



OFFERING MEMORANDUM

98 CENTRAL

4688 U.S. HIGHWAY-98, SANTA ROSA BEACH, FLORIDA 32459

Marcus & Millichap
THE VALIANI GROUP

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98 CENTRAL







BEIGNETS & BREW
FRENCH DONUTS

STRETCHZONE

solista

PRIVE NAILS

Beauty Club

WILLOW WEST

EVOLVE

EVOLVE



BEIGNETS & BREW
FRENCH DONUTS

STRETCH ZONE

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PRIVÉ NAILS

Beauty Club

WILLOW WEST

EVOLVE

4688B

SECTION

01

EXECUTIVE SUMMARY

Offering Overview

Summary of Offering/Terms

Regional Map

Investment Overview

Investment Highlights

Surrounding Retail Aerial

LOCAL MAP

98 CENTRAL

US HWY 90
VPD: +/- 28,000

EXECUTIVE SUMMARY



Marcus & Millichap

OFFERING SUMMARY

Listing Price	\$6,750,000
Address	4688 US Highway-98 Santa Rosa Beach, Florida 32459
Net Operating Income	\$476,421
Cap Rate	7.06%
Gross Leasable Area	12,000 SF
Total Land Area	1.30 Acres
Property Type	RETAIL
Year Built	2024
Tenant Occupancy	100%

TERMS OF SALE

This property is listed at \$6,750,000 with a current Cap Rate of 7.06%.

INTEREST OFFERED

Marcus & Millichap has been selected to exclusively market for sale 98 Central, a retail center in the growing Santa Rosa Beach market.

PROPERTY TOURS

Prospective purchasers are encouraged to visit the subject property prior to submitting offers. However, all property tours must be arranged with the Marcus & Millichap listing agent(s). **At no time shall the tenants, on-site management or staff be contacted without prior approval.**

TERMS
SUMMARY OF



POPULATION (2025)

1-MILE	1,358
3-MILE	5,486
5-MILE	10,916

AVG. HOUSEHOLD INCOME (2025)

1-MILE	\$180,330
3-MILE	\$162,956
5-MILE	\$159,072



12,000 SF
RETAIL PLAZA
IN SANTA
ROSA BEACH,
FLORIDA
MARKET

Marcus & Millichap is pleased to present 98 Central, a brand-new (2024) Class A strip retail investment located in Santa Rosa Beach, Florida, within the highly sought-after Beaches of Scenic Highway 30A market. The Property consists of two newly constructed retail buildings totaling 12,000 square feet and is 100% leased to a diverse, complementary tenant mix, delivering strong in-place cash flow in a high-barrier-to-entry coastal market.

Strategically positioned along U.S. Highway 98, the area's primary east-west thoroughfare, 98 Central benefits from approximately 37,000 vehicles per day, over 200 feet of frontage, and exceptional visibility and accessibility for both full-time residents and year-round tourists. The corridor serves as the main commercial spine supporting the 30A communities, reinforcing long-term tenant demand.

All tenants operate under NNN lease structures with full CAM reimbursements, including management fees, ideal for a passive investor. Ownership exposure is limited to long-term capital items, which are deferred given 2024 construction, offering a low-maintenance investment profile. Additionally, 3% annual rent escalations across the rent roll provide consistent NOI growth and built-in inflation protection.

Located within an affluent trade area, Santa Rosa Beach is characterized by strong household incomes, a rapidly growing permanent population, and substantial seasonal tourism, supporting discretionary retail, service, and fitness-oriented tenants. Ongoing residential and commercial development throughout South Walton County further enhances the long-term fundamentals of this core retail asset.

HIGHLIGHTS

- Rare Opportunity To Purchase A Brand-new Strip Center Within A High Barrier To Entry Market
- Strong Tenant Credit Backing with 7 of 8 Tenants Secured by Full Personal Guarantees, Providing Enhanced Income Security and Direct Recourse Beyond Entity-Level Obligations
- All Tenants Operate Under NNN Leases With Full Cam Reimbursements, Including Management Fees. Landlord Responsibility Is Limited To Long-term Capital Items, Which Are Deferred Given 2024 Construction
- Carefully Curated Tenant Mix Of Primarily Service, Food, Or Fitness Oriented Tenants Support A Synergistic Environment
- Exceptional Exposure Off Of Us-98 (37,000 VPD) The Primary East-west Thoroughfare In The 30A Region
- Affluent Market With Median Household Income Exceeding \$75,000, Supporting Strong Retail Sales And Discretionary Spending
- 3% Annual Rent Escalations Across The Board Ensure Consistent NOI Growth Given NNN Lease Structure

AREA RETAIL



SCENIC HIGHWAY 30A



SECTION

02

PROPERTY
OVERVIEW

PROPERTY DETAILS

SITE & LEASING PLAN

MAJOR TENANT PROFILES

SITE & LEASING PLAN



SUITE	TENANT	SF
1A	Brews & Beignets	1,500
2A	Stretch Zone	1,500
3A	Solasta 30A	1,500
4A	30A Tread	1,500

SUITE	TENANT	SF
1B	Prive Nails	1,200
6B	Beauty Club Collective	1,200
7B	Willow	1,200
8B & 9B	Aesthetic Artistry	2,400

PROPERTY OVERVIEW

TENANT PROFILES



BEIGNETS & BREW

FRENCH DONUTS

BREWS & BEIGNETS

Beignets & Brew is a fast-casual café concept known for its hot, fresh New Orleans–style beignets and a wide selection of specialty coffees and beer, creating an all-day destination for both locals and tourists along the Emerald Coast. This tenant caters to a wide audience—tourists, families, commuters, and beachgoers—and its playful, confection-driven brand adds a unique experiential draw to the trade area.

The operators are multi-unit franchisees with four smoothie king locations in the region.

Founded	n/a
Locations	Multiple in AL, FL, GA
Guaranty	Full Personal
Headquarters	n/a



STRETCH ZONE

STRETCH ZONE

Stretch Zone is a nationally recognized assisted-stretching studio that utilizes proprietary stretching methods, a patented strapping and stabilization system, and certified practitioners to improve mobility, muscle function, posture, and overall wellness. As part of a fast-growing national brand with more than 350 locations, Stretch Zone brings a stable, service-driven, health-and-wellness anchor to the tenant mix, generating repeat visits and supporting daytime foot traffic.

This franchisee is a multi-unit operator with 4 locations across the region.

Founded	2004
Locations	350+
Guaranty	Full Personal
Headquarters	n/a



sōlasta₃₀

SOLASTA 30A

Solasta30A is a modern holistic wellness studio offering a blend of yoga, Pilates-influenced movement, modern Vedic healing, and spa-based recovery services, all designed to support physical, mental, and energetic well-being. The studio provides a wide range of yoga classes, including Power, Yin, restorative modalities, and unique movement-focused sessions, catering to practitioners of all levels and emphasizing mindful, individualized progression. Founded by Lilah Annaliese, an extensively trained yoga therapist, Pilates instructor, and holistic practitioner with over two decades of experience, Solasta30A combines movement science with Eastern wellness traditions

Founded	n/a
Locations	1
Guaranty	Full Personal
Headquarters	Santa Rosa Beach

TENANT PROFILES



30A TREAD

30A TREAD is a boutique, performance-driven fitness studio offering a high-energy blend of treadmill-based conditioning, modernized Pilates, and full-body strength intervals designed to maximize calorie burn, mobility, and functional strength. The studio’s format caters to both residents and visitors along the 30A corridor seeking structured, instructor-led training in an elevated, music-driven environment. Inspired by the hybrid style popularized by next-generation fitness concepts in the area, 30A TREAD focuses on low-impact mechanics paired with high-intensity output, making it accessible for all fitness levels.

Founded	n/a
Locations	1
Guaranty	Full Personal
Headquarters	Santa Rosa Beach



PRIVE NAILS

Privé Nails is an upscale, full-service nail salon offering a wide range of manicure, pedicure, nail enhancement, waxing, and spa treatments in a modern, hygienic setting. The salon serves both locals and visitors seeking high-quality nail care with an emphasis on customer safety, premium products, and elevated service standards. With a service menu that includes nail enhancements, quick services, kid services, and a full line of spa pedicures and waxing options, Privé Nails functions as a reliable, repeat-traffic generator for the center. Its blend of affordability, quality, and upgraded salon ambiance positions it as a strong tenant that complements the center’s mix of health, wellness, and beauty-focused businesses.

Founded	n/a
Locations	1
Guaranty	Full Personal
Headquarters	Santa Rosa Beach



BEAUTY CLUB COLLECTIVE

Beauty Club Collective is a luxury offering a curated environment where independent stylists provide elevated hair, color, extension, and styling services. Rooted in the belief that beauty is a collaborative experience, the salon blends boutique-level service with a warm, relationship-focused atmosphere, making each appointment feel personalized, intentional, and connection-based. Founded by Lalie Williams, a highly regarded color and extensions specialist known for her work with bright blondes and dimensional color, Beauty Club Collective sets a high standard of artistry and technical excellence across all stylists operating within the space. The salon prioritizes premium services—including luxury color, extensions, custom cuts, and blowouts—supported by a clean, modern environment designed to inspire creativity and comfort.

Founded	n/a
Locations	1
Guaranty	Full Personal
Headquarters	Santa Rosa Beach



WILLOW

Willow West is a modern luxury boutique offering a curated blend of elevated fashion, fine jewelry, and clean beauty, designed for the style-driven 30A shopper. The store is part of the renowned Willow brand, known for its sophisticated coastal aesthetic and thoughtfully selected apparel and accessories that balance everyday wearability with upscale flair. As part of the broader Willow family—which includes sister stores in Rosemary Beach, Alys Beach, and Inlet Beach—Willow West brings a cohesive brand identity rooted in quality, personal styling, and a welcoming boutique atmosphere.

This operator has been operating in the region since 2007 and have 6 stores under the same Willow umbrella.

Founded	2007
Locations	6
Guaranty	n/a
Headquarters	Santa Rosa Beach



AESTHETIC ARTISTRY

Aesthetic Artistry is a leading medical aesthetics and regenerative wellness practice recognized along the Emerald Coast for its advanced, science-driven approach to beauty and anti-aging. The brand offers a full suite of medical spa services, including neurotoxins, dermal fillers, microneedling, laser therapies, PDO threads, medical weight loss, hormone therapy, facials, and body-sculpting treatments. This 30A clinic mirrors the capabilities of their flagship Fort Walton Beach location, providing the same high-level expertise, techniques, and technologies trusted by a regional client base.

Founded	2016
Locations	3
Guaranty	Full Personal
Headquarters	n/a

SECTION

03

FINANCIAL ANALYSIS

FINANCIAL OVERVIEW

CASH FLOW

RENT ROLL

LEASE EXPIRATION REPORT

PROPERTY DESCRIPTION	
Property Name	98 Central
Property Address	4688 US Highway-98 Santa Rosa Beach, Florida 32459
Gross Leasable Area (RSF)	12,000 SF
Lot Size	1.30 Acres
Year Built	2024
Price	\$6,750,000
Sale Price/SF	\$562.50

PROJECTED RETURNS	
Year 1 Net Operating Income (NOI)	\$476,421
Year 1 Cash Flows Before Debt Service	\$476,421
Year 1 Cash Flows After Debt Service	\$142,007
Year 1 Going-in Cap Rate (NOI/Sales Price)	7.06%

SUMMARY CASH FLOW (YEAR 1)	
Scheduled Base Rental Income	\$476,419
Total Reimbursement Income	\$160,413
Potential Gross Revenue	\$636,832
Effective Gross Revenue	\$636,832
Less: Operating Expenses	(\$160,411)
Net Operating Income	\$476,421
Cash Flow	\$476,421
Debt Service	(\$334,414)
Net Cash Flow After Debt Service	\$142,007
Principal Reduction	\$79,864
Total Return	\$221,871

DEBT FINANCING	
Loan Amount	\$4,517,500
Loan to Value (LTV)	65%
Interest Rate	5.85%
Amortization	25 Years
Cash Flow Before Debt Service	\$476,421
Year 1 Debt Service Coverage Ratio (DSCR)	1.37

INCOME		Year 1		PER SF	Year 2		PER SF
Scheduled Base Rental Income		476,419		39.70	489,660		40.81
Expense Reimbursement Income							
CAM		45,262		3.77	45,262		3.77
Insurance		51,511		4.29	51,511		4.29
Real Estate Taxes		63,640		5.30	63,640		5.30
Total Reimbursement Income	#	\$160,413	100.0%	\$13.37	\$160,413	100.0%	\$13.37
Effective Gross Revenue		\$636,832		\$53.07	\$650,073		\$54.17
OPERATING EXPENSES		Year 1		PER SF	Year 2		PER SF
Common Area Maintenance (CAM)							
Electric		2,400		0.20	2,400		0.20
Refuse Collection		5,430		0.45	5,430		0.45
Water/sewer		2,600		0.22	2,600		0.22
Landscaping		9,360		0.78	9,360		0.78
Fire Protection Systems		3,000		0.25	3,000		0.25
Exterminating		1,070		0.09	1,070		0.09
Insurance		51,510		4.29	51,510		4.29
Real Estate Taxes		63,641		5.30	63,641		5.30
Management Fee (reimbursed, in CAM)	#	0	0.0%	0.00	0	0.0%	0.00
Total Expenses		\$160,411		\$13.37	\$160,411		\$13.37
Expenses as % of EGR		25.2%			24.7%		
Net Operating Income		\$476,421		\$39.70	\$489,662		\$40.81

*Start Date of Analysis is 7/1/2026 (COE est.)

*Taxes adjusted to future sale price

* Insurance expense reflects the current ownership's in-place policy. A replacement quote of \$14,000 has been secured with the following terms: \$1.5M building replacement cost, \$470,000 business income coverage, 5% windstorm/hail deductible, \$5,000 all-other-perils deductible, and general liability limits of \$1M per occurrence / \$2M aggregate.

RENT ROLL

GENERAL TENANT INFORMATION				LEASE DATES		RENT DETAILS				LEASE DETAILS	
Tenant Name	Suite	GLA (SF)	Bldg Share %	Lease Start	Lease End	Annual Rent/SF	Rent/Month	Rent/Year	Exp. Reimburse	Lease Type	Renewal Options
Beignets and Brews	1A	1,500	12.5%	10/1/24	9/30/29	\$40.31	\$5,039	\$60,468	\$20,052	NNN	Two-Five Year Options to Renew with continued 3% annual rental escalations
Prive Nails	1B	1,200	10.0%	12/1/24	11/30/29	\$40.17	\$4,017	\$48,204	\$16,041	NNN	One-Five Year Option to Renew with continued 3% annual rental escalations
Stretch Zone	2A	1,500	12.5%	10/1/24	9/30/31	\$37.13	\$4,641	\$55,692	\$20,052	NNN	One-Three Year Option to Renew with continued 3% annual rental escalations
Solasta 30A	3A	1,500	12.5%	11/1/24	10/31/29	\$39.10	\$4,888	\$58,656	\$20,052	NNN	One-Five Year Option to Renew with continued 3% annual rental escalations
30A Tread	4A	1,500	12.5%	10/1/24	9/30/29	\$40.31	\$5,039	\$60,468	\$20,052	NNN	One-Five Year Option to Renew with continued 3% annual rental escalations
Beauty Club Collective	6B	1,200	10.0%	10/1/24	9/30/29	\$38.19	\$3,819	\$45,828	\$16,041	NNN	One-Five Year Option to Renew with continued 3% annual rental escalations
Willow West	7B	1,200	10.0%	1/1/25	12/31/27	\$39.14	\$3,914	\$46,968	\$16,041	NNN	Two Options to renew the lease term for an additional Five Years
Aesthetic Artistry	8B & 9B	2,400	20.0%	12/1/24	11/30/29	\$39.14	\$7,828	\$93,936	\$32,082	NNN	One-Five Year Option to Renew with continued 3% annual rental escalations
Total		12,000					\$39.19	\$39,185	\$160,413		

SECTION

04

MARKET OVERVIEW

MARKET OVERVIEW

DEMOGRAPHICS SUMMARY

SANTA ROSA BEACH

Santa Rosa Beach, located along Florida's renowned Emerald Coast, attracts visitors, residents, and businesses with its sugar-white beaches, warm climate, and high quality of life. The broader Santa Rosa County region continues to experience steady population growth, rising from 187,998 residents in 2020 to an estimated 207,653 in 2024, reflecting a 10.5% increase driven by in-migration and sustained economic expansion.

Tourism remains one of the county's strongest economic engines. University of West Florida research shows that tourism activity generates over 1,400 jobs and more than \$113 million in annual economic impact, underscoring the area's importance as a destination for leisure, outdoor recreation, and beachfront lodging. Santa Rosa Beach benefits from this demand as part of a coastline celebrated for its natural beauty, state parks, and upscale residential communities.

The region's economic fundamentals continue to strengthen. Santa Rosa County reported \$355 million in accommodation and food service sales in 2022 and more than \$2.4 billion in total retail sales, demonstrating the spending power of both visitors and residents. Median household income has climbed to \$88,968, reflecting a stable and increasingly affluent population base.

Santa Rosa Beach also benefits from the county's diverse economic ecosystem, which includes strong tourism clusters, expanding small business communities, medical services, and its strategic position within Florida's aerospace and defense corridor—supported by nearby Naval Air Station Whiting Field, Eglin Air Force Base, and Hurlburt Field. These anchors contribute to employment stability and long-term regional growth, complementing the area's thriving hospitality and real estate sectors.

With its unique blend of natural amenities, population growth, economic resilience, and year-round tourism demand, Santa Rosa Beach stands out as one of Northwest Florida's most desirable coastal markets for residential development, hospitality investment, and commercial expansion.





Scenic Highway 30A is one of the most desirable coastal corridors in the Southeastern United States, stretching along Northwest Florida's Emerald Coast between Destin and Panama City Beach. Known for its master-planned beach communities, pristine Gulf frontage, and strict zoning controls, 30A has evolved into a premier luxury lifestyle and investment destination with strong fundamentals supporting long-term value appreciation.

Affluent Demographics & Strong Spending Power

The 30A market draws high-net-worth homeowners, second-home buyers, and short-term visitors with significant discretionary income. The area benefits from above-average household incomes, a large population of out-of-state owners, and a steady influx of affluent tourists from major feeder markets including Atlanta, Nashville, Dallas, Houston, and Birmingham. This demographic profile supports premium rents, strong retail sales, and continued demand for experiential, service-oriented, and lifestyle-based commercial properties.

Tourism-Driven Economy with Year-Round Appeal

South Walton consistently ranks among Florida's top-performing coastal tourism markets. While summer remains the peak season, 30A benefits from expanding shoulder-season and year-round visitation driven by events, weddings, remote workers, and snowbird populations. The region's unique coastal dune lakes, curated town centers, trails, and dining scene differentiate it from traditional beach destinations and provide a diversified, durable tourism base that supports retail, food-and-beverage, hospitality, and mixed-use assets.

POPULATION	1 Mile	3 Miles	5 Miles
2030 Projection			
Total Population	1,358	5,084	9,378
2025 Estimate			
Total Population	1,168	4,468	8,286
2020 Census			
Total Population	853	3,466	6,510
2010 Census			
Total Population	187	1,487	3,093
Daytime Population			
2025 Estimate	1,258	5,486	10,916
HOUSEHOLDS	1 Mile	3 Miles	5 Miles
2030 Projection			
Total Households	462	1,867	4,025
2025 Estimate			
Total Households	401	1,657	3,585
Average (Mean) Household Size	2.5	2.3	2.3
2010 Census			
Total Households	285	1,257	2,747
2010 Census			
Total Households	63	603	1,457
Occupied Units			
2030 Projection	553	4,413	11,553
2025 Estimate	480	4,016	10,518
HOUSEHOLDS BY INCOME	1 Mile	3 Miles	5 Miles
2025 Estimate			
\$150,000 or More	47.8%	38.8%	37.0%
\$100,000-\$149,999	20.5%	23.4%	23.8%
\$75,000-\$99,999	14.8%	12.0%	11.1%
\$50,000-\$74,999	7.4%	11.0%	11.9%
\$35,000-\$49,999	5.1%	6.3%	7.0%
Under \$35,000	4.5%	8.4%	9.2%
Average Household Income	\$180,330	\$162,956	\$159,072
Median Household Income	\$138,863	\$128,222	\$127,255
Per Capita Income	\$73,583	\$70,914	\$70,787

HOUSEHOLDS BY EXPENDITURE	1 Mile	3 Miles	5 Miles
Total Average Household Retail Expenditure	\$88,715	\$83,092	\$81,607
Consumer Expenditure Top 10 Categories			
Housing	\$32,737	\$30,957	\$30,467
Transportation	\$16,599	\$15,392	\$15,097
Personal Insurance and Pensions	\$13,508	\$12,377	\$12,069
Food	\$12,248	\$11,495	\$11,297
Entertainment	\$3,676	\$3,464	\$3,399
Cash Contributions	\$2,624	\$2,480	\$2,453
Apparel	\$2,301	\$2,122	\$2,080
Education	\$1,290	\$1,197	\$1,171
Personal Care Products and Services	\$1,196	\$1,132	\$1,114
Alcoholic Beverages	\$931	\$887	\$877
POPULATION PROFILE	1 Mile	3 Miles	5 Miles
Population By Age			
2025 Estimate Total Population	1,168	4,468	8,286
Under 20	24.1%	21.2%	20.2%
20 to 34 Years	11.7%	13.1%	13.1%
35 to 39 Years	6.5%	6.1%	5.8%
40 to 49 Years	16.2%	14.8%	14.2%
50 to 64 Years	24.3%	25.0%	25.8%
Age 65+	17.2%	19.8%	20.9%
Median Age	44.0	46.0	47.0
Population 25+ by Education Level			
2025 Estimate Population Age 25+	851	3,344	6,274
Elementary (0-8)	0.5%	0.6%	0.6%
Some High School (9-11)	3.5%	1.9%	1.5%
High School Graduate (12)	17.1%	16.1%	15.6%
Some College (13-15)	24.7%	19.8%	18.7%
Associate Degree Only	9.8%	7.5%	6.8%
Bachelor's Degree Only	25.3%	34.9%	37.5%
Graduate Degree	19.0%	19.2%	19.3%



POPULATION

In 2025, the population in your selected geography is 8,286. The population has changed by 167.90 percent since 2010. It is estimated that the population in your area will be 9,378 five years from now, which represents a change of 13.2 percent from the current year. The current population is 48.9 percent male and 51.1 percent female. The median age of the population in your area is 47.0, compared with the U.S. average, which is 40.0. The population density in your area is 106 people per square mile.



HOUSEHOLDS

There are currently 3,585 households in your selected geography. The number of households has changed by 146.05 percent since 2010. It is estimated that the number of households in your area will be 4,025 five years from now, which represents a change of 12.3 percent from the current year. The average household size in your area is 2.3 people.



INCOME

In 2025, the median household income for your selected geography is \$127,255, compared with the U.S. average, which is currently \$78,171. The median household income for your area has changed by 110.68 percent since 2010. It is estimated that the median household income in your area will be \$147,180 five years from now, which represents a change of 15.7 percent from the current year.

The current year per capita income in your area is \$70,787, compared with the U.S. average, which is \$41,680. The current year's average household income in your area is \$159,072, compared with the U.S. average, which is \$103,571.



EMPLOYMENT

In 2025, 3,988 people in your selected area were employed. The 2010 Census revealed that 72.4 percent of employees are in white-collar occupations in this geography, and 12.3 percent are in blue-collar occupations. In 2025, unemployment in this area was 1.0 percent. In 2010, the average time traveled to work was 22.00 minutes.



HOUSING

The median housing value in your area was \$822,477 in 2025, compared with the U.S. median of \$333,538. In 2010, there were 1,056.00 owner-occupied housing units and 400.00 renter-occupied housing units in your area.



EDUCATION

The selected area in 2025 had a lower level of educational attainment when compared with the U.S. averages. 55.2 percent of the selected area's residents had earned a graduate degree compared with the national average of only 13.7 percent, and 6.8 percent completed a bachelor's degree, compared with the national average of 21.2 percent.

The number of area residents with an associate degree was higher than the nation's at 13.8 percent vs. 8.8 percent, respectively.

The area had fewer high-school graduates, 0.8 percent vs. 26.1 percent for the nation, but the percentage of residents who completed some college is higher than the average for the nation, at 20.6 percent in the selected area compared with the 19.6 percent in the U.S.

98 CENTRAL

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