



How smart investors think about real estate

Market Profile

An exclusive service of PortReal, LLC
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www.portreal.com

The **PortReal**
Residential Real Estate Market Profile
1st quarter 2010

Contents:

- How to use this report
- Affordability (map)
- Price Outlook (map)
- Inventory per capita (map)
- Real estate Market Profile
- Definitions of Metropolitan Areas
- Disclaimers
- How to purchase reports

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How to use this report

The Market Profiles provided in this report provide analysis of the investment potential of residential real estate markets defined by metropolitan areas. Our approach uses a financial economics approach that is fundamentally different from other real estate analysis. This approach uses statistics to evaluate risk as a factor in investment performance.

Benefits

We expect users to benefit from our analysis in the following ways:

- **Market selection:** Identify markets that may be undervalued based on the capacity of current rent to cover operating and financing costs. Identify markets that may have potential to gain value or lose value compared to historical trends.
- **Risk evaluation:** Select markets that have a history of generating high risk-adjusted returns. "Risk-adjusted" refers to the relationship of returns to the volatility of those returns. Identify markets with high inventories or weak economies which may inhibit growth.
- **Comparability:** Compare real estate to other asset classes, such as equities.
- **Strategy:** Differentiate between investor grade (entry-level), median, and luxury home price trends. Investors will be mainly interested in trends related to investor grade properties, whose prices can rise while luxury housing in the same market is losing value, and vice versa.

Who may benefit

Potential users of these Profiles include:

- Homeowners
- Private and institutional real estate investors
- Bankers
- Others concerned with real estate economics and trends

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Key innovations in our approach

Our approach is distinguished by a number of innovations:

- **Wealth modeling:** Wealth growth results from the combination of income generation (dividends, net rents, etc.), and appreciation (capital gains, value growth). The returns on investment provided in the Market Profiles are based on net rental income and property value appreciation. Economic returns are the ratio of these returns to the investor's net equity in the property.
- **Risk analysis:** We provide an objective framework for evaluating real estate that incorporates standard deviation as a standard measure of risk.
- **Portfolio mindset:** We treat the 379 metropolitan areas covered by our Profiles as asset classes, analogous to asset classes such as "large cap equities" or "fixed income".
- **Benchmark-driven.** Our "investor grade" benchmark enables investment comparisons between cities. By setting a price point for investment in all markets, we can make comparisons between markets.
- **National scale:** We offer data for 379 different cities because investors want a horizontal view across many markets. This helps them decide whether to invest in real estate, and where to invest. With the ability to research markets online and to transact business virtually, investors can now invest on a national scale.
- **Improving the odds:** It is difficult and risky to make investment predictions. Past performance in real estate does not guarantee future results. Nevertheless, statistics and economic cycles can build confidence about trends, recurring patterns, and ranges of likely outcomes. Such insight will not guarantee success, but can improve the investor's odds of making "the better choice" and avoiding major risks.

What do we mean by benchmark-driven?

We provide investors with four categories for comparing investments:

- **Long-term trends in that market:** are the returns of the last 3 years consistent with the returns and volatility of the last 25 years?
- **Reference against other cities and the national median:** how are other cities in other regions faring in terms of affordability, pricing, and inventory?
- **Reference against alternative asset classes:** should you invest in the financial markets or real estate? We compare returns in real estate to the Standard and Poor 500 index.
- **Reference against operational requirements:** We use "cash flow break-even", where rents cover the costs of owning, operating, and financing a property, as the standard for "affordability". Cash flow break-even remains an important criterion for most investors.

Investor grade properties

A key innovation in our analysis is the quantification of a benchmark for how much an investor will pay for an investment property in a given metropolitan area. We define “investor grade” as a property that a serious investor would consider buying for investment purposes. Several factors qualify a property as “investor grade”:

- **Market demand:** The features of the property, including number of bedrooms, location, and amenities, make the property “rentable”. In most markets, we assume that one condition for “rentability” is that the typical rental home has at least three bedrooms, modern facilities such as usable kitchen, mechanicals, and plumbing, and is located near places of work and diversion.
- **Ready for service:** The property is in reasonable condition such that it can be put into operation as a rental with little or no delay.
- **Reasonable future cost of ownership:** The property is of adequate construction quality, and subject to reasonable tax rates and liabilities, such that the investor can expect to operate it over the long-term at a reasonable cost.

“Investor grade” properties tend to be priced at, or above, the 15th percentile price point for all properties on the market, in typical markets. In other words, if there are 100 homes, condominiums, and townhouses on the market, ranked from least expensive to most expensive, then the price of the 15th house from the bottom will typically reflect the price of an “investor grade” property. This definition provides a reasonable benchmark in many cities, but may not apply equally well in all cities.

Historically, the 15th price point appears to offer the investor a reasonable rate of income. Due to recent inflation in housing prices, this price point is “overpriced” relative to rental income that is available today. Over time, as supply and demand rebalance, one would expect rents to rise or property prices to drop.

Maps

The ranking maps illustrate the regional distribution of top and bottom quartile performance for: Affordability, Price Outlook, and Inventory. Green is the top quartile, with the best performance expectations from an investor's standpoint. Red is the bottom quartile, and yellow represents the 2nd and 3rd quartiles collectively. The quartiles are defined in terms of the national data set of 379 cities.

USA map



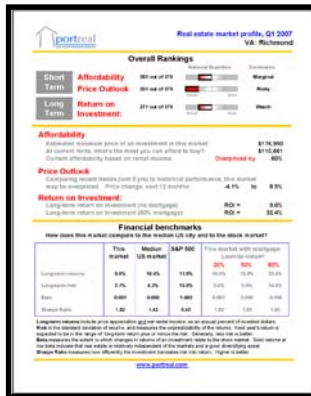
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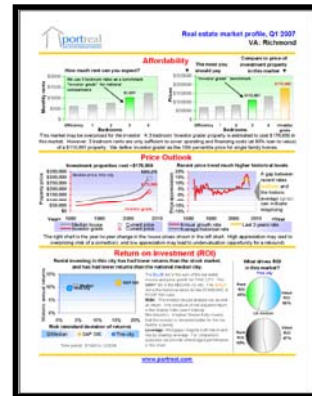
Market Profiles

In the Overall Rankings section, we rank each metropolitan area in terms of Affordability, Price Outlook, and Return on Investment. These rankings are relative: they are expressed in quartiles compared to the other 378 cities in the dataset. The objective is not to determine the “best” city, but to identify differentiated performance among cities. Furthermore, a region that is ranked low compared to other cities on a percentile basis may still generate good performance in absolute terms. For example, many bottom quartile markets for Return on Investment have generated acceptable long-term returns and may have very good risk-adjusted returns. Conversely, many top-quartile “Affordability” markets do not support positive cash flow in today’s conditions.

Front of Profile:



Back of Profile:



The bottom section on the first page of the profile provides local economic, housing, and inventory benchmarks.

The second page provides visual detail regarding Affordability, Price Outlook, and Return on Investment. These repeat the key themes from the top sections on the front page.

The affordability section compares the price of the “Investor grade” property to “the most you should pay” price. The “most you should pay” is based on the following assumptions:

- Cost of financing at prevailing mortgage rates (we use the CMT index plus a margin), assuming 80% financing
- Cost of ownership and operations: maintenance, capital improvements, insurance, and other costs, as a factor of total value of the property

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- Property taxes based on historical average rates for metropolitan areas, when available; state averages otherwise
- Income tax costs, after accounting for expenses and depreciation
- Vacancy periods between tenants

The chart in the upper left shows rents for rental units in a range of sizes, from efficiencies (no separate bedroom) through 4 bedrooms in size. These are HUD Fair Market Rents that have been normalized over time to a 50th percentile point. (In other words, rent prices are distributed across a range, and HUD reports rents at different percentiles; the HUD data has been adjusted for consistent comparisons over time).

Corresponding to each rent is a price that represents a cash-flow-positive acquisition price. In other words, the investor who buys a property at a price exceeding the values on the right chart, and rents out at the rate on the left chart, is not likely to generate positive cash flow. This assumes 80% financing with a mortgage at current adjustable rates, and accounts for operating and ownership expenses (e.g., property taxes, insurance, maintenance, improvements, and income tax benefits of depreciation).

The left chart in the middle of the second page shows how prices have appreciated in this market over time. The data use the OFHEO indexes scaled to current median and “investor grade” (15th percentile) price points. The OFHEO indexes are generally considered the best available reference for long-term trends in real estate pricing by metropolitan area.

The year-to-year changes in these indexes are converted to rates of “price appreciation” in the chart on the right. Large swings in price appreciation from one year to the next indicate less predictability in pricing in this market. Sustained periods of statistically high price appreciation can translate into overpricing. Sustained periods of statistically low price appreciation result in underpricing. Both overpricing and underpricing are likely to result in some kind of correction (prices dropping, or prices rising).

The degree to which appreciation rates are outside statistical norms (the standard deviation) determines potential adjustments, known as “regression to the mean”. These corrections are reflected in the price change range on the front page.

The bottom left chart shows the historical performance of this market compared to the national median market, and to the S&P500 index during the same period. The vertical axis is the average of year-to-year returns on investment in this market. Again, returns comprise both net rental income and appreciation in value. The period for which data is available is shown below the chart. For many cities, the time span covers over 25 years, which is the better part of the last real estate cycle.



The risk-return data are not adjusted for inflation. These data do not include financing (no mortgages).

The Value Trend chart in the bottom right section of the second page tracks prices of investor grade, median, and luxury homes. We define these three price points as the 15th, 50th and 75th percentiles in a market. For example, among 100 listings ranked from low to high by asking price, the investor grade price is the price of the 15th house on the list, and the luxury price is the price of the 75th house. The actual entry-level threshold will vary from investor to investor within a market, and will vary over time from the 15th percentile benchmark. We use it as a standard approach to track changes in the market and for distinguishing properties of interest to investors from properties more likely to appeal to owner-occupants.

Metropolitan area definitions:

The cities profiled in this report correspond to Census Metropolitan Statistical Areas (MSAs) and Metropolitan Divisions. The physical areas and populations of some MSAs can be broad, and some cross state lines. The investor should be familiar with the coverage of each MSA/MD, which is provided at the end of this report.

The trends and data shown in the report are most appropriately compared to national average or median data, or side-by-side with other cities.

These data reflect metropolitan averages, and therefore do not show what is happening in a particular neighborhood or with regard to a particular property. Due to this and other factors, the user should treat the data as directional.

Sources of data

The data used herein have been adapted from various public sources including the Office of Housing Enterprise Oversight, the US Census, the Department of Commerce, HUD and public sources for current housing prices, inventories, and financial data.

In all cases, the data have inherent limitations, largely due to the nature of using large sets of data collected over extended periods of time to draw conclusions that specific in time or circumstance. We apply proprietary methods to convert data sources into common and consistent formats. We have made best efforts to normalize data for consistency and to permit 'apples to apples' comparisons.

Financial asset data is obtained from public sources that PortReal believes are accurate, but PortReal has not independently verified this data.

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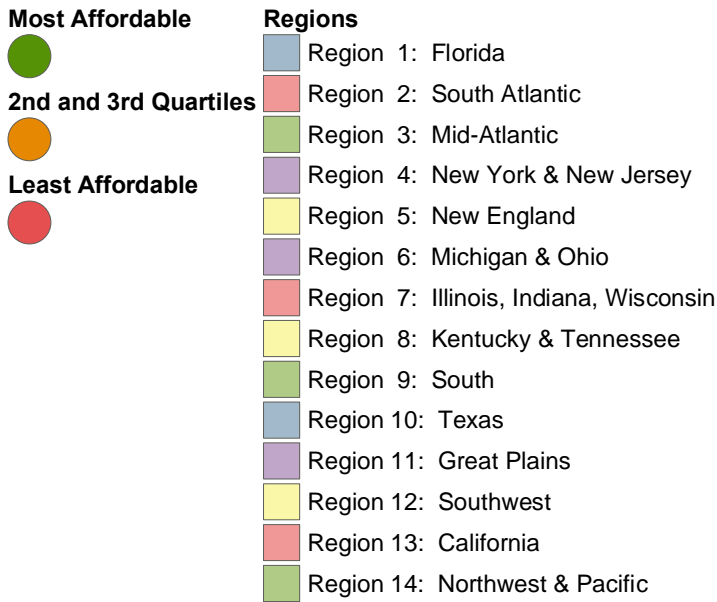
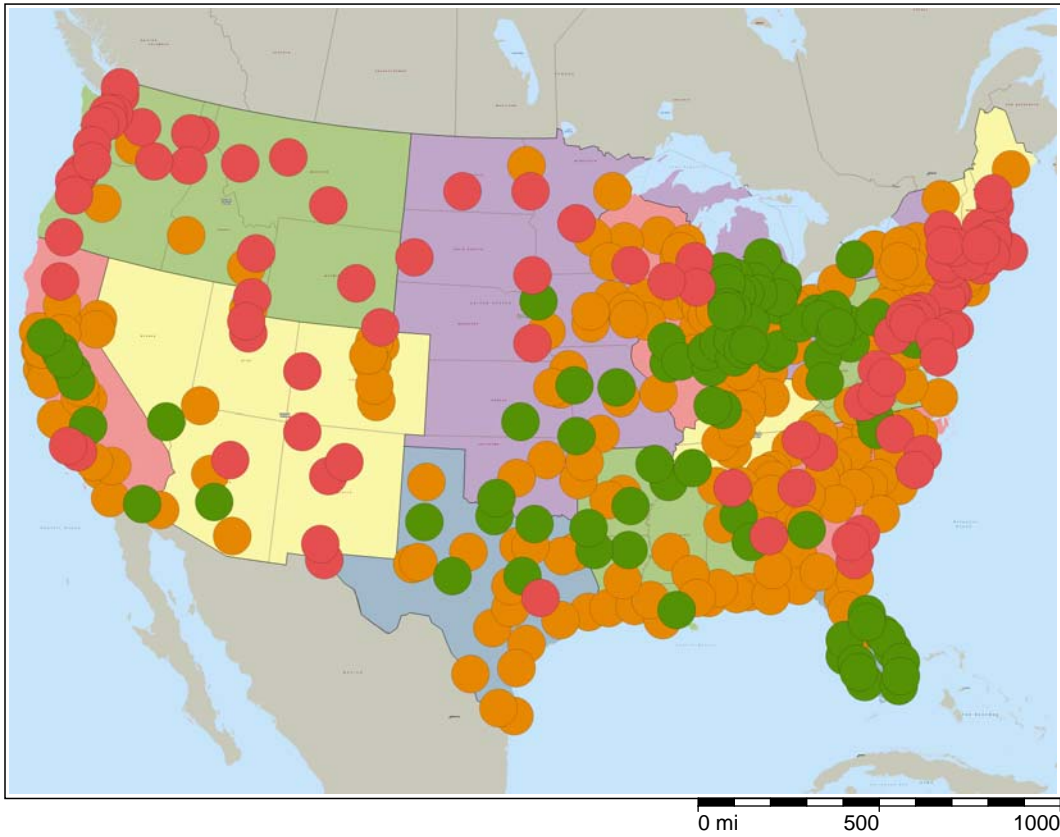
Final words:

- Real estate can be an exceptionally rewarding investment for that investor who is hard-working, smart or just plain lucky. Investing directly in residential real estate can require a lot of effort, a cost that is not factored into any of the analysis in these profiles. No matter how good the numbers are, the investor must account for the value of his/her time and opportunity costs.
- Real estate is not for everyone. It requires personal involvement with the property and with tenants and others. Just because a particular property may be a good investment doesn't mean it's right for everyone.
- Past Performance Does Not Guarantee Future Results.



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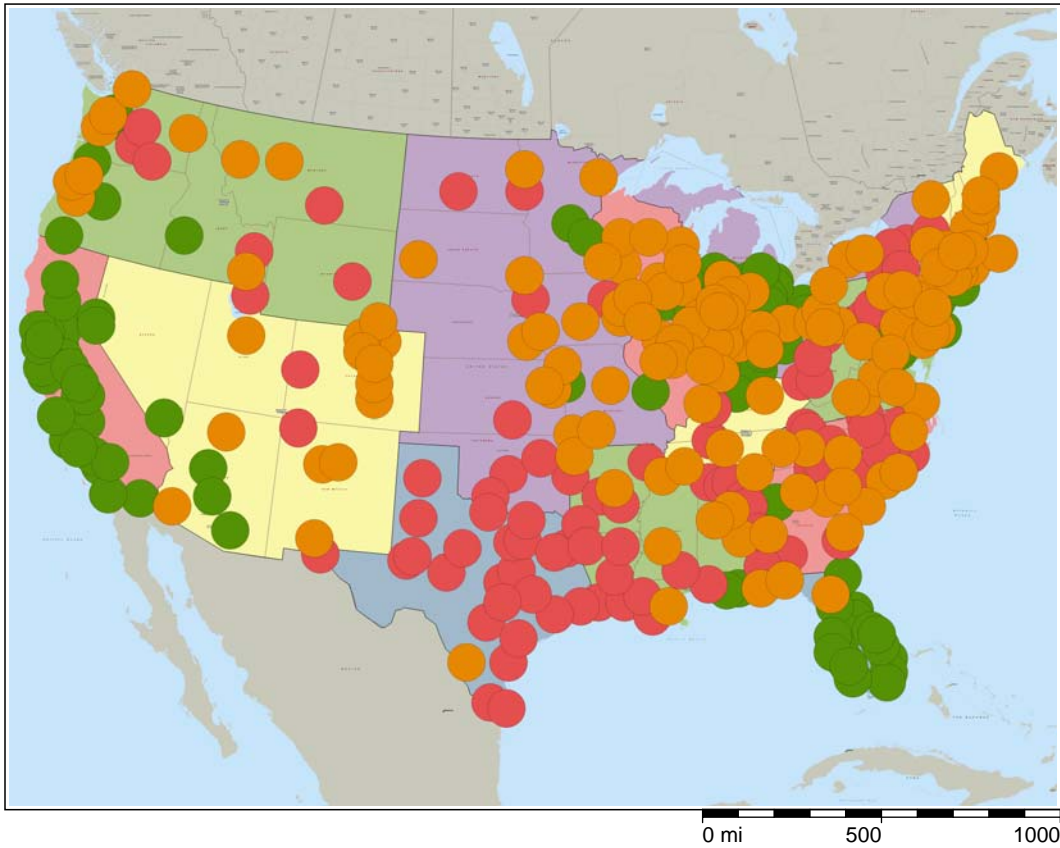
USA: Affordability



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USA : Price Outlook



Most likely price rise



2nd and 3rd Quartiles



Most likely price decline



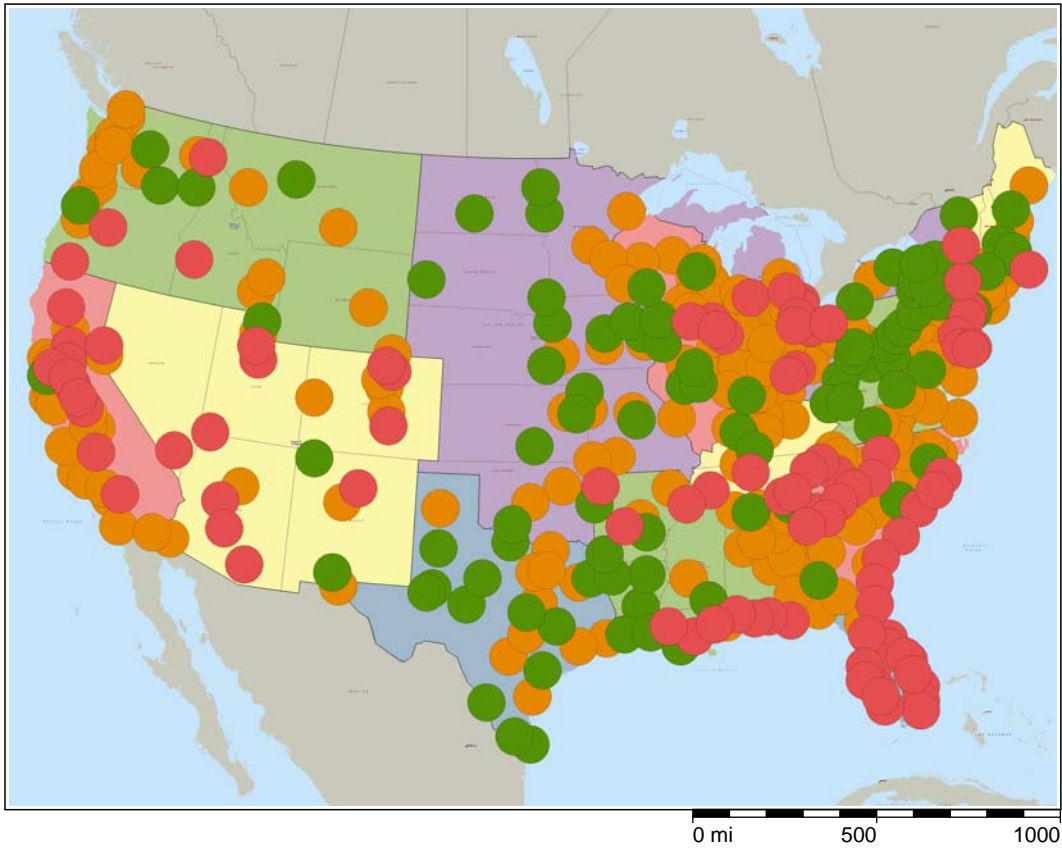
Regions

-  Region 1: Florida
-  Region 2: South Atlantic
-  Region 3: Mid-Atlantic
-  Region 4: New York & New Jersey
-  Region 5: New England
-  Region 6: Michigan & Ohio
-  Region 7: Illinois, Indiana, Wisconsin
-  Region 8: Kentucky & Tennessee
-  Region 9: South
-  Region 10: Texas
-  Region 11: Great Plains
-  Region 12: Southwest
-  Region 13: California
-  Region 14: Northwest & Pacific

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USA : Inventory per capita



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Overall Rankings

		National Quartiles	Rating
Short Term	Affordability	258 out of 379 	Less attractive
	Price Outlook	104 out of 379 	Somewhat attractive
	Inventory	198 out of 379 	Less attractive
Long Term	Return on Investment:	243 out of 379  Worst Best	Less attractive

Period: 12/1984 to 9/2009

Affordability **Underpriced by 37%**
 Estimated minimum price of an investment in this market: **\$137,000**
 At current rents, what's the most you can afford to buy? **\$217,660**

Price Outlook Price change, coming year: **1.8%** to **11.0%**
 Average of last 3 year growth rate indicates underpricing vs. historical rates.

Inventory
 Total (for sale + distressed) housing inventory/capita: **5%** over US median

Return on Investment: ROI, no mortgage= **10.7%**
 Historical performance ROI, 80% mortgage= **33.9%**

Inventories and economic benchmarks

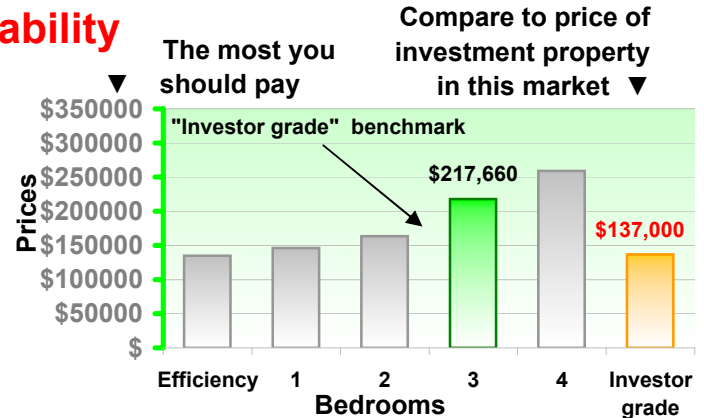
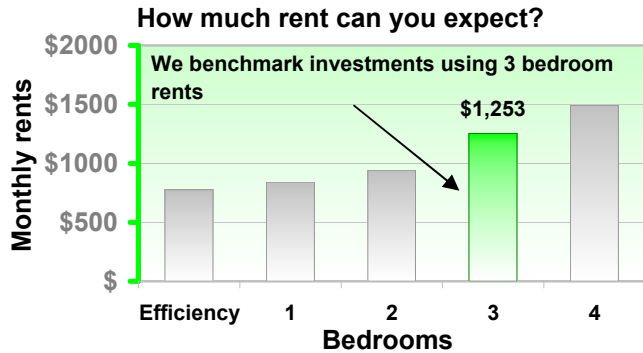
	This city Q1 10	This city annual change	US median Q1 10	US median annual change
Population	1,260,850	1.5%	267,756	0.9%
Unemployment rate (%)	7.5%	33.9%	8.6%	30.3%
Employment	594,360	-2.4%	118,591	-2.8%
Average weekly wages (1)	\$829	-0.4%	\$712	0.4%
Price of starter home	\$137,000	-8.9%	\$90,000	-7.4%
Mortgage payment, % of wages (2)	14%		11%	
Total inventory	14,592	3%	2,945	3%
For sale inventory	9,546	-10%	2,021	-10%
Foreclosure inventory	961	101%	192	33%
Homes in bankruptcy	2708	8%	296	121%
Other inventory (3)	1377	178%	436	25%
Total inventory/ capita	1.2%		1.1%	

(1) Wages as of 6/2009

(2) Mortgage at 80% loan-to-value

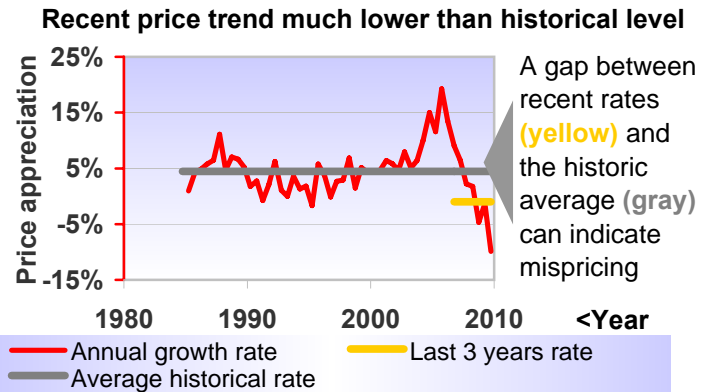
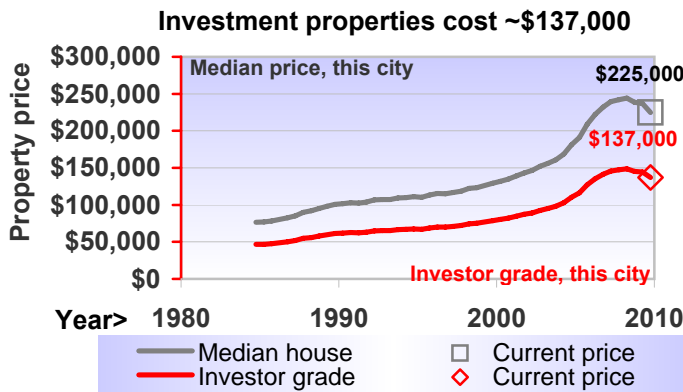
(3) FSBO, foreclosures, sheriff's sales

Affordability



Investors may find opportunities in this market. A 3 bedroom 'investor grade' property costs \$137,000 while 3 bedroom rents cover operating and financing costs (80% loan-to-value @5.51%) of a \$217,660 property. 'Investor grade' is the 15th percentile price for single family homes. At this price and rent, the cap rate is 7.2%.

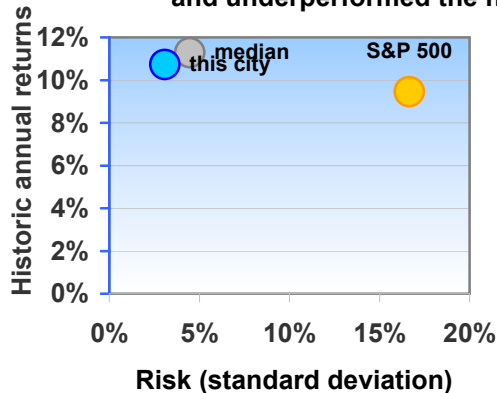
Price Outlook



The right chart is the year-to-year change in the house prices shown in the left chart (FHFA Index). High appreciation may lead to overpricing (risk of a correction), and low appreciation may lead to undervaluation (opportunity for a

Return on Investment (ROI)

Returns on rentals in this city outperformed stock market, and underperformed the national median city.



Historical investment return:

- = THIS CITY*
- = MEDIAN US city *
- = S&P 500 index

* net rent income + appreciation

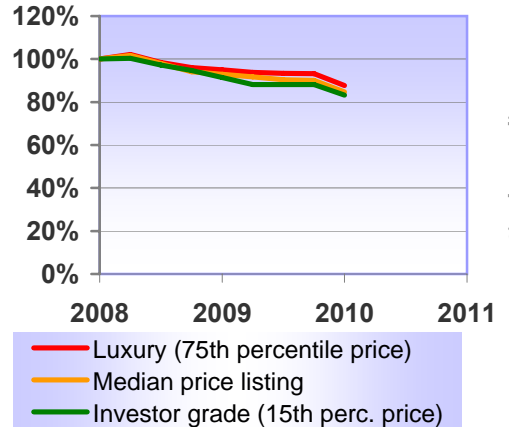
RISK = standard deviation of investment returns. Investors generally seek maximum returns at lowest risk.

Mortgages magnify return and risk by creating leverage. Data shown are unleveraged.

Period: 12/1984 to 9/2009

Value Trend by Grade

Asking prices by price percentile



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**Available in
this Regional
Report:**

Metro Area Profiled

Areas included in this metro area

AK: Anchorage	Anchorage Municipality, AK, Matanuska-Susitna Borough, AK	Northwest & Pacific
AK: Fairbanks	Fairbanks North Star Borough, AK	Northwest & Pacific
AL: Anniston-Oxford	Calhoun County, AL	South
AL: Auburn-Opelika	Lee County, AL	South
AL: Birmingham-Hoover	Bibb County, AL, Blount County, AL, Chilton County, AL, Jefferson County, AL, Shelby County, AL, St. Clair County, AL, Walker County, AL	South
AL: Decatur	Lawrence County, AL, Morgan County, AL	South
AL: Dothan	Geneva County, AL, Henry County, AL, Houston County, AL	South
AL: Florence-Muscle Shoals	Colbert County, AL, Lauderdale County, AL	South
AL: Gadsden	Etowah County, AL	South
AL: Huntsville	Limestone County, AL, Madison County, AL	South
AL: Mobile	Mobile County, AL	South
AL: Montgomery	Autauga County, AL, Elmore County, AL, Lowndes County, AL, Montgomery County, AL	South
AL: Tuscaloosa	Greene County, AL, Hale County, AL, Tuscaloosa County, AL	South
AR: Fayetteville-Springdale-Rogers	Benton County, AR, Madison County, AR, McDonald County, MO, Washington County, AR	South
AR: Fort Smith	Crawford County, AR, Franklin County, AR, Le Flore County, OK, Sebastian County, AR, Sequoyah County, OK	South
AR: Hot Springs	Garland County, AR	South
AR: Jonesboro	Craighead County, AR, Poinsett County, AR	South
AR: Little Rock-North Little Rock-Conway	Faulkner County, AR, Grant County, AR, Lonoke County, AR, Perry County, AR, Pulaski County, AR, Saline County, AR	South
AR: Pine Bluff	Cleveland County, AR, Jefferson County, AR, Lincoln County, AR	South
AZ: Flagstaff	Coconino County, AZ	Southwest
AZ: Phoenix-Mesa-Scottsdale	Maricopa County, AZ, Pinal County, AZ	Southwest
AZ: Prescott	Yavapai County, AZ	Southwest
AZ: Tucson	Pima County, AZ	Southwest
AZ: Yuma	Yuma County, AZ	Southwest
CA: Bakersfield	Kern County, CA	California
CA: Chico	Butte County, CA	California
CA: El Centro	Imperial County, CA	California
CA: Fresno	Fresno County, CA	California
CA: Hanford-Corcoran	Kings County, CA	California
CA: Los Angeles-Long Beach-Glendale	Los Angeles County, CA	California
CA: Madera	Madera County, CA	California
CA: Merced	Merced County, CA	California
CA: Modesto	Stanislaus County, CA	California
CA: Napa	Napa County, CA	California
CA: Oakland-Fremont-Hayward	Alameda County, CA, Contra Costa County, CA	California
CA: Oxnard-Thousand Oaks-Ventura	Ventura County, CA	California
CA: Redding	Shasta County, CA	California

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Metro Area Profiled

Areas included in this metro area

CA: Riverside-San Bernardino-Ontario	Riverside County, CA, San Bernardino County, CA	California
CA: Sacramento-Arden-Arcade-Roseville	El Dorado County, CA, Placer County, CA, Sacramento County, CA, Yolo County, CA	California
CA: Salinas	Monterey County, CA	California
CA: San Diego-Carlsbad-San Marcos	San Diego County, CA	California
CA: San Francisco-San Mateo-Redwood City	Marin County, CA, San Francisco County, CA, San Mateo County, CA	California
CA: San Jose-Sunnyvale-Santa Clara	San Benito County, CA, Santa Clara County, CA	California
CA: San Luis Obispo-Paso Robles	San Luis Obispo County, CA	California
CA: Santa Ana-Anaheim-Irvine	Orange County, CA	California
CA: Santa Barbara-Santa Maria-Goleta	Santa Barbara County, CA	California
CA: Santa Cruz-Watsonville	Santa Cruz County, CA	California
CA: Santa Rosa-Petaluma	Sonoma County, CA	California
CA: Stockton	San Joaquin County, CA	California
CA: Vallejo-Fairfield	Solano County, CA	California
CA: Visalia-Porterville	Tulare County, CA	California
CA: Yuba City	Sutter County, CA, Yuba County, CA	California
CO: Boulder	Boulder County, CO	Southwest
CO: Colorado Springs	El Paso County, CO, Teller County, CO	Southwest
CO: Denver-Aurora	Adams County, CO, Arapahoe County, CO, Broomfield County, CO, Clear Creek County, CO, Denver County, CO, Douglas County, CO, Elbert County, CO, Gilpin County, CO, Jefferson County, CO, Park County, CO	Southwest
CO: Fort Collins-Loveland	Larimer County, CO	Southwest
CO: Grand Junction	Mesa County, CO	Southwest
CO: Greeley	Weld County, CO	Southwest
CO: Pueblo	Pueblo County, CO	Southwest
CT: Bridgeport-Stamford-Norwalk	Fairfield County, CT	New England
CT: Hartford-West Hartford-East Hartford	Hartford County, CT, Middlesex County, CT, Tolland County, CT	New England
CT: New Haven-Milford	New Haven County, CT	New England
CT: Norwich-New London	New London County, CT	New England
DC: Washington-Arlington-Alexandria	Alexandria city, VA, Arlington County, VA, Calvert County, MD, Charles County, MD, Clarke County, VA, District of Columbia, DC, Fairfax city, VA, Fairfax County, VA, Falls Church city, VA, Fauquier County, VA, Fredericksburg city, VA, Jefferson County, WV, Loudoun County, VA, Manassas city, VA, Manassas Park city, VA, Prince George's County, MD, Prince William County, VA, Spotsylvania County, VA, Stafford County, VA, Warren County, VA	Mid-Atlantic
DE: Dover	Kent County, DE	Mid-Atlantic
DE: Wilmington	Cecil County, MD, New Castle County, DE, Salem County, NJ	Mid-Atlantic
FL: Cape Coral-Fort Myers	Lee County, FL	Florida

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FL: Deltona-Daytona Beach-Ormond Beach	Volusia County, FL	Florida
FL: Fort Lauderdale-Pompano Beach Deerfield Beach	Broward County, FL	Florida
FL: Fort Walton Beach-Crestview-Destin	Okaloosa County, FL	Florida
FL: Gainesville	Alachua County, FL, Gilchrist County, FL	Florida
FL: Jacksonville	Baker County, FL, Clay County, FL, Duval County, FL, Nassau County, FL, St. Johns County, FL	Florida
FL: Lakeland	Polk County, FL	Florida
FL: Miami-Miami Beach-Kendall	Miami-Dade County, FL	Florida
FL: Naples-Marco Island	Collier County, FL	Florida
FL: Ocala	Marion County, FL	Florida
FL: Orlando-Kissimmee	Lake County, FL, Orange County, FL, Osceola County, FL, Seminole County, FL	Florida
FL: Palm Bay-Melbourne-Titusville	Brevard County, FL	Florida
FL: Panama City-Lynn Haven	Bay County, FL	Florida
FL: Pensacola-Ferry Pass-Brent	Escambia County, FL, Santa Rosa County, FL	Florida
FL: Port St. Lucie	Martin County, FL, St. Lucie County, FL	Florida
FL: Punta Gorda	Charlotte County, FL	Florida
FL: Sarasota-Bradenton-Venice	Manatee County, FL, Sarasota County, FL	Florida
FL: Sebastian-Vero Beach	Indian River County, FL	Florida
FL: Tallahassee	Gadsden County, FL, Jefferson County, FL, Leon County, FL, Wakulla County, FL	Florida
FL: Tampa-St. Petersburg-Clearwater	Hernando County, FL, Hillsborough County, FL, Pasco County, FL, Pinellas County, FL	Florida
FL: West Palm Beach-Boca Raton-Boynton Beach	Palm Beach County, FL	Florida
GA: Albany	Baker County, GA, Dougherty County, GA, Lee County, GA, Terrell County, GA, Worth County, GA	South Atlantic
GA: Athens-Clarke County	Clarke County, GA, Madison County, GA, Oconee County, GA, Oglethorpe County, GA	South Atlantic
GA: Atlanta-Sandy Springs-Marietta	Barrow County, GA, Bartow County, GA, Butts County, GA, Carroll County, GA, Cherokee County, GA, Clayton County, GA, Cobb County, GA, Coweta County, GA, Dawson County, GA, DeKalb County, GA, Douglas County, GA, Fayette County, GA, Forsyth County, GA, Fulton County, GA, Gwinnett County, GA, Haralson County, GA, Heard County, GA, Henry County, GA, Jasper County, GA, Lamar County, GA, Meriwether County, GA, Newton County, GA, Paulding County, GA, Pickens County, GA, Pike County, GA, Rockdale County, GA, Spalding County, GA, Walton County, GA	South Atlantic
GA: Augusta-Richmond County	Aiken County, SC, Burke County, GA, Columbia County, GA, Edgefield County, SC, McDuffie County, GA, Richmond County, GA	South Atlantic
GA: Brunswick	Brantley County, GA, Glynn County, GA, McIntosh County, GA	South Atlantic

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Metro Area Profiled

Areas included in this metro area

GA: Columbus	Chattahoochee County, GA, Harris County, GA, Marion County, GA, Muscogee County, GA, Russell County, AL	South Atlantic
GA: Dalton	Murray County, GA, Whitfield County, GA	South Atlantic
GA: Gainesville	Hall County, GA	South Atlantic
GA: Hinesville-Fort Stewart	Liberty County, GA, Long County, GA	South Atlantic
GA: Macon	Bibb County, GA, Crawford County, GA, Jones County, GA, Monroe County, GA, Twiggs County, GA	South Atlantic
GA: Rome	Floyd County, GA	South Atlantic
GA: Savannah	Bryan County, GA, Chatham County, GA, Effingham County, GA	South Atlantic
GA: Valdosta	Brooks County, GA, Echols County, GA, Lanier County, GA, Lowndes County, GA	South Atlantic
GA: Warner Robins	Houston County, GA	South Atlantic
HI: Honolulu	Honolulu County, HI	Northwest & Pacific
IA: Ames	Story County, IA	Great Plains
IA: Cedar Rapids	Benton County, IA, Jones County, IA, Linn County, IA	Great Plains
IA: Davenport-Moline-Rock Island	Henry County, IL, Mercer County, IL, Rock Island County, IL, Scott County, IA	Great Plains
IA: Des Moines-West Des Moines	Dallas County, IA, Guthrie County, IA, Madison County, IA, Polk County, IA, Warren County, IA	Great Plains
IA: Dubuque	Dubuque County, IA	Great Plains
IA: Iowa City	Johnson County, IA, Washington County, IA	Great Plains
IA: Sioux City	Dakota County, NE, Dixon County, NE, Union County, SD, Woodbury County, IA	Great Plains
IA: Waterloo-Cedar Falls	Black Hawk County, IA, Bremer County, IA, Grundy County, IA	Great Plains
ID: Boise City-Nampa	Ada County, ID, Boise County, ID, Canyon County, ID, Gem County, ID, Owyhee County, ID	Northwest & Pacific
ID: Coeur d'Alene	Kootenai County, ID	Northwest & Pacific
ID: Idaho Falls	Bonneville County, ID, Jefferson County, ID	Northwest & Pacific
ID: Lewiston	Asotin County, WA, Nez Perce County, ID	Northwest & Pacific
ID: Pocatello	Bannock County, ID, Power County, ID	Northwest & Pacific
IL: Bloomington-Normal	McLean County, IL	Illinois, Indiana, Wisconsin
IL: Champaign-Urbana	Champaign County, IL, Ford County, IL, Piatt County, IL	Illinois, Indiana, Wisconsin
IL: Chicago-Naperville-Joliet	Cook County, IL, DeKalb County, IL, DuPage County, IL, Grundy County, IL, Kane County, IL, Kendall County, IL, McHenry County, IL, Will County, IL	Illinois, Indiana, Wisconsin
IL: Danville	Vermilion County, IL	Illinois, Indiana, Wisconsin
IL: Decatur	Macon County, IL	Illinois, Indiana, Wisconsin
IL: Kankakee-Bradley	Kankakee County, IL	Illinois, Indiana, Wisconsin
IL: Lake County-Kenosha County	Kenosha County, WI, Lake County, IL	Illinois, Indiana, Wisconsin
IL: Peoria	Marshall County, IL, Peoria County, IL, Stark County, IL, Tazewell County, IL, Woodford County, IL	Illinois, Indiana, Wisconsin

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Metro Area Profiled

Areas included in this metro area

IL: Rockford	Boone County, IL, Winnebago County, IL	Illinois, Indiana, Wisconsin
IL: Springfield	Menard County, IL, Sangamon County, IL	Illinois, Indiana, Wisconsin
IN: Anderson	Madison County, IN	Illinois, Indiana, Wisconsin
IN: Bloomington	Greene County, IN, Monroe County, IN, Owen County, IN	Illinois, Indiana, Wisconsin
IN: Columbus	Bartholomew County, IN	Illinois, Indiana, Wisconsin
IN: Elkhart-Goshen	Elkhart County, IN	Illinois, Indiana, Wisconsin
IN: Evansville	Gibson County, IN, Henderson County, KY, Posey County, IN, Vanderburgh County, IN, Warrick County, IN, Webster County, KY	Illinois, Indiana, Wisconsin
IN: Fort Wayne	Allen County, IN, Wells County, IN, Whitley County, IN	Illinois, Indiana, Wisconsin
IN: Gary	Jasper County, IN, Lake County, IN, Newton County, IN, Porter County, IN	Illinois, Indiana, Wisconsin
IN: Indianapolis-Carmel	Boone County, IN, Brown County, IN, Hamilton County, IN, Hancock County, IN, Hendricks County, IN, Johnson County, IN, Marion County, IN, Morgan County, IN, Putnam County, IN, Shelby County, IN	Illinois, Indiana, Wisconsin
IN: Kokomo	Howard County, IN, Tipton County, IN	Illinois, Indiana, Wisconsin
IN: Lafayette	Benton County, IN, Carroll County, IN, Tippecanoe County, IN	Illinois, Indiana, Wisconsin
IN: Michigan City-La Porte	LaPorte County, IN	Illinois, Indiana, Wisconsin
IN: Muncie	Delaware County, IN	Illinois, Indiana, Wisconsin
IN: South Bend-Mishawaka	Cass County, MI, St. Joseph County, IN	Illinois, Indiana, Wisconsin
IN: Terre Haute	Clay County, IN, Sullivan County, IN, Vermillion County, IN, Vigo County, IN	Illinois, Indiana, Wisconsin
KS: Lawrence	Douglas County, KS	Great Plains
KS: Topeka	Jackson County, KS, Jefferson County, KS, Osage County, KS, Shawnee County, KS, Wabaunsee County, KS	Great Plains
KS: Wichita	Butler County, KS, Harvey County, KS, Sedgwick County, KS, Sumner County, KS	Great Plains
KY: Bowling Green	Edmonson County, KY, Warren County, KY	Kentucky, Tennessee
KY: Elizabethtown	Hardin County, KY, Larue County, KY	Kentucky, Tennessee
KY: Lexington-Fayette	Bourbon County, KY, Clark County, KY, Fayette County, KY, Jessamine County, KY, Scott County, KY, Woodford County, KY	Kentucky, Tennessee
KY: Louisville-Jefferson County	Bullitt County, KY, Clark County, IN, Floyd County, IN, Harrison County, IN, Henry County, KY, Jefferson County, KY, Meade County, KY, Nelson County, KY, Oldham County, KY, Shelby County, KY, Spencer County, KY, Trimble County, KY, Washington County, IN	Kentucky, Tennessee

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Metro Area Profiled

Areas included in this metro area

KY: Owensboro	Daviess County, KY, Hancock County, KY, McLean County, KY	Kentucky, Tennessee
LA: Alexandria	Grant Parish, LA, Rapides Parish, LA	South
LA: Baton Rouge	Ascension Parish, LA, East Baton Rouge Parish, LA, East Feliciana Parish, LA, Iberville Parish, LA, Livingston Parish, LA, Pointe Coupee Parish, LA, St. Helena Parish, LA, West Baton Rouge Parish, LA, West Feliciana Parish, LA	South
LA: Houma-Bayou Cane-Thibodaux	Lafourche Parish, LA, Terrebonne Parish, LA	South
LA: Lafayette	Lafayette Parish, LA, St. Martin Parish, LA	South
LA: Lake Charles	Calcasieu Parish, LA, Cameron Parish, LA	South
LA: Monroe	Ouachita Parish, LA, Union Parish, LA	South
LA: New Orleans-Metairie-Kenner	Jefferson Parish, LA, Orleans Parish, LA, Plaquemines Parish, LA, St. Bernard Parish, LA, St. Charles Parish, LA, St. John the Baptist Parish, LA, St. Tammany Parish, LA	South
LA: Shreveport-Bossier City	Bossier Parish, LA, Caddo Parish, LA, De Soto Parish, LA	South
MA: Barnstable Town	Barnstable County, MA	New England
MA: Boston-Quincy	Norfolk County, MA, Plymouth County, MA, Suffolk County, MA	New England
MA: Cambridge-Newton-Framingham	Middlesex County, MA	New England
MA: Peabody	Essex County, MA	New England
MA: Pittsfield	Berkshire County, MA	New England
MA: Springfield	Franklin County, MA, Hampden County, MA, Hampshire County, MA	New England
MA: Worcester	Worcester County, MA	New England
MD: Baltimore-Towson	Anne Arundel County, MD, Baltimore city, MD, Baltimore County, MD, Carroll County, MD, Harford County, MD, Howard County, MD, Queen Anne's County, MD	Mid-Atlantic
MD: Bethesda-Gaithersburg-Frederick	Frederick County, MD, Montgomery County, MD	Mid-Atlantic
MD: Cumberland	Allegany County, MD, Mineral County, WV	Mid-Atlantic
MD: Hagerstown-Martinsburg	Berkeley County, WV, Morgan County, WV, Washington County, MD	Mid-Atlantic
MD: Salisbury	Somerset County, MD, Wicomico County, MD	Mid-Atlantic
ME: Bangor	Penobscot County, ME	New England
ME: Lewiston-Auburn	Androscoggin County, ME	New England
ME: Portland-South Portland-Biddeford	Cumberland County, ME, Sagadahoc County, ME, York County, ME	New England
MI: Ann Arbor	Washtenaw County, MI	Michigan, Ohio
MI: Battle Creek	Calhoun County, MI	Michigan, Ohio
MI: Bay City	Bay County, MI	Michigan, Ohio
MI: Detroit-Livonia-Dearborn	Wayne County, MI	Michigan, Ohio
MI: Flint	Genesee County, MI	Michigan, Ohio
MI: Grand Rapids-Wyoming	Barry County, MI, Ionia County, MI, Kent County, MI, Newaygo County, MI	Michigan, Ohio
MI: Holland-Grand Haven	Ottawa County, MI	Michigan, Ohio
MI: Jackson	Jackson County, MI	Michigan, Ohio
MI: Kalamazoo-Portage	Kalamazoo County, MI, Van Buren County, MI	Michigan, Ohio

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Metro Area Profiled

Areas included in this metro area

MI: Lansing-East Lansing	Clinton County, MI, Eaton County, MI, Ingham County, MI	Michigan, Ohio
MI: Monroe	Monroe County, MI	Michigan, Ohio
MI: Muskegon-North Shores	Muskegon County, MI	Michigan, Ohio
MI: Niles-Benton Harbor	Berrien County, MI	Michigan, Ohio
MI: Saginaw-Saginaw Township North	Saginaw County, MI	Michigan, Ohio
MI: Warren-Troy-Farmington Hills	Lapeer County, MI, Livingston County, MI, Macomb County, MI, Oakland County, MI, St. Clair County, MI	Michigan, Ohio
MN: Duluth	Carlton County, MN, Douglas County, WI, St. Louis County, MN	Great Plains
MN: Minneapolis-St. Paul-Bloomington	Anoka County, MN, Carver County, MN, Chisago County, MN, Dakota County, MN, Hennepin County, MN, Isanti County, MN, Pierce County, WI, Ramsey County, MN, Scott County, MN, Sherburne County, MN, St. Croix County, WI, Washington County, MN, Wright County, MN	Great Plains
MN: Rochester	Dodge County, MN, Olmsted County, MN, Wabasha County, MN	Great Plains
MN: St. Cloud	Benton County, MN, Stearns County, MN	Great Plains
MO: Columbia	Boone County, MO, Howard County, MO	Great Plains
MO: Jefferson City	Callaway County, MO, Cole County, MO, Moniteau County, MO, Osage County, MO	Great Plains
MO: Joplin	Jasper County, MO, Newton County, MO	Great Plains
MO: Kansas City	Bates County, MO, Caldwell County, MO, Cass County, MO, Clay County, MO, Clinton County, MO, Franklin County, KS, Jackson County, MO, Johnson County, KS, Lafayette County, MO, Leavenworth County, KS, Linn County, KS, Miami County, KS, Platte County, MO, Ray County, MO, Wyandotte County, KS	Great Plains
MO: Springfield	Christian County, MO, Dallas County, MO, Greene County, MO, Polk County, MO, Webster County, MO	Great Plains
MO: St. Joseph	Andrew County, MO, Buchanan County, MO, DeKalb County, MO, Doniphan County, KS	Great Plains
MO: St. Louis	Bond County, IL, Calhoun County, IL, Clinton County, IL, Crawford County, MO (pt.)*, Franklin County, MO, Jefferson County, MO, Jersey County, IL, Lincoln County, MO, Macoupin County, IL, Madison County, IL, Monroe County, IL, St. Charles County, MO, St. Clair County, IL, St. Louis city, MO, St. Louis County, MO, Warren County, MO, Washington County, MO	Great Plains
MS: Gulfport-Biloxi	Hancock County, MS, Harrison County, MS, Stone County, MS	South
MS: Hattiesburg	Forrest County, MS, Lamar County, MS, Perry County, MS	South
MS: Jackson	Copiah County, MS, Hinds County, MS, Madison County, MS, Rankin County, MS, Simpson County, MS	South
MS: Pascagoula	George County, MS, Jackson County, MS	South
MT: Billings	Carbon County, MT, Yellowstone County, MT	Northwest & Pacific
MT: Great Falls	Cascade County, MT	Northwest & Pacific
MT: Missoula	Missoula County, MT	Northwest & Pacific
NC: Asheville	Buncombe County, NC, Haywood County, NC, Henderson County, NC, Madison County, NC	South Atlantic

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Metro Area Profiled

Areas included in this metro area

NC: Burlington	Alamance County, NC	South Atlantic
NC: Charlotte-Gastonia-Concord	Anson County, NC, Cabarrus County, NC, Gaston County, NC, Mecklenburg County, NC, Union County, NC, York County, SC	South Atlantic
NC: Durham	Chatham County, NC, Durham County, NC, Orange County, NC, Person County, NC	South Atlantic
NC: Fayetteville	Cumberland County, NC, Hoke County, NC	South Atlantic
NC: Goldsboro	Wayne County, NC	South Atlantic
NC: Greensboro-High Point	Guilford County, NC, Randolph County, NC, Rockingham County, NC	South Atlantic
NC: Greenville	Greene County, NC, Pitt County, NC	South Atlantic
NC: Hickory-Lenoir-Morganton	Alexander County, NC, Burke County, NC, Caldwell County, NC, Catawba County, NC	South Atlantic
NC: Jacksonville	Onslow County, NC	South Atlantic
NC: Raleigh-Cary	Franklin County, NC, Johnston County, NC, Wake County, NC	South Atlantic
NC: Rocky Mount	Edgecombe County, NC, Nash County, NC	South Atlantic
NC: Wilmington	Brunswick County, NC, New Hanover County, NC, Pender County, NC	South Atlantic
NC: Winston-Salem	Davie County, NC, Forsyth County, NC, Stokes County, NC, Yadkin County, NC	South Atlantic
ND: Bismarck	Burleigh County, ND, Morton County, ND	Great Plains
ND: Fargo	Cass County, ND, Clay County, MN	Great Plains
ND: Grand Forks	Grand Forks County, ND, Polk County, MN	Great Plains
NE: Lincoln	Lancaster County, NE, Seward County, NE	Great Plains
NE: Omaha-Council Bluffs	Cass County, NE, Douglas County, NE, Harrison County, IA, Mills County, IA, Pottawattamie County, IA, Sarpy County, NE, Saunders County, NE, Washington County, NE	Great Plains
NH: Manchester-Nashua	Hillsborough County, NH	New England
NH: Rockingham County-Strafford County	Rockingham County, NH, Strafford County, NH	New England
NJ: Atlantic City	Atlantic County, NJ	New York & New Jersey
NJ: Camden	Burlington County, NJ, Camden County, NJ, Gloucester County, NJ	New York & New Jersey
NJ: Edison	Middlesex County, NJ, Monmouth County, NJ, Ocean County, NJ, Somerset County, NJ	New York & New Jersey
NJ: Newark-Union	Essex County, NJ, Hunterdon County, NJ, Morris County, NJ, Pike County, PA, Sussex County, NJ, Union County, NJ	New York & New Jersey
NJ: Ocean City	Cape May County, NJ	New York & New Jersey
NJ: Trenton-Ewing	Mercer County, NJ	New York & New Jersey
NJ: Vineland-Millville-Bridgeton	Cumberland County, NJ	New York & New Jersey
NM: Albuquerque	Bernalillo County, NM, Sandoval County, NM, Torrance County, NM, Valencia County, NM	Southwest
NM: Farmington	San Juan County, NM	Southwest
NM: Las Cruces	Dona Ana County, NM	Southwest
NM: Santa Fe	Santa Fe County, NM	Southwest
NV: Carson City	Carson City, NV	Southwest

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NV: Las Vegas-Paradise	Clark County, NV	Southwest
NV: Reno-Sparks	Storey County, NV, Washoe County, NV	Southwest
NY: Albany-Schenectady-Troy	Albany County, NY, Rensselaer County, NY, Saratoga County, NY, Schenectady County, NY, Schoharie County, NY	New York & New Jersey
NY: Binghamton	Broome County, NY, Tioga County, NY	New York & New Jersey
NY: Buffalo-Niagara Falls	Erie County, NY, Niagara County, NY	New York & New Jersey
NY: Elmira	Chemung County, NY	New York & New Jersey
NY: Glens Falls	Warren County, NY, Washington County, NY	New York & New Jersey
NY: Ithaca	Tompkins County, NY	New York & New Jersey
NY: Kingston	Ulster County, NY	New York & New Jersey
NY: Nassau-Suffolk	Nassau County, NY, Suffolk County, NY	New York & New Jersey
NY: New York-White Plains-Wayne	Bergen County, NJ, Bronx County, NY, Hudson County, NJ, Kings County, NY, New York County, NY, Passaic County, NJ, Putnam County, NY, Queens County, NY, Richmond County, NY, Rockland County, NY, Westchester County, NY	New York & New Jersey
NY: Poughkeepsie-Newburgh-Middletown	Dutchess County, NY, Orange County, NY	New York & New Jersey
NY: Rochester	Livingston County, NY, Monroe County, NY, Ontario County, NY, Orleans County, NY, Wayne County, NY	New York & New Jersey
NY: Syracuse	Madison County, NY, Onondaga County, NY, Oswego County, NY	New York & New Jersey
NY: Utica-Rome	Herkimer County, NY, Oneida County, NY	New York & New Jersey
OH: Akron	Portage County, OH, Summit County, OH	Michigan, Ohio
OH: Canton-Massillon	Carroll County, OH, Stark County, OH	Michigan, Ohio
OH: Cincinnati-Middletown	Boone County, KY, Bracken County, KY, Brown County, OH, Butler County, OH, Campbell County, KY, Clermont County, OH, Dearborn County, IN, Franklin County, IN, Gallatin County, KY, Grant County, KY, Hamilton County, OH, Kenton County, KY, Ohio County, IN, Pendleton County, KY, Warren County, OH	Michigan, Ohio
OH: Cleveland-Elyria-Mentor	Cuyahoga County, OH, Geauga County, OH, Lake County, OH, Lorain County, OH, Medina County, OH	Michigan, Ohio
OH: Columbus	Delaware County, OH, Fairfield County, OH, Franklin County, OH, Licking County, OH, Madison County, OH, Morrow County, OH, Pickaway County, OH, Union County, OH	Michigan, Ohio
OH: Dayton	Greene County, OH, Miami County, OH, Montgomery County, OH, Preble County, OH	Michigan, Ohio
OH: Lima	Allen County, OH	Michigan, Ohio
OH: Mansfield	Richland County, OH	Michigan, Ohio
OH: Sandusky	Erie County, OH	Michigan, Ohio
OH: Springfield	Clark County, OH	Michigan, Ohio
OH: Toledo	Fulton County, OH, Lucas County, OH, Ottawa County, OH, Wood County, OH	Michigan, Ohio

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Metro Area Profiled

Areas included in this metro area

OH: Youngstown-Warren-Boardman	Mahoning County, OH, Mercer County, PA, Trumbull County, OH	Michigan, Ohio
OK: Lawton	Comanche County, OK	Great Plains
OK: Oklahoma City	Canadian County, OK, Cleveland County, OK, Grady County, OK, Lincoln County, OK, Logan County, OK, McClain County, OK, Oklahoma County, OK	Great Plains
OK: Tulsa	Creek County, OK, Okmulgee County, OK, Osage County, OK, Pawnee County, OK, Rogers County, OK, Tulsa County, OK, Wagoner County, OK	Great Plains
OR: Bend	Deschutes County, OR	Northwest & Pacific
OR: Corvallis	Benton County, OR	Northwest & Pacific
OR: Eugene-Springfield	Lane County, OR	Northwest & Pacific
OR: Medford	Jackson County, OR	Northwest & Pacific
OR: Portland-Vancouver-Beaverton	Clackamas County, OR, Clark County, WA, Columbia County, OR, Multnomah County, OR, Skamania County, WA, Washington County, OR, Yamhill County, OR	Northwest & Pacific
OR: Salem	Marion County, OR, Polk County, OR	Northwest & Pacific
PA: Allentown-Bethlehem-Easton	Carbon County, PA, Lehigh County, PA, Northampton County, PA, Warren County, NJ	Mid-Atlantic
PA: Altoona	Blair County, PA	Mid-Atlantic
PA: Erie	Erie County, PA	Mid-Atlantic
PA: Harrisburg-Carlisle	Cumberland County, PA, Dauphin County, PA, Perry County, PA	Mid-Atlantic
PA: Johnstown	Cambria County, PA	Mid-Atlantic
PA: Lancaster	Lancaster County, PA	Mid-Atlantic
PA: Lebanon	Lebanon County, PA	Mid-Atlantic
PA: Philadelphia	Bucks County, PA, Chester County, PA, Delaware County, PA, Montgomery County, PA, Philadelphia County, PA	Mid-Atlantic
PA: Pittsburgh	Allegheny County, PA, Armstrong County, PA, Beaver County, PA, Butler County, PA, Fayette County, PA, Washington County, PA, Westmoreland County, PA	Mid-Atlantic
PA: Reading	Berks County, PA	Mid-Atlantic
PA: Scranton-Wilkes-Barre	Lackawanna County, PA, Luzerne County, PA, Wyoming County, PA	Mid-Atlantic
PA: State College	Centre County, PA	Mid-Atlantic
PA: Williamsport	Lycoming County, PA	Mid-Atlantic
PA: York-Hanover	York County, PA	Mid-Atlantic
RI: Providence-New Bedford-Fall River	Bristol County, MA, Bristol County, RI, Kent County, RI, Newport County, RI, Providence County, RI, Washington County, RI	New England
SC: Anderson	Anderson County, SC	South Atlantic
SC: Charleston-North Charleston	Berkeley County, SC, Charleston County, SC, Dorchester County, SC	South Atlantic
SC: Columbia	Calhoun County, SC, Fairfield County, SC, Kershaw County, SC, Lexington County, SC, Richland County, SC, Saluda County, SC	South Atlantic
SC: Florence	Darlington County, SC, Florence County, SC	South Atlantic
SC: Greenville-Moultrie-Easley	Greenville County, SC, Laurens County, SC, Pickens County, SC	South Atlantic

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SC: Myrtle Beach-Conway-North Myrtle Beach	Horry County, SC	South Atlantic
SC: Spartanburg	Spartanburg County, SC	South Atlantic
SC: Sumter	Sumter County, SC	South Atlantic
SD: Rapid City	Meade County, SD, Pennington County, SD	Great Plains
SD: Sioux Falls	Lincoln County, SD, McCook County, SD, Minnehaha County, SD, Turner County, SD	Great Plains
TN: Chattanooga	Catoosa County, GA, Dade County, GA, Hamilton County, TN, Marion County, TN, Sequatchie County, TN, Walker County, GA	Kentucky, Tennessee
TN: Clarksville	Christian County, KY, Montgomery County, TN, Stewart County, TN, Trigg County, KY	Kentucky, Tennessee
TN: Cleveland	Bradley County, TN, Polk County, TN	Kentucky, Tennessee
TN: Jackson	Chester County, TN, Madison County, TN	Kentucky, Tennessee
TN: Johnson City	Carter County, TN, Unicoi County, TN, Washington County, TN	Kentucky, Tennessee
TN: Kingsport-Bristol-Bristol	Bristol city, VA, Hawkins County, TN, Scott County, VA, Sullivan County, TN, Washington County, VA	Kentucky, Tennessee
TN: Knoxville	Anderson County, TN, Blount County, TN, Knox County, TN, Loudon County, TN, Union County, TN	Kentucky, Tennessee
TN: Memphis	Crittenden County, AR, DeSoto County, MS, Fayette County, TN, Marshall County, MS, Shelby County, TN, Tate County, MS, Tipton County, TN, Tunica County, MS	Kentucky, Tennessee
TN: Morristown	Grainger County, TN, Hamblen County, TN, Jefferson County, TN	Kentucky, Tennessee
TN: Nashville-Davidson--Murfreesboro--Franklin	Cannon County, TN, Cheatham County, TN, Davidson County, TN, Dickson County, TN, Hickman County, TN, Macon County, TN, Robertson County, TN, Rutherford County, TN, Smith County, TN, Sumner County, TN, Trousdale County, TN, Williamson County, TN, Wilson County, TN	Kentucky, Tennessee
TX: Abilene	Callahan County, TX, Jones County, TX, Taylor County, TX	Texas
TX: Amarillo	Armstrong County, TX, Carson County, TX, Potter County, TX, Randall County, TX	Texas
TX: Austin-Round Rock	Bastrop County, TX, Caldwell County, TX, Hays County, TX, Travis County, TX, Williamson County, TX	Texas
TX: Beaumont-Port Arthur	Hardin County, TX, Jefferson County, TX, Orange County, TX	Texas
TX: Brownsville-Harlingen	Cameron County, TX	Texas
TX: College Station-Bryan	Brazos County, TX, Burleson County, TX, Robertson County, TX	Texas
TX: Corpus Christi	Aransas County, TX, Nueces County, TX, San Patricio County, TX	Texas
TX: Dallas-Plano-Irving	Collin County, TX, Dallas County, TX, Delta County, TX, Denton County, TX, Ellis County, TX, Hunt County, TX, Kaufman County, TX, Rockwall County, TX	Texas
TX: El Paso	El Paso County, TX	Texas
TX: Fort Worth-Arlington	Johnson County, TX, Parker County, TX, Tarrant County, TX, Wise County, TX	Texas

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Metro Area Profiled

Areas included in this metro area

TX: Houston-Sugar Land-Baytown	Austin County, TX, Brazoria County, TX, Chambers County, TX, Fort Bend County, TX, Galveston County, TX, Harris County, TX, Liberty County, TX, Montgomery County, TX, San Jacinto County, TX, Waller County, TX	Texas
TX: Killeen-Temple-Fort Hood	Bell County, TX, Coryell County, TX, Lampasas County, TX	Texas
TX: Laredo	Webb County, TX	Texas
TX: Longview	Gregg County, TX, Rusk County, TX, Upshur County, TX	Texas
TX: Lubbock	Crosby County, TX, Lubbock County, TX	Texas
TX: McAllen-Edinburg-Mission	Hidalgo County, TX	Texas
TX: Midland	Midland County, TX	Texas
TX: Odessa	Ector County, TX	Texas
TX: San Angelo	Irion County, TX, Tom Green County, TX	Texas
TX: San Antonio	Atascosa County, TX, Bandera County, TX, Bexar County, TX, Comal County, TX, Guadalupe County, TX, Kendall County, TX, Medina County, TX, Wilson County, TX	Texas
TX: Sherman-Denison	Grayson County, TX	Texas
TX: Texarkana	Bowie County, TX, Miller County, AR	Texas
TX: Tyler	Smith County, TX	Texas
TX: Victoria	Calhoun County, TX, Goliad County, TX, Victoria County, TX	Texas
TX: Waco	McLennan County, TX	Texas
TX: Wichita Falls	Archer County, TX, Clay County, TX, Wichita County, TX	Texas
UT: Logan	Cache County, UT, Franklin County, ID	Southwest
UT: Ogden-Clearfield	Davis County, UT, Morgan County, UT, Weber County, UT	Southwest
UT: Provo-Orem	Juab County, UT, Utah County, UT	Southwest
UT: Salt Lake City	Salt Lake County, UT, Summit County, UT, Tooele County, UT	Southwest
UT: St. George	Washington County, UT	Southwest
VA: Blacksburg-Christiansburg-Radford	Giles County, VA, Montgomery County, VA, Pulaski County, VA, Radford city, VA	Mid-Atlantic
VA: Charlottesville	Albemarle County, VA, Charlottesville city, VA, Fluvanna County, VA, Greene County, VA, Nelson County, VA	Mid-Atlantic
VA: Danville	Danville city, VA, Pittsylvania County, VA	Mid-Atlantic
VA: Harrisonburg	Harrisonburg city, VA, Rockingham County, VA	Mid-Atlantic
VA: Lynchburg	Amherst County, VA, Appomattox County, VA, Bedford city, VA, Bedford County, VA, Campbell County, VA, Lynchburg city, VA	Mid-Atlantic
VA: Richmond	Amelia County, VA, Caroline County, VA, Charles City County, VA, Chesterfield County, VA, Colonial Heights city, VA, Cumberland County, VA, Dinwiddie County, VA, Goochland County, VA, Hanover County, VA, Henrico County, VA, Hopewell city, VA, King and Queen County, VA, King William County, VA, Louisa County, VA, New Kent County, VA, Petersburg city, VA, Powhatan County, VA, Prince George County, VA, Richmond city, VA, Sussex County, VA	Mid-Atlantic
VA: Roanoke	Botetourt County, VA, Craig County, VA, Franklin County, VA, Roanoke city, VA, Roanoke County, VA, Salem city, VA	Mid-Atlantic

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Areas included in this metro area

VA: Virginia Beach-Norfolk-Newport News	Chesapeake city, VA, Currituck County, NC, Gloucester County, VA, Hampton city, VA, Isle of Wight County, VA, James City County, VA, Mathews County, VA, Newport News city, VA, Norfolk city, VA, Poquoson city, VA, Portsmouth city, VA, Suffolk city, VA, Surry County, VA, Virginia Beach city, VA, Williamsburg city, VA, York County, VA	Mid-Atlantic
VA: Winchester	Frederick County, VA, Hampshire County, WV, Winchester city, VA	Mid-Atlantic
VT: Burlington-South Burlington	Chittenden County, VT, Franklin County, VT, Grand Isle County, VT	New England
WA: Bellingham	Whatcom County, WA	Northwest & Pacific
WA: Bremerton-Silverdale	Kitsap County, WA	Northwest & Pacific
WA: Kennewick-Richland-Pasco	Benton County, WA, Franklin County, WA	Northwest & Pacific
WA: Longview	Cowlitz County, WA	Northwest & Pacific
WA: Mount Vernon-Anacortes	Skagit County, WA	Northwest & Pacific
WA: Olympia	Thurston County, WA	Northwest & Pacific
WA: Seattle-Bellevue-Everett	King County, WA, Snohomish County, WA	Northwest & Pacific
WA: Spokane	Spokane County, WA	Northwest & Pacific
WA: Tacoma	Pierce County, WA	Northwest & Pacific
WA: Wenatchee	Chelan County, WA, Douglas County, WA	Northwest & Pacific
WA: Yakima	Yakima County, WA	Northwest & Pacific
WI: Appleton	Calumet County, WI, Outagamie County, WI	Illinois, Indiana, Wisconsin
WI: Eau Claire	Chippewa County, WI, Eau Claire County, WI	Illinois, Indiana, Wisconsin
WI: Fond du Lac	Fond du Lac County, WI	Illinois, Indiana, Wisconsin
WI: Green Bay	Brown County, WI, Kewaunee County, WI, Oconto County, WI	Illinois, Indiana, Wisconsin
WI: Janesville	Rock County, WI	Illinois, Indiana, Wisconsin
WI: La Crosse	Houston County, MN, La Crosse County, WI	Illinois, Indiana, Wisconsin
WI: Madison	Columbia County, WI, Dane County, WI, Iowa County, WI	Illinois, Indiana, Wisconsin
WI: Milwaukee-Waukesha-West Allis	Milwaukee County, WI, Ozaukee County, WI, Washington County, WI, Waukesha County, WI	Illinois, Indiana, Wisconsin
WI: Oshkosh-Neenah	Winnebago County, WI	Illinois, Indiana, Wisconsin
WI: Racine	Racine County, WI	Illinois, Indiana, Wisconsin
WI: Sheboygan	Sheboygan County, WI	Illinois, Indiana, Wisconsin
WI: Wausau	Marathon County, WI	Illinois, Indiana, Wisconsin
WV: Charleston	Boone County, WV, Clay County, WV, Kanawha County, WV, Lincoln County, WV, Putnam County, WV	Mid-Atlantic
WV: Huntington-Ashland	Boyd County, KY, Cabell County, WV, Greenup County, KY, Lawrence County, OH, Wayne County, WV	Mid-Atlantic

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Areas included in this metro area

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WV: Parkersburg-Marietta-Vienna	Pleasants County, WV, Washington County, OH, Wirt County, WV, Wood County, WV	Mid-Atlantic
WV: Weirton-Steubenville	Brooke County, WV, Hancock County, WV, Jefferson County, OH	Mid-Atlantic
WV: Wheeling	Belmont County, OH, Marshall County, WV, Ohio County, WV	Mid-Atlantic
WY: Casper	Natrona County, WY	Northwest & Pacific
WY: Cheyenne	Laramie County, WY	Northwest & Pacific

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