.97	5.17	5.58
Outside City limits										
Base rate charge	40.86	40.86	38.36	38.36	38.36	38.36	38.36	38.36	38.36	38.36
Usage fee per 1,000 gallons	4.96	4.96	4.96	4.96	4.96	6.21	6.21	6.21	6.46	6.98

CITY OF CALLAWAY, FLORIDA

RATIOS OF OUTSTANDING DEBT BY TYPE
LAST TEN FISCAL YEARS

	Governmental Activities		Business-Type Activities			* % of	
Fiscal Year	Revenue Bonds	Note Payable	Revenue Bonds	Note Payable	Total Primary Government	Personal Income	*Per Capita
2015	$ 1,431,692	$ -	$ 21,168,722	$ 7,714,630	$ 30,315,044	0.41%	$ 2,065
2016	-	-	16,263,909	6,535,720	22,799,629	0.30%	1,459
2017	-	-	16,943,047	5,321,725	22,264,772	0.29%	1,415
2018	-	-	16,831,603	4,071,484	20,903,087	0.26%	1,318
2019	-	8,250,000	16,720,159	3,229,000	28,199,159	0.35%	2,135
2020	-	2,225,000	16,611,281	2,811,000	21,647,281	0.24%	1,476
2021	-	2,250,000	15,855,846	2,379,000	20,484,846	0.21%	1,566
2022	-	2,250,000	15,127,898	1,934,000	19,311,898	0.19%	1,467
2023	-	2,250,000	14,364,950	1,474,000	18,088,950	N/A	1,370
2024	-	2,250,000	13,562,002	997,000	16,809,002	N/A	1,133

* See Demographic and Economic Statistics for personal income and population data. These ratios are calculated using the most recent personal income and population data available, furnished by the U.S. Census Bureau and the Bureau of Economic Analysis. Additional demographic information can be found later in this section.

CITY OF CALLAWAY, FLORIDA

RATIOS OF GENERAL BONDED DEBT OUTSTANDING
LAST TEN FISCAL YEARS

Fiscal Year	Revenue Bonds	Population Estimate*	Per Capita
2015	$ 1,431,692	14,681	$ 98
2016	-	15,625	-
2017	-	15,737	-
2018	-	15,855	-
2019	-	13,211	-
2020	-	14,662	-
2021	-	13,081	-
2022	-	13,162	-
2023	-	13,200	-
2024	-	14,835	-

Note: Details regarding the City's outstanding debt can be found in the notes to the financial statements. General Fund revenue bonds were paid-off in 2016.

*Source: Bureau of Economic and Business Research, University of Florida, Florida Estimates of Population.

CITY OF CALLAWAY, FLORIDA

PROPERTY TAX LEVIES AND COLLECTIONS
LAST TEN FISCAL YEARS

					Revenue Bond Debt Service			
Fiscal Year	Operating Revenue [(1)]	Less Operating Expenses [(2)]	Special Cap. Extension Fees [(3)]	Available Pledged Revenue (Net)	Principal	Interest [(4)]	Total Bond Debt. Service	Coverage
2015	N/A	N/A	$ -	$ -	$ 515,000	$ 1,071,090	$ 1,586,090	0%
2016	N/A	N/A	-	-	73,500	429,371	502,871	0%
2017	N/A	N/A	-	-	73,500	672,834	746,334	0%
2018	N/A	N/A	-	-	73,500	669,071	742,571	0%
2019	N/A	N/A	-	-	73,500	662,443	735,943	0%
2020	N/A	N/A	-	-	73,500	660,652	734,152	0%
2021	N/A	N/A	-	-	717,487	657,807	1,375,294	0%
2022	N/A	N/A	-	-	690,000	621,831	1,311,831	0%
2023	N/A	N/A	-	-	725,000	587,331	1,312,331	0%
2024	N/A	N/A	-	-	800,000	551,081	1,351,081	0%

Notes: Details regarding the City's outstanding debt can be found in the notes to the financial statements.

(1) Operating Revenue for 2007 and prior does not include Impact Fee revenue which is not available for debt service.

(2) Operating Expenses for 2007 and prior include all water and sewer fund operating expenses except depreciation.

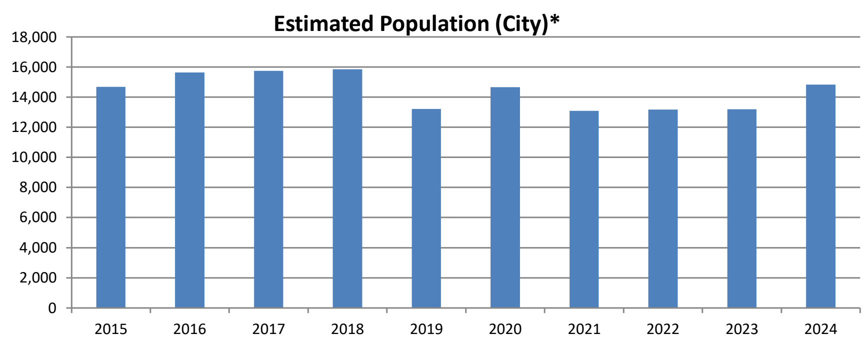
(3) Special Capital Extension Fees are the pledged revenue source for the revenue bonds issued in 2008. No Special Capital Extension Fees were collected in fiscal year 2008, 2009 and 2015. The City has covenanted to budget and appropriate non-ad valorem revenues in amounts sufficient to cure any such shortfall.

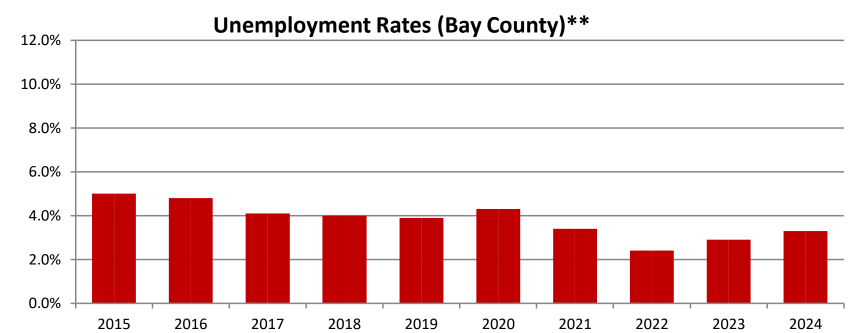
(4) Interest amount is shown prior to adjustment for capitalized interest and premium amortization.

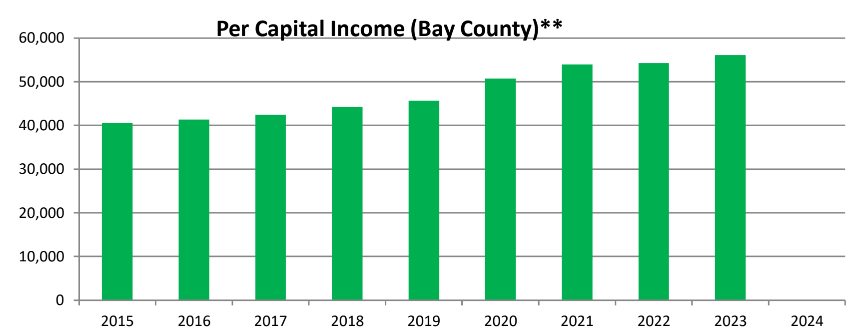
CITY OF CALLAWAY, FLORIDA

DEMOGRAPHIC AND ECONOMIC STATISTICS
LAST TEN FISCAL YEARS

Fiscal Year	Estimated Population (City)*	Estimated Population (County)*	Personal Income (County) (in thousands)**	Per Capita Income (County)**	Unemployment Rates (Bay County)***
2015	14,681	173,310	7,342,644	40,526	5.0%
2016	15,625	176,016	7,562,586	41,327	4.8%
2017	15,737	178,820	7,796,975	42,476	4.1%
2018	15,855	181,199	8,010,201	44,207	4.0%
2019	13,211	167,283	7,982,208	45,690	3.9%
2020	14,662	174,410	8,841,889	50,696	4.3%
2021	13,081	178,282	9,623,662	53,980	3.4%
2022	13,162	184,002	10,046,785	54,268	2.4%
2023	13,200	187,545	10,696,469	56,070	2.9%
2024	14,835	196,112	N/A	N/A	3.3%







* Source: Florida Legislature Office of Economic and Demographic Research.

** Source: Bureau of Economic and Business Research, University of Florida, Florida Estimates of Population. Prior year income data shown is the most current available.

** Source: 2010 forward. Florida Legislature, Office of Ecomomic and Dempgraphic Research. Prior year income data shown is the most current available.

*** Source: Bureau of Labor Statistics.

N/A Information not yet available.

Note: Category 5 Hurricane Michael made landfall October 10, 2018.

CITY OF CALLAWAY, FLORIDA

MISCELLANEOUS STATISTICAL DATA

Date of Incorporation:	Date Original Charter Adopted:	Date Present Chartered Adopted:
November 18, 1963	July 1, 1964	April 26, 1996

Form of Government	Commissioner/City Manager with mayor elected every four years and commissioners elected for four year overlapping terms. At the first regular meeting following an election, the City Commission appoints one of its members as Mayor Pro Tem. The City Commission at its pleasure appoints a City Manager and a City Clerk.
Location and Area	The City of Callaway is an urban community in Bay County east of Panama City, in the Panhandle Region of Northwest Florida. Being situated in the northern shores of East Bay, this community is separated from the Gulf of Mexico by East Bay and a peninsula occupied by Tyndall Air Force Base. Two other communities to the west of Callaway, Springfield and Parker, separate it from Panama City. Comprised of an area of approximately twelve square miles, the City of Callaway is served by two major roadways: U.S. 98 on its western boundary and S.R. 22 located in the northern portion of the City.
Police Protection	The City is served by the Bay County Sheriff's Office by contractual agreement. A substation is located within the City for the benefit of its citizens.
Fire Protection	The City provides its own fire protection with a paid staff of full-time firefighters, many of which are also certified as Emergency Medical Technicians. The City's Fire Department has also contracted to provide fire protection to some of the unincorporated areas of Bay County.
Total Households	6,199 (Source: U.S. Census Bureau, 2020 Census)
Elections	Registered Voters – 9,842 (Source: Bay County Supervisor of Elections Office)
Population	Total Population - 13,045 (U.S. Census Bureau, 2020 Census) Estimated population as of 7/1/23 – 13,661 (U.S. Census Bureau, Quick Facts) Estimated population as of 4/1/23 – 14,835 (Florida Legislature, Office of Economic & Demographic Research)

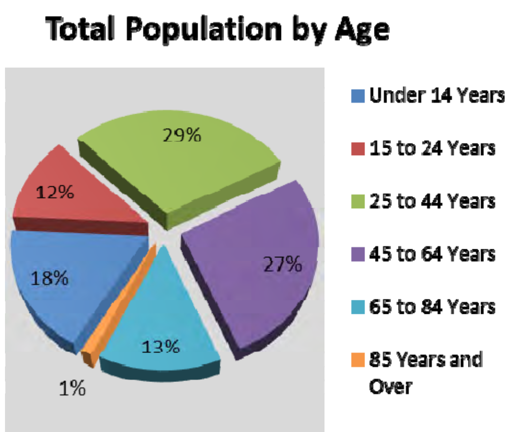
CITY OF CALLAWAY, FLORIDA

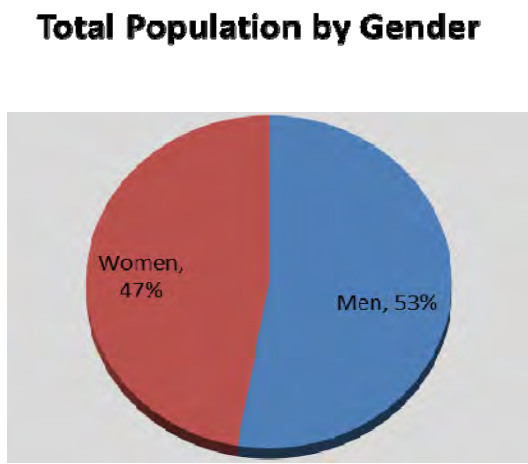
MISCELLANEOUS STATISTICAL DATA

Building Permits	Building permits for the City are issued by an Independent Contractor.
Water System	Water is purchased from Bay County Water System. The City maintains the distribution system.
Sewer System	Wastewater is treated by the Military Point Advanced Wastewater Treatment Facility – a joint venture owned and governed by Bay County, and the cities of Callaway, Parker and Springfield.
Solid Waste Services	The City provides weekly curbside pick-up for non-household trash. There are currently five companies which are permitted by the City to provide citizens with garbage service for their homes and businesses.
Recreational Parks and Facilities	Arts and Conference Center – Consists of a large auditorium/banquet room, a Commission Meeting Room, a general meeting room, and a full service catering kitchen. Callaway Community Center/Gore Park – Consists of 1 baseball field, 2 baseball/softball fields, 2 tennis courts, 1 basketball court, a clubhouse and public restrooms, a boat ramp with a boat dock, and a picnic area. Paved parking is provided. Callaway Recreational Complex – Consists of 2 t-ball fields, 2 baseball fields and 3 baseball/softball fields, a concession stand with a full service kitchen, bleachers, roadways, 2 batting cages, 3 soccer fields, 1 soccer/football field and a stocked fishing pond. Patterson Park - Consists of large waterfront picnic area with a pathway looping through the park. Collinfurst Square Park - Consists of walking track around a pond and three covered picnic tables. Veterans Park – Pet friendly park that offers exercise/playground facilities for different age groups, including a walking track, picnic pavilion and observation pier overlooking a creek. Brittany Woods Park - Consists of approximately 4 acres of land including a walking track.

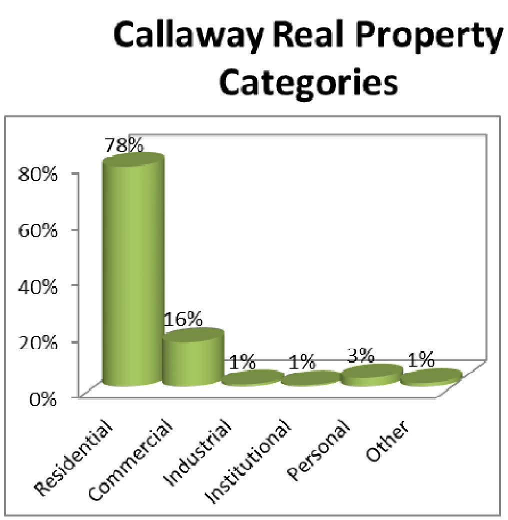
CITY OF CALLAWAY, FLORIDA

MISCELLANEOUS STATISTICAL DATA





Source: U.S. Census - 2021 American Community Survey 5-Year Estimates Data Profiles



Source: Florida Department of Revenue

Source: U.S. Census - 2020 Census

CITY OF CALLAWAY, FLORIDA

PRINCIPAL EMPLOYERS
CURRENT AND NINE YEARS AGO

	2024			2015		
Taxpayer	**Employees**	**Rank**	**% of Total Employment**	**Employees**	**Rank**	**% of Total Employment**
Walmart Super Center	313	1	16.84%	396	1	19.45%
City of Callaway	85	2	4.57%	68	4	3.34%
Emerald Shores Health Care	77	3	4.14%	80	2	3.93%
McDonald's (Tyndall Pkwy)	50	4	2.69%	56	5	2.75%
Slim Chickens	50	5	2.69%			0.00%
BCL Civil Contractors, Inc.	50	6	2.69%	37	9	1.82%
Chik Fil A	45	7	2.42%			
Whataburger Restaurant	45	8	2.42%			
Grocery Outlet #7709	44	9	2.37%	80	3	3.93%
Applebee's	28	10	1.51%	52	6	2.55%
Sonny's BBQ				40	7	1.96%
Sonic				38	8	1.87%
Cellular Sales				34	10	1.67%
Total	787		42.33%	881		43.27%
Total City Employment	1,859			2,036		

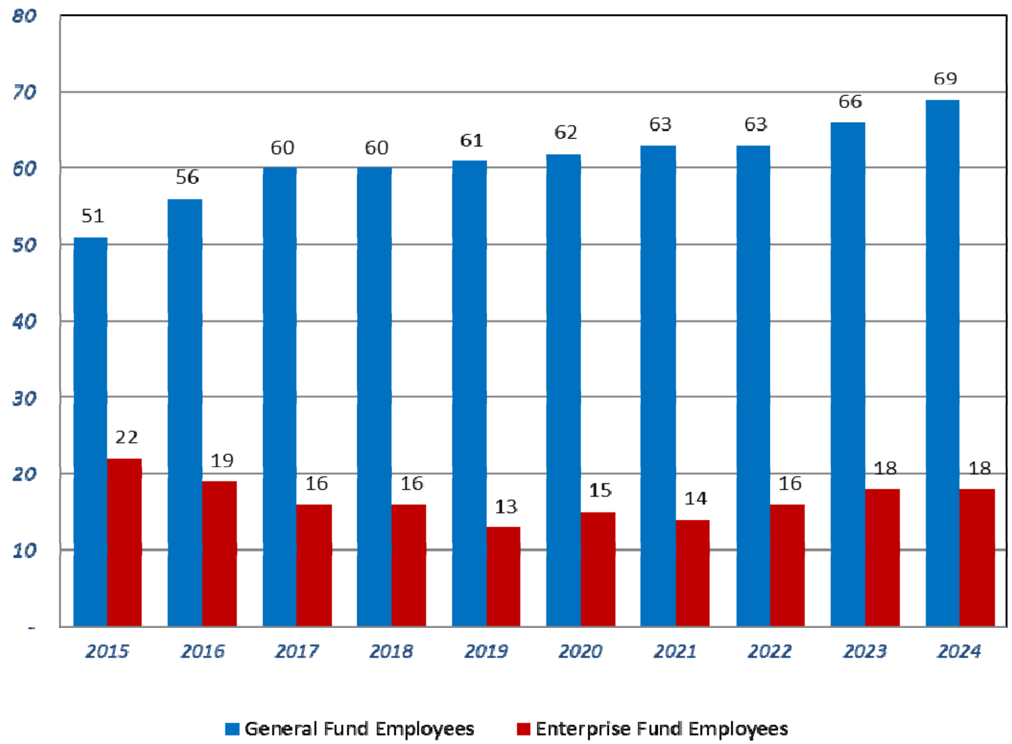
Source: As reported to City on Business License Tax Applications

CITY OF CALLAWAY, FLORIDA

FULL-TIME EMPLOYEES BY FUNCTION/PROGRAM
LAST TEN FISCAL YEARS

	Full-time Equivalent Employees as of September 30,									
	2015	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**
Function/Program										
General Government	18	18	21	20	22	21	20	19	19	19
Fire	13	16	16	16	13	15	16	16	17	20
Streets	8	10	9	12	14	13	12	13	14	14
Maintenance	3	3	3	3	3	3	3	3	3	3
Parks and Recreation	9	9	11	9	9	10	12	12	13	13
Water	8	7	5	6	5	7	6	7	8	8
Sewer	9	8	7	7	5	5	4	5	6	6
Solid Waste	5	4	4	3	3	3	4	4	4	4
Total	73	75	76	76	74	77	77	79	84	87

Source: Filled positions as of September 30 of each year per City's records. (Includes elected officials)



CITY OF CALLAWAY, FLORIDA

OPERATING INDICATORS BY FUNCTION/PROGRAM
LAST TEN FISCAL YEARS

Function/Program	Fiscal Year Ended 2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
General Government										
Building Permits Issued (including New, Remodels and Additions)	31	33	31	107	390	319	308	350	147	116
Business Licenses Issued	340	362	360	362	355	311	321	304	304	303
Police										
Sworn Deputies	16	16	17	18	18	18	18	18	19	19
Calls for Service	13,588	13,491	15,699	14,562	15,838	12,309	14,598	11,420	14,673	14,104
Citations and Infractions	970	1,074	1,193	1,587	1,210	906	1,032	926	1,674	2,174
Arrests	848	891	970	878	843	785	821	661	942	776
Fire										
Full-time Certified Firefighters	16	16	16	16	16	16	16	16	17	20
Firefighters also Certified as EMT or Paramedic	14	12	14	14	10	11	11	13	13	13
Emergency Responses	2,564	2,542	2,675	2,594	2,294	2,234	2,795	2,653	2,643	2,727
Streets										
Miles Resurfaced within the City	5.40	-	1.00	-	-	1.10	-	0.70	0.50	-
Parks and Recreation										
Public Parks	6	6	6	6	6	6	6	6	6	6
Recreational (Sports) Facilities	2	2	2	2	2	2	2	2	2	2
Conference/Community Centers	2	2	2	2	2	2	2	2	2	2
Conference Center Admissions	9,257	11,325	8,555	7,180	7,818	2,124	5,112	10,650	11,490	11,428
Water										
Average Number of Meters per Month	9,830	9,966	8,473	8,362	8,513	8,675	8,794	9,058	9,236	9,447
Total annual gallons billed (in Thousands)	448,897	481,080	437,550	433,999	574,601	417,003	401,710	427,320	442,714	493,107
Base Rate Charge*	$ 11.37	$ 11.37	$ 11.37	$ 11.37	$ 11.37	$ 11.37	$ 11.37	$ 11.37	$ 11.37	$ 11.37
Usage Fee per 1,000 Gallons*	$ 3.87	$ 3.87	$ 3.87	$ 3.87	$ 3.87	$ 4.87	$ 4.87	$ 4.87	$ 5.02	$ 5.17
Sewer										
Average Number of Meters per Month	7,917	7,984	6,753	6,728	6,885	7,131	7,248	7,445	7,645	7,698
Total Annual Gallons Billed (in Thousands)	388,088	419,850	384,229	380,360	468,880	394,939	326,132	356,139	342,364	381,134
Base Rate Charge*	$ 32.69	$ 32.69	$ 30.69	$ 30.69	$ 30.69	$ 30.69	$ 30.69	$ 30.69	$ 30.69	$ 30.69
Usage Fee per 1,000 Gallons*	$ 3.97	$ 3.97	$ 3.97	$ 3.97	$ 3.97	$ 4.97	$ 4.97	$ 4.97	$ 6.28	$ 5.58
Solid Waste										
Average Number of Customers per Month	5,503	5,568	5,705	5,747	5,145	5,404	5,811	6,189	6,402	6,478
Total Annual Tonnage (Hauled to Landfill and Grinder)	4,022	10,078	15,598	17,885	195	8,831	8,041	9,428	6,395	9,786
Rate of Flat Monthly Fee*	$ 7.92	$ 7.92	$ 7.92	$ 7.92	$ 9.42	$ 9.97	$ 9.97	$ 9.97	$ 9.97	$ 13.00

Sources: Various City departments.
NA - Not Available
***** Fees are prorated during initial and final months of service. Rates shown are those in effect as of September 30 of each year for residential service within the City limits.

CITY OF CALLAWAY, FLORIDA

CAPITAL ASSETS STATISTICS BY FUNCTION/PROGRAM
LAST TEN FISCAL YEARS

	Fiscal Year Ended									
Function/Program	**2015**	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**
General Government										
Administration Building (City Hall)	1	1	1	1	1	1	1	1	1	1
Modular Office Building (Planning)	1	1	1	1	1	1	1	1	1	1
Records Storage Building	1	1	1	1	1	1	1	1	1	1
Laserfiche Records System	1	1	1	1	1	1	1	1	1	1
Computer File Server	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Video Surveillance System	1	1	1	1	1	1	2	3	3	3
Public Safety										
Fire Station with Crew Quarters and Equipment Bays	1	1	1	1	1	1	1	1	1	1
Fire Engines	4	4	4	4	4	4	4	4	4	4
Rescue Vehicle with Response Equipment	-	-	-	-	-	-	-	-	-	-
Brush Truck	1	1	1	1	1	1	1	1	1	1
Law Enforcement Sub-Station (office)	1	1	1	1	1	1	1	1	1	1
Law Enforcement Patrol Units (equipped)*	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Highways and Streets										
Street Miles	84.2	84.2	84.2	84.2	84.2	84.2	84.2	84.2	84.2	84.2
Street Lights	60	65	65	65	65	65	65	65	65	65
Traffic Signals	9	9	9	9	9	9	9	9	9	9
Maintenance										
Shop Building	1	1	1	1	1	1	1	1	1	1
Service Truck	1	1	1	1	1	1	1	1	1	1
Fuel Inventory/Usage Tracking System	1	1	1	1	1	1	1	1	1	1
Fuel Tanks (Above Ground)	2	2	2	2	2	2	2	2	2	2
Parks and Recreation										
Public Parks	6	6	6	6	6	6	6	6	6	6
Community/Conference Centers	2	2	2	2	2	2	2	2	2	2
Boat Ramp	1	1	1	1	1	1	1	1	1	1
Baseball/Softball Fields	10	10	10	10	10	10	10	10	8	8
Football Fields	1	1	1	1	1	1	1	1	2	1.5
Soccer Fields	6	6	6	6	6	6	6	6	11	11
Tennis Courts	2	2	2	2	2	2	2	2	2	1
Basketball Court	1	1	1	1	1	1	1	1	1	1
Walking Trails	4	4	4	4	4	4	4	4	4	4
Water										
Active Water Meters, Annual Average	6,950	8,351	8,473	8,362	8,513	8,675	8,794	9,058	9,236	9,447
Auto-Read Meters Included	4,468	8,165	8,165	8,165	8,513	8,675	8,794	9,058	9,236	9,447
Active Fire Hydrants (Approximately)	480	480	480	480	480	480	480	480	480	480
Fieldbook Line Mapping System	-	-	-	-	-	-	-	-	-	-
Sewer										
Flow Capacity - Reserved (Millions of Gallons)	2.13812	2.13812	2.13812	2.13812	2.13812	2.13812	2.13812	2.13812	2.13812	2.13812
Lift Stations in City	37	37	37	37	37	37	37	37	37	37
Vac-Con Trucks	2	2	2	2	2	2	2	2	2	2
Cues Camera-Equipped Truck	1	1	1	1	1	1	1	1	1	1
Solid Waste										
Trash Collection Trucks	5	4	4	4	4	4	4	4	4	4
Tub grinder	-	-	-	-	-	-	-	-	-	-

* Provided by contractual agreement with Bay County Sheriff's Office.
Source: Various City Departments
NA - Not Available

OTHER REPORTS

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MAULDIN & JENKINS
CPAs & ADVISORS

INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

Honorable Mayor and Members of
the City Commission,
City of Callaway, Florida

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the City of Callaway, Florida (the "City"), as of and for the year ended September 30, 2024, and the related notes to the financial statements, which collectively comprise the City's basic financial statements and have issued our report thereon dated March 20, 2025.

Report on Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the City's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control. Accordingly, we do not express an opinion on the effectiveness of the City's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the City's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the City's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Mauldin & Jenkins, LLC

Bradenton, Florida
March 20, 2025

INDEPENDENT AUDITOR'S REPORT ON COMPLIANCE FOR EACH MAJOR FEDERAL PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE

Honorable Mayor and Members of
the City Commission,
City of Callaway, Florida

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited the City of Callaway, Florida's (the "City") compliance with the types of compliance requirements identified as subject to audit in the OMB *Compliance Supplement* that could have a direct and material effect on each of the City's major federal programs for the year ended September 30, 2024. The City's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, the City complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended September 30, 2024.

Basis for Opinion on Each Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the City and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the City's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the City's federal programs.

Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the City's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the City's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the City's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of the City's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control over Compliance

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Mauldin & Jenkins, LLC

Bradenton, Florida
March 20, 2025

CITY OF CALLAWAY, FLORIDA

SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

FOR THE YEAR ENDED SEPTEMBER 30, 2024

Federal Agency, Pass-Through Entity, Federal Program	AL No.	Grantors No.	Expenditures	Amounts Paid to Subrecipients
Federal Awards:				
United States Department of Homeland Security				
Passed through Florida Department of Emergency Management				
Disaster Grants - Public Assistance	97.036	005-09725-00	$ 701,149	$ -
Disaster Grants - Public Assistance	97.036	005-09725-00	329,375	-
Disaster Grants - Public Assistance	97.036	131-99131-00	835,875	-
Hazard Mitigation Projects	97.039	H0830	246,996	-
Total United States Department of Homeland Security			2,113,395	-
United States Department of Housing and Urban Development				
Passed through Florida Department of Economic Opportunity				
CDBG	14.228		81,004	-
CDBG	14.228		4,504	-
CDBG	14.228		296,800	-
CDBG	14.228	B-16-DC-12-001	16,350	-
Total United States Department of Housing and Urban Development			398,658	-
Total Expenditures of Federal Awards			$ 2,512,053	$ -

NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

FOR THE YEAR ENDED SEPTEMBER 30, 2024

NOTE 1 − BASIS OF PRESENTATION

The accompanying schedule of expenditures of federal awards includes the federal grant activity of the City of Callaway, Florida (the "City"), and is presented on the modified accrual basis of accounting.

The information in this schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations (CFR)* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards.* Therefore, some amounts presented in the schedule may differ from amounts presented in, or used in the preparation of, the basic financial statements.

NOTE 2 − DE MINIMIS INDIRECT COST RATE

The City chose not to use the 10% de minimis cost rate for the year ended September 30, 2024.

NOTE 3 − NON-CASH AWARDS

The City did not receive non-cash federal awards during the year ended September 30, 2024.

NOTE 4 − CONTINGENCIES

Grant monies received and disbursed by the City are for specific purposes and are subject to review by the grantor agencies. Such audits may result in disallowed expenditures under the terms of the grants. Based upon prior experience, the City does not believe that such disallowances, if any, would be material.

CITY OF CALLAWAY, FLORIDA

SUMMARY SCHEDULE OF FINDINGS AND QUESTIONED COSTS
FOR THE YEAR ENDED SEPTEMBER 30, 2024

SECTION I
SUMMARY OF AUDIT RESULTS

Financial Statements

Type of report the auditor issued on whether the financial statements audited were prepared in accordance with GAAP:	Unmodified	
Internal control over financial reporting: Material weaknesses identified?	____ yes	X no
Significant deficiencies identified not considered to be material weaknesses?	____ yes	X no
Noncompliance material to financial statements noted?	____ yes	X no

Federal Programs

Internal control over major federal programs: Material weaknesses identified?	____ yes	X no
Significant deficiencies identified not considered to be material weaknesses?	____ yes	X none reported
Type of auditor's report issued on compliance for major federal programs:	Unmodified	
Any audit findings disclosed that are required to be reported in accordance with the 2 CFR 200.516(a)?	____ yes	X no

Identification of major federal programs:

AL Number	Name of Federal Program or Cluster
97.036	U.S. Department of Homeland Security – Disaster Grants – Public Assistance

Dollar threshold used to distinguish between Type A and Type B federal programs:	$750,000	
Auditee qualified as low-risk auditee?	X yes	____ no

SECTION II
FINANCIAL STATEMENT FINDINGS AND RESPONSES

None reported.

SECTION III
FEDERAL AWARDS FINDINGS AND QUESTIONED COSTS

None noted.

SUMMARY SCHEDULE OF PRIOR YEAR FINDINGS
FOR THE YEAR ENDED SEPTEMBER 30, 2024

None.

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MAULDIN & JENKINS
CPAs & ADVISORS

INDEPENDENT AUDITOR'S MANAGEMENT LETTER

Honorable Mayor and Members of
the City Council,
City of Callaway, Florida

Report on the Financial Statements

We have audited the financial statements of the City of Callaway, Florida (the "City"), as of and for the fiscal year ended September 30, 2024, and have issued our report thereon dated March 20, 2025.

Auditor's Responsibility

We conducted our audit in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards,* issued by the Comptroller General of the United States; the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance); and Chapter 10.550, Rules of the Auditor General.

Other Reports and Schedule

We have issued our Independent Auditor's Report on Internal Control over Financial Reporting and On Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards*; Independent Auditor's Report on Compliance for Each Major Federal Program and on Internal Control over Compliance Required by the Uniform Guidance; Schedule of Findings and Questioned Costs; and Independent Accountant's Report on an examination conducted in accordance with *AICPA Professional Standards*, AT-C Section 315, regarding compliance requirements in accordance with Chapter 10.550, Rules of the Auditor General. Disclosures in those reports and schedule, which are dated March 20, 2025, should be considered in conjunction with this management letter.

Prior Audit Findings

Section 10.554(1)(i)1., Rules of the Auditor General, requires that we determine whether or not corrective actions have been taken to address findings and recommendations made in the preceding financial audit report. There were no findings or recommendations in the preceding annual financial report requiring correction.

Official Title and Legal Authority

Section 10.554(1)(i)4., Rules of the Auditor General, requires that the name or official title and legal authority for the primary government and each component unit of the reporting entity be disclosed in this management letter, unless disclosed in the notes to the financial statements. This information is disclosed within the City's footnotes.

Financial Condition and Management

Sections 10.554(1)(i)5.a. and 10.556(7), Rules of the Auditor General, require us to apply appropriate procedures and communicate the results of our determination as to whether or not the City has met one or more of the conditions described in Section 218.503(1), Florida Statutes, and to identify the specific conditions(s) met. In connection with our audit, we determined that the City did not meet any of the conditions described in Section 218.503(1), Florida Statutes.

Pursuant to Sections 10.554(1)(i)5.b. and 10.556(8), Rules of the Auditor General, we applied financial condition assessment procedures for the City. It is management's responsibility to monitor the City's financial condition, and our financial condition assessment was based in part on representations made by management and the review of financial information provided by the same.

Section 10.554(1)(i)2., Rules of the Auditor General, requires that we communicate any recommendations to improve financial management. In connection with our audit, we did not have any such recommendations.

Special District Component Units

Section 10.554(1)(i)5.c, Rules of the Auditor General, requires that we determine whether or not a special district that is a component unit of a county, municipality, or special district, provided the financial information necessary for proper reporting of the component unit, within the audited financial statements of the county, municipality, or special district in accordance with Section 218.39(3)(b), Florida Statutes. In connection with our audit, we did not note any special district component units that failed to provide the necessary information for proper reporting in accordance with Section 218.39(3)(b), Florida Statutes.

Additional Matters

Section 10.554(1)(i)3 Rules of the Auditor General, requires us to communicate noncompliance with provisions of contracts or grant agreements, or abuse, that have occurred, or are likely to have occurred, that have an effect on the financial statements that is less than material but warrants the attention of those charged with governance. In connection with our audit, we did not note any such findings.

Purpose of this Letter

Our management letter is intended solely for the information and use of the Legislative Auditing Committee, members of the Florida Senate and the Florida House of Representatives, the Florida Auditor General, federal and other granting agencies, the Mayor and Members of the City Council, and applicable management, and is not intended to be and should not be used by anyone other than these specified parties.

Mauldin & Jenkins, LLC

Bradenton, Florida
March 20, 2025

MAULDIN & JENKINS
CPAs & ADVISORS

INDEPENDENT ACCOUNTANT'S REPORT

Honorable Mayor and Members of
the City Council,
City of Callaway, Florida

We have examined the City of Callaway, Florida's (the "City") compliance with Section 218.415, Florida Statutes, regarding the investment of public funds during the year ended September 30, 2024. Management of the City is responsible for the City's compliance with those requirements. Our responsibility is to express an opinion on the City's compliance based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the examination to obtain reasonable assurance about whether the City complied, in all material respects, with the specified requirements referenced above. An examination involves performing procedures to obtain evidence about whether the City complied with the specified requirements. The nature, timing and extent of the procedures selected depend on our judgement, including an assessment of the risks of material noncompliance, whether due to fraud or error. We believe that the evidence we obtained is sufficient and appropriate to provide a reasonable basis for our opinion.

We are required to be independent and to meet our ethical responsibilities in accordance with relevant ethical requirements relating to the examination engagement.

Our examination does not provide a legal determination on the City's compliance with specified requirements.

In our opinion, the City complied, in all material respects, with the aforementioned requirements during the year ended September 30, 2024.

This report is intended solely for the information and use of the City and the Auditor General, State of Florida, and is not intended to be and should not be used by anyone other than these specified parties.

Mauldin & Jenkins, LLC

Bradenton, Florida
March 20, 2025

1401 MANATEE AVENUE WEST, SUITE 1200 • BRADENTON, FLORIDA 34205 • 941-747-4483 • FAX 941-747-6035 • www.mjcpa.com
MEMBERS OF THE AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS

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IMPACT FEE AFFIDAVIT

BEFORE ME, the undersigned authority, personally appeared Keith E. Cook, who being duly sworn, deposes and says on oath that:

1. I am the City Manager of the City of Callaway which is a local governmental entity of the State of Florida.

2. The governing body of the City of Callaway adopted Ordinance No. 862 for transportation and Ordinance No. 713 for water and sewer implementing an impact fee or authorized the City of Callaway to receive and expend proceeds of an impact fee implemented by the City of Callaway.

3. City of Callaway has complied and, as of the date of this Affidavit, remains in compliance with Section 163.31801, Florida Statutes.

FURTHER AFFIANT SAYETH NAUGHT.

Keith E. Cook

City Manager, City of Callaway

STATE OF FLORIDA
COUNTY OF BAY

SWORN TO AND SUBSCRIBED before me this 19 day of March, 2025.

ASHLEY ROBYCK
MY COMMISSION #HH461233
EXPIRES: NOV 05, 2027
Bonded through 1st State Insurance

Ashley Robyck
NOTARY PUBLIC
Print Name Ashley Robyck

Personally known X or produced identification ________

Type of identification produced: ________________________

My Commission Expires:

Nov. 05, 2027

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[1] Pursuant to Section 163.31801(8), Florida Statutes, if there is no chief financial officer, the executive officer must sign the affidavit.

City of Callaway, Florida

Auditor's Discussion and Analysis
Financial and Compliance Audit Summary
September 30, 2024

mjcpa.com

Presented by:
Wade Sansbury, CPA
941-747-4483

CITY OF CALLAWAY, FLORIDA

AUDITOR'S DISCUSSION AND ANALYSIS

SEPTEMBER 30, 2024

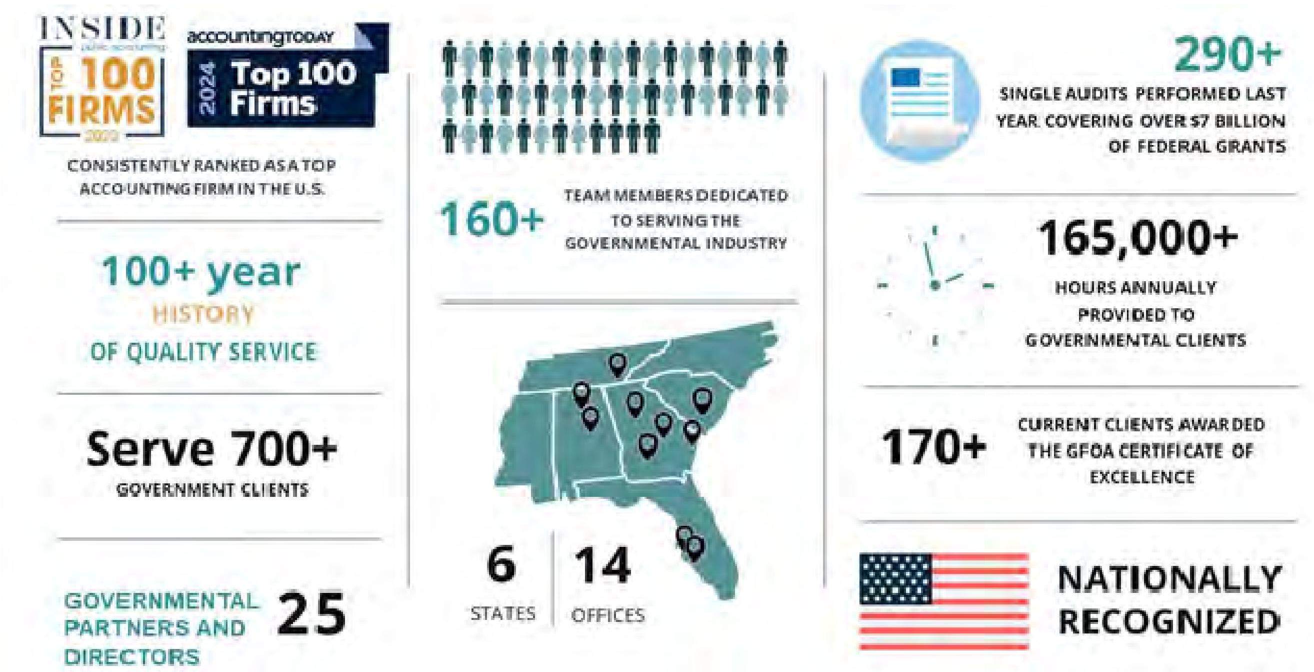
PURPOSE OF ANNUAL AUDITOR'S DISCUSSION AND ANALYSIS

- Engagement Team and Firm Information:
    - The Governmental Practice.
    - Additional Information Regarding Other Industries and Services.
- Overview of:
    - Independent Auditor's Report.
    - Financial Statements, Footnotes and Supplementary Information.
    - Compliance Reports (Internal Controls and Laws and Regulations).
    - Audit Scopes and Procedures.
- Required Communications under *Government Auditing Standards*.
- Accounting Recommendations and Related Matters:
    - Other Matters for Communication.
- Free Continuing Education and Newsletters.
- Answer Questions.

VISION

To be a trusted advisor, earning trust and building respect through our consistent commitment to sustainable excellence, leadership, and integrity.

MAULDIN & JENKINS – BY THE NUMBERS



Engagement Team Leaders Include:

- Wade Sansbury, Engagement Lead Partner: 29 years of experience, 100% governmental
- Meredith Lipson, Quality Assurance Partner: 33 years of experience, 100% governmental

MAULDIN & JENKINS – ADDITIONAL INFORMATION

Other Industries and Services by Mauldin & Jenkins:

Each of Mauldin & Jenkins' offices provides a wide variety of services to a broad range of clientele. We have partners and managers who are responsible for specialized practice areas of auditing and accounting, taxes and management advisory services. Their purpose, as leaders in the particular practice area, is to establish policies with respect to technical matters in these specific areas and ensure that the quality of the Firm's practice is maintained.

Industries Served: Over the years, our partners have developed expertise in certain industries representative of a cross section of the Florida economy, including:

- Governmental Entities (state entities, cities, counties, school systems, business type operations, libraries, and other special purpose entities)
- SEC Registrants
- Wholesale Distribution
- Agri-Businesses
- Manufacturing
- Professional Services
- Employee Benefit Plans
- Financial Institutions (community banks, savings and loans, thrifts, credit unions, mortgage companies, and finance companies)
- Non-Profit Organizations
- Retail Businesses
- Long-Term Healthcare
- Construction and Development
- Individuals, Estates and Trusts
- Real Estate Management

Services Provided: This diversity of practice enables our personnel to experience a wide variety of business, accounting and tax situations. We provide the traditional and not-so-traditional services such as:

- Financial Audit/Review/Compilation
- Compliance Audits and Single Audits
- Agreed-Upon Procedures
- Forensic Audits
- Bond Issuance Services
- Performance Audits
- State Sales Tax Matters
- International Tax Matters
- Business and Strategic Planning
- Profitability Consulting
- Budgeting
- Buy-Sell Agreements and Business Valuation Issues
- Income Tax Planning and Preparation
- Multi-State Income Tax Issues
- Information Systems Consulting
- Cost Accounting Analysis
- Healthcare Cost Reimbursement
- Outsourced Billing Services
- Fixed Asset Inventories
- Succession and Exit Strategy Consulting
- Estate Planning
- Management Information Systems
- Employee Benefit Plan Administration
- Merger/Acquisition and Expansion Financing

GOVERNMENTAL ADVISORY SERVICES

Beyond traditional audit and accounting services and IT services, we provide advisory services that are wide-ranging in nature. Our experienced government advisory team helps governments, governmental agencies and special purpose governmental organizations balance fiscal responsibility with the latest business strategies to achieve targeted and overarching objectives. Our advisory services can be summarized via the following:

Strategy	*Transformation*	*Operational Efficiency and Effectiveness*	*Performance and Management*
Develop and define future visions, goals, and objectives.	*Allow for the successful change from current to desired environment or outcome.*	*Ensure business processes and service delivery are provided in a manner maximizing targeted goals.*	*Ensure outputs and outcomes are producing desired results.*

David Roberts
Partner, Governmental Advisory Services

David Roberts has more than 22 years of experience as a consultant and trusted advisor providing operational/organizational assessments and similar transformational projects for federal, state, and local governments across the country. David's experience includes leading numerous enterprise-wide/departmental/functional assessments and transformations over his career measuring the efficiency and effectiveness of organizational structures and culture, performance management, technology systems and strategies, staffing models, service delivery models, and customer satisfaction.

David helps his clients turn visions and goals into reality. He has helped multiple clients win national government industry awards for innovation, transformation, and cost savings.

David leads our Government Advisory practice, where he focuses on helping governments and individual agencies fulfill and exceed their financial, operational, and regulatory obligations to the public. David has completed hundreds of projects over his career. On the following page are sample management consulting projects demonstrating David's depth and breadth completed within the past 12 months.

Operational and Performance Assessment – *Walton County, Georgia*

David led a multi-department Operational and Performance Assessment for Walton County. The scope included assessing organizational structure, operational efficiency, staffing levels and resource utilization, comparison to leading practices, and observations and recommendations to assist the County in achieving the desired future state. The final report included numerous observations with associated recommendations and a detailed Roadmap/Implementation Plan.

Outsourcing Feasibility Study – *City of Rocky Mount, North Carolina*

David led a feasibility study for the City of Rocky Mount to assess its current service delivery model for providing parks maintenance and landscaping services. City operations used of a hybrid model of both internal resources and third-party contractors to provide parks maintenance and landscaping. The project evaluated the pros and cons (both financial and non-financial) of: (1) maintaining the hybrid model, (2) performing all services in-house, and (3) performing all services externally.

Finance Functional Assessment – *Richland County Library, South Carolina*

David led a functional assessment of the Library's finance department. The project consisted of understanding the current state – current service provision, performance, workflow, business processes, internal controls, organizational structure, reporting, and communications. The current state was compared to leading practices and gaps were identified. An implementation roadmap was created that aligned recommendations to leaderships' vision to help the organization achieve its desired future state.

Grant Compliance Audit – *Decide DeKalb (Georgia)*

David led a Grant Compliance Assessment of various development projects for Decide DeKalb. The project reviewed the established grant and contractual criteria to be maintained by developers and compared with tenant information related to low-income occupants. The project identified areas of compliance, non-compliance, and recommendations for remediation.

Forensic Audit – *Confidential City*

David led a forensic investigation into questionable cash management activity for a City Parks and Recreation department. The project reviewed bank account activity, cancelled checks, cash withdrawals, and purchased item documentation as well as conducted interviews with account cardholders to determine the collection, handling, and use of several hundred thousand dollars collected in fees, sponsorships, and contributions made to the City. Numerous observations and corresponding recommendations were developed to enhance internal controls, written policies, and procedures to correct conflicts of interest, mishandling of funds, and misappropriation of funds.

INDEPENDENT AUDITOR'S REPORT

The independent auditor's report has specific significance to readers of the financial report.

Opinions

We have issued an unmodified audit report, which is the highest form of assurance we can render with regard to the fairness of financial information on which we are opining. The financial statements are considered to present fairly the financial position and results of operations as of, and for the year ended September 30, 2024.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. We are required to be independent of the Commission and to meet our ethical responsibilities.

Management's Responsibility for the Financial Statements

The financial statements are the responsibility of management. Management is also required to evaluate the City's ability to continue as a going concern.

Auditor's Responsibility

Our responsibility, as external auditors, is to express opinions on these financial statements based on our audit. We planned and performed our audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

Other Matters

Certain required supplementary information and other information is included in the financial report, and as directed by relevant auditing standards, we have not expressed an opinion or provided any assurance on the respective information.

Other Reporting

Government Auditing Standards require auditors to issue a report on our consideration of internal control over financial reporting and on our tests of compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. We have issued such a report and reference to this report is included in the independent auditor's report.

REVIEW OF ANNUAL COMPREHENSIVE FINANCIAL REPORT (ACFR)

General Information About the ACFR

The Annual Comprehensive Financial Report ("ACFR") goes beyond the normal financial reporting required by accounting principles generally accepted in the United States. The ACFR includes, at a minimum, the following elements/sections:

- **Introductory Section:** general information on the City's structure and the services it provides.
  - Letter of Transmittal
  - Organizational Chart
  - Directory of Officials
  - Certificate of Achievement for Excellence in Financial Reporting

- **Financial Section:** basic financial statements, footnotes and required supplementary information along with the auditor's report.
  - Independent Auditor's Report
  - Management Discussion and Analysis (MD&A)
  - Financial Statements and Footnotes

- **Statistical Section:** broad range of financial, demographic information useful in assessing the City's economic condition, and this information covers multiple years.
  - Financial Trends Information
  - Revenue Capacity Information
  - Debt Capacity Information
  - Operating Information

The ACFR goes far beyond the basic requirements of annual financial reporting, and the City should be commended for going beyond the minimum and providing such a report.

Recognition and Award

Once completed, the fiscal year 2023 ACFR was submitted to the Government Finance Officers Association ("GFOA") for determination if the report would merit the GFOA's Certificate of Achievement for Excellence in Financial Reporting. We are happy to inform everyone that the GFOA did indeed review the ACFR and awarded the City with the sought after Certificate.

The GFOA Certificate has been made a part of the City's 2024 fiscal year ACFR, and is included in the Introductory Section.

COMPLIANCE REPORTS

The financial report package contains the following compliance reports:

Yellow Book Report: The first compliance report is a report on our tests of the City's internal controls and compliance with laws, regulations, etc. The tests of internal controls were those we determined to be required as a basis for designing our financial statement auditing procedures. Such tests also considered the City's compliance with certain provisions of laws, regulations, contracts and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. In accordance with the respective standards, the report is not intended to provide an opinion, but to provide a form of negative assurance as to the City's internal controls and compliance with applicable rules and regulations.

Single Audit Report: The second compliance report is a report on our tests of the City's internal controls and compliance with laws, regulations, etc. relative to certain federal grant programs and the respective expenditures. Our tests were performed on the City's major programs (as defined by the relevant federal guidelines) and were not applied to each and every federal grant expended by the City. In accordance with the respective standards, we did provide an unmodified (or positive) opinion on the City's compliance based on our audit. However, we were not required to provide an opinion on the relevant internal controls, but to provide a form of negative assurance on such controls.

Independent Auditor's Management Letter: The Independent Auditor's Management Letter is required to document the City's Compliance with the requirements of the Rules of the Auditor General. In accordance with the respective rules, the report is not intended to provide an opinion, but to provide a form of negative assurance as to the City's internal controls and compliance with applicable rules and regulations.

Independent Accountant's Report: The Independent Accountant's Report is required to provide the results of our examination procedures performed concerning the City's investment of public funds in accordance with Florida Statutes.

REQUIRED COMMUNICATIONS

The Auditor's Responsibility Under *Government Auditing Standards* and Auditing Standards Generally Accepted in the United States of America

Our audit of the financial statements of the City of Callaway, Florida (the "City") for the year ended September 30, 2024, was conducted in accordance with auditing standards generally accepted in the United States of America and *Government Auditing Standards* issued by the Comptroller General of the United States. Those standards require we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether caused by error, fraudulent financial reporting or misappropriation of assets. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. Accordingly, the audit was designed to obtain reasonable, rather than absolute, assurance about the financial statements. We believe our audit accomplishes that objective.

In accordance with *Government Auditing Standards*, we have also performed tests of controls and compliance with laws and regulations that contribute to the evidence supporting our opinion on the financial statements. However, they do not provide a basis for opining on the City's internal control or compliance with laws and regulations.

Accounting Policies

Management has the ultimate responsibility for the selection and use of appropriate accounting policies used by the City. During the current year, the Government implemented Governmental Accounting Standards Board (GASB) Statement No. 100 was adopted by the City. In addition, there are several new accounting standards which will be required to be implemented in the coming years. These are discussed later in this document.

In considering the qualitative aspects of the City's accounting policies, we did not identify any significant or unusual transactions or significant accounting policies in controversial or emerging areas for which there is a lack of authoritative guidance or consensus. The City's policies relative to the timing of recording of transactions are consistent with GAAP and typical government organizations.

Management Judgments and Accounting Estimates

Accounting estimates are an integral part of the preparation of financial statements and are based upon management's current judgment. The process used by management encompasses their knowledge and experience about past and current events and certain assumptions about future events. Management has informed us they used all the relevant facts available to them at the time to make the best judgments about accounting estimates and we considered this information in the scope of our audit. We considered this information and the qualitative aspects of management's calculations in evaluating the City's significant accounting policies. Estimates significant to the financial statements include such items as: the estimated lives of depreciable assets; actuarial assumptions and concepts relative to the benefit plans; deferred revenues; valuation of financial and non-financial instruments; the estimated incurred-but-not-reported liabilities; conservation commitments; extraordinary items; and the estimated allowance for uncollectible accounts.

Financial Statement Disclosures

The footnote disclosures to the financial statements are also an integral part of the financial statements. The process used by management to accumulate the information included in the disclosures was the same process used in accumulating the financial statements, and the accounting policies described above are included in those disclosures. The overall neutrality, consistency, and clarity of the disclosures was considered as part our audit and in forming our opinion on the financial statements.

Significant Difficulties Encountered in Performing the Audit

We encountered no difficulties in dealing with management relating to the performance of the audit.

Audit Adjustments

During our audit of the City of Callaway's basic financial statements as of and for the year ended September 30, 2024, there were adjustments proposed and provided to City management.

Uncorrected Misstatements

We had no passed adjustments.

Disagreements with Management

We encountered no disagreements with management over the application of significant accounting principles, the basis for management's judgments on significant matters, the scope of the audit or significant disclosures to be included in the financial statements.

Representation from Management

We requested written representations from management relating to the accuracy of information included in the financial statements and the completeness and accuracy of various information requested by us, during the audit. Management provided those written representations without a problem.

Management's Consultations with Other Accountants

We are not aware of any consultations management had with other accountants about accounting or auditing matters.

Significant Issues Discussed with Management

There were no significant issues discussed with management related to business conditions, plans, or strategies that may have affected the risk of material misstatement of the financial statements. We are not aware of any consultations management had with us or other accountants about accounting or auditing matters. No major issues were discussed with management prior to our retention to perform the aforementioned audit.

Independence

We are independent of the City, and all related organizations, in accordance with auditing standards promulgated by the American Institute of Public Accountants and *Government Auditing Standards*, issued by the Comptroller General of the United States.

Other Information in Documents Containing Audited Financial Statements

We are not aware of any other documents that contain the audited basic financial statements. If such documents were to be published, we would have a responsibility to determine that such financial information was not materially inconsistent with the audited statements of the City.

Required Supplementary Information

We applied certain limited procedures to the City's Proportionate Share of FRS and HIS NPLs, and contributions, which are required supplementary information (RSI) that supplements the basic financial statements. Our procedures consisted of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We did not audit the RSI and do not express an opinion or provide any assurance on the RSI.

Supplementary Information

We were engaged to report on the supplementary information, which accompany the financial statements but are not RSI. With respect to this supplementary information, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with accounting principles generally accepted in the United States of America, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

ACCOUNTING RECOMMENDATIONS AND RELATED MATTERS

Recommendations for Improvement and Other Matters

During our audit of the financial statements as of and for the year ended September 30, 2024, we noted other matters which we wish to communicate to you in an effort to keep the City abreast of accounting matters that could present challenges in financial reporting in future periods. Our recommendations and proactive thoughts and communications are presented in the following paragraphs.

1) Including the Finance Department as Part of Disaster Preparedness

Planning for a disaster is no easy task. Calamity, man-made or natural, may strike at any time, threatening public safety or property, and recovery can be difficult and costly. The challenges the City could face could be even greater if the City's emergency operations plan does not specify the roles and responsibilities the Finance Department should play an emergency. Upon determining the potential financial impact of a disaster, the City should consider incorporating the Finance Department into its emergency operations plan and spell out four phases of its emergency management process: mitigation, preparedness, response, and recovery:

- **a) Mitigation**. The finance team actively participates in the disaster mitigation process by allocating financial resources such as hazard mitigation grants to reduce the risk of identified hazards.
- **b) Preparedness**. The team conducts annual disaster workshops for all city departments to review the City's policies and guidelines.
- **c) Response**. Preparing City staff and the community at large before an emergency takes place makes it easier for the City to coordinate response when a disaster occurs.
- **d) Recovery**. Because recovery can be a lengthy and costly process, the city manages its resources efficiently and tracks costs for reimbursement that will help return it to pre-disaster conditions.

Through clearly defined and designated roles, the City's Finance Department can play a key part in ensuring that the City mitigates its risks, is prepared, can effectively respond and quickly recover when disaster strikes.

2) <u>Cyber Security Programs</u>

Governments and organizations of all sizes face growing cybersecurity threats on a daily basis. These threats can range from simple fishing techniques and email scams to highly sophisticated ransomware attacks and social engineering campaigns. With cyberattacks at an all-time high, we recommend you continue to stay vigilant in your controls and day to day routines.

If you struggle with cybersecurity controls and compliance, or don't know where you stand, M&J can help. Our customized cybersecurity assessment determines your risk exposure, includes advice on potential process gaps and realistic action plans, and provides you with a high-level view of your organization's cybersecurity maturity.

<u>New Governmental Accounting Standards Board (GASB) Standards</u>

As has been the case for the past ten years, GASB has issued several other new pronouncements which will be effective in future years. The following is a brief summary of the new standards:

a) **Statement No. 101, *Compensated Absences*** was issued in June 2022 and is effective for fiscal years beginning after December 15, 2023, and all reporting periods thereafter.

   This statement requires that liabilities for compensated absences be recognized for: (1) leave that has not been used, and (2) leave that has been used but not yet paid in cash or settled through noncash means. A liability should be recognized for leave that has not been used if: (a) the leave is attributable to services already rendered, (b) the leave accumulates, and (c) the leave is more likely than not to be used for time-off or otherwise paid in cash or settled through noncash means. Leave is attributable to services already rendered when an employee has performed the services required to earn the leave. Leave that accumulates is carried forward from the reporting period in which it is earned to a future reporting period during which it may be used for time-off or otherwise paid or settled. In estimating the leave that is more likely than not to be used or otherwise paid or settled, a government should consider relevant factors such as employment policies related to compensated absences and historical information about the use or payment of compensated absences. However, leave that is more likely than not to be settled through conversion to defined benefit post-employment benefits should not be included in a liability for compensated absences.

This statement requires that a liability for certain types of compensated absences—including parental leave, military leave, and jury duty leave—not be recognized until the leave commences. This statement also requires that a liability for specific types of compensated absences not be recognized until the leave is used.

This statement also establishes guidance for measuring a liability for leave that has not been used, generally using an employee's pay rate as of the date of the financial statements. A liability for leave that has been used but not yet paid or settled should be measured at the amount of the cash payment or noncash settlement to be made. Certain salary-related payments that are directly and incrementally associated with payments for leave also should be included in the measurement of the liabilities.

b) **Statement No. 102, *Certain Risk Disclosures*** was issued in December 2023 and is effective for fiscal years beginning after June 15, 2024, and all reporting periods thereafter.

This statement defines a concentration as a lack of diversity related to an aspect of a significant inflow of resources or outflow of resources. A constraint is a limitation imposed on a government by an external party or by formal action of the government's highest level of decision-making authority. Concentrations and constraints may limit a government's ability to acquire resources or control spending.

This statement requires a government to assess whether a concentration or constraint makes the primary government reporting unit or other reporting units that report a liability for revenue debt vulnerable to the risk of a substantial impact. Additionally, this statement requires a government to assess whether an event or events associated with a concentration or constraint that could cause the substantial impact have occurred, have begun to occur, or are more likely than not to begin to occur within 12 months of the date the financial statements are issued.

If a government determines that those criteria for disclosure have been met for a concentration or constraint, it should disclose information in notes to financial statements in sufficient detail to enable users of financial statements to understand the nature of the circumstances disclosed and the government's vulnerability to the risk of a substantial impact. The disclosure should include descriptions of the following:

- The concentration or constraint.
- Each event associated with the concentration or constraint that could cause a substantial impact if the event had occurred or had begun to occur prior to the issuance of the financial statements.
- Actions taken by the government prior to the issuance of the financial statements to mitigate the risk.

c) **Statement No. 103, *Financial Reporting Model Improvements*** was issued in April 2024 and is effective for fiscal years beginning after June 15, 2025, and all reporting periods thereafter.

The objective of this statement is to improve key components of the financial reporting model to enhance its effectiveness in providing information that is essential for decision making and assessing a government's accountability. This statement also addresses certain application issues.

Management's Discussion and Analysis
This statement continues the requirement that the basic financial statements be preceded by management's discussion and analysis (MD&A), which is presented as required supplementary information (RSI). MD&A provides an objective and easily readable analysis of the government's financial activities based on currently known facts, decisions, or conditions and presents comparisons between the current year and the prior year. This statement requires that the information presented in MD&A be limited to the related topics discussed in five sections: (1) Overview of the Financial Statements, (2) Financial Summary, (3) Detailed Analyses, (4) Significant Capital Asset and Long-Term Financing Activity, and (5) Currently Known Facts, Decisions, or Conditions. Furthermore, this statement stresses that the detailed analyses should explain why balances and results of operations changed rather than simply presenting the amounts or percentages by which they changed. This statement emphasizes that the analysis provided in MD&A should avoid unnecessary duplication by not repeating explanations that may be relevant to multiple sections and that "boilerplate" discussions should be avoided by presenting only the most relevant information, focused on the primary government. In addition, this statement continues the requirement that information included in MD&A distinguish between that of the primary government and its discretely presented component units.

Unusual or Infrequent Items
This statement describes unusual or infrequent items as transactions and other events that are either unusual in nature or infrequent in occurrence. Furthermore, governments are required to display the inflows and outflows related to each unusual or infrequent item separately as the last presented flow(s) of resources prior to the net change in resource flows in the government-wide, governmental fund, and proprietary fund statements of resource flows.

Presentation of the Proprietary Fund Statement of Revenues, Expenses, and Changes in Fund Net Position
This statement requires that the proprietary fund statement of revenues, expenses, and changes in fund net position continue to distinguish between operating and nonoperating revenues and expenses. Operating revenues and expenses are defined as revenues and expenses other than nonoperating revenues and expenses. Nonoperating revenues and expenses are defined as: (1) subsidies received and provided, (2) contributions to permanent and term endowments, (3) revenues and expenses related to financing, (4) resources from the disposal of capital assets and inventory, and (5) investment income and expenses.

In addition to the subtotals currently required in a proprietary fund statement of revenues, expenses, and changes in fund net position, this statement requires that a subtotal for *operating income (loss) and noncapital subsidies* be presented before reporting other nonoperating revenues and expenses. Subsidies are defined as: (1) resources received from another party or fund: (a) for which the proprietary fund does not provide goods and services to the other party or fund, and (b) that directly or indirectly keep the proprietary fund's current or future fees and charges lower than they would be otherwise, (2) resources provided to another party or fund: (a) for which the other party or fund does not provide goods and services to the proprietary fund, and (b) that are recoverable through the proprietary fund's current or future pricing policies, and (3) all other transfers.

Major Component Unit Information
This statement requires governments to present each major component unit separately in the reporting entity's statement of net position and statement of activities if it does not reduce the readability of the statements. If the readability of those statements would be reduced, combining statements of major component units should be presented after the fund financial statements.

Budgetary Comparison Information
This statement requires governments to present budgetary comparison information using a single method of communication—RSI. Governments also are required to present: (1) variances between original and final budget amounts, and (2) variances between final budget and actual amounts. An explanation of significant variances is required to be presented in notes to RSI.

d) Statement No. 104, *Disclosure of Certain Capital Assets*, was issued in September 2024 and is effective for fiscal years beginning after June 15, 2025, and all reporting periods thereafter. The objective of this statement is to clarify which types of capital assets must be disclosed separately in the notes to the financial statements as well as to establish disclosure requirements for capital assets that are held for sale.

The following types of capital assets should be disclosed separately in the capital asset rollforward in the notes to the financial statements:

- Lease assets reported in accordance with Statement 87 by major class of underlying asset.
- Intangible right-to-use assets recognized by an operator in accordance with Statement No. 94, *Public-Private and Public-Public Partnerships and Availability Payment Arrangements*, by major class of underlying public-public partnership asset.
- Subscription assets reported in accordance with Statement 96.
- Intangible assets other than those three items noted above; specifically, intangible assets that represent the right to use a type of underlying asset should not be disclosed in the same major class as any owned assets of that type.

In addition, the statement requires that a capital asset held for sale should continue to be reported in the capital asset rollforward within the appropriate major class of asset. However, a government should disclose the historical cost and accumulated depreciation, as of the financial statement date, of capital assets held for sale, by major class of asset. In order to be considered held for sale, the statement specifies that:

- A government has decided to pursue the sale of the asset; and
- It is probable (likely to occur) that the sale will be finalized within one year of the financial statement date.

e) **Other Pending or Current GASB Projects.** As noted by the numerous pronouncements issued by GASB over the past decade, the GASB continues to research various projects of interest to governmental units. Subjects of note include:

- **Going Concern Uncertainties and Severe Financial Stress** is a major project where the goal is to address issues related to disclosures regarding going concern uncertainties and severe financial stress. The project will consider: (1) improvements to existing guidance for going concern considerations to address diversity in practice and clarify the circumstances under which disclosure is appropriate, (2) developing a definition of severe financial stress and criteria for identifying when governments should disclose their exposure to severe financial stress, and (3) what information about a government's exposure to severe financial stress is necessary to disclose. This technical topic is being examined by the GASB due to a wide diversity in practice regarding required presentation on the face of the financial statements, disclosures, etc. A preliminary views document on this topic is expected by late 2024 with an exposure draft to follow in 2025.
- **Infrastructure Assets** is a project that will address issues related to accounting and financial reporting for infrastructure assets. The project will evaluate standard-setting options related to reporting infrastructure assets to make information: (1) more comparable across governments and more consistent over time, (2) more useful for making decisions and assessing government accountability, (3) more relevant to assessments of a government's economic condition, and (4) better reflect the capacity of those assets to provide service and how that capacity may change over time. Preliminary views document has been issued with comments due back to GASB by the end of January 2025.
- **Subsequent Events—Reexamination of Statement 56** is a project that will improve the accounting and financial reporting for subsequent events. The project will reexamine existing requirements related to subsequent events in Statement No. 56, *Codification of Accounting and Financial Reporting Guidance Contained in the AICPA Statements on Auditing Standards*, to address issues related to: (1) confusion about and challenges associated with applying the existing standards, (2) inconsistency in practice in the information provided about subsequent events, and (3) the usefulness of the information provided about subsequent events. Exposure draft on this topic is expected by late 2024.

- **Revenue and Expense Recognition** is a major project where the overall objective is to develop a comprehensive, principles-based model that would establish categorization, recognition, and measurement guidance applicable to a wide range of revenue and expense transactions. Achieving that objective will include: (1) development of guidance applicable to topics for which existing guidance is limited, (2) improvement of existing guidance that has been identified as challenging to apply, (3) consideration of a performance obligation approach to the GASB's authoritative literature, and (4) assessment of existing and proposed guidance based on the conceptual framework. The expected outcome of the project is enhanced quality of information that users rely upon in making decisions and assessing accountability. The GASB is currently reviewing comments and other input received from the stakeholder community during the preliminary views stage that was completed in 2021. An exposure draft is expected in early 2025.

COMPLIMENTARY CONTINUING EDUCATION AND NEWSLETTERS FOR GOVERNMENTAL CLIENTS

Complimentary Continuing Education. We provide complimentary continuing education for all of our governmental clients. Annually, we pick a couple of significant topics tailored to be of interest to governmental entities. We provide these complimentary services typically in the summer months over a two-day period and typically see 40 to 50 people. We obtain the input and services of experienced outside speakers along with providing the instruction utilizing our in-house professionals. We hope the City staff and officials can participate in this opportunity, and that it will be beneficial to them. Examples of subjects addressed in the past include:

1. Accounting for Debt Issuances
2. Annual Comprehensive Financial Report Preparation
3. Best Budgeting Practices, Policies and Processes
4. Capital Asset Accounting Processes and Controls
5. Collateralization of Deposits and Investments
6. Evaluating Financial and Non-Financial Health of a Local Government
7. GASB No. 60, Service Concession Arrangements (webcast)
8. GASB No. 61, the Financial Reporting Entity (webcast)
9. GASB No.'s 63 & 65, Deferred Inflows and Outflows (webcast)
10. GASB No.'s 67 & 68, New Pension Stds. (presented several occasions)
11. GASB Updates (ongoing and several sessions)
12. Grant Accounting Processes and Controls
13. Internal Controls Over Accounts Payable, Payroll and Cash Disbursements
14. Internal Controls Over Receivables and the Revenue Cycle
15. Internal Revenue Service (IRS) Issues, Primarily Payroll Matters

16. Legal Considerations for Debt Issuances and Disclosure Requirements
17. Policies and Procedures Manuals
18. Segregation of Duties
19. Single Audits for Auditees
20. Uniform Grant Reporting Requirements and the New Single Audit

Governmental Newsletters. We produce newsletters tailored to meet the needs of governments. The newsletters have addressed a variety of subjects and are intended to be timely in their subject matter. The newsletters are authored by Mauldin & Jenkins partners and managers and are not purchased from an outside agency. The newsletters are produced and delivered periodically (approximately six times per year), and are intended to keep you informed of current developments in the government finance environment.

Communication. In an effort to better communicate our complimentary continuing education plans and newsletters, please email Paige Vercoe at pvercoe@mjcpa.com and provide to her individual names, mailing addresses, email addresses, and phone numbers of anyone you wish to participate and be included in our database.

CLOSING

If you have any questions regarding any comments set forth in this memorandum, we will be pleased to discuss it with you at your convenience.

This information is intended solely for the use of the City's management, and others within the City's organization and is not intended to be and should not be used by anyone other than these specified parties.

We appreciate the opportunity to serve the City of Callaway, Florida and look forward to serving the City in the future. Thank you.

CITY OF CALLAWAY
COMMUNITY REDEVELOPMENT AGENCY
(A Component Unit of the City of Callaway, Florida)

FINANCIAL STATEMENTS

FOR THE FISCAL YEAR ENDED
SEPTEMBER 30, 2024

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CITY OF CALLAWAY COMMUNITY REDEVELOPMENT AGENCY
(A Component Unit of the City of Callaway, Florida)
FINANCIAL STATEMENTS

FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2024

TABLE OF CONTENTS

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FINANCIAL SECTION

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MAULDIN & JENKINS
CPAs & ADVISORS

INDEPENDENT AUDITOR'S REPORT

Board of Directors and Executive Director
City of Callaway Community Redevelopment Agency
Callaway, Florida

Report on the Audit of the Financial Statements

Opinions

We have audited the accompanying financial statements of the governmental activities and major fund (the "General Fund") of the City of Callaway Community Redevelopment Agency (the "CRA"), a component unit of the City of Callaway, Florida, as of and for the year ended September 30, 2024, and the related notes to the financial statements, which collectively comprise the CRA's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities and major fund (the "General Fund") of the CRA, as of September 30, 2024, and the respective changes in financial position and budgetary comparison for the General Fund for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the CRA and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the CRA's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the CRA's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 4 through 7 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated March 20, 2025, on our consideration of the CRA's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, grant agreements, and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the CRA's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the CRA's internal control over financial reporting and compliance.

Mauldin & Jenkins, LLC

Bradenton, Florida
March 20, 2025

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MANAGEMENT'S DISCUSSION AND ANALYSIS

This section of the report presents our discussion and analysis of the performance of the City of Callaway Community Redevelopment Agency (the "CRA") during the year ended September 30, 2024. Please read it in conjunction with the CRA's financial statements, which follow this section.

Overview of the Financial Statements

This annual report contains government-wide financial statements that report on the CRA's activities as a whole and fund financial statements that report on the CRA's individual fund.

Basic Financial Statements

Government-wide financial statements. The focus of the *government-wide financial statements* is on the overall financial position and activities of the CRA. Reporting is similar to that of a private-sector business. The government-wide financial statements report information about the CRA as a whole and about its activities in a way that helps answer questions about the financial health of the CRA and whether the activities of the year contributed positively or negatively to that health.

The government-wide financial statements include the statement of net position and statement of activities.

- The *Statement of Net Position* presents information on the assets held and liabilities owed by the CRA, both long- and short-term. Assets are reported when acquired and liabilities are reported when they are incurred, regardless of the timing of the related cash flows to acquire these assets or liquidate such liabilities.

The difference between the CRA's total assets and total liabilities is *net position*. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position of the CRA is improving or deteriorating. Although the purpose of the CRA is not to accumulate net position in general, as this amount increases, it indicates that the financial position of the CRA is improving over time.

- The *Statement of Activities* presents the revenues and expenses of the CRA. The items presented on the statement of activities are measured in a manner like the approach used in the private sector in that revenues are recognized when earned and expenses are reported when incurred. Accordingly, revenues are reported even when they may not be collected for several months after the end of the accounting period and expenses are recorded even though they may not have used cash during the current period.

Both of the government-wide financial statements distinguish functions of the CRA that are principally supported by taxes and intergovernmental revenue (governmental activities). The governmental activities of the CRA are mainly economic environment activities.

Fund financial statements. The focus of fund financial statements is directed to specific activities of the CRA. The CRA, like other state and local governments, uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements.

Governmental fund. The CRA has only one governmental fund, a General Fund. Financial statements consist of a balance sheet and a statement of revenue, expenditures and changes in fund balance. These statements are prepared on an accounting basis that is significantly different from that used to prepare the government-wide financial statements.

In general, these financial statements have a short-term emphasis and, for the most part, measure and account for cash and other assets that can easily be converted to cash. For example, amounts reported on the balance sheet include items such as cash and receivables but do not include capital assets such as land and buildings. The difference between a fund's total assets and total liabilities is the fund balance, and generally indicates the amount that can be used to finance the next fiscal year's activities. The operating statement for governmental funds reports only those revenues that were collected during the current period or very shortly after the end of the year. Expenditures are generally recorded when incurred.

For the most part, the balances and activities accounted for in governmental funds are also reported in the governmental activities columns of the government-wide financial statements. However, because different accounting bases are used to prepare governmental fund financial statements and government-wide financial statements, there are often significant differences between the totals presented. For this reason, there is an analysis after the governmental fund balance sheet that reconciles the total fund balance for the governmental fund to the amount of net position presented in the governmental activities column on the statement of net position. Also, there is an analysis after the statement of revenue, expenditures, and changes in fund balance that reconciles the total change in fund balance for the General Fund to the change in net position as reported in the governmental activities column in the statement of activities.

Notes to the basic financial statements. The notes provide additional information that is essential to a full understanding of the data provided in the government-wide and fund financial statements.

Government-Wide Financial Analysis

The table below presents a summary of net position as of September 30, 2024 and 2023 derived from the government-wide statement of net position:

Statement of Net Position

	2024	2023	Change
Current and other assets	$ 1,531,123	$ 802,443	$ 728,680
Capital assets	324,449	107,324	217,125
Total assets	$ 1,855,572	$ 909,767	$ 945,805
Other liabilities	$ 100,465	$ -	$ 100,465
Total liabilities	$ 100,465	$ -	$ 100,465
Investment in capital assets	$ 324,449	$ 107,324	$ 217,125
Restricted	1,430,658	802,443	628,215
Total net position	$ 1,755,107	$ 909,767	$ 845,340

As noted earlier, net position may serve, over time, as a useful indication of the CRA's financial position. At the close of the most recent fiscal year, the CRA's assets exceeded its liabilities by $1,755 thousand. Of this amount, $1,431 thousand is restricted for Community Redevelopment.

The table below presents a summary of changes in net position for the years ended September 30, 2024 and 2023 as derived from the government-wide statement of activities:

Statement of Activities

	2024	2023	Change
Revenues			
Property tax assessments	$ 281,549	$ 182,384	$ 99,165
Intergovernmental	574,863	304,872	269,991
Total revenues	856,412	487,256	369,156
Expenses			
Economic environment	11,072	10,680	392
Total expenses	11,072	10,680	392
Change in net position	845,340	476,576	368,764
Beginning net position	909,767	433,191	476,576
Ending net position	$ 1,755,107	$ 909,767	$ 845,340

Governmental Activities

Governmental activities increased the CRA's net position by $845 thousand, primarily caused by inflow of intergovernmental revenues that are reserved for future projects within the CRA.

Financial Analysis of the CRA General Fund

As noted earlier, the CRA uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements.

The focus of the CRA's *General Fund* is to provide information on near-term inflows, outflows and balances of *spendable* resources. Such information is useful in assessing the CRA's financing requirements. In particular, the *fund balance* at year-end provides the resources available for spending.

Budgetary Highlights

The variance between budgeted and actual expenditures during the year totaled $675 thousand. This variance is primarily contributed to by the delay in property rehab projects. Also included in the variance are unused funds set aside for business grants that have not had applicants.

Revenues of the CRA exceeded budgeted amounts by $121 thousand, primarily due to higher than anticipated revenues from Bay County.

Capital Assets and Long-Term Liabilities

Capital assets. As of September 30, 2024 and 2023, the CRA had $324 thousand and $107, respectively, invested in a variety of capital assets, as reflected in the following schedule:

Capital Assets (Net of Accumulated Depreciation)

	2024	2023	Change
Construction in progress	$ 143,841	$ 14,628	$ 129,213
Buildings	20,045	-	20,045
Improvements other than buildings	81,681	11,701	69,980
Machinery and equipment	78,882	80,995	(2,113)
	$ 324,449	$ 107,324	$ 217,125

Long-term liabilities. As of September 30, 2024 and 2023, the CRA did not report any long-term liabilities.

Economic Factors

We are not currently aware of any conditions that are expected to have a significant effect on the CRA's financial position or results of operations.

Contacting the CRA's Financial Management

This financial report is designed to provide our citizens, taxpayers, customers, and creditors with a general overview of the CRA's finances and to show the City's accountability for the money it receives. Questions concerning any of the information provided in this report or requests for additional information should be addressed to the City of Callaway, 6601 East Highway 22, Callaway, Florida 32404, Attention: Director of Finance. The City's website is http://www.cityofcallaway.com.

CITY OF CALLAWAY COMMUNITY REDEVELOPMENT AGENCY
(A Component Unit of the City of Callaway, Florida)
STATEMENT OF NET POSITION
SEPTEMBER 30, 2024

	Governmental Activities
ASSETS	
Cash and cash equivalents	$ 1,531,123
Capital assets:	
Capital assets, nondepreciable	143,841
Capital assets, depreciable, net of accumulated depreciation	180,608
Total assets	1,855,572
LIABILITIES	
Current liabilities	
Accounts payable and accrued liabilities	100,465
Total liabilities	100,465
NET POSITION	
Investment in capital assets	324,449
Restricted	1,430,658
Total net position	$ 1,755,107

The accompanying notes are an integral part of the financial statements.

CITY OF CALLAWAY COMMUNITY REDEVELOPMENT AGENCY
(A Component Unit of the City of Callaway, Florida)
STATEMENT OF ACTIVITIES
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2024

		Program Revenues		Net (Expense) Revenue and Changes in Net Position
Functions/programs	Expenses	Charges for Services	Operating Grants and Contributions	Governmental Activities
Governmental activities				
Economic development	$ 11,072	$ -	$ -	$ (11,072)
Total governmental activities	$ 11,072	$ -	$ -	(11,072)
	General revenues			
	Property taxes			281,549
	Intergovernmental revenue (not restricted to specific programs)			574,863
	Total general revenues			856,412
	Change in net position			845,340
	Net position, beginning			909,767
	Net position, ending			$ 1,755,107

The accompanying notes are an integral part of the financial statements.

CITY OF CALLAWAY COMMUNITY REDEVELOPMENT AGENCY
(A Component Unit of the City of Callaway, Florida)
BALANCE SHEET
GENERAL FUND
SEPTEMBER 30, 2024

ASSETS		
Cash and cash equivalents	$	1,531,123
Total assets	$	1,531,123
FUND BALANCE		
LIABILITIES		
Accounts payable	$	100,465
Total liabilities		100,465
FUND BALANCE		
Restricted for:		
Community redevelopment		1,430,658
Total fund balance		1,430,658
Total liabilities and fund balance	$	1,531,123

The accompanying notes are an integral part of the financial statements.

CITY OF CALLAWAY COMMUNITY REDEVELOPMENT AGENCY
(A Component Unit of the City of Callaway, Florida)
RECONCILIATION OF GOVERNMENTAL FUNDS BALANCE SHEET
TO THE STATEMENT OF NET POSITION
SEPTEMBER 30, 2024

Total fund balance, General Fund		$ 1,430,658
Amounts reported for the governmental activities in the statement of net position are different because:		
Capital assets used in governmental activities are not financial resources and, therefore, are not reported in the funds.		
Capital assets	$ 332,372	
Less accumulated depreciation	(7,923)	
		324,449
Total net position, governmental activities		$ 1,755,107

The accompanying notes are an integral part of the financial statements.

CITY OF CALLAWAY COMMUNITY REDEVELOPMENT AGENCY
(A Component Unit of the City of Callaway, Florida)
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCE
GENERAL FUND
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2024

REVENUES	
Property taxes	$ 281,549
Intergovernmental - tax increment financing	574,863
Total revenues	856,412
EXPENDITURES	
Current	
Economic development	6,769
Capital outlay	221,428
Total expenditures	228,197
Net change in fund balance	628,215
Fund balance, beginning	802,443
Fund balance, ending	$ 1,430,658

The accompanying notes are an integral part of the financial statements.

CITY OF CALLAWAY COMMUNITY REDEVELOPMENT AGENCY
(A Component Unit of the City of Callaway, Florida)
RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCE–GENERAL FUND TO THE STATEMENT OF ACTIVITIES
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2024

Amounts reported for governmental activities in the statement of activities are different because:

Net change in fund balance, General Fund		$ 628,215
The General Fund reports capital outlays as expenditures. However, in the statement of activities the cost of those assets is allocated over their estimated useful lives and reported as depreciation expense. This is the amount by which capital outlays exceeded depreciation expense in the current period.		
Capital outlay	$ 221,428	
Depreciation expense	(4,303)	
		217,125
Change in net position of governmental activities		$ 845,340

The accompanying notes are an integral part of the financial statements.

CITY OF CALLAWAY COMMUNITY REDEVELOPMENT AGENCY
(A Component Unit of the City of Callaway, Florida)
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCE
BUDGET (GAAP BASIS) AND ACTUAL–GENERAL FUND
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2024

	Original Budget	Final Budget	Actual Amount	Variance With Final Budget Positive (Negative)
Revenues				
Property taxes	$ 281,549	$ 281,549	$ 281,549	$ -
Intergovernmental - tax increment financing	453,953	453,953	574,863	120,910
Total revenues	735,502	735,502	856,412	120,910
Expenditures				
Current				
Economic development	40,350	40,350	6,769	33,581
Capital outlay	889,406	889,406	221,428	667,978
Total expenditures	929,756	929,756	228,197	701,559
Change in fund balances	(194,254)	(194,254)	628,215	822,469
Fund balances, beginning	802,443	802,443	802,443	-
Fund balances, ending	$ 608,189	$ 608,189	$ 1,430,658	$ 822,469

The accompanying notes are an integral part of the financial statements.

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NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Financial Reporting Entity

The City of Callaway Community Redevelopment Agency (the "CRA") is governed by a board consisting of five commissioners who are the same individuals as those serving as the City of Callaway (the "City") City Commission. The terms of office of the commissioners are concurrent with the terms of the Mayor and the members of the City Commission. The CRA was established on May 8, 2007 through City Ordinance #829. Details regarding the data utilized are located in the City of Callaway – Community Redevelopment Plan. The Redevelopment Area encompasses approximately 1,402 acres with its general boundaries being within the City limits south of East 7th Street, east of Highway 22, north of Cherry Street, north of Boat Race Road and west of Berthe Avenue. Funding for the CRA is provided through Tax Increment Financing (TIF). TIF revenues have shown a significant increase in recent years due to increased private sector investment and re-investment in the district.

Florida State Statute Chapter 163 allows a community redevelopment agency to be created for one or more of the following purposes: the elimination and prevention of blight; the reduction or prevention of crime; the provision of affordable housing; or the rehabilitation and revitalization of coastal resort and tourist areas that are deteriorating and economically distressed. The primary goal of the CRA is to provide a tool that will guide private and public initiatives for creating economic development, improved physical characteristics, encourage investment in Callaway, improve the quality of life for residents, and establish a framework for the proper evolution of the CRA District.

The CRA was established in accordance with the Community Redevelopment Act of 1969. This state act allows municipalities to use increases in property tax revenue to finance the necessary public investments in the project area. In accordance with provisions of this act, the CRA developed and implemented a Community Redevelopment Plan to diversify its efforts in the area of economic development of the downtown by improving blighted properties and addressing properties with infrastructure problems. The CRA is also looking at new ways to draw people downtown, to potentially include a new downtown marina with continued growth in the restaurant and entertainment sectors.

Funding for redevelopment and restoration projects that are essential for the reduction of slum and blight and the stimulation of private sector revitalization efforts is provided primarily from the tax increment generated by the increased valuation of properties within the community redevelopment area. Increases in property tax revenue above the baseline assessment that was established upon adoption of the Community Redevelopment Plan is set aside in the Community Redevelopment Fund and can be utilized only for projects identified in the plan.

The CRA is a separate entity from the City. However, the City Commission of the City of Callaway serves as the CRA Board and performs the legislative functions, governing duties and corporate responsibilities of the agency. The City Manager serves as the director of the agency, performs the administrative duties and oversees the day to day operations of the agency. Several City departments, including Development Services, Finance, and Public Works, provide assistance in planning and implementing project activities that are designed to revitalize and restore the identified blighted areas.

NOTE 1 − SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

B. Government-Wide and Fund Financial Statements

The basic financial statements consist of the government-wide financial statements and fund financial statements.

The government-wide financial statements include a statement of net position and a statement of activities. These statements report on the CRA as a whole and provide a complete financial picture of the CRA.

The government-wide statement of net position reports all financial and capital resources of the CRA's governmental activities. Governmental activities are those supported by taxes and intergovernmental revenue. The statement of activities demonstrates the degree to which the direct expenses of a given function or segment is offset by program revenues. Although there were none, program revenues include charges for services that are recovered directly from customers for services rendered. Taxes and other items not properly included among program revenues are reported instead as general revenues. Direct expenses are those that are clearly identifiable with a specific function or segment. Since the CRA fund financial statements are presented on a different measurement focus and basis of accounting than the government-wide financial statements, reconciliations are provided that briefly explain the adjustments necessary to reconcile the governmental fund financial statements to the government-wide governmental activities financial statements.

C. Measurement Focus, Basis of Accounting and Financial Statement Presentation

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Revenues are recorded when earned and expenses reported when a liability is incurred, regardless of the timing of related cash flows. Tax increment financing from property taxes are recognized as revenue in the year when levied.

The governmental fund financial statements (the "General Fund") are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Under the modified accrual basis of accounting, revenues are generally recognized in the accounting period in which they become both measurable and available to finance expenditures of the current period. Available means collectible within the current period or soon enough thereafter to be used to pay liabilities of the current period. For this purpose, the CRA considers revenues to be available if they are collected within 60 days of the end of the fiscal year. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures, as well as expenditures related to compensated absences are recorded only when payment is due.

D. Deposits

The CRA considers cash on hand, cash with fiscal agents, and overnight investments with original maturities of less than three months to be cash and cash equivalents. The CRA also maintains its own bank account which is used for the majority of CRA transactions.

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

E. Receivables

Receivables consist of trade receivables and amounts due from other governments and are recorded net of any allowance for uncollectible amounts, if applicable.

Activity between the CRA and the City that is representative of lending/borrowing arrangements outstanding at the end of the fiscal year (if any) are reported as "advances to/from the primary government." All other outstanding balances between the CRA and City (if any) are reported as "due to/from the primary government."

F. Capital Assets

Capital assets are recorded at historical cost or estimated historical cost, except for contributed assets, which are recorded at acquisition value at the date of contribution. The CRA uses a capitalization threshold of $30,000 for infrastructure and $1,000 for all other classes of capital assets.

Depreciation of capital assets is provided using the straight-line method over the estimated useful lives of the assets, which range as follows:

Improvements other than buildings	10 years
Machinery and equipment	3 - 15 years

G. Long-Term Obligations

In the government-wide financial statements, long-term obligations are reported as liabilities in the statement of net position.

H. Fund Balance/Net Position

In fund financial statements, the General Fund reports fund classifications that comprise a hierarchy based primarily on the extent to which the CRA is bound to honor constraints imposed on the use of resources reported. Amounts that are restricted to specific purposes either by: (a) constraints placed on the use of resources by creditors, grantors, contributors, or laws or regulations of other governments, or (b) imposed by law through constitutional provisions or enabling legislation are classified as restricted fund balances. Amounts that can only be used for specific purposes pursuant to constraints imposed by the Board of Directors through a resolution are classified as committed fund balances. These constraints remain binding unless removed or changed in the same manner employed to commit those resources by resolution. Amounts that are constrained by the CRA's intent to be used for specific purposes, however, are neither restricted, nor committed are classified as assigned fund balances. Assignments are approved by the Executive Director.

NOTE 1 − SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

H. Fund Balance/Net Position (Continued)

Non-spendable fund balances include amounts that cannot be spent because they are either: (a) not in spendable form, or (b) legally or contractually required to be maintained intact. Unassigned fund balance represents an amount that has not been restricted, committed, or assigned to specific purposes within the General Fund. When both restricted and unrestricted fund balances are available for use, it is the CRA's policy to use restricted fund balance first, then unrestricted fund balance. Furthermore, committed fund balances are reduced first, followed by assigned amounts, and then unassigned amounts when expenditures are incurred for purposes for which amounts in any of those unrestricted fund balance classifications can be used.

Net position of the government-wide financial statements are categorized as net investment in capital assets, restricted or unrestricted. The first category represents capital assets net of accumulated depreciation, less outstanding debt related to the acquisition or construction of the capital assets.

The restricted category, if any, represents the balance of assets restricted by requirements of revenue bonds and other externally imposed constraints or by legislation. Unrestricted net position represents resources that are available for spending.

I. Budgetary Data

On or before September 1 each year, the CRA Administrator submits to the City Commission a proposed operating budget for the fiscal year commencing October 1. A public hearing is conducted at City Hall to obtain taxpayer comments. Prior to October 1, the budget is legally enacted through passage of an ordinance. Annual budgets are adopted for the General Fund on a basis consistent with generally accepted accounting principles. All annual appropriations lapse at the end of each fiscal year for these funds.

Budgetary control is maintained at the department level. The CRA Administrator is permitted to transfer appropriations between line items within the General Fund. All other types of budget transfers or amendments must be approved by the City Council. Expenditures may not legally exceed budgeted appropriations at the department level.

J. Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and deferred outflows of resources, and liabilities and deferred inflows of resources, and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenditures during the reporting period. Actual results could differ from those estimates.

K. Risk Management

The CRA is insured, through the City's self-insurance program, for general liability, health, directors and officers, and property damage. There are no outstanding general liability claims related to the CRA.

NOTE 2 – TAX INCREMENT REVENUE

The primary source of revenue is tax increment funds received through the City of Callaway and Bay County. The revenue from the City is treated as property taxes, while the remainder is recorded as intergovernmental revenue – tax increment financing.

NOTE 3 – DEPOSITS AND INVESTMENTS

At September 30, 2024, the bank balances of the CRA's deposits were $1,531,123. All of the CRA's public deposits are held in qualified public depositories pursuant to Florida Statutes, Chapter 280, *Florida Security for Public Deposits Act*. Under the Act, all qualified public depositories are required to pledge eligible collateral having a market value equal to or greater than the average daily or monthly balance of all public deposits, times the depository's collateral pledging level. The pledging level may vary depending upon the depository's financial condition and establishment period. All collateral must be deposited with an approved financial institution. Any losses to public depositors are covered by applicable deposit insurance, sale of securities pledged as collateral and, if necessary, assessments against other qualified public depositories of the same type as the depository in default. When public deposits are made in accordance with Chapter 280, no public depositor shall be liable for any loss thereof.

NOTE 4 – DUE FROM THE CITY OF CALLAWAY

In prior years, the CRA has had amounts due from the City outstanding at year-end. There were no such balances between the CRA and the City as of September 30, 2024.

NOTE 5 – CAPITAL ASSETS

The following is a summary of capital asset activity for the year ended September 30, 2024:

	Beginning Balance	Additions	Deletions	Transfers	Ending Balance
Capital assets, not being depreciated					
Construction in progress	$ 14,628	$ 129,213	$ -	$ -	$ 143,841
Total capital assets not being depreciated	14,628	129,213	-	-	143,841
Capital assets, being depreciated					
Buildings	-	20,213			20,213
Improvements other than buildings	11,799	72,002	-	-	83,801
Machinery and equipment	84,517	-	-	-	84,517
Total capital assets being depreciated	96,316	92,215	-	-	188,531
Less accumulated depreciation for					
Buildings	-	(168)			(168)
Improvements other than buildings	(98)	(2,022)	-	-	(2,120)
Machinery and equipment	(3,522)	(2,113)	-	-	(5,635)
Total accumulated depreciation	(3,620)	(4,303)	-	-	(7,923)
Total capital assets being depreciated, net	92,696	87,912	-	-	180,608
Capital assets, net	$ 107,324	$ 217,125	$ -	$ -	$ 324,449

Depreciation expense in the amount of $4,303 was charged to the economic development function for the year ended September 30, 2024.

NOTE 6 – CONTINGENT LIABILITIES

The CRA sometimes receives revenues from various federal grants. These grants would be for specific purposes and would be subject to review and audit by the grantor agencies. Such audits could result in disallowed expenditures under the terms of the grants. No such grants were received during the year ended September 30, 2024. Based upon prior experience, CRA management believes such disallowances, if any, would be immaterial.

NOTE 7 – DEPOSITS AND WITHDRAWALS

Pursuant to Florida Statue 163.387, listed below is a summary of the sources and amounts of deposits into, and the amount and purpose of withdrawals from the CRA for the fiscal year ended September 30, 2024:

	Revenues	Expenditures
Source of Revenues		
City property tax increment	$ 281,549	$ -
Intergovernmental - tax increment financing	574,863	-
Purpose of Expenditures		
Economic development	-	6,769
Capital improvements	-	221,428
	$ 856,412	$ 228,197

NOTE 8 – RISK MANAGEMENT

The CRA is exposed to various risks of loss, including general liability, personal injury, workers compensation, and errors and omissions. To manage its risks, the CRA has purchased commercial insurance.

NOTE 9 – SUBSEQUENT EVENTS

The CRA has evaluated all subsequent events through March 20, 2025 the date the financial statements were available to be issued.

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OTHER REPORTS

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INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

Board of Directors and Executive Director
City of Callaway Community Redevelopment Agency
Callaway, Florida

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the governmental activities and major fund of the City of Callaway Community Redevelopment Agency (the "CRA"), (a component unit of the City of Callaway, Florida), as of and for the year ended September 30, 2024, and the related notes to the financial statements, which collectively comprise the CRA's basic financial statements, and have issued our report thereon dated March 20, 2025.

Report on Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the CRA's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the CRA's internal control. Accordingly, we do not express an opinion on the effectiveness of the CRA's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the CRA's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Mauldin & Jenkins, LLC

Bradenton, Florida
March 20, 2025

CALLAWAY COMMUNITY REDEVELOPMENT AGENCY
(A Component Unit of the City of Callaway, Florida)

SCHEDULE OF FINDINGS AND RESPONSES
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2024

SECTION I
SUMMARY OF AUDIT RESULTS

Financial Statements

Type of report the auditor issued on whether the financial statements audited were prepared in accordance with GAAP:	Unmodified
Internal control over financial reporting:	
Material weaknesses identified?	____ Yes __X__ No
Significant deficiencies identified not considered to be material weaknesses?	____ Yes __X__ None reported
Noncompliance material to financial statements noted?	____ Yes __X__ No

Federal Awards and State Financial Assistance Projects

The CRA did not expend $750,000 in federal or state funds during its fiscal year ended September 30, 2024.

SECTION II
FINANCIAL STATEMENT FINDINGS AND RESPONSES

None reported.

CALLAWAY COMMUNITY REDEVELOPMENT AGENCY
(A Component Unit of the City of Callaway, Florida)

SUMMARY SCHEDULE OF PRIOR YEAR FINDINGS
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2024

None.

MAULDIN & JENKINS
CPAs & ADVISORS

INDEPENDENT AUDITOR'S MANAGEMENT LETTER

Board of Directors and Executive Director
City of Callaway Community Redevelopment Agency
Callaway, Florida

Report on the Financial Statements

We have audited the financial statements of the City of Callaway Community Redevelopment Agency (the "CRA"), (a component unit of the City of Callaway, Florida) as of and for the fiscal year ended September 30, 2024, and have issued our report thereon dated March 20, 2025.

Auditor's Responsibility

We conducted our audit in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards,* issued by the Comptroller General of the United States; and Chapter 10.550, Rules of the Auditor General.

Other Reporting Requirements

We have issued our Independent Auditor's Report on Internal Control over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standard* and Independent Accountant's Report on an examination conducted in accordance with *AICPA Professional Standards*, AT-C Section 315, regarding compliance requirements in accordance with Chapter 10.550, Rules of the Auditor General. Disclosures in those reports, which are dated March 20, 2025, should be considered in conjunction with this management letter.

Prior Audit Findings

Section 10.554(1)(i)1., Rules of the Auditor General, requires that we determine whether or not corrective actions have been taken to address findings and recommendations made in the preceding financial audit report. There were no findings or recommendations in the preceding annual financial report requiring correction.

Official Title and Legal Authority

Section 10.554(1)(i)4., Rules of the Auditor General, requires that the name or official title and legal authority for the primary government and each component unit of the reporting entity be disclosed in this management letter, unless disclosed in the notes to the financial statements. The CRA has made these disclosures in the notes to the financial statements. There are no component units.

1401 MANATEE AVENUE WEST, SUITE 1200 • BRADENTON, FLORIDA 34205 • 941-747-4483 • FAX 941-747-6035 • www.mjcpa.com

Financial Condition and Management

Sections 10.554(1)(i)5.a. and 10.556(7), Rules of the Auditor General, require us to apply appropriate procedures and communicate the results of our determination as to whether or not the CRA has met one or more of the conditions described in Section 218.503(1), Florida Statutes, and to identify the specific condition(s) met. In connection with our audit, we determined that the CRA did not meet any of the conditions described in Section 218.503(1), Florida Statutes.

Pursuant to Sections 10.554(1)(i)5.b. and 10.556(8), Rules of the Auditor General, we applied financial condition assessment procedures. It is management's responsibility to monitor the CRA's financial condition, and our financial condition assessment was based in part on representations made by management and the review of financial information provided by the same.

Section 10.554(1)(i)2., Rules of the Auditor General, requires that we communicate any recommendations to improve financial management. In connection with our audit, we did not have any such recommendations.

Specific Information

As required by Section 218.39(3)(c), Florida Statutes, and Section 10.554(1)(i)6, Rules of the Auditor General, the CRA reported:

a. The total number of employees compensated in the last pay period of the CRA's fiscal year as zero.
b. The total number of independent contractors to whom nonemployee compensation was paid in the last month of the CRA's fiscal year as zero.
c. All compensation earned by or awarded to employees, whether paid or accrued, regardless of contingency as zero.
d. All compensation earned by or awarded to nonemployee independent contractors, whether paid or accrued, regardless of contingency as zero.
e. Each construction project with a total cost of at least $65,000 approved by the CRA's that is scheduled to begin on or after October 1 of the fiscal year being reported, together with total expenditures for such project as zero.
f. A budget variance based on the budget adopted under Section 189.016(4), Florida Statutes, before the beginning of the fiscal year being reported if the CRA amends a final adopted budget under Section 189.016(6), Florida Statutes, has been presented on page 14 of this report.

Additional Matters

Section 10.554(1)(i)3., Rules of the Auditor General, requires us to communicate noncompliance with provisions of contracts or grant agreements, or abuse, that have occurred, or are likely to have occurred, that have an effect on the financial statements that is less than material but which warrants the attention of those charged with governance. In connection with our audit, we did not have any such findings.

Purpose of this Letter

Our management letter is intended solely for the information and use of the Legislative Auditing Committee, members of the Florida Senate and the Florida House of Representatives, the Florida Auditor General, federal and other granting agencies, the Board of Trustees and applicable management, and is not intended to be and should not be used by anyone other than these specified parties.

Mauldin & Jenkins, LLC

Bradenton, Florida
March 20, 2025

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MAULDIN & JENKINS
CPAs & ADVISORS

INDEPENDENT ACCOUNTANT'S REPORT

Board of Directors and Executive Director
City of Callaway Community Redevelopment Agency
Callaway, Florida

We have examined the City of Callaway Community Redevelopment Agency (the "CRA"), (a component unit of the City of Callaway, Florida) compliance with Sections 218.415, 163.387(6), and 163.387(7), Florida Statutes, during the year ended September 30, 2024. Management of the CRA is responsible for the CRA's compliance with those requirements. Our responsibility is to express an opinion on the CRA's compliance based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the examination to obtain reasonable assurance about whether the CRA complied, in all material respects, with the specified requirements referenced above. An examination involves performing procedures to obtain evidence about whether the CRA complied with the specified requirements. The nature, timing and extent of the procedures selected depend on our judgement, including an assessment of the risks of material noncompliance, whether due to fraud or error. We believe that the evidence we obtained is sufficient and appropriate to provide a reasonable basis for our opinion.

We are required to be independent and to meet our ethical responsibilities in accordance with relevant ethical requirements relating to the examination engagement.

Our examination does not provide a legal determination on the CRA's compliance with specified requirements.

In our opinion, the CRA complied, in all material respects, with the aforementioned requirements during the year ended September 30, 2024.

This report is intended solely for the information and use of the CRA and the Auditor General, State of Florida, and is not intended to be and should not be used by anyone other than these specified parties.

Mauldin & Jenkins, LLC

Bradenton, Florida
March 20, 2025

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BAY COUNTY
SHERIFF'S OFFICE
Sheriff Tommy Ford

MONTHLY ACTIVITY LIST
March 2025

Accidents:	33	Citations:	139
Arrests:	45	Miles Patrolled:	24,461
Calls for Service:	1,135	Traffic Stops:	206

2025 ANNUAL TOTALS

	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec	12-Month Annual Totals	12-Month Monthly Average
Accidents	33	19	33										85	**28**
Arrests	40	41	45										126	**42**
Calls for Service	932	929	1,135										2,996	**999**
Citations	81	70	139										290	**97**
Miles Patrolled	22,796	17,963	24,461										65,220	**21,740**
Traffic Stops	126	102	206										434	**145**

Feburary Stats are not accurate due to the installation of a new computer program

City of Callaway
Proclamation

Whereas, The Fair Housing Act, enacted on April 11, 1968, enshrined into federal law the goal of eliminating racial segregation and ending housing discrimination in the United States; and,

Whereas, The Fair Housing Act prohibits discrimination in housing based on race, color, religion, sex, familial status, national origin, and disability, and commits recipients of federal funding to affirmatively further fair housing in their communities; and,

Whereas, The City of Callaway is committed to the mission and intent of Congress to provide fair and equal housing opportunities for all; and,

Whereas, Our social fabric, the economy, health, and environment are strengthened in diverse, inclusive communities; and,

Whereas, More than fifty years after the passage of the Fair Housing Act, discrimination persists, and many communities remain segregated; and,

Whereas, Acts of housing discrimination and barriers to equal housing opportunity are repugnant to a common sense of decency and fairness.

Now, Therefore, Be It Proclaimed, I, Pamn Henderson, Mayor of the City of Callaway, Florida, do hereby proclaim April 2025 to be,

"Fair Housing Month"

in the City of Callaway as an inclusive community committed to fair housing, and to promoting appropriate activities by private and public entities to provide and advocate for equal housing opportunities for all residents and prospective residents of the City of Callaway.

In Witness Whereof, I have hereunto set my hand and caused the Official Seal of the City of Callaway, Florida to be affixed this 8th day of April 2025.

City of Callaway, Florida

Attested: ______________________
Ashley Robyck, City Clerk

By: ______________________
Pamn Henderson, Mayor

City of Callaway
Proclamation

Whereas, thousands of brave Americans have demonstrated their courage and commitment to freedom by serving the armed forces of the United States of America in active-duty posts around the world; and,

Whereas, more than 40 percent of these military service members have left families with children behind; and,

Whereas, military youth are valuable members of our society who enhance our communities and personal lives; and,

Whereas, these children are a source of pride and honor to us all, and it is our duty to take time to recognize their contributions, celebrate their spirit, and let our men and women in uniform know that while they're taking care of us, we're taking care of their children; and,

Whereas, our military youth of today and tomorrow promise to be among the most active and involved populations in our nation's history; and,

Whereas, the recognition of the "Month of the Military Child" will allow us to pay tribute to military children for their commitment, their struggles and their unconditional support of our troops, because when parents serve in the military, their kids serve too; and,

Now, Therefore, Be It Proclaimed, I, Pamn Henderson, Mayor of the City of Callaway, Florida, do hereby proclaim April 2025 to be,

"Month of the Military Child"

We urge everyone to take time this April to honor our military youth and their family members who care for them. Our efforts can improve the lives of our military youth and help pave the way for future generations.

In Witness Whereof, I have hereunto set my hand and caused the Official Seal of the City of Callaway, Florida to be affixed this 8th day of April 2025.

City of Callaway, Florida

Attested: ______________________
Ashley Robyck, City Clerk

By: ______________________
Pamn Henderson, Mayor

CITY OF CALLAWAY
BOARD OF COMMISSIONERS
REGULAR MEETING MINUTES
MARCH 25, 2025– 6:00 P.M.

The City of Callaway Commission met in a Regular Session on March 11, 2025. In attendance were Pamn Henderson, Mayor, David Griggs, Mayor Pro tem, and Commissioners, Scott Davis, Bob Pelletier, and Kenneth Ayers. Also in attendance were Eddie Cook, City Manager, Kevin Obos, City Attorney; Ashley Robyck, City Clerk; David Schultz, Director of Finance; Bill Frye, Director of Public Works/Planning; Bonnie Poole, Director of Code Enforcement; David Joyner, Fire Chief, and Tim Legare, Director of Leisure Services.

The meeting was called to order by Mayor Henderson, followed by Invocation, the Pledge of Allegiance and roll call.

PRESENTATION

Nancy Viejo, State Committeewoman spoke on removing fluoride in drinking water.

MAYOR'S INSTRUCTIONS - Call for Additions/Deletions to the Agenda.

City Manager Cook asked to add agenda item #11- Gore Park Community Building Change Order #2.

Motion:
Motion made by Commissioner Pelletier and seconded by Commissioner Ayers to add agenda item #11. Motion carried unanimously.

APPROVAL OF MINUTES

March 11, 2025 **Regular Meeting**

Motion:
Motion made by Commissioner Ayers and seconded by Commissioner Pelletier to approve the minutes of March 11, 2025. Motion carried unanimously.

PUBLIC HEARING

Ordinance 1114- Land Development Regulation (LDR) Amendment- Recreational Equipment Storage

City Attorney Obos read Ordinance 1114 as follows:

AN ORDINANCE OF THE CITY OF CALLAWAY, FLORIDA, AMENDING CITY'S LAND DEVELOPMENT REGULATIONS TO MODIFY THE PARKING STANDARDS FOR MAJOR RECREATIONAL EQUIPMENT ON RESIDENTIAL PROPERTY; DEFINING MAJOR RECREATIONAL EQUIPMENT; REPEALING ALL ORDINANCES IN CONFLICT HEREWITH; PROVIDING FOR SEVERABILITY; PROVIDING FOR CODIFICATION; AND PROVIDING FOR AN EFFECTIVE DATE.

City Manager Cook advised of additional modifications proposed by staff.

Commissioner Ayers asked if the registration/licensing should reference property owner.

Commissioner Griggs advises the front yard is a beautification display and discussed excessive parking in front yard and RVs in front yard.

Commissioner Pelletier brings up the issue of boats in the front yard and people living in RVs.

Kip McKenzie advised of transient tenancy on vacant lots currently.

Mayor Henderson called for Public Participation,

Christine Smallwood 7303 Rodgers Drive, asked to not consider the ownership of the property but the resident due to the number of rental properties in the City.

Jeffery Carnahan, 7752 Shadow Bay Drive, advised that he has two properties and does not agree with the fact that he cannot have a boat and an RV on each property. Discussion ensued.

Anonymous, understands that the city does not want to people living in RV's and that there is language in the current code regarding living in RV's, also spoke about the ownership requirement.

Dave 6939 Hugh Drive, spoke on impacts as a boat owner, how does this apply to private drives in the city.

Ron Shaner, 5711 Kevin Cir, advised that there are residents that do not want to see large RV's out in front of their homes and does not agree with the change.

Karen Custer, 216 Lannie Rowe Drive, spoke on Commissioners changing their minds from last year when the change was denied and issues this could cause. Discussion ensued.

Commissioner Pelletier tabled this item.

REGULAR AGENDA

Ordinance 1115- City Election Dates

City Attorney Obos read Ordinance 1115 as follows:

AN ORDINANCE OF THE CITY OF CALLAWAY, FLORIDA, AMENDING SECTION 4.02 OF THE CITY'S CHARTER RELATED TO THE CONDUCT OF MUNICIPAL ELECTIONS; REPEALING ALL ORDINANCES OR PARTS OF ORDINANCES IN CONFLICT; PROVIDING FOR SEVERABILITY; SCRIVENER'S ERRORS; LIBERAL INTERPRETATION; MODIFICATIONS; CODIFICATION; EFFECT ON EXISTING TERMS; AND PROVIDING FOR AN EFFECTIVE DATE.

Mayor Henderson called for Public Participation,

Ron Shaner, 5711 Kevin Cir, advised that he does not care either way, he will vote and commented on the number of commercials in November.

Karen Custer, 216 Lannie Rowe Drive, advised she does not have an objection but commented on the size of the ballots in November.

Motion:
Motion made by Commissioner Ayers and seconded by Commissioner Pelletier to approve the first reading of Ordinance 1115. The motion carried unanimously upon roll-call vote.

Ordinance 1116- Voluntary Annexation- 760 North Fox Avenue

City Attorney Obos read Ordinance 1114 as follows:

AN ORDINANCE OF THE CITY OF CALLAWAY, FLORIDA, AMENDING CITY'S LAND DEVELOPMENT REGULATIONS TO MODIFY THE PARKING STANDARDS FOR MAJOR RECREATIONAL EQUIPMENT ON RESIDENTIAL PROPERTY; DEFINING MAJOR RECREATIONAL EQUIPMENT; REPEALING ALL ORDINANCES IN CONFLICT HEREWITH; PROVIDING FOR SEVERABILITY; PROVIDING FOR CODIFICATION; AND PROVIDING FOR AN EFFECTIVE DATE.

Director Frye reviewed the voluntary annexation request. He advised that the Interlocal Agreement with Bay County allows this to be a legal annexation.

Commissioner Griggs asked about green space in the proposed development.

Scott Bolo, P.E., advised there will be a large interconnected green space between both sides of the project.

Mayor Henderson called for Public Participation, there was none.

Motion:

Motion made by Commissioner Ayers and seconded by Commissioner Pelletier to approve the first reading of Ordinance 1116. The motion carried unanimously upon roll call vote.

Ordinance 1117- Small Scale Comprehensive Plan Update- 760 N. Fox Ave

City Attorney Obos read the ordinance as follows:

> **AN ORDINANCE AMENDING THE COMPREHENSIVE PLAN OF THE CITY OF CALLAWAY, ACTING UPON THE APPLICATION OF INSITE LAND DEVELOPMENT FGI INC, DESIGNATING FOR HIGH DENSITY RESIDENTIAL FUTURE LAND USE A CERTAIN PARCEL OF LAND LYING WITHIN THE CITY OF CALLAWAY, FLORIDA, CONSISTING OF APPROXIMATELY 8.47 MORE OR LESS ACRES; SAID PARCEL IS LOCATED AT 760 NORTH FOX AVE, CALLAWAY, FLORIDA, PARCEL ID 06006-030-000, AS MORE PARTICULARLY DESCRIBED IN THE BODY OF THE ORDINANCE; AMENDING THE CITY'S FUTURE LAND USE MAP FOR HIGH DENSITY RESIDENTIAL DESIGNATION FOR THE PARCEL; REPEALING ORDINANCES OR PARTS OF ORDINANCE IN CONFLICT HEREWITH; AND PROVIDING THAT THIS ORDINANCE SHALL TAKE EFFECT AS PROVIDED BY LAW.**

Director Frye reviewed the Small Scale Comprehensive Plan Amendment request.

Mayor Henderson called for Public Participation, there was none.

Motion:
Motion made by Commissioner Ayers and seconded by Commissioner Griggs to approve the first reading of Ordinance 1117. The motion carried unanimously upon roll call vote.

Ordinance 1118- Rezoning- 760 N. Fox Ave

City Attorney Obos read the ordinance as follows:

> **AN ORDINANCE REZONING FROM BAY COUNTY R-2 DEPLEX/ MANUFACTURED HOUSING TO PLANNED DEVELOPMENT A CERTAIN PARCEL OF LAND LYING WITHIN THE CITY OF CALLAWAY, FLORIDA, CONSISTING OF APPROXIMATELY 8.47 MORE OR LESS ACRES; SAID PARCEL IS LOCATED AT 760 NORTH FOX AVENUE, CALLAWAY, FLORIDA, PARCEL ID 06006-030-000; ALL AS MORE PARTICULARLY DESCRIBED IN THE BODY OF THE ORDINANCE; REPEALING ALL ORDINANCES OR PARTS OF ORDINANCES IN CONFLICT HEREWITH; AND PROVIDING THAT THIS ORDINANCE SHALL TAKE EFFECT IMMEDIATELY UPON ITS PASSAGE.**

Director Frye reviewed the rezoning request.

Mayor Henderson called for Public Participation, there was none.

Motion:
Motion made by Commissioner Griggs and seconded by Commissioner Davis to approve the first reading of Ordinance 1118. The motion carried unanimously upon roll call vote.

Ordinance 1119- Voluntary Annexation- 235 Hill Drive

City Attorney Obos read the Ordinance as follows:

> **AN ORDINANCE ANNEXING THE FOLLOWING UNINCORPORATED AREA OF BAY COUNTY, WHICH IS CONTIGUOUS TO THE CITY OF CALLAWAY, FLORIDA UPON PETITION OF THE OWNER OF SAID PROPERTY: PROPERTY CONTAINING APPROXIMATELY 2.94 ACRES AND LOCATED AT 235 HILL DRIVE, PROPERTY ID 06109-000-000, AS MORE PARTICULARLY DESCRIBED IN THE ORDINANCE; REDEFINING THE BOUNDARY LINES OF THE CITY; PROVIDING FOR REPEAL OF ORDINANCES IN CONFLICT HEREWITH; PROVIDING FOR SEVERABILITY; AND PROVIDING THAT THIS ORDINANCE SHALL TAKE EFFECT IMMEDIATELY UPON PASSAGE.**

Director Frye reviewed the Voluntary Annexation request.

Commissioner Griggs asked what the present use on this property is with the County. Christine Smallwood, attorney for the property owner, advised that the current use is R-2. She advised that they submitted the annexation to be able to store his business equipment on the property.

Discussion ensued regarding current Bay County Code issues with the property.

Mayor Henderson called for Public Participation,

Don Hennings, 431 Tanya Pass, advised that he did not know about the code enforcement issue at the Planning Board.

Teresa Langston, 6031 Lance St, advised that this area is residential and does not think residents would want commercial there.

Dennis Florence Anita Dr, commented on other denied properties and what will it become if changed to commercial.

Motion:
Motion made by Commissioner Ayers and seconded by Commissioner Griggs to approve the first reading of Ordinance 1119. The motion failed unanimously upon roll call vote.

Discussion- Speed Bump Policy

Commissioner Ayers advised he wanted to bring this up and get an idea of the opinions of other commissioners.

Commissioner Pelletier advised that his opinion has not changed.

Mayor Henderson also advised that her opinion has not changed.

Commissioner Griggs asks if any issues other than S. Kimbrel has been brought up. Commissioner Ayers said no. Discussion ensued.

Agreement Renewals- Garbage Haulers

City Manager Cook advised Every three years the companies who haul garbage for our citizens must renew their permit. Per Chapter 9, Article II, Sec. 9-23, of City's Code of Ordinances, the City Commission shall review the application of each garbage hauler to determine, in its sole discretion, whether or not it is in the best interests of the City that the permit be granted.

Mayor Henderson addresses concern for destruction of roads garbage haulers do.

Commissioner Ayers asked if the City inspects the garbage haulers trucks and equipment. City Manager Cook addressed.

Discussion ensued regarding placement of the cans after being emptied.

Mayor Henderson called for Public Participation,

Anonymous, asked about how much the city claw trucks that drives around weigh if there was talk about raising the franchise fee.

Motion:
Motion made by Commissioner Ayers and seconded by Commissioner Pelletier to approve the agreements with the Garbage Haulers and renew permits for another 3 years. The motion carried unanimously.

Budget Amendment- Tetra Tech Public Assistance

City Manager Cook advised that change order was approved by commission at the last meeting and this is just adding to the budget.

Mayor Henderson for public participation; there was none.

Motion:
Motion made by Commissioner Griggs and seconded by Commissioner Davis to approve the Budget Amendment for Tetra Tech Public Assistance. The motion carried unanimously.

Development Order Review- Tyndall Parkway Coffee Shop

Director Frye advised that this is the Development Order for the drive-thru coffee shop located at 271 N. Tyndall Parkway.

Commissioner Griggs advised that a variance was done to allow a drive-thru only but if they are having walk-up and seating then they did not really need the variance and about the access in the back. Director Frye addressed.

Mayor Henderson for public participation; there was none.

Motion:
Motion made by Commissioner Ayers and seconded by Commissioner Pelletier to approve the Development Order for the Tyndall Parkway Coffee Shop. The motion carried unanimously.

Gore Park Community Building- Change Order #2

City Manager Cook advised that we have identified additional issues that need to be added to the project to present a complete project.

Commissioner Pelletier asked if we are raising the rent once the renovations are done. City Manager Cook addressed.

Commissioner Ayers shared his observations of progression.

Charlie Walker, Southern Construction Services commented on ceiling status and overall building update. Discussion ensued.

Mayor Henderson called for Public Participation; there was none.

Motion:
Motion made by Commissioner Griggs and seconded by Commissioner Ayers to approve Change Order #2 for the Gore Park Community Building. The motion carried unanimously.

COMMISSION/STAFF COMMENTS – The following were points of discussion:

Pamn Henderson, Mayor
- Commended Leisure Services on Opening Day

Scott Davis, Commissioner, Ward I
- No Trucks on roads signs- City Attorney Obos addressed

David Griggs, Commissioner, Ward II
- Issue with banners at the new Oil Change business in line of sight
- Road Striping on Berthe Ave and Hwy 22

Bob Pelletier, Commissioner, Ward III

- Addressed the question about Flags at Brittany Woods Park from last meeting

Kenneth Ayers, Commissioner, Ward IV

- Emails
- Meeting with City Manager
- Events attended

Eddie Cook, City Manager

- Veteran's Park fencing
- Berthe Bridge update
- Cemetery Drainage project
- Parker Median project update
- Lift Station Rehab project update
- Hugh Thomas N. Extension update
- Roundabout project update
- Boat Race Road project update
- Beacon Point project update
- Commended the contractor working on the Gore Park Community building
- Cherry Street update

David Shultz, Director of Finance,

- Asked when the Commission would like the auditors to come do their presentation.

ANNOUNCEMENTS

Mayor Henderson read the announcements as follows:

• **April 1, 2025**	**Planning Board Meeting**	**6:00 p.m.**
• **April 8, 2025**	**Commission Meeting**	**6:00 p.m.**
• **April 12, 2025**	**BCSO Kite Day**	**10:00 a.m.**

PUBLIC PARTICIPATION

Fred Melco 5712 Kevin Circle, thanked Commissioner Griggs for bringing up the issue with the new oil change business and visibility issue, asked about who is responsible for streetlights. Commissioner Ayers addressed.

Karen Custer 216 Lannie Rowe Drive, advised of upcoming events being held by the Kiwanis Club and advised there is a rooster somewhere between her home and the Mayor's home but cannot determine where.

Anonymous, asked about adding fluoride in the water on the next agenda.

Don Hennings, 431 Tanya Pass, asked about fixing the bumps on Cherry Street going west from Star Ave.

ADJOURNMENT

There being no further business, the meeting was adjourned at 9:06 p.m.

Attest: ______________________________
Pamn Henderson, Mayor

____
Ashley Robyck, City Clerk

Agenda Item # 1

CITY OF CALLAWAY
BOARD OF COMMISSIONERS
AGENDA ITEM SUMMARY

DATE: APRIL 8, 2025

ITEM: **ORDINANCE NO. 1114** – LAND DEVELOPMENT REGULATION (LDR) AMENDMENT- RECREATIONAL EQUIPMENT STORAGE *(FINAL READING)*

1. PLACED ON AGENDA BY:

Pamn Henderson, Mayor

And

Kevin Obos, City Attorney

2. AGENDA:

- PRESENTATION ☐
- PUBLIC HEARING ☒
- OLD BUSINESS ☐
- REGULAR ☐

3. IS THIS ITEM BUDGETED (IF APPLICABLE)?: YES ☐ NO ☐

N/A

4. BACKGROUND: (WHY, WHAT, WHO, WHERE, WHEN, HOW, & IDENTIFY ALL ATTACHMENTS)

In response to citizen input at the February 25, 2025 meeting, this item is placed on the agenda.

Language in the recently adopted Panama City ordinance includes the following:

"Parking or storage of major recreational equipment on residential premises shall be allowed subject to the following conditions:

May be parked or stored in:

1. Permanent equipment enclosures such as carports and garages,
2. The driveway of the owner's residence, but not in any portion of the right-of-way,
3. The front yard, except in the required visibility triangle, but only perpendicular to the front lot line,
4. One of the required side yards, but not both,

Other highlights:

1. Shall not be used for living, sleeping or housekeeping purposes while stored on residential premises,
2. Shall not be connected to any utilities except electricity,
3. Must be well-maintained in an operable condition and must be properly licensed in accordance with the laws of the state,
4. There shall not be more than one major recreational vehicle in the front and/or side yards,
5. There shall not be any major recreational equipment used for commercial purposes"

ATTACHMENTS:

- ORDINANCE 1114- LDR AMENDMENT

5. REQUESTED MOTION/ACTION:

Approval of the first reading of Ordinance No. 1114 upon roll-call vote.

ORDINANCE NO. 1114

AN ORDINANCE OF THE CITY OF CALLAWAY, FLORIDA, AMENDING CITY'S LAND DEVELOPMENT REGULATIONS TO MODIFY THE PARKING STANDARDS FOR MAJOR RECREATIONAL EQUIPMENT ON RESIDENTIAL PROPERTY; DEFINING MAJOR RECREATIONAL EQUIPMENT; REPEALING ALL ORDINANCES IN CONFLICT HEREWITH; PROVIDING FOR SEVERABILITY; PROVIDING FOR CODIFICATION; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, Chapter 163, Part II, Florida Statutes, requires local government to adopt, amend, and enforce land development regulations that are consistent with the local comprehensive plan; and

WHEREAS, the City Commission of the City of Callaway, Florida (the "City") amended its Land Development Regulations in 2023 by Ordinance No. 1073 to establish standards for travel trailers on residential property; and

WHEREAS, the City desires to amend the Land Development Regulations to modify the parking standards for travel trailers and other large recreational equipment; and

WHEREAS, the City Commission considered the amendment at a publicly noticed hearing dated March 25, 2025.

NOW THEREFORE, BE IT ORDAINED BY THE CITY COMMISSION OF THE CITY OF CALLAWAY, FLORIDA:

SECTION 1. From and after the effective date of this Ordinance, Article VII of the City's Land Development Regulations related to Design Standards and Development Criteria shall be amended as follows (~~strikethrough~~ text is deleted; underlined text is added):

Sec. 15.750.3. – Specific Parking Requirements for Major Recreational Equipment ~~Travel trailers~~ in residential zoning districts.

~~A travel trailer (as defined in Article II of this Chapter) may be parked in a residential zoning district (street or lot) only under the following conditions:~~

~~(1) The travel trailer may not be occupied for living purposes.~~

~~(2) The maximum height is fifteen (15) feet.~~

~~(3) The travel trailer is parked in a rear or side yard no closer than five (5) feet to any property line and is screened from view by a buffer not to exceed eight (8) feet in height; or is parked within an enclosed garage or covered carport.~~

~~(4) The travel trailer may be parked in the front yard on a temporary basis as follows:~~

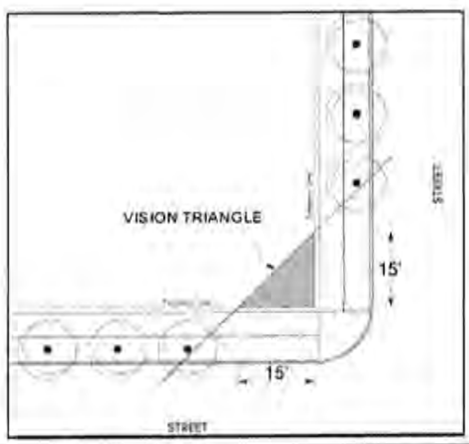
~~a. For a period of up to two (2) days for purposes of loading, unloading and cleaning;~~
~~b. For a period of up to seven (7) days when owned by visitors or house guests of the subject property.~~

It shall be unlawful for any person to park or store Major Recreational Equipment except in accordance with the provisions of this section.

(1) *Recreational equipment.*
  a. *General requirements.*
    1. Parking or storage of Major Recreational Equipment, except for loading and unloading not to exceed 24 hours, shall not be permitted in any portion of any public right-of-way.
    2. Repairing or maintaining Major Recreational Equipment, except repairs necessitated by an emergency, shall not be permitted in any portion of any public right-of-way.
    3. Major Recreational Equipment shall not be parked or stored on any vacant parcel.
    4. Major Recreational Equipment may not be parked or stored on a parking lot for the principal purpose of displaying such equipment for sale except on parking lots where the sale of vehicles and Major Recreational Equipment is a duly authorized permitted use (i.e., new and used car lot, major recreational equipment sales lot).
    5. Major Recreational Equipment may not be used for storage of goods, materials or equipment other than those items considered to be part of the vehicle or major recreational equipment essential for its immediate use.
    6. Parking or storage of Major Recreational Equipment is allowed in duly authorized facilities designed for storage and parking of Major Recreational Equipment and on residential premises as provided in subsection (1)b. of this section.
  b. *Residential requirements.* Parking or storage of Major Recreational Equipment on residential premises shall be allowed subject to the following conditions:
    1. May be parked or stored in:
      i. Permanent equipment enclosures such as carports or garages;
      ii. The driveway of the owner's residence but not in any portion of any public right-of-way;
      iii. Rear yards not closer than three feet to the rear and side property lines;
      iv. The front yard except in the required Vision Triangle but only perpendicular to the front parcel line and within 15 feet of either side parcel line; or
      v. One of the required side yards but not both.
    2. May be parked on corner lots in the required street side yard except in the required Vision Triangle.
    3. May be parked anywhere on residential premises, except in the required Vision Triangle, not to exceed 24 hours during loading or unloading.

4. Shall not be used for living, sleeping or housekeeping purposes while stored on a residential premises.
5. Shall not be connected to any utilities except electricity.
6. May not be parked or stored in required parking spaces of multiple-family developments.
7. Must be well maintained in an operable condition and must be properly licensed and registered to the property owner or tenant in accordance with all laws of the state. Unlicensed or unregistered Major Recreational Equipment (i.e., dune buggy, racecar, etc.) shall not be permitted.
8. Shall not have more than one (1) major recreational equipment in the front and/or side yards.
9. Shall not permit any major recreational equipment used for commercial purposes.

c. The Vision Triangle is identified for illustration purposes only below:



SECTION 2. From and after the effective date of this Ordinance, Article II of the City's Land Development Regulations related to Definitions shall be amended as follows ~~strikethrough~~ text is deleted; underlined text is added):

Sec. 15-205 – Definitions.

Unless specifically defined below, words or phrases used in these Regulations shall be interpreted so as to give them the meaning they have in common usage and to give this Chapter its most reasonable application:

...

Major Recreational Equipment. Any vehicle, vessel, trailer, or large equipment used primarily for recreational purposes, including Recreational Vehicles, Travel Trailers, camping trailers, truck campers, motor homes, boats, boat trailers, jet skis, utility trailers (non-commercial), and similar recreational equipment.

...

Vision triangle. A designated area located near streets or driveway intersections that shall be free from visual obstruction in order to maintain safe visibility for vehicles, bicyclists, and pedestrians. Sight vision triangles shall be provided on all corners at the intersection of any public or private street with another street, an alley or a driveway; and, on all corners of the intersection of an alley and driveway. ~~The area on each side of an accessory at the intersection of the access way and any public right-of-way pavement line, defined as a triangle with an apex at the point of intersection and two sides thirty (30) feet long extending from the apex along the edge of the access way and the pavement line and with a third side connecting the ends of the first two.~~

...

SECTION 3. All ordinances or parts of ordinances in conflict herewith are hereby repealed to the extent of such conflict. If any phrase, clause, sentence, paragraph, section, or subsection of this Ordinance shall be declared unconstitutional or invalid by a court of competent jurisdiction, such unconstitutionality or invalidity shall not affect the remaining phrases, clauses, sentences, paragraphs, sections or subsections of this Ordinance.

SECTION 4. It is the intention of the Commission that the provisions of this Ordinance shall become a part of Appendix A, City of Callaway Land Development Regulations. The provisions of this Ordinance may be renumbered or re-lettered with cross-references corrected and the word "ordinance" may be changed to "section," "article", "division" or other appropriate word to accomplish such intention.

SECTION 5. Effective Date. This Ordinance shall take effect immediately upon its passage.

PASSED, APPROVED AND ADOPTED at the regular meeting of the City Commission of the City of Callaway, Florida, this 8th day of April, 2025.

CITY OF CALLAWAY, FLORIDA

By: ____________________________

Pamn Henderson, Mayor

ATTEST: ____________________________

Ashley Robyck, City Clerk

PASSED ON FIRST READING: MARCH 11, 2025
NOTICE PUBLISHED ON: MARCH 12, 2025
PASSED ON SECOND READING: MARCH 25, 2025

APPROVED AS TO FORM AND LEGAL SUFFICIENCY FOR THE CITY OF CALLAWAY ONLY:

____

City Attorney

VOTE OF COMMISSION:

Ayers	____
Davis	____
Griggs	____
Henderson	____
Pelletier	____

Agenda Item # 2

CITY OF CALLAWAY
BOARD OF COMMISSIONERS
AGENDA ITEM SUMMARY

DATE: APRIL 8, 2025

ITEM: ORDINANCE NO. 1115- ELECTION DATE CHANGES

1. **PLACED ON AGENDA BY:**
   Kenneth Ayers Jr, Commissioner
   &
   Kevin Obos, City Attorney

2. **AGENDA:**
   PRESENTATION ☐
   PUBLIC HEARING ☒
   OLD BUSINESS ☐
   REGULAR ☐

3. **IS THIS ITEM BUDGETED (IF APPLICABLE)?:** **YES** ☐ **NO** ☐

   N/A

4. **BACKGROUND:** (WHY, WHAT, WHO, WHERE, WHEN, HOW, & IDENTIFY ALL ATTACHMENTS)

   This is the final reading of Ordinance No. 1115, which moves City Elections to November each even-numbered year to coincide with Federal, State, and County Elections.

   ATTACHMENTS:
   - Ordinance No. 1115
   - Citizen Emails

5. **REQUESTED MOTION/ACTION:**

   Approval of the final reading of Ordinance No. 1115 upon roll-call vote.

ORDINANCE NO. 1115

AN ORDINANCE OF THE CITY OF CALLAWAY, FLORIDA, AMENDING SECTION 4.02 OF THE CITY'S CHARTER RELATED TO THE CONDUCT OF MUNICIPAL ELECTIONS; REPEALING ALL ORDINANCES OR PARTS OF ORDINANCES IN CONFLICT; PROVIDING FOR SEVERABILITY; SCRIVENER'S ERRORS; LIBERAL INTERPRETATION; MODIFICATIONS; CODIFICATION; EFFECT ON EXISTING TERMS; AND PROVIDING FOR AN EFFECTIVE DATE.

NOW THEREFORE, BE IT ENACTED BY THE CITY OF CALLAWAY, FLORIDA:

SECTION 1. From and after the effective date of this ordinance, Section 4.02 of the City Charter of Callaway, Florida is amended to read as follows (new text **bold and underlined,** deleted text ~~struck through~~):

Section 4.02. Conduct generally.

A. Except as otherwise specifically provided by this Charter, all elections held by the City shall be conducted in accordance with all applicable provisions of the Florida Election Code.

B. Regular elections for the offices of Mayor and City Commissioner shall be held on ~~the first Tuesday after the third Monday in April. The elections will be held on the same Tuesday of every even-numbered year~~ **the Tuesday next after the first Monday in November of each even-numbered year to coincide with federal, state, and county elections**. Each candidate for City Commissioner shall be elected for the ward in which they reside. Each candidate for Mayor shall be elected city-wide. The electors shall be entitled to vote for one candidate for the office of Commissioner from each ward and for one candidate for Mayor. The candidate receiving the highest number of the votes cast for that particular office shall be elected.

SECTION 2. EFFECT ON EXISTING TERMS. In accordance with Section 2.02 of the City Charter, the terms of all members of the City Commission affected by this Ordinance shall be extended until each Commissioner's successor is duly elected.

SECTION 3. CONFLICT WITH OTHER ORDINANCES OR CODES. All Ordinances or parts of Ordinances of the Code of Ordinances of Callaway, Florida, in conflict with the provisions of this Ordinance are hereby repealed to the extent of such conflict.

SECTION 4. SEVERABILITY. If any provision of this Ordinance is held to be illegal, invalid, or unconstitutional by a court of competent jurisdiction, the other provisions of this ordinance shall remain in full force and effect.

SECTION 5. SCRIVENER'S ERRORS. It is the intention of the City, and it is hereby provided that the provisions of this ordinance shall become and be made a part of the Code of Ordinances of Callaway, Florida, and to that end, the sections of this ordinance may be renumbered or re-lettered and the word "ordinance" may be changed to "section" or "article" or other appropriate designation. Additionally, corrections of typographical errors which do not affect the intent of this Ordinance may be authorized by the City Attorney without public hearing, by filing a corrected or recodified copy with the City Clerk.

SECTION 6. ORDINANCE TO BE LIBERALLY CONSTRUED. This Ordinance shall be liberally construed in order to effectively carry out the purposes hereof which are deemed not to adversely affect public health, safety, or welfare.

SECTION 7. MODIFICATIONS. It is the intent of the City that the provisions of this Ordinance may be modified as a result of considerations that may arise during a public hearing. Such modifications shall be incorporated into the final version of the Ordinance adopted by the City.

SECTION 8. CODIFICATION. The appropriate officers and agents of the City are authorized and directed to codify, include and publish in electronic format the provisions of this Ordinance within the Callaway Code of Ordinances, and unless a contrary ordinance is adopted within ninety (90) days following such publication, the codification of this Ordinance shall become the final and official record of the matters herein ordained. Section numbers may be assigned and changed whenever necessary or convenient.

SECTION 9. EFFECTIVE DATE. This Ordinance shall take effect immediately upon passage.

PASSED, APPROVED AND ADOPTED at the regular meeting of the City Commission of the City of Callaway, Florida, this 8th day of April, 2025.

CITY OF CALLAWAY, FLORIDA

By: ____________________________
Pamn Henderson, Mayor

ATTEST: ____________________________
Ashley Robyck, City Clerk

PASSED ON FIRST READING: MARCH 25, 2025
NOTICE PUBLISHED ON: MARCH 28, 2025
PASSED ON SECOND READING: APRIL 8, 2025

APPROVED AS TO FORM AND LEGAL SUFFICIENCY FOR THE CITY OF CALLAWAY ONLY:

____
Kevin Obos, City Attorney

VOTE OF COMMISSION:

Ayers	____
Davis	____
Griggs	____
Henderson	____
Pelletier	____

From: marganddan@gmail.com <marganddan@gmail.com>
Sent: Saturday, March 8, 2025 11:54:41 AM
To: Bob Pelletier <commissionerpelletier@cityofcallaway.com>
Subject: Yes to moving elections to November

You don't often get email from marganddan@gmail.com. Learn why this is important

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and kno
safe.

Mr. Pelletier,

Danny Morgan and I, Margaret Morgan, saw in the Mayor's Corner of the monthly Callaway Connection that the commissioners are
for changing the elections. We are in agreement with moving the elections to November. Thank you.

Reply Forward

From: bayoupt@aol.com <bayoupt@aol.com>
Sent: Saturday, March 8, 2025 10:17:09 AM
To: Bob Pelletier <commissionerpelletier@cityofcallaway.com>
Subject: April to November City E;lections

I am in favor of moving city elections to November for saving money (+ $10000).

I realize there are drawbacks to any decision to consolidate or not, but believe it is worth testing to move from empirical results for future fact-based considerations.

John Bradly

Reply Forward

Outlook

Election date

From Jeff Tolodxi <southernpolock@gmail.com>
Date Wed 2/5/2025 2:12 PM
To Ashley Robyck <ARobyck@cityofcallaway.com>

You don't often get email from southernpolock@gmail.com. Learn why this is important

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Please move City of Callaway elections to November.
Thanks
Jeff Tolodxi
Callaway resident

Outlook

Elections

From Thomas Tittle <ttittle83@gmail.com>
Date Wed 2/5/2025 10:36 PM
To Ashley Robyck <ARobyck@cityofcallaway.com>

You don't often get email from ttittle83@gmail.com. Learn why this is important

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Move city elections to November

Outlook

Voting yes for November

From Comcast <donhennings@comcast.net>
Date Wed 2/5/2025 7:33 PM
To Ashley Robyck <ARobyck@cityofcallaway.com>

Sent from my iPhone

Outlook

Voting

From Tiffanie Crabtree <tiffcrabtree@yahoo.com>
Date Wed 2/5/2025 7:20 PM
To Ashley Robyck <ARobyck@cityofcallaway.com>

You don't often get email from tiffcrabtree@yahoo.com. Learn why this is important

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I would like to offer my opinion on moving elections from April to Nov. I'm for moving it, as it would be more convenient for people to only have to go to the polls once and not again and again.
Thank you,
Tiffanie Crabtree

Yahoo Mail - Email Simplified

Outlook

Voting schedule-Opinion

From Pamela Turnbull <turnbull.pamela@yahoo.com>
Date Thu 2/6/2025 8:32 AM
To Ashley Robyck <ARobyck@cityofcallaway.com>

You don't often get email from turnbull.pamela@yahoo.com. Learn why this is important

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good afternoon,
I'm all for November.
Many thanks,
Pamela Turnbull

Sent from Yahoo Mail on Android

Outlook

Election date

From angelwings2000@gmail.com <angelwings2000@gmail.com>
Date Thu 2/6/2025 11:35 AM
To Ashley Robyck <ARobyck@cityofcallaway.com>; Jay Mitchell <JMitchell@cityofcallaway.com>

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good morning!
I would like to voice my opinion for moving the elections to November. According to what I heard from watching the live feed and reading Bob's very helpful post....the City would save $6100-$8100. That's a nice chunk of change that might would help pave Sims Avenue! 😊
Thank you for giving the citizens the opportunity to give our opinions! us
Thank you,
Pam McCusker
271 Sims Avenue

Sent from my iPhone

Outlook

Election timeframe

From Teddy Conte <teddyconte@gmail.com>
Date Thu 2/6/2025 12:01 PM
To Ashley Robyck <ARobyck@cityofcallaway.com>; Jay Mitchell <JMitchell@cityofcallaway.com>

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Ashley and Jay,

My preference would be to have all elections in November.

Thanks

Teddy Conte
6726 Pridgen St, Callaway, FL 32404

From: Gipsee Girl <gipseegirl@hotmail.com>
Sent: Thursday, March 6, 2025 10:02:20 PM
To: Bob Pelletier <commissionerpelletier@cityofcallaway.com>
Subject: Elections

You don't often get email from gipseegirl@hotmail.com Learn why this is important

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sen
the content is safe.

In response to the Mayor's Corner in the Callaway Connection Newsletter:

I vote YES for moving city elections from April to November. Great idea and you have my suppor

Sincerely,
Kyle L. Rigney
7426 Chipewa St.
32404

Reply Forward

From: Thomas Tittle <ttittle83@gmail.com>
Sent: Sunday, March 2, 2025 7:22:44 AM
To: Bob Pelletier <commissionerpelletier@cityofcallaway.com>
Subject: City Elections

You don't often get email from ttittle83@gmail.com. Learn why this is important

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sen
the content is safe.

Move to November

Tomas Tittle

Reply Forward

From: Fred Young <fredryoung@gmail.com>
Sent: Saturday, February 8, 2025 9:34:25 AM
To: Ashley Robyck <ARobyck@cityofcallaway.com>
Cc: Bob Pelletier <commissionerpelletier@cityofcallaway.com>
Subject: City elections

[Some people who received this message don't often get email from fredryoung@gmail.com. Learn why this is important at https://aka.ms/LearnAboutSenderIdentification]

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Keep Callaway city elections in Callaway. It's more important to keep Callaway citizens focused on their city's elections than merge them with Federal, State and County issues on a ballot.
Since many military personnel live in Callaway, The Supervisor of Elections Office needs to purge their files or set something up with a reporting system for TAFB when military personnel leave Bay County to reduce the upcoming mailing costs. There may be 200 new registered voters since Nov. 2024, but how many have left the area since then and the elections office has not been notified? You don't want to incur a cost for mailing ballots to people/households where they are not eligible to vote in Bay County. You will also increase the opportunity for individuals to commit election fraud if the voter rolls are not cleaned up.

Forward

Agenda Item # 3

CITY OF CALLAWAY
BOARD OF COMMISSIONERS
AGENDA ITEM SUMMARY

DATE: APRIL 8, 2025

ITEM: **ORDINANCE NO. 1116** – ANNEXATION – 760 N. FOX AVENUE (2ND READING)

1. PLACED ON AGENDA BY:

Eddie Cook, City Manager

And

Bill Frye, Director of Public Works/Planning

2. AGENDA:

- PRESENTATION ☐
- PUBLIC HEARING ☒
- OLD BUSINESS ☐
- REGULAR ☐

3. IS THIS ITEM BUDGETED (IF APPLICABLE)?: YES ☐ NO ☐

N/A

4. BACKGROUND: **(WHY, WHAT, WHO, WHERE, WHEN, HOW, & IDENTIFY ALL ATTACHMENTS)**

Insite Land Development FG1, Inc. has submitted to the City of Callaway Petition for Voluntary Annexation of the property located at 760 N. Fox Avenue, Parcel ID# 06006-030-000. The property is approximately 8.47 acres.

With the passing of Ordinance #1089, Interlocal Service Boundary Agreement with Bay County, the creating of an enclave is no longer an issue.

Planning Staff has analyzed the proposed annexation and finds that all the information given is true and accurate to the best of its knowledge.

The Planning Board met on March 18, 2025, and did recommend approval of the annexation.

ATTACHMENT:

- Ordinance No. 1116
- Petition for Voluntary Annexation
- Vicinity Map
- Deed

5. **REQUESTED MOTION/ACTION:** Approval of the final reading of Ordinance No. 1116 for Voluntary Annexation upon roll-call vote.

ORDINANCE NO. 1116

AN ORDINANCE ANNEXING THE FOLLOWING UNINCORPORATED AREA OF BAY COUNTY, WHICH IS CONTIGUOUS TO THE CITY OF CALLAWAY, FLORIDA UPON PETITION OF THE OWNER OF SAID PROPERTY: PROPERTY CONTAINING APPROXIMATELY 8.47 ACRES AND LOCATED AT 760 NORTH FOX AVENUE, PROPERTY ID 06006-030-000, AS MORE PARTICULARLY DESCRIBED IN THE ORDINANCE; REDEFINING THE BOUNDARY LINES OF THE CITY; PROVIDING FOR REPEAL OF ORDINANCES IN CONFLICT HEREWITH; PROVIDING FOR SEVERABILITY; AND PROVIDING THAT THIS ORDINANCE SHALL TAKE EFFECT IMMEDIATELY UPON PASSAGE.

WHEREAS, Insite Land Development FGI, Inc., owners of real property in an unincorporated area of Bay County, which is contiguous to this City, have filed a petition on the 24th day of February, 2025, praying that said real property, being more particularly described below, be annexed to this City, and

WHEREAS, Chapter 171, Florida Statutes provides the exclusive method of municipal annexation in order to ensure sound urban development, accommodation to growth, and the provision of municipal services to those areas, and

WHEREAS, in accordance with Chapter 171, Florida Statutes, the City and Bay County have entered into an Interlocal Service Boundary Agreement (ISBA) to govern annexations, and

WHEREAS, the City Commission has determined that the area to be annexed fully complies with the requirements of the ISBA and State law; and

WHEREAS, the City Commission of this City has determined that the petition bears the signatures of all the owners of the property in the area proposed to be annexed, and

WHEREAS, Notice of Voluntary Annexation for this property has been published on the Bay County Public Notice Website once a week for two (2) consecutive weeks prior to this date.

NOW, THEREFORE, BE IT ENACTED BY THE CITY COMMISSION OF THE CITY OF CALLAWAY, FLORIDA:

SECTION 1. Annexation of Real Property. The real property described herein shall be and is hereby annexed and made part of the City of Callaway, Florida. This real property is described in **"Exhibit A"** and illustrated in the attachment to this Ordinance, and contains 8.47 acres, more or less. The described real property shall be existing within the boundaries of the City and known to be existing within said boundaries from the effective date of this Ordinance.

SECTION 2. City Boundaries Redefined. The boundary lines of the City of Callaway, Florida, are redefined to include therein said tract of land. The revision shall be filed with the Florida Department of State within 30 days of adoption.

SECTION 3. Repealer. All Ordinances or parts of Ordinances in conflict herewith are hereby repealed to the extent of such conflict.

SECTION 4. Severability. Should any section or provision of this Ordinance or any portion hereof, including any paragraph, sentence or work be declared by a court of competent jurisdiction to be invalid, such decision shall not affect the validity of the remainder hereto as a whole, and the invalid portion shall be severed from the remainder of this Ordinance and the remainder of this Ordinance shall continue to be lawful, enforceable and valid.

SECTION 5. Effective Date. This ordinance shall take effect immediately upon passage.

PASSED, APPROVED AND ADOPTED at the regular meeting of the City Commission of the City of Callaway, Florida, this 8th day of April, 2025.

CITY OF CALLAWAY, FLORIDA

By: ____________________________
Pamn Henderson, Mayor

ATTEST: ____________________________
Ashley Robyck, City Clerk

PASSED ON FIRST READING: MARCH 25, 2025
NOTICE PUBLISHED ON: MARCH 28, 2025, APRIL 1, 2025
PASSED ON SECOND READING: APRIL 8, 2025

APPROVED AS TO FORM AND LEGAL SUFFICIENCY FOR THE CITY OF CALLAWAY ONLY:

____
City Attorney

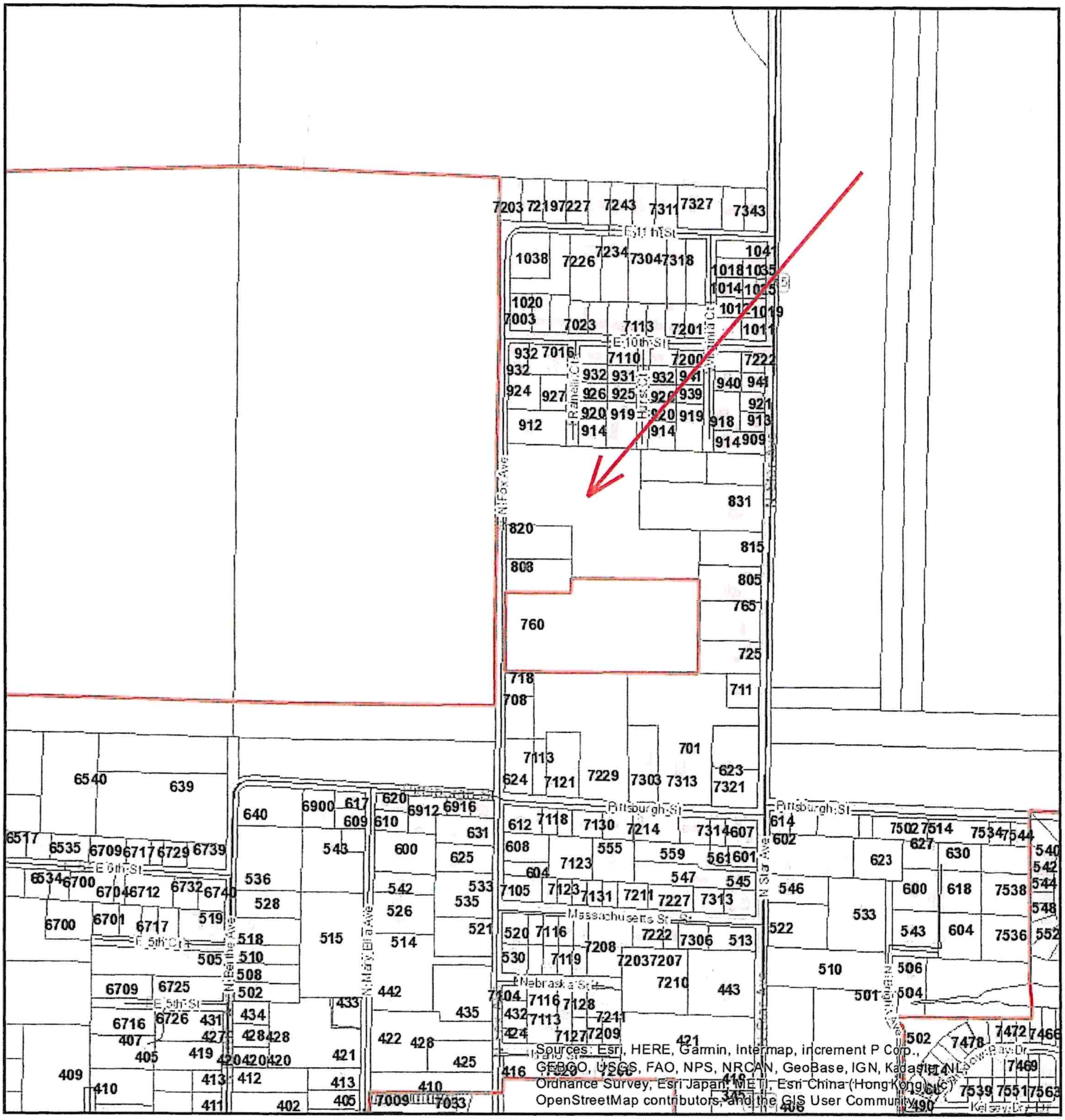
VOTE OF COMMISSION:
Davis ___
Griggs ___
Henderson ___
Pelletier ___
Ayers ___

ATTACHMENT TO ORDINANCE NO. 1116

EXHIBIT A

PARCEL: 06006-030-000

COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 4 SOUTH, RANGE 13 WEST, BAY COUNTY, FLORIDA; RUNNING THENCE SOUTH 88°43'40" EAST 33.00 FEET; TO THE EAST RIGHT OF WAY LINE OF FOX AVENUE; THENCE NORTH 01°06'44" WEST; ALONG SAID RIGHT OF WAY LINE 659.59 FEET TO THE POINT OF BEGINNING; THENCE NORTH 01°06'44" WEST FOR 374.68 FEET; THENCE LEAVING SAID RIGHT OF WAY LINE NORTH 88°53'16" EAST FOR 309.89 FEET; THENCE NORTH 00°42'04" WEST FOR 92.88 FEET; THENCE SOUTH 88° 44'46" EAST FOR 648.47 FEET; THENCE SOUTH 00°23'53" EAST FOR 480.18 FEET TO THE BOUNDARY LINE AGREEMENT RECORDED IN O.R.B. 934, PAGE 1039, BAY COUNTY, FLORIDA; THENCE NORTH 88°44'47" WEST; ALONG SAID LINE AGREEMENT FOR 953.30 FEET TO THE POINT OF BEGINNING.



Fox Glenn, Phase 2

Addresses | Parcels

Roads | Callaway City Limits

Major Road

Minor Road

N
W E
S

maps.baycountyfl.gov

Printed: 10/30/2023

Public Works Department
324 S Berthe Avenue, Callaway, FL 32404
Phone (850) 871-1033
www.cityofcallaway.com

PETITION FOR VOLUNTARY ANNEXATION

Comes now Insite Land Development FL1 Inc., the owner(s) of the real property located in an unincorporated area of Bay County that is contiguous to the City of Callaway in Bay County, Florida, and in petitioning say:

1. Petitioners are the sole owner(s) of the following described real property whose address of the location is: 160 N FOX AVE
2. That said real property lies in an unincorporated area of Bay County which is contiguous to the City of Callaway in Bay County, Florida, and said real property meets the standards of Section 171.042, Florida Statutes.
3. Petitioners desire that said described real property be annexed to the City of Callaway, in Bay County, Florida.

Applicant's phone: 410 - 967 - 4358 C. TATE

Applicant's email: CTATE @ VIDACOMPANIES. COM

Items that must be submitted with application:
Incomplete submittals will not be reviewed

a) 3 copies of the deed to the property.

b) 3 copies of a survey of the property.

c) A check for $200. If the Petition for Annexation is submitted with a Rezoning Application, the fee is $500 for both.

Signature [signature]

Date 2/24/2025

Prepared by and return to:
Keith Carroll
Clear Title & Escrow, LLC
340 West 23rd Street
Suite E
Panama City, FL 32405
(850) 640-1491
File No 2022-705

Parcel Identification No 06006-035-000

[Space Above This Line For Recording Data]

WARRANTY DEED

(STATUTORY FORM – SECTION 689.02, F.S.)

This indenture made the **2nd day of May, 2023** between , whose post office address is **InsiteUSA.net Callaway, LLC, a Florida limited liability company, whose post office address is 4500 Salisbury Road, #530, Jacksonville, Florida 32216**, Grantor, to **Insite Land Development FG1 Inc., a Florida Corporation**, whose post office address is **760 North Fox Avenue, Panama City, FL 32404**, Grantee:

Witnesseth, that said Grantor, for and in consideration of the sum of TEN DOLLARS (U.S.$10.00) and other good and valuable considerations to said Grantor in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said Grantee, and Grantee's heirs and assigns forever, the following described land, situate, lying and being in Bay, Florida, to-wit:

PARCEL A:

COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 4 SOUTH, RANGE 13 WEST, BAY COUNTY, FLORIDA; RUNNING THENCE SOUTH 88°43'40" EAST 33.00 FEET; TO THE EAST RIGHT OF WAY LINE OF FOX AVENUE; THENCE NORTH 01°06'44" WEST; ALONG SAID RIGHT OF WAY LINE 659.59 FEET; THENCE NORTH 01°06'44" WEST FOR 374.68 FEET; THENCE LEAVING SAID RIGHT OF WAY LINE NORTH 88°53'16" EAST FOR 309.89 FEET; THENCE NORTH 00°42'04" WEST FOR 92.88 FEET TO THE POINT OF BEGINNING; THENCE NORTH 00°42'04" WEST FOR 237.34 FEET THENCE SOUTH 88°52'10" WEST FOR 309.89 FEET; THENCE NORTH 01°14'55" WEST FOR 367.50 FEET; THENCE SOUTH 89°57'02" EAST FOR 637.57 FEET; THENCE SOUTH 00°28'31" EAST FOR 412.82 FEET; THENCE SOUTH 88°24'43" EAST FOR 326.87 FEET; THENCE SOUTH 00°23'53" EAST FOR 190.395 FEET; THENCE NORTH 88°44'46" WEST FOR 648.47 FEET TO THE POINT OF BEGINNING.

PARCEL B:

COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 4 SOUTH, RANGE 13 WEST, BAY COUNTY, FLORIDA; RUNNING THENCE SOUTH 88°43'40" EAST 33.00 FEET; TO THE EAST RIGHT OF WAY LINE OF FOX AVENUE; THENCE NORTH 01°06'44" WEST; ALONG SAID RIGHT OF WAY LINE 659.59 FEET TO THE POINT OF BEGINNING; THENCE NORTH 01°06'44" WEST FOR 374.68 FEET; THENCE LEAVING SAID RIGHT OF WAY LINE NORTH 88°53'16" EAST FOR 309.89 FEET; THENCE NORTH 00°42'04" WEST FOR 92.88 FEET; THENCE SOUTH 88°44'46" EAST FOR 648.47 FEET; THENCE SOUTH 00°23'53" EAST FOR 480.18 FEET TO THE BOUNDARY LINE AGREEMENT RECORDED IN O.R.B. 934, PAGE 1039, BAY COUNTY, FLORIDA; THENCE NORTH 88°44'47" WEST; ALONG SAID LINE AGREEMENT FOR 953.30 FEET TO THE POINT OF BEGINNING.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

Subject to taxes for 2023 and subsequent years, not yet due and payable; covenants, restrictions, easements, reservations, and limitations of record, if any.

TO HAVE AND TO HOLD the same in fee simple forever.

And Grantor hereby covenant with the Grantee that the Grantor is lawfully seized of said land in fee simple, that Grantor have good right and lawful authority to sell and convey said land and that the Grantor hereby fully warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever.

In Witness Whereof, Grantor have hereunto set Grantor's hand and seal the day and year first above written.

Signed, sealed, and delivered in our presence:

WITNESS
PRINT NAME:

WITNESS
PRINT NAME:

InsiteUSA.net Callaway LLC, a Florida limited liability company

By:
Scott Bolo, Managing Member

STATE OF FLORIDA
COUNTY OF BAY

The foregoing instrument was acknowledged before me by means of ( ) physical presence or ( ) online notarization this ~~2nd~~ 3rd day of May, 2023, by Scott Bolo, Managing Member for InsiteUSA.net Callaway, LLC, a Florida limited liability company.

Signature of Notary Public
Print, Type/Stamp Name of Notary

ANTHONY A PRINCE JR
Notary Public - State of Florida
Commission # HH 814951
My Comm. Expires Aug 8, 2024
Bonded through National Notary Assn.

Personally Known:________ OR Produced Identification: ✓
Type of Identification
Produced: FL DL

Agenda Item # 4

CITY OF CALLAWAY
BOARD OF COMMISSIONERS
AGENDA ITEM SUMMARY

DATE: APRIL 8, 2025

ITEM: ORDINANCE NO. 1117 – SMALL SCALE COMP PLAN AMENDMENT – 760 N. FOX AVE PARCEL ID 06006-030-000. *(FINAL READING)*

1. PLACED ON AGENDA BY:

Eddie Cook, City Manager

And

Bill Frye, Planning/Public Works Director

2. AGENDA:

PRESENTATION ☐
PUBLIC HEARING ☒
OLD BUSINESS ☐
REGULAR ☐

3. IS THIS ITEM BUDGETED (IF APPLICABLE)?: YES ☐ NO ☐

N/A

4. BACKGROUND: (WHY, WHAT, WHO, WHERE, WHEN, HOW, & IDENTIFY ALL ATTACHMENTS)

The request is for a Small-Scale Comprehensive Plan Amendment to change the Callaway Future Land Use Map. The property currently has a Future Land Use Designation of Bay County residential. The applicant, Scott Bolo, P.E. of Insite Land Development, is requesting that the City of Callaway amend the Future Land Use Map to provide the property with a "High Density Residential" designation.

The subject property is approximately 8.47 acres.

The Planning Department has reviewed the proposed SSCPA for consistency with the Callaway Comprehensive Plan and has performed a capacity analysis of future facilities and services. The proposed plan amendment was found to be consistent with the pertinent elements of the Comprehensive Plan.

The Planning Board met on February 4, 2025, and recommended that the City Commission approve the SSCPA.

ATTACHMENTS:

- Ordinance No. 1117
- Application for SSCPA
- Future Land Use Map Area

5. **REQUESTED MOTION/ACTION:** Approval of the Final reading of Ordinance No. 1117 upon roll-call vote.

ORDINANCE NO. 1117

AN ORDINANCE AMENDING THE COMPREHENSIVE PLAN OF THE CITY OF CALLAWAY, ACTING UPON THE APPLICATION OF INSITE LAND DEVELOPMENT FGI INC, DESIGNATING FOR HIGH DENSITY RESIDENTIAL FUTURE LAND USE A CERTAIN PARCEL OF LAND LYING WITHIN THE CITY OF CALLAWAY, FLORIDA, CONSISTING OF APPROXIMATELY 8.47 MORE OR LESS ACRES; SAID PARCEL IS LOCATED AT 760 NORTH FOX AVE, CALLAWAY, FLORIDA, PARCEL ID 06006-030-000, AS MORE PARTICULARLY DESCRIBED IN THE BODY OF THE ORDINANCE; AMENDING THE CITY'S FUTURE LAND USE MAP FOR HIGH DENSITY RESIDENTIAL DESIGNATION FOR THE PARCEL; REPEALING ORDINANCES OR PARTS OF ORDINANCE IN CONFLICT HEREWITH; AND PROVIDING THAT THIS ORDINANCE SHALL TAKE EFFECT AS PROVIDED BY LAW.

WHEREAS, the Callaway City Commission approved Ordinance No. 664, known as "The City of Callaway Comprehensive Growth Development Plan"; and

WHEREAS, the City Commission desires to amend the Future Land Use Map ("FLUM") contained within the City of Callaway Comprehensive Growth Development Plan to change the future land use designation for a certain parcel of land within the City; and

WHEREAS, the Insite Land Development FGI Inc (the "Applicant"), submitted an application requesting an amendment to the Comprehensive Plan designating a certain parcel as "High Density Residential"; and

WHEREAS, the Callaway Planning Board reviewed the proposed amendment, conducted a public hearing pursuant to Section 163.3174, Florida Statutes, on March 11, 2025, and recommended approval; and

WHEREAS, the Applicant and the City have agreed that the property should be designated "High Density Residential"; and

WHEREAS, the City Commission conducted a public hearing and two separate readings of the Applicant's request; and

WHEREAS, on April 8, 2025, the City Commission conducted a properly noticed adoption hearing as required by Sections 163.3184 and 163.3187, Florida Statutes, and adopted this Ordinance in the course of that hearing; and

WHEREAS, the subject property involves a use of fifty (50) acres or less and the subject parcel otherwise qualifies for a small scale amendment pursuant to Section 163.3187(1), Florida Statutes; and

WHEREAS, all conditions required for the enactment of this Ordinance to amend the City of Callaway Comprehensive Growth Development Plan to make respective FLUM designation for the subject parcel have been met;

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COMMISSION OF THE OF THE CITY OF CALLAWAY, FLORIDA AS FOLLOWS:

SECTION 1. The following described parcel of real property situated within the municipal limits of the City of Callaway, Florida, is designated for High Density Residential future land use under the City's Comprehensive Plan, to wit,

EXHIBIT "A"

and the City's Future Land Use Map is amended accordingly.

SECTION 2. SEVERABILITY. If any section, subsection, sentence, clause, phrase or portion of this Ordinance, or application hereof, is for any reason held invalid or unconstitutional by any court of competent jurisdiction, such portion or application shall be deemed a separate, distinct, and independent provision and such holding shall not affect the validity of the remaining portions thereof.

SECTION 3. CONFLICTS AND REPEALER. All ordinances or parts of ordinances in conflict herewith are repealed to the extent of such conflict.

SECTION 4. EFFECTIVE DATE. The Ordinance shall take effect as provided by law.

PASSED, APPROVED AND ADOPTED at the regular meeting of the City Commission of the City of Callaway, Florida, this 8th day of April, 2025.

CITY OF CALLAWAY, FLORIDA

By: ____________________________
Pamn Henderson, Mayor

ATTEST: ____________________________
Ashley Robyck, City Clerk

PASSED ON FIRST READING: MARCH 25, 2025
NOTICE PUBLISHED ON: MARCH 28, 2025
PASSED ON SECOND READING: APRIL 8, 2025

APPROVED AS TO FORM AND LEGAL SUFFICIENCY FOR THE CITY OF CALLAWAY ONLY:

____
City Attorney

VOTE OF COMMISSION:

Davis	____
Ayers	____
Griggs	____
Henderson	____
Pelletier	____

EXHIBIT A

PARCEL: 06006-030-000

COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 4 SOUTH, RANGE 13 WEST, BAY COUNTY, FLORIDA; RUNNING THENCE SOUTH 88°43'40" EAST 33.00 FEET; TO THE EAST RIGHT OF WAY LINE OF FOX AVENUE; THENCE NORTH 01°06'44" WEST; ALONG SAID RIGHT OF WAY LINE 659.59 FEET TO THE POINT OF BEGINNING; THENCE NORTH 01°06'44" WEST FOR 374.68 FEET; THENCE LEAVING SAID RIGHT OF WAY LINE NORTH 88°53'16" EAST FOR 309.89 FEET; THENCE NORTH 00°42'04" WEST FOR 92.88 FEET; THENCE SOUTH 88° 44'46" EAST FOR 648.47 FEET; THENCE SOUTH 00°23'53" EAST FOR 480.18 FEET TO THE BOUNDARY LINE AGREEMENT RECORDED IN O.R.B. 934, PAGE 1039, BAY COUNTY, FLORIDA; THENCE NORTH 88°44'47" WEST; ALONG SAID LINE AGREEMENT FOR 953.30 FEET TO THE POINT OF BEGINNING.

Planning Department
324 S Berthe Avenue, Callaway, FL 32404
Phone (850) 871-1033
www.callaway.com

SMALL SCALE COMPREHENSIVE PLAN AMENDMENT APPLICATION

Application fee: $1,100
(Plus, hourly attorney and engineering fees reimbursed as billed)

NOTE: The subject property must be under 50 acres in size to qualify as a Small-Scale Plan Amendment.

A. APPLICANT INFORMATION

1. Owner's name: Insite Land Development FG1 Inc.
2. Mailing address: 7901 4th Street #300 St Pete, FL 33702
3. Phone: 9045312880 Fax: ____________ Email: office@insiteusa.net
4. Authorized agent name: SCOTT BOLO PE
5. Mailing address: 130 CORRIDOR DR # 574
6. Phone: 8506405959 Fax: ____________ Email: SCOTTB@C-EPC.NET

If the applicant does not own the property, give name, address, and telephone number of owner. (Must attach a notarized statement of consent from the owner) Attach a legal description including a survey if available. Attach a copy of the deed or other instrument documenting legal interest.

B. REQUESTED AMENDMENT

change designation to PD consistent with the plans shown in the included sections

C. PROPERTY INFORMATION

1. Address of site for which amendment is requested: 760 N FOX AVE.
2. Tax ID: 06006-030-000
3. Acreage of property: 8.41 Parcel B
4. Existing Tax Classification: Vacant
5. Proposed Tax Classification: Residential

D. SITE INFORMATION

The following information must be provided along with this application:

1. The most recent aerial photograph available from the Property Appraiser's Office. The information required by 2. (a) Through (g) may be shown on the aerial photo in lieu of the required site plan.

2. A site plan or drawing, drawn to a scale deemed acceptable by the Planning Director, which describes or shows the following:

   a) Location in relation to surrounding physical features such as streets, railroads, water bodies, etc. Names of all adjacent streets and other physical features must be shown.

   b) North direction arrow.

   c) Township, Range and Section

   d) Existing designated use of the site and all adjacent properties, as shown on the Land Use Map.

   e) Dimensions of the site (length, width, etc.) in linear feet.

   f) Size of the site in square feet or acres.

   g) The type of development proposed for the site; the general location of such development of the site, and the size (square feet) of the proposed development.

E. JUSTIFICATION

Explain the circumstances that give rise to the need for the amendment, including an explanation of why a similar piece of property already designated for the requested use would not be suitable.

The parcel is urban infill and the PD is not represented in available land parcels.

This type of housing meets the needs for work force housing in short supply and very much needed by community

F. FACILITY CAPACITY ANALYSIS

Applicant must provide information as to how the site will have access to potable water, sewage disposal, roads, and storm water control.

1. **Transportation** – Comprehensive Plan Amendment Traffic Impact Analysis Guidelines are attached to this application (Please include a transportation impact analysis with application)

2. **Potable Water Source -**
   Private water wells:

   Private community system provider:

   Public water system provider: City of Calloway, FL

3. **Sewage Disposal Source -**
   Private septic tanks:

   Private sewage system provider:

   Public sewage system provider: City of Calloway, FL

4. Storm water control

Describe how the storm water will be controlled and treated:

The Site has ponds sized to manage storm events The site is located on a primary drainage ditch and is well - drained to local creek

Attach additional pages if necessary.

G. CERTIFICATION AND AUTHORIZATION

By my signature hereto, I do hereby certify that the information contained in this application is true and correct and understand that deliberate misrepresentation of such information will be grounds for denial or reversal of this application and/or revocation of any approval based upon this application.

I do hereby authorize the City of Callaway staff to enter upon my property at any reasonable time for purposes of site inspection.

I do hereby authorize the placement of a public notice sign on my property at locations to be determined by City staff.

Scott Bolo

Applicant's name (please print)

Applicant's signature Member/Manager

InSite Land Development FL 1 Inc.

Company name

STATE OF FLORIDA
COUNTY OF BAY

Sworn to and subscribed before me this 24 day of 02 2025, by Scott Bolo, who is personally known to me or who has produced ________ as identification and who did/did not take an oath.

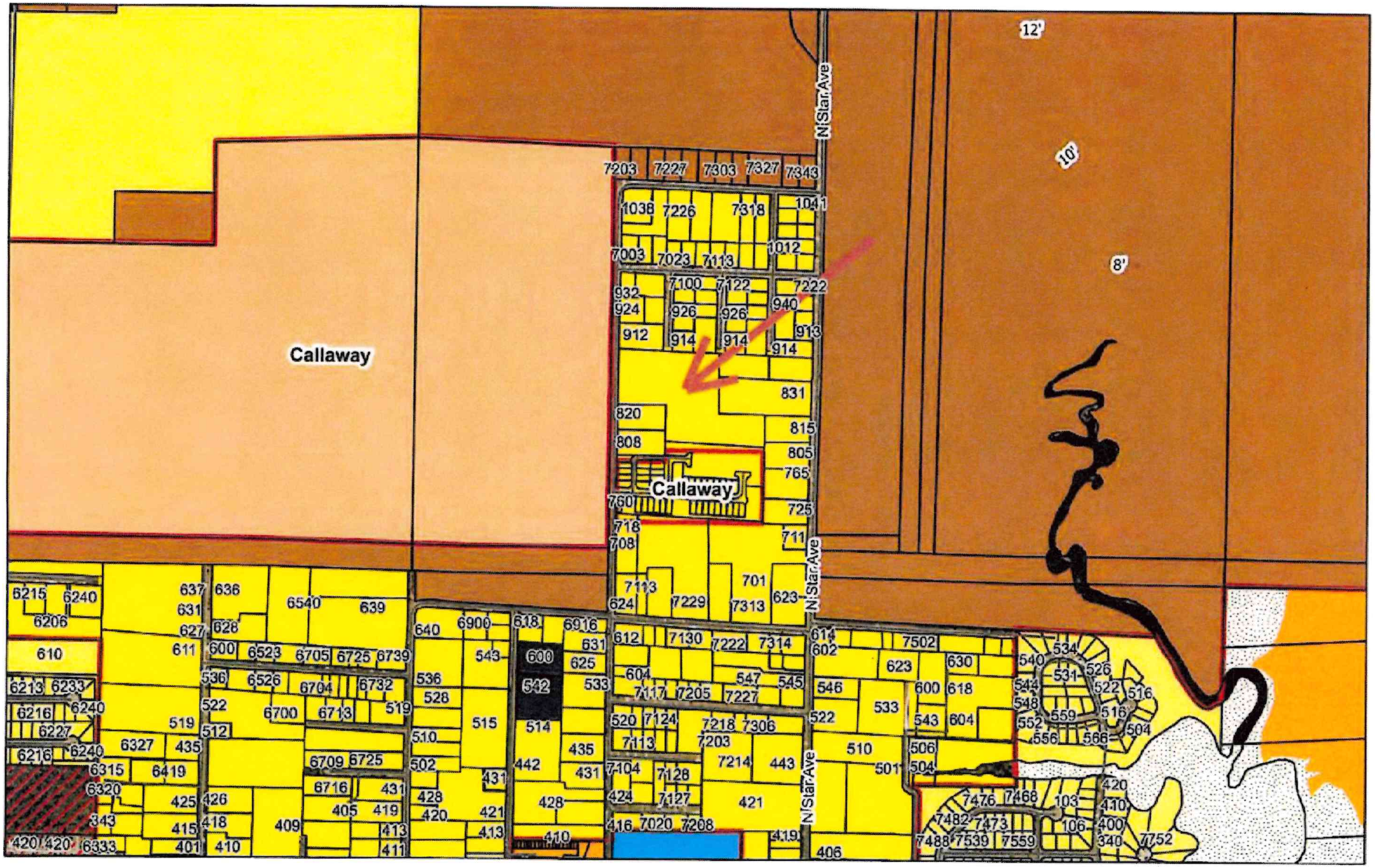
NOTARY PUBLIC

PRINT NAME: Kaelyne F. Burke

MY COMMISSION EXPIRES 11-22-28

KAELYNE FORESTT BURKE
Notary Public - State of Florida
Commission # HH 598096
My Comm. Expires Nov 22, 2028
Bonded through National Notary Assn.

FLU Map



3/14/2025, 8:31:43 AM

Parcels

Callaway City Limits

Future Land Use

AGT Agriculture Timberland

P/I Public/Institutional

RES Residential

High Density Residential

Low Density Residential

Public Buildings & Facilities

Commercial

Conservation

Undesignated

Undesignated

Base Flood Elevation (BFE) Lines

1:12,269

0 0.07 0.15 0.3 mi

0 0.13 0.25 0.5 km

Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community

Agenda Item #5

CITY OF CALLAWAY
BOARD OF COMMISSIONERS
AGENDA ITEM SUMMARY

DATE: APRIL 8, 2025

ITEM: **ORDINANCE NO. 1118** – REZONING OF 760 N. FOX AVE, PARCEL ID 06006-030-000 *(FINAL READING)*

1. PLACED ON AGENDA BY:

EDDIE COOK, CITY MANAGER

&

BILL FRYE, PLANNING/PUBLIC WORKS DIRECTOR

2. AGENDA:

- PRESENTATION ☐
- PUBLIC HEARING ☒
- OLD BUSINESS ☐
- REGULAR ☐

3. IS THIS ITEM BUDGETED (IF APPLICABLE)? YES ☐ NO ☐

N/A

4. BACKGROUND: (WHY, WHAT, WHO, WHERE, WHEN, HOW, & IDENTIFY ALL ATTACHMENTS)

Scott Bolo, P.E. for Insite Land Development, has submitted to the City of Callaway a Rezoning Application for property located at 760 North Fox Ave, Parcel ID 06006-030-000. The property is approximately 8.47 acres.

Planning staff has analyzed the proposed rezoning and finds that all of the information given is true and accurate to the best of its knowledge.

The Planning Board met on March 18, 2025 and recommended that the City Commission approve the rezoning.

ATTACHMENTS:

- Ordinance No. 1118
- Application for Rezoning
- Zoning Map
- Deed

REQUESTED MOTION/ACTION: Approval of the final reading of Ordinance No. 1118 for Rezoning, upon roll-call vote.

ORDINANCE NO. 1118

AN ORDINANCE REZONING FROM BAY COUNTY R-2 DUPLEX/ MANUFACTURED HOUSING TO PLANNED DEVELOPMENT A CERTAIN PARCEL OF LAND LYING WITHIN THE CITY OF CALLAWAY, FLORIDA, CONSISTING OF APPROXIMATELY 8.47 MORE OR LESS ACRES; SAID PARCEL IS LOCATED AT 760 NORTH FOX AVENUE, CALLAWAY, FLORIDA, PARCEL ID 06006-030-000; ALL AS MORE PARTICULARLY DESCRIBED IN THE BODY OF THE ORDINANCE; REPEALING ALL ORDINANCES OR PARTS OF ORDINANCES IN CONFLICT HEREWITH; AND PROVIDING THAT THIS ORDINANCE SHALL TAKE EFFECT IMMEDIATELY UPON ITS PASSAGE.

WHEREAS, Insite Land Development, the owner of the real property designated herein, has initiated this ordinance by filing a petition with the City praying that said real property, being more particularly described below, be rezoned from Bay County R-2, Duplex/Manufactured Housing to Planned Development as shown below; and

WHEREAS, this ordinance changes only the zoning map designation of the real property described herein; and

WHEREAS, the City of Callaway Planning Board reviewed the proposed zoning change, conducted a public hearing on March 18, 2025, and recommended approval; and

WHEREAS, based upon competent substantial evidence adduced in a properly advertised public hearing conducted on April 8, 2025, the City found the requested change to be consistent with the currently applicable Comprehensive Growth Development Plan and to reasonably accomplish a legitimate public purpose.

NOW, THEREFORE, BE IT ENACTED BY THE CITY COMMISSION OF THE CITY OF CALLAWAY, FLORIDA:

SECTION l. The following described parcel of real property situated within the municipal limits of the City of Callaway, Florida, is rezoned Bay County R-2 Duplex/ Manufactured Housing to Planned Development to wit,

COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 4 SOUTH, RANGE 13 WEST, BAY COUNTY, FLORIDA; RUNNING THENCE SOUTH 88°43'40" EAST 33.00 FEET; TO THE EAST RIGHT OF WAY LINE OF FOX AVENUE; THENCE NORTH 01°06'44" WEST; ALONG SAID RIGHT OF WAY LINE 659.59 FEET TO THE POINT OF BEGINNING; THENCE NORTH 01°06'44" WEST FOR 374.68 FEET; THENCE LEAVING SAID RIGHT OF WAY LINE NORTH 88°53'16" EAST FOR 309.89 FEET; THENCE NORTH 00°42'04" WEST FOR 92.88 FEET; THENCE SOUTH 88° 44'46" EAST FOR 648.47 FEET; THENCE SOUTH 00°23'53" EAST FOR 480.18 FEET TO THE BOUNDARY LINE AGREEMENT RECORDED IN O.R.B. 934, PAGE 1039, BAY COUNTY, FLORIDA; THENCE NORTH 88°44'47" WEST; ALONG SAID LINE AGREEMENT FOR 953.30 FEET TO THE POINT OF BEGINNING.

and the City's zoning map is amended accordingly.

SECTION 2. All Ordinances or parts of ordinances in conflict herewith are hereby repealed to the extent of such conflict.

PASSED, APPROVED AND ADOPTED at the regular meeting of the City Commission of the City of Callaway, Florida, 8th day of April, 2025.

CITY OF CALLAWAY, FLORIDA

By: ______________________________
Pamn Henderson, Mayor

ATTEST: ____________________________
Ashley Robyck, City Clerk

PASSED ON FIRST READING: MARCH 25, 2025
NOTICE PUBLISHED ON: MARCH 28, 2025
PASSED ON SECOND READING: APRIL 8, 2025

APPROVED AS TO FORM AND LEGAL SUFFICIENCY FOR THE CITY OF CALLAWAY ONLY:

____
City Attorney

VOTE OF COMMISSION:

Ayers	____
Davis	____
Griggs	____
Henderson	____
Pelletier	____

Public Works Department
324 S Berthe Avenue, Callaway, FL 32404
Phone (850) 871-1033
www.cityofcallaway.com

APPLICATION FOR REZONING

1. Applicant(s) name: Insite Land Development FG1 Inc.

   Applicant(s) address: 760 N FOX AVE

   Applicant(s) phone: ____________ Email: ____________

   Date of application: 2/24/2025

2. Rezone from: R-2 to: PD

3. Parcel ID #: 06006-030-000

4. Legal Description of site to be rezoned: See attached

5. Driving directions to site: Go North on SR 22 toward Callaway Elementary School turn Left onto Fox Ave. Continue to 900 Block

6. Name and address of property owner(s) according to most recent ad valorem tax records: (Year 2024) Insite Land Development FG1 Inc.

7. If applicant does not own the property, give name(s), address(s) and telephone number(s) of the owner(s). (Must attach statement of consent form): ____________

8. Property address to be rezoned: 160 N FOX AVE.

(Address must be obtained from County prior to Planning Board Meeting)

9. Present Property Tax Classification: VACANT

10. Proposed Property Tax Classification: RESIDENTIAL

11. Purpose of rezoning: Rezone from R-2 to PD to meet demand for work force housing

12. Additional pertinent information: ____________________

Signature of applicant(s): ____________________ member Date: 2/24/2025

____________________ Date: __________

To be submitted with application:
Incomplete submittals will not be reviewed

a) 3 copies of the deed to the property.

b) 3 copies of a survey of the property.

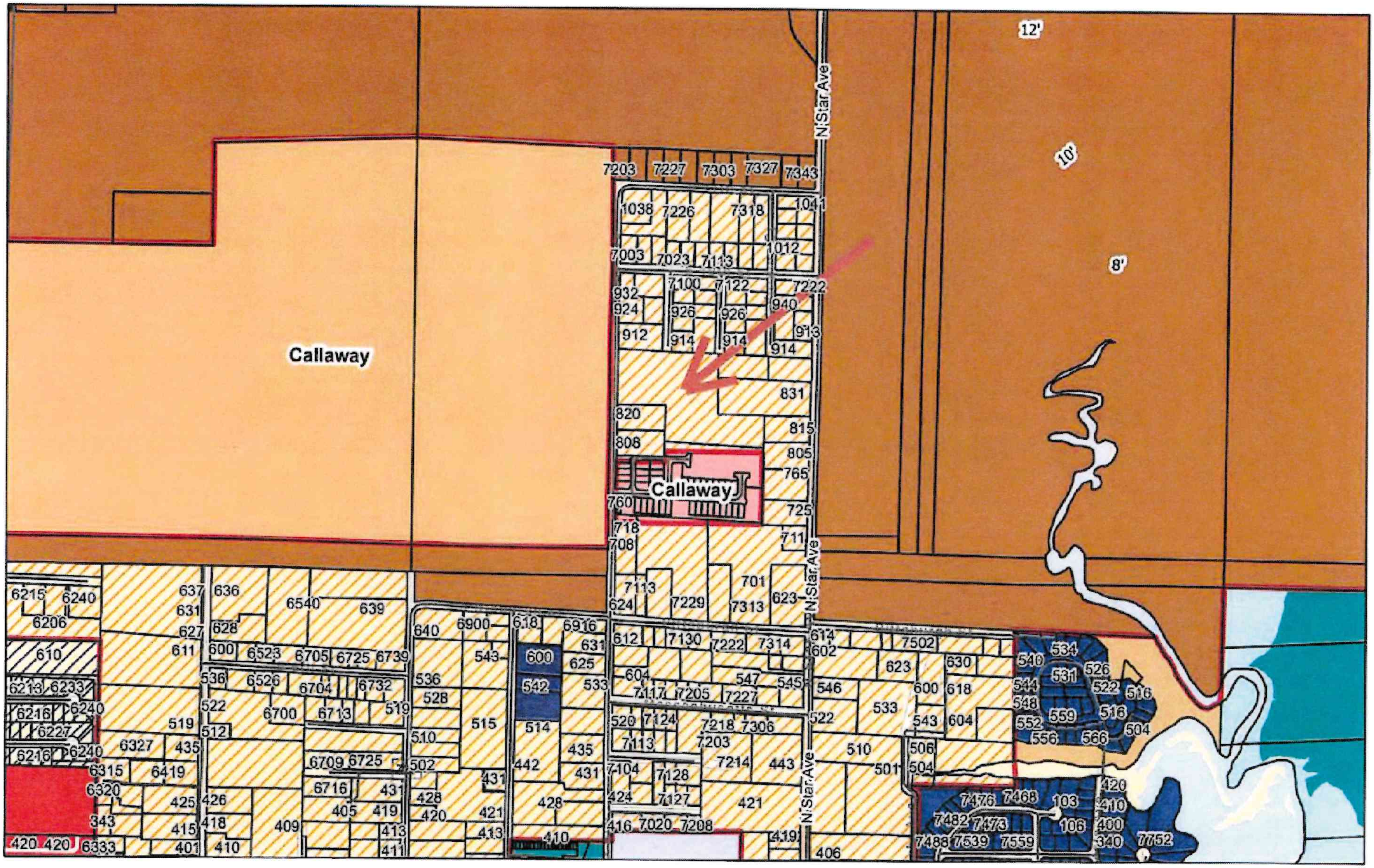
c) A copy of the most recent Ad Valorem tax statement.

d) A check for $300. If the Zoning Application is submitted with a Petition for Annexation, the fee is $500 for both.

(Do Not Write Below This Line)

Planning Board Action Date ______		City Commission Action Date ______	
Restrictions or Special Conditions: ______			
Rezone: From ______		To ______	
Received ______	Fee Paid ______		Reviewed by ______

Zoning Map



3/14/2025, 8:33:15 AM

Parcels

Callaway City Limits

Zoning

R-2 Duplex/Manufactured Housing

AG-2 Agriculture/Timberland

P/I Public/Institutional

Residential R-6

Residential R-6M

Residential R-7

Multi-Family High Density

Planned Development

Commercial

Institutional-Professional

Undesignated

Base Flood Elevation (BFE) Lines

1:12,269

0 0.07 0.15 0.3 mi

0 0.13 0.25 0.5 km

Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community

Prepared by and return to:
Keith Carroll
Clear Title & Escrow, LLC
340 West 23rd Street
Suite F
Panama City, FL 32405
(850) 640-1491
File No 2022-705

Parcel Identification No 06006-035-000

[Space Above This Line For Recording Data]

WARRANTY DEED

(STATUTORY FORM - SECTION 689.02, F.S.)

This indenture made the **2nd day of May, 2023** between , whose post office address is **InsiteUSA.net Callaway, LLC, a Florida limited liability company, whose post office address is 4500 Salisbury Road, #530, Jacksonville, Florida 32216**, Grantor, to **Insite Land Development FG1 Inc., a Florida Corporation**, whose post office address is **760 North Fox Avenue, Panama City, FL 32404**, Grantee:

Witnesseth, that said Grantor, for and in consideration of the sum of TEN DOLLARS (U.S.$10.00) and other good and valuable considerations to said Grantor in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said Grantee, and Grantee's heirs and assigns forever, the following described land, situate, lying and being in Bay, Florida, to-wit:

PARCEL A:

COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 4 SOUTH, RANGE 13 WEST, BAY COUNTY, FLORIDA; RUNNING THENCE SOUTH 88°43'40" EAST 33.00 FEET; TO THE EAST RIGHT OF WAY LINE OF FOX AVENUE; THENCE NORTH 01°06'44" WEST; ALONG SAID RIGHT OF WAY LINE 659.59 FEET; THENCE NORTH 01°06'44" WEST FOR 374.68 FEET; THENCE LEAVING SAID RIGHT OF WAY LINE NORTH 88°53'16" EAST FOR 309.89 FEET; THENCE NORTH 00°42'04" WEST FOR 92.88 FEET TO THE POINT OF BEGINNING; THENCE NORTH 00°42'04" WEST FOR 237.34 FEET THENCE SOUTH 88°52'10" WEST FOR 309.89 FEET; THENCE NORTH 01°14'55" WEST FOR 367.50 FEET; THENCE SOUTH 89°57'02" EAST FOR 637.57 FEET; THENCE SOUTH 00°28'31" EAST FOR 412.82 FEET; THENCE SOUTH 88°24'43" EAST FOR 326.87 FEET; THENCE SOUTH 00°23'53" EAST FOR 190.395 FEET; THENCE NORTH 88°44'46" WEST FOR 648.47 FEET TO THE POINT OF BEGINNING.

PARCEL B:

COMMENCE AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 4 SOUTH, RANGE 13 WEST, BAY COUNTY, FLORIDA; RUNNING THENCE SOUTH 88°43'40" EAST 33.00 FEET; TO THE EAST RIGHT OF WAY LINE OF FOX AVENUE; THENCE NORTH 01°06'44" WEST; ALONG SAID RIGHT OF WAY LINE 659.59 FEET TO THE POINT OF BEGINNING; THENCE NORTH 01°06'44" WEST FOR 374.68 FEET; THENCE LEAVING SAID RIGHT OF WAY LINE NORTH 88°53'16" EAST FOR 309.89 FEET; THENCE NORTH 00°42'04" WEST FOR 92.88 FEET; THENCE SOUTH 88°44'46" EAST FOR 648.47 FEET; THENCE SOUTH 00°23'53" EAST FOR 480.18 FEET TO THE BOUNDARY LINE AGREEMENT RECORDED IN O.R.B. 934, PAGE 1039, BAY COUNTY, FLORIDA; THENCE NORTH 88°44'47" WEST; ALONG SAID LINE AGREEMENT FOR 953.30 FEET TO THE POINT OF BEGINNING.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

Subject to taxes for 2023 and subsequent years, not yet due and payable; covenants, restrictions, easements, reservations, and limitations of record, if any.

TO HAVE AND TO HOLD the same in fee simple forever.

And Grantor hereby covenant with the Grantee that the Grantor is lawfully seized of said land in fee simple, that Grantor have good right and lawful authority to sell and convey said land and that the Grantor hereby fully warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever.

In Witness Whereof, Grantor have hereunto set Grantor's hand and seal the day and year first above written.

Signed, sealed, and delivered in our presence:

WITNESS
PRINT NAME: Rodney Williams

WITNESS
PRINT NAME: Dondrius Platt

InsiteUSA.net Callaway LLC, a Florida limited liability company

By: ______________________
Scott Bolo, Managing Member

STATE OF FLORIDA
COUNTY OF BAY

3rd

The foregoing instrument was acknowledged before me by means of ( ) physical presence or ( ) online notarization this ~~2nd~~ day of May, 2023, by Scott Bolo, Managing Member for InsiteUSA.net Callaway, LLC, a Florida limited liability company.

Signature of Notary Public
Print, Type/Stamp Name of Notary

ANTHONY A PRINCE JR
Notary Public - State of Florida
Commission # HH 014951
My Comm. Expires Aug 9, 2024
Bonded through National Notary Assn.

Personally Known: __________ OR Produced Identification: ✓
Type of Identification
Produced: FL DL

Agenda Item # 10

CITY OF CALLAWAY
BOARD OF COMMISSIONERS
AGENDA ITEM SUMMARY

DATE: **APRIL 8, 2025**

ITEM: **ORDINANCE NO. 1120** – REZONING OF TWO PARCELS, PARCEL IDS 24379-000-000 & 24380-000-000 *(1ST READING)*

1. PLACED ON AGENDA BY:

EDDIE COOK, CITY MANAGER

&

BILL FRYE, PLANNING/PUBLIC WORKS DIRECTOR

2. AGENDA:

- PRESENTATION ☐
- PUBLIC HEARING ☐
- OLD BUSINESS ☐
- REGULAR ☒

3. IS THIS ITEM BUDGETED (IF APPLICABLE)? YES ☐ NO ☐

N/A

4. BACKGROUND: (WHY, WHAT, WHO, WHERE, WHEN, HOW, & IDENTIFY ALL ATTACHMENTS)

Thomas Steele, Panhandle Construction Services Group LLC, has submitted to the City of Callaway a Rezoning Application for property located at a Senece Avenue from 7th Street through to Hagin Drive, Parcel IDs 24379-000-000 & 24380-000-000. The property is approximately 7.213 acres in total.

Planning staff has analyzed the proposed rezoning and finds that all of the information given is true and accurate to the best of its knowledge.

The Planning Board met on April 1, 2025 and recommended that the City Commission approve the rezoning.

ATTACHMENTS:

- Ordinance No. 1120
- Application for Rezoning
- Zoning Map
- Deed

REQUESTED MOTION/ACTION: Approval of the 1st reading of Ordinance No. 1120 for Rezoning, upon roll-call vote.

ORDINANCE NO. 1120

AN ORDINANCE REZONING FROM R-8 RESIDENTIAL SINGLE FAMILY TO R-6M RESIDENTIAL SINGLE FAMILY, MOBILE HOMES ALLOWED, CERTAIN PARCELS OF LAND LYING WITHIN THE CITY OF CALLAWAY, FLORIDA, CONSISTING OF APPROXIMATELY 7.213 MORE OR LESS ACRES; SAID PARCELS ARE LOCATED ON SENECA AVENUE, CALLAWAY, FLORIDA, PARCEL IDS 24379-000-000 & 24380-000-000; ALL AS MORE PARTICULARLY DESCRIBED IN THE BODY OF THE ORDINANCE; REPEALING ALL ORDINANCES OR PARTS OF ORDINANCES IN CONFLICT HEREWITH; AND PROVIDING THAT THIS ORDINANCE SHALL TAKE EFFECT IMMEDIATELY UPON ITS PASSAGE.

WHEREAS, Charles Terry & Gregory Terry, the owners of the real property designated herein, has initiated this ordinance by filing a petition with the City praying that said real property, being more particularly described below, be rezoned from R-8 Residential Single Family to R-6M Residential Single Family as shown below; and

WHEREAS, this ordinance changes only the zoning map designation of the real property described herein; and

WHEREAS, the City of Callaway Planning Board reviewed the proposed zoning change, conducted a public hearing on ________, and recommended approval; and

WHEREAS, based upon competent substantial evidence adduced in a properly advertised public hearing conducted on April 22, 2025, the City found the requested change to be consistent with the currently applicable Comprehensive Growth Development Plan and to reasonably accomplish a legitimate public purpose.

NOW, THEREFORE, BE IT ENACTED BY THE CITY COMMISSION OF THE CITY OF CALLAWAY, FLORIDA:

SECTION I. The following described parcel of real property situated within the municipal limits of the City of Callaway, Florida, is rezoned from R-8 Residential Single Family to R-6M Residential Single Family to wit,

12 4S 14W -68- 118D1 ST ANDREWS BAY DEV CO PLAT LOT 14 LESS PCLS- 68.1-, -68.2 -68.3, -68.5-& -68.6- ORB 13 P 687

AND

LOT 3 OF ST. ANDREWS BAY DEVELOPMENT COMPANY'S SUBDIVISION OF SEC. 12M T-4-S, R-14-W, AS PER PLAT RECORDED IN PLAT BOOK 6, PAGE 24 OF THE PUBLIC RECORDS OF BAY COUNTY FLORIDA;

PARCEL NUMBERS: 24380-000-000 AND 24379-000-000

and the City's zoning map is amended accordingly.

SECTION 2. All Ordinances or parts of ordinances in conflict herewith are hereby repealed to the extent of such conflict.

PASSED, APPROVED AND ADOPTED at the regular meeting of the City Commission of the City of Callaway, Florida, ____ day of ______, 2025.

CITY OF CALLAWAY, FLORIDA

By: ______________________________
Pamn Henderson, Mayor

ATTEST: ______________________________
Ashley Robyck, City Clerk

PASSED ON FIRST READING:
NOTICE PUBLISHED ON:
PASSED ON SECOND READING:

APPROVED AS TO FORM AND LEGAL SUFFICIENCY FOR THE CITY OF CALLAWAY ONLY:

____
City Attorney

VOTE OF COMMISSION:

Ayers	____
Davis	____
Griggs	____
Henderson	____
Pelletier	____

Public Works Department
324 S Berthe Avenue, Callaway, FL 32404
Phone (850) 871-1033
www.cityofcallaway.com

APPLICATION FOR REZONING

1. Applicant(s) name: Thomas Steele; Panhandle Construction Service Group, LLC

   Applicant(s) address: P.O. Box 611413, Rosemary Beach, FL 32461

   Applicant(s) phone: 850-348-8401 Email: panahandlecsgllc@gmail.com

   Date of application: 3/12/2025

2. Rezone from: R-8 and R-6M to: R-6

3. Parcel ID #: 24380-000-000 & 24379-000-000

4. Legal Description of site to be rezoned: Please see attached legal descriptions for both parcels.

5. Driving directions to site: Approximately 0.25 miles west of the Hwy 98 & E 7th Street intersection located between Seneca Avenue, Hagin Drive, and E 7th Street.

6. Name and address of property owner(s) according to most recent ad valorem tax records: (Year 2025) Charles E. Terry

   5242 Melissa Drive, Panama City, FL 32404

7. If applicant does not own the property, give name(s), address(s) and telephone number(s) of the owner(s). (Must attach statement of consent form):

   Please see attached consent form.

8. Property address to be rezoned:
615 Seneca Avenue, Panama City, FL 32404
(Address must be obtained from County prior to Planning Board Meeting)

9. Present Property Tax Classification: Single Family and Vacant

10. Proposed Property Tax Classification: Single Family

11. Purpose of rezoning: To develop a single family residential subdivision. And, to ensure the zoning, R-6, is consistent between the two parcels.

12. Additional pertinent information:
Attached warranty deeds and conceptual site plan.

Signature of applicant(s): ______________________ Date: __________

______________________ Date: __________

To be submitted with application:
Incomplete submittals will not be reviewed

a) 3 copies of the deed to the property.

b) 3 copies of a survey of the property.

c) A copy of the most recent Ad Valorem tax statement.

d) A check for $300. If the Zoning Application is submitted with a Petition for Annexation, the fee is $500 for both.

(Do Not Write Below This Line)

Planning Board Action Date	______	City Commission Action Date	______		
Restrictions or Special Conditions: ______					
Rezone:	From ______		To ______		
Received	______	Fee Paid	______	Reviewed by ______	

STATEMENT OF CONSENT

Owners Charles and Gregory Terry hereby provide consent for the application for rezoning as attached below:

In agreement are:

Owner: Charles E. Terry
5242 Melissa Dr., Panama City, FL 32404
Phone: (850) 258-7678

Charles Terry
dotloop verified
03/14/25 5:57 PM CDT
FONN-FR9G-ZANE-FXJB

Owner: Gregory Brian Terry
557 Terry Circle, Satellite Beach, Fl 32937
Phone: (321) 652-5620

Gregory B. Terry
dotloop verified
03/15/25 3:50 PM EDT
9QCZ-KHT1-ABKX-AY5Q

Public Works Department
324 S Berthe Avenue, Callaway, FL 32404
Phone (850) 871-1033
www.cityofcallaway.com

APPLICATION FOR REZONING

1. Applicant(s) name: Thomas Steele; Panhandle Construction Service Group, LLC

   Applicant(s) address: P.O. Box 611413, Rosemary Beach, FL 32461

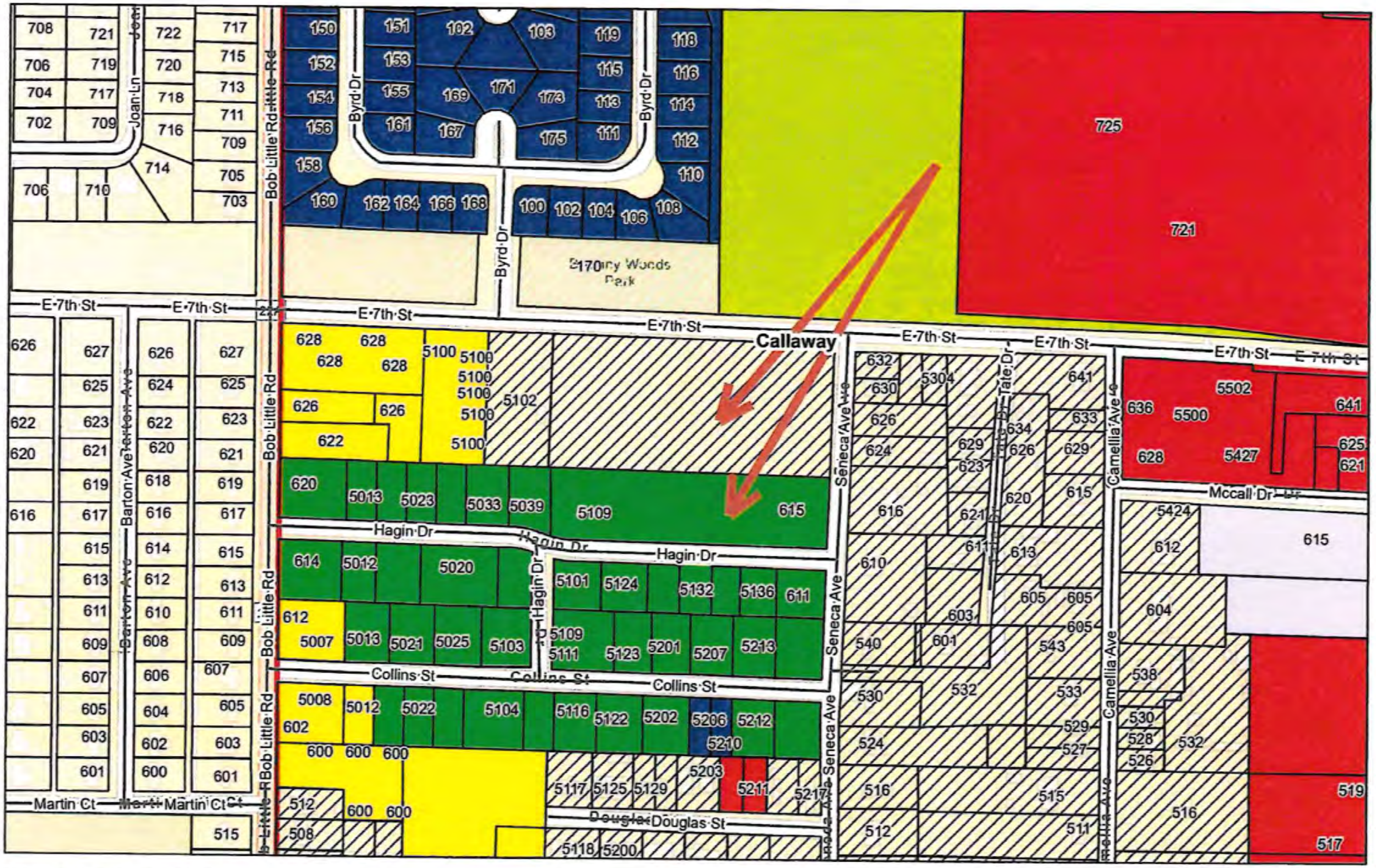
   Applicant(s) phone: 850-348-8401 Email: panahandlecsgllc@gmail.com

   Date of application: 3/12/2025

2. Rezone from: R-8 and R-6M to: R-6

3. Parcel ID #: 24380-000-000 & 24379-000-000

Zoning Map



3/14/2025, 12:31:10 PM

Parcels

Callaway City Limits

Zoning

Residential R-6

Residential R-6M

Residential R-8

Residential Multi-Family

Commercial

Conservation

Institutional-Professional

Parks

1:4,417

0 | 0.03 | 0.07 | 0.13 mi

0 | 0.05 | 0.1 | 0.2 km

Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community

File # 2025004725, OR BK: 4879 PG: 1661, Pages: 1 of 3, Recorded 1/30/2025 at 8:41 AM,
Bill Kinsaul, Clerk Bay County, Florida D DOCTAX PD $0.70 Deputy Clerk KM Trans # 1967248

Prepared by:
Adam L. Hood
626 Magnolia Avenue
Panama City, Florida 32401

(Space above this line reserved for recording office use only)

PERSONAL REPRESENTATIVE'S DEED

STATEMENT OF FACTS:

A. Frances A. Terry ("Decedent"), a resident of Panama City, Florida, died on 12/29/2020.

B. At the time of Decedent's death, Decedent was the owner of the Real Property described below.

C. Grantor is the Personal Representative of the Estate of the Decedent pursuant to proceedings filed in the Circuit Court for Bay County, Florida in Case No. 21000329CP.

CONVEYANCE:

1. IDENTIFICATION OF GRANTOR

Name and address of Grantor:	Charles E. Terry as Personal Representative of the Estate of Frances A. Terry, Deceased 5242 Melissa Drive Panama City, FL 32404

The word "I" or "me" as hereafter used means the Grantor.

2. IDENTIFICATION OF GRANTEE

Names and addresses of Grantees:	Charles E. Terry 5242 Melissa Drive Panama City, Florida 32404 Gregory B. Terry 557 Carriage Circle Satellite Beach, Florida 32937

The word "you" as hereafter used means the Grantees.

3. MEANINGS OF TERMS

The terms "I," "me," "you," "grantor," and "grantee," shall be non-gender specific ((i) masculine, (ii) feminine, or (iii) neuter, such as corporations, partnerships or trusts), singular or plural, as the context permits or requires, and include heirs, personal representatives, successors or assigns where applicable and permitted.

4. DESCRIPTION OF REAL PROPERTY CONVEYED

The property hereby conveyed (the "Real Property") is located in Bay County, Florida and described as follows:

12 4S 14W -68- 118D1 ST ANDREWS BAY DEV CO PLAT LOT 14 LESS PCLS - 68.1-, -68.2 -68.3-, -68.4-, -68.5-& -68.6- ORB 13 P 687

AND

Lot 3 of St. Andrews Bay Development Company's Subdivison of Sec. 12, T-4-S, R-14-W, as per plat recorded in Plat Book 6, Page 24 of the Public Records of Bay County, Florida;

LESS STATE ROAD R/WS ORB 533 P 638

Parcel Numbers: 24380-000-000 and 24379-000-000.

5. CONSIDERATION

Good and valuable consideration plus Ten dollars ($10.00) paid by you to me.

6. CONVEYANCE OF REAL PROPERTY

For the consideration described in Paragraph 5 which I have received, I have granted, bargained and sold to you the Real Property to have and to hold in fee simple (estate in property unlimited as to duration, disposition and descendability) forever.

7. REPRESENTATION OF PERSONAL REPRESENTATIVE

I represent to you that:

(a) I am duly appointed and qualified to act as Personal Representative of the Estate of the Decedent as identified in the Statement of Facts; and

(b) I have the power and authority to execute this Deed. Note: if the Property was the constitutional homestead of Decedent, and descended to heirs at law, such heirs at law must execute deeds conveying their interests in the subject property.

Executed on January 29, 2025.

Charles E. Terry
5242 Melissa Drive
Panama City, FL 32404
as Personal Representative of the Estate of
Frances A. Terry, Deceased, Grantor

Signed in the presence of:

Jessica Harris, Witness
626 Magnolia Avenue
Panama City, FL 32401

Adam L. Hood, Witness
626 Magnolia Avenue
Panama City, FL 32401

STATE OF FLORIDA
COUNTY OF BAY

The foregoing instrument was acknowledged before me by means of [✓] physical presence or [ ] online notarization, on January 29, 2025, by Charles E. Terry, who is personally known to me or has produced ____________________ as identification.

NICOLE W CONRAD
Commission # HH 431936
Expires August 10, 2027

Notary Public - State of Florida

Agenda Item # 7

CITY OF CALLAWAY
BOARD OF COMMISSIONERS
AGENDA ITEM SUMMARY

DATE: APRIL 8, 2025

ITEM: ORDINANCE NO. 1121 – REZONING OF PROPERTY ON CAMELLIA AVE, PARCEL ID 24418-050-010 *(1ST READING)*

1. PLACED ON AGENDA BY:

EDDIE COOK, CITY MANAGER

&

BILL FRYE, PLANNING/PUBLIC WORKS DIRECTOR

2. AGENDA:

PRESENTATION ☐
PUBLIC HEARING ☐
OLD BUSINESS ☐
REGULAR ☒

3. IS THIS ITEM BUDGETED (IF APPLICABLE)? YES ☐ NO ☐

N/A

4. BACKGROUND: (WHY, WHAT, WHO, WHERE, WHEN, HOW, & IDENTIFY ALL ATTACHMENTS)

Jackee Panyasang, property owner, has submitted to the City of Callaway a Rezoning Application for property located behind 325 Camellia Ave, Parcel ID 24418-050-010. The property is approximately 0.33 acres in total.

Planning staff has analyzed the proposed rezoning and finds that all of the information given is true and accurate to the best of its knowledge.

The Planning Board met on April 1, 2025 and recommended that the City Commission approve the rezoning.

ATTACHMENTS:

- Ordinance No. 1121
- Application for Rezoning
- Zoning Map
- Deed

REQUESTED MOTION/ACTION: Approval of the 1st reading of Ordinance No. 1121 for Rezoning, upon roll-call vote.

ORDINANCE NO. 1121

AN ORDINANCE REZONING FROM R-6M RESIDENTIAL SINGLE FAMILY, MOBILE HOMES ALLOWED, TO RESIDENTIAL MULTI FAMILY MEDIUM DENSITY, A CERTAIN PARCEL OF LAND LYING WITHIN THE CITY OF CALLAWAY, FLORIDA, CONSISTING OF APPROXIMATELY 0.33 MORE OR LESS ACRES; SAID PARCEL IS LOCATED ON CAMELLIA AVENUE, CALLAWAY, FLORIDA, PARCEL ID 24418-050-010; ALL AS MORE PARTICULARLY DESCRIBED IN THE BODY OF THE ORDINANCE; REPEALING ALL ORDINANCES OR PARTS OF ORDINANCES IN CONFLICT HEREWITH; AND PROVIDING THAT THIS ORDINANCE SHALL TAKE EFFECT IMMEDIATELY UPON ITS PASSAGE.

WHEREAS, Jackee Panyasang, the owner of the real property designated herein, has initiated this ordinance by filing a petition with the City praying that said real property, being more particularly described below, be rezoned from R-6M Residential Single Family to Residential Multi Family Medium Density as shown below; and

WHEREAS, this ordinance changes only the zoning map designation of the real property described herein; and

WHEREAS, the City of Callaway Planning Board reviewed the proposed zoning change, conducted a public hearing on _________, and recommended approval; and

WHEREAS, based upon competent substantial evidence adduced in a properly advertised public hearing conducted on April 22, 2025, the City found the requested change to be consistent with the currently applicable Comprehensive Growth Development Plan and to reasonably accomplish a legitimate public purpose.

NOW, THEREFORE, BE IT ENACTED BY THE CITY COMMISSION OF THE CITY OF CALLAWAY, FLORIDA:

SECTION l. The following described parcel of real property situated within the municipal limits of the City of Callaway, Florida, is rezoned from R-8 Residential Single Family to R-6M Residential Single family to wit,

THE WEST 130 FEET OF THE FOLLOWING PARCEL:
COMMENCE AT THE NORTHEAST CORNER OF SECTION 12, TOWNSHIP 4 SOUTH, RANGE 14 WEST, BAY COUNTY, FLORIDA; THENCE N 88 DEGREES 00'43"W ALONG THE NORTH LINE OF SAID SECTION 12 FOR 665.68 FEET; THENCE S 00 DEGREES 47'02"W FOR 2181.13 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE S 00 DEGREES 47'02"W ALONG THE WEST R/W LINE OF CAMELLIA AVENUE (AS PER MAINTENANCE CLAIM) FOR 80.00 FEET; THENCE LEAVING SAID WEST R/W LINE N 89°42'08"W FOR 309.10 FEET; THENCE N 00°07'38" FOR 80 FEET; THENCE S 89 DEGREES 42'08"E FOR 310.02 FEET TO THE POINT OF BEGINNING.

PARCEL NUMBER: 24418-050-010

and the City's zoning map is amended accordingly.

SECTION 2. All Ordinances or parts of ordinances in conflict herewith are hereby repealed to the extent of such conflict.

PASSED, APPROVED AND ADOPTED at the regular meeting of the City Commission of the City of Callaway, Florida, ____ day of ______, 20<u>25</u>.

CITY OF CALLAWAY, FLORIDA

By: ______________________________
Pamn Henderson, Mayor

ATTEST: ______________________________
Ashley Robyck, City Clerk

PASSED ON FIRST READING:
NOTICE PUBLISHED ON:
PASSED ON SECOND READING:

APPROVED AS TO FORM AND LEGAL SUFFICIENCY FOR THE CITY OF CALLAWAY ONLY:

____
City Attorney

VOTE OF COMMISSION:

Ayers	____
Davis	____
Griggs	____
Henderson	____
Pelletier	____

Public Works Department
324 S Berthe Avenue, Callaway, FL 32404
Phone (850) 871-1033
www.cityofcallaway.com

APPLICATION FOR REZONING

1. Applicant(s) name: PanyaSANG Jackee

   Applicant(s) address: 377 Camilla ave

   Applicant(s) phone: 850 851 5257 Email: ______

   Date of application: R6M M.F.M.D.

2. Rezone from: ~~Multi Family Medium~~ to: ~~Commercial~~
3. Parcel ID #: 24418-050-010
4. Legal Description of site to be rezoned: 325

   ______
5. Driving directions to site: Take Berthe TO Hwy 22 take left on 22 STAY 22 until you hit Camilla. Turn Right Be on Left
6. Name and address of property owner(s) according to most recent ad valorem tax records: (Year 2024) Panya Sang Jakee

   ______
7. If applicant does not own the property, give name(s), address(s) and telephone number(s) of the owner(s). (Must attach statement of consent form): ______

   ______

   ______

8. Property address to be rezoned:
325 Camilla
(Address must be obtained from County prior to Planning Board Meeting)

9. Present Property Tax Classification: ______

10. Proposed Property Tax Classification: ______

11. Purpose of rezoning: So we can Build 3 Houses on It.

12. Additional pertinent information: We are putting 325 and The Back half of 327 as one property

Signature of applicant(s): ______ Date: 03/14/25

PARKYASAN JAKREB Date: ______

To be submitted with application:
Incomplete submittals will not be reviewed

JAKREEP. G yahoo. COM

a) 3 copies of the deed to the property.

b) 3 copies of a survey of the property.

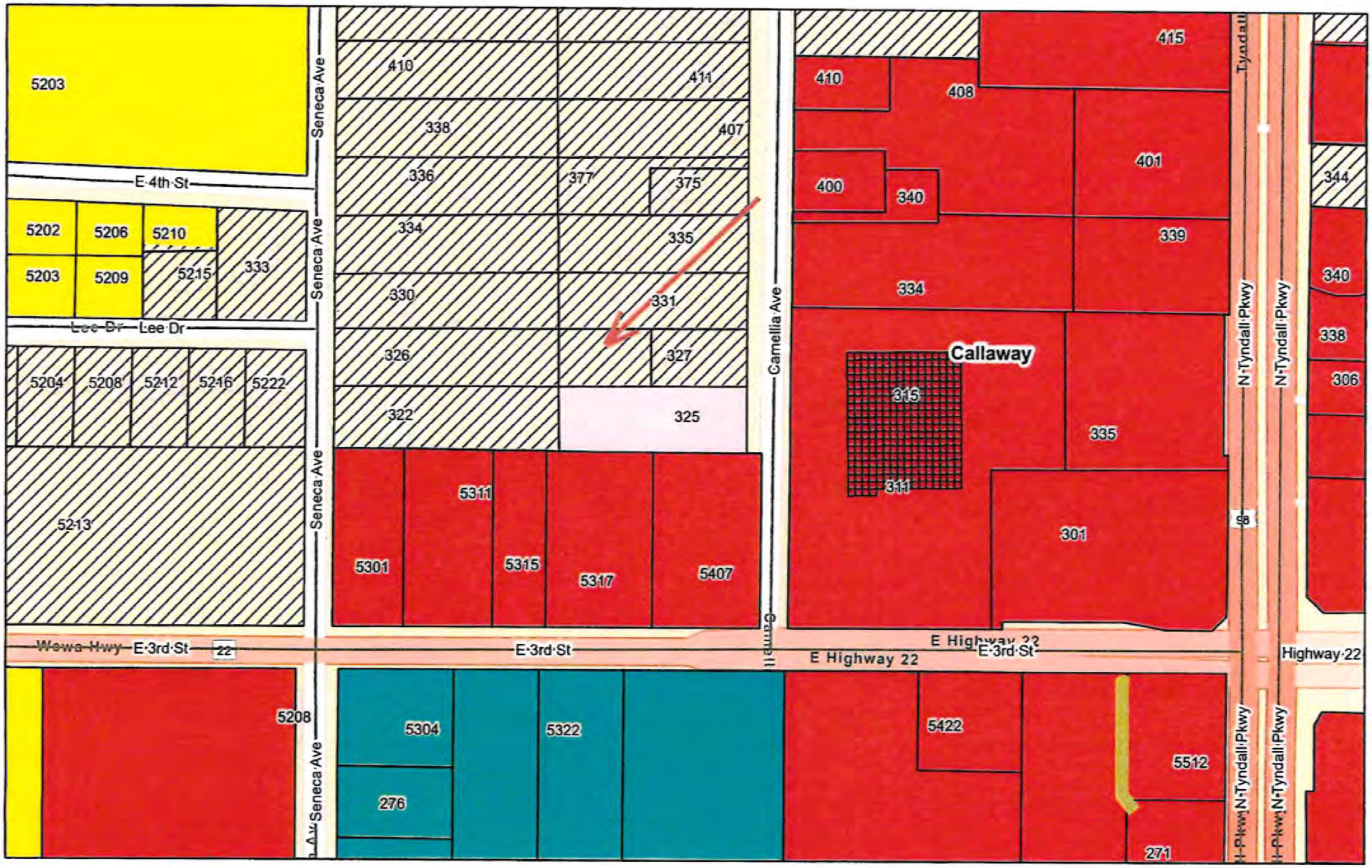
c) A copy of the most recent Ad Valorem tax statement.

d) A check for $300. If the Zoning Application is submitted with a Petition for Annexation, the fee is $500 for both.

(Do Not Write Below This Line)

Planning Board Action Date ______		City Commission Action Date ______	
Restrictions or Special Conditions: ______			
Rezone:	From ______	To ______	
Received ______	Fee Paid ______	Reviewed by ______	

Zoning Map



3/17/2025, 9:46:33 AM

Parcels	Residential R-6M	Multi-Family High Density
Callaway City Limits	Residential Multi-Family	Commercial
Zoning	Multi-Family Medium Density	
C-3 General Commercial		

1:2,650

0 0.02 0.04 0.07 mi

0 0.03 0.06 0.12 km

Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community

Prepared By:
PANYASANG JAKREE
377 CAMELLIA AVE
PANAMA CITY FL 32404

After Recording Return To:
PANYASANG JAKREE
377 CAMELLIA AVE
PANAMA CITY FL 32404

Tax Parcel ID Number:
24418-050-010

This space for Recorder's use only

FLORIDA QUIT CLAIM DEED

STATE OF FLORIDA
BAY COUNTY

THIS DEED, executed this OCTOBER day of 8, 20 24, between first party, as Grantor,
PANYASANG JAKREE a married man,
377 CAMELLIA AVE, PANAMA CITY FL whose mailing address is
,
and second party, as Grantee,
PANYASANG JAKREE & SURACHA MAHAWONGSANUN,
377 CAMELLIA AVE, PANAMA CITY FL whose mailing address is
As joint tenants with rights of survivorship.

WITNESSETH, that Grantor, and in consideration of ($ 0.00), and other good and valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, does hereby remise, release and forever quitclaim unto the Grantee, all the rights, title, interest, and claim in or to the following described parcel of land, and improvements and appurtenances thereto, in BAY County, Florida, to-wit:

> **A complete legal description of the real property being conveyed by this instrument is attached hereto on page 4 as EXHIBIT A.**

TO HAVE AND TO HOLD, the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever for the said first party, either in law or equity, to the only proper use, benefit and behoof of the said second party forever.

IN WITNESS WHEREOF, Grantor has executed and delivered this Quit Claim Deed under seal as of the day and year first above written.

Grantor's Signature	~~Spouse's Signature *(if married)*~~
PANYASANG JAKREE Grantor's Name	~~Spouse's Name~~
377 CAMELLIA AVE Address	~~Address~~
PANAMA CITY FLORIDA 32404 City, State, and Zip	~~City, State, and Zip~~
Witness's Signature	Witness's Signature
Kristi Mitchell Witness's Name	Becky Ribbing Witness's Name
300 E. 4th st Panama City, FL 32401 Witness's Address	300 E 4th st Panama City, Fl. 32401 Witness's Address

STATE OF FLORIDA)

COUNTY OF Bay)

The foregoing instrument was acknowledged before me by means of ☑ physical presence or ☐ online notarization, this 8 day of October, 2024, by Panyasang Jakree who is personally known to me or who has produced FLDL as identification.

Notary Public

(SEAL)

Tricia McGonagil
Notary Public
State of Florida
Comm# HH464793
Expires 11/15/2027

My Commission Expires: 11/15/2027

EXHIBIT A

Legal description of the real property being conveyed by this instrument.

THE WEST 130 FEET OF THE FOLLOWING PARCEL:

COMMENCE AT THE NORTHEAST CORNER OF SECTION 12, TOWNSHIP 4 SOUTH, RANGE 14 WEST, BAY COUNTY, FLORIDA; THENCE N 88 DEGREES 00'43"W ALONG THE NORTH LINE OF SAID SECTION 12 FOR 665.68 FEET; THENCE S 00 DEGREES 47'02"W FOR 2151.13 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE S 00 DEGREES 47'02"W ALONG THE WEST R/W LINE OF CAMELLIA AVENUE (AS PER MAINTENANCE CLAIM) FOR 80.00 FEET; THENCE LEAVING SAID WEST R/W LINE N89°42'08"W FOR 309.10 FEET; THENCE N00°07'38" FOR 80 FEET; THENCE S 89 DEGREES 42'08"E FOR 310.02 FEET TO THE POINT OF BEGINNING.

Agenda Item # 8

City of Callaway
Board of Commissioners
Agenda Item Summary

Date: February 11, 2025

Item: Discussion- Fluoride in the Water

1. Placed on agenda by: Kenneth Ayers, Commissioner	**2. Agenda:** Presentation ☐ Public Hearing ☐ Old Business ☐ Regular ☒

3. Is this item budgeted (if applicable)?: Yes ☐ No ☐
N/A

4. Background: (why, what, who, where, when, how, & identify all attachments)

Commissioner Ayers would like to Discuss Fluorination in the Water

5. Requested Motion/Action: Discussion

Agenda Item # 9

CITY OF CALLAWAY
BOARD OF COMMISSIONERS
AGENDA ITEM SUMMARY

DATE: **APRIL 8, 2025**

ITEM: ADVISORY BOARD APPOINTMENT-PLANNING BOARD

1. PLACED ON AGENDA BY:

Eddie Cook, City Manager

&

Ashley Robyck, City Clerk

2. AGENDA:

PRESENTATION ☐

PUBLIC HEARING ☐

OLD BUSINESS ☐

REGULAR ☒

3. IS THIS ITEM BUDGETED (IF APPLICABLE)?: YES ☐ NO ☐

N/A

4. BACKGROUND: (WHY, WHAT, WHO, WHERE, WHEN, HOW, & IDENTIFY ALL ATTACHMENTS)

The Planning Board currently has one vacancy

We've received the following applications:

	Planning Board
• Teresa Hyatt-Langston	X
• Ray Medina	X
• Walter Waltz	X
• Ralph Swindler	X

This vacancy is for an unexpired term ending December 31, 2026..

The applications were received as documented in the attachment, with terms as referenced therein.

ATTACHMENTS:

- Advisory Board Applications for the above referenced applicants

5. REQUESTED MOTION/ACTION: APPOINTMENT OF COMMISSION'S CHOICE TO PLANNING BOARD

CITY OF CALLAWAY

ADVISORY BOARD APPLICATION

OFFICE OF THE CITY CLERK
6601 EAST HIGHWAY 22
CALLAWAY, FL 32404
TELEPHONE: (850) 215-6694
WEB: WWW.CITYOFCALLAWAY.COM

☒ NEW APPLICATION ☐ RE-APPLICATION

☐ AUDIT COMMITTEE* (5 Members – 4 Citizens for 3-Year Terms, and 1 Commissioner for 2-year Terms)
☐ HALF CENT SALES SURTAX OVERSIGHT COMMITTEE (3-Year Terms; 5 Members)
☒ PLANNING BOARD* (3-Year Terms; 7 Members)
☐ OTHER: ______________

Name: Hyatt-Langston (Last) Teresa (First) Louise (Middle)

Address: 6031 Lance Street, Callaway, FL 32404

Mailing Address (if different): Same.

Business Address:

Occupation: Revenue Specialist II

Home/Cell Ph.: 407-709-6363 Work Ph.:

E-mail: tlangstonpb@gmail.com

Do you reside within the City limits? ☒ Yes ☐ No

- If yes, how long have you resided in the City of Callaway? 36 (1971-1995) (2013-present)

Do you own property in the City of Callaway? ☒ Yes ☐ No

Are you a Registered Voter in Bay County? ☒ Yes ☐ No Voter ID#: 106232556

Please rank your board preference(s):
1. Planning board
2.
3.

Have you ever served on a volunteer board or in a volunteer capacity with the City of Callaway before? ☐ Yes ☒ No If yes, please indicate name of board and dates of service: ______

Why would you like to serve on this board? To Serve my local Community and have a say in future development plans. This will help to know and understand the issues in our city.

What special skills would you bring to this position? Critical thinking, Strong listening abilities, understanding of community needs and Contribute to informed decision making process.

Please list fields of work experience: Customer service, Sales tax, reemployment tax, Corporate Income tax, Criminal, domestic and real estate laws.

List any licenses and/or degrees (location and year): A.S. Degree Criminal Justic, Gulf Coast Community College. BS Legal Studies University of Central Florida 2004.

Local References (Please list 3):

1. Pastor Danny Davis 517 Transmitter Road, Panama City, FL 32401 850-624-4893
2. Katie Vinson 161 N. Gay Avenue, Panama City, FL 32404 850-258-0806
3. Heather Newbauer 1700 Cherry Street Panama City, FL 32401 850-774-2832

Would you have a problem with the meeting dates and times for the board/agency for which you are applying? ☐ Yes ☒ No If yes, please explain: ______

Signed: Teresa Hyatt-Langston Date: January 13, 2025

SCHEDULE OF BOARD MEETINGS

Audit Committee*	As Needed	TBD
Half Cent Surtax Committee	3rd THURS March & October	6:00 p.m.
Planning Board*	1st & 3rd TUES of each Month as needed	6:00 p.m.

*These boards are subject to Financial Disclosure.

Submit application to:

Ashley Robyck, City Clerk
City of Callaway
6601 E. Highway 22
Callaway, FL 32404

CITY OF CALLAWAY
ADVISORY BOARD APPLICATION

OFFICE OF THE CITY CLERK
6601 EAST HIGHWAY 22
CALLAWAY, FL 32404
TELEPHONE: (850) 215-6694
WEB: WWW.CITYOFCALLAWAY.COM

☒ **NEW APPLICATION** ☐ **RE-APPLICATION**

☐ **AUDIT COMMITTEE*** (5 Members – 4 Citizens for 3-Year Terms, and 1 Commissioner for 2-year Terms)
☐ **HALF CENT SALES SURTAX OVERSIGHT COMMITTEE** (3-Year Terms; 5 Members)
☒ **PLANNING BOARD*** (3-Year Terms; 7 Members)
☐ **OTHER:** ______________

Name: Medina (Last) Ray (First) Luis (Middle)

Address: 218 N. Kimbrel Avenue, Lot 4 Panama City, FL. 32404

Mailing Address (if different): same

Business Address: same

Occupation: Property owner and managing partner

Home/Cell Ph.: 850) 428-4546 Work Ph.: same

Do you reside within the City limits?

☒ Yes ☐ No

- If yes, how long have you resided in the City of Callaway? 5 YRS.

Do you own property in the City of Callaway? ☒ Yes ☐ No

Are you a Registered Voter in Bay County? ☒ Yes ☐ No Voter ID#: ______________

Please rank your board preference(s):
1. Fill vacancy
2. ______________
3. ______________

Have you ever served on a volunteer board or in a volunteer capacity with the City of Callaway before?
Yes XNo☐ If y☐ please indicate name of board and dates of service: ________

____

Why would you like to serve on this board? _I am interested in being involved in my community and being informed on the direction of our City. ________________________

____

What special skills would you bring to this position? __I was on the planning commission for 7 1/2 yrs in the City I lived in outside the State of Florida. I have re-build my properties from Hurricane Micheal, I am currently building homes in the City of Callaway.

____

____

Please list fields of work experience: __7 1/2 years on the Planning commission. The planning commission would also made recommendations and or suggest changes to the project according to previous projects as the City wanted a certain exterior for that location.____ ___________

List any licenses and/or degrees (location and year): _I have a Dealers license to retail manufactured homes. I have a dealers location in the Town of Malone. I have never located a home for retail, only for the properties we own and manage________________

1. Tom Abbott 850) 832-7019
2. Santos Colon 337) 212-0851
3. _Wesley Best__850) 867-3899______________________

Local References (Please list 3):

Would you have a problem with the meeting dates and times for the board/agency for which you are applying? ☐ Yes ☒ No If yes, please explain: ____________________

____

____

Signed: Ray Luis Medina ____________ Date: April 1st, 2025

SCHEDULE OF BOARD MEETINGS

Audit Committee*	As Needed	TBD
Half Cent Surtax Committee	3rd THURS March & October	6:00 p.m.
Planning Board*	1st & 3rd TUES of each Month as needed	6:00 p.m.

*These boards are subject to Financial Disclosure.

Submit application to:

Ashley Robyck, City Clerk
City of Callaway
6601 E. Highway 22
Callaway, FL 32404

CITY OF CALLAWAY

ADVISORY BOARD APPLICATION

OFFICE OF THE CITY CLERK
6601 EAST HIGHWAY 22
CALLAWAY, FL 32404
TELEPHONE: (850) 215-6694
WEB: WWW.CITYOFCALLAWAY.COM

☒ **NEW APPLICATION** ☐ **RE-APPLICATION**

☐ **AUDIT COMMITTEE*** (5 Members – 4 Citizens for 3-Year Terms, and 1 Commissioner for 2-year Terms)
☐ **HALF CENT SALES SURTAX OVERSIGHT COMMITTEE** (3-Year Terms; 5 Members)
☒ **PLANNING BOARD*** (3-Year Terms; 7 Members)
☐ **OTHER:** ____________

Name: WALTZ (Last) WALTER (First) MARTIN (Middle)

Address: 8117 HERITAGE WOODS DR
PANAMA CITY FL 32404

Mailing Address (if different): ____________

Business Address: N/A

Occupation: Retired

Home/Cell Ph.: 850 624 6160 Work Ph.: N/A

E-mail: wwaltz1@gmail.com

Do you reside within the City limits? ☒ Yes ☐No

- If yes, how long have you resided in the City of Callaway? 31 yrs

Do you own property in the City of Callaway? ☒ Yes ☐ No

Are you a Registered Voter in Bay County? ☒ Yes ☐ No Voter ID#: 100647998

Please rank your board preference(s):
1. Planning Board
2. ____________
3. ____________

Have you ever served on a volunteer board or in a volunteer capacity with the City of Callaway before? ☐ Yes ☒ No If yes, please indicate name of board and dates of service: ______

Why would you like to serve on this board? Since retirement, I would like to be more actively involved in the City of Callaway's future growth.

What special skills would you bring to this position? I have STRONG ANALYTICAL SKILLS and WORK Well in collaborative environments

Please list fields of work experience: Air Force Acquisition Program management, research engineer, contract management

List any licenses and/or degrees (location and year): BS Astronautical / Aeronautical Engineer

Local References (Please list 3):

1. John Hagow
2. Theodore Conte
3. Ken Hien

Would you have a problem with the meeting dates and times for the board/agency for which you are applying? ☐ Yes ☒ No If yes, please explain: ______

Signed: [signature] Date: 2 Ap-2025

SCHEDULE OF BOARD MEETINGS

Audit Committee*	As Needed	TBD
Half Cent Surtax Committee	3rd THURS March & October	6:00 p.m.
Planning Board*	1st & 3rd TUES of each Month as needed	6:00 p.m.

*These boards are subject to Financial Disclosure.

Submit application to:

Ashley Robyck, City Clerk
City of Callaway
6601 E. Highway 22
Callaway, FL 32404

CITY OF CALLAWAY
ADVISORY BOARD APPLICATION

OFFICE OF THE CITY CLERK
6601 EAST HIGHWAY 22
CALLAWAY, FL 32404
TELEPHONE: (850) 215-6694
WEB: WWW.CITYOFCALLAWAY.COM

☒ NEW APPLICATION ☐ RE-APPLICATION

☐ AUDIT COMMITTEE* (5 Members – 4 Citizens for 3-Year Terms, and 1 Commissioner for 2-year Terms)
☐ HALF CENT SALES SURTAX OVERSIGHT COMMITTEE (3-Year Terms; 5 Members)
☒ PLANNING BOARD* (3-Year Terms; 7 Members)
☐ OTHER: ______________

Name: Swindler (Last) Ralph (First) Allan (Middle)

Address: 240 H L Sudduth Circle
Callaway, FL 32404

Mailing Address (if different): ______________

Business Address: ______________

Occupation: Travel consultant / Retired Air Force

Home/Cell Ph.: 850 624 9424 Work Ph.: ______________

E-mail: ralphmtsu@gmail.com

Do you reside within the City limits? ☒ Yes ☐ No
- If yes, how long have you resided in the City of Callaway? 31 yrs.

Do you own property in the City of Callaway? ☒ Yes ☐ No

Are you a Registered Voter in Bay County? ☒ Yes ☐ No Voter ID#: Don't Know

Please rank your board preference(s):
1. Planning
2. 1/2 Cent sales tax
3. Audit

Have you ever served on a volunteer board or in a volunteer capacity with the City of Callaway before? ☐ Yes ☒ No If yes, please indicate name of board and dates of service: ________

Why would you like to serve on this board? To give back to the Communit ~~and~~ and help Continue the progress in the city

What special skills would you bring to this position? over 20 years of planning experience in the military, I have coordinated with State and Federal agencies for Air Defens and Emergency Management

Please list fields of work experience: Militar planning and operations, training development, Financial planning and travel planning

List any licenses and/or degrees (location and year): B/A in International Relations M/A in Political Science; FINRA Series 7 9 66; Florida Life and Health Insurance License

Local References (Please list 3):

1. Laura Adams 850-960-9959
2. Andrew Ewing 850-420-0747
3. Blake Dechau 706-421-7055

Pete Gleeson 850-381-0444

Would you have a problem with the meeting dates and times for the board/agency for which you are applying? ☐ Yes ☒ No If yes, please explain: ________

Signed: [signature] Date: 4 Apr 25

SCHEDULE OF BOARD MEETINGS

Audit Committee*	As Needed	TBD
Half Cent Surtax Committee	3rd THURS March & October	6:00 p.m.
Planning Board*	1st & 3rd TUES of each Month as needed	6:00 p.m.

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Submit application to:

Ashley Robyck, City Clerk
City of Callaway
6601 E. Highway 22
Callaway, FL 32404

Agenda Item # 10

CITY OF CALLAWAY
BOARD OF COMMISSIONERS
AGENDA ITEM SUMMARY

DATE: APRIL 8, 2025

ITEM: BID AWARD – PW2024-16 LIFT STATION REHABILITATION-PHASE ONE

1. PLACED ON AGENDA BY:

Eddie Cook, City Manager

&

Ashley Robyck, City Clerk

2. AGENDA:

PRESENTATION ☐
PUBLIC HEARING ☐
OLD BUSINESS ☐
REGULAR ☒

3. IS THIS ITEM BUDGETED (IF APPLICABLE)?: YES ☐ NO ☒

MAJORITY GRANT FUNDED.

$118,265.00 TO BE FUNDED FROM SEWER IMPACT FEES

4. BACKGROUND: (WHY, WHAT, WHO, WHERE, WHEN, HOW, & IDENTIFY ALL ATTACHMENTS)

Staff issued an Invitation to Bid on Wednesday, February 12, 2025 with a closing date of Friday, March 21, 2025. Four bids were received as follows:

- Gulf Coast Utility Contractors- $2,318,500.00
- L & K Contracting Inc- $2,886,300.00
- Mainline Construction, LLC- $2,174,001.55
- Marshall Brothers- $2,449,210.00

Staff recommendation is to approve award to Mainline Construction, LLC in the not-to-exceed amount of $2,174,001.55 contingent on state approval.

ATTACHMENTS:

- ENGINEER LETTER OF RECOMMENDATION TO AWARD
- BID TABULATION
- AGREEMENT

5. REQUESTED MOTION/ACTION: Award of Agreement for Bid No. PW2024-16 to Mainline Construction, LLC for the not-to-exceed amount of $2,174,001.55 contingent on state approval.

BASKERVILLE-DONOVAN, INC.
ENGINEERING THE SOUTH SINCE 1927

To: City of Callaway

From: **Baskerville-Donovan, Inc. (BDI)**

Date: Wednesday, April 2, 2025

Subject: **Lift Station Rehabilitation – Phase I (PW2024-16) – Letter of Recommendation to Award**

Dear Mr. Cook:

The City of Callaway received bids for the subject project at 10:00 a.m. CST on March 21, 2025. The lowest responsible Base Bid received was from Mainline Construction, LLC in the amount of $2,174,001.55. This amount is within the budgeted construction amount for this project.

We have reviewed the bids received and recommend that the contract for the subject project be awarded to Mainline Construction, LLC for the Base Bid amount of $2,174,001.55. The lowest responsible bid received is summarized as follows:

Mainline Construction, LLC Bid	
General Items Sub-Total	$63,610.00
CA-29 Lift Station Demolition & Rehabilitation Sub-Total	$419,525.71
CA-32 Lift Station Demolition & Rehabilitation Sub-Total	$440,401.19
CA-7 Lift Station Demolition & Rehabilitation Sub-Total	$401,418.45
CA-1 Lift Station Demolition & Rehabilitation Sub-Total	$420,774.71
CA-15 Lift Station Demolition & Rehabilitation Sub-Total	$428,271.49
Total Base Bid	$2,174,001.55

Attached to this document is the Certified Bid Tabulation of the bid proposals submitted for the City of Callaway – Lift Station Rehabilitation – Phase I project (PW2024-16).

The Owner may advise Baskerville-Donovan, Inc. to prepare and submit signed and sealed contract documents to the City of Callaway and Mainline Construction, LLC. Once all construction contracts are executed between the Owner and Contractor, a preconstruction conference may be scheduled.

Sincerely,
BASKERVILLE-DONOVAN, INC.

Digitally signed by Jeffrey C Petermann
Date: 2025.04.02 09:03:41-05'00'

Jeff Petermann, P.E.
Project Manager

BASKERVILLE-DONOVAN, INC.
ENGINEERING THE SOUTH SINCE 1927

BID TABULATION FOR
City of Callaway
Lift Station Rehabilitation - Phase I

This is to certify that to the best of my knowledge, the following information is true to that shown on each Contractor's Bid.

PROJECT NO. 27661.01
BID DATE: 3/21/2025

Jeff Petermann, P.E. 4/2/2025
Project Manager Name and Date

Digitally signed by Jeffrey C. Petermann Date: 2025.04.02 10:47:09-05'00'
Project Manager Signature

ITEM	DESCRIPTION	QUANT.	UNIT	Gulf Coast Utility Contractor, LLC 13936 Highway 77 Panama City, FL 32409 (850)265-9166		L&K Contracting Co., Inc. 4586 Hartford Highway Taylor, AL 36305 (334)208-6344		Mainline Construction, LLC. 2005 Industrial Drive Panama City, FL 32405 (850)784-8979		Marshall Brothers 2305 Transmitter Road Panama City, FL 32404 (850)265-8742	
				Unit Price	AMOUNT	UNIT PRICE	AMOUNT	UNIT PRICE	AMOUNT	UNIT PRICE	AMOUNT
1.0	**General Items**										
1.01	General Provisions, Including Mobilization, De-mobilization, Indemnification, and Insurance (Maximum of 3% of the Bid)	1	LS	$57,500.00	$57,500.00	$85,000.00	$85,000.00	$37,610.00	$37,610.00	$73,476.00	$73,476.00
1.02	Performance Demonstration	1	LS	$50,000.00	$50,000.00	$17,500.00	$17,500.00	$13,000.00	$13,000.00	$24,492.00	$24,492.00
1.03	Closeout Documentation	1	LS	$50,000.00	$50,000.00	$10,000.00	$10,000.00	$13,000.00	$13,000.00	$8,903.00	$8,903.00
	General Items Sub-Total				$157,500.00		$112,500.00		$63,610.00		$106,871.00
2.0	**CA-29 Lift Station Demolition & Rehabilitation**										
2.01	CA-29 Lift Station Demolition	1	LS	$10,000.00	$10,000.00	$21,500.00	$21,500.00	$27,300.00	$27,300.00	$23,042.00	$23,042.00
2.02	CA-29 Lift Station Rehabilitation	1	LS	$350,000.00	$350,000.00	$480,000.00	$480,000.00	$362,718.73	$362,718.73	$360,192.00	$360,192.00
2.03	Bypass Pumping	1	LS	$25,000.00	$25,000.00	$26,000.00	$26,000.00	$22,486.98	$22,486.98	$71,224.00	$71,224.00
2.04	Maintenance of Traffic (MOT)	1	LS	$5,000.00	$5,000.00	$11,550.00	$11,550.00	$1,105.00	$1,105.00	$5,935.00	$5,935.00
2.05	Existing Utility Verification	1	LS	$7,500.00	$7,500.00	$8,575.00	$8,575.00	$4,225.00	$4,225.00	$14,930.00	$14,930.00
2.06	Construction Testing Reports (i.e. pressure, compaction, concrete, etc.)	1	LS	$35,750.00	$35,750.00	$8,575.00	$8,575.00	$1,690.00	$1,690.00	$5,935.00	$5,936.00
	CA-29 Lift Station Demolition & Rehabilitation Sub-Total				$433,250.00		$556,200.00		$419,525.71		$481,258.00
3.0	**CA-32 Lift Station Demolition & Rehabilitation**										
3.01	CA-32 Lift Station Demolition	1	LS	$11,750.00	$11,750.00	$21,500.00	$21,500.00	$49,400.00	$49,400.00	$22,852.00	$22,852.00
3.02	CA-32 Lift Station Rehabilitation	1	LS	$357,750.00	$357,750.00	$473,000.00	$473,000.00	$361,741.36	$361,741.36	$353,704.00	$353,704.00
3.03	Bypass Pumping	1	LS	$25,000.00	$25,000.00	$26,000.00	$26,000.00	$22,239.83	$22,239.83	$47,483.00	$47,483.00
3.04	Maintenance of Traffic (MOT)	1	LS	$5,000.00	$5,000.00	$6,500.00	$6,500.00	$1,105.00	$1,105.00	$4,748.00	$4,748.00
3.05	Existing Utility Verification	1	LS	$7,500.00	$7,500.00	$8,575.00	$8,575.00	$4,225.00	$4,225.00	$14,930.00	$14,930.00
3.06	Construction Testing Reports (i.e. pressure, compaction, concrete, etc.)	1	LS	$25,000.00	$25,000.00	$8,575.00	$8,575.00	$1,690.00	$1,690.00	$5,935.00	$5,935.00
	CA-32 Lift Station Demolition & Rehabilitation Sub-Total				$432,000.00		$544,150.00		$440,401.19		$449,652.00
4.0	**CA-7 Lift Station Demolition & Rehabilitation**										
4.01	CA-7 Lift Station Demolition	1	LS	$10,000.00	$10,000.00	$21,500.00	$21,500.00	$26,292.50	$26,292.50	$23,042.00	$23,042.00
4.02	CA-7 Lift Station Rehabilitation	1	LS	$350,000.00	$350,000.00	$487,000.00	$487,000.00	$345,866.12	$345,866.12	$348,622.00	$348,622.00
4.03	Bypass Pumping	1	LS	$25,000.00	$25,000.00	$26,000.00	$26,000.00	$22,239.83	$22,239.83	$83,095.00	$83,095.00
4.04	Maintenance of Traffic (MOT)	1	LS	$5,000.00	$5,000.00	$8,500.00	$6,500.00	$1,105.00	$1,105.00	$4,748.00	$4,748.00
4.05	Existing Utility Verification	1	LS	$7,500.00	$7,500.00	$8,575.00	$8,575.00	$4,225.00	$4,225.00	$14,930.00	$14,930.00
4.06	Construction Testing Reports (i.e. pressure, compaction, concrete, etc.)	1	LS	$27,750.00	$27,750.00	$8,575.00	$8,575.00	$1,690.00	$1,690.00	$5,935.00	$5,935.00
	CA-7 Lift Station Demolition & Rehabilitation Sub-Total				$425,250.00		$558,150.00		$401,418.45		$480,372.00
5.0	**CA-1 Lift Station Demolition & Rehabilitation**										
5.01	CA-1 Lift Station Demolition	1	LS	$10,000.00	$10,000.00	$21,500.00	$21,500.00	$27,267.50	$27,267.50	$23,873.00	$23,873.00
5.02	CA-1 Lift Station Rehabilitation	1	LS	$347,750.00	$347,750.00	$470,000.00	$470,000.00	$368,460.15	$368,460.15	$371,069.00	$371,069.00
5.03	Bypass Pumping	1	LS	$25,000.00	$25,000.00	$26,000.00	$26,000.00	$18,027.06	$18,027.06	$47,483.00	$47,483.00
5.04	Maintenance of Traffic (MOT)	1	LS	$5,000.00	$5,000.00	$6,500.00	$6,500.00	$1,105.00	$1,105.00	$2,374.00	$2,374.00
5.05	Existing Utility Verification	1	LS	$7,500.00	$7,500.00	$8,575.00	$8,575.00	$4,225.00	$4,225.00	$14,930.00	$14,930.00
5.06	Construction Testing Reports (i.e. pressure, compaction, concrete, etc.)	1	LS	$27,750.00	$27,750.00	$8,575.00	$8,575.00	$1,690.00	$1,690.00	$5,935.00	$5,935.00
	CA-1 Lift Station Demolition & Rehabilitation Sub-Total				$423,000.00		$541,150.00		$420,774.71		$465,464.00
6.0	**CA-15 Lift Station Demolition & Rehabilitation**										
6.01	CA-15 Lift Station Demolition	1	LS	$10,000.00	$10,000.00	$21,500.00	$21,500.00	$46,767.50	$46,767.50	$23,042.00	$23,042.00
6.02	CA-15 Lift Station Rehabilitation	1	LS	$375,000.00	$375,000.00	$479,000.00	$479,000.00	$356,456.93	$356,456.93	$371,829.00	$371,829.00
6.03	Bypass Pumping	1	LS	$25,000.00	$25,000.00	$26,000.00	$26,000.00	$18,027.06	$18,027.06	$47,483.00	$47,483.00
6.04	Maintenance of Traffic (MOT)	1	LS	$5,000.00	$5,000.00	$6,500.00	$6,500.00	$1,105.00	$1,105.00	$2,374.00	$2,374.00
6.05	Existing Utility Verification	1	LS	$7,500.00	$7,500.00	$8,575.00	$8,575.00	$4,225.00	$4,225.00	$14,930.00	$14,930.00
6.06	Construction Testing Reports (i.e. pressure, compaction, concrete, etc.)	1	LS	$25,000.00	$25,000.00	$8,575.00	$8,575.00	$1,690.00	$1,690.00	$5,935.00	$5,935.00
	CA-15 Lift Station Demolition & Rehabilitation Sub-Total				$447,500.00		$550,150.00		$426,271.49		$465,593.00
	TOTAL BASE BID FOR LIFT STATION REHABILITATION - PHASE I PROJECT				$2,318,500.00		$2,862,300.00		$2,174,001.55		$2,449,210.00

AGREEMENT FOR CONTRACTOR SERVICES
CITY OF CALLAWAY LIFT STATION REHABILITATION IMPROVEMENTS
PHASE ONE
BID NO: PW2024-16

This Agreement made as of this ___ day of, ________, 2024, by and between the **City of Callaway**, Florida - (the "CITY"), and **Mainline Construction, LLC** authorized to do business in the State of Florida (the "CONTRACTOR"), and whose address is **2005 Industrial Drive, Panama City Fl, 32405**, Phone:850-784-9979 Fax: 850-397-4321.

In consideration of the mutual promises contained herein, the CITY and the CONTRACTOR agree as follows:

ARTICLE 1 - SERVICES

The CONTRACTOR'S responsibility under this Agreement is to furnish, deliver, and construct all materials, labor, and equipment and to perform all operations in accordance with the plans and specifications and as listed in the Bid Form for the **LIFT STATION REHABILITATION IMPROVEMENTS PHASE ONE BID NO: PW2024-16.**

Services of the CONTRACTOR shall be under the general direction of the CITY MANAGER, who may designate a person to act as the CITY'S representative (hereinafter "REPRESENTATIVE") during the performance of this Agreement.

The CITY shall furnish to the CONTRACTOR up to four (4) sets of the Contract Documents for execution of the Work. Additional copies of the Contract Documents are available at the cost of reproduction.

ARTICLE 2 – SCHEDULE

The CONTRACTOR will commence the work required by the contract documents within 10 calendar days after the date of the Notice to Proceed and will substantially complete the project within **150** consecutive calendar days and fully complete the project within **30** days thereafter, unless the period for completion is otherwise extended by the contract documents.

ARTICLE 3 - PAYMENTS TO CONTRACTOR

A. The CITY shall pay to the CONTRACTOR for services satisfactorily performed **$2,174,001.55** which includes all direct charges, indirect charges and reimbursable expenses, if any. The CONTRACTOR will bill the CITY monthly.

B. The invoices received from the CONTRACTOR pursuant to this Agreement will be reviewed and approved by the City Manager's office, indicating that services have been rendered in conformity with the Agreement, and then will be sent to the Finance Department for payment. The invoice must specify the work performed. Five percent (5%) of each invoiced amount will be withheld and retained by the CITY until completion of the work to the satisfaction of the CITY.

C. In order for both parties herein to close their books and records, the CONTRACTOR will clearly state "final invoice" on the CONTRACTOR'S final/last billing to the CITY. This indicates that all services have been performed and all charges and costs have been invoiced to the CITY. Since this account will thereupon be closed, any and other further charges if not properly included on this final invoice shall be waived by the CONTRACTOR.

D. CONTRACTOR acknowledges that it has reviewed the scope of work and inspected the work site and does not anticipate having any CONTRACTOR requested change orders.

ARTICLE 4 - TERMINATION

This Agreement may be terminated by the CONTRACTOR on 60 days prior written notice to the CITY in the event of substantial failure by the CITY to perform in accordance with the terms hereof through no fault of the CONTRACTOR. It may also be terminated by the CITY, with or without cause, immediately upon written notice to the CONTRACTOR. Unless the CONTRACTOR is in breach of this Agreement, the CONTRACTOR shall be paid for services rendered to the CITY'S satisfaction through the date of termination. After receipt of a termination notice and except as otherwise directed by the CITY the CONTRACTOR shall:

A. Stop work on the date and to the extent specified.
B. Terminate and settle all orders and subcontracts relating to the performance of the terminated work.
C. Transfer all work in process, completed work, and other material related to the terminated work to the CITY.
D. Continue and complete all parts of the work that have not been terminated.

ARTICLE 5 - PERSONNEL

The CONTRACTOR represents that it has or will secure at its own expense all necessary personnel required to perform the services under this Agreement. Such personnel shall not be employees of or have any contractual relationship with the CITY.

All of the services required herein under shall be performed by the CONTRACTOR or under its supervision, and all personnel engaged in performing the services shall be fully qualified and, if required, authorized or permitted under State and local law to perform such services.

The CONTRACTOR warrants that all services shall be performed by skilled and competent personnel to the highest professional standards in the field.

ARTICLE 6 - SUBCONTRACTING

The CITY reserves the right to accept the use of a subcontractor or to reject the selection of a particular subcontractor and to inspect all facilities of any subcontractors in order to make a determination as to the capability of the subcontractor to perform properly under this Agreement. The CONTRACTOR is encouraged to seek minority and women business enterprises for participation in subcontracting opportunities.

If a subcontractor fails to perform or make progress, as required by this Agreement, and it is necessary to replace the subcontractor to complete the work in a timely fashion, the CONTRACTOR shall promptly do so, subject to acceptance of the new subcontractor by the CITY.

ARTICLE 7 - FEDERAL AND STATE TAX

The CONTRACTOR shall be responsible for payment of its own FICA and Social Security benefits with respect to this Agreement and the personnel it employs.

ARTICLE 8 – INSURANCE & BONDS

A. The CONTRACTOR shall not commence work under this Agreement until it has obtained all insurance and bonds required under this paragraph and such insurance has been verified by the CITY.

B. All insurance policies shall be issued by companies authorized to do business under the laws of the State of Florida.

The CONTRACTOR shall maintain, during the life of this Agreement, comprehensive automobile liability insurance in the amount of $1,000,000 and $2,000,000 combined single limit for property damage and bodily injury liability covering claims which may arise from the ownership, use, or maintenance of owned and non-owned automobiles, including rented automobiles, whether such operations be by the CONTRACTOR or by anyone directly or indirectly employed by the CONTRACTOR. CONTRACTOR shall purchase and maintain a policy or policies of commercial general liability insurance satisfactory in all respects to CITY, and casualty and extended coverage insurance. All policies shall be occurrence form policies and shall name CITY as an additional insured, with the premium thereon fully paid by CONTRACTOR on or before their due date. The general liability insurance policy shall afford minimum protection of $1,000,000 and $2,000,000 combined single limit coverage for bodily injury.

Required insurance shall be documented in Certificates of Insurance which provide that CITY shall be notified at least 30 days in advance of cancellation, non-renewal or adverse change. New Certificates of Insurance are to be provided to CITY at least 15 days prior to coverage renewals. City of Callaway, Florida is to be named as an additional insured entity.

If requested by CITY, CONTRACTOR shall furnish complete copies of its insurance policies, forms and endorsements.

For commercial general liability coverage, CONTRACTOR shall, at the option of CITY, provide an indication of the amount of claims, payments or reserves chargeable to the aggregate amount of liability coverage.

Receipt of certificates or other documentation of insurance or policies or copies of policies by CITY, or by any of its representatives, which indicate less coverage than required does not constitute a waiver of CONTRACTOR'S obligation to fulfill the insurance requirements herein.

CONTRACTOR shall also purchase and maintain workers compensation insurance for all obligations imposed by law, with employer's liability limits of at least the statutory limit, or provide notarized affidavit of exemption listing relevant statutes. CONTRACTOR shall also purchase any other coverage required by law.

CONTRACTOR'S maintenance of the insurance policies required hereunder shall not limit or otherwise affect its liability hereunder.

C. In the event that a performance or payment bond is required due to use of grant funds for the project, by City Commission or as otherwise required, the CONTRACTOR shall not commence work under this Agreement until it has obtained the required bonds and provided such bonds to the CITY.

ARTICLE 9 - EXCUSABLE DELAYS

The CONTRACTOR shall not be considered in default by reason of any failure in performance if such failure arises out of causes reasonably beyond the CONTRACTOR'S control and without its fault or negligence. Such causes may include but are not limited to: acts of God; the City's omissive and commissive failures; natural or public health emergencies; labor disputes; freight embargoes; and severe weather conditions. If failure to perform is caused by the failure of the CONTRACTOR'S subcontractor(s) and is without the fault or negligence of them, the CONTRACTOR shall not be deemed to be in default.

Upon the CONTRACTOR'S request, the CITY shall consider the facts and extent of any failure to perform the work and, if the CONTRACTOR'S failure to perform was without its fault or negligence as determined by the CITY, any affected provision of this Agreement shall be revised accordingly, subject to the CITY's rights to change, terminate, or stop any or all of the work at any time.

ARTICLE 10 - LIQUIDATED DAMAGES

Liquidated damages shall be paid to the CITY at the rate of $500 per day for all work awarded under the contract until the work has been satisfactorily completed as provided by the Contract Documents. Sundays and Legal Holidays shall be excluded in determining days in default.

It is agreed that the amount is the per-diem rate for damage incurred by reason of failure to complete the work. The said amount is hereby agreed upon as the reasonable costs which may be accrued by the CITY after the expiration of the time of completion. It is expressly understood and agreed that this amount is not to be considered in the nature of a penalty, but as liquidated damages which have accrued against the CONTRACTOR. The CITY shall have the right to deduct such damages from any amount due, or that may become due the CONTRACTOR, or the amount of such damages shall be due and collectable from the CONTRACTOR or Surety.

ARTICLE 11 - ARREARS

The CONTRACTOR shall not pledge the CITY'S credit or make it a guarantor of payment or surety for any contract, debt, obligation, judgment, lien, or any form of indebtedness.

ARTICLE 12 - DISCLOSURE AND OWNERSHIP OF DOCUMENTS

The CONTRACTOR shall deliver to the CITY for approval and acceptance, and before being eligible for final payment of any amount due, all documents and materials prepared by and for the CITY under this Agreement.

All written and oral information not in the public domain or not previously known, and all information and data obtained, developed, or supplied by the CITY or at its expense will be kept confidential by the CONTRACTOR and will not be disclosed to any other party, directly or indirectly, without the CITY'S prior written consent.

Such information and data shall be and will remain the CITY'S property and may be reproduced and reused at the discretion of the CITY.

All products generated by the CONTRACTOR for the CITY become the property of the CITY. The CITY may require submission of any electronic file version of reports, data, maps, or other submission of documentation produced for or as a result of this project in addition to paper documents.

The CITY and the CONTRACTOR shall comply with the provisions of the Florida Public Records Law.

PUBLIC RECORDS LAW. CONTRACTOR acknowledges that it is familiar with the provisions of the Public Records Law of the State of Florida.

CONTRACTOR agrees to comply with Chapter 119, Florida Statutes, and specifically per Florida Statute 119.0701, CONTRACTOR agrees to keep and maintain public records that would be required by the City of Callaway in order to perform the services provided for in this Agreement; CONTRACTOR agrees to provide public access to any required public records in the same manner as a public agency; CONTRACTOR agrees to protect exempt or confidential records from disclosure; CONTRACTOR agrees to meet public records retention requirement; and CONTRACTOR agrees that at the end of term of this Agreement, to transfer all public records to the City of Callaway and destroy any duplicate exempt or confidential public records.

All products generated by the CONTRACTOR for the CITY become the property of the CITY. The CITY may require submission of any electronic file version of reports, data, maps or other submission of documentation produced for or as a result of this Bid/Proposal in addition to paper documents.

Further, in accordance with the Public Records Laws of the State of Florida, Section 119.0701, (2013), Contractor must:

A. Keep and maintain public records that ordinarily and necessarily would be required by the public agency in order to perform the service.

B. Provide the public with access to public records on the same terms and conditions that the public agency would provide the records and at a cost that does not exceed the cost provided in this chapter or as otherwise provided by law.

C. Ensure that public records that are exempt or confidential and exempt from public records are not disclosed except as authorized by law.

D. Meet all requirements for retaining public records and transfer, at no cost, to the public agency all public records in possession of the contractor upon termination of the contract and destroy any duplicate public records that are exempt or confidential and exempt from public record disclosure requirements. All records stored electronically must be provided to the public agency in a format that is compatible with the information technology systems of the public agency.

E. If a contractor does not comply with a public records request, the public agency shall enforce the contract provision in accordance with the contract.

All covenants, agreements, representations, and warranties made herein, or otherwise made in writing by any party pursuant hereto shall survive the execution and delivery of this Agreement and the consummation of the transactions contemplated hereby.

If the CONTRACTOR has questions regarding the application of Chapter 119, Florida Statutes, to the CONTRACTOR'S duty to provide public records relating to this contract, contact the custodian of public records, Ashley Robyck, City Clerk, at 850-215-6694, by email at arobyck@cityofcallaway.com, or via mail, at 6601 E. Hwy. 22, Callaway, FL 32404.

ARTICLE 13 - INDEPENDENT CONTRACTOR RELATIONSHIP

The CONTRACTOR is, and shall be, in the performance of all work services and activities under this Agreement, an independent contractor, and not an employee, agent, or servant of the CITY. All persons engaged in any of the work or services performed pursuant to this Agreement shall at all times, and in all places, be subject to the CONTRACTOR'S sole direction, supervision, and control. The CONTRACTOR shall exercise control over the means and manner in which it and its employees perform the work, and in all respects the CONTRACTOR'S relationship and the relationship of its employees to the CITY shall be that of an independent contractor and not as employees or agents of the CITY.

The CONTRACTOR does not have the power or authority to bind the CITY in any promise, agreement or representation.

The CONTRACTOR shall hold the CITY, its officers, agents and employees harmless and free from any loss, damage or expense arising out of any occurrence relating to this Agreement or its performance and shall indemnify the CITY, its officers, agents and employees, customers, and successors against any damage or claim of any type arising from the negligent or intentional acts or omission of the CONTRACTOR.

ARTICLE 14 - CONTRACT ASSIGNMENT

The CONTRACTOR shall not sublet, sell, transfer, assign or otherwise dispose of the CONTRACT or any portion thereof, or of his right, title, or interest therein, without written consent of the CITY. The CONTRACTOR shall complete the work contemplated by the terms and conditions of this Agreement in an amount equivalent to at least 50 percent (50%) of the dollar value of work to be performed under this Contract utilizing its own business or corporate entity, so that no single labor, material man, or subcontractor shall be permitted to perform more than 50% of the work contemplated by this Contract.

ARTICLE 15 - AMENDMENT

None of the provisions, terms and conditions contained in this Agreement may be added to, modified, superseded or otherwise altered, except by a written instrument executed by the parties hereto.

ARTICLE 16 - ENFORCEMENT COSTS

If any legal action or other proceeding is brought for the enforcement of this Agreement, or because of an alleged dispute, breach, default, or misrepresentation in connection with any provision, the successful or prevailing party or parties shall be entitled to recover reasonable attorney's fees, court costs and all expenses even if not taxable as court costs (including, without limitation, all such fees, costs and expenses incident to appeals), incurred in that action or proceeding, in addition to any other relief to which such party or parties may be entitled.

ARTICLE 17 - AUTHORITY TO PRACTICE

The CONTRACTOR hereby represents and warrants that it has and will continue to maintain all licenses and approvals required to conduct its business, and that it will at all times conduct its business activities in a reputable manner.

ARTICLE 18 - SEVERABILITY

If any term or provision on this Agreement, or the application thereof to any person or circumstances shall, to any extent, be held invalid or unenforceable, the remainder of this Agreement, or the application of such terms or provisions to persons or circumstances other than those as to which it is held invalid or unenforceable, shall not be affected, and every other term and provision of this Agreement shall be deemed valid and enforceable to the extent permitted by law.

ARTICLE 19 - CITY'S REPRESENTATIVE AND AUTHORITY

The person designated by the CITY MANAGER shall serve as the CITY'S REPRESENTATIVE and shall decide questions which may arise as to quality and acceptability of materials furnished and work performed and shall interpret the intent of the Contract Documents with reasonable promptness.

The REPRESENTATIVE will not be responsible for the construction means, controls, techniques, sequences, procedures, or construction safety.

The REPRESENTATIVE may assign Project Inspector(s) who shall serve to assist the REPRESENTATIVE in determining if the work performed and the materials used meet the Contract requirements. The Project Inspector shall be authorized to issue Field Orders. The Project Inspector shall be authorized to stop all or any portion of the work if in his opinion the work is not proceeding according to the requirements of the plans and specifications.

ARTICLE 20 - MODIFICATION

The CITY reserves the right to make changes in the work, including alterations, reductions therein or additions thereto. Upon receipt by the CONTRACTOR of the CITY'S notification of a contemplated change, the CONTRACTOR shall (1) if requested by CITY, provide an estimate for the increase or decrease in cost due to the contemplated change, (2) notify the CITY of any estimated change in the completion date, and (3) advise the CITY in writing if the contemplated change shall affect the CONTRACTOR'S ability to meet the completion dates or schedules of this Agreement.

If the CITY so instructs in writing, the CONTRACTOR shall suspend work on that portion of the work affected by a contemplated change, pending the CITY'S decision to proceed with the change.

If the CITY elects to make the change, the CITY shall issue a contract amendment or change order and the CONTRACTOR shall not commence work on any such change until such written amendment or change order has been issued and signed by each of the parties.

ARTICLE 21 - CONTRACT DOCUMENTS

The other documents which comprise the entire Agreement are attached hereto, made a part hereof and consist of the following:

A. Advertisement for Bids,
B. Special Instructions and Conditions,
C. General Instructions and Conditions,
D. Minimum Technical Specifications,
E. Bid Forms
   Bid Certification Form — Drug-Free Workplace Certification
   Public Entity Crimes Statement — Anti-Collusion Clause
   Proprietary/Confidential Information Disclosure
G. Addenda (if any),
H. Performance & Payments Bonds, (if required)

I. Notice of Award,

J. Engineered Drawings, if required.

In the event of a conflict between the terms of the above documents and the terms of this Agreement, the terms of this Agreement shall prevail.

There are no contract documents other than those listed above and there are no promises or understandings other than those stated herein.

ARTICLE 22 - VENUE

All applicable laws, regulations and ordinances of the State of Florida, Bay County and the City of Callaway will apply to consideration and award of any Bid/Proposal and the performance of the bidder/proposal pursuant thereto, and shall be governed by the laws of the State of Florida both as to intention and performance. The venue for any action arising from the award or subsequent performance shall lie exclusively in the Circuit Court of Bay County, Florida, or the United States District Court for the Northern District of Florida, as applicable.

ARTICLE 23 - NOTICE

All notices required in this Agreement shall be sent by certified mail, return receipt requested, and if sent to the CITY shall be mailed to:

City of Callaway
6601 East Hwy. 22
Callaway, Florida 32404
Attention: Ashley Robyck, City Clerk
Phone: (850) 215-6694
Email: arobyck@cityofcallaway.com

With a copy to: Kevin D. Obos, Esq. City Attorney
Hand Arendall Harrison Sale
P.O. Drawer 1579
Panama City, FL 32402
Phone: (850) 769-3434
Fax: (850) 769-6121

and if sent to the CONTRACTOR shall be mailed to:

____

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____

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Either party may change its address noted above by giving written notice to the other party in accordance with the requirements of the Section.

This Agreement is entered into as of the day and year first written above and is executed in at least two original copies of which one is to be delivered to the CONTRACTOR, and one to the CITY CLERK for filing in the official records.

CITY CLERK

Attest: ______________________________
Ashley Robyck,
City Clerk

Contractor Witnesses:
(2 REQUIRED)

Witness: ______________________________
Name

____
Signature

Witness: ______________________________
Name

____
Signature

CITY OF CALLAWAY, FLORIDA

By: ______________________________
Pamn Henderson, Mayor

Contractor:

____
Business Name

By: ______________________________
Signature

____
Print Name and Title

APPROVED AS TO FORM FOR THE RELIANCE OF THE CITY OF CALLAWAY ONLY:

____
KEVIN D. OBOS, CITY ATTORNEY
HAND ARENDALL HARRISON SALE