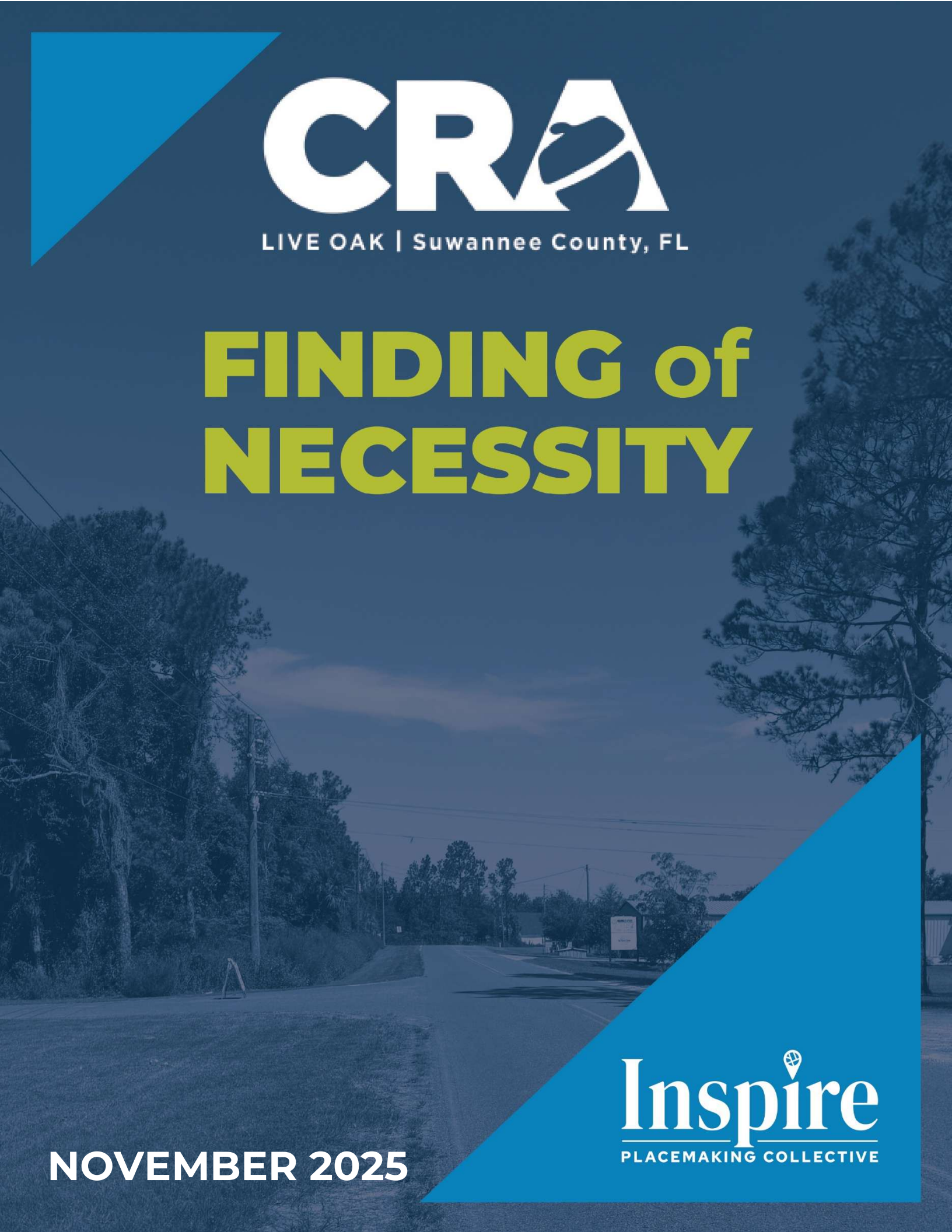
CRA

LIVE OAK | Suwannee County, FL

FINDING of NECESSITY



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NOVEMBER 2025

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1.0 Introduction

This Finding of Necessity (FON) Study evaluates the proposed expansion of the Live Oak Community Redevelopment Area (CRA). The evaluation of the Study Area (as shown in **Figure 1 on Page 2**) is to determine if conditions of "slum and blight" per Section 163.340(7), Florida Statutes exist, allowing the Study Area to become part of the existing Live Oak CRA.

2.0 Study Area Boundaries

The Study Area is a collection of areas adjacent to the existing CRA, totaling approximately 955.1 acres. The general boundaries of the Study Area are as follows:

- 72nd Trace to the north and east, Scott St NE to the south, and Ohio Ave N (US 129) to the west;
- Property/subdivision boundary northward of King Street to the north, Georgia Ave NE to the east, Duval Street NE to the south, and Anderson Ave NE to the west;
- Lamar Street SE to the north; Railroad Ave SE to the east; Henry Street SE to the south; and property/subdivision boundary east of Myrtle Ave SE to the west;
- Property boundaries on either side of 11th Street SW, from Walker Ave SW to Ohio Ave S (U.S. 129);
- North of U.S. 90 to the north; Walker Avenue to the east; Liberty Street SW to the south; and Goldkist Blvd SW to the west.

3.0 Historical Context

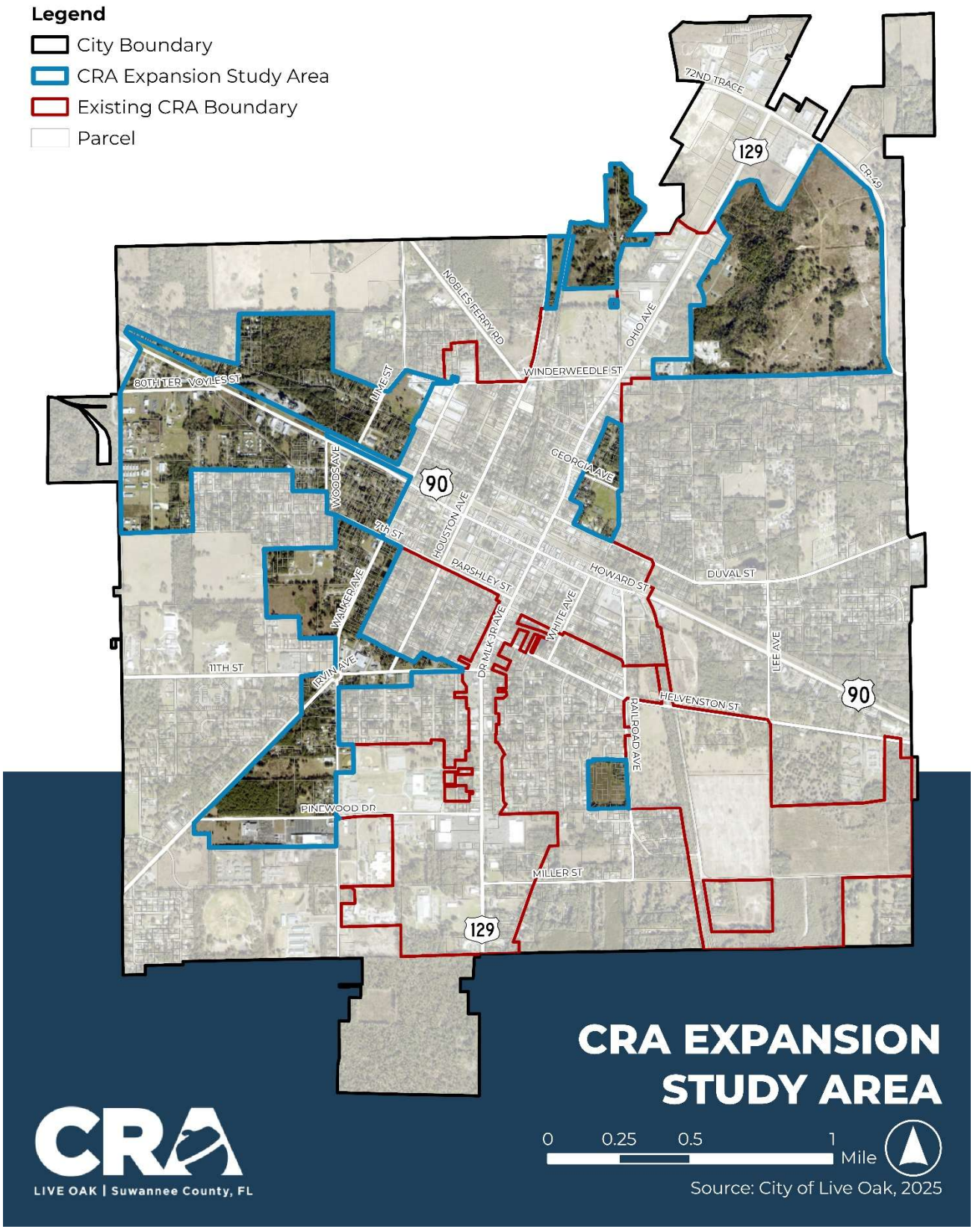
Live Oak, home to roughly 7,000 residents in 2024, is the seat and largest community within rural Suwannee County in north central Florida. Named for the Suwannee River that borders it on three sides, much of the county's land remains agricultural or forested to preserve the benefits of its natural landscape. The local economy is driven by manufacturing, retail, healthcare, government, agribusiness and tourism, with visitors drawn to the the area's outdoor activities like camping, hunting, and fishing within the natural springs and state and county parks.

The city of Live Oak began as a railroad town in the 1860s, situated along two lines built to strategically move supplies through Florida and Georgia during the Civil War. As the story goes, rail workers often ate lunch and rested in the shade under a prominent live oak tree and pond not far from where the rail lines intersected. The local train depot and the settlement that had sprung up around it decided to adopt the name of the popular gathering spot, officially incorporating as the town of Live Oak in 1878.

The town re-incorporated as a city 1903 and in its earliest years was a bustling waypoint between Jacksonville and Tallahassee. However, Live Oak's growth over the next several decades could not keep up with the construction booms and rapid urbanization occurring in the rest of the state. Gainesville, about an hour to the south, flourished as the region's population and economic center upon establishment of the University of Florida's flagship campus. As has been the case in many small towns, Live Oak's downtown declined with the rise of suburban development in the 1980s and '90s. Multiple active rail lines dwindled down to one; passenger train service ended in 1996.

To help address these challenges, the City of Live Oak established its Community Redevelopment Agency (CRA) in 1995. The CRA focuses on revitalizing the city's historic commercial core and surrounding corridors. The current Redevelopment Plan was adopted in 2009, with minor amendments made in 2017-18. The CRA successfully implemented grant programs for business development and façade and site improvements; however, their impact was fairly limited as the Great Recession in 2008-2012 strained the economy. Live Oak suffered business closures,

Figure 1. The Study Area for expansion comprises about 955.1 acres of land adjacent to the existing Live Oak CRA.



job losses, and vacant storefronts with little new investment to create well-paying local jobs. Additionally, strong hurricanes within the past decade have damaged infrastructure and limited capacity for rebuilding, further inhibiting downtown Live Oak's stability.

Through this study, the CRA is evaluating an expansion west and northeast of its current boundary. This potential expansion would provide positive investment within neighborhoods not included in the original CRA and attempt to mitigate the negative effects of widespread vacant land and disrepair. Street names in the proposed expansion area help tell these neighborhoods' stories. Walker Avenue – a main roadway through the proposed CRA expansion area – is named for the business partner of town founder John Parshley; the land and building Walker purchased in hopes of creating a new town was instead used to launch the Florida Baptist Institute, a teachers college for local African-Americans that exists today as Florida Memorial University in Miami Gardens. Goldkist Avenue memorializes the large chicken producing company founded in 1933 that today is Pilgrim's Pride, Suwannee County's largest employer with a major processing facility 10 miles outside of downtown.

Today, the CRA represents a commitment to preserving Live Oak's rich history while fostering economic renewal. With its roots in community pride and strategic redevelopment, the CRA continues to lay the groundwork for a vibrant and resilient future.

Sources: City of Live Oak (2024), Live Oak CRA Annual Report, 2023-24; Dimsdale, P. B. (1970), A History of the Cotton Producers Association; Florida Memorial University (retrieved October 2025), FMU History; Florida Memory, (2013, June 6), Floridiana: Florida Railroads and the Civil War; Musgrove, Eric, VisitSuwannee.com, The Origins & Early History of Suwannee County; Suwannee County EDO (retrieved October 2025), Industries.

4.0 The Redevelopment Act

The Community Redevelopment Act of 1969 (Chapter 163, Part III, Florida Statutes) gave local governments the ability to eliminate and/or prevent blighted conditions that are detrimental to the sustainability of economically and socially vibrant communities through economic development projects. The following sections expand on the administrative processes for creating or expanding a Community Redevelopment Area (CRA), as well as the criteria used to determine whether an area qualifies to become a Redevelopment Area.

4.1 Community Redevelopment Area Creation or Expansion Procedures

4.1.1 Declaration and Process

The first step in assessing whether the Study Area meets the criteria for the expansion of the Live Oak Community Redevelopment Area is determining the presence of "slum and blight" conditions. The Finding of Necessity (FON) Report will document the analysis of these conditions by describing the physical and economic conditions within the Study Area which are associated with blight or its causes and evaluating whether the Study Area qualifies to be added to the existing Redevelopment Area. Inspire staff, working closely with Live Oak staff, inspected the Study Area through an on-site field assessment and conducted desktop and GIS assessments of available data relating to the Study Area.

4.1.2 Adoption of Finding of Necessity (FON) Report ("Slum & Blight" Study)

Under the Community Redevelopment Act, if an area is deemed blighted, a resolution must be adopted by the local governing body, or municipal subdivision. The resolution must find that blighted conditions are present within the defined Study Area and that the repair, rehabilitation, and/or the redevelopment of said areas are in the interest of public health, safety, and welfare. If an area has such blighted conditions, the governing body is

empowered to establish a CRA or expand an existing Community Redevelopment Area to include the blighted area(s). After the ***(1) adoption of a Resolution*** by the City of Live Oak Council acknowledging the documented conditions of blight and expanding the Community Redevelopment Area boundaries, the City of Live Oak City Council will ***(2) adopt an Ordinance*** formally acknowledging the expanded boundaries of the Community Redevelopment Area.

The ordinance will also establish parameters for the newly designated expansion area:

- an updated calculation of tax-increment financing (TIF) revenue;
- the duration of the expansion area within the CRA; and
- allow TIF revenue collected from participating taxing authorities in the expansion area to be contributed to the CRA's redevelopment trust fund.

The most recent real property certified tax roll, prior to the effective year of the ordinance, shall be used to establish the "base year." These taxable values within the Redevelopment Area will be used to calculate the future tax increment. For the Live Oak Community Redevelopment Area, the assumed timetable to adopt the Study Area as a part of the Live Oak Redevelopment Area implies that the tax increment calculation will utilize the 2024 certified rolls for the proposed Redevelopment Area.

4.1.3 Redevelopment Plan

After the approval of the Finding of Necessity report, it is likely that the City of Live Oak will authorize the preparation of an update to the Community Redevelopment Plan to reflect the expanded boundaries and to identify potential programs and projects that address the identified "slum" and "blight" conditions within it.

The Community Redevelopment Act requires that redevelopment plans be subjected to a compliance review conducted by the local planning agency before it may be submitted to the City Council for approval. Within 60 days, the Planning Board must review the redevelopment plan for its conformity with the City's Comprehensive Development Plan, addressing the development of the City, and provide comments to the Community Redevelopment Agency. After receiving comments and recommendations from the Planning Board, the local governing body shall hold a public hearing on the approval of the Community Redevelopment Plan, after appropriate public notice has been provided and appropriate advertisements placed within the accepted general circulation newspaper of the area.

Before the City can adopt any resolution or ordinance to modify a community redevelopment plan or redevelopment trust fund, the governing body must provide public notice of the proposed actions to each of the taxing authorities that have the power to levy ad-valorem taxes within the redevelopment area. Such notices serve as an alert to these taxing authorities to any possible changes in their budgets that may occur because of the redevelopment action. As a policy matter, it is assumed that the following entities with ties and relationships to the City of Live Oak will receive notice of any actions arising from either the findings of necessity (FON) analysis or subsequent programs or initiatives should they be authorized under the terms of the Redevelopment Act:

- Suwannee County Board of County Commissioners
- Suwannee County Property Appraiser's Office
- Suwannee County Tax Collector
- Suwannee County Emergency Management
- Suwannee County School District
- Suwannee River Water Management District

4.2 Slum & Blight Criteria

The Community Redevelopment Act establishes two similar, but discrete, pathways to determine if a Study Area is considered to be a "slum" or "blighted," sufficient to warrant the full application of the redevelopment powers conveyed by such a designation.

- ***Alternative One*** involves the layering of two tests. The first test is broadly conditional, and the second test is criteria-specific. Both tests must conclude that the described conditions exist affirmatively.

- ***Alternative Two*** involves a specific agreement among parties subject to a prospective trust fund agreement. Where such an agreement exists, the jurisdiction seeking to designate a redevelopment area will be allowed to pass a less rigorous test. As in the first alternative, this test relates to specific criteria, and it must conclude affirmatively.

4.2.1 Alternative One

The first test for Alternative One requires that a Study Area is identified as a "slum[1]" or "blighted[2]" area that contains a "substantial number of deteriorated or deteriorating structures, in which conditions, as indicated by government-maintained statistics or other studies, are leading to economic distress or endanger life or property."

> Florida Statutes describes a "Slum area" as "an area having physical or economic conditions conducive to disease, infant mortality, juvenile delinquency, poverty, or crime because there is a predominance of buildings or improvements, whether residential or nonresidential, which are impaired by reason of dilapidation, deterioration, age, or obsolescence, and exhibiting one or more of the following factors:
>
> (a) Inadequate provision for ventilation, light, air, sanitation, or open spaces;
>
> (b) High density of population, compared to the population density of adjacent areas within the county or municipality; and overcrowding, as indicated by government-maintained statistics or other studies and the requirements of the Florida Building Code;
>
> or
>
> (c) The existence of conditions that endanger life or property by fire or other causes."

The second test for Alternative One must prove that the area must be one in which "two or more of the following [blight] factors are present" (Section 163.340(8), F.S.):

a. Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.
b. Aggregate assessed values of real property in the area for ad valorem tax purposes have failed to show any appreciable increase over the 5 years prior to the finding of such conditions.
c. Faulty lot layout in relation to size, adequacy, accessibility, or usefulness.
d. Unsanitary or unsafe conditions.
e. Deterioration of site or other improvements.

[1] Florida Statutes, Section 163.340 (7)
[2] Florida Statutes, Section 163.340 (8)

f. Inadequate and outdated building density patterns.

g. Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality.

h. Tax or special assessment delinquency exceeding the fair value of the land.

i. Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality.

j. Incidence of crime in the area higher than in the remainder of the county or municipality.

k. Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality.

l. A greater number of violations of the Florida Building Code in the area than the number of violations recorded in the remainder of the county or municipality.

m. Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area.

n. Governmentally owned property with adverse environmental conditions caused by a public or private entity.

o. A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.

4.2.2 Alternative Two

The Redevelopment Act also allows that a slum or blighted area may be "any area in which at least one of the factors identified in paragraphs (a) through (o) of Section 163.340 (8), F.S. are present and all taxing authorities (as such term is defined in the Redevelopment Act) subject to Section 163.387 (2)(a), F.S. agree, either by interlocal agreement, agreements with the CRA or by resolution, that the area is blighted."

5.0 Slum & Blight Conditions Observed

5.1 Conditions of Slum Observed

5.1.1 Conditions that endanger life or property by fire or other causes

Throughout the Study Area, there are conditions that endanger life by means of fire and flooding.

Overgrown vegetation, especially when near overhead powerlines or other power sources, pose fire risks to surrounding properties. Without regular maintenance to the vegetation, generally in right-of-way or greenbelt areas, lightning or downed powerlines could easily cause a fire that can easily spread.

Lack of modern or sufficiently sized stormwater facilities can cause major flooding, risk to properties, and risk to human life. During heavy rains, these roadways are at risk of flooding, as are neighboring residential and commercial properties. The State of Florida continually updates its stormwater rules and requirements for municipal upkeep due to these increased risks, most recently evidenced by flooding during Hurricane Helene and Hurricane Debby in 2024. With ever-increasing storm frequency and intensity, there is greater risk within Live Oak and the Study Area, much of which is within the 100-year floodplain (as seen in **Figure 4 on page 8**).



Figure 2. Broken and/or poorly maintained drains and swales increase flood risk; here, one of multiple broken drains seen along Lime Avenue near Winderweedle Street.



Figure 3. Overgrowth from vacant property threatens power lines along Railroad Avenue, as well as sewer access along Spruce Street.

Figure 4. A signficant portion of the Study Area is within the regulatory floodplain, increasing risk of danger to life and property for its residents and businesses.

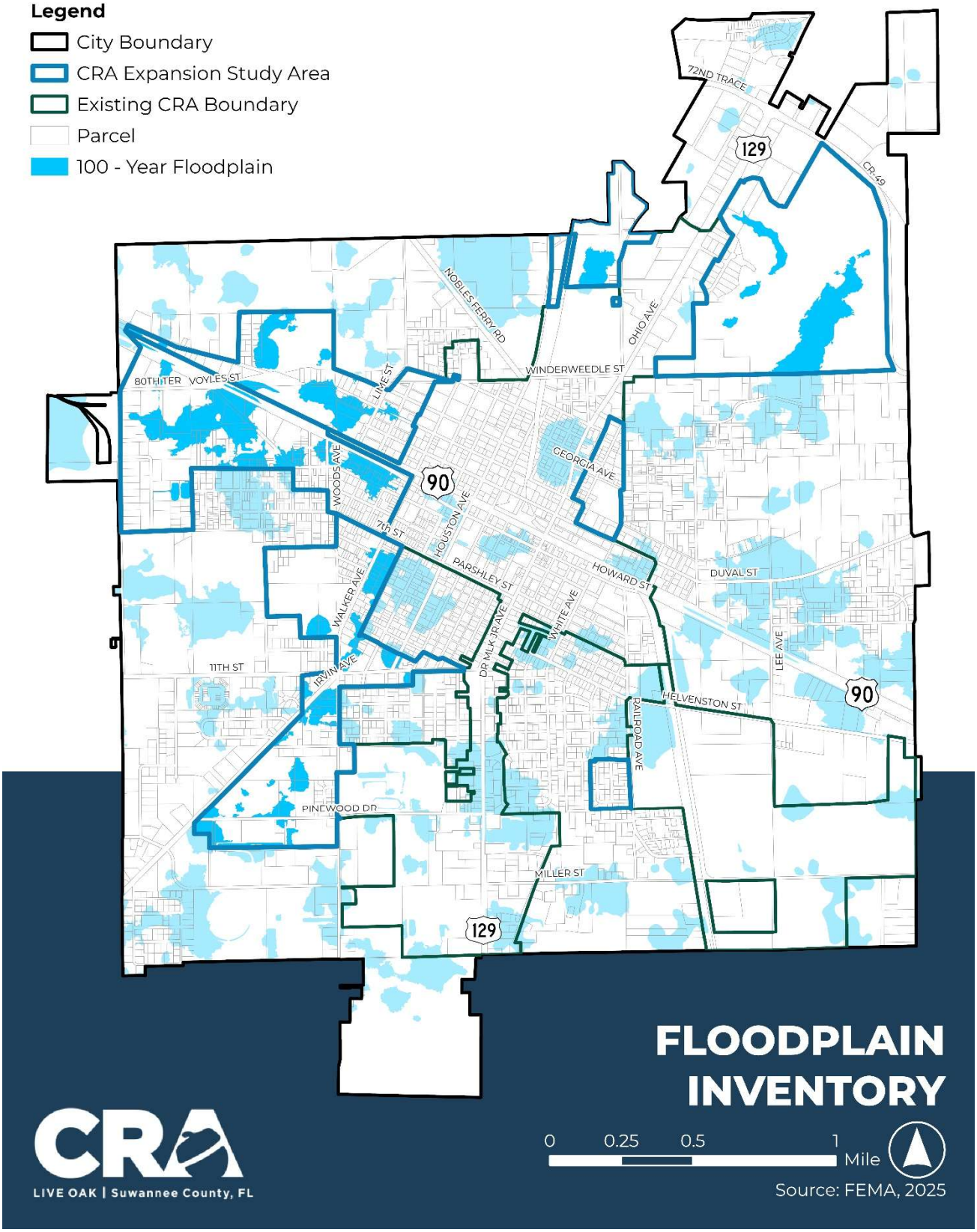


Figure 5: On Walker Avenue (top row), dumped trash and overgrown vegetation along power lines and property boundaries present fire risk to utilities and neighbors. On 2nd Street at Lime Avenue (bottom), abandoned housing with broken or sagging walls, roofs, windows, or foundations present serious risks for bodily injury, fire, and overall property damage. This can be compounded by makeshift construction, overgrowth, and buildup of downed trees and personal belongings on site.







Figure 6. Undeveloped parcels (as designated by County records; some parcels may nevertheless contain small prefab buildings or similar) are prevalent throughout the Study Area. Those that are poorly maintained or abandoned are a significant fire risk; additionally, during heavy storms and flooding, trees and debris on these properties can threaten others.

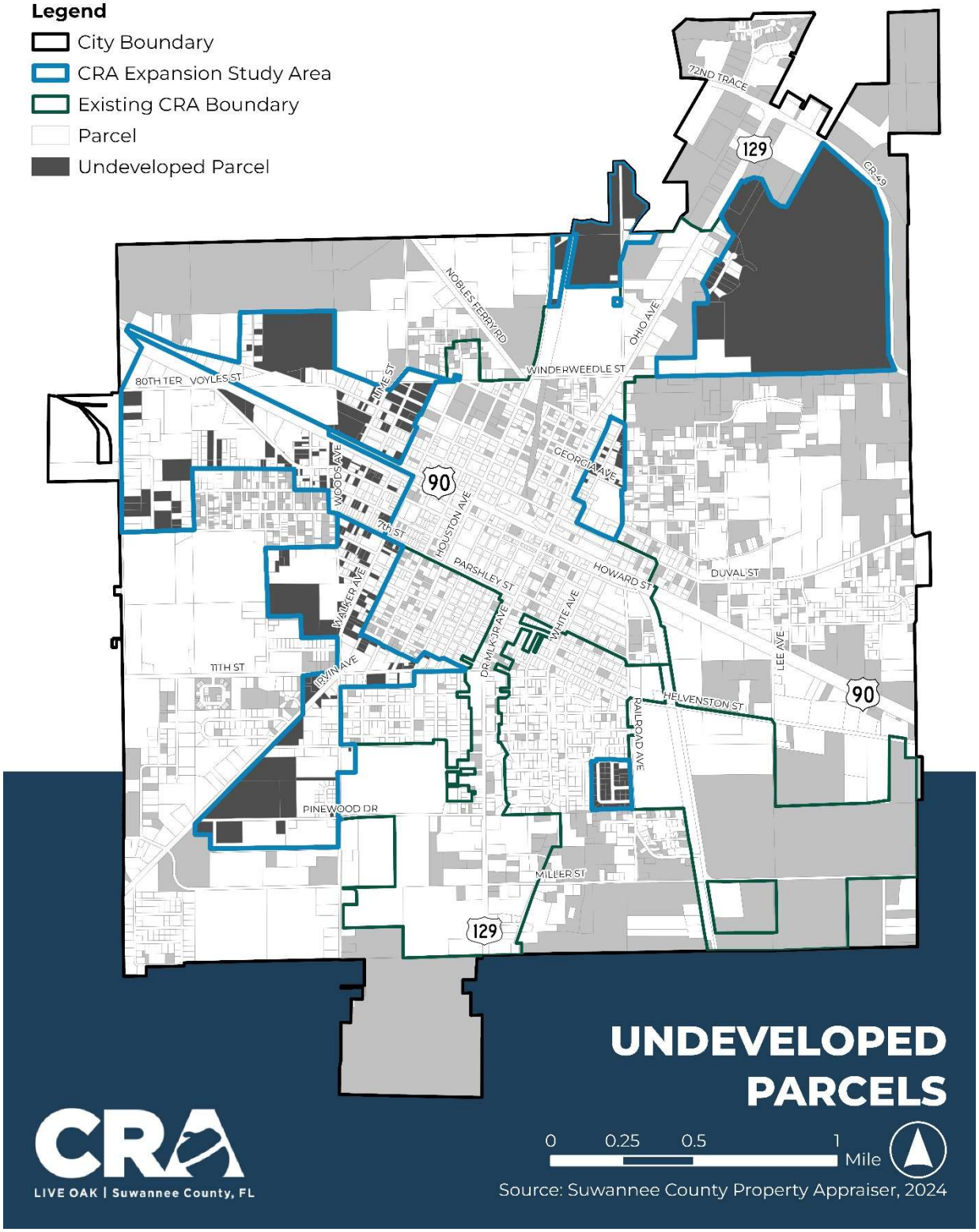


Figure 7: (Pictured: Ammons Avenue, Hamilton Avenue, and Walker Avenue.) Dilapidated or abandoned housing with structural damage (broken or sagging walls, roofs, windows, foundations, etc.) is very prevalent in the Study Area. These homes present serious risks for bodily injury, fire, and overall property damage, especially during storms. This is compounded by makeshift construction, overgrowth, and buildup of downed trees and personal belongings on site.







Figure 8: (Pictured: 7th Street, Ammons Avenue, 2nd Street, Walker Avenue.) Dilapidated or abandoned housing with structural damage is prevalent throughout the Study Area.















Figure 9: (Pictured: Ammons Avenue, Hamilton Avenue, 2nd Street.) Dilapidated or abandoned buildings with structural damage are prevalent throughout the Study Area.

An additional type of risk to life and property is environmental damage. At least four sites within the Study Area are recorded as having an open underground storage tank, which can threaten health by endangering groundwater: SK Food Mart, 815 W. Howard St.; EZ Corner Food Store, 528 Walker Ave.; Jiffy Food Store, 807 Irvin Ave. SW; and Howlands Express, 598 11th St.



Figure 10: SK Food Mart on Howard Street.

(Source: EPA EnviroAtlas, Google 2023)

5.2 Conditions of Blight Observed

5.2.1 Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities

Defective or inadequate transportation infrastructure is determined by the size and arrangement of transportation infrastructure and supporting facilities, including pedestrian and public transit infrastructure. There is insufficient infrastructure to protect pedestrian and cyclists from vehicles. Cyclists must hug the shoulder of a busy road to be able to reach their destinations. Many roads do not have marked or signalized pedestrian crossings. When sidewalks are present, they tend to be in disrepair or have accessibility challenges. Where pedestrian and biking infrastructure exists, it is inadequate to the number and speed of vehicles moving through the commercial corridor. The observed defective transportation facilities within the Study Area satisfy the definition for a condition of "blight."



Figure 11: Inadequate infrastructure for safe walking, biking, and wheelchair usage (Pictured: Madison Street, Hamilton Avenue, Pinewood Drive, Walker Avenue)

Figure 12: Deficiencies in maintenance are apparent where state- and city-maintained roads intersect, such as this intersection of 11th Street SW (FL 51) and Church Avenue. There are no pedestrian and bicycle facilities and marked crossings to improve safety. At right, a cyclist travels on Goldkist Avenue, which is well-maintained but narrow and lacks street lighting to facilitate safe travel in the dark *(Source: Google Street View).*





5.2.2 Unsanitary or unsafe conditions

Inadequate provision for sanitation requires the presence of conditions in the public realm that are dangerous or unhealthy. The roof of the former Winn-Dixie within the Suwannee Mall has been damaged and it has yet to be properly repaired (Fig. 14). As a result of the damage, stormwater can pool on the roof instead of draining, creating the conditions for algae blooms, mold, and other harmful materials. The contaminated stormwater can infiltrate the ventilation system and leak into the mall during heavy rains.

Some infrastructure in the Study Area causes unsafe and unsanitary conditions. Roadways are in differing states of repair, some with cracked asphalt and potholes. These conditions are unsafe for pedestrians, as well as vehicles. Broken and clogged stormwater infrastructure is also creating adverse conditions with flooding and standing water, which can provide ample breeding grounds for mosquitos, other insects, and the diseases they can carry. In Live Oak, many roads are treated with swales, which while appropriate to manage water flow, can potentially be a health risk near industrial areas like those within the Study Area. According to the EPA NPDES's guide to Stormwater Best Management Practice guide (December 2021), grass swales should not receive stormwater from land uses that generate highly contaminated discharges, such as gas stations and industrial areas, because the contamination could threaten groundwater quality.



Figure 13: Most roadways in the Study Area, including those in industrial areas such as along Goldkist Avenue (pictured left), manage stormwater via grassed swales. Using grassed swales for treatment or conveyance of hot spot discharges could threaten groundwater quality. Pond maintenance is also not consistent (right, on 11th Street).



Figure 14: The roof of a former grocery store within an actively used shopping center has been damaged and it has yet to be properly repaired. The open roof creates unsafe and unsanitary conditions for workers and patrons.

5.2.3 Deterioration of site or other improvements

The deterioration of site or other improvements is primarily determined by the physical conditions of buildings or site improvements, including their evaluated useful lives. Several commercial sites within the Study Area have been left to deteriorate and are either abandoned or waiting to be sold or leased. Buildings have boarded windows and doors and collapsed roofs. Residential structures, as observed during the field study, have damaged roofs, dilapidated structural elements, and other signs of lacking maintenance. The limited amount of commercial development within the west side of the city, including parts within the Study Area, makes this site deterioration impactful, as there are few alternatives for investment and for residents to fulfill daily shopping and service needs.

The deterioration is also seen in parking lots, sidewalks, and roadways. Roadways have potholes and cracks, and the shoulders of the roads have vegetation growing throughout. Sidewalks are broken, uneven, and have large holes in them. Parking lots and driveways at underutilized commercial sites have large cracks or missing pieces, or are absent altogether.

These conditions impact the perception of the Study Area and may prevent business owners or potential residents from choosing to locate in the area. The observed deterioration of sites or other improvements within the Study Area satisfy the definition of a blighted condition.

Figure 15: Abandoned commercial site at the corner of Madison Street and Taylor Avenue.



Figure 16: Deteriorated strip mall on Pinewood Drive shows roof damage and lack of maintenance.



Figure 17: Abandoned industrial buildings along Goldkist Drive.



Figure 18: A deteriorated strip mall on Pinewood Drive contains an abandoned grocery store with severe lack of building maintenance.



Figure 19: Along Palm Street (left) and Second Street (right), site abandonment and disrepair not only affects the site, but also contributes to deterioration of the public roadway.



Figure 20: Lack of maintenance in residential structures and site improvements such as driveways is apparent throughout the Study Area, including along Walker Avenue (left) and Evelyn Avenue (right).



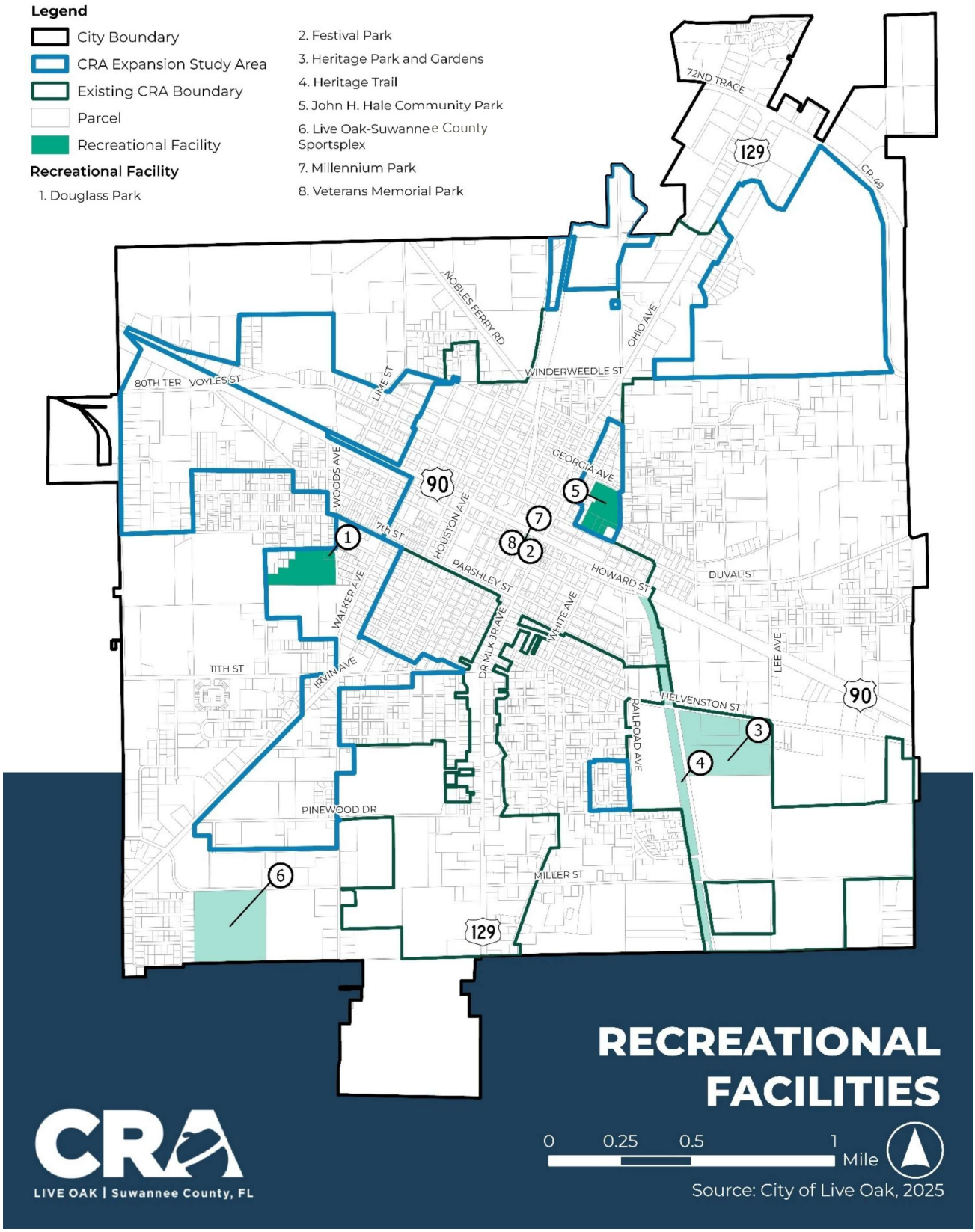
5.2.4 Governmentally owned property with adverse environmental conditions caused by a public or private entity.

The property at 401–542 Georgia Avenue is owned by the City of Live Oak and is situated adjacent to John H. Hale Park in an area with commercial, residential, and industrial uses. It is one of several government-owned rec facilities within Live Oak (see Fig. 22), and one of two in the Study Area. Although the site is currently vacant, it formerly operated as a wastewater treatment plant and now serves as a public works material storage area for asphalt millings and piping. This legacy use, combined with its current function, raises environmental and health concerns. The presence of hazardous and petroleum materials indicates potential adverse environmental impacts attributable to past and ongoing city operations, thereby meeting the criteria for "blight" as specified in Florida Statutes.

Figure 21: Materials storage on city-owned property adjacent to John H. Hale Park.



Figure 22: The Study Area includes government-owned recreational facilities.



6.0 Summary of Conditions (per Florida Statutes)

As stated above, the Study Area is experiencing several conditions of slum and blight. There are dangers and hazards to the community, as well as conditions that prevent economic prosperity and accessibility. A field visit, public records research, and analysis of GIS data of the Study Area revealed the following conditions of slum and blight:

Slum Conditions:

(1) The existence of conditions that endanger life or property by fire or other causes.

Blight Conditions:

(1) The predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.

(2) Unsanitary or unsafe conditions.

(3) Deterioration of site or other improvements.

(4) Governmentally owned property with adverse environmental conditions caused by a public or private entity.

These observed conditions have affected private sector investment and depressed redevelopment efforts and taxable income in the Study Area. There is private investment in the Study Area, but it is likely that conditions are suppressing additional investment from the private sector. The deteriorating properties, inadequate roadways, and unsanitary conditions, coupled with other observed conditions of blight have harmed economic development activity and redevelopment activity within the Study Area. The presence of these conditions within the Study Area qualifies its inclusion into the existing Live Oak Redevelopment Area.

7.0 Conclusion of Alternative Tests

The findings of the evaluation of the Study Area satisfy the two tests of Alternative One to determine if an area is qualified to be a Community Redevelopment Area.

Alternative One - First Test
The evaluation identified the presence of "slum" conditions that endanger life or property by fire or other causes due to fire and safety hazards in the area. These findings satisfy the first test of Alternative One.

Alternative One - Second Test
The evaluation also identified the presence of four conditions of "blight" as defined by Florida Statutes. These include:

(1) The predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities.

(2) Unsanitary or unsafe conditions.

(3) Deterioration of site or other improvements.

(4) Governmentally owned property with adverse environmental conditions caused by a public or private entity.

Matrix of Slum & Blight Conditions

Florida Statute Reference and Definition	Observation of Conditions		
	Observed	Not Observed	Suspected
"Slum Area"			
Inadequate provision for ventilation, light, air, sanitation, or open spaces		X	
High density of population, compared to the population density of adjacent areas within the county or municipality; and overcrowding, as indicated by government-maintained statistics or other studies and the requirements of the Florida Building Code		X	
The existence of conditions that endanger life or property by fire or other causes	X		
"Blight Area"			
Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities	X		
Aggregate assessed values of real property in the area for ad valorem tax purposes have failed to show any appreciable increase over the 5 years prior to the finding of such conditions		X	
Faulty lot layout in relation to size, adequacy, accessibility, or usefulness		X	
Unsanitary or unsafe conditions	X		
Deterioration of site or other improvements	X		
Inadequate and outdated building density patterns			X
Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality		X	
Tax or special assessment delinquency exceeding the fair value of the land		X	
Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality			X
Incidence of crime in the area higher than in the remainder of the county or municipality		X	
Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality		X	
A greater number of violations of the Florida Building Code in the area than the number of violations recorded in the remainder of the county or municipality		X	
Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area		X	
Governmentally owned property with adverse environmental conditions caused by a public or private entity	X		
A substantial number or percentage of properties damaged by sinkhole activity which have not been adequately repaired or stabilized.		X	