

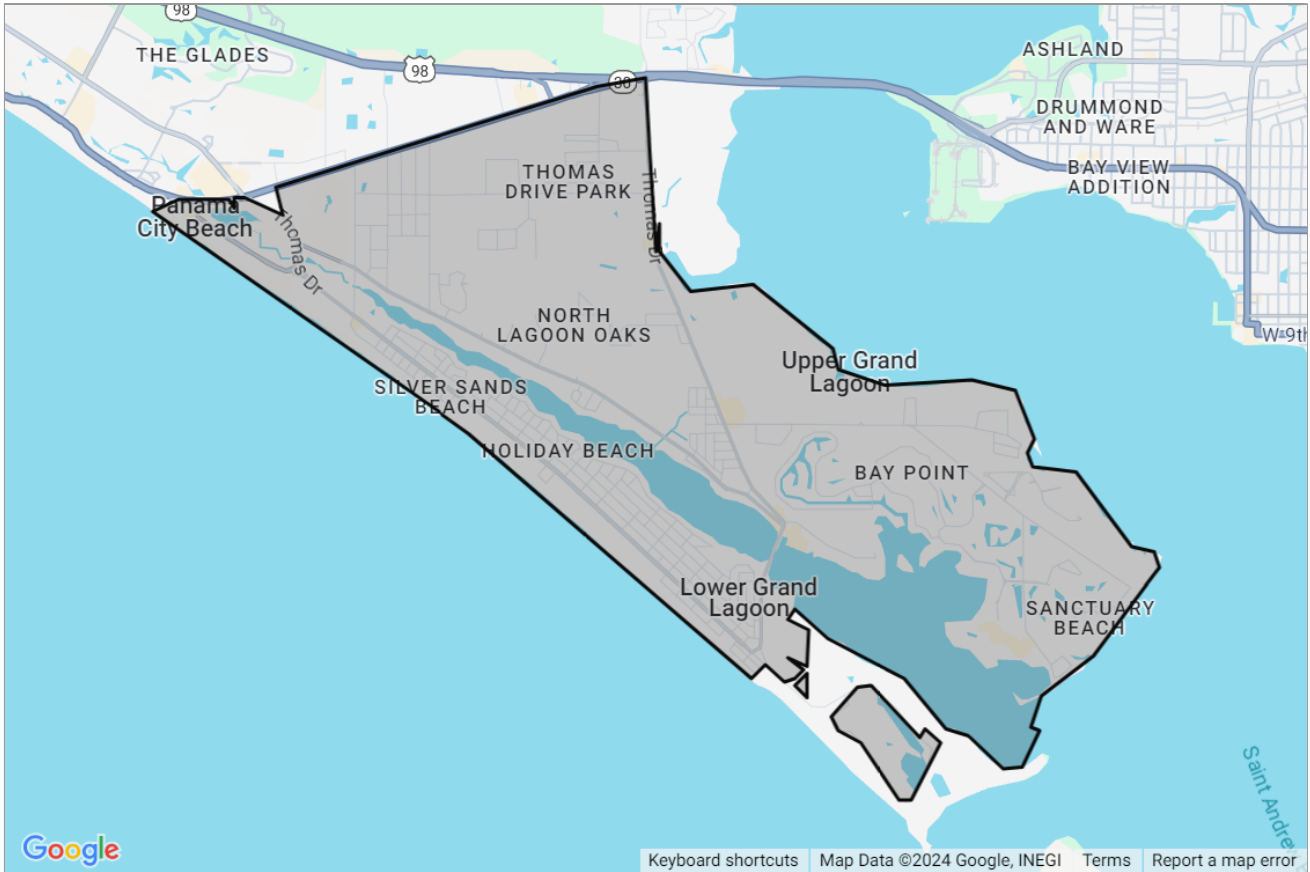


RPR

REALTORS
PROPERTY
RESOURCE

TRADE AREA REPORT

Panama City, FL 32408



Presented by

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THINK REAL ESTATE
11525 Hutchison Blvd Ste 102
Panama City Beach, FL 32407



Criteria Used for Analysis

Median Household Income
\$66,742

Median Age
44.7

Total Population
17,325

1st Dominant Segment
Old and Newcomers

Consumer Segmentation

Life Mode

What are the people like that live in this area?

Middle Ground

Lifestyles of thirtysomethings

Urbanization

Where do people like this usually live?

Metro Cities

Affordable city life, including smaller metros, satellite cities

Top Tapestry Segments

	Old and Newcomers	Bright Young Professionals	In Style	Savvy Suburbanites	Rural Resort Dwellers
% of Households	2,620 (33.5%)	2,158 (27.6%)	1,113 (14.2%)	958 (12.2%)	494 (6.3%)
% of Panama City	1,666 (11.9%)	189 (1.4%)	1,522 (10.9%)	0 or no data available (0.0%)	0 or no data available (0.0%)
Lifestyle Group	Middle Ground	Middle Ground	GenXurban	Affluent Estates	Cozy Country Living
Urbanization Group	Metro Cities	Urban Periphery	Metro Cities	Suburban Periphery	Rural
Residence Type	Single Family; Multi-Units	Single Family; Multi-Units	Single Family	Single Family	Single Family or Seasonal
Household Type	Singles	Married Couples	Married Couples w/No Kids	Married Couples	Married Couples w/No Kids
Average Household Size	2.11	2.38	2.32	2.79	2.18
Median Age	40.5	34.1	43	45.8	55.7
Diversity Index	62.3	75.5	50.9	48.9	30.4
Median Household Income	\$55,400	\$67,200	\$87,800	\$129,300	\$63,900
Median Net Worth	\$63,100	\$75,000	\$243,800	\$695,700	\$244,900
Median Home Value	\$242,900	\$286,200	\$348,500	\$457,800	\$305,900
Homeownership	49.3 %	46.8 %	70.7 %	91 %	84.8 %
Employment	Professional or Services	Professional or Mgmt/Bus/Financial	Professional or Mgmt/Bus/Financial	Professional or Mgmt/Bus/Financial	Professional or Mgmt/Bus/Financial
Education	Some College No Degree	Some College No Degree	Bachelor's Degree	Bachelor's Degree	High School Diploma
Preferred Activities	Strong sense of community volunteer for charities . Food features convenience, frozen and fast food.	Go to bars/clubs; attend concerts . Eat at fast food, family restaurants.	Support arts, concerts, theaters, museums . Prefer organic foods, grow their own vegetables.	They like to cook and prefer natural or organic products. . Pursue a number of sports, from skiing to golf.	Spend time with their spouses and maintain a social calendar . Go freshwater fishing, hunting and motorcycling.
Financial	Price aware and coupon clippers, but open to impulse buys	Own retirement savings and student loans	Variety of investments often managed by a financial planner	Not afraid of debt	Shifting to low-risk assets
Media	Features the Internet, listening to country music and read the paper	Get most of their information from the Internet	Connected and knowledgeable via smartphones	Well-connected and use technology to stay current	Taste in TV shows reflects their hobbies
Vehicle	View car as transportation only	Own newer cars	Partial to late model SUVs and compact SUVs	Prefer late model, family-oriented vehicles:	Own older, domestic vehicles

About this segment

Old and Newcomers

This is the

#1

dominant segment for this area

In this area

33.5%

of households fall into this segment

In the United States

2.3%

of households fall into this segment

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

Who We Are

This market features singles' lifestyles, on a budget. The focus is more on convenience than consumerism, economy over acquisition. Old and Newcomers is composed of neighborhoods in transition, populated by renters who are just beginning their careers or retiring. Some are still in college; some are taking adult education classes. They support charity causes and are environmentally conscious. Age is not always obvious from their choices.

Our Neighborhood

- Metropolitan city dwellers. Predominantly single households, with a mix of married couples (no children); average household size lower at 2.12. 55% renter occupied; average rent is lower than the US. 45% of housing units are single-family dwellings; 45% are multiunit buildings in older neighborhoods, built before 1980. Average vacancy rate at 11%.

Socioeconomic Traits

- An average labor force participation rate of 62.6%, despite the increasing number of retired workers. 32% of households are currently receiving income from Social Security. 31% have a college degree, 33% have some college education, 9% are still enrolled in college. Consumers are price aware and coupon clippers, but open to impulse buys. They are attentive to environmental concerns. They are comfortable with the latest technology.

Market Profile

- Residents have a strong sense of community. They volunteer for charities, help fund raise, and recycle. They prefer cell phones to landlines. Entertainment features the Internet (employment searches, rating products, updating social media profiles), watching movies at home, listening to country music, and reading the paper. Vehicles are basically just a means of transportation. Food features convenience, frozen and fast food. They do banking as likely in person as online.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

About this segment

Bright Young Professionals

This is the

#2

dominant segment for this area

In this area

27.6%

of households fall into this segment

In the United States

2.3%

of households fall into this segment

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

Who We Are

Bright Young Professionals is a large market, primarily located in urban outskirts of large metropolitan areas. These communities are home to young, educated, working professionals. More than one out of three householders is under the age of 35. Slightly more diverse couples dominate this market, with more renters than homeowners. More than two-fifths of the households live in single-family homes; over a third live in 5+ unit buildings. Labor force participation is high, generally white-collar work, with a mix of food service and part-time jobs (among the college students). Median household income, median home value, and average rent are close to the US values. Residents of this segment are physically active and up on the latest technology.

Our Neighborhood

- Approximately 57% of the households rent; 43% own their homes. Household type is primarily couples, married (or unmarried), with above average concentrations of both single-parent and single-person households. Multiunit buildings or row housing make up 56% of the housing stock (row housing, buildings with 5 –19 units); 43% built 1980–99. Average rent mirrors the US. Lower vacancy rate is at 8.2%.

Socioeconomic Traits

- Education completed: 35% with some college or an associate's degree, 33% with a bachelor's degree or higher. Labor force participation rate of 72% is higher than the US rate. These consumers are up on the latest technology. They get most of their information from the Internet. Concern about the environment impacts their purchasing decisions.

Market Profile

- Own retirement savings and student loans. Own newer computers (desktop, laptop, or both), iPods, and 2+ TVs. Go online and use mobile devices for banking, access YouTube or Facebook, visit blogs, download movies, and play games. Use cell phones to text, redeem mobile coupons, listen to music, and check for news and financial information. Find leisure going to bars/clubs, attending concerts, going to the beach. Enjoy a variety of sports, including backpacking, rock climbing, football, Pilates, running, and yoga. Eat out often at fast-food and family restaurants.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

About this segment

In Style

This is the

#3

dominant segment for this area

In this area

14.2%

of households fall into this segment

In the United States

2.2%

of households fall into this segment

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

Who We Are

In Style denizens embrace an urbane lifestyle that includes support of the arts, travel and extensive reading. They are connected and make full use of the advantages of mobile devices. Professional couples or single households without children, they have the time to focus on their homes and their interests. The population is slightly older and already planning for their retirement.

Our Neighborhood

- City dwellers of large metropolitan areas. Married couples, primarily with no children or single households; average household size at 2.35. Home ownership average at 68%; nearly half, 47%, mortgaged. Primarily single-family homes, in older neighborhoods (built before 1980) with a mix of town homes and smaller (5 –19 units) apartment buildings. Median home value at \$243,900. Vacant housing units at 8.6%.

Socioeconomic Traits

- College educated: 48% are graduates; 77% with some college education. Higher labor force participation rate is at 67% with proportionately more 2-worker households. Median household income of \$73,000 reveals an affluent market with income supplemented by investments and a substantial net worth. Connected and knowledgeable, they carry smartphones and use many of the features. Attentive to price, they use coupons, especially mobile coupons.

Market Profile

- Partial to late model SUVs: compact SUVs are gaining popularity. Homes integral part of their style; invest in home remodeling/maintenance, DIY or contractors; housekeeping hired. Prefer organic foods, including growing their own vegetables. Financially active, own a variety of investments often managed by a financial planner. Meticulous planners, both well insured and well invested in retirement savings. Generous with support of various charities and causes. Actively support the arts, theater, concerts, and museums.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

About this segment

Savvy Suburbanites

This is the

#4

dominant segment for this area

In this area

12.2%

of households fall into this segment

In the United States

3.0%

of households fall into this segment

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

Who We Are

Savvy Suburbanites residents are well educated, well read, and well capitalized. Families include empty nesters and empty nester wannabes, who still have adult children at home. Located in older neighborhoods outside the urban core, their suburban lifestyle includes home remodeling and gardening plus the active pursuit of sports and exercise. They enjoy good food and wine, plus the amenities of the city's cultural events.

Our Neighborhood

- Established neighborhoods (most built between 1970 and 1990) found in the suburban periphery of large metropolitan markets. Married couples with no children or older children; average household size is 2.85. 91% owner occupied; 66% mortgaged. Primarily single-family homes, with a median value of \$362,900. Low vacancy rate at 3.8%.

Socioeconomic Traits

- Education: 50.6% college graduates; 77.6% with some college education. Higher labor force participation rate at 67.9% with proportionately more 2-worker households at 62.2%. Well-connected consumers that appreciate technology and make liberal use of it for everything from shopping and banking to staying current and communicating. Informed shoppers that do their research prior to purchasing and focus on quality.

Market Profile

- Residents prefer late model, family-oriented vehicles: SUVs, minivans, and station wagons. Gardening and home remodeling are priorities, usually DIY. Riding mowers and power tools are popular, although they also hire contractors for the heavy lifting. There is extensive use of housekeeping and personal care services. Foodies: They like to cook and prefer natural or organic products. These investors are financially active, using a number of resources for informed investing. They are not afraid of debt; many households carry first and second mortgages, plus home equity credit lines. Physically fit, residents actively pursue a number of sports, from skiing to golf, and invest heavily in sports gear and exercise equipment.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

About this segment

Rural Resort Dwellers

This is the

#5

dominant segment for this area

In this area

6.3%

of households fall into this segment

In the United States

1.0%

of households fall into this segment

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

Who We Are

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

Our Neighborhood

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

Socioeconomic Traits

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

Market Profile

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

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

Panama City, FL 32408: Population Comparison

Total Population

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Population Density

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Population Change Since 2020

This chart shows the percentage change in area's population from 2020 to 2023, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Total Daytime Population

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 32408



Daytime Population Density

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

Data Source: U.S. Census American Community Survey via Esri, 2023
Update Frequency: Annually



■ 32408

Average Household Size

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

Data Source: U.S. Census American Community Survey via Esri, 2023
Update Frequency: Annually



■ 2023
■ 2028 (Projected)

Population Living in Family Households

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

Data Source: U.S. Census American Community Survey via Esri, 2023
Update Frequency: Annually

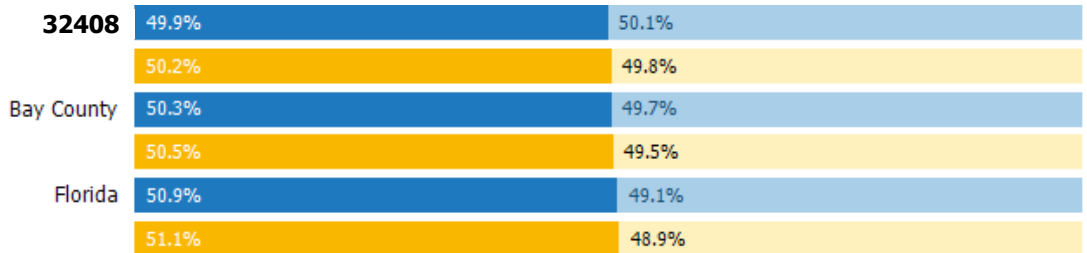


■ 2023
■ 2028 (Projected)

Female / Male Ratio

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

Data Source: U.S. Census American Community Survey via Esri, 2023
Update Frequency: Annually



■ Women 2023
■ Men 2023
■ Women 2028 (Projected)
■ Men 2028 (Projected)

Panama City, FL 32408: Age Comparison

Median Age

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



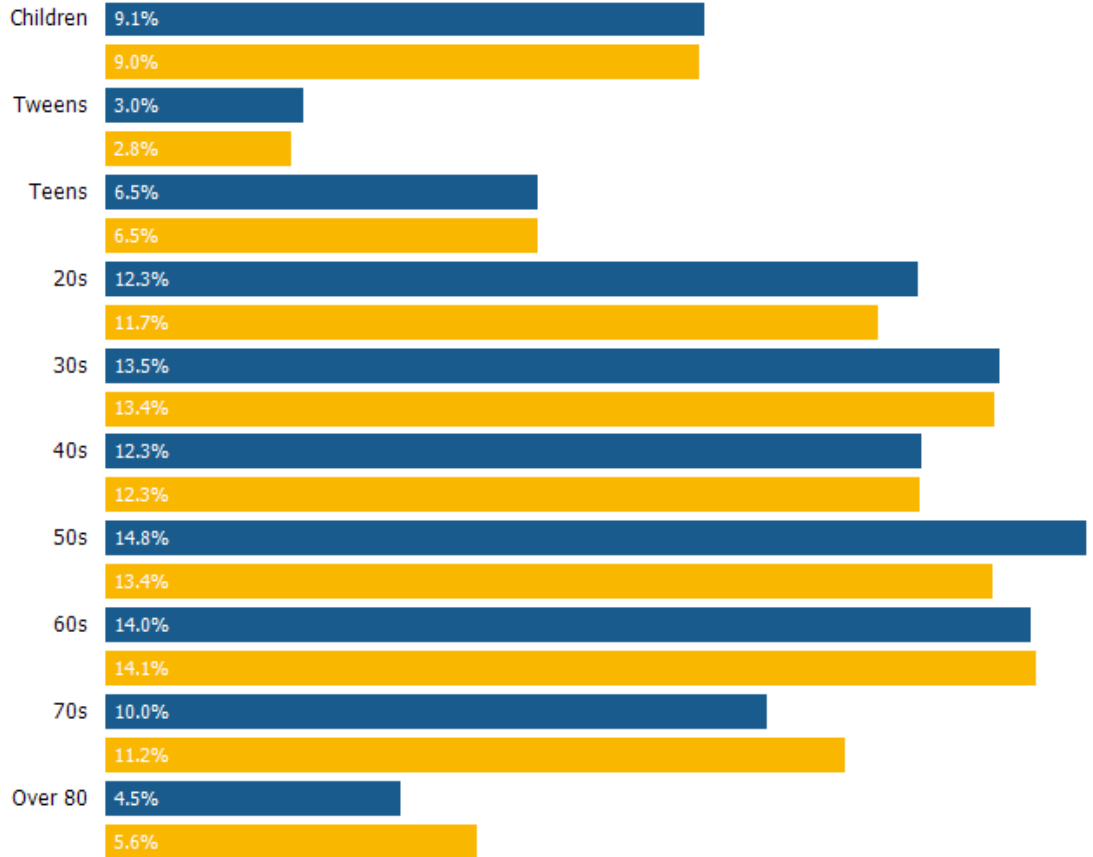
Population by Age

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



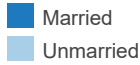
Panama City, FL 32408: Marital Status Comparison

Married / Unmarried Adults Ratio

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Married

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Never Married

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Widowed

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Divorced

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Panama City, FL 32408: Economic Comparison

Average Household Income

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Median Household Income

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Per Capita Income

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Average Disposable Income

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

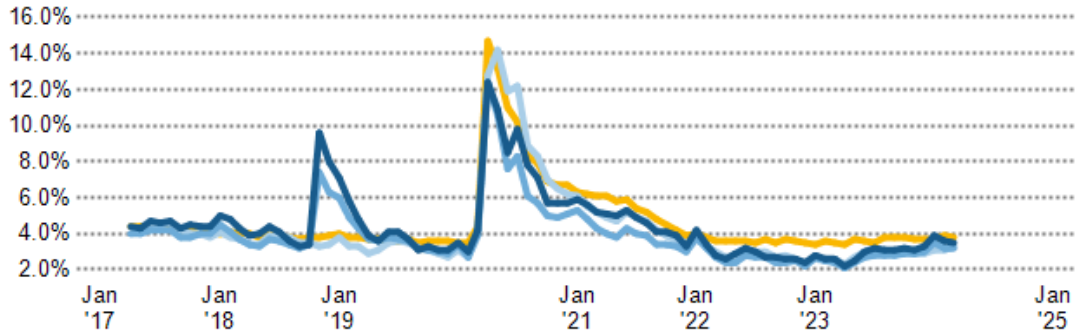


Unemployment Rate

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

Data Source: Bureau of Labor Statistics via PolicyMap
Update Frequency: Monthly

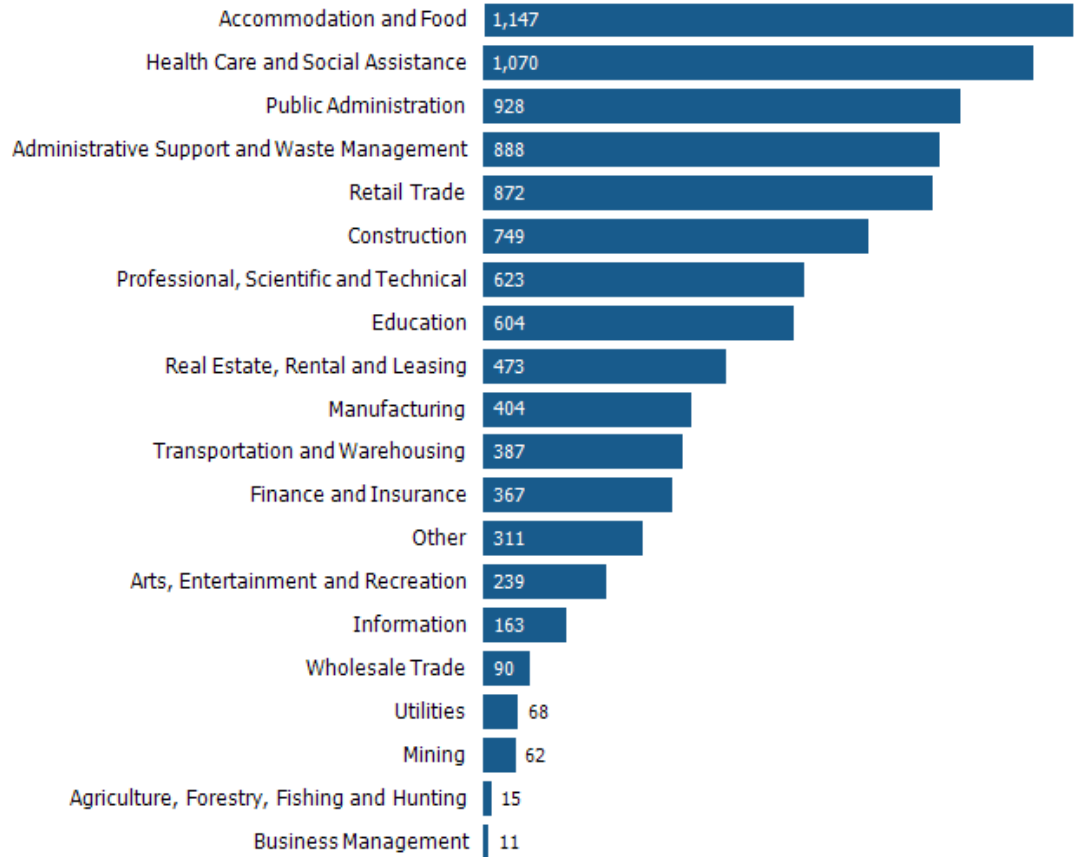
- Panama City
- Bay County
- Florida
- USA



Employment Count by Industry

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

Data Source: Bureau of Labor Statistics via Esri, 2023
Update Frequency: Annually



Panama City, FL 32408: Education Comparison

Less than 9th Grade

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Some High School

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



High School GED

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



High School Graduate

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Some College

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Associate Degree

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Bachelor's Degree

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Grad/Professional Degree

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Panama City, FL 32408: Commute Comparison

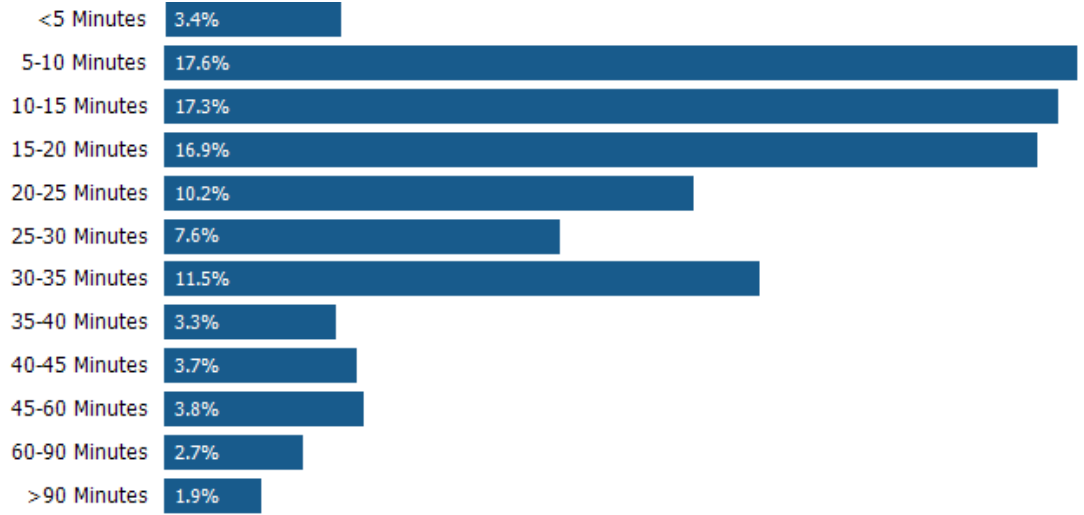
Average Commute Time

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 32408



How People Get to Work

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

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 32408



Panama City, FL 32408: Home Value Comparison

Median Estimated Home Value



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

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

Update Frequency: Monthly

12 mo. Change in Median Estimated Home Value



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

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

Update Frequency: Monthly

Median Listing Price



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

Data Source: Listing data

Update Frequency: Monthly

12 mo. Change in Median Listing Price

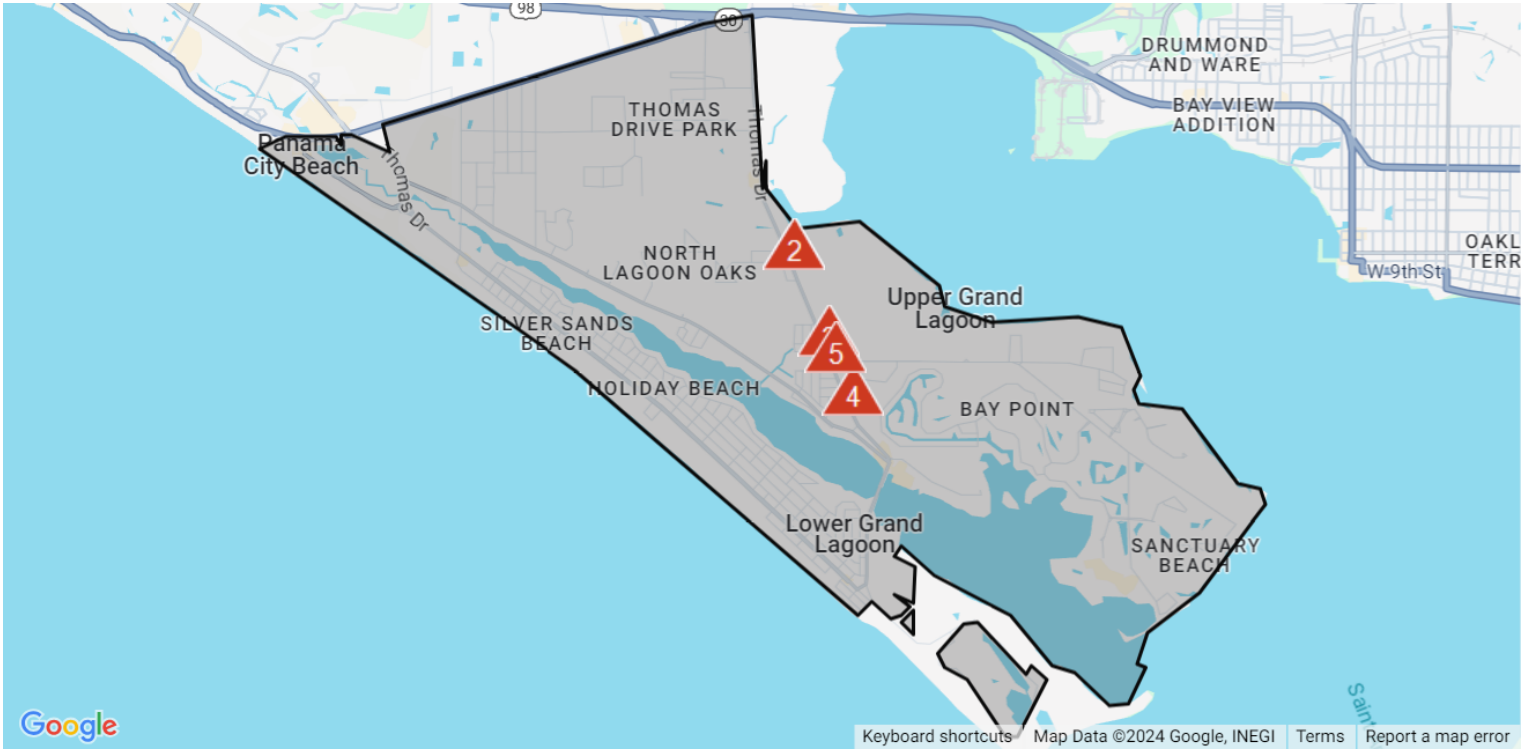


This chart displays the 12-month change in the median listing price of homes in this area, and compares it to the county and state.

Data Source: Listing data

Update Frequency: Monthly

Traffic Counts



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

1
32,599

2023 Est. daily traffic counts

Street: **Thomas Drive**
Cross: **McElvey Rd**
Cross Dir: **N**
Dist: **0.04 miles**

Historical counts

Year	Count	Type
2022	30,000	AADT
2021	35,500	AADT
2020	34,000	AADT
2019	34,000	AADT
2018	30,500	AADT

2
28,593

2023 Est. daily traffic counts

Street: **Thomas Drive**
Cross: **Gwyn Dr**
Cross Dir: **SE**
Dist: **0.02 miles**

Historical counts

Year	Count	Type
2021	30,000	AADT
2020	28,500	AADT
2019	27,500	AADT
2018	27,000	AADT

3
20,565

2023 Est. daily traffic counts

Street: **Thomas Dr**
Cross: **Pine Dr**
Cross Dir: **NW**
Dist: **0.03 miles**

Historical counts

Year	Count	Type
2005	20,400	AADT
1998	24,000	AADT
1997	21,000	AADT

4
18,896

2023 Est. daily traffic counts

Street: **Thomas Drive**
Cross: **Danial St**
Cross Dir: **SE**
Dist: **0.07 miles**

Historical counts

Year	Count	Type
2021	19,500	AADT
2020	16,700	AADT
2019	20,000	AADT
2018	19,500	AADT

5
17,138

2023 Est. daily traffic counts

Street: **Thomas Dr**
Cross: **Sunset Dr**
Cross Dir: **NW**
Dist: **0.02 miles**

Historical counts

Year	Count	Type
2005	17,000	AADT
1998	18,000	AADT
1997	18,800	AADT

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

About RPR (Realtors Property Resource)

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



About RPR's Data

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

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



Update Frequency

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

Learn more

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

