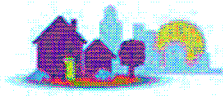




How to use the **PROFILE** Report

This report provides in-depth information for a specific area on two key elements of your search: residential real estate and the people who live in the area.



REAL ESTATE OVERVIEW

The most important components in assessing real estate are:

- What is available in your price range
- Is the type of residence you want available in a prospective area
- What are the factors that could impact future real estate values in the area

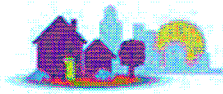
Key Information

Median Value

- The Median Value is based on owner reported data from the US Census, adjusted for average changes in residential real estate values between the 2000 Census and the current year.
- The Median Value is provided to give you a benchmark of affordability. In other words, your target purchase price should be near the median value.
 - If the Median Value is much *lower* than your target purchase price, you are less likely to find neighborhoods that are appealing to you.
 - If the Median Value is much *higher* than your target purchase price, you are less likely to find residences that are appealing to you.
- This value is not meant to inform you of actual current prices in the area—consult with a Realtor® or investigate the asking price of properties currently for sale to determine current price levels.

Median Value – Change since 1990

- The percentage change since 1990 is based on owner reported data from the 1990 and 2000 US Census reports. The value reported for 2000 is adjusted for average changes in residential real estate values between 2000 and the current year.
- This value is provided to give you a general indication of the magnitude and direction of price change in the area. In other words, have real estate values gone up or down, and if so, by a little or a lot.
- As with the Median Value, this is not meant to inform you of actual current prices in the area—consult with a Realtor® or investigate the asking price of properties currently for sale to determine current price levels.



Median Cost/square foot

- This is determined by applying a proprietary calculation to Census data.
- You can use the Median Cost/sq. ft. in two ways:

<i>How to use</i> Median Cost/square foot	Example
To determine how much floor space you'll likely get in this area for your target purchase price	If your target purchase price is \$175,000 and the median cost/sq. ft. is \$125... Then it's likely that you'll be seeing residences of about 1,400 sq. ft. in your price range
To help validate the asking price of any residence you're considering purchasing	If the median cost/sq. ft. is \$150, and you're looking at a residence with 1,800 sq. ft with an asking price of \$320,000... Then, you should investigate whether the \$178 cost/sq. ft. is justified

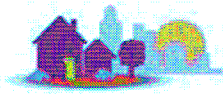
- The Median Cost/square foot is provided to give you a general indication of unit costs for residential real estate in the area. Consult with a Realtor® or investigate the asking pricing and corresponding floor space of properties currently for sale to determine current unit cost levels.

Median Size

- This is determined by applying a proprietary calculation to Census data.
- The Median Size is provided to give you a general indication of whether you're likely to find residences that meet your size requirements.
- If the Median Size for the area is much lower than you require, you might consider other areas that have newer residences—more recently built residences typically offering more living space.
- Please note that because of limitations in Census data, all residences of approximately 2,000 square feet or greater are categorized together.

Median Age

- The Median Age is based on owner reported data from the 2000 US Census.
- The Median Age is provided to give you a general indication of whether you're likely to find residences and neighborhoods that offer the characteristics you want. In many cases, residences and neighborhoods reflect the architectural and community planning styles prevalent at the time the area was developed.



Residential Price Distribution

- The Residential Price Distribution provides an overview of residential real estate values for 1990 and 2000, based on owner reported data from the Census.
- Allows you to assess the economic diversity of the community (residences in all price ranges, or concentrated in a few price ranges).
- Gives you insight into the change in prices from 1990 to 2000, such as whether prices increased across all ranges or only in specific price categories.
- The bar graph provides the relative quantities of residences in each price band, while the actual quantities are displayed above the graph:
 - If the actual quantity is small, you may have to wait to find a desirable residence in that area, or focus your search somewhere else. In general, less than 1% of residences in an area will likely be for sale in any particular month—of course, specific circumstances in a particular area could be very different.

Type of Residences Available

- Provides a distribution of residential types for 1990 and 2000
- Allows you to assess the availability of the types of residential real estate appealing to you.
- Gives you insight into the evolution of the area from 1990 to 2000, such as whether the distribution of residential types has remained constant or new construction has been concentrated in one category.
- The bar graph provides relative quantities of residences of each type: single unit detached (individual houses), single unit attached (town homes), small, medium and large multiple unit dwellings, and other (mobile homes, RVs, and boats). Actual quantities of residences (based on 2000 data) are displayed above the graph.

Premium Real Estate

- Provides a distribution of residences valued at over \$500,000.
- If you are in the market for premium residential real estate, this allows you to determine availability in the area.

Residential Real Estate Status

- Provides a distribution of residential real estate by occupant status.
- Allows you to identify areas with a concentration of rental properties if you are seeking investment properties and to identify areas with high vacancy rates that may merit further investigation before purchasing.

Age Ranges for Residential Properties

- Provides a distribution of residential real estate by year built
- Allows you to assess whether the residences in the area will offer the characteristics you want. In many cases, residences and neighborhoods reflect the architectural and community planning styles prevalent at the time the area was developed.

COMMUNITY OVERVIEW

Wealth / Economic Recap

Median Income

- The median income for residents of the area reported in the 2000 Census and adjusted to the current year based on the cumulative national average increase.
- Provides a general indication of the income level for the area.

Median Income – Change since 1990

- The change in Median Income since 1990 is based on data from the 1990 and 2000 US Census reports, adjusted for average changes in income between the 2000 Census and the current year.
- This value is provided to give you a general indication of the magnitude and direction of income change in the area. In other words, have personal incomes gone up or down, and if so, by a little or a lot.

Poverty Rate

- The portion of households in the area with incomes below the poverty level as established by the federal government's official poverty definition.
- Provides an additional general indication of the income level for the area.

Median Property Tax Rate

- This is determined by applying a proprietary calculation to Census data.
- Provides a general indication of the real estate tax level for the area. Actual property tax assessments are reported in listing data when a residence is offered for sale.

Size / Population Density

Total Population

- The number of people in the area counted in the 2000 US Census. This information is not adjusted to the current year.

Total Population – Change since 1990

- This is based on reported data from the 1990 and 2000 US Census reports, but is not adjusted to estimate the population for the current year.
- This value is provided to give you a general indication of the magnitude and direction of population change in the area. In other words, has the population gone up or down, and if so, by a little or a lot.

Population Density

- The number of people per square mile, categorized into High, Medium, and Low.
- The categories provide a general indication of potential congestion in the area.

Urbanization Level

- The proportion of people living within urbanized areas (e.g., cities) or urban clusters (i.e., a concentration of people living in a small area), categorized into High, Moderate, and Low.

Assess the community environment using *Population Density* and *Urbanization Level* together:

Population Density

Urbanization Level	<i>High</i>	<i>Medium</i>	<i>Low</i>
<i>High</i>	Large city environment	Suburban environment concentrated in small area	Most/all people living in a town/village situated in a rural area
<i>Moderate</i>	Small or medium sized city	Suburban environment spread over large area	Mix of people living in a town/village setting and living remotely
<i>Low</i>	Large suburban community (occurs mostly in Zip Code areas)	Suburban environment spread over large area (occurs mostly in Zip Code areas)	Rural environment without a population center (town/village)

Education

(Summary of Education levels)

- The High School Graduates category includes everyone who graduated from High School regardless of whether they are also counted as college degree holders.
- Bachelor and Graduate degree holders are counted uniquely, meaning that the percentage of Bachelor degree holders does not include those who have a Graduate degree even though Graduate degree holders necessarily have a Bachelor's degree as well.

Occupation

(Summary of Occupational Categories)

- Occupations are group based on standard classifications used by the US Census
- Examples of occupational sub-categories included are:

Category	Sample Sub-categories
Professional/Executive	<ul style="list-style-type: none"> • Management, business, and financial operations • Computer and math • Architecture • Engineering • Sciences • Legal • Education • Arts • Healthcare
Service	<ul style="list-style-type: none"> • Healthcare support • Protective services (police, fire, etc.) • Food preparation • Building Maintenance and care • Personal care
Sales	<ul style="list-style-type: none"> • Sales • Office and admin support
Blue Collar	<ul style="list-style-type: none"> • Farming, fishing, and forestry • Construction • Installation, maintenance, and repair • Production and transportation

Households

(Distribution of Family and Single Households)

- Provides insight on opportunities to socialize with people in the area who are in the same household category.

Single

- Single households are those with one person in the household.

Family

- Family households includes a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption.
- Multiple person households consisting of unrelated people are not included.

People Moving into the Community

- Provides insight into migration patterns for the 5 years prior to the last census (1995-2000).
- Lived in same residence: did not move between 1995 and 2000.
- Lived in same state: moved between 1995 and 2000, but within the same state.
- Relocated within US: moved between 1995 and 2000, but lived in the US in 1995.
- Immigrated to US: moved to the US from another country between 1995 and 2000 (all US territories—including Puerto Rico, the US Virgin Islands, and Guam—are considered part of the US).

Age Distribution

- Provides an overview of the proportion of people at different life stages:
 - Children:
 - 0-9
 - 10-19
 - Adults:
 - 20-29
 - 30-55
 - 55+
- Offers insight on opportunities to socialize with people in the area that are in a similar age range.