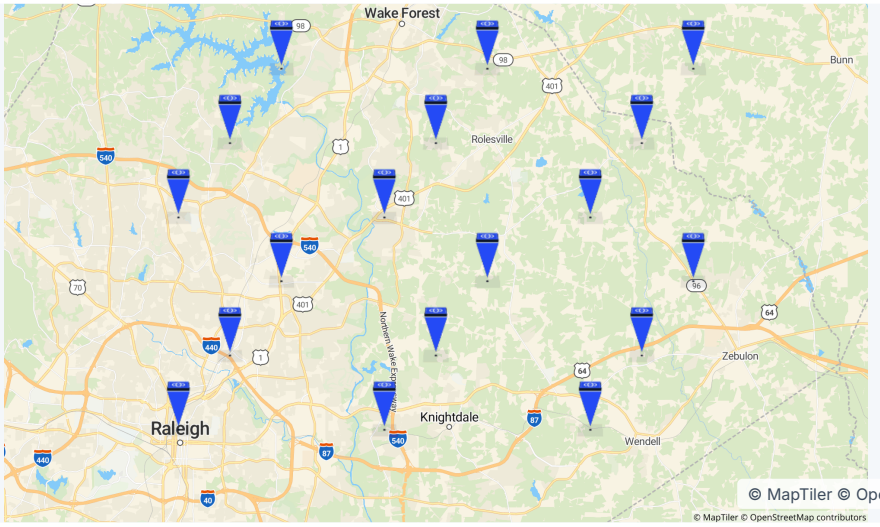
RESEARCH · ANALYSIS · DECISIONS

Preliminary market research

Banks, credit unions & CDFIs | State-only refresh · 2026-11-15

A branch-market research brief with explicit assumptions, source dates and a reusable comparison model.



PROJECT
Showcase · Banks, credit unions & CDFIs

PREPARED FOR
—

GENERATED
Nov 15, 2026 · 19:27 UTC

REPORT GUIDE

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About this report

Prepared from saved project evidence. Measurements, estimates, source periods, and limitations accompany the findings so the results can be reviewed.

Evidence prepared: Nov 15, 2026 · 19:24 UTC · Reference 8E108356

01 — OVERVIEW

Executive summary

Combine branch locations, imported lending references and demographic evidence for community-market research. The example supports community research. Imported lending fields are illustrative; native CRA/HMDA filing, compliance judgments and individual credit decisions are not provided. Refreshed 2026-11-15: 10 published counties belonging to North Carolina (state FIPS 37); county membership verified before scoring. This is a limited state-only sample, not an exhaustive state ranking. Values describe whole counties, not the illustrative imported points or three-mile circles. Historical runs and reports remain retained; this refreshed version supersedes the earlier showcase results.

Scores describe the saved factors only. Customer willingness to pay, available premises and financial return are not established. Unsupported criteria remain unknown.

02 — SAVED EVIDENCE

Multi-market comparison

Each value retains its original geography and source. Scores from different models or trade areas are not a shared ranking. No totals or medians are combined.

SAVED SOURCE	EVALUATED / RETURNED	MODEL
North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	10 / 10	Banks, credit unions & CDFIs · Custom priorities
North Carolina · state-only sample · refreshed 2026-11-15	10 / 10	Banks, credit unions & CDFIs · Custom priorities

Only available whole-market measurements with matching units, source period, geography type and method are compared below. Site trade areas and unavailable or incompatible evidence remain in the individual source sections.

Homeownership

Census Bureau · housing · 2020–2024 · county · derived_from_published_observations

MARKET	SAVED ANALYSIS	VALUE (PERCENT)
Alamance	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	65.0%
Brunswick	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	84.6%
Bladen	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	69.2%
Anson	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	68.5%
Beaufort	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	69.5%
Bertie	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	72.7%
Alleghany	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	74.4%
Ashe	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	79.4%

MARKET	SAVED ANALYSIS	VALUE (PERCENT)
Alexander	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	80.7%
Avery	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	83.0%
Alamance	North Carolina · state-only sample · refreshed 2026-11-15	65.0%
Brunswick	North Carolina · state-only sample · refreshed 2026-11-15	84.6%
Bladen	North Carolina · state-only sample · refreshed 2026-11-15	69.2%
Anson	North Carolina · state-only sample · refreshed 2026-11-15	68.5%
Beaufort	North Carolina · state-only sample · refreshed 2026-11-15	69.5%
Bertie	North Carolina · state-only sample · refreshed 2026-11-15	72.7%
Alleghany	North Carolina · state-only sample · refreshed 2026-11-15	74.4%
Ashe	North Carolina · state-only sample · refreshed 2026-11-15	79.4%
Alexander	North Carolina · state-only sample · refreshed 2026-11-15	80.7%
Avery	North Carolina · state-only sample · refreshed 2026-11-15	83.0%

Total Households

Census Bureau · acs · 2020–2024 · county · published

MARKET	SAVED ANALYSIS	VALUE (HOUSEHOLDS)
Alamance	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	70,062 MOE ±653
Brunswick	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	69,124 MOE ±1,093
Bladen	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	11,824 MOE ±364

MARKET	SAVED ANALYSIS	VALUE (HOUSEHOLDS)
Anson	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	8,548 MOE ±366
Beaufort	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	19,385 MOE ±464
Bertie	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	7,143 MOE ±318
Alleghany	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	5,177 MOE ±285
Ashe	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	12,201 MOE ±470
Alexander	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	14,126 MOE ±362
Avery	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	6,791 MOE ±375
Alamance	North Carolina · state-only sample · refreshed 2026-11-15	70,062 MOE ±653
Brunswick	North Carolina · state-only sample · refreshed 2026-11-15	69,124 MOE ±1,093
Bladen	North Carolina · state-only sample · refreshed 2026-11-15	11,824 MOE ±364
Anson	North Carolina · state-only sample · refreshed 2026-11-15	8,548 MOE ±366
Beaufort	North Carolina · state-only sample · refreshed 2026-11-15	19,385 MOE ±464
Bertie	North Carolina · state-only sample · refreshed 2026-11-15	7,143 MOE ±318
Alleghany	North Carolina · state-only sample · refreshed 2026-11-15	5,177 MOE ±285
Ashe	North Carolina · state-only sample · refreshed 2026-11-15	12,201 MOE ±470
Alexander	North Carolina · state-only sample · refreshed 2026-11-15	14,126 MOE ±362
Avery	North Carolina · state-only sample · refreshed 2026-11-15	6,791 MOE ±375

Median Household Income

Census Bureau · acs · 2020–2024 · county · published

MARKET	SAVED ANALYSIS	VALUE (USD)
Alamance	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	$65,651 MOE ±$1,854
Brunswick	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	$77,024 MOE ±$2,734
Bladen	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	$42,422 MOE ±$6,049
Anson	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	$47,302 MOE ±$5,753
Beaufort	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	$58,357 MOE ±$3,205
Bertie	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	$48,750 MOE ±$8,791
Alleghany	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	$47,172 MOE ±$4,894
Ashe	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	$56,866 MOE ±$4,577
Alexander	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	$65,354 MOE ±$4,962
Avery	North Carolina · state-only sample · refreshed 2026-11-15 · scorecard	$61,428 MOE ±$7,429
Alamance	North Carolina · state-only sample · refreshed 2026-11-15	$65,651 MOE ±$1,854
Brunswick	North Carolina · state-only sample · refreshed 2026-11-15	$77,024 MOE ±$2,734
Bladen	North Carolina · state-only sample · refreshed 2026-11-15	$42,422 MOE ±$6,049
Anson	North Carolina · state-only sample · refreshed 2026-11-15	$47,302 MOE ±$5,753
Beaufort	North Carolina · state-only sample · refreshed 2026-11-15	$58,357 MOE ±$3,205
Bertie	North Carolina · state-only sample · refreshed 2026-11-15	$48,750 MOE ±$8,791

MARKET	SAVED ANALYSIS	VALUE (USD)
Alleghany	North Carolina · state-only sample · refreshed 2026-11-15	$47,172 MOE ±$4,894
Ashe	North Carolina · state-only sample · refreshed 2026-11-15	$56,866 MOE ±$4,577
Alexander	North Carolina · state-only sample · refreshed 2026-11-15	$65,354 MOE ±$4,962
Avery	North Carolina · state-only sample · refreshed 2026-11-15	$61,428 MOE ±$7,429

03 — DECISION OVERVIEW

Candidate comparison · North Carolina · state-only sample · refreshed 2026-11-15 · scorecard

Candidate overview

NO. / LOCATION	SCORE / RANK	ASSESSMENT	NEAREST REFERENCE SITE
1 · Alamance	31.33 / 100 Rank 1	exploratory Leading factor: Median household income	Not evaluated
2 · Brunswick	22.81 / 100 Rank 2	exploratory Leading factor: Median household income	Not evaluated
3 · Bladen	27.96 / 100 Rank 1	exploratory Leading factor: Median household income	Not evaluated
4 · Anson	26.67 / 100 Rank 2	exploratory Leading factor: Median household income	Not evaluated
5 · Beaufort	25.26 / 100 Rank 3	exploratory Leading factor: Median household income	Not evaluated
6 · Bertie	24.91 / 100 Rank 4	exploratory Leading factor: Median household income	Not evaluated
7 · Alleghany	24.5 / 100 Rank 5	exploratory Leading factor: Median household income	Not evaluated
8 · Ashe	21.74 / 100 Rank 6	exploratory Leading factor: Median household income	Not evaluated
9 · Alexander	19.71 / 100 Rank 7	exploratory Leading factor: Median household income	Not evaluated
10 · Avery	18.96 / 100 Rank 8	exploratory Leading factor: Median household income	Not evaluated

04 — DECISION OVERVIEW

Candidate comparison · North Carolina · state-only sample · refreshed 2026-11-15

Candidate overview

NO. / LOCATION	SCORE / RANK	ASSESSMENT	NEAREST REFERENCE SITE
1 · Alamance	31.33 / 100 Rank 1	exploratory Leading factor: Median household income	Not evaluated
2 · Brunswick	22.81 / 100 Rank 2	exploratory Leading factor: Median household income	Not evaluated
3 · Bladen	27.96 / 100 Rank 1	exploratory Leading factor: Median household income	Not evaluated
4 · Anson	26.67 / 100 Rank 2	exploratory Leading factor: Median household income	Not evaluated
5 · Beaufort	25.26 / 100 Rank 3	exploratory Leading factor: Median household income	Not evaluated
6 · Bertie	24.91 / 100 Rank 4	exploratory Leading factor: Median household income	Not evaluated
7 · Alleghany	24.5 / 100 Rank 5	exploratory Leading factor: Median household income	Not evaluated
8 · Ashe	21.74 / 100 Rank 6	exploratory Leading factor: Median household income	Not evaluated
9 · Alexander	19.71 / 100 Rank 7	exploratory Leading factor: Median household income	Not evaluated
10 · Avery	18.96 / 100 Rank 8	exploratory Leading factor: Median household income	Not evaluated

05 — STUDY GEOGRAPHY

Location atlas

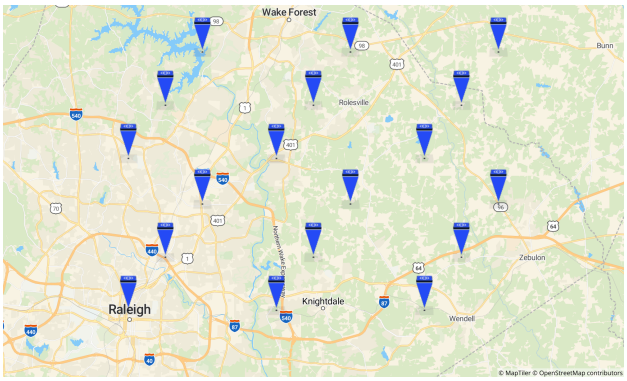

Figure 1 · Project GEODs · 1–18 of 18 · location register below
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

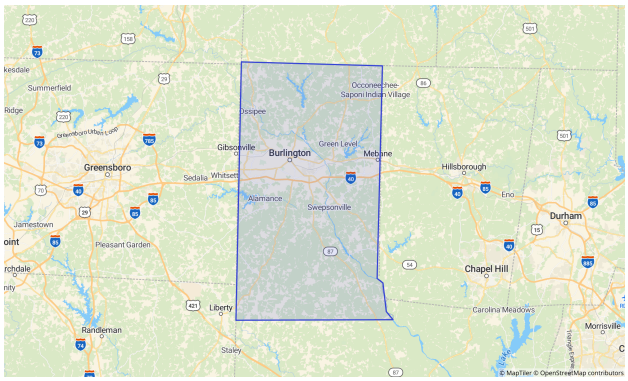

Figure 2 · · Alamance · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

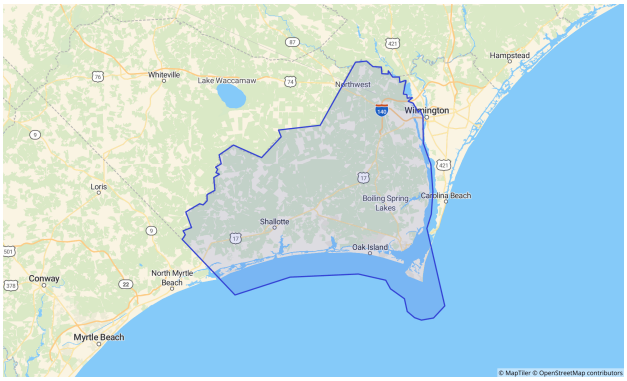

Figure 3 · · Brunswick · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

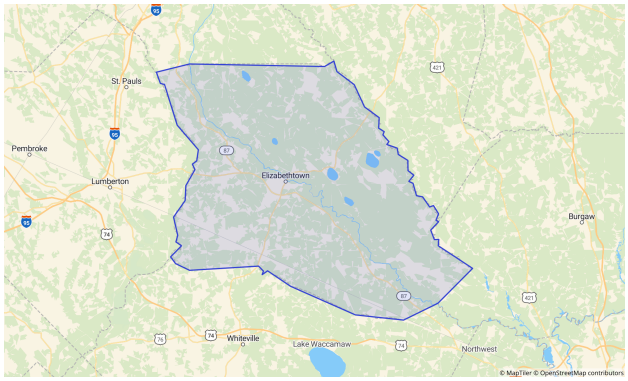

Figure 4 · · Bladen · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

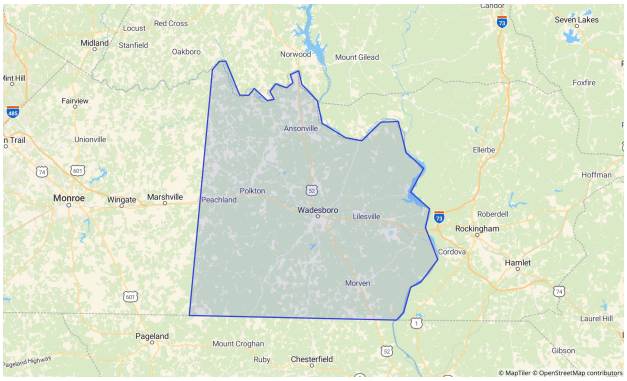

Figure 5 · · Anson · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

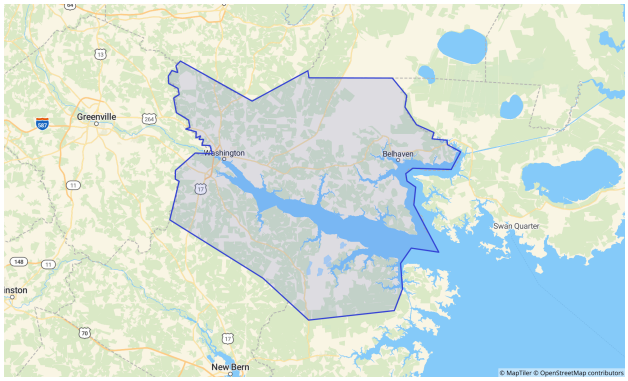

Figure 6 · · Beaufort · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.



Figure 7 · · Bertie · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

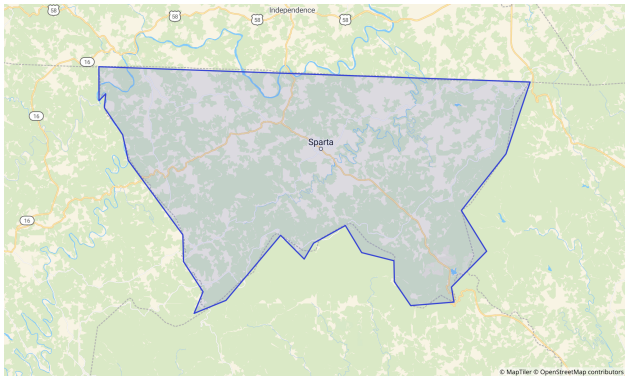

Figure 8 · · Alleghany · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

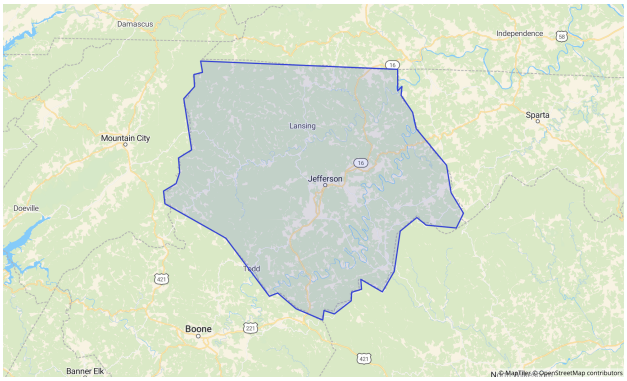

Figure 9 · · Ashe · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

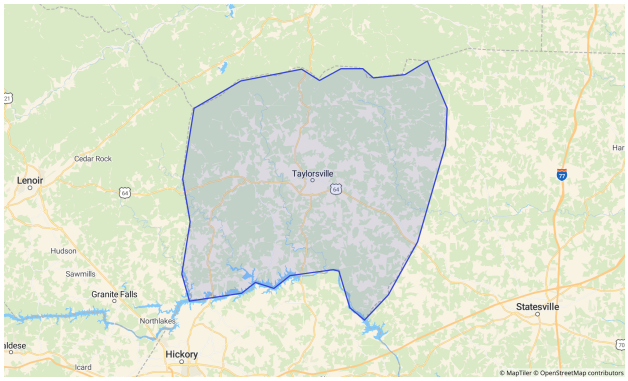

Figure 10 · · Alexander · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

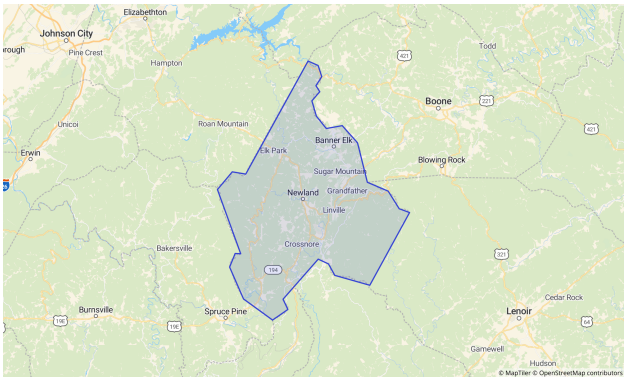

Figure 11 · · Avery · 3.0-mile radius
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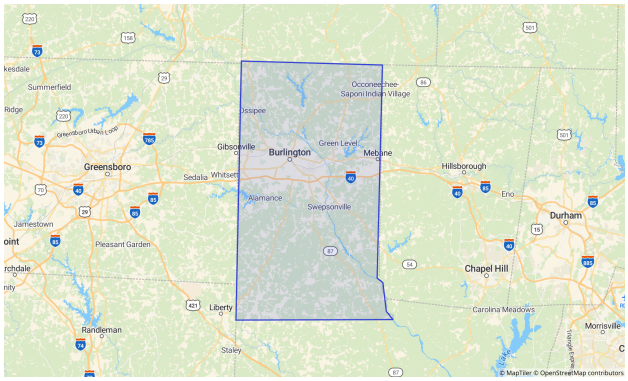

Figure 12 · · Alamance · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

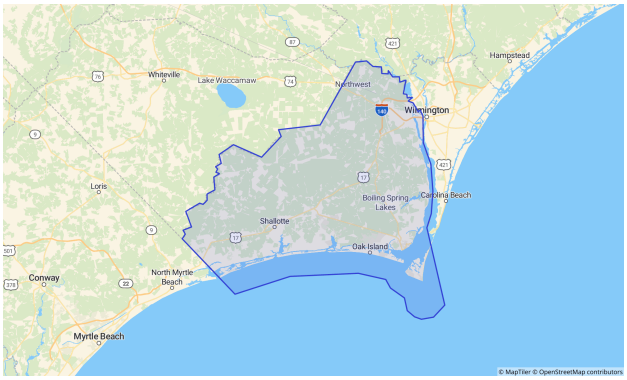

Figure 13 · · Brunswick · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

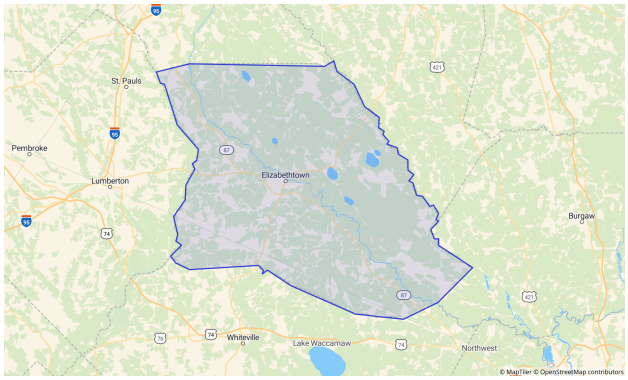

Figure 14 · · Bladen · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

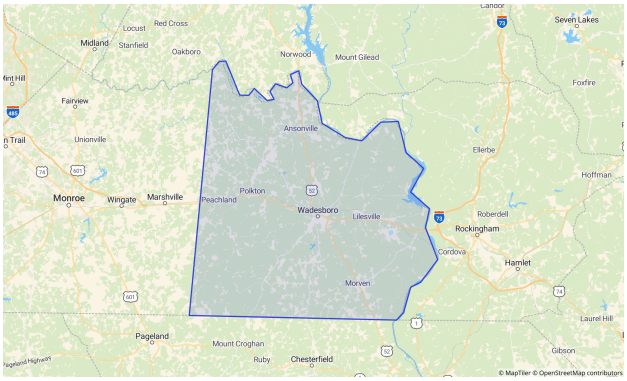

Figure 15 · · Anson · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

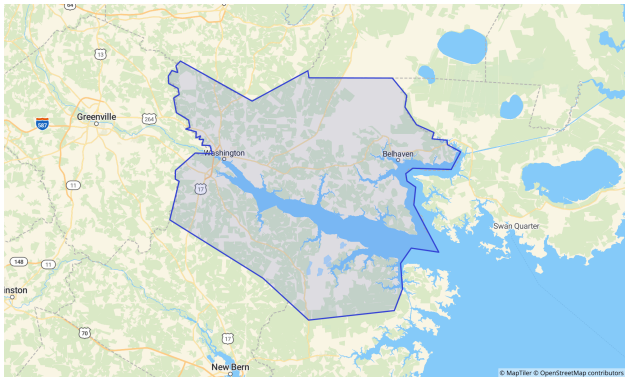

Figure 16 · · Beaufort · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.



Figure 17 · · Bertie · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

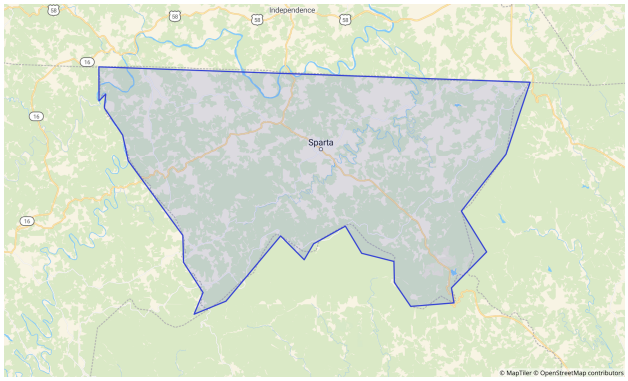

Figure 18 · · Alleghany · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

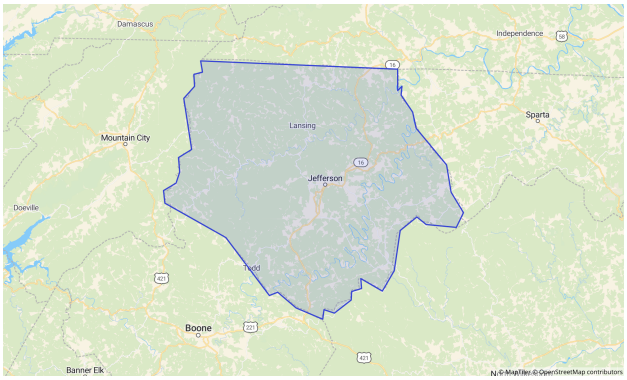

Figure 19 · · Ashe · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

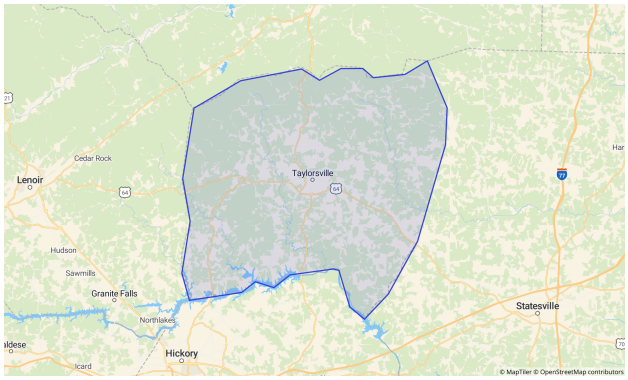

Figure 20 · · Alexander · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

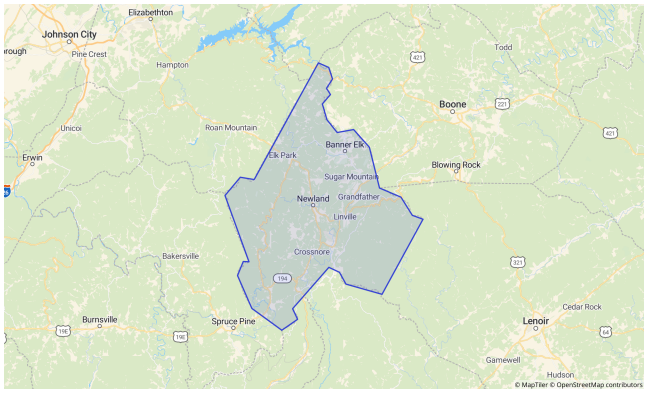

Figure 21 · · Avery · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

06 — PROJECT LOCATIONS

GEOD location register

18 GEODs · All active project GEODs. Captured Nov 15, 2026 · 19:23 UTC.

These are saved project records. Inclusion does not imply that a site was shortlisted or that a property is available.

GEOD / LOCATION	ROLE	COORDINATES
1 · Candidate planning references 01	Prospective site	35.780000, -78.640000
2 · Candidate planning references 02	Prospective site	35.780000, -78.520000
3 · Candidate planning references 03	Prospective site	35.780000, -78.400000
4 · Candidate planning references 04	Prospective site	35.880000, -78.640000
5 · Candidate planning references 05	Prospective site	35.880000, -78.520000
6 · Candidate planning references 06	Prospective site	35.880000, -78.400000
7 · Community & context references 01	Unclassified	35.850000, -78.580000
8 · Community & context references 02	Unclassified	35.850000, -78.460000
9 · Community & context references 03	Unclassified	35.850000, -78.340000
10 · Community & context references 04	Unclassified	35.950000, -78.580000
11 · Community & context references 05	Unclassified	35.950000, -78.460000
12 · Community & context references 06	Unclassified	35.950000, -78.340000
13 · Existing footprint 01	Existing location	35.815000, -78.610000
14 · Existing footprint 02	Existing location	35.815000, -78.490000
15 · Existing footprint 03	Existing location	35.815000, -78.370000
16 · Existing footprint 04	Existing location	35.915000, -78.610000
17 · Existing footprint 05	Existing location	35.915000, -78.490000
18 · Existing footprint 06	Existing location	35.915000, -78.370000

07 — PROJECT INTELLIGENCE

Custom priorities and market comparison

The weights and fixed anchors are illustrative, editable planning assumptions. Required criteria remain distinct from the score.

> Assessment completeness: ● Unknown (not recorded) .

North Carolina · state-only sample · refreshed 2026-11-15 · scorecard

Analysis date: Nov 15, 2026 · 19:22 UTC

Scoring model: Banks, credit unions & CDFIs · Custom priorities · published whole-market measurements

Qualification geography: published whole markets

Total households · required · at least · minimum 20,000 households

Alamance

Score: 31.33 / 100 · rank: 1 · Requirements: Meets example criteria · Weight coverage: 100%

· ALAMANCE · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 8.76 points · higher is better · anchors 0 to 400,000	70,062	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 10.5 points · lower is better · anchors 0 to 100	65.0%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 12.08 points · lower is better · anchors 30,000 to 120,000	$65,651	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	65.0%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	70,062	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	176,893	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$65,651	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: met · Compared against the saved requirement.

Brunswick

Score: 22.81 / 100 · rank: 2 · Requirements: Meets example criteria · Weight coverage: 100%

· BRUNSWICK · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 8.64 points · higher is better · anchors 0 to 400,000	69,124	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 4.62 points · lower is better · anchors 0 to 100	84.6%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 9.55 points · lower is better · anchors 30,000 to 120,000	$77,024	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	84.6%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	69,124	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	152,568	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$77,024	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: met · Compared against the saved requirement.

Bladen

Score: 27.96 / 100 · rank: 1 · Requirements: Does not meet example criteria · Weight coverage: 100%

· BLADEN · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 1.48 points · higher is better · anchors 0 to 400,000	11,824	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 9.24 points · lower is better · anchors 0 to 100	69.2%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 17.24 points · lower is better · anchors 30,000 to 120,000	$42,422	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	69.2%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	11,824	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	29,566	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$42,422	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Anson

Score: 26.67 / 100 · rank: 2 · Requirements: Does not meet example criteria · Weight coverage: 100%

· ANSON · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 1.07 points · higher is better · anchors 0 to 400,000	8,548	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 9.44 points · lower is better · anchors 0 to 100	68.5%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 16.16 points · lower is better · anchors 30,000 to 120,000	$47,302	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	68.5%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	8,548	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	22,289	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$47,302	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Beaufort

Score: 25.26 / 100 · rank: 3 · Requirements: Does not meet example criteria · Weight coverage: 100%

· BEAUFORT · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 2.42 points · higher is better · anchors 0 to 400,000	19,385	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 9.14 points · lower is better · anchors 0 to 100	69.5%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 13.7 points · lower is better · anchors 30,000 to 120,000	$58,357	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	69.5%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	19,385	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	44,499	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$58,357	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Bertie

Score: 24.91 / 100 · rank: 4 · Requirements: Does not meet example criteria · Weight coverage: 100%

· BERTIE · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 0.89 points · higher is better · anchors 0 to 400,000	7,143	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 8.19 points · lower is better · anchors 0 to 100	72.7%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 15.83 points · lower is better · anchors 30,000 to 120,000	$48,750	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	72.7%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	7,143	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	17,170	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$48,750	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Alleghany

Score: 24.5 / 100 · rank: 5 · Requirements: Does not meet example criteria · Weight coverage: 100%

· ALLEGHANY · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 0.65 points · higher is better · anchors 0 to 400,000	5,177	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 7.67 points · lower is better · anchors 0 to 100	74.4%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 16.18 points · lower is better · anchors 30,000 to 120,000	$47,172	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	74.4%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	5,177	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	11,174	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$47,172	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Ashe

Score: 21.74 / 100 · rank: 6 · Requirements: Does not meet example criteria · Weight coverage: 100%

· ASHE · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 1.53 points · higher is better · anchors 0 to 400,000	12,201	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 6.19 points · lower is better · anchors 0 to 100	79.4%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 14.03 points · lower is better · anchors 30,000 to 120,000	$56,866	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	79.4%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	12,201	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	26,950	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$56,866	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Alexander

Score: 19.71 / 100 · rank: 7 · Requirements: Does not meet example criteria · Weight coverage: 100%

· ALEXANDER · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 1.77 points · higher is better · anchors 0 to 400,000	14,126	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 5.8 points · lower is better · anchors 0 to 100	80.7%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 12.14 points · lower is better · anchors 30,000 to 120,000	$65,354	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	80.7%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	14,126	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	36,412	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$65,354	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Avery

Score: 18.96 / 100 · rank: 8 · Requirements: Does not meet example criteria · Weight coverage: 100%

· AVERY · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 0.85 points · higher is better · anchors 0 to 400,000	6,791	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 5.1 points · lower is better · anchors 0 to 100	83.0%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 13.02 points · lower is better · anchors 30,000 to 120,000	$61,428	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	83.0%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	6,791	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	17,680	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$61,428	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Assessment completeness: ● Preliminary .

North Carolina · state-only sample · refreshed 2026-11-15

Analysis date: Nov 15, 2026 · 19:22 UTC

Scoring model: Banks, credit unions & CDFIs · Custom priorities · published whole-market measurements

Qualification geography: published whole markets

Total households · required · at least · minimum 20,000 households

Alamance

Score: 31.33 / 100 · rank: 1 · Requirements: Meets example criteria · Weight coverage: 100%

· ALAMANCE · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 8.76 points · higher is better · anchors 0 to 400,000	70,062	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 10.5 points · lower is better · anchors 0 to 100	65.0%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 12.08 points · lower is better · anchors 30,000 to 120,000	$65,651	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	65.0%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	70,062	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	176,893	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$65,651	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: met · Compared against the saved requirement.

Brunswick

Score: 22.81 / 100 · rank: 2 · Requirements: Meets example criteria · Weight coverage: 100%

· BRUNSWICK · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 8.64 points · higher is better · anchors 0 to 400,000	69,124	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 4.62 points · lower is better · anchors 0 to 100	84.6%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 9.55 points · lower is better · anchors 30,000 to 120,000	$77,024	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	84.6%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	69,124	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	152,568	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$77,024	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: met · Compared against the saved requirement.

Bladen

Score: 27.96 / 100 · rank: 1 · Requirements: Does not meet example criteria · Weight coverage: 100%

· BLADEN · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 1.48 points · higher is better · anchors 0 to 400,000	11,824	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 9.24 points · lower is better · anchors 0 to 100	69.2%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 17.24 points · lower is better · anchors 30,000 to 120,000	$42,422	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	69.2%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	11,824	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	29,566	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$42,422	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Anson

Score: 26.67 / 100 · rank: 2 · Requirements: Does not meet example criteria · Weight coverage: 100%

· ANSON · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 1.07 points · higher is better · anchors 0 to 400,000	8,548	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 9.44 points · lower is better · anchors 0 to 100	68.5%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 16.16 points · lower is better · anchors 30,000 to 120,000	$47,302	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	68.5%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	8,548	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	22,289	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$47,302	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Beaufort

Score: 25.26 / 100 · rank: 3 · Requirements: Does not meet example criteria · Weight coverage: 100%

· BEAUFORT · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 2.42 points · higher is better · anchors 0 to 400,000	19,385	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 9.14 points · lower is better · anchors 0 to 100	69.5%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 13.7 points · lower is better · anchors 30,000 to 120,000	$58,357	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	69.5%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	19,385	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	44,499	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$58,357	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Bertie

Score: 24.91 / 100 · rank: 4 · Requirements: Does not meet example criteria · Weight coverage: 100%

· BERTIE · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 0.89 points · higher is better · anchors 0 to 400,000	7,143	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 8.19 points · lower is better · anchors 0 to 100	72.7%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 15.83 points · lower is better · anchors 30,000 to 120,000	$48,750	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	72.7%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	7,143	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	17,170	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$48,750	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Alleghany

Score: 24.5 / 100 · rank: 5 · Requirements: Does not meet example criteria · Weight coverage: 100%

· ALLEGHANY · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 0.65 points · higher is better · anchors 0 to 400,000	5,177	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 7.67 points · lower is better · anchors 0 to 100	74.4%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 16.18 points · lower is better · anchors 30,000 to 120,000	$47,172	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	74.4%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	5,177	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	11,174	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$47,172	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Ashe

Score: 21.74 / 100 · rank: 6 · Requirements: Does not meet example criteria · Weight coverage: 100%

· ASHE · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 1.53 points · higher is better · anchors 0 to 400,000	12,201	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 6.19 points · lower is better · anchors 0 to 100	79.4%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 14.03 points · lower is better · anchors 30,000 to 120,000	$56,866	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	79.4%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	12,201	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	26,950	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$56,866	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Alexander

Score: 19.71 / 100 · rank: 7 · Requirements: Does not meet example criteria · Weight coverage: 100%

· ALEXANDER · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 1.77 points · higher is better · anchors 0 to 400,000	14,126	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 5.8 points · lower is better · anchors 0 to 100	80.7%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 12.14 points · lower is better · anchors 30,000 to 120,000	$65,354	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	80.7%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	14,126	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	36,412	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$65,354	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

Avery

Score: 18.96 / 100 · rank: 8 · Requirements: Does not meet example criteria · Weight coverage: 100%

· AVERY · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Total households Weight 50% · contribution 0.85 points · higher is better · anchors 0 to 400,000	6,791	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Owner-occupied share of occupied housing units Weight 30% · contribution 5.1 points · lower is better · anchors 0 to 100	83.0%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Median household income Weight 20% · contribution 13.02 points · lower is better · anchors 30,000 to 120,000	$61,428	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published
Homeownership	83.0%	Percent	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · derived from published observations
Total Households	6,791	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	17,680	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Household Income	$61,428	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total households: not met · Compared against the saved requirement.

08 — PROJECT INTELLIGENCE

Sources, scope and next steps

The example supports community research. Imported lending fields are illustrative; native CRA/HMDA filing, compliance judgments and individual credit decisions are not provided.

Refreshed 2026-11-15: 10 published counties belonging to North Carolina (state FIPS 37); county membership verified before scoring. This is a limited state-only sample, not an exhaustive state ranking. Values describe whole counties, not the illustrative imported points or three-mile circles. Historical runs and reports remain retained; this refreshed version supersedes the earlier showcase results.

Source register

PUBLISHER / DATASET	PERIOD / GEOGRAPHY	METHOD / SOURCE TABLES
Census Bureau housing	2020–2024 county	derived from published observations B25003
Census Bureau acs	2020–2024 county	published B01003, B11001, B19013

Custom-area totals are spatial estimates when marked as such. Unavailable measurements remain unknown. The separate evidence download retains metric definitions, source codes, coverage, original snapshots and calculation details.

North Carolina · state-only sample · refreshed 2026-11-15 · scorecard · Nov 15, 2026 · 19:22 UTC

Fixed-anchor scoring using the saved weights and measurements.

North Carolina · state-only sample · refreshed 2026-11-15 · Nov 15, 2026 · 19:22 UTC

Fixed-anchor scoring using the saved weights and measurements.

Missing data is not zero. Native market statistics describe whole published geographies. Scores retain the original formula, weights and evidence; rank is relative to the evaluated set.