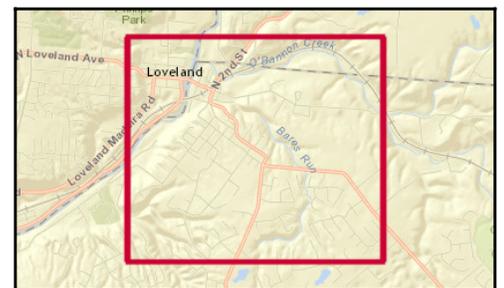
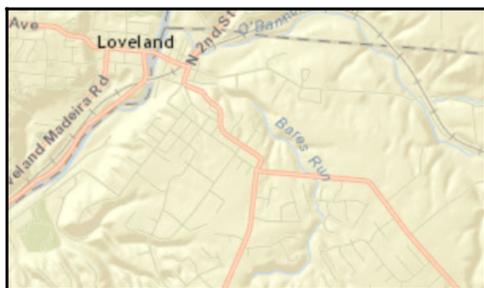
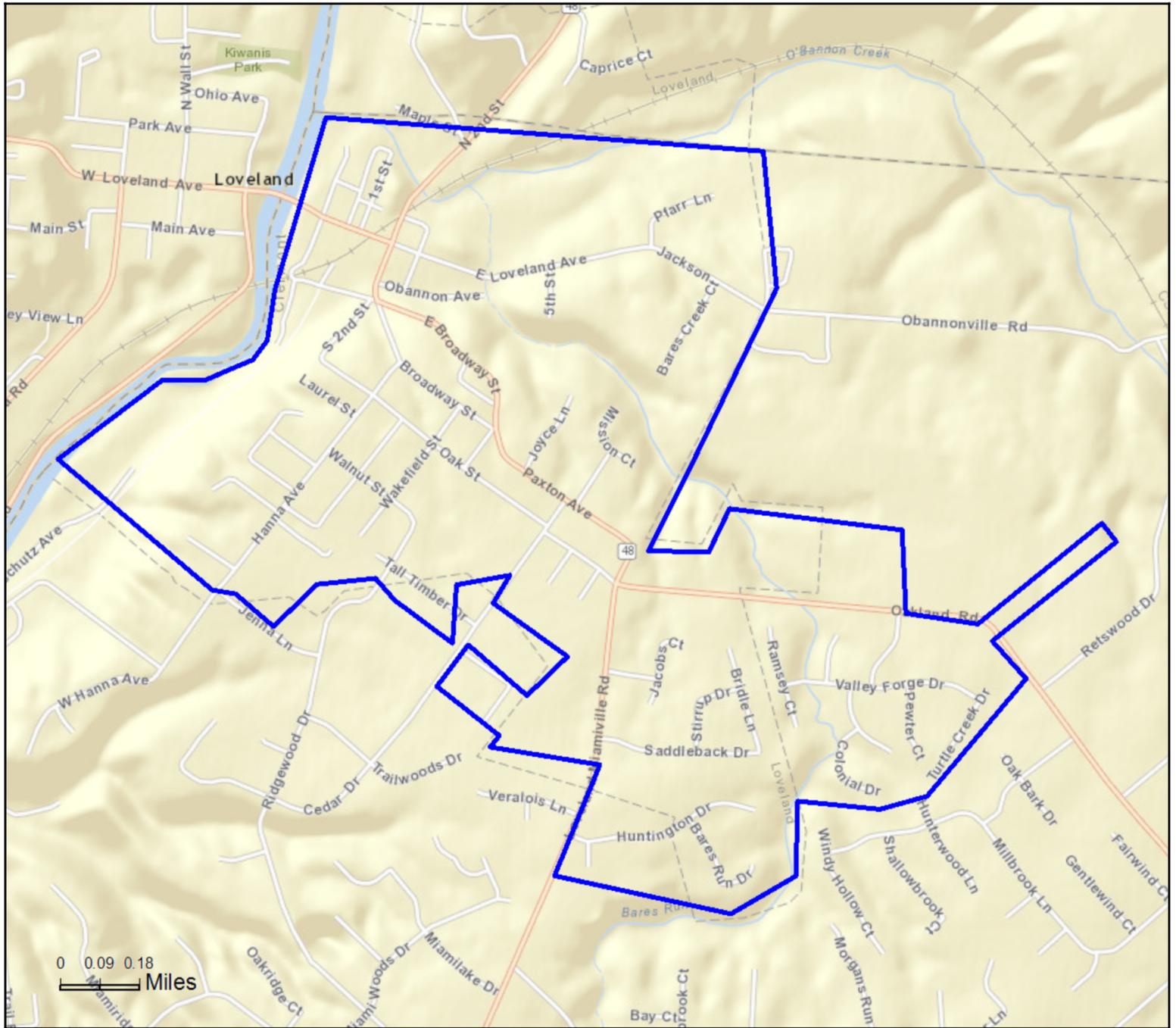


# Site Map

Loveland (Clermont Only)  
 Area: 1.16 square miles

Prepared by Esri



<b>Population Summary</b>	
2000 Total Population	1,806
2010 Total Population	1,937
2016 Total Population	2,106
2016 Group Quarters	3
2021 Total Population	2,231
2016-2021 Annual Rate	1.16%
<b>Household Summary</b>	
2000 Households	686
2000 Average Household Size	2.63
2010 Households	738
2010 Average Household Size	2.62
2016 Households	805
2016 Average Household Size	2.61
2021 Households	855
2021 Average Household Size	2.61
2016-2021 Annual Rate	1.21%
2010 Families	551
2010 Average Family Size	3.04
2016 Families	595
2016 Average Family Size	3.04
2021 Families	628
2021 Average Family Size	3.04
2016-2021 Annual Rate	1.09%
<b>Housing Unit Summary</b>	
2000 Housing Units	733
Owner Occupied Housing Units	68.2%
Renter Occupied Housing Units	25.4%
Vacant Housing Units	6.4%
2010 Housing Units	813
Owner Occupied Housing Units	68.6%
Renter Occupied Housing Units	22.1%
Vacant Housing Units	9.2%
2016 Housing Units	889
Owner Occupied Housing Units	66.1%
Renter Occupied Housing Units	24.4%
Vacant Housing Units	9.4%
2021 Housing Units	947
Owner Occupied Housing Units	65.4%
Renter Occupied Housing Units	24.9%
Vacant Housing Units	9.7%
<b>Median Household Income</b>	
2016	\$80,862
2021	\$90,857
<b>Median Home Value</b>	
2016	\$341,429
2021	\$350,662
<b>Per Capita Income</b>	
2016	\$40,900
2021	\$44,031
<b>Median Age</b>	
2010	39.8
2016	40.3
2021	41.3

**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 2016 and 2021 Esri converted Census 2000 data into 2010 geography.

## 2016 Households by Income

Household Income Base	805
<\$15,000	8.1%
\$15,000 - \$24,999	7.6%
\$25,000 - \$34,999	7.6%
\$35,000 - \$49,999	10.4%
\$50,000 - \$74,999	12.9%
\$75,000 - \$99,999	11.9%
\$100,000 - \$149,999	14.2%
\$150,000 - \$199,999	12.7%
\$200,000+	14.7%
Average Household Income	\$113,722

## 2021 Households by Income

Household Income Base	855
<\$15,000	7.5%
\$15,000 - \$24,999	7.1%
\$25,000 - \$34,999	8.4%
\$35,000 - \$49,999	5.4%
\$50,000 - \$74,999	13.1%
\$75,000 - \$99,999	12.2%
\$100,000 - \$149,999	16.5%
\$150,000 - \$199,999	14.9%
\$200,000+	14.9%
Average Household Income	\$122,311

## 2016 Owner Occupied Housing Units by Value

Total	588
<\$50,000	1.7%
\$50,000 - \$99,999	7.0%
\$100,000 - \$149,999	9.2%
\$150,000 - \$199,999	7.5%
\$200,000 - \$249,999	7.1%
\$250,000 - \$299,999	7.7%
\$300,000 - \$399,999	23.8%
\$400,000 - \$499,999	20.6%
\$500,000 - \$749,999	12.4%
\$750,000 - \$999,999	2.0%
\$1,000,000 +	1.0%
Average Home Value	\$351,488

## 2021 Owner Occupied Housing Units by Value

Total	619
<\$50,000	0.6%
\$50,000 - \$99,999	2.9%
\$100,000 - \$149,999	4.7%
\$150,000 - \$199,999	8.2%
\$200,000 - \$249,999	10.2%
\$250,000 - \$299,999	11.0%
\$300,000 - \$399,999	24.4%
\$400,000 - \$499,999	21.6%
\$500,000 - \$749,999	13.1%
\$750,000 - \$999,999	2.6%
\$1,000,000 +	0.6%
Average Home Value	\$371,002

**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 2016 and 2021 Esri converted Census 2000 data into 2010 geography.

<b>2010 Population by Age</b>	
Total	1,938
0 - 4	6.0%
5 - 9	8.4%
10 - 14	9.1%
15 - 24	12.2%
25 - 34	8.5%
35 - 44	14.7%
45 - 54	20.5%
55 - 64	12.3%
65 - 74	4.7%
75 - 84	2.5%
85 +	0.9%
18 +	70.5%
<b>2016 Population by Age</b>	
Total	2,105
0 - 4	5.4%
5 - 9	6.4%
10 - 14	8.6%
15 - 24	14.9%
25 - 34	9.7%
35 - 44	10.6%
45 - 54	17.6%
55 - 64	16.0%
65 - 74	7.5%
75 - 84	2.5%
85 +	1.0%
18 +	74.7%
<b>2021 Population by Age</b>	
Total	2,230
0 - 4	5.3%
5 - 9	5.7%
10 - 14	6.8%
15 - 24	13.4%
25 - 34	12.1%
35 - 44	10.5%
45 - 54	14.1%
55 - 64	17.4%
65 - 74	10.2%
75 - 84	3.5%
85 +	1.0%
18 +	77.5%
<b>2010 Population by Sex</b>	
Males	968
Females	969
<b>2016 Population by Sex</b>	
Males	1,052
Females	1,054
<b>2021 Population by Sex</b>	
Males	1,112
Females	1,119

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.

## 2010 Population by Race/Ethnicity

Total	1,937
White Alone	95.9%
Black Alone	0.9%
American Indian Alone	0.3%
Asian Alone	1.5%
Pacific Islander Alone	0.3%
Some Other Race Alone	0.3%
Two or More Races	0.8%
Hispanic Origin	2.7%
Diversity Index	12.9

## 2016 Population by Race/Ethnicity

Total	2,106
White Alone	94.7%
Black Alone	1.3%
American Indian Alone	0.3%
Asian Alone	1.9%
Pacific Islander Alone	0.4%
Some Other Race Alone	0.3%
Two or More Races	1.0%
Hispanic Origin	3.5%
Diversity Index	16.3

## 2021 Population by Race/Ethnicity

Total	2,230
White Alone	93.7%
Black Alone	1.6%
American Indian Alone	0.4%
Asian Alone	2.2%
Pacific Islander Alone	0.5%
Some Other Race Alone	0.4%
Two or More Races	1.2%
Hispanic Origin	4.3%
Diversity Index	19.5

## 2010 Population by Relationship and Household Type

Total	1,937
In Households	99.8%
In Family Households	88.6%
Householder	27.0%
Spouse	22.8%
Child	35.3%
Other relative	1.5%
Nonrelative	2.1%
In Nonfamily Households	11.3%
In Group Quarters	0.2%
Institutionalized Population	0.0%
Noninstitutionalized Population	0.2%

**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 2016 and 2021 Esri converted Census 2000 data into 2010 geography.

<b>2016 Population 25+ by Educational Attainment</b>	
Total	1,366
Less than 9th Grade	2.9%
9th - 12th Grade, No Diploma	5.2%
High School Graduate	12.1%
GED/Alternative Credential	2.6%
Some College, No Degree	19.5%
Associate Degree	7.5%
Bachelor's Degree	33.5%
Graduate/Professional Degree	16.8%
<b>2016 Population 15+ by Marital Status</b>	
Total	1,678
Never Married	28.8%
Married	58.8%
Widowed	5.4%
Divorced	7.0%
<b>2016 Civilian Population 16+ in Labor Force</b>	
Civilian Employed	99.4%
Civilian Unemployed	0.7%
<b>2016 Employed Population 16+ by Industry</b>	
Total	1,222
Agriculture/Mining	1.1%
Construction	4.4%
Manufacturing	16.7%
Wholesale Trade	3.5%
Retail Trade	19.8%
Transportation/Utilities	5.3%
Information	2.0%
Finance/Insurance/Real Estate	5.9%
Services	40.7%
Public Administration	0.4%
<b>2016 Employed Population 16+ by Occupation</b>	
Total	1,221
White Collar	72.6%
Management/Business/Financial	21.0%
Professional	22.6%
Sales	19.0%
Administrative Support	10.0%
Services	9.2%
Blue Collar	18.1%
Farming/Forestry/Fishing	0.7%
Construction/Extraction	1.5%
Installation/Maintenance/Repair	3.7%
Production	6.5%
Transportation/Material Moving	5.6%
<b>2010 Population By Urban/ Rural Status</b>	
Total Population	1,937
Population Inside Urbanized Area	100.0%
Population Inside Urbanized Cluster	0.0%
Rural Population	0.0%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.

<b>2010 Households by Type</b>	
Total	738
Households with 1 Person	21.0%
Households with 2+ People	79.0%
Family Households	74.7%
Husband-wife Families	63.0%
With Related Children	34.0%
Other Family (No Spouse Present)	11.7%
Other Family with Male Householder	3.8%
With Related Children	2.3%
Other Family with Female Householder	7.7%
With Related Children	5.6%
Nonfamily Households	4.3%
All Households with Children	42.5%
Multigenerational Households	2.8%
Unmarried Partner Households	5.8%
Male-female	5.1%
Same-sex	0.7%
<b>2010 Households by Size</b>	
Total	739
1 Person Household	21.0%
2 Person Household	31.0%
3 Person Household	17.1%
4 Person Household	18.8%
5 Person Household	8.8%
6 Person Household	2.6%
7 + Person Household	0.8%
<b>2010 Households by Tenure and Mortgage Status</b>	
Total	738
Owner Occupied	75.6%
Owned with a Mortgage/Loan	62.6%
Owned Free and Clear	13.0%
Renter Occupied	24.4%
<b>2010 Housing Units By Urban/ Rural Status</b>	
Total Housing Units	813
Housing Units Inside Urbanized Area	100.0%
Housing Units Inside Urbanized Cluster	0.0%
Rural Housing Units	0.0%

**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 2016 and 2021 Esri converted Census 2000 data into 2010 geography.

## Top 3 Tapestry Segments

<b>1.</b>	Professional Pride (1B)
<b>2.</b>	Front Porches (8E)
<b>3.</b>	Top Tier (1A)

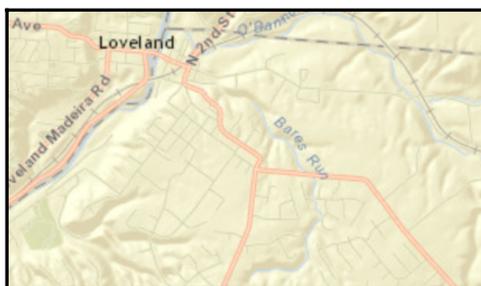
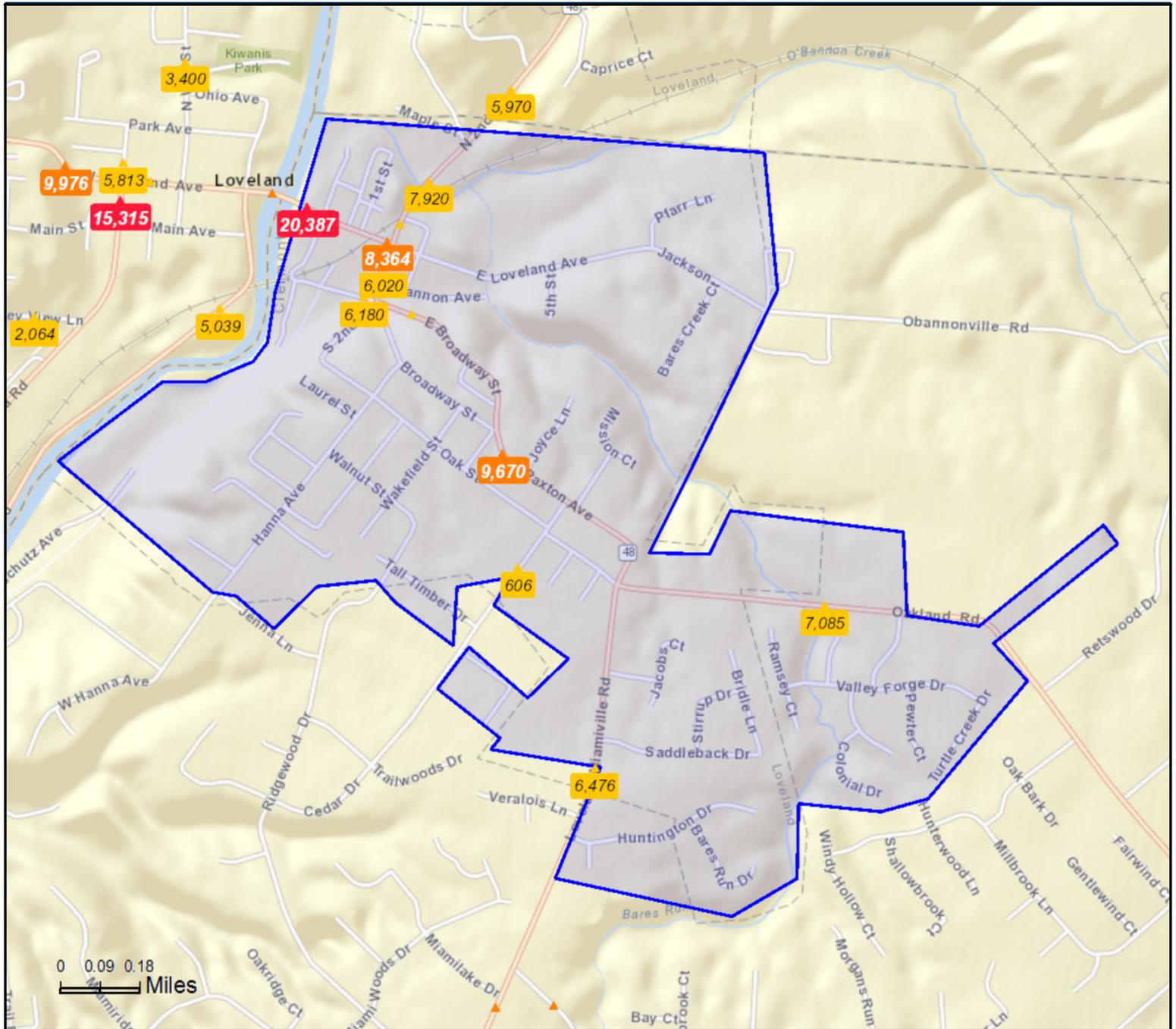
## 2016 Consumer Spending

Apparel & Services: Total \$	\$2,381,681
Average Spent	\$2,958.61
Spending Potential Index	147
Education: Total \$	\$1,893,216
Average Spent	\$2,351.82
Spending Potential Index	166
Entertainment/Recreation: Total \$	\$3,394,020
Average Spent	\$4,216.17
Spending Potential Index	145
Food at Home: Total \$	\$5,553,726
Average Spent	\$6,899.04
Spending Potential Index	138
Food Away from Home: Total \$	\$3,595,717
Average Spent	\$4,466.73
Spending Potential Index	144
Health Care: Total \$	\$5,880,620
Average Spent	\$7,305.12
Spending Potential Index	138
HH Furnishings & Equipment: Total \$	\$2,080,159
Average Spent	\$2,584.05
Spending Potential Index	146
Personal Care Products & Services: Total \$	\$855,761
Average Spent	\$1,063.06
Spending Potential Index	145
Shelter: Total \$	\$18,694,033
Average Spent	\$23,222.40
Spending Potential Index	149
Support Payments/Cash Contributions/Gifts in Kind: Total \$	\$2,650,248
Average Spent	\$3,292.23
Spending Potential Index	142
Travel: Total \$	\$2,322,878
Average Spent	\$2,885.56
Spending Potential Index	155
Vehicle Maintenance & Repairs: Total \$	\$1,174,930
Average Spent	\$1,459.54
Spending Potential Index	141

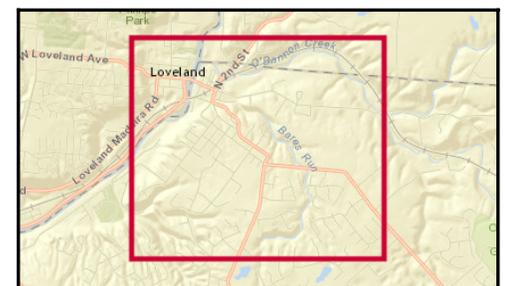
**Data Note:** Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household 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 2013 and 2014 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2016 and 2021 Esri converted Census 2000 data into 2010 geography.



- 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



Source: ©2016 Kalibrate Technologies

Loveland (Clermont Only)  
Area: 1.16 square miles

Prepared by Esri

## Data for all businesses in area

Total Businesses:	72
Total Employees:	666
Total Residential Population:	2,106
Employee/Residential Population Ratio:	0.32:1

by SIC Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture & Mining	3	4.2%	16	2.4%
Construction	7	9.7%	87	13.1%
Manufacturing	1	1.4%	3	0.5%
Transportation	0	0.0%	4	0.6%
Communication	0	0.0%	0	0.0%
Utility	0	0.0%	0	0.0%
Wholesale Trade	1	1.4%	4	0.6%
<b>Retail Trade Summary</b>	<b>11</b>	<b>15.3%</b>	<b>137</b>	<b>20.6%</b>
Home Improvement	2	2.8%	8	1.2%
General Merchandise Stores	0	0.0%	0	0.0%
Food Stores	1	1.4%	6	0.9%
Auto Dealers, Gas Stations, Auto Aftermarket	0	0.0%	0	0.0%
Apparel & Accessory Stores	0	0.0%	0	0.0%
Furniture & Home Furnishings	1	1.4%	9	1.4%
Eating & Drinking Places	5	6.9%	94	14.1%
Miscellaneous Retail	2	2.8%	20	3.0%
<b>Finance, Insurance, Real Estate Summary</b>	<b>8</b>	<b>11.1%</b>	<b>17</b>	<b>2.6%</b>
Banks, Savings & Lending Institutions	4	5.6%	0	0.0%
Securities Brokers	1	1.4%	2	0.3%
Insurance Carriers & Agents	1	1.4%	6	0.9%
Real Estate, Holding, Other Investment Offices	3	4.2%	8	1.2%
<b>Services Summary</b>	<b>28</b>	<b>38.9%</b>	<b>283</b>	<b>42.5%</b>
Hotels & Lodging	0	0.0%	0	0.0%
Automotive Services	0	0.0%	1	0.2%
Motion Pictures & Amusements	3	4.2%	50	7.5%
Health Services	0	0.0%	1	0.2%
Legal Services	1	1.4%	4	0.6%
Education Institutions & Libraries	2	2.8%	85	12.8%
Other Services	21	29.2%	143	21.5%
<b>Government</b>	<b>4</b>	<b>5.6%</b>	<b>10</b>	<b>1.5%</b>
<b>Unclassified Establishments</b>	<b>7</b>	<b>9.7%</b>	<b>104</b>	<b>15.6%</b>
<b>Totals</b>	<b>72</b>	<b>100.0%</b>	<b>666</b>	<b>100.0%</b>

Source: Copyright 2016 Infogroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2016.

Loveland (Clermont Only)  
Area: 1.16 square miles

Prepared by Esri

by NAICS Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	0	0.0%	0	0.0%
Mining	1	1.4%	4	0.6%
Utilities	0	0.0%	0	0.0%
Construction	7	9.7%	87	13.1%
Manufacturing	1	1.4%	3	0.5%
Wholesale Trade	1	1.4%	4	0.6%
Retail Trade	6	8.3%	43	6.5%
Motor Vehicle & Parts Dealers	0	0.0%	0	0.0%
Furniture & Home Furnishings Stores	1	1.4%	9	1.4%
Electronics & Appliance Stores	0	0.0%	0	0.0%
Bldg Material & Garden Equipment & Supplies Dealers	2	2.8%	8	1.2%
Food & Beverage Stores	1	1.4%	6	0.9%
Health & Personal Care Stores	0	0.0%	0	0.0%
Gasoline Stations	0	0.0%	0	0.0%
Clothing & Clothing Accessories Stores	0	0.0%	0	0.0%
Sport Goods, Hobby, Book, & Music Stores	1	1.4%	5	0.8%
General Merchandise Stores	0	0.0%	0	0.0%
Miscellaneous Store Retailers	2	2.8%	15	2.3%
Nonstore Retailers	0	0.0%	0	0.0%
Transportation & Warehousing	0	0.0%	4	0.6%
Information	0	0.0%	8	1.2%
Finance & Insurance	5	6.9%	8	1.2%
Central Bank/Credit Intermediation & Related Activities	4	5.6%	0	0.0%
Securities, Commodity Contracts & Other Financial	1	1.4%	2	0.3%
Insurance Carriers & Related Activities; Funds, Trusts &	1	1.4%	6	0.9%
Real Estate, Rental & Leasing	5	6.9%	28	4.2%
Professional, Scientific & Tech Services	9	12.5%	33	5.0%
Legal Services	1	1.4%	5	0.8%
Management of Companies & Enterprises	0	0.0%	0	0.0%
Administrative & Support & Waste Management & Remediation	5	6.9%	20	3.0%
Educational Services	2	2.8%	85	12.8%
Health Care & Social Assistance	2	2.8%	16	2.4%
Arts, Entertainment & Recreation	1	1.4%	41	6.2%
Accommodation & Food Services	5	6.9%	94	14.1%
Accommodation	0	0.0%	0	0.0%
Food Services & Drinking Places	5	6.9%	94	14.1%
Other Services (except Public Administration)	9	12.5%	73	11.0%
Automotive Repair & Maintenance	0	0.0%	1	0.2%
Public Administration	4	5.6%	10	1.5%
Unclassified Establishments	7	9.7%	104	15.6%
<b>Total</b>	<b>72</b>	<b>100.0%</b>	<b>666</b>	<b>100.0%</b>

Source: Copyright 2016 Infogroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2016.

# Retail MarketPlace Profile

Loveland (Clermont Only)  
Area: 1.16 square miles

Prepared by Esri

## Summary Demographics

2016 Population	2,106
2016 Households	805
2016 Median Disposable Income	\$61,739
2016 Per Capita Income	\$40,900

Industry Summary	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink	44-45	\$52,927,312	\$9,785,699	\$43,141,613	68.8	14
Total Retail Trade	44-45	\$47,920,298	\$6,444,242	\$41,476,056	76.3	8
Total Food & Drink	722	\$5,007,014	\$3,341,456	\$1,665,558	20.0	6

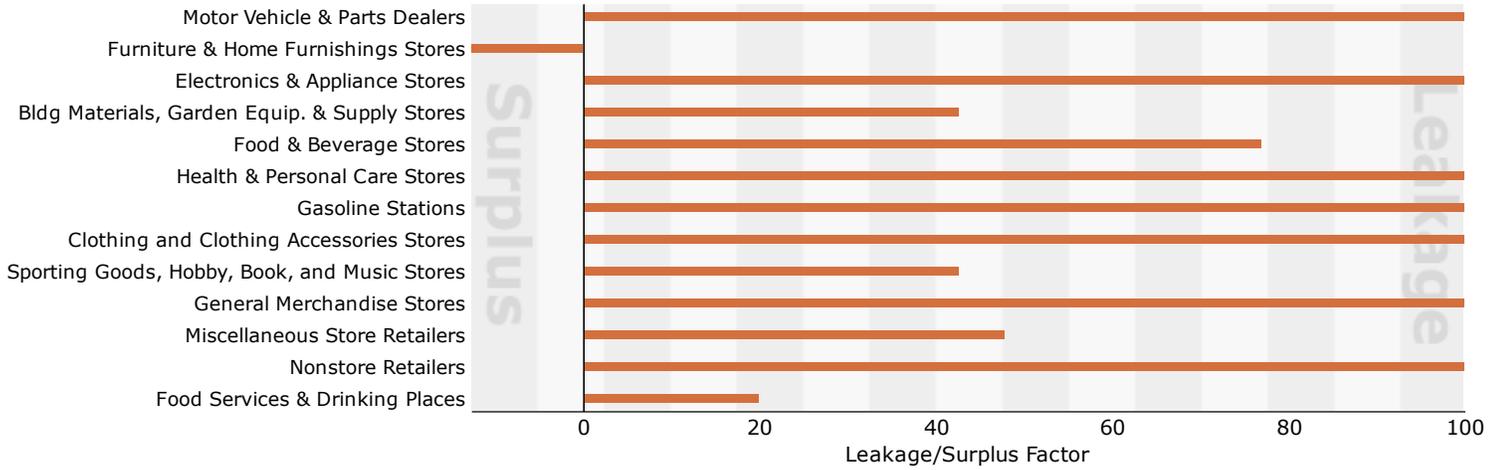
Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers	441	\$10,746,833	\$0	\$10,746,833	100.0	0
Automobile Dealers	4411	\$8,695,701	\$0	\$8,695,701	100.0	0
Other Motor Vehicle Dealers	4412	\$1,236,535	\$0	\$1,236,535	100.0	0
Auto Parts, Accessories & Tire Stores	4413	\$814,597	\$0	\$814,597	100.0	0
Furniture & Home Furnishings Stores	442	\$1,303,605	\$1,683,055	-\$379,450	-12.7	1
Furniture Stores	4421	\$851,732	\$1,683,055	-\$831,323	-32.8	1
Home Furnishings Stores	4422	\$451,873	\$0	\$451,873	100.0	0
Electronics & Appliance Stores	443	\$2,728,067	\$0	\$2,728,067	100.0	0
Bldg Materials, Garden Equip. & Supply Stores	444	\$2,350,901	\$944,623	\$1,406,278	42.7	3
Bldg Material & Supplies Dealers	4441	\$2,037,700	\$944,623	\$1,093,077	36.7	3
Lawn & Garden Equip & Supply Stores	4442	\$313,201	\$0	\$313,201	100.0	0
Food & Beverage Stores	445	\$8,526,127	\$1,107,064	\$7,419,063	77.0	1
Grocery Stores	4451	\$7,860,691	\$0	\$7,860,691	100.0	0
Specialty Food Stores	4452	\$414,025	\$1,107,064	-\$693,039	-45.6	1
Beer, Wine & Liquor Stores	4453	\$251,412	\$0	\$251,412	100.0	0
Health & Personal Care Stores	446,4461	\$3,459,650	\$0	\$3,459,650	100.0	0
Gasoline Stations	447,4471	\$3,234,720	\$0	\$3,234,720	100.0	0
Clothing & Clothing Accessories Stores	448	\$2,194,621	\$0	\$2,194,621	100.0	0
Clothing Stores	4481	\$1,382,773	\$0	\$1,382,773	100.0	0
Shoe Stores	4482	\$262,860	\$0	\$262,860	100.0	0
Jewelry, Luggage & Leather Goods Stores	4483	\$548,988	\$0	\$548,988	100.0	0
Sporting Goods, Hobby, Book & Music Stores	451	\$1,606,120	\$646,958	\$959,162	42.6	1
Sporting Goods/Hobby/Musical Instr Stores	4511	\$1,294,231	\$646,958	\$647,273	33.3	1
Book, Periodical & Music Stores	4512	\$311,888	\$0	\$311,888	100.0	0
General Merchandise Stores	452	\$8,833,169	\$0	\$8,833,169	100.0	0
Department Stores Excluding Leased Depts.	4521	\$7,001,011	\$0	\$7,001,011	100.0	0
Other General Merchandise Stores	4529	\$1,832,159	\$0	\$1,832,159	100.0	0
Miscellaneous Store Retailers	453	\$2,203,432	\$777,605	\$1,425,827	47.8	2
Florists	4531	\$90,363	\$0	\$90,363	100.0	0
Office Supplies, Stationery & Gift Stores	4532	\$533,120	\$701,196	-\$168,076	-13.6	1
Used Merchandise Stores	4533	\$341,091	\$76,410	\$264,681	63.4	1
Other Miscellaneous Store Retailers	4539	\$1,238,858	\$0	\$1,238,858	100.0	0
Nonstore Retailers	454	\$733,052	\$0	\$733,052	100.0	0
Electronic Shopping & Mail-Order Houses	4541	\$415,974	\$0	\$415,974	100.0	0
Vending Machine Operators	4542	\$76,371	\$0	\$76,371	100.0	0
Direct Selling Establishments	4543	\$240,707	\$0	\$240,707	100.0	0
Food Services & Drinking Places	722	\$5,007,014	\$3,341,456	\$1,665,558	20.0	6
Full-Service Restaurants	7221	\$2,506,876	\$2,514,189	-\$7,313	-0.1	3
Limited-Service Eating Places	7222	\$2,203,807	\$145,506	\$2,058,301	87.6	1
Special Food Services	7223	\$139,202	\$0	\$139,202	100.0	0
Drinking Places - Alcoholic Beverages	7224	\$157,129	\$681,762	-\$524,633	-62.5	2

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. Esri uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector. For more information on the Retail MarketPlace data, please click the link below to view the Methodology Statement.

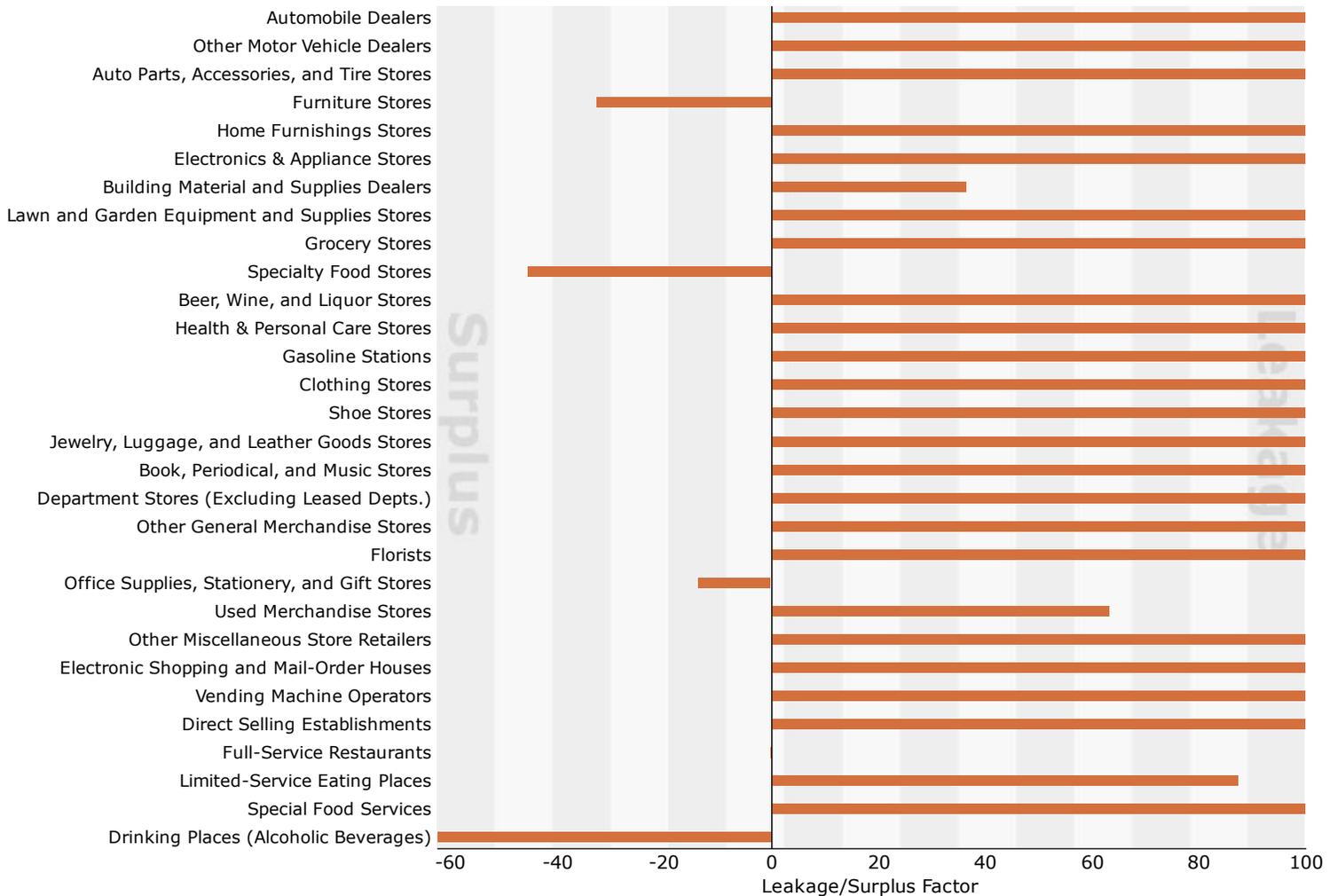
<http://www.esri.com/library/whitepapers/pdfs/esri-data-retail-marketplace.pdf>

Source: Esri and Infogroup. Retail MarketPlace 2016 Release 1 (2015 data in 2016 geography) Copyright 2016 Infogroup, Inc. All rights reserved.

## Leakage/Surplus Factor by Industry Subsector



## Leakage/Surplus Factor by Industry Group



Source: Esri and Infogroup. Retail MarketPlace 2016 Release 1 (2015 data in 2016 geography) Copyright 2016 Infogroup, Inc. All rights reserved.

<b>Demographic Summary</b>	<b>2016</b>	<b>2021</b>
Population	2,106	2,231
Population 18+	1,573	1,729
Households	805	855
Median Household Income	\$80,862	\$90,857

<b>Product/Consumer Behavior</b>	<b>Expected Number of Adults/HHs</b>	<b>Percent of Adults/HHs</b>	<b>MPI</b>
<b>Apparel (Adults)</b>			
Bought any men's clothing in last 12 months	752	47.8%	101
Bought any women's clothing in last 12 months	745	47.4%	108
Bought clothing for child <13 years in last 6 months	465	29.6%	107
Bought any shoes in last 12 months	914	58.1%	108
Bought costume jewelry in last 12 months	357	22.7%	116
Bought any fine jewelry in last 12 months	322	20.5%	112
Bought a watch in last 12 months	184	11.7%	106
<b>Automobiles (Households)</b>			
HH owns/leases any vehicle	723	89.8%	105
HH bought/leased new vehicle last 12 mo	134	16.6%	177
<b>Automotive Aftermarket (Adults)</b>			
Bought gasoline in last 6 months	1,398	88.9%	104
Bought/changed motor oil in last 12 months	743	47.2%	96
Had tune-up in last 12 months	487	31.0%	103
<b>Beverages (Adults)</b>			
Drank bottled water/seltzer in last 6 months	1,088	69.2%	106
Drank regular cola in last 6 months	599	38.1%	85
Drank beer/ale in last 6 months	727	46.2%	109
<b>Cameras (Adults)</b>			
Own digital point & shoot camera	558	35.5%	122
Own digital single-lens reflex (SLR) camera	186	11.8%	137
Bought any camera in last 12 months	94	6.0%	105
Printed digital photos in last 12 months	42	2.7%	91
<b>Cell Phones (Adults/Households)</b>			
Bought cell phone in last 12 months	602	38.3%	106
Have a smartphone	1,096	69.7%	118
Have a smartphone: Android phone (any brand)	450	28.6%	106
Have a smartphone: Apple iPhone	540	34.3%	133
Number of cell phones in household: 1	179	22.2%	69
Number of cell phones in household: 2	323	40.1%	107
Number of cell phones in household: 3+	278	34.5%	136
HH has cell phone only (no landline telephone)	276	34.3%	82
<b>Computers (Households)</b>			
HH owns a computer	697	86.6%	113
HH owns desktop computer	429	53.3%	118
HH owns laptop/notebook	501	62.2%	115
HH owns any Apple/Mac brand computer	176	21.9%	145
HH owns any PC/non-Apple brand computer	601	74.7%	110
HH purchased most recent computer in a store	347	43.1%	115
HH purchased most recent computer online	137	17.0%	130
Spent <\$500 on most recent home computer	109	13.5%	93
Spent \$500-\$999 on most recent home computer	166	20.6%	108
Spent \$1,000-\$1,499 on most recent home computer	111	13.8%	146
Spent \$1,500-\$1,999 on most recent home computer	50	6.2%	136
Spent \$2,000+ on most recent home computer	51	6.3%	162

**Data Note:** An MPI (Market Potential Index) measures the relative likelihood of the adults or households 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 GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2016 and 2021.

Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
<b>Convenience Stores (Adults)</b>			
Shopped at convenience store in last 6 mos	865	55.0%	108
Bought brewed coffee at convenience store in last 30 days	249	15.8%	101
Bought cigarettes at convenience store in last 30 days	151	9.6%	77
Bought gas at convenience store in last 30 days	480	30.5%	92
Spent at convenience store in last 30 days: <\$20	148	9.4%	116
Spent at convenience store in last 30 days: \$20-\$39	170	10.8%	119
Spent at convenience store in last 30 days: \$40-\$50	113	7.2%	94
Spent at convenience store in last 30 days: \$51-\$99	59	3.8%	85
Spent at convenience store in last 30 days: \$100+	320	20.3%	89
<b>Entertainment (Adults)</b>			
Attended a movie in last 6 months	1,075	68.3%	115
Went to live theater in last 12 months	271	17.2%	133
Went to a bar/night club in last 12 months	325	20.7%	124
Dined out in last 12 months	842	53.5%	119
Gambled at a casino in last 12 months	246	15.6%	114
Visited a theme park in last 12 months	345	21.9%	125
Viewed movie (video-on-demand) in last 30 days	368	23.4%	138
Viewed TV show (video-on-demand) in last 30 days	297	18.9%	146
Watched any pay-per-view TV in last 12 months	246	15.6%	119
Downloaded a movie over the Internet in last 30 days	145	9.2%	128
Downloaded any individual song in last 6 months	354	22.5%	110
Watched a movie online in the last 30 days	279	17.7%	111
Watched a TV program online in last 30 days	293	18.6%	125
Played a video/electronic game (console) in last 12 months	175	11.1%	107
Played a video/electronic game (portable) in last 12 months	55	3.5%	77
<b>Financial (Adults)</b>			
Have home mortgage (1st)	640	40.7%	131
Used ATM/cash machine in last 12 months	917	58.3%	119
Own any stock	168	10.7%	140
Own U.S. savings bond	109	6.9%	131
Own shares in mutual fund (stock)	191	12.1%	167
Own shares in mutual fund (bonds)	130	8.3%	170
Have interest checking account	527	33.5%	119
Have non-interest checking account	471	29.9%	106
Have savings account	975	62.0%	115
Have 401K retirement savings plan	334	21.2%	146
Own/used any credit/debit card in last 12 months	1,286	81.8%	110
Avg monthly credit card expenditures: <\$111	188	12.0%	103
Avg monthly credit card expenditures: \$111-\$225	98	6.2%	90
Avg monthly credit card expenditures: \$226-\$450	106	6.7%	106
Avg monthly credit card expenditures: \$451-\$700	93	5.9%	111
Avg monthly credit card expenditures: \$701-\$1,000	90	5.7%	133
Avg monthly credit card expenditures: \$1,001+	241	15.3%	169
Did banking online in last 12 months	728	46.3%	130
Did banking on mobile device in last 12 months	279	17.7%	127
Paid bills online in last 12 months	829	52.7%	122

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**Source:** These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2016 and 2021.

# Retail Market Potential

Loveland (Clermont Only)  
Area: 1.16 square miles

Prepared by Esri

Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
<b>Grocery (Adults)</b>			
Used beef (fresh/frozen) in last 6 months	567	70.4%	101
Used bread in last 6 months	759	94.3%	100
Used chicken (fresh or frozen) in last 6 months	577	71.7%	104
Used turkey (fresh or frozen) in last 6 months	131	16.3%	103
Used fish/seafood (fresh or frozen) in last 6 months	433	53.8%	98
Used fresh fruit/vegetables in last 6 months	699	86.8%	101
Used fresh milk in last 6 months	723	89.8%	102
Used organic food in last 6 months	171	21.2%	108
<b>Health (Adults)</b>			
Exercise at home 2+ times per week	497	31.6%	111
Exercise at club 2+ times per week	291	18.5%	142
Visited a doctor in last 12 months	1,235	78.5%	104
Used vitamin/dietary supplement in last 6 months	869	55.2%	105
<b>Home (Households)</b>			
Any home improvement in last 12 months	278	34.5%	129
Used housekeeper/maid/professional HH cleaning service in last 12	139	17.3%	131
Purchased low ticket HH furnishings in last 12 months	144	17.9%	111
Purchased big ticket HH furnishings in last 12 months	198	24.6%	118
Bought any small kitchen appliance in last 12 months	193	24.0%	108
Bought any large kitchen appliance in last 12 months	117	14.5%	114
<b>Insurance (Adults/Households)</b>			
Currently carry life insurance	747	47.5%	111
Carry medical/hospital/accident insurance	1,081	68.7%	105
Carry homeowner insurance	849	54.0%	115
Carry renter's insurance	129	8.2%	101
Have auto insurance: 1 vehicle in household covered	186	23.1%	75
Have auto insurance: 2 vehicles in household covered	258	32.0%	113
Have auto insurance: 3+ vehicles in household covered	233	28.9%	133
<b>Pets (Households)</b>			
Household owns any pet	473	58.8%	109
Household owns any cat	185	23.0%	102
Household owns any dog	349	43.4%	106
<b>Psychographics (Adults)</b>			
Buying American is important to me	599	38.1%	90
Usually buy items on credit rather than wait	180	11.4%	97
Usually buy based on quality - not price	290	18.4%	103
Price is usually more important than brand name	389	24.7%	94
Usually use coupons for brands I buy often	279	17.7%	94
Am interested in how to help the environment	239	15.2%	93
Usually pay more for environ safe product	190	12.1%	95
Usually value green products over convenience	154	9.8%	93
Likely to buy a brand that supports a charity	519	33.0%	95
<b>Reading (Adults)</b>			
Bought digital book in last 12 months	281	17.9%	135
Bought hardcover book in last 12 months	399	25.4%	121
Bought paperback book in last 12 month	563	35.8%	114
Read any daily newspaper (paper version)	444	28.2%	108
Read any digital newspaper in last 30 days	684	43.5%	131
Read any magazine (paper/electronic version) in last 6 months	1,512	96.1%	106

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Product/Consumer Behavior	Expected Number of Adults/HHs	Percent of Adults/HHs	MPI
<b>Restaurants (Adults)</b>			
Went to family restaurant/steak house in last 6 months	1,277	81.2%	109
Went to family restaurant/steak house: 4+ times a month	476	30.3%	110
Went to fast food/drive-in restaurant in last 6 months	1,437	91.4%	102
Went to fast food/drive-in restaurant 9+ times/mo	600	38.1%	97
Fast food/drive-in last 6 months: eat in	610	38.8%	107
Fast food/drive-in last 6 months: home delivery	106	6.7%	88
Fast food/drive-in last 6 months: take-out/drive-thru	802	51.0%	110
Fast food/drive-in last 6 months: take-out/walk-in	307	19.5%	100
<b>Television &amp; Electronics (Adults/Households)</b>			
Own any e-reader/tablet	638	40.6%	128
Own e-reader/tablet: iPad	359	22.8%	149
Own any portable MP3 player	643	40.9%	133
HH owns 1 TV	137	17.0%	83
HH owns 2 TVs	197	24.5%	94
HH owns 3 TVs	185	23.0%	107
HH owns 4+ TVs	189	23.5%	124
HH subscribes to cable TV	408	50.7%	102
HH subscribes to fiber optic	96	11.9%	157
HH has satellite dish	202	25.1%	99
HH owns DVD/Blu-ray player	545	67.7%	112
HH owns camcorder	156	19.4%	139
HH owns portable GPS navigation device	281	34.9%	127
HH purchased video game system in last 12 mos	64	8.0%	100
HH owns Internet video device for TV	70	8.7%	123
<b>Travel (Adults)</b>			
Domestic travel in last 12 months	962	61.2%	122
Took 3+ domestic non-business trips in last 12 months	233	14.8%	133
Spent on domestic vacations in last 12 months: <\$1,000	170	10.8%	101
Spent on domestic vacations in last 12 months: \$1,000-\$1,499	111	7.1%	121
Spent on domestic vacations in last 12 months: \$1,500-\$1,999	67	4.3%	119
Spent on domestic vacations in last 12 months: \$2,000-\$2,999	93	5.9%	151
Spent on domestic vacations in last 12 months: \$3,000+	142	9.0%	164
Domestic travel in the 12 months: used general travel website	154	9.8%	145
Foreign travel in last 3 years	512	32.5%	135
Took 3+ foreign trips by plane in last 3 years	113	7.2%	160
Spent on foreign vacations in last 12 months: <\$1,000	79	5.0%	121
Spent on foreign vacations in last 12 months: \$1,000-\$2,999	62	3.9%	121
Spent on foreign vacations in last 12 months: \$3,000+	125	7.9%	160
Foreign travel in last 3 years: used general travel website	119	7.6%	135
Nights spent in hotel/motel in last 12 months: any	816	51.9%	128
Took cruise of more than one day in last 3 years	185	11.8%	140
Member of any frequent flyer program	426	27.1%	166
Member of any hotel rewards program	332	21.1%	149

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