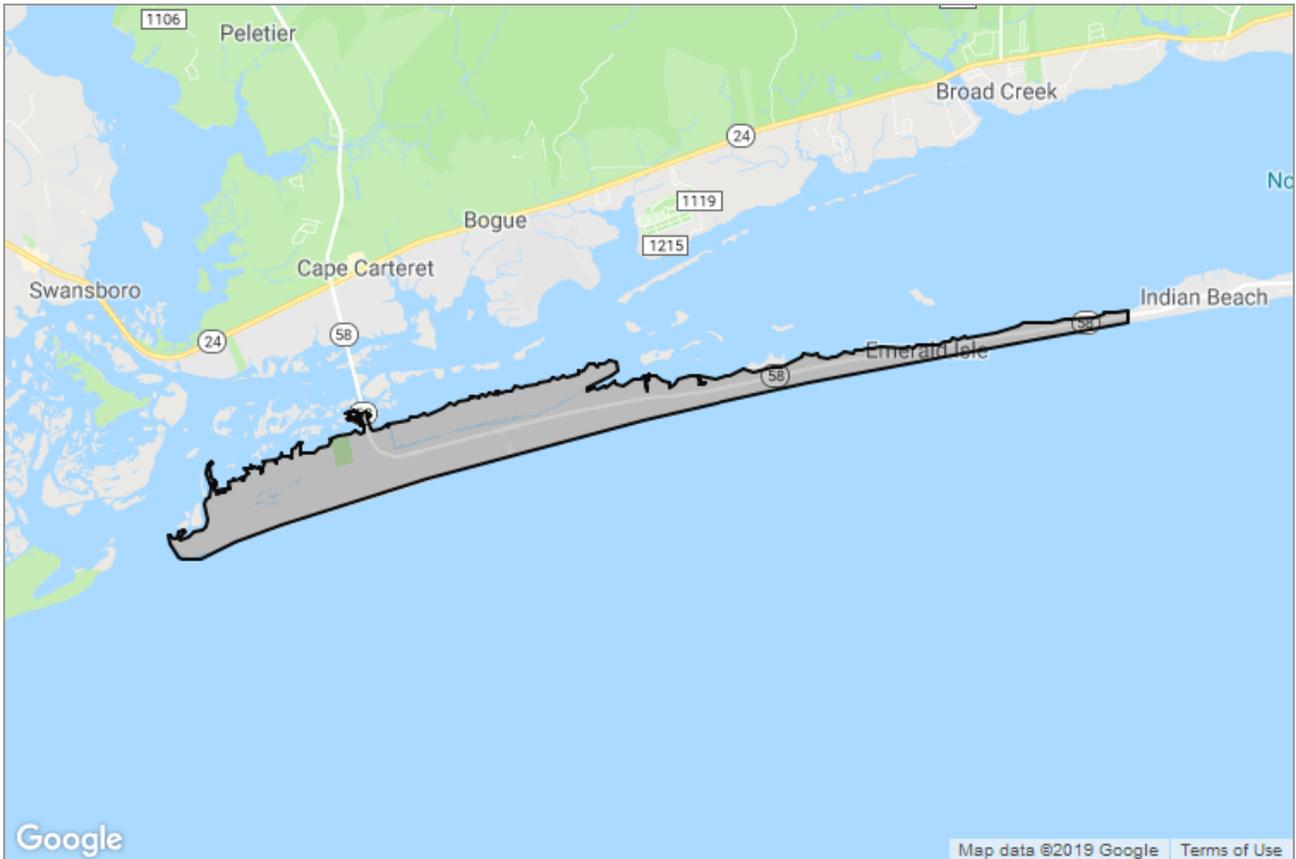


COMMERCIAL TRADE AREA REPORT

Emerald Isle, North Carolina



Presented by

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Criteria Used for Analysis

Income:
Median Household Income
\$67,298
Total dollars:
\$67,298 out of \$1,729

Age:
Median Age
55.8
Total years:
55.8 out of 3,661.0

Population Stats:
Total Population
3,661

Segmentation:
1st Dominant Segment
Rural Resort Dwellers

Consumer Segmentation

Life Mode

What are the people like that live in this area?

Cozy Country Living
Empty nesters in bucolic settings

Urbanization

Where do people like this usually live?

Rural
Country living with older families, low density and low diversity

Top Tapestry Segments

Rural Resort Dwellers

Silver and Gold

% of Households	1,068 (61.8%)	661 (38.2%)
% of Carteret County	5,372 (17.5%)	2,982 (9.7%)
Lifestyle Group	Cozy Country Living	Senior Styles
Urbanization Group	Rural	Suburban Periphery
Residence Type	Single Family or Seasonal	Single Family or Seasonal
Household Type	Married Couples Without Kids	Married Couples Without Kids
Average Household Size	2.21	2.02
Median Age	52.4	61.8
Diversity Index	21.9	22.4
Median Household Income	\$46,000	\$63,000
Median Net Worth	\$129,000	\$294,000
Median Home Value	\$163,000	\$289,000
Homeownership	81.8 %	83.8 %
Employment	Services or Professional	Retired, Professional or Services
Education	High School Graduate	College Degree
Preferred Activities	Tend vegetable gardens. Go hunting, freshwater fishing.	Play golf; go boating. Exercise regularly.
Financial	Own low-risk assets	Draw retirement income
Media	Watch Animal Planet, Discovery Channel, DIY Network	Read newspapers, magazines, books
Vehicle	Own older, domestic vehicles	Prefer luxury cars, SUVs, convertibles

About this segment
Rural Resort Dwellers

This is the
#1
dominant segment
for this area

In this area
61.8%
of households fall
into this segment

In the United States
1.0%
of households fall
into this segment

An overview of who makes up this segment across the United States

Who We Are

Although the Great Recession forced many owners of second homes to sell, Rural Resort Dwellers residents remain an active market, just a bit smaller. These communities are centered in resort areas, many in the Midwest, where the change in seasons supports a variety of outdoor activities. Retirement looms for many of these blue-collar, older householders, but workers are postponing retirement or returning to work to maintain their current lifestyles. Workers are traveling further to maintain employment. They are passionate about their hobbies, like freshwater fishing and hunting, but otherwise have very simple tastes.

Our Neighborhood

- Housing is owner-occupied, single-family homes, with some mobile homes. A strong market for second homes, these rural areas provide affordable homes valued at 8% less than the U.S. median home value. Over half of the housing units are vacant due to a high seasonal vacancy rate.
- In this older market, 42% of households consist of married couples with no children at home, while another 28% are single person. Married couples with children at home have older school-age children.
- Set in scenic rural locations with proximity to outdoor activities, two vehicles are essential to get around.

Socioeconomic Traits

- Rural Resort Dwellers residents are close to retirement. They have accumulated wealth and begun to shift their portfolios to low-risk assets. These active residents continue to work in skilled occupations.
- Simple tastes and modesty characterize these blue-collar residents. They shop for timeless, comfortable clothing, but only when something must be replaced. They pay little attention to advertising and usually stick to the brands they know.
- They spend time with their spouses and also maintain a social calendar.

Market Profile

- Residents drive older domestic vehicles and prefer to spend their disposable income on gear to support their hobbies, which include freshwater fishing, hunting with a rifle or shotgun, and motorcycling.
- At home, Rural Resort Dwellers residents spend any free time working on their vehicles and maintaining their gear. They make frequent trips to their local hardware store for parts and tools. These hands-on consumers are also passionate about vegetable gardening.
- Due to their remote locations, these neighborhoods have satellite dishes. A few residents still rely on dial-up modems to stay connected. They don't access the Internet often but will make online purchases for items difficult to find in nearby stores.
- Their taste in TV shows reflects their hobbies—Animal Planet, Discovery Channel and the DIY Network.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2018. Update Frequency: Annually.

About this segment
Silver and Gold

This is the
#2
dominant segment
for this area

In this area
38.2%
of households fall
into this segment

In the United States
0.7%
of households fall
into this segment

An overview of who makes up this segment across the United States

Who We Are

Silver and Gold is almost the oldest senior market (second to The Elders). The difference of 10 years in median age between the markets reveals a socioeconomic difference: The younger market is the most affluent senior market and is still growing. The affluence of Silver and Gold has afforded the opportunity to retire to sunnier climates that feature exclusive communities and vacation homes. These consumers have the free time, stamina and resources to enjoy the good life.

Our Neighborhood

- Residents of Silver and Gold prefer a more bucolic setting, but close to metropolitan cities.
- Predominantly single-family, owneroccupied homes that have a median value of \$289,000.
- Neighborhoods include seasonal or vacation homes, reflected in the high vacancy rate of 35%.
- Mostly older married couples with no children, average household size is 2.02.

Socioeconomic Traits

- Well-educated seniors, 44% have college degree(s).
- Primarily retired, but many still active in the labor force, participation rate of 41%.
- Low unemployment at 7.2%; with self-employment highest among all segments.
- More than half of the households with income from wages/salaries, Social Security or investments, many drawing retirement income.
- Connected, but primarily to get news and track investments, more likely to own an e-reader or tablet than a smartphone.

Market Profile

- Partial to luxury cars or SUVs; highest demand market for convertibles.
- Active seniors that maintain a regular exercise regimen and pay attention to healthier eating habits.
- Pursue the luxuries that well-funded retirement affords: an active social life, travel, hobbies and sports (especially golf and boating) and liberal use of home maintenance services to minimize chores.
- Avid readers of newspapers, magazines (sports and travel) and books (audio, e-readers or tablets).
- Generous supporters of charitable organizations.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2018. Update Frequency: Annually.

Emerald Isle, North Carolina: Population Comparison

Total Population

This chart shows the total population in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ 2018
■ 2023 (Projected)



Population Density

This chart shows the number of people per square mile in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ 2018
■ 2023 (Projected)



Population Change Since 2010

This chart shows the percentage change in area's population from 2010 to 2018, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ 2018
■ 2023 (Projected)



Total Daytime Population

This chart shows the number of people who are present in an area during normal business hours, including workers, and compares that population to other geographies. Daytime population is in contrast to the "resident" population present during evening and nighttime hours.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ Emerald Isle



Daytime Population Density

This chart shows the number people who are present in an area during normal business hours, including workers, per square mile in an area, compared with other geographies. Daytime population is in contrast to the "resident" population present during evening and nighttime hours.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ Emerald Isle



Average Household Size

This chart shows the average household size in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ 2018
■ 2023 (Projected)



Population Living in Family Households

This chart shows the percentage of an area's population that lives in a household with one or more individuals related by birth, marriage or adoption, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ 2018
■ 2023 (Projected)



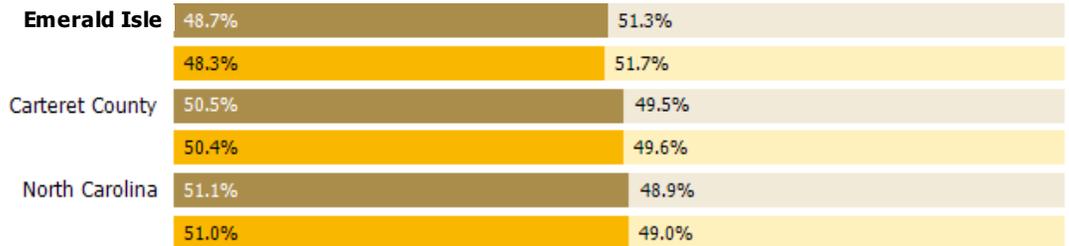
Female / Male Ratio

This chart shows the ratio of females to males in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ Women 2018
■ Men 2018
■ Women 2023 (Projected)
■ Men 2023 (Projected)



Emerald Isle, North Carolina: Age Comparison

Median Age

This chart shows the median age in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ 2018
■ 2023 (Projected)



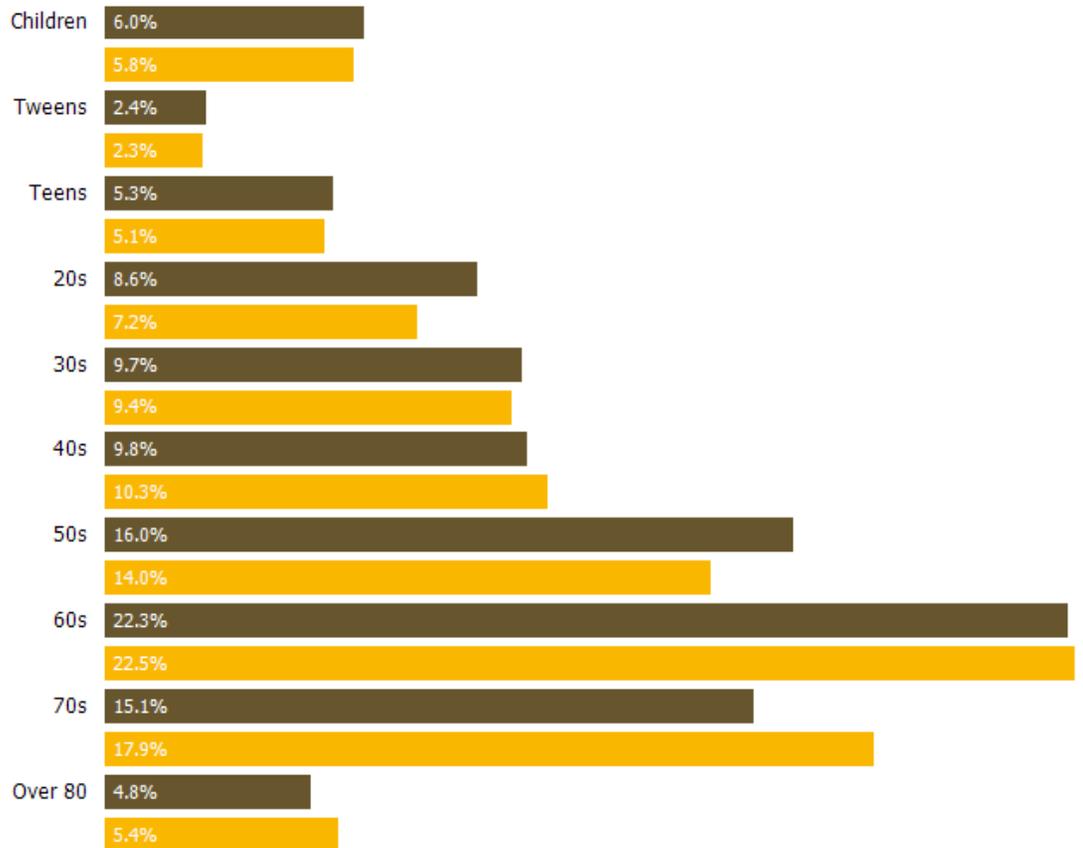
Population by Age

This chart breaks down the population of an area by age group.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ 2018
■ 2023 (Projected)



Emerald Isle, North Carolina: Marital Status Comparison

Married / Unmarried Adults Ratio

This chart shows the ratio of married to unmarried adults in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



Married

This chart shows the number of people in an area who are married, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



Never Married

This chart shows the number of people in an area who have never been married, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



Widowed

This chart shows the number of people in an area who are widowed, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



Divorced

This chart shows the number of people in an area who are divorced, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



Emerald Isle, North Carolina: Economic Comparison

Average Household Income

This chart shows the average household income in an area, compared with other geographies

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ 2018
■ 2023 (Projected)



Median Household Income

This chart shows the median household income in an area, compared with other geographies

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ 2018
■ 2023 (Projected)



Per Capita Income

This chart shows per capita income in an area, compared with other geographies

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ 2018
■ 2023 (Projected)



Average Disposable Income

This chart shows the average disposable income in an area, compared with other geographies

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



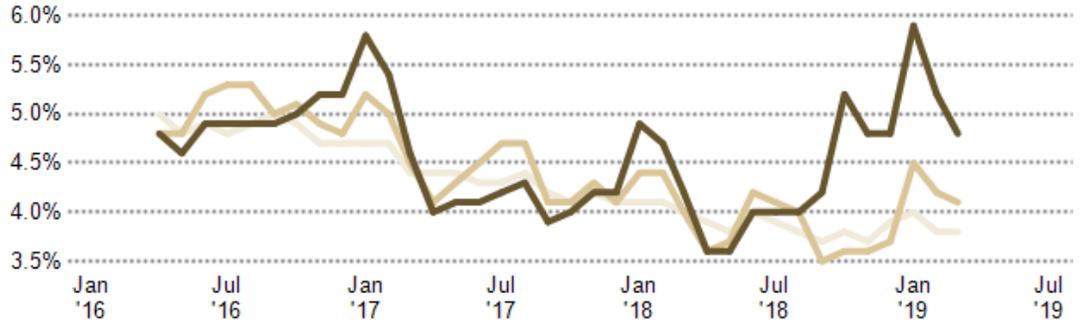
Unemployment Rate

This chart shows the unemployment trend in an area, compared with other geographies

Data Source: Bureau of Labor Statistics via 3DL

Update Frequency: Monthly

- Carteret County
- North Carolina
- USA

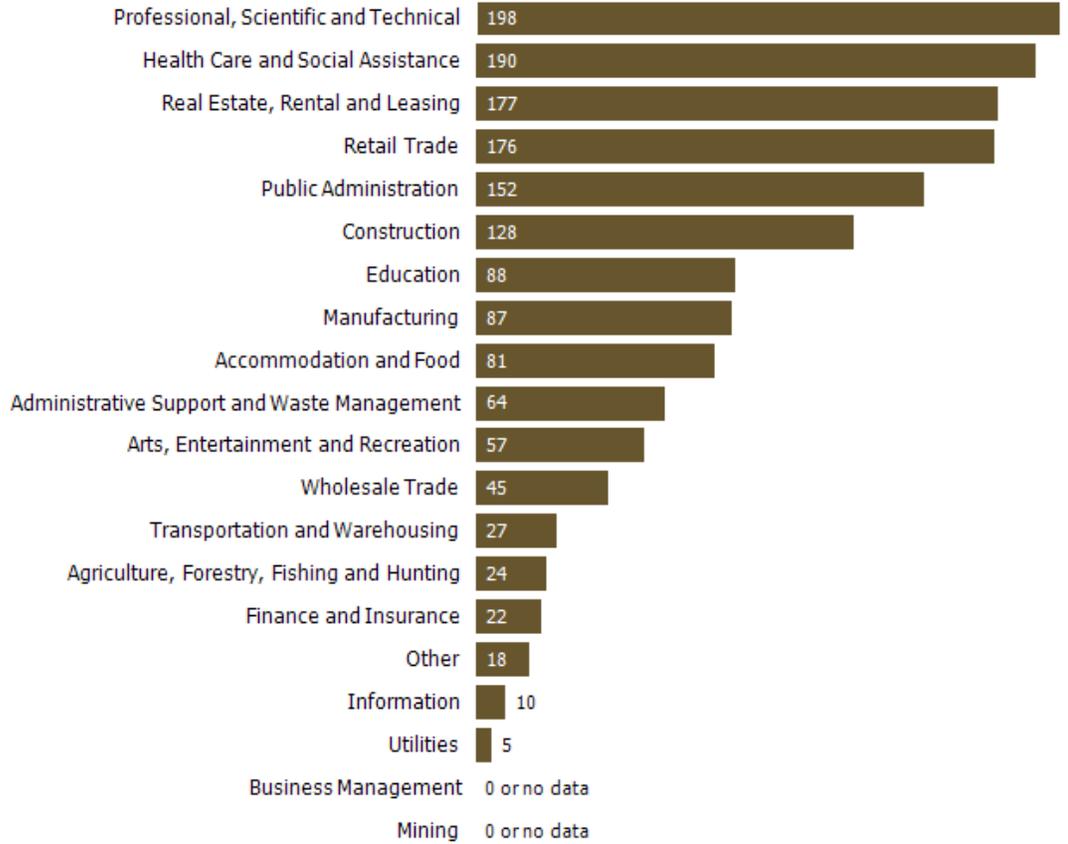


Employment Count by Industry

This chart shows industries in an area and the number of people employed in each category.

Data Source: Bureau of Labor Statistics via Esri, 2018

Update Frequency: Annually



Emerald Isle, North Carolina: Education Comparison

Less than 9th Grade

This chart shows the percentage of people in an area who have less than a ninth grade education, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



Some High School

This chart shows the percentage of people in an area whose highest educational achievement is some high school, without graduating or passing a high school GED test, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



High School GED

This chart shows the percentage of people in an area whose highest educational achievement is passing a high school GED test, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



High School Graduate

This chart shows the percentage of people in an area whose highest educational achievement is high school, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



Some College

This chart shows the percentage of people in an area whose highest educational achievement is some college, without receiving a degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



Associate Degree

This chart shows the percentage of people in an area whose highest educational achievement is an associate degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



Bachelor's Degree

This chart shows the percentage of people in an area whose highest educational achievement is a bachelor's degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



Grad/Professional Degree

This chart shows the percentage of people in an area whose highest educational achievement is a graduate or professional degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually



Emerald Isle, North Carolina: Commute Comparison

Average Commute Time

This chart shows average commute times to work, in minutes, by percentage of an area's population.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ Emerald Isle



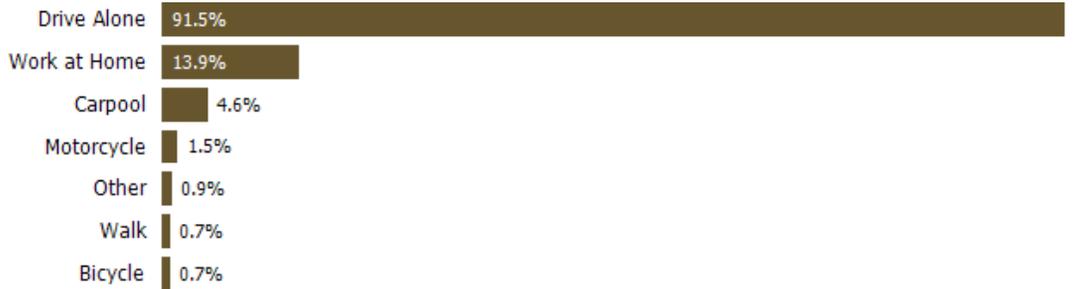
How People Get to Work

This chart shows the types of transportation that residents of the area you searched use for their commute, by percentage of an area's population.

Data Source: U.S. Census American Community Survey via Esri, 2018

Update Frequency: Annually

■ Emerald Isle



Emerald Isle, North Carolina: Home Value Comparison

Median Estimated Home Value

This chart displays property estimates for an area and a subject property, where one has been selected. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed

Update Frequency: Monthly



12-Month Change in Median Estimated Home Value

This chart shows the 12-month change in the estimated value of all homes in this area, the county and the state. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed

Update Frequency: Monthly



Median Listing Price

This chart displays the median listing price for homes in this area, the county and the state.

Data Source: On- and off-market listings sources

Update Frequency: Monthly



12-Month Change in Median Listing Price

This chart displays the 12-month change in the median listing price of homes in this area, and compares it to the county and state.

Data Source: On- and off-market listings sources

Update Frequency: Monthly

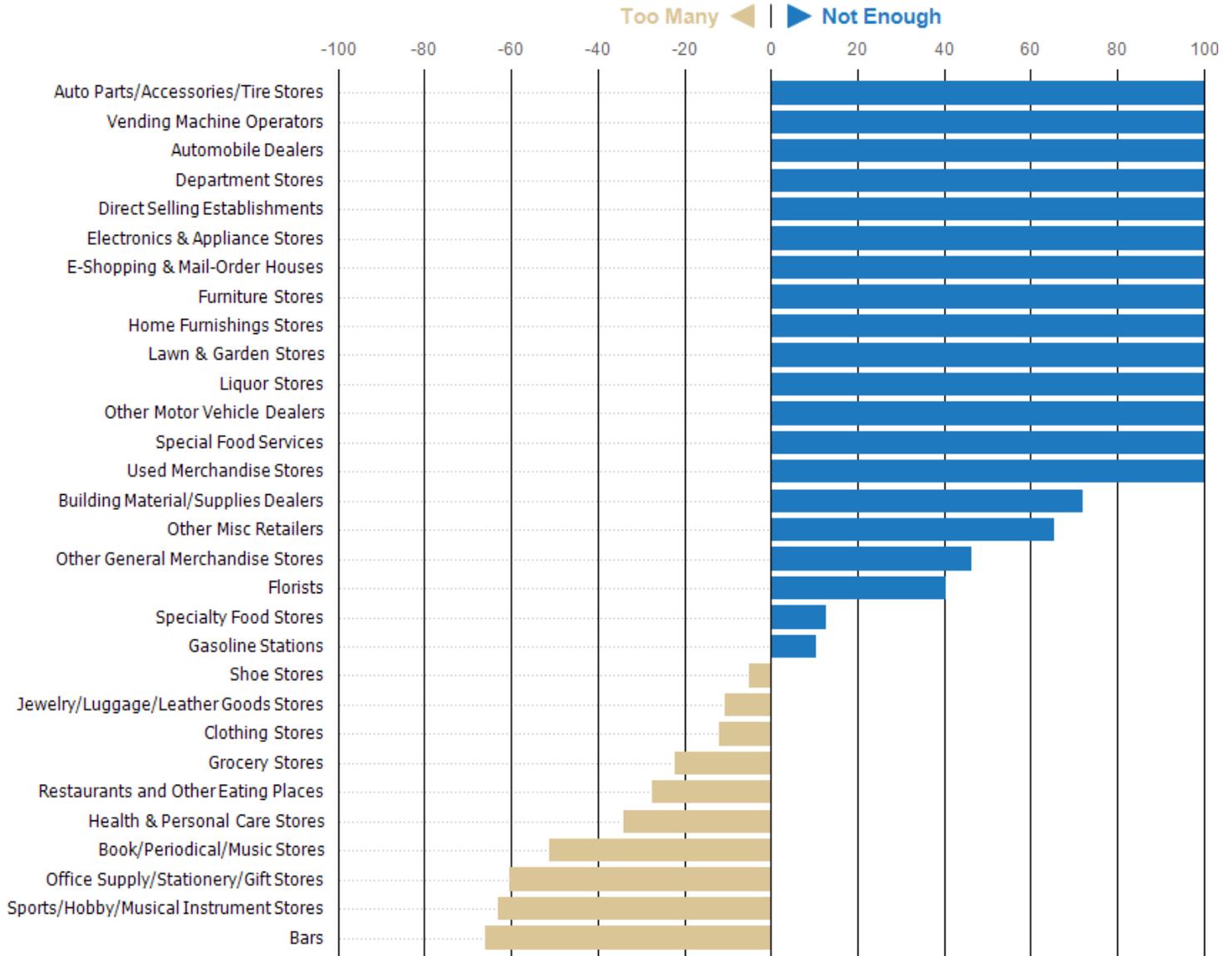


Best Retail Businesses: Emerald Isle, North Carolina

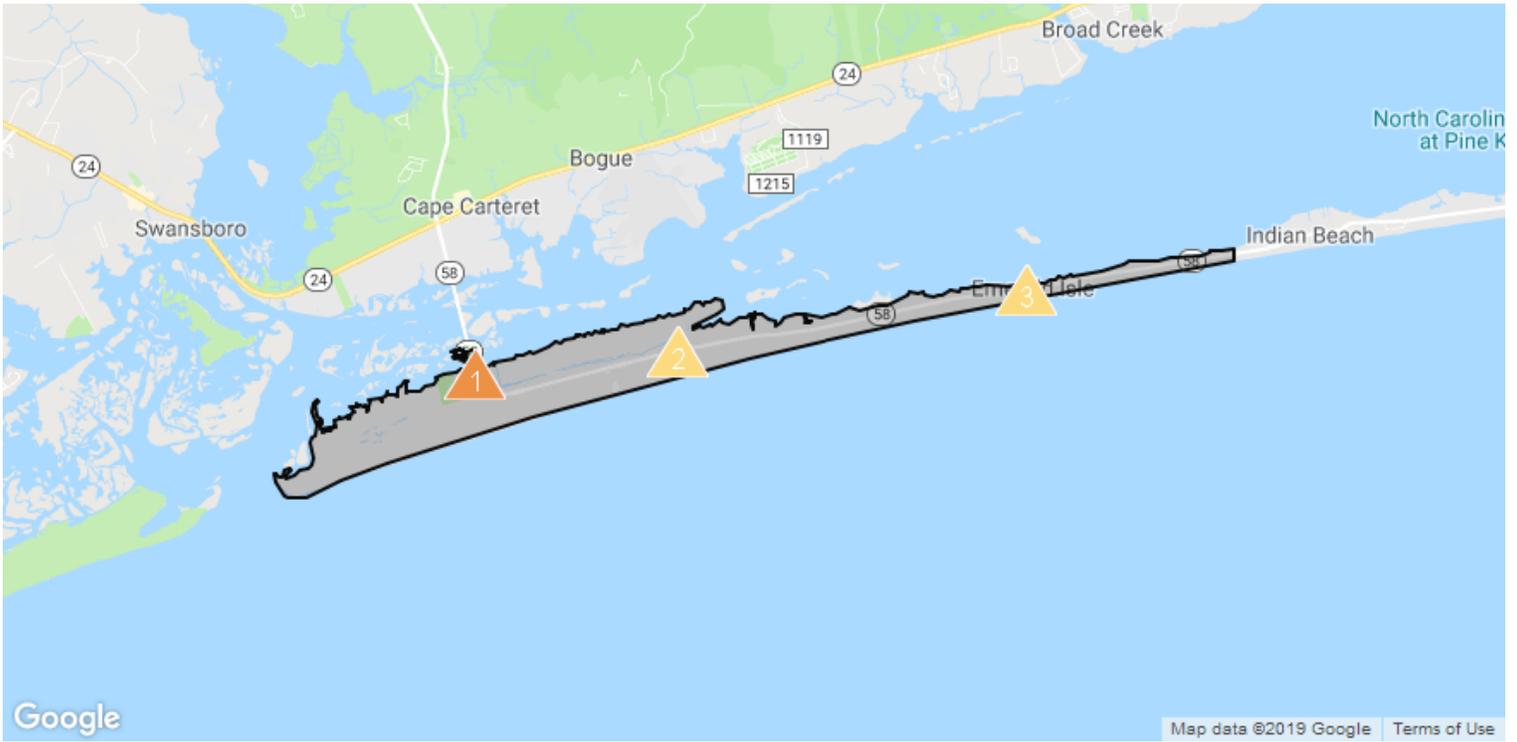
This chart shows the types of businesses that consumers are leaving an area to find. The business types represented by blue bars are relatively scarce in the area, so consumers go elsewhere to have their needs met. The beige business types are relatively plentiful in the area, meaning there are existing competitors for the dollars that consumers spend in these categories.

Data Source: Retail Marketplace via Esri, 2018

Update Frequency: Annually



Traffic Counts



Daily Traffic Counts: ▲ Up 6,000 / day ▲ 6,001 – 15,000 ▲ 15,001 – 30,000 ▲ 30,001 – 50,000 ▲ 50,001 – 100,000 ▲ Over 100,000 / day

▲
13,207

2017 Est. daily traffic counts

Street: Emerald Dr
Cross: State Hwy 58
Cross Dir: N
Dist: 0.07 miles

Historical counts

Year	Count	Type
2004	▲ 15,000	AADT
2001	▲ 12,000	AADT
1998	▲ 11,000	AADT

▲
4,700

2004 Est. daily traffic counts

Street: Emerald Dr
Cross: James Dr
Cross Dir: E
Dist: 0.07 miles

Historical counts

Year	Count	Type

▲
4,400

2004 Est. daily traffic counts

Street: Emerald Dr
Cross: 24th St
Cross Dir: W
Dist: 0.01 miles

Historical counts

Year	Count	Type

NOTE: Daily Traffic Counts are a mixture of actual and Estimates (*)

About RPR (Realtors Property Resource)

- Realtors Property Resource® is a wholly owned subsidiary of the National Association REALTORS®.
- RPR offers comprehensive data – including a nationwide database of 164 million properties – as well as powerful analytics and dynamic reports exclusively for members of the NAR.
- RPR's focus is giving residential and commercial real estate practitioners, brokers, and MLS and Association staff the tools they need to serve their clients.
- This report has been provided to you by a member of the NAR.



About RPR's Data

RPR generates and compiles real estate and other data from a vast array of sources. The data contained in your report includes some or all of the following:

- **Listing data** from our partner MLSs and CIEs, and related calculations, like estimated value for a property or median sales price for a local market.
- **Public records data** including tax, assessment, and deed information. Foreclosure and distressed data from public records and RealtyTrac.
- **Market conditions and forecasts** based on listing and public records data.
- **Census and employment data** from the U.S. Census and the U.S. Bureau of Labor Statistics.
- **Demographics and trends data** from Esri. The data in commercial and economic reports includes Tapestry Segmentation, which classifies U.S. residential neighborhoods into unique market segments based on socioeconomic and demographic characteristics.
- **Business data** including consumer expenditures, commercial market potential, retail marketplace, SIC and NAICS business information, and banking potential data from Esri.
- **School data and reviews** from Niche.
- **Specialty data sets** such as walkability scores, traffic counts and flood zones.



Update Frequency

- Listings and public records data are updated on a continuous basis.
- Charts and statistics calculated from listing and public records data are refreshed monthly.
- Other data sets range from daily to annual updates.

Learn more

For more information about RPR, please visit RPR's public website: <http://blog.narrpr.com>

