

# Post-Disaster Redevelopment Plan City of Panama City, Florida

September 2008



Panama City Planning and Land Use Services  
9 Harrison Avenue  
Panama City, Florida 32401



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## executive summary

Like all communities in Florida, Panama City is no stranger to disasters. Over the last few years, major flooding, tornadoes, and coastal storms have torn apart neighborhoods and damaged public infrastructure. In 1995, Hurricane Opal caused \$6 billion in property damages in northwest Florida. In 2004, Hurricane Ivan made landfall, resulting in \$19.2 billion in damages. While Panama City was not directly hit by either of these hurricanes, the damage from localized flooding from storm surge, wind, and tornadoes was overwhelming. The city has been spared from a direct hit by a major disaster over the past few years; however, this in no way predicts the future. Because of this, the city has decided to take a proactive approach to planning for long-term redevelopment and recovery by creating the Panama City Post-Disaster Redevelopment Plan (PDRP).

A PDRP identifies policies, operational strategies, and roles and responsibilities for implementation that will guide decisions that affect community long-term recovery and redevelopment after a disaster. The plan emphasizes seizing opportunities for hazard mitigation and community improvement consistent with the goals of the local comprehensive plan and with full participation of the citizens. Recovery topics addressed in the plan should include business resumption and economic redevelopment, housing repair and reconstruction, infrastructure restoration and mitigation, short-term recovery actions that affect long-term redevelopment, sustainable land use, environmental restoration, and financial considerations as well as other long-term recovery issues identified by the community.

Panama City was selected as a pilot community with the Florida Department of Community Affairs (DCA) and Division of Emergency Management's PDRP Statewide Initiative, which entitled the city to technical and financial assistance by both State and Federal resources. Panama City was the only city included in the initiative to test whether PDRP should be studied as a single or multi-jurisdictional planning effort. The experiences and lessons learned by the city will be used in developing statewide guidance for future PDRPs.

Direction for this planning process was provided by the Panama City PDRP Executive Committee (see page i for membership), a group consisting of Mayor-appointed representatives from city and county agencies as well as non-profit organizations, economic development leaders, and other stakeholders in the community. The Panama City PDRP Executive Committee conducted five formal meetings where they discussed the roles and responsibilities of all agencies in a post-disaster environment and analyzed a report on the vulnerability of the community and how their current plans, such as the local comprehensive plan, countywide hazard mitigation plan, and countywide comprehensive emergency management plan, address the subject of post-disaster recovery. Ultimately, this led to the identification of post-disaster redevelopment issues for the community as well as goals and actions necessary to address these issues. The Panama City PDRP is an ongoing effort and will continue beyond this initial planning phase. As a next step, the city plans to present this plan to the public to encourage the involvement of local residents and business owners in the planning process and begin to implement many of the pre-disaster related actions identified in **Section 9**.

It is the hope of the PDRP Executive Committee that this document initiates the steps needed to enable the city to recover from a disaster in the most efficient manner to ensure the long-term vitality and resiliency of the community.

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# 1. introduction

## 1.1 PURPOSE AND AUTHORITY

The purpose of the Panama City Post-Disaster Redevelopment Plan (PDRP) is to provide the city with a detailed guide for implementing long-term recovery and redevelopment following a disaster. A PDRP identifies policies, operational strategies, and roles and responsibilities for implementation that will guide decisions affecting long-term recovery and redevelopment of the community after a disaster. The plan emphasizes seizing opportunities for hazard mitigation and community improvement consistent with the goals of the local comprehensive plan and with full participation of the citizens. Recovery topics addressed in the plan include business resumption and economic redevelopment, housing repair and reconstruction, infrastructure restoration and mitigation, short-term recovery actions that affect long-term redevelopment, sustainable land use, environmental restoration, and financial considerations as well as other long-term recovery issues identified by the community. Adopting a PDRP will put the city in a better position to recover more rapidly and take advantage of mitigation opportunities to create a more resilient community. The intent of this plan is not to duplicate what is already included in the Panama City Comprehensive Plan, Bay County Comprehensive Emergency Management Plan (CEMP), or Bay County Local Mitigation Strategy (LMS), but rather clearly define the long-term, post-disaster roles and responsibilities of the city and provide a road map on how to effectively utilize other planning mechanisms and agencies after a disaster.

Florida regulations require that all coastal jurisdictions prepare a PDRP that “will reduce or eliminate exposure of human life and public and private property to natural hazards” (§9J-5.012(3)(b)(8), F.A.C.). See **Appendix B** for all Statutes and Rules in Florida related to post-disaster redevelopment planning. This plan implements Policies 5.6.3 to 5.6.9 of the Panama City Comprehensive Plan, which are related to post-disaster redevelopment. This plan has been developed in accordance with the draft guidelines developed by the Florida Department of Community Affairs’s Statewide PDRP Focus Group and serves as a pilot for this project.

## 1.2 HOW TO USE THIS PLAN

The PDRP is meant to serve as a single source for long-term recovery and redevelopment issues in the city. Due to the identified vulnerabilities of the city, this plan particularly addresses wind and flood events such as hurricanes, tropical storms, and tornadoes. There is no clear delineation between the short-term response operations phase and the recovery and mitigation phases of emergency management. **Figure 1.1** shows the cycle of disaster risk management, with the orange and yellow portions representing the long-term, post-disaster phases that this PDRP is to address.



Source: Australian Development Gateway

Figure 1.1 Disaster Risk Management Cycle

The Panama City PDRP, a pilot project of the Statewide PDRP Initiative, was developed using the draft guidelines created by the State Initiative Focus Group. **Section 1** (Introduction) describes the foundation and purpose of the plan as well as how to utilize the plan following a disaster. **Section 2** (Major Post-Disaster Redevelopment Goals and Issues) presents goals and issues identified by the Panama City PDRP Executive Committee during the planning process that provide the basis for the actions developed later in the planning process. The first two sections of the plan also serve as an educational tool for the public or anyone wishing to gain a general understanding of the PDRP. **Section 3** (Local Plans Integration) provides an overview of the existing planning documents and how they relate to the PDRP and could be further integrated into the PDRP in future updates. **Section 4** (Post-Disaster Vulnerabilities Identification), an analysis unique to this plan, examines the vulnerability of the city in terms of the built environment, future development, and social and economic factors. This section is meant to be used for planning purposes to give a general snapshot of the conditions that exist in Panama City that could potentially become major issues in a post-disaster environment. **Section 5** (Institutional Capacity Assessment) evaluates what is currently in place in the city that would be useful during the recovery and redevelopment phase following a disaster and presents suggestions for future actions that would strengthen this plan. This section is based on the knowledge obtained during the local plans assessment and from meetings and interviews with local staff. **Section 6** (Implementation), **Section 7** (Finance), and **Section 8** (Communication) provide the

organizational structure of the plan execution process as well as the financial and communication resources available at the local level that can aid the city after a disaster. The final section of the plan, **Section 9** (Action Plan), is considered the most important to the city as it lists the pre- and post-disaster actions necessary in order to recover and redevelop in the most efficient manner possible. The actions were developed based on the goals and issues identified during the planning process. While the initial planning effort has been completed, this is an ongoing process and there are quite a bit of pre-disaster actions vital to the plan that have not yet been undertaken. This section identifies these actions and describes the responsible local agency as well as timeframes and possible funding sources, if needed.

The appendices provide tools and information to guide further development of the PDRP and, ultimately, plan implementation. **Appendix A** contains documentation of the adoption of this plan. **Appendix B** details all State and local policies that relate to the PDRP. **Appendix C** documents the planning process, including a list of attendees at the various meetings as well summaries of the meetings. Both **Appendices D and E** contain current mechanisms in place that will aid the city in the recovery process, including a mutual aid agreement and pre-arranged debris removal contracts and sites. Finally, **Appendix F** includes sample debris management and temporary housing plans that the city could use during the development of its own plans.

### 1.3 RELEVANT PLANS AND POLICIES

Currently, the state requirements regarding PDRPs are limited, and there are no federal requirements governing the plan. The result of the Statewide PDRP Initiative will be finalized guidelines and possible rule changes with regards to PDRPs; however, as this initiative is currently in the pilot phase, these will not be available until 2009. At this time, Florida Statutes require that PDRPs, “at a minimum, establish long-term policies regarding redevelopment, infrastructure, densities, non conforming uses, and future land use patterns” (§163.3177(7)(1) F.S.). There are other issues regarding post-disaster recovery and redevelopment that have been identified, and, at this time, some are included in other plans such as the CEMP, LMS, and Local Comprehensive Plan. As previously mentioned, the intent of this plan is not to duplicate the efforts of these other plans, but to provide a single source for using these plans post-disaster as effectively as possible and identify further long-term recovery needs. **Table 1.1** shows how the functions of these plans relate to one another concerning hazard issues. **Appendix B** contains a detailed list of all relevant policies from these plans that relate to post-disaster recovery.

**Table 1.1 Florida's Planning Framework: How Local Plans Address Hazard Issues**

Purpose and Use	CEMP	LMS	Comp Plan (coastal)	PDRP
Provide hazard assessment information	✓	✓	✓	
Define procedures for evacuation and sheltering services	✓			
Define policies for maintaining and enhancing evacuation clearance times		✓	✓	✓
Define capital expenditure priorities for enhancing evacuation and sheltering capacities		✓	✓	
Define policies and capital expenditure priorities for making the environment less hazardous		✓	✓	
Define policies for making structures more resistant to natural hazard forces		✓	✓	✓
Define capital expenditure priorities for making public facilities more resistant to natural hazard forces		✓	✓	
Define policies for managing the pre-disaster development and redevelopment of land exposed to natural hazards		✓	✓	
Define operational procedures for post-disaster recovery and redevelopment	✓			✓
Define policies for governing post-disaster recovery and redevelopment actions		✓	✓	✓

Source: Florida Department of Community Affairs, 2006

CEMP = Comprehensive Emergency Management Plan.  
 Comp Plan = Local Comprehensive Plan.  
 LMS = Local Mitigation Strategy.  
 PDRP = Post-Disaster Redevelopment Plan.

## 2. major post-disaster redevelopment goals and issues

This section provides a description of the major goals and issues identified as priorities for the City of Panama City at this time. These five Topics and their respective Issues have been listed by priority as assigned by the Executive Community (highest to lowest):

### Topic 1. Land Use and Community Development

- Issue 1. Streamlining the redevelopment process
- Issue 2. Disaster housing
- Issue 3. Include mitigation in redevelopment
- Issue 4. Affordable and attainable housing
- Issue 5. Environmental restoration
- Issue 6. Restoration of cultural and historical resources

### Topic 2. Economic Redevelopment

- Issue 1. Retention of major employers
- Issue 2. Local business assistance

### Topic 3. Long-Term Infrastructure and Public Facility Repair

- Issue 1. Infrastructure and public facility repair
- Issue 2. Long-term debris management

### Topic 4. Communications

- Issue 1. Communications with stakeholders pre-disaster
- Issue 2. Communications with stakeholders post-disaster

### Topic 5. Local Post-Disaster Financing and Capacity

- Issue 1. Local financial reserves
- Issue 2. Local capacity

#### 2.1 LAND USE AND COMMUNITY DEVELOPMENT

**GOAL:** The City of Panama City will strive to manage the recovery and redevelopment process of the community to aid in rapid recovery while seizing any opportunities that may arise to redevelop in a more sustainable manner.

##### 1. *Streamlining the Redevelopment Process*

During recovery from a disaster, emergency procedures need to streamline the various permitting processes mandated at the local level. While some of these procedures are out of the jurisdiction of the city, there are local procedures that could be temporarily altered to assist business owners and residents with recovery. Examples of this could

include streamlining development orders for affordable housing developments to function as long-term housing for displaced residents or emergency occupancy permitting procedures for businesses that must relocate. The determination of which procedures can be streamlined before a disaster occurs will ensure that considerations are made for any negative long-term impacts.

## *2. Disaster Housing*

The siting of disaster housing is a short-term recovery measure that has long-term implications. However, this also is one of the fundamental needs of a community immediately following a disaster and, if pre-planned, can be a success. The city does not currently have a disaster housing plan in place to address the needs of the displaced population; however, plans to undertake this process may be sought in the future. As an implementation action of the PDRP, the city should pre-identify criteria for temporary housing types and location to avoid unintended long-term implications such as incompatible land uses.

## *3. Include Mitigation in Redevelopment*

Rebuilding from a disaster provides an opportunity to mitigate future hazard impacts and build back a more resilient community. Redevelopment projects, especially those that are public expenditures, should be examined for mitigation opportunities to ensure that the city is working to avoid repetitive losses and unnecessary future expenditures. Hazard mitigation initiatives, such as the following, could be incorporated into the procedures for development review:

- Encourage cluster development on properties that have the potential to negatively impact natural protective features such as wetlands, floodplains, and coastal resources.
- Recommend the use of setbacks and buffers around natural protective features.
- Utilize incentive zoning, allowing developers to exceed certain zoning incentives such as density. This encourages developers to take hazard mitigation measures such as the ones listed above.

Following a disaster, the city should enforce rules that require any structure that is damaged beyond 50% of its total value to be built back to the current building code standards (Policy 1. 16.2, City of Panama City Comprehensive Plan). If the disaster is a federally-declared event, the city will be eligible for various mitigation funding opportunities, including the Public Assistance Program and the Hazard Mitigation Grant Program. Both of these resources can be used to incorporate mitigation practices into the redevelopment process. Examples of eligible projects include hardening or elevation of structures, acquiring private repetitive loss structures, or relocating public structures and infrastructure outside of hazard-prone areas. Identifying mitigation projects for infrastructure and public facilities prior to a disaster and placing them on the LMS Project List could result in a smart redevelopment decision, potentially saving taxpayers money and building more resilient structures. Public outreach on mitigation techniques for private structures (i.e., homes and businesses) before and after a disaster could assist many in taking extra steps during rebuilding to make their home or business stronger for the next hurricane.



#### 4. *Affordable and Attainable Housing*

While not currently a major issue for the city, the lack of affordable and attainable housing could become a problem. A disastrous event can exacerbate the availability of workforce housing because often pre-code and mobile homes receive an inordinate share of the damages suffered by the city. A large portion of the city and surrounding region's economy is based on the tourism and service industry. Without housing for low to moderate income residents to occupy, staff support for these two key industries may become an issue.

#### 5. *Environmental Restoration*

Environmental restoration is an important component of long-term recovery that helps restore the quality of life for the community. This topic may include beach restoration in areas where erosion has taken place or restoring wetlands and coastal vegetation that provide a natural barrier to wave action from a storm. Pre-disaster policies can be drafted that discourage the use of structural erosion barriers that limit natural mitigation and criteria for prioritizing post-disaster property acquisitions for coastal properties that can be restored as a buffer to storm surge. Other environmental restoration activities can include the cleanup of hazardous material contamination that could occur from storm damage. Another environmental issue after a disaster can be restoring the urban forests that provide cooling and air quality benefits to urban areas.

#### 6. *Restoration of Cultural and Historic Resources*

The history and culture of Panama City can be found along its coastlines. The city has made these resources a priority by establishing four CRAs. All four locations are rich in the history of this community and include working marinas, historic homes, restaurants, commercial establishments, and parks where the community often meets for festivals. Three of these areas also are located along the coastline and are vulnerable to coastal storms and flooding. **Section 4** includes an analysis of the vulnerability of historic structures and the CRAs. The city should incorporate mitigation techniques into future redevelopment of these areas to ensure that the next generations can enjoy the community's history and culture.

## 2.2 ECONOMIC REDEVELOPMENT

**GOAL:** The City of Panama City, the Bay County Economic Development Alliance, and the Bay County Chamber of Commerce will work in partnership to restore and enhance the local economy and develop any new economic opportunities that may arise as a result of a disaster.

#### 1. *Retention of Major Employers*

If not dependent on a specific location, both large and small businesses that receive a significant amount of damage may choose to relocate outside of the impacted area. This can affect the unemployment rate of the city and endanger support or service businesses dependent on the major employers. Major employers are identified in **Section 4**. The city, partnering with the Bay County Economic Development Alliance and the Bay County Chamber of Commerce, could begin conversations with major employers on their plans for disaster recovery and share the city's plan that includes

measures for economic recovery. Members of these major employers and other interested businesses could become an advisory committee for the PDRP in the future and continue to meet on a regular basis in order to contribute to post-disaster initiatives. The city and its partners also should continue these lines of communication and support immediately following a storm to reassure the businesses that the city is ready to assist.

## *2. Local Businesses Assistance*

Business interruptions and failures from disastrous events can cause significant damage to the local economy in terms of lost productivity, wages, and employment. Research from a variety of sources, including the U.S. Department of Labor Statistics, consistently reports that 50% to 70% of businesses either never reopen after a major disaster or fail shortly after reopening. Small businesses are represented disproportionately higher among business casualties. This can be attributed to various reasons, including the extent of damage in a community, timing of re-opening, and lack of financial reserves. Short periods without cash flow can be damaging, and smaller businesses often are not supported by loans provided by the Small Business Administration (SBA) in a timely manner or, occasionally, at all. The State Emergency Bridge Loan Program can help during these the gaps in financial assistance; but with limited funds, it is often not enough. The city should explore partnering with the Bay County Economic Development Alliance and the Bay County Chamber of Commerce to discover other methods of assistance for local businesses such as resource sharing, coordination, and other support mechanisms that may involve financial assistance.

## **2.3 LONG-TERM INFRASTRUCTURE AND PUBLIC FACILITY REPAIR**

**GOAL:** The City of Panama City will strive to manage debris, restore utilities, and repair infrastructure efficiently, taking mitigation into consideration during the long-term redevelopment of infrastructure and structures to ensure that sound public investments avoid future damages.

### *1. Infrastructure and Public Facility Repair*

The long-term repair of infrastructure and facilities such as major roads, bridges, wastewater treatment plans, and other utilities is essential to establishing normal operations within a community. The repair of these types of infrastructure and facilities is often necessary for other types of recovery and redevelopment efforts to take place. The Bay County CEMP addresses infrastructure and facility repair for the county; however, some of the structures and infrastructure are city-owned. Therefore, the city should have a plan in place, separate from the county plan, to determine how to best prioritize and carry out these repairs. This plan could be based on **Section 4** as well as other vulnerability analyses in the LMS and CEMP. In addition to this, dates of construction and whether or not the building or piece of infrastructure has been hardened can be used to help assess the vulnerability. The city should prioritize the entire infrastructure and facilities list based on the level of vulnerability and then begin a long-term plan for the redevelopment. The projects in this plan could then be placed in the LMS for funding as well as the Capital Improvements Element of the Comprehensive Plan. The city also should consider the amount of funding that will be required for each of these projects as well as the timeframes required for project completion when determining which budget year the project will fall under. The city should then work to gather all of the information that will be needed to put a grant application together for

programs such as the Federal Emergency Management Agency's (FEMA's) Pre-Disaster Mitigation and Hazard Mitigation Grant Programs. These applications are time consuming to prepare, and in the aftermath of a disaster, mitigation opportunities are often lost because of the amount of time it takes to prepare the application; staff time is already being stretched to the maximum. The city also may decide to contract out the preparation of grant applications. This can be done both before and after the disaster. It is recommended that the city pre-identify private firms familiar with the Hazard Mitigation Grant Program and post-disaster mitigation applications processes and possibly enter into pre-arranged grant writing contracts, as these firms are often in high demand during the application cycles following a disaster.

In addition, the city should develop a Continuity of Operations Plan that addresses the relocation of essential functions should these critical facilities be damaged. The city also should consider (both pre- and post-disaster) how to best incorporate mitigation into the redevelopment process in order to ensure that sound public expenditures are taking place and minimize the opportunity of the facility being damaged in the future.

## *2. Long-Term Debris Management*

Debris management is generally considered one of the first things that must be done before the recovery and redevelopment process can begin. This task is important to ensure the public safety as people return to their daily routines and try to salvage and repair what is left of their disaster-damaged businesses or homes. It is important for the city to identify who will be undertaking the debris removal process as well as where this debris will be placed. If private property owners decide to relocate, it may lead to delays in the clean-up process of their property or ultimately in the abandonment of the property. The city should determine how it will handle the clean-up of these abandoned properties because they could potentially include hazardous debris. This could be addressed through close coordination with the county on the enforcement of current codes and ordinances that address this issue. Also, the city should designate locations for debris that can become public health concerns, such as large piles of hazardous materials, etc. All of these issues are very important components of a Debris Management Plan. The city currently has pre-arranged debris removal contracts as well as designated places for the management of the debris. These contracts and a map displaying this information can be found in **Appendix E**.

While the city has done quite a bit of the groundwork toward a Debris Management Plan, an approved plan does not currently exist. There are still things the city could do that could be included in this plan. It is suggested that the city examine the property currently designated for debris management and determine if it meets the environmental requirements. In addition, the city should determine the pre-existing conditions of both the soil and groundwater in this area to have a benchmark for the conditions to which it must be restored after use. The city may also wish to develop building material reuse and recycle drop off points. Often in a rush to rebuild, there are many left over construction materials left unutilized. These could be dropped off at designated sites for reuse. In order to make this a success, the city must develop a well thought out process for exchange as well as a public education campaign on the recycle and reuse program. Once the city finalizes its Debris Management Plan, it should then replace the document presented in **Appendix E**.

## 2.4 COMMUNICATIONS

**GOAL:** The City of Panama City will work to ensure that there are open lines of effective communication between city officials, partnering agencies, and the public with regard to post-disaster redevelopment so that all stakeholders are involved in the recovery planning process both prior to and following a disaster.

### 1. *Communicating with Stakeholders Pre-Disaster*

Establishing lines of communication before a disaster strikes helps create a sense of reassurance in the community. Residents and business owners understand that the community is taking a proactive approach to redevelopment planning when this communication structure exists, and this effort transmits the message that recovery is important to the community. This involves both educating stakeholders on the post-disaster recovery procedures and actions in addition to how the plan will be implemented in the aftermath of a disaster as well as explaining to the public the types of things that they can expect after a disaster and educating them on what they can do to prepare for long-term recovery. The city should continue its efforts to involve all local stakeholders, including business owners and residents, in the process to ensure that the PDRP has public support and that the actions can be implemented in both the pre- and post-disaster environments. More information on the city's plan to communicate with stakeholders before a disaster strikes can be found in **Section 8**.

### 2. *Communicating with Stakeholders Post-Disaster*

Creating strong lines of communication during the recovery phase of disaster will further the initial reassurance created during the pre-disaster communication efforts. This is accomplished by creating central hubs for information dissemination, such as Disaster Recovery Centers (DRC) for both residents and business owners. Information on temporary housing and commercial rental space should be provided as well as information on financial aid and assistance. Also, this is a good place to locate a list of licensed and insured contractors that can perform repair work and the necessary forms needed by building officials for permitting. The city should pre-determine the types of information that will be needed at these centers and develop tools for use. Also, the city should pre-determine staffing for these centers. As these DRCs will most likely be needed by the entire county, the city should coordinate this effort with surrounding jurisdictions and the county. This will convey a strong sense that the city is there to help and discourage the relocation of businesses and residents.

In addition to this, communication techniques aimed at creating a sense of recovery can be used to encourage relocated citizens to return to the area and retain the current population, creating a positive message about the city's recovery to both the tourism industry and possible business investors. This can be accomplished through public outreach campaigns and a variety of media outlets such as websites, newsletters, television, etc. Direct lines of communication with both residents and business owners that received an extensive amount of damage are also important when undertaking a detailed redevelopment effort of these concentrated areas. The community should have a voice in how an area is redeveloped. This can be accomplished using a localized visioning process involving charettes. More information on the positive redevelopment campaign as well as the visioning process and other methods of communication following a disaster can be found in **Section 8**.

## 2.5 LOCAL POST-DISASTER FINANCING AND CAPACITY

**GOAL:** The City of Panama City will ensure an efficient recovery by ear-marking financial reserves needed, pre-identifying staff capacity and limitations, and taking action to remedy these limitations in both the pre- and post-disaster environment.

### 1. *Local Financial Reserves*

Financial reserves for disaster recovery are necessary to ensure that the city is fiscally able to fund the recovery and redevelopment process. While there are many different federal and state sources for financial aid, these often require a match. Without a sufficient amount of capital available to cover the match, the city will quickly find itself in debt. Just as the local economy will take a substantial hit following a disaster, local government revenue sources will as well because communities often experience a loss in tax revenue due to the decrease in property values and increases in bond defaults, bankruptcies, and mortgage foreclosures. The city should look at its current financial reserve and assess its regular revenue sources for potential post-disaster impacts. Alternative solutions for dealing with a post-disaster budget crisis should be explored pre-disaster so that the city can ensure all levels of service are maintained or enhanced as necessary after a disaster. This is discussed in detail in **Section 7**.

### 2. *Local Capacity*

The capacity to manage a recovery effort can often exceed the capabilities of a local government. Tasks such as debris management, the management of the FEMA reimbursement process, grant writing, and development order review can overwhelm local staff, many of whom are having to manage their own personal recovery efforts. Mutual aid and interlocal agreements with other cities are often used to supplement the efforts of local staff. Currently, the city has a mutual aid agreement in place with the City of Naples and the City of Port Orange. Panama City should examine the services provided under their current agreements to determine if they should be augmented to include more. Another resource for providing additional assistance to a local government is contracting disaster recovery and management services to firms who specialize in this type of work. Pre-arranging contracts prior to a disaster ensures that a community can activate these contracts as quickly as possible. At this time, the city has a pre-arranged contract for debris management; however, it could consider developing contracts for other types of services as well.

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### 3. local plans integration

The purpose of the PDRP is to guide the redevelopment decision-making process following a disaster in a manner consistent with the local comprehensive plan, LMS, CEMP, Land Development Regulations, and economic development plan for the county. Therefore, during the planning process, it is important to examine these plans to determine 1) how well Panama City currently accomplishes this goal; 2) if there are components that could be improved to further this goal; and 3) which elements of these plans should be included in the PDRP. When a community examines other planning mechanisms and integrates the goals and principals of these plans into one another, they create a multi-faceted planning program that is much more effective than the individual stand-alone plans. Panama City has a variety of planning documents that guide its every day decision-making process with regards to economic development, land use, transportation, mitigation, and emergency management. For this assessment, the following city and countywide plans were reviewed:

- The City of Panama City Comprehensive Plan (2000)
- The Bay County Local Mitigation Strategy (2005)
- The Bay County Comprehensive Emergency Management Plan (2004)
- Panama City All-Hazards Disaster Plan (2006)
- The Bay County Transportation Planning Organization 2030 Long Range Transportation Plan (2007)
- The Bay County Economic Development Alliance Program of Work (2008)

#### 3.1 CITY OF PANAMA CITY COMPREHENSIVE PLAN

The City has a well developed comprehensive plan with regards to post-disaster redevelopment issues and activities. The following is summary of the relevant policies found in the Plan. See **Appendix B** for the complete list of policies.

##### *Economic Development*

1. Contains a Special Industrial District that recognizes the need for industrial activities to support the local economy, while providing protection for environmentally sensitive areas (Policy 1.1.1, 7(a)).
2. Focuses on industrial and manufacturing jobs within the city (Objective 1.17).
3. Promotes economic development and coordination with the Bay County Chamber of Commerce and Economic Development Alliance (Policy 1.17.2).
4. Promotes the identification and attraction of new industries with growth potential in the city (Policy 1.18.2).

##### *Mitigation*

5. Recognizes the City's Flood Prevention Ordinance and ensures enforcement (Policy 1.1.4(7)).
6. Limits coastal development in order to maintain current evacuation clearance times (Objective 1.5).
7. Contains the intent to provide a drainage program that will provide reasonable protection from flood damage to public and private property (Goal 4).

8. Contains a strong coastal management element that aims to maintain the quality of coastal resources by restricting development activities that damage or destroy coastal resources (Goal 5).
9. Integrates hazard mitigation into the comprehensive plan and states the intent to incorporate future recommendations of the LMS into the plan (Policies 5.6.7 to 5.6.8).
10. Includes hazard mitigation provisions in the Post Master Sub-Element (Goal 2).

#### *Emergency Management*

11. Prohibits the location of special needs facilities in the hurricane evacuation zone (Policy 1.5.1).
12. Takes a regional approach to stormwater management and includes policies to protect natural drainage features (Policies 1.12.3 to 1.12.4).
13. References a city-maintained list of elderly, handicapped, or infirmed persons that might require special evacuation assistance (Policy 5.5.3).
14. Commitment to maintain existing evacuation times by limiting density and intensity of land uses and incorporate this information into the County CEMP (Policy 5.6.10).

#### *Redevelopment*

15. Promotes redevelopment of blighted areas (Objective 1.3).
16. Has a non-conforming use clause that disallows the redevelopment of a structure that is damaged to the extent of 50% or more of its replacement cost unless approved by the City Commission (Policy 1.16.2).
17. Contains policies aimed at eliminating sub-standard housing (Objective 3.2).
18. States that post-disaster redevelopment will be undertaken in conformance to the City's Flood Damage Prevention Ordinance and Land Development Regulations (Policy 5.6.3).
19. Contains policies stating the permit process for short- and long-term recovery following a disaster (Policy 5.6.4 to 5.6.5).
20. Incorporates hazard mitigation into the post-disaster redevelopment permit review process (Policy 5.6.6).
21. States that repetitive loss structures will be modified or removed during the post-disaster redevelopment process (Policy 5.6.9).

**Comments:** The plan provides a great base for integrating hazard mitigation into future development as well as a strong focus on economic development. In the future update of this plan, the city should examine the goals and actions outlined in the PDRP to develop the additional policies that support post-disaster redevelopment planning.

### **3.2 BAY COUNTY LOCAL MITIGATION STRATEGY**

The Bay County LMS includes a detailed assessment the post-disaster redevelopment process of the city and its risks that is important to. The following is a summary of the relevant information found in the plan. See **Appendix B** for a complete list of relevant information.



1. Discusses the hazards to which the city is vulnerable and what impacts they may have on the city.
2. Incorporates current and future land uses and growth trends.
3. Includes a risk assessment for the city.
4. Contains a list of critical facilities located in the city and their level of vulnerability (not for public disclosure).
5. Identifies the Panama City Point of Contact for the LMS.
6. Includes a mitigation project for the city.

**Comments:** The plan provides detailed text on the risk and vulnerability of the city. In the future, the plan may include wildfire as a hazard in the city. According to the Florida Risk Assessment System, there are some areas with a moderate to high risk for wildfire. Also, the city may wish to include more mitigation projects on the prioritized project list as there are only a few currently listed. Listing these projects in the LMS can provide grant funding for the city in regards to post-disaster redevelopment and mitigation actions. Maps could also be helpful when describing the risk and vulnerability faced by the community. The city could also consider taking a more active role in the Bay County LMS Committee and the LMS update that will be completed in 2010. Many of the actions identified in the Action Plan of this PDRP should be placed on the LMS Prioritized Project List for funding. By taking a more active role in the committee, the city will be able to apply for grant funding to implement the actions when available because this is a good source of funding for the city.

### 3.3 BAY COUNTY COMPREHENSIVE EMERGENCY MANAGEMENT PLAN

The Bay County CEMP contains the operational procedures for the preparedness, response, recovery, and mitigation phases of a disaster. The following is a summary of the relevant information found in the plan. See **Appendix B** for a complete list of relevant pieces.

1. Contains a statement that declares its purpose to predetermine actions to be taken by Bay County and its municipalities to prevent disasters, reduce the vulnerability of the community, and provide for the recovery after a disaster (BP-2).
2. Includes an economic profile of the county (BP-17).
3. Defines the following levels of disaster: minor, major, and catastrophic (BP-19).
4. Addresses mutual aid agreements (BP-19 and BP-32).
5. Describes the Executive Section as responsible for the decision-making process with both county and city divisions (BP-21).
6. Acknowledges that long-term recovery could take years to complete (BP-23).
7. Discusses the steps taken during the recovery phase, including short- and long-term recovery efforts (BP-28 to BP-31).
8. Describes the role of each section in the recovery process (BP-41 to BP-45).
9. Discusses recovery information dissemination to the public (BP-50).
10. Includes the Bay County Comprehensive Plan as one of the plans that provides the basis for emergency management operations in Bay County.
11. Identifies Fire Stations as the appropriate location for disaster services coordination because they are positioned throughout the county (BP-59).
12. States that Bay County will use their tourist accommodations for temporary housing (i.e., hotels and condos) in the event of a disaster. If not available, the county will request portable housing in the nearest safe location (BP-67).

13. Declares that the Public Works Section is responsible for coordinating the Preliminary Damage Assessment, Debris Removal, restoration of critical services, and facilities, and repair of damaged infrastructure (ICSS-2).
14. Determines that the Finance Section is responsible for tracking all related response and recovery costs and evaluating overall financial impact (ICSS-2).
15. Assigns responsibility for providing facilities, services, and materials to support all response and recovery operations as well as the establishment of the VOAD, Transportation and Resource Management Group to the Logistics Section (ICSS-2).

**Comments:** The Bay County CEMP is a document that meets the needs of the county in an emergency situation. Although the fact that coordination with municipalities will take place is mentioned briefly in the document, it is unclear how it relates to the municipal disaster planning documents and structures currently in place. There also seem to be a few charts and a matrix missing that might be helpful when examining the response and recovery format. During the second Panama City PDRP Executive Committee meeting, it was pointed out that the current Bay County CEMP is not NIMS compliant and is currently undergoing a revision. Also, the County has reported that in the future, the size and structure of the new Emergency Operations Center (EOC) will be able to accommodate more personnel to allow for better city-county communications during disaster recovery. The city may wish to take a pro-active role with the County and, while this process is currently undefined, offer to help them structure how municipalities will be included in disaster recovery issues in the future.

### 3.4 PANAMA CITY ALL-HAZARDS DISASTER PLAN

The City of Panama City has several disaster plan documents that describe internal disaster response and recovery efforts. Many of these documents are considered to be confidential and are, therefore, not included; however, a list of what is available has been included below.

- Detailed response and recovery plans for the Panama City police and fire departments.
- An Interlocal Agreement for Mutual Aid with the City of Port Orange and the City of Naples.
- An all-hazards disaster response and recovery plan that looks similar to the CEMP and includes the organizational structure for response and recovery following a disaster.

**Comments:** The city's disaster plans currently focus on response and short-term recovery and are best suited for minor disaster events. In the Panama City All-Hazards Disaster Plan, the final phase of recovery addressed is the public damage assessment. This plan should transition into the Panama City PDRP, following this last phase. The city may wish to take a comprehensive look at their overall emergency management process and see what pieces are missing. The PDRP will most likely fill the gap for long-term recovery and also address some mitigation measures. While the county is currently revising their CEMP, the city may want to look at their own response and short-term recovery programs and ensure that they fit in with the overall effort at the county level.

### 3.5 BAY COUNTY TRANSPORTATION PLANNING ORGANIZATION: 2030 LONG RANGE TRANSPORTATION PLAN

Panama City participates in the Bay County Transportation Organization along with the unincorporated county and all other municipalities within Bay County. Their Long Range Transportation Plan addresses the roads and highway needs of this area projected out 23 years. The majority of the projects on the needs assessment address the widening of existing roads. The Goals and Objectives found in this document address the following two issues that relate to disaster recovery:

- Environmental Preservation, including the protection of water recharge areas.
- Public Safety.

**Comments:** While the three categories above have post-disaster redevelopment implications, they do not address these issues from a hazard mitigation point of view. The city may wish to recommend the inclusion of hazard mitigation principles in the Needs Assessment and Goals and Objectives at the time of the next update. Additionally, the city may wish to connect some of these needs that have mitigation benefits back to the hazard mitigation plan prioritized project list to ensure that it is eligible for any Federal or State mitigation funds that may become available. During the long-term redevelopment phase following a disaster is the time to look at how the city will rebuild its infrastructure and take advantage of any new opportunities that may exist to ensure that the roads or structures are mitigated against the impacts of disasters.

### 3.6 BAY COUNTY ECONOMIC DEVELOPMENT ALLIANCE PROGRAM OF WORK

The Bay County Economic Development Alliance, in cooperation with the Bay County Chamber of Commerce, represents all of the municipalities within the county. The Program of Work for 2008 contains the strategic goals and objectives for the organizations with regards to economic development. The following is a summary of the relevant information found in the plan:

- States the need to facilitate new investment and job creation (p.1).
- Expresses the need to foster strong community relations with companies that show signs of growth potential or negative growth (p.1).
- Maintains and project strong presence at specific target industry (p. 2).
- Maintains a current inventory of available buildings and sites in Bay County suitable for commercial/industrial use and conducts the necessary research to provide a professional response to inquiries (p. 3).
- Develops and maintains good relationships with key management personnel from key area employers
  - Organizes monthly industrial industry visits with volunteers from Existing Industry Committee.
  - Organizes quarterly meetings of the Manufacturers Roundtable and Defense Contractors Roundtable.
  - Continues company interviews with the Insights program (p. 5).
- Identifies and conducts proper follow-up on companies who have indicated signs of growth potential or early signs of distress.
  - Maintain current inventive information and serve as a facilitator and advocate in their applications for state and local incentives/grants (p. 5).

**Comments:** The Bay County Chamber of Commerce and Economic Development Alliance work diligently to develop and maintain a relationship with business owners within the county. This relationship could be utilized following a disaster to help establish lines of communication to allow the business owners to properly convey their needs. This would help to create a positive image of recovery in the business community and dissuade businesses from relocating to less vulnerable areas outside of the county.

## 4. post-disaster vulnerabilities identification

This section identifies vulnerabilities that may affect the speed and/or quality of post-disaster long-term recovery and redevelopment in Panama City. Natural hazard risk assessments that include Panama City are available in the Local Mitigation Strategy and Comprehensive Emergency Management Plan of Bay County. This analysis goes beyond what is available in current risk assessments, but the hazard risk assessments can provide valuable background information and should be used as a supplement to this section.

The main categories of post-disaster recovery compatible with a spatial analysis of vulnerabilities are housing, economic, socioeconomic, and public facilities and infrastructure. The hazards analyzed for these recovery categories are hurricane-strength winds, flood, and storm surge. As Panama City is located on the Bay, it is assumed hurricane wind exposure will be fairly constant throughout the city. Flood and storm surge, however, have mapped boundaries and these zones can be used to delineate vulnerable structures and public facilities. **Figure 4.1** presents the storm surge and flood zones in Panama City. Of the land within Panama City, 44% is within a storm surge and/or flood zone.

**Section 4.1** explains the methodology used to identify post-disaster vulnerabilities, including limitations of the analysis and assumptions (**Sidebar 4.1** and **4.2**).

**Section 4.2** details the vulnerability of the city's housing stock to wind, flood, and storm surge. This information is an essential foundation for understanding potential post-disaster temporary housing and redevelopment needs. Historic structures and the role of the CRAs also are discussed.

**Section 4.3** provides an overview of Panama City's economy and discusses the vulnerability of business structures to wind, flood, and storm surge.

**Section 4.4** includes some basic socioeconomic indicators that could provide insight for planning post-disaster assistance programs.

**Section 4.5** details structural vulnerabilities of Panama City's public facilities and property holdings; examines the exposure of city roads; and presents city-owned and privately owned vacant land that could present opportunities for temporary uses, redevelopment, or conservation after a disaster.

### Sidebar 4.1 Analysis/Data Limitations

1. This analysis does not capture every housing or business structure in Panama City due to error and data that may be missing or miscategorized. The analysis is useful for planning purposes and understanding the city's vulnerability and general spatial attributes. This analysis should not be used in any decision-making at a parcel level.
2. Data on land uses and structures are always changing. As this report is being compiled, vacant land is being developed, older structures are being renovated or demolished, and new structures are being built. This analysis offers a snapshot of current conditions useful for several years of an overall understanding of the city's vulnerabilities.

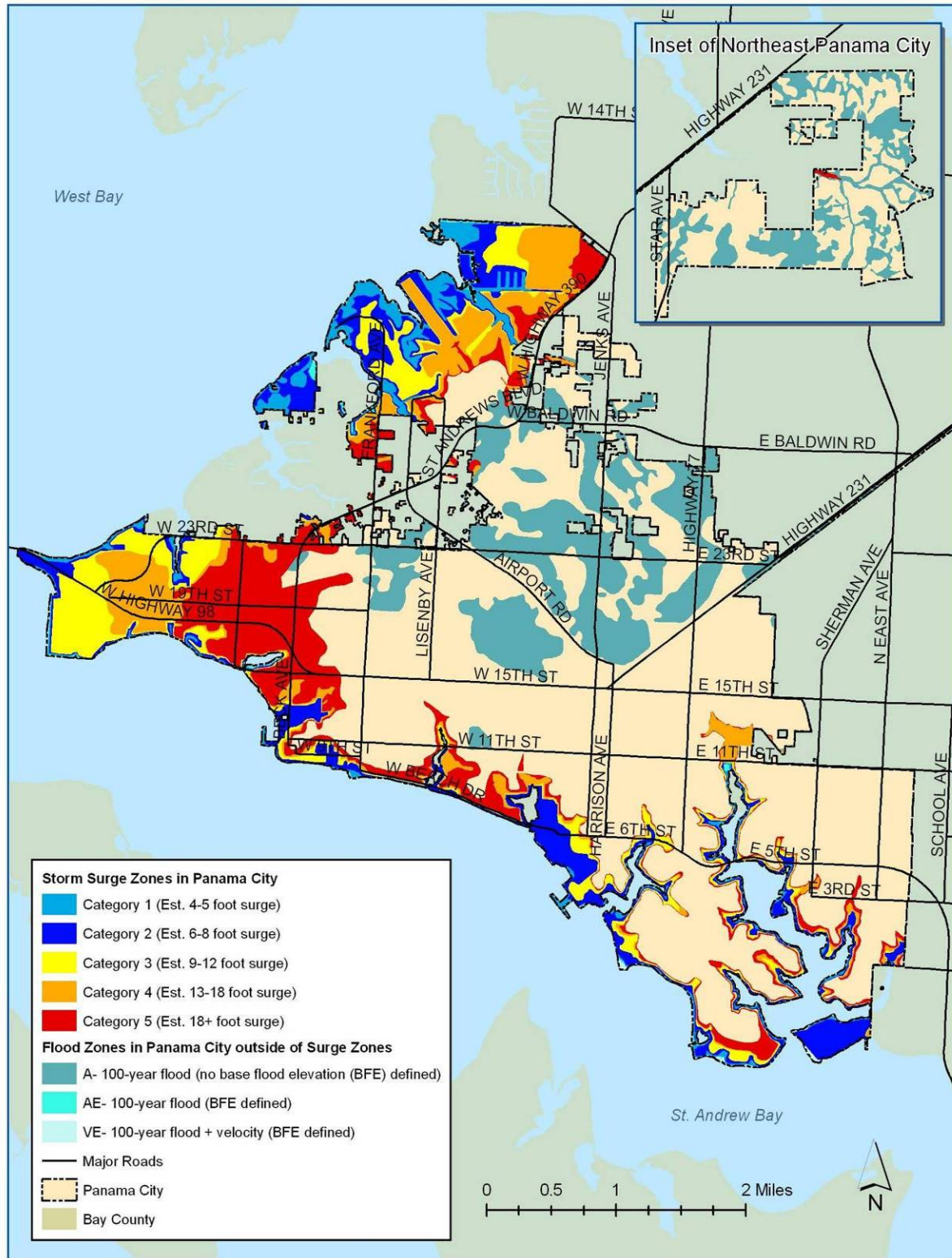


Figure 4.1 Storm Surge and Flood Zones in Panama City

**4.1 METHODOLOGY**

To identify specific vulnerabilities that may affect post-disaster redevelopment, geographic information system (GIS) analyses were performed to map vulnerable areas of the city as well as tabulate estimates of vulnerable structures, population, and public facilities. The main sources of GIS data used were obtained from the Bay County GIS Department and include property appraiser parcel database, flood zone, and storm surge zone shapefiles. A full list of data sources is included in **Table 4.1**. There were limitations to the data used and, therefore, limitations in how this analysis can be used (**Sidebar 4.1**). Several assumptions were made so that conclusions could be drawn, and these are detailed in **Sidebar 4.2**.

**Sidebar 4.2 Analysis Assumptions**

1. Using the Bay County Property Appraiser field “effective year built” for structures will capture major renovations to older homes in order to bring them up to the code requirements for the year in which the renovations were done.
2. Structures built prior to floodplain regulations (1982 city ordinance) or strengthened building codes (Florida Building Code 2001) are assumed to have *not* been mitigated for hurricane wind or flood and/or storm surge impacts.

**Table 4.1 Geographic Information System (GIS) Data Sources Used**

Sources	Data Type	Date Created
Bay County Chamber of Commerce	List of Panama City Major Employers	Unknown
Bay County GIS	Bay County Boundary	1998
Bay County GIS	Community Redevelopment Agencies	2005
Bay County GIS	Database of Roads Within County	2007
Bay County Property Appraiser	Land Ownership and Assessment Parcels	2007
Bureau of Archaeological Research	Location of Historic Structures	2008
Federal Emergency Management Agency	Flood Insurance Rate Map Zones	2002
Panama City GIS	City-Owned Property Parcels and Uses	Unknown
Panama City GIS	Comprehensive Plan Land Use by Parcel	Unknown
Panama City GIS	Panama City Boundary	2007
Panama City GIS	Special Treatment Zones	Unknown
U.S. Army Corps of Engineers	Storm Surges by Category	1999
U.S. Census QuickFacts, 2000	Census Block Groups (income, poverty)	2000
U.S. Census QuickFacts, 2000	Census Blocks (race, age)	2000

*Property Parcels*

The Bay County Property Appraiser shapefile was clipped to the extent of the city limits of Panama City, resulting in a shapefile with 17,597 records or parcels. The parcels were then assigned pertinent variables, such as storm surge and flood zones as described below. Parcels that had a structure recorded with a structure appraisal type

(i.e., S1APPTYPE field in shapefile) were then assigned to a structure use category, as defined for this analysis.

If a structure assigned to one of these categories did not have an effective year built recorded (i.e., S1YRBLTEFF field in shapefile), it was not included in the analysis. An exception was made for 21 condominium developments (670 property parcels) where estimated year built dates were based on a public records search for “declaration of condominium” dates. Each of the remaining parcels with a structure effective year built value was assigned an assumed wind vulnerability category of Least Vulnerable, More Vulnerable, or Most Vulnerable based on its effective year built. The dates associated with each wind vulnerability category are detailed in **Table 4.2**. The Least Vulnerable category is based on the date that the Florida Building Code (FBC) became effective (1 March 2002) and all structures built after this date must meet this code, which has higher standards for hurricane wind protection than previous codes. Under the 2001 FBC, all structures in Panama City were required to meet 110 mph or more wind speed design standards (Florida Department of Community Affairs, date unknown). The More and Most Vulnerable categories are based on a study by the University of Florida (UF) that found after the 2004 hurricane season in Florida, homes built before 1994 sustained the most damage while homes built between 1994 and 2002 (when the FBC became effective) sustained more damage than post-FBC homes but less than pre-1994 homes (UF, 2005). If this analysis is to be repeated in Panama City, it is suggested that an additional category be added to account for improvements in homes built after 2007 when the wind-borne debris exception was removed from the FBC for the Florida panhandle and increased wind loads were required. However, the number of new homes built after 2007 is not large enough to warrant an additional category for the analysis at this time.

**Table 4.2 Wind Vulnerability Categories**

Wind Vulnerability Category	Structure Effective Year Built Range
Least	2002 to present
More	1994 to 2001
Most	Before 1994

*Storm Surge Zones*

Previously mapped storm surge zones provided by Bay County’s GIS Department were intersected with property parcels clipped to the Panama City city limits. The parcel data were then encoded with the storm surge category it fell within, if any. Parcels that belong to more than one storm surge zone were coded with the lowest zone (i.e., if a parcel fell on a boundary between Hurricane Category 1 Storm Surge and Hurricane Category 2 Storm Surge, it was coded as being exposed to Hurricane Category 1 Storm Surge).

Available point data, such as historic structures and major employers, were also intersected with storm surge zones to tabulate how many fell within each zone.

Throughout this analysis, structures and other data reported with a lower Hurricane Category Storm Surge were not recounted in Higher Hurricane Category Storm Surge



Zones to avoid duplication (i.e., a structure in a Hurricane Category 1 Storm Surge Zone is also at risk from Hurricane Category 2 to 5 Storm Surges, but is only counted in one zone). Summary tabulations throughout the analysis provide total numbers for each of the larger hurricane categories, while fields labeled for a specific hurricane category only include a net increase from the lower category.

### *Flood Zones*

As to be expected, most of the VE and AE flood zone areas also are within one of the storm surge zones and some overlap also occurs between A zones and storm surge zones. (Definitions for flood zone categories are presented in **Sidebar 4.3**). Throughout the analysis, labels will define whether the structure or other data are found within both a storm surge zone and flood zone or if they are in a flood zone outside of a storm surge zone.

As with storm surge zones, the parcel layer was intersected with flood zones and encoded for the zone it fell within, if any. Parcels partially within a flood zone were coded as being in the zone for the purpose of this analysis. Parcels that fell within more than one zone were coded with the zone subject to the most severe flood conditions or that had the most information defined – VE has the potential for the greatest impacts, then AE since it has a BFE defined, then A.

### *Historic Structures*

The Florida Master Site File’s shapefile of historic structures was clipped to the city limits of Panama City, and records of structures that had been destroyed were deleted from the file. Structure uses designated in the file were recategorized into either housing or business use. The file was intersected with storm surge and flood zone shapefiles to access how many structures were found in these zones. This file also was intersected with the city’s special treatment historical districts.

### *City-Owned Property*

City-owned parcels were compared with the larger parcel file. Property uses in the city-owned file were used rather than the categories from the rest of the analysis because they included more detail.

### *Census Demographics*

Percents for population in each block or block group, depending on availability of data at each level, were calculated for age, minority, and below poverty. Blocks without population were not displayed on the maps.

### **Sidebar 4.3 Flood Zone Definitions**

**V zones** are areas closest to the shoreline and subject to wave action, high-velocity flow, and erosion during the 100-year flood.

**A zones** are areas subject to flooding during the 100-year flood, but where flood conditions are less severe than those in V zones.

**An “E” following a V or A zone** designates that a base flood elevation (BFE) has been defined for those zones.

## 4.2 HOUSING VULNERABILITY

One of the more essential components of successful recovery from a major disaster depends on the quality of the community's housing stock. Knowing the vulnerability of the housing stock can enable the city to plan for temporary housing needs, assist residents with post-disaster repairs and rebuilding, and make policy decisions that will result in more sustainable redevelopment. Panama City has a population of 36,807, or approximately 16,003 households, which will hopefully return after a disaster (U.S. Census Quickfacts, 2000). With a median household income of \$31,572 and 17.2% of the population below poverty, many of the city's current residents may have difficulty finding or rebuilding affordable housing after a disaster (U.S. Census Quickfacts, 2000). The following maps (**Figures 4.2 to 4.5**) and tables (**Tables 4.3 to 4.8**) present best estimates of wind and flood/storm surge vulnerabilities of the housing stock.



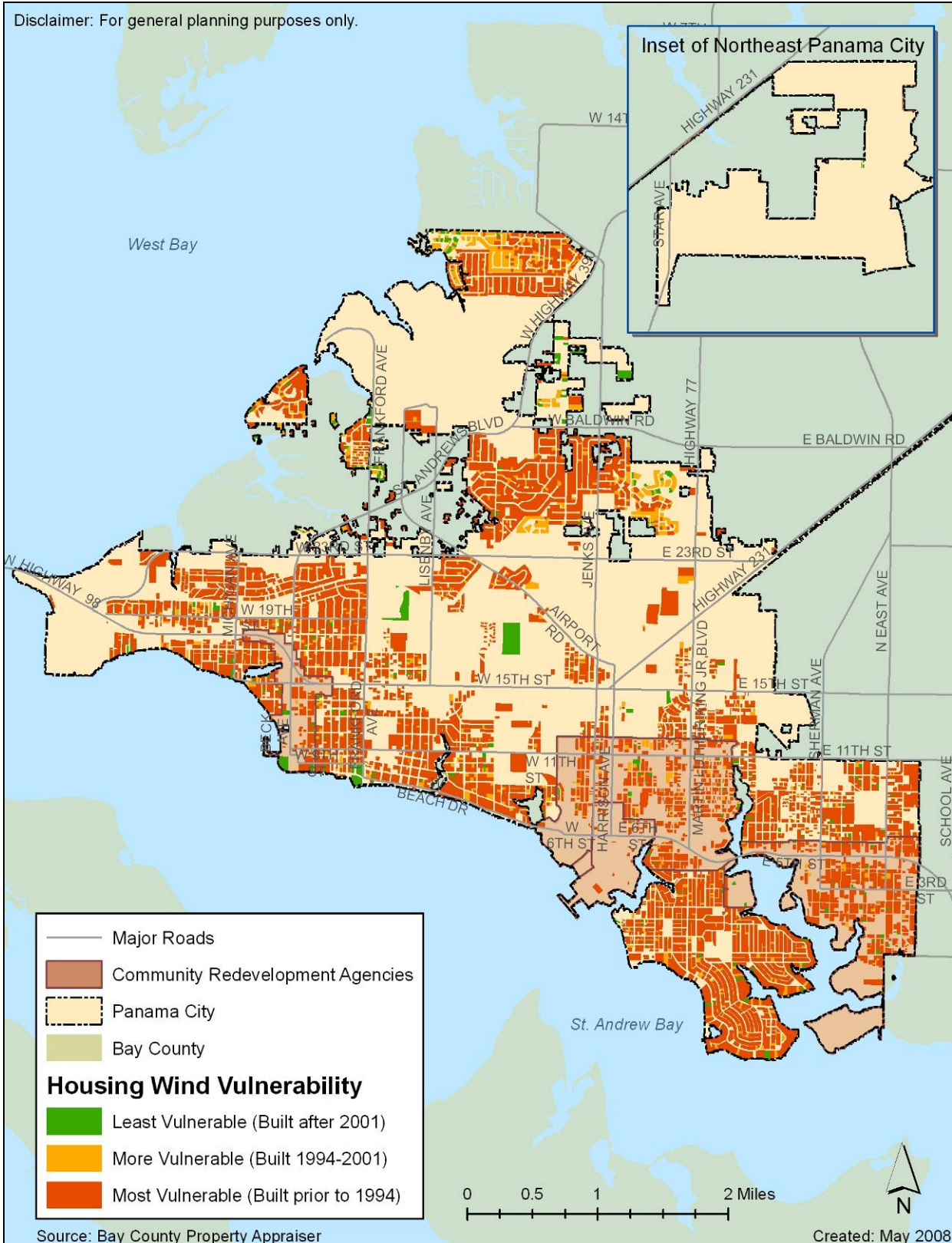
### *Wind Vulnerability*

As **Figure 4.2** clearly shows, a majority of the housing stock was built before 1994 (i.e., 94% of the dwelling units analyzed) and, therefore, has a higher probability of sustaining wind damage during a hurricane. It is possible that many of the older homes in the city may have been built to very high standards or that the owners may have made mitigation improvements to make the structure more resistant to hurricane-force winds, but there are no available data to reflect these potentials in this study. **Table 4.3** breaks down wind vulnerability estimates among housing types. Single-family housing is the most vulnerable as well as the most common housing type in the city.

**Table 4.3 Housing Wind Vulnerability (dwelling units)**

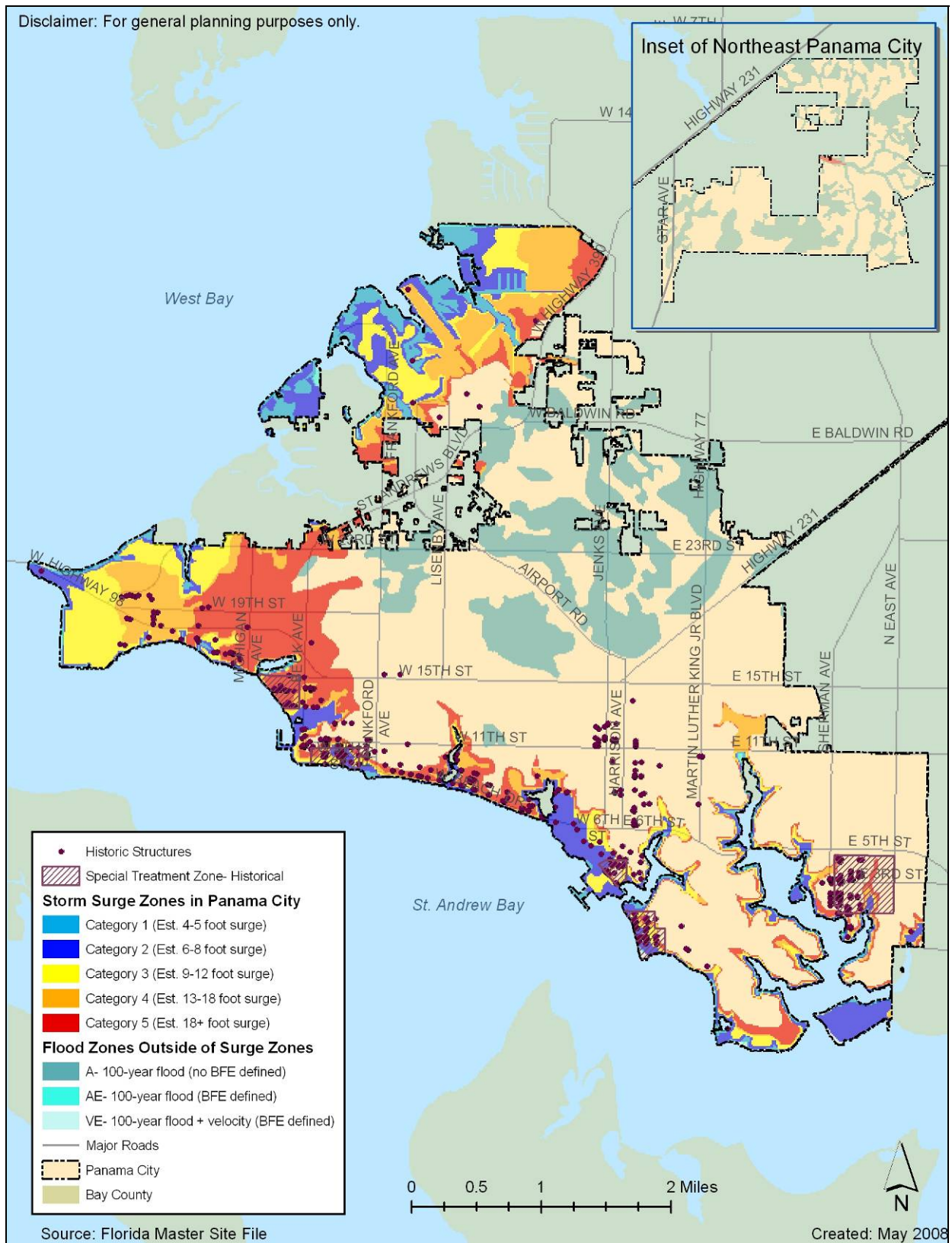
Housing Type	Least Vulnerable	More Vulnerable	Most Vulnerable	Total
<b>Single Family</b>	311	1,084	9,415	<b>10,810</b>
<b>Multi Family</b>	463	164	1,578	<b>2,205</b>
<b>Mobile Home</b>	9	35	117	<b>161</b>
<b>Total</b>	<b>783</b>	<b>1,283</b>	<b>11,110</b>	<b>13,176</b>

Also of interest, 19% of the most vulnerable homes are located within an existing Community Redevelopment Agency Area (CRA) as shown in **Figure 4.2** and **Table 4.4**. CRA everyday functions and existing plans may allow redevelopment after a disaster in these areas to be done in a more deliberate, planned manner and, therefore, require less focus in this plan.



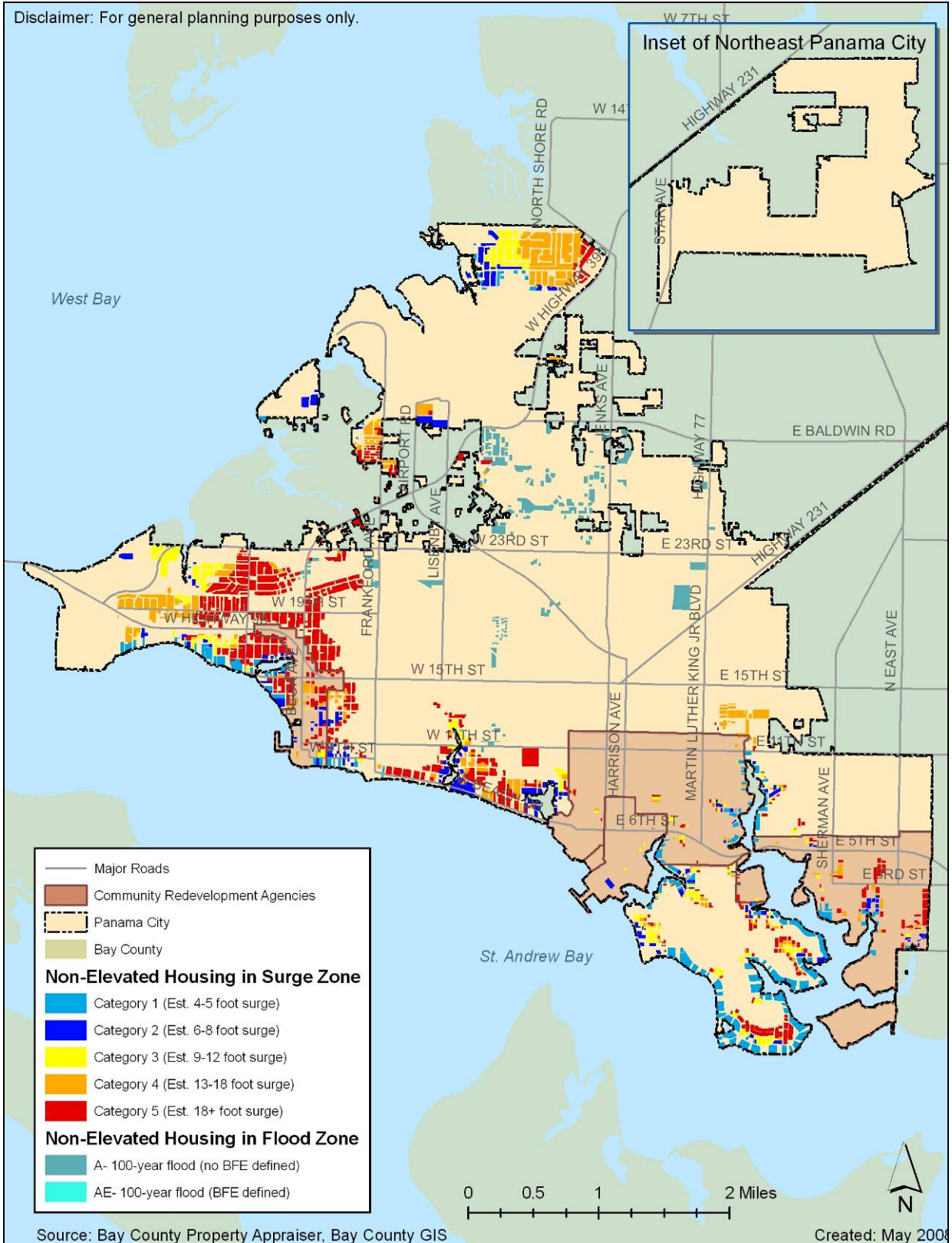
**Figure 4.2 Level of Wind Vulnerability of Housing Stock**

A majority of Panama City's housing stock are single-family homes built prior to the Florida Building Code (FBC). While some of these homes may adequately stand up to hurricane-force winds, history has shown that homes meeting FBCs are less likely to sustain damages from a hurricane.

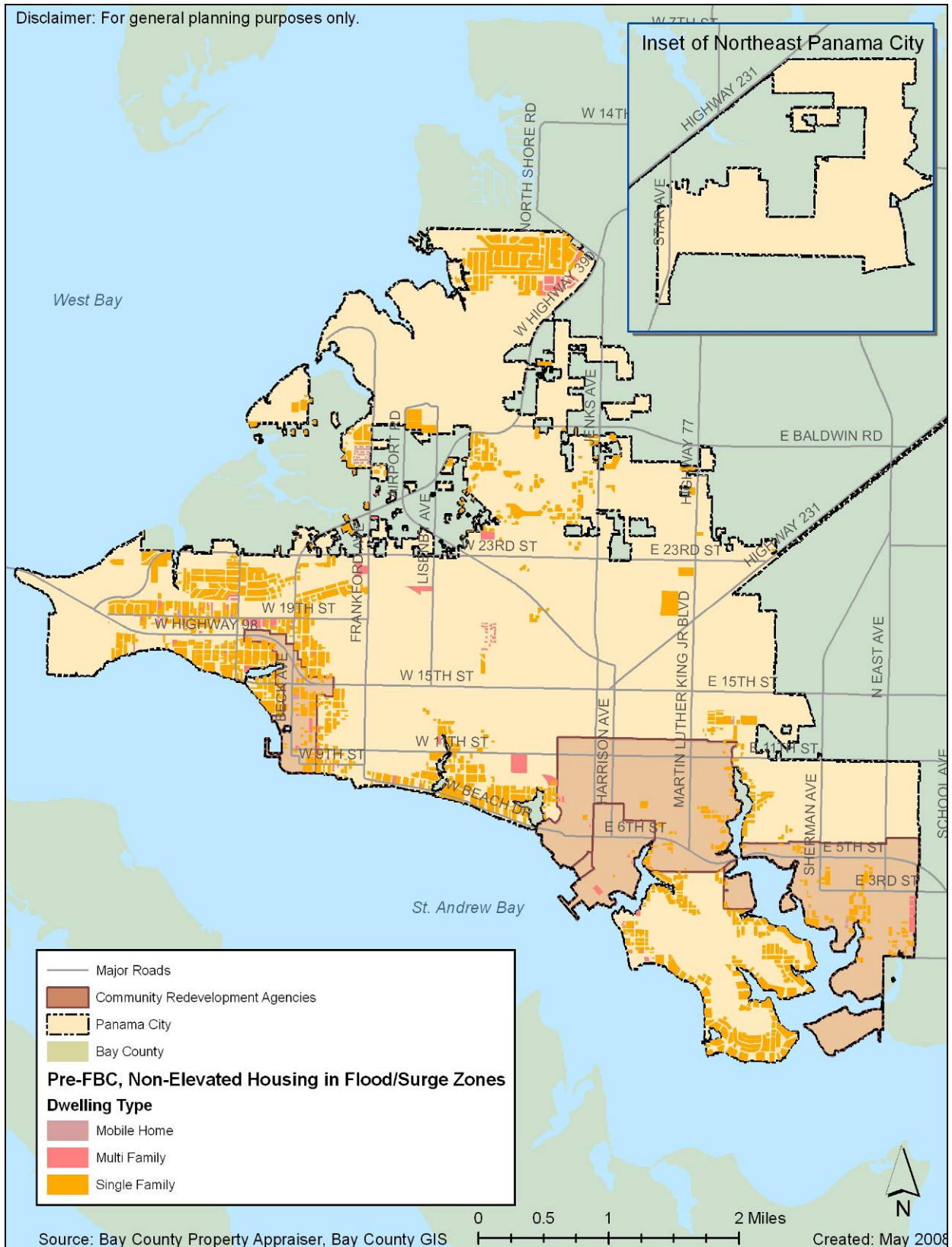


**Figure 4.3 Location of Historic Structures**

58% of the historic structures in Panama City are located within a storm surge zone. All historic structures have a high risk of sustaining damage from hurricane-force winds because modern building codes with high wind standards were not in place when these structures were built.



**Figure 4.4 Housing in Flood and/or Storm Surge Zones Assumed to be Non-Elevated**  
Residential structures are assumed to be non-elevated if built prior to floodplain regulations adopted in 1982 or if the dwelling is located in a storm surge zone that is outside of a designated FEMA flood zone because elevation regulations do not apply to these areas.



**Figure 4.5 Housing Vulnerable to Wind and Flood/Storm Surge**

Housing that was built pre-FBC and is located in a flood and/or storm surge zone has the greatest probability of being substantially damaged. The clusters apparent in the above map could provide planners with likely areas to locate temporary housing and priority areas for redevelopment planning and assistance after a disaster.

**Table 4.4 Housing Most Vulnerable to Wind by Community Redevelopment Agency (CRA) (dwelling units)**

CRA District	Single Family	Multi Family	Mobile Home	Total
Downtown CRA/DIB	40	20	0	60
Downtown North CRA	935	91	8	1,034
Millville CRA	677	83	11	771
St. Andrews CRA	161	40	1	202
<b>Total</b>	<b>1,813</b>	<b>234</b>	<b>20</b>	<b>2,067</b>

Another important factor in planning for housing disaster needs involves determining the process for dealing with historic homes that may be damaged. **Figure 4.3** displays the location of all historic structures, 80% of which are homes. Obviously, all historic structures were built prior to 1994 and fall within the Most Vulnerable wind category. Mitigating historic structures to better withstand hurricanes is limited and costly if it is on the National Register of Historic Places, which is regulated by the Secretary of the Interior’s Standards for Rehabilitation (Florida Department of State, 2006). These rules also apply if a registered historic structure requires repairs from impacts of a hurricane or another hazard. Identification of historic structures during the damage assessment and rebuilding phases after a disaster event is important to ensure opportunities to preserve and restore historically significant structures are not lost. Only 40% of historic homes in Panama City listed in the State’s database are located in a designated Historic Special Treatment Zone. While not all of the structures listed in the database have been evaluated and may not be significant, there is a potential that many could be overlooked during recovery efforts due to their being located outside of the historic treatment zones.

*Flood and Storm Surge Vulnerability*

**Figure 4.4** depicts all property parcels containing housing structures assumed to be non-elevated that fall within storm surge or flood zones in the city. Of the housing structures analyzed in this study, 38% are located in a flood and/or storm surge zone. **Table 4.5** details the housing types and what flood/storm surge zone they are located in.

**Sidebar 4.4** summarizes the number of homes at risk for the five hurricane categories. Many of the structures located in storm surge zones also are located in a flood zone but were built before 1982 elevation requirements were enacted. Of the assumed non-elevated homes at risk from flood or storm surge impacts, 12% are located in a CRA district (**Table 4.6**).

**Sidebar 4.4 Hurricane Storm Surge Categories**

To avoid duplicating the number of structures in each zone throughout this analysis, only the net increase from one zone to the next is shown in the tables, unless it is labeled as cumulative totals. The table below summarizes the cumulative number of housing units for each surge zone detailed in **Table 4.5**. So while only 1,880 homes are *additionally* at risk from a Category 5 Hurricane, a Category 5 could potentially impact all 4,176 homes in a surge zone.

Cumulative storm surge housing totals

Category 1	390
Category 2	809
Category 3	1,328
Category 4	2,296
Category 5	4,176

**Table 4.5 Housing in a Flood and/or Storm Surge Zone Assumed Non-Elevated (dwelling units)**

Housing Type	A	AE	Cat. 1	Cat. 2	Cat. 3	Cat. 4	Cat. 5	Total
Single Family	299	1	335	362	466	767	1,463	3,693
Multi Family	80	0	54	57	53	178	367	789
Mobile Home	7	0	1	0	0	23	50	81
<b>Total</b>	<b>386</b>	<b>1</b>	<b>390</b>	<b>419</b>	<b>519</b>	<b>968</b>	<b>1,880</b>	<b>4,563</b>

**Table 4.6 Non-Elevated Housing in Flood/Storm Surge Zones by Community Redevelopment Agency (dwelling units)**

CRA District	Single Family	Multi Family	Mobile Home	Total
Downtown CRA/DIB	6	14	0	20
Downtown North CRA	112	41	0	153
Millville CRA	117	1	5	123
St. Andrews CRA	154	107	0	261
<b>Total</b>	<b>389</b>	<b>163</b>	<b>5</b>	<b>557</b>

Of the historic homes in Panama City, 58% are located within a storm surge zone (Table 4.7). Only one historic structure is located in a flood zone that is not also a storm surge zone. As discussed in relation to wind vulnerability, mitigating impacts by flood or storm surge to historic structures without altering their character is difficult and expensive. Knowing the vulnerability of these historic homes can lead to city or community group actions to prepare in case many of these homes are destroyed or damaged; mitigation funding opportunities also could be sought to prevent the most vulnerable historic structures from being damaged. Mississippi’s coast lost many historically significant structures to storm surge, forever changing the character of many towns and landscapes along the coast.

**Table 4.7 Residential Historic Structures in Storm Surge Zones**

Storm Surge Zone	Number of Structures	Cumulative Total in Storm Surge Zone
1	1	1
2	43	44
3	44	88
4	40	128
5	94	222
<b>Total</b>	<b>222</b>	



*Vulnerable to Wind and Flood/Storm Surge*

Panama City’s location along the coast means that much of the housing must be able to withstand hurricane-force winds at landfall as well as storm surge and possible rain-related flooding. The housing clusters with a greater probability for wind damage (those built prior to the FBC) and located in a flood or storm surge zone



should be identified as post-disaster planning priorities. **Figure 4.5** shows the property parcels that contain Panama City’s highly vulnerable housing structures, 32% of the total housing structures analyzed. Those that fall within Hurricane Category 1 and 2 Storm Surge Zones (**Table 4.8**) are especially hot spots for post-disaster preparation because less intense hurricanes have a greater occurrence of making landfall. Of the 557 homes within a CRA district that were vulnerable to flood and/or storm surge, 82% were also built prior to the FBC and are, therefore, some of the Most Vulnerable housing in Panama City (**Table 4.6**). Also, all 222 historic structures located in a storm surge zone are most vulnerable to wind as well due to their age (**Table 4.7**).

**Table 4.8 Housing Vulnerable to Wind and Flood/Storm Surge (dwelling units)**

Housing Type	AE	A	Cat. 1	Cat. 2	Cat. 3	Cat. 4	Cat. 5	Total
<b>Single Family</b>	1	376	333	341	371	643	1,303	3,368
<b>Multi Family</b>	0	80	54	56	36	126	311	663
<b>Mobile Home</b>	0	7	1	0	0	18	35	61
<b>Total</b>	<b>1</b>	<b>463</b>	<b>388</b>	<b>397</b>	<b>407</b>	<b>787</b>	<b>1,649</b>	<b>4,092</b>

**4.3 ECONOMIC VULNERABILITY**

Researchers are working to better understand economic recovery after a disaster. A few key conclusions that have been widely agreed on so far include the following:

- Structural mitigation to reduce physical damages is not sufficient to help businesses survive.
- Business interruptions resulting in lost income are one of the major factors for business failure (i.e., power and Internet loss, down time for structure repair or relocation, disruption of materials flow, customer loss, and employee loss).
- Lack of insurance, cash, or savings and slow access to loans can mean ruin for a small business.
- Businesses whose customers are not adversely affected by the disaster have a better chance of surviving.
- Businesses with more than one location are more likely to survive.

- Businesses that rely on discretionary income are more likely to fail.
- Businesses that adjust to changes in consumer demand after the disaster are more likely to survive (Alesch, 2001 and Tierney, 1995).

Currently, there are no available data to analyze Panama City's vulnerability to many of these most important aspects for business failure and economic decline after a disaster. An action for this plan may be to develop indicators for potential economic vulnerabilities of the city and collect data to monitor progress of mitigating and preparing for these vulnerabilities.

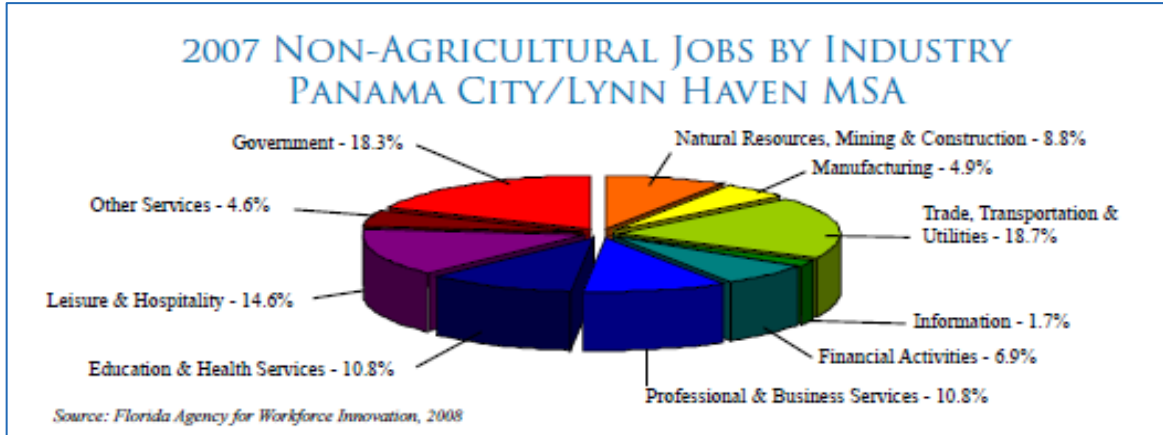
General statistics on economic activity in the Panama City area can provide clues on what may be potential vulnerabilities for Panama City's economy, other than structure damage detailed later. See **Sidebar 4.5** for a discussion on regional impacts to Panama City's economic recovery. As shown in **Figure 4.6**, a majority of the metropolitan statistical area is dominated by service industries, many of which are vulnerable to disaster impacts due to their reliance on local customers who may not have returned or may be financially impacted and on tourists who are likely to not return to the area, possibly for years. In Panama City, the Retail Trade Sector has the greatest number of establishments and generates the most sales – approximately \$1 billion annually. The largest annual payroll is from the Health Care and Social Assistance Sector that employs the most of any sector reported, with 6,719 paid employees in 2002. The Accommodation and Food Services Sector, however, is still one of the largest employment opportunities in Panama City and accounts for approximately \$111 million in annual sales. Businesses within this sector will most likely have a decrease in business after a disaster for a long period of time as the local population has less discretionary income and tourists may not return for several years, depending on the severity of the event (U.S. Census, 2002).

#### **Sidebar 4.5 Economic Recovery as a Regional Concern**

When planning for economic post-disaster recovery, it should be remembered that economic recovery does not have boundaries and the disaster will have impacted the surrounding area as well. What happens outside of the city limits is just as important as what happens within the city, although this plan is limited in its recovery role outside of Panama City.

Some other factors outside the city limits that could affect Panama City's economic recovery include

- impacts to essential regional infrastructure, such as electricity, highways, bridges, railroads, the airport, and the port;
- lack of safe and affordable housing in other jurisdictions;
- possible extended closures of military or educational facilities; and
- halt of tourism to nearby jurisdictions.



**Figure 4.6 Jobs by Industry, Bay County Community Profile Center**

Part of a successful economic recovery means maintaining existing businesses, especially those that provide large numbers of jobs for the community. **Table 4.9** and **Figure 4.7** show major employers within Panama City by number of employees. Eight of these employers are located in flood and/or surge zones.

#### *Wind Vulnerability*

**Figure 4.8** shows business structures and their vulnerability to hurricane-force wind damage based on age. 1,664 parcels with structures categorized as *business* were analyzed and are presented in **Table 4.10**. Of those, 79% are Most Vulnerable and 15% are More Vulnerable. This means a majority of businesses could experience extended business interruptions as they repair their buildings or relocate.



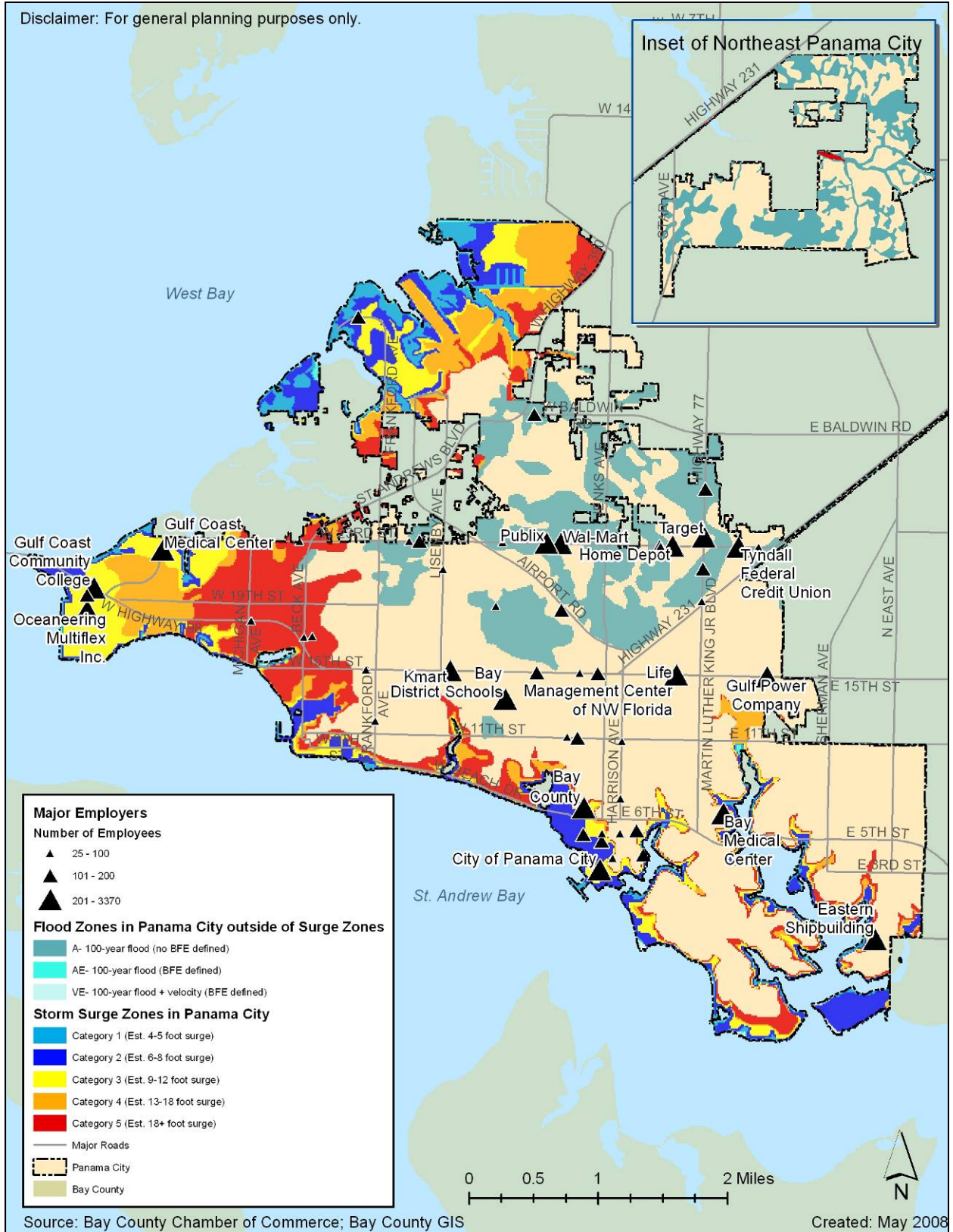
Of the business structures built prior to the FBC, 37% are located in a CRA district. The CRAs may be able to offer increased assistance to business owners through financing programs or technical assistance (**Table 4.11**). Only 7% of historic structures in Panama City are used for the business types analyzed in this study.

**Table 4.9 Major Employers Located in Panama City**

<b>Employer</b>	<b>Number of Employees</b>	<b>Flood/Surge Zone</b>
<b>Bay District Schools</b>	3,370	
<b>Bay Medical Center</b>	2,174	
<b>Wal-Mart</b>	1,240	A
<b>Gulf Coast Medical Center</b>	850	Category 3
<b>Eastern Shipbuilding</b>	601	
<b>City of Panama City</b>	567	Category 3
<b>Bay County</b>	528	Category 3
<b>Publix</b>	520	A
<b>Gulf Coast Community College</b>	385	Category 3
<b>McDonalds*</b>	300	
<b>Peoples First Community Bank*</b>	300	
<b>Tyndall Federal Credit Union</b>	300	
<b>Home Depot</b>	294	A
<b>Oceaneering Multiflex Inc.</b>	286	Category 3
<b>Kmart</b>	260	
<b>Gulf Power Company</b>	250	
<b>Target</b>	225	
<b>Life Management Center of NW Florida</b>	210	
<b>Berg Steel Pipe Corporation</b>	200	
<b>Healthsouth Rehabilitation</b>	200	
<b>Kohl's</b>	200	
<b>Early Education and Care, Inc.</b>	185	
<b>Corrections Corporation of America</b>	184	
<b>Lowe's</b>	180	
<b>Applied Research Associates</b>	175	
<b>Peadon Air Conditioning &amp; Heating</b>	150	
<b>The News Herald</b>	150	
<b>Sams Club</b>	135	
<b>Sears</b>	130	
<b>JCPenney</b>	120	
<b>Bay Bank &amp; Trust*</b>	110	
<b>Cook Whitehead Ford</b>	109	
<b>Knology of Panama City</b>	107	
<b>Southern Management</b>	105	
<b>Marine Transportation Services</b>	104	
<b>Bay County Council on Aging</b>	100	
<b>Bell Signs</b>	100	
<b>Best Buy</b>	100	
<b>Boyd Brothers Inc.</b>	100	
<b>Grease Pro*</b>	100	
<b>Sunrise Community, Inc.*</b>	100	
<b>Total Employed</b>	<b>17,247</b>	

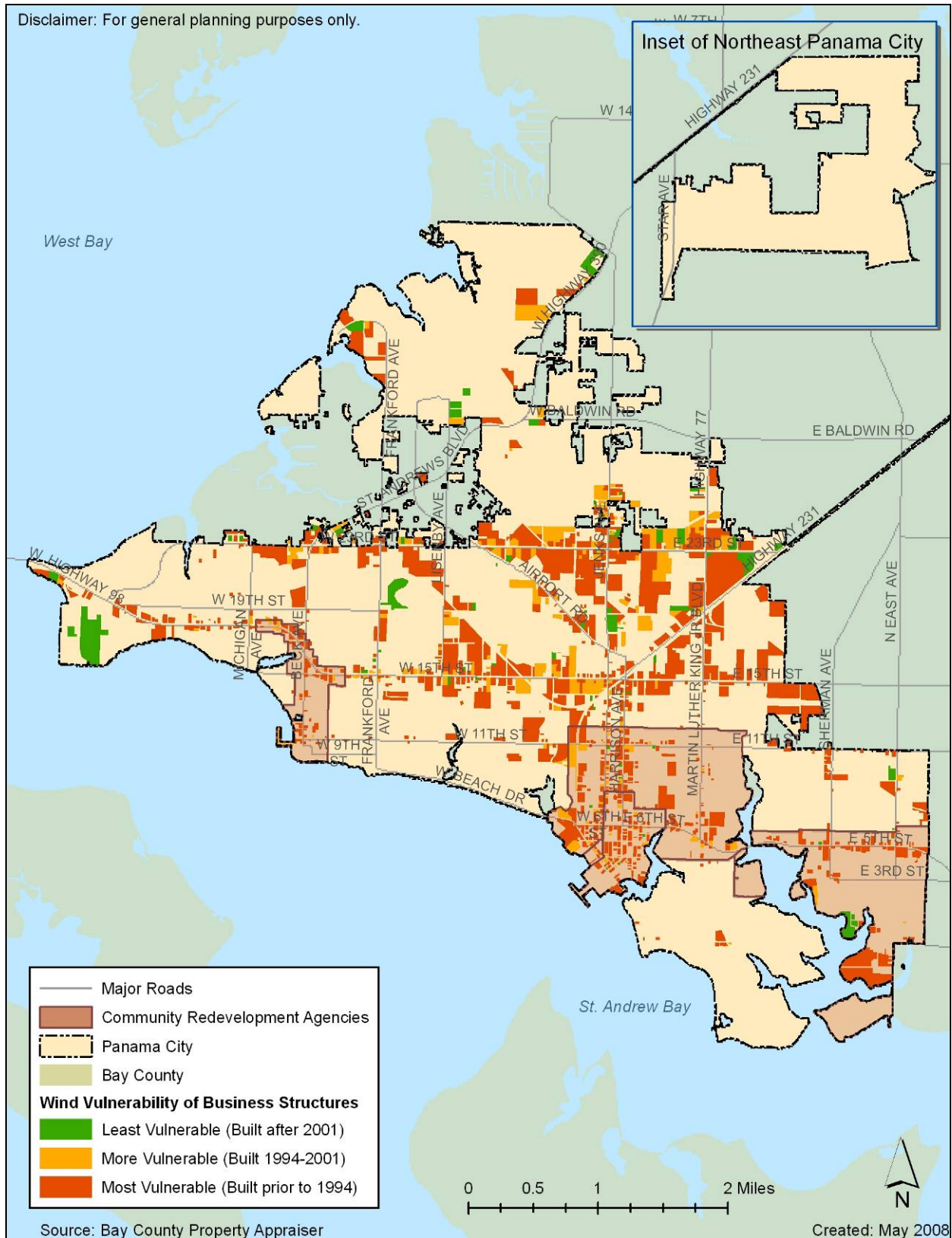
\* Denotes multiple locations mapped.

Source: Bay County Chamber of Commerce, 2008



**Figure 4.7 Major Employers Relative to Flood and Storm Surge Zones**

Major employers in Panama City are spread throughout the main portion of the city, with several located in Hurricane Category 3 Storm Surge Zones or in Flood Zone A. These companies are important to retain so that as many residents as possible have a job to return to after a disaster.



**Figure 4.8 Level of Wind Vulnerability of Business Structures**

79% of business structures analyzed in Panama City are Most Vulnerable to wind damage. With so many structures likely to sustain some amount of damage during a major hurricane, business interruption could be severe as housing and business repairs overwhelm construction workers and deplete building supplies.

**Table 4.10 Business Structure Wind Vulnerability (parcels)**

Business Type	Least Vulnerable	More Vulnerable	Most Vulnerable	Total
<b>Commercial</b>	28	95	566	689
<b>Office</b>	56	113	524	693
<b>Industrial</b>	22	25	153	200
<b>Financial</b>	2	5	21	28
<b>Medical</b>	1	8	45	54
<b>Total</b>	<b>109</b>	<b>246</b>	<b>1,309</b>	<b>1,664</b>

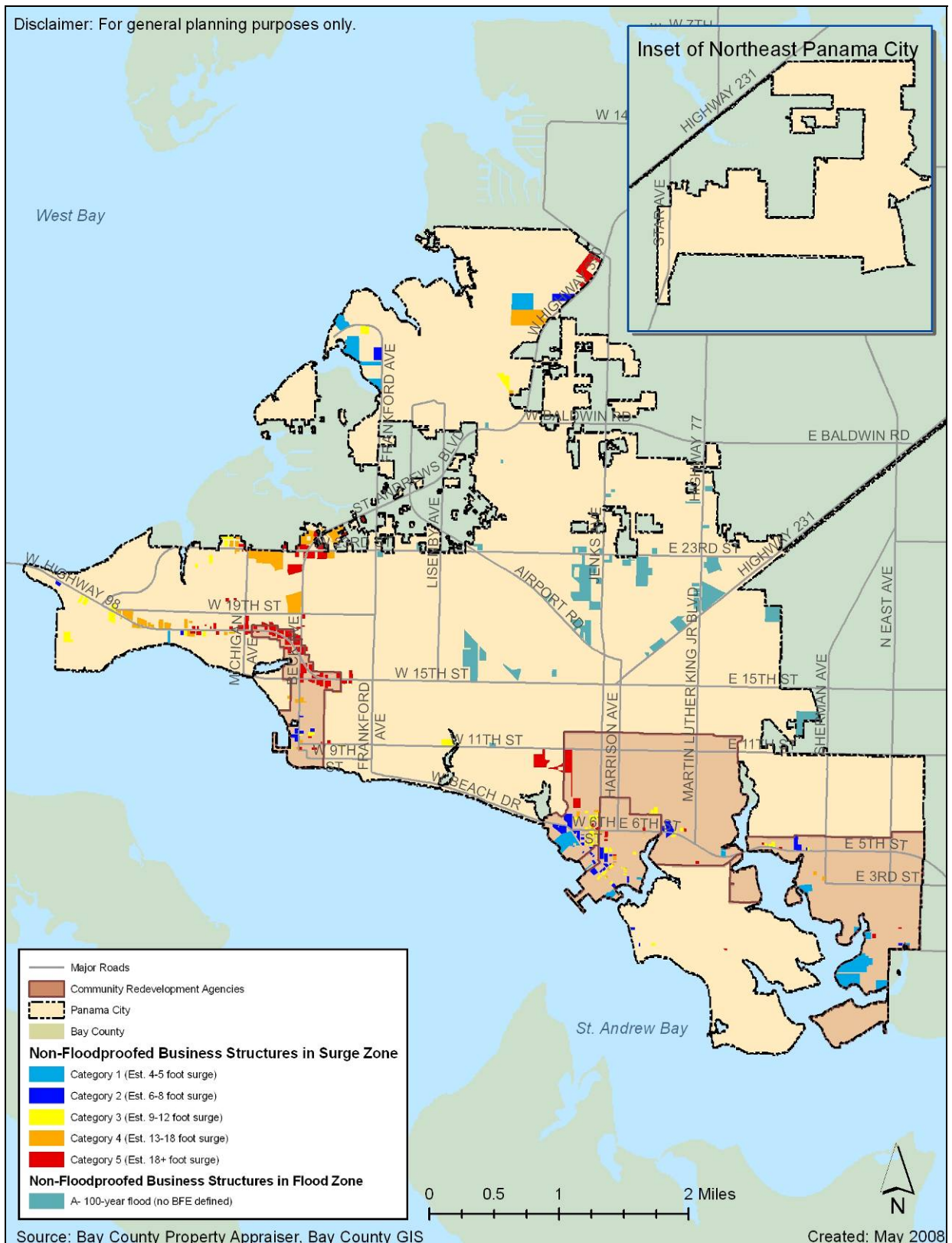
**Table 4.11 Business Structures Most Vulnerable to Wind by Community Redevelopment Agency (CRA) (parcels)**

CRA District	Commercial	Office	Industrial	Financial	Medical	Total
<b>Downtown CRA/DIB</b>	90	119	4	8	0	<b>221</b>
<b>Downtown Extension CRA</b>	2	6	0	0	0	<b>8</b>
<b>Downtown North CRA</b>	67	127	30	4	1	<b>229</b>
<b>Millville CRA</b>	53	14	13	0	0	<b>80</b>
<b>St. Andrews CRA</b>	39	28	6	1	0	<b>74</b>
<b>Total</b>	<b>251</b>	<b>294</b>	<b>53</b>	<b>13</b>	<b>1</b>	<b>612</b>

*Flood and Storm Surge Vulnerability*

**Figure 4.9** displays business structures located in storm surge and/or flood zones assumed to have not been elevated or floodproofed. Of the business structures analyzed, 46% are in a storm surge or flood zone and 60.8% of those are assumed non-floodproofed. As seen in **Table 4.12**, 69% of these are located in storm surge zones of a Category 3 hurricane or larger. The majority of vulnerable business structures would, therefore, only be impacted after a major disaster. Many businesses in Panama City are water-dependent, like the one pictured to the right, or located at marinas. For numerous businesses, it may not be financially feasible to mitigate their structures for flood or surge impacts or relocate to a safer location. Identifying these types of businesses could lead to programs targeted at assisting high-risk small businesses in developing business continuity plans that address efficient, economic ways to recover.





**Figure 4.9 Business Structures in Flood/Surge Zones Assumed Non-Floodproofed**  
 The map depicts a few major economic clusters with a higher likelihood of sustaining storm surge or flood damage. By comparing several of the maps in this section, it is apparent that a flood-prone area is co-located with a large commercial district in the city.



Of the 470 business structures identified as non-floodproofed, 55% are located in a CRA district (Table 4.13). The fact that so many of the vulnerable businesses are within a CRA district provides an opportunity for CRAs to assist in disaster recovery. There are only roughly 15 historic structures used for business located in flood and/or surge zones. Figure 4.3 shows all historic structure locations relative to flood and storm surge zones.

**Table 4.12 Business Structures in a Flood and/or Storm Surge Zone and Assumed Non-Floodproofed (parcels)**

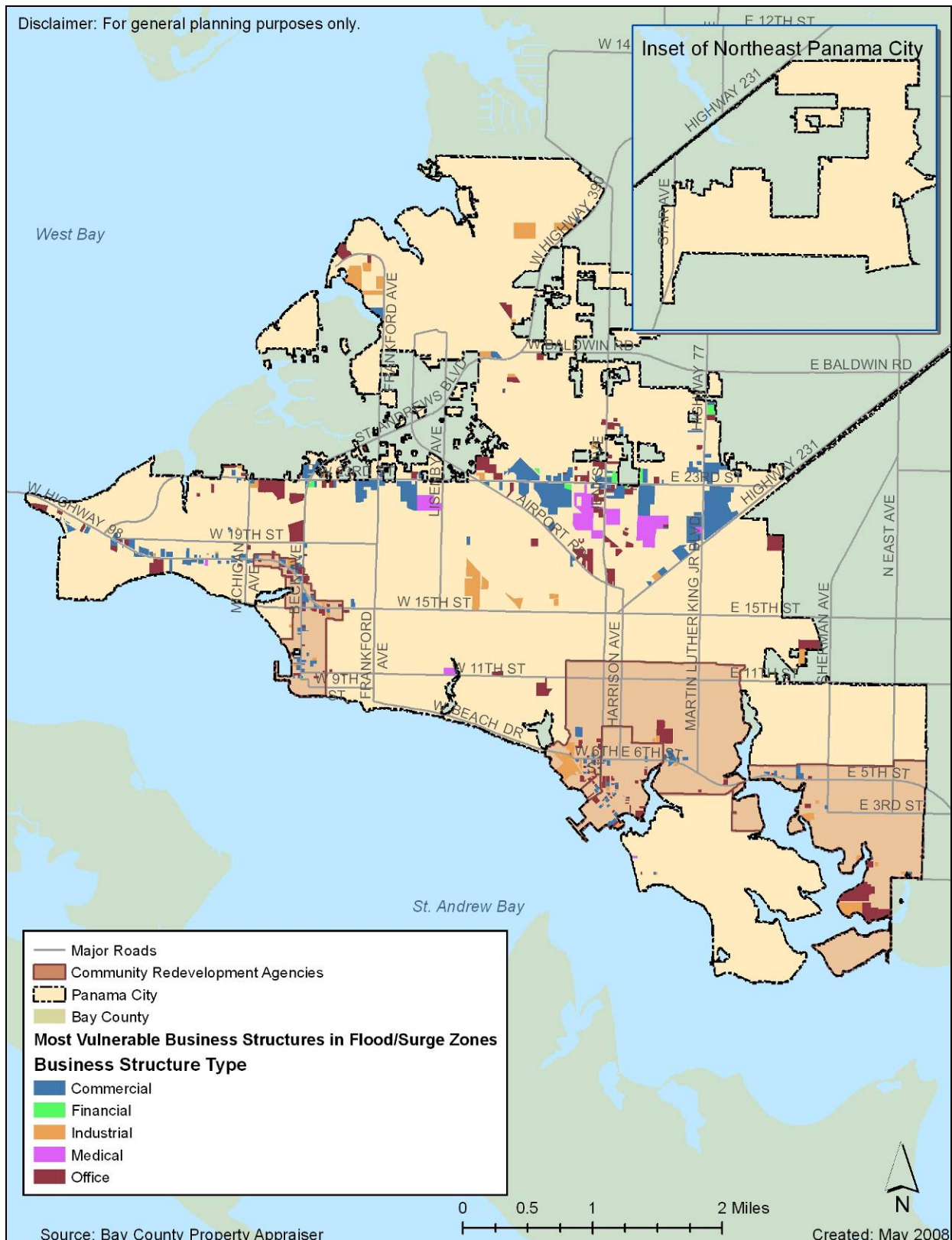
Business Types	A	Cat. 1	Cat. 2	Cat. 3	Cat. 4	Cat. 5	Total
Commercial	25	7	24	43	41	74	214
Office	26	9	25	39	24	51	174
Industrial	9	7	9	13	14	17	69
Financial	0	0	0	1	0	3	4
Medical	3	0	1	2	2	1	9
<b>Total</b>	<b>63</b>	<b>23</b>	<b>59</b>	<b>98</b>	<b>81</b>	<b>146</b>	<b>470</b>

**Table 4.13 Non-Floodproofed Business Structures in Flood/Surge Zones by Community Redevelopment Agency (CRA) (parcels)**

CRA District	Commercial	Office	Industrial	Financial	Medical	Total
Downtown CRA/DIB	43	42	3	1	0	89
Downtown Extension CRA	1	5	0	0	0	6
Downtown North CRA	25	24	15	1	1	66
Millville CRA	8	7	7	0	0	22
St. Andrews CRA	40	27	8	1	0	76
<b>Total</b>	<b>117</b>	<b>105</b>	<b>33</b>	<b>3</b>	<b>1</b>	<b>259</b>

*Business Structures Vulnerable to Wind and Flood/Storm Surge*

**Figure 4.10** shows property parcels with business structures built prior to the FBC and identified as non-floodproofed in a flood and/or surge zone. As presented in **Table 4.14**, general commercial and office buildings are the majority of highly vulnerable business structures. Of all business structure types, 38.7% are within Flood Zone A or Category 1 or 2 surge zones. The CRAs and Central 23rd Street District have large concentrations of these vulnerable business structures, and the county may want to start an initiative to get some of these structures mitigated and assist business owners in preparing business continuity plans that identify alternate places from which their business could run temporarily or permanently. The CRA or Chamber of Commerce may be able to assist businesses create partnerships between companies where workspace can be shared during emergencies and other support services could be exchanged. The banking industry has been organizing such partnerships in Chicago and south Florida and could be a model for other business types, especially those that depend on each other.



**Figure 4.10 Business Structures Vulnerable to Wind and Flood/Storm Surge**

While a majority of these highly vulnerable business structures in the city are general commercial buildings and offices, there are seven parcels with structures that serve medical/health care needs. New Orleans experienced major problems from damaged health care facilities in the aftermath of Hurricane Katrina.

**Table 4.14 Business Structures Vulnerable to Wind and Flood/Storm Surge (parcels)**

Business Types	A	Cat. 1	Cat. 2	Cat. 3	Cat. 4	Cat. 5	Total
Commercial	25	8	29	42	42	63	209
Office	26	15	39	32	17	43	172
Industrial	9	8	11	10	11	10	59
Financial	0	0	0	1	0	2	3
Medical	3	0	1	2	1	0	7
<b>Total</b>	<b>63</b>	<b>31</b>	<b>80</b>	<b>87</b>	<b>71</b>	<b>118</b>	<b>450</b>

**4.4 SOCIOECONOMIC VULNERABILITIES**

Post-disaster recovery may require adequate housing and jobs, but it also requires a population with the capability to recover and not be forced out of the community. This social component of recovery is hard to measure, but the maps and statistics in this section can aid in determining potential important social vulnerabilities in Panama City. Social vulnerability is defined in **Sidebar 4.6**. Disasters have been shown to magnify existing social and economic trends within the community and, by understanding existing trends, planners may be able to develop actions for a more positive post-disaster future.

The socioeconomic vulnerabilities of the population should be looked at in conjunction with the housing and economic vulnerabilities as there are some causal relationships between them. The income levels of residents and whether they rent or own can greatly impact housing recovery and alter the demographics of the community if assistance is not available. Income levels are, of course, dependent on the economy of the city and region. If quality jobs are not available after a disaster or service sector jobs have greatly decreased, economic recovery will suffer because of the imbalance between workforce needs and available jobs (Cutter and Emrich, 2006).

*Poverty Levels*

Panama City has a relatively high percent of its population living below poverty level: 17.2% compared to 12.5% for the State of Florida (U.S. Census QuickFacts, 2000). **Figure 4.11** shows that the percent below poverty differs greatly throughout the city, with two concentrations of 41% to 57% below poverty. Within these areas of higher poverty rates, assistance may be needed for repairs, rebuilding, or relocation. Low-income residents are less likely to have adequate insurance coverage to cover rebuilding costs, especially those who own older homes and no longer have lender requirements for

**Sidebar 4.6 Definition of Social Vulnerability**

“Social vulnerability is the product of social inequalities. It is defined as the susceptibility of social groups to the impacts of hazards, as well as their resiliency, or ability to adequately recover from them. This susceptibility is not only a function of the demographic characteristics of the population (age, gender, wealth, etc.), but also more complex constructs such as health care provision, social capital, and access to lifelines (e.g., emergency response personnel, goods, services).”

(Cutter and Emrich, 2006)

insurance. Another issue that can complicate recovery for residents with low income is if they rent their home. The owners of rental units may not want to rebuild or do major repairs. Rental prices typically increase after a disaster because undamaged rental units are used as temporary housing by those whose homes were damaged and the demand for rental property increases. This can make relocation for low-income residents difficult.

### *Homeownership*

The homeownership rate for Panama City is also lower than the state as a whole, 57.8% compared to 70.1% (U.S. Census QuickFacts, 2000). **Figure 4.12** shows the distribution of owner-occupied parcels Most Vulnerable to wind based on whether the parcel has a homestead exemption recorded in the property appraiser database. The rental properties are, for the most part, randomly distributed among all of the housing, which is good for Panama City because on-site homeowners are usually more aggressive in repairing and rebuilding their neighborhoods. Of course, renters with social ties to a community also will be advocates for neighborhood recovery. The elderly and young renters can move more easily than families with ties to an area and may decide not to return to the community (Comerio, 1998). A majority of the housing Most Vulnerable to wind damage (built prior to the FBC) is owner-occupied (59%). A majority of the housing at risk from surge and/or flood is also owner-occupied – 54% of the owner-occupied housing is vulnerable to surge and 57% is located in flood zones outside of surge zones.

### *Minority Populations*

While minority concentrations alone are not an indicator of social vulnerability, these populations combined with other social vulnerability factors could have fewer capabilities for recovery due to discrimination. Panama City's minority population is primarily African-American, 21.5%. Other minorities include Hispanic (2.9%), Asian (1.5%), and mixed (1.9%) (U.S. Census QuickFacts, 2000). Minority persons are not evenly distributed across the city, as seen in **Figure 4.13**; there are some areas of the city that mostly comprise minority populations. These areas partially overlap with the high percent below-poverty areas, which may be locations that could use increased assistance after a disaster (**Figure 4.11**). A majority of minority neighborhoods also may have some factors resulting in strong recovery potential such as strong social ties. Faith and community-based organizations may already be active in some of these neighborhoods as well.

### *Elderly Populations*

Elderly populations may be more vulnerable in post-disaster situations for health or financial reasons. Many retirees are living on fixed incomes and may not have resources for rebuilding. Others may have health problems, and healthcare facilities could experience extended periods of disruption after a disaster. Some retirees may decide to move where a full range of services are available rather than wait for recovery. Approximately 16% of Panama City's population is 65 years of age or older (U.S. Census QuickFacts, 2000). **Figure 4.14** shows that older residents are distributed throughout the city, with only a few small areas of high concentration.

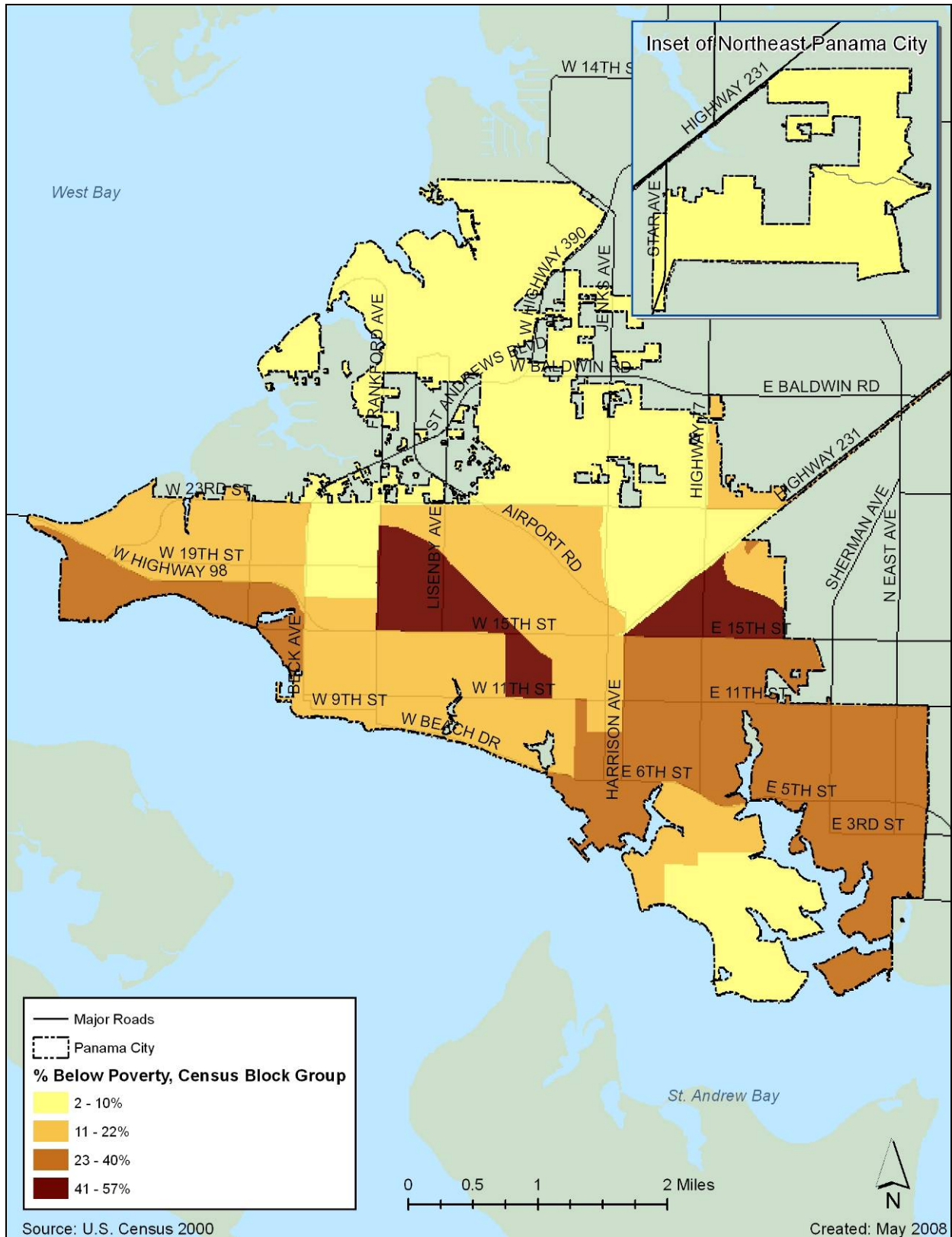
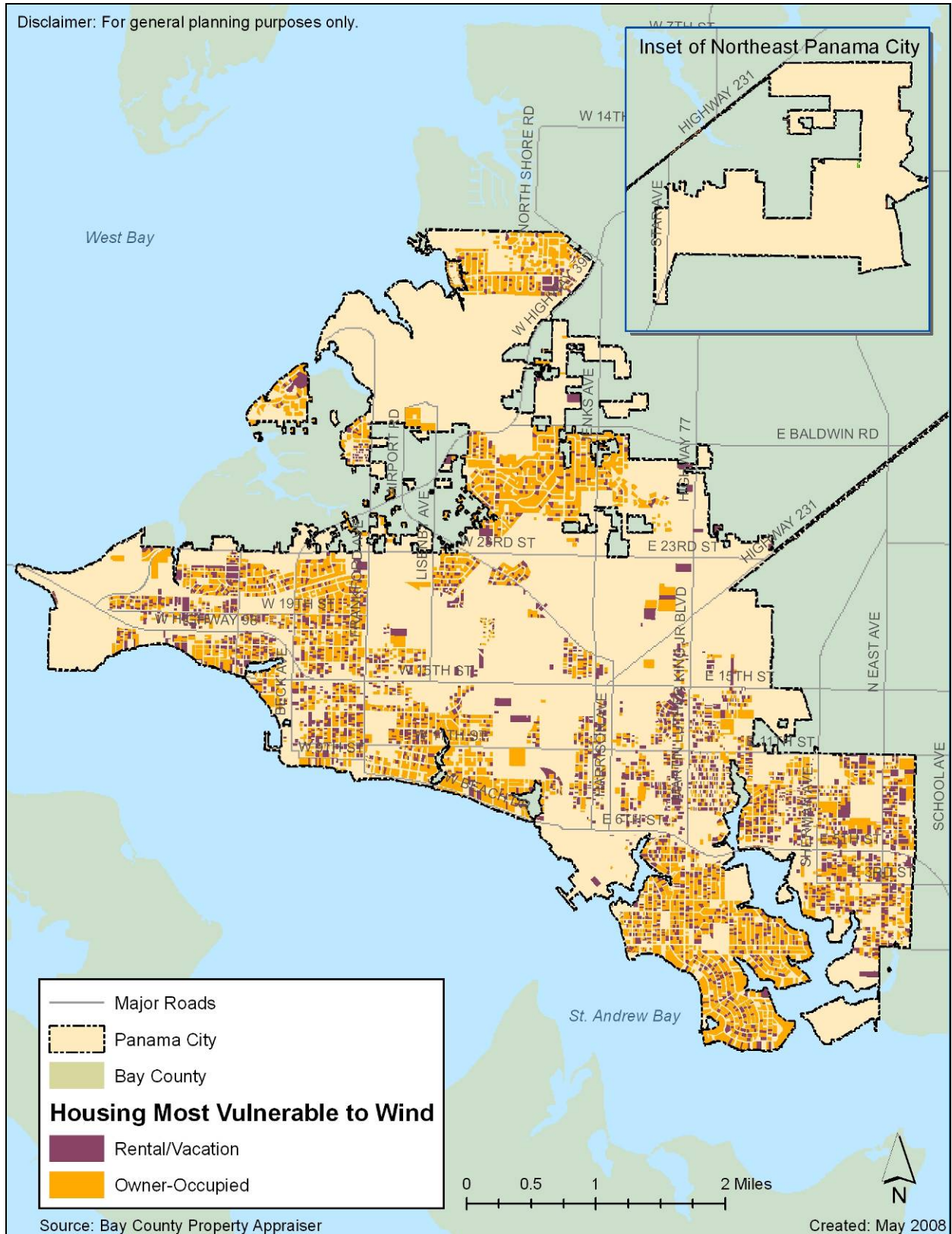
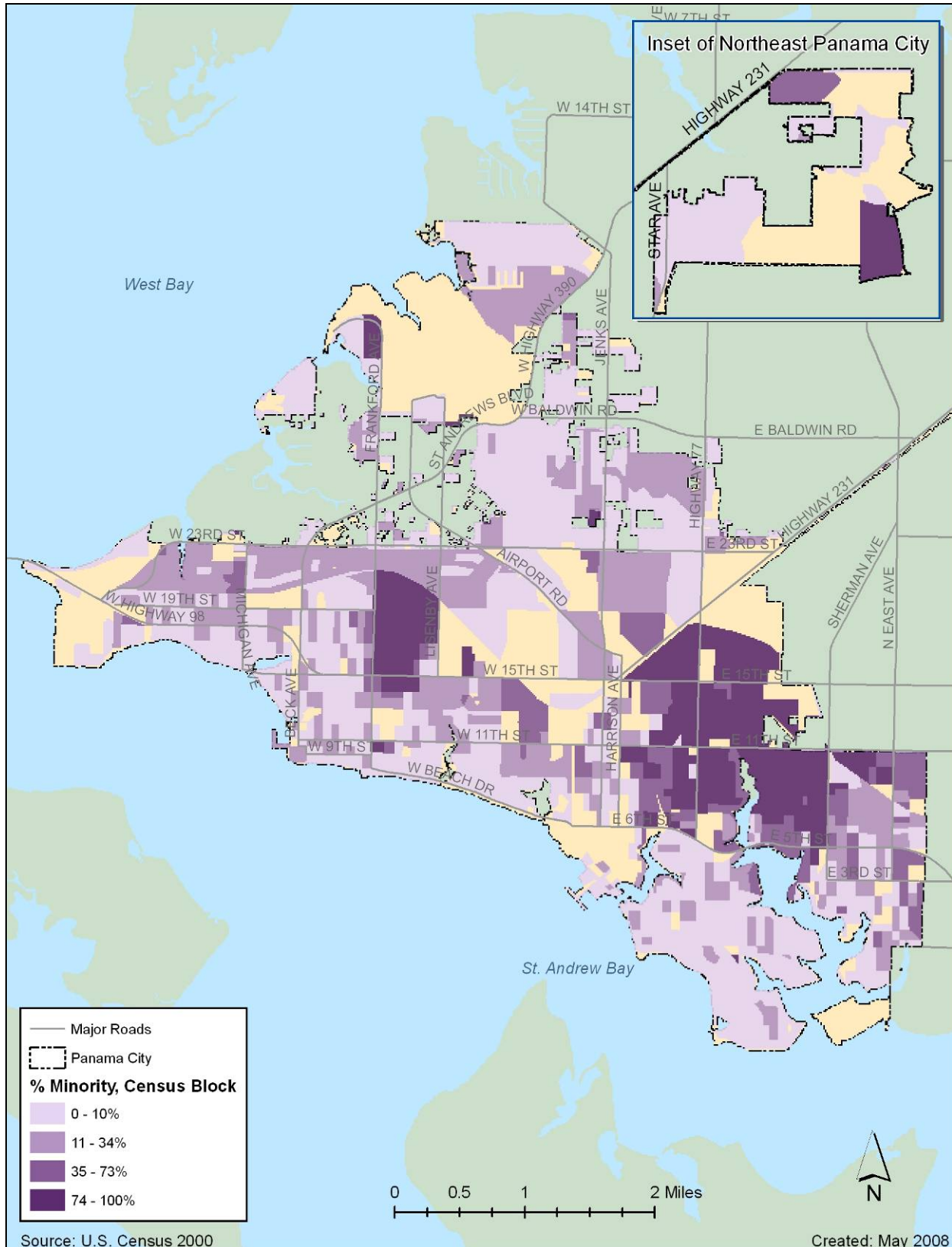


Figure 4.11 Percent of Census Block Group Population Below Poverty Level



**Figure 4.12 Owner-Occupied Housing Most Vulnerable to Wind Damage**  
Panama City boasts a 58% home-ownership rate.



**Figure 4.13 Percent Minority of Census Block Population**

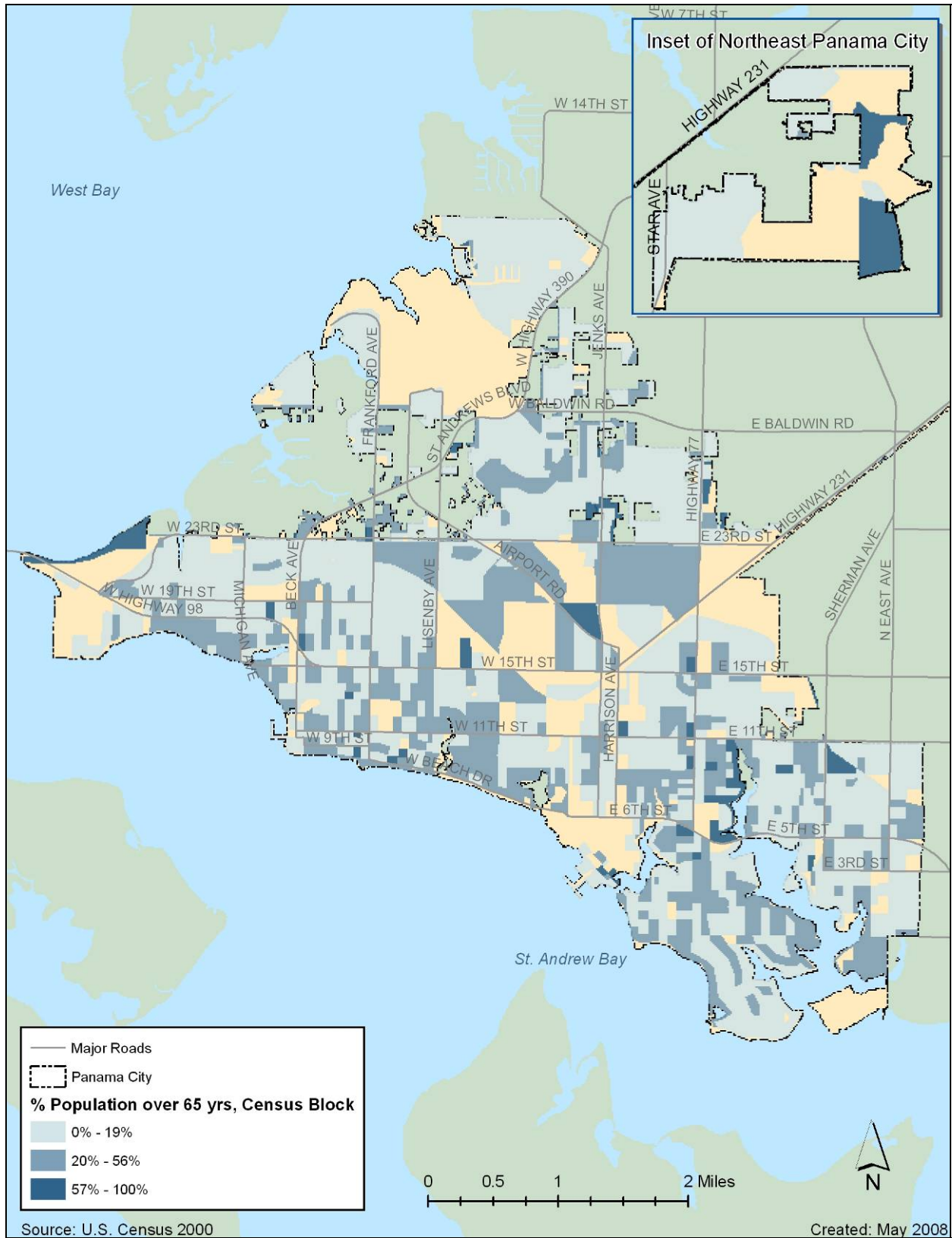


Figure 4.14 Percent of Census Block Population 65 Years of Age or Older



#### 4.5 PUBLIC INFRASTRUCTURE AND FACILITIES VULNERABILITY

Most of this analysis identified vulnerabilities that, regardless of preparation, will always be partially up to chance and individual will. When it comes to public land holdings and facilities, however, the major limitations to making them more sustainable are resources and political will. This section gives an overview of public vulnerable structures, roads, and vacant land parcels that the city can either choose from to research more thoroughly and develop mitigation projects or make decisions about how best to use the land holdings with post-disaster redevelopment in mind.

##### *City-Owned Structures Wind Vulnerability*

Approximately 27% of the city’s 261 property parcels include a structure built prior to the FBC. Some structures are essential government offices or important historical landmarks, but some may be park structures that can be easily rebuilt, if needed.

**Figure 4.15** and **Table 4.15** detail the recorded uses of these structures so that those important to recovery can be accessed.

**Table 4.15 City-Owned Structures Most Vulnerable to Wind (parcels)**

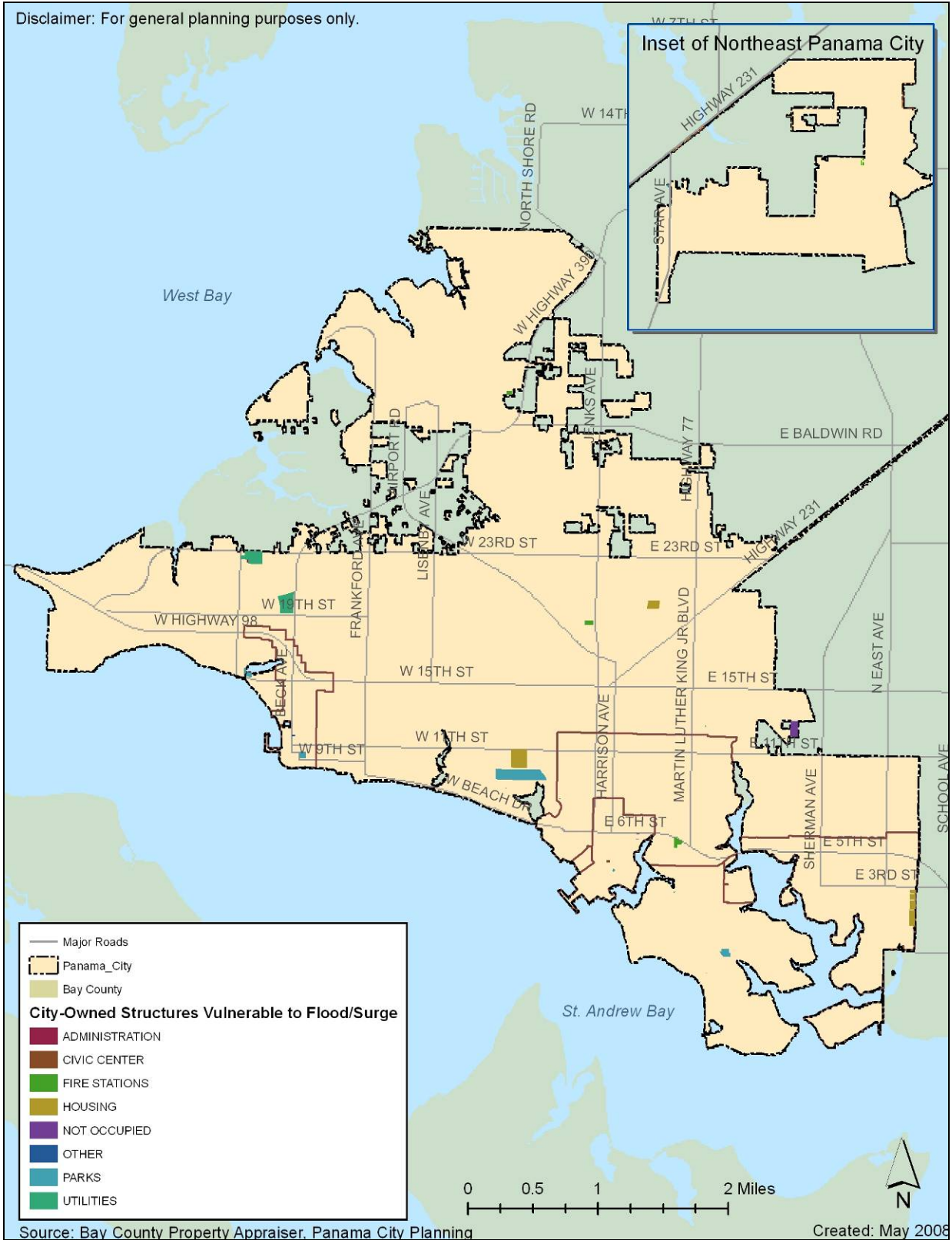
Parcel Uses	Most Vulnerable to Wind
Administration	2
Community Building	3
Facilities Maintenance	1
Fire Stations	4
Housing	13
Marina	1
Other	5
Parks	13
Police Station	3
Civic Center	3
Utilities	11
Not Occupied	6
<b>Total</b>	<b>65</b>

##### *City-Owned Structures Flood or Storm Surge Vulnerability*

**Figure 4.16** and **Table 4.16** list city-owned structures assumed to not be elevated or floodproofed and are located in flood and/or surge zones; 46% of those structures fall within this category of vulnerability.



**Figure 4.15 City-Owned Structures Most Vulnerable to Wind**



**Figure 4.16 City-Owned Structures Vulnerable to Flood and/or Storm Surge**

**Table 4.16 City-Owned Structures Assumed Non-Elevated, Most Vulnerable to Flood/Storm (parcels)**

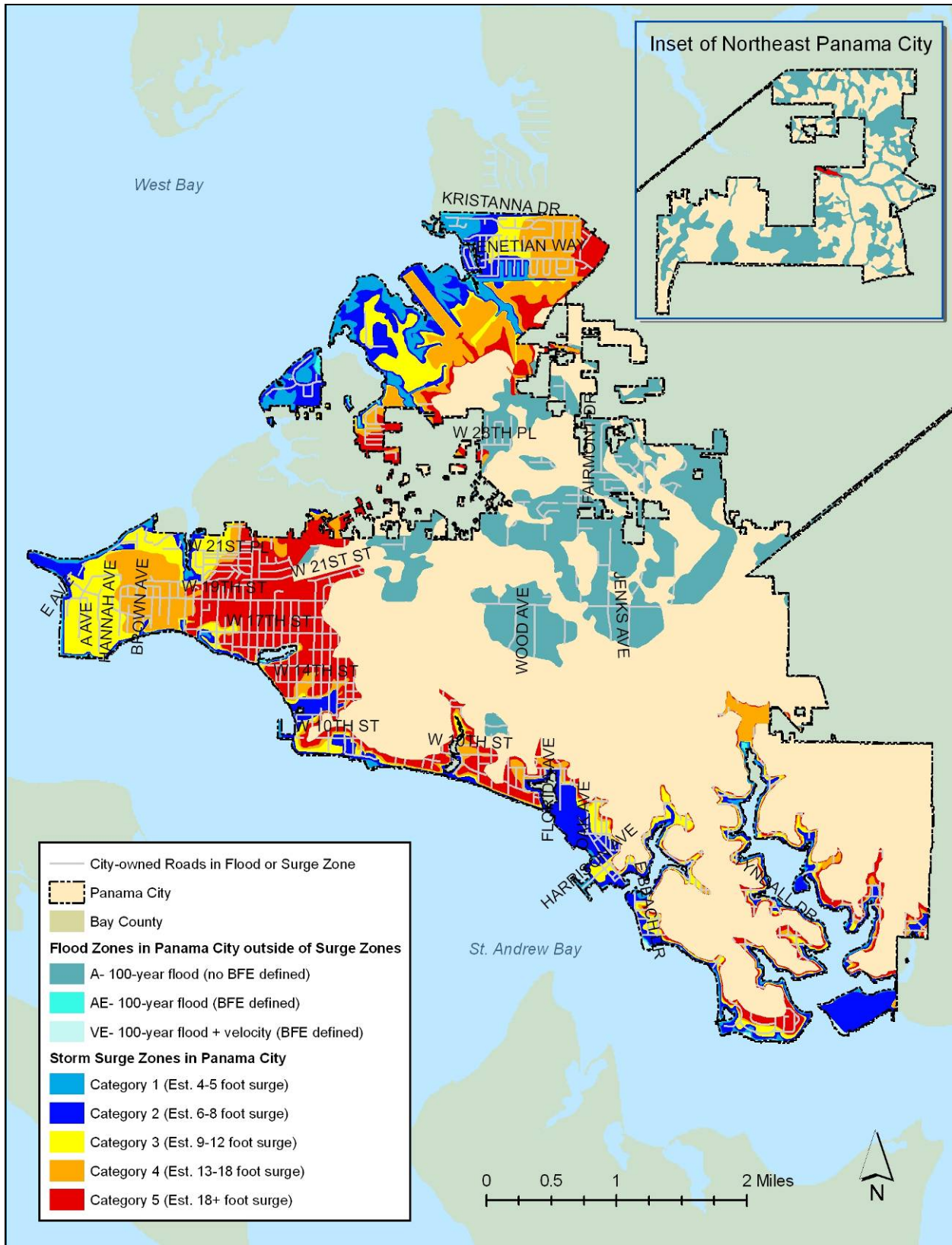
Parcel Uses	Most Vulnerable to Flood/Storm
Administration	1
Fire Stations	3
Housing	6
Other	1
Parks	6
Civic Center	3
Utilities	9
Not Occupied	3
<b>Total</b>	<b>32</b>

#### *City-Owned Road Flood or Storm Surge Vulnerability*

The city owns and maintains numerous roads in Panama City, many of which within flood and storm surge zones, as shown in **Figure 4.17**. **Table 4.17** details the roads segments that fall within surge zones and flood zones outside of surge zones. Approximately 59.8 miles of city-owned roads have a potential for being damaged by surge in a Category 5 Hurricane. Even some major roads are at risk, which could hamper economic recovery efforts if extended closures and detours put stress on already struggling businesses. Some of the roads in the city may already be built to withstand flood and surge impacts. The city can assess these roads that could be exposed to flood and/or storm surge and, for those determined to be vulnerable, can determine pre-disaster mitigation projects and develop plans for including mitigation in post-disaster repairs.

#### *Vacant Land Outside of Flood and Storm Surge Zones*

Vacant land, both publicly and privately owned, outside of flood and surge zones has a potential for post-disaster temporary and redevelopment uses. Some of these properties (**Figure 4.18**) might meet criteria for temporary debris, housing, or business sites. **Table 4.18** presents the future land uses associated with these vacant properties that could assist in determining whether they meet temporary use criteria. It is recommended that temporary housing and commercial sites be compatible with surrounding land uses and future use plans because these sites may often be needed for years during recovery and occasionally become permanent. Vacant public and privately owned parcels that are not vulnerable to flood or surge can also be used to jumpstart redevelopment efforts. For instance, the city could grant vacant parcels for development of affordable housing after a disaster or for new commercial or mixed-use developments to stimulate the economy and give businesses places to relocate to. The city or CRAs also could target privately owned vacant parcels for redevelopment projects by assisting the landowners with development plans or by acquiring the property.

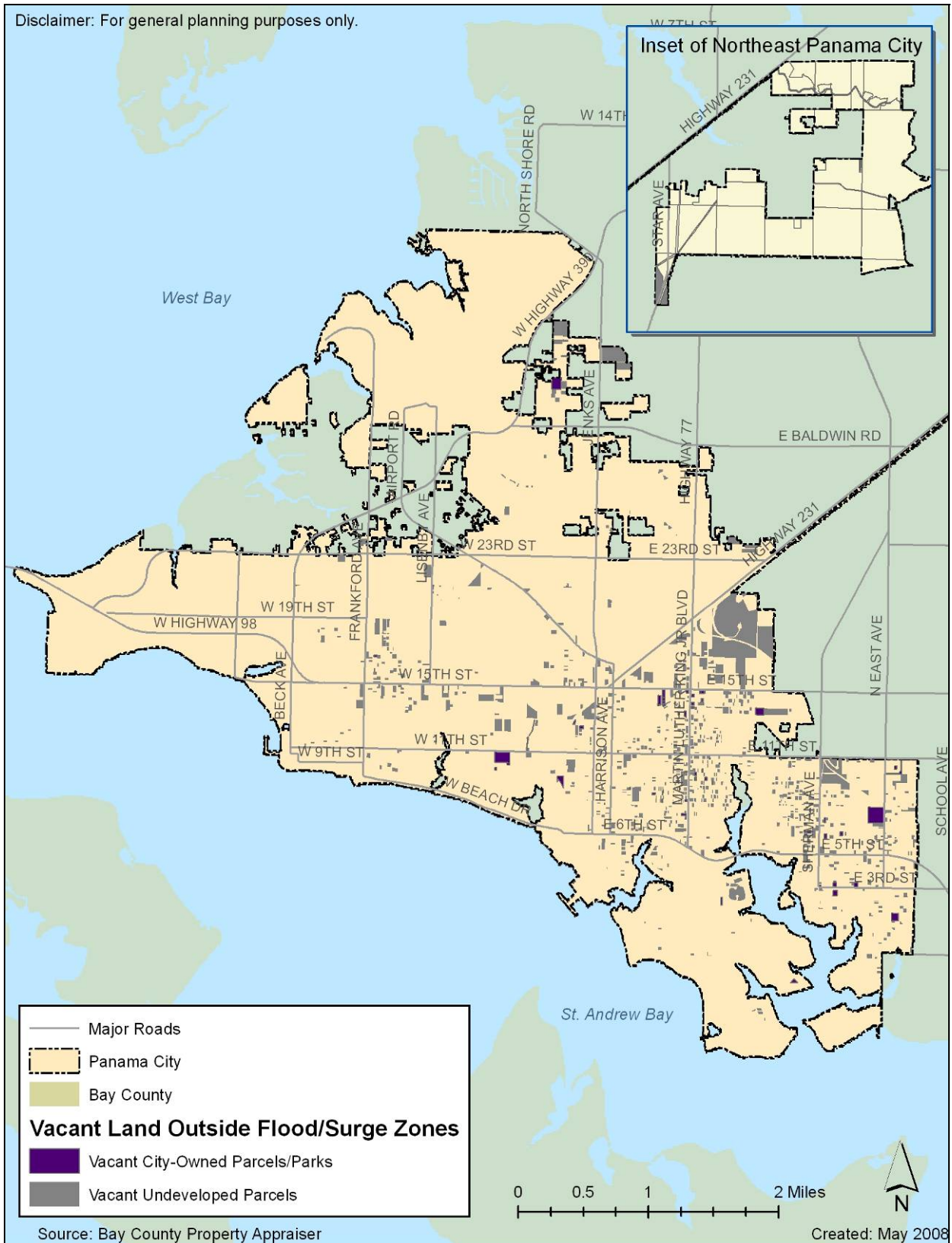


**Figure 4.17 City-Owned Roads Within a Surge or Flood Zone**

Panama City owns and maintains a number of roads within city limits that are also in flood or storm surge zones. These roads could require extensive repairs in the event of a major storm if they are not elevated. An assessment of these roads can reveal priorities for pre-disaster mitigation projects and possible trouble spots to be prepared for after a storm.

**Table 4.17 City-Owned Roads in Flood and Storm Surge Zones**

Storm Surge/ Flood Zone	Road Type	Road Surface	Distance (Miles)	Number of Road Segments
1	Major	Paved	0.082	1
	Minor	Paved	0.731	17
	Minor	Unknown	0.188	7
	Minor	Unpaved	0.005	1
2	Major	Paved	0.046	1
	Minor	Paved	9.013	152
	Minor	Unpaved	1.547	40
	Unnamed	Unpaved	0.076	1
3	Major	Paved	0.192	4
	Minor	Paved	9.400	213
	Minor	Unknown	2.173	80
	Minor	Unpaved	0.151	4
	Unnamed	Paved	0.017	2
	Unnamed	Unknown	0.011	1
	Unnamed	Unpaved	0.306	5
4	Major	Paved	0.113	5
	Minor	Paved	11.117	265
	Minor	Unknown	1.749	100
	Minor	Unpaved	0.111	4
	Unnamed	Unknown	0.039	2
	Unnamed	Unpaved	0.155	5
5	Major	Paved	1.086	24
	Minor	Paved	20.969	378
	Minor	Unpaved	0.344	6
	Unnamed	Paved	0.137	4
	Unnamed	Unknown	0.031	3
	Unnamed	Unpaved	0.060	6
<b>Total in Storm Surge Zones</b>			<b>59.849</b>	<b>1,331</b>
<b>AE</b>	Minor	Unknown	0.004	4
<b>VE</b>	Minor	Paved	0.005	2
<b>A</b>	Major	Paved	1.577	13
	Minor	Paved	7.551	87
	Minor	Unknown	1.208	15
	Unnamed	Unknown	0.315	4
<b>Total in Flood Zones Outside Surge Zones</b>			<b>10.660</b>	<b>125</b>
<b>Total in Flood/Storm Surge Zones</b>			<b>70.5</b>	<b>1,456</b>



**Figure 4.18 Vacant Land Outside of Flood and Storm Surge Zones**

These sites could have potential for temporary debris, housing, or business sites after a disaster. They also could be prime areas for sustainable redevelopment.

**Table 4.18 Privately Owned Undeveloped Property Not Vulnerable to Flood or Surge**

Future Land Use	Number of Vacant Parcels	Acres
General Commercial	451	172.92
Heavy Industry	25	128.52
Light Industry	36	30.02
Mixed Use	714	167.71
Public/Institutional	1	0.14
Recreation	4	10.99
Residential Low Density	85	48.21
Silviculture	1	0.03
<b>Total</b>	<b>1,317</b>	<b>558.54</b>

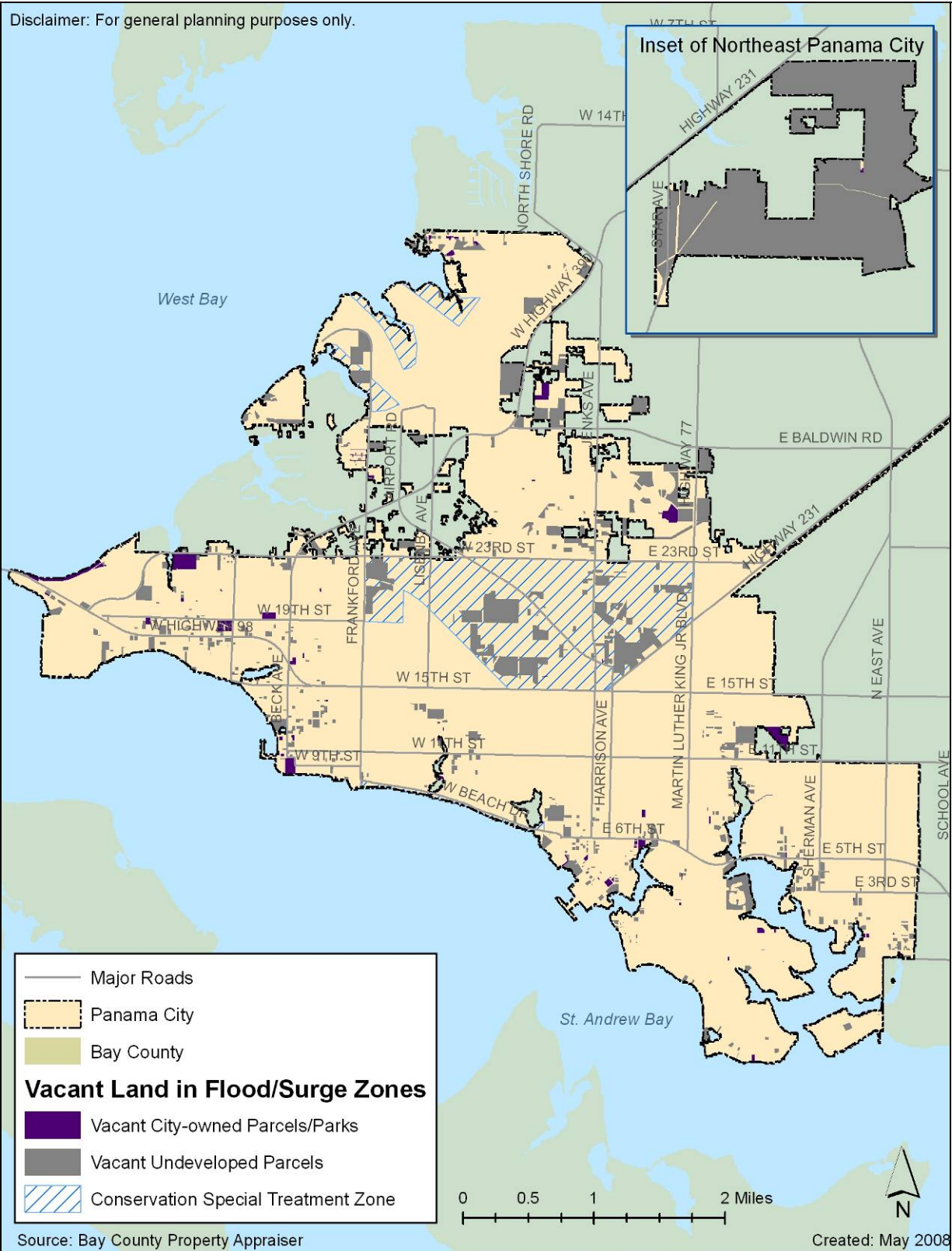
*Vacant Land within Flood and/or Storm Surge Zones*

**Figure 4.19** shows city and privately owned vacant properties located within flood and/or storm surge zones. Ideally, these properties should not be developed or, if not in the highest risk zones (i.e., VE and Category 1 and 2), will need to be developed with disaster-resistant design and building techniques. For private undeveloped property in zones that pose a high risk if developed or contain natural protective features such as wetlands, these could be priority sites for pre- and post-disaster conservation acquisition programs. **Table 4.19** presents the future land uses of these properties. Those that have potential for intense development could be targeted first. There are approximately 2,463 acres currently undeveloped and exposed to flood and surge impacts; 51% of those acres are designated for residential, commercial, or industrial use. Publicly owned vacant land in these areas could be designated as conservation land, parks, or other passive uses.

**Table 4.19 Privately Owned Undeveloped Property Vulnerable to Flood or Surge**

Future Land Use	Number of Vacant Parcels	Acres
General Commercial	328	397.48
Heavy Industry	17	15.59
Light Industry	23	84.42
Mixed Use	391	589.13
Public/Institutional	9	5.34
Residential Low Density	181	159.36
Silviculture	1	1211.35
<b>Total</b>	<b>950</b>	<b>2,462.67</b>





**Figure 4.19 Vacant Land in Flood and/or Storm Surge Zones**

A majority of the undeveloped private land in flood or storm surge zones is designated for future development in the Panama City Comprehensive Plan. Some of these properties could be prime targets for conservation acquisition before or after a disaster.

## 4.6 REFERENCES

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## 5. institutional capacity assessment

The Institutional Capacity Assessment examines existing local capacity for carrying out long-term recovery and redevelopment. First, all pertinent planning documents were examined, and all policies relevant to the PDRP were culled (see **Section 3** and **Appendix B**). Then, a series of phone interviews were conducted and meetings were held to gather more information about the current capacity of each agency. The existing capacity was then summarized, and roles and responsibilities for each department were determined. Below is a summary of the existing capacity as well as recommendations for improving the current capacity of the city.

### 5.1 EXISTING CAPACITY

The following mechanisms and policies are currently in place within the city with regards to post-disaster redevelopment:

- **Mutual Aid Agreement with the City of Naples and the City of Port Orange**  
This agreement is implemented following a disaster to coordinate disaster response and recovery needs and assist each of the communities in the agreement with response and recovery services as needed. See **Appendix D**.
- **Inter-governmental Agreement with Bay County Emergency Management for Disaster Response**  
Bay County manages the response and short-term recovery efforts for the entire county at the Bay County Emergency Operations Center. This is currently set up as a liaison operation with municipal liaisons from both the city fire and police departments. This inter-governmental agreement does not cover long-term recovery and mitigation.
- **Debris Removal Contract and Pre-Arranged Site**  
Currently, the city has three pre-arranged debris removal contracts and one site for collection. See **Appendix E**.
- **Business Continuity Planning Initiative**  
This effort was facilitated through Bay County Emergency Management and the Bay County Chamber of Commerce. It included workshops and a software tool that can guide a business through the Continuity of Operations Planning process.
- **Close Relationship with the West Florida Regional Planning Council (WFRPC)**  
The WFRPC can function as a backup for the planning department if the city is overwhelmed with the recovery effort. They also can provide technical assistance and support to other departments such as community development.
- **Membership on the Bay County LMS Committee**  
Currently one staff member from Panama City sits on the Bay County LMS Committee.
- **City Flood Prevention Ordinance**  
The city adopted a flood prevention ordinance that goes above and beyond the requirements of the FBC in flood-prone areas.

- **Relationships with the Business Community**  
The Bay County Chamber of Commerce, along with the Economic Development Alliance, currently has established relationships and communication lines with the local business community.
- **Policies Within the City Comprehensive Plan Regarding Long-Term Redevelopment**  
Currently, there are a limited number of policies that address long-term post-disaster redevelopment.
- **Active Community Redevelopment Areas**  
The city currently has four active CRAs that promote redevelopment and revitalization within their boundaries and have active relationships with the businesses in their communities.
- **Community Development Department Plays Advocacy Role for Affordable Housing**  
The City Community Development Department is a strong community leader in providing affordable housing and funding for housing opportunities.

## 5.2 RECOMMENDATIONS FOR IMPROVING CAPACITY

The following are recommendations that could improve the capacity of the city with regards to post-disaster redevelopment:

- **Continue the Planning Process**  
Because post-disaster redevelopment planning is new to Panama City, there are still many tasks that could not be taken on during the initial planning process; however, these tasks are still important. It is recommended that the city continue the planning process by implementing the planning-based pre-disaster PDRP actions.
- **Further Define Roles and Responsibilities of Each Agency Involved**  
It is recommended that each agency develop an internal plan, based on the roles and responsibilities defined in this plan, that details what tasks will need to be taken as well as who will take on each task. Ideally, these tasks would be officially added to the job duties of staff for pre-disaster, ongoing plan implementation.
- **Coordinate with Surrounding Jurisdictions**  
Coordination among jurisdictions within the area regarding post-disaster redevelopment planning efforts is suggested. Encourage other jurisdictions to undertake this process, and possibly strengthen the plans by integrating all of them into a countywide PDRP.
- **Become More Involved in the Countywide LMS**  
Currently, one representative sits on the LMS Steering Committee for Bay County. It is recommended that more than one representative be involved with the committee. Also, additional projects (both structural and non-structural) should be developed and included on the prioritized project list to further the city's resiliency through mitigation.

- **Identify a Public Information/Communications Specialist**  
Currently, the role of public information officer has been delegated to the City Manager's Office. It is recommended that an additional person be hired or appointed to serve in this position because communications has been identified as a very important issue during the planning process.
- **Draft a Temporary Housing Strategy**  
The city does not currently have a clear strategy in place with regard to temporary housing following a disaster. It is recommended that the city draft a detailed strategy that is integrated with that of Bay County.
- **Draft a Debris Removal Plan**  
The city currently has pre-arranged debris removal contracts as well as possible sites for the staging of debris; however, a detailed plan does not currently exist to address this issue. It is recommended that the city draft a detailed plan that includes back-up sites, specific sites for different types of debris, etc.
- **Participate in the Bay County CEMP Update**  
The Bay County Department of Emergency Management is updating their CEMP at this time. The county currently handles short-term recovery and response for the city. It is recommended that the city participate in the update of this plan to determine how they can become more involved in this process.
- **Develop a Continuity of Operations Plan for the City**  
The city should plan how the local government would function in the event that municipal buildings are damaged by a storm. This plan also could include methods for backing up all important data.

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## 6. implementation

This section describes the process developed to implement the Panama City PDRP. It includes a structure overview of the Panama City PDRP Executive Committee and describes implementation, both pre- and post-disaster. The section includes the following topics:

- Organizational Structure and Function
- Decision-Making Authority
- Roles and Responsibilities
- Action Identification, Prioritization, and Implementation
- Monitoring, Reporting, and Updating
- Training Exercises

### 6.1 ORGANIZATIONAL STRUCTURE AND FUNCTION

The implementation of this plan is divided into two functions: Planning and Implementation. The Planning Function is carried out pre-disaster and includes responsibilities such as plan maintenance, update and revision, and the identification and implementation of actions both pre- and post-disaster that can be taken to prepare for recovery efforts and strengthen the community. The Implementation Function is the long-term redevelopment phase carried out following a disaster that includes all of the Working Group topics, the two recovery management functions, and all post-disaster actions. The PDRP Executive Committee has been charged with both the development and implementation of the PDRP.

#### *Planning Function*

The Committee membership, shown in **Table 6.1**, is appointed by the Mayor and comprises city department heads, county emergency management and economic development representatives, local non-profit organization leaders and military base representatives. The Planning Function of this committee is chaired by the Planning and Land Use Services Manager, and responsibilities of the Planning Function include the initial planning process, the maintenance and update of the plan, the identification of future pre- and post-disaster actions to be taken by the committee (see discussion of these actions in **Section 9**), and the coordination of the completion of pre-disaster actions. In its Planning Function, the committee will continue to meet on an annual basis at the start of spring, prior to hurricane season, to discuss the status of post-disaster redevelopment planning efforts. The committee also will meet after the completion of plan implementation to discuss any lessons learned or necessary plan revisions.

**Table 6.1 Panama City Post-Disaster Redevelopment Plan  
Executive Committee Membership**

Agency/Organization	Job Title
<b>City Department Representatives</b>	
Planning and Land Use Services	Planning Manager*
City Manager's Office	Assistant City Manager**
Community Development	Director
Public Works	Director
Public Works	City Engineer
PC Fire and Rescue	Fire Chief
Port of Panama City	Executive Director
Port of Panama City	Deputy Director
Police Department	Capitan
Finance	Director
CRA Board	Executive Director
St. Andrews CRA/Waterfronts Partnership	Director
Utilities	Director
<b>Bay County Representatives</b>	
Emergency Management	Director
School Board	Facility Supervisor
School Board	Safety and Security Manager
Board of County Commissioners	Communications Specialist
Bay County	Assistant County Manager
<b>Local and Regional Organization/Stakeholders</b>	
Bay County Economic Development Alliance	Executive Director
Bay County Chamber of Commerce	President
Gulf Coast Community College	Vice President
United Way of Northwest Florida	Communications Director
Catholic Charities	Regional Director
American Red Cross	Executive Director
Gulf Power	Marketing Manager
Tyndall Air Force Base	Engineering
Panama City-Bay County International Airport	Executive Director
Naval Surface Warfare Center of Panama City	Public Affairs
Panama City	Resident
West Florida Regional Planning Council	Director of Community Planning
West Florida Regional Planning Council	Evacuation Clearance Planner

\*Acting Planning Chair

\*\*Acting Implementation Chair

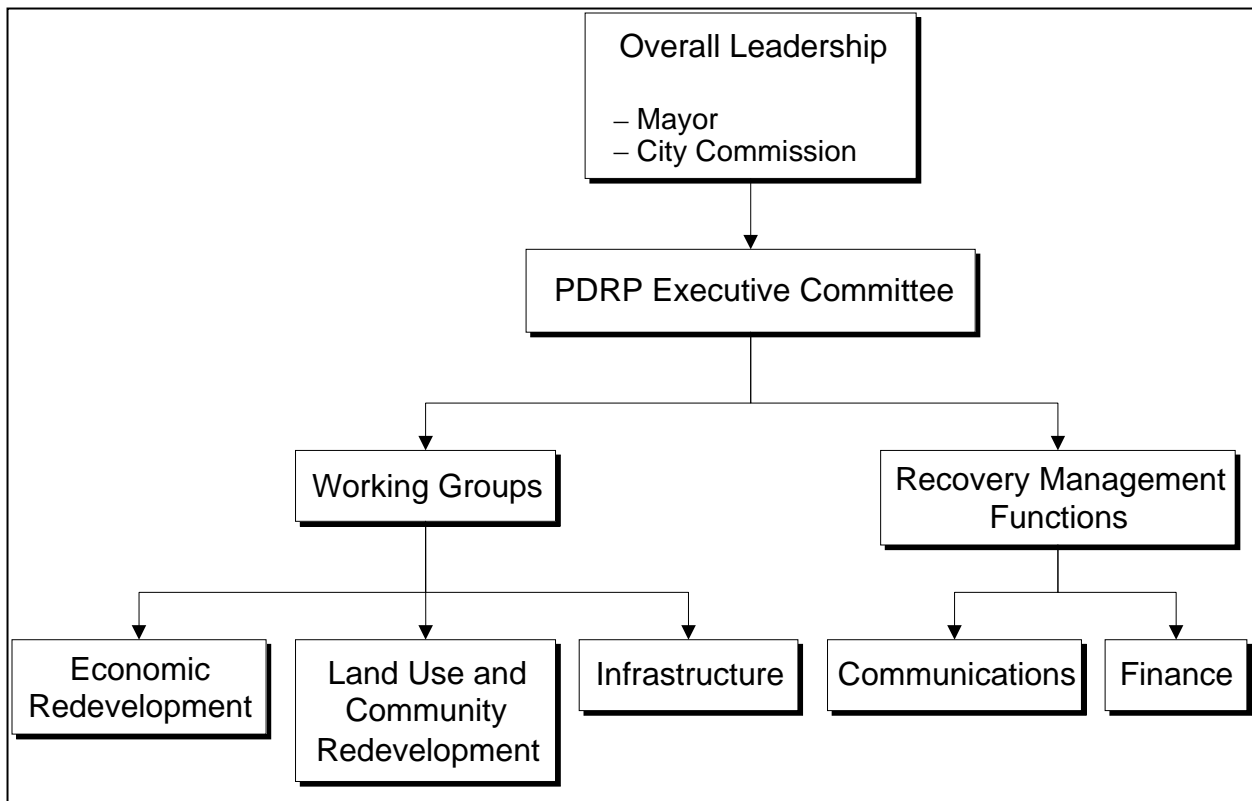


*Implementation Function*

For ease of implementation, the Panama City PDRP has been broken down into three Working Groups and two recovery management functions that correspond to the previously identified topics, which will be overseen by the Assistant City Manager who serves as the Implementation Function Chair. The Working Groups include land use and community development, economic redevelopment, and infrastructure repair.

The two recovery management functions are Finance and Communications. While the Executive Committee is responsible for the implementation of this plan, the overall effort will be overseen by the Mayor and City Commission. See **Figure 6.1** for details on organization of this committee.

The responsibilities of each of the Working Groups and recovery management functions are included below in **Tables 6.2** and **6.3**. For more information of the recovery management functions, see **Section 7** (Finance) and **Section 8** (Communication).



**Figure 6.1. Panama City PDRP Organizational Structure.**

**6.2 DECISION-MAKING AUTHORITY**

The City Commission, along with the Mayor’s Office, has ultimate decision-making authority when it comes to long-term legislative redevelopment decisions for the city. The City Manager’s Office and the participating municipal department heads will continue to make decisions based on the delegations of authority already in place. Any

decision falling outside of the authority of city staff will be brought before the legislative body for direction, as required. Recommendations to the City Commission will be made by the appropriate staff person or other agency.

**Table 6.2 Working Group Responsibilities and Current Chairs, 2008**

Working Group	Responsibilities	Current Chair	Support Agencies
<b>Land Use and Community Development</b>	<ul style="list-style-type: none"> <li>▪ Property Rights</li> <li>▪ Incorporating Mitigation into Redevelopment</li> <li>▪ Building Permitting/Review</li> <li>▪ Affordable Housing Advocacy</li> <li>▪ Temporary Housing Availability</li> </ul>	Allara Mills-Gutcher, Planning and Land Use Services, and Mike Johnson, Community Development	<ul style="list-style-type: none"> <li>▪ Community Development Agency Board</li> <li>▪ Bay County Builder's Services</li> <li>▪ Bay County Emergency Management</li> <li>▪ Local Military Installations</li> <li>▪ West Florida Regional Planning Council</li> </ul>
<b>Economic Redevelopment</b>	<ul style="list-style-type: none"> <li>▪ Small Business Recovery</li> <li>▪ Prevention of Permanent Relocation of Local Businesses</li> <li>▪ Communication with Local Businesses</li> <li>▪ Promoting New Economic Opportunities During the Redevelopment Process</li> </ul>	Ted Clem, Bay County Economic Redevelopment Alliance	<ul style="list-style-type: none"> <li>▪ Bay County Chamber of Commerce</li> <li>▪ Community Redevelopment Agency Board</li> <li>▪ Panama City Community Development Department</li> <li>▪ Panama City Port Authority</li> <li>▪ Gulf Coast Community College</li> </ul>
<b>Long-Term Infrastructure and Public Facility Repair</b>	<ul style="list-style-type: none"> <li>▪ Critical Infrastructure and Facility Repair</li> <li>▪ Incorporating Mitigation into Infrastructure Repair</li> <li>▪ Debris Management</li> </ul>	Neil Fravel, Public Works	<ul style="list-style-type: none"> <li>▪ Panama City Utilities Director</li> <li>▪ Gulf Power</li> <li>▪ Bay County School Board</li> <li>▪ Panama City Port Authority</li> </ul>

**Table 6.3 Recovery Management Function Responsibilities and Current Liaisons, 2008**

Recovery Function	Responsibilities	Current Chair	Coordinating Agencies
<b>Communications</b>	<ul style="list-style-type: none"> <li>▪ Information Collection and Dissemination (central repository for recovery information regarding the city)</li> <li>▪ Public Information Officer for the City</li> <li>▪ Convey Positive Message to Residents about Recovery</li> <li>▪ Communicate with State and Federal Agencies</li> <li>▪ Coordinate Recovery Relief and Donations from Charitable Organizations</li> </ul>	Jeff Brown, City Manager's Office	<ul style="list-style-type: none"> <li>▪ Bay County Chamber of Commerce</li> <li>▪ Bay County Economic Development Alliance</li> </ul>
<b>Local Post-Disaster Financing and Capacity</b>	<ul style="list-style-type: none"> <li>▪ Ensure That All Financial Transactions and Contracts Between the City and FEMA are Being Documented</li> <li>▪ Manage Any City Loans That May Be Obtained to Fund Disaster Recovery</li> <li>▪ Manage the City's Disaster Recovery Financial Reserves</li> </ul>	Terri Lillard, Finance Department	<ul style="list-style-type: none"> <li>▪ City Manager's Office</li> </ul>

### 6.3 ROLES AND RESPONSIBILITIES

This section details the roles and responsibilities of the agencies and organizations in the implementation of the Panama City PDRP both pre- and post-disaster. Agencies and organizations that share issues should collaborate when planning for post-disaster redevelopment as well as during the implementation phase of this effort.

- **Panama City Mayor/City Commission** – Lead Decision-Making Authority
- **Panama City City Manager’s Office** – PDRP Implementation Function Chair

*Issues covered:*

- Communication
- Financial Coordination
- Emergency Management (EM)/FEMA Liaison
- Volunteer Coordination

*Responsibilities:*

- Implement PDRP
- Public Information Officer (PIO)/media contact for the city with regards to recovery
- Communicate with other cities in county as well as out-of-county interlocal agreement cities
- Liaison between city and State/FEMA with regard to financial assistance and long-term redevelopment reimbursement
- EOC liaison working with all Emergency Support Functions regarding city’s needs

- **Bay County Economic Development Alliance** – Economic Redevelopment Working Group Chair

*Issues Covered:*

- Economic Redevelopment Coordination
- Business Recovery
- Communication
- Mitigation

*Responsibilities:*

- Spearhead Economic Redevelopment effort
- Represent all local businesses with regard to long-term recovery
- Encourage new industry within the community
- Convey a positive image of recovery to discourage businesses from relocating
- Serve as a clearing house for the Small Emergency Bridge Loan Program to assist businesses in the interim before SBA is available
- Promote Business Continuity Planning
- Develop and manage a long-term disaster economic recovery team comprising all economic development-related agencies within the county
- Support the city with communications in a limited capacity

- **Panama City Community Development** – Community Redevelopment Working Group Co-Chair

*Issues Covered:*

- Housing
- Financial Aid
- Economic Redevelopment
- Mitigation

*Responsibilities:*

- Provide input on the siting of temporary housing
- Identify long-term affordable housing needs and preferred locations in the community
- Coordinate with nongovernmental organizations that have transitional housing such as Catholic Charities or Red Cross
- Advocate for affordable housing during the redevelopment process
- Use Community Development Block Grant (CDBG) and State Housing Initiative Program (SHIP) funding to secure affordable housing monies during redevelopment process
- Create jobs and provide training (such as Certified Nursing Assistant courses) using CDBG funds
- Work with CRAs to encourage businesses to locate to the area

- **Panama City Planning and Land Use Services** – Community Redevelopment Working Group Co-Chair and PDRP Planning Chair

*Issues Covered:*

- Land Use/Zoning Enforcement
- Permitting Coordination
- Mitigation
- Plan Maintenance and Updating Process

*Responsibilities:*

- Assist City Manager's Office with PDRP implementation
- Review Development Order Applications
- Enforce the comprehensive plan and land development code with regards to damaged structures beyond 50% (below code; non-conforming use)
- Work with Bay County Builder's Services and Permitting Department
- Participate in the Bay County LMS Steering Committee
- Lead the PDRP maintenance and update process

- **Panama City Public Works** – Infrastructure Repair Working Group Chair

*Issues Covered:*

- Infrastructure repair
- Debris removal and management
- Mitigation
- Coordination

*Responsibilities:*

- Restore and repair all damaged infrastructure
- Debris clearance and management
- Rebuild or oversee the construction of damaged city-owned structures
- Apply mitigation in the repair and rebuilding of all damaged structures and infrastructure
- Repair roads

▪ **Community Redevelopment Agencies**

*Issues Covered:*

- Restore and repair all damaged infrastructure
- Debris clearance
- Rebuild damaged structure
- Apply mitigation in the repair and rebuilding of all damaged structures and infrastructure
- Repair roads

*Responsibilities:*

- Communicate with businesses and anticipate their required needs to get back on their feet
- Put together incentive packages for businesses to relocate within their CRA during the redevelopment process
- Buy, sell, develop, or redevelop properties
- Finance recovery operations by borrowing from local or State governments or selling bonds
- Impose land use and redevelopment controls pursuant to the comprehensive plan
- Implement land acquisition programs
- Acquire grant funds to redevelop CRAs
- Participate in the LMS Steering Committee to bring mitigation funds into the community

▪ **Panama City Utilities**

*Issues Covered:*

- Infrastructure repair
- Mitigation

*Responsibilities:*

- Restore and repair all damaged water and sewer infrastructure
- Apply mitigation techniques during the recovery process

▪ **Panama City Budget/Finance**

*Issues Covered:*

- Financial Coordination
- Local Capacity (to handle responsibility)

*Responsibilities:*

- Work in conjunction with the FEMA Liaison/City Manger's Office on all FEMA finance-related matters

- Manage FEMA funding transactions
- Manage and apply for any loans, grants, or other financial assistance needed by the city
- Manage city disaster reserves under blue skies as well as post-disaster
- Log in and monitor all redevelopment/mitigation projects worksheets during long-term recovery
- Perform any necessary FEMA audits following a disaster

▪ **Panama City Police Department**

*Responsibilities:*

- Secure damaged areas and control re-entry during short-term recovery
- Monitor the severely impacted areas during long-term recovery to control burglary crime

▪ **Panama City Port Authority**

*Issues Covered:*

- Mitigation
- Economic Redevelopment

*Responsibilities:*

- Repair facilities to ensure Port activity resumes normal operations
- Incorporate mitigation into the repair of facilities according to the Panama City Port Authority Mitigation Plan

▪ **Bay County Emergency Management**

*Issues Covered:*

- Housing
- Debris Clearance
- Mitigation

*Responsibilities:*

- Manage short-term recovery
- Coordinate with the Community Development Department to determine temporary housing needs and possible locations within the county
- Manage debris clearance efforts in the unincorporated county
- Spearhead the County LMS Committee and mitigation program

▪ **Bay County Building Services and Permitting**

*Issues Covered:*

- Damage Assessment
- Habitability Assessment
- Communication
- Mitigation

*Responsibilities:*

- Perform post-disaster damage assessment
- Implement requirements of the National Flood Insurance Program

- Assist the State Historic Preservation Officer with the evaluation of damaged historic buildings to determine where repairs can be made or demolition is necessary
- Perform Habitability Assessment
- Answer questions from residents regarding the safety of their homes
- Inspection repair and reconstruction during long-term recovery
- Work with utilities to determine when to restore service to damaged buildings
- Issue emergency repair permits
- Communicate with emergency management, City Manager's Office and planning and zoning department regarding access to property and timeframes for permitting activities
- Communicate with media/public information officer to inform residents of property access and timeframes for permitting activities
- Enforce any temporary moratoriums on development in the immediate aftermath of a disaster
- Encourage/enforce mitigation during redevelopment process
- Inform residents of ways to apply mitigation during the recovery process, both quick and easy ways as well as more detailed measures

▪ **Bay County School Board**

*Issues Covered:*

- Repair All Damaged Facilities
- Reopen Schools
- FEMA Coordination
- Transportation

*Responsibilities:*

- Repair damages to school facilities
- Determine how long the schools will be used as temporary shelters
- Re-open schools
- File paperwork for FEMA reimbursement
- Participate in the LMS Steering Committee
- Possibly offer schools up as staging areas for recovery efforts
- School buses can be used as a means of transportation
- Help local businesses by sharing facilities and equipment, as possible
- Determine if students enrolled in damaged schools need to be temporarily relocated to other schools

▪ **Gulf Coast Community College**

*Issues Covered:*

- Repair Facilities
- Mitigation
- Public Education
- Re-open Campus

*Responsibilities:*

- Repair and restore campus facilities
- Participate in the LMS Steering Committee

- Coordinate with Bay County Emergency Management regarding the EOC located on campus
- Re-open campus and resume classes
- Extend facilities to local businesses or local governments to assist in recovery effort
- Offer to host seminars and educational opportunities to residents and business owners
- Support the efforts of the Bay County Chamber of Commerce and EDA regarding economic redevelopment

▪ **Tyndall Air Force Base**

*Issues Covered:*

- Repair Facilities
- Mitigation
- Re-open Base

*Responsibilities:*

- Repair and restore military facilities and equipment
- Apply mitigation techniques during repair and reconstruction
- Restore normal base operations in a quick manner to discourage base closure

▪ **Gulf Power**

*Issues Covered:*

- Repair Infrastructure
- Mitigation

*Responsibilities:*

- Restore electrical services to all service areas
- Repair infrastructure
- Apply mitigation techniques during repair and reconstruction

▪ **Naval Surface Warfare Center of Panama City**

*Issues Covered:*

- Repair Facilities
- Mitigation
- Re-open Installation

*Responsibilities:*

- Repair and restore military facilities and equipment
- Restore normal installation operations quickly to discourage base closure

▪ **West Florida Regional Planning Council**

*Issues Covered:*

- Land Use
- Financial Assistance
- Damage Assessment



*Responsibilities:*

- Assist the Planning Department with all services and needs
- Help facilitate long-term recovery meetings
- Assist with grant and loan programs, including mitigation
- Train local staff on how to perform local damage assessments

▪ **American Red Cross**

*Issues Covered:*

- Housing
- Finance

*Responsibilities:*

- Function as backup to the Bay County Emergency Management Division
- Open and close shelters and provide assistance during response and short-term recovery process
- Coordinate transitional housing
- Provide financial assistance (if available) to help meet unmet needs

▪ **Bay County Chamber of Commerce**

*Issues Covered:*

- Economic Redevelopment/Business Recovery
- Communication

*Responsibilities:*

- Work with local governments to ensure policies are being reinforced that would discourage businesses from relocating
- Promote Business Continuity planning
- Communication with membership on long-term recovery efforts
- Contact businesses after a storm to coordinate needs
- Convey a positive image of recovery to discourage businesses from relocating
- Start a “long-term recovery corner” in Bay Biz Magazine and on website in the aftermath of an event

▪ **Catholic Charities**

*Issues Covered:*

- Financial Assistance

*Responsibilities*

- Provide long-term recovery financial assistance for unmet needs
- Provide volunteer services

## 6.4 ACTION IDENTIFICATION, PRIORITIZATION, AND IMPLEMENTATION

Actions are projects or initiatives geared toward implementing the goals and solving the issues listed in **Section 2**. Actions are organized by topic and issue, then by the initiation period (actions initiated pre-disaster and actions initiated post-disaster). Pre-disaster actions typically involve developing policies and procedures that will affect recovery efforts and undertaking hazard mitigation actions to reduce risk to people and

property, particularly buildings and infrastructure. Post-disaster actions detail the steps to be taken after a disaster to put this plan into action. A list of the Panama City PDRP actions can be found in **Section 9**. This action list is meant to serve as a starting point and will be updated and maintained by the Executive Committee on an annual basis or as determined to be necessary. Any actions that are identified outside of the annual meeting should be submitted to the Planning Chair to be considered for inclusion in the plan.

The PDRP Executive Committee prioritized the topics and issues.

## **6.5 MONITORING, REPORTING, AND UPDATING**

The PDRP will be monitored by the Planning Chair pre- and post-disaster. A report will be prepared annually by the Planning Chair for the Executive Committee's spring meeting to assess the progress of the plan implementation as well as any lessons learned from recent disasters. A special report should be prepared at the completion of recovery efforts from any disaster that impacts Panama City (Implementation Function Chair to determine when recovery is complete for the purposes of the PDRP) to examine the successes and failures of the plan as well as recommend changes or revisions, if needed. The plan should then be revised or changed as needed according to the report.

On a 5-year cycle, the plan will be reviewed and a comprehensive revision will be undertaken if deemed necessary. This revision will be led by the Planning Chair with significant input from the Implementation Chair as well as Working Group Chairs and recovery management leads. The Executive Committee will meet regularly during this process in addition to the many separate Working Group meetings that will take place as necessary to discuss any changes in the roles and responsibilities with regard to their respective topic. Once the plan has been revised, it will be submitted to the Panama City City Commission for review and approval. As a part of this review process, a checklist should be established to monitor the successes, opportunities, and failures of the PDRP.

## **6.6 TRAINING SESSIONS**

The PDRP involves many different departments and agencies that may meet only once a year to discuss recovery and redevelopment issues. Policy changes and leadership redirection in the agencies and departments make the need for annual training exercises very important in order to ensure that personnel will know their roles and responsibilities should a disaster strike. The training session will take place in conjunction with the annual spring meeting. During the training session, the Planning Chair will provide an overview of the plan, describe each new member's roles and responsibilities in detail, and answer any questions members may have concerning the process. A scenario exercise also may be developed to further explain the role of the PDRP to the new members and provide experienced members with a refresher on the plan.

## 7. post-disaster redevelopment financial resources

The City of Panama City recognizes that disaster recovery is large task and will involve enormous coordination, documentation, creativity, pre-planning, and a variety of funding sources. Federal and state financial assistance will be available, but it is possible that these funds may not be enough for all necessary recovery efforts or the city's wishes for recovery may not fit within the eligibility requirements of the assistance programs. The federal and state assistance programs often require local matching funds, which take time to understand and knowledge to utilize. The city can be ready for the issues by training staff on known assistance programs before a disaster occurs. The state, as part of the PDPR Initiative, is currently drafting a handbook on potential federal and state funding sources that will be made available to all Florida local governments as a resource for training and planning for recovery financing. Careful thought is required to determine how a community will recover while taking advantage of programs that allow the community to incorporate mitigation into their future public investments. This section provides information on financing opportunities for post-disaster redevelopment and discusses local capacity to finance recovery.

### 7.1 CITY FINANCIAL RESERVES AND REVENUE SOURCES

Currently, the city sets aside a certain amount of money in their annual budget for emergency purposes. However, as learned from Councilman Brian Carriere of Gulfport, Mississippi, which was greatly impacted by Hurricane Katrina, this funding might not be enough to cover the full price of disaster recovery. The FEMA reimbursement process for public assistance is often a very lengthy process. If the community waits on these funds in order to redevelop, it could slow the process down.

Also, the city must prepare for a decrease in revenue sources such as property and business taxes and service fees coming into the city from utilities, solid waste, and the marina. These general revenue funds could be impacted during the post-disaster redevelopment process as businesses close and property values take a downward turn. According to the city budget for Fiscal Year 2008, the general fund accounts for approximately 43% of the total expenditures of the city. Without these funds coming in to support this portion of the budget, local government expenditures will be impacted.

### 7.2 DISASTER RECOVERY FINANCIAL RESOURCES

#### *Grant/Loan Opportunities*

Many grant opportunities are available to local governments to fund disaster mitigation prior to a storm and mitigation and recovery following a disaster. As a part of the Florida PDPR Initiative, the Florida Department of Community Affairs and Florida Division of Emergency Management are developing a handbook on state and federal funding sources that may be available to local governments after a disaster. The city plans to use this guide to further enhance its post-disaster financing planning efforts.

### *Match*

As previously mentioned, many of the funding opportunities available to local governments require local matching funds, typically up to 25% of the project cost. This can be met in a variety of ways, including cash, in-kind services or materials, or a global match source. Providing a cash match for a project requires the least amount of effort on the part of the agency or individual; however, this assumes that the money is available. Providing in-kind services or materials is often preferable, as this option does not require additional funds to be allocated for the project. In-kind services or materials can include participation in the project development (i.e., construction, engineering, architectural services, etc. for bricks and mortar projects and donation of staff time for plan development of planning projects), project management, or the provision of materials needed to complete the project (including both construction materials as well as materials needed to complete plans such as maps, paper, binding, etc.). Global match is often the most difficult source to use; however, it allows the grantee to use projects funded at the local level that began after the disaster declaration as a match for a future project of the same kind. The city should consider cash match when setting money aside as a part of their local financial reserve. They also should document any services provided by volunteers that are similar to the projects for which they are submitting applications because these efforts can be used as global match.

### *Inter-governmental and Mutual Aid Agreements*

In the past, the city entered into a mutual aid agreement with the City of Port Orange and the City of Naples to provide post-disaster recovery assistance. This agreement is not currently active; however, the city plans to re-adopt the agreement. It is suggested that the following subjects be discussed for inclusion in this agreement:

- Debris Management;
- Public Infrastructure, Facilities, and Utilities Restoration and Repair;
- Emergency Response and Recovery Operations;
- Grant Writing;
- Grant and Project Reimbursement Management; and
- Development Review and Permitting.

It also is suggested that the city explore the possibility of entering into mutual aid agreements with the West Florida Regional Planning Council. Panama City should explore mutual aid agreements with this organization, especially for grant writing and development review and permitting.

### *Pre-Disaster Service Contracts*

Following a disaster, it is often hard to find contractors to provide disaster recovery services because of the high demand for these companies. It is best to negotiate contracts with organizations prior to the disaster. The City of Panama City has recognized this need with regard to debris removal and management. Currently, the city has contracts with the following companies (**Appendix E**):

- Omni Pinnacle, LLC;
- BAMACO, Inc.; and
- Crowder Gulf, Inc.

The city may wish to consider pre-arranged contracts for other services in the future as well because other departments often need additional staff to complete or manage the extra responsibilities.

#### *Charitable Contributions and Volunteers*

Charitable organizations can be a valuable resource to communities during the disaster recovery process. The Panama City PDRP Executive Committee had representation from three of these organizations, including the American Red Cross, Catholic charities, and United Way of Northwest Florida. The key to the success of charitable contributions and volunteer labor is management and coordination to ensure there are no duplicated efforts or wasted resources. Often, charitable organizations are the first to come to the aid of the community following a disaster, and a main contact person is needed to ensure that resources are being utilized effectively.

City of Panama City Contact:  
Jeff Brown, Assistant City Manager  
City Manager's Office  
(850) 872-3010  
[jeff.brown@cityofpanamacity.com](mailto:jeff.brown@cityofpanamacity.com)

The City Manager's Office also will coordinate with the County Emergency Management Department and surrounding jurisdictions on this matter. The city should pre-identify the basic needs for both short- and long-term recovery needs of the residents and business owners and have these available for organizations that wish to be involved with long-term recovery. Suggested long-term needs may include the following:

- Financial contributions for residents and business owners
- Donated temporary rental housing for residents
- Donated temporary rental space for businesses and possibly the local government offices
- Volunteer carpentry services for residents, business owners, and the city
- Volunteer electrical services for residents, business owners, and the city
- Volunteer grant writing services for residents, business owners, and the city
- Community clean-up teams for local neighborhoods and the city

Once these services and resources have been donated or offered, the City Manager's Office can then help match them to departments, individuals, or businesses that have unmet needs and would benefit from the assistance. If offers are received for resident assistance, the city will forward these offers to the local non-profit organizations coordinating disaster recovery for citizens. Offers that are received for business assistance will then be forwarded to the Bay County Economic Development Alliance and Chamber of Commerce for distribution.

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## 8. communication and public outreach

Establishing strong lines of communication with the residents and business owners in a community both pre- and post-disaster is essential to the recovery and redevelopment process. A city must involve the public in the decision-making process from the time of impact to ensure that public opinions are part of the process and that they approve of the direction the city plans to take in the future. It also is vitally important to convey a positive message to the community that the city is prepared for an efficient and timely recovery. This message must be continued following a disaster to assure residents and business owners are aware of their value to the community and to prevent a migration from the community.

Throughout the Panama City PDRP planning process, the need for proper lines of communication was identified as a common issue concerning the Executive Committee. A Public Information Officer is not currently part of the structure of the city to aid in the coordination of long-term recovery communications internally and with other agencies. Therefore, the role of communicating with residents, local business owners, and Federal and State agencies falls under the responsibility of individual city employees and other agencies working cooperatively with the city.

### 8.1 INFORMATION COLLECTION AND DISSEMINATION

Information collection and dissemination is the responsibility of the City Manager's Office as it relates to local government and citizens. The Bay County EDA will manage business recovery and economic redevelopment. While these agencies serve as the central repository for information dissemination, it should be noted that they also will be working in cooperation with other departments and agencies as well. For example, during the business recovery phase, the Panama City CRA will coordinate with the Bay County EDA concerning the businesses located within the CRA boundaries.

#### *Government and Public Liaison*

The Panama City Point of Contact is the Assistant City Manager  
 City of Panama City  
 City Manager's Office  
 (850) 872-3010

The City Manager's Office is responsible for both internal and external communication and acts as the official Liaison for Panama City to all outside parties. The responsibilities of the City Manager's Office include the following:

- Act as the central repository for information concerning long-term recovery for all aspects of the city.
- Coordinate with the Bay County EOC during the short-term recovery phases to ensure the decisions are consistent with the PDRP and help facilitate long-term recovery for the city.
- Project a positive image of recovery to all residents to dissuade them from relocating.
- Determine the infrastructure and structure repair needs of all city departments.

- Work with all city departments and residents to incorporate mitigation into any repair efforts, when possible.
- Coordinate with any non-profit agencies, including Catholic charities, the Red Cross, United Way, and Habitat for Humanity, that may provide assistance to the community.
- Communicate with residents through press releases and press conferences on the status of the long-term recovery efforts with the city. Press releases should be sent to the following three media outlets:
  - WJHD TV [news@wjhd.com](mailto:news@wjhd.com)
  - WMBB TV [wmbbnews@wmbb.com](mailto:wmbbnews@wmbb.com)
  - Panama City News Herald [dcarson@pcnh.com](mailto:dcarson@pcnh.com)
- Communicate with the State DEM and FEMA regarding long-term recovery-related issues such as the city's requirements, any barriers impeding timely recovery, and financial assistance.

### *Business Liaison*

Executive Director  
Bay County Economic Development Alliance  
P.O. Box 1850  
Panama City, Florida 32402-1850  
(850) 215-3752

The Economic Development Alliance will communicate with all business owners to ensure a diligent recovery. These responsibilities include the following:

- Establish contact with local businesses (especially those that are major economic drivers within the city) immediately following the storm to create proper lines of communication and show interest in their recovery.
- Work to create a positive image of recovery within the business community to dissuade any of them from relocating outside of the area, possibly by launching a business awareness campaign to assure business owners of their importance in the community.
- Discover what local businesses require in order to reopen and communicate these needs to the County EOC and the City Manager's Office.
- Encourage local businesses to incorporate mitigation techniques into their repair and reconstruction efforts.
- Provide information to businesses on any available financial assistance, including the Small Business Administration and State Bridge Loan Programs (see the Finance Plan for more information).
- Keep in contact with the business community through various mechanisms, including "Disaster Recovery Corner" in the Bay Biz Newsletter, the Bay County Chamber and Economic Development Alliance website, lists serves, press releases, and (if available) a program such as the Business Continuity Information Network (BCIN).
- Determine if any local businesses could help aid in the recovery efforts and encourage the communication between the various parties.
- Implement the Small Bridge Loan Program.
- Assist business owners with relocation within the community to areas that may decrease the vulnerability of their business



*The Panama City Community Redevelopment Agency Board*

Executive Director  
Panama City Community Redevelopment Agency  
413 Harrison Avenue  
Panama City, Florida 32401  
(850) 785-2554

Responsibilities of the Panama City Community Redevelopment Agency Board include the following:

- Work with the Chamber of Commerce to assist with the above mentioned tasks, focusing on the Community Redevelopment Areas.

*St. Andrews Waterfronts Partnership*

Executive Director  
St. Andrews Waterfronts Partnership  
1134 Beck Ave  
Panama City, Florida 32401  
(850) 878-7208

Responsibilities of the St. Andrews Waterfronts Partnership include the following:

- Work in coordination with the Community Redevelopment Agency Board and Chamber of Commerce with the above mentioned tasks, focusing on the St. Andrews Waterfronts Partnership businesses.

## **8.2 PUBLIC PARTICIPATION IN REDEVELOPMENT DECISIONS**

In the event of a catastrophic disaster, some areas may have suffered concentrated damage such that major redevelopment is needed. Instead of allowing the redevelopment of that area to be a piece-meal process or, worse yet, become a blighted area of uninhabited structures, a visioning process that includes residents and business owners could be used to create a strategic plan for the redevelopment of this area. Sometimes the aftermath of a disaster provides an opportunity to make improvements to the community. The involvement of all stakeholders in this visioning process ensures that the plan is approved by the community and that those in the area will continue with this visioning if other opportunities to redevelop present themselves. This section outlines strategies for involving the public, both prior to the disaster as well as during the implementation of the plan. These suggestions have been listed by their level of difficulty of achievement within Panama City (low to high).

*Pre-Disaster*

### **Provide Information**

- Local news channels can do a special segment on the plan.
- Conduct interviews on local radio talk shows (GCCC Wrap Report, Talk 101, etc.).
- Include information on disaster recovery and the PDRP on the Panama City website.

- Conduct or sponsor public service announcements.
- Develop brochures explaining Panama City's post-disaster policies and planned procedures as well as provide information on the website.
- Distribute the plan's Executive Summary to congressional representatives to inform them about the plan.
- Form a speaker's bureau to present the plan to local organizations (Chamber of Commerce; First Friday Meetings; Rotary Club; and Kiwanis Club).
- Create a slogan for post-disaster redevelopment to be used after a disaster by the community to communicate to residents and business owners where to go for assistance and the city's commitment to the timely recovery process.

### **Involve Residents**

- Hold a charette-style meeting to encourage public participation during the visioning process. The product of these meetings will be strategic plans for vulnerable areas of the community that could possibly need to be redeveloped after a disaster.
- Encourage citizen participation in the aid of the development of a post-disaster redevelopment scenario.
- Schedule a "Community Recovery and Resource Day." Involve all local, state, federal, and regional organizations as well as residents and members of the community to come together to discuss post-disaster redevelopment. This also provides an opportunity to present new ideas or receive feedback from the community on the plan or recent implementation of the plan.
- Hold public workshops to solicit involvement from residents and business owners:
  - Advertise the meeting dates and agendas on the local community calendar websites (City of Panama City, Chamber of Commerce, Gulf Coast Community College, etc).
  - Involve local celebrities in the events.
  - Include an open house as a part of the public workshop
  - Encourage a two-way exchange to allow the community the ability to offer comments and ask questions.
  - Offer door prizes for those who complete surveys.
  - Solicit sponsors from the community and ensure an outlet is available for them to advertise their sponsorship.

### *Post-Disaster*

- Determine areas that may need a visioning process for redevelopment based on the vulnerability analysis.
- Determine the specific boundaries of the area and create maps depicting the damages sustained in different areas as well as current and future land use designations.
- Once the damaged area has been approved for a post-disaster redevelopment visioning process, the city should prepare a press release that includes a description of the visioning area and the city's intentions and encourages residents and business owners to participate in the visioning process.
- Hold a charette-style meeting to discuss any challenges or opportunities that have presented themselves as a result of the recent disaster.

- Create a page on the city’s website that describes the visioning process and future intentions for the areas being redeveloped.
  - Advertise the website through a variety of venues to encourage public involvement. This could include Disaster Recovery Centers and providing links on other stakeholder organization websites.
  - Analyze the risk of rebuilding (at parcel level, if available) and make mitigation recommendations for the vision.
  - Include an economic analysis describing the impacted community as it was before the disaster and include possible suggestions that could restore the economy or perhaps develop it in a new direction.
  - Prepare visual choices for the visioning meetings such as maps to show the potential alternatives and sketches to give the community an idea of what the redeveloped areas might look like in the future.
  - Hold the meeting on a Saturday during the day (to avoid any safety issues from the disaster) so that all members of the community can participate. Advertise these meetings using many different media outlets (editorials in newspapers, radio interviews, local news broadcasts, etc.)
  - Allow interested stakeholders to provide comments back on the visioning plan via the city website.
  - Develop goals and objectives for the meeting and use professional facilitation services to ensure that these goals and objectives are accomplished.
- Start a public information campaign to encourage a positive image of the recovery efforts. The campaign should be aimed at both business owners and residents and keep them informed of progress. Ideas for the campaign are included below.
    - Establish a point of contact for information, such as a main website.
    - Begin to market and advertise the slogan aimed at providing information to residents and business owners that was developed in the pre-disaster period.
    - Utilize different methods of communication to advertise where to get information (i.e., list serves, public service announcements, links on other agency websites, etc.).

### 8.3 REGIONAL AND STATE COORDINATION

All coordination with outside agencies will go through the FEMA Liaison at the City Manager’s Office (see contact information and responsibilities in **Section 7.1**). The City Manager’s Office has the authority to delegate these responsibilities to the Working Group Chairs, where appropriate (see **Section 6.1.1** for Working Group Chairs). The three bullets below provide information on the responsible party for coordinating with the different levels of government agencies.

- **County/Other Municipalities:** The City Manager’s Office will be responsible for all communication with the county and other municipalities. This position also will be responsible for any communication between the city and the State of Florida or Federal agencies.
- **Regional Planning Council:** The City Planning Department will be responsible for establishing lines of communication with the Regional Planning Council.

- State/Federal Government: The City Manager's office, which serves as the FEMA Liaison, will handle all communications between State/Federal Government and the city.

## 9. action plan

In order to assist with the implementation of the PDRP, both pre and post-disaster actions or initiatives have been developed for Panama City to consider implementing. Actions have been developed for economic redevelopment, land use and community development, infrastructure, finance and communication. The Action Plan is not an exhaustive list, but rather a working document that can be continually updated. Completed actions that do not need to be implemented after every disaster event can be taken off of the list and included in **Appendix C** as a record of accomplishments.

The actions contained in the Panama City PDRP are considered the most important part of the plan because while the initial planning phase has been completed, this plan is considered to be a work-in-progress. Many of these actions are in-progress or have been identified as being actions that should be taken as soon as possible. These are the actions that are vital to the success of this PDRP and should be given high priority when continuing on with this effort.

The actions are organized in tables for each issue identified in **Section 2**. Each action includes the committee members necessary for implementation, an approximate timeframe for completion, and funding considerations. Proposed timeframes have been included to give the Executive Committee and other interested parties an approximate timeframe during which they should either start or accomplish the action. These timeframes should serve as a guide for implementation and are not meant to be deadlines for completion. The funding considerations have been identified to guide Panama City in identifying which actions the city may be able to accomplish without additional funding and which would require forethought in obtaining funding from outside sources. Available funding sources are discussed in more detail in **Section 7**.

It is important to note that any actions assigned to the Bay County Chamber of Commerce or the Bay County EDA will be implemented countywide and not just within the City of Panama City.

The below acronyms are used throughout the tables comprising the Action Plan on the following pages:

- BCIN = Business Continuity Information Network;
- CRA = Community Redevelopment Agency Area;
- EDA = Economic Development Alliance;
- ESF = Emergency Support Function;
- FDCA = Florida Department of Community Affairs;
- FEMA = Federal Emergency Management Agency;
- GCCC = Gulf Coast Community College;
- GIS = Geographic Information Systems;
- HMGP = Hazard Mitigation Grant Program;
- LMS = Local Mitigation Strategy;
- PDM = Pre-Disaster Mitigation (FEMA grant program); and
- PDRP = Post-Disaster Redevelopment Plan.

## 9.1 LAND USE AND COMMUNITY DEVELOPMENT ACTIONS

### *Streamlining of the Redevelopment Process*

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Pre-Disaster</b>			
Evaluate the ability to temporarily streamline local development orders in the aftermath of a disaster without compromising development quality and consistency with the city's vision.	Planning Manager	2008 to 2009	In-house staff time
Evaluate all State regulations that may apply to the redevelopment process and determine if there are any actions that can be completed ahead of time to expedite the review.	Planning Manager	2008 to 2009	In-house staff time
Determine procedures for streamlining development orders for affordable housing developments to function as long-term housing for displaced residents (if possible) or emergency occupancy permitting procedures for businesses that must relocate.	Planning Manager; Director of Community Development	2008 to 2009	In-house staff time
Determine steps for emergency occupancy permitting procedures for businesses that must relocate, if possible.	Planning Manager; Director of Community Development	2008 to 2009	In-house staff time
Conduct a study to determine which property owners living in vulnerable areas do not currently have homeowner's insurance and target these areas for buyouts; acquisition projects, and visioning for redevelopment.	Director of Community Development	2008 to 2010	In-house staff time
Examine all of the current non-conforming uses and determine how the city will address these uses should the property be damaged beyond 50%, leaving property owners unable to rebuild their home or business.	Planning Manager; Director of Community Development	2008 to 2010	In-house staff time
Explore the vulnerability of the Port of Panama City and how to best streamline the permitting process following a disaster to quickly repair the facility.	Panama City Port Authority; Planning Manager	2008 to 2010	In-house staff time; economic development funding sources
<b>Post-Disaster</b>			
CRAs meet often to review development orders in order to streamline this supplemental review process.	Planning Manager; CRA Board Executive Director	As needed	In-house staff time
Coordinate with all State and Federal agencies that may be involved in the review process during redevelopment in order to determine what types of information they will need and if there are ways to expedite the review process through close coordination.	Planning Manager	Prior to development review resumption	In-house staff time

### *Disaster Housing*

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Pre-Disaster</b>			
Develop a disaster housing plan that addresses the needs of displaced residents and sets criteria for temporary housing types and locations. Coordinate this effort with surrounding jurisdictions.	Planning Manager; Community Development Director; City Manager's Office	2008 to 2009	In-house staff time
Meet with local hotels and condo owners in the city and surrounding areas to determine which can be used for temporary housing for relief workers, city employees, and residents.	Planning Manager; Community Development Director; Bay County EDA and Chamber of Commerce	2008 to 2009	In-house staff time

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Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
Pre-determine sites for mobile homes and travel trailers if they cannot be located on the property that received the damage. It also is important to determine if sites designated for mobile home and travel trailer placement have appropriate infrastructure in place to support this function.	Planning Manager; Community Development Director; Public Works Director	2008 to 2009	In-house staff
Decide how the city will provide temporary housing for citizens with special needs, including the elderly and handicapped.	Planning Manager; Community Development Director	2008 to 2009	In-house staff time
Determine if land development code changes are required to allow temporary placement of disaster housing.	Planning Manager; Community Development Director	2008 to 2009	In-house staff time
Establish a timeframe goal for the transition of disaster housing to permanent housing.	Planning Manager; Community Development Director; Emergency Management Director	2008 to 2009	In-house staff time
Evaluate the possible needs of the homeless population in terms of shelter, food, and water in Panama City and determine how the city will work to address these needs post-disaster.	Community Development Director	2008 to 2010	In-house staff time
<b>Post-Disaster</b>			
Contact the Board of Realtors to determine the address of all available rental units in the community.	Planning Manager; Director of Community Development	Immediately	In-house staff time
Contact all local hotels to determine when they will be ready to accept guests.	Planning Manager; Community Development Director; Bay County EDA and Chamber of Commerce	Immediately	In-house staff time
Examine the preliminary damage assessment to determine which areas were likely to have received the most damage and, using this information and the lists of available hotels and rental units, determine best locations for temporary housing.	Planning Manager; Bay County Emergency Management	Upon completion of the preliminary damage assessment	In-house staff time
Conduct an assessment of the temporary housing provided by the city to determine if it is meeting the needs of the citizens, if it is still good condition, and whether the city will be able to meet the established goal timeframe for the transition of disaster housing to permanent housing.	Planning Manager; Community Development Director; Bay County Emergency Management Director; Bay County Builders Services	Every 6 months after disaster until transition is complete	In-house staff time
Determine if the current plan in place adequately addressed the needs of the citizens and evaluate any lessons learned and challenges. Compile this information and include it in an update to the disaster housing plan.	Planning Manager; Community Development Director; Bay County Emergency Management; Bay County Builders Services	After disaster housing transition is complete	In-house staff time

*Include Mitigation in Redevelopment Process*

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Pre-Disaster</b>			
Pre-identify potential mitigation projects and place them on the Bay County LMS Project List.	Planning Manager; Community Development Director; City Manager's Office	Ongoing	In-house staff time
Review current zoning and land use in relation to the vulnerability analysis and determine if a disaster could present an opportunity to make any needed changes to better the community.	Planning Manager; Community Development Director; City Manager's Office; City Attorney	2008 to 2010	In-house staff time
Determine feasibility of utilizing incentives in development permitting, such as density increases, in exchange for implementing hazard mitigation measures.	Planning Manager; City Attorney	2008 to 2010	In-house staff time
Launch a public outreach campaign on smart development and redevelopment decisions that focuses on integrating hazard mitigation into development practices.	Planning Manager	2008 to 2010	In-house staff time; DCA assistance; PDM
Conduct a study to determine the public opinion of the redevelopment of the City Hall Complex and Civic Center in its current location versus moving these buildings to a less vulnerable location.	Planning Manager; Community Development Director; City Manager's Office; CRA Board	2008 to 2010	In-house staff time

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Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Post-Disaster</b>			
Meet with the public to identify interested landowners in hazard-prone areas for potential buyout projects.	Planning Manager; Community Development Director; City Manager's Office	Within 3 months	In-house staff time
Pursue funding for land acquisition and relocation assistance to remove development from highly vulnerable locations.	Planning Manager; Finance Director; Community Development Director; City Manager's Office; EDA; CRA Directors	Within 6 months	In-house staff time; possibly hire contractor to assist
Evaluate whether amendments to the comprehensive plan are needed due to unforeseen disaster impacts.	Planning Manager	Ongoing through long-term recovery efforts	In-house staff time

*Affordable and Attainable Housing*

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Pre-Disaster</b>			
Evaluate the affordable housing needs of the community to determine if this becomes an issue for the city.	Planning Manager; Community Development Director	Annually	In-house staff time
<b>Post-Disaster</b>			
Determine if affordable and attainable housing is a new issue for the city using the damage assessment and information on who is applying for funding. If affordable and attainable housing is determined to be an issue, include this in the visioning process for redevelopment and develop strategies for resolving these issues.	Planning Manager; Community Development Director	Within 6 months	In-house staff
Utilize incentives, such as density bonuses, in exchange for providing affordable housing.	Planning Manager; Director of Community Development	Within 1 year	In-house staff time
Document desired comprehensive plan changes to the housing element pertaining to post-disaster recovery and redevelopment for possible inclusion in the city's next Evaluation and Appraisal Report.	Planning Manager; Director of Community Development	Within 1 year	In-house staff time

*Environmental Restoration*

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Pre-Disaster</b>			
Evaluate the need for land acquisition for wetland protection or coastal preservation that could also serve a hazard mitigation function.	Planning Manager; City Engineer; Public Works Director	2008 to 2010	In-house staff
Determine location of hazardous materials that may be impacted from a disaster and document procedures for long-term cleanup and public safety.	Bay County Emergency Management	2008 to 2010	In-house staff
Research urban forest funding programs for potential use after a disaster to restore lost trees in the city.	Public Works Director	2008 to 2011	In-house staff
<b>Post-Disaster</b>			
Assess the conditions of natural features of the community, such as the coastlines and wetlands, and determine if mitigation projects should be developed.	Planning Manager; City Engineer; Public Works Director	Within 6 months	In-house staff time



*Cultural and Historic Resource Restoration*

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Pre-Disaster</b>			
Integrate hazard mitigation and post-disaster redevelopment planning practices into the CRA's strategic planning process.	Planning Manager; CRA Executive Director; St. Andrews Waterfronts Partnership	2008 to 2010	In-house staff time
Conduct a vulnerability assessment of all historic structures within Panama City and consider including mitigation projects in the LMS to harden and protect those considered highly vulnerable without compromising their historical integrity.	Planning Manager; CRA Executive Director; St. Andrews Waterfronts Partnership Program	2008 to 2011	In-house staff time
<b>Post-Disaster</b>			
Conduct a damage assessment to determine which historically significant properties were impacted.	Planning Manager; CRA Executive Director; St. Andrews Waterfronts Partnership Program	Immediately	In-house staff time
Devise strategies for the redevelopment of these structures without compromising the historical significance. The restoration project would be undertaken by private owners unless the city owns the property.	Planning Manager; CRA Executive Director; St. Andrews Waterfronts Partnership Program	Within 6 months	In-house staff time

**9.2 ECONOMIC REDEVELOPMENT**

*Retention of Major Employers*

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Pre-Disaster</b>			
In the spring, hold annual workshops to educate local businesses about business recovery and the PDRP.	Planning Manager; Bay County EDA and Chamber of Commerce	Annually in the Spring	In-house staff time
Coordinate with the small business incubator as a viable resource for providing temporary business locations following a disaster.	Planning Manager; Bay County EDA and Chamber of Commerce	2008 to 2009	In-house staff time
Partner with the Board of Realtors to establish this agency as a resource for locating temporary sites for damaged businesses.	Planning Manager; Bay County EDA and Chamber of Commerce	2008 to 2009	In-house staff time
Coordinate with all jurisdictions to explore locations for Business Disaster Recovery Centers that would 1) be easily accessible; 2) have wireless Internet access; and 3) have space that can be used for various recovery stations.	Planning Manager; Bay County EDA and Chamber of Commerce	2008 to 2009	In-house staff time
Coordinate with temporary employment agencies on their role as temporary employment providers to displaced workers within the Business Disaster Recovery Center.	Planning Manager; Bay County EDA and Chamber of Commerce; PC Community Development Director	2008 to 2009	In-house staff time
Establish EDA and Chamber of Commerce as the lead in economic redevelopment following disasters by gaining support in this role from elected officials and community leaders.	Planning Manager; Bay County EDA and Chamber of Commerce	2008 to 2009	In-house staff time
Develop a campaign aimed at community business owners focusing on the positive actions regarding redevelopment and assistance that can be implemented following a disaster.	Planning Manager; Bay County EDA and Chamber of Commerce; CRA Board Executive Director	2008 to 2010	In-house staff time
Encourage businesses to seek insurance that could cover business interruptions from disasters and/or set aside emergency funds for use after a disaster.	Bay County EDA and Chamber of Commerce; CRA Board Executive Director	2008 to 2010	In-house staff time
Meet with major employers within the city to share the goals of the PDRP and involve them in the economic redevelopment portions of the plan. Businesses interested in participating could form a PDRP Advisory Committee for economic redevelopment and business recovery.	Planning Manager; Bay County EDA and Chamber of Commerce	2008 to 2010	In-house staff time

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Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
Conduct a study to determine the economic impact should the Port of Panama City be lost or temporarily closed following a disaster.	Panama City Port Authority; Bay County EDA and Chamber of Commerce	2008 to 2010	In-house staff time; Economic development grants
Determine where all organizations participating in the PDRP implementation will relocate following a disaster, if necessary.	Planning Manager; Bay County EDA and Chamber of Commerce; PC Community Development Director	2008 to 2010	In-house staff time
<b>Post-Disaster</b>			
Coordinate with the Bay County School Board to ensure that schools are re-opened as soon as possible to give parents a place to send kids so they can begin working again.	City Manager's Office; Bay County School Board	Immediately	In-house staff time
Open Business Recovery Centers to provide aid to local businesses and advertise the location of these centers.	Bay County EDA and Chamber of Commerce	Immediately	In-house staff time
In an effort to speed up economic recovery, make business permitting a priority during the permit review process.	Planning Manager; Bay County Builders Services	Immediately	In-house staff time
Coordinate with the CRA Board of Panama City during the redevelopment process to exchange ideas and resources from the different community jurisdictions.	Community Development Director; Bay County EDA and Chamber of Commerce; CRA Executive Directors	Within 2 months	In-house staff time
Implement a post-disaster recovery outreach campaign designed to communicate recovery efforts coordinated by the city to reassure businesses that the plan is being implemented and that progress is being made.	Bay County EDA and Chamber of Commerce; Community Development Director; CRA Executive Director	Within 3 months	In-house staff time
Explore the development of tax incentives for local businesses during the recovery effort to encourage reinvestment.	Finance Director; City Manager's Office; Bay County EDA and Chamber of Commerce; Congressional Delegation	Within 6 months	In-house staff time

*Local Business Assistance*

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Pre-Disaster</b>			
Assist businesses in the development of Business Continuity Plans. Begin an outreach campaign that supplies information about business vulnerability and continuity planning (website, mailings, meeting presentations, etc). Provide technical assistance to small businesses interested in pursuing continuity planning.	Bay County EDA and Chamber of Commerce; Bay County Emergency Management	Ongoing	In-house staff time
Create a list of qualified local and regional contractors to perform post-disaster recovery work.	Bay County EDA and Chamber of Commerce	2008 to 2009	In-house staff time
Advertise the opportunity to be included as a licensed contractor on the websites of the City of Panama City, the Bay County EDA, and the Chamber of Commerce; in local newspapers; and through other media outlets.	Bay County EDA and Chamber of Commerce; Bay County Builders Services	2008 to 2009	In-house staff time
Develop a mutual aid agreement between the Bay County EDA and the City of Panama City that defines their respective roles in the implementation of the PDRP Economic Redevelopment Actions, both pre- and post-disaster.	Bay County EDA; City Manager's Office	2008 to 2009	In-house staff time
Explore grant and funding aid programs that may be able to assist the Bay County EDA and Chamber of Commerce with potential revenue losses post-disaster.	Bay County EDA and Chamber of Commerce	2008 to 2009	In-house staff time
Host a meeting to discuss business disaster recovery and redevelopment with other Economic Development Organizations in northwest Florida through "Florida's Greater Northwest" coordinated by the West Florida Regional Planning Council.	West Florida Regional Planning Council; Bay County EDA and Chamber of Commerce	2008 to 2009	In-house staff time

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Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
Organize business continuity planning workshops. Business owners or professional continuity planners who have developed successful plans could serve as guest speakers. There are many sources of business continuity planning materials available to attendees to get them started.	Bay County EDA and Chamber of Commerce; Bay County Emergency Management; Planning Manager; CRA Board Executive Director	2008 to 2010	In-house staff time; funding for speakers and/or materials
Through Chamber of Commerce membership correspondence and the EDA website, survey local businesses to determine if they have a Business Continuity Plan. The survey can be repeated to monitor the progress of business continuity planning.	Bay County EDA and Chamber of Commerce	2008 to 2010	In-house staff time
Research additional business recovery financial assistance resources through the Small Business Administration and the Business Development Department of the Gulf Coast Community College and stay up to date on this type of research throughout the state.	Planning Manager; Bay County EDA and Chamber of Commerce; Gulf Coast Community College Representative	2008 to 2010	In-house staff time; college interns; HMGP; PDM
Work with Bay County Emergency Management to establish an Emergency Support Function (ESF) 18, which focuses on Business, Industry, and Economic Stabilization, with the Bay County EDA and Chamber of Commerce functioning as the lead for this ESF.	Bay County EDA and Chamber of Commerce; Bay County Emergency Management	2008 to 2010	In-house staff time
Work with Bay County Emergency Management to determine the scheduling and location for staffing within the Emergency Operations Center for both ESF 18 and Panama City representatives.	Bay County EDA and Chamber of Commerce; Bay County Emergency Management; City Manager's Office	2008 to 2010	In-house staff time
Work with local businesses to define non-financial methods of recovery assistance such as resource sharing, communication needs, and necessary support services (e.g., childcare). Begin working on methods to supply this type of assistance.	Bay County EDA and Chamber of Commerce; Gulf Coast Community College	2008 to 2011	In-house staff time; HMGP/PDM Planning funds; team with GCCC on this effort
Compile a database of contractors in Panama City and the surrounding areas. Have entry fields for areas of expertise, capacity, and experience. Advertise the database.	Bay County EDA and Chamber of Commerce; Bay County Builders Services	2008 to 2011	HMGP; PDM or possibly BCIN demonstration
<b>Post-Disaster</b>			
Ensure that the Bay County EDA and Chamber of Commerce are up and running as soon as possible by making their needs a priority to ensure that they are capable of assisting local businesses.	Bay County EDA and Chamber of Commerce; Community Development Director; CRA Executive Director	Immediately	In-house staff time
In coordination with ESF 18, establish Business Recovery Centers to provide key information and a one-stop permitting center for local businesses.	Bay County EDA and Chamber of Commerce; Bay County Emergency Management; Bay County Builder's Services; Community Development Director; Planning Manager	Immediately	In-house staff time
Implement the Enterprise Florida Business Bridge Loan Program.	Bay County EDA	As soon as available	In-house staff time
Once the development of the new Emergency Operations Center is completed, include a representative from ESF 18 to coordinate business recovery and economic redevelopment.	Bay County EDA; Bay County Emergency Management	Within the first week	In-house staff time
CRAs contact business owners within their jurisdiction to ensure that their needs are being met and provide additional resources.	CRA Executive Director; St. Andrews Waterfronts Partnership Program	Within 2 months	In-house staff time

### 9.3 LONG-TERM INFRASTRUCTURE AND PUBLIC FACILITY REPAIR

#### Infrastructure and Public Facility Repair

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Pre-Disaster</b>			
Reassess the progress of the mitigation projects and update the fiscal year budget and timeframe accordingly.	Public Works Director; Finance Director; Utilities Director	Annually	In-house staff time
Explore the possibility of inter-local and mutual aid agreements for infrastructure repair.	Public Works Director; Utilities Director	2008 to 2009	In-house staff time
Develop project ideas and costs to incorporate mitigation into the redevelopment of the vulnerable infrastructure and include projects in the city's Capital Improvement Plan and the Countywide LMS.	Public Works Director; Utilities Director	2008 to 2009	In-house staff time
Develop a timeframe for executing each of the projects and include the project cost in future budget considerations based on the timeframe for execution of the project.	Public Works Director; Finance Director; Utilities Director	2008 to 2009	In-house staff time
Develop hazard mitigation project ideas for the floodproofing of control panels and lift stations.	Public Works Director; Utilities Director	2008 to 2009	In-house staff time
Evaluate all current critical infrastructure and structures within the city to determine current vulnerability.	Public Works Director; Utilities Director	2008 to 2010	In-house staff time
Develop priorities for infrastructure repair based on the city's need and vulnerability analysis.	Public Works Director; Utilities Director	2008 to 2010	In-house staff time
Prearrange contracts with both local and non-local contractors for repairs and supplies in order to ensure that these repairs will be made as soon as possible. Use a local contractor as the priority and the non-local contractor as a backup if local contractors do not have the capacity to make repairs.	Public Works Director; City Manager's Office; Utilities Director	2008 to 2010	In-house staff time
Stockpile any available temporary repair or construction materials in a small warehouse for immediate repair of public buildings following a disaster.	Public Works Director; Utilities Director	2008 to 2010	In-house staff time
<b>Post-Disaster</b>			
Replace all downed power line poles with storm-proof concrete poles.	Public Works Director; Utilities Director	Immediately	In-house staff time
Form a committee comprising all cities within the county as well as representatives from the county and Florida Department of Transportation to coordinate repairs to roads and other infrastructure.	Public Works Director; Utilities Director	Within 3 months	In-house staff time
Using the damage assessment, evaluate the impact to all structures and develop hazard mitigation projects to address the vulnerabilities of the city's infrastructure.	Public Works Director; Utilities Director	Within 3 months	In-house staff time
Develop HMGP applications for identified projects to ensure that mitigation is included in the repair of damaged structures through the Public Assistance Program.	Public Works Director; Utilities Director	Within 6 months	In-house staff time
Use hazard mitigation funds post-disaster to relocate fuel holding tanks away from the coastline, further inland up to the Bay Line property at Industrial Drive and Highway 231 with pipelines.	Public Works Director; Utilities Director	Within 1 year	In-house staff time

*Long-Term Debris Management*

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Pre-Disaster</b>			
Reassess pre-determined debris management sites to determine availability.	Public Works Director	Annually	In-house staff time
Contact all debris removal contract holders to determine their availability and interest in renewing their contract.	Public Works Director	Annually	In-house staff time
Finalize the city's debris management plan.	Public Works Director; City Manager's Office	2008 to 2009	In-house staff time
Pre-designate locations for managing debris that could become a public health concern, such as large piles of hazardous materials, etc.	Public Works Director	2008 to 2009	In-house staff time
Determine pre-existing conditions of debris management site in order to ensure that the parcel will be returned to these conditions prior to closure.	Public Works Director	2008 to 2009	In-house staff time
Explore additional debris management sites to handle the capacity of larger storms that may not be able to be managed at the current site.	Public Works Director	2008 to 2009	In-house staff time
Explore an interlocal agreement with the county for debris removal or locations for debris management.	Public Works Director	2008 to 2009	In-house staff time
Create public education materials on the need for proper segregation of debris.	Public Works Director	2008 to 2010	In-house staff time
Pre-determine how the city will address abandoned structures and unmanaged debris on private property.	Public Works Director; City Manager's Office	2008 to 2010	In-house staff time
Develop building material reuse and recycle drop off points and a public education campaign to explain the use and location of these sites.	Public Works Director	2008 to 2010	In-house staff time
Explore the possibility of inter-local and mutual aid agreements for debris management.	Public Works Director	2008 to 2010	In-house staff time
<b>Post-Disaster</b>			
Open pre-designated debris management sites and provide information on their location on websites, at Disaster Recovery Centers, etc.	Public Works Director	Immediately	In-house staff time
Provide specific instructions for debris pick-up if the city plans to provide this service to residents.	Public Works Director	Within 1 week	In-house staff time
Re-emphasize the importance of proper debris removal and use of building material reuse and recycle sites through public education materials on websites, at Disaster Recovery Centers, etc.	Public Works Director	Within 1 month	In-house staff time
After the closure of the debris management site, test soil and groundwater conditions and take appropriate measures to restore to conditions prior to use.	Public Works Director	Upon closure of the site	In-house staff time

**9.4 COMMUNICATIONS**

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Pre-Disaster</b>			
Broadcast public service announcements and distribute brochures and posters that provide information on post-disaster recovery and direct interested citizens to the website.	Planning Manager; City Manager's Office	Annually in the Spring	In-house staff time
Schedule a "Community Recovery and Resource Day" where all local, state, federal, and regional organizations as well as residents and members of the community come together to discuss post-disaster recovery and provide comments on actions taken thus far.	Planning Manager; Bay County EDA and Chamber of Commerce; Community Development Director; City Manager's Office	Annually in the Spring	In-house staff time

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Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
Ask local news channels and radio stations to do special segments on post-disaster recovery and the PDRP effort and provide annual updates on the new actions taken.	Planning Manager; Bay County EDA and Chamber of Commerce	2008 to 2009	In-house staff time
Establish a website to serve as the central repository for all disaster recovery-related information and market this website through public service announcements, other websites, posters, brochures, etc.	Planning Manager; City Manager's Office	2008 to 2009	In-house staff time
Form a speaker's bureau to present the plan to local organization meetings such as the Chamber of Commerce First Friday Meetings, Kiwanas, and Rotary Clubs.	Planning Manager; City Manger's Office	2008 to 2009	In-house staff time
Pre-designate Disaster Recovery Centers for business owners and residents (separately) to serve as the central location for all information regarding recovery and redevelopment.	Planning Manager; Emergency Management Director; Bay County EDA and Chamber of Commerce	2008 to 2009	In-house staff time
Identify all wireless Internet access sites available for public use and document this information to be given to local residents and business owners following a disaster.	Planning Manager; Bay County EDA and Chamber of Commerce	2008 to 2009	In-house staff time
Hire a communications and pubic outreach specialist to function as the disaster recovery Public Information Officer. This position could be used for other communication purposes as well.	City Manager's Office	2008 to 2010	In-house staff time
Record public service announcements and create posters and brochures on post-disaster recovery directing citizens to visit the website for more information.	Planning Manager; City Manager's Office	2008 to 2010	In-house staff time
After 2009, update the plan's Executive Summary and distribute to congressional representatives to inform them about the plan.	Planning Manager; City Manager's Office	2008 to 2010	In-house staff time
Hold a charette-style meeting to encourage public participation during the visioning process in order to develop strategic plans for vulnerable areas in the community.	Planning Manager; Community Development Director; CRA Executive Director	2008 to 2010	In-house staff time; Panama City Centennial Conversations Initiative; possible DCA grant opportunities
<b>Post-Disaster</b>			
Determine which public wireless Internet access sites are available for use post-disaster based on the pre-identified list and advertise these locations through the Disaster Recovery Centers and available media outlets.	Planning Manager; Bay County EDA and Chamber of Commerce	Immediately	In-house staff time
Use GIS after the damage assessment has been completed to determine if there are any areas of concentrated substantial damage.	Planning Manager; Bay County Emergency Management	Immediately upon completion of damage assessment	In-house staff time
Determine specific boundaries of the area and create maps showing the damages sustained as well as current and future land use designations.	Planning Manager; Bay County Emergency Management	Within 3 months	In-house staff time
Present maps to the Panama City PDRP Executive Committee. If the committee decides a visioning process is necessary, gain approval from the City Commission.	Planning Manager; Community Development Director; CRA Executive Director	Within 3 months	In-house staff time
Once the area has been approved for a post-disaster visioning process, prepare a press release that includes a description of the area and the city's intentions and encourages community involvement in the redevelopment process.	Planning Manager; Community Development Director; City Manager's Office	Within 6 months	In-house staff time

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
Start a public education campaign to convey a positive image of recovery aimed at both business owners and residents that promotes use of the website for more information as well as the Disaster Recovery Centers for both businesses and residents.	Planning Manager; City Manager's Office; Bay County EDA and Chamber of Commerce	Within 6 months	In-house staff time
Hold charette-style visioning workshops using the procedures detailed in <b>Section 8</b> of this plan.	Planning Manager; Community Development Director; Bay County EDA and Chamber of Commerce	Within 1 year	In-house staff time; possible post-disaster DCA visioning funds

## 9.5 LOCAL POST-DISASTER FINANCING AND CAPACITY

### Local Financial Reserves

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Pre-Disaster</b>			
Evaluate city revenues in conjunction with the vulnerability analysis to determine potential impacts.	Finance Director; City Manager's Office	2008 to 2009	In-house staff time
Identify bond capacity to meet potentially unmet budget needs.	Finance Director, City Manager's Office	2008 to 2009	In-house staff time
Confirm and document Mutual Aid Agreement with the City of Port Orange and City of Naples	City Manager's Office	2008 to 2009	In-house staff time
Determine if service levels of city services would be impacted or jobs lost due to potential post-disaster revenue decreases and how long city budget reserves would be able to meet increased service needs after a disaster.	Finance Director, City Manager's Office	2008 to 2010	In-house staff time
Based on the guidebook to be completed by the FDCA on post-disaster redevelopment funding sources, create a matrix that matches of the needs of the city to the available funding sources.	Finance Director	2008 to 2010	In-house staff time
<b>Post-Disaster</b>			
Assess city financial reserves to determine if this will be enough to cover the costs of recovery. If not, explore solutions for augmenting this money through loans or other sources.	Finance Director, City Manager's Office	Within 3 months	In-house staff time
Using the damage assessment and other information provided post-disaster on extent of impacts (such as that provided by the EDA), estimate how the city's financial revenue sources have been impacted by the disaster and explore possible actions necessary to regain pre-disaster revenue and budget levels.	Finance Manager; City Manager's Office	Within 6 months	In-house staff time
Using the damage assessment and other information provided post-disaster on extent of impacts (such as that provided by the EDA), project how the city's financial revenue sources might be impacted by the disaster and explore any alternative revenue sources as well as possible actions to take to retain the majority of these revenue sources.	Finance Manager; City Manager's Office	Within 6 months	In-house staff time

*Local Capacity*

Action	Committee Members Involved	Approximate Timeframe	Funding Considerations
<b>Pre-Disaster</b>			
Re-adopt City Mutual Aid Agreement with the City of Port Orange and City of Naples.	City Manager's Office	2008 to 2009	In-house staff time
Develop procedures and spreadsheets to use for all FEMA transactions along with a filing system for all transactions between local project managers and the finance department.	City Manager's Office; Finance Director	2008 to 2009	In-house staff time
Conduct training sessions for all city employees that will be involved in projects available for FEMA reimbursement or grant funding to explain the city procedures with regards to FEMA reimbursement and grants management.	City Manager's Office; Finance Director	2008 to 2009	In-house staff time
Explore the Emergency Management Institute training classes available both online and at the National Emergency Training Center for FEMA on disaster finance management and encourage all employees involved to take online courses and send the Finance Director to any training sessions available.	City Manager's Office; Finance Director	2008 to 2009	In-house staff time
Establish one person as the Disaster Finance Manager and require all transactions be signed off by this person to ensure that proper documentation is taking place. The Disaster Finance Manager will be the central repository regarding all financial matters during the disaster recovery process.	City Manager's Office; Finance Director	2008 to 2009	In-house staff time
Review the guidebook developed by the FDCA on Disaster Recovery Financial Assistance (once completed) to determine what resources would be available to the community following a disaster and provide this list as a part of <b>Section 7</b> of this plan, providing a reference to the guidebook.	City Finance Director; CRA Executive Director; Bay EDA and Chamber of Commerce;	2008 to 2010	In-house staff time
Explore the possibility of including the following services in the City Mutual Aid Agreement with City of Port Orange and City of Naples: debris management, infrastructure repair, grant writing, grant and project reimbursement management, development review, and permitting.	City Manager's Office; Planning Function Co-Chairs	2008 to 2010	In-house staff time
Organize a charitable organization recovery committee to gain understanding of the services offered by each and develop plan for how they can be best utilized following a disaster for both residents and business owners.	City Manager's Office	2008 to 2010	In-house staff time
Hold meetings and begin organizing all charitable organizations to determine how their efforts could be best utilized following a disaster. Eventually, this group could take over leadership with coordination from the city and serve as a Working Group or partner with the PDRP Executive Committee.	City Manager's Office; Finance Director	2008 to 2010	In-house staff time
<b>Post-Disaster</b>			
Activate city mutual aid agreements as needed and any pre-arranged contracts to augment the city's local capacity.	Finance Director; City Manager's Office	Immediately, as needed	In-house staff time
Meet with all local charitable organizations wishing to contribute to the recovery and redevelopment process to discuss pre-established procedures and new resources that might be available.	Finance Director; City Manager's Office	Within 1 month	In-house staff time



**Appendix A**  
**Adoption Documentation**

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**Appendix A**  
**Adoption Documentation**

*City ordinance documenting plan adoption will be included upon adoption.*

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## **Appendix B**

### **Local and State Policies Related to the Post-Disaster Redevelopment Plan**

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## Florida Regulations Related to Post-Disaster Redevelopment

**Florida Statutes 163.3177(7)(l)** Local governments that are not required to prepare coastal management elements under s. 163.3178 are encouraged to adopt hazard mitigation/post-disaster redevelopment plans. These plans should, at a minimum, establish long-term policies regarding redevelopment, infrastructure, densities, nonconforming uses, and future land use patterns. Grants to assist local governments in the preparation of these hazard mitigation/post-disaster redevelopment plans shall be available through the Emergency Management Preparedness and Assistance Account in the Grants and Donations Trust Fund administered by the department, if such account is created by law. The plans must be in compliance with the requirements of this act and chapter 252.

**Florida Statutes 163.3178(2)** Each coastal management element required by s. 163.3177(6)(g) shall be based on studies, surveys, and data; be consistent with coastal resource plans prepared and adopted pursuant to general or special law; and contain:

(f) A redevelopment component which outlines the principles which shall be used to eliminate inappropriate and unsafe development in the coastal areas when opportunities arise.

**F.A.C. 9J-5.012 (2)** Coastal Management Data And Analysis Requirements. The element shall be based upon the following data and analyses requirements pursuant to subsection 9J-5.005(2), F.A.C.

(e) The following natural disaster planning concerns shall be inventoried or analyzed:

2. Post-disaster redevelopment including: existing and proposed land use in coastal high-hazard areas; structures with a history of repeated damage in coastal storms; coastal or shore protection structures; infrastructure in coastal high-hazard areas; and beach and dune conditions. Measures which could be used to reduce exposure to hazards shall be analyzed, including relocation, structural modification, and public acquisition.

3. Coastal high-hazard areas shall be identified and the infrastructure within the coastal high-hazard area shall be inventoried. The potential for relocating threatened infrastructure shall be analyzed.

**F.A.C. 9J-5.012 (3)(b)(8)** Prepare post-disaster redevelopment plans which will reduce or eliminate the exposure of human life and public and private property to natural hazards;

**F.A.C. 9J-5.012 (3)(c)(5)** Post-disaster redevelopment including policies to: distinguish between immediate repair and cleanup actions needed to protect public health and safety and long-term repair and redevelopment activities; address the removal, relocation, or structural modification of damaged infrastructure as determined appropriate by the local government but consistent with federal funding provisions and unsafe structures; limiting redevelopment in areas of repeated damage; and, policies for incorporating the recommendations of interagency hazard mitigation reports, as deemed appropriate by the local government, into the local government's comprehensive plan when the plan is revised during the evaluation and appraisal process;

**F.A.C. 9J-5.012 (3)(c)(6)** Identifying areas needing redevelopment, including eliminating unsafe conditions and inappropriate uses as opportunities arise;

## **Panama City Comprehensive Plan Goals Objectives and Policies that relate to PDRP**

### Future Land Use Element

GOAL: PROVIDE THE FISCAL AND REGULATORY CONDITIONS NECESSARY TO PROTECT THE HEALTH, WELFARE, SAFETY AND QUALITY OF LIFE OF CITY CITIZENS CONSISTENT WITH CONTINUED ECONOMIC DEVELOPMENT AND PRIVATE PROPERTY RIGHTS AND; ESTABLISH A DEFINED PATTERN OF LAND USE INTENDED TO GUIDE THE PROVISION OF PUBLIC FACILITIES AND PROVIDE PREDICTABILITY IN MANAGING DEVELOPMENT.

Policy 1.1.1, 7(a): [Special Industrial District (SI)] Intent – The intent of this district is to provide areas for the location of industrial operations while at the same time providing protection for environmentally sensitive areas.

Policy 1.1.1, 7(d): The following criteria and guidelines shall apply to development in the Special Industry District.

- (1) Streams, creeks, and other high-quality wetlands shall be protected and conserved and designated as “Special Development” on the Future Land Use Map. Development in areas designated “Special Development” shall be limited to road, rail, and utility crossing, and/or similar development. Such crossings should be located in areas which minimize the impacts to high-quality wetlands and provide for uninterrupted water flow between such wetlands.

Policy 1.1.1, 10(1): Conservation Special Treatment Zone (CSTZ) – The CSTZ includes potential wetland areas, flood zones as identified on FEMA Flood Insurance Rate Maps for Panama City and seagrass beds within City jurisdiction. Designation of areas within this zone is not intended to prohibit or preclude development activity but rather provide an indicator that environmental features may be present which require special permits or special construction practices. Protection measures are specified in Policies 1.1.4, 5.1.3, and 6.6.2.

Policy 1.1.1, 10(4): Redevelopment/Revitalization Special Treatment Zone (RSTZ) – The RSTZ includes areas which, by the nature of their physical attributes, transitional or blighted conditions or other associated circumstances, are considered target areas for redevelopment/revitalization efforts. The RSTZ is specifically intended to provide opportunities and incentives for the redevelopment/revitalization of selected areas.

Policy 1.1.4: The City will undertake measures to protect and conserve environmentally sensitive land within the “Conservation Special Treatment Zone.” Detailed and specific standards will be included in the land development regulations which at a minimum, will address:

1. Protection of identified wetlands as specified in Policy 6.6.2,2 of this Plan.
2. Refer developers of property suspected of containing jurisdictional wetlands to the Department of Environmental Protection, and reserve development approval until such time as jurisdictional interpretations and appropriate permits are obtained.
3. Prohibit or restrict development activities in areas identified as containing isolated wetlands which are not under DEP jurisdiction, until such time as jurisdictional permits are obtained from the U.S. Army Corps of Engineers.



4. Prohibit construction of docks, piers, wharves and other similar structures in water bodies under City jurisdiction, unless approvals are obtained from other jurisdictional agencies.
5. Coordinate with DEP on permits for development which would permanently damage or destroy seagrass beds.
6. Establish a minimum 30-foot setback line for construction along the estuarine shoreline.
7. Ensure that provision of the Flood Damage Prevention Ordinance are vigorously enforced.
8. The City will undertake measures to reduce stormwater pollution into surface waters. At a minimum, these measures will include: 1) Requiring that developers obtain stormwater permits pursuant to Ch. 17-25, FAC; 2) Reducing the potential for soil erosion and sedimentation as specified in Policy 6.6.2; 3) Maintaining the adopted level of service established in Subsection 4(c)1., and; 4) undertaking drainage projects to be determined as a result of the revised Master Drainage Plan.

Policy 1.2.1: The City will administer land development regulations for implementation of the Comprehensive Plan. At a minimum these regulations will:

1. Protect the Conservation-Protected lands designated on the Future Land Use Map and in the Conservation Element (Policy 6.6.2) through the provision of or reference to specific and detailed requirements which will include, but not be limited to, protection or conservation of environmentally significant resources, standards for development in areas containing such resources, coordination on permits from appropriate regulatory agencies, mitigation of environmental impacts and other such relevant requirements intended to provide reasonable protection of natural resources in consideration of landowner's constitutional property rights.
2. Regulate areas subject to seasonal and periodic flooding and provide for drainage and stormwater management through provision of or reference to specific and detailed requirements which will include but not be limited to, standards for construction in designated flood-prone areas, standards for design or drainage and stormwater management facilities, measures to protect drainageways and drainage conveyance systems, and other such relevant requirements;

Objective 1.3: Provide flexibility in the ongoing approval process so as to encourage the redevelopment or renewal of blighted or unsightly areas.

Policy 1.3.1: The City will coordinate with developers of areas considered to be blighted or unsightly. Such coordination may include, but not be limited to: provision of public facilities; relaxation of regulatory standards; tax incentives; development agreements or other actions taken through the Community Development Department as part of the Community Development Plan.

Policy 1.3.2: The City will use code enforcement and its land development regulations to reduce eyesores, junk, substandard housing or unsafe buildings.

Objective 1.5: Coordinate coastal area population densities with adequate capability for hurricane evacuation. Adequate capability will be maintaining existing evacuation times and maintaining level of service standards on roadways as specified in the Traffic Circulation Element of this Plan and as specified in the Bay County Peacetime Emergency Plan.

Policy 1.5.1: The City will limit the density of dwelling units in the coastal area so as not to exceed hurricane evacuation capabilities within the City's jurisdiction. This will be accomplished as part of the development review process.

Policy 1.5.2: The City will prohibit the location of hospitals, nursing homes, convalescent homes or other similar high-density institutions in the hurricane evacuation zone.

Objective 1.12: Require that all proposed development/redevelopment activities are designed and constructed in conformance with detailed and specific standards to be established in the land development regulations, and as specified in Policy 6.6.2 of this Plan.

Policy 1.12.1: The City will maintain an ongoing program of stormwater management including both regulation and capital improvements. Stormwater regulations will rely largely upon existing laws and rules for permitting criteria.

Policy 1.12.2: The City will coordinate with Bay County and adjacent municipalities to establish a basin-wide, inter-jurisdictional approach to stormwater management.

Policy 1.12.3: The City will carefully evaluate all proposed development/redevelopment activities located in the Conservation areas designated on the Future Land Use Map for potential impacts on flooding, drainage or damage to natural resources.

Policy 1.12.4: The City will maintain buffers and building setbacks for areas adjacent to drainageways as part of its land development regulations.

Objective 1.5: Stimulate revitalization and redevelopment of blighted areas.

Policy 1.15.1: The City will continue to encourage revitalization and redevelopment of blighted areas through appropriate State and Federal assistance programs.

Policy 1.15.2: The City will promote redevelopment/revitalization efforts through administration of its land development regulation and capital improvements planning, Special Treatment Zones, and efforts of the Community Redevelopment Agency.

Policy 1.16.2: Land uses or structures which do not conform to the provisions of this Plan on the date of plan adoption will be considered non-conforming. Such land uses or structures will be allowed to remain in non-conforming condition, including ordinary repair and maintenance until: 1) the land use or structure is discontinued or abandoned for a period of six (6) months or more; 2) the land use or structure is extended, modified or expanded; or 3) the structure is damaged to the extent of fifty (50) percent or more of its replacement cost. Any non-conforming land use or structure may be expanded, modified, extended or re-built with approval of the City Commission on a case-by-case basis.

**GOAL: PROMOTE AN ECONOMIC CLIMATE WHICH PROVIDES ECONOMIC STABILITY, MAXIMIZES JOB OPPORTUNITIES, AND INCREASES PER CAPITA INCOME FOR CITY AND COUNTY RESIDENTS.**

Objective 1.17: Continue to increase the number of industrial/manufacturing jobs.

Policy 1.17.1: The City will use its land use designations and placement of public facilities to attract new job-producing industries, corporate headquarters, distribution and service centers, regional offices, and research and development centers for Bay County residents.

Policy 1.17.2: The City will coordinate with the Bay County Chamber of Commerce, the Economic Development Alliance and the Panama City Port Authority on expansion of on-going efforts to attract new business and industry to Bay County.

Policy 1.17.3: The City will use its Future Land Use Map to identify potential industrial parks and business/commercial locations.

Policy 1.17.4: The City will designate additional areas on its future land use map for industrial land uses to encourage economic development

Policy 1.17.5: The City will use industrial and commercial land use designations and provisions of public facilities to increase small business and industry expansion, aggressive industry recruitment, and encourage foreign investment.

Policy 1.17.6: The City will coordinate its comprehensive planning and land development activities with the Panama City Port Authority so as to expand deep water trade at Port Panama City.

Objective 1.18: Continue to achieve an annual increase in employment

Policy 1.18.1: The city will use Policies 1.17.1 – 1.17.6 to attract new employment opportunities.

Policy 1.18.2: Identify and attract industries with growth potential.

Policy 1.18.3: Utilize economic enhancement programs with private business to develop job opportunities.

Policy 1.18.4: Expand downtown revitalization and other redevelopment programs for job creation and retention.

Policy 1.18.5: Expand industry involvement in planning and designing training programs and vocational curricula.

Policy 1.18.6: Develop industries that can utilize military retirees.

### Housing Element

Objective 3.2: Provide for the elimination of substandard housing units

Policy 3.2.1: The City will continue its efforts through the Community Development Department to eliminate substandard housing conditions.

Policy 3.2.2: The City will enforce the provisions of Sec. 19-3, Code of Ordinances to identify condemn and demolish unsafe structures for which rehabilitation is not feasible.

Policy 3.2.3: The City will assist in the relocation of households displaced by demolition activities through referrals and placements in public housing or subsidized housing.

Policy 3.2.4: The City will assist in the relocation of households displaced by community development activities as specified in the “Section 8 Tenant Assistance Policy, Chapter XII – Temporary Relocation.” Or the “Relocation Plan for Community Development Activities” and Residential Antidisplacement and Relocation Assistance Plan Under Section 104(d) of the Housing and Community Development Act of 1974, as Amended document.

Policy 3.2.5: The City will, in conjunction with the Bay County Building Department, enforce the provisions of the building, plumbing and electrical codes for all new or redeveloped building in the City.

Policy 3.8.1: The City will provide assistance through the Community Development Department for households needing relocation as a result of rehabilitation of community development activities. The form of assistance provided will be based on the provisions of Policy 3.2.4.

Policy 3.9.1, Short-Term Objective (3): Rehabilitation Program – Provide financial assistance in the form of direct loans, grants, loan guarantees, interest subsidies, mortgage refinancing or combinations thereof to provide for the rehabilitation of substandard owner and renter occupied primary residential and nonresidential properties.

#### Utilities Element

GOAL: PROVIDE A DRAINAGE PROGRAM WHICH WILL REDUCE STORMWATER POLLUTION AND PROVIDE REASONABLE PROTECTION FROM FLOOD DAMAGE TO PUBLIC AND PRIVATE PROPERTY.

Policy 4.C.1.1: The City will use general funds to revise the Master Drainage Plan.

Policy 4.C.1.4: Priorities for replacement, correcting existing facilities deficiencies and providing for future needs will be as follows in priority order:

1. Correction of drainage problems which cause flood damage to public and private property.
2. Correction of problems or improvement of facilities which are intended to reduce sedimentation in bays, bayous, and lakes.
3. Replacement of damaged or obsolete facilities;
4. Maintenance of facilities which are not operating at design efficiency
5. Regulation of new development to avoid future drainage and stormwater problems.

Objective 4.C.2: The City will maintain provisions for stormwater management in its land development regulations.

Policy 4.C.2.1: The City will regulate new development and redevelopment in a manner which requires stormwater impacts on drainage facilities and natural resources. Detailed and specific regulations will be included in the land development regulations which provide for: buffer zones for drainageways, design standards for stormwater facilities, on-site retention standards, compliance with state stormwater rules and other similar provisions.

Objective 4.C.3: Reduce the volume of stormwater and sediment entering the estuarine system so as to protect natural drainage features.

Policy 4.C.3.1: the City will give priority status to drainage projects which reduce stormwater sedimentation in the estuarine system, particularly lakes and bayous.

Objective 4.C.4: Provide stormwater management and drainage control through a combination of regulatory measures and capital improvements.

Policy 4.C.4.1: The City will undertake a balanced program of regulation and capital improvements to reduce drainage problems within the city.

Policy 4.C.4.2: The City will coordinate with adjacent municipalities, Bay County and state/federal agencies to promote efficiency on drainage projects of mutual interest.

Objective 4.C.5: Reduce the potential for damage to public and private property caused by flooding.

Policy 4.C.5.1: The City will use its "Conservation" land use category and its Flood Damage Prevention Ordinance to reasonably reduce the potential for flood damage to public and private property.

### Coastal Management Element

#### (1) Purpose

To plan for and where appropriate restrict development activities where such activities would damage or destroy coastal resources; and to protect human life and limit public expenditures in areas subject to destruction by natural disaster.

**GOAL: MAINTAIN THE QUALITY OF COASTAL RESOURCES BY RESTRICTING DEVELOPMENT ACTIVITIES WHICH DAMAMGE OR DESTROY COASTAL RESOURCES.**

Objective 5.1: The City will maintain regulatory or management techniques intended to protect coastal wetlands, living marine resources and wildlife habitat.

Policy 5.1.1: Development activities which have the potential to damage or destroy coastal resources are considered to be: 1) dredge and fill operations in wetlands or seagrass beds; 2) construction of piers, docks, wharves or other similar structures which extend into the water from the shoreline; 3) removal of shoreline vegetation; and, 4) discharge of non-point source pollutants into estuaries.

Policy 5.1.2: The City will evaluate the impacts on coastal resources caused by development activities as a part of its impact measuring system. Such evaluation will include, location and sensitivity of coastal resources as well as specific design standards or construction practices intended to protect coastal resources.

Policy 5.1.3: The City will limit specific and cumulative impacts upon coastal wetlands, water quality, wildlife habitat and living marine resources using the following regulatory and management techniques:

1. Protection of identified wetlands as specified in Policy 6.2.2, 2 of this Plan
2. Reserve approval of development permits until all applicable permits are obtained by developers from jurisdictional agencies.
3. Prohibit construction of docks, piers, wharves or similar structures for areas under City jurisdiction, unless specifically approved by the City Commission.
4. Coordinate with DEP to restrict construction activities which would permanently damage seagrass beds, oyster reefs or other living marine resources, unless appropriate mitigation measures are undertaken.
5. Establish a 30 foot estuarine setback line provision in the land development regulations, including restrictions on the removal of shoreline vegetation.
6. Reserve approval of development permits until stormwater discharge permits are obtained pursuant to Chapter 17-25, FAC.

Policy 5.1.4: The City recognizes the inherent conflict between coastal resource protection and the expansion of existing industrial land uses. Expansion of such facilities may be approved by the City Commission when appropriate mitigation measures are taken.

Objective 5.2: Undertake measures to maintain and improve estuarine environmental quality.

Policy 5.2.1: The City will require that all applicable permits are obtained from jurisdictional agencies prior to issuing its development approval, and will include such provisions in its land development regulations.

Policy 5.2.2: The City will require that development undertaken in the coastal area be designed and constructed so as to reduce stormwater discharges and sedimentation as specified in Policies 1.1.4, 5.1.3 and 6.6.2.

Policy 5.2.3: The City will undertake drainage improvements, based on engineering data intended to improve the quality of stormwater discharged into the estuarine system.

Policy 5.2.4: The City will require mitigation of damage to coastal resources caused by development activities when such activities meet the requirements of Rules 17-312, Part III, FAC.

Policy 5.2.5: The City will coordinate with state agencies and Bay County to protect North Bay and St. Andrews Bay by reviewing and commenting upon applicable sections of their respective comprehensive plans, and by assuring that all applicable permit requirements are met.

Objective 5.3: The City will use the criteria for prioritizing shoreline uses specified in Policy 5.3.1.

Policy 5.3.1: The City recognizes the need to establish the public interest in achieving a balance between competing waterfront land uses and the limited amount of shoreline available for such uses. When making decisions concerning designation of land use districts, approval of plan amendments or issuance of development approvals involving competing shoreline land uses the City will choose the following land uses in priority order, using 1 as the highest priority.

1. Water- dependant land uses, including water dependant conservation or recreation uses.
2. Water-related land uses;
3. Land uses for which a definitive public purpose has been established; and

4. Other land uses which are not water-dependant or related including residential, commercial, institutional, or industrial.

Policy 5.3.2: Specific and detailed provisions for the siting of marinas will be maintained in the land development regulations. Such provisions will include the following criteria:

1. Demonstration of the presence of sufficient upland area to accommodate parking, utility and support facilities;
2. Provide public access;
3. Lie outside areas identified as inappropriate for marina development in the Marian Siting Study for West Florida (West Florida Regional Planning Council; June 1984) unless appropriate mitigating actions are taken.
4. Demonstrate oil spill cleanup capability within boundaries of the leased area;
5. Provide a hurricane mitigation and evacuation plan;
6. Designate future upland spoil site(s) for maintenance dredging activities;
7. Be located in proximity to natural channels so that minimum or no dredging will be required for provision of docking facilities.
8. Have available adequate sewage treatment facilities to serve the anticipated volume of waste. Marinas with fueling facilities will provide pump-out facilities at each fuel dock. Commercial marinas and those with live-aboard overnight transient traffic will provide upland sewage facilities and prohibit inappropriate sewage pump out.
9. Maintain water quality standards as provided by Chapter 403, Florida Statutes;
10. Locate in areas having adequate water depth to accommodate the proposed boat use without disturbance of bottom habitats;
11. Delineate immediate access points with channel markers that indicate speed limits and any other applicable regulations;
12. Be sited in appropriate zoning districts;
13. Locate in areas away from seagrass beds, oyster reefs and other important fish and shellfish spawning and nursery areas;
14. Demonstrate that it meets a public need thereby demonstrating economic viability/feasibility.

Objective 5.4: The City will maintain measures in its land development regulations providing standards which protect beach systems from the impacts of man-made structures.

Policy 5.4.1: The City will provide specific and detailed provisions for protection of beach systems in its land development regulations. Such provisions will include setbacks from the shoreline for non-water dependant structures, required construction practices, and coordination of permitting with appropriate jurisdictional agencies.

**GOAL: REDUCE THE RISK OF HURRICANE RELATED DAMGE TO LIFE AND PROPERTY**

Objective 5.5: Maintain or reduce hurricane evacuation times.

Policy 5.5.1: The City will coordinate with and assist Bay County in the implementation of the County Peacetime Emergency Plan by providing police and fire department support personnel during emergencies.

Policy 5.5.2: The City will use its land development regulations to prohibit the location of hospitals, nursing homes and other similar structures in the 100-year flood zone.

Policy 5.5.3: The City will identify and maintain a list of elderly, handicapped or infirmed persons that might require special evacuation assistance.

Objective 5.6: Maintain procedures which will reduce the exposure of human life and public and private property to hurricane-related hazards.

Policy 5.6.1: All habitable structures will be designed and constructed in conformance with the City's Flood Damage Prevention Ordinance.

Policy 5.6.2: The City will not locate infrastructure facilities, except for water-dependant facilities, in the 100-year flood zone.

Policy 5.6.3: Post-disaster redevelopment will be undertaken in conformance with the City's Flood Damage Prevention Ordinance of this Plan, including attendant land development regulations.

Policy 5.6.4: When undertaking post-disaster redevelopment activities development permits may be waived for short-term recovery measures such as:

1. Damage assessment to meet post-disaster assistance requirements
2. Removal of debris
3. Emergency repairs to streets, water, electricity or other associated utilities to restore service;
4. Public assistance including temporary shelter or housing.

Policy 5.6.5: Long-term redevelopment activities will require approval of development permits and be consistent with this plan. These activities include:

1. Repair or restoration of private residential or commercial structures with damage in excess of 50% market value;
2. Repair or restoration of docks, seawalls, groins, or other similar structures;
3. Non-emergency repair to bridges, highways, streets or public utilities.

Policy 5.6.6: When reviewing permits for post-disaster redevelopment activities the City will evaluate hazard mitigation measures including:

1. Relocation of structures
2. Removal of structures
3. Structural modification of buildings to reduce the risk of future damage.

Policy 5.6.7: The City will use specific regulatory and management techniques for general hazard mitigation including:

1. Regulation of construction practices in flood-prone areas as specified in the City's Flood Damage Prevention Ordinance.
2. Providing specific and detailed standards in the land development regulations for shoreline construction including provisions for building setbacks, removal of vegetation, and construction seaward of the mean high-water line;
3. Use of the stormwater pollution abatement standards found in Chapter 17-25, FAC.



4. Location of sewer facilities outside flood-prone areas or floodproofing of such facilities to prevent flood damage in accordance with FEMA construction standards; and
5. Limiting residential densities in areas subject to hurricane evacuation.

Policy 5.6.8: The City will incorporate applicable future recommendations of the interagency Hazard Mitigation Report into this Plan. Specific inclusion of recommendations pertaining to zoning, densities and building practices will be undertaken as plan amendments.

Policy 5.6.9: As part of the post-disaster redevelopment process the City will structurally modify or remove infrastructure facilities which have experienced repeated storm damage.

Policy 5.6.10: The City will maintain existing evacuation times by limiting the density and intensity of land uses, except for water-dependant land uses, in the Category 3 evacuation zone to existing densities and intensities, and by maintaining level of service standards on evacuation roadways. These measures will be incorporated into the County Peacetime Emergency Management Plan upon its next revision.

Policy 5.8.1: Capacity of public facilities will be estimated using the level of service standards presented in the Traffic Circulation, Utilities, and Recreation and Open Space Elements of this Plan. No development will be permitted in the coastal area unless public facilities and service are available concurrent with the impacts of development or phased to coincide with the demands generated by development or redevelopment.

Policy 5.8.2: The City will not increase the capacity of infrastructure facilities in coastal areas subject to destruction by hurricanes, except for water-dependant facilities.

Objective 5.9: Provide ongoing and effective coordination with the Panama City Port Authority on the orderly development and use of the Port of Panama City. At a minimum, such coordination will include measures specified in Policy 5.9.1 to resolve problems in transportation, land use, natural and man-made hazards, and protection or natural resources.

Policy 5.9.1: The City will use the following measures to coordinate with the Panama City Port Authority on the orderly development and use of Port Panama City:

1. Natural and Man-made Hazards. The City will require general hazard mitigation at Port Panama City including: enforcement of the provisions found in the Flood Damage Prevention Ordinance; providing specific and detailed provisions for waterfront construction and building setbacks from the shoreline; requiring stormwater permits pursuant to Chapter 17-25, FAC and limiting storage or transfer of hazardous materials on port property.
2. Protection of Natural Resources. The City will support protection of natural resources in or adjacent to port property as specified in Section VIII.-10, Objectives 1.1 – 1.3 and Policies 1.1.1 - 1.3.1 of this Plan.

#### Coastal Management Element, Port Master Sub-Element

Policy 1.2.2: The Port Authority shall restore or enhance coastal resources which may be destroyed or significantly damaged by in-water development activities through mitigation measures specified as permit conditions.

**GOAL 2: REDUCE EXPOSURE OF HUMAN LIFE AND PROPERTY TO DESTRUCTION BY NATURAL HAZARDS THROUGH HAZARD MITIGATION AND ADEQUATE HURRICANE EVACUATION MEASURES.**

Objective 2.1: Locate, design and construct buildings and facilities in a manner which will mitigate hazards from natural disasters and reduce exposure of life and property from harm.

Policy 2.1.1: Habitable, non-residential buildings located in the defined "A" flood zone shall be designated and constructed so as to reduce the potential for flooding and wind damage.

Policy 2.1.2: All structures located within the defined "A" flood zone as shown on Flood Insurance Rate Map Panel Number 120012 005 D shall be constructed in accordance with provisions specified in the City's Flood Damage Prevention Ordinance.

Policy 2.1.3: All buildings shall be designed and constructed in accordance with the Standard Building Code, 1988 Edition or as approved by the City.

Policy 2.1.4: All buildings and parking areas shall be designed and constructed in accordance with provisions of Rule 17-25, FAC and be capable of attenuating a 25-year, critical duration rainfall event.

Objective 2.2: Upon adoption of this Plan, maintain or reduce hurricane evacuation times through the support of roadway improvements and coordination with Bay County Emergency Management.

Policy 2.2.1: The Port shall adopt a hurricane evacuation contingency plan which supports the Bay County and Panama City Emergency Plans.

Policy 2.2.2: The Port Authority shall participate on the MPO so as to effect improvements to roadways which will improve hurricane evacuation times.

Objective 2.3: Utilize defined post-disaster redevelopment procedures to reduce or eliminate exposure of human use and property to natural hazards.

Policy 2.3.1: Post-disaster redevelopment shall be undertaken in conformance with the City's Flood Damage Prevention Ordinance and this Plan, including attendant land development regulations.

Policy 2.3.2: When undertaking post-disaster redevelopment activities development permits may be waived for short-term recovery measures such as:

1. Damage assessments to meet post-disaster assistance requirements;
2. Removal of debris;
3. Emergency repairs to streets, water, electricity or other associated utilities to restore service;

Policy 2.3.3: Long-term redevelopment activities shall require approval of development permits and be consistent with this Plan. These activities include:

1. Repair or restoration of private residential or commercial structures with damage in excess of 50% market value;

2. Repair or restoration of docks, seawalls, groins, or other similar structures;
3. Non-emergency repair to bridges, highways, streets or public utilities.

Policy 2.3.4: When reviewing permits for post-disaster redevelopment activities the City will evaluate hazard mitigation measures including:

1. Relocation of structures
2. Removal of structures
3. Structural modification of buildings to reduce the risk of future damage.

Policy 2.3.5: The Port Authority shall incorporate applicable future recommendations of the Interagency Hazard Mitigation Report into this sub-element. Specific inclusion of recommendations pertaining to building practices will be undertaken as plan amendments.

Policy 2.3.6: As part of the post-disaster redevelopment process the Port Authority shall structurally modify or remove infrastructure facilities which have experienced repeated storm damage.

**GOAL 3: MAINTAIN, ENHANCE AND PROMOTE THE ONGOING ECONOMIC DEVELOPMENT OF PORT PANAMA CITY AND INDUSTRIAL PARK THROUGH A COORDINATED PROGRAM OF MAINTENANCE AND EXPANSION PROJECTS.**

#### Conservation Element

Policy 6.6.2: The City will protect and conserve the natural functions of existing soils, wetlands, marine resources, wildlife habitat, flood zones and estuaries by enforcing the guidelines established in its land development regulations.

Policy 6.6.2, 3(b): Estuarine Shoreline – No development or construction activity will be permitted within thirty (30) feet of the mean high tide line of any estuarine water body. Within this restricted area, all natural shoreline vegetation will be preserved for a distance of twenty (20) feet landward from the mean high tide line, except for a cleared corridor not to exceed fifteen (15) feet in width to provide access to the water.

Policy 6.6.4: The intent and policy of the City will be to maintain, conserve, protect, enhance and appropriately utilize wetlands within the City, recognizing the rights or individual property owners to use their lands in a reasonable manner as well as the rights of all citizens of the City to the protection of natural resources of the City, including the natural wetland hydrologic cycles and ecologic systems.

The City recognizes an important public interest in wetlands which perform physical and ecological functions, including:

1. Natural storage and conveyance of rainwater.
2. Temporary storage of surface waters during times of flood, regulating flood elevations and timing, velocity and rate of flood discharges.

Policy 6.6.5: Wetlands in the City, including those which are designated on the future land use map series, and those that are part of the conservation special treatment zone will be subject to the following protection measures. The identification of any wetlands on the future land use map and conservation zone are presumptive only and must be specifically identified and

delineated as set forth below. Wetlands will be designated for appropriate low impact land uses which will insure the protection of functionally valuable wetlands and to integrate them into the natural stormwater system and the master stormwater management plan for the watershed.

Policy 6.6.5, 3(c): Development Restrictions. In addition to the development restrictions otherwise required under the Plan, including those required in the conservation special treatment zone, any development proposed in a wetland area will be restricted in relation to its functional value. Wetlands of high functional value will be preserved in accordance with Policy 6.6.6.1; wetlands of moderate and low functional value will be incorporated into the surface water management system where practicable, with restrictions in accordance with Policy 6.6.6.2(c) for commercial use and Policy 6.6.6.2(a) for residential use. Those areas contiguous to high or moderate functional wetlands which have a reasonable chance to become reestablished will be carefully considered in terms of impacting adjoining communities.

#### Capital Improvements Element

Policy 9.1.2: When evaluating the need for capital improvements the City will use the following criteria:

1. Elimination of public health and safety hazards

## **Bay County LMS Excerpts Relating to Panama City, FL**

Impacts of Naturally Occurring Hazards for Panama City, FL:

- Coastal Storm – common impacts include high wave action, higher than normal tidal action and commonly cause undermining of structures and loss of beaches.
- Flood – common impacts include loss of ingress/egress for life safety, contamination/disease from septic tanks and effluent contact. Loss of potable water wells, drowning, collapse of structures, undermining of roads, bridges, and other critical infrastructure.
- Hurricane – common impacts include extremely high winds >74 MPH, extreme pressures that wreck havoc on structures, vehicles and generally any unsecured and often times secured objects including trees, vehicles, people, pets. Often including lightning, hail, coastal surges, coastal erosion, dam failure, flooding through-out lower lying areas.
- Tornado – common impacts caused by what is termed as nature’s most violent storms include catastrophic structure damage to buildings, trees, power lines, life safety, mobile homes, and vehicles. Usually associated with or caused by thunderstorms and hurricanes. Can include torrential downpours, flooding, lightning, dramatic decreases in temperature and barometric pressures. Can cause loss of power which can lead to other catastrophic health safety issues for those outside the areas directly impacted. Down power lines can cause electrocution. Can propel objects such as vehicle, homes, people, and even large trees, sometimes hundreds of feet.
- Wildfire – common impacts are uncontrolled devastation to life, improved property, vegetation smoke and smoke inhaled injuries. Can lead to erosion, landslides, and water pollution to eco-systems
- Windstorm – common impacts include loss of power. May include tornadoes, lightning, topple trees, damage to improved structures. (p. 15)

A list of all critical facilities including addresses has been included following the above table. This is considered confidential information. Not for public disclosure. The following types of critical facilities exist in Panama City:

- Health care facilities
- Community utility facilities
- Designated hazardous materials facility
- Key transportation facility or routes
- Government offices
- Emergency Services buildings
- Schools

A vulnerability assessment has been completed for each of the critical facilities and a score assigned to each facility. Confidential--Not for public disclosure.

The following information can be found in the jurisdictional hazard mitigation plan for Panama City, FL:

- Designated Panama City Representatives on the Bay County Mitigation 20/20 Task Force are Ron Morgan and Ron Thomasson.

**Current Land Uses and Potential for New Development**

<b>Current Land Use Categories</b>	<b>Percent of Jurisdiction</b>
Commercial	24%
Developed with mixed uses	17%
Industrial	11%
Institutional (education, health care, etc.)	3%
Parks/restricted wild land/wildlife refuge	2%
Residential	8%
Transportation or utility right-of-way	11%
Vacant/unused- government ownership	1%
Vacant/unused – private ownership	1%
Waterway/lake/wetland	8%
Agricultural	14%

16% of the jurisdiction remains to be developed (5.512 square miles).

**Future Land Uses and General Development Trends**

<b>Future Land Use Categories</b>	<b>Percent of Jurisdiction</b>
Commercial	25%
Developed with mixed uses	27%
Industrial	11%
Institutional (education, health care, etc.)	3%
Parks/restricted wild land/wildlife refuge s	7%
Residential	8%
Transportation	11%
Waterway/lake/wetland	8%

The current rate of development of vacant or unused land is: Rapidly or somewhat faster than expected.

Development/Redevelopment Currently Controlled By:

- A building code
- A land use plan
- A zoning code
- Flood Ordinance
- Fire-Structural Ordinance

Hazard	Hazard Vulnerability Rating	Estimated Extent of Impact
High Winds	50	Over 75% of developed area impacted
Flooding	40	Less than 75% of developed area impacted
Storm surge, Tsunami	40	Less than 75% of developed area impacted
Loss of Electrical Service	28	Over 75% of developed area impacted
Loss of Water Service	24	Over 75% of developed area impacted
Loss of Sewer Service	24	Over 75% of developed area impacted
Civil Disturbance	20	Less than 25% of developed area impacted
Telecommunications	16	Over 75% of developed area impacted
Loss of Gas Service	12	Less than 50% of developed area impacted
Severe Winter Storm	12	Less than 25% of developed area impacted
Terrorism	12	Over 75% of developed area impacted
Lightning	12	Less than 25% of developed area impacted
Radiological	10	Over 75% of developed area impacted
Hazardous Materials	10	Over 75% of developed area impacted
Major Fire-Urban	6	Less than 25% of developed area impacted

The City of Panama City is a current participant in the NFIP program as well as the CRS program with a current CRS Rating of 7.

Mitigation Initiatives Currently Proposed for the City:

12<sup>th</sup> Street & Wilson Drainage Improvements: To improve drainage around Bay High School and surrounding homes and businesses.

## **Bay County Comprehensive Emergency Management Plan Excerpts Related to the Post-Disaster Redevelopment Plan**

- Purpose: To minimize loss of life, suffering and property damage resulting from any natural, peacetime emergency, and nuclear attack. The plan predetermines, to the extent possible, actions to be taken by Bay County and its municipalities to prevent such acts, to reduce the vulnerability of such acts, and provide for the recovery in the aftermath of disasters through the four phases of emergency management. (BP-2)
- Economic Profile: There are approximately 145 manufacturing establishments in the County, producing diverse products such as paper, chemicals, boats, asphalt, metal fabrications, fiberglass fixtures, and other items. Forest products and related industries are also important to the economy of the county. (BP-17)
- Levels of Disaster:
  - Minor Disaster: A minor disaster that is likely to be within the response capabilities of local government and result in only minimal need for State or Federal Assistance.
  - Major Disaster: Defined under P.L. 93-288, any natural catastrophe, including any hurricane, tornado, storm, flood, high water, wind-driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm or drought), or, regardless of cause, any fire, flood, or explosion, in any part of the United States, which in the determination of the President, causes damage of sufficient severity and magnitude to warrant major disaster assistance under this Act to supplement the efforts and available resources of States, local governments, and disaster relief organizations in alleviating the damage, loss, hardship or suffering caused thereby.
  - Catastrophic Disaster: A disaster that will require massive State and Federal assistance, including immediate military involvement. For the purpose of this plan, a catastrophic disaster is defined as an event that results in large number of deaths, and injuries; causes extensive damage or destruction of facilities that provide and sustain human needs; produces an overwhelming demand on State and Local response resources; and severely affects State, local and private sector capabilities to begin and sustain activities. (BP-19)
- Local government has negotiated mutual aid agreements with other local governments (i.e. municipalities), special districts, and voluntary organizations. Bay County departments and agencies have the expertise, resources, specific plans and procedures in place to be utilized in relieving emergency or disaster related problems. (BP-19)
- Executive Section: Responsible for providing political representation and inputs for the decision making process to the IC. Additionally this section is made up of two divisions: the County Division and the Municipal Division. The County Division consists of members of the Bay County Board of Commissioners, the County Administration officials, the County Attorney, and the County Clerk. The Municipal Division consists of representation from the eight municipalities. These are the senior personnel empowered with specific decision making authority for the municipality which they serve. (BP-21)
- The alternate EOC for Bay County is the Florida Highway Patrol Facility located at CR 2321 just off of SR 231. (BP-21)



- Long-term recovery from a disaster may go on for years until the entire disaster area is completely redeveloped, either as it was in the past or for entirely new purposes that are less disaster-prone. See responsibility matrix page [Missing] (BP-23)
- Departments of the County Government are shown in the Bay County Organizational Chart, Annex III, p. 5. [Missing p. 3-7 of Annex] (BP-23)
- Municipal Support: County actions do not change a great deal in emergency operations. Each municipality has instructed their departments they work under the direction of the County Department of Emergency Services, Chief or his/her designee (DES) during, declared state of emergencies. Figure I-10 shows the County's Organizational Chart during emergency operations. [Missing] (BP-24)
- Each organization in the responsibility matrix has identified those personnel/procedures necessary to perform their roles and established coordination activities with Volunteer, Private, City, County, State and Federal agencies. [Missing] (BP-24)
- Recovery Phase: This phase begins when all necessary response activities have been completed and the threat to the county has passed. Recovery operations consist of two periods—the immediate recovery period are search and rescue operations, reinstatement of essential services, restoration of vital facilities and preliminary damage assessment. The long-term recovery phase beings at the conclusion of the immediate recovery phase and includes activities such as final damage assessment and the operation of Disaster Application Centers (DACs). The long-term recovery period ends when the County has been restored to pre-disaster condition. Generally, the immediate recovery period will be conducted form the EOC. Long-term recovery will be coordinated by the CDES with each agency in its normal environment and/or field command centers as conditions warrant. The Chairman or Designee will be in charge of recovery efforts. (BP-28)
- Short-term Recovery: The restoration of vital services and facilities to minimum standards of operation and safety. During short-term recovery, severely damaged buildings/facilities are scheduled to be replaced or removed, restoration of water and sewer, electrical and communications infrastructure occurs. These systems will be restored to normal, or near normal during short-term recovery efforts. (BP-31)
- Long-term Recovery: The efforts for long-term recovery may take years as the community slowly returns to pre-disaster states or better. These activities might include complete redevelopment of community damaged areas or infrastructure. Additionally, areas may require mitigation efforts to bring about long-term recovery. (BP-31)
- Mutual Aid Agreements or Memorandums of Agreements are designed to assist in the County meeting its responsibilities when local requirements exceed local resources. These agreements will be developed between the two or more parties requesting or providing the needed resources or services. The document will coordinate between the requesting and providing agencies and signed and dated by all parties signifying and acknowledging the responsibilities of all involved. Bay County as a participating member of the Statewide Mutual-Aid Agreement will adhere to the policies/procedures as set forth in the most current agreement for providing and/or requesting mutual-aid. Any agreements entered into for the purpose of Emergency Management

activities/operations will be included as an annex to this plan and reviewed annually by the CDES. The Chief, Department of Emergency Services or designee is responsible for overseeing the mutual aid process. (BP-32)

- The Bay County's emergency operating structure has five basic groups or sections. Each of these sections has roles and responsibilities in recovery and mitigation operations and planning as it is noted below.
  - Command Section: The Command Section provides overall Operations Control (OPCON) or emergency/disaster situation management, develops/implements action plans, controls/coordinates operations tempo, resource/logistics management and the evaluation of operations/exercises.
  - Incident Commander: The IC provides overall operational management of the disaster or emergency situation. The IC also directs the development/implementation of actions plans, coordinates operations, provides resources/logistics management and conducts evaluation of operations/exercises.
  - Command Staff Role: Command Staff personnel assists the IC in providing overall or emergency/disaster situations management, as well as developing/implementing action plans, controlling/coordinating operations, resources/logistics management and the evaluation of operations/exercises. Additionally, public information programs are designed and implemented by members of the command staff, specifically the tasked is the Public Information Officers.
    - Command Staff – Operations:
      - Assistant Chief, DES (Alternate IC)
      - Emergency Management Planner (Message/Logistics)
      - Communications Supervisor (LGR Communications)
      - Public Information Officer
  - Operations Section: The Operations Sections provides situational analysis and development/implantation of response and recovery activities...The Operations Sections will assist Command Section in strategic goals and tactical objectives in addition to crisis action plan development, resource management (request/release resources though the IC).
    - Operations Section Support Functional Branches
      - Communications Branch (Bay County Warning Point)
  - Planning Section: Prepare crisis action plans and activities for damage assessment, engineering roads, and debris removal operations. (BP-41 – BP-42)
- Service Groups: These groups provide for all services for responding to emergency requirement needs. Requests, control (to include assignment and tracking) and disposition of resources will accomplished by this group.
  - Volunteer Organizations Active in Disaster (VOAD). Provides necessary goods and services by coordinating use of volunteering and collecting donations.
  - American Red Cross. Provides goods and services for mass care operations and manages the County Shelter activities.
  - Salvation Army. Provides goods and services for mass care operations and assist in the County Shelter activities.

- Executive Section. Responsible for providing political representation and inputs for the decision making process to the Command Section IC. Additionally, this section is made up of two divisions; the County Division and the Municipal Division...The municipal division consists of representatives from eight municipalities. These representatives will be the senior personnel empowered with specific decision making authority for the municipality which they serve. (BP-44)
- County Purchasing agency is responsible for the procurement of need supplies for supporting the four phases of emergency management during normal operations. When a local state of emergency declaration is implemented the declaration provides authority for the local emergency management agency under the political subdivision, to waive the procedures and formalities otherwise required as provided in Florida Statutes Chapter 252:
  - Performance of public work and appropriate action to insure the healthy, safety and welfare of the residents of Bay County
  - Enter into contracts.
  - Employment of permanent and temporary workers.
  - Utilization of volunteer workers. (BP-45)
- Through day-to-day operations, staff are familiar with internal cost accounting practices and procedures. Prior to an impending disaster or immediately following the occurrence of a new disaster, staff will be reminded about tracking cost and submitting that cost(s) to the EOC in the event that a declaration allowing reimbursement by federal/state authorities becomes available. After a declaration has been approved, DEM will schedule an Applicants' Briefing wherein cost accounting practices and procedures for recovery will be held, and all affected Department's will attend. Upon submission of the correct documentation, processing for reimbursement will occur. Any advance funding receipt will not be released to Departments' until the proper documentation has been submitted to the EOC. (BP-46)
- The County will attempt to secure the use of facilities, equipment, supplies, services and other resources for their support of emergency operations prior to the emergency. This will be accomplished via memorandum of agreements or understandings, or through pre-arranged contracts. In either case the procedures for reimbursement will be stipulated as part of the contract/MOA/MOU with the agency in which the goods and services will be obtained. Under cases involving mutual aid, the documentation and procedures set forth in the Statewide Mutual Aid Contract shall prevail. (BP-46)
- The Department of Emergency Services, Emergency Management Division shall be responsible for coordinating, collecting, and processing of all disaster related cost(s). (BP-46)
- During periods of disasters, each municipality sends a designated representative that has budgetary authority to encumber the City of the common good of the public. This includes providing assistance in mutual aid under the Statewide Mutual Aid Agreement to which each individual municipality is a current member. (BP-47)
- Recovery information will be provided to the public via local media resources. Depending on the type of disaster/emergency determines who would be called for that assistance. Normally, agencies such as the American Red Cross, and the Salvation

Army telephone numbers would be broadcast as would the Public Information Officers' and County Warning Point numbers. (BP-50)

- County Plans. The following plans provide the basis for the establishment of emergency management operations in Bay County. These plans are:
  - Bay County Comprehensive Plan 1991. Maintained by the Bay County Planning Office.
  - Bay County CEMP, Draft 1999, maintained by the Bay County Department of Emergency Services. (BP-51)
- The CDES and/or their designee(s) shall be responsible for the initial safety and damage assessment. (BP-54)
- The impacted Department(s)/Municipalities will coordinate all safety and damage assessment activities with the CDES and/or their designee. (BP-54)
- The CDES or their designee will coordinate initial damage assessment with all impacted Departments/Municipalities. Municipality(ies) will for purposes of damage assessment serve the same as a County Department. (BP-55)
- Methods of assessing economic injury for the local jurisdiction will include a field inspection (when required) along with a financial estimate of the damage(s). (BP-55)
- Each impacted Department/Municipality will document and coordinate habitability with their individual jurisdiction(s) and will coordinate that information with the CDES and/or their designee. County building officials will provide support to other jurisdictions as needed. Florida licensed contractors, engineers, architects may be called upon to assist, as the situation warrants. (BP-55)
- The process will be one of coordination between the CDES and/or their designee based upon reports (public/private) and the individual Departments/Municipalities and PNP's. Each will coordinate their updated personnel equipment, and materials necessary to conduct a damage assessment as soon as practical to do so. (Preferably during the pre-assessment disaster period. Inventories can dramatically change over short periods and cannot be relied upon for actual quantities and as such are not specified in this plan. Particular staff may not be available, equipment may be no longer useful/damaged or not required for this particular event. Materials thought to be available during planning may be unavailable due to depletion or some other problem. (BP-56)
- Because fire stations are geographically positioned throughout the Country, these facilities represent the widest possible area of coverage to benefit the public and to coordinate disaster services from a convenient location wherever the particular disaster impact(s) may be. (BP-59)
- All County/Municipal Departments have support roles to the Public Assistance program. (BP-59)

- Planning for measures that will allow minimal interruption of critical government services for basic life sustaining services such as the delivery of food, water, and access to emergency medical services, during times when if not for the planning, these services would be unavailable to the public at large. (BP-59)
- The CDES and/or their designees shall coordinate with the Purchasing and Utilities Department Directors to develop a FEMA acceptable debris management contract based upon best practices and procedures. (BP-62)
- “Special Needs Registration List” located in the EOC Communications Room. (BP-64)
- The CDES and/or their designee is responsible for coordinating volunteer agencies at the local level on unmet needs. ESF 6, 11, and 15 will support the coordination of unmet needs and establish the committee for unmet needs, if needed. (BP-65)
- The coordinator shall not be concerned with geographical boundaries within the county in the distribution of meeting the needs of disaster victims. (BP-65)
- Bay County being a tourist town has a ready supply of emergency housing, if necessary. If that housing is not destroyed by the disaster. If so, Bay County will move to request portable housing in the nearest, safest location. Shelter space currently remains at a deficit, but progress is being made to eliminate that shortfall. (BP-67)
- Each municipality (mayor or their designee) and the invited public will be the support agencies responsible to coordinate hazard mitigation activities in the country for both pre-disaster and post-disaster scenarios. (BP-69)
- Describe how the country will coordinate mitigation activities with its municipalities and the state for both pre-disaster and post-disaster scenarios: See LMS, p. 6 (Governmental Coordination). (BP-69)
- List by local government, any inter-local agreements, memorandums of understanding, mutual aid compacts, or other agreements that exist for other local or state government, volunteer, professional organizations or other individuals to assist in post-disaster mitigation activities, including the administration of substantial damage/substantial improvement determinations under the National Flood Insurance Program: See LMS, pg. 9/10 (Coordinating Agencies)
- The Public Works Section (ESF 3, 12) is responsible for the overall planning and coordination of Preliminary Damage Assessment (PDA), Debris Removal, restoration of critical public services and facilities, repair/reconstruction of damaged transportation routes, and demolition/stabilization of damaged structures. (ICSS-2)
- The Finance Section is responsible for tracking all disaster related response and recovery costs as well as for evaluating the overall financial impact of emergencies and disasters on local government. (ICSS-2)
- The Logistics Section (ESF 1, 5, 6, 7, 11, 15) is responsible for providing facilities, services, and materials to support all response and recovery operations. When needed, the Logistics Section will establish the VOAD Group, the Transportation Group, and the Resource Management Group. (ICSS-2)

- Command will implement the use of the Executive Section when emergencies or disasters are multi-jurisdictional and require the activation of the County E.O.C., or one or more Municipal E.O.C. When needed, the Executive Section will establish a County Division and a Municipal Division to coordinate requests for assistance to address any unmet needs of local jurisdictions with the County E.O.C. (ICSS-2)
- Local PIO planning will be directed towards satisfying two primary demands. The first is to satisfy the requirements of local government entities requiring PIO resources to support response and recovery operations. The second is to coordinate both obtaining and deploying mutual aid PIO resources required to address any unmet needs of local government and voluntary organizations if such support is required. (ESF 14-1)
- Recovery information, specifically where to go and who to contact for assistance will be disseminated as outlined above. In the event traditional methods of communications are disrupted, information will be disseminated via comfort stations in printed format. Should the need arise, the County will establish Citizen Information Centers at public schools closest to impacted areas. Additionally, the County Department of Emergency Services participates in public speaking engagements and educational seminars year round where this information is also distributed. (ESF 14-2)
- Under major and catastrophic disaster conditions Bay County is responsible for coordinating local and mutual aid communications assistance to effected local governmental agencies and voluntary organizations. This normally is accomplished at the local level through the implementation of the Communications Group within the Emergency Management Branch of the County Incident Command System. (ESF 2-2)
- Activities within the scope of the Public Works Section include:
  - Emergency clearance of debris for reconnaissance of damaged areas and passage of emergency personnel and equipment for lifesaving, life protecting, health and safety purposes during the immediate response phase. A copy of the County's debris management plan can be found on file in Room 104 of County EOC.
  - Temporary construction of emergency access routes to critical facilities including damaged streets, roads, bridges, ports, waterways, airfields, and any other facilities necessary for passage of rescue personnel.
  - Emergency restoration of critical public services and facilities including supply of adequate amount of potable water, temporary restoration of water supply systems, and the provisions of water for firefighting.
  - Emergency demolition or stabilization of damaged structures and facilities designated by State or local government as immediate hazards to the public health and safety, or as necessary to facilitate the accomplishments of life saving operations (undertake temporary protective measures to abate immediate hazards to the public for health and safety reasons until demolition is accomplished).
  - Technical assistance and preliminary damage assessment, including structural inspection of structures.
  - Support other incident Command Functions as outlined in the County CEMP hereafter referred to as the Plan. (ESF 3-2)

- VOAD will coordinate voluntary efforts and donations in support of ARC and Salvation Army effort to ensure the quick response and delivery of donated goods intended to be utilized by all mass care agencies and disaster victims as a part of a broad program of disaster relief, as outlined in charter provisions and the Disaster Relief Act of 1974. VOAD also assumes primary agency responsibility to coordinate out-of-county and out-of-state donations intended to support the mass care response of local government, and the efforts of other voluntary agencies. (ESF 15-1)
  
- Initial response activities will focus on meeting urgent needs of mass care agencies and disaster victims on a community wide basis. Initial recovery efforts may commence as response activities are taking place. As recovery operations are initiated, close coordination will be required between those local agencies responsible for response and recovery operations, and voluntary agencies providing recovery assistance, including the ARC and the Salvation Army. (ESF 15-1)

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## **Appendix C**

### **Documentation of Planning Process**

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**PLANNING PROCESS**

The fundamental component of the planning process is the Post-Disaster Redevelopment Plan (PDRP) Executive Committee. The committee guides the content and direction of the plan. The committee membership, shown in **Table C-1** below, comprises city department heads, county emergency management and economic development representatives, local non-profit organization leaders, and military base representatives.

**Table C-1 Panama City PDRP Executive Committee Membership, 2007-2008**

Current Member	Agency/Organization	Job Title
<b>City Department Representatives</b>		
Allara Mills-Gutcher*	Planning and Land Use Services	Planning Manager
Jeff Brown**	City Manager's Office	Assistant City Manager
Mike Johnson	Community Development	Director
Neil Fravel	Public Works	Director
Mike Kazunas	Public Works	City Engineer
Chief Jerry Prater	PC Fire and Rescue	Fire Chief
Wayne Stubbs	Port of Panama City	Executive Director
Charles Lewis	Port of Panama City	Deputy Director
Cpt. Robert Colbert	Police Department	Capitan
Terri Lillard	Finance	Director
Cynthia Godbey	CRA Board	Executive Director
Nancy Wengel	St. Andrews CRA/Waterfronts Partnership	Director
Ron Morgan	Utilities	Director
<b>Bay County Representatives</b>		
Mark Bowen	Emergency Management	Director
Wayne Elmore	School Board	Facility Supervisor
Mike Jones	School Board	Safety and Security Manager
Valerie Michaels	Board of County Commissioners	Communications Specialist
Bob Majka	Bay County	Assistant County Manager
<b>Local and Regional Organization/Stakeholders</b>		
Ted Clem	Bay County Economic Development Alliance	Executive Director
Carol Roberts	Bay County Chamber of Commerce	President
John Holdnak	Gulf Coast Community College	Vice President
Jami Dushesne	United Way of Northwest Florida	Communications Director
Dianne Williams	Catholic Charities	Regional Director
Bob Pearce	American Red Cross	Executive Director
John McDanal	Gulf Power	Marketing Manager
Wes Smith	Tyndall Air Force Base	Engineering
Randy Curtis	Panama City-Bay County International Airport	Executive Director
Jeff Prater	Naval Surface Warfare Center of Panama City	Public Affairs
Marqua Brunette	Panama City	Resident
Bruce Stitt	West Florida Regional Planning Council	Director of Community Planning
Jim Crumlish	West Florida Regional Planning Council	Evacuation Clearance Planner

\*Acting Planning Chair

\*\*Acting Implementation Chair

The members met on five occasions throughout the planning process. The following summaries give an overview of each meeting.

### *First Meeting*

On 24 October 2007, the kick-off meeting of the Panama City PDRP Executive Committee was held. At this meeting committee members were given an overview of the post-disaster redevelopment planning process and how this pilot project would fit within the 3-Year Statewide PDRP Initiative. Committee members were also introduced to “Hurricane Henry,” a scenario exercise that described the types of damage that the city could expect in the aftermath of a hurricane and given an opportunity to think about how their roles and responsibilities may change during the short- and long-term recovery and redevelopment process. Following the meeting, a networking lunch was planned to allow committee members the opportunity to get to know one another and further discuss the PDRP effort.

### *Second Meeting*

On 24 January 2008, the second meeting of the Panama City PDRP Executive Committee took place. Committee members were provided an update on the 3-Year Statewide PDRP Initiative and learned that at least four additional counties would be joining them as pilots for this initiative. Marqua Brunette, a Hurricane Katrina survivor who moved to Panama City, spoke to the group about her recovery journey that led her to her permanent relocation. The committee was then provided with a report that gave a detailed summary of how other currently existing city planning mechanisms relate to the PDRP. Committee members were then asked to participate in a discussion about the current recovery framework that is in place and potential needs that should be addressed in the future as a part of the institutional capacity assessment. The committee then discussed the implementation plan and brainstormed ideas for public involvement.

### *Third Meeting*

The third meeting, held on 13 March 2008, began with a luncheon that featured guest speaker City Councilman Brian Carriere from Gulf Port Mississippi who spoke about the long-term redevelopment issues faced by the city following Hurricane Katrina. This presentation set the stage for the discussion to follow on long-term goals and issues of the PDRP. Councilman Carriere and Mayor Scott Clemmons both participated in the Executive Committee meeting offering where committee members discussed long-term goals and issues and what these might be for the City of Panama City.

### *Fourth Meeting*

The fourth meeting was an all-day event held on 5 June 2008. The meeting began with a session on economic redevelopment, focusing primarily on economic development leaders such as the Bay County Economic Development Alliance and Chamber of Commerce. Local business leaders also were in attendance. During this session, guest speaker Mickie Valente, with the Florida Council of 100, provided an overview of economic redevelopment in the post-disaster environment as well as lessons learned from her past experiences and suggestions on goals and actions for economic redevelopment. Next, the Economic Vulnerability Assessment was presented to the group and discussed. Finally, goals and actions for economic redevelopment were developed by the committee for inclusion in the plan.

A presentation about the Business Continuity Information Network (BCIN) was given over lunch by Steve Luis from Florida International University. Mr. Luis gave an overview of BCIN and discussed the possibility of using Panama City or Bay County as the pilot for future work. All committee members as well as all the entire Chamber of Commerce membership within Panama City were invited to attend and many community business owners were present.

Finally, the entire Panama City PDRP Executive Committee reconvened for a presentation on the city's vulnerability analysis with regards to disaster recovery. After the analysis was presented, goals, issues, and actions were discussed and developed for the plan.

#### *Fifth Meeting*

The fifth and final meeting of the Panama City PDRP Executive Committee was divided into three separate 2-hour sessions for the following working groups: 1) Land Use and Community Development; 2) Economic Redevelopment; and 3) Infrastructure. At each of the meetings, edits were suggested and the identified issues were prioritized using the project feedback form. The actions developed for each Working Group also were reviewed, and suggested changes were documented. The committee members were presented with public outreach materials, including a Power Point presentation and flyer developed to provide an overview of the Panama City PDRP. Members are now prepared to present this information to the public through the meetings of different organizations.

#### *Public Involvement*

The Panama City PDRP Executive Committee recognizes that public involvement during the planning process is important to the success of any plan, but decided that the first step was to educate themselves on post-disaster recovery and long-term redevelopment. During the initial planning phase supported by consultant guidance, the PDRP Executive Committee focused on better understanding and defining what the city's PDRP should comprise and how the plan will function. It was decided that it would be best to first gain an understanding among the major stakeholders before actively engaging the public. Waiting until the committee was satisfied in their knowledge of post-disaster planning allowed members to feel confident in continuing the ongoing planning and implementation of the plan, including a public outreach effort that was planned during the initial planning phase.

Committee members have been given public outreach tools for the PDRP, such as presentation materials and feedback worksheets to present to their local agencies, civic groups, and community boards. Feedback from these outreach methods will be compiled prior to plan adoption, and the executive committee will determine how to proceed with the plan based on comments from local residents and business owners. Other ideas for public involvement have been included in **Section 8** for both the planning and implementation phases of this plan.

#### *Meeting Documentation*

Meeting agendas and summaries detailing meeting attendance and proceedings have been compiled for each of the five meetings of the Executive Committee. These summaries are included on the following pages.

City of Panama City  
Post-Disaster Redevelopment Plan  
Executive Committee Meeting

Bay County Chamber of Commerce Board Room  
235 West 5<sup>th</sup> Street  
Panama City, FL 32402

OCTOBER 24, 2007  
10:00 A.M. – 12:30 P.M.

---

ATTENDANCE

Committee

Allara Mills-Gutcher  
Mark Bowen  
Paul Runk  
Dr. John Holdnack  
Nancy Wengel  
Cindy Godbey  
Mike Johnson  
Dan Shaw  
Jami Duschesne  
Dianne Williams  
Bob Pearce  
Ron Morgan  
Earl Mirus  
Wes Smith  
Wayne Elmore  
Bruce Stitt  
Jerry Prater  
Ted Clem  
Jeff Brown  
Randy Curtis  
Carol Roberts  
Terri Lillard  
Willis Holley  
Austin Andrews  
Mike Gerald  
Charles Lewis  
Neil Fravel

Others

Sandy Meyer  
Link Walther  
Julie Dennis  
Hank Erikson

Representing

Panama City Planning and Land Use Services  
Bay County Emergency Management  
Bay County Chamber of Commerce  
Gulf Coast Community College  
St. Andrews CRA/Waterfronts Partnership  
Panama City CRA Board  
Panama City Community Development  
Bay County Administration  
United Way of NWFL  
Catholic Charities  
American Red Cross  
Panama City Utilities  
Gulf Power Electric Company  
Tyndall Air Force Base  
Bay County School Board  
West Florida Regional Planning Council  
Panama City Fire and Rescue  
Bay County Economic Development Alliance  
Panama City-City Managers Office  
Panama City-Bay County International Airport  
Bay County Chamber of Commerce  
Panama City Finance Department  
City of Panama City Public Works  
City of Panama City Fire Department  
Bay County Builders Services and Permitting  
Panama City Port Authority  
Panama City Public Works

Representing

Florida Department of Community Affairs  
CSA International, Inc.  
CSA International, Inc.  
CSA International, Inc.

MEETING SUMMARY

- Gulf Power gears up for response 1 week early when hurricane advisories are posted. The night before the storm all employees are asked to make personal arrangements for their family and crews begin coming in from out of town. Crews are staged in safe close areas and will start repairs as soon as possible. They first begin with major targeted corridors and critical facilities.
- Gulf Power said that mitigation (i.e. replacement of wooden poles with concrete, etc.) is not considered during the response effort. First concern is to rebuild what was originally there and get power restored to all residents. There are annual inspections of the infrastructure in place prior to hurricane season and if there are compromises in the infrastructure, plans are made to replace and/or upgrade at that time. There are no mass mitigation plans for the company.
- Gulf Power said that coastal underground utility systems take a bigger hit during hurricanes—above ground utilities are much quicker to repair and cost less. It was reported that fallen trees account for close to 80% of all power outages after a storm.
- The Bay County Chamber of Commerce plays a major role in communication to local businesses in the area. When hurricane advisories are issued, they notify their membership to get plans out. Next they deliver detailed street maps to the EOC. After a storm, they communicate with local businesses and ask the business to notify them once they have opened back up for business—this is then communicated to tourists, residents, etc.
- It was reported that the Chamber of Commerce went above and beyond what was expected and acted as the main line of communication between emergency management and the local business owners.
- In the event that a hurricane causes damage in the downtown Panama City area, the Chamber of Commerce would move its operations to either Clear Channel Communications or possibly even the home of President, Carol Roberts.
- It was proposed to begin taking an annual inventory of vacant facilities to serve as back up locations for local businesses who receive damage.
- The Economic Development Alliance (EDA) pointed out that primary private sector employees are located in low-lying areas (including Sallie Mae Loan Corp., Berg Pipe, Stone Container and Arizona Chemical). Three out of four of these employers are industrial-based and couldn't be easily moved to vacant facilities.
- The EDA stated that primary businesses, such as the ones listed above, are needed to support the mom/pop's stores. Must have residents with financial resources (paychecks) to support other local service/retail businesses.
- The EDA said the biggest question is whether or not the primary industrial businesses would chose to come back to Panama City instead of relocating to other plants and factories around the United States.

- It was proposed that government cannot affect business recovery and that continuity of operations is a private sector issue.
- Recovery is ten times faster when businesses are back up and running.
- IDEA: Bring in Primary Employers to talk about their role in economic recovery following a disaster.
- The “Used Shoes v. Money on Trucks” analogy was made. It is better to give a community money to purchase new shoes for their residents (thus supporting the local economy) than to patch the need by bringing in used shoes.
- Panama City officials discussed the debris removal and burn site issues with the previous Parker location used during Opal where residents were evacuated because of the burning issues. The site up in the northern portions of Panama City, used during Hurricane Dennis was also discussed. It took 2 months to clear this site, because at this time there was only one pre-arranged contractor and they were responding to the heavier hit places first. The city has remedied this problem by arranging three pre-event debris removal contracts. At this time the city does not have a debris management plan, but could be beneficial.
- ISSUE: Is there a process by which state-imposed environmental regulations could be suspended in the aftermath of a disaster to allow for faster clean-up and burning?
- ISSUE: Must have temporary sewage permit if putting a FEMA trailer in front yard.
- Six months after a disaster the Regional Planning Council would become a partner in the recovery effort and help to administer grants from the EDA. The RPC works with communities prior to a storm event on disaster resiliency and transportation and through the Local Emergency Planning Commission (LEPC) which is a regional commission.
- The RPC suggested that everyone sitting on the PDRP Executive Committee should also be a member of the Local Mitigation Strategy (LMS) Committee.
- The American Red Cross pointed out that they are not set up to manage long-term recovery. This responsibility was usually taken on by Catholic Charities and the United Way. Catholic Charities is engaged in the long-term recovery efforts in Biloxi, MS. Marcus Hepburn was named as the Catholic Charities representative managing long-term recovery through Operation Homeward Bound, part of the Be Ready Alliance (BRACE). Organizations that have the experience and knowledge step up to taking on response and recovery. There is a need for collaboration among volunteer organizations with a defined mission.
- It was suggested that we included someone from the Bay County Home Builder’s Association on the executive committee.



City of Panama City  
Post-Disaster Redevelopment Plan  
Executive Committee Meeting

Bay County Chamber of Commerce Board Room  
235 West 5<sup>th</sup> Street  
Panama City, FL 32402

JANUARY 24, 2008  
1:00 P.M. – 5:00 P.M.

---

ATTENDANCE:

Committee

Allara Mills-Gutcher  
Mark Bowen  
Paul Runk  
Dr. John Holdnack  
Nancy Wengel  
Cindy Godbey  
Mike Johnson  
Dianne Williams  
Ron Morgan  
Earl Mirus  
Wes Smith  
Bruce Stitt  
Jerry Prater  
Jeff Brown  
Mike Gerald  
Neil Fravel  
Mike Landers  
Mike Jones  
Valerie Michaels  
Marqua Brunette  
Jeff Prater  
Barry Cumbie

Representing

Panama City Planning and Land Use Services  
Bay County Emergency Management  
Bay County Chamber of Commerce  
Gulf Coast Community College  
St. Andrews CRA/Waterfronts Partnership  
Panama City CRA Board  
Panama City Community Development  
Catholic Charities  
Panama City Utilities  
Gulf Power Electric Company  
Tyndall Air Force Base  
West Florida Regional Planning Council  
Panama City Fire and Rescue  
Panama City-City Managers Office  
Bay County Builders Services and Permitting  
Panama City Public Works  
Mike Landers, LLC  
Bay County School Board  
Bay County Board of County Commissioners  
Public  
Naval Services Warfare Center of Panama City  
Auburn University

Others

Sandy Meyer  
Julie Dennis  
Hank Erikson

Representing

Florida Department of Community Affairs  
CSA International, Inc.  
CSA International, Inc.

## MEETING SUMMARY

*Marqua Brunette, New Orleans resident who relocated to Panama City after Katrina:*

- Relocated to PC after the city embraced her and provided her with temporary employment. It took her 6 weeks to get back to her home in New Orleans to assess the damage; she spoke of poor communication with regards to where to get help, city utilities, services and electricity and weak emergency services.
- Look into using the Hurrevac Software to show what Panama City might look like in a post-disaster scenario.
- Would have considered moving back to NO if she would have:
  - Seen positive actions taking place
  - Been guaranteed a job
  - Heard a good message about the city—need positive communication to get people and businesses back.
- Insurance nightmares: not able to get insurance on homes and therefore could not sell the homes. Homes destroyed by Katrina that didn't have insurance prior to the storm were often abandoned which left it up to the city to demolish and clear.
- There are many different mental health issues following a catastrophic disaster.
- Move Back Syndrome: Once houses have been repaired or replaced, people are afraid to move back into houses and out of FEMA trailers. Could be attributed to the fact that they are afraid it will happen again or because it took so long to get the FEMA trailer, they are afraid to lose it.
- Should designate gas stations and grocery stores out of the hazard-prone areas to have back-up generators and be supply points for the community.
- To get people back, they need a place to live, work and place for their children to go (school, daycare, etc.).
- Suggested getting local news stations trained by MS news stations on how to cover the event.
- In the Post-Katrina aftermath without established lines of communications many were learning about resources available by word of mouth. Signs were a big form of communications (election-type yard signs by the roads).
- A lot of long-term clean up was done by the "Katrina Coalition"—a group of women who formed a grassroots volunteer organization to clean up neighborhoods. These women were later featured on national talk shows requesting for supplies such as garbage bags.
- A way to help the community is to staff businesses. Sometimes there is an overwhelming desire to give back after a disaster and residents should be informed that sometimes the best way to help is to get the community back to normal by reestablishing the economy and staffing businesses.

*Mike Landers, Consultant who worked in MS during the recovery efforts*

- There is a need for advocates for local governments following a storm to help them get through the FEMA process.
- A lot of required documents were lost (building diagrams and papers) and it caused major delays in the recovery process as well as cost FEMA a lot of money.
- Need to know the elevations of buildings and when they were built
- FEMA 950 series was suggested as a good reference for policy.
- Need good maintenance records and documents of your code.
- Need to be able to show how you did business in the past (documentation) in order to ensure that FEMA gives you the money to do it up to the same standards.

- Need to know who has NFIP insurance and who is not covered.
- Mike Gerald: City of Panama City and County have an excellent CRS program. (City Rating is 7 and County Rating is 5).
- A suggestion was made to mobilize workforce to do clean-up; damage assessment and building appraisal.
- Mike Gerald: There are 17 vehicles prepared to do damage assessment and personnel assigned.
- Need pre-arranged contracts to speed up the process: both debris removal and homebuilding inspection. There is a shortage of estimators and structural engineers following a disaster.

### GENERAL DISCUSSION

- Counties can maximize the dollars coming into their community during the recovery and redevelopment phases by going out and doing a damage assessment for themselves. And then targeting the damaged areas for redevelopment.
- There is satellite imagery available that allows you to get a high resolution picture before and after a disaster that can help with damage assessments.
- Very important to pre-identify projects (LMS and Capital Improvements Element) to be able to document that the community planned to build it back better or improve it in the near future. FEMA may then give you the money to make the improvements at that time.
- Needs to be a charette-style visioning workshop to show what could be built back better.
- All Panama City IT data is backed up to Atlanta.
- The main issue with staffing the current EOC with city representatives is space limitation. The current EOC is too small to handle all of the roles defined by the National Incident Management System. The new facility being built in cooperation with Gulf Coast Community College will be NIMS compliant and have more space for city representatives. Currently the county has a liaison operation.
- The CEMP is due to be updated this year—PDRP could be worked into the new process that will be established.
- PC Public Works is in charge of debris removal and assisting utility departments to ensure that electrical power is restored as well as responsible for own facility repairs.
- The Engineering Section, which operates under Public Works is responsible for looking at large scale damage (marinas and shorelines) as well as working with the PA program on dredging projects to open up waterways if needed.
- Gulf Power is responsible for power restoration.
- The Assistant City Manager, Jeff Brown, is the FEMA liaison during the long-term recovery efforts. He as well as the city manager also discuss information with the press on an as-needed basis and works with other departments on preliminary damage assessments.
- The Assistant City Manager talked about having to manage employees in an environment where there is no office left.
- Panama City has a large amount of housing stock without insurance. These are the people that if their homes are destroyed are more likely to relocate to other areas, thus leaving the job of acquiring, demolishing and clearing the lots up to the city. This will be included in our housing vulnerability analysis.
- A suggestion was made to seek a list of repetitive losses from the insurance board.
- If a lot is considered to be a “parcel of record” meaning that it was platted before 1981 in the City of Panama City, one residence can still be placed on it even if it doesn’t comply with the comprehensive plan or land development regulations.

- In a post-disaster scenario people who receive insurance checks are in some cases, likely to take their checks and not come back, leaving infested, condemned homes that must be demolished by the city.
- A community college in a Katrina affected Mississippi area re-opened classes one week after the event. People were thankful because there was a need for normality.
- Need to be careful about the scope of this project and concentrate on the city. This would then serve as a model to other cities and to the county. Many times these projects get too broad in scope and can't be accomplished.
- Need to include Tyndall AFB and Navy Base recovery plans. These are the top 1 and 3 employers in Bay County respectively.
- Tyndall AFB has a specific plan for retaining personnel and employees in the post-disaster—they have an area specific training mission and the assumption is that they will return and will redevelop the base to full operation using temporary housing and other facilities provided to the through DoD.
- The committee came to the consensus that it was hard for them to define their roles and responsibilities in a long-term post-disaster scenario without having the goals and issues first.
- The committee agreed to hold a meeting in March to set the goals and identify the issues specific to Panama City.

#### PUBLIC EDUCATION/AWARENESS

- Don't focus on Katrina because half of the population in this area think that this could never happen to Bay County.
- Focus on coming home, with possible slogans, "Storms happen-what's next?" "Calm After the Storm", "Come Home"
- People have been watching the problems in other areas, emphasize that we are taking lessons learned and trying to make sure we do it differently.
- Hugo is more akin to what could happen to Panama City and Charleston is a much better place now---good example.
- Involve a pre-media campaign.
- Have a booth at the American Red Cross Expo—ARC just received \$29,000 for advertising
- Committee would like to move back the public workshop until a later date when they would feel more prepared to promote the plan and speak on their roles. Public officials do not want to look unprepared to the public.
- Possibly place it closer to hurricane season. Positive: would take advantage of hype created at this time. Negative: focus is on preparedness and might confuse residents when talking about long-term recovery.
- Hold public workshop in conjunction with other big event.
- GCCC offered to host the public workshop on their campus.
- Gulf Power often sponsors events related to disaster preparedness.
- The CRA has 4 advisory citizen advisory committees—they could promote the plan and event at meetings and engage public. Need to get info to them early and in a simple concise format.
- Deliberate Democracy Town Hall meeting.
- Designate the public workshop as a Mayor's Initiative.
- Place surveys in the PC water bills.
- On the 28<sup>th</sup> a survey concerning the Hurricane Evacuation Studies will begin.

City of Panama City  
Post-Disaster Redevelopment Plan  
Executive Committee Meeting

Bay County Chamber of Commerce Board Room  
235 West 5<sup>th</sup> Street  
Panama City, FL 32402

MAY 13, 2008  
11:30 A.M. – 4:00 P.M.

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MEETING ATTENDANCE

Committee

Allara Mills-Gutcher  
Mark Bowen  
Paul Runk  
Dr. John Holdnack  
Nancy Wengel  
Cindy Godbey  
Mike Johnson  
Dan Shaw  
Jami Duschesne  
Dianne Williams  
Bob Pearce  
Ron Morgan  
Earl Mirus  
Wes Smith  
Wayne Elmore  
Bruce Stitt  
Jerry Prater  
Ted Clem  
Jeff Brown  
Randy Curtis  
Carol Roberts  
Terri Lillard  
Willis Holley  
Austin Andrews  
Mike Gerald  
Charles Lewis  
Neil Fravel

Others

Sandy Meyer  
Julie Dennis

Representing

Panama City Planning and Land Use Services  
Bay County Emergency Management  
Bay County Chamber of Commerce  
Gulf Coast Community College  
St. Andrews CRA/Waterfronts Partnership  
Panama City CRA Board  
Panama City Community Development  
Bay County Administration  
United Way of NWFL  
Catholic Charities  
American Red Cross  
Panama City Utilities  
Gulf Power Electric Company  
Tyndall Air Force Base  
Bay County School Board  
West Florida Regional Planning Council  
Panama City Fire and Rescue  
Bay County Economic Development Alliance  
Panama City-City Managers Office  
Panama City-Bay County International Airport  
Bay County Chamber of Commerce  
Panama City Finance Department  
City of Panama City Public Works  
City of Panama City Fire Department  
Bay County Builders Services and Permitting  
Panama City Port Authority  
Panama City Public Works

Representing

Florida Department of Community Affairs  
CSA International, Inc.

## MEETING SUMMARY

*Councilman Brian Carriere Gulfport, MS*

- Considers short-term recovery to be 3-6 months for Katrina
- Utilize creative financing mechanisms and have on hand unobligated cash for unforeseen expenses such as:
  - Day Care facility for employees because all schools and daycare facilities were closed.
  - Had to feed employees 3 meals a day because many were working around the clock on response and recovery related issues.
- Normally governments suggest setting aside 15% of operating cost for disaster recovery, but this is not enough.
- Shift priorities out of capital budget to finance infrastructure repair
- Long-term reconstruction is FEMA reimbursable
- Stafford Act created Community Disaster Loans. The City of Gulfport borrowed \$16.2 million. Interest is deferred for 5 years; 10 year loan with fairly low interest rate. Currently there is a push to convert this loan into a grant program.
- Considers long-term recovery 6 months to years for Katrina
- After Katrina there was a shift in the city and growth is now going north, away from the coastline.
- Post-disaster: bring in as much commercial and residential as you can.
- Be cautious about land speculators – do background research on companies buying up large plots of land promising to develop in a certain way.
- Utilize Tax Increment Financing
- Intergovernmental relationships are important. In MS, local governments are very territorial and it is easy for walls to be built around cities – try to keep the walls down
- Recommends designating an EM government liaison from the city to handle all networking and communication for long-term recovery with FEMA, State and other surrounding municipalities. This position should be fulltime and should continue during “blue skies” as well.
- State and local elected officials worked very closely following Katrina to make sure that whatever MS needed they received. They “asked for the sky” and then utilized whatever they could get.
- School districts are very important – must do whatever is necessary to get them back up and running as soon as possible. Children need a place to go while parents work.
- NGOs are very important. Need to know what agencies are available ahead of time in order to coordinate.
- The “North Carolina Baptist Men” is a well oiled machine that had a goal of repairing or rebuilding 600-700 homes. They exceeded this goal by 70%.
- Post-disaster there will be other volunteer organizations doing the same thing. Need to coordinate with them ahead of time and put them in contact with the people that need it the most – most likely, those without insurance.
- Lesson learned: The EM Plan is great but it probably never left the shelf and was out of date the minute the storm left the state. Plan is OK to have during a tropical depression or storm, but not catastrophic.

- A local restaurant that may have otherwise gone out of business came in handy – the city hired the owner to cook for all city employees.
- Must think for the absolute worst case scenario:
  - 144 traffic signals down
  - No landmarks: volunteers don't know where they are going
  - Military had to use GPS – suggestion: coordinate city map with GPS
- Need to look at electricity response/recovery plan
- Lesson Learned: Need to have pre-arranged debris removal contract – Gulfport had this, but no one locally could be bonded and insured for the amount of damage after Katrina and therefore had to hire an out-of-state contractor.
- Lesson Learned: Recovery is large-scale and you don't want to handle this in-house because you wouldn't have the staff. This includes: permitting; project management; hiring someone to oversee horizontal and vertical development; etc.
- Need large firms that have dealt with FEMA in the past to handle project management
- If you request this from FEMA, a lot of it is reimbursable
- Permitting jumped by 4 times after Katrina: the City Council passed a petition that waived the permit fees for repair. If people have to pay fees they won't rebuild.
- Need a government liaison to serve as a clearing house for all information and to educate public about what's going on: "Why isn't this facility opened?"
- Need to know what you want your city to be – visioning. This needs to be updated on a regular basis. Envision your city starting from scratch.
- Sometimes you have to go to the top when dealing with FEMA to get solutions. FEMA seems to be inconsistent with their regulations. It's a love-hate relationship.
- Need to think about what FEMA will do to flood elevation levels in your city. The city had to negotiate with FEMA to come to a figure that was realistic and would allow development along the beach again instead of the "knee-jerk" first reaction from FEMA. The City of Bay St. Louis is still appealing the decisions made by FEMA in their area because it limits development in a major part of the city. If you mandate a 3-4 foot chain wall you get into higher construction costs and local restaurants won't be able to come back.
- Some beach residents and businesses made the personal decision to rebuild elsewhere (inland) due to the following reasons:
  - Past experience
  - Insurance
  - Flood elevations would have to be built higher
- FEMA's decisions will determine whether or not people will rebuild along the coastline. FEMA is not intentionally trying to depopulate cities.
- Need to pass an ordinance that would allow large private businesses to hire 3<sup>rd</sup> part reviewers off of a pre-approved city list to go out and do inspections and write up reports to speed up the redevelopment process. The city would review the reports.

*PDRP Executive Committee Meeting*

Post-Disaster Issues Discussion

- Communications (short-term and long-term)
  - Municipality to Municipality
    - Satellite phones
    - Wireless
  - Municipality to FEMA
    - Joint Information Center
    - Catholic Charities Mobile Communication Hub
  - Municipality to State
  - Municipality to Businesses
    - Internet
    - Chamber newsletter
    - Chamber website
  - Server space and backup
  - Municipality to Resident
    - Blog or website that provides information for those outside of the area (residents and employees)
  - Continuity of Operations
    - Huckleberry Creek
- Transportation/Infrastructure
  - Port of Panama City
    - Bring in resources after a disaster
    - Landscape may not look the same
  - Fuel
    - Underground emergency storage container
    - Determine the Chevron Disaster Response Plan
  - Schools
    - Temporary teacher housing
    - Portables for classrooms
    - Open schools in order for parents to focus on opening businesses and repairing homes.
    - Can combine schools and may need to think about going outside of districts
    - Mitigation for schools damaged in vulnerable areas
    - Continue to pay teachers can help keep them from relocating
  - Public Transportation for residents who need transportation to and from temporary housing, work and other facilities.
  - Water and Sewer
- Business/Economic Recovery
  - Emergency Permitting
  - Emergency Loans
  - Communications (see above)
  - Tourism losses
    - Resort/Hotel Inventory



- Housing
  - Temporary Housing Debate: Locate on city property vs. in front of residences
  - Encourage residents to repair homes and move back to their residence by providing adequate housing, but nothing that creates a new comfort level.
  - Industrial park?
  - Churches
  - Christian retreats
  - Perhaps make separate rules for owners vs. renters
    - Owners maybe in front of home
    - Renters moved to another location
  - Insurance
  - Permanent Mobile Homes and MH Parks
  - Renters
    - Rent increase moratorium
  
- Local Capacity
  - Local staffing capacity
  - Contractors
    - Pre-approved Contractors for short-term recovery assistance
    - Pre-approved contractors for long-term recovery assistance
      - Managing rebuilding process
    - State license for work
  - Chain of Command—Point of Contact
  - Debris Management Site
    - County landfill?
    - Separate out different types of debris
  - Utility funds maybe exhausted or heavily impacted if no one is paying for water/sewer.

City of Panama City  
Post-Disaster Redevelopment Plan  
Executive Committee Meeting

Marina Civic Center  
8 Harrison Avenue  
Panama City, FL 32401

JUNE 5, 2008  
9:00 A.M. – 5:00 P.M.

---

ATTENDANCE

Committee

Allara Mills-Gutcher  
Mark Bowen  
Paul Runk  
Nancy Wengel  
Cindy Godbey  
Ron Morgan  
John McDanal  
Bruce Stitt  
Ted Clem  
Carol Roberts  
Terri Lillard  
Mike Gerald  
Charles Lewis  
Neil Fravel  
Jeff Prater  
Valerie Michaels  
Jim Crumlish  
Marqua Brunette  
Michaela Dollar  
Leigh Berdon  
Sean McNeil  
Debi Burdshaw  
Ben Lanke  
Mike Kazunas  
Bob Majka

Business Community

Andre Smith  
David Lizarride  
Cerrie DuBos  
John Solomon  
Andrea Smith  
Lisa Adessi  
Antonio Adessi  
Mike McGuire  
Carol Mosley  
Mike Hawley  
Marilyn Shanholtzer  
Steve Randson  
Joe Corbin

Representing

Panama City Planning and Land Use Services  
Bay County Emergency Management  
Bay County Chamber of Commerce  
St. Andrews CRA/Watefronts Partnership  
Panama City CRA Board  
Panama City Utilities  
Gulf Power Electric Company  
West Florida Regional Planning Council  
Bay County Economic Development Alliance  
Bay County Chamber of Commerce  
Panama City Finance Department  
Bay County Builders Services and Permitting  
Panama City Port Authority  
Panama City Public Works  
Naval Surface Warfare Center of Panama City  
Bay county Board of County Commissioners  
West Florida Regional Planning Council  
Public  
Bay County Economic Development Alliance  
Bay County Economic Development Alliance  
McNeill Carroll Engineering  
Bay County Chamber of Commerce  
St. Joe Company  
Panama City Public Works  
Bay County Administrators Office

Representing

NAACP  
Coca-Cola Bottling Corp.  
Hilton Garden Inn  
H&R Block  
Knology  
Planning Design and Communication Group  
Planning Design and Communication Group  
TECO Energy  
NAACP  
The Associates Architects  
Candidate for City Commissioner, District I  
Daystar Cleaning  
Adventure Bay Realty

Marjorie Moore	UF IFAS Extension Office, Bay County
James Morris	James Auto Center
Melissa Lockamy	Labor Solutions
Zane Spiltzer	Bay County Property Appraiser
Debbie Geiger	NHC Homecare
Rick Johnson	Gulf Marine, Inc.
Richard Hackmann	People's First Community Bank
David Webster	Zel Tech Information Systems
Corey Burch	Peaden Mechanical and Air Conditioning
Broderick Grimes	Knology
Sandy Limmer	Direct Realtors of Bay County, Inc.
Bob Coston	Southern Waste Services
Jeff Delmar	CRI Technology Solutions
Emily Easley	CRI Technology Solutions
Scott Stoutamire	Comcast Spotlight
Bob Berkstresser	Oceaneering
Larche Hardee	WMBB
Laurance Richensen	WMBB
Bill Byrd	WMBB
Linda Wainwright	Oceaneering, Inc.
Lee Bragg	Bay County Council on Aging

Others

Sandy Meyer  
Julie Dennis  
Mickie Valente  
Steve Luis

Representing

Florida Department of Community Affairs  
CSA International, Inc.  
The Florida Council of 100  
Florida International University, BCIN

MEETING SUMMARY

*Mickie Valente, Florida Council of 100*

- Need a way to track the numbers of business failures/successes—true economic impact
- Pre-determined resources and roles
- Key have team already in place
- Ted Clem: What are the assignments? Who does what, not to duplicate efforts.
  - Needs to be expanded
  - Countywide; not just for the city
  - When Ivan came through state had conference calls lead by Mickie; asked to give an estimate of damage. Wasn't too difficult during this time, business damage is minimal. Numerical; quantifiable; guesstimates on economic community. Need system for determining this number—system or equation. Structural damages. Aren't trained to appraise buildings. NO database of every business in the county.

Are some communities that have occupational license; property appraiser—sources for data on all of businesses in the county.

ESF 18: Many different organizations: FL Chamber, OTTED, CFO, etc. (AWI and Workforce FL were key in getting data.

Business team will become ESF 18 and plug into EOC.

Need space in EOC for ESF 18.

Carol Roberts: our place to be involved and in the EOC is after the storm, not during the storm.

State will be saying to the local EOCs—we need to know what the damage is to business; needs to be part of the numbers; looking to create a pda for businesses—a little different than what's available for homes.

Need early assessment in order to set up business bridge loans.

Ted: In a Cat 4 or 5; Chamber and EDA won't have members to pay dues and they won't be here and won't have jobs. Local funded—no reserves.

Mickie: need to decide who is going to lead the effort.

HUD \$\$ could be used for economic development.

But \$\$ might go to housing if they have the numbers to support it—justification for PDA for business recovery.

Military has plans for this type of situation. Need to be thought of before landfall; 700.000 a day losing from businesses if base staff relocates.

Ted: how do chambers in MS, survive with no membership? Mickie: had to rebuild membership; state did have to step in and support them. FL sent volunteers to help out—mutual aid relationships through IEDC, US Chambers.

Ted: how do we make business roles more clear in the plan.

Tell FEMA it is important for the Chamber and EDA to get up and running (GOAL).

Ted: need to figure out a way that we can survive and prosper as an organization.

Business Continuity Information Network Feedback:

- Pandemic Influenza application and involvement with hospitals?
- Property Appraiser's Office: buy-in and will help in any way needed. Including mapping data.
- Concept of operations and employment? Describes how you want to go from here.
- Two counties—developing SOG for ESF 18. Linkage between business community and the government.

## GOALS AND ACTIONS DEVELOPMENT

GOAL: Redevelop Economic Base in the City/County.

Actions:

- Develop a positive campaign aimed at business owners in the community focusing on redevelopment and assistance that can be implemented following a disaster.
- Provide assistance to local businesses.

GOAL: Ensure that the EDA and Chamber of Commerce are up and running as soon as possible.

Actions:

- Determine where the organizations would relocate following a disaster (multiple locations): office at the airport; Clear Channel Radio, using their facility (meets communication needs); Gulf Coast Community College.
- Work with SBA to further develop the business recovery center plan (location, personnel) for Bay County.
- Secure emergency funding to implement economic recovery/redevelopment plan.
- Establishing EDA and Chamber of Commerce as the lead in economic redevelopment by gaining support from elected officials and community leaders.
- Explore the idea of developing a business recovery center that becomes a “one stop shop” for business recovery (permitting, SBA, Chamber, EDA, etc.).

GOAL: Ensure that the Panama City Port is up and running as soon as possible.

Actions:

- Further develop the Panama City Port Redevelopment Plan.
  - Dredge and clear channel – have contracts in place prior
  - Enlarge and rebuild without normal red tape
  - Talk to Chevron about downtown holding tanks vulnerability and plan for recovery

GOAL: Streamline the redevelopment process following a disaster by taking away disincentives to redevelop RC and the Salvation Army (ESF 15-1).

City of Panama City  
Post-Disaster Redevelopment Plan  
Executive Committee Meeting

Panama City—City Hall  
9 Harrison Avenue  
Panama City, FL 32401

SEPTEMBER 3, 2008  
9:00 P.M. – 5:00 P.M.

---

**ATTENDANCE:**

Committee:

Allara Mills-Gutcher  
Mike Johnson  
Mike Kazunas  
Ron Morgan  
Ted Clems  
Carol Roberts  
Terri Lillard  
Charles Lewis  
Neil Fravel  
Jim Crumlish

Representing:

Panama City Planning and Land Use Services  
Panama City Community Development  
Panama City Public Works  
Panama City Utilities  
Bay County Economic Development Alliance  
Bay County Chamber of Commerce  
Panama City Finance Department  
Panama City Port Authority  
Panama City Public Works  
West Florida Regional Planning Council

Others:

Sandy Meyer  
Julie Dennis

Florida Department of Community Affairs  
CSA International, Inc.

MEETING SUMMARY

- Page 9-9: Action has a missing designee. The appropriate designee is the City Manager's Office.
- There are some Major Employers missing from the list, including Arizona Chemical, Big Bend Community Services, State Agencies, Anchorage Children's Home, Workforce Center, Department of Environmental Protection, Highway Safety, Dept. Health, Revenue and Juvenile Justice. CSA to ask Chamber of Commerce and EDA.
- Jim Crumlish mentioned the Community Organizations Active in Disasters (COAD) - template in Santa Rosa County. Public-Private Partnership organization.
- Prioritization of issues: It was hard for the committee to decide which issue is more important.
- Port of Panama City, Oceaneering and Berg Pipe – not mentioned in action items of retention of major employers.
- Explore the streamlining of permitting for the repair of the Port of Panama City.

- There was discussion about whether or not the Port of Panama City can repair bulkheads to the condition they were prior to the storm.
- Conduct a study to determine the economic impact of the loss of the Port of Panama City.
- Examine policies and actions in PDRP to determine if any of them could be adopted into the City Comprehensive Plan.
- Can only do so much as time permits – Look at the actions in the plan and organize them in phases for completion.
- Finance Section: Need to make the reserve policies more specific in the future.
- City retains a firm for grant writing, however they are being phased out. No in-house grant writer. Need for incorporation of this into a position or pre-determine who would be responsible for this task.
- Create a funding matrix that matches resources with identified needs.
- Determine which property owners living within vulnerable areas in the city do not have insurance and target these neighborhoods for buyouts, acquisition projects, and visioning for redevelopment.
- Questions:
  - There are homeowners that could not rebuild due to current zoning – how do you address this?
  - DCF has a mechanism in place for dispersing resources and has an elderly and disabled database – can we incorporate that into the plan?
  - Should this plan address the homeless population? Bay County Homeless and Hunger Coalition of NWFL.
- Add Bay County Builder's Services to the licensed contractors list action.
- Port is an industrial complex with about 1,100 employees.
- The Chamber and EDA roles and responsibilities contingent on providing the services countywide. Could be criticized for providing this level of service to just one city alone.
- Bay Chamber and PCB Chamber would join forces in the countywide PDRP.
- Develop a mutual aid agreement between EDA and local governments that defines their role in the implementation of the Economic Redevelopment Actions in the pre and post-disaster environment.
- Work with the county to establish an Emergency Support Function 18, concerning business recovery and economic redevelopment with the EDA and Chamber as the lead.

- Clarify with county emergency management that the Chamber/EDA would function as the lead on ESF 18 in coordination with business recover centers.
- Create a post-disaster action to establish Business Disaster Recovery Centers.
- Explore grant opportunities to assist the EDA and Chamber with the recovery of their organizations in the post-disaster environment.
- Host meeting to discuss business disaster recovery and redevelopment with other all other Economic Development Organizations in Northwest Florida through “Florida’s Great Northwest,” coordinated by the WFRPC.
- Need an interlocal agreement with county and all cities before taking on countywide planning process.
- Need centralized command at countywide level.
- Back-up City Hall in the Huckleberry Creek development in north Panama City that would have duplicate functions and could be used if the downtown City Hall received damage
- Discussed the hardening of the old library building that will be used for city offices.
- Conduct a study to determine the public opinion of the redevelopment of City Hall complex and civic center in its current location.
- Infrastructure and public facilities include Utilities Director in the involved committee members.
- Explore additional debris management sites to handle capacity of larger storms.
- Explore interlocal agreement with the county for debris removal.
- Explore using hazard mitigation funds to relocate fuel holding tanks further inland (up to the Bay Line property at Industrial Drive and Hwy 231) with pipelines.
- Replace downed power line poles with storm-proof concrete poles.
- Develop project ideas for the flood proofing of control panels and lift stations.
- FLAWARN – an association of municipal utilities group to assist post-disaster could be brought into this effort.
- Discussed possible ditch maintenance problems.
- Infrastructure repair will be a community-by-community issue. There is a need for coordination with county, but this is not a county responsibility.
- In the countywide plan, there needs to be a committee made up of representatives from all cities and the county regarding infrastructure repair; some things will be done on a community-by-community basis, whereas others will be coordinated.



- Florida Department of Transportation, which also owns roads in Panama City and would be responsible for their own infrastructure repair, should be a part of this committee/Working Group.
- Develop tabletop exercises to local recovery and redevelopment plans.
- Confirm existence of mutual-aid agreement with the City of Naples, the City of Port Orange, etc.

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## **Appendix D**

### **Mutual Aid Agreement**

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**Appendix D**  
**Mutual Aid Agreement**

*To be included at a later date.*

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## **Appendix E**

### **Debris Management Contracts and Sites**

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### **Pre-Arranged Debris Removal Contracts**

The following three contracts have been pre-arranged by Panama City to streamline the debris removal process following a disaster: Omni Pinnacle, LLC, BAMACO, Inc., and Crowder Gulf, Inc. The term of all three contracts is for a period of time beginning from the acceptance and signature of both parties and ending on 31 May 2008. Unless written notice is given by either party to this contract 150 days prior to the end date of the contract period, the contracts will automatically renew for an additional period of 12 months. Optional renewals will not exceed four 12-month periods.



NOTICE OF AWARD

TO: Omni Pinnacle, LLC  
130 W. Howze Beach Road  
Slidell, LA 70458

Project Description:

The City has considered the proposal submitted by you for the above-described work in response to its Requests for Proposals and Instructions to Bidders.

You are hereby notified that your proposal has been accepted under the terms and unit prices as shown in your proposal. As one of the top three scoring proposers, your company has been designated as a Secondary Contractor to perform debris management services for the City.

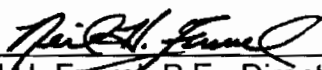
You are required by the Instructions to Bidders to execute the Contract and furnish the required Certificates of Insurance within ten (10) calendar days from the date of this Notice of Award.

If you fail to execute the Contract and furnish said Certificates within ten (10) days from the date of this notice, the City will be entitled to consider all your rights arising out of the City's acceptance of your proposal as abandoned. The City will be entitled to such other rights as may be granted by law.

You are required to return an acknowledged copy of this Notice of Award to the City.

Dated this 2<sup>ND</sup> day of July 2007.

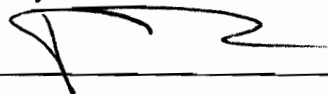
CITY OF PANAMA CITY

BY:   
Neil H. Fravel, P.E., Director of Public Works

ACCEPTANCE OF NOTICE

Receipt of the above NOTICE OF AWARD is hereby acknowledged.

BY: Omni Pinnacle, LLC this the 17 day of July 2007.  
Company Name

BY:  Title: Manager

**DEBRIS MANAGEMENT  
SERVICE CONTRACT  
(SECONDARY CONTRACTOR)**

This Service Contract made this \_\_\_\_\_ day of \_\_\_\_\_, 2007, by and between Panama City, a political subdivision of the State of Florida, (hereinafter referred to as "CITY") and Omni Pinnacle, LLC, of Slidell, LA, (hereinafter referred to as "CONTRACTOR").

NOW, THEREFORE, in accordance with the mutual covenants hereinafter contained and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the parties agree as follows:

1. Contractor agrees to perform and carry out in a satisfactory and proper manner the services pursuant to the specifications set forth in the bid documents attached hereto and incorporate herein by this reference.

The Primary Contractor will be the City's first choice for initial notification and will be responsible for all debris operations listed within this contract. Secondary Contractors will be notified to supplement the operations of the Primary Contractor as work requirements and the Primary Contractor's resources dictate. Any decision to activate Secondary Contractors shall be solely at the discretion of the City and shall not relieve the Primary Contractor of its duties under this contract.

The City reserves the right to add or delete from the Specifications set forth in the bid documents, attached hereto and incorporated herein by this reference,

2. The City agrees to pay the Contractor for the work as set forth in the bid documents, attached hereto and incorporated herein by this reference. The Contractor will bill the City on a monthly basis or as otherwise provided for the work performed.

Invoices received from the Contractor pursuant to this Contract will be reviewed and approved by the initiating City Department and then will be sent to the Accounting Department for payment. Invoices will be paid within thirty (30) days of acceptance by the City.

3. The term of this Contract shall be for a period of time beginning from the acceptance and signature by both parties and ending on May 31, 2008. Unless written notice is given by either party to this contract 150 days prior to the end of the contract period, the contract shall automatically renew for an additional period of 12-months. Optional renewals will not exceed four (4) 12-month periods.

4. Any deficiency report to Contractor by the City representative shall be corrected during the same business work day reported. If corrective work is not performed during that time, deficiency will be corrected by City personnel and charged back to the Contractor.

5. The Contractor shall not commence work under this Contract until all insurance required under "Insurance Requirements" section has been obtained and such insurance has been approved by the City. Insurance shall be in full compliance with requirements as set forth in the bid document.



NOTICE OF AWARD

TO: BAMACO, Inc.  
6869 Hwy. 100  
Bunnell, FL 32110

Project Description:

The City has considered the proposal submitted by you for the above-described work in response to its Requests for Proposals and Instructions to Bidders.

You are hereby notified that your proposal has been accepted under the terms and unit prices as shown in your proposal. As the top-scoring proposer, your company has been designated as the Primary Contractor to perform debris management services for the City.

You are required by the Instructions to Bidders to execute the Contract and furnish the required Certificates of Insurance within ten (10) calendar days from the date of this Notice of Award.

If you fail to execute the Contract and furnish said Certificates within ten (10) days from the date of this notice, the City will be entitled to consider all your rights arising out of the City's acceptance of your proposal as abandoned. The City will be entitled to such other rights as may be granted by law.

You are required to return an acknowledged copy of this Notice of Award to the City.

Dated this 2<sup>ND</sup> day of July 2007.

CITY OF PANAMA CITY

BY: *Neil H. Fravel*  
Neil H. Fravel, P. E., Director of Public Works

ACCEPTANCE OF NOTICE

Receipt of the above NOTICE OF AWARD is hereby acknowledged.

BY: Bamaco, Inc. this the 10<sup>th</sup> day of July 2007  
Company Name

BY: *Robert M. McArthur* Title: President

**DEBRIS MANAGEMENT  
SERVICE CONTRACT  
(PRIMARY CONTRACTOR)**

This Service Contract made this 16<sup>th</sup> day of July, 2007, by and between Panama City, a political subdivision of the State of Florida, (hereinafter referred to as "CITY") and **BAMACO, Inc., of Bunnell, Florida**, (hereinafter referred to as "CONTRACTOR").

NOW, THEREFORE, in accordance with the mutual covenants hereinafter contained and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the parties agree as follows:

1. Contractor agrees to perform and carry out in a satisfactory and proper manner the services pursuant to the specifications set forth in the bid documents attached hereto and incorporate herein by this reference.

The City reserves the right to add or delete from the Specifications set forth in the bid documents, attached hereto and incorporated herein by this reference,

2. The City agrees to pay the Contractor for the work as set forth in the bid documents, attached hereto and incorporated herein by this reference. The Contractor will bill the City on a monthly basis or as otherwise provided for the work performed.

Invoices received from the Contractor pursuant to this Contract will be reviewed and approved by the initiating City Department and then will be sent to the Accounting Department for payment. Invoices will be paid within thirty (30) days of acceptance by the City.

3. The term of this Contract shall be for a period of time beginning from the acceptance and signature by both parties and ending on May 31, 2008. Unless written notice is given by either party to this contract 150 days prior to the end of the contract period, the contract shall automatically renew for an additional period of 12-months. Optional renewals will not exceed four (4) 12-month periods.

4. Any deficiency report to Contractor by the City representative shall be corrected during the same business work day reported. If corrective work is not performed during that time, deficiency will be corrected by City personnel and charged back to the Contractor.

5. The Contractor shall not commence work under this Contract until all insurance required under "Insurance Requirements" section has been obtained and such insurance has been approved by the City. Insurance shall be in full compliance with requirements as set forth in the bid document.

6. Contractor shall fully comply with all applicable Federal, State, and local laws, rules, and regulations.

7. Any and all legal action necessary to enforce the Contract will be held in Panama City and the Contract will be interpreted according to the laws of Florida. No remedy herein conferred upon any party is intended to be exclusive of any other remedy, and each and every such remedy shall be cumulative and shall be in addition to every other remedy given hereunder or now or hereafter existing at law or in equity or by statute or otherwise.

8. The Contractor shall not pledge the City's credit or make it a guarantor of payment or surety for any contract, debt, obligations, judgement, lien or any form of indebtedness. The Contractor further warrants and represents that it has no obligation or indebtedness that would impair its ability to fulfill the terms of this Contract.

9. The Contractor is, and shall be, in the performance of all work services and activities under this Contract, and 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 Contract 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.

10. The Contractor does not have the power or authority to bind the City in any promise, agreement or representation other than specifically provided for in this Contract.

11. The Contractor shall maintain adequate records to justify all charges, expenses and costs incurred in performing the work for at least three (3) years after completion of this Contract. The City shall have access to such books, records, and documents as required in this section for the purpose of inspection or audit during normal business hours, at the City's cost, upon five (5) days prior written notice.

12. The Contractor warrants and represents that all of its employees are treated equally during employment without regard to race, color, religion, physical handicap, sex, age or national origin.

13. This Contract incorporates and includes all prior negotiations, correspondence, conversations, agreements or understandings applicable to the matters contained herein and the parties agree that there are no commitments, agreements, or understandings concerning the subject matter of this Contract that are not contained in the documents. Accordingly, it is agreed that deviation from the terms hereof shall be predicated upon any prior representations or agreements, whether oral or written. It is further agreed that no modification, amendment or alteration in the terms or conditions contained herein shall be effective unless contained in a written document executed with the formality and of equal dignity herewith.

14. If any legal action or other proceeding is brought for the enforcement of this Contract or because of an alleged dispute, breach, default or misrepresentation in connection with any provisions of this Contract, the prevailing party or parties shall be entitled to recover reasonable attorney's fees, court costs and all expenses (including taxes) even if not taxable as court costs (including, without limitation, all such fees, costs and expense incident to appeals), incurred in that action or proceeding, in addition to any other relief to which such party or parties may be entitled.

15. If any term or provision of this Contract or the application thereof to any person or circumstances shall, to any extent, be held invalid or unenforceable to the remainder of this Contract or the application of such terms or provision 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 Contract be deemed valid and enforceable to the extent permitted by law.

16. Any notice, request, demand, consent, approval or other communication required or permitted by this Contract shall be given or made in writing and shall be service (as elected by the party giving such notice) by any of the following methods:

- (i) Hand delivery to the party; or
- (ii) Delivery by commercial overnight courier service, or
- (iii) Mailed by registered or certified mail (postage prepaid), return

receipt requested.

For purposes of notice the addresses are as follows:

CONTRACTOR:  
BAMACO, Inc.  
6869 W. Hwy. 100  
Bunnell, FL 32110

City: City of Panama City  
City Manager  
9 Harrison Avenue  
Panama City, Florida 32402

Copy to: City Attorney  
9 Harrison Avenue  
Panama City, Florida 32402

Notice given in accordance with the provisions of this paragraph shall be deemed to be delivered and effective on the date of hand delivery or on the second day after the date of the deposit with an overnight courier or on the date upon which the return receipt is signed or delivery is refused or the notice is designated by the postal authorities as not delivered, as the case may be, if mailed. By giving proper notice as required, either party may change its address hereunder.

17. The Contractor warrants that its services under this Contract shall be performed in a thorough, efficient, and workmanlike manner, promptly and with due diligence and care, and in accordance with the standard practices of the specified profession.

IN WITNESS WHEREOF, the parties hereto have executed this contract in three counterparts, each of which shall be deemed an original contract, all as of this day and year first hereinbefore written. \*

CITY OF PANAMA CITY, FLORIDA  
(Party of the first part)

BY Scott Clemens  
(Mayor)

ATTEST Matthew Buehler  
(City Clerk)

CITY SEAL

---

BAMACO, Inc.  
6869 W. Hwy. 100  
Bunnell, FL 32110  
(Party of the second part)

BY Robert M. Mitchell  
Printed Name & Title) Robert M. Mitchell - President

WITNESS Eva Richardson

\*In the event the contractor is a corporation, there shall be attached to each counterpart a certified copy of a resolution of the board of directors of the corporation authorizing the officer who signs the contract and contract bond to do so in its behalf.





NOTICE OF AWARD

TO: Crowder Gulf, Inc.  
5435 Business Parkway  
Theodore, AL 36582

Project Description:

The City has considered the proposal submitted by you for the above-described work in response to its Requests for Proposals and Instructions to Bidders.

You are hereby notified that your proposal has been accepted under the terms and unit prices as shown in your proposal. As one of the top three scoring proposers, your company has been designated as a Secondary Contractor to perform debris management services for the City.

You are required by the Instructions to Bidders to execute the Contract and furnish the required Certificates of Insurance within ten (10) calendar days from the date of this Notice of Award.

If you fail to execute the Contract and furnish said Certificates within ten (10) days from the date of this notice, the City will be entitled to consider all your rights arising out of the City's acceptance of your proposal as abandoned. The City will be entitled to such other rights as may be granted by law.

You are required to return an acknowledged copy of this Notice of Award to the City.

Dated this 2<sup>ND</sup> day of July 2007.

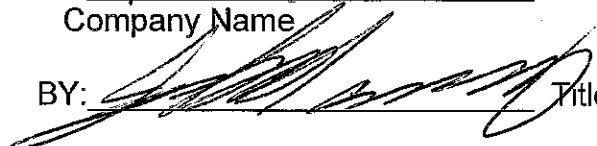
CITY OF PANAMA CITY

BY:   
Neil H. Favel, P.E., Director of Public Works

ACCEPTANCE OF NOTICE

Receipt of the above NOTICE OF AWARD is hereby acknowledged.

BY: Crowder Gulf this the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_  
Company Name

BY:  Title: John Ramsay, President

**DEBRIS MANAGEMENT  
SERVICE CONTRACT  
(SECONDARY CONTRACTOR)**

This Service Contract made this \_\_\_\_\_ day of \_\_\_\_\_, 2007, by and between Panama City, a political subdivision of the State of Florida, (hereinafter referred to as "CITY") and **Crowder Gulf, Inc., of Theodore, AL**, (hereinafter referred to as "CONTRACTOR").

NOW, THEREFORE, in accordance with the mutual covenants hereinafter contained and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the parties agree as follows:

1. Contractor agrees to perform and carry out in a satisfactory and proper manner the services pursuant to the specifications set forth in the bid documents attached hereto and incorporate herein by this reference.

The Primary Contractor will be the City's first choice for initial notification and will be responsible for all debris operations listed within this contract. Secondary Contractors will be notified to supplement the operations of the Primary Contractor as work requirements and the Primary Contractor's resources dictate. Any decision to activate Secondary Contractors shall be solely at the discretion of the City and shall not relieve the Primary Contractor of its duties under this contract.

The City reserves the right to add or delete from the Specifications set forth in the bid documents, attached hereto and incorporated herein by this reference,

2. The City agrees to pay the Contractor for the work as set forth in the bid documents, attached hereto and incorporated herein by this reference. The Contractor will bill the City on a monthly basis or as otherwise provided for the work performed.

Invoices received from the Contractor pursuant to this Contract will be reviewed and approved by the initiating City Department and then will be sent to the Accounting Department for payment. Invoices will be paid within thirty (30) days of acceptance by the City.

3. The term of this Contract shall be for a period of time beginning from the acceptance and signature by both parties and ending on May 31, 2008. Unless written notice is given by either party to this contract 150 days prior to the end of the contract period, the contract shall automatically renew for an additional period of 12-months. Optional renewals will not exceed four (4) 12-month periods.

4. Any deficiency report to Contractor by the City representative shall be corrected during the same business work day reported. If corrective work is not performed during that time, deficiency will be corrected by City personnel and charged back to the Contractor.

5. The Contractor shall not commence work under this Contract until all insurance required under "Insurance Requirements" section has been obtained and such insurance has been approved by the City. Insurance shall be in full compliance with requirements as set forth in the bid document.

6. Contractor shall fully comply with all applicable Federal, State, and local laws, rules, and regulations.
7. Any and all legal action necessary to enforce the Contract will be held in Panama City and the Contract will be interpreted according to the laws of Florida. No remedy herein conferred upon any party is intended to be exclusive of any other remedy, and each and every such remedy shall be cumulative and shall be in addition to every other remedy given hereunder or now or hereafter existing at law or in equity or by statute or otherwise.
8. The Contractor shall not pledge the City's credit or make it a guarantor of payment or surety for any contract, debt, obligations, judgement, lien or any form of indebtedness. The Contractor further warrants and represents that it has no obligation or indebtedness that would impair its ability to fulfill the terms of this Contract.
9. The Contractor is, and shall be, in the performance of all work services and activities under this Contract, and 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 Contract 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.
10. The Contractor does not have the power or authority to bind the City in any promise, agreement or representation other than specifically provided for in this Contract.
11. The Contractor shall maintain adequate records to justify all charges, expenses and costs incurred in performing the work for at least three (3) years after completion of this Contract. The City shall have access to such books, records, and documents as required in this section for the purpose of inspection or audit during normal business hours, at the City's cost, upon five (5) days prior written notice.
12. The Contractor warrants and represents that all of its employees are treated equally during employment without regard to race, color, religion, physical handicap, sex, age or national origin.
13. This Contract incorporates and includes all prior negotiations, correspondence, conversations, agreements or understandings applicable to the matters contained herein and the parties agree that there are no commitments, agreements, or understandings concerning the subject matter of this Contract that are not contained in the documents. Accordingly, it is agreed that deviation from the terms hereof shall be predicated upon any prior representations or agreements, whether oral or written. It is further agreed that no modification, amendment or alteration in the terms or conditions contained herein shall be effective unless contained in a written document executed with the formality and of equal dignity herewith.
14. If any legal action or other proceeding is brought for the enforcement of this Contract or because of an alleged dispute, breach, default or misrepresentation in connection with any provisions of this Contract, the prevailing party or parties shall be entitled to recover reasonable attorney's fees, court costs and all expenses (including taxes) even if not taxable

as court costs (including, without limitation, all such fees, costs and expense incident to appeals), incurred in that action or proceeding, in addition to any other relief to which such party or parties may be entitled.

15. If any term or provision of this Contract or the application thereof to any person or circumstances shall, to any extent, be held invalid or unenforceable to the remainder of this Contract or the application of such terms or provision 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 Contract be deemed valid and enforceable to the extent permitted by law.

16. Any notice, request, demand, consent, approval or other communication required or permitted by this Contract shall be given or made in writing and shall be service (as elected by the party giving such notice) by any of the following methods:

- (i) Hand delivery to the party; or
- (ii) Delivery by commercial overnight courier service; or
- (iii) Mailed by registered or certified mail (postage prepaid), return

receipt requested.

For purposes of notice the addresses are as follows:

CONTRACTOR:  
Crowder Gulf, Inc.  
5435 Business Parkway  
Theodore, AL 36582

City: City of Panama City  
City Manager  
9 Harrison Avenue  
Panama City, Florida 32402

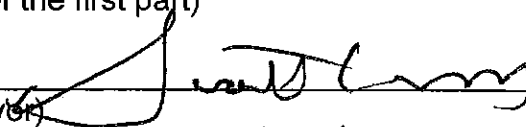
Copy to: City Attorney  
9 Harrison Avenue  
Panama City, Florida 32402

Notice given in accordance with the provisions of this paragraph shall be deemed to be delivered and effective on the date of hand delivery or on the second day after the date of the deposit with an overnight courier or on the date upon which the return receipt is signed or delivery is refused or the notice is designated by the postal authorities as not delivered, as the case may be, if mailed. By giving proper notice as required, either party may change its address hereunder.

17. The Contractor warrants that its services under this Contract shall be performed in a thorough, efficient, and workmanlike manner, promptly and with due diligence and care, and in accordance with the standard practices of the specified profession.

IN WITNESS WHEREOF, the parties hereto have executed this contract in three counterparts, each of which shall be deemed an original contract, all as of this day and year first hereinbefore written.\*

CITY OF PANAMA CITY, FLORIDA  
(Party of the first part)

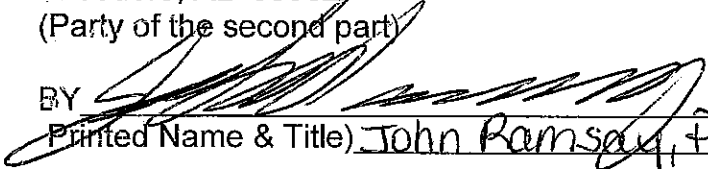
BY   
(Mayor)

ATTEST   
(City Clerk)

CITY SEAL

---

Crowder Gulf, Inc.  
5435 Business Parkway  
Theodore, AL 36582  
(Party of the second part)

BY   
Printed Name & Title) John Ramsay, President

WITNESS Melinda Kohale  
Contracts Manager

\*In the event the contractor is a corporation, there shall be attached to each counterpart a certified copy of a resolution of the board of directors of the corporation authorizing the officer who signs the contract and contract bond to do so in its behalf.



CONFIRMATION OF COVERAGE	TYPE OF INSURANCE	POLICY NUMBER	POLICY PERIOD	LIMITS OF LIABILITY IN THOUSANDS (000)
<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	<b>AUTOMOBILE LIABILITY</b>  Any Auto All Owned Autos Scheduled Autos Hired Autos Non-Owned Autos	XSAL-072820	09/01/2005 09/01/2008	Bodily Injury & Property      \$ 1,000 Damage Combined
<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	<b>EXCESS LIABILITY</b>  Excess Form	GXS-042058	09/01/2006 09/01/2007	Each Occurrence                \$ 4,000 Aggregate                         \$ 4,000

JOB OR PROJECT DESCRIPTION

SPECIAL CONDITIONS

Should the insurance herein described be cancelled, assigned or changed in such a manner as to affect this certificate, THE GRAY INSURANCE COMPANY will endeavor to give thirty ( 30 ) days written notice to the certificate holder, but failure to do so shall impose no obligation or liability upon THE GRAY INSURANCE COMPANY.



**THE GRAY INSURANCE COMPANY**  
3601 N. I-10 Service Road West, Metairie, LA 70002

DATE: 7-10-07






CONFIRMATION OF COVERAGE	TYPE OF INSURANCE	POLICY NUMBER	POLICY PERIOD	LIMITS OF LIABILITY IN THOUSANDS (000)
<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	<b>AUTOMOBILE LIABILITY</b>  Any Auto All Owned Autos Scheduled Autos Hired Autos Non-Owned Autos	XSAL-072820	09/01/2005 09/01/2008	Bodily Injury & Property      \$ 1,000 Damage Combined
<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	<b>EXCESS LIABILITY</b>  Excess Form	GXS-042058	09/01/2006 09/01/2007	Each Occurrence                \$ 4,000 Aggregate                        \$ 4,000

JOB OR PROJECT DESCRIPTION

SPECIAL CONDITIONS

Should the insurance herein described be cancelled, assigned or changed in such a manner as to affect this certificate, THE GRAY INSURANCE COMPANY will endeavor to give thirty ( 30 ) days written notice to the certificate holder, but failure to do so shall impose no obligation or liability upon THE GRAY INSURANCE COMPANY.

  
 \_\_\_\_\_  
**THE GRAY INSURANCE COMPANY**  
 3601 N. I-10 Service Road West, Metairie, LA 70002  
 DATE: 7-10-07



CONFIRMATION OF COVERAGE

TYPE OF INSURANCE

POLICY NUMBER

POLICY PERIOD

LIMITS OF LIABILITY IN THOUSANDS (000)

**AUTOMOBILE LIABILITY**

XSAL-072820

09/01/2005  
09/01/2008

- YES  NO Any Auto
- YES  NO All Owned Autos
- YES  NO Scheduled Autos
- YES  NO Hired Autos
- YES  NO Non-Owned Autos

Bodily Injury & Property  
Damage Combined \$ 1,000

**EXCESS LIABILITY**

GXS-042058

09/01/2006  
09/01/2007

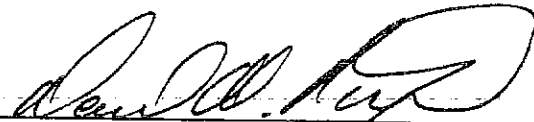
- YES  NO Excess Form

Each Occurrence \$ 4,000  
Aggregate \$ 4,000

JOB OR PROJECT DESCRIPTION

SPECIAL CONDITIONS

Should the insurance herein described be cancelled, assigned or changed in such a manner as to affect this certificate, THE GRAY INSURANCE COMPANY will endeavor to give thirty ( 30 ) days written notice to the certificate holder, but failure to do so shall impose no obligation or liability upon THE GRAY INSURANCE COMPANY.

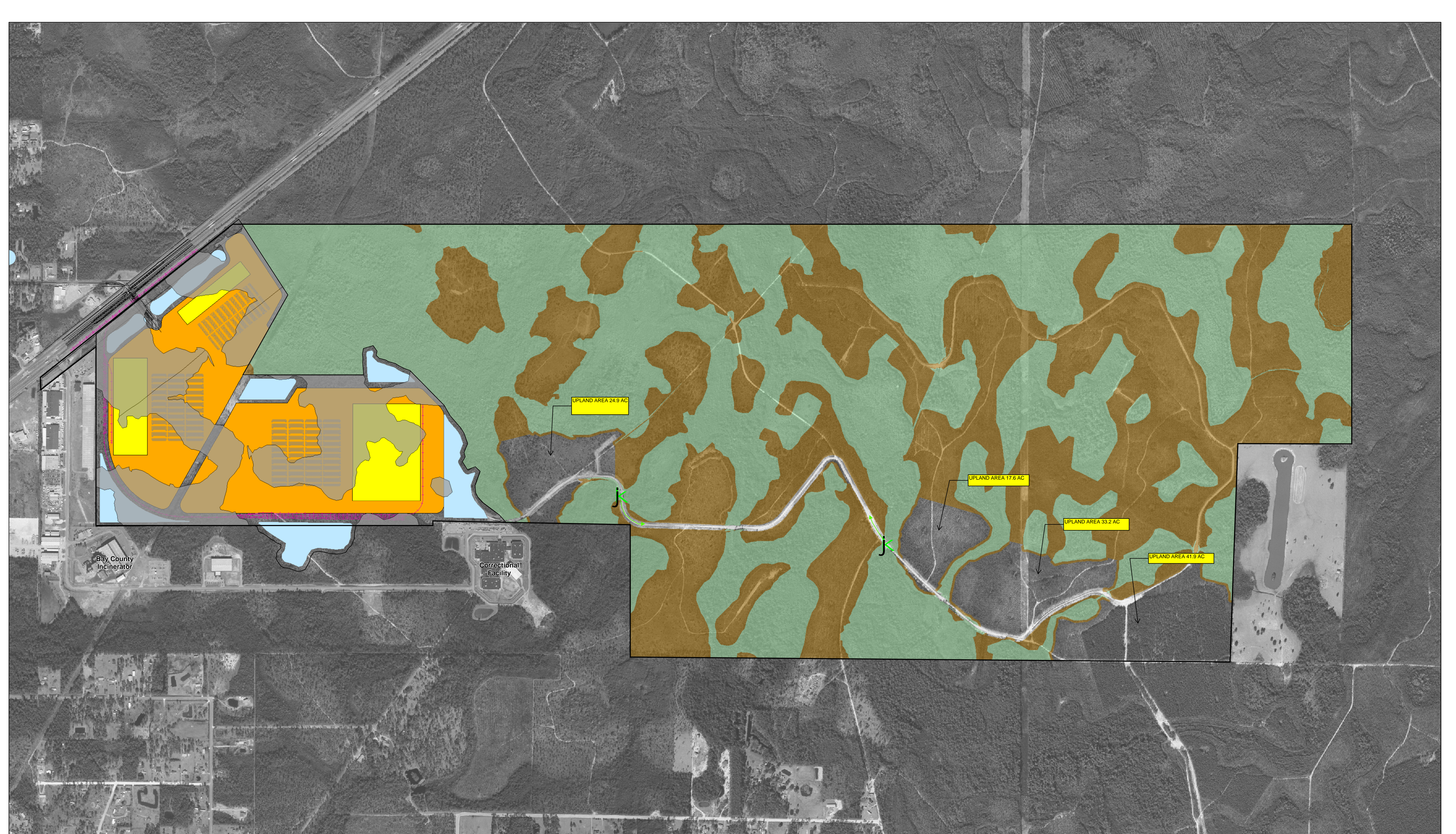


**THE GRAY INSURANCE COMPANY**  
3601 N. I-10 Service Road West, Metairie, LA 70002

DATE: 7-10-07

### **Pre-Determined Debris Management Sites**

The following map of the Panama City Port Authority Intermodal Park shows the pre-determined debris management sites for the City of Panama City. The primary debris management and burn site is highlighted orange, yellow, and blue on the west end of the map. The other four darkened circles that are tagged with yellow labels could be used as alternate sites, should the primary site not be available.



**Legend**

- j Utility Easement Section
- Wetland Mitigation Area
- Upland Mitigation Area
- Wetland Impact Boundary
- Project Boundary
- Property Boundary

## Mitigation Area

### Intermodal Distribution Center

UPLAND OUTSIDE OF THE CONSERVATION EASEMENT TOTAL = 117.6 AC  
NOTE:  
EXCLUDES THE 100FT WIDE ROADWAY/UTILITY EASEMENT THRU THE MITIGATION AREA.

1 inch equals 500 feet

®

0    500    1,000    1,500    2,000    Feet

Maps Produced by: **PBS&J**

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## **Appendix F**

### **Temporary Housing and Debris Management Plan Examples**

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## **Appendix F**

### **Temporary Housing and Debris Management Plan Examples**

*To be provided by DCA to the City of Panama City at a later date.*

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