



Target Market Analysis

Delta County

Michigan

2016

Prepared by:



Prepared for:

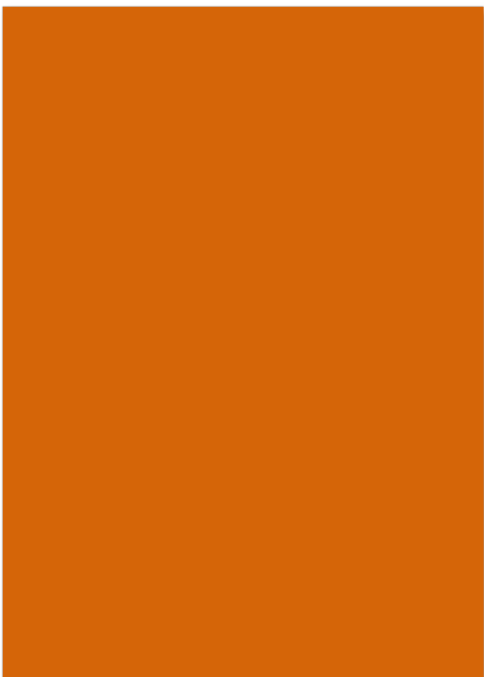
Michigan Upper Peninsula Prosperity Region 1b

Collaborative Community Development

Michigan Economic Development Corporation

Michigan State Housing Development Authority



Acknowledgements

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Michigan State Housing Development Authority**

Partners | Michigan Prosperity Region 1

**Erik Powers | Western Upper Peninsula
Planning & Development Region | WUPPDR | 1a**

**Emilie Schada | Central Upper Peninsula
Planning and Development | CUPPAD | 1b**

**Jeff Hagan | Eastern Upper Peninsula
Regional Planning & Development | EUPRPD | 1c**

TMA Consultant

**Sharon M. Woods, CRE
Counselor of Real Estate
www.LandUseUSA.com**

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Executive Summary

Through a collaborative effort among public and private stakeholders, LandUse|USA has been engaged to conduct this Residential Target Market Analysis (TMA) for the Upper Peninsula Prosperity Regions 1a, 1b, and 1c. The West Region 1a includes six counties; the Central Region 1b includes Delta County with five others; and East Region 1c has three counties (for a total of fifteen counties).

Together with regional contributions, this study has been funded through a matching grant under the State of Michigan's Place-based Planning Program. The program has been made possible through the initiative and support of the Collaborative Community Development (CCD) division of the Michigan Economic Development Corporation (MEDC) and the Michigan State Housing Development Authority (MSHDA).

This study has involved rigorous data analysis and modeling, and is based on in-migration into Delta County and its two places, including the City of Escanaba and the City of Gladstone. It is also based on internal migration within those places, movership rates by tenure and lifestyle cluster, and housing preferences among target market households. This Executive Summary highlights the results and is followed by a more complete explanation of the market potential under conservative (minimum) and aggressive (maximum) scenarios.

Maximum Market Potential – Based on the Target Market Analysis results for an aggressive scenario, there is a maximum annual market potential for up to 812 attached units throughout Delta County, plus 720 detached houses (for a total of 1,532 units). Among the 812 attached units, the majority of the market potential will be captured by the Cities of Escanaba and Gladstone (601 and 119 attached units each year, respectively).

There will also be 92 migrating households in Delta County each year seeking attached units in locations other than the Cities of Escanaba and Gladstone. A few will choose smaller communities like the Village of Garden and unincorporated places like Ford River and Nahma. Although small, some of these niche communities offer waterfront choices with relatively easy access to Lake Michigan's Green Bay, Little Bay De Noc, and Big Bay De Noc. Other households will choose areas that are even more rural, while commuting for jobs and shopping choices located in Escanaba and Gladstone.

Summary Table A

Annual Market Potential – Attached and Detached Units
 Renters and Owners – Aggressive (Maximum) Scenario
 Delta County – Michigan UP Prosperity Region 1b – 2016

Annual Market Potential Aggressive Scenario	Detached Houses	Attached		Total Potential
		Duplex Triplex	Other Formats	
The City of Escanaba	407	136	465	1,008
The City of Gladstone	124	11	108	243
<u>All Other Places</u>	<u>189</u>	<u>12</u>	<u>80</u>	<u>281</u>
Delta County Total	720	159	653	1,532
Format as a Share of Total	47%	10%	43%	100%

Missing Middle Typologies – Each county and place within the Upper Peninsula is unique with varying degrees of market potential across a range of building sizes and formats. Results of the analysis are intended to help communities and developers focus on Missing Middle Housing choices (they types are online at www.MissingMiddleHousing.com), which include triplexes and fourplexes; townhouses and row houses; and other multiplexes like courtyard apartments, and flats/lofts above street-front retail.

Implementation Strategies – Depending on the unique attributes and size of each place, a variety of strategies can be used to introduce new housing formats.

Missing Middle Housing Formats – Recommended Strategies

1. Conversion of high-quality, vacant buildings (such as schools, city halls, hospitals, hotels, theaters, and/or warehouses) into new flats and lofts.
2. New-builds among townhouses and row houses, particularly in infill locations near rivers and lakes (including inland lakes) to leverage waterfront amenities.
3. Rehab of upper level space above street-front retail within downtown districts.
4. New-builds with flats and lofts in mixed-use projects, above new merchant space with frontage along main street corridors.
5. New-builds among detached houses arranged around cottage courtyards, and within established residential neighborhoods.
6. The addition of accessory dwelling units like flats above garages, expansions to existing houses with attached or detached cottages, or other carriage-style formats.

Lifestyle Clusters and Target Markets – The magnitude of market potential among new housing formats is based on a study of 71 household lifestyle clusters across the nation, including 16 target markets that are most likely to choose attached units among new housing formats in the downtowns and urban places. Again, the target markets have been selected based on their propensity to choose a) attached building formats rather than detached houses; and b) urban places over relatively more suburban and rural settings.

Within any group of households sharing similar lifestyles, there are variances in their preferences across building sizes and formats. For example, 52% of the “Bohemian Grooves” households, but only 11% of the “Striving Singles” households will choose attached housing formats. Both groups are among the top target markets for Michigan and the Upper Peninsula.

In general, moderate-income renters tend to have higher movership rates, are more likely to live in compact urban places, and are more likely to choose attached units. However, there are many exceptions, and better-income households and owners are also showing renewed interest in attached products. Across the nation, single householders now represent the majority, albeit by a narrow margin. Households comprised of unrelated members, and multi-generational households are also gaining shares. These diverse householders span all ages, incomes, and tenures; and many are seeking urban alternatives to detached houses.

There are a few interesting observations that can be made from the data in the Summary Table B. Among the three largest counties (Houghton, Marquette, and Chippewa), Chippewa County is doing the best job of attracting the upscale target markets; and Houghton County is doing a particularly good job of attracting moderate target markets (when measured as a share of total market potential within each county).

Under the aggressive scenario, the aggregate market potential for Delta County is proportionate to its market size. As shown in the following summary table, only 9% of its annual market potential will be generated by Upscale Target Markets, which is low compared to the three largest counties in the region.

The vast majority (84%) of Delta County’s the market potential will be generated by Moderate Target Markets. Delta County is particularly unique because it is the only county in the region attracting a new households in the “Humble Beginnings” lifestyle cluster – albeit in small numbers (about 4 new renter-occupied households annually). Note: Market potential results by target market are detailed in Section B of the attachments.

Summary Table B

Annual Market Potential – Attached Units Only

Renters and Owners – Aggressive Scenario

Michigan Upper Peninsula Prosperity Region 1 – 2016

Renters and Owners Aggressive Scenario Attached Units Only	Upscale Target Markets	Moderate Target Markets	Most Prevalent Clusters	All 71 Lifestyle Clusters
1a Houghton County	374	1,366	58	1,798
Share of County Total	21%	76%	3%	100%
1b Marquette County	1,094	2,354	82	3,530
Share of County Total	31%	67%	2%	100%
1b Delta County	74	681	57	812
Share of County Total	9%	84%	7%	100%
1c Chippewa County	581	916	41	1,538
Share of County Total	37%	60%	3%	100%
Others West Region 1a				
Gogebic County	35	131	20	186
Baraga County	2	64	12	78
Iron County	14	29	16	59
Ontonagon County	1	8	2	11
Keweenaw County	.	.	1	1
Others Central Region 1b				
Dickinson County	60	364	42	466
Menominee County	86	249	24	359
Schoolcraft County	5	71	19	95
Alger County	5	41	11	57
Others East Region 1c				
Mackinac County	25	38	2	65
Luce County	2	0	8	10

The remaining 7% of the Delta County’s market potential will depend on households that are more prevalent in the market. Those more prevalent households also tend to be settled and more likely to choose a detached house – if they move at all.

Largest Places and Unique Targets – The following list shows the counties and places that will capture the largest share of market potential across the region. Among sixteen target markets (lifestyle clusters) for the 15-county region, the “Colleges and Cafes” households are only residing in Houghton, Marquette, and Chippewa Counties. Marquette is also the only county with households in the “Full Pockets, Empty Nests”, “Wired for Success”, and “Hope for Tomorrow” groups.

Similarly, the “Humble Beginnings” are only living in Delta County, and the “Urban Ambition” households are living only in Chippewa and Mackinac Counties. Other target markets like “Bohemian Groove” and “Digital Dependents” households are in nearly every county across the region (including Delta County), with varying degrees of prevalence.

Summary Table C

Counties and Cities with the Largest Market Potential Michigan Upper Peninsula Prosperity Region 1 – 2016

County Name	Largest Places	Target Markets that are Unique to the County
1a Houghton County	Houghton and Hancock	053 Colleges and Cafes
1a Gogebic County	Ironwood	..
1b Marquette County	Marquette, Trowbridge Park Ishpeming and Negaunee	053 Colleges and Cafes E19 Full Pockets, Empty Nests K37 Wired for Success R67 Hope for Tomorrow
1b Delta County	Escanaba and Gladstone	P61 Humble Beginnings
1b Dickinson County	Kingsford, Norway, Iron Mountain	..
1c Chippewa County	Sault Ste. Marie	052 Urban Ambition 053 Colleges and Cafes
1c Mackinac County	Saint Ignace	052 Urban Ambition

These observations are only intended as an overview and to provide some regional perspective. The detailed market potential results for the cities and villages within each county are provided within their respective Market Strategy Report, independent from this document. The remainder of this document focuses on details for Delta County, the City of Escanaba, and the City of Gladstone.

Report Outline

This draft narrative accompanies the Market Strategy Report with results of a Residential Target Market Analysis (TMA) for Delta County, Michigan. The outline and structure of this report are intentionally replicated for each of the fifteen counties in the Michigan Upper Peninsula Prosperity Regions 1a (west), 1b (central), and 1c (east). This leverages work economies, helps keep the reports succinct, and enables easy comparisons between counties in the region.

Results of the TMA and study are presented by lifestyle cluster (71 clusters across the nation), and target markets (8 upscale and 8 moderate), scenario (conservative and aggressive), tenure (renter and owner), building format (detached and missing middle housing), place (city, village, and census designated place), price point (rent and value), and unit sizes (square feet). These topics are also shown in the following list and supported by attachments with tables and exhibits that detail the quantitative results:

Variable	General Description
Target Markets	Upscale and Moderate
Lifestyle Clusters	71 Total and Most Prevalent
Scenario	Conservative and Aggressive
Tenure	Renter and Owner Occupied
Building Sizes	Number of Units per Building
Building Formats	Missing Middle Housing, Attached and Detached
Places	Cities, Villages, and Census Designated Places (CDP)
Seasonality	Seasonal Non-Resident Households
Prices	Monthly Rents, Rent per Square Foot, Home Values
Unit Sizes	Square Feet and Number of Bedrooms

This Market Strategy Report includes a series of attached exhibits in [Section A](#) through [Section H](#), and an outline is provided in the following [Table 1](#).

Table 1
TMA Market Strategy Report – Outline
Delta County – Michigan UP Prosperity Region 1b

The Market Strategy Report		Geography
Narrative	Executive Summary	County and Places
Narrative	Technical Report	County and Places
Narrative	Market Assessment	County and Places
Section A	Investment Opportunities	Places
Section B	Summary Tables and Charts	County
Section C	Conservative Scenario	County
Section D	Aggressive Scenario	County
Section E	Aggressive Scenario	Places
Section F ₁	Contract Rents	County and Places
Section F ₂	Home Values	County and Places
Section G	Existing Households	County and Places
Section H	Market Assessment	County and Places

This Market Strategy Report is designed to focus on data results from the target market analysis. It does not include detailed explanations of the analytic methodology and approach, determination of the target markets, derivation of migration and movership rates, Missing Middle Housing typologies, or related terminology. Each of those topics is fully explained in the Methods Book, which is part of the Regional Workbook.

The Regional Workbook is intended to be shared among all counties in the Upper Peninsula region, and it includes the following: a) advisory report of recommended next-steps, b) methods book with terminology and work approach; and c) demographic profiles of the target markets. An outline is provided in the following [Table 2](#).

Table 2

TMA Regional Workbook – Outline
Michigan UP Prosperity Region 1

The Regional Workbook

Narrative	The Advisory Report
Narrative	The Methods Book

Target Market Profiles

Section J	Formats by Target Market
Section K	Building Typologies
Section L	Lifestyle Clusters
Section M	Narrative Descriptions

The Regional Workbook (including the Methods Book) is more than a supporting and companion document to this Market Strategy Report. Rather, it is essential for an accurate interpretation of the target market analysis and results, and should be carefully reviewed by every reader and interested stakeholder.

The Target Markets

To complete the market potential, 8 upscale and 8 moderate target markets were selected based on their propensity to a) migrate throughout the State of Michigan; b) choose a place in the Upper Peninsula; and c) choose attached housing formats in small and large urban places. Among the 8 upscale target markets, those moving into and within Delta County include the Bohemian Groove, Digital Dependent, and Striving Single Scene households. Similarly, the moderate targets moving into and within the county include Family Troopers, Humble Beginnings, Senior Discounts, Dare to Dream, Tight Money, and Tough Times.

The following [Table 3](#) provides an overview of the target market inclinations for attached units, renter tenure, and average movership rate. Detailed profiles are included in [Section B](#) attached to this report and in the Regional Workbook.

Table 3
Preference of Upscale and Moderate Target Markets
Delta County – Michigan UP Prosperity Region 1b – Year 2016

Group	Lifestyle Cluster Name	Share in Attached Units	Renters as a Share of Total	Average Movership Rate
Upscale	K40 Bohemian Groove	52%	91%	17%
Upscale	O51 Digital Dependents	11%	34%	36%
Upscale	O54 Striving Single Scene	98%	96%	50%
Moderate	O55 Family Troopers	64%	99%	40%
Moderate	Q61 Humble Beginnings	100%	97%	38%
Moderate	Q65 Senior Discounts	100%	71%	13%
Moderate	R66 Dare to Dream	37%	98%	26%
Moderate	S70 Tight Money	92%	100%	36%
Moderate	S71 Tough Times	86%	95%	19%

Upscale Target Markets in Delta County

- K40 Bohemian Groove** – Nearly eighty percent are renting units in low-rise multiplexes, garden apartments, and row houses of varying vintage. They are scattered across the nation and tend to live unassuming lifestyles in unassuming neighborhoods. Just in case they get the urge to move on, they don't like to accumulate possessions - including houses. Head of householder's age: 48% are between 51 and 65 years.
- O51 Digital Dependents** – Widely scattered across the country, these households are found in a mix of urban and second-tier cities, and usually in transient neighborhoods. Many have purchased a house, townhouse, flat, or loft as soon as they could; and a high percent are first-time homeowners. Two-thirds are child-free; they are independent and upwardly mobile; and over two-thirds will move within the next three years. Head of householder's age: 90% are 19 to 35 years.

Upscale Target Markets in Delta County (continued)

O54 Striving Single Scene – Young, unattached singles living in city apartments across the country, usually in relatively large cities and close to the urban action. They are living in compact apartments and older low-rise and mid-rise buildings that were built between 1960 and 1990 – some of which are beginning to decline. These are diverse households and most hope that they are just passing through on the way to better jobs and larger flats or lofts. Head of householder’s age: 53% are 35 years or younger.

Moderate Target Markets for Delta County

O55 Family Troopers – Families living in small cities and villages, and many have jobs linked to national and state security, or to the military. In some markets they may even be living in barracks or older duplexes, ranches, and low-rise multiplexes located near military bases, airports, and water ports. They are among the most transient populations in the nation and may have routine deployments and reassignments – so renting makes smart sense. Head of householder’s age: 85% are 35 years or younger.

P61 Humble Beginnings – Child-rearing families located in large and second-tier cities, including downscale industrial areas. They are more likely than any other group to be renters, and tend to live in crowded, garden-style apartment complexes and mobile home parks that were built between 1960 and 1990. Head of householder’s age: 83% are between 36 and 50 years.

Q65 Senior Discounts – Seniors living throughout the country and particularly in metro communities, big cities, and inner-ring suburbs. They tend to live in large multiplexes geared for seniors, and prefer that security over living on their own. Many reside in independent and assisted living facilities. Head of householder’s age: 98% are over 51 years, including 84% who are over 66 years.

R66 Dare to Dream – Young households scattered in mid-sized cities across the country, particularly in the Midwest, and within older transient city neighborhoods. They are sharing crowded attached units to make ends meet; and in buildings built before 1925 that offer few amenities. Some are growing families living in older ranch-style houses and duplexes. Head of householder’s age: 71% are younger than 45 years, and 32% are younger than 30 years.

Moderate Target Markets for Delta County (continued)

- S70 Tight Money – Centered in the Midwest and located in exurban and small cities and villages, including bedroom communities to larger metro areas, and in transitioning and challenging neighborhoods. They are living in low-rises and some in duplexes, but few can afford to own a house. Head of householder’s age: 53% are between 36 and 50 years.
- S71 Tough Times – Living east of the Mississippi River and in aging city neighborhoods. They tend to live in multiplexes built in the urban renewal era of the 1960’s to 1980’s, when tenement row houses in downtowns were being bulldozed to create new housing for low income and disadvantaged households. Many of their buildings are declining and the tenants are intent on finding alternatives. Head of householder’s age: 68% are between 51 and 65 years.

Prevalent Lifestyle Clusters

While upscale and moderate target markets represent most of the annual market potential for Delta County, the model also measures the potential among other and more prevalent lifestyle clusters. The most prevalent lifestyle clusters for Delta County are documented in [Section G](#) of this report, with details for the Cities of Escanaba and Gladstone.

As shown in [Exhibit G.1](#), the most prevalent lifestyle clusters in Delta County include Town Elders, Unspoiled Splendor, True Grit Americans, Rural Escape, Settled and Sensible, Homemade Happiness, Stockcars and State Parks, Small Town Shallow Pockets, and Infants and Debit Cards. Only through their large numbers do these households collectively generate additional market potential for attached units in the county.

The moderate target market of Dare to Dream is also one of Delta County’s prevalent lifestyle clusters. This moderate target market is also the second most prevalent lifestyle cluster for the City of Escanaba (see [Exhibit G.2](#), attached). This group of households is largely responsible for generating an exceptionally high market potential for Escanaba (details are provided later in this report). Among all households in this group, 37% are inclined to choose an attached unit; 98% are likely to be renters, and 26% move each year.

The following [Table 4](#) provides a summary of these lifestyle clusters with their propensity to choose attached units, renter tenure, and renter movership rates. For example, about 34% of the Small Town Shallow Pocket households are likely to be renters, and 15% are inclined to move each year. However, only 7% of these households will choose an attached housing format over a detached house. Therefore, building attached housing formats for these households is not likely to be very effective. Instead, developers should design new formats for the upscale and moderate targets that are more inclined to choose them.

Table 4
Most Prevalent Lifestyle Clusters
Delta County – Michigan UP Prosperity Region 1b – Year 2016

Lifestyle Cluster Name	Share in Attached Units	Renters as a Share of Total	Average Movership Rate	Delta County Hhlds.
Q64 Town Elders	3%	4%	2%	2,381
E21 Unspoiled Splendor	2%	2%	2%	2,156
N46 True Grit Americans	4%	9%	11%	1,746
J35 Rural Escape	3%	3%	4%	1,403
J36 Settled and Sensible	2%	3%	4%	978
L43 Homemade Happiness	3%	5%	6%	857
I30 Stockcars, State Parks	3%	3%	5%	788
S68 Small Town, Pockets	7%	34%	15%	663
M45 Infants, Debit Cards	5%	30%	16%	662

Prevalent Lifestyle Clusters – Delta County

- Q64** Town Elders – Seniors living in small and rural communities; in detached ranch houses and bungalows typically situated on small lots and built more than half a century ago. Head of householder’s age: 98% are over 66 years.
- E21** Unspoiled Splendor – Scattered locations across small remote rural communities in the Midwest. Most live in detached houses that are relatively new and built since 1980, on sprawling properties with at least 2 acres. Head of householder’s age: 87% are between 51 and 65 years.

Prevalent Lifestyle Clusters – Delta County (continued)

- N46 True Grit Americans – Typically in scenic settings and small cities and villages throughout the Midwest, and in remote rural areas. Living in older houses and cottages, mainly ranch or craftsman-style houses built before 1970. Head of householder’s age: diverse, with 36% between 36 and 50 years.
- J35 Rural Escape – Empty nesters living in remote and quiet communities, and retirement havens; and choosing detached houses on large lots, or manufactured homes. Head of householder’s age: 69% are over 51 years, and 49% are over 66 years.
- J36 Settled and Sensible – Found in mid-sized cities that were traditionally dependent manufacturing-related industries; and concentrated in the Midwest. They tend to own modest houses in older neighborhoods, and nearly half were built before 1950. They are settled and close to paying off their mortgages. Head of householder’s age: 75% are over 51 years, and 37% are over 66 years.
- L43 Homemade Happiness – Empty nesters living in Midwest heartland; in houses built in 1970 (with 15% in manufactured homes), but on large lots in rustic settings to enjoy the quiet country. Head of householder’s age: 97% are over 51 years, including 88% between 51 and 65 years.
- I30 Stockcars and State Parks – Scattered locations across the country and Midwest states, mostly in small cities, villages, and exurban suburbs. Neighborhoods are stable with settled residents that have put down roots. Houses are usually recently built on large lots with carefully tended gardens. Head of householder’s age: 80% are between 36 and 65 years; and 22% are between 46 to 50 years.
- S68 Small Town Shallow Pockets – Located in exurban and scenery-rich cities and villages throughout the Midwest, including some that were once industrial boomtowns but more recently have fallen on tough times. Living in older, moderate units, including clapboard houses and ranch-style houses built before 1950. Their properties were originally built decades ago for young families, and now they offer affordable choices for new tenants. Head of householder’s age: 46% are between 51 and 65 years.

Prevalent Lifestyle Clusters – Delta County (continued)

M45 Infants and Debit Cards – Young families just starting out, including single parents starting over on their own. They live in older neighborhoods of smaller cities and inner rings, often near small factories and industrial areas. They buy and rent small houses built before the 1960's, and most move again within five years. Head of householder's age: 57% are 35 years or younger; and 35% are 30 years or younger.

Conservative Scenario

The TMA model for Delta County has been conducted for two scenarios, including a conservative (minimum) and aggressive (maximum) scenario. The conservative scenario is based on in-migration into the county and each of its local places, and is unadjusted for out-migration. It does not include households that are already living in and moving within the county and its two cities.

Results of the conservative scenario are presented in three exhibits in Section C attached to this report, with a focus on county totals. Exhibit C.1 is a summary table showing the county-wide, annual market potential for all 71 lifestyle clusters, the 8 upscale target markets, and the 8 moderate target markets. The 71 lifestyle clusters include all existing households currently living in Delta County, whether they are prevalent or represent a small share of the total.

Under the conservative scenario, Delta County has an annual market potential for at least 277 attached units (i.e., excluding detached houses), across a range of building sizes and formats. Of these 277 attached units, only 25 will be occupied by households among the upscale target markets, and 234 will be occupied by moderate target market households. The remaining 18 units will be occupied by other lifestyle clusters that are prevalent in the county – and with a lower propensity to choose attached housing formats.

Exhibit C.1 shows these same figures for Delta County's conservative scenario, including totals for all 71 lifestyle clusters, and the upscale and moderate target markets; and split between owners and renters. Detailed results are also provided for each of the upscale (Exhibit C.2) and moderate (Exhibit C.3) target markets, with owners at the top of each table and renters at the bottom.

Aggressive Scenario

The aggressive scenario represents a maximum or not-to-exceed threshold based on current migration patterns within and into Delta County, and unadjusted for out-migration. It also assumes that every household moving into and within the county would prefer to trade-up into a refurbished or new unit, rather than occupy a unit that needs a lot of work.

Attached [Section D](#) of this report includes a series of tables that detail the market potential under the aggressive (maximum) scenario. The following [Table 5](#) provides a summary and comparison between the aggressive and conservative scenarios, with a focus on attached units only. In general, the aggressive scenario for Delta County is nearly three times larger than the conservative scenario (+293%, or 812 v. 277 attached units annually).

Table 5
Annual and Five-Year Market Potential – Attached Units Only
71 Lifestyle Clusters by Scenario
Delta County – Michigan UP Prosperity Region 1b – 2016

Renters and Owners Attached Units Only	Conservative Scenario (Minimum)		Aggressive Scenario (Maximum)	
	Annual # Units	5 Years # Units	Annual # Units	5 Years # Units
Upscale Targets	25	125	74	370
Moderate Targets	234	1,170	681	3,405
Other Prevalent Clusters	18	90	57	285
71 Lifestyle Clusters	277	1,385	812	4,060

Under the aggressive scenario, only 7% of the annual market potential (57 units) will be generated by other households that are prevalent in Delta County (i.e., they are the “Prevalent Lifestyle Clusters”). Although they are prevalent in the county, they have low movership rates and are more inclined to choose houses – if they move at all.

The vast majority (nearly 93%) of market potential for Delta County will be generated by households that have a higher propensity to choose attached units (thus, they are the “Target Markets”). They are living in the county in relatively fewer numbers, but they have high movership rates and are good targets for new housing formats.

All figures for the five-year timeline assume that the annual potential is fully captured in each year through the rehabilitation of existing units, plus conversions of vacant buildings (such as vacant warehouses or schools), and some new-builds. If the market potential is not captured in each year, then the balance does not roll-over to the next year. Instead, the market potential will dissipate into outlying areas or be intercepted by competing counties in the region.

Note: Additional narrative is included in the Methods Book within the Regional Workbook, with explanations of the conservative and aggressive scenarios, upscale and moderate target markets, and the annual and 5-year timelines.

“Slide” by Building Format

All exhibits in the attached [Section B](#) through [Section E](#) show the model results before any adjustments are made for the magnitude of market potential relative to building size. For example, under the aggressive scenario, the City of Escanaba has an annual market potential for up to 70 units among buildings with 100 or more units each. This is not enough to support development of a 100+ unit building. However, the units can “slide” down into smaller formats, and the following [Table 7](#) demonstrates the adjusted results ([Table 7](#) is preceded [Table 6](#) to show county-wide results with a nominal adjustment).

Note: Additional explanations for “sliding” the market potential along building formats are provided in the Methods Book within the Regional Workbook. Significant narrative in the Methods Book is also dedicated to explanations of building formats, Missing Middle Housing typologies, and recommended branding strategies for developers and builders.

Table 6
Annual Market Potential – “Slide” along Formats (in Units)
71 Lifestyle Clusters – Conservative and Aggressive Scenarios
Delta County – Michigan UP Prosperity Region 1b – 2016

Number of Units by Building Format/Size	Conservative Scenario		Aggressive Scenario	
	Unadjusted w/out Slide	Adjusted with Slide	Unadjusted w/out Slide	Adjusted with Slide
1 Detached Houses	249	249	720	720
2 Side-by-Side & Stacked	17	16	51	50
3 Side-by-Side & Stacked	37	36	108	108
4 Side-by-Side & Stacked	19	20	56	56
5-9 Townhouse, Live-Work	84	85	244	245
10+ Multiplex: Small	24	24	67	67
20+ Multiplex: Large	31	31	93	93
50+ Midrise: Small	27	65	77	77
100+ Midrise: Large	38	.	116	116
Subtotal Attached	277	277	2,772	2,772

Escanaba and Gladstone

Section E attached to this Market Strategy Report details the annual market potential and model results for the Cities of Escanaba and Gladstone within Delta County. Results are shown for the aggressive scenario only, which is based on both in-migration and internal movership within each city.

Table 7 on the following page shows the annual results for the two cities, including a) unadjusted model results for the aggressive scenario, and b) adjustments with a “slide” along building sizes. The conservative scenario (reflecting in-migration only) is not provided for the local places, but it can be safely assumed that results would be about 33% of the aggressive scenario.

Table 7
Annual Market Potential – “Slide” along Formats (in Units)
71 Lifestyle Clusters – Aggressive Scenario
Delta County – Michigan UP Prosperity Region 1b – 2016

Number of Units Unadjusted Model Results	The City of Escanaba	The City of Gladstone	Delta County Totals
1 Detached Houses	407	124	720
2 Side-by-Side & Stacked	43	4	51
3 Side-by-Side & Stacked	93	7	108
4 Side-by-Side & Stacked	49	4	56
5-9 Townhouse, Live-Work	201	22	244
10+ Multiplex: Small	44	13	67
20+ Multiplex: Large	56	21	93
50+ Midrise: Small	45	21	77
100+ Midrise: Large	70	27	116
Subtotal Attached	601	119	812
Number of Units Adjusted with “Slide”	The City of Escanaba	The City of Gladstone	Delta County Totals
1 Detached Houses	407	124	720
2 Side-by-Side & Stacked	44	4	50
3 Side-by-Side & Stacked	93	6	108
4 Side-by-Side & Stacked	48	4	56
5-9 Townhouse, Live-Work	201	23	245
10+ Multiplex: Small	44	13	67
20+ Multiplex: Large	56	69	93
50+ Midrise: Small	115	.	77
100+ Midrise: Large	.	.	116
Subtotal Attached	601	119	812

Intercepting Migrating Households – The market potential for each city is based on the known inclination for households to move into and within that place. When few if any households are moving into or within a given place, then the market potential will be similarly low. To experience population growth, Delta County’s smallest communities (the Village of Garden, for example) would need to do a better job of competing with Escanaba and Gladstone in intercepting migrating households. This can best be accomplished with a combination of enhancing lakefront amenities, reinvesting in nearby properties, and growing small businesses.

As demonstrated in the prior section of this report, there is an annual market potential for 812 attached units throughout Delta County under the aggressive scenario. Each of the two cities can compete for households that are migrating into and within the county and seeking those choices. Some (albeit not all) of these households will be seeking townhouses and waterfront lofts/flats with balconies and vista views of Green Bay and Little Bay De Noc, and downtown districts.

The Cities of Escanaba and Gladstone – Based on the magnitude and profile of households already moving into and within Escanaba, the city has a maximum annual market potential for up to 601 attached units through the year 2020. Similarly, the City of Gladstone has a maximum annual market potential for up to 119 attached units. Both cities may compete with each other intercept more of the county’s aggregate market potential. Additional units can be added if the two cities can intercept households that might choose other places and counties, by creating new jobs, reinvesting in the downtowns, and adding amenities through a placemaking process.

Non-Residents and Seasonality

In many of Michigan’s counties, seasonal residents and non-residents comprise a significant share of total households. Seasonal residents are captured in the market potential, but seasonal non-residents are not. So, in some unique markets with exceptionally high seasonality, even the aggressive scenario can be viewed as being more than reasonable.

In some unique markets, local developers may be particularly interested in understanding the upside market potential for new housing units that could be specifically designed for seasonal non-resident households. To provide some perspective, LandUse|USA has calculated an adjustment factor for each place in Delta County and based on data and assumptions that are described in the Methods Book (see narrative within the Regional Workbook).

Results may be applied to the market potential within the City of Gladstone, and its premium is small so can be applied with little risk that it will lead to over-building in the market.

Seasonal Non-Residents	Market Potential “Premium”
Delta County	+7%
The City of Escanaba	+0%
The City of Gladstone	+2%

Rents and Square Feet

This section of the report focuses on contract rents and unit sizes, and stakeholders are encouraged to review the materials in [Section F₁](#) for information on rents (see [Section F₂](#) for home values). [Section F₁](#) includes tables showing the general tolerance of the upscale and moderate target markets to pay across contract rent brackets, with averages for the State of Michigan.

The exhibits also show the allocation of annual market potential across rent brackets for Delta County. Results are also shown in the following [Table 8](#), with a summary for the upscale and moderate target markets under the aggressive scenario.

Table 8
Annual Market Potential by Contract Rent Bracket
71 Lifestyle Clusters – Aggressive Scenario
Delta County – Michigan UP Prosperity Region 1b
(2016 Constant Dollars)

Renter Occupied Units Attached and Detached	Renter-Occupied Contract (Cash) Rent Brackets					Total Potential
	\$ 0 \$600	\$600 \$800	\$800 \$1,000	\$1,000 \$1,500	\$1,500- \$2,000+	
Upscale Targets	37	44	33	7	4	125
Moderate Targets	407	220	110	27	18	782
Other Clusters	161	85	28	4	.	278
Delta County	605	349	171	38	22	1,185

Note: Figures in Table 8 are for renter-occupied units only, and might not perfectly match the figures in prior tables due to data splicing and rounding within the market potential model.

Section F₁ also includes tables showing the median contract rents for Delta County's two cities, which can be used to make local level adjustments as needed. Also included is a table showing the relationships between contract rent (also known as cash rent) and gross rent (with utilities, deposits, and extra fees). For general reference, there is also a scatter plot showing the direct relationship between contract rents and median household incomes among all 71 lifestyle clusters.

Forecast rents per square foot are based on existing choices throughout the Upper Peninsula region and used to estimate the typical unit size within each rent bracket. Existing choices are documented in Section F₁, including a scatter plot with the relationships between rents and square feet. The following Table 9 summarizes the results for the entire region, with typical unit sizes by contract rent bracket.

Table 9
 Typical Unit Sizes by Contract Rent Bracket
 Attached Units Only
 Michigan Upper Peninsula Prosperity Region 1
 (2016 Constant Dollars)

Contract Rent Brackets (Attached Units Only)	Renter-Occupied Contract (Cash) Rent Brackets					
	\$ 0- \$ 600	\$ 600- \$ 700	\$ 700- \$ 800	\$ 800- \$ 900	\$ 900- \$1,000+	
Minimum Square Feet	450	500	700	900	1,200	sq. ft.
Maximum Square Feet	600	800	1,000	1,300	1,600	sq. ft.

The analysis is also conducted for owner-occupied choices, and stakeholders are encouraged to review the materials in [Section F₁](#) for those results. Again, additional explanations of the methodology and approach are also provided within the Methods Book included in the Regional Workbook.

(Note: The City of Marquette is the only city in the region with rents and square feet that consistently exceed averages for the Upper Peninsula region. See [Section F₁](#) of the Marquette County Market Strategy for results of that real estate analysis and unique market).

Comparison to Supply

This last step of the TMA compares the market potential to the existing supply of housing by building format, and for all 71 lifestyle clusters. To complete the comparison, it is first determined that among all renters and owners in Michigan, a weighted average of about 14% will move each year. Theoretically, this suggests that it will take roughly seven years for 100% of the housing stock to turn-over. Therefore, the annual market potential is usually multiplied by seven before comparing it to the existing housing stock.

A significantly lower factor of three years is applied to City of Escanaba. The Dare to Dream target market is among the city’s most prevalent lifestyle clusters, and also has a high inclination to choose attached housing formats. The vast majority are also renters with high movership rates. This group is responsible for turning-over the city’s supply of attached units at a higher than usual rate.

Results are shown in the attached Exhibit B.2 (the City of Escanaba, with a 3-year rate of absorption) and Exhibit B.3 (the City of Gladstone, with a 7-year absorption rate), and indicate that there is no need to build more detached houses in either of the two cities. Up to 1,221 households will be seeking detached houses throughout the City of Escanaba over the span of three years – and it is assumed that most would prefer a house that has been refurbished or significantly remodeled. Meanwhile, results reveal a surplus of houses in the city (4,562 existing units v. 1,221 migrating households) over the three-year span.

Table 10

Three-Year Cumulative Market Potential v. Existing Units
71 Lifestyle Clusters – Aggressive Scenario
The City of Escanaba – Michigan UP Prosperity Region 1b
Years 2016 – 2018

Number of Units by Building Format	Potential 3-Year Total	Existing Housing Units	Implied Gap for New-Builds
1 Detached Houses	1,221	4,562	--
2 Duplex, Subdivided House	129	755	-626
3-4 Side-by-Side, Stacked	426	304	122
Subtotal Duplex – Fourplex	555	1,059	-504
5-9 Townhouse, Live-Work	603	200	403
10-19 Multiplex: Small	132	112	20
20-49 Multiplex: Large	168	250	-82
50+ Midrise: Small	345	265	80
Subtotal Multiplex & Midrise	645	627	18
Total Attached Units	1,803	1,886	83

(Note: Theoretically, it will take 11 years for all of Escanaba’s existing detached houses turn over and before a new market gap emerges for that product.)

Although there is a net surplus of detached houses, 603 of Escanaba’s migrating households will be seeking townhouses, row houses, or similar formats over the span of three years, which exceeds the current supply (200 existing units v. 603 migrating households). Similarly, there are 627 existing units among multiplexes and midrise formats, which is a little short of meeting the needs of the 645 households seeking those options over the span of three years. These figures are detailed in the following [Table 10](#).

The histograms comparing the 7-year market potential to existing housing units is intended only to provide a general sense of magnitude. Direct comparisons will be imperfect for a number reasons described in the following list.

Exhibit B.1 – Some Cautionary Observations

1. The market potential has not been refined to account for the magnitude of market potential among building sizes, and is not adjusted for a “slide” along building formats.
2. The histogram relies on data for existing housing units as reported by the American Community Survey (ACS) and based on five-year estimates through 2014. The data and year for the market potential is different, so comparisons will be imperfect.
3. The number of existing housing units is not adjusted for vacancies, including units difficult to sell or lease because they do not meet household needs and preferences. Within the cities and villages, a small share may be reported vacant because they are seasonally occupied by non-residents. Seasonal occupancy rates tend to be significantly higher in the rural areas.
4. On average, the existing housing stock should be expected to turnover every seven years, with variations by tenure and lifestyle cluster. However, owner-occupied units have a slower turn-over rate (about 15 years), whereas renter occupied units tend to turn-over at least every three years. Again, these differences mean that direct comparisons between building formats will be imperfect.
5. The 7-year (and 3-year) market potential assumes that the market potential is fully met within each consecutive year. However, if Delta County cannot meet the market potential in any given year, then that opportunity will dissipate and not roll-over.

Market Assessment – Introduction

The following sections of this report provide a qualitative market assessment for Delta County and the Cities of Escanaba and Gladstone. It begins with an overview of countywide economic advantages, followed by a market assessment for the cities. The last section provides results of a PlaceScore™ analysis for Escanaba and Gladstone, based on placemaking attributes relative to other cities and villages throughout the State of Michigan.

Materials attached to this report include Section A with downtown aerials, photo collages, and lists of investment materials. All lists with sites, addresses, and buildings include information that local stakeholders reported and have not been field-verified by the consultants. In contrast, the photo collages document what the consultants observed during independent market tours and field research.

Collages of Downtown Photos – Observations by the consultants during independent field work.

Lists of Investment Opportunities – Information that stakeholders provided to the consultants.

In addition, Section H includes demographic profiles, a table of traffic counts, and the comparative analysis of PlaceScores™. The following narrative provides a summary of some key observations, and stakeholders are encouraged to study the attachments for additional information.

Delta County – Overview

Regional Overview – Delta County is located in Michigan’s Upper Peninsula and its southern border is located along the Lake Michigan shoreline. Its neighbors include (in clockwise order and west to east) Menominee, Marquette, Alger, and Schoolcraft Counties. Delta County is linked with the economic region by Highways 2, 41, and 35. Highway 41 connects north to the City of Marquette and southwest to Green Bay, and has an average daily traffic volume of 23,100 vehicles.

Other Transportation – Delta County has access to freight rail via the Escanaba & Lake Superior Railroad and the Canadian National Railway. The county airport is located in the south side of Escanaba and supports general aviation uses.

Economic Profile – Arts, entertainment, recreation, hospitality, and retail trade account for over 25% of all jobs in Delta County. This is followed by education, health care, and social assistance, which collectively represent about 21% of total employment. In addition, manufacturing supports about 15%, which is high compared to most other counties in the region.

Most of the county’s largest employers are located in the cities of Escanaba and Gladstone, and listed in the following sections of this report. Some are located in other places and listed below. (Note: The lists exclude local public schools and local government, but usually include other anchor institutions like hospitals, colleges, county seats, and airports).

Delta County – Large Employers and Anchor Institutions

- Hannahville Indian Community | Government, Education
- Island Resort & Casino (in Menominee Co.) | Entertainment
- Escanaba & Lake Superior RR, SCSJ Enterprises | Transportation
- Canadian National Railway | Transportation
- Northern Michigan Bank & Trust | Finance
- Garden Township Wind Farm | Utilities

The City of Escanaba Advantage

Geographic Setting – The City of Escanaba is located on the western shore of the Little Bay de Noc. Highways 2 and 41 connect the city to its economic region. Highway 41 links Escanaba to Gladstone, Marquette, and Green Bay; and Highway 2 connects the city to Iron Mountain and Saint Ignace. Ludington Street is the city’s principal commercial corridor. The Port of Escanaba is a major maritime shipping facility that has supported the city’s diverse economy.

Economic Profile – The City of Escanaba originally developed as a paper manufacturing and distributions center and has since diversified. Today, the arts, entertainment, recreation, hospitality, and retail trade industries collectively share an impressive 31% of local employment. Education, health, and social services comprise a more moderate 22% of all jobs, and manufacturing supports about 11 percent.

The City of Escanaba is also the county seat for Delta County and government functions provide good paying jobs while supporting some local businesses in finance, insurance, real estate (mortgage, title, and property surveying), legal (attorneys and lawyers), and other professions. The following list of large employers and anchor institutions demonstrates the city's economic diversity.

Job Creation – Northern Machining and Repair has purchased the decommissioned Escanaba power plant and is planning to expand its operations with the addition of up to 30 skilled jobs. Employers in the entertainment and hospitality industries that are expanding include Upper Hand Brewery, which is expanding production facilities. The Island Resort and Casino (technically located in neighboring Menominee County) is also a large employer and is adding a spa facility that will add a few jobs. Also, Meijer is building a supercenter in Escanaba that will open in early 2017 and is estimated to add at least 250 part-time and full-time service positions.

The City of Escanaba – Large Employers and Anchor Institutions

- Delta County | Government Administration
- Bay College | Advanced Education
- OSF St. Francis Hospital and Medical Group | Health Care
- Christian Park Healthcare Center | Health Care
- Bishop Noa Home and Senior Living | Health Care
- NewPage, Verso Paper | Wood Products
- Engineered Machined Products, Inc. | Manufacturing
- A.M. Express, Shipping | Transportation
- Delta County Airport | Transportation
- Elmer's Country Market | Retail Trade
- Menard's Home Improvement | Retail Trade

Investment Opportunities – Local stakeholders have identified a number of reinvestment opportunities, including a former House of Ludington hotel located on Ludington Street and at the eastern gateway into downtown Escanaba. The building could be converted into a mixed-use project with street-front retail and lofts or flats above, with views of Little Bay de Noc. The Northern Bank & Trust building on Ludington Street has also been identified as a possible adaptive reuse project that could add new housing formats above office or flex space.

Other investment opportunities are listed among the tables in [Section A](#), attached. Photo collages are intended to reinforce reinvestment opportunities located in downtown districts and reflect independent observations by the consultants.

The City of Gladstone Advantage

Geographic Setting – The City of Gladstone is located about ten miles north of Escanaba and is benefits from an ideal location along the Little Bay de Noc shoreline. Highway 41 links Gladstone north to the City of Marquette; and west to Escanaba and Green Bay. Highway 2 links west to the City of Iron Mountain and east to the City of Saint Ignace and Interstate 75.

Economic Advantage – The education, health, and social services sector comprises 25% of the City of Gladstone’s employment base. Retail represents another 20%, which is high compared to most other places in the region. Gladstone also has a manufacturing presence that draws a base of employees from surrounding communities. The following list demonstrates the diversity of local employers.

The City of Escanaba – Large Employers and Anchor Institutions

- USDA and Forest Service | Government
- Lakeview Assisted Living | Health Care
- VanAire Valve Automations | Manufacturing
- Besse Forest Products Group | Wood Products
- Independent Machine Co. | Manufacturing
- Pardon, Inc., Metals | Manufacturing
- Marble Arms, Metals | Manufacturing
- Alger Delta Cooperative Electric Assoc. | Utilities
- Canadian National Railway | Transportation
- Niagara Logistics | Transportation
- First Bank of the UP | Finance
- Baybank | Finance

Investment Opportunities – Downtown Gladstone includes a number of existing buildings and vacant lots that could be opportunities for reinvestment, expansion, and infill. The target markets will respond best to units that include patios and balconies and vista views of the downtown and glimpses of Little Bay de Noc.

Beyond the downtown, the city has significant frontage along Lake Michigan, north of Delta Avenue, and east along Bay Shore Drive. A variety of waterfront sites could be developed into waterfront townhouses, row houses, flats, and lofts. Some of the waterfront properties are currently being used for a mix of uses, including municipal use (dept. of public works), public use (Gladstone Bay Campground), and coal storage – which will eventually be relocated.

Analysis of PlaceScores™

Introduction – Placemaking is a key ingredient for achieving Delta County’s full residential market potential, particularly under the aggressive or maximum scenario. Extensive Internet research was conducted to evaluate the success of the City of Escanaba and the City of Gladstone relative to other places throughout Michigan. PlaceScore™ criteria are tallied for a possible 30 total points, and based on an approach that is explained in the Methods Book (see the Regional Workbook). Results are summarized in [Table 11](#), and detailed in [Section H](#) of this report.

Table 11
Summary of PlaceScores
Places in Delta County, Michigan – 2016

Place Names	2014 Population	PlaceScore (30 Points)
Escanaba	12,529	21
Gladstone	4,920	13

Note: PlaceScore is a term, methodology, and analysis trademarked by LandUse|USA. The 2014 population is based on the ACS with 5-year estimates (2009-2014).

Summary of the PlaceScores – The City of Escanaba scored relatively high with an overall PlaceScore of 21 points out of 30 possible. The City of Gladstone has a significantly lower score of just 13 out of 30 points possible.

PlaceScore v. Market Size – There tends to be a correlation between PlaceScore and the market size in population. If the scores are adjusted for the market size (or calculated based on the score per 1,000 residents), then the results reveal an inverse logarithmic relationship.

Smaller places may have lower scores, but their points per 1,000 residents tend to be higher. Larger markets have higher scores, but their points per 1,000 residents tend to be lower. While both Escanaba and Gladstone’s adjusted PlaceScores for market size are lower than their unadjusted PlaceScores, Escanaba scores within a range that is expected of a city of its size. Gladstone scores slightly lower than might be expected among cities of similar size.

Contact Information

This concludes the Draft Market Strategy Report for the Delta County Target Market Analysis. Questions regarding economic growth, downtown development initiatives, and implementation of these recommendations can be addressed to the following project managers.

West Region 1a

Erik Powers

Regional Planner

WUPPDR

393 E. Lakeshore Drive

Houghton, MI 49931

(906) 482-7205 x315

epowers@wuppdr.org

Central Region 1b

Emilie Schada

Regional Planner

CUPPAD

2950 College Avenue

Escanaba, MI 49829

(906) 786-9234 x508

eschada@cuppadd.org

East Region 1c

Jeff Hagan

Executive Director

EUPRP

1118 E. Easterday Avenue

Sault Ste. Marie, MI 49783

(906) 635-1752

jshagan@eup-planning.org

Questions regarding the work approach, methodology, TMA terminology, analytic results, strategy recommendations, and planning implications should be directed to Sharon Woods at LandUse|USA.

Sharon M. Woods, CRE

Principal, TMA Team Leader

LandUse|USA, LLC

www.LandUseUSA.com

sharonwoods@landuseusa.com

(517) 290-5531 direct



A - H

Delta County

Prepared by:



LANDUSE|USA

Prepared for:

Michigan Upper Peninsula Prosperity Region 1b

Michigan Economic Development Corporation
Michigan State Housing Development Authority
Collaborative Community Development

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A

Investment Opportunities

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LANDUSE|USA

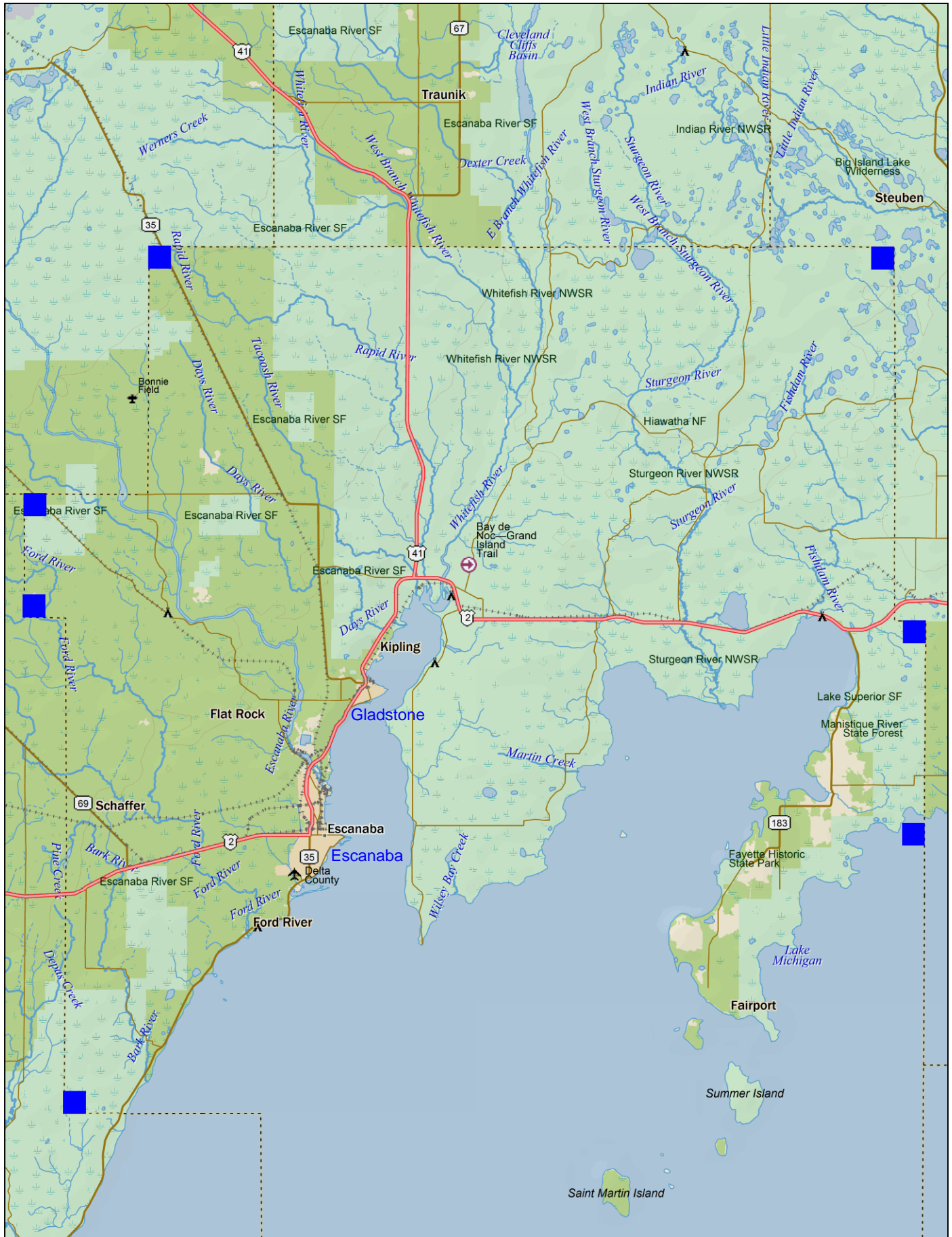
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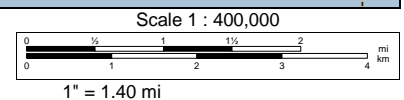
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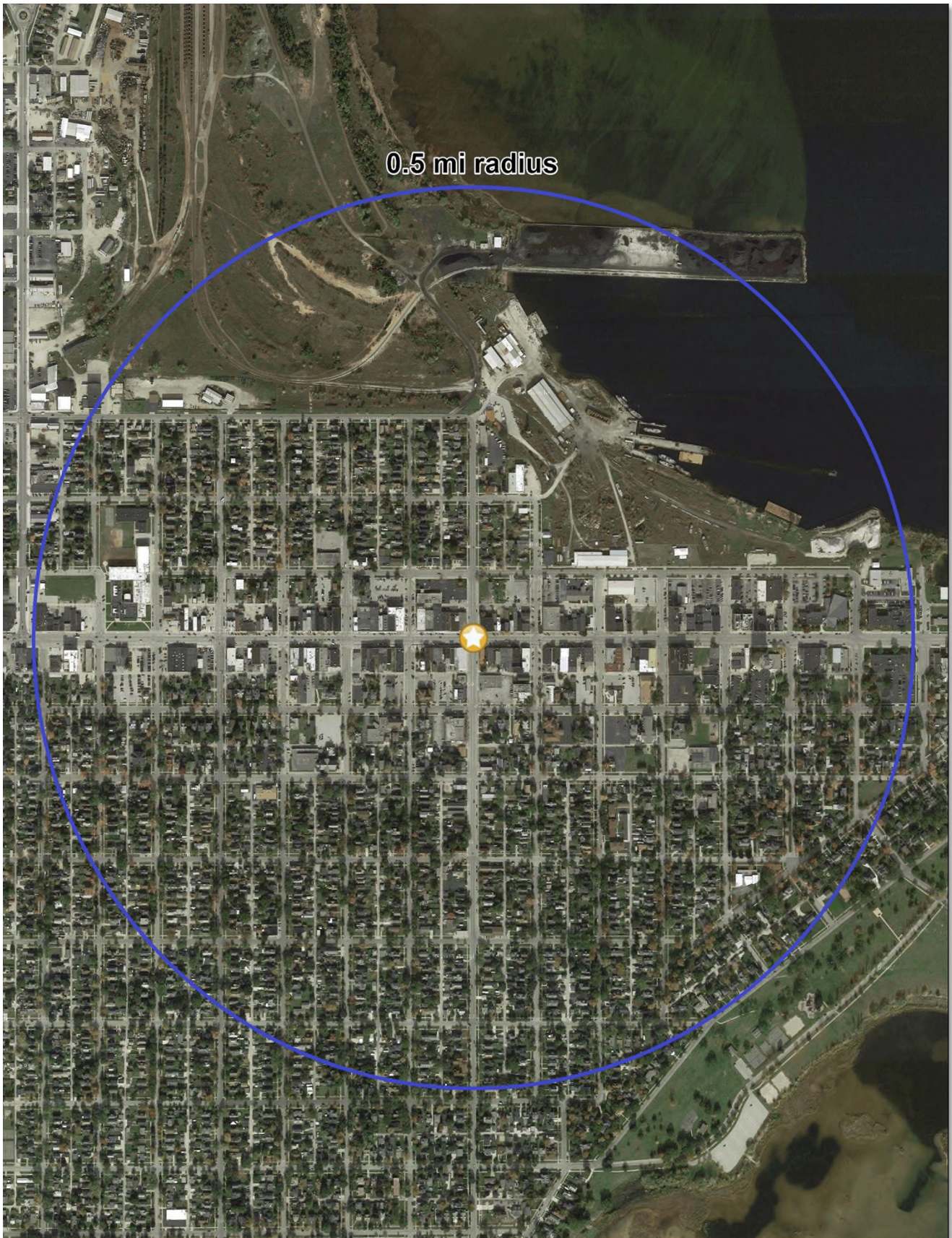
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Source: Mapping provided by DeLorme; exhibit prepared by LandUse|USA; 2016 ©. Blue squares indicate the inside corners of the county.





Examples of Past Façade Modifications, Including Some with Opportunities for Restoration
The City of Escanaba | Delta County | Michigan UP Prosperity Region 1b

Exhibit A.3



Photo credit (above): Original photos by LandUse|USA; 2009 and 2016 © with all rights reserved.

Examples of Opportunities for Restoration of Smaller Brick Buildings in the Downtown
The City of Escanaba | Delta County | Michigan UP Prosperity Region 1b

Exhibit A.4



Photo credit (above): Original photos by LandUse|USA; 2009 and 2016 © with all rights reserved.

Examples of Opportunities for Rehab and Restoration of Relatively Large Buildings
The City of Escanaba | Delta County | Michigan UP Prosperity Region 1b

Exhibit A.5



Photo credit (above): Original photos by LandUse | USA; 2009 and 2016 © with all rights reserved.

Examples of Under-utilized Land in the Downtown, Including Some Prime Retail Corners
The City of Escanaba | Delta County | Michigan UP Prosperity Region 1b

Exhibit A.6



Photo credit (above): Original photos by LandUse | USA; 2009 and 2016 © with all rights reserved.

Examples of Opportunities for Horizontal Infill Adjacent to existing Buildings
The City of Escanaba | Delta County | Michigan UP Prosperity Region 1b

Exhibit A.7



Photo credit (above): Original photos by LandUse | USA; 2009 and 2016 © with all rights reserved.

Examples of Possible Opportunities for Vertical (upward) Expansions
The City of Escanaba | Delta County | Michigan UP Prosperity Region 1b



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List of Investment Opportunities for Missing Middle Housing Formats
 The City of Escanaba | Delta Co., Michigan | UP Prosperity Region 1b

	Water Front	Down Town	Existing Conditions/Current Use Notes and Comments	Investment Opp./Future Use Notes and Comments
1 The City of Escanaba	Views	Yes	Historic House of Ludington. 223 Ludington St. Built in 1864. Recently purchased by the Excel Realty Investors. Identified in a RRC study.	Plans to convert this historic building into 34 senior apartments. Construction begins in 2017.
2 The City of Escanaba	No	Yes	Northern Bank and Trust, 723 Ludington St. Identified in a RRC study.	Possible project for conversion into office space with residential units above.
3 The City of Escanaba	Views	Yes	415-419 Ludington St. Built in 1890. 12,620 sq. ft. Single Level. Currently for sale.	Location is ideal for vertical expansion to include upper level condos or lofts.
4 The City of Escanaba	No	Yes	504 Ludington St. Built in 1900. 4,000 sq. ft. 2 level building. Currently for sale.	Potential façade restoration and historical rehab for mixed-use with residential units.
5 The City of Escanaba	No	Yes	907 Ludington Street; built in 1904. 5,080 sq. ft.; 2 levels; bar and night club is for sale.	Potential historical rehab for mixed-use with upper level condos or lofts.
6 The City of Escanaba	No	Yes	1005 Ludington St. Built in 1910. 1,750 sq. ft. Single level building; for sale.	Location is ideal for vertical expansion to include upper level condos or lofts.
7 The City of Escanaba	No	Yes	1628 Ludington St. 5,300 sq. ft. Single level, currently used as UP Motorsports; for sale.	Speculation on vertical expansion to add upper level condos or lofts.
8 The City of Escanaba	No	Yes	1808 Ludington St. 4,320 sq. ft. 2 level building. Used as a mixed-use building with two upper apartments; for sale.	Potential façade restoration and rental rehab with upper level condos or lofts.
9 The City of Escanaba	No	Yes	2120 Ludington St. Built in 1948. 14,056 sq. ft. Corner 2 level building; existing restaurant with upper level apartments; for sale.	Potential façade restoration and rental rehab with upper level condos or lofts.
10 The City of Escanaba	No	Yes	2015 N. 1st Ave. 7,740 sq. ft. Single level building with office space; for sale.	Location is ideal for vertical expansion to include upper level condos or lofts.

Notes: This list is intended to focus on the largest opportunities for adding new housing formats. This list of projects is based only on stakeholder input, and they have not been field-verified. Source: Interviews with stakeholders and market research conducted by LandUse|USA, 2016.



Downtown with Some Opportunities for Reinvestment, Restoration, and Infill
The City of Gladstone | Delta County | Michigan UP Prosperity Region 1b

Exhibit A.11



Photo credit (above): Original photos by Sharon Woods and LandUse | USA; 2003, 2008, and 2016 © with all rights reserved.

List of Investment Opportunities for Missing Middle Housing Formats
 The City of Gladstone and Wells Twp. | Delta County, MI | Region 1b | 2016

City, Village, Township	Water Front	Down Town	Existing Conditions/Current Use Notes and Comments	Investment Opp./Future Use Notes and Comments
1 The City of Gladstone	Yes	No	Rains Drive, 50 acres with 2,500 lineal feet of shoreline on Little Bay de Noc. Natural deep water port, depths 18-24 ft.	Site could be used for new housing formats with access and walk-outs onto the waterfront.
2 The City of Gladstone	Yes	No	Delta Avenue, various under-utilized waterfront sites that may include a coal storage area, campground, and dept. of public works.	Coal storage will eventually be relocated; various properties could be redeveloped into new housing formats with walk-outs onto the waterfront.
3 The City of Gladstone	Yes	No	Waterfront parcels east of North Lakeshore Drive, many of which are under-utilized or not yet developed.	Speculation on mixed-use projects that include traveler accommodations plus new housing formats with walk-outs onto the waterfront.
4 The City of Gladstone	No	Yes	1000 Delta Ave. Built in 1910. 17, 517 sq. ft. 2 level, currently used as rentals. For sale.	Potential façade restoration and rental rehab for mixed-use with upper level condos or lofts.
5 The City of Gladstone	No	Yes	919 Delta Ave. Built in 1906. 7,808 sq. ft. 3 level building. For sale.	Potential façade restoration and rental rehab for mixed-use with upper level condos or lofts.
1 Wells Township	Yes	No	Hannahville Indian Community owns riverfront property and is interested in developing a mixed-use project. The property is adjacent a bike trail.	The township, county and the EDA are working with MDARD and MDNR on infrabuilding improvements in 2017.

Notes: This list is intended to focus on the largest opportunities for adding new housing formats. This list of projects is based only on stakeholder input, and they have not been field-verified. Source: Interviews with stakeholders and market research conducted by LandUse|USA, 2016.



B

Summary Tables and Charts

Prepared by:



Prepared for:

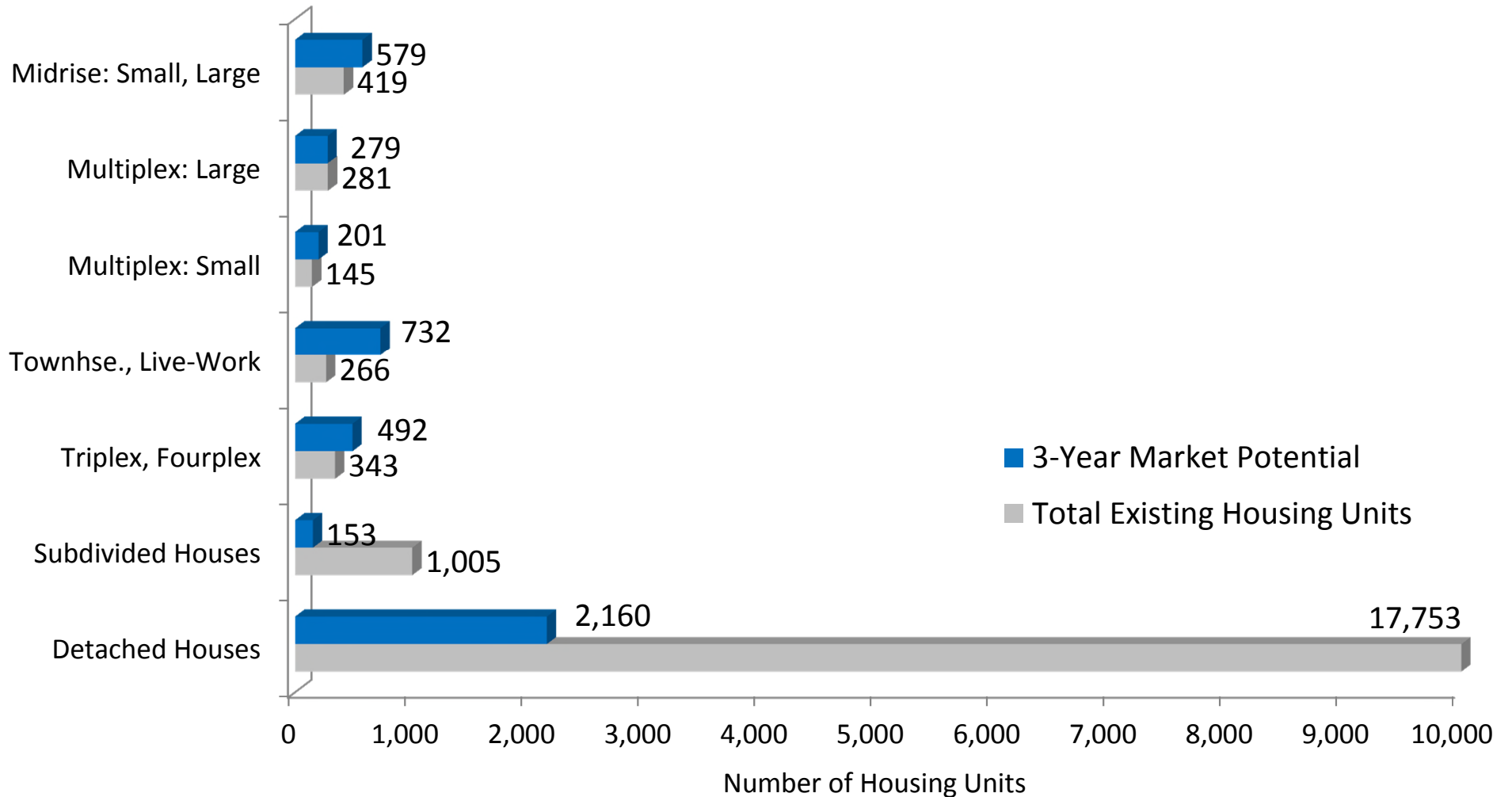
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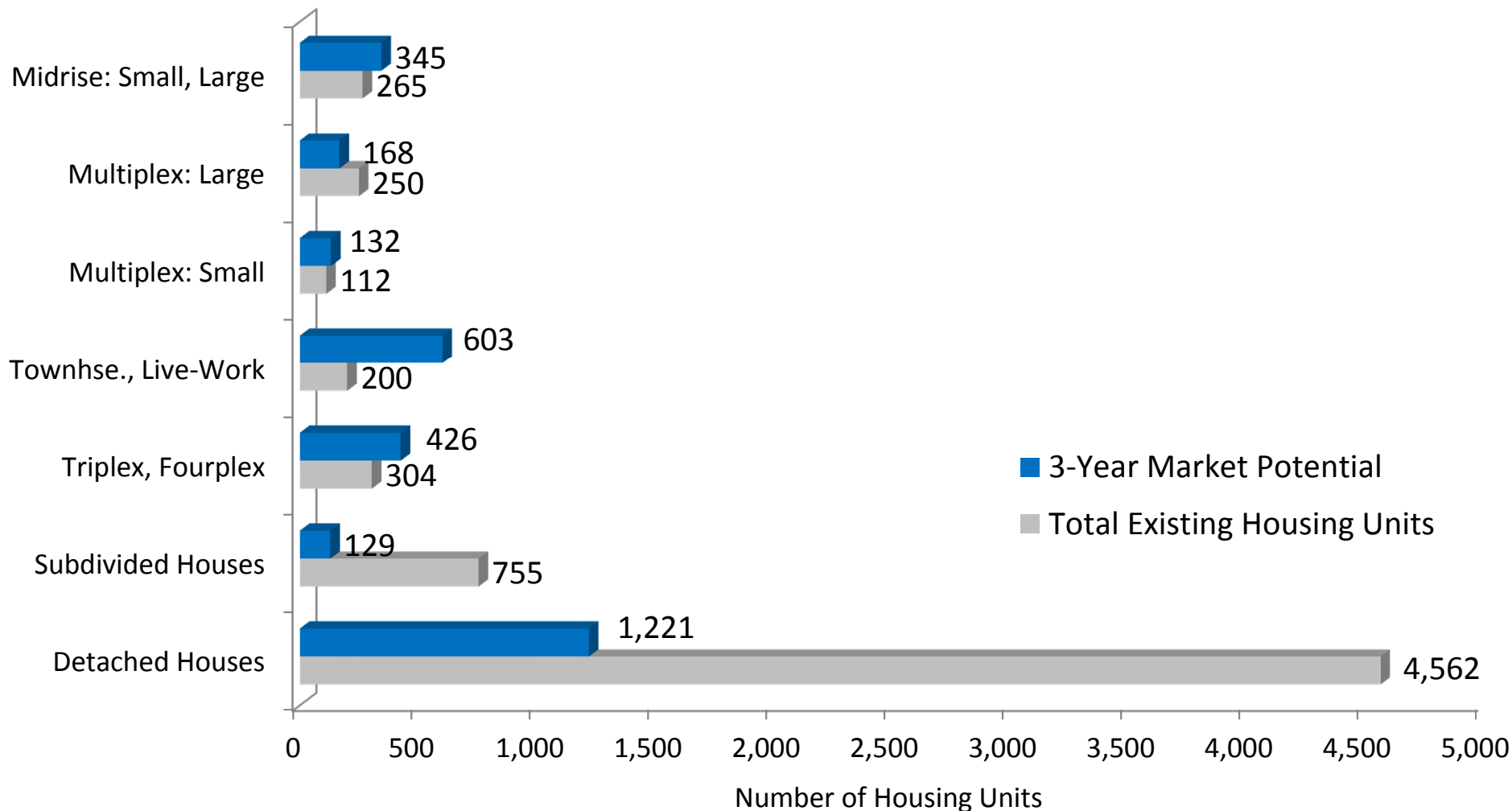
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3-Year Market Potential v. Total Existing Housing Units
 All 71 Lifestyle Clusters - Aggressive Scenario
 Delta County | Michigan UP Prosperity Region 1b | 2016 - 2018



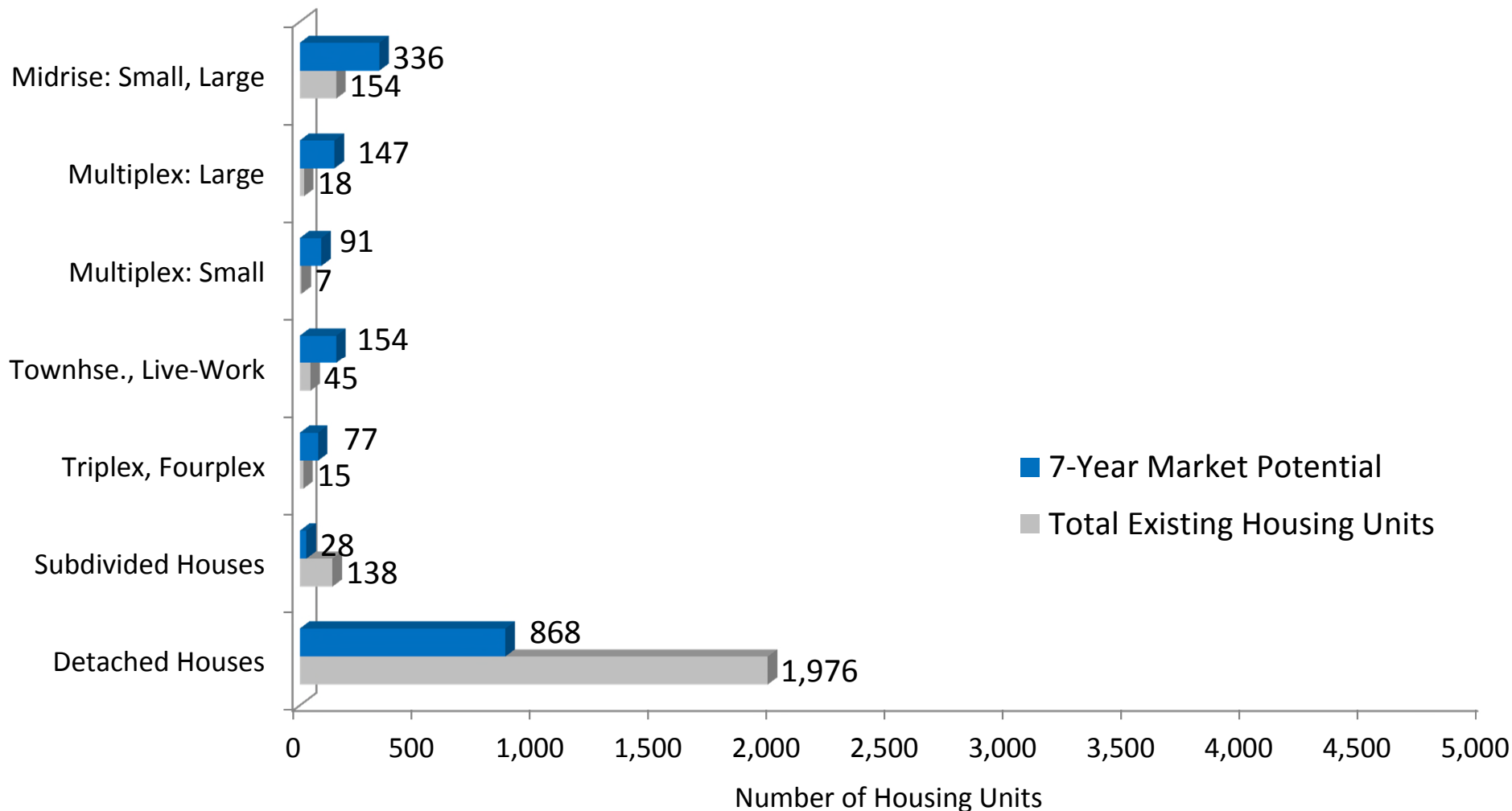
Source: Based on analysis and target market analysis modelling conducted exclusively by LandUse|USA; 2016 (c) with all rights reserved. Unadjusted for seasonal, non-resident households.

3-Year Market Potential v. Total Existing Housing Units
 All 71 Lifestyle Clusters - Aggressive Scenario
 The City of Escanaba | Delta County, Michigan | 2016 - 2018



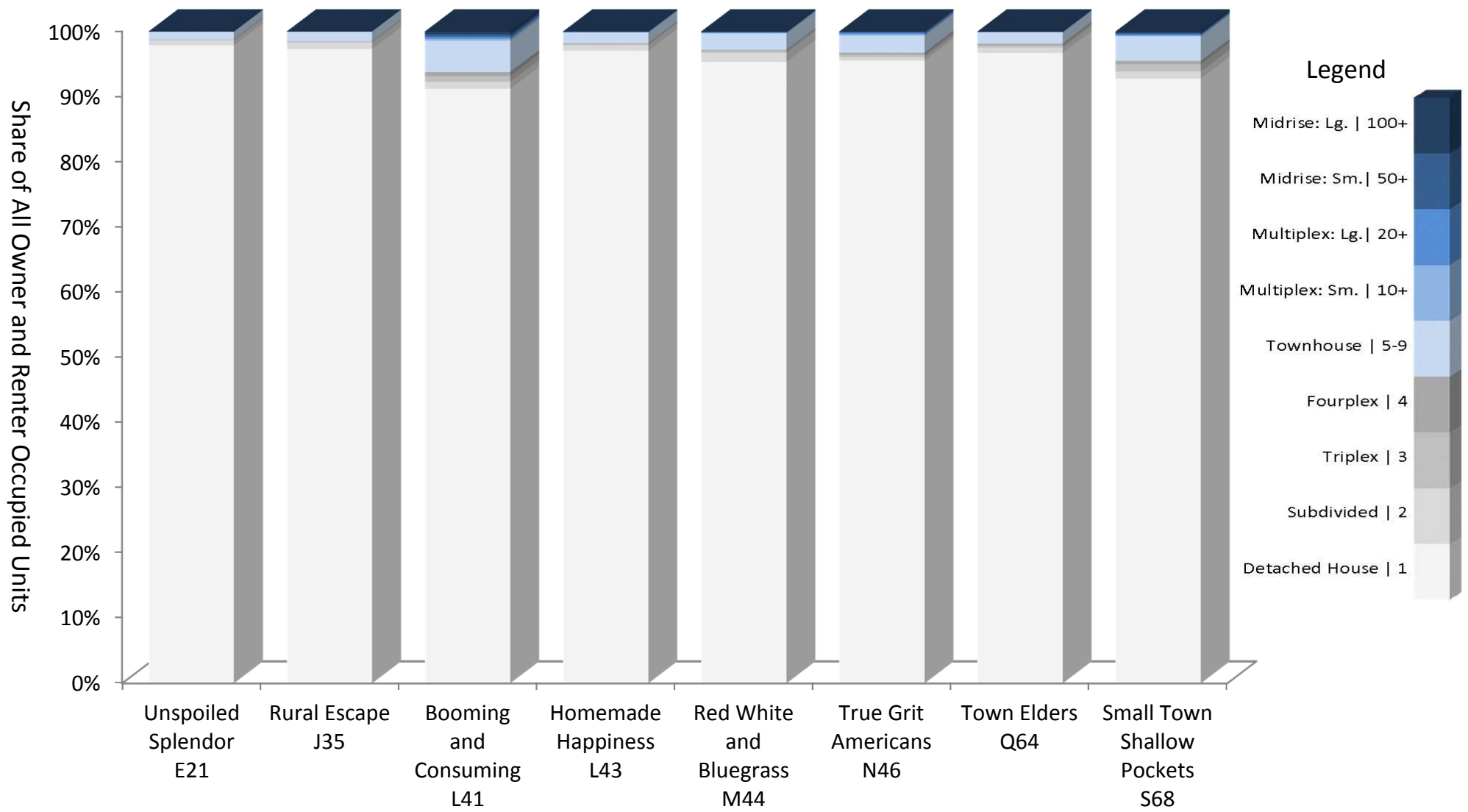
Source: Based on analysis and target market analysis modelling conducted exclusively by LandUse|USA; 2016 (c) with all rights reserved. Unadjusted for seasonal, non-resident households.

7-Year Market Potential v. Total Existing Housing Units
 All 71 Lifestyle Clusters - Aggressive Scenario
 The City of Gladstone | Delta County, Michigan | 2016 - 2022



Source: Based on analysis and target market analysis modelling conducted exclusively by LandUse|USA; 2016 (c) with all rights reserved. Unadjusted for seasonal, non-resident households.

Missing Middle Housing Formats v. Detached Houses
 Preferences of Most Prevalent Lifestyle Clusters
 Michigan Upper Peninsula Prosperity Region 1 | Year 2016



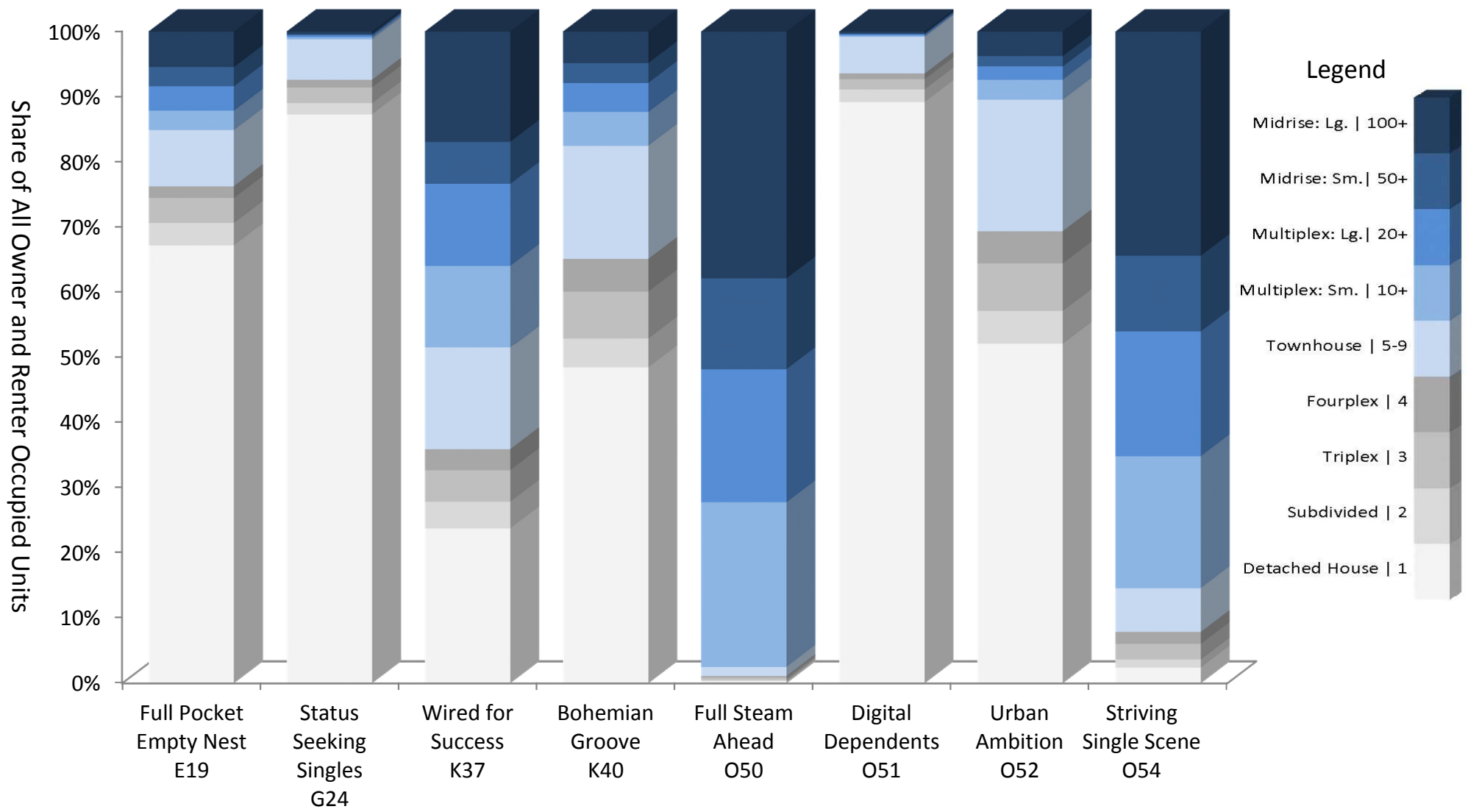
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Residential Market Parameters for Lifestyle Clusters
 For Missing Middle Housing - Michigan Upper Peninsula Prosperity Region 1
 With Averages for the State of Michigan - 2015

Lifestyle Cluster Code	Detached House 1 Unit	Duplex		Townhse., Live-Work 6+ Units	Midplex 20+ Units	Renters Share of Total	Owners Share of Total	Blended Mover- ship Rate
		Triplex Fourplex 2-4 Units						
MOST PREVALENT CLUSTERS								
Unspoiled Splendor E21	97.9%	0.9%		1.1%	0.1%	2.0%	98.0%	1.8%
Rural Escape J35	97.3%	1.2%		1.5%	0.0%	3.2%	96.8%	3.9%
Booming and Consuming L41	91.2%	2.6%		4.8%	1.4%	17.3%	82.7%	14.5%
Homemade Happiness L43	97.0%	1.2%		1.6%	0.2%	4.9%	95.1%	5.8%
Red White and Bluegrass M44	95.3%	1.8%		2.6%	0.3%	11.3%	88.7%	5.6%
True Grit Americans N46	95.5%	1.2%		2.6%	0.6%	9.3%	90.7%	11.4%
Town Elders Q64	96.7%	1.4%		1.7%	0.2%	4.4%	95.6%	2.4%
Small Town Shallow Pockets S68	92.8%	2.7%		3.8%	0.7%	34.5%	65.5%	14.9%
INTERMITTENTLY PREVALENT								
Touch of Tradition N49	97.6%	1.2%		1.1%	0.1%	5.7%	94.3%	9.8%
Settled and Sensible J36	97.8%	1.0%		1.2%	0.1%	2.7%	97.3%	4.4%
Infants and Debit Cards M45	95.0%	2.0%		2.6%	0.3%	29.7%	70.3%	15.5%
Stockcars and State Parks I30	97.1%	1.1%		1.7%	0.1%	3.3%	96.7%	4.6%
Sports Utility Families D15	97.7%	0.7%		1.5%	0.1%	2.8%	97.2%	2.3%

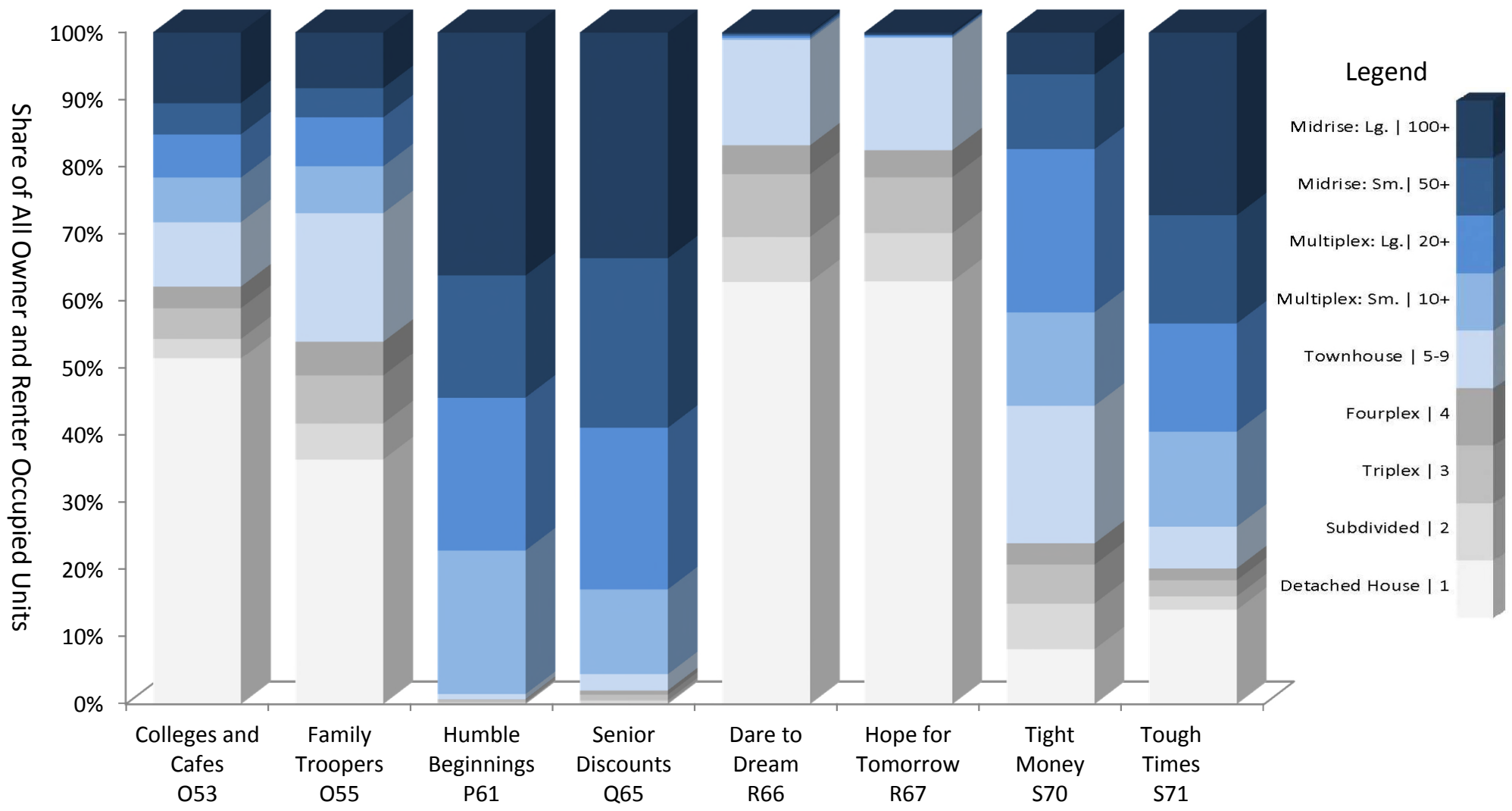
Source: Underlying data represents Mosaic|USA data provided by Experian and Powered by Regis/Sites|USA.
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Missing Middle Housing Formats v. Houses Preferences of Upscale Target Markets Michigan Upper Peninsula Prosperity Region 1 | Year 2016



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Missing Middle Housing Formats v. Houses Preferences of Moderate Target Markets Michigan Upper Peninsula Prosperity Region 1 | Year 2016



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Residential Market Parameters for Upscale and Moderate Target Markets
 For Missing Middle Housing - Michigan Upper Peninsula Prosperity Region 1
 With Averages for the State of Michigan - 2015

Lifestyle Cluster Code	Duplex				Renters Share of Total	Owners Share of Total	Blended Mover- ship Rate
	Detached House 1 Unit	Triplex Fourplex 2-4 Units	Townhse., Live-Work 6+ Units	Midplex 20+ Units			
UPSCALE TARGET MARKETS							
Full Pockets - Empty Nests E19	67.2%	9.1%	8.6%	15.1%	21.8%	78.2%	8.2%
Status Seeking Singles G24	87.3%	5.3%	6.2%	1.2%	29.9%	70.1%	16.9%
Wired for Success K37	23.7%	12.1%	15.6%	48.6%	80.2%	19.8%	39.7%
Bohemian Groove K40	48.3%	16.8%	17.4%	17.5%	91.4%	8.6%	17.3%
Full Steam Ahead O50	0.3%	0.8%	1.4%	97.5%	97.6%	2.4%	53.8%
Digital Dependents O51	89.2%	4.4%	5.6%	0.9%	34.1%	65.9%	36.3%
Urban Ambition O52	52.0%	17.3%	20.2%	10.5%	95.2%	4.8%	34.4%
Striving Single Scene O54	2.4%	5.4%	6.7%	85.4%	96.0%	4.0%	50.2%
MODERATE TARGET MARKETS							
Colleges and Cafes O53	51.3%	10.8%	9.6%	28.3%	83.1%	16.9%	25.1%
Family Troopers O55	36.3%	17.6%	19.2%	26.9%	98.9%	1.1%	39.5%
Humble Beginnings P61	0.1%	0.6%	0.7%	98.5%	97.3%	2.7%	38.1%
Senior Discounts Q65	0.1%	1.9%	2.4%	95.6%	70.9%	29.1%	12.9%
Dare to Dream R66	62.8%	20.3%	15.7%	1.1%	97.7%	2.3%	26.3%
Hope for Tomorrow R67	62.9%	19.5%	16.7%	0.8%	99.3%	0.7%	29.7%
Tight Money S70	8.2%	15.7%	20.4%	55.7%	99.6%	0.4%	35.5%
Tough Times S71	14.0%	6.2%	6.2%	73.6%	95.4%	4.6%	18.9%

Source: Underlying data represents Mosaic|USA data provided by Experian and Powered by Regis/Sites|USA.
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C

Conservative Scenario County

Prepared by:



LANDUSE|USA

Prepared for:

Michigan Upper Peninsula Prosperity Region 1

Michigan Economic Development Corporation
Michigan State Housing Development Authority
Collaborative Community Development

MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION

Investing in People.
Investing in Places.
MSHDA
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Annual Market Potential for Selected Target Markets - CONSERVATIVE SCENARIO

Number of Units (New and/or Rehab) by Tenure and Building Form

Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

CONSERVATIVE SCENARIO	Delta COUNTY 71 Lifestyle Clusters			Delta COUNTY Upscale Target Markets			Delta COUNTY Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	526	112	414	50	7	43	274	3	271
1 Detached Houses	249	109	140	25	7	18	40	0	40
2 Side-by-Side & Stacked	17	0	17	2	0	2	13	0	13
3 Side-by-Side & Stacked	37	0	37	3	0	3	31	0	31
4 Side-by-Side & Stacked	19	0	19	2	0	2	16	0	16
5-9 Townhse., Live-Work	84	0	84	10	0	10	62	0	62
10-19 Multiplex: Small	24	0	24	3	0	3	21	0	21
20-49 Multiplex: Large	31	1	30	2	0	2	29	1	28
50-99 Midrise: Small	27	1	26	1	0	1	26	1	25
100+ Midrise: Large	38	1	37	2	0	2	36	1	35
Total Units	526	112	414	50	7	43	274	3	271
Detached Houses	249	109	140	25	7	18	40	0	40
Duplexes & Triplexes	54	0	54	5	0	5	44	0	44
Other Attached Formats	223	3	220	20	0	20	190	3	187

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA © 2016, all rights reserved.

Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Annual Market Potential for Selected Target Markets - CONSERVATIVE SCENARIO

Exhibit C.2

Number of Units (New and/or Rehab) by Tenure and Building Form

Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

CONSERVATIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest E19	Status Seeking Singles G24	Wired for Success K37	Bohemian Groove K40	Full Steam Ahead O50	Digital Depend- ents O51	Urban Ambition O52	Striving Single Scene O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Delta COUNTY - Total	526	50	0	0	0	17	0	30	0	3
Delta COUNTY - Owners	112	7	0	0	0	0	0	7	0	0
1 Detached Houses	109	7	0	0	0	0	0	7	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	1	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	1	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	1	0	0	0	0	0	0	0	0	0
Delta COUNTY - Renters	414	43	0	0	0	17	0	23	0	3
1 Detached Houses	140	18	0	0	0	3	0	15	0	0
2 Side-by-Side & Stacked	17	2	0	0	0	1	0	1	0	0
3 Side-by-Side & Stacked	37	3	0	0	0	2	0	1	0	0
4 Side-by-Side & Stacked	19	2	0	0	0	1	0	1	0	0
5-9 Townhse., Live-Work	84	10	0	0	0	5	0	5	0	0
10-19 Multiplex: Small	24	3	0	0	0	2	0	0	0	1
20-49 Multiplex: Large	30	2	0	0	0	1	0	0	0	1
50-99 Midrise: Small	26	1	0	0	0	1	0	0	0	0
100+ Midrise: Large	37	2	0	0	0	1	0	0	0	1

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Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Annual Market Potential for Selected Target Markets - CONSERVATIVE SCENARIO

Exhibit C.3

Number of Units (New and/or Rehab) by Tenure and Building Form

Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

CONSERVATIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Delta COUNTY - Total	526	274	0	67	4	63	118	0	6	18
Delta COUNTY - Owners	112	3	0	0	0	4	0	0	0	0
1 Detached Houses	109	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	1	1	0	0	0	1	0	0	0	0
50-99 Midrise: Small	1	1	0	0	0	1	0	0	0	0
100+ Midrise: Large	1	1	0	0	0	1	0	0	0	0
Delta COUNTY - Renters	414	271	0	67	4	59	118	0	6	18
1 Detached Houses	140	40	0	7	0	0	32	0	0	1
2 Side-by-Side & Stacked	17	13	0	3	0	0	10	0	0	0
3 Side-by-Side & Stacked	37	31	0	7	0	1	23	0	0	0
4 Side-by-Side & Stacked	19	16	0	5	0	0	11	0	0	0
5-9 Townhse., Live-Work	84	62	0	19	0	1	40	0	1	1
10-19 Multiplex: Small	24	21	0	7	1	8	1	0	1	3
20-49 Multiplex: Large	30	28	0	7	1	14	1	0	2	3
50-99 Midrise: Small	26	25	0	4	1	15	1	0	1	3
100+ Midrise: Large	37	35	0	8	1	20	1	0	0	5

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Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".



D

**Aggressive Scenario
County**

Prepared by:



Prepared for:

Michigan Upper Peninsula Prosperity Region 1

Michigan Economic Development Corporation

Michigan State Housing Development Authority

Collaborative Community Development

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Number of Units (New and/or Rehab) by Tenure and Building Form

Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

AGGRESSIVE SCENARIO	Delta COUNTY 71 Lifestyle Clusters			Delta COUNTY Upscale Target Markets			Delta COUNTY Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	1,532	334	1,198	145	21	124	797	12	785
1 Detached Houses	720	323	397	71	21	50	116	1	115
2 Side-by-Side & Stacked	51	0	51	5	0	5	40	0	40
3 Side-by-Side & Stacked	108	0	108	10	0	10	89	0	89
4 Side-by-Side & Stacked	56	0	56	6	0	6	47	0	47
5-9 Townhse., Live-Work	244	0	244	29	0	29	181	0	181
10-19 Multiplex: Small	67	1	66	6	0	6	60	1	59
20-49 Multiplex: Large	93	3	90	7	0	7	85	3	82
50-99 Midrise: Small	77	3	74	3	0	3	73	3	70
100+ Midrise: Large	116	4	112	8	0	8	106	4	102
Total Units	1,532	334	1,198	145	21	124	797	12	785
Detached Houses	720	323	397	71	21	50	116	1	115
Duplexes & Triplexes	159	0	159	15	0	15	129	0	129
Other Attached Formats	653	11	642	59	0	59	552	11	541

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Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit D.2

Number of Units (New and/or Rehab) by Tenure and Building Form

Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest E19	Status Seeking Singles G24	Wired for Success K37	Bohem- ian Groove K40	Full Steam Ahead O50	Digital Depend- ents O51	Urban Ambit- ion O52	Striving Single Scene O54
AGGRESSIVE SCENARIO (Per In-Migration Only)	All 71	Upscale	U	U	U	U	U	U	U	U
Target Market - Level	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Delta COUNTY - Total	1,532	145	0	0	0	51	0	87	0	9
Delta COUNTY - Owners	334	21	0	0	0	1	0	21	0	0
1 Detached Houses	323	21	0	0	0	1	0	20	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	1	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	3	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	3	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	4	0	0	0	0	0	0	0	0	0
Delta COUNTY - Renters	1,198	124	0	0	0	50	0	66	0	9
1 Detached Houses	397	50	0	0	0	8	0	42	0	0
2 Side-by-Side & Stacked	51	5	0	0	0	2	0	3	0	0
3 Side-by-Side & Stacked	108	10	0	0	0	6	0	4	0	0
4 Side-by-Side & Stacked	56	6	0	0	0	4	0	2	0	0
5-9 Townhse., Live-Work	244	29	0	0	0	15	0	13	0	1
10-19 Multiplex: Small	66	6	0	0	0	4	0	0	0	2
20-49 Multiplex: Large	90	7	0	0	0	4	0	1	0	2
50-99 Midrise: Small	74	3	0	0	0	2	0	0	0	1
100+ Midrise: Large	112	8	0	0	0	4	0	1	0	3

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Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit D.3

Number of Units (New and/or Rehab) by Tenure and Building Form

Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Delta COUNTY - Total	1,532	797	0	192	11	183	342	0	18	52
Delta COUNTY - Owners	334	12	0	0	0	12	1	0	0	0
1 Detached Houses	323	1	0	0	0	0	1	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	1	1	0	0	0	1	0	0	0	0
20-49 Multiplex: Large	3	3	0	0	0	3	0	0	0	0
50-99 Midrise: Small	3	3	0	0	0	3	0	0	0	0
100+ Midrise: Large	4	4	0	0	0	4	0	0	0	0
Delta COUNTY - Renters	1,198	785	0	192	11	171	341	0	18	52
1 Detached Houses	397	115	0	21	0	0	92	0	0	2
2 Side-by-Side & Stacked	51	40	0	9	0	0	29	0	1	1
3 Side-by-Side & Stacked	108	89	0	20	0	1	66	0	1	1
4 Side-by-Side & Stacked	56	47	0	14	0	1	30	0	1	1
5-9 Townhse., Live-Work	244	181	0	54	0	4	115	0	4	4
10-19 Multiplex: Small	66	59	0	20	2	23	2	0	3	9
20-49 Multiplex: Large	90	82	0	20	3	42	2	0	5	10
50-99 Midrise: Small	74	70	0	12	2	43	2	0	2	9
100+ Midrise: Large	112	102	0	22	4	57	2	0	1	16

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".



E

**Aggressive Scenario
Places**

Prepared by:



Prepared for:

Michigan Upper Peninsula Prosperity Region 1

Michigan Economic Development Corporation
Michigan State Housing Development Authority
Collaborative Community Development




Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
 Number of Units (New and/or Rehab) by Tenure and Building Form
 Places in Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

AGGRESSIVE SCENARIO	City of Escanaba 71 Lifestyle Clusters			City of Escanaba Upscale Target Markets			City of Escanaba Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	1,008	131	877	77	7	70	618	5	613
1 Detached Houses	407	127	280	29	7	22	107	1	106
2 Side-by-Side & Stacked	43	0	43	3	0	3	36	0	36
3 Side-by-Side & Stacked	93	0	93	5	0	5	81	0	81
4 Side-by-Side & Stacked	49	0	49	4	0	4	42	0	42
5-9 Townhse., Live-Work	201	0	201	17	0	17	160	0	160
10-19 Multiplex: Small	44	0	44	5	0	5	38	0	38
20-49 Multiplex: Large	56	1	55	5	0	5	50	1	49
50-99 Midrise: Small	45	1	44	3	0	3	41	1	40
100+ Midrise: Large	70	2	68	6	0	6	63	2	61
Total Units	1,008	131	877	77	7	70	618	5	613
Detached Houses	407	127	280	29	7	22	107	1	106
Duplexes & Triplexes	136	0	136	8	0	8	117	0	117
Other Attached Formats	465	4	461	40	0	40	394	4	390

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA © 2016, all rights reserved.

Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
 Number of Units (New and/or Rehab) by Tenure and Building Form
 Places in Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

AGGRESSIVE SCENARIO	City of Gladstone 71 Lifestyle Clusters			City of Gladstone Upscale Target Markets			City of Gladstone Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	243	76	167	41	9	32	98	5	93
1 Detached Houses	124	71	53	24	9	15	3	0	3
2 Side-by-Side & Stacked	4	0	4	2	0	2	1	0	1
3 Side-by-Side & Stacked	7	0	7	2	0	2	4	0	4
4 Side-by-Side & Stacked	4	0	4	2	0	2	2	0	2
5-9 Townhse., Live-Work	22	0	22	7	0	7	10	0	10
10-19 Multiplex: Small	13	0	13	1	0	1	12	0	12
20-49 Multiplex: Large	21	1	20	1	0	1	20	1	19
50-99 Midrise: Small	21	2	19	1	0	1	20	2	18
100+ Midrise: Large	27	2	25	1	0	1	26	2	24
Total Units	243	76	167	41	9	32	98	5	93
Detached Houses	124	71	53	24	9	15	3	0	3
Duplexes & Triplexes	11	0	11	4	0	4	5	0	5
Other Attached Formats	108	5	103	13	0	13	90	5	85

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA © 2016, all rights reserved.

Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.3

Number of Units (New and/or Rehab) by Tenure and Building Form

City of Escanaba | Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest E19	Status Seeking Singles G24	Wired for Success K37	Bohem- ian Groove K40	Full Steam Ahead O50	Digital Depend- ents O51	Urban Ambit- ion O52	Striving Single Scene O54
AGGRESSIVE SCENARIO (Per In-Migration Only)	All 71	Upscale	U	U	U	U	U	U	U	U
Target Market - Level	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
City of Escanaba - Total	1,008	77	0	0	0	36	0	32	0	9
City of Escanaba - Owners	131	7	0	0	0	0	0	7	0	0
1 Detached Houses	127	7	0	0	0	0	0	7	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	1	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	1	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	2	0	0	0	0	0	0	0	0	0
City of Escanaba - Renters	877	70	0	0	0	36	0	25	0	9
1 Detached Houses	280	22	0	0	0	6	0	16	0	0
2 Side-by-Side & Stacked	43	3	0	0	0	2	0	1	0	0
3 Side-by-Side & Stacked	93	5	0	0	0	4	0	1	0	0
4 Side-by-Side & Stacked	49	4	0	0	0	3	0	1	0	0
5-9 Townhse., Live-Work	201	17	0	0	0	11	0	5	0	1
10-19 Multiplex: Small	44	5	0	0	0	3	0	0	0	2
20-49 Multiplex: Large	55	5	0	0	0	3	0	0	0	2
50-99 Midrise: Small	44	3	0	0	0	2	0	0	0	1
100+ Midrise: Large	68	6	0	0	0	3	0	0	0	3

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.4

Number of Units (New and/or Rehab) by Tenure and Building Form

City of Escanaba | Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
City of Escanaba - Total	1,008	618	0	166	0	87	318	0	3	46
City of Escanaba - Owners	131	5	0	0	0	5	1	0	0	0
1 Detached Houses	127	1	0	0	0	0	1	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	1	1	0	0	0	1	0	0	0	0
50-99 Midrise: Small	1	1	0	0	0	1	0	0	0	0
100+ Midrise: Large	2	2	0	0	0	2	0	0	0	0
City of Escanaba - Renters	877	613	0	166	0	82	317	0	3	46
1 Detached Houses	280	106	0	18	0	0	86	0	0	2
2 Side-by-Side & Stacked	43	36	0	8	0	0	27	0	0	1
3 Side-by-Side & Stacked	93	81	0	17	0	1	62	0	0	1
4 Side-by-Side & Stacked	49	42	0	12	0	1	28	0	0	1
5-9 Townhse., Live-Work	201	160	0	47	0	2	107	0	1	3
10-19 Multiplex: Small	44	38	0	17	0	11	2	0	0	8
20-49 Multiplex: Large	55	49	0	17	0	20	2	0	1	9
50-99 Midrise: Small	44	40	0	10	0	20	2	0	0	8
100+ Midrise: Large	68	61	0	19	0	27	1	0	0	14

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.5

Number of Units (New and/or Rehab) by Tenure and Building Form

City of Gladstone | Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest E19	Status Seeking Singles G24	Wired for Success K37	Bohem- ian Groove K40	Full Steam Ahead O50	Digital Depend- ents O51	Urban Ambit- ion O52	Striving Single Scene O54
AGGRESSIVE SCENARIO (Per In-Migration Only)	All 71	Upscale	U	U	U	U	U	U	U	U
Target Market - Level	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
City of Gladstone - Total	243	41	0	0	0	11	0	29	0	0
City of Gladstone - Owners	76	9	0	0	0	0	0	9	0	0
1 Detached Houses	71	9	0	0	0	0	0	9	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	1	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	2	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	2	0	0	0	0	0	0	0	0	0
City of Gladstone - Renters	167	32	0	0	0	11	0	20	0	0
1 Detached Houses	53	15	0	0	0	2	0	13	0	0
2 Side-by-Side & Stacked	4	2	0	0	0	1	0	1	0	0
3 Side-by-Side & Stacked	7	2	0	0	0	1	0	1	0	0
4 Side-by-Side & Stacked	4	2	0	0	0	1	0	1	0	0
5-9 Townhse., Live-Work	22	7	0	0	0	3	0	4	0	0
10-19 Multiplex: Small	13	1	0	0	0	1	0	0	0	0
20-49 Multiplex: Large	20	1	0	0	0	1	0	0	0	0
50-99 Midrise: Small	19	1	0	0	0	1	0	0	0	0
100+ Midrise: Large	25	1	0	0	0	1	0	0	0	0

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.6

Number of Units (New and/or Rehab) by Tenure and Building Form

City of Gladstone | Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
City of Gladstone - Total	243	98	0	27	0	70	0	0	1	0
City of Gladstone - Owners	76	5	0	0	0	6	0	0	0	0
1 Detached Houses	71	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	1	1	0	0	0	1	0	0	0	0
50-99 Midrise: Small	2	2	0	0	0	2	0	0	0	0
100+ Midrise: Large	2	2	0	0	0	2	0	0	0	0
City of Gladstone - Renters	167	93	0	27	0	64	0	0	1	0
1 Detached Houses	53	3	0	3	0	0	0	0	0	0
2 Side-by-Side & Stacked	4	1	0	1	0	0	0	0	0	0
3 Side-by-Side & Stacked	7	4	0	3	0	1	0	0	0	0
4 Side-by-Side & Stacked	4	2	0	2	0	0	0	0	0	0
5-9 Townhse., Live-Work	22	10	0	8	0	2	0	0	0	0
10-19 Multiplex: Small	13	12	0	3	0	9	0	0	0	0
20-49 Multiplex: Large	20	19	0	3	0	16	0	0	0	0
50-99 Midrise: Small	19	18	0	2	0	16	0	0	0	0
100+ Midrise: Large	25	24	0	3	0	21	0	0	0	0

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.7

Number of Units (New and/or Rehab) by Tenure and Building Form

Village of Garden | Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest E19	Status Seeking Singles G24	Wired for Success K37	Bohem- ian Groove K40	Full Steam Ahead O50	Digital Depend- ents O51	Urban Ambit- ion O52	Striving Single Scene O54
AGGRESSIVE SCENARIO (Per In-Migration Only)	All 71	Upscale	U	U	U	U	U	U	U	U
Target Market - Level	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Village of Garden - Total	0	0	0	0	0	0	0	0	0	0
Village of Garden - Owners	0	0	0	0	0	0	0	0	0	0
1 Detached Houses	0	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
Village of Garden - Renters	0	0	0	0	0	0	0	0	0	0
1 Detached Houses	0	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.8

Number of Units (New and/or Rehab) by Tenure and Building Form

Village of Garden | Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Village of Garden - Total	0	0	0	0	0	0	0	0	0	0
Village of Garden - Owners	0	0	0	0	0	0	0	0	0	0
1 Detached Houses	0	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
Village of Garden - Renters	0	0	0	0	0	0	0	0	0	0
1 Detached Houses	0	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.

Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.

Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".



F₁

Contract Rents County and Places

Prepared by:



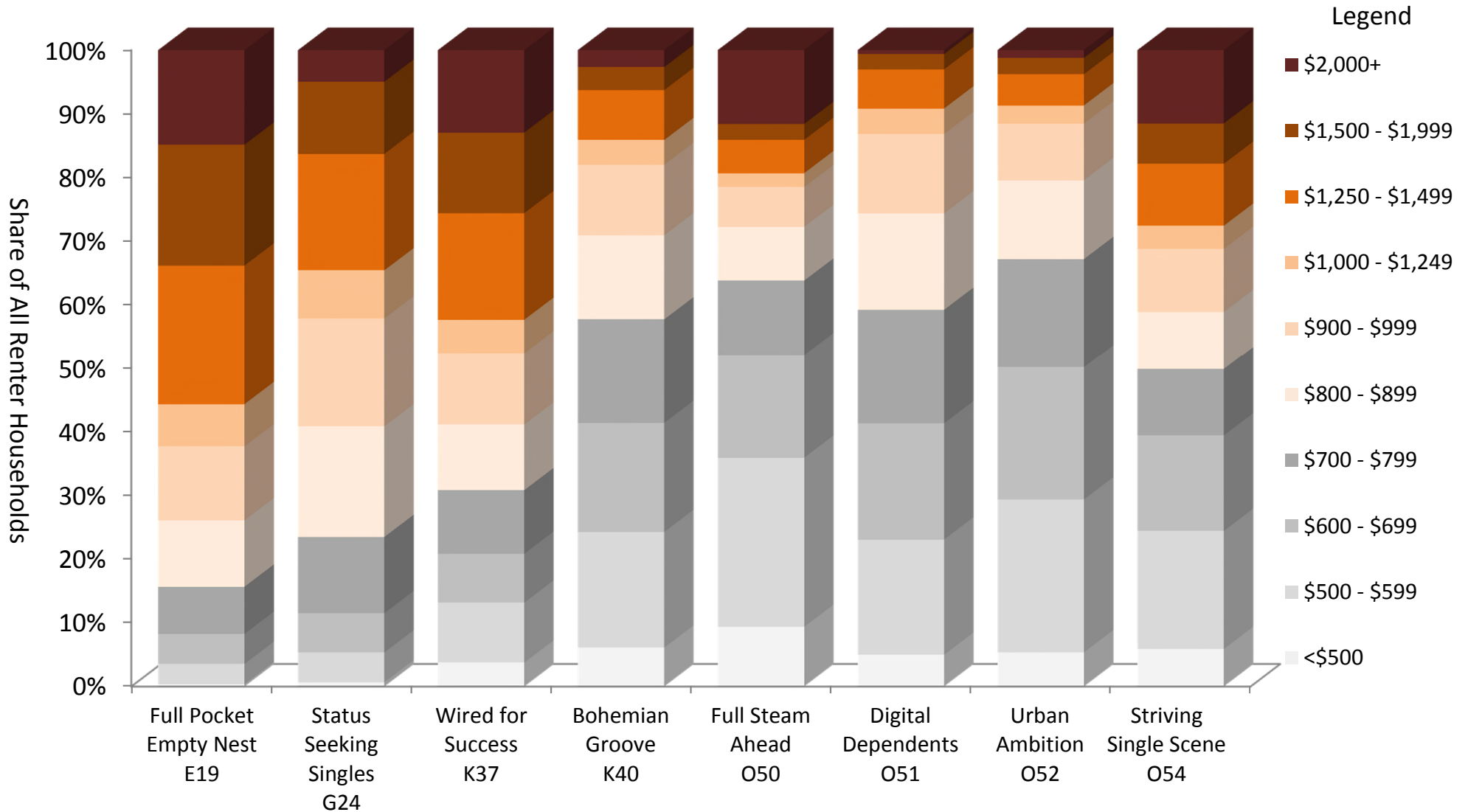
Prepared for:

Michigan Upper Peninsula Prosperity Region 1

Michigan Economic Development Corporation
Michigan State Housing Development Authority
Collaborative Community Development




Upscale Target Markets for Missing Middle Housing Formats Stacked by Contract Rent Brackets Averages for the State of Michigan - 2016



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA. Michigan estimates, analysis, and exhibit prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Current Contract Rent Brackets | Existing Households by Upscale Target Market
Delta County | Michigan Upper Peninsula Prosperity Region 1b | Year 2016

Contract Rent Brackets	All 71	Status							
	Mosaic Lifestyle Clusters	Full Pocket Empty Nest E19	Seeking Singles G24	Wired for Success K37	Bohemian Groove K40	Full Steam Ahead O50	Digital Dependents O51	Urban Ambition O52	Striving Single Scene O54
<\$500	6.5%	0.6%	0.9%	5.3%	7.0%	10.7%	5.5%	5.8%	7.3%
\$500 - \$599	18.1%	5.9%	7.4%	15.2%	23.7%	34.8%	23.1%	29.9%	26.3%
\$600 - \$699	11.4%	6.7%	7.5%	9.6%	17.2%	16.3%	17.9%	20.0%	16.4%
\$700 - \$799	11.6%	11.0%	15.1%	13.0%	17.2%	12.4%	18.4%	17.1%	11.9%
\$800 - \$899	12.4%	15.7%	22.3%	13.6%	14.1%	9.0%	15.8%	12.6%	10.5%
\$900 - \$999	12.3%	16.7%	20.9%	14.2%	11.3%	6.4%	12.4%	8.7%	11.0%
\$1,000 - \$1,249	3.7%	5.9%	5.7%	4.1%	2.4%	1.4%	2.5%	1.7%	2.5%
\$1,250 - \$1,499	9.7%	16.2%	11.5%	10.9%	4.1%	2.7%	3.1%	2.5%	5.5%
\$1,500 - \$1,999	6.9%	11.9%	6.1%	7.0%	1.6%	1.1%	1.0%	1.1%	3.1%
\$2,000+	7.4%	9.3%	2.7%	7.1%	1.2%	5.2%	0.3%	0.5%	5.6%
Summation		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median	\$442	\$665	\$579	\$573	\$454	\$440	\$448	\$428	\$490

Source: Underlying data provided by Experian Decision Analytics and the American Community Survey (ACS) with 1-yr estimates through 2014. Analysis, forecasts, and exhibit prepared exclusively by LandUse|USA; 2016 © with all rights reserved.

Figures are current rents paid by existing households in 2016, and have not been "boosted" for the market analysis or model.

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit F1.3

Number of Units (New and/or Rehab) by Contract Rent Bracket

Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest E19	Status Seeking Singles G24	Wired for Success K37	Bohem- ian Groove K40	Full Steam Ahead O50	Digital Depend- ents O51	Urban Ambit- ion O52	Striving Single Scene O54
AGGRESSIVE SCENARIO (Per In-Migration Only)	All 71	Upscale	U	U	U	U	U	U	U	U
Target Market	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Delta COUNTY - Total	1,502	146	0	0	0	51	0	87	0	9
Delta COUNTY - Renters	1,185	125	0	0	0	50	0	66	0	9
<\$500	182	8	0	0	0	3	0	4	0	1
\$500 - \$599	423	29	0	0	0	12	0	15	0	2
\$600 - \$699	208	22	0	0	0	9	0	12	0	1
\$700 - \$799	141	22	0	0	0	9	0	12	0	1
\$800 - \$899	98	18	0	0	0	7	0	10	0	1
\$900 - \$999	73	15	0	0	0	6	0	8	0	1
\$1,000 - \$1,249	16	3	0	0	0	1	0	2	0	0
\$1,250 - \$1,499	22	4	0	0	0	2	0	2	0	0
\$1,500 - \$1,999	9	2	0	0	0	1	0	1	0	0
\$2,000+	13	2	0	0	0	1	0	0	0	1
Summation	1,185	125	0	0	0	51	0	66	0	8
Med. Contract Rent	\$632	--	\$798	\$694	\$687	\$545	\$528	\$537	\$514	\$588

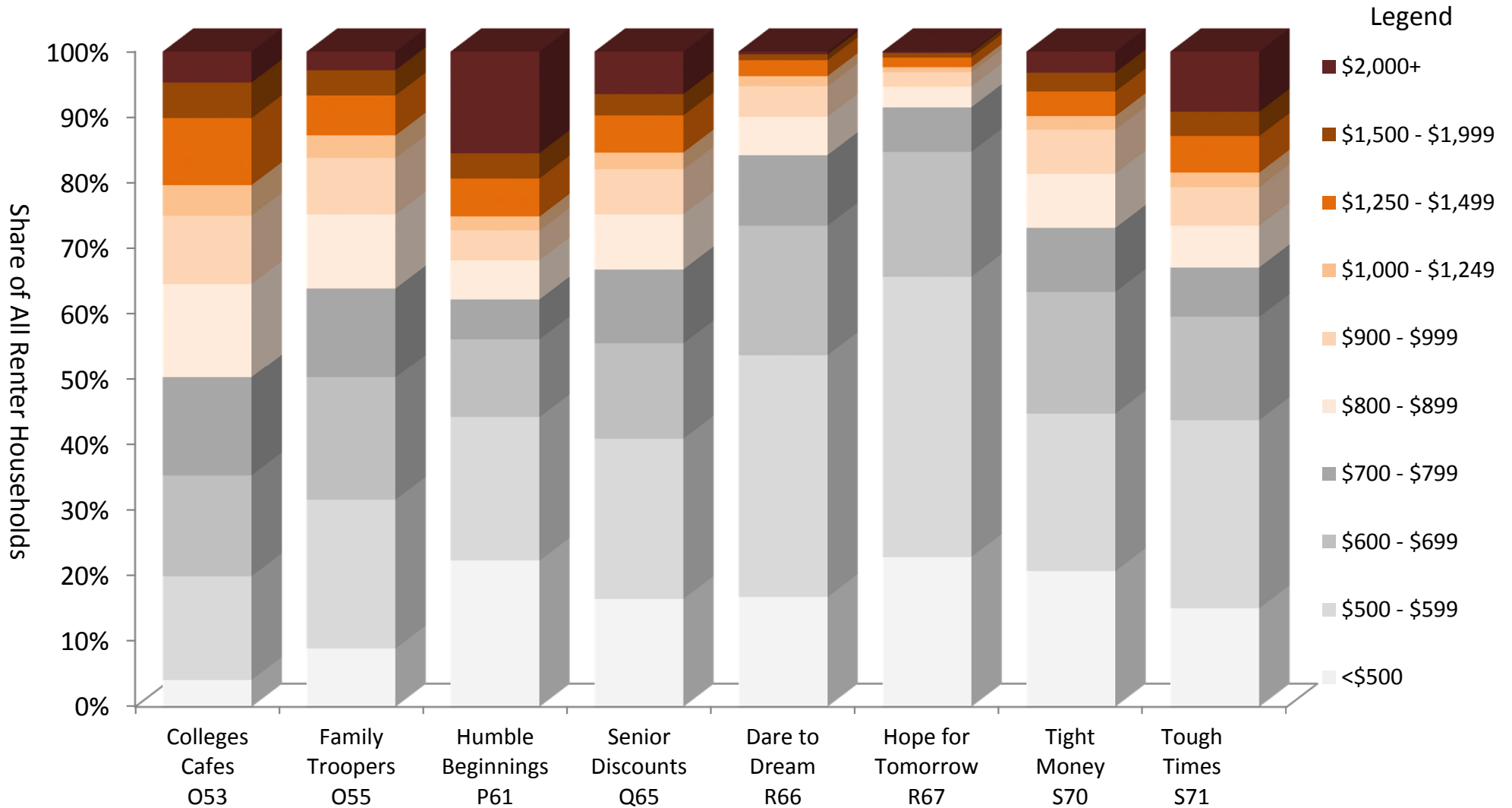
Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Contract rent typically excludes some or all utilities and extra fees for deposits, parking, pets, security, memberships, etc.

Note: Due to data splicing and rounding, these figures might not sum exact or perfectly match summary tables in the narrative report.

Median Contract Rents include a +20% boost and assumes new-builds; quality rehabs; and housing market recovery.

Moderate Target Markets for Missing Middle Housing Formats
 Stacked by Contract Rent Brackets
 Averages for the State of Michigan - 2016



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA.
 Michigan estimates, analysis, and exhibit prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Current Contract Rent Brackets | Existing Households by Moderate Target Market
Delta County | Michigan Upper Peninsula Prosperity Region 1b | Year 2016

Contract Rent Brackets	All 71								
	Mosaic Lifestyle Clusters	Colleges Cafes O53	Family Troopers O55	Humble Beginnings P61	Senior Discounts Q65	Dare to Dream R66	Hope for Tomorrow R67	Tight Money S70	Tough Times S71
<\$500	6.5%	4.9%	10.0%	26.4%	18.4%	17.0%	22.6%	22.3%	16.9%
\$500 - \$599	18.1%	21.7%	29.0%	29.6%	31.2%	43.0%	48.4%	29.7%	37.0%
\$600 - \$699	11.4%	16.2%	18.4%	12.5%	14.4%	17.7%	16.6%	17.8%	15.7%
\$700 - \$799	11.6%	16.5%	14.1%	6.6%	11.6%	10.1%	6.2%	9.7%	7.8%
\$800 - \$899	12.4%	16.0%	11.9%	6.6%	8.8%	5.6%	2.9%	8.4%	6.7%
\$900 - \$999	12.3%	11.2%	8.6%	4.8%	6.8%	4.2%	1.9%	6.5%	5.9%
\$1,000 - \$1,249	3.7%	3.1%	2.1%	1.4%	1.6%	0.9%	0.4%	1.2%	1.4%
\$1,250 - \$1,499	9.7%	5.6%	3.1%	3.2%	2.9%	1.1%	0.7%	1.9%	2.9%
\$1,500 - \$1,999	6.9%	2.5%	1.7%	1.8%	1.4%	0.4%	0.3%	1.2%	1.6%
\$2,000+	7.4%	2.2%	1.2%	7.1%	2.8%	0.2%	0.1%	1.3%	4.0%
Summation		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median	\$442	\$481	\$431	\$428	\$415	\$365	\$337	\$390	\$417

Source: Underlying data provided by Experian Decision Analytics and the American Community Survey (ACS) with 1-yr estimates through 2014. Analysis, forecasts, and exhibit prepared exclusively by LandUse|USA; 2016 © with all rights reserved.

Figures are current rents paid by existing households in 2016, and have not been "boosted" for the market analysis or model.

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit F1.6

Number of Units (New and/or Rehab) by Contract Rent Bracket

Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Delta COUNTY - Total	1,502	793	0	192	11	183	342	0	18	52
Delta COUNTY - Renters	1,185	782	0	192	11	171	341	0	18	52
<\$500	182	124	0	19	3	31	58	0	4	9
\$500 - \$599	423	283	0	56	3	53	147	0	5	19
\$600 - \$699	208	132	0	35	1	25	60	0	3	8
\$700 - \$799	141	88	0	27	1	20	34	0	2	4
\$800 - \$899	98	63	0	23	1	15	19	0	2	3
\$900 - \$999	73	47	0	16	1	12	14	0	1	3
\$1,000 - \$1,249	16	11	0	4	0	3	3	0	0	1
\$1,250 - \$1,499	22	16	0	6	0	5	4	0	0	1
\$1,500 - \$1,999	9	7	0	3	0	2	1	0	0	1
\$2,000+	13	11	0	2	1	5	1	0	0	2
Summation	1,185	782	0	191	11	171	341	0	17	51
Med. Contract Rent	\$632	--	\$578	\$518	\$514	\$498	\$438	\$405	\$468	\$500

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Contract rent typically excludes some or all utilities and extra fees for deposits, parking, pets, security, memberships, etc.

Note: Due to data splicing and rounding, these figures might not sum exact or perfectly match summary tables in the narrative report.

Median Contract Rents include a +20% boost and assumes new-builds; quality rehabs; and housing market recovery.

Market Parameters and Forecasts - Households in Renter-Occupied Units
Fifteen Counties in the Michigan Upper Peninsula Prosperity Region 1

		2010 Census	2010 ACS 5-yr	2011 ACS 5-yr	2012 ACS 5-yr	2013 ACS 5-yr	2014 ACS 5-yr	2016 Forecast	2020 Forecast
		Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.
Order	Region 1a - West								
1	Baraga Co.	785	853	834	728	709	688	775	775
2	Gogebic Co.	1,498	1,865	1,785	1,834	1,830	1,774	1,832	1,832
3	Houghton Co.	4,395	4,396	4,488	4,440	4,511	4,511	4,564	4,564
4	Iron Co.	1,018	850	848	859	870	858	922	1,124
5	Keweenaw Co.	103	138	138	137	151	147	146	153
6	Ontonagon Co.	457	521	514	502	492	477	508	508
Order	Region 1b - Central								
1	Alger Co.	670	706	670	622	578	560	544	529
2	Delta Co.	3,356	3,400	3,384	3,691	3,484	3,513	3,642	3,642
3	Dickinson Co.	2,241	2,344	2,421	2,248	2,273	2,204	2,264	2,264
4	Marquette Co.	8,546	7,190	7,672	8,094	8,330	8,539	8,907	9,540
5	Menominee Co.	2,161	2,134	2,262	2,297	2,191	2,143	2,184	2,184
6	Schoolcraft Co.	671	470	479	560	604	652	734	734
Order	Region 1c - East								
1	Chippewa Co.	4,189	4,429	4,255	4,518	4,584	4,469	4,534	4,534
2	Luce Co.	484	518	528	550	639	637	682	682
3	Mackinac Co.	1,087	970	1,044	1,205	1,226	1,250	1,316	1,451

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016.

Market Parameters and Forecasts - Households in Renter-Occupied Units
Delta County and Selected Communities - Michigan Prosperity Region 1b

		2010 Census	2010 ACS 5-yr	2011 ACS 5-yr	2012 ACS 5-yr	2013 ACS 5-yr	2014 ACS 5-yr	2016 Forecast	2020 Forecast
Order	County Name	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.
	Delta Co.	3,356	3,400	3,384	3,691	3,484	3,513	3,642	3,642
1	Escanaba City	--	2,179	2,167	2,378	2,137	2,197	2,263	2,341
2	Garden Village	--	7	4	2	6	7	10	14
3	Gladstone City	--	486	517	552	522	506	555	555

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016. Owner- and renter-occupied households have been adjusted by LandUse|USA.

Market Parameters and Forecasts - Median Contract Rent
Fifteen Counties in the Michigan Upper Peninsula Prosperity Region 1

		2010	2011	2012	2013	2014	2016	2020
		ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	Forecast	Forecast
		Median	Median	Median	Median	Median	Median	Median
		Contract	Contract	Contract	Contract	Contract	Contract	Contract
		Rent	Rent	Rent	Rent	Rent	Rent	Rent
Order	Region 1a - West							
1	Baraga Co.	\$328	\$338	\$347	\$373	\$420	\$463	\$552
2	Gogebic Co.	\$379	\$392	\$406	\$406	\$410	\$418	\$433
3	Houghton Co.	\$458	\$475	\$502	\$506	\$512	\$524	\$547
4	Iron Co.	\$372	\$377	\$389	\$403	\$428	\$472	\$563
5	Keweenaw Co.	\$267	\$298	\$350	\$422	\$422	\$422	\$422
6	Ontonagon Co.	\$335	\$338	\$332	\$343	\$343	\$343	\$343
Order	Region 1b - Central							
1	Alger Co.	\$392	\$421	\$439	\$447	\$478	\$527	\$628
2	Delta Co.	\$426	\$429	\$439	\$442	\$442	\$442	\$442
3	Dickinson Co.	\$400	\$426	\$429	\$446	\$468	\$515	\$613
4	Marquette Co.	\$478	\$488	\$505	\$503	\$503	\$503	\$503
5	Menominee Co.	\$365	\$378	\$400	\$417	\$438	\$483	\$577
6	Schoolcraft Co.	\$379	\$399	\$390	\$428	\$445	\$481	\$554
Order	Region 1c - East							
1	Chippewa Co.	\$413	\$419	\$439	\$448	\$475	\$524	\$625
2	Luce Co.	\$453	\$460	\$466	\$476	\$476	\$476	\$476
3	Mackinac Co.	\$457	\$462	\$466	\$461	\$467	\$479	\$502

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016.

Market Parameters and Forecasts - Median Contract Rent
 Delta County and Selected Communities - Michigan Prosperity Region 1b

Order	County Name	2010 ACS 5-yr Median Contract Rent	2011 ACS 5-yr Median Contract Rent	2012 ACS 5-yr Median Contract Rent	2013 ACS 5-yr Median Contract Rent	2014 ACS 5-yr Median Contract Rent	2016 Forecast Median Contract Rent	2020 Forecast Median Contract Rent
	Delta Co.	\$426	\$429	\$439	\$442	\$442	\$442	\$442
1	Escanaba City	\$432	\$436	\$436	\$436	\$438	\$442	\$449
2	Garden Village	\$394	\$395	\$400	\$405	\$405	\$405	\$405
3	Gladstone City	\$395	\$395	\$395	\$395	\$395	\$395	\$395

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016. Contract rent excludes utilities and extra fees (security deposits, pets, storage, etc.)

Median Contract Rent v. Median Household Income
71 Lifestyle Clusters (Mosaic|USA)
The State of Michigan - 2015



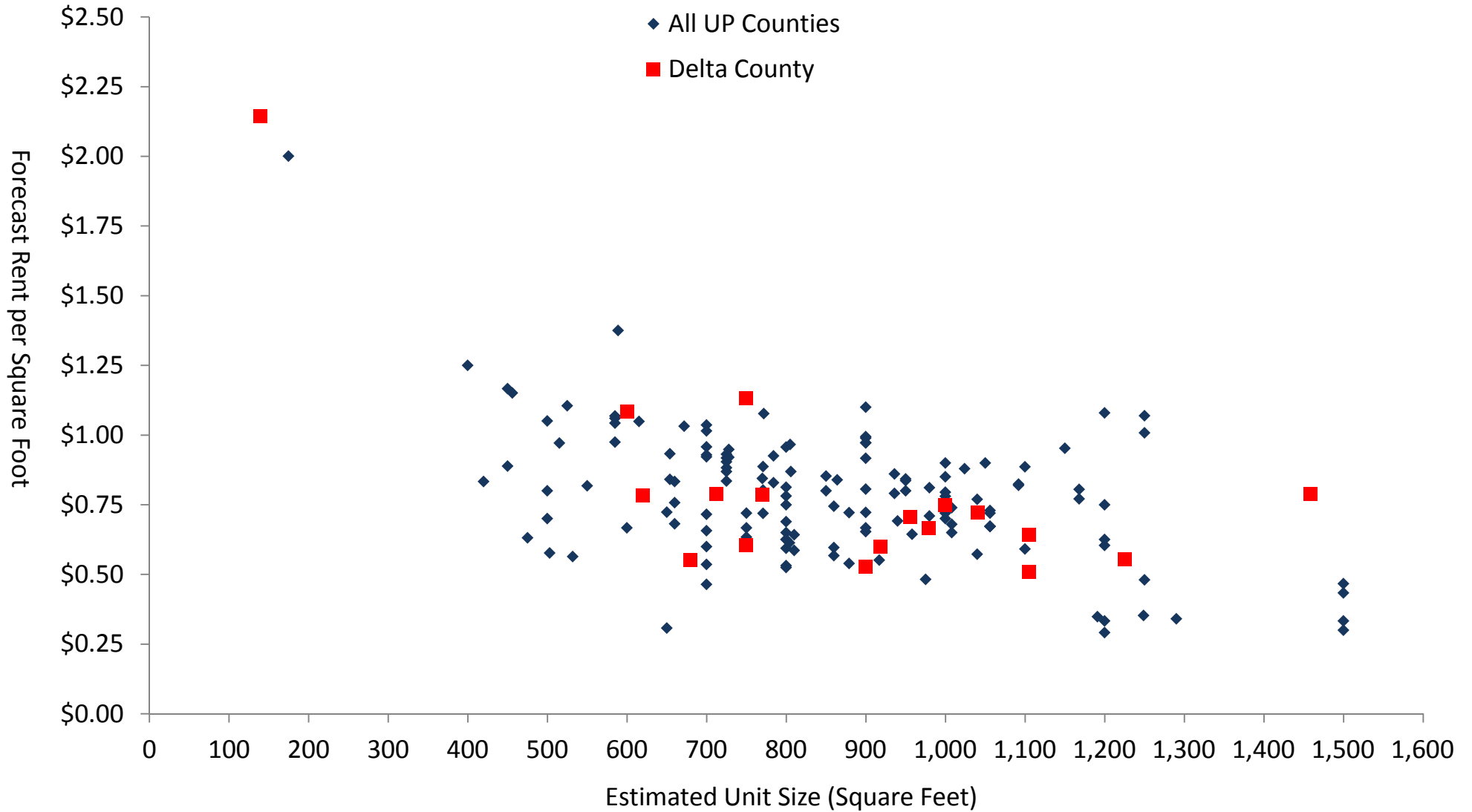
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and licensed to LandUse|USA through Sites|USA. Michigan estimates, analysis, and exhibit prepared by LandUse|USA (c) 2016 with all rights reserved.

Market Parameters - Contract and Gross Rents
Counties in Michigan Upper Peninsula Prosperity Region 1 - Year 2016

Geography	Median Household Income (Renters)	Monthly Median Contract Rent	Monthly Median Gross Rent	Gross v. Contract Rent Index	Monthly Utilities and Fees	Fees as a Share of Gross Rent	Gross Rent as a Share of Renter Income
The State of Michigan	\$28,834	\$658	\$822	1.25	\$164	20.0%	34.2%
Prosperity Region 1a							
1 Baraga County	\$23,500	\$485	\$572	1.18	\$87	15.2%	29.2%
2 Gogebic County	\$20,128	\$427	\$634	1.49	\$208	32.7%	37.8%
3 Houghton County	\$20,905	\$543	\$663	1.22	\$119	18.0%	38.0%
4 Iron County	\$19,405	\$469	\$581	1.24	\$111	19.2%	35.9%
5 Keweenaw County	\$30,089	\$522	\$995	1.91	\$473	47.5%	39.7%
6 Ontonagon County	\$14,611	\$427	\$462	1.08	\$35	7.7%	38.0%
Prosperity Region 1b							
1 Alger County	\$24,761	\$524	\$645	1.23	\$122	18.8%	31.3%
2 Delta County	\$19,369	\$456	\$587	1.29	\$131	22.3%	36.3%
3 Dickinson County	\$31,854	\$503	\$749	1.49	\$246	32.9%	28.2%
4 Marquette County	\$22,330	\$522	\$663	1.27	\$141	21.2%	35.6%
5 Menominee County	\$24,224	\$486	\$564	1.16	\$78	13.8%	27.9%
6 Schoolcraft County	\$15,788	\$482	\$636	1.32	\$154	24.2%	48.3%
Prosperity Region 1c							
1 Chippewa County	\$23,826	\$520	\$660	1.27	\$139	21.1%	33.2%
2 Luce County	\$33,587	\$492	\$656	1.33	\$164	25.0%	23.4%
3 Mackinac County	\$32,904	\$482	\$617	1.28	\$136	22.0%	22.5%

Source: Underlying data provided by the U.S. Census and American Community Survey (ACS) through 2014. Analysis, forecasts, and exhibit prepared by LandUse|USA; 2016 ©.

Forecast Contract Rent per Square Foot v. Unit Size
Attached Renter-Occupied Units Only
Delta County - Michigan UP Prosperity Region 1 - 2016



Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Excludes 2 outliers.

Selected Inventory of Rental Housing Choices - Attached Units Only
 Delta County - Michigan Prosperity Region 1 - Year 2016

	Name and Address	Building Type	HCV	Sen- iors	Stu- dents	Lake front	Down town	Min. Mo. in Lease	Yr. Open	Units in Build.	Bed Room	Bath Room	Estimat. Sq. Ft.	Forecast Rent	Forecast Rent per Sq. Ft.
1	3 bedroom apt Escanaba City	Subdivided House	--	--	--	--	--	--	--	--	3	1	1,458	\$1,150	\$0.79
2	Lofts on Ludington 1615 Ludington St. Escanaba City (former Delta Bldg.)	Historic Rehab.	--	--	--	--	1	--	1900 2011	15	1 1 1 2 2 2	1 1 1.5 1 1.5 2	750 1,250 750-1,500 1,000-1,350 1,450 1,000-1,660 1,550	\$850	\$1.13
3	Beck's Plaza 1323 Ludington St. Escanaba City	--	--	--	--	--	1	--	--	10	2 2	1 1	600 1,000	\$650 \$750	\$1.08 \$0.75
4	Willow Grove Townhse. 850 S 38th Street Escanaba City	Townhse.	1	--	--	--	--	12	2005	--	2 3	1.5 2.5	937 1,225	-- \$679	-- \$0.55
5	418 1st Ave S Escanaba City	--	--	--	--	--	1	6	--	--	2	1	918	\$550	\$0.60

Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.

Numbers in the leftmost column list the number of observations by community name, alphabetically.

HCV indicates that Housing Choice Vouchers are available for qualifying low-income tenants.

Selected Inventory of Rental Housing Choices - Attached Units Only
Delta County - Michigan Prosperity Region 1 - Year 2016

	Name and Address	Building Type	HCV	Sen- iors	Stu- dents	Lake front	Down town	Min. Mo. in Lease	Yr. Open	Units in Build.	Bed Room	Bath Room	Estimat. Sq. Ft.	Forecast Rent	Forecast Rent per Sq. Ft.
6	314 S 10th St Escanaba City	--	--	--	--	--	1	1	--	--	1	1	620	\$485	\$0.78
7	2 Bedroom lower unit Escanaba City	Subdivided House	--	--	--	--	--	--	--	--	2	1	900	\$475	\$0.53
8	Willow Creek II 2414 8th Avenue S Escanaba City	--	1	1	--	--	--	--	--	32	1	1	750	\$454	\$0.61
9	309 S 9th Street Escanaba City	--	--	--	--	--	1	--	--	4	0 1 2	1 1 1	-- \$350	--	--
10	Dorm Style Apts. 1431 Sheridan Rd, Escanaba City	Apts.	--	--	1	--	1	--	--	13	1	0	140 150	\$300 \$300	\$2.14 \$2.00
11	West Highland Apts. 2701 1st Ave. S. Escanaba City	Mid- Rise	1	1	--	--	--	1	1978	--	1	1	600	--	--
12	801 1st Ave S Escanaba City	Fourplex	--	--	--	--	--	--	1900	4	1	1	535	--	--

Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.

Numbers in the leftmost column list the number of observations by community name, alphabetically.

HCV indicates that Housing Choice Vouchers are available for qualifying low-income tenants.

Selected Inventory of Rental Housing Choices - Attached Units Only
 Delta County - Michigan Prosperity Region 1 - Year 2016

Name and Address	Building Type	HCV	Sen- iors	Stu- dents	Lake front	Down town	Min.	Yr. Open	Units	Bed Room	Bath Room	Estimat. Sq. Ft.	Forecast	Forecast
							Mo. in Lease		in Bldg.				Rent	Rent per Sq. Ft.
1 1320 Lake Shore Dr. Gladstone City	--	--	--	--	1	--	12	--	8	2	1	1,050	\$750	\$0.71
										2	1	1,040	\$750	\$0.72
2 Thorntree Townhomes 3100 Thorntree Dr. Gladstone City	Townhse.	1	--	--	--	--	12	2001	56	1	1	410	\$565	\$1.38
										2	1	950	\$650	\$0.68
										2	1	980	\$655	\$0.67
										2	1	975	\$675	\$0.69
										2	1	955	\$675	\$0.71
										3	1.5	1,105	\$560	\$0.51
3	1.5	1,105	\$710	\$0.64										
3 Lakeview 632 Railway Ave Gladstone City	--	1	--	--	--	--	12	--	32	1	1	660	--	--
										2	1	770	\$605	\$0.79
4 1424 Lake Shore Drive Gladstone City	--	--	--	--	--	--	--	--	8	2	1	--	\$450	--
5 1111 1/2 Minnesota Ave Gladstone City	Subdivided House	--	--	--	--	--	--	--	--	2	1	680	\$375	\$0.55
6 1517 1/2 Michigan Ave Gladstone City	--	--	--	1	--	--	6	--	--	1	1	--	\$325	--

Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.

Numbers in the leftmost column list the number of observations by community name, alphabetically.

HCV indicates that Housing Choice Vouchers are available for qualifying low-income tenants.

Cash or Contract Rents by Square Feet | Attached Units Only
 Forecast for New Formats | Townhouses, Row Houses, Lofts, and Flats
 Michigan Upper Peninsula Prosperity Region 1 | Year 2016

Upper Peninsula Prosperity Region 1			The City of Marquette (exclusively)		
Total Sq. Ft.	Rent per Sq. Ft.	Cash Rent	Total Sq. Ft.	Rent per Sq. Ft.	Cash Rent
500	\$1.21	\$605	500	\$1.46	\$730
600	\$1.11	\$665	600	\$1.33	\$795
700	\$1.03	\$720	700	\$1.22	\$850
800	\$0.96	\$765	800	\$1.12	\$895
900	\$0.90	\$805	900	\$1.03	\$930
1,000	\$0.84	\$840	1,000	\$0.96	\$960
1,100	\$0.79	\$870	1,100	\$0.89	\$975
1,200	\$0.74	\$890	1,200	\$0.83	\$990
1,300	\$0.70	\$910	1,300	\$0.77	\$1,000
1,400	\$0.66	\$925	1,400	.	<i>\$1,005</i>
1,500	\$0.63	\$940	1,500	.	<i>\$1,010</i>
1,600	\$0.59	\$945	1,600	.	<i>\$1,015</i>
1,700	\$0.56	\$950	1,700	.	<i>\$1,020</i>
1,800	\$0.53	\$955	1,800	.	<i>\$1,025</i>
1,900	.	<i>\$960</i>	1,900	.	<i>\$1,030</i>
2,000	.	<i>\$965</i>	2,000	.	<i>\$1,035</i>

Source: Estimates and forecasts prepared exclusively by LandUse|USA; 2016 ©.

Underlying data gathered by LandUse|USA; 2016.

Underlying data is based on market observations, phone surveys, and assessor's records.

Figures that are italicized with small fonts have highest variances in statistical reliability.



F₂

Home Values County and Places

Prepared by:



LANDUSE|USA

Prepared for:

Michigan Upper Peninsula Prosperity Region 1

Michigan Economic Development Corporation
Michigan State Housing Development Authority
Collaborative Community Development

MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION

Investing in People.
Investing in Places.
MSHDA
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit F2.1

Number of Units (New and/or Rehab) by Home Value Bracket

Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest E19	Status Seeking Singles G24	Wired for Success K37	Bohem- ian Groove K40	Full Steam Ahead O50	Digital Depend- ents O51	Urban Ambit- ion O52	Striving Single Scene O54
AGGRESSIVE SCENARIO (Per In-Migration Only)	All 71	Upscale	U	U	U	U	U	U	U	U
Target Market	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Delta COUNTY - Total	1,502	146	0	0	0	51	0	87	0	9
Delta COUNTY - Owners	317	21	0	0	0	1	0	21	0	0
< \$50,000	53	2	0	0	0	0	0	2	0	0
\$50 - \$74,999	73	4	0	0	0	0	0	4	0	0
\$75 - \$99,999	76	5	0	0	0	0	0	5	0	0
\$100 - \$149,999	37	3	0	0	0	0	0	3	0	0
\$150 - \$174,999	36	3	0	0	0	0	0	3	0	0
\$175 - \$199,999	22	2	0	0	0	0	0	2	0	0
\$200 - \$249,999	10	1	0	0	0	0	0	1	0	0
\$250 - \$299,999	7	1	0	0	0	0	0	1	0	0
\$300 - \$349,999	2	0	0	0	0	0	0	0	0	0
\$350 - \$399,999	1	0	0	0	0	0	0	0	0	0
\$400 - \$499,999	0	0	0	0	0	0	0	0	0	0
\$500 - \$749,999	0	0	0	0	0	0	0	0	0	0
\$750,000+	0	0	0	0	0	0	0	0	0	0
Summation	317	21	0	0	0	0	0	21	0	0
Med. Home Value	\$92,697	--	\$268,415	\$213,487	\$203,311	\$124,703	\$106,643	\$120,475	\$106,558	\$143,598

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Note: Due to data splicing and rounding, these figures might not sum exact or perfectly match summary tables in the narrative report.

Median Home Values include a +20% boost and assumes new-builds; quality rehabs; and housing market recovery.

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit F2.2

Number of Units (New and/or Rehab) by Home Value Bracket

Delta COUNTY | Michigan UP Prosperity Region 1b | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Delta COUNTY - Total	1,502	793	0	192	11	183	342	0	18	52
Delta COUNTY - Owners	317	11	0	0	0	12	1	0	0	0
< \$50,000	53	3	0	0	0	3	0	0	0	0
\$50 - \$74,999	73	3	0	0	0	3	0	0	0	0
\$75 - \$99,999	76	2	0	0	0	2	0	0	0	0
\$100 - \$149,999	37	1	0	0	0	1	0	0	0	0
\$150 - \$174,999	36	1	0	0	0	1	0	0	0	0
\$175 - \$199,999	22	1	0	0	0	1	0	0	0	0
\$200 - \$249,999	10	0	0	0	0	0	0	0	0	0
\$250 - \$299,999	7	0	0	0	0	0	0	0	0	0
\$300 - \$349,999	2	0	0	0	0	0	0	0	0	0
\$350 - \$399,999	1	0	0	0	0	0	0	0	0	0
\$400 - \$499,999	0	0	0	0	0	0	0	0	0	0
\$500 - \$749,999	0	0	0	0	0	0	0	0	0	0
\$750,000+	0	0	0	0	0	0	0	0	0	0
Summation	317	11	0	0	0	11	0	0	0	0
Med. Home Value	\$92,697	--	\$143,691	\$110,417	\$105,203	\$99,613	\$68,325	\$54,041	\$88,149	\$98,556

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Note: Due to data splicing and rounding, these figures might not sum exact or perfectly match summary tables in the narrative report.

Median Home Values include a +20% boost and assumes new-builds; quality rehabs; and housing market recovery.

Market Parameters and Forecasts - Households in Owner-Occupied Units
Fifteen Counties in the Michigan Upper Peninsula Prosperity Region 1

		2010 Census	2010 ACS 5-yr	2011 ACS 5-yr	2012 ACS 5-yr	2013 ACS 5-yr	2014 ACS 5-yr	2016 Forecast	2020 Forecast
		Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.
Order	Region 1a - West								
1	Baraga Co.	2,659	2,483	2,474	2,433	2,525	2,367	2,280	2,280
2	Gogebic Co.	5,539	5,437	5,483	5,400	5,240	5,142	5,084	5,084
3	Houghton Co.	9,837	9,595	9,528	9,690	9,518	9,430	9,377	9,377
4	Iron Co.	4,559	4,536	4,400	4,417	4,419	4,557	4,701	4,850
5	Keweenaw Co.	910	819	749	875	863	874	886	898
6	Ontonagon Co.	2,801	2,889	2,899	2,831	2,777	2,724	2,693	2,693
Order	Region 1b - Central								
1	Alger Co.	3,228	2,982	2,936	2,936	3,029	3,049	3,068	3,088
2	Delta Co.	12,636	12,939	12,654	12,380	12,401	12,182	12,053	12,053
3	Dickinson Co.	9,118	9,070	9,023	9,074	9,159	9,059	8,999	8,999
4	Marquette Co.	18,992	18,448	18,080	18,230	18,106	18,154	18,203	18,251
5	Menominee Co.	8,313	8,707	8,604	8,572	8,596	8,525	8,484	8,484
6	Schoolcraft Co.	3,088	3,151	3,194	3,091	2,986	2,843	2,761	2,761
Order	Region 1c - East								
1	Chippewa Co.	10,140	10,407	10,444	10,144	10,021	9,913	9,848	9,848
2	Luce Co.	1,928	1,955	1,919	1,854	1,788	1,708	1,663	1,663
3	Mackinac Co.	3,937	3,957	3,873	3,735	3,774	3,816	3,858	3,900

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016.

Market Parameters and Forecasts - Households in Owner-Occupied Units
Delta County and Selected Communities - Michigan Prosperity Region 1b

Order	County Name	2010	2010	2011	2012	2013	2014	2016	2020
		Census	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	Forecast	Forecast
		Owner	Owner	Owner	Owner	Owner	Owner	Owner	Owner
		Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.
	Delta Co.	12,636	12,939	12,654	12,380	12,401	12,182	12,053	12,053
1	Escanaba City	--	3,549	3,526	3,384	3,613	3,583	3,565	3,565
2	Garden Village	--	89	76	88	88	89	90	91
3	Gladstone City	--	1,663	1,634	1,589	1,533	1,446	1,398	1,398

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016. Owner- and renter-occupied households have been adjusted by LandUse|USA.

Market Parameters and Forecasts - Median Home Value
Fifteen Counties in the Michigan Upper Peninsula Prosperity Region 1

		2010	2011	2012	2013	2014	2016	2020
		Census	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	Forecast	Forecast
		Median	Median	Median	Median	Median	Median	Median
		Home	Home	Home	Home	Home	Home	Home
		Value	Value	Value	Value	Value	Value	Value
Order	Region 1a - West							
1	Baraga Co.	\$86,500	\$84,700	\$83,100	\$84,000	\$86,500	\$91,725	\$99,611
2	Gogebic Co.	\$69,200	\$67,900	\$67,500	\$66,800	\$66,900	\$67,100	\$67,382
3	Houghton Co.	\$86,100	\$86,200	\$85,700	\$88,400	\$89,900	\$92,977	\$97,474
4	Iron Co.	\$75,700	\$75,400	\$75,100	\$75,100	\$75,800	\$77,220	\$79,255
5	Keweenaw Co.	\$81,800	\$87,000	\$99,500	\$101,700	\$101,400	\$101,400	\$101,400
6	Ontonagon Co.	\$75,300	\$75,000	\$73,100	\$72,600	\$69,300	\$69,300	\$69,300
Order	Region 1b - Central							
1	Alger Co.	\$111,500	\$114,700	\$113,600	\$117,100	\$117,200	\$117,400	\$117,681
2	Delta Co.	\$100,600	\$102,900	\$99,600	\$100,200	\$99,400	\$99,400	\$99,400
3	Dickinson Co.	\$87,800	\$88,600	\$87,000	\$85,500	\$86,800	\$89,460	\$93,329
4	Marquette Co.	\$125,100	\$127,700	\$126,300	\$126,600	\$127,200	\$128,409	\$130,121
5	Menominee Co.	\$97,300	\$96,700	\$96,700	\$95,300	\$94,400	\$94,400	\$94,400
6	Schoolcraft Co.	\$87,700	\$85,100	\$86,300	\$86,200	\$87,700	\$90,779	\$95,283
Order	Region 1c - East							
1	Chippewa Co.	\$103,100	\$103,700	\$102,400	\$101,600	\$101,500	\$101,500	\$101,500
2	Luce Co.	\$86,000	\$84,200	\$83,300	\$79,400	\$78,300	\$78,300	\$78,300
3	Mackinac Co.	\$126,100	\$126,600	\$121,500	\$119,300	\$119,100	\$119,100	\$119,100

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016.

Market Parameters and Forecasts - Median Home Value
 Delta County and Selected Communities - Michigan Prosperity Region 1b

Order	County Name	2010 Census Median Home Value	2011 ACS 5-yr Median Home Value	2012 ACS 5-yr Median Home Value	2013 ACS 5-yr Median Home Value	2014 ACS 5-yr Median Home Value	2016 Forecast Median Home Value	2020 Forecast Median Home Value
	Delta Co.	\$100,600	\$102,900	\$99,600	\$100,200	\$99,400	\$99,400	\$99,400
1	Escanaba City	\$85,300	\$86,300	\$83,000	\$82,500	\$80,100	\$80,100	\$80,100
2	Garden Village	\$74,500	\$60,000	\$65,000	\$67,800	\$65,600	\$65,600	\$65,600
3	Gladstone City	\$86,700	\$85,300	\$83,200	\$79,800	\$79,900	\$79,900	\$79,900

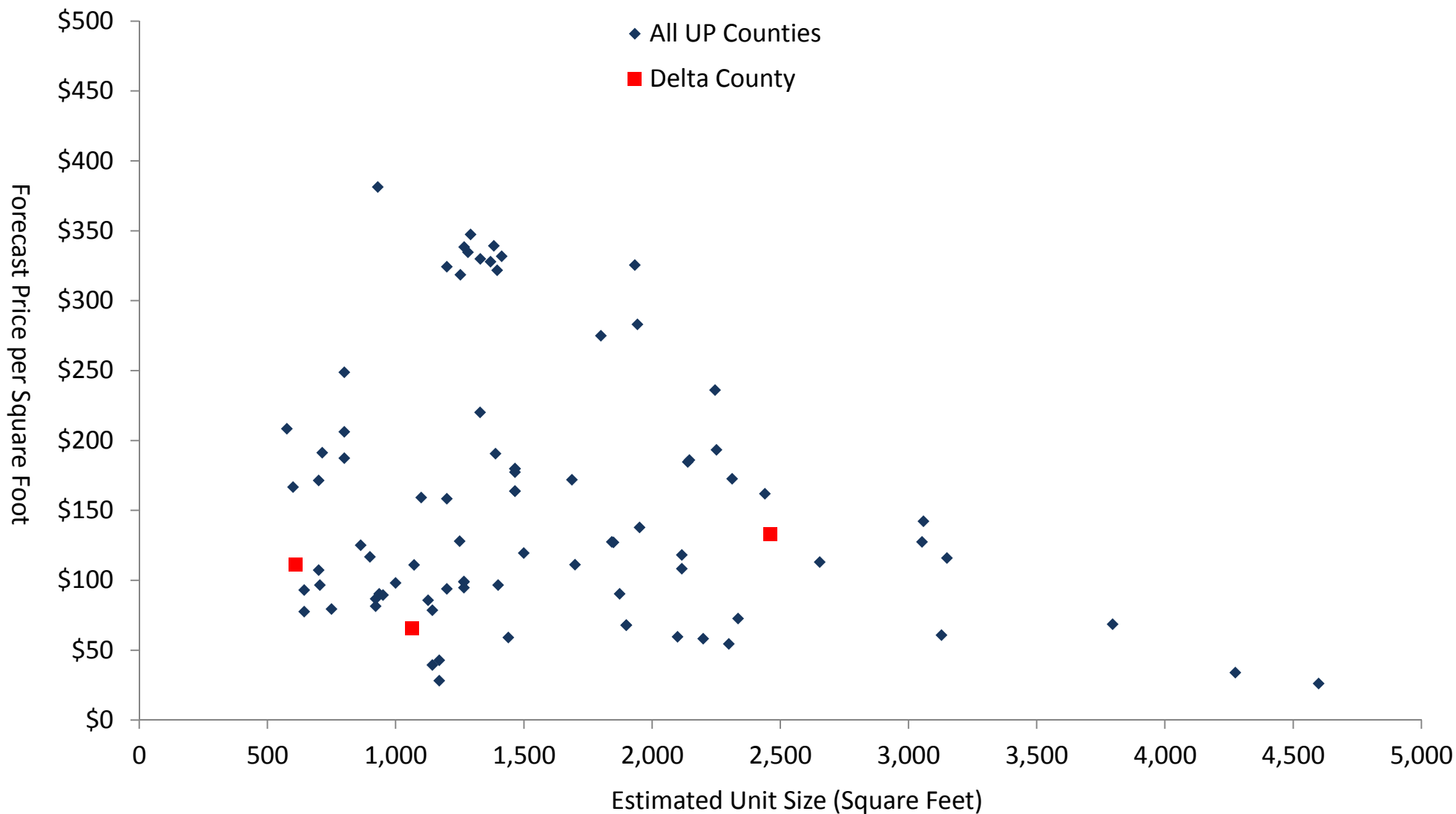
Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016.

Median Home Value v. Median Household Income
71 Lifestyle Clusters (Mosaic|USA)
The State of Michigan - 2015



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and licensed to LandUse|USA through Sites|USA. Michigan estimates, analysis, and exhibit prepared by LandUse|USA (c) 2016 with all rights reserved.

Forecast Home Value per Square Foot v. Unit Size
Attached Owner-Occupied Only
Delta County - Michigan UP Prosperity Region 1 - 2016



Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Excludes 1 outlier.

Selected Inventory of Owner Housing Choices - Attached Units Only
 Delta County - Michigan Prosperity Region 1 - 2016

	Name and Address	Building Type	Water front	Down town	Yr. Built	Units		Estimat. Sq. Ft.	Forecast Value	Forecast Value per Sq. Ft.	
						in Bldg.	Bed Room				
1	401 S 10th St, Escanaba City	Main Street	--	1	1921	4	--	610	\$68,000	\$111	
1	1619 Lake Shore Dr. Gladstone City	--	1	--	--	--	2	3	2,470	\$328,000	\$133
2	Woodbriar Estates 7731 Summit 19.55 Ln. Gladstone City	--	--	--	--	12	2	1	--	\$133,000	--
3	2000 Lake Shore Dr. Gladstone City	--	1	--	--	--	2 2	2 2	1,070 1,065	\$70,000 \$70,000	\$65 \$66

Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation. Numbers in the leftmost column list the number of observations by community name, alphabetically.



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**Existing Households
County and Places**

Prepared by:



Prepared for:

Michigan Upper Peninsula Prosperity Region 1

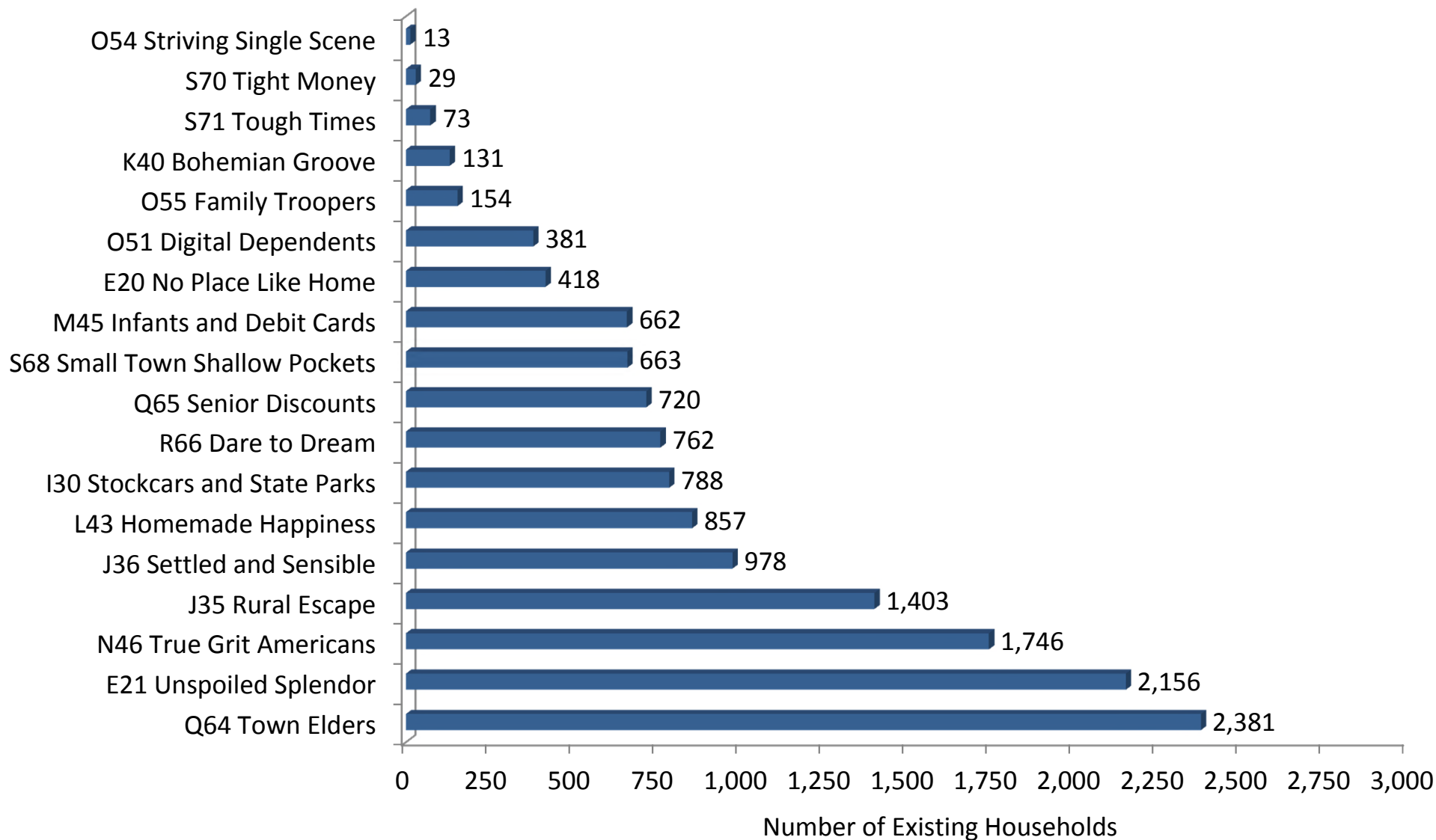
Michigan Economic Development Corporation

Michigan State Housing Development Authority

Collaborative Community Development

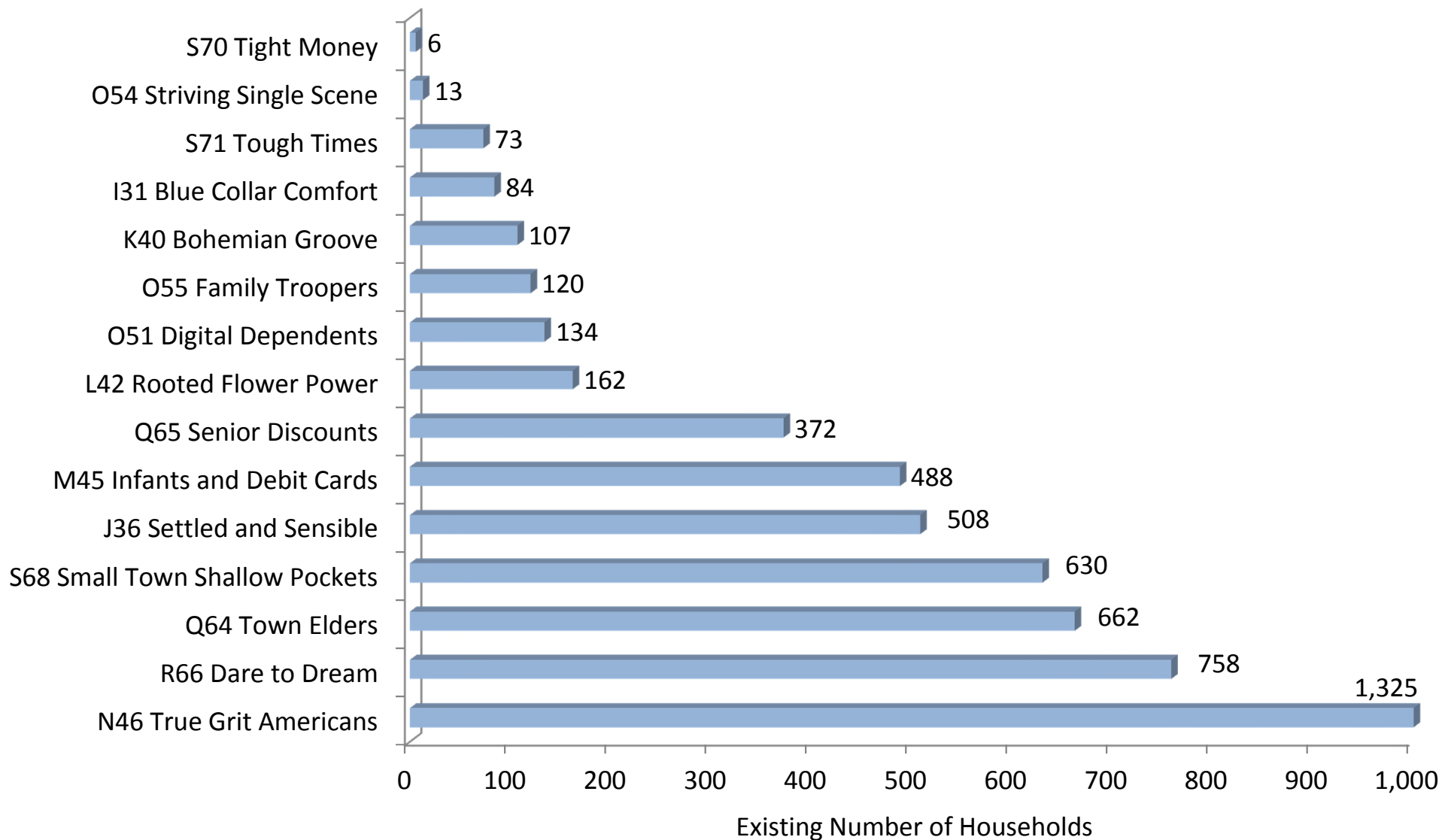



Existing Households by Predominant Lifestyle Cluster Delta COUNTY - Michigan UP Prosperity Region 1b | Year 2015



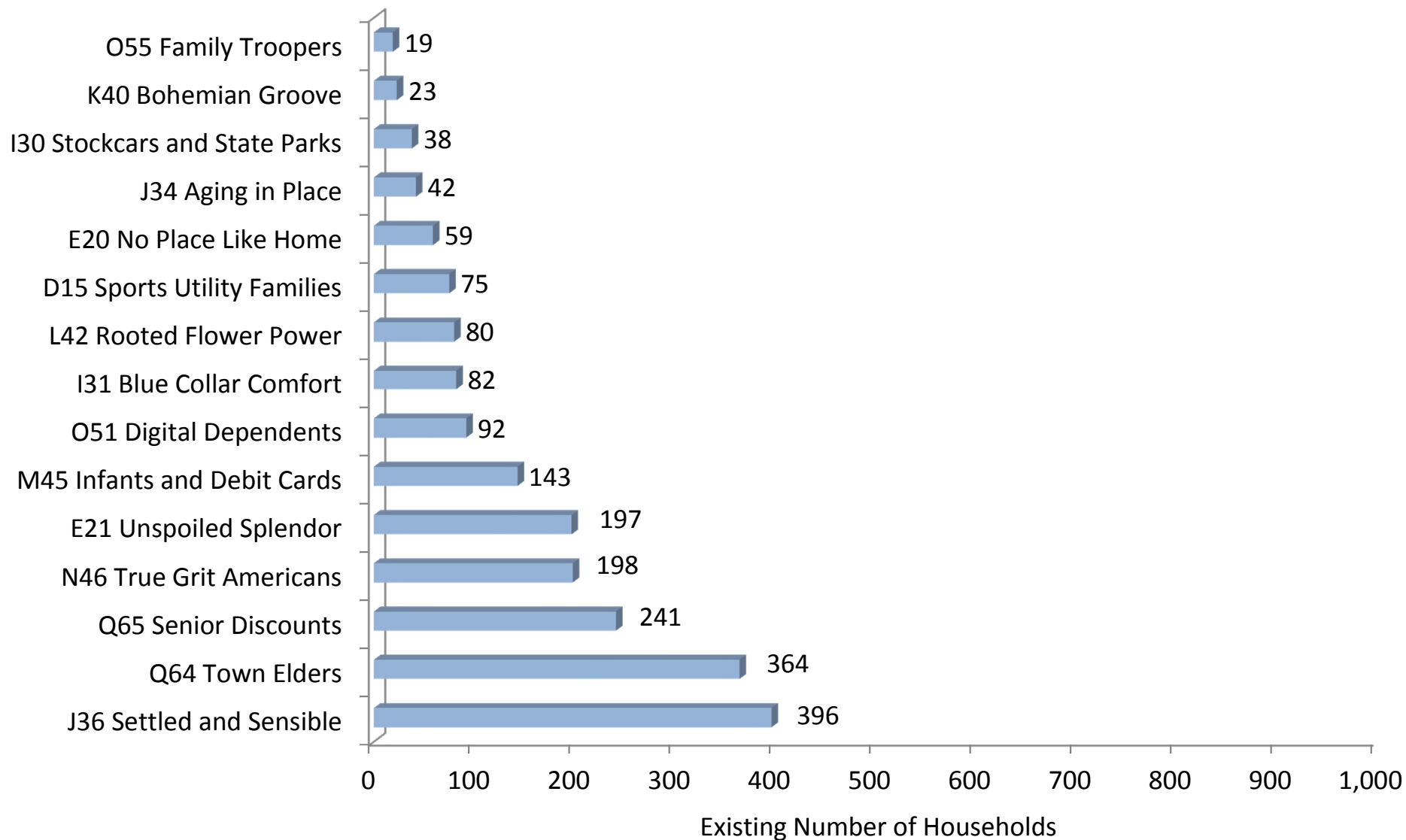
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Existing Households by Predominant Lifestyle Cluster
 The City of Escanaba - Delta County, Michigan | Year 2015



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Existing Households by Predominant Lifestyle Cluster The City of Gladstone - Delta County, Michigan | Year 2015



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Market Parameters and Forecasts - Population
Fifteen Counties in the Michigan Upper Peninsula Prosperity Region 1

		2010 Census	2010 ACS 1-yr	2011 ACS 1-yr	2012 ACS 1-yr	2013 ACS 1-yr	2014 ACS 5-yr	2016 Forecast	2020 Forecast	2014 ACS 5-yr
		Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Persons per Hhld.
Order	Region 1a - West									
1	Baraga Co.	8,860	8,882	8,854	8,808	8,787	8,740	8,740	8,740	2.9
2	Gogebic Co.	16,427	16,471	16,422	16,297	16,179	16,042	16,042	16,042	2.3
3	Houghton Co.	36,628	36,192	36,366	36,519	36,494	36,739	37,234	38,244	2.6
4	Iron Co.	11,817	12,057	11,965	11,837	11,723	11,615	11,615	11,615	2.1
5	Keweenaw Co.	2,156	2,122	2,139	2,168	2,181	2,197	2,229	2,295	2.2
6	Ontonagon Co.	6,780	6,976	6,848	6,703	6,584	6,448	6,448	6,448	2.0
Order	Region 1b - Central									
1	Alger Co.	9,601	9,604	9,571	9,531	9,497	9,516	9,554	9,631	2.7
2	Delta Co.	37,069	37,403	37,248	37,075	36,967	36,841	36,841	36,841	2.3
3	Dickinson Co.	26,168	26,584	26,436	26,286	26,201	26,097	26,097	26,097	2.3
4	Marquette Co.	67,077	66,514	66,859	67,178	67,358	67,535	67,890	68,607	2.6
5	Menominee Co.	24,029	24,245	24,138	24,041	23,917	23,838	23,838	23,838	2.2
6	Schoolcraft Co.	8,485	8,640	8,552	8,455	8,407	8,345	8,345	8,345	2.3
Order	Region 1c - East									
1	Chippewa Co.	38,520	39,078	39,029	38,919	38,760	38,698	38,698	38,698	2.7
2	Luce Co.	6,631	6,685	6,657	6,590	6,550	6,512	6,512	6,512	2.7
3	Mackinac Co.	11,113	11,281	11,198	11,144	11,099	11,080	11,080	11,080	2.3

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016.

Market Parameters and Forecasts - Population
 Delta County and Selected Communities - Michigan Prosperity Region 1b

Order	County Name	2010 Census Pop- ulation	2010 ACS 1-yr Pop- ulation	2011 ACS 1-yr Pop- ulation	2012 ACS 1-yr Pop- ulation	2013 ACS 1-yr Pop- ulation	2014 ACS 5-yr Pop- ulation	2016 Forecast Pop- ulation	2020 Forecast Pop- ulation	2014 ACS 5-yr Persons per Hhld.
	Delta Co.	37,069	37,403	37,248	37,075	36,967	36,841	36,841	36,841	2.3
1	Escanaba City	--	--	--	--	--	12,529	--	--	2.2
2	Garden Village	--	--	--	--	--	210	--	--	2.2
3	Gladstone City	--	--	--	--	--	4,920	--	--	2.5

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016.

Market Parameters and Forecasts - Households
Fifteen Counties in the Michigan Upper Peninsula Prosperity Region 1

		2010 Census	2010 ACS 5-yr	2011 ACS 5-yr	2012 ACS 5-yr	2013 ACS 5-yr	2014 ACS 5-yr	2015 Forecast	2020 Forecast
		Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.
Order	Region 1a - West								
1	Baraga Co.	3,444	3,336	3,308	3,161	3,234	3,055	3,055	3,055
2	Gogebic Co.	7,037	7,302	7,268	7,234	7,070	6,916	6,916	6,916
3	Houghton Co.	14,232	13,991	14,016	14,130	14,029	13,941	13,941	13,941
4	Iron Co.	5,577	5,386	5,248	5,276	5,289	5,415	5,623	5,974
5	Keweenaw Co.	1,013	957	887	1,012	1,014	1,021	1,032	1,051
6	Ontonagon Co.	3,258	3,410	3,413	3,333	3,269	3,201	3,201	3,201
Order	Region 1b - Central								
1	Alger Co.	3,898	3,688	3,606	3,558	3,607	3,609	3,612	3,617
2	Delta Co.	15,992	16,339	16,038	16,071	15,885	15,695	15,695	15,695
3	Dickinson Co.	11,359	11,414	11,444	11,322	11,432	11,263	11,263	11,263
4	Marquette Co.	27,538	25,638	25,752	26,324	26,436	26,693	27,110	27,791
5	Menominee Co.	10,474	10,841	10,866	10,869	10,787	10,668	10,668	10,668
6	Schoolcraft Co.	3,759	3,621	3,673	3,651	3,590	3,495	3,495	3,495
Order	Region 1c - East								
1	Chippewa Co.	14,329	14,836	14,699	14,662	14,605	14,382	14,382	14,382
2	Luce Co.	2,412	2,473	2,447	2,404	2,427	2,345	2,345	2,345
3	Mackinac Co.	5,024	4,927	4,917	4,940	5,000	5,066	5,174	5,351

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016.

Market Parameters and Forecasts - Households
 Delta County and Selected Communities - Michigan Prosperity Region 1b

Order	County Name	2010	2010	2011	2012	2013	2014	2015	2020
		Census	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	Forecast	Forecast
		Total	Total	Total	Total	Total	Total	Total	Total
		Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.
	Delta Co.	15,992	16,339	16,038	16,071	15,885	15,695	15,695	15,695
1	Escanaba City	--	5,728	5,693	5,762	5,750	5,780	5,828	5,907
2	Garden Village	--	96	80	90	94	96	99	105
3	Gladstone City	--	2,149	2,151	2,141	2,055	1,952	1,952	1,952

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016.

Exhibit G.8

Market Parameters and Forecasts - Median Household Income
Fifteen Counties in the Michigan Upper Peninsula Prosperity Region 1

		2010	2011	2012	2013	2014	2016	2020	2014	2014
		ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	Forecast	Forecast	ACS 5-yr	ACS 5-yr
		Median	Median	Median	Median	Median	Median	Median	Owner	Renter
		Household	Household	Household	Household	Household	Household	Household	Household	Household
		Income	Income	Income	Income	Income	Income	Income	Income	Income
Order	Region 1a - West									
1	Baraga Co.	\$40,541	\$40,541	\$40,541	\$41,189	\$40,935	\$40,935	\$40,935	\$44,493	\$21,921
2	Gogebic Co.	\$33,673	\$34,917	\$34,917	\$34,252	\$34,021	\$34,021	\$34,021	\$40,397	\$18,671
3	Houghton Co.	\$34,174	\$34,625	\$34,625	\$35,430	\$36,443	\$37,916	\$40,086	\$49,413	\$18,581
4	Iron Co.	\$33,734	\$35,390	\$35,551	\$34,685	\$35,689	\$37,150	\$39,303	\$39,480	\$18,082
5	Keweenaw Co.	\$38,872	\$39,821	\$42,406	\$39,038	\$39,180	\$39,380	\$39,661	\$42,805	\$24,583
6	Ontonagon Co.	\$35,269	\$35,269	\$35,269	\$34,620	\$35,365	\$36,438	\$38,000	\$38,271	\$13,629
Order	Region 1b - Central									
1	Alger Co.	\$38,262	\$38,262	\$38,348	\$37,586	\$39,211	\$41,620	\$45,261	\$43,477	\$21,219
2	Delta Co.	\$41,951	\$42,932	\$42,932	\$42,676	\$42,070	\$42,070	\$42,070	\$50,230	\$17,713
3	Dickinson Co.	\$42,586	\$43,651	\$44,272	\$44,136	\$44,350	\$44,652	\$45,077	\$49,577	\$26,204
4	Marquette Co.	\$45,130	\$45,495	\$45,495	\$45,622	\$45,066	\$45,066	\$45,066	\$57,713	\$20,322
5	Menominee Co.	\$41,332	\$42,014	\$42,014	\$41,739	\$41,293	\$41,293	\$41,293	\$47,221	\$21,075
6	Schoolcraft Co.	\$36,925	\$38,367	\$38,367	\$35,260	\$35,955	\$36,954	\$38,402	\$41,250	\$14,727
Order	Region 1c - East									
1	Chippewa Co.	\$40,194	\$41,108	\$41,114	\$41,637	\$40,828	\$40,828	\$40,828	\$50,771	\$21,298
2	Luce Co.	\$40,041	\$42,083	\$42,414	\$39,469	\$36,398	\$36,398	\$36,398	\$41,705	\$27,602
3	Mackinac Co.	\$39,339	\$39,339	\$39,339	\$38,704	\$38,690	\$38,690	\$38,690	\$43,654	\$28,137

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016.

Exhibit G.9

Market Parameters and Forecasts - Median Household Income
Delta County and Selected Communities - Michigan Prosperity Region 1b

Order	County Name	2010 ACS 5-yr Median Household Income	2011 ACS 5-yr Median Household Income	2012 ACS 5-yr Median Household Income	2013 ACS 5-yr Median Household Income	2014 ACS 5-yr Median Household Income	2016 Forecast Median Household Income	2020 Forecast Median Household Income	2014 ACS 5-yr Owner Household Income	2014 ACS 5-yr Renter Household Income
	Delta Co.	\$41,951	\$42,932	\$42,932	\$42,676	\$42,070	\$42,070	\$42,070	\$50,230	\$17,713
1	Escanaba City	\$29,130	\$28,991	\$27,346	\$27,328	\$26,808	\$26,808	\$26,808	\$41,722	\$14,813
2	Garden Village	\$38,125	\$38,846	\$40,000	\$37,083	\$43,125	\$43,125	\$43,125	\$39,750	--
3	Gladstone City	\$41,458	\$40,732	\$45,625	\$42,936	\$44,807	\$44,807	\$44,807	\$53,284	\$30,212

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016.

Market Parameters and Forecasts - Total Housing Units, Including Vacancies
Fifteen Counties in the Michigan Upper Peninsula Prosperity Region 1

		2010	2011	2012	2013	2014	2016	2020
		Census	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	Forecast	Forecast
		Total	Total	Total	Total	Total	Total	Total
		Housing	Housing	Housing	Housing	Housing	Housing	Housing
		Units	Units	Units	Units	Units	Units	Units
Order	Region 1a - West							
1	Baraga Co.	5,250	5,360	5,246	5,243	5,183	5,183	5,183
2	Gogebic Co.	10,849	10,813	10,807	10,741	10,763	10,798	10,848
3	Houghton Co.	18,575	18,602	18,618	18,608	18,624	18,646	18,678
4	Iron Co.	9,154	9,186	9,204	9,197	9,226	9,273	9,338
5	Keweenaw Co.	2,397	2,344	2,462	2,472	2,475	2,479	2,483
6	Ontonagon Co.	5,666	5,653	5,670	5,653	5,650	5,650	5,650
Order	Region 1b - Central							
1	Alger Co.	6,538	6,535	6,559	6,574	6,580	6,590	6,603
2	Delta Co.	20,198	20,186	20,212	20,155	20,212	20,304	20,432
3	Dickinson Co.	13,990	13,980	13,995	13,982	14,010	14,055	14,118
4	Marquette Co.	34,292	34,321	34,355	34,328	34,431	34,596	34,830
5	Menominee Co.	14,238	14,234	14,235	14,181	14,202	14,236	14,283
6	Schoolcraft Co.	6,244	6,279	6,297	6,302	6,317	6,341	6,375
Order	Region 1c - East							
1	Chippewa Co.	21,145	21,211	21,234	21,206	21,249	21,318	21,415
2	Luce Co.	4,346	4,335	4,352	4,333	4,339	4,349	4,362
3	Mackinac Co.	10,831	10,921	10,969	10,973	11,007	11,062	11,139

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016.

Market Parameters and Forecasts - Total Housing Units, Including Vacancies
Delta County and Selected Communities - Michigan Prosperity Region 1b

Order	County Name	2010 Census Total Housing Units	2011 ACS 5-yr Total Housing Units	2012 ACS 5-yr Total Housing Units	2013 ACS 5-yr Total Housing Units	2014 ACS 5-yr Total Housing Units	2016 Forecast Total Housing Units	2020 Forecast Total Housing Units
	Delta Co.	20,198	20,186	20,212	20,155	20,212	20,304	20,432
1	Escanaba City	6,292	6,337	6,374	6,374	6,448	6,477	6,518
2	Garden Village	144	131	132	138	144	145	146
3	Gladstone City	2,470	2,498	2,501	2,505	2,353	2,364	2,379

Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016.



H

Market Assessment County and Places

Prepared by:



Prepared for:

Michigan Upper Peninsula Prosperity Region 1

Michigan Economic Development Corporation
Michigan State Housing Development Authority
Collaborative Community Development



Demographic Profiles - Population and Employment
Delta County, Michigan with Selected Communities - 2010 - 2015

	Delta County	The City of Escanaba	The Village of Garden	The City of Gladstone
Households Census (2010)	15,992	5,622	99	2,182
Households ACS (2014)	15,695	5,780	96	1,943
Population Census (2010)	37,069	12,616	221	4,973
Population ACS (2014)	36,841	12,529	210	4,920
Group Quarters Population (2014)	582	504	4	27
Correctional Facilities	113	109	0	0
Nursing/Mental Health Facilities	252	227	0	0
College/University Housing	67	65	0	0
Military Quarters	0	0	0	0
Other	149	104	4	27
Daytime Employees Ages 16+ (2015)	17,089	9,340	31	245
Unemployment Rate (2015)	3.9%	4.6%	3.0%	2.6%
Employment by Industry Sector (2014)	100.0%	100.0%	100.0%	100.0%
Agric., Forest, Fish, Hunt, Mine	3.1%	1.3%	0.0%	2.3%
Arts, Ent. Rec., Accom., Food Service	11.0%	14.9%	17.5%	10.6%
Construction	6.8%	6.2%	33.3%	6.5%
Educ. Service, Health Care, Soc. Asst.	21.2%	22.4%	12.3%	25.2%
Finance, Ins., Real Estate	4.7%	2.2%	7.0%	6.3%
Information	1.6%	2.0%	0.0%	0.2%
Manufacturing	15.3%	10.7%	7.0%	8.0%
Other Services, excl. Public Admin.	5.4%	7.5%	8.8%	4.5%
Profess. Sci. Mngmt. Admin. Waste	5.6%	8.2%	0.0%	5.5%
Public Administration	3.9%	3.1%	0.0%	4.6%
Retail Trade	14.4%	16.4%	5.3%	20.2%
Transpo., Wrhse., Utilities	5.8%	3.9%	8.8%	5.7%
Wholesale Trade	1.2%	1.1%	0.0%	0.4%

Source: U.S. Census 2010; American Community Survey (ACS) 2009 - 2014; and Applied Geographic Solutions (AGS) for 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Demographic Profiles - Total and Vacant Housing Units
Delta County, Michigan with Selected Communities - 2014

Exhibit H.2

	Delta County	The City of Escanaba	The Village of Garden	The City of Gladstone
Total Housing Units (2014)	20,212	6,448	144	2,353
1, mobile, other	17,753	4,562	139	1,976
1 attached, 2	1,005	755	2	138
3 or 4	343	304	0	15
5 to 9	266	200	3	45
10 to 19	145	112	0	7
20 to 49	281	250	0	18
50 or more	419	265	0	154
Premium for Seasonal Households	7%	0%	11%	2%
Vacant (incl. Seasonal, Rented, Sold)	4,517	668	48	410
1, mobile, other	4,102	404	46	315
1 attached, 2	252	160	2	51
3 or 4	25	25	0	0
5 to 9	36	22	0	0
10 to 19	1	0	0	0
20 to 49	24	24	0	0
50 or more	77	33	0	44
Avail. (excl. Seasonal, Rented, Sold)	1,653	518	19	287
1, mobile, other	1,501	313	18	221
1 attached, 2	92	124	1	36
3 or 4	9	19	0	0
5 to 9	13	17	0	0
10 to 19	0	0	0	0
20 to 49	9	19	0	0
50 or more	28	26	0	31
Total by Reason for Vacancy (2014)	4,517	668	48	410
Available, For Rent	86	38	5	28
Available, For Sale	398	170	9	34
Available, Not Listed	<u>1,169</u>	<u>310</u>	<u>5</u>	<u>225</u>
Total Available	1,653	518	19	287
Seasonal, Recreation	2,682	25	29	79
Migrant Workers	0	0	0	0
Rented, Not Occupied	108	64	0	44
Sold, Not Occupied	<u>74</u>	<u>61</u>	<u>0</u>	<u>0</u>
Not Yet Occupied	182	125	0	44

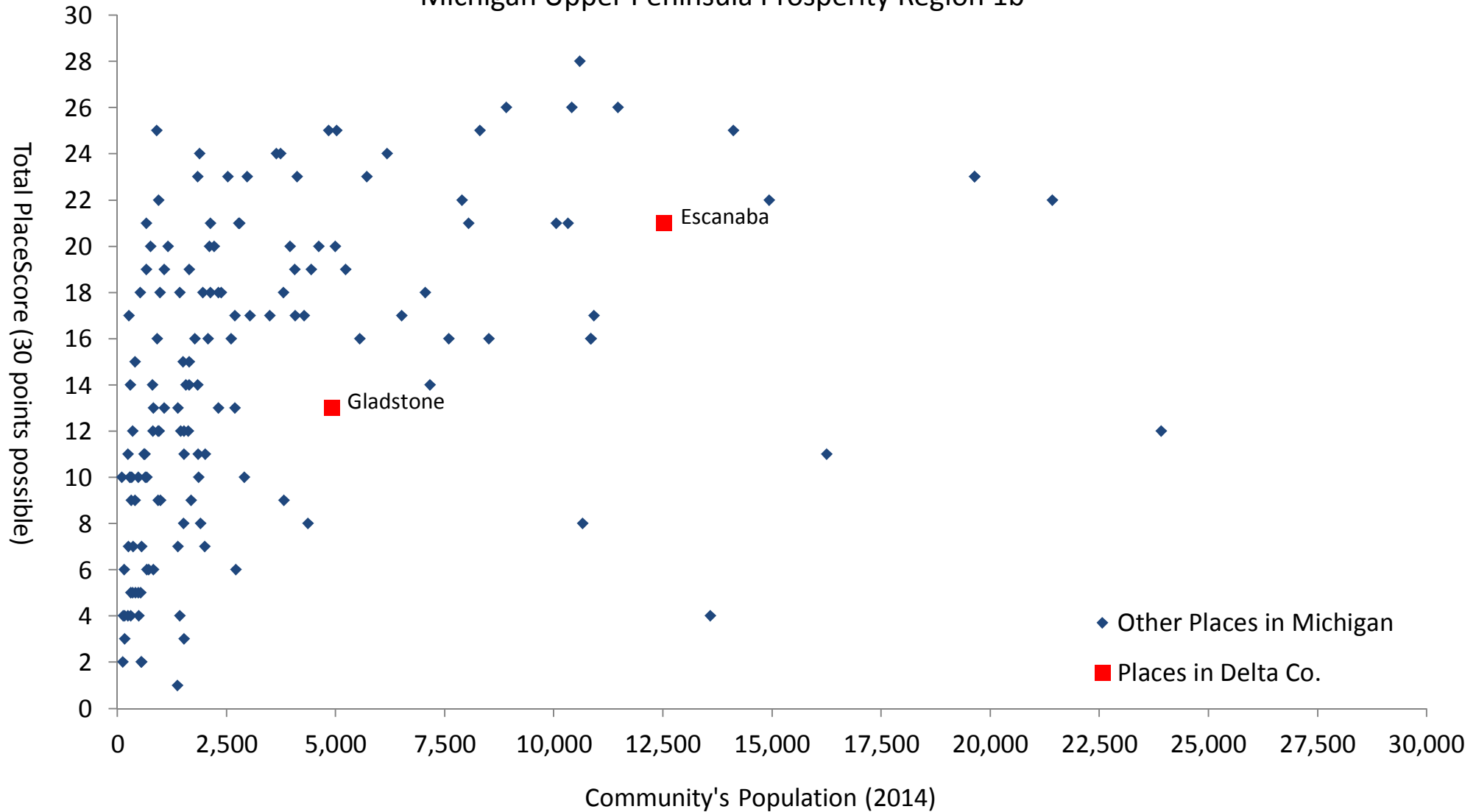
Source: American Community Survey (ACS) 2009 - 2014. Analysis and exhibit prepared by LandUse|USA; 2016.

Annual Average Daily Traffic Counts and Connectivity Michigan Upper Peninsula Prosperity Region 1b | Year 2014

Highway Number	Annual Avg. Daily Traffic	Highway Directionals and Links	Other Major Cities on Route
Alger County			
M-28	9,500	East to I-75 West to Marquette	Munising Marquette
M-94	4,400	East to Manistique West to US-41	Manistique
US-41	2,200	North to Marquette South to Escanaba	Marquette Green Bay, WI
M-67	1,400	North to Chatham South to US-41	--
Delta County			
US-41	23,100	North to Marquette South to Wisconsin	Marquette Green Bay, WI
US-2	19,600	East to Manistique West to Iron Mountain	St. Ignace Duluth, MN
M-35	8,700	North to Escanaba South to Menominee	Escanaba
M-69	1,200	East to US-41 West to US-2	--
Dickinson County			
US-2	19,500	East to Escanaba West to Iron River	St. Ignace Duluth, MN
M-95	14,400	North to US-41 South to US-2	--
US-8	3,400	North to Norway South to Wisconsin	--
M-69	1,600	East to US-41 West to US-2	--
Marquette County			
US-41	33,400	North to Baraga South to Escanaba	Marquette Green Bay, WI
M-28	8,300	East to I-75 West to Marquette	Munising Marquette
M-553	8,300	North to Marquette South to KI Sawyer AFB	--
M-95	3,100	North to US-41 South to US-2	--
M-35	2,800	North to US-41 South to Gwinn	--
Menominee County			
US-41	19,500	North to Escanaba South to Wisconsin	Marquette Green Bay, WI
M-35	6,000	North to Escanaba South to Menominee	--
US-2	5,400	East to Escanaba West to Iron Mountain	St. Ignace Duluth, MN
Schoolcraft County			
M-94	7,600	North to M-28 South to Manistique	--
US-2	6,300	East to St. Ignace West to Escanaba	St. Ignace Duluth, MN
M-28	2,000	East to I-75 West to Munising	--
M-77	1,000	North to Grand Marais South to US-2	--

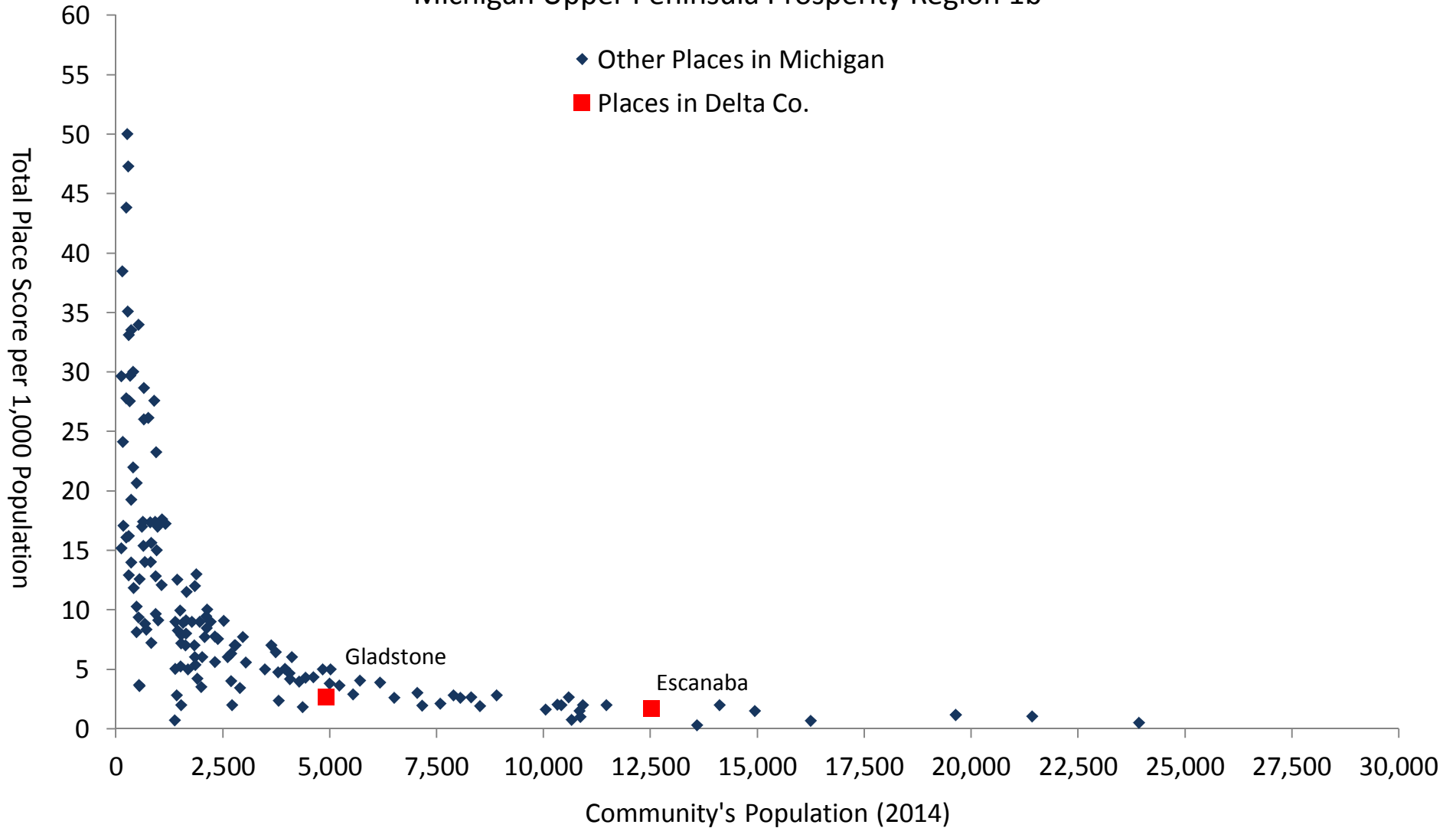
Source: Michigan Department of Transportation 2014 Annual Average Daily Traffic Counts (AADT).
Exhibit prepared by LandUse|USA, 2016.

Total PlaceScore™ v. Total Population
 Places in Delta County v. Others in Michigan
 Michigan Upper Peninsula Prosperity Region 1b



Source: Based on a subjective analysis of 30 Placemaking criteria using internet research only, and have not been field-verified.
 Analysis by LandUse|USA, 2016. Population is ACS 5-year estimates for 2010 - 2014.
 The PlaceScore term and methodology is trademarked by LandUse|USA as-of January 2014, with all rights reserved.

Total PlaceScore™ per 1,000 Population
 Places in Delta County v. Others in Michigan
 Michigan Upper Peninsula Prosperity Region 1b



Source: Based on a subjective analysis of 30 Placemaking criteria using internet research only, and have not been field-verified.
 Analysis by LandUse|USA, 2016. Population is ACS 5-year estimates for 2010 - 2014.
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PlaceScores™ - Local Placemaking Initiatives and Amenities
 (As Evident Through Internet Research and Search Engines)
 Selected Places | Michigan Upper Peninsula Prosperity Region 1b

Primary County	Alger	Delta	Delta	Dickinson
Jurisdiction Name	City of Munising	City of Escanaba	City of Gladstone	City of Iron Mountain
2010 Population (Decennial Census)	2,355	12,616	4,973	7,624
2014 Population (5-yr ACS 2010-2014)	2,116	12,529	4,920	7,593
City/Village-Wide Planning Documents				
1 City-Wide Master Plan (not county)	1	1	1	1
2 Has a Zoning Ordinance Online	1	1	1	1
3 Considering a Form Based Code	0	0	0	0
4 Parks & Rec. Plan or Commission	0	1	1	0
Downtown Planning Documents				
5 Established DDA, BID, or Similar	1	1	1	1
6 DT Master Plan, Subarea Plan	1	0	0	0
7 Streetscape, Transp. Improv. Plan	1	1	1	0
8 Retail Market Study or Strategy	0	1	0	0
9 Residential Market Study, Strategy	0	0	0	0
10 Façade Improvement Program	1	1	1	1
Downtown Organization and Marketing				
11 Designation: Michigan Cool City	0	0	0	0
12 Member of Michigan Main Street	0	0	0	1
13 Main Street 4-Point Approach	0	0	0	1
14 Facebook Page	1	1	1	1
Listing or Map of Merchants and Amenities				
15 City/Village Main Website	1	0	0	0
16 DDA, BID, or Main Street Website	1	1	0	0
17 Chamber or CVB Website	1	1	1	1
Subtotal Place Score (17 points possible)	10	10	8	8

This PlaceScore assessment is based only on internet research, and has not been field-verified.

Analysis and assessment by LandUse|USA; © 2016.

If a community's amenities and resources are not listed, then the challenge is to improve marking efforts and ensure that the resources are available and easy to find through mainstream online search engines.

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PlaceScores™ - Local Placemaking Initiatives and Amenities

(As evident through Online Search Engines)

Selected Places | Michigan Upper Peninsula Prosperity Region 1b

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Jurisdiction Name	City of Munising	City of Escanaba	City of Gladstone	City of Iron Mountain
2010 Population (Decennial Census)	2,355	12,616	4,973	7,624
2014 Population (5-yr ACS 2010-2014)	2,116	12,529	4,920	7,593
Unique Downtown Amenities				
1 Cinema/Theater, Playhouse	0	1	0	1
2 Waterfront Access/Parks	1	1	1	0
3 Established Farmer's Market	1	1	1	1
4 Summer Music in the Park	1	1	1	0
5 National or Other Major Festival	0	1	0	0
Downtown Street and Environment				
6 Angle Parking (not parallel)	1	1	1	1
7 Reported Walk Score is 50+	1	1	1	1
8 Walk Score/1,000 Pop is 40+	1	0	0	0
9 Off Street Parking is Evident	1	1	0	1
10 2-Level Scale of Historic Buildings	1	1	0	1
11 Balanced Scale 2 Sides of Street	1	1	0	1
12 Pedestrian Crosswalks, Signaled	0	0	0	0
13 Two-way Traffic Flow	1	1	0	1
Subtotal Place Score (13 points possible)	10	11	5	8
Total Place Score (30 Points Possible)	20	21	13	16
Total Place Score per 1,000 Population	9	2	3	2
Reported Walk Score (avg. = 42)	67	75	63	73
Walk Score per 1,000 Population	64	6	13	10

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PlaceScores™ - Local Placemaking Initiatives and Amenities
 (As Evident Through Internet Research and Search Engines)
 Selected Places | Michigan Upper Peninsula Prosperity Region 1b

Primary County	Marquette	Marquette	Menominee	Schoolcraft
Jurisdiction Name	City of Ishpeming	City of Marquette	City of Menominee	City of Manistique
2010 Population (Decennial Census)	6,470	21,355	8,599	3,097
2014 Population (5-yr ACS 2010-2014)	6,514	21,430	8,516	3,043
City/Village-Wide Planning Documents				
1 City-Wide Master Plan (not county)	1	1	1	0
2 Has a Zoning Ordinance Online	1	1	1	1
3 Considering a Form Based Code	0	1	0	0
4 Parks & Rec. Plan or Commission	1	1	1	1
Downtown Planning Documents				
5 Established DDA, BID, or Similar	1	1	1	1
6 DT Master Plan, Subarea Plan	0	1	0	0
7 Streetscape, Transp. Improv. Plan	1	1	0	1
8 Retail Market Study or Strategy	0	0	0	0
9 Residential Market Study, Strategy	0	0	0	0
10 Façade Improvement Program	1	1	0	1
Downtown Organization and Marketing				
11 Designation: Michigan Cool City	1	1	0	0
12 Member of Michigan Main Street	0	0	0	0
13 Main Street 4-Point Approach	0	0	0	0
14 Facebook Page	1	1	1	1
Listing or Map of Merchants and Amenities				
15 City/Village Main Website	0	0	0	0
16 DDA, BID, or Main Street Website	0	1	1	0
17 Chamber or CVB Website	1	0	1	1
Subtotal Place Score (17 points possible)	9	11	7	7

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Primary County	Marquette	Marquette	Menominee	Schoolcraft
Jurisdiction Name	City of Ishpeming	City of Marquette	City of Menominee	City of Manistique
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2014 Population (5-yr ACS 2010-2014)	6,514	21,430	8,516	3,043
Unique Downtown Amenities				
1 Cinema/Theater, Playhouse	1	1	1	1
2 Waterfront Access/Parks	0	1	1	1
3 Established Farmer's Market	1	1	1	1
4 Summer Music in the Park	1	1	1	1
5 National or Other Major Festival	0	0	0	0
Downtown Street and Environment				
6 Angle Parking (not parallel)	0	1	1	1
7 Reported Walk Score is 50+	1	1	1	1
8 Walk Score/1,000 Pop is 40+	0	0	0	0
9 Off Street Parking is Evident	1	1	1	1
10 2-Level Scale of Historic Buildings	1	1	1	1
11 Balanced Scale 2 Sides of Street	1	1	0	1
12 Pedestrian Crosswalks, Signaled	0	1	0	0
13 Two-way Traffic Flow	1	1	1	1
Subtotal Place Score (13 points possible)	8	11	9	10
Total Place Score (30 Points Possible)	17	22	16	17
Total Place Score per 1,000 Population	3	1	2	6
Reported Walk Score (avg. = 42)	73	88	63	50
Walk Score per 1,000 Population	11	4	7	16

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