



Florida West

economic
development
alliance



2014-
2019
5 YEAR
REPORT

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MISSION: FloridaWest will focus on wealth creation for Escambia County—supporting businesses that produce a product or service in the region and sell it elsewhere, thereby bringing new revenues in to our community.

FLORIDAWEST 

OUR VALUES



FloridaWest is an alliance of public and private entities working together to maximize Greater Pensacola and Escambia County's economic potential. For more information, visit us at floridawesteda.com

IMAGE: JUST PENSACOLA

LETTER FROM OUR PRESIDENT



I have been very proud to serve as the president of the FloridaWest Economic Development Alliance Board of Directors for 2018-2019. It has been a rewarding year as we solidified our relationships with public and private business partners.

What I have learned about economic development is that it is a team sport and should be a joint strategy with our whole community. As FloridaWest moves into the future, we are going to continue to improve on all we do to make Greater Pensacola and Escambia County an exceptional place to be.

Over the past five years, FloridaWest has improved communication by acting as a convener for the City, the County, and other community leaders. We are just beginning a five-year strategic plan to increase the number of high wage jobs available in our community, expand the local tax base and improve opportunities for all.

This year has been especially successful with the opening and expansion of ST Engineering Aerospace.

We cannot do economic development alone. We must increase dedicated funding, continue to develop locations for business retention/expansion and work with our partners to laser focus on workforce development efforts to fill these high paying, high benefit jobs for our community.

Our public and private partnerships are the key component to successful job creation. I encourage you to join us, we are just getting started.

Donnie McMahon
President, FloridaWest Board of Directors



AN ALLIANCE OF SUCCESS

Through active partnership, collaboration and cooperation, we are helping to bridge connections, explore new possibilities and expand horizons. We are an alliance of more than a hundred public and private entities, and we understand that in business, you're only as strong as the company you keep. Here are a few of ours:





SCOTT LUTH
CHIEF EXECUTIVE OFFICER



DANITA ANDREWS
CHIEF BUSINESS DEVELOPMENT OFFICER



MELISSA STOKER
DIRECTOR OF OPERATIONS



SENA MADDISON
DIRECTOR OF COMMUNICATIONS



PATRICK ROONEY
DIRECTOR, CO-LAB



CASEY CAMPBELL
CO-LAB OFFICE MANAGER



ALYVIA WAITE
MARKETING SPECIALIST



JEFF DYER
DIRECTOR OF WORKFORCE INNOVATION

MEET THE STAFF

FISCAL YEAR 2018-2019 FLORIDAWEST BOARD MEMBERS

Donnie McMahon, President
City of Pensacola Appointee

Karen Sindel, Vice President
Escambia County Appointee

Rebecca Ferguson
*Secretary-Treasurer,
Pensacola Energy Appointee*

Lewis Bear, Jr.
Lewis Bear Company

Tim Haag
ECUA Appointee

Verdell Hawkins
Gulf Power Company Appointee

Bonita Player
At-Large Appointee

Ryan Tilley
Escambia County Appointee

Jim Waite
Baskerville-Donovan

INVESTOR LEVEL

Ascension Sacred Heart

Careersource Escarosa

Cox Business

First Place Partners

Greenhut Construction

Pensacola State College

PEDC BOARD MEMBERS

Lewis Bear, Jr., Chairman
FloridaWest Board Appointee

Clorissti Shoemo
Vice-Chair, At Large Pensacola City Council Appointee

Dave Hoxeng
Secretary-Treasurer, FloridaWest Board Appointee

Sherri Myers
Pensacola City Council Member Appointee

P.C. Wu
Pensacola City Council Member Appointee

County Commissioner Jeff Bergosh (District 1)
Board of County Commissioners, Escambia County Appointee

County Commissioner Steven Barry (District 5)
Board of County Commissioners, Escambia County Appointee

Century Mayor Henry Hawkins
Century Town Council Member Appointee

Adam Principe
*At Large Board of County Commissioners,
Escambia County Appointee*

ORGANIZATIONAL SUPPORT

Scott Luth
FloridaWest CEO

Richard Sherrill
PEDC Attorney

Margaret Stopp
FloridaWest Attorney

Saltmarsh Cleaveland & Gund
Auditor

Lydia Miller
Accountant

GRANTS

Since 2014 Pensacola and Escambia County have funded PEDC/FloridaWest a total of **\$4.45 million** and supported the creation/retention of approximately **7,200 jobs** which equals a net cost of approximately **\$618 per job**.



EXAMPLE: PROJECT TITAN

\$40 MILLION
SUPPORT
÷
2,000 JOBS

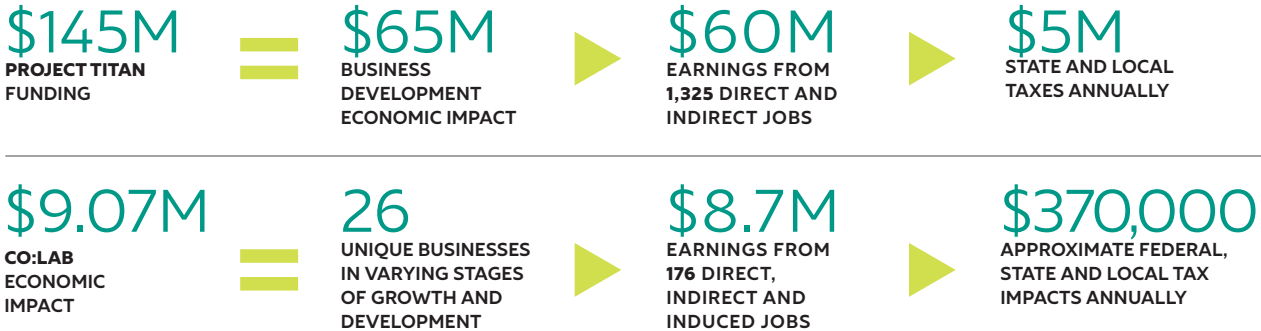
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\$20,000
ONE-TIME
COST PER JOB



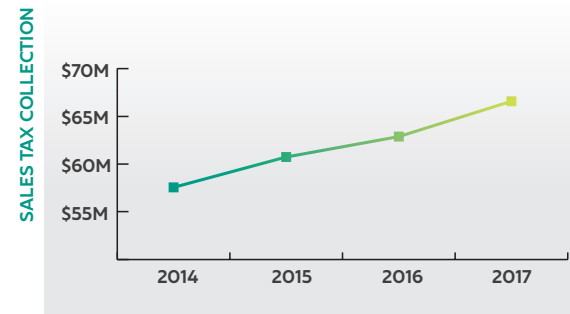
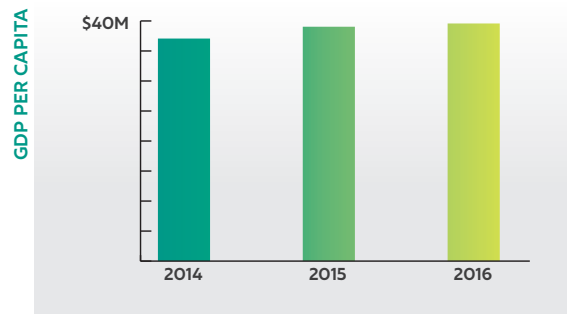
LOCAL PAYROLL
IMPACT:
\$77M
PER YEAR

For the investments approved this past fiscal year, PEDC/FloridaWest have worked to generate over \$200 million in estimated economic development impact for Pensacola and Escambia County.



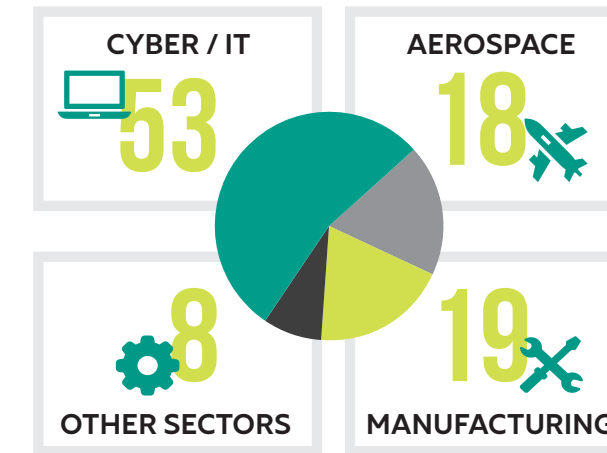
GREATER PENSACOLA/ESCAMBIA COUNTY REGION AT A GLANCE

EXPANDING INDUSTRY & OPPORTUNITIES 5 YEAR OVERVIEW



Source: Florida Chamber of Commerce

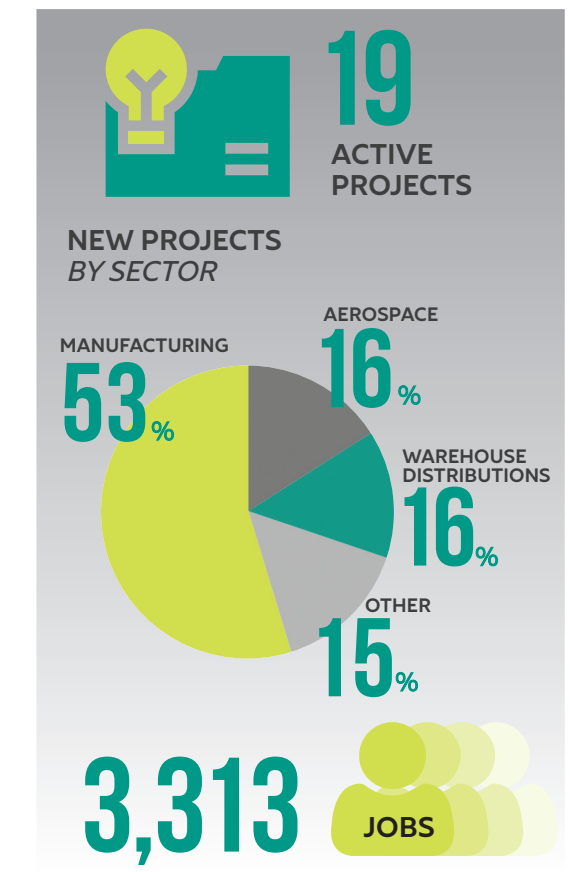
EXISTING INDUSTRY VISITS 2018-2019



BUSINESS RETENTION & ATTRACTION



2018-2019 BUSINESS DEVELOPMENT ACTIVITY



NAVY FEDERAL CREDIT UNION TRANSFORMS NORTHWEST FLORIDA



"When Navy Federal looked to expand our operations, we looked for a community with a talented workforce, concentrated numbers of members, land availability and affordability and incentives. Escambia County provided an abundance of all those factors, and that's why we're still growing here today."

DEBBIE CALDER *Former Executive Vice President of Greater Pensacola Operations, Navy Federal Credit Union 2003 - 2019*

In 2001, the community came together to purchase 68 acres of land and develop Heritage Oaks Commerce Park. This collaborative effort, along with our talented workforce, area affordability and competitive incentives brought Navy Federal Credit Union to Escambia County and encouraged their further expansion here. Navy Federal Credit Union has been a transformational project, not only for Escambia County and Greater Pensacola, but also for the entire state of Florida.

NFCU EXPANSIONS TIMELINE

BUILDING 1 - November 2003
A 58,000 square foot call center/operations center.

BUILDING 2 - December 2007
A 157,000 square foot Tier II call center operating 24/7.



BUILDING 4 - April 2011
A 220,000 square foot call center operating 24/7 with open office space supporting conference rooms and training rooms.

\$3.8 MILLION

BUILDINGS 5 AND 6 - July 2016
Two 165,000 square foot call centers. Parking Deck 2, accommodating 1,050 vehicles, is a recreation amenity building, an auditorium addition to Building 3, and a

PARKING DECK 1 - August 2007
A 435,000 square foot deck, accommodating 1,000 vehicles as well as the 14,000 square foot Central Energy Plant 1, which provides chilled water, normal and emergency power, and fire protection water services to support the entire campus.

BUILDING 3 - January 2009
A 163,000 square foot administrative office building, including a 10,000 square foot auditorium and recording studio for in-house training programs, as well as a fitness center, a health clinic, a library, and food service and dining areas.

2012 - NFCU PURCHASES THE 240-ACRE LANGLEY BELL 4-H PROPERTY FOR



NAVY FEDERAL CREDIT UNION IN 2019

- NFCU was named a FORTUNE "100 Best Companies to Work For," in 2019. Navy Federal ranked 29th, the highest in company history. This is the ninth year the world's largest credit union has received this award.
- NFCU was named a Computerworld 2019 Best Places to Work in IT for a fifth consecutive year, ranking eighth among 49 large organizations.



TOTAL NFCU WORKFORCE IN THE PENSACOLA MSA **7,979**



TOTAL COST: \$840 MILLION
TOTAL SQUARE FEET OF NEW CONSTRUCTION: 1,400,000
TOTAL WORKSTATIONS ADDED: 7,000
TOTAL NEW PARKING SPACES: 6,425

When this phase is complete, Navy Federal's Heritage Oaks campus will occupy 2-million square feet of office space, exceed \$1 billion in capital investment, and house more than 10,000 workers by 2020. Thank you to for your continued support on this exceptional project.

THE BLUFFS INDUSTRIAL CAMPUS



THE BLUFFS INDUSTRIAL CAMPUS will be a game-changer for manufacturing in Northwest Florida, allowing Escambia County to plan for quality growth with good jobs and wages for generations to come. Environmentally-sound master planning will incorporate the future of high-tech into the high-touch surroundings of pristine forests and protected wetlands along the western bank of the Escambia River.

The best communities define their futures by planning for growth, ensuring that it will come in the right place and in the right way. The Bluffs represents this opportunity for Northwest Florida.

Because the campus—which consists of four parks—is already home to manufacturing and industrial operations, the planned sites take advantage of existing infrastructure to attract a wide variety of new jobs. Gulf Power, Ascend and ECUA have significant operations along the corridor. Major electric and natural gas

transmission lines, rail lines, barge terminals, four-lane highways, a nearby interstate, significant water treatment capabilities and water reuse opportunities are already in place. Planned growth here helps in permitting, environmental compliance, low development costs and makes Escambia County much more competitive with other communities.

Projections are that when fully developed The Bluffs Industrial Campus can accommodate up to 15,000 new jobs from a wide variety of industries: advanced

manufacturing, distribution and warehousing, aerospace, and other emerging technologies. With the University of West Florida nearby, workforce and research partnerships are inevitable.

The Bluffs Industrial Campus is being developed in stages, with more than \$9M in state funds already invested in planning and infrastructure for development. The next steps include connecting the four parks with new roads and marketing the campus to potential tenants.

\$1.1 BILLION
IN ADDITIONAL GROSS STATE
PRODUCT FOR FLORIDA'S ECONOMY¹

1,600+
ACRES OF
DEVELOPABLE LAND²

60+
POTENTIAL
INDUSTRIAL SITES²

15,000
NEW JOBS¹

2016

\$2.3M in funding secured through the Florida Legislature resulting in active contracts with FDOT and DEO. Design-build criteria developed for site connectivity alignment, including real property acquisition as well as promotion and public information for project.

2017

\$3M in funding secured through the Florida Legislature. Collateral from the resulting marketing campaign was awarded an IEDC (International Economic Development Council) Gold Award for Excellence in Economic Development, a SEDC (Southern Economic Development Council) Special Judges Award, 2 FEDC (Florida Economic Development Council) Innovation Marketing Awards and 3 American Advertising Federation Pensacola ADDY Gold Awards.

2018

\$1.8M in funding secured through the Florida Legislature to develop Design/Build Packages for Industrial Blvd., Bridge Development, Alternative Analysis, Industrial Utility System Crossings, Real Property Impacts, and Stakeholder Communications as well as repairs to Becks Lake Road.



1 Florida TaxWatch analyzed the potential impact of the Bluffs and found that the new direct employment associated with the project would be an estimated 6,000 jobs, with an additional 9,000 jobs created indirectly, and that the full development of the project could result in \$1.1 billion in additional Gross State Product for Florida's economy.

2 Of the 6,349 total acres of the site, more than 2,500 are available for use comprising more than 60 sites. Lots average in the 10-50 acre range but can be configured for much larger project needs. The Bluffs industrial campus will be developed in phases working with current tenants and future commitments in mind.

ST ENGINEERING AEROSPACE

LANDS IN
PENSACOLA



The aerospace industry sector has been a target of FloridaWest since its inception due largely to the rapid growth in demand for new aircraft worldwide and because of the opportunities to bring new high-tech, high-wage jobs to Escambia County.

The location of ST Engineering Aerospace's major campus at the Pensacola International Airport is the first step in realizing that dream for Northwest Florida with one hangar already operational and three more hangars and a corporate office currently in the planning stages.

City, County, State, Federal and private-sector forces joined together to contribute more than \$210M to build the hangars and provide the other necessary infrastructure that sealed the deal for the Singapore-based company to bring its aircraft maintenance and overhaul operations to Pensacola.

With a strong military presence and workforce development programs at Pensacola State College, the University of West Florida, George Stone Technical College, Escambia County Public Schools



2013-2015

December 2013 - Memorandum of Understanding signed between ST Aerospace and the City of Pensacola.

September 2014 - ST Aerospace signs lease for new hangar at Pensacola International Airport.

September 2015 - FDOT grant in the amount of \$1.5M for construction of taxiways and cargo apron, a major portion of which is used to connect ST Engineering Aerospace to runway.

2016

March - FDOT grant in the amount of \$2.9M for the construction of a taxiway connector at Pensacola International Airport.

April - FDOT grant in the amount of \$8.6M for the construction of a hangar at Pensacola International

June - ST Engineering Aerospace begins operations.

2018

February - FDOT letter to the city confirming it had identified an additional \$20M for the project. The department has already committed \$25M to the project.



October - Scott Luth and Escambia County Board of County Commission Chairman Jeff Bergosh at the signing of a historic Memorandum of Understanding agreement signing between Vincent Chong, President & CEO of ST Engineering Aerospace and Pensacola Mayor Ashton Hayward.

2019

March - ST Engineering establishes the Pensacola Mayor's Scholarship to support outstanding individuals accepted into an aviation-related post-secondary educational programs. Starting in 2020, scholarships will be awarded to four applicants annually from Escambia County based on academic and financial criteria.

July - The Economic Development Administration (EDA) awards a \$12.25M grant to the City of Pensacola to make critical infrastructure improvements needed to establish a maintenance training facility at Pensacola International Airport. The grant is to be matched with more than \$36M in state and local investment and expected to help create 400 jobs.

**1,700 NEW JOBS TO THE REGION WITH
AN AVERAGE WAGE OF MORE THAN
\$45,000 PER YEAR.**

and other institutions, the area will meet the demand for the new high-skilled jobs.

The recruitment and landing of ST Engineering Aerospace is a great example of community teamwork to secure state and national resources. The success of these efforts will, no doubt, lead other



October - Groundbreaking.

"We immediately felt at home in Pensacola. The strong military presence in Northwest Florida means there is a readily available workforce of disciplined employees who know how to work on aircraft. Everyone was willing to help with incentives, grants, regulatory guidance, setting up workforce training and a jobs fair. Every time we needed something, the community stepped up and made it happen."

BILL HAFNER President, ST Engineering

LAUNCHING THE CYBER COAST



LIVE COASTAL, WORK CYBER.

GOALS GOALS GOALS GOALS

1

Build a thriving cybersecurity workforce

2

Strengthen partnerships to enhance cybersecurity innovation and economic development

3

Enhance technology infrastructure and optimize the cybersecurity business climate

4

Market the Pensacola region's "Live Coastal. Work Cyber." brand

“

“Northwest Florida has tremendous cybersecurity assets, including strong educational programs, companies, and military and government organizations. These cybersecurity assets continue to grow and expand their footprints. In addition, our community is eager to collaborate and develop a vibrant cybersecurity ecosystem. The cybersecurity strategic plan will provide a road map for us to develop the Cyber Coast and establish Northwest Florida as a nationally recognized cybersecurity community.”

DR. EMAN EL-SHEIKH Director, UWF Center for Cybersecurity

Our existing cybersecurity industry cluster presents a unique opportunity to grow when combined with a national need for cybersecurity services and development.

After the University of West Florida Center for Cybersecurity drew together Northwest

Florida cybersecurity leaders for a meeting in December 2016, FloridaWest convened a strategic planning workshop in March 2017 to discuss the cybersecurity industry in Pensacola and launch an effort to develop a Cybersecurity Strategic Plan and brand Greater Pensacola as the Cyber Coast.

FloridaWest and UWF, in partnership with public and private organizations, launched the “Live Coastal, Work Cyber” Strategic Plan in October 2017. Experts in the region’s cybersecurity industry provided valuable insights and feedback that guided the formulation of this strategy to grow the regional cybersecurity footprint in Northwest Florida.

To spearhead the mission of positioning Greater Pensacola as the Nation’s trusted provider for cybersecurity operations, expertise, and innovation, FloridaWest will hire a Director of Cybersecurity in year 2019-2020.

“All of our partners have been working on the required educational foundation to support the goals and objectives identified in this plan. Thanks to our partners, we have the education infrastructure to ensure success. Now that we have a road map to help us prioritize our efforts, FloridaWest believes that our community will be one of the best nationally recognized regions for cyber security public and private investment.”

SCOTT LUTH CEO, FloridaWest EDA





PENSACOLA'S CO:LAB BUSINESS INCUBATOR AND GROWTH ACCELERATOR

Collaborate. Innovate. Accelerate.

In 2017, The Gulf Coast Center for Innovation and Entrepreneurship became Co:Lab with a new, rebranded look and image courtesy of Co:Lab graduate Veronique Zayas of Hatchmark Studio.

The rebranding reflected both the evolution of Pensacola's incubator as well as its vision for the future.

Co:Lab, a program of FloridaWest EDA, in partnership with Pensacola State College, is Pensacola's business incubator and growth accelerator.

Co:Lab targets early-stage, high-growth companies to increase their chances of success by providing shared office space, support services and business coaching.

Its mission is to act as a catalyst to support innovative entrepreneurs who create jobs and can sustain long-term economic growth for Greater Pensacola and Escambia County.

"Another advantage of being at Co:Lab was just being around other business people that were growing and struggling with similar issues. We'd talk, interact, give and seek advice - basically we learned from each other. It was all very instrumental to the growth of my company."

BONITA PLAYER, EPR Principal and member of the FloridaWest Board of Directors

CO:LAB AT A GLANCE

\$3.8M
GROSS REVENUES

84%
OCCUPANCY RATE

50
TENANT EMPLOYEES

20
TENANT COMPANIES

FLORIDAWEST 5 YEARS

CO:LAB GRADUATE IRIS

The leading cause of blindness in the U.S. is diabetic retinopathy and 4.5 million people suffer from some stage of this disease. Early detection and treatment, which is done through dilated eye exams, can reduce this risk by 95%. The problem is, while most of the more than 29 million Americans with diabetes regularly visit their primary-care provider to manage their illness, only about half receive annual eye exams, allowing irreversible eye damage to go undetected for years.

Enter IRIS. Intelligent Retinal Imaging Systems (IRIS) is the industry leader in early detection systems for diabetic eye disease. The company's IRIS solution is an end-to-end FDA-cleared, telemedicine system that has improved quality, expanded access and reduced costs for diabetic retinopathy exams across the U.S.

IRIS was founded in 2011 by nationally recognized retina surgeon Dr. Sunil Gupta, with a vision to end preventable blindness through the development and deployment of retinal diagnostic services in the primary care setting.

The IRIS team of physicians, technicians and best practice client success experts partner with forward-thinking providers

The IRIS Team

and payers to enhance patient outcomes by closing care gaps in healthcare systems. IRIS is the recipient of the 2017 Microsoft Innovation Award and the 2016 Frost & Sullivan New Product Innovation Award in Diabetic Retinopathy. IRIS was recognized in the prestigious Inc. 500 listing of the 500 fastest growing companies.

EPR

Bonita Player, Principal of **Engineering & Planning Resources, P.C. (EPR)** believes building quality client relationships is essential to a successful business enterprise and paramount to a viable project. EPR is a professional corporation with offices in Florida and Virginia and is certified as a Disadvantaged Business Enterprise (DBE) and a Minority

"Co:Lab was our home for more than 3 years and provided a launch pad for us to be where we are now, in our own building with a team more than quadrupled in size. They provided a space to grow our team and really create a scalable, successful business. Being surrounded by organizations experiencing the same growing pains and early stage wins was powerful, we are grateful for the Co:Lab community that supported us growing our business to the national stage it's on today."

MIA WOHL, Brand Manager, IRIS

Business Enterprise (MBE) in the states of Florida and Virginia. Starting in her house in 2004, EPR has grown into their own suite of offices in Pensacola and does business throughout the Southeast.

EPR was a tenant of Co:Lab for four years. "Co:Lab came at a time when I needed it. My business was at the point that if it didn't grow it would stagnate. Co:Lab helped me make that jump," explained Bonita.





2016

WORKFORCE TOOLBOX

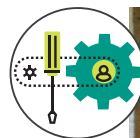
This workshop was designed to provide community leaders, pastors and non-profits with all the information needed to appropriately refer and direct individuals to no-cost tools, resources and programs available through CareerSource Escarosa.

BROWNSVILLE JOB FAIR

Over 100 people attended a community job fair, held in the Brownsville Community Center. Twenty vendors participated and all applicants were registered with CareerSource Escarosa.

ECSD CAREER ACADEMY OPEN HOUSES

FloridaWest hosted target industry Career Academy Open Houses to encourage middle and high school students to



explore career opportunities and career academy training in advanced manufacturing, cyber security and aviation maintenance. In conjunction with the Open Houses, we developed videos for use by the schools and Career Pathways partners in promoting these target industry academies.

LABOR FORCE PARTICIPATION

% OF POPULATION WORKING OR ACTIVELY LOOKING FOR WORK



2018

- ST Engineering lands at Pensacola International Airport.
- FloridaWest collaborated with partners in the Greater Pensacola Career Pathways initiative, which includes our partners at PSC, the Escambia County School District Workforce Education, George Stone Technical Center, CareerSource Escarosa, AFCEA and Gulf Power Company to apply for the Governor's Job Growth Grant funding. This workforce development partnership was awarded \$1,860,510 to support Pensacola State College's workforce training program. The initiative also secured a Carl D. Perkins grant to recruit young women into the Aviation Maintenance Career Academy at Washington High School and a Triumph grant request to address additional workforce training needs.

UNEMPLOYMENT

3.5%

2019

- Jeff Dyer joins the team.
- On 5 March 2019, FloridaWest was notified that Escambia County was one of five communities throughout the United States joining the Inclusive development Network (IDN), an ambitious new initiative designed to advance inclusive workforce development through a focus on reaching underserved populations. We are currently in phase one of three of the 18-month project and attended the first of 5 community convenings (Cleveland, OH). We are currently working on a Workforce Asset Mapping plan and have received the first of three Labor Market Analysis reports (Regional Economic Landscape), from Burning Glass Technologies, a partner of the IDN. The next convening of the five communities will be in Spokane, WA from 25-28 September. Our leadership team consists of Scott Luth, CEO, FloridaWest, Jeff Dyer, Director of Workforce Innovation, FloridaWest, Sheryl Rehberg, CEO, CareerSource Escarosa, Doug Brown, Executive Director of CAPC, and Kimberly Krupa, Executive Director of Achieve Escambia.





FloridaWest - Business Expansion and Relocation Announcements

Company	Sector	New Jobs	Retained Jobs	Average Wage	Annual Payroll	Capital Investment
Navy Federal Credit Union October, 2014	Financial Services	5000		\$50,000	\$250,000,000	\$350,000,000
International Paper October, 2014	Manufacturing	12	424	\$49,900	\$21,756,400	\$92,000,000
Offshore Inland-Corporate December, 2014	Headquarters	30		\$75,000	\$2,250,000	\$90,000
AeroSekur March, 2015	Aviation MRO	5		\$43,600	\$218,000	\$50,000
Financial Management & Investment Corp. March, 2015	Headquarters	15		\$74,720	\$1,120,800	\$1,355,000
Dept. of Homeland Security June, 2015	IT/Cyber	35		\$85,000	\$2,975,000	\$20,000,000
Oren International March, 2016	Manufacturing	18	8	\$39,225	\$1,019,850	\$2,100,000
Re Vera Services September, 2016	Headquarters	4		NA	NA	NA
Jupiter Composites May, 2016	Manufacturing	150	100	\$27,040	\$6,760,000	\$1,000,000
Armoured Frog November, 2016	Mfg/Showroom	5	5	\$45,000	\$450,000	\$200,000
PaintUniversity February, 2017	Headquarters	7		NA	NA	\$340,200
Accounting Fly February, 2017	Headquarters	8		NA	NA	NA
VetFed December, 2017	IT	20	2	\$46,000	\$1,012,000	\$95,000
Pall Corporation January, 2018	R&D	14	36	\$73,500	\$3,675,000	NA
Intelligent Retinal Imaging Systems, Inc. April, 2018	Headquarters/ IT	30	30	NA	NA	NA
American Tire Distributors June, 2019	Distribution	30	20	\$32,000	\$1,600,000	\$4,000,000
ST Engineering Aerospace July, 2019	Aviation	1325		\$45,394	\$60,147,000	\$245,000,000
Totals	17 Projects	6708	625	\$52,798	\$352,984,050	\$716,230,200

Pensacola voted **WORLD'S STRONGEST TOWN** by Strong Towns

Included in the **TOP 25** Places to Live in the U.S. by MSN

17TH Best small city to start a new business – Go.Verizon.com

15TH Most Desirable place to live in the U.S. by U.S. World Report

Named one of **THE BEST CITIES** in the United States by National Geographic Travel

Pensacola Beach voted **NO. 1 BEACH** in Florida according to USA Today's Reader's Choice



2014- IN 2019 PICTURES





FloridaWest TM 57 YEARS
economic development alliance

floridawesteda.com