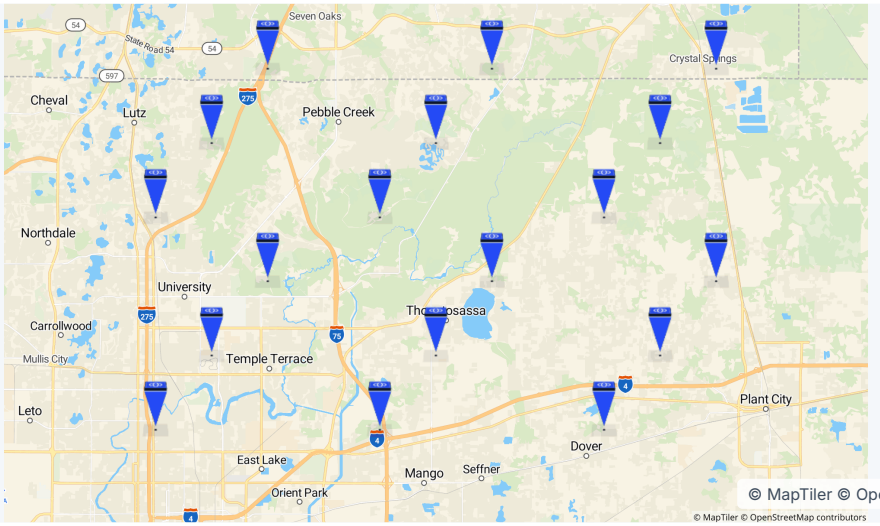
RESEARCH · ANALYSIS · DECISIONS

Preliminary market research

Insurers, lenders & CRE analysts | State-only refresh · 2026-11-15

A portfolio review brief distinguishing your custom priorities from published hazard observations.



PROJECT
Showcase · Insurers, lenders & CRE analysts

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 · 19:25 UTC · Reference 468A16A9

01 — OVERVIEW

Executive summary

Map a property portfolio, inspect published hazard context and prioritize further market research with an explicit scorecard. The score prioritizes market review using demographics and home values. FEMA hazard evidence is separate context; this is not property-level risk, underwriting or future climate prediction. Refreshed 2026-11-15: 10 published counties belonging to Florida (state FIPS 12); 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
Florida · state-only sample · refreshed 2026-11-15 · scorecard	10 / 10	Insurers, lenders & CRE analysts · Custom priorities
Florida · state-only sample · refreshed 2026-11-15	10 / 10	Insurers, lenders & CRE analysts · 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.

Total Households

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

MARKET	SAVED ANALYSIS	VALUE (HOUSEHOLDS)
Broward	Florida · state-only sample · refreshed 2026-11-15 · scorecard	753,956 MOE ±2,614
Brevard	Florida · state-only sample · refreshed 2026-11-15 · scorecard	257,695 MOE ±1,860
Alachua	Florida · state-only sample · refreshed 2026-11-15 · scorecard	116,786 MOE ±949
Charlotte	Florida · state-only sample · refreshed 2026-11-15 · scorecard	90,542 MOE ±1,202
Clay	Florida · state-only sample · refreshed 2026-11-15 · scorecard	83,707 MOE ±641
Bay	Florida · state-only sample · refreshed 2026-11-15 · scorecard	78,778 MOE ±1,232
Citrus	Florida · state-only sample · refreshed 2026-11-15 · scorecard	71,291 MOE ±1,038
Baker	Florida · state-only sample · refreshed 2026-11-15 · scorecard	9,165 MOE ±341

MARKET	SAVED ANALYSIS	VALUE (HOUSEHOLDS)
Bradford	Florida · state-only sample · refreshed 2026-11-15 · scorecard	9,278 MOE ±343
Calhoun	Florida · state-only sample · refreshed 2026-11-15 · scorecard	4,636 MOE ±252
Broward	Florida · state-only sample · refreshed 2026-11-15	753,956 MOE ±2,614
Brevard	Florida · state-only sample · refreshed 2026-11-15	257,695 MOE ±1,860
Alachua	Florida · state-only sample · refreshed 2026-11-15	116,786 MOE ±949
Charlotte	Florida · state-only sample · refreshed 2026-11-15	90,542 MOE ±1,202
Clay	Florida · state-only sample · refreshed 2026-11-15	83,707 MOE ±641
Bay	Florida · state-only sample · refreshed 2026-11-15	78,778 MOE ±1,232
Citrus	Florida · state-only sample · refreshed 2026-11-15	71,291 MOE ±1,038
Baker	Florida · state-only sample · refreshed 2026-11-15	9,165 MOE ±341
Bradford	Florida · state-only sample · refreshed 2026-11-15	9,278 MOE ±343
Calhoun	Florida · state-only sample · refreshed 2026-11-15	4,636 MOE ±252

Total Population

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

MARKET	SAVED ANALYSIS	VALUE (PEOPLE)
Broward	Florida · state-only sample · refreshed 2026-11-15 · scorecard	1,977,129
Brevard	Florida · state-only sample · refreshed 2026-11-15 · scorecard	632,780
Alachua	Florida · state-only sample · refreshed 2026-11-15 · scorecard	285,492

MARKET	SAVED ANALYSIS	VALUE (PEOPLE)
Charlotte	Florida · state-only sample · refreshed 2026-11-15 · scorecard	201,064
Clay	Florida · state-only sample · refreshed 2026-11-15 · scorecard	227,584
Bay	Florida · state-only sample · refreshed 2026-11-15 · scorecard	186,393
Citrus	Florida · state-only sample · refreshed 2026-11-15 · scorecard	162,472
Baker	Florida · state-only sample · refreshed 2026-11-15 · scorecard	28,430
Bradford	Florida · state-only sample · refreshed 2026-11-15 · scorecard	27,885
Calhoun	Florida · state-only sample · refreshed 2026-11-15 · scorecard	13,492
Broward	Florida · state-only sample · refreshed 2026-11-15	1,977,129
Brevard	Florida · state-only sample · refreshed 2026-11-15	632,780
Alachua	Florida · state-only sample · refreshed 2026-11-15	285,492
Charlotte	Florida · state-only sample · refreshed 2026-11-15	201,064
Clay	Florida · state-only sample · refreshed 2026-11-15	227,584
Bay	Florida · state-only sample · refreshed 2026-11-15	186,393
Citrus	Florida · state-only sample · refreshed 2026-11-15	162,472
Baker	Florida · state-only sample · refreshed 2026-11-15	28,430
Bradford	Florida · state-only sample · refreshed 2026-11-15	27,885
Calhoun	Florida · state-only sample · refreshed 2026-11-15	13,492

Median Home Value

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

MARKET	SAVED ANALYSIS	VALUE (USD)
Broward	Florida · state-only sample · refreshed 2026-11-15 · scorecard	$414,600 MOE ±$3,256
Brevard	Florida · state-only sample · refreshed 2026-11-15 · scorecard	$339,600 MOE ±$3,715
Alachua	Florida · state-only sample · refreshed 2026-11-15 · scorecard	$288,800 MOE ±$7,665
Charlotte	Florida · state-only sample · refreshed 2026-11-15 · scorecard	$328,900 MOE ±$7,140
Clay	Florida · state-only sample · refreshed 2026-11-15 · scorecard	$312,500 MOE ±$7,375
Bay	Florida · state-only sample · refreshed 2026-11-15 · scorecard	$310,500 MOE ±$6,825
Citrus	Florida · state-only sample · refreshed 2026-11-15 · scorecard	$245,500 MOE ±$4,889
Baker	Florida · state-only sample · refreshed 2026-11-15 · scorecard	$256,700 MOE ±$21,454
Bradford	Florida · state-only sample · refreshed 2026-11-15 · scorecard	$212,500 MOE ±$16,000
Calhoun	Florida · state-only sample · refreshed 2026-11-15 · scorecard	$145,300 MOE ±$18,385
Broward	Florida · state-only sample · refreshed 2026-11-15	$414,600 MOE ±$3,256
Brevard	Florida · state-only sample · refreshed 2026-11-15	$339,600 MOE ±$3,715
Alachua	Florida · state-only sample · refreshed 2026-11-15	$288,800 MOE ±$7,665
Charlotte	Florida · state-only sample · refreshed 2026-11-15	$328,900 MOE ±$7,140
Clay	Florida · state-only sample · refreshed 2026-11-15	$312,500 MOE ±$7,375
Bay	Florida · state-only sample · refreshed 2026-11-15	$310,500 MOE ±$6,825

MARKET	SAVED ANALYSIS	VALUE (USD)
Citrus	Florida · state-only sample · refreshed 2026-11-15	$245,500 MOE ±$4,889
Baker	Florida · state-only sample · refreshed 2026-11-15	$256,700 MOE ±$21,454
Bradford	Florida · state-only sample · refreshed 2026-11-15	$212,500 MOE ±$16,000
Calhoun	Florida · state-only sample · refreshed 2026-11-15	$145,300 MOE ±$18,385

03 — DECISION OVERVIEW

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

Candidate overview

NO. / LOCATION	SCORE / RANK	ASSESSMENT	NEAREST REFERENCE SITE
1 · Broward	67.48 / 100 Rank 1	exploratory Leading factor: Total population	Not evaluated
2 · Brevard	45.18 / 100 Rank 2	exploratory Leading factor: Total population	Not evaluated
3 · Alachua	24.89 / 100 Rank 3	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated
4 · Charlotte	23.28 / 100 Rank 4	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated
5 · Clay	22.82 / 100 Rank 5	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated
6 · Bay	21.23 / 100 Rank 6	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated
7 · Citrus	16.52 / 100 Rank 7	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated
8 · Baker	10.02 / 100 Rank 1	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated

NO. / LOCATION	SCORE / RANK	ASSESSMENT	NEAREST REFERENCE SITE
9 · Bradford	7.55 / 100 Rank 2	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated
10 · Calhoun	3.15 / 100 Rank 3	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated

04 — DECISION OVERVIEW

Candidate comparison · Florida · state-only sample · refreshed 2026-11-15

Candidate overview

NO. / LOCATION	SCORE / RANK	ASSESSMENT	NEAREST REFERENCE SITE
1 · Broward	67.48 / 100 Rank 1	exploratory Leading factor: Total population	Not evaluated
2 · Brevard	45.18 / 100 Rank 2	exploratory Leading factor: Total population	Not evaluated
3 · Alachua	24.89 / 100 Rank 3	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated
4 · Charlotte	23.28 / 100 Rank 4	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated
5 · Clay	22.82 / 100 Rank 5	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated
6 · Bay	21.23 / 100 Rank 6	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated
7 · Citrus	16.52 / 100 Rank 7	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated
8 · Baker	10.02 / 100 Rank 1	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated

NO. / LOCATION	SCORE / RANK	ASSESSMENT	NEAREST REFERENCE SITE
9 · Bradford	7.55 / 100 Rank 2	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated
10 · Calhoun	3.15 / 100 Rank 3	exploratory Leading factor: Median value of owner-occupied housing	Not evaluated

05 — STUDY GEOGRAPHY

Location atlas

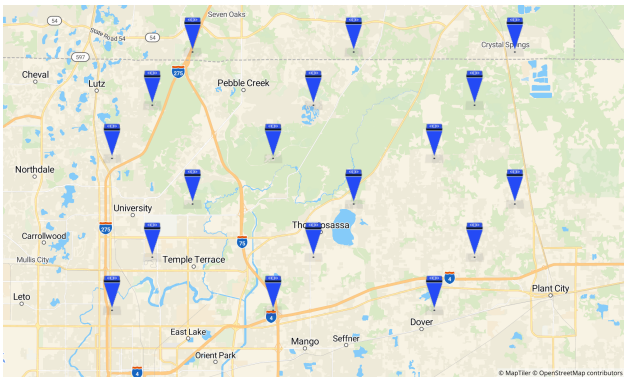

Figure 1 · Project GEODs · 1–18 of 18 · location register below
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

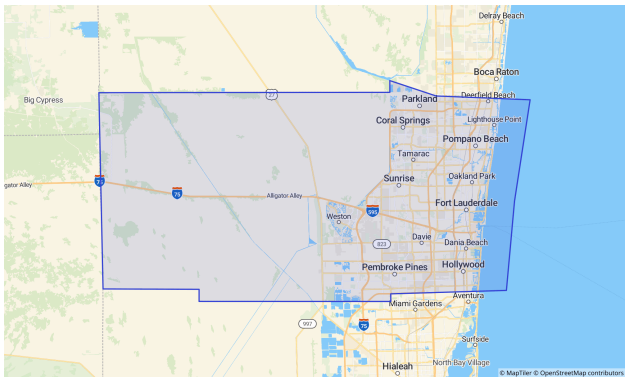

Figure 2 · · Broward · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

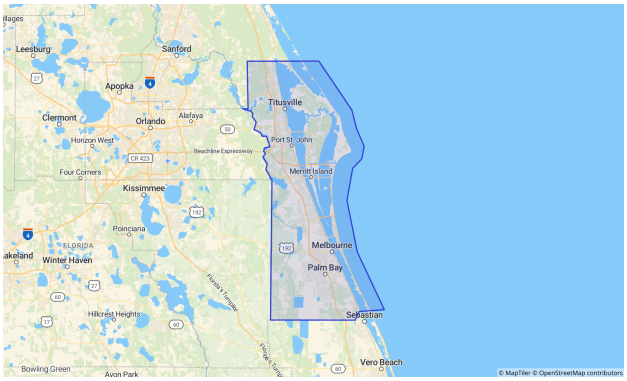

Figure 3 · · Brevard · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

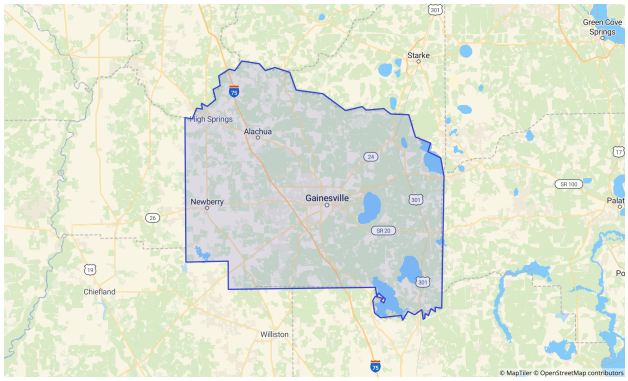

Figure 4 · · Alachua · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

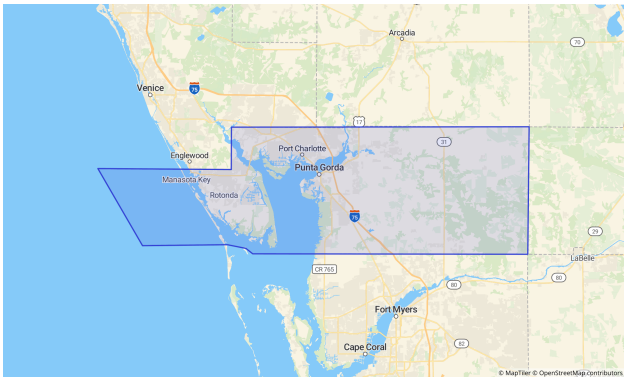

Figure 5 · · Charlotte · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

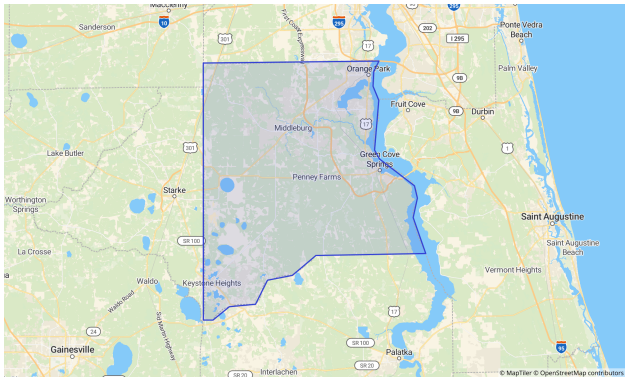

Figure 6 · · Clay · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

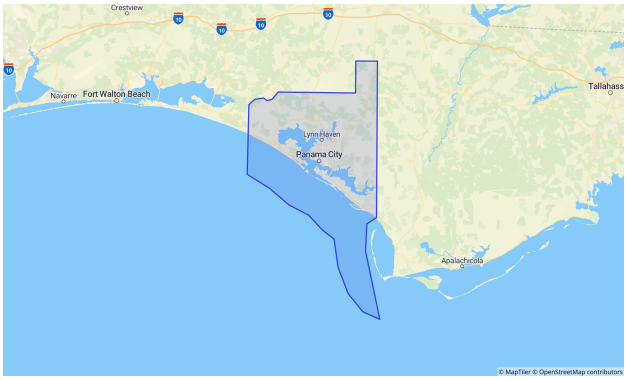

Figure 7 · · Bay · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

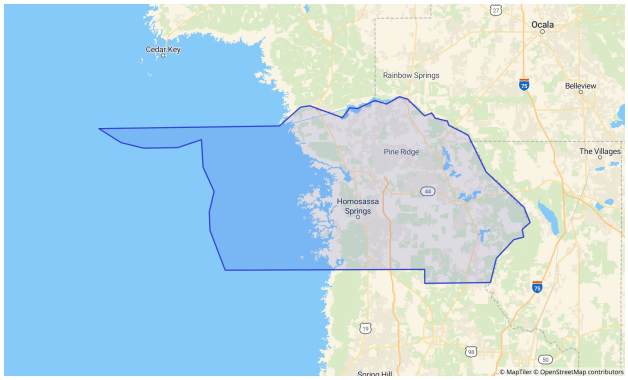

Figure 8 · · Citrus · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

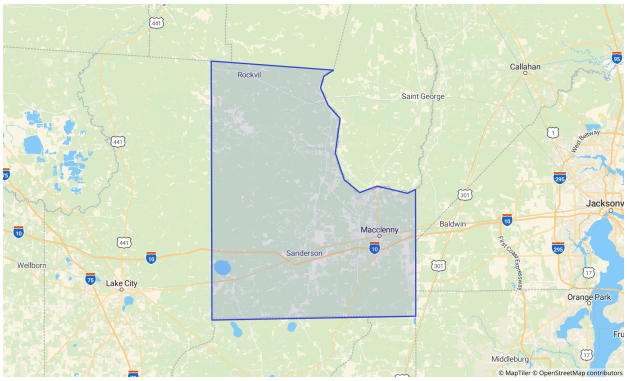

Figure 9 · · Baker · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

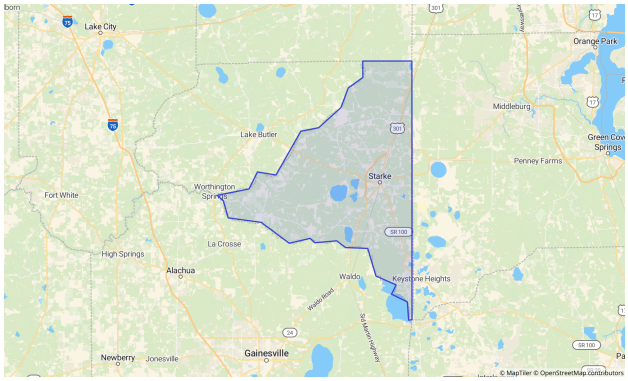

Figure 10 · · Bradford · 3.0-mile radius
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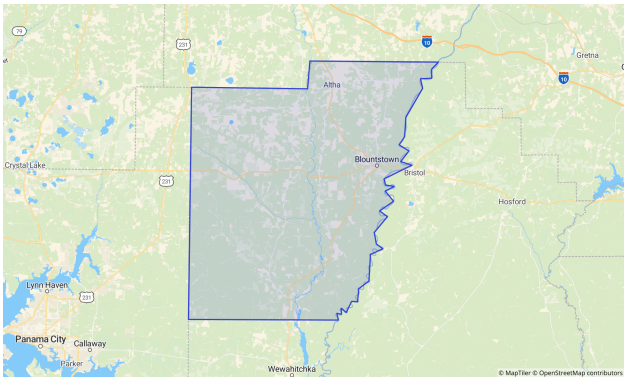

Figure 11 · · Calhoun · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

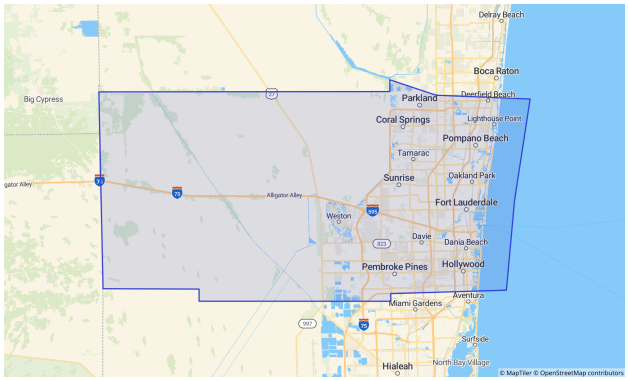

Figure 12 · · Broward · 3.0-mile radius
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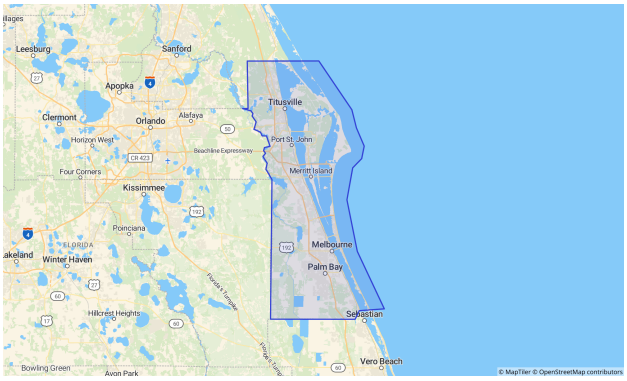

Figure 13 · · Brevard · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

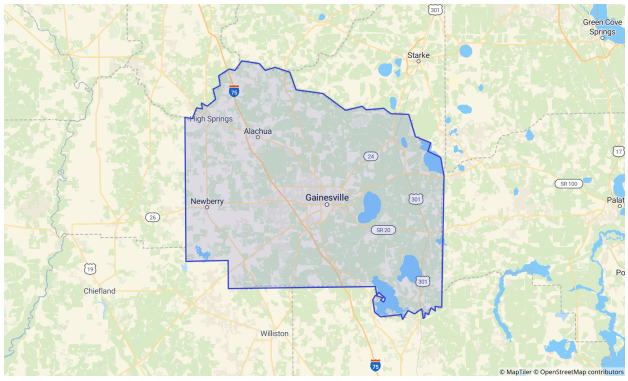

Figure 14 · · Alachua · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

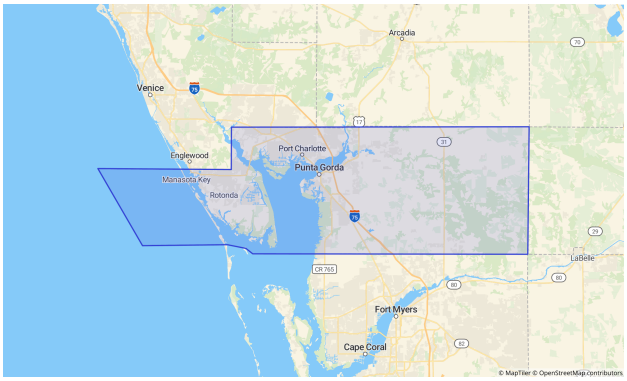

Figure 15 · · Charlotte · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

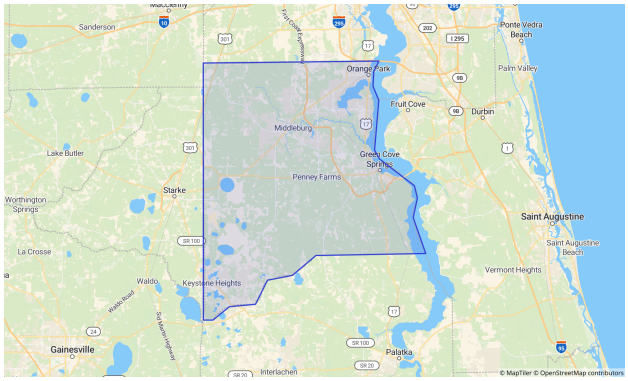

Figure 16 · · Clay · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

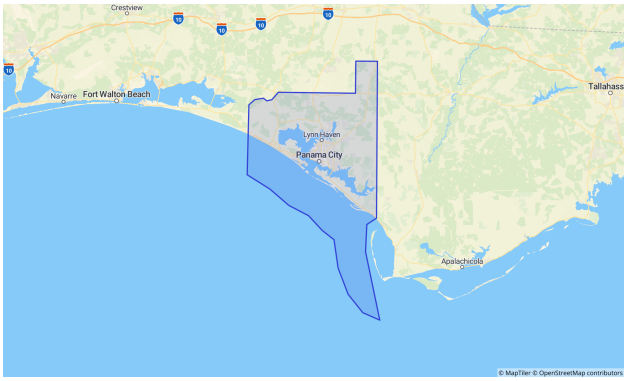

Figure 17 · · Bay · 3.0-mile radius
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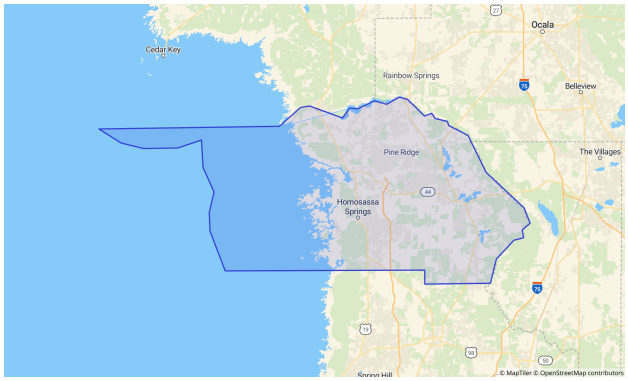

Figure 18 · · Citrus · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

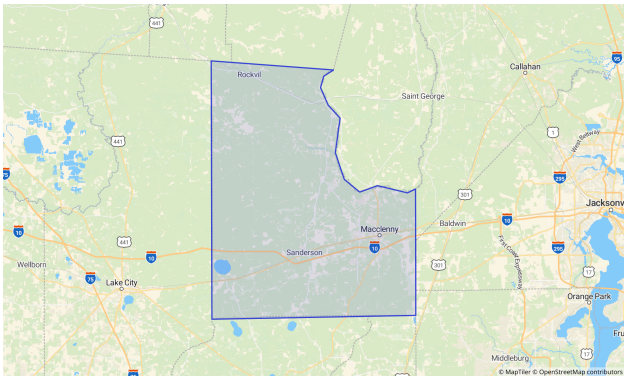

Figure 19 · · Baker · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

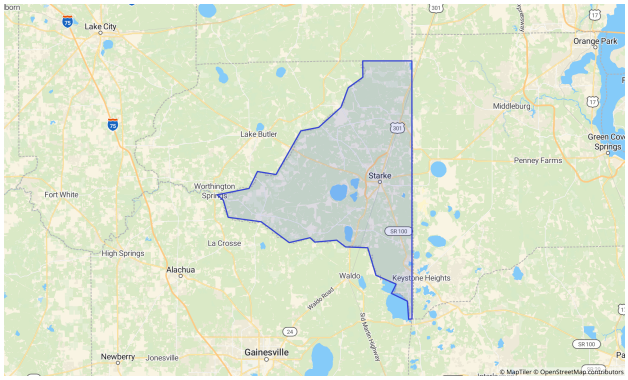

Figure 20 · · Bradford · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

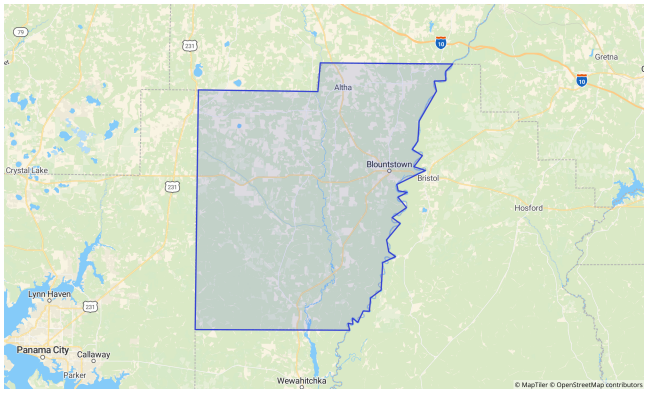

Figure 21 · · Calhoun · 3.0-mile radius
© MapTiler © OpenStreetMap contributors. GEOD symbols mark locations; outlines show saved boundaries.

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	28.000000, -82.450000
2 · Candidate planning references 02	Prospective site	28.000000, -82.330000
3 · Candidate planning references 03	Prospective site	28.000000, -82.210000
4 · Candidate planning references 04	Prospective site	28.100000, -82.450000
5 · Candidate planning references 05	Prospective site	28.100000, -82.330000
6 · Candidate planning references 06	Prospective site	28.100000, -82.210000
7 · Community & context references 01	Unclassified	28.070000, -82.390000
8 · Community & context references 02	Unclassified	28.070000, -82.270000
9 · Community & context references 03	Unclassified	28.070000, -82.150000
10 · Community & context references 04	Unclassified	28.170000, -82.390000
11 · Community & context references 05	Unclassified	28.170000, -82.270000
12 · Community & context references 06	Unclassified	28.170000, -82.150000
13 · Existing footprint 01	Existing location	28.035000, -82.420000
14 · Existing footprint 02	Existing location	28.035000, -82.300000
15 · Existing footprint 03	Existing location	28.035000, -82.180000
16 · Existing footprint 04	Existing location	28.135000, -82.420000
17 · Existing footprint 05	Existing location	28.135000, -82.300000
18 · Existing footprint 06	Existing location	28.135000, -82.180000

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) .

Florida · state-only sample · refreshed 2026-11-15 · scorecard

Analysis date: Nov 15, 2026 · 19:23 UTC

Scoring model: Insurers, lenders & CRE analysts · Custom priorities · published whole-market measurements

Qualification geography: published whole markets

Total population · required · at least · minimum 100,000 people

Broward

Score: 67.48 / 100 · rank: 1 · Requirements: Meets example criteria · Weight coverage: 100%

· BROWARD · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 17.48 points · higher is better · anchors 100,000 to 1,000,000	$414,600	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 30 points · higher is better · anchors 0 to 1,000,000	1,977,129	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 20 points · higher is better · anchors 0 to 400,000	753,956	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	753,956	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	1,977,129	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$414,600	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$77,633	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Brevard

Score: 45.18 / 100 · rank: 2 · Requirements: Meets example criteria · Weight coverage: 100%

· BREVARD · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 13.31 points · higher is better · anchors 100,000 to 1,000,000	$339,600	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 18.98 points · higher is better · anchors 0 to 1,000,000	632,780	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 12.88 points · higher is better · anchors 0 to 400,000	257,695	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	257,695	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	632,780	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$339,600	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$78,476	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Alachua

Score: 24.89 / 100 · rank: 3 · Requirements: Meets example criteria · Weight coverage: 100%

· ALACHUA · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 10.49 points · higher is better · anchors 100,000 to 1,000,000	$288,800	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 8.56 points · higher is better · anchors 0 to 1,000,000	285,492	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 5.84 points · higher is better · anchors 0 to 400,000	116,786	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	116,786	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	285,492	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$288,800	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$61,949	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Charlotte

Score: 23.28 / 100 · rank: 4 · Requirements: Meets example criteria · Weight coverage: 100%

· CHARLOTTE · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 12.72 points · higher is better · anchors 100,000 to 1,000,000	$328,900	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 6.03 points · higher is better · anchors 0 to 1,000,000	201,064	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 4.53 points · higher is better · anchors 0 to 400,000	90,542	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	90,542	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	201,064	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$328,900	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$69,952	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Clay

Score: 22.82 / 100 · rank: 5 · Requirements: Meets example criteria · Weight coverage: 100%

· CLAY · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 11.81 points · higher is better · anchors 100,000 to 1,000,000	$312,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 6.83 points · higher is better · anchors 0 to 1,000,000	227,584	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 4.19 points · higher is better · anchors 0 to 400,000	83,707	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	83,707	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	227,584	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$312,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$87,820	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Bay

Score: 21.23 / 100 · rank: 6 · Requirements: Meets example criteria · Weight coverage: 100%

· BAY · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 11.69 points · higher is better · anchors 100,000 to 1,000,000	$310,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 5.59 points · higher is better · anchors 0 to 1,000,000	186,393	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 3.94 points · higher is better · anchors 0 to 400,000	78,778	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	78,778	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	186,393	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$310,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$73,533	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Citrus

Score: 16.52 / 100 · rank: 7 · Requirements: Meets example criteria · Weight coverage: 100%

· CITRUS · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 8.08 points · higher is better · anchors 100,000 to 1,000,000	$245,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 4.87 points · higher is better · anchors 0 to 1,000,000	162,472	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 3.56 points · higher is better · anchors 0 to 400,000	71,291	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	71,291	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	162,472	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$245,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$56,546	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Baker

Score: 10.02 / 100 · rank: 1 · Requirements: Does not meet example criteria · Weight coverage: 100%

· BAKER · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 8.71 points · higher is better · anchors 100,000 to 1,000,000	$256,700	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 0.85 points · higher is better · anchors 0 to 1,000,000	28,430	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 0.46 points · higher is better · anchors 0 to 400,000	9,165	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	9,165	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	28,430	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$256,700	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$79,836	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

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

Bradford

Score: 7.55 / 100 · rank: 2 · Requirements: Does not meet example criteria · Weight coverage: 100%

· BRADFORD · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 6.25 points · higher is better · anchors 100,000 to 1,000,000	$212,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 0.84 points · higher is better · anchors 0 to 1,000,000	27,885	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 0.46 points · higher is better · anchors 0 to 400,000	9,278	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	9,278	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	27,885	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$212,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$63,050	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

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

Calhoun

Score: 3.15 / 100 · rank: 3 · Requirements: Does not meet example criteria · Weight coverage: 100%

· CALHOUN · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 2.52 points · higher is better · anchors 100,000 to 1,000,000	$145,300	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 0.4 points · higher is better · anchors 0 to 1,000,000	13,492	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 0.23 points · higher is better · anchors 0 to 400,000	4,636	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	4,636	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	13,492	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$145,300	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$50,517	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

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

Assessment completeness: ● Preliminary .

Florida · state-only sample · refreshed 2026-11-15

Analysis date: Nov 15, 2026 · 19:23 UTC

Scoring model: Insurers, lenders & CRE analysts · Custom priorities · published whole-market measurements

Qualification geography: published whole markets

Total population · required · at least · minimum 100,000 people

Broward

Score: 67.48 / 100 · rank: 1 · Requirements: Meets example criteria · Weight coverage: 100%

· BROWARD · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 17.48 points · higher is better · anchors 100,000 to 1,000,000	$414,600	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 30 points · higher is better · anchors 0 to 1,000,000	1,977,129	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 20 points · higher is better · anchors 0 to 400,000	753,956	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	753,956	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	1,977,129	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$414,600	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$77,633	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Brevard

Score: 45.18 / 100 · rank: 2 · Requirements: Meets example criteria · Weight coverage: 100%

· BREVARD · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 13.31 points · higher is better · anchors 100,000 to 1,000,000	$339,600	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 18.98 points · higher is better · anchors 0 to 1,000,000	632,780	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 12.88 points · higher is better · anchors 0 to 400,000	257,695	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	257,695	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	632,780	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$339,600	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$78,476	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Alachua

Score: 24.89 / 100 · rank: 3 · Requirements: Meets example criteria · Weight coverage: 100%

· ALACHUA · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 10.49 points · higher is better · anchors 100,000 to 1,000,000	$288,800	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 8.56 points · higher is better · anchors 0 to 1,000,000	285,492	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 5.84 points · higher is better · anchors 0 to 400,000	116,786	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	116,786	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	285,492	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$288,800	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$61,949	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Charlotte

Score: 23.28 / 100 · rank: 4 · Requirements: Meets example criteria · Weight coverage: 100%

· CHARLOTTE · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 12.72 points · higher is better · anchors 100,000 to 1,000,000	$328,900	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 6.03 points · higher is better · anchors 0 to 1,000,000	201,064	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 4.53 points · higher is better · anchors 0 to 400,000	90,542	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	90,542	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	201,064	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$328,900	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$69,952	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Clay

Score: 22.82 / 100 · rank: 5 · Requirements: Meets example criteria · Weight coverage: 100%

· CLAY · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 11.81 points · higher is better · anchors 100,000 to 1,000,000	$312,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 6.83 points · higher is better · anchors 0 to 1,000,000	227,584	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 4.19 points · higher is better · anchors 0 to 400,000	83,707	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	83,707	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	227,584	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$312,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$87,820	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Bay

Score: 21.23 / 100 · rank: 6 · Requirements: Meets example criteria · Weight coverage: 100%

· BAY · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 11.69 points · higher is better · anchors 100,000 to 1,000,000	$310,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 5.59 points · higher is better · anchors 0 to 1,000,000	186,393	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 3.94 points · higher is better · anchors 0 to 400,000	78,778	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	78,778	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	186,393	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$310,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$73,533	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Citrus

Score: 16.52 / 100 · rank: 7 · Requirements: Meets example criteria · Weight coverage: 100%

· CITRUS · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 8.08 points · higher is better · anchors 100,000 to 1,000,000	$245,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 4.87 points · higher is better · anchors 0 to 1,000,000	162,472	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 3.56 points · higher is better · anchors 0 to 400,000	71,291	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	71,291	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	162,472	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$245,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$56,546	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

Total population: met · Compared against the saved requirement.

Baker

Score: 10.02 / 100 · rank: 1 · Requirements: Does not meet example criteria · Weight coverage: 100%

· BAKER · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 8.71 points · higher is better · anchors 100,000 to 1,000,000	$256,700	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 0.85 points · higher is better · anchors 0 to 1,000,000	28,430	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 0.46 points · higher is better · anchors 0 to 400,000	9,165	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	9,165	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	28,430	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$256,700	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$79,836	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

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

Bradford

Score: 7.55 / 100 · rank: 2 · Requirements: Does not meet example criteria · Weight coverage: 100%

· BRADFORD · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 6.25 points · higher is better · anchors 100,000 to 1,000,000	$212,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 0.84 points · higher is better · anchors 0 to 1,000,000	27,885	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 0.46 points · higher is better · anchors 0 to 400,000	9,278	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	9,278	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	27,885	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$212,500	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$63,050	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

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

Calhoun

Score: 3.15 / 100 · rank: 3 · Requirements: Does not meet example criteria · Weight coverage: 100%

· CALHOUN · EVIDENCE

MEASUREMENT	VALUE	UNITS	PERIOD / STATUS
Median value of owner-occupied housing Weight 50% · contribution 2.52 points · higher is better · anchors 100,000 to 1,000,000	$145,300	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Total population Weight 30% · contribution 0.4 points · higher is better · anchors 0 to 1,000,000	13,492	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total households Weight 20% · contribution 0.23 points · higher is better · anchors 0 to 400,000	4,636	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Households	4,636	households	2020–2024 · Release 2024 available · Source: Census Bureau · published
Total Population	13,492	people	2020–2024 · Release 2024 available · Source: Census Bureau · published
Median Home Value	$145,300	US dollars	2020–2024 · Release 2024 revision 77fff6ab2a6e available · Source: Census Bureau · published
Median Household Income	$50,517	US dollars	2020–2024 · Release 2024 available · Source: Census Bureau · published

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

08 — PROJECT INTELLIGENCE

Sources, scope and next steps

The score prioritizes market review using demographics and home values. FEMA hazard evidence is separate context; this is not property-level risk, underwriting or future climate prediction.

Hillsborough County, Florida (FIPS 12057): FEMA National Risk Index, December 2025 v1.20.0, native geography vintage 2021. Published RISK_SCORE: 98.823155216285. This source indicator remains separate from the custom demographic market-review score. No property-level hazard conclusion or future climate prediction is made. Source: https://hazards.fema.gov/nri/

Refreshed 2026-11-15: 10 published counties belonging to Florida (state FIPS 12); 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 acs	2020–2024 county	published B01003, B11001, B19013
Census Bureau housing	2020–2024 county	published B25077

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.

Florida · state-only sample · refreshed 2026-11-15 · scorecard · Nov 15, 2026 · 19:23 UTC

Fixed-anchor scoring using the saved weights and measurements.

Florida · state-only sample · refreshed 2026-11-15 · Nov 15, 2026 · 19:23 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.