

# **COLEMAN COMMUNITY REDEVELOPMENT PLAN**

## **Chapter VI**

### **Marketing and Economic Restructuring Element**

**NO MAPS**

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**MARKETING AND ECONOMIC RESTRUCTURING ELEMENT**

The City of Coleman was first established in 1882 by settlers desiring to live near the Warm Springs Hammock lands and Lake Panasoffkee where their farming operations were taking place. Initially farmers in the area were engaged in the cultivation of staple crops, such as corn, peanuts, sugar cane and sweet potatoes. A few of the larger land owners planted cotton and a few were recorded as tobacco growers. Cattle and hogs roamed the open range until 1947, when the No-Fence law was enacted.

Another principal crop of the area was citrus production. Many of the groves were planted around Lake Panasoffkee and along the shores of the Withlacoochee River. When the citrus industry was evolving, the fruit was picked and transported to Panasoffkee, where it was packaged and shipped to northern markets. The severe freezes of the 1880's and 1890's practically wiped out the citrus industry. After the freezes of 1894 and 1895 the remaining residents of Coleman turned to other sources of income such as raising livestock and cotton, and by 1923 cabbage farming became an important economic factor. For many years Coleman was regarded as the cabbage center of the United States, and Center Hill was known as the string bean capital. Bushnell and Webster was known for their production of watermelons. During the period buyers would crowd the hotel, rooming and boarding houses in Coleman in order to purchase the available crops.

Essentially, cattle-raising, truck farming and mining related industries are now providing the underlying economic base for the city. In addition, a significant number of citizens that reside in Coleman commute to other larger employment centers, such as Ocala, Leesburg, Wildwood, and Bushnell on a daily basis. This trend is expected to continue.

Similar to other small rural cities throughout the nation, downtown Coleman and its business owners have struggled over the years to maintain economic vitality. The effect of age on structures, reduction in the number of visitors related to agriculture sales, the dwelling population of residents, and competition from scattered shopping centers and discount chain stores continue to pose real and serious challenges for downtown merchants. The following societal and cultural changes have impacted downtown's across the state.

- Many consumer needs can be taken care of by phone, fax, or in locations closer to home rather than in the downtown, and entertainment needs are increasingly satisfied at home or in other locations rather than in the downtown. Therefore, the role of downtown as the focus of business and/or civic activity has diminished over time.
- Consumers are more mobile than in the past decades. With more comfortable automobiles, convenient roadways, and widely scattered shopping centers and discount chain stores, many consumers no longer feel loyal to downtown merchants due to a limited selection of goods and non-competitive prices.

Apart from societal and cultural changes, there are other factors which continue to contribute to the general decline of the downtown including the following:

- Many downtown merchants have traditionally seen other downtown store owners as competitors; however, in today's larger marketplace their primary competition is not the store across the street, but the scattered shopping centers and discount chain stores or regional shopping malls. There is a need for cooperation among downtown merchants and property owners; there is a need to relinquish some independence for more coordinated activities to attract consumers.
- Many downtown merchants and property owners are apathetic toward revitalization and have been lulled into complacency because of low overhead costs, low taxes, and minimal cost associated with maintenance and renovation. In many cases, business orientation is toward lower cost products and services rather than increased sales and value added to products and services.
- Many downtown merchants do not own the property associated with their business and/or are not residents of the downtown and have not committed ample time or financial resources to improving their properties, businesses, or the downtown.

Given their obstacles, what course of action should be taken to improve and ensure downtown economic vitality? Should downtown merchants compete directly against scattered shopping centers and discount chain stores in an attempt to recapture their former retail dominance? Should the downtown evolve into a new kind of business center that does not compete directly with discount chain stores, but is complementary to them? Should merchants abandon their traditional retail role and create a service oriented downtown, relying increasingly on office and financial functions for economic vitality? Is the downtown now obsolete, and should be allowed to further deteriorate until abandonment?

The Coleman City Council and Community Redevelopment Agency are committed to ensuring that the downtown does not further deteriorate and is not abandoned. Recognizing that there are limited resources available to encourage development, effort must be taken to ensure that the overall downtown environment can offer consumers a unique and pleasurable experience not easily found in other locations.

**The challenge is to attract additional consumers to frequent and purchase downtown goods and services, and to attract new jobs to the downtown.**

- While the number of persons living around the City of Coleman appears to be increasing it is uncertain as to whether average income and educational attainment levels will increase, and those commuting outside Coleman for employment will decrease. **Therefore, there needs to be an emphasis on creating additional job opportunities in the downtown.**
- **There needs to be an effort in attracting a greater percentage of those living within fifteen miles of the downtown to move into Coleman. Likewise, there needs to be an effort to ensure that basic necessities will be provided for those consumers that choose to live in Coleman.**
- There is an obvious lack of night life and entertainment activity in the downtown. **Therefore, there needs to be an effort to encourage select existing businesses and new businesses to hold coordinated weekend and evening hours in the downtown.**

- U.S. Highway 301 average traffic volume in the downtown is expected to increase during the planning time frame. **In order to increase the number of consumers in the downtown, there needs to be an emphasis on attracting a greater percentage of U. S. Highway 301 passerby trips.**

### **Business Franchise Opportunities**

One option for the creation of additional jobs can be provided through franchise opportunities. The word “franchise” in this case means the purchased right to sell another manufacturer's product or services. The chain restaurant is one of the most common business franchise opportunities, however, there are numerous franchise opportunities, including those where only the name, marketing materials, and proven methodologies are purchased to increase the likelihood of business success. On an international basis, franchise accounts for more than one third of all retail sales. Currently there are no known franchise type businesses in Coleman. The following includes a discussion on the potential benefits and problems associated with attracting franchise businesses.

### **Potential Benefits**

- Franchise businesses can often attract consumers based on name recognition due to adopted level of service and product quality standards.
- Potential for increase in TIF revenues and encouragement of redevelopment activities due to franchise level of financial investment.
- Franchise businesses can offer time tested products, services, and method of marketing and delivery to increase the likelihood of business success.
- Franchise businesses can help to quickly improve Downtown business diversification.
- Franchise businesses offer job creation opportunities due to corporate staffing requirements.

### **Potential Problems**

- A portion of profits often go back to the franchise corporate office rather than being expended locally.
- High franchise startup, royalty, and marketing costs may increase likelihood that franchises are financially inaccessible to local investors.
- Franchise businesses are subject to corporate decision making, therefore ultimate control may be outside local decision making.
- Franchise businesses often have adopted stringent location criteria.
- Franchises often exude a corporate identity rather than a small town personal identity.
- Services oriented franchise businesses often pay low wages.

**While there are potential benefits to franchise opportunities, greater emphasis should be placed on supporting local based businesses, especially those that provide more personalized products and services. It is the locally based businesses that will help to continue the small town character that Coleman citizens enjoy and visitors will remember.**

**Business Start-up Opportunities**

In addition to franchise opportunities and those desirable businesses listed, through the inclusion of mixed-use zoning and the permitting of home based occupations, the following business start-up opportunities would be ideal as a buffer use between dedicated commercial and residential structures.

**Table VI.1 Business Start-up Opportunities**

<b>Business</b>	<b>Initial Start-up Cost</b>	<b>First Year Earnings</b>	<b>Break Even Period</b>	<b>Home Based</b>	<b>Comments</b>
<b>Career Counselor</b>	\$2,000	\$60,000	6weeks to 2 years	Ideal	Excellent for the disabled. <i>No staffing required</i>
<b>Mailing List Broker</b>	Low if home Based	N/A	Rapid if Home Based	Yes	No initial staffing required. Compiling & selling mailing lists for Businesses
<b>Computer Software</b>	\$3,000	\$25,000	6 months to one year	Ideal	Excellent for disabled. <i>No staffing required</i> . Teaches human interaction skills
<b>Indoor Play Gym</b>	\$18,000	\$35,000	6 months to several Years	Not Usually	
<b>Supplementary Education &amp; Tutoring</b>	\$20,000	\$25,000	6 months to several Years	Yes	<i>No staffing required</i> Helping students with their studies
<b>Desktop Publisher</b>	\$10,000	\$20,000	Rapid, 1 year or less	Ideal	Excellent for the disabled <i>No staffing required</i>
<b>Computer Consultant</b>	\$3,000	\$40,000	Very rapid Immediate To 1 year	Ideal	Excellent for disabled <i>No staffing required</i>
<b>Computer Repair</b>	\$12,000	N/A	Rapid 6 Months To 1 year	N/A	

Table VI.1: Business Start-Up Opportunities

Business	Initial Start-Up Cost	First Year Earnings	Break Even Period	Home Based	Comments
<b>Computer Trainer</b>	\$4,200	\$40,000	Very Rapid 1 Month to 1 Year	Ideal	<i>No staffing required</i>
<b>Web Services</b>	Very Low	N/A	Rapid	Ideal	<i>No Staffing Required</i> High Future Growth Pot.
<b>Recycler</b>	\$2,000	\$10,000	Rapid, as Little as 6 Months	Ideal	<i>No Staffing Required</i>
<b>Gourmet Food Products Producer</b>	\$5,000	\$30,000	Rapid 6 months to 1 Year	Ideal	Excellent for the disabled <i>No Staffing Required</i>
<b>Aerobic/ Exercise Instructor</b>	\$2,500	\$10,000	1 Month to 3 years	No	<i>No Staffing Required</i>
<b>Medical Transcriptionist</b>	Low	N/A	Rapid, 1 Year	Ideal	<i>No Staffing Required</i> Transcribes medical Records dictated by a healthcare pro.
<b>Carpet Cleaner</b>	If Leasing Equip. \$1,000	\$35,000	Very Rapid 1 month to 1 year	Ideal	<i>No Staffing Required</i>
<b>Landscaper</b>	\$15,000	\$30,000	Rapid less Than 1 year	Potential	<i>No Staffing Required</i>
<b>Maid Service</b>	\$500	\$15,000	Very Rapid 1 week to Several months	Ideal	<i>No Staffing Required</i> (initially)

Table VI-1: Business Start-Up Opportunities

Business	Initial Start-Up Cost	First Year Earnings	Break Even Period	Home Based	Comments
<b>Water Conditioning</b>	\$5,000	\$25,000	1 Year	N/A	Sells Water purification to households. High Growth potential.
<b>Auto Detailer</b>	\$5,000	\$30,000	Rapid, 6 Months to 1 Year	Ideal	<i>No Staffing Required</i>
<b>Beauty Salon Provider</b>	\$2,500	\$20,000	Several Months to several years	No	<i>No Staffing Required (initially)</i>
<b>Financial Planner</b>	\$5,000	\$40,000	Rapid, less than 1 year	Ideal	Excellent for disabled <i>No Staffing Required</i>
<b>Personal Fiduciary</b>	\$1,500	\$20,000	Very Rapid Several Months	Ideal	Excellent for disabled <i>No Staffing Required</i>
<b>Home Inspector</b>	\$25,000	\$50,000	1 year or longer	Ideal	<i>No Staffing Required</i>
<b>Real Estate Agent</b>	\$4,000	\$20,000	6 Mo. To 1 Year	Ideal	<i>No Staffing Required</i>
<b>Real Estate Appraiser</b>	\$7,000	\$75,000	Rapid 2 months to 1 year	Ideal	<i>No Staffing Required</i>
<b>Florist</b>	\$15,000	Monthly \$1,000 to \$5,000	Several Years	No	Locate only along major highways
<b>Craft Wholesaler</b>	\$500	\$100,000	Very Rapid 1 To 6 months	Potential	<i>No Staffing Required</i>

**Table VI-1: Business Start-Up Opportunities**

<b>Business</b>	<b>Initial Start-Up Cost</b>	<b>First Year Earnings</b>	<b>Break Even Period</b>	<b>Home Based</b>	<b>Comments</b>
<b>Direct Sales Operator</b>	\$1,000	\$20,000	A few months to 1 Year	Ideal	<i>No Staffing Required</i> Sells goods directly, Door to door or Phone
<b>Rubber Stamp Designer</b>	\$10,000	\$30,000	N/A	Potential	<i>No Staffing Required</i> High Future growth Potential Creative Ent.
<b>Telemarketer</b>	\$6,000	\$40,000	6 Months to 2 Years	Ideal	Excellent for disabled <i>No Staffing Required</i>
<b>Bed and Breakfast Innkeeper</b>	\$250,000	\$60,000	2 to 4 Years	Ideal	
<b>Miniature Golf Operator</b>	\$75,000	\$50,000	Several Years	No	Locate only along Major Highways
<b>Videographer</b>	\$1,500	\$25,000	1 Month to 2 Yrs.	Ideal	<i>No Staffing Required</i>

In addition to improving downtown business diversification, there are a number of other opportunities and/or projects that could be capitalized on to improve and ensure downtown economic vitality including the following:

**Improving the Overall Downtown Appearance**

- The provision of new amenities and beautification improvements in the downtown is another vital element to ensuring economic vitality. Improvements such as building façade upgrades, decorative lighting, park benches, signage, landscaping, parking area, and decorative waste receptacles among others are held to minimum standards to ensure health and safety, but should go further to improve the overall appearance and attractiveness to visitors. It will be less difficult to attract additional businesses to Coleman if there are a variety of housing and housing opportunities in an attractive downtown.
- There needs to be a **Community Pride** campaign and effort to develop civic awareness in Coleman youth, special recognition to those who have stayed and/or those who have gone off to college and returned, an appeal to those “old-family” siblings to become active once again in Coleman related activities. There needs to be an encouragement of existing civic organizations to include efforts to fix up, paint, pick up garbage, plant flowers, and add new improvements in the downtown to their list of philanthropies.



**Increasing Downtown Densification Through the Addition of Mixed-Use Businesses**

- The impact of pedestrians and their activities forms a critical ingredient to a successful mix of downtown functions. There is a need to allow for mixed-use development as a means to increase residential density and the creation of new businesses. The ability to have either a rental residence or business on the same property in a detached structure will help to encourage the critical mass of pedestrian activity necessary to ensure economic vitality while preserving the existing downtown character.
- Effort should be taken to retain existing businesses and to assist local entrepreneurs in the creation of new businesses especially in select mixed-use areas. This is important because existing businesses contribute more to the local economy than business relocations of equal size. Existing businesses are established in the community, most employees live in the area, and profits are often spent locally. Business relocations from other areas are typically not locally owned and profits escape from the local economy. Also, business relocations have not established patterns of local employment, and may rely more on commuting employees, who are not as closely tied to the local economy.

**Marketing the Downtown as a Tourism and Event Destination**

- In addition to beautifying the downtown as a means to attract visitors, the city along with local business and property owners should sponsor several major festivals in the downtown. The events should be related to arts and crafts, agriculture, or a recognized holiday such as a fourth of July celebration. Regardless of the event, the goal is to attract tourist to Coleman in the hope that they will spend monies locally and consider moving to Coleman to enjoy its small town character.
- There should also be effort to encourage the establishment of a Farmers Market in the downtown, which could showcase locally grown fruits and vegetables.

**Marketing the Downtown as a Regional Antique Shopping Destination**

- Unlike other businesses, antique dealers are generally in direct competition with each other. Rather, because each dealer offers unique collectible goods, they can benefit by working together to attract customers. Likewise, communities that have a number of antique dealers can work together to create brochures to market their downtown’s collectively as a regional antique shopping destination to other areas of the State and elsewhere. For example, Coleman unique business owners may want to share advertising and marketing expenses with others from destinations such as Leesburg, Wildwood, and Bushnell.

**Marketing the Downtown as a Retirement Residential Location**

- The City should work with local property owners and realtors in marketing Coleman as a residential alternative to those that want to retire and live near “The Villages” to enjoy the amenities, but do not want to live in “The Villages” and pay the required user fees.

**Creation of New Gateway and Commercial Node at the Turnpike**

- The City should consider the opportunity to annex additional land along CR 468 at the proposed interchange area with the Florida Turnpike. This expansion would create a new interstate commercial node and gateway to complement the existing historical downtown commercial node. If the Community Redevelopment Area was expanded to include this area, and commercial development was to occur, there could be a dramatic increase in tax increment finance revenues generated and water and sewer related revenues (see Figure VI-1).

**Creation of New Industrial Park**

- The City should consider the opportunity to annex land to the south of those areas zoned by the County as industrial for the creation of a new industrial park. If the Community Redevelopment Area was expanded to include this area, and industrial development was to occur, there could be dramatic increase in tax increment finance revenues generated and water and sewer related revenues.

**Financial Strategies**

- **Small Business loan assistance**  
Small business owners often are not familiar with how to obtain financial assistance. To help obtain business related goals, assistance with business planning and information on accessing affordable financing should be provided.
- **Rehabilitation loans and grants**  
Subsidized loans or grants for both interior and exterior improvements should be given to assist businesses not able to obtain funds from conventional sources. Tax increment revenues in-part could be used for this purpose.
- **Revolving loan fund**  
Revolving loan fund is an account set aside and made available to businesses for approved revitalization projects. As loans are paid off, they are returned to fund for continued redistribution to other businesses.
- **Tax abatements**  
Abatements from local taxes or fees can be made available for business owners who either rehabilitate their structures or build new within the downtown.

**Physical Improvements Strategies**

- **Design assistance**  
The City or CRA could provide design assistance, using staff members, to businesses intending to improve their properties.
- **Streetscape improvements**  
Leisurely shopping and interaction can be enhanced with the construction and installation of sidewalk benches, trees, and flower beds, as well as mini parks in shaded and protected areas.
- **Historic downtown**  
Shoppers are attracted to areas which retain their historic character. Preservation is a viable tool of promotion, and protection of historic structures can most effectively be done through establishment of a regulated historic downtown.

**Functional Strategies**

- **Coordinated downtown promotions**  
Downtown businesses can benefit by coordinating the promotion of their individual businesses. This can be done through a common logo, promotional flyers and brochures, and common sales.
- **Coordinate store hours**  
Retail businesses in a downtown should consciously coordinate their hours so shoppers can easily identify when all downtown businesses will be open. As much as possible, these hours should match competing retail areas (local shopping centers and malls).
- **Awards program**  
Awards are an excellent (and inexpensive) way to provide the “carrot” to business owners, and encourage them to invest in their businesses in ways that will serve the interests of the entire downtown community.
- **Training for business owners and merchants**  
Many small business owners and merchants do not have training or skills in how to run a business. Expertise can be made available through city agencies or private volunteer groups, such as the Service Corps of Retired Executives (SCORE).
- **Regular Survey of businesses**  
Through a regular survey of business owners and merchants, and also shoppers, local officials and downtown leaders can monitor how people feel about the downtown area. If the survey follows a similar format from one time to the next, changes in attitudes over time can be observed.
- **Conduct market studies**  
As part of an overall technical assistance program, market studies can be used to determine shifts in the types of shoppers attached to the downtown, as well as business types that are needed.