

MAY 2026

# Revitalizing Downtown Elm Springs

## CNU 34 Legacy Project



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# Acknowledgments

This report was prepared as part of the Congress for the New Urbanism (CNU) 34 Legacy Project for the City of Elm Springs, Arkansas. It is intended to provide a long-term vision and clear first steps toward implementation that will help stimulate the revitalization of Downtown Elm Springs.

This opportunity was made possible through the Congress for the New Urbanism and its member firms, who provide pro bono technical assistance to communities in conjunction with CNU's annual Congress. The Downtown Elm Springs Legacy Project was initiated by the City of Elm Springs and advanced through collaboration with local stakeholders, with guidance from CNU staff and the selected multidisciplinary design team.

Selected as a Legacy Project in coordination with CNU 34, this effort reflects the commitment of local leadership, community members, and national experts to create a shared, implementable vision for a more connected, vibrant, and resilient downtown Elm Springs.

## Prepared For

City of Elm Springs, Arkansas

## Sponsor

Congress for the New Urbanism

## Local Partners

KMS ESTS CDC LLC

Elm Springs United Methodist Church

*A special thank you to all of the residents and city leadership of Elm Springs who participated in the Charrette. And to the Northwest Arkansas Host Committee for organizing the Legacy Projects for CNU 34.*



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# Executive Summary



## Project Overview

In March 2026, the City of Elm Springs partnered with the Congress for the New Urbanism (CNU) through its annual Legacy Project program to envision a revitalized downtown that strengthens local identity, supports responsible growth, and anchors civic life. Elm Springs was selected as one of four Legacy communities for CNU 34, receiving pro-bono technical assistance from a multidisciplinary planning and design team led by TSW, with J Griffin Design, LLC, national CNU staff, and support from Zimmerman Volk and Associates. for a housing study and regional demographic info provided by DPZ.

Over a three-day community design charrette, the team worked closely with city leadership, appointed officials, stakeholders, and residents to develop a clear, actionable framework for transforming a 58-acre area along Highway 112 into a walkable, mixed-use town center. The resulting Downtown Vision Plan establishes a coherent structure for civic space, neighborhoods, streets, and development that reflects Elm Springs' small-town character while positioning the city to thrive within the rapidly growing Northwest Arkansas region.

## Context & Opportunity

Elm Springs is a small but growing community located along AR Highway 112, midway between Fayetteville and Bentonville and approximately 10 minutes from Northwest Arkansas National Airport. Though surrounded by larger neighboring municipalities, Elm Springs remains defined by low-density residential patterns and limited commercial services. As regional growth accelerates, city leaders and residents recognize that a distinct, well-designed downtown is essential to maintaining community identity, economic resilience, and quality of life.

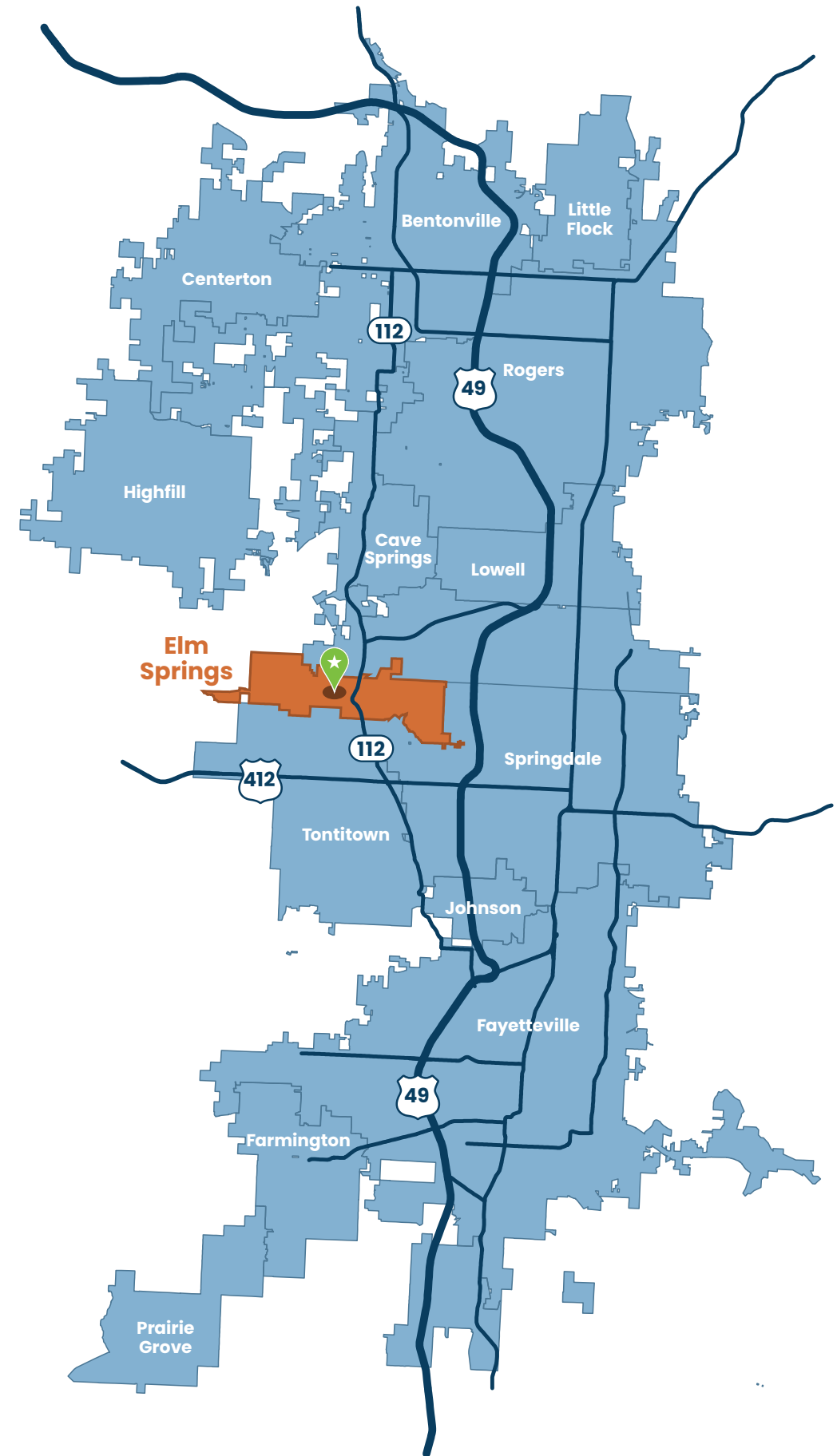
Planned improvements to Highway 112 including roadway widening and a regional sidepath, create both challenges and opportunities. While the corridor currently functions as a high-speed thoroughfare, its central location and visibility offer the potential to evolve into a place of arrival, activity, and civic presence rather than a boundary or barrier.

## Vision

The Downtown Vision Plan establishes a long-term framework for a compact, connected, and welcoming town center that serves as the heart of Elm Springs. The plan envisions downtown as:

- A civic anchor for the city, centered around a new City Hall and public commons
- A walkable mixed-use district with neighborhood-serving retail, offices, and diverse housing types
- A place that balances local character with growth, providing services and gathering spaces for residents while remaining adaptable over time
- A model for context-sensitive development aligned with New Urbanist principles and CNU's regional Transect focus

The plan is structured to support incremental development, early catalytic investments, and coordinated public-private action.



# Executive Summary

## Planning & Design Framework

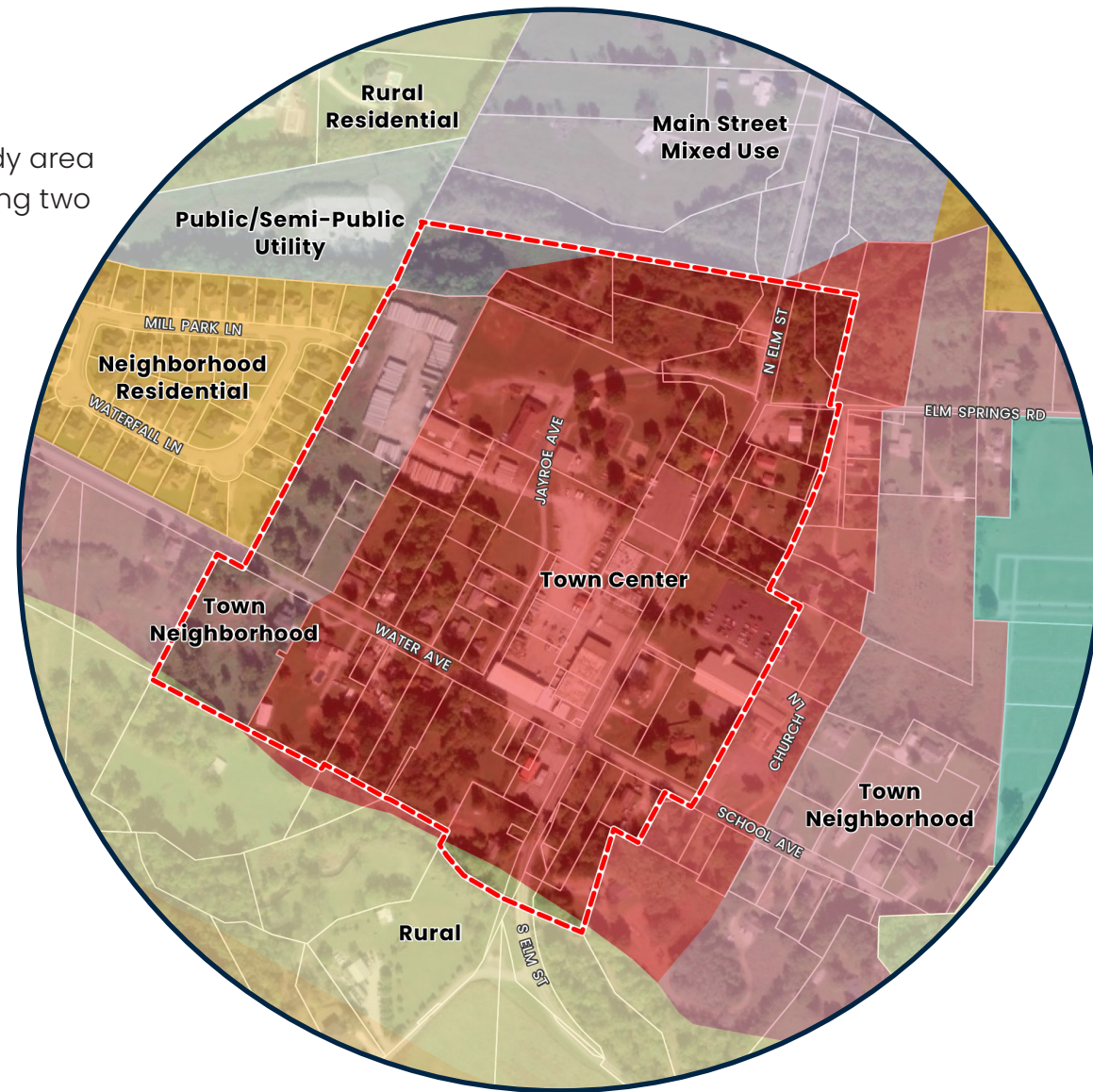
The Downtown Vision Plan organizes the 58-acre study area into a coherent civic and neighborhood structure using two future land use designations established by the City:

### Town Center (TC)

Functioning as the central core of the community, this land use category supports development that: advances walkability and connectivity; provides public gathering/open space, encourages vibrant retail and community services; promotes diverse housing options that support local businesses and strengthen the sense of community; support local identity, resilience, and economics.

### Town Neighborhood (TN)

TN features a variety of housing types and small-scale neighborhood businesses, with an overall focus on pedestrian connectivity and access to amenities. Specifically envisioned to support Town Center, TN is urban in form with build-to zones, and design standards are utilized to promote compatibility between uses and to support the small-town character of Elm Springs.



Future Land Use Categories

Civic/Institution	Public / Semi-Public Utility
Conservation Subdivision/ Pocket Neighborhood	Rural
Low Density Subdivision	Rural Residential
Main Street Mixed Use	Town Center
Neighborhood Residential	Town Neighborhood

## Key framework elements include:

### Highway 112 as Main Street

Highway 112 is re-envisioned as Elm Springs' primary civic corridor. While accommodating regional traffic and planned widening, the plan emphasizes street-oriented buildings, frequent connections, and active ground-floor uses. A multi-use sidepath strengthens pedestrian and bicycle connectivity and links downtown to the regional trail network.

### Gateways and Traffic Circles

Two planned roundabouts—at Jayroe Avenue to the north and Water Avenue to the south—define downtown gateways, slow traffic, and create prominent locations for civic and mixed-use buildings. These gateways establish a clear sense of arrival and frame the heart of town.

### Civic Commons and Anchors

A central public commons between the two gateways forms the social heart of downtown. This flexible green space is framed by mixed-use buildings and civic uses, including a new City Hall positioned as a landmark at the northern gateway. The plan also respectfully integrates the existing Elm Springs United Methodist Church as part of the civic fabric.

### Streets, Blocks, and Neighborhoods

A fine-grained network of interconnected streets supports walkability, disperses traffic, and creates development blocks of a human scale. Residential areas include a range of housing types—single-family homes, cottages, townhomes, and small apartment buildings—supported by small neighborhood parks and shared open spaces.

### Catalytic and Incremental Development

The plan identifies early opportunities for adaptive reuse and small-scale projects, including the potential transformation of an existing building near Highway 112 and Water Avenue into a restaurant or retail destination. These catalytic efforts can build momentum while larger investments follow.

# Executive Summary

## The Charrette Process

The Downtown Vision Plan emerged from an intensive, collaborative planning process grounded in CNU’s Legacy Project model. Prior to the charrette, the design team conducted stakeholder interviews and reviewed local and regional conditions. During the three-day workshop, the team toured the site with community members, tested alternative concepts in real time, and refined the plan through daily public feedback.

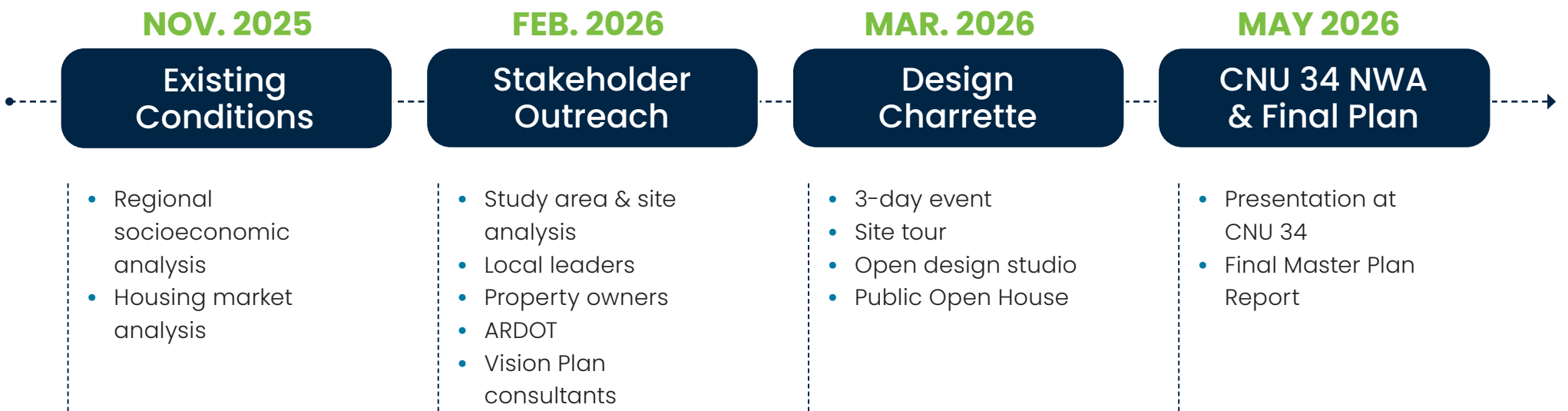
The charrette process was led by Katy O’Meilia (TSW), planning and engagement efforts were led by Jill Ferenc and Daniel Sperle. Design team members included Thomas Walsh, Adam Williamson, and Jen Griffin. National CNU staff and local host committee members participated throughout, reinforcing the project’s alignment with New Urbanist principles and the CNU 34 regional focus.

## Outcomes & Next Steps

The plan is intended to guide early steps toward implementation through incremental development, policy alignment, and continued community leadership. As presented at CNU 34, Elm Springs’ Legacy Project demonstrates how thoughtful planning and design can help small communities shape growth, reinforce identity, and build enduring places at the heart of their cities.

### The Downtown Vision Plan provides Elm Springs with:

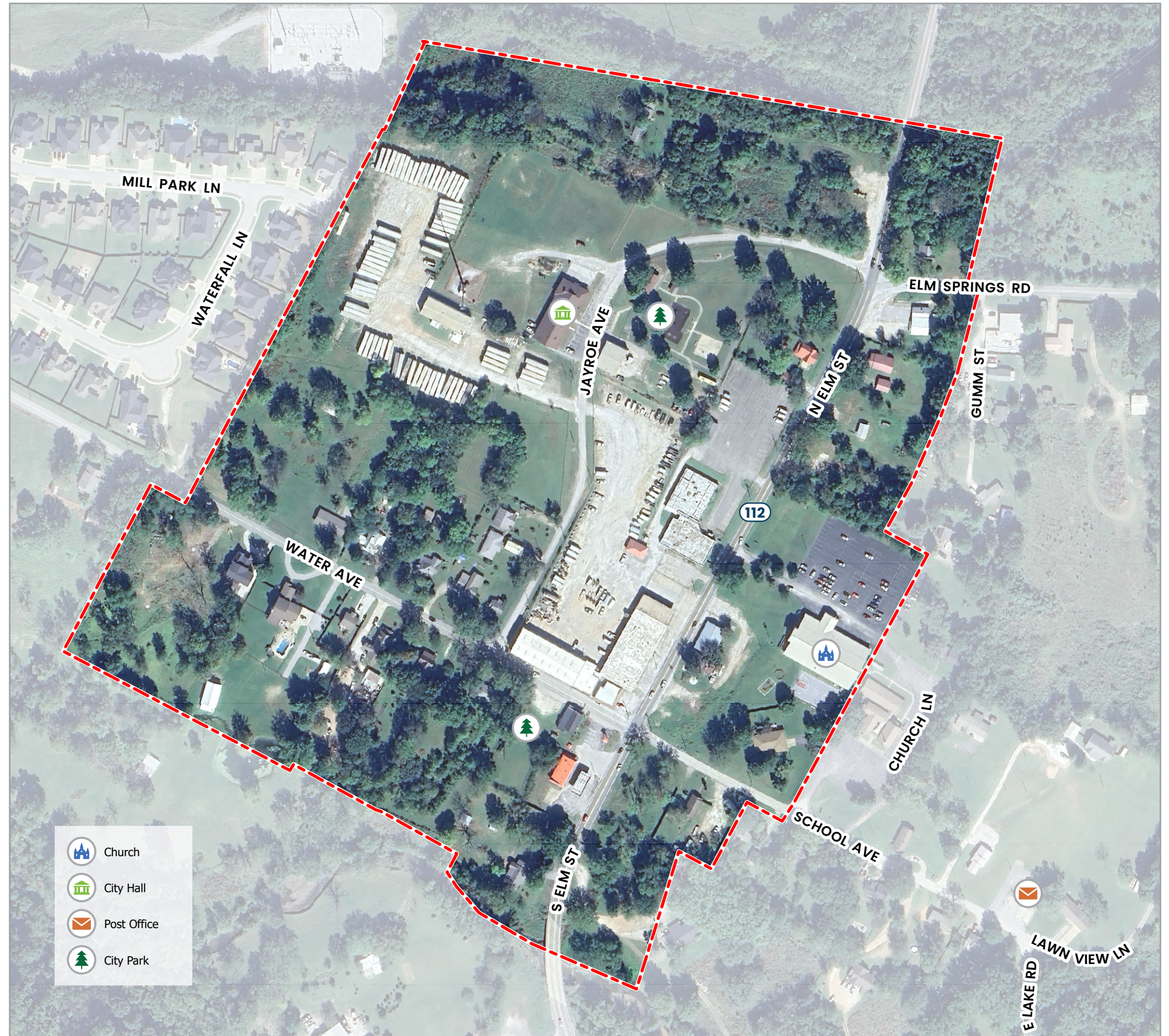
- A clear, illustrative downtown redevelopment framework
- A shared vision grounded in community priorities
- Guidance for short-term actions and long-term growth
- A foundation for future zoning, infrastructure investments, and public-private partnerships



# Existing Conditions

Downtown Elm Springs serves as the historic and civic core of the community, located at the intersection of local roadways and surrounded by primarily residential and semi-rural development patterns. The project area is centered along Elm Street and Water Avenue, where small-scale commercial uses, civic facilities, and institutional anchors are concentrated. While the downtown retains a traditional small-town form, characterized by modest building footprints and a linear commercial corridor, it is influenced by surrounding low-density residential neighborhoods and agricultural areas.

The area functions as a local service center anchored by City Hall and the Elm Springs United Methodist Church. Its location within the broader Northwest Arkansas region positions it within a growing market area, though the downtown itself remains relatively low intensity in terms of development and infrastructure. This context presents both challenges and opportunities, including the need to enhance infrastructure and connectivity while preserving the community's small-town character as growth pressures continue to expand outward from nearby urban centers.



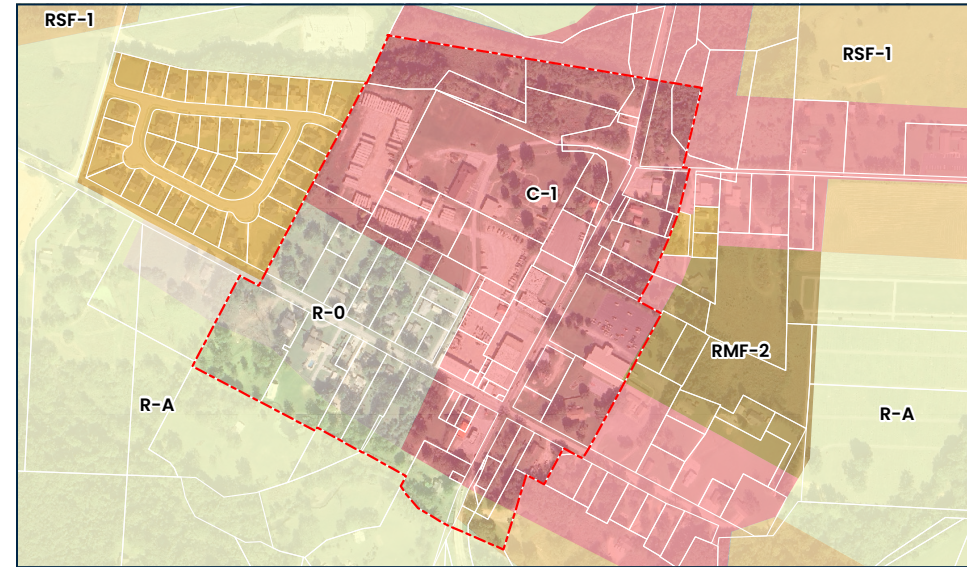
# Existing Conditions

The project team documented and evaluated existing physical conditions, including land use patterns, development form, transportation systems, and the public realm, supported by review of available plans and baseline data.

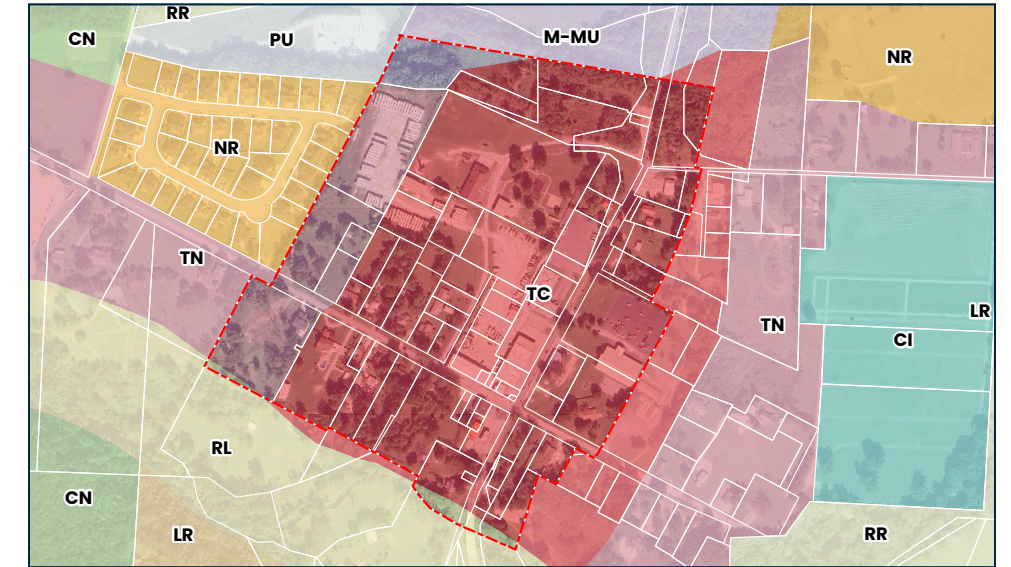
The analysis incorporated regional demographic and market data, including residential market potential, and target market segmentation analysis. These sources provided insight into household characteristics, market demand, and socioeconomic trends influencing growth in Elm Springs and the surrounding region.

## Key Observations:

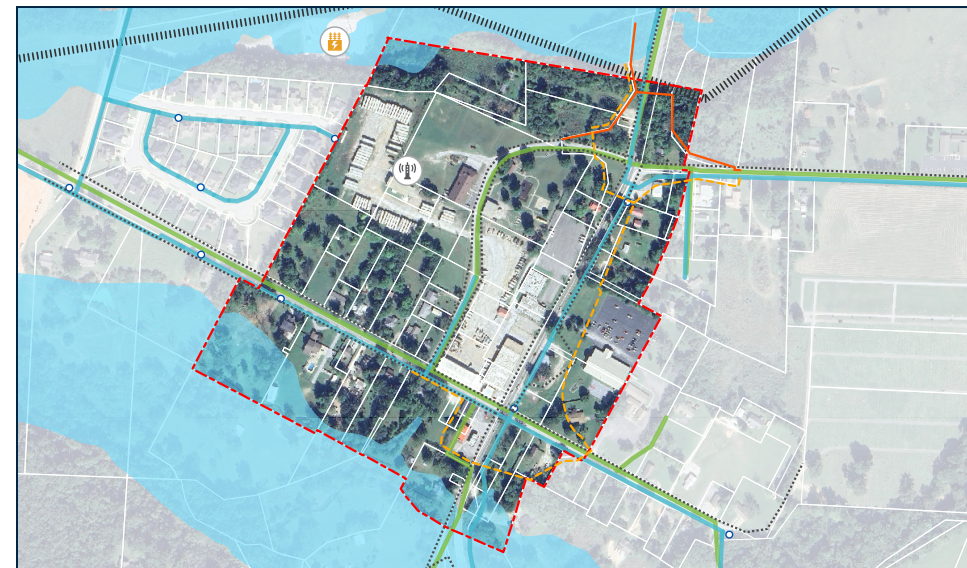
- Downtown is adequately served by water and electrical infrastructure.
- Sewer system relies on septic tanks pumped and transported to a regional treatment facility.
- A small portion of the southern edge of downtown lies within the floodplain.
- Existing streets lack curb and gutter infrastructure, limiting formal stormwater management.
- Property ownership within downtown is concentrated among a few key entities. KMS ESTS CDC LLC is the largest landowner, holding approximately 14.67 acres.
- Elm Springs United Methodist Church is the second largest property owner, with approximately 7.1 acres east of Elm Street and north of School Avenue.
- The City of Elm Springs owns approximately 6.56 acres, including a small frontage along Water Avenue west of Elm Street and a larger tract north of the project area where City Hall is located.



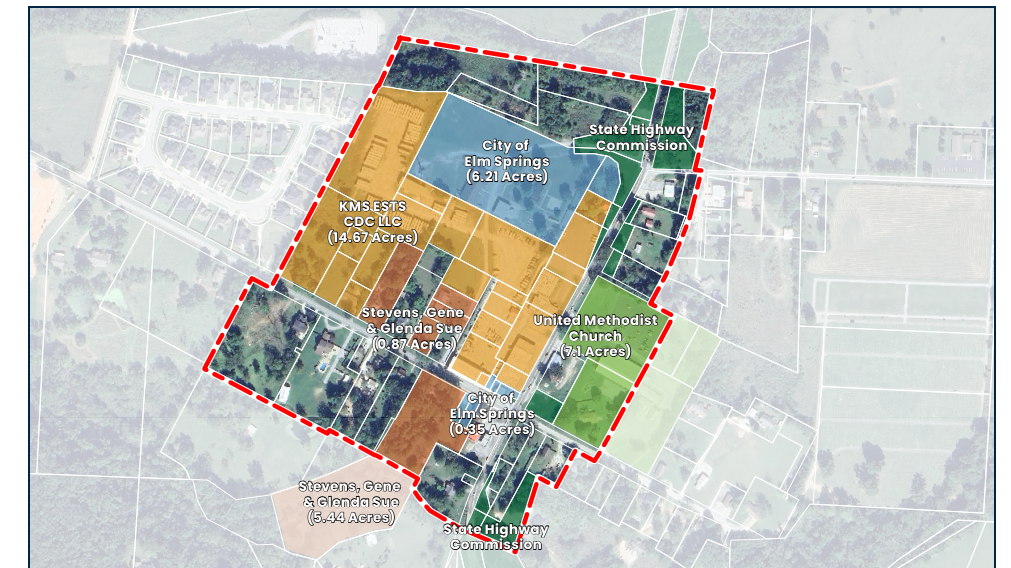
Map of Existing Zoning



Map of Future Land Use



Map of Utility Infrastructure & Floodplain



Map of Primary Land Owners

# Existing Site Conditions



Looking north on Highway 112



Looking south on Highway 112



Looking east from Highway 112 towards Elm Springs United Methodist Church



Looking northwest from Highway 112 south of Water Ave



Looking west at intersection of Water Ave & Highway 112



Looking west from Highway 112 south of Water Ave



Looking north from Jayroe St towards City Hall



Looking west at intersection of Water Ave & Jayroe St

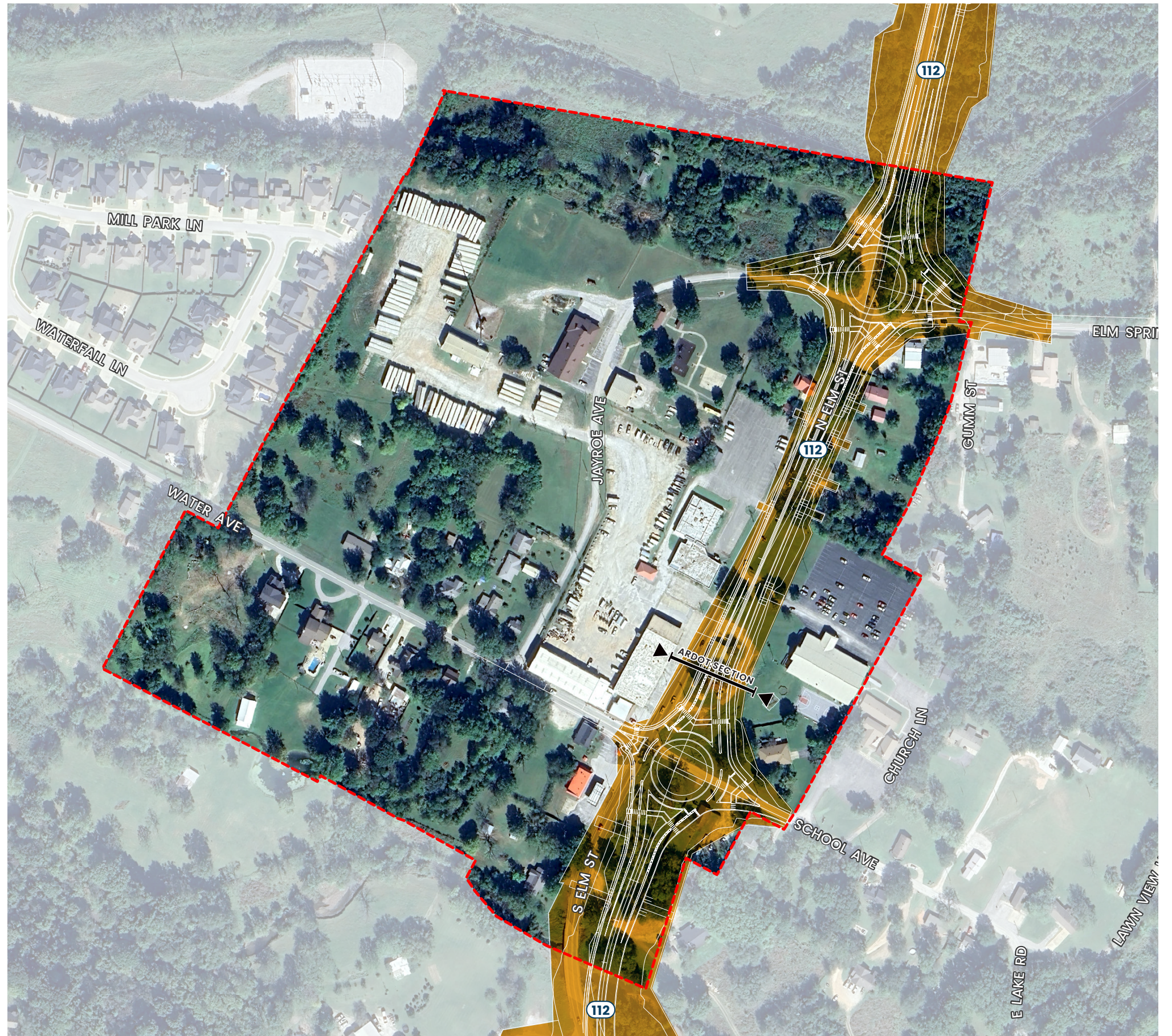
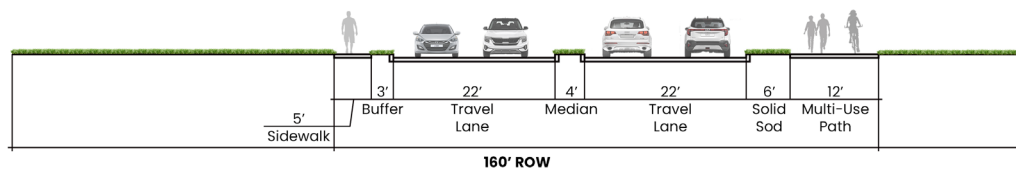


Looking east from City Hall at Elm Springs City Park

# HWY 112 Planned Improvements

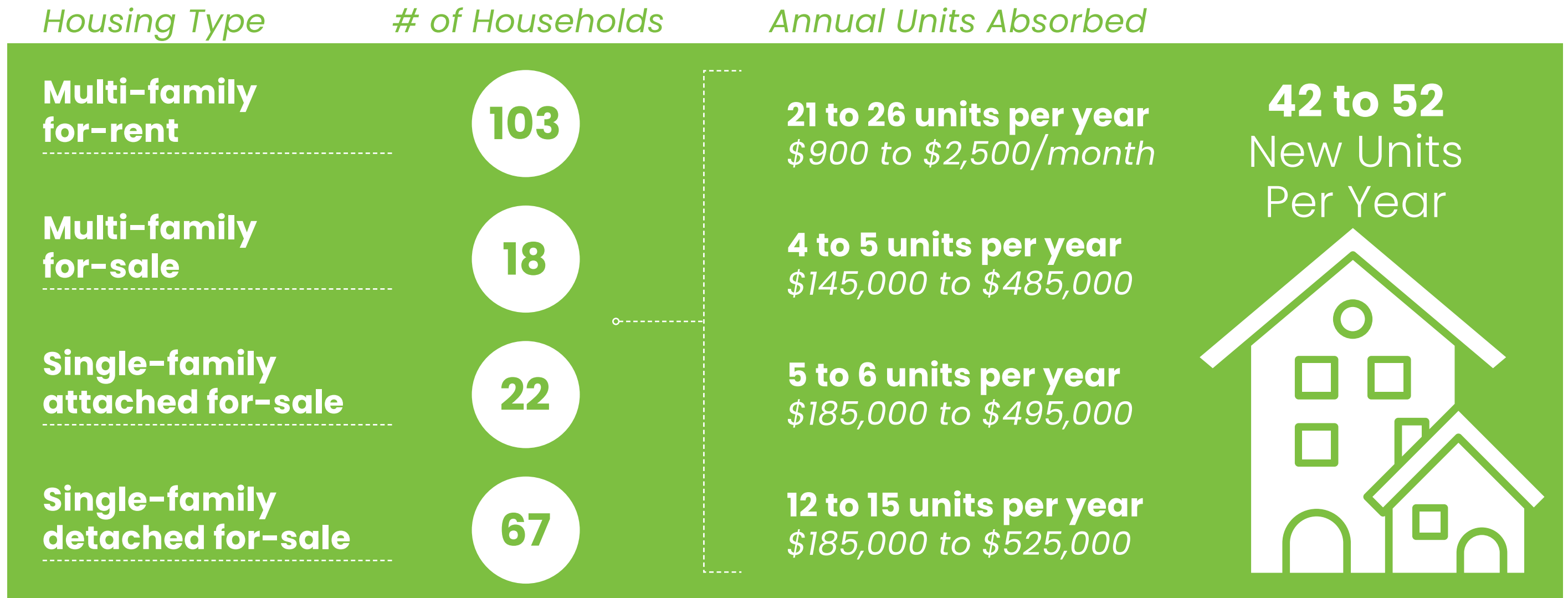
Highway 112 (Elm Street) is the primary corridor through downtown Elm Springs and is currently undergoing significant reconstruction by ARDOT, including conversion to a four-lane boulevard with roundabouts and a regional sidepath. At the time of this plan, the project is in an advanced stage of design and engineering, with key elements such as right-of-way, access control, driveway locations, and roadway geometry largely finalized, limiting the ability for substantial modifications. As a result, the corridor establishes a fixed framework that the downtown redevelopment plan must work within. While these constraints restrict major changes, the project also introduces opportunities to support downtown revitalization through improved connectivity and multimodal access. However, streetscape elements such as street trees, enhanced lighting, and placemaking features are not currently included, highlighting the need for coordinated local enhancements to create a more cohesive and pedestrian-oriented downtown environment.

## Current ARDOT Cross Section Design



# Downtown Housing Market Analysis

## Annual Market Capture for Downtown Elm Springs Households Above 60% AMI



As determined by HUD, an annual income of 60 percent of the AMI starts at \$42,800 for a single-person household and starts at \$66,000 for a five-person household.

# What We Heard

Stakeholder input from City leadership, residents, and business owners was integrated through interviews, public sessions, and open studio work. The community outreach helped identify key issues, constraints, and opportunities, establishing a clear foundation for subsequent visioning and redevelopment strategies.

## Common Themes:

- Build a true mixed-use downtown beyond the highway corridor
- Make downtown safe, walkable, & welcoming
- Create vibrant places for gathering & community life
- Support local businesses & diverse housing
- Guide growth to protect Elm Springs' character
- Coordinate public & private investment for long-term success

## Stakeholder Interviews

- **City of Elm Springs**  
(Staff & Planning Commission)
- **ARDOT**  
(Hwy 112 Project Team)
- **Kimbel Plumbing**  
(Downtown Landowner)
- **Elm Springs United Methodist Church**  
(Downtown Landowner)
- **Blackbird Coffee Roasters**  
(Downtown Landowner)
- **Plymouth Engineering**  
(City Engineer Consultant)



# Guiding Principles



## Strengthen Community Identity

Reinforce Elm Springs' small-town character by creating a distinct downtown that reflects local history, culture, and values. The plan prioritizes civic anchors, recognizable gateways, and human-scaled development to establish a strong sense of place that residents can identify with and take pride in.



## Provide Diverse, Contextual Housing Solutions

Expand housing options to meet evolving community needs while maintaining compatibility with existing neighborhoods. A mix of housing types, including cottages, townhomes, and small multifamily, supports affordability, aging in place, and incremental growth.



## Create a Walkable, Connected Downtown

Design a compact, interconnected network of streets, blocks, and public spaces that prioritize pedestrians and cyclists. This principle responds directly to community input by making downtown safe, accessible, and easy to navigate, while integrating Highway 112 into a more complete and connected street environment.



## Design a Safe & Inviting Public Realm

Create high-quality public spaces that encourage gathering, recreation, and everyday social interaction. Emphasis on streetscape design, lighting, green space, and active frontages ensures downtown feels welcoming, comfortable, and active throughout the day.



## Bolster Local Economy & Economic Resilience

Support local businesses and attract new investment through a vibrant mixed-use environment. By creating opportunities for retail, services, and small-scale employment, the plan helps diversify the local economy and build long-term economic stability.



## Plan for Purposeful & Sustainable Growth

Guide future development in a coordinated, intentional manner that aligns with community values. The plan promotes efficient land use, supports infrastructure investments, and ensures that growth enhances Elm Springs' character and quality of life.

# Concept Development

The team translated early input and site observations into a cohesive framework centered on placing City Hall at the northern traffic circle as a civic gateway into Elm Springs. A defining element of the concept was the creation of a central commons between the two traffic circles, framed by mixed-use buildings with active ground-floor uses and residential units above, along with office uses along Highway 112. The process also emphasized adaptive reuse, particularly the potential transformation of an existing structure at Highway 112 and Water Avenue into a catalytic retail or restaurant destination. Access and connectivity considerations shaped the plan, with primary ingress and egress provided via the traffic circles, a right-in/right-out entry from Highway 112, and a network of interconnected, slow-speed streets linking to adjacent neighborhoods. The resulting concept incorporated a diverse mix of housing types and small neighborhood parks, reflecting a balanced, community-informed vision for a vibrant and connected downtown.



# Downtown Concept



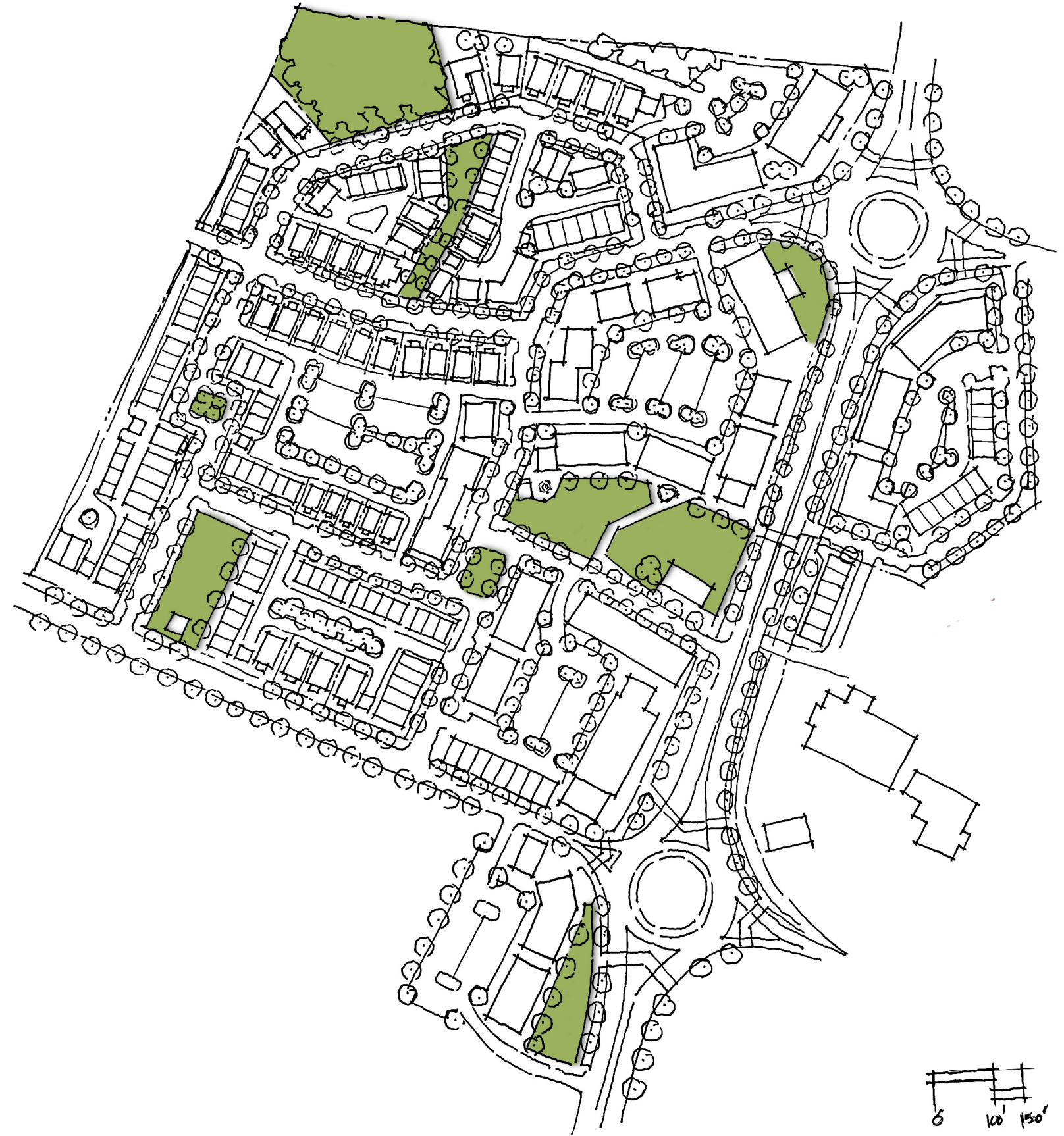
# Catalytic Project Perspective



# Community Green Space Perspective

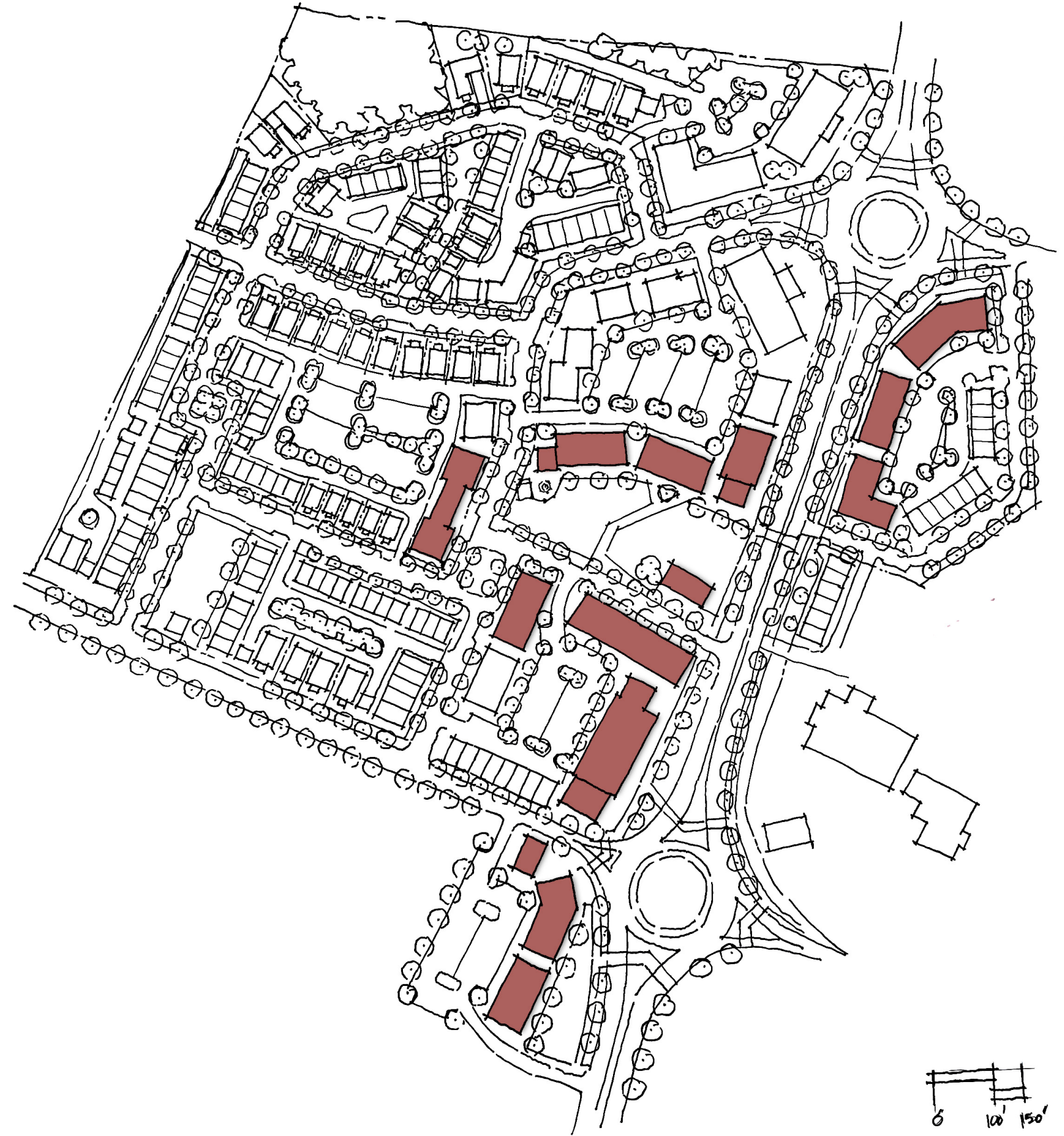


# Community Greenspace



Community green space is envisioned as both essential civic infrastructure and a catalyst for economic and social activity, anchored by a central, programmable green that supports events, markets, and daily use. This primary space should be highly visible and directly connected to surrounding streets and businesses to reinforce downtown identity and vitality. A network of smaller green spaces, including neighborhood commons, green streets, and naturalized areas, will extend access and usability throughout the plan area. These spaces should be designed to integrate stormwater management functions such as detention and retention, while improving water quality and environmental performance. Collectively, this system strengthens the public realm, enhances resilience, and supports a walkable and connected downtown environment.

# Commercial & Mixed-Use

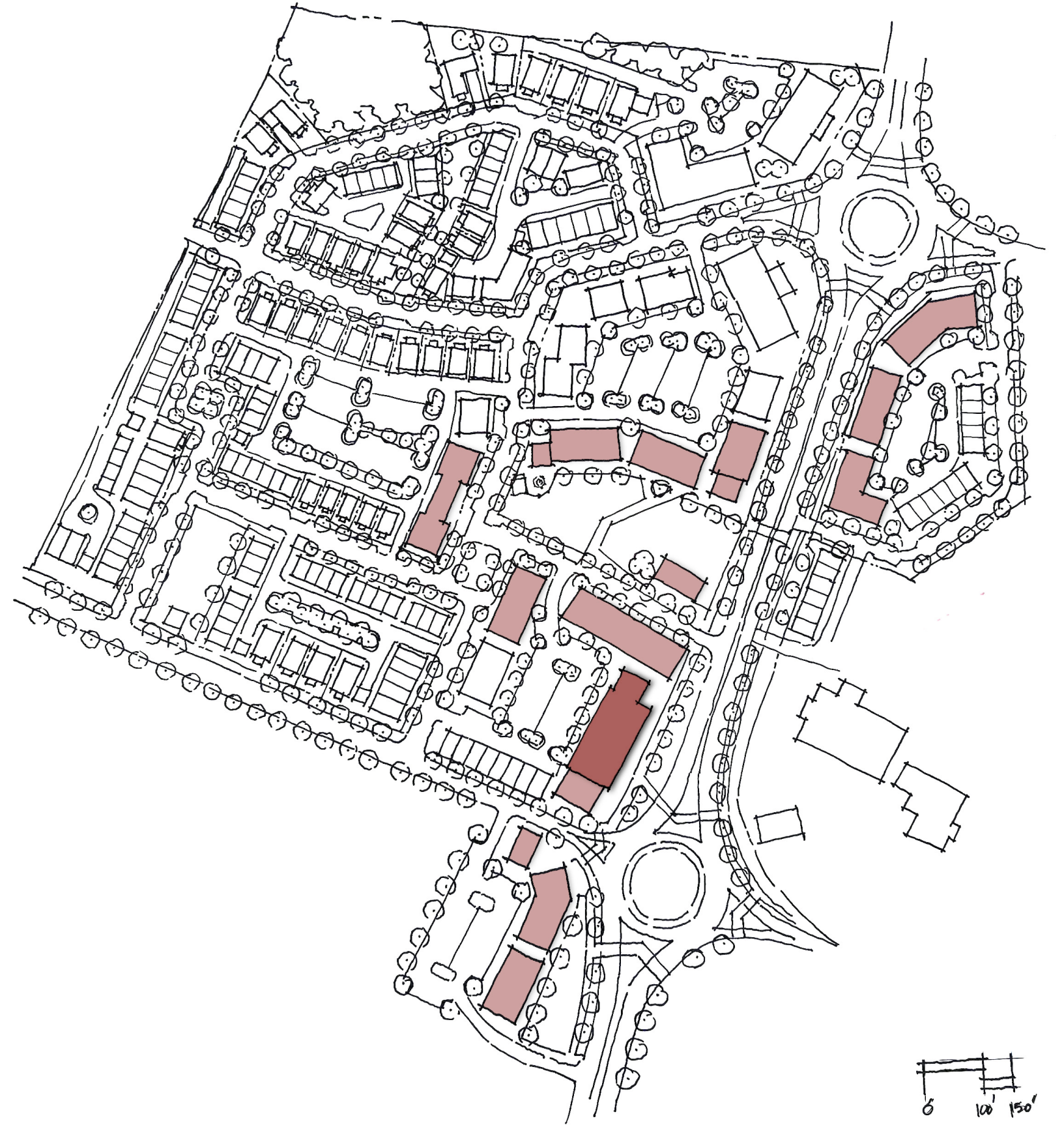


Commercial and mixed-use development will form a compact and walkable downtown core centered on small scale, locally oriented businesses. Ground floor uses should prioritize restaurants, cafés, retail, and neighborhood services that activate the public realm and encourage pedestrian activity. Upper story residential or office uses should be incorporated to support sustained activity and efficient land use. Building form should be human scaled with consistent frontages, minimal setbacks, and direct engagement with the street to create a cohesive and inviting environment. This development pattern supports local economic resilience while establishing a distinctive destination that serves both residents and the broader region

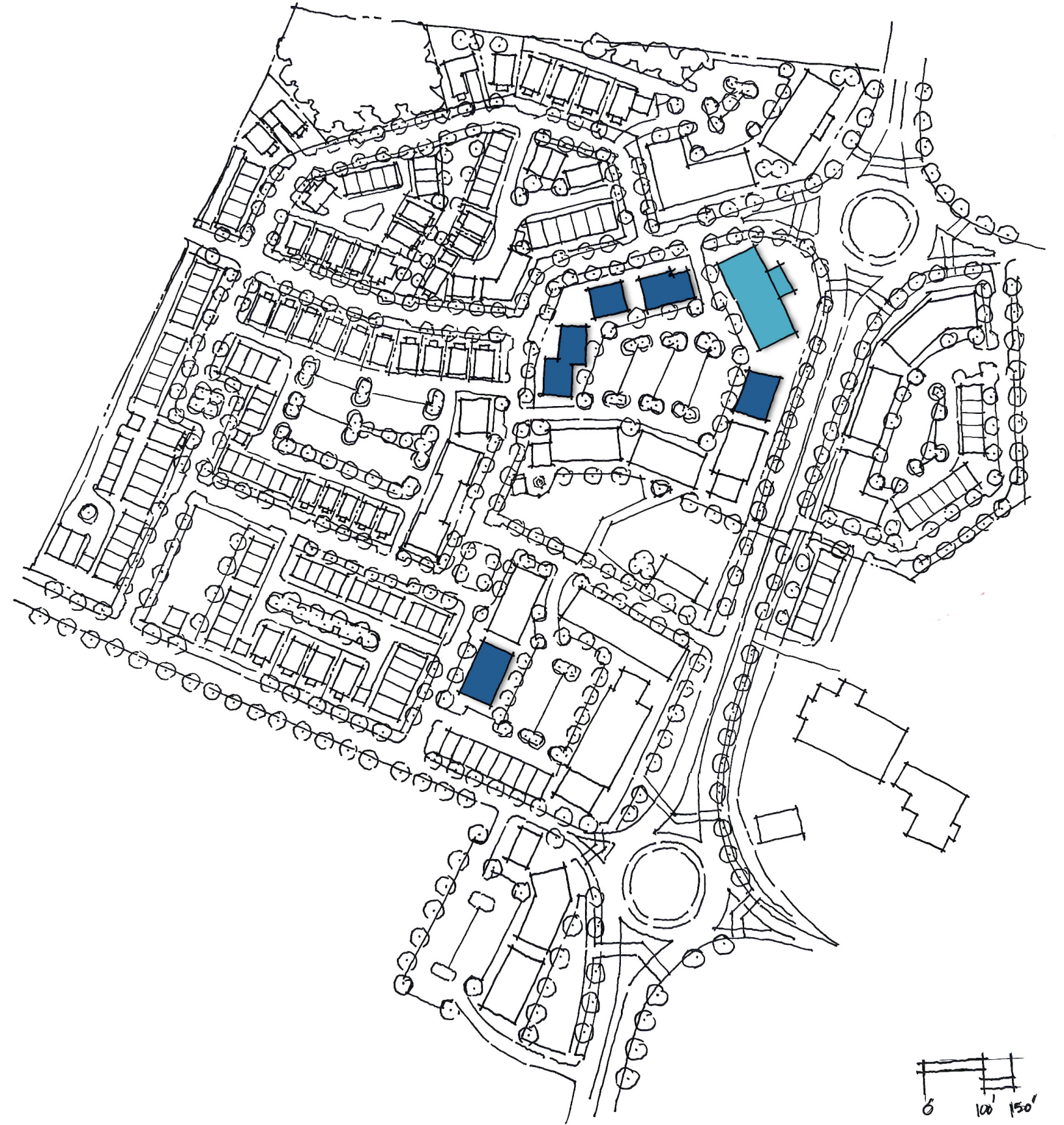
# Adaptive Reuse



The Grove at Monday Night Brewing repurposes an industrial warehouse into a vibrant brewery and community hub along Atlanta's BeltLine. Its design integrates 17,000 square feet of activated outdoor space, featuring terraced seating, event areas, and preserved tree canopy, extending the experience into the public realm. Located on the BeltLine's Northwest Trail, it strengthens pedestrian connectivity and serves as a key node within an expanding network of parks and trails. As a destination anchor, it has increased visitation, fostered a strong sense of place, and catalyzed adjacent mixed-use development. Collectively, the project demonstrates how adaptive reuse and placemaking can leverage public infrastructure to drive private investment and shape walkable mixed-use districts.

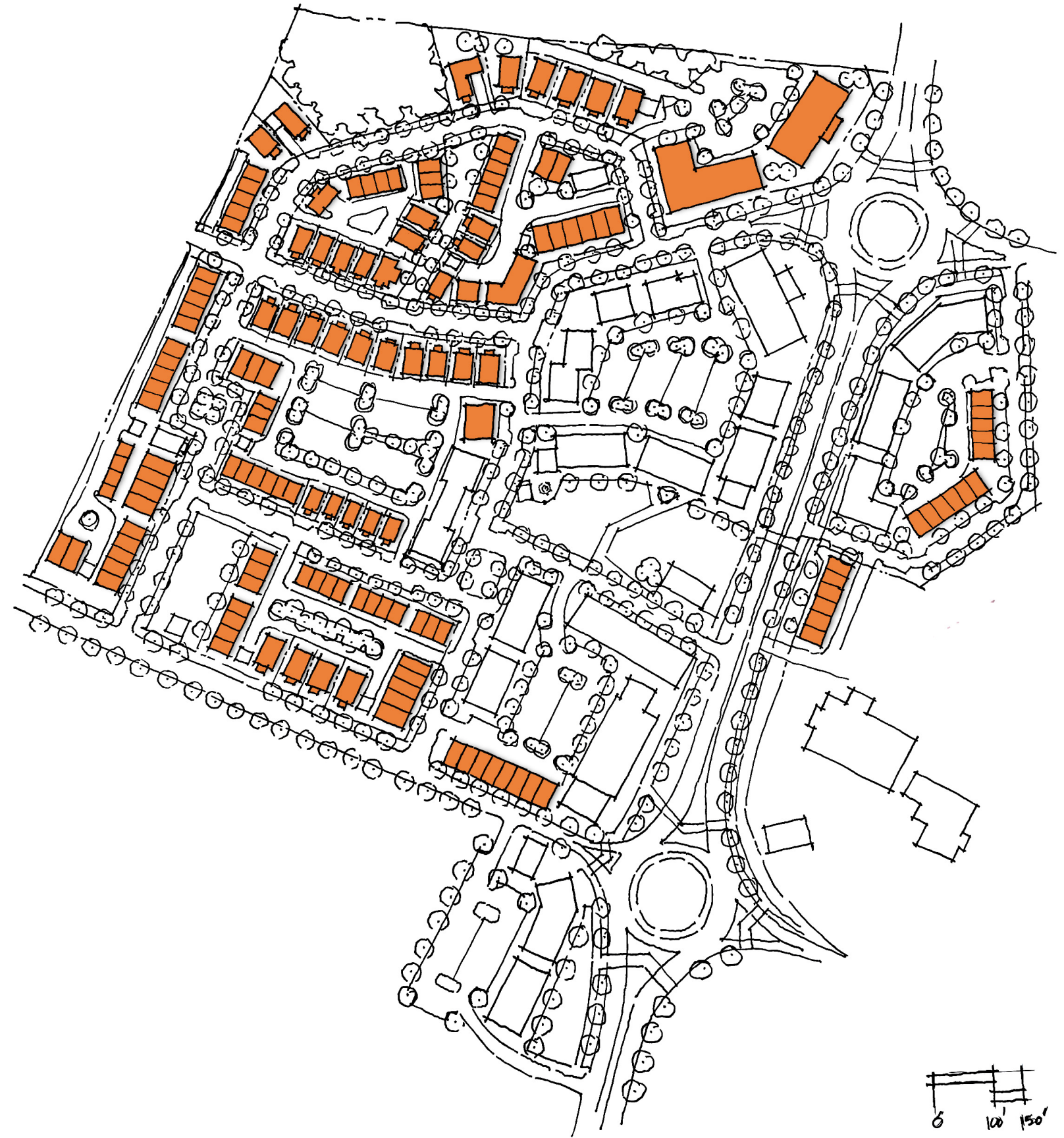
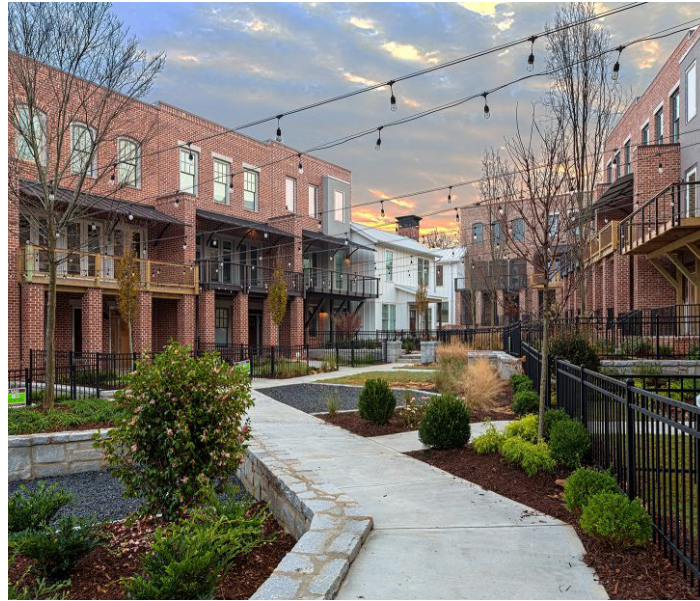


# Civic & Office



Civic uses will serve as prominent anchors within the downtown, establishing a strong sense of identity and place. A new Town Hall should be located at a key northern gateway and designed as a visible and accessible civic landmark, consolidating municipal services into a central location. Civic buildings should be carefully sited to frame public spaces and contribute to the overall quality of the public realm. The inclusion of small-scale office and co-working spaces within the mixed-use core will support local employment opportunities and increase daytime activity. Together, these uses reinforce downtown as the functional and symbolic heart of the community.

# Residential



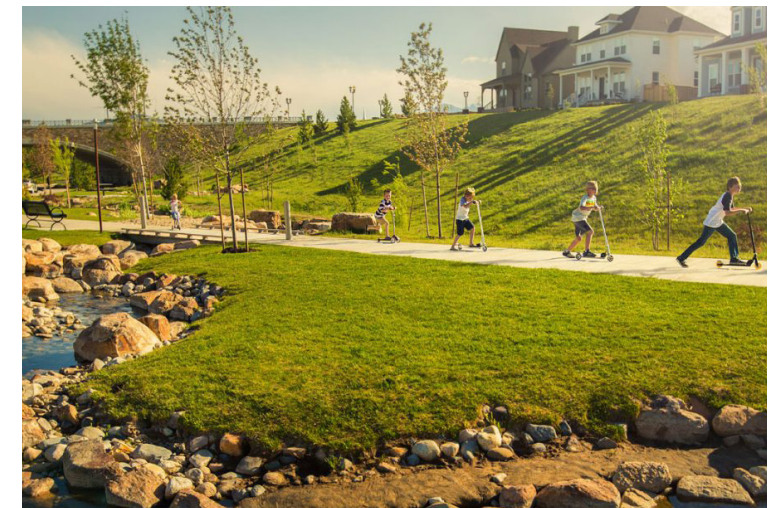
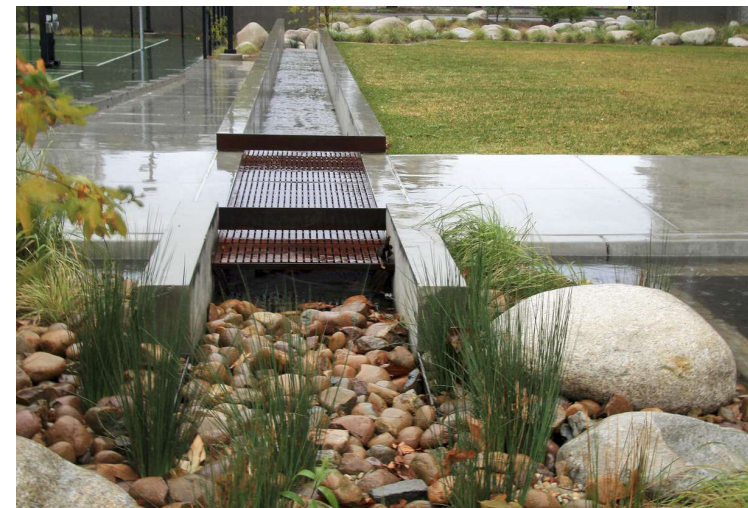
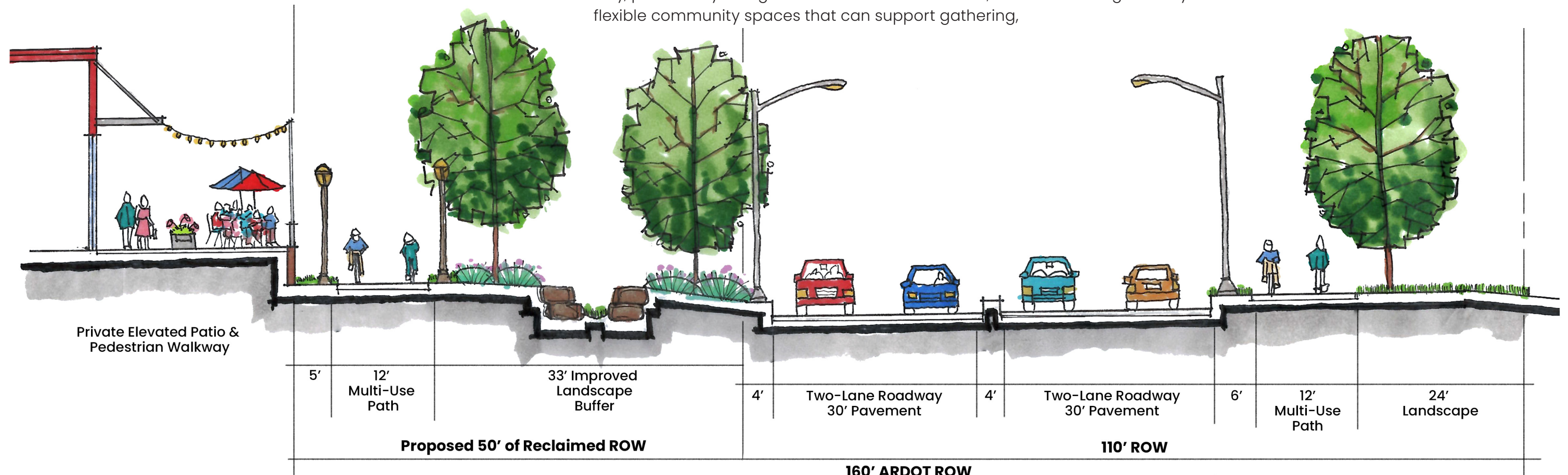
A diverse mix of housing types is critical to supporting long term community vitality and maintaining compatibility with existing neighborhoods. The plan encourages a range of options including cottages, townhomes, accessory dwelling units, and small multifamily buildings to serve varying income levels and life stages. Residential development should be concentrated near the downtown core to support walkability, local businesses, and efficient infrastructure use. This approach enables aging in place, improves affordability, and directs growth inward to preserve surrounding rural landscapes. Detailed market recommendations are provided in the ZVA analysis included in the appendix to ensure alignment with local demand and feasibility.

# Highway 112 Proposed Streetscape

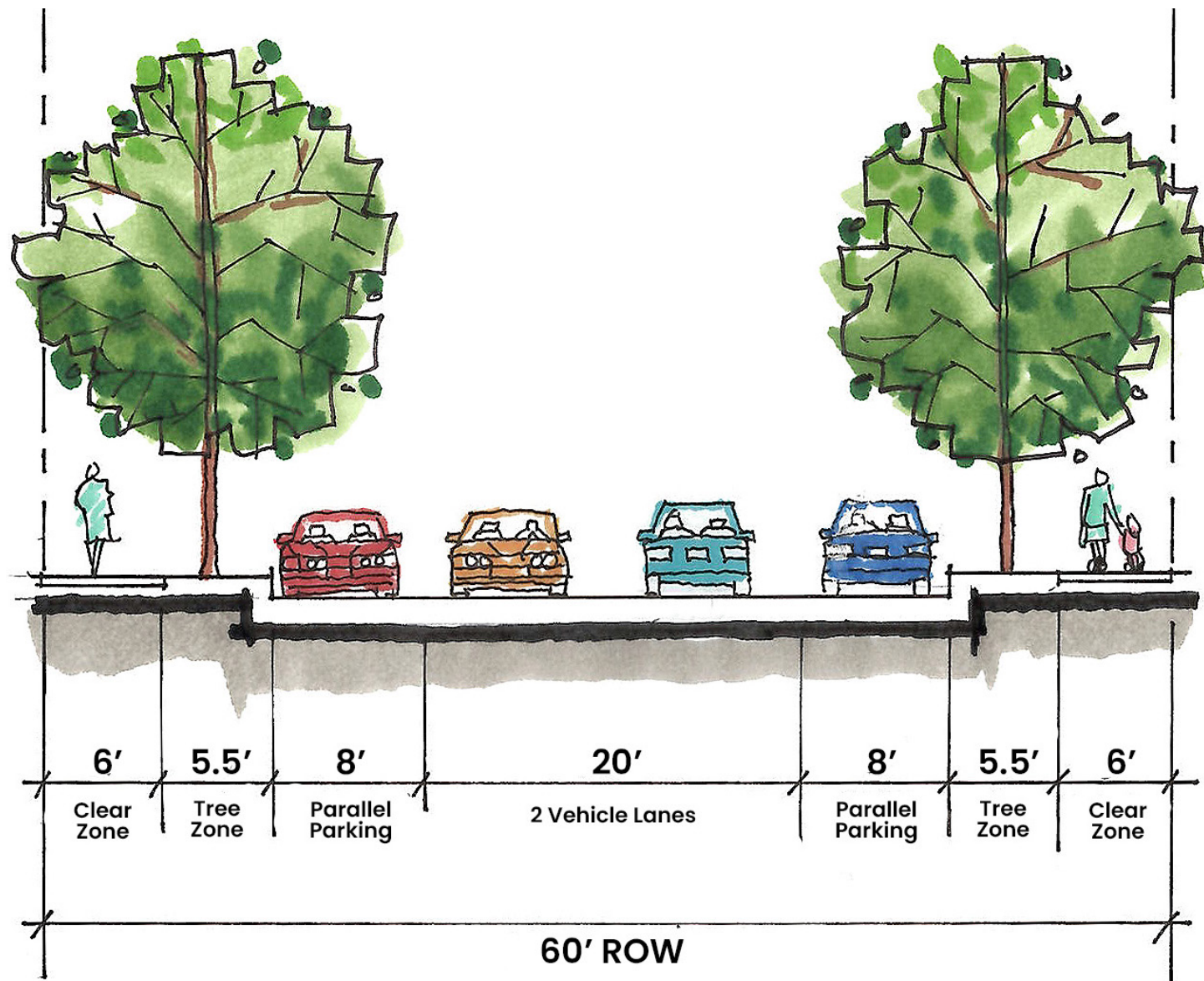
Highway 112 is a defining corridor and must evolve from a regional thoroughfare into a context-sensitive main street that supports a safe, walkable, and connected downtown. The City should initiate formal coordination with ARDOT to refine the planned roadway improvements, so they better align with the community vision.

Key refinements should include reclaiming surplus right of way, particularly along the west side of the corridor, to create flexible community spaces that can support gathering,

events, and green infrastructure. Streetscape enhancements such as street trees, pedestrian-scale lighting, and consistent landscape treatments should be incorporated to improve comfort, safety, and visual quality. In addition, the pedestrian path on the west side of Highway 112 should be widened and designed as an active frontage, establishing a “trail-oriented” downtown edge that supports adjacent mixed-use development and strengthens connections to the regional greenway network.



# Residential Street



Residential streets play a critical role in establishing the overall character and quality of the built environment, setting the tone for how neighborhoods feel, function, and evolve over time. These streets should be designed as calm, low-speed environments that prioritize pedestrians, cyclists, and neighborhood interaction while still accommodating local vehicle access. A well-proportioned streetscape that includes street trees, on-street parking, sidewalks, and modest building setbacks creates a comfortable and human-scaled setting. Building frontages should orient toward the street, with entries, porches, and windows contributing to a sense of activity and safety. Collectively, residential streets reinforce Elm Springs' small-town character and support a cohesive, walkable pattern of development that aligns with the community's long-term vision.



# Strategic Recommendations & Next Steps

These strategic actions establish a clear, phased implementation framework grounded in infrastructure readiness, regulatory alignment, catalytic development, and placemaking. Collectively, they position Elm Springs to realize its vision of a walkable, vibrant, and locally distinctive downtown that strengthens community identity while supporting sustainable growth.

<p><b>Immediate</b></p>	<ul style="list-style-type: none"> <li>• Submit request and coordinate with ARDOT to refine Hwy 112 improvement plans to align with the community vision.</li> <li>• Establish a Downtown Elm Springs task force to focus on leading the next steps.</li> <li>• Actively promote and communicate the vision for Downtown Elm Springs to build momentum and attract investment.</li> </ul>
<p><b>Short-Term</b></p>	<ul style="list-style-type: none"> <li>• Update development regulations to align with the downtown plan vision.</li> <li>• Prioritize establishing public sanitary sewer infrastructure in downtown.</li> </ul>
<p><b>Mid-Term</b></p>	<ul style="list-style-type: none"> <li>• Structure a public-private partnership for a catalyst residential project.</li> <li>• Explore incentives for catalytic commercial development.</li> <li>• Develop schematic plans for a new City Hall facility.</li> <li>• Plan and implement a central community green space.</li> </ul>

# Strategic Recommendations & Next Steps

## Immediate

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### **Submit request and coordinate with ARDOT to refine Hwy 112 improvement plans to align with the community vision.**

Work collaboratively with ARDOT as soon as possible to review roadway sections, intersection design, and pedestrian crossings and submit a request to refine plans to better support a walkable downtown environment. Focus on refining elements such as:

- Reclaiming surplus ARDOT right-of-way on the west side of the road as community space
- Integrating beautification elements, like trees and pedestrian lighting
- Incorporating landscape buffers between the highway and the pedestrian paths for safety and comfort.
- Widening the pedestrian path on the west side of Hwy 112, increasing the buffer between the highway, and creating an active frontage for the downtown core trail-front concept.

### **Establish a Downtown Elm Springs task force to focus on leading the next steps.**

Create a dedicated, multi-stakeholder task force to champion implementation of the downtown plan, maintain momentum, and coordinate public and private efforts.

- Appoint representatives from City leadership, Planning Commission, major landowners, and community stakeholders.
- Define a clear governance structure, roles, and responsibilities.
- Prepare a phased implementation roadmap prioritizing short-term wins.
- Monitor progress, adjust strategies, and serve as the central decision-making body for downtown initiatives.

### **Actively promote and communicate the vision for Downtown Elm Springs to build momentum and attract investment.**

Develop and implement a strategic communications and marketing effort to build awareness, align stakeholders, and attract targeted investment consistent with the plan vision.

## Short-Term

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### **Update development regulations to align with the downtown plan vision.**

To achieve the desired character and development pattern for downtown Elm Springs, regulatory tools should clearly translate the vision into predictable, implementable standards. A regulating plan, paired with updated development regulations, provides a coordinated approach to guide both public and private investment, ensuring that individual projects contribute to a cohesive, walkable downtown environment. A regulating plan for the downtown district is recommended to:

- Allow for mixed-use and expanded residential typologies envisioned in the downtown plan
- Regulate the development of streets, blocks, and pedestrian connectivity throughout the downtown.
- Set design standards for features of the built environment that cannot normally be regulated through zoning districts (which apply standards on a property-by-property basis), such as:
  - » Cohesive, context-sensitive architectural style
  - » Streetscape elements, such as lighting, benches, trash receptacles, etc.
  - » Signage and branding system with consistent design, integrated wayfinding, and high-quality materials
  - » Circulation path locations for walking and biking connectivity
  - » Landscape and hardscape materials, screening requirements, etc.
  - » Open space locations and character
  - » Coordinate the development of infrastructure that spans across or along multiple properties

# Strategic Recommendations & Next Steps

- Enable a variety of housing types in downtown and adjacent areas, such as cottage courts, townhomes, multiplexes, small-lot single-family residential, residential above commercial
  - » Create pathways for small-scale development with simplified approvals for missing middle housing.

## **Prioritize establishing public sanitary sewer infrastructure in downtown.**

Establish the necessary wastewater infrastructure to support downtown-scale development and enable long-term growth and investment.

- Conduct a feasibility study evaluating system alternatives, costs, and service areas.
- Develop a phased infrastructure plan aligned with projected development patterns.
- Identify funding mechanisms (grants, state/federal programs, local financing tools).
- Explore interim solutions such as clustered or shared systems where appropriate.
- Coordinate infrastructure planning with private development timing and phasing.

## **Mid-Term**

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## **Plan and implement a central community green space.**

Establish a central public green as a focal point for community life, events, and daily activity, reinforcing downtown identity while serving as a defining placemaking anchor and destination.

- Identify and secure a centrally located site.
- Develop a concept plan defining layout, programming, and connections to adjacent streets and uses.
- Incorporate flexible design to support events, passive recreation, and civic gatherings.
- Pursue grants, partnerships, and phased funding strategies.
- Integrate the green space with the broader network of streets, trails, and development.

## **Structure a public-private partnership for a catalyst commercial development.**

Develop a targeted incentive strategy to attract early commercial uses that activate downtown and provide essential services.

- Conduct market analysis for Elm Springs to assess supportable development scale and mix, identify priority commercial and tourism-driven uses.
- Evaluate feasible tools such as fee reductions, infrastructure cost-sharing, and expedited permitting.
- Prioritize businesses that contribute to walkability and daily activity (e.g., retail, dining, neighborhood services).
- Tie incentives to design standards and alignment with the downtown vision.
- Consider performance-based incentives tied to project delivery and occupancy.
- Establish clear criteria to ensure fiscal responsibility and strategic impact.

## **Explore incentives for catalytic residential development.**

Partner with key landowners to deliver an initial “catalytic” residential development that demonstrates the downtown vision and establishes a market for walkable, mixed-use living.

- Identify priority sites and willing landowners within the downtown core.
- Prepare a development agreement outlining roles, expectations, and public contributions.
- Utilize City-owned land or strategic incentives to reduce development risk.

# Strategic Recommendations & Next Steps

- Target “missing middle” housing types aligned with the Town Center and Town Neighborhood framework.
- Phase development to build momentum and market confidence.

## **Develop schematic plans for a new City Hall facility.**

Advance planning for a new City Hall facility that allows for municipal growth and serves as a civic anchor and reinforces downtown identity.

- Evaluate proposed site within the master plan to determine feasibility based on sizing and parking needs.
- Prepare schematic designs for space programming needs, civic prominence and compatibility with surrounding development.
- Integrate public gathering space and potential co-located community functions.
- Identify funding strategies and potential phasing for construction.
- Coordinate with broader downtown design and public realm improvements.



# Appendices

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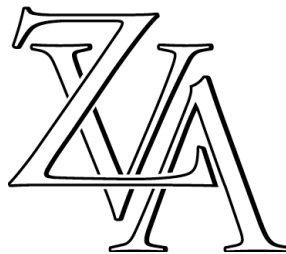
# EXECUTIVE SUMMARY

## An Analysis of Residential Market Potential

The Downtown Elm Springs Study Area  
The City of Elm Springs  
Benton and Washington Counties, Arkansas

January, 2026

Conducted by  
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Residential Market Analysis Across the Urban-to-Rural Transect

EXECUTIVE SUMMARY  
AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL

The Downtown Elm Springs Study Area  
*The City of Elm Springs*  
*Benton and Washington Counties, Arkansas*

January, 2026

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This study determined the market potential and optimum market position for newly-introduced rental and for-sale housing units that could be developed within the Downtown Elm Springs Study Area, in the City of Elm Springs, Benton and Washington counties, Arkansas over the next five years.

SUMMARY OF FINDINGS

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- An annual average of 560 households of all incomes comprise the market potential for new and existing housing units in the City of Elm Springs each year over the next five years.
  - Nearly 85 percent of those households would be moving to Elm Springs from outside the city limits. (*Reference Appendix One, Table 8 of the Methodology document.*)
  - An annual average of 350 households of all incomes comprise the market potential for new and existing housing units in the Downtown Elm Springs Study Area each year over the next five years. (*Reference Table 1 following the text.*)
  - Just over 59 percent (or 207 households) comprise the market for rental units and just under 41 percent (or 143 households) comprise the market for ownership housing units.
  - Characterized by lifestage, the 350 households include (*reference Table 2 following the text*):
    - Younger singles and childless couples (52.9 percent);
    - Traditional and non-traditional families (40 percent); and
    - Empty nesters and retirees (7.1 percent).
  - A total of 210 of those households financially qualify for new affordable/workforce and market-rate rental and for-sale housing units in Downtown Elm Springs with incomes above 60 percent of the area median income (AMI): 103 households represent the target households for new rental apartments; another 18 households represent the target markets for new
-

An Analysis of Residential Market Potential  
 The Downtown Elm Springs Study Area  
 The City of Elm Springs, Benton and Washington Counties, Arkansas  
 January, 2026

condominiums, 22 households represent the target markets for new rowhouses/townhouses/duplexes, and 67 households represent the target households for new single-family detached houses in Downtown Elm Springs. (*Reference Tables 6 through 9 following the text.*) (As determined by HUD, an annual income of 60 percent of the AMI starts at \$42,800 for a single-person household and starts at \$66,000 for a five-person household.)

- The tenure and housing preferences of those 210 target households are as follows (*see again Table 1 following the text*):
  - Rental apartments – 49 percent;
  - Condominiums – 8.6 percent;
  - Rowhouses/townhouses/duplexes – 10.5 percent; and
  - Single-family detached houses – 31.9 percent.
- Walkability is regarded as an important amenity by today’s market, and Downtown Elm Springs has an overall Walk Score of 16, considered to be car-dependent, where almost all errands require a car.
- Based on the tenure and neighborhood preferences and the income and financial capabilities of the draw area households, the optimum market position for newly-developed housing units in the Downtown Elm Springs Study Area is shown on the following table (*reference Table 10 following the text for more details*):

HOUSING TYPE	UNIT RENT/PRICE RANGE	UNIT SIZE RANGE	BASE RENT/PRICE PER SQ. FT.
MULTI-FAMILY FOR-RENT—			
. . . . . Households with Incomes Between 60% and 100% AMI . . . . .			
Apartments	\$900 to \$2,000	500 to 1,350 sf	\$1.48 to \$1.80
. . . . . Households with Incomes Above 100% AMI . . . . .			
Apartments /	\$1,500 to \$2,550	700 to 1,450 sf	\$1.76 to \$2.14

*continued on the following page . . .*

An Analysis of Residential Market Potential  
 The Downtown Elm Springs Study Area  
 The City of Elm Springs, Benton and Washington Counties, Arkansas  
 January, 2026

... continued from the preceding page

MULTI-FAMILY FOR-SALE—

..... Households with Incomes Between 60% and 100% AMI .....			
Condominiums	\$145,000 to	650 to	\$197 to
	\$285,000	1,450 sf	\$223
..... Households with Incomes Above 100% AMI .....			
Condominiums	\$295,000 to	850 to	\$262 to
	\$485,000	1,850 sf	\$347

SINGLE-FAMILY ATTACHED FOR-SALE—

..... Households with Incomes Between 60% and 100% AMI .....			
Townhouses	\$185,000 to	950 to	\$188 to
	\$270,000	1,400 sf	\$195
..... Households with Incomes Above 100% AMI .....			
Townhouses	\$385,000 to	1,350 to	\$261 to
	\$495,000	1,900 sf	\$285

SINGLE-FAMILY DETACHED FOR-SALE—

..... Households with Incomes Between 60% and 100% AMI .....			
Cottages/ Houses	\$185,000 to	800 to	\$207 to
	\$280,000	1,350 sf	\$231
..... Households with Incomes Above 100% AMI .....			
Houses	\$395,000 to	1,550 to	\$239 to
	\$525,000	2,200 sf	\$255

- A capture of between 20 and 25 percent of the annual potential market for each higher-density housing type (multi-family for-rent, multi-family for-sale, and single-family attached for-sale), and a capture of between 17.5 and 22.5 percent for single-family detached for-sale, is achievable in the Downtown Elm Springs Study Area and is forecast as follows:

HOUSING TYPE	NUMBER OF HOUSEHOLDS	CAPTURE RATES	ANNUAL UNITS ABSORBED
Multi-family for-rent	103	20 – 25%	21 - 26
Multi-family for-sale	18	20 – 25%	4 - 5
Single-family attached for-sale	22	20 – 25%	5 - 6
Single-family detached for-sale	<u>67</u>	17.5 – 22.5%	<u>12 - 15</u>
Total	210		42 – 52 units

An Analysis of Residential Market Potential  
The Downtown Elm Springs Study Area  
*The City of Elm Springs, Benton and Washington Counties, Arkansas*  
January, 2026

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Based on these capture rates, the Downtown Elm Springs Study Area should be able to absorb between 42 and 52 new rental and for-sale housing units per year each year over the next five years, or a total of 210 to 260 units over the five-year timeframe.



Table 1

**Annual Market Potential For New And Existing Housing Units**  
 Distribution Of Annual Average Number Of Draw Area Households With The Potential  
 To Move Within/To The Downtown Elm Springs Study Area Each Year Over The Next Five Years  
 Based On Housing Preferences And Income Levels

***The Downtown Elm Springs Study Area***

*City of Elm Springs, Benton and Washington Counties, Arkansas*

*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
 Sebastian and Pulaski Counties, Arkansas; Balance of U.S.  
 Draw Areas*

Annual Number Of Target Market Households  
 With Potential To Rent/Purchase Within  
 The Downtown Elm Springs Study Area 350

**Annual Market Potential**

	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	<i>Subtotal</i>
<i>Multi-Family For-Rent:</i>	51	53	25	18	60	<b>207</b>
<i>Multi-Family For-Sale:</i>	6	6	3	1	14	<b>30</b>
<i>Single-Family Attached For-Sale:</i>	6	7	3	1	18	<b>35</b>
<i>Single-Family Detached For-Sale:</i>	5	6	6	5	56	<b>78</b>
<b>Total:</b>	<b>68</b>	<b>72</b>	<b>37</b>	<b>25</b>	<b>148</b>	<b>350</b>
<b>Percent:</b>	<b>19.4%</b>	<b>20.6%</b>	<b>10.6%</b>	<b>7.1%</b>	<b>42.3%</b>	<b>100.0%</b>

Note: For fiscal year 2025, the Fayetteville-Springdale-Rogers, AR MSA Median Family Income for a family of four is \$101,800.

SOURCE: Claritas, Inc.;  
 Zimmerman/Volk Associates, Inc.

Table 2

**Annual Market Potential By Lifestage And Income Range**

Derived From Purchase And Rental Propensities Of Draw Area Households With The Potential To Move Within/To The Downtown Elm Springs Study Area Each Year Over The Next Five Years Based On Housing Preferences And Income Levels

***The Downtown Elm Springs Study Area***

*City of Elm Springs, Benton and Washington Counties, Arkansas*

	Total	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>
Number of Households:	<b>350</b>	<b>68</b>	<b>72</b>	<b>37</b>	<b>25</b>	<b>148</b>
<b>Empty Nesters &amp; Retirees</b>	7.1%	4.4%	4.2%	0.0%	0.0%	12.8%
<b>Traditional &amp; Non-Traditional Families</b>	40.0%	19.1%	30.5%	48.6%	56.0%	49.3%
<b>Younger Singles &amp; Couples</b>	52.9%	76.5%	65.3%	51.4%	44.0%	37.9%
	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Note: For fiscal year 2025, the Fayetteville-Springdale-Rogers, AR MSA Median Family Income for a family of four is \$101,800.

SOURCE: Claritas, Inc.;  
Zimmerman/Volk Associates, Inc.

Table 3

**Summary Of Selected Rental Properties**  
*Elm Springs Market Area, Benton and Washington Counties, Arkansas*  
**January, 2026**

<u>Property (Date Opened)</u> <u>Address/Walk Score</u>	<u>Number</u> <u>of Units</u>	<u>Unit</u> <u>Type</u>	<u>Reported</u> <u>Base Rent</u>	<u>Reported</u> <u>Unit Size</u>	<u>Rent per</u> <u>Sq. Ft.</u>	<u>Community Amenities</u> <u>Additional Information</u>
<i>. . . Elm Springs . . .</i>						
<b>Elm Springs Townhomes (1994)</b>		<i>... Townhouse ...</i>				
107 N Elm Springs Rd 3 Walk Score		3br/2.5ba	\$3,000	1,734	\$1.73	Playground.
<b>Camelot (2024)</b>		<i>... Single-Family Detached Home ...</i>				
714 King Arthur Dr 1 Walk Score		5br/4ba	\$3,695	3,376	\$1.09	Bike trail.
<i>. . . Springdale . . .</i>						
<b>Extended Stay America (2007)</b>		<i>... Furnished Apartments ...</i>				
4397 Dixie Industrial Dr 36 Walk Score		Studio/1ba	\$899	300	\$3.00	
<b>The Ramsay (2025)</b>	<b>272</b>	<i>... Apartments ...</i>				
1480 N 48th St Cushman & Wakefield 36 Walk Score		1br/1ba	\$1,200 to \$1,268	665	\$1.80 to \$1.91	Pool, fitness center.
		2br/2ba	\$1,494 to \$1,602	958 to 987	\$1.56 to \$1.62	
<b>Porthaven</b>		<i>... Single-Family Detached Home ...</i>				
6871 Cutter Ct (2002)		3br/2ba	\$1,795	1,294	\$1.39	Park.
<b>Legendary Subdivision</b>		<i>... Single-Family Detached Homes ...</i>				
7851 Bridgegate Ave (2019)		3br/2ba	\$1,800	1,655	\$1.09	Pool, clubhouse, park, trails.
7508 Charlotte Ave (2018)		3br/2ba	\$2,350	1,817	\$1.29	
3895 Baltic St (2014)		4br/2.5ba	\$2,600	2,138	\$1.22	
<b>Collins Cove</b>		<i>... Single-Family Detached Home ...</i>				
5740 Lavender Ave (2023)		4br/2ba	\$2,700	2,166	\$1.25	

SOURCE: Multiple Listing Service;

Table 4

**Summary of Selected For-Sale Multi-Family  
and Single-Family Attached Listings**

*Elm Springs Market Area, Benton and Washington Counties, Arkansas  
January, 2026*

<u>Property (Year Built)</u> <u>Address/Walk Score</u>	<u>Unit</u> <u>Type</u>	<u>Asking Price</u>	<u>Unit Size</u>	<u>Price</u> <u>Per Sq. Ft.</u>
... Lowell ...				
... New Construction Listings ...				
<b>Parkside of Lowell (2025)</b>	... Rowhouses ...			
1113 Emilia Ave	3br/2.5ba	\$399,800	1,622	\$246
1101, 1111, 1113 & 1123 Daylily Ave	3br/2.5ba	\$421,720	1,622	\$260
1103, 1105, 1107, 1109, 1115 & 1121 Daylily Ave	3br/2.5ba	\$442,000	1,700	\$260
1117 & 1119 Daylily Ave	2br/2.5ba	\$533,000	2,050	\$260
... Springdale ...				
... Resale Listing ...				
<b>Glenstone (2006)</b>	... Rowhouse ...			
4077 Glenstone Ter Ste E	2br/2.5ba	\$275,000	1,300	\$212
... Fayetteville ...				
... Resale Listing ...				
<b>Legacy Pointe (2004)</b>	... Townhouse ...			
6336 W Milliken Bnd	3br/2ba	\$299,900	1,645	\$182

## Summary of Newly Constructed For-Sale Single-Family Detached Houses

*The City of Elm Springs, Benton and Washington Counties, Arkansas*

**January, 2026**

<u>Property (Year Built)</u> <u>Address/Walk Score</u>	<u>Lot</u> <u>Size</u>	<u>Unit</u> <u>Type</u>	<u>Price</u>	<u>Unit Size</u>	<u>Price</u> <u>Per Sq. Ft.</u>
<b>Cottages at the Park (2025)</b>					
... New Construction Listings ...					
	0.16 ac. to	3br/2.5ba	\$389,010 to	1,837 to	\$212 to
	0.17 ac.		\$599,000	2,526	\$237
	0.15 ac. to	3br/2ba	\$405,000 to	1,886 to	\$215 to
	0.20 ac.		\$503,776	1,933	\$261
	0.18 ac. to	4br/3ba	\$515,362 to	2,262 to	\$228 to
	0.23 ac.		\$652,071	2,666	\$245
	0.15 ac.	4br/2ba	\$520,000	2,120	\$245
... Resale Listings ...					
		3br/2ba	\$509,000	2,213	\$230
<b>Collins Cove</b>					
... New Construction Listings ...					
5863 Poppy Ave (2025)	0.26 ac.	4br/2ba	\$515,000	2,515	\$205
5840 Poppy Ave (2025)	0.27 ac.	4br/2ba	\$515,000	2,515	\$205
<b>Parkside</b>					
... New Construction Listings ...					
445 Fox Trl (2024)	0.15 ac.	3br/2.5ba	\$516,550	2,046	\$252
411 Fox Trl (2025)	0.15 ac.	4br/3.5ba	\$624,170	2,646	\$236
429 Woodsbury Ln (2026)	0.17 ac.	4br/3.5ba	\$625,498	2,671	\$234
1441 Loblolly Way (2025)	0.15 ac.	4br/3ba	\$630,360	2,757	\$229
374 Woodsbury Ln (2025)	0.15 ac.	4br/3ba	\$635,487	2,721	\$234
435 Woodsbury Ln (2024)	0.19 ac.	3br/2.5ba	\$657,008	2,653	\$248
<b>Deere Creek</b>					
... Under Construction Listings ...					
5091 Elk Valley Ave (2026)		3br/2ba	\$381,302	1,726	\$221
5068 Elk Valley Ave (2026)		3br/2ba	\$387,957	1,726	\$225
5084 Elk Valley Ave (2026)		4br/2ba	\$415,901	1,950	\$213
... New Construction Listings ...					
5109 Elk Valley Ave (2025)		4br/2ba	\$414,135	1,950	\$212
5108 Elk Valley Ave (2025)		4br/2ba	\$415,641	1,950	\$213
... Resale Listings ...					
<b>Vicenza Villa</b>					
5753 Staro Ln (2017)	0.15 ac.	3br/2ba	\$453,875	2,082	\$218
1642 Pasubio St (2016)	0.14 ac.	3br/2.5ba	\$457,000	2,080	\$220
<b>Elm Valley</b>					
811 Valley Ln (2018)	0.5 ac.	5br/3.5ba	\$690,000	2,911	\$237
704 Quail Run (2017)	0.5 ac.	5br/3.5ba	\$775,000	2,777	\$279
<b>Camelot</b>					
813 Lancelot Dr (2016)	1.02 ac	4br/3.5ba	\$935,000	3,431	\$273
<b>Plantation Estates</b>					
330 Scarlett Blvd (2004)	1 ac.	4br/3.5ba	\$1,100,000	3,431	\$321

**Summary of Newly Constructed  
For-Sale Single-Family Detached Houses**  
*The City of Elm Springs, Benton and Washington Counties, Arkansas*  
**January, 2026**

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<u>Property (Year Built)</u> <u>Address/Walk Score</u>	<u>Lot Size</u>	<u>Unit Type</u>	<u>Price</u>	<u>Unit Size</u>	<u>Price Per Sq. Ft.</u>
<i>... Resale Listings (continued) ...</i>					
<b>Churchill Downs</b>					
11977 Churchill Downs (2007)	2 ac.	4br/5ba	\$1,175,000	5,503	\$214
<i>... Individual Resale Listings ...</i>					
276 N Elm St (1932)	0.41 ac.	3br/1ba	\$275,000	1,394	\$197
10693 Snavely Rd	3 ac.	4br/2.5ba	\$399,500	2,450	\$163
12214 Kenneth Price Rd (1982)	4.45 ac.	4br/1ba	\$585,000	1,456	\$402

**Target Groups For New Multi-Family For-Rent**  
***The Downtown Elm Springs Study Area***  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

. . . . . Number of Households . . . . .

<b>Empty Nesters &amp; Retirees**</b>	<i>60% to 80% AMI†</i>	<i>80% to 100% AMI†</i>	<i>Above 100% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
Small-Town Patriarchs	0	0	1	1	1.0%
Pillars of the Community	0	0	1	1	1.0%
Small-Town Seniors	0	0	2	2	1.9%
Subtotal:	0	0	4	4	3.9%
<b>Traditional &amp; Non-Traditional Families††</b>					
Ex-Urban Elite	0	0	4	4	3.9%
New Town Families	0	0	1	1	1.0%
Traditional Families	0	0	1	1	1.0%
Small-Town Families	5	4	10	19	18.4%
Inner-City Families	0	0	1	1	1.0%
Hometown Families	4	3	4	11	10.7%
Subtotal:	9	7	21	37	35.9%

† For fiscal year 2025, the Fayetteville-Springdale-Rogers, AR MSA Median Family Income for a family of four is \$101,800.

\*\* Predominantly one- and two-person households.

†† Predominantly three- to five-person households.

SOURCE: Claritas, Inc.;  
Zimmerman/Volk Associates, Inc.

**Target Groups For New Multi-Family For-Rent**  
***The Downtown Elm Springs Study Area***  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

. . . . . Number of Households . . . . .

<b>Younger Singles &amp; Couples**</b>	<u>60% to 80% AMI†</u>	<u>80% to 100% AMI†</u>	<u>Above 100% AMI†</u>	<u>Total</u>	<u>Percent of Total</u>
New Bohemians	0	0	2	2	1.9%
Fast-Track Professionals	1	2	7	10	9.7%
The VIPs	1	1	4	6	5.8%
Small-City Singles	1	0	1	2	1.9%
Suburban Strivers	2	1	5	8	7.8%
Downtown Couples	0	0	1	1	1.0%
Second-City Strivers	3	2	2	7	6.8%
Twentysomethings	7	4	7	18	17.5%
Downtown Proud	0	0	2	2	1.9%
Hometown Sweethearts	0	0	1	1	1.0%
Multi-Ethnic Singles	1	1	3	5	4.9%
Subtotal:	16	11	35	62	60.2%
<b>Total Households:</b>	<b>25</b>	<b>18</b>	<b>60</b>	<b>103</b>	<b>100.0%</b>
<b>Percent of Total:</b>	<b>24.3%</b>	<b>17.5%</b>	<b>58.3%</b>	<b>100.0%</b>	

† For fiscal year 2025, the Fayetteville-Springdale-Rogers, AR MSA Median Family Income for a family of four is \$101,800.

\*\* Predominantly one- and two-person households.

SOURCE: Claritas, Inc.;  
Zimmerman/Volk Associates, Inc.

Table 7

**Target Groups For New Multi-Family For-Sale**  
***The Downtown Elm Springs Study Area***  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

. . . . . Number of Households . . . . .

<b>Empty Nesters &amp; Retirees**</b>	<i>60% to 80% AMI†</i>	<i>80% to 100% AMI†</i>	<i>Above 100% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
Small-Town Seniors	0	0	1	1	5.6%
Subtotal:	0	0	1	1	5.6%
<b>Traditional &amp; Non-Traditional Families††</b>					
Ex-Urban Elite	0	0	1	1	5.6%
Small-Town Families	1	1	2	4	22.2%
Inner-City Families	0	0	1	1	5.6%
Hometown Families	1	0	1	2	11.1%
Subtotal:	2	1	5	8	44.4%
<b>Younger Singles &amp; Couples**</b>					
New Bohemians	0	0	1	1	5.6%
The VIPs	0	0	2	2	11.1%
Small-City Singles	0	0	1	1	5.6%
Suburban Strivers	1	0	1	2	11.1%
Second-City Strivers	0	0	0	0	0.0%
Twentysomethings	0	0	1	1	5.6%
Downtown Proud	0	0	1	1	5.6%
Multi-Ethnic Singles	0	0	1	1	5.6%
Subtotal:	1	0	8	9	50.0%
<b>Total Households:</b>	<b>3</b>	<b>1</b>	<b>14</b>	<b>18</b>	<b>100.0%</b>
<b>Percent of Total:</b>	<b>16.7%</b>	<b>5.6%</b>	<b>77.8%</b>	<b>100.0%</b>	

† For fiscal year 2025, the Fayetteville-Springdale-Rogers, AR MSA Median Family Income for a family of four is \$101,800.

\*\* Predominantly one- and two-person households.

†† Predominantly three- to five-person households.

SOURCE: Claritas, Inc.;  
Zimmerman/Volk Associates, Inc.

Table 8

**Target Groups For New Single-Family Attached For-Sale**  
***The Downtown Elm Springs Study Area***  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

. . . . . Number of Households . . . . .

<b>Empty Nesters &amp; Retirees**</b>	<i>60% to 80% AMI†</i>	<i>80% to 100% AMI†</i>	<i>Above 100% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
Small-Town Patriarchs	0	0	1	1	4.5%
Subtotal:	0	0	1	1	4.5%
<b>Traditional &amp; Non-Traditional Families††</b>					
Ex-Urban Elite	0	0	3	3	13.6%
Traditional Families	0	0	1	1	4.5%
Small-Town Families	1	1	3	5	22.7%
Inner-City Families	0	0	1	1	4.5%
Hometown Families	1	0	1	2	9.1%
Subtotal:	2	1	9	12	54.5%
<b>Younger Singles &amp; Couples**</b>					
The VIPs	0	0	2	2	9.1%
Small-City Singles	0	0	1	1	4.5%
Suburban Strivers	1	0	1	2	9.1%
Downtown Couples	0	0	1	1	4.5%
Twentysomethings	0	0	1	1	4.5%
Hometown Sweethearts	0	0	1	1	4.5%
Multi-Ethnic Singles	0	0	1	1	4.5%
Subtotal:	1	0	8	9	40.9%
<b>Total Households:</b>	<b>3</b>	<b>1</b>	<b>18</b>	<b>22</b>	<b>100.0%</b>
<b>Percent of Total:</b>	<b>13.6%</b>	<b>4.5%</b>	<b>81.8%</b>	<b>100.0%</b>	

† For fiscal year 2025, the Fayetteville-Springdale-Rogers, AR MSA Median Family Income for a family of four is \$101,800.

\*\* Predominantly one- and two-person households.

†† Predominantly three- to five-person households.

SOURCE: Claritas, Inc.;  
Zimmerman/Volk Associates, Inc.

Table 9

**Target Groups For New Single-Family Detached For-Sale**  
***The Downtown Elm Springs Study Area***  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

. . . . . Number of Households . . . . .

<b>Empty Nesters &amp; Retirees**</b>	<i>60% to 80% AMI†</i>	<i>80% to 100% AMI†</i>	<i>Above 100% AMI†</i>	<i>Total</i>	<i>Percent of Total</i>
Small-Town Patriarchs	0	0	3	3	4.5%
Pillars of the Community	0	0	4	4	6.0%
Traditional Couples	0	0	5	5	7.5%
Small-Town Seniors	0	0	1	1	1.5%
Subtotal:	0	0	13	13	19.4%
<b>Traditional &amp; Non-Traditional Families††</b>					
Ex-Urban Elite	0	1	26	27	40.3%
New Town Families	0	0	4	4	6.0%
Traditional Families	1	1	1	3	4.5%
Small-Town Families	3	2	7	12	17.9%
Hometown Families	1	1	0	2	3.0%
Subtotal:	5	5	38	48	71.6%
<b>Younger Singles &amp; Couples**</b>					
Small-City Singles	1	0	1	2	3.0%
Suburban Strivers	0	0	1	1	1.5%
Downtown Couples	0	0	1	1	1.5%
Twentysomethings	0	0	1	1	1.5%
Hometown Sweethearts	0	0	1	1	1.5%
Subtotal:	1	0	5	6	9.0%
<b>Total Households:</b>	<b>6</b>	<b>5</b>	<b>56</b>	<b>67</b>	<b>100.0%</b>
<b>Percent of Total:</b>	<b>9.0%</b>	<b>7.5%</b>	<b>83.6%</b>	<b>100.0%</b>	

† For fiscal year 2025, the Fayetteville-Springdale-Rogers, AR MSA Median Family Income for a family of four is \$101,800.

\*\* Predominantly one- and two-person households.

†† Predominantly three- to five-person households.

SOURCE: Claritas, Inc.;  
Zimmerman/Volk Associates, Inc.

**Optimum Market Position**  
**The Downtown Elm Springs Study Area**

City of Elm Springs, Arkansas  
 January, 2026

<u>Number of Households</u>	<u>Housing Type/ Households by Income</u>	<u>Percent Mix</u>	<u>Base Rent/Price Range*</u>	<u>Base Unit Size Range</u>	<u>Base Rent/Price Per Sq. Ft.*</u>	<u>Annual Market Capture (Annual Absorption)</u>
<b>103</b>	<b>Multi-Family For-Rent</b>					<b>21 to 26</b>
<b>43</b>	Households With Incomes Between 60% and 100% AMI					9 to 11
	Studio/1ba	25%	\$900 to \$1,000	500 to 600	\$1.67 to \$1.80	
	1br/1ba	35%	\$1,100 to \$1,250	700 to 800	\$1.56 to \$1.57	
	2br/1ba	10%	\$1,350 to \$1,550	900 to 1,050	\$1.48 to \$1.50	
	3br/1ba	30%	\$1,700 to \$2,000	1,150 to 1,350	\$1.48	
	<b>Weighted averages:</b>		\$1,348	872	\$1.55	
<b>60</b>	Households With Incomes Above 100% AMI					12 to 15
	1br/1ba	45%	\$1,500 to \$1,650	700 to 800	\$2.06 to \$2.14	
	2br/2ba	20%	\$1,900 to \$2,050	1,050 to 1,150	\$1.78 to \$1.81	
	3br/2ba	35%	\$2,300 to \$2,550	1,300 to 1,450	\$1.76 to \$1.77	
	<b>Weighted averages:</b>		\$1,951	1,038	\$1.88	

NOTE: For fiscal year 2025, the Fayetteville-Springdale-Rogers, AR MSA Median Family Income for a family of four is \$101,800.

Base rents and prices are in year 2026 dollars and exclude floor, view premiums, options, or upgrades.

SOURCE: Zimmerman/Volk Associates, Inc.

**Optimum Market Position**  
**The Downtown Elm Springs Study Area**

City of Elm Springs, Arkansas  
 January, 2026

<u>Number of Households</u>	<u>Housing Type/ Households by Income</u>	<u>Percent Mix</u>	<u>Base Rent/Price Range*</u>	<u>Base Unit Size Range</u>	<u>Base Rent/Price Per Sq. Ft.*</u>	<u>Annual Market Capture (Annual Absorption)</u>	
<b>18</b>	<b>Multi-Family For-Sale</b>					<b>4</b>	<b>to 5</b>
<b>4</b>	Households With Incomes Between 60% and 100% AMI					1	1
	1br/1ba	20%	\$145,000 to \$160,000	650 to 750	\$213 to \$223		
	2br/1.5ba	35%	\$185,000 to \$215,000	900 to 1,050	\$205 to \$206		
	3br/1.5ba	45%	\$240,000 to \$285,000	1,200 to 1,450	\$197 to \$200		
	<b>Weighted averages:</b>		\$218,250	1,076	\$203		
<b>14</b>	Households With Incomes Above 100% AMI					3	4
	1br/1.5ba	25%	\$295,000 to \$310,000	850 to 950	\$326 to \$347		
	2br/2ba	30%	\$325,000 to \$350,000	1,100 to 1,200	\$292 to \$295		
	2br/2.5ba	30%	\$365,000 to \$395,000	1,300 to 1,500	\$263 to \$281		
	3br/2ba	15%	\$465,000 to \$485,000	1,700 to 1,850	\$262 to \$274		
	<b>Weighted averages:</b>		\$361,950	1,255	\$288		

NOTE: For fiscal year 2025, the Fayetteville-Springdale-Rogers, AR MSA Median Family Income for a family of four is \$101,800.

Base rents and prices are in year 2026 dollars and exclude floor, view premiums, options, or upgrades.

SOURCE: Zimmerman/Volk Associates, Inc.

**Optimum Market Position**  
**The Downtown Elm Springs Study Area**

City of Elm Springs, Arkansas  
 January, 2026

<u>Number of Households</u>	<u>Housing Type/ Households by Income</u>	<u>Percent Mix</u>	<u>Base Rent/Price Range*</u>	<u>Base Unit Size Range</u>	<u>Base Rent/Price Per Sq. Ft.*</u>	<u>Annual Market Capture (Annual Absorption)</u>
<b>22</b>	<b>Single-Family Attached For-Sale</b>					<b>5 to 6</b>
<b>4</b>	Households With Incomes Between 60% and 100% AMI					<b>1 1</b>
	2br/1.5ba	25%	\$185,000 to \$210,000	950 to 1,100	\$191 to \$195	
	3br/1.5ba	75%	\$235,000 to \$270,000	1,250 to 1,400	\$188 to \$193	
	<b>Weighted averages:</b>		\$227,450	1,189	\$191	
<b>18</b>	Households With Incomes Above 100% AMI					<b>4 5</b>
	2br/2.5ba	40%	\$385,000 to \$415,000	1,350 to 1,550	\$268 to \$285	
	3br/2.5ba	60%	\$435,000 to \$495,000	1,650 to 1,900	\$261 to \$264	
	<b>Weighted averages:</b>		\$439,000	1,645	\$267	

NOTE: For fiscal year 2025, the Fayetteville-Springdale-Rogers, AR MSA Median Family Income for a family of four is \$101,800.

Base rents and prices are in year 2026 dollars and exclude floor, view premiums, options, or upgrades.

SOURCE: Zimmerman/Volk Associates, Inc.

**Optimum Market Position**  
***The Downtown Elm Springs Study Area***

*City of Elm Springs, Arkansas*  
**January, 2026**

<u>Number of Households</u>	<u>Housing Type/ Households by Income</u>	<u>Percent Mix</u>	<u>Base Rent/Price Range*</u>	<u>Base Unit Size Range</u>	<u>Base Rent/Price Per Sq. Ft.*</u>	<u>Annual Market Capture (Annual Absorption)</u>		
<b>67</b>	<b>Single-Family Detached For-Sale</b>					<b>12</b>	<b>to</b>	<b>15</b>
<b>11</b>	Households With Incomes Between 60% and 100% AMI					<b>2</b>		<b>2</b>
	2br/1ba	10%	\$185,000 to \$195,000	800 to 850	\$229 to \$231			
	2br/1.5ba	30%	\$225,000 to \$240,000	1,000 to 1,100	\$218 to \$225			
	3br/2ba	60%	\$270,000 to \$280,000	1,250 to 1,350	\$207 to \$216			
	<b>Weighted averages:</b>		\$253,750	1,178	\$215			
<b>56</b>	Households With Incomes Above 100% AMI					<b>10</b>		<b>13</b>
	3br/2ba	30%	\$395,000 to \$425,000	1,550 to 1,700	\$250 to \$255			
	3br/2.5ba	40%	\$450,000 to \$485,000	1,800 to 1,950	\$249 to \$250			
	4br/2.5ba	30%	\$500,000 to \$525,000	2,000 to 2,200	\$239 to \$250			
	<b>Weighted averages:</b>		\$463,750	1,868	\$248			

NOTE: For fiscal year 2025, the Fayetteville-Springdale-Rogers, AR MSA Median Family Income for a family of four is \$101,800.

Base rents and prices are in year 2026 dollars and exclude floor, view premiums, options, or upgrades.

SOURCE: Zimmerman/Volk Associates, Inc.



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Residential Market Analysis Across the Urban-to-Rural Transect

### ASSUMPTIONS AND LIMITATIONS—

Every effort has been made to insure the accuracy of the data contained within this analysis. Demographic and economic estimates and projections have been obtained from government agencies at the national, state, and county levels. Market information has been obtained from sources presumed to be reliable, including developers, owners, and/or sales agents. However, this information cannot be warranted by Zimmerman/Volk Associates, Inc. While the proprietary Residential Target Market Methodology™ employed in this analysis allows for a margin of error in base data, it is assumed that the market data and government estimates and projections are substantially accurate.

Absorption scenarios are based upon the assumption that a normal economic environment will prevail in a relatively steady state during development of the subject property. Absorption paces are likely to be slower during recessionary periods and faster during periods of recovery and high growth. Absorption scenarios are also predicated on the assumption that the product recommendations will be implemented generally as outlined in this report and that the developer will apply high-caliber design, construction, marketing, and management techniques to the development of the property.

Recommendations are subject to compliance with all applicable regulations. Relevant accounting, tax, and legal matters should be substantiated by appropriate counsel.





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Residential Market Analysis Across the Urban-to-Rural Transect

### RIGHTS AND STUDY OWNERSHIP—

Zimmerman/Volk Associates, Inc. retains all rights, title, and interest in the ZVA Residential Target Market Methodology™ and the individual target market descriptions contained within this study. The specific findings of the analysis are the property of the client and can be distributed at the client's discretion.

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# METHODOLOGY

## TARGET MARKET TABLES — Appendices One and Two—

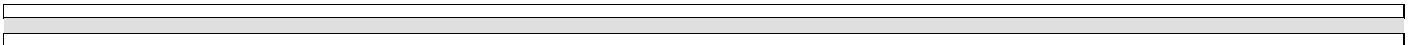
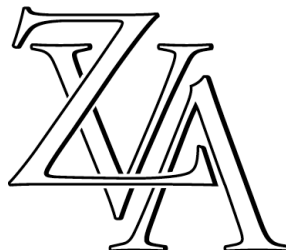
### An Analysis of Residential Market Potential

#### The Downtown Elm Springs Study Area

The City of Elm Springs  
Benton and Washington Counties, Arkansas

January, 2026

Conducted by  
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Residential Market Analysis Across the Urban-to-Rural Transect

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Residential Market Analysis Across the Urban-to-Rural Transect

## METHODOLOGY

### AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL

The Downtown Elm Springs Study Area  
The City of Elm Springs, Benton and Washington Counties, Arkansas

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The technical analysis to determine the market potential for new and existing housing units in the City of Elm Springs and the Downtown Study Area included:

- Delineation of the draw areas for new and existing housing units in the city, based on historical settlement patterns, the most recently available county-to-county migration data from the Internal Revenue Service, and incorporating additional data from the most recent American Community Survey for the City of Elm Springs, as well as other market dynamics;
- The depth and breadth of the potential housing market by tenure (rental and ownership) and by type (multi-family, single-family attached and detached units);
- The composition of the potential housing market by lifestage (empty-nesters/retirees, traditional and non-traditional families, younger singles/couples); and
- The incomes and financial capabilities of the potential housing market (income distribution based on HUD's 2025 income limits for less than 30 percent AMI, between 30 and 60 percent AMI, between 60 and 80 percent AMI, between 80 and 100 percent AMI, and above 100 percent AMI).

#### DELINEATION OF THE DRAW AREAS (MIGRATION ANALYSIS)—

Analysis of migration, mobility, demographic and lifestyle characteristics of households currently living within defined draw areas is integral to the determination of the depth and breadth of the

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The Downtown Elm Springs Study Area  
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potential market for new and existing housing units within the City of Elm Springs and the Downtown Study Area.

Taxpayer migration data obtained from the Internal Revenue Service provide the framework for the delineation of those draw areas—the principal counties of origin for households that are likely to move to Elm Springs in Benton and Washington counties. These data are maintained at the county and “county equivalent” level by the Internal Revenue Service and provide a clear representation of mobility patterns. The IRS household migration data have been supplemented by population migration and mobility data for the city from the most recent American Community Survey.

Historically, American households, more than any other nation’s, have been extraordinarily mobile. In general, household mobility is higher in urban areas; a greater percentage of renters move than owners; and a greater percentage of younger households move than older households. According to the American Community Survey, the City of Elm Springs, where approximately 5.5 percent of the city’s population moved into a housing unit between 2022 and 2023—has a significantly lower mobility rate than the national average of 11.8 percent.

#### Appendix One, Table 1. Migration Trends

Analysis of Benton and Washington counties migration and mobility patterns from 2017 through 2021—the most recent data available from the Internal Revenue Service—shows that the largest number of households moving in to the counties over the five-year study period occurred in 2021, when 13,796 households moved in. The lowest total over the study period was 11,239 households in 2018.

Pulaski County, further to the southeast and including Little Rock, accounted for between approximately 3.5 and 3.7 percent of household migration into Benton and Washington counties—from a low of 411 in-migrating households in 2018 to a high of 510 households in 2021.

The Downtown Elm Springs Study Area  
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Sebastian County, further to the south, represented another 2.8 to 3.2 percent of the counties in-migration, or between 338 and 418 in-migrating households over the study period. No other county averaged more than three percent of household migration into Benton and Washington counties. (*Reference* Appendix One, Table 1.)

The number of households moving out between 2017 and 2021 reached a five-year peak in 2021, with 10,832 out-migrating households. The five-year low, which occurred in 2018, was 8,892 households.

Approximately 2.6 to three percent of the counties' out-migrating households have moved to Pulaski County, another 2.5 to 3.1 percent moved to Madison County, while only 2.2 to 2.6 percent moved to Sebastian County.

Net migration—the difference between the number of households moving into the counties and the number moving out—has shown large gains every year, with the highest net gain of 3,134 households occurring in 2020, and the lowest net gain of 2,347 households in 2018. In 2021, the counties had a net gain of 2,964 households.

NOTE: Although net migration provides insights into a county's or city's historical ability to attract or retain households compared to other locations, it is those households likely to move into a county or city (gross in-migration) that represent that county's or city's external market potential.

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Based on the IRS migration data, then, and supplemented by American Community Survey migration and mobility data, the draw areas for the City of Elm Springs and the Downtown Study Area have been determined as follows:

- The local draw area, covering households moving within the City of Elm Springs.
- The Benton County draw area, covering households with the potential to move to the city from the balance of Benton County.
- The Washington County draw area, covering households with the potential to move from the balance of Washington County to the city.
- The regional draw area, covering households with the potential to move from Pulaski and Sebastian counties to the city.
- The national draw area, covering households with the potential to move to the City of Elm Springs from all other U.S. cities and counties.

#### Migration Methodology:

County-to-county migration is based on the year-to-year changes in the addresses shown on the population of returns from the Internal Revenue Service Individual Master File system. Data on migration patterns by county, or county equivalent, for the entire United States, include inflows and outflows. The data include the number of returns (which can be used to approximate the number of households), and the median and average incomes reported on the returns. American Community Survey data are also used to clarify migration and mobility patterns for geographic units smaller than the county level.

#### 2026 TARGET MARKET CLASSIFICATION OF CITY HOUSEHOLDS—

Demographic and geo-demographic data obtained from Claritas, Inc. provide the framework for the categorization of households, not only by lifestage and demographic characteristics, but also by lifestyle preferences and socio-economic factors. An appendix containing detailed descriptions of each of these target market groups is provided along with the study.

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The three main lifestages are:

- Younger singles and couples, largely one- and two-person households with the head of household typically aged between 20 and 40, comprised now mainly of the very large Millennial generation, who were born between 1977 and 1996. Through sheer numbers the housing and lifestyle choices of the Millennials have had, and will continue to have, a profound effect on the nation as a whole and cities in particular. Those in the leading edge of the Zoomers, also known as Generation Z, the next generation following the Millennials, are now 28 years old and having a noticeable impact on this lifestage's housing preferences.
- Families, comprising both “traditional” families (married couples with one or more children) and “non-traditional” families (a wide range of family households, from a single parent with one or more children, an adult caring for younger siblings, to a grandparent with custody of grandchildren), still primarily Generation X, born between 1965 and 1976. However, the leading edge Millennials are now in their 40s, are marrying and having children, and are moving into the family lifestage.
- Empty nesters and retirees, largely one- and two-person households with the head of household typically aged over 50, primarily encompassing the Baby Boom generation, born between 1946 and 1964, as well as earlier generations. It is now the third largest generation in America, but as the Boomer generation ages, it will continue to have a significant impact on the nation's housing, particularly how Baby Boomers manage the consequences of aging. The oldest Generation Xers are now in their late-fifties, joining the Baby Boomers as empty nesters when their children leave home.

Appendix One, Table 2.  
Target Market Classification—

According to Claritas, Inc., an estimated 1,020 households live in the City of Elm Springs in 2026 (*reference* Appendix One, Table 2), an increase of nearly twenty percent from the 2020 Census of 845 households. Based on categorization by lifestage, in 2026, 66.2 percent of the city's households can be characterized as traditional and non-traditional families (represented in nine of

The Downtown Elm Springs Study Area  
The City of Elm Springs, Benton and Washington Counties, Arkansas  
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Zimmerman/Volk Associates' target market groups). Just under 29 percent are empty nesters and retirees (in nine market groups), and the remaining five percent are younger singles and couples (in three groups).

In 2026, Claritas estimates median household income in the city at \$111,700, 29.4 percent above the national median of \$86,300. The median reported value of owner-occupied dwelling units in the city is estimated at \$467,800, 22.8 percent higher than the national median of \$380,900. (The median is the midpoint at which half of the households have higher incomes or home values, and half have lower incomes or lower home values.)

#### Residential Target Market Methodology:

The proprietary residential target market methodology, invented by Zimmerman/Volk Associates in 1988 and continually refined, is an analytical technique, using the PRIZM household clustering system, that establishes the optimum market position for residential development of any property—from a specific site to an entire political jurisdiction—through cluster analysis of households living within designated draw areas. In contrast to conventional supply/demand analysis—which is based on supply-side dynamics and baseline demographic projections—the residential target market analysis establishes the optimum market position derived from the housing and lifestyle preferences of households in the draw area and within the framework of the local housing market context. Because it is based on detailed and location-specific household data, the residential target market methodology can establish the optimum market position even in locations where no closely-comparable properties exist.

In residential target market methodology, clusters of households (usually between 10 and 15) are grouped according to a variety of significant “predictable variables,” ranging from basic demographic characteristics, such as income qualification and age, to less-frequently considered attributes known as “behaviors,” such as mobility rates, lifestage, and lifestyle patterns.

Mobility rates detail how frequently a household moves from one dwelling unit to another.

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Lifestage denotes what stage of life the household is in, from initial household formation (typically when a young person moves out of his or her parents' household into his or her own dwelling unit), through family formation (typically, marriage and children), empty-nesting (after the last adult child has left the household), to retirement (typically, no longer employed full time).

Lifestyle patterns reflect the ways households choose to live, *e.g.*, an urban lifestyle includes residing in a dwelling unit in a city or town, most likely high-density, and implies the ability to walk to more activities and locations than a suburban lifestyle, which is most likely lower-density and typically requires a vehicle to access non-residential locations.

Over the past three decades, Zimmerman/Volk Associates has refined the analysis of these household clusters through the correlation of more than 500 data points related to housing preferences and consumer and lifestyle characteristics.

As a result of this process, Zimmerman/Volk Associates has categorized the housing and neighborhood propensities of 68 target market groups, the most affluent of which can afford the most expensive new ownership units and the least affluent are candidates for the least expensive existing rental apartments; a sizable percentage of the latter group require some form of housing assistance.

Once the draw areas for a property have been defined, then—through analysis of historical migration and development trends, and employment and commutation patterns—the households within those areas are quantified using the residential target market methodology. The potential market for new dwelling units is then determined by the correlation of a number of factors—including, but not limited to: household mobility rates; incomes; lifestyle characteristics and housing preferences; the location of the study areas; and the current housing market context.

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DETERMINATION OF THE AVERAGE ANNUAL POTENTIAL MARKET FOR THE CITY OF ELM SPRINGS  
(MOBILITY ANALYSIS)—

The mobility tables, individually and in summaries, indicate the annual average number and type of households that have the potential to move within or to the City of Elm Springs each year over the next five years. The total number of households with the potential to move from each county is derived from historical migration trends; the number of households from each group is calculated from each group's mobility rate.

Appendix One, Table 3.

Internal Mobility (Households Moving within the City of Elm Springs)—

Zimmerman/Volk Associates integrates U.S. Bureau of the Census data from the American Community Survey with data from Claritas Inc. to determine the number of households in each target market group that will move from one residence to another within a specific area or jurisdiction in a given year (internal mobility).

Based on this analysis, Zimmerman/Volk Associates has determined that an annual average of 85 households living in the city have the potential to move from one residence to another—rental or ownership, new or resale—within the city each year over the next five years.

Approximately 82.3 percent of these households are likely to be traditional and non-traditional families (in seven target market groups); 11.8 percent are likely to be empty nesters and retirees (in two market groups); and the remaining 5.9 percent are likely to be younger singles and couples (in one market group).

Appendix One, Table 4.

External Mobility (Households Moving to the City of Elm Springs from the Balance of Benton County)—

The same sources of data are used to determine the number of households in each target market group that will move from one county to another.

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An annual average of 135 households have the potential to move from a residence in the balance of Benton County to a residence in Elm Springs each year over the next five years. (*Reference Appendix One, Table 4.*)

An estimated 63 percent of these households are likely to be traditional and non-traditional families (in nine market groups); just under 26 percent are likely to be younger singles and couples (in seven groups); and just over 11 percent are likely to be empty nesters and retirees (in three groups).

Appendix One, Table 5.

External Mobility (Households Moving to the City of Elm Springs from the Balance of Washington County)—

An annual average of 165 households have the potential to move from Washington County to Elm Springs each year over the next five years. (*Reference Appendix One, Table 5.*)

Approximately 60.6 percent of these households are likely to be younger singles and couples (in nine market groups), and the remaining 39.4 percent are likely to be traditional and non-traditional families (in eight groups).

Appendix One, Table 6, Appendix Two, Tables 1 and 2.

External Mobility (Households Moving to the City of Elm Springs from the Regional Draw Area)—

An annual average of 70 households have the potential to move from Pulaski and Sebastian counties to the City of Elm Springs each year over the next five years. (*Reference Appendix One, Table 6.*)

Just over 57 percent of these households are likely to be younger singles and couples (in six market groups), and just under 43 percent are likely to be traditional and non-traditional families (in five groups).

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The City of Elm Springs, Benton and Washington Counties, Arkansas  
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Appendix One, Table 7.

National Mobility (Households Moving to the City of Elm Springs from the Balance of the United States)—

An annual average of 105 households living elsewhere in the United States have the potential to move to a residence in the City of Elm Springs each year over the next five years.

Nearly 62 percent of these households are likely to be younger singles and couples (in 13 younger market groups); another 28.6 percent are likely to be traditional and non-traditional families (in six family market groups); and the remaining 9.5 percent are likely to be empty nesters and retirees (in two older household groups).

Appendix One, Table 8.

Annual Average Market Potential for the City of Elm Springs—

Appendix One, Table 8 summarizes Appendix One, Tables 3 through 7. The numbers in the Total column on page one of this table indicate the depth and breadth of the potential market for new and existing dwelling units in the City of Elm Springs each year over the next five years originating from households living in the designated draw areas. An annual average of 560 households have the potential to move within or to the city each year over the next five years.

Traditional and non-traditional families are likely to account for half of the annual potential market; 43.8 percent are likely to be younger singles and couples; and the remaining 6.2 percent are likely to be empty nesters and retirees.

As determined by the migration and mobility analyses, then, the distribution of the draw areas as a percentage of the annual potential market for new and existing housing units in the City of Elm Springs is shown on the table on the following page.

The Downtown Elm Springs Study Area  
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Annual Average Market Potential by Draw Area  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

City of Elm Springs:	15.2%
Balance of Benton County:	24.1%
Balance of Washington County:	29.5%
Pulaski and Sebastian Counties:	12.5%
Balance of the U.S.:	<u>18.7%</u>
Total:	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2026.

DETERMINATION OF THE AVERAGE ANNUAL POTENTIAL MARKET FOR THE DOWNTOWN ELM SPRINGS STUDY AREA—

Appendix One, Tables 9 through 16.

Annual Average Market Potential for the Downtown Elm Springs Study Area—

An annual average of 350 households of the 560 households of all incomes that represent the annual average market for new and existing housing units in the City of Elm Springs are a market for new and existing housing units of any kind located within the Downtown Elm Springs Study Area each year over the next five years.

Younger singles and couples are likely to account for just under 53 percent of the annual potential market; forty percent are likely to be traditional and non-traditional families; and just over seven percent are likely to be empty nesters and retirees.

As determined by the migration and mobility analyses, then, the distribution of the draw areas as a percentage of the annual potential market for new and existing housing units in the Downtown Elm Springs Study Area is shown on the following table:

Annual Average Market Potential by Draw Area  
 THE DOWNTOWN ELM SPRINGS STUDY AREA  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

City of Elm Springs:	12.9%
Balance of Benton County:	22.8%
Balance of Washington County:	31.4%
Pulaski and Sebastian Counties:	12.9%
Balance of the U.S.:	<u>20.0%</u>
Total:	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2026.

The Downtown Elm Springs Study Area  
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 January, 2026

The annual average 350 draw area households that have the potential to move within or to the Downtown Elm Springs Study Area each year over the next five years have been categorized by tenure propensities to determine renter/owner ratios. Just over 59 percent of these households (or 207 households) comprise the average annual potential market for new and existing rental units in the study area. Just under 41 percent (or 143 households) comprise the average annual potential market for new and existing for-sale (ownership) housing units. (*Reference* Appendix One, Table 10.)

Of the 143 buyer households, 21 percent (or 30 households) comprise the average annual market for new and existing multi-family for-sale units (condominium apartments); another 24.5 percent (35 households) comprise the annual market for new and existing attached single-family units (rowhouse/townhouse/duplex); and 54.5 percent (78 households) comprise the annual market for new and existing single-family detached houses. (*Reference* Appendix One, Table 11.)

The income limits in the Fayetteville-Springdale-Rogers, AR MSA by household size and percent of median family income—based on the area median family income (AMI), which, as determined by the U.S. Department of Housing and Urban Development (HUD) in 2025, is \$101,800 for a family of four—are shown on the following table:

Fiscal Year 2025 Income Limits  
 DOWNTOWN ELM SPRINGS STUDY AREA  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

NUMBER OF PERSONS IN HOUSEHOLD	EXTREMELY LOW 30% OF MEDIAN	VERY LOW 50% OF MEDIAN	LOW 80% OF MEDIAN
One	\$21,400	\$35,650	\$57,050
Two	\$24,450	\$40,750	\$65,200
Three	\$27,500	\$45,850	\$73,350
Four	\$32,150	\$50,900	\$81,450
Five	\$37,650	\$55,000	\$88,000
Six	\$43,150	\$59,050	\$94,500
Seven	\$48,650	\$63,150	\$101,000
Eight	\$54,150	\$67,200	\$107,550

SOURCE: U.S. Department of Housing and Urban Development.

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This study is examining the incomes and financial capabilities of the potential housing market based on income distributions at less than 30 percent AMI, between 30 and 60 percent AMI, between 60 and 80 percent AMI, between 80 and 100 percent AMI, and above 100 percent AMI. The incomes of households at 60 and 100 percent of median are shown on the table below:

Additional Income Limits  
 DOWNTOWN ELM SPRINGS STUDY AREA  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

NUMBER OF PERSONS IN HOUSEHOLD	60% OF MEDIAN	100% OF MEDIAN
One	\$42,800	\$71,300
Two	\$48,900	\$81,450
Three	\$55,000	\$91,650
Four	\$61,100	\$101,800
Five	\$66,000	\$109,950
Six	\$70,900	\$118,100
Seven	\$75,800	\$126,250
Eight	\$80,700	\$134,400

SOURCE: Zimmerman/Volk Associates, Inc.

The 207 households that comprise the annual potential renter market have been grouped by income, using the income limits shown on the preceding tables, as follows (*see* Appendix One, Table 12):

Renter Households By Income  
 DOWNTOWN ELM SPRINGS STUDY AREA  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	51	24.6%
Between 30% and 60% AMI	53	25.6%
Between 60% and 80% AMI	25	12.1%
Between 80% and 100% AMI	18	8.7%
Above 100% AMI	<u>60</u>	<u>29.0%</u>
Total:	207	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2026.

As noted above, the remaining 40.9 percent of the average annual potential market (or 143 households) comprise the market for new and existing for-sale (ownership) housing units in the downtown. These households have also been grouped by income, as detailed on the table following this page. (*See* Appendix One, Table 13.)

The Downtown Elm Springs Study Area  
 The City of Elm Springs, Benton and Washington Counties, Arkansas  
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Owner Households By Income  
 DOWNTOWN ELM SPRINGS STUDY AREA  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	17	11.9%
Between 30% and 60% AMI	19	13.3%
Between 60% and 80% AMI	12	8.4%
Between 80% and 100% AMI	7	4.9%
Above 100% AMI	<u>88</u>	<u>61.5%</u>
Total:	143	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2026.

Of the 143 potential owner households, 30 households (21 percent) comprise the market for new and existing multi-family for-sale units (condominium/cooperative lofts/apartments) and have also been grouped by income as shown on the following table (*see also* Appendix One, Table 14):

Multi-Family Owner Households By Income  
 DOWNTOWN ELM SPRINGS STUDY AREA  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30 AMI	6	20.0%
Between 30% and 60% AMI	6	20.0%
Between 60% and 80% AMI	3	10.0%
Between 80% and 100% AMI	1	3.3%
Above 100% AMI	<u>14</u>	<u>46.7%</u>
Total:	30	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2026.

Another 35 households (24.5 percent) of the 143 potential owner households comprise the market for new and existing single-family attached for-sale units (duplexes/rowhouses/townhouses) and have also been grouped by income as shown on the table on the following page. (*See also* Appendix One, Table 15).

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Single-Family Attached Owner Households By Income  
 DOWNTOWN ELM SPRINGS STUDY AREA  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	6	17.1%
Between 30% and 60% AMI	7	20.0%
Between 60% and 80% AMI	3	8.6%
Between 80% and 100% AMI	1	2.9%
Over 100% AMI	<u>18</u>	<u>51.4%</u>
Total:	35	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2026.

The remaining 78 households (54.5 percent) of the 143 potential owner households comprise the market for single-family detached for-sale units (detached houses) and have also been grouped by income, as detailed on the following table (*see also* Appendix One, Table 16):

Single-Family Detached Owner Households By Income  
 DOWNTOWN ELM SPRINGS STUDY AREA  
*City of Elm Springs, Benton and Washington Counties, Arkansas*

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	5	6.4%
Between 30% and 60% AMI	6	7.7%
Between 60% and 80% AMI	6	7.7%
Between 80% and 100% AMI	5	6.4%
Over 100% AMI	<u>56</u>	<u>71.8%</u>
Total:	78	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2026.

The Downtown Elm Springs Study Area  
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—Target Market Data—

Target market data are based on the PRIZM household clustering system developed by Claritas, Inc., and modified and augmented by Zimmerman/Volk Associates as the basis for its proprietary residential target market methodology. Target market data provides number of households by cluster aggregated into the three main demographic categories—empty nesters and retirees; traditional and non-traditional families; and younger singles and couples.

Zimmerman/Volk Associates' target market classifications are updated annually to reflect the slow, but relentless change in the composition of American households. Because of the nature of geodemographic segmentation, a change in household classification is directly correlated with a change in geography, *i.e.*—a move from one neighborhood condition to another. However, these changes of classification can also reflect an alteration in one or more of three additional basic characteristics:

- Age;
- Household composition; and/or
- Economic status.

Age, of course, is the most predictable, and easily-defined of these changes. Household composition has also been relatively easy to define; recently, with the growth of non-traditional households, however, definitions of a family have had to be expanded and parsed into more highly-refined segments. Economic status remains clearly defined through measures of annual income and household wealth.

A change in classification is rarely induced by a change in just one of the four basic characteristics. This is one reason that the target household categories are so highly refined: they take in multiple characteristics. Even so, there are some rough equivalents in household types as they move from one neighborhood condition to another. There is, for example, a correlation between *Full-Nest Suburbanites* and *Full-Nest Exurbanites*; if a *Full-Nest Suburbanite* household moves to the exurbs, they become a *Full-Nest Exurbanite* household, if the move is not accompanied by a significant change in socio-economic status. In contrast, if a *Full-Nest Suburbanite* household moves within the metropolitan suburbs, and

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also improves their socio-economic standing, that household would likely be characterized as *Nouveau Money* or *Corporate Establishment*.

#### Household Classification Methodology:

Household classifications were originally based on the PRIZM geo-demographic segmentation system that was established by Claritas in 1974 and then replaced by PRIZM NE clustering system in 2005. The PRIZM PREMIER system now in place was updated in 2016 to include 68 household groups, each ranging between one and two and a half million households. The revised household classifications are based on PRIZM which was developed through unique classification and regression trees delineating 68 specific clusters of American households. The system is now accurate to the individual household level, adding self-reported and list-based household data to geo-demographic information. The process applies hundreds of demographic variables to nearly 10,000 “behaviors.”

Over the past 38 years, Zimmerman/Volk Associates has augmented the PRIZM cluster systems for use within the company’s proprietary residential target market methodology specific to housing and neighborhood preferences, with additional algorithms, correlation with geo-coded consumer data, aggregation of clusters by broad household definition, and unique cluster names.



METHODOLOGY: AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL

The Downtown Elm Springs Study Area

The City of Elm Springs, Benton and Washington Counties, Arkansas

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## Appendix One Tables



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**Gross Annual Household In-Migration***Benton and Washington Counties, Arkansas***2017, 2018, 2019, 2020, 2021**

County of Origin	..... 2017 .....		..... 2018 .....		..... 2019 .....		..... 2020 .....		..... 2021 .....	
	Number	Share	Number	Share	Number	Share	Number	Share	Number	Share
Pulaski County, AR	417	3.5%	411	3.7%	456	3.6%	475	3.6%	510	3.7%
Sebastian County, AR	338	2.8%	359	3.2%	407	3.2%	412	3.1%	418	3.0%
Madison County, AR	261	2.2%	238	2.1%	233	1.8%	202	1.5%	208	1.5%
Dallas County, TX	156	1.3%	158	1.4%	190	1.5%	214	1.6%	208	1.5%
Los Angeles County, CA	133	1.1%	135	1.2%	189	1.5%	222	1.7%	231	1.7%
Tulsa County, OK	191	1.6%	163	1.5%	178	1.4%	174	1.3%	182	1.3%
Faulkner County, AR	150	1.2%	176	1.6%	155	1.2%	208	1.6%	174	1.3%
Delaware County, OK	176	1.5%	164	1.5%	164	1.3%	179	1.3%	160	1.2%
Carroll County, AR	153	1.3%	133	1.2%	179	1.4%	169	1.3%	172	1.2%
McDonald County, MO	127	1.1%	159	1.4%	163	1.3%	166	1.2%	143	1.0%
Crawford County, AR	128	1.1%	143	1.3%	172	1.4%	150	1.1%	154	1.1%
Maricopa County, AZ	94	0.8%	119	1.1%	133	1.1%	169	1.3%	202	1.5%
Jasper County, MO	123	1.0%	127	1.1%	148	1.2%	136	1.0%	139	1.0%
Pope County, AR	125	1.0%	130	1.2%	138	1.1%	127	1.0%	144	1.0%
Tarrant County, TX	129	1.1%	119	1.1%	145	1.2%	131	1.0%	139	1.0%
Greene County, MO	130	1.1%	102	0.9%	152	1.2%	145	1.1%	132	1.0%
Collin County, TX	97	0.8%	118	1.0%	145	1.2%	129	1.0%	160	1.2%
Harris County, TX	120	1.0%	88	0.8%	121	1.0%	141	1.1%	156	1.1%
Cook County, IL	95	0.8%	80	0.7%	131	1.0%	108	0.8%	129	0.9%
Saline County, AR	88	0.7%	78	0.7%	108	0.9%	119	0.9%	116	0.8%
Boone County, AR	113	0.9%	83	0.7%	113	0.9%	92	0.7%	94	0.7%
Garland County, AR	85	0.7%	91	0.8%	75	0.6%	109	0.8%	104	0.8%
San Diego County, CA	46	0.4%	68	0.6%	108	0.9%	116	0.9%	124	0.9%
Denton County, TX	67	0.6%	78	0.7%	92	0.7%	94	0.7%	122	0.9%
Adair County, OK	85	0.7%	88	0.8%	96	0.8%	90	0.7%	87	0.6%
Craighead County, AR	74	0.6%	79	0.7%	87	0.7%	109	0.8%	92	0.7%
Johnson County, KS	72	0.6%	79	0.7%	97	0.8%	81	0.6%	106	0.8%
Orange County, CA	79	0.7%	63	0.6%	80	0.6%	94	0.7%	116	0.8%
Travis County, TX	64	0.5%	37	0.3%	90	0.7%	110	0.8%	119	0.9%
Oklahoma County, OK	87	0.7%	87	0.8%	68	0.5%	80	0.6%	88	0.6%
Barry County, MO	75	0.6%	68	0.6%	57	0.5%	101	0.8%	61	0.4%
Shelby County, TN	66	0.5%	69	0.6%	57	0.5%	88	0.7%	81	0.6%
Jackson County, MO	71	0.6%	43	0.4%	66	0.5%	75	0.6%	89	0.6%
Baxter County, AR	65	0.5%	57	0.5%	68	0.5%	63	0.5%	78	0.6%
El Paso County, CO	52	0.4%	27	0.2%	62	0.5%	87	0.7%	85	0.6%
All Other Counties	7,751	64.1%	7,022	62.5%	7,674	60.9%	8,116	61.1%	8,473	61.4%
<b>Total In-Migration:</b>	<b>12,083</b>	<b>100.0%</b>	<b>11,239</b>	<b>100.0%</b>	<b>12,597</b>	<b>100.0%</b>	<b>13,281</b>	<b>100.0%</b>	<b>13,796</b>	<b>100.0%</b>

**Gross Annual Household Out-Migration***Benton and Washington Counties, Arkansas***2017, 2018, 2019, 2020, 2021**

Destination County	..... 2017 .....		..... 2018 .....		..... 2019 .....		..... 2020 .....		..... 2021 .....	
	Number	Share	Number	Share	Number	Share	Number	Share	Number	Share
Pulaski County, AR	249	2.6%	251	2.8%	284	2.9%	307	3.0%	293	2.7%
Sebastian County, AR	210	2.2%	200	2.2%	226	2.3%	267	2.6%	270	2.5%
Madison County, AR	238	2.5%	276	3.1%	282	2.9%	308	3.0%	337	3.1%
Dallas County, TX	153	1.6%	175	2.0%	182	1.9%	200	2.0%	221	2.0%
Los Angeles County, CA	99	1.0%	74	0.8%	76	0.8%	73	0.7%	91	0.8%
Tulsa County, OK	162	1.7%	189	2.1%	179	1.8%	196	1.9%	192	1.8%
Faulkner County, AR	110	1.2%	86	1.0%	106	1.1%	96	0.9%	116	1.1%
Delaware County, OK	156	1.6%	166	1.9%	179	1.8%	195	1.9%	217	2.0%
Carroll County, AR	120	1.3%	110	1.2%	131	1.3%	169	1.7%	146	1.3%
McDonald County, MO	187	2.0%	192	2.2%	217	2.2%	239	2.4%	265	2.4%
Crawford County, AR	122	1.3%	120	1.3%	146	1.5%	151	1.5%	180	1.7%
Maricopa County, AZ	76	0.8%	80	0.9%	107	1.1%	86	0.8%	95	0.9%
Jasper County, MO	73	0.8%	72	0.8%	90	0.9%	118	1.2%	126	1.2%
Pope County, AR	49	0.5%	35	0.4%	61	0.6%	61	0.6%	70	0.6%
Tarrant County, TX	90	0.9%	89	1.0%	115	1.2%	105	1.0%	129	1.2%
Greene County, MO	88	0.9%	87	1.0%	92	0.9%	106	1.0%	105	1.0%
Collin County, TX	92	1.0%	103	1.2%	121	1.2%	132	1.3%	151	1.4%
Harris County, TX	72	0.8%	114	1.3%	82	0.8%	87	0.9%	90	0.8%
Cook County, IL	101	1.1%	64	0.7%	87	0.9%	65	0.6%	89	0.8%
Saline County, AR	32	0.3%	66	0.7%	64	0.7%	69	0.7%	75	0.7%
Boone County, AR	61	0.6%	35	0.4%	60	0.6%	75	0.7%	90	0.8%
Garland County, AR	44	0.5%	57	0.6%	62	0.6%	64	0.6%	76	0.7%
San Diego County, CA	0	0.0%	26	0.3%	52	0.5%	45	0.4%	25	0.2%
Denton County, TX	81	0.9%	92	1.0%	77	0.8%	89	0.9%	109	1.0%
Adair County, OK	97	1.0%	81	0.9%	115	1.2%	123	1.2%	138	1.3%
Craighead County, AR	20	0.2%	0	0.0%	0	0.0%	26	0.3%	30	0.3%
Johnson County, KS	81	0.9%	73	0.8%	59	0.6%	73	0.7%	84	0.8%
Orange County, CA	0	0.0%	23	0.3%	0	0.0%	20	0.2%	0	0.0%
Travis County, TX	64	0.7%	86	1.0%	80	0.8%	78	0.8%	95	0.9%
Oklahoma County, OK	77	0.8%	80	0.9%	92	0.9%	93	0.9%	78	0.7%
Barry County, MO	102	1.1%	140	1.6%	93	1.0%	124	1.2%	105	1.0%
Shelby County, TN	29	0.3%	47	0.5%	28	0.3%	24	0.2%	26	0.2%
Jackson County, MO	68	0.7%	67	0.8%	55	0.6%	75	0.7%	96	0.9%
Baxter County, AR	22	0.2%	0	0.0%	54	0.6%	29	0.3%	47	0.4%
El Paso County, CO	21	0.2%	29	0.3%	0	0.0%	21	0.2%	30	0.3%
All Other Counties	6,274	65.9%	5,507	61.9%	6,051	62.3%	6,158	60.7%	6,545	60.4%
<b>Total Out-Migration:</b>	<b>9,520</b>	<b>100.0%</b>	<b>8,892</b>	<b>100.0%</b>	<b>9,705</b>	<b>100.0%</b>	<b>10,147</b>	<b>100.0%</b>	<b>10,832</b>	<b>100.0%</b>

SOURCE: Internal Revenue Service;  
Zimmerman/Volk Associates, Inc.

**Net Annual Household Migration***Benton and Washington Counties, Arkansas***2017, 2018, 2019, 2020, 2021**

County	..... 2017 ..... Number	..... 2018 ..... Number	..... 2019 ..... Number	..... 2020 ..... Number	..... 2021 ..... Number
Pulaski County, AR	168	160	172	168	217
Sebastian County, AR	128	159	181	145	148
Madison County, AR	23	-38	-49	-106	-129
Dallas County, TX	3	-17	8	14	-13
Los Angeles County, CA	34	61	113	149	140
Tulsa County, OK	29	-26	-1	-22	-10
Faulkner County, AR	40	90	49	112	58
Delaware County, OK	20	-2	-15	-16	-57
Carroll County, AR	33	23	48	0	26
McDonald County, MO	-60	-33	-54	-73	-122
Crawford County, AR	6	23	26	-1	-26
Maricopa County, AZ	18	39	26	83	107
Jasper County, MO	50	55	58	18	13
Pope County, AR	76	95	77	66	74
Tarrant County, TX	39	30	30	26	10
Greene County, MO	42	15	60	39	27
Collin County, TX	5	15	24	-3	9
Harris County, TX	48	-26	39	54	66
Cook County, IL	-6	16	44	43	40
Saline County, AR	56	12	44	50	41
Boone County, AR	52	48	53	17	4
Garland County, AR	41	34	13	45	28
San Diego County, CA	46	42	56	71	99
Denton County, TX	-14	-14	15	5	13
Adair County, OK	-12	7	-19	-33	-51
Craighead County, AR	54	79	87	83	62
Johnson County, KS	-9	6	38	8	22
Orange County, CA	79	40	80	74	116
Travis County, TX	0	-49	10	32	24
Oklahoma County, OK	10	7	-24	-13	10
Barry County, MO	-27	-72	-36	-23	-44
Shelby County, TN	37	22	29	64	55
Jackson County, MO	3	-24	11	0	-7
Baxter County, AR	43	57	14	34	31
El Paso County, CO	31	-2	62	66	55
All Other Counties	1,477	1,515	1,623	1,958	1,928
<b>Total Net Migration:</b>	<b>2,563</b>	<b>2,347</b>	<b>2,892</b>	<b>3,134</b>	<b>2,964</b>

SOURCE: Internal Revenue Service;  
Zimmerman/Volk Associates, Inc.

## 2026 Household Classification by Market Groups

*City of Elm Springs, Arkansas*

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Estimated Share</i>
<b>Empty Nesters &amp; Retirees</b>	<b>295</b>	<b>28.9%</b>
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town &amp; Country/Exurbs</i>	295	28.9%
<b>Traditional &amp; Non-Traditional Families</b>	<b>675</b>	<b>66.2%</b>
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town &amp; Country/Exurbs</i>	675	66.2%
<b>Younger Singles &amp; Couples</b>	<b>50</b>	<b>4.9%</b>
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town &amp; Country/Exurbs</i>	50	4.9%
<b>Total:</b>	<b>1,020</b>	<b>100.0%</b>
<b>2026 Estimated Median Income:</b>	<b>\$111,700</b>	
<b>2026 Estimated National Median Income:</b>	<b>\$86,300</b>	
<b>2026 Estimated Median Home Value:</b>	<b>\$467,800</b>	
<b>2026 Estimated National Median Home Value:</b>	<b>\$380,900</b>	

## 2026 Household Classification by Market Groups

City of Elm Springs, Arkansas

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
<b>Empty Nesters &amp; Retirees</b>	<b>295</b>	<b>28.9%</b>		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Town &amp; Country/Exurbs</i>				
Small-Town Patriarchs	55	5.4%	\$133,600	\$599,300
Pillars of the Community	10	1.0%	\$115,900	\$395,500
New Empty Nesters	50	4.9%	\$125,300	\$602,600
Traditional Couples	75	7.4%	\$109,500	\$533,500
RV Retirees	0	0.0%		
Country Couples	30	2.9%	\$71,700	\$315,200
Hometown Retirees	25	2.5%	\$48,000	\$245,200
Heartland Retirees	15	1.5%	\$48,100	\$298,100
Village Elders	20	2.0%	\$33,900	\$265,800
Small-Town Seniors	15	1.5%	\$31,600	\$207,400
Back Country Seniors	0	0.0%		
<i>Subtotal:</i>	295	28.9%		

## 2026 Household Classification by Market Groups

*City of Elm Springs, Arkansas*

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
<b>Traditional &amp; Non-Traditional Families</b>	<b>675</b>	<b>66.2%</b>		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Town &amp; Country/Exurbs</i>				
Ex-Urban Elite	255	25.0%	\$168,700	\$617,700
New Town Families	20	2.0%	\$132,900	\$399,500
Full-Nest Exurbanites	250	24.5%	\$130,400	\$480,400
Rural Families	5	0.5%	\$100,900	\$293,800
Traditional Families	55	5.4%	\$92,700	\$333,300
Small-Town Families	15	1.5%	\$81,300	\$380,600
Four-by-Four Families	25	2.5%	\$78,200	\$328,800
Rustic Families	40	3.9%	\$50,800	\$240,700
Hometown Families	10	1.0%	\$32,400	\$246,900
<i>Subtotal:</i>	<u>675</u>	<u>66.2%</u>		

## 2026 Household Classification by Market Groups

*City of Elm Springs, Arkansas*

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
<b>Younger Singles &amp; Couples</b>	<b>50</b>	<b>4.9%</b>		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Town &amp; Country/Exurbs</i>				
Hometown Sweethearts	25	2.5%	\$34,700	\$225,500
Blue-Collar Traditionalists	20	2.0%	\$25,700	\$195,400
Rural Couples	5	0.5%	\$21,700	\$150,300
Rural Strivers	0	0.0%		
<i>Subtotal:</i>	<u>50</u>	<u>4.9%</u>		

**Annual Average Number Of Households With The Potential  
To Move Within Elm Springs Each Year Over The Next Five Years**  
*City of Elm Springs, Arkansas*

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
<b>Empty Nesters &amp; Retirees</b>	<b>295</b>	<b>10</b>	<b>11.8%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town &amp; Country/Exurbs</i>	295	10	11.8%
<b>Traditional &amp; Non-Traditional Families</b>	<b>675</b>	<b>70</b>	<b>82.3%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town &amp; Country/Exurbs</i>	675	70	82.3%
<b>Younger Singles &amp; Couples</b>	<b>50</b>	<b>5</b>	<b>5.9%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town &amp; Country/Exurbs</i>	50	5	5.9%
<b>Total:</b>	<b>1,020</b>	<b>85</b>	<b>100.0%</b>

**Annual Average Number Of Households With The Potential  
To Move Within Elm Springs Each Year Over The Next Five Years**

*City of Elm Springs, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Empty Nesters &amp; Retirees</b>	<b>295</b>	<b>10</b>	<b>11.8%</b>
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>			
Small-Town Patriarchs	55	5	5.9%
Pillars of the Community	10	0	0.0%
New Empty Nesters	50	0	0.0%
Traditional Couples	75	5	5.9%
RV Retirees	0	0	0.0%
Country Couples	30	0	0.0%
Hometown Retirees	25	0	0.0%
Heartland Retirees	15	0	0.0%
Village Elders	20	0	0.0%
Small-Town Seniors	15	0	0.0%
Back Country Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>295</u>	<u>10</u>	<u>11.8%</u>

SOURCE: Claritas, Inc.;  
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential  
To Move Within Elm Springs Each Year Over The Next Five Years**  
*City of Elm Springs, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Traditional &amp; Non-Traditional Families</b>	<b>675</b>	<b>70</b>	<b>82.3%</b>
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>			
Ex-Urban Elite	255	20	23.4%
New Town Families	20	0	0.0%
Full-Nest Exurbanites	250	25	29.4%
Rural Families	5	0	0.0%
Traditional Families	55	5	5.9%
Small-Town Families	15	5	5.9%
Four-by-Four Families	25	5	5.9%
Rustic Families	40	5	5.9%
Hometown Families	10	5	5.9%
<i>Subtotal:</i>	<u>675</u>	<u>70</u>	<u>82.3%</u>

**Annual Average Number Of Households With The Potential  
To Move Within Elm Springs Each Year Over The Next Five Years**  
*City of Elm Springs, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Younger Singles &amp; Couples</b>	<b>50</b>	<b>5</b>	<b>5.9%</b>
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>			
Hometown Sweethearts	25	0	0.0%
Blue-Collar Traditionalists	20	5	5.9%
Rural Couples	5	0	0.0%
Rural Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>50</u>	<u>5</u>	<u>5.9%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**

*Balance of Benton County, Arkansas*

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
<b>Empty Nesters &amp; Retirees</b>	<b>32,170</b>	<b>15</b>	<b>11.1%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	3,545	0	0.0%
<i>Metropolitan Suburbs</i>	2,645	0	0.0%
<i>Town &amp; Country/Exurbs</i>	25,980	15	11.1%
<b>Traditional &amp; Non-Traditional Families</b>	<b>65,925</b>	<b>85</b>	<b>63.0%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	6,680	10	7.4%
<i>Metropolitan Suburbs</i>	5,125	0	0.0%
<i>Town &amp; Country/Exurbs</i>	54,120	75	55.6%
<b>Younger Singles &amp; Couples</b>	<b>20,265</b>	<b>35</b>	<b>25.9%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	5,045	10	7.4%
<i>Metropolitan Suburbs</i>	4,435	5	3.7%
<i>Town &amp; Country/Exurbs</i>	10,785	20	14.8%
<b>Total:</b>	<b>118,360</b>	<b>135</b>	<b>100.0%</b>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**

*Balance of Benton County, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Empty Nesters &amp; Retirees</b>	<b>32,170</b>	<b>15</b>	<b>11.1%</b>
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	360	0	0.0%
Blue-Collar Retirees	1,485	0	0.0%
Middle-Class Move-Downs	595	0	0.0%
Hometown Seniors	550	0	0.0%
Second City Seniors	555	0	0.0%
<i>Subtotal:</i>	<u>3,545</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	20	0	0.0%
Suburban Establishment	695	0	0.0%
Mainstream Empty Nesters	775	0	0.0%
Middle-American Retirees	1,155	0	0.0%
<i>Subtotal:</i>	<u>2,645</u>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>			
Small-Town Patriarchs	3,370	0	0.0%
Pillars of the Community	3,400	5	3.7%
New Empty Nesters	1,360	0	0.0%
Traditional Couples	3,975	0	0.0%
RV Retirees	1,850	0	0.0%
Country Couples	3,365	5	3.7%
Hometown Retirees	960	0	0.0%
Heartland Retirees	1,050	0	0.0%
Village Elders	2,035	0	0.0%
Small-Town Seniors	2,875	5	3.7%
Back Country Seniors	1,740	0	0.0%
<i>Subtotal:</i>	<u>25,980</u>	<u>15</u>	<u>11.1%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**

*Balance of Benton County, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Traditional &amp; Non-Traditional Families</b>	<b>65,925</b>	<b>85</b>	<b>63.0%</b>
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	960	0	0.0%
Multi-Ethnic Families	1,200	0	0.0%
Uptown Families	575	0	0.0%
In-Town Families	2,535	5	3.7%
New American Strivers	1,410	5	3.7%
<i>Subtotal:</i>	<u>6,680</u>	<u>10</u>	<u>7.4%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	940	0	0.0%
Fiber-Optic Families	1,170	0	0.0%
Late-Nest Suburbanites	1,020	0	0.0%
Full-Nest Suburbanites	840	0	0.0%
Kids 'r' Us	1,155	0	0.0%
<i>Subtotal:</i>	<u>5,125</u>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>			
Ex-Urban Elite	13,775	10	7.4%
New Town Families	5,795	5	3.7%
Full-Nest Exurbanites	2,255	0	0.0%
Rural Families	4,120	5	3.7%
Traditional Families	3,800	0	0.0%
Small-Town Families	9,670	20	14.8%
Four-by-Four Families	4,130	10	7.4%
Rustic Families	5,550	10	7.4%
Hometown Families	5,025	15	11.1%
<i>Subtotal:</i>	<u>54,120</u>	<u>75</u>	<u>55.6%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**

*Balance of Benton County, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Younger Singles &amp; Couples</b>	<b>20,265</b>	<b>35</b>	<b>25.9%</b>
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	910	0	0.0%
Small-City Singles	650	0	0.0%
Twentysomethings	1,785	5	3.7%
Second-City Strivers	1,155	5	3.7%
Multi-Ethnic Singles	545	0	0.0%
<i>Subtotal:</i>	<u>5,045</u>	<u>10</u>	<u>7.4%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	410	0	0.0%
Suburban Achievers	3,005	0	0.0%
Suburban Strivers	1,020	5	3.7%
<i>Subtotal:</i>	<u>4,435</u>	<u>5</u>	<u>3.7%</u>
<i>Town &amp; Country/Exurbs</i>			
Hometown Sweethearts	5,385	5	3.7%
Blue-Collar Traditionalists	2,065	5	3.7%
Rural Couples	1,945	5	3.7%
Rural Strivers	1,390	5	3.7%
<i>Subtotal:</i>	<u>10,785</u>	<u>20</u>	<u>14.8%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**

*Balance of Washington County, Arkansas*

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
<b>Empty Nesters &amp; Retirees</b>	<b>18,800</b>	<b>0</b>	<b>0.0%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	4,475	0	0.0%
<i>Metropolitan Suburbs</i>	3,455	0	0.0%
<i>Town &amp; Country/Exurbs</i>	10,870	0	0.0%
<b>Traditional &amp; Non-Traditional Families</b>	<b>46,260</b>	<b>65</b>	<b>39.4%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	10,000	15	9.1%
<i>Metropolitan Suburbs</i>	5,135	0	0.0%
<i>Town &amp; Country/Exurbs</i>	31,125	50	30.3%
<b>Younger Singles &amp; Couples</b>	<b>36,110</b>	<b>100</b>	<b>60.6%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	19,215	65	39.4%
<i>Metropolitan Suburbs</i>	8,440	20	12.1%
<i>Town &amp; Country/Exurbs</i>	8,455	15	9.1%
<b>Total:</b>	<b>101,170</b>	<b>165</b>	<b>100.0%</b>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**

*Balance of Washington County, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Empty Nesters &amp; Retirees</b>	<b>18,800</b>	<b>0</b>	<b>0.0%</b>
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	480	0	0.0%
Blue-Collar Retirees	1,865	0	0.0%
Middle-Class Move-Downs	365	0	0.0%
Hometown Seniors	920	0	0.0%
Second City Seniors	845	0	0.0%
<i>Subtotal:</i>	<u>4,475</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	50	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	40	0	0.0%
Suburban Establishment	725	0	0.0%
Mainstream Empty Nesters	1,205	0	0.0%
Middle-American Retirees	1,435	0	0.0%
<i>Subtotal:</i>	<u>3,455</u>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>			
Small-Town Patriarchs	790	0	0.0%
Pillars of the Community	740	0	0.0%
New Empty Nesters	1,280	0	0.0%
Traditional Couples	730	0	0.0%
RV Retirees	1,205	0	0.0%
Country Couples	840	0	0.0%
Hometown Retirees	1,205	0	0.0%
Heartland Retirees	695	0	0.0%
Village Elders	655	0	0.0%
Small-Town Seniors	675	0	0.0%
Back Country Seniors	2,055	0	0.0%
<i>Subtotal:</i>	<u>10,870</u>	<u>0</u>	<u>0.0%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**

*Balance of Washington County, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Traditional &amp; Non-Traditional Families</b>	<b>46,260</b>	<b>65</b>	<b>39.4%</b>
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	2,420	0	0.0%
Multi-Ethnic Families	1,475	0	0.0%
Uptown Families	545	0	0.0%
In-Town Families	2,230	5	3.0%
New American Strivers	3,330	10	6.1%
<i>Subtotal:</i>	<u>10,000</u>	<u>15</u>	<u>9.1%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	50	0	0.0%
Nouveau Money	95	0	0.0%
Button-Down Families	1,405	0	0.0%
Fiber-Optic Families	895	0	0.0%
Late-Nest Suburbanites	740	0	0.0%
Full-Nest Suburbanites	375	0	0.0%
Kids 'r' Us	1,575	0	0.0%
<i>Subtotal:</i>	<u>5,135</u>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>			
Ex-Urban Elite	4,235	5	3.0%
New Town Families	1,765	0	0.0%
Full-Nest Exurbanites	5,335	5	3.0%
Rural Families	3,290	5	3.0%
Traditional Families	280	0	0.0%
Small-Town Families	4,955	10	6.1%
Four-by-Four Families	1,085	0	0.0%
Rustic Families	7,145	15	9.1%
Hometown Families	3,035	10	6.1%
<i>Subtotal:</i>	<u>31,125</u>	<u>50</u>	<u>30.3%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**

*Balance of Washington County, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Younger Singles &amp; Couples</b>	<b>36,110</b>	<b>100</b>	<b>60.6%</b>
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	1,695	5	3.0%
Small-City Singles	475	0	0.0%
Twentysomethings	10,230	40	24.2%
Second-City Strivers	3,675	10	6.1%
Multi-Ethnic Singles	3,140	10	6.1%
<i>Subtotal:</i>	<u>19,215</u>	<u>65</u>	<u>39.4%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	1,155	5	3.0%
Suburban Achievers	3,155	0	0.0%
Suburban Strivers	4,130	15	9.1%
<i>Subtotal:</i>	<u>8,440</u>	<u>20</u>	<u>12.1%</u>
<i>Town &amp; Country/Exurbs</i>			
Hometown Sweethearts	2,630	0	0.0%
Blue-Collar Traditionalists	2,800	5	3.0%
Rural Couples	1,895	5	3.0%
Rural Strivers	1,130	5	3.0%
<i>Subtotal:</i>	<u>8,455</u>	<u>15</u>	<u>9.1%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 And 2

*Pulaski County, Arkansas, Sebastian County, Arkansas*

<u>Household Type / Geographic Designation</u>	<u><i>Pulaski County</i></u>	<u><i>Sebastian County</i></u>	<u>Total</u>
<b>Empty Nesters &amp; Retirees</b>	<b>0</b>	<b>0</b>	<b>0</b>
<i>Metropolitan Cities</i>	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0
<i>Town &amp; Country/Exurbs</i>	0	0	0
<b>Traditional &amp; Non-Traditional Families</b>	<b>10</b>	<b>20</b>	<b>30</b>
<i>Metropolitan Cities</i>	0	0	0
<i>Small Cities/Satellite Cities</i>	0	10	10
<i>Metropolitan Suburbs</i>	0	0	0
<i>Town &amp; Country/Exurbs</i>	10	10	20
<b>Younger Singles &amp; Couples</b>	<b>30</b>	<b>10</b>	<b>40</b>
<i>Metropolitan Cities</i>	0	0	0
<i>Small Cities/Satellite Cities</i>	20	5	25
<i>Metropolitan Suburbs</i>	5	0	5
<i>Town &amp; Country/Exurbs</i>	5	5	10
<b>Total:</b>	<b>40</b>	<b>30</b>	<b>70</b>
<b>Percent:</b>	<b>57.1%</b>	<b>42.9%</b>	<b>100.0%</b>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 And 2

*Pulaski County, Arkansas, Sebastian County, Arkansas*

	<i>Pulaski County</i>	<i>Sebastian County</i>	Total
<b>Empty Nesters &amp; Retirees</b>	<b>0</b>	<b>0</b>	<b>0</b>
<i>Metropolitan Cities</i>			
The Social Register	0	0	0
Urban Establishment	0	0	0
Multi-Ethnic Empty Nesters	0	0	0
Cosmopolitan Couples	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0
Blue-Collar Retirees	0	0	0
Middle-Class Move-Downs	0	0	0
Hometown Seniors	0	0	0
Second City Seniors	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0
Old Money	0	0	0
Affluent Empty Nesters	0	0	0
Suburban Establishment	0	0	0
Mainstream Empty Nesters	0	0	0
Middle-American Retirees	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town &amp; Country/Exurbs</i>			
Small-Town Patriarchs	0	0	0
Pillars of the Community	0	0	0
New Empty Nesters	0	0	0
Traditional Couples	0	0	0
RV Retirees	0	0	0
Country Couples	0	0	0
Hometown Retirees	0	0	0
Heartland Retirees	0	0	0
Village Elders	0	0	0
Small-Town Seniors	0	0	0
Back Country Seniors	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 And 2

*Pulaski County, Arkansas, Sebastian County, Arkansas*

	<u><i>Pulaski County</i></u>	<u><i>Sebastian County</i></u>	<u>Total</u>
<b>Traditional &amp; Non-Traditional Families</b>	<b>10</b>	<b>20</b>	<b>30</b>
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0
Multi-Cultural Families	0	0	0
Inner-City Families	0	0	0
Single-Parent Families	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0
Multi-Ethnic Families	0	0	0
Uptown Families	0	0	0
In-Town Families	0	5	5
New American Strivers	0	5	5
<i>Subtotal:</i>	<u>0</u>	<u>10</u>	<u>10</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0
Nouveau Money	0	0	0
Button-Down Families	0	0	0
Fiber-Optic Families	0	0	0
Late-Nest Suburbanites	0	0	0
Full-Nest Suburbanites	0	0	0
Kids 'r' Us	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town &amp; Country/Exurbs</i>			
Ex-Urban Elite	0	0	0
New Town Families	0	0	0
Full-Nest Exurbanites	0	0	0
Rural Families	0	0	0
Traditional Families	0	0	0
Small-Town Families	5	0	5
Four-by-Four Families	0	0	0
Rustic Families	0	5	5
Hometown Families	5	5	10
<i>Subtotal:</i>	<u>10</u>	<u>10</u>	<u>20</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 And 2

*Pulaski County, Arkansas, Sebastian County, Arkansas*

	<i>Pulaski County</i>	<i>Sebastian County</i>	Total
<b>Younger Singles &amp; Couples</b>	<b>30</b>	<b>10</b>	<b>40</b>
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0
New Bohemians	0	0	0
Cosmopolitan Elite	0	0	0
Downtown Couples	0	0	0
Downtown Proud	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0
Small-City Singles	5	0	5
Twentysomethings	5	0	5
Second-City Strivers	5	0	5
Multi-Ethnic Singles	5	5	10
<i>Subtotal:</i>	<u>20</u>	<u>5</u>	<u>25</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0
Suburban Achievers	0	0	0
Suburban Strivers	5	0	5
<i>Subtotal:</i>	<u>5</u>	<u>0</u>	<u>5</u>
<i>Town &amp; Country/Exurbs</i>			
Hometown Sweethearts	0	0	0
Blue-Collar Traditionalists	0	0	0
Rural Couples	0	0	0
Rural Strivers	5	5	10
<i>Subtotal:</i>	<u>5</u>	<u>5</u>	<u>10</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**  
*Balance of the United States*

Household Type/ Geographic Designation	<i>Potential</i>	<i>Share of Potential</i>
<b>Empty Nesters &amp; Retirees</b>	<b>10</b>	<b>9.5%</b>
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town &amp; Country/Exurbs</i>	10	9.5%
<b>Traditional &amp; Non-Traditional Families</b>	<b>30</b>	<b>28.6%</b>
<i>Metropolitan Cities</i>	5	4.8%
<i>Small Cities/Satellite Cities</i>	5	4.8%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town &amp; Country/Exurbs</i>	20	19.0%
<b>Younger Singles &amp; Couples</b>	<b>65</b>	<b>61.9%</b>
<i>Metropolitan Cities</i>	15	14.3%
<i>Small Cities/Satellite Cities</i>	25	23.8%
<i>Metropolitan Suburbs</i>	10	9.5%
<i>Town &amp; Country/Exurbs</i>	15	14.3%
<b>Total:</b>	<b>105</b>	<b>100.0%</b>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**

*Balance of the United States*

	<u>Potential</u>	<u>Share of Potential</u>
<b>Empty Nesters &amp; Retirees</b>	<b>10</b>	<b>9.5%</b>
<i>Metropolitan Cities</i>		
The Social Register	0	0.0%
Urban Establishment	0	0.0%
Multi-Ethnic Empty Nesters	0	0.0%
Cosmopolitan Couples	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>		
Second City Establishment	0	0.0%
Blue-Collar Retirees	0	0.0%
Middle-Class Move-Downs	0	0.0%
Hometown Seniors	0	0.0%
Second City Seniors	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>		
The One Percenters	0	0.0%
Old Money	0	0.0%
Affluent Empty Nesters	0	0.0%
Suburban Establishment	0	0.0%
Mainstream Empty Nesters	0	0.0%
Middle-American Retirees	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>		
Small-Town Patriarchs	0	0.0%
Pillars of the Community	0	0.0%
New Empty Nesters	0	0.0%
Traditional Couples	0	0.0%
RV Retirees	0	0.0%
Country Couples	0	0.0%
Hometown Retirees	0	0.0%
Heartland Retirees	0	0.0%
Village Elders	0	0.0%
Small-Town Seniors	5	4.8%
Back Country Seniors	5	4.8%
<i>Subtotal:</i>	<u>10</u>	<u>9.5%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**  
*Balance of the United States*

	<u>Potential</u>	<u>Share of Potential</u>
<b>Traditional &amp; Non-Traditional Families</b>	<b>30</b>	<b>28.6%</b>
<i>Metropolitan Cities</i>		
e-Type Families	0	0.0%
Multi-Cultural Families	0	0.0%
Inner-City Families	5	4.8%
Single-Parent Families	0	0.0%
<i>Subtotal:</i>	<u>5</u>	<u>4.8%</u>
<i>Small Cities/Satellite Cities</i>		
Unibox Transferees	0	0.0%
Multi-Ethnic Families	0	0.0%
Uptown Families	0	0.0%
In-Town Families	0	0.0%
New American Strivers	5	4.8%
<i>Subtotal:</i>	<u>5</u>	<u>4.8%</u>
<i>Metropolitan Suburbs</i>		
Corporate Establishment	0	0.0%
Nouveau Money	0	0.0%
Button-Down Families	0	0.0%
Fiber-Optic Families	0	0.0%
Late-Nest Suburbanites	0	0.0%
Full-Nest Suburbanites	0	0.0%
Kids 'r' Us	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>		
Ex-Urban Elite	0	0.0%
New Town Families	0	0.0%
Full-Nest Exurbanites	0	0.0%
Rural Families	0	0.0%
Traditional Families	0	0.0%
Small-Town Families	5	4.8%
Four-by-Four Families	5	4.8%
Rustic Families	5	4.8%
Hometown Families	5	4.8%
<i>Subtotal:</i>	<u>20</u>	<u>19.0%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**  
*Balance of the United States*

	<i>Potential</i>	<i>Share of Potential</i>
<b>Younger Singles &amp; Couples</b>	<b>65</b>	<b>61.9%</b>
<i>Metropolitan Cities</i>		
New Power Couples	0	0.0%
New Bohemians	5	4.8%
Cosmopolitan Elite	0	0.0%
Downtown Couples	5	4.8%
Downtown Proud	5	4.8%
<i>Subtotal:</i>	<u>15</u>	<u>14.3%</u>
<i>Small Cities/Satellite Cities</i>		
The VIPs	5	4.8%
Small-City Singles	5	4.8%
Twentysomethings	5	4.8%
Second-City Strivers	5	4.8%
Multi-Ethnic Singles	5	4.8%
<i>Subtotal:</i>	<u>25</u>	<u>23.8%</u>
<i>Metropolitan Suburbs</i>		
Fast-Track Professionals	5	4.8%
Suburban Achievers	0	0.0%
Suburban Strivers	5	4.8%
<i>Subtotal:</i>	<u>10</u>	<u>9.5%</u>
<i>Town &amp; Country/Exurbs</i>		
Hometown Sweethearts	0	0.0%
Blue-Collar Traditionalists	5	4.8%
Rural Couples	5	4.8%
Rural Strivers	5	4.8%
<i>Subtotal:</i>	<u>15</u>	<u>14.3%</u>

**Annual Average Number Of Households With The Potential  
To Move Within/To Elm Springs Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 7

*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

<u>Household Type/ Geographic Designation</u>	<u>Elm Springs</u>	<u>Benton County</u>	<u>Washington County</u>	<u>Regional Draw Area</u>	<u>Balance of U.S.</u>	<u>Total</u>
<b>Empty Nesters &amp; Retirees</b>	<b>10</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>35</b>
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	10	15	0	0	10	35
<b>Traditional &amp; Non-Traditional Families</b>	<b>70</b>	<b>85</b>	<b>65</b>	<b>30</b>	<b>30</b>	<b>280</b>
<i>Metropolitan Cities</i>	0	0	0	0	5	5
<i>Small Cities/Satellite Cities</i>	0	10	15	10	5	40
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	70	75	50	20	20	235
<b>Younger Singles &amp; Couples</b>	<b>5</b>	<b>35</b>	<b>100</b>	<b>40</b>	<b>65</b>	<b>245</b>
<i>Metropolitan Cities</i>	0	0	0	0	15	15
<i>Small Cities/Satellite Cities</i>	0	10	65	25	25	125
<i>Metropolitan Suburbs</i>	0	5	20	5	10	40
<i>Town &amp; Country/Exurbs</i>	5	20	15	10	15	65
<b>Total:</b>	<b>85</b>	<b>135</b>	<b>165</b>	<b>70</b>	<b>105</b>	<b>560</b>
<b>Percent:</b>	<b>15.2%</b>	<b>24.1%</b>	<b>29.5%</b>	<b>12.5%</b>	<b>18.7%</b>	<b>100.0%</b>

**Annual Average Number Of Households With The Potential  
To Move Within/To Elm Springs Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 7

*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

	<i>Elm Springs</i>	<i>Benton County</i>	<i>Washington County</i>	<i>Regional Draw Area</i>	<i>Balance of U.S.</i>	<i>Total</i>
<b>Empty Nesters &amp; Retirees</b>	<b>10</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>35</b>
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	0	0
Urban Establishment	0	0	0	0	0	0
Multi-Ethnic Empty Nesters	0	0	0	0	0	0
Cosmopolitan Couples	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	0	0	0	0	0	0
Blue-Collar Retirees	0	0	0	0	0	0
Middle-Class Move-Downs	0	0	0	0	0	0
Hometown Seniors	0	0	0	0	0	0
Second City Seniors	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>						
The One Percenters	0	0	0	0	0	0
Old Money	0	0	0	0	0	0
Affluent Empty Nesters	0	0	0	0	0	0
Suburban Establishment	0	0	0	0	0	0
Mainstream Empty Nesters	0	0	0	0	0	0
Middle-American Retirees	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town &amp; Country/Exurbs</i>						
Small-Town Patriarchs	5	0	0	0	0	5
Pillars of the Community	0	5	0	0	0	5
New Empty Nesters	0	0	0	0	0	0
Traditional Couples	5	0	0	0	0	5
RV Retirees	0	0	0	0	0	0
Country Couples	0	5	0	0	0	5
Hometown Retirees	0	0	0	0	0	0
Heartland Retirees	0	0	0	0	0	0
Village Elders	0	0	0	0	0	0
Small-Town Seniors	0	5	0	0	5	10
Back Country Seniors	0	0	0	0	5	5
<i>Subtotal:</i>	<u>10</u>	<u>15</u>	<u>0</u>	<u>0</u>	<u>10</u>	<u>35</u>

## Annual Average Number Of Households With The Potential To Move Within/To Elm Springs Each Year Over The Next Five Years

Summary: Appendix One, Tables 3 Through 7

*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

	<i>Elm Springs</i>	<i>Benton County</i>	<i>Washington County</i>	<i>Regional Draw Area</i>	<i>Balance of U.S.</i>	Total
<b>Traditional &amp; Non-Traditional Families</b>	<b>70</b>	<b>85</b>	<b>65</b>	<b>30</b>	<b>30</b>	<b>280</b>
<i>Metropolitan Cities</i>						
e-Type Families	0	0	0	0	0	0
Multi-Cultural Families	0	0	0	0	0	0
Inner-City Families	0	0	0	0	5	5
Single-Parent Families	0	0	0	0	0	0
<i>Subtotal:</i>	0	0	0	0	5	5
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	0	0	0	0	0	0
Multi-Ethnic Families	0	0	0	0	0	0
Uptown Families	0	0	0	0	0	0
In-Town Families	0	5	5	5	0	15
New American Strivers	0	5	10	5	5	25
<i>Subtotal:</i>	0	10	15	10	5	40
<i>Metropolitan Suburbs</i>						
Corporate Establishment	0	0	0	0	0	0
Nouveau Money	0	0	0	0	0	0
Late-Nest Suburbanites	0	0	0	0	0	0
Fiber-Optic Families	0	0	0	0	0	0
Full-Nest Suburbanites	0	0	0	0	0	0
Button-Down Families	0	0	0	0	0	0
Kids 'r' Us	0	0	0	0	0	0
<i>Subtotal:</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>						
Ex-Urban Elite	20	10	5	0	0	35
New Town Families	0	5	0	0	0	5
Full-Nest Exurbanites	25	0	5	0	0	30
Rural Families	0	5	5	0	0	10
Traditional Families	5	0	0	0	0	5
Small-Town Families	5	20	10	5	5	45
Four-by-Four Families	5	10	0	0	5	20
Rustic Families	5	10	15	5	5	40
Hometown Families	5	15	10	10	5	45
<i>Subtotal:</i>	70	75	50	20	20	235

SOURCE: Claritas, Inc.;  
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential  
To Move Within/To Elm Springs Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 7

*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

	<u>Elm Springs</u>	<u>Benton County</u>	<u>Washington County</u>	<u>Regional Draw Area</u>	<u>Balance of U.S.</u>	<u>Total</u>
<b>Younger Singles &amp; Couples</b>	<b>5</b>	<b>35</b>	<b>100</b>	<b>40</b>	<b>65</b>	<b>245</b>
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	0	0
New Bohemians	0	0	0	0	5	5
Cosmopolitan Elite	0	0	0	0	0	0
Downtown Couples	0	0	0	0	5	5
Downtown Proud	0	0	0	0	5	5
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>15</u>	<u>15</u>
<i>Small Cities/Satellite Cities</i>						
The VIPs	0	0	5	0	5	10
Small-City Singles	0	0	0	5	5	10
Twentysomethings	0	5	40	5	5	55
Second-City Strivers	0	5	10	5	5	25
Multi-Ethnic Singles	0	0	10	10	5	25
<i>Subtotal:</i>	<u>0</u>	<u>10</u>	<u>65</u>	<u>25</u>	<u>25</u>	<u>125</u>
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	0	0	5	0	5	10
Suburban Achievers	0	0	0	0	0	0
Suburban Strivers	0	5	15	5	5	30
<i>Subtotal:</i>	<u>0</u>	<u>5</u>	<u>20</u>	<u>5</u>	<u>10</u>	<u>40</u>
<i>Town &amp; Country/Exurbs</i>						
Hometown Sweethearts	0	5	0	0	0	5
Blue-Collar Traditionalists	5	5	5	0	5	20
Rural Couples	0	5	5	0	5	15
Rural Strivers	0	5	5	10	5	25
<i>Subtotal:</i>	<u>5</u>	<u>20</u>	<u>15</u>	<u>10</u>	<u>15</u>	<u>65</u>

**Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years**

*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

<u>Household Type/ Geographic Designation</u>	<u>Elm Springs</u>	<u>Benton County</u>	<u>Washington County</u>	<u>Regional Draw Area</u>	<u>Balance of U.S.</u>	<u>Total</u>
<b>Empty Nesters &amp; Retirees</b>	<b>10</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>25</b>
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	10	10	0	0	5	25
<b>Traditional &amp; Non-Traditional Families</b>	<b>35</b>	<b>50</b>	<b>25</b>	<b>15</b>	<b>15</b>	<b>140</b>
<i>Metropolitan Cities</i>	0	0	0	0	5	5
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	35	50	25	15	10	135
<b>Younger Singles &amp; Couples</b>	<b>0</b>	<b>20</b>	<b>85</b>	<b>30</b>	<b>50</b>	<b>185</b>
<i>Metropolitan Cities</i>	0	0	0	0	15	15
<i>Small Cities/Satellite Cities</i>	0	10	65	25	25	125
<i>Metropolitan Suburbs</i>	0	5	20	5	10	40
<i>Town &amp; Country/Exurbs</i>	0	5	0	0	0	5
<b>Total:</b>	<b>45</b>	<b>80</b>	<b>110</b>	<b>45</b>	<b>70</b>	<b>350</b>
<b>Percent:</b>	<b>12.9%</b>	<b>22.8%</b>	<b>31.4%</b>	<b>12.9%</b>	<b>20.0%</b>	<b>100.0%</b>

**Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years**

*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

	<i>Elm Springs</i>	<i>Benton County</i>	<i>Washington County</i>	<i>Regional Draw Area</i>	<i>Balance of U.S.</i>	<i>Total</i>
<b>Empty Nesters &amp; Retirees</b>	<b>10</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>25</b>
<i>Town &amp; Country/Exurbs</i>						
Small-Town Patriarchs	5	0	0	0	0	5
Pillars of the Community	0	5	0	0	0	5
Traditional Couples	5	0	0	0	0	5
Small-Town Seniors	0	5	0	0	5	10
<i>Subtotal:</i>	10	10	0	0	5	25

**Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years**

*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

	<u>Elm Springs</u>	<u>Benton County</u>	<u>Washington County</u>	<u>Regional Draw Area</u>	<u>Balance of U.S.</u>	<u>Total</u>
<b>Traditional &amp; Non-Traditional Families</b>	<b>35</b>	<b>50</b>	<b>25</b>	<b>15</b>	<b>15</b>	<b>140</b>
<i>Metropolitan Cities</i>						
Inner-City Families	0	0	0	0	5	5
<i>Subtotal:</i>	0	0	0	0	5	5
<i>Town &amp; Country/Exurbs</i>						
Ex-Urban Elite	20	10	5	0	0	35
New Town Families	0	5	0	0	0	5
Traditional Families	5	0	0	0	0	5
Small-Town Families	5	20	10	5	5	45
Hometown Families	5	15	10	10	5	45
<i>Subtotal:</i>	35	50	25	15	10	135

**Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years**

*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

	<i>Elm Springs</i>	<i>Benton County</i>	<i>Washington County</i>	<i>Regional Draw Area</i>	<i>Balance of U.S.</i>	<i>Total</i>
<b>Younger Singles &amp; Couples</b>	<b>0</b>	<b>20</b>	<b>85</b>	<b>30</b>	<b>50</b>	<b>185</b>
<i>Metropolitan Cities</i>						
New Bohemians	0	0	0	0	5	5
Downtown Couples	0	0	0	0	5	5
Downtown Proud	0	0	0	0	5	5
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>15</u>	<u>15</u>
<i>Small Cities/Satellite Cities</i>						
The VIPs	0	0	5	0	5	10
Small-City Singles	0	0	0	5	5	10
Twentysomethings	0	5	40	5	5	55
Second-City Strivers	0	5	10	5	5	25
Multi-Ethnic Singles	0	0	10	10	5	25
<i>Subtotal:</i>	<u>0</u>	<u>10</u>	<u>65</u>	<u>25</u>	<u>25</u>	<u>125</u>
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	0	0	5	0	5	10
Suburban Strivers	0	5	15	5	5	30
<i>Subtotal:</i>	<u>0</u>	<u>5</u>	<u>20</u>	<u>5</u>	<u>10</u>	<u>40</u>
<i>Town &amp; Country/Exurbs</i>						
Hometown Sweethearts	0	5	0	0	0	5
<i>Subtotal:</i>	<u>0</u>	<u>5</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5</u>

**Tenure (Renter/Buyer) Profile**

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

<u>Household Type/ Geographic Designation</u>	<u>Potential Renters</u>	<u>Potential Owners</u>	<u>Total</u>
<b>Empty Nesters &amp; Retirees</b>	<b>6</b>	<b>19</b>	<b>25</b>
<i>Metropolitan Cities</i>	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0
<i>Town &amp; Country/Exurbs</i>	6	19	25
<b>Traditional &amp; Non-Traditional Families</b>	<b>60</b>	<b>80</b>	<b>140</b>
<i>Metropolitan Cities</i>	3	2	5
<i>Small Cities/Satellite Cities</i>	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0
<i>Town &amp; Country/Exurbs</i>	57	78	135
<b>Younger Singles &amp; Couples</b>	<b>141</b>	<b>44</b>	<b>185</b>
<i>Metropolitan Cities</i>	11	4	15
<i>Small Cities/Satellite Cities</i>	99	26	125
<i>Metropolitan Suburbs</i>	29	11	40
<i>Town &amp; Country/Exurbs</i>	2	3	5
<b>Total:</b>	<b>207</b>	<b>143</b>	<b>350</b>
<b>Percent:</b>	<b>59.1%</b>	<b>40.9%</b>	<b>100.0%</b>

**Tenure (Renter/Buyer) Profile**

Annual Average Number Of Households With The Potential To Move  
 Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
 Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

<b>Empty Nesters &amp; Retirees</b>	<i>Potential Renters</i>	<i>Potential Owners</i>	<b>Total</b>
<i>Town &amp; Country/Exurbs</i>			
Small-Town Patriarchs	1	4	5
Pillars of the Community	1	4	5
Traditional Couples	0	5	5
Small-Town Seniors	4	6	10
<i>Subtotal:</i>	<u>6</u>	<u>19</u>	<u>25</u>
<b>Total:</b>	<b>6</b>	<b>19</b>	<b>25</b>
<b>Percent:</b>	<b>24.0%</b>	<b>76.0%</b>	<b>100.0%</b>

### Tenure (Renter/Buyer) Profile

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

<b>Traditional &amp; Non-Traditional Families</b>	<i>Potential Renters</i>	<i>Potential Owners</i>	<b>Total</b>
<i>Metropolitan Cities</i>			
Inner-City Families	3	2	5
<i>Subtotal:</i>	<u>3</u>	<u>2</u>	<u>5</u>
<i>Town &amp; Country/Exurbs</i>			
Ex-Urban Elite	4	31	35
New Town Families	1	4	5
Traditional Families	1	4	5
Small-Town Families	21	24	45
Hometown Families	30	15	45
<i>Subtotal:</i>	<u>57</u>	<u>78</u>	<u>135</u>
<b>Total:</b>	<b>60</b>	<b>80</b>	<b>140</b>
<b>Percent:</b>	<b>42.9%</b>	<b>57.1%</b>	<b>100.0%</b>

**Tenure (Renter/Buyer) Profile**

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

<b>Younger Singles &amp; Couples</b>	<i>Potential Renters</i>	<i>Potential Owners</i>	<b>Total</b>
<b><i>Metropolitan Cities</i></b>			
New Bohemians	4	1	5
Downtown Couples	3	2	5
Downtown Proud	4	1	5
<i>Subtotal:</i>	<u>11</u>	<u>4</u>	<u>15</u>
<b><i>Small Cities/Satellite Cities</i></b>			
The VIPs	6	4	10
Small-City Singles	4	6	10
Twentysomethings	48	7	55
Second-City Strivers	21	4	25
Multi-Ethnic Singles	20	5	25
<i>Subtotal:</i>	<u>99</u>	<u>26</u>	<u>125</u>
<b><i>Metropolitan Suburbs</i></b>			
Fast-Track Professionals	10	0	10
Suburban Strivers	19	11	30
<i>Subtotal:</i>	<u>29</u>	<u>11</u>	<u>40</u>
<b><i>Town &amp; Country/Exurbs</i></b>			
Hometown Sweethearts	2	3	5
<i>Subtotal:</i>	<u>2</u>	<u>3</u>	<u>5</u>
<b>Total:</b>	<b>141</b>	<b>44</b>	<b>185</b>
<b>Percent:</b>	<b>76.2%</b>	<b>23.8%</b>	<b>100.0%</b>

### Purchase Propensity By Housing Type

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

Household Type/ Geographic Designation	.. Multi-Family ..		..... Single-Family .....		Total
			.... Attached ....	.... Detached ....	
<b>Empty Nesters &amp; Retirees</b>	<b>1</b>	<b>3</b>	<b>15</b>	<b>19</b>	
<i>Metropolitan Cities</i>	0	0	0	0	
<i>Small Cities/Satellite Cities</i>	0	0	0	0	
<i>Metropolitan Suburbs</i>	0	0	0	0	
<i>Town &amp; Country/Exurbs</i>	1	3	15	19	
<b>Traditional &amp; Non-Traditional Families</b>	<b>11</b>	<b>16</b>	<b>53</b>	<b>80</b>	
<i>Metropolitan Cities</i>	1	1	0	2	
<i>Small Cities/Satellite Cities</i>	0	0	0	0	
<i>Metropolitan Suburbs</i>	0	0	0	0	
<i>Town &amp; Country/Exurbs</i>	10	15	53	78	
<b>Younger Singles &amp; Couples</b>	<b>18</b>	<b>16</b>	<b>10</b>	<b>44</b>	
<i>Metropolitan Cities</i>	2	1	1	4	
<i>Small Cities/Satellite Cities</i>	10	10	6	26	
<i>Metropolitan Suburbs</i>	6	4	1	11	
<i>Town &amp; Country/Exurbs</i>	0	1	2	3	
<b>Total:</b>	<b>30</b>	<b>35</b>	<b>78</b>	<b>143</b>	
<b>Percent:</b>	<b>21.0%</b>	<b>24.5%</b>	<b>54.5%</b>	<b>100.0%</b>	

**Purchase Propensity By Housing Type**

Annual Average Number Of Households With The Potential To Move  
 Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
 Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

Empty Nesters & Retirees	.. Multi-Family ..	..... Single-Family .....		Total
		.... Attached ....	.... Detached ....	
<i>Town &amp; Country/Exurbs</i>				
Small-Town Patriarchs	0	1	3	4
Pillars of the Community	0	0	4	4
Traditional Couples	0	0	5	5
Small-Town Seniors	1	2	3	6
<i>Subtotal:</i>	1	3	15	19
<b>Total:</b>	<b>1</b>	<b>3</b>	<b>15</b>	<b>19</b>
<b>Percent:</b>	<b>5.3%</b>	<b>15.8%</b>	<b>78.9%</b>	<b>100.0%</b>

### Purchase Propensity By Housing Type

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

Traditional & Non-Traditional Families	. . Multi-Family . .	. . . . . Single-Family . . . . .		Total
		. . . . Attached . . . .	. . . . Detached . . . .	
<i>Metropolitan Cities</i>				
Inner-City Families	1	1	0	2
<i>Subtotal:</i>	1	1	0	2
<i>Town &amp; Country/Exurbs</i>				
Ex-Urban Elite	1	3	27	31
New Town Families	0	0	4	4
Traditional Families	0	1	3	4
Small-Town Families	5	6	13	24
Hometown Families	4	5	6	15
<i>Subtotal:</i>	10	15	53	78
<b>Total:</b>	<b>11</b>	<b>16</b>	<b>53</b>	<b>80</b>
<b>Percent:</b>	<b>13.8%</b>	<b>20.0%</b>	<b>66.3%</b>	<b>100.0%</b>

### Purchase Propensity By Housing Type

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

Younger Singles & Couples	.. Multi-Family ..		..... Single-Family .....		Total
			.... Attached ....	.... Detached ....	
<b>Metropolitan Cities</b>					
New Bohemians	1		0	0	1
Downtown Couples	0		1	1	2
Downtown Proud	1		0	0	1
<i>Subtotal:</i>	<u>2</u>		<u>1</u>	<u>1</u>	<u>4</u>
<b>Small Cities/Satellite Cities</b>					
The VIPs	2		2	0	4
Small-City Singles	1		1	4	6
Twentysomethings	3		3	1	7
Second-City Strivers	2		2	0	4
Multi-Ethnic Singles	2		2	1	5
<i>Subtotal:</i>	<u>10</u>		<u>10</u>	<u>6</u>	<u>26</u>
<b>Metropolitan Suburbs</b>					
Suburban Strivers	6		4	1	11
<i>Subtotal:</i>	<u>6</u>		<u>4</u>	<u>1</u>	<u>11</u>
<b>Town &amp; Country/Exurbs</b>					
Hometown Sweethearts	0		1	2	3
<i>Subtotal:</i>	<u>0</u>		<u>1</u>	<u>2</u>	<u>3</u>
<b>Total:</b>	<b>18</b>		<b>16</b>	<b>10</b>	<b>44</b>
<b>Percent:</b>	<b>40.9%</b>		<b>36.4%</b>	<b>22.7%</b>	<b>100.0%</b>

### Renter Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

Household Type/ Geographic Designation	.....Renter Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<b>Empty Nesters &amp; Retirees</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>6</b>
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	1	1	0	0	4	6
<b>Traditional &amp; Non-Traditional Families</b>	<b>9</b>	<b>14</b>	<b>9</b>	<b>7</b>	<b>21</b>	<b>60</b>
<i>Metropolitan Cities</i>	1	1	0	0	1	3
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	8	13	9	7	20	57
<b>Younger Singles &amp; Couples</b>	<b>41</b>	<b>38</b>	<b>16</b>	<b>11</b>	<b>35</b>	<b>141</b>
<i>Metropolitan Cities</i>	3	3	0	0	5	11
<i>Small Cities/Satellite Cities</i>	33	28	13	8	17	99
<i>Metropolitan Suburbs</i>	5	6	3	3	12	29
<i>Town &amp; Country/Exurbs</i>	0	1	0	0	1	2
<b>Total:</b>	<b>51</b>	<b>53</b>	<b>25</b>	<b>18</b>	<b>60</b>	<b>207</b>
<b>Percent:</b>	<b>24.6%</b>	<b>25.6%</b>	<b>12.1%</b>	<b>8.7%</b>	<b>29.0%</b>	<b>100.0%</b>

### Renter Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

Empty Nesters & Retirees	.....Renter Income Bands .....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Town &amp; Country/Exurbs</i>						
Small-Town Patriarchs	0	0	0	0	1	1
Pillars of the Community	0	0	0	0	1	1
Small-Town Seniors	1	1	0	0	2	4
<i>Subtotal:</i>	1	1	0	0	4	6
<b>Total:</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>6</b>
<b>Percent:</b>	<b>16.7%</b>	<b>16.7%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>66.7%</b>	<b>100.0%</b>

### Renter Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

<b>Traditional &amp; Non-Traditional Families</b>	.....Renter Income Bands.....					<b>Total</b>
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<b>Metropolitan Cities</b>						
Inner-City Families	1	1	0	0	1	3
<i>Subtotal:</i>	1	1	0	0	1	3
<b>Town &amp; Country/Exurbs</b>						
Ex-Urban Elite	0	0	0	0	4	4
New Town Families	0	0	0	0	1	1
Traditional Families	0	0	0	0	1	1
Small-Town Families	0	2	5	4	10	21
Hometown Families	8	11	4	3	4	30
<i>Subtotal:</i>	8	13	9	7	20	57
<b>Total:</b>	<b>9</b>	<b>14</b>	<b>9</b>	<b>7</b>	<b>21</b>	<b>60</b>
<b>Percent:</b>	<b>15.0%</b>	<b>23.3%</b>	<b>15.0%</b>	<b>11.7%</b>	<b>35.0%</b>	<b>100.0%</b>

### Renter Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

<b>Younger Singles &amp; Couples</b>	.....Renter Income Bands.....					<b>Total</b>
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<b>Metropolitan Cities</b>						
New Bohemians	1	1	0	0	2	4
Downtown Couples	1	1	0	0	1	3
Downtown Proud	1	1	0	0	2	4
<i>Subtotal:</i>	<u>3</u>	<u>3</u>	<u>0</u>	<u>0</u>	<u>5</u>	<u>11</u>
<b>Small Cities/Satellite Cities</b>						
The VIPs	0	0	1	1	4	6
Small-City Singles	1	1	1	0	1	4
Twentysomethings	13	17	7	4	7	48
Second-City Strivers	7	7	3	2	2	21
Multi-Ethnic Singles	12	3	1	1	3	20
<i>Subtotal:</i>	<u>33</u>	<u>28</u>	<u>13</u>	<u>8</u>	<u>17</u>	<u>99</u>
<b>Metropolitan Suburbs</b>						
Fast-Track Professionals	0	0	1	2	7	10
Suburban Strivers	5	6	2	1	5	19
<i>Subtotal:</i>	<u>5</u>	<u>6</u>	<u>3</u>	<u>3</u>	<u>12</u>	<u>29</u>
<b>Town &amp; Country/Exurbs</b>						
Hometown Sweethearts	0	1	0	0	1	2
<i>Subtotal:</i>	<u>0</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>2</u>
<b>Total:</b>	<b>41</b>	<b>38</b>	<b>16</b>	<b>11</b>	<b>35</b>	<b>141</b>
<b>Percent:</b>	<b>29.1%</b>	<b>27.0%</b>	<b>11.3%</b>	<b>7.8%</b>	<b>24.8%</b>	<b>100.0%</b>

### Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

Household Type/ Geographic Designation	Ownership Income Bands					Total
	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 100% AMI	Above 100% AMI	
<b>Empty Nesters &amp; Retirees</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>19</b>
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	2	2	0	0	15	19
<b>Traditional &amp; Non-Traditional Families</b>	<b>4</b>	<b>8</b>	<b>9</b>	<b>7</b>	<b>52</b>	<b>80</b>
<i>Metropolitan Cities</i>	0	0	0	0	2	2
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	4	8	9	7	50	78
<b>Younger Singles &amp; Couples</b>	<b>11</b>	<b>9</b>	<b>3</b>	<b>0</b>	<b>21</b>	<b>44</b>
<i>Metropolitan Cities</i>	0	0	0	0	4	4
<i>Small Cities/Satellite Cities</i>	8	5	1	0	12	26
<i>Metropolitan Suburbs</i>	3	3	2	0	3	11
<i>Town &amp; Country/Exurbs</i>	0	1	0	0	2	3
<b>Total:</b>	<b>17</b>	<b>19</b>	<b>12</b>	<b>7</b>	<b>88</b>	<b>143</b>
<b>Percent:</b>	<b>11.9%</b>	<b>13.3%</b>	<b>8.4%</b>	<b>4.9%</b>	<b>61.5%</b>	<b>100.0%</b>

### Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

Empty Nesters & Retirees	Ownership Income Bands					Total
	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 100% AMI	Above 100% AMI	
<i>Town &amp; Country/Exurbs</i>						
Small-Town Patriarchs	0	0	0	0	4	4
Pillars of the Community	0	0	0	0	4	4
Traditional Couples	0	0	0	0	5	5
Small-Town Seniors	2	2	0	0	2	6
<i>Subtotal:</i>	2	2	0	0	15	19
<b>Total:</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>19</b>
<b>Percent:</b>	<b>10.5%</b>	<b>10.5%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>78.9%</b>	<b>100.0%</b>

### Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

<b>Traditional &amp; Non-Traditional Families</b>	<i>Ownership Income Bands</i>					<b>Total</b>
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
Inner-City Families	0	0	0	0	2	2
<i>Subtotal:</i>	0	0	0	0	2	2
<i>Town &amp; Country/Exurbs</i>						
Ex-Urban Elite	0	0	0	1	30	31
New Town Families	0	0	0	0	4	4
Traditional Families	0	0	1	1	2	4
Small-Town Families	0	3	5	4	12	24
Hometown Families	4	5	3	1	2	15
<i>Subtotal:</i>	4	8	9	7	50	78
<b>Total:</b>	<b>4</b>	<b>8</b>	<b>9</b>	<b>7</b>	<b>52</b>	<b>80</b>
<b>Percent:</b>	<b>5.0%</b>	<b>10.0%</b>	<b>11.3%</b>	<b>8.8%</b>	<b>65.0%</b>	<b>100.0%</b>

### Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

<b>Younger Singles &amp; Couples</b>	.....Ownership Income Bands.....					<b>Total</b>
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<b>Metropolitan Cities</b>						
New Bohemians	0	0	0	0	1	1
Downtown Couples	0	0	0	0	2	2
Downtown Proud	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	4	4
<b>Small Cities/Satellite Cities</b>						
The VIPs	0	0	0	0	4	4
Small-City Singles	1	1	1	0	3	6
Twentysomethings	2	2	0	0	3	7
Second-City Strivers	2	2	0	0	0	4
Multi-Ethnic Singles	3	0	0	0	2	5
<i>Subtotal:</i>	8	5	1	0	12	26
<b>Metropolitan Suburbs</b>						
Suburban Strivers	3	3	2	0	3	11
<i>Subtotal:</i>	3	3	2	0	3	11
<b>Town &amp; Country/Exurbs</b>						
Hometown Sweethearts	0	1	0	0	2	3
<i>Subtotal:</i>	0	1	0	0	2	3
<b>Total:</b>	<b>11</b>	<b>9</b>	<b>3</b>	<b>0</b>	<b>21</b>	<b>44</b>
<b>Percent:</b>	<b>25.0%</b>	<b>20.5%</b>	<b>6.8%</b>	<b>0.0%</b>	<b>47.7%</b>	<b>100.0%</b>

**Multi-Family Owner Households By Income Bands**  
 Annual Average Number Of Households With The Potential To Move  
 Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
 Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

.....Multi-Family Ownership Income Bands.....						
Household Type/ Geographic Designation	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
<b>Empty Nesters &amp; Retirees</b>						
	0	0	0	0	1	1
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	0	0	0	0	1	1
<b>Traditional &amp; Non-Traditional Families</b>						
	1	2	2	1	5	11
<i>Metropolitan Cities</i>	0	0	0	0	1	1
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	1	2	2	1	4	10
<b>Younger Singles &amp; Couples</b>						
	5	4	1	0	8	18
<i>Metropolitan Cities</i>	0	0	0	0	2	2
<i>Small Cities/Satellite Cities</i>	3	2	0	0	5	10
<i>Metropolitan Suburbs</i>	2	2	1	0	1	6
<i>Town &amp; Country/Exurbs</i>	0	0	0	0	0	0
<b>Total:</b>	<b>6</b>	<b>6</b>	<b>3</b>	<b>1</b>	<b>14</b>	<b>30</b>
<b>Percent:</b>	<b>20.0%</b>	<b>20.0%</b>	<b>10.0%</b>	<b>3.3%</b>	<b>46.7%</b>	<b>100.0%</b>

**Multi-Family Owner Households By Income Bands**  
 Annual Average Number Of Households With The Potential To Move  
 Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
 Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

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	<i>.....Multi-Family Ownership Income Bands.....</i>					
<b>Empty Nesters &amp; Retirees</b>	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	<u>Total</u>
<i>Town &amp; Country/Exurbs</i>						
Small-Town Seniors	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>1</u>
<i>Subtotal:</i>	0	0	0	0	1	1
<b>Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>
<b>Percent:</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Multi-Family Owner Households By Income Bands**  
 Annual Average Number Of Households With The Potential To Move  
 Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
 Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

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<b>Traditional &amp; Non-Traditional Families</b>	<i>.....Multi-Family Ownership Income Bands.....</i>					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
Inner-City Families	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	1	1
<i>Town &amp; Country/Exurbs</i>						
Ex-Urban Elite	0	0	0	0	1	1
Small-Town Families	0	1	1	1	2	5
Hometown Families	1	1	1	0	1	4
<i>Subtotal:</i>	1	2	2	1	4	10
<b>Total:</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>5</b>	<b>11</b>
<b>Percent:</b>	<b>9.1%</b>	<b>18.2%</b>	<b>18.2%</b>	<b>9.1%</b>	<b>45.5%</b>	<b>100.0%</b>

**Multi-Family Owner Households By Income Bands**  
 Annual Average Number Of Households With The Potential To Move  
 Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
 Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

.....Multi-Family Ownership Income Bands.....						
<b>Younger Singles &amp; Couples</b>	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	<b>Total</b>
<i>Metropolitan Cities</i>						
New Bohemians	0	0	0	0	1	1
Downtown Proud	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	2	2
<i>Small Cities/Satellite Cities</i>						
The VIPs	0	0	0	0	2	2
Small-City Singles	0	0	0	0	1	1
Twentysomethings	1	1	0	0	1	3
Second-City Strivers	1	1	0	0	0	2
Multi-Ethnic Singles	1	0	0	0	1	2
<i>Subtotal:</i>	3	2	0	0	5	10
<i>Metropolitan Suburbs</i>						
Suburban Strivers	2	2	1	0	1	6
<i>Subtotal:</i>	2	2	1	0	1	6
<b>Total:</b>	<b>5</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>8</b>	<b>18</b>
<b>Percent:</b>	<b>27.8%</b>	<b>22.2%</b>	<b>5.6%</b>	<b>0.0%</b>	<b>44.4%</b>	<b>100.0%</b>

### Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States

.....Single-Family Attached Ownership Income Bands.....

Household Type/ Geographic Designation	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 100% AMI	Above 100% AMI	Total
<b>Empty Nesters &amp; Retirees</b>						
	1	1	0	0	1	3
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	1	1	0	0	1	3
<b>Traditional &amp; Non-Traditional Families</b>						
	1	3	2	1	9	16
<i>Metropolitan Cities</i>	0	0	0	0	1	1
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	1	3	2	1	8	15
<b>Younger Singles &amp; Couples</b>						
	4	3	1	0	8	16
<i>Metropolitan Cities</i>	0	0	0	0	1	1
<i>Small Cities/Satellite Cities</i>	3	2	0	0	5	10
<i>Metropolitan Suburbs</i>	1	1	1	0	1	4
<i>Town &amp; Country/Exurbs</i>	0	0	0	0	1	1
<b>Total:</b>	<b>6</b>	<b>7</b>	<b>3</b>	<b>1</b>	<b>18</b>	<b>35</b>
<b>Percent:</b>	<b>17.1%</b>	<b>20.0%</b>	<b>8.6%</b>	<b>2.9%</b>	<b>51.4%</b>	<b>100.0%</b>

### Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States

.....Single-Family Attached Ownership Income Bands.....						
Empty Nesters & Retirees	Below	30% to	60% to	80% to	Above	Total
	30% AMI	60% AMI	80% AMI	100% AMI	100% AMI	
<i>Town &amp; Country/Exurbs</i>						
Small-Town Patriarchs	0	0	0	0	1	1
Small-Town Seniors	1	1	0	0	0	2
<i>Subtotal:</i>	1	1	0	0	1	3
<b>Total:</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>3</b>
<b>Percent:</b>	<b>33.3%</b>	<b>33.3%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>33.3%</b>	<b>100.0%</b>

### Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

.....Single-Family Attached Ownership Income Bands.....						
<b>Traditional &amp; Non-Traditional Families</b>	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	<b>Total</b>
<i>Metropolitan Cities</i>						
Inner-City Families	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	1	1
<i>Town &amp; Country/Exurbs</i>						
Ex-Urban Elite	0	0	0	0	3	3
Traditional Families	0	0	0	0	1	1
Small-Town Families	0	1	1	1	3	6
Hometown Families	1	2	1	0	1	5
<i>Subtotal:</i>	1	3	2	1	8	15
<b>Total:</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>9</b>	<b>16</b>
<b>Percent:</b>	<b>6.3%</b>	<b>18.8%</b>	<b>12.5%</b>	<b>6.3%</b>	<b>56.3%</b>	<b>100.0%</b>

### Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States

.....Single-Family Attached Ownership Income Bands.....						
<b>Younger Singles &amp; Couples</b>	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	<b>Total</b>
<i>Metropolitan Cities</i>						
Downtown Couples	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	1	1
<i>Small Cities/Satellite Cities</i>						
The VIPs	0	0	0	0	2	2
Small-City Singles	0	0	0	0	1	1
Twentysomethings	1	1	0	0	1	3
Second-City Strivers	1	1	0	0	0	2
Multi-Ethnic Singles	1	0	0	0	1	2
<i>Subtotal:</i>	3	2	0	0	5	10
<i>Metropolitan Suburbs</i>						
Suburban Strivers	1	1	1	0	1	4
<i>Subtotal:</i>	1	1	1	0	1	4
<i>Town &amp; Country/Exurbs</i>						
Hometown Sweethearts	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	1	1
<b>Total:</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>8</b>	<b>16</b>
<b>Percent:</b>	<b>25.0%</b>	<b>18.8%</b>	<b>6.3%</b>	<b>0.0%</b>	<b>50.0%</b>	<b>100.0%</b>

### Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

. . . . .Single-Family Detached Ownership Income Bands . . . . .						
Household Type/ Geographic Designation	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
<b>Empty Nesters &amp; Retirees</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>13</b>	<b>15</b>
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	1	1	0	0	13	15
<b>Traditional &amp; Non-Traditional Families</b>	<b>2</b>	<b>3</b>	<b>5</b>	<b>5</b>	<b>38</b>	<b>53</b>
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town &amp; Country/Exurbs</i>	2	3	5	5	38	53
<b>Younger Singles &amp; Couples</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>5</b>	<b>10</b>
<i>Metropolitan Cities</i>	0	0	0	0	1	1
<i>Small Cities/Satellite Cities</i>	2	1	1	0	2	6
<i>Metropolitan Suburbs</i>	0	0	0	0	1	1
<i>Town &amp; Country/Exurbs</i>	0	1	0	0	1	2
<b>Total:</b>	<b>5</b>	<b>6</b>	<b>6</b>	<b>5</b>	<b>56</b>	<b>78</b>
<b>Percent:</b>	<b>6.4%</b>	<b>7.7%</b>	<b>7.7%</b>	<b>6.4%</b>	<b>71.8%</b>	<b>100.0%</b>

### Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

.....Single-Family Detached Ownership Income Bands.....						
Empty Nesters & Retirees	Below	30% to	60% to	80% to	Above	Total
	30% AMI	60% AMI	80% AMI	100% AMI	100% AMI	
<i>Town &amp; Country/Exurbs</i>						
Small-Town Patriarchs	0	0	0	0	3	3
Pillars of the Community	0	0	0	0	4	4
Traditional Couples	0	0	0	0	5	5
Small-Town Seniors	1	1	0	0	1	3
<i>Subtotal:</i>	1	1	0	0	13	15
<b>Total:</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>13</b>	<b>15</b>
<b>Percent:</b>	<b>6.7%</b>	<b>6.7%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>86.7%</b>	<b>100.0%</b>

### Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

. . . . .Single-Family Detached Ownership Income Bands . . . . .

<b>Traditional &amp; Non-Traditional Families</b>	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	<b>Total</b>
<i>Town &amp; Country/Exurbs</i>						
Ex-Urban Elite	0	0	0	1	26	27
New Town Families	0	0	0	0	4	4
Traditional Families	0	0	1	1	1	3
Small-Town Families	0	1	3	2	7	13
Hometown Families	2	2	1	1	0	6
<i>Subtotal:</i>	<u>2</u>	<u>3</u>	<u>5</u>	<u>5</u>	<u>38</u>	<u>53</u>
<b>Total:</b>	<b>2</b>	<b>3</b>	<b>5</b>	<b>5</b>	<b>38</b>	<b>53</b>
<b>Percent:</b>	<b>3.8%</b>	<b>5.7%</b>	<b>9.4%</b>	<b>9.4%</b>	<b>71.7%</b>	<b>100.0%</b>

### Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move  
Within/To Downtown Elm Springs Each Year Over The Next Five Years  
*City of Elm Springs; Balance of Benton County; Balance of Washington County;  
Sebastian and Pulaski Counties, Arkansas; and Balance of the United States*

.....Single-Family Detached Ownership Income Bands .....						
<b>Younger Singles &amp; Couples</b>	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	<b>Total</b>
<b>Metropolitan Cities</b>						
Downtown Couples	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	1	1
<b>Small Cities/Satellite Cities</b>						
Small-City Singles	1	1	1	0	1	4
Twentysomethings	0	0	0	0	1	1
Multi-Ethnic Singles	1	0	0	0	0	1
<i>Subtotal:</i>	2	1	1	0	2	6
<b>Metropolitan Suburbs</b>						
Suburban Strivers	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	1	1
<b>Town &amp; Country/Exurbs</b>						
Hometown Sweethearts	0	1	0	0	1	2
<i>Subtotal:</i>	0	1	0	0	1	2
<b>Total:</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>5</b>	<b>10</b>
<b>Percent:</b>	<b>20.0%</b>	<b>20.0%</b>	<b>10.0%</b>	<b>0.0%</b>	<b>50.0%</b>	<b>100.0%</b>

METHODOLOGY: AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL

The Downtown Elm Springs Study Area

The City of Elm Springs, Benton and Washington Counties, Arkansas

January, 2026

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## Appendix Two Tables



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**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**  
*Pulaski County, Arkansas*

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Empty Nesters &amp; Retirees</b>	<b>57,055</b>	<b>0</b>	<b>0.0%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	19,650	0	0.0%
<i>Metropolitan Suburbs</i>	16,630	0	0.0%
<i>Town &amp; Country/Exurbs</i>	20,775	0	0.0%
<b>Traditional &amp; Non-Traditional Families</b>	<b>61,170</b>	<b>10</b>	<b>25.0%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	14,810	0	0.0%
<i>Metropolitan Suburbs</i>	16,445	0	0.0%
<i>Town &amp; Country/Exurbs</i>	29,915	10	25.0%
<b>Younger Singles &amp; Couples</b>	<b>55,075</b>	<b>30</b>	<b>75.0%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	28,090	20	50.0%
<i>Metropolitan Suburbs</i>	14,210	5	12.5%
<i>Town &amp; Country/Exurbs</i>	12,775	5	12.5%
<b>Total:</b>	<b>173,300</b>	<b>40</b>	<b>100.0%</b>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**  
*Pulaski County, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Empty Nesters &amp; Retirees</b>	<b>57,055</b>	<b>0</b>	<b>0.0%</b>
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	2,590	0	0.0%
Blue-Collar Retirees	4,290	0	0.0%
Middle-Class Move-Downs	2,020	0	0.0%
Hometown Seniors	6,900	0	0.0%
Second City Seniors	3,850	0	0.0%
<i>Subtotal:</i>	<u>19,650</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	1,020	0	0.0%
Old Money	805	0	0.0%
Affluent Empty Nesters	1,795	0	0.0%
Suburban Establishment	2,880	0	0.0%
Mainstream Empty Nesters	2,955	0	0.0%
Middle-American Retirees	7,175	0	0.0%
<i>Subtotal:</i>	<u>16,630</u>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>			
Small-Town Patriarchs	2,225	0	0.0%
Pillars of the Community	1,120	0	0.0%
New Empty Nesters	960	0	0.0%
Traditional Couples	2,110	0	0.0%
RV Retirees	1,000	0	0.0%
Country Couples	2,900	0	0.0%
Hometown Retirees	1,020	0	0.0%
Heartland Retirees	900	0	0.0%
Village Elders	1,765	0	0.0%
Small-Town Seniors	4,430	0	0.0%
Back Country Seniors	2,345	0	0.0%
<i>Subtotal:</i>	<u>20,775</u>	<u>0</u>	<u>0.0%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**  
*Pulaski County, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Traditional &amp; Non-Traditional Families</b>	<b>61,170</b>	<b>10</b>	<b>25.0%</b>
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	1,965	0	0.0%
Multi-Ethnic Families	1,180	0	0.0%
Uptown Families	5,135	0	0.0%
In-Town Families	2,310	0	0.0%
New American Strivers	4,220	0	0.0%
<i>Subtotal:</i>	<u>14,810</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	435	0	0.0%
Nouveau Money	1,120	0	0.0%
Button-Down Families	4,860	0	0.0%
Fiber-Optic Families	3,395	0	0.0%
Late-Nest Suburbanites	2,435	0	0.0%
Full-Nest Suburbanites	2,250	0	0.0%
Kids 'r' Us	1,950	0	0.0%
<i>Subtotal:</i>	<u>16,445</u>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>			
Ex-Urban Elite	6,120	0	0.0%
New Town Families	1,145	0	0.0%
Full-Nest Exurbanites	995	0	0.0%
Rural Families	1,510	0	0.0%
Traditional Families	1,750	0	0.0%
Small-Town Families	5,080	5	12.5%
Four-by-Four Families	3,750	0	0.0%
Rustic Families	2,890	0	0.0%
Hometown Families	6,675	5	12.5%
<i>Subtotal:</i>	<u>29,915</u>	<u>10</u>	<u>25.0%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**  
*Pulaski County, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Younger Singles &amp; Couples</b>	<b>55,075</b>	<b>30</b>	<b>75.0%</b>
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	3,570	0	0.0%
Small-City Singles	7,400	5	12.5%
Twentysomethings	4,530	5	12.5%
Second-City Strivers	4,365	5	12.5%
Multi-Ethnic Singles	8,225	5	12.5%
<i>Subtotal:</i>	<u>28,090</u>	<u>20</u>	<u>50.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	3,040	0	0.0%
Suburban Achievers	5,390	0	0.0%
Suburban Strivers	5,780	5	12.5%
<i>Subtotal:</i>	<u>14,210</u>	<u>5</u>	<u>12.5%</u>
<i>Town &amp; Country/Exurbs</i>			
Hometown Sweethearts	4,925	0	0.0%
Blue-Collar Traditionalists	1,715	0	0.0%
Rural Couples	1,950	0	0.0%
Rural Strivers	4,185	5	12.5%
<i>Subtotal:</i>	<u>12,775</u>	<u>5</u>	<u>12.5%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**  
*Sebastian County, Arkansas*

Household Type/ Geographic Designation	Estimated Number	Potential	Share of Potential
<b>Empty Nesters &amp; Retirees</b>	<b>19,025</b>	<b>0</b>	<b>0.0%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	5,405	0	0.0%
<i>Metropolitan Suburbs</i>	2,530	0	0.0%
<i>Town &amp; Country/Exurbs</i>	11,090	0	0.0%
<b>Traditional &amp; Non-Traditional Families</b>	<b>18,190</b>	<b>20</b>	<b>66.7%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	6,035	10	33.3%
<i>Metropolitan Suburbs</i>	1,460	0	0.0%
<i>Town &amp; Country/Exurbs</i>	10,695	10	33.3%
<b>Younger Singles &amp; Couples</b>	<b>15,025</b>	<b>10</b>	<b>33.3%</b>
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	5,410	5	16.7%
<i>Metropolitan Suburbs</i>	2,495	0	0.0%
<i>Town &amp; Country/Exurbs</i>	7,120	5	16.7%
<b>Total:</b>	<b>52,240</b>	<b>30</b>	<b>100.0%</b>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**  
*Sebastian County, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Empty Nesters &amp; Retirees</b>	<b>19,025</b>	<b>0</b>	<b>0.0%</b>
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	435	0	0.0%
Blue-Collar Retirees	840	0	0.0%
Middle-Class Move-Downs	295	0	0.0%
Hometown Seniors	2,430	0	0.0%
Second City Seniors	1,405	0	0.0%
<i>Subtotal:</i>	<u>5,405</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	325	0	0.0%
Mainstream Empty Nesters	660	0	0.0%
Middle-American Retirees	1,545	0	0.0%
<i>Subtotal:</i>	<u>2,530</u>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>			
Small-Town Patriarchs	625	0	0.0%
Pillars of the Community	905	0	0.0%
New Empty Nesters	490	0	0.0%
Traditional Couples	785	0	0.0%
RV Retirees	755	0	0.0%
Country Couples	1,260	0	0.0%
Hometown Retirees	700	0	0.0%
Heartland Retirees	675	0	0.0%
Village Elders	950	0	0.0%
Small-Town Seniors	1,930	0	0.0%
Back Country Seniors	2,015	0	0.0%
<i>Subtotal:</i>	<u>11,090</u>	<u>0</u>	<u>0.0%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**  
*Sebastian County, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Traditional &amp; Non-Traditional Families</b>	<b>18,190</b>	<b>20</b>	<b>66.7%</b>
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	125	0	0.0%
Multi-Ethnic Families	880	0	0.0%
Uptown Families	600	0	0.0%
In-Town Families	2,765	5	16.7%
New American Strivers	1,665	5	16.7%
<i>Subtotal:</i>	<u>6,035</u>	<u>10</u>	<u>33.3%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	225	0	0.0%
Fiber-Optic Families	125	0	0.0%
Late-Nest Suburbanites	270	0	0.0%
Full-Nest Suburbanites	200	0	0.0%
Kids 'r' Us	640	0	0.0%
<i>Subtotal:</i>	<u>1,460</u>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	955	0	0.0%
Full-Nest Exurbanites	890	0	0.0%
Rural Families	1,330	0	0.0%
Traditional Families	350	0	0.0%
Small-Town Families	1,385	0	0.0%
Four-by-Four Families	875	0	0.0%
Rustic Families	2,870	5	16.7%
Hometown Families	2,040	5	16.7%
<i>Subtotal:</i>	<u>10,695</u>	<u>10</u>	<u>33.3%</u>

**Annual Average Number Of Households With The Potential  
To Move To Elm Springs Each Year Over The Next Five Years**  
*Sebastian County, Arkansas*

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
<b>Younger Singles &amp; Couples</b>	<b>15,025</b>	<b>10</b>	<b>33.3%</b>
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	785	0	0.0%
Small-City Singles	1,045	0	0.0%
Twentysomethings	790	0	0.0%
Second-City Strivers	970	0	0.0%
Multi-Ethnic Singles	1,820	5	16.7%
<i>Subtotal:</i>	<u>5,410</u>	<u>5</u>	<u>16.7%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	225	0	0.0%
Suburban Achievers	1,425	0	0.0%
Suburban Strivers	845	0	0.0%
<i>Subtotal:</i>	<u>2,495</u>	<u>0</u>	<u>0.0%</u>
<i>Town &amp; Country/Exurbs</i>			
Hometown Sweethearts	2,440	0	0.0%
Blue-Collar Traditionalists	1,375	0	0.0%
Rural Couples	1,340	0	0.0%
Rural Strivers	1,965	5	16.7%
<i>Subtotal:</i>	<u>7,120</u>	<u>5</u>	<u>16.7%</u>



## ZIMMERMAN/VOLK ASSOCIATES, INC.

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Residential Market Analysis Across the Urban-to-Rural Transect

### ASSUMPTIONS AND LIMITATIONS—

Every effort has been made to insure the accuracy of the data contained within this analysis. Demographic and economic estimates and projections have been obtained from government agencies at the national, state, and county levels. Market information has been obtained from sources presumed to be reliable, including developers, owners, and/or sales agents. However, this information cannot be warranted by Zimmerman/Volk Associates, Inc. While the proprietary Residential Target Market Methodology™ employed in this analysis allows for a margin of error in base data, it is assumed that the market data and government estimates and projections are substantially accurate.

Absorption scenarios are based upon the assumption that a normal economic environment will prevail in a relatively steady state during development of the subject property. Absorption paces are likely to be slower during recessionary periods and faster during periods of recovery and high growth. Absorption scenarios are also predicated on the assumption that the product recommendations will be implemented generally as outlined in this report and that the developer will apply high-caliber design, construction, marketing, and management techniques to the development of the property.

Recommendations are subject to compliance with all applicable regulations. Relevant accounting, tax, and legal matters should be substantiated by appropriate counsel.





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### RIGHTS AND STUDY OWNERSHIP—

Zimmerman/Volk Associates, Inc. retains all rights, title, and interest in the ZVA Residential Target Market Methodology™ and the individual target market descriptions contained within this study. The specific findings of the analysis are the property of the client and can be distributed at the client's discretion.

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# TARGET MARKET DESCRIPTIONS

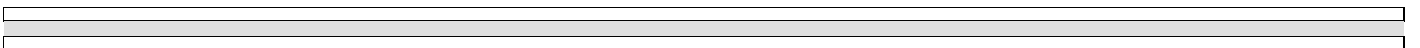
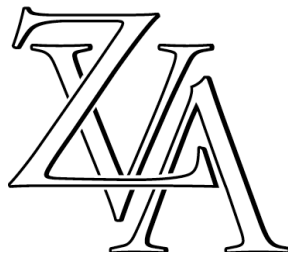
— Appendix Three—

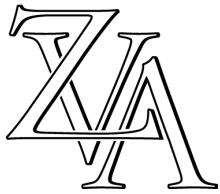
## An Analysis of Residential Market Potential

The Downtown Elm Springs Study Area  
The City of Elm Springs, Benton and Washington Counties, Arkansas

January, 2026

Conducted by  
ZIMMERMAN/VOLK ASSOCIATES, INC.  
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## TARGET MARKET DESCRIPTIONS

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The following target market lifestyle and values profiles have been developed by Zimmerman/Volk Associates, Inc., based on United States Bureau of Census data, the Claritas, Inc. PRIZM PREMIER household cluster segmentation, and Zimmerman/Volk Associates' lifestyle and housing correlation methodology. The target market lifestyle and values profiles have been devised for use by design, marketing, and merchandising professionals in perfecting the position of newly-created housing within the marketplace.





EMPTY NESTERS & RETIREES

– *Metropolitan Cities* –



THE SOCIAL REGISTER

---

*Configuration:* Empty-nest couples.

Typical household size—2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$133,700.

2025 national median home value (for the more than three-quarters who own):  
\$847,300.

59% are college educated; 23% have advanced degrees.

An estimated 15% are retired; those still working are CEOs and high-ranking individuals in management, business and finance, and the legal profession.

*Housing characteristics:* Exclusive urban neighborhoods, downtowns.

Elegant mansions on small, manicured lots; townhouses (the city version);  
apartments and condominiums (the mid- to high-rise version).

80% have lived in their current dwelling for more than 10 years.

*Consumption patterns:* Drives a Mercedes S-Class hybrid.

Shops at Nordstrom.

Contributes to PBS.

Reads *The Atlantic*.

Does not miss The Kennedy Center Honors.

Dines at The Capital Grille.

*Icons:* The red Cartier box; California whites in the undercounter wine cooler.



“Luxury must be comfortable, otherwise it is not luxury.”

— Coco Chanel



URBAN ESTABLISHMENT

---

*Configuration:* Singles and couples.

Average household size—1 or 2 persons.

Predominant age range of adults— 45 to 64.

*Characteristics:* 2025 national median household income: \$112,800.

2025 national median home value (for the nearly one-third who own): \$950,900.

Above average technology use.

74% are college-educated; 18% have advanced degrees. Single-income households.

White 57%, Latino 17%, Asian 16%, African American 8%.

More than 90% are still working; many work in arts and entertainment industries and the media, and upper management in business.

*Housing characteristics:* Diverse urban neighborhoods.

Nearly half of the housing stock was built pre-1960.

Condominiums and apartments; rowhouses and townhouses; and bungalows and other urban houses.

*Consumption patterns:* Shops at Bloomingdale's.

Visits museums.

Reads *The New Yorker*.

Owns an Audi.

Snacks on brie cheese.

*Icons:* Theater subscription; Senior transit pass.



“Culture is the habit of being pleased with the best and knowing why.”

– Henry Van Dyke



MULTI-ETHNIC EMPTY NESTERS

---

*Configuration:* Predominantly married couples; a few with a teen-ager or an older child at home.

Average household size—2 to 4 persons.

Predominant age range of adults—45 to 74.

*Characteristics:* 2025 national median household income: \$80,200.

2025 national median housing value (for the nearly two-thirds who own): \$474,500.

White 45%, Latino 28%, African American 16%, Asian 12%.

30% are college graduates; 10% have advanced degrees.

A quarter are dual-income households.

More than three-quarters are still working, in offices, as well as sales-related jobs; managers or supervisors in business and finance.

*Housing characteristics:* Postwar detached or attached housing stock.

Urban houses, rowhouses, and condominiums.

57% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shops at IKEA.

Buys weekly lottery ticket.

Owens a Hyundai.

Watches *Telemundo*.

Knows the best local taqueria.

*Icons:* Costco membership; Well-worn futbol jersey.



“There is communion of more than our bodies when bread is broken and wine drunk.”

– M.F.K. Fisher



COSMOPOLITAN COUPLES

---

*Configuration:* Middle-aged to older singles and couples.  
Average household size—1 or 2 persons.  
Predominant age range of adults—45 to 64; 25% are over 65.

*Characteristics:* 2025 national median household income: \$70,100.  
2025 national median housing value (for the nearly one-quarter who own): \$685,100.  
Above average technology use.  
Almost half are college-educated; 19% have advanced degrees.  
White 49%, Latino 20%; African American 17%; Asian 13%.  
30% are retired. Those who are working are employed primarily behind a desk. Some are part-timers in health care support jobs and food service industry jobs.

*Housing characteristics:* Ethnically diverse in-town neighborhoods.  
Nearly 30 percent of the housing stock was built pre-1940.  
Urban houses, rowhouses, and condominiums.

*Consumption patterns:* Shops at the neighborhood market.  
Uses a laundry service.  
Reads *Popular Photography*.  
Owns a Toyota.  
Snacks on Entenmann's.

*Icons:* The Seamless app; Name brand everything.



“Ah, but a man's reach should exceed his grasp,  
Or what's a heaven for?”

– Robert Browning





EMPTY NESTERS & RETIREES

– *Small Cities/ Satellite Cities* –



SECOND CITY ESTABLISHMENT

---

*Configuration:* Empty-nest married couples.

Average household size—2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$105,000.

2025 national median home value (for the more than 80 percent who own):  
\$483,400.

50% college graduates; 16% have advanced degrees.

Nearly two-thirds are retired; if not retired, single-income households.

*Housing characteristics:* Outer-ring suburbs of smaller cities.

Over 43% of all dwelling units have been constructed since 1980.

New single-family houses, relatively-new townhouses, and garden apartments or condominiums.

More than 73% have lived in their current dwelling for more than 10 years.

*Consumption patterns:* Shops at Stein Mart.

Drives a Lincoln.

Reads *Birding*.

Watches MSNBC.

Takes an annual European vacation.

*Icons:* Pin-riddled world map; Rimowa luggage.



“I travel not to go anywhere, but to go.”

– Robert Louis Stevenson



BLUE-COLLAR RETIREES

---

*Configuration:* Primarily singles, some married couples.

Average household size—1 person.

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$60,600.

2025 national median home value (for the two-thirds who own): \$213,800.

Over 54% attended or graduated from college.

Two-thirds are retired; those still working are retail clerks or office workers.

No computer; one mobile phone.

*Housing characteristics:* Older suburbs of small to mid-size cities.

Over 61% live in dwellings built between 1950 and 1980.

Detached houses and townhouses.

Just over 55% have lived in their current dwelling for more than 10 years.

*Consumption patterns:* Orders from Lands End catalogue.

Shops at Chico's.

Still owns the Olds.

Watches The Hallmark Channel.

Eats at Bob Evans.

*Icons:* Well-used workbench; 24-hour news.



“And love can come to everyone,

The best things in life are free.”

– Buddy De Sylva



MIDDLE-CLASS MOVE-DOWNS

---

*Configuration:* Older married couples and widows/widowers.

Average household size—1 to 2 persons.

Predominant age range of adults— 65 and older.

*Characteristics:* 2025 national median household income: \$58,400.

2025 national median home value (for the 71 percent who own): \$270,500.

12% have advanced degrees; nearly 54% have attended or graduated from college.

84% are retired.

Rarely uses new technology.

*Housing characteristics:* Newer suburbs for retirement

Just over two-thirds live in post-1970s construction.

Well-kept bungalows, ranch houses, and older townhouses.

64% have lived in their current dwelling for more than 10 years.

*Consumption patterns:* Shops at T.J. Maxx.

Sews from patterns.

Reads *AARP Magazine*.

Watches Turner Classic Movies.

Still drives the Buick.

*Icons:* Quilting; coupon organizer.



“You will be safest in the middle.”

– Ovid



HOMETOWN SENIORS

---

*Configuration:* Singles, widows and widowers, and couples.

Average household size—1 or 2 persons.

Predominant age ranges—65 and older.

*Characteristics:* 2025 national median household income: \$41,200.

2025 national median home value (for the more than half who own): \$139,100.

Approximately 37% have high-school diplomas; 45% have some college.

More than 72% are retired.

Below average technology use.

*Housing characteristics:* Older suburbs of mid-size cities.

Over 41% live in dwellings built before 1960.

Small detached houses, townhouses.

Nearly 71% have lived in their current dwelling for more than 10 years.

*Consumption patterns:* Shops at Big Lots.

Drives a Kia.

Reads *Christianity Today*.

Watches *WGN America*.

Eats at Golden Corral.

*Icons:* Night out at a fast-casual restaurant; anniversary trip to the Bahamas.



“Wrinkles should merely indicate where the smiles have been.”

– Mark Twain



SECOND CITY SENIORS

---

*Configuration:* Mostly singles (widowed/divorced), a few couples.

Average household size—1 person.

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$35,400.

2025 national median housing value (for the more than one-quarter who own):  
\$200,500.

Conversations on a park bench rather than on a smart phone.

44 percent attended some high school or have high-school diplomas; 13% have college diplomas and only 7% have advanced degrees.

70% are now retired; those still working hold low-level office jobs.

*Housing characteristics:* First-ring suburbs of small cities.

25% live in dwellings built before 1950.

Pre-war and mid-century low- and mid-rise apartment buildings.

*Consumption patterns:* Shops at Family Dollar.

Plays bingo.

Reads *TV Guide*.

Watches *Wheel of Fortune*.

Eats at Church's Chicken.

*Icons:* Casinos; rocking chairs.



“Where’s the remote?”

– Internet meme





EMPTY NESTERS & RETIREES

– *Metropolitan Suburbs* –



THE ONE PERCENTERS

---

*Configuration:* Primarily married couples; some singles (divorced/widowed.)

Average household size—1 or 2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$164,400.

2025 national median housing value (for the nearly 90% who own): \$733,100.

Financial news-related push notifications.

Well educated—over 70% are college graduates; 32% have advanced degrees.

Half are in the upper tiers of management, business or finance. One quarter are top executives. Only 17% have retired.

*Housing characteristics:* Mansions in the most affluent suburbs; high-value condominiums in the city.

42% of the housing units were built post-1980.

For those who rent, typically large expensive apartments.

Single-family detached houses.

Over 73% have lived in their dwellings for 10 years or more.

*Consumption patterns:* Shops at Nordstrom.

Attends classical concerts.

Reads *The Wall Street Journal*.

Watches Bloomberg Television.

Stays at Hilton hotels.

*Icons:* His and Hers BMWs; European ski vacations.



“Wealth is like sea water; the more we drink, the thirstier we become.”

– Arthur Schopenhauer



## OLD MONEY

---

*Configuration:* Empty-nest couples; children away at boarding school or college.

Average household size—2 persons.

Predominant age range of adults—65 and older.

*Characteristics:* 2025 national median household income: \$150,200.

2025 national median housing value (for the nearly 90% who own): \$841,500.

Spare time to explore new technology.

High levels of education; 75% with college degrees and 34% with graduate degrees.

57% have retired; those still working are judges; medical specialists; chief executive officers. Upper crust, wealthy American families.

*Housing characteristics:* Older, exclusive metropolitan suburbs.

Over 62% of the housing stock was built pre-1980.

Estate houses in high-prestige neighborhoods, townhouses in the city, urban *pieds-à-terre*.

Just under 80% of these households have lived in their dwelling for more than 10 years.

*Consumption patterns:* Shops at J. Press.

Attends the opera.

Owens classic show cars, but drives a Lexus.

Watches *PBS NewsHour*.

Eats at Ruth's Chris Steakhouse.

*Icons:* Threadbare Oriental carpets; chipped Waterford crystal.



“They [the very rich] are different from you and me.”

– F. Scott Fitzgerald



AFFLUENT EMPTY NESTERS

---

*Configuration:* Empty-nest couples, very few with children still living at home.

Average household size—2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$178,800.

2025 national median housing value (for the nearly 90% who own): \$832,900.

Two-thirds graduated from college; a quarter hold advanced degrees.

Prefers travel & activities to technology.

More than half are retired, but have significant financial resources. Those employed are small-business owners; corporate officers; sales directors.

*Housing characteristics:* Older suburbs; likely to move to or near downtown or an urban neighborhood when last child has left home.

Half of the housing stock was built between 1960 and 1990.

Single-family detached houses; high percentage of second/vacation homes.

Nearly 73% have lived in their dwellings for more than 10 years.

*Consumption patterns:* Shops at Talbots.

Drives a Cadillac.

Belongs to a country club.

Reads *Architectural Digest*.

Watches The Golf Channel.

Owens a vacation home.

*Icons:* His and Hers Golf Shoes; Columbia Valley reds.



“We made our money the old-fashioned way; we earned it.”

– Variation on Advertisement



SUBURBAN ESTABLISHMENT

---

*Configuration:* Mostly older couples.  
Average household size—2 persons.  
Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$108,500.  
2025 national median housing value (for the 84% who own): \$401,300.  
Over 54 percent hold college degrees; 18% have attended graduate school.  
39% are retired. Those still working are professionals, mid-to upper-level management, and business and financial experts.

*Housing characteristics:* Established suburbs surrounding smaller cities.  
Single-family neighborhoods built primarily in the 1970s and 1980s.  
Mainly single-family detached houses, some townhouses, very few apartments or condominiums.  
Like other older suburban couples, long-time homeowners; nearly 72% have lived in their dwellings for more than 10 years.

*Consumption patterns:* Shops at Whole Foods.  
Depends on an older Volvo.  
Reads *Barron's*.  
Does not miss the Tour de France.  
Eats at Boston Market.

*Icons:* Blue-chip stock portfolio; cruise line loyalty club.



“Just enjoy your ice cream while it’s on your plate.”

– Thornton Wilder



MAINSTREAM EMPTY NESTERS

---

*Configuration:* Dual-income married couples.  
Average household size—2 persons.  
Predominant age range of adults—45 to 74.

*Characteristics:* 2025 national median household income: \$80,400.  
2025 national median housing value (for the two-thirds who own): \$273,300.  
Wish their kids would take their stuff. Follow their children on social media.  
40% are college-educated; 10% have advanced degrees.  
20% are retired; those still working are managers or superiors in business and finance professions, computer or technology related jobs.

*Housing characteristics:* Close-in suburbs.  
Detached residences in small postwar suburban detached developments.  
Over 45% have lived in their current dwelling for over 10 years.  
Some live in '70s era apartment properties.

*Consumption patterns:* Shops at Dillard's.  
Enjoys karaoke.  
Reads *Sunset*.  
Watches college sports.  
Eats at Logan's Roadhouse.

*Icons:* Remodeling to-do list; college football jersey.



“The home should be the treasure chest of living”

– Le Corbusier



MIDDLE-AMERICAN RETIREES

---

*Configuration:* Empty-nest couples, few children still at home.

Average household size—2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$78,700.

2025 national median housing value (for the nearly 70 percent who own): \$313,700.

Just over 37% are college graduates; 22% have attended college, but not graduated.

40% are retired. Those still working are employed in a variety of professions, ranging from teachers, bank employees to middle management and sales positions.

*Housing characteristics:* Older inner-ring suburbs. '50s, '60s, and '70s construction.

Renters live in suburban mid-sized apartment complexes.

Owners live in townhouses and duplexes.

Just over 62% have lived in their dwellings for more than 10 years.

*Consumption patterns:* Drives a Kia.

Belongs to a union.

Reads *Popular Woodworking*.

Watches the Home Shopping Network.

Eats at Longhorn Steakhouse.

*Icons:* Home workshop; AARP card.



“If you want something done well, do it yourself.”

– Napoleon Bonaparte





EMPTY NESTERS & RETIREES

*– Town & Country/Exurbs –*



SMALL-TOWN PATRIARCHS

---

*Configuration:* Empty-nest couples.

Average household size—2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$124,700.

2025 national median housing value (for the nearly 88% who own): \$578,600.

54% have college degrees; 24% have advanced degrees.

57% are retired; those still working are small-town lawyers, doctors, bankers and small-business owners.

*Housing characteristics:* Large single-family house owners on the best street in town. The leading citizens of small-town communities.

About half still live in their updated older houses which were bought after 1970.

*Consumption patterns:* Orders from Travelsmith.

Drives a Lexus.

Contributes to NPR.

Reads *The Economist*.

Never misses *The Masters*.

Owens a timeshare.

*Icons:* On-line brokerage account; Framed advanced degrees.



“The life of the wealthy is one long Sunday.”

– Anton Chekhov



PILLARS OF THE COMMUNITY

---

*Configuration:* A few still have an adult child at home.

Average household size—2 to 4 persons.

Predominant age range of adults—45 to 64.

*Characteristics:* 2025 national median household income: \$109,200.

2025 national median housing value (for the over 86% who own): \$386,300.

42% are college graduates; 11% have advanced degrees.

A third are dual-income households. Many occupy important positions in local businesses and the educational and protective governmental services.

*Housing characteristics:* Suburban houses in a small-town setting.

Nearly half bought single family houses built after 1990.

61% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shops at Dick's Sporting Goods.

Owns a GMC.

Reads *Boating*.

Follows NASCAR.

Eats at Panera Bread.

*Icons:* Bass boat; vintage Chevy Stepside.



“This is a small town, so everyone talks.

Ironic, isn't it—so few people, so many opinions?”

– Katarina Bivald



NEW EMPTY NESTERS

---

*Configuration:* Primarily empty-nest couples.

Average household size—2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$114,000.

2025 national median housing value (for the more than 85% who own): \$581,900.

Ready to trade in the big house but can't find a buyer. Can't keep up with the kids on social media.

More than half have college degrees; 17% have advanced degrees.

About half are retired; a high percentage of those working are CEOs and upper managers in business and finance.

*Housing characteristics:* 68 percent live in apartments or townhouses built post-1970.

64% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Orders from L.L. Bean.

Vacations by motor home.

Reads *Outdoor Life*.

Never misses the Kentucky Derby.

Eats at Cracker Barrel.

*Icons:* Gun dog; Maine hunting shoes.



“I do hunt and I do fish, and I don't apologize to anybody for hunting and fishing.”

– Norman Schwarzkopf



TRADITIONAL COUPLES

---

*Configuration:* Older couples.

Average household size—2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$113,600.

2025 national median housing value (for the nearly 90% who own): \$511,900.

Smart phone still has the same apps and settings their kids set up for them.

A third have college degrees; a quarter have advanced degrees.

Two-thirds are retired; the rest are lawyers, local business owners and managers who are nearing retirement in their professions.

*Housing characteristics:* Detached houses in small towns.

More than one-third of them bought between 1990-2009.

62% have lived in their current dwelling for over 10 years.

Many have a vacation/weekend house.

*Consumption patterns:* Local country club members.

Reads *Traditional Home*.

Owens a Lincoln.

Watches the *Golf Channel*.

Eats at Bonefish Grill.

*Icons:* Matching golf bags; “their booth” at the breakfast place.



“Grow old along with me!

The best is yet to be.”

– Robert Browning



RV RETIREES

---

*Configuration:* Most are empty nest couples.

Average household size—2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$90,800.

2025 national median housing value (for the 85% who own): \$306,900.

Prefer travel to technology.

34% have college degrees; 8% have advanced degrees.

Half are retired; those still working range from maintenance workers to educators, local business owners and professionals.

*Housing characteristics:* Older single-family houses with the mortgage paid off.

14 percent live in pre-war farmhouses.

Two-thirds have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shops at Bass Pro Shops.

Owns a GMC.

Owns a farmette.

Reads *The American Legion Magazine*.

Watches *The Sportsman's Channel*.

Eats at Hardee's.

*Icons:* Winnebago; Cracker Barrel rocking chair.



“To travel hopefully is a better thing than to arrive.”

– Robert Louis Stevenson



COUNTRY COUPLES

---

*Configuration:* Mostly empty-nest couples, and some with older children at home.

Average household size—2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$81,000.

2025 national median housing value (for the more than three-quarters who own):  
\$305,100.

37% have college degrees; another 10% also have advanced degrees.

43% are retired; those still working are unionized on the assembly line, on the construction crew, or working in clerical jobs.

*Housing characteristics:* Long-time residents of older stick or brick detached and townhome developments.

58% have lived in their dwelling for over 10 years.

*Consumption patterns:* Shops at Hobby Lobby.

Belongs to a veterans club.

Owens a Dodge RAM.

Watches *The Hallmark Channel*.

Eats at Cracker Barrel.

*Icons:* Signed major league jersey; coin collection.



“If you wish to get rich, save what you get.”

– Brigham Young



HOMETOWN RETIREES

---

*Configuration:* Two-thirds are married couples, and one-third are widowed or divorced singles.

Average household size—1 or 2 persons

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$70,100.

2025 national median housing value (for the more than 83 percent who own):  
\$236,100.

51% attended college; only 30% finished.

More than half were born and raised in the same town. One of the least likely households to use new technology; many have never owned a computer.

56% are retired; Used to driving all over town to construction and maintenance jobs.

*Housing characteristics:* Rural environments.

'90s and '00s developments surrounding old town centers.

About 80% own detached houses, be it two-story, bi-level, ranch, or mobile home.

62% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Drives a used Oldsmobile.

Shops at Dollar General.

Reads *Deer & Deer Hunting*.

Watches *The Weather Channel*.

Eat at Bojangle's.

*Icons:* Well-used vice-grips; needlepoint.



“His first, best country ever is, at home.”

– Oliver Goldsmith



HEARTLAND RETIREES

---

*Configuration:* Singles and couples.

Average household size—1 or 2 persons

Predominant age range of adults—65 and older.

*Characteristics:* 2025 national median household income: \$68,600.

2025 national median housing value (for the more than 83% who own): \$287,000.

Dislike people fiddling on smartphones all the time: “That’s for the coastal elites.”

35% have high school diplomas; 33% have college degrees.

85% are retired.

*Housing characteristics:* Two-thirds live in single-family detached houses built post-1970.

Over 80% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Orders from JC Penney catalogue.

Owns a working farm.

Reads *VFW*.

Never misses the Thanksgiving Day Parade.

Eats at Applebee's.

*Icons:* The pop-up camper; bib overalls.



“The farmer has to be an optimist or he wouldn’t still be a farmer.”

– Will Rogers



VILLAGE ELDERS

---

*Configuration:* Primarily single-person households; many of them widowers.

Average household size—1 person.

Predominant age range of adults—65 and over.

*Characteristics:* 2025 national median household income: \$55,800.

2025 national median housing value (for the 70% who own): \$256,000.

Many have never owned a computer.

A quarter have graduated college; 34% have graduated high school.

86% are retired.

*Housing characteristics:* Just under 58% live in modest detached houses. Some rent apartments in town.

The majority bought between 1970-2010.

56% lived in their current dwelling for over 10 years.

*Consumption patterns:* Still drives the old Buick.

Belongs to a Veteran's Club.

Reads *Grit*.

Watches *NBC Nightly News*.

Eats at Shoney's.

*Icons:* The trusty Buick; the corner booth at Shoney's.



“Maybe it's a symptom of a small town,  
but for some, even after graduation.  
high school never really ends.”

– Matt Abrams



SMALL-TOWN SENIORS

---

*Configuration:* 56% single, half of whom are separated/divorced/widows/widowers.

Average household size—1 person.

Predominant age range of adults—55 to 74.

*Characteristics:* 2025 national median household income: \$54,100.

2025 national median housing value (for the nearly two-thirds who own): \$199,200.

Below average technology use.

22% didn't finish college; 28% graduated, and 7% have advanced degrees.

59% are retired; and the rest occupy sales, office and clerical positions.

*Housing characteristics:* Single-family detached houses; small rental apartments.

A large portion bought '70s era construction.

46% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shops at Kmart.

Uses a prepaid calling card.

Listens to Golden Oldies.

Watches the *Home Shopping Network*.

Eats at Golden Corral.

*Icons:* Canasta; scrapbooking.



“If I'd known I was going to live this long,  
I'd have taken better care of myself.”

– Eubie Blake



BACK COUNTRY SENIORS

---

*Configuration:* Almost half are single-person households.  
Average household size—1 or 2 persons.  
Predominant age range of adults—55 and over.

*Characteristics:* 2025 national median household income: \$49,500.  
2025 national median housing value (for the three-quarters who own): \$178,900.  
The only screen they'll look at is the TV.  
39% have high school diplomas; 21% did not finish college, and 25% graduated.  
70% are retired; those working have agricultural, construction and maintenance related jobs.

*Housing characteristics:* Small farming communities.  
A few own old farmhouses; most need fixing-up.  
Older single-family houses.  
Most own their ranch houses, ramblers or mobile homes.  
57% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Drives a GMC pickup.  
Never misses the National Finals Rodeo.  
Shops at Dollar General.  
Listens to Christian radio.  
Eats at Hardee's.

*Icons:* John Deere gimme hats; kitchen canning equipment.



“Some folks rail against other folks,  
because other folks have what some folks would be glad of.”

– Henry Fielding





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Metropolitan Cities* –



E-TYPE FAMILIES

---

*Configuration:* Two-thirds are married couples with children.

Average household size—3 or 4 persons.

Predominant age range of adults—25 to 54.

*Characteristics:* 2025 national median household income: \$143,500.

2025 national median housing value (for the 70% who own): \$754,000.

Part of the tech-savvy knowledge economy.

Highly educated: 61% graduated from college, a quarter have advanced degrees.

Multi-ethnic, with significant numbers of Asians and Latinos. Half of the households are dual-income. 13% use public transportation.

High-living, high-energy city-dwellers. Frequent home re-modelers.

Jobs require significant networking resources; e-Businesses, information technologies. Top executives, financial analysts; planning and design firm employees.

*Housing Characteristics:* Trendy detached and multi-family housing in upscale urban neighborhoods, often near universities. 13% live in post-2000 construction.

Older classic apartment buildings that have at least been updated post-1985.

*Consumption Patterns:* Shops at Bloomingdale's

Owens a Tesla Model S.

Reads NYTimes on a smart phone.

Uses Uber.

Snacks at Starbucks.

*Icons:* Virtual Private Network on every device; Blockchain.



“Innovation distinguishes between a leader and a follower.”

– Steve Jobs



MULTI-CULTURAL FAMILIES

---

*Configuration:* Couples and singles with children.

Average household size—2 to 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2025 national median household income: \$72,800.

2025 national median housing value (for the more than two-thirds who own):  
\$304,400.

Middle-income households: White 49%, Latino 26%, African American 20%.

Over 52% attended college; 7% have advanced degrees.

Mid-level positions in business, management, and finance, or have their own small businesses.

*Housing Characteristics:* Long-time residents of in-town neighborhoods.

52% have lived in their current dwelling for more than 10 years.

Nearly half of all housing units were built prior to 1960.

Owners live in rowhouses and duplexes; renters in apartment buildings.

*Consumption Patterns:* Shop at H&M.

Drives a Nissan.

Reads the local paper.

Follows major league soccer.

Eats at the local pizzeria.

*Icons:* The essential DIY toolbox; Chelsea jersey.



“The dictionary is the only place that success comes before work.”

– Vince Lombardi



INNER-CITY FAMILIES

---

*Configuration:* One-third are married couples with children.

Average household size—2 to 5 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$55,400.

2025 national median housing value (for the one-third who own): \$324,200.

A third have high school diplomas; 21% graduated from college; 4% have advanced degrees.

Half are Latino, 27% are African American, 22% are White.

Employed in healthcare, retail, sales clerks in small stores, building maintenance and housekeeping crews.

*Housing characteristics:* Downtown, in-town neighborhoods in immigrant gateway cities.

Emerging neighborhoods.

*Consumption patterns:* Shops at Footlocker.

Pre-paid metro PCS mobile.

Watches Univision.

Drives a Dodge.

Eats at Little Caesar's.

*Icons:* American Latino TV; Hip hop for kids.



“Hold fast to dreams for if dreams die,  
life is a broken-winged bird that cannot fly.”

– Langston Hughes



SINGLE-PARENT FAMILIES

---

*Configuration:* 25% are single adult households with children.

Average household size—2 to 4 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$55,700.

2025 national median housing value (for the one-third who own): \$333,100.

30% are high school graduates; 15% have college degrees; 2% have advanced degrees.

68% are Latino, 18% are white, 14% are African American.

First-generation Americans.

Hard-working middle-class families committed to paying the bills (and saving); even the kids contribute.

*Housing Characteristics:* In-town neighborhoods in immigrant gateway cities.

Mid- and high-rise apartments.

*Consumption Patterns:* Shops at Ross Dress for Less.

Avid moviegoers.

Drives a Nissan.

Follows Mexican league soccer.

Eats at Carl's Jr.

*Icons:* USCIS case status; Liga MX warm-ups.



“Over time, grit is what separates fruitful lives from aimlessness.”

– John Ortberg





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Small Cities/Satellite Cities* –



UNIBOX TRANSFEREES

---

*Configuration:* Married couples with children, most of them school-age.

Average household size—2 to 4 persons.

Predominant age range of adults—25 to 54.

*Characteristics:* 2025 national median household income: \$109,200.

2025 national median housing value (for the 70% who own): \$441,100.

Above-average technology use.

Upper-middle-income families; both spouses work.

Well educated: 55% are college graduates, and 18% advanced degrees.

Highly mobile salespersons, professionals; architects and engineers, IT specialists and web developers, accountants, financial analysts and day traders, to business executives.

*Housing characteristics:* Older updated detached houses inside established neighborhoods in second-tier cities. Nearly a quarter live in new construction.

*Consumption patterns:* Shops at H&M.

Uses Snapchat.

Reads *Dwell*.

Watches TV on their phones.

Eats at Domino's.

Drives an Audi.

*Icons:* National Park annual pass; 529 college savings plans.



“They change their clime, not their disposition.”

– Horace



MULTI-ETHNIC FAMILIES

---

*Configuration:* Married couples with children.

Average household size—3 or 4 persons.

Predominant age ranges—25 to 54.

*Characteristics:* 2025 national median household income: \$84,900.

2025 national median housing value (for the more than 60% who own): \$357,700.

Multi-ethnic, multi-racial American families: 42% Latino, 40% White, 16% African American.

A third graduated college; 8% have advanced degrees

Many own their own start-up company.

High percentage of military, former military.

Jobs include secretaries, office staff, bank tellers, skilled construction workers, mechanics, and electricians.

*Housing characteristics:* New mid and high-rise apartments and condominiums.

Smaller cities and suburbs. Over 35% live in post-2000 construction.

*Consumption patterns:* Shops at the commissary.

Plays basketball and soccer.

Owens an Acura.

Annual trip to Mexico.

Eats at the local deli.

*Icons:* Deployment mementos; staycations.



“It’s almost worth having been in the army  
for the joy that freedom gives you.”

– John Dos Passos



UPTOWN FAMILIES

---

*Configuration:* Couples with young school-age children.

Average household size—3 to 5 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$79,700.

2025 national median housing value (for the more than half who own): \$311,500.

Struggling to save for the future.

37% are college grads, and 9% have advanced degrees.

Diverse: 57% White, 20% Latino, 17% African American, 6% Asian.

White-collar professionals and department heads; in tech businesses.

*Housing characteristics:* Middle-class neighborhoods in second-tier cities and suburbs.

New, upscale condos and townhouses in town, 1970s detached houses in edge neighborhoods. Only a quarter have lived in their dwelling for over 10 years.

*Consumption patterns:* Drives a Subaru.

Shops at Sam's Club.

Reads *Wired*.

Watches *MTV2*.

Eat at Joe's Crab Shack.

*Icons:* Media credenza; Frequent diner cards.



“It’s all fun and games  
until you have to wake up  
and be a parent at 6 am.”

– Greeting card



IN-TOWN FAMILIES

---

*Configuration:* Couples with infants and school-age children; a quarter are families with more than two generations present.

Typical household size—3 to 5 persons.

Predominant age range of adults—25 to 54.

*Characteristics:* 2025 national median household income: \$51,900.

2025 national median housing value (for the 57% who own): \$183,300.

32% graduated high school, 19% graduated college.

Multi-generational households.

51% Latino, 32% White, 22% African American.

Work in mostly in health care support positions. In one out of four households, another member works part-time.

*Housing characteristics:* Affordable detached houses in and around second- and third-tier cities.

About 15% rent in new construction.

More than a third have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shops at Burlington.

Drives a Chevrolet.

Reads *People En Espanol*.

Watches Telemundo.

Eats at Whataburger.

*Icons:* Budget family vacations; El Tri soccer jersey.



“Every house needs a grandmother in it.”

– Louisa May Alcott



NEW AMERICAN STRIVERS

---

*Configuration:* Older married couples with children. Some grandfamilies.

Average household size—2 to 4 persons.

Predominant age range of adults—35 to 44.

*Characteristics:* 2025 national median household income: \$50,300.

2025 national median housing value (for the 25% who own): \$228,900.

32% high school graduates; 22% attended some college; 26% graduated.

Diverse and mixed-race: 40% White, 29% African American, 29% Latino.

Food service, maintenance and housekeeping, construction and landscaping, and healthcare support services; some office employment.

*Housing characteristics:* Second-tier cities, often with military presence.

Ethnic fare, shops to buy items from back home and traditional garb.

*Consumption patterns:* Shops at Uniqlo.

Owens a Dodge.

Reads *Spin*.

Watches *Oxygen*.

Eats at Krispy Kreme.

*Icons:* Latin pop, A-pop, J-pop, K-pop; poblanas, saris, kimonos and djellabas.



“The land flourished because it was fed from so many sources –  
because it was nourished by so many cultures and traditions and peoples.”

– Lyndon B. Johnson





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Metropolitan Suburbs* –



CORPORATE ESTABLISHMENT

---

*Configuration:* Older families with children in school.

Average household size—3 or 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2025 national median household income: \$190,400.

2025 national median housing value (of the 85% who own): \$747,500.

Internet of Things.

Dual-income White 62%, 22% Asian, 8% Latino, 8% African American families.

73% are college-educated; 43% have undergraduate degrees, 30% have advanced degrees.

Prominent professionals and executives in business, finance, law, and communications industries.

*Housing characteristics:* 60% of tech-enhanced estates built since the '90s. 36% are in newer (post 2000) construction. Million-dollar homes.

Detached houses in wealthy enclaves, often near the country club; expensive condominiums or exclusive co-ops in the city.

39% have lived in their current dwelling for over 10 years

*Consumption patterns:* Shops at Brooks Brothers.

Reads *Investor's Business Daily*.

Plays tennis.

Watches *Saturday Night Live*.

Uses LinkedIn.

*Icons:* Acoustically-neutral audiophile multi-media room; the genuine club tie.



“Wealth is not without its advantages.”

– John Kenneth Galbraith



NOUVEAU MONEY

---

*Configuration:* Married couples with mostly older children.

Average household size—3 or 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2025 national median household income: \$137,200.

2025 national median housing value (for the 80% who own): \$519,700.

Posting travels on Instagram.

67% White, 13% Asian, 10% Latino, and 8% African American dual-income households.

Big spenders with high incomes. He's a portfolio manager, she's a high school teacher.

64% have college degrees and 23% have advanced degrees.

Investment analysts; high-tech careers; successful start-ups, sold for millions.

*Housing characteristics:* Two-thirds live in new-money suburban subdivisions built after 1990.

37% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shops at Ralph Lauren.

Owns a BMW.

Uses Yelp.

Grandes at Starbucks.

Drinks Perrier.

*Icons:* The black titanium AmEx Centurion card; outdoor kitchen.



“A sumptuous dwelling the rich man hath.”

– Mary Elizabeth Hewitt



## BUTTON-DOWN FAMILIES

---

*Configuration:* Married couples with older children.

Average household size—3 or 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2025 national median household income: \$139,100.

2025 national median housing value (for the more than 83% who own): \$581,100.

Computer-savvy and career-oriented; both spouses work full-time.

62% White, 18% Latino, 10% African American, 10% Asian.

48% have college degrees; 13% have advanced degrees.

About half work in the corporate environment. Several are middle managers.

*Housing characteristics:* Summer vacation home in a walkable beach town.

Large older updated houses on small lots to new condominiums.

51% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shops at Ethan Allen Galleries.

Belongs to a country club.

Reads *Money*.

Watches CNBC.

Owens a Mazda.

Eats at Chipotle.

*Icons:* Golf cart; Team-specific cycling gear.



“So always look for the silver lining  
And try to find the sunny side of life.”

– P.G. Wodehouse



FIBER-OPTIC FAMILIES

---

*Configuration:* Older families.

Average household size—3 or 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2025 national median household income: \$106,500.

2025 national median housing value (for the nearly 90% who own): \$370,500.

Everything is in the Cloud.

Half have college degrees; 14% have advanced degrees.

Mid- to upper-level executives in tech, business, education, accounting, financial services, planning and design.

*Housing characteristics:* Detached houses in close-in suburban subdivisions.

Nearly half bought between 1990 and 2009.

40% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shops at IKEA.

High-speed internet with mega bandwidth.

Visit CNET.com.

Owns a Jeep.

Watches the Sundance Channel.

Eats at Five Guys.

*Icons:* Fandor and Indieflix subscriptions; Organic LED television.



“Any sufficiently advanced technology  
is indistinguishable from magic.”

– Arthur C. Clarke



LATE-NEST SUBURBANITES

---

*Configuration:* Older married couples with school-age children, some away at college.

Average household size—2 to 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2025 national median household income: \$97,000.

2025 national median housing value (for the 60% who own): \$466,500.

Upper-middle-income suburban families; a third are dual-income; some are minivan soccer moms. College tuition sticker shock. Everything Amazon Prime.

61% have college degrees; 22% have advanced degrees.

Officers of small corporations; sales managers; communications and technology.

*Housing characteristics:* New upscale suburban subdivisions.

Half live in older houses. Relatively high property values.

A third have lived in their current dwelling for over 10 years.

*Consumption patterns:* Owns an Infiniti.

Attends children's soccer games.

Visits Disney.com.

Watches *The Tennis Channel*.

Eats at Fuddrucker's.

*Icons:* Family YouTube channel; "My child is an honor student at . . ." bumper stickers.



"Hail wedded love, mysterious law, true source of human offspring."

– John Milton



FULL-NEST SUBURBANITES

---

*Configuration:* Married couples with children.  
Average household size—2 to 4 persons.  
Predominant age range of adults—25 to 54.

*Characteristics:* 2025 national median household income: \$90,400.  
2025 national median housing value (for the two-thirds who own): \$433,800.  
Above-average technology use.  
54% have college degrees, 17% have advanced degrees.  
White 69%, Latino 13%, African American 10%, Asian 7%.  
Business managers, supervisors, and accountants, along with other white-collar jobs.  
Many are employed in the educational system at all levels.

*Housing characteristics:* Suburban subdivisions outside fast-growing metro areas.  
Pre-crash detached houses.  
46% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shops at Publix.  
Owns a Volkswagen.  
Weekly Pilates class.  
Reads *Entrepreneur*.  
Watches *The Cooking Channel*.  
Eats at Romano's Macaroni Grill.

*Icons:* Babolat AeroPro Drive tennis racquets; WebMD.



“Other things may change us,  
but we start and end with the family.”

– Anthony Brandt



KIDS 'R' US

---

*Configuration:* Family households with above-average number of children.

Average household size—3 to 5 or more persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$83,600.

2025 national median housing value (for the 68% who own): \$295,700.

Weekly grocery deliveries.

Living the Middle-Class Dream. A third are dual-income, but 56% are single-income.

White 57%, Latino 21%, African American 18%, Asian 5%

36% are college-educated; 8% have advanced degrees.

10% carpool to work. Employment across all job categories.

*Housing characteristics:* Detached houses in '90s and '00s subdivisions. 20% live in new construction.

The quarter-acre lot.

*Consumption patterns:* Shops at Burlington.

Visits Walt Disney World.

Reads *Sports Illustrated*.

Watches *Nick Jr.*

Eats at Wingstop.

Owens a Hyundai.

*Icons:* Amazon Fresh; family Google Calendar.



“These are your peak earning years, my friend.

You’ve got kids to think about”

– Garth Risk Hallberg





TRADITIONAL & NON-TRADITIONAL FAMILIES

*– Town & Country/Exurbs –*



EX-URBAN ELITE

---

*Configuration:* Married couples; most with older children, a few away at college.

Average household size—2 to 4 persons.

Predominant age range of adults—45 to 64.

*Characteristics:* 2025 national median household income: \$152,200.

2025 national median housing value (nearly all own): \$601,200.

Keeps up with acquaintances online.

65% graduated college; 23% have advanced degrees.

Former residents of cities or metropolitan suburbs who have “escaped” urban stress.

Wealthy families living in private luxury.

Executives; professionals; entrepreneurs; consulting businesses.

*Housing characteristics:* “Retreat” locations—the New England coast; horse farms in Virginia and New Jersey; Monterey County, California.

Only one-third live in pre-1990 buildings.

“Estate” houses—custom if new; restored if old.

*Consumption patterns:* Shops at Pottery Barn.

Owens a Steinway baby grand.

Reads *Forbes*.

Goes skiing.

Eats at Bertucci’s.

*Icons:* E\*Trade; Rolex chronographs.



“Far from the madding crowd’s ignoble strife,

Their sober wishes never learn’d to stray;

Along the cool sequester’d vale of life

They kept the noiseless tenor of their way.”

– Thomas Gray



FULL-NEST EXURBANITES

---

*Configuration:* Older married couples with children; mostly school-age.

Average household size—3 or 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2025 national median household income: \$117,400.

2025 national median housing value (for the more than 85% who own): \$468,300.

49% have college degrees; 14% have advanced degrees.

Professionals and tech-related business careers; a high proportion of executives and upper managers.

*Housing characteristics:* Cookie-cutter detached houses in exurban subdivisions.

Half live in units built post-1990.

*Consumption patterns:* Shops at Dick's Sporting Goods.

Reads *Sports Illustrated*.

Watches ESPN.

Eats at Texas Roadhouse.

Drives a Honda.

*Icons:* Her horse; his power boat.



“A piece of land not so very large, which would contain a garden,  
and near the house a spring of ever-flowing water,  
and beyond these a bit of wood.”

– Horace



NEW TOWN FAMILIES

---

*Configuration:* Young, upper middle-class families with babies or school-age children.

Average household size—3 or 4 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$114,200.

2025 national median housing value (for the 85% who own): \$391,900.

Mobile-friendly.

Educated townfolk; typically close to outdoor recreational activities.

White 74%, African American 11%, Latino 11%, Asian 4%.

44% have college degrees; 11% have advanced degrees.

Range of employment from contractors to business executives, with a high percentage of educators.

*Housing characteristics:* Detached houses in rural townships, clustered suburban subdivisions near the town center.

Lake towns, large amounts of preserved land close by.

43% live in post-2000 construction.

*Consumption patterns:* Shops at Old Navy.

Uses Spotify.

Drives a Subaru.

Watches Nickelodeon.

Eats at Cold Stone Creamery.

*Icons:* PlayStation 5; Everything Gore-Tex.



“Welcome to the great American two-career family  
and pass the aspirin, please.”

– Anastasia Toufexis



RURAL FAMILIES

---

*Configuration:* Married couples with mainly older children.

Average household size—2 to 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2025 national median household income: \$91,000.

2025 national median housing value (for the more than 80% who own): \$285,200.

Middle-class dual-income families. Prefer outdoor activities.

32% college graduates; 7% have advanced degrees.

Policemen or firefighters, truck drivers, oil riggers, lumberjacks, and craftsmen.

*Housing characteristics:* Older detached houses and townhouses usually in subdivisions around main intersections.

43% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shops at Cabela's.

Owens a Chevrolet.

Goes hunting.

Reads *American Angler*.

Watches *The Outdoor Channel*.

Eats at Jimmy John's.

*Icons:* Sports equipment wall rack; cowboy boots.



“Sport is the bloom and glow of a perfect health.”

– Ralph Waldo Emerson



SMALL-TOWN FAMILIES

---

*Configuration:* Middle-class families with babies and younger children.

Average household size—2 to 4 persons.

Predominant age range of adults—25 to 54.

*Characteristics:* 2025 national median household income: \$88,800.

2025 national median housing value (for the more than half who own): \$370,100.

One-third are dual-income.

47% college graduates; 14% advanced degrees.

Home-improvement professionals, maintenance crews, franchise managers, auto salesmen.

*Housing characteristics:* Detached houses in and around small towns with about 35% in new construction.

Many bought pre-crash.

41% have lived at the same address for the past one to four years.

*Consumption patterns:* Shops at Bass Pro Shops.

Owens a motorcycle.

Subscribes to Disney+.

Watches the DIY Network.

Eats at Sonic.

*Icons:* Minor league baseball; *Pat the Bunny*.



“In the small town each citizen had done something  
in his own way to build the community”

– Daniel J. Boorstin



TRADITIONAL FAMILIES

---

*Configuration:* Married couples; children of all ages.

Average household size—2 to 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2025 national median household income: \$88,300.

2025 national median housing value (for the more than 80% who own): \$324,100

41% have undergraduate degrees; 11% have advanced degrees.

Outdoor recreation-oriented family activities.

A third are dual-income households.

Middle-income white-collar employment; Management and professionals. Small percentage of military personnel.

*Housing characteristics:* Detached houses in small-town neighborhoods.

25% live in housing constructed after 2000.

45% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shops at Dillard's.

Owns a timeshare.

Visits NFL.com.

Follows college sports.

Eats at Zaxby's.

*Icons:* Mountain bikes; NCAA basketball bracket family competition.



“It [tradition] cannot be inherited, and if  
you want it you must obtain it by great labor.”

– T.S. Eliot



FOUR-BY-FOUR FAMILIES

---

*Configuration:* Families with school-age children.

Average household size—3 to 5 or more persons.

Predominant age range of adults—25 to 54.

*Characteristics:* 2025 national median household income: \$85,000.

2025 national median housing value (for the 70% who own): \$319,900.

29% high school graduates; 38% college graduates; 9% advanced degrees.

White 68%, Latino 17%, African American 12%.

Middle-class technical school graduates, health-care support workers, unionized plant workers; repairman of everything from plumbing to roofs.

*Housing characteristics:* Detached and attached houses in small towns.

Half are older houses that need constant maintenance and upkeep.

*Consumption patterns:* Shops at Academy Sports + Outdoors.

Visits Disney World.

Owens a 4WD pickup.

Watches *Extra*.

Eats at Krystal.

*Icons:* His John Deere Gator; her GMC Canyon 4WD pickup.



“A happy family is but an earlier heaven.”

– George Bernard Shaw



RUSTIC FAMILIES

---

*Configuration:* Married couples with children.  
Average household size—2 to 4 persons.  
Predominant age range of adults—35 to 54.

*Characteristics:* 2025 national median household income: \$70,600.  
2025 national median housing value (for the more than three-quarters who own): \$232,000.  
Below average technology use.  
37% graduated high school; 39% have college degrees.  
Mostly single-income households.  
Construction and maintenance staff, electricians, truck drivers and delivery staff, and production and assembly workers.

*Housing characteristics:* Older townhouses, detached houses and mobile homes in the rural heartlands.  
37% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shops at Walmart.  
Owns a horse.  
Reads *Hunting*.  
Watches *Fox News*.  
Eats at Hardee's.

*Icons:* NHRA drag races; a six-pack of Mountain Dew.



“Life ain’t always beautiful,  
but it’s a beautiful ride.”

– Gary Allen



HOMETOWN FAMILIES

---

*Configuration:* Couples with younger children. Many non-traditional families; only 37% are married.  
Average household size—2 to 4 persons.  
Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$57,000.  
2025 national median housing value (less than 25% own): \$238,700.  
Single-income families.  
White 66%, African American 16%, Latino 14%.  
31% are high school graduates; 32% college graduates.  
Employment in restaurants and the food service industry, as landscapers or building maintenance employees, retail cash register clerks, personal and childcare services and health care support workers. Some students, full- or part-time.

*Housing characteristics:* Rent older attached and detached houses in small towns.  
Most of the housing built post-1970.

*Consumption patterns:* Owns a Ford.  
Follows pro wrestling.  
Reads *National Enquirer*.  
Shops at Family Dollar.  
Eats at Domino's Pizza.

*Icons:* Diaper hamper; Swing set.



“Perhaps the greatest social service that can be rendered by anybody  
to the country and to mankind is to bring up a family.”

– George Bernard Shaw





YOUNGER SINGLES & COUPLES

– *Metropolitan Cities* –



NEW POWER COUPLES

---

*Configuration:* Mostly couples, few with children.

Typical household size—1 and 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$102,600

2025 national median housing value (for the more than half who own): \$599,900

Active social lives; many unmarried couples living together. Too busy IRL.

White 67%, Latino 13%, Asian 10%, African American 9%.

63% have college degrees; 25% have advanced degrees.

High-ranking professionals mostly in management, business and finance, as well as high-end law firms, architectural firms, product and apparel design teams, marketing and public relations firms. Above average bicycle commuters.

*Housing characteristics:* Vibrant urban neighborhoods in high-growth cities.

Urban pre-war townhouses and high-rises; vintage houses on urban lots.

*Consumption patterns:* Owns a BMW.

Shops at Crate & Barrel.

Uses Uber and Lyft.

Vacations in Europe, Asia, and Africa.

Plays pickleball.

Eats at Au Bon Pain.

*Icons:* Next week's opening; European activewear



“Wine and cheese are ageless companions,  
like aspirin and aches, or June and moon,  
or good people and noble ventures.”

– M.F.K. Fisher



NEW BOHEMIANS

---

*Configuration:* Primarily singles, some couples.

Average household size—1 to 2 persons.

Predominant age range of adults—25 to 34.

*Characteristics:* 2025 national median household income: \$92,800.

2025 national median housing value (for the 20% who own): \$654,500.

Actively cultivating online connections.

White 61%, Asian 16%, Latino 13%, African American 9%.

74% graduated from college; 30% hold advanced degrees.

Tech-savvy executives, students, actors, artists, writers, boutique owners, and public-interest advocates. The social and political *avant-garde*; one-third are gay. Heart of the real “creative class;” alternative lifestyles: hippies, radical leftists, community activists.

*Housing characteristics:* In-town and downtown neighborhoods.

Funky flats in brownstones, apartment houses, and converted lofts in emerging neighborhoods. Over 16% live in new construction/renovation.

*Consumption patterns:* Owns a hybrid vehicle.

Shops at H&M.

Uses Twitter.

Goes to music concerts of all kinds.

Subscribes to Spotify.

Airline miles cards.

*Icons:* Cold brewed, fair-trade coffee, everything urban.



“Sacred cows make the tastiest hamburger.”

– Abbie Hoffman



COSMOPOLITAN ELITE

---

*Configuration:* Primarily singles and couples, few children.

Average household size—1 to 2 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2025 national median household income: \$93,000.

2025 national median housing value (for the 60% who own): \$692,100.

47% have college degrees; 17% have advanced degrees. Diverse and successful.

White 53%, Latino 20%, Asian 15%, African American 11%.

Job types include business management and finance, accountants and educators.

*Housing characteristics:* Multi-lingual urban neighborhoods.

9% live in new construction.

45% live in single-family detached houses.

Relatively settled—78% have lived in the same dwelling for more than five years;

60% over 10 years.

*Consumption patterns:* Owns a Volvo.

Shops at Nordstrom.

Follows championship tennis.

Reads *The New York Times*.

Never misses the Oscars.

Eats at the Cheesecake Factory.

*Icons:* Eurosport on Kodi; Apple watch.



“Neighborhood is a word that has come to sound like a Valentine.”

– Jane Jacobs



DOWNTOWN COUPLES

---

*Configuration:* 26% are married couples, the rest are singles.

Average household size—1 or 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$46,700.

2025 national median housing value (for the 45% who own): \$224,200.

African American 37%, White 33%, Latino 27%.

26% are college graduates; 33% are high school graduates.

14% use public transport. Twice as likely to be car-free.

Employment includes tellers, clerks, and secretaries, sales representatives and telemarketers.

*Housing characteristics:* Old buildings in ethnically-diverse urban neighborhoods.

25% live in prewar houses, townhouses and apartment buildings.

*Consumption patterns:* Owns a Kia.

Follows pro boxing.

Shops at Burlington.

Reads *Ebony*.

Watches BET.

Eats at White Castle.

*Icons:* Cricket mobile phone; Manny Pacquiao hoodie



“In this country ‘American’ means white.

Everyone else has to hyphenate.”

– Toni Morrison



DOWNTOWN PROUD

---

*Configuration:* 41% are single-person households; some married couples.

Average household size—1 or 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$43,100.

2025 national median housing value (for the 15% who own): \$410,900

Social networking on Tuloko.

Latinos 33%, African Americans 31%, White 29%, Asian 9%.

29% graduated high school; 22% have college degrees; 7% have advanced degrees.

Primarily blue-collar and service jobs.

Nearly three and a half times as likely to be car-free.

*Housing characteristics:* High-density apartments or rowhouses in inner-city neighborhoods.

18% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Owns a Mitsubishi.

Shops at Foot Locker.

Goes to professional basketball games.

Watches *Telemundo*.

Eats at McDonald's.

*Icons:* Prepaid smartphone; LeBron; Beyoncé.



“Start where you are. Use what you have.

Do what you can.”

– Arthur Ashe





YOUNGER SINGLES & COUPLES

– *Small Cities/ Satellite Cities* –



THE VIPS

---

*Configuration:* Singles, sometimes with roommates; 39% are married couples.

Average household size—1 to 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$88,100.

2025 national median housing value (for the 35% who own): \$458,100.

White 61%, African American 14%, Latino 14%, Asian 10%.

51% college graduates; 18% have advanced degrees.

Type-A college grads. Career- and lifestyle-oriented techies.

More than half of the married couples are working in prominent positions. Many are employed by software and IT companies, communications firms, and some are supervisors or upper managers in business and finance.

*Housing characteristics:* Downtowns of small cities; high-value close-in suburbs.

Only 21% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Owns a Volkswagen GTI.

Shops at The Limited.

Frequent movie-goers.

Reads *Rolling Stone*.

Watches *The Tonight Show*.

Eats at Panera.

*Icons:* The gold Apple Watch; The Alumni Athletic Club.



“Action is the foundational key to all success.”

– Pablo Picasso



SMALL-CITY SINGLES

---

*Configuration:* Mostly singles; a few couples.

Average household size—1 or 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$51,900.

2025 national median housing value (for the more than half who own): \$170,500.

White 59%, African American 21%, Latino 17%.

35% are high school graduates, 27% are college graduates.

Sales, telemarketing and tele-representation jobs as well as personal and childcare services. Some work as secretaries, tellers or clerks.

*Housing characteristics:* Detached and attached houses in diverse second-city neighborhoods.

20% live in prewar construction.

A few still live with their parents; some still live in college dormitories.

*Consumption patterns:* Owns a Chevrolet.

Orders online.

Shops at Sam's Club.

Watches *MTV*.

Eats at Papa John's.

*Icons:* The *only* nightclub; taco Tuesdays.



“Where there is no struggle, there is no strength.”

– Oprah Winfrey



TWENTYSOMETHINGS

---

*Configuration:* 18% couples, the rest are singles.

Average household size—1 person.

Predominant age range of adults—18 to 34.

*Characteristics:* 2025 national median household income: \$44,200.

2025 national median housing value (for the few who own): \$286,800.

White 56%, African American 21%, Latino 14%, Asian 8%.

Tech-savvy content creators.

21% still in college; 47% college graduates; 16% advanced degrees.

Office workers in business and finance, as well as call center reps, secretaries, tellers and clerks; many still looking for a career.

*Housing characteristics:* Rental apartments in college towns; some still living in dorms or at home.

10% live in new construction.

Only 8% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Owns a Pontiac.

Buys designer shoes.

Follows pro basketball.

Instagram and TikTok.

Gets coffee at Starbucks.

*Icons:* Snapchat; Taylor Swift.



“But first, let me take a selfie.”

– Instagram caption



SECOND-CITY STRIVERS

---

*Configuration:* Mostly single-person households, a quarter are couples.

Average household size—1 or 2 persons.

Predominant age range of adults—18 to 44.

*Characteristics:* 2025 national median household income: \$45,000.

2025 national median housing value (for the 20% who own): \$245,300.

White 46%, African American 30%, Latino 20%.

23% some college; a third college degrees; 8% advanced degrees.

Transient blue- and white-collar workers seeking upward mobility.

*Housing characteristics:* Rental duplexes, triplexes, quadruplexes and apartments in modest close-in neighborhoods.

Only 18% live in single-family detached houses.

*Consumption patterns:* Owns a Dodge.

Pays with cash.

Frequent movie-goers.

Reads *Jet*.

Never misses the BET Awards.

Eats at Dunkin.

*Icons:* Monster.com; Fandango.



“In America, getting on in the world means getting  
out of the world we have known before.”

– Ellery Sedgwick



MULTI-ETHNIC SINGLES

---

*Configuration:* Mostly singles.

Average household size—1 person.

Predominant age range of adults—18 to 44.

*Characteristics:* 2025 national median household income: \$29,400.

2025 national median housing value (for the 20% who own): \$137,500

African-American 40%, White 35%, Latino 23%.

35% high school graduates; 21% some college; 21% college degrees.

Ethnically diverse, and often on the move.

Entry-level service jobs; 9% are students.

*Housing characteristics:* Inner-city neighborhoods of second- and third-tier cities.

Small garden apartment properties, rowhouses, duplexes and modest single-family houses.

*Consumption patterns:* Owns a Mercury.

Shops at Family Dollar.

Travels by bus.

Read *Jet*.

Watches *BET*.

Eats at Burger King.

*Icons:* Check-cashing store; Online training course.



“If in doubt, just walk until your day becomes interesting.”

– Rolf Potts





YOUNGER SINGLES & COUPLES

– *Metropolitan Suburbs* –



FAST-TRACK PROFESSIONALS

---

*Configuration:* Mostly couples; some are married.

Average household size—2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$88,400.

2025 national median housing value (for the 15% who own): \$468,500.

62% college degrees; 22% advanced degrees.

Highest average household technology use; often alone together.

White 53%, African-American 16%, Asian 16%, Latino 14%.

Professionals and corporate jobs, from computer and tech, such as statistician, programmer and web developer, to clerks, secretaries and tellers.

*Housing characteristics:* Well-located apartments in old and new suburbia.

40% live in new construction.

*Consumption patterns:* Owns an Infiniti.

Shops at J. Crew.

Owns an e-reader.

Reads books on-line.

Watches *Nick at Nite*.

Eats at Benihana.

*Icons:* iPad Pro, health club to dance club clothes.



“Have nothing in your homes  
that you do not know to be useful  
or believe to be beautiful.”

– William Morris



SUBURBAN ACHIEVERS

---

*Configuration:* 37% married couples. 30% unmarried couples. 33% single-person households.

Average household size—2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$55,400.

2025 national median housing value (for the 60% who own): \$209,300.

31% are high-school grads; 22% have some college; 32% have college degrees.

White 59%, Latino 21%, African American 18%.

Employed in sales and office jobs as secretaries, tellers and clerks, telemarketing and tele-representation staff, as well as construction/maintenance crew.

*Housing characteristics:* Apartments and townhouses in inner-ring suburbs and second cities.

48% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Owns a Toyota.

Shops at Banana Republic.

Soccer games (as player and fan).

Posts on Instagram and TikTok.

Watches *South Park*.

Eats at Church's Chicken.

*Icons:* LinkedIn; soccer gear.



“The key is not to prioritize what’s on your schedule,  
but to schedule your priorities.”

– Stephen Covey



SUBURBAN STRIVERS

---

*Configuration:* Young couples; almost a third are married.

Average household size—2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$49,700.

2025 national median housing value (for the 40% who own): \$243,500.

Active social media users.

White 57%, African American 22%, 16% Latino.

29% graduated high school; 22% went to some college ; 35% graduated college.

Employed in food service jobs, healthcare support jobs, and construction and maintenance jobs; 9% are students.

*Housing characteristics:* Renters in new suburban townhouses, owners of older detached housing stock.

'70s to '90s construction.

*Consumption patterns:* Owns a Mazda.

Shops at Forever 21.

Plays soccer.

Reads *Sports Illustrated*.

Watches *MTV2*.

Eats at Domino's Pizza.

*Icons:* Fan blogs; Pokémon GO.



“Everything not saved will be lost.”

– Nintendo quit screen message





YOUNGER SINGLES & COUPLES

– *Town & Country/Exurbs* –



HOMETOWN SWEETHEARTS

---

*Configuration:* Some singles, but mainly couples.

Average household size—2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$60,100.

2025 national median housing value (for the nearly two-thirds who own): \$217,700.

Below-average technology use.

White 70%, Latino 17%, African American 12%.

34% high school educated; 19% have college degrees.

Building, landscaping and housekeeping, personal and childcare services, as well as sales and office-related jobs.

*Housing characteristics:* Single family houses, townhouses, and apartments in and around small towns in the country.

Almost a third live in dwellings built between 1990-2010.

Close to 70% have lived in their current dwelling for over five years.

*Consumption patterns:* Owns a Jeep.

Shops at a Walmart Supercenter.

Drives a recreational vehicle (RV).

Follows extreme sports.

Never misses the Country Music Awards.

Eats at Little Caesars.

*Icons:* High School Reunions; Peyton Manning.



“Blame it all on my roots,  
I showed up in boots.”

– Garth Brooks



BLUE-COLLAR TRADITIONALISTS

---

*Configuration:* Singles and unmarried couples, some married couples.

Average household size—1 to 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$57,300.

2025 national median housing value (for the more than three-quarters who own):  
\$186,900.

Working class whites. Disdainful of tech.

40% high-school graduates; 21% attended college; 24% have degrees.

Making the challenging transition from blue-collar, farming, factory, construction  
and maintenance jobs, to service industry jobs.

*Housing characteristics:* Large-lot detached houses outside small towns and rural villages.

Most own houses built between 1970 and 2000.

*Consumption patterns:* Owns a Chevrolet.

Shops at Save-a-Lot.

Reads *U.S. News & World Report*.

Monster truck enthusiasts.

Watches *Ultimate Fighting Championship*.

Eats at Ponderosa.

*Icons:* Job retraining certificate; Monster Jam polo shirt.



“My parents had always preached the virtues of hard work.

But hard work is one thing; economic struggle is another”

– Sargent Shriver



RURAL COUPLES

---

*Configuration:* A third are single and the rest are married couples.

Average household size—2 persons.

Predominant age range of adults—30 to 44.

*Characteristics:* 2025 national median household income: \$44,200.

2025 national median home value (for the nearly two-thirds who own): \$144,600.

Rarely checks social media.

Long for a simple life without the economic woes.

21% did not finish high school; 38% graduated high school; 21% had some college.

12% carpool to work.

Employed in construction and maintenance, sales, office, and telemarketing and tele-representation jobs.

*Housing characteristics:* Rural crossroads villages. Areas that haven't seen new development in decades.

Mobile homes; modest ranch houses on small lots.

*Consumption patterns:* Owns a Ford.

Shops at Dollar General.

Follows NASCAR and monster trucks.

Goes on overnight camping trips.

Watches *CMT*.

Eats at Hardee's.

*Icons:* NASCAR bumper stickers; the doublewide.



“Driving a race car  
is like dancing with a chainsaw.”

– Cale Yarborough



RURAL STRIVERS

---

*Configuration:* Primarily singles, room-mates, and a few married couples.

Average household size—1 to 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2025 national median household income: \$34,900.

2025 national median home value (for the nearly half who own): \$142,900.

White 55%, African American 26%, Latino 18%.

35% graduated high school; 21% have some college; 22% have college degrees.

Service workers; some are students renting together.

*Housing characteristics:* Small, isolated rural settlements. Older clapboard houses that require constant upkeep, and mobile homes.

Over two-thirds were built before the 1990s.

*Consumption patterns:* Owns a Chrysler.

Shops at Walmart Neighborhood Market.

Takes karate or other martial arts.

Reads *Transworld Motocross*.

Watches *Tru TV*.

*Icons:* Double coupon day; NASCAR on TV.



“Rust never sleeps.”

– Neil Young



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