

LAKE CITY, FL



Community  
Redevelopment Plan  
Update

January 2026



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01

# EXECUTIVE SUMMARY



# Lake City at a Crossroads

Like its physical location, Lake City, Florida lies at an important crossroads regarding its redevelopment future. Located in North Central Florida proximate to the intersection of I-75 and I-10, Lake City has excellent regional, State and cross State transportation access, making it a place where economic growth and development based upon logistics, distribution and movement of goods and services are a natural fit.

The larger Lake City community blends residential with agricultural and outdoor oriented lifestyles. The City is a gateway to the forests, springs, rivers and lakes that shape its recreational life and local identity. As the County seat of Columbia County, FL, Lake City serves as the location of many governmental and institutional uses that drive County government and its related support services.

The downtown, centered around Marion Avenue, serves as the cultural and historic heart of the City and features a walkable main street populated by independent restaurants, cafes, small businesses and historic buildings such as the Blanche Hotel. Local community events such as the bi-monthly Makers & Growers Market, seasonal festivals, and community gatherings help sustain an active civic life downtown.

Surrounding downtown are several historic residential districts, including the Lake Isabella Historic Residential District, showcasing early-20th-century homes with architectural variety and mature tree-lined streets—appealing for those who value heritage and walkability close to downtown amenities. Public parks and green spaces, like Lake DeSoto Park within downtown and Alligator Lake Park nearby, provide accessible outdoor recreation, walking paths, lake views, picnic areas, and event space—reinforcing community ties and quality of life.

This 2026 Community Redevelopment Plan Update represents a civic opportunity at the crossroads of community building and redevelopment. It is an inflection point for the community to enhance these assets and to energize redevelopment within the established community redevelopment geography through strategic actions and project implementation.

Importantly, the community input received for this Plan Update is that participants want to see visible, equitable improvements across all CRA neighborhoods, not just downtown.

**With an updated Community Redevelopment Plan in hand, built upon a solid foundation of existing community assets and citizen input, Lake City is ready to move forward through the crossroads on a productive and prosperous path.**

# Guiding Community Priorities

1. **More inclusive communication and transparency.**
2. **Support for small and emerging businesses.**
3. **Public amenities that strengthen community wellbeing.**
4. **Tangible results that residents can see and experience in their daily lives.**

# 02

## PLAN CONTEXT

The story of the Lake City CRA - where it is located, what it means to be a CRA, the history that came before it, and the community within it.





Florida State Capitol

I-10

I-75

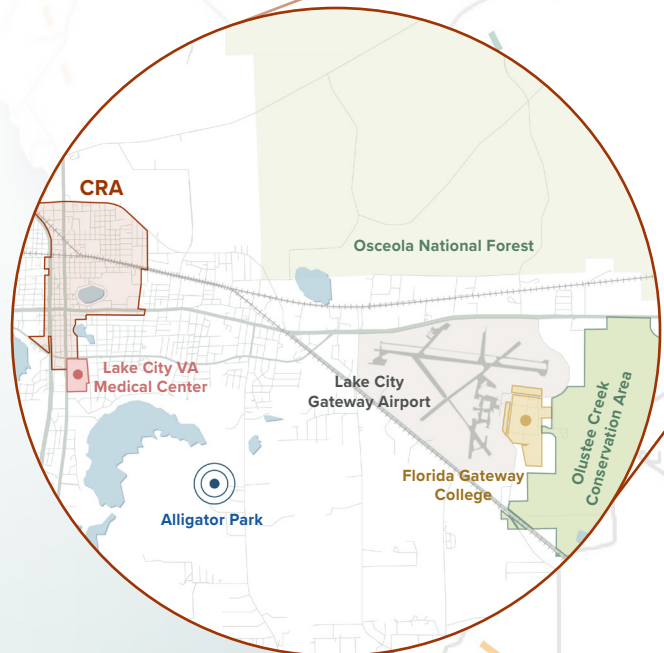
108 miles / 1 hr 42 min drive

# Regional Location

Lake City is located in north-central Florida and serves as the county seat of Columbia County. Strategically located at the intersection of Interstates 10 and 75, the City functions as a regional transportation hub and is widely recognized as “the Gateway to Florida.” Situated approximately 60 miles west of Jacksonville and 45 miles north of Gainesville, Lake City offers direct connectivity to major employment centers and regional markets throughout the Southeast region.

While the City’s historic legacy as a railroad town established Lake City as a crossroads for transportation and logistics, its Downtown continues to serve as the community’s civic heart. Centered around Lake Desoto, Downtown Lake City’s urban form reflects historic development patterns shaped by rail lines, highways, and public institutions, reinforcing its role as the focal point of civic life in Columbia County.

True to its moniker, Lake City welcomes residents, students, and visitors alike through key gateways such as the Lake City Gateway Airport and Florida Gateway College. Just east of the City, the nearly 200,000-acre Osceola National Forest offers expansive pine flatwoods and recreational opportunities that include offer hiking, horseback riding, fishing, and hunting. Together, these features shape Lake City as a place defined by accessibility and close proximity to the natural landscapes of North Florida.



I-95

GEORGIA

29 miles / 30 min drive

60 miles / 59 min drive

LAKE CITY

JACKSONVILLE

Columbia County

44 miles / 46 min drive

GAINESVILLE

University of Florida

N



# Focus Area

The Lake City Community Redevelopment Area (CRA) is located within the central portion of the City. It contains the City's historic core, key commercial corridors, and surrounding neighborhoods that have been identified as priorities for reinvestment. Spanning 655 acres and centered around Lake Desoto, the CRA includes a number of community assets. City Hall, the Columbia County Public Library, and the Blanche Hotel sit within the City's historic Downtown core. Recreational assets in the area include Wilson Park, Olustee Park, Annie Mattox Recreation Center, and Richardson Community Center. The CRA's residential neighborhoods north of Lake Desoto and west of Lake Isabella include elementary schools, places of worship, and the Lake City-Columbia County Historical Museum.

Recognizing the need to reinvigorate its downtown core, the Lake City City Council established the Community Redevelopment Agency in 1981 to guide the evolution of the Central Business District into a more active and economically resilient area. The first Community Redevelopment Plan was adopted in 1989, formally establishing the boundaries of the Lake City CRA and creating the CRA Trust Fund. The CRA was expanded in 2009 to incorporate additional areas identified as blighted, reflecting changing development conditions and reinvestment needs.

The Redevelopment Plan was most recently updated in 2011, articulating a vision of the CRA as a "quaint but vibrant center" that functions like a college campus, supporting strong local educational opportunities while balancing urban amenities, employment, and small-town charm. The most recent expansion of the CRA boundaries was approved in 2012. Following this, in 2015, the life of the CRA district was extended through 2031 to leverage a loan secured by future redevelopment revenues, giving the City time to carry out long-term redevelopment goals.

In advance of the current plan update, a Finding of Necessity was conducted to evaluate the potential expansion of the CRA. While the analysis supported eligibility for expansion, City staff elected to defer boundary changes and instead concentrate resources and implementation efforts on strengthening and reinvesting in the existing CRA area.

**LAKE CITY CRA BOUNDARY**

- CRA Boundary
- Highway
- Street
- Railroad
- Parcels
- Water



# Understanding a CRA

## What is a Community Redevelopment Area (CRA)?

A CRA is a special area that a city or county decides needs improvement. This special area is “blighted,” which means it may have empty buildings, broken sidewalks, or other problems. The formal definition of a CRA can be found in Chapter 163, Part III of the Florida Statutes.

## What is a Community Redevelopment Agency?

The Community Redevelopment Agency is the group responsible for managing the activities and projects of the CRA and making sure its projects get done.

## Does a CRA increase Property Taxes?

CRA’s do not increase the property tax rate.

## What is the goal of a CRA?

The goal of a CRA is to make the area better. It works to fix problems like run-down buildings, old roads, limited housing, and limited job opportunities. The agency focuses on addressing the unique problems within the CRA. The goal is to help fix and improve the area so it becomes a better place to work and live for the community.

## What is a Community Redevelopment Plan?

The Community Redevelopment Plan is created to guide the CRA. It lists the projects and programs the CRA works on and pays for. The Community Redevelopment Agency can only fund things that are in the plan and inside the CRA area. If something isn’t in the plan, the agency can’t do it.

## How does the CRA address Blight?

The CRA makes a plan called a Community Redevelopment Plan. This plan helps focus on the problems in the area and how to spend money on projects and programs to improve the area.

## How long do CRAs exist?

CRAs created after 2002 are limited to a 40-year maximum lifespan from the date the Community Redevelopment Plan is approved.

## How does a CRA spend money?

A CRA reviews project ideas to see if they match the community improvement plan. If the project aligns with the CRA plan, the CRA Board can vote to approve the use of CRA funds for it.

## What can the CRA spend money on?

CRA's can do lots of things to help uplift communities and neighborhoods! Their money must be used for programs listed in their approved plan. Projects include but aren't limited to:

### 1. Public Spaces & Art

- Parks, playgrounds, pavilions
- Walking trails and nature paths
- Community gardens
- Big murals and public art

### 2. Streets & Utilities

- Fixing sidewalks and roads
- Upgrading water and sewer lines
- Adding streetlights, trees, and drainage

### 3. Buildings & Housing

- Building new affordable homes
- Repairing or rehabbing older homes
- Turning old buildings into smart new spaces (like a community health hub)
- Cleaning up abandoned spots

### 4. Business Help

- Grants or loans to fix up store fronts
- Help minority-owned and local small businesses grow

### 5. Community Programs

- Hiring ambassadors from the community to ensure residents feel safe and secure
- Partnering with local nonprofits or educational institutions to provide services
- Utilizing grants or other funding mechanisms that allow for social service expenditures

### 6. CRA Staff & Fundraising

- Paying someone to run CRA projects
- Hiring grant-writers to bring in more funding

## What is Tax Increment Financing?

Tax Increment Financing, or TIF, is a way to help pay for improvements in a Community Redevelopment Area. If property values increase within the CRA, then property tax revenue increases. The extra money made from property taxes is set aside. This extra money, called "TIF," goes into the CRA's Trust Fund. The CRA then uses the fund to pay for projects that help improve the area.

## What is the CRA Trust Fund?

The CRA Trust Fund is a special account where the extra money (TIF) is saved. The CRA can only use this money to pay for projects in the redevelopment area. These projects must be listed in the Community Redevelopment Plan.

## How is a CRA funded?

A CRA gets most of its money from Tax Increment Financing. After the City and County collect property taxes, they return a portion of the money collected to be spent directly within the CRA boundaries. CRA's can also get money from grants and public private partnerships (See Chapter 6).

# Lake City Throughout the Years

## 1800s

### 1823

Following Florida's transfer to U.S. control, Seminole residents are forcibly relocated to reservation lands, opening the area to American settlement.

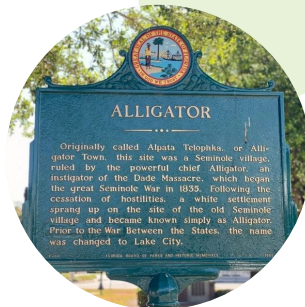
### Pre-1800s

The area now comprising downtown Lake City is inhabited by Indigenous peoples, including a Seminole village known as Halapata Telofa (Alligator Town).



### 1864

Completion of the railroad connection to Jacksonville transforms Lake City into a regional transportation hub, a role that becomes critical during the Civil War when the city functions as a major supply and rail center. The Battle of Olustee, the largest Civil War battle in Florida, is fought approximately ten miles east of downtown.



### 1832

Columbia County is formed, and the settlement known as Alligator is designated the county seat.

## 1900s

### 1902

The Hotel Blanche opens and becomes a central landmark in downtown Lake City, anchoring commerce, lodging, and social life for decades.



### 1900

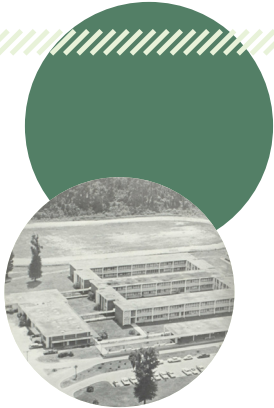
Downtown Lake City emerges as the primary commercial, social, and institutional center for Columbia County, while segregated Black neighborhoods, churches, and schools develop nearby with limited public investment.



### 1874

A major downtown fire destroys many early wooden buildings, leading to reconstruction and shaping the more permanent commercial core that defines downtown today.

## 2000s



### 1960s

Public schools in Lake City are formally desegregated, leading to the closure of segregated Black schools and major transitions for Black students and educators.



### 1947

Following World War II, the former Naval Air Station is conveyed to the City and renamed Lake City Municipal Airport, transitioning the site from military use to a long-term civic and economic asset.

### 1976

Lake City hosts the inaugural Olustee Battle Festival, establishing a long-running Presidents' Day weekend event celebrating local history and drawing visitors to Downtown and the Olustee Battlefield.



### 1970s

In the post-Civil Rights era, formal segregation ends, but economic and neighborhood disparities persist, shaping long-term development patterns within the CRA.

### 1963

The opening of Interstates 10 and 75 establishes Lake City as a major highway crossroads, reshaping travel patterns and regional economic activity.



### 1995

Lake City hosts the inaugural Alligator Warrior Festival, featuring historic reenactments and educational programming celebrating Columbia County's pre-Civil War heritage.

### 1978

The Columbia County Public Library is established, expanding access to educational and civic resources near the downtown core.

### 2020

A pivotal year for the CRA, marked by the closure of Shands Lake Shore Medical Center, completion of Veterans Park Plaza along Lake Desoto, and the reopening of the Hotel Blanche following a major mixed-use redevelopment.



### 2011

A new Fixed-Base Operations Terminal is completed and the airport is rebranded as Lake City Gateway Airport, enhancing capacity for business jets and general aviation.

# National Register of Historic Places

The Lake City CRA contains several properties and districts listed on the National Register of Historic Places, a signal of the area's architectural significance, early civic development, and key role as a regional transportation and commercial center. These historic resources contribute to the character and identity of the CRA and represent important opportunities for preservation-based revitalization, adaptive reuse, and heritage tourism.



## T.G. HENDERSON HOUSE

Listed July 24, 1973

An ornate example of the Eastlake architectural style located just outside the downtown core at 207 South Marion Street. Constructed in 1894, the property reflects early residential development patterns within the CRA.



## HOTEL BLANCHE

Listed January 18, 1990

A prominent downtown landmark constructed by Frank Pierce Milburn in 1902. Historically functioned as Lake City's primary hotel and gathering place, today it serves as a beacon of adaptive reuse and downtown reinvestment.



## HORACE DUNCAN HOUSE

Listed November 15, 1993

Affectionately known as the Pink Magnolia, this Colonial Revival home sits at the intersection of W Duval and NW Main. Built in 1907, the house demonstrates a transition between residential and commercial uses in a key corridor of the city.



## LAKE ISABELLA HISTORIC RESIDENTIAL DISTRICT

Listed November 15, 1993

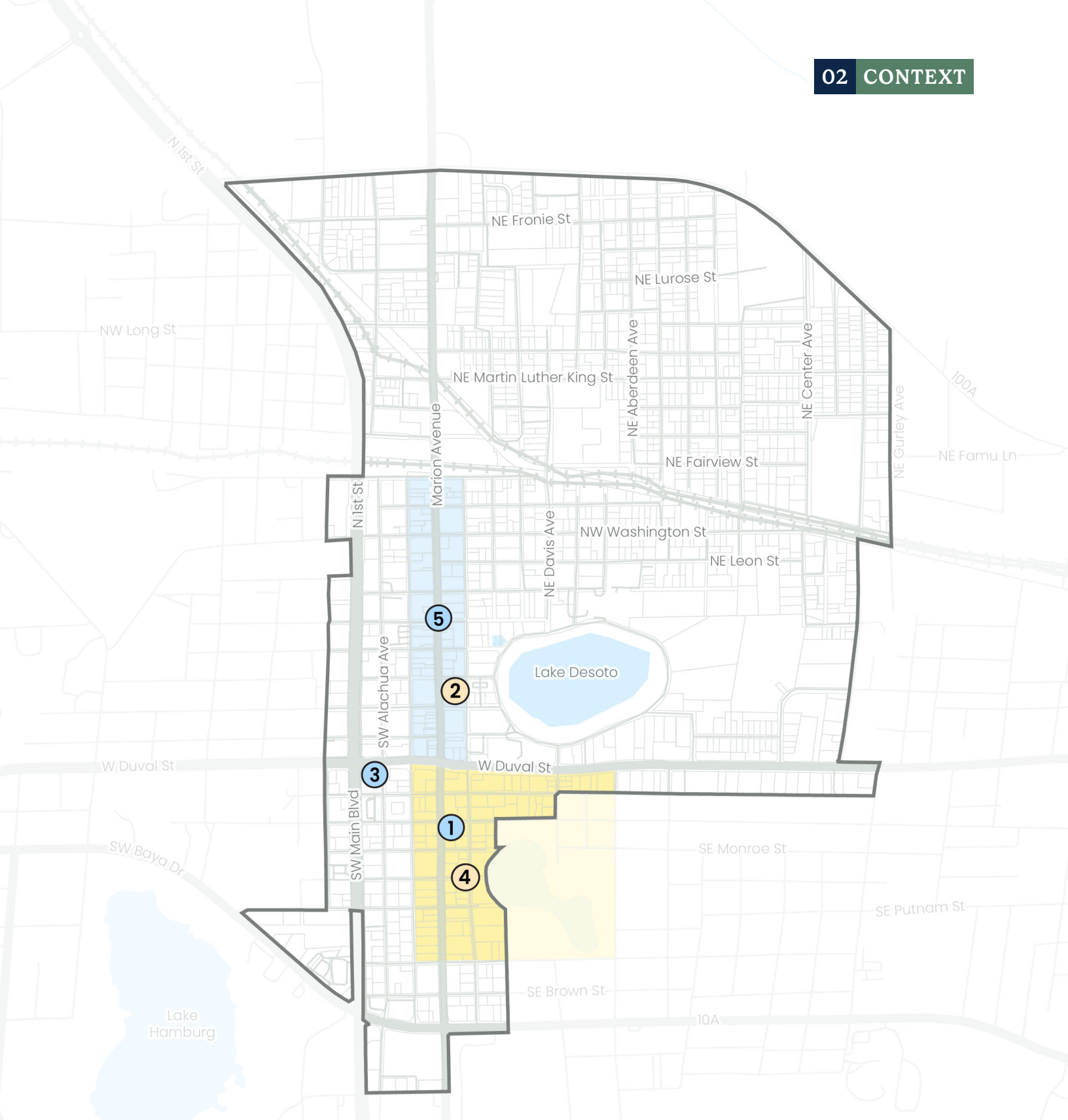
A cohesive residential neighborhood centred on Lake Isabella that contains 145 historic buildings. The district is roughly bounded by East, Duval, and Columbia Streets, Baya Avenue, Church Street, and the lake.



## LAKE CITY HISTORIC COMMERCIAL DISTRICT

Listed June 6, 1994

The historic commercial heart of Lake City, encompassing much of the downtown area. The district continues to function as a center for commerce and civic activity and is home to buildings such as the Columbia County Courthouse, pictured on the left.



### NATIONAL REGISTER OF HISTORIC PLACES MAP

- CRA Boundary
- Highway
- Street
- Railroad
- Parcels
- Water

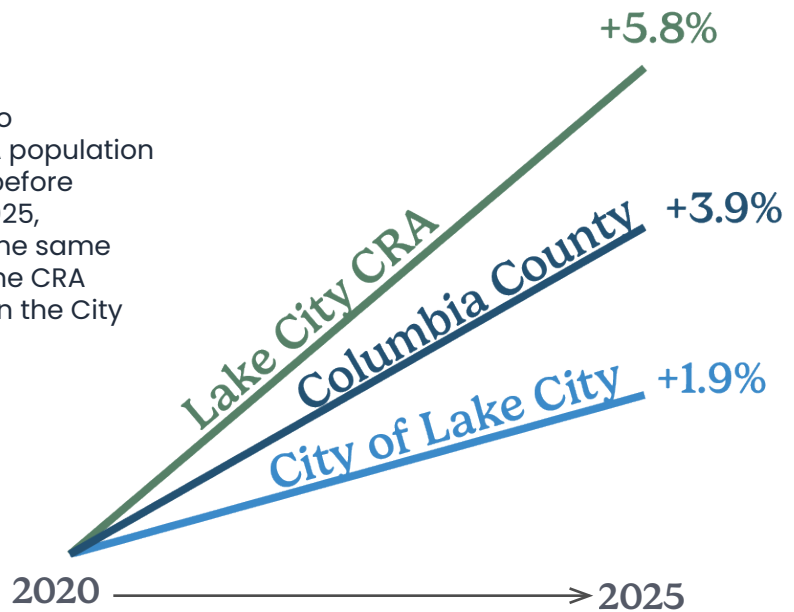
- 1 T.G. Henderson House
- 2 Hotel Blanche
- 3 Horace Duncan House
- 4 Lake Isabella Historic Residential District
- 5 Lake City Historic Commercial District



# The People of Lake City

## TOTAL POPULATION

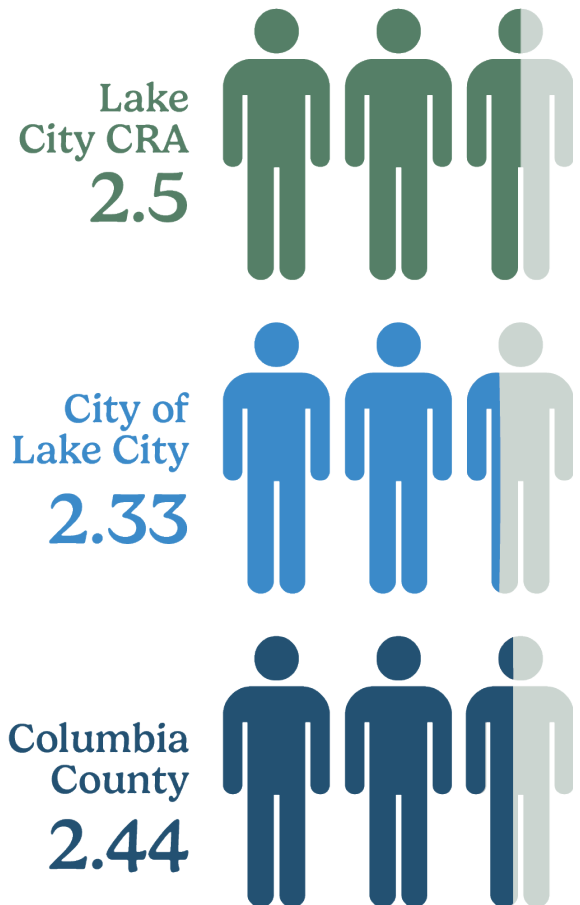
As of 2025, the Lake City CRA is home to approximately 1,435 residents. The CRA population dropped 5.1% between 2010 and 2020 before rebounding 5.8% between 2020 and 2025, outpacing the City's 1.9% growth over the same five-year period. Projections suggest the CRA will continue to grow slightly faster than the City through 2030.



## AVERAGE HOUSEHOLD SIZE

Household sizes in the Lake City CRA differ modestly from Citywide patterns. In 2025, the average household within the CRA is estimated to be 2.50 people, compared to 2.33 citywide and 2.44 countywide, indicating a marginally higher prevalence of families and multi-generational living arrangements in the CRA than the City. However, looking back at 2020 Census Data shows that a majority of households consisted of 2 people or less. The estimated increase in household size may be attributed to housing market conditions and the dramatic increase in home prices since 2020.

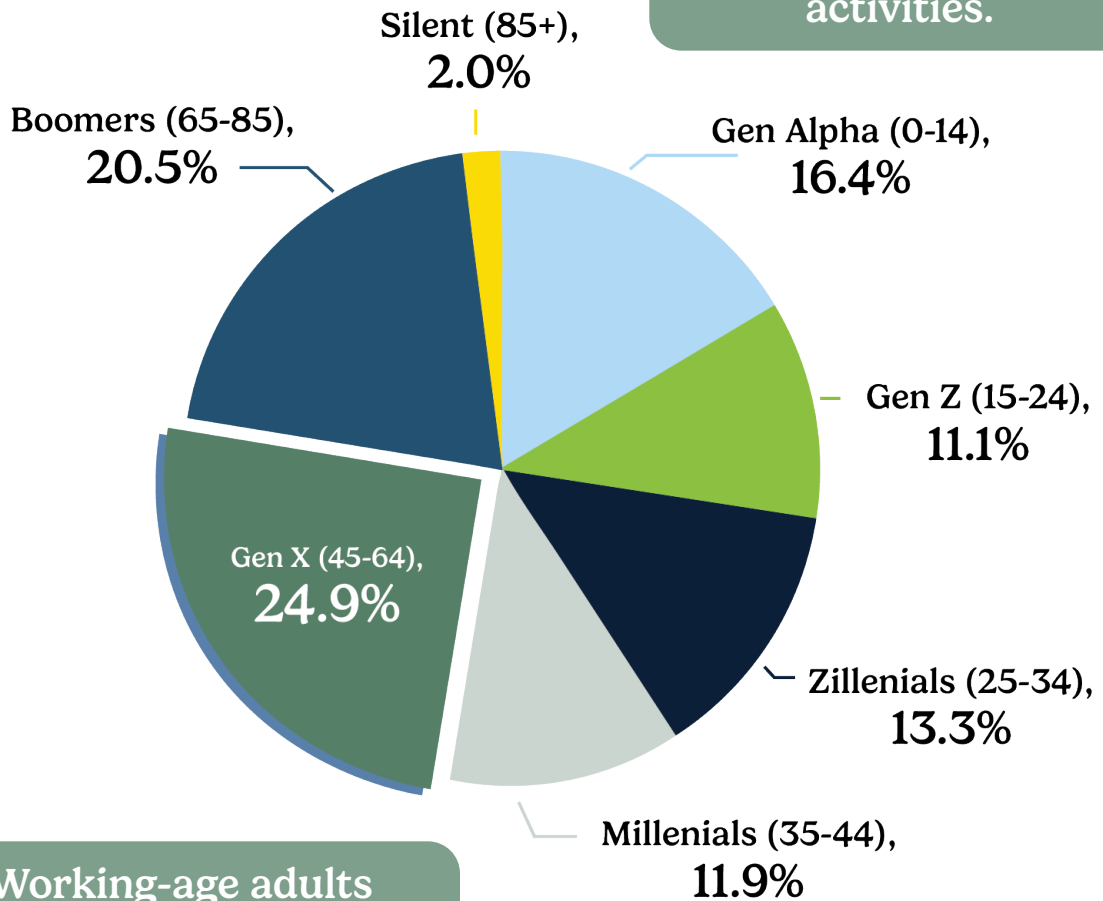
In 2020,  
**63.3%**  
of people in the CRA  
lived in 1 or 2 person  
households



## AGE OF POPULATION

The median age of residents in the Lake City CRA is 41.6, slightly higher than the Citywide median age of 40.4 but lower than the County median age of 42.9. The population is evenly distributed across age groups; working-age adults (25-64) comprise approximately half of the population, while children and young residents account for over one-quarter of residents and older residents make up just over one-fifth of the CRA's population.

Over 25% of the CRA's population is under the age of 24, suggesting high demand for educational services, childcare, and youth activities.

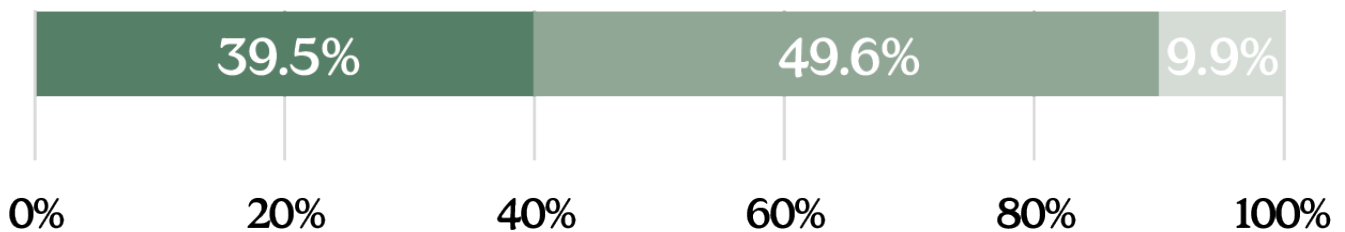


Working-age adults make up around 50% of residents, indicating a strong labor-force base.

# HOUSEHOLD INCOME

The CRA’s median household income grew to \$51,186 in 2025 (projected to be \$56,865 in 2030), but it still lags behind Lake City (\$60,919) and Columbia County (\$63,305).

Compared to the City as a whole, the CRA has a higher proportion of low- and middle-income households and fewer high-income households. Approximately 40% of households earn less than \$35,000, while just 11% earn \$100,000 or more. The \$50,000 - \$74,000 income bracket is particularly concentrated in the CRA (34.2% compared to 23.2% citywide), indicating a strong middle-income base. With a median household income of \$51,186, the CRA population is concentrated in low- and middle-income ranges, highlighting the importance of access to affordable housing, public transportation, and local employment and technical training opportunities for CRA residents.

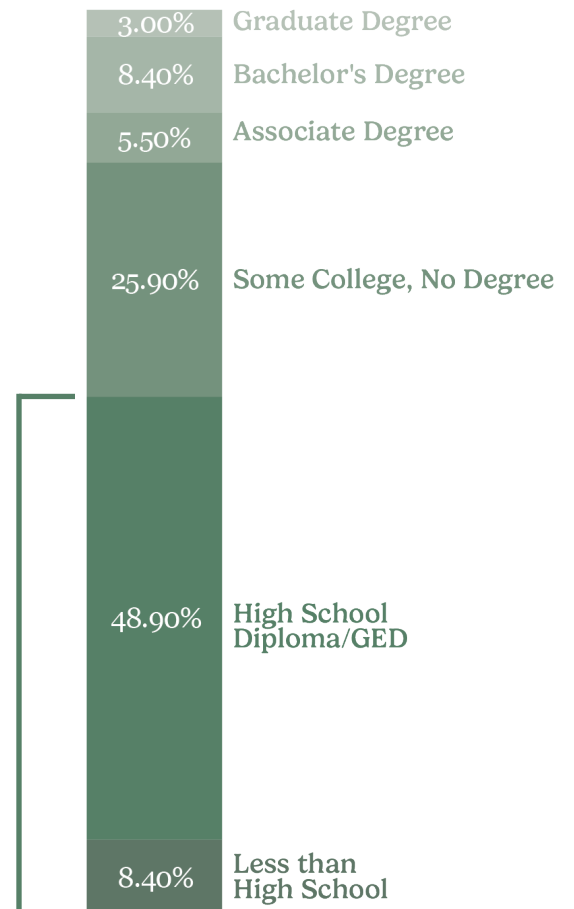


# EDUCATIONAL ATTAINMENT

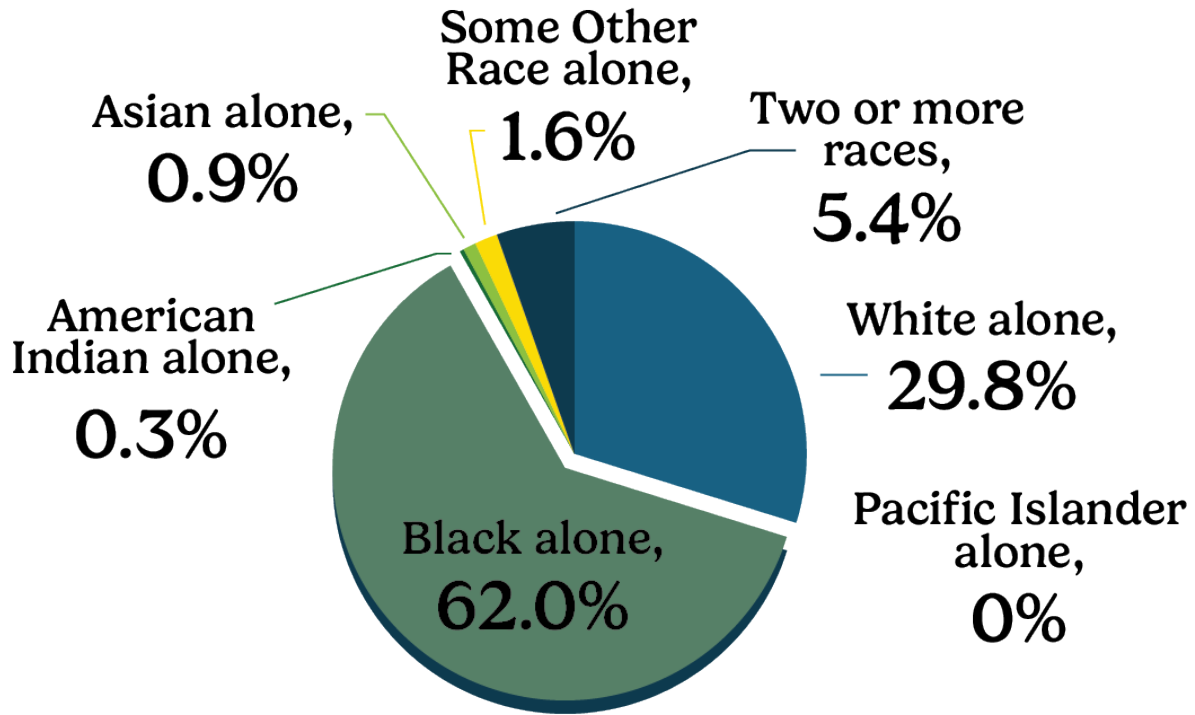
In the Lake City CRA, 8.4 percent of residents have less than a high school education, and about 17 percent have earned an associate’s degree or higher. Overall educational attainment in the CRA is lower than in the City and County.



**57.3%**  
of CRA adults  
have a  
high school  
diploma or less



# RACE & DIVERSITY



The Lake City CRA exhibits a distinct racial and ethnic composition compared to the City and County overall. In 2025, Black residents comprise 62% percent of the CRA population, substantially higher than the City of Lake City (30.6%) and Columbia County (17%). White residents account for 29.8% of the CRA population compared to 56% Citywide. Smaller shares of residents identify as Asian (0.9%), American Indian (0.3%), or Some Other Race (1.6%), and 5.4% identify with two or more races. Residents of Hispanic or Latino origin represent 3.9% of the CRA population.

The CRA's Diversity Index of 56 is lower than the City's index of 65.1 but higher than the County's 52.8, reflecting a level of diversity that falls between citywide and countywide patterns.



Black residents comprise 62% of the CRA population, more than double the citywide share and over three times the countywide share, making this the dominant racial group in the CRA.

# Key Takeaways

## **The CRA is positioned to serve as a hub for regional tourism.**

Lake City draws visitor traveling along major regional transportation routes, visiting nearby recreational assets such as Osceola National Forest, or participating in annual reenactment festivals. Strengthening Downtown as a destination through investments in walkability, high quality public spaces, dining, retail, lodging, and event infrastructure will encourage visitors to spend more time in the city and support the local economy.

## **Downtown's historic character is a core economic asset.**

The CRA contains much of Lake City's historic fabric, including two historic districts, historic homes, and the Lake City–Columbia County Historic Museum. The recent redevelopment of the Blanche Hotel demonstrates how preservation within the CRA can directly support economic revitalization by adding lodging, event space, and renewed activity downtown. Redevelopment efforts should reinforce this identity through preservation, adaptive reuse, façade improvements, and context-sensitive infill development.

## **Residents of the CRA are primarily working age or youth.**

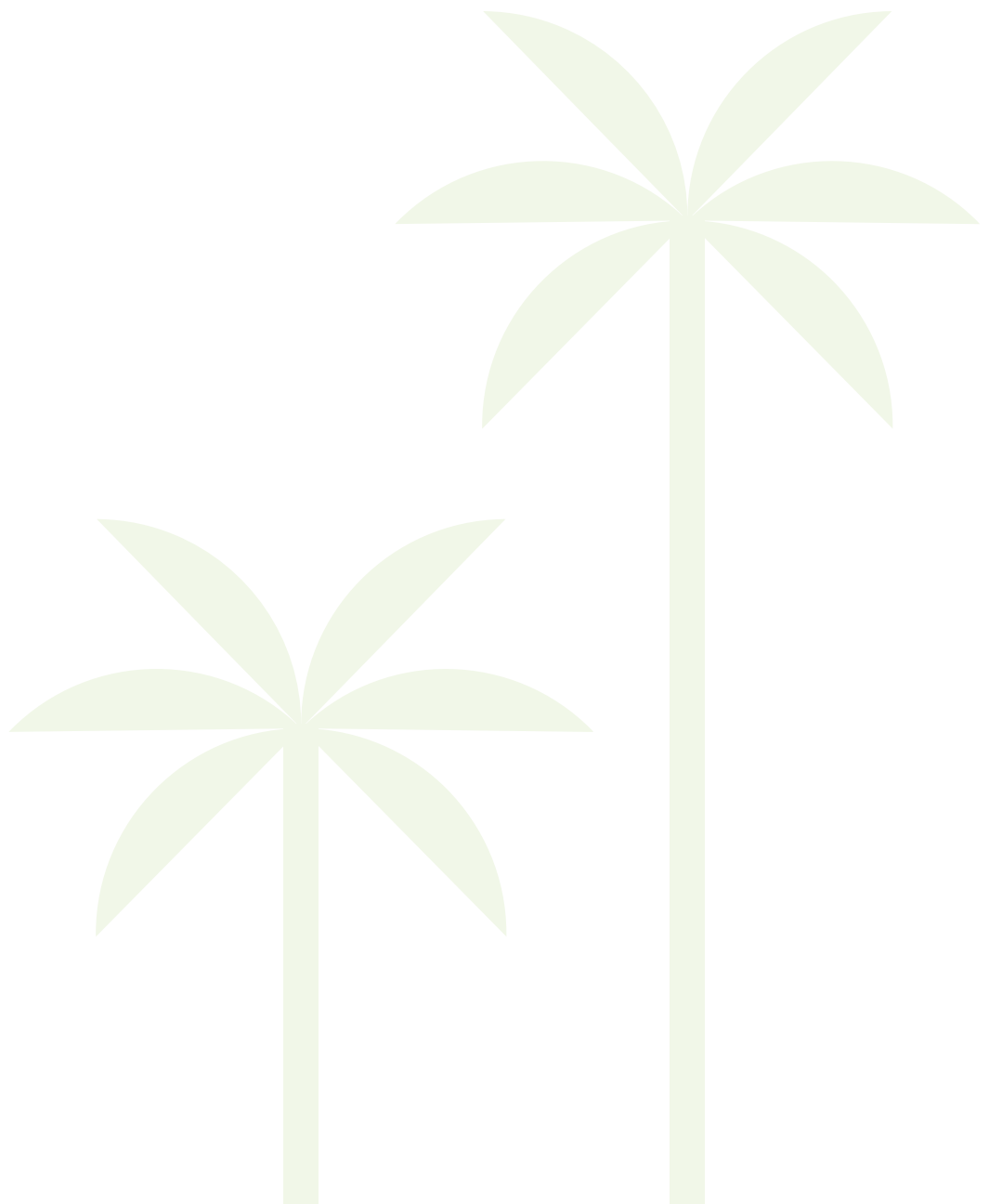
With approximately 75% of the broader city's population under age 64, the CRA consists of a youthful population. This suggests high demand for employment opportunities and potential for small business growth; a need for family-supportive amenities and gathering spaces; and a need to focus on maintaining affordability. Downtown redevelopment should focus on creating a vibrant, functional center that supports working-age residents and families.

## **Income and education gaps signal need for workforce-focused investment.**

The CRA population is concentrated in low- and middle-income households, with a median income of \$51,186. Educational attainment also trails City and County benchmarks, with nearly half of residents holding a high school diploma or GED as their highest credential. Together, these conditions underscore the need for targeted workforce development, adult education, and economic mobility strategies as central components of CRA reinvestment.

## **The CRA reflects a distinct racial composition shaped by historic patterns.**

The CRA population is predominantly Black (62 percent), a significantly higher share than the City or County overall. This demographic pattern likely reflects historic settlement patterns influenced by racial discrimination. Equitable redevelopment strategies will support existing residents, preserve community identity, and expand access to opportunity without displacement.



# 03

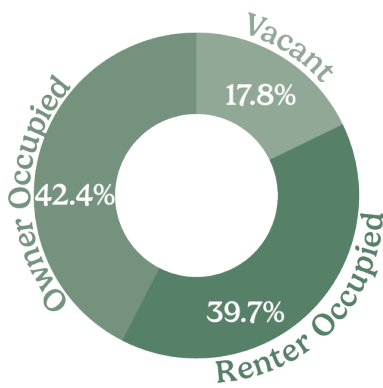
# EXISTING CONDITIONS

**An overview and analysis of the physical and economic conditions within the Lake City CRA.**

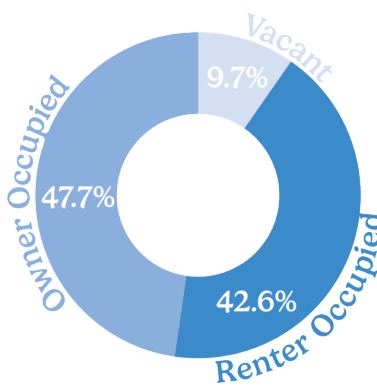


# Housing

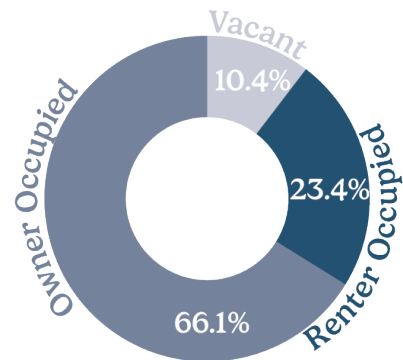
There are an estimated 662 housing units within the Lake City CRA. The CRA is characterized by moderate vacancy, low owner-occupancy, an aging housing stock, and limited housing diversity. These conditions indicate barriers to homeownership, a need for housing maintenance and rehabilitation, and challenges related to underutilized or aging residential properties. This highlights opportunities for targeted reinvestment and infill development to support long-term neighborhood stabilization.



**Lake City  
CRA**



**City of  
Lake City**



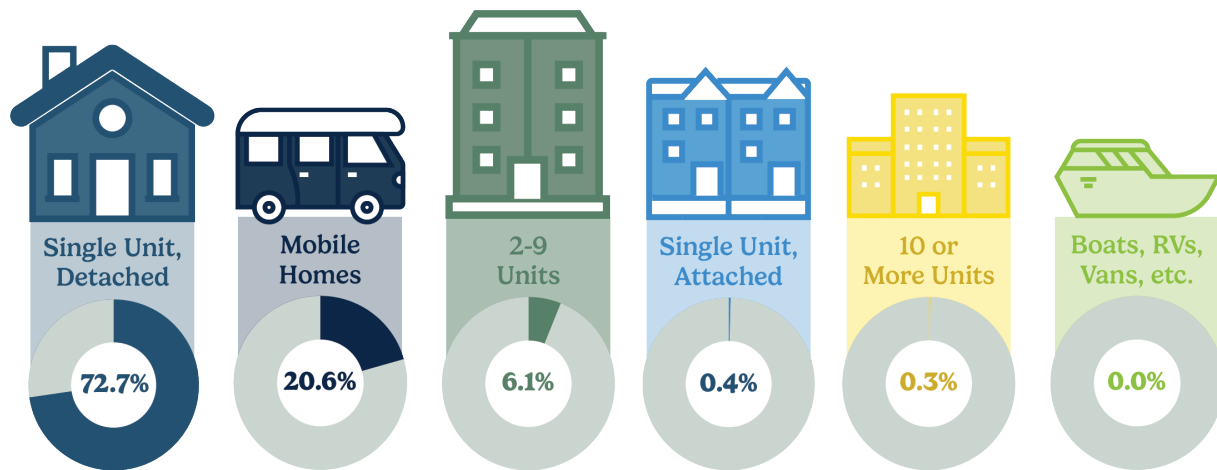
**Columbia  
County**

The Lake City CRA has a homeownership rate of 42.4%, meaning that fewer than half of housing units are owner-occupied. Lower than both the Citywide and Countywide averages, this suggests underlying challenges to homeownership within the CRA that may be influenced by household income constraints, limited access to mortgage financing, or the condition and age of the housing stock. At the same time, the CRA has a substantial renter population, with 39.7% of units renter-occupied, resulting in a near balance between renters and owners. Households that rent are generally more vulnerable to displacement and have fewer opportunities to build long-term wealth through homeownership.

The CRA also experiences a high vacancy rate of 17.8%, which exceeds vacancy levels observed elsewhere in the City and County. Elevated vacancy rates can contribute to physical deterioration, reduced neighborhood stability, and diminished community confidence, indicating a more pronounced housing challenge within the CRA.

## HOUSING TYPES

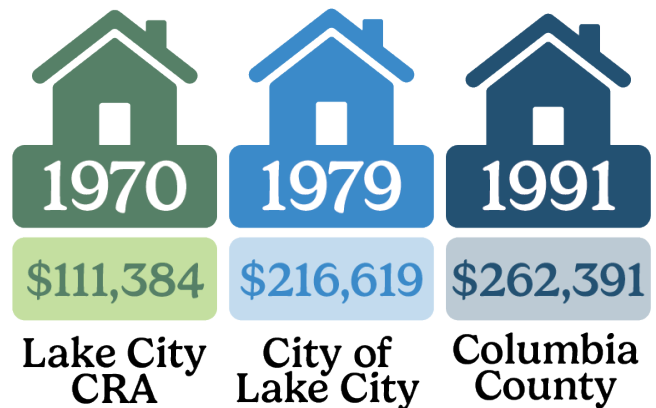
The CRA is largely a low-density area with 72.7% of housing units being single-family detached homes. Mobile homes make up 20.6% of the CRA’s housing stock, which is five times the Citywide rate. With only 6.1% of housing in 2–9 unit buildings and just 0.3% in buildings with 10 or more units, the CRA’s housing stock shows limited diversity and a constrained supply of affordable rental options. Opportunities to diversify housing in the CRA may support attainable housing, smaller households, and workforce housing needs.

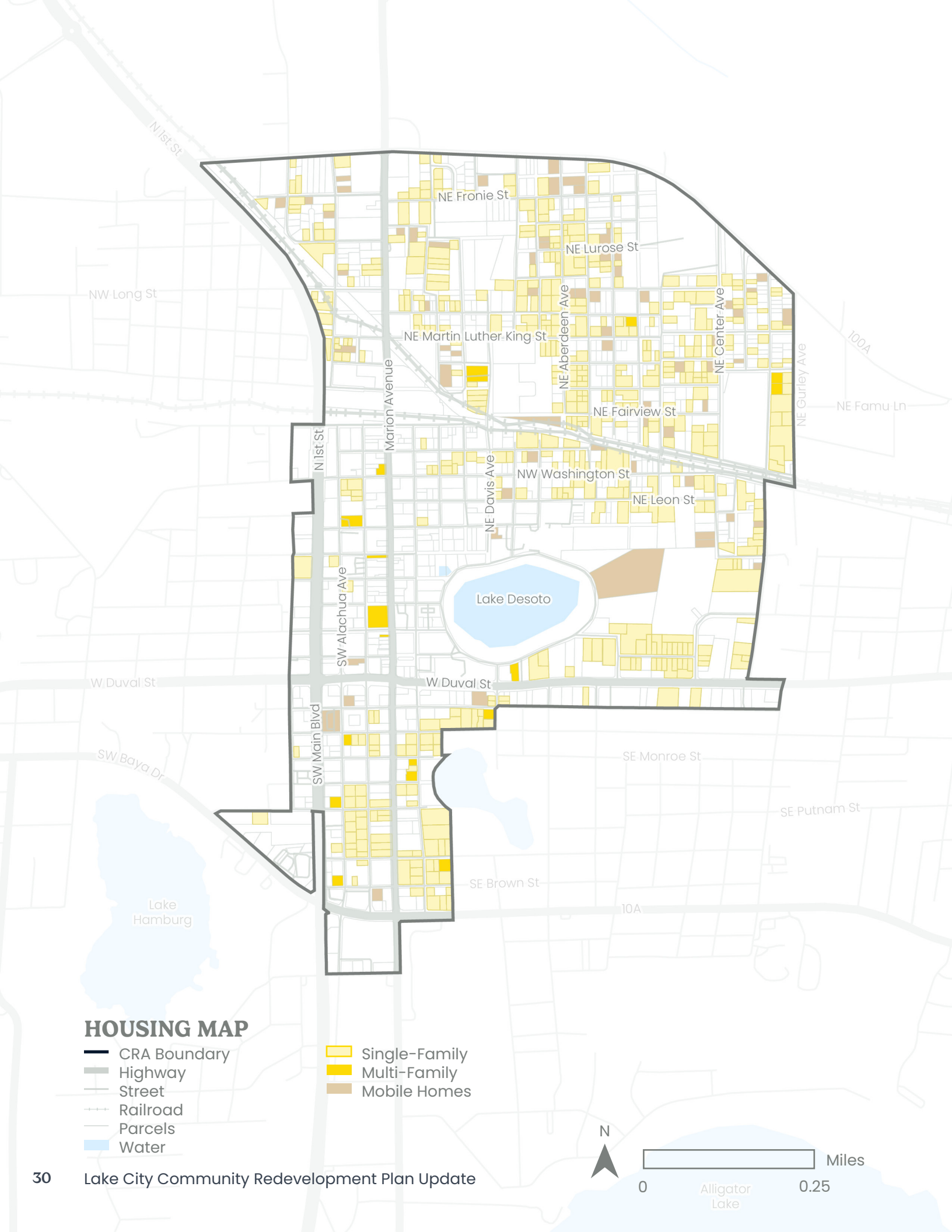


## HOUSING AGE & VALUE

With a median construction year of 1970, the average home in the CRA is over 50 years old; only about 6% of homes were built after 2000, and virtually none have been built since 2020. A large share (about 50%) of housing was built between 1940 and 1979, as older homes dominate the area. This suggests a need for rehabilitation programs, potential infill opportunities, and strategies to balance historic preservation with modern housing needs.

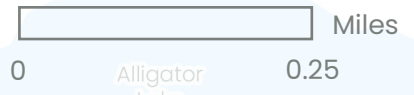
The median home value within the CRA is \$111,384, roughly half the citywide median of \$216,619.





## HOUSING MAP

- CRA Boundary
- Highway
- Street
- Railroad
- Parcels
- Water
- Single-Family
- Multi-Family
- Mobile Homes





948 Texas Ave.



790 North Congress Ave.



417 SW Alachua Ave.

# Economy

In 2025, the Lake City CRA supports approximately 3,454 jobs across roughly 352 businesses, functioning as a net employment center that contains substantially more jobs than resident workers due to the concentration of government, education, healthcare, and service-sector uses.

# 3,454

**TOTAL JOBS**  
**Lake City CRA**

## BUSINESS LANDSCAPE

The CRA's economy is primarily service-oriented, with 61.8% of employed residents working in education, healthcare, hospitality, and other personal services. Retail trade represents an additional 17.7% of resident employment, meaning nearly 80% of the CRA workforce is employed in service and retail sectors. Public administration plays a significant role due to the CRA's position as the county seat, accounting for 22.1% of all jobs located in the CRA. While service-oriented establishments are the most prevalent business type, employment is concentrated among a smaller number of public-sector and institutional employers. In contrast, manufacturing, finance, information, and real estate sectors are minimally represented, indicating limited local employment opportunities in these industries.

## WORKFORCE TRENDS

Employment figures in this section are derived from U.S. Census Longitudinal Employer-Household Dynamics (LEHD) data and differ from ESRI job estimates due to differences in data sources, years, and methodologies.

The Lake City CRA functions as a net employment center within the community. In 2022, there were approximately 430 employed residents ("primary jobs") living in the CRA, compared to about 3,454 primary jobs located within the CRA, meaning the CRA contains many more jobs than employed residents and therefore relies heavily on in-commuting to fill local positions. The industry mix also differs depending on whether employment is measured by where workers live versus where jobs are located.

Among CRA residents, the largest employment sectors include Health Care and Social Assistance (17.7%), Manufacturing (12.1%), Retail Trade (11.6%), and Accommodation and Food Services (11.2%). By contrast, jobs located in the CRA are dominated by Educational Services (32.4%) and Public Administration (29.2%), reflecting the CRA's role as a civic and institutional hub, with additional employment in Retail (11.7%) and Accommodation and Food Services (10.4%). Overall, the LEHD profiles suggest a daytime influx of workers into the CRA and a resident workforce that is more dispersed across service, retail, and industrial sectors.

## TOP 5 EMPLOYMENT SECTORS



Employment in the CRA is overwhelmingly service-driven, with nearly two-thirds of workers employed in the broad Services sector. This dominance reflects a local economy centered on people-serving activities such as healthcare, education, personal services, and hospitality. Retail Trade is the second-largest employment sector, accounting for almost one in five jobs, highlighting the importance of neighborhood commercial corridors and consumer-facing businesses. Public Administration also plays a significant role, representing just over 8% of employment and highlighting the CRA’s reliance on government-related jobs as a stable economic anchor.

When business counts are compared with employment totals, a clearer picture of economic dependence emerges. While service-oriented businesses are the most common establishments, government, healthcare, and education-related activities account for a disproportionately large share of jobs, together providing nearly half of all employment in the CRA. This concentration aligns with the occupational profile, where white-collar and service occupations dominate, and helps explain recent gains in higher-wage employment. At the same time, the continued presence of lower-wage service and retail jobs points to the need for economic development strategies that both strengthen major employment anchors and expand pathways to higher-paying opportunities.

Employment in the manufacturing and finance industries is all but absent in the CRA and represents a relatively small proportion of total employment for Lake City and Columbia County. Regardless of their relative share of total employment, manufacturing and finance jobs are an important source of stable, mid-to-high wage employment and any concentrations of these activities are noteworthy. According to 2023 LEHD data, Lake City's share of total employment in manufacturing and finance are 0.6% and 3.7%, respectively. For Columbia County at-large, 10.1% of total employment is in manufacturing, with 2.4% in finance and insurance.

**Manufacturing jobs are concentrated in three primary areas, which represent 79% of the total manufacturing jobs in Columbia County:**

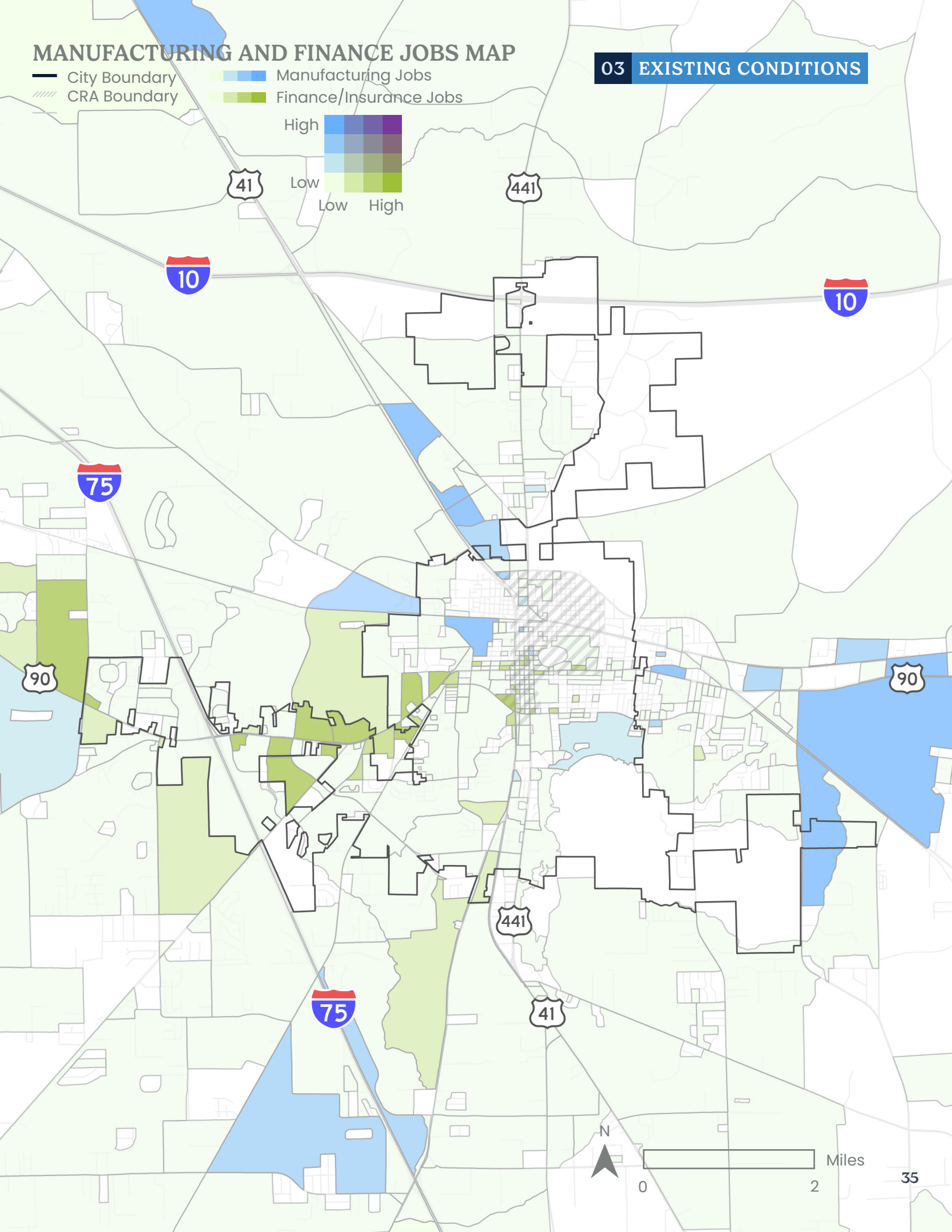
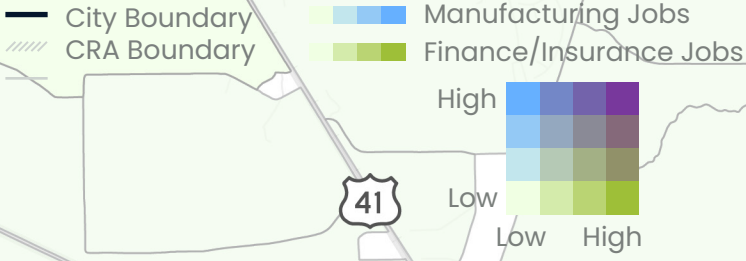
1. Lake City Gateway Airport and the surrounding industrial uses (located roughly two miles east of the CRA)
2. Industrial uses outside the northwest edges of Lake City, along US 41 and NW Lake Jeffery Rd (located roughly one mile west and northwest of the CRA)
3. Cal-Maine Foods (located roughly 8 miles northwest of the CRA, along US 41 north of Winfield)

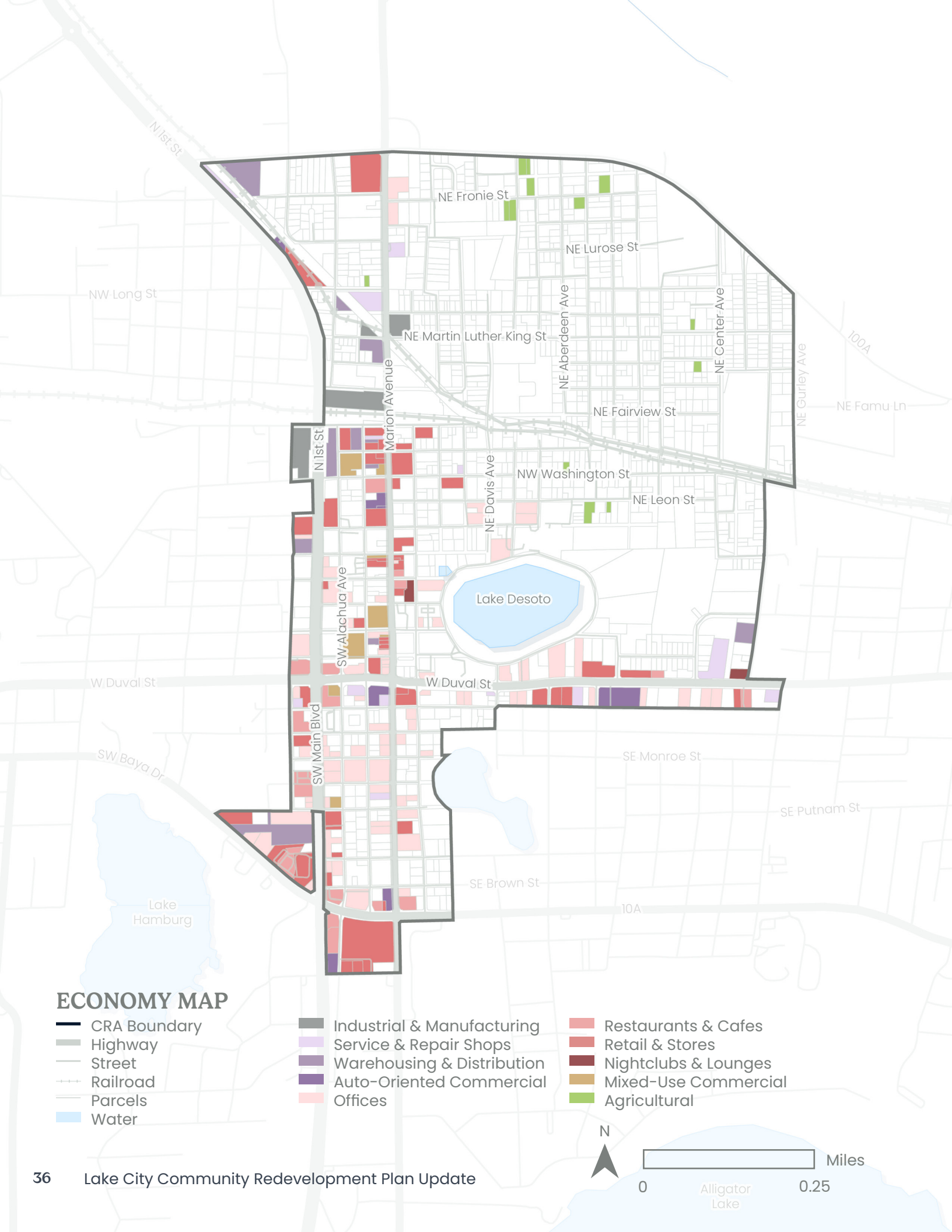
**Finance and insurance jobs, by contrast, concentrate in a tighter area located to the west of the CRA. These concentrations can be grouped into three areas representing 78% of the total finance and manufacturing jobs in Columbia County:**

1. Southwest corner of the CRA (including the areas immediately west of the intersection of SW Main Boulevard and SW Baya Drive)
2. Commercial corridor along US 90 between Duval Street and I-75
3. First Federal Bank and other offices located near the intersection of US 90 and NW Turner Avenue

# MANUFACTURING AND FINANCE JOBS MAP

## 03 EXISTING CONDITIONS





## ECONOMY MAP

- CRA Boundary
- Highway
- Street
- Railroad
- Parcels
- Water

- Industrial & Manufacturing
- Service & Repair Shops
- Warehousing & Distribution
- Auto-Oriented Commercial
- Offices

- Restaurants & Cafes
- Retail & Stores
- Nightclubs & Lounges
- Mixed-Use Commercial
- Agricultural





281 North Marion St.



283 SW Baya Dr.



442 SW Alachua Ave.



127 SW Main Blvd.

# Market Conditions

Commercial market data are sourced from CoStar. Due to known coverage and reporting limitations in smaller markets, figures may not fully capture all properties or current occupancy conditions and should be interpreted as directional indicators.

## OFFICE

Since the outset of the COVID-19 pandemic, the office market in Lake City has been characterized by very low vacancy, rent volatility, and no new projects. Vacancy remained very low overall, peaking at 2.9% in 2022 but staying under 2% in all other years. Rents rose sharply from \$11.46/SF in 2021 to a high of \$19.38/SF in 2023 before softening to \$13.47/SF in 2025. As of 2025, the market consists of 110 properties totaling 523,731 SF with a 1.6% vacancy rate and no projects in the pipeline. With an average year built of 1941 and more than 60% of square footage constructed before 1950, the office inventory is dated. The reliance on aging stock, combined with limited development activity, suggests that performance trends are being driven by demand shifts within a static and older inventory base.

Three buildings in the CRA have vacancies as of 2025; 121 SE Hernando Ave. (an office/residential property built in 2007) is only 2.4% leased, 182 NE Justice St. (built in 1945) is 54.1% leased, and the medical building at 164 NW Madison St. (built in 1966) is 82.5% leased.

## RETAIL

The retail market in the Lake City CRA has remained stable but shows signs of softening demand. Vacancy has been consistently low, rising from 0.2% in 2023 to 1.9% in 2025, while rents have held flat at \$10.00/SF since 2024. No new deliveries or pipeline projects are planned, leaving the inventory unchanged at 699,983 SF across 139 properties. The stock is older on average, with an average year built of 1953 and more than one-third of space constructed before 1950, though modest additions occurred in the 2000s and 2010s. Overall the retail market is defined by its aging supply, flat rents, and limited new development activity, with recent negative absorption hinting at shifting tenant demand.

One storefront retail and office property, 131 W Duval St. (built in 1989) has 100% vacancy with 6500 total available square feet.

## INDUSTRIAL/FLEX

The industrial/flex market in the CRA is small but relatively stable. As of 2025, it comprises 28 properties totaling 244,760 SF, with no new deliveries or projects in the pipeline. Vacancy data is limited, but trends show low to moderate vacancy, ranging from 2.3% to 2.5% over the past five years. The inventory is older, with an average year built of 1955 and nearly 30% constructed before 1950, while little space has been added since the 1980s. The market's stability is supported by a small, existing stock and the absence of new speculative development, though the aging buildings may limit suitability for modern industrial or flex uses.

All industrial/flex properties are leased at 100% as of 2025.

## MULTIFAMILY

The multifamily market in the CRA is small and stable. As of 2025, it consists of just 4 properties with 28 units, all of which were built before 1950, giving the market an average building age of 1939. Vacancy has held steady at 3.6% over the past five years, reflecting consistently high occupancy, while rents have gradually increased from \$615/unit to 2021 to \$675/unit in 2025. No new multifamily units have been added recently and there are no projects in the pipeline.

One property at 200-230 N Marion Ave., built in 1910, has a total available space of 1,478 sf.

**200 - 230 N Marion Ave.**  
 Built 1910  
 Multifamily  
 1,478 Square Feet Available

**164 NW Madison St.**  
 Built 1966  
 25,965 Square Feet Office  
 82.5% Leased

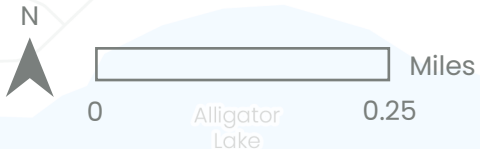
**131 W Duval St.**  
 Built 1989  
 13,000 Square Feet Retail  
 100% Leased

**182 NE Justice St.**  
 Built 1945  
 5,333 Square Feet Office  
 54.1% Leased

**121 SE Hernando Ave**  
 Built 2007  
 1,233 Square Feet Office/Residential  
 2.4% Leased

**SPACE AVAILABILITY**

- Office
- Retail
- Multifamily



# Public and Institutional Land



## CHURCHES AND LODGES

Religious institutions are prevalent throughout the CRA, occupying approximately 16.5 acres across 35 parcels and serving as important community anchors within residential neighborhoods. Two lodges are additionally found within the CRA comprising of approximately .64 acres: Elks Lodge just west of Lake Desoto and a Masonic Lodge listed at 530 NE Simms Dr.

The Elks Lodge is a community-based organization that provides social, charitable, and recreational opportunities for members and supports local service activities. Churches and lodges are often important spaces for community gathering. They provide key resources for the neighborhood, such as social programs and economic support.



## SCHOOLS

Educational facilities within the CRA are limited and primarily focused at the elementary level. One public elementary school, Niblack Elementary School, is located in the northeastern portion of the CRA and occupies multiple parcels associated with the Columbia County School Board. Collectively, these parcels support the operation of the school and related facilities serving surrounding neighborhoods.

There is no public high school currently located within the CRA. Historically, Richardson High School served as the primary high school for Black students in Columbia County prior to school integration; however, the original school building was demolished in the late 1970s and the site has since been repurposed as the Richardson Community Center. In addition to public education facilities, one private child care facility, Suwannee Valley Community Child Care, is located within the CRA and provides early childhood services to local residents.



## PARKS & TRAILS

Recreational space within the CRA is limited, totaling approximately 11.5 acres. Existing parks in the northern region of the CRA are Richardson Community Center, which hosts summer camps, basketball, pickleball, cornhole, and a conference area, and Annie Mattox Recreation Center, which offers football fields and a playground. Both lakes within the CRA offer recreation opportunities, while Olustee Park serves as a key downtown gathering space and hosts many of the City's signature events downtown. Limited park acreage within the CRA highlights opportunities for park enhancements, improved amenities, and better connections to existing open spaces.

A small segment of an Office of Greenways and Trails (OGT) Land Trail Priority corridor runs along SW Baya Drive at the southern edge of the CRA. While limited in extent, this designation reflects the corridor's potential role in supporting future multi-use trail connections and improving regional connectivity, providing an opportunity for the CRA to leverage state trail priorities to enhance local pedestrian and bicycle access.



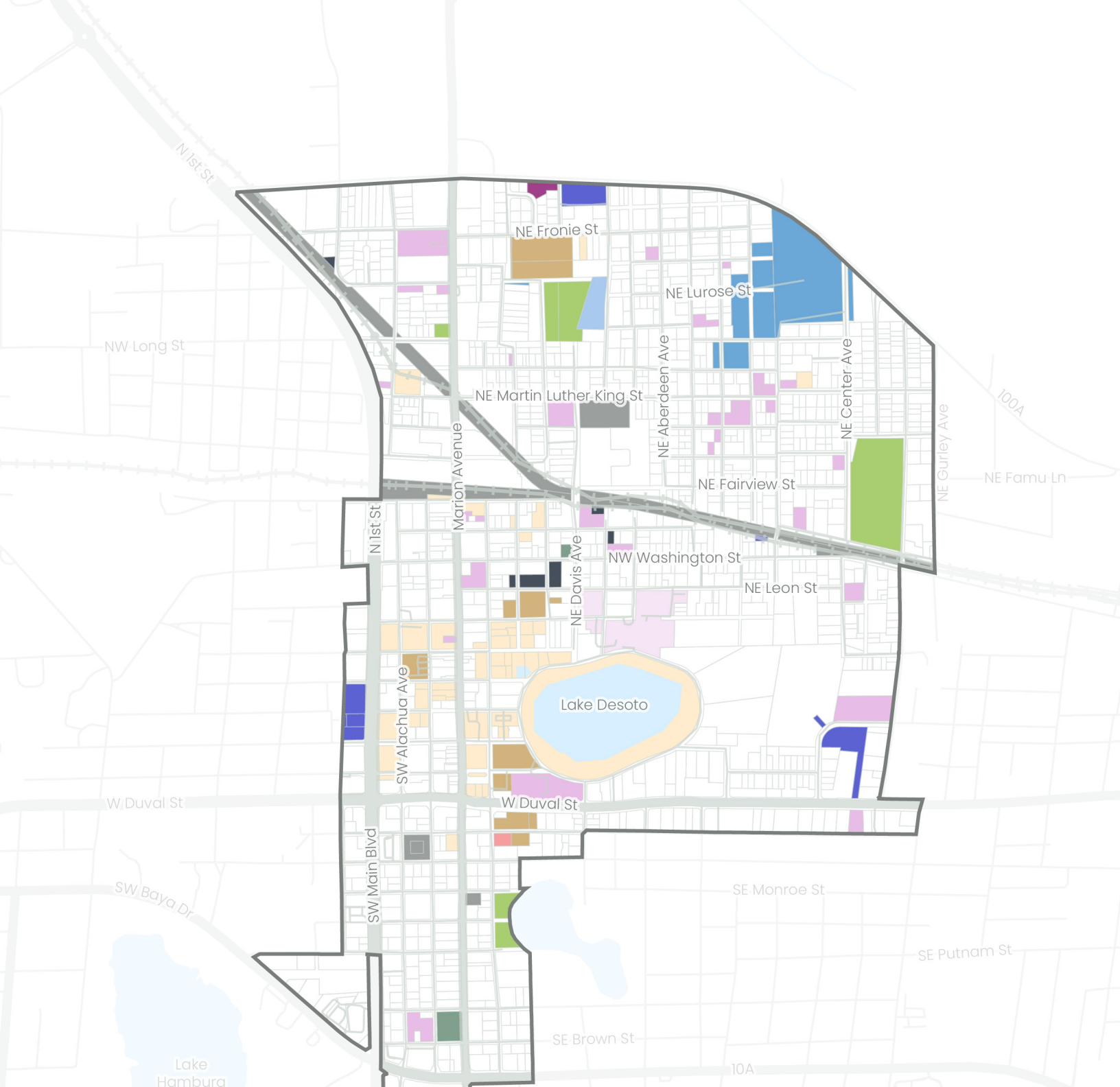
## PUBLICLY OWNED LAND

Publicly owned properties in the CRA include parks, schools, Richardson Community Center, and Lake Desoto. City-owned land and facilities represent the largest share, totaling approximately 55.7 acres across 55 parcels, including Lake Desoto, which alone accounts for roughly 26 acres. Excluding Lake Desoto, municipal improved properties comprise approximately 29.7 acres, supplemented by three municipal vacant parcels. Columbia County-owned properties include nine parcels totaling 9.52 acres, along with one vacant parcel.



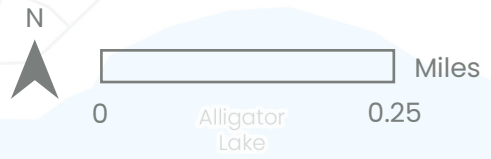
## UTILITIES AND INFRASTRUCTURE

Utility parcels account for approximately 3.09 acres across three parcels. Railroad corridors within the CRA are privately owned and operated by Norfolk Southern and CSX Transportation and are classified as centrally assessed transportation infrastructure, occupying 36.7 acres within the area. Within the area, there is one electric substation supporting local distribution. Additional utility services are provided by the City's municipal systems and regional providers.



## PUBLIC & INSTITUTIONAL MAP

- CRA Boundary
- Highway
- Street
- Railroad
- Parcels
- Water
- Public Schools
- Private Schools
- Private Hospitals
- Churches
- Museums
- Municipal Land
- Common Areas
- County Land & Facilities
- State & Federal Land
- Parks & Recreation
- Mortuaries & Cemeteries
- Vacant Institutional
- Utilities & Infrastructure





173 NE Hernando Ave.



255 NE Coach Anders Ln



338 NE Washington St.



232 NE Hillsboro St.

# Mobility

## ROADWAYS

Several roadways within the CRA are owned and maintained by entities other than the City. U.S. highways, including N. Marion Avenue (US 41/441) and E. and W. Duval Street (US 90), run through the CRA and function as the primary north-south and east-west regional corridors. SW Baya Drive (State Road 10) is a state-maintained roadway under FDOT jurisdiction that borders the eastern edge of the CRA and serves as an important connector between downtown and surrounding areas.

Collectively, U.S. highways and state roads account for approximately 8 percent of the CRA's street network, while more than 85 percent of streets are City-owned local roads. Most local streets within the CRA (97 percent) are paved, two-way roadways, forming a connected street grid that supports access to residential neighborhoods, commercial corridors, civic facilities, and institutional uses.

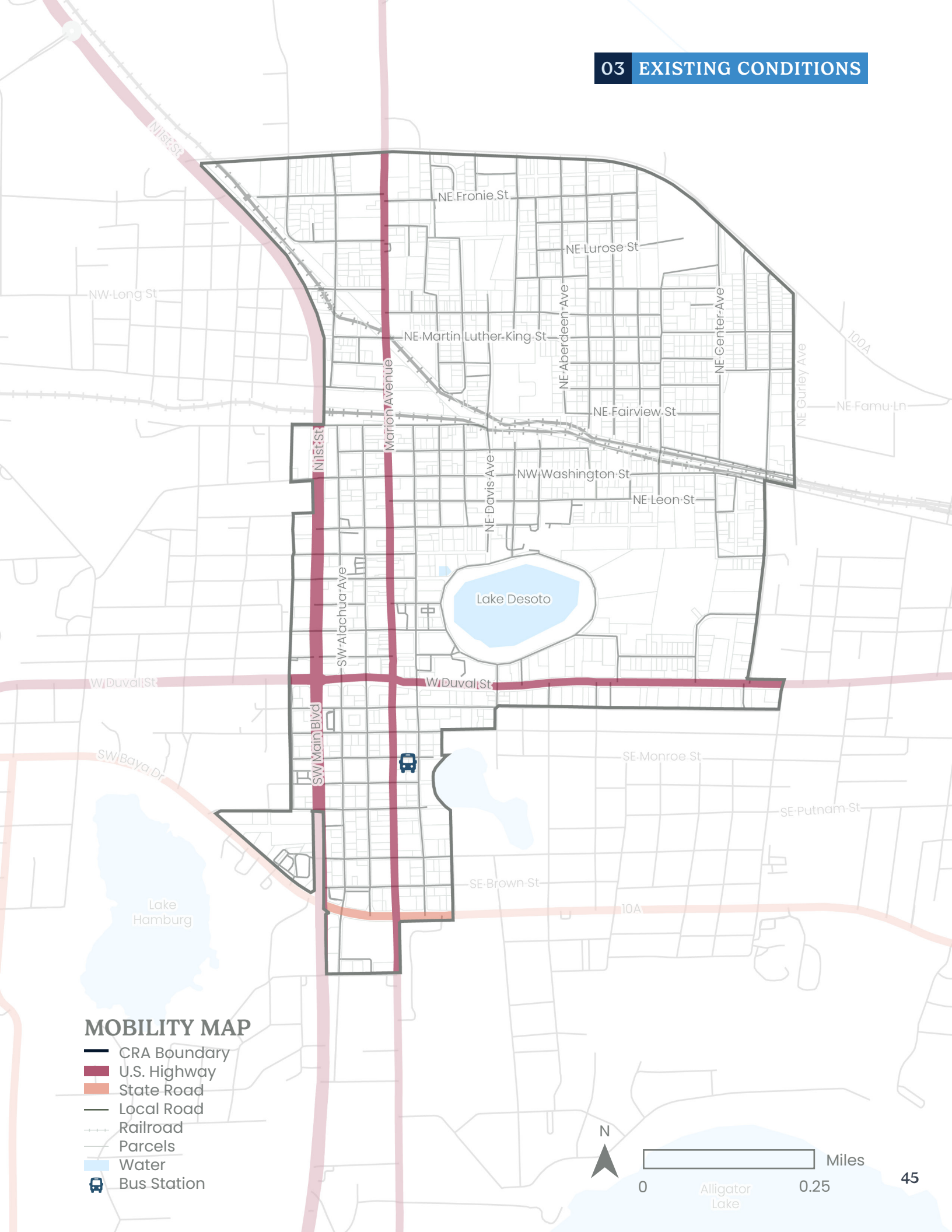
## BUS ROUTES

Lake City does not operate a local citywide fixed-route transit system. The Lake City Bus Station at 251 S. Marion Ave. operates as an intercity station serving Greyhound and FlixBus lines. Nearby destinations include the approximate hour-long journey to Jacksonville, while other common destinations include Gainesville, Orlando, Miami, and Atlanta.









## SIDEWALKS AND BIKEPATHS

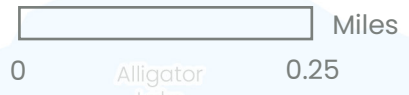
Pedestrian infrastructure within the CRA varies by location, with sidewalks and walking facilities present in some areas but not consistently available throughout the area. This limits access to key destinations and reduces the viability of non-automobile travel for many residents. The city does not currently have a city-wide bicycle network, and there are no designated on-street bike lanes within the CRA.

Beyond the CRA, residents benefit from access to regional recreational walking and cycling amenities, including approximately 12 miles of trails at Alligator Lake Park southeast of the city, 28 miles of trails at Big Shoals State Park northwest of the city, and 20 miles of trails at O'Leno State Park along the I-75 corridor toward Gainesville.



**MOBILITY MAP**

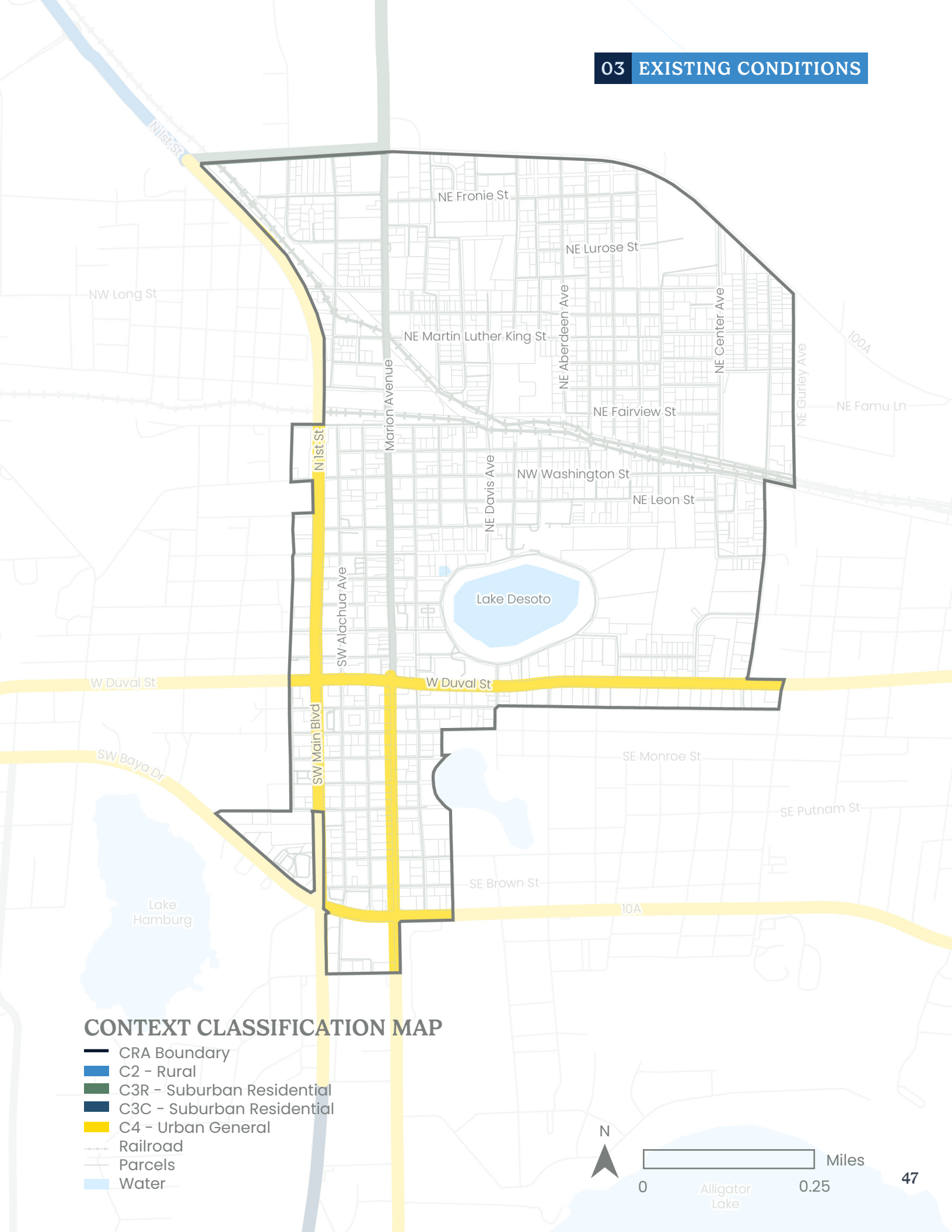
-  CRA Boundary
-  U.S. Highway
-  State Road
-  Local Road
-  Railroad
-  Parcels
-  Water
-  Bus Station



## CONTEXT CLASSIFICATION

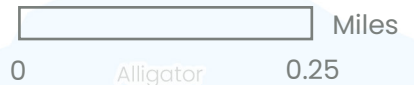
To better capture the role and function of roadways and their relationship to the character of the surrounding built environment, FDOT uses a Context Classification system for all state roadways. In contrast to the Functional Classification system, which focuses on how traffic moves (with an emphasis on performance criteria like speeds, volumes, access, etc.), the Context Classification system emphasizes the relationship of a roadway to the area and users it serves, focusing on surrounding land uses, development patterns, and the types of road users it aims to serve (including pedestrians and other non-vehicular travel). The Context Classification divides roadways into eight primary categories based on degree of developmental intensity, ranging from C1 (Natural; least intense) to C6 (Urban Core; most intense). These classifications inform design elements like speeds, laneage and lane width, signal spacing, and other infrastructural considerations like crossing distances, sidewalk placement and width, on-street parking, and placement of bicycle facilities.

All state roadways within the CRA - which includes W. Duval Street/US 90, Main Boulevard/US 41, Baya Drive/SR 10A, and US 441 - are designated as C4 (Urban General). The C4 designation is the primary designation typical of highly developed areas where there is an active mix of land uses with a variety of expected road users (including non-vehicular). Design guidelines for this designation are intended to provide a balance between vehicular performance and non-vehicular safety. These guidelines call for lower speeds (25 - 45 mph) and the incorporation of "complete streets" elements catering to a mix of road users, like the inclusion of narrower travel lanes, buffered bicycle lanes, ample sidewalk space, special emphasis crosswalk markings, and other infrastructural elements intended to accommodate non-vehicular traffic.



### CONTEXT CLASSIFICATION MAP

- CRA Boundary
- C2 - Rural
- C3R - Suburban Residential
- C3C - Suburban Residential
- C4 - Urban General
- Railroad
- Parcels
- Water



Alligator Lake

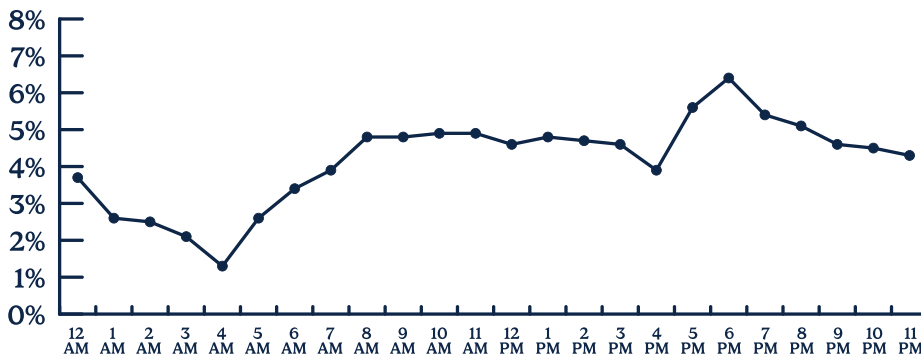
# Public Safety

## CRIME

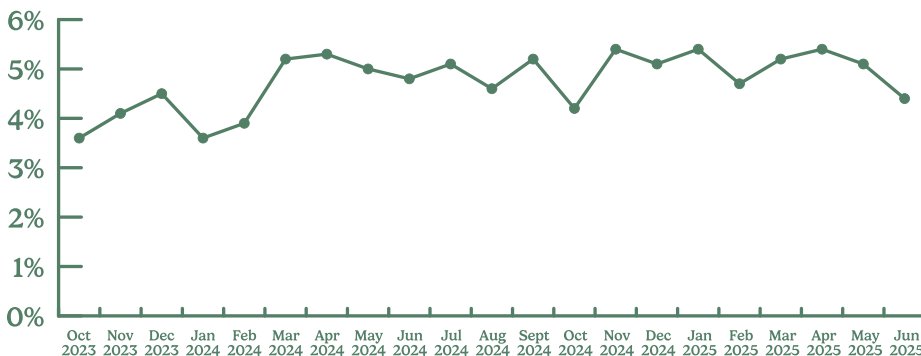
The City of Lake City Police Department provided data for all crime responses between October 2023 and June 2025. During this period, there were 84,566 total responses (for all incident types), 18,004 (21.3% of total incidents in the available dataset) were located within the CRA. Of the reported incidents within the CRA, property checks (41%) and traffic stops (10.7%) were the most common incident types, with no other remaining categories exceeding 4% of total responses.

Trends in when crime incidents occur are relatively consistent throughout the day, with incidents slightly more prevalent in the evening hours between 5:00pm and 7:00pm, and less prevalent during the late night/early morning hours between 1:00am and 7:00am. When considering overall crime incidents over time, the total number of responses per month stays relatively constant across the dataset, with no standout peaks or trends in total crime responses per month over the period of the data.

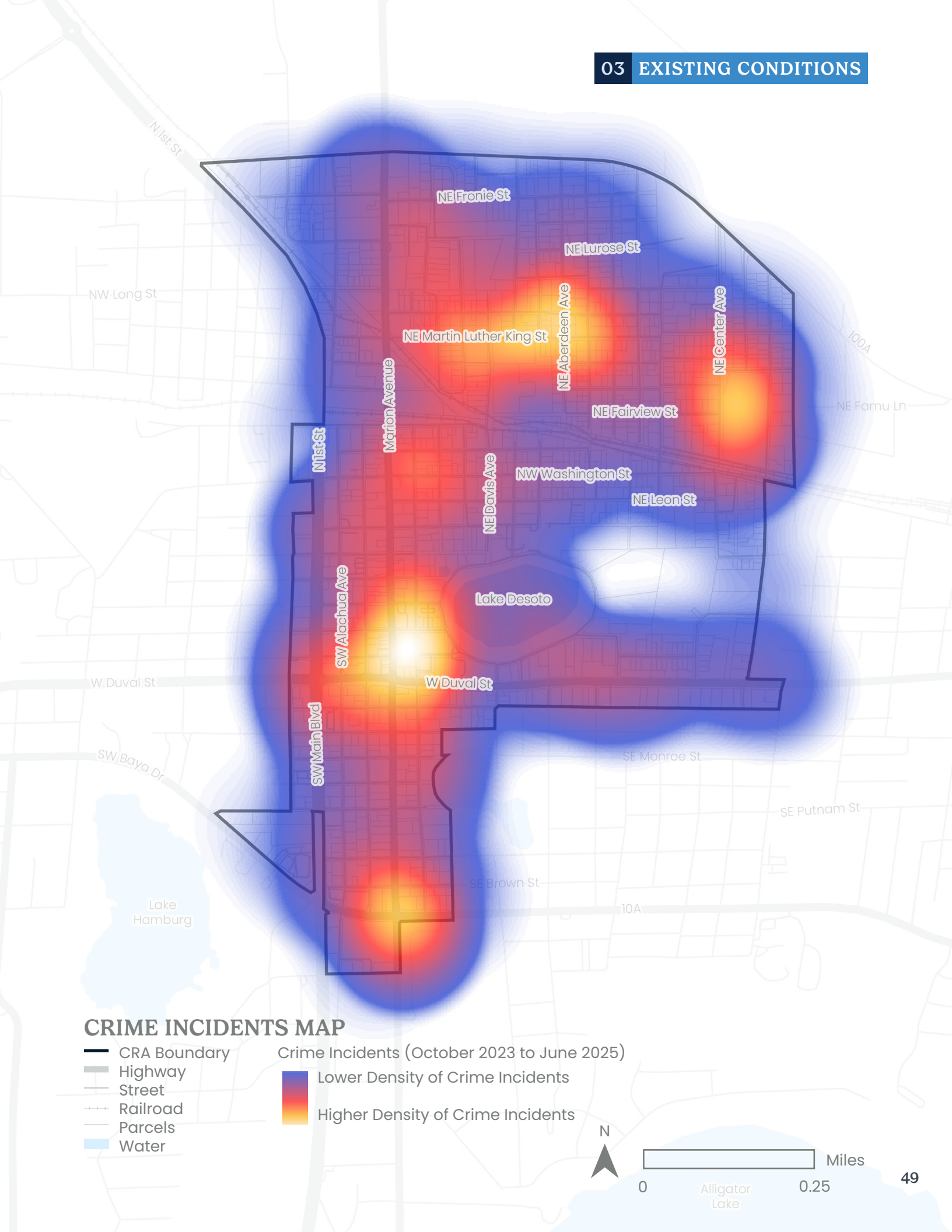
**Crime Incidents by Time of Day**



**Crime Incidents Percent Total Incidents by Month**



Locationally, crime incidents cluster around a few locations in the CRA, including Annie Maddox Recreation Center, Richardson Community Center, Aberdeen Avenue, Downtown Lake City (near the Olustee Park block, including the intersection of US 441 and Duval Street and the Courthouse), and the Winn-Dixie on US 441 and SW Baya Drive.



### CRIME INCIDENTS MAP

- CRA Boundary
- Highway
- Street
- Railroad
- Parcels
- Water

Crime Incidents (October 2023 to June 2025)

- Lower Density of Crime Incidents
- Higher Density of Crime Incidents



# Vacant Land

The Lake City CRA contains a substantial amount of vacant, undeveloped land, which shapes both the physical character of the district and how it is perceived. Approximately 14 percent of the CRA's total land area consists of parcels that lack development or formal designation as parks, wetlands or recreation areas. These parcels are distributed across several land use categories, reflecting their development potential.

Vacant residential land makes up the largest share of undeveloped acreage within the CRA, totaling approximately 75.4 acres, or 11.5 percent of the district's land area. These parcels are primarily concentrated in the northern and northeastern portions of the CRA, where clusters of empty lots interrupt otherwise developed neighborhoods. This pattern creates gaps, affecting neighborhood continuity and limiting the sense of cohesion in surrounding residential areas. Such conditions can influence perceptions of stability and continuity within these neighborhoods.











Vacant commercial parcels account for roughly 16 acres (2.4 percent of the CRA) and are largely located along the CRA's primary transportation corridors. These parcels are predominantly located along major corridors, where they are more visible to residents and visitors. Their presence contributes to discontinuities in the streetscape and can affect the overall appearance and economic character of key travel routes within the district.

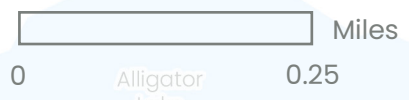
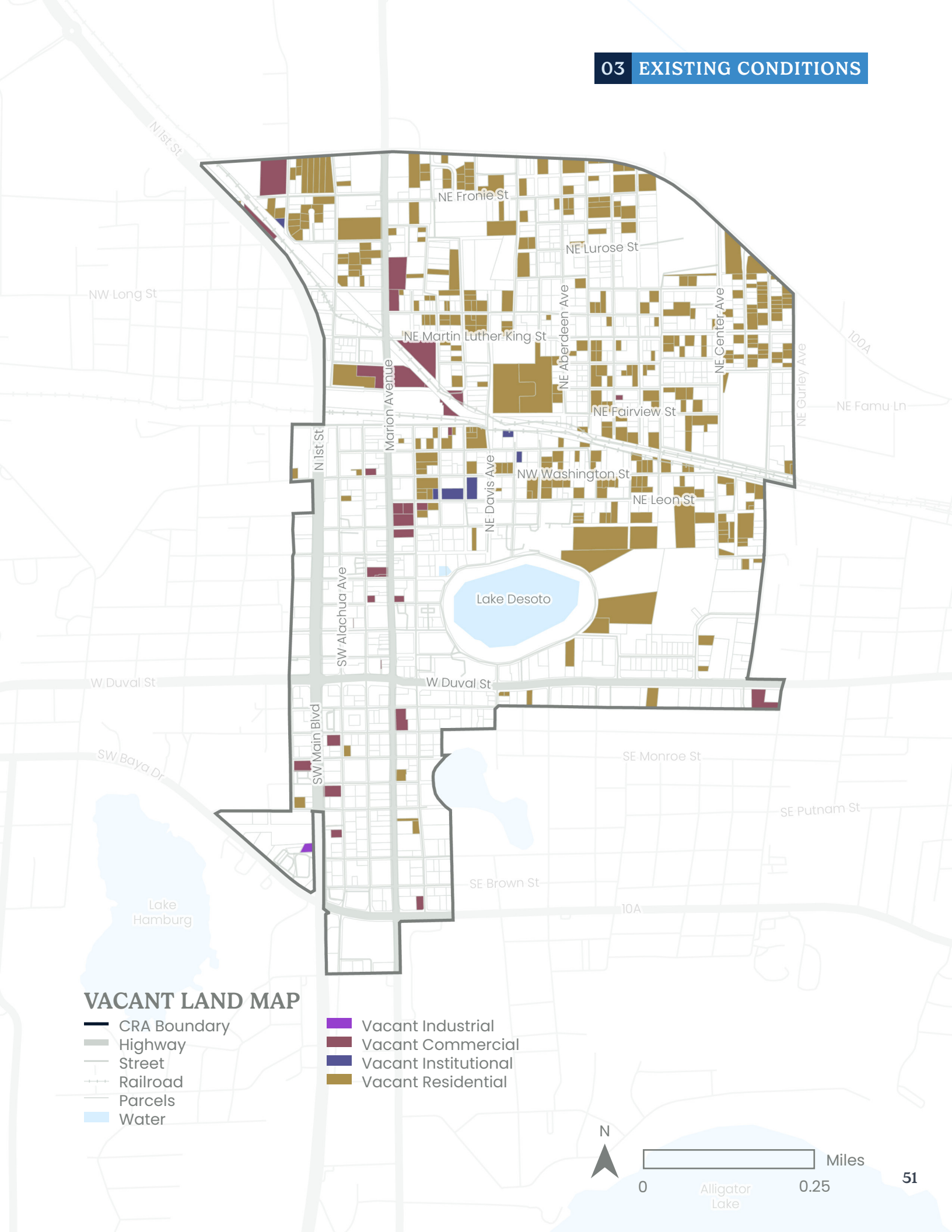
Vacant institutional and industrial parcels are limited in extent, totaling approximately 1.7 acres and 0.2 acres, respectively. The small amount of undeveloped land in these categories indicates that these land uses play a relatively minor role in the district's vacant land profile.

Approximately 5.3 acres of vacant land are classified as wetlands and are largely unsuitable for development. Of this total, only about 0.82 acres (located east of Lake DeSoto in a flood-prone area) is considered potentially developable. These undeveloped areas reflect the presence of natural systems within the CRA and underscore the role of flooding and environmental limitations in shaping land use outcomes.

Patterns of vacancy have tangible implications for the Lake City CRA. Concentrations of undeveloped parcels can contribute to reduced perceptions of safety, increased vulnerability to nuisance activity or crime, and declining property values in surrounding areas. The presence of vacant land can also diminish overall quality of life by weakening neighborhood identity and limiting the sense of care and investment in the public realm. At the same time, not all vacant land reflects disinvestment; some parcels, particularly those constrained by wetlands or flooding, perform important environmental functions and may warrant protection or preservation as green space. Together, these conditions illustrate how vacancy within the CRA negatively impacts community well-being, land use patterns, and the overall character of the district.

VACANT LAND MAP

-  CRA Boundary
-  Highway
-  Street
-  Railroad
-  Parcels
-  Water
-  Vacant Industrial
-  Vacant Commercial
-  Vacant Institutional
-  Vacant Residential



# Environment

## FLOODING

Portions of the CRA, particularly around Lake Desoto, fall within FEMA-designated 100-year flood zones (Zones AH and AE), which may influence redevelopment opportunities, infrastructure planning, and stormwater management strategies.

The wetlands area to the east of Lake Desoto is classified as a high-risk flood zone (Zone AH) with a typical flood depth of 1-3 feet. This is typical of areas where water pools rather than flows strongly. Currently, five structures in this area are at high risk of flooding; this area's future land use designation is Residential – Medium and is zoned as RSF-1 for single-family homes. Much of the developable land is vacant.

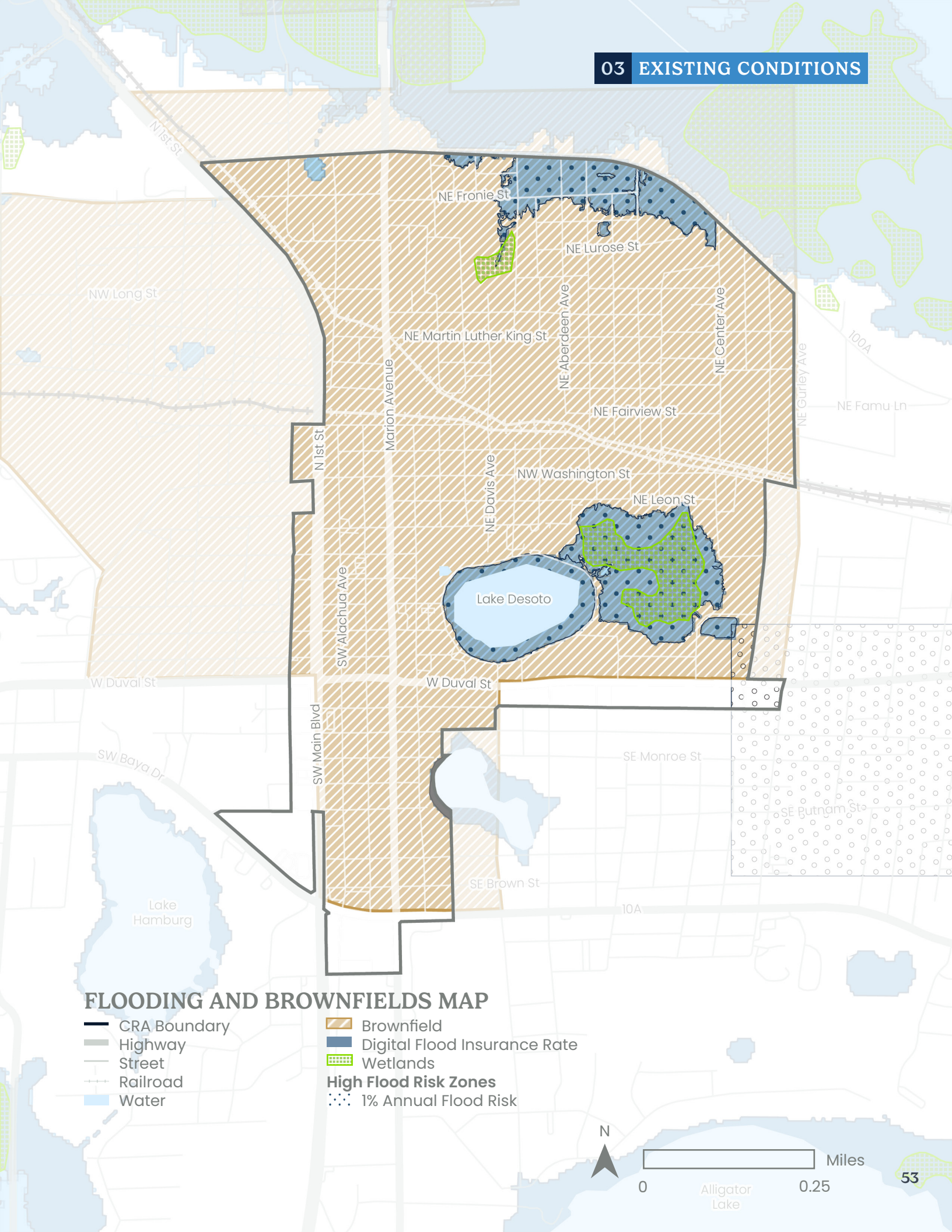
The area in the northern part of the CRA just south of NE Bascom Norris Drive is classified as a Special Flood Zone Hazard Area (SFHA) with a 1% annual chance flood, or 100-year flood. Approximately 30 buildings in this area are at high-risk of flooding, while 20 parcels at high risk are currently vacant.

The remainder of the CRA is classified as Zone X, which is a moderate-to-low risk flood zone that is outside the 1% annual chance floodplain.










## BROWNFIELDS

The Lake City CRA is located within a designated Brownfield Area as identified by the Florida Department of Environmental Protection (FDEP). Brownfield Areas are planning and economic development designations intended to support revitalization in areas with potential or perceived environmental constraints. This designation does not indicate that all properties within the CRA are contaminated; rather, it provides a framework and incentives to facilitate redevelopment, site assessment, and voluntary cleanup where environmental conditions may exist.

The Brownfield Area designation enables the City to pursue state and federal incentives, liability protections, and grant funding that can support reinvestment and redevelopment activities within the CRA.



**FLOODING AND BROWNFIELDS MAP**

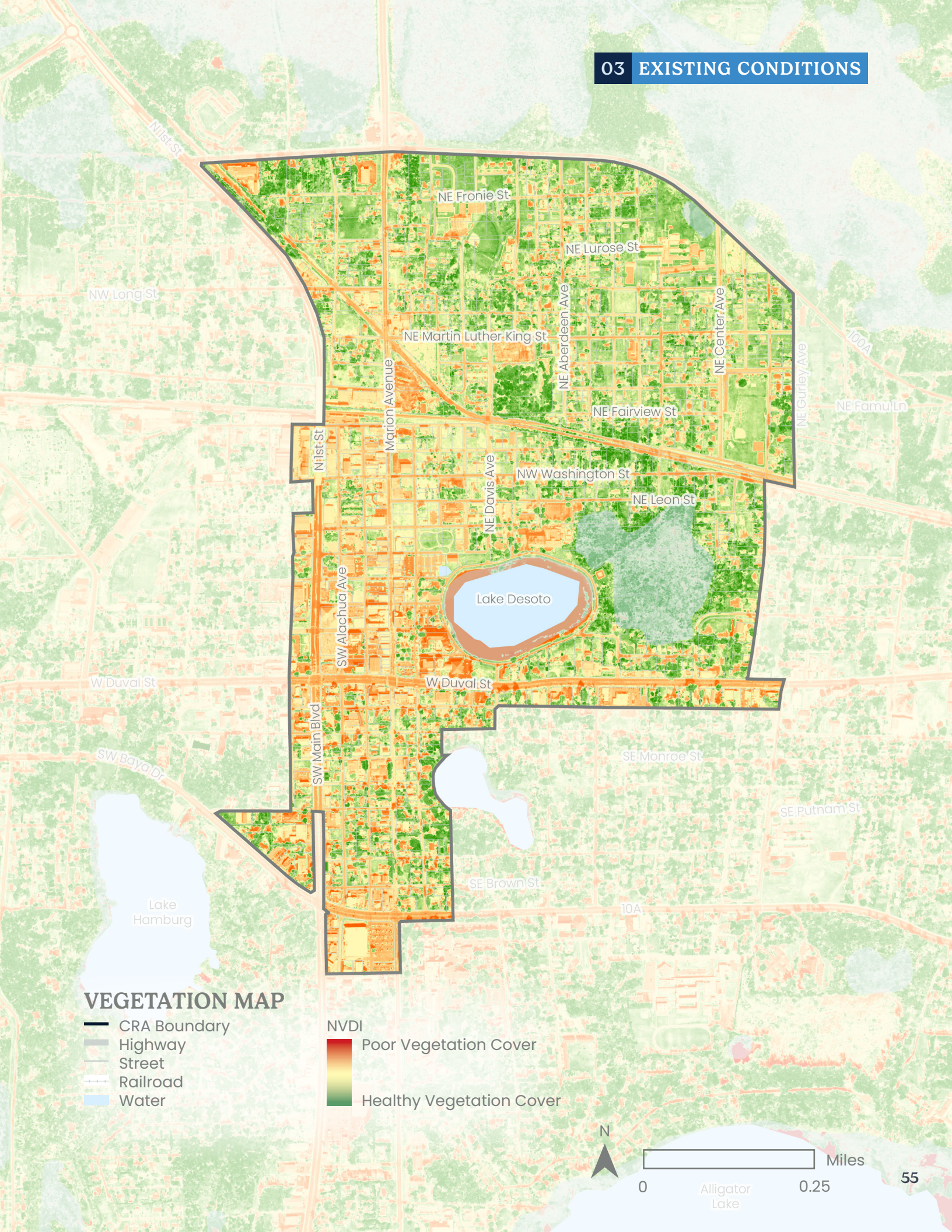
-  CRA Boundary
-  Highway
-  Street
-  Railroad
-  Water
-  Brownfield
-  Digital Flood Insurance Rate
-  Wetlands
- High Flood Risk Zones**
-  1% Annual Flood Risk



## VEGETATION

The Lake City CRA proper contains one water body – Lake DeSoto – which includes a significant wetland area of roughly one square mile bordering the eastern edge of the lake, located centrally within the CRA boundaries. Other significant wetlands are present at the northern border of the CRA limits and to the southeast and southwest, near two smaller lakes – Lake Isabella and Lake Montgomery, respectively. There are no critical habitat or wildlife areas in or nearby the CRA boundaries proper.

Tree and vegetative coverage are densest in the lower-intensity residential districts in the northern third of the CRA boundaries (north of the railroad) and east of US 441. Impermeable surfaces are most prevalent in the higher-intensity districts and commercial corridors nearest to US 441 and W Duval Street, in the west-central portions of the CRA boundary, demonstrative of a lack of strong tree canopy or vegetative buffers in the commercial core of the CRA.



### VEGETATION MAP

- CRA Boundary
- Highway
- Street
- Railroad
- Water

NVDI

Poor Vegetation Cover

Healthy Vegetation Cover



# Land Use and Zoning

The 655-acre Lake City CRA encompasses a mix of land uses, with residential development occupying the largest share of acreage. Medium-density residential (RSF-3 and RO) dominates the CRA, totaling approximately 331.2 acres, while low-density residential (RSF-1) covers about 54 acres. Multifamily high density residential lands represent 8.6 acres. Commercial land accounts for approximately 119.5 acres while industrial uses comprise approximately 60 acres. Overall, the CRA reflects a predominantly residential character with concentrated commercial corridors, modest office and institutional presence, and industrial activity.

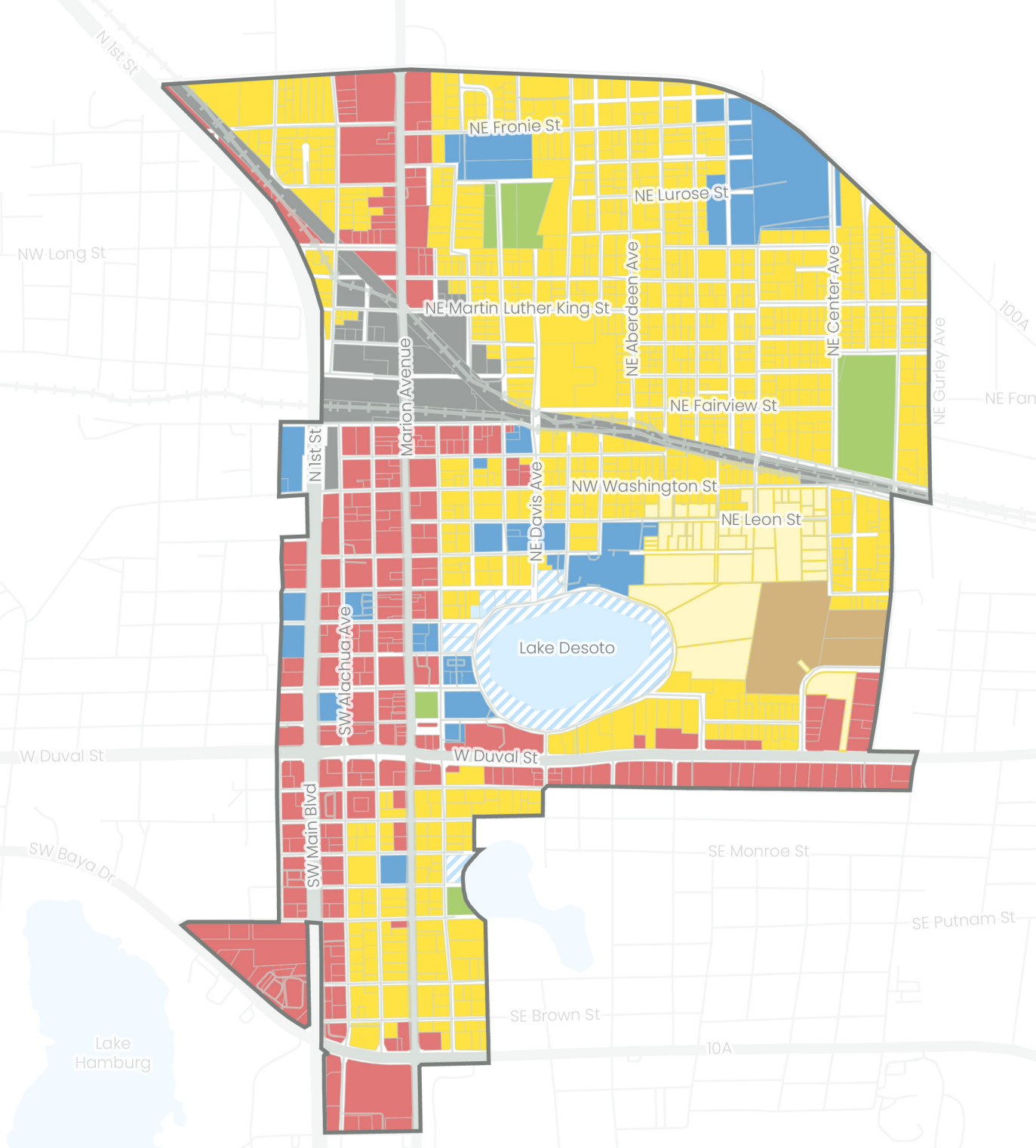
Zoning within the Lake City CRA reflects the area’s predominantly residential character while supporting commercial, industrial, and water-related uses. Residential zoning covers roughly 60% of all land in the CRA; of this, Residential (Conventional) Single-Family (RSF-3 and RSF-1) makes up the majority (81.7%), followed by Residential Office (16.6%), and Residential Multiple Family (RMF-3, RMF-2, and RMF-1) at 1.7%. Commercial zoning, encompassing all districts, accounts for 31%, while Industrial and Water each represent about 5% of total CRA acreage.

Residential zoning within the CRA is primarily divided into Residential Single-Family and Residential Single-Family districts. The City’s Land Development Code (LDC) establishes minimum lot area requirements for each dwelling type, which determines the potential maximum dwelling units per acre (DU/A). RSF districts accommodate low- to medium-density single family residential development, while RMF districts are designed for medium- to high-density multifamily development.

## Density Standards by Zoning District

District	Minimum Lot Area per Dwelling Unit (sq ft)	Potential Maximum DU/A
RSF-1	20,000	2 DU/A
RSF-2	10,000	4 DU/A
RSF-3	6,000	8 DU/A
RSF-1	5,445	8 DU/A
RSF-2	2,178	20 DU/A

RSF-3 is the most common single-family zoning district, primarily concentrated to the area north of the Florida Gulf & Atlantic Railroad tracks, while RSF-1 is clustered to the east of Lake Desoto. A multi-family project in RMF-3 will be introduced to the CRA in early 2026 with the expected completion of Sweetwater Apartments Phase II, a 48-unit affordable multifamily community on 6.78 acres, located at 643 NE Davis Ave.



**LAND USE MAP**

- CRA Boundary
- Highway
- Street
- Railroad
- Parcels
- Water

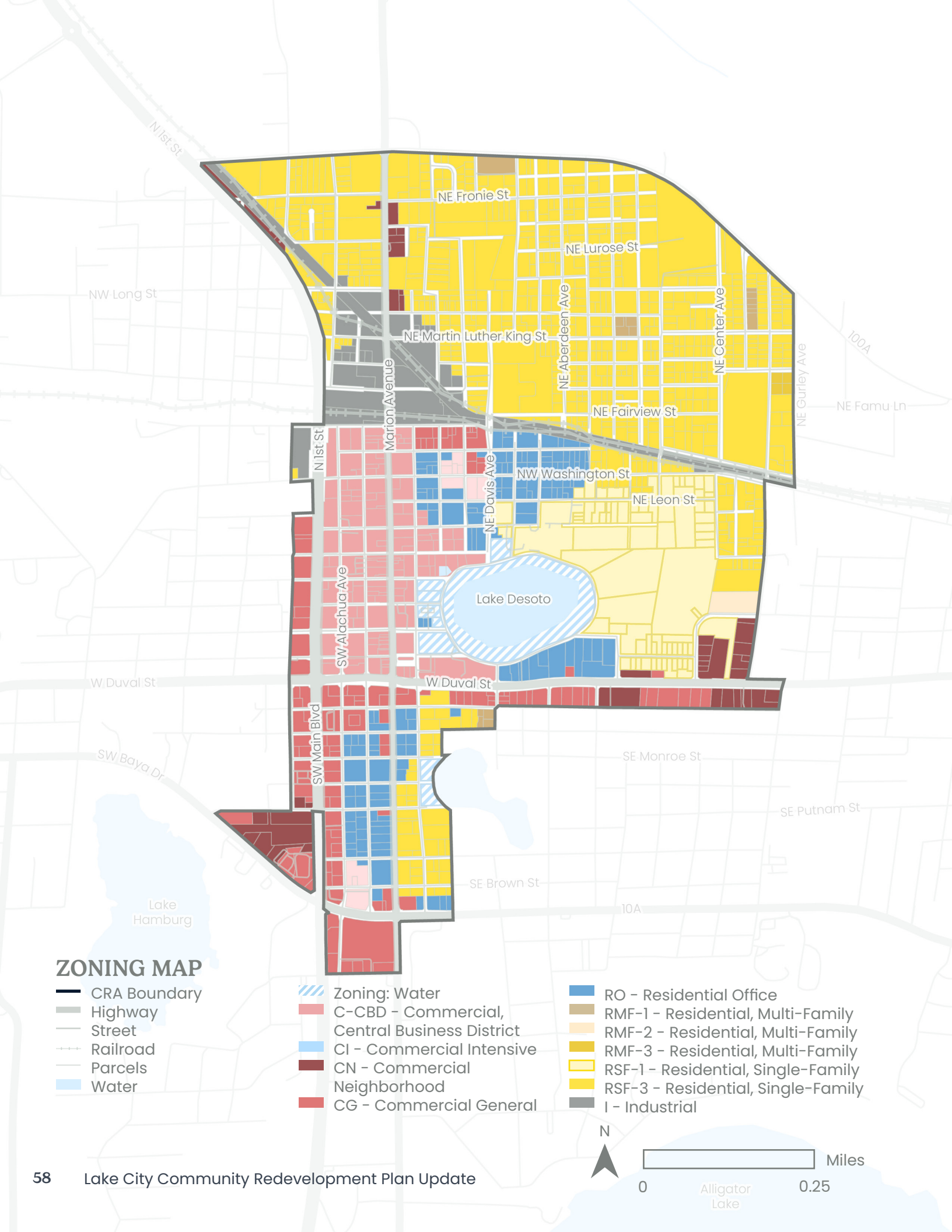
- Land Use: Water
- Commercial
- Industrial
- Public

- Recreation
- Residential - High
- Residential - Medium
- Residential - Low

N

0 0.25 Miles

Alligator Lake

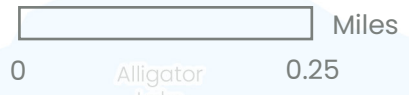


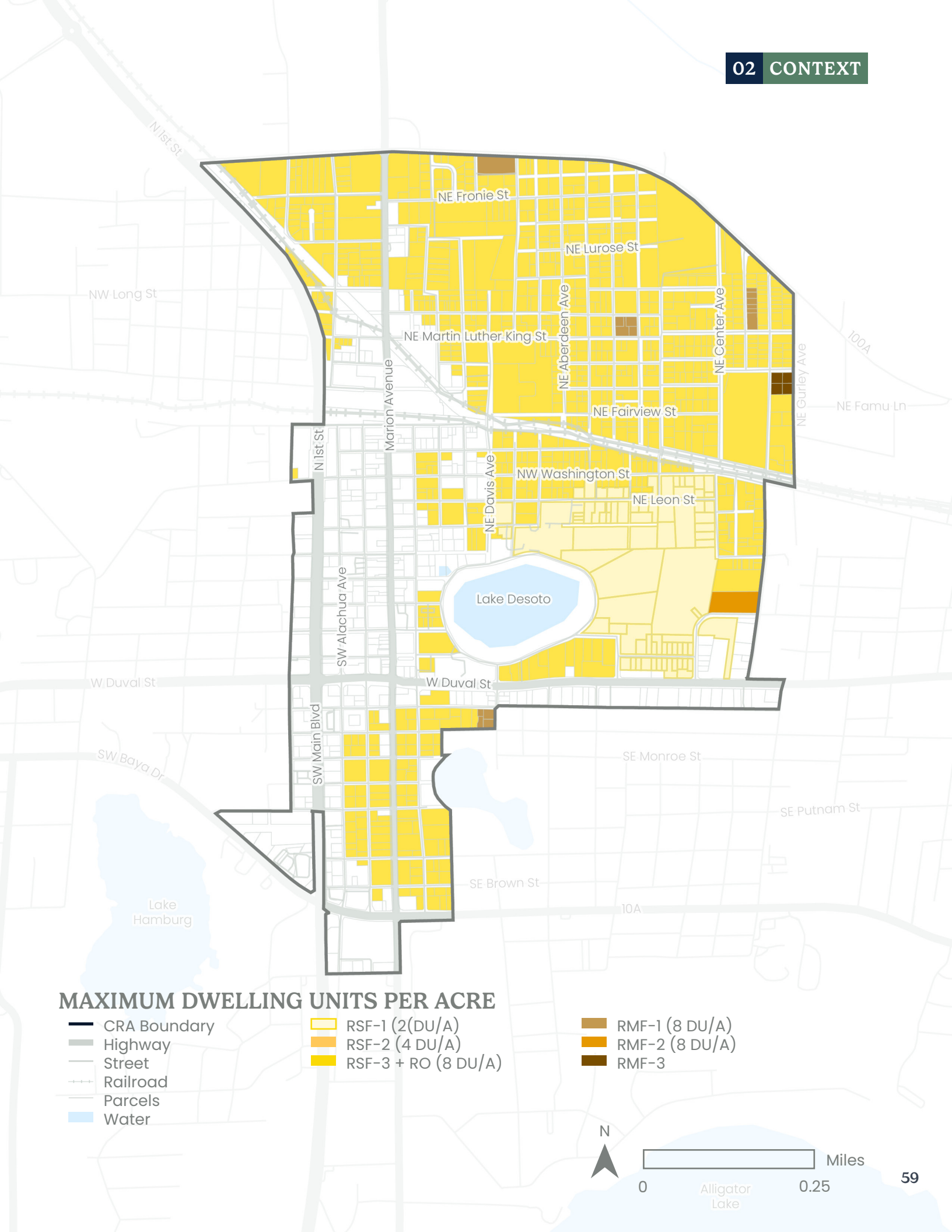
### ZONING MAP

- CRA Boundary
- Highway
- Street
- Railroad
- Parcels
- Water

- Zoning: Water
- C-CBD - Commercial, Central Business District
- CI - Commercial Intensive
- CN - Commercial Neighborhood
- CG - Commercial General

- RO - Residential Office
- RMF-1 - Residential, Multi-Family
- RMF-2 - Residential, Multi-Family
- RMF-3 - Residential, Multi-Family
- RSF-1 - Residential, Single-Family
- RSF-3 - Residential, Single-Family
- I - Industrial





**MAXIMUM DWELLING UNITS PER ACRE**

- CRA Boundary
- Highway
- Street
- Railroad
- Parcels
- Water

- RSF-1 (2 DU/A)
- RSF-2 (4 DU/A)
- RSF-3 + RO (8 DU/A)

- RMF-1 (8 DU/A)
- RMF-2 (8 DU/A)
- RMF-3



# Key Takeaways

## **Housing instability undermines neighborhood resilience.**

Low homeownership, elevated vacancy, and an aging housing stock limit wealth-building opportunities and contribute to physical deterioration across the CRA.

## **The housing stock lacks flexibility and choice.**

Residential development in the CRA is dominated by single-family homes and mobile homes, with very limited multifamily or attached housing. This narrow mix constrains housing options for seniors, smaller households, and workers seeking attainable rental or ownership opportunities.

## **Vacant land reflects both disinvestment and potential.**

Scattered vacant residential and commercial parcels weaken neighborhood continuity but also present opportunities for infill development, adaptive reuse, and strategic land assembly.

## **The CRA functions as a major employment center disconnected from residents.**

While the area contains significantly more jobs than resident workers, most residents commute elsewhere, highlighting a mismatch between local employment, housing, and workforce access.

## **Public and institutional land plays an outsized role.**

Parks, schools, churches, community facilities, and other publicly owned properties are prominent within the CRA and represent key anchors for coordinated revitalization efforts.

## **Flood risk shapes reinvestment decisions in the northeastern CRA.**

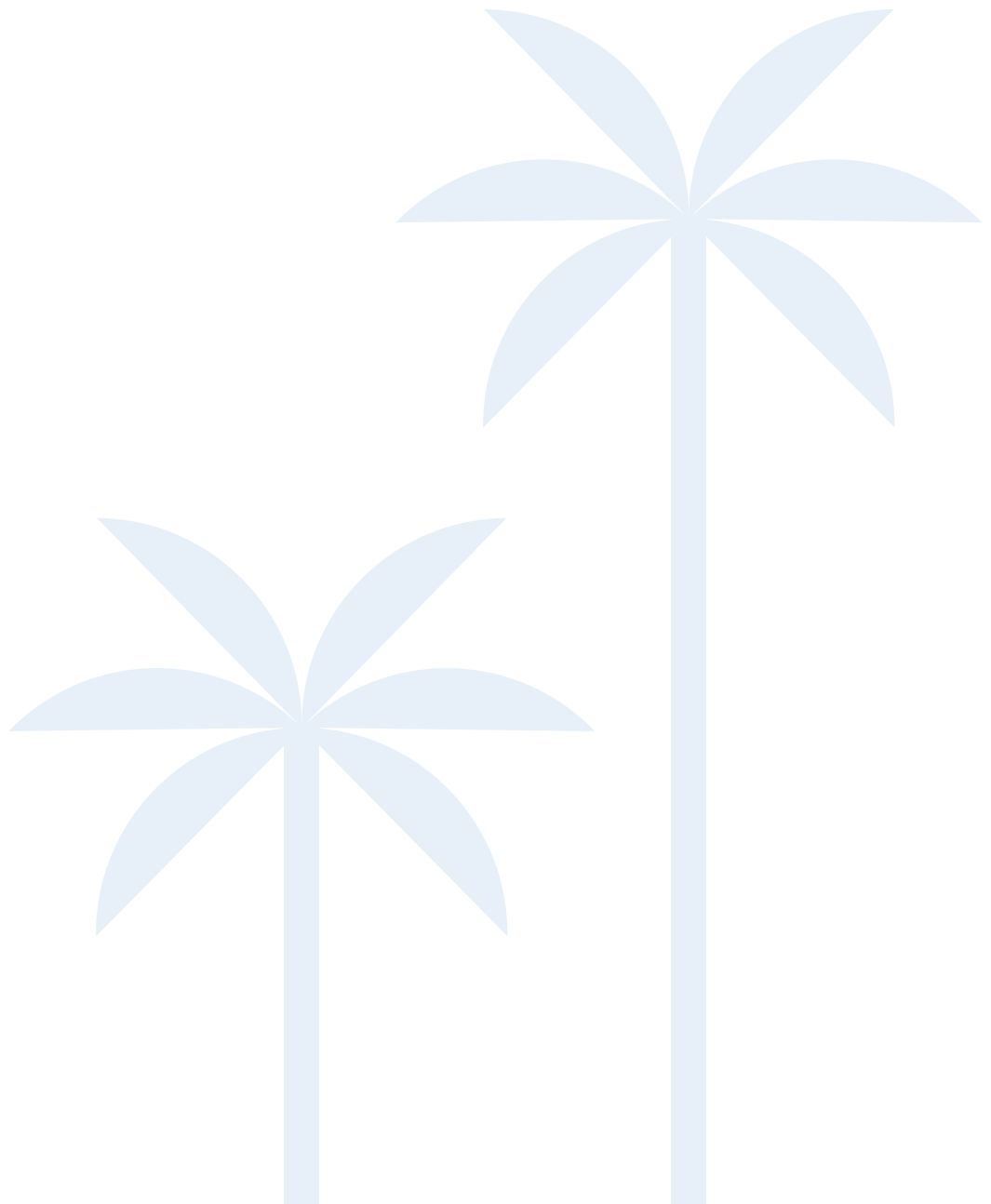
Several vacant parcels in the northeastern portion of the CRA lie within FEMA-designated flood zones, limiting their development potential and reinforcing patterns of disinvestment. These parcels may be more appropriately suited for open space, stormwater management, or resilience-based uses rather than traditional residential development.

## **Pedestrian and bicycle connectivity is limited.**

Inconsistent sidewalks, limited trail connections, and flood-related constraints reduce safe, non-vehicular access to jobs, services, parks, and community assets.

## **Transportation infrastructure divides the area.**

State and federal roadways and active rail corridors provide regional access but also create physical and functional barriers between neighborhoods and redevelopment areas.



# 04

# COMMUNITY VISION

A look at how residents shaped the Lake City CRA Plan, including their vision for the future and top priorities for investments in their community.



# Community Vision

## THE GATEWAY TO OPPORTUNITY

Lake City wants to strengthen and stabilize for the next generation. Now and decades into the future, community members envision a Lake City CRA that is:

**Connected.** Where where comfortably walkable streets, safe crossings, and a revitalized trail network link residential neighborhoods to parks, schools, and downtown.

**Healthy and Resilient.** Where green spaces, recreational amenities, and a reactivated lakefront promote public health and year-round enjoyment.

**Historic and Distinctive.** Where adaptive reuse, preservation programs, and cultural storytelling highlight the city's heritage.

**Economically Vibrant.** Where where homes and streets are well-maintained and local businesses thrive in active commercial corridors supported by strong foot traffic, improved storefronts, and regular community events.

**Inclusive and Equitable.** Where investment reaches every neighborhood, with affordable housing, hospital and other public services, and community facilities accessible to all residents.

These were among the thoughts and aspirations of residents who attended public workshops hosted by the CRA in October and December 2025, as well as those who responded online to an informal survey and interactive map.

## ONLINE SURVEY

The online survey captured input from a small but varied group of respondents. Awareness of the CRA was mixed, and awareness of the prior 2011 CRA Plan was low. The most urgent needs identified for the next 3–5 years included housing repair and preservation, improved streetlighting and pedestrian safety, enhanced parks and gathering spaces, and more consistent community programming.

Open-ended responses had a strong emphasis on addressing deteriorated housing and storefront conditions, increasing everyday downtown activity beyond special events, improving safety and comfort, activating parks and the waterfront, and advancing progress on the hospital and institutional campus.



# WORKSHOPS

Each workshop session began with a brief presentation that introduced the Redevelopment Plan update project and a tentative timeline. The presentation then covered the basics of CRA operations, tax increment financing, and observations and data analysis of challenges found within the CRA. The City staff and consultant team members answered questions and explained the activities available to solicit public input. Further details on public engagement activities can be found in the appendix of this plan.

Overall, participants were asked to clarify their preferences and provide open-ended feedback to questions such as:

- What and where are the key challenges facing the Lake City CRA?
- What and where are the key opportunities?
- What assets (physical structures, artwork, architecture, organizations, individuals, etc.) can help Lake City thrive?
- What character areas (as defined in the existing Redevelopment Plan, i.e., Waterfront Entertainment District, Commercial Corridors, Institutional Campus, Neighborhood Reinvestment Areas, Historic Downtown) are successful?
- What do you like or dislike about those areas?

**Help Shape the Future of Lake City!**

Lake City's Community Redevelopment Area (CRA) Plan is getting an update, and we want you to be part of the process!

**Join us for an Open House and discover how the CRA Plan can help chart a path toward a stronger, more vibrant Lake City.**

**This is your chance to:**

- Learn about the CRA and its impact on our community
- Share your ideas and priorities for the future
- Connect with neighbors, city leaders, and planners
- Help shape a vision that reflects the heart of Lake City

**Date:**  
Wednesday, October 29th

**Time:**  
6pm - 8pm

**Location:**  
Richardson Community Center  
255 NE Coach Anders Ln  
Lake City, FL 32055

**What is a Community Redevelopment Agency (CRA)?**  
A Community Redevelopment Agency, or CRA, is a special group created by a city or county in Florida to help improve areas that need extra care. These areas might have:

- Empty or run-down buildings
- Broken sidewalks
- Not enough affordable homes
- Poor roads

These places are called *Community Redevelopment Areas*.

**What is a Community Redevelopment Plan?**  
Every CRA has a Redevelopment Plan. This is like a roadmap that shows:

- What needs fixing
- What projects will be done
- How the CRA's money will be spent

The plan is made with help from the community, so your voice matters!

**Who runs the CRA?**  
A CRA Board runs the agency. In Lake City, the City Council acts as the CRA Board. They make sure the CRA follows the plan and spends money the right way. In addition, city staff help support the goals, strategies and initiatives of the CRA.

Your voice matters! Let's work together to make Lake City a place we're all proud to call home.

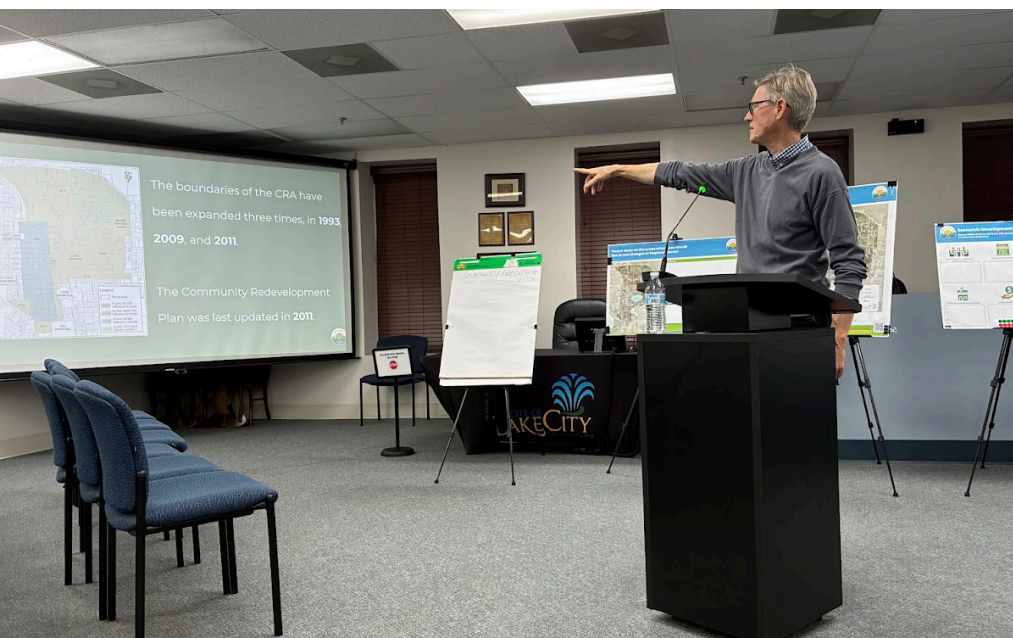
For more information, visit [www.inspire-engagement.com/lake-city-community-redevelopment-plan-update](http://www.inspire-engagement.com/lake-city-community-redevelopment-plan-update)

Many workshop attendees were unfamiliar with the function and purpose of the CRA; a greater share of online respondents indicated they were familiar, but most did not know of the Redevelopment Plan and had not participated in any projects. This lack of awareness contributed to some skepticism during the in-person workshop about where funds are spent and which community or communities benefit from it. Several participants said they felt that most CRA investments have focused too heavily on the downtown area, while residential neighborhoods that need the most reinvestment have seen little improvement.

Based on that feedback, there is a clear need for more transparency and public communication — both in explaining what the CRA does and in showing ongoing progress. Residents suggested that CRA meetings be streamed on City social media so people who work evenings can still participate and stay informed.

The community expressed deep pride in Lake City's history and cultural traditions and wanted those reflected in the CRA's work. Workshop participants emphasized the need to highlight Lake City's ties to Florida and U.S. history and create spaces for year-round events. Survey respondents specifically named Juneteenth and MLK Day celebrations; the Battle of Olustee reenactment; local festivals, farmers markets, and outdoor cultural events; and historic building tours and interpretive signage as worth preserving or celebrating.

The community's vision for Lake City is a hopeful one. Residents want a CRA that supports families, strengthens neighborhoods, celebrates culture, and creates the conditions for economic opportunity. This CRA Plan Update honors these priorities, ensuring that every investment contributes to a Lake City that is more connected, vibrant, and inclusive for generations to come.



# 04

# STRATEGIC PLAN

**An overview and analysis of the physical and economic conditions with the Lake City CRA.**



# Strategic Objectives

The strategic objectives in this chapter are organized around five focus areas: Housing & Neighborhood Stability, Downtown Vitality, Jobs & Entrepreneurship, Quality of Life & Connectivity, and Implementation and Trust. Each priority, goal, and strategy is grounded in data analysis and community input and is intended to guide CRA investments over the life of the plan.

The previous 2011 plan provided a foundational starting point for this update. Changing conditions, new data, and renewed community engagement have shaped the following priorities as a forward-looking framework that reflects the needs of today and tomorrow.

## PRIORITIES AND GOALS:

### HOUSING & NEIGHBORHOOD STABILITY

- H-1 INVEST IN NEIGHBORHOODS
- H-2 REMOVE LEGAL BARRIERS TO INVESTMENT
- H-3 FACILITATE DIVERSIFICATION OF THE HOUSING STOCK

### COMMERCIAL CORRIDOR VITALITY

- C-1 INCREASE DOWNTOWN ACTIVITY
- C-2 ALIGN NEW DEVELOPMENT WITH DESIRED COMMUNITY CHARACTER
- C-3 ACTIVATE VACANT AND UNDERUTILIZED DOWNTOWN SPACES

### ECONOMIC ACCESS & ENTREPRENEURSHIP

- E-1 ALIGN WORKFORCE CHARACTERISTICS WITH ECONOMIC OPPORTUNITIES
- E-2 SUPPORT SMALL BUSINESSES & LOWER BARRIERS TO ENTRY

### PUBLIC SPACES & CONNECTIVITY

- P-1 IMPROVE PARKS, RECREATION, & OPEN SPACE AMENITIES
- P-2 IMPROVE MULTIMODAL CONNECTIVITY & BICYCLE INFRASTRUCTURE

### IMPLEMENTATION & TRUST

- I-1 PROMOTE TRANSPARENCY, EDUCATION, & ONGOING ENGAGEMENT
- I-2 STRENGTHEN CRA GOVERNANCE & IMPLEMENTATION CAPACITY

## PRIORITY

# 01

## HOUSING & NEIGHBORHOOD STABILITY

### COMMUNITY INPUT

Community input consistently calls for the CRA to address housing conditions. Specific needs include restoration or repair of older homes for better livability and preservation of historic neighborhoods, improved access to attainable housing, and the removal of deteriorated or obsolete structures. Residents expressed concern that CRA funds are primarily concentrated Downtown and called for prioritizing visible improvements in residential areas that are experiencing blight.

## PLANNING ANALYSIS

Vacant and deteriorating homes within the Lake City CRA directly affect neighborhood stability, resident retention, and long-term investment. Although the area has enough housing units to serve its current population, elevated vacancy (17.8%) and low homeownership (42.4%) point to a disconnect between the existing housing stock and modern needs.

The lack of variety in housing types constrains housing choice within the CRA. Single family homes constitute nearly three quarters (72.7%) of the CRA's housing units; mobile homes make up an additional 20.6%; and there is minimal representation of 2–9 unit buildings or larger multifamily housing. This narrow housing mix provides limited options for smaller households, seniors, and working adults seeking attainable rental or ownership options. To accommodate diverse household types, there is a need for incremental infill and housing diversification strategies to provide a greater array of living options.

In addition, the current housing stock is aging, with half of the area's housing units built before 1970. Low household incomes within the CRA limit residents' ability to invest in home maintenance and rehabilitation. Further, historical racial inequities likely contribute to the presence of heirs' property issues, also known as properties with clouded titles. Properties

with clouded titles often sit vacant because it is unclear who holds ownership and responsibility for the property. Due to legal complications and challenges accessing financing, these properties often experience limited reinvestment and decay overtime.

Safe, quality housing is essential to economic mobility and community resilience. When households can rely on safe and well-maintained homes, they are better positioned to pursue employment, education, and additional economic opportunities. Persistent vacancy and deteriorating housing conditions undermine this foundation, limiting wealth-building potential and weakening neighborhood stability. Addressing these barriers is critical to supporting existing residents.

Targeted financial and legal assistance can remove barriers to reinvestment, enabling homeowners to repair and improve existing properties. Streamlined pathways for appropriate infill development can activate underutilized land and facilitate the creation of more diverse housing types. Together, these measures promote reinvestment, housing choice, and long-term neighborhood resilience while respecting established community character.

# HOUSING & NEIGHBORHOOD STABILITY

## GOALS & STRATEGIES

### GOAL H-1: INVEST IN NEIGHBORHOODS

Strategy H-1A:  
**Provide home improvement grants + demolition assistance.**



Provide residential property grants for home rehabilitation, property maintenance, demolition, hurricane mitigation, addressing code violations, and/or landscaping. Support exterior repairs and visible improvements to reduce deterioration, improve neighborhood appearance, and encourage incremental reinvestment in existing neighborhoods without displacement. Homeowners earning at or below the Area Median Income (AMI) may be eligible for grants covering up to 100 percent of eligible project costs. Households earning more than AMI may qualify for a 50 percent matching grant. An initial grant cap of \$10,000 per property is recommended as a starting point; however, the funding cap should be re-evaluated periodically at the discretion of the administering authority.

**Model programs:** St. Cloud CRA – Plant Paint Pave Program. The CRA provides up to \$2,000 per property for exterior home improvements. Property owners are required to match the contribution.

**Potential Partners:** Fire Dept, Code Enforcement

### Strategy H-1B:

#### Establish a small-scale housing developer seed fund.

SHORT TERM

INTERMEDIATE

LONG TERM

Provide financial assistance for neighborhood-appropriate housing projects. Prioritize local non-profits, mission-driven developers, and small-scale builders developers delivering specialized, transitional, affordable, or workforce housing.

To catalyze development, the fund can provide up to \$50,000 per project for pre-development or early construction costs. It should be structured as a forgivable loan that must be repaid if the project is not completed. To ensure long-term community benefit, eligibility is restricted to local entities focused on incremental, small-scale infill (e.g., duplexes, ADUs, or small multifamily), with a mandatory 10-year affordability covenant required upon project completion. Provide a \$10,000 bonus to projects that utilize the city's pre-approved construction plans (See Strategy H-3A).

**Potential partners:** Housing nonprofit/community development organization

### GOAL H-2:

#### REMOVE LEGAL BARRIERS TO INVESTMENT

### Strategy H-2A:


#### Partner with legal service providers and property surveyor to provide accessible legal services.

SHORT TERM

INTERMEDIATE

LONG TERM

Legal assistance can help clear property titles on heirs' property. Local attorneys, non-profits and property surveyors may offer their services at a discounted rate or pro-bono to help solve this issue. Develop a program to provide direct legal aid to property owners who need assistance clarifying property title.

**Model Program:** Gainesville CRA Legal assistance is provided to income-qualified residents within the CRA boundaries. The CRA funds legal assistance from Three Rivers Legal Services to handle the applications, outreach, and probate filings. Free public workshops and legal clinics are co-hosted by City, CRA, and partners to educate and help residents. 

**Potential Partners:** UF Levin College of Law, Three Rivers Legal Services

## GOAL H-3: FACILITATE DIVERSIFICATION OF THE HOUSING STOCK

### Strategy H-3A: Develop pre-approved construction plans.



Reduce cost, time, and regulatory barriers to housing development by creating a set of pre-approved construction plans for use within the Lake City CRA. These plans may include small single-family homes, accessory dwelling units, duplexes, and small-scale multi-family (3-6 units) prototypes that align with local zoning, building codes, and neighborhood character. By allowing the use of pre-approved plans, the City can streamline permitting, lower upfront design costs, and support resident-led, small-scale development that expands attainable housing options while maintaining quality and consistency.

**Model Programs:** Gainesville, building department approved plans if someone wants to do ADUs, pre-approved with a menu of 3-4 different versions but all met the building code. Select one plan and building dept. put seal of approval

**Potential Partners:** Building Department

### Strategy H-3B: Update zoning regulations to support appropriate infill.

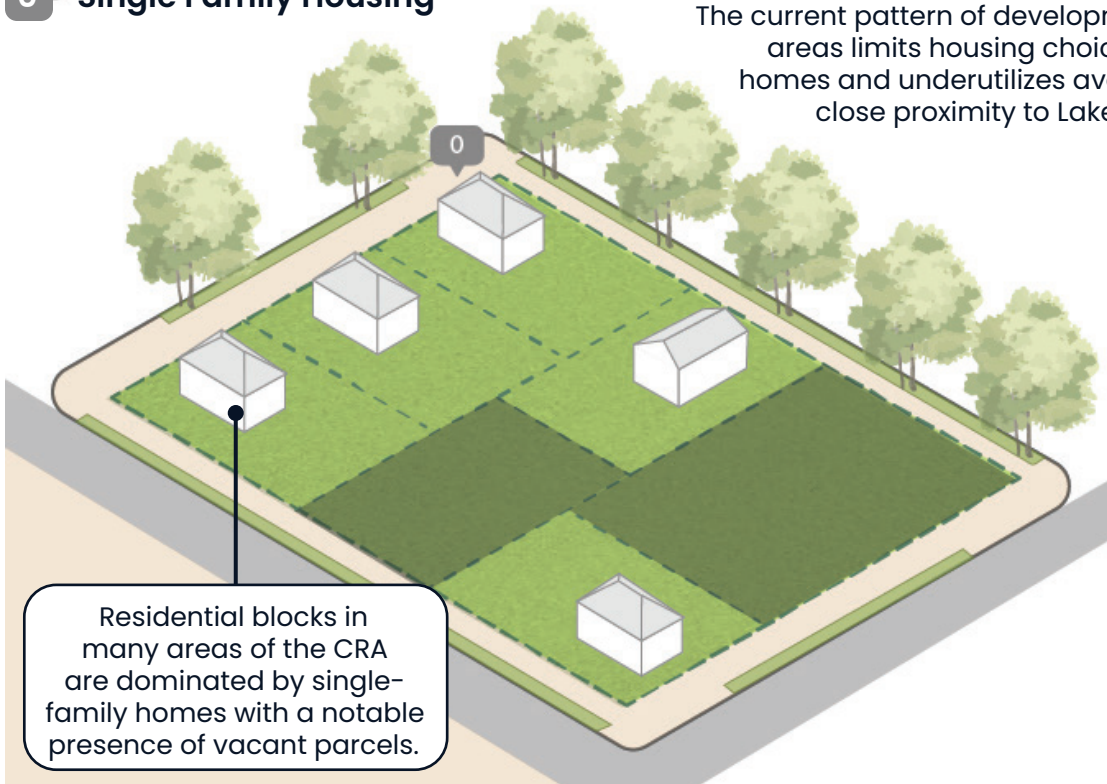


Neighborhood-sensitive infill preserves character and reflects natural growth patterns. Accessory dwelling units (ADUs), duplexes, triplexes, small multi-unit buildings, mixed use buildings, and cottage courts are contextually appropriate solutions to increasing housing choice within the CRA.

The zoning code needs to allow for these types of developments in the appropriate areas. Although zoning changes fall outside the authority of the CRA, the CRA can work with City and County land development to (1) identify regulatory barriers, such as use restrictions, minimum lot sizes, and development standards, that constrain residential development, and (2) establish where and how new housing types could be integrated into the area while maintaining community character.

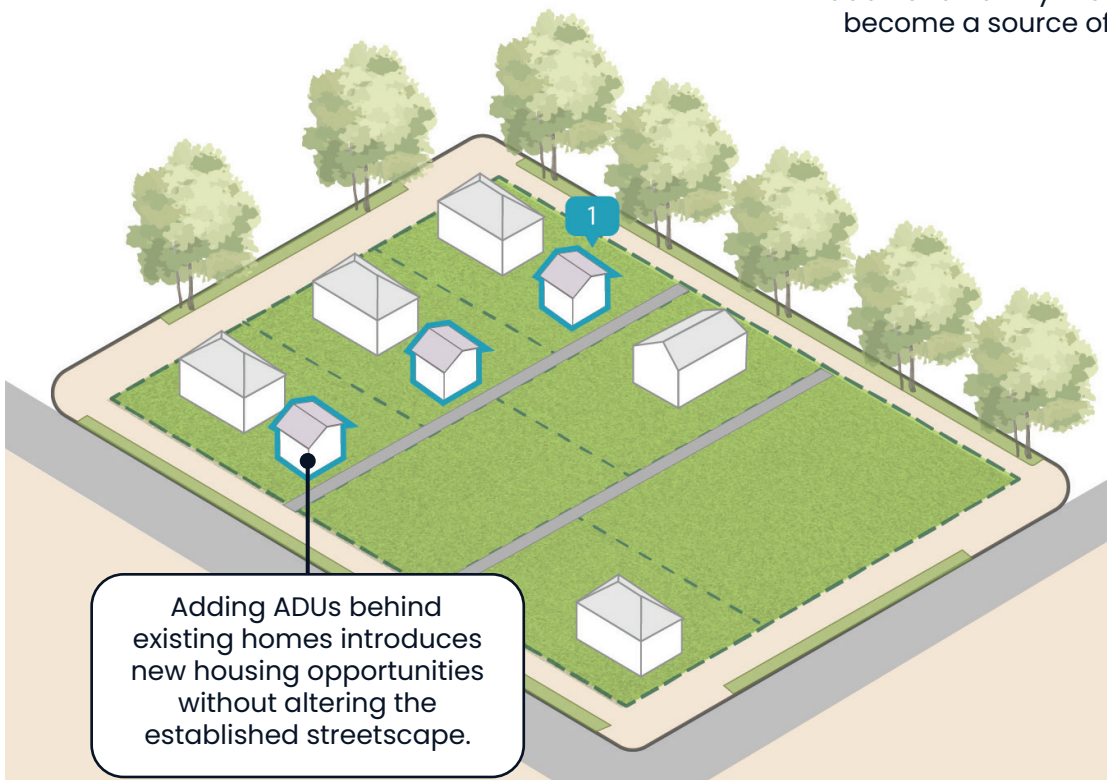
**0 Single Family Housing**

The current pattern of development in residential areas limits housing choice to single-family homes and underutilizes available land within close proximity to Lake City’s Downtown.



**1 Accessory Dwelling Unit (ADU)**

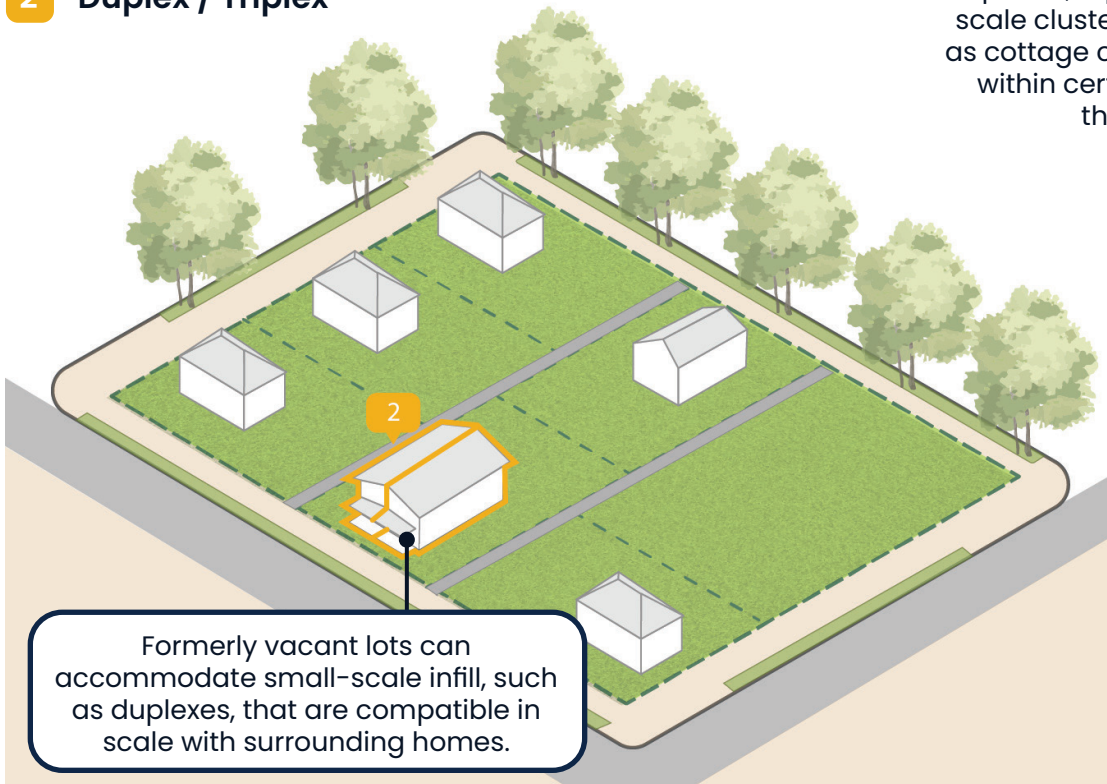
ADUs can be use to provide housing for additional family members or they can become a source of rental income for property owners.



## NEIGHBORHOOD-SENSITIVE INFILL

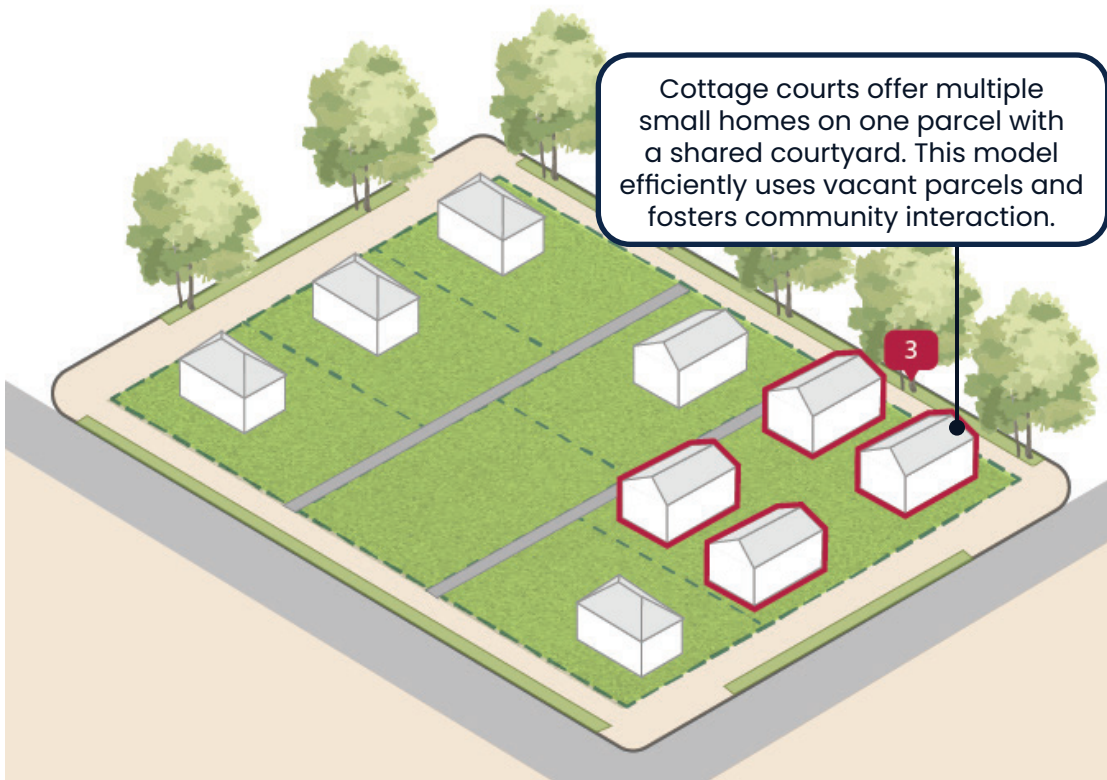
### 2 Duplex / Triplex

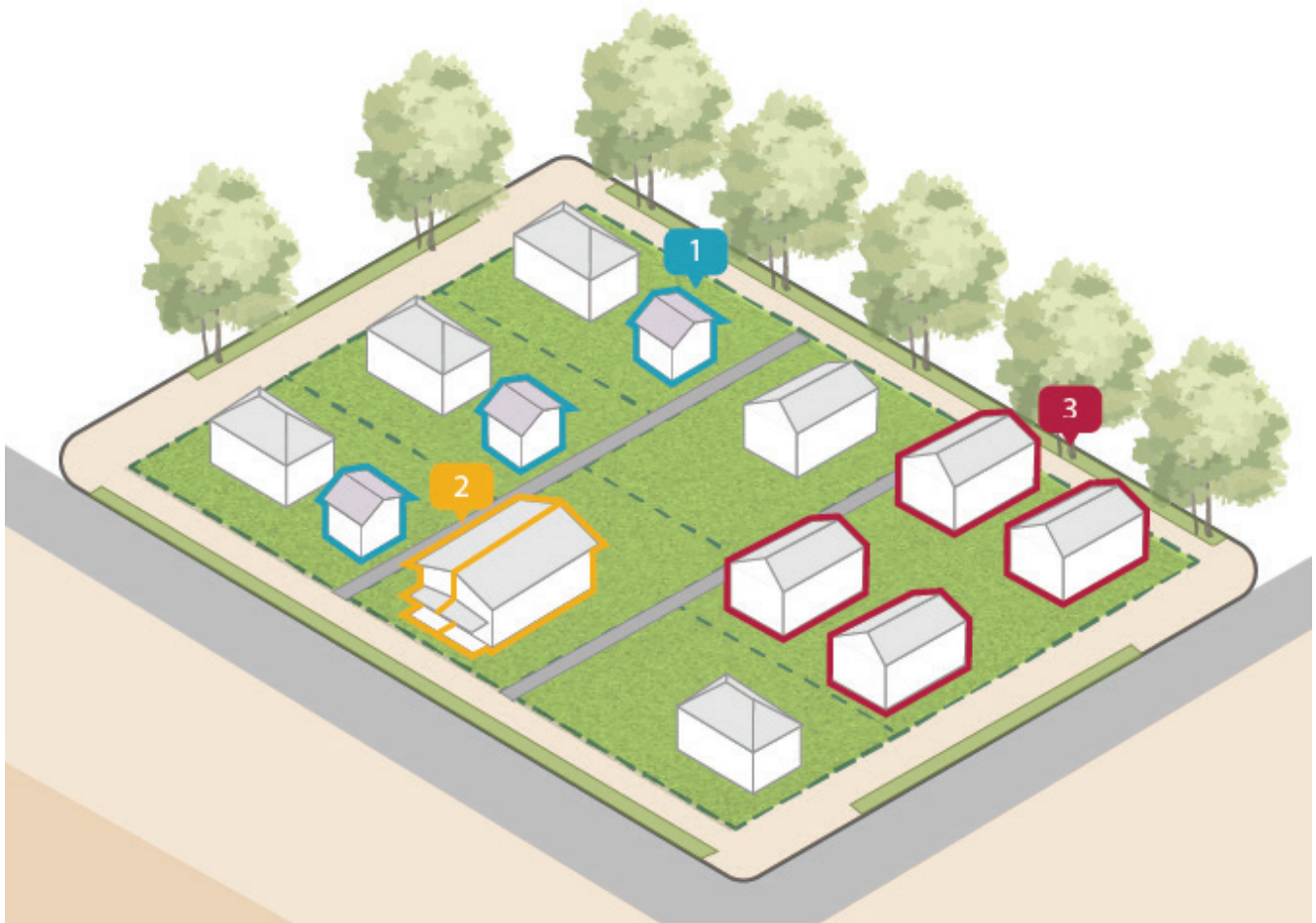
Duplexes, triplexes, and small-scale clustered housing, such as cottage courts, are allowed within certain areas, but not throughout the CRA.



### 3 Small-scale clustered housing (EX. Cottage Courts)

Cottage courts offer multiple small homes on one parcel with a shared courtyard. This model efficiently uses vacant parcels and fosters community interaction.





- 1 Accessory Dwelling Unit (ADU)**
- 2 Duplex / Triplex**
- 3 Small-scale clustered housing (EX. Cottage Courts)**

Together, ADUs, duplexes, cottage courts, and existing single-family homes create a more diverse and resilient neighborhood. This mix expands housing options while respecting the scale and character of the surrounding area. Residential infill development places new homes on vacant or underutilized parcels, transforming empty space into housing that brings new life and opportunity into the neighborhood. Thoughtful integration of new housing supports growth without disrupting the existing community character.

## PRIORITY

# 02

## COMMERCIAL CORRIDOR VITALITY

### COMMUNITY INPUT

Community feedback emphasized concerns about the overall vitality and perception of the CRA's commercial corridors. Residents and stakeholders noted that vacant storefronts discourage visitors and limit everyday activity downtown. It was mentioned that many downtown businesses experience noticeable foot traffic only during festivals or special events, with limited activity during typical weekdays. The Blanche Hotel was repeatedly identified as an underutilized anchor with unrealized potential to support downtown vibrancy.

Participants emphasized that the physical condition of storefronts, including missing awnings, broken windows, and visible signs of neglect, negatively affects perceptions of safety, investment, and overall appeal. Several community members noted that these conditions send discouraging signals to visitors, residents, and potential tenants, undermining confidence in downtown as a place to spend time or open a business.

Participants also cited a lack of coordination, promotion, and sustained momentum among downtown businesses. In addition, community members expressed interest in increased public art and visual activation as a way to draw people downtown, but emphasized that without consistent attractions, such as regular weekend markets or recurring programming, foot traffic remains minimal and difficult to sustain.

While there is interest in creating new gathering spaces such as an amphitheater, community members raised concerns about locating major facilities directly on the lake, suggesting the need for careful siting and integration with surrounding uses.

## PLANNING ANALYSIS

Nearly 80 percent of the CRA's resident workforce is employed in service and retail sectors, while jobs located within the CRA are heavily concentrated in public administration, education, and healthcare. This employment structure solidifies the CRA's role as a civic and institutional hub but contributes to a commercial environment driven by daytime activity and scheduled events rather than consistent, market-driven foot traffic.

The limited presence of diversified private-sector businesses and lack of residential uses above or adjacent to commercial development constrains the ability of commercial corridors to support sustained activity throughout the week and into the evening hours. Visible disinvestment, inconsistent storefront maintenance, limited evening activity, and concerns related to safety and parking further weaken downtown's ability to function as a reliable economic anchor. In addition, limited housing options prevent the establishment of a resident population that can support downtown activity.

Strengthening corridor vitality will require improvements to business coordination, activation of underutilized or vacant commercial properties, façade and storefront improvements, and the introduction of additional living options in and around downtown.

# COMMERCIAL CORRIDOR VITALITY

## GOALS & STRATEGIES

### GOAL C-1: INCREASE DOWNTOWN ACTIVITY

**Strategy C-1A:**  
**Activate downtown through evening programming and cultural activity.**



Establishing regular evening programming and coordinated activities that occur beyond traditional business hours can reinforce Downtown Lake City as an active, safe, and welcoming place after dark. Recurring events, such as monthly art walks, evening farmers or artisan markets, antique nights, and local business showcases, encourage people to spend time downtown. Public art installations, pop-up exhibitions, and small-scale performances can attract both residents and visitors, including travelers coming off I-75.

The CRA can conduct outreach to local businesses and support the organization of events. Shared promotion and scheduling can help reduce risk for individual businesses while building a consistent flow of programming. The CRA can also invest in flexible public spaces that may accommodate small performances, art shows, and community events. Regular programming and cultural activation will help position downtown as an active destination while supporting surrounding businesses.

**Potential Partners:** Chamber of Commerce, Downtown Business Association, Visit Lake City

### GOAL C-2: ALIGN NEW DEVELOPMENT WITH DESIRED COMMUNITY CHARACTER

**Strategy C-2A:**  
**Establish a Form-Based Code.**



A form-based code regulates building form and the relationship between structures and the street. By adopting a clear and easy-to-use form-based code that sets straightforward standards for building design, Lake City can ensure new development looks appropriate and attractive and contributes to a cohesive, walkable, and high-quality environment.

## GOAL C-3:

### ACTIVATE VACANT AND UNDERUTILIZED DOWNTOWN SPACES

#### Strategy C-3A:

**Provide commercial façade improvement grants.**

SHORT TERM

INTERMEDIATE

LONG TERM

Improving the condition and appearance of commercial buildings is a foundational step toward strengthening downtown and neighborhood commercial corridors within the CRA. A dedicated commercial façade improvement grant program provides a practical tool to address visible building deterioration, improve code compliance, and support business viability without requiring full redevelopment. Grants for commercial properties may be used for exterior-facing improvements such as signage and awnings, lighting upgrades, door and window replacements, storefront repairs, and other façade elements in need of rehabilitation.

Requiring matching funds ensures shared investment and encourages long-term property stewardship. By prioritizing highly visible improvements, the program helps reduce perceptions of vacancy or neglect, improves customer experience, and reinforces commercial corridors as active and welcoming places for residents, visitors, and future businesses.

#### Strategy C3-B:

**Collaborate with private landowners to activate sites.**

SHORT TERM

INTERMEDIATE

LONG TERM

The CRA can support landowners in activating underutilized parcels as catalyst projects to spark additional private investment. Assistance may include preparation of architectural renderings, site plans, redevelopment concepts, or other visual materials that illustrate potential and reduce early-stage barriers for private property owners.

#### Strategy C3-C:

**Leverage publicly owned land to catalyze redevelopment.**

SHORT TERM

INTERMEDIATE

LONG TERM

The CRA can work with the City and County to strategically use government-owned land to prepare sites for development and issue RFPs for active, high-quality uses that support downtown priorities. Leveraging public land can guide outcomes and ensure important sites are developed in alignment with community goals.

# Opportunity Sites

Underutilized and vacant properties present prime opportunities for new development or redevelopment. The map on page 85 identifies publicly and privately owned parcels within the CRA that could be transformed to boost community and economic vitality.

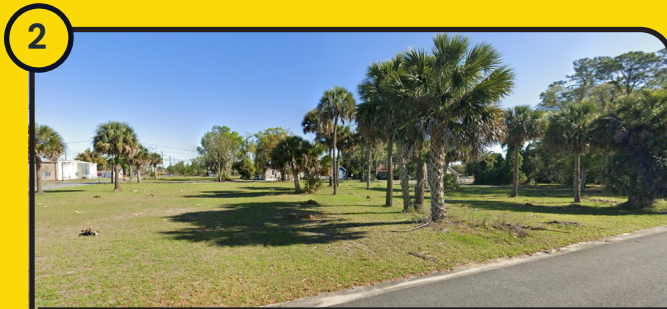
Through partnerships and communication with public and private entities, the CRA can work to stimulate new activity on these parcels.



## City Owned Parcel with Historic Columbia County Bank & Vacant Land

338 N Marion Ave

This City-owned, nearly full-block site is home to the historic Columbia County Bank building. It sits largely inactive despite its prime downtown location, creating a significant gap in the urban core. The City should issue a targeted RFP to attract an active, publicly accessible use that leverages the historic structure and vacant land for infill, dining, or event space. Activating this parcel will strengthen nearby businesses and reinforce downtown as Lake City's center of daily life.



## Vacant Hospital Authority Sites

451 NE Hernando Ave

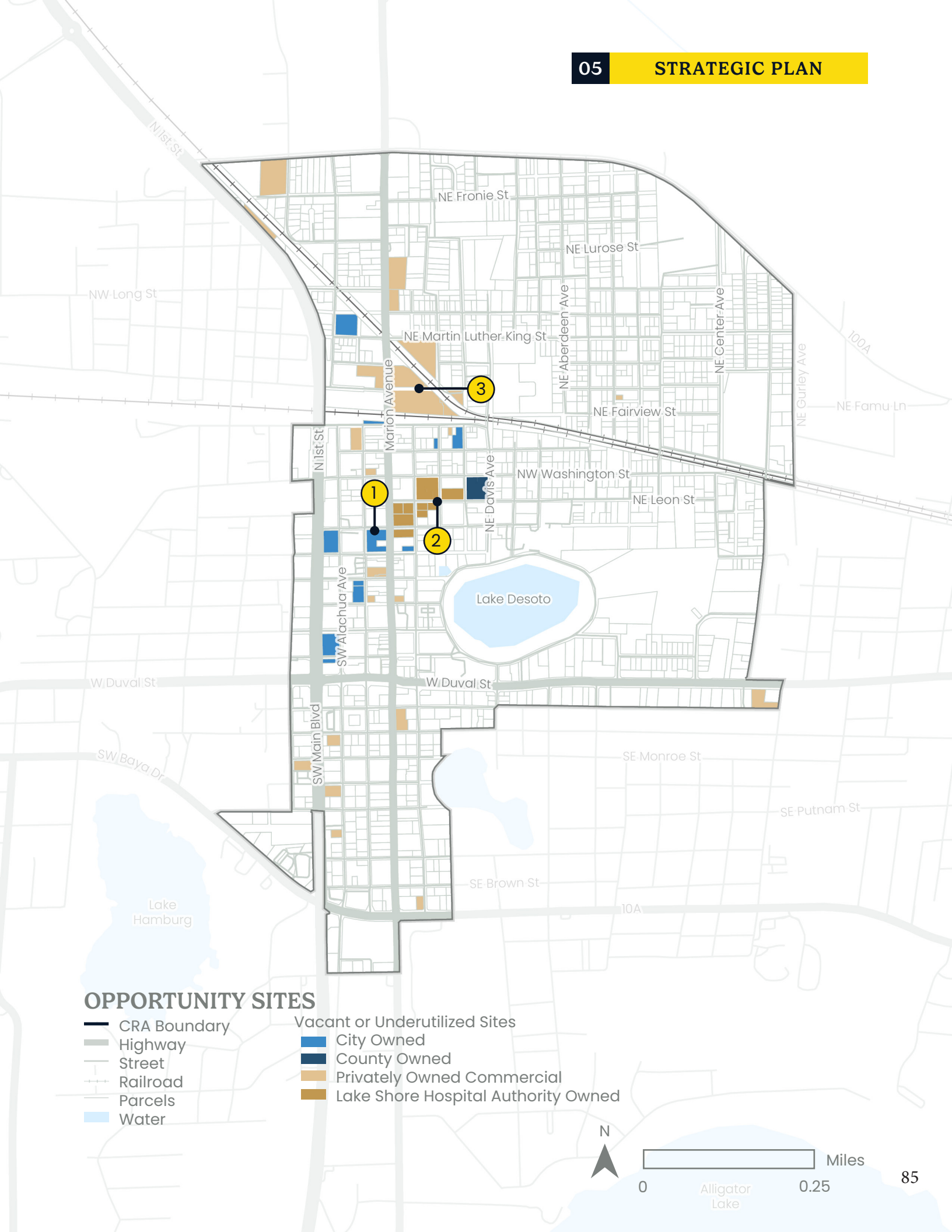
Vacant blocks owned by the Hospital Authority offer an opportunity for redevelopment. Collaboration with the Hospital Authority can help align future development with downtown activity and ensure these parcels contribute to a vibrant urban environment.



## Recycling Center Site

597 N. Marion Ave.

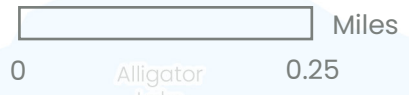
An abandoned, older building that may have historical significance is located on the same site as a fully operational recycling center, presenting an opportunity for restoration in partnership with the private landowner (see the following page for more details).



**OPPORTUNITY SITES**

- CRA Boundary
- Highway
- Street
- Railroad
- Parcels
- Water

- Vacant or Underutilized Sites
- City Owned
  - County Owned
  - Privately Owned Commercial
  - Lake Shore Hospital Authority Owned











Recycling Center Site | Matthew T. Rader

# Adaptive Reuse Opportunity

Located immediately north of downtown Lake City and wedged between two railroad corridors, the Recycling Center Rail Yard is a site that draws interest because of its visibility, central location, and unique relationship to rail infrastructure. Today, the site functions as a recycling facility, a use that is directly dependent on the railroad and is expected to remain in operation. A historic building, though not formally designated, sits on the property. The building's unique appearance and character make it a prime opportunity for restoration. Reuse of the building faces several challenges: it is privately owned, is bordered on two sides by train tracks, and structural integrity is unknown.

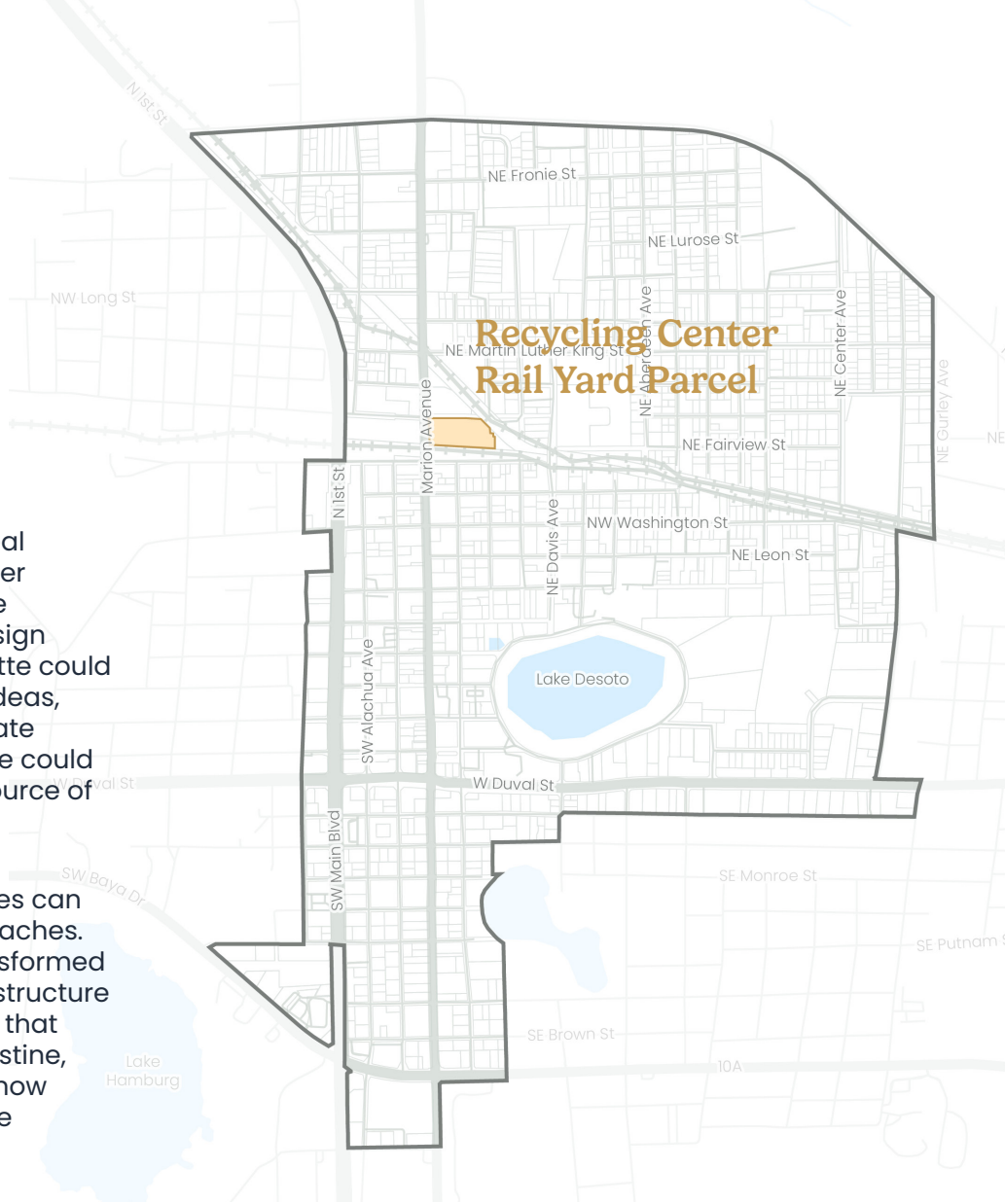
Despite these challenges, the site presents a rare and compelling opportunity for adaptive reuse in close proximity to downtown. With creativity and careful planning, it may be possible to bring the historic building back into active use while allowing the recycling operation to continue functioning. Adaptive reuse projects of this nature can create destinations that draw visitors, provide community gathering spaces, and celebrate local history. In the case of this site, constraints could be transformed into defining features rather than limitations.

# RECYCLING CENTER OPPORTUNITY AREA

-  CRA Boundary
-  Highway
-  Street
-  Railroad
-  Parcels
-  Water

Exploring the building's condition and reuse potential may also reveal opportunities for the property owner to realize economic value from the site. Innovative tools such as a design competition or community charrette could help generate bold, site-specific ideas, engage the public, and demonstrate how this complex rail-adjacent site could become a distinctive asset and source of pride for Lake City.

Precedents from other communities can help inform creative design approaches. Crescent Park in New Orleans transformed a site once separated by rail infrastructure by introducing pedestrian bridges that enabled public access. In St. Augustine, restoration of the Ice Plant shows how a historic industrial building can be adaptively reused as a successful destination.



Crescent Park, New Orleans, LA  
HargreavesJones



The Ice Plant, St. Augustine, FL  
The Ice Plant Bar

## PRIORITY

# 03

## ECONOMIC ACCESS & ENTREPRENEURSHIP

### COMMUNITY INPUT

Community members noted that aspiring entrepreneurs and small business owners face significant barriers to starting and sustaining businesses within the CRA. Participants cited a lack of access to business education, technical guidance, and startup capital as key challenges, particularly for first-time entrepreneurs. These barriers contribute to a fear of financial risk, which is especially pronounced in downtown locations where perceived costs and uncertainty are higher.

Stakeholders expressed interest in targeted support mechanisms such as small business grants, rent assistance, and startup incentives that could reduce early-stage risk and encourage local entrepreneurship. The need to strengthen the Downtown Growers and Market by expanding access to locally produced farm food was mentioned, noting that consistent food offerings are critical to attracting customers and supporting market viability. Community members additionally identified the need for assistance with commercial building code compliance, such as roofing, exterior repairs, and life-safety upgrades, as a key factor in allowing businesses to occupy existing spaces and activate vacant or underutilized buildings into productive use.

Finally, participants highlighted the importance of directing business support and reinvestment toward the north end of the CRA, where additional assistance, such as grants or low-interest loans for structural improvements and building stabilization, could help existing businesses remain viable and attract new activity.

## PLANNING ANALYSIS

Economic conditions within the Lake City CRA reinforce the barriers to entrepreneurship identified by the community. While the CRA contains a high concentration of jobs and businesses, there are significantly more jobs located within the CRA than employed residents, leading to substantial in-commuting and a daytime-oriented economy driven largely by public, education, healthcare, and service-sector employers. This structure limits opportunities for small, locally owned businesses to capture consistent, neighborhood-based demand.

Nearly 80% of CRA residents are employed in service and retail sectors, where wages and job stability can constrain risk-taking and access to startup capital. Lower levels of educational attainment relative to the City and County further limit access to higher-wage employment, business ownership pathways, and technical or professional industries, reinforcing dependence on lower-margin businesses and informal entrepreneurship.

Together, these conditions contribute to fear of financial risk, difficulty accessing capital, and challenges sustaining new businesses, particularly in downtown locations, underscoring the need for targeted entrepreneurial support, technical assistance, and startup incentives within the CRA.

# ECONOMIC ACCESS & ENTREPRENEURSHIP

## GOALS & STRATEGIES

### GOAL E-1: ALIGN WORKFORCE CHARACTERISTICS WITH ECONOMIC OPPORTUNITIES

Strategy E-1A:  
**Partner with economic development entities to assess employment dynamics.**



Partner with existing workforce development providers to better understand and address the disconnect between local residents and jobs located within the district. The CRA can support a coordinated analysis with organizations such as the community college, workforce training providers, the Chamber of Commerce, and major local employers to examine current employment pipelines, skill requirements, and barriers to resident participation. This analysis can identify gaps between resident educational attainment, training opportunities, and employer needs in sectors such as public administration, healthcare, education, and services.

Through data analysis, stakeholder engagement, and coordination with existing workforce initiatives, the CRA can help inform targeted solutions, align future investments, and improve residents' access to stable employment over time.

Potential partners: Coordinate with established workforce development partners, including the Chamber of Commerce and Florida Gateway College, to conduct a deeper assessment of workforce needs, gaps, and opportunities.

## GOAL E-2:

**SUPPORT SMALL BUSINESSES AND LOWER BARRIERS TO ENTRY**

## Strategy E-2A:

**Support temporary site activations.**

SHORT TERM

INTERMEDIATE

LONG TERM

Support pathways that allow food trucks, pop-ups, home-based businesses, and vendors to test and grow their operations before committing to permanent storefronts. Temporary site activation and flexible business models, such as designated vending areas, rotating market spaces, or shared-use facilities reduce risk for early-stage entrepreneurs. The CRA can serve as a coordinating entity, helping connect property owners of underutilized spaces to entrepreneurs.

This strategy also requires an evaluation of zoning and regulatory provisions that affect temporary and transitional business activity. The CRA can work with the City to ensure regulations allow for temporary site activations in appropriate locations.

## Strategy E-2B:

**Assess and address barriers to small business activity in the North End.**

SHORT TERM

INTERMEDIATE

LONG TERM

A focused assessment should be undertaken to better understand the challenges facing small businesses and neighborhood-scale commercial activity in the north end of the CRA. This effort will examine regulatory conditions, zoning and land use constraints, building and site limitations, visibility and signage issues, and the feasibility of home-based businesses or small neighborhood-serving uses, such as corner stores.

Based on the findings, the CRA can work with City departments and local partners to identify and evaluate a menu of potential responses, which may include regulatory adjustments, technical assistance, targeted incentives, or low-cost visibility and wayfinding improvements. Framing this strategy around investigation and tailored solutions allows the CRA to respond more precisely to local conditions and establish a clearer foundation for future reinvestment efforts in the north end.

## PRIORITY

# 04

## PUBLIC SPACES & CONNECTIVITY

### COMMUNITY INPUT

Community feedback emphasized the need for improved public spaces and safer, more connected pedestrian and bicycle infrastructure throughout the CRA. Residents expressed a desire for upgraded playgrounds, enhanced park facilities, and additional outdoor fitness and active recreation spaces that better serve all ages and support everyday use, not just special events.

Participants also consistently raised concerns about limited walkability and bike connectivity, particularly outside of downtown event periods. Sidewalk gaps, inadequate lighting, and the lack of dedicated bicycle infrastructure were cited as barriers to regular foot traffic and safe mobility. Community members expressed interest in traffic-calming measures such as bike lanes and speed bumps to improve safety.

In addition, there was an interest in seeing clearer implementation of ideas identified in previous planning efforts, such as community gardens and small-scale public space enhancements, emphasizing the importance of moving from planning concepts to visible, on-the-ground improvements that build trust and increase everyday use of public spaces.

## PLANNING ANALYSIS

The structure of Lake City's transportation and public space systems places limits on everyday mobility within the CRA. The absence of a local fixed-route transit system means daily travel relies primarily on private vehicles. Sidewalks and pedestrian facilities are unevenly distributed, creating gaps between residential areas, downtown destinations, and community facilities. These discontinuities reduce the effectiveness of otherwise walkable distances and limit the ability of public spaces and commercial areas to function as part of an interconnected system. The lack of designated on-street bicycle facilities further constrains mobility options, particularly for short trips that could otherwise be made by bike.

Public open space within the CRA is limited in total acreage and concentrated in a small number of locations. While existing parks and lakes serve important recreational and civic functions, their impact is diminished by limited physical connections and the absence of a broader network of trails or greenways within the district. In contrast, regional trail systems outside the CRA demonstrate the demand for recreational and active transportation amenities, underscoring the opportunity to strengthen local connections where people live and work rather than rely solely on destinations beyond the district.

The presence of a designated Office of Greenways and Trails Land Trail Priority segment along SW Baya Drive introduces a strategic opportunity to link local improvements to future planned regional investments. Aligning sidewalk, bicycle, and public space projects with this corridor can help establish a connected framework that supports both daily mobility and long-term trail-oriented development. Together, these conditions highlight the need for coordinated, incremental infrastructure investments that improve connectivity, reinforce public space use, and support broader revitalization goals within the CRA.

# PUBLIC SPACES & CONNECTIVITY

## GOALS & STRATEGIES

### GOAL P-1: IMPROVE PARKS, RECREATION, AND OPEN SPACE AMENITIES

Strategy P-1A:  
**Develop stormwater pocket parks in flood prone areas.**



Convert vacant parcels located within flood-prone areas of the CRA into stormwater pocket parks that integrate flood storage, native landscaping, and passive recreation. This approach addresses environmental constraints while transforming underutilized land into a neighborhood amenity that improves resilience, aesthetics, and public access to green space. See page 98-99 for a map of potential sites.

This strategy could include community gardening, partnerships with local organizations, startup funding. Considerations should be made for long-term maintenance responsibilities.

Strategy P-1B:  
**Plan and site a city-owned amphitheater.**



Identify a City-owned parcel outside of the lakefront area suitable for a covered amphitheater that can host concerts, performances, and community events. The site should be walkable from downtown businesses, compatible with surrounding uses, and designed to support evening activity without impacting sensitive environmental areas. This facility would serve as a long-term anchor and economic hub for downtown activity.

## GOAL P-2: IMPROVE MULTIMODAL CONNECTIVITY AND BICYCLE INFRASTRUCTURE

Strategy P-2A:  
**Implement a holistic streetscape improvement program.**



Pursue a coordinated, multi-functional approach to street improvements within the CRA that enhances safety, mobility, comfort, and public space quality while aligning with the City's Mobility Plan (see following page). Priority improvements include filling sidewalk gaps, installing pedestrian-scale lighting, introducing traffic-calming measures such as speed bumps on residential streets with documented speeding concerns, and adding street trees to expand canopy coverage and improve comfort. Where feasible, protected bicycle facilities should be incorporated along key corridors that connect neighborhoods to downtown, parks, schools, and the planned US 90 Trail Corridor, which will position the CRA to leverage future regional trail investments.

This holistic approach also supports the integration of outdoor fitness amenities and active recreation features within parks and public spaces, coordinated with improved sidewalk connections to ensure safe and accessible access. By layering safety, mobility, shade, and recreation into a single streetscape strategy, the CRA can deliver visible, high-impact improvements that enhance everyday use of streets while advancing long-term connectivity and quality-of-life goals.

**Potential partners:** FDOT

# Mobility Plan Integration

A cohesive pedestrian network connecting Lake City’s historic commercial core to Lake Desoto and surrounding neighborhoods is well within reach. The implementation of the City’s 2026 Mobility Plan, which outlines priority corridors and improvements, will not only create safe, enjoyable multi-modal pathways, but will also catalyze redevelopment. Investments in this network will improve quality of life, strengthen property values, and support the economic vitality of downtown Lake City.

A complete network should include:

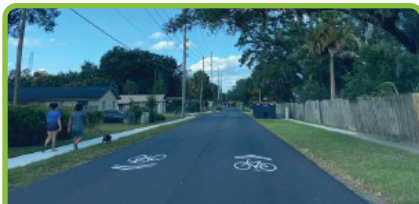
- Wide sidewalks (6–8’ min.) and protected bike lanes (5–7’) or 10–12’ shared-use paths
- Shade trees and canopy coverage
- Pedestrian lighting
- Trash receptacles and public restrooms
- Benches and picnic tables
- Emergency call stations

Additional investments might include

- Pollinator and community gardens
- Outdoor fitness stations
- Skate parks and recreation spaces
- Public art
- Interpretive signage highlighting local history and environmental features

The map on the following page depicts the locations of some improvements identified in the 2026 Mobility Plan (described below) and additional areas identified as in need of improvement.

## MOBILITY PLAN PROPOSED IMPROVEMENTS



### Neighborhood Greenway Trails

Low-volume, low-speed streets for walking and biking that connect parks, schools, and neighborhoods.



### Curbless Shared Street

Curbless streets with defined pedestrian space and shared space with vehicles and micromobility vehicles.



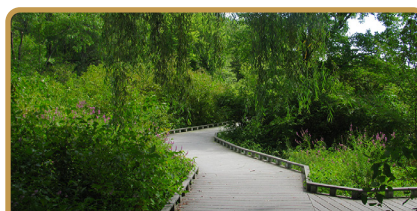
### Lake Desoto Promenade

Public-oriented, pedestrian-only, walkable, recreational, multimodal path promoting waterfront access.



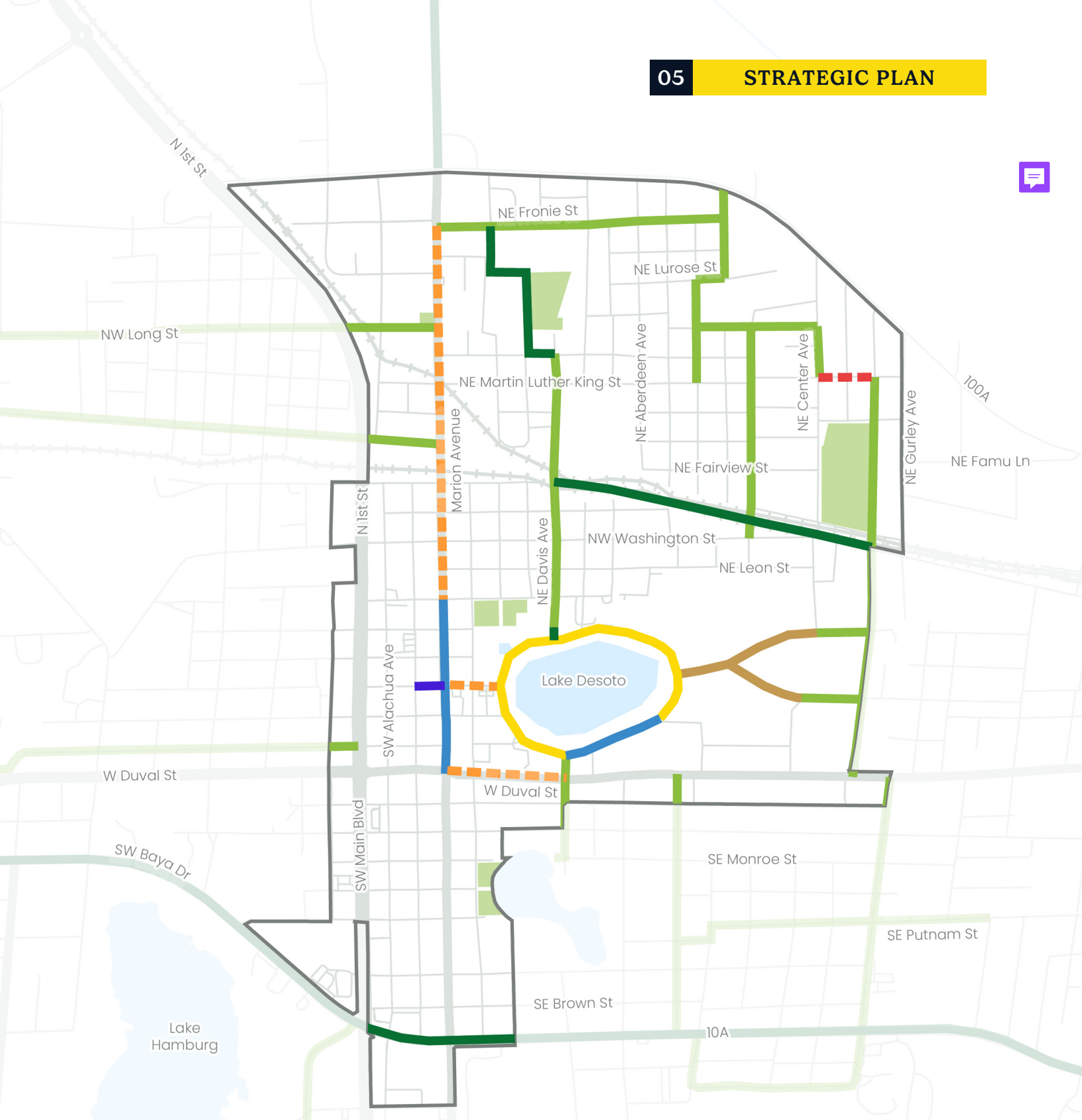
### Multi-Use Trails

Recreational pedestrian and bike-focused trails around 12 to 14 feet wide.



### Lake Desoto Boardwalks

Boardwalk across wetlands connecting Lake Desoto to adjacent neighborhoods.



### PEDESTRIAN AND MICRO-MOBILITY MAP

- CRA Boundary
- Highway
- Street
- Railroad
- Water
- Parks
- Existing Pedestrian-Only

- Mobility Plan Proposed Improvements
- Proposed Greenway Trails
  - Multi-Use Trails
  - Curbless Shared Street
  - Lake Desoto Promenade
  - Lake Desoto Boardwalk

- Additional Improvement Areas
- No Existing Pedestrian Facilities
  - Key Connections to Commercial Corridor

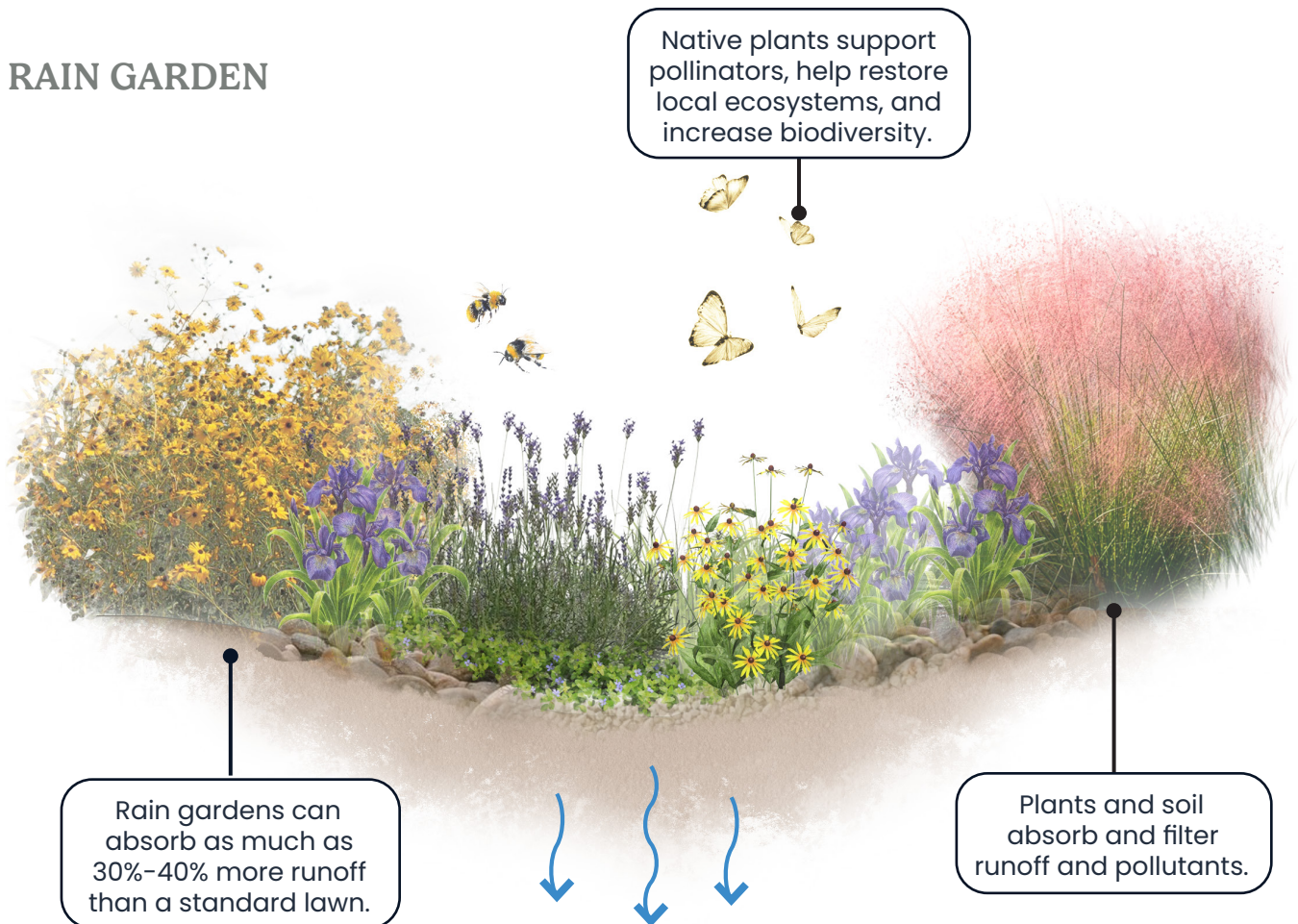


# Stormwater Pocket Parks











The residential areas east of Lake Desoto and in the northeastern CRA lie within FEMA-designated flood zones, limiting their development potential. Rather than construct more residential units where vacant parcels exist, there are opportunities to introduce pocket parks that not only act as community gathering spaces but important hubs of stormwater retention, sustainable biodiversity, and small-scale green space.

The inclusion of parks on currently undeveloped land can also bring forward a catalyst project from the previous CRA plan: community gardening. A community garden can create an organic pipeline from neighborhood to farmer's market while including educational components for environmental preservation, especially in neighborhoods with limited access to public open space.

## RAIN GARDEN

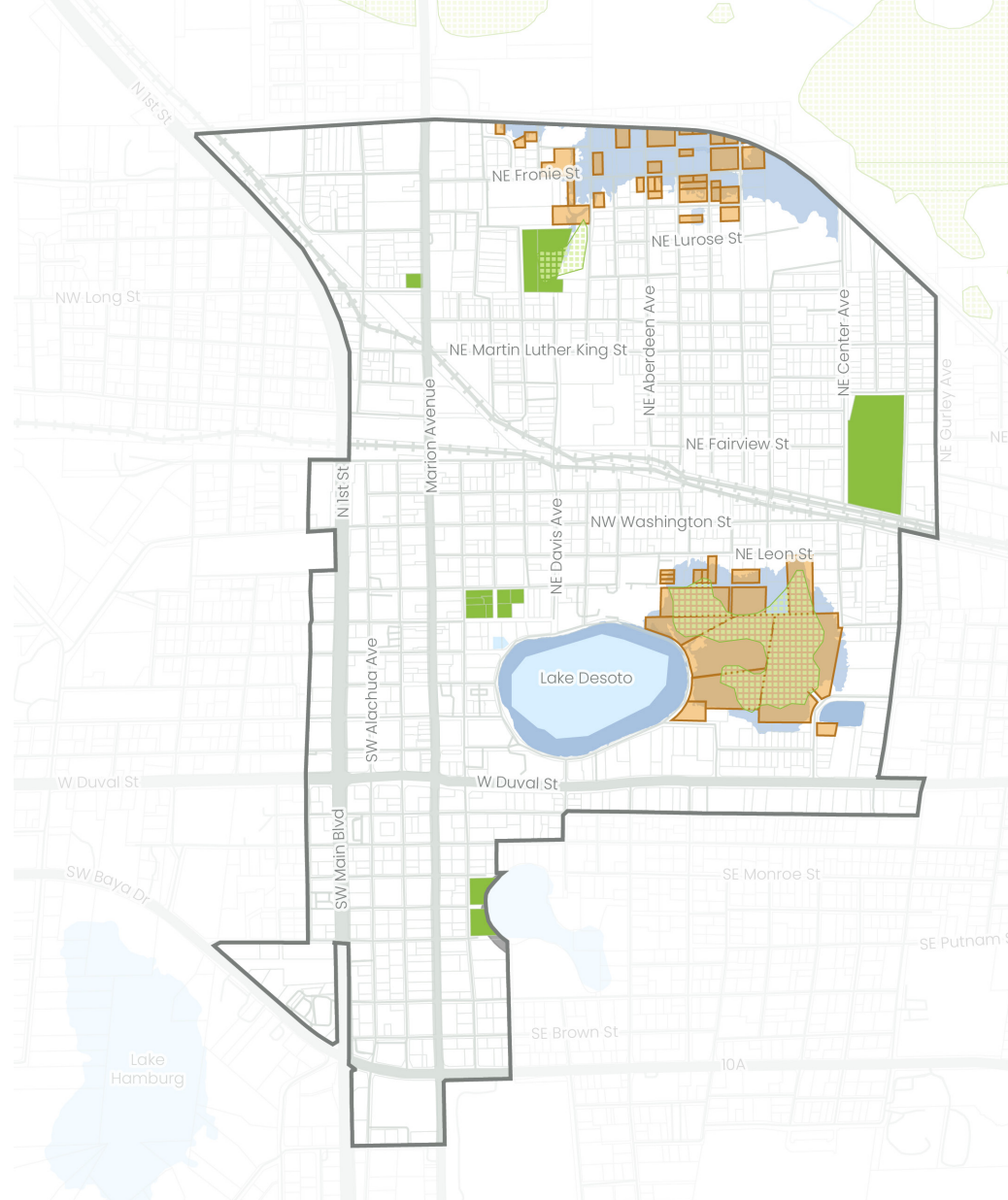


## STORMWATER PARK OPPORTUNITY AREAS

-  CRA Boundary
-  Highway
-  Street
-  Railroad
-  Parcels
-  Water
-  High Risk Flood Zones
-  Wetlands
-  Vacant
-  Parks

The CRA may initiate discussions with property owners of vacant parcels in flood prone areas to determine their interest in and support for stormwater parks and community gardening.

With community participation and stakeholder buy-in, these sites could grow to include community fridges, outdoor kitchens, or fresh market spaces that help move local produce from garden to table.



## COMMUNITY GARDENS



Give residents access to fresh produce



Foster community between individuals of different ages and backgrounds



Contribute to healthier places to live



Provide educational opportunities for both adults and children



## PRIORITY

# 05

## IMPLEMENTATION & TRUST

### COMMUNITY INPUT

Many attendees at CRA Plan workshops were unfamiliar with what the CRA is or how it functions, leading to some skepticism about where funds are spent and who benefits. Online survey responses indicated moderate familiarity with the CRA but low awareness of prior planning efforts. While a slim majority of respondents were familiar with the CRA, most were not aware of the 2011 CRA Plan. One business owner noted that the CRA slowed down due to the COVID-19 pandemic and hasn't fully picked back up.

Several community members felt that most CRA investments have focused too heavily on the downtown area, while residential neighborhoods that need the most reinvestment have seen little improvement. There were calls for a clear need for more transparency and public communication, both in explaining what the CRA does and in showing ongoing progress. Residents suggested that CRA meetings be streamed on City social media so people who work evenings can still participate and stay informed. They were additional requests for guidance on staying involved after plan adoption.

## PLANNING ANALYSIS

The community's feedback highlights that successful implementation of the CRA Plan will depend not only on the quality of proposed projects, but on the public's understanding of how the CRA functions and how decisions are made. Limited awareness of the CRA's purpose, funding mechanisms, and past plans, combined with perceptions of uneven investment, creates a trust gap that can undermine support for future initiatives, even when projects align with community needs.

Without consistent communication and visible progress reporting, CRA investments risk being viewed as opaque or inaccessible, particularly by residents in neighborhoods that have historically experienced disinvestment. Addressing this gap requires implementation practices that emphasize transparency, equitable geographic distribution of projects, and ongoing engagement beyond plan adoption.

Strengthening trust also supports more effective outcomes. Embedding accountability, communication, and engagement into the implementation framework is therefore essential to advancing the Plan's goals and sustaining momentum over time.

# IMPLEMENTATION & TRUST

## GOALS & STRATEGIES

### GOAL I-1:

#### PROMOTE TRANSPARENCY, EDUCATION, AND ONGOING ENGAGEMENT

##### Strategy E-1A:

**Implement a CRA education and outreach initiative.**

SHORT TERM

INTERMEDIATE

LONG TERM

Increase understanding of the CRA's purpose, funding, and ongoing activities through a proactive education and outreach effort led by City staff and CRA administration. Regular engagement should include a diverse array of community groups, including civic organizations, local businesses, nonprofits, institutional partners, and residents, to clearly communicate how the CRA works and how people can stay involved.

Outreach may include presentations to groups such as the Rotary Club, neighborhood associations, and business networks, as well as the development of partnerships that support implementation, transparency, and shared ownership of CRA goals.

**Strategy 1-1A:****Maintain a public CRA progress dashboard and annual reporting.**

SHORT TERM

INTERMEDIATE

LONG TERM

Built trust and accountability by maintaining a publicly accessible CRA dashboard that tracks progress on projects, funding, and implementation milestones. Regular updates through an online dashboard, paired with clear and consistent annual reports, will provide residents and stakeholders with transparent, easy-to-understand information on how CRA resources are being used and what outcomes are being achieved.

This will not only demonstrate momentum, but reinforce credibility while supporting ongoing community engagement efforts throughout the plan's implementation.

**GOAL 1-2:****STRENGTHEN CRA GOVERNANCE AND IMPLEMENTATION CAPACITY****Strategy 1-2A:****Relaunch the CRA Advisory Committee.**

SHORT TERM

INTERMEDIATE

LONG TERM



Invite and allow residents to take ownership in this redevelopment plan through a reenergization of a CRA Advisory Committee that includes stakeholders in the community. The Advisory Committee should reflect the geographic, demographic, and economic diversity of the CRA and serve as a regular forum for reviewing priorities, monitoring progress, and providing community-informed guidance to the City.

Establishing clear roles, meeting schedules, and communication channels will help ensure the Committee functions as a transparent and accessible link between residents, City staff, and elected officials.

# Implementation Timeline

## SHORT-TERM

Goal	Strategy	Potential Partners
Goal H-1: Invest in Neighborhoods	Strategy H-1A: Provide Home Improvement Grants + Demolition Assistance	Fire Dept, Code Enforcement
Goal H-2: Remove Legal Barriers to Investment	Strategy H-2A: Partner with a Legal Service Providers and Property Surveyor to Provide Legal Services	UF Levin College of Law, Three Rivers Legal Services
Goal H-3: Facilitate Diversification of the Housing Stock	Strategy H-3A: Develop Pre-Approved Construction Plans	Building Department
Goal C-1: Increase Downtown Activity	Strategy C-1A: Activate Downtown Through Evening Programming and Cultural Activity	Chamber of Commerce, Downtown Business Association, Visit Lake City/Columbia County
Goal C-2: Align New Development with Desired Community Character	Strategy C-2A: Establish a Form-Based Code	
Goal C-3: Activate Vacant and Underutilized Downtown Spaces	Strategy C-3A: Provide Commercial Façade Improvement Grants	
Goal E-1: Align Workforce Characteristics with Economic Opportunities	Strategy E-1A: Partner with Economic Development Entities to Assess Employment Dynamics	Chamber of Commerce, Florida Gateway College
Goal E-2: Support Small Businesses and Lower Barriers to Entry	Strategy E-2A: Support Temporary Site Activations	
Goal P-1: Improve Parks, Recreation, and Open Space Amenities	Strategy P-1A: Develop a Stormwater Pocket Park in the Northeastern CRA	
Goal I-1: Promote Transparency, Education, and Ongoing Engagement	Strategy I-1A: Implement a CRA Education and Outreach Initiative	
	Strategy I-1B: Maintain a Public CRA Progress Dashboard and Annual Reporting	
Goal I-2: Strengthen CRA Governance and Implementation Capacity	Strategy I-2A: Relaunch the CRA Advisory Committee	

## INTERMEDIATE

Goal	Strategy	Potential Partners
Goal H-1: Invest in Neighborhoods	Strategy H-1B: Establish a Small-Scale Housing Developer Seed Fund	Housing nonprofit, Community Development Organization
Goal H-3: Facilitate Diversification of the Housing Stock	Strategy H-3B: Update Zoning Regulations to Support Appropriate Infill	
Goal C-2: Activate Vacant and Underutilized Downtown Spaces	Strategy C-2B: Collaborate with Private Landowners to Activate Sites	
	Strategy C-2C: Leverage Publicly Owned Land to Catalyze Redevelopment	
Goal E-2: Support Small Businesses and Lower Barriers to Entry	Strategy E-2B: Assess and Address Barriers to Small Business Activity in the North End	

## LONG-TERM

Goal	Strategy	Potential Partners
Goal P-1: Improve Parks, Recreation, and Open Space Amenities	Strategy P-1B: Plan and Site a City-Owned Amphitheater	
Goal P-2: Improve Multimodal Connectivity and Bicycle Infrastructure	Strategy P-2A: Implement a Holistic Streetscape Improvement Program	FDOT

# 06

# FUNDING & MANAGEMENT

**A look at how CRA projects will be funded and managed.**



# Administration and Funding

## ADMINISTRATION

Successful implementation of the Community Redevelopment Area (CRA) Plan depends not only on the vision outlined in the plan, but on a clear administrative structure, sufficient staff capacity, sustained commitment from City and County leadership, and community involvement. Translating planned projects into on-the-ground improvements requires coordinated oversight, timely decision-making, and dedicated personnel to manage budgets, approvals, and compliance. Strong leadership engagement and well-defined administrative roles are essential to ensure that redevelopment initiatives move efficiently from planning to execution.

The Lake City City Council serves as the CRA Board. The CRA Board is responsible for adopting budgets, approving programs, and authorizing expenditures, while day-to-day operations are carried out by City and County staff.

In addition to the CRA Board, a CRA Advisory Committee can provide further direction to guide CRA activities and investments. The CRA Advisory Committee should consist of business owners, property owners, residents, institutional leaders or community champions who reside within the CRA boundaries.

A CRA manager or director may be hired or appointed to coordinate projects, administer programs, manage contracts, and ensure compliance with state law and local policies. Additional expertise, including planning, architectural, engineering, marketing, and other professional services, may be provided through City and County departments or competitively procured consulting contracts, as needed.

The CRA will prepare and adopt an annual budget and work program that outlines planned projects, programs, and expenditures for the upcoming fiscal year. Regular financial reporting and audits will maintain fiscal responsibility and public trust. Projects move from plan to reality through the careful alignment of staff expertise, board oversight, and available resources, ensuring that each initiative advances the goals outlined in the CRA Plan.

## FUNDING

This section outlines how the Community Redevelopment Agency will pay for the redevelopment projects. Tax Increment Financing (TIF) is the main funding source for the CRA. However, the CRA may also issue bonds or secure loans backed by future TIF revenues. This allows for the immediate execution of large-scale infrastructure or “catalyst” projects, such as streetscape restorations, rather than waiting for increment to accrue over several years. In addition, the CRA can actively seek state and federal grants, private partnerships, and other alternative funding tools.

## TAX INCREMENT FINANCING (TIF)

Tax Increment Financing (TIF) is a unique tool that allows the CRA to capture a portion of local property tax revenue. After a CRA is established, if the property values within the CRA rise, then the additional tax revenue from the increased value is separated and put into the Redevelopment Trust to be reinvested directly back into the CRA.

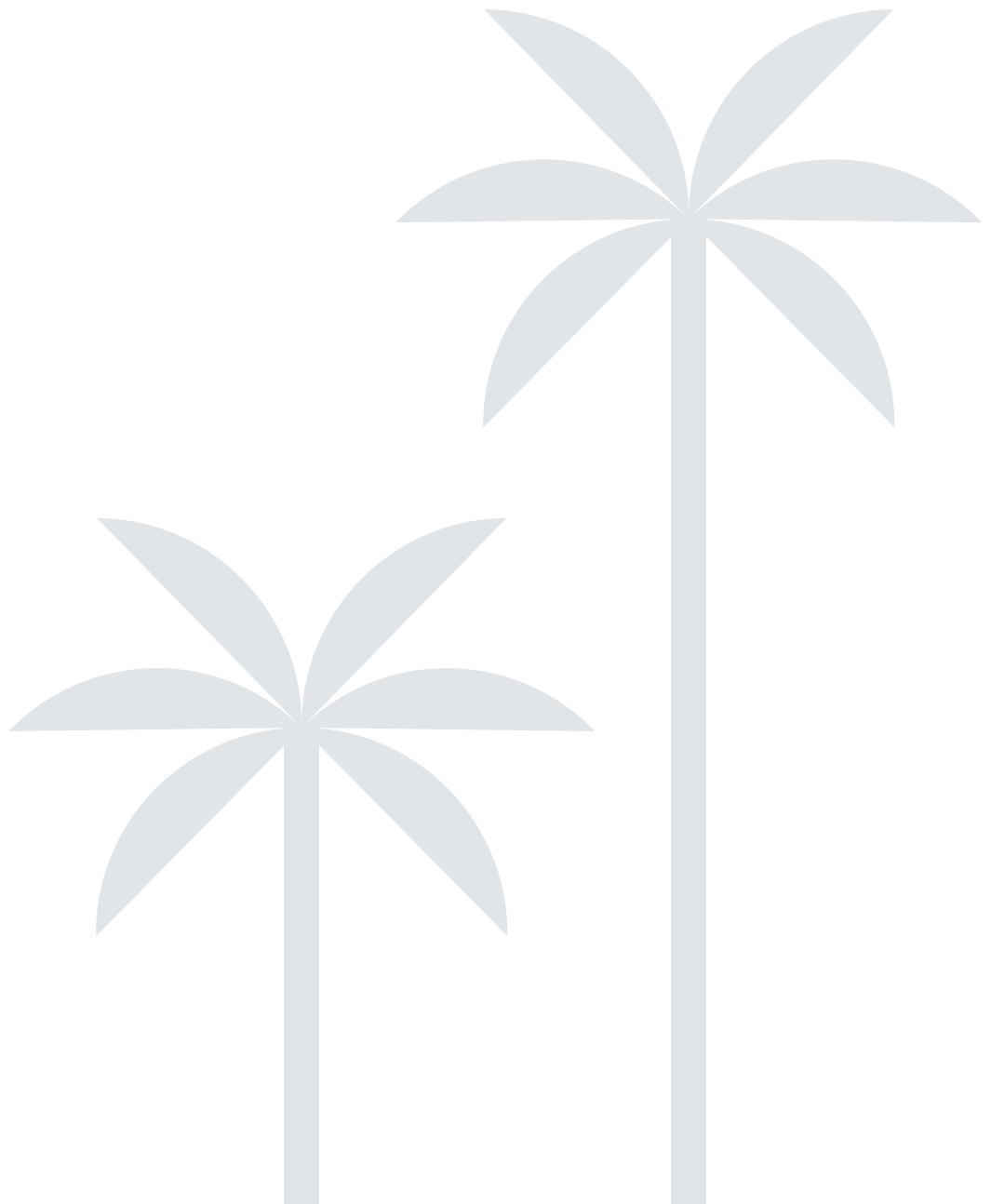
Below are projections for how much money would be contributed to the CRA if property values within the CRA increase by 2.5% annually. An annual property value appreciation rate of 2.5% is used to account for market fluctuations. Should growth exceed these projections, the CRA will have the flexibility to take on larger projects identified in the plan.

The combined City and County contributions are expected to total nearly \$20 million in property tax revenue over the 24 remaining years of the CRA’s life.

Time Horizon	Total Contribution to Redevelopment Trust (from City of Lake City & Columbia County)
2026-2033	\$4,614,093
2034-2042	\$6,578,245
2042-2049	\$8,971,373
<i>Total</i>	<i>\$ 20,163,711</i>

# TIF Projections

Roll Year	FY	Taxable Value (2.5% Annual Growth)	Increment	City Increment	County Increment	City Millage	City Contribution	County Millage	County Contribution	Annual TIF Revenue
2025	2026	85,223,293	39,906,356			4.9000	185,764	7.8150	296,275	482,039
2026	2027	87,353,875	42,036,938	2,130,582	2,130,582	4.9000	195,682	7.8150	312,093	507,775
2027	2028	89,537,722	44,220,785	4,314,429	4,314,429	4.9000	205,848	7.8150	328,306	534,154
2028	2029	91,776,165	46,459,228	6,552,872	6,552,872	4.9000	216,268	7.8150	344,925	561,193
2029	2030	94,070,569	48,753,632	8,847,276	8,847,276	4.9000	226,948	7.8150	361,959	588,907
2030	2031	96,422,334	51,105,397	11,199,041	11,199,041	4.9000	237,896	7.8150	379,419	617,315
2031	2032	98,832,892	53,515,955	13,609,599	13,609,599	4.9000	249,117	7.8150	397,316	646,433
2032	2033	101,303,714	55,986,777	16,080,421	16,080,421	4.9000	260,618	7.8150	415,660	676,278
2033	2034	103,836,307	58,519,370	18,613,014	18,613,014	4.9000	272,408	7.8150	434,462	706,870
2034	2035	106,432,215	61,115,278	21,208,922	21,208,922	4.9000	284,492	7.8150	453,735	738,227
2035	2036	109,093,020	63,776,083	23,869,727	23,869,727	4.9000	296,878	7.8150	473,490	770,367
2036	2037	111,820,346	66,503,409	26,597,053	26,597,053	4.9000	309,573	7.8150	493,738	803,311
2037	2038	114,615,854	69,298,917	29,392,561	29,392,561	4.9000	322,586	7.8150	514,492	837,079
2038	2039	117,481,251	72,164,314	32,257,958	32,257,958	4.9000	335,925	7.8150	535,766	871,691
2039	2040	120,418,282	75,101,345	35,194,989	35,194,989	4.9000	349,597	7.8150	557,571	907,168
2040	2041	123,428,739	78,111,802	38,205,446	38,205,446	4.9000	363,610	7.8150	579,922	943,532
2041	2042	126,514,457	81,197,520	41,291,164	41,291,164	4.9000	377,974	7.8150	602,831	980,805
2042	2043	129,677,319	84,360,382	44,454,026	44,454,026	4.9000	392,698	7.8150	626,313	1,019,010
2043	2044	132,919,252	87,602,315	47,695,959	47,695,959	4.9000	407,789	7.8150	650,381	1,058,170
2044	2045	136,242,233	90,925,296	51,018,940	51,018,940	4.9000	423,257	7.8150	675,052	1,098,309
2045	2046	139,648,289	94,331,352	54,424,996	54,424,996	4.9000	439,112	7.8150	700,340	1,139,452
2046	2047	143,139,496	97,822,559	57,916,203	57,916,203	4.9000	455,364	7.8150	726,259	1,181,623
2047	2048	146,717,984	101,401,047	61,494,691	61,494,691	4.9000	472,022	7.8150	752,827	1,224,849
2048	2049	150,385,933	105,068,996	65,162,640	65,162,640	4.9000	489,096	7.8150	780,058	1,269,155
	<b>Total</b>						<b>7,584,758</b>		<b>12,096,915</b>	<b>20,163,711</b>



# Statutory Criteria

F.S. 163.362 requires certain contents in a Plan. The 2026 Plan update content satisfies the Florida Statute requirements. The following pages list the requirements and outline the items within the Plan that specifically address these requirements.

**1. Contain a legal description of the boundaries of the community redevelopment area and the reasons for establishing such boundaries shown in the plan.**

The boundaries of the Lake City CRA are shown on page 9.

**2. Show by diagram and in general terms:**

- **The approximate amount of open space to be provided and the street layout.**

The approximate amount of public open space (park space) is 11.5 acres. The open space and street layout is shown on pages 42 and 45.

- **Limitations on the type, size, height, number, and proposed use of buildings.**

The limitations on type, size, height, number, and proposed use of buildings is regulated by the City of Lake City and Columbia County Comprehensive Plans and Land Development Codes.

- **The approximate number of dwelling units.**

There are approximately 662 dwelling units within the CRA.

- **Such property as is intended for use as public parks, recreation areas, streets, public utilities, and public improvements of any nature.**

Public parks, recreation areas, streets, public utilities, and other proposed improvements are indicated throughout the Plan in narrative and illustrative format where appropriate.

**3. If the redevelopment area contains low- or moderate income housing, contain a neighborhood impact element which describes in detail the impact of the redevelopment upon the residents of the redevelopment area and the surrounding areas in terms of relocation, traffic circulation, environmental quality, availability of community facilities and services, effect on school population, and other matters affecting the physical and social quality of the neighborhood.**

No negative impact on low or moderate income housing is anticipated because of this Plan. However, a neighborhood impact element has been included in a following section.

**4. Identify specifically any publicly funded capital projects to be undertaken within the community redevelopment area.**

No publicly funded capital projects are formally planned at this time.

**5. Contain adequate safeguards that the work of redevelopment will be carried out pursuant to the plan.**

The Plan is the guiding document for future redevelopment and ancillary programs, projects and activities in the CRA. To ensure that redevelopment will take place in conformance with the projects expressed in this plan, the CRA will utilize the regulatory devices, instruments and systems used by City of Lake City and Columbia County to permit development and redevelopment within its jurisdiction. These regulatory devices include but are not limited to the adopted Comprehensive Plan, the Land Development Code and any adopted design guidelines, performance standards and City or County authorized development review, permitting, and approval processes that encompass the CRA.

**6. Provide for the retention of controls and the establishment of any restrictions or covenants running with land sold or leased for private use for such periods of time and under such conditions as the governing body deems necessary to effectuate the purposes of this part.**

This provision of the Plan will be satisfied on a case-by-case basis as each project is carried out through final documentation and approval by the Governing Body of the CRA. Control of land, covenants, and any restrictions on land sold or leased by the CRA shall be in accordance with Chapter 163, Part III of the Florida Statutes, and applicable City or County processes and requirements.

**7. Provide assurances that there will be replacement housing for the relocation of persons temporarily or permanently displaced from housing facilities within the community redevelopment area.**

The implementation of the Plan does not anticipate the displacement or potential relocation of residents living within the CRA boundaries. However, if, because of implementation of projects contained within the Plan, relocation of persons necessary on either a temporary or permanent basis, the CRA will assist with the timely provision of replacement housing for those affected persons.

**8. Provide an element of residential use in the redevelopment area if such use exists in the area prior to adoption of the Plan or if the Plan is intended to remedy a shortage of housing affordable to residents of low or moderate income, including the elderly, or if the plan is not intended to remedy such shortage, the reasons therefore.**

The Plan is not intended to remedy a shortage of housing for residents of low or moderate income. The residential uses will generally exist in their current locations and will be minimally impacted by the proposed improvements.

**9. Contain a detailed statement of the projected costs of the redevelopment, including the amount to be expended on publicly funded capital projects in the community redevelopment area and any indebtedness of the community redevelopment agency, the county, or the municipality proposed to be incurred for such redevelopment if such indebtedness is to be repaid with increment revenues.**

Expenditures will be determined during the budgeting process

**10. Provide a time certain for completing all redevelopment financed by increment revenues. Such time certain shall occur no later than 30 years after the fiscal year in which the Plan is approved, adopted, or amended pursuant to F.S. 163.361(1). However, for any agency created after July 1, 2002, the time certain for completing all redevelopment financed by increment revenues must occur within 40 years after the fiscal year in which the plan is approved or adopted.**

Adoption of the first Community Redevelopment Area Plan for the Lake City CRA is anticipated to occur in 2026. The CRA is set to complete all redevelopment financed by increment revenues in 2048.

## Neighborhood Impact

Florida statutes require a neighborhood impact element if the redevelopment area contains low moderate-income housing. Considerations to be included in the element, where relevant, may include things such as relocation, traffic circulation, environmental quality, availability of community facilities and services, effect on school population, and other factors affecting the physical and social quality of the neighborhood.

Within the CRA, there are no projects of individual or collective size that would significantly alter or adversely impact the existing housing supply or environmental quality. Identified capital projects and related initiatives aim to improve micromobility for residents, area employees, and visitors, without significantly changing existing traffic circulation patterns or demand. Additional projects are expected to enhance the usefulness of community and public facilities and improve the physical and social quality of the neighborhood. There is no anticipated effect on the school population.

# Community Redevelopment Plan Approval Process

In accordance with F.S. 163.360, the Lake City CRA shall submit its updated Plan to the City's and County's Planning and Zoning Board (PZB) for review and recommendations as to its conformity with the Comprehensive Plans. The PZB shall submit their written recommendations with respect to conformity of the proposed Plan to the CRA within 60 days after receipt of the Plan for review.

Upon receipt of the recommendations, the CRA may proceed with its consideration of the proposed Plan. The CRA shall submit its Plan with its written recommendations to the governing body (City Council and County Commission) and to each taxing authority that levies ad valorem taxes on taxable real property contained within the geographic boundaries of the South Brooksville CRA. The City Council and County Commission shall hold a public hearing on the Plan after public notice thereof by publication in a newspaper having a general circulation in the area of operation of the county or municipality. The notice shall describe the time, date, place, and purpose of the hearing, identify generally the CRA covered by the Plan, and outline the general scope of the Plan update under consideration. Following such a hearing, the City Council and County Commission may approve the Plan if it finds that:

1. A feasible method exists for the location of families who will be displaced from the CRA in decent, safe, and sanitary dwelling accommodations within their means and without undue hardship to such families;
2. The Plan conforms to the general plan of the county or municipality as a whole;
3. The Plan gives due consideration to the utilization of community policing innovations, and to the provision of adequate park and recreational areas and facilities that may be desirable for neighborhood improvement, with special consideration for the health, safety, and welfare of children residing in the general vicinity of the site covered by the plans;
4. The Plan will afford maximum opportunity, consistent with the sound needs of the county or municipality as a whole, for the rehabilitation or redevelopment of the CRA by private enterprise; and;
5. The Plan and resulting revitalization and redevelopment will reduce or maintain evacuation time, as appropriate, and ensure protection for property against exposure to natural disasters. Upon the approval by the City Council and County Commission, the Plan shall be considered in full force and effect for the CRA and the City and County may then cause the CRA to carry out the implementation of the Plan.

## **AMENDMENT OF THE PLAN**

The Lake City Community Redevelopment Area Plan may be modified, changed, or amended in the future consistent with Florida law. Any expansion of CRA boundaries must be justified by demonstrated conditions of slum and blight or redevelopment need. Plan amendments are considered at five-year intervals or as needed and are initiated by CRA resolution, requiring approval by the City Council and County Commission following an advertised public hearing. Notifications to affected taxing authorities may also be required, as mandated by Florida law.

## **SEVERABILITY**

Should any provision, section, subsection, sentence, clause, or phrase of the Plan be declared by the courts to be invalid or unconstitutional, such declaration shall not affect validity of the remaining portion or portions of the 2026 Lake City Community Redevelopment Plan.

## **COMPLIANCE**

The Lake City CRA is committed to maintaining cost-effective operations in alignment with the Florida Statutes. The primary goal is to effectively utilize tax increment financing (TIF) revenues and other sources to fund capital improvements and activities as outlined in the Plan. The CRA will continue to use TIF revenue generated within the district as a primary funding source for both administrative costs and the execution of capital projects and redevelopment programs. Regular updates on projects and programming within the CRA are provided to the CRA Board during scheduled meetings to ensure transparency and for enabling the board's informed decision-making. In adherence to Special District requirements as required by the Florida Statutes, the CRA will maintain an up-to-date digital map of the area, made accessible to the public via the CRA's webpage. The CRA's operations shall undergo an annual review through the Annual Report (see below for report details) and Audit to ensure accountability and provide insights into the CRA's performance and financial health (to be posted to the CRA website by March 31st each year). The Annual Budget and Report shall also be published on the CRA website. Information regarding the CRA Board and the Agency's meeting schedule must be available on the webpage. The CRA's operations are structured around a framework of actions and strategies that prioritize cost-effectiveness, transparency, and community engagement. Projects, improvements or goals not specifically described or amended remain valid as depicted in the Redevelopment Plan.

## ANNUAL REPORTING & PERFORMANCE METRICS

CRA's must file an annual report with the Department of Economic Opportunity and the county or municipality that created the agency and must publish the report on the agency's website annually by March 31st. Effective from 2020, annual reports must detail specific data and activities through December 31st of the reporting year.

- Total number of projects started and completed and the estimated cost for each project.
- Total expenditures from the redevelopment trust fund.
- Original assessed real property values within the community redevelopment agency's are of authority as of the day the agency was created.
- Total assessed real property values of property within the boundaries of the community redevelopment agency as of January 1 or the reporting year.
- Total amount expended for affordable housing for low-income and middle-income residents.
- Summary indicating to what extent, if any, the community redevelopment agency has achieved the goals set out in its community redevelopment plan.

Effective December 1, 2025, annual reports must also include the following performance metrics:

- Increase in taxable value of properties participating in CRA programs.
- The increase in taxable value of those properties that have participated in CRA programs compared to the amount of funds contributed to those properties.
- The number of (and amount provided to) businesses that have received grants and/or loans, and the number of those businesses that were able to open and stay in business for a set period, or to expand their businesses.
- Number (dollar) of projects completed on time or on budget.
- Reduced vacancy rates in commercial and industrial properties.

## ANNUAL AUDIT

The most recent complete audit report of the redevelopment trust fund for the prior year shall also be posted to the CRA website by March 31st of each year, or within 45 days after completion of it.