

MIDDLEBURG OFFICE / RETAIL FOR LEASE

PALMETTO PLAZA COMMERCE CENTER

Unit 3: 1,625 SF available

**Zoned BB – Good for most uses:
Retail, Offices, Medical**

36,500 DAILY TRAFFIC

Middleburg, Florida

**Base Rent: \$16.00 /SF/Yr.
CAM / RE Tax \$5.03/SF/ Yr.
+ 7% Sales Tax.
\$3,047.16 Total Monthly Rent**

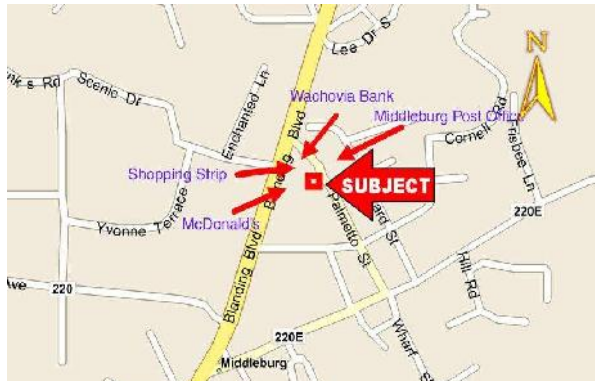
2475 Blanding Blvd., Middleburg, FL 32068

2019 Drive Time:	<u>5 Min.</u>	<u>10 Min.</u>	<u>15 Min.</u>
Total Population:	4,227	32,790	80,492
Avg. HH Income:	\$83,608	\$83,559	\$87,063
Avg. Home Value:	\$217,974	\$215,501	\$214,733

Comprehensive demographic reports are available upon request from the listing agent.



**Shadow Anchored by
McDonald's, Wells Fargo
& U. S. Post Office**



Approximately 8 miles south of I-295 at Blanding Blvd and 3 miles from Highway 23 and the ever- expanding St. Vincent's Medical Center and Plantation Crossing Regional Shopping Center.

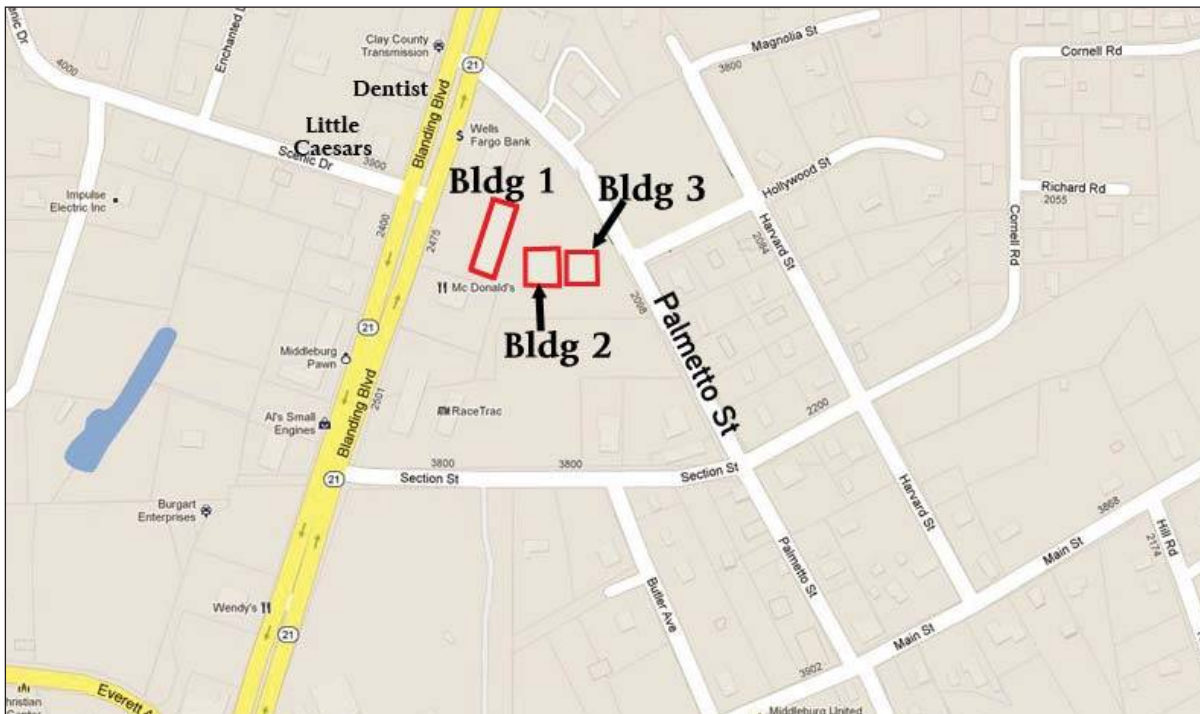
J.R. McNeal
Commercial Real Estate Services

J R McNeal Company, Inc.
Licensed Real Estate Broker
13846 Atlantic Blvd. #1011
Jacksonville, FL 32225

Randy McNeal, CCIM
904.710.8007
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Information contained herein has been obtained from the owners or from other sources deemed reliable. We have no reason to doubt its accuracy but regret we cannot guarantee it. All properties subject to change or withdrawal without notice.

“Palmetto Plaza Commerce Center” 2475 Blanding Blvd, Middleburg, FL 32068



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904-403-6422

"Palmetto Plaza Commerce Center"

2475 Blanding Blvd, Middleburg, FL 32068



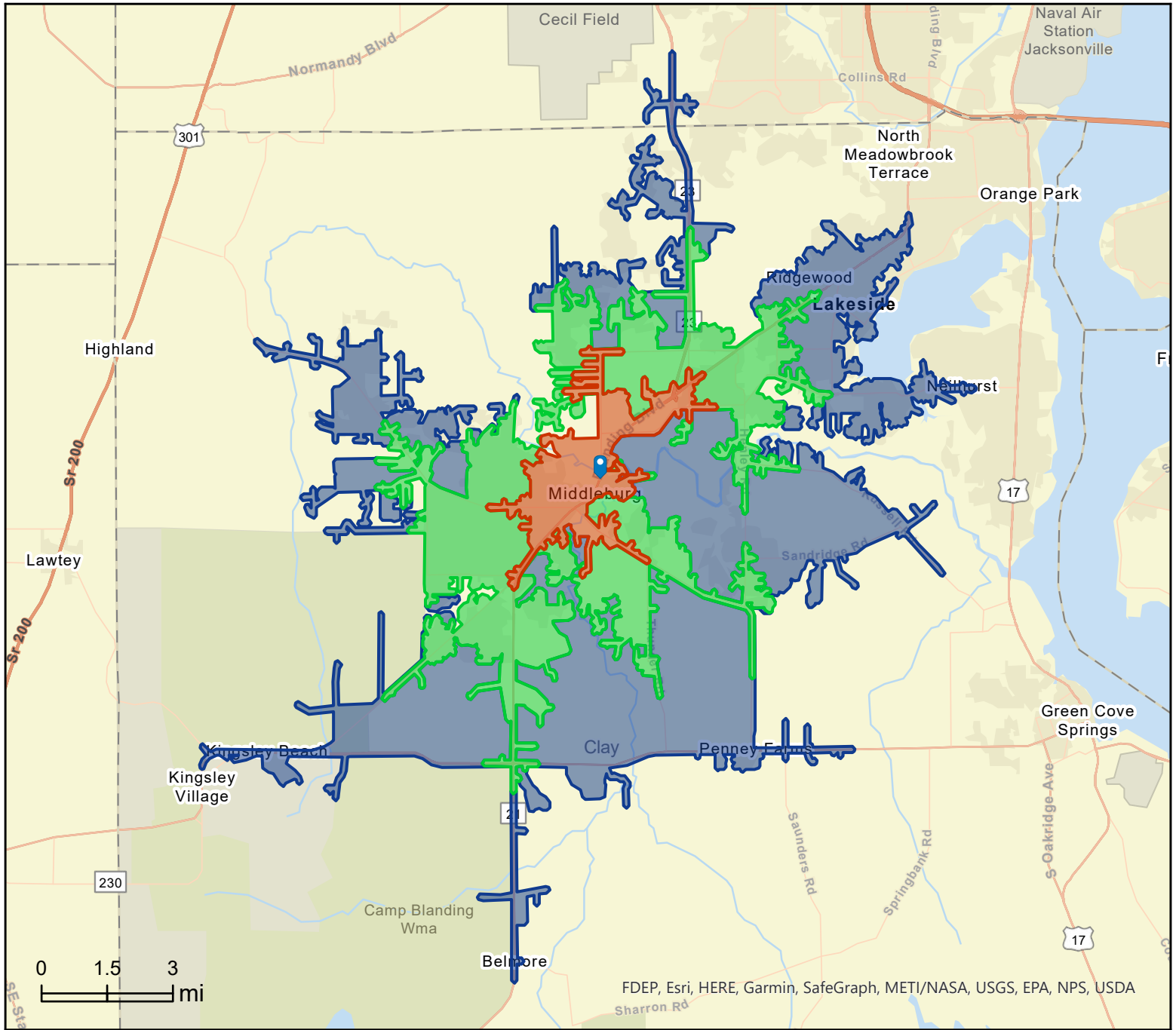
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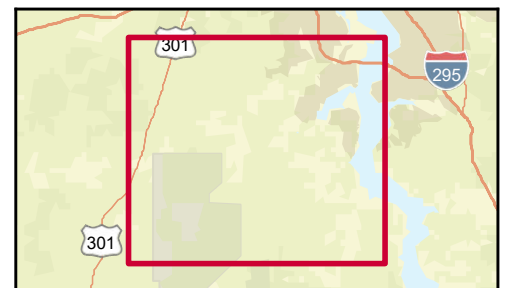
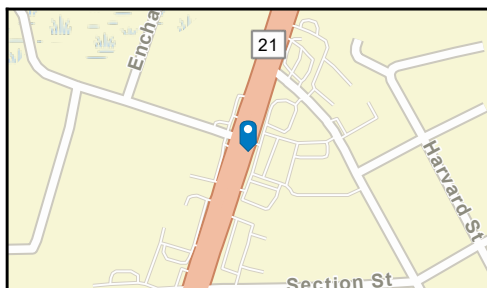
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2475 Blanding Blvd, Middleburg, Florida, 32068 2
2475 Blanding Blvd, Middleburg, Florida, 32068
Drive Time Bands: 0-5, 5-10, 10-15 minute radii

Prepared by Esri
Latitude: 30.07261
Longitude: -81.86465

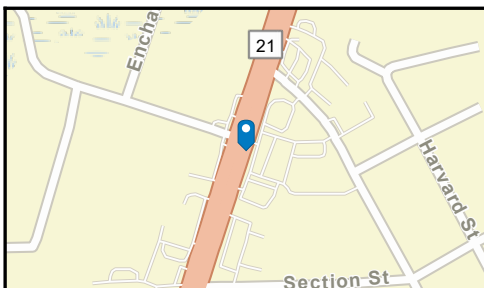


FDEP, Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA



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- Average Daily Traffic Volume**
- ▲ Up to 6,000 vehicles per day
 - ▲ 6,001 - 15,000
 - ▲ 15,001 - 30,000
 - ▲ 30,001 - 50,000
 - ▲ 50,001 - 100,000
 - ▲ More than 100,000 per day





Market Profile

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	0 - 5 minute	5 - 10 minute	10 - 15 minute
Population Summary			
2000 Total Population	2,328	17,182	30,953
2010 Total Population	2,870	25,326	41,336
2021 Total Population	4,785	28,869	48,222
2021 Group Quarters	0	4	84
2026 Total Population	5,386	30,781	52,155
2021-2026 Annual Rate	2.39%	1.29%	1.58%
2021 Total Daytime Population	4,945	23,777	37,893
Workers	2,157	8,347	12,190
Residents	2,788	15,430	25,703
Household Summary			
2000 Households	885	5,889	10,750
2000 Average Household Size	2.63	2.91	2.87
2010 Households	1,093	8,827	14,629
2010 Average Household Size	2.63	2.87	2.82
2021 Households	1,704	10,094	16,937
2021 Average Household Size	2.81	2.86	2.84
2026 Households	1,904	10,760	18,258
2026 Average Household Size	2.83	2.86	2.85
2021-2026 Annual Rate	2.24%	1.29%	1.51%
2010 Families	807	6,912	11,422
2010 Average Family Size	2.99	3.19	3.15
2021 Families	1,255	7,827	13,096
2021 Average Family Size	3.21	3.19	3.19
2026 Families	1,400	8,318	14,094
2026 Average Family Size	3.24	3.20	3.21
2021-2026 Annual Rate	2.21%	1.22%	1.48%
Housing Unit Summary			
2000 Housing Units	952	6,163	11,383
Owner Occupied Housing Units	78.9%	83.2%	75.1%
Renter Occupied Housing Units	14.1%	12.3%	19.3%
Vacant Housing Units	7.0%	4.4%	5.6%
2010 Housing Units	1,200	9,507	16,007
Owner Occupied Housing Units	71.1%	75.9%	70.9%
Renter Occupied Housing Units	20.0%	16.9%	20.5%
Vacant Housing Units	8.9%	7.2%	8.6%
2021 Housing Units	1,800	10,696	17,997
Owner Occupied Housing Units	80.0%	81.8%	77.7%
Renter Occupied Housing Units	14.7%	12.6%	16.4%
Vacant Housing Units	5.3%	5.6%	5.9%
2026 Housing Units	2,012	11,401	19,353
Owner Occupied Housing Units	81.0%	82.5%	78.8%
Renter Occupied Housing Units	13.6%	11.8%	15.5%
Vacant Housing Units	5.4%	5.6%	5.7%
Median Household Income			
2021	\$69,596	\$66,082	\$74,246
2026	\$78,020	\$75,095	\$80,194
Median Home Value			
2021	\$216,642	\$212,740	\$215,646
2026	\$249,092	\$252,056	\$239,710
Per Capita Income			
2021	\$29,845	\$28,076	\$31,587
2026	\$34,302	\$31,861	\$35,413
Median Age			
2010	39.4	36.2	36.4
2021	41.9	38.3	38.1
2026	43.0	38.6	37.3

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 the total population.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.



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2021 Households by Income			
Household Income Base	1,704	10,094	16,937
<\$15,000	5.5%	4.8%	5.5%
\$15,000 - \$24,999	6.2%	7.0%	6.4%
\$25,000 - \$34,999	10.5%	6.8%	6.3%
\$35,000 - \$49,999	7.9%	13.0%	11.6%
\$50,000 - \$74,999	23.5%	25.0%	20.7%
\$75,000 - \$99,999	20.9%	17.0%	18.5%
\$100,000 - \$149,999	16.9%	16.5%	16.6%
\$150,000 - \$199,999	5.3%	6.1%	8.3%
\$200,000+	3.2%	3.7%	6.1%
Average Household Income	\$80,720	\$81,608	\$90,843
2026 Households by Income			
Household Income Base	1,904	10,760	18,258
<\$15,000	4.1%	3.8%	4.6%
\$15,000 - \$24,999	4.4%	5.3%	5.2%
\$25,000 - \$34,999	6.3%	4.9%	5.0%
\$35,000 - \$49,999	6.3%	10.8%	9.9%
\$50,000 - \$74,999	24.8%	25.1%	20.2%
\$75,000 - \$99,999	23.3%	18.7%	19.2%
\$100,000 - \$149,999	20.1%	19.2%	18.6%
\$150,000 - \$199,999	6.8%	7.9%	10.3%
\$200,000+	3.9%	4.4%	7.1%
Average Household Income	\$92,819	\$92,777	\$102,188
2021 Owner Occupied Housing Units by Value			
Total	1,440	8,751	13,985
<\$50,000	5.4%	4.0%	2.6%
\$50,000 - \$99,999	7.8%	7.6%	6.8%
\$100,000 - \$149,999	11.0%	12.5%	13.5%
\$150,000 - \$199,999	17.9%	21.2%	20.1%
\$200,000 - \$249,999	23.7%	18.5%	22.6%
\$250,000 - \$299,999	13.5%	11.6%	13.5%
\$300,000 - \$399,999	13.5%	15.0%	12.7%
\$400,000 - \$499,999	5.2%	5.9%	4.5%
\$500,000 - \$749,999	0.3%	2.3%	2.1%
\$750,000 - \$999,999	1.7%	1.2%	1.0%
\$1,000,000 - \$1,499,999	0.0%	0.0%	0.4%
\$1,500,000 - \$1,999,999	0.0%	0.0%	0.0%
\$2,000,000 +	0.0%	0.2%	0.3%
Average Home Value	\$229,899	\$241,392	\$244,519
2026 Owner Occupied Housing Units by Value			
Total	1,630	9,409	15,253
<\$50,000	2.5%	2.1%	1.4%
\$50,000 - \$99,999	3.3%	3.5%	3.7%
\$100,000 - \$149,999	5.5%	7.1%	8.9%
\$150,000 - \$199,999	13.9%	17.1%	16.8%
\$200,000 - \$249,999	25.3%	19.7%	24.1%
\$250,000 - \$299,999	18.2%	14.5%	16.6%
\$300,000 - \$399,999	20.4%	21.1%	17.5%
\$400,000 - \$499,999	8.3%	9.6%	5.9%
\$500,000 - \$749,999	0.4%	3.5%	3.0%
\$750,000 - \$999,999	2.1%	1.6%	1.2%
\$1,000,000 - \$1,499,999	0.0%	0.0%	0.5%
\$1,500,000 - \$1,999,999	0.0%	0.0%	0.0%
\$2,000,000 +	0.0%	0.2%	0.4%
Average Home Value	\$271,424	\$283,850	\$275,128

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.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.



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	0 - 5 minute	5 - 10 minute	10 - 15 minute
2010 Population by Age			
Total	2,874	25,327	41,339
0 - 4	6.1%	6.8%	6.6%
5 - 9	6.3%	7.6%	7.6%
10 - 14	7.4%	8.0%	7.9%
15 - 24	13.6%	13.6%	13.6%
25 - 34	10.7%	12.3%	12.4%
35 - 44	13.8%	15.0%	14.5%
45 - 54	16.6%	15.9%	15.5%
55 - 64	12.4%	11.4%	11.6%
65 - 74	8.1%	6.3%	6.4%
75 - 84	3.8%	2.5%	2.9%
85 +	1.0%	0.7%	1.0%
18 +	75.1%	72.5%	72.9%
2021 Population by Age			
Total	4,785	28,870	48,223
0 - 4	5.4%	6.1%	6.1%
5 - 9	5.9%	6.5%	6.3%
10 - 14	6.0%	6.6%	6.4%
15 - 24	10.7%	12.0%	12.3%
25 - 34	13.9%	14.4%	14.8%
35 - 44	11.5%	13.0%	12.8%
45 - 54	13.1%	13.2%	12.9%
55 - 64	15.5%	14.1%	13.3%
65 - 74	11.6%	9.6%	9.5%
75 - 84	5.1%	3.7%	4.3%
85 +	1.3%	0.9%	1.3%
18 +	79.5%	76.8%	77.2%
2026 Population by Age			
Total	5,386	30,781	52,156
0 - 4	5.3%	6.1%	6.3%
5 - 9	5.7%	6.5%	6.4%
10 - 14	6.2%	6.9%	6.6%
15 - 24	10.0%	11.2%	11.2%
25 - 34	12.3%	14.1%	16.2%
35 - 44	13.0%	13.8%	13.6%
45 - 54	11.8%	12.1%	11.5%
55 - 64	15.0%	13.1%	11.9%
65 - 74	12.4%	10.5%	9.8%
75 - 84	6.6%	4.8%	5.1%
85 +	1.6%	1.0%	1.4%
18 +	79.2%	76.6%	76.9%
2010 Population by Sex			
Males	1,437	12,506	20,155
Females	1,433	12,820	21,181
2021 Population by Sex			
Males	2,418	14,252	23,425
Females	2,367	14,617	24,797
2026 Population by Sex			
Males	2,731	15,226	25,317
Females	2,655	15,555	26,838

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.



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2010 Population by Race/Ethnicity			
Total	2,870	25,326	41,336
White Alone	91.8%	86.4%	82.6%
Black Alone	3.3%	7.0%	9.3%
American Indian Alone	0.5%	0.5%	0.5%
Asian Alone	0.7%	1.7%	2.6%
Pacific Islander Alone	0.0%	0.1%	0.1%
Some Other Race Alone	1.2%	1.7%	1.7%
Two or More Races	2.4%	2.6%	3.2%
Hispanic Origin	4.7%	7.3%	7.8%
Diversity Index	23.3	35.0	40.8
2021 Population by Race/Ethnicity			
Total	4,785	28,868	48,222
White Alone	90.0%	81.8%	77.4%
Black Alone	3.6%	9.5%	12.3%
American Indian Alone	0.7%	0.5%	0.5%
Asian Alone	0.9%	1.9%	2.7%
Pacific Islander Alone	0.1%	0.1%	0.2%
Some Other Race Alone	1.5%	2.5%	2.5%
Two or More Races	3.2%	3.7%	4.4%
Hispanic Origin	6.7%	10.8%	11.6%
Diversity Index	28.9	45.3	51.1
2026 Population by Race/Ethnicity			
Total	5,385	30,781	52,154
White Alone	88.5%	79.3%	74.5%
Black Alone	4.1%	10.8%	13.9%
American Indian Alone	0.7%	0.5%	0.5%
Asian Alone	1.0%	2.0%	2.9%
Pacific Islander Alone	0.1%	0.2%	0.2%
Some Other Race Alone	1.8%	2.9%	2.9%
Two or More Races	3.9%	4.3%	5.1%
Hispanic Origin	8.2%	13.0%	13.9%
Diversity Index	33.4	50.4	56.3
2010 Population by Relationship and Household Type			
Total	2,870	25,326	41,336
In Households	100.0%	100.0%	99.8%
In Family Households	87.4%	89.8%	89.7%
Householder	27.2%	27.3%	27.5%
Spouse	20.3%	20.9%	21.0%
Child	32.7%	35.0%	35.0%
Other relative	3.9%	3.9%	3.7%
Nonrelative	3.3%	2.8%	2.5%
In Nonfamily Households	12.6%	10.1%	10.1%
In Group Quarters	0.0%	0.0%	0.2%
Institutionalized Population	0.0%	0.0%	0.2%
Noninstitutionalized Population	0.0%	0.0%	0.0%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.



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2021 Population 25+ by Educational Attainment			
Total	3,451	19,847	33,241
Less than 9th Grade	1.9%	2.0%	1.7%
9th - 12th Grade, No Diploma	4.5%	6.8%	6.7%
High School Graduate	35.3%	29.8%	25.0%
GED/Alternative Credential	7.7%	7.6%	7.4%
Some College, No Degree	23.3%	23.1%	24.5%
Associate Degree	10.5%	10.2%	13.0%
Bachelor's Degree	14.5%	14.4%	14.7%
Graduate/Professional Degree	2.3%	6.1%	7.0%
2021 Population 15+ by Marital Status			
Total	3,961	23,315	39,172
Never Married	28.1%	27.6%	26.4%
Married	51.7%	54.8%	56.2%
Widowed	3.9%	4.6%	5.7%
Divorced	16.3%	13.0%	11.7%
2021 Civilian Population 16+ in Labor Force			
Civilian Population 16+	2,140	13,972	23,319
Population 16+ Employed	94.3%	96.4%	95.9%
Population 16+ Unemployment rate	5.7%	3.6%	4.1%
Population 16-24 Employed	8.2%	9.3%	9.7%
Population 16-24 Unemployment rate	20.2%	9.3%	8.2%
Population 25-54 Employed	68.7%	68.6%	66.9%
Population 25-54 Unemployment rate	4.7%	3.0%	4.1%
Population 55-64 Employed	15.4%	16.3%	16.7%
Population 55-64 Unemployment rate	3.1%	2.0%	1.9%
Population 65+ Employed	7.7%	5.8%	6.7%
Population 65+ Unemployment rate	0.0%	5.0%	3.0%
2021 Employed Population 16+ by Industry			
Total	2,018	13,470	22,368
Agriculture/Mining	0.9%	0.6%	0.4%
Construction	6.3%	12.1%	9.9%
Manufacturing	4.4%	4.3%	4.6%
Wholesale Trade	1.8%	2.3%	1.9%
Retail Trade	18.2%	16.2%	11.9%
Transportation/Utilities	16.7%	8.0%	9.3%
Information	1.7%	1.0%	1.5%
Finance/Insurance/Real Estate	6.2%	9.2%	8.3%
Services	39.5%	40.3%	46.2%
Public Administration	4.4%	6.0%	6.0%
2021 Employed Population 16+ by Occupation			
Total	2,019	13,469	22,369
White Collar	52.3%	56.3%	57.8%
Management/Business/Financial	8.1%	15.1%	15.8%
Professional	21.5%	17.5%	19.8%
Sales	4.2%	9.1%	8.8%
Administrative Support	18.5%	14.6%	13.4%
Services	14.6%	16.9%	16.9%
Blue Collar	33.2%	26.8%	25.3%
Farming/Forestry/Fishing	0.2%	0.3%	0.3%
Construction/Extraction	3.7%	7.8%	6.7%
Installation/Maintenance/Repair	5.7%	5.4%	4.8%
Production	5.3%	3.3%	3.6%
Transportation/Material Moving	18.2%	10.0%	9.9%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.

February 06, 2022



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2010 Households by Type			
Total	1,092	8,827	14,629
Households with 1 Person	20.4%	16.2%	17.0%
Households with 2+ People	79.6%	83.8%	83.0%
Family Households	73.9%	78.3%	78.1%
Husband-wife Families	55.4%	60.1%	59.7%
With Related Children	24.0%	29.4%	28.4%
Other Family (No Spouse Present)	18.5%	18.2%	18.4%
Other Family with Male Householder	6.1%	5.5%	5.0%
With Related Children	3.8%	3.6%	3.1%
Other Family with Female Householder	12.4%	12.7%	13.4%
With Related Children	8.1%	9.0%	9.4%
Nonfamily Households	5.7%	5.5%	4.9%
All Households with Children	37.0%	42.8%	41.7%
Multigenerational Households	5.9%	6.1%	5.7%
Unmarried Partner Households	7.5%	7.1%	6.5%
Male-female	6.9%	6.4%	5.9%
Same-sex	0.6%	0.7%	0.6%
2010 Households by Size			
Total	1,092	8,828	14,630
1 Person Household	20.4%	16.2%	17.0%
2 Person Household	34.2%	32.5%	32.9%
3 Person Household	18.6%	20.5%	20.0%
4 Person Household	14.8%	17.5%	17.5%
5 Person Household	7.0%	8.3%	8.0%
6 Person Household	3.1%	3.3%	3.0%
7 + Person Household	1.9%	1.7%	1.6%
2010 Households by Tenure and Mortgage Status			
Total	1,093	8,827	14,629
Owner Occupied	78.0%	81.8%	77.6%
Owned with a Mortgage/Loan	56.7%	66.5%	64.0%
Owned Free and Clear	21.3%	15.2%	13.6%
Renter Occupied	22.0%	18.2%	22.4%
2021 Affordability, Mortgage and Wealth			
Housing Affordability Index	173	171	190
Percent of Income for Mortgage	13.1%	13.5%	12.2%
Wealth Index	82	81	96
2010 Housing Units By Urban/ Rural Status			
Total Housing Units	1,200	9,507	16,007
Housing Units Inside Urbanized Area	81.8%	87.1%	87.3%
Housing Units Inside Urbanized Cluster	0.0%	0.0%	0.0%
Rural Housing Units	18.2%	12.9%	12.7%
2010 Population By Urban/ Rural Status			
Total Population	2,870	25,326	41,336
Population Inside Urbanized Area	83.0%	88.3%	87.9%
Population Inside Urbanized Cluster	0.0%	0.0%	0.0%
Rural Population	17.0%	11.7%	12.1%

Data Note: Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.



Market Profile

2475 Blanding Blvd, Middleburg, Florida, 32068 2
 2475 Blanding Blvd, Middleburg, Florida, 32068
 Drive Time Bands: 0-5, 5-10, 10-15 minute radii

Prepared by Esri
 Latitude: 30.07261
 Longitude: -81.86465

	0 - 5 minute	5 - 10 minute	10 - 15 minute
Top 3 Tapestry Segments			
1.	Southern Satellites (10A)	Southern Satellites (10A)	Up and Coming Families (7A)
2.	The Great Outdoors (6C)	Urban Edge Families (7C)	Comfortable Empty Nesters (5A)
3.	Down the Road (10D)	Up and Coming Families (7A)	Home Improvement (4B)
2021 Consumer Spending			
Apparel & Services: Total \$	\$3,078,364	\$18,803,363	\$35,295,439
Average Spent	\$1,806.55	\$1,862.83	\$2,083.93
Spending Potential Index	85	88	98
Education: Total \$	\$2,244,920	\$13,614,492	\$26,003,737
Average Spent	\$1,317.44	\$1,348.77	\$1,535.32
Spending Potential Index	76	78	89
Entertainment/Recreation: Total \$	\$4,963,378	\$28,993,096	\$53,656,957
Average Spent	\$2,912.78	\$2,872.31	\$3,168.03
Spending Potential Index	90	89	98
Food at Home: Total \$	\$8,375,033	\$48,985,118	\$89,887,864
Average Spent	\$4,914.93	\$4,852.89	\$5,307.19
Spending Potential Index	90	89	97
Food Away from Home: Total \$	\$5,677,741	\$34,184,693	\$63,485,292
Average Spent	\$3,332.01	\$3,386.63	\$3,748.32
Spending Potential Index	88	89	99
Health Care: Total \$	\$10,103,136	\$58,105,035	\$105,875,958
Average Spent	\$5,929.07	\$5,756.39	\$6,251.16
Spending Potential Index	95	92	100
HH Furnishings & Equipment: Total \$	\$3,441,194	\$20,774,605	\$38,805,740
Average Spent	\$2,019.48	\$2,058.11	\$2,291.18
Spending Potential Index	90	91	102
Personal Care Products & Services: Total \$	\$1,319,482	\$8,039,008	\$15,113,081
Average Spent	\$774.34	\$796.41	\$892.31
Spending Potential Index	86	89	99
Shelter: Total \$	\$28,422,017	\$172,552,180	\$327,574,205
Average Spent	\$16,679.59	\$17,094.53	\$19,340.75
Spending Potential Index	83	85	96
Support Payments/Cash Contributions/Gifts in Kind: Total \$	\$3,971,459	\$22,711,312	\$42,524,885
Average Spent	\$2,330.67	\$2,249.98	\$2,510.77
Spending Potential Index	97	94	105
Travel: Total \$	\$3,713,869	\$22,501,377	\$42,609,496
Average Spent	\$2,179.50	\$2,229.18	\$2,515.76
Spending Potential Index	86	88	100
Vehicle Maintenance & Repairs: Total \$	\$1,761,355	\$10,298,895	\$19,045,799
Average Spent	\$1,033.66	\$1,020.30	\$1,124.51
Spending Potential Index	93	92	101

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2018 and 2019 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026 Esri converted Census 2000 data into 2010 geography.



Demographic and Income Comparison Profile

2475 Blanding Blvd, Middleburg, Florida, 32068 2
 2475 Blanding Blvd, Middleburg, Florida, 32068
 Drive Time Bands: 0-5, 5-10, 10-15 minute radii

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	0 - 5 minute	5 - 10 minute	10 - 15 minute
Census 2010 Summary			
Population	2,870	25,326	41,336
Households	1,093	8,827	14,629
Families	807	6,912	11,422
Average Household Size	2.63	2.87	2.82
Owner Occupied Housing Units	853	7,218	11,352
Renter Occupied Housing Units	240	1,609	3,277
Median Age	39.4	36.2	36.4
2021 Summary			
Population	4,785	28,869	48,222
Households	1,704	10,094	16,937
Families	1,255	7,827	13,096
Average Household Size	2.81	2.86	2.84
Owner Occupied Housing Units	1,440	8,751	13,985
Renter Occupied Housing Units	264	1,343	2,951
Median Age	41.9	38.3	38.1
Median Household Income	\$69,596	\$66,082	\$74,246
Average Household Income	\$80,720	\$81,608	\$90,843
2026 Summary			
Population	5,386	30,781	52,155
Households	1,904	10,760	18,258
Families	1,400	8,318	14,094
Average Household Size	2.83	2.86	2.85
Owner Occupied Housing Units	1,630	9,409	15,253
Renter Occupied Housing Units	274	1,351	3,005
Median Age	43.0	38.6	37.3
Median Household Income	\$78,020	\$75,095	\$80,194
Average Household Income	\$92,819	\$92,777	\$102,188
Trends: 2021-2026 Annual Rate			
Population	2.39%	1.29%	1.58%
Households	2.24%	1.29%	1.51%
Families	2.21%	1.22%	1.48%
Owner Households	2.51%	1.46%	1.75%
Median Household Income	2.31%	2.59%	1.55%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026.



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2021 Households by Income	0 - 5 minute		5 - 10 minute		10 - 15 minute	
	Number	Percent	Number	Percent	Number	Percent
<\$15,000	94	5.5%	487	4.8%	924	5.5%
\$15,000 - \$24,999	106	6.2%	704	7.0%	1,085	6.4%
\$25,000 - \$34,999	179	10.5%	687	6.8%	1,063	6.3%
\$35,000 - \$49,999	135	7.9%	1,311	13.0%	1,957	11.6%
\$50,000 - \$74,999	400	23.5%	2,528	25.0%	3,513	20.7%
\$75,000 - \$99,999	356	20.9%	1,719	17.0%	3,133	18.5%
\$100,000 - \$149,999	288	16.9%	1,661	16.5%	2,818	16.6%
\$150,000 - \$199,999	91	5.3%	620	6.1%	1,405	8.3%
\$200,000+	55	3.2%	378	3.7%	1,039	6.1%
Median Household Income	\$69,596		\$66,082		\$74,246	
Average Household Income	\$80,720		\$81,608		\$90,843	
Per Capita Income	\$29,845		\$28,076		\$31,587	

2026 Households by Income	Number		Percent		Number		Percent	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<\$15,000	79	4.1%	409	3.8%	832	4.6%		
\$15,000 - \$24,999	84	4.4%	565	5.3%	942	5.2%		
\$25,000 - \$34,999	120	6.3%	527	4.9%	907	5.0%		
\$35,000 - \$49,999	120	6.3%	1,167	10.8%	1,801	9.9%		
\$50,000 - \$74,999	473	24.8%	2,701	25.1%	3,694	20.2%		
\$75,000 - \$99,999	443	23.3%	2,008	18.7%	3,501	19.2%		
\$100,000 - \$149,999	383	20.1%	2,062	19.2%	3,403	18.6%		
\$150,000 - \$199,999	129	6.8%	848	7.9%	1,887	10.3%		
\$200,000+	74	3.9%	473	4.4%	1,291	7.1%		
Median Household Income	\$78,020		\$75,095		\$80,194			
Average Household Income	\$92,819		\$92,777		\$102,188			
Per Capita Income	\$34,302		\$31,861		\$35,413			

Data Note: Income is expressed in current dollars.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026.



Demographic and Income Comparison Profile

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2010 Population by Age	0 - 5 minute		5 - 10 minute		10 - 15 minute	
	Number	Percent	Number	Percent	Number	Percent
Age 0 - 4	175	6.1%	1,716	6.8%	2,713	6.6%
Age 5 - 9	182	6.3%	1,924	7.6%	3,123	7.6%
Age 10 - 14	214	7.4%	2,036	8.0%	3,270	7.9%
Age 15 - 19	231	8.0%	2,025	8.0%	3,300	8.0%
Age 20 - 24	159	5.5%	1,422	5.6%	2,333	5.6%
Age 25 - 34	308	10.7%	3,103	12.3%	5,126	12.4%
Age 35 - 44	396	13.8%	3,798	15.0%	5,995	14.5%
Age 45 - 54	477	16.6%	4,030	15.9%	6,410	15.5%
Age 55 - 64	357	12.4%	2,880	11.4%	4,813	11.6%
Age 65 - 74	232	8.1%	1,585	6.3%	2,629	6.4%
Age 75 - 84	108	3.8%	644	2.5%	1,195	2.9%
Age 85+	30	1.0%	165	0.7%	429	1.0%

2021 Population by Age	0 - 5 minute		5 - 10 minute		10 - 15 minute	
	Number	Percent	Number	Percent	Number	Percent
Age 0 - 4	257	5.4%	1,760	6.1%	2,921	6.1%
Age 5 - 9	280	5.9%	1,881	6.5%	3,062	6.3%
Age 10 - 14	287	6.0%	1,914	6.6%	3,067	6.4%
Age 15 - 19	254	5.3%	1,809	6.3%	3,023	6.3%
Age 20 - 24	257	5.4%	1,659	5.7%	2,908	6.0%
Age 25 - 34	663	13.9%	4,158	14.4%	7,158	14.8%
Age 35 - 44	552	11.5%	3,739	13.0%	6,195	12.8%
Age 45 - 54	629	13.1%	3,814	13.2%	6,197	12.9%
Age 55 - 64	743	15.5%	4,059	14.1%	6,391	13.3%
Age 65 - 74	556	11.6%	2,770	9.6%	4,602	9.5%
Age 75 - 84	245	5.1%	1,061	3.7%	2,077	4.3%
Age 85+	62	1.3%	246	0.9%	622	1.3%

2026 Population by Age	0 - 5 minute		5 - 10 minute		10 - 15 minute	
	Number	Percent	Number	Percent	Number	Percent
Age 0 - 4	288	5.3%	1,878	6.1%	3,292	6.3%
Age 5 - 9	306	5.7%	1,991	6.5%	3,353	6.4%
Age 10 - 14	336	6.2%	2,115	6.9%	3,427	6.6%
Age 15 - 19	306	5.7%	1,887	6.1%	3,045	5.8%
Age 20 - 24	232	4.3%	1,565	5.1%	2,778	5.3%
Age 25 - 34	661	12.3%	4,331	14.1%	8,440	16.2%
Age 35 - 44	702	13.0%	4,263	13.8%	7,114	13.6%
Age 45 - 54	636	11.8%	3,712	12.1%	5,978	11.5%
Age 55 - 64	810	15.0%	4,023	13.1%	6,198	11.9%
Age 65 - 74	668	12.4%	3,230	10.5%	5,105	9.8%
Age 75 - 84	354	6.6%	1,464	4.8%	2,671	5.1%
Age 85+	87	1.6%	322	1.0%	755	1.4%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026.



Demographic and Income Comparison Profile

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2010 Race and Ethnicity	0 - 5 minute		5 - 10 minute		10 - 15 minute	
	Number	Percent	Number	Percent	Number	Percent
White Alone	2,634	91.8%	21,872	86.4%	34,135	82.6%
Black Alone	96	3.3%	1,761	7.0%	3,841	9.3%
American Indian Alone	15	0.5%	125	0.5%	198	0.5%
Asian Alone	21	0.7%	443	1.7%	1,067	2.6%
Pacific Islander Alone	1	0.0%	28	0.1%	49	0.1%
Some Other Race Alone	35	1.2%	432	1.7%	709	1.7%
Two or More Races	68	2.4%	665	2.6%	1,337	3.2%
Hispanic Origin (Any Race)	136	4.7%	1,838	7.3%	3,219	7.8%

2021 Race and Ethnicity	Number		Percent		Number		Percent	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White Alone	4,307	90.0%	23,609	81.8%	37,316	77.4%		
Black Alone	172	3.6%	2,736	9.5%	5,925	12.3%		
American Indian Alone	33	0.7%	149	0.5%	244	0.5%		
Asian Alone	44	0.9%	557	1.9%	1,325	2.7%		
Pacific Islander Alone	3	0.1%	41	0.1%	74	0.2%		
Some Other Race Alone	71	1.5%	719	2.5%	1,198	2.5%		
Two or More Races	155	3.2%	1,057	3.7%	2,140	4.4%		
Hispanic Origin (Any Race)	319	6.7%	3,125	10.8%	5,579	11.6%		

2026 Race and Ethnicity	Number		Percent		Number		Percent	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White Alone	4,764	88.5%	24,412	79.3%	38,844	74.5%		
Black Alone	221	4.1%	3,314	10.8%	7,255	13.9%		
American Indian Alone	38	0.7%	163	0.5%	271	0.5%		
Asian Alone	55	1.0%	625	2.0%	1,498	2.9%		
Pacific Islander Alone	4	0.1%	49	0.2%	87	0.2%		
Some Other Race Alone	95	1.8%	906	2.9%	1,525	2.9%		
Two or More Races	208	3.9%	1,312	4.3%	2,674	5.1%		
Hispanic Origin (Any Race)	441	8.2%	3,996	13.0%	7,243	13.9%		

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2021 and 2026.



Finances Market Potential

2475 Blanding Blvd, Middleburg, Florida, 32068 2
 2475 Blanding Blvd, Middleburg, Florida, 32068
 Drive Time Band: 0 - 5 minute radius

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Demographic Summary		2021	2026	
Population		4,785	5,386	
Population 18+		3,806	4,265	
Households		1,704	1,904	
Median Household Income		\$69,596	\$78,020	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		2,061	54.2%	101
Bank/financial institution used: Bank of America		423	11.1%	83
Bank/financial institution used: Capital One		224	5.9%	82
Bank/financial institution used: Chase		335	8.8%	59
Bank/financial institution used: Citibank		93	2.4%	60
Bank/financial institution used: PNC		71	1.9%	53
Bank/financial institution used: U.S. Bank		102	2.7%	77
Bank/financial institution used: Wells Fargo		436	11.5%	93
Bank/financial institution used: credit union		850	22.3%	113
Bank/financial inst used: local/community bank		483	12.7%	126
Did banking by mail in last 12 months		111	2.9%	90
Did banking by phone in last 12 months		377	9.9%	94
Did banking online in last 12 months		1,523	40.0%	93
Did banking on mobile device in last 12 months		1,131	29.7%	92
Used ATM/cash machine in last 12 months		1,908	50.1%	93
Used direct deposit of paycheck in last 12 months		1,723	45.3%	99
Did banking w/paperless statements in last 12 months		1,046	27.5%	95
Have interest checking account		1,055	27.7%	93
Have non-interest checking account		1,234	32.4%	106
Have savings account		2,223	58.4%	98
Have overdraft protection		1,123	29.5%	106
Have auto loan		881	23.1%	106
Have personal loan for education (student loan)		237	6.2%	85
Have personal loan - not for education		124	3.3%	87
Have home mortgage (1st)		1,174	30.8%	95
Have 2nd mortgage (home equity loan)		192	5.0%	111
Have home equity line of credit		95	2.5%	80
Have personal line of credit		149	3.9%	105
Have 401(k) retirement savings plan		580	15.2%	87
Have 403(b) retirement savings plan		127	3.3%	88
Have Roth IRA retirement savings plan		308	8.1%	84
Have Traditional IRA retirement savings plan		397	10.4%	86
Own any securities investment		1,213	31.9%	90
Own any annuity		93	2.4%	89
Own certificate of deposit (more than 6 months)		116	3.0%	90
Own shares in money market fund		165	4.3%	88
Own shares in mutual fund (bonds)		160	4.2%	81
Own shares in mutual fund (stock)		242	6.4%	79
Own any stock		275	7.2%	87
Own common stock in company you don't work for		190	5.0%	83
Own U.S. savings bond		149	3.9%	80
Own investment real estate		199	5.2%	125
Own vacation/weekend home		144	3.8%	98
Used a lawyer in last 12 months		330	8.7%	97
Used a real estate agent in last 12 months		196	5.1%	82
Used financial planner in last 12 months		247	6.5%	76
Own 1 credit card		674	17.7%	103
Own 2 credit cards		610	16.0%	103
Own 3 credit cards		346	9.1%	83
Own 4 credit cards		177	4.7%	68
Own 5 credit cards		90	2.4%	57
Own 6+ credit cards		266	7.0%	94

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2021 and 2026.



Finances Market Potential

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Credit cards: Never or rarely carry a balance	1,186	31.2%	95
Credit cards: Sometimes carry a balance	605	15.9%	93
Credit cards: Usually or always carry a balance	699	18.4%	99
Avg monthly credit card expenditures: \$1-110	465	12.2%	108
Avg monthly credit card expenditures: \$111-\$225	245	6.4%	88
Avg monthly credit card expenditures: \$226-\$450	222	5.8%	80
Avg monthly credit card expenditures: \$451-\$700	276	7.3%	106
Avg monthly credit card expenditures: \$701-\$1000	193	5.1%	80
Avg monthly credit card expenditures: \$1001-\$2000	239	6.3%	79
Avg monthly credit card expenditures: \$2001+	177	4.7%	68
Own 1 debit card	1,879	49.4%	101
Own 2 debit cards	475	12.5%	89
Own 3+ debit cards	108	2.8%	90
Avg monthly debit card expenditures: \$1-90	141	3.7%	86
Avg monthly debit card expenditures: \$91-\$180	190	5.0%	91
Avg monthly debit card expenditures: \$181-\$225	221	5.8%	116
Avg monthly debit card expenditures: \$226-\$450	305	8.0%	98
Avg monthly debit card expenditures: \$451-\$700	349	9.2%	95
Avg monthly debit card expenditures: \$701-\$1000	291	7.6%	99
Avg monthly debit card expenditures: \$1001+	396	10.4%	108
Own/used last 12 months: any credit/debit card	3,111	81.7%	99
Own/used last 12 months: any major credit/debit card	2,671	70.2%	98
Own/used last 12 months: any store credit card	943	24.8%	92
Credit/debit card rewards: airline miles	303	8.0%	70
Credit/debit card rewards: cash back	1,112	29.2%	86
Credit/debit card rewards: gasoline discounts	163	4.3%	90
Credit/debit card rewards: gifts	86	2.3%	74
Credit/debit card rewards: hotel/car rental awards	148	3.9%	93
Have American Express Green card in own name	70	1.8%	87
Have American Express Blue card in own name	123	3.2%	71
Have American Express Gold card in own name	90	2.4%	75
Have American Express Platinum card in own name	62	1.6%	54
Have Discover card in own name	356	9.4%	82
Have MasterCard Standard card in own name	552	14.5%	89
Have MasterCard Gold card in own name	117	3.1%	101
Have MasterCard Platinum card in own name	210	5.5%	102
Have MasterCard debit card in own name	334	8.8%	102
Have Visa Regular/Classic card in own name	931	24.5%	88
Have Visa Gold card in own name	102	2.7%	118
Have Visa Platinum card in own name	242	6.4%	79
Have Visa Signature card in own name	231	6.1%	80
Have Visa debit card in own name	771	20.3%	103
Paid bills last 12 months: by mail	1,368	35.9%	107
Paid bills last 12 months: online	1,930	50.7%	93
Paid bills last 12 months: in person	1,065	28.0%	119
Paid bills last 12 months: by phone using credit card	870	22.9%	106
Paid bills last 12 months: by mobile phone	908	23.9%	101
Paid bills last 12 months: charged to credit card	690	18.1%	91
Paid bills last 12 months: deducted from bank account	1,256	33.0%	105
Wired/sent money in last 6 months	571	15.0%	90
Wired/sent money in last 6 months: bank wire transfer	129	3.4%	82
Wired/sent money in last 6 months: using MoneyGram	131	3.4%	119
Wired/sent money in last 6 months: using money order	224	5.9%	110
Wired/sent money in last 6 months: using Western Union	140	3.7%	84
Wired/sent money in last 6 months: using USPS	135	3.5%	98

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by MRI-Simmons in a nationally representative survey of U.S. households. Esri forecasts for 2021 and 2026.



Finances Market Potential

2475 Blanding Blvd, Middleburg, Florida, 32068 2
2475 Blanding Blvd, Middleburg, Florida, 32068
Drive Time Band: 0 - 5 minute radius

Prepared by Esri
Latitude: 30.07261
Longitude: -81.86465

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used Apple Pay digital payment service/30 days	150	3.9%	54
Used Google Pay digital payment service/30 days	102	2.7%	75
Used PayPal digital payment service/30 days	688	18.1%	89
Used Venmo digital payment service/30 days	199	5.2%	53
Used Visa Checkout digital payment service/30 days	125	3.3%	113
Used Zelle digital payment service/30 Days	185	4.9%	72
Used other digital payment service/30 days	122	3.2%	90
Tax preparation: did manually	538	14.1%	96
Tax preparation: used H&R Block Software	186	4.9%	84
Tax preparation: used software (TurboTax)	463	12.2%	92
Tax preparation: used any online program/service	510	13.4%	87
Tax preparation: used H&R Block Online	87	2.3%	71
Tax preparation: used TurboTax Online	300	7.9%	98
Tax preparation: used H&R Block On-Site	154	4.0%	96
Tax preparation: used CPA/other tax professional	527	13.8%	87

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Finances Market Potential

2475 Blanding Blvd, Middleburg, Florida, 32068 2
 2475 Blanding Blvd, Middleburg, Florida, 32068
 Drive Time Band: 5 - 10 minute radius

Prepared by Esri
 Latitude: 30.07261
 Longitude: -81.86465

Demographic Summary		2021	2026	
Population		28,869	30,781	
Population 18+		22,167	23,591	
Households		10,094	10,760	
Median Household Income		\$66,082	\$75,095	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		11,587	52.3%	98
Bank/financial institution used: Bank of America		2,920	13.2%	98
Bank/financial institution used: Capital One		1,408	6.4%	89
Bank/financial institution used: Chase		2,835	12.8%	86
Bank/financial institution used: Citibank		703	3.2%	78
Bank/financial institution used: PNC		653	2.9%	83
Bank/financial institution used: U.S. Bank		641	2.9%	83
Bank/financial institution used: Wells Fargo		2,974	13.4%	109
Bank/financial institution used: credit union		4,841	21.8%	110
Bank/financial inst used: local/community bank		2,045	9.2%	91
Did banking by mail in last 12 months		633	2.9%	88
Did banking by phone in last 12 months		2,396	10.8%	103
Did banking online in last 12 months		9,830	44.3%	103
Did banking on mobile device in last 12 months		7,397	33.4%	104
Used ATM/cash machine in last 12 months		11,832	53.4%	99
Used direct deposit of paycheck in last 12 months		10,455	47.2%	103
Did banking w/paperless statements in last 12 months		6,478	29.2%	101
Have interest checking account		6,408	28.9%	97
Have non-interest checking account		6,974	31.5%	102
Have savings account		13,212	59.6%	100
Have overdraft protection		6,531	29.5%	106
Have auto loan		5,368	24.2%	111
Have personal loan for education (student loan)		1,623	7.3%	99
Have personal loan - not for education		866	3.9%	104
Have home mortgage (1st)		7,754	35.0%	107
Have 2nd mortgage (home equity loan)		981	4.4%	98
Have home equity line of credit		588	2.7%	85
Have personal line of credit		869	3.9%	105
Have 401(k) retirement savings plan		3,783	17.1%	98
Have 403(b) retirement savings plan		808	3.6%	96
Have Roth IRA retirement savings plan		2,031	9.2%	96
Have Traditional IRA retirement savings plan		2,352	10.6%	87
Own any securities investment		7,409	33.4%	94
Own any annuity		524	2.4%	86
Own certificate of deposit (more than 6 months)		739	3.3%	99
Own shares in money market fund		1,075	4.8%	99
Own shares in mutual fund (bonds)		1,058	4.8%	92
Own shares in mutual fund (stock)		1,547	7.0%	87
Own any stock		1,693	7.6%	92
Own common stock in company you don't work for		1,181	5.3%	88
Own U.S. savings bond		953	4.3%	88
Own investment real estate		952	4.3%	102
Own vacation/weekend home		843	3.8%	98
Used a lawyer in last 12 months		1,821	8.2%	92
Used a real estate agent in last 12 months		1,310	5.9%	95
Used financial planner in last 12 months		1,495	6.7%	79
Own 1 credit card		3,853	17.4%	101
Own 2 credit cards		3,291	14.8%	95
Own 3 credit cards		2,266	10.2%	93
Own 4 credit cards		1,362	6.1%	90
Own 5 credit cards		757	3.4%	82
Own 6+ credit cards		1,654	7.5%	100

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Finances Market Potential

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 Drive Time Band: 5 - 10 minute radius

Prepared by Esri
 Latitude: 30.07261
 Longitude: -81.86465

Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Credit cards: Never or rarely carry a balance	6,604	29.8%	91
Credit cards: Sometimes carry a balance	3,834	17.3%	101
Credit cards: Usually or always carry a balance	4,532	20.4%	110
Avg monthly credit card expenditures: \$1-110	2,570	11.6%	102
Avg monthly credit card expenditures: \$111-\$225	1,599	7.2%	99
Avg monthly credit card expenditures: \$226-\$450	1,565	7.1%	96
Avg monthly credit card expenditures: \$451-\$700	1,487	6.7%	98
Avg monthly credit card expenditures: \$701-\$1000	1,223	5.5%	87
Avg monthly credit card expenditures: \$1001-\$2000	1,662	7.5%	94
Avg monthly credit card expenditures: \$2001+	1,078	4.9%	71
Own 1 debit card	10,863	49.0%	100
Own 2 debit cards	3,064	13.8%	99
Own 3+ debit cards	768	3.5%	110
Avg monthly debit card expenditures: \$1-90	845	3.8%	88
Avg monthly debit card expenditures: \$91-\$180	1,221	5.5%	101
Avg monthly debit card expenditures: \$181-\$225	1,169	5.3%	105
Avg monthly debit card expenditures: \$226-\$450	1,839	8.3%	102
Avg monthly debit card expenditures: \$451-\$700	2,212	10.0%	103
Avg monthly debit card expenditures: \$701-\$1000	1,621	7.3%	94
Avg monthly debit card expenditures: \$1001+	2,520	11.4%	118
Own/used last 12 months: any credit/debit card	18,303	82.6%	100
Own/used last 12 months: any major credit/debit card	15,646	70.6%	98
Own/used last 12 months: any store credit card	5,950	26.8%	100
Credit/debit card rewards: airline miles	2,060	9.3%	82
Credit/debit card rewards: cash back	6,975	31.5%	92
Credit/debit card rewards: gasoline discounts	1,023	4.6%	97
Credit/debit card rewards: gifts	613	2.8%	91
Credit/debit card rewards: hotel/car rental awards	876	4.0%	94
Have American Express Green card in own name	443	2.0%	95
Have American Express Blue card in own name	805	3.6%	79
Have American Express Gold card in own name	651	2.9%	93
Have American Express Platinum card in own name	526	2.4%	79
Have Discover card in own name	2,309	10.4%	91
Have MasterCard Standard card in own name	3,506	15.8%	97
Have MasterCard Gold card in own name	661	3.0%	98
Have MasterCard Platinum card in own name	1,196	5.4%	100
Have MasterCard debit card in own name	2,047	9.2%	108
Have Visa Regular/Classic card in own name	5,695	25.7%	92
Have Visa Gold card in own name	500	2.3%	99
Have Visa Platinum card in own name	1,568	7.1%	87
Have Visa Signature card in own name	1,466	6.6%	87
Have Visa debit card in own name	4,520	20.4%	103
Paid bills last 12 months: by mail	7,194	32.5%	97
Paid bills last 12 months: online	12,281	55.4%	101
Paid bills last 12 months: in person	5,248	23.7%	100
Paid bills last 12 months: by phone using credit card	4,756	21.5%	100
Paid bills last 12 months: by mobile phone	5,346	24.1%	102
Paid bills last 12 months: charged to credit card	4,257	19.2%	96
Paid bills last 12 months: deducted from bank account	7,277	32.8%	105
Wired/sent money in last 6 months	3,769	17.0%	102
Wired/sent money in last 6 months: bank wire transfer	781	3.5%	85
Wired/sent money in last 6 months: using MoneyGram	692	3.1%	108
Wired/sent money in last 6 months: using money order	1,234	5.6%	104
Wired/sent money in last 6 months: using Western Union	1,023	4.6%	106
Wired/sent money in last 6 months: using USPS	710	3.2%	88

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Finances Market Potential

2475 Blanding Blvd, Middleburg, Florida, 32068 2
2475 Blanding Blvd, Middleburg, Florida, 32068
Drive Time Band: 5 - 10 minute radius

Prepared by Esri
Latitude: 30.07261
Longitude: -81.86465

Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used Apple Pay digital payment service/30 days	1,397	6.3%	86
Used Google Pay digital payment service/30 days	703	3.2%	89
Used PayPal digital payment service/30 days	4,406	19.9%	98
Used Venmo digital payment service/30 days	1,653	7.5%	76
Used Visa Checkout digital payment service/30 days	656	3.0%	102
Used Zelle digital payment service/30 Days	1,565	7.1%	104
Used other digital payment service/30 days	848	3.8%	108
Tax preparation: did manually	3,430	15.5%	105
Tax preparation: used H&R Block Software	1,193	5.4%	92
Tax preparation: used software (TurboTax)	3,121	14.1%	107
Tax preparation: used any online program/service	3,572	16.1%	105
Tax preparation: used H&R Block Online	719	3.2%	101
Tax preparation: used TurboTax Online	1,911	8.6%	107
Tax preparation: used H&R Block On-Site	1,019	4.6%	109
Tax preparation: used CPA/other tax professional	3,118	14.1%	88

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Finances Market Potential

2475 Blanding Blvd, Middleburg, Florida, 32068 2
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 Drive Time Band: 10 - 15 minute radius

Prepared by Esri
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 Longitude: -81.86465

Demographic Summary		2021	2026	
Population		48,222	52,155	
Population 18+		37,252	40,132	
Households		16,937	18,258	
Median Household Income		\$74,246	\$80,194	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		19,522	52.4%	98
Bank/financial institution used: Bank of America		5,106	13.7%	102
Bank/financial institution used: Capital One		2,626	7.0%	99
Bank/financial institution used: Chase		5,686	15.3%	103
Bank/financial institution used: Citibank		1,466	3.9%	97
Bank/financial institution used: PNC		1,131	3.0%	86
Bank/financial institution used: U.S. Bank		1,329	3.6%	103
Bank/financial institution used: Wells Fargo		5,236	14.1%	114
Bank/financial institution used: credit union		8,565	23.0%	116
Bank/financial inst used: local/community bank		3,107	8.3%	83
Did banking by mail in last 12 months		1,211	3.3%	100
Did banking by phone in last 12 months		3,906	10.5%	99
Did banking online in last 12 months		17,553	47.1%	109
Did banking on mobile device in last 12 months		13,354	35.8%	111
Used ATM/cash machine in last 12 months		20,556	55.2%	102
Used direct deposit of paycheck in last 12 months		18,351	49.3%	107
Did banking w/paperless statements in last 12 months		11,695	31.4%	109
Have interest checking account		11,579	31.1%	104
Have non-interest checking account		11,382	30.6%	100
Have savings account		23,048	61.9%	104
Have overdraft protection		11,380	30.5%	109
Have auto loan		9,540	25.6%	117
Have personal loan for education (student loan)		2,804	7.5%	102
Have personal loan - not for education		1,687	4.5%	121
Have home mortgage (1st)		14,454	38.8%	119
Have 2nd mortgage (home equity loan)		1,735	4.7%	103
Have home equity line of credit		1,140	3.1%	98
Have personal line of credit		1,581	4.2%	114
Have 401(k) retirement savings plan		7,357	19.7%	113
Have 403(b) retirement savings plan		1,436	3.9%	102
Have Roth IRA retirement savings plan		3,683	9.9%	103
Have Traditional IRA retirement savings plan		4,170	11.2%	92
Own any securities investment		13,625	36.6%	103
Own any annuity		914	2.5%	89
Own certificate of deposit (more than 6 months)		1,161	3.1%	92
Own shares in money market fund		1,887	5.1%	103
Own shares in mutual fund (bonds)		1,853	5.0%	95
Own shares in mutual fund (stock)		2,861	7.7%	95
Own any stock		2,972	8.0%	96
Own common stock in company you don't work for		1,941	5.2%	86
Own U.S. savings bond		1,830	4.9%	101
Own investment real estate		1,468	3.9%	94
Own vacation/weekend home		1,496	4.0%	104
Used a lawyer in last 12 months		3,170	8.5%	95
Used a real estate agent in last 12 months		2,433	6.5%	105
Used financial planner in last 12 months		3,059	8.2%	96
Own 1 credit card		6,588	17.7%	103
Own 2 credit cards		5,890	15.8%	101
Own 3 credit cards		4,120	11.1%	101
Own 4 credit cards		2,555	6.9%	101
Own 5 credit cards		1,552	4.2%	101
Own 6+ credit cards		3,010	8.1%	109

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Finances Market Potential

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 2475 Blanding Blvd, Middleburg, Florida, 32068
 Drive Time Band: 10 - 15 minute radius

Prepared by Esri
 Latitude: 30.07261
 Longitude: -81.86465

Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Credit cards: Never or rarely carry a balance	11,395	30.6%	93
Credit cards: Sometimes carry a balance	7,044	18.9%	110
Credit cards: Usually or always carry a balance	7,826	21.0%	113
Avg monthly credit card expenditures: \$1-110	4,321	11.6%	102
Avg monthly credit card expenditures: \$111-\$225	3,028	8.1%	111
Avg monthly credit card expenditures: \$226-\$450	2,780	7.5%	102
Avg monthly credit card expenditures: \$451-\$700	2,563	6.9%	101
Avg monthly credit card expenditures: \$701-\$1000	2,273	6.1%	96
Avg monthly credit card expenditures: \$1001-\$2000	3,093	8.3%	104
Avg monthly credit card expenditures: \$2001+	2,277	6.1%	90
Own 1 debit card	18,492	49.6%	101
Own 2 debit cards	5,394	14.5%	103
Own 3+ debit cards	1,394	3.7%	119
Avg monthly debit card expenditures: \$1-90	1,290	3.5%	80
Avg monthly debit card expenditures: \$91-\$180	1,999	5.4%	98
Avg monthly debit card expenditures: \$181-\$225	2,016	5.4%	108
Avg monthly debit card expenditures: \$226-\$450	3,044	8.2%	100
Avg monthly debit card expenditures: \$451-\$700	3,962	10.6%	110
Avg monthly debit card expenditures: \$701-\$1000	3,056	8.2%	106
Avg monthly debit card expenditures: \$1001+	4,238	11.4%	119
Own/used last 12 months: any credit/debit card	31,186	83.7%	101
Own/used last 12 months: any major credit/debit card	26,959	72.4%	101
Own/used last 12 months: any store credit card	10,374	27.8%	103
Credit/debit card rewards: airline miles	4,370	11.7%	103
Credit/debit card rewards: cash back	12,811	34.4%	101
Credit/debit card rewards: gasoline discounts	1,902	5.1%	108
Credit/debit card rewards: gifts	1,284	3.4%	113
Credit/debit card rewards: hotel/car rental awards	1,599	4.3%	103
Have American Express Green card in own name	793	2.1%	101
Have American Express Blue card in own name	1,653	4.4%	97
Have American Express Gold card in own name	1,211	3.3%	103
Have American Express Platinum card in own name	1,154	3.1%	104
Have Discover card in own name	4,286	11.5%	100
Have MasterCard Standard card in own name	5,932	15.9%	98
Have MasterCard Gold card in own name	1,057	2.8%	93
Have MasterCard Platinum card in own name	2,201	5.9%	109
Have MasterCard debit card in own name	3,282	8.8%	103
Have Visa Regular/Classic card in own name	9,939	26.7%	96
Have Visa Gold card in own name	840	2.3%	99
Have Visa Platinum card in own name	3,252	8.7%	108
Have Visa Signature card in own name	2,813	7.6%	100
Have Visa debit card in own name	7,985	21.4%	109
Paid bills last 12 months: by mail	11,523	30.9%	92
Paid bills last 12 months: online	22,068	59.2%	108
Paid bills last 12 months: in person	8,044	21.6%	92
Paid bills last 12 months: by phone using credit card	8,038	21.6%	100
Paid bills last 12 months: by mobile phone	9,478	25.4%	108
Paid bills last 12 months: charged to credit card	7,751	20.8%	104
Paid bills last 12 months: deducted from bank account	12,355	33.2%	106
Wired/sent money in last 6 months	6,449	17.3%	104
Wired/sent money in last 6 months: bank wire transfer	1,479	4.0%	96
Wired/sent money in last 6 months: using MoneyGram	1,054	2.8%	98
Wired/sent money in last 6 months: using money order	1,987	5.3%	99
Wired/sent money in last 6 months: using Western Union	1,717	4.6%	105
Wired/sent money in last 6 months: using USPS	1,362	3.7%	101

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Used Apple Pay digital payment service/30 days	2,937	7.9%	107
Used Google Pay digital payment service/30 days	1,321	3.5%	99
Used PayPal digital payment service/30 days	8,132	21.8%	107
Used Venmo digital payment service/30 days	3,576	9.6%	98
Used Visa Checkout digital payment service/30 days	1,062	2.9%	98
Used Zelle digital payment service/30 Days	2,858	7.7%	113
Used other digital payment service/30 days	1,382	3.7%	105
Tax preparation: did manually	5,917	15.9%	108
Tax preparation: used H&R Block Software	2,190	5.9%	101
Tax preparation: used software (TurboTax)	5,555	14.9%	113
Tax preparation: used any online program/service	6,613	17.8%	116
Tax preparation: used H&R Block Online	1,377	3.7%	115
Tax preparation: used TurboTax Online	3,561	9.6%	119
Tax preparation: used H&R Block On-Site	1,767	4.7%	112
Tax preparation: used CPA/other tax professional	5,574	15.0%	94

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

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