

Most Livable City Plan

City of Gulf Breeze, Florida

PREPARED BY



Acknowledgements

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Most Livable City Plan



Most Livable City Plan



MOST LIVABLE CITY PLAN
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1. Introduction

The City of Gulf Breeze is a special place to live, work, raise a family, and enjoy life. In 2011, the City celebrated the 50th anniversary of official incorporation, highlighting the previous accomplishments that have made the City one of the most desirable places to live in Florida. The volunteerism and contributions of residents, people that own and operate businesses in the City, and dedication of the Mayor, City Council, and appointed Boards has resulted in a unique and proud community that protects its quality of life.

The City strives to uphold the standard set by the early generations of Gulf Breezers. The community wants to build on and enhance the systems of streets, utilities, parks, police and fire resources they created, from which all citizens receive excellent City services each and every day. The community and City leadership desire to forward Gulf Breeze to the next generation in better shape than it is today.

Beginning in 2012, in response to changing economic conditions and uncertain future transportation conditions resulting from reconstruction of the Pensacola Bay Bridge and a desire to diversify and strengthen the local economy, the City Council appointed a Steering Committee to create a Master Plan for the next 50 years. The Objectives of this Master Planning process were:

- Create a long-term vision for economic development
- Mitigate traffic impacts
- Maintain and protect the quality of life for residents and businesses
- Create community consensus for future decisions

This Most Livable City Plan is a community-created document, composed of four parts:

- Where Are We Now? An analysis of the current physical and social conditions of the City to provide context for all citizens
- Where Are We Going? An analysis of projected future conditions that identifies the need for changes.
- Where Do We Want to Go? Evaluation of several different alternatives to establish a preferred land use and infrastructure conceptual plan.
- How Do We Get There? The Recommended Master Plan and implementation strategies necessary to transform the City of Gulf Breeze into the “most livable city in America”.

A detailed description of each planning step and result is presented in the following sections.

2. Where Are We Now?

An analysis of the current physical and social conditions of the City to provide context for all citizens

Location

The City of Gulf Breeze is located on the end of the Fairpoint peninsula in Santa Rosa County. Gulf Breeze is separated on the north by a three mile bridge across Pensacola Bay from the City of Pensacola and Escambia County, and the south by the Bob Sikes Bridge (commonly known as the Pensacola Beach Bridge) over Santa Rosa Sound to Pensacola Beach. To the east is the 1,329 acre Naval Live Oaks Reserve of the Gulf Islands National Seashore. As a result, residents enjoy a quiet residential community just a few minutes from the Gulf of Mexico and the City of Pensacola. Gulf Breeze has 18 miles of waterfront and three protected bayous where residents enjoy all sorts of waterfront activities. The City has two of the best boat ramps in the area in close proximity to the Pensacola pass located at Shoreline Park and Wayside Park. There are 105 acres of undeveloped park property along the water for a leisurely walk in the woods.

The City is bisected by US-98 (Gulf Breeze Parkway), a six lane divided roadway facility that connects the City with the City of Pensacola to the north and unincorporated Santa Rosa County to the east.

There are three Santa Rosa County schools side-by-side in the City of Gulf Breeze. Gulf Breeze Elementary School, Middle and High School regularly achieve academic excellence as indicated by high test scores and athletic excellence in sports. All three schools have been noted for their academic excellence, and Gulf Breeze High has consistently been named an "A+" school by the State of Florida.

History

Gulf Breeze has its origins as a summer vacation destination. The first two permanent residents were the Bensons, who lived in the first completed cottage of the Gulf Breeze Cottages in 1935. Mark Benson, as postmaster, submitted the name "Gulf Breeze" when he established the first post office at the cottages. Over the years, additional cottage lodging, commercial services, and businesses opened to support the growing population, which included the Casablanca residential subdivision. After exploring three different alternatives (do nothing; annex to Pensacola; or incorporate), the City of Gulf Breeze was officially incorporated in 1961 with Dr. Charles Jerome Heinberg serving as the first Mayor. Approximately 500 people voted on the incorporation referendum, with 301 votes for and more than 200 votes against.

Following incorporation, a City Council, Charter, and staff were established to provide water and wastewater infrastructure, parks and recreational facilities, fire and police protection, growth management, and other public services.

The City has been a resilient community, experiencing damage from Hurricane Frederic in 1979, Hurricane Elena in 1985, Hurricane Erin in 1995, Hurricane Opal in 1995, Hurricane Ivan in 2004 and Hurricane Dennis in 2005. The City was recently challenged by the DeepWater Horizon oil spill in 2010, although no oil reached the shores. Citizens of Gulf Breeze have proven to be resilient and resourceful in the face of hurricanes. Some of the best examples of government, residents, businesses, and local charitable groups working together occurred before, during, and after these storms.

The City celebrated its 50 year birthday in 2011, recognizing past achievements and the extraordinary efforts of influential individuals who made Gulf Breeze a great place to live. As the City moves into the next 50 years, it seeks to continue to attract new medical, technology, restaurant, hotel, and professional office to the City to diversify the economy and preserve the solid tax base. Current projects include the new Community Center at Shoreline Park, the Natural Gas Pipeline utility expansion to Pensacola Beach, beautification of US 98, and the acquisition of the Tiger Point Golf and Country Club in unincorporated Santa Rosa County.

Community Mission and Vision Statement

In 2008, series of workshops was conducted to evaluate the progress of the Comprehensive Plan Goals and Objectives. Following a SWOT (Strengths, Weaknesses, Opportunities and Threats) Analysis, the community developed the following Mission Statement:

"Gulf Breeze will preserve and enhance its hometown character and natural environment to foster a high quality of family life."

In June 2008, the City initiated the "Vision 2020" project through public discussions about the future of the City. Three visioning workshops were held, each with a different scope and exercises designed to gather input from residents and other stakeholders. Participation at the workshops illustrated a tight-knit community focused on preserving its natural beauty and quality of life through the decades. Residents mentioned that safety, recreation, and walkability were the reasons why they chose Gulf Breeze as their home. During the workshops, the Community developed the following Vision Statement:

"Develop a master plan to be recognized as the most livable city in America by 2020."

This 2013 Master Plan is intended to help the City achieve its Vision of becoming the “most livable city in America” by setting forth a roadmap for success. The City intends to make the next 50 years as prosperous as the first 50.

Demographics

The City’s population has remained stable over the past 10 years, with negligible growth of 116 new residents since 2000, for a 2011 population of 5,781 residents in 2,451 households. Approximately 227 households (9%) are vacant. According to the 2010 US Census, the median age is 47 years old and the median income of \$76,226.

While the City’s population has remained relatively stable, Santa Rosa County continues to grow. In fact, the lion’s share of the County’s growth since 2000 has occurred in unincorporated areas—with 34,200 new residents over past 10 years. The County’s population totaled almost 153,000 in 2011.

Forecasts prepared for six Traffic Analysis Zones (TAZ) in Gulf Breeze by the West Florida Regional Planning Council as part of the 2035 Long-Range Transportation Plan suggest that the City’s population will decline slightly over the next 25 years, to 5,500 residents. These forecasts predict that there will be 2,560 households, which translates into a net gain of only 116 new households (i.e., housing units) by 2035.

The combination of continued population growth in outlying areas of Santa Rosa as well as anticipated declines in the city’s population means that Gulf Breeze will comprise an increasingly smaller share of the County—decreasing from 4.8% in 2000 to 2.6% in 2035

Over the next five years, the number of residents over age 55 will increase, suggesting opportunities for “aging-in-place” housing. Key issues affecting market opportunities for aging-in-place housing (e.g., age-restricted, congregate care, etc.) include:

- Declining vacancy among the City’s existing housing stock;
- Unit turnover (i.e., sales absorption); and
- Limited availability of unencumbered infill sites in Gulf Breeze to accommodate new housing products.

Land Use and Transportation Network

Land Use

The City is approximately 4.5 square miles in area, or approximately 2,880 acres in size. There are 44.7 miles of roads linking homes to businesses and services. The City can generally be described as commercial and institutional in nature along the central spine of the US 98 corridor, and residential in nature in the remaining land area of the City. The US 98 corridor includes a full-service hospital, a sports medicine and orthopedics center, commercial “big

box” retailers, professional office space, small retailers, and public elementary, middle and high schools. Approximately 2.5 million square feet of buildings can be found along this corridor, including approximately 1.1 million square feet of medical and hospital use at Baptist Hospital and the Andrews Institute.

Gulf Breeze Hospital opened in 1985 with state-of-the-art medical care and the amenities of a five star hotel. As a 77-bed acute care hospital offering both private and semi-private rooms and a four-bed intensive care unit, Gulf Breeze Hospital is an affiliate of Baptist Health Care. Gulf Breeze Hospital employs more than 400 people, including Baptist Medical Park-Navarre employees. The Andrews Institute for Orthopaedics & Sports Medicine provides an all-inclusive facility for patients to quickly and easily access. The Institute is home to Athlete’s Performance, an internationally known organization for training top professional and elite athletes. These medical resources are among the best in the country, providing Gulf Breeze with a competitive advantage over other communities.

The City contains 23 parks, including Shoreline Park along Shoreline Drive. Shoreline Park North is approximately 50 acres in size and includes the newly renovated Gulf Breeze Recreation Center, facilities for baseball, football, soccer, outdoor basketball, softball, Sunset Kids Park, and 10 lighted tennis courts. Shoreline Park South is approximately 105 acres wooded area which extends to the edge of Santa Rosa Sound. Shoreline Park South is the most popular boat launch in the area, only seven miles from the Pensacola Pass. In the open area near the water, facilities in addition to the boat ramp include picnic tables, fishing pier, swimming area and a large gazebo. A nature trail also winds through Shoreline Park South. Wayside Park is located at the Pensacola Bay Bridge landing and is a popular fishing and boat launch destination.

There are five churches within the City of Gulf Breeze, providing cultural and faith-based services for the community. St. Ann Catholic Church of Gulf Breeze and Gulf Breeze Presbyterian Church are located just to the east of the public school athletic facilities on Daniel Street. Saint Francis of Assisi Episcopal Church is located just west of the Andrews Institute and medical complex, north of the flyover intersection of US 98 and Pensacola Beach Boulevard. First Baptist Church of Gulf Breeze is located on Fairpoint Drive, serving residential neighborhoods on the western side of the City. The Gulf Breeze United Methodist Church is also located on Fairpoint Drive, but near the US 98 intersection.

Transportation Network

US 98 (Gulf Breeze Parkway) is a State-maintained arterial roadway that runs from the Alabama State Line near Pensacola along the entire southern coastline of the Florida panhandle, continuing southeast through Lakeland around the east side of Lake Okeechobee to Palm Beach County. In Santa Rosa County, US 98 is a four-lane or six-lane divided facility that runs from the Pensacola Bay Bridge east to the Okaloosa County Line.

US 98 in Santa Rosa County, Florida is the only through east-west roadway on the Gulf Breeze Peninsula. US 98 enters the city of Gulf Breeze as a four-lane divided facility as the

Pensacola Bay Bridge touches down within the city limits. Just south of the intersection with Bay Bridge Drive, US 98 becomes a six-lane divided facility with a raised landscaped median; this typical section continues until the Pensacola Beach Boulevard (SR 399) interchange. From Pensacola Beach Boulevard to the east end of Naval Live Oaks Reservation, US 98 is a four-lane divided facility with a raised landscaped median.

The US 98 corridor serves multiple roles within the City of Gulf Breeze:

- US 98 forms the transportation spine of the City of Gulf Breeze and serves many local trips within the community. The corridor contains all of the City’s commercial uses and most of its major centers, including Gulf Breeze Hospital and the Gulf Breeze school complex (elementary, middle and high schools). In many cases, access to and between these uses is focused along US 98.
- US 98 is part of the only direct connection between the City of Pensacola and Pensacola Beach. As such, the roadway and the corridor serve tourist trips and are part of a larger evacuation route from Pensacola Beach to the mainland to the north.
- US 98 also functions as a suburban commuter route between employment centers in Pensacola to the north and residential areas to the east in Navarre. In this role, US 98 accommodates through trips during the morning and evening peak periods.

Few parallel travel routes exist as an alternative to US 98. Within Gulf Breeze, parallel routes are limited to local streets within neighborhoods that provide some connectivity. Regionally, the only existing parallel route to US 98 is County Road 281, which crosses Pensacola Bay at the Garcon Point Bridge, approximately five miles to the east of US 98. Unlike US 98, County Road 281 and the Garcon Point Bridge do not provide a direct connection to employment centers within Pensacola to the north. Instead, the bridge connects to undeveloped areas on the east side of Escambia Bay. Additionally, the Garcon Point Bridge is tolled, whereas the existing Pensacola Bay Bridge is free for users. Traffic and revenues on the Garcon Point Bridge have decreased steadily since 2006, and due in part to this decline the Santa Rosa Bay Bridge Authority (SRBBA) has had difficulty making its bond payments on time. Santa Rosa County planning officials have pursued grant funds that would make it possible to lower the toll on the bridge while allowing the SRBBA to continue to make its bond payments, with the expectation that lower tolls would help to increase traffic on the bridge; however, no changes in the toll pricing (\$3.50, one-way) have occurred to date.

Existing Traffic Volumes and Level of Service

Existing traffic volumes along US 98 were collected as part of the Gulf Breeze Access Management Study (February 2012) completed by the Florida-Alabama TPO. Table 2.1 lists the Year 2011 AADT for key locations within the study limits. Based on the Gulf Breeze Comprehensive Plan (June 2011), the adopted level of service (LOS) standard for US 98 (Arterials (4-lane and 6-lane)) is “E+10%.” For collector and local streets, the City’s adopted LOS standard is “D.” The LOS analysis for these roadway locations is also included in Table 2.1. Per the Comprehensive Plan, this analysis is based on daily conditions.

Table 2.1 – Existing (2011) AADTs and Level of Service

ROADWAY	LOCATION	2011 AADT	ADOPTED LOS STANDARD	DAILY CAPACITY	CAPACITY EXCEEDED?
Pensacola Beach Blvd.	South of US 98 (Gulf Beach Pkwy)	26,500	E+10%	40,370	No
US 98 (Gulf Breeze Parkway)	East of Hospital Entrance	51,000	E+10%	40,370	YES
	East of Pensacola Beach Blvd.	42,500	E+10%	40,370	YES
	West of Pensacola Beach Blvd.	47,000	E+10%	60,830	No
	West of Shoreline/Daniel	58,000	E+10%	60,830	No
	East of Fairpoint/Northcliff	49,500	E+10%	60,830	No
	West of Fairpoint/Northcliff	54,500	E+10%	60,830	No
Shoreline Drive/ Daniel Street	Shoreline Drive South of US 98	3,800	D	14,850	No
	Daniel Street North of US 98	5,400	D	14,850	No
Fairpoint Drive/ Northcliff Drive	Northcliff Drive North of US 98	4,300	D	14,850	No
	Fairpoint Drive S of US 98	7,500	D	14,850	No
Hospital Entrance/ Commercial Entrance	North of US 98	3,600	D	10,725	No
	South of US 98	2,400	D	10,725	No

Source: Gulf Breeze Access Management Study (2012), Gulf Breeze Comprehensive Plan (2011)

Based on this analysis, the four-lane section of US 98 east of Pensacola Beach Boulevard has existing volumes that exceed capacity; this section currently operates at LOS F. All other roadway segments within the City have volumes below the adopted capacity.

In comparison to US 98 which operates at or near capacity, daily traffic volumes on the parallel route to the east (County Road 281 and the Garcon Point Bridge) are 3,700 vehicles per day based on 2011 FDOT counts. This is far below the capacity of 37,500 vehicles per day for a four-lane roadway.

Safety

A crash analysis was completed as part of the Gulf Breeze Access Management Study; the crash analysis showed that there were no fatal crashes over the five years of data collected. The highest crash location was identified as Fairpoint/Hoffman, which includes the intersection of Fairpoint Drive and Northcliff Drive as well as the intersections to the east, Hoffman Drive, the Starbucks entrance, and Andrew Jackson. Table 2.2 shows the total vehicular crashes recorded from 2006 to 2010.

Table 2.2 – Vehicular Crash Severity

TYPE OF INJURY	NUMBER OF CRASHES	PERSONS INJURED
Property Damage Only/None	88	397
Non-Fatal	97	153
Fatality	0	0
Total	185	550

Source: Gulf Breeze Access Management Study, 2012

3. Where Are We Going?

An analysis of projected future conditions that identifies the need for changes.

Pensacola Bay Bridge Replacement

Pensacola Bay Bridge opened on June 13, 1931. Tourist interest grew the area with the completion of the Pensacola Bay Bridge and the Santa Rosa Sound Bridge. The bridge was damaged in 1946 by a storm and ship collision, and repaired in 1962. It was struck again by a barge in 1989, resulting in a 60 mile one-way trip for commuters traveling between Gulf Breeze and Pensacola during repairs. Because of its 50-year age, the bridge is classified as “Structurally Deficient”, which does not pose an immediate threat to the motoring public, but does require FDOT to plan for a replacement bridge within the next three to five years.

The Florida Department of Transportation (FDOT) is conducting a Project Development and Environment (PD&E) study for the replacement of the Pensacola Bay Bridge from 17th Avenue in Pensacola to Bay Bridge Drive in Gulf Breeze. The general objective of the PD&E study is to provide documentation and information necessary for FDOT to reach a decision on the feasibility, location, and conceptual design of a replacement for the existing Pensacola Bay Bridge.

As part of the PD&E, future traffic volumes for the bridge were forecasted using the Northwest Florida Regional Planning Model (NWFRPM). This analysis used an annual growth rate of 0.82 percent to develop Year 2040 volumes. Per the forecasted volumes, the replacement bridge would need to be six lanes wide, three lanes in each direction, to provide enough capacity to meet the City’s adopted Level of Service (LOS) of E + 10%.

Three centerline alignment alternatives are consideration by FDOT; all alternatives include a six-lane cross section to address both safety and projected capacity needs. The following typical sections have been adopted as part of the PD&E study:

Bridge – The typical section consists of three 12’ travel lanes and a 12 multi-use path that would accommodate both bicyclists and pedestrians in each direction. For safety reasons, the bridge will also feature 10’ shoulders on each side of the travel lanes to accommodate disabled vehicles. A concrete barrier would separate motorized traffic from the multi-use path in order to protect those crossing the bridge on bicycles or on foot.

Roadway – The typical section consists of three 12’ travel lanes and a 4’ bike lane in each direction separated by a variable-width grass median. The 12’ multi-use path from the bridge typical section transitions into a 5’ sidewalk (still separated by a concrete barrier) that eventually ties into the existing sidewalks adjacent to the project limits for the PD&E study.

Future Transportation Conditions Analysis

The completed six-lane bridge will have capacity for 70,000 cars per day to travel through the City of Gulf Breeze, an approximate 30% increase from the 55,000 that currently travel through the City. Therefore, the Master Plan includes measures to mitigate this potential large increase in traffic through integrated mobility and land use strategies, as described in Section 5: How Do We Get There?.

Future year daily traffic (AADT) forecasts were developed as part of the Gulf Breeze Access Management Study for Year 2040 conditions. Table 3.1 summarizes the Year 2040 buildout volumes and LOS analysis. Based on the daily volumes presented in the Access Management Study, the section of US 98 between the Bay Bridge and Shoreline Drive/Daniel Street will have volumes that exceed the adopted capacity; these segments will operate at LOS F. The four-lane section of US 98 east of Pensacola Beach Boulevard will continue to have volumes exceeding capacity, similar to existing conditions.

Table 3.1 – Forecasted (2040) AADTs and Level of Service

ROADWAY	LOCATION	2040 AADT	ADOPTED LOS STANDARD	DAILY CAPACITY	CAPACITY EXCEEDED?
Pensacola Beach Blvd.	South of US 98 (Gulf Beach Parkway)	33,500	E+10%	40,370	No
US 98 (Gulf Breeze Parkway)	East of Hospital Entrance	60,500	E+10%	40,370	YES
	East of Pensacola Beach Blvd.	54,000	E+10%	40,370	YES
	West of Pensacola Beach Blvd.	59,500	E+10%	60,830	No
	West of Shoreline/Daniel	73,500	E+10%	60,830	YES
	East of Fairpoint/Northcliff	63,000	E+10%	60,830	YES
	West of Fairpoint/Northcliff	69,500	E+10%	60,830	YES
Shoreline Drive/ Daniel Street	Shoreline Drive South of US 98	4,800	D	14,850	No
	Daniel Street North of US 98	6,900	D	14,850	No
Fairpoint Drive/ Northcliff Drive	Northcliff Drive North of US 98	5,400	D	14,850	No
	Fairpoint Drive S of US 98	9,400	D	14,850	No
Hospital Entrance/ Commercial Entrance	North of US 98	4,600	D	10,725	No
	South of US 98	3,000	D	10,725	No

Source: Gulf Breeze Access Management Study (2012), Gulf Breeze Comprehensive Plan (2011)

Table 3.2 summarizes future conditions for signalized intersections along US 98. The delay associated with the minor movements has implications for local access to commercial and residential areas within Gulf Breeze. One improvement incorporated into the future analysis and preferred alternative analysis is a coordinated signalized intersection system which will reduce travel time and delay for the US 98 corridor.

FDOT Concept for Pensacola Bay Bridge Landing



Table 3.2 – Forecasted (Year 2040) Intersection Delay and Level of Service

LOCATION	AM		PM		CAPACITY EXCEEDED?
	DELAY (SEC)	LOS	DELAY (SEC)	LOS	
Gulf Breeze Pkwy./Fairpoint Dr.	111.8	F	128.7	F	YES
Gulf Breeze Pkwy./School Entrance	39.5	D	91.6	F	YES (pm only)
Gulf Breeze Pkwy./Daniel St.	77.2	E	119.6	F	YES (pm only)
Gulf Breeze Pkwy./Hospital/ Shopping Center Entrance	27.8	C	28.1	C	No

Source: Gulf Breeze Access Management Study, 2012

Economic Development

Community Redevelopment Area (CRA)

In an effort by the City to create a sustainable downtown community and to address high vacancy rates in retail and office units along US 98, the City of Gulf Breeze proposed the delineation of a redevelopment area along the US 98 corridor. To administer this redevelopment area the City created a Community Redevelopment Area (CRA) in December 1989. A CRA is a financing tool that uses Tax Increment Financing (TIF) to return tax revenue back to the City, rather than the general County fund. Future gains in property taxes above the baseline year tax year (1989) are accrued annually and can be used to fund public projects, such as infrastructure, master planning beautification, debt service, or other capital projects identified in the CRA Master Plan.

The Gulf Breeze CRA is approximately 393 acres in size, about 13% of the City’s total acreage. The CRA is located along the entire corridor of US 98 within the City limits, beginning at the south side of the Pensacola Bay Bridge and extending northeast and southwest of the highway to the City’s eastern limits. The majority of the CRA area is comprised of Office and Commercial uses, encompassing approximately 109 acres. The next largest existing land use of the CRA area is institutional, with approximately 102 acres, including 65 acres of public school facilities that do not generate TIF Revenue for the Redevelopment Fund.

Market Analysis

A 20-year Market Analysis was conducted in 2012 to serve as a guide for land use decisions in the Master Plan. The following summarizes the findings from the market analysis:

- Housing Demand (2030): 245 New Housing Units
- Office Demand (2030): 600,000 Square Feet
- Hotel Demand (2030): 200 to 235 Hotel Rooms.

The full Market Analysis is found in the Appendices of this document.

Retail Analysis

A 2012 study found that the City of Gulf Breeze has an existing demand for 140,300 square feet of additional retail development producing up to \$64.1 million in sales. By 2017, this demand will likely generate up to \$67.5 million in gross sales. This new retail would be absorbed by existing businesses or with the opening of new retailers and restaurants including: a general merchandise store, a grocery store, a specialty food store, a drug store/ pharmacy, 1–2 home goods stores, 8–10 apparel, accessories and shoe stores, a limited-service restaurant, and a florist.

The full Retail Analysis is found in the Appendices of this document.

4. Where Do We Want To Go?

Evaluation of several different alternatives to establish a preferred land use and infrastructure conceptual plan.

Steering Committee

To obtain diverse community feedback and encourage public participation in the Master Planning process, the City of Gulf Breeze City Council appointed a ten person Steering Committee to guide development of the plan. This Committee includes representation from civic groups, the Chamber of Commerce, financial groups, development, and medical. The Committee worked closely with the City's planning consultants to create the public outreach strategy that was used to engage the community in the master planning dialog.

The Steering Committee met six (6) times over the course of the project to review public comments, prepare a draft master plan map, review the economic and financial analyses, and discuss public outreach needs. After careful consideration of all public comments, the Steering Committee made final recommendations to the City Council and requested approval of the Master Plan.

Community Issues

To kick off the master planning process, a series of stakeholder interviews and public workshops were held. Stakeholder groups (including young professionals, business owners, "soccer moms", educators, chamber of commerce members, developers, and other citizens) were asked a standardized series of questions regarding the desired appearance and function of the City in the future. All groups were asked to "paint their picture" of the City in the future. The following common Community Issues were identified by the different stakeholder groups and members of the public:

Community Issues

1. **There is a need for a diversity of housing choices, prices, and types**
2. **Evaluate co-location or relocation of City Hall facilities and public school recreational facilities**
3. **Attract new businesses, jobs, and restaurants**
4. **Create a walkable and safe environment**
5. **Plan for all age groups, from children to senior citizens**

6. Protect quality of life and quality of schools

Through surveys, the community also identified five Indicators of Success to monitor and measure the effectiveness of the Master Plan.

Community Priorities

1. **Move Traffic**
2. **Business Revenue**
3. **Pedestrian Safety and Comfort**
4. **Create Community Gathering Places**
5. **Diversify Business Mix**

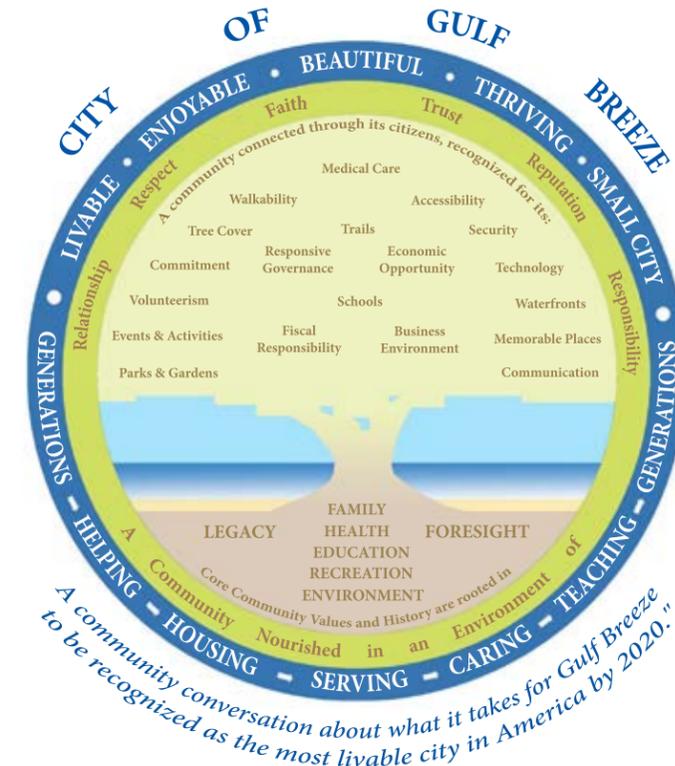
The Steering Committee reviewed the Community Issues and Priorities carefully to recommend redevelopment sites, transportation improvements, and economic strategies to address the issues.

Public Design Charrette

Following a series of stakeholder interviews and a kickoff public workshop, the City hosted a four day Design "Charrette" at City Hall in June 2012.

A Charrette is a "final intense work effort expended by art and architecture students to meet a project deadline." The use of the term is said to originate from the École des Beaux Arts in Paris during the 19th century, where proctors circulated a cart, or "charrette", to collect final drawings while students frantically put finishing touches on their work." Today, Charrettes are commonly used to bring a project team and the public together for a multi-day working session with structured and quick feedback loops.

The Gulf Breeze Charrette was open to the public and included work-in-progress presentations at key decision points. The project team and steering committee reviewed existing land use and transportation conditions, potential redevelopment sites, projected market and economic conditions, and a series of land use alternatives. A "Work-in-Progress" public workshop presentation was conducted on the final day of the Charrette and represented the culmination of all designs and analysis prepared in the previous three days. The presentation included three different plan alternatives for the public to consider, as described in the following section.



4 4. Where Do We Want To Go?

Stakeholder Interviews



Design Charrette Work-in-Progress Drawing

Community Members in Action



Block Model of a Potential Redevelopment Site

Alternative 1



CONSOLIDATED CAMPUS
CONCEPT 1
 GULF BREEZE MASTER PLAN • GULF BREEZE, FLORIDA



Plan Alternatives

Facing increased demand for public services and the need to manage growth in the late 1950s, residents explored the pros and cons of three different alternatives: do nothing; annex to Pensacola; or incorporate. Through careful evaluation of the alternatives, the community voted to incorporate in 1961.

Fifty years later, the community again evaluated three different alternatives to establish conceptual land use patterns for the Master Plan. Due to the developed nature of the City, it was determined that the area with the greatest potential for change was the athletic facilities owned by Santa Rosa County School District. This triangular 19 acre parcel has frontage on US 98, and is bound by the north by Kenilworth Avenue, and to the east by Daniel Street. Because this parcel is in public ownership, it does not generate Tax Increment Financing (TIF) revenue that would contribute to the Community Redevelopment Area (CRA). Each Alternative examined a different approach for the physical layout of the ballfields, existing school campus, and Shoreline Park.

Alternative 1. “Consolidated Campus”: In this alternative, all athletic facilities (football stadium, baseball field, and softball field) were relocated with the existing school campus boundaries. This alternative assumed that existing school facilities would be re-built over the 50-year planning period, and that a two-story elementary and middle school would be built to reduce the overall building footprint. This alternative did not include any new development within Shoreline Park. Compared to the other Alternatives, Alternative 1 featured the most new hotel rooms, as well as the most total retail and office development.

- Alternative 1 Estimated Costs and Benefits
- Estimated Infrastructure Cost: \$58.2 Million
- Annual Tax Increment to CRA: \$3.1 Million
- Annual Bonding Potential: \$1.7 Million

Alternative 3



Alternative 3. "Ballfield Relocation": In this alternative, the baseball and softball fields only were relocated to Shoreline Park, and the football stadium remained in its current location. Mixed use development replaced the ballfields to provide community services at the north end of the football stadium. Compared to the other Alternatives, Alternative 3 featured the most new retail use.

- Alternative 3 Estimated Costs and Benefits
- Estimated Infrastructure Cost: \$34.1 Million
- Annual Tax Increment to CRA: \$2.8 Million
- Annual Bonding Potential: \$1.6 Million

5. How Do We Get There?

BALLFIELDS RELOCATION
CONCEPT 3
 GULF BREEZE MASTER PLAN • GULF BREEZE, FLORIDA



The Recommended Master Plan and implementation strategies necessary to transform the City of Gulf Breeze into the “Most Livable City in America”.

Most Livable City Plan

After careful evaluation of all draft Plan Alternatives and public comments from the Design Charrette, the Steering Committee decided to base their recommended master plan on Alternative 2: Stadium and Ballfield Relocation. The recommended master plan addresses all of the Community Issues identified previously by the stakeholder groups and public workshops.

The Committee determined that the new mixed use development on US 98 should replace the existing athletic fields in their entirety to provide opportunities for new mixed-use development that serves the emerging needs of the community. Rather than place the football stadium within Shoreline Park, the Steering Committee recommended relocation to the sites occupied by the City Hall and Public Library complex and the Sailwinds condominiums. This provides a contiguous site for the school campus, eliminating the need to cross US-98 or Shoreline Drive to access the athletic facilities. This provides safer and more convenient access for the students and faculty who use the athletic facilities on a daily basis.

The transfer of properties owned by the Santa Rosa School District and Sailwinds condominium owners, and relocation and construction of new athletic facilities is a long term process that will require public and private land acquisition and agreements for facility construction and use. This Master Plan provides estimates for the construction of new athletic facilities; however, land acquisition is subject to market conditions at the time of purchase and cannot be estimated at this time.

The Recommended Master Plan includes the following uses:

2060 Potential Development Capacity

- 300-400 hotel/ motel rooms
- 300-350 multi-family attached dwelling units
- 60 single-family detached dwelling units
- 900,000 - 1,000,000 square feet of office
- 260,000 - 300,000 square feet of retail and restaurants
- 89,600 square feet of “other uses” (conference space, self storage, clinic).
- Four (4) structured parking garages totaling 3,964 parking spaces.

The Steering Committee presented the recommended draft Master Plan to the community at a public workshop in October 2012. The draft Master Plan was well received, representing



general community consensus regarding the desired land use patterns for the City over the next 50 years. This final recommended Master Plan is known as the Most Livable City Plan, building upon the Community Vision 2020 statement.

The Most Livable City Plan addresses the Community Priorities established by the community, as described below:

COMMUNITY PRIORITIES	MOST LIVABLE CITY PLAN NOTES
Move Traffic	Addition of new parallel local routes will disperse traffic from US 98
Business Revenue	New business revenue projected by the Economic Analysis will strengthen the City's tax base
Pedestrian Safety and Comfort	Addition of trails and sidewalks on Shoreline Drive, Fairpoint, and other pedestrian amenities
Create Community Gathering Places	New community/civic center created at Shoreline Park; new Town Center "green" park
Diversify Business Mix	Catalyst redevelopment sites provide new opportunities to diversify the business mix; the addition of new residential units will increase the population density needed to attract more businesses.

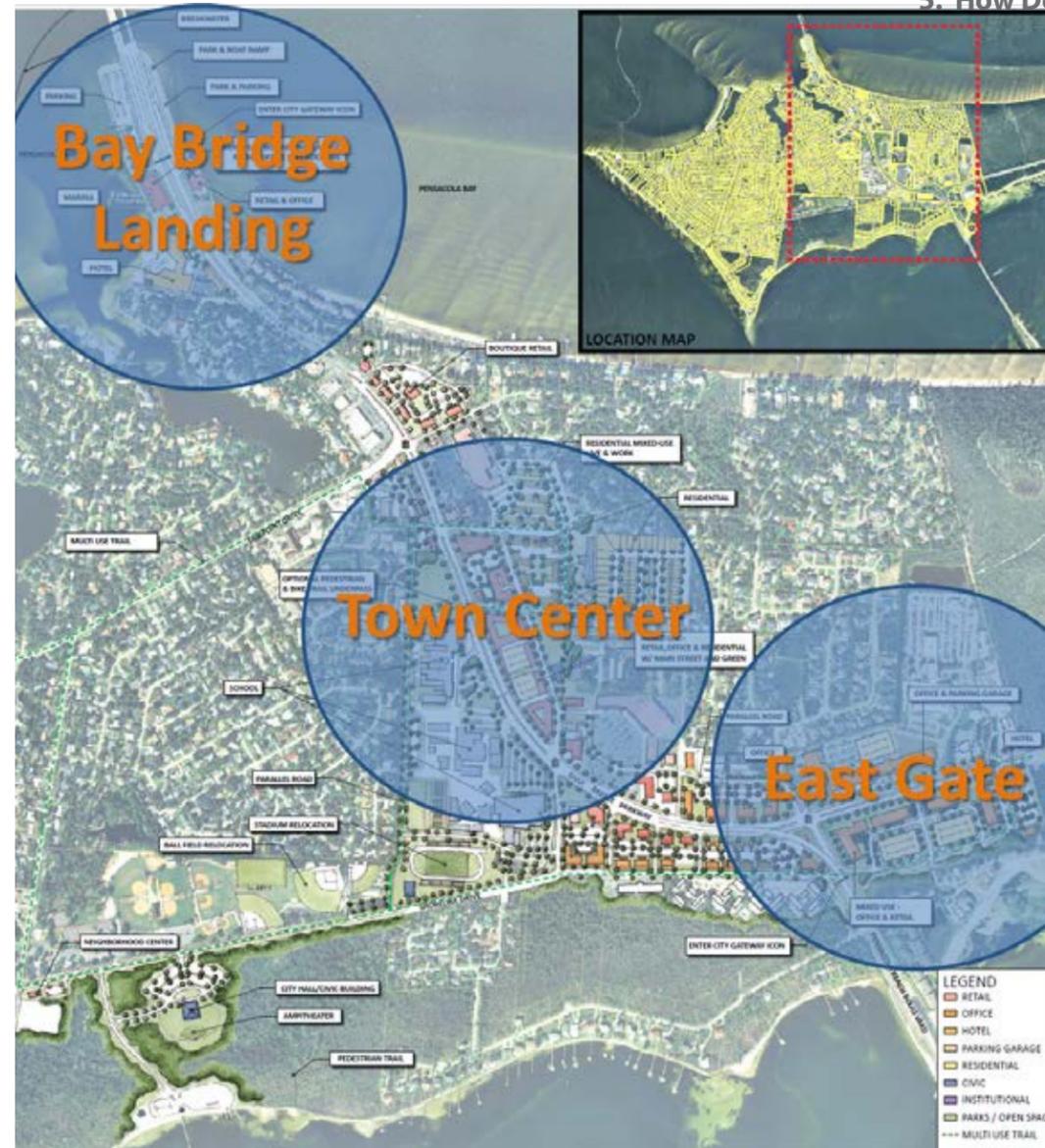
Catalyst Sites

Three initial "Catalyst Sites" were identified in the Most Livable City Plan. A Catalyst Site is a strategic area identified for public and/or private reinvestment to encourage redevelopment. Catalyst Sites are intended to "jump start" or catalyze change within the community. By identifying these sites, the community has the opportunity to plan proactively and recruit businesses and services, rather than react to development proposals. The three Catalyst Sites were selected for the following factors:

- Market Potential
- Visibility on US-98
- Potential for Change

A description of the individual parcels evaluated for the Catalyst Sites can be found in Appendix 1

East Gate Catalyst Site



5. How Do We Get There?

This Catalyst Site is located at the eastern developed limits of the City, immediately adjacent to the Naval Live Oaks Reserve. The Andrews Institute for Orthopaedics and Sports Medicine and Baptist Hospital are anticipated to continue to thrive and grow in the future, and the Live Oak Village commercial area and Graves property across US-98 present an excellent opportunity for redevelopment to support these existing medical uses.

East Gate Catalyst Site Recommendations:

- Provide new parallel east/west road south of US-98 to move local traffic. This will require right-of-way from the back of the Live Oak Village parcel and Harbourtown
- Move existing traffic signal at Live Oak Village east to provide better access to north and south properties
- Provide new traffic signal and on-grade intersection at site of existing bridge flyover
- Provide opportunities for new office buildings and parking garages to increase job base.

Bay Bridge Landing Catalyst Site



US 98 and Pensacola Bridge Improvements (Southbound)

East Gate Existing Conditions



East Gate Concept Plan



US 98 and Pensacola Bridge Improvements (Northbound)

This Catalyst Site is the northern gateway to the City, and will be the welcome visitors from across the Pensacola Bay. Because the land area is limited, yet provides for excellent recreational, hotel, office and retail opportunities, it is very important to proactively plan for this strategic community gathering spot.

Bay Bridge Landing Catalyst Site Recommendations:

- Encourage New Hotel and Mixed Use Development
- Provide New Breakwater to protect boat slips at the marina
- Provide vehicle and pedestrian access and parking beneath the new Pensacola Bay Bridge to connect parks and businesses on the east and west sides of US-98.
- Negotiate with the Florida Department of Transportation to shift the proposed bridge alignment centerline 10-feet to the east and reduce the typical median from 30 to 25 feet. This will allow for larger commercial parcels on the west side of US-98.
- No surface stormwater management ponds should occupy this area.

Town Center Catalyst Site



Bay Bridge Landing and Marina (Southbound)

Bay Bridge Existing Conditions



New "Main Street" and City Park (Southbound)



Athletic Fields Relocation and New Town Center

Town Center Existing Conditions



5. How Do We Get There?

This catalyst site is centrally located within the heart of the City of Gulf Breeze. The intent is to provide a true mixed-use central business district with a walkable “Main Street” experience. The addition of new businesses and residential uses will diversify and strengthen the City’s economy, while the new City Park will provide a new community gathering space.

Town Center Catalyst Site Recommendations

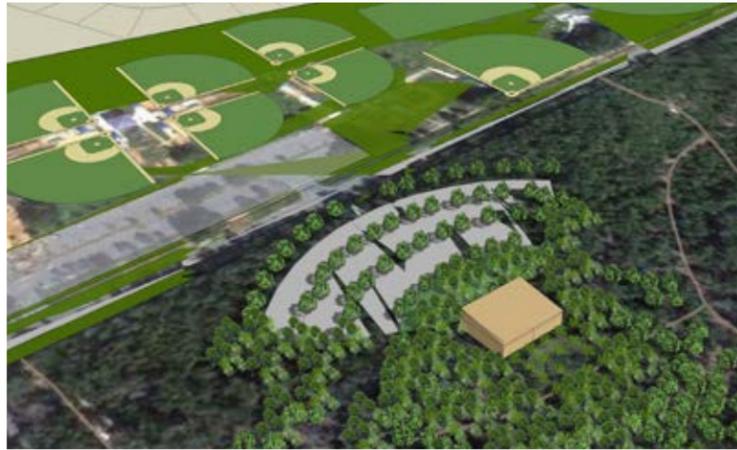
- Provide new parallel roads for local traffic behind school property and behind Walmart
- Relocate the Athletic fields, provide opportunity for new mixed use development (retail, office, residential) and new City Park.
- Relocate the school traffic signal to provide access to both sides of US-98. A pedestrian underpass should be evaluated.
- Coordinate the timing of all traffic signals to provide more efficient traffic flow.

Public Schools Campus

The ball fields which served the school sites are proposed to be relocated to the property

just south of the High School. Currently, the City Hall and civil support facilities, Public Library, and residential condominiums exist on the site and will need to be acquired and/or relocated. The realignment of Hoffman Drive opens up the opportunity to create a north-south connector road that will provide school bus access to Gulf Breeze Elementary and Gulf Breeze High School. This new parallel north-south road will also help to alleviate circulation issues that exist today between bus and vehicular traffic on US 98 and within the existing parking lot and current loading zones on the east side of the school. The pedestrian overpass to US 98 has been maintained and continues to provide a connection between the school campuses and the new town center.

City Hall
and Library
Relocation to
Shoreline Park,
New Walking
Trail



Shoreline Park

Shoreline Park South is a heavily wooded site that provides passive recreation, beach front activities and a boat launch area to Santa Rosa Sound. During the charrette process for Gulf Breeze, relocation of City Hall and the potential for a multiuse community center within Shoreline

Park was discussed. It was later determined by the community that City Hall should not be relocated to commercial frontage on US 98, but should instead remain neighborhood oriented, tucked within the fabric of the residential community.

The Livable City Plan illustrates a multiuse building for community events and meeting space with accompanying parking. In addition, the plan recommends an open lawn area that can be used for outdoor events. Every effort has been made to make as little an impact on the site as possible, designing a building and site plan that blends naturally into the landscape.

Neighborhood Centers

Several neighborhood centers have been strategically located throughout Gulf Breeze to create central focal points and gathering places for the neighborhood. These neighborhood centers can take the form of small retail centers and office use along with high density residential and neighborhood parks. Neighborhood centers should be compatible with adjacent uses, not disruptive.

Also, identified throughout the master plan are several opportunities for small lot residential redevelopment. Areas identified as the “bowl” are potential locations for this housing type, which is particularly suited for young professionals or seniors who do not wish to maintain a large yard or house.

Recommended Transportation Improvements

1 5. How Do We Get There?



One of the primary objectives for the redevelopment of land along US 98 (Gulf Breeze Pkwy) corridor was to create an internal parallel road system for local access and circulation to existing and proposed development. Therefore, the Preferred Transportation Alternative Condition was developed using the same projected volumes at the 2040 Base Scenario, however the traffic volumes were redistributed according to a modified street network. Parallel routes to US 98 will alleviate some of the congestion along US 98, and will allow for new pedestrian and bicycle routes and connections throughout the network. Specific geometric modifications include the following:

- It is recommended that the FDOT Pensacola Bay Bridge alignment be shifted a minimum of 10 feet to the east. The typical median should be reduced from 30 feet to 25 feet. This will provide additional depth for adjacent private and publicly owned parcels west of US-98.
- Hoffman Drive and Andrew Jackson will be aligned at their intersection of US 98, with a directional northbound left permitted at the future unsignalized intersection. This realignment will contribute to local traffic utilizing the proposed parallel facilities to US 98, which will greatly decrease the traffic demands on US 98 and reduce the ultimate travel time.
- The signalized intersection at the school entrance will be relocated north of the existing intersection, with a new connection east to Daniel Drive. This new connection will allow motorists to access the new roadway network east of US 98 without having to travel along US 98. The new access point will also allow non-motorists to travel between the new main street and mixed use district and the school campus in a safe and convenient manner.
- Shoreline Drive will be realigned to connect the existing signalized intersection at Gulf Breeze High School east to Soundview Trail. The intersection at the high school and Shoreline Drive will remain signalized with modified geometry. The intersection at Pensacola Beach Boulevard and Soundview Trail, the eastern intersection of the newly aligned corridor, is a proposed roundabout.
- The unsignalized Shoreline Drive intersection at US 98 will be realigned with Shoreline Drive having a north-south alignment rather than the existing curved alignment. Two additional north-south roads will be constructed parallel to the realigned Shoreline Drive. All three intersections will be unsignalized with a right-in, right-out permitted.
- The existing Pensacola Beach Boulevard interchange at US 98 will be reconstructed as an at-grade intersection. The northbound left movement (off-ramp from bridge) and eastbound right (on-ramp to bridge) will be constructed as ramps, and these movements will not be permitted at the new at-grade signalized intersection. The conversion of the existing interchange to the proposed signalized intersection will connect the hospital and shopping campus to the east with the Gulf Breeze community to the west. The interchange currently acts as a barrier, and prevents non-motorists from crossing US 98 in that area. The proposed signalized intersection will provide for an opportunity for non-motorists to safely cross US 98,

thereby linking the trail and mixed-use developments to the south with the hospital campus, office developments, and residential areas to the north.

- The existing signalized intersection at US 98 and the Gulf Breeze Hospital will be relocated to the east. This relocation will prevent impedence from adjacent signalized intersections from potential extensive queues.
- Establish a coordinated signalized intersection system to reduce travel delay time and allow through trips to progress more quickly and fluidly along US 98.

Proposed Bicycle/Pedestrian Facilities

A complete streets approach was applied for the new roadway network and connections to existing trails. Pedestrians, cyclists, and vehicles will all be accommodated on the multi-use streets to be constructed as part of the preferred plan.

The Shoreline Drive will have a dedicated bike trail to connect the residential areas in western Gulf Breeze with the park, the school campuses, and the redevelopment areas. The realigned Shoreline Drive, which will connect the existing Shoreline drive from the west east to the Pensacola Bridge, and ultimately connect to the



Boy Scout Trail south of US 98 will be a dedicated "Share the Road" facility. The proposed north-south street, which will be just west of the schools, will also be designed with all mode choices accommodated, and will be a safe route to school for students with an exclusive 10 foot bicycle and pedestrian trail. The proposed connection north of US 98 which is to connect the Publix shopping center back to US 98, north of Fairpoint Dr./ Northcliff Dr. will also be designed as a multi-use "Share the Road" facility.

Two additional pedestrian crossings will be added with the proposed signalized intersections, including the intersection at the Pensacola Bay Bridge and US 98. The pedestrian crossings across US 98 include the following locations:

- Signalized intersection at US 98 and Fairpoint Drive which will provide a connection between the residential area to the west and the new main street to the east;
- Signalized intersection at US 98 and the school campus (relocated north) which will provide a connection between the new main street/ Daniel Street and school campus;

- Pedestrian overpass for school use will provide a connection between the school campus and mixed use district and main street to the east;
- Signalized intersection at US 98 and Daniel Drive which will provide a connection between the high school and mixed use development to the south with the main street and mixed use development to the north;
- Signalized intersection at US 98 and the Pensacola Beach Boulevard (new) which will provide a connection between Shoreline Drive (designated as 'Share the Road') and the mixed use development to the south with the hospital and office to the north;
- Signalized intersection at US 98 and the hospital/ shopping center (relocated east) will continue to provide a connection between the hospital campus and proposed hotel and the shopping center to the south; and
- If warranted by a future study, a signalized intersection at US 98, south of the Pensacola Bay Bridge (new) which will provide a connection between the proposed hotel and mixed use office and retail buildings.

Comprehensive Plan/Zoning Amendments

Comprehensive Plan

The City of Gulf Breeze Master Plan "Most Livable City Plan" map should be officially adopted as part of the Comprehensive Plan Future Land Use Map series. This will provide legal standing for the Master Plan, and will provide the basis for future amendments to the Comprehensive Plan, including the upcoming 2018 Evaluation and Appraisal Report (EAR) process.

Amendments to the Future Land Use Map (FLUM) 2025 will be necessary to reflect the new Master Plan. In particular, the present Athletic Facilities, currently designated as "Public Facilities/Institutional", must be amended to the Commercial future land use designation at the time of transfer. Because the Commercial land use permits a mixture of residential and non-residential uses, no text amendments are required.

Land Development Code

Height

Chapter 21: Land Use and Zoning of the Land Development Code currently restricts building height for all zoning district to 35 feet and/or 3 stories. In order to increase development potential of commercial sites, while providing an appropriate transition between uses, it is recommended that the maximum commercial building height be increased to 60 feet provided that it is a minimum of 250 feet away from a residential building.

Attached multifamily residential buildings, such as condominiums or townhouses, should be permitted up to 60 feet in height, provided that they are at least 75 feet away from other residential buildings to provide an appropriate buffer.

Parking Ratio

Chapter 24-51 of the Land Development Code requires a minimum of one (1) space per 300 square feet of development (or 3.33 spaces for every 1,000 square feet of development) for Commercial and Professional Buildings and Retail Business/Restaurant uses.

It is recommended that the minimum parking standard be reduced to one (1) space for every 350 square feet of development (or 2.8 spaces for every 1,000 square feet of development). The proposed reduced ratio will allow for a more efficient use of the site, potentially increasing the development potential. No maximum ratio is recommended, therefore a property owner or developer may exceed the minimum ratio if desired.

Design Guidelines

US-98 Cross Section

Amend Sec.26.26.A: Streetscape of the Gulf Breeze Urban Design Standards, which currently requires "a continuous 17-foot wide landscape strip separating the sidewalk from the travel lane" along Gulf Breeze Parkway. The urban development described in the Master Plan eliminates the need for this large setback. Additionally, the large setback could be taken for US-98 lane widening, which would create an even larger barrier between sides of the City, reduce pedestrian connectivity and safety, and consume valuable real estate. It is recommended that the 17-foot wide landscape strip requirement be removed from the Code.

Economic Impacts of Most Livable City Plan

The economic analysis was prepared based on the 2060 Potential Development Capacity of the Most Livable City Plan. It should be noted that some of these uses depicted on the Most Livable City Plan will take more than 20 years to justify market support and construction/feasibility.

Key findings from the economic analysis for the plan in its entirety are summarized below. The full economic analysis can be found in Appendix 2 of this document.

Construction/Development Costs

Order-of-magnitude construction/development cost estimates utilize current industry costs for each use as well as a locational factor for construction in the Pensacola area. Land costs are excluded from this analysis. At buildout, construction costs to build all of the land uses identified in the plan would approach **\$391 million (in 2012 dollars)**, an average of \$110 per sq. ft. of gross building area.

Construction Jobs & Wages

Assuming that each project requires between one and five years for construction (which will vary based on size of project, complexity of the development deal, pre-leasing efforts and ability to secure tenants during lease-up, etc.), there could be almost **2,200 construction jobs created** as a result of successful implementation of the plan.

More than 2,100 temporary construction jobs could be expected to generate **over \$156 million in construction wages** over the buildout period. Fully one-third of all construction

wages, and 20% of all construction jobs would be generated by redevelopment/re-use of the Ballfields and stadium.

Permanent Employment & Wages

At buildout and industry-standard stabilized occupancies (ranging from 90% to 95%, depending on use), the 1.9 million sq. ft. of commercial development could generate up to **7,600 permanent jobs** across various employment sectors.

As evidenced by Andrews Institute for Orthopaedics and Sports Medicine and office tenants such as App River, an economic development strategy focused on recruiting anchor office tenants will provide multiple benefits, including additional spending for retail businesses and restaurants in Gulf Breeze, and generating additional tax revenues in the form of retail sales and business/professional licensing taxes. Moreover, similar anchor tenants will spin-off other businesses, as contractors and other support businesses consider Gulf Breeze as a viable location as a means of supporting these anchor tenants.

Based on current (2011) wages from the Bureau of Labor Statistics for various employment sectors in the Pensacola area, new jobs could be expected to generate more than **\$378 million in permanent, annual wages.**

Retail Sales & Sales Taxes

Another potential economic impact generated by successful implementation of the plan includes additional retail sales and sales tax receipts. These metrics were calculated using on industry-standard stabilized occupancies at buildout of 92% for the general retail uses and 95% for restaurants. It is estimated that new retail development will generate **\$83,000 in annual sales taxes** for the City of Gulf Breeze.

Annual Property Taxes to the Community Redevelopment Area (CRA)

A significant component of the economic benefits accruing to the City of Gulf Breeze from successful implementation of the plan will be in the form of net new property tax revenues. Currently, 95% of tax revenues generated by properties in the CRA District along Highway 98 can be allocated to the CRA. As such, at plan buildout the CRA would receive **\$2.9 million in new property tax revenues** between the City and Santa Rosa County at current millage rates.

Potential Bonding Capacity

In Gulf Breeze, the CRA is able to utilize 74.3% of the annual tax increment (i.e., 25.75% of the annual increment is set-aside for costs associated with general fund administration, street-lighting, police patrols and median maintenance along Highway 98) for potential bonding capacity.

Utilizing industry-standard financing terms, including a debt coverage ratio of 1.25x, as well as various discount (i.e., interest) rates (ranging from 4.5% to 8%) yields **potential bonding capacity in the range of \$41 to \$42 million to fund various improvements identified in the plan** (presuming that all uses identified for each of the catalyst sites are realized). A revenue bond of this amount would require an annual payment of \$1.6 to \$1.7 million.

Capital Improvements

The estimated rough order of magnitude capital improvement costs necessary to implement the Most Livable City Plan are described below. The total public costs are an estimated \$26.9 million.

As described in the previous section, the Potential Bonding Capacity of the CRA is **\$41 - 42 million**. Therefore, the City has the ability to finance the necessary capital improvements **and** provide matching funding to incentivize private development with the remaining balance of approximately **\$15.1 million**. This funding can be put toward surface or structured parking, stormwater facilities, or the marina bulkhead and breakwater, or façade assistance grants for existing businesses.

IMPROVEMENT	DESCRIPTION	UNIT	COST	QUANTITY	PROBABLE COST
2-Lane Road	With on-street parking	LF	\$417	20,850	\$8,687,500
12 foot wide Trail	Asphalt with stabilization	LF	\$45	27,300	\$1,226,432
10 foot wide Trail	Asphalt with stabilization	LF	\$40	8,500	\$340,000
Baseball Field	NCAA specifications - infield, press box, bleachers, dug outs, bull pens, batting cages, perimeter fencing, and masonry backstop	EA	\$750,000	1	\$750,000
Softball Field	NCAA specifications - infield, press box, bleachers, dug outs, bull pens, batting cages, perimeter fencing, and masonry backstop	EA	\$500,000	1	\$500,000
Football Stadium	Assumes typical Florida Public High School Facility	EA	\$5,000,000	1	\$5,000,000
City Hall	Assumed Building and Site development in Building Cost	SF	\$200	52,000	\$10,400,000
				TOTAL	\$26.9 Million

Note: Land Acquisition is not included

As described in the Transportation Analysis, US-98 will eventually need to be widened to six lanes in the easternmost segment adjacent to the Live Oak Village and medical complex. When this occurs, the existing Pensacola Beach Bridge flyover will need to be rebuilt to accommodate the widened roadway. The Most Livable City Plan envisions that this intersection be rebuilt as a hybrid 4-way at-grade intersection with access to McClure Drive to the north. The estimated FDOT Cost for this improvement is listed below.

Implementation Plan

The following section describes plans, programs, and infrastructure improvements needed to realize the Most Livable City Plan. The Implementation Plan is organized into three Terms, based on anticipated need:

IMPROVEMENT	DESCRIPTION	UNIT	COST	QUANTITY	PROBABLE COST
Pensacola Beach Fly over	Abutment to Abutment including parapets, length 1500 ft width 60 ft(1 lane to Beach 1 lane to GB)	SF	\$160	90,000	\$14,400,000
New Traffic Signals, 4-Leg Intersection	Mast Arm Design-2 lane Approach	EA	\$350,000	3	\$1,050,000
				TOTAL	\$15.45 Million

- Near Term (First Five Years)
- Mid Term (Second Five Years)
- Long Term (Ten+ Years)

However, it is recognized that the Plan must be flexible and able to react to emerging real estate conditions. There, individual actions may move from one term to another, provided that the action meets the intent of creating the “Most Livable City in America”.

Near Term Action Items (2013 – 2018)

- Negotiate with FDOT regarding Bridge alignment
- Comprehensive Plan Amendments
- Land Development Code Amendments
- CRA Master Plan Update
- Marketing Campaign/Economic Development Strategy
- Development of East Gate (Live Oak Village) Catalyst Site
 - Pro forma
 - Identify capital improvements
 - Solicitation of potential developers
- Shoreline/Fairpoint Multi-use Trails

Mid Term Action Items (2018 – 2023)

- Development of Bay Bridge Landing Catalyst Site
 - Pro forma
 - Identify capital improvements
 - Solicitation of potential developers
- Planning Design & Engineering (PD&E) study for Pensacola Beach Bridge flyover and new intersection, local parallel road system

Long Term Action Items (2023+)

- Development of Town Center catalyst site
 - Relocation of Football Stadium, Baseball and Softball fields
 - Relocate City Hall and Library to Shoreline Park in new Civic Building
 - Pro forma
 - Identify capital improvements
 - Solicitation of potential developers
- US-98 Widening (near Hospital/Live Oak Village)
 - New Beach Bridge flyover and intersection



Appendix 1: Analysis of Potential Redevelopment Sites



Analysis of Potential Redevelopment Sites

The following is a brief description of the general character of potential redevelopment sites identified throughout the City. Each site is meant to be illustrative of opportunities that could diversify and strengthen the local tax base, provide new housing and employment opportunities, and maintain and enhance the quality of life within the City.

Bay Bridge Gateway Site (1 and 2)

The Bay Bridge Gateway site is located east and west of where the Pensacola Bay Bridge makes landfall with the City of Gulf Breeze. The east side of the Bay Bridge Gateway site is a public park which consists of parking, beach access, picnic facilities and a fishing pier. The west side provides a boat launch and parking, a marina, small restaurants and a hotel. Currently a new hotel is being built on the southeast portion of the site.

The Bay Bridge Gateway site is strategically located at the entrance to Gulf Breeze and for this reason has the potential to create an immediate and lasting impression for those entering the City. It is for this reason that special consideration was taken to redesign this area. As well, the community identified this site as being a key area not only for redevelopment but for creating a special place for people to gather and to entertain.

The new realignment of the Bay Bridge impacts park land on the east side of the bridge. Every effort is being made to maintain a small public park and to provide pedestrian and vehicular connection between both sides of the bridge. The west side of the bridge proposes a new marina village consisting of retail, office and residential use and the redevelopment of the hotel properties. Parking garages are proposed to provide parking for this mixture of land uses.

POTENTIAL DEVELOPMENT CAPACITY			
Conference Center  10,000 S.F.	Retail and Restaurants  44,200 S.F.	Office  29,600 S.F.	Hotel  260 Rooms

Benson Complex (Fairpoint and Northcliffe) (3)

The Benson Complex site currently consists of the US Post Office, small retail out-parcels, vacant land and some residential use. The Gulf Breeze community expressed a desire for this site to be transformed into small boutique retail and office use. The Livable City Plan illustrates small retail and offices uses that center on a small community green. This green creates a focal point for the cluster of retail uses and provides a place for people to gather and hold outdoor events.

POTENTIAL DEVELOPMENT CAPACITY
Retail and Restaurants  44,900 S.F.

Walmart Site (4)

The Walmart site currently has some infill opportunity on the southern portion of the development tract. It is intended that this land be used for retail use and will be directly accessible from the new parallel road system created for internal circulation.

POTENTIAL DEVELOPMENT CAPACITY	
Retail and Restaurants  25,300 S.F.	Office  7,200 S.F.

Ballfields Site (5 and 6)

The Ballfields site currently provide recreation facilities to the schools in the form of softball, baseball fields and a football stadium. It also houses maintenance facilities which serve these recreational facilities. The community of Gulf Breeze identified the Ballfields site as an ideal location for a new Town Center. This proposed site design is divided into several blocks with the extension of existing streets through the site. The parallel road which runs from the post office site and behind Walmart will create "Main Street" on the Ballfields site and will help to form the new town center. Retail uses are proposed to front the west side of main street with residential/ live-work units fronting east of "Main". A large green creates a civic space and community gathering place for the town center and provides a civic structure at its terminus to be used for farmers markets and civic uses on weekends and other special events. The new Town Center is designed to be very pedestrian friendly, create a central focal point for the community and have a relationship with the surrounding neighborhood. Existing religious institutions located east of the Ballfields site will benefit from the proximity to the mixture of land uses proposed on this site.

POTENTIAL DEVELOPMENT CAPACITY		
Retail and Restaurants  129,000 S.F.	Office  435,645 S.F.	Multifamily Residential  60 D.U.

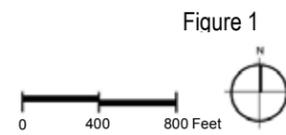
Appendix 1: Analysis of Potential Redevelopment Sites

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VHB MillerSellen
225 East Robinson Street, Suite 300
Orlando, Florida 32801 | 407.839.4006

City of Gulf Breeze
Gulf Breeze Parkway
February 2013



Sea Shell Collection (7)

Infill opportunities exist on the Sea Shell Collection site once developed the building frontage will help to frame the street front along US 98. The continuation of the parallel road, “main street”, through the Sea Shell Collection site will provide the link between the new town center and to the Andrews Institute for Orthopaedics and Sports Medicine.

POTENTIAL DEVELOPMENT CAPACITY

Retail and Restaurants



Storage Site (8)

The Storage site lies adjacent to Andrews Institute for Orthopaedics and Sports Medicine which has great potential to grow in the future. Due to this potential, it was felt that property lying in close proximity to the medical campus will have the opportunity to redevelop to supporting office use. The parallel road runs through the storage site and ends at St. Francis Drive. This intersection, which currently ties into US 98 and the flyover for Pensacola Beach Blvd. is proposed to be redesigned providing better circulation.

POTENTIAL DEVELOPMENT CAPACITY

Office



Storage



Andrews Institute for Orthopaedics and Sports Medicine Site (9)

The future demand for the high quality medical services provided at the Andrews Institute for Orthopaedics and Sports Medicine Site and Gulf Breeze Hospital is expected to result in a need for facility expansion. In addition to increased office space, a structured parking garage will be needed to provide sufficient capacity for doctors, medical support staff, and patients.

POTENTIAL DEVELOPMENT CAPACITY

Office



East Gate (10)

No new development is planned for this site on the north side of US 98. However, the signalized intersection improvements on the south side of US 98 for the Graves and Live Oak Village sites may will result in improved access and the potential for expansion by existing businesses.

Graves Site (11)

The community identified a need for a hotel site along the US 98 corridor, specifically in close proximity to Andrews Hospital. The Graves property provides a 110 room hotel site with a small residential scale office building adjacent to the waterfront.

POTENTIAL DEVELOPMENT CAPACITY

Hotel



Clinic



Live Oak Village Site (12)

The Live Oak Village site currently consists of small office use and underutilized retail use. This site is strategically located at the southeast corner of two major crossroads and across from Andrews Hospital making it an ideal location for prime office space. Four large office buildings are proposed with parking garages to provide the necessary parking. A signalized intersection provides access to the new aligned entry road to Andrews Hospital and access to the Graves Property and Live Oak site. This road, which provides access to the hotel and office sites, is the beginning of the southern parallel road to US 98 and runs westerly crossing Pensacola Beach Blvd. to McAbee Court and ultimately ties into Shoreline Drive.

POTENTIAL DEVELOPMENT CAPACITY

Retail and Restaurants



Office



Multifamily Residential



Harbortown Site (13 and 14)

Today the Harbortown site is a mixture of small scale retail and office use, motel sites and residential development. Existing retail buildings are dated and underutilized and for this reason the community identified this site as a potential redevelopment site. The concept plan proposes that this site be redeveloped with small scale retail and office use. McAbee Court will be designed as a public through road and run parallel to US 98 and provide access to the retail and office use to the north and access to the residential use to the south.

POTENTIAL DEVELOPMENT CAPACITY

Retail and Restaurants



Office



Appendix 1: Analysis of Potential Redevelopment Sites

Joachim Street Site (15)

Currently the Joachim Street site consists of vacant land and industrial use and is surrounded by single family residential homes. The community identified the need for additional small single family homes in the study area. It was felt that the conversion of industrial use to residential would help to strengthen the existing neighborhood and create a need the community identified. Larger single family homes are proposed on the perimeter of the Joachim Street site while the interior of the site proposes small cottage homes which front on a green. A landscaped edge along Joachim Street provides pedestrian connectivity to “main street” which lies directly west of the site.

POTENTIAL DEVELOPMENT CAPACITY

Residential



60 detached dwelling units

Center Street Site (16)

The Center Street site, located on the west side of US 98 creates a unique opportunity for the realignment of Hoffman Drive and Center Drive to Fairpoint Drive as well as to create a north-south connection along the back side of the school property to Shoreline Dr. The property between Fairpoint Drive and the northern limits of the school property lacks a cohesive sense of place due to circulation issues and a wide number of curb cuts. It is felt with a simple realignment of Hoffman Drive with Center Drive to Fairpoint Drive that there are opportunities to improve safety and circulation and create several strategically located infill parcels for development.

POTENTIAL DEVELOPMENT CAPACITY

Retail and Restaurants



19,200 S.F.



Appendix 2: Economic Analysis



Introduction

WTL+a, a national real estate and economic consulting firm based in Washington, D.C., with extensive experience throughout Florida, was retained by VHB, Inc., on behalf of the City of Gulf Breeze, FL in March 2012 to prepare an economic analysis as part of a master plan for the Highway 98 corridor through the City. Our work consisted of the following tasks:

- Demographic Profile & Market Conditions—We prepared a demographic profile and evaluated real estate market conditions building upon a market study completed by WTL+a in April 2011 that tested redevelopment of Live Oak Village, a community retail center located on a key site in the study area;
- Market/Development Potentials—We tested 20-year market/development potentials for new housing, workplace (commercial office), and supporting uses such as hotel/lodging to serve as the basis for land use decisions in the master plan. Key findings from the market analysis were contained in a Technical Memorandum submitted in May 2012;
- Economic Impacts—We estimated stabilized-year values (based on estimated construction costs) of each of the recommended land uses in the plan on 16 catalyst sites. Based on assumptions related to stabilized occupancies at buildout of each land use, we also estimated potential economic impacts, including construction and permanent jobs and wages, retail sales tax revenues, and property taxes for each of the taxing districts in Gulf Breeze;
- Tax Increment Financing (TIF) Analysis—We estimated tax increment financing (TIF) revenues that could be generated by each land use on each catalyst site located in the City's Community Redevelopment Area (CRA), to understand order-of-magnitude revenues that could be available to meet key public objectives such as site acquisition, and infrastructure and/or public realm improvements; and
- Preliminary Funding Mechanisms & Development Strategies—We outlined potential funding mechanisms and identified preliminary development strategies for selected catalyst projects.

Land Use Potentials

The economic analysis was prepared based on the land use program prepared by VHB and illustrated in Figure 1 below:

Figure 1: Master Plan Land Use Program

AMOUNT				
Land Use	No.	Type	Building Area (Sq.Ft.)	As % of Plan
Commercial				
Hotel/Lodging	370	Rooms	212,100	6
General Retail			254,800	7
Restaurants/F&B			82,500	2
Subtotal	370		549,400	15
Workplace				
Speculative Multi-Tenant Office			1,310,445	37%
Conference Nesting Space			10,000	0.3%
Medical Clinic			9,600	0.3%
Self-storage Facility			70,000	2%
Subtotal			1,400,045	39%
Housing				
Single-Family Detached	60	Units	120,000	3%
Multi-Family	60	Units	109,730	3%
Subtotal	120		229,730	6%
Parking				
Surface Lots	2,562	Spaces	896,700	25%
Structured	3,964	Spaces	1,387,400	39%
Subtotal	6,526		2,284,100	64%
TOTAL:				
¹ Gross Building Area			3,566,575	100%
Total Acres			133.9	
Overall Density (FAR/Floor Area Ratio)			0.61	

¹ Excludes surface parking area

Source: VHBMillerSellen; WTL+a, February 2013

The plan identifies 13 catalyst sites located in the City's CRA along the Highway 98 corridor. Three of those sites, including Bay Bridge Gateway, the Ballfields and Harbour Town, are sub-divided, thereby providing a total of 16 parcels upon which the plan identifies new and/or redeveloped land uses. The catalyst sites comprise almost 134 acres.

Land use potentials are based on the market analysis completed by WTL+a in May 2012 for each use, including 20-year forecasts for housing, workplace office, and lodging/hospitality. (Gibbs Planning Group conducted the retail market study). We note that, in some cases, the land use programs identified in the Preferred Plan exceed (sometimes significantly) the supportable uses measured in the market analysis. That is, some of these uses will take more than 20 years to justify market support and construction/feasibility.

As illustrated, the master plan accommodates the following:

- 1.4 million sq. ft. of workplace uses in the form of new speculative/multi-tenant office space, and other ancillary uses such as meeting/conference space, self-storage space and a medical clinic
- 120 new housing units
- 550,000 sq. ft. of new commercial uses such as hotels/lodging, and general retail and restaurants

At buildout, the plan would yield overall floor area ratios (FAR), or densities, of 0.61 FAR, including the area required for structured parking. In addition, 203,400 sq. ft. of existing uses are retained, increasing the overall FAR to 0.65. In other words, 65% of an acre of land would be covered by buildings.

More detailed, site-by-site results from the economic analysis is contained in Tables 1—7 as an appendix to this report.

Key Findings

Key findings from the economic analysis for the plan in its entirety are summarized below.

Construction/Development Costs (Table 2)

Order-of-magnitude construction/development cost estimates utilize current industry costs for each use as well as a locational factor for construction in the Pensacola area. We note that land costs are excluded from this analysis.

- At buildout, construction costs to build all of the land uses identified in the plan would approach \$391 million (in 2012 dollars), an average of \$110 per sq. ft. of gross building area.
- The largest projects include redevelopment of the Santa Rosa County School District Ballfields and stadium sites (\$131 million); new mixed-use development focused on office space to replace the Live Oak Village shopping center (\$98 million); new development on both sides of the planned new bridge, Bay Bridge Gateway (\$45 million); and, additional medical-related uses on the Andrews Clinic site (\$37 million).

Construction Jobs & Wages (Table 2)

- Assuming that each project requires between one and five years for construction (which will vary based on size of project, complexity of the development deal, pre-leasing efforts and ability to secure tenants during lease-up, etc.), there could be almost 2,200 construction jobs created as a result of successful implementation of the plan.
- More than 2,100 temporary construction jobs could be expected to generate over \$156 million in construction wages over the buildout period. Fully one-third of all construction wages, and 20% of all construction jobs would be generated by redevelopment/re-use of the Ballfields and stadium.

*2,200 Construction Jobs & 7,600 Permanent Jobs
Generated by the Plan*

Permanent Employment & Wages (Table 3)

- At buildout and industry-standard stabilized occupancies (ranging from 90% to

95%, depending on use), the 1.9 million sq. ft. of commercial development could generate up to 7,600 permanent jobs across various employment sectors. Notably, the lion’s share of employment will be in office-using sectors as a result of construction of new “garden” office buildings oriented to professional and business services on multiple sites (Bay Bridge Gateway, Post Office Area, and the Storage site) as well as corporate and medical office development on other sites (Andrews Clinic, the Ballfield sites, Live Oak Village and Harbour Town). If office development is built according to the plan, 6,300 office jobs could be created, which would account for fully 83% of all jobs at buildout.

- As evidenced by Andrews Clinic and office tenants such as App River, an economic development strategy focused on recruiting anchor office tenants will provide multiple benefits, including additional spending for retail businesses and restaurants in Gulf Breeze, and generating additional tax revenues in the form of retail sales and business/professional licensing taxes. Moreover, similar anchor tenants will spin-off other businesses, as contractors and other support businesses consider Gulf Breeze as a viable location as a means of supporting these anchor tenants.
- Based on current (2011) wages from the Bureau of Labor Statistics for various employment sectors in the Pensacola area, new jobs could be expected to generate more than \$378 million in permanent, annual wages.

Retail Sales & Sales Taxes (Table 4)

- Another potential economic impact generated by successful implementation of the plan includes additional retail sales and sales tax receipts. As illustrated in Table 4, WTL+a calculated these metrics based on industry-standard stabilized occupancies at buildout of 92% for the 254,800 sq. ft. of general retail uses and 95% for the 82,500 sq. ft. of restaurants.
- Between 2007 and 2011, taxable retail sales in Gulf Breeze averaged \$277 per sq. ft. for the roughly 715,000 sq. ft. of occupied retail space located in the City. While the amount of vacant retail inventory in Gulf Breeze has increased as a result of the 2007-2009 recession, this performance level is considered solid and generally indicative of investment-grade retail. (Notably, between 2010 and 2011, average retail sales citywide jumped from \$272 to \$359 per sq. ft., which is attributed to the opening of the 46,000 sq. ft. Wal-Mart neighborhood store on Highway 98).
- For the plan’s food and beverage uses, WTL+a assumed overall sales performance of \$350 per sq. ft. Typically, restaurant sales need to be higher than general retail tenants as a result of higher fixed costs such as fitout (e.g., HVAC, plumbing, kitchen equipment, etc.) and labor. At buildout, these assumptions yield annual retail sales of \$93 million per year (in 2012 dollars), distributed between general retail (70%) and restaurants (30%).
- At current retail sales tax rates of 6% accruing to the State of Florida and 1.56% accruing to Santa Rosa County, the plan would yield almost \$5.6 million in annual retail sales taxes for the state and \$1.4 million for the county.

Appendix 2: Economic Analysis

- According to the City of Gulf Breeze, between fiscal years 2007 and 2011, an annual average of \$188,376 was returned to the City from Santa Rosa County as part of the Half-Cent Sales Tax Program. This equates to an average of \$0.26 per sq. ft. of the 715,000 sq. ft. of occupied retail inventory in the City during this period. Applying this metric of \$0.26 per sq. ft. yields \$83,000 per year in retail sales taxes for the City at plan buildout.

*\$83,000 in Annual Retail Sales Taxes
Generated by New Retail Development for Gulf Breeze*

Annual Property Taxes (Tables 5 & 6)

A significant component of the economic benefits accruing to the City of Gulf Breeze from successful implementation of the plan will be in the form of net new property tax revenues. Table 5 and Table 6 in the Appendix illustrate the potential new property taxes from development on each of each of the catalyst sites.

We note that the property tax estimates highlighted below exclude additional property tax revenues generated by uses that are retained on selected sites. As noted, approximately 203,400 sq. ft. of existing uses on five sites (Publix, Andrews Clinic, East Gate, Harbour Town West and Center Road) are retained in the plan. As such, estimates are conservative. Key findings are highlighted below:

- After considering the potential for tax deductions associated with the Save Our Homes cap as well as Homestead Exemptions for owner-occupied housing units, the net stabilized value of the project at buildout will be more than \$390 million.
- At current millage (i.e., tax) rates, these land uses at buildout have the potential to generate over \$6.2 million in new annual property tax revenues.

Table 6 illustrates the amount of potential property tax revenue (at current/2012 mil rates) generated by each of the 16 catalyst projects for the four existing taxing districts in Gulf Breeze. Taxing districts include the City of Gulf Breeze (General Fund), Santa Rosa County, Santa Rosa County School District, and the Northwest Florida Water District.

- At buildout, the projects have the potential to generate more than \$746,000 in annual property taxes for the City of Gulf Breeze and almost \$2.4 million per year for Santa Rosa County.
- Currently, 95% of tax revenues generated by properties in the CRA District along Highway 98 can be allocated to the CRA. As such, at plan buildout the CRA would receive \$2.9 million in new property tax revenues between the City and Santa Rosa County at current millage rates.

*\$2.9 Million in New Annual Property Taxes
Accruing to the CRA at Plan Buildout*

Potential Incentives & Funding Mechanisms

This section summarizes the most common incentives and funding mechanisms used in redevelopment projects. Tax Increment Financing (also known as TIF) is the most commonly-used method in Florida (and across the U.S.) to finance economic development. Other funding sources available include: Redevelopment Capital Program (RCP); Community Development Corporations (CDCs); the U.S. Department of Housing & Urban Development (HUD) Community Development Block Grant (CDBG) program; Business Improvement Districts (BIDs) and/or other special assessment districts; the State Housing Initiatives Partnership (SHIP); homeownership assistance programs in Santa Rosa County (administered through the West Florida Regional Planning Council); and various environmental remediation programs administered through the U.S. Environmental Protection Agency (EPA).

Tax Increment Financing

While there are a variety of financing mechanisms available to fund redevelopment initiatives, by and large, tax increment financing (TIF) is the most common, readily available tool used in Florida and other jurisdictions to finance local improvements, with the objective of increasing (i.e., leveraging) private investment. Basically, TIF uses the incremental increase in property tax revenues resulting from redevelopment (over a base year), which are dedicated to pay for public improvements that support new development. A CRA must establish a redevelopment trust fund, which serves as the repository for tax increment collections. By law, funds allocated to this trust fund can only be used by the CRA to finance community redevelopment activity pursuant to an approved redevelopment plan. Effectively, 95% of the tax increment is available to repay public infrastructure and redevelopment costs of the CRA. Revenue bonds (sold in advance) provide the funding for “front-end” expenses, typically on infrastructure improvements. Bonds are retired/repaid through the dedicated tax revenues (increment) subsequently generated by new development.

In Florida, there are two fundamental ways that TIF is applied; in the first, TIF revenues are used on a “pay as you go” basis, where annual revenue streams finance small projects. The second method is “pay as you use” financing, where TIF revenues are utilized to finance debt service costs over the life of a project (typically 10+ years). TIF is highly effective at generating significant front-end funding for capital investment for infrastructure and roadway improvements; flood control; water/sewer/drainage infrastructure; parking lots and structured parking; neighborhood parks; and, other infrastructure improvements such as sidewalks, landscaping and tree planting.

TIF revenues can also be used to pay for administrative and overhead expenses, planning and analysis, demolition, clearance and site preparation, relocation costs, debt service, expenses associated with the issuance, sale, redemption, retirement, or purchase of CRA agency bonds, and to develop affordable housing. Notably, TIF can also be used with other county, state, and Federal funding sources, such as funding advances, loans, revenue bonds, incentives, and grants to undertake redevelopment.

In the past, TIF funding has also been used for the acquisition of sites and real property in redevelopment districts; however, the Florida legislature passed statutory amendments in 2006 severely restricting a condemning authorities' power to take private property for economic development. Local governments in Florida are now restricted to taking private property for uses that have a public purpose (e.g., roads, utilities, public infrastructure, transportation, parks, municipal buildings, etc.). The legislation also restricts municipalities from taking private property in a CRA or elsewhere and selling it to a private developer. If property is acquired by a municipality via eminent domain, it is subject to a 10-year waiting period before it can be transferred to another entity without restriction.

Potential TIF Revenues & Bonding Capacity (Table 7)

The most critical component of the economic analysis examined the potential to generate tax increment (TIF) revenues from redevelopment of the catalyst sites. This analysis is highlighted in Figure 2 below (Table 7 in the Appendix).

Potential TIF Revenues

As illustrated in Figure 2, the 16 catalyst sites have a current just/market value of \$110 million. At buildout, redevelopment has the potential to generate the following benefits:

- Construction value of \$393.7 million (including existing values of retained uses on the East Gate site). After exemptions associated with the Save Our Homes cap and Homestead Exemptions for owner-occupied housing, the plan produces a net value of \$390.5 million, and a net increase in taxable values of approximately \$368 million. (We note that this may be understated, as this excludes the existing value of 203,400 sq. ft. of retained uses); and
- As noted, annual property tax revenues of \$746,000 to the City of Gulf Breeze and almost \$2.4 million to Santa Rosa County based on current millage rates.

Potential Bonding Capacity

The next step is to estimate the potential bonding capacity that could be created from redevelopment of these catalyst sites. In Gulf Breeze, the CRA is able to utilize 74.3% of the annual increment (i.e., 25.75% of the annual increment is set-aside for costs associated with general fund administration, street-lighting, police patrols and median maintenance along Highway 98).

- Utilizing industry-standard financing terms, including a debt coverage ratio of 1.25x, as well as various discount (i.e., interest) rates (ranging from 4.5% to 8%) yields potential bonding capacity in the range of \$41 to \$42 million to fund various improvements identified in the plan (presuming that all uses identified for each of the catalyst sites are realized);
- A revenue bond of this amount would require an annual payment of \$1.6 to \$1.7 million.

Redevelopment Capital Program

The Redevelopment Capital Program (RCP) in Florida allows the use of non-ad valorem funds that are deposited into a separate account for redevelopment projects. The RCF has been suggested as an alternative to TIF as a result of the limitations on the use of TIF funds by the state legislature, particularly for land and property acquisition. However, as a relatively new initiative, only one jurisdiction, Broward County, has established a RCP, which was passed by its Board of County Commissioners in 2004. It does not appear that Santa Rosa County has passed similar legislation.

RCP provides two funding sources to participants: grants (used for redevelopment activities) and loans (used for land acquisition). The key components of the RCP program include:

- No annual ad valorem/property taxes can be collected and used by municipalities for redevelopment;
- The local county commission will determine the total investment for each project in each municipality;
- The local county commission has the authority to delegate different levels of authority to each CRA for redevelopment projects and TIF; and
- All county municipalities retain the right to develop specific plans, but the plans will be subject to review and approval by the Board of County Commissioners.

According to a 2007 review of TIF practices in Florida prepared by the Florida Bar Association, one of the advantages of the RCP program is that funding can be more equitably shared between larger and smaller cities if a county decides how much TIF dollars should be spent and which projects the funds should be dedicated to. Moreover, as a rule, TIF favors larger cities that have the capacity to allocate more funds for their own use, but if ad valorem/property taxes are paid into a dedicated county fund, then the challenges surrounding "inequitable" funding of TIF can be eliminated. The Redevelopment Capital Program allows a county to maintain a regional perspective in deciding how to allocate funds between municipalities at the same time that is allows the flexibility for municipalities to create specific community redevelopment plans, projects, and activities of their own. In addition, adoption of a RCP provides counties with more power over specific projects in CRAs that have previously been reviewed and approved by municipalities.

Appendix 2: Economic Analysis

	Existing Just/Market Value	With Redevelopment				Annual Ad Valorem Taxes			
		Construction Value at Buildout	Less Exemptions (1) (2)		Total Taxable Value	Net Increase Taxable Value	City of Gulf Breeze	Santa Rosa County	Total
			SOH Cap	Homestead					
Annual Ad Valorem/Property Taxes									
Bay Bridge Gateway-City Owned	\$ 3,498,995	\$ 3,971,937	\$ -	\$ -	\$ 3,971,937	\$ 472,942	\$ 7,547	\$ 24,210	\$ 31,757
Bay Bridge Gateway-Other	4,573,531	41,452,777	-	-	41,452,777	38,879,248	78,760	252,687	331,427
Post Office Area	4,097,047	7,040,641	-	-	7,040,641	2,943,594	13,377	42,915	56,292
Wal-Mart Site-East	3,079,214	4,887,891	-	-	4,887,891	1,808,677	9,287	29,793	39,080
Ballfield Site-B1 (Fields)	5,648,371	34,889,387	510,245	-	34,379,123	28,732,751	65,320	209,551	274,871
Ballfield Site-B2 (Stadium)	5,691,953	95,935,057	-	-	95,935,057	90,243,104	182,277	584,753	767,030
Publix Site	3,384,284	5,684,501	-	-	5,684,501	2,280,237	10,763	34,527	45,289
Storage Site	3,072,200	11,310,000	-	-	11,310,000	8,237,800	21,489	68,938	90,427
Andrews Clinic Site (3)	44,191,541	37,228,000	-	-	37,228,000	81,417,541	70,729	228,904	299,633
East Gate	2,272,410	2,272,410	-	-	2,272,410	-	4,318	13,851	18,169
Graves Site	1,433,831	8,492,500	-	-	8,492,500	7,068,869	16,136	51,764	67,900
Live Oak Village	11,010,288	98,340,898	-	-	98,340,898	87,330,632	188,848	599,417	788,265
Harbour Town-East	5,615,589	11,721,674	-	-	11,721,674	6,108,084	22,271	71,447	93,718
Harbour Town-West	11,413,017	12,427,375	-	-	12,427,375	1,014,359	23,612	75,749	99,381
Joachim Road Site	5,189,725	15,300,000	450,000	2,250,000	12,600,000	7,430,275	28,215	90,515	118,730
Center Road Site (3)	3,215,722	2,780,807	-	-	2,780,807	5,976,529	5,248	18,828	22,073
TOTAL:	\$ 117,365,476	\$ 393,693,825	\$ 960,245	\$ 2,250,000	\$ 390,483,591	\$ 367,932,641	\$ 746,194	\$ 2,393,829	\$ 3,140,023

	Annual Ad Valorem Taxes	% Available for Increment @ 95.0%	% Available for Bonding @ 74.3%	Debt Coverage Ratio @ 1.25	TOTAL: 25-Year Bond Issue Using Alternative Discount Rates		
					4.5%	6.5%	8.0%
Annual Bonding Capacity (4)							
Bay Bridge Gateway-City Owned	\$ 31,757	\$ 30,169	\$ 22,400	\$ 17,920	\$ 427,500	\$ 420,000	\$ 415,000
Bay Bridge Gateway-Other	331,427	314,856	233,781	187,024	4,475,000	4,390,000	4,330,000
Post Office Area	56,292	53,477	39,707	31,768	760,000	745,000	735,000
Wal-Mart Site-East	39,080	37,128	27,568	22,053	527,500	517,500	510,000
Ballfield Site-B1 (Fields)	274,871	261,128	193,887	155,110	3,710,000	3,640,000	3,590,000
Ballfield Site-B2 (Stadium)	767,030	728,678	541,043	432,835	10,355,000	10,160,000	10,020,000
Publix Site	45,289	43,025	31,948	25,557	612,500	600,000	592,500
Storage Site	90,427	85,908	63,785	51,028	1,220,000	1,197,500	1,180,000
Andrews Clinic Site (3)	299,633	282,751	209,943	167,954	4,017,500	3,942,500	3,887,500
East Gate	18,169	17,280	12,816	10,253	245,000	240,000	237,500
Graves Site	67,900	64,505	47,895	38,318	917,500	900,000	887,500
Live Oak Village	788,265	748,952	554,612	443,689	10,615,000	10,415,000	10,270,000
Harbour Town-East	93,718	89,032	66,107	52,885	1,265,000	1,242,500	1,225,000
Harbour Town-West	99,381	94,393	70,088	56,089	1,342,500	1,315,000	1,297,500
Joachim Road Site	118,730	112,794	83,749	66,999	1,602,500	1,572,500	1,550,000
Center Road Site (3)	22,073	20,970	15,570	12,458	297,500	292,500	287,500
TOTAL:	\$ 3,140,023	\$ 2,983,022	\$ 2,214,894	\$ 1,771,915	\$ 42,390,000	\$ 41,595,000	\$ 41,017,500
Annual Payment (Rounded)					\$ 1,695,600	\$ 1,663,800	\$ 1,640,700

(1) Exemptions include the Save Our Homes (SOH) cap, based on current offsets to 97% for multi-family units.
 (2) The analysis assumes 75% of the residential units on the Joachim Road site are owner-occupied, thus qualifying for the \$50,000 Homestead Exemption.
 (3) Includes the net increase in taxable value generated by private development in addition to the existing value of retained uses.
 (4) Annual bonding capacity assumes that 74.3% of the annual increment is available (i.e., after a 25.75% set-aside for costs associated with general fund administration, street lighting, police patrols and median maintenance); a debt coverage ratio of 1.25x; and a discount rate of 6.5%.

Source: Santa Rosa County Property Appraiser; City of Gulf Breeze; VHBMillerSellen, Inc.; WTL+a, revised February 2013.

Centralized Commercial Management Entity

The Highway 98 corridor provides the City of Gulf Breeze with a significant portion of the city’s total tax base—with more than \$117 million in annual assessed values generated by the 16 catalyst sites alone. However, as the City’s only CRA, Highway 98 has no centralized management or organization that can undertake the tasks required to address its physical image and identity; pedestrian and traffic safety; perceptions of crime and public safety; retail mix, business retention and recruitment; and marketing, promotions and special events that, in combination, are key to revitalizing the corridor. Grant funds acquired by a municipality for special programs and/or incentives such as tax abatements can be made available to the organization to assist businesses or to recruit new business.

Further, it is not known whether a retail merchants association existed at one time along Highway 98 to represent the interests of retailers, property owners, community activists and investors. Moreover, the CRA does not have sufficient staffing to comprehensively address these issues and establish and sustain a management program. Therefore, a key recommendation is to establish a central management organization/entity for Highway 98. This will require full-time staff and a stabilized source of operating income for at least five years (or longer) to focus on providing incentive funding, technical assistance, and organization through the management entity.

WTL+a recommends that the CRA, in concert with other City departments, lead efforts to secure commitments from both the City as well as Santa Rosa County (as appropriate) to fund a management entity; link the entity/program to established CRA (and other) funding and assistance sources; and incorporate funding into the City’s budget for at least five years (or longer) as a demonstration effort. It may be appropriate to organize the management entity within the CRA, but its sole function will be focused on specific catalyst parcels along Highway 98 that are identified for early-on action.

The entity should work with property owners, investors, retailers/restaurateurs and service businesses to set priorities for needed improvements (e.g., storefront and sign enhancements, pedestrian walkways and streetscape improvements, corridor identity programs, retail recruitment, etc.). The existing CRA designation can be used to channel other county, state and/or Federal funds into corridor-specific projects and programs as outlined in the Master Plan.

The management entity (or CRA) should also undertake a comprehensive retail/business inventory as the basis for outreach to local businesses for contacts, support and participation in the management program; management staff should also assume responsibility for updates to the inventory as businesses change and new tenants are recruited to Highway 98.

The business/retail inventory should also track retailer performance and sales productivity (to the extent possible) as a means of understanding weaknesses and strengths across merchandise categories. This information will display which retail segments are performing well, and which are performing poorly; this information can then be used to develop retail retention and recruitment strategies. Over time, the organization should conduct new or

updated consumer surveys on retail mix, safety, new projects and directions, etc., as the basis for future policy and funding decisions.

Business Improvement District (BID)

Over time, the management organization may evolve into a more formal special district, whether it is a Business Improvement District (BID), or Specialized Services District (SSD), particularly as redevelopment opportunities add new commercial development to the corridor, thus increasing the amount of taxable properties and potential funding mechanisms through Tax Increment Financing (TIF) and/or special assessments through a BID.

A business improvement district (BID) is a defined district within which businesses pay an additional tax or fee in order to fund improvements within its boundaries. BIDs may go by other names, such as business improvement area (BIA), business revitalization zone (BRZ), community improvement district (CID), special services area (SSA), or special improvement district (SID). A Community Benefit District (CBD) is much like a BID except property owners, not the businesses, vote to pay an additional property tax assessment. BIDs provide services, such as street cleaning, security, capital improvements, construction of pedestrian and streetscape enhancements, and marketing. The services provided by BIDs are supplemental to those already provided by the municipality.

Potential BID Revenues in Gulf Breeze

The additional fee is typically a specific amount (ranging from \$0.06 to \$0.20 per sq. ft.) that is applied to each property’s gross building area and located in the district. In some BIDs, residential buildings are included; in others they are excluded. For example, in Gulf Breeze, there are currently 2,509,772 gross sq. ft. of commercial uses located along Highway 98. This includes 1,075,036 sq. ft. of space located in the Andrews Clinic/Baptist Hospital complex. If the medical complex is included in tabulating potential BID revenues, this would provide the following annual funding stream to undertake the improvements identified above:

Gross Sq. Ft.	Assumed BID Assessment	Annual BID Funding
2,509,772	\$0.10/Sq. Ft.	\$251,000

The evolution of a centralized management entity into a BID should be evaluated in the following key areas:

- Financial—to determine whether a special assessment mechanism is required to generate revenues needed beyond the tax increment for specific initiatives and recommendations identified in the master plan
- Regulatory—to identify and understand regulatory issues, including whether a separate authorizing entity like a BID is allowed, under Chapter 163 of the Florida Statute that authorizes creation of a CRA.

Appendix 2: Economic Analysis

In addition to business retention/recruitment strategies, the management entity or BID should focus its efforts in corridor identity and marketing, including a package of various identity elements (e.g., signs, logos, maps and brochures, shopping directories, symbols, banners, etc.) to create a graphic identity for Highway 98, and using them consistently throughout the corridor; focusing local and state concerns on the safety and appearance problems in the corridor as a means to seek flexible-use transportation funds for lighting, landscaping, pedestrian improvements, etc.; and using FDOT and Federal transportation funds (normally sought through state transportation agencies) to undertake improvements and beautification efforts along the corridor beyond the high-quality maintenance and landscaping at the east and west gateways to the City. A management entity or BID can assist the CRA in other efforts, such as land assembly assistance, by serving as an intermediary in negotiations in areas along Highway 98 where multiple/fragmented ownership exacerbates the ability of developers to assemble sites.

Community Development Corporations (CDCs)

Community development corporations are non-profit, community-based organizations that serve to focus on neighborhood/local commercial and residential development, such as affordable housing and retail centers, as a means of retaining capital and creating economic development activities in the form of jobs and tax revenues at a purely neighborhood/local level.

First formed in the 1960s, CDCs have expanded rapidly. An industry survey published in 2006 found that 4,600 CDCs in 50 states and nearly every major city in the U.S. This survey revealed that CDCs promote community economic stability by developing over 86,000 units of affordable housing and 8.75 million sq. ft. of commercial and industrial space annually.

CDs are typically neighborhood-based, 501(c)3 non-profit corporations, with a board composed of community residents (30%) that address physical and social issues in neighborhoods with populations significantly below the area median income. CDCs typically perform a wide variety of roles, including: housing, commercial, and retail development; lead community planning; assist with community improvement programs, such as improved lighting and streetscapes; and, provide social services. In some cases, CDCs extend far beyond the bounds of a single neighborhood or community to cover larger geographies.

In Florida, the Florida Alliance of Community Development Corporations (FLACDC) is a statewide membership organization of CDCs, community housing development organizations (CHDOs), and community action agencies (CAAs), and their partners and stakeholders. The Alliance works with multiple planning and housing organizations around the state, such as the Florida Association for Community Action, Florida Housing Finance Corporation, Florida Supportive Housing Coalition, Florida Housing Coalition, and numerous others as well as state agencies to meet objectives such as affordable housing and job creation.

Community Enterprise Investments, Inc. serves as the primary local CDC in Escambia and Santa Rosa Counties.

State Housing Initiatives Partnership (SHIP)

Florida Housing administers the State Housing Initiatives Partnership program (SHIP), which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multi-family housing. The program was designed to serve very low-, low-, and moderate-income families.

According to the state, SHIP funds are distributed on an entitlement basis to the 67 counties and 53 Community Development Block Grant entitlement cities in Florida. The minimum allocation is \$350,000 and the maximum allocation is over \$8.8 million. In order to participate, local governments must establish a local housing assistance program by ordinance; develop a local housing assistance plan and housing incentive strategy; amend land development regulations or establish local policies to implement the incentive strategies; form partnerships and combine resources in order to reduce housing costs; and, ensure that rent or mortgage payments within the targeted areas do not exceed 30 percent of the area median income (AMI) limits, unless authorized by the mortgage lender.

SHIP funds may be used for emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching funds for Federal housing grants and programs, and homeownership counseling.

Other Funding Mechanisms in Florida

The following summarizes potential funding mechanisms and other incentives from the array of state programs in Florida that may be available for specific elements of the Gulf Breeze Master Plan. These focus on funding mechanisms across selected Federal and state programs that are typically related to pre-development financing options.

Florida Enterprise Zone Program

Enterprise Zones are areas targeted for economic revitalization. The Florida Enterprise Zone program offers financial incentives to businesses located in designated areas found in urban and rural communities. These incentives are offered to encourage private investment in the zones as well as employment opportunities for the area's residents.

Enterprise Zone Jobs Tax Credit (Sales & Use Tax)

Section 212.096 of the Florida Statutes provides for incentives that credit 20% of wages paid to new eligible employees who are residents of a Florida Enterprise Zone. If 20% or more of the permanent, full-time employees are residents of a Florida enterprise zone, the credit is 30%. Clarification is necessary to determine whether parts of the Highway 98 corridor qualify for Enterprise Zone designation.

Sales Tax Refund for Business Machinery & Equipment Used in an Enterprise Zone

Section 212.08(5)(h) of the Florida Statutes provides incentives that reduce the cost of purchasing new and used qualified tangible personal property used in an enterprise zone.

Sales Tax Refund for Building Materials Used in an Enterprise Zone

Section 212.08(5)(g) of the Florida Statutes provides for incentives that reduce the cost of rehabilitating real property that is located in an enterprise zone.

Sales Tax Exemption for Electrical Energy Used in an Enterprise Zone

Section 212.08(15) of the Florida Statutes provides for 50% or 100% exemption of the state sales tax on utilities and a 50% abatement of municipal utility tax, which are available for up to five years.

Enterprise Zone Jobs Tax Credit (Corporate Income Tax)

Section 220.181 of the Florida Statutes provides for incentives that credit 20% of wages paid to new eligible employees who are residents of a Florida enterprise zone. If 20% or more of the permanent, full-time employees are residents of a Florida enterprise zone, the credit is 30%.

Enterprise Zone Property Tax Credit (Corporate Income Tax)

Section 220.182 of Florida Statutes provides for incentives that cover any unused portion of the credit to allow it to be carried forward for five years. The credit can be claimed for five years, up to a maximum of \$50,000 annually, if 20% or more employees are enterprise zone residents; otherwise the credit is limited to \$25,000 annually.

Community Contribution Tax Credit Program (Corporate Income Tax or Sales Tax Refund)

Section 220.183 of the Florida Statutes Section 212.08(5)(q) provides that, for each dollar donated, businesses may receive a 55.5-cent reduction in Florida tax liability (50 cents from the credit, 5.5 cents from the deductibility of the donation). The donation may also be deducted from Federal taxable income. A five-year carry-forward provision is available for any unused portion of the corporate income tax credit (sales tax refunds are available for up to three years after the first sales tax refund application is submitted).

Qualified Target Industry (QTI) Tax Refund Program

The Qualified Target Industry (QTI) Tax Refund Program is a tool available to Florida communities to encourage quality job growth in targeted high value-added industries. Pre-approved applicants who create jobs in Florida receive tax refunds of \$3,000 per net new full-time equivalent Florida job created; \$6,000 in an Enterprise Zone or Rural County. For businesses paying 150 percent of the average annual wage, add \$1,000 per job; for

businesses paying 200 percent of the average annual salary, add \$2,000 per job. New or expanding businesses in selected targeted industries or corporate headquarters are eligible.

In order to participate, a company must apply to Enterprise Florida prior to making a decision to locate or expand in Florida. In order to qualify for consideration under the program, an applicant must:

- Be in a target industry.
- Submit an application before making a decision to locate or expand in Florida, and

demonstrate that the tax refund will make a material difference in the company’s decision to locate or expand in the community.

- Create at least 10 net new full-time equivalent Florida jobs and, if an expansion project, increase employment by at least 10 percent (or whichever is greater). For a project located in a rural community or an enterprise zone, the net increase in employment may be waived in special circumstances.
- Pay an average annual wage that is at least 115 percent of the state, metropolitan statistical area (MSA), or the local average wages. For a project located in a rural county, rural community, a designated Brownfield area or an enterprise zone, the wage requirement may be waived in special circumstances.
- Show that the jobs make a significant economic contribution to the area economy.
- Provide a resolution from the city or county commission recommending the applicant for the incentive and committing the community to provide a local match equaling 20 percent of the tax refund. If located in a Rural County or designated Brownfield area, the business may elect to be exempt from the local match and accept a refund equal to 80 percent of the refund for which they would otherwise qualify.

Quick Response Training Program (QRT)

The Quick Response Training Program (QRT) is customer-driven and designed as an inducement to secure new value-added businesses to Florida as well as provide existing businesses the necessary training for expansion. Through this incentive, Florida is able to effectively retain, expand and attract employers offering high-quality jobs. The program is flexible and structured to respond quickly to meet business training objectives. Workforce Florida, Inc., the state’s public-private partnership created to coordinate job-training efforts, administers the program.

Eligible projects are new or expanding/existing Florida businesses that produce exportable goods or services, create new permanent, full-time jobs and employ Florida workers who require customized entry-level skills training.

Economic Development Transportation Fund (Road Fund)

The Economic Development Transportation Fund, commonly referred to as the “Road Fund,” is an incentive tool designed to alleviate transportation problems that adversely impact a specific company’s location or expansion decision. The elimination of the problem must serve as an inducement for a specific company’s location, retention, or expansion project in Florida and create or retain job opportunities for Floridians.

Capital Investment Tax Credit

The Capital Investment Tax Credit is used to attract and grow capital-intensive industries in Florida. It is an annual credit against the corporate income tax for up to 20 years in an amount up to five (5%) percent of the eligible capital costs generated by a qualifying project. Eligible capital costs include all expenses incurred in the acquisition, construction, installation,

Appendix 2: Economic Analysis

and equipping of a project from the beginning of construction to the commencement of operations. In order to participate in the program, a company must apply to Enterprise Florida and be certified by the Governor's Office of Tourism, Trade and Economic Development (OTTED) prior to the commencement of operations. In order to qualify for consideration under the program, an applicant must:

- Be in a designated high impact sector (silicon technology; transportation equipment manufacturing SICs 372, 376 and 3711; or information technology SICs 357, 366, 367, 481, 482 and 737).
- Create at least 100 new jobs in Florida in connection with the project.
- Make a cumulative capital investment of at least \$25 million in connection with the project during the period from the beginning of construction to the commencement of operations.

Voluntary Clean-up Tax Credit (VCTC)

The 1998 Florida Legislature created the VCTC to encourage voluntary cleanup of certain dry-cleaning solvent contaminated sites and designated Brownfield areas. An eligible applicant can receive up to 35% of the costs of voluntary cleanup activity that is integral to site rehabilitation, not to exceed \$250,000 per site per year in tax credits. These tax credits can be applied toward Corporate Income Tax or Intangible Personal Property Tax in Florida. The annual application deadline is January 15 of the year following the calendar year for which an applicant is claiming site rehabilitation costs. Therefore, all calendar year costs (i.e., site rehabilitation) must be claimed in an application submitted by January 15th of the following year. No prior year costs can be claimed.

Loan Guarantees for Contaminated Sites

The State of Florida has realized for several years that contaminated properties present special difficulties for citizens, our municipalities and other parties involved in trying to put these properties back into productive use to create jobs, investment and tax revenues. Specifically, the Legislature has found that:

- "The underuse of Brownfield areas (defined below) results in the inefficient use of public facilities and services, as well as of land and other natural resources, extends conditions of blight in local communities, and contributes to concerns about environmental equity and the distribution of environmental risks across population groups."
- "The reuse and redevelopment of Brownfield areas is an important component of sound land-use policy for productive urban purposes which will help prevent the premature development of farm land, open space areas, and natural areas and reduce public highway infrastructure."
- "Providing economic and financial incentives to promote the redevelopment of Brownfield areas in as important and appropriate public purpose." Through its various units the state has created new programs to overcome the challenges of these properties. Government units in this effort include not only the Florida

Legislature but also the Department of Environmental Protection, the Department of Community Affairs, the Florida Housing Finance Agency and the Office of the Governor, among others. This effort, with strong support from all sectors from environmental groups to business and banking organizations, resulted in passage of the Brownfields Redevelopment Act of 1996 and 1998 amendments to this Act which created, among other measures, a new loan guarantee program.

Brownfields Redevelopment Bonus

The Brownfields Redevelopment Bonus is available to encourage redevelopment and job creation within designated Brownfield areas. A pre-approved applicant may receive a tax refund equal to 20 percent of the average annual wage of the new jobs created in a designated Brownfields area up to a maximum of \$2,500 per new job created. Refunds are based upon taxes paid by the business, including corporate income, sales, ad valorem, intangible personal property, insurance premium, and certain other taxes. No more than 25 percent of the total refund approved may be paid in any single fiscal year. The Brownfields Development Bonus may be awarded in addition to the Qualified Target Industry (QTI) Tax Refund provided by the state. To qualify, an applicant must locate within a Brownfield area and:

- Be certified as QTI business as defined by the state;
- Be a business that can demonstrate a fixed capital investment of at least \$2 million in mixed-use business activities in a Brownfield area, including multi-unit housing, commercial, retail, and industrial;
- Create at least 10 new permanent Florida full-time jobs with benefits (including health insurance at a minimum), excluding construction and site remediation jobs;
- Show that the project will diversify and strengthen the economy of the area surrounding the site;
- Show that the project will promote capital investment in the area beyond that contemplated for the rehabilitation of the site;
- Provide a resolution from the city or county commission recommending the applicant for the incentive and, at the option of the city or county, committing the community to provide a local match equaling 20 percent of the tax refund. If a community elects to be exempt from the local match requirement, the applicant is only eligible for 80 percent of the refund for which they would otherwise qualify. The local match exemption must be requested in a resolution of the local governing authority;
- Submit the Brownfield Redevelopment Bonus application or adopt the Brownfield Redevelopment Bonus local support resolution before the commencement of operations of the project business;

- Either execute a Brownfield Site Rehabilitation Agreement (BSRA) with the Department of Environmental Protection or demonstrate as many of the following elements as possible, including: significant remediation or redevelopment of a site outside the formal BSRA framework and certification that knowledge of the state brownfields program and benefits played a significant role in the decision to proceed with remediation or redevelopment; documented discussion of the availability of the Brownfield Redevelopment Bonus incentive among project contacts and state and local economic development officials prior to proceeding with the project; and, submission of a Brownfield Redevelopment Bonus application prior to making a relocation or expansion decision.

Building Materials Sales Tax Exemptions

Sales taxes paid on building materials purchased on or after July 1, 2000, and the labor associated with construction of a single-family home located in an enterprise zone, empowerment zone, or Front Porch Florida Community are eligible for refund. Qualified homes may have an appraised value of not more than \$160,000. The home must be occupied by the owner for residential purposes. The exemption is received through a refund of previously paid taxes by applying to the Department of Revenue and providing the required information within six months after the home is substantially completed.

Building Materials in Redevelopment Projects

Sales taxes paid on building materials purchased on or after July 1, 2000, used in the construction of a housing project or mixed-use project located in an urban high-crime area, enterprise zone, empowerment zone, Front Porch Community, designated Brownfield area, or urban infill area, are eligible for refund. Housing projects are those converting existing manufacturing or industrial buildings to housing units in such areas, and in which the developer agrees to set aside at least 20% of the units for low-income and moderate-income residents. Mixed-use projects are those converting existing manufacturing or industrial buildings to mixed-use units including artists’ studios, art and entertainment, or other related uses, in such areas, and in which the developer agrees to set aside at least 20% of the square footage of the project for low-income and moderate-income housing. The exemption may be received by the owner through a refund of previously paid taxes by applying to the Department of Revenue and providing the required information within six months after the project is substantially completed.

Preliminary Development Action Items

The matrix that follows (Table 9 in the Appendix) illustrates—on a preliminary basis—potential action items related to pre-development, pre-construction activities, and possible funding mechanisms that support redevelopment as outlined in the Master Plan for selected catalyst sites. These sites include Bay Bridge Gateway (as an example of a potential public-private partnership, or “3P” development strategy) and Live Oak Village (as an example of a privately developed site).

WTL+a notes that this is intended to be illustrative of the types of strategies and funding mechanisms that could be applied to one or as many as all of the catalyst sites in the plan.

We note that this information is preliminary by necessity. As more specific plans for redevelopment are created on individual catalyst sites, additional information will be critical in defining more specific strategies. For example, on several sites there are multiple owners; fragmented ownership can be an extraordinary challenge for redevelopment if one or more owners refuses to support the sale of a parcel, or any one of a myriad of issues involved in redevelopment, such as zoning changes and densities.

As a result, the matrix outlines the following:

- Prospective incremental revenues from new property taxes from TIF necessary to pay debt service on any bonds issued to pay for front-end infrastructure (Table 8 in the Appendix);
- Potential revenues generated from creation of a Business Improvement District focused solely on “clean & green”, marketing/tenant recruitment; safety and other programs that enhance the competitive market position of Highway 98. A key focus of a BID would be business retention and recruitment;
- Responsible parties, including the CRA, City departments, private-sector, etc. to understand those taking primary responsibility for specific actions;
- Preliminary development strategies and early-on action items critical to bringing these catalyst projects to fruition.

This is intended to illustrate the (typically) sequential steps critical in defining the development (or redevelopment) of a site. Some of these action items will be sequential; others will occur simultaneously by multiple parties involved in the project. Moreover, early decisions affect longer-term actions. For example, on larger sites, such as the Live Oak Village parcel, development may occur in phases; therefore, it is critical early-on to define a phasing plan as part of front-end feasibility studies, as that affects financing. In addition, pre-development efforts are critical in understanding overall vulnerability/potential exposure, existing entitlements, and other key factors affecting overall development potentials on both public and private sites.

It is also critical to understand the overall investment viability of a particular project. While we illustrate redevelopment of Live Oak Village as a purely privately-sponsored project, pre-development financial feasibility studies on the front end will identify any potential funding gap, which will then define the extent of public participation. Specific elements of any project, such as infrastructure improvements or structured parking, may well be the predominant role of the public-sector in any number of these catalyst projects.

General & Limiting Conditions

Every reasonable effort has been made to ensure that the data contained in this study reflect the most accurate and timely information possible. These data are believed to be reliable at the time the study was conducted. This study is based on estimates, assumptions, and other information developed by WTL +Associates (referred hereinafter as “WTL+a”) from its independent research effort, general knowledge of the market and the industry, and consultations with the client and its representatives. No responsibility is assumed for inaccuracies in reporting by the client, its agent and/or representatives, or any other data source used in preparing or presenting this study.

No warranty or representation is made by WTL+a that any of the projected values or results contained in this study will actually be achieved. Possession of this study does not carry with it the right of publication thereof or to use the name of “WTL+a” in any manner without first obtaining the prior written consent of WTL+a. No abstracting, excerpting or summarizing of this study may be made without first obtaining the prior written consent of WTL+a. This report is not to be used in conjunction with any public or private offering of securities or other similar purpose where it may be relied upon to any degree by any person, other than the client, without first obtaining the prior written consent of WTL+a. This study may not be used for purposes other than that for which it is prepared or for which prior written consent has first been obtained from WTL+a.

This study is qualified in its entirety by, and should be considered in light of, these limitations, conditions and considerations.



Appendix 3: Retail Market Analysis



**Gulf Breeze, Florida
RETAIL MARKET STUDY**

Gibbs Planning Group, Inc.
28 May 2012

Draft 2.0



The central portion of Gulf Breeze is pictured above. US Highway 98 enters the photo via the Pensacola Bay Bridge at top. Pensacola Beach Blvd. exits the photo at bottom via the Pensacola Beach Bridge. (Source: Bing Maps).

Executive Summary

This study finds that the City of Gulf Breeze has an existing demand for 134,400 square feet (sf) of additional retail development producing up to \$64.1 million in sales. By 2017, this demand will likely generate up to \$67.5 million in gross sales. This new retail would be absorbed by existing businesses or with the opening of new retailers and restaurants including: a general merchandise store, a grocery store, a specialty food store, a drug store/pharmacy, 1-2 home goods stores, 8-10 apparel, accessories and shoe stores, a limited-service restaurant, and a florist. Please find below a summary of the statistically supportable retail in 2012 & 2017*:

- 40,200 sf Apparel, Accessories and Shoe Stores
- 27,700 sf Grocery Store
- 11,800 sf Limited Service Restaurants
- 10,100 sf Drug Store/Pharmacy
- 9,900 sf Furniture & Home Furnishings Store(s)
- 9,600 sf General Merchandise Store(s)
- 6,500 sf Sporting Goods/Hobby/Book Store(s)
- 5,900 sf Miscellaneous Retail
- 5,600 sf Special Food Services
- 4,900 sf Specialty Food Store(s)
- 2,200 sf Florist

134,400 sf Total Supportable Retail

* Note that all figures for 2012 assume that the economy returns to normal levels for employment, growth and GNP; and that there is presently little financing available to build new shopping centers.

Trade Area Boundaries

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GPG estimates that Gulf Breeze has an approximate 15-20 mile primary trade area, extending east along the Fairpoint Peninsula and incorporating Santa Rosa Island, which could account for approximately 50-60 percent of the new retail's households (shown below in orange). Furthermore, a larger, total trade area for the subject site was identified. This trade area, which extends northward to incorporate the communities of Pensacola, West Pensacola and Brent, shown below in blue, could account for approximately 75-80 percent of the site's retail sales.

Due to its geographical location, Gulf Breeze and the primary trade area can be accessed via three points: US Highway 98 (Gulf Breeze Parkway) connects Gulf Breeze to downtown Pensacola and Interstate 110; Florida State Highway 281 connects Interstate 10 to the central portion of the trade area via the Garcon Point Bridge, which is tolled; and Florida State Highway 87 connects the eastern portion of the Fairpoint peninsula to the north, traversing Eglin Air Force Base. The geography of the primary trade area requires a minimum ten-mile trip to access shopping and dining in Pensacola and its suburbs, or to the Fort Walton Beach area further east, creating a captive group of local residents.

This captive effect is heightened when the proportion of temporary residents ("snowbirds") and tourists visiting the primary trade area is considered: Housing data from the 2010 Census indicate that 15-20 percent of the trade area's housing stock is occupied by temporary residents not counted in the population. Research from the Greater Pensacola Chamber indicates that over 40 percent of the region's total tourism market share belonged within the primary trade area; Pensacola Beach attracted over eight million visitors in 2011. Eglin Air Force Base provides an additional market potentially served by the trade area. The 724-square mile facility contains 2,300 full-time residents, though the base's residential component is oriented toward Fort Walton Beach.



The estimated retail total trade area for Gulf Breeze is shown above in blue lines and the primary trade area inside of the red lines.

Existing concentrations of retail within the trade area include Sea Shell Collections, an 89,000 sf neighborhood center on US Highway 98 in Gulf Breeze anchored by a Publix supermarket, and Gulf Breeze Marketplace, located at the southeastern corner of US Highway 98 and Florida State

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Appendix 3: Retail Market Analysis

Highway 281. The latter is a community center anchored by a Walmart Supercenter and Lowe's, and includes 26,000 sf of inline retail, focused on neighborhood services. Outparcels to Gulf Breeze Marketplace include Walgreen's and several full-service restaurants.

Trade Area Demographics

The Gulf Breeze primary trade area includes 53,800 people and is expected to grow to 57,100 by 2016, at an annual rate of 1.19 percent. Current 2011 households include 21,200 growing to 22,500 by 2016, at an annual rate of 1.26 percent. The primary trade area's 2011 average household income is \$72,400 and is estimated to increase to \$80,000 by 2016. Median household income in the trade area in 2011 is \$54,500 and estimated to increase to \$61,300 by 2016. Moreover, 34 percent of the households earn above \$75,000 per year. The average household size of 2.5 persons in 2011 is expected to remain the same by 2016; the 2011 median age is 41 years old.

The Gulf Breeze total trade area includes 127,400 people, and 52,100 households. The former is projected to grow at an annual rate of 0.6 percent, and the latter projected to grow at an annual rate of 0.7 percent to 2016, when the total trade area's projected population will be 131,200 with 53,900 households. Average household income in 2011 for this trade area is \$56,500, estimated to grow to \$63,600 by 2016; median household income in 2011 is \$39,400, estimated to grow to \$48,800. Twenty-three percent of the total trade area's population earned more than \$75,000 annually in 2011. Average household size is 2.38 persons, projected to hold steady through 2016; the 2011 median age is 40 years old.

Demographic Characteristic	Primary Trade Area	Total Trade Area
2011 Population	53,800	127,400
2011 Households	21,200	52,100
Average Household Size	2.53	2.38
Median Age	40.7	40.1
Households w. incomes \$75,000 or higher	7,300	12,100
2011 Average Household Income	\$72,400	\$56,500
2011 Median Household Income	\$54,500	\$39,400
% Bachelor's Degree	25	19.6
% Graduate or Professional Degree	14.3	11.1

Table 1: Key demographic characteristics of the Gulf Breeze Primary and Total Trade Areas.

Assumptions

The projections of this study are based on the following assumptions:

- No other major retail centers are planned or proposed at this time and, as such, no other retail is assumed in our sales forecasts.
- No other major retail will be developed within the trade area of the subject site.
- The region's economy will stabilize at normal or above normal ranges of employment, inflation, retail demand and growth.

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- The new retail development will be planned, designed, built, leased and managed as a walkable town center, to the best shopping industry center practices of The American Planning Association, The Congress for the New Urbanism, The International Council of Shopping Centers and The Urban Land Institute.
- Parking for the area is assumed adequate for the proposed uses, with easy access to the retailers in the development.
- Visibility of the shopping center or retail is assumed to meet industry standards, with signage as required to assure good visibility of the retailers.

Supportable Retail Table
Gulf Breeze, Florida Primary Trade Area

Retail Category	2012			2017		
	Supportable Retail Space S/F	Estimated Sales per S/F	Estimated Total Sales	Supportable Retail Space S/F	Estimated Sales per S/F	Estimated Total Sales
Furniture Stores	4,429	\$232	\$1,027,528	4,429	\$244	\$1,080,676
Home Furnishings Stores	5,448	\$407	\$2,217,336	5,448	\$427	\$2,326,296
Grocery Stores	27,649	\$634	\$17,529,466	27,649	\$666	\$18,414,234
Specialty Food Stores	4,852	\$640	\$3,105,280	4,852	\$672	\$3,260,544
Health & Personal Care Stores	10,100	\$666	\$6,726,600	10,100	\$700	\$7,070,000
Clothing Stores	4,772	\$413	\$1,970,836	4,772	\$434	\$2,071,048
Shoe Stores	33,710	\$550	\$18,540,500	33,710	\$578	\$19,484,380
Jewelry, Luggage, and Leather Goods Stores	1,758	\$660	\$1,160,280	1,758	\$693	\$1,218,294
Sporting Goods, Hobby, Book & Music Stores	6,495	\$332	\$2,156,340	6,495	\$349	\$2,266,755
General Merchandise Stores	9,593	\$247	\$2,369,471	9,593	\$260	\$2,494,180
Florists	2,197	\$278	\$610,766	2,197	\$292	\$641,524
Other Miscellaneous Stores	5,904	\$258	\$1,523,232	5,904	\$271	\$1,599,984
Limited-Service Eating Places	11,817	\$275	\$3,249,675	11,817	\$297	\$3,509,649
Special Food Services	5,644	\$341	\$1,924,604	5,644	\$368	\$2,076,992
Grand Total Identified Retail Expenditure	134,368	\$424	\$64,111,914	134,368	\$447	\$67,514,556

Table 2: The Gulf Breeze Primary Trade Area has demand for over 134,000 sf of new retail and restaurants.

Limits of Study

The findings of this study represent GPG's best estimates for the amounts and types of retail tenants that should be supportable in the Gulf Breeze, Florida trade area by 2017. Every reasonable effort has been made to ensure that the data contained in this study reflect the most accurate and timely information possible and are believed to be reliable. It should be noted that the findings of this study are based upon generally accepted market research and business standards. It is possible that the Gulf Breeze study site's surrounding area could support lower or higher quantities of retailers and restaurants yielding lower or higher sales revenues than indicated by this study, depending on numerous factors including respective business practices and the management and design of the study area.

This study is based on estimates, assumptions, and other information developed by GPG as an independent third party research effort with general knowledge of the retail industry, and

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consultations with the client and its representatives. This report is based on information that was current as of May 28, 2012, and GPG has not undertaken any update of its research effort since such date.

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This study **should not** be the sole basis for designing, financing, planning, and programming any business, real estate development, or public planning policy. This study is intended only for the use of the client and is void for other site locations, developers, or organizations.

- End of Study -

Demographic and Income Profile

Gulf Breeze, FL Primary Trade Area
Area: 122.53 Square Miles

Prepared by Gibbs Planning Group

Summary	2010	2011	2016			
Population	52,985	53,796	57,081			
Households	20,854	21,171	22,534			
Families	14,988	15,223	16,114			
Average Household Size	2.53	2.53	2.52			
Owner Occupied Housing Units	15,659	15,675	16,806			
Renter Occupied Housing Units	5,195	5,496	5,727			
Median Age	40.6	40.7	41.1			
Trends: 2011 - 2016 Annual Rate	Area	State	National			
Population	1.19%	0.73%	0.67%			
Households	1.26%	0.71%	0.71%			
Families	1.14%	0.59%	0.57%			
Owner HHs	1.40%	0.93%	0.91%			
Median Household Income	2.36%	3.59%	2.75%			
Households by Income	2011		2016			
	Number	Percent	Number	Percent		
<\$15,000	2,073	9.8%	1,916	8.5%		
\$15,000 - \$24,999	1,887	8.9%	1,359	6.0%		
\$25,000 - \$34,999	2,142	10.1%	1,543	6.8%		
\$35,000 - \$49,999	3,362	15.9%	3,092	13.7%		
\$50,000 - \$74,999	4,394	20.8%	5,928	26.3%		
\$75,000 - \$99,999	3,043	14.4%	3,984	17.7%		
\$100,000 - \$149,999	2,507	11.8%	2,830	12.6%		
\$150,000 - \$199,999	922	4.4%	987	4.4%		
\$200,000+	841	4.0%	895	4.0%		
Median Household Income	\$54,533		\$61,280			
Average Household Income	\$72,383		\$80,040			
Per Capita Income	\$28,677		\$31,786			
Population by Age	2010		2011		2016	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	3,032	5.7%	3,040	5.7%	3,261	5.7%
5 - 9	3,462	6.5%	3,503	6.5%	3,679	6.4%
10 - 14	3,869	7.3%	3,913	7.3%	4,131	7.2%
15 - 19	3,740	7.1%	3,768	7.0%	3,705	6.5%
20 - 24	2,575	4.9%	2,631	4.9%	2,685	4.7%
25 - 34	5,918	11.2%	6,047	11.2%	6,560	11.5%
35 - 44	7,392	14.0%	7,458	13.9%	7,553	13.2%
45 - 54	9,235	17.4%	9,286	17.3%	8,946	15.7%
55 - 64	6,615	12.5%	6,790	12.6%	7,657	13.4%
65 - 74	4,143	7.8%	4,312	8.0%	5,561	9.7%
75 - 84	2,297	4.3%	2,330	4.3%	2,536	4.4%
85+	708	1.3%	717	1.3%	808	1.4%
Race and Ethnicity	2010		2011		2016	
	Number	Percent	Number	Percent	Number	Percent
White Alone	47,655	89.9%	48,351	89.9%	50,512	88.5%
Black Alone	1,668	3.1%	1,709	3.2%	2,049	3.6%
American Indian Alone	313	0.6%	318	0.6%	346	0.6%
Asian Alone	1,102	2.1%	1,115	2.1%	1,311	2.3%
Pacific Islander Alone	77	0.1%	77	0.1%	99	0.2%
Some Other Race Alone	590	1.1%	616	1.1%	791	1.4%
Two or More Races	1,579	3.0%	1,610	3.0%	1,973	3.5%
Hispanic Origin (Any Race)	2,734	5.2%	2,877	5.3%	3,852	6.7%

Data Note: Income is expressed in current dollars.
Source: U.S. Census Bureau, Census 2010 Data. Esri forecasts for 2011 and 2016.

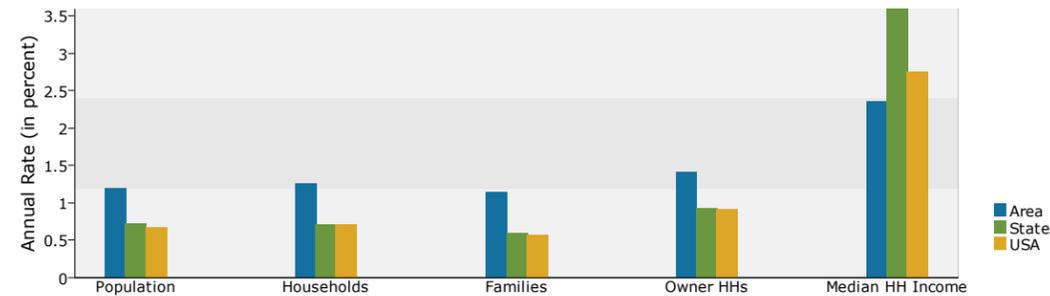
Appendix 3: Retail Market Analysis

Demographic and Income Profile

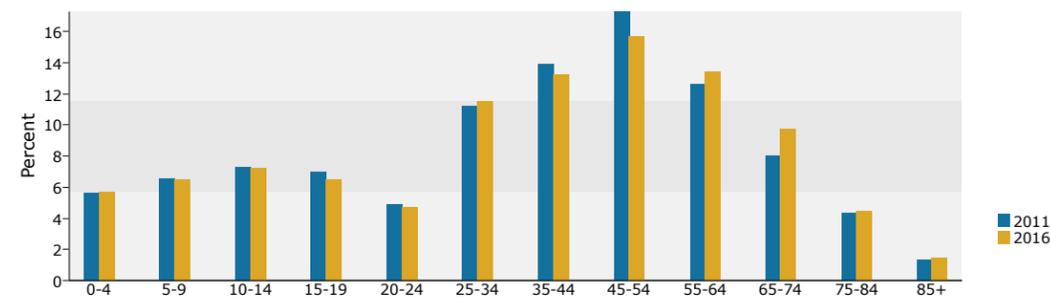
Gulf Breeze, FL Primary Trade Area
Area: 122.53 Square Miles

Prepared by Gibbs Planning Group

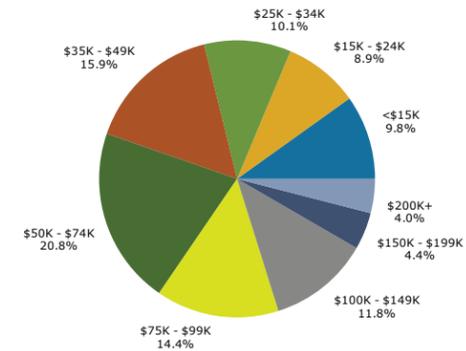
Trends 2011-2016



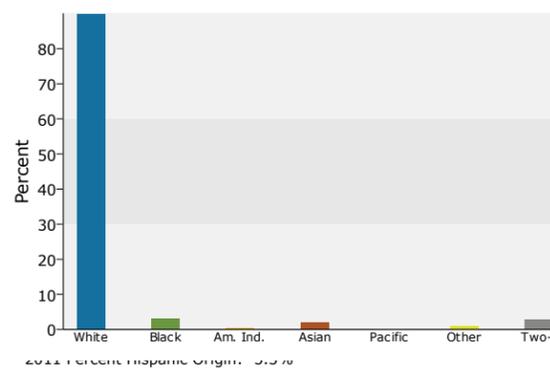
Population by Age



2011 Household Income



2011 Population by Race



Source: U.S. Census Bureau, Census 2010 Data. Esri forecasts for 2011 and 2016.

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Market Profile

Gulf Breeze, FL Primary Trade Area
Area: 122.53 Square Miles

Prepared by Gibbs Planning Group

Population Summary

2000 Total Population	38,947
2000 Group Quarters	198
2010 Total Population	52,258
2015 Total Population	55,891
2010-2015 Annual Rate	1.35%

Household Summary

2000 Households	15,412
2000 Average Household Size	2.51
2010 Households	20,092
2010 Average Household Size	2.59
2015 Households	21,382
2015 Average Household Size	2.60
2010-2015 Annual Rate	1.25%
2000 Families	11,377
2000 Average Family Size	2.91
2010 Families	14,743
2010 Average Family Size	3.02
2015 Families	15,588
2015 Average Family Size	3.05
2010-2015 Annual Rate	1.12%

Housing Unit Summary

2000 Housing Units	18,920
Owner Occupied Housing Units	65.5%
Renter Occupied Housing Units	16.0%
Vacant Housing Units	18.5%
2010 Housing Units	26,134
Owner Occupied Housing Units	61.4%
Renter Occupied Housing Units	15.5%
Vacant Housing Units	23.1%
2015 Housing Units	28,638
Owner Occupied Housing Units	59.5%
Renter Occupied Housing Units	15.1%
Vacant Housing Units	25.3%

Median Household Income

2000	\$51,057
2010	\$60,113
2015	\$64,581

Median Home Value

2000	\$133,990
2010	\$190,877
2015	\$225,697

Per Capita Income

2000	\$27,028
2010	\$28,771
2015	\$31,010

Median Age

2000	39.2
2010	42.1
2015	42.3

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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Market Profile

Gulf Breeze, FL Primary Trade Area
Area: 122.53 Square Miles

Prepared by Gibbs Planning Group

2000 Households by Income	
Household Income Base	15,425
<\$15,000	9.3%
\$15,000 - \$24,999	10.4%
\$25,000 - \$34,999	11.7%
\$35,000 - \$49,999	17.3%
\$50,000 - \$74,999	23.1%
\$75,000 - \$99,999	11.5%
\$100,000 - \$149,999	9.7%
\$150,000 - \$199,999	3.4%
\$200,000+	3.6%
Average Household Income	\$67,722
2010 Households by Income	
Household Income Base	20,091
<\$15,000	7.4%
\$15,000 - \$24,999	7.8%
\$25,000 - \$34,999	9.1%
\$35,000 - \$49,999	14.5%
\$50,000 - \$74,999	24.5%
\$75,000 - \$99,999	16.3%
\$100,000 - \$149,999	13.3%
\$150,000 - \$199,999	3.1%
\$200,000+	4.0%
Average Household Income	\$74,592
2015 Households by Income	
Household Income Base	21,380
<\$15,000	6.0%
\$15,000 - \$24,999	6.1%
\$25,000 - \$34,999	6.9%
\$35,000 - \$49,999	10.3%
\$50,000 - \$74,999	30.7%
\$75,000 - \$99,999	15.8%
\$100,000 - \$149,999	16.0%
\$150,000 - \$199,999	3.7%
\$200,000+	4.4%
Average Household Income	\$80,808
2000 Owner Occupied Housing Units by Value	
Total	12,404
<\$50,000	6.7%
\$50,000 - \$99,999	21.7%
\$100,000 - \$149,999	30.0%
\$150,000 - \$199,999	15.0%
\$200,000 - \$299,999	13.7%
\$300,000 - \$499,999	8.2%
\$500,000 - \$999,999	3.8%
\$1,000,000 +	0.9%
Average Home Value	\$184,701
2000 Specified Renter Occupied Housing Units by Contract Rent	
Total	3,005
With Cash Rent	94.1%
No Cash Rent	5.9%
Median Rent	\$573
Average Rent	\$619

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony. Specified Renter Occupied Housing Units exclude houses on 10+ acres. Average Rent excludes units paying no cash.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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Market Profile

Gulf Breeze, FL Primary Trade Area
Area: 122.53 Square Miles

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2000 Population by Age	
Total	38,951
0 - 4	5.6%
5 - 9	6.8%
10 - 14	8.1%
15 - 24	10.2%
25 - 34	11.3%
35 - 44	18.9%
45 - 54	15.5%
55 - 64	10.6%
65 - 74	8.2%
75 - 84	3.9%
85 +	0.9%
18 +	74.9%
2010 Population by Age	
Total	52,257
0 - 4	5.8%
5 - 9	6.2%
10 - 14	6.6%
15 - 24	11.5%
25 - 34	10.5%
35 - 44	13.8%
45 - 54	18.4%
55 - 64	13.0%
65 - 74	8.0%
75 - 84	4.7%
85 +	1.5%
18 +	77.3%
2015 Population by Age	
Total	55,889
0 - 4	5.6%
5 - 9	6.2%
10 - 14	6.8%
15 - 24	10.8%
25 - 34	11.8%
35 - 44	12.1%
45 - 54	16.7%
55 - 64	14.7%
65 - 74	9.0%
75 - 84	4.6%
85 +	1.6%
18 +	77.5%
2000 Population by Sex	
Males	49.5%
Females	50.5%
2010 Population by Sex	
Males	49.3%
Females	50.7%
2015 Population by Sex	
Males	49.2%
Females	50.8%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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Appendix 3: Retail Market Analysis

Market Profile

Gulf Breeze, FL Primary Trade Area
Area: 122.53 Square Miles

Prepared by Gibbs Planning Group

2000 Population by Race/Ethnicity	
Total	38,946
White Alone	94.3%
Black Alone	1.4%
American Indian Alone	0.7%
Asian or Pacific Islander Alone	1.3%
Some Other Race Alone	0.7%
Two or More Races	1.7%
Hispanic Origin	2.6%
Diversity Index	15.6
2010 Population by Race/Ethnicity	
Total	52,260
White Alone	91.3%
Black Alone	2.5%
American Indian Alone	0.6%
Asian or Pacific Islander Alone	2.0%
Some Other Race Alone	1.1%
Two or More Races	2.5%
Hispanic Origin	4.8%
Diversity Index	24.3
2015 Population by Race/Ethnicity	
Total	55,891
White Alone	89.9%
Black Alone	3.1%
American Indian Alone	0.6%
Asian or Pacific Islander Alone	2.3%
Some Other Race Alone	1.3%
Two or More Races	2.8%
Hispanic Origin	5.9%
Diversity Index	28.0
2000 Population 3+ by School Enrollment	
Total	37,837
Enrolled in Nursery/Preschool	1.9%
Enrolled in Kindergarten	1.3%
Enrolled in Grade 1-8	12.8%
Enrolled in Grade 9-12	6.1%
Enrolled in College	3.9%
Enrolled in Grad/Prof School	1.2%
Not Enrolled in School	72.8%
2010 Population 25+ by Educational Attainment	
Total	36,538
Less Than 9th Grade	1.7%
9th to 12th Grade, No Diploma	3.1%
High School Graduate	23.0%
Some College, No Degree	20.6%
Associate Degree	12.4%
Bachelor's Degree	25.0%
Graduate/Professional Degree	14.3%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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Market Profile

Gulf Breeze, FL Primary Trade Area
Area: 122.53 Square Miles

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2010 Population 15+ by Marital Status	
Total	42,533
Never Married	21.0%
Married	63.9%
Widowed	4.5%
Divorced	10.5%
2000 Population 16+ by Employment Status	
Total	30,474
In Labor Force	64.1%
Civilian Employed	57.6%
Civilian Unemployed	2.5%
In Armed Forces	4.0%
Not In Labor Force	35.9%
2010 Civilian Population 16+ in Labor Force	
Civilian Employed	90.1%
Civilian Unemployed	9.9%
2015 Civilian Population 16+ in Labor Force	
Civilian Employed	92.3%
Civilian Unemployed	7.7%
2000 Females 16+ by Employment Status and Age of Children	
Total	15,640
Own Children < 6 Only	6.9%
Employed/in Armed Forces	4.1%
Unemployed	0.1%
Not in Labor Force	2.8%
Own Children <6 and 6-17 Only	5.8%
Employed/in Armed Forces	3.2%
Unemployed	0.2%
Not in Labor Force	2.4%
Own Children 6-17 Only	20.5%
Employed/in Armed Forces	14.1%
Unemployed	0.7%
Not in Labor Force	5.7%
No Own Children < 18	66.8%
Employed/in Armed Forces	31.5%
Unemployed	2.0%
Not in Labor Force	33.4%
2010 Employed Population 16+ by Industry	
Total	22,796
Agriculture/Mining	1.0%
Construction	9.1%
Manufacturing	3.2%
Wholesale Trade	2.6%
Retail Trade	11.6%
Transportation/Utilities	4.4%
Information	2.2%
Finance/Insurance/Real Estate	8.7%
Services	51.4%
Public Administration	5.8%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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Market Profile

Gulf Breeze, FL Primary Trade Area
Area: 122.53 Square Miles

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2010 Employed Population 16+ by Occupation	
Total	22,799
White Collar	69.4%
Management/Business/Financial	16.0%
Professional	27.0%
Sales	16.1%
Administrative Support	10.3%
Services	15.8%
Blue Collar	14.9%
Farming/Forestry/Fishing	0.2%
Construction/Extraction	5.5%
Installation/Maintenance/Repair	3.7%
Production	2.1%
Transportation/Material Moving	3.4%
2000 Workers 16+ by Means of Transportation to Work	
Total	18,466
Drove Alone - Car, Truck, or Van	82.0%
Carpooled - Car, Truck, or Van	10.0%
Public Transportation	0.2%
Walked	1.2%
Other Means	2.0%
Worked at Home	4.6%
2000 Workers 16+ by Travel Time to Work	
Total	18,464
Did not Work at Home	95.4%
Less than 5 minutes	2.0%
5 to 9 minutes	8.9%
10 to 19 minutes	19.7%
20 to 24 minutes	15.8%
25 to 34 minutes	24.3%
35 to 44 minutes	8.2%
45 to 59 minutes	9.7%
60 to 89 minutes	2.9%
90 or more minutes	3.9%
Worked at Home	4.6%
Average Travel Time to Work (in min)	30.0
2000 Households by Vehicles Available	
Total	15,413
None	2.1%
1	29.4%
2	50.9%
3	13.4%
4	3.1%
5+	1.1%
Average Number of Vehicles Available	1.9

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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Market Profile

Gulf Breeze, FL Primary Trade Area
Area: 122.53 Square Miles

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2000 Households by Type	
Total	15,414
Family Households	73.8%
Married-couple Family	62.2%
With Related Children	26.9%
Other Family (No Spouse)	11.7%
With Related Children	8.3%
Nonfamily Households	26.2%
Householder Living Alone	20.6%
Householder Not Living Alone	5.6%
Households with Related Children	35.2%
Households with Persons 65+	22.5%
2000 Households by Size	
Total	15,412
1 Person Household	20.6%
2 Person Household	40.0%
3 Person Household	17.3%
4 Person Household	14.6%
5 Person Household	5.5%
6 Person Household	1.6%
7 + Person Household	0.5%
2000 Households by Year Householder Moved In	
Total	15,413
Moved in 1999 to March 2000	22.3%
Moved in 1995 to 1998	35.0%
Moved in 1990 to 1994	20.8%
Moved in 1980 to 1989	13.6%
Moved in 1970 to 1979	6.1%
Moved in 1969 or Earlier	2.2%
Median Year Householder Moved In	1,996
2000 Housing Units by Units in Structure	
Total	18,918
1, Detached	67.2%
1, Attached	4.5%
2	2.0%
3 or 4	3.6%
5 to 9	3.3%
10 to 19	2.3%
20 +	8.9%
Mobile Home	8.0%
Other	0.1%
2000 Housing Units by Year Structure Built	
Total	18,917
1999 to March 2000	5.5%
1995 to 1998	20.7%
1990 to 1994	15.2%
1980 to 1989	27.4%
1970 to 1979	19.5%
1969 or Earlier	11.8%
Median Year Structure Built	1,987

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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Appendix 3: Retail Market Analysis

Market Profile

Gulf Breeze, FL Primary Trade Area
Area: 122.53 Square Miles

Prepared by Gibbs Planning Group

Top 3 Tapestry Segments

1. Midland Crowd
2. Exurbanites
3. In Style

2010 Consumer Spending

Apparel & Services: Total \$	\$35,307,819
Average Spent	\$1,757.34
Spending Potential Index	73
Computers & Accessories: Total \$	\$4,626,661
Average Spent	\$230.28
Spending Potential Index	105
Education: Total \$	\$25,926,741
Average Spent	\$1,290.42
Spending Potential Index	106
Entertainment/Recreation: Total \$	\$71,096,068
Average Spent	\$3,538.59
Spending Potential Index	110
Food at Home: Total \$	\$93,834,649
Average Spent	\$4,670.33
Spending Potential Index	104
Food Away from Home: Total \$	\$68,878,913
Average Spent	\$3,428.23
Spending Potential Index	107
Health Care: Total \$	\$82,320,228
Average Spent	\$4,097.23
Spending Potential Index	110
HH Furnishings & Equipment: Total \$	\$39,357,135
Average Spent	\$1,958.88
Spending Potential Index	95
Investments: Total \$	\$36,375,872
Average Spent	\$1,810.50
Spending Potential Index	104
Retail Goods: Total \$	\$518,574,695
Average Spent	\$25,810.43
Spending Potential Index	104
Shelter: Total \$	\$334,906,321
Average Spent	\$16,668.92
Spending Potential Index	106
TV/Video/Audio: Total \$	\$26,443,182
Average Spent	\$1,316.13
Spending Potential Index	106
Travel: Total \$	\$41,389,116
Average Spent	\$2,060.01
Spending Potential Index	109
Vehicle Maintenance & Repairs: Total \$	\$20,511,829
Average Spent	\$1,020.91
Spending Potential Index	108

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2006 and 2007 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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Demographic and Income Profile

Gulf Breeze, FL Total Trade Area
Area: 235.82 Square Miles

Prepared by Gibbs Planning Group

Summary

	2010	2011	2016
Population	126,596	127,400	131,247
Households	51,740	52,081	53,862
Families	32,562	32,815	33,774
Average Household Size	2.38	2.38	2.37
Owner Occupied Housing Units	33,405	32,944	34,530
Renter Occupied Housing Units	18,335	19,137	19,332
Median Age	39.9	40.1	40.7

Trends: 2011 - 2016 Annual Rate

	Area	State	National
Population	0.60%	0.00%	0.67%
Households	0.68%	0.00%	0.71%
Families	0.58%	0.00%	0.57%
Owner HHs	0.95%	0.00%	0.91%
Median Household Income	4.38%	0.00%	2.75%

Households by Income

	2011		2016	
	Number	Percent	Number	Percent
<\$15,000	9,698	18.6%	9,390	17.4%
\$15,000 - \$24,999	6,898	13.2%	5,246	9.7%
\$25,000 - \$34,999	6,355	12.2%	4,859	9.0%
\$35,000 - \$49,999	8,365	16.1%	7,907	14.7%
\$50,000 - \$74,999	8,671	16.6%	11,951	22.2%
\$75,000 - \$99,999	5,138	9.9%	6,743	12.5%
\$100,000 - \$149,999	4,119	7.9%	4,710	8.7%
\$150,000 - \$199,999	1,426	2.7%	1,540	2.9%
\$200,000+	1,411	2.7%	1,515	2.8%

Median Household Income	\$39,389	\$48,810
Average Household Income	\$56,513	\$63,606
Per Capita Income	\$24,053	\$27,061

Population by Age

	2010		2011		2016	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	8,132	6.4%	8,045	6.3%	8,284	6.3%
5 - 9	7,818	6.2%	7,832	6.1%	7,962	6.1%
10 - 14	7,992	6.3%	8,016	6.3%	8,229	6.3%
15 - 19	8,668	6.8%	8,661	6.8%	8,286	6.3%
20 - 24	7,885	6.2%	7,949	6.2%	7,804	5.9%
25 - 34	15,325	12.1%	15,478	12.1%	16,154	12.3%
35 - 44	15,938	12.6%	15,948	12.5%	15,723	12.0%
45 - 54	20,647	16.3%	20,619	16.2%	19,396	14.8%
55 - 64	16,013	12.6%	16,297	12.8%	17,806	13.6%
65 - 74	9,713	7.7%	10,032	7.9%	12,540	9.6%
75 - 84	6,168	4.9%	6,210	4.9%	6,521	5.0%
85+	2,298	1.8%	2,311	1.8%	2,541	1.9%

Race and Ethnicity

	2010		2011		2016	
	Number	Percent	Number	Percent	Number	Percent
White Alone	89,435	70.6%	90,185	70.8%	92,106	70.2%
Black Alone	28,445	22.5%	28,403	22.3%	29,060	22.1%
American Indian Alone	861	0.7%	863	0.7%	896	0.7%
Asian Alone	2,655	2.1%	2,665	2.1%	2,949	2.2%
Pacific Islander Alone	176	0.1%	178	0.1%	205	0.2%
Some Other Race Alone	1,436	1.1%	1,486	1.2%	1,824	1.4%
Two or More Races	3,587	2.8%	3,619	2.8%	4,209	3.2%
Hispanic Origin (Any Race)	5,831	4.6%	6,077	4.8%	7,825	6.0%

Data Note: Income is expressed in current dollars.

Source: U.S. Census Bureau, Census 2010 Data. Esri forecasts for 2011 and 2016.

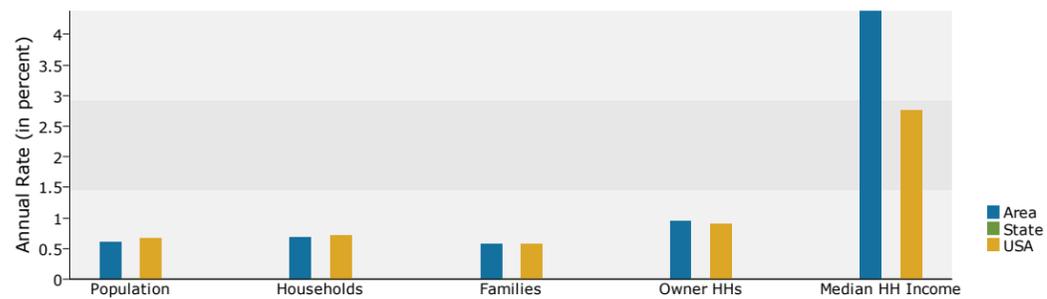
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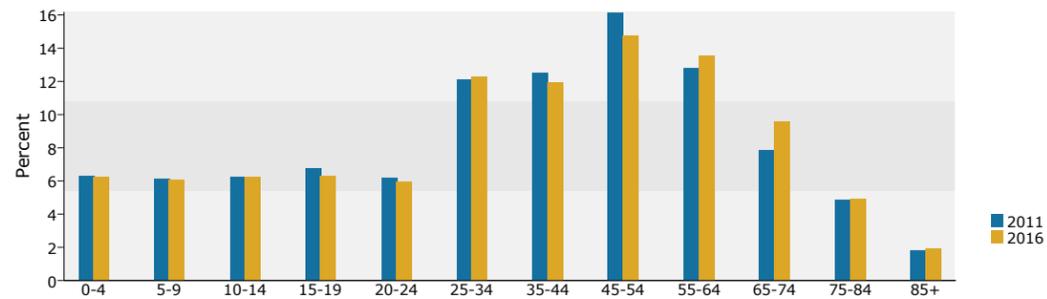
Demographic and Income Profile

Gulf Breeze, FL Total Trade Area
Area: 235.82 Square Miles
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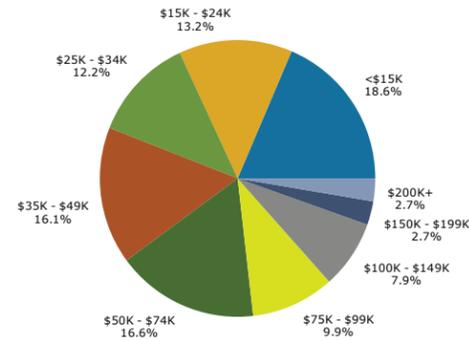
Trends 2011-2016



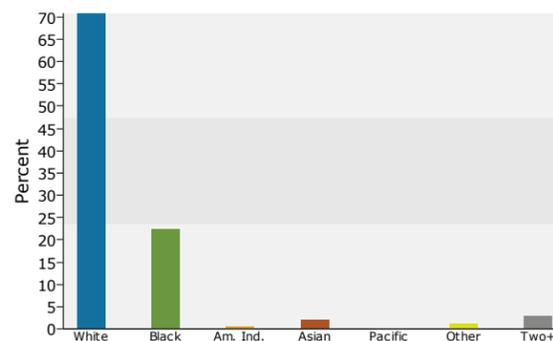
Population by Age



2011 Household Income



2011 Population by Race



Source: U.S. Census Bureau, Census 2010 Data. Esri forecasts for 2011 and 2016.

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Market Profile

Gulf Breeze, FL Total Trade Area
Area: 235.82 Square Miles
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Population Summary

2000 Total Population	118,142
2000 Group Quarters	3,394
2010 Total Population	131,118
2015 Total Population	134,144
2010-2015 Annual Rate	0.46%

Household Summary

2000 Households	47,694
2000 Average Household Size	2.41
2010 Households	52,434
2010 Average Household Size	2.43
2015 Households	53,530
2015 Average Household Size	2.44
2010-2015 Annual Rate	0.42%
2000 Families	30,728
2000 Average Family Size	2.98
2010 Families	33,630
2010 Average Family Size	3.04
2015 Families	34,077
2015 Average Family Size	3.07
2010-2015 Annual Rate	0.26%

Housing Unit Summary

2000 Housing Units	55,300
Owner Occupied Housing Units	58.2%
Renter Occupied Housing Units	28.2%
Vacant Housing Units	13.6%
2010 Housing Units	65,074
Owner Occupied Housing Units	54.7%
Renter Occupied Housing Units	25.8%
Vacant Housing Units	19.4%
2015 Housing Units	68,568
Owner Occupied Housing Units	53.2%
Renter Occupied Housing Units	24.9%
Vacant Housing Units	21.9%

Median Household Income

2000	\$34,841
2010	\$44,566
2015	\$52,751

Median Home Value

2000	\$95,307
2010	\$140,367
2015	\$165,913

Per Capita Income

2000	\$20,766
2010	\$23,714
2015	\$26,089

Median Age

2000	37.8
2010	40.2
2015	40.3

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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Appendix 3: Retail Market Analysis

Market Profile

Gulf Breeze, FL Total Trade Area
Area: 235.82 Square Miles

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2000 Households by Income	
Household Income Base	47,817
<\$15,000	21.1%
\$15,000 - \$24,999	15.3%
\$25,000 - \$34,999	13.8%
\$35,000 - \$49,999	16.1%
\$50,000 - \$74,999	16.5%
\$75,000 - \$99,999	7.4%
\$100,000 - \$149,999	5.7%
\$150,000 - \$199,999	2.0%
\$200,000+	2.2%
Average Household Income	\$50,166
2010 Households by Income	
Household Income Base	52,433
<\$15,000	16.4%
\$15,000 - \$24,999	12.0%
\$25,000 - \$34,999	11.6%
\$35,000 - \$49,999	14.7%
\$50,000 - \$74,999	21.9%
\$75,000 - \$99,999	10.3%
\$100,000 - \$149,999	8.4%
\$150,000 - \$199,999	2.0%
\$200,000+	2.6%
Average Household Income	\$57,996
2015 Households by Income	
Household Income Base	53,529
<\$15,000	14.3%
\$15,000 - \$24,999	10.0%
\$25,000 - \$34,999	9.4%
\$35,000 - \$49,999	12.1%
\$50,000 - \$74,999	27.9%
\$75,000 - \$99,999	10.3%
\$100,000 - \$149,999	10.6%
\$150,000 - \$199,999	2.5%
\$200,000+	3.0%
Average Household Income	\$63,933
2000 Owner Occupied Housing Units by Value	
Total	32,221
<\$50,000	20.9%
\$50,000 - \$99,999	31.8%
\$100,000 - \$149,999	21.5%
\$150,000 - \$199,999	10.1%
\$200,000 - \$299,999	8.2%
\$300,000 - \$499,999	4.7%
\$500,000 - \$999,999	2.2%
\$1,000,000 +	0.5%
Average Home Value	\$134,098
2000 Specified Renter Occupied Housing Units by Contract Rent	
Total	15,475
With Cash Rent	94.0%
No Cash Rent	6.0%
Median Rent	\$413
Average Rent	\$422

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony. Specified Renter Occupied Housing Units exclude houses on 10+ acres. Average Rent excludes units paying no cash.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, Esri forecasts for 2010 and 2015.

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Market Profile

Gulf Breeze, FL Total Trade Area
Area: 235.82 Square Miles

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2000 Population by Age	
Total	118,141
0 - 4	6.2%
5 - 9	6.9%
10 - 14	7.3%
15 - 24	12.8%
25 - 34	12.3%
35 - 44	16.3%
45 - 54	13.9%
55 - 64	9.4%
65 - 74	8.1%
75 - 84	5.3%
85 +	1.5%
18 +	75.3%
2010 Population by Age	
Total	131,118
0 - 4	6.3%
5 - 9	6.2%
10 - 14	6.1%
15 - 24	13.0%
25 - 34	12.1%
35 - 44	12.7%
45 - 54	15.8%
55 - 64	12.7%
65 - 74	7.8%
75 - 84	5.2%
85 +	2.1%
18 +	77.5%
2015 Population by Age	
Total	134,144
0 - 4	6.1%
5 - 9	6.2%
10 - 14	6.3%
15 - 24	12.2%
25 - 34	12.8%
35 - 44	11.9%
45 - 54	14.0%
55 - 64	13.9%
65 - 74	9.4%
75 - 84	4.9%
85 +	2.1%
18 +	77.8%
2000 Population by Sex	
Males	48.5%
Females	51.5%
2010 Population by Sex	
Males	48.6%
Females	51.4%
2015 Population by Sex	
Males	48.7%
Females	51.3%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, Esri forecasts for 2010 and 2015.

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Market Profile

Gulf Breeze, FL Total Trade Area
Area: 235.82 Square Miles

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2000 Population by Race/Ethnicity	
Total	118,142
White Alone	69.8%
Black Alone	25.0%
American Indian Alone	0.7%
Asian or Pacific Islander Alone	1.9%
Some Other Race Alone	0.7%
Two or More Races	1.9%
Hispanic Origin	2.4%
Diversity Index	47.5
2010 Population by Race/Ethnicity	
Total	131,118
White Alone	69.0%
Black Alone	24.4%
American Indian Alone	0.7%
Asian or Pacific Islander Alone	2.3%
Some Other Race Alone	1.0%
Two or More Races	2.5%
Hispanic Origin	3.9%
Diversity Index	50.4
2015 Population by Race/Ethnicity	
Total	134,144
White Alone	68.7%
Black Alone	24.2%
American Indian Alone	0.7%
Asian or Pacific Islander Alone	2.5%
Some Other Race Alone	1.1%
Two or More Races	2.9%
Hispanic Origin	4.7%
Diversity Index	51.7
2000 Population 3+ by School Enrollment	
Total	113,978
Enrolled in Nursery/Preschool	1.8%
Enrolled in Kindergarten	1.5%
Enrolled in Grade 1-8	12.0%
Enrolled in Grade 9-12	6.1%
Enrolled in College	4.4%
Enrolled in Grad/Prof School	1.0%
Not Enrolled in School	73.2%
2010 Population 25+ by Educational Attainment	
Total	89,655
Less Than 9th Grade	3.7%
9th to 12th Grade, No Diploma	8.8%
High School Graduate	26.3%
Some College, No Degree	20.9%
Associate Degree	9.7%
Bachelor's Degree	19.6%
Graduate/Professional Degree	11.1%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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Market Profile

Gulf Breeze, FL Total Trade Area
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2010 Population 15+ by Marital Status	
Total	106,736
Never Married	30.0%
Married	50.0%
Widowed	6.8%
Divorced	13.2%
2000 Population 16+ by Employment Status	
Total	92,543
In Labor Force	59.2%
Civilian Employed	52.2%
Civilian Unemployed	3.8%
In Armed Forces	3.2%
Not In Labor Force	40.8%
2010 Civilian Population 16+ in Labor Force	
Civilian Employed	87.4%
Civilian Unemployed	12.6%
2015 Civilian Population 16+ in Labor Force	
Civilian Employed	90.1%
Civilian Unemployed	9.9%
2000 Females 16+ by Employment Status and Age of Children	
Total	48,554
Own Children < 6 Only	6.8%
Employed/in Armed Forces	3.5%
Unemployed	0.4%
Not in Labor Force	2.8%
Own Children <6 and 6-17 Only	5.4%
Employed/in Armed Forces	3.0%
Unemployed	0.4%
Not in Labor Force	2.1%
Own Children 6-17 Only	16.8%
Employed/in Armed Forces	11.2%
Unemployed	0.6%
Not in Labor Force	4.9%
No Own Children < 18	71.0%
Employed/in Armed Forces	30.9%
Unemployed	2.6%
Not in Labor Force	37.4%
2010 Employed Population 16+ by Industry	
Total	51,505
Agriculture/Mining	0.9%
Construction	8.2%
Manufacturing	3.2%
Wholesale Trade	2.5%
Retail Trade	12.0%
Transportation/Utilities	4.3%
Information	2.1%
Finance/Insurance/Real Estate	7.0%
Services	53.7%
Public Administration	6.2%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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Appendix 3: Retail Market Analysis

Market Profile

Gulf Breeze, FL Total Trade Area
Area: 235.82 Square Miles

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2010 Employed Population 16+ by Occupation

Total	51,505
White Collar	62.1%
Management/Business/Financial	12.9%
Professional	24.0%
Sales	14.4%
Administrative Support	10.8%
Services	20.4%
Blue Collar	17.5%
Farming/Forestry/Fishing	0.5%
Construction/Extraction	6.0%
Installation/Maintenance/Repair	3.6%
Production	2.7%
Transportation/Material Moving	4.6%

2000 Workers 16+ by Means of Transportation to Work

Total	50,162
Drove Alone - Car, Truck, or Van	77.7%
Carpooled - Car, Truck, or Van	12.0%
Public Transportation	2.0%
Walked	2.9%
Other Means	2.0%
Worked at Home	3.4%

2000 Workers 16+ by Travel Time to Work

Total	50,164
Did not Work at Home	96.6%
Less than 5 minutes	3.0%
5 to 9 minutes	11.8%
10 to 19 minutes	34.0%
20 to 24 minutes	14.4%
25 to 34 minutes	17.6%
35 to 44 minutes	4.7%
45 to 59 minutes	5.7%
60 to 89 minutes	2.7%
90 or more minutes	2.7%
Worked at Home	3.4%
Average Travel Time to Work (in min)	24.1

2000 Households by Vehicles Available

Total	47,701
None	10.2%
1	39.4%
2	38.4%
3	9.3%
4	2.0%
5+	0.7%
Average Number of Vehicles Available	1.6

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, Esri forecasts for 2010 and 2015.

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Area: 235.82 Square Miles

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2000 Households by Type

Total	47,693
Family Households	64.4%
Married-couple Family	44.5%
With Related Children	18.6%
Other Family (No Spouse)	19.9%
With Related Children	13.4%
Nonfamily Households	35.6%
Householder Living Alone	29.0%
Householder Not Living Alone	6.5%

Households with Related Children	31.9%
Households with Persons 65+	26.7%

2000 Households by Size

Total	47,694
1 Person Household	29.0%
2 Person Household	35.1%
3 Person Household	16.1%
4 Person Household	11.8%
5 Person Household	5.1%
6 Person Household	1.8%
7 + Person Household	1.0%

2000 Households by Year Householder Moved In

Total	47,701
Moved in 1999 to March 2000	22.0%
Moved in 1995 to 1998	29.6%
Moved in 1990 to 1994	16.0%
Moved in 1980 to 1989	13.4%
Moved in 1970 to 1979	9.1%
Moved in 1969 or Earlier	10.0%
Median Year Householder Moved In	1,995

2000 Housing Units by Units in Structure

Total	55,310
1, Detached	68.7%
1, Attached	3.8%
2	4.2%
3 or 4	3.8%
5 to 9	3.6%
10 to 19	2.8%
20 +	7.3%
Mobile Home	5.6%
Other	0.1%

2000 Housing Units by Year Structure Built

Total	55,307
1999 to March 2000	2.4%
1995 to 1998	9.1%
1990 to 1994	7.7%
1980 to 1989	17.5%
1970 to 1979	17.1%
1969 or Earlier	46.2%
Median Year Structure Built	1,972

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, Esri forecasts for 2010 and 2015.

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Market Profile

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Area: 235.82 Square Miles

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Top 3 Tapestry Segments		
	1.	Midland Crowd
	2.	Prosperous Empty Nesters
	3.	Modest Income Homes
2010 Consumer Spending		
Apparel & Services: Total \$		\$73,313,668
Average Spent		\$1,398.22
Spending Potential Index		58
Computers & Accessories: Total \$		\$9,478,643
Average Spent		\$180.77
Spending Potential Index		82
Education: Total \$		\$54,026,072
Average Spent		\$1,030.37
Spending Potential Index		84
Entertainment/Recreation: Total \$		\$142,947,047
Average Spent		\$2,726.25
Spending Potential Index		85
Food at Home: Total \$		\$198,610,093
Average Spent		\$3,787.84
Spending Potential Index		85
Food Away from Home: Total \$		\$142,686,213
Average Spent		\$2,721.28
Spending Potential Index		85
Health Care: Total \$		\$170,806,755
Average Spent		\$3,257.58
Spending Potential Index		87
HH Furnishings & Equipment: Total \$		\$78,324,740
Average Spent		\$1,493.79
Spending Potential Index		73
Investments: Total \$		\$70,379,645
Average Spent		\$1,342.26
Spending Potential Index		77
Retail Goods: Total \$		\$1,054,960,217
Average Spent		\$20,119.94
Spending Potential Index		81
Shelter: Total \$		\$676,554,798
Average Spent		\$12,903.08
Spending Potential Index		82
TV/Video/Audio: Total \$		\$55,554,457
Average Spent		\$1,059.52
Spending Potential Index		85
Travel: Total \$		\$79,837,767
Average Spent		\$1,522.65
Spending Potential Index		80
Vehicle Maintenance & Repairs: Total \$		\$41,842,290
Average Spent		\$798.01
Spending Potential Index		85

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2006 and 2007 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

Source: U.S. Bureau of the Census. 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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