

# COMMUNITY REDEVELOPMENT PLAN



CITY of *Palatka*  
FLORIDA



This CRA report was prepared by



**October 2021**

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The 2021 Palatka Community Redevelopment Plan updates the 2009 Palatka Community Redevelopment Plan in accordance with Chapter 163, Part III, Florida Statutes, requirements. Established in 1983, the Palatka Community Redevelopment District includes the riverfront City's Central Business District and its two historic residential districts, the North and South Historic Districts. The 2021 Palatka Community Redevelopment Plan presents a Four Point Action Plan to advance the Community Redevelopment Agency's efforts and build upon the Agency's numerous accomplishments. The four redevelopment strategies are:




- 1. Continue Infrastructure Improvements***
- 2. Establish and Reinforce Connections***
- 3. Activate Opportunity Sites***
- 4. Encourage Private Sector Investment***

The Conceptual Master Plan presents proposed locations for future capital investments in the public realm within the Community Redevelopment Area. The Goals portion of the report outlines day-to-day operational activities and introduces a range of potential programming options for the Redevelopment Agency's use. The Budget and Revenue portion of the report presents a 5 Year Budget Worksheet of anticipated operations, capital and programming costs to assist the Agency's development of Annual Work Plans and Budgets in the future and presents the anticipated TIF revenue projections through the CRA's 2044 operational horizon. The Appendix portion of the report contains the Existing Conditions Analysis of the Community Redevelopment Area, a summary of the Public Engagement activities utilized during the Plan update, detailed Cost Estimates for proposed capital projects and a Legal Description of the Palatka Community Redevelopment District.



- North Historic Tax District*
- Central Business District*
- South Historic Tax District*



-  *North Historic District*
-  *Central Business District*
-  *South Historic District*



# ST. JOHN'S HOTEL

**CORNER LEMON AND FIRST STREETS,**

**PALATKA, FLORIDA**

**P. & H. PETERMAN, Proprietors.**

This hotel is within three minutes walk of the steamer  
Accommodations and Table first-class. Terms reasonable  
all the year round.

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# HISTORY

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## HISTORICAL PERSPECTIVE – “THE GEM OF ST. JOHNS RIVER”

The area where Palatka is located was once the domain of the Timucuan peoples. Two tribes of which existed in the Palatka region under chiefs Saturiwa and Utina. They fished bass and mullet, or hunted deer, turkeys, bear and opossum. Others farmed beans, corn, melons, squash, and tobacco. However, infectious disease that came with European contact and war devastated the tribes, and they were extinct by the mid-18th century. The last people evacuated with the Spanish to Cuba in 1763, when Spain ceded Florida to Great Britain after the Seven Years’ War.<sup>1</sup>

During the late eighteenth century, Creek tribes made their way to Florida. In a process of ethnogenesis, the Seminole tribe was formed from the disparate native American tribes. They called the location Pilo-taikita, meaning “crossing over” or “cows’ crossing”. Here the St. Johns River narrows and begins a shallower, winding course upstream to Lake George and Lake Monroe.

The current existence of Palatka can be traced to the settlement established there in 1821.<sup>2</sup> After the United States acquired Florida in 1821, Nehemiah Brush established a ferry and bought a 1,200-acre (4.9 km<sup>2</sup>) tract in 1826 and another of equal size the next year. The site became a distribution point, where goods were shipped by a New York company to supply immigrants at the Grant of Arredondo, which lay to the west. Palatka was incorporated as a city in the State of Florida in 1853 with the help circuit judge Isaac H. Bronson, the former resident of Palatka’s historic “Bronson-Mulholland House” .

The Seminole attacked and burned Pilatka in 1835. Recognizing the site’s strategic importance for control of the St. Johns River, the main artery into Central Florida, the US Army in 1838 established

Fort Shannon, named for Captain Samuel Shannon. It included a garrison, supply depot and hospital. By 1842 most of the Seminole had moved to Indian Territory, and consequently Fort Shannon was abandoned by the army in 1843. Settlers made use of the military piers and buildings, including eight blockhouses, to develop the town. By 1847, it was growing rapidly. In 1849, Putnam County was created, with Pilatka the county seat. With the help of Judge Isaac H. Bronson, it was incorporated as a city on January 8, 1853. In 1875, the U.S. Post Office changed the town name to Palatka because people were confusing Pilatka with Picolata across the river.<sup>3</sup>

*Image 1 St. Johns Hotel Ad, 1878*



*Source: Florida Memory Maker*

<sup>1</sup>Wikipedia, [https://en.wikipedia.org/wiki/Palatka,\\_Florida](https://en.wikipedia.org/wiki/Palatka,_Florida), 2021.

<sup>2</sup> Columbia-Lippincott Gazetteer, p. 1413

<sup>3</sup>Florida-backroads-travel.com, Palatka, 2021

The St Johns River as well as the timber and citrus production were the primary industries of the City in the mid-to-late 1800s. However, after the Great Fire of 1884 incinerated the buildings, amenities, and resources in the business corridor, Palatka's tourism and business industries declined. Moreover, even after Palatka's Wilson Cypress Company reached the status of being the second largest cypress mill in the world, the City began to lose its economic vibrance once again. Adding the "Big Freeze of 1894's" destruction of citrus crops alongside the expansion of business and tourism within other regions of Florida, the superiority of Palatka's geographical positioning waned for years to come.

*Image 2 Sunny Point 1940 (circa)*



Source: Florida Memory Maker

Following the economic decline, some of Palatka's historic and cultural treasures fell into disrepair. After the American Civil War, the Bronson-Mulholland House (also known as "Sunny Point") operated as a school for the children of freed slaves. Later, during its operation as a rooming house, the building was scheduled for demolition due to the deteriorated condition.

Saving the Bronson-Mulholland house led to the formation of the Putnam County Historical Society as community members organized together to save the house and other Putnam County historical monuments. Since then, a series of organizations and institutions have been founded to preserve and promote arts, culture and history in the City of Palatka. Some of these include the Arts Council of Greater Palatka, the Florida School of the Arts, the Railroad Preservation Society, the River City Players, and Create! Artists' Guild.

Today, Palatka has a large downtown business district, a beautiful waterfront park, and many historic and cultural sites. Palatka also hosts many wonderful festivals and events.<sup>4</sup> The City is known for its fishing tournaments, art shows, antiquing, quilting and its Blue Crab Festival.

*Image 3 Putnam Historic Museum*



Source: Florida Historical Society

<sup>4</sup>Downtown Palatka, Inc.

*Image 4 Bronson-Mulholland House*



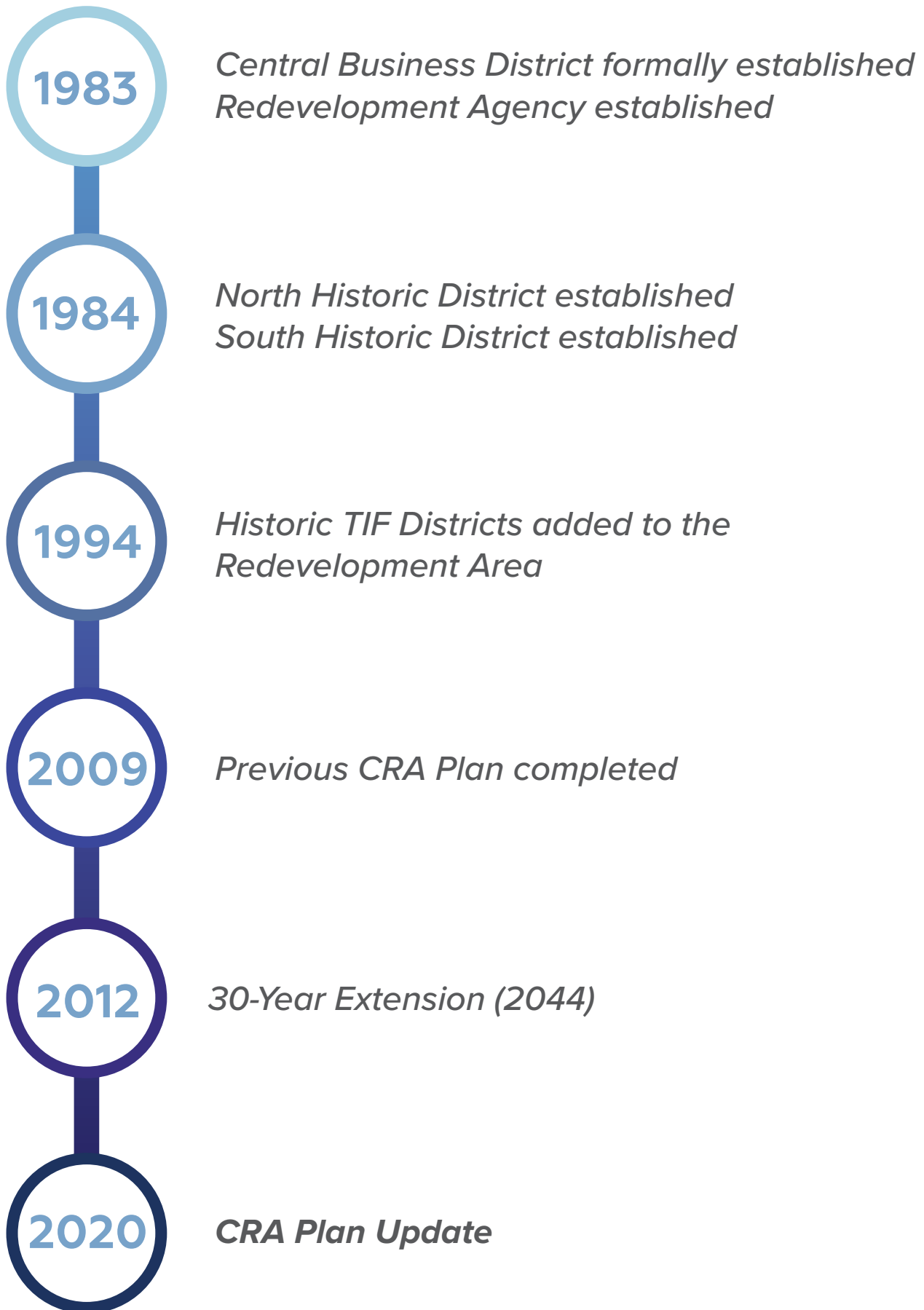
Source: Florida Historical Society

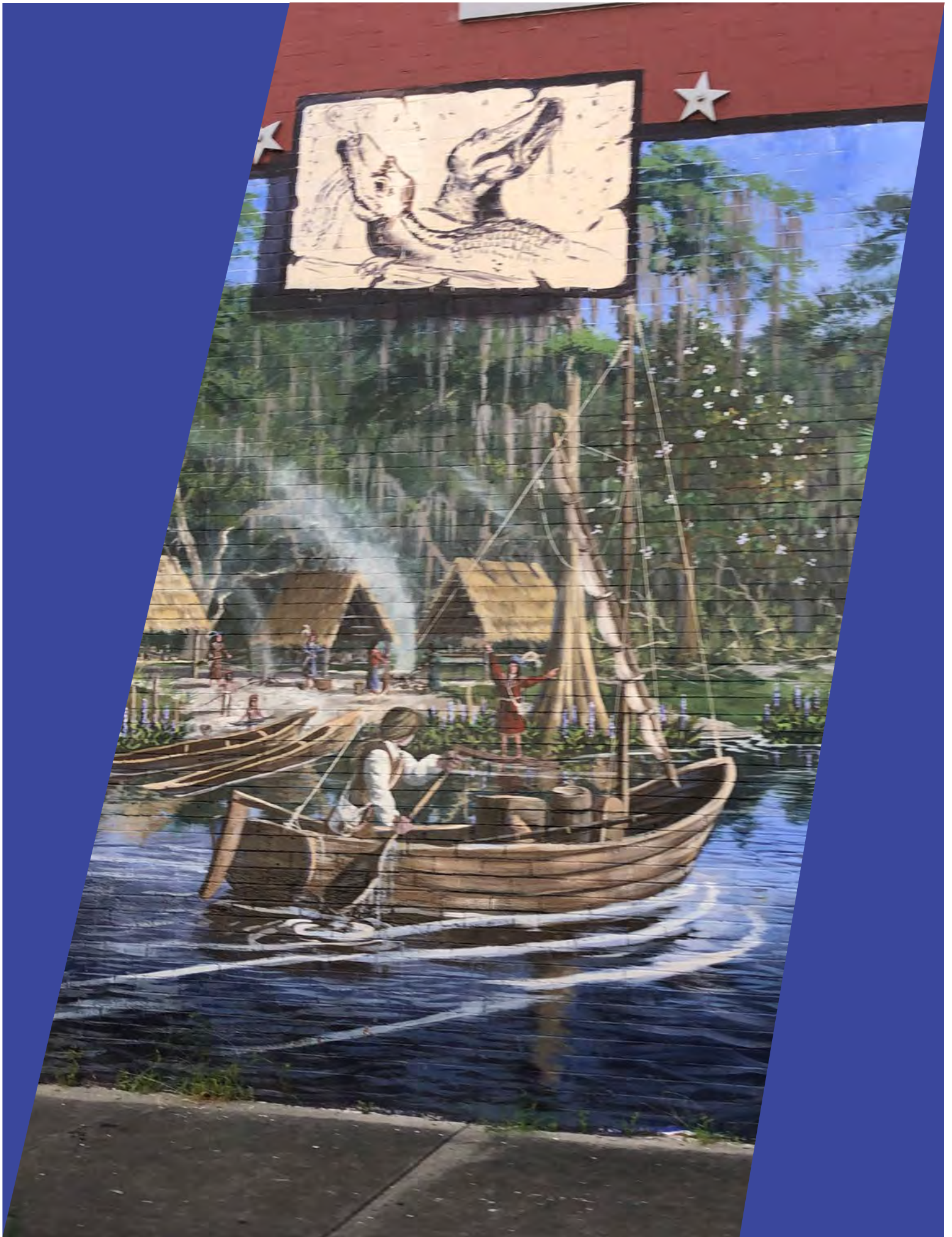
*Image 5 Vintage Postcard of Azalea Ravine Gardens*



Source: Florida Memory Project

Figure 1 Palatka, FL Historic Timeline





# ACCOMPLISHMENTS

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The Palatka Community Redevelopment Agency has implemented or initiated many of the redevelopment projects and programming identified in the 2014 Community Redevelopment Plan update. Significant development in downtown Palatka included: the rehabilitation of buildings on Laurel Street, various streetscape improvements within all three districts, roadway resurfacing, strategic wayfinding, signage improvements, and the emergence of festivals and special events. The following is a list of the initiatives included in the 2014 Community Redevelopment Plan update and their current status. The status of projects and programs are classified as Completed, Not Completed, Completed/Ongoing and Ongoing.

## **Palatka Community Redevelopment Agency Administration**

The Palatka Community Redevelopment Agency Governing Board is comprised of the five Palatka City Commissioners, a representative of the Putnam County Commission and a representative of Downtown Palatka, Inc. The Community Redevelopment Agency Governing Board is considering adjusting the Governing Board membership to be comprised of the five Palatka City Commissioners, a representative of the Putnam County Commission and a member of the community with a vested interest in one or more of the TIF Districts appointed by the Palatka City Commission in accordance with Chapter 163.356 (3)(b), Florida Statutes. Day-to-day operations of the Palatka Community Redevelopment Area are administered by the City's General Services Director. The General Services Director monitors community redevelopment program implementation and provides reports on activities and progress to the Community Redevelopment Agency Governing Board.

<b>NORTH HISTORIC DISTRICT</b>	
<b><i>PLANNING, ADMINISTRATIVE, AND REGULATORY INITIATIVES</i></b>	<b><i>STATUS</i></b>
Support of festivals & special events through Special Event Cost Share program	Completed & Ongoing
Recruitment & Rehabilitation Incentive programs for Commercial	Ongoing
Apply for Community Development Block Grants	Ongoing
Recruitment & Rehabilitation Incentive programs for Residential	Suspended
Develop language & policies regarding crime-free Multi-family Housing	Not Completed
Provide new homeownership incentives	Suspended
Establish a Historic Zoning Preservation Overlay District	Not Completed
Coordinate with the CBD to amend the shared boundary along Main Street so that the NHD's TIF Area boundary coincides with the North Historic Neighborhood Association area boundary.	Not Completed
<b><i>CAPITAL IMPROVEMENT PROJECTS</i></b>	<b><i>STATUS</i></b>
Strategic wayfinding ( <i>excluding FDOT corridor</i> )	Completed
Streetscape Improvements ( <i>Brick streets restoration</i> )	Completed
Streetscape Improvements ( <i>Gateways; traffic calming devices</i> )	Not yet started
Relocation of overhead utilities underground	Reassessing implementation. Not feasible to underground all utilities
Restore brick driveway aprons for NHD homeowners	Not Completed
Install street trees	Not Completed
Potable water line improvements	Completed/Ongoing
Sanitary Sewer projects	Completed/Ongoing
Neighborhood Improvements ( <i>Signage &amp; Wayfinding; Residential rehabilitation; Non-residential &amp; Commercial Rehabilitation</i> )	Ongoing

## CENTRAL BUSINESS DISTRICT

<i>PLANNING, ADMINISTRATIVE, AND REGULATORY INITIATIVES</i>	<i>STATUS</i>
Develop marketing strategy to identify the City's audience in addition to attracting tenants, vendors, and customers	Ongoing
Support of festivals & special events through Special Event Cost Share program	Completed & Ongoing
Recruitment & Rehabilitation Incentive programs for Commercial	Ongoing
Recruitment & Rehabilitation Incentive programs for Residential	Suspended
Create an Overlay District**	Completed
Apply for Community Development Block Grants	Ongoing
Conduct an inventory of all City-owned and privately-owned lands designated for authorized parking purposes	Completed & Ongoing
Revise the City's zoning Code ( <i>ie, parking requirements, mixed uses allowable where not mentioned, entertainment district overlay</i> )	Not completed
Establish a tax abatement/economic development program ( <i>including exploring the inclusion of unconventional alternatives</i> )	No Longer Applicable
Restructure and/or establish a formal CRA Board, CRA Directors, and TIF District Committees	Not completed
File an extension for the continuation of the CRA program ( <i>scheduled to sunset in 2013</i> )	Completed
<b><i>Restructure and/or establish a formal CRA Board, CRA Directors, and TIF District Committees</i></b>	<b><i>Not completed</i></b>
Non-residential & Commercial Structural Rehabilitation ( <i>Clock Tower</i> )	Completed
Potable Water Line Improvements	Ongoing
Streetscape Improvements ( <i>St. John's Avenue</i> )	Completed
Streetscape Improvements ( <i>parking improvements</i> )	Ongoing
Strategic wayfinding ( <i>excluding FDOT corridor</i> )	Completed
Riverfront Park vaulted stormwater pond	Completed
Riverfront Conceptual Master Plan ( <i>roadway, storm draining, parking, landscaping, playground, facilities improvements; new hotel; marina operation – pending vendor</i> )	Completed
Neighborhood Improvements ( <i>Signage &amp; Wayfinding; Residential rehabilitation; Non-residential &amp; Commercial Rehabilitation</i> )	Ongoing
Neighborhood Improvements ( <i>Signage &amp; Wayfinding; Residential rehabilitation; Non-residential &amp; Commercial Rehabilitation</i> )	Ongoing

<b>SOUTH HISTORIC DISTRICT</b>	
<i>PLANNING, ADMINISTRATIVE, AND REGULATORY INITIATIVES</i>	<i>STATUS</i>
Support of festivals & special events through Special Event Cost Share program	Completed & Ongoing
Recruitment & Rehabilitation Incentive programs for Commercial	Ongoing
Recruitment & Rehabilitation Incentive programs for Residential	Suspended
Develop language & policies regarding crime-free Multi-family Housing	Not Completed
Provide new homeownership incentives	Suspended
Create a Historic Zoning Overlay District**	Not Completed
Apply for Community Development Block Grants	Ongoing
Assess potential for park space within the rights-of-way of Dodge and Kirkland Streets	Ongoing
<i>CAPITAL IMPROVEMENT PROJECTS</i>	<i>STATUS</i>
Non-residential & Commercial Structural Rehabilitation (Laurel Street)	Completed
Residential Structure Rehabilitation – 611 Emmett Street	Completed
Potable Water Line Improvements	Completed/Ongoing
Relocation of overhead utilities underground	Reassessing implementation. Not feasible to underground all utilities
Streetscape Improvements (Gateways; River Street drainage repair; gas lamps restoration; Brick streets restoration)	Completed
Streetscape Improvements (traffic calming devices; parking improvements)	Ongoing
Strategic wayfinding (excluding FDOT corridor)	Completed
Realignment at the intersection of South 3rd and Laurel Street	Completed
Creation of strategically located pocket parks	Not yet started
Neighborhood Improvements (Signage & Wayfinding; Residential rehabilitation; Non-residential & Commercial Rehabilitation)	Ongoing

Image 6 Historic Tilghman House



Source: S&ME, 2021



# FOUR-POINT ACTION PLAN

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## COMMUNITY REDEVELOPMENT VISION AND REDEVELOPMENT STRATEGIES

The vision for the Palatka Community Redevelopment Area is a vibrant and economically active historic business district on the picturesque shores of the St. John’s River. A Redevelopment District that is nestled between historic neighborhoods that are connected to the downtown shops and restaurants by tree-lined streets and well-lighted paths. The vision for the Palatka Community Redevelopment Area presents the City as a welcoming regional destination for cultural and community activities that celebrates its history, residents and natural amenities while embracing its dynamic and promising future.

The following Four-Point Action Plan presents redevelopment strategies to guide the Palatka Community Redevelopment Agency, as it seeks to realize the vision for the Community Redevelopment Area. Each point of the Action Plan addresses different aspects of the vision for the Community Redevelopment Area. Following each element of the Four-Point Action Plan, specific example projects or programs are proposed to give examples of specific types of improvements or programs and to demonstrate the redevelopment opportunities associated with each of the redevelopment strategies.

1. Continue Infrastructure Improvements
2. Establish and Reinforce Connections
3. Activate Opportunity Sites
4. Encourage Private Sector Investment

# Continue Infrastructure Improvements

The City and the Community Redevelopment Agency have made great strides improving the infrastructure that serves the Community Redevelopment Area. These infrastructure improvements include sanitary sewer improvements, potable water improvements, stormwater improvements and roadway improvements. These quality of life and safety improvements have encouraged private sector investment within the Community Redevelopment Area and have sparked residential redevelopment activity within the City's two historic districts. The continuation of infrastructure improvements within the Community Redevelopment Area will further encourage and enable additional private sector investment in the Area and address specific safety concerns (i.e., lighting, pedestrian amenities, etc.).



*Figure 2 Potential Improvements*

*Figure 3 Infrastructure Improvements*

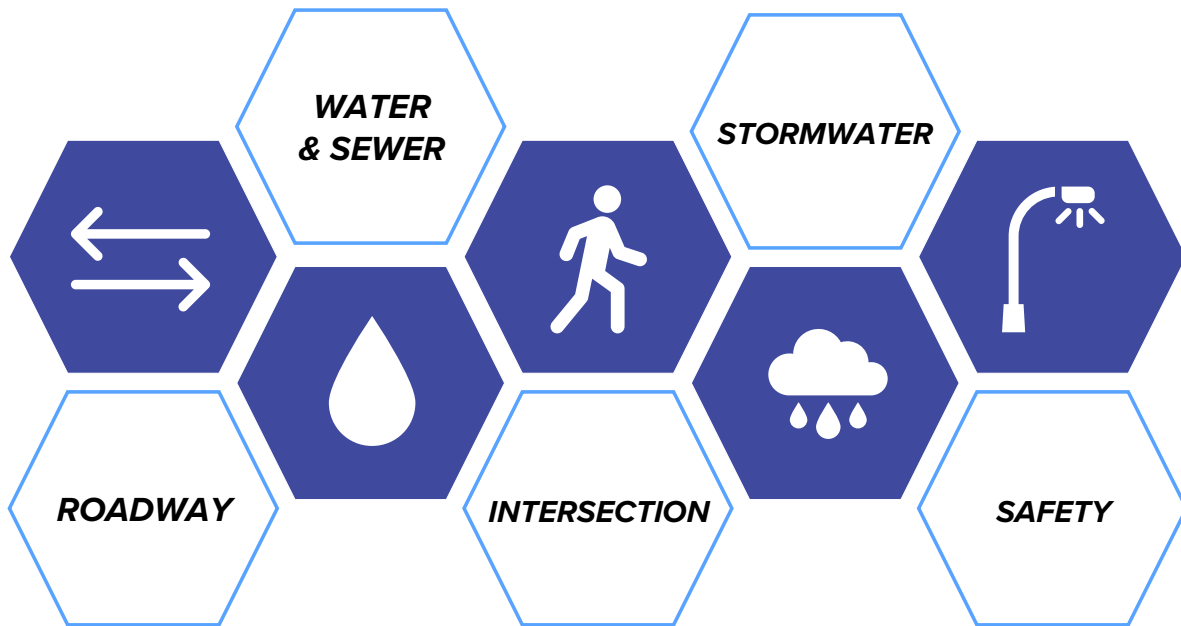


Figure 4 Existing Conditions Framework



# Establish and Reinforce Connections

The Palatka Community Redevelopment Area is characterized by an established roadway grid system base that connects the northern and southern historic districts to the central business district and the waterfront. The capacity and conditions of the roadway system vary from different parts of the Community Redevelopment Area. The Community Redevelopment Agency's previous efforts reinforcing connections have yielded the bicycle path along Main Street, waterfront paths and jogging trails and improved sidewalk connectivity throughout the Area. Additional improvements to the roadway grid base may be made to improve pedestrian safety and bicycle connections throughout the Community Redevelopment Area and reduce the dependency on automobiles. This redevelopment strategy seeks to improve connections from neighborhoods to neighborhoods, neighborhoods to businesses, neighborhoods to public amenities and from neighborhoods to employment centers.

- **Neighborhoods to Neighborhoods**
- **Neighborhoods to Businesses**
- **Neighborhoods to Employment Centers**
- **Neighborhoods to Public Amenities**

*Image 7 Memorial Parkway Stop*

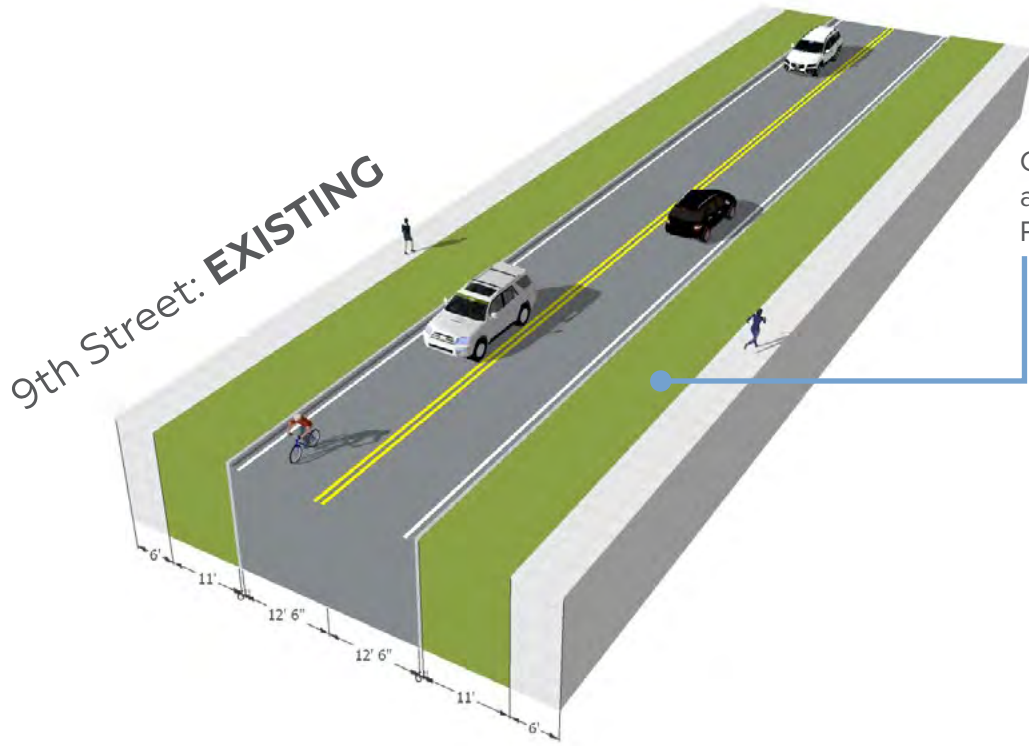


Source: S&ME, 2021

Figure 5 Connectivity Framework

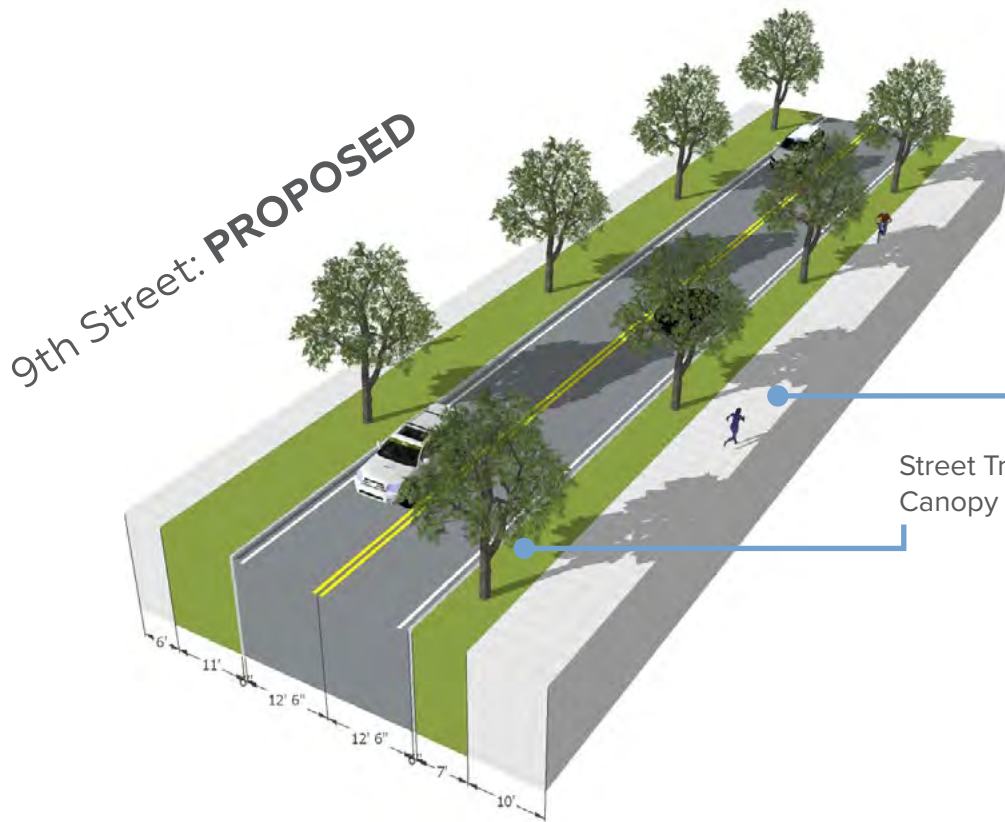


# Establish and Reinforce Connections



9th Street: **EXISTING**

Complete Lack of Shade and Comfortable Pedestrian Experience

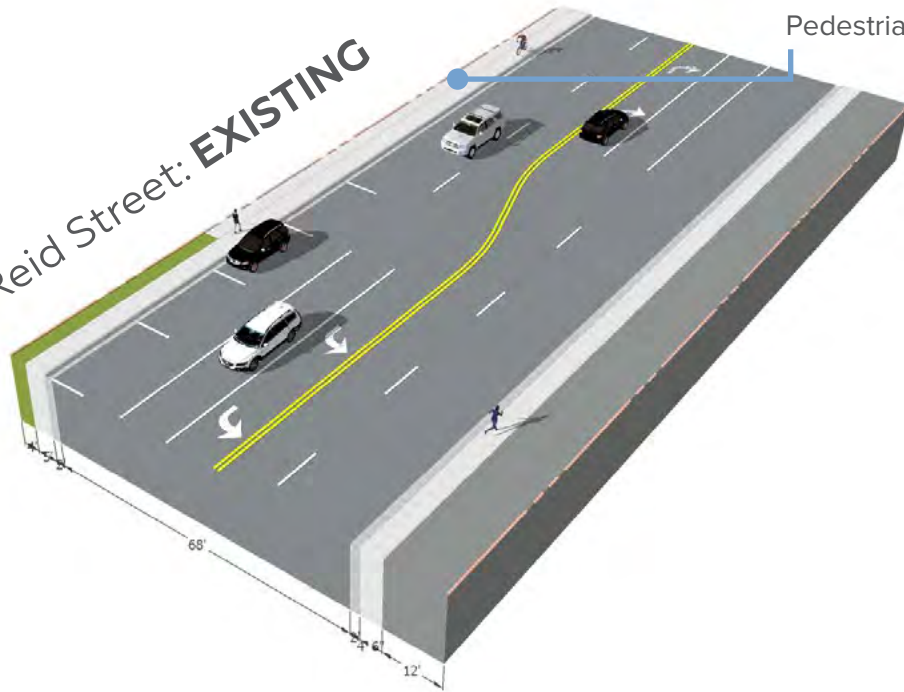


9th Street: **PROPOSED**

Expanded Multi-Purpose Path

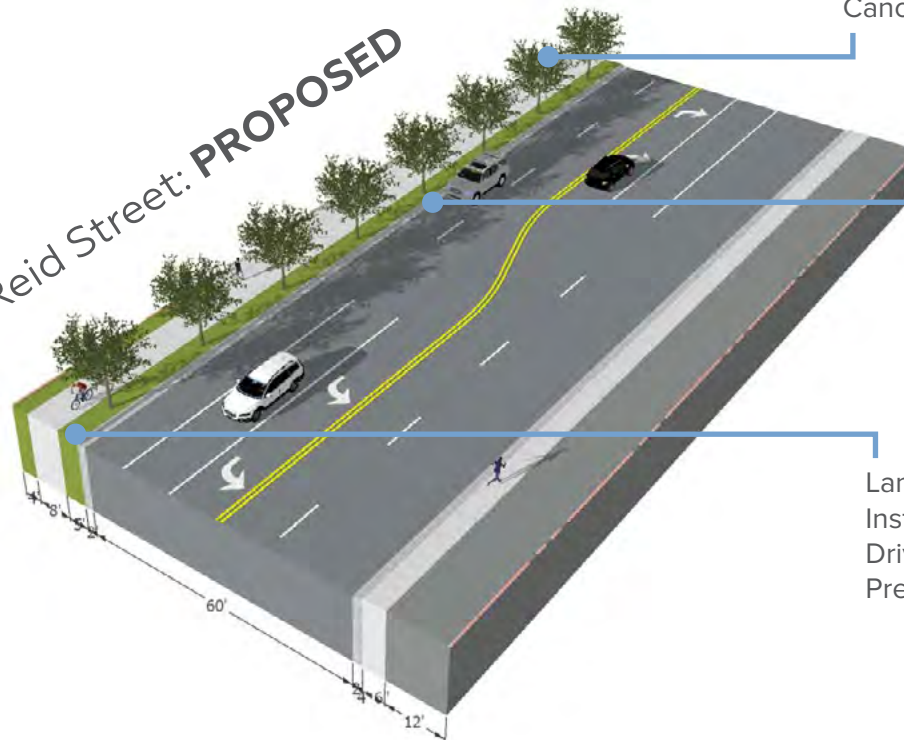
Street Trees for Added Canopy

# Reid Street: EXISTING



Complete Lack of Shade and Comfortable Pedestrian Experience

# Reid Street: PROPOSED



Mid-Size Street Trees (such as Elm) for Added Canopy

On Street Parking Removed To Create Landscape Strip

Landscape Strip Installed Where Driveways are not Present

# Establish and Reinforce Connections



# 6th Street: EXISTING



Little Shade or Comfortable Pedestrian Space

# 6th Street: PROPOSED



Expanded Pedestrian Zone part of Development Standards

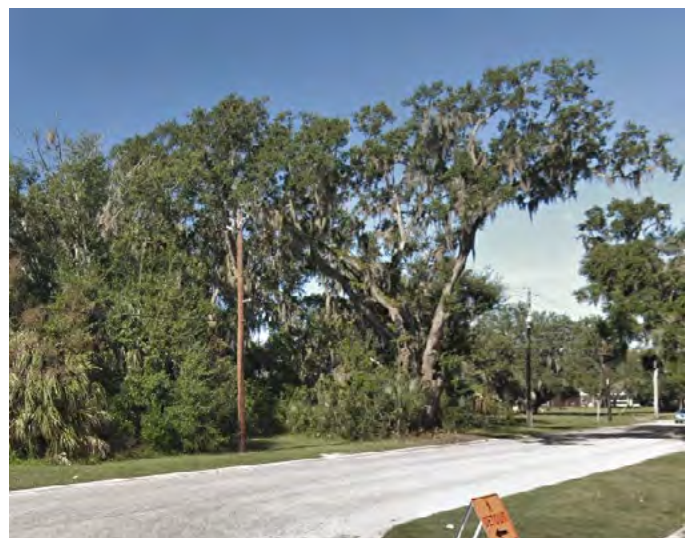
Development Opportunity, Open Space-Driven

# Activate Opportunity Sites

The Palatka Community Redevelopment Agency staff has identified over a dozen sites targeted for redevelopment and economic development. The Opportunity Sites include publicly-owned sites and privately owned sites. Many of the identified sites have entitlement for desired redevelopment uses and cover a wide range of uses (i.e., commercial, residential, hospitality, office, etc.). The active redevelopment of targeted opportunity sites by the Community Redevelopment Agency will expedite the redevelopment of the sites, increase economic activity within the Community Redevelopment Area and increase available Tax Increment Trust Fund revenue

for additional Redevelopment Agency activities and programming. Marketing activities, regulatory assistance and financial incentives are specific tools that the Agency has used in the past to expedite the successful redevelopment of targeted sites within the Community Redevelopment Area.

*Image 8 Palatka, FL Opportunity Sites*



Source: S&ME, 2021

Figure 6 Opportunity Sites Framework



## AMERIS BANK PARKING LOT-601 REID STREET, REID STREET AND 6TH STREET

Pop-Up Food Truck Rendezvous Site: This 1.58 acre site is the current home to Ameris Bank during the business hours. This large parking lot is a great central location, with visibility and access from Reid Street for 'pop-up' Food Truck Rendezvous or community event use when not being utilized during hours. CRA support for this project could include coordination with property owners and installation of temporary amenities, picnic tables, event lighting and portable restrooms. This low cost pop-up destination could be coupled with concurrent downtown events, art-shows and festivals or a 'stand-alone' event.

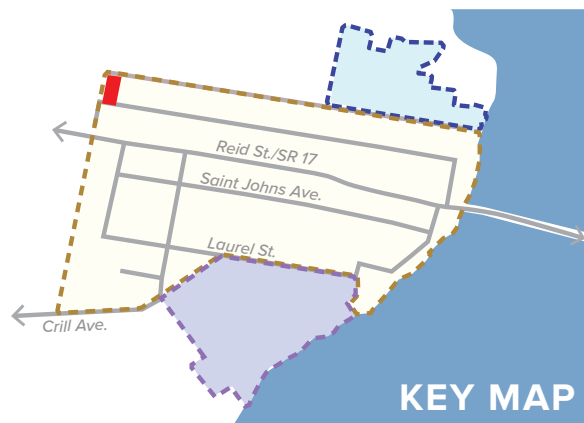


## OPPORTUNITY SITE A: POP-UP FOOD TRUCK RENDEZVOUS SITE



## VACANT CITY-OWNED PARCEL-MADISON AND CSX CORRIDOR

This .80 acre vacant site is owned by the City of Palatka. The site currently includes a paved multi-purpose trail (bike/pedestrian) that connects the terminus of the Main Street on-road bike lane on to Madison Street. Located near the Greyhound station, Palatka Bus Station and historic train station and abutting a residential neighborhood, this location would be ideal for the installation of additional neighborhood amenities to the green open space. These amenities could include a community garden, improved landscaping and park furniture. Improvement of this City-owned lot would have a positive impact upon adjacent properties' values and could be a local resource for residents. CRA support for this project could include coordination with the City and installation of landscaping and park amenities. CRA support could also include coordination with adjacent property owners and community organizations regarding potential programming at the site (community gardens, special events, etc.).



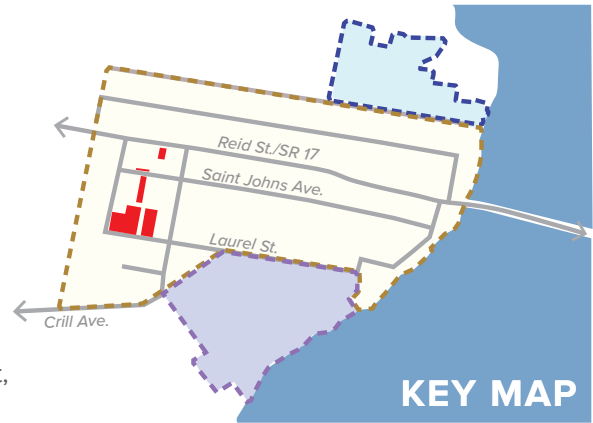
## OPPORTUNITY SITE B: COMMUNITY OPEN SPACE/GREEN SPACE



## VARIOUS SITES/FACILITIES-LAUREL STREET-SOUTH 10TH STREET-ST. JOHNS AVENUE

This collection of various sites is centered around a City-owned parcel located at the north side of Laurel Street between South 11th Street and South 10th Street. This 1.03 acre site is vacant. Located on the edge of a residential neighborhood that is transitioning to industrial and commercial uses nearing Reid Street, this area would be ideal for the development of neighborhood commercial and hospitality/restaurant uses.

Existing facilities located along South 10th can provide an ideal location for restaurant development and reuse. Vacant parcels located at North 10th Street and Reid Street and along Laurel Street and South 10th Street also provide an opportunity for the development of neighborhood commercial/retail and hospitality/restaurant uses. The close proximity to the residential neighborhood and the St. Johns Avenue commercial activities position these parcels for future development. CRA support for this area could include aggregation of smaller parcels from private parcel owners, targeted marketing and solicitation of development proposals for City-owned parcels and coordinating with current facility owners regarding re-use, sale or reactivation of facilities.



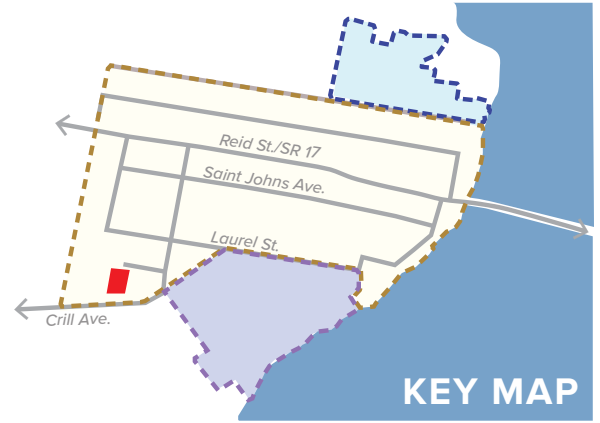
KEY MAP

## OPPORTUNITY SITE C: NEIGHBORHOOD COMMERCIAL/RESTAURANTS



## VARIOUS SITES/FACILITIES-CARR STREET-BETWEEN SOUTH 10TH STREET AND SOUTH 11TH STREET-NORTH OF CRILL AVENUE

This collection of various sites comprises a 2.07 acre City block located at Carr Street-between South 10th Street and South 11th Street-North of Crill Avenue. Only one (1) parcel (0.47 acres) of the site is developed as warehouse/mini-storage, with the remaining 1.67 contiguous acres of the block vacant for development. The area is located south of downtown in close proximity to downtown businesses and public offices. This location and existing adjacent non-residential development provide an ideal location for professional office and commercial development. CRA support for this opportunity site could include aggregation of smaller parcels from private parcel owners, targeted marketing and solicitation of development proposals for the aggregated parcels and coordinating with current facility owners regarding potential re-use or sale of existing built facilities.

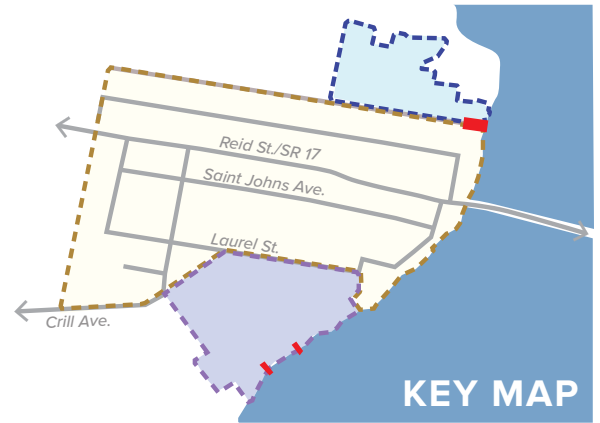


## OPPORTUNITY SITE D: NEIGHBORHOOD COMMERCIAL/RESTAURANTS



## VARIOUS SITES/FACILITIES-GENERALLY LOCATED ALONG THE ST. JOHNS RIVER WATERFRONT ALONG RIVER STREET (SOUTH OF RIVERFRONT PARK) AND ALONG NORTH 1ST STREET NORTH OF SR-17 (REID STREET).

This collection of various sites is comprised of vacant sites located along St. Johns River waterfront. These small sites are ideal for the creation of pocket-parks and open spaces with amenities (playground equipment, picnic tables, garbage cans, lighting, public fishing docks, etc.). Improvements to these areas would increase the values of adjacent housing and businesses and increase recreational opportunities for residents and visitors. CRA support for this opportunity site could include coordination with property owners to determine willingness to sell property, site acquisition or lease aggregation of smaller parcels from private parcel owners, and design and installation of amenities or improvements.



## OPPORTUNITY SITE(S): E, F, G: COMMUNITY OPEN SPACE/ OPEN SPACES WITH AMENITIES





# Encourage Private Sector Investment

Private sector investment within the Community Redevelopment agency is one of the key activities and measurements of success for the Palatka Community Redevelopment Agency. Frequently private sector developers will invest in an area that has received recent public investment and public realm improvements. These investments and improvements can be in the form of streetscape improvements, roadway or bike path improvements or open space or park improvements. The Community Redevelopment Agency can also encourage private sector investment through the development and implementation of regulatory assistance and/or development assistance, or financial assistance (incentives).

- Building improvement grants
- Residential improvement grants
- Marketing brochure
- Redevelopment incentives
- Infrastructure improvement assistance
- Expedited development review process




*Image 9 Vacant Building in Palatka, FL*



Source: S&ME, 2021

Figure 7 Private Sector Investment Framework



-  *North Historic District*
-  *Central Business District*
-  *South Historic District*

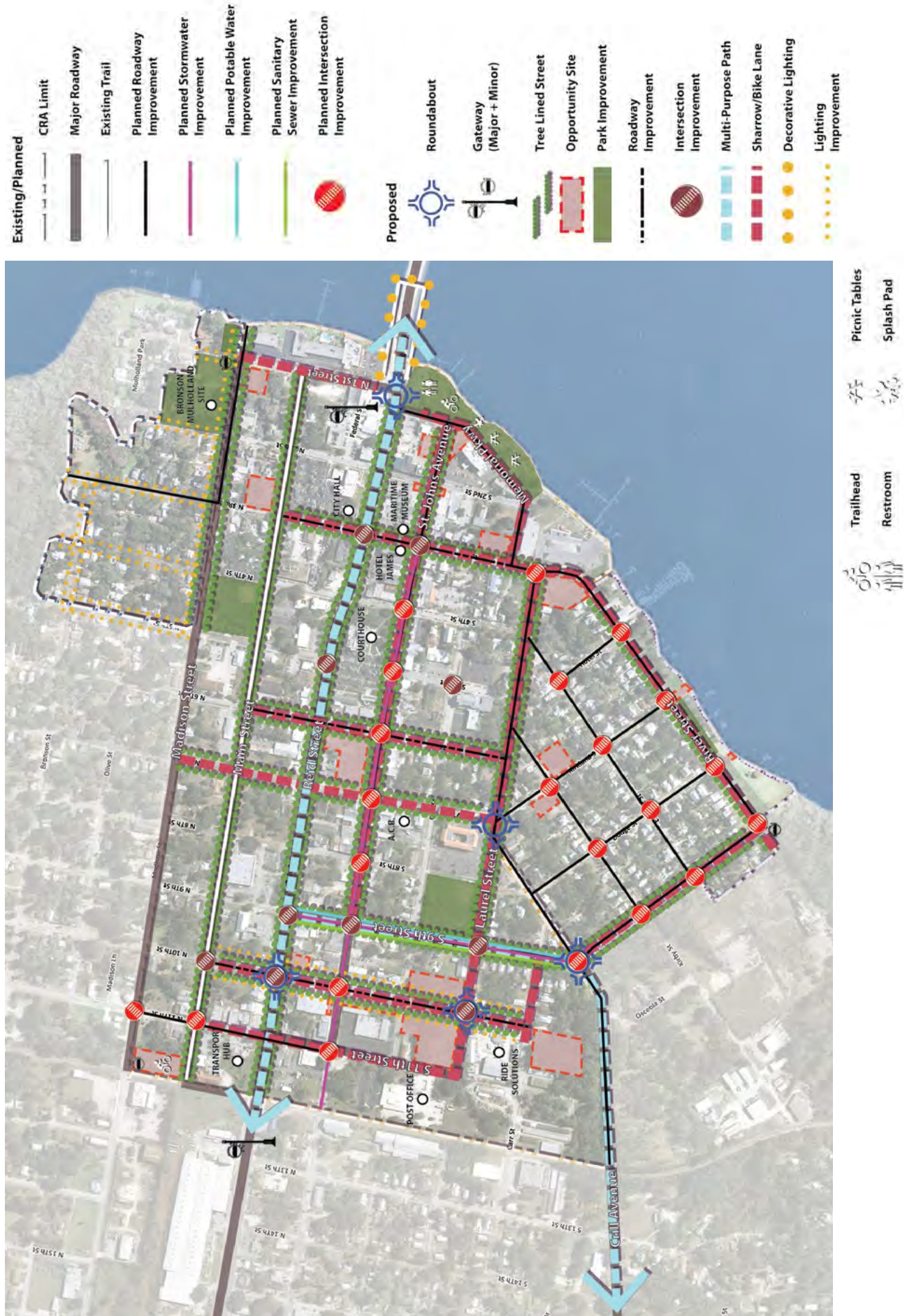


# CONCEPTUAL MASTER PLAN

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The Conceptual Master Plan for the Palatka Community Redevelopment depicts the proposed locations for capital improvements within the redevelopment district. Proposed streetscape improvements, multi-purpose trail locations, proposed gateway feature locations, pedestrian and intersection improvements and proposed opportunity sites are shown on the map of the Palatka Community Redevelopment Area to depict general locations of proposed improvements throughout the district. Please note this a Conceptual Master Plan and the proposed locations for the improvements shown on the map may change.

Figure 8 Conceptual Master Plan





# GOALS

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The following generalized Goals provide an outline for the day-to-day administration of the Palatka Community Redevelopment Agency. These Goals address the following topics in the day-to-day administration of the Community Redevelopment Agency: Administration; Housing (ownership, diversity, history); Community and Culture (marketing, support, promotion); Infrastructure; Public Space Amenities; Public Health & Safety; and, the Regulatory Environment.

The Goals introduce a range of potential programming options to select from to implement the Four-Point Action Plan and when developing Annual Work Plans and Budgets. The broad nature of the Goals provide the Palatka Community Redevelopment Agency the flexibility to adapt to changing market situations and redevelopment opportunities as they occur.

## ADMINISTRATION

### GOAL 1

Maintain the requisite administrative and financial mechanisms to ensure the continued cost-effective operations of the Agency.

### GOAL 2

Maintain compliance with the requirements of the Florida Statutes.

### GOAL 3

Identify community stakeholders, thought leaders and partners to assist in the implementation of the Redevelopment Plan Goals and Projects/Activities.

## HOUSING

### GOAL 4

Promote, encourage and incentivize homeownership within the Redevelopment Area.

### GOAL 5

Support of the City of Palatka's efforts to encourage the development of a variety of housing products and price points within the Palatka Community Redevelopment Area.



## COMMUNITY AND CULTURE

### GOAL 6

Preservation of historic housing, nonresidential historic structures, and neighborhoods.

### GOAL 7

Prioritize marketing efforts for the Redevelopment Area.

### GOAL 8

Coordinate with local, county, regional, and state partners to promote local events and projects that advance the redevelopment strategies of the CRA.

### GOAL 9

Enhance the Agency's community presence and community awareness of the Palatka Community Redevelopment Area and develop the area as a regional destination.

### GOAL 10

Improve upon or expand Palatka's existing events and programs within the Redevelopment Area that advance the redevelopment strategies of the CRA.

### GOAL 11

Establish and reinforce a distinctive character and identity within the Community Redevelopment Area and Downtown Palatka.

### GOAL 12

Increase private sector investment, small business development and economic activity within the Community Redevelopment Area.

### GOAL 13

Act as a liaison, resource, and advocate for existing and potential businesses within the Community Redevelopment Area.

## PUBLIC SPACE & AMENITIES

### GOAL 14

Evaluate opportunities for open space, site and facility acquisition.

### GOAL 15

Leverage the regional destination of the St. Johns River and Riverfront Park with improved connections to the downtown, connections to trail networks, supportive uses and improved visitor amenities.

### GOAL 16

Evaluate opportunities to improve or provide additional amenities within public spaces.



## INFRASTRUCTURE

### GOAL 17

Prioritize infrastructure improvements and amenity installation to facilitate new development and redevelopment projects.

### GOAL 18

Assist the City in providing utility and infrastructure improvements that support public events and outdoor activities within the Downtown Palatka Community Redevelopment Area.

### GOAL 19

Support the City's efforts to address stormwater issues within the Community Redevelopment Area.

### GOAL 20

Evaluate and prioritize streetscaping, street lighting and pedestrian safety improvements throughout the Community Redevelopment Area.

## PUBLIC HEALTH AND SAFETY

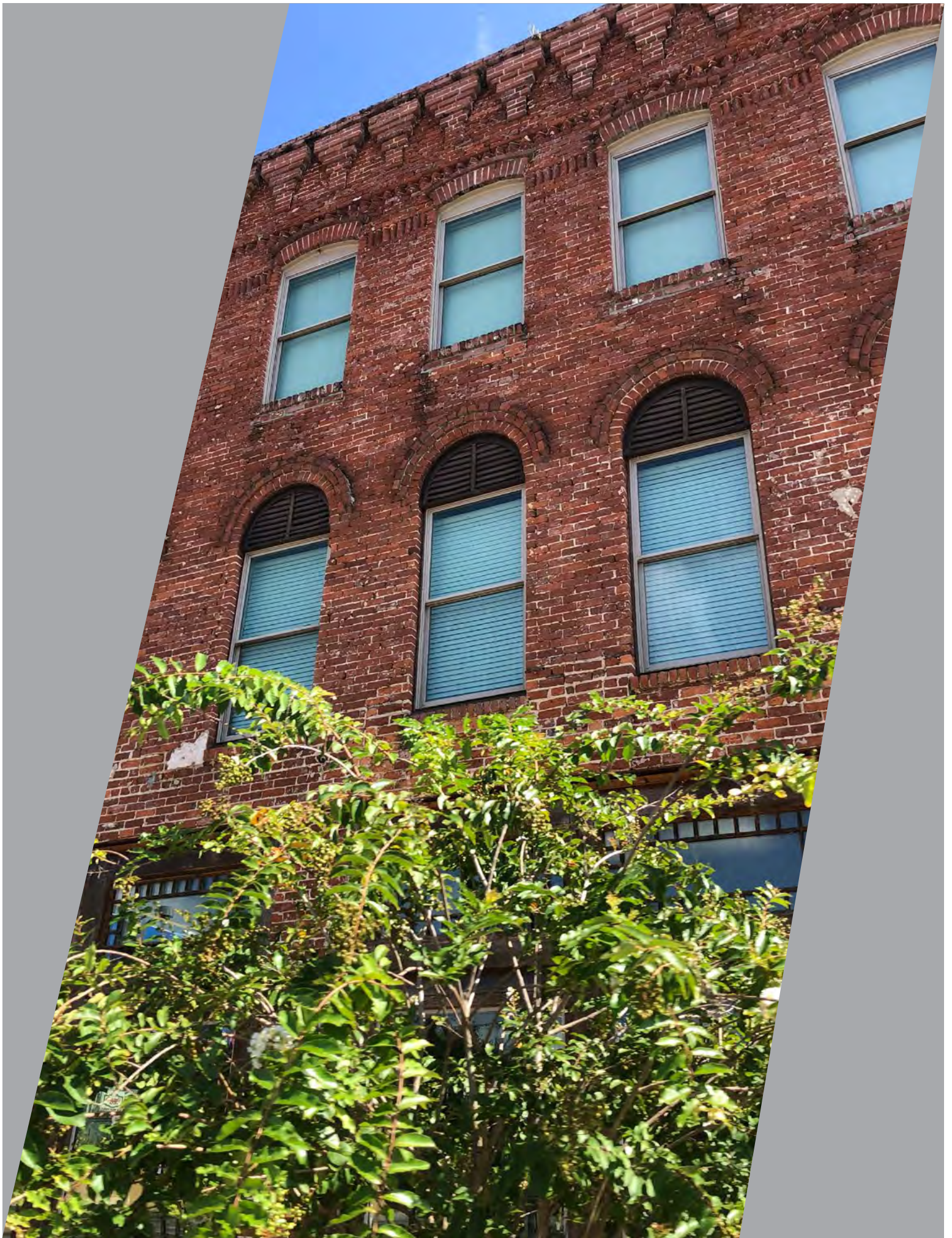
### GOAL 21

The Palatka CRA shall advocate for the health and safety of the Redevelopment Area residents, owners and visitors.

## REGULATORY ENVIRONMENT

### GOAL 22

The Palatka CRA shall continue to enforce and improve the development regulations applicable to the downtown to shape development and redevelopment into pedestrian friendly environments with a unified character/identity.



# BUDGET & REVENUE

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The Tax Increment Fund revenue projections (2020-2042) are presented for the different areas the comprise the Palatka Community Redevelopment Area. These different areas include the North Historic District, the Central Business District and the South Historic District. Combine they represent the Palatka Community Redevelopment Area. Tax Increment Fund revenue projections are presented for each area by year detailing the participation levels by the City of Palatka and Putnam County. A summary of the Tax Increment projection Palatka Community Redevelopment Area for the period of 2020-2042 is also presented.

PALATKA 5 YEAR CRA BUDGET WORKSHEET

Expenditure Object #	OPERATIONS <sup>1</sup>	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027
		\$ 1,065,226	\$ 384,042	\$ 437,924	\$ 402,037	\$ 456,387	\$ 420,979
<b>Operating Expenses</b>							
<b>CENTRAL BUSINESS DISTRICT</b>							
030-30-580-3-3105	Small Business Development Center	\$ 12,000	\$ 12,300	\$ 12,608	\$ 12,923	\$ 13,246	\$ 13,577
030-30-580-3-3109	Maintenance Contract	\$ 10,000	\$ 10,250	\$ 10,506	\$ 10,769	\$ 11,038	\$ 11,314
030-30-580-3-3100	Professional Services	\$ 53,852	\$ -	\$ 25,000	\$ -	\$ 25,000	\$ -
030-30-580-3-4803	Marketing and Promotions	\$ 25,000	\$ 25,625	\$ 26,266	\$ 26,922	\$ 27,595	\$ 28,285
030-30-580-3-4805	Festivals	\$ 7,500	\$ 7,688	\$ 7,880	\$ 8,077	\$ 8,279	\$ 8,486
030-30-580-3-5280	Misc Expenses	\$ 600	\$ 615	\$ 630	\$ 646	\$ 662	\$ 679
030-30-580-3-5401	FRA Annual Dues, Training	\$ 2,500	\$ 2,563	\$ 2,627	\$ 2,692	\$ 2,760	\$ 2,829
030-30-580-3-5402	DEO Annual Dues	\$ 175	\$ 175	\$ 175	\$ 175	\$ 175	\$ 175
030-30-580-6-6311	Downtown Christmas lights	\$ 30,000	\$ 30,750	\$ 31,519	\$ 32,307	\$ 33,114	\$ 33,942
030-30-580-6-6314	Recruitment Project	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-30-580-6-6316	Wayfinding	\$ 60,000	\$ -	\$ -	\$ -	\$ -	\$ 1
030-30-580-6-6320	Landscaping	\$ 40,000	\$ 41,000	\$ 42,025	\$ 43,076	\$ 44,153	\$ 45,256
030-30-580-6-6321	Site Amenities	\$ 5,000	\$ 5,125	\$ 5,253	\$ 5,384	\$ 5,519	\$ 5,657
030-30-580-6-6326	Clock Tower Project	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-30-580-6-6328	Public Art	\$ 10,000	\$ 10,250	\$ 10,506	\$ 10,769	\$ 11,038	\$ 11,314
030-30-580-6-6329	Property Acquisition	\$ 35,000	\$ 35,875	\$ 36,772	\$ 37,691	\$ 38,633	\$ 39,599
030-30-580-6-6327	Home Improvement Program	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>South Historic District</b>							
030-31-580-3-3102	Home and Garden Tour	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-3-5280	Misc Expenses	\$ 350	\$ 359	\$ 368	\$ 377	\$ 386	\$ 396
030-31-580-3-5400	FRA Annual Dues, Training	\$ 1,900	\$ 20,000	\$ 20,500	\$ 21,013	\$ 21,538	\$ 22,076
031-30-580-3-5402	DEO Annual Dues	\$ 100	\$ 20,000	\$ 20,500	\$ 21,013	\$ 21,538	\$ 22,076
030-31-580-6-6331	Home Improvement Program	\$ -	\$ 20,000	\$ 20,500	\$ 21,013	\$ 21,538	\$ 22,076
030-31-580-3-3100	Professional Services	\$ 28,295	\$ -	\$ 10,000	\$ -	\$ 10,000	\$ -
030-31-580-6-6333	Signage	\$ 1,000	\$ 20,000	\$ 20,500	\$ 21,013	\$ 21,538	\$ 22,076
030-31-580-6-6334	Commercial rehabilitation Program	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-6-6336	Redevelopment Incentives	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-6-6338	Residential Rehab	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-6-6339	River Street improvements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-6-6342	Festivals	\$ 3,000	\$ 3,075	\$ 3,152	\$ 3,231	\$ 3,311	\$ 3,394
030-31-580-6-6341	Landscaping	\$ 9,000	\$ 9,225	\$ 9,456	\$ 9,692	\$ 9,934	\$ 10,183
<b>North Historic District</b>							
030-32-580-3-3100	Professional Services	\$ 9,128	\$ -	\$ 10,000	\$ -	\$ 10,000	\$ -
030-32-580-3-4801	Christmas Tour	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-32-580-3-5280	Misc Expenses	\$ 250	\$ 256	\$ 263	\$ 269	\$ 276	\$ 283
030-32-580-3-5400	FRA Annual Dues, Training	\$ 1,000	\$ 1,025	\$ 1,051	\$ 1,077	\$ 1,104	\$ 1,131
030-32-580-3-5402	DEO Annual Dues	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-32-580-6-6321	Home Improvement Program	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-32-580-6-6320	Landscaping	\$ 6,000	\$ 6,150	\$ 6,304	\$ 6,461	\$ 6,623	\$ 6,788
<b>Transfers (South)</b>							
030-31-580-9-9101	Transfer to better Place Southern District	\$ 198,500	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-9-9102	Transfer to Utility South Water Line Redux	\$ 25,550	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-9-9107	Reimburse to Utility for CRA Administration	\$ 4,071	\$ 4,173	\$ 4,277	\$ 4,384	\$ 4,494	\$ 4,606
030-31-580-9-9105	Reimburse General Admin-Expense	\$ 6,489	\$ 6,651	\$ 6,818	\$ 6,988	\$ 7,163	\$ 7,342
<b>Transfers (North)</b>							
030-32-580-9-9102	Transfer to Utility N Potable Line Replacement	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-32-580-9-9104	Transfer to General- North Road Debt Service	\$ 19,516	\$ 19,281	\$ 19,049	\$ 18,819	\$ 18,592	\$ 18,368
030-32-580-9-9107	Reimburse to Utility for CRA Administration	\$ 1,592	\$ 1,632	\$ 1,673	\$ 1,714	\$ 1,757	\$ 1,801
030-32-580-9-9105	Reimburse to Utility for CRA Administration	\$ 3,156	\$ 3,235	\$ 3,316	\$ 3,399	\$ 3,484	\$ 3,571
<b>Transfers (CBD)</b>							
030-30-580-9-9103	Reimburse to General fund -Fireworks	\$ 11,000	\$ 11,275	\$ 11,557	\$ 11,846	\$ 12,142	\$ 12,445
030-30-580-9-9104	Reimburse General-Christmas Lights	\$ 1,400	\$ 1,435	\$ 1,471	\$ 1,508	\$ 1,545	\$ 1,584
030-30-580-9-9106	Reimburse General-Admin Expense	\$ 38,815	\$ 39,785	\$ 40,780	\$ 41,800	\$ 42,844	\$ 43,916
030-30-580-9-9107	Reimburse Utility-Admin Expense	\$ 13,922	\$ 14,270	\$ 14,627	\$ 14,992	\$ 15,367	\$ 15,751
030-30-580-9-9130	Transfer to Better Place-Streetscape	\$ 300,000	\$ -	\$ -	\$ -	\$ -	\$ -
030-30-580-9-9132	Transfer to Utility Fund-Potable Line repair	\$ 89,565	\$ -	\$ -	\$ -	\$ -	\$ -
<b>PROPOSED PROGRAMMING<sup>2</sup></b>							
<b>Redevelopment Strategy</b>							
<b>Activate Opportunity Sites</b>							
Prepare Opportunity Site Inventory		\$ -	\$ 5,000	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500
Identify Redevelopment Partners per Site	Staff						
Prepare Prioritized Marketing Pieces			\$ 8,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Solicit RFPs for Targeted Sites			\$ 5,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Anchor Tenant Incentive Program		\$ 20,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 30,000
Impact Fee Assistance Program		\$ 20,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Incubator Graduate Accelerator Program		\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000
<b>CAPITAL OUTLAY AND DEBT SERVICE<sup>4</sup></b>							
<b>Redevelopment Strategy</b>							
<b>Continue Infrastructure Improvements</b>							
030-31-580-6-6343	Capital Outlay - South	\$ 45,000	\$ 20,000	\$ 15,000	\$ 10,000	\$ -	\$ -
030-32-580-6-6322	General Capital Improvements-North	\$ 20,000	\$ 20,000	\$ 25,000	\$ 25,000	\$ -	\$ -
Not assigned	General Capital Outlay-Central Business District	\$ -	\$ 20,000	\$ 25,000	\$ 25,000	\$ -	\$ -
<b>Establish and Reinforce Connections</b>							
<b>South 9th Street Streetscape</b>							
Design		\$ -	\$ 17,191	\$ -	\$ -	\$ -	\$ -
Construction		\$ -	\$ -	\$ 214,891	\$ -	\$ -	\$ -
<b>Reid Street Streetscape</b>							
Design		\$ -	\$ -	\$ -	\$ 55,401	\$ -	\$ -
Construction		\$ -	\$ -	\$ -	\$ -	\$ 692,512	\$ -
<b>10th Street Streetscape</b>							
Design		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Construction		\$ -	\$ -	\$ -	\$ -	\$ -	\$ 13,224
<b>6th Street Streetscape</b>							
Design		\$ -	\$ -	\$ 808	\$ -	\$ -	\$ -
Construction		\$ -	\$ -	\$ -	\$ 10,102	\$ -	\$ -
<b>Crill Avenue Streetscape</b>							
Design		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Construction		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>EXPENDITURES GRAND TOTAL</b>							
		\$ 1,190,226	\$ 536,233	\$ 803,123	\$ 603,040	\$ 1,224,399	\$ 514,703
Projected TIF Revenues <sup>5</sup>		\$ 574,351	\$ 612,309	\$ 634,790	\$ 637,633	\$ 681,451	\$ 705,661
Projected Miscellaneous Revenues		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Contingencies and Reserves		\$ 115,737	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Balance <sup>5</sup>		\$ 671,662	\$ -	\$ -	\$ -	\$ -	\$ -
Carryover to following year		\$ 171,524	\$ 76,076	\$ (168,333)	\$ 54,793	\$ (542,948)	\$ 190,958

Sources

- 1-Palatka 2020-2021 Adopted Budget
- 2-Palatka CRA Plan, Proposed Projects and Programming
- 3-Palatka 2020-2021 Adopted Budget
- 4-Palatka CRA Plan, Proposed projects and Programming
- 5-Palatka CRA Plan, TIF Projections at 2.5% per Year beginning FY 2023-2024

Notes/Assumptions

PALATKA 5 YEAR CRA BUDGET WORKSHEET

Expenditure Object #	OPERATIONS <sup>1</sup>	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033
		\$ 430,820	\$ 440,915	\$ 531,770	\$ 461,892	\$ 472,787	\$ 483,963
<b>Operating Expenses</b>							
<b>CENTRAL BUSINESS DISTRICT</b>		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-30-580-3-3105	Small Business Development Center	\$ 13,916	\$ 14,264	\$ 14,621	\$ 14,986	\$ 15,361	\$ 15,745
030-30-580-3-3109	Maintenance Contract	\$ 11,597	\$ 11,887	\$ 12,184	\$ 12,489	\$ 12,801	\$ 13,121
030-30-580-3-3100	Professional Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-30-580-3-4803	Marketing and Promotions	\$ 28,992	\$ 29,717	\$ 30,460	\$ 31,222	\$ 32,002	\$ 32,802
030-30-580-3-4805	Festivals	\$ 8,698	\$ 8,915	\$ 9,138	\$ 9,366	\$ 9,601	\$ 9,841
030-30-580-3-5280	Misc Expenses	\$ 696	\$ 713	\$ 731	\$ 749	\$ 768	\$ 787
030-30-580-3-5401	FRA Annual Dues, Training	\$ 2,899	\$ 2,972	\$ 3,046	\$ 3,122	\$ 3,200	\$ 3,280
030-30-580-3-5402	DEO Annual Dues	\$ 175	\$ 175	\$ 175	\$ 175	\$ 175	\$ 175
030-30-580-6-6311	Downtown Christmas lights	\$ 34,791	\$ 35,661	\$ 36,552	\$ 37,466	\$ 38,403	\$ 39,363
030-30-580-6-6314	Recruitment Project	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-30-580-6-6316	Wayfinding	\$ 2	\$ 3	\$ 4	\$ 5	\$ 6	\$ 7
030-30-580-6-6320	Landscaping	\$ 46,388	\$ 47,547	\$ 48,736	\$ 49,955	\$ 51,203	\$ 52,483
030-30-580-6-6321	Site Amenities	\$ 5,798	\$ 5,943	\$ 6,092	\$ 6,244	\$ 6,400	\$ 6,560
030-30-580-6-6326	Clock Tower Project	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-30-580-6-6328	Public Art	\$ 11,597	\$ 11,887	\$ 12,184	\$ 12,489	\$ 12,801	\$ 13,121
030-30-580-6-6329	Property Acquisition	\$ 40,589	\$ 41,604	\$ 42,644	\$ 43,710	\$ 44,803	\$ 45,923
030-30-580-6-6327	Home Improvement Program	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>South Historic District</b>		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-3-3102	Home and Garden Tour	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-3-5280	Misc Expenses	\$ 406	\$ 416	\$ 426	\$ 437	\$ 448	\$ 459
030-31-580-3-5400	FRA Annual Dues, Training	\$ 22,628	\$ 23,194	\$ 23,774	\$ 24,368	\$ 24,977	\$ 25,602
031-30-580-3-5402	DEO Annual Dues	\$ 22,628	\$ 23,194	\$ 23,774	\$ 24,368	\$ 24,977	\$ 25,602
030-31-580-6-6331	Home Improvement Program	\$ 22,628	\$ 23,194	\$ 23,774	\$ 24,368	\$ 24,977	\$ 25,602
030-31-580-3-3100	Professional Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-6-6333	Signage	\$ 22,628	\$ 23,194	\$ 23,774	\$ 24,368	\$ 24,977	\$ 25,602
030-31-580-6-6334	Commercial rehabilitation Program	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-6-6336	Redevelopment Incentives	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-6-6338	Residential Rehab	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-6-6339	River Street improvements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-6-6342	Festivals	\$ 3,479	\$ 3,566	\$ 3,655	\$ 3,747	\$ 3,840	\$ 3,936
030-31-580-6-6341	Landscaping	\$ 10,437	\$ 10,698	\$ 10,966	\$ 11,240	\$ 11,521	\$ 11,809
<b>North Historic District</b>		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-32-580-3-3100	Professional Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-32-580-3-4801	Christmas Tour	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-32-580-3-5280	Misc Expenses	\$ 290	\$ 297	\$ 305	\$ 312	\$ 320	\$ 328
030-32-580-3-5400	FRA Annual Dues, Training	\$ 1,160	\$ 1,189	\$ 1,218	\$ 1,249	\$ 1,280	\$ 1,312
030-32-580-3-5402	DEO Annual Dues	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-32-580-6-6321	Home Improvement Program	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-32-580-6-6320	Landscaping	\$ 6,958	\$ 7,132	\$ 7,310	\$ 7,493	\$ 7,681	\$ 7,873
<b>Transfers (South)</b>		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-9-9101	Transfer to better Place Southern District	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-9-9102	Transfer to Utility South Water Line Redux	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-31-580-9-9107	Reimburse to Utility for CRA Administration	\$ 4,721	\$ 4,839	\$ 4,960	\$ 5,084	\$ 5,211	\$ 5,342
030-31-580-9-9105	Reimburse General Admin-Expense	\$ 7,525	\$ 7,713	\$ 7,906	\$ 8,104	\$ 8,306	\$ 8,514
<b>Transfers (North)</b>		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-32-580-9-9102	Transfer to Utility N Potable Line Replacement	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-32-580-9-9104	Transfer to General- North Road Debt Service	\$ 18,147	\$ 17,928	\$ 17,712	\$ 17,499	\$ 17,288	\$ 17,080
030-32-580-9-9107	Reimburse to Utility for CRA Administration	\$ 1,846	\$ 1,892	\$ 1,940	\$ 1,988	\$ 2,038	\$ 2,089
030-32-580-9-9105	Reimburse to Utility for CRA Administration	\$ 3,660	\$ 3,751	\$ 3,845	\$ 3,941	\$ 4,040	\$ 4,141
<b>Transfers (CBD)</b>		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-30-580-9-9103	Reimburse to General fund -Fireworks	\$ 12,757	\$ 13,076	\$ 13,402	\$ 13,737	\$ 14,081	\$ 14,433
030-30-580-9-9104	Reimburse General-Christmas Lights	\$ 1,624	\$ 1,664	\$ 1,706	\$ 1,748	\$ 1,792	\$ 1,837
030-30-580-9-9106	Reimburse General-Admin Expense	\$ 45,014	\$ 46,139	\$ 47,292	\$ 48,475	\$ 49,686	\$ 50,929
030-30-580-9-9107	Reimburse Utility-Admin Expense	\$ 16,145	\$ 16,549	\$ 16,963	\$ 17,387	\$ 17,821	\$ 18,267
030-30-580-9-9130	Transfer to Utility Fund-Potable Line repair	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
030-30-580-9-9132	Transfer to Utility Fund-Potable Line repair	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>PROPOSED PROGRAMMING<sup>2</sup></b>		\$ 80,500	\$ 80,500	\$ 80,500	\$ 80,500	\$ 85,500	\$ 85,500
<b>Redevelopment Strategy</b>							
<b>Activate Opportunity Sites</b>							
Prepare Opportunity Site Inventory	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500
Identify Redevelopment Partners per Site							
Prepare Prioritized Marketing Pieces	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Solicit RFPs for Targeted Sites	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Anchor Tenant Incentive Program	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000
Impact Fee Assistance Program	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Incubator Graduate Accelerator Program	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000
<b>CAPITAL OUTLAY AND DEBT SERVICE<sup>3,4</sup></b>		\$ 330,592	\$ 31,994	\$ 399,928	\$ -	\$ -	\$ -
<b>Redevelopment Strategy</b>							
<b>Continue Infrastructure Improvements</b>							
030-31-580-6-6343	Capital Outlay - South						
030-32-580-6-6322	General Capital Improvements-North	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Not assigned</b>							
General Capital Outlay-Central Business District							
<b>Establish and Reinforce Connections</b>							
South 9th Street Streetscape	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Design							
Construction							
Reid Street Streetscape	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Design							
Construction							
10th Street Streetscape	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Design							
Construction	\$ 165,296						
6th Street Streetscape	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Design							
Construction	\$ 165,296						
Crill Avenue Streetscape	\$ -	\$ 31,994	\$ -	\$ -	\$ -	\$ -	\$ -
Design							
Construction			\$ 399,928				
<b>EXPENDITURES GRAND TOTAL</b>		\$ 841,912	\$ 553,409	\$ 1,012,198	\$ 542,392	\$ 558,287	\$ 569,443
Projected TIF Revenues <sup>5</sup>	\$ 730,475	\$ 753,910	\$ 781,981	\$ 808,704	\$ 836,094	\$ 864,170	
Projected Miscellaneous Revenues							
Contingencies and Reserves							
Cash Balance <sup>6</sup>							
Carryover to following year	\$ (111,437)	\$ 202,501	\$ (230,217)	\$ 266,312	\$ 277,807	\$ 294,707	

Sources

- 1-Palatka 2020-2021 Adopted Budget
- 2-Palatka CRA Plan, Proposed Projects and Progi
- 3-Palatka 2020-2021 Adopted Budget
- 4-Palatka CRA Plan, Proposed projects and Progi
- 5-Palatka CRA Plan, TIF Projections at 2.5% per \

Notes/Assumptions

PALATKA 5 YEAR CRA BUDGET WORKSHEET

Expenditure Object #	OPERATIONS <sup>1</sup>	2033-2034		2034-2035		2035-2036		2036-2037		2037-2038		2038-2039	
		\$	495,426	\$	507,183	\$	519,241	\$	531,608	\$	544,292	\$	557,300
<b>Operating Expenses</b>													
<b>CENTRAL BUSINESS DISTRICT</b>		\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-30-580-3-3105	Small Business Development Center	\$	16,139	\$	16,542	\$	16,956	\$	17,380	\$	17,814	\$	18,259
030-30-580-3-3109	Maintenance Contract	\$	13,449	\$	13,785	\$	14,130	\$	14,483	\$	14,845	\$	15,216
030-30-580-3-3100	Professional Services	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-30-580-3-4803	Marketing and Promotions	\$	33,622	\$	34,463	\$	35,324	\$	36,207	\$	37,113	\$	38,040
030-30-580-3-4805	Festivals	\$	10,087	\$	10,339	\$	10,597	\$	10,862	\$	11,134	\$	11,412
030-30-580-3-5280	Misc Expenses	\$	807	\$	827	\$	848	\$	869	\$	891	\$	913
030-30-580-3-5401	FRA Annual Dues, Training	\$	3,362	\$	3,446	\$	3,532	\$	3,621	\$	3,711	\$	3,804
030-30-580-3-5402	DEO Annual Dues	\$	175	\$	175	\$	175	\$	175	\$	175	\$	175
030-30-580-6-6311	Downtown Christmas lights	\$	40,347	\$	41,355	\$	42,389	\$	43,449	\$	44,535	\$	45,649
030-30-580-6-6314	Recruitment Project	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-30-580-6-6316	Wayfinding	\$	8	\$	9	\$	10	\$	11	\$	12	\$	13
030-30-580-6-6320	Landscaping	\$	53,796	\$	55,140	\$	56,519	\$	57,932	\$	59,380	\$	60,865
030-30-580-6-6321	Site Amenities	\$	6,724	\$	6,893	\$	7,065	\$	7,241	\$	7,423	\$	7,608
030-30-580-6-6326	Clock Tower Project	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-30-580-6-6328	Public Art	\$	13,449	\$	13,785	\$	14,130	\$	14,483	\$	14,845	\$	15,216
030-30-580-6-6329	Property Acquisition	\$	47,071	\$	48,248	\$	49,454	\$	50,690	\$	51,958	\$	53,257
030-30-580-6-6327	Home Improvement Program	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
<b>South Historic District</b>		\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-31-580-3-3102	Home and Garden Tour	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-31-580-3-5280	Misc Expenses	\$	471	\$	482	\$	495	\$	507	\$	520	\$	533
030-31-580-3-5400	FRA Annual Dues, Training	\$	26,242	\$	26,898	\$	27,570	\$	28,259	\$	28,966	\$	29,690
031-30-580-3-5402	DEO Annual Dues	\$	26,242	\$	26,898	\$	27,570	\$	28,259	\$	28,966	\$	29,690
030-31-580-6-6331	Home Improvement Program	\$	26,242	\$	26,898	\$	27,570	\$	28,259	\$	28,966	\$	29,690
030-31-580-3-3100	Professional Services	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-31-580-6-6333	Signage	\$	26,242	\$	26,898	\$	27,570	\$	28,259	\$	28,966	\$	29,690
030-31-580-6-6334	Commercial rehabilitation Program	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-31-580-6-6336	Redevelopment Incentives	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-31-580-6-6338	Residential Rehab	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-31-580-6-6339	River Street improvements	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-31-580-6-6342	Festivals	\$	4,035	\$	4,136	\$	4,239	\$	4,345	\$	4,454	\$	4,565
030-31-580-6-6341	Landscaping	\$	12,104	\$	12,407	\$	12,717	\$	13,035	\$	13,361	\$	13,695
<b>North Historic District</b>		\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-32-580-3-3100	Professional Services	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-32-580-3-4801	Christmas Tour	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-32-580-3-5280	Misc Expenses	\$	336	\$	345	\$	353	\$	362	\$	371	\$	380
030-32-580-3-5400	FRA Annual Dues, Training	\$	1,345	\$	1,379	\$	1,413	\$	1,448	\$	1,485	\$	1,522
030-32-580-3-5402	DEO Annual Dues	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-32-580-6-6321	Home Improvement Program	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-32-580-6-6320	Landscaping	\$	8,069	\$	8,271	\$	8,478	\$	8,690	\$	8,907	\$	9,130
<b>Transfers (South)</b>		\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-31-580-9-9101	Transfer to better Place Souther District	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-31-580-9-9102	Transfer to Utility South Water Line Redux	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-31-580-9-9107	Reimburse to Utility for CRA Administration	\$	5,475	\$	5,612	\$	5,752	\$	5,896	\$	6,043	\$	6,195
030-31-580-9-9105	Reimburse General Admin-Expense	\$	8,727	\$	8,945	\$	9,169	\$	9,398	\$	9,633	\$	9,874
<b>Transfers (North)</b>		\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-32-580-9-9102	Transfer to Utility N Potable Line Replacement	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-32-580-9-9104	Transfer to General- North Road Debt Service	\$	16,874	\$	16,671	\$	16,470	\$	16,271	\$	16,075	\$	15,882
030-32-580-9-9107	Reimburse to Utility for CRA Administration	\$	2,141	\$	2,195	\$	2,249	\$	2,306	\$	2,363	\$	2,422
030-32-580-9-9105	Reimburse to Utility for CRA Administration	\$	4,244	\$	4,351	\$	4,459	\$	4,571	\$	4,685	\$	4,802
<b>Transfers (CBD)</b>		\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-30-580-9-9103	Reimburse to General fund -Fireworks	\$	14,794	\$	15,164	\$	15,543	\$	15,931	\$	16,330	\$	16,738
030-30-580-9-9104	Reimburse General-Christmas Lights	\$	1,883	\$	1,930	\$	1,978	\$	2,028	\$	2,078	\$	2,130
030-30-580-9-9106	Reimburse General-Admin Expense	\$	52,202	\$	53,507	\$	54,845	\$	56,216	\$	57,621	\$	59,062
030-30-580-9-9107	Reimburse Utility-Admin Expense	\$	18,724	\$	19,192	\$	19,671	\$	20,163	\$	20,667	\$	21,184
030-30-580-9-9130	Transfer to Better Place-Streetscape	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
030-30-580-9-9132	Transfer to Utility Fund-Potable Line repair	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
<b>PROPOSED PROGRAMMING<sup>2</sup></b>		\$	85,500	\$	85,500	\$	80,000	\$	80,000	\$	80,000	\$	80,000
<b>Redevelopment Strategy</b>													
<b>Activate Opportunity Sites</b>													
Prepare Opportunity Site Inventory	\$	1,500	\$	1,500									
Identify Redevelopment Partners per Site													
Prepare Prioritized Marketing Pieces	\$	2,000	\$	2,000									
Solicit RFPs for Targeted Sites	\$	2,000	\$	2,000									
Anchor Tenant Incentive Program	\$	30,000	\$	30,000	\$	30,000	\$	30,000	\$	30,000	\$	30,000	
Impact Fee Assistance Program	\$	30,000	\$	30,000	\$	30,000	\$	30,000	\$	30,000	\$	30,000	
Incubator Graduate Accelerator Program	\$	20,000	\$	20,000	\$	20,000	\$	20,000	\$	20,000	\$	20,000	
<b>CAPITAL OUTLAY AND DEBT SERVICE<sup>3,4</sup></b>		\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
<b>Redevelopment Strategy</b>													
<b>Continue Infrastructure Improvements</b>													
030-31-580-6-6343	Capital Outlay - South												
030-32-580-6-6322	General Capital Improvements-North	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
<b>Not assigned</b>													
General Capital Outlay-Central Business District													
<b>Establish and Reinforce Connections</b>													
South 9th Street Streetscape	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$
Design													
Construction													
Reid Street Streetscape	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$
Design													
Construction													
10th Street Streetscape	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$
Design													
Construction													
6th Street Streetscape	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$
Design													
Construction													
Crill Avenue Streetscape	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$
Design													
Construction													
<b>EXPENDITURES GRAND TOTAL</b>	\$	580,926	\$	592,683	\$	599,241	\$	611,608	\$	624,292	\$	637,300	
Projected III- Revenues <sup>5</sup>	\$	892,947	\$	922,444	\$	952,678	\$	983,668	\$	1,015,433	\$	1,047,991	
Projected Miscellaneous Revenues													
Contingencies and Reserves													
Cash Balance <sup>6</sup>													
Carryover to following year	\$	312,021	\$	329,761	\$	353,437	\$	372,040	\$	391,141	\$	410,691	

Sources

- 1-Palatka 2020-2021 Adopted Budget
- 2-Palatka CRA Plan, Proposed Projects and Pro
- 3-Palatka 2020-2021 Adopted Budget
- 4-Palatka CRA Plan, Proposed projects and Pro
- 5-Palatka CRA Plan, TIF Projections at 2.5% per \

Notes/Assumptions

PALATKA 5 YEAR CRA BUDGET WORKSHEET

Expenditure Object #	OPERATIONS <sup>1</sup>	2039-2040		2040-2041		2041-2042	
		\$	\$	\$	\$	\$	\$
	<b>Operating Expenses</b>						
	<b>CENTRAL BUSINESS DISTRICT</b>						
030-30-580-3-3105	Small Business Development Center	\$ 18,716	\$ 19,184	\$ 19,184	\$ 19,663		
030-30-580-3-3109	Maintenance Contract	\$ 15,597	\$ 15,987	\$ 15,987	\$ 16,386		
030-30-580-3-3100	Professional Services	\$ -	\$ -	\$ -	\$ -		
030-30-580-3-4803	Marketing and Promotions	\$ 38,991	\$ 39,966	\$ 39,966	\$ 40,965		
030-30-580-3-4805	Festivals	\$ 11,697	\$ 11,990	\$ 11,990	\$ 12,290		
030-30-580-3-5280	Misc Expenses	\$ 936	\$ 959	\$ 959	\$ 983		
030-30-580-3-5401	FRA Annual Dues, Training	\$ 3,899	\$ 3,997	\$ 3,997	\$ 4,097		
030-30-580-3-5402	DEO Annual Dues	\$ 175	\$ 175	\$ 175	\$ 175		
030-30-580-6-6311	Downtown Christmas lights	\$ 46,790	\$ 47,960	\$ 47,960	\$ 49,158		
030-30-580-6-6314	Recruitment Project	\$ -	\$ -	\$ -	\$ -		
030-30-580-6-6316	Wayfinding	\$ 14	\$ 15	\$ 15	\$ 16		
030-30-580-6-6320	Landscaping	\$ 62,386	\$ 63,946	\$ 63,946	\$ 65,545		
030-30-580-6-6321	Site Amenities	\$ 7,798	\$ 7,993	\$ 7,993	\$ 8,193		
030-30-580-6-6326	Clock Tower Project	\$ -	\$ -	\$ -	\$ -		
030-30-580-6-6328	Public Art	\$ 15,597	\$ 15,987	\$ 15,987	\$ 16,386		
030-30-580-6-6329	Property Acquisition	\$ 54,588	\$ 55,953	\$ 55,953	\$ 57,352		
030-30-580-6-6327	Home Improvement Program	\$ -	\$ -	\$ -	\$ -		
	<b>South Historic District</b>						
030-31-580-3-3102	Home and Garden Tour	\$ -	\$ -	\$ -	\$ -		
030-31-580-3-5280	Misc Expenses	\$ 546	\$ 560	\$ 560	\$ 574		
030-31-580-3-5400	FRA Annual Dues, Training	\$ 30,432	\$ 31,193	\$ 31,193	\$ 31,973		
031-30-580-3-5402	DEO Annual Dues	\$ 30,432	\$ 31,193	\$ 31,193	\$ 31,973		
030-31-580-6-6331	Home Improvement Program	\$ 30,432	\$ 31,193	\$ 31,193	\$ 31,973		
030-31-580-3-3100	Professional Services	\$ -	\$ -	\$ -	\$ -		
030-31-580-6-6333	Signage	\$ 30,432	\$ 31,193	\$ 31,193	\$ 31,973		
030-31-580-6-6334	Commercial rehabilitation Program	\$ -	\$ -	\$ -	\$ -		
030-31-580-6-6336	Redevelopment Incentives	\$ -	\$ -	\$ -	\$ -		
030-31-580-6-6338	Residential Rehab	\$ -	\$ -	\$ -	\$ -		
030-31-580-6-6339	River Street improvements	\$ -	\$ -	\$ -	\$ -		
030-31-580-6-6342	Festivals	\$ 4,679	\$ 4,796	\$ 4,796	\$ 4,916		
030-31-580-6-6341	Landscaping	\$ 14,037	\$ 14,388	\$ 14,388	\$ 14,748		
	<b>North Historic District</b>						
030-32-580-3-3100	Professional Services	\$ -	\$ -	\$ -	\$ -		
030-32-580-3-4801	Christmas Tour	\$ -	\$ -	\$ -	\$ -		
030-32-580-3-5280	Misc Expenses	\$ 390	\$ 400	\$ 400	\$ 410		
030-32-580-3-5400	FRA Annual Dues, Training	\$ 1,560	\$ 1,599	\$ 1,599	\$ 1,639		
030-32-580-3-5402	DEO Annual Dues	\$ -	\$ -	\$ -	\$ -		
030-32-580-6-6321	Home Improvement Program	\$ -	\$ -	\$ -	\$ -		
030-32-580-6-6320	Landscaping	\$ 9,358	\$ 9,592	\$ 9,592	\$ 9,832		
	<b>Transfers (South)</b>						
030-31-580-9-9101	Transfer to better Place Souther District	\$ -	\$ -	\$ -	\$ -		
030-31-580-9-9102	Transfer to Utility South Water Line Redux	\$ -	\$ -	\$ -	\$ -		
030-31-580-9-9107	Reimburse to Utility for CRA Administration	\$ 6,349	\$ 6,508	\$ 6,508	\$ 6,671		
030-31-580-9-9105	Reimburse General Admin-Expense	\$ 10,121	\$ 10,374	\$ 10,374	\$ 10,633		
	<b>Transfers (North)</b>						
030-32-580-9-9102	Transfer to Utility N Potable Line Replacement	\$ -	\$ -	\$ -	\$ -		
030-32-580-9-9104	Transfer to General- North Road Debt Service	\$ 15,690	\$ 15,501	\$ 15,501	\$ 15,315		
030-32-580-9-9107	Reimburse to Utility for CRA Administration	\$ 2,483	\$ 2,545	\$ 2,545	\$ 2,609		
030-32-580-9-9105	Reimburse to Utility for CRA Administration	\$ 4,922	\$ 5,045	\$ 5,045	\$ 5,171		
	<b>Transfers (CBD)</b>						
030-30-580-9-9103	Reimburse to General fund -Fireworks	\$ 17,156	\$ 17,585	\$ 17,585	\$ 18,025		
030-30-580-9-9104	Reimburse General-Christmas Lights	\$ 2,184	\$ 2,238	\$ 2,238	\$ 2,294		
030-30-580-9-9106	Reimburse General-Admin Expense	\$ 60,538	\$ 62,052	\$ 62,052	\$ 63,603		
030-30-580-9-9107	Reimburse Utility-Admin Expense	\$ 21,714	\$ 22,256	\$ 22,256	\$ 22,813		
030-30-580-9-9130	Transfer to Better Place-Streetscape	\$ -	\$ -	\$ -	\$ -		
030-30-580-9-9132	Transfer to Utility Fund-Potable Line repair	\$ -	\$ -	\$ -	\$ -		
	<b>PROPOSED PROGRAMMING<sup>2</sup></b>	<b>\$ 80,000</b>	<b>\$ 80,000</b>	<b>\$ 80,000</b>	<b>\$ 80,000</b>		
	<b>Redevelopment Strategy</b>						
	<b>Activate Opportunity Sites</b>						
	Prepare Opportunity Site Inventory						
	Identify Redevelopment Partners per Site						
	Prepare Prioritized Marketing Pieces						
	Solicit RFPs for Targeted Sites						
	Anchor Tenant Incentive Program	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000		
	Impact Fee Assistance Program	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000		
	Incubator Graduate Accelerator Program	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000		
	<b>CAPITAL OUTLAY AND DEBT SERVICE<sup>4</sup></b>						
	<b>Redevelopment Strategy</b>						
	<b>Continue Infrastructure Improvements</b>						
030-31-580-6-6343	Capital Outlay - South						
030-32-580-6-6322	General Capital Improvements-North	\$ -	\$ -	\$ -	\$ -		
Not assigned	General Capital Outlay-Central Business District						
	<b>Establish and Reinforce Connections</b>						
	South 9th Street-Streetscape	\$ -	\$ -	\$ -	\$ -		
	Design						
	Construction						
	Reid Street-Streetscape	\$ -	\$ -	\$ -	\$ -		
	Design						
	Construction						
	10th Street- Streetscape	\$ -	\$ -	\$ -	\$ -		
	Design						
	Construction						
	6th Street Streetscape	\$ -	\$ -	\$ -	\$ -		
	Design						
	Construction						
	Crill Avenue Streetscape	\$ -	\$ -	\$ -	\$ -		
	Design						
	Construction						
	<b>EXPENDITURES GRAND TOTAL</b>	<b>\$ 650,640</b>	<b>\$ 664,321</b>	<b>\$ 664,321</b>	<b>\$ 678,351</b>		
	Projected TIF Revenues <sup>5</sup>	\$ 1,081,364	\$ 1,115,571	\$ 1,115,571	\$ 1,150,634		
	Projected Miscellaneous Revenues						
	Contingencies and Reserves						
	Cash Balance <sup>6</sup>						
	Carryover to following year						

Sources

- 1-Palatka 2020-2021 Adopted Budget
- 2-Palatka CRA Plan, Proposed Projects and Progi
- 3-Palatka 2020-2021 Adopted Budget
- 4-Palatka CRA Plan, Proposed projects and Progi
- 5-Palatka CRA Plan, TIF Projections at 2.5% per y

Notes/Assumptions

# TIF Revenue **North** Historic District

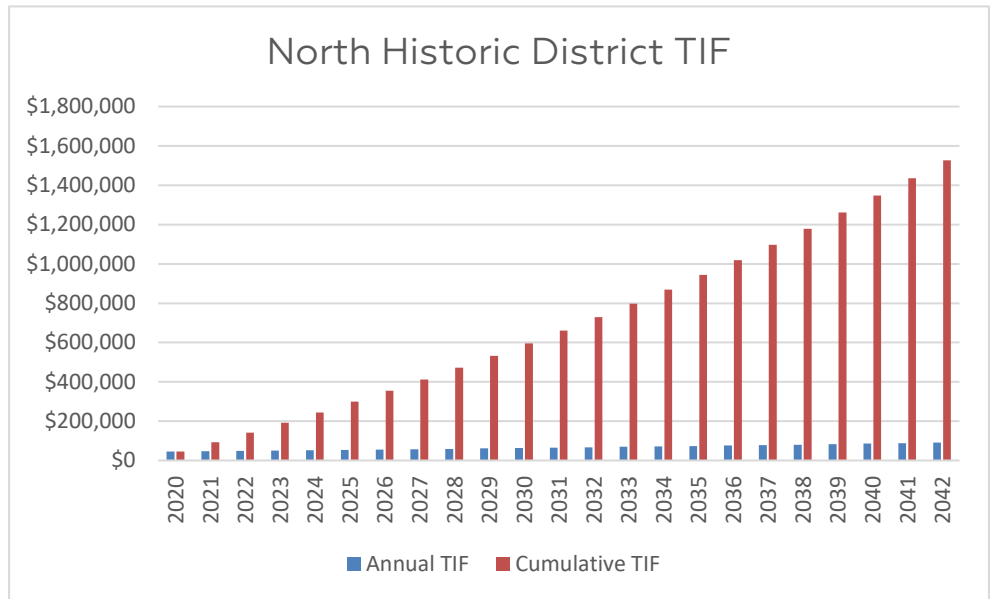
## TIF PROJECTIONS (2.5% ANNUAL GROWTH RATE)

	<i>Taxable Valuation</i>	<i>Estimated Increment Value</i>	<i>County Contribution @ 95%</i>	<i>City Contribution @ 95%</i>	<i>Total TIF CRA</i>
<b>BASE 1994</b>	\$1,099,110				
<b>2020</b>	\$4,142,820	\$3,043,710	\$27,297	\$18,506	\$45,803
<b>2021</b>	\$4,246,391	\$3,147,281	\$28,226	\$19,135	\$47,361
<b>2022</b>	\$4,352,550	\$3,253,440	\$29,178	\$19,781	\$48,959
<b>2023</b>	\$4,461,364	\$3,362,254	\$30,154	\$20,443	\$50,596
<b>2024</b>	\$4,572,898	\$3,473,788	\$31,154	\$21,121	\$52,275
<b>2025</b>	\$4,687,221	\$3,588,111	\$32,180	\$21,816	\$53,995
<b>2026</b>	\$4,804,401	\$3,705,291	\$33,230	\$22,528	\$55,759
<b>2027</b>	\$4,924,511	\$3,825,401	\$34,308	\$23,258	\$57,566
<b>2028</b>	\$5,047,624	\$3,948,514	\$35,412	\$24,007	\$59,419
<b>2029</b>	\$5,173,814	\$4,074,704	\$36,543	\$24,774	\$61,318
<b>2030</b>	\$5,303,160	\$4,204,050	\$37,704	\$25,561	\$63,264
<b>2031</b>	\$5,435,739	\$4,336,629	\$38,893	\$26,367	\$65,259
<b>2032</b>	\$5,571,632	\$4,472,522	\$40,111	\$27,193	\$67,304
<b>2033</b>	\$5,710,923	\$4,611,813	\$41,360	\$28,040	\$69,400
<b>2034</b>	\$5,853,696	\$4,754,586	\$42,641	\$28,908	\$71,549
<b>2035</b>	\$6,000,039	\$4,900,929	\$43,953	\$29,798	\$73,751
<b>2036</b>	\$6,150,040	\$5,050,930	\$45,299	\$30,710	\$76,008
<b>2037</b>	\$6,303,791	\$5,204,681	\$46,678	\$31,644	\$78,322
<b>2038</b>	\$6,461,385	\$5,362,275	\$48,091	\$32,603	\$80,694
<b>2039</b>	\$6,622,920	\$5,523,810	\$49,540	\$33,585	\$83,124
<b>2040</b>	\$6,788,493	\$5,689,383	\$51,025	\$34,591	\$85,616
<b>2041</b>	\$6,958,205	\$5,859,095	\$52,547	\$35,623	\$88,170
<b>2042</b>	<b>\$7,132,160</b>	<b>\$6,033,050</b>	<b>\$54,107</b>	<b>\$36,681</b>	<b>\$90,788</b>

# TIF Revenue **North** Historic District

## SUMMARY

	Annual TIF	Cumulative TIF
2020	\$45,803	\$45,803
2021	\$47,361	\$93,164
2022	\$48,959	\$142,123
2023	\$50,596	\$192,720
2024	\$52,275	\$244,995
2025	\$53,995	\$298,990
2026	\$55,759	\$354,749
2027	\$57,566	\$412,315
2028	\$59,419	\$471,733
2029	\$61,318	\$533,051
2030	\$63,264	\$596,315
2031	\$65,259	\$661,575
2032	\$67,304	\$728,879
2033	\$69,400	\$798,279
2034	\$71,549	\$869,828
2035	\$73,751	\$943,579
2036	\$76,008	\$1,019,587
2037	\$78,322	\$1,097,909
2038	\$80,694	\$1,178,603
2039	\$83,124	\$1,261,727
2040	\$85,616	\$1,347,343
2041	\$88,170	\$1,435,513
2042	\$90,788	\$1,526,301



<b>Total County Contribution (2020-2042)</b>	<b>\$909,629</b>
<b>Total City Contribution (2020-2042)</b>	<b>\$616,672</b>
<b>Total TIF Estimated (2020-2042)</b>	<b>\$1,526,301</b>

2019 County Millage	0.0094404	2019 City Millage	0.0064
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# TIF Revenue **Central** Business District

## TIF PROJECTIONS (2.5% ANNUAL GROWTH RATE)

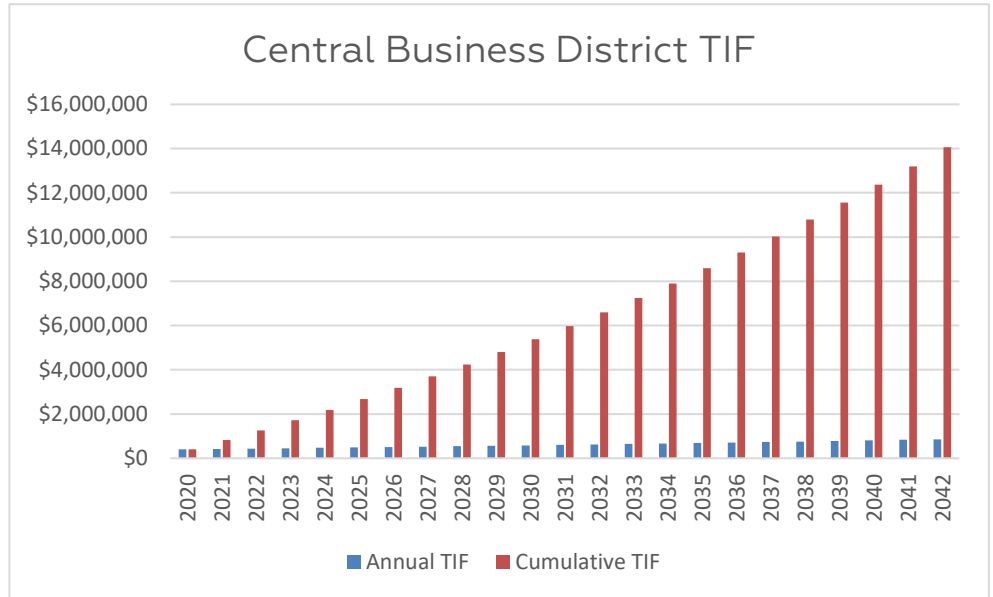
**BASE**

	<i>Taxable Valuation</i>	<i>Estimated Increment Value</i>	<i>County Contribution @ 95%</i>	<i>City Contribution @ 95%</i>	<i>Total TIF CRA</i>
<b>1983</b>	\$14,750,255				
<b>2020</b>	\$41,629,225	\$26,878,970	\$241,061	\$163,424	\$404,485
<b>2021</b>	\$42,669,956	\$27,919,701	\$250,394	\$169,752	\$420,146
<b>2022</b>	\$43,736,705	\$28,986,450	\$259,961	\$176,238	\$436,199
<b>2023</b>	\$44,830,122	\$30,079,867	\$269,768	\$182,886	\$452,653
<b>2024</b>	\$45,950,875	\$31,200,620	\$279,819	\$189,700	\$469,519
<b>2025</b>	\$47,099,647	\$32,349,392	\$290,122	\$196,684	\$486,806
<b>2026</b>	\$48,277,138	\$33,526,883	\$300,682	\$203,843	\$504,525
<b>2027</b>	\$49,484,067	\$34,733,812	\$311,506	\$211,182	\$522,688
<b>2028</b>	\$50,721,168	\$35,970,913	\$322,601	\$218,703	\$541,304
<b>2029</b>	\$51,989,198	\$37,238,943	\$333,973	\$226,413	\$560,386
<b>2030</b>	\$53,288,928	\$38,538,673	\$345,629	\$234,315	\$579,945
<b>2031</b>	\$54,621,151	\$39,870,896	\$357,577	\$242,415	\$599,992
<b>2032</b>	\$55,986,679	\$41,236,424	\$369,824	\$250,717	\$620,541
<b>2033</b>	\$57,386,346	\$42,636,091	\$382,377	\$259,227	\$641,604
<b>2034</b>	\$58,821,005	\$44,070,750	\$395,243	\$267,950	\$663,193
<b>2035</b>	\$60,291,530	\$45,541,275	\$408,431	\$276,891	\$685,322
<b>2036</b>	\$61,798,818	\$47,048,563	\$421,949	\$286,055	\$708,005
<b>2037</b>	\$63,343,789	\$48,593,534	\$435,805	\$295,449	\$731,254
<b>2038</b>	\$64,927,384	\$50,177,129	\$450,008	\$305,077	\$755,084
<b>2039</b>	\$66,550,568	\$51,800,313	\$464,565	\$314,946	\$779,511
<b>2040</b>	\$68,214,332	\$53,464,077	\$479,486	\$325,062	\$804,548
<b>2041</b>	\$69,919,691	\$55,169,436	\$494,780	\$335,430	\$830,211
<b>2042</b>	<b>\$71,667,683</b>	<b>\$56,917,428</b>	<b>\$510,457</b>	<b>\$346,058</b>	<b>\$856,515</b>

# TIF Revenue **Central** Business District

## SUMMARY

	Annual TIF	Cumulative TIF
2020	\$404,485	\$404,485
2021	\$420,146	\$824,631
2022	\$436,199	\$1,260,830
2023	\$452,653	\$1,713,484
2024	\$469,519	\$2,183,002
2025	\$486,806	\$2,669,808
2026	\$504,525	\$3,174,334
2027	\$522,688	\$3,697,021
2028	\$541,304	\$4,238,325
2029	\$560,386	\$4,798,711
2030	\$579,945	\$5,378,656
2031	\$599,992	\$5,978,648
2032	\$620,541	\$6,599,189
2033	\$641,604	\$7,240,793
2034	\$663,193	\$7,903,987
2035	\$685,322	\$8,589,309
2036	\$708,005	\$9,297,314
2037	\$731,254	\$10,028,568
2038	\$755,084	\$10,783,652
2039	\$779,511	\$11,563,163
2040	\$804,548	\$12,367,711
2041	\$830,211	\$13,197,922
2042	\$856,515	\$14,054,437



<b>Total County Contribution (2020-2042)</b>	<b>\$8,376,020</b>
<b>Total City Contribution (2020-2042)</b>	<b>\$5,678,417</b>
<b>Total TIF Estimated (2020-2042)</b>	<b>\$14,054,437</b>

2019 County Millage	0.0094404	2019 City Millage	0.0064
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# TIF Revenue **South** Historic District

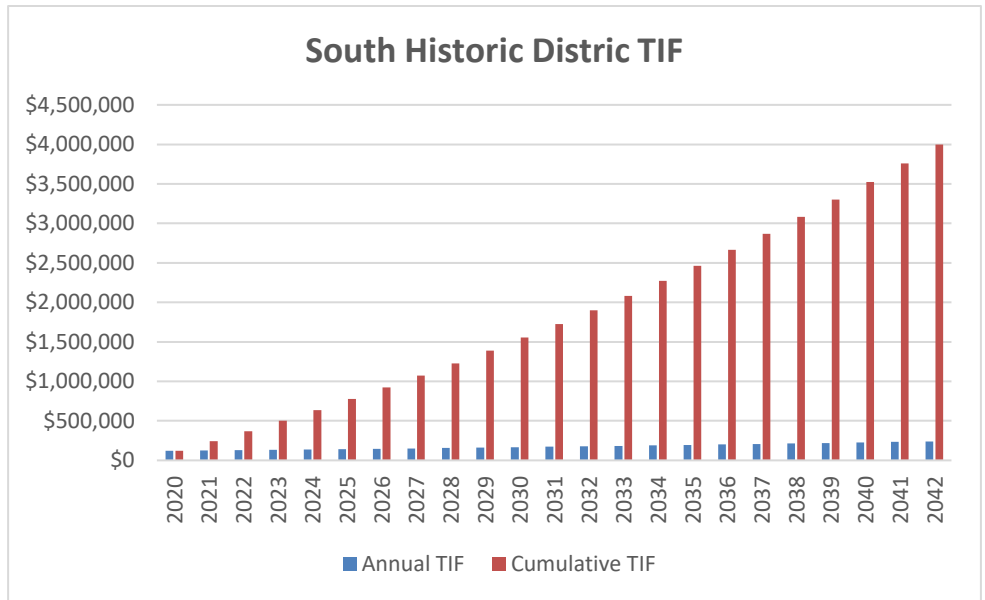
## TIF PROJECTIONS (2.5% ANNUAL GROWTH RATE)

	<i>Taxable Valuation</i>	<i>Estimated Increment Value</i>	<i>County Contribution @ 95%</i>	<i>City Contribution @ 95%</i>	<i>Total TIF CRA</i>
<b>BASE 1994</b>	\$3,217,275				
<b>2020</b>	\$11,104,579	\$7,887,304	\$70,736	\$47,955	\$118,691
<b>2021</b>	\$11,382,193	\$8,164,918	\$73,226	\$49,643	\$122,869
<b>2022</b>	\$11,666,748	\$8,449,473	\$75,778	\$51,373	\$127,151
<b>2023</b>	\$11,958,417	\$8,741,142	\$78,394	\$53,146	\$131,540
<b>2024</b>	\$12,257,377	\$9,040,102	\$81,075	\$54,964	\$136,039
<b>2025</b>	\$12,563,812	\$9,346,537	\$83,823	\$56,827	\$140,650
<b>2026</b>	\$12,877,907	\$9,660,632	\$86,640	\$58,737	\$145,377
<b>2027</b>	\$13,199,855	\$9,982,580	\$89,528	\$60,694	\$150,222
<b>2028</b>	\$13,529,851	\$10,312,576	\$92,487	\$62,700	\$155,188
<b>2029</b>	\$13,868,098	\$10,650,823	\$95,521	\$64,757	\$160,278
<b>2030</b>	\$14,214,800	\$10,997,525	\$98,630	\$66,865	\$165,495
<b>2031</b>	\$14,570,170	\$11,352,895	\$101,817	\$69,026	\$170,843
<b>2032</b>	\$14,934,424	\$11,717,149	\$105,084	\$71,240	\$176,324
<b>2033</b>	\$15,307,785	\$12,090,510	\$108,432	\$73,510	\$181,943
<b>2034</b>	\$15,690,479	\$12,473,204	\$111,864	\$75,837	\$187,702
<b>2035</b>	\$16,082,741	\$12,865,466	\$115,382	\$78,222	\$193,604
<b>2036</b>	\$16,484,810	\$13,267,535	\$118,988	\$80,667	\$199,655
<b>2037</b>	\$16,896,930	\$13,679,655	\$122,684	\$83,172	\$205,857
<b>2038</b>	\$17,319,353	\$14,102,078	\$126,473	\$85,741	\$212,213
<b>2039</b>	\$17,752,337	\$14,535,062	\$130,356	\$88,373	\$218,729
<b>2040</b>	\$18,196,146	\$14,978,871	\$134,336	\$91,072	\$225,408
<b>2041</b>	\$18,651,049	\$15,433,774	\$138,416	\$93,837	\$232,253
<b>2042</b>	<b>\$19,117,326</b>	<b>\$15,900,051</b>	<b>\$142,598</b>	<b>\$96,672</b>	<b>\$239,270</b>

# TIF Revenue **South** Historic District

## SUMMARY

	Annual TIF	Cumulative TIF
2020	\$118,691	\$118,691
2021	\$122,869	\$241,560
2022	\$127,151	\$368,711
2023	\$131,540	\$500,251
2024	\$136,039	\$636,290
2025	\$140,650	\$776,940
2026	\$145,377	\$922,317
2027	\$150,222	\$1,072,539
2028	\$155,188	\$1,227,726
2029	\$160,278	\$1,388,004
2030	\$165,495	\$1,553,499
2031	\$170,843	\$1,724,341
2032	\$176,324	\$1,900,665
2033	\$181,943	\$2,082,608
2034	\$187,702	\$2,270,310
2035	\$193,604	\$2,463,914
2036	\$199,655	\$2,663,569
2037	\$205,857	\$2,869,426
2038	\$212,213	\$3,081,639
2039	\$218,729	\$3,300,368
2040	\$225,408	\$3,525,776
2041	\$232,253	\$3,758,029
2042	\$239,270	\$3,997,299



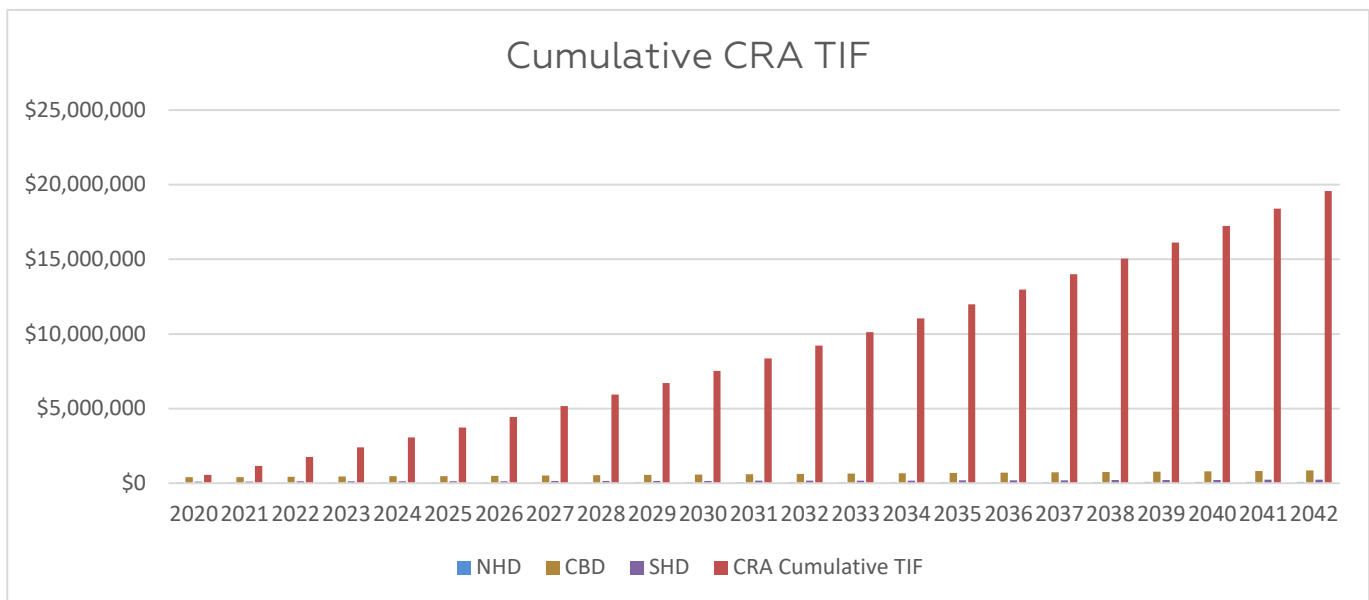
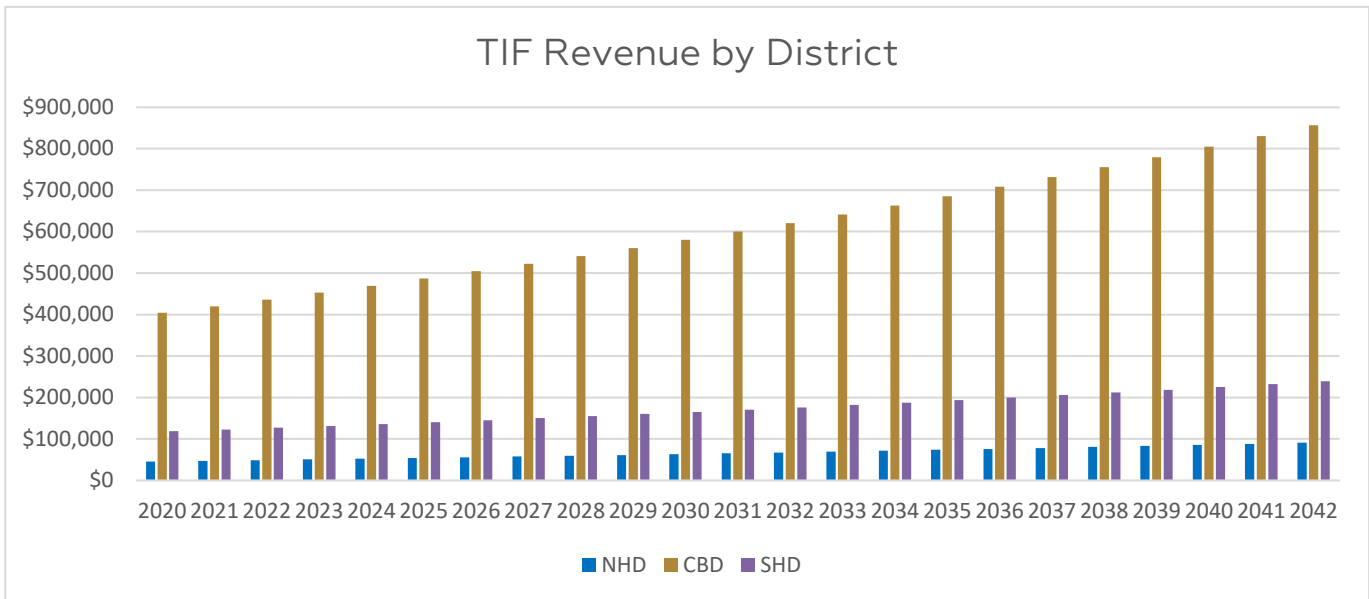
<b>Total County Contribution (2020-2042)</b>	<b>\$2,382,270</b>
<b>Total City Contribution (2020-2042)</b>	<b>\$1,615,030</b>
<b>Total TIF Estimated (2020-2042)</b>	<b>\$3,997,299</b>

2019 County Millage	0.0094404	2019 City Millage	0.0064
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**PALATKA EXISTING AREA - TIF PROJECTIONS (2.5% ANNUAL GROWTH RATE)**

	<i>NHD</i>	<i>CBD</i>	<i>SHD</i>	<i>CRA Cumulative TIF</i>
<b>2020</b>	\$45,803	\$404,485	\$118,691	\$568,979
<b>2021</b>	\$47,361	\$420,146	\$122,869	\$1,159,356
<b>2022</b>	\$48,959	\$436,199	\$127,151	\$1,771,665
<b>2023</b>	\$50,596	\$452,653	\$131,540	\$2,406,454
<b>2024</b>	\$52,275	\$469,519	\$136,039	\$3,064,287
<b>2025</b>	\$53,995	\$486,806	\$140,650	\$3,745,738
<b>2026</b>	\$55,759	\$504,525	\$145,377	\$4,451,399
<b>2027</b>	\$57,566	\$522,688	\$150,222	\$5,181,874
<b>2028</b>	\$59,419	\$541,304	\$155,188	\$5,937,785
<b>2029</b>	\$61,318	\$560,386	\$160,278	\$6,719,766
<b>2030</b>	\$63,264	\$579,945	\$165,495	\$7,528,469
<b>2031</b>	\$65,259	\$599,992	\$170,843	\$8,364,564
<b>2032</b>	\$67,304	\$620,541	\$176,324	\$9,228,733
<b>2033</b>	\$69,400	\$641,604	\$181,943	\$10,121,680
<b>2034</b>	\$71,549	\$663,193	\$187,702	\$11,044,124
<b>2035</b>	\$73,751	\$685,322	\$193,604	\$11,996,802
<b>2036</b>	\$76,008	\$708,005	\$199,655	\$12,980,470
<b>2037</b>	\$78,322	\$731,254	\$205,857	\$13,995,903
<b>2038</b>	\$80,694	\$755,084	\$212,213	\$15,043,894
<b>2039</b>	\$83,124	\$779,511	\$218,729	\$16,125,258
<b>2040</b>	\$85,616	\$804,548	\$225,408	\$17,240,830
<b>2041</b>	\$88,170	\$830,211	\$232,253	\$18,391,464
<b>2042</b>	\$90,788	\$856,515	\$239,270	\$19,578,036

# TIF Revenue Combined

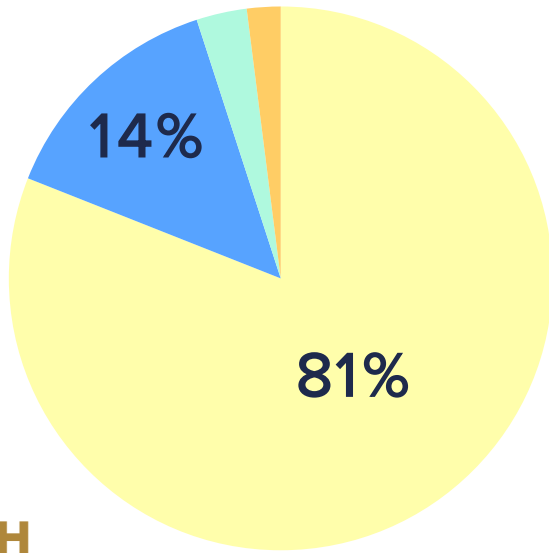


	NHD	CBD	SHD	TOTAL
<b>Total County Contribution (2020-2042)</b>	<b>\$909,629</b>	<b>\$8,376,020</b>	<b>\$2,382,270</b>	<b>\$11,667,919</b>
<b>Total City Contribution (2020-2042)</b>	<b>\$616,672</b>	<b>\$5,678,417</b>	<b>\$1,615,030</b>	<b>\$7,910,119</b>
<b>Total TIF Estimated (2020-2042)</b>	<b>\$1,526,301</b>	<b>\$14,054,437</b>	<b>\$3,997,300</b>	<b>\$19,578,038</b>

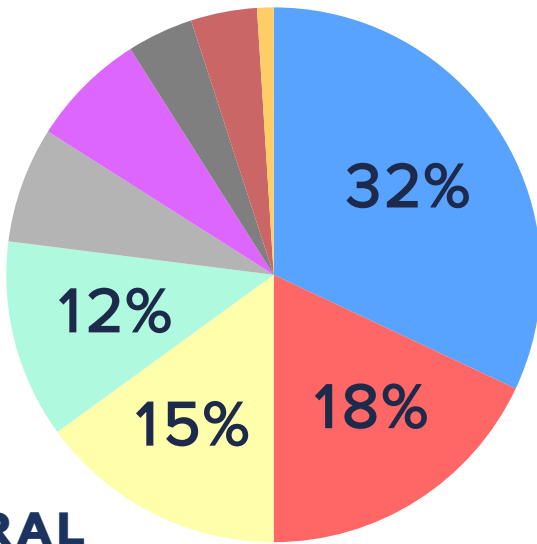


# APPENDIX

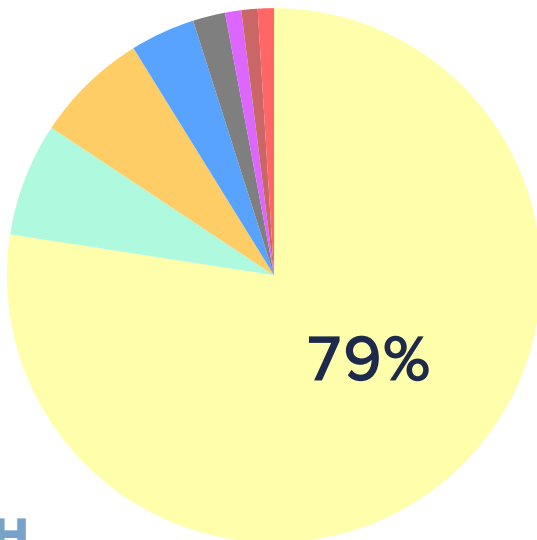
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**NORTH**



**CENTRAL**



**SOUTH**

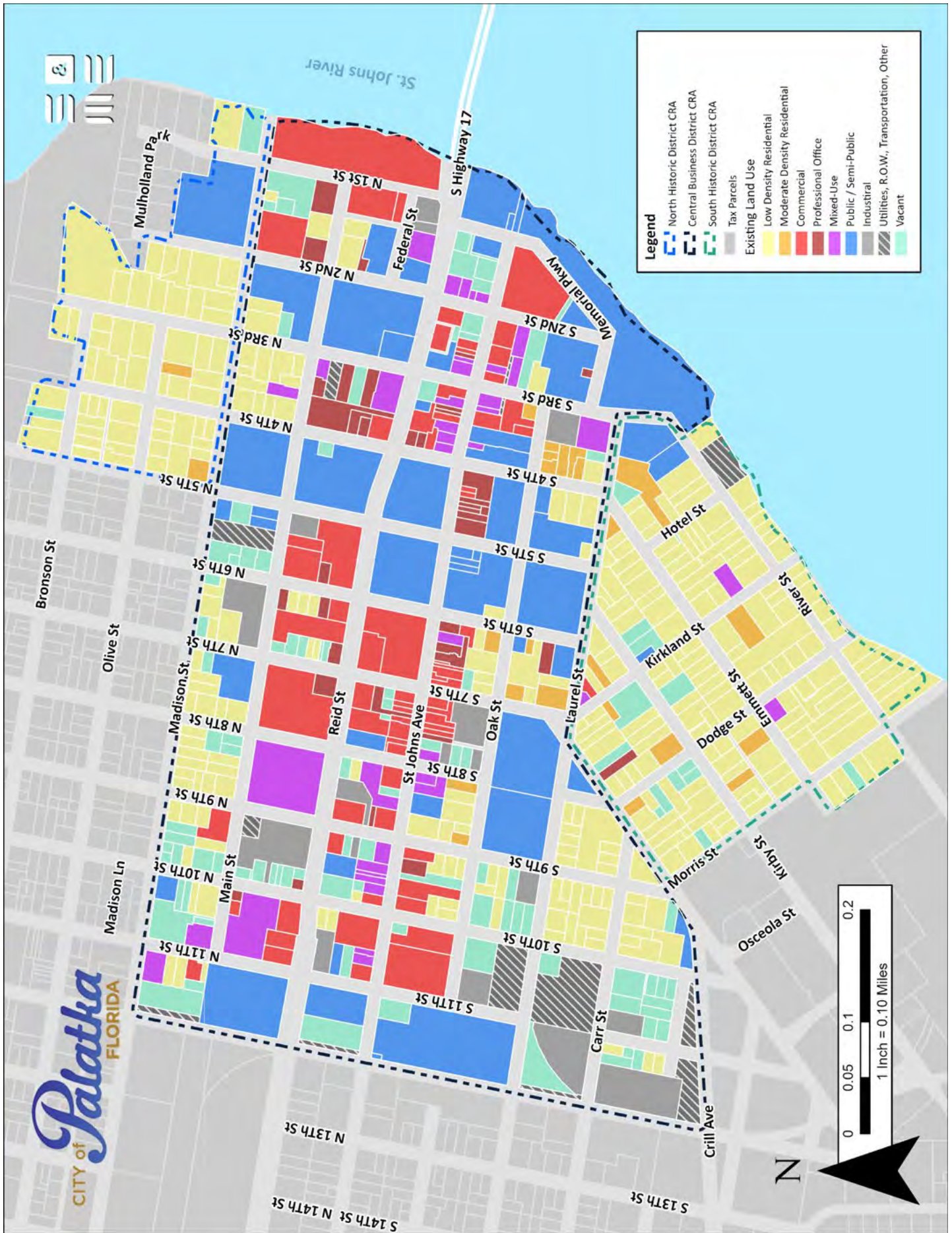
**Legend**

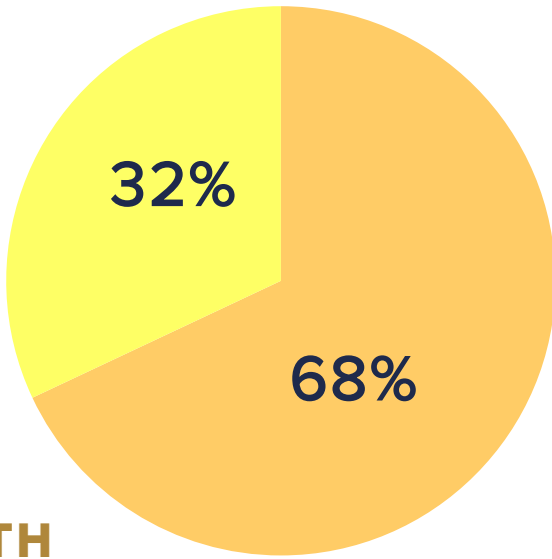
- North Historic District CRA
- Central Business District CRA
- South Historic District CRA
- Tax Parcels
- Existing Land Use**
- Low Density Residential
- Moderate Density Residential
- Commercial
- Professional Office
- Mixed-Use
- Public / Semi-Public
- Industrial
- Utilities, R.O.W., Transportation, Other
- Vacant

**EXISTING LAND USE**

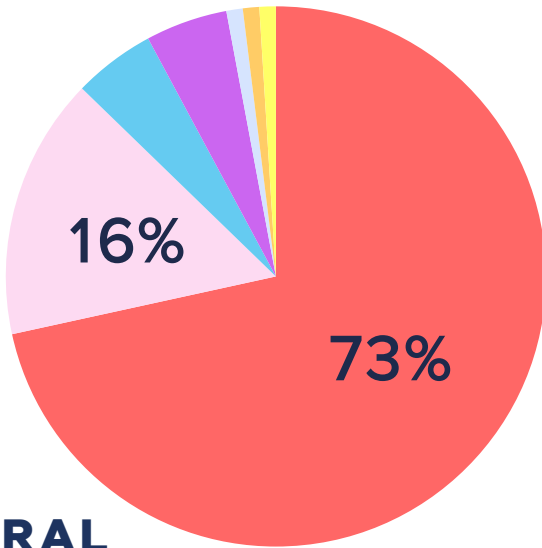
The existing land use evaluation identifies the existing land uses within each area of the district based on the Department of Revenue (DOR) Code assigned to each parcel. The primary existing land uses in the North Historic District are: Low Density Residential (81%) and Public/ Semi Public (14%). Moderate Density Residential and Vacant comprise the remaining acreage (5%). The primary existing land uses in the Central Business District are: Public/Semi Public (32%), Commercial (18%) Low Density Residential (15%) and Vacant (12%). The primary existing land uses in the South Historic District are: Low Density Residential (79%) with Vacant, Medium Density Residential and Public Semi Public and Industrial comprising the majority of the remaining uses.

Figure 9 Existing Land Use

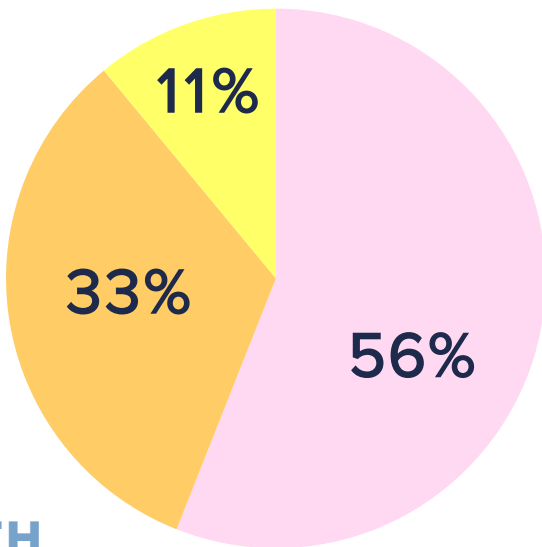




**NORTH**



**CENTRAL**



**SOUTH**

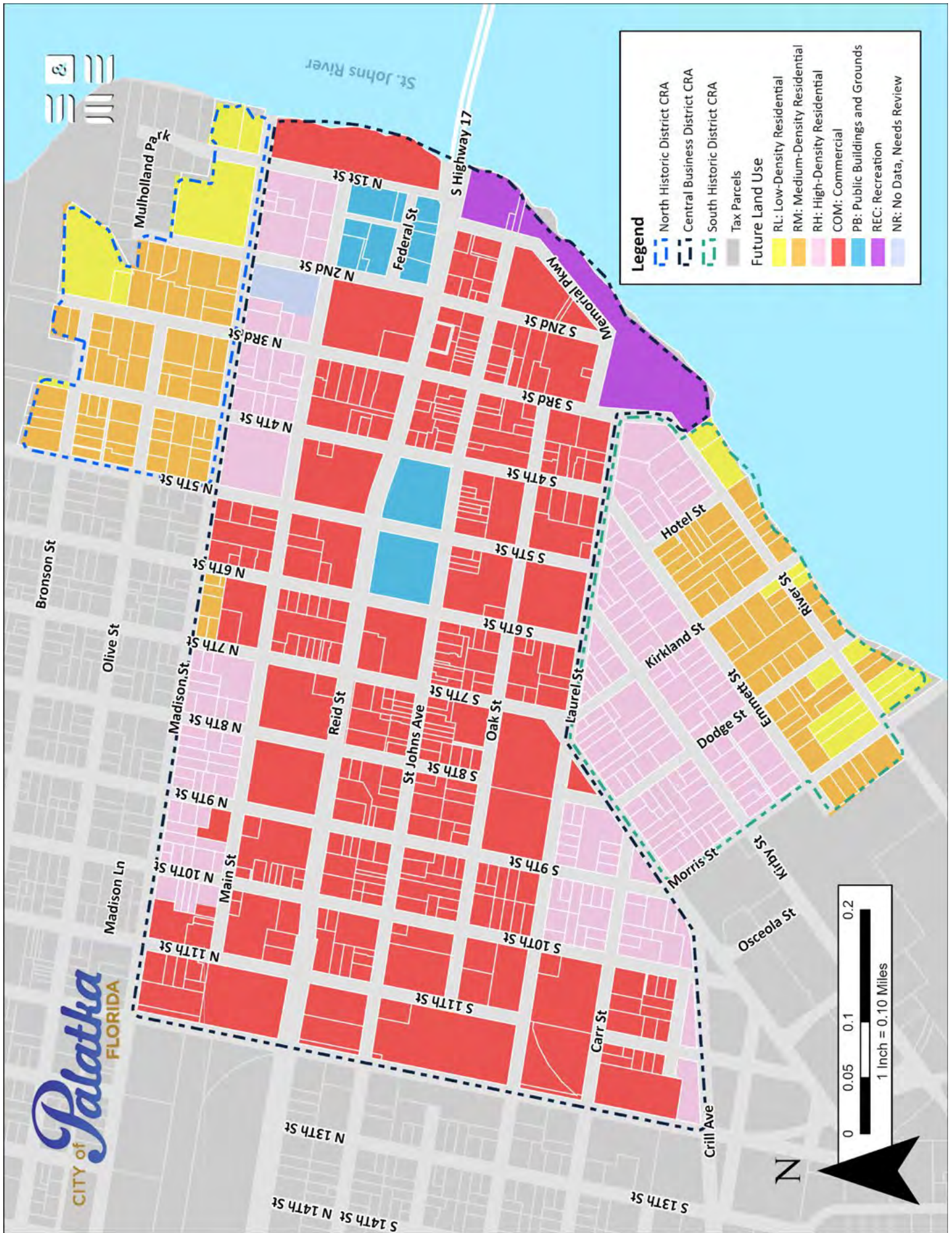
**Legend**

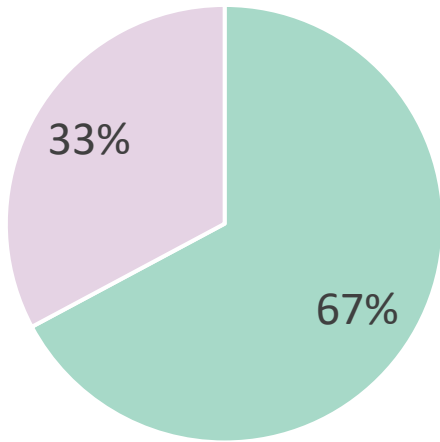
- North Historic District CRA
- Central Business District CRA
- South Historic District CRA
- Tax Parcels
- Future Land Use**
- RL: Low-Density Residential
- RM: Medium-Density Residential
- RH: High-Density Residential
- COM: Commercial
- PB: Public Buildings and Grounds
- REC: Recreation
- NR: No Data, Needs Review

**FUTURE LAND USE**

The future land use evaluation identifies the future land uses within each area of the district based on the City of Palatka Comprehensive Plan's Future Land Use Map classifications for parcels within the CRA. The primary future land uses in the North Historic District are: Medium Density Residential (68%) and Low Density Residential (32%). The primary future land uses in the Central Business District are: Commercial (73%) and High Density Residential (16%). Public Buildings and recreation are the two primary remaining future land uses. The primary future land uses in the South Historic District are: High Density Residential (56%), Medium Density Residential (33%) and Low Density Residential (11%).

Figure 10 Future Land Use

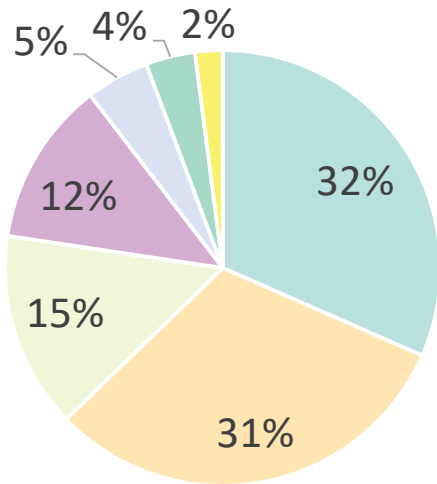




**Legend**

- North Historic District CRA
- Central Business District CRA
- South Historic District CRA
- Tax Parcels
- Zoning Districts**
- C-1 (General Commercial)
- C-2 (Intensive Commercial)
- DB (Downtown Business)
- DR (Downtown Riverfront)
- PUD (Planned Unit Development)
- R-1 (Single-Family Residential)
- R-1A (Single-Family Residential)
- R-3 (Multiple-Family Residential)
- ROS (Recreation / Open Space)

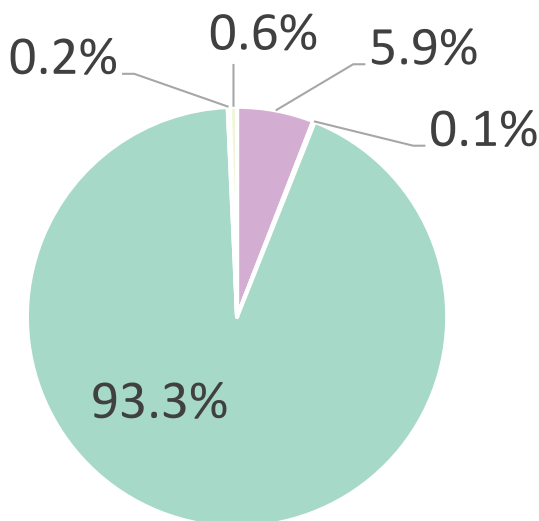
**NORTH**



**ZONING**

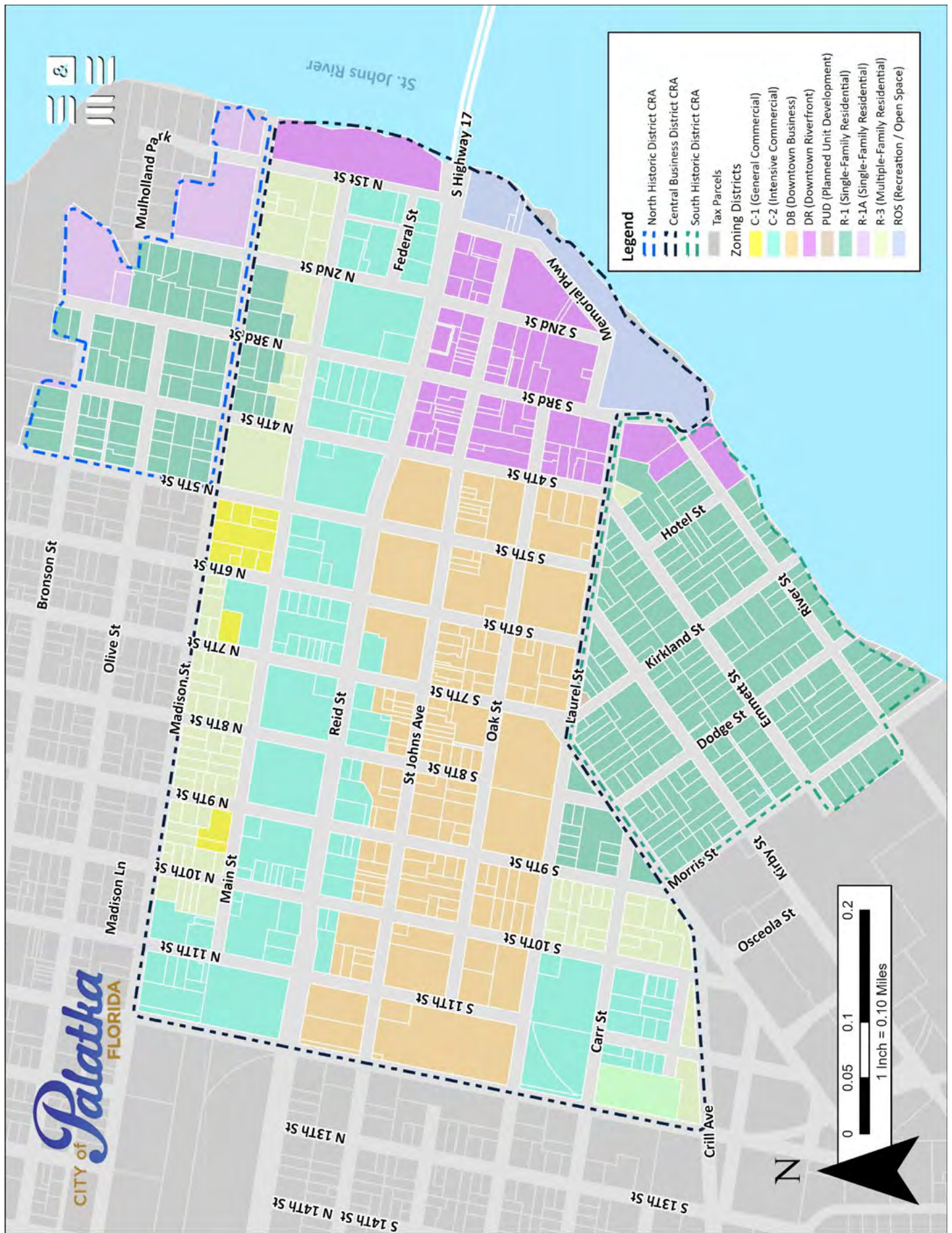
The zoning evaluation identifies the zoning classifications within each area of the district based on the City of Palatka Code of Ordinances, Chapter 94-Zoning for parcels within the CRA. The primary zoning classifications in the North Historic District are: Single Family Residential R-1 (67%) and Single Family Residential R-1A (33%) The primary zoning classifications in the Central Business District are: Intensive Commercial District C-2 (32%), Downtown Business District DB (31%), Multi-Family Residential District R-3 (15%), Downtown Riverfront DR (12%), Recreation Open Space District ROS (5%), Single Family Residential R-1 (4%) and General Commercial C-1 (2%). The primary zoning classifications in the South Historic District are: Single Family Residential R-1 (93.3%) and Downtown Riverfront DR (6%).

**CENTRAL**



**SOUTH**

Figure 11 Zoning



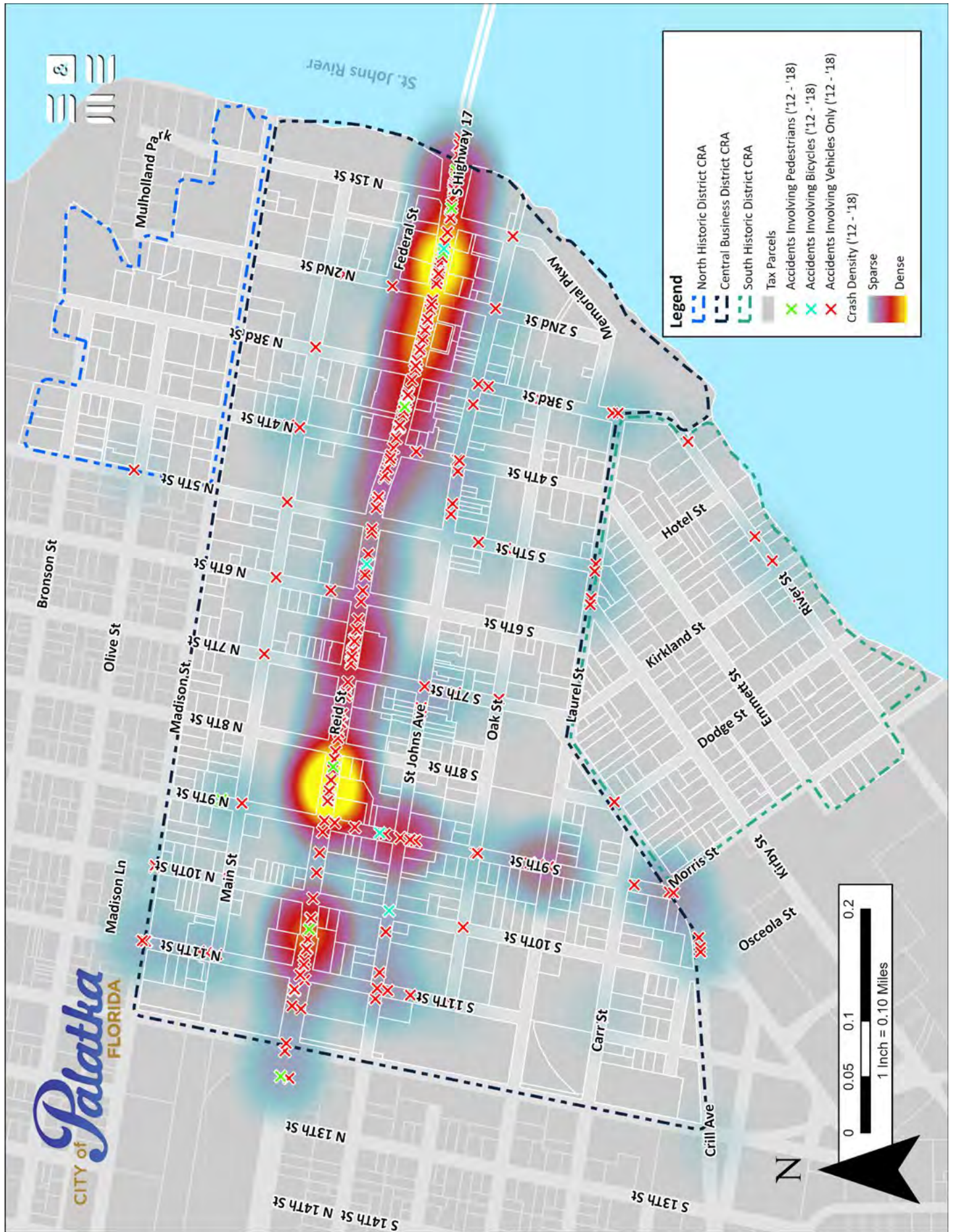
The Crash Data reflects the number of vehicles crashes and locations. These accidents include pedestrian, bicyclists and vehicles only for the period of 2012-2018. The locations of the crashes is shown by crash density. The brighter the yellow color on the map the greater the number of vehicle crashes that occurred at that location. The vast majority of accidents occurred on SR 17 or Reid Street. The most crashes occurred on SR-17 between 2nd Street and Memorial Parkway and between 8th and 9th Streets. The crash history data is supplied by FDOT District 2.

*Image 10 Putnam County Emergency Medical Vehicle*



Source: Braun Ambulances

Figure 12 Crashes



# TRANSPORTATION

The Transportation Map displays the roadway network, transit routes and stops, the CSX railway and the Palatka Urban Trail bicycle path located within the Community Redevelopment District. The City of Palatka Community Redevelopment Area has a basic framework for a multi-modal transportation system, that currently includes rail, automobile, bicycle and pedestrian facilities.

Image 11 Ride Solution Bus



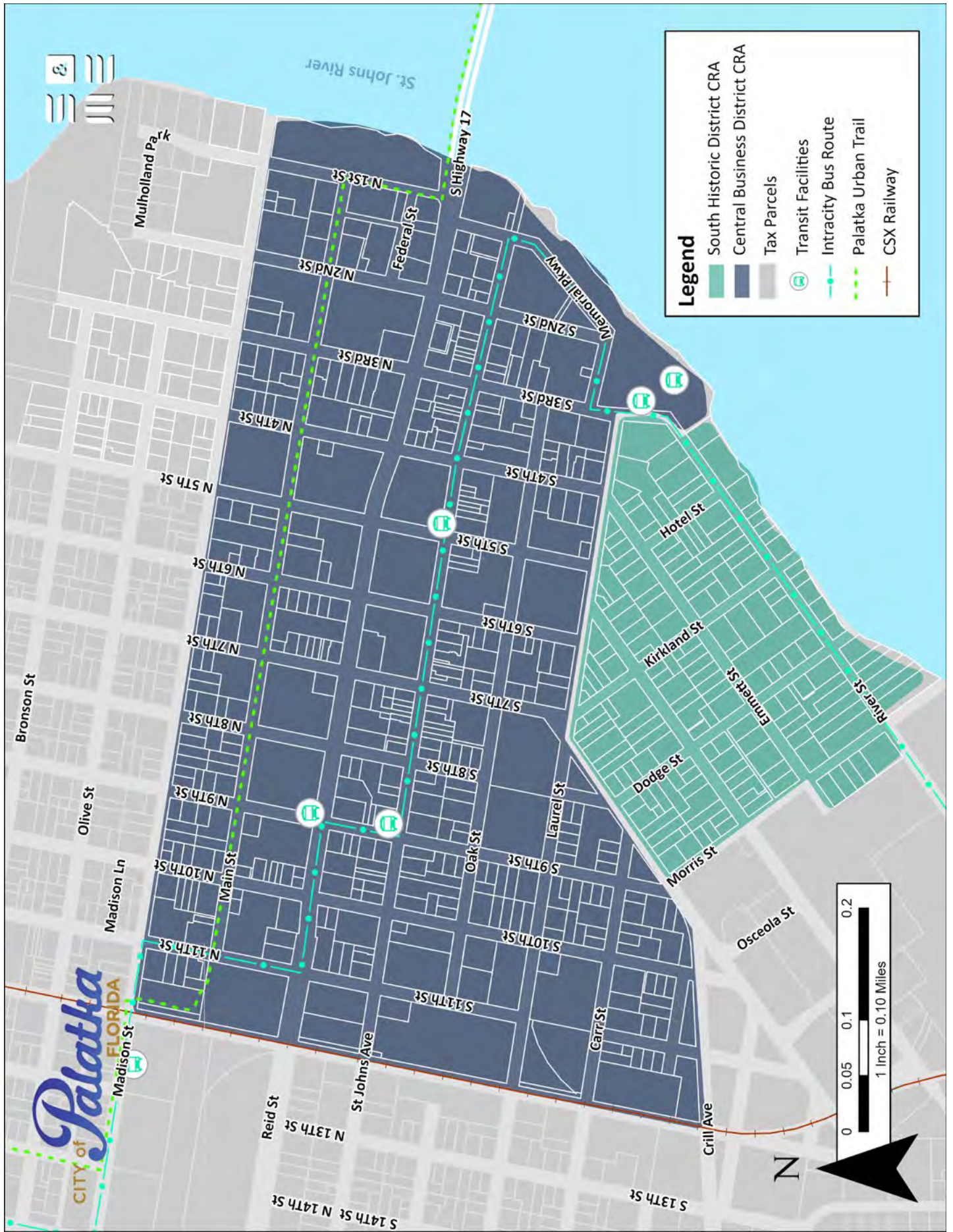
Source: Palatka Daily News

Image 12 Streetscape Improvements in South Historic District



Source: S&ME, 2021

Figure 13 Transportation



The Parks Map shows the location of parks facility that serve the Palatka Community Redevelopment Area. The Palatka CRA is ideally located on the shores of the St. Johns River. The John C Godwin Riverfront Park and Boat Ramp and Riverfront Park provide public access to the river and a large riverside green space for outdoor activities. The Riverfront Park area is located in the southern portion of the Central business District adjacent to the South Historic District. Mulholland Park is located in the North Historic District of the Community Redevelopment Area in the area surrounding the historic Bronson-Mulholland House. Fred Green Park is located in the Central Business District near the North historic District. Rotary Park is located in the Central Business District between South 8th and south 9th Streets off of Oak Street. Hank Bryan Park is located just outside of the Palatka Community Redevelopment District near South 13th Street and Crill Avenue, also serve the residents of the Community Redevelopment District and visitors.

Image 13 Fred Green Park



Source: City of Palatka

Figure 14 Parks



# HISTORIC FEATURES

The City of Palatka has long and colorful history. The built environment and structures within the City reflect that history. The Historic Structures Map shows the location, name and type of historic structures located within the Community Redevelopment District. The North and South Historic Districts are well known for their historic residential housing stock with numerous structures surveyed and registered with the Florida Master Site File (FMSF). The North Historic District is also home to the Bronson-Mulholland House that is listed on the National Register of Historic Places (NRHP). The Central Business District is also well populated with historic residential structures and several non-residential structure that are also listed on the NRHP including: St mark Episcopal church, the Larimer Library, the Hotel James, the Bethel AME Church and the Old ACL Union Depot.

*Image 14 Historic House in North District*



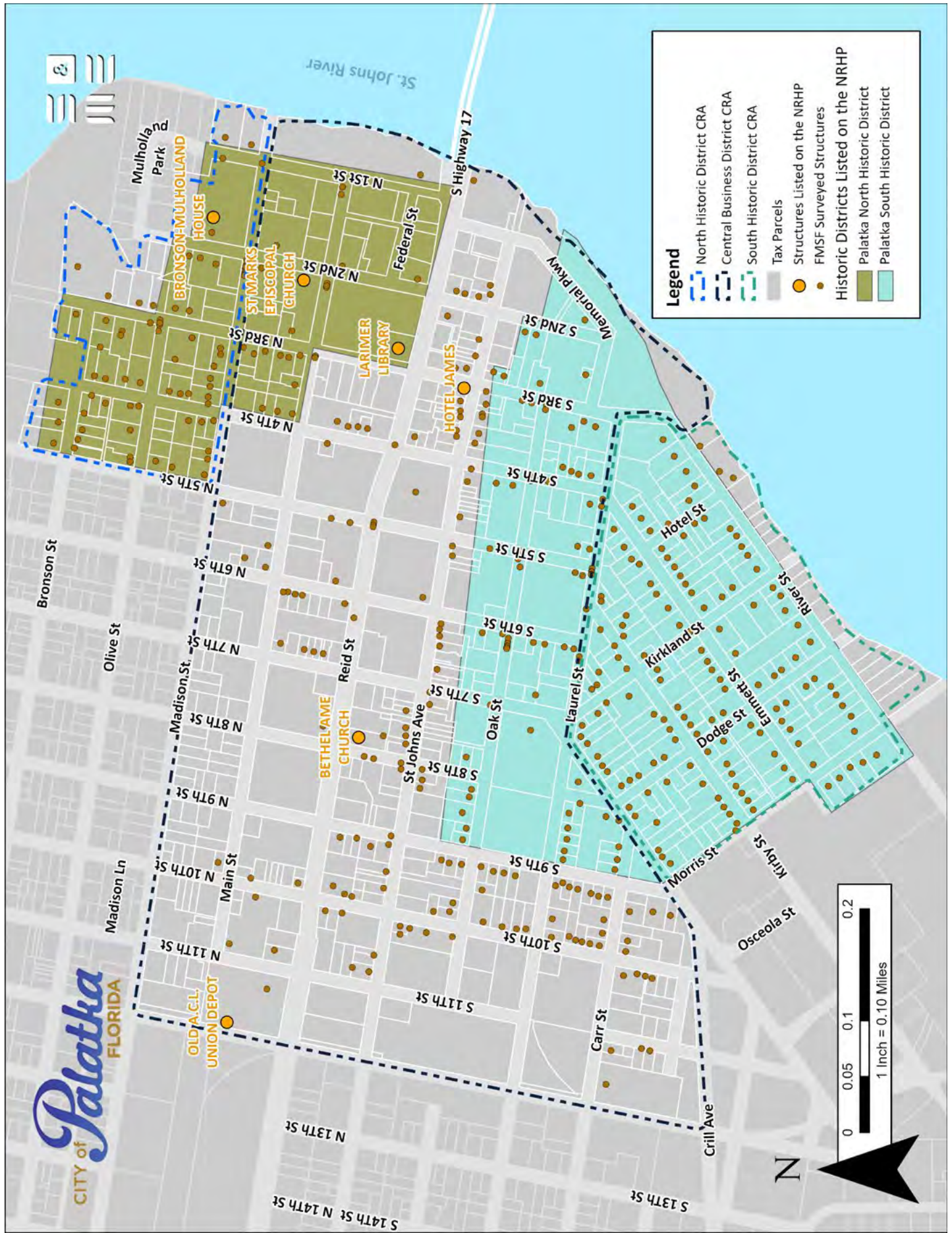
Source: S&ME, 2021

*Image 15 Historic House in South District*



Source: S&ME, 2021

Figure 15 Historic Features



## DEMOGRAPHIC AND ECONOMIC CONDITIONS

### Population

As shown in Table 1, the population within the North Historic District (NHD) Redevelopment Area (as identified in Map 1) has remained relatively stable between 2010 and 2020, only gaining three (3) residents over the last decade for a 10-year growth rate of 3.8% (ESRI Business Analyst Online, 2020). This slight gain in population is in contrast to the Central Business and South Historic District, which lost population during this time same period (-2.3% and -7.8% respectively). According to population estimates provided by the Bureau of Economics & Business Research (BEBR) at the University of Florida, the City of Palatka's population grew from 10,558 to 10,770 (an overall increase of 2.0%) during this timeframe, while the County's population declined from 74,364 to 73,723 (for a loss of -0.9%).

### Demographics

Table 2 summarizes demographic estimates for the North Historic District provided by ESRI BAO using data derived from the United States Census Bureau. It is estimated that in 2020, the NHD was comprised primarily by residents who identify as "Black Alone," which total approximately 63.4% of the area's population. In a distant second are those who identify as "White Alone" (32.9%), followed by individuals who identify themselves to be of "Hispanic Origins (Any Race)" at 7.4%. The remaining race and ethnicity groups provided by the Census Bureau comprise less than 2.0% of the total population each.

Table 1 North Historic District, City, and County Growth Rates, 2010-2020

	2010	2020	10-year Growth Rate
North Historic District	78	81	3.8%
City of Palatka	10,558	10,770	2.0%
Putnam County	74,364	73,723	-0.9%

Source(s): ESRI BAO, S&ME, 2020.

Table 2 North Historic District Demographic Composition, 2010 and 2020

Race and Ethnicity	2010		2020	
	Number	Percent	Number	Percent
White Alone	27	34.6%	27	32.9%
Black Alone	49	62.8%	52	63.4%
American Indian Alone	1	1.3%	1	1.2%
Asian Alone	0	0.0%	0	0.0%
Pacific Islander Alone	0	0.0%	0	0.0%
Some Other Race Alone	1	1.3%	1	1.2%
Two or More Races	0	0.0%	1	1.2%
Hispanic Origin (Any Race)	4	5.1%	6	7.4%

Source(s): ESRI BAO, S&ME, 2020.

Figure 16 Race Demographics of 3 Districts

WHITE BLACK ALL OTHER RACES

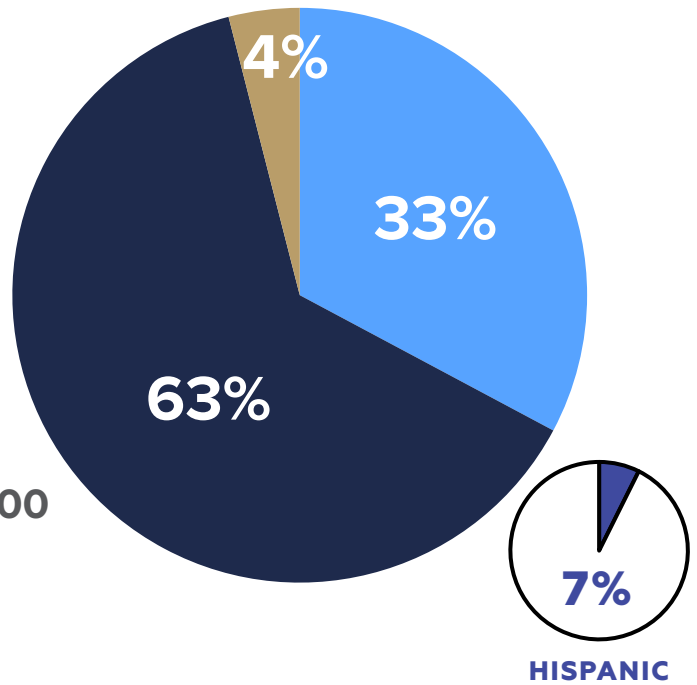
### NORTH HISTORIC DISTRICT

Estimated 2020 Population: **81**

10-Year Growth Rate: **+3.8%**

Number of Households: **37**

Median Household Income: **\$25,000**



#### Household Income

Using income data provided by the Census Bureau, ESRI BAO is able to provide 2020 household income estimates for the North Historic District Redevelopment Area, the City of Palatka, and Putnam County as a whole. The result of this comparison is shown in Table 3. As identified in the provided infographic, there were 37 households estimated

to be within the North Historic District as of 2020. The median household income for this area during this same year is estimated to be \$25,000 per year, which is significantly less than the median household income found within the two (2) other Redevelopment Areas, the City of Palatka, and Putnam County as a whole.

Table 3 North Historic District, City, and County Growth Rates, 2010-2020

	North Historic District		City of Palatka		Putnam County	
Number of Households	37		3,904		30,597	
Household Income Range	Number	Percent	Number	Percent	Number	Percent
<\$15,00	8	21.6	1,019	26.1	5,117	16.7
\$15,000-\$34,999	10	27.0	730	18.7	4,479	14.6
\$25,000-\$34,999	5	13.5	614	15.7	4,645	15.2
\$35,000-\$49,999	5	13.5	438	11.2	4,645	15.2
\$50,000-\$74,999	4	10.8	527	13.5	5,255	17.2
\$75,000-\$99,999	1	2.7	226	5.8	2,912	9.5
\$100,000-\$149,999	0	0.0	210	5.4	2,787	9.1
\$150,000-\$199,999	2	5.4	70	1.8	799	2.6
>\$200,000	1	2.7	71	1.8	438	1.4
Med. Household Income	\$25,000		\$27,616		\$38,906	

Source(s): ESRI BAO, S&ME, 2020.

## DEMOGRAPHIC TAPESTRY SEGMENT

One (1) means of analyzing population data and trends is by using Tapestry Segmentation. Tapestry Segmentation provides an accurate, description of America's neighborhoods. U.S. residential areas are divided into 67 distinctive segments based on their socioeconomic and demographic composition, then further classified into LifeModes and Urbanization Groups. Due to its limited population, the North Historic District only contains one (1) Tapestry Segment, titled 'Family Foundations.' A description of this Tapestry Segment is provided as follows.

### *Family Foundations*

Family and faith are the cornerstones of life in these communities. Older children, still living at home, working toward financial independence, are common within these households. Neighborhoods tend to be stable, as little household growth has occurred for more than a decade. Many residents work in the health care industry or public administration across all levels of government. Additionally, the data reveals that this segment often like to spend their money on the newest clothing and technology after monthly expenses are paid.

- Average Household Size: 2.71
- Median Age: 39.6
- Median Household Income: \$43,100

### *Economic and Industry Profile*

Well into the 21st century, the state of Florida continues to have one of the fastest growing economies in the country. As of March of 2020, Florida's economy is the 17th largest in the world, creating one (1) out of every ten (10) jobs in the United States (Florida Chamber of Commerce, 2020). Although the spread of COVID-19 is likely to have a devastating impact on businesses and workers (most notably the in the Leisure and Hospitality industry, which comprises roughly 16% of all private sector jobs in the State), the losses in both revenue and jobs incurred during this period are expected to slow and retract as vaccines for the virus become more widely available in 2021.

Despite a prolonged period of population, business,

and job losses experienced in the first half of the decade, Putnam County is growing once again and continues to play a vital role in Florida's economy. As compared to state averages for 2019, Putnam County employs a significantly higher percentage of workers in several of the Florida's critical industries, including Manufacturing, Government, and Natural Resources and Mining (Office of Economic and Demographic Research, 2020). Additionally, when considering that Putnam's economy relies less on the success of tourism-dependent industries than the state average, COVID-19 is less likely to have a significant economic impact on the local economy than elsewhere in the State of Florida.

Similar to Putnam County, the City of Palatka and its three (3) Redevelopment Areas are still feeling the effects of the severe recession of the late 2000s. Today, the City's employment rate stands at 88.7%, with those employed working primarily in fields such as Health Care/Social Assistance (19.3%), Retail Trade (16.3%), and Educational Services (10.7%). Additionally, location quotients (in this context, a statistic that measures a region's industrial specialization relative to the United States) are highest in industries such as Utilities (2.44), Agriculture/Forestry/Fishing (2.08), and Retail Trade (1.68). On an educational level, approximately 20.8% of Palatka's population aged 25 and up have obtained either an Associate's, Bachelor's, and/or Graduate/Professional Degree, which allows the City the potential to attract white-collar industries which require a highly educated workforce. As the Redevelopment Areas continue to thrive once more, growing the diversity and volume of Downtown Palatka's businesses, entrepreneurs, and college-educated individuals will be essential components in securing the economic success of the City's community redevelopment areas in the decades ahead.

As detailed further in the next subsection of this analysis, the NHD is primarily residential in nature, which means a majority of the District’s TIF revenue is generated via increases in the taxable value of housing, not industry. Additionally, due to the area’s limited visibility from major roadway networks and the lack of large, vacant properties, it is unlikely that new commercial and industrial activity would relocate to the District. Therefore, investments within the NHD from the Agency should be focused on improvements and programming which will increase the ease and value of homeownership within the District and not business recruitment and retention.

**Table 4 Existing Land Use Summary (North Historic District), 2020**

Land Use	Acreage <sup>1</sup>	Percentage of District
Low Density Residential	16.4	81%
Public/Semi-Public	2.8	14%
Vacant	0.7	3%
Medium Density Residential	0.4	2%
TOTAL	20.3	100%
<sup>1</sup> The Provided acreages are approximate and are based on the geometry of the tax parcel shapefiles provided by Putnam County.		

Source(s): Putnam County, S&ME, 2020

### Regulatory Conditions

The North Historic District is the smallest Redevelopment Area (by total land area) within the City, comprising approximately 27.2 acres. When combined with the South Historic District and Central Business District Redevelopment Areas (50.4 and 205.2 acres, respectively), the total Redevelopment Area comprises 282.8 acres, which is approximately 4.5% of the City’s total land area (6,220.2 acres). The existing land uses (ELUs), future land use designations (FLUs), and zoning districts found within the North Historic District Redevelopment Area are described in the following section.

### Existing Land Use

As shown in Table 4 and Map 2, the predominant existing land use within the North Historic District Redevelopment Area is Low Density Residential (or single family dwellings), which spans 16.4

**Table 5 Future Land Use Summary (North Historic District), 2020**

Land Use Category	Acreage <sup>1</sup>	Percentage of District
Medium Density Residential	13.8	68%
Low Density Residential	6.6	32%
TOTAL	20.4	100%
<sup>1</sup> The Provided acreages are approximate and are based on the geometry of the future land use shapefiles provided by Putnam County, which may differ from the parcel shapefile used to calculate and display geometries in Table 4 and Map 2.		

Source(s): Putnam County, S&ME, 2020

acres (or 81% of all developable (non-right of way) lands within the NHD). The remaining land uses within the Redevelopment Area include Public/ Semi-Public at 2.8 acres, Vacant at 0.7 acres, and Medium Density Residential at 0.4 acres. Due to the prominent residential nature of the North Historic District, redevelopment activity within this land area is expected to be minimal in the decades ahead. However, as properties improve and values in the area increase over time, so will the District’s estimated tax increment financing (TIF) revenue. These revenues can be used to develop quality of life improvements to the District, including (but certainly not limited to) streetscaping projects, stormwater management facilities, and art installations.

### Future Land Use

As shown in Table 5 and Map 3, the North Historic District Redevelopment Area is comprised of two (2) future land use (FLU) designations—Low Density Residential (LDR) and Medium Density Residential (MDR). The former comprises just ±6.6 acres and is predominately found in the residential neighborhoods blocks near the St. Johns River. Alternatively, MDR-designated lands total 13.8 acres and can be found west of the LDR portion of the Redevelopment Area. Together, these FLU designations currently signify that the NHD will remain residential in character unless regulatory changes are made to the City’s Future Land Use Map (FLUM) for this area.

# North Historic District

## Zoning

Similar to the area’s FLU composition, the North Historic District’s zoning districts are also limited to two (2) designations (see Table 6 and Map 4). The two (2) districts found within the Redevelopment Area are both named Single Family Residential but feature two (2) separate abbreviations—R-1 and R-1A. R-1, which comprises 13.8 acres of the District and is intended to provide for single-family residential areas of low density. Cluster housing, townhouses and certain structures and uses designated to serve governmental, religious, noncommercial recreational and other immediate needs of such areas are permitted or are permissible as conditional uses within the district, subject to restrictions and requirements necessary to preserve and protect its low density residential character. Generally, commercial uses are not permitted within this district, but residential development is permitted at a maximum density of five (5) dwelling units per acre by right.

Consistent with the FLU designations found within the Redevelopment Area, the District’s zoning designations are also limited to low-density residential activity, which is often slow to redevelop. As such, the regulatory composition of the North Historic District is currently less likely to encourage redevelopment activity than the Central Business District, which houses more flexible zoning districts that permit a broader swath of permitted uses and feature larger maximums for density and intensity.

*Table 6 Zoning Summary (North Historic District), 2020*

District	Acreage <sup>1</sup>	Percentage of District
Single Family Residential <sup>1</sup>	13.8	67%
Single Family Residential <sup>1</sup>	6.7	33%
TOTAL	20.5	100%
<sup>1</sup> The provided acreages are approximate and are based on the geometry of the future land use shapefiles provided by Putnam County, which may differ than the parcel shapefile used to calculate and display geometries in Table 4 and Map 2 and the City of Palatka Future Land Use shapefile utilized in Table 5 and Map 3.		

Source(s): Putnam County, S&ME, 2020

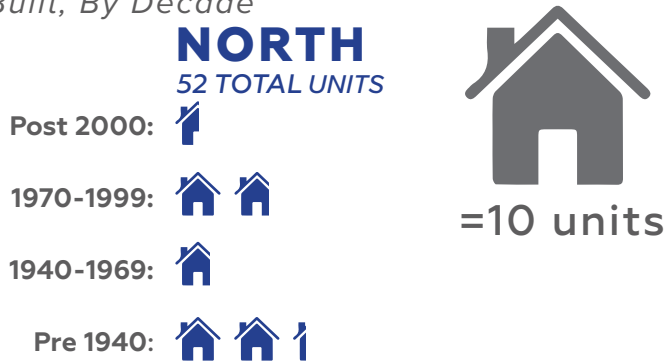
Similar to R-1, the purpose of the R-1A Zoning District (which comprises 6.7 acres) is to provide for single-family residential areas of low density. Although this District also permits cluster housing and certain structures and uses designed to serve governmental, educational, religious, noncommercial recreational uses conditionally, R-1A stands apart from R-1 by failing to allow townhomes and limiting density to four (4) dwelling units per acre by right.

## PHYSICAL CONDITIONS

### Housing

When growing a sustainable and prosperous community, the importance of possessing a diverse and stable housing market cannot be overestimated. However, national, state, and local trends have shown that the supply for housing has failed to keep pace with its demand since the resolution of the Great Recession. For this reason, the City of Palatka Community Redevelopment Agency and its Staff continues to encourage and provide incentives for developers to increase both the quantity and quality of the area’s housing stock through capital projects and programming. This section identifies the North Historic District’s regulatory, physical, and historical housing conditions so the Agency can identify and implement context-sensitive improvements through the Goals, Objectives, and Policies identified in this report.

**Figure 17** Number of Residential Structures Built, By Decade



### Permitted Housing Diversity

Currently, the North Historic District is home to two (2) zoning districts, both of which permit residential uses by right. The first, R-1A (Single-Family Residential) is intended to provide for single-family residential areas of low density. Cluster housing and certain structures and uses designed to serve governmental, educational, religious, noncommercial recreational and other immediate needs of such areas are permitted or are permissible as conditional uses within the district, subject to restrictions and requirements necessary to preserve and protect its low density residential character. Density within this zoning district is limited to a maximum four (4) dwelling units per acre.

The second district, R-1 (Single-Family Residential), permits uses near identical to what is currently permitted in the R-1A Zoning District, but allows for a slightly higher density (five (5) dwelling units per acre, except that original or historic uses in historic districts may exceed this density up to the comprehensive plan future land use map maximum density) and permits a larger number of conditional uses, including townhomes, home occupations, bed and breakfast accommodations, and original or historic uses in historic districts.

**Table 7** Age of Housing Stock for the North Historic District, 2020

Period	Quantity	Percent
Built 2010 or later	2	4%
Built 2000 to 2009	2	4%
Built 1990 to 1999	6	12%
Built 1980 to 1989	9	18%
Built 1970 to 1979	4	8%
Built 1960 to 1969	4	8%
Built 1950 to 1959	3	6%
Built 1940 to 1949	1	2%
Built 1939 to earlier	21	42%
<b>TOTAL</b>	<b>50</b>	<b>100%</b>

Source(s): ACS, 2019; ESRI BAO, S&ME, 2020

### Age and Physical Condition

The American Community Survey (ACS) provides historical building information in their 2014-2018 five (5)-year estimates. As shown in Table 7, of the 50 estimated housing units located within the North Historic District Redevelopment Area, only 12% (six (6) units) were built after the turn of the century, with the remaining 88% (44 units) built prior to 2000. The high percentage of older homes within the Redevelopment Area (and the greater Downtown) is an important component of this report, as the age of the housing has a direct correlation with the decline of its condition. Typically, when homes get older, the cost of maintaining and improving the structure increases, which means homeownership within the City could become cost-prohibitive for its current and prospective owners as their property continues to age.

# North Historic District

## Historic Features

The City of Palatka does not currently maintain a local inventory of historic significant properties. Instead, the City (and its Historic Preservation Board) relies on the historic records found within the Florida Master Site File (FMSF) to catalogue historically-significant features. This resource, which is maintained by the Florida Division of Historical Resources (FDHR), is a paper file archive and computer database of surveyed historical and cultural resources in Florida. Resources can include items such as historic structures, cemeteries, bridges, districts, railways, landscapes, and other historically significant features. The Site File also maintains copies of archaeological and historical survey reports and other manuscripts relevant to history and historic preservation in Florida. The File also provides records of properties that have been listed on the National Register of Historic Places (NRHP) or items that may be eligible for potential listing.

As shown in Table 8 and Map 5, the North Historic District Redevelopment Area is a community rich with history and cultural significance. According the latest FMSF data made available to the public, 70 structures have been surveyed—one (1) of which is currently listed on the NRHP (Bronson-Mulholland House (110 Madison Street)) and one (1) additional structure available for potential listing. Additionally, the FMSF indicates that the Palatka North Historic District (whose boundary often differs from the Redevelopment Agency’s North Historic District boundary) is significant for its “concentration and quality of its architecture.” The District was listed on the NRHP in November of 1983.

## Signage

Due to the residential character of the North Historic District, signage within the Redevelopment Area is minimal. Madison Street, which is the only street within the District containing nonresidential uses, does not appear to feature any signage within the private realm, except for the Bronson Mulholland House, which currently functions as the Putnam County Historical Society Museum. This structure is identified via a minimal freestanding pole sign along Madison Street which is approximately five (5) feet in height. Within the public realm, however, the North Historic District is home to branded street signage which reflects the District’s historic character, which can be found at every intersection within the Redevelopment Area. There are also interpretative signs that explain the history of the area throughout the district.

**Table 8** FMSF Records for the North Historic District, 2020

Structures	Quantity
<i>Surveyed</i>	70
<i>Currently Listed</i>	1
<i>Others Eligible for Listing</i>	1
Resources	
<i>Surveyed</i>	1
<i>Currently Listed</i>	1
<i>Others Eligible for Listing</i>	1

Source(s): City of Palatka, FDHR, FGDL, Putnam County, S&ME, 2020

## TRANSPORTATION NETWORK

The success of a transportation network is not based solely upon the width, frequency, and condition of area roadways. Instead, it is measured in the cohesion and support for all modes of transportation, whether it be driving, walking, biking, or riding public transportation systems. This analysis looks at the existing conditions for each of these network components (along with a detailed look at the network’s safety) to help form and contextualize the transportation-related Goals, Objectives, and Policies presented within this plan.

### *Vehicular Realm*

The North Historic District is a residential community with a historic grid-like street network. Travel lanes within the Redevelopment Area are either paved with asphalt or brick and tend to be narrow in width, which encourages lower speeds, less frequent cut-through traffic, and greater space to support pedestrian amenities such as shade trees and sidewalks. As such, roadways within the District are currently classified as local streets, which provide higher access to abutting properties, lower average traffic volumes, and shorter average trip lengths.

The roadway which facilitates the largest volume of traffic within the Redevelopment Area is likely Madison Street, which runs parallel with Reid Street (US Highway 17) throughout the District. Like other roads within the District, Madison Street is primarily constructed of brick, maintains two-lanes, is in relatively good condition, and features sidewalks on at least one (1) side of the road on each of its segments. Right-of-way widths along this corridor generally range between 50 and 80 feet. A sample cross-section of Madison Street (along with the shown segment’s approximate dimensions) is shown in Table 9.

**Table 9** *Madison Street (Westbound)*



Approximate width of R.O.W. = 60'			
AREA	TRAVEL LANE	PARKWAY <sup>1</sup>	SIDEWALK
WIDTH	7' 6"	16' 6"	6'
# PROVIDED	2	2	2
TOTAL WIDTH	15'	33'	12'

<sup>1</sup>This value includes curb and gutter

Sources: Google Earth, Putnam County Property Appraiser, S&ME, 2020.

### ***Pedestrian and Cycling Realm***

Although not essential on local streets where traffic volume is low and speeds are lowered, sidewalks and trails can provide residents with a safer means to move throughout their community without the use of an automobile. Whether it be recreation or travel, this infrastructure can play a vital role in improving the medical, financial, and social lives of their users. In regard to the North Historic District, sidewalks are often found on both side of the road with rare exception. However, these sidewalks tend to be limited to six (6) feet, which limit the ability of users to walk side-by-side or pass comfortably without having to momentarily step off the sidewalk.

It should also be noted that there is virtually no dedicated bicycle infrastructure found within the Redevelopment Area as well. Although not required along local streets, designated bicycle signs, symbols, protective barriers, paths, or repair stations, would further incentivize cycling activity within the District—which has proven to generate less local automobile trips, fewer accidents, and healthier citizens.

### ***Public Transportation Realm***

The City of Palatka does not own or operate a public transportation service. Instead, the City (and the greater Putnam County) has partnered with The Ride Solution, a nonprofit transit agency, to provide transit service throughout the County. According to Ride Solution Staff, service currently offers one (1) intracity bus route for the City of Palatka. As shown in Map 6, the route runs through the middle of the Central Business District, primarily along St. Johns Avenue and does not enter North Historic District. As a result, the Redevelopment Area does not currently have any transit stops. Service hours for the route are limited to five (5) days of the week (Monday – Friday) and does not provide service on nights and weekends, greatly limiting its utility to a large number of users who desire a ride outside of traditional business hours. For a public transportation system to be successful, the services need to be both plentiful and accessible—neither of which is true for the existing system within the North Historic District at this time.

### ***Network Safety***

The Florida Department of Transportation (FDOT) maintains extensive records for all recorded roadway crashes within the State of Florida. Map 7 provides this data spatially within each of the three (3) Redevelopment Areas between the years 2012 and 2018. During this seven (7) year period, only one (1) crash was recorded within the North Historic District—rendering this network as the safest (as measured by total automobile accidents) amongst the three (3) Redevelopment Areas. The low occurrence of accidents within the Redevelopment Area are likely due to the District's limited number of cut-through streets, brick roads (which have shown to reduce average driving speeds), the residential nature of the area, and the abundance of pedestrian infrastructure, which may encourage walking in lieu of driving for shorter trips.

## PARKS AND OPEN SPACE

As stated by the National Recreation and Park Association (NRPA), “parks [and open spaces] are vitally important to establishing and maintaining the quality of life in a community, ensuring the health of families and youth, and contributing to the economic and environmental well-being of a community and a region. There are no communities that pride themselves on their quality of life, promote themselves as a desirable location for businesses to relocate, or maintain that they are environmental stewards of their natural resources, without such communities having a robust, active system of parks and recreation programs for public use and enjoyment.” Consistent with these values, the City of Palatka continues to provide an excellent full-service parks and open space system for residents and visitors, alike—particularly within their Downtown Redevelopment Areas, as shown on Map 8.

For example, the North Historic District is home to Mulholland Park. Although the facility does not offer active recreational facilities, the site is the home of the Bronson-Mulholland House, an historic antebellum home sitting on two (2) acres of greenspace overhung with live oaks and magnolias. Owned by the City of Palatka, it is available for free, guided tours as well as a rental venue for weddings and other events.

Although Mulholland Park is the only open space area within the District, Redevelopment Area residents can find more active outdoor activities within Fred Green Park. Located immediately south of the North Historic District, this public facility features over two (2) acres of active and passive recreational facilities, including a playground, a ballfield, restrooms, a pavilion, picnic tables, and a swing set.

While other parks and open spaces are found nearby (such as Rotary and Hank Bryan Park) perhaps none are as notable as the James C Godwin Riverfront Park located just south of Reid Street (US Highway 17) along the St. Johns River. Amenities found within the park include pedestrian and cycling trails, art installations, pavilions, picnic tables, benches, grills, memorials, shade trees, a playground, onsite parking, a boat ramp, docks, a historic clock tower, and event spacing.

While these public facilities have been largely successful thus far, there are notable improvements that can be implemented to improve the parks and open space in the future. For example, the Downtown Redevelopment Areas are still lacking several active recreational amenities, including multipurpose and tee-ball fields, basketball, volleyball and tennis courts, and even facilities geared towards older users, such as shuffleboard and pickleball courts. The City, in tandem with the Redevelopment Agency, should also strive to improve multi-modal connectivity options between park and open space facilities. This could include wider sidewalks, designated bicycle infrastructure, improved wayfinding signage, and expanded transit options.

*Image 16 Bronson Mulholland House*



Source: S&ME, 2021

## DEMOGRAPHIC AND ECONOMIC CONDITIONS

### Population

According to ESRI’s Business Analyst Online (BAO) (and identified in Table 10), the population within the Central Business District (CBD) declined by -2.3% between 2010 and 2020. Similarly, the South Historic District (SHD) also lost population during this same period (-7.8%), unlike the North Historic District (NHD), which increased by 3.8%. The boundaries of these districts are shown in Map 1.

On a grander scale, the City of Palatka’s population grew from 10,558 to 10,770 (an overall increase of 2.0%) during this timeframe, while the County’s estimated population declined from 74,364 to 73,723 for a loss of -0.9% (Bureau of Economics & Business Research (BEBR), 2020).

### Demographics

Table 11 summarizes demographic estimates for the Central Business District provided by ESRI BAO using data derived from the United States Census Bureau. Similar to the North Historic District, the CBD is comprised primarily by residents who self-identify as “Black Alone” at 56.9%. This group is followed by those who describe themselves as ‘White Alone’, which total 39.6% of the CBD’s total population in 2020. Interestingly the Central Business District also has the lowest percentage of Hispanic population between the three (3) Redevelopment Areas at 5.6%. The remaining race and ethnicity groups provided by Census Bureau comprise less than 2.0% of the total population each.

Table 10 Central Business District, City, and County Growth Rates, 2010-2020

	2010	2020	10-year Growth Rate
Central Business District	440	430	-2.3%
City of Palatka	10,558	10,770	2.0%
Putnam County	74,364	73,723	-0.9%

Source(s): BEBR, ESRI BAO, S&ME, 2020.

Table 11 Central Business District Demographic Composition, 2010 and 2020

Race and Ethnicity	2010		2020	
	Number	Percent	Number	Percent
White Alone	184	41.8%	170	39.6%
Black Alone	243	55.2%	244	56.9%
American Indian Alone	1	0.2%	2	0.5%
Asian Alone	2	0.5%	2	0.5%
Pacific Islander Alone	0	0.0%	0	0.0%
Some Other Race Alone	5	1.1%	6	1.4%
Two or More Races	5	1.1%	5	1.2%
Hispanic Origin (Any Race)	20	4.5%	24	5.6%

Source(s): ESRI BAO, S&ME, 2020.

Figure 18 Race Demographics of 3 Districts

WHITE BLACK ALL OTHER RACES

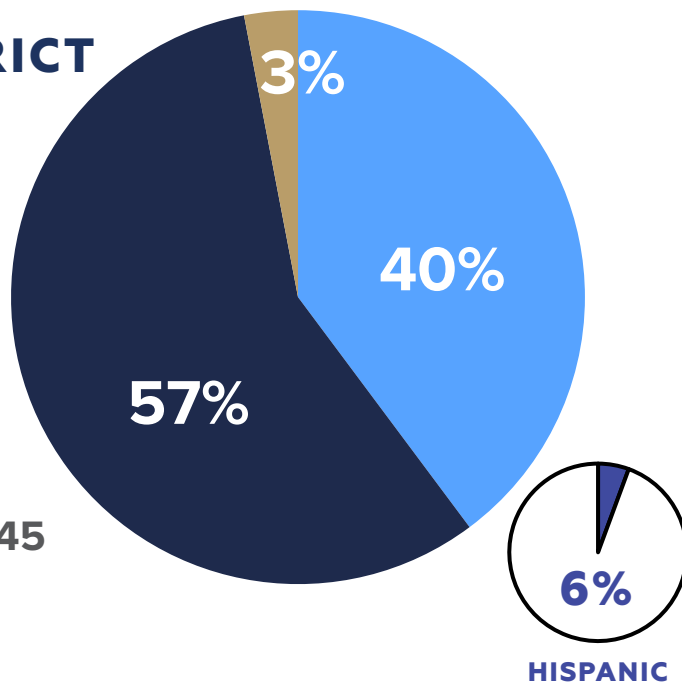
## CENTRAL BUSINESS DISTRICT

Estimated 2020 Population: **430**

10-Year Growth Rate: **-2.3%**

Number of Households: **151**

Median Household Income: **\$29,445**



### Household Income

Using income data provided by the Census Bureau, ESRI BAO is able to provide 2020 household income estimates for the Central Business District, the City of Palatka, and Putnam County as a whole. The result of this comparison is shown in Table 12. As shown in the provided infographic, there were 151 households

estimated to be within the CBD as of 2020 with a median household income of \$29,445. Compared to the household median for the remaining Redevelopment Areas, the City, and the County, the CBD outperforms both the NHD and the City as a whole, but lags behind the South Historic District and Putnam County.

Table 12 Central Business District, City, and County Growth Rates, 2010-2020

	Central Business District		City of Palatka		Putnam County	
Number of Households	151		3,904		30,597	
Household Income Range	Number	Percent	Number	Percent	Number	Percent
<\$15,00	32	22.7	1,019	26.1	5,117	16.7
\$15,000-\$34,999	27	19.1	730	18.7	4,479	14.6
\$25,000-\$34,999	21	14.9	614	15.7	4,645	15.2
\$35,000-\$49,999	16	11.3	438	11.2	4,645	15.2
\$50,000-\$74,999	20	14.2	527	13.5	5,255	17.2
\$75,000-\$99,999	8	5.7	226	5.8	2,912	9.5
\$100,000-\$149,999	5	3.5	210	5.4	2,787	9.1
\$150,000-\$199,999	8	5.7	70	1.8	799	2.6
>\$200,000	3	2.1	71	1.8	438	1.4
Med. Household Income	\$29,445		\$27,616		\$38,906	

Source(s): ESRI BAO, S&ME, 2020.

## DEMOGRAPHIC TAPESTRY SEGMENT

One means of analyzing population data and trends is by using Tapestry Segmentation. Tapestry Segmentation provides an accurate, description of America's neighborhoods. U.S. residential areas are divided into 67 distinctive segments based on their socioeconomic and demographic composition, then further classified into LifeMode and Urbanization Groups. The Central Business District contains four (4) Tapestry Segments – Small Town Simplicity, Family Foundations, Traditional Living, and City Commons. Whether it be Average Household Size, Median Age, or Median Household Income, the data reveals that the Redevelopment Area is rich with residents from all walks-of-life and backgrounds. These four (4) Tapestry Segments are described in detail ahead:

### *Small Town Simplicity*

Small Town Simplicity includes young families and senior householders that are bound by community ties. The lifestyle is down-to-earth and semirural, with television for entertainment and news, and emphasis on convenience for both young parents and senior citizens. Residents embark on pursuits including online computer games, renting movies, indoor gardening, and rural activities like hunting and fishing. Since one (1) in four (4) households is below the poverty level, residents also tend to keep their finances simple by paying bills in person and avoiding debt.

- Average Household Size: 2.26
- Median Age: 40.8
- Median Household Income: \$31,500
- Percentage of 2020 CBD Households: 38.3%

### *Family Foundations*

Family and faith are the cornerstones of life in these communities. Older children, still living at home, working toward financial independence, are common within these households. Neighborhoods are stable: little household growth has occurred for more than a decade. Many residents work in the health care industry or public administration across all levels of government. Style is important to these consumers, who spend on clothing for themselves and their children, as well as on smartphones.

- Average Household Size: 2.71
- Median Age: 39.6
- Median Household Income: \$43,100
- Percentage of 2020 CBD Households: 27.7%

### *Traditional Living*

Residents in this segment live primarily in low-density, settled neighborhoods in the Midwest. The households are a mix of married-couple families and singles. Many families encompass two (2) generations who have lived and worked in the community; their children are likely to follow suit. The manufacturing, retail trade, and health care sectors are the primary sources of employment for these residents. This is a younger market—beginning householders who are juggling the responsibilities of living on their own or a new marriage, while retaining their youthful interests in style and fun.

- Average Household Size: 2.51
- Median Age: 35.5
- Median Household Income: \$39,300
- Percentage of 2020 CBD Households: 24.1%

### *City Commons*

This segment is one (1) of the Tapestry's youngest markets, primarily comprised of single-parent and single-person households living within large, metro cities. While more than a third have a college degree or spent some time in college, nearly a quarter have not finished high school, which has a profound effect on their economic circumstance. However, that has not dampened their aspiration to strive for the best for themselves and their children.

- Average Household Size: 2.67
- Median Age: 28.5
- Median Household Income: \$18,300
- Percentage of 2020 CBD Households: 9.9%

### Regulatory Conditions

The Central Business District is the largest Redevelopment Area within the City of Palatka (by total land area) comprising approximately 205.2 acres. When combined with the North and South Historic District Redevelopment Areas (27.2 and 50.4 acres, respectively), the total Redevelopment Area comprises 282.8 acres, which is approximately 4.5% of the City’s total land area of 6,220.2 acres. The existing land uses (ELUs), future land use designations (FLUs), and zoning districts found within the Central Business District Redevelopment Area are found in the subsections ahead.

**Table 13 Existing Land Use Summary (Central Business District), 2020**

Land Use	Acreage <sup>1</sup>	Percentage of District
Public/ Semi-Public	46.7	32%
Commercial	25.9	18%
Low Density Residential	21.5	15%
Vacant	16.8	12%
Industrial	10.0	7%
Mixed Use	9.7	7%
Utilities, R.O.W., Transportation, Other	5.8	4%
Professional Office	5.8	4%
Medium Density Residential	1.8	1%
TOTAL	20.3	100%
<sup>1</sup> The Provided acreages are approximate and are based on the geometry of the tax parcel shapefiles provided by Putnam County.		

Source(s): Putnam County, S&ME, 2020

### Existing Land Use

As shown in Table 13 and Map 2, the predominant land uses within the Central Business District Redevelopment Area are Public/Semi-Public, Commercial, Low Density Residential, and Vacant, which spans 46.7 (32%), 25.9 (18%), 21.5 (15%), and 16.8 acres (12%) of the District’s total inventory of developable properties, respectively. Existing land uses determine the Redevelopment Area’s taxable base, which directly affects the TIF funding available for redevelopment projects. Considering that Public/Semi-Public uses typically do not pay taxes and that Vacant lands generally yield less ad valorem revenue than developed land, approximately 44% of the total land area within the Central Business District currently generates little to no TIF revenue. While Public/Semi-Public uses are unlikely to withdraw from the Redevelopment Area, the 16.8 acres of Vacant land present an opportunity to enhance the Redevelopment Area through new development projects that could generate additional tax increment revenue within the District.

## Future Land Use

As shown in Table 14 and Map 3, the Central Business District Redevelopment Area contains six (6) FLU designations, with 1.3 acres currently without a designation (according to the Palatka FLU shapefile). The largest FLU category within the District (by over 80 acres) is Commercial (COM). This FLU designation comprises approximately 104.9 acres (or roughly 73% of the total District) and is the sole FLU designation found within several blocks of the Redevelopment Area—predominately around Reid Street (US Highway 17), which is the District’s most prominent thoroughfare. The remaining acreage within the Redevelopment Area includes a diverse mix of residential and nonresidential FLU designations. If the community determines that Downtown Palatka needs more housing opportunities to accommodate future population growth, the City should consider amending the FLUM to change the FLU of properties currently designated as COM to one (1) or more FLU categories which permit a mix of residential and nonresidential uses, where appropriate.

**Table 14 Future Land Use Summary (Central Business District), 2020**

Land Use Category	Acreage <sup>1</sup>	Percentage of District
Commercial	104.9	73%
High Density Residential	22.4	16%
Public Buildings and Grounds	7.3	5%
Recreation	6.8	5%
No Data, Needs Review <sup>2</sup>	13.8	68%
Medium Density Residential	0.7	<0.5%
Low Density Residential	<0.1	<0.5%
TOTAL	143.5	100%

<sup>1</sup>The Provided acreages are approximate and are based on the geometry of the future land use and zoning shapefiles provided by Putnam County, which may differ from the parcel shapefile used to calculate and display geometries in Table 4 and Map 2. <sup>2</sup>Listed as 'NO DATA, NEEDS REVIEW' within the most recent City of Palatka Future Land Use shapefile.

Source(s): Putnam County, S&ME, 2020

## Zoning

Unlike the North and South Historic District, the Central Business District Redevelopment Area is home to several diverse zoning districts. As shown in Table 15 and Map 4, the Area’s two (2) largest districts are Intensive Commercial (C-2) at 45.9 acres and Downtown Business (DB) at 45.3 acres. Together, these districts comprise approximately 63% of the total Redevelopment Area and help the establish the Central Business District primarily as a place of commerce and secondarily as a residential community—particularly in regard to Reid Street (US Highway 17), which is predominately surrounded by these districts throughout the Downtown area.

For example, the C-2 district is intended for intensive, highly automotive-oriented uses that require a conspicuous and accessible location convenient to streets carrying large volumes of traffic. Such activities generally require large land areas, do not cater directly in appreciable degree to pedestrians, and require ample off-street parking and off-street loading spaces. These districts permit uses not of a neighborhood or general commercial type and serve large sections of the city. This district is suitable for areas where commercial development has displaced or will displace residential uses, but it is not the intent that this district be used to encourage extension of strip commercial areas, since the pattern of existing development provides more than ample frontage for this purpose.

Alternatively, the DB Zoning District is more flexible in character, as DB provides a broader range of activities and uses that would support development within the Downtown Riverfront (DR) District, which is located closer to the St. Johns River. The boundaries of this district extend along St. Johns Avenue and Reid Street from 4th Street to the railroad tracks and Oak Street and Laurel Street from 4th Street to the railroad tracks. Within this area is the retail core, consisting of properties that front on St. Johns Avenue, and the periphery, which is the remainder of the district. This District also allows for a maximum density of 20 dwelling units per acre, which must be located above the first floor for buildings fronting on St. Johns Avenue as secondary to a permitted use.

The remainder of the Central Business District is comprised of a mix of residential and nonresidential districts. This includes Multi-Family Residential (R-3) at 21.2 acres, Downtown Riverfront (DR) at 17.8 acres, and Recreation / Open Space (ROS), Single Family Residential (R-1), and General Commercial (C-1), at 6.8, 5.3, and 3.0 acres, respectively. These districts help add further diversity to the Redevelopment Area (in terms of uses and permitted densities/intensities) and cover the remaining 37% of the Central Business District not covered by the C-2 and DB Districts.

**Table 15 Zoning Summary (Central Business District), 2020**

District	Acreage <sup>1</sup>	Percentage of District
Intensive Commercial (C-2)	45.9	32%
Downtown Business (DB)	45.3	31%
Multiple Family Residential	21.2	15%
Downtown Riverfront (DR)	17.8	12%
Recreation/ Open-Space (ROS)	6.8	5%
Single Family Residential	5.3	4%
General Commercial (C-1)	3.0	2%
TOTAL	145.3	100%

Source(s): Putnam County, S&ME, 2020

## PHYSICAL CONDITIONS

### Housing

When growing a sustainable and prosperous community, the importance of possessing a diverse and stable housing market cannot be overestimated. However, national, state, and local trends have shown that the supply for housing has failed to keep pace with its demand since the resolution of the Great Recession. For this reason, the City of Palatka Community Redevelopment Agency and its Staff continues to encourage and provide incentives for developers to increase both the quantity and quality of the area’s housing stock through capital projects and programming. This section identifies the North Historic District’s regulatory, physical, and historical

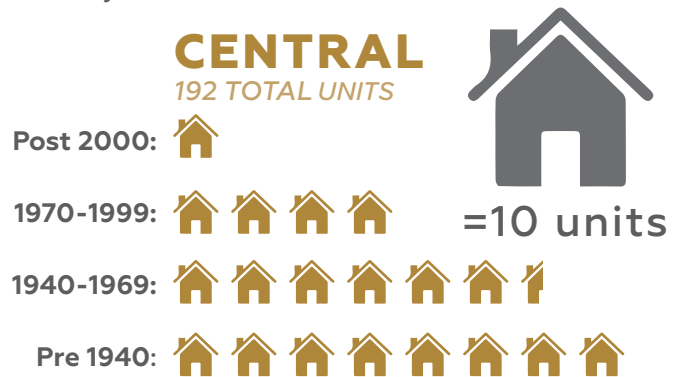
housing conditions so the Agency can identify and implement context-sensitive improvements through the Goals, Objectives, and Policies identified in this report.

### Permitted Housing Diversity

Currently, the North Historic District is home to two (2) zoning districts, both of which permit residential uses by right. The first, R-1A (Single-Family Residential) is intended to provide for single-family residential areas of low density. Cluster housing and certain structures and uses designed to serve governmental, educational, religious, noncommercial recreational and other immediate needs of such areas are permitted or are permissible as conditional uses within the district, subject to restrictions and requirements necessary to preserve and protect its low density residential character. Density within this zoning district is limited to a maximum four (4) dwelling units per acre.

The second district, R-1 (Single-Family Residential), permits uses near identical to what is currently permitted in the R-1A Zoning District, but allows for a slightly higher density (five (5) dwelling units per acre, except that original or historic uses in historic districts may exceed this density up to the comprehensive plan future land use map maximum density) and permits a larger number of conditional uses, including townhomes, home occupations, bed and breakfast accommodations, and original or historic uses in historic districts.

**Figure 19 Number of Residential Structures Built, By Decade**



### Age and Physical Condition

The American Community Survey (ACS) provides historical building information in their 2014-2018 five (5)-year estimates. As shown in Table 16, of the 190 estimated housing units located within the CBD Redevelopment Area, only 5% (or 10 units) were built after the turn of the century, with the remaining 180 units built before the year 2000. The high percentage of older homes within the Redevelopment Area (and the greater Downtown) is an important component of this report, as the age of the housing stock has a direct correlation with the decline of its condition. Typically, when homes get older, the cost of maintaining and improving the structure increases, which means homeownership within the City will become cost-prohibitive for its current and prospective owners as their property continues to age.

**Table 17 Age of Housing Stock for the Central Business District, 2020**

Period	Quantity	Percent
Built 2010 or later	8	4%
Built 2000 to 2009	2	1%
Built 1990 to 1999	12	6%
Built 1980 to 1989	15	8%
Built 1970 to 1979	13	7%
Built 1960 to 1969	18	10%
Built 1950 to 1959	21	11%
Built 1940 to 1949	26	14%
Built 1939 to earlier	77	41%
<b>TOTAL</b>	<b>190</b>	<b>100%</b>

Source(s): ACS, 2019; ESRI BAO, S&ME, 2020

### HISTORIC FEATURES

The City of Palatka does not currently maintain a local inventory of historic significant properties. Instead, the City (and its Historic Preservation Board) relies on the historic records found within the Florida Master Site File (FMSF) to catalogue historically-significant features. This resource, which is maintained by the Florida Division of Historical Resources (FDHR), is a paper file archive and computer database of surveyed historical cultural resources in Florida. Resources can include items such as historic structures, cemeteries,

bridges, districts, railways, landscapes, and other historically significant features. The Site File also maintains copies of archaeological and historical survey reports and other manuscripts relevant to history and historic preservation in Florida. The File also provides records of properties that have been listed on the National Register of Historic Places (NRHP) or items that may be eligible for potential listing.

As shown in Table 17 and Map 5, the Central Business District Redevelopment Area is a community rife with history. According the latest FMSF data made available to the public, there have been approximately 253 structures, four (4) resource groups, and one (1) bridge surveyed within (or partially within) the District. Of these items, five (5) structures and two (2) historic districts are currently listed on the NRHP:

- Bethel Ame Church (719 Reid St.)
- Hotel James (300-02 St Johns Avenue)
- Larimer Library (216 Reid Street)
- Old A.C.L. Union Depot (200 N Twelfth St.)
- St. Mark’s Episcopal Church (310 N Second St.)
- Palatka North Historic District
- Palatka South Historic District

**Table 16 FMSF Records for the Central Business District, 2020**

Structures	Quantity
Surveyed	253
Currently Listed	5
Others Eligible for Listing	0
Resources	
Surveyed	4
Currently Listed	2
Others Eligible for Listing	0
Bridges	
Surveyed	1
Currently Listed	0
Others Eligible for Listing	0

Source(s): City of Palatka, FDHR, FGDL, Putnam County, S&ME, 2020

## ***Signage***

Of each of the three (3) Redevelopment Areas governed by the Palatka Community Redevelopment Agency, the Central Business District, likely due to its commercial focus and its location along Reid Street (US Highway 17), is home to the largest collection of commercial and noncommercial signage. A wealth of sign types can be found along this corridor, including monument signs, pole mounted signs, joint tenant signs, wall signs, directional signs, and electronic message center signs. Despite the historic character of the Central Business District, there does not appear to be any uniformity in their display or aesthetic. This analysis not only applies to the portion of US Highway 17 found within the Redevelopment Area but also includes nearly all roadway corridors within the District—albeit to it a lesser extent.

Unlike the North and South Historic Districts, the Central Business District also lacks historic or branded street signage, which often helps foster a sense of pride and geographical context for a community. Instead, the area features branded streetlight signage which identifies to the passerby that they are currently within Downtown Palatka. Another signage amenity that is missing within the Redevelopment Area is branded directional signage which could help guide travelers to the District’s wealth of notable attractions, public parking and amenities. Addressing both of these deficiencies would likely help spur further investment and/or redevelopment activity within the Agency’s largest district.

## **TRANSPORTATION NETWORK**

The success of a transportation networks is not based solely upon the width, frequency, and condition of area roadways. Instead, it is measured in the cohesion and support for all modes of transportation, whether it be driving, walking, biking, or riding public transportation systems. This analysis looks at the existing conditions for each of these network components (along with a detailed look at the network safety) to help form and contextualize the transportation-related Goals, Objectives, and Policies presented within this plan.

### ***Vehicular Realm***

Similar to the North and South Historic District, the Central Business District Redevelopment Area is home to a grid-like street network with Reid Street (US Highway 17) and S 9th Street (State Road 20) acting as the main thoroughfares. Roadways within the Redevelopment Area are generally paved with asphalt with some minor occurrences of brick. Additionally, roadway conditions within the area range widely from good to poor. Street width within the Redevelopment Area often corresponds to their classification. For example, Reid Street (which is classified as a principal arterial) is approximately 80 feet in width, while S 6th Street (a local street) is 60 feet across.

Examining Reid Street (US Highway 17) further, this major corridor facilitates a significant portion of local and passthrough traffic. Based upon its minimal sidewalk widths, limited number of shade trees, lack of bicycle lanes, and the sizable width of its travel lanes, it is clear that Reid Street is currently an automobile-oriented roadway. Although these features allow Reid Street to facilitate heavier traffic than the remaining roadways within the Central Business District. Due to its width and heavy traffic flows, Reid Street acts as a pedestrian and bicycle barrier between the northern and southern half of the District, which diminishes the likelihood and frequency of all other modes of transportation throughout the Redevelopment Area. A sample cross-section of Reid Street (along with the shown segment’s approximate dimensions) is shown in Table 18.

### Pedestrian and Cycling Realm

More so than any other area within the City, the Central Business District is home to the largest and densest collection of historic businesses and structures within Palatka. As such, much of the City’s historic and pedestrian-oriented block structure has been retained since its original construction. Significant portions of the District, particularly in the area’s south of US Highway 17, remain fairly walkable—as evidenced by smaller block sizes, wider sidewalks, street trees, and pedestrian crossings.

However, this walkability is significantly less prevalent north of the highway, where blocks are larger and pedestrian infrastructure is more limited. As stated in the previous section of this analysis, US Highway 17 is largely an automobile-oriented roadway, which disconnects the suburban fabric to the north and the more historic and pedestrian-oriented areas to the south. Without undertaking a significant road diet for this street, this roadway will likely continue to be dominated by motorized forms of travel.

As highlighted on Map 6, the Central Business District is also the lone Redevelopment Area within the City with a dedicated urban trail. The Palatka Urban Trail enters the District via the Memorial Bridge on Reid

Street before turning north onto N 1st Street. Shortly thereafter, the trail travels westbound along Main Street for three quarters of a mile where it connects with the northbound CSX rail line and exits the Redevelopment Area.

### Public Transportation Realm

In lieu of owning or operating their own public transportation programming, the City has partnered with The Ride Solution, a nonprofit transit agency, to provide transit services throughout Putnam County. According to Ride Solution Staff, the agency currently offers one (1) intracity bus route for City of Palatka residents. As shown in Map 6, the route runs through the middle of the Central Business District, primarily along St. Johns Avenue. Currently, there are five (5) bus stops within the total Downtown area—all of which are located within the Central Business District and feature service limited to five (5) days of the week (Monday – Friday) and does not provide service on nights and weekends, greatly limiting its utility to a large number of users who desire a ride outside of traditional business hours. The Palatka City Route extends from the Redevelopment Area to other portions of the City—primarily serving major area institutions such as St. Johns River State College, Palatka Golf Club, and the Ravine Gardens State Park.

**Table 18** Reid Street/US Highway 17 (Eastbound)



Approximate width of R.O.W. = 80'				
AREA	TRAVEL LANE	TURN LANE	PARKING LANE	SIDEWALK
WIDTH	12'	12'	8'	6'
# PROVIDED	4	1	1	2
TOTAL WIDTH	48'	12'	8'	12'

<sup>1</sup>This value includes curb and gutter

Sources: Google Earth, Putnam County Property Appraiser, S&ME, 2020.

## **Network Safety**

The Florida Department of Transportation (FDOT) maintains extensive records for all recorded roadway crashes within the State of Florida. Map 7 displays this data spatially within each of the three (3) Redevelopment Areas between the years 2012 and 2018. During this seven (7) year period, there were 370 recorded crashes within the Central Business District—far outpacing the North and South Historic Districts in terms of crash frequency. Additionally, the District is the only Redevelopment Area within the City to experience vehicular crashes involving pedestrian and cyclists as well.

Details of each incident can be found within the crash data, such as the cause of the crash, its location, the number of vehicles involved, and the travel direction of all involved parties. By looking at the data where crashes tend to cluster, assumptions can be made as to their cause(s). In regard to the Central Business District, vehicular-only, pedestrian, and bicycle crashes tend to concentrate most intensely along Reid Street (US Highway 17) in two (2) central areas. The first area, midblock between N 1st and 2nd Street near the Memorial Bridge, tended to occur because of ‘driver negligence,’ likely because the driver did not slow down sufficiently as they transitioned from Memorial Bridge (which possesses a speed limit of 40 miles per hours (mph)) to Reid Street (which is limited to 35 mph). Alternatively, the crash data revealed that the second area, midblock between N 8th and 9th Street (close to the western edge of the District), were most often caused by a ‘failure to yield.’ Although this broad statement has many interpretations, the most probable one is that drivers unsafely exited a driveway and caused an accident.

Other more general factors which likely contribute to a higher rate of crashes than the North and South Historic Districts include more opportunities for cut-through traffic, a greater diversity of uses, the predominance of asphalt paving, the smaller sizes of sidewalks, and the fact that the District is simply several acres larger than the both the North and South Historic Districts combined. As the Redevelopment Area continues to experience new redevelopment opportunities in the decades ahead, a deeper analysis of network safety should be considered to reduce the amount of accidents that occur within the Central Business District.

# Central Business District

## PARKS AND OPEN SPACE

As described by the National Recreation and Park Association (NRPA), “parks [and open spaces] are vitally important to establishing and maintaining the quality of life in a community, ensuring the health of families and youth, and contributing to the economic and environmental well-being of a community and a region. There are no communities that pride themselves on their quality of life, promote themselves as a desirable location for businesses to relocate, or maintain that they are environmental stewards of their natural resources, without such communities having a robust, active system of parks and recreation programs for public use and enjoyment.” Consistent with these values, the City of Palatka continues to provide an excellent full-service parks and open system for residents and visitors, alike—particularly within their Downtown Redevelopment Areas, as shown on Map 8.

Of the three (3) Redevelopment Areas, the Central Business District has the largest inventory of parks and open spaces. Included within this inventory is Fred Green Park. Located in the northeast quadrant of the N 5th Street and Main Street intersection, the public facility is home to over two (2) acres of active and passive recreational facilities, including a playground, a ballfield, restrooms, a pavilion, picnic tables, and a swing set. Another similar ballfield-oriented facility within the Redevelopment Area is Rotary Park, which also features a ballfield with restrooms, but little else.

The last remaining public facility within the Central Business District is the James C Godwin Riverfront Park which is located just south of Reid Street (US Highway 17) along the St. Johns River. Amenities found within the park include pedestrian and cycling trails, art installations, pavilions, picnic tables, benches, grills, memorials, shade trees, a playground, onsite parking, a boat ramp, docks, a historic clock tower, and event spacing.

While these public facilities have been largely successful thus far, there are notable improvements that can be implemented to improve the parks and open space in the future. For example, the Downtown Redevelopment Areas are still lacking several active

recreational amenities, including multipurpose and tee-ball fields, basketball, volleyball and tennis courts, and even facilities geared towards older users, such as shuffleboard and pickleball courts. The City, in tandem with the Redevelopment Agency, should also strive to improve multi-modal connectivity options between park and open space facilities. This could include wider sidewalks, designated bicycle infrastructure, improved wayfinding signage, and expanded transit options.

*Image 17 Riverview Park*



Source: S&ME, 2021

## ECONOMIC AND INDUSTRY PROFILE

Well into the 21st century, the state of Florida continues to have one of the fastest growing economies in the country. As of March of 2020, Florida's economy is the 17th largest in the world, creating one (1) out of every ten (10) jobs in the United States (Florida Chamber of Commerce, 2020). Although the spread of COVID-19 is likely to have a devastating impact on businesses and workers (most notably the in the Leisure and Hospitality industry, which comprises roughly 16% of all private sector jobs in the State), the losses in both revenue and jobs incurred during this period are expected to slow and retract as vaccines for the virus become more widely available in 2021.

Despite a prolonged period of population, business, and job losses experienced in the first half of the decade, Putnam County is growing once again and continues to play a vital role in Florida's economy. As compared to state averages for 2019, Putnam County employs a significantly higher percentage of workers in several of the Florida's critical industries, including Manufacturing, Government, and Natural Resources and Mining (Office of Economic and Demographic Research, 2020). Additionally, when considering that Putnam's economy relies less on the success of tourism-dependent industries than the state average, COVID-19 is less likely to have a significant economic impact on the local economy than elsewhere in the State of Florida.

Similar to Putnam County, the City of Palatka and its three (3) Redevelopment Areas are still feeling the effects of the severe recession of the late 2000s. Today, the City's employment rate stands at 88.7%, with those employed working primarily in fields such as Health Care/Social Assistance (19.3%), Retail Trade (16.3%), and Educational Services (10.7%). Additionally, location quotients (in this context, a statistic that measures a region's industrial specialization relative to the United States) are highest in industries such as Utilities (2.44), Agriculture/Forestry/Fishing (2.08), and Retail Trade (1.68). On an educational level, approximately 20.8% of Palatka's population aged 25 and up have obtained either an Associate's, Bachelor's, and/or Graduate/Professional Degree,

which allows the City the potential to attract white-collar industries which require a highly educated workforce. As the Redevelopment Areas continue to thrive once more, growing the diversity and volume of Downtown Palatka's businesses, entrepreneurs, and college-educated individuals will be essential components in securing the economic success of the City's community redevelopment areas in the decades ahead.

As the District level, the area with the highest potential for growth continues to be the CBD. By permitting a wide mix of uses, maintaining numerous park facilities, and offering a relatively broad mix of housing types, the CBD continues to remain attractive to prospective residents and business owners alike. However, the Redevelopment Area faces its fair share of challenges too, including vacant downtown storefronts, population loss, and ageing structures. As such, the Agency will seek address these issues through the implementation of the Goals, Policies, and Action Strategies present in the updated Community Redevelopment Plan. By doing so, the plan will incentivize entrepreneurship, attract and retain new and existing residents, provide financial assistance to those who continue to invest in their home or business, and bolster the CBD's local economy.

## DEMOGRAPHIC AND ECONOMIC CONDITIONS

### Population

As shown in Table 19, the estimated population within the South Historic District (SHD) has sharply declined since 2010 (ESRI Business Analyst Online (BAO), 2020). Within the past ten (10) years, the population within the SHD has dropped from 282 to 260 (for an estimated loss in population of -7.8%) rendering the District as the slowest growing Redevelopment Area within the City—the boundaries of which are displayed in Map 1.

According to population estimates provided by the Bureau of Economics & Business Research (BEBR) at the University of Florida, the City of Palatka’s population grew from 10,558 to 10,770 (an overall increase of 2.0%) during this timeframe, while the County’s population declined from 74,364 to 73,723 (for a loss of -0.9%).

### Demographics

Table 20 summarizes demographic estimates for the South Historic District provided by ESRI BAO using data derived from the United States Census Bureau. Unlike the NHD and CBD, the SHD is the only Redevelopment Area within the City that comprises primarily of individuals who identify as ‘White Alone’ at 57.5%. This group is followed by those who self-identify as ‘Black Alone’ which is currently estimated to comprise approximately 38.3% of the South Historic District. The third largest self-identified group is ‘Hispanic Origin (Any Race)’, which is estimated to comprise 6.5% of the total Redevelopment Area population in 2020. The remaining race and ethnicity groups provided by the Census Bureau comprise less than 2.0% of the areas total population each.

Table 19 South Historic District, City, and County Growth Rates, 2010-2020

	2010	2020	10-year Growth Rate
South Historic District	282	260	-7.8%
City of Palatka	10,558	10,770	2.0%
Putnam County	74,364	73,723	-0.9%

Source(s): BEBR, ESRI BAO, S&ME, 2020.

Table 20 South Historic District Demographic Composition, 2010 and 2020

Race and Ethnicity	2010		2020	
	Number	Percent	Number	Percent
White Alone	169	59.9%	150	57.5
Black Alone	103	36.5%	100	38.3%
American Indian Alone	0	0.0%	0	0.0%
Asian Alone	4	1.4%	4	1.5%
Pacific Islander Alone	0	0.0%	0	0.0%
Some Other Race Alone	3	1.1%	4	1.5%
Two or More Races	3	1.1%	3	1.1%
Hispanic Origin (Any Race)	14	5.0%	17	6.5%

Source(s): ESRI BAO, S&ME, 2020.

Figure 20 Race Demographics of 3 Districts

WHITE BLACK ALL OTHER RACES

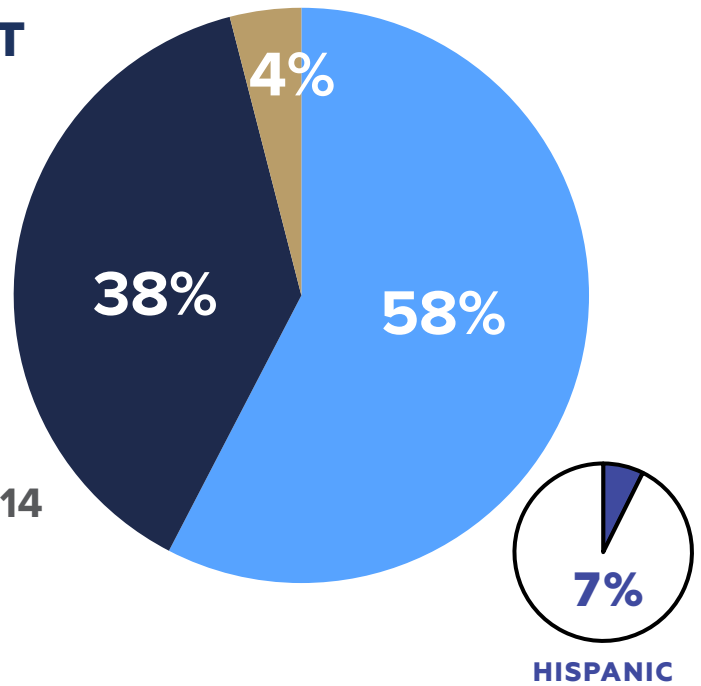
## SOUTH HISTORIC DISTRICT

Estimated 2020 Population: **260**

10-Year Growth Rate: **-7.8%**

Number of Households: **102**

Median Household Income: **\$32,914**



### Household Income

Using income data provided by the Census Bureau, ESRI BAO is able to provide 2020 household income estimates for the South Historic District Redevelopment Area, the City of Palatka, and Putnam County as a whole. The result of this comparison is shown in Table 21. As shown in the provided infographic, there are 102 households estimated to be within the South

Historic District as of 2020 and features a median household income of \$32,914. In comparison to the other Redevelopment Areas within the City, the City itself, and Putnam County, the SHD has a higher median household income than each of the aforementioned boundaries with the exception of the County, which possesses a median household income of \$38,906.

Table 21 South Historic District, City, and County Growth Rates, 2010-2020

	South Historic District		City of Palatka		Putnam County	
Number of Households	102		3,904		30,597	
Household Income Range	Number	Percent	Number	Percent	Number	Percent
<\$15,000	27	26.5	1,019	26.1	5,117	16.7
\$15,000-\$34,999	14	13.7	730	18.7	4,479	14.6
\$25,000-\$34,999	12	11.8	614	15.7	4,645	15.2
\$35,000-\$49,999	5	4.9	438	11.2	4,645	15.2
\$50,000-\$74,999	12	11.8	527	13.5	5,255	17.2
\$75,000-\$99,999	7	6.9	226	5.8	2,912	9.5
\$100,000-\$149,999	10	9.8	210	5.4	2,787	9.1
\$150,000-\$199,999	11	10.8	70	1.8	799	2.6
>\$200,000	4	3.9	71	1.8	438	1.4
Med. Household Income	\$32,914		\$27,616		\$38,906	

Source(s): ESRI BAO, S&ME, 2020.

## DEMOGRAPHIC TAPESTRY SEGMENT

One (1) means of analyzing population data and trends is by using Tapestry Segmentation. Tapestry Segmentation provides an accurate, description of America's neighborhoods. U.S. residential areas are divided into 67 distinctive segments based on their socioeconomic and demographic composition, then further classified into LifeMode and Urbanization Groups. Due to its limited size and the population, the North Historic District only contains one (1) Tapestry Segment, titled 'Small Town Simplicity.' A description of this Tapestry is provided in the following subsection.

### *Small Town Simplicity*

Small Town Simplicity includes young families and senior householders that are bound by community ties. The lifestyle is down-to-earth and semirural, with television for entertainment and news, and emphasis on convenience for both young parents and senior citizens. Residents embark on pursuits including online computer games, renting movies, indoor gardening, and rural activities like hunting and fishing. Since one (1) in four (4) households is below the poverty level, residents also keep their finances simple—paying bills in person and avoiding debt.

- Average Household Size: 2.26
- Median Age: 40.8
- Median Household Income: \$31,500

### *Economic and Industry Profile*

Well into the 21st century, the state of Florida continues to have one of the fastest growing economies in the country. As of March of 2020, Florida's economy is the 17th largest in the world, creating one (1) out of every ten (10) jobs in the United States (Florida Chamber of Commerce, 2020). Although the spread of COVID-19 is likely to have a devastating impact on businesses and workers (most notably the in the Leisure and Hospitality industry, which comprises roughly 16% of all private sector jobs in the State), the losses in both revenue and jobs incurred during this period are expected to slow and retract as vaccines for the virus become more widely available in 2021.

Despite a prolonged period of population, business, and job losses experienced in the first half of the decade, Putnam County is growing once again and continues to play a vital role in Florida's economy. As compared to state averages for 2019, Putnam County employs a significantly higher percentage of workers in several of the Florida's critical industries, including Manufacturing, Government, and Natural Resources and Mining (Office of Economic and Demographic Research, 2020). Additionally, when considering that Putnam's economy relies less on the success of tourism-dependent industries than the state average, COVID-19 is less likely to have a significant economic impact on the local economy than elsewhere in the State of Florida.

Similar to Putnam County, the City of Palatka and its three (3) Redevelopment Areas are still feeling the effects of the severe recession of the late 2000s. Today, the City's employment rate stands at 88.7%, with those employed working primarily in fields such as Health Care/Social Assistance (19.3%), Retail Trade (16.3%), and Educational Services (10.7%). Additionally, location quotients (in this context, a statistic that measures a region's industrial specialization relative to the United States) are highest in industries such as Utilities (2.44), Agriculture/Forestry/Fishing (2.08), and Retail Trade (1.68). On an educational level, approximately 20.8% of Palatka's population aged 25 and up have obtained either an Associate's, Bachelor's, and/or Graduate/Professional Degree, which allows the City the potential to attract white-collar industries which require a highly educated workforce. As the Redevelopment Areas continue to thrive once more, growing the diversity and volume of Downtown Palatka's businesses, entrepreneurs, and college-educated individuals will be essential components in securing the economic success of the City's community redevelopment areas in the decades ahead.

As detailed further in the next subsection of this analysis, the majority of the SHD is currently residential in nature, which means a large share of the District's TIF revenue is generated via increases in the taxable value of housing, not industry. However, as the periphery of the District continues to redevelop, particularly along blocks that are adjacent to the CBD, more neighborhood-scale developments featuring a mix of residential and nonresidential uses are likely to arise.

Diversifying local uses will not only lead to increases in area property values but will also assist the District in reinforcing their economy if either the housing or commercial market begins to fail. Therefore, Agency programming for the SHD Redevelopment Area should be focused on both preserving and enhancing the existing neighborhood, while simultaneously supporting the continued growth of nonresidential development within the area.

## REGULATORY CONDITIONS

At 50.4 acres, the South Historic District is neither the largest nor the smallest Redevelopment Area within the City of Palatka (by total land area). When combined with the North Historic District and Central Business District Redevelopment Areas (27.2 and 205.2 acres, respectively) the total Redevelopment Area comprises 282.8 acres, which is approximately 4.5% of the City’s total land area of 6,220.2 acres. The existing land uses (ELUs), future land use designations (FLUs), and zoning districts found within the South Historic District Redevelopment Area are discussed in the subsections ahead.

*Table 22 Existing Land Use Summary (South Historic District), 2020*

Land Use	Acreage <sup>1</sup>	Percentage of District
<i>Low Density Residential</i>	30.2	79%
<i>Vacant</i>	2.7	7%
<i>Medium Density Residential</i>	2.5	7%
<i>Public/ Semi Public</i>	1.4	4%
<i>Utilities, R.O.W., Transportation, Other</i>	0.7	2%
<i>Mixed Use</i>	0.5	1%
<i>Professional Office</i>	0.2	1%
<i>Commercial</i>	0.1	<0.5%
<b>TOTAL</b>	<b>38.3</b>	<b>100%</b>
<sup>1</sup> The Provided acreages are approximate and are based on the geometry of the tax parcel shapefiles provided by Putnam County.		

Source(s): Putnam County, S&ME, 2020

## Existing Land Use

Similar to the North Historic District, the predominant land use within the South Historic District is Low Density Residential at 30.2 acres (or 79% of the Redevelopment Area) (see Table 22 and Map 2). Remaining land uses within the District include a small, yet diverse mix of residential and nonresidential land uses. Due to the fact that a vast majority of the Redevelopment Area is already developed with residential uses, redevelopment activity within this land area is expected to be minimal in the decades ahead. However, as properties values in the area increase over time, so will the District’s estimated TIF revenue. These revenues can then be used to develop quality of life improvements to the District, including (but certainly not limited to) streetscaping projects, stormwater management facilities, and art installations.

# South Historic District

## Future Land Use

As shown in Table 23 and Map 3, the South Historic District Redevelopment Area is comprised of three (3) FLU designations. These designations, in order of magnitude, is as follows: High Density Residential (HDR) at 21.0 acres, MDR at 12.6 acres, and LDR at 4.1 acres. Within the Redevelopment Area, lands found along the waterfront are typically reserved for LDR and MDR FLU categories, with HDR-designated lands acting as a buffer between the low-to-medium density properties and the wealth of Commercial-designated properties found within the Central Business District. Together, these FLU designations signify an area of the City that is currently residential and will remain so for the foreseeable future unless regulatory changes are made to the City’s Future Land Use Map (FLUM).

**Table 23 Future Land Use Summary (South Historic District), 2020**

Land Use Category	Acreage <sup>1</sup>	Percentage of District
High Density Residential	21.0	56%
Medium Density Residential	12.6	33%
Low Density Residential	4.1	11%
<b>TOTAL</b>	<b>37.7</b>	<b>100%</b>

<sup>1</sup>The Provided acreages are approximate and are based on the geometry of the future land use shapefiles provided by Putnam County, which may differ from the parcel shapefile used to calculate and display geometries in Table 22 and Map 2.

Source(s): Putnam County, S&ME, 2020

## Zoning

Although the South Historic District contains four (4) zoning districts, R-1 comprises approximately 94% of the District’s total area at 35.2 acres (see Table 24 and Map 4). This district is intended to provide for single-family residential areas of low density. Cluster housing, townhouses and certain structures and uses designated to serve governmental, religious, noncommercial recreational and other immediate needs of such areas are permitted or are permissible as conditional uses within the district, subject to restrictions and requirements necessary to preserve and protect its low density residential character.

Generally, commercial uses are not permitted within this district, but residential development is permitted at a maximum density of five (5) dwelling units per acre by right. The remaining zoning districts found within this Redevelopment Area include negligible areas of DR, R-3, and PUD.

**Table 24 Zoning Summary (South Historic District), 2020**

District	Acreage <sup>1</sup>	Percentage of District
Single Family Residential (R-1)	35.2	93%
Downtown Riverfront (DR)	2.2	6%
Multiple-Family Residential (R-3)	4.1	11%
Planned Unit Development	0.1	<0.05
<b>TOTAL</b>	<b>37.7</b>	<b>100%</b>

<sup>1</sup>The Provided acreages are approximate and are based on the geometry of the future land use shapefiles provided by Putnam County, which may differ from the parcel shapefile used to calculate and display geometries in Table 22 and Map 2.

Source(s): Putnam County, S&ME, 2020

Considering that the District’s zoning composition is overwhelming limited to low-density residential activity, expectations for redevelopment activity in the immediate future is anticipated to be minimal, as properties containing single-family homes in established neighborhoods are typically slow to redevelop. As such the regulatory composition of the South Historic District is currently less likely to encourage redevelopment activity than the Central Business District, which houses more flexible zoning districts that permit a broader swath of permitted uses and feature larger maximums for density and intensity.

# PHYSICAL CONDITIONS

## Housing

In pursuit of a more sustainable and prosperous community, the importance of having a diverse and stable housing market cannot be overestimated. However, national, state, and local trends have shown that the supply for housing has failed to keep pace with its demand since the resolution of the Great Recession. For this reason, the Palatka Community Redevelopment Agency and its Staff continues to encourage and provide incentives for developers to increase both the quantity and quality of the area’s housing stock through capital projects and programming. This section identifies the South Historic District’s regulatory, physical, and historical housing conditions so the Agency can identify and implement context-sensitive improvements through the Goals, Objectives, and Policies identified in this report.

## Permitted Housing Diversity

Currently, the South Historic District Redevelopment Area features four (4) zoning districts, which include C-1A (which includes a PUD overlay), DR, R-1, and R-3. Of these four (4), only C-1A prohibits residential development. The first district, DR, established for the purpose of providing a pedestrian oriented, retail/entertainment area that has historically been downtown and its waterfront area. Residential uses are available as a conditional use within this district but are limited to multi-family units found above existing storefronts at a maximum density of 20 units per acre.

Similar to the higher densities found within DR, R-3 is a high density district with emphasis on multiple-family use. Parcels in this district are situated so that they are well served by public and commercial services and have convenient access to thoroughfares and collector streets. Density within this zoning district is limited to a maximum of 18 dwelling units per acre.

On the other end of the density spectrum is R-1, which is intended to provide for single-family residential areas of low density. Cluster housing and certain structures and uses designed to serve

governmental, educational, religious, noncommercial recreational and other immediate needs of such areas are permitted or are permissible as conditional uses within the district, subject to restrictions and requirements necessary to preserve and protect its low density residential character. Density within this zoning district is capped at a maximum of five (5) dwelling units per acre.

## Age and Physical Condition

The American Community Survey (ACS) provides historical building information in their 2014-2018 five (5)-year estimates. As shown in Table 25, of the 146 estimated housing units located within the South Historic District Redevelopment Area, zero (0) units were built after 2000. The exclusivity of older homes within this Redevelopment Area (and the greater Downtown) is an important component of this report, as the age of the housing has a direct correlation with the decline of its condition. Typically, when homes get older, the cost of maintaining and improving the structure increases, which means homeownership within the City will become cost-prohibitive for its current and prospective owners as their property continues to age.

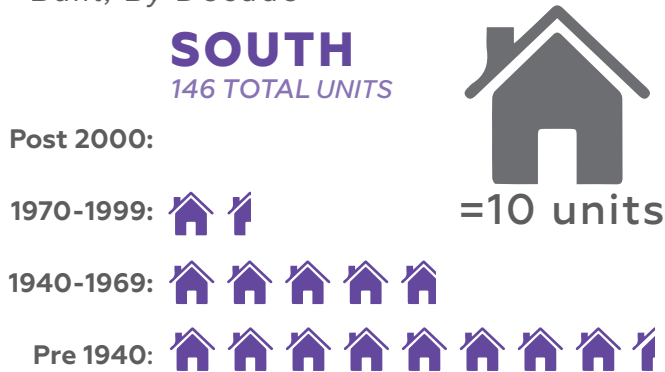
**Table 25** Age of Housing Stock for the South Historic District, 2020

Period	Quantity	Percent
Built 2010 or later	0	0%
Built 2000 to 2009	0	0%
Built 1990 to 1999	4	3%
Built 1980 to 1989	10	7%
Built 1970 to 1979	0	0%
Built 1960 to 1969	0	0%
Built 1950 to 1959	12	8%
Built 1940 to 1949	36	25%
Built 1939 to earlier	84	58%
<b>TOTAL</b>	<b>146</b>	<b>100%</b>

Source(s): ACS, 2019; ESRI BAO, S&ME, 2020

# South Historic District

Figure 21 Number of Residential Structures Built, By Decade



## HISTORIC FEATURES

The City of Palatka does not currently maintain a local inventory of historic significant properties. Instead, the City (and its Historic Preservation Board) relies on the historic records found within the Florida Master Site File (FMSF) to catalogue historically-significant features. This resource, which is maintained by the Florida Division of Historical Resources (FDHR), is a paper file archive and computer database of surveyed historical cultural resources in Florida. Resources can include items such as historic structures, cemeteries, bridges, districts, railways, landscapes, and other historically significant features. The Site File also maintains copies of archaeological and historical survey reports and other manuscripts relevant to history and historic preservation in Florida. The File also provides records of properties that have been listed on the National Register of Historic Places (NRHP) or items that may be eligible for potential listing.

As shown in Table 25 and displayed in Map 5, the South Historic District Redevelopment Area inundated with history. According the latest FMSF data made available to the public, there have been 142 structures and one (1) resource group surveyed within (or partially within) the District. Of these items, however, only the Palatka South Historic District is listed on the NRHP, due to the “largest collection of historic structures in Palatka.”

Table 26 FMSF Records for the South Historic District, 2020

Structures	Quantity
Surveyed	142
Currently Listed	0
Others Eligible for Listing	0
Resources	
Surveyed	2
Currently Listed	2
Others Eligible for Listing	0

Source(s): City of Palatka, FDHR, FGDL, Putnam County, S&ME, 2020

## Signage

Similar to the North Historic District, the South Historic District Redevelopment Area is primarily residential in nature and thus, signage within predominately single-use neighborhoods tends to be minimal. However, a few of the sparse office and professional uses within the District feature identification signage in the form of pedestrian-scale, freestanding pole mounted signs and/or wall signs. Another commonality shared between the two (2) historic districts is branded street signage, which is found at virtually every intersection throughout the Redevelopment Area. However, this signage is often limited to one (1) corner per intersection.

## TRANSPORTATION NETWORK

The success of a transportation networks is not based solely upon the width, frequency, and condition of area roadways. Instead, it is measured in the cohesion and support for all modes of transportation, whether it be driving, walking, biking, or riding public transportation systems. This analysis looks at the existing conditions for each of these network components (along with a detailed look at the network safety) to help form and contextualize the transportation-related Goals, Objectives, and Policies presented within this plan.

### *Vehicular Realm*

The South Historic District is a residential community with a historic grid-like street network. Travel lanes within the Redevelopment Area tend to be narrow in width, which often encourages lower speeds, less frequent cut-through traffic, and greater space to support pedestrian amenities such as shade trees and sidewalks. Rights-of-way within the District range from

50-60 feet in width. Roads within the Redevelopment Area are predominately classified as local streets, with the sole exception being River Street, which is classified as a major collector.

Major collectors are defined by the Florida Department of Transportation as roadways “which serve to link arterials with local roads ... [and act] as [a] transition link between mobility needs and land use needs.” By this definition, River Street largely succeeds by serving as a physical link between the South Historic District’s suburban community and the commercial and office uses found along Reid Street and throughout the greater Central Business District Redevelopment Area. Like other roads within the District, River Street is primary paved with asphalt, maintains two (2)-lanes, is in good condition, and features sidewalks on at least one (1) side of the road on each of its segments. Right of widths along this corridor maintain a constant of roughly 50 feet. A sample cross-section of River Street (along with the shown segment’s approximate dimensions) is identified in Table 26.

### *River Street (Northbound)*



Approximate width of R.O.W. = 50'					
AREA	TRAVEL LANE	BIKE LANE	PARKWAY <sup>1</sup>	SIDEWALK	OTHER <sup>2</sup>
WIDTH	10'	4'	4'	4'	14'
# PROVIDED	2	2	1	1	1
TOTAL WIDTH	20'	8'	4'	4'	14'
<sup>1</sup> This value includes curb and gutter					
<sup>2</sup> This value includes easements and unused right-of-way					

Sources: Google Earth, Putnam County Property Appraiser, S&ME, 2020.

# South Historic District

## ***Pedestrian and Cycling Realm***

Although not essential on local streets where traffic volume is low and speeds are lowered, sidewalks and trails can provide residents with a safer means to move throughout their community without the use of an automobile. Whether it be recreation or travel, this infrastructure can play a vital role in improving the medical, financial, and social lives of its users. In regard to the South Historic District, sidewalks are often found on both side of the road with rare exception. However, these sidewalks tend to be limited between four (4) to six (6) feet, which limit the ability of users to walk side-by-side or pass comfortably without having to step momentarily step off the sidewalk.

It should also be noted that there is virtually no dedicated bicycle infrastructure found within the Redevelopment Area as well. Although not required along local streets, designated bicycle signs, ‘sharrow’ symbols, protective barriers, paths, or repair stations, would further incentivize cycling activity within the District—which has proven to generate less local automobile trips, fewer accidents, and healthier citizens.

## ***Public Transportation Realm***

The City of Palatka does not own or operate a public transportation service. Instead, the City (and the greater Putnam County) has partnered with The Ride Solution, a nonprofit transit agency, to provide transit service throughout the County. According to Staff, Ride Solution currently offers one (1) intracity bus route for the City (as shown in Map 6). Service for the route is limited to five (5) days a week (Monday – Friday) and does not provide service on nights and weekends. Additionally, there are currently no transit stops located within the South Historic District, which further complicates an already limited service within the Redevelopment Area. For a public transportation system to be successful, the services need to be both plentiful and accessible—neither of which is true for the existing system within the South Historic District at this time.

## ***Network Safety***

The Florida Department of Transportation (FDOT) maintains extensive records for all recorded roadway crashes within the State of Florida. Map 7 displays this data spatially within each of the three (3) Redevelopment Areas between the years 2012 and 2018. During this seven (7) year period, there were 18 recorded accidents within or adjacent to the South Historic District—rendering this network as the second safest (as measured by total automobile accidents) amongst the three (3) Redevelopment Area. Crashes within this District tend to cluster at the intersections of Laurel and River Streets, Laurel and S 5th Street, and Morris and S 9th Street. There are several factors which likely contribute to a higher rate of crashes than the District’s northern counterpart, including more opportunities for cut-through traffic, a greater diversity of uses, the predominance of asphalt paving, the smaller size of sidewalks, and the fact that the District is simply several acres larger than the North Historic District Redevelopment Area. However, a deeper analysis on network safety should be considered in the future as the area continues to experience new redevelopment opportunities in the decades ahead to ensure to crashes within the District are minimal and sparse.

## ***Parks and Open Space***

As described by the National Recreation and Park Association (NRPA), “parks [and open spaces] are vitally important to establishing and maintaining the quality of life in a community, ensuring the health of families and youth, and contributing to the economic and environmental well-being of a community and a region. There are no communities that pride themselves on their quality of life, promote themselves as a desirable location for businesses to relocate, or maintain that they are environmental stewards of their natural resources, without such communities having a robust, active system of parks and recreation programs for public use and enjoyment.” Consistent with these values, the City of Palatka continues to provide an excellent full-service parks and open system for residents and visitors, alike—particularly within their Downtown Redevelopment Areas, as identified in Map 8.

Although there are no public park facilities within the South Historic District, the Redevelopment Area is adjacent to the James C Godwin Riverfront Park located just south of Reid Street (US Highway 17) along the St. Johns River.

While these public facilities have been largely successful thus far, there are notable improvements that can be implemented to improve the parks and open space in the future. For example, the Downtown Redevelopment Areas are still lacking several active recreational amenities, including multipurpose and tee-ball fields, basketball, volleyball and tennis courts, and even facilities geared towards older users, such as shuffleboard and pickleball courts. The City, in tandem with the Redevelopment Agency, should also strive to improve multi-modal connectivity options between park and open space facilities. This could include wider sidewalks, designated bicycle infrastructure, improved wayfinding signage, and expanded transit options.



[Interactive Map](#) [Open House Recap](#) [CRA Website](#) [Contact Us](#)



### Palatka Community Redevelopment Plan Update

Welcome! Thank you for choosing to learn and participate in the City of Palatka Community Redevelopment Plan Update process. Please find options below for how you can assist the Palatka Community Redevelopment Agency identify future capital projects and programs that will shape our community!

Drag to comment

- [Streets & Roads](#)
- [Arts and Culture](#)
- [Business Development](#)
- [Housing](#)
- [Info Markets](#)

**WELCOME!**

The Palatka Community Redevelopment Agency is soliciting community input to identify the projects you would like to see implemented within the City's Redevelopment Area in the decade ahead. Sharing your comments is easy:

1. Select a category from our list of available project types and drop it on your specified area within the CRA boundary
2. Write a brief description of your project idea
3. Check back and see what others in your community are contributing and feel free to join in on the conversations

*(Please note that project ideas placed outside of the Redevelopment Area will not be considered at this time)*

---

**PALATKA CRA**

**Legend**

- Community Redevelopment Area
- CRA Districts**
- North Historic District
- Central Business District
- South Historic District

**Open House Recap**

View the public input received during the October 27 Open House

[Download](#)

**Printable CRA Map**

[Download](#)

**FAQs**

Frequently Asked Questions

[Download](#)

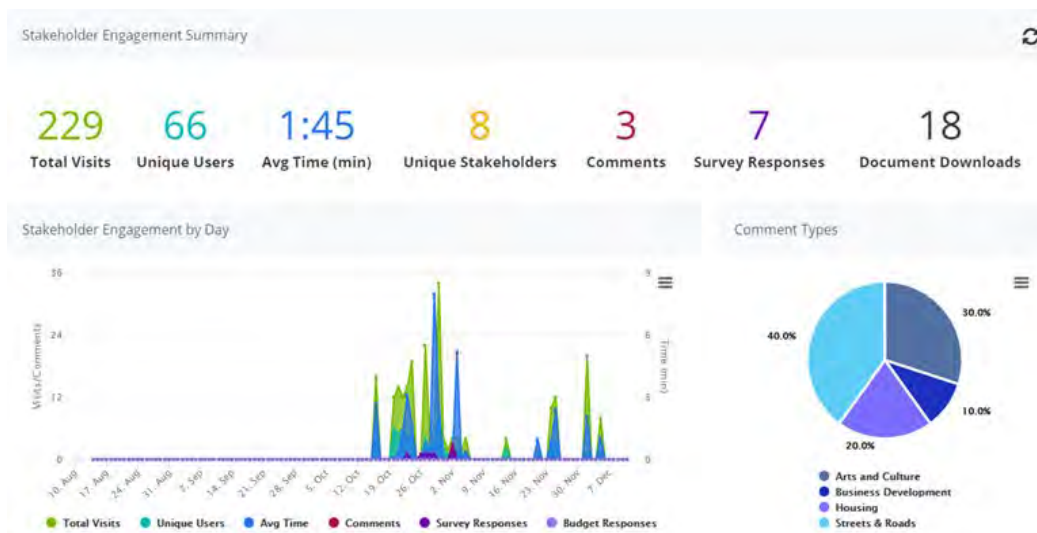
**Previous Community Redevelopment Plan**

[Download](#)

# ONLINE PRESENCE & COMMUNITY SURVEY

Understanding a community’s preferences and perspective throughout the planning process is crucial to forming community supported projects and initiatives. Online platforms are a way to engage residents throughout the entire plan update process that provides 24/7 access to project resources. The establishment of Sebring CRA Plan Update project website provided an opportunity to host information related to the project that included an interactive map of the three Palatka Redevelopment Area boundaries, Open House schedule, meeting recaps, and helpful links providing context regarding the CRA plan update. The project website, interactive map, and community survey allowed individuals who weren’t able to attend in-person events to provide feedback on the plan update process. The online platforms also created a continuous way for feedback to be recorded throughout this process. Over the course of several months, the project site received hundreds of views, several visits to information links, and 26 survey responses and interactive map comments. The results are shown on the following pages.

## PROJECT SITE INTERACTIONS



## SURVEY RESPONSES



### Respond to our Quick Survey

Community engagement is important to us. Please complete our quick survey and provide your feedback regarding the Community Redevelopment Areas in Downtown Palatka.

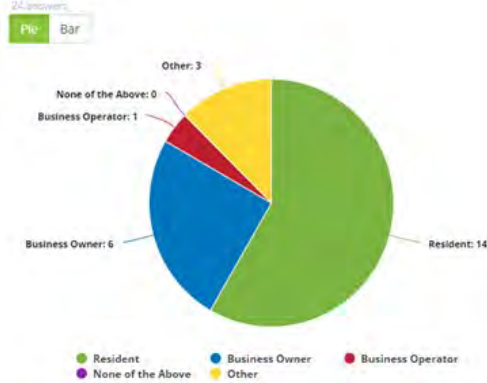
START 21 Oct

END 31 Dec

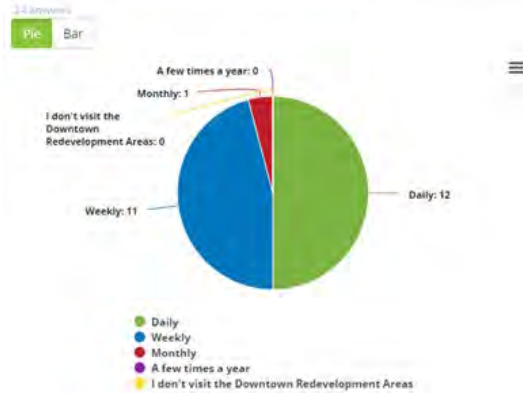


[Provide Your Input](#)

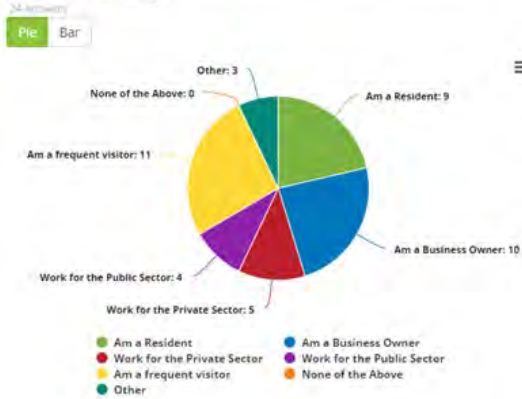
Q1. 1, I am a...



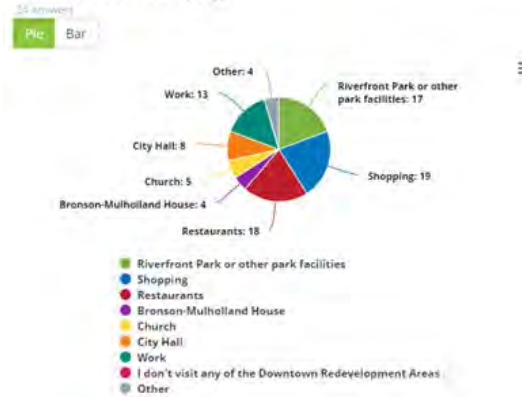
Q5. 2. How often do you visit any of the Community Redevelopment Areas?



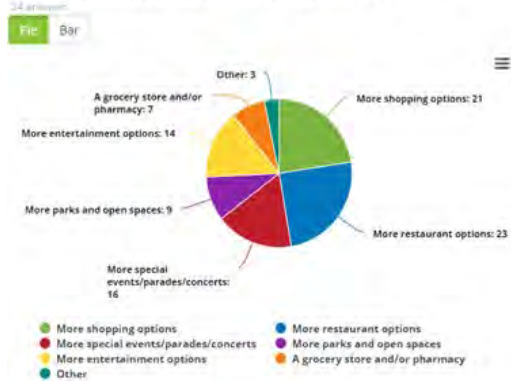
Q2. 1. In reference to the Downtown Redevelopment Areas, I ... (Check all that apply)



Q6. 3. Why do you visit the Downtown Community Redevelopment Areas? (Check all that apply)



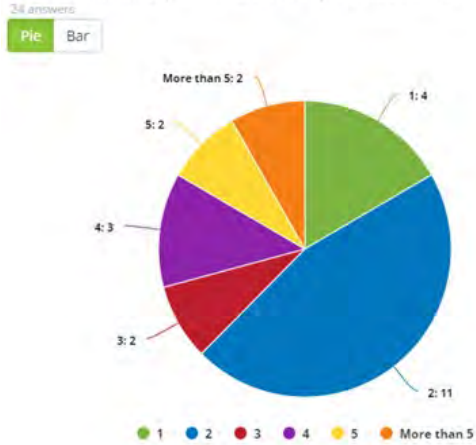
Q9. 4. What, if anything, would encourage you to visit the Downtown Redevelopment Areas more often? (Check all that apply)



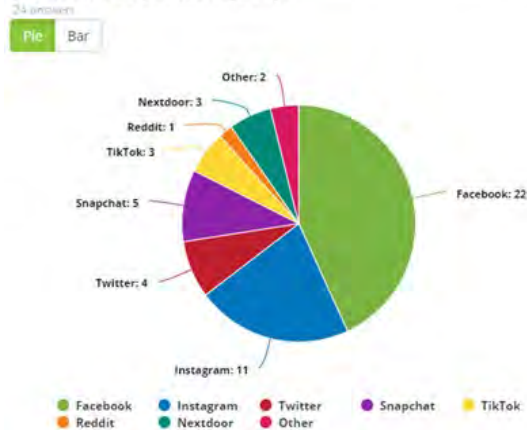
Q16. 10. What festivals or events do you attend in the Downtown Redevelopment Areas? (Check all that apply)



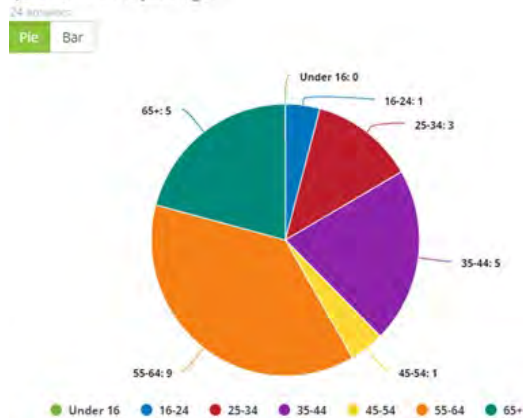
Q18. 11. How many members live in your household?



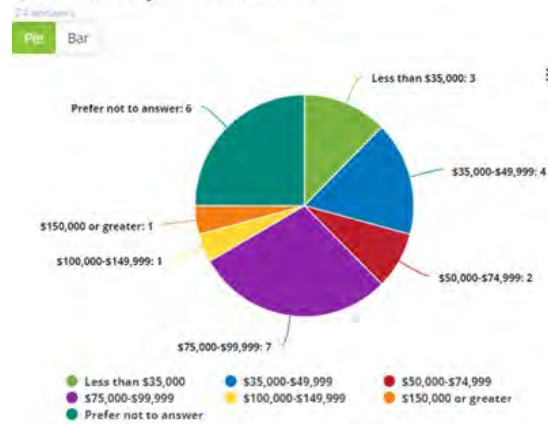
Q19. 12. Which of the following social media networks or online applications do you use regularly?



Q21. 13. What is your age?



Q22. 14. What is your household income?



The following summarize the top responses for each question.

**What are the specific types of retail, restaurants, events, goods, or services you would like to see in the Downtown Redevelopment Areas?**

- Retail: farmers' market, grocery store/supermarket, specialty/boutique
- Dining: casual & upscale\*; vegan, bars, outdoors, evening
- Events: music, food festivals, water/boating
- Goods: arts & crafts, artisan, antique, outdoor equipment
- Services: tattoo/body art shop, wedding venues

*\*mentioned most frequently*



*What do you feel are the greatest challenges facing residents in the Downtown Redevelopment Areas today?*

- Limited housing options
- Safety/Crime
- Not enough residents
- Lack of places to go
- Code enforcement & building stock issues (vacancies, run down condition)\*
- Outdated and vulnerable infrastructure

*\*mentioned most frequently*



*What do you feel are the greatest challenges facing businesses in the Downtown Redevelopment Areas today?*

- Parking\*
- Local government bureaucracy (red tape)
- Not enough emphasis on offering heritage/eco-tourism
- Low level of foot traffic, which does not help justify commercial rent prices
- Locals prefer going out of town for services/shopping; lack of a draw to spend in the Downtown Redevelopment Area

*\*mentioned most frequently*

*What improvements could the businesses in the Downtown Redevelopment Areas make that would encourage you to visit them more often?*

- Expand operating hours\*
- Enhance marketing/promotion campaigns, physical visibility downtown, and online presence
- Building façade improvements / structural repairs
- Family-oriented events

*\*mentioned most frequently*

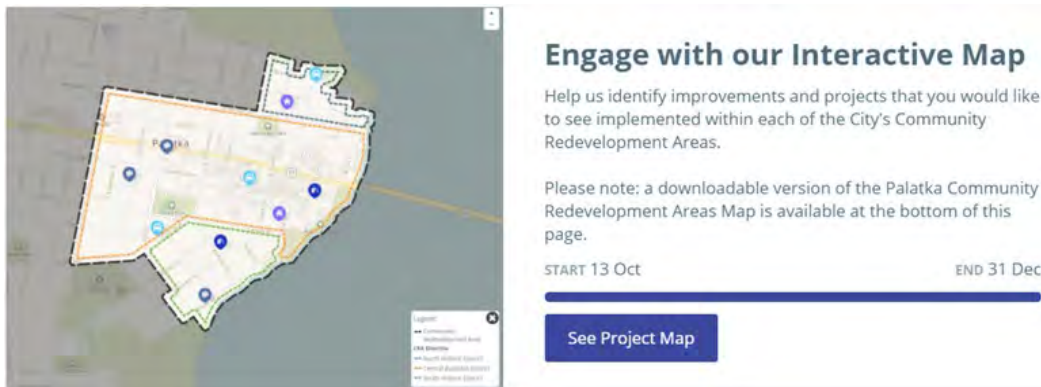


What types of public improvements or amenities would encourage you to visit the Downtown Redevelopment Areas more often?

- Bike/ped connections and amenities (i.e., bike rack, benches, trash receptacles, etc.) within downtown and between downtown and adjacent neighborhoods
- Rotary Park ballpark repair
- Parking
- Public restrooms
- Signage, regularly completed maintenance, and streetscape improvements\*
- More dining/shopping options\*
- Public art

*\*mentioned most frequently*

## INTERACTIVE MAP COMMENTS



The Palatka CRA Map received ten (10) comments providing specific suggestions about what parts of the Redevelopment Area or Redevelopment Agency offerings can be improved. Most of the comments were about streets and roads, arts and culture, and housing. Map comments provided by the project website stakeholders are summarized below and organized by comment topic.

**Arts and Culture**

- Revitalize the 11th street corridor (Newtown) with mixed uses and art/history features
- Capitalize on Amtrak’s service
- Leverage partnerships to create an Arts District within St Johns Avenue and install public art throughout downtown
- Inclusion of the Downtown Commercial District on historic registers to allow access to tax credits and protect the historic integrity of the District’s structural assets

**Streets & Roads**

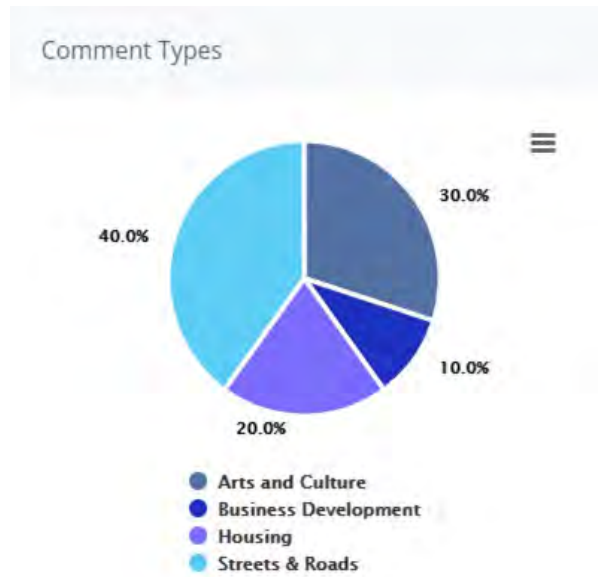
- Complete Streets & multimodal transportation focus by capitalization on Palatka’s “Trail Town” Florida DEP designation
- Install roundabouts, stop gins, and traffic mitigation devices

**Housing**

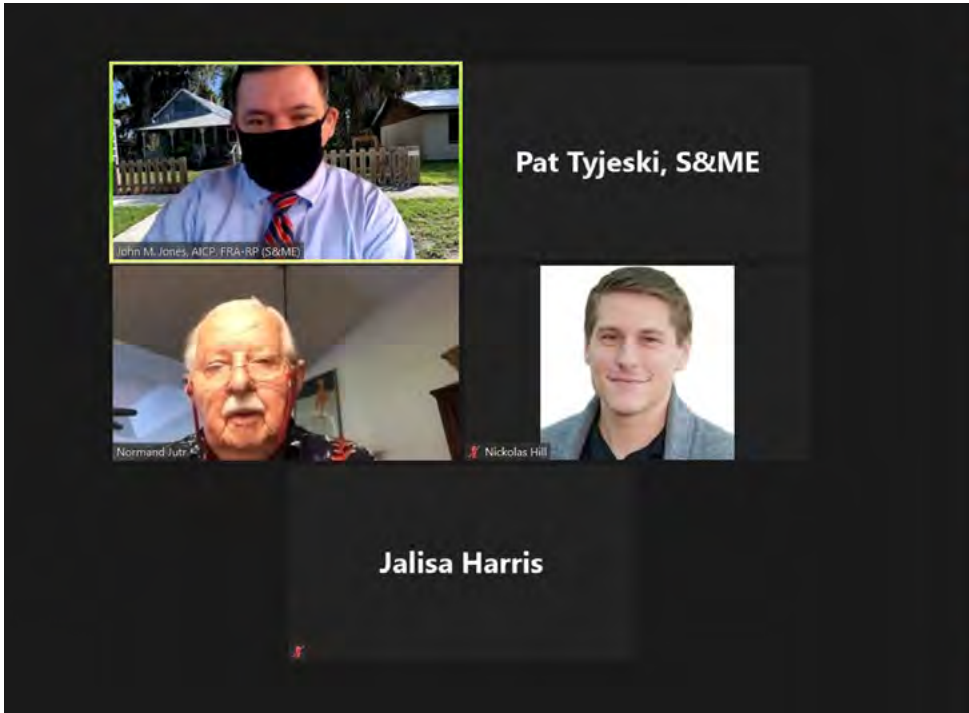
- Incentivize mixed uses (residential uses upstairs, commercial uses downstairs) on St. Johns Avenue, possibly with the reinstatement/funding of CRA existing non-funded programs
- Incentivize residential-retail uses between the 400 and 500 blocks, possibly via the conversion of office space opposite of the Courthouse

**Business Development**

- Enhance downtown economic development by leveraging partnerships with local organizations to support marketing the area to new enterprises









## Memorandum

**To:** Mandi Tucker, Grants Administrator/Project Manager  
Jonathan Griffith, Public Works Director

**From:** John M. Jones, S&ME Project Manager

**Cc:** Pat Tyjeski, S&ME Planning Director

**Date:** November 23, 2020

**Subject:** Technical Memo #2: Summary of Public Involvement Process (Open House and Survey)

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The effort to involve the public in the update of the Palatka Community Redevelopment Area (CAR) Plan included several activities: stakeholder interviews, public workshops, an online survey and an interactive website. The following is a summary of the input received during the Open House and the analysis of the survey responses.

### OPEN HOUSE

The Open House was held on Tuesday, October 27<sup>th</sup> at the St John's River Center to discuss the challenges and opportunities currently facing the three (3) Redevelopment Areas within Downtown Palatka. Concurrently, the workshop was also offered online via Zoom.

During the Open House, an educational presentation was given throughout the day that provided attendees with an overview and introduction to Community Redevelopment Agencies, the anticipated plan update process and timeline, existing community conditions, and future public engagement opportunities. After the presentation, attendees were able to provide their perspectives on the future of the Redevelopment Areas by entering comments on a base map and answering five (5) exploratory questions about their community—their responses are provided below:

#### Which of the three Redevelopment Areas do you visit **MOST** often and why?

- The North Historic District because I or my friends live here
- The Central Business District (CBD) because I work or own a business here
- The CBD for entertainment and recreation purposes
- The CBD for walking and exercise
- The CBD for city government meetings
- The CBD for general professional and businesses purposes
- The CBD for shopping
- The South Historic District because I or my friends live here
- The South Historic District because I love to look at historic housing



**Which of the three Redevelopment Areas do you visit LEAST often and why?**

- The North Historic District because there isn't any reason to be there unless you own a house in that neighborhood
- The North Historic District because it is outside of traffic patterns and too far away
- The North Historic District because I feel unsafe when I am there
- The South Historic District because there are no activities for me to do there

**What are the challenges facing the BUSINESSES within any of the Redevelopment Areas?**

- The lack of pre-existing businesses is a challenge for businesses within the North Historic District
- The lack of code enforcement, maintaining, and absentee landlords not maintaining their buildings is a challenge for businesses within the North Historic District
- The lack of notoriety is a challenge for businesses within the North Historic District
- The lack of signage is a challenge for businesses within the North Historic District
- Feeling cut off by State Road 100 & US 17 is a challenge within the North Historic District
- The lack of code enforcement, maintaining, and absentee landlords not maintaining their buildings is a challenge for businesses within the CBD
- The lack of restaurants, arts, and entertainment to attract people is a challenge for businesses within the CBD
- Unclear/Unpublished expectations for business owners (i.e., fees & online forms not being current/updated) is a challenge for businesses within the CBD
- Liquor/food truck ordinances hindering multiple venues is a challenge for businesses within the CBD
- A lack of complete streets is a challenge for businesses within the CBD
- A lack of recognition for the area's ample parking supply is a challenge for businesses within the CBD
- Unaffordable rent is a challenge for businesses within the CBD
- Vacant buildings is a challenge for businesses within the CBD
- A lack of conspicuous and/or detailed signage highlighting other businesses is a challenge for businesses within the CBD
- The 400-500 block dominated by courthouse and related service buildings is a challenge for businesses within the CBD
- The lack of code enforcement, maintaining, and absentee landlords not maintaining their buildings is a challenge for businesses within the South Historic District
- The number of underutilized city-owned buildings that could be sold to private sector for tax-generating activities is an opportunity for new businesses within the South Historic District
- The lack of area retail is a challenge for businesses within the South Historic District
- The lack of streetscaping is a challenge for businesses within the South Historic District
- The lack of general nonresidential activity is a challenge for businesses within the South Historic District
- Being unknown or unseen is a challenge for businesses within the South Historic District
- The lack of activation of the waterfront and marina is a challenge for businesses within the South Historic District
- The lack of "real" parks is a challenge for businesses within the South Historic District



**What are the challenges facing the NEIGHBORHOODS within any of the Redevelopment Areas?**

- Underutilization of the Bronson House and land for events and entertainment is a challenge for neighborhoods within the North Historic District
- Lack of access to and awareness of local museums is a challenge for neighborhoods within the North Historic District
- The lack of code enforcement, property maintenance, and absentee landlords are a challenge for neighborhoods within the North Historic District
- A lack of incentives to develop existing lots is a challenge for neighborhoods within the North Historic District
- A general lack of investment/care attention is a challenge for neighborhoods within the North Historic District
- The ability to cross U.S. 17 besides under the bridge is a challenge for neighborhoods within the North Historic District
- The presence of squatters in abandoned buildings is a challenge for neighborhoods within the North Historic District
- The lack of code enforcement, property maintenance, and absentee landlords are a challenge for neighborhoods within the CBD
- A lack of incentives to develop existing lots is a challenge for neighborhoods within the CBD
- A perceived lack of a parking is a challenge for neighborhoods within the CBD
- The lack of retail and restaurants around the courthouse is a challenge for neighborhoods within the CBD
- A lack of mixed-use buildings that could increase residential capacity is a challenge for neighborhoods within the CBD
- The aging of structures and infrastructure is a challenge for neighborhoods within the CBD
- The lack of code enforcement, property maintenance, and absentee landlords are a challenge for neighborhoods within the South Historic District
- A lack of incentives to develop existing lots is a challenge for neighborhoods within the South Historic District
- The underfunding of home/business improvement programming is a challenge for neighborhoods within the South Historic District
- Limited retail opportunities are a challenge for neighborhoods within the South Historic District
- A lack of neighborhood parks is a challenge for neighborhoods within the South Historic District

**What are the AMENITIES you would like to see within any of the Redevelopment Areas?**

Amenities that would improve the quality of life within the North Historic District include...

- A dog park,
- Improved pedestrian facilities, and a
- Local bodega (neighborhood store)

Amenities that would improve the quality of life within the CBD include...

- More dining options, including food trucks and a food court,



- More retail options, including a farmers’ market,
- Entertainment venues, sidewalk activities, and art venues/installations,
- A dog park,
- Outdoor recreation facilities, especially basketball courts, shaded pavilions, and more seating,
- Basic facilities, especially public restrooms, and trash cans,
- Amenities at the marina,
- Tour facilities, including a welcome center and more hotel rooms,
- Pedi-cabs,
- Wedding venues, and
- Student housing

Amenities that would improve the quality of life within the South Historic District include...

- Pedestrian facilities, especially including a way to cross over highway 17 for access to the North Historic District and the CBD,
- Larger and more boat ramps, and
- A community splash pad for kids

S&ME Staff also encouraged meeting attendees to share any other ideas they had for improving the Redevelopment Areas — the result of which are provided below:

- Encourage citizens to act as ambassadors for the city
- Create an Event Coordinator position within the City to book & run events
- Develop a tourist plan to capitalize on local history & ecotourism capabilities
- Increase the business advertising efforts of the Chamber
- Bring a fresh food market to the CRA
- Conduct a market study to identify future retail opportunity and strategies
- Develop attractions to attract and keep visitors Downtown
- Find ways to encourage more residential activity within the Redevelopment Area
- Seek to increase local leadership beyond the City Commission and Staff
- Reinvest TIF funds within the District where they were collected
- Unify local CRA stakeholders

For those unable to attend the Community Open House, an interactive project website and online survey also provided opportunities to make sure their voices were heard during the plan update process.

**CRA Plan Update website**

Outside of the dedicated workshop time, stakeholders were able to provide ongoing feedback on the Palatka CRA Plan update website: <https://smeinc.mysocialpinpoint.com/palatka-cra-plan-update>. The website provides information about the Palatka CRA Plan update process, the project schedule, and also provides an opportunity for additional public input and comments about what stakeholders would like to see in the CRA Plan update







# CONCEPTUAL COST ESTIMATES

## Crill Avenue - 2,258 LF

Item	Units	Unit Cost	Quantity	Subtotal
<b>A. Site Work &amp; Hardscape</b>				
1 Sidewalk Demo (6')	SF	\$2.00	13548	\$27,096.00
2 Multipurpose Path (8')	SF	\$5.00	18064	\$90,320.00
3 Curbing	LF	\$22.00	0	\$0.00
<b>B. Site Furnishings &amp; Amenities</b>				
1 Street Lights (80' oc)	EA	\$3,500.00	29	\$101,500.00
<b>C. Landscaping &amp; Irrigation</b>				
1 Shade Trees (25' O.C. One Side)	EA	\$600.00	90	\$54,000.00
2 Tree Lawn Landscape (3' Lawn Strip)	SF	\$0.50	6774	\$3,387.00
3 Tree Irrigation	EA	\$150.00	90	\$13,500.00
<b>Preliminary Subtotal</b>				<b>\$289,803.00</b>
Contingencies (20%)				\$57,960.60
Contractor General Conditions (15%)				\$52,164.54
<b>Total Construction Costs With Contractor Costs</b>				<b>\$399,928.14</b>
Design Fees (8%)				\$31,994.25
<b>Total Project Costs</b>				<b>\$431,922.39</b>

## S 9th Street - 1,689 LF

Item	Units	Unit Cost	Quantity	Subtotal
<b>A. Site Work &amp; Hardscape</b>				
1 Sidewalk Demo (6') (One Side)	SF	\$2.00	10134	\$20,268.00
2 Multipurpose Path (10') (One Side)	SF	\$5.00	16890	\$84,450.00
<b>B. Landscaping &amp; Irrigation</b>				
1 Shade Trees (50' O.C. Both Sides)	EA	\$600.00	68	\$40,800.00
2 Tree Irrigation	EA	\$150.00	68	\$10,200.00
<b>Preliminary Subtotal</b>				<b>\$155,718.00</b>
Contingencies (20%)				\$31,143.60
Contractor General Conditions (15%)				\$28,029.24
<b>Total Construction Costs With Contractor Costs</b>				<b>\$214,890.84</b>
Design Fees (8%)				\$17,191.27
<b>Total Project Costs</b>				<b>\$232,082.11</b>

S&ME has no control over the cost of labor, materials, or equipment, the Contractor's method of determining prices or competitive bidding or market conditions. Therefore, the firm's statements of probable construction costs provided for herein are made on the basis of experience and represent our best judgment as Landscape Architects familiar with the construction industry. The firm cannot and does not guarantee that proposals, bids, or the construction cost will not vary from our statements of probable costs. If the Owner wishes greater assurances as to the construction cost, we recommend the employment of an independent cost estimator.

## Reid Street - 4,161 LF

Item	Units	Unit Cost	Quantity	Subtotal
<b>A. Site Work &amp; Hardscape</b>				
1 Sidewalk Demo (5')	SF	\$2.00	20805	\$41,610.00
2 Multipurpose Path (8')	SF	\$5.00	33288	\$166,440.00
3 Curbing*	LF	\$22.00	4161	\$91,542.00
4 Parking Lane Demo (8' width)	SF	\$2.00	33288	\$66,576.00
<b>B. Landscaping &amp; Irrigation</b>				
1 Understory Trees (25' O.C. One Side)	EA	\$600.00	167	\$100,200.00
2 Tree Lawn Landscape (5' Lawn Strip)	SF	\$0.50	20805	\$10,402.50
3 Tree Irrigation	EA	\$150.00	167	\$25,050.00
<b>Preliminary Subtotal</b>				<b>\$501,820.50</b>
Contingencies (20%)				\$100,364.10
Contractor General Conditions (15%)				\$90,327.69
<b>Total Construction Costs With Contractor Costs</b>				<b>\$692,512.29</b>
Design Fees (8%)				\$55,400.98
<b>Total Project Costs</b>				<b>\$747,913.27</b>

\*General length used. Will need to account for driveway curb cuts.

## 6th Street - 1,464 LF Sharrow Improvements and Private Development

Item	Units	Unit Cost	Quantity	Subtotal
<b>A. Site Work &amp; Hardscape</b>				
1 On Road Sharrow (1/100 LF Both Sides)	LF	\$5.00	1464	\$7,320.00
<b>Preliminary Subtotal</b>				<b>\$7,320.00</b>
Contingencies (20%)				\$1,464.00
Contractor General Conditions (15%)				\$1,317.60
<b>Total Construction Costs With Contractor Costs</b>				<b>\$10,101.60</b>
Design Fees (8%)				\$808.13
<b>Total Project Costs</b>				<b>\$10,909.73</b>

## 10th Street - 1,821 LF Sharrow Improvements and Development

Item	Units	Unit Cost	Quantity	Subtotal
<b>A. Site Work &amp; Hardscape</b>				
1 On Road Sharrow (1/100 LF Both Sides)	LF	\$5.00	1821	\$9,105.00
2 Sidewalk (5.5')	SF	\$5.00	10015	\$50,075.00
<b>B. Landscaping &amp; Irrigation</b>				
1 Shade Trees (50' O.C. One Side)	EA	\$600.00	37	\$22,200.00
2 Palms (25' O.C. One Side)	EA	\$300.00	73	\$21,900.00
3 Tree Irrigation	EA	\$150.00	110	\$16,500.00
<b>Preliminary Subtotal</b>				<b>\$119,780.00</b>
Contingencies (20%)				\$23,956.00
Contractor General Conditions (15%)				\$21,560.40
<b>Total Construction Costs With Contractor Costs</b>				<b>\$165,296.40</b>
Design Fees (8%)				\$13,223.71
<b>Total Project Costs</b>				<b>\$178,520.11</b>

\*Does not include the burying of overhead powerlines underground, removal of existing trees, or sodding of landscape strip.

# CONCEPTUAL COST ESTIMATES

## On Road Sharrow\* Improvements

Item	Units	Unit Cost	Quantity	Subtotal
<b>A. Site Work &amp; Hardscape</b>				
1 Sharrow - Morris Street	LF	\$5.00	1250	\$6,250.00
2 Sharrow - River Street	LF	\$5.00	2061	\$10,305.00
3 Sharrow - 3rd Street	LF	\$5.00	1493	\$7,465.00
4 Sharrow - Memorial Parkway	LF	\$5.00	1184	\$5,920.00
5 Sharrow - 1st Street	LF	\$5.00	865	\$4,325.00
6 Sharrow - 7th Street	LF	\$5.00	1826	\$9,130.00
7 Sharrow - 11th Street	LF	\$5.00	1462	\$7,310.00
8 Sharrow - Carr Street	LF	\$5.00	367	\$1,835.00
<b>Subtotal</b>				<b>\$52,540.00</b>
<b>Preliminary Subtotal</b>				<b>\$52,540.00</b>
Contingencies (20%)				\$10,508.00
Contractor General Conditions (15%)				\$9,457.20
<b>Total Construction Costs With Contractor Costs</b>				<b>\$72,505.20</b>
Design Fees (8%)				\$5,800.42
<b>Total Project Costs</b>				<b>\$78,305.62</b>

\*1/100 LF Both Sides @ \$250/Sharrow

## Streetscape Improvements

Item	Units	Unit Cost	Quantity	Subtotal	Description
<b>A. Circulation Improvements</b>					
1 Roundabouts	EA	\$1,000,000.00	5	\$5,000,000.00	Assumes New Construction
2 Roadway Improvements (4,829.49 LF)	SF	\$17.00	193180	\$3,284,060.00	Asphalt milling, remove bricks, clean bricks, leveling of roadway base, reinstallation of brick
<b>B. Streetscape Improvements</b>					
1 Major Gateway Signage	EA	\$100,000.00	2	\$200,000.00	
2 Minor Gateway Signage	EA	\$60,000.00	3	\$180,000.00	
3 Lighting Improvements (5,575.25 LF)	EA	\$2,500.00	70	\$175,000.00	80' O.C., Concrete Pole, Non-Decorative Fixture
4 Decorative Lighting (1,297.23 LF)	EA	\$4,500.00	16	\$72,000.00	80' O.C., Concrete Pole, Decorative Fixture
<b>Preliminary Subtotal</b>				<b>\$8,911,060.00</b>	
Contingencies (20%)				\$1,782,212.00	
Contractor General Conditions (15%)				\$1,603,990.80	
<b>Total Construction Costs With Contractor Costs</b>				<b>\$12,297,262.80</b>	
Design Fees (8%)				\$983,781.02	
<b>Total Project Costs</b>				<b>\$13,281,043.82</b>	

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## LEGAL DESCRIPTION

The following legal descriptions are for the three geographic areas of the Palatka Community Redevelopment Area, the Downtown (central Business District) Community and the Palatka North and South Historic Districts.

### *Legal Description of Palatka Downtown Community Redevelopment District*

An area bounded on the north by Madison (sic) Street, on the west by the SCL Railroad, on the south by Crill Avenue and Laurel Street east of Seventh Street, and on the east by the St. Johns River.

Source: *City of Palatka Resolution #4-7*

### *Legal Description of Palatka CRA Expansion Areas*

#### **Palatka North Historic District**

A tract of land lying in the city more particularly described as follows: Beginning at an intersection of the southerly line of BK 66 P 462, and the westerly shore of the St. Johns River; thence run westerly along the southerly line of said BK 66 P 462 to the easterly right-of-way (R.O.W.) of North First Street; thence southerly along said R.O.W. to intersect with the easterly projection of the southerly line of BK 79 P 285; thence westerly along said projection to the southwest corner of BK 174 P 176; thence northerly along westerly line of said BK 174 P 176 to the southerly R.O.W. of Madison Street; thence westerly to the northwest corner of Block 5 as platted in Dick's Map of Palatka in MB 2 P 46; thence southerly along the westerly line of Block 5 and extended to intersect with the southerly R.O.W. of Main Street; thence westerly along said R.O.W. to intersect the westerly R.O.W. of North Fourth Street; thence northerly along said R.O.W. to intersect the southerly R.O.W. of Madison Street; thence westerly along said R.O.W. to intersect the westerly R.O.W. of North Fifth Street; thence northerly along said R.O.W. to intersect a westerly projection of the northerly line of Block 20 (a.k.a. Merry Days resubdivision of part of Block 20 as platted in MB 1 P 100); thence southeasterly along said projection and along northerly line of said Block 20 to the westerly R.O.W. of North Fourth Street; thence southeasterly to the easterly R.O.W. of North Fourth Street at a point that is the westerly projection of the northerly line of OR 118 P 611; thence along said projection to the northeast corner of said OR 118 P 611; thence southeasterly to intersect the easterly R.O.W. of North 3rd Street and the north boundary of Sunny Point Subdivision as platted in MB 3 P 180; thence northeasterly, southeasterly and southwestly along said Sunny Point Subdivision to the most northerly corner of BK 149 P 21; thence southerly along the easterly line of said BK 149 P 21 and extended to the northwest corner of BK 211 P 245; thence easterly along northerly line of said BK 211 P 245 and extended to the easterly R.O.W. of North Second Street (also being the westerly line of BK 228 P 250); thence southerly along said R.O.W. to the southwest corner of said BK 228 P 250; thence easterly along said R.O.W. to the southwest corner of said BK 228 P 250; thence easterly along the southerly lines of BK 228 P 250, BK 214 P 267 and BK 218 P 278 to the southeast corner thereof; thence southerly along the westerly line of BK 160 P 169, BK 174 P 589 and BK 159 P 35 to the southwest corner thereof; thence easterly along the southerly line of BK 159 P 35 and extended to the easterly R.O.W. of North First Street; thence northerly along said R.O.W. to the northwest corner of BK 139 P 584; thence easterly along the northerly line of said BK 139 P 584 to intersect the westerly shore of the St. Johns River; thence southerly along the westerly shore of said river to intersect the southwest corner of BK 66 P 462, being the point of beginning, and to close.

### **Palatka South Historic District**

A tract of land lying in the city more particularly described as follows: Beginning at the intersection of the westerly shore of the St. Johns River and the easterly projection of the southerly right-of-way (R.O.W.) of St. Johns Avenue; thence westerly along said projection to intersection with the westerly R.O.W. of Memorial Parkway (formerly known as South First Street); thence southerly and southwesterly along said R.O.W. to intersect with the northeast corner of BK 159 P 271; thence northwesterly along the northerly line of said BK 159 P 271 to intersect with the easterly R.O.W. of South Second Street; thence northerly along said R.O.W. to intersect with the easterly projection of the northerly line of Lot 8 Block 12 as platted in Dick's Map of Palatka in MB 2 P 46; thence westerly along said projection to the southeast corner of Lot 4 Block 12; thence northerly along the easterly line of said Lot 4 and Lot 3 to the northeast corner of Lot 3; thence westerly along the northerly line of said Lot 3 to the easterly R.O.W. of South Third Street; thence southwesterly to intersect the westerly R.O.W. of South Third Street and the northeast corner of BK 137 P 358; thence westerly along the northerly line of said BK 137 P 358 and extended to intersect the easterly line of Lot 4 Block 14; thence southerly to the southeast corner of said Lot 4; thence westerly along the northerly lines of Lots 2 and 3 of Block 14 and extended westerly along the northerly lines of Lots 2, 3, 4, Block 25, Lots 2, 3, 6 Block 28, Lots 1, 4, 5, 8, 9, 12 Block 38, Lots 2, 3, 6 Block 54, Lots 2, 3, 6 Block 63 to intersect with the westerly R.O.W. of South Ninth Street; thence southerly along said R.O.W. to intersect the northerly R.O.W. of Laurel Street; thence westerly along said R.O.W. to intersect the westerly R.O.W. of South Tenth Street; thence southerly along said R.O.W. to intersect the southerly R.O.W. of Carr Street; thence easterly along said R.O.W. to intersect the westerly R.O.W. of South Ninth Street; thence southerly along said R.O.W. to intersect with the northwesterly R.O.W. of Crill Avenue; thence across Crill Avenue to intersect the northerly corner of Block 146, also being the southwesterly R.O.W. of Morris Street; thence southeasterly along said R.O.W. to intersect the northerly R.O.W. of Emmett Street; thence southwesterly along said R.O.W. to intersect with a northwesterly projection of the southwesterly line of BK 78 P 562; thence southeasterly along said projection and the southwesterly line of BK 78 P 562 and extended to the southerly corner of BK 133 P 252 and continue on same projection to intersect the westerly shore of St. Johns River; thence northeasterly along said river to the point of beginning, and to close.

(Note: For purposes of this description, the town plan is assumed to be oriented due north/south.)

*Source: Chapter 54, Planning, Article III, Section 54-81, District Boundaries, City of Palatka, Palatka Code of Ordinances*

