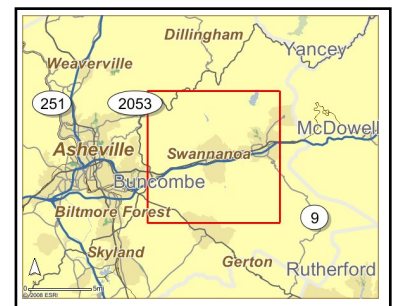
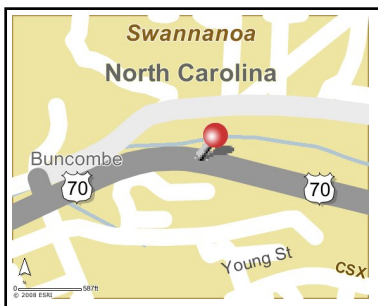
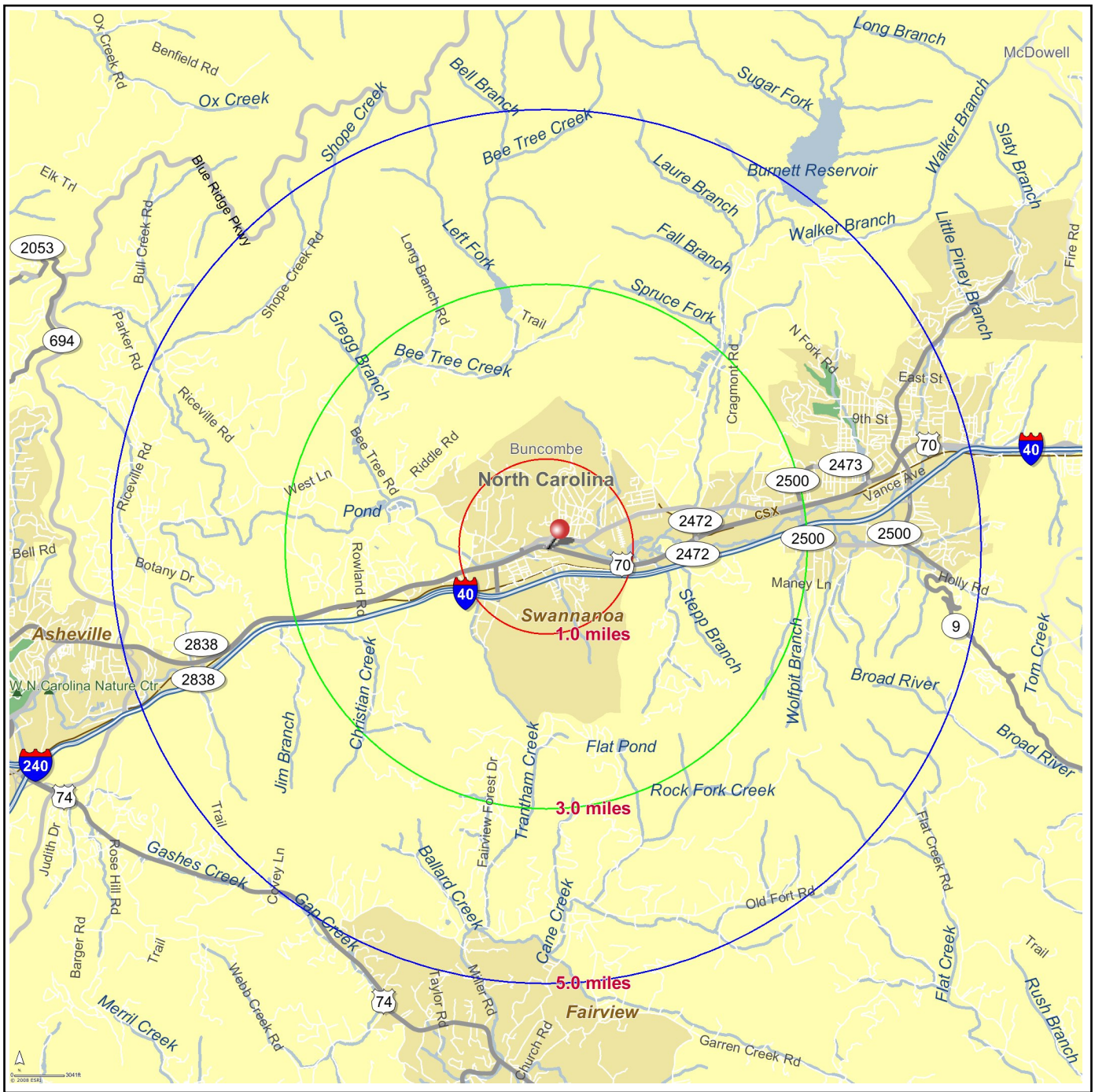


Site Map

1944 Us 70 Hwy
Swannanoa, NC 28778

Prepared By: Roy Borden, CCIM
August 21, 2008

Latitude 35.6031
Longitude -82.393





Executive Summary

Prepared By: Roy Borden, CCIM

Site Type: Radius	1944 Us 70 Hwy Swannanoa, NC 28778 Radius: 1.0 mile	1944 Us 70 Hwy Swannanoa, NC 28778 Radius: 3.0 mile	1944 Us 70 Hwy Swannanoa, NC 28778 Radius: 5.0 mile
-------------------	---	---	---

2008 Population

Total Population	3,749	10,891	26,822
Male Population	47.8%	48.4%	47.8%
Female Population	52.2%	51.6%	52.2%
Median Age	43.1	41.8	43.0

2008 Income

Median HH Income	\$41,681	\$42,826	\$46,842
Per Capita Income	\$22,740	\$22,534	\$24,626
Average HH Income	\$52,118	\$53,369	\$57,189

2008 Households

Total Households	1,652	4,379	11,269
Average Household Size	2.23	2.28	2.26
1990-2000 Annual Rate	1.38%	2.02%	2.12%

2008 Housing

Owner Occupied Housing Units	67.9%	66.2%	67.0%
Renter Occupied Housing Units	23.5%	24.9%	22.9%
Vacant Housing Units	8.6%	8.9%	10.0%

Population

1990 Population	2,931	8,060	19,981
2000 Population	3,233	9,541	23,682
2008 Population	3,749	10,891	26,822
2013 Population	4,096	11,808	29,065
1990-2000 Annual Rate	0.99%	1.7%	1.71%
2000-2008 Annual Rate	1.81%	1.62%	1.52%
2008-2013 Annual Rate	1.79%	1.63%	1.62%

In the identified market area, the current year population is 26,822. In 2000, the Census count in the market area was 23,682. The rate of change since 2000 was 1.52 percent annually. The five-year projection for the population in the market area is 29,065, representing a change of 1.62 percent annually from 2008 to 2013. Currently, the population is 47.8 percent male and 52.2 percent female.

Households

1990 Households	1,206	3,038	7,817
2000 Households	1,383	3,710	9,642
2008 Households	1,652	4,379	11,269
2013 Households	1,821	4,815	12,356
1990-2000 Annual Rate	1.38%	2.02%	2.12%
2000-2008 Annual Rate	2.18%	2.03%	1.91%
2008-2013 Annual Rate	1.97%	1.92%	1.86%

The household count in this market area has changed from 9,642 in 2000 to 11,269 in the current year, a change of 1.91 percent annually. The five-year projection of households is 12,356, a change of 1.86 percent annually from the current year total. Average household size is currently 2.26, compared to 2.32 in the year 2000. The number of families in the current year is 7,242 in the market area.

Housing

Currently, 67.0 percent of the 12,526 housing units in the market area are owner occupied; 22.9 percent, renter occupied; and 10.0 percent are vacant. In 2000, there were 10,550 housing units— 68.3 percent owner occupied, 22.0 percent renter occupied and 9.6 percent vacant. The rate of change in housing units since 2000 is 2.1 percent. Median home value in the market area is \$157,093, compared to a median home value of \$192,285 for the U.S. In five years, median home value is projected to change by 1.52 percent annually to \$169,379. From 2000 to the current year, median home value changed by 6.32 percent annually.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013. ESRI converted 1990 Census data into 2000 geography.



Executive Summary

Prepared By: Roy Borden, CCIM

Site Type: Radius	1944 Us 70 Hwy Swannanoa, NC 28778 Radius: 1.0 mile	1944 Us 70 Hwy Swannanoa, NC 28778 Radius: 3.0 mile	1944 Us 70 Hwy Swannanoa, NC 28778 Radius: 5.0 mile
Median Household Income			
1990 Median HH Income	\$23,171	\$25,096	\$26,896
2000 Median HH Income	\$33,279	\$33,547	\$36,998
2008 Median HH Income	\$41,681	\$42,826	\$46,842
2013 Median HH Income	\$48,620	\$49,877	\$53,982
1990-2000 Annual Rate	3.69%	2.94%	3.24%
2000-2008 Annual Rate	2.77%	3%	2.9%
2008-2013 Annual Rate	3.13%	3.09%	2.88%
Per Capita Income			
1990 Per Capita Income	\$11,735	\$12,306	\$12,532
2000 Per Capita Income	\$17,959	\$17,187	\$19,167
2008 Per Capita Income	\$22,740	\$22,534	\$24,626
2013 Per Capita Income	\$25,287	\$25,303	\$27,661
1990-2000 Annual Rate	4.35%	3.4%	4.34%
2000-2008 Annual Rate	2.9%	3.34%	3.08%
2008-2013 Annual Rate	2.15%	2.34%	2.35%
Average Household Income			
1990 Average Household Income	\$28,607	\$32,222	\$31,917
2000 Average Household Income	\$41,894	\$42,245	\$45,998
2008 Average HH Income	\$52,118	\$53,369	\$57,189
2013 Average HH Income	\$57,577	\$59,306	\$63,608
1990-2000 Annual Rate	3.89%	2.75%	3.72%
2000-2008 Annual Rate	2.68%	2.87%	2.67%
2008-2013 Annual Rate	2.01%	2.13%	2.15%

Households by Income

Current median household income is \$46,842 in the market area, compared to \$53,154 for all U.S. households. Median household income is projected to be \$53,982 in five years. In 2000, median household income was \$36,998, compared to \$26,896 in 1990.

Current average household income is \$57,189 in this market area, compared to \$73,126 for all U.S. households. Average household income is projected to be \$63,608 in five years. In 2000, average household income was \$45,998, compared to \$31,917 in 1990.

Current per capita income is \$24,626 in the market area, compared to the U.S. per capita income of \$27,916. The per capita income is projected to be \$27,661 in five years. In 2000, the per capita income was \$19,167, compared to \$12,532 in 1990.

Population by Employment

Total Businesses	198	439	1,063
Total Employees	1,863	4,489	10,534

Currently, 94.3 percent of the civilian labor force in the identified market area is employed and 5.7 percent are unemployed. In comparison, 93.4 percent of the U.S. civilian labor force is employed, and 6.6 percent are unemployed. In five years the rate of employment in the market area will be 94.4 percent of the civilian labor force, and unemployment will be 5.6 percent. The percentage of the U.S. civilian labor force that will be employed in five years is 93.9 percent, and 6.1 percent will be unemployed. In 2000, 64.1 percent of the population aged 16 years or older in the market area participated in the labor force, and 0.1 percent were in the Armed Forces.

In the current year, the occupational distribution of the employed population is:

- 55.0 percent in white collar jobs (compared to 60.2 percent of U.S. employment)
- 19.9 percent in service jobs (compared to 16.5 percent of U.S. employment)
- 25.1 percent in blue collar jobs (compared to 23.3 percent of U.S. employment)

In 2000, 76.3 percent of the market area population drove alone to work, and 3.9 percent worked at home. The average travel time to work in 2000 was 20.0 minutes in the market area, compared to the U.S. average of 25.5 minutes.

Population by Education

In 2008, the educational attainment of the population aged 25 years or older in the market area was distributed as follows:

- 17.1 percent had not earned a high school diploma (16.4 percent in the U.S.)
- 29.4 percent were high school graduates only (29.6 percent in the U.S.)
- 7.7 percent had completed an Associate degree (7.2 percent in the U.S.)
- 16.8 percent had a Bachelor's degree (17.0 percent in the U.S.)
- 10.3 percent had earned a Master's/Professional/Doctorate Degree (9.7 percent in the U.S.)



Demographic and Income Profile - Appraisal Version

Prepared By: Roy Borden, CCIM

1944 Us 70 Hwy
Swannanoa, NC 28778

Site Type: Radius

Latitude 35.6031
Longitude -82.393
Radius: 1.0 mile

Summary	2000	2008	2013
Population	3,233	3,749	4,096
Households	1,383	1,652	1,821
Families	943	1,084	1,177
Average Household Size	2.29	2.23	2.22
Owner Occupied HUs	1,042	1,228	1,331
Renter Occupied HUs	341	424	490
Median Age	39.9	43.1	45.2

Trends: 2008-2013 Annual Rate	Area	State	National
Population	1.79%	1.79%	1.23%
Households	1.97%	1.9%	1.26%
Families	1.66%	1.67%	1.05%
Owner HHs	1.62%	1.69%	1.07%
Median Household Income	3.13%	3.55%	3.19%

Households by Income	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
< \$15,000	281	20.0%	246	14.9%	230	12.6%
\$15,000 - \$24,999	236	16.8%	225	13.6%	215	11.8%
\$25,000 - \$34,999	214	15.3%	197	11.9%	181	10.0%
\$35,000 - \$49,999	228	16.3%	278	16.8%	310	17.0%
\$50,000 - \$74,999	297	21.2%	438	26.5%	485	26.7%
\$75,000 - \$99,999	95	6.8%	158	9.6%	246	13.5%
\$100,000 - \$149,999	31	2.2%	77	4.7%	114	6.3%
\$150,000 - \$199,000	9	0.6%	13	0.8%	13	0.7%
\$200,000+	11	0.8%	21	1.3%	25	1.4%
Median Household Income	\$33,279		\$41,681		\$48,620	
Average Household Income	\$41,894		\$52,118		\$57,577	
Per Capita Income	\$17,959		\$22,740		\$25,287	

Population by Age	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	154	4.8%	184	4.9%	197	4.8%
5 - 9	189	5.8%	184	4.9%	196	4.8%
10 - 14	221	6.8%	198	5.3%	211	5.2%
15 - 19	220	6.8%	229	6.1%	231	5.6%
20 - 24	177	5.5%	203	5.4%	203	5.0%
25 - 34	409	12.7%	450	12.0%	462	11.3%
35 - 44	533	16.5%	539	14.4%	533	13.0%
45 - 54	495	15.3%	635	16.9%	687	16.8%
55 - 64	321	9.9%	534	14.2%	678	16.5%
65 - 74	264	8.2%	301	8.0%	385	9.4%
75 - 84	199	6.2%	205	5.5%	210	5.1%
85+	50	1.5%	88	2.3%	104	2.5%

Data Note: Income is expressed in current dollars.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.



Demographic and Income Profile - Appraisal Version

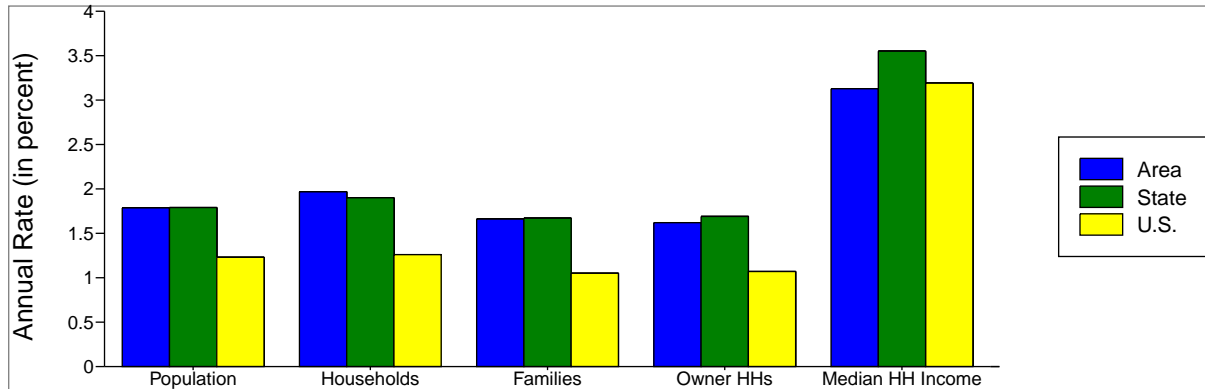
Prepared By: Roy Borden, CCIM

1944 Us 70 Hwy
Swannanoa, NC 28778

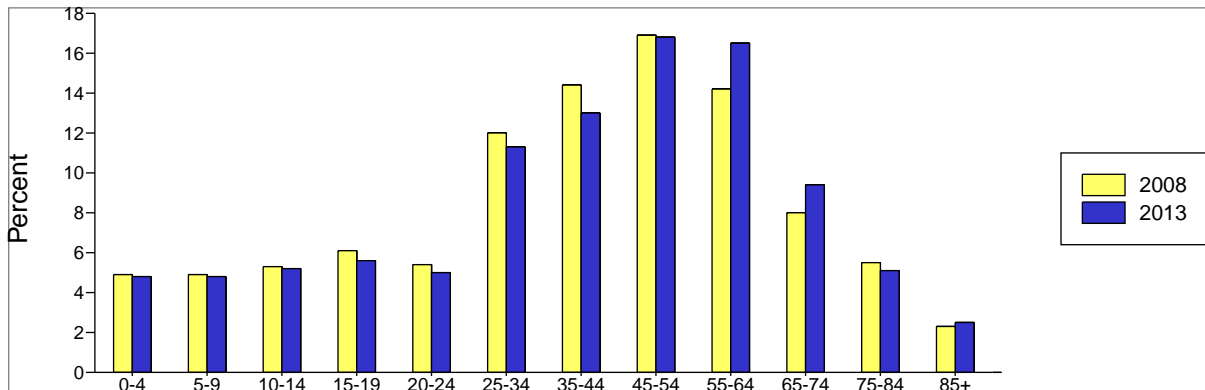
Site Type: Radius

Latitude 35.6031
Longitude -82.393
Radius: 1.0 mile

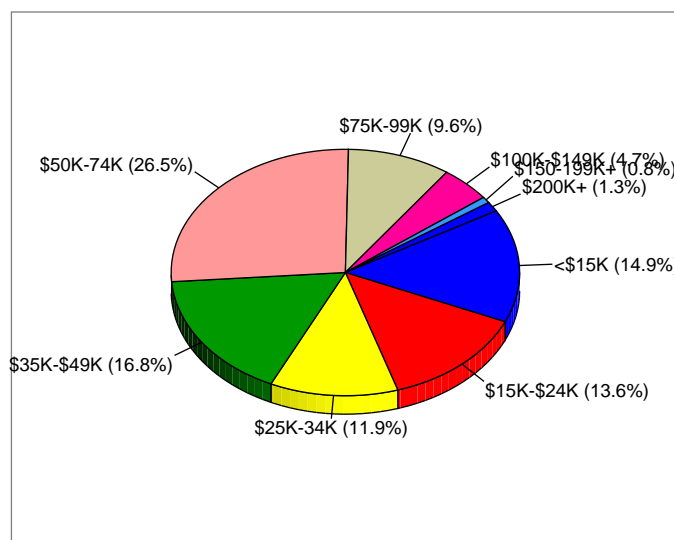
Trends 2008-2013



Population by Age



2008 Household Income



Source: ESRI forecasts for 2008 and 2013.



Demographic and Income Profile - Appraisal Version

Prepared By: Roy Borden, CCIM

1944 Us 70 Hwy
Swannanoa, NC 28778

Site Type: Radius

Latitude 35.6031
Longitude -82.393
Radius: 3.0 mile

Summary	2000	2008	2013
Population	9,541	10,891	11,808
Households	3,710	4,379	4,815
Families	2,465	2,796	3,026
Average Household Size	2.33	2.28	2.26
Owner Occupied HUs	2,736	3,182	3,461
Renter Occupied HUs	974	1,197	1,353
Median Age	39.2	41.8	43.9

Trends: 2008-2013 Annual Rate	Area	State	National
Population	1.63%	1.79%	1.23%
Households	1.92%	1.9%	1.26%
Families	1.59%	1.67%	1.05%
Owner HHs	1.7%	1.69%	1.07%
Median Household Income	3.09%	3.55%	3.19%

Households by Income	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
< \$15,000	748	20.1%	628	14.3%	600	12.5%
\$15,000 - \$24,999	619	16.6%	567	12.9%	531	11.0%
\$25,000 - \$34,999	569	15.3%	550	12.6%	498	10.3%
\$35,000 - \$49,999	650	17.4%	748	17.1%	785	16.3%
\$50,000 - \$74,999	692	18.6%	1,080	24.7%	1,264	26.2%
\$75,000 - \$99,999	262	7.0%	435	9.9%	649	13.5%
\$100,000 - \$149,999	131	3.5%	250	5.7%	334	6.9%
\$150,000 - \$199,000	24	0.6%	60	1.4%	60	1.2%
\$200,000+	33	0.9%	63	1.4%	95	2.0%
Median Household Income	\$33,547		\$42,826		\$49,877	
Average Household Income	\$42,245		\$53,369		\$59,306	
Per Capita Income	\$17,187		\$22,534		\$25,303	

Population by Age	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	496	5.2%	568	5.2%	595	5.0%
5 - 9	535	5.6%	565	5.2%	594	5.0%
10 - 14	661	6.9%	633	5.8%	674	5.7%
15 - 19	826	8.7%	883	8.1%	910	7.7%
20 - 24	540	5.7%	628	5.8%	639	5.4%
25 - 34	1,130	11.8%	1,212	11.1%	1,257	10.6%
35 - 44	1,429	15.0%	1,442	13.2%	1,396	11.8%
45 - 54	1,283	13.5%	1,692	15.5%	1,811	15.3%
55 - 64	895	9.4%	1,415	13.0%	1,825	15.5%
65 - 74	717	7.5%	852	7.8%	1,060	9.0%
75 - 84	690	7.2%	612	5.6%	648	5.5%
85+	337	3.5%	390	3.6%	401	3.4%

Data Note: Income is expressed in current dollars.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.



Demographic and Income Profile - Appraisal Version

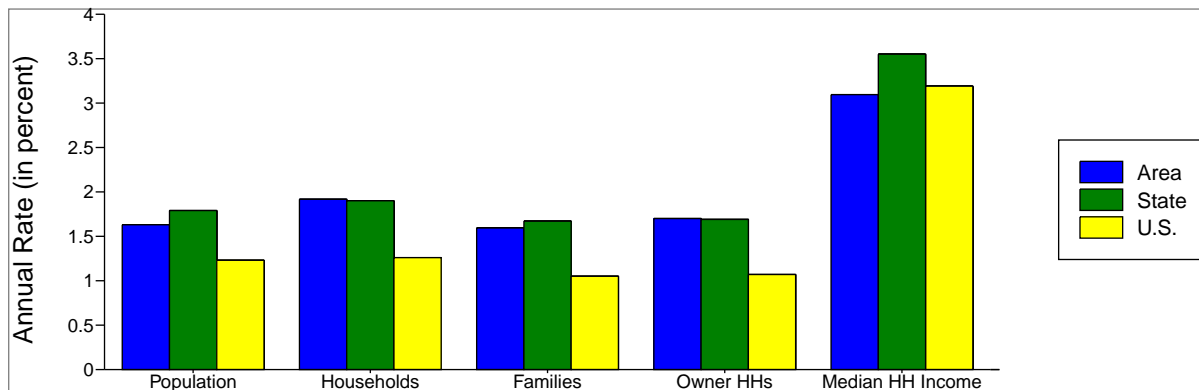
Prepared By: Roy Borden, CCIM

1944 Us 70 Hwy
Swannanoa, NC 28778

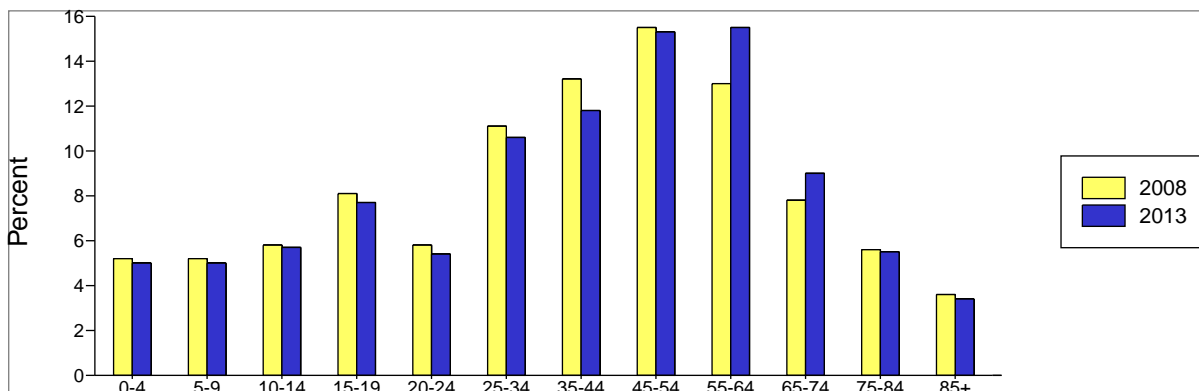
Site Type: Radius

Latitude 35.6031
Longitude -82.393
Radius: 3.0 mile

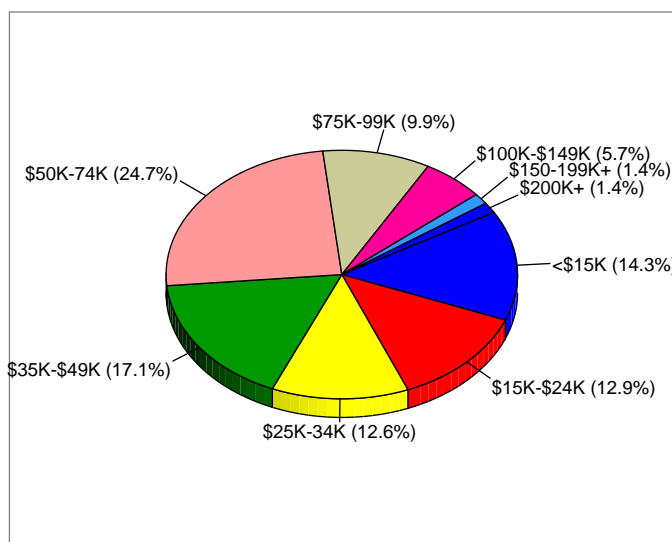
Trends 2008-2013



Population by Age



2008 Household Income



Source: ESRI forecasts for 2008 and 2013.



Demographic and Income Profile - Appraisal Version

Prepared By: Roy Borden, CCIM

1944 Us 70 Hwy
Swannanoa, NC 28778

Site Type: Radius

Latitude 35.6031
Longitude -82.393
Radius: 5.0 mile

Summary	2000	2008	2013
Population	23,682	26,822	29,065
Households	9,642	11,269	12,356
Families	6,450	7,242	7,821
Average Household Size	2.32	2.26	2.24
Owner Occupied HUs	7,292	8,397	9,034
Renter Occupied HUs	2,350	2,872	3,322
Median Age	40.1	43.0	45.2

Trends: 2008-2013 Annual Rate	Area	State	National
Population	1.62%	1.79%	1.23%
Households	1.86%	1.9%	1.26%
Families	1.55%	1.67%	1.05%
Owner HHs	1.47%	1.69%	1.07%
Median Household Income	2.88%	3.55%	3.19%

Households by Income	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
< \$15,000	1,630	16.9%	1,364	12.1%	1,294	10.5%
\$15,000 - \$24,999	1,552	16.1%	1,281	11.4%	1,180	9.5%
\$25,000 - \$34,999	1,322	13.7%	1,425	12.6%	1,307	10.6%
\$35,000 - \$49,999	1,871	19.4%	1,945	17.3%	1,889	15.3%
\$50,000 - \$74,999	1,835	19.0%	2,788	24.7%	3,360	27.2%
\$75,000 - \$99,999	836	8.6%	1,304	11.6%	1,808	14.6%
\$100,000 - \$149,999	433	4.5%	770	6.8%	1,029	8.3%
\$150,000 - \$199,000	97	1.0%	202	1.8%	184	1.5%
\$200,000+	89	0.9%	190	1.7%	307	2.5%
Median Household Income	\$36,998		\$46,842		\$53,982	
Average Household Income	\$45,998		\$57,189		\$63,608	
Per Capita Income	\$19,167		\$24,626		\$27,661	

Population by Age	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	1,184	5.0%	1,315	4.9%	1,386	4.8%
5 - 9	1,347	5.7%	1,318	4.9%	1,373	4.7%
10 - 14	1,560	6.6%	1,451	5.4%	1,527	5.3%
15 - 19	1,770	7.5%	1,865	7.0%	1,890	6.5%
20 - 24	1,443	6.1%	1,666	6.2%	1,686	5.8%
25 - 34	2,796	11.8%	2,983	11.1%	3,087	10.6%
35 - 44	3,597	15.2%	3,558	13.3%	3,505	12.1%
45 - 54	3,590	15.2%	4,312	16.1%	4,514	15.5%
55 - 64	2,439	10.3%	3,843	14.3%	4,820	16.6%
65 - 74	1,993	8.4%	2,296	8.6%	2,829	9.7%
75 - 84	1,421	6.0%	1,512	5.6%	1,644	5.7%
85+	543	2.3%	701	2.6%	806	2.8%

Data Note: Income is expressed in current dollars.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.



Demographic and Income Profile - Appraisal Version

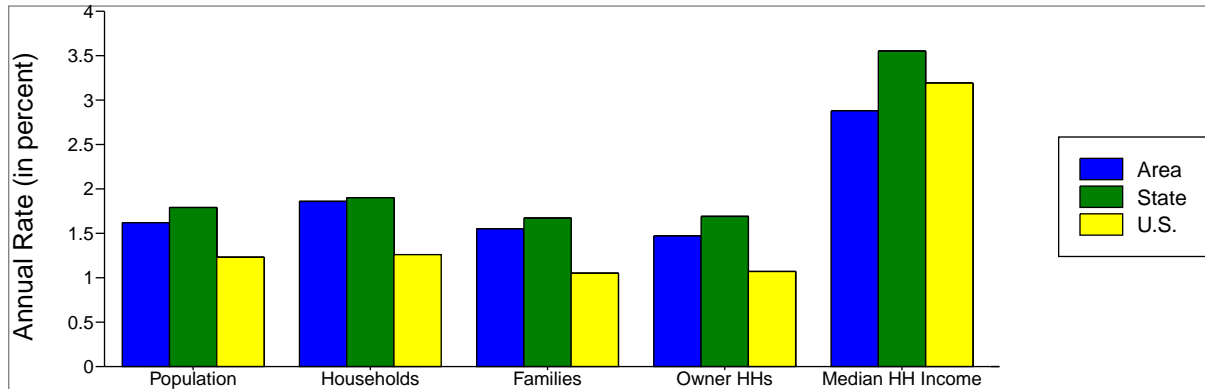
Prepared By: Roy Borden, CCIM

1944 Us 70 Hwy
Swannanoa, NC 28778

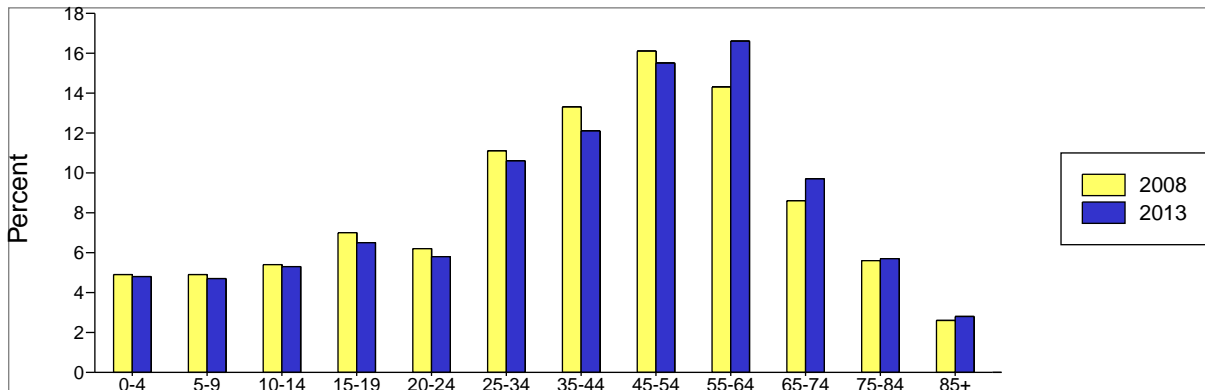
Site Type: Radius

Latitude 35.6031
Longitude -82.393
Radius: 5.0 mile

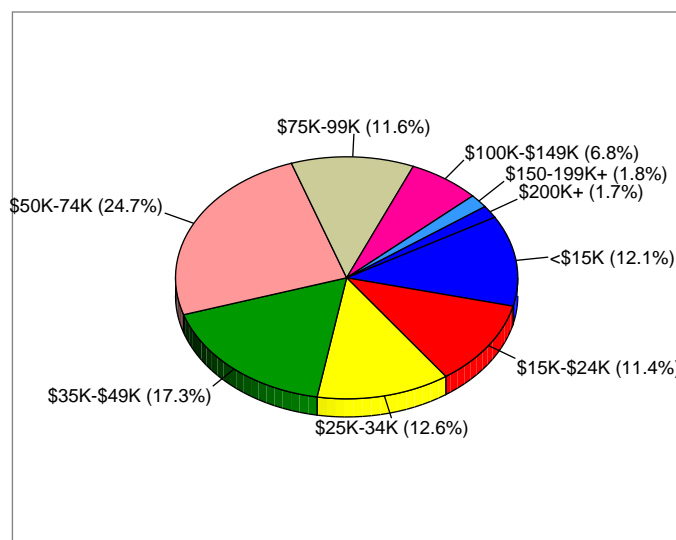
Trends 2008-2013



Population by Age



2008 Household Income



Source: ESRI forecasts for 2008 and 2013.



Market Profile - Appraisal Version

Prepared By: Roy Borden, CCIM

Latitude 35.6031
Longitude -82.393

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 1.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 3.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 5.0 mile



	1.0 mile	3.0 mile	5.0 mile
1990 Total Population	2,931	8,060	19,981
2000 Total Population	3,233	9,541	23,682
2000 Group Quarters	60	897	1,333
2000 Population Density	307.7	241.4	232.7
2008 Total Population	3,749	10,891	26,822
2008 Population Density	356.8	275.6	263.6
2013 Total Population	4,096	11,808	29,065
2008 - 2013 Annual Rate	1.79%	1.63%	1.62%



1990 Households	1,206	3,038	7,817
2000 Households	1,383	3,710	9,642
2000 Average Household Size	2.29	2.33	2.32
2008 Households	1,652	4,379	11,269
2008 Average Household Size	2.23	2.28	2.26
2013 Households	1,821	4,815	12,356
2013 Average Household Size	2.22	2.26	2.24
2008 - 2013 Annual Rate	1.97%	1.92%	1.86%
2000 Families	943	2,465	6,450
2000 Average Family Size	2.78	2.85	2.82
2008 Families	1,084	2,796	7,242
2008 Average Family Size	2.76	2.86	2.82
2013 Families	1,177	3,026	7,821
2013 Average Family Size	2.77	2.86	2.82
2008 - 2013 Annual Rate	1.66%	1.59%	1.55%



2000 Housing Units	1,490	4,011	10,550
Owner Occupied Housing Units	69.9%	68.1%	68.3%
Renter Occupied Housing Units	22.9%	24.2%	22.0%
Vacant Housing Units	7.2%	7.7%	9.6%
2008 Housing Units	1,808	4,806	12,526
Owner Occupied Housing Units	67.9%	66.2%	67.0%
Renter Occupied Housing Units	23.5%	24.9%	22.9%
Vacant Housing Units	8.6%	8.9%	10.0%
2013 Housing Units	2,003	5,310	13,799
Owner Occupied Housing Units	66.5%	65.2%	65.5%
Renter Occupied Housing Units	24.5%	25.5%	24.1%
Vacant Housing Units	9.1%	9.3%	10.5%

Median Household Income

1990	\$23,171	\$25,096	\$26,896
2000	\$33,279	\$33,547	\$36,998
2008	\$41,681	\$42,826	\$46,842
2013	\$48,620	\$49,877	\$53,982

Median Home Value

1990	\$50,811	\$52,700	\$60,000
2000	\$81,914	\$83,170	\$94,729
2008	\$131,600	\$134,650	\$157,093
2013	\$146,685	\$150,835	\$169,379

Per Capita Income

1990	\$11,735	\$12,306	\$12,532
2000	\$17,959	\$17,187	\$19,167
2008	\$22,740	\$22,534	\$24,626
2013	\$25,287	\$25,303	\$27,661

Median Age

1990	37.2	36.7	37.2
2000	39.9	39.2	40.1
2008	43.1	41.8	43.0
2013	45.2	43.9	45.2

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013. ESRI converted 1990 Census data into 2000 geography.



Market Profile - Appraisal Version

Prepared By: Roy Borden, CCIM

Latitude 35.6031
Longitude -82.393

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 1.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 3.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 5.0 mile



2000 Households by Income

Household Income Base	1.0 mile	3.0 mile	5.0 mile
< \$15,000	20.0%	20.1%	16.9%
\$15,000 - \$24,999	16.8%	16.6%	16.1%
\$25,000 - \$34,999	15.3%	15.3%	13.7%
\$35,000 - \$49,999	16.3%	17.4%	19.4%
\$50,000 - \$74,999	21.2%	18.6%	19.0%
\$75,000 - \$99,999	6.8%	7.0%	8.6%
\$100,000 - \$149,999	2.2%	3.5%	4.5%
\$150,000 - \$199,999	0.6%	0.6%	1.0%
\$200,000+	0.8%	0.9%	0.9%
Average Household Income	\$41,894	\$42,245	\$45,998

2008 Households by Income

Household Income Base	1.0 mile	3.0 mile	5.0 mile
< \$15,000	14.9%	14.3%	12.1%
\$15,000 - \$24,999	13.6%	12.9%	11.4%
\$25,000 - \$34,999	11.9%	12.6%	12.6%
\$35,000 - \$49,999	16.8%	17.1%	17.3%
\$50,000 - \$74,999	26.5%	24.7%	24.7%
\$75,000 - \$99,999	9.6%	9.9%	11.6%
\$100,000 - \$149,999	4.7%	5.7%	6.8%
\$150,000 - \$199,999	0.8%	1.4%	1.8%
\$200,000+	1.3%	1.4%	1.7%
Average Household Income	\$52,118	\$53,369	\$57,189

2013 Households by Income

Household Income Base	1.0 mile	3.0 mile	5.0 mile
< \$15,000	12.6%	12.5%	10.5%
\$15,000 - \$24,999	11.8%	11.0%	9.5%
\$25,000 - \$34,999	10.0%	10.3%	10.6%
\$35,000 - \$49,999	17.0%	16.3%	15.3%
\$50,000 - \$74,999	26.7%	26.2%	27.2%
\$75,000 - \$99,999	13.5%	13.5%	14.6%
\$100,000 - \$149,999	6.3%	6.9%	8.3%
\$150,000 - \$199,999	0.7%	1.2%	1.5%
\$200,000+	1.4%	2.0%	2.5%
Average Household Income	\$57,577	\$59,306	\$63,608

2000 Owner Occupied HUs by Value

Total	1.0 mile	3.0 mile	5.0 mile
<\$50,000	25.1%	25.0%	18.4%
\$50,000 - 99,999	45.0%	42.4%	35.9%
\$100,000 - 149,999	18.1%	16.6%	20.7%
\$150,000 - 199,999	8.0%	10.3%	13.7%
\$200,000 - \$299,999	2.9%	3.7%	8.4%
\$300,000 - 499,999	0.9%	1.8%	2.2%
\$500,000 - 999,999	0.0%	0.1%	0.3%
\$1,000,000+	0.0%	0.0%	0.4%
Average Home Value	\$88,803	\$94,009	\$117,416

2000 Specified Renter Occupied HUs by Contract Rent

Total	1.0 mile	3.0 mile	5.0 mile
With Cash Rent	89.3%	89.2%	89.7%
No Cash Rent	10.7%	10.8%	10.3%
Median Rent	\$380	\$409	\$410
Average Rent	\$430	\$526	\$480

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.



Market Profile - Appraisal Version

Prepared By: Roy Borden, CCIM

Latitude 35.6031
Longitude -82.393

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 1.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 3.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 5.0 mile



2000 Population by Age

	1.0 mile	3.0 mile	5.0 mile
Total	3,232	9,539	23,683
0 - 4	4.8%	5.2%	5.0%
5 - 9	5.8%	5.6%	5.7%
10 - 14	6.8%	6.9%	6.6%
15 - 19	6.8%	8.7%	7.5%
20 - 24	5.5%	5.7%	6.1%
25 - 34	12.7%	11.8%	11.8%
35 - 44	16.5%	15.0%	15.2%
45 - 54	15.3%	13.5%	15.2%
55 - 64	9.9%	9.4%	10.3%
65 - 74	8.2%	7.5%	8.4%
75 - 84	6.2%	7.2%	6.0%
85+	1.5%	3.5%	2.3%
18+	78.3%	76.6%	78.0%

2008 Population by Age

	1.0 mile	3.0 mile	5.0 mile
Total	3,750	10,892	26,820
0 - 4	4.9%	5.2%	4.9%
5 - 9	4.9%	5.2%	4.9%
10 - 14	5.3%	5.8%	5.4%
15 - 19	6.1%	8.1%	7.0%
20 - 24	5.4%	5.8%	6.2%
25 - 34	12.0%	11.1%	11.1%
35 - 44	14.4%	13.2%	13.3%
45 - 54	16.9%	15.5%	16.1%
55 - 64	14.2%	13.0%	14.3%
65 - 74	8.0%	7.8%	8.6%
75 - 84	5.5%	5.6%	5.6%
85+	2.3%	3.6%	2.6%
18+	81.3%	78.6%	80.5%

2013 Population by Age

	1.0 mile	3.0 mile	5.0 mile
Total	4,097	11,810	29,067
0 - 4	4.8%	5.0%	4.8%
5 - 9	4.8%	5.0%	4.7%
10 - 14	5.2%	5.7%	5.3%
15 - 19	5.6%	7.7%	6.5%
20 - 24	5.0%	5.4%	5.8%
25 - 34	11.3%	10.6%	10.6%
35 - 44	13.0%	11.8%	12.1%
45 - 54	16.8%	15.3%	15.5%
55 - 64	16.5%	15.5%	16.6%
65 - 74	9.4%	9.0%	9.7%
75 - 84	5.1%	5.5%	5.7%
85+	2.5%	3.4%	2.8%
18+	81.8%	79.3%	81.3%

2000 Population by Sex

	1.0 mile	3.0 mile	5.0 mile
Males	47.6%	48.1%	47.6%
Females	52.4%	51.9%	52.4%

2008 Population by Sex

	1.0 mile	3.0 mile	5.0 mile
Males	47.8%	48.4%	47.8%
Females	52.2%	51.6%	52.2%

2013 Population by Sex

	1.0 mile	3.0 mile	5.0 mile
Males	47.8%	48.5%	47.9%
Females	52.2%	51.5%	52.1%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.



Latitude 35.6031
Longitude -82.393

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 1.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 3.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 5.0 mile



2008 Population 15+ by Marital Status

	1.0 mile	3.0 mile	5.0 mile
Total	3,184	9,125	22,737
Never Married	21.4%	19.8%	21.6%
Married	60.5%	61.3%	60.0%
Widowed	7.9%	9.2%	7.6%
Divorced	10.3%	9.7%	10.7%



2000 Population 16+ by Employment Status

	1.0 mile	3.0 mile	5.0 mile
Total	2,615	7,725	19,218
In Labor Force	63.7%	61.0%	64.1%
Civilian Employed	61.4%	56.1%	60.0%
Civilian Unemployed	2.3%	4.8%	4.0%
In Armed Forces	0.0%	0.1%	0.1%
Not in Labor Force	36.3%	39.0%	35.9%

2008 Civilian Population 16+ in Labor Force

	1.0 mile	3.0 mile	5.0 mile
Civilian Employed	96.7%	93.5%	94.3%
Civilian Unemployed	3.3%	6.5%	5.7%

2013 Civilian Population 16+ in Labor Force

	1.0 mile	3.0 mile	5.0 mile
Civilian Employed	96.7%	93.6%	94.4%
Civilian Unemployed	3.3%	6.4%	5.6%

2000 Females 16+ by Employment Status and Age of Children

	1.0 mile	3.0 mile	5.0 mile
Total	1,381	4,173	10,333
Own Children < 6 Only	5.9%	6.1%	5.8%
Employed/in Armed Forces	4.1%	3.7%	3.7%
Unemployed	0.0%	0.0%	0.1%
Not in Labor Force	1.7%	2.3%	2.0%
Own Children < 6 and 6-17 Only	4.0%	3.3%	3.8%
Employed/in Armed Forces	1.9%	1.8%	2.3%
Unemployed	0.0%	0.0%	0.0%
Not in Labor Force	2.1%	1.4%	1.4%
Own Children 6-17 Only	15.4%	14.7%	15.5%
Employed/in Armed Forces	12.2%	12.2%	12.4%
Unemployed	0.6%	0.4%	0.4%
Not in Labor Force	2.5%	2.0%	2.7%
No Own Children < 18	74.8%	75.9%	74.9%
Employed/in Armed Forces	39.0%	34.0%	37.0%
Unemployed	1.8%	4.1%	3.1%
Not in Labor Force	34.0%	37.9%	34.8%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.



Latitude 35.6031
Longitude -82.393

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 1.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 3.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 5.0 mile



2008 Employed Population 16+ by Industry

	1.0 mile	3.0 mile	5.0 mile
Total	1,907	5,029	13,367
Agriculture/Mining	0.4%	0.3%	0.5%
Construction	9.5%	8.8%	8.7%
Manufacturing	15.3%	14.6%	13.1%
Wholesale Trade	2.8%	2.9%	2.9%
Retail Trade	10.0%	10.0%	10.8%
Transportation/Utilities	4.4%	3.9%	3.7%
Information	1.8%	1.7%	1.6%
Finance/Insurance/Real Estate	2.8%	4.1%	4.3%
Services	49.6%	50.3%	50.9%
Public Administration	3.4%	3.4%	3.5%

2008 Employed Population 16+ by Occupation

	1.0 mile	3.0 mile	5.0 mile
Total	1,903	5,028	13,367
White Collar	50.2%	50.6%	55.0%
Management/Business/Financial	7.2%	8.3%	10.3%
Professional	18.7%	17.9%	22.0%
Sales	10.6%	10.2%	10.4%
Administrative Support	13.8%	14.2%	12.4%
Services	20.8%	21.7%	19.9%
Blue Collar	29.0%	27.8%	25.1%
Farming/Forestry/Fishing	0.0%	0.0%	0.1%
Construction/Extraction	7.4%	6.2%	6.4%
Installation/Maintenance/Repair	5.3%	4.6%	4.3%
Production	10.3%	11.2%	9.4%
Transportation/Material Moving	6.0%	5.8%	4.9%



2000 Workers 16+ by Means of Transportation to Work

	1.0 mile	3.0 mile	5.0 mile
Total	1,578	4,250	11,316
Drove Alone - Car, Truck, or Van	73.2%	73.0%	76.3%
Carpooled - Car, Truck, or Van	21.1%	19.2%	15.3%
Public Transportation	0.0%	0.0%	0.1%
Walked	2.3%	3.4%	3.4%
Other Means	1.2%	1.3%	1.1%
Worked at Home	2.2%	3.1%	3.9%

2000 Workers 16+ by Travel Time to Work

	1.0 mile	3.0 mile	5.0 mile
Total	1,580	4,249	11,318
Did Not Work at Home	97.8%	96.9%	96.1%
Less than 5 minutes	5.0%	6.1%	4.6%
5 to 9 minutes	16.5%	15.9%	15.4%
10 to 19 minutes	37.6%	36.3%	32.2%
20 to 24 minutes	17.5%	18.7%	18.5%
25 to 34 minutes	14.1%	13.6%	16.8%
35 to 44 minutes	3.2%	2.6%	3.0%
45 to 59 minutes	2.7%	1.9%	2.7%
60 to 89 minutes	0.7%	0.8%	1.0%
90 or more minutes	0.7%	1.1%	1.9%
Worked at Home	2.2%	3.1%	3.9%
Average Travel Time to Work (in min)	17.2	17.8	20.0

2000 Households by Vehicles Available

	1.0 mile	3.0 mile	5.0 mile
Total	1,384	3,714	9,638
None	7.2%	8.1%	6.5%
1	31.1%	34.8%	33.6%
2	42.9%	39.4%	41.1%
3	12.9%	12.4%	13.8%
4	3.3%	3.3%	3.4%
5+	2.5%	2.1%	1.7%
Average Number of Vehicles Available	1.8	1.8	1.8

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008.



Latitude 35.6031
Longitude -82.393

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 1.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 3.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 5.0 mile



2000 Households by Type

	1.0 mile	3.0 mile	5.0 mile
Total	1,382	3,711	9,641
Family Households	68.2%	66.4%	66.9%
Married-couple Family	53.4%	51.4%	53.6%
With Related Children	21.5%	21.0%	21.1%
Other Family (No Spouse)	14.8%	15.0%	13.3%
With Related Children	8.8%	9.3%	8.4%
Nonfamily Households	31.8%	33.6%	33.1%
Householder Living Alone	27.5%	28.9%	28.0%
Householder Not Living Alone	4.3%	4.7%	5.1%
Households with Related Children	30.3%	30.4%	29.4%
Households with Persons 65+	28.1%	29.2%	28.1%

2000 Households by Size

	1.0 mile	3.0 mile	5.0 mile
Total	1,383	3,710	9,642
1 Person Household	27.5%	28.9%	28.0%
2 Person Household	37.3%	35.9%	37.9%
3 Person Household	17.5%	17.3%	16.4%
4 Person Household	12.7%	12.0%	11.9%
5 Person Household	3.5%	3.9%	3.9%
6 Person Household	0.9%	1.3%	1.2%
7+ Person Household	0.7%	0.7%	0.7%

2000 Households by Year Householder Moved In

	1.0 mile	3.0 mile	5.0 mile
Total	1,385	3,713	9,639
Moved in 1999 to March 2000	17.0%	17.7%	17.6%
Moved in 1995 to 1998	24.7%	28.4%	28.2%
Moved in 1990 to 1994	15.2%	15.0%	16.4%
Moved in 1980 to 1989	16.8%	18.1%	17.5%
Moved in 1970 to 1979	10.2%	7.8%	8.7%
Moved in 1969 or Earlier	16.0%	13.0%	11.6%
Median Year Householder Moved In	1992	1994	1994



2000 Housing Units by Units in Structure

	1.0 mile	3.0 mile	5.0 mile
Total	1,482	4,015	10,672
1, Detached	70.0%	63.3%	68.3%
1, Attached	2.2%	2.8%	2.9%
2	1.2%	1.3%	2.1%
3 or 4	0.7%	1.1%	1.5%
5 to 9	0.6%	0.7%	0.9%
10 to 19	0.1%	0.6%	0.7%
20+	0.2%	2.4%	1.3%
Mobile Home	24.9%	27.8%	22.4%
Other	0.0%	0.0%	0.0%

2000 Housing Units by Year Structure Built

	1.0 mile	3.0 mile	5.0 mile
Total	1,482	4,006	10,551
1999 to March 2000	1.2%	2.6%	2.8%
1995 to 1998	9.5%	9.0%	9.0%
1990 to 1994	7.7%	8.6%	8.9%
1980 to 1989	17.3%	19.3%	18.5%
1970 to 1979	14.6%	17.4%	18.6%
1969 or Earlier	49.7%	43.0%	42.3%
Median Year Structure Built	1970	1974	1974

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.



Latitude 35.6031
Longitude -82.393

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 1.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 3.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 5.0 mile



2000 Population 3+ by School Enrollment

	1.0 mile	3.0 mile	5.0 mile
Total	3,159	9,293	23,038
Enrolled in Nursery/Preschool	0.6%	0.9%	1.0%
Enrolled in Kindergarten	1.1%	1.1%	1.0%
Enrolled in Grade 1-8	10.8%	11.4%	11.0%
Enrolled in Grade 9-12	5.1%	5.4%	5.2%
Enrolled in College	5.1%	6.7%	6.3%
Enrolled in Grad/Prof School	0.1%	0.1%	0.5%
Not Enrolled in School	77.2%	74.5%	75.0%

2008 Population 25+ by Educational Attainment

	1.0 mile	3.0 mile	5.0 mile
Total	2,752	7,613	19,207
Less than 9th Grade	8.2%	7.7%	5.8%
9th - 12th Grade, No Diploma	13.8%	13.1%	11.3%
High School Graduate	33.1%	31.9%	29.4%
Some College, No Degree	17.1%	17.9%	18.6%
Associate Degree	9.3%	8.0%	7.7%
Bachelor's Degree	13.1%	13.8%	16.8%
Graduate/Professional Degree	5.3%	7.6%	10.3%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008.



Latitude 35.6031
Longitude -82.393


1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 1.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 3.0 mile

1944 Us 70 Hwy
Swannanoa, NC 28778
Radius: 5.0 mile

Top 3 Tapestry Segments

1.	Heartland Communities	Rooted Rural	Midlife Junction
2.	Rooted Rural	Crossroads	Rooted Rural
3.	Midland Crowd	Senior Sun Seekers	Midland Crowd

 **2008 Consumer Spending** shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$2,530,059	\$6,842,336	\$19,022,680
Average Spent	\$1,531.51	\$1,562.53	\$1,688.05
Spending Potential Index	57	58	63
Computers & Accessories: Total \$	\$259,454	\$706,206	\$1,993,901
Average Spent	\$157.05	\$161.27	\$176.94
Spending Potential Index	66	67	74
Education: Total \$	\$1,348,868	\$3,593,903	\$10,742,979
Average Spent	\$816.51	\$820.71	\$953.32
Spending Potential Index	59	60	69
Entertainment/Recreation: Total \$	\$4,601,783	\$12,476,565	\$34,066,424
Average Spent	\$2,785.58	\$2,849.18	\$3,023.02
Spending Potential Index	75	77	81
Food at Home: Total \$	\$6,002,412	\$16,154,053	\$44,095,343
Average Spent	\$3,633.42	\$3,688.98	\$3,912.98
Spending Potential Index	74	76	80
Food Away from Home: Total \$	\$4,014,175	\$10,772,720	\$29,832,620
Average Spent	\$2,429.89	\$2,460.09	\$2,647.32
Spending Potential Index	71	72	77
Health Care: Total \$	\$5,728,658	\$15,432,344	\$41,506,948
Average Spent	\$3,467.71	\$3,524.17	\$3,683.29
Spending Potential Index	85	86	90
HH Furnishings & Equipment: Total \$	\$2,424,662	\$6,731,779	\$18,668,902
Average Spent	\$1,467.71	\$1,537.29	\$1,656.66
Spending Potential Index	64	67	72
Investments: Total \$	\$892,155	\$2,525,021	\$7,652,049
Average Spent	\$540.05	\$576.62	\$679.04
Spending Potential Index	53	57	67
Retail Goods: Total \$	\$33,218,432	\$90,107,288	\$244,259,059
Average Spent	\$20,108.01	\$20,577.14	\$21,675.31
Spending Potential Index	74	76	80
Shelter: Total \$	\$15,890,808	\$43,987,432	\$123,857,825
Average Spent	\$9,619.13	\$10,045.09	\$10,991.02
Spending Potential Index	62	65	71
TV/Video/Sound Equipment: Total \$	\$1,694,553	\$4,547,304	\$12,574,954
Average Spent	\$1,025.76	\$1,038.43	\$1,115.89
Spending Potential Index	71	72	78
Travel: Total \$	\$2,059,359	\$5,736,447	\$16,127,664
Average Spent	\$1,246.59	\$1,309.99	\$1,431.15
Spending Potential Index	66	70	76
Vehicle Maintenance & Repairs: Total \$	\$1,211,947	\$3,330,581	\$9,082,391
Average Spent	\$733.62	\$760.58	\$805.96
Spending Potential Index	74	77	81

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Expenditure data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics.