

# Santa Cruz Retail Market Study

Downtown, East Commercial, Waterfront, and West Commercial Districts



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Santa Cruz Economic Development Department

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## CHAPTER 1: EXECUTIVE SUMMARY



**Figure 1:** Location map of the four identified retail study areas in Santa Cruz, California.

This study finds that the city of Santa Cruz's downtown, waterfront, east commercial, and west commercial districts - combined - can presently support up to 626,200 additional square feet (sf) of retail and restaurant development, generating nearly \$255.5 million in new sales.

District	New Supportable Retail	Estimated Additional Annual Gross Sales	Number of New Stores
Downtown	78,900 sf	\$30,614,000	25 - 25
East Commercial	93,100 sf	\$31,810,000	30 - 40
Waterfront	91,200 sf	\$33,274,000	30 - 35
West Commercial	363,000 sf	\$158,796,000	90 - 110
<b>Totals</b>	<b>626,200 sf</b>	<b>\$254,494,000</b>	<b>175 - 210</b>

**Table 1:** Summary of the additional supportable retail for each of the study areas.

By 2023, retail and restaurant sales could reach up to \$ 267.3 million. This demand could be absorbed through the expansion of existing businesses and/or with the opening of 175 to 210 new stores and restaurants. Chapters 3 through 6 of this study provide an in-depth analysis of each study area.



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## CHAPTER 2: BACKGROUND AND METHODOLOGY

### Background

Gibbs Planning Group, Inc. (GPG) has been retained by the Santa Cruz Economic Development Department to update a retail market study that it composed in April 2011.

This study addresses the following issues:

- What is the existing and planned retail market in the study and trade areas?
- What are the primary trade areas for Santa Cruz's downtown, east commercial, waterfront and west commercial districts?
- What are the population, demographic and lifestyle characteristics in each primary trade area, currently and projected for 2023?
- What is the current and projected growth for retail expenditures in each primary trade area, now and for the next five years?
- How much additional retail square footage is supportable in each primary trade area, and what retail uses should be encouraged? What sales volumes can development achieve in or near the study areas?



*Figure 2: Retailers in each of the Santa Cruz study areas greatly benefit from the large student population at UC-Santa Cruz. In 2017, nearly 20,000 students were enrolled at the University.*

### Methodology

To address the above issues, GPG defined trade areas that would serve the retail in the study areas based on geographic and topographic considerations, traffic access/flow, relative retail strengths and weaknesses of the competition, concentrations of daytime employment and the retail gravitation in the market, as well as our experience defining trade areas for similar markets. Population, consumer expenditure and demographic characteristics of trade area residents were collected by census tracts from the U.S. Bureau of the Census, U.S. Bureau of Labor Statistics and Esri (Environmental Systems Research Institute).

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Finally, based on the projected consumer expenditure capture (demand) in the primary trade areas of the gross consumer expenditure by retail category, less the current existing retail sales (supply) by retail category, GPG projects the potential net consumer expenditure (gap) available to support existing and new development. The projected net consumer expenditure capture is based on household expenditure and demographic characteristics of the primary trade areas, existing and planned retail competition, traffic and retail gravitational patterns and GPG's qualitative assessment of the Santa Cruz study areas. Net potential captured consumer expenditure (gap) is equated to potential retail development square footage, with the help of retail sales per square foot data provided by Dollars and Cents of Shopping Centers (Urban Land Institute and International Council of Shopping Centers), qualitatively adjusted to fit the urbanism and demographics of the study area.

For the purposes of this study, GPG has assumed the following:

- Other major community retail centers may be planned or proposed, but only the existing retail is considered for this study. The quality of the existing retail trade in the study areas is projected to remain constant. Gains in future average retail sales per sf reflect higher sales per sf in newly developed retail and selected increases in sales per sf by individual retail categories.
- No major regional retail centers will be developed within the trade areas of this analysis through 2023 for the purposes of this study.
- The region's economy will continue at normal or above normal ranges of employment, inflation, retail demand and growth.
- The study areas are properly zoned to support infill and redevelopment projects with current and innovative standards, and the existing infrastructure (water, sewer, arterial roadways, etc.) can support additional commercial development.
- Employment distribution is projected to remain constant, without a spike or decline in employment by NAICS categories.
- The projected lease and vacancy rate model is based on our proprietary econometric model of the relationship between changes in employment and changes in vacancy and lease rates. Data was gathered from the U.S. Census Bureau, Esri, CBRE and local brokerage services.
- Any new construction in the study areas will be planned, designed, built and managed to the best practices of the American Institute of Architects, American Planning Association, American Society of Landscape Architects, Congress for New Urbanism, International Council of Shopping Centers and The Urban Land Institute.
- Parking is assumed to be adequate for the proposed uses, with easy access to retailers. Parking for new development projects or businesses will meet or exceed the industry standards.
- Visibility of any new retail is also assumed very good, with signage as required to assure easy visibility of the retailers.
- Infill or redevelopment projects in the study areas will open with sustainable amounts of retail and anchor tenants, at planned intervals and per industry standards.

## CHAPTER 3: THE DOWNTOWN DISTRICT



**Figure 3:** Aerial photo of the Santa Cruz Downtown district. The Downtown district's primary trade area can presently support an additional 78,900 sf of retail and restaurant development.

### Summary

This study finds that the Santa Cruz Downtown district's primary trade area can presently support up to 78,900 additional sf of retail and restaurant development, generating over \$30.6 million in new sales. By 2023, income growth and continued economic development in the primary trade area could increase the estimated retail and restaurant sales to over \$32.1 million. The demand could partially be absorbed by nearby businesses and/or with the opening of 25 to 35 new stores and restaurants. These figures are less than those found in the earlier 2011 retail market study due to the one-way design of Pacific Avenue, difficulty in accessing the downtown from the waterfront area, and general lack of parking.

Additional development in the Downtown district's primary trade area can provide needed goods and services for the existing surrounding consumer base of nearby residents, workers and visitors. Furthermore, bolstering the critical mass of retailers and restaurants can increase the share of sales captured in the study area and improve the quality of life for the surrounding community. The leading categories of supportable retail growth are specialty food services, department store merchandise (which includes a wide range of products such as apparel, furniture and appliances), full-service restaurants, and limited-service restaurants.



This study further finds that the Downtown district's primary trade area has a current population of 149,000 people, increasing under current trends to 154,000 people by 2023 (facilitated by 500 to 700 residential units being constructed in the downtown over the next five to seven years). Median household income in the primary trade area is \$73,900, which is higher than the MSA and state averages and is expected to grow to \$84,300 by 2023. Housing favors owner-occupied units, which comprise 48.8 percent of all housing, compared to 42.7 percent renter-occupied households and the vacancy rate is 8.5 percent. The primary trade area has a labor base of 73,100 employees.

**Table 2: 2018 Additional Supportable Retail**

Retail Category	Est. 2018 Supportable SF	Est. 2018 Retail Sales	Number of Stores
<b>Retail</b>			
Apparel Stores	4,800 sf	\$1,872,000	2
Department Store Merchandise	9,500 sf	\$2,993,000	2
Electronics & Appliance Stores	3,200 sf	\$1,088,000	1 - 2
Florists	1,300 sf	\$293,000	1
Furniture Stores	2,600 sf	\$949,000	1
Hardware	7,100 sf	\$2,485,000	1 - 2
Home Furnishings Stores	3,500 sf	\$1,663,000	1 - 2
Jewelry Stores	3,200 sf	\$1,744,000	1 - 2
Lawn & Garden Supply Stores	1,900 sf	\$656,000	1 - 2
Miscellaneous Store Retailers	3,400 sf	\$1,173,000	1 - 2
Pharmacy	4,600 sf	\$2,691,000	1 - 2
Shoe Stores	1,400 sf	\$679,000	1
<b>Retailer Totals</b>	<b>46,500 sf</b>	<b>\$18,286,000</b>	<b>14 - 21</b>
<b>Restaurants</b>			
Bars, Breweries & Pubs	4,300 sf	\$2,064,000	2
Full-Service Restaurants	9,500 sf	\$4,180,000	3
Limited-Service Restaurants	9,000 sf	\$3,060,000	3 - 5
Specialty Food Services	9,600 sf	\$3,024,000	3 - 4
<b>Restaurant Totals</b>	<b>32,400 sf</b>	<b>\$12,328,000</b>	<b>11 - 14</b>
<b>Retail &amp; Restaurant Totals</b>	<b>78,900 sf</b>	<b>\$30,614,000</b>	<b>25 - 35</b>

**Table 2:** The leading supportable retail categories are specialty food services, department store merchandise, full-service restaurants, and limited-service restaurants.

### Trade Area

Based on GPG's site evaluation, the existing retail hubs, population clusters, highway access, and the retail gravitation in the market, as well as our experience defining trade areas for similar communities throughout the United States, it was determined that consumers in the primary trade area generate demand to support a variety of retailers.

The primary trade area is the consumer market where the study area has a significant competitive advantage because of access, design, lack of quality competition and traffic and commute patterns. GPG defined a primary trade area by topography, vehicular access, strength of retail

competition and residential growth patterns instead of standardized “drive-times.” Consumers inside the primary trade area will account for up to 60 to 70 percent of the total sales captured by retailers in the downtown district.

The following borders approximately delineate the primary trade area:

- North - Santa Cruz-San Mateo County Line & Bear Creek Road
- South - Pacific Ocean
- East - Santa Cruz Highway & Laurel Glen Road & Soquel San Jose Road
- West - Cascade Ranch State Park & Pacific Ocean



**Figure 4:** The Downtown district's primary trade area encompasses approximately 217 square miles.

### Demographic Characteristics

Using data from Esri (Environmental Systems Research Institute) and the U.S. Census Bureau, GPG obtained the most recent population and demographic characteristics (2018), and those projected for 2023 for the defined trade area, as well as regional, statewide and national statistics.

The primary trade area has an estimated 2018 population of 149,000 people, which is projected to increase at an annual rate of 0.63 percent to 154,000 by 2023. This population growth rate is the same as the growth rate projected for the Santa Cruz-Watsonville Metropolitan Statistical Area (MSA), but lower than that for the State of California and nation. The number of households in the primary trade area will increase from 57,000 to 59,000, holding 2.41 persons per household. Median household income is \$73,900 and is expected to increase to \$84,300 by 2023. Average household income in the primary trade area is \$109,000, while 49.5 percent of households earn over \$75,000 per year - slightly more than for the MSA, but higher than for the State of California and nation. Displaying significantly higher levels of education than the state, 46.9 percent of residents over the age of 25 have earned a bachelor's degree or higher, compared to 32.6 percent for California. The median age, at 37.8, is older than that for the state.

**Table 3: Demographic Comparisons**

Characteristics	Primary Trade Area	Santa Cruz - Watsonville MSA	California	USA
2018 Population	<b>149,000</b>	279,000	39,610,000	327,514,300
2023 Population	<b>154,000</b>	288,000	41,300,000	341,323,600
2018-23 Projected Annual Growth Rate	<b>0.63%</b>	0.63%	0.84%	0.83%
2018 Households	<b>57,000</b>	99,000	13,260,000	123,158,900
2023 Households	<b>59,000</b>	102,000	13,780,000	128,069,400
2018-23 Projected Annual HH Growth Rate	<b>0.65%</b>	0.63%	0.77%	0.79%
Persons Per Household 2018	<b>2.41</b>	2.67	2.92	2.48
Median Age	<b>37.8</b>	37.5	36.0	38.2
2018 Median Household Income	<b>\$73,900</b>	\$72,300	\$65,200	\$56,100
2018 Average Household Income	<b>\$109,000</b>	\$105,200	\$95,800	\$80,700
2023 Median Household Income	<b>\$84,300</b>	\$81,200	\$74,400	\$62,300
2023 Average Household Income	<b>\$125,000</b>	\$119,600	\$108,500	\$91,600
% Households w. incomes \$75,000+	<b>49.5%</b>	48.7%	44.9%	34.0%
% Bachelor's Degree or higher	<b>46.9%</b>	39.7%	32.6%	28.7%

**Table 3:** This side-by-side table compares and contrasts the primary trade area demographic statistics with those of the MSA, State of California, and nation.

According to Esri, approximately 91.5 percent of primary trade area homes are occupied, and the median home value is estimated to be \$700,000. Of all households, 48.8 percent are owner-occupied, a number that has decreased 1.1 percent since 2011 and is expected to continue slightly downward to 48.4 percent by 2023. Renter-occupied households have increased from 41.0 percent in 2011 to 42.7 percent in 2018; this statistic is projected to continue slightly upward to 43.0 percent by 2023. The vacancy rate has dropped slightly from 9.1 percent in 2011 to 8.5 percent in 2018 and is expected to slightly increase up to 8.6 percent by 2023. The percentage of housing units valued at over \$500,000 is expected to increase from 76.9 percent to 86.5 percent - coinciding with an increase in the median home value to \$829,000 by 2023.

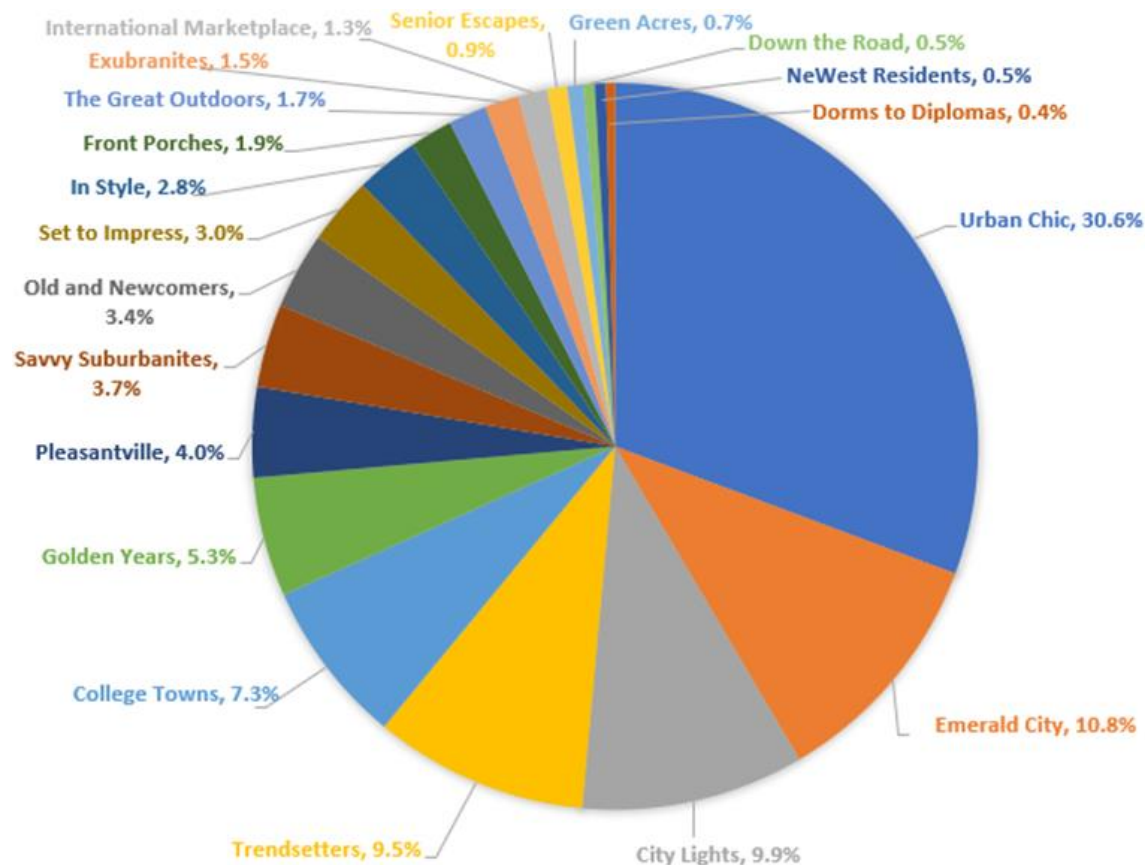
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## Tapestry Lifestyles

Esri has developed Tapestry Lifestyles, which is an attempt to create 65 classifications, or lifestyle segments, that help determine purchasing patterns. These segments are broken down to the U.S. Census Block Group level and used by many national retailers to help determine future potential locations. The following Table 4 details the top Tapestry Lifestyles found in the primary trade area.

The primary trade area's most prominent lifestyle group is "*Urban Chic*," which represents 30.6 percent of households. *Urban Chic* residents are employed in white collar occupations - in managerial, technical, and legal professions. The average household size is 2.39, and more than half of *Urban Chic* households include married couples.

Residents in this group primarily live in single-family owner-occupied homes, and most of their neighborhoods are found in the suburban periphery of large metropolitan areas on the California coast and along the East Coast. Travel is very important to *Urban Chic* residents, and they travel extensively both domestically and internationally. They eat organic foods, prefer to drive luxury imports, and shop at upscale establishments.








**Figure 5:** The relative proportions of the top 20 Tapestry Lifestyle segments found within the primary trade area.

Over 65 percent of *Urban Chic* residents hold a bachelor's degree or higher. Their median household income of \$109,400 is almost double the U.S. median of \$56,100. Their median net worth is \$303,000, which is significantly more than the US median of \$93,300.



**Table 4: Tapestry Lifestyles**

Lifestyle	Trade Area Statistics	Short Description
 <p><b>Urban Chic</b></p>	<p>Population 36,500</p> <p>Households 17,400</p> <p>Median HH Income <b>\$109,400</b></p> <p>30.6% Primary Trade Area Households Market Share</p> <p>1.3% National Households Market Share</p>	<p><i>Urban Chic</i> residents are professionals that live a sophisticated, exclusive lifestyle. Half of all households are occupied by married-couple families and about 30% are singles. These are busy, well-connected, and well-educated consumers—avid readers and moviegoers, environmentally active, and financially stable. This market is a bit older, with a median age of 43 years, and growing slowly, but steadily.</p>
 <p><b>Emerald City</b></p>	<p>Population 12,700</p> <p>Households 6,200</p> <p>Median HH Income <b>\$59,200</b></p> <p>10.8% Primary Trade Area Households Market Share</p> <p>1.4% National Households Market Share</p>	<p><i>Emerald City's</i> denizens live in lower-density neighborhoods of urban areas throughout the country. Young and mobile, they are more likely to rent. Well educated and well employed, half have a college degree and a professional occupation. Incomes close to the US median come primarily from wages, investments, and self-employment. This group is highly connected, using the Internet for entertainment and making environmentally friendly purchases. Long hours on the Internet are balanced with time at the gym. Many embrace the "foodie" culture and enjoy cooking adventurous meals using local and organic foods. Music and art are major sources of enjoyment. They travel frequently, both abroad and domestically.</p>
 <p><b>City Lights</b></p>	<p>Population 12,300</p> <p>Households 5,600</p> <p>Median HH Income <b>\$69,200</b></p> <p>9.9% Primary Trade Area Households Market Share</p> <p>1.5% National Households Market Share</p>	<p><i>City Lights</i>, a densely populated urban market, is the epitome of equality. The wide-ranging demographic characteristics of residents mirror their passion for social welfare and equal opportunity. Household types range from single person to married-couple families, with and without children. A blend of owners and renters, single-family homes and town homes, midrise and high-rise apartments, these neighborhoods are both racially and ethnically diverse. Many residents have completed some college or a degree, and they earn a good income in professional and service occupations. Willing to commute to their jobs, they work hard and budget well to support their urban lifestyles, laying the foundation for stable financial futures.</p>

 <p><b>Trendsetters</b></p>	<p>Population 10,600</p> <p>Households 5,400</p> <p>Median HH Income <b>\$63,000</b></p> <p>9.5% Primary Trade Area Households Market Share</p> <p>1.1% National Market Share</p>	<p>Armed with the motto “you’re only young once,” <i>Trendsetters</i> residents live life to its full potential. These educated young singles aren’t ready to settle down; they tend to not own homes or vehicles and choose to spend their disposable income on upscale city living and entertainment. Dressed head to toe in the most current fashions, their weeknights and weekends are filled discovering local art and culture, dining out, or exploring new hobbies. Their vacations are often spontaneous, packed with new experiences and chronicled on their Facebook pages.</p>
 <p><b>College Towns</b></p>	<p>Population 8,900</p> <p>Households 4,200</p> <p>Median HH Income <b>\$32,200</b></p> <p>7.3% Primary Trade Area Households Market Share</p> <p>1.0% National Market Share</p>	<p>About half the residents of <i>College Towns</i> are enrolled in college, while the rest work for a college or the services that support it. Students have busy schedules but make time between studying and part-time jobs for socializing and sports. Students that are new to managing their own finances tend to make impulse buys and splurge on the latest fashions. This digitally engaged group uses computers and cell phones for all aspects of life including shopping, school work, news, social media, and entertainment. College Towns are all about new experiences, and residents seek out variety and adventure in their lives.</p>

**Table 4:** The top five Tapestry Lifestyle groups profiled above portray a largely well-to-do population of different age groups.

## Employment Base

The employment picture found in the primary trade area reflects a concentrated services and retail sector foundation, comprising 64.3 percent of total employment. Compared to the Santa Cruz-Watsonville MSA, the percentage of employees in the primary trade area engaged in agriculture and mining, construction, and wholesale trade is low, while the concentration in government and the services sector is high.

As shown in Table 5 below, services reflect the largest sector (43.2 percent) in the primary trade area. This proportion is higher than that for the MSA, state, and nation generally. Within the primary trade area’s services sector, the most (15.0 percent) work in Other Services, followed by Education Institutions & Libraries (10.8 percent), and Health Services (8.7 percent).

As the second leading category of employment, retail workers account for 25.1 percent of employment within the primary trade area. Within this category, eating and drinking places is the leading subcategory of employment (comprising 8.2 percent of total employment), followed by food stores (5.3 percent) and miscellaneous retail (4.9 percent). The fact that retail is the second largest employment sector in the Downtown Zone’s primary trade area does not necessarily mean that there is an oversupply of retail in the area; the size and scale of retailers may require a

significant number of workers, but this is not indicative of how well these retailers are supplying goods and services to the surrounding community.

**Table 5: Employment Comparison by Sector (SIC)**

Sector	Primary Trade Area	Santa Cruz - Watsonville MSA	California	USA
Agriculture and Mining	1.2%	2.9%	1.5%	1.5%
Construction	2.8%	4.9%	3.8%	4.1%
Manufacturing	6.8%	6.3%	8.4%	8.6%
Transportation	1.9%	1.8%	2.6%	3.0%
Communication	0.7%	0.7%	1.1%	1.0%
Utility	0.3%	0.3%	0.6%	0.7%
Wholesale Trade	3.4%	6.6%	4.9%	4.5%
Retail Trade	25.1%	24.0%	21.0%	20.7%
Finance, Insurance & Real Estate	4.8%	4.7%	6.7%	6.6%
Services	43.2%	40.2%	42.5%	42.4%
Government	9.6%	7.6%	6.7%	6.7%
Unclassified	0.3%	0.2%	0.3%	0.3%

**Table 5:** *Services and Retail Trade comprise the bulk of primary trade area employment.*

Daytime employment plays a large role in supporting retail. As shown in Table 6 on the following page, the primary trade area is estimated to have 73,100 employees; an estimated 20,500 of them are office employees who are known to expend at much higher rates, often eating out for lunch and shopping on the way to and from work. The mix of employees throughout the ten-minute drive time varies from the primary trade area most noticeably in the services sector, with an additional 15,000 employees in the primary trade area compared to the ten-minute drive time. Services, Retail Trade, and Government employ the most people by industry inside the ten-minute drive-time with 31,600, 18,300 and 7,000 jobs, respectively. With 38,360 workers within a ten-minute drive time, there appears to be a great number of daytime consumers close to the study area,

Consumer expenditure from daytime employment compliments that captured in the evenings and on weekends by households in the trade area. “*Office Worker Retail Spending in a Digital Age*,” published by the International Council of Shopping Centers in 2012, provides insight into the impact of office worker employment. Weekly office worker expenditure, adjusted for 2018 dollars, is estimated at \$180. Weekly non-office worker expenditure is estimated at 37 percent of office workers. Non-office workers are estimated to have slightly less disposable income, to have multiple work locations including at home, and typically are on the road more during their workweek. Retail purchases (general merchandise, apparel, home furnishings, electronics, grocery and convenience items) make up the majority of the office worker dollars, at \$120 per week. Restaurant expenditures (full service, limited service and drinking places) account for the

balance at \$40 per week. Annualized, each office worker expends \$9,400 before, during and after work.

**Table 6: Drive Time and Trade Area Employment by Industry Sector**

Employment Sector	5-Minute Drive Time	10-Minute Drive Time	Primary Trade Area
Agriculture & Mining	100	300	900
Construction	200	700	2,000
Manufacturing	500	2,000	5,000
Transportation	600	1,000	1,400
Communication	200	200	500
Utility	100	200	200
Wholesale Trade	400	1,200	2,500
Retail Trade	4,460	9,100	18,300
Home Improvement	90	200	1,000
General Merchandise Stores	80	300	1,100
Food Stores	1,100	2,300	3,800
Auto Dealers, Gas Stations, Auto Aftermarket	90	500	1,100
Apparel & Accessory Stores	400	400	1,000
Furniture & Home Furnishings	200	300	700
Eating & Drinking Places	1,800	3,400	6,000
Miscellaneous Retail	700	1,700	3,600
Finance, Insurance & Real Estate	840	1,380	3,500
Banks, Savings, & Lending Institutions	200	300	800
Securities Brokers	40	80	200
Insurance Carriers & Agents	300	300	800
Real Estate, Holding, Other Investment Offices	300	700	1,700
Services	5,000	16,600	31,600
Hotels & Lodging	300	600	1,500
Automotive Services	200	500	1,000
Motion Pictures & Amusements	600	1,900	2,900
Health Services	600	2,100	6,400
Legal Services	500	600	900
Education Institutions & Libraries	400	5,800	7,900
Other Services	2,400	5,100	11,000
Government	4,500	5,600	7,000
Unclassified Establishments	40	80	200
<b>Total Employment</b>	<b>16,940</b>	<b>38,360</b>	<b>73,100</b>

**Table 6:** The Downtown district can capture daytime expenditure from workers within a ten-minute drive time by offering a convenient collection of shops and restaurants.

The annual impact of 38,360 workers within ten minutes of Santa Cruz's Downtown district is over \$200.9 million. This expenditure breaks down to include \$68.4 million in prepared food and beverage establishments, \$34.2 million in grocery purchases, \$77.0 million in retail sales and \$21.4 million in convenience items. Catering to the daytime worker crowd with fast-casual



restaurants, convenient on-street parking and extended evening hours may increase the worker expenditure captured by study area retailers.

**Table 7: Ten Minute Drive-Time Worker Expenditure**

Category	Weekly Expenditure	Annual Expenditure	Office Worker Expenditure	Non-Office Worker Expenditure	Total Expenditure
			11,400	26,960	
<b>Prepared Food &amp; Beverage</b>					
Limited & Full-Service Restaurants	\$40	\$2,300	\$26,220,000	\$22,942,960	\$49,162,960
Drinking Places	\$20	\$900	\$10,260,000	\$8,977,680	\$19,237,680
<b>Retail Goods</b>					
General Merchandise, Apparel, Home Furnishings, Electronics	\$70	\$3,600	\$41,040,000	\$35,910,720	\$76,950,720
Grocery	\$30	\$1,600	\$18,240,000	\$15,960,320	\$34,200,320
Convenience Items	\$20	\$1,000	\$11,400,000	\$9,975,200	\$21,375,200
<b>Total</b>	<b>\$180</b>	<b>\$9,400</b>	<b>\$107,160,000</b>	<b>\$93,766,880</b>	<b>\$200,926,880</b>

**Table 7:** Employees within ten minutes of the study site expend over \$200.9 million dollars annually.

## TRADE AREA CHARACTERISTICS



**Figure 6:** Downtown's central location within the region makes it a popular dining and entertainment destination. As a result, Eating and Drinking Places is the largest subcategory of retail employment in the primary trade area.

### Location

The Downtown district's primary trade area covers roughly 215 square miles. At its closest point, it is approximately 15 miles southwest of San Jose, 40 miles south of San Francisco, and 25 miles north of Monterey. Its irregular shape stretches across the western and northern boundaries of the Big Basin Redwoods State Park, down to the intersection of Alba Road and Highway 9, up Bear Creek Road, and down Route 17, Vine Hill Road, Laurel Glen Road, Soquel San Jose Road, and Bay Avenue to the Pacific Ocean. Route 1 runs through the center of the southern section of the trade area and along its western coastline. The trade area's other major highways, Route 9 and Route 17, both run north-south. The San Lorenzo River flows north-south through the trade's area's southern and central sections.

The trade area's northern section is sparsely populated, largely undeveloped, and contains numerous large state parks. Of particular note are Big Basin Redwoods State Park (which is 18,000 acres) and the Henry Cowell Redwoods State Park (which is 4,600 acres). The central section of the trade area is also largely undeveloped, with the exception of modest residential and commercial development around the cities of Scotts Valley (population 11,600), Ben Lomond (population 6,200), and Felton (population 4,000). The vast majority of the trade area's population and commerce is found in its south-central section, which contains the University of California-Santa Cruz, downtown Santa Cruz (with its numerous shops and restaurants), and the city's famous Beach Boardwalk.

The Downtown district study area stretches north-south from Union Street to Third Street and east-west from River Street to between Cedar Street and Center Street. The downtown district is the historical central business district for the City of Santa Cruz and has evolved into an attractive boutique shopping destination with over 200 stores and restaurants. The downtown's retailers include bookstores (such as the Santa Cruz Bookstore), apparel (such as The Gap/Gap Kids, Urban Outfitters, Forever 21, Lululemon's Popup and the Pacific Trading Company), specialty food stores (Trader Joe's and New Leaf), and a plethora of restaurants (such as Oswald's, Rosie McCann's Irish Pub, 515, Soif Wine Bar, Shogun Sushi, Woodstock Pizza and Laili). Additionally, the downtown district is home to several entertainment venues, namely the Del Mar Theater, Nickelodeon Theatre and Regal Cinema. Lastly, the study area is considered a "walkers paradise," as it has a walk score of 99.

**Table 8: Traffic Counts**

Location	Traffic Count
Route 1 at Soquel Avenue	94,000
Route 17 at Route 1	70,000
Route 17 at Granite Creek Road	61,000
Route 1 at Chestnut Street Ext	55,000
Route 9 at Coral Street	28,300
Laurel Street at Front Street	21,900
Soquel Avenue at May Avenue	15,300
River Street at North Pacific Avenue	10,500
Water Street at Pacific Avenue	8,000
Walnut Avenue at Chestnut Street	5,100

**Table 8:** The traffic chart shows the heaviest traffic on Route 1 and Route 17  
(Sources: <https://data.ca.gov/dataset/caltrans-traffic-volumes>; <https://sccrtc.org/funding-planning/statistics/>).

## Access

Regional linkage is very strong in the primary trade area. Route 1 (running east-west) goes through the southern section of the trade area and extends along much of the Pacific coastline of the State of California. Route 17 (running north-south) connects the trade area with San Jose, and Route 9 begins in the center of the trade area and extends 35 miles north to Los Gatos. Furthermore, there is a dense network of local roads surrounding the Downtown district that makes the study area easily accessible. In particular, significant traffic reaches the Downtown

district from the north via River Street, from the west via Laurel Street and Walnut Street, and from the east via Soquel Avenue and Water Street.

Traffic volumes seen in Table 8 confirm the routes with the best access, the main commuting routes of Route 1, Route 17 and Route 9. With convenient road capacity and a new wayfinding system that should be installed in 2019, existing and future downtown retailers will be exposed to a significant number of consumers.



**Figure 7:** The Downtown district is the region's historic shopping district and today features over 200 stores and restaurants.

## SUMMARY of FINDINGS

This study finds that the Santa Cruz downtown district's primary trade area can presently support up to 78,900 additional square feet (sf) of retail and restaurant development, generating over \$30.6 million in new sales. This new retail can potentially capture up to \$32.1 million by 2023, and it could include:

- **Corner Stores:** Two to three corner stores at 1,500 to 2,500 sf, located at main intersections surrounding the study area. Locating these stores along the busiest entryways provides the best access for these types of stores.
- **Convenience Centers:** Three to four 15,000 to 20,000 sf convenience centers situated as close to residents as possible. Convenience centers can be located in the first floor of a mixed-use building as long as they can be seen from the primary road. These centers can include a wide range of retailers such as apparel, electronics, florists, pharmacy, and a full-service restaurant.

These retail centers could be developed as stand-alone, single site conventional shopping centers or likely integrated into the walkable downtown. Definitions of these shopping center types are found on page 63 of this report.

A detailed examination of the supportable sf of retail uses is found in the following Table 9:

**Table 9: 2018 & 2023 Supportable Retail Table**  
**Santa Cruz Downtown District's Primary Trade Area**

Retail Category	Estimated Supportable SF	2018 Sales/SF	2018 Estimated Retail Sales	2023 Sales/SF	2023 Estimated Retail Sales	No. of Stores
<b>Retailers</b>						
Apparel Stores	4,800	\$390	\$1,872,000	\$410	\$1,968,000	2
Department Store Merchandise	9,500	\$315	\$2,993,000	\$330	\$3,135,000	2
Electronics & Appliance Stores	3,200	\$340	\$1,088,000	\$355	\$1,136,000	1 - 2
Florists	1,300	\$225	\$293,000	\$235	\$306,000	1
Furniture Stores	2,600	\$365	\$949,000	\$385	\$1,001,000	1
Hardware	7,100	\$350	\$2,485,000	\$370	\$2,627,000	1 - 2
Home Furnishings Stores	3,500	\$475	\$1,663,000	\$500	\$1,750,000	1 - 2
Jewelry Stores	3,200	\$545	\$1,744,000	\$570	\$1,824,000	1 - 2
Lawn & Garden Supply Stores	1,900	\$345	\$656,000	\$360	\$684,000	1 - 2
Miscellaneous Store Retailers	3,400	\$345	\$1,173,000	\$360	\$1,224,000	1 - 2
Pharmacy	4,600	\$585	\$2,691,000	\$615	\$2,829,000	1 - 2
Shoe Stores	1,400	\$485	\$679,000	\$510	\$714,000	1
<b>Retailer Totals</b>	<b>46,500</b>	<b>\$397</b>	<b>\$18,286,000</b>	<b>\$417</b>	<b>\$19,198,000</b>	<b>14 - 21</b>
<b>Restaurants</b>						
Bars, Breweries & Pubs	4,300	\$480	\$2,064,000	\$505	\$2,172,000	2
Full-Service Restaurants	9,500	\$440	\$4,180,000	\$460	\$4,370,000	3
Limited-Service Eating Places	9,000	\$340	\$3,060,000	\$355	\$3,195,000	3 - 5
Special Food Services	9,600	\$315	\$3,024,000	\$330	\$3,168,000	3 - 4
<b>Restaurant Totals</b>	<b>32,400</b>	<b>\$394</b>	<b>\$12,328,000</b>	<b>\$413</b>	<b>\$12,905,000</b>	<b>11 - 14</b>
<b>Retailer &amp; Restaurant Totals</b>	<b>78,900</b>	<b>\$396</b>	<b>\$30,614,000</b>	<b>\$416</b>	<b>\$32,103,000</b>	<b>25 - 35</b>

*Table 9: Sales stated in constant 2018 dollars.*

The demographics of the primary trade area show a population base of 149,000, which will increase to 154,000 by 2023, at an annual growth rate of 0.63 percent. The persons per household is 2.41, and the median age is 37.8 years old. Median household income of \$73,900 in the primary trade area is higher than that in the MSA, state, and nation generally. The average household income is \$109,000 and 46.9 percent of residents over the age of 25 have earned a bachelor's degree or higher.

Employment in the primary trade area favors the services sector (43.8 percent), while other strong sectors include retail (24.6 percent) and government (9.6 percent). There are over 38,300 employees within a ten-minute drivetime. These daytime consumers expend \$200.9 million annually before, after or during the workday.

The trade area's most prominent lifestyle group is "*Urban Chic*," which represent 30.6 percent of households. These residents are well-educated and busy professionals. Their median household income of \$109,400 is significantly more than the national average, as is their median net worth of \$303,000. This group is mostly employed in white collar occupations, namely managerial, technical, and legal professions.



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## CHAPTER 4: THE EAST COMMERCIAL DISTRICT



**Figure 8:** Aerial photo of the Santa Cruz East Commercial district. The East Commercial district's primary trade area can presently support an additional 93,100 sf of retail and restaurant development.

### Summary

This study finds that the Santa Cruz East Commercial district's primary trade area can presently support up to 93,100 additional square feet (sf) of retail and restaurant development, generating \$31.8 million in new sales. By 2023, income growth and continued economic development in the primary trade area could increase the estimated retail and restaurant sales to \$33.3 million. The demand could partially be absorbed by nearby businesses and/or with the opening of 30 to 40 new restaurants and stores.

Additional development in the East Commercial district's primary trade area can provide needed goods and services for the existing surrounding consumer base of nearby residents, workers and visitors. Furthermore, bolstering the critical mass of retailers and restaurants can increase the share of sales captured in the study area and improve the quality of life for the surrounding community. The leading categories of supportable retail growth are limited-service restaurants, specialty food services, hardware, and full-service restaurants.

This study further finds that the East Commercial district's primary trade area has a current population of 87,000 people, increasing under current trends to 90,000 people by 2023. Median household income in the primary trade area is \$67,900, which is higher than the state and national averages and is expected to grow to \$78,900 by 2023. Housing favors renter-occupied units, which comprise 48.4 percent of all housing, compared to 43.3 percent renter-occupied households and the vacancy rate is 8.2 percent. The primary trade area has a labor base of 45,700 employees.

**Table 10: 2018 Additional Supportable Retail**

Retail Category	Est. 2018 Supportable SF	Est. 2018 Retail Sales	Number of Stores
<b>Retail</b>			
Apparel Stores	6,300 sf	\$2,111,000	2 - 3
Beer, Wine & Liquor Stores	1,700 sf	\$706,000	1 - 2
Book & Music Stores	1,000 sf	\$240,000	1
Department Store Merchandise	8,000 sf	\$2,880,000	2
Electronics & Appliance Stores	3,100 sf	\$1,674,000	1 - 2
Florists	1,300 sf	\$516,000	1
Furniture Stores	2,500 sf	\$1,063,000	1
Hardware	9,600 sf	\$3,264,000	1 - 2
Home Furnishings Stores	3,800 sf	\$1,501,000	1 - 2
Jewelry Stores	2,100 sf	\$893,000	1
Lawn & Garden Supply Stores	1,700 sf	\$417,000	1
Miscellaneous Store Retailers	6,300 sf	\$2,048,000	2 - 3
Office Supplies & Gift Stores	1,100 sf	\$297,000	1
Shoe Stores	1,500 sf	\$488,000	1
<b>Retailer Totals</b>	<b>50,000 sf</b>	<b>\$18,098,000</b>	<b>17- 23</b>
<b>Restaurants</b>			
Bars, Breweries & Pubs	4,000 sf	\$1,332,000	1 - 2
Full-Service Restaurants	9,500 sf	\$3,230,000	3
Limited-Service Restaurants	17,500 sf	\$5,338,000	6 - 7
Specialty Food Services	12,100 sf	\$3,812,000	4 - 5
<b>Restaurant Totals</b>	<b>43,100 sf</b>	<b>\$13,712,000</b>	<b>13 - 17</b>
<b>Retail &amp; Restaurant Totals</b>	<b>93,100 sf</b>	<b>\$31,810,000</b>	<b>30 - 40</b>

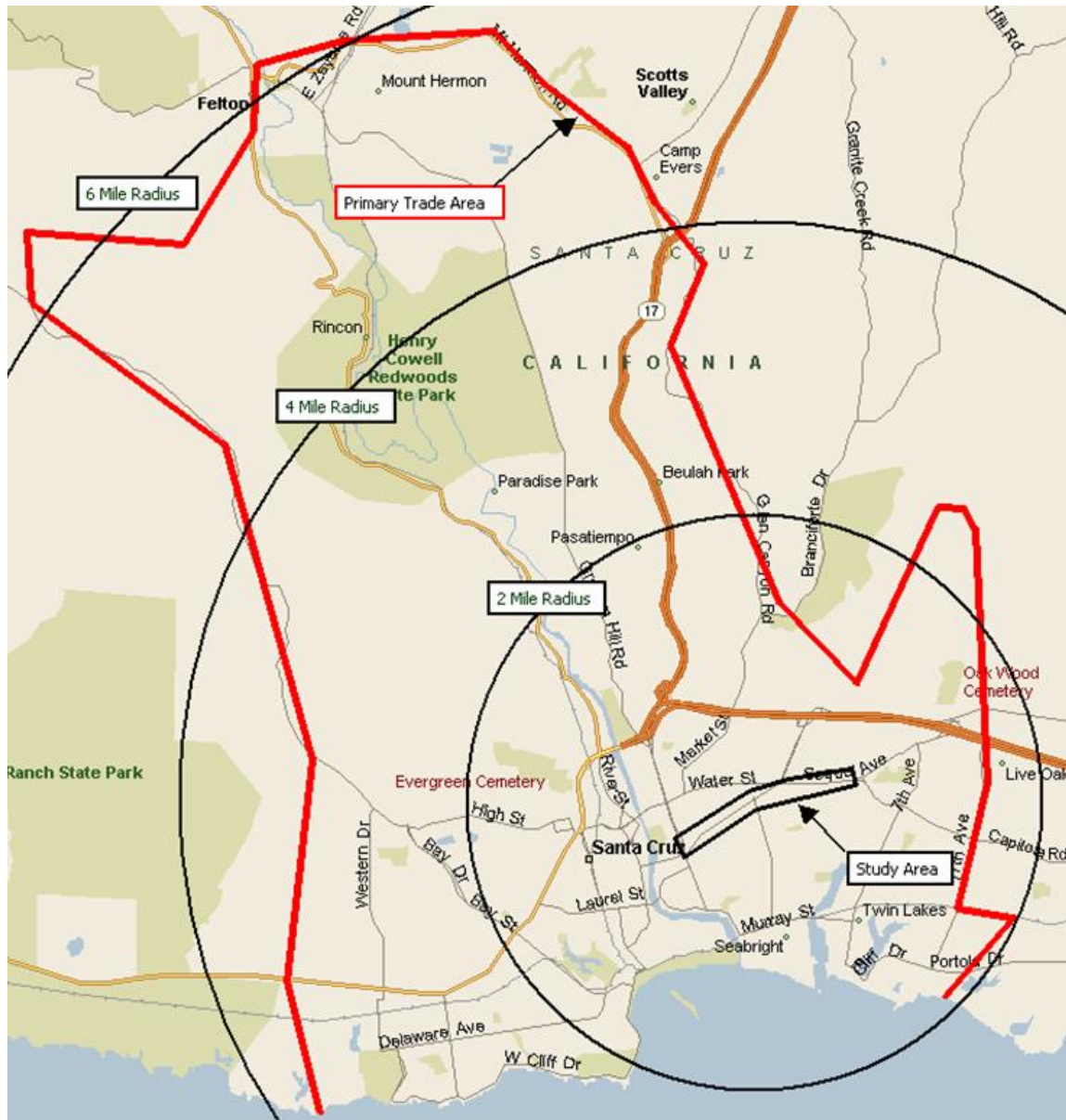
***Table 10:** The leading supportable retail categories are limited-service restaurants, specialty food services, hardware, and full-service restaurants.*

### Trade Area

Based on GPG's site evaluation, the existing retail hubs, population clusters, highway access, and the retail gravitation in the market, as well as our experience defining trade areas for similar communities throughout the United States, it was determined that consumers in the primary trade area generate demand to support a variety of retailers. This potential will continue to increase over the next five years, sustained by on-site residential development and average annual household income growth of 2.86 percent.

The primary trade area is the consumer market where the study area has a significant competitive advantage because of access, design, lack of quality competition and traffic and commute patterns. GPG defined a primary trade area by topography, vehicular access, strength of retail competition and residential growth patterns instead of standardized "drive-times." Consumers inside the primary trade area will account for up to 60 to 70 percent of the total sales captured by retailers in the East Commercial District. The following borders approximately delineate the primary trade area:

- North - Graham Hill Road & Mount Hermon Road
- South - Pacific Ocean
- East - Paul Sweet Road & 17<sup>th</sup> Avenue
- West - Empire Grade & Felton Quarry Road



**Figure 9:** The East Commercial district's primary trade area encompasses approximately 28.5 square miles.

### Demographic Characteristics

Using data from Esri (Environmental Systems Research Institute) and the U.S. Census Bureau, GPG obtained the most recent population and demographic characteristics (2018), and those projected for 2023 for the defined trade area, as well as regional and statewide statistics.



**Table 11: Demographic Comparisons**

Characteristics	Primary Trade Area	Santa Cruz - Watsonville MSA	California	USA
2018 Population	<b>87,000</b>	279,000	39,610,000	327,514,300
2023 Population	<b>90,000</b>	288,000	41,300,000	341,323,600
2018-23 Projected Annual Growth Rate	<b>0.63%</b>	0.63%	0.84%	0.83%
2018 Households	<b>32,000</b>	99,000	13,260,000	123,158,900
2023 Households	<b>33,000</b>	102,000	13,780,000	128,069,400
2018-23 Projected Annual HH Growth Rate	<b>0.69%</b>	0.63%	0.77%	0.79%
Persons Per Household 2018	<b>2.38</b>	2.67	2.92	2.48
Median Age	<b>33.9</b>	37.5	36.0	38.2
2018 Median Household Income	<b>\$67,900</b>	\$72,300	\$65,200	\$56,100
2018 Average Household Income	<b>\$103,100</b>	\$105,200	\$95,800	\$80,700
2023 Median Household Income	<b>\$78,900</b>	\$81,200	\$74,400	\$62,300
2023 Average Household Income	<b>\$118,700</b>	\$119,600	\$108,500	\$91,600
% Households w. incomes \$75,000+	<b>46.7%</b>	48.7%	44.9%	34.0%
% Bachelor's Degree or higher	<b>50.4%</b>	39.7%	32.6%	28.7%

**Table 11:** This side-by-side table compares and contrasts the primary trade area demographic statistics with those of the MSA, State of California, and nation.

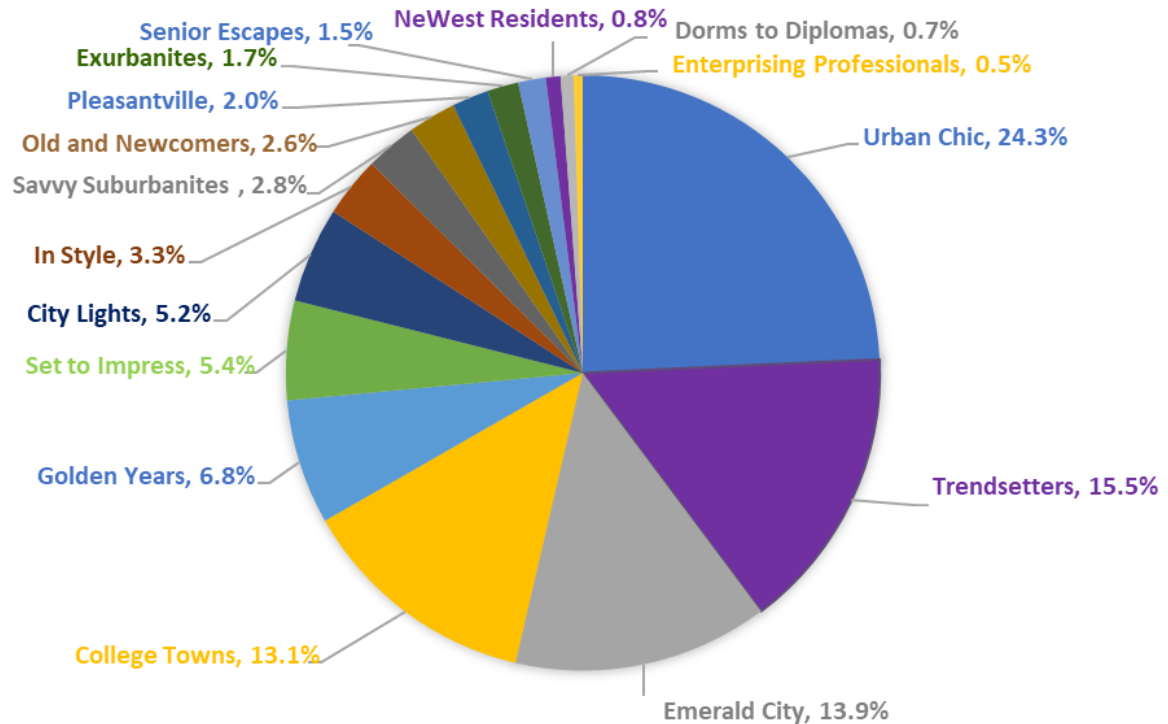
The primary trade area has an estimated 2018 population of 87,000 people, which is projected to increase at an annual rate of 0.63 percent to 90,000 by 2023. This population growth rate is the same as the growth rate projected for the MSA, but lower than that for the State of California and nation. The number of households in the primary trade area will increase from 32,000 to 33,000, holding 2.38 persons per household. Median household income is \$67,900 and is expected to increase to \$78,900 by 2023. Average household income in the primary trade area is \$103,100, while 46.7 percent of households earn over \$75,000 per year - slightly lower than for the MSA, but higher than for the State of California and nation. Displaying significantly higher levels of education than the state, 50.4 percent of residents over the age of 25 have earned a bachelor's degree or higher, compared to 32.6 percent for California. The median age, at 33.9, is younger than that of the state.

Approximately 91.8 percent of primary trade area homes are occupied, and the median home value is estimated to be \$740,000. Of all households, 43.3 percent are owner-occupied, a number that has decreased 1.3 percent since 2011 and is expected to continue slightly downward to 42.7 percent by 2023. Renter-occupied households have slightly increased from 46.7 percent in 2011 to 48.4 percent in 2018; this statistic is projected to continue slightly upward to 48.9 percent by 2023. The vacancy rate has dropped slightly from 8.7 percent in 2011 to 8.2 percent in 2018 and is expected to increase up to 8.9 percent by 2023. The percentage of housing units valued at over \$500,000 is expected to increase from 80.8 percent to 89.4 percent - coinciding with an increase in the median home value to \$867,000 by 2023.



## Tapestry Lifestyles

Esri has developed Tapestry Lifestyles, which is an attempt to create 65 classifications, or lifestyle segments, that help determine purchasing patterns. These segments are broken down to the U.S. Census Block Group level and used by many national retailers to help determine future potential locations. The following Table 12 details the top Tapestry Lifestyles found in the primary trade area.






**Figure 10:** The relative proportions of the top 20 Tapestry Lifestyle segments found within the primary trade area.





The primary trade area's most prominent lifestyle group is "*Urban Chic*," which represents 24.3 percent of households. *Urban Chic* residents are employed in white collar occupations - in managerial, technical, and legal professions. The average household size is 2.39, and more than half of *Urban Chic* households include married couples. The median age of *Urban Chic* residents is 43.3, which is higher than the country's median age of 38.2.

Residents in this group primarily live in single-family owner-occupied homes. Travel is very important to *Urban Chic* residents. They eat organic foods, prefer to drive luxury imports, and shop at upscale establishments. *Urban Chic* residents are financially shrewd, and maintain a healthy portfolio of stocks, bonds, and real estate. They are also environmentally aware, and actively recycle and maintain a "green" lifestyle.

Over 65 percent of *Urban Chic* residents hold a bachelor's degree or higher. They are slightly above the national percentage of home ownership; 66.2 percent own a home compared to 62.7 percent in the US. Their median household income of \$109,400 is almost double the U.S. median of \$56,100. Their median net worth is \$303,000, which is significantly more than the US median of \$93,300. In terms of occupation, management employs the most workers in this group, followed by sales.

**Table 12: Tapestry Lifestyles**

Lifestyle	Trade Area Statistics	Short Description
 <p><b>Urban Chic</b></p>	<p>Population 16,300</p> <p>Households 7,800</p> <p>Median HH Income <b>\$109,400</b></p> <p>24.3% Primary Trade Area Households Market Share</p> <p>1.3% National Households Market Share</p>	<p><i>Urban Chic</i> residents are professionals that live a sophisticated, exclusive lifestyle. Half of all households are occupied by married-couple families and about 30% are singles. These are busy, well-connected, and well-educated consumers—avid readers and moviegoers, environmentally active, and financially stable. This market is a bit older, with a median age of 43 years, and growing slowly, but steadily.</p>
 <p><b>Trendsetters</b></p>	<p>Population 9,700</p> <p>Households 4,900</p> <p>Median HH Income <b>\$63,000</b></p> <p>15.5% Primary Trade Area Households Market Share</p> <p>1.1% National Market Share</p>	<p>Armed with the motto “you’re only young once,” <i>Trendsetters</i> residents live life to its full potential. These educated young singles aren’t ready to settle down; they tend to not own homes or vehicles and choose to spend their disposable income on upscale city living and entertainment. Dressed head to toe in the most current fashions, their weeknights and weekends are filled discovering local art and culture, dining out, or exploring new hobbies. Their vacations are often spontaneous, packed with new experiences and chronicled on their Facebook pages.</p>
 <p><b>Emerald City</b></p>	<p>Population 9,700</p> <p>Households 4,400</p> <p>Median HH Income <b>\$59,200</b></p> <p>13.9% Primary Trade Area Households Market Share</p> <p>1.4% National Households Market Share</p>	<p><i>Emerald City’s</i> denizens live in lower-density neighborhoods of urban areas throughout the country. Young and mobile, they are more likely to rent. Well educated and well employed, half have a college degree and a professional occupation. Incomes close to the US median come primarily from wages, investments, and self-employment. This group is highly connected, using the Internet for entertainment and making environmentally friendly purchases. Long hours on the Internet are balanced with time at the gym. Many embrace the “foodie” culture and enjoy cooking adventurous meals using local and organic foods. Music and art are major sources of enjoyment. They travel frequently, both abroad and domestically</p>

Lifestyle	Trade Area Statistics	Short Description
  <p><b>College Towns</b></p>	<p>Population 8,900</p> <p>Households 4,200</p> <p>Median HH Income <b>\$32,200</b></p> <p>13.1% Primary Trade Area Households Market Share</p> <p>1.0% National Market Share</p>	<p>About half the residents of <i>College Towns</i> are enrolled in college, while the rest work for a college or the services that support it. Students have busy schedules but make time between studying and part-time jobs for socializing and sports. Students that are new to managing their own finances tend to make impulse buys and splurge on the latest fashions. This digitally engaged group uses computers and cell phones for all aspects of life including shopping, school work, news, social media, and entertainment. College Towns are all about new experiences, and residents seek out variety and adventure in their lives.</p>
  <p><b>Golden Years</b></p>	<p>Population 4,400</p> <p>Households 2,200</p> <p>Median HH Income <b>\$71,700</b></p> <p>6.8% Primary Trade Area Households Market Share</p> <p>1.3% National Households Market Share</p>	<p>Independent, active seniors nearing the end of their careers or already in retirement best describes <i>Golden Years</i> residents. This market is primarily singles living alone or empty nesters. Those still active in the labor force are employed in professional occupations; however, these consumers are actively pursuing a variety of leisure interests—travel, sports, dining out, museums, and concerts. They are involved, focused on physical fitness, and enjoying their lives. This market is smaller, but growing, and financially secure.</p>

**Table 12:** The top five Tapestry Lifestyle groups profiled above portray a largely well-to-do population of different age groups.

### Employment Base

The employment picture found in the primary trade area reflects a concentrated services and retail sector foundation, comprising 68.2 percent of total employment. Compared to the Santa Cruz-Watsonville MSA, the percentage of employees in the primary trade area engaged in agriculture and mining, construction, and wholesale trade is low, while the concentration in government and the services sector is high.

As shown in Table 13 on the following page, services reflect the largest sector (45.5 percent) in the primary trade area. This proportion is higher than that for the MSA, state, and nation generally. Within the primary trade area's services sector, a sizable percentage (14.8 percent) work in Other Services, followed by Education Institutions & Libraries (14.5 percent), and Health Services (6.4 percent).

As the second leading category of employment, retail workers account for 22.7 percent of employment within the primary trade area. Within this category, eating and drinking places reflect the leading subcategory of employment, comprising 8.4 percent of total employment. The fact

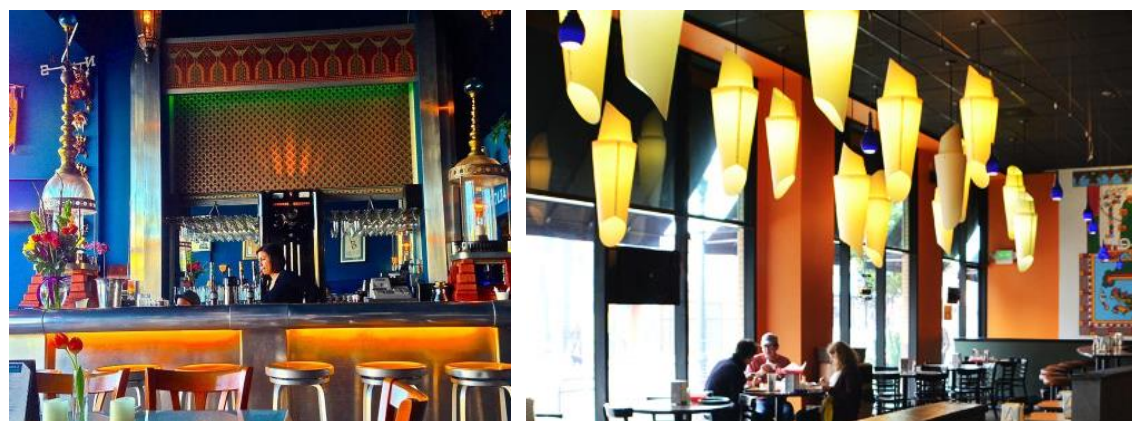
that retail is the second largest employment sector in the East Commercial Zone's primary trade area does not necessarily mean that there is an oversupply of retail in the area; the size and scale of retailers may require a significant number of workers, but this is not indicative of how well these retailers are supplying goods and services to the surrounding community.

**Table 13: Employment Comparison by Sector (SIC)**

Sector	Primary Trade Area	Santa Cruz - Watsonville MSA	California	USA
Agriculture and Mining	1.0%	2.9%	1.5%	1.5%
Construction	2.0%	4.9%	3.8%	4.1%
Manufacturing	5.4%	6.3%	8.4%	8.6%
Transportation	2.3%	1.8%	2.6%	3.0%
Communication	0.7%	0.7%	1.1%	1.0%
Utility	0.4%	0.3%	0.6%	0.7%
Wholesale Trade	3.2%	6.6%	4.9%	4.5%
Retail Trade	22.7%	24.0%	21.0%	20.7%
Finance, Insurance & Real Estate	3.7%	4.7%	6.7%	6.6%
Services	45.5%	40.2%	42.5%	42.4%
Government	12.9%	7.6%	6.7%	6.7%
Unclassified	0.2%	0.2%	0.3%	0.3%

**Table 13:** *Services and Retail Trade comprise the bulk of primary trade area employment.*

Daytime employment plays a large role in supporting retail. As shown in Table 14 below, the primary trade area is estimated to have 45,700 employees; an estimated 14,000 of them are office employees who are known to expend at much higher rates, often eating out for lunch and shopping on the way to and from work.



**Figure 11:** *Eating and Drinking Places is the largest subcategory of retail employment in the East Commercial district's primary trade area. Pictured above are Oyunaa's Mongolian Cuisine (on the left) and Taqueria Vallarta (on the right), two popular restaurants in the East Commercial district.*

The mix of employees throughout the ten-minute drivetime varies from the primary trade area most noticeably in the retail sector, with an additional 3,600 employees in the ten-minute drive



time area compared to the primary trade area. This is primarily a result of the Capitola Mall being within the ten-minute drive time. Services, Retail Trade, and Government employ the most people by industry inside the ten-minute drive-time with 19,800, 14,000 and 6,300 jobs, respectively. With 50,000 workers within a ten-minute drive time, there appears to be a great number of daytime consumers close to the study area.

**Table 14: Drive Time and Trade Area Employment by Industry Sector**

Employment Sector	5-Minute Drive Time	10-Minute Drive Time	Primary Trade Area
Agriculture & Mining	80	500	500
Construction	300	1,400	900
Manufacturing	300	2,000	2,500
Transportation	300	1,100	1,100
Communication	50	300	300
Utility	50	200	200
Wholesale Trade	400	1,700	1,500
Retail Trade	2,370	14,000	10,400
Home Improvement	80	600	300
General Merchandise Stores	20	1,000	400
Food Stores	700	3,000	2,600
Auto Dealers, Gas Stations, Auto Aftermarket	300	800	500
Apparel & Accessory Stores	80	900	400
Furniture & Home Furnishings	90	600	300
Eating & Drinking Places	700	5,100	3,900
Miscellaneous Retail	400	2,000	2,000
Finance, Insurance & Real Estate	510	2,600	1,700
Banks, Savings, & Lending Institutions	100	600	300
Securities Brokers	20	100	100
Insurance Carriers & Agents	90	600	400
Real Estate, Holding, Other Investment Offices	300	1,300	900
Services	4,600	19,800	20,600
Hotels & Lodging	200	900	800
Automotive Services	300	800	500
Motion Pictures & Amusements	300	2,400	2,300
Health Services	1,300	5,700	2,900
Legal Services	300	700	800
Education Institutions & Libraries	500	2,000	6,600
Other Services	1,700	7,300	6,700
Government	4,500	6,300	5,900
Unclassified Establishments	10	100	100
<b>Total Employment</b>	<b>13,470</b>	<b>50,000</b>	<b>45,700</b>

**Table 14:** The East Commercial Zone can capture daytime expenditure from workers within a ten-minute drive time by offering a convenient collection of restaurants and shops.

Consumer expenditure from daytime employment compliments that captured in the evenings and on weekends by households in the trade area. “*Office Worker Retail Spending in a Digital Age*,” published by the International Council of Shopping Centers in 2012, provides insight into the impact of office worker employment. Weekly office worker expenditure, adjusted for 2018 dollars,

is estimated at \$180. Weekly non-office worker expenditure is estimated at 37 percent of office workers. Non-office workers are estimated to have slightly less disposable income, to have multiple work locations including at home, and typically are on the road more during their workweek. Retail purchases (general merchandise, apparel, home furnishings, electronics, grocery and convenience items) make up the majority of the office worker dollars, at \$120 per week. Restaurant expenditures (full service, limited service and drinking places) account for the balance at \$40 per week. Annualized, each office worker expends \$9,400 before, during and after work.

**Table 15: Ten Minute Drive-Time Worker Expenditure**

Category	Weekly Expenditure	Annual Expenditure	Office Worker Expenditure	Non-Office Worker Expenditure	Total Expenditure
			14,500	35,500	
<b>Prepared Food &amp; Beverage</b>					
Limited & Full-Service Restaurants	\$40	\$2,300	\$33,350,000	\$30,210,500	\$63,560,500
Drinking Places	\$20	\$900	\$13,050,000	\$11,821,500	\$24,871,500
<b>Retail Goods</b>					
General Merchandise, Apparel, Home Furnishings, Electronics	\$70	\$3,600	\$52,200,000	\$47,286,000	\$99,486,000
Grocery	\$30	\$1,600	\$23,200,000	\$21,016,000	\$44,216,000
Convenience Items	\$20	\$1,000	\$14,500,000	\$13,135,000	\$27,635,000
<b>Total</b>	<b>\$180</b>	<b>\$9,400</b>	<b>\$136,300,000</b>	<b>\$123,469,000</b>	<b>\$259,769,000</b>

***Table 15:** Employees within ten minutes of the Santa Cruz East Commercial zone expend nearly \$259.8 million dollars annually.*

The annual impact of 50,000 workers within ten minutes of the Santa Cruz East Commercial zone is nearly \$259.8 million. This expenditure breaks down to include \$88.4 million in prepared food and beverage establishments, \$44.2 million in grocery purchases, \$99.5 million in retail sales and \$27.6 million in convenience items. Catering to the daytime worker crowd with fast-casual restaurants, convenient on-street parking and extended evening hours may increase the worker expenditure captured by study area retailers.

## TRADE AREA CHARACTERISTICS

### Location

The East Commercial district's primary trade area covers roughly 28.5 square miles and includes practically the entire City of Santa Cruz. At its closest point, it is approximately 20 miles south of San Jose and 25 miles north of Monterey. From the study area, it's irregular shape stretches north for approximately 5.5 miles, east for 1 mile, west for 2.5 miles, and south for 1 mile to the Pacific Ocean. Route 1 runs east-west through the southern section of the trade area, while Route 9 and Route 17 run north-south through its middle and northern sections. The northern section of the trade area contains the Valley Gardens Golf Course (which is surrounded by a dense network of residential communities), the Felton Fair Shopping Center (a small neighborhood shopping center that contains a Safeway and CVS Pharmacy), and the San Lorenzo Lumber yard. Additionally, the 4,600-acre Henry Cowell Redwoods State Park occupies

a significant portion of the northern section of the trade area. The central section of the trade area is dominated by the University of Santa Cruz and Pogonip Park (a 640-acre park featuring 8 miles of picturesque hiking trails). The San Lorenzo River, which empties into Monterey Bay and the Pacific Ocean, runs north-south through the center of the southern section of the trade area. The southern section of the trade area, which includes downtown Santa Cruz and the East Commercial Zone, is heavily populated and developed. It is a major tourist destination, featuring numerous places to shop, eat, and play.

The East Commercial district study area stretches along Soquel Avenue for approximately 1.25 miles from Ocean Street to between Park Way and Capitola Road. It is a commercially dense area, and many of its businesses are housed in unique post-war buildings that have been adapted for home furnishings, sporting goods, restaurants and groceries. The East Commercial District contains an especially wide assortment of supermarkets including Whole Foods Market, Shopper's Corner (which is family-owned), Staff of Life, and Safeway. The study is considered a "walkers paradise," as it has a walk score of 93.

**Table 16: Traffic Counts**

Location	Traffic Count
Route 1 at Soquel Avenue	94,000
Route 17 at Route 1	70,000
Route 17 at Granite Creek Road	61,000
Route 1 at Mission Street	55,000
Route 9 at Fern Street	28,000
Soquel Avenue at Forest Avenue	25,000
Ocean Street at Dakota Avenue	18,900
Morrissey Boulevard at Parnell Street	17,400
Broadway at Cayuga Street	8,800
Frederick Street at Gault Street	7,700

**Table 16:** The traffic chart shows the heaviest traffic on Route 1 and Route 17

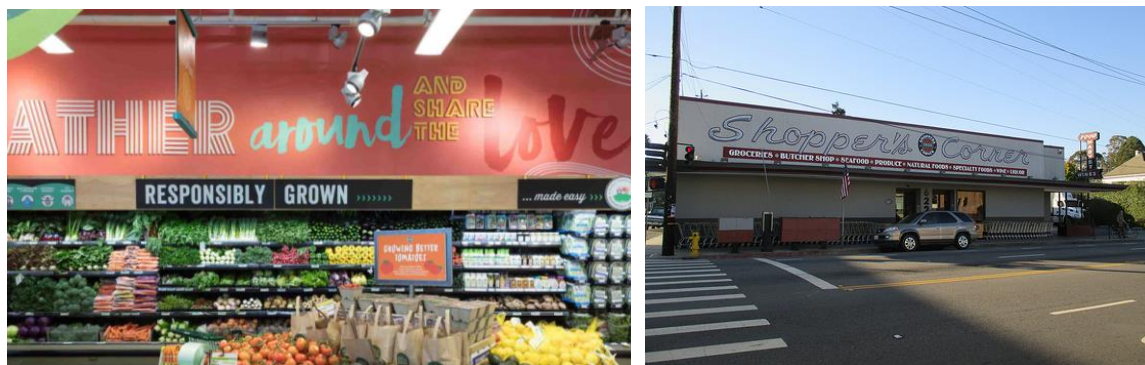
(Sources: <https://data.ca.gov/dataset/caltrans-traffic-volumes>; <https://sccrtc.org/funding-planning/statistics/>).

### Access

Regional linkage is very strong in the primary trade area. Route 1 (running east-west) goes through the southern section of the trade area and extends along much of the Pacific coastline of the State of California. Route 17 (running north-south) connects the trade area with San Jose, and Route 9 begins in the center of the trade area and extends 35 miles north to Los Gatos. Furthermore, there is a dense network of local roads surrounding the East Commercial Zone that makes the study area easily accessible. In particular, significant traffic reaches the East Commercial Zone from the north via Morrissey Boulevard and Ocean Street, from the east via Soquel Avenue, from the south via Ocean Street, Broadway, and Seabright Avenue, and from the west via Water Street.

Traffic volumes seen in Table 16 confirm the routes with the best access, the main commuting routes of Route 1, Route 17 and Route 9. With convenient road capacity, existing and future

retailers will be exposed to a significant number of consumers; however, appropriate signage is necessary to guide patrons to their ultimate shopping destination.



**Figure 12:** The East Commercial district features a wide assortment of supermarkets which include Whole Foods Market, Safeway, Shopper's Corner, and Staff of Life.

## SUMMARY of FINDINGS

This study finds that the Santa Cruz East Commercial district's primary trade area is presently supportable with up to 93,100 additional square feet (sf) of retail and restaurant development, generating over \$31.8 million in new sales. The new retail can potentially capture up to \$33.3 million by 2023. This retail development could include:

- **Corner Stores:** two to three corner stores at 1,500 to 2,500 sf, located at main intersections surrounding the study area. Locating these stores along the busiest entryways provides the best access for these types of stores.
- **Convenience Centers:** four to five 15,000 to 20,000 sf convenience centers situated as close to residents as possible. Convenience centers can be located in the first floor of a mixed-use building as long as they can be seen from the primary road. These centers can include a wide range of retailers such as apparel, electronics, florists, hardware, fast-casual restaurants, and a full-service restaurant.

These retail centers could be developed as stand-alone, single site conventional shopping centers or as infill development aimed at increasing the walkability of the study area. Definitions of these shopping center types are found on page 63 of this report.

A detailed examination of the supportable sf of retail uses is found in the following Table 17:



**Table 17: 2018 & 2023 Supportable Retail Table**  
**Santa Cruz East Commercial District's Primary Trade Area**

Retail Category	Estimated Supportable SF	2018 Sales/SF	2018 Estimated Retail Sales	2023 Sales/SF	2023 Estimated Retail Sales	No. of Stores
<b>Retailers</b>						
Apparel Stores	6,300	\$335	\$2,111,000	\$350	\$2,205,000	2 - 3
Beer, Wine & Liquor Stores	1,700	\$415	\$706,000	\$435	\$740,000	1 - 2
Book & Music Stores	1,000	\$240	\$240,000	\$250	\$250,000	1
Department Store Merchandise	8,000	\$360	\$2,880,000	\$380	\$3,040,000	2
Electronics & Appliance Stores	3,100	\$540	\$1,674,000	\$565	\$1,751,500	1 - 2
Florists	1,300	\$385	\$516,000	\$405	\$527,000	1
Furniture Stores	2,500	\$425	\$1,063,000	\$445	\$1,113,000	1
Hardware	9,600	\$340	\$3,264,000	\$355	\$3,408,000	1 - 2
Home Furnishings Stores	3,800	\$395	\$1,501,000	\$415	\$1,577,000	1 - 2
Jewelry Stores	2,100	\$425	\$893,000	\$445	\$935,000	1
Lawn & Garden Supply Stores	1,700	\$245	\$417,000	\$255	\$434,000	1
Miscellaneous Store Retailers	6,300	\$325	\$2,048,000	\$340	\$2,142,000	2 - 3
Office Supplies & Gift Stores	1,100	\$270	\$297,000	\$285	\$314,000	1
Shoe Stores	1,500	\$325	\$488,000	\$340	\$510,000	1
<b>Retailer Totals</b>	<b>50,000</b>	<b>\$359</b>	<b>\$18,098,000</b>	<b>\$376</b>	<b>\$18,946,500</b>	<b>17 - 23</b>
<b>Restaurants</b>						
Bars, Breweries & Pubs	4,000	\$333	\$1,332,000	\$350	\$1,400,000	1 - 2
Full-Service Restaurants	9,500	\$340	\$3,230,000	\$355	\$3,373,000	3
Limited-Service Eating Places	17,500	\$305	\$5,338,000	\$320	\$5,600,000	6 - 7
Special Food Services	12,100	\$315	\$3,812,000	\$330	\$3,993,000	4 - 5
<b>Restaurant Totals</b>	<b>43,100</b>	<b>\$323</b>	<b>\$13,712,000</b>	<b>\$339</b>	<b>\$14,366,000</b>	<b>13 - 17</b>
<b>Retailer &amp; Restaurant Totals</b>	<b>93,100</b>	<b>\$351</b>	<b>\$31,810,000</b>	<b>\$368</b>	<b>\$33,312,500</b>	<b>30 - 40</b>

**Table 17:** Sales stated in constant 2018 dollars.

The demographics of the primary trade area show a population base of 87,000, which will increase to 90,000 by 2023, at an annual growth rate of 0.63 percent. The persons per household is 2.38, and the median age is 33.9 years old. Median household income of \$67,900 in the primary trade area is slightly lower than that in the MSA, but higher than for the state and nation generally. The average household income is \$103,100 and 50.4 percent of residents over the age of 25 have earned a bachelor's degree or higher.

The trade area's most prominent lifestyle group is "*Urban Chic*," which represent 24.3 percent of households. These residents are well-educated and busy professionals. Their median household income of \$109,400 is significantly more than the national average, as is their median net worth of \$303,000. This group is mostly employed in white collar occupations, namely managerial, technical, and legal professions.

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## CHAPTER 5: THE WATERFRONT DISTRICT



**Figure 13:** Aerial photo of Santa Cruz's Waterfront district. The Waterfront district's primary trade area can presently support an additional 91,200 sf of retail and restaurant development.

### Summary

This study finds that the Santa Cruz Waterfront district's primary trade area can presently support up to 91,200 additional square feet (sf) of retail and restaurant development, generating nearly \$33.3 million in new sales. By 2023, income growth and continued economic development in the primary trade area could increase the estimated retail and restaurant sales to \$34.9 million. The demand could partially be absorbed by nearby businesses and/or with the opening of 30 to 35 new restaurants and stores.

Additional development in the Waterfront district's primary trade area can provide needed goods and services for the existing surrounding consumer base of nearby residents, workers and visitors. Furthermore, bolstering the critical mass of retailers and restaurants can increase the share of sales captured in the study area and improve the quality of life for the surrounding community. The leading categories of supportable retail growth are department store merchandise, full-service restaurants, limited-service eating places, and specialty food services.

This study further finds that the Waterfront district's primary trade area has a current population of 181,000 people, increasing under current trends to 187,000 people by 2023. Median household income in the primary trade area is \$76,600, which is higher than the MSA and state averages and is expected to grow to \$86,400 by 2023. Housing favors owner-occupied units, which comprise 50.7 percent of all housing, compared to 40.1 percent renter-occupied households and the vacancy rate is 9.2 percent. The primary trade area has a labor base of 82,100 employees.

**Table 18: 2018 Additional Supportable Retail**

Retail Category	Est. 2018 Supportable SF	Est. 2018 Retail Sales	Number of Stores
<b>Retail</b>			
Apparel Stores	5,600 sf	\$1,624,000	2 - 3
Book & Music Stores	1,500 sf	\$480,000	1
Department Store Merchandise	21,600 sf	\$6,912,000	4 - 5
Electronics & Appliance Stores	3,000 sf	\$1,620,000	1
Florists	1,600 sf	\$552,000	1
General Merchandise Stores	3,900 sf	\$1,385,000	1
Jewelry Stores	5,000 sf	\$2,625,000	2
Miscellaneous Store Retailers	5,700 sf	\$1,967,000	3
Gift Stores	3,300 sf	\$1,287,000	2 - 3
Shoe Stores	1,500 sf	\$548,000	1
<b>Retailer Totals</b>	<b>52,700 sf</b>	<b>\$19,000,000</b>	<b>18 - 21</b>
<b>Restaurants</b>			
Bars, Breweries & Pubs	6,000 sf	\$2,340,000	2
Full-Service Restaurants	13,200 sf	\$5,016,000	3 - 4
Limited-Service Eating Places	11,400 sf	\$3,876,000	4 - 5
Specialty Food Services	7,900 sf	\$3,042,000	3
<b>Restaurant Totals</b>	<b>38,500 sf</b>	<b>\$14,274,000</b>	<b>12 - 14</b>
<b>Retail &amp; Restaurant Totals</b>	<b>91,200 sf</b>	<b>\$33,274,000</b>	<b>30 - 35</b>

**Table 18:** The leading supportable retail categories are department store merchandise, full-service restaurants, limited-service eating places, and specialty food services.

### Trade Area

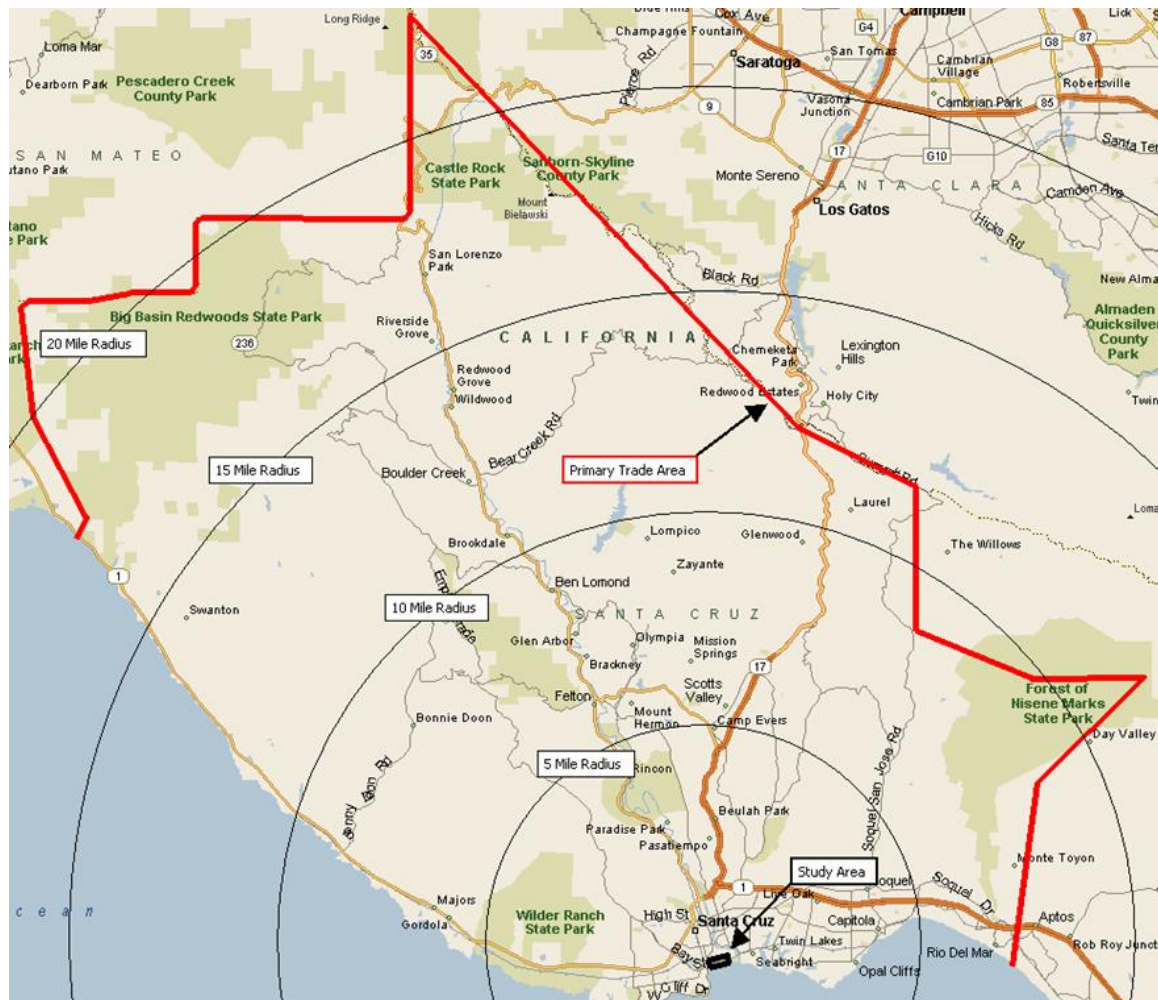
Based on GPG's site evaluation, the existing retail hubs, population clusters, highway access, and the retail gravitation in the market, as well as our experience defining trade areas for similar communities throughout the United States, it was determined that consumers in the primary trade area generate demand to support a variety of retailers. This potential will continue to increase over the next five years, sustained by on-site residential development and average annual household income growth of 2.69 percent.

The primary trade area is the consumer market where the study area has a significant competitive advantage because of access, design, lack of quality competition and traffic and commute patterns. This competitive advantage equates to a potential windfall in the capture of consumer expenditure by the retailers in the study area. GPG defined a primary trade area by topography, vehicular access, strength of retail competition and residential growth patterns instead of standardized "drive-times." Consumers inside the primary trade area will account for up to 60 to 70 percent of the total sales captured by retailers at the Santa Cruz Waterfront.

The following borders approximately delineate the primary trade area:

- North - Santa Cruz-San Mateo County Line & Santa Cruz-Santa Clara County Line

- South - Pacific Ocean
- East - Summit Road & Buzzard Lagoon Road
- West - Cascade Ranch State Park & Pacific Ocean



**Figure 14:** The Waterfront district's primary trade area encompasses approximately 325 square miles.

### Demographic Characteristics

Using data from Esri (Environmental Systems Research Institute) and the U.S. Census Bureau, GPG obtained the most recent population and demographic characteristics (2018), and those projected for 2023 for the defined trade area, as well as regional, state and national statistics.

The primary trade area has an estimated 2018 population of 181,000 people, which is projected to increase at an annual rate of 0.63 percent to 187,000 by 2023. This population growth rate is the same as the growth rate projected for the MSA, but lower than that for the State of California and nation. The number of households in the primary trade area will increase from 71,000 to 73,000, holding 2.40 persons per household. Median household income is \$76,600 and is expected to increase to \$86,400 by 2023. Average household income in the primary trade area is \$111,400, while 51.0 percent of households earn over \$75,000 per year - higher than for the MSA, State of California, and nation. Displaying significantly higher levels of education than the



state, 47.1 percent of residents over the age of 25 have earned a bachelor's degree or higher, compared to 32.6 percent for California. The median age, at 39.4, is older than that of the state.

**Table 19: Demographic Comparisons**

Characteristics	Primary Trade Area	Santa Cruz - Watsonville MSA	California	USA
2018 Population	<b>181,000</b>	279,000	39,610,000	327,514,300
2023 Population	<b>187,000</b>	288,000	41,300,000	341,323,600
2018-23 Projected Annual Growth Rate	<b>0.63%</b>	0.63%	0.84%	0.83%
2018 Households	<b>71,000</b>	99,000	13,260,000	123,158,900
2023 Households	<b>73,000</b>	102,000	13,780,000	128,069,400
2018-23 Projected Annual HH Growth Rate	<b>0.64%</b>	0.63%	0.77%	0.79%
Persons Per Household 2018	<b>2.40</b>	2.67	2.92	2.48
Median Age	<b>39.4</b>	37.5	36.0	38.2
2018 Median Household Income	<b>\$76,600</b>	\$72,300	\$65,200	\$56,100
2018 Average Household Income	<b>\$111,400</b>	\$105,200	\$95,800	\$80,700
2023 Median Household Income	<b>\$86,400</b>	\$81,200	\$74,400	\$62,300
2023 Average Household Income	<b>\$127,200</b>	\$119,600	\$108,500	\$91,600
% Households w. incomes \$75,000+	<b>51.0%</b>	48.7%	44.9%	34.0%
% Bachelor's Degree or higher	<b>47.1%</b>	39.7%	32.6%	28.7%

**Table 19:** This side-by-side table compares and contrasts the primary trade area demographic statistics with those of the Santa Cruz-Watsonville MSA, State of California, and the United States.

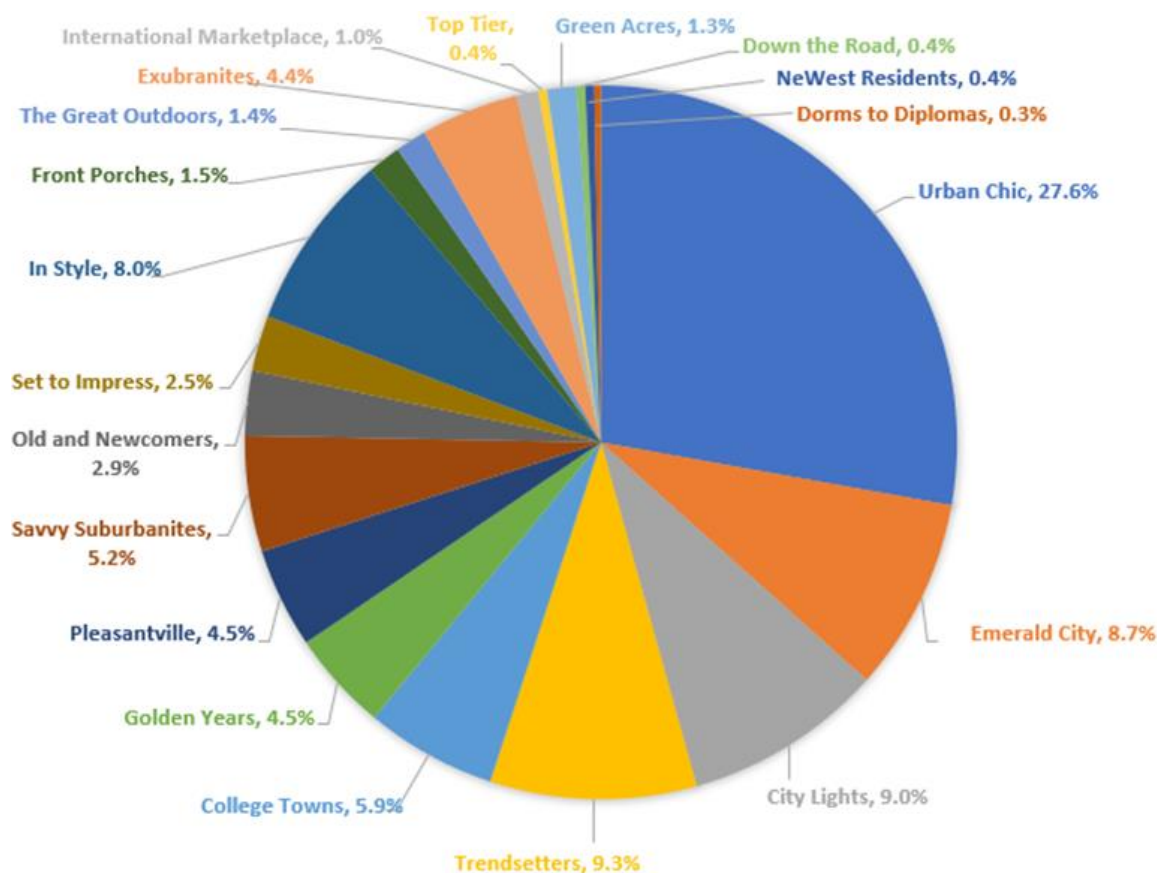
The Santa Cruz-Watsonville MSA has virtually the same household growth rate as the primary trade area, but a lower growth rate than that for the state and nation generally. There are 279,000 residents increasing by 0.84 percent annually to 288,000 by 2023. This population growth rate is the same as that for the primary trade area, but lower than that for the state and nation generally. The number of households is currently 99,000, increasing to 102,000 by 2023. Median household income in the MSA is \$72,300 and the average household income is \$105,200, Median household incomes are expected to increase to \$81,200 by 2023, while average household incomes are expected to increase to \$119,600 by 2023. Educational attainment of a bachelor's degree or higher is at 39.7 percent and 48.7 percent of households earn more than \$75,000 annually. The median age is 37.5.

Approximately 90.8 percent of primary trade area homes are occupied, and the median home value is estimated to be \$710,000. Of all households, 50.7 percent are owner-occupied, a number that has decreased 1.1 percent since 2011 and is expected to continue slightly downward to 50.3 percent by 2023. Renter-occupied households have increased from 38.5 percent in 2011 to 40.1 percent in 2018; this statistic is projected to continue slightly upward to 40.4 percent by 2023. The

vacancy rate has dropped slightly from 9.8 percent in 2011 to 9.2 percent in 2018 and is expected to slightly increase up to 9.3 percent by 2023. The percentage of housing units valued at over \$500,000 is expected to increase from 76.8 percent to 86.0 percent - coinciding with an increase in the median home value to \$834,000 by 2023.

### Tapestry Lifestyles

Esri has developed Tapestry Lifestyles, which is an attempt to create 65 classifications, or lifestyle segments, that help determine purchasing patterns. These segments are broken down to the U.S. Census Block Group level and used by many national retailers to help determine future potential locations. The following Table 20 details the top Tapestry Lifestyles found in the primary trade area.



**Figure 15:** The relative proportions of the top 20 Tapestry Lifestyle segments found within the primary trade area.

The primary trade area's most prominent lifestyle group is "*Urban Chic*," which represents 24.3 percent of households. *Urban Chic* residents are employed in white collar occupations - in managerial, technical, and legal professions. The average household size is 2.39, and more than half of *Urban Chic* households include married couples. The median age of *Urban Chic* residents is 43.3, which is higher than the country's median age of 38.2.

Residents in this group live in homes that range from prewar to recent construction, and high-rise to single-family. Over 60 percent of these householders live in single-family homes, while more than one in four live in multiunit structures. The major concentrations of *Urban Chic*




neighborhoods are found in the suburban periphery of large metropolitan area on the California coast and along the East Coast.

Travel is very important to *Urban Chic* residents. They eat organic foods, prefer to drive luxury imports, and shop at upscale establishments. *Urban Chic* residents are financially shrewd, and maintain a healthy portfolio of stocks, bonds, and real estate. They are also environmentally aware, and actively recycle and maintain a “green” lifestyle.

Over 65 percent of *Urban Chic* residents hold a bachelor’s degree or higher. They are slightly above the national percentage of home ownership; 66.2 percent own a home compared to 62.7 percent in the US. Their median household income of \$109,400 is almost double the U.S. median of \$56,100. Their median net worth is \$303,000, which is significantly more than the US median of \$93,300. In terms of occupation, management employs the most workers in this group, followed by sales.

**Table 20: Tapestry Lifestyles**

Lifestyle	Trade Area Statistics	Short Description
  <p><b>Urban Chic</b></p>	<p>Population 40,700</p> <p>Households 19,500</p> <p>Median HH Income <b>\$109,400</b></p> <p>27.6% Primary Trade Area Households Market Share</p> <p>1.3% National Households Market Share</p>	<p><i>Urban Chic</i> residents are professionals that live a sophisticated, exclusive lifestyle. Half of all households are occupied by married-couple families and about 30% are singles. These are busy, well-connected, and well-educated consumers—avid readers and moviegoers, environmentally active, and financially stable. This market is a bit older, with a median age of 43 years, and growing slowly, but steadily.</p>
  <p><b>Trendsetters</b></p>	<p>Population 12,700</p> <p>Households 6,500</p> <p>Median HH Income <b>\$63,000</b></p> <p>9.3% Primary Trade Area Households Market Share</p> <p>1.1% National Households Market Share</p>	<p>Armed with the motto “you’re only young once,” <i>Trendsetters</i> residents live life to its full potential. These educated young singles aren’t ready to settle down; they tend to not own homes or vehicles and choose to spend their disposable income on upscale city living and entertainment. Dressed head to toe in the most current fashions, their weeknights and weekends are filled discovering local art and culture, dining out, or exploring new hobbies. Their vacations are often spontaneous, packed with new experiences and chronicled on their Facebook pages.</p>

Lifestyle	Trade Area Statistics	Short Description
 <p><b>City Lights</b></p>	<p>Population 13,700</p> <p>Households 6,400</p> <p>Median HH Income <b>\$69,200</b></p> <p>9.0% Primary Trade Area Households Market Share</p> <p>1.5% National Households Market Share</p>	<p><i>City Lights</i>, a densely populated urban market, is the epitome of equality. The wide-ranging demographic characteristics of residents mirror their passion for social welfare and equal opportunity. Household types range from single person to married-couple families, with and without children. A blend of owners and renters, single-family homes and town homes, midrise and high-rise apartments, these neighborhoods are both racially and ethnically diverse. Many residents have completed some college or a degree, and they earn a good income in professional and service occupations. Willing to commute to their jobs, they work hard and budget well to support their urban lifestyles, laying the foundation for stable financial futures.</p>
 <p><b>Emerald City</b></p>	<p>Population 12,700</p> <p>Households 6,200</p> <p>Median HH Income <b>\$59,200</b></p> <p>8.7% Primary Trade Area Households Market Share</p> <p>1.4% National Households Market Share</p>	<p><i>Emerald City's</i> denizens live in lower-density neighborhoods of urban areas throughout the country. Young and mobile, they are more likely to rent. Well educated and well employed, half have a college degree and a professional occupation. Incomes close to the US median come primarily from wages, investments, and self-employment. This group is highly connected, using the Internet for entertainment and making environmentally friendly purchases. Long hours on the Internet are balanced with time at the gym. Many embrace the "foodie" culture and enjoy cooking adventurous meals using local and organic foods. Music and art are major sources of enjoyment. They travel frequently, both abroad and domestically</p>
 <p><b>In Style</b></p>	<p>Population 11,300</p> <p>Households 5,700</p> <p>Median HH Income <b>\$73,000</b></p> <p>8.0% Primary Trade Area Households Market Share</p> <p>2.2% National Households Market Share</p>	<p><i>In Style</i> residents embrace an urbane lifestyle that includes support of the arts, travel, and extensive reading. They are connected and make full use of the advantages of mobile devices. Professional couples or single households without children, they have the time to focus on their homes and their interests. The population is slightly older and already planning for their retirement.</p>

**Table 20:** The top five Tapestry Lifestyle groups profiled above portray a largely young and well-to-do population.



## Employment Base

The employment picture found in the primary trade area reflects a concentrated services and retail sector foundation, comprising 68.8 percent of total employment. Compared to the Santa Cruz-Watsonville MSA, the percentage of employees in the primary trade area engaged in agriculture and mining, construction and wholesale trade is low, while the concentration in government is high.

**Table 21: Employment Comparison by Sector (SIC)**

Sector	Primary Trade Area	Santa Cruz - Watsonville MSA	California	USA
Agriculture and Mining	1.3%	2.9%	1.5%	1.5%
Construction	2.8%	4.9%	3.8%	4.1%
Manufacturing	6.4%	6.3%	8.4%	8.6%
Transportation	1.8%	1.8%	2.6%	3.0%
Communication	0.6%	0.7%	1.1%	1.0%
Utility	0.3%	0.3%	0.6%	0.7%
Wholesale Trade	3.8%	6.6%	4.9%	4.5%
Retail Trade	25.7%	24.0%	21.0%	20.7%
Finance, Insurance & Real Estate	4.9%	4.7%	6.7%	6.6%
Services	43.1%	40.2%	42.5%	42.4%
Government	9.0%	7.6%	6.7%	6.7%
Unclassified	0.3%	0.2%	0.3%	0.3%

**Table 21:** Services and Retail Trade comprise the bulk of primary trade area employment.

As shown in Table 21 above, services reflect the largest sector (43.1 percent) in the primary trade area. This proportion is higher than that for the MSA, state, and nation generally. Within the primary trade area's services sector, a sizable percentage (15.5 percent) work in Other Services, followed by Education Institutions & Libraries (10.7 percent) and Health Services (8.2 percent).

As the second leading category of employment, retail workers account for 25.7 percent of employment within the primary trade area. Within this category, eating and drinking places reflect the leading subcategory of employment, comprising 9.4 percent of total employment. The fact that retail is the second largest employment sector in the primary trade area does not necessarily mean that there is an oversupply of retail in the area; the size and scale of retailers may require a significant number of workers, but this is not indicative of how well these retailers are supplying goods and services to the surrounding community.

Daytime employment plays a large role in supporting retail. The primary trade area is estimated to have 82,200 employees; an estimated 23,000 of them are office employees who are known to expend at much higher rates, often eating out for lunch and shopping on the way to and from work. The mix of employees throughout the ten-minute drive time varies from the primary trade area most noticeably in the services sector, with an additional 27,800 employees in the primary trade area compared to within the ten-minute drive time. Services, Retail Trade, and Government

employ the most people by industry inside the ten-minute drive-time with 7,700, 6,570 and 4,500 jobs, respectively. With nearly 23,000 workers within a ten-minute drive time, there appears to be a good number of daytime consumers close to the study area,

**Table 22: Drive Time and Trade Area Employment by Industry Sector**

Employment Sector	5-Minute Drive Time	10-Minute Drive Time	Primary Trade Area
Agriculture & Mining	5	100	1,100
Construction	10	300	2,300
Manufacturing	0	700	5,300
Transportation	0	800	1,500
Communication	0	200	500
Utility	0	200	300
Wholesale Trade	200	700	3,100
Retail Trade	990	6,570	20,900
Home Improvement	0	100	1,100
General Merchandise Stores	0	70	1,100
Food Stores	250	1,700	4,300
Auto Dealers, Gas Stations, Auto Aftermarket	20	200	1,200
Apparel & Accessory Stores	50	400	1,000
Furniture & Home Furnishings	0	200	700
Eating & Drinking Places	600	3,000	7,700
Miscellaneous Retail	70	900	3,800
Finance, Insurance & Real Estate	20	1,170	4,100
Banks, Savings, & Lending Institutions	0	300	900
Securities Brokers	0	70	200
Insurance Carriers & Agents	0	300	900
Real Estate, Holding, Other Investment Offices	20	500	2,100
Services	1,610	7,700	35,500
Hotels & Lodging	200	500	2,100
Automotive Services	0	200	1,000
Motion Pictures & Amusements	1,000	1,600	3,100
Health Services	0	800	6,800
Legal Services	10	500	1,000
Education Institutions & Libraries	0	800	8,800
Other Services	400	3,300	12,700
Government	10	4,500	7,400
Unclassified Establishments	0	40	200
<b>Total Employment</b>	<b>2,845</b>	<b>22,980</b>	<b>82,200</b>

**Table 22:** The Waterfront Zone can capture daytime expenditure from workers within a ten-minute drive time by offering a convenient collection of restaurants and shops.

Consumer expenditure from daytime employment compliments that captured in the evenings and on weekends by households in the trade area. “*Office Worker Retail Spending in a Digital Age*,” published by the International Council of Shopping Centers in 2012, provides insight into the

impact of office worker employment. Weekly office worker expenditure, adjusted for 2018 dollars, is estimated at \$180. Weekly non-office worker expenditure is estimated at 37 percent of office workers. Non-office workers are estimated to have slightly less disposable income, to have multiple work locations including at home, and typically are on the road more during their workweek. Retail purchases (general merchandise, apparel, home furnishings, electronics, grocery and convenience items) make up the majority of the office worker dollars, at \$120 per week. Restaurant expenditures (full service, limited service and drinking places) account for the balance at \$40 per week. Annualized, each office worker expends \$9,400 before, during and after work.

**Table 23: Ten Minute Drive-Time Worker Expenditure**

Category	Weekly Expenditure	Annual Expenditure	Office Worker Expenditure	Non-Office Worker Expenditure	Total Expenditure
			6,500	16,480	
<b>Prepared Food &amp; Beverage</b>					
Limited & Full-Service Restaurants	\$40	\$2,300	\$14,950,000	\$14,024,480	\$28,974,480
Drinking Places	\$20	\$900	\$5,850,000	\$5,487,840	\$11,337,840
<b>Retail Goods</b>					
General Merchandise, Apparel, Home Furnishings, Electronics	\$70	\$3,600	\$23,400,000	\$21,951,360	\$45,351,360
Grocery	\$30	\$1,600	\$10,400,000	\$9,756,160	\$20,156,160
Convenience Items	\$20	\$1,000	\$6,500,000	\$6,097,600	\$12,597,600
<b>Total</b>	<b>\$180</b>	<b>\$9,400</b>	<b>\$61,100,000</b>	<b>\$57,317,440</b>	<b>\$118,417,440</b>

**Table 23:** Employees within ten minutes of the Santa Cruz Waterfront Zone expend \$118.4 million dollars annually.

The annual impact of 22,980 workers within ten minutes of the Santa Cruz Waterfront district is \$118.4 million. This expenditure breaks down to include \$40.3 million in prepared food and beverage establishments, \$20.2 million in grocery purchases, \$45.4 million in retail sales and \$12.6 million in convenience items. Catering to the daytime worker crowd with fast-casual restaurants, convenient on-street parking and extended evening hours may increase the worker expenditure captured by study area retailers.

## TRADE AREA CHARACTERISTICS

### Location

The Waterfront district's primary trade area covers roughly 325 square miles. At its closest point, it is approximately 10 miles south of Palo Alto, 13 miles southwest of San Jose, and 25 miles northwest of Salinas. Its irregular shape stretches across the western and northern boundaries of the Big Basin Redwoods State Park to Big Basin Way, up the San Mateo-Santa Cruz County line to Skyline Boulevard, down Skyline Boulevard to Summit Road, down the northern section of Soquel San Jose Road, around the northern and eastern perimeter of the Forest of Nisene Marks State Park, and finally down to the Pacific Ocean. Route 1 runs through the south of the trade area and along its western coastline. Route 9 runs north-south through the center of the trade area, and Route 17 runs north-south through its eastern half.

Much of the trade area's northern section is comprised of state parks, most notably the Big Basin Redwoods State Park (which is 18,000 acres) and Castle Rock State Park (which is 5,400 acres).

The central section of the trade area is also largely undeveloped, with the exception of modest residential and commercial development around the cities of Scotts Valley (population 11,600), Ben Lomond (population 6,200), and Felton (population 4,000). The trade area's population and commerce are concentrated in its south-central section, which contains the University of California-Santa Cruz and downtown Santa Cruz.

The Waterfront district study area is roughly 64 acres. Its boundaries extend north to 2<sup>nd</sup> Street, east to Raymond Street, south to the Pacific Ocean, and west to Washington Street and West Cliff Street. The study area has a walk score of 81, which is considered "very walkable." The Waterfront district is home to Santa Cruz's famous beach boardwalk, which features a world-famous amusement park and municipal wharf. Although the study area contains numerous restaurants, its retail offerings are very limited, mostly consisting of gift shops. Unfortunately, linkages between the waterfront and the adjacent downtown remain restricted by one-way streets and limited signage, which has resulted in virtually no spillover for Pacific Avenue businesses.

**Table 24: Traffic Counts**

Location	Traffic Count
Route 1 at Soquel Avenue	94,000
Route 17 at Route 1	70,000
Route 17 at Granite Creek Road	61,000
Route 1 at Chestnut Street Ext	55,000
Route 9 at Coral Street	28,300
Front Street at Laurel Street	21,900
Laurel Street at Washington Street	14,500
Pacific Avenue at Center Street	9,800
Riverside Avenue at 3 <sup>rd</sup> Street	3,900
3 <sup>rd</sup> Street at Kaye Street	3,700

**Table 24:** The traffic chart shows the heaviest traffic on Route 1 and Route 17  
(Sources: <https://data.ca.gov/dataset/caltrans-traffic-volumes>; <https://sccrtc.org/funding-planning/statistics/>).

## Access

Regional linkage is very strong in the primary trade area. Route 1 (running east-west) goes through the southern section of the trade area and extends along much of the Pacific coastline of the State of California. Route 17 (running north-south) connects the trade area with San Jose, and Route 9 begins in the center of the trade area and extends 35 miles north to Los Gatos. Furthermore, there is a dense network of local roads surrounding the Waterfront Zone that makes the study area easily accessible. In particular, significant traffic reaches the Waterfront Zone from the local streets of Front Street, Laurel Street, and Pacific Avenue.

Traffic volumes seen in Table 24 confirm the routes with the best access, the main commuting routes of Route 1, Route 17 and Route 9. With convenient road capacity, existing and future retailers will be exposed to a significant number of consumers; however, appropriate signage is necessary to guide patrons to their ultimate shopping destination.





**Figure 16:** The Waterfront district is home to Santa Cruz's famous beach boardwalk, which features one of the top seaside amusement parks in the world.

## SUMMARY of FINDINGS

This study finds that the Santa Cruz Waterfront district primary trade area is presently supportable with up to 91,200 additional square feet (sf) of retail and restaurant development, generating \$33.3 million in new sales. The new retail can potentially capture up to \$34.9 million by 2023. This retail development could include:

- **Corner Stores:** two to three corner stores at 1,500 to 2,500 sf, located at main intersections surrounding the study area. Locating these stores along the busiest entryways provides the best access for these types of stores.
- **Convenience Centers:** two to three 15,000 to 20,000 sf convenience centers situated as close to residents as possible. Convenience centers can be located in the first floor of a mixed-use building as long as they can be seen from the primary road. These centers can include a wide range of retailers such as apparel, electronics, florists, fast-casual restaurants, and full-service restaurants.
- **Lifestyle Center:** one 90,000 sf lifestyle center integrated into the walkable study area and featuring a crafted selection of retailers including department store merchandise, apparel, books, jewelry, florists, shoes, and several fast-casual and full-service restaurants.

Definitions of these shopping center types are found on page 63 of this report. A detailed examination of the supportable sf of retail uses is found in the following Table 25:

**Table 25: 2018 & 2023 Supportable Retail Table**  
**Santa Cruz Waterfront district's Primary Trade Area**

Retail Category	Estimated Supportable SF	2018 Sales/SF	2018 Estimated Retail Sales	2023 Sales/SF	2023 Estimated Retail Sales	No. of Stores
<b>Retailers</b>						
Apparel Stores	5,600	\$290	\$1,624,000	\$305	\$1,708,000	2 - 3
Book & Music Stores	1,500	\$320	\$480,000	\$335	\$503,000	1
Department Store Merchandise	21,600	\$320	\$6,912,000	\$335	\$7,236,000	4 - 5
Electronics & Appliance Stores	3,000	\$540	\$1,620,000	\$565	\$1,695,000	1
Florists	1,600	\$345	\$552,000	\$360	\$576,000	1
General Merchandise Stores	3,900	\$355	\$1,385,000	\$375	\$1,463,000	1
Jewelry Stores	5,000	\$525	\$2,625,000	\$550	\$2,750,000	2
Miscellaneous Store Retailers	5,700	\$345	\$1,967,000	\$360	\$2,052,000	3
Gift Stores	3,300	\$390	\$1,287,000	\$410	\$1,353,000	2 - 3
Shoe Stores	1,500	\$365	\$548,000	\$385	\$578,000	1
<b>Retailer Totals</b>	<b>52,700</b>	<b>\$380</b>	<b>\$19,000,000</b>	<b>\$398</b>	<b>\$19,914,000</b>	<b>18 - 21</b>
<b>Restaurants</b>						
Bars, Breweries & Pubs	6,000	\$390	\$2,340,000	\$410	\$2,460,000	2
Full-Service Restaurants	13,200	\$380	\$5,016,000	\$400	\$5,280,000	3 - 4
Limited-Service Eating Places	11,400	\$340	\$3,876,000	\$355	\$4,047,000	4 - 5
Special Food Services	7,900	\$385	\$3,042,000	\$405	\$3,200,000	3
<b>Restaurant Totals</b>	<b>38,500</b>	<b>\$374</b>	<b>\$14,274,000</b>	<b>\$393</b>	<b>\$14,987,000</b>	<b>12 - 14</b>
<b>Retailer &amp; Restaurant Totals</b>	<b>91,200</b>	<b>\$378</b>	<b>\$33,274,000</b>	<b>\$396</b>	<b>\$34,901,000</b>	<b>30 - 35</b>

*Table 25: Sales stated in constant 2018 dollars.*

The demographics of the primary trade area show a population base of 181,000, which will increase to 187,000 by 2023, at an annual growth rate of 0.63 percent. The persons per household is 2.4, and the median age is 39.4 years old. Median household income of \$76,600 in the primary trade area is higher than that in the MSA, state, and nation generally. The average household income is \$111,400 and 47.1 percent of residents over the age of 25 have earned a bachelor's degree or higher.

Employment in the primary trade area favors the services sector (43.8 percent), while other strong sectors include retail (25.2 percent) and government (9.1 percent). There are almost 23,000 workers within a ten-minute drivetime. These daytime consumers expend \$118.4 million annually before, after or during the workday.

The trade area's most prominent lifestyle group is "*Urban Chic*," which represent 27.6 percent of households. These residents are well-educated and busy professionals. Their median household income of \$109,400 is significantly more than the national average, as is their median net worth of \$303,000. This group is mostly employed in white collar occupations, namely managerial, technical, and legal professions.

## CHAPTER 6: THE WEST COMMERCIAL DISTRICT



**Figure 17:** Aerial photo of Santa Cruz's West Commercial district. The West Commercial district's primary trade area can presently support an additional 363,000 sf of retail and restaurant development.

### Summary

This study finds that the Santa Cruz West Commercial district's primary trade area can presently support up to 363,000 additional square feet (sf) of retail and restaurant development, generating \$158.8 million in new sales. By 2023, income growth and continued economic development in the primary trade area could increase the estimated retail and restaurant sales to \$167 million. The demand could partially be absorbed by nearby businesses and/or with the opening of 90 to 110 new stores and restaurants.

Additional development in the West Commercial district's primary trade area can provide needed goods and services for the existing surrounding consumer base of nearby residents, workers and visitors. Furthermore, bolstering the critical mass of retailers and restaurants can increase the share of sales captured in the study area and improve the quality of life for the surrounding community. The leading categories of supportable retail growth are department store merchandise, limited-service restaurants, full-service restaurants, and hardware.

This study further finds that the West Commercial district's primary trade area has a current population of 181,000 people, increasing under current trends to 187,000 people by 2023. Median household income in the primary trade area is \$76,600, which is higher than the Metropolitan Statistical Area (MSA) and state averages and is expected to grow to \$86,400 by 2023. Housing favors owner-occupied units, which comprise 50.7 percent of all housing, compared to 40.1 percent renter-occupied households and the vacancy rate is 9.2 percent.

**Table 26: 2018 Additional Supportable Retail**

Retail Category	Est. 2018 Supportable SF	Est. 2018 Retail Sales	Number of Stores
<b>Retail</b>			
Apparel Stores	18,200 sf	\$6,552,000	5 - 6
Auto Parts Stores	6,100 sf	\$2,349,000	2
Book & Music Stores	6,900 sf	\$2,208,000	3
Department Store Merchandise	77,000 sf	\$36,960,000	9 - 11
Electronics & Appliance Stores	14,500 sf	\$9,860,000	4 - 5
Florists	1,600 sf	\$552,000	1
Furniture Stores	14,500 sf	\$6,743,000	4 - 5
General Merchandise Stores	12,000 sf	\$4,620,000	1 - 2
Hardware	23,200 sf	\$8,352,000	3
Home Furnishings Stores	10,700 sf	\$4,976,000	3 - 4
Jewelry Stores	6,800 sf	\$3,706,000	3
Lawn & Garden Supply Stores	1,000 sf	\$345,000	1
Miscellaneous Store Retailers	20,100 sf	\$6,935,000	8 - 9
Office Supplies & Gift Stores	5,200 sf	\$2,028,000	3
Pharmacy	8,200 sf	\$5,289,000	1 - 2
Shoe Stores	4,900 sf	\$2,083,000	2 - 3
<b>Retailer Totals</b>	<b>230,900 sf</b>	<b>\$103,558,000</b>	<b>53 - 63</b>
<b>Restaurants</b>			
Bars, Breweries & Pubs	21,000 sf	\$9,765,000	4 - 5
Full-Service Restaurants	42,400 sf	\$19,080,000	10 - 15
Limited-Service Restaurants	59,800 sf	\$23,322,000	20 - 24
Specialty Food Services	8,900 sf	\$3,071,000	3
<b>Restaurant Totals</b>	<b>132,100 sf</b>	<b>\$55,238,000</b>	<b>37 - 47</b>
<b>Retail &amp; Restaurant Totals</b>	<b>363,000 sf</b>	<b>\$158,796,000</b>	<b>90 - 110</b>

***Table 26:** The leading supportable retail categories are department store merchandise, limited-service restaurants, full-service restaurants, and hardware.*

### Trade Area

Based on GPG's site evaluation, the existing retail hubs, population clusters, highway access, and the retail gravitation in the market, as well as our experience defining trade areas for similar communities throughout the United States, it was determined that consumers in the primary trade area generate demand to support a variety of retailers. This potential will continue to increase over the next five years, sustained by on-site residential development and average annual household income growth of 2.69 percent.

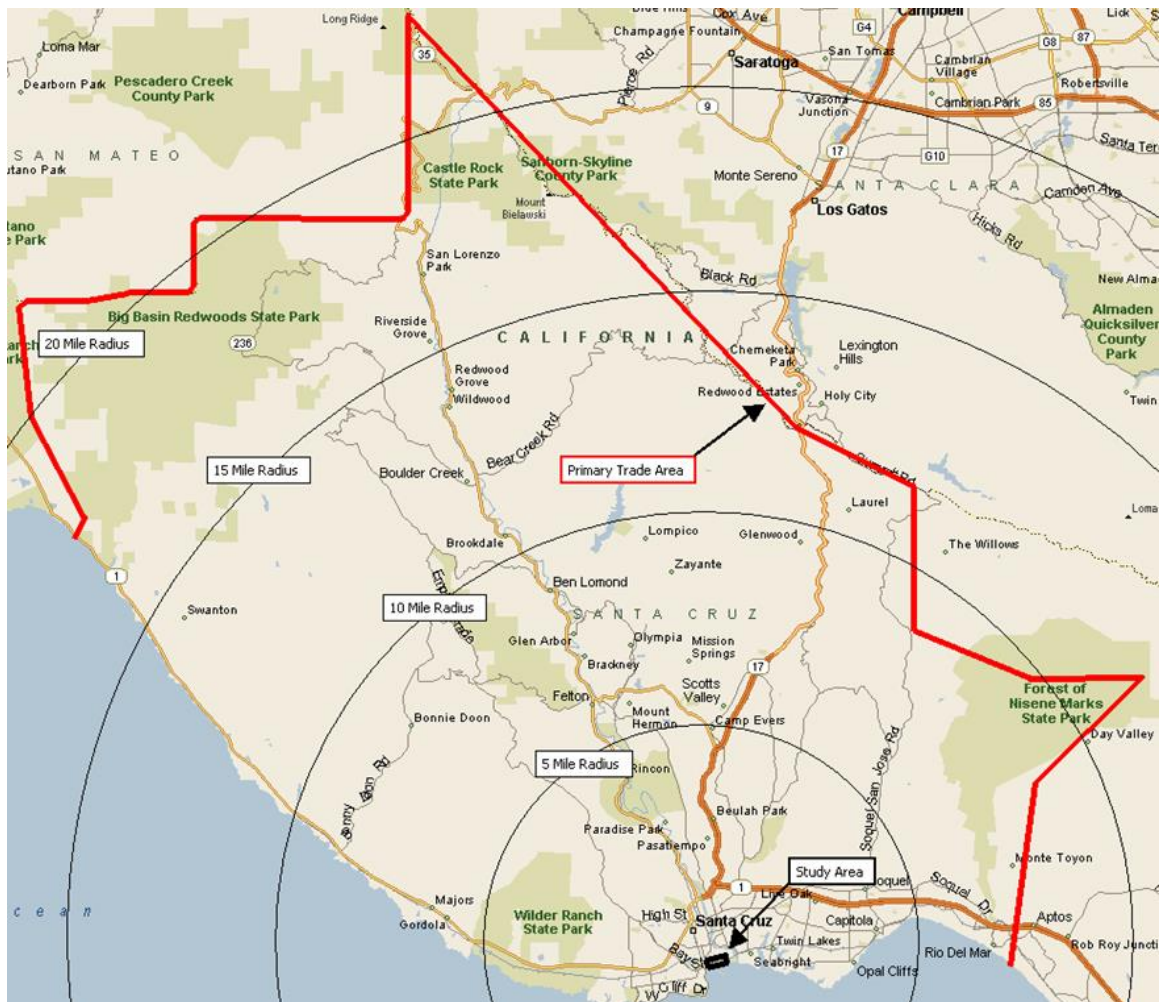
The primary trade area is the consumer market where the study area has a significant competitive advantage because of access, design, lack of quality competition and traffic and commute patterns. This competitive advantage equates to a potential windfall in the capture of consumer expenditure by the retailers in the study area. GPG defined a primary trade area by topography,



vehicular access, strength of retail competition and residential growth patterns instead of standardized “drive-times.” Consumers inside the primary trade area will account for up to 60 to 70 percent of the total sales captured by retailers in the West Commercial district.

The following borders approximately delineate the primary trade area:

- North - Santa Cruz-San Mateo County Line & Santa Cruz-Santa Clara County Line
- South - Pacific Ocean
- East - Summit Road & Buzzard Lagoon Road
- West - Cascade Ranch State Park & Pacific Ocean



**Figure 18:** The West Commercial district's primary trade area encompasses approximately 325 square miles.

### Demographic Characteristics

Using data from Esri (Environmental Systems Research Institute) and the U.S. Census Bureau, GPG obtained the most recent population and demographic characteristics (2018), and those projected for 2023 for the defined trade area, as well as regional, state and national statistics.

**Table 27: Demographic Comparisons**

Characteristics	Primary Trade Area	Santa Cruz - Watsonville MSA	California	USA
2018 Population	<b>181,000</b>	279,000	39,610,000	327,514,300
2023 Population	<b>187,000</b>	288,000	41,300,000	341,323,600
2018-23 Projected Annual Growth Rate	<b>0.63%</b>	0.63%	0.84%	0.83%
2018 Households	<b>71,000</b>	99,000	13,260,000	123,158,900
2023 Households	<b>73,000</b>	102,000	13,780,000	128,069,400
2018-23 Projected Annual HH Growth Rate	<b>0.64%</b>	0.63%	0.77%	0.79%
Persons Per Household 2018	<b>2.40</b>	2.67	2.92	2.48
Median Age	<b>39.4</b>	37.5	36.0	38.2
2018 Median Household Income	<b>\$76,600</b>	\$72,300	\$65,200	\$56,100
2018 Average Household Income	<b>\$111,400</b>	\$105,200	\$95,800	\$80,700
2023 Median Household Income	<b>\$86,400</b>	\$81,200	\$74,400	\$62,300
2023 Average Household Income	<b>\$127,200</b>	\$119,600	\$108,500	\$91,600
% Households w. incomes \$75,000+	<b>51.0%</b>	48.7%	44.9%	34.0%
% Bachelor's Degree or higher	<b>47.1%</b>	39.7%	32.6%	28.7%

**Table 27:** This side-by-side table compares and contrasts the primary trade area demographic statistics with those of the Santa Cruz-Watsonville MSA, State of California, and the United States.

The primary trade area has an estimated 2018 population of 181,000 people, which is projected to increase at an annual rate of 0.63 percent to 187,000 by 2023. This population growth rate is the same as the growth rate projected for the MSA, but lower than that for the State of California and nation. The number of households in the primary trade area will increase from 71,000 to 73,000, holding 2.40 persons per household. Median household income is \$76,600 and is expected to increase to \$86,400 by 2023. Average household income in the primary trade area is \$111,400, while 51.0 percent of households earn over \$75,000 per year - higher than for the MSA, State of California, and nation. Displaying significantly higher levels of education than the state, 47.1 percent of residents over the age of 25 have earned a bachelor's degree or higher, compared to 32.6 percent for California. The median age, at 39.4, is older than that of the state.

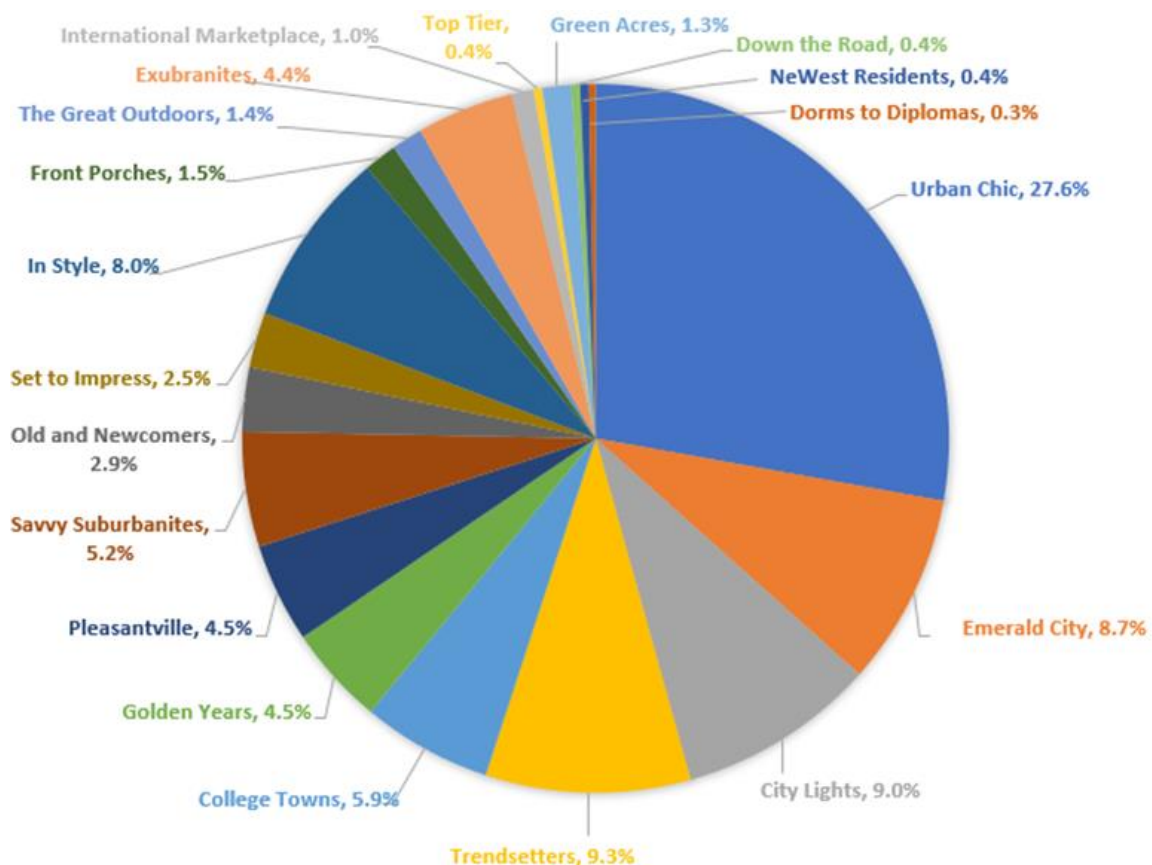
The Santa Cruz-Watsonville MSA has virtually the same household growth rate as the primary trade area, but a lower growth rate than that for the state and nation generally. There are 279,000 residents increasing by 0.84 percent annually to 288,000 by 2023. This population growth rate is the same as that for the primary trade area, but lower than that for the state and nation generally. The number of households is currently 99,000, increasing to 102,000 by 2023. Median household income in the MSA is \$72,300 and the average household income is \$105,200, Median household incomes are expected to increase to \$81,200 by 2023, while average household incomes are expected to increase to \$119,600 by 2023. Educational attainment of a bachelor's

degree or higher is at 39.7 percent and 48.7 percent of households earn more than \$75,000 annually. The median age is 37.5.

Approximately 90.8 percent of primary trade area homes are occupied, and the median home value is estimated to be \$710,000. Of all households, 50.7 percent are owner-occupied, a number that has decreased 1.1 percent since 2011 and is expected to continue slightly downward to 50.3 percent by 2023. Renter-occupied households have increased from 38.5 percent in 2011 to 40.1 percent in 2018; this statistic is projected to continue slightly upward to 40.4 percent by 2023. The vacancy rate has dropped slightly from 9.8 percent in 2011 to 9.2 percent in 2018 and is expected to slightly increase up to 9.3 percent by 2023. The percentage of housing units valued at over \$500,000 is expected to increase from 76.8 percent to 86.0 percent - coinciding with an increase in the median home value to \$834,000 by 2023.

### Tapestry Lifestyles

Esri has developed Tapestry Lifestyles, which is an attempt to create 65 classifications, or lifestyle segments, that help determine purchasing patterns. These segments are broken down to the U.S. Census Block Group level and used by many national retailers to help determine future potential locations. The following Table 28 details the top Tapestry Lifestyles found in the primary trade area.



**Figure 19:** The relative proportions of the top 20 Tapestry Lifestyle segments found within the primary trade area.

The primary trade area's most prominent lifestyle group is "Urban Chic," which represents 27.6 percent of households. *Urban Chic* residents are employed in white collar occupations - in

managerial, technical, and legal professions. The average household size is 2.39, and more than half of *Urban Chic* households include married couples.




Residents in this group primarily live in single-family owner-occupied homes. Travel is very important to them. They eat organic foods and shop at upscale establishments. *Urban Chic* residents are financially shrewd and maintain a healthy and diverse portfolio of stocks, bonds, and real estate. In fact, nearly 40 percent of *Urban Chic* households receive income from investments.

Over 65 percent of *Urban Chic* residents hold a bachelor's degree or higher. They are slightly above the national percentage of home ownership; 66.2 percent own a home compared to 62.7 percent in the US. Their median household income of \$109,400 is almost double the U.S. median of \$56,100. Their median net worth is \$303,000, which is significantly more than the US median of \$93,300.

**Table 28: Tapestry Lifestyles**

Lifestyle	Trade Area Statistics	Short Description
  <p><b>Urban Chic</b></p>	<p>Population 40,700</p> <p>Households 19,500</p> <p>Median HH Income <b>\$109,400</b></p> <p>27.6% Primary Trade Area Households Market Share</p> <p>1.3% National Households Market Share</p>	<p><i>Urban Chic</i> residents are professionals that live a sophisticated, exclusive lifestyle. Half of all households are occupied by married-couple families and about 30% are singles. These are busy, well-connected, and well-educated consumers—avid readers and moviegoers, environmentally active, and financially stable. This market is a bit older, with a median age of 43 years, and growing slowly, but steadily.</p>
  <p><b>Trendsetters</b></p>	<p>Population 12,700</p> <p>Households 6,500</p> <p>Median HH Income <b>\$63,000</b></p> <p>9.3% Primary Trade Area Households Market Share</p> <p>1.1% National Households Market Share</p>	<p>Armed with the motto “you’re only young once,” <i>Trendsetters</i> residents live life to its full potential. These educated young singles aren’t ready to settle down; they tend to not own homes or vehicles and choose to spend their disposable income on upscale city living and entertainment. Dressed head to toe in the most current fashions, their weeknights and weekends are filled discovering local art and culture, dining out, or exploring new hobbies. Their vacations are often spontaneous, packed with new experiences and chronicled on their Facebook pages.</p>



Lifestyle	Trade Area Statistics	Short Description
 <p><b>City Lights</b></p>	<p>Population 13,700</p> <p>Households 6,400</p> <p>Median HH Income <b>\$69,200</b></p> <p>9.0% Primary Trade Area Households Market Share</p> <p>1.5% National Households Market Share</p>	<p><i>City Lights</i>, a densely populated urban market, is the epitome of equality. The wide-ranging demographic characteristics of residents mirror their passion for social welfare and equal opportunity. Household types range from single person to married-couple families, with and without children. A blend of owners and renters, single-family homes and town homes, midrise and high-rise apartments, these neighborhoods are both racially and ethnically diverse. Many residents have completed some college or a degree, and they earn a good income in professional and service occupations. Willing to commute to their jobs, they work hard and budget well to support their urban lifestyles, laying the foundation for stable financial futures.</p>
 <p><b>Emerald City</b></p>	<p>Population 12,700</p> <p>Households 6,200</p> <p>Median HH Income <b>\$59,200</b></p> <p>8.7% Primary Trade Area Households Market Share</p> <p>1.4% National Households Market Share</p>	<p><i>Emerald City's</i> denizens live in lower-density neighborhoods of urban areas throughout the country. Young and mobile, they are more likely to rent. Well educated and well employed, half have a college degree and a professional occupation. Incomes close to the US median come primarily from wages, investments, and self-employment. This group is highly connected, using the Internet for entertainment and making environmentally friendly purchases. Long hours on the Internet are balanced with time at the gym. Many embrace the "foodie" culture and enjoy cooking adventurous meals using local and organic foods. Music and art are major sources of enjoyment. They travel frequently, both abroad and domestically</p>
 <p><b>In Style</b></p>	<p>Population 11,300</p> <p>Households 5,700</p> <p>Median HH Income <b>\$73,000</b></p> <p>8.0% Primary Trade Area Households Market Share</p> <p>2.2% National Households Market Share</p>	<p><i>In Style</i> residents embrace an urbane lifestyle that includes support of the arts, travel, and extensive reading. They are connected and make full use of the advantages of mobile devices. Professional couples or single households without children, they have the time to focus on their homes and their interests. The population is slightly older and already planning for their retirement.</p>

**Table 28:** The top five Tapestry Lifestyle groups profiled above portray a largely young and well-to-do population.

## Employment Base

The employment picture found in the primary trade area reflects a concentrated services and retail sector foundation, comprising 68.8 percent of total employment. Compared to the Santa Cruz-Watsonville MSA, the percentage of employees in the primary trade area engaged in agriculture and mining, construction and wholesale trade is low, while the concentration in government is high.

**Table 29: Employment Comparison by Sector (SIC)**

Sector	Primary Trade Area	Santa Cruz - Watsonville MSA	California	USA
Agriculture and Mining	1.3%	2.9%	1.5%	1.5%
Construction	2.8%	4.9%	3.8%	4.1%
Manufacturing	6.4%	6.3%	8.4%	8.6%
Transportation	1.8%	1.8%	2.6%	3.0%
Communication	0.6%	0.7%	1.1%	1.0%
Utility	0.3%	0.3%	0.6%	0.7%
Wholesale Trade	3.8%	6.6%	4.9%	4.5%
Retail Trade	25.7%	24.0%	21.0%	20.7%
Finance, Insurance & Real Estate	4.9%	4.7%	6.7%	6.6%
Services	43.1%	40.2%	42.5%	42.4%
Government	9.0%	7.6%	6.7%	6.7%
Unclassified	0.3%	0.2%	0.3%	0.3%

**Table 29:** *Services and Retail Trade comprise the bulk of primary trade area employment.*

As shown in Table 29 above, services reflect the largest sector (43.1 percent) in the primary trade area. This proportion is higher than that for the MSA, state, and nation generally. Within the primary trade area's services sector, a sizable percentage (15.5 percent) work in Other Services, followed by Education Institutions & Libraries (10.7 percent) and Health Services (8.2 percent).

As the second leading category of employment, retail workers account for 25.7 percent of employment within the primary trade area. Within this category, eating and drinking places reflect the leading subcategory of employment, comprising 9.4 percent of total employment. The fact that retail is the second largest employment sector in the primary trade area does not necessarily mean that there is an oversupply of retail in the area; the size and scale of retailers may require a significant number of workers, but this is not indicative of how well these retailers are supplying goods and services to the surrounding community.

Daytime employment plays a large role in supporting retail. The primary trade area is estimated to have 82,200 employees; an estimated 23,000 of them are office employees who are known to expend at much higher rates, often eating out for lunch and shopping on the way to and from work. The mix of employees throughout the ten-minute drive time varies from the primary trade area most noticeably in the services sector, with an additional 27,800 employees in the primary

trade area compared to within the ten-minute drive time. Services, Retail Trade, and Government employ the most people by industry inside the ten-minute drive-time with 7,700, 6,570 and 4,500 jobs, respectively. With nearly 23,000 workers within a ten-minute drive time, there appears to be a good number of daytime consumers close to the study area,

**Table 30: Drive Time and Trade Area Employment by Industry Sector**

Employment Sector	5-Minute Drive Time	10-Minute Drive Time	Primary Trade Area
Agriculture & Mining	200	300	1,100
Construction	200	800	2,300
Manufacturing	1,000	2,300	5,300
Transportation	600	1,000	1,500
Communication	100	200	500
Utility	100	200	300
Wholesale Trade	500	1,300	3,100
Retail Trade	5,070	9,500	20,900
Home Improvement	100	200	1,100
General Merchandise Stores	100	300	1,100
Food Stores	1,200	2,400	4,300
Auto Dealers, Gas Stations, Auto Aftermarket	70	400	1,200
Apparel & Accessory Stores	300	500	1,000
Furniture & Home Furnishings	200	300	700
Eating & Drinking Places	1,800	3,500	7,700
Miscellaneous Retail	1,300	1,900	3,800
Finance, Insurance & Real Estate	740	1,480	4,100
Banks, Savings, & Lending Institutions	200	300	900
Securities Brokers	40	80	200
Insurance Carriers & Agents	200	400	900
Real Estate, Holding, Other Investment Offices	300	700	2,100
Services	4,900	18,700	35,500
Hotels & Lodging	200	700	2,100
Automotive Services	200	500	1,000
Motion Pictures & Amusements	600	2,000	3,100
Health Services	500	2,900	6,800
Legal Services	300	700	1,000
Education Institutions & Libraries	700	6,300	8,800
Other Services	2,400	5,600	12,700
Government	900	6,000	7,400
Unclassified Establishments	50	80	200
<b>Total Employment</b>	<b>14,360</b>	<b>41,860</b>	<b>82,200</b>

**Table 30:** The West Commercial district can capture daytime expenditure from workers within a ten-minute drive time by offering a convenient collection of restaurants and shops.

Consumer expenditure from daytime employment compliments that captured in the evenings and on weekends by households in the trade area. “*Office Worker Retail Spending in a Digital Age,*”

published by the International Council of Shopping Centers in 2012, provides insight into the impact of office worker employment. Weekly office worker expenditure, adjusted for 2018 dollars, is estimated at \$180. Weekly non-office worker expenditure is estimated at 37 percent of office workers. Non-office workers are estimated to have slightly less disposable income, to have multiple work locations including at home, and typically are on the road more during their workweek. Retail purchases (general merchandise, apparel, home furnishings, electronics, grocery and convenience items) make up the majority of the office worker dollars, at \$120 per week. Restaurant expenditures (full service, limited service and drinking places) account for the balance at \$40 per week. Annualized, each office worker expends \$9,400 before, during and after work.

**Table 31: Ten Minute Drive-Time Worker Expenditure**

Category	Weekly Expenditure	Annual Expenditure	Office Worker Expenditure	Non-Office Worker Expenditure	Total Expenditure
			12,680	29,180	
<b>Prepared Food &amp; Beverage</b>					
Limited & Full-Service Restaurants	\$40	\$2,300	\$29,164,000	\$24,832,180	\$53,996,180
Drinking Places	\$20	\$900	\$11,412,000	\$9,716,940	\$21,128,940
<b>Retail Goods</b>					
General Merchandise, Apparel, Home Furnishings, Electronics	\$70	\$3,600	\$45,648,000	\$38,867,760	\$84,515,760
Grocery	\$30	\$1,600	\$20,288,000	\$17,274,560	\$37,562,560
Convenience Items	\$20	\$1,000	\$12,680,000	\$29,180,000	\$41,860,000
<b>Total</b>	<b>\$180</b>	<b>\$9,400</b>	<b>\$119,192,000</b>	<b>\$119,871,440</b>	<b>\$239,063,440</b>

**Table 31:** Employees within ten minutes of the Santa Cruz Waterfront Zone expend \$239 million dollars annually.

Consumer expenditure from daytime employment compliments that captured in the evenings and on weekends by households in the trade area. *“Office Worker Retail Spending in a Digital Age,”* published by the International Council of Shopping Centers in 2012, provides insight into the impact of office worker employment. Weekly office worker expenditure, adjusted for 2018 dollars, is estimated at \$180. Weekly non-office worker expenditure is estimated at 37 percent of office workers. Non-office workers are estimated to have slightly less disposable income, to have multiple work locations including at home, and typically are on the road more during their workweek. Retail purchases (general merchandise, apparel, home furnishings, electronics, grocery and convenience items) make up the majority of the office worker dollars, at \$120 per week. Restaurant expenditures (full service, limited service and drinking places) account for the balance at \$40 per week. Annualized, each office worker expends \$9,400 before, during and after work.

The annual impact of 41,860 workers within ten minutes of the Santa Cruz West Commercial district is \$239 million. This expenditure breaks down to include \$75.1 million in prepared food and beverage establishments, \$37.6 million in grocery purchases, \$84.5 million in retail sales and \$41.9 million in convenience items. Catering to the daytime worker crowd with fast-casual restaurants, convenient on-street parking and extended evening hours may increase the worker expenditure captured by study area retailers.

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## TRADE AREA CHARACTERISTICS

### Location

The West Commercial district's primary trade area covers roughly 325 square miles. At its closest point, it is approximately 10 miles south of Palo Alto, 13 miles southwest of San Jose, and 25 miles northwest of Salinas. Its irregular shape stretches across the western and northern boundaries of the Big Basin Redwoods State Park to Big Basin Way, up the San Mateo-Santa Cruz County line to Skyline Boulevard, down Skyline Boulevard to Summit Road, down the northern section of Soquel San Jose Road, around the northern and eastern perimeter of the Forest of Nisene Marks State Park, and finally down to the Pacific Ocean. Route 1 runs through the south of the trade area and along its western coastline. Route 9 runs north-south through the center of the trade area, and Route 17 runs north-south through its eastern half.

Much of the trade area's northern section is comprised of state parks, most notably the Big Basin Redwoods State Park (which is 18,000 acres) and Castle Rock State Park (which is 5,400 acres). The central section of the trade area is also largely undeveloped, with the exception of modest residential and commercial development around the cities of Scotts Valley (population 11,600), Ben Lomond (population 6,200), and Felton (population 4,000). The trade area's population and commerce are concentrated in its south-central section, which contains the University of California-Santa Cruz and downtown Santa Cruz. Finally, the primary trade area has a nearly perfect walk score of 99, which classifies it as a "walker's paradise"

The West Commercial district study area consists of two miles of the Cabrillo Highway - Mission Street Corridor. Its boundaries extend north to Encinal Street, south to Ingalls Street, east to Emmett Street and Seaside Street, and west to Coral Street, Cleveland Avenue, and Swift Street. The study area has a walk score of 89, indicating that it is "very walkable." The study area provides surrounding neighborhoods with needed neighborhood and community level goods and services. This district is anchored by multiple supermarkets, the Almar Shopping Center, the Tannery Arts Center, Costco and the Swift Street Courtyard (which consists of Kelley's Bakery and an area of wineries and tasting rooms).

**Table 32: Traffic Counts**

Location	Traffic Count
Route 1 at Soquel Avenue	94,000
Route 17 at Route 1	70,000
Route 17 at Granite Creek Road	61,000
Route 1 at Chestnut Street Ext	55,000
Route 9 at Coral Street	28,300
Bay Street at Anita Street	12,200
River Street at Mora Street	10,500
Swift Street at Jeter Street	8,500
California Street at Laurent Street	7,300
High Street at Storey Street	6,000

**Table 32:** The traffic chart shows the heaviest traffic on Route 1 and Route 17

(Sources: <https://data.ca.gov/dataset/caltrans-traffic-volumes>; <https://sccrtc.org/funding-planning/statistics/>).



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## Access

Regional linkage is very strong in the primary trade area. Route 1 (running east-west) goes through the southern section of the trade area and extends along much of the Pacific coastline of the State of California. Route 17 (running north-south) connects the trade area with San Jose, and Route 9 begins in the center of the trade area and extends 35 miles north to Los Gatos. Furthermore, there is a dense network of local roads surrounding the West Commercial district that makes the study area easily accessible. In particular, significant traffic reaches the West Commercial Zone from the north via River Street, from the west via Bay Street and High Street, from the east via Bay Street, and from the south via Swift Street.

Traffic volumes seen in Table 32 confirm the routes with the best access, the main commuting routes of Route 1, Route 17 and Route 9. With convenient road capacity, existing and future retailers will be exposed to a significant number of consumers; however, appropriate signage is necessary to guide patrons to their ultimate shopping destination.

## SUMMARY of FINDINGS



**Figure 20:** The West Commercial district provides the surrounding area with needed neighborhood goods and services, and includes Costco as well as multiple supermarkets (pictured above).

This study finds that the West Commercial district's primary trade area is presently supportable with up to 363,000 additional sf of retail and restaurant development, generating \$158.8 million in new sales. The new retail can potentially capture up to \$167 million by 2023. This retail development could include:

- **Corner Stores:** two to three corner stores at 1,500 to 2,500 sf, located at main intersections surrounding the study area. Locating these stores along the busiest entryways provides the best access for these types of stores.
- **Convenience Centers:** three to four 15,000 to 20,000 sf convenience centers situated as close to residents as possible. Convenience centers can be located in the first floor of a mixed-use building as long as they can be seen from the primary road. These centers can include a wide range of retailers such as apparel, electronics, florists, fast-casual restaurants, and full-service restaurants.
- **Community Center:** One 300,000 sf community center featuring a wide variety of retailers including department store merchandise, apparel, electronics, furniture, general merchandise, hardware, home furnishings, and a critical mass of fast-casual and full-service restaurants.

Definitions of these shopping center types are found on page 63 of this report. A detailed examination of the supportable sf of retail uses is found in the following Table 33:

**Table 33: 2018 & 2023 Supportable Retail Table**  
**Santa Cruz West Commercial district's Primary Trade Area**

Retail Category	Estimated Supportable SF	2018 Sales/SF	2018 Estimated Retail Sales	2023 Sales/SF	2023 Estimated Retail Sales	No. of Stores
<b>Retailers</b>						
Apparel Stores	18,200	\$360	\$6,552,000	\$380	\$6,916,000	5 - 6
Auto Parts Stores	6,100	\$385	\$2,349,000	\$405	\$2,471,000	2
Book & Music Stores	6,900	\$320	\$2,208,000	\$335	\$2,312,000	3
Department Store Merchandise	77,000	\$480	\$36,960,000	\$505	\$38,885,000	9 - 11
Electronics & Appliance Stores	14,500	\$680	\$9,860,000	\$715	\$10,368,000	4 - 5
Florists	1,600	\$345	\$552,000	\$360	\$576,000	1
Furniture Stores	14,500	\$465	\$6,743,000	\$490	\$7,105,000	4 - 5
General Merchandise Stores	12,000	\$385	\$4,620,000	\$405	\$4,860,000	1 - 2
Hardware	23,200	\$360	\$8,352,000	\$380	\$8,816,000	3
Home Furnishings Stores	10,700	\$465	\$4,976,000	\$490	\$5,243,000	3 - 4
Jewelry Stores	6,800	\$545	\$3,706,000	\$570	\$3,876,000	3
Lawn & Garden Supply Stores	1,000	\$345	\$345,000	\$360	\$360,000	1
Miscellaneous Store Retailers	20,100	\$345	\$6,935,000	\$360	\$7,236,000	8 - 9
Office Supplies & Gift Stores	5,200	\$390	\$2,028,000	\$410	\$2,132,000	3
Pharmacy	8,200	\$645	\$5,289,000	\$675	\$5,535,000	1 - 2
Shoe Stores	4,900	\$425	\$2,083,000	\$445	\$2,181,000	2 - 3
<b>Retailer Totals</b>	<b>230,900</b>	<b>\$434</b>	<b>\$103,558,000</b>	<b>\$455</b>	<b>\$108,872,000</b>	<b>53 - 63</b>
<b>Restaurants</b>						
Bars, Breweries & Pubs	21,000	\$465	\$9,765,000	\$490	\$10,290,000	4 - 5
Full-Service Restaurants	42,400	\$450	\$19,080,000	\$475	\$20,140,000	10 - 15
Limited-Service Eating Places	59,800	\$390	\$23,322,000	\$410	\$24,518,000	20 - 24
Special Food Services	8,900	\$345	\$3,071,000	\$360	\$3,204,000	3
<b>Restaurant Totals</b>	<b>132,100</b>	<b>\$413</b>	<b>\$55,238,000</b>	<b>\$434</b>	<b>\$58,152,000</b>	<b>37 - 47</b>
<b>Retailer &amp; Restaurant Totals</b>	<b>363,000</b>	<b>\$430</b>	<b>\$158,796,000</b>	<b>\$451</b>	<b>\$167,024,000</b>	<b>90 - 110</b>

*Table 33: Sales stated in constant 2018 dollars*

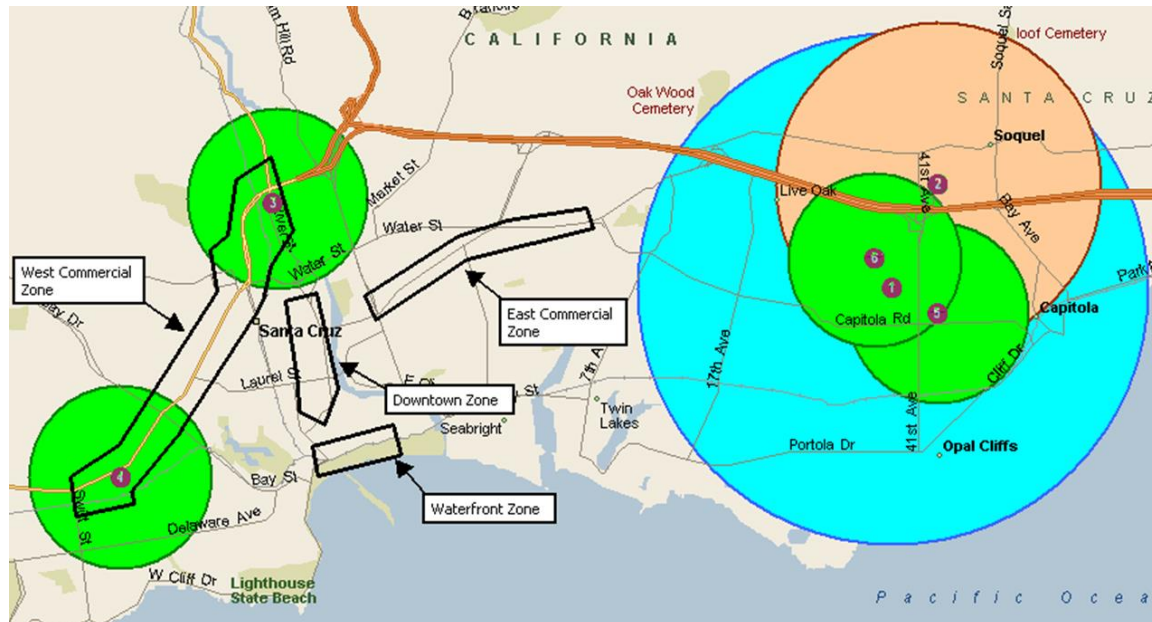
The demographics of the primary trade area show a population base of 181,000, which will increase to 187,000 by 2023, at an annual growth rate of 0.63 percent. The persons per household is 2.4, and the median age is 39.4 years old. Median household income of \$76,600 in the primary trade area is higher than that in the MSA, state, and nation generally. The average household income is \$111,400 and 47.1 percent of residents over the age of 25 have earned a bachelor's degree or higher.

The trade area's most prominent lifestyle group is "*Urban Chic*," which represent 27.6 percent of households. These residents are well-educated and busy professionals. Their median household income of \$109,400 is significantly more than the national average, as is their median net worth of \$303,000. This group is mostly employed in white collar occupations, namely managerial, technical, and legal professions.

## CHAPTER 7: SHOPPING CENTER COMPETITION

**Table 34: Competitive Retail Centers**

Retail Center Name	Shopping Center Type	Retail Size (sf)
1. Capitola Mall	Regional Center	920,000
2. Redwood Shopping Center	Community Center	220,000
3. Gateway Plaza	Neighborhood Center	100,000
4. Almar Shopping Center	Neighborhood Center	92,000
5. Capitola Station	Neighborhood Center	90,000
6. Brown Ranch Marketplace	Neighborhood Center	85,000



**Table 34 & Figure 21:** Map of the competing regional, community, and neighborhood shopping centers.



**Figure 22:** The Capitola Mall benefits by being located on 41<sup>st</sup> Avenue, the most trafficked road in Santa Cruz County.

### 1. Capitola Mall

Situated on the northern edge of Monterey Bay, Capitola Mall is the only regional shopping mall in Santa Cruz County. It was owned and managed by Macerich before being sold to Merlone Geier Partners in April 2016 for \$93 million. The Capitola Mall, which is enclosed, opened in 1977 and was renovated and expanded in 1988. Today it features 920,000 sf and its anchor tenants are Target, Kohl's, Sears, and Macy's. Additionally, it has 80 specialty stores and restaurants,

including The Children's Place, Bath & Body Works, Express, ULTA, Victoria's Secret, Vans, Starbucks, and Five Guys Burgers and Fries. As of 2013, Capitola Mall ranked 44<sup>th</sup> of 58 Macerich properties, generating \$329 in sales per square foot. In 2016, Tom Nelson of Colliers International stated that "the existing mall is one of the worst in Northern California, which is in contrast with being in an area with one of the highest concentrations of wealth in the country," and even affirmed that "it is the most important and underutilized piece of real estate in the country." Merlone Geier Partners is currently exploring alternatives on how to reposition this mall to become more competitive.



**Figure 23:** Redwood Shopping Center is located at the end of 41<sup>st</sup> Avenue and Soquel Drive, and receives high volumes of traffic and visibility.

## **2. Redwood Shopping Center**

Completed in 2008, Redwood Square is a 220,000sf community shopping center anchored by Safeway, Home Depot, and Best Buy. Its other retail tenants include Starbucks, Beverly's, Panda Express, Round Table Pizza, and Taco Bell. Today it is owned by McNellis Partners.

## **3. Gateway Plaza**

Gateway Plaza is situated at the entrance to downtown Santa Cruz and within a short distance of the UC Santa Cruz campus. Anchored by Ross Dress for Less, PetsMart, and Cost Plus World Market, this 100,000 sf neighborhood center was built in 1995. Some of this center's other tenants are OfficeMax, Supercuts and Chipotle.

## **4. Almar Shopping Center**

Situated approximately one mile south of the University of California Santa Cruz, this neighborhood shopping center features 92,000 sf. It is an older shopping center, having been built in 1963. The anchor tenants of the Almar Shopping Center are Safeway and Ace Hardware. Its other retail tenants include Panda Express, Togo's, and GameStop. As of the writing of this report, the Almar Shopping Center is almost completely occupied. Currently, only 967 sf is vacant and the asking rent is \$2.25/sf.

## **5. Capitola Station**

Located on the northeast corner of 41<sup>st</sup> Avenue and Capitola Road, Capitola Station is a 90,000sf neighborhood shopping center. Its current retail tenants are Whole Foods Market, BevMo, CVS Pharmacy, and McDonalds.



## 6. Brown Ranch Marketplace



**Figure 24:** Café-style outdoor seating, market umbrellas, and benches are provided throughout Brown Ranch Marketplace, complemented by extensive landscaping and raised planters.

Brown Ranch Marketplace opened in 1992 and is located in a prime location next to the Capitola Mall. This 85,000sf neighborhood shopping center is anchored by Trader Joe's and Bed Bath & Beyond. Additionally, it has a variety of other stores and restaurants such as Bicycle Trip, GameStop, Westside Beauty Supply, Site for Sore Eyes, Roux Dat Cajun Creole Cuisine, Mayflower Chinese Restaurant, and Zizzo's Coffeehouse & Wine Bar. Brown Ranch Marketplace is locally owned and operated by the Brown family, who have lived in Capitola for over 100 years.

## CHAPTER 8: RETAIL AND SHOPPING CENTER DEFINITIONS

### Retail Category Definitions

Retail categories in the Supportable Retail Table correspond to the North American Industry Classification System (NAICS), the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy. The following NAICS codes and definitions are provided by the U.S. Census Bureau:

#### Retail

**Auto Supply Stores (4411):** establishments known as automotive supply stores primarily engaged in retailing new, used, and/or rebuilt automotive parts and accessories, automotive supply stores that are primarily engaged in both retailing automotive parts and accessories and repairing automobiles; establishments primarily engaged in retailing and installing automotive accessories; and establishments primarily engaged in retailing new and/or used tires and tubes or retailing new tires in combination with automotive repair services.

**Furniture Stores (4421):** establishments primarily engaged in retailing new furniture, such as household furniture (e.g., baby furniture box springs and mattresses) and outdoor furniture; office furniture (except those sold in combination with office supplies and equipment); and/or furniture sold in combination with major appliances, home electronics, home furnishings and/or floor coverings.

**Home Furnishings Stores (4422):** establishments primarily engaged in retailing new home furnishings (except furniture).



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**Electronics and Appliance Stores (4431):** establishments primarily engaged in retailing the following new products: household-type appliances (refrigerator, dishwasher, oven), cameras, computers/software, televisions and other electronic goods.

**Hardware Stores (4441):** establishments primarily engaged in retailing new building materials and supplies (lumber, plumbing, electrical, tools, housewares, hardware, paint, and wallpaper).

**Lawn and Garden Supply Stores (4442):** establishments primarily engaged in retailing new lawn and garden equipment and supplies. (Nursery, farm and garden products, outdoor power equipment).

**Grocery Stores (4451):** establishments primarily engaged in retailing a general line of food products (canned/frozen food, fruits and vegetables, meat, fish, poultry, milk, bread, eggs, soda).

**Specialty Food Stores (4452):** establishments primarily engaged in retailing specialized lines of food (meat, fish/seafood, fruits/vegetables, baked goods, candy, nuts, confections, popcorn, ice cream, items not made on the premises).

**Beer, Wine, and Liquor Stores (4453):** establishments primarily engaged in retailing packaged alcoholic beverages, such as ale, beer, wine and liquor.

**Health & Personal Care Stores (4461):** establishments primarily engaged in retailing health and personal care products (pharmacies/drug stores, first aid, beauty products, household supplies, candy, prepackaged snacks, optical goods, vitamins/supplements).

**Clothing stores (4481):** men's and boys' clothing stores; women's and girls' clothing stores; children's and infants' clothing stores; family clothing stores; clothing accessories stores.

**Shoe Stores (4482):** Shoes (men's, women's, child/infant, athletic).

**Jewelry Stores (4483):** Jewelry, luggage, and leather goods (silverware, watches, clocks, handbags, briefcases, belts, gloves).

**Sporting Goods Stores (4511):** establishments primarily engaged in retailing new sporting goods (fitness equipment, bikes, camping, uniforms and footwear).

**Book & Music Stores (4512):** establishments primarily engaged in retailing new books, newspapers, magazines, and prerecorded audio and video media.

**Department Stores (4521):** establishments known as department stores primarily engaged in retailing a wide range of the following new products with no one merchandise line predominating: apparel; furniture; appliances and home furnishings; and selected additional items, such as paint, hardware, toiletries, cosmetics, photographic equipment, jewelry, toys and sporting goods. Merchandise lines are normally arranged in separate departments.

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**General Merchandise Stores (4529):** establishments primarily engaged in retailing new goods in general merchandise stores (except department stores) (warehouse clubs, supercenters, apparel, auto parts, dry goods, hardware, groceries, housewares, no line predominating).

**Florists (4531):** establishments known as florists primarily engaged in retailing cut flowers, floral arrangements, and potted plants purchased from others. These establishments usually prepare the arrangements they sell.

**Office Supplies & Gift Stores (4532):** establishments primarily engaged in one or more of the following: (1) retailing new stationery, school supplies, and office supplies; (2) retailing a combination of new office equipment, furniture, and supplies; (3) retailing new office equipment, furniture, and supplies in combination with retailing new computers; and (4) retailing new gifts, novelty merchandise, souvenirs, greeting cards, seasonal and holiday decorations and curios.

**Miscellaneous Retailers (4539):** establishments primarily engaged in retailing new miscellaneous specialty store merchandise (except motor vehicle and parts dealers; furniture and home furnishings stores; consumer-type electronics and appliance stores; building material and garden equipment and supplies dealers; food and beverage stores; health and personal care stores; gasoline stations; clothing and clothing accessories stores; sporting goods, hobby, book, and music stores; general merchandise stores; florists; office supplies, stationery, and gift stores; and used merchandise stores). Pet supplies, art dealers, manufactured home dealers, tobacco/cigar stores,

## **Restaurants**

**Full-Service Restaurants (7221):** establishments primarily engaged in providing food services to patrons who order and are served while seated (i.e., waiter/waitress service) and pay after eating. Establishments that provide these types of food services to patrons with any combination of other services, such as carryout services are classified in this industry.

**Limited-Service Restaurants (7222):** establishments primarily engaged in providing food services where patrons generally order or select items and pay before eating. Most establishments do not have waiter/waitress service, but some provide limited service, such as cooking to order (i.e., per special request), bringing food to seated customers, or providing off-site delivery (cafeterias, snack/ juice bar, ice cream/soft serve shops, cookie shops, popcorn shops, donut shops, coffee shops, bagel shops).

**Special Food Services (7223):** establishments primarily engaged in providing one of the following food services (2) a location designated by the customer; or (3) from motorized vehicles or non-motorized carts.

- **Food Service Contractors:** Establishments may be engaged in providing food services at institutional, governmental, commercial, or industrial locations of others based (cafeteria, restaurant, and fast food eating-place) on contractual arrangements with these types of organizations for a specified period of time. Management staff is always provided by the food services contractor.
- **Caterers:** providing single event-based food services. These establishments generally have equipment and vehicles to transport meals and snacks to events and/or prepare food at an off-premise site. Banquet halls with catering

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staff are included in this industry. Examples of events catered by establishments in this industry are graduation parties, wedding receptions, business or retirement luncheons and trade shows.

- **Mobile Food Services:** establishments primarily engaged in preparing and serving meals and snacks for immediate consumption from motorized vehicles or non-motorized carts. The establishment is the central location from which the caterer route is serviced, not each vehicle, or cart. Included in this industry are establishments primarily engaged in providing food services from vehicles, such as hot dog carts and ice cream trucks.

**Drinking Places (Alcoholic Beverages) (7224):** establishments primarily engaged in preparing and serving alcoholic beverages for immediate consumption (bars, taverns, nightclubs).

### **Shopping Center Definitions**

This study utilizes the shopping centers typologies defined by the International Council of Shopping Centers (ICSC) as follows:

- **Convenience Centers:** Convenience centers are 30,000 sf or less, unanchored, and generally will service a trade area of up to one mile. These centers include banking, carryout foods, florists, mail centers, small restaurants, small food markets, and professional services such as real estate and financial consulting. The centers typically include six to eight businesses.
- **Neighborhood Centers:** Neighborhood centers are anchored with a full-sized supermarket and typically range from 60,000 to 100,000 sf. They service a trade area of two to three miles and can include apparel, banks, carryout food, hardware, mail centers, restaurants, sporting goods and professional services such as financial consulting and real estate.
- **Community Centers:** Community centers typically range from 150,000 to 300,000 sf and are almost always anchored with a full-sized department store. They also include junior anchor retailers selling books, crafts, shoes, and sporting goods. Community centers often include large home improvement stores and medium-sized discount apparel stores. Their service area is typically five to seven miles in suburban locations.
- **Lifestyle Centers:** Lifestyle centers average 150,000 to 200,000 sf and feature popular apparel, book, and home furnishing stores, as well as cinemas and a wide selection of themed restaurants. The centers are frequently planned as walkable areas with main streets. Recently, lifestyle centers have included large anchors such as department stores, public libraries, and supermarkets. These centers typically have a trade area of four to six miles when developed in suburban settings. Lifestyle centers that include civic, employment, and residential buildings along with the retail land use are defined as 'town centers.'
- **Regional Centers:** Regional centers average trade areas of eight to 12 miles and are anchored with multiple department stores. The centers can range from 800,000 to 1,500,000 sf, and often include cinemas along with 200,000 sf of national brand fashion.

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## CHAPTER 9: LIMITS OF STUDY

The findings of this study represent GPG's best estimates for the amounts and types of retail projects that should be supportable in the study areas. Every reasonable effort has been made to ensure that the data contained in this study reflects the most accurate and timely information possible and are believed to be reliable. This study is based on estimates, assumptions, and other information developed by GPG independent research effort, general knowledge of the industry, and consultations with the client and its representatives. This study is designed as objective third-party research and GPG does not recommend that any or all of the supportable retail be developed in the study area.

No responsibility is assumed for inaccuracies in reporting by the client, its agent and representatives or in any other data source used in preparing or presenting this study. This report is based on information that was current as of June 19, 2018 and GPG has not undertaken any update of its research effort since such date.

This report may contain prospective financial information, estimates, or opinions that represent GPG's view of reasonable expectations at a particular time, but such information, estimates, or opinions are not offered as predictions or assurances that a particular level of income or profit will be achieved, that particular events will occur, or that a particular price will be offered or accepted.

The actual amounts of supportable retail could be significantly higher or lower depending on multiple market and not market variables including the type, design and quality of the new development. It is plausible that a walkable town center, with well-designed buildings and public realm, could draw visitors from beyond this study's estimated trade area boundaries and considerably outperform the site's location and limited market potential. This would require an extraordinary development team and retailer mix unique to the market, including anchor retailers. On the other hand, a poorly implemented commercial center or badly managed businesses could underperform the location.

Actual results achieved during the period covered by our prospective financial analysis may vary from those described in our report, and the variations may be material. Therefore, no warranty or representation is made by GPG that any of the projected values or results contained in this study will be achieved.

This study should not be the sole basis for programming, planning, designing, financing, or development of any commercial center. This study is for the use of *the Santa Cruz Economic Development Department* for general planning purposes only and is void for other site locations or developers.

-- END OF ANALYSIS -



**Data for all businesses in area**

Total Businesses:		7,278		
Total Employees:		73,440		
Total Residential Population:		148,795		
Employee/Residential Population Ratio (per 100 Residents)		49		
by SIC Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture & Mining	174	2.4%	912	1.2%
Construction	468	6.4%	2,016	2.8%
Manufacturing	267	3.7%	5,000	6.8%
Transportation	119	1.6%	1,381	1.9%
Communication	61	0.8%	488	0.7%
Utility	19	0.3%	207	0.3%
Wholesale Trade	245	3.4%	2,502	3.4%
Retail Trade Summary				
Home Improvement	1534	21%	18,351	25.1%
General Merchandise Stores	84	1.2%	1,006	1.4%
Food Stores	27	0.4%	1,108	1.5%
Auto Dealers, Gas Stations, Auto Aftermarket	51	2.1%	3,849	5.3%
Apparel & Accessory Stores	115	1.6%	1,138	1.6%
Furniture & Home Furnishings	135	1.9%	964	1.3%
Eating & Drinking Places	135	1.9%	704	1.0%
Miscellaneous Retail	434	6.0%	5,969	8.2%
	453	6.2%	3,613	4.9%
Finance, Insurance, Real Estate Summary				
Banks, Savings & Lending Institutions	611	8.4%	3,499	4.8%
Securities Brokers	89	1.2%	774	1.1%
Insurance Carriers & Agents	63	0.9%	74	0.2%
Real Estate, Holding, Other Investment Offices	22	1.7%	819	1.1%
	337	4.6%	1,732	2.4%
Services Summary				
Hotels & Lodging	3,142	43.2%	31,582	43.2%
Automotive Services	111	1.5%	1,544	2.1%
Motion Pictures & Amusements	205	2.8%	979	1.3%
Health Services	272	3.7%	2,885	3.9%
Legal Services	411	5.6%	6,378	8.7%
Education Institutions & Libraries	61	2.2%	936	1.3%
Other Services	166	2.3%	7,873	10.8%
	1825	25.1%	10,987	15.0%
Government				
	211	2.9%	6,992	9.6%
Unclassified Establishments				
	426	5.9%	209	0.3%
Totals	7,278	100.0%	73,440	100.0%

**Source:** Copyright 2017 InfoGroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2017.

**Date Note:** Data on the Business Summary report is calculated **Esri's Data allocation** which uses census block groups to allocate business summary data to custom areas.

by NAICS Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	38	0.5%	144	0.2%
Mining	4	0.1%	17	0.0%
Utilities	11	0.2%	62	0.2%
Construction	506	7.0%	2,139	2.9%
Manufacturing	262	3.6%	5,077	6.9%
Wholesale Trade	236	3.2%	2,463	3.4%
Retail Trade	1069	14.7%	12,017	16.4%
Motor Vehicle & Parts Dealers	84	1.2%	967	1.3%
Furniture & Home Furnishings Stores	62	0.9%	369	0.5%
Electronics & Appliance Stores	52	0.7%	281	0.4%
Bldg Material & Garden Equipment & Supplies Dealers	81	1%	990	1.4%
Food & Beverage Stores	136	1.9%	3,511	4.8%
Health & Personal Care Stores	72	1.0%	680	0.9%
Gasoline Stations	31	0.4%	171	0.2%
Clothing & Clothing Accessories Stores	59	2.2%	1036	1.4%
Sport Goods, Hobby, Book, & Music Stores	130	1.8%	1386	1.9%
General Merchandise Stores	27	0.4%	1,108	1.5%
Miscellaneous Store Retailers	207	2.8%	944	1.3%
Nonstore Retailers	27	0.4%	574	0.8%
Transportation & Warehousing	89	1.2%	1245	1.7%
Information	25	3.0%	1731	2.4%
Finance & Insurance	281	3.9%	1780	2.4%
Central Bank/Credit Intermediation & Related Activities	90	1.2%	774	1%
Securities, Commodity Contracts & Other Financial	68	0.9%	186	0.3%
Insurance Carriers & Related Activities, Funds, Trusts & Other	122	1.7%	819	1.1%
Real Estate, Rental & Leasing	408	5.6%	2,012	2.8%
Professional, Scientific & Tech Services	870	12.0%	4,211	5.8%
Legal Services	78	2.4%	1005	1.4%
Management of Companies & Enterprises	2	0.0%	6	0.0%
Administrative & Support & Waste Management & Remediation	258	3.5%	1,351	1.8%
Educational Services	230	3.2%	8,005	10.9%
Health Care & Social Assistance	606	8.3%	8,567	11.7%
Arts, Entertainment & Recreation	178	2.4%	2,961	4.0%
Accommodation & Food Services	556	7.6%	7,569	10.3%
A accommodation	111	1.5%	1,544	2.1%
Food Services & Drinking Places	445	6.1%	6,024	8.2%
Other Services (except Public Administration)	822	11.3%	4,486	6.1%
Automotive Repair & Maintenance	165	2.3%	817	1.1%
Public Administration	211	2.9%	6,992	9.6%
Unclassified Establishments	425	5.8%	206	0.3%
<b>Total</b>	<b>7,278</b>	<b>100.0%</b>	<b>73,140</b>	<b>100.0%</b>

Source: Copyright 2017 InfoGroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2017.

Date Note: Data on the Business Summary report is calculated Esri's Data allocation which uses census block groups to allocate business summary data to custom areas.

## Appendix B1: Downtown District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

Downtown District Primary Trade Area  
Area: 216.79 square miles

Prepared by Esri

<b>Population Summary</b>	
2000 Total Population	136,520
2010 Total Population	139,533
2017 Total Population	148,795
2017 Group Quarters	11,814
2022 Total Population	153,531
2017 - 2022 Annual Rate	0.63%
2017 Total Daytime Population	152,047
Workers	81,365
Residents	70,682
<b>Household Summary</b>	
2000 Households	52,320
2000 Average Household Size	2.46
2010 Households	54,033
2010 Average Household Size	2.40
2017 Households	56,890
2017 Average Household Size	2.41
2022 Households	58,768
2022 Average Household Size	2.41
2017 - 2022 Annual Rate	0.65%
2010 Families	29,287
2010 Average Family Size	2.95
2017 Families	30,821
2017 Average Family Size	2.95
2022 Families	31,836
2022 Average Family Size	2.95
2017 - 2022 Annual Rate	0.65%
<b>Housing Unit Summary</b>	
2000 Housing Units	56,152
Owner Occupied Housing Units	53.1%
Renter Occupied Housing Units	40.1%
Vacant Housing Units	6.8%
2010 Housing Units	59,447
Owner Occupied Housing Units	49.9%
Renter Occupied Housing Units	41.0%
Vacant Housing Units	9.1%
2017 Housing Units	62,201
Owner Occupied Housing Units	48.8%
Renter Occupied Housing Units	42.7%
Vacant Housing Units	8.5%
2022 Housing Units	64,328
Owner Occupied Housing Units	48.4%
Renter Occupied Housing Units	43.0%
Vacant Housing Units	8.6%
<b>Median Household Income</b>	
2017	\$73,918
2022	\$84,270
<b>Median Home Value</b>	
2017	\$704,451
2022	\$829,396
<b>Per Capita Income</b>	
2017	\$43,540
2022	\$49,672
<b>Median Age</b>	
2010	37.1
2017	37.8
2022	38.3

**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.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1 Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix B2: Downtown District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

Downtown District Primary Trade Area  
Area: 216.79 square miles

Prepared by Esri

<b>2017 Households by Income</b>	
Household Income Base	56,889
<\$15,000	9.9%
\$15,000 - \$24,999	7.7%
\$25,000 - \$34,999	7.0%
\$35,000 - \$49,999	10.4%
\$50,000 - \$74,999	15.5%
\$75,000 - \$99,999	11.4%
\$100,000 - \$149,999	16.3%
\$150,000 - \$199,999	8.8%
\$200,000+	13.0%
Average Household Income	\$108,763
<b>2022 Households by Income</b>	
Household Income Base	58,767
<\$15,000	9.7%
\$15,000 - \$24,999	7.1%
\$25,000 - \$34,999	6.3%
\$35,000 - \$49,999	8.7%
\$50,000 - \$74,999	13.4%
\$75,000 - \$99,999	11.4%
\$100,000 - \$149,999	18.0%
\$150,000 - \$199,999	10.2%
\$200,000+	15.4%
Average Household Income	\$124,814
<b>2017 Owner Occupied Housing Units by Value</b>	
Total	30,330
<\$50,000	1.0%
\$50,000 - \$99,999	1.0%
\$100,000 - \$149,999	0.7%
\$150,000 - \$199,999	0.8%
\$200,000 - \$249,999	1.5%
\$250,000 - \$299,999	2.0%
\$300,000 - \$399,999	6.0%
\$400,000 - \$499,999	10.1%
\$500,000 - \$749,999	32.9%
\$750,000 - \$999,999	24.0%
\$1,000,000 +	20.0%
Average Home Value	\$744,070
<b>2022 Owner Occupied Housing Units by Value</b>	
Total	31,106
<\$50,000	0.4%
\$50,000 - \$99,999	0.3%
\$100,000 - \$149,999	0.2%
\$150,000 - \$199,999	0.2%
\$200,000 - \$249,999	0.8%
\$250,000 - \$299,999	0.9%
\$300,000 - \$399,999	3.3%
\$400,000 - \$499,999	7.3%
\$500,000 - \$749,999	27.6%
\$750,000 - \$999,999	28.1%
\$1,000,000 +	30.8%
Average Home Value	\$853,520

**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.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1 Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.



## Appendix B3: Downtown District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

Downtown District Primary Trade Area  
Area: 216.79 square miles

Prepared by Esri

2010 Population by Age	
Total	139,533
0 - 4	4.5%
5 - 9	4.7%
10 - 14	4.8%
15 - 24	20.6%
25 - 34	12.8%
35 - 44	12.6%
45 - 54	14.8%
55 - 64	14.1%
65 - 74	6.0%
75 - 84	3.2%
85 +	1.9%
18 +	82.9%
2017 Population by Age	
Total	148,794
0 - 4	4.1%
5 - 9	4.2%
10 - 14	4.5%
15 - 24	19.1%
25 - 34	14.8%
35 - 44	11.4%
45 - 54	12.7%
55 - 64	14.1%
65 - 74	9.4%
75 - 84	3.6%
85 +	2.0%
18 +	84.4%
2022 Population by Age	
Total	153,529
0 - 4	4.2%
5 - 9	4.1%
10 - 14	4.2%
15 - 24	17.2%
25 - 34	16.0%
35 - 44	12.2%
45 - 54	11.4%
55 - 64	12.8%
65 - 74	11.0%
75 - 84	4.9%
85 +	2.0%
18 +	85.1%
2010 Population by Sex	
Males	69,570
Females	69,963
2017 Population by Sex	
Males	74,356
Females	74,439
2022 Population by Sex	
Males	76,803
Females	76,728

Source: U.S. Census Bureau, Census 2010 Summary File 1 Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix B4: Downtown District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

Downtown District Primary Trade Area  
Area: 216.79 square miles

Prepared by Esri

2010 Population by Race/Ethnicity	
Total	139,533
White Alone	79.6%
Black Alone	1.3%
American Indian Alone	0.7%
Asian Alone	5.2%
Pacific Islander Alone	0.2%
Some Other Race Alone	8.0%
Two or More Races	5.0%
Hispanic Origin	17.5%
Diversity Index	54.7
2017 Population by Race/Ethnicity	
Total	148,795
White Alone	77.1%
Black Alone	1.5%
American Indian Alone	0.8%
Asian Alone	5.8%
Pacific Islander Alone	0.2%
Some Other Race Alone	8.9%
Two or More Races	5.7%
Hispanic Origin	19.5%
Diversity Index	58.9
2022 Population by Race/Ethnicity	
Total	153,530
White Alone	75.4%
Black Alone	1.6%
American Indian Alone	0.8%
Asian Alone	6.3%
Pacific Islander Alone	0.2%
Some Other Race Alone	9.5%
Two or More Races	6.2%
Hispanic Origin	21.1%
Diversity Index	61.8
2010 Population by Relationship and Household Type	
Total	139,533
In Households	93.1%
In Family Households	65.0%
Householder	21.0%
Spouse	15.7%
Child	22.3%
Other relative	2.9%
Nonrelative	3.2%
In Nonfamily Households	28.0%
In Group Quarters	6.9%
Institutionalized Population	0.6%
Noninstitutionalized Population	6.3%

**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. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix B5: Downtown District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

Downtown District Primary Trade Area  
Area: 216.79 square miles

Prepared by Esri

<b>2017 Population 25+ by Educational Attainment</b>	
Total	101,188
Less than 9th Grade	3.5%
9th - 12th Grade, No Diploma	3.5%
High School Graduate	11.7%
GED/Alternative Credential	1.9%
Some College, No Degree	23.1%
Associate Degree	9.4%
Bachelor's Degree	27.8%
Graduate/Professional Degree	19.1%
<b>2017 Population 15+ by Marital Status</b>	
Total	129,645
Never Married	43.2%
Married	41.7%
Widowed	4.1%
Divorced	11.0%
<b>2017 Civilian Population 16+ in Labor Force</b>	
Civilian Employed	96.8%
Civilian Unemployed (Unemployment Rate)	3.2%
<b>2017 Employed Population 16+ by Industry</b>	
Total	79,307
Agriculture/Mining	1.3%
Construction	7.2%
Manufacturing	7.8%
Wholesale Trade	2.0%
Retail Trade	10.3%
Transportation/Utilities	2.7%
Information	1.9%
Finance/Insurance/Real Estate	4.7%
Services	58.8%
Public Administration	3.3%
<b>2017 Employed Population 16+ by Occupation</b>	
Total	79,308
White Collar	68.2%
Management/Business/Financial	17.4%
Professional	29.1%
Sales	11.3%
Administrative Support	10.3%
Services	18.9%
Blue Collar	13.0%
Farming/Forestry/Fishing	0.6%
Construction/Extraction	4.7%
Installation/Maintenance/Repair	2.0%
Production	2.7%
Transportation/Material Moving	3.1%
<b>2010 Population By Urban/ Rural Status</b>	
Total Population	139,533
Population Inside Urbanized Area	91.5%
Population Inside Urbanized Cluster	0.0%
Rural Population	8.5%

Source: U.S. Census Bureau, Census 2010 Summary File 1 Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix B6: Downtown District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

Downtown District Primary Trade Area  
Area: 216.79 square miles

Prepared by Esri

<b>2010 Households by Type</b>	
Total	54,033
Households with 1 Person	29.7%
Households with 2+ People	70.3%
Family Households	54.2%
Husband- wife Families	40.5%
With Related Children	17.2%
Other Family (No Spouse Present)	13.7%
Other Family with Male Householder	4.3%
With Related Children	2.4%
Other Family with Female Householder	9.4%
With Related Children	5.7%
Nonfamily Households	16.0%
All Households with Children	25.7%
Multigenerational Households	2.2%
Unmarried Partner Households	9.2%
Male- female	7.8%
Same- sex	1.4%
<b>2010 Households by Size</b>	
Total	54,032
1 Person Household	29.7%
2 Person Household	34.2%
3 Person Household	15.8%
4 Person Household	12.3%
5 Person Household	4.7%
6 Person Household	1.9%
7 + Person Household	1.3%
<b>2010 Households by Tenure and Mortgage Status</b>	
Total	54,033
Owner Occupied	54.8%
Owned with a Mortgage/Loan	40.4%
Owned Free and Clear	14.5%
Renter Occupied	45.2%
<b>2010 Housing Units By Urban/ Rural Status</b>	
Total Housing Units	59,447
Housing Units Inside Urbanized Area	90.9%
Housing Units Inside Urbanized Cluster	0.0%
Rural Housing Units	9.1%

**Data Note:** Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix C1: Downtown District Primary Trade Area Housing Profile

Gibbs Planning Group

### Housing Profile

Downtown District Primary Trade Area  
Area: 216.79 square miles

Prepared by Esri

Population		Households	
2010 Total Population	139,533	2017 Median Household Income	\$73,918
2017 Total Population	148,795	2022 Median Household Income	\$84,270
2022 Total Population	153,531	2017-2022 Annual Rate	2.66%
2017-2022 Annual Rate	0.63%		

Housing Units by Occupancy Status and Tenure	Census 2010		2017		2022	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	59,447	100.0%	62,201	100.0%	64,328	100.0%
Occupied	54,033	90.9%	56,889	91.5%	58,768	91.4%
Owner	29,635	49.9%	30,341	48.8%	31,117	48.4%
Renter	24,398	41.0%	26,548	42.7%	27,651	43.0%
Vacant	5,414	9.1%	5,311	8.5%	5,560	8.6%

Owner Occupied Housing Units by Value	2017		2022	
	Number	Percent	Number	Percent
Total	30,331	100.0%	31,108	100.0%
<\$50,000	311	1.0%	135	0.4%
\$50,000-\$99,999	306	1.0%	86	0.3%
\$100,000-\$149,999	222	0.7%	54	0.2%
\$150,000-\$199,999	251	0.8%	75	0.2%
\$200,000-\$249,999	442	1.5%	239	0.8%
\$250,000-\$299,999	598	2.0%	283	0.9%
\$300,000-\$399,999	1,815	6.0%	1,040	3.3%
\$400,000-\$499,999	3,058	10.1%	2,285	7.3%
\$500,000-\$749,999	9,981	32.9%	8,581	27.6%
\$750,000-\$999,999	7,283	24.0%	8,741	28.1%
\$1,000,000+	6,064	20.0%	9,589	30.8%
Median Value	\$704,451		\$829,396	
Average Value	\$744,070		\$853,520	

Census 2010 Housing Units	Number	Percent
Total	59,447	100.0%
In Urbanized Areas	54,042	90.9%
In Urban Clusters	0	0.0%
Rural Housing Units	5,405	9.1%

**Data Note:** Persons of Hispanic Origin may be of any race.  
**Source:** U.S. Census Bureau, Census 2010 Summary File 1.



## Appendix C2: Downtown District Primary Trade Area Housing Profile

Gibbs Planning Group

### Housing Profile

Downtown District Primary Trade Area  
Area: 216.79 square miles

Prepared by Esri

Census 2010 Owner Occupied Housing Units by Mortgage Status			Number	Percent
Total			29,636	100.0%
Owned with a Mortgage/Loan			21,806	73.6%
Owned Free and Clear			7,830	26.4%
Census 2010 Vacant Housing Units by Status			Number	Percent
Total			5,385	100.0%
For Rent			903	16.8%
Rented- Not Occupied			136	2.5%
For Sale Only			475	8.8%
Sold - Not Occupied			131	2.4%
Seasonal/Recreational/Occasional Use			2,774	51.5%
For Migrant Workers			1	0.0%
Other Vacant			965	17.9%
Census 2010 Occupied Housing Units by Age of Householder and Home Ownership			Owner Occupied Units	
	Occupied		Number	% of Occupied
Total	54,033		29,636	54.8%
15- 24	4,030		221	5.5%
25- 34	7,178		1,477	20.6%
35- 44	8,861		4,274	48.2%
45- 54	11,605		7,409	63.8%
55- 64	11,907		8,579	72.1%
65- 74	5,400		4,204	77.9%
75- 84	3,139		2,324	74.0%
85+	1,913		1,148	60.0%
Census 2010 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership			Owner Occupied Units	
	Occupied		Number	% of Occupied
Total	54,033		29,635	54.8%
White Alone	46,651		27,175	58.3%
Black/African American	607		191	31.5%
American Indian/Alaska	330		110	33.3%
Asian Alone	1,973		853	43.2%
Pacific Islander Alone	64		29	45.3%
Other Race Alone	2,645		647	24.5%
Two or More Races	1,763		630	35.7%
Hispanic Origin	6,134		2,062	33.6%
Census 2010 Occupied Housing Units by Size and Home Ownership			Owner Occupied Units	
	Occupied		Number	% of Occupied
Total	54,033		29,636	54.8%
1- Person	16,074		7,220	44.9%
2- Person	18,481		11,255	60.9%
3- Person	8,553		4,872	57.0%
4- Person	6,667		4,129	61.9%
5- Person	2,519		1,352	53.7%
6- Person	1,027		493	48.0%
7+ Person	712		315	44.2%

**Data Note:** Persons of Hispanic Origin may be of any race.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1.

## Appendix D1: Downtown District Primary Trade Area Tapestry Segmentation

Gibbs Planning Group

### Tapestry Segmentation Area Profile

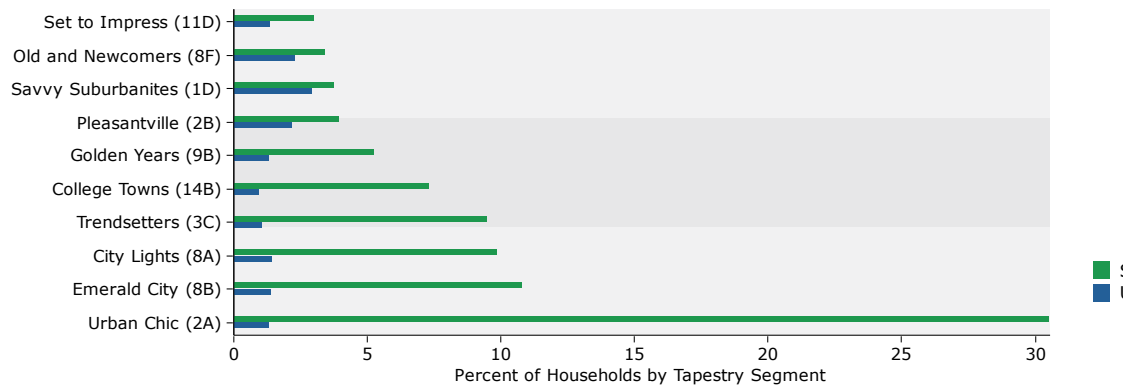
Downtown District Primary Trade Area  
Area: 216.79 square miles

Prepared by Esri

#### Top Twenty Tapestry

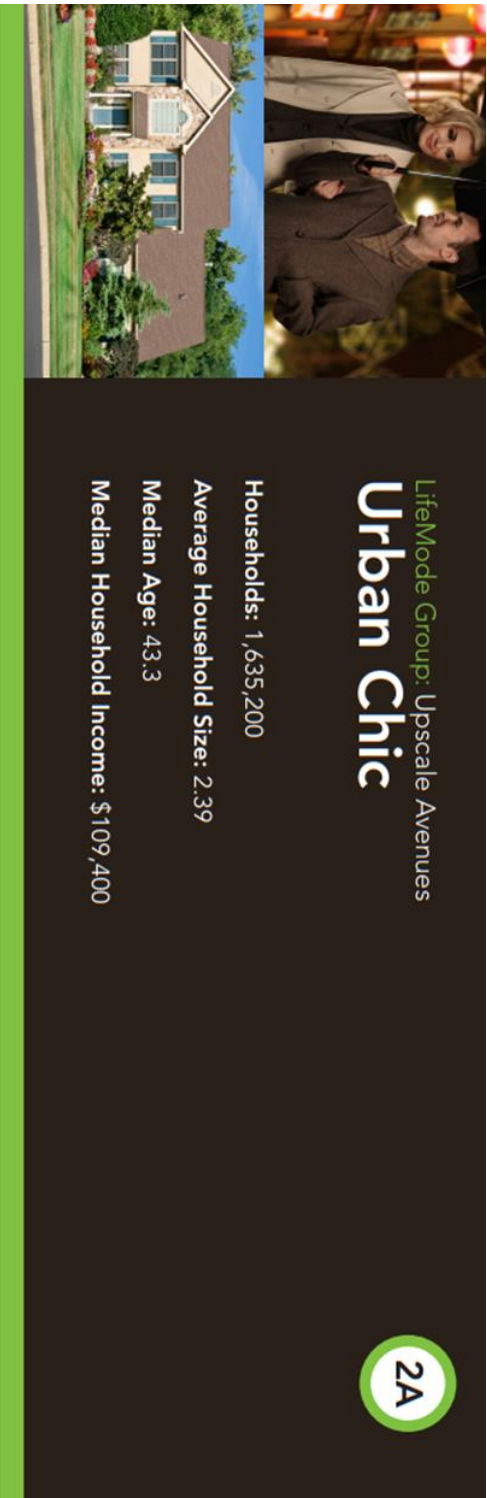
Rank	Tapestry Segment	2017 Households		2017 U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	Urban Chic (2A)	30.6%	30.6%	1.3%	1.3%	2302
2	Emerald City (8B)	10.8%	41.4%	1.4%	2.7%	761
3	City Lights (8A)	9.9%	51.3%	1.5%	4.2%	670
4	Trendsetters (3C)	9.5%	60.8%	1.1%	5.3%	885
5	College Towns (14B)	7.3%	68.1%	1.0%	6.3%	768
	<b>Subtotal</b>	<b>68.1%</b>		<b>6.3%</b>		
6	Golden Years (9B)	5.3%	73.4%	1.3%	7.6%	390
7	Pleasantville (2B)	4.0%	77.4%	2.2%	9.8%	180
8	Savvy Suburbanites (1D)	3.7%	81.1%	3.0%	12.8%	126
9	Old and Newcomers (8F)	3.4%	84.5%	2.3%	15.1%	147
10	Set to Impress (11D)	3.0%	87.5%	1.4%	16.5%	219
	<b>Subtotal</b>	<b>19.4%</b>		<b>10.2%</b>		
11	In Style (5B)	2.8%	90.3%	2.2%	18.7%	125
12	Front Porches (8E)	1.9%	92.2%	1.6%	20.3%	120
13	The Great Outdoors (6C)	1.7%	93.9%	1.5%	21.8%	112
14	Exurbanites (1E)	1.5%	95.4%	1.9%	23.7%	79
15	International Marketplace (13A)	1.3%	96.7%	1.2%	24.9%	102
	<b>Subtotal</b>	<b>9.2%</b>		<b>8.4%</b>		
16	Senior Escapes (9D)	0.9%	97.6%	0.9%	25.8%	96
17	Green Acres (6A)	0.7%	98.3%	3.2%	29.0%	23
18	Down the Road (10D)	0.5%	98.8%	1.1%	30.1%	44
19	NeWest Residents (13C)	0.5%	99.3%	0.8%	30.9%	58
20	Dorms to Diplomas (14C)	0.4%	99.7%	0.5%	31.4%	79
	<b>Subtotal</b>	<b>3.0%</b>		<b>6.5%</b>		
	<b>Total</b>	<b>99.7%</b>		<b>31.6%</b>		<b>316</b>

#### Top Ten Tapestry Segments Site vs. U.S.



**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri



WHO ARE WE?

Urban Chic residents are professionals that live a sophisticated, exclusive lifestyle. Half of all households are occupied by married-couple families and about 30% are singles. These are busy, well-connected, and well-educated consumers—avid readers and moviegoers, environmentally active, and financially stable. This market is a bit older, with a median age of 43 years, and growing slowly, but steadily.

OUR NEIGHBORHOOD

- More than half of Urban Chic households include married couples; nearly 30% are singles.
- Average household size is slightly lower at 2.39.
- Homes range from prewar to recent construction, high-rise to single family. Over 60% of householders live in single-family homes; more than one in four live in multiunit structures.
- Two-thirds of homes are owner occupied.
- Major concentrations of these neighborhoods are found in the suburban periphery of large metropolitan areas on the California coast and along the East Coast.
- Most households have two vehicles available. Commuting time is slightly longer, but commuting by bicycle is common (Index 252).

SOCIOECONOMIC TRAITS

- Well educated, more than 65% of residents hold a bachelor's degree or higher (Index 212).
- Unemployment rate is well below average at 3.3% (Index 61); labor force participation is higher at 68%.
- Residents are employed in white collar occupations—in managerial, technical, and legal positions.
- Nearly 40% of households receive income from investments.
- Environmentally aware, residents actively recycle and maintain a "green" lifestyle.
- These busy, tech-savvy residents use PCs extensively for an array of activities such as shopping, banking, and staying current—a top market for Apple computers.



Note: This index represents the ratio of the segment score to the US rate multiplied by 100. Consumer preferences are estimated from data by CTR MRI.

East Commercial District Primary Trade Area  
Area: 28.57 square miles

Prepared by Esri

Data for all businesses in area					
Total Businesses:			4,123		
Total Employees:			45,693		
Total Residential Population:			86,871		
Employee/Residential Population Ratio (per 100 Residents)			53		
by SIC Codes	Businesses		Employees		
	Number	Percent	Number	Percent	
Agriculture & Mining	96	2.3%	458	1.0%	
Construction	211	5.1%	928	2.0%	
Manufacturing	653	3.7%	2,470	5.4%	
Transportation	72	1.7%	1,050	2.3%	
Communication	36	0.9%	301	0.7%	
Utility	13	0.3%	69	0.4%	
Wholesale Trade	133	3.2%	1,478	3.2%	
Retail Trade Summary	865	21.0%	10,377	22.7%	
Home Improvement	35	0.8%	254	0.6%	
General Merchandise Stores	12	0.3%	392	0.9%	
Food Stores	89	2.2%	2,593	5.7%	
Auto Dealers, Gas Stations, Auto Aftermarket	72	1.7%	535	1.2%	
Apparel & Accessory Stores	65	1.6%	442	1.0%	
Furniture & Home Furnishings	69	1.7%	331	0.7%	
Eating & Drinking Places	271	6.6%	3,852	8.4%	
Miscellaneous Retail	251	6.1%	1,977	4.3%	
Finance, Insurance, Real Estate Summary	322	7.8%	1,707	3.7%	
Banks, Savings & Lending Institutions	38	0.9%	331	0.7%	
Securities Brokers	35	0.8%	95	0.2%	
Insurance Carriers & Agents	63	1.5%	399	0.9%	
Real Estate, Holding, Other Investment Offices	85	4.5%	882	1.9%	
Services Summary	1,826	44.3%	20,773	45.5%	
Hotels & Lodging	80	1.9%	786	1.7%	
Automotive Services	16	2.8%	532	1.2%	
Motion Pictures & Amusements	63	4.0%	2,330	5.1%	
Health Services	203	4.9%	2,970	6.4%	
Legal Services	126	3.1%	824	1.8%	
Education Institutions & Libraries	99	2.4%	6,646	14.5%	
Other Services	1,040	25.2%	6,746	14.8%	
Government	147	3.6%	5,679	12.9%	
Unclassified Establishments	249	6.0%	102	0.2%	
Totals	4,123	100.0%	45,693	100.0%	

Source: Copyright 2017 InfoGroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2017.

Date Note: Data on the Business Summary reports is calculated Esri's Data allocation which uses census block groups to allocate business summary data to custom areas.

## Business Summary

East Commercial District Primary Trade Area  
Area: 28.57 square miles

Prepared by Esri

by NAICS Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	22	0.5%	68	0.1%
Mining	1	0.0%	5	0.0%
Utilities	8	0.2%	148	0.3%
Construction	235	5.7%	1,016	2.2%
Manufacturing	449	3.6%	2,551	5.6%
Wholesale Trade	128	3.1%	1,452	3.2%
Retail Trade	574	13.9%	6,232	13.6%
Motor Vehicle & Parts Dealers	54	1.3%	440	1.0%
Furniture & Home Furnishings Stores	29	0.7%	57	0.3%
Electronics & Appliance Stores	26	0.6%	107	0.2%
Bldg Material & Garden Equipment & Supplies Dealers	35	0.8%	254	0.6%
Food & Beverage Stores	79	1.9%	2,302	5.0%
Health & Personal Care Stores	35	0.8%	406	0.9%
Gasoline Stations	18	0.4%	95	0.2%
Clothing & Clothing Accessories Stores	75	1.8%	471	1.0%
Sport Goods, Hobby, Book, & Music Stores	76	1.8%	475	1.0%
General Merchandise Stores	12	0.3%	392	0.9%
Miscellaneous Store Retailers	117	2.8%	586	1.3%
Nonstore Retailers	17	0.4%	545	1.2%
Transportation & Warehousing	58	1.4%	953	2.1%
Information	130	3.2%	1,153	2.5%
Finance & Insurance	412	3.4%	834	1.8%
Central Bank/Credit Intermediation & Related Activities	39	0.9%	331	0.7%
Securities, Commodity Contracts & Other Financial	39	0.9%	104	0.2%
Insurance Carriers & Related Activities, Funds, Trusts & Other	63	1.5%	399	0.9%
Real Estate, Rental, & Leasing	219	5.3%	982	2.1%
Professional, Scientific & Tech Services	523	12.7%	2,866	6.3%
Legal Services	135	3.3%	852	1.9%
Management of Companies & Enterprises	1	0.0%	3	0.0%
Administrative & Support & Waste Management & Remediation	145	3.5%	692	1.5%
Educational Services	442	3.4%	6,711	14.7%
Health Care & Social Assistance	319	7.7%	4,363	9.5%
Arts, Entertainment & Recreation	109	2.6%	2,462	5.4%
Accommodation & Food Services	357	8.7%	4,729	10.3%
Accommodation	80	1.9%	786	1.7%
Food Services & Drinking Places	276	6.7%	3,942	8.6%
Other Services (except Public Administration)	465	11.3%	2,492	5.5%
Automotive Repair & Maintenance	91	2.2%	421	0.9%
Public Administration	147	3.6%	5,679	12.9%
Unclassified Establishments	249	6.0%	102	0.2%
Total	4,123	100.0%	45,693	100.0%

Source: Copyright 2017 InfoGroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2017.

Date Note: Data on the Business Summary report is calculated Esri's Data allocation which uses census block groups to allocate business summary data to custom areas.



## Appendix F1: East Commercial District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

East Commercial District Primary Trade Area  
Area: 28.57 square miles

Prepared by Esri

<b>Population Summary</b>	
2000 Total Population	77,103
2010 Total Population	80,763
2017 Total Population	86,871
2017 Group Quarters	10,691
2022 Total Population	89,622
2017-2022 Annual Rate	0.63%
2017 Total Daytime Population	93,415
Workers	51,360
Residents	42,055
<b>Household Summary</b>	
2000 Households	28,980
2000 Average Household Size	2.43
2010 Households	30,275
2010 Average Household Size	2.38
2017 Households	31,985
2017 Average Household Size	2.38
2022 Households	33,098
2022 Average Household Size	2.38
2017-2022 Annual Rate	0.69%
2010 Families	15,003
2010 Average Family Size	2.92
2017 Families	15,831
2017 Average Family Size	2.92
2022 Families	16,376
2022 Average Family Size	2.92
2017-2022 Annual Rate	0.68%
<b>Housing Unit Summary</b>	
2000 Housing Units	31,023
Owner Occupied Housing Units	48.0%
Renter Occupied Housing Units	45.4%
Vacant Housing Units	6.6%
2010 Housing Units	33,145
Owner Occupied Housing Units	44.6%
Renter Occupied Housing Units	46.7%
Vacant Housing Units	8.7%
2017 Housing Units	34,846
Owner Occupied Housing Units	43.3%
Renter Occupied Housing Units	48.4%
Vacant Housing Units	8.2%
2022 Housing Units	36,116
Owner Occupied Housing Units	42.7%
Renter Occupied Housing Units	48.9%
Vacant Housing Units	8.4%
<b>Median Household Income</b>	
2017	\$67,949
2022	\$78,915
<b>Median Home Value</b>	
2017	\$740,150
2022	\$867,489
<b>Per Capita Income</b>	
2017	\$40,677
2022	\$46,455
<b>Median Age</b>	
2010	33.2
2017	33.9
2022	34.8

**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.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1 Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix F2: East Commercial District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

East Commerical District Primary Trade Area  
Area: 28.57 square miles

Prepared by Esri

2017 Households by Income	
Household Income Base	31,984
<\$15,000	11.9%
\$15,000 - \$24,999	8.3%
\$25,000 - \$34,999	7.4%
\$35,000 - \$49,999	10.6%
\$50,000 - \$74,999	15.1%
\$75,000 - \$99,999	11.2%
\$100,000 - \$149,999	15.4%
\$150,000 - \$199,999	7.9%
\$200,000+	12.2%
Average Household Income	\$103,123
2022 Households by Income	
Household Income Base	33,097
<\$15,000	11.6%
\$15,000 - \$24,999	7.5%
\$25,000 - \$34,999	6.7%
\$35,000 - \$49,999	9.0%
\$50,000 - \$74,999	13.0%
\$75,000 - \$99,999	11.3%
\$100,000 - \$149,999	17.2%
\$150,000 - \$199,999	9.3%
\$200,000+	14.4%
Average Household Income	\$118,707
2017 Owner Occupied Housing Units by Value	
Total	15,093
<\$50,000	1.3%
\$50,000 - \$99,999	0.8%
\$100,000 - \$149,999	0.4%
\$150,000 - \$199,999	0.7%
\$200,000 - \$249,999	0.9%
\$250,000 - \$299,999	1.5%
\$300,000 - \$399,999	5.1%
\$400,000 - \$499,999	8.7%
\$500,000 - \$749,999	32.0%
\$750,000 - \$999,999	27.4%
\$1,000,000 +	21.4%
Average Home Value	\$772,186
2022 Owner Occupied Housing Units by Value	
Total	15,415
<\$50,000	0.6%
\$50,000 - \$99,999	0.2%
\$100,000 - \$149,999	0.1%
\$150,000 - \$199,999	0.2%
\$200,000 - \$249,999	0.3%
\$250,000 - \$299,999	0.7%
\$300,000 - \$399,999	2.6%
\$400,000 - \$499,999	5.9%
\$500,000 - \$749,999	24.9%
\$750,000 - \$999,999	30.9%
\$1,000,000 +	33.6%
Average Home Value	\$885,400

**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.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix F3: East Commercial District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

East Commerical District Primary Trade Area  
Area: 28.57 square miles

Prepared by Esri

2010 Population by Age	
Total	80,760
0 - 4	4.1%
5 - 9	4.2%
10 - 14	4.1%
15 - 24	26.6%
25 - 34	13.2%
35 - 44	11.9%
45 - 54	13.0%
55 - 64	12.3%
65 - 74	5.5%
75 - 84	3.2%
85 +	1.9%
18 +	85.0%
2017 Population by Age	
Total	86,872
0 - 4	3.8%
5 - 9	3.8%
10 - 14	3.9%
15 - 24	24.2%
25 - 34	15.9%
35 - 44	10.9%
45 - 54	11.5%
55 - 64	12.5%
65 - 74	8.1%
75 - 84	3.4%
85 +	1.9%
18 +	86.2%
2022 Population by Age	
Total	89,622
0 - 4	3.8%
5 - 9	3.6%
10 - 14	3.6%
15 - 24	22.2%
25 - 34	17.0%
35 - 44	11.8%
45 - 54	10.5%
55 - 64	11.4%
65 - 74	9.6%
75 - 84	4.4%
85 +	1.9%
18 +	86.8%
2010 Population by Sex	
Males	40,226
Females	40,537
2017 Population by Sex	
Males	43,420
Females	43,450
2022 Population by Sex	
Males	44,836
Females	44,786

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix F4: East Commercial District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

East Commerical District Primary Trade Area  
Area: 28.57 square miles

Prepared by Esri

2010 Population by Race/Ethnicity	
Total	80,763
White Alone	77.1%
Black Alone	1.6%
American Indian Alone	0.7%
Asian Alone	6.5%
Pacific Islander Alone	0.2%
Some Other Race Alone	8.6%
Two or More Races	5.3%
Hispanic Origin	18.2%
Diversity Index	57.9
2017 Population by Race/Ethnicity	
Total	86,870
White Alone	74.3%
Black Alone	1.8%
American Indian Alone	0.8%
Asian Alone	7.3%
Pacific Islander Alone	0.2%
Some Other Race Alone	9.6%
Two or More Races	6.0%
Hispanic Origin	20.2%
Diversity Index	62.2
2022 Population by Race/Ethnicity	
Total	89,623
White Alone	72.5%
Black Alone	1.9%
American Indian Alone	0.8%
Asian Alone	7.9%
Pacific Islander Alone	0.2%
Some Other Race Alone	10.3%
Two or More Races	6.5%
Hispanic Origin	21.9%
Diversity Index	65.0
2010 Population by Relationship and Household Type	
Total	80,763
In Households	89.2%
In Family Households	57.2%
Householder	18.6%
Spouse	13.8%
Child	19.3%
Other relative	2.7%
Nonrelative	2.9%
In Nonfamily Households	32.0%
In Group Quarters	10.8%
Institutionalized Population	0.8%
Noninstitutionalized Population	10.0%

**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. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix F5: East Commercial District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

East Commerical District Primary Trade Area  
Area: 28.57 square miles

Prepared by Esri

<b>2017 Population 25+ by Educational Attainment</b>	
Total	55,862
Less than 9th Grade	3.3%
9th - 12th Grade, No Diploma	3.4%
High School Graduate	10.8%
GED/Alternative Credential	1.8%
Some College, No Degree	21.8%
Associate Degree	8.4%
Bachelor's Degree	28.3%
Graduate/Professional Degree	22.1%
<b>2017 Population 15+ by Marital Status</b>	
Total	76,915
Never Married	49.6%
Married	36.2%
Widowed	3.8%
Divorced	10.4%
<b>2017 Civilian Population 16+ in Labor Force</b>	
Civilian Employed	97.0%
Civilian Unemployed (Unemployment Rate)	3.0%
<b>2017 Employed Population 16+ by Industry</b>	
Total	45,559
Agriculture/Mining	1.3%
Construction	6.5%
Manufacturing	6.9%
Wholesale Trade	1.7%
Retail Trade	10.2%
Transportation/Utilities	2.2%
Information	2.1%
Finance/Insurance/Real Estate	4.7%
Services	61.0%
Public Administration	3.3%
<b>2017 Employed Population 16+ by Occupation</b>	
Total	45,559
White Collar	68.5%
Management/Business/Financial	16.2%
Professional	31.3%
Sales	10.4%
Administrative Support	10.7%
Services	19.3%
Blue Collar	12.2%
Farming/Forestry/Fishing	0.7%
Construction/Extraction	4.2%
Installation/Maintenance/Repair	1.4%
Production	3.0%
Transportation/Material Moving	2.9%
<b>2010 Population By Urban/ Rural Status</b>	
Total Population	80,763
Population Inside Urbanized Area	99.0%
Population Inside Urbanized Cluster	0.0%
Rural Population	1.0%

Source: U.S. Census Bureau, Census 2010 Summary File 1 Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.



## Appendix F6: East Commercial District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

East Commerical District Primary Trade Area  
Area: 28.57 square miles

Prepared by Esri

2010 Households by Type	
Total	30,275
Households with 1 Person	30.9%
Households with 2+ People	69.1%
Family Households	49.6%
Husband- wife Families	36.8%
With Related Children	15.4%
Other Family (No Spouse Present)	12.8%
Other Family with Male Householder	4.0%
With Related Children	2.2%
Other Family with Female Householder	8.8%
With Related Children	5.4%
Nonfamily Households	19.5%
All Households with Children	23.4%
Multigenerational Households	2.0%
Unmarried Partner Households	9.5%
Male- female	7.9%
Same- sex	1.6%
2010 Households by Size	
Total	30,275
1 Person Household	30.9%
2 Person Household	33.7%
3 Person Household	15.6%
4 Person Household	12.0%
5 Person Household	4.6%
6 Person Household	1.9%
7 + Person Household	1.3%
2010 Households by Tenure and Mortgage Status	
Total	30,275
Owner Occupied	48.8%
Owned with a Mortgage/Loan	35.1%
Owned Free and Clear	13.8%
Renter Occupied	51.2%
2010 Housing Units By Urban/ Rural Status	
Total Housing Units	33,145
Housing Units Inside Urbanized Area	98.8%
Housing Units Inside Urbanized Cluster	0.0%
Rural Housing Units	1.2%

**Data Note:** Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix G1: East Commercial District Primary Trade Area Housing Profile

Gibbs Planning Group

### Housing Profile

East Commercial District Primary Trade Area  
Area: 28.57 square miles

Prepared by Esri

Population		Households	
2010 Total Population	80,763	2017 Median Household Income	\$67,949
2017 Total Population	86,871	2022 Median Household Income	\$78,915
2022 Total Population	89,622	2017-2022 Annual Rate	3.04%
2017-2022 Annual Rate	0.63%		

Housing Units by Occupancy Status and Tenure	Census 2010		2017		2022	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	33,145	100.0%	34,846	100.0%	36,116	100.0%
Occupied	30,275	91.3%	31,985	91.8%	33,098	91.6%
Owner	14,781	44.6%	15,104	43.3%	15,426	42.7%
Renter	15,494	46.7%	16,881	48.4%	17,672	48.9%
Vacant	2,870	8.7%	2,861	8.2%	3,018	8.4%

Owner Occupied Housing Units by Value	2017		2022	
	Number	Percent	Number	Percent
Total	15,093	100.0%	15,414	100.0%
<\$50,000	196	1.3%	87	0.6%
\$50,000-\$99,999	114	0.8%	30	0.2%
\$100,000-\$149,999	60	0.4%	16	0.1%
\$150,000-\$199,999	101	0.7%	30	0.2%
\$200,000-\$249,999	129	0.9%	47	0.3%
\$250,000-\$299,999	228	1.5%	110	0.7%
\$300,000-\$399,999	768	5.1%	398	2.6%
\$400,000-\$499,999	1,306	8.7%	910	5.9%
\$500,000-\$749,999	4,835	32.0%	3,842	24.9%
\$750,000-\$999,999	4,131	27.4%	4,760	30.9%
\$1,000,000+	3,225	21.4%	5,184	33.6%
Median Value	\$740,150		\$867,489	
Average Value	\$772,186		\$885,400	

Census 2010 Housing Units	Number	Percent
Total	33,145	100.0%
In Urbanized Areas	32,757	98.8%
In Urban Clusters	0	0.0%
Rural Housing Units	388	1.2%

**Data Note:** Persons of Hispanic Origin may be of any race.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1

## Appendix G2: East Commercial District Primary Trade Area Housing Profile

Gibbs Planning Group

### Housing Profile

East Commercial District Primary Trade Area  
Area: 28.57 square miles

Prepared by Esri

Census 2010 Owner Occupied Housing Units by Mortgage Status			Number	Percent
Total			14,781	100.0%
Owned with a Mortgage/Loan			10,618	71.8%
Owned Free and Clear			4,163	28.2%
Census 2010 Vacant Housing Units by Status			Number	Percent
Total			2,876	100.0%
For Rent			551	19.2%
Rented- Not Occupied			93	3.2%
For Sale Only			214	7.4%
Sold - Not Occupied			69	2.4%
Seasonal/Recreational/Occasional Use			1,497	52.1%
For Migrant Workers			1	0.0%
Other Vacant			451	15.7%
Census 2010 Occupied Housing Units by Age of Householder and Home Ownership			Owner Occupied Units	
	Occupied		Number	% of Occupied
Total	30,274		14,780	48.8%
15- 24	3,380		158	4.7%
25- 34	4,308		693	16.1%
35- 44	4,846		2,124	43.8%
45- 54	5,848		3,521	60.2%
55- 64	5,992		4,130	68.9%
65- 74	2,935		2,174	74.1%
75- 84	1,809		1,301	71.9%
85+	1,156		679	58.7%
Census 2010 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership			Owner Occupied Units	
	Occupied		Number	% of Occupied
Total	30,273		14,781	48.8%
White Alone	25,679		13,524	52.7%
Black/African American	402		115	28.6%
American Indian/Alaska	175		53	30.3%
Asian Alone	1,333		461	34.6%
Pacific Islander Alone	39		20	51.3%
Other Race Alone	1,570		286	18.2%
Two or More Races	1,075		322	30.0%
Hispanic Origin	3,570		987	27.6%
Census 2010 Occupied Housing Units by Size and Home Ownership			Owner Occupied Units	
	Occupied		Number	% of Occupied
Total	30,275		14,780	48.8%
1- Person	9,360		3,641	38.9%
2- Person	10,193		5,688	55.8%
3- Person	4,716		2,412	51.1%
4- Person	3,627		2,019	55.7%
5- Person	1,390		655	47.1%
6- Person	588		227	38.6%
7+ Person	401		138	34.4%

**Data Note:** Persons of Hispanic Origin may be of any race.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1.

## Appendix H1: East Commercial District Primary Trade Area Tapestry Segmentation

Gibbs Planning Group

### Tapestry Segmentation Area Profile

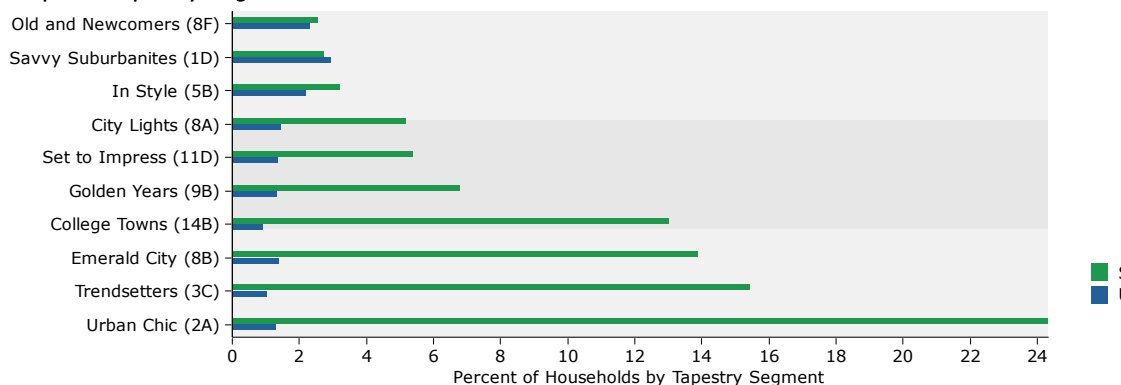
East Commercial District Primary Trade Area  
Area: 28.57 square miles

Prepared by Esri

#### Top Twenty Tapestry

Rank	Tapestry Segment	2017 Households		2017 U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	Urban Chic (2A)	24.3%	24.3%	1.3%	1.3%	1833
2	Trendsetters (3C)	15.5%	39.8%	1.1%	2.4%	1,443
3	Emerald City (8B)	13.9%	53.7%	1.4%	3.8%	979
4	College Towns (14B)	13.1%	66.8%	1.0%	4.8%	1,367
5	Golden Years (9B)	6.8%	73.6%	1.3%	6.1%	508
	<b>Subtotal</b>	<b>73.6%</b>		<b>6.1%</b>		
6	Set to Impress (11D)	5.4%	79.0%	1.4%	7.5%	390
7	City Lights (8A)	5.2%	84.2%	1.5%	9.0%	353
8	In Style (5B)	3.3%	87.5%	2.2%	11.2%	145
9	Savvy Suburbanites (1D)	2.8%	90.3%	3.0%	14.2%	93
10	Old and Newcomers (8F)	2.6%	92.9%	2.3%	16.5%	111
	<b>Subtotal</b>	<b>19.3%</b>		<b>10.4%</b>		
11	Pleasantville (2B)	2.0%	94.9%	2.2%	18.7%	89
12	Exurbanites (1E)	1.7%	96.6%	1.9%	20.6%	87
13	Senior Escapes (9D)	1.5%	98.1%	0.9%	21.5%	169
14	NeWest Residents (13C)	0.8%	98.9%	0.8%	22.3%	104
15	Dorms to Diplomas (14C)	0.7%	99.6%	0.5%	22.8%	140
	<b>Subtotal</b>	<b>6.7%</b>		<b>6.3%</b>		
16	Enterprising Professionals (2D)	0.5%	100.1%	1.4%	24.2%	33
17	International Marketplace (13A)	0.0%	100.1%	1.2%	25.4%	0
	<b>Subtotal</b>	<b>0.5%</b>		<b>2.6%</b>		
	<b>Total</b>	<b>100.0%</b>		<b>25.5%</b>		<b>392</b>

#### Top Ten Tapestry Segments Site vs. U.S.



**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri

## Appendix H2: East Commercial District Primary Trade Area Tapestry Segmentation



Note: This index represents the ratio of the segment rate to the U.S. rate multiplied by 100. Consumer preferences are estimated from data by ESRI, Inc.



Data for all businesses in area					
Total Businesses:			8,463		
Total Employees:			82,142		
Total Residential Population:			814,361		
Employee/Residential Population Ratio (per 100 Residents)			45		
by SIC Codes		Businesses		Employees	
		Number	Percent	Number	Percent
Agriculture & Mining		210	2.5%	1,077	1.3%
Construction		569	6.7%	2,306	2.8%
Manufacturing		314	3.7%	5,253	6.4%
Transportation		137	1.6%	1,470	1.8%
Communication		69	0.8%	505	0.6%
Utility		24	0.3%	283	0.3%
Wholesale Trade		273	3.2%	3,129	3.8%
Retail Trade Summary		1747	20.6%	21,085	25.7%
Home Improvement		700	12%	1,131	1.4%
General Merchandise Stores		29	0.3%	114	1.4%
Food Stores		179	2.1%	4,328	5.3%
Auto Dealers, Gas Stations, Auto Aftermarket		123	1.5%	1,175	1.4%
Apparel & Accessory Stores		155	1.8%	1,041	1.3%
Furniture & Home Furnishings		152	1.8%	734	0.9%
Eating & Drinking Places		502	5.9%	7,730	9.4%
Miscellaneous Retail		507	6.0%	3,832	4.7%
Finance, Insurance, Real Estate Summary		724	8.6%	4,030	4.9%
Banks, Savings & Lending Institutions		104	1.2%	866	1%
Securities Brokers		73	0.9%	166	0.2%
Insurance Carriers & Agents		145	1.7%	903	1.1%
Real Estate, Holding, Other Investment Offices		402	4.8%	2,065	2.5%
Services Summary		3,671	43.4%	35,400	43.1%
Hotels & Lodging		130	1.5%	2,051	2.5%
Automotive Services		210	2.5%	991	1.2%
Motion Pictures & Amusements		318	3.8%	3,109	3.8%
Health Services		477	5.6%	6,753	8.2%
Legal Services		174	2.1%	976	1.2%
Education Institutions & Libraries		184	2.2%	8,778	10.7%
Other Services		2,179	25.7%	12,742	15.5%
Government		223	2.6%	7,380	9.0%
Unclassified Establishments		502	5.9%	225	0.3%
Totals		8,463	100.0%	82,142	100.0%

Source: Copyright 2017 InfoGroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2017.

Date Note: Data on the Business Summary report is calculated Esri's Data allocation which uses census block groups to allocate business summary data to custom areas.

## Appendix I2: Waterfront / West Commercial District Primary Trade Area Business Summary

Gibbs Planning Group			
Business Summary			
Waterfront / West Commercial District Primary Trade			
Area: 324 square miles			
Prepared by Esri			
by NAICS Codes	Businesses		Employees
	Number	Percent	Number Percent
Agriculture, Forestry, Fishing & Hunting	46	0.5%	85 0.2%
Mining	5	0.1%	28 0.0%
Utilities	14	0.2%	227 0.3%
Construction	68	7.3%	2,474 3.0%
Manufacturing	306	3.6%	5,437 6.6%
Wholesale Trade	262	3.1%	3,080 3.7%
Retail Trade	1208	14.3%	12,852 15.6%
Motor Vehicle & Parts Dealers	86	10%	974 12%
Furniture & Home Furnishings Stores	67	0.8%	382 0.5%
Electronics & Appliance Stores	59	0.7%	294 0.4%
Bldg Material & Garden Equipment & Supplies Dealers	96	1.1%	1,100 1.3%
Food & Beverage Stores	57	1.9%	3,825 4.7%
Health & Personal Care Stores	84	10%	784 10%
Gasoline Stations	36	0.4%	201 0.2%
Clothing & Clothing Accessories Stores	85	2.2%	1,129 1.4%
Sport Goods, Hobby, Book, & Music Stores	141	1.7%	1,407 1.7%
General Merchandise Stores	29	0.3%	114 0.1%
Miscellaneous Store Retailers	238	2.8%	1,066 1.3%
Nonstore Retailers	28	0.3%	576 0.7%
Transportation & Warehousing	103	1.2%	1,328 1.6%
Information	252	3.0%	1,972 2.4%
Finance & Insurance	330	3.9%	1,981 2.4%
Central Bank/Credit Intermediation & Related Activities	105	1.2%	866 1%
Securities, Commodity Contracts & Other Financial	79	0.9%	210 0.3%
Insurance Carriers & Related Activities; Funds, Trusts & Other	146	1.7%	905 1%
Real Estate, Rental & Leasing	476	5.6%	2,351 2.9%
Professional, Scientific & Tech Services	1031	12.2%	4,546 5.5%
Legal Services	91	2.3%	1,045 1.3%
Management of Companies & Enterprises	2	0.0%	5 0%
Administrative & Support & Waste Management & Remediation	308	3.6%	1,543 1.9%
Educational Services	266	3.1%	8,906 10.8%
Health Care & Social Assistance	707	8.4%	9,371 11.4%
Arts, Entertainment & Recreation	212	2.5%	3,168 3.9%
Accommodation & Food Services	645	7.6%	9,847 12.0%
Accommodation	130	1.5%	2,051 2.5%
Food Services & Drinking Places	515	6.1%	7,796 9.5%
Other Services (except Public Administration)	948	11.2%	5,239 6.4%
Automotive Repair & Maintenance	168	2.0%	824 1.0%
Public Administration	223	2.6%	7,380 9.0%
Unclassified Establishments	501	5.9%	222 0.3%
Total	8,463	100.0%	82,142 100.0%

Source: Copyright 2017 InfoGroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2017.  
 Date Note: Data on the Business Summary report is calculated Esri's Data allocation which uses census block groups to allocate business summary data to custom areas.

## Appendix J1: Waterfront / West Commercial District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

Waterfront / West Commercial District PTA  
Area: 324 square miles

Prepared by Esri

<b>Population Summary</b>	
2000 Total Population	168,749
2010 Total Population	170,604
2017 Total Population	181,436
2017 Group Quarters	11,988
2022 Total Population	187,226
2017-2022 Annual Rate	0.63%
2017 Total Daytime Population	176,939
Workers	91,436
Residents	85,503
<b>Household Summary</b>	
2000 Households	65,598
2000 Average Household Size	2.45
2010 Households	67,192
2010 Average Household Size	2.39
2017 Households	70,671
2017 Average Household Size	2.40
2022 Households	72,976
2022 Average Household Size	2.40
2017-2022 Annual Rate	0.64%
2010 Families	37,389
2010 Average Family Size	2.93
2017 Families	39,303
2017 Average Family Size	2.93
2022 Families	40,578
2022 Average Family Size	2.93
2017-2022 Annual Rate	0.64%
<b>Housing Unit Summary</b>	
2000 Housing Units	70,942
Owner Occupied Housing Units	54.8%
Renter Occupied Housing Units	37.6%
Vacant Housing Units	7.5%
2010 Housing Units	74,478
Owner Occupied Housing Units	51.8%
Renter Occupied Housing Units	38.5%
Vacant Housing Units	9.8%
2017 Housing Units	77,868
Owner Occupied Housing Units	50.7%
Renter Occupied Housing Units	40.1%
Vacant Housing Units	9.2%
2022 Housing Units	80,499
Owner Occupied Housing Units	50.3%
Renter Occupied Housing Units	40.4%
Vacant Housing Units	9.3%
<b>Median Household Income</b>	
2017	\$76,625
2022	\$86,406
<b>Median Home Value</b>	
2017	\$708,838
2022	\$833,941
<b>Per Capita Income</b>	
2017	\$45,002
2022	\$51,135
<b>Median Age</b>	
2010	38.8
2017	39.4
2022	39.8

**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.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1 Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix J2: Waterfront / West Commercial District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

Waterfront / West Commercial District PTA  
Area: 324 square miles

Prepared by Esri

<b>2017 Households by Income</b>	
Household Income Base	70,670
<\$15,000	9.3%
\$15,000 - \$24,999	7.2%
\$25,000 - \$34,999	6.8%
\$35,000 - \$49,999	10.2%
\$50,000 - \$74,999	15.5%
\$75,000 - \$99,999	12.0%
\$100,000 - \$149,999	16.4%
\$150,000 - \$199,999	9.2%
\$200,000+	13.4%
Average Household Income	\$111,387
<b>2022 Households by Income</b>	
Household Income Base	72,975
<\$15,000	9.1%
\$15,000 - \$24,999	6.6%
\$25,000 - \$34,999	6.0%
\$35,000 - \$49,999	8.6%
\$50,000 - \$74,999	13.4%
\$75,000 - \$99,999	11.9%
\$100,000 - \$149,999	18.1%
\$150,000 - \$199,999	10.6%
\$200,000+	15.7%
Average Household Income	\$127,178
<b>2017 Owner Occupied Housing Units by Value</b>	
Total	39,463
<\$50,000	1.0%
\$50,000 - \$99,999	0.9%
\$100,000 - \$149,999	0.7%
\$150,000 - \$199,999	0.7%
\$200,000 - \$249,999	1.4%
\$250,000 - \$299,999	1.9%
\$300,000 - \$399,999	6.1%
\$400,000 - \$499,999	10.6%
\$500,000 - \$749,999	32.0%
\$750,000 - \$999,999	23.6%
\$1,000,000 +	21.2%
Average Home Value	\$751,126
<b>2022 Owner Occupied Housing Units by Value</b>	
Total	40,477
<\$50,000	0.4%
\$50,000 - \$99,999	0.2%
\$100,000 - \$149,999	0.2%
\$150,000 - \$199,999	0.2%
\$200,000 - \$249,999	0.7%
\$250,000 - \$299,999	0.9%
\$300,000 - \$399,999	3.4%
\$400,000 - \$499,999	8.0%
\$500,000 - \$749,999	27.2%
\$750,000 - \$999,999	26.4%
\$1,000,000 +	32.4%
Average Home Value	\$859,532

**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.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix J3: Waterfront / West Commercial District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

Waterfront / West Commercial District PTA  
Area: 324 square miles

Prepared by Esri

2010 Population by Age	
Total	170,604
0 - 4	4.5%
5 - 9	4.7%
10 - 14	4.9%
15 - 24	18.9%
25 - 34	12.4%
35 - 44	12.6%
45 - 54	15.6%
55 - 64	14.9%
65 - 74	6.3%
75 - 84	3.3%
85 +	1.9%
18 +	82.6%
2017 Population by Age	
Total	181,436
0 - 4	4.1%
5 - 9	4.4%
10 - 14	4.6%
15 - 24	17.4%
25 - 34	14.2%
35 - 44	11.4%
45 - 54	13.1%
55 - 64	15.1%
65 - 74	9.9%
75 - 84	3.7%
85 +	2.0%
18 +	84.1%
2022 Population by Age	
Total	187,228
0 - 4	4.2%
5 - 9	4.2%
10 - 14	4.3%
15 - 24	15.7%
25 - 34	15.3%
35 - 44	12.3%
45 - 54	11.6%
55 - 64	13.6%
65 - 74	11.8%
75 - 84	5.1%
85 +	2.0%
18 +	84.7%
2010 Population by Sex	
Males	85,070
Females	85,534
2017 Population by Sex	
Males	90,625
Females	90,811
2022 Population by Sex	
Males	93,605
Females	93,622

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.



## Appendix J4: Waterfront / West Commercial District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

Waterfront / West Commercial District PTA  
Area: 324 square miles

Prepared by Esri

2010 Population by Race/Ethnicity	
Total	170,605
White Alone	81.0%
Black Alone	1.2%
American Indian Alone	0.7%
Asian Alone	4.8%
Pacific Islander Alone	0.2%
Some Other Race Alone	7.2%
Two or More Races	4.9%
Hispanic Origin	16.4%
Diversity Index	52.2
2017 Population by Race/Ethnicity	
Total	181,435
White Alone	78.6%
Black Alone	1.4%
American Indian Alone	0.8%
Asian Alone	5.4%
Pacific Islander Alone	0.2%
Some Other Race Alone	8.0%
Two or More Races	5.6%
Hispanic Origin	18.3%
Diversity Index	56.5
2022 Population by Race/Ethnicity	
Total	187,225
White Alone	76.9%
Black Alone	1.5%
American Indian Alone	0.8%
Asian Alone	5.9%
Pacific Islander Alone	0.2%
Some Other Race Alone	8.6%
Two or More Races	6.1%
Hispanic Origin	19.9%
Diversity Index	59.5
2010 Population by Relationship and Household Type	
Total	170,604
In Households	94.3%
In Family Households	67.3%
Householder	21.9%
Spouse	16.5%
Child	22.9%
Other relative	2.8%
Nonrelative	3.2%
In Nonfamily Households	27.0%
In Group Quarters	5.7%
Institutionalized Population	0.5%
Noninstitutionalized Population	5.2%

**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. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix J5: Waterfront / West Commercial District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

Waterfront / West Commercial District PTA  
Area: 324 square miles

Prepared by Esri

<b>2017 Population 25+ by Educational Attainment</b>	
Total	125,995
Less than 9th Grade	3.1%
9th - 12th Grade, No Diploma	3.3%
High School Graduate	11.8%
GED/Alternative Credential	1.9%
Some College, No Degree	23.3%
Associate Degree	9.5%
Bachelor's Degree	28.1%
Graduate/Professional Degree	19.0%
<b>2017 Population 15+ by Marital Status</b>	
Total	157,652
Never Married	41.0%
Married	43.9%
Widowed	3.9%
Divorced	11.2%
<b>2017 Civilian Population 16+ in Labor Force</b>	
Civilian Employed	96.8%
Civilian Unemployed (Unemployment Rate)	3.2%
<b>2017 Employed Population 16+ by Industry</b>	
Total	97,451
Agriculture/Mining	1.3%
Construction	7.2%
Manufacturing	8.5%
Wholesale Trade	1.9%
Retail Trade	10.6%
Transportation/Utilities	2.7%
Information	1.9%
Finance/Insurance/Real Estate	4.6%
Services	58.1%
Public Administration	3.3%
<b>2017 Employed Population 16+ by Occupation</b>	
Total	97,450
White Collar	68.3%
Management/Business/Financial	17.8%
Professional	29.1%
Sales	11.4%
Administrative Support	10.0%
Services	18.3%
Blue Collar	13.4%
Farming/Forestry/Fishing	0.6%
Construction/Extraction	4.7%
Installation/Maintenance/Repair	2.2%
Production	2.9%
Transportation/Material Moving	3.0%
<b>2010 Population By Urban/ Rural Status</b>	
Total Population	170,604
Population Inside Urbanized Area	87.7%
Population Inside Urbanized Cluster	0.0%
Rural Population	12.3%

Source: U.S. Census Bureau, Census 2010 Summary File 1 Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix J6: Waterfront / West Commercial District Primary Trade Area Community Profile

Gibbs Planning Group

### Community Profile

Waterfront / West Commercial District PTA  
Area: 324 square miles

Prepared by Esri

<b>2010 Households by Type</b>	
Total	67,192
Households with 1 Person	29.3%
Households with 2+ People	70.7%
Family Households	55.6%
Husband- wife Families	42.0%
With Related Children	17.4%
Other Family (No Spouse Present)	13.7%
Other Family with Male Householder	4.4%
With Related Children	2.4%
Other Family with Female Householder	9.3%
With Related Children	5.6%
Nonfamily Households	15.0%
All Households with Children	25.8%
Multigenerational Households	2.2%
Unmarried Partner Households	9.1%
Male- female	7.7%
Same- sex	1.4%
<b>2010 Households by Size</b>	
Total	67,192
1 Person Household	29.3%
2 Person Household	34.9%
3 Person Household	15.9%
4 Person Household	12.3%
5 Person Household	4.6%
6 Person Household	1.8%
7 + Person Household	1.2%
<b>2010 Households by Tenure and Mortgage Status</b>	
Total	67,192
Owner Occupied	57.4%
Owned with a Mortgage/Loan	42.7%
Owned Free and Clear	14.7%
Renter Occupied	42.6%
<b>2010 Housing Units By Urban/ Rural Status</b>	
Total Housing Units	74,478
Housing Units Inside Urbanized Area	86.9%
Housing Units Inside Urbanized Cluster	0.0%
Rural Housing Units	13.1%

**Data Note:** Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

## Appendix K1: Waterfront / West Commercial District Primary Trade Area Housing Profile

Gibbs Planning Group

### Housing Profile

Waterfront / West Commercial District Primary Trade Area  
Area: 324 square miles

Prepared by Esri

Population		Households	
2010 Total Population	170,604	2017 Median Household Income	\$76,625
2017 Total Population	181,436	2022 Median Household Income	\$86,406
2022 Total Population	187,226	2017-2022 Annual Rate	2.43%
2017-2022 Annual Rate	0.63%		

Housing Units by Occupancy Status and Tenure	Census 2010		2017		2022	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	74,478	100.0%	77,868	100.0%	80,499	100.0%
Occupied	67,192	90.2%	70,671	90.8%	72,975	90.7%
Owner	38,549	51.8%	39,474	50.7%	40,488	50.3%
Renter	28,643	38.5%	31,197	40.1%	32,487	40.4%
Vacant	7,286	9.8%	7,197	9.2%	7,523	9.3%

Owner Occupied Housing Units by Value	2017		2022	
	Number	Percent	Number	Percent
Total	39,464	100.0%	40,478	100.0%
<\$50,000	387	1.0%	159	0.4%
\$50,000- \$99,999	343	0.9%	94	0.2%
\$100,000- \$149,999	283	0.7%	64	0.2%
\$150,000- \$199,999	290	0.7%	85	0.2%
\$200,000- \$249,999	551	1.4%	271	0.7%
\$250,000- \$299,999	758	1.9%	347	0.9%
\$300,000- \$399,999	2,408	6.1%	1,357	3.4%
\$400,000- \$499,999	4,169	10.6%	3,245	8.0%
\$500,000- \$749,999	12,621	32.0%	11,023	27.2%
\$750,000- \$999,999	9,296	23.6%	10,704	26.4%
\$1,000,000+	8,358	21.2%	13,129	32.4%
Median Value	\$708,838		\$833,941	
Average Value	\$751,126		\$859,532	

Census 2010 Housing Units	Number	Percent
Total	74,478	100.0%
In Urbanized Areas	64,731	86.9%
In Urban Clusters	0	0.0%
Rural Housing Units	9,747	13.1%

**Data Note:** Persons of Hispanic Origin may be of any race.  
**Source:** U.S. Census Bureau, Census 2010 Summary File 1

## Appendix K2: Waterfront / West Commercial District Primary Trade Area Housing Profile

Gibbs PlanningGroup

### Housing Profile

Waterfront / West Commercial District Primary Trade  
Area: 324 square miles

Prepared by Esri

Census 2010 Owner Occupied Housing Units by Mortgage Status			Number	Percent
Total			38,550	100.0%
Owned with a Mortgage/Loan			28,682	74.4%
Owned Free and Clear			9,868	25.6%
Census 2010 Vacant Housing Units by Status			Number	Percent
Total			7,280	100.0%
For Rent			1,095	15.0%
Rented- Not Occupied			162	2.2%
For Sale Only			625	8.6%
Sold - Not Occupied			180	2.5%
Seasonal/Recreational/Occasional Use			3,963	54.4%
For Migrant Workers			1	0.0%
Other Vacant			1,254	17.2%
Census 2010 Occupied Housing Units by Age of Householder and Home Ownership			Owner Occupied Units	
	Occupied Units		Number	% of Occupied
Total	67,192		38,549	57.4%
15- 24	4,328		261	6.0%
25- 34	8,442		1,856	22.0%
35- 44	10,954		5,460	49.8%
45- 54	14,944		9,737	65.2%
55- 64	15,471		11,353	73.4%
65- 74	6,946		5,506	79.3%
75- 84	3,846		2,928	76.1%
85+	2,261		1,448	64.0%
Census 2010 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership			Owner Occupied Units	
	Occupied Units		Number	% of Occupied
Total	67,192		38,549	57.4%
White Alone	58,631		35,476	60.5%
Black/African American	698		238	34.1%
American Indian/Alaska	420		151	36.0%
Asian Alone	2,296		1,074	46.8%
Pacific Islander Alone	79		35	44.3%
Other Race Alone	2,951		765	25.9%
Two or More Races	2,117		810	38.3%
Hispanic Origin	7,156		2,544	35.6%
Census 2010 Occupied Housing Units by Size and Home Ownership			Owner Occupied Units	
	Occupied Units		Number	% of Occupied
Total	67,191		38,549	57.4%
1- Person	19,716		9,339	47.4%
2- Person	23,421		14,859	63.4%
3- Person	10,674		6,294	59.0%
4- Person	8,292		5,323	64.2%
5- Person	3,073		1,737	56.5%
6- Person	1,210		627	51.8%
7+ Person	805		370	46.0%

**Data Note:** Persons of Hispanic Origin may be of any race.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1

## Appendix L1: Waterfront / West Commercial District Primary Trade Area Tapestry Segmentation

Gibbs Planning Group

### Tapestry Segmentation Area Profile

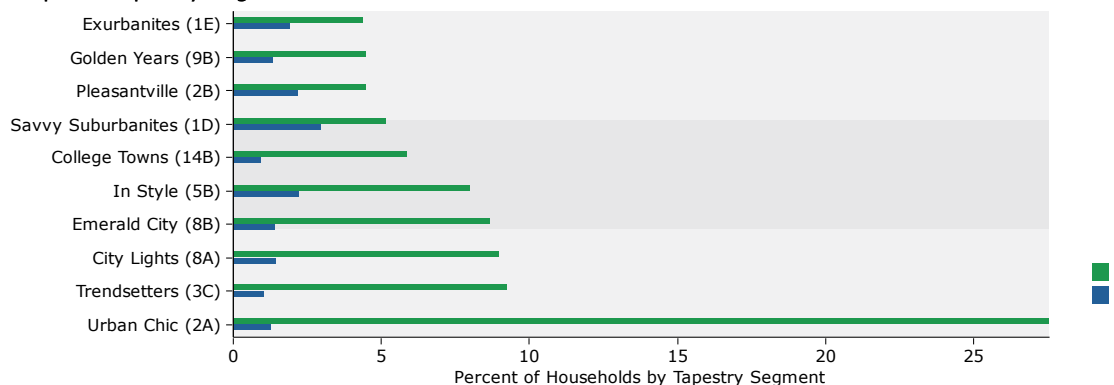
Waterfront / West Commercial District Primary Trade Area  
Area: 324 square miles

Prepared by Esri

#### Top Twenty Tapestry

Rank	Tapestry Segment	2017 Households		2017 U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	Urban Chic (2A)	27.6%	27.6%	1.3%	1.3%	2076
2	Trendsetters (3C)	9.3%	36.9%	1.1%	2.4%	864
3	City Lights (8A)	9.0%	45.9%	1.5%	3.9%	612
4	Emerald City (8B)	8.7%	54.6%	1.4%	5.3%	613
5	In Style (5B)	8.0%	62.6%	2.2%	7.5%	356
	<b>Subtotal</b>	<b>62.6%</b>		<b>7.5%</b>		
6	College Towns (14B)	5.9%	68.5%	1.0%	8.5%	619
7	Savvy Suburbanites (1D)	5.2%	73.7%	3.0%	11.5%	175
8	Pleasantville (2B)	4.5%	78.2%	2.2%	13.7%	204
9	Golden Years (9B)	4.5%	82.7%	1.3%	15.0%	334
10	Exurbanites (1E)	4.4%	87.1%	1.9%	16.9%	226
	<b>Subtotal</b>	<b>24.5%</b>		<b>9.4%</b>		
11	Old and Newcomers (8F)	2.9%	90.0%	2.3%	19.2%	125
12	Set to Impress (11D)	2.5%	92.5%	1.4%	20.6%	176
13	Front Porches (8E)	1.5%	94.0%	1.6%	22.2%	97
14	The Great Outdoors (6C)	1.4%	95.4%	1.5%	23.7%	90
15	Green Acres (6A)	1.3%	96.7%	3.2%	26.9%	42
	<b>Subtotal</b>	<b>9.6%</b>		<b>10.0%</b>		
16	International Marketplace (13A)	1.0%	97.7%	1.2%	28.1%	82
17	Top Tier (1A)	0.4%	98.1%	1.7%	29.8%	25
18	Down the Road (10D)	0.4%	98.5%	1.1%	30.9%	36
19	NeWest Residents (13C)	0.4%	98.9%	0.8%	31.7%	47
20	Doms to Diplomas (14C)	0.3%	99.2%	0.5%	32.2%	63
	<b>Subtotal</b>	<b>2.5%</b>		<b>5.3%</b>		
<b>Total</b>		<b>99.2%</b>		<b>32.4%</b>		<b>306</b>

#### Top Ten Tapestry Segments Site vs. U.S.



**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.

Source: Esri





## WHO ARE WE?

Urban Chic residents are professionals that live a sophisticated, exclusive lifestyle. Half of all households are occupied by married-couple families and about 30% are singles. These are busy, well-connected, and well-educated consumers—avid readers and moviegoers, environmentally active, and financially stable. This market is a bit older, with a median age of 43 years, and growing slowly, but steadily.

## OUR NEIGHBORHOOD

- More than half of Urban Chic households include married couples; nearly 30% are singles.
- Average household size is slightly lower at 2.39.
- Homes range from prewar to recent construction, high-rise to single family. Over 60% of householders live in single-family homes; more than one in four live in multiunit structures.
- Two-thirds of homes are owner occupied.
- Major concentrations of these neighborhoods are found in the suburban periphery of large metropolitan areas on the California coast and along the East Coast.
- Most households have two vehicles available. Commuting time is slightly longer, but commuting by bicycle is common (Index 252).

## SOCIOECONOMIC TRAITS

- Well educated, more than 65% of residents hold a bachelor's degree or higher (Index 212).
- Unemployment rate is well below average at 3.3% (Index 61); labor force participation is higher at 68%.
- Residents are employed in white collar occupations—in managerial, technical, and legal positions.
- Nearly 40% of households receive income from investments.
- Environmentally aware, residents actively recycle and maintain a "green" lifestyle.
- These busy, tech-savvy residents use PCs extensively for an array of activities such as shopping, banking, and staying current—a top market for Apple computers.



Note: The index represents the ratio of the segment score to the US score multiplied by 100. Consumer preferences are estimated from data by CEN MHI.