MONTHLY TDT ANALYSIS

Statistical and Graphical Reports for month ending May 31, 2022





Clerk of Court & Comptroller

Report for Month Ending

May 31, 2022

June 30, 2022

Tourist Development Council Bay County, Florida

CLERK OF COURT & COMPTROLLER BAY COUNTY

Council Members:

Attached please find statistical and graphical reports for the eight months ending May 31st, 2022. Reports included herein include the following:

- The "Cash Collection Analysis" report reflects actual dollars collected for the period and may include monies for past due taxes from previous reporting periods. This is typically the result of enforcement actions and/or payments against delinquent accounts.
- The "Cash/Accrual Breakdown" represents the attribution of collected revenue. As collection is an ongoing process, numbers will change as earnings are applied to the period in which they were earned.
- 3. Statistical and graphic data are presented in accordance with guidelines established by Florida Statute and are based on Gross Rental Receipts reported.

Please be advised that there are inherent limitations to these reports that include but are not limited to:

- 1. All information is unaudited.
- Statistical and graphic reports are only for Panama City Beach as Mexico Beach and Panama City have limited property counts.
- 3. "Gross Receipts" represent only one element in the calculation of the taxes owed.
- Third party data obtained to provide enhanced statistical data, such as bedroom count, is outside these regulations.
- All statistics are based upon tax returns that have been submitted and paid, even when there is no income to report. Statistics are subject to change due to subsequent collections and future enforcement action.
- Unit counts for hotels, motels, and miscellaneous properties are obtained from representatives of those properties.
- Miscellaneous properties include campgrounds, apartments, duplex / multifamily and timeshare properties.

If I can be of further assistance to the Council, or should you wish to discuss this report further, please do not hesitate to contact me.

Sincerely,

Bill Kinsaul

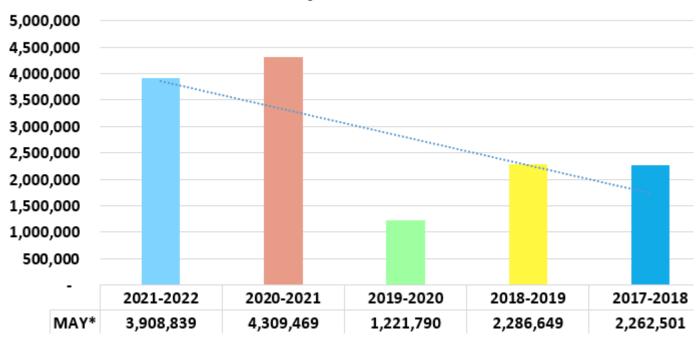
Clerk of Court and Comptroller



Cash Collection Analysis:

Panama City Beach

For the month ending May 31, 2022



*Note: This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. September period collections are generated October 1st through October 31st; these figures will correspond with the October column in the Cash Accrual Breakdown).

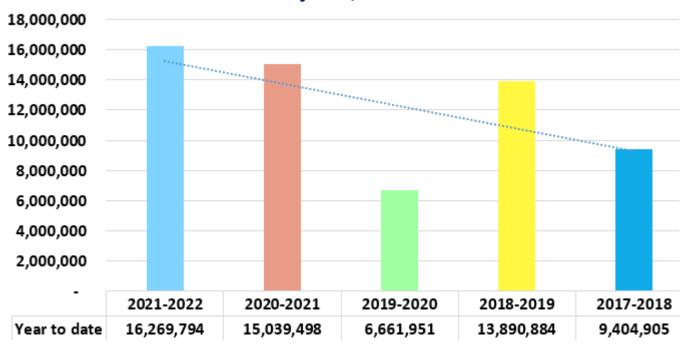




Cash Collection Analysis:

Panama City Beach

For eight months ending May 31, 2022



*Note: This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. September period collections are generated October 1st through October 31st; these figures will correspond with the October column in the Cash Accrual Breakdown).





Accrual Attribution Data

Panama City Beach

				Accrual	Attri	ibution Data			
	<u>20</u>	21/2022 As of	202	20/2021 As of		<u>Variance</u>	Variance %		2020/2021
		6/30/22		6/30/21				F	INAL 6/30/22
Oct	\$	2,415,758.08	\$	2,019,404.65	\$	396,353.43	19.63%	\$	2,272,260.57
Nov	\$	958,381.23	\$	778,677.79	\$	179,703.44	23.08%	\$	773,407.05
Dec	\$	846,514.76	\$	616,642.27	\$	229,872.49	37.28%	\$	629,489.63
Jan	\$	891,264.94	\$	659,017.26	\$	232,247.68	35.24%	\$	658,068.99
Feb	\$	1,131,736.46	\$	761,917.30	\$	369,819.16	48.54%	\$	758,218.71
Mar	\$	2,858,045.85	\$	2,543,375.08	\$	314,670.77	12.37%	\$	2,543,460.52
Apr	\$	3,100,089.27	\$	3,266,566.00	\$	(166,476.73)	-5.10%	\$	3,274,500.42
May	\$	3,768,475.12	\$	4,112,298.16	\$	(343,823.04)	-8.36%	\$	4,209,468.82
Jun-Sep	\$	63,065.52	\$	68,711.97					
	\$	16,033,331.23	\$ 1	14,826,610.48	\$	1,206,720.75	8.14%	\$	15,118,874.71

2021/2022 As of 6/30/22 = 2020/2021 As of 6/30/21







Cash / Accrual Breakdown

Panama City Beach

Collected in Feb Nov <u>Dec</u> <u>Jan</u> <u>Mar</u> <u>Apr</u> <u>May</u> Jun 43,263.83 6,628.28 7.250.16 \$ 3,488.09 30,465.92 95,094.46 29,392.17 20,880.20 | \$ 236,463.11 Pre 2,335,738.26 56,407.16 9,445.05 1,012.14 \$ 1,437.53 6,369.27 \$ 3,969.41 1,379.26 \$ 2,415,758.08 Oct 918,720.71 16,821.59 8,407.03 \$ 1,565.32 \$ 1,235.09 Attributed period 9,507.94 \$ 964.28 1,159.27 958,381.23 Nov Dec 770,021.25 15,104.36 \$ 10,543.35 31,882.40 \$ 6,652.33 7,665.65 4,645.42 846,514.76 Jan \$ 810,050.15 42,794.49 26,917.56 \$ 2,768.29 1,225.74 31.02 7,477.69 891,264.94 Feb 784.95 12,993.30 \$ 1,043,349.97 66,381.89 6,491.47 1,734.88 \$ 1,131,736.46 Mar 202.80 26.927.41 \$ 2,719,584.13 97,297.77 14,033.74 \$ 2,858,045.85 Apr 1,222.89 31,566.45 \$ 3,011,068.90 56,231.03 \$ 3,100,089.27 May \$ 509.48 32,911.73 \$ 3,735,053.91 \$ 3,768,475.12 Jun \$ 155.95 62,265.44 \$ 62.421.39 Jul 644.13 644.13 Aug Sep \$ Post \$ 2,440,340.66 \$ 1,012,216.71 \$ 847,814.36 \$ 868,649.98 \$ 1,133,868.20 \$2,892,026.66 \$3,166,039.03 \$3,908,838.74 \$16,269,794.34

*Note: This report delineates the attribution of collected revenue in a given reporting period.





Schedule of Collection Allocation Panama City Beach

For the month ending and fiscal year to date May 2022 and 2021

	For the m	onth ending May	2022	For the	e month ending May 2	2021
	Current period	Prior periods	Total	Current period	Prior periods	Total
Taxes	3,795,011	95,418	3,890,429	4,152,779	140,657	4,293,436
Penalties	2,937	13,354	16,291	3,741	11,763	15,503
Interest	16	2,103	2,119	26	503	529
Total Collections	3,797,963	110,875	3,908,839	4,156,546	152,923	4,309,469
	Fiscal year t	o date through M	ay 2022	Fiscal yea	ar to date through Ma	ay 2021
	Current period	Prior periods	Total	Current period	Prior periods	Total
Taxes	15,516,349	624,821	16,141,170	14,393,262	528,384	14,921,646
Penalties	19,913	88,131	108,044	23,506	73,205	96,711
Interest	2,192	18,388	20,580	119	21,022	21,141
Total Collections	15,538,454	731,340	16,269,794	14,416,887	622,611	15,039,498

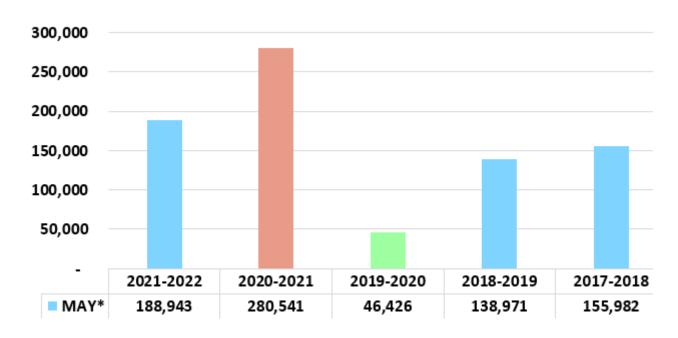




Cash Collection Analysis:

Panama City

For the month ending May 31, 2022



*Note: This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. September period collections are generated October 1st through October 31st; these figures will correspond with the October column in the Cash Accrual Breakdown).

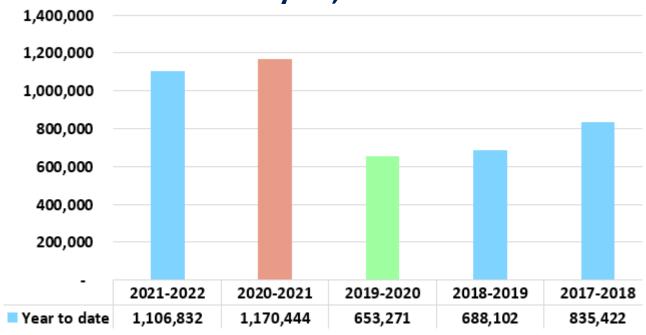




Cash Collection Analysis:

Panama City

For eight months ending May 31, 2022



*Note: This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. September period collections are generated October 1st through October 31st; these figures will correspond with the October column in the Cash Accrual Breakdown).

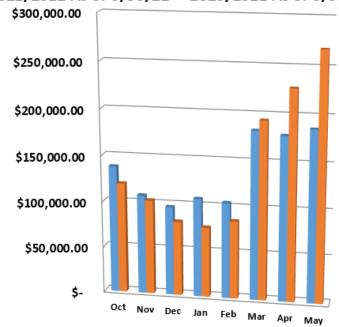




Panama City

				Accrual At	tril	oution Data			
	<u>20</u>	021/2022 As	20	020/2021 As		<u>Variance</u>	Variance %		2020/2021
		of 6/30/22		of 6/30/21				<u>F</u>	INAL 6/30/22
Oct	\$	138,259.34	\$	120,055.75	\$	18,203.59	15.16%	\$	133,565.86
Nov	\$	107,978.17	\$	102,962.22	\$	5,015.95	4.87%	\$	102,962.22
Dec	\$	96,725.96	\$	81,208.00	\$	15,517.96	19.11%	\$	81,160.38
Jan	\$ 96,725.96 \$ 107,240.95		\$ 76,372.67		\$	30,868.28	40.42%	\$	76,372.67
Feb	\$	104,458.92	\$ 85,127.94			19,330.98	22.71%	\$	85,361.71
Mar	\$	182,800.90	\$	193,703.89	\$ (10,902.99)		-5.63%		193,820.31
Apr	\$	178,675.05	\$	227,798.10	\$	(49,123.05)	-21.56%	\$	229,606.18
May	\$ 186,535.87				\$	(81,459.20)	-30.40%	\$	270,956.42
Jun-Sep	\$	576.91	1 \$ 353.04			·			
	\$1	1,103,252.07	\$ 1	1,155,576.68	\$	(52,324.61)	-4.53%	\$	1,173,805.75

■ 2021/2022 As of 6/30/22 ■ 2020/2021 As of 6/30/21







Cash / Accrual Breakdown

Panama City FY2022

					(Collected in									
		<u>Nov</u>	<u>Dec</u>	<u>Jan</u>		<u>Feb</u>	<u>Mar</u>		<u>Apr</u>		<u>May</u>		<u>Jun</u>		
	Pre	\$ 1,646.81	\$ 648.85							\$	557.20	\$	727.06	\$	3,579.92
	Oct	\$ 134,081.27	\$ 3,843.09		44	293.95		49	41.03					\$	138,259.34
	Nov	\$ 80.00	\$ 95,269.79	\$ 148.09	\$	12,480.29								\$	107,978.17
Ъ	Dec		\$ 357.25	\$ 81,545.23	\$	12,503.65				\$	1,193.09	\$	1,126.74	\$	96,725.96
riod	Jan			\$ 109.05	44	106,888.00	\$ 165.10			\$	78.80			\$	107,240.95
be	Feb						\$ 103,829.83	49	535.34	\$	93.75			\$	104,458.92
þa	Mar						\$ 392.26	\$1	82,129.62	\$	279.02			\$	182,800.90
ŧ	Apr							44	87.75	\$1	78,128.11	\$	459.19	\$	178,675.05
ris	May									\$	242.43	\$1	86,293.44	\$	186,535.87
Attributed	Jun									\$	240.09	\$	336.82	\$	576.91
	Jul													\$	-
	Aug													\$	-
	Sep													\$	-
	Post													\$	-
		\$ 135,808.08	\$ 100,118.98	\$ 81,802.37	\$	132,165.89	\$ 104,387.19	\$1	82,793.74	\$1	80,812.49	\$1	88,943.25	\$ 1	,106,831.99

*Note: This report delineates the attribution of collected revenue in a given reporting period.





Schedule of Collection Allocation Panama City

For the month ending and fiscal year to date May 2022 and 2021

	For the m	onth ending May	2022	For the	e month ending May 2	2021
	Current period	Prior periods	Total	Current period	Prior periods	Total
Taxes	186,530	2,189	188,719	216,421	2,571	218,992
Penalties	100	100	200	-	232	232
Interest	0	24	24		126	126
Total Collections	186,630	2,313	188,943	216,421	2,929	219,350
	Fiscal year t	o date through Ma	ay 2022	Fiscal yea	ar to date through Ma	ny 2021
	Current period	Prior periods	Total	Current period	Prior periods	Total
Taxes	1,067,742	32,436	1,100,178	1,128,752	36,257	1,165,009
Penalties	2,248	3,674	5,922	2,940	1,454	4,393
Interest	21	711	732	33	1,009	1,042
Total Collections	1,070,011	36,821	1,106,832	1,131,725	38,719	1,170,444

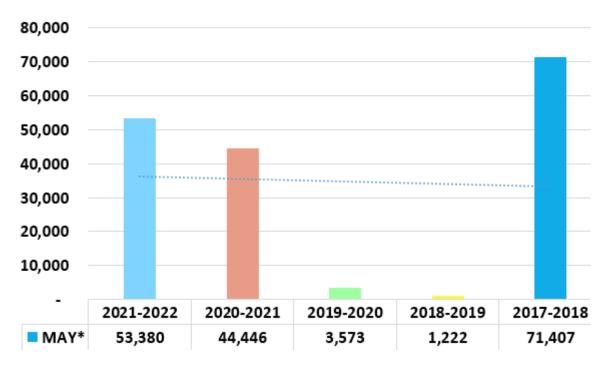




Cash Collection Analysis:

Mexico Beach

For the month ending May 31, 2022



*Note: This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. September period collections are generated October 1st through October 31st; these figures will correspond with the October column in the Cash Accrual Breakdown).

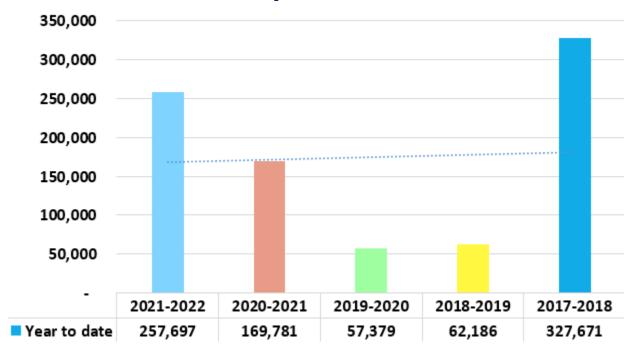




Cash Collection Analysis:

Mexico Beach

For eight months ending May 31, 2022



*Note: This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. September period collections are generated October 1st through October 31st; these figures will correspond with the October column in the Cash Accrual Breakdown).



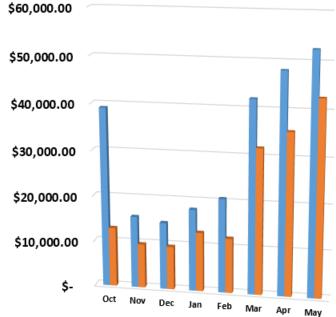


Accrual Attribution Data

Mexico Beach

				Accrual At	tril	oution Data			
	<u>20</u>)21/2022 As	<u>20</u>	20/2021 As		<u>Variance</u>	Variance %		2020/2021
		of 6/30/22	<u>c</u>	of 6/30/21				<u>FI</u>	NAL 6/30/22
Oct	\$	39,069.46	\$	12,958.76	4	26,110.70	201.49%	\$	17,947.28
Nov	\$	15,697.13	\$	9,663.29	\$	6,033.84	62.44%	\$	9,586.45
Dec	\$	14,694.98	\$	9,485.43	\$	5,209.55	54.92%	\$	11,522.34
Jan	\$	17,971.86	\$	12,981.55	\$	4,990.31	38.44%	\$	12,927.31
Feb	\$	20,642.32	\$	12,043.77	\$	8,598.55	71.39%	\$	12,043.77
Mar	\$	42,099.48	\$	31,875.01	\$	10,224.47	32.08%	\$	32,008.13
Apr	\$	48,125.90	\$	35,576.86	\$	12,549.04	35.27%	\$	36,085.09
May	\$	52,534.56	\$	42,730.98	\$	9,803.58	22.94%	\$	46,109.49
Jun-Sep	\$	1,325.37	\$	-					
	\$	252,161.06	\$1	167,315.65	\$	84,845.41	50.71%	\$	178,229.86

■ 2021/2022 As of 6/30/22 ■ 2020/2021 As of 6/30/21







Cash / Accrual Breakdown

Mexico Beach FY2022

					Co	llected ir	1						
		<u>Nov</u>	<u>Dec</u>	<u>Jan</u>		<u>Feb</u>		<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>		
	Pre	\$ 4,543.85	\$ 992.33									\$	5,536.18
	Oct	\$ 35,136.91	\$ 3,434.28	\$ 498.27								\$	39,069.46
Þ	Nov	\$ 180.86	\$ 15,121.84	\$ 344.43	\$	50.00						\$	15,697.13
period	Dec		\$ 532.25	\$ 13,239.24	\$	338.61	\$	0.18		\$ 519.35	\$ 65.35	\$	14,694.98
þe	Jan			\$ 246.32	\$1	7,385.16	\$	132.88	\$ 50.00	\$ 157.50		\$	17,971.86
eq	Feb				\$	209.07	\$	19,329.82	\$ 556.84	\$ 546.59		\$	20,642.32
Attributed	Mar						\$	956.23	\$ 39,604.19	\$ 1,539.06		\$	42,099.48
Ę	Apr								\$ 434.58	\$ 46,318.55	\$ 1,372.77	\$	48,125.90
Αţ	May									\$ 1,918.22	\$ 50,616.34	\$	52,534.56
	Jun										\$ 1,325.37	\$	1,325.37
	Jul											\$	-
	Aug											\$	-
	Sep					·		·				\$	-
	Post											\$	-
		\$ 39,861.62	\$ 20,080.70	\$ 14,328.26	\$1	7,982.84	\$	20,419.11	\$ 40,645.61	\$ 50,999.27	\$ 53,379.83	\$2	257,697.24

*Note: This report delineates the attribution of collected revenue in a given reporting period.





Schedule of Collection Allocation Mexico Beach

For the month ending and fiscal year to date May 2022 and 2021

	For the m	nonth ending May 2	2022	For the	e month ending May 2	2021
	Current period	Prior periods	Total	Current period	Prior periods	Total
Taxes	51,892	1,336	53,227	42,407	1,342	43,749
Penalties	50	100	150	233	451	684
Interest	0	2	2	0	13	13
Total Collections	51,942	1,438	53,380	42,640	1,806	44,446
	Fiscal year t	o date through Ma	y 2022	Fiscal yea	ar to date through Ma	y 2021
	Current period	Prior periods	Total	Current period	Prior periods	Total
Taxes	241,196	13,311	254,507	156,318	10,847	167,164
Penalties	1,355	1,690	3,046	826	1,640	2,466
Interest	4	141	145	2	149	151
Total Collections	242,555	15,142	257,697	157,145	12,636	169,781





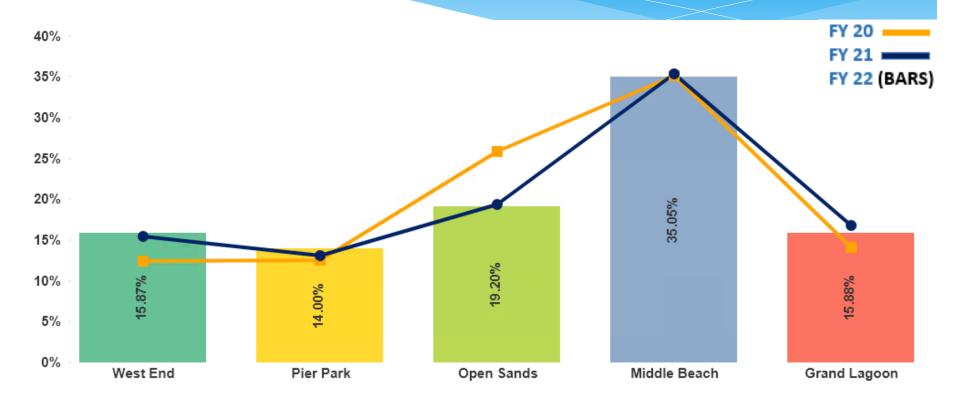
TDC Zones: Panama City Beach and Surrounding







Annual % of Gross Receipts by Zones Three Year May Comparison

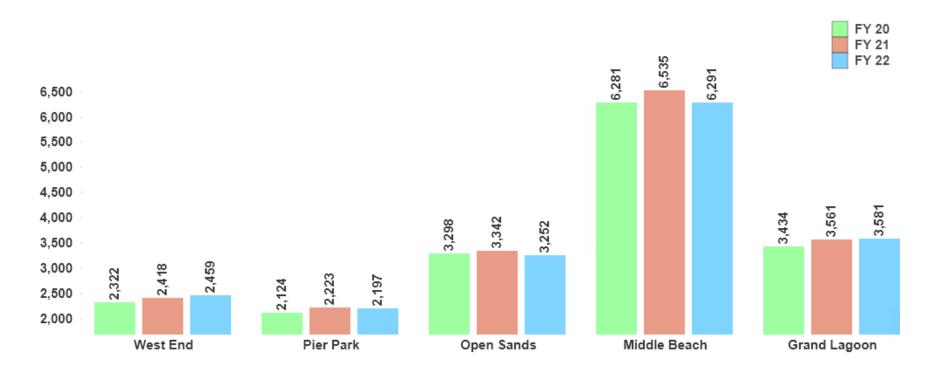


May	West End	Pier Park	Open Sands	Middle Beach	Grand Lagoon
FY20	12.43%	12.50%	25.86%	35.13%	14.08%
FY21	15.40%	13.10%	19.34%	35.36%	16.81%
FY22	15.87%	14.00%	19.20%	35.05%	15.88%





Total Unit Count Three Year May Comparison

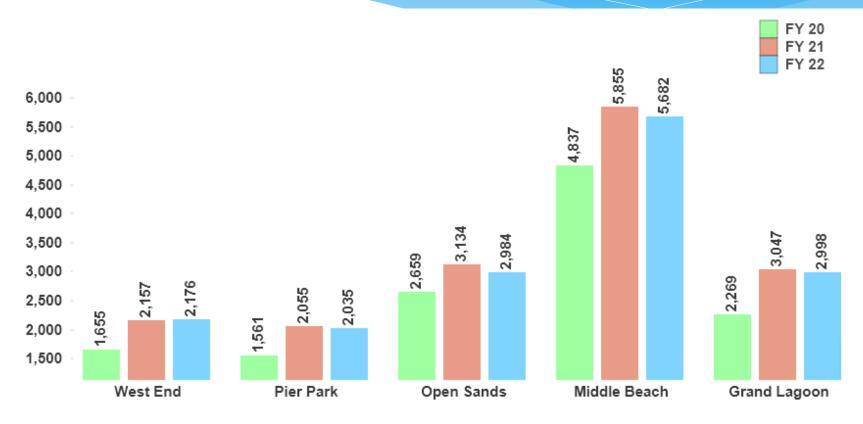


	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
FY 20	17,250	17,228	17,539	17,307	16,917	17,138	17,198	17,459	17,560	17,573	17,502	17,680
FY 21	17,597	17,580	17,775	17,645	17,676	18,011	17,986	18,079	18,220	17,975	18,005	17,988
FY 22	17,865	17,818	17,913	17,774	17,857	18,074	17,931	17,780				





Unit Count Reporting IncomeThree Year May Comparison

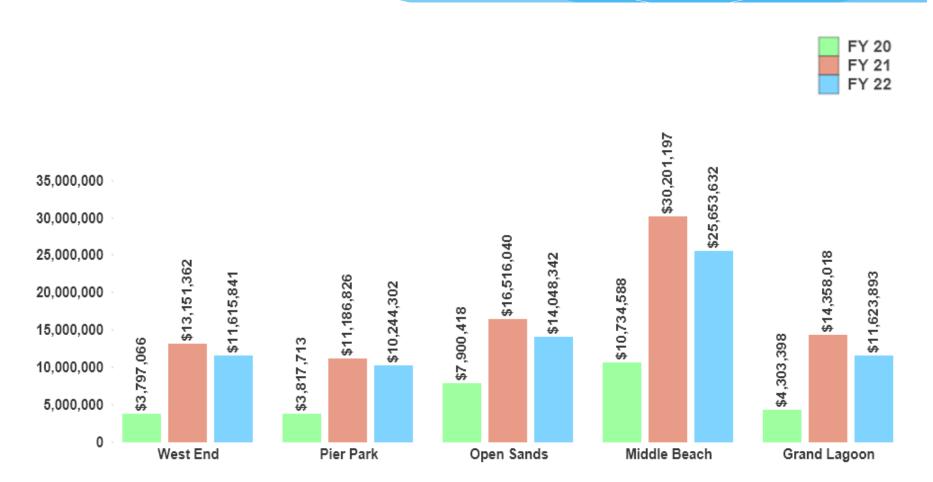


	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
FY 20	14,468	10,954	10,996	11,629	12,430	12,939	5,818	12,981	15,846	16,044	15,431	15,625
FY 21	15,000	12,064	10,764	11,469	11,803	15,236	15,793	16,248	16,617	16,573	16,525	16,050
FY 22	15,571	12,096	11,884	12,290	12,686	15,042	15,253	15,875				





Gross Rental Receipts Three Year May Comparison

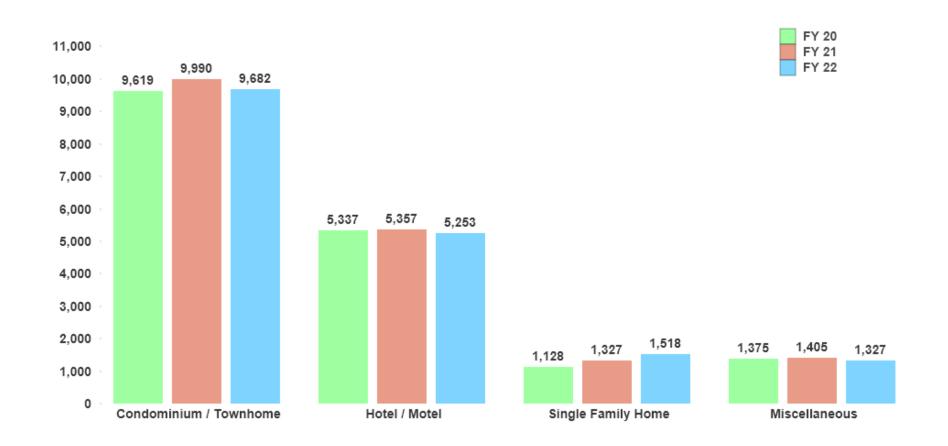


*Rounded to nearest whole dollar per each element





Unit Count by Property Type Three Years - May

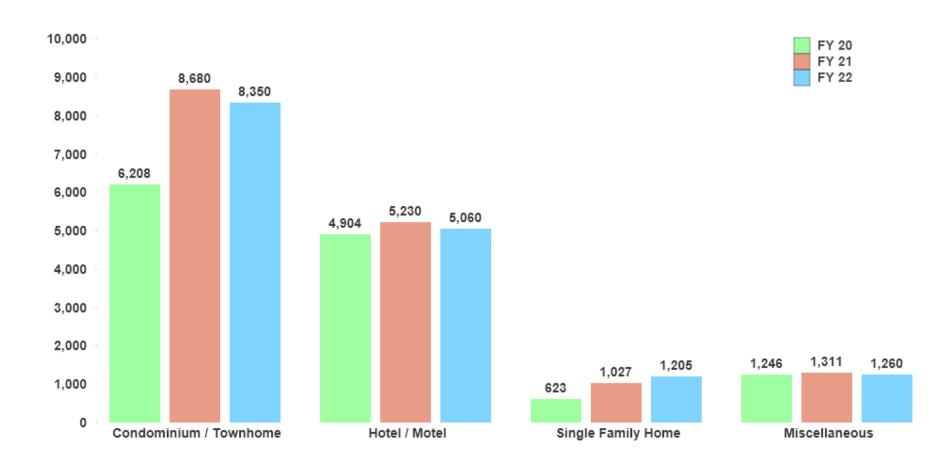


Miscellaneous Includes: Campgrounds, Apartments, Duplex / Multi-family and Timeshare properties.





Unit Count Reporting Income by Property Type - Three Year - May

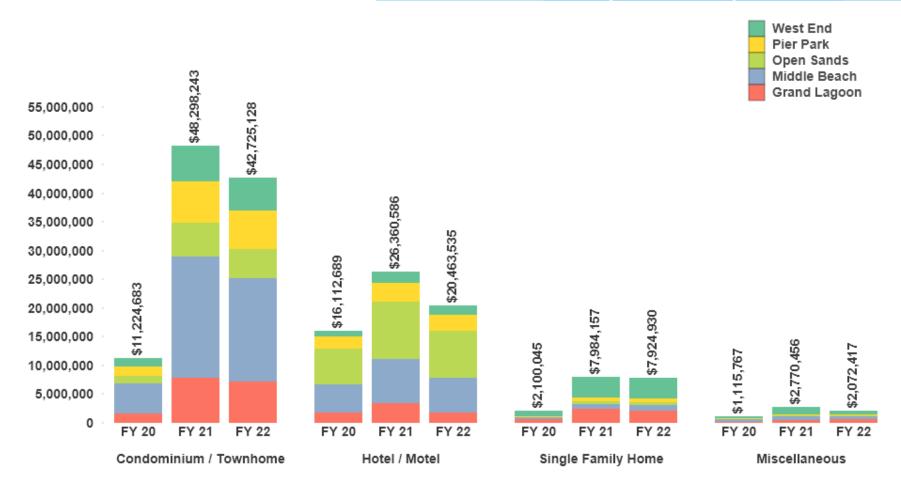


Miscellaneous Includes: Campgrounds, Apartments, Duplex / Multi-family and Timeshare properties.





Gross Receipts by Property Type Three Year – May



Miscellaneous Includes: Campgrounds, Apartments, Duplex / Multi-family and Timeshare properties.

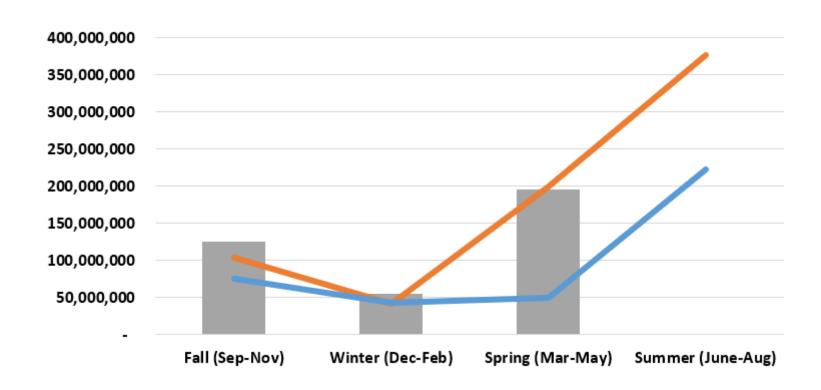
*Rounded to nearest whole dollar per each element





Seasonal Gross Receipts Three Year Comparison

2021-2022 -2020-2021 -2019-2020

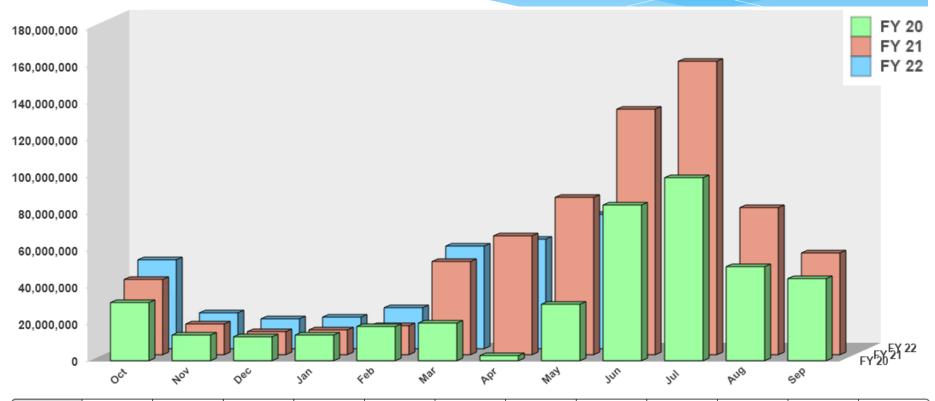






Year to Date Monthly Gross Receipts Comparison

Fiscal Year Ending September 30, 2022



		Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Γ	FY 20	\$31,812,102	\$13,926,889	\$13,217,730	\$13,998,589	\$18,433,212	\$20,343,794	\$2,827,428	\$30,553,183	\$84,626,086	\$99,600,585	\$51,166,596	\$44,818,665
	FY 21	\$40,691,424	\$16,752,826	\$12,772,253	\$13,326,437	\$15,867,649	\$50,803,669	\$64,738,459	\$85,413,443	\$133,261,805	\$159,209,411	\$79,999,682	\$55,403,267
	FY 22	\$48,323,559	\$19,588,068	\$16,454,034	\$17,283,115	\$22,167,114	\$55,939,014	\$59,453,311	\$73,186,011				

*Rounded to nearest whole dollar per each element





MONTHLY TDT DATA DETAIL

Tourist Tax Data and Statistics
Report for Panama City Beach Area
for month ending:
May 31, 2022





Bedroom Type Reporting Units grouped by Condominium / Townhome property type Fiscal Year thru May 31, 2022

GIS_Zone_Desc	BedRoomGroup	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
West End	1 Bedroom	315	219	184	199	224	304	303	316
	2 Bedroom	552	328	301	328	405	536	556	621
	3+ Bedrooms	170	121	91	90	110	157	155	166
Pier Park	1 Bedroom	491	360	287	332	370	467	480	510
	2 Bedroom	492	391	290	313	372	476	485	498
	3+ Bedrooms	175	151	115	115	123	165	174	181
Open Sands	1 Bedroom	527	353	377	368	413	474	497	538
	2 Bedroom	326	221	199	219	239	288	319	329
	3+ Bedrooms	158	127	112	96	103	148	152	155
Middle Beach	1 Bedroom	1,439	807	959	919	975	1,353	1,403	1,481
	2 Bedroom	1,368	867	905	930	987	1,278	1,280	1,269
	3+ Bedrooms	773	538	514	516	546	776	780	827
Grand Lagoon	1 Bedroom	339	196	200	225	231	323	338	354
	2 Bedroom	790	451	446	549	591	764	761	827
	3+ Bedrooms	273	175	164	173	167	241	257	278





Bedroom Type Reporting Gross Receipts grouped by Condominium / Townhome property type Fiscal Year thru May 31, 2022

GIS_Zone_Desc	BedRoomGroup	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
West End	1 Bedroom	\$957,614.67	\$308,673.21	\$218,549.62	\$306,244.55	\$411,353.63	\$1,100,576.71	\$1,191,726.58	\$1,368,436.55
	2 Bedroom	\$1,996,801.61	\$548,315.92	\$434,924.92	\$611,485.29	\$894,256.76	\$2,095,440.41	\$2,443,527.30	\$3,043,844.04
	3+ Bedrooms	\$926,654.93	\$316,061.59	\$222,646.45	\$227,404.61	\$280,420.83	\$882,199.10	\$982,439.26	\$1,279,231.20
	1 Bedroom	\$1,584,343.23	\$559,113.83	\$372,569.01	\$498,608.20	\$753,658.28	\$1,740,265.90	\$1,958,406.03	\$2,442,360.27
	2 Bedroom	\$1,993,891.38	\$751,534.85	\$457,176.66	\$605,248.87	\$904,707.73	\$2,124,895.79	\$2,396,801.16	\$2,895,169.23
	3+ Bedrooms	\$949,118.07	\$419,029.95	\$218,319.82	\$273,822.17	\$331,022.36	\$994,565.96	\$1,121,875.14	\$1,378,596.05
	1 Bedroom	\$1,391,716.45	\$483,947.34	\$427,030.25	\$509,434.32	\$684,965.39	\$1,501,410.35	\$1,662,818.25	\$2,278,310.42
	2 Bedroom	\$1,125,073.90	\$393,965.24	\$260,821.96	\$422,642.45	\$507,833.30	\$1,091,140.90	\$1,361,122.52	\$1,667,596.55
	3+ Bedrooms	\$889,201.45	\$356,737.50	\$246,870.09	\$233,479.14	\$267,778.72	\$955,154.77	\$1,031,438.24	\$1,145,287.92
	1 Bedroom	\$3,346,153.69	\$943,890.79	\$1,028,671.40	\$1,114,461.05	\$1,458,575.40	\$4,453,745.29	\$4,449,420.03	\$6,157,670.95
	2 Bedroom	\$4,449,148.04	\$1,408,462.88	\$1,256,830.96	\$1,431,265.26	\$1,895,281.07	\$5,061,807.18	\$5,123,662.11	\$6,665,725.61
	3+ Bedrooms	\$3,669,312.12	\$1,211,499.93	\$1,136,909.85	\$937,191.74	\$1,098,481.55	\$4,267,926.93	\$3,940,478.13	\$5,256,493.44
Grand Lagoon	1 Bedroom	\$910,206.94	\$278,330.80	\$234,176.62	\$365,392.57	\$410,682.28	\$912,729.96	\$1,094,673.92	\$1,488,696.74
	2 Bedroom	\$2,624,768.77	\$768,454.18	\$804,174.55	\$1,032,687.18	\$1,225,999.06	\$2,445,556.69	\$2,668,611.76	\$3,797,302.12
	3+ Bedrooms	\$1,361,490.02	\$413,079.84	\$366,367.96	\$401,229.65	\$410,702.67	\$1,109,977.41	\$1,321,316.56	\$1,860,407.30





Reporting Units and Gross Receipts for Hotel/Motel, Single Family and Miscellaneous property types for month ending May 31, 2022

Hotel/Motel Units: 5,060

Hotel/Motel Gross Receipts: \$20,463,535

Single Family Units: 1,205

Single Family Gross Receipts: \$7,924,930

Miscellaneous Units: 1,260

Miscellaneous Gross Receipts: \$2,072,417

Miscellaneous Includes: Campgrounds, Apartments, Duplex / Multi-family and Timeshare properties.





Supporting Data and Service Contributors

Dan Sowell, CFA
Bay County Property Appraiser





