



List of Bay County, Florida Projects

- 4399-013-R Sheriff's Office Jail Generator
- 4399-014-R Sheriff's Office Headquarters Generator
- 4399-016-R Williams Bayou Pump Station Generator
- 4399-017-R 1712 Vecuna Circle Acquisition
- 4399-018-R Potable Water
- 4399-020-R EMS Safe Room
- 4399-0210R EOC Water Line
- 4399-022-R Deer Point Water Line
- 4399-023-R Government Center Generator
- 4399-031-R 911 Radio Towers Generator
- 4399-038-R 36 Lift Stations
- 4399-050-R 9th St. Fuel Island Generator
- 4399-107-R 3 Fire Station Door and Window Retrofit
- 4399-111-R Wastewater Utility Mitigation
- 4399-119-R Traffic Signal Mast Arm Mitigation
- 4399-128-R Majette Fuel Island Mitigation
- 4399-131-R 911 Fiber Optics Mitigation
- 4399-133-R Western Region Resiliency Center
- 4399-159-R Multiple Roadway Drainage
- M0015-Redwood Drainage
- M0169-Fountain Community Complex
- M0177-Mexico Beach Renourishment
- M0027-Voluntary Home Buyout Program



BOARD OF COUNTY COMMISSIONERS
COLLABORATIVE SERVICES – HOUSING DIVISION

840 West 11th Street
Panama City, Florida 32401
Telephone: (850) 215-2465

BOARD OF COUNTY
COMMISSIONERS

www.baycountyfl.gov

March 23, 2023

RE: Fair Housing Activity

Dear Realtor:

As a recipient of Community Development Block Grant (CDBG-DR) funds from the State of Florida Department of Economic Opportunity, Bay County has executed grant agreements, which include a certification that the County will affirmatively further fair housing.

In an effort to adhere to the requirements of the CDBG-DR program and to affirmatively further fair housing, we urge you to become familiar with the Fair Housing Act. A booklet entitled "*Fair Housing Equal Opportunity for All*" is an excellent document explaining fair housing. Copies of the Fair Housing Act and the HUD Fair Housing brochure are available at the offices of the Bay County Government Center, Housing Division, 3rd Floor located at 840 W. 11th Street, Panama City, FL 32401 between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday.

The documents are also available on the U.S. Department of Housing and Urban Development's Homes and Communities web site at https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_rules_policy_statements_notices_other_documents and HUD Office of Housing Counseling web site at https://www.hud.gov/program_offices/housing/sfh/hcc.

I have enclosed a copy of the "*Fair Housing Poster*" which I ask that you display somewhere prominently in your office. You may find the list of CDBG/HMGP Projects that Bay County has been awarded at <https://baycountyfl.gov/622/Projects>

Thank you for your interest in fair housing. An informed citizenry is the key to success of fair housing for all.

Sincerely yours,

Tammy Harris
Housing Program Manager

19 Realtor

Enclosures

840 WEST 11TH STREET
PANAMA CITY, FL 32401

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ROBERT J MAJKA
COUNTY MANAGER



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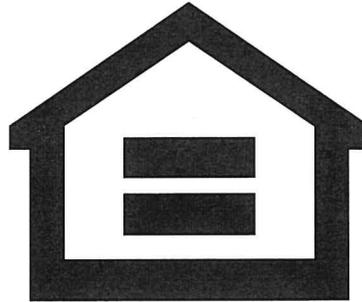
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Sincerely yours,

Tammy Harris
Housing Program Manager

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**EQUAL HOUSING
OPPORTUNITY**

**We Do Business in Accordance With the Federal Fair
Housing Law**

(The Fair Housing Amendments Act of 1988)

**It is illegal to Discriminate Against Any Person
Because of Race, Color, Religion, Sex,
Handicap, Familial Status, or National Origin**

- In the sale or rental of housing or residential lots
- In the provision of real estate brokerage services
- In advertising the sale or rental of housing
- In the appraisal of housing
- In the financing of housing
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

1-800-669-9777 (Toll Free)

1-800-927-9275 (TTY)

www.hud.gov/fairhousing

**U.S. Department of Housing and
Urban Development
Assistant Secretary for Fair Housing and
Equal Opportunity
Washington, D.C. 20410**



21st Mortgage Corp. 620 Market St. Knoxville, TN 37902	Alameda Mortgage Corp. 1475 N. Broadway Suite 310 Walnut Creek, CA 94596	Allegiant Lending Firm 3535 E. 3rd. St. Panama City, FL 32401
American Pacific Mortgage Co. 3000 Lava Ridge Court, Suite 200 Roseville, CA 95661	Ameris Bank Mortgage Services 11790 Panama City Beach Pkwy Panama City, FL 32407	Bank of America 102 Bainbridge St. Panama City Beach, FL 32413
Bay Credit Union 1302 Ohio Ave Lynn Haven, FL 32444	Bank of England Mortgage 17651 Panama City Beach Pkwy Ste 4 Panama City Beach, FL 32413	Bayway Mortgage Group 8813 Perimeter Park Blvd. Ste. 402 Jacksonville, FL 32216
Better Mortgage Corp. 2101 Northside Dr. Panama City, FL 32405	Cadence Bank 101 W. 23rd St. Panama City, FL 32405	Caliber Home Loans 2612 W. 15th. St. Unit A Panama City, FL 32401
Cardinal Financial Company 3208 W. 23rd. St. #2 Panama City, FL 32405	Cascade Loans P.O. Box 15035 Chandler, AZ 85244	Centennial Bank 2515 Thomas Dr. Panama City Beach, FL 32408
Centennial Lending Group 635 E. Baldwin Rd. Panama City, FL 32405	Chase 2611 W. 23rd. St. Ste B Panama City, FL 32405	Edge Home Finance Corp 50 N. Laura St. Suite #2500 Jacksonville, FL 32202
Family First Mortgage 18546 Bittern Ave. Lutz, FL 33558	First Commonwealth Mortgage 98 High Street Danvers, MA 1923	First Federal Bank 700 W. 23rd. St. Panama City, FL 32405
First Horizon Bank 135 W. Bay St. Jacksonville, FL 32202	Geneva Financial 180 S. Arizona Ave. Ste 310 Chandler, AZ 85225	Guaranteed Rate 109 Harrison Ave. O Panama City, FL 32401
Hancock Whitney 2305 Hwy 77 Panama City, FL 32405	Homebridge Financial Services 760 Driftwood Dr. Lynn Haven, FL 32444	Innovactions Credit Union 910 Thomas Dr. Panama City, FL 32408
Land Home Financial Services 2605 Thomas Dr. Ste 245 Panama City Beach, FL 32408	Loan Depot 272 Forest Park Cir Panama City, FL 32405	Movement Mortgage 8024 Calvin Hall Rd. Indian Land, SC 29707



Nationwide Mortgage Bankers 2 Miracle Strip Loop Panama City Beach, FL 32407	New American Funding 219 Harrison Ave. Panama City, FL 32401	Nexa Mortgage 3100 W. Ray Rd. #201 Office #209 Chandler, AZ 85226
Panhandle Credit Union 2718 Martin Luther King Jr. Blvd Panama City, FL 32405	Prime Lending Group 4579 E. Highway 20 Ste 320 Niceville, FL 32578	Regions 10800 Hutchinson Blvd. Panama City Beach, FL 32407
Rocket Mortgage 1050 Woodward Ave. Detroit, MI 48226	SmartBank 2713 Highway 77 Panama City, FL 32405	Success Mortgage Inc. 508 Front Royal Pike Winchester, VA 22602
Supreme Lending 475 Harrison Ave. Ste. 100 Panama City, FL 32405	The Mortgage Firm Lakeland 2020 Edgewood Dr. S. Lakeland, FL 33803	Truist 11400 Panama City Beach Pkwy. Panama City Beach, FL 32407
Trustmark 144 Harrison Ave. Panama City, FL 32401	Tyndall Credit Union 3109 Minnesota Ave. Panama City, FL 32405	United Wholesale Mortgage 585 South Blvd. E. Pontiac, MI 48341
Uptown Financial Group 7901 4th St. N. St. Petersburg, FL 33702	Vanderbilt Mortgage & Finance 1784 E. Boston St. Suite 103 Gilbert, AZ 85295	Veterans United Home Loans 1400 Forum Blvd. Ste 18 Columbia, MO 65203
Wells Fargo 2509 Thomas Dr. Panama City Beach, FL 32408	Century 21 Commander Real Estate 2708 Martin Luther King Jr. Blvd. Panama City, FL 32405	Coldwell Banker Carroll Realty 2551 Jenks Ave. Panama City, FL 32405
Era Neubauer Real Estate Inc. 3434 Highway 77 Panama City, FL 32405	Beachy Beach Real Estate 2461 Highway 77 Panama City, FL 32405	Full Sail Realty LLC 2131 St. Andrews Blvd. Panama City, FL 32405
Realty Check Real Estate Services 2111 E. 3rd St. Panama City, FL 32401	Thompson Trust Realty Inc. 522 Mercer Ave. Panama City, FL 32401	Carroll Realty Property Manager 834 Grace Ave. Panama City, FL 32401
Action Realty 1540 Highway 389 Lynn Haven, FL 32444	People 1st Real Estate, LLC 2310 S. Highway 77 Ste 175 Lynn Haven, FL 32444	Selina's Southern Realty LLC 148 N. Tyndall Pkwy. Panama City, FL 32404



Resource Realty Group, LLC
2101 Northside Dr. Unit 104
Panama City, FL 32405

Latitudes Realty
2405 Ruth Hentz Ave.
Panama City, FL 32401

Panama City Realty Group
3009 Highway 77 Ste H
Panama City, FL 32405

Nautilus Realty & Management
1405 W. 15th St. Ste D
Panama City, FL 32401

Panhandle Real Estate Inc.
2617 W. 23rd. St. Ste A
Panama City, FL 32405

Counts Real Estate Group
3009 Florida 77 Ste H
Panama City, FL 32405

Exit Sands Realty
2633 W. 23rd St.
Panama City, FL 32405

St. Andrew Shores Realty Services
400 W. 11th St. Ste G
Panama City, FL 32401