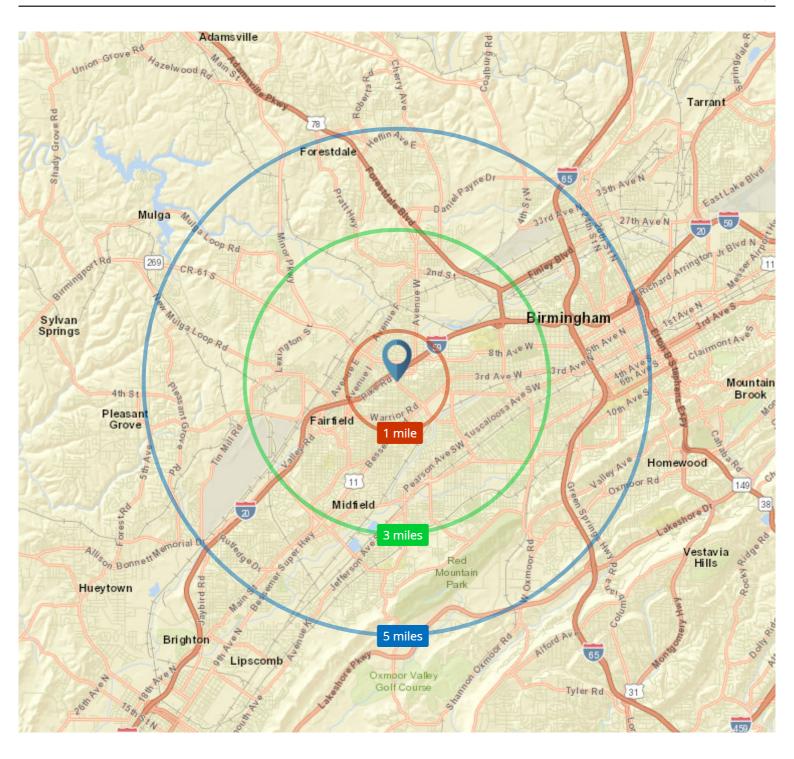


## Appraisal Specialty Report 2509 Ensley Ave, Birmingham, Alabama, 35218

Site Map





## RING: 1 MILE

Demographic & Income Profile

SUMMARY	CENSUS 2010	2016	2021
Population	11,500	11,593	11,748
Households	4,386	4,431	4,493
Families	2,802	2,793	2,814
Average Household Size	2.60	2.59	2.59
Owner Occupied Housing Units	2,159	2,057	2,103
Renter Occupied Housing Units	2,227	2,374	2,390
Median Age	35.1	36.5	37.8

TRENDS: 2016 - 2021 ANNUAL RATE	AREA	STATE	NATIONAL
Population	0.27%	0.54%	0.84%
Households	0.28%	0.54%	0.79%
Families	0.15%	0.44%	0.72%
Owner HHs	0.44%	0.54%	0.73%
Median Household Income	-1.14%	1.88%	1.89%

	20	16	20	21
HOUSEHOLDS BY INCOME	NUMBER	PERCENT	NUMBER	PERCENT
<\$15,000	1,357	30.6%	1,362	30.3%
\$15,000 - \$24,999	824	18.6%	947	21.1%
\$25,000 - \$34,999	597	13.5%	532	11.8%
\$35,000 - \$49,999	621	14.0%	566	12.6%
\$50,000 - \$74,999	557	12.6%	555	12.4%
\$75,000 - \$99,999	287	6.5%	306	6.8%

	20	16	20	21
HOUSEHOLDS BY INCOME	NUMBER	PERCENT	NUMBER	PERCENT
\$100,000 - \$149,999	151	3.4%	182	4.1%
\$150,000 - \$199,999	27	0.6%	32	0.7%
\$200,000+	11	0.2%	11	0.2%
Median Household Income	\$25	\$25,431		,019
Average Household Income	\$35,551		\$36,970	
Per Capita Income	\$13,919		\$14	,477

	CENSU	S 2010	20	16	20	21
POPULATION BY AGE	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
0 - 4	819	7.1%	782	6.7%	773	6.6%
5 - 9	830	7.2%	806	7.0%	763	6.5%
10 - 14	810	7.0%	831	7.2%	819	7.0%
15 - 19	905	7.9%	775	6.7%	812	6.9%
20 - 24	824	7.2%	814	7.0%	713	6.1%
25 - 34	1,541	13.4%	1,580	13.6%	1,596	13.6%
35 - 44	1,308	11.4%	1,344	11.6%	1,384	11.8%
45 - 54	1,879	16.3%	1,564	13.5%	1,468	12.5%
55 - 64	1,493	13.0%	1,707	14.7%	1,663	14.2%
65 - 74	621	5.4%	889	7.7%	1,160	9.9%
75 - 84	332	2.9%	352	3.0%	442	3.8%
85+	135	1.2%	147	1.3%	154	1.3%

# **STDB**<sup>°</sup>

## Appraisal Specialty Report 2509 Ensley Ave, Birmingham, Alabama, 35218

RING: 1 MILE

Market Profile

HOUSING UNIT SUMMARY	2010	2016	2021
Housing Units	5,545	5,714	5,843
Owner Occupied Housing Units	38.9%	36.0%	36.0%
Renter Occupied Housing Units	40.2%	41.5%	40.9%
Vacant Housing Units	20.9%	22.5%	23.1%
Median Home Value		\$71,019	\$75,784
Per Capita Income		\$13,919	\$14,477
Median Age	35.1	36.5	37.8
OWNER OCCUPIED HOUSING UNI	IS BY VALUE	2016	2021

Total	2,057	2,103
<\$50,000	24.8%	25.0%
\$50,000 - \$99,999	59.8%	48.5%
\$100,000 - \$149,999	9.6%	11.9%
\$150,000 - \$199,999	3.2%	9.6%
\$200,000 - \$249,999	1.2%	2.9%
\$250,000 - \$299,999	0.0%	0.0%
\$300,000 - \$399,999	0.4%	0.4%
\$400,000 - \$499,999	0.0%	0.1%
\$500,000 - \$749,999	0.9%	1.5%
\$750,000 - \$999,999	0.0%	0.0%
\$1,000,000 +	0.0%	0.0%
Average Home Value	\$78,634	\$92,162

POPULATION BY SEX	2010	2016	2021
Males	5,310	5,362	5,460
Females	6,190	6,231	6,288

POPULATION 15+ BY MARITAL STATUS	2016
Total	9,173
Never Married	47.2%
Married	33.8%
Widowed	6.1%
Divorced	12.9%
	2016
CIVILIAN POPULATION 16+ IN LABOR FORCE	2016

Civilian Employed	84.1%
Civilian Unemployed	15.9%

EMPLOYED POPULATION 16+ BY INDUSTRY	2016
Total	4,202
Agriculture/Mining	0.3%
Construction	3.5%
Manufacturing	12.0%
Wholesale Trade	4.6%
Retail Trade	10.2%
Transportation/Utilities	7.3%
Information	1.0%
Finance/Insurance/Real Estate	6.6%
Services	48.3%
Public Administration	6.1%

EMPLOYED POPULATION 16+ BY OCCUPATION	2016
Total	4,202
White Collar	45.7%
Management/Business/Financial	8.3%
Professional	9.7%
Sales	8.4%
Administrative Support	19.3%
Services	28.1%
Blue Collar	26.2%
Farming/Forestry/Fishing	0.1%
Construction/Extraction	3.4%
Installation/Maintenance/Repair	2.0%
Production	7.1%
Transportation/Material Moving	13.6%

## HOUSEHOLDS BY TYPE

Total	4,386	100%
Households with 1 Person	1,374	31.3%
Households with 2+ People	3,012	68.7%
Family Households	2,802	63.9%
Husband-wife Families	1,003	22.9%
With Own Children	311	7.1%
Other Family (No Spouse Present)	1,799	41.0%
With Own Children	836	19.1%
Nonfamily Households	210	4.8%
All Households with Children	1,530	34.9%
Multigenerational Households	411	9.4%
Unmarried Partner Households	297	6.8%
Male-female	271	6.2%
Same-sex	26	0.6%

#### Average Household Size

2.60

### FAMILY HOUSEHOLDS BY SIZE

Total	4,385
1 Person	31.3%
2 People	27.0%
3 People	17.7%
4 People	12.1%
5 People	6.4%
6 People	3.1%
7+ People	2.4%

## POPULATION 25+ BY EDUCATIONAL ATTAINMENT

Total	7,585
Less than 9th Grade	3.8%
9th - 12th Grade, No Diploma	15.9%
High School Graduate	30.5%
GED/Alternative Credential	4.4%
Some College, No Degree	25.4%
Associate Degree	10.5%
Bachelor's Degree	6.8%
Graduate/Profesional Degree	2.8%

# STDB

## Appraisal Specialty Report 2509 Ensley Ave, Birmingham, Alabama, 35218

RING: 1 MILE				Tapestry
TOP TAPESTRY SEGMENTS	PERCENT	SUMMARY DEMOGRAPHIC	2016	2021
1. <u>Modest Income Homes (12D)</u>	66.6%	Population	11,593	11,748
2. <u>Family Foundations (12A)</u>	18.3%	Households	4,431	4,493
3. <u>Traditional Living (12B)</u>	9.5%	Families	2,793	2,814
4. <u>City Commons (11E)</u>	5.7%	Median Age	36.5	37.8
5. <u>Exurbanites (1E)</u>	0.0%	Median Household Income	\$25,431	\$24,019
_	SPENDING POT	ENTIAL AVERAGE AMOUNT SPENT	TOT	AL
Apparel and Services	46	\$924.98	\$4,098	5,584
Men's	45	\$179.08	\$793,	502
Women's	46	\$314.67	\$1,394	,317
Children's	48	\$156.29	\$692,	509
Footwear	46	\$195.56	\$866,	508
Watches & Jewelry	44	\$45.48	\$201,	502
Apparel Products and Services (1)	47	\$33.91	\$150,	246
Computer				
Computers and Hardware for Home Us	se 46	\$79.03	\$350,	169
Portable Memory	47	\$2.22	\$9,8	40
Computer Software	50	\$6.51	\$28,8	339
Computer Accessories	45	\$8.08	\$35,7	792
Entertainment & Recreation	46	\$1,345.35	\$5,961	,257
Fees and Admissions	40	\$232.81	\$1,031	,599
Membership Fees for Clubs (2)	41	\$77.96	\$345,	442
Fees for Participant Sports, excl. Trips	42	\$37.33	\$165,	405
Tickets to Theatre/Operas/Concerts	41	\$21.44	\$94, <u>9</u>	981

	SPENDING POTENTIAL	AVERAGE AMOUNT SPENT	TOTAL
Tickets to Movies/Museums/Parks	42	\$27.77	\$123,037
Admission to Sporting Events, excl. Trips	44	\$23.65	\$104,806
Fees for Recreational Lessons	36	\$44.26	\$196,100
Dating Services	59	\$0.41	\$1,829
TV/Video/Audio	52	\$621.41	\$2,753,488
Cable and Satellite Television Services	53	\$475.74	\$2,107,993
Televisions	50	\$55.08	\$244,047
Satellite Dishes	48	\$0.70	\$3,093
VCRs, Video Cameras, and DVD Players	46	\$3.71	\$16,429
Miscellaneous Video Equipment	54	\$4.18	\$18,513
Video Cassettes and DVDs	47	\$8.63	\$38,260
Video Game Hardware/Accessories	51	\$12.98	\$57,528
Video Game Software	51	\$7.04	\$31,181
Streaming/Downloaded Video	43	\$7.80	\$34,582
Rental of Video Cassettes and DVDs	46	\$7.50	\$33,230
Installation of Televisions	58	\$0.53	\$2,369
Audio (3)	44	\$35.69	\$158,154
Rental of TV/VCR/Radio/Sound Equipmer	nt 69	\$0.91	\$4,033
Repair of TV/Radio/Sound Equipment	35	\$0.92	\$4,077
Pets	45	\$240.51	\$1,065,705
Toys/Games/Crafts/Hobbies (4)	46	\$53.07	\$235,139
Recreational Vehicles and Fees (5)	40	\$43.34	\$192,024
Sports/Recreation/Exercise Equipment (6	5) 37	\$60.45	\$267,871
Photo Equipment and Supplies (7)	44	\$24.11	\$106,829
Reading (8)	45	\$59.21	\$262,367
Live Entertainment for Catered Affairs	46	\$4.92	\$21,819
Rental of Party Supplies for Catered Affa	irs 37	\$5.51	\$24,415
Food	48	\$3,906.84	\$17,311,227
Food at Home	49	\$2,464.22	\$10,918,938

	SPENDING POTENTIAL	AVERAGE AMOUNT SPENT	TOTAL
Bakery and Cereal Products	50	\$337.82	\$1,496,878
Meats, Poultry, Fish, and Eggs	51	\$562.23	\$2,491,220
Dairy Products	48	\$254.35	\$1,127,038
Fruits and Vegetables	48	\$456.84	\$2,024,259
Snacks and Other Food at Home (10)	50	\$852.98	\$3,779,544
Food Away from Home	47	\$1,442.63	\$6,392,289
Alcoholic Beverages	45	\$232.64	\$1,030,808
Financial			
Value of Stocks/Bonds/Mutual funds	50	\$3,716.92	\$16,469,658
Value of Retirement Plans	43	\$11,202.02	\$49,636,163
Value of Other Financial Assets	54	\$614.94	\$2,724,789
Vehicle Loan Amount excluding Interest	50	\$1,213.40	\$5,376,593
Value of Credit Card Debt	46	\$265.02	\$1,174,296
Health			
Nonprescription Drugs	48	\$60.21	\$266,772
Prescription Drugs	52	\$218.26	\$967,124
Eyeglasses and Contact Lenses	46	\$40.72	\$180,440
Home			
Mortgage Payment and Basics (11)	42	\$3,612.78	\$16,008,216
Maintenance and Remodeling Services	44	\$764.63	\$3,388,059
Maintenance and Remodeling Materials	5 (12) 47	\$169.09	\$749,222
Utilities, Fuel, and Public Services	52	\$2,533.65	\$11,226,596
Household Furnishings and Equipment			
Household Textiles (13)	47	\$40.63	\$180,040
Furniture	48	\$235.16	\$1,042,003
Rugs	43	\$10.54	\$46,692
Major Appliances (14)	43	\$122.71	\$543,710
Housewares (15)	46	\$38.58	\$170,928
Small Appliances	46	\$21.52	\$95,367

	SPENDING POTENTIAL INDEX	AVERAGE AMOUNT SPENT	TOTAL
Luggage	44	\$4.11	\$18,203
Telephones and Accessories	52	\$36.72	\$162,720
Household Operations			
Child Care	43	\$181.57	\$804,527
Lawn and Garden (16)	42	\$172.25	\$763,250
Moving/Storage/Freight Express	43	\$27.18	\$120,424
Housekeeping Supplies (17)	49	\$341.42	\$1,512,818
Insurance			
Owners and Renters Insurance	50	\$230.30	\$1,020,477
Vehicle Insurance	50	\$559.57	\$2,479,466
Life/Other Insurance	45	\$184.88	\$819,213
Health Insurance	49	\$1,641.21	\$7,272,190
Personal Care Products (18)	46	\$200.89	\$890,161
School Books & Supplies for College	44	\$28.17	\$124,806
School Books & Supplies for Elementary/High S	School 51	\$10.51	\$46,561
School Books & Supplies for Vocational/Techni	cal School 49	\$0.64	\$2,829
School Books & Supplies for Preschool/Other S	Schools 44	\$1.04	\$4,618
Other School Supplies	40	\$30.99	\$137,326
Smoking Products	59	\$241.81	\$1,071,462
Transportation			
Payments on Vehicles excluding Leases	48	\$1,008.97	\$4,470,759
Gasoline and Motor Oil	50	\$1,549.07	\$6,863,929
Vehicle Maintenance and Repairs	47	\$487.36	\$2,159,480
Travel			
Airline Fares	40	\$180.79	\$801,084
Lodging on Trips	42	\$195.26	\$865,198
Auto/Truck Rental on Trips	40	\$9.73	\$43,105
Food and Drink on Trips	42	\$184.51	\$817,578
Financial			

	SPENDING POTENTIAL INDEX	AVERAGE AMOUNT SPENT	TOTAL
Value of Stocks/Bonds/Mutual funds	50	\$3,716.92	\$16,469,658
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Value of Other Financial Assets	54	\$614.94	\$2,724,789
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Value of Credit Card Debt	46	\$265.02	\$1,174,296
Health			
Nonprescription Drugs	48	\$60.21	\$266,772
Prescription Drugs	52	\$218.26	\$967,124
Eyeglasses and Contact Lenses	46	\$40.72	\$180,440
Home			
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Maintenance and Remodeling Services	44	\$764.63	\$3,388,059
Maintenance and Remodeling Materials	s (12) 47	\$169.09	\$749,222
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Household Furnishings and Equipment			
Household Textiles (13)	47	\$40.63	\$180,040
Furniture	48	\$235.16	\$1,042,003
Rugs	43	\$10.54	\$46,692
Major Appliances (14)	43	\$122.71	\$543,710
Housewares (15)	46	\$38.58	\$170,928
Small Appliances	46	\$21.52	\$95,367
Luggage	44	\$4.11	\$18,203
Telephones and Accessories	52	\$36.72	\$162,720
Household Operations			
Child Care	43	\$181.57	\$804,527
Lawn and Garden (16)	42	\$172.25	\$763,250
Moving/Storage/Freight Express	43	\$27.18	\$120,424
Housekeeping Supplies (17)	49	\$341.42	\$1,512,818

Insurance

SPE	NDING POTENTIAL	AVERAGE AMOUNT SPENT	TOTAL
Owners and Renters Insurance	50	\$230.30	\$1,020,477
Vehicle Insurance	50	\$559.57	\$2,479,466
Life/Other Insurance	45	\$184.88	\$819,213
Health Insurance	49	\$1,641.21	\$7,272,190
Personal Care Products (18)	46	\$200.89	\$890,161
School Books & Supplies for College	44	\$28.17	\$124,806
School Books & Supplies for Elementary/High Scho	ol 51	\$10.51	\$46,561
School Books & Supplies for Vocational/Technical S	chool 49	\$0.64	\$2,829
School Books & Supplies for Preschool/Other Scho	ols 44	\$1.04	\$4,618
Other School Supplies	40	\$30.99	\$137,326
Smoking Products	59	\$241.81	\$1,071,462
Transportation			
Payments on Vehicles excluding Leases	48	\$1,008.97	\$4,470,759
Gasoline and Motor Oil	50	\$1,549.07	\$6,863,929
Vehicle Maintenance and Repairs	47	\$487.36	\$2,159,480
Travel			
Airline Fares	40	\$180.79	\$801,084
Lodging on Trips	42	\$195.26	\$865,198
Auto/Truck Rental on Trips	40	\$9.73	\$43,105
Food and Drink on Trips	42	\$184.51	\$817,578



## RING: 3 MILES

Demographic & Income Profile

SUMMARY	CENSUS 2010	2016	2021
Population	67,344	67,594	68,350
Households	26,292	26,455	26,783
Families	16,553	16,454	16,557
Average Household Size	2.47	2.46	2.46
Owner Occupied Housing Units	14,174	13,514	13,651
Renter Occupied Housing Units	12,118	12,941	13,132
Median Age	36.7	37.8	38.8

TRENDS: 2016 - 2021 ANNUAL RATE	AREA	STATE	NATIONAL
Population	0.22%	0.54%	0.84%
Households	0.25%	0.54%	0.79%
Families	0.12%	0.44%	0.72%
Owner HHs	0.20%	0.54%	0.73%
Median Household Income	-0.84%	1.88%	1.89%

	2016		2021	
HOUSEHOLDS BY INCOME	NUMBER	PERCENT	NUMBER	PERCENT
<\$15,000	7,401	28.0%	7,446	27.8%
\$15,000 - \$24,999	4,719	17.8%	5,478	20.5%
\$25,000 - \$34,999	3,979	15.0%	3,412	12.7%
\$35,000 - \$49,999	3,878	14.7%	3,461	12.9%
\$50,000 - \$74,999	3,622	13.7%	3,742	14.0%
\$75,000 - \$99,999	1,676	6.3%	1,824	6.8%

	20	16	20	)21
HOUSEHOLDS BY INCOME	NUMBER	PERCENT	NUMBER	PERCENT
\$100,000 - \$149,999	921	3.5%	1,127	4.2%
\$150,000 - \$199,999	151	0.6%	185	0.7%
\$200,000+	105	0.4%	109	0.4%
Median Household Income	\$27,166		\$26,044	
Average Household Income	\$37,021		\$38,741	
Per Capita Income	\$15,175		\$15	,859

	CENSUS 2010		2016		2021	
POPULATION BY AGE	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
0 - 4	4,525	6.7%	4,333	6.4%	4,309	6.3%
5 - 9	4,381	6.5%	4,334	6.4%	4,257	6.2%
10 - 14	4,275	6.3%	4,315	6.4%	4,365	6.4%
15 - 19	5,622	8.3%	4,909	7.3%	5,011	7.3%
20 - 24	5,496	8.2%	5,407	8.0%	4,827	7.1%
25 - 34	8,140	12.1%	8,465	12.5%	8,405	12.3%
35 - 44	7,057	10.5%	7,093	10.5%	7,662	11.2%
45 - 54	9,971	14.8%	8,250	12.2%	7,549	11.0%
55 - 64	9,286	13.8%	10,217	15.1%	9,708	14.2%
65 - 74	4,489	6.7%	6,100	9.0%	7,624	11.2%
75 - 84	2,902	4.3%	2,887	4.3%	3,351	4.9%
85+	1,199	1.8%	1,283	1.9%	1,285	1.9%



## Appraisal Specialty Report 2509 Ensley Ave, Birmingham, Alabama, 35218

RING: 3 MILES

Market Profile

HOUSING UNIT SUMMARY	2010	2016	2021
Housing Units	32,638	33,676	34,385
Owner Occupied Housing Units	43.4%	40.1%	39.7%
Renter Occupied Housing Units	37.1%	38.4%	38.2%
Vacant Housing Units	19.4%	21.4%	22.1%
Median Home Value		\$72,024	\$76,032
Per Capita Income		\$15,175	\$15,859
Median Age	36.7	37.8	38.8
OWNER OCCUPIED HOUSING UN	ITS BY VALUE	2016	2021
Total		13,510	13,647
<\$50,000		22.7%	22.7%
\$50,000 - \$99,999		61.9%	52.3%
\$100,000 - \$149,999		9.7%	12.3%
\$150,000 - \$199,999		2.8%	6.8%
\$200,000 - \$249,999		1.1%	2.5%
\$250,000 - \$299,999		0.5%	1.1%

\$250,000 - \$299,999	0.5%	1.1%
\$300,000 - \$399,999	0.5%	1.1%
\$400,000 - \$499,999	0.4%	0.5%
\$500,000 - \$749,999	0.4%	0.5%
\$750,000 - \$999,999	0.0%	0.0%
\$1,000,000 +	0.1%	0.0%
Average Home Value	\$79,445	\$91,140

POPULATION BY SEX	2010	2016	2021
Males	30,516	30,716	31,283
Females	36,828	36,879	37,067

POPULATION 15+ BY MARITAL STATUS	2016
Total	54,612
Never Married	46.3%
Married	29.9%
Widowed	9.7%
Divorced	14.1%
CIVILIAN POPULATION 16+ IN LABOR FORCE	2016
Civilian Employed	83.1%
Civilian Unemployed	16.9%
EMPLOYED POPULATION 16+ BY INDUSTRY	2016
Total	23,107
Agriculture/Mining	0.2%
Construction	3.3%

Manufacturing	11.0%
Wholesale Trade	2.1%
Retail Trade	11.5%
Transportation/Utilities	5.3%
Information	1.4%
Finance/Insurance/Real Estate	6.5%
Services	53.3%
Public Administration	5.4%

EMPLOYED POPULATION 16+ BY OCCUPATION	2016
Total	23,107
White Collar	48.6%
Management/Business/Financial	6.7%
Professional	13.9%
Sales	9.7%
Administrative Support	18.3%
Services	27.1%
Blue Collar	24.2%
Farming/Forestry/Fishing	0.0%
Construction/Extraction	3.1%
Installation/Maintenance/Repair	2.8%
Production	8.4%
Transportation/Material Moving	9.9%

## HOUSEHOLDS BY TYPE

Total	26,292	100%
Households with 1 Person	8,682	33.0%
Households with 2+ People	17,610	67.0%
Family Households	16,553	63.0%
Husband-wife Families	6,156	23.4%
With Own Children	1,787	6.8%
Other Family (No Spouse Present)	10,397	39.5%
With Own Children	4,482	17.0%
Nonfamily Households	1,057	4.0%
All Households with Children	8,468	32.2%
Multigenerational Households	2,298	8.7%
Unmarried Partner Households	1,475	5.7%
Male-female	1,330	5.1%
Same-sex	145	0.6%

#### Average Household Size

2.47

### FAMILY HOUSEHOLDS BY SIZE

Total	26,293
1 Person	33.0%
2 People	27.6%
3 People	17.8%
4 People	11.3%
5 People	5.8%
6 People	2.6%
7+ People	1.9%

## POPULATION 25+ BY EDUCATIONAL ATTAINMENT

Total	44,295
Less than 9th Grade	4.2%
9th - 12th Grade, No Diploma	13.2%
High School Graduate	30.4%
GED/Alternative Credential	4.3%
Some College, No Degree	26.4%
Associate Degree	8.9%
Bachelor's Degree	8.9%
Graduate/Profesional Degree	3.8%

# **STDB**<sup>°</sup>

## Appraisal Specialty Report 2509 Ensley Ave, Birmingham, Alabama, 35218

RING: 3 MILES				Tapestry
			2016	2021
	PERCENT	SUMMARY DEMOGRAPHIC	2016	2021
1. <u>Modest Income Homes (12D)</u>	51.0%	Population	67,594	68,350
2. <u>Family Foundations (12A)</u>	37.1%	Households	26,455	26,783
3. <u>City Commons (11E)</u>	6.5%	Families	16,454	16,557
4. <u>Traditional Living (12B)</u>	1.6%	Median Age	37.8	38.8
5. <u>Social Security Set (9F)</u>	1.3%	Median Household Income	\$27,166	\$26,044
	SPENDING POTI INDEX	ENTIAL AVERAGE AMOUNT SPENT	ТОТ	AL
Apparel and Services	48	\$961.13	\$25,42	6,796
Men's	46	\$186.27	\$4,927	7,780
Women's	48	\$328.79	\$8,698	3,181
Children's	49	\$159.56	\$159.56 \$4,221,148	
Footwear	47	\$202.98	\$5,369	9,939
Watches & Jewelry	46	46 \$47.55		7,851
Apparel Products and Services (1)	50	\$35.98	\$951,	896
Computer				
Computers and Hardware for Home U	se 47	\$82.15	\$2,173	8,394
Portable Memory	49	\$2.30	\$60,7	755
Computer Software	52	\$6.73	\$177,	912
Computer Accessories	47	\$8.42	\$222,	773
Entertainment & Recreation	48	\$1,397.78	\$36,97	8,328
Fees and Admissions	43	\$246.51	\$6,521	,476
Membership Fees for Clubs (2)	43	\$82.63	\$2,186	5,066
Fees for Participant Sports, excl. Trips	45	\$39.88	\$1,054	l,897
Tickets to Theatre/Operas/Concerts	43	\$22.65	\$599,	170

	SPENDING POTENTIAL	AVERAGE AMOUNT SPENT	TOTAL
Tickets to Movies/Museums/Parks	44	\$29.22	\$772,906
Admission to Sporting Events, excl. Trips	46	\$24.57	\$649,980
Fees for Recreational Lessons	38	\$47.15	\$1,247,230
Dating Services	61	\$0.42	\$11,227
TV/Video/Audio	53	\$640.42	\$16,942,294
Cable and Satellite Television Services	55	\$490.38	\$12,972,933
Televisions	52	\$56.79	\$1,502,263
Satellite Dishes	50	\$0.73	\$19,308
VCRs, Video Cameras, and DVD Players	47	\$3.83	\$101,437
Miscellaneous Video Equipment	55	\$4.21	\$111,301
Video Cassettes and DVDs	48	\$8.87	\$234,734
Video Game Hardware/Accessories	51	\$13.15	\$347,880
Video Game Software	52	\$7.15	\$189,235
Streaming/Downloaded Video	44	\$7.99	\$211,263
Rental of Video Cassettes and DVDs	47	\$7.70	\$203,818
Installation of Televisions	61	\$0.56	\$14,913
Audio (3)	45	\$37.17	\$983,338
Rental of TV/VCR/Radio/Sound Equipme	nt 69	\$0.91	\$23,946
Repair of TV/Radio/Sound Equipment	37	\$0.98	\$25,925
Pets	47	\$250.35	\$6,622,968
Toys/Games/Crafts/Hobbies (4)	48	\$54.43	\$1,439,896
Recreational Vehicles and Fees (5)	42	\$45.36	\$1,199,986
Sports/Recreation/Exercise Equipment (	<b>6)</b> 38	\$63.01	\$1,666,903
Photo Equipment and Supplies (7)	46	\$25.19	\$666,493
Reading (8)	47	\$61.43	\$1,625,106
Live Entertainment for Catered Affairs	48	\$5.18	\$136,983
Rental of Party Supplies for Catered Affa	airs 39	\$5.91	\$156,222
Food	50	\$4,039.59	\$106,867,333
Food at Home	51	\$2,539.14	\$67,173,041

	SPENDING POTENTIAL	AVERAGE AMOUNT SPENT	TOTAL
Bakery and Cereal Products	52	\$347.74	\$9,199,380
Meats, Poultry, Fish, and Eggs	52	\$578.52	\$15,304,812
Dairy Products	49	\$261.98	\$6,930,672
Fruits and Vegetables	50	\$473.09	\$12,515,505
Snacks and Other Food at Home (10)	51	\$877.82	\$23,222,672
Food Away from Home	49	\$1,500.45	\$39,694,292
Alcoholic Beverages	47	\$241.05	\$6,376,896
Financial			
Value of Stocks/Bonds/Mutual funds	53	\$3,941.10	\$104,261,732
Value of Retirement Plans	45	\$11,831.61	\$313,005,233
Value of Other Financial Assets	56	\$630.22	\$16,672,386
Vehicle Loan Amount excluding Interest	51	\$1,250.80	\$33,090,018
Value of Credit Card Debt	48	\$275.86	\$7,297,948
Health			
Nonprescription Drugs	50	\$62.26	\$1,647,083
Prescription Drugs	54	\$226.09	\$5,981,122
Eyeglasses and Contact Lenses	47	\$42.34	\$1,120,173
Home			
Mortgage Payment and Basics (11)	45	\$3,815.30	\$100,933,779
Maintenance and Remodeling Services	46	\$807.73	\$21,368,565
Maintenance and Remodeling Materials	s (12) 48	\$174.51	\$4,616,729
Utilities, Fuel, and Public Services	53	\$2,606.54	\$68,956,131
Household Furnishings and Equipment			
Household Textiles (13)	48	\$42.16	\$1,115,323
Furniture	50	\$244.77	\$6,475,408
Rugs	45	\$11.06	\$292,525
Major Appliances (14)	45	\$127.79	\$3,380,568
Housewares (15)	48	\$40.49	\$1,071,199
Small Appliances	47	\$22.32	\$590,382

<u> </u>	SPENDING POTENTIAL	AVERAGE AMOUNT SPENT	TOTAL
Luggage	47	\$4.34	\$114,828
Telephones and Accessories	53	\$37.78	\$999,460
Household Operations			
Child Care	45	\$189.92	\$5,024,398
Lawn and Garden (16)	44	\$180.87	\$4,784,805
Moving/Storage/Freight Express	45	\$28.27	\$747,866
Housekeeping Supplies (17)	50	\$353.53	\$9,352,615
Insurance			
Owners and Renters Insurance	52	\$239.60	\$6,338,514
Vehicle Insurance	52	\$578.68	\$15,308,994
Life/Other Insurance	47	\$193.12	\$5,108,995
Health Insurance	51	\$1,705.45	\$45,117,631
Personal Care Products (18)	48	\$208.90	\$5,526,342
School Books & Supplies for College	45	\$28.82	\$762,376
School Books & Supplies for Elementary/High So	chool 53	\$10.85	\$286,976
School Books & Supplies for Vocational/Technic	al School 51	\$0.67	\$17,617
School Books & Supplies for Preschool/Other Sc	chools 46	\$1.11	\$29,356
Other School Supplies	42	\$32.50	\$859,919
Smoking Products	59	\$242.61	\$6,418,173
Transportation			
Payments on Vehicles excluding Leases	50	\$1,041.63	\$27,556,388
Gasoline and Motor Oil	52	\$1,591.07	\$42,091,653
Vehicle Maintenance and Repairs	49	\$504.93	\$13,357,850
Travel			
Airline Fares	42	\$191.65	\$5,069,998
Lodging on Trips	44	\$205.72	\$5,442,286
Auto/Truck Rental on Trips	43	\$10.31	\$272,744
Food and Drink on Trips	44	\$194.03	\$5,133,051
Financial			

	SPENDING POTENTIAL	AVERAGE AMOUNT SPENT	TOTAL
Value of Stocks/Bonds/Mutual funds	53	\$3,941.10	\$104,261,732
Value of Retirement Plans	45	\$11,831.61	\$313,005,233
Value of Other Financial Assets	56	\$630.22	\$16,672,386
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Child Care	45	\$189.92	\$5,024,398
Lawn and Garden (16)	44	\$180.87	\$4,784,805
Moving/Storage/Freight Express	45	\$28.27	\$747,866
Housekeeping Supplies (17)	50	\$353.53	\$9,352,615

Insurance

SPEI	NDING POTENTIAL INDEX	AVERAGE AMOUNT SPENT	TOTAL
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Vehicle Insurance	52	\$578.68	\$15,308,994
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Vehicle Maintenance and Repairs	49	\$504.93	\$13,357,850
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Airline Fares	42	\$191.65	\$5,069,998
Lodging on Trips	44	\$205.72	\$5,442,286
Auto/Truck Rental on Trips	43	\$10.31	\$272,744
Food and Drink on Trips	44	\$194.03	\$5,133,051



## RING: 5 MILES

Demographic & Income Profile

SUMMARY	CENSUS 2010	2016	2021
Population	142,926	143,794	145,313
Households	57,322	57,592	58,210
Families	33,667	33,419	33,566
Average Household Size	2.36	2.36	2.37
Owner Occupied Housing Units	29,556	28,335	28,572
Renter Occupied Housing Units	27,766	29,257	29,638
Median Age	35.6	36.8	37.7

TRENDS: 2016 - 2021 ANNUAL RATE	AREA	STATE	NATIONAL
Population	0.21%	0.54%	0.84%
Households	0.21%	0.54%	0.79%
Families	0.09%	0.44%	0.72%
Owner HHs	0.17%	0.54%	0.73%
Median Household Income	-0.46%	1.88%	1.89%

	20	16	20	21
HOUSEHOLDS BY INCOME	NUMBER	PERCENT	NUMBER	PERCENT
<\$15,000	14,257	24.8%	14,232	24.4%
\$15,000 - \$24,999	10,071	17.5%	11,674	20.1%
\$25,000 - \$34,999	8,459	14.7%	7,045	12.1%
\$35,000 - \$49,999	8,068	14.0%	6,980	12.0%
\$50,000 - \$74,999	8,739	15.2%	9,174	15.8%
\$75,000 - \$99,999	4,107	7.1%	4,365	7.5%

	20	16	20	)21
HOUSEHOLDS BY INCOME	NUMBER	PERCENT	NUMBER	PERCENT
\$100,000 - \$149,999	2,819	4.9%	3,435	5.9%
\$150,000 - \$199,999	729	1.3%	930	1.6%
\$200,000+	344	0.6%	374	0.6%
Median Household Income	\$29	,497	\$28	,832
Average Household Income	\$41	,481	\$44	,024
Per Capita Income	\$17	,453	\$18	,460

	CENSU	S 2010	20	16	20	21
POPULATION BY AGE	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
0 - 4	9,299	6.5%	8,829	6.1%	8,835	6.1%
5 - 9	8,223	5.8%	8,457	5.9%	8,276	5.7%
10 - 14	8,155	5.7%	8,075	5.6%	8,375	5.8%
15 - 19	11,179	7.8%	10,046	7.0%	10,067	6.9%
20 - 24	13,274	9.3%	12,445	8.7%	11,669	8.0%
25 - 34	20,326	14.2%	21,045	14.6%	20,514	14.1%
35 - 44	15,842	11.1%	16,215	11.3%	17,343	11.9%
45 - 54	20,295	14.2%	17,386	12.1%	16,138	11.1%
55 - 64	18,380	12.9%	20,029	13.9%	19,217	13.2%
65 - 74	9,192	6.4%	12,367	8.6%	15,124	10.4%
75 - 84	6,193	4.3%	6,102	4.2%	6,954	4.8%
85+	2,567	1.8%	2,799	1.9%	2,800	1.9%



## Appraisal Specialty Report 2509 Ensley Ave, Birmingham, Alabama, 35218

RING: 5 MILES

Market Profile

HOUSING UNIT SUMMARY	2010	2016	2021
Housing Units	69,840	71,926	73,260
Owner Occupied Housing Units	42.3%	39.4%	39.0%
Renter Occupied Housing Units	39.8%	40.7%	40.5%
Vacant Housing Units	17.9%	19.9%	20.5%
Median Home Value		\$82,869	\$92,574
Per Capita Income		\$17,453	\$18,460
Median Age	35.6	36.8	37.7

OWNER OCCUPIED HOUSING UNITS BY VALUE	2016	2021
Total	28,309	28,546
<\$50,000	18.7%	18.0%
\$50,000 - \$99,999	47.7%	37.6%
\$100,000 - \$149,999	14.5%	14.1%
\$150,000 - \$199,999	9.6%	15.6%
\$200,000 - \$249,999	4.4%	7.5%
\$250,000 - \$299,999	1.7%	2.5%
\$300,000 - \$399,999	1.9%	2.8%
\$400,000 - \$499,999	0.7%	0.7%
\$500,000 - \$749,999	0.6%	0.7%
\$750,000 - \$999,999	0.2%	0.2%
\$1,000,000 +	0.2%	0.2%
Average Home Value	\$106,659	\$122,888

POPULATION BY SEX	2010	2016	2021
Males	66,994	67,638	68,683
Females	75,932	76,156	76,630

POPULATION 15+ BY MARITAL STATUS	2016
Total	118,433
Never Married	45.6%
Married	31.1%
Widowed	8.4%
Divorced	14.9%
	2016
CIVILIAN POPULATION 16+ IN LABOR FORCE	2016

Civilian Employed	87.4%
Civilian Unemployed	12.6%

EMPLOYED POPULATION 16+ BY INDUSTRY	2016
Total	55,308
Agriculture/Mining	0.4%
Construction	4.6%
Manufacturing	9.4%
Wholesale Trade	2.2%
Retail Trade	11.3%
Transportation/Utilities	5.1%
Information	1.7%
Finance/Insurance/Real Estate	7.1%
Services	52.9%
Public Administration	5.3%

EMPLOYED POPULATION 16+ BY OCCUPATION	2016
Total	55,308
White Collar	52.6%
Management/Business/Financial	9.5%
Professional	17.3%
Sales	9.9%
Administrative Support	15.9%
Services	24.1%
Blue Collar	23.4%
Farming/Forestry/Fishing	0.3%
Construction/Extraction	4.2%
Installation/Maintenance/Repair	2.8%
Production	7.0%
Transportation/Material Moving	9.1%

## HOUSEHOLDS BY TYPE

Total	57,322	100%
Households with 1 Person	20,223	35.3%
Households with 2+ People	37,099	64.7%
Family Households	33,667	58.7%
Husband-wife Families	14,494	25.3%
With Own Children	4,749	8.3%
Other Family (No Spouse Present)	19,173	33.4%
With Own Children	8,318	14.5%
Nonfamily Households	3,432	6.0%
All Households with Children	16,972	29.6%
Multigenerational Households	3,988	7.0%
Unmarried Partner Households	3,262	5.7%
Male-female	2,901	5.1%
Same-sex	361	0.6%

#### Average Household Size

2.36

### FAMILY HOUSEHOLDS BY SIZE

Total	57,321
1 Person	35.3%
2 People	28.5%
3 People	16.7%
4 People	10.7%
5 People	5.1%
6 People	2.1%
7+ People	1.6%

## POPULATION 25+ BY EDUCATIONAL ATTAINMENT

Total	95,943
Less than 9th Grade	3.7%
9th - 12th Grade, No Diploma	11.5%
High School Graduate	26.9%
GED/Alternative Credential	4.3%
Some College, No Degree	25.3%
Associate Degree	8.6%
Bachelor's Degree	12.7%
Graduate/Profesional Degree	7.0%

# **STDB**<sup>°</sup>

## Appraisal Specialty Report 2509 Ensley Ave, Birmingham, Alabama, 35218

RING: 5 MILES				Tapestry
TOP TAPESTRY SEGMENTS P	ERCENT	SUMMARY DEMOGRAPHIC	2016	2021
1. <u>Modest Income Homes (12D)</u>	36.0%	Population	143,794	145,313
		Households		
2. <u>Family Foundations (12A)</u>	29.2%		57,592	58,210
3. <u>Young and Restless (11B)</u>	9.6%	Families	33,419	33,566
4. <u>City Commons (11E)</u>	3.5%	Median Age	36.8	37.7
5. <u>Social Security Set (9F)</u>	3.4%	Median Household Income	\$29,497	\$28,832
_	SPENDING POTE INDEX	NTIAL AVERAGE AMOUNT	TOT	AL
Apparel and Services	54	\$1,096.87	\$63,17	0,794
Men's	53	\$214.69	\$12,36	4,625
Women's	55	\$374.17	\$21,54	9,240
Children's	56	\$181.63	\$10,46	0,299
Footwear	54	\$231.71	\$13,34	4,869
Watches & Jewelry	52	\$54.35	\$3,130	),388
Apparel Products and Services (1)	56	\$40.31	\$2,32	1,373
Computer				
Computers and Hardware for Home Use	e 55	\$94.97	\$5,469	9,615
Portable Memory	56	\$2.63	\$151	.350
Computer Software	59	\$7.64	\$440	,215
Computer Accessories	53	\$9.50	\$547	,176
Entertainment & Recreation	54	\$1,566.25	\$90,20	3,573
Fees and Admissions	49	\$281.20	\$16,19	4,799
Membership Fees for Clubs (2)	49	\$93.56	\$5,388	3,083
Fees for Participant Sports, excl. Trips	50	\$44.92	\$2,58	7,114
Tickets to Theatre/Operas/Concerts	49	\$25.94	\$1,494	1,078

	SPENDING POTENTIAL	AVERAGE AMOUNT SPENT	TOTAL
Tickets to Movies/Museums/Parks	51	\$34.20	\$1,969,490
Admission to Sporting Events, excl. Trips	53	\$28.00	\$1,612,289
Fees for Recreational Lessons	44	\$54.10	\$3,115,968
Dating Services	70	\$0.48	\$27,776
TV/Video/Audio	59	\$708.16	\$40,784,274
Cable and Satellite Television Services	60	\$536.69	\$30,909,036
Televisions	58	\$63.73	\$3,670,530
Satellite Dishes	54	\$0.79	\$45,409
VCRs, Video Cameras, and DVD Players	55	\$4.47	\$257,173
Miscellaneous Video Equipment	61	\$4.72	\$271,687
Video Cassettes and DVDs	56	\$10.29	\$592,354
Video Game Hardware/Accessories	60	\$15.33	\$883,105
Video Game Software	61	\$8.43	\$485,238
Streaming/Downloaded Video	53	\$9.62	\$553,846
Rental of Video Cassettes and DVDs	55	\$9.01	\$519,103
Installation of Televisions	62	\$0.57	\$33,084
Audio (3)	52	\$42.31	\$2,436,849
Rental of TV/VCR/Radio/Sound Equipmer	nt 78	\$1.02	\$58,486
Repair of TV/Radio/Sound Equipment	45	\$1.19	\$68,374
Pets	52	\$279.36	\$16,088,830
Toys/Games/Crafts/Hobbies (4)	54	\$61.42	\$3,537,139
Recreational Vehicles and Fees (5)	47	\$50.61	\$2,914,781
Sports/Recreation/Exercise Equipment (6	<b>5)</b> 46	\$75.36	\$4,340,186
Photo Equipment and Supplies (7)	52	\$28.70	\$1,652,986
Reading (8)	53	\$69.11	\$3,980,312
Live Entertainment for Catered Affairs	52	\$5.57	\$320,873
Rental of Party Supplies for Catered Affa	irs 45	\$6.76	\$389,394
Food	56	\$4,556.45	\$262,414,845
Food at Home	57	\$2,845.60	\$163,883,836

	SPENDING POTENTIAL	AVERAGE AMOUNT SPENT	TOTAL
Bakery and Cereal Products	58	\$387.90	\$22,339,784
Meats, Poultry, Fish, and Eggs	58	\$644.91	\$37,141,440
Dairy Products	56	\$295.06	\$16,993,042
Fruits and Vegetables	56	\$534.05	\$30,756,913
Snacks and Other Food at Home (10)	57	\$983.69	\$56,652,657
Food Away from Home	55	\$1,710.85	\$98,531,009
Alcoholic Beverages	54	\$277.89	\$16,004,090
Financial			
Value of Stocks/Bonds/Mutual funds	56	\$4,227.06	\$243,444,805
Value of Retirement Plans	48	\$12,688.39	\$730,749,748
Value of Other Financial Assets	62	\$699.32	\$40,275,470
Vehicle Loan Amount excluding Interest	58	\$1,410.56	\$81,237,157
Value of Credit Card Debt	53	\$304.97	\$17,563,768
Health			
Nonprescription Drugs	56	\$69.03	\$3,975,794
Prescription Drugs	58	\$242.27	\$13,952,946
Eyeglasses and Contact Lenses	52	\$46.90	\$2,700,810
Home			
Mortgage Payment and Basics (11)	48	\$4,124.97	\$237,565,321
Maintenance and Remodeling Services	49	\$863.02	\$49,702,797
Maintenance and Remodeling Materials	<b>5 (12)</b> 51	\$184.22	\$10,609,436
Utilities, Fuel, and Public Services	58	\$2,847.11	\$163,970,889
Household Furnishings and Equipment			
Household Textiles (13)	54	\$47.25	\$2,721,070
Furniture	56	\$275.59	\$15,871,910
Rugs	50	\$12.22	\$703,869
Major Appliances (14)	50	\$141.55	\$8,152,074
Housewares (15)	55	\$45.99	\$2,648,907
Small Appliances	54	\$25.37	\$1,460,839

	SPENDING POTENTIAL INDEX	AVERAGE AMOUNT SPENT	TOTAL
Luggage	53	\$4.88	\$281,148
Telephones and Accessories	59	\$42.21	\$2,430,783
Household Operations			
Child Care	51	\$216.89	\$12,491,392
Lawn and Garden (16)	49	\$197.77	\$11,389,921
Moving/Storage/Freight Express	53	\$33.92	\$1,953,303
Housekeeping Supplies (17)	56	\$393.61	\$22,668,893
Insurance			
Owners and Renters Insurance	55	\$252.78	\$14,557,844
Vehicle Insurance	57	\$641.81	\$36,963,063
Life/Other Insurance	51	\$209.68	\$12,075,934
Health Insurance	55	\$1,862.82	\$107,283,656
Personal Care Products (18)	55	\$237.23	\$13,662,364
School Books & Supplies for College	55	\$34.85	\$2,007,351
School Books & Supplies for Elementary/High	School 57	\$11.78	\$678,494
School Books & Supplies for Vocational/Techni	cal School 60	\$0.79	\$45,594
School Books & Supplies for Preschool/Other S	Schools 53	\$1.26	\$72,390
Other School Supplies	50	\$38.04	\$2,190,749
Smoking Products	65	\$264.40	\$15,227,506
Transportation			
Payments on Vehicles excluding Leases	56	\$1,163.56	\$67,011,688
Gasoline and Motor Oil	58	\$1,769.66	\$101,918,360
Vehicle Maintenance and Repairs	55	\$566.04	\$32,599,450
Travel			
Airline Fares	48	\$219.60	\$12,647,191
Lodging on Trips	49	\$228.72	\$13,172,465
Auto/Truck Rental on Trips	49	\$11.70	\$674,061
Food and Drink on Trips	50	\$218.18	\$12,565,270
Financial			

	SPENDING POTENTIAL	AVERAGE AMOUNT SPENT	TOTAL
Value of Stocks/Bonds/Mutual funds	56	\$4,227.06	\$243,444,805
Value of Retirement Plans	48	\$12,688.39	\$730,749,748
Value of Other Financial Assets	62	\$699.32	\$40,275,470
Vehicle Loan Amount excluding Interest	58	\$1,410.56	\$81,237,157
Value of Credit Card Debt	53	\$304.97	\$17,563,768
Health			
Nonprescription Drugs	56	\$69.03	\$3,975,794
Prescription Drugs	58	\$242.27	\$13,952,946
Eyeglasses and Contact Lenses	52	\$46.90	\$2,700,810
Home			
Mortgage Payment and Basics (11)	48	\$4,124.97	\$237,565,321
Maintenance and Remodeling Services	49	\$863.02	\$49,702,797
Maintenance and Remodeling Materials	(12) 51	\$184.22	\$10,609,436
Utilities, Fuel, and Public Services	58	\$2,847.11	\$163,970,889
Household Furnishings and Equipment			
Household Textiles (13)	54	\$47.25	\$2,721,070
Furniture	56	\$275.59	\$15,871,910
Rugs	50	\$12.22	\$703,869
Major Appliances (14)	50	\$141.55	\$8,152,074
Housewares (15)	55	\$45.99	\$2,648,907
Small Appliances	54	\$25.37	\$1,460,839
Luggage	53	\$4.88	\$281,148
Telephones and Accessories	59	\$42.21	\$2,430,783
Household Operations			
Child Care	51	\$216.89	\$12,491,392
Lawn and Garden (16)	49	\$197.77	\$11,389,921
Moving/Storage/Freight Express	53	\$33.92	\$1,953,303
Housekeeping Supplies (17)	56	\$393.61	\$22,668,893

Insurance

SPE	NDING POTENTIAL INDEX	AVERAGE AMOUNT SPENT	TOTAL
Owners and Renters Insurance	55	\$252.78	\$14,557,844
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