

577 BROOKMEADE DRIVE PROPERTY DETAILS

Last update: 06/25/2026

Information deemed reliable but not guaranteed. Buyer to verify all details.

Identification

- Address: 577 Brookmeade Drive, Crestview, FL 32539
- Parcel ID: 28-3N-23-0000-0010-0000
- Owner of record: Thomas A. Miller
- Brief tax description: BEG SW COR N1/2 OF NW1/4 OF NW1/4 N 210 FT E 210 FT
- Section-Township-Range: 28-3N-23
- Property Use Code: 001700 — 1-Story Office
- Tax District: 3-Crestview (inside City of Crestview limits)
- Neighborhood Code: 100120.00

Site

- Lot size: 1.01 acres (GIS-verified)
- Frontage: 210 ft
- Configuration: Corner lot at Brookmeade Drive and Covell
- Land use: 1-Story Office, 1.01 AC, 210 frontage

Building

- Type: Low-Rise Office, freestanding
- Total gross area: 10,666 SF
- Total heated area: 10,200 SF
- Stories: 1
- Year built (actual): 1996
- Year built (effective): 1996
- Structural frame: Steel
- Exterior walls: Wood frame with stucco finish
- Roof cover: Standing seam metal (Arctic Metal finish per assessor record)
- Interior walls: Drywall
- Floor cover: Concrete (finished) with carpet
- Heat: Air-ducted
- Air conditioning: Central

Building area breakdown

- Base Area: 8,808 SF (1996)
- Finished Storage: 1,392 SF (1996)
- Canopy 1: 25 SF (1996)
- Canopy 2: 100 SF (1996)
- Canopy 3: 216 SF (2002)
- Total canopies: 341 SF

Extra features (assessor record)

- In-ground swimming pool (SWMPLC)
- Concrete walkway (WALKCM)
- Asphalt (ASPHAT)

Permit history

- Permit #960238 — Original build (issued 3/1/1996, \$342)
- Permit #021128 — Canopy addition (issued 11/13/2002, \$1,000)
- Permit #15000768 — Remodel (issued 7/15/2015, \$2,450)

2025 Certified Values

- Building Value: \$484,296
- Extra Features Value: \$37,411
- Land Value: \$180,559
- Land Agricultural Value: \$0
- Just (Market) Value: \$702,266
- Assessed Value: \$701,612
- Exempt Value: \$0
- Taxable Value: \$701,612
- Maximum Save Our Homes Portability: \$654

2024 Certified Values (for YoY comparison)

- Building Value: \$426,804
- Land Value: \$173,614
- Just (Market) Value: \$637,829
- Assessed Value: \$637,829
- Taxable Value: \$637,829
- YoY change in Just Value: +\$64,437 (+10.1%)

Tax

- Millage Rate: 15.8751
- Estimated annual property tax: approximately \$11,138
- Homestead exemption: None (commercial)

Recorded sales history

- 7/19/2024: \$100 WD, Instrument #3701234, intra-family transfer
- 5/23/2024: \$100 WD, Instrument #3689498, widow conveyance (notation: WID)
- 4/1/1995: \$73,000 WD, Book/Page 1913/934 (vacant land at time of sale)
- 4/1/1985: \$13,000 WD, Book/Page 1291/564
- 1/1/1977: \$5,178

Building configuration

- Two demised suites, each with separate entrance, restrooms, and kitchen
- Right suite: Physical Therapy Center, approximately 6,500 SF
- Left suite: Spa Center, approximately 3,500 SF
- Combined approximately 10,000 SF (reconciles with 10,200 SF heated per assessor record)

Mechanical & systems

- Clear height: 9 ft (floor to bottom of ceiling joists/beams)
- Sewage: New lift station installed (date not specified)

Capital improvements during ownership

- Standing seam metal roof fasteners (screws) and rubber gaskets replaced approximately 10 years ago as part of a preventive maintenance program
- Partial HVAC replacement (see itemized inventory below)
- New sewage lift station installed

HVAC Inventory — Physical Therapy Center (approximately 6,500 SF)

- Unit 1: 2 tons, serves Gym Area
 - Age: approximately 1 year
 - Condition: Good (owner-reported)
 - Warranty: Active (transferable status TBD)
- Unit 2: 2 tons, serves Men's & Women's Locker and Shower Rooms
 - Age: approximately 20 years
 - Condition: Good (owner-reported)
 - Warranty: None
- Unit 3: 4 tons, serves Reception & Front Desk
 - Age: approximately 10 years
 - Condition: Good (owner-reported)
 - Warranty: None
- Unit 4: 4 tons, serves Physical Therapy Room and Pool Area
 - Age: approximately 30 years (original to 1996 build)
 - Condition: Good (owner-reported)
 - Warranty: None

HVAC Inventory — Spa Center (approximately 3,500 SF)

- Unit 5: 4 tons, serves Reception Area
 - Age: approximately 20 years
 - Condition: Good (owner-reported)
 - Warranty: None
- Unit 6: 4 tons, serves Service Area
 - Age: approximately 30 years (original to 1996 build)
 - Condition: Good (owner-reported)
 - Warranty: None

HVAC service relationship

- Same licensed HVAC contractor since 1996 original install
- Routine maintenance, repairs, and individual unit replacement performed by same contractor over property lifecycle
- Owner is contacting contractor to retrieve historical maintenance records (pending)

Roof

- Standing seam metal roof, original to 1996 build
- Standing seam is a premium metal roof system
- Owner reports a documented preventive maintenance history
- Fasteners and gaskets replaced approximately 10 years ago

Water heaters

- 4 units, all approximately 30 years old (original to 1996 build) — at end of useful life
- Type (electric/gas/tankless) not specified

Plumbing

- 2 rooms with in-room sinks/plumbing
- Plumbing material type not confirmed

Utilities & operating

- Electric provider: Florida Power & Light (FPL)
- Water/sewer provider: City of Crestview
- Annual water cost: approximately \$1,400
- Natural gas provider: Okaloosa Gas
- Internet provider: Cox Communications
- Insurance carrier: BiBerk
- Annual insurance premium: approximately \$15,000
- Flood insurance: Not required

Encumbrances

- Mortgage holder: PNC Bank
- Approximate interest rate: 6.5%
- Approximate payoff: \$300,000
- Prepayment penalty terms: not yet confirmed

Vendors

- Landscaping: James Lowery (lawn/hedge service)

Special assessments / business park fees

- None disclosed (no business park association indicated)

Owner background

- Thomas A. Miller is a licensed Physical Therapist with approximately 40 years of professional experience
- Operated his physical therapy practice from 577 Brookmeade Drive from 1996 until approximately 2024
- Sold the physical therapy practice approximately 2 years ago to one of his long-time employee physical therapists
- The practice continues to operate at the property under the new ownership
- Mr. Miller is now the passive landlord; he is not the current operator of the on-site PT practice
- Lease arrangement with the current PT operator is arms-length (not related-party)

Location context

- Located directly across the street from North Okaloosa Medical Center (151 E Redstone Avenue, Crestview, FL 32539)
- Approximately 0.3 mile east of FL-85 / S. Ferdon Boulevard
- Approximately 1 mile from Interstate 10 Exit 56
- Approximate elevation: 235 ft above sea level
- Approximate coordinates: 30.7541° N, 86.5564° W

North Okaloosa Medical Center facts (verified)

- 110-bed acute-care hospital
- Owned by Community Health Systems, Inc. (Brentwood, TN)
- \$15 million emergency department expansion completed August 19, 2025
- Expansion delivered 25 ER beds and a dedicated EMS entrance
- ER volume: 39,000+ patients in 2023, up approximately 30% since 2020
- Structure prepared for future cardiac cath lab expansion
- Sources: North Okaloosa Medical Center newsroom (Aug 19, 2025); Doster Construction Company release (May 2024); Crestview News Bulletin (May 7, 2024)

Adjacent infrastructure project (verified, funded, bid out)

- Project name: Redstone Avenue at Brookmeade Drive Intersection Improvements
- Bid number: ITB 25-01-14-PS
- Bid closing date: January 14, 2025
- Scope: realignment of offset four-way stop; upgrade to signalized intersection; emergency-vehicle flow improvements; stormwater management upgrades
- Source: City of Crestview Bids page; Crestview News Bulletin (Jan 28, 2025); Florida Senate FY2025-26 Local Funding Initiative Request S2644

Demographics — City of Crestview (verified)

- 2024 population (ACS): 28,773
- 2026 projected population: 30,995 (Florida Demographics) to 32,324 (World Population Review)
- Population growth 2019–2024: +19.3%
- Median age: 31.7 years
- Median household income: \$65,480
- Population density: 1,572 per square mile
- City is the county seat of Okaloosa County
- Part of the Crestview-Fort Walton Beach-Destin MSA
- Sources: U.S. Census Bureau American Community Survey 2024; worldpopulationreview.com; florida-demographics.com

Demographics — 5-mile radius around Redstone/Ferdon corridor

- Total population: 48,625
- Average household income: \$91,894
- Source: LoopNet listing 38172233 (Court Plaza at 2221 S Ferdon Blvd), Coldwell Banker Commercial

Zoning framework (City of Crestview Land Development Code, effective 2/24/2021)

- Property is inside Crestview city limits (Tax District 3 confirms)
- Likely classification: C-1, C-2, or MU (specific code pending written verification from City Planning)
- C-1 standards: 20'/10'/10' setbacks, no minimum lot area, 80% max impervious, 50' max height, FAR 2.0 commercial
- C-2 standards: 30'/20'/20' setbacks, 32,000 SF min lot, 80% impervious, 100' max height, FAR 3.0
- MU standards: 20'/15'/7.5' setbacks, no minimum lot, 80% impervious, 50' max height (70' conditional), FAR 2.0 commercial
- Source: City of Crestview Land Development Code Zoning Information Table

Prior CoStar/LoopNet record (Listing ID 6199128, 2017, withdrawn)

- Building Class: C
- Tenancy capacity: Multiple
- Parking: 40 spaces, 3.75 spaces per 1,000 SF
- Building FAR: 0.24

HVAC ANALYSIS (derived from verified inventory)

Cooling capacity allocation

- Total cooling: 20 tons across 10,200 SF heated
- Average load: 510 SF per ton (appropriate for medical office; typical medical range is 300–500 SF/ton)
- PT Center: 12 tons across 6,500 SF (542 SF/ton)
- Spa Center: 8 tons across 3,500 SF (438 SF/ton)

Age distribution by capacity

- 0–5 years: 2 tons (10% of capacity) — 1 unit, active warranty
- 5–15 years: 4 tons (20% of capacity) — 1 unit, mid-life
- 15–25 years: 8 tons (40% of capacity) — 2 units, nearing end of useful life
- 25+ years: 8 tons (40% of capacity) — 2 units, past end of useful life (original to 1996 build)

End-of-useful-life flags

- Commercial split system typical useful life: 15–20 years
- Two 30-year-old 4-ton units are past EUL and at risk of failure; replacement timing is opportunistic vs. emergency
- Two 20-year-old units (one 2-ton, one 4-ton) are approaching EUL within 0–5 years

Estimated near-term HVAC replacement CapEx

- Per-unit installed cost range for 4-ton commercial split: \$8,000–\$15,000
- Per-unit installed cost range for 2-ton commercial split: \$5,000–\$9,000
- Two 30-year-old 4-ton units (immediate replacement risk): \$16,000–\$30,000
- Two 20-year-old units (replacement within 5 years): \$13,000–\$24,000
- Aggregate near-term HVAC reserve: \$29,000–\$54,000