

April 4, 2024

# HOUSING MARKET ANALYSIS

## Residential Target Market Analysis

Prepared for the  
**Marquette County  
Intergovernmental  
Housing Task Force**

Coordinated by the  
Lake Superior Community Partnership  
and  
Marquette County Land Bank Authority

Prepared by:



**LandUseUSA**  
UrbanStrategies



**MARQUETTE COUNTY**  
  
**LAND BANK AUTHORITY**

# Market Potential

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# Section 1-A

## Acknowledgements

This Residential Target Market Analysis (TMA) is the result of a collaborative effort among public and private stakeholders led by the Lake Superior Community Partnership, Marquette County, and eight (8) cities and census designated places (CDP's). Acknowledgement of the leadership team is provided below:

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As part of this TMA, LandUseUSA | Urban Strategies has been engaged to conduct a Residential Target Market Analysis for Marquette County overall, plus each of eight communities that contributed funds to the initiative. The analytic results for all of these places are intentionally combined into shared documents to encourage discussion among ambassadors and stakeholders for those contributing communities.

Comparing the results between these places also provides regional perspectives that might otherwise be overlooked if each was reviewed in isolation. The county and eight communities are listed on the following page.



<i>Market Potential (Document 01)</i>	<i>Geography and Place</i>
Section 1-B	Marquette County
Section 1-C	The City of Marquette
Section 1-D	Trowbridge Park CDP
Section 1-E	Harvey CDP
Section 1-F	West Ishpeming CDP
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This narrative focuses on the Housing Market Analysis (Document 01), which is complemented by a separate Real Estate Analysis (Document 02) and a separate Demographic Analysis (Document 03).

<i>Three Documents</i>	<i>Short Description</i>
01 Housing Market Analysis	Residential TMA
02 Real Estate Analysis	Prices per Square Foot
03 Demographic Analysis	Market Parameters

All three of the analyses have been prepared by Sharon Woods, President of LandUseUSA | Urban Strategies. The firm was founded in 2008 in the Greater Lansing Metropolitan Area, which also is home to the state's capital, department of treasury, land bank authority, economic development corporation (MEDC), housing and development authority (MSHDA), and community and economic development association (CEDAM). LandUseUSA's contact information is provided below:

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## Introduction

This Residential Analysis focuses on a Target Market Analysis (TMA) approach, which is a specialized study of the wants, needs, and preferences of households who are on the move and migrating into and within Marquette County and each of eight (8) cities and census designated places (CDP's). It also focuses on their inclination to be either renters or owners, preferences for different building sizes and formats, and tolerance for a range of home values and contract rents.

Geographies – In the Market Potential report (Document 01), the attached exhibits, histograms, charts, and tables are organized by geography, beginning with Marquette County, the City of Marquette, and each of the other seven places included in the study.

<i>Market Potential (Document 01)</i>	<i>Geography and Place</i>
1. Section 1-B	Marquette County
2. Section 1-C	The City of Marquette
3. Section 1-D	Trowbridge Park CDP
4. Section 1-E	Harvey CDP
5. Section 1-F	West Ishpeming CDP
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7. Section 1-H	The City of Negaunee
8. Section 1-I	K. I. Sawyer AFB CDP
9. Section 1-J	Gwinn CDP

In the Real Estate Analysis (Document 02), all of the places are studied together, with scatter plots that encompass the entire county. In the Demographic Analysis (Document 03), the places are often paired up with two per page, as shown in the following list. The City of Ishpeming often is shown twice, paired first with the West Ishpeming CDP and then with the City of Negaunee.



*Demographic Analysis (Document 03) – Pairings*

<i>First Geography</i>	<i>Second Geography</i>
Marquette County	The City of Marquette
Trowbridge Park CDP	Harvey CDP
West Ishpeming CDP	The City of Ishpeming
The City of Ishpeming	The City of Negaunee
K. I. Sawyer AFB CDP	Gwinn CDP

## Housing Mismatch

## Section 1-B

A summary chart demonstrating the housing mismatch is provided for the county and each of the eight places. It compares the share of market demand with market supply by tenure and building format. For example, 65% of owner households migrating into Marquette County will be inclined to purchase a detached house or large cottage with a private yard. However, 96% of the existing owner-occupied units are among those same formats – which suggests an over-supply.

Inversely, 25% of the in-migrating owners would choose townhouses, but only 4% of the existing units align with those medium-sized buildings. Also, although 10% of the in-migrating owners would choose condominium-style apartment (usually condominiums), the data indicates an absence of supply in the county.

Among renters migrating into the county, only 35% would be inclined to choose a loft, walkup building, or apartment building (ideally with a shared courtyard.) However, 43% of the existing renter-occupied units are in similarly types of buildings.

Inversely, only 12% of renters would choose a townhouse, whereas 33% of the existing renter-occupied units already are of a similar format. In sharp contrast, 53% of the in-migrating renters would choose a detached cottage or house, but only 25% of the existing units currently align with that format.

This comparison and housing mismatch indicates a need to build more attached townhouses and condominium-style lofts for migrating owners; and more cottages, apartment houses, and accessory dwellings for migrating renters. In general, these formats should take priority over the development of detached houses for owners and conventional apartments for renters.

## Maximum Market Potential

## Section 1-B

There are three components (Capture, Interception, and Retention) to the maximum market potential for Marquette County and each of the eight places. They are described below along with a guide to the results for the county. Additional summaries are provided in the Executive Summary for each place.

First, Capture is a verb (*the noun also is "capture"*) used to recommend capturing new households who are inclined to migrate into each subject place, and from any other place (including from other states and countries). It also represents a reasonable approximation for the minimum number of residential new-builds that could be constructed each year. In theory, if new units are not built for these new households, then they will settle for pre-owned or pre-leased choices, and then leave after a year of dissatisfaction.

Including students, there are about 470 new owner households and 930 new renter households migrating into Marquette County each year, suggesting a potential to build 470 new for-sale units and 930 new for-lease units per year. Among the 470 new owners, 305 would be most inclined to choose a detached house or cottage, and the other 165 (115 plus 60) would be more inclined to choose attached formats like townhouses.

Among the 930 renter households, 330 would be most inclined to choose a loft or apartment (preferably in a building with a shared courtyard). In addition, 110 renter households would choose a townhouse; and 74 would choose an accessory dwelling, small cottage, or apartment house.

When comparing these figures, it is important to keep in mind that the new renters include about 420 student households. Removing them from the market analysis reduces the potential for capture with new-builds to about 510 for-lease units (930 minus 420).



Second, Retain is a verb (*n. retention*) used to recommend retention of existing households who are moving from one address to another within Marquette County and each of the eight places. It also is a reasonable approximation for the number of residential rehabs that should be completed in any given year. In theory, if pre-owned and pre-leased units are not remodeled or rehabbed for these existing households, then they eventually will leave altogether.

Including students, about 490 existing owner households and 1,470 existing renter households are migrating within Marquette County each year, suggesting a need to renovate, remodel, or rehab 490 for-sale units and 1,470 for-lease units annually. Among the 490 owner households migrating within the study area, 310 would be inclined to choose a remodeled house; 120 would choose a townhouse; and 60 would choose a condominium – if they were available.

Among the 1,470 renter households, 400 would choose a rehabbed loft or courtyard apartment; 200 would choose a townhouse; and 870 would choose an accessory dwelling, cottage, or subdivided house. Again, removing the students reduces the market potential for rehabs to about 955 for-lease units (1,470 minus 515).

Third and last, the verb Intercept (*n. interception*) is used to gauge the number of migrating households who are inclined to bypass Marquette County altogether, and who currently are seeking alternatives in other parts of the Central Upper Peninsula. It also is used as a reasonable approximation of the bonus, lift, or upside market potential for new-builds that could be completed each year. Unless new housing choices are built for these migrating households, they will continue to bypass Marquette County for other places.

Including migrating students, there are 95 owner household and 185 renter households bypassing Marquette County but would change their mind if new choices become available. Among the 95 owner households that could be intercepted, 60 would be inclined to choose a detached house; 25 would choose a townhouse; and 10 would choose a condo-style apartment.

Of the 185 renter households, 65 would choose a loft or apartment; 20 would choose a townhouse, and 100 would choose an accessory dwelling, small cottage, or apartment house. Removing 85 student renter households from the equation reduces that market potential to 100 new renter households (185 minus 85).

Again, the minimum market potential for new-builds is represented by the Capture; rehabs are represented by the Retention; and an upside or bonus is represented by Interception. When summed together, the three components collectively represent an absolute maximum, not-to-exceed market potential for new-builds in any given year.

In theory, the maximum assumes that every household migrating into, within, and bypassing each place would choose a newly built unit if those choices became available, and regardless of the availability of pre-owned and pre-lease units. Implementing this type of aggressive strategy would result in a temporary increase in vacancy rates among the outdated housing stock. However, higher vacancy rates combined with new construction can also provide some motivation for landlords to rehab outdated units.

All market potential numbers provided in this Residential Analysis represent one year or annual figures, and they generally will be good for at least five years. For places that experience few economic events (positive or negative), the figures can be used for the next ten years. However, the unrealized market potential in any given year cannot be rolled forward to subsequent years.

For example, if the market potential is for ten new-build houses in 2025 but they don't get built, then that potential cannot be rolled forward into 2026. Instead, any unrealized market potential will dissipate, and the targeted households will be diverted and intercepted by competing places. The clock must be reset each year.



## Target Markets

## Section 1-B

The exhibits summarizing the market potential include vertically stacked histograms focused the target markets currently migrating into each place. One page focuses on the target home buyers; and a second and separate page focuses on targeted renters.

For example, among the 470 new owner households migrating into Marquette County each year, the largest target market is the Digital Dependents with 57 households, followed by No Place Like Home (33 households) and Booming and Consuming (29 households); and only 23 could reasonably be classified as students (i.e., Colleges and Cafes and Striving Single households).

In contrast, among the 930 new renter households migrating in the county each year, the largest target market is Colleges and Cafes with 282 households, followed by Striving Singles (138 households). Removing these two groups from the analysis reduces the market potential to 510 new-build rental units, or by almost half (i.e., 930 minus 420).

Students aside, the other renter target markets include the Digital Dependents (70 in-migrating households annually) followed by the Bohemian Groove (56 households), Full Steam Ahead (44 households), and Family Troopers and Daring to Dream households (40 each).

In general, the most affluent target markets are listed at the top of the histogram, and those with the lowest incomes are at the bottom. Marquette County's wealthiest target market is Platinum Prosperity, which is coded "A02" and takes 2<sup>nd</sup> place out of 71 total lifestyle clusters. The county's most economically disadvantaged target market is Small Towns, Shallow Pockets (abbreviated as "Small Town Pockets"), which is coded "S68" and takes 68<sup>th</sup> place.

Note: Profiles showing the prevalence of existing households among all 71 lifestyle clusters are provided in Section 1-K of this report. Profiles of the largest target markets also are provided in attached Section 1-M (owners) and Section 1-N (renters). Additional resources by Experian (the supplier of the lifestyle cluster data) also are provided in Section 1-L.

## Preferred Values, Rents

## Section 1-B

The exhibits summarizing the market potential for each place include two pages of vertically stacked histograms focused on optimal prices. The first page focuses on the home values that in-migrating owners would be willing to pay; and the second page focus on the monthly contract rents that in-migrating renters would be inclined to tolerate.

For example, among the 470 new owner households migrating into Marquette County each year, only 40% (about 185 household) will tolerate prices of \$350,000 or more, and 60% (285 household) will hope to find something more attainably priced. Deduction suggests that higher priced units generally align with detached houses; and that moderate prices align better with townhouses and condominium-style lofts.

Similarly, only 20% (190) of the county's 930 new in-migrating renter households will tolerate contract rents of more than \$1,400 per month, and relatively few of them will pay more than \$1,700 per month. Among the remaining 80% (740 households), about half will tolerate rents of \$1,150 per month; and the other half will hope for something more affordably priced. About 115 new renter households will be hoping to find something priced below \$900 per month.

Inclinations for price tolerances are based on national averages with comparisons between actual home values relative to owner incomes; and actual contract rents relative to renter incomes. These indices are then adjusted based on local incomes by tenure. In general, tolerance based on actual prices tend to be higher than the nation's Housing and Urban Development (HUD) standards.

HUD programs typically are based on owners spending no more than 40% of their income on mortgages, and renters spending no more than 30% of their income on rents. However, actual market tolerances could be 50% or more for owners and over 40% for renters. Households might not want to spend more, but they might also tolerate the higher prices to obtain better housing and a quality of life.

With that in mind, developers could "slide" the lowest prices upward by a few ranges in the price spectrum. In some cases, higher prices may be necessary to offset the high costs of construction, including labor, materials, taxes, and infrastructure costs. This approach also assumes that building more units in the "missing middle" price ranges helps relieve pressure on housing for the lowest income echelons.

However, sliding the market potential upward along price brackets should be done with caution. The preferred and less risky strategy would be to build smaller units on smaller lots, and in attached building formats like duplexes and townhouses.

## Existing Lifestyle Clusters

## Sections 1-K

To demonstrate the lifestyle clusters of existing households, two pages of vertically stacked histograms are provided for Marquette County and each of the eight places included in this study. There are a total of 71 lifestyle clusters as defined by Experian, and the first half (A01 through J36) are shown on the first page, with the second half (K37 through S71) shown on the second page. The two pages should be viewed side-by-side for a complete profile for each place.

Among Marquette County's existing households, 2,232 are in the Colleges and Cafes lifestyle cluster, and they overshadow the other clusters. The second most prevalent cluster is Aging in Place (2,052 existing households), which includes senior with good moderate-to-good incomes. The third largest cluster is Town Elders and Leaders (1,662 households), which are more likely to seek modest and affordable rambler-style houses.

Comparing the existing lifestyle clusters between geographies can be insightful. For example, Settled & Sensible and Infants & Debit Card households are more likely to live in Ishpeming; whereas No Place Like Home and Digitally Dependent (i.e., dependent on handheld mobile devices) households are more likely to live in Negaunee.

Similarly, Family Funtastic and True Grit American households are more likely to live in Trowbridge Park; whereas Aging of Aquarius, Sports Utility Families, Unspoiled Splendor, and Stockcars & State Parks are more likely to live in Harvey. Last but not least, Unspoiled Splendor, Stockcars & State Parks, Blue Comfort, and Town Elders & Leaders are more likely to live in Gwinn; whereas Infants & Debit Cards, Daring to Dream, and Small Towns & Shallow Pockets are more likely to live in K. I. Sawyer AFB. These differences help demonstrate how each place is truly unique, with its own lifestyle attributes that pivot around socio-economics and geographic setting.

## Experian Resources      Section 1-L

Attachments to this report include a series of exhibits provided by Experian Decision Analytics, which is the vendor and provider of the lifestyle cluster data used in this Residential Analysis. These resources include the following:

- A 1-page patchwork (i.e., Mosaic, Prizm, or Tapestry) or scatter plot of the 71 lifestyle clusters organized by household composition, age, and income.
- A 2-page list of those same lifestyle clusters with their short names, color coded to match the preceding scatter plot.
- A 1-page list in fine print (but high pixels for easy online viewing) with summary demographics and attributes by lifestyle cluster.
- A 2-page list of the clusters with a single sentence describing their level of affluence or poverty, family composition, age, and inclination to live in an urban or rural place.
- A 1-page table demonstrating the general approach, characteristics, and attributes used by Experian to define the lifestyle clusters.
- Five pages of stacked histograms summarizing behavioral attributes for all 71 lifestyle clusters, including a) Singles, No Kid; b) Total Movership Rate; c) Metro Cities, Urban; d) Home Renters; and e) Attached Units 3+.

Among the five pages of stacked histograms, the Top Ten (10) largest target markets for Marquette County are color-coded in blue. In general, households without children are more likely to be renters with relatively high movership rates. They also are more inclined to choose metropolitan and urban places to live; and they are more likely to choose larger buildings with three or more units.

The first page of histograms demonstrates the share of households that are singles without children. For example, 73% of the Striving Single households do not have children, whereas only 10% of the No Place Like Home households exclude children. Both lifestyle clusters are target markets for Marquette County.

The histograms also demonstrate that 51% of the Striving Singles move each year, whereas only 10% of the No Place Like Home households move. In addition, 71% of the Striving Singles will choose metropolitan and urban places (like the City of Marquette, for example), whereas only 35% of the No Place Like Home will gravitate toward metros and urban places.

Also, 86% of the Striving Singles are inclined to be renters, compared to just 3% for the No Place Like Home households. Last but not least, 97% of the Striving Singles will choose buildings with three or more units, whereas almost all of the No Place Like Home households will choose detached houses or duplexes. Even so, both clusters are inclined to choose places to live within Marquette County.

## Owner, Renter Attributes

## Sections 1-M and 1-N

Exhibits provided in the last two sections of this Market Potential report demonstrate additional behavioral attributes of the Top Thirty (30) target markets for Marquette County. The first group of eighteen (18) target markets are predominately owners, and the second group of twelve (12) target markets are mostly renters. The information on each page highlights housing attributes (based on national averages), including inclinations to 1) live in units by decade built; 2) be owners versus renters; 3) move each year; and 4) choose a range of building sizes and formats.

Again, all of this data has been integrated into the Residential Analysis for the county and the eight places included in this housing study. In particular, data on the tenure (owner and renter shares), movership rates, and inclination to choose different building sizes are input into the analytic model for each of the 71 lifestyle clusters. Results significantly influence the market potential for new-builds and rehabs for each place.

## Housing Affordability

The maximum market potential described in this narrative includes low-income renters inclined to tolerate pre-leased apartments, market-rate renters inclined to seek new lofts, and relatively affluent home buyers that tend to prefer detached houses.

There are seventy-one (71) lifestyle clusters across the nation and about thirty (30) of them are Target Markets for Marquette County's places. Collectively, the target markets with moderate-to-better incomes represent about two-thirds of the total market potential for new-build housing units. They include relatively high-income households like No Place Like Home; moderate-income households like Booming & Consuming and Bohemian Groove; and student households like Colleges & Cafes and Striving Singles (who often have lifestyles that are subsidized by their parents).

In comparison, the target markets with the lowest incomes represent about one-third of the total market potential. They include struggling households like Infants & Debit Cards and True Grit Americans; aspiring households like Full Steam Ahead and Digital Dependents; and poor households like Daring to Dream.

Several of the target markets are inclined to seek jobs in construction and contractor trades; and they might be more inclined to move to Marquette County if they could find attainably-priced housing choices. Examples include Infants & Debit Cards, True Grit Americans, Full Steam Ahead, Digital Dependents, Family Troopers, and Daring to Dream.

If these migrating low-income renters are unable to find new units to lease, then most of them will settle for modest apartments that landlords are (hopefully) rehabbing, remodeling, or renovating. Many of these low-income renters also would lease accessory dwellings (including efficiencies, studio apartments, and suites) – if they could find them.

Local developers are encouraged to focus on these needs of construction workers and contractors while also constructing new-build houses, townhouses, condos, and lofts at market-rate and luxury prices. Affordable workforce housing is needed to attract and retain laborers who in turn help support the construction industry.



New-build construction costs sometimes can be reduced with pre-fabrication, slabs instead of basements, and shared walls. However, the best strategy for achieving affordability for prospective buyers and renters is through the reduction of lot size, increase in densities (combined with the careful conservation of public open space), and reduced unit sizes. In general, smaller units have lower prices and higher absorption rates. They also are more efficient in generating income, and they usually generate higher revenues per square foot for investors.

When developing apartments, walkups, lofts, and/or townhouses, developers also should explore mixed-income formats that help encourage economic and cultural diversity. Typically, corner units with the best views have the highest prices, whereas inside units with rear views can be significantly smaller with more affordable prices. Any three-bedroom penthouses should be located on the upper levels with vista views; and studio apartments or efficiencies could be located on the lowest levels with views of back alleys or parking lots.

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End of Narrative Report

April 4, 2024

# Section 1-B

Marquette County Placeholder

## Marquette County

## Market Potential

### Capture

- Throughout Marquette County, build 470 new for-sale units per year over the next five years, including 305 detached houses or cottages; 115 townhouses with porches and private entrances; and 50 condominium-style apartments with shared entrances (attached formats will depend on sites with vista views).
- In addition, build 930 new for-lease units annually over the next five years, including 330 lofts or apartments (preferably in buildings with shared courtyards); 110 townhouses with private entrances; and 490 accessory dwellings, cottages, and units in small apartment houses.
- New renters include about 420 student households; and removing them from the analysis reduces the market potential to about 510 new for-lease units (930 minus 420).

### Retention

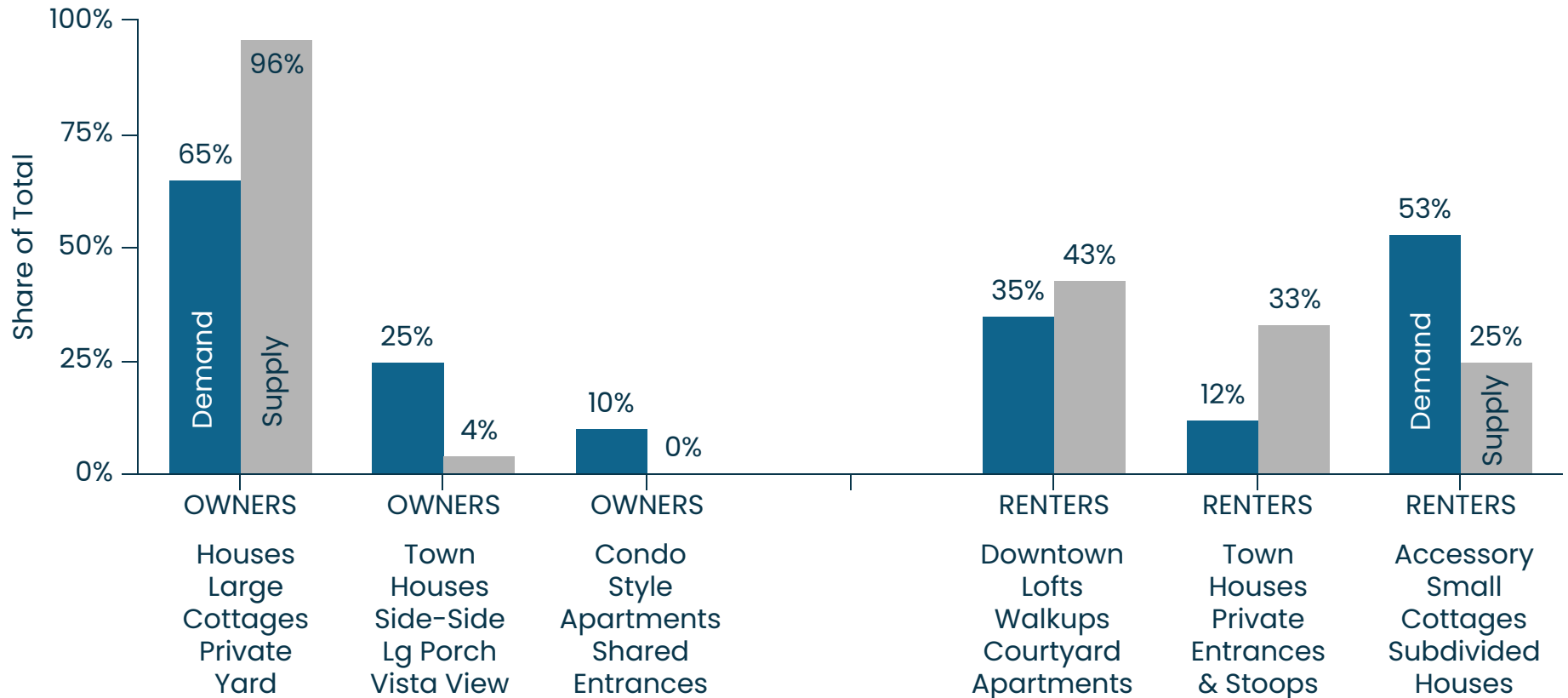
- Whenever they become available, renovate, remodel, or rehab up to 490 existing for-sale units per year over the next five years, including 310 detached houses; 120 townhouses; and 60 condominium-style apartments.
- In addition, renovate, remodel, or rehab up to 1,470 existing for-lease units annually over the next five years, including 400 lofts or courtyard apartments; 200 townhouses; and 870 accessory dwellings, cottages, and subdivided houses – whenever they become available.
- Again, renters migrating within the county include about 515 student households. Removing them from the analysis reduces the market potential to about 955 rehabbed for-lease units annually (1,470 minus 515).

Interception – Bolster the market potential for new-builds by building an additional +95 for-sale units and +185 for-lease units; and focus on missing housing formats that would most appeal to the migrating households. Those households would otherwise be inclined to bypass Marquette County for other counties in the Upper Peninsula.

Maximum – Adding the Capture, Retention, and Interception numbers together yields the maximum market potential for new-builds. This approach assumes that rather than renovating, remodeling, or rehabbing existing units, developers instead build new units for every household migrating either into or within the county.

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# The Housing Mismatch | Marquette County Capture with New Builds v. Existing Units | 2025



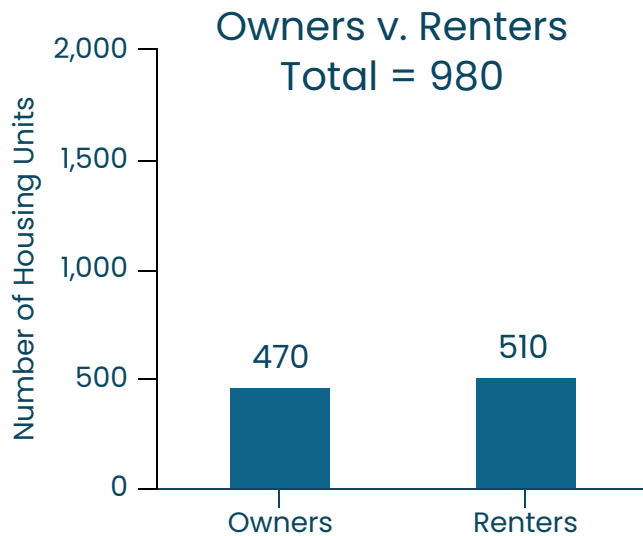
Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2022. Demand is based on the number of new households migrating into Marquette County each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.



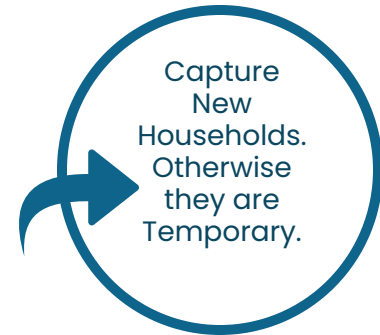
Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2023.

# Annual Market Potential | Marquette County

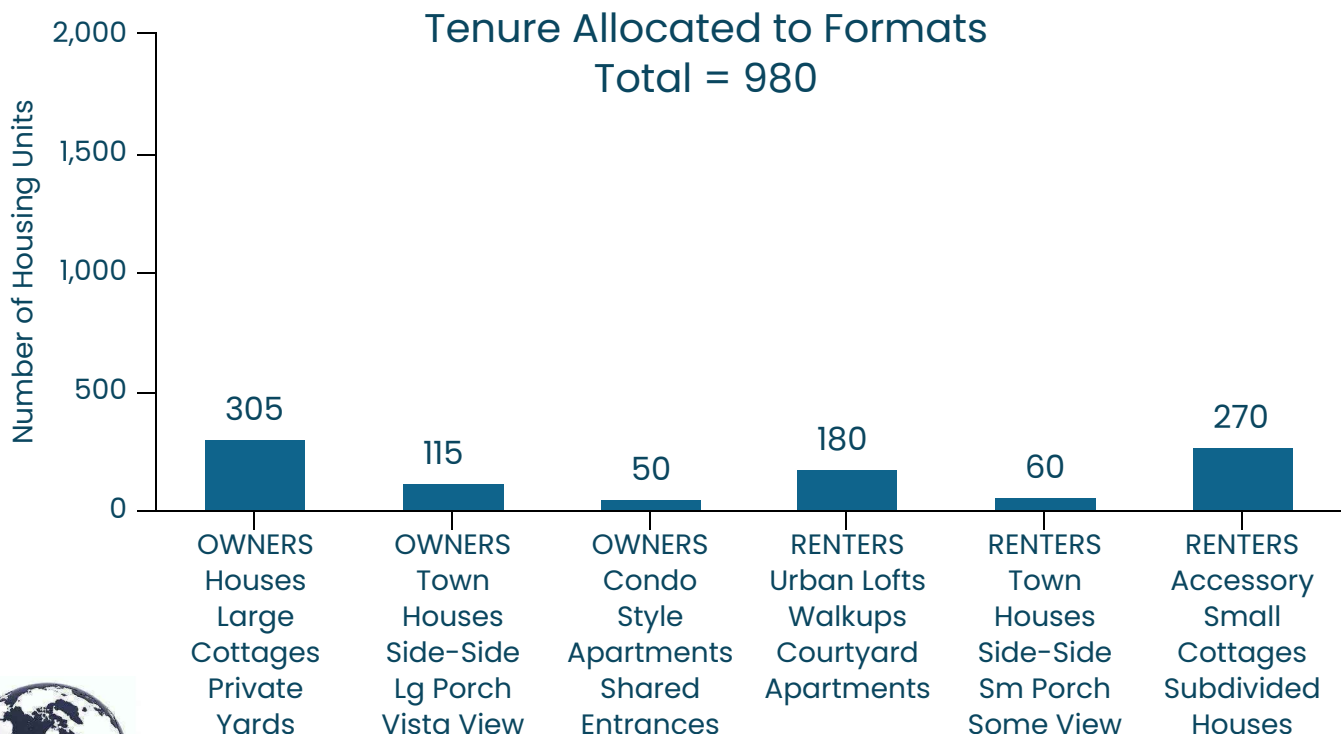
## Capture with New Builds | Year 2025



**IMPORTANT NOTE:**  
The 510 renter households exclude 420 student households



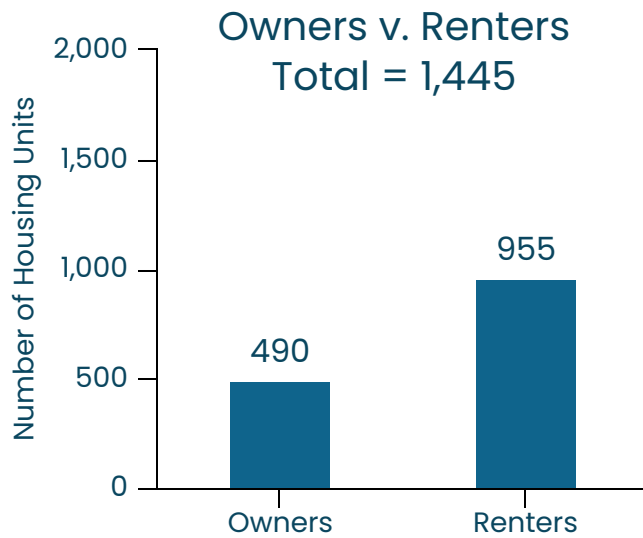
Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into Marquette County by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households migrating into Marquette County.

# Annual Market Potential | Marquette County

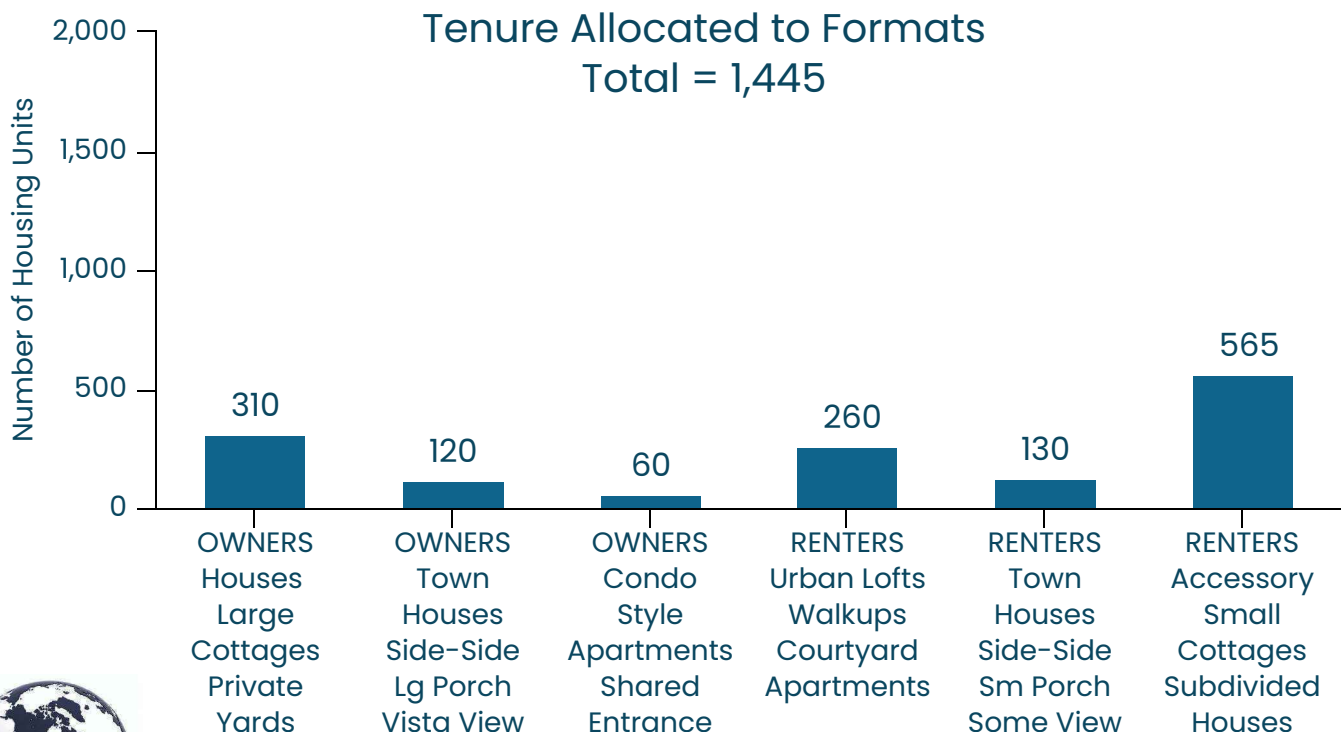
## Retain with Rehabs | Year 2025



**IMPORTANT NOTE:**  
The 955 renter households exclude 515 student households



Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to **RETAIN** these existing households that are moving within Marquette County by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.

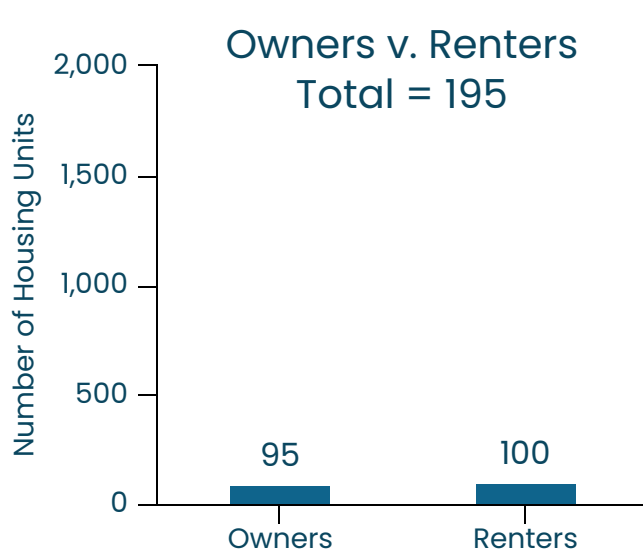


Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving within Marquette County.

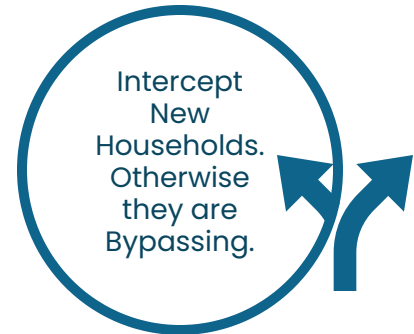


# Annual Market Potential | Marquette County

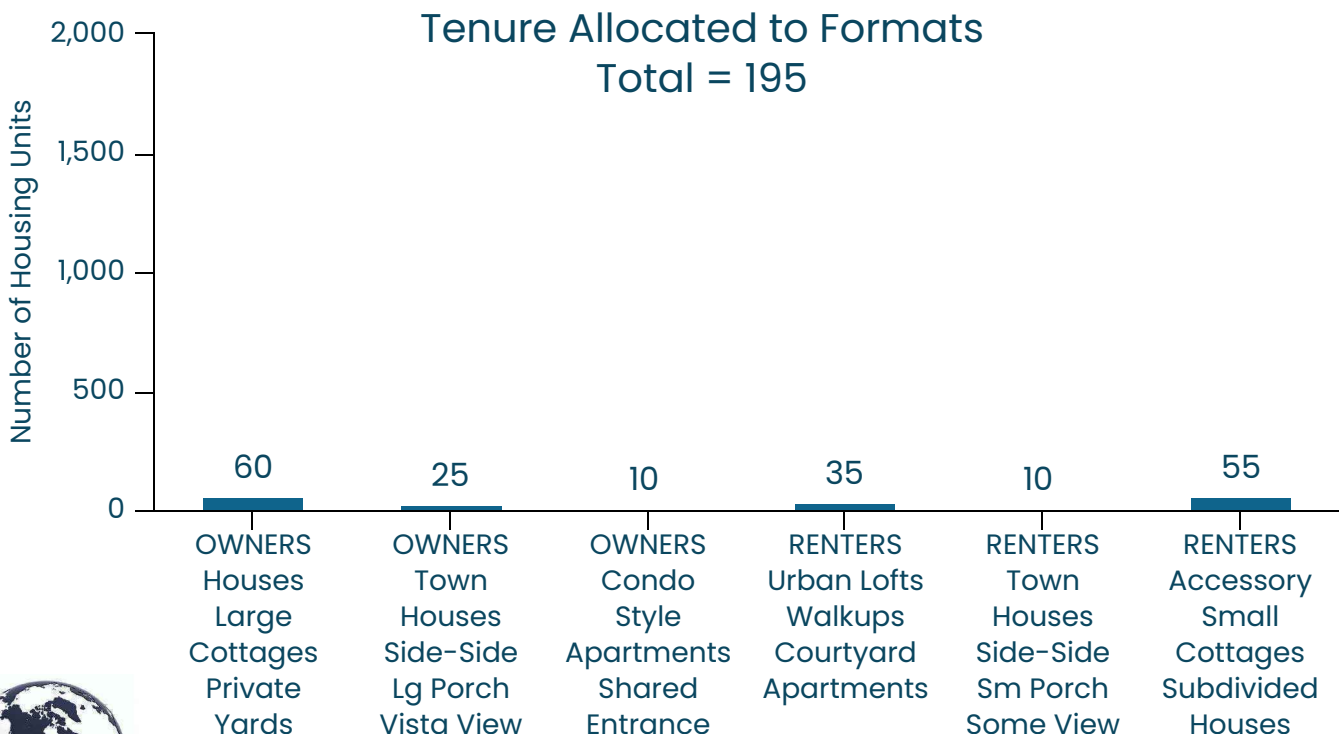
## Intercept with New Builds | Year 2025



**IMPORTANT NOTE:**  
The 100 renter households exclude 85 student households



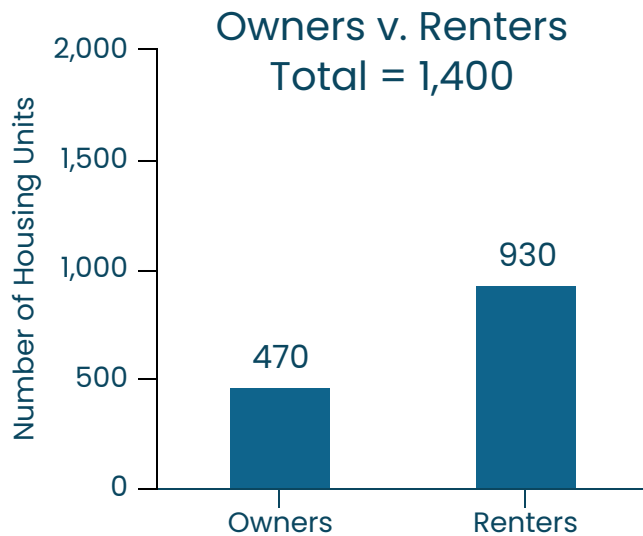
Both charts on this page represent an upside potential based on the interception of other households that are on the move but currently bypassing Marquette County. There is an upside potential to INTERCEPT these households by building new housing formats that are under-represented in the market. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



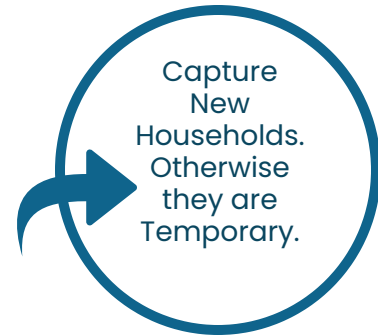
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving into the Central Upper Peninsula but currently bypassing Marquette County.

# Annual Market Potential | Marquette County

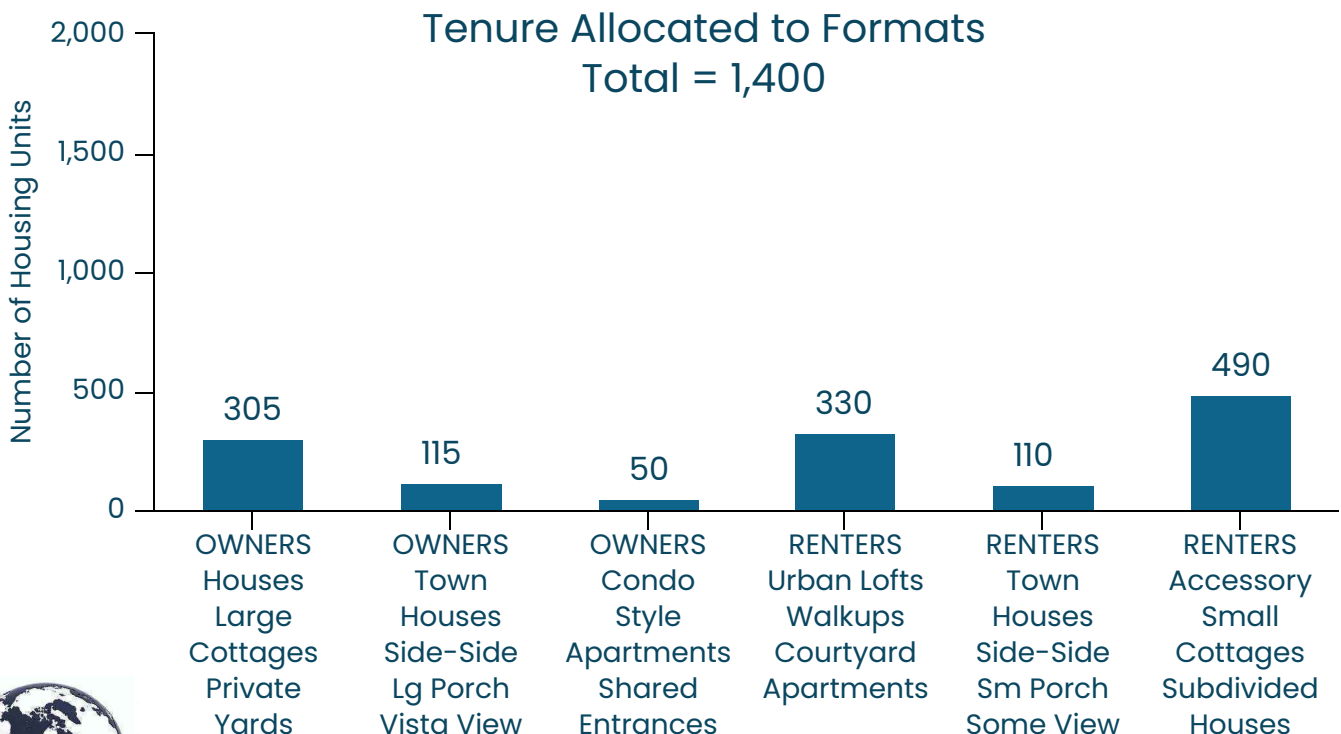
## Capture with New Builds | Year 2025



**IMPORTANT NOTE:**  
The 930 renter households include 420 student households



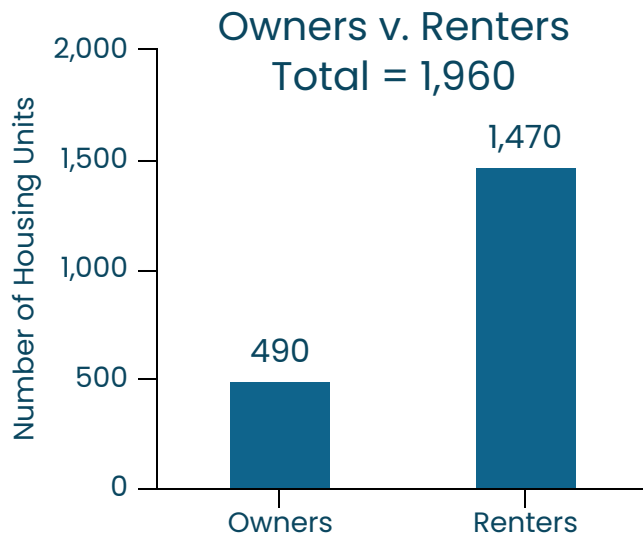
Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into Marquette County by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households migrating into Marquette County.

# Annual Market Potential | Marquette County

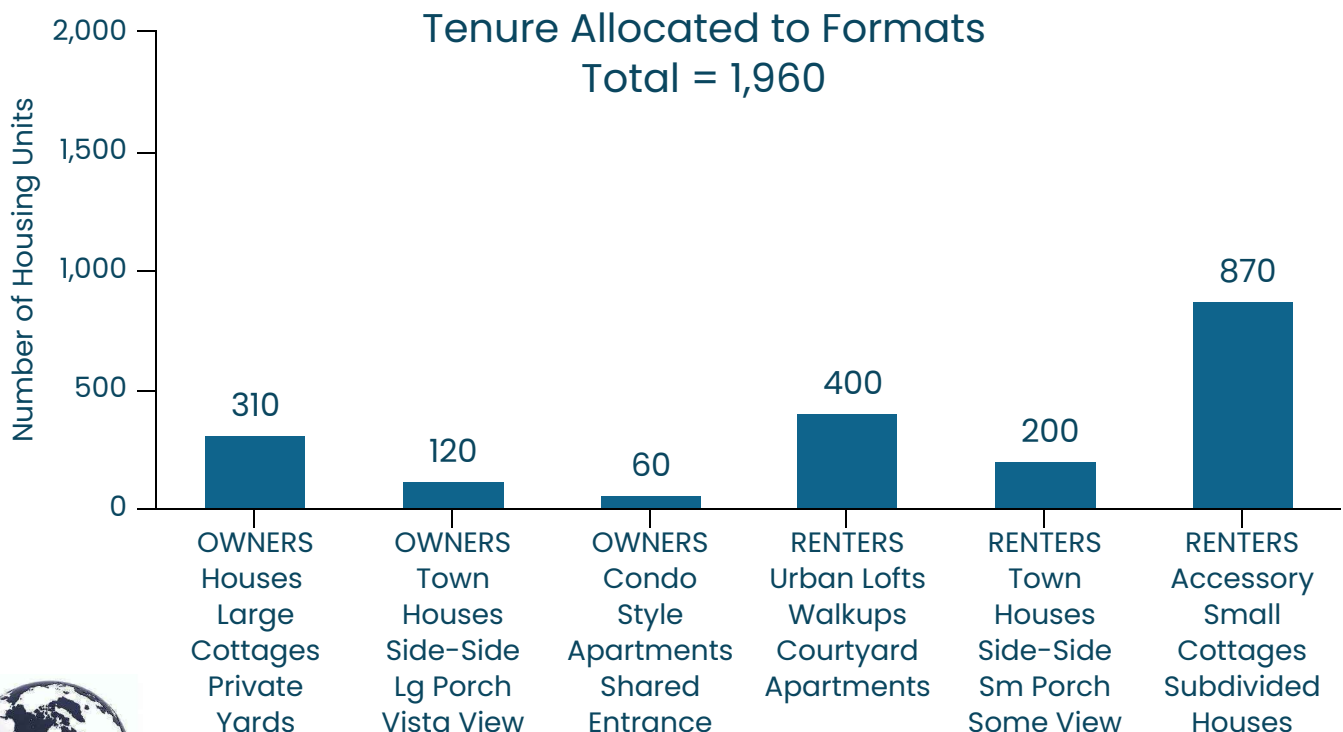
## Retain with Rehabs | Year 2025



**IMPORTANT NOTE:**  
The 1,470 renter households include 515 student households



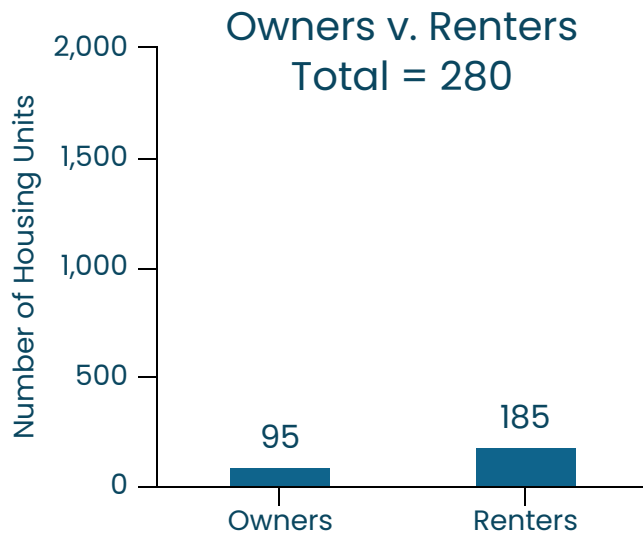
Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within Marquette County by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



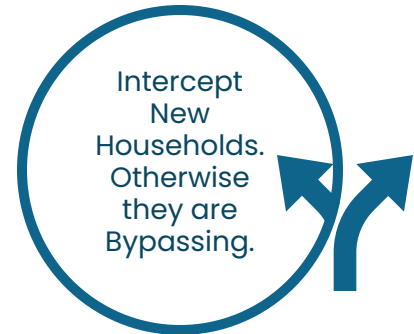
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving within Marquette County.

# Annual Market Potential | Marquette County

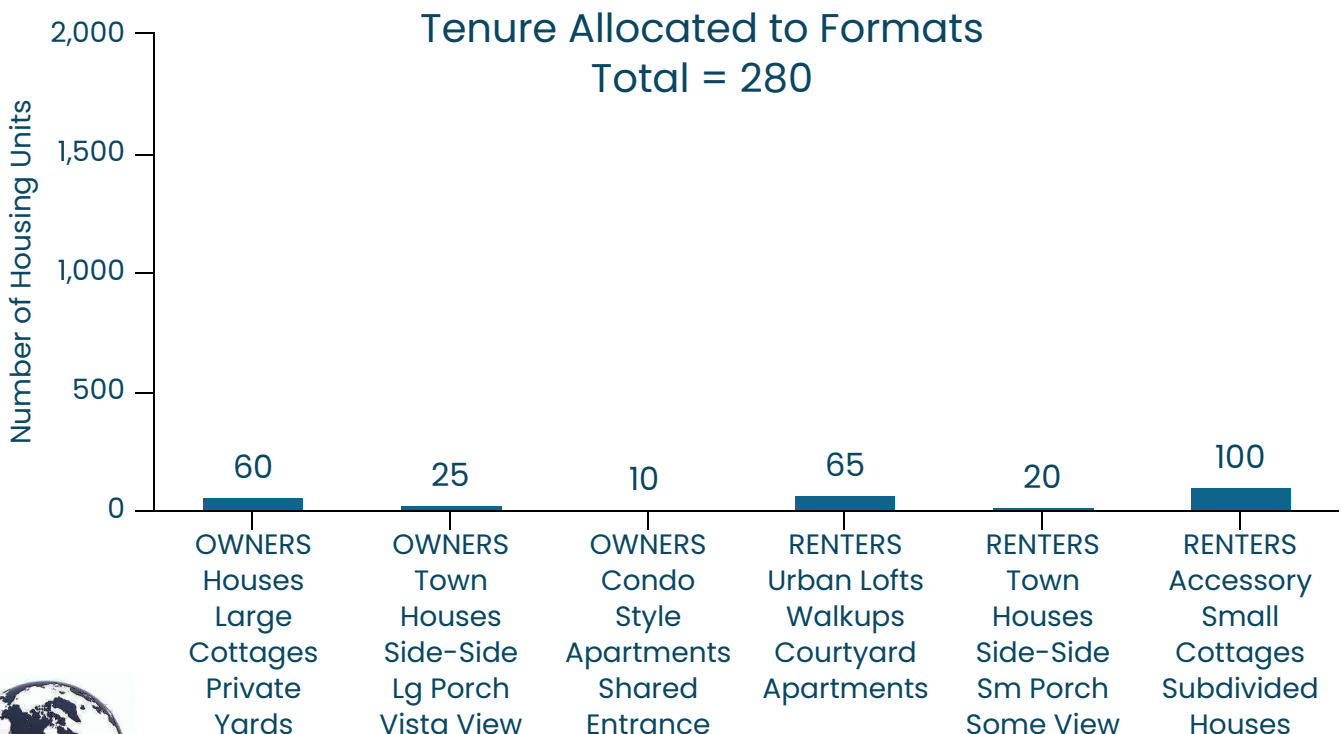
## Intercept with New Builds | Year 2025



IMPORTANT NOTE:  
The 185 renter households include 85 student households

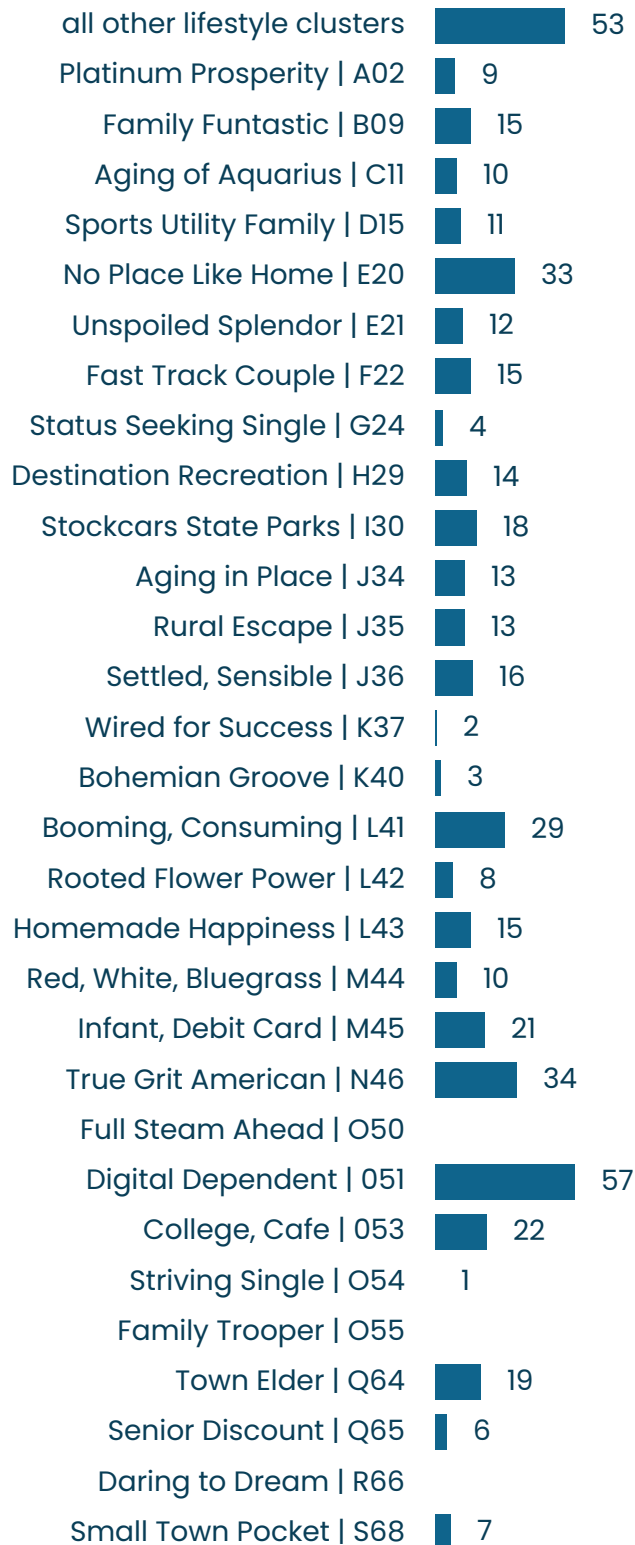


Both charts on this page represent an upside potential based on the interception of other households that are on the move but currently bypassing Marquette County. There is an upside potential to INTERCEPT these households by building new housing formats that are under-represented in the market. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving into the Central Upper Peninsula but currently bypassing Marquette County.

# Annual Market Potential | Marquette County Capture of New Owners | Year 2025



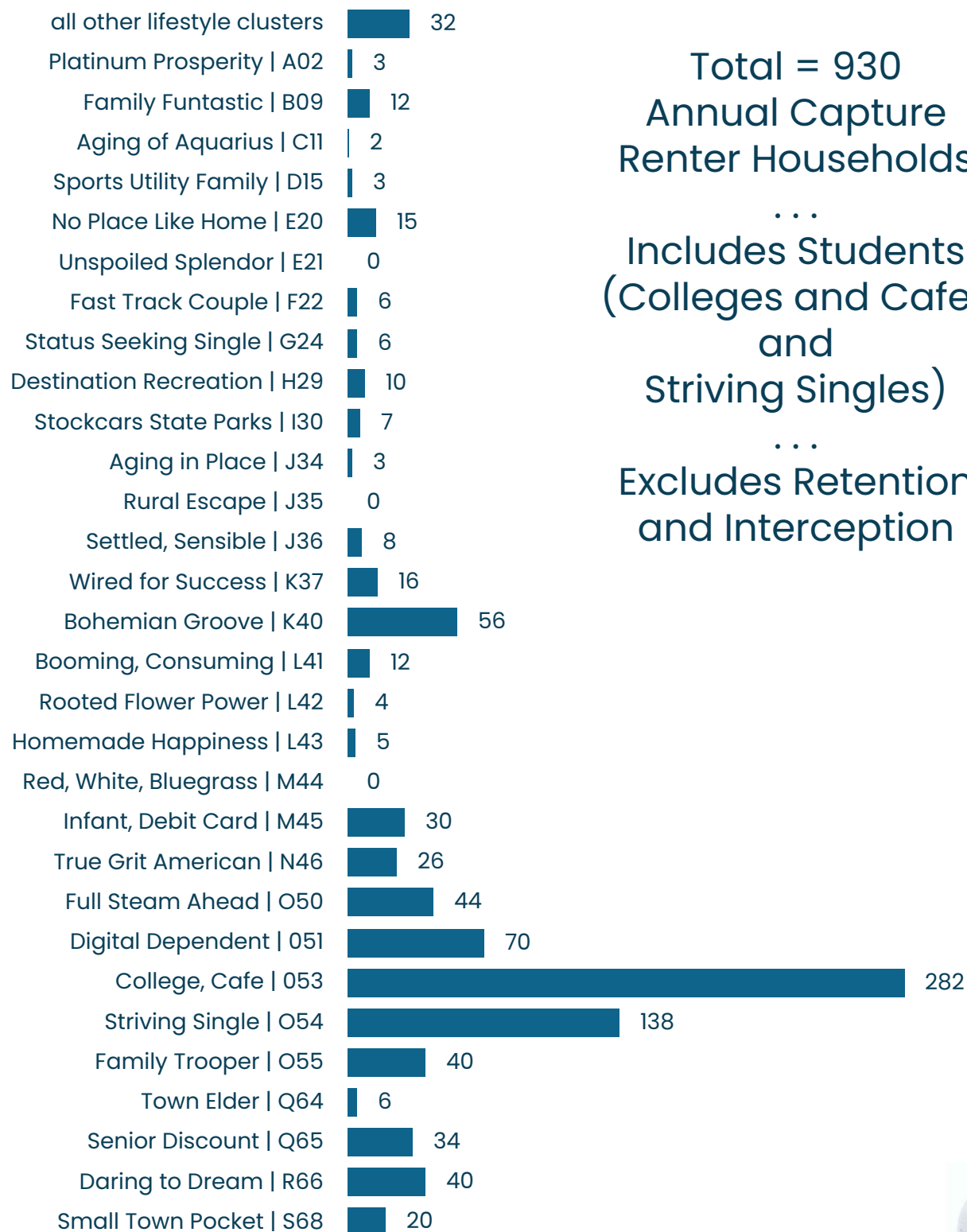
Total = 470  
Annual Capture  
Owner Households

...  
Includes Students  
(Colleges and Cafes  
and  
Striving Singles)

...  
Excludes Retention  
and Interception



# Annual Market Potential | Marquette County Capture of New Renters | Year 2025



Total = 930  
Annual Capture  
Renter Households

...

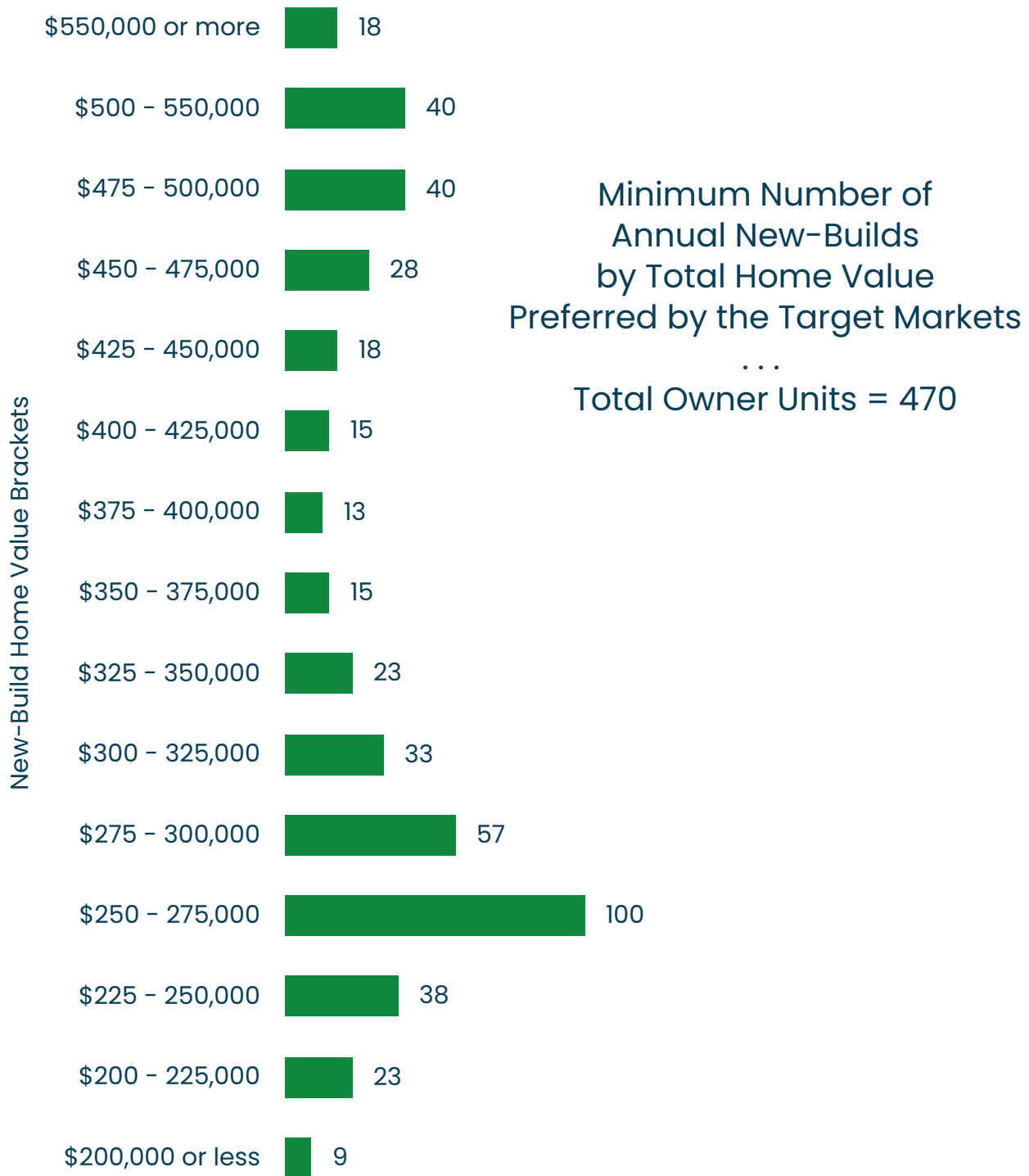
Includes Students  
(Colleges and Cafes  
and  
Striving Singles)

...

Excludes Retention  
and Interception



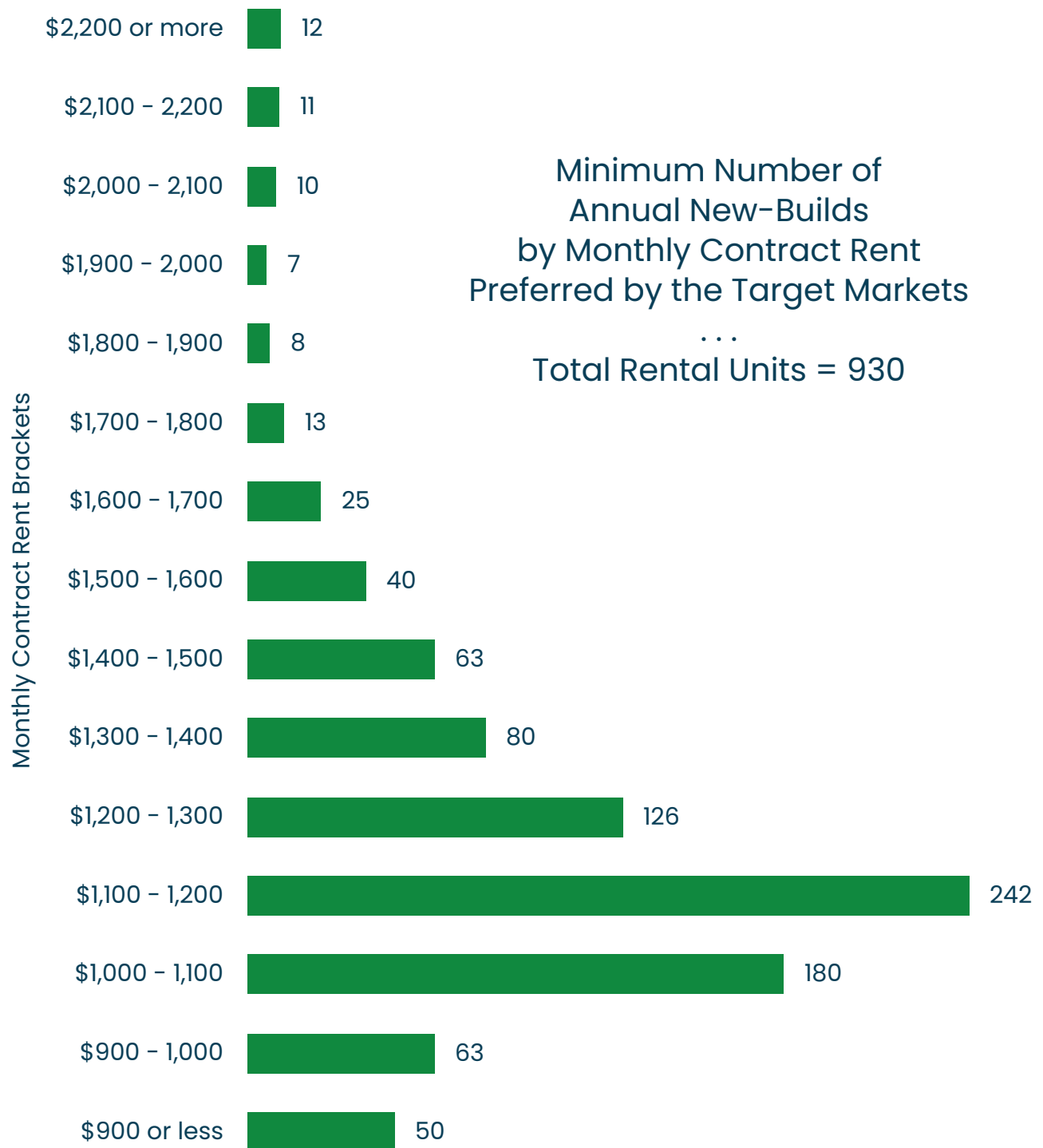
# Home Value Tolerance | Marquette County Capture with New-Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.

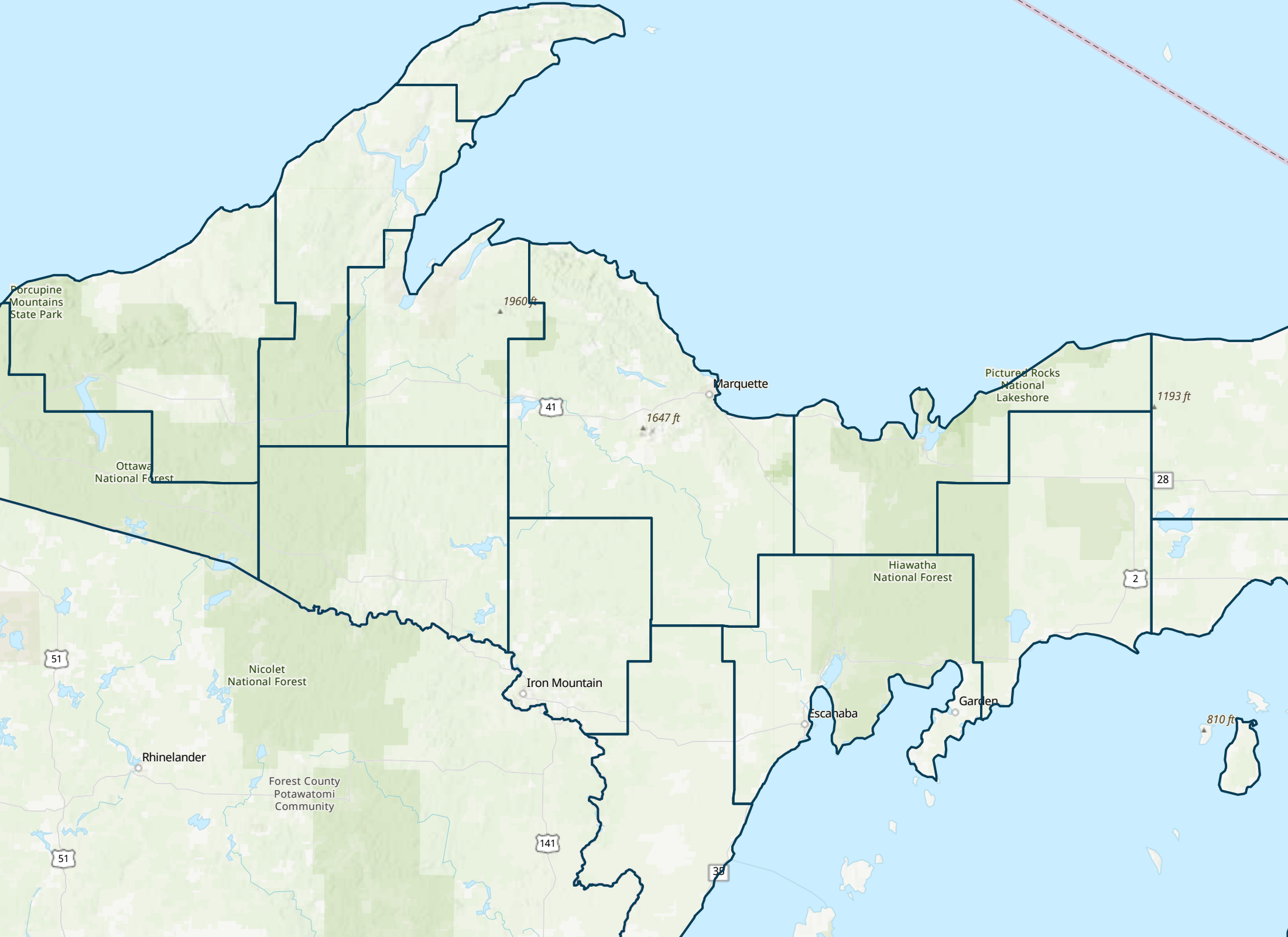


# Monthly Rent Tolerance | Marquette County Capture with New Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.





Porcupine  
Mountains  
State Park

Ottawa  
National Forest

Nicolet  
National Forest

Rhinelander

Forest County  
Potawatomi  
Community

1960 ft

41

1647 ft

Iron Mountain

141

Marquette

Hiawatha  
National Forest

Escanaba

Garden

Pictured Rocks  
National  
Lakeshore

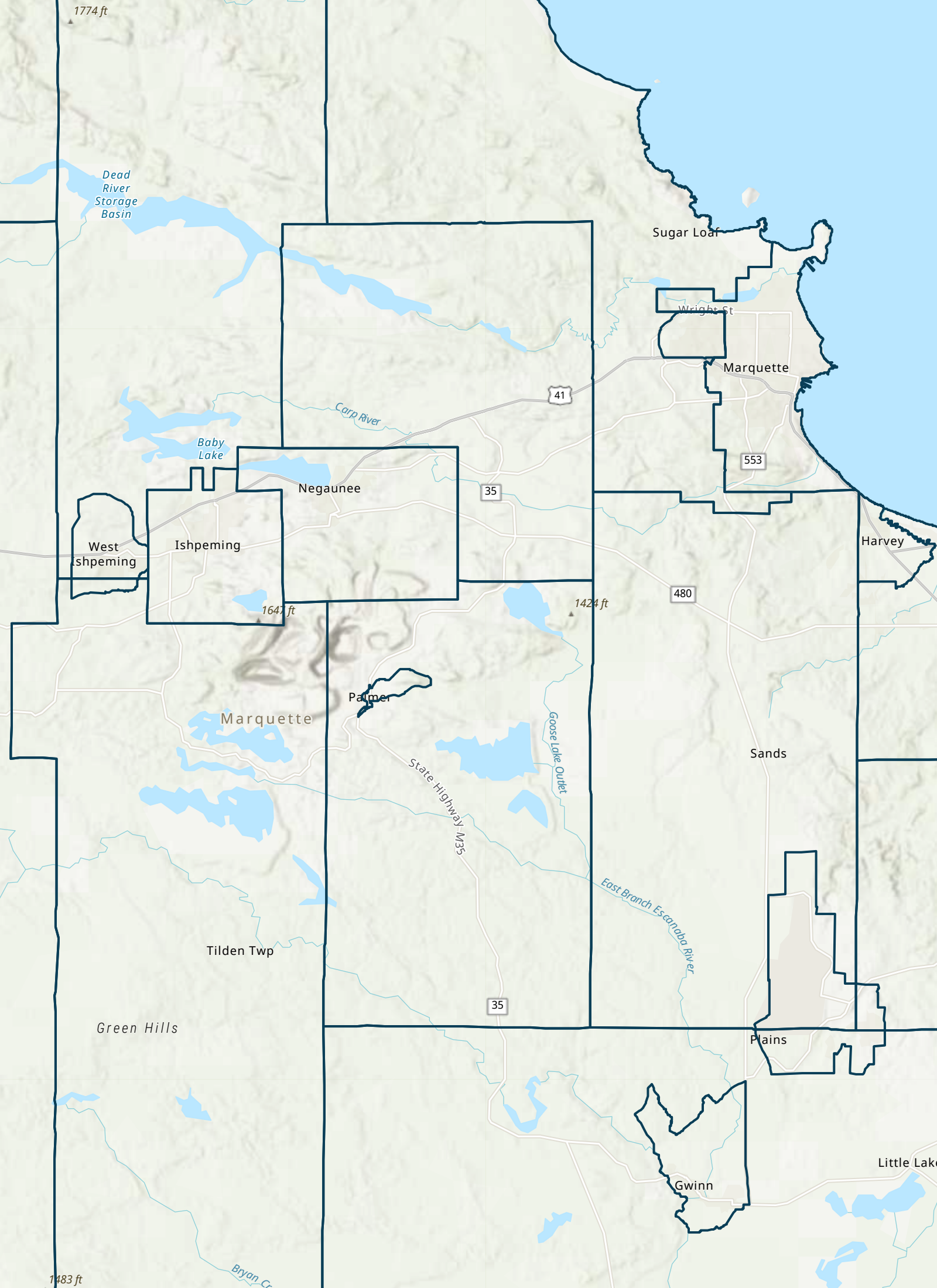
28

2

1193 ft

810 ft

35



1774 ft

Dead River Storage Basin

Sugar Loaf

Wright St

Marquette

41

553

Carp River

35

Baby Lake

Negaunee

West Ishpeming

Ishpeming

164 ft

1424 ft

480

Harvey

Palmer

Marquette

Goose Lake Outlet

State Highway M-35

Sands

Tilden Twp

East Branch Escanaba River

35

Green Hills

Plains

Gwinn

Little Lake

1483 ft

Bryan Cr

# Section 1-C

## The City of Marquette

## Market Potential

### Capture

- Throughout the City of Marquette, build 150 new for-sale units per year over the next five years, including 65 detached houses or cottages; 60 townhouses with porches and private entrances; and 25 condominium-style apartments with shared entrances (attached formats will depend on sites with vista views).
- In addition, build 680 new for-lease units annually over the next five years, including 290 lofts or apartments (preferably in buildings with shared courtyards); 95 townhouses with private entrances; and 295 accessory dwellings, cottages, and units in small apartment houses.
- New renters include about 420 student households; and removing them from the analysis reduces the market potential to about 260 new for-lease units (680 minus 420).

### Retention

- Whenever they become available, renovate, remodel, or rehab up to 155 existing for-sale units per year over the next five years, including 70 detached houses; 60 townhouses; and 25 condominium-style apartments.
- In addition, renovate, remodel, or rehab up to 950 existing for-lease units annually over the next five years, including 330 lofts or courtyard apartments; 150 townhouses; and 470 accessory dwellings, cottages, and subdivided houses – whenever they become available.
- Again, renters migrating within the city include about 495 student households. Removing them from the analysis reduces the market potential to about 455 rehabbed for-lease units annually (950 minus 495).

Interception – Bolster the market potential for new-builds by building an additional +30 for-sale units and +135 for-lease units; and focus on missing housing formats that would most appeal to the migrating households. Those households would otherwise be inclined to bypass the City of Marquette for other places in Marquette County.

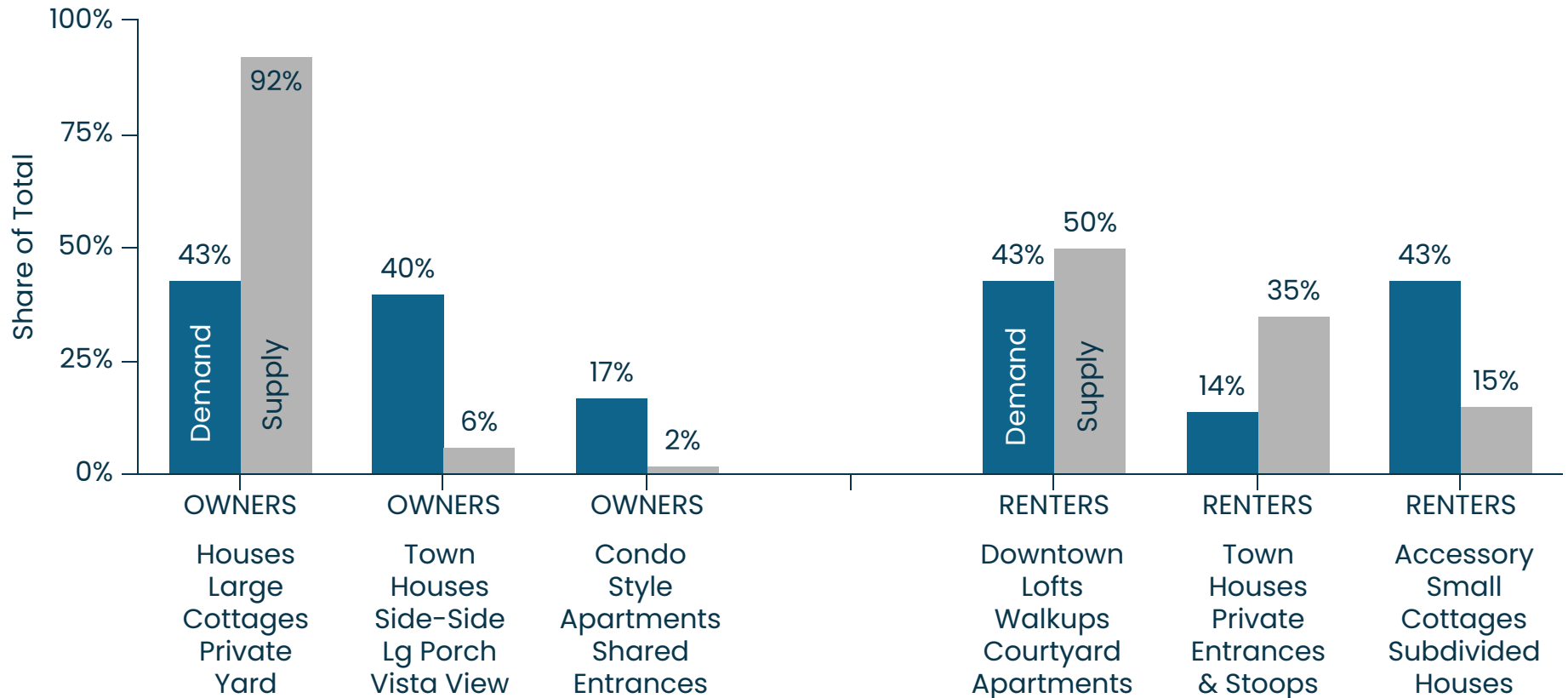
Maximum – Adding the Capture, Retention, and Interception numbers together yields the maximum market potential for new-builds. This approach assumes that rather than renovating, remodeling, or rehabbing existing units, developers instead build new units for every household migrating either into or within the city.

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# The Housing Mismatch | Marquette City

## Capture with New Builds v. Existing Units | 2025



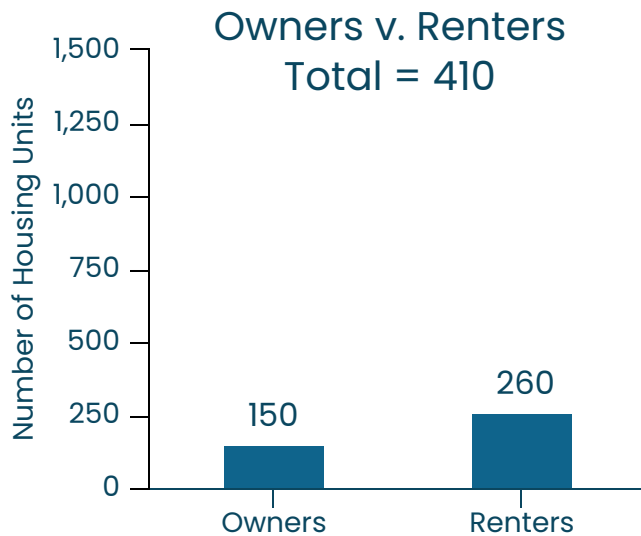
Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2022. Demand is based on the number of new households migrating into the City of Marquette each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.



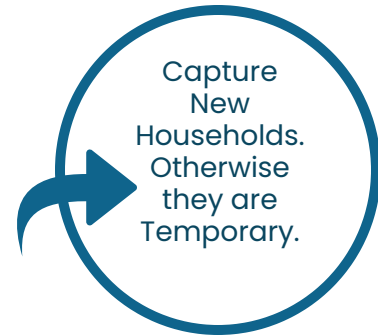
Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2023.

# Annual Market Potential | Marquette City

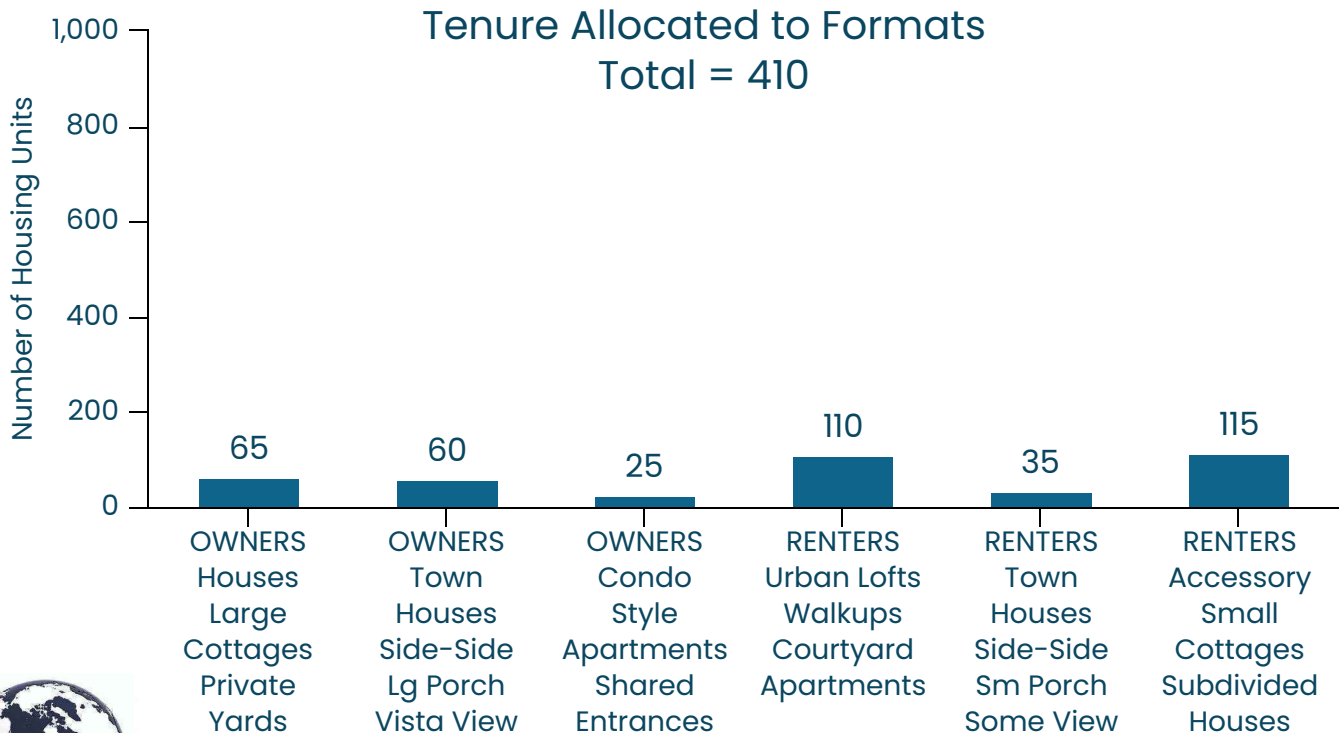
## Capture with New Builds | Year 2025



**IMPORTANT NOTE:**  
The 260 renter households exclude 420 student households



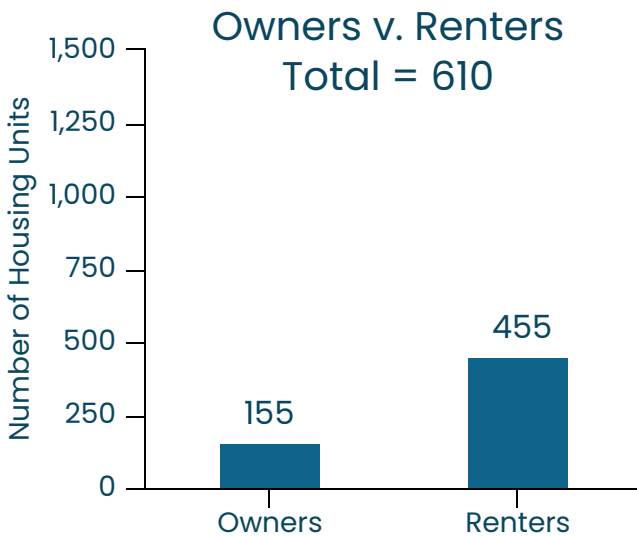
Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into the City of Marquette by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



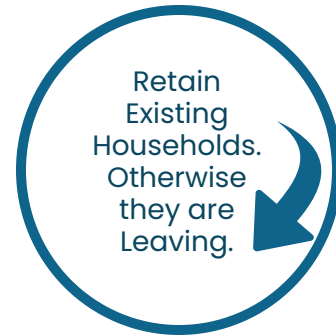
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households migrating into the City of Marquette.

# Annual Market Potential | Marquette City

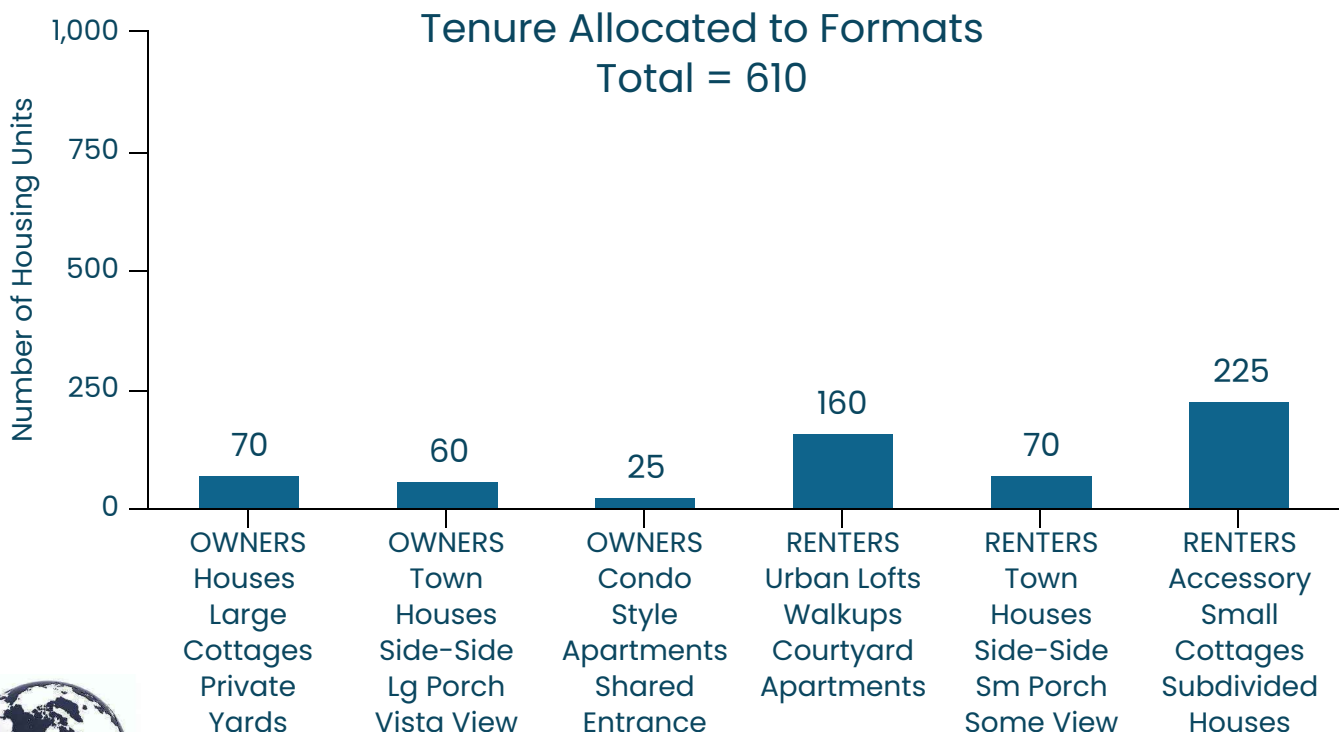
## Retain with Rehabs | Year 2025



IMPORTANT NOTE:  
The 455 renter households exclude 495 student households



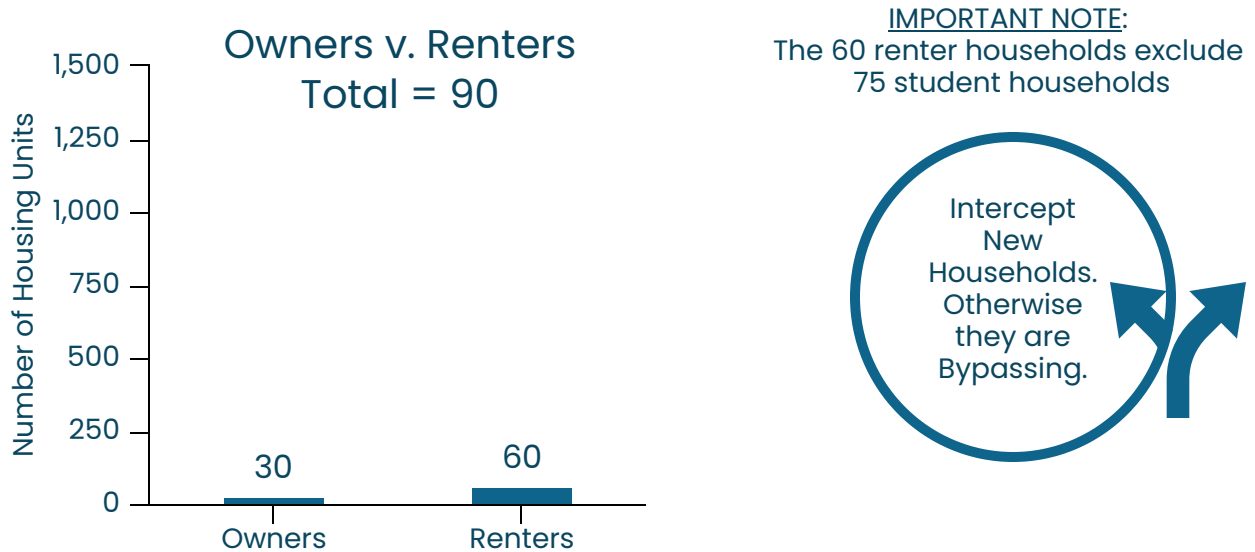
Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within the City of Marquette by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



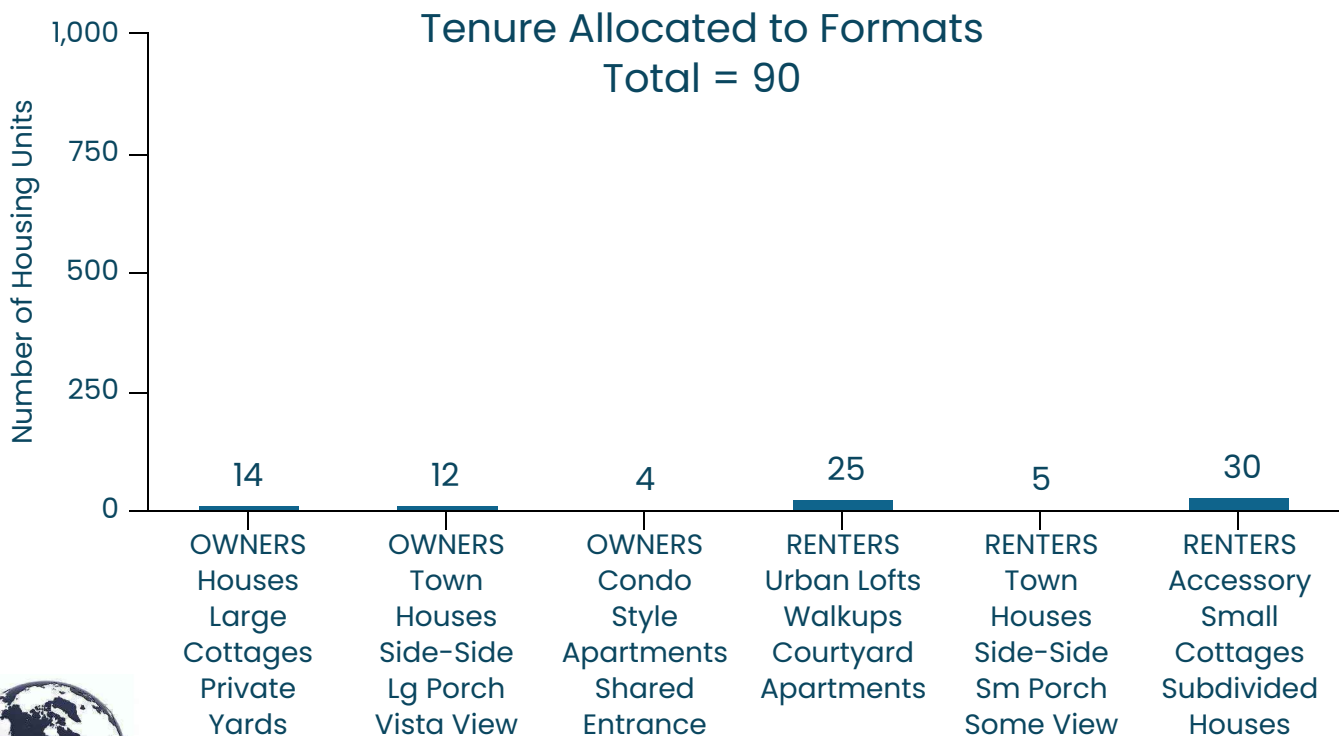
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving within the City of Marquette.

# Annual Market Potential | Marquette City

## Intercept with New Builds | Year 2025



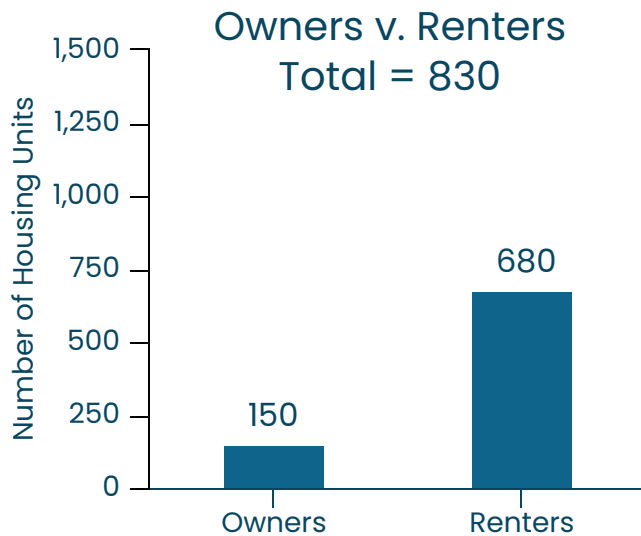
Both charts on this page represent an upside potential based on the interception of other households that are on the move but currently bypassing the City of Marquette. There is an upside potential to INTERCEPT these households by building new housing formats that are under-represented in the market. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



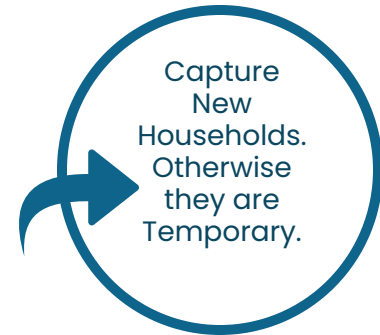
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving into Marquette County but bypassing the City of Marquette.

# Annual Market Potential | Marquette City

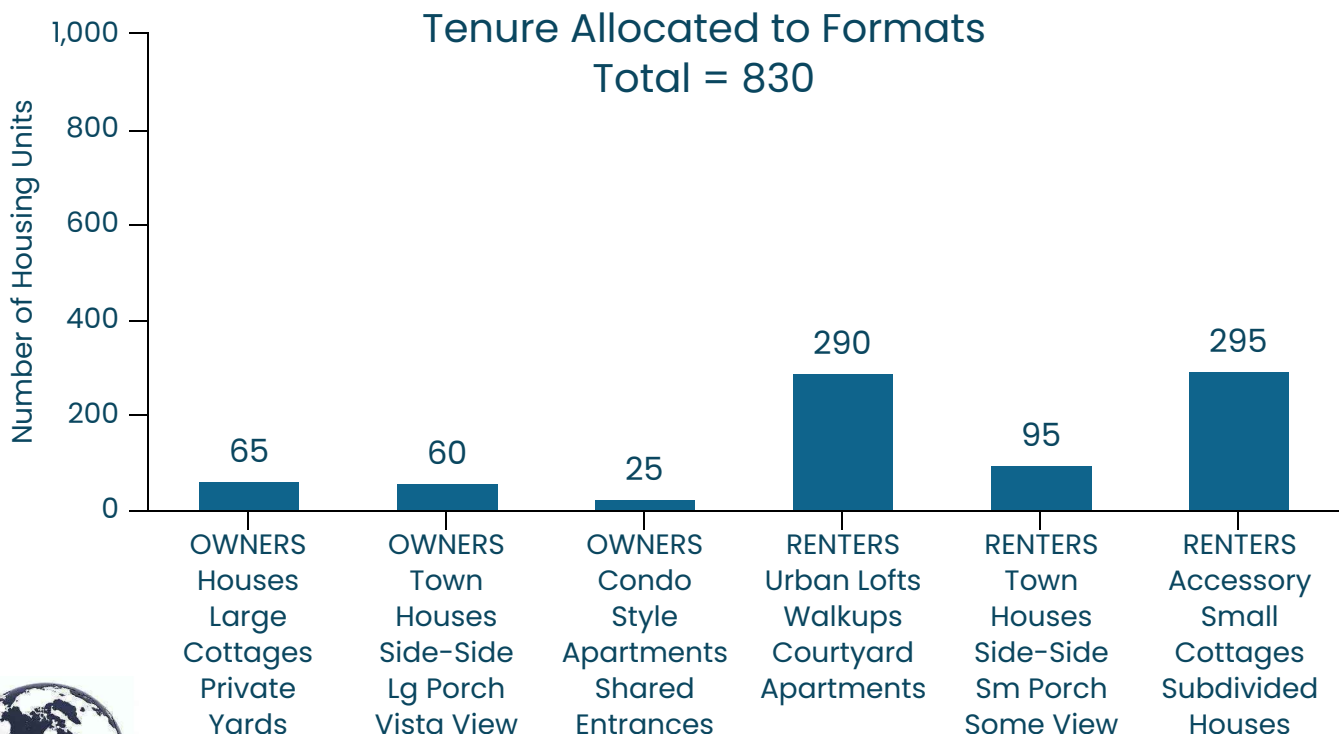
## Capture with New Builds | Year 2025



**IMPORTANT NOTE:**  
The 680 renter households include 420 student households



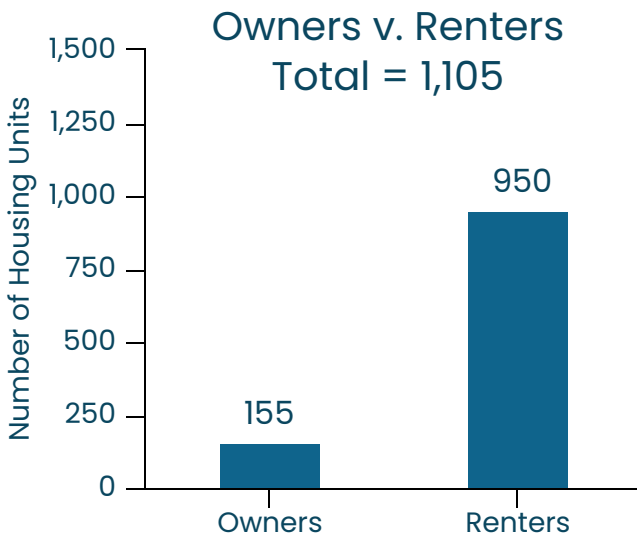
Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into the City of Marquette by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households migrating into the City of Marquette.

# Annual Market Potential | Marquette City

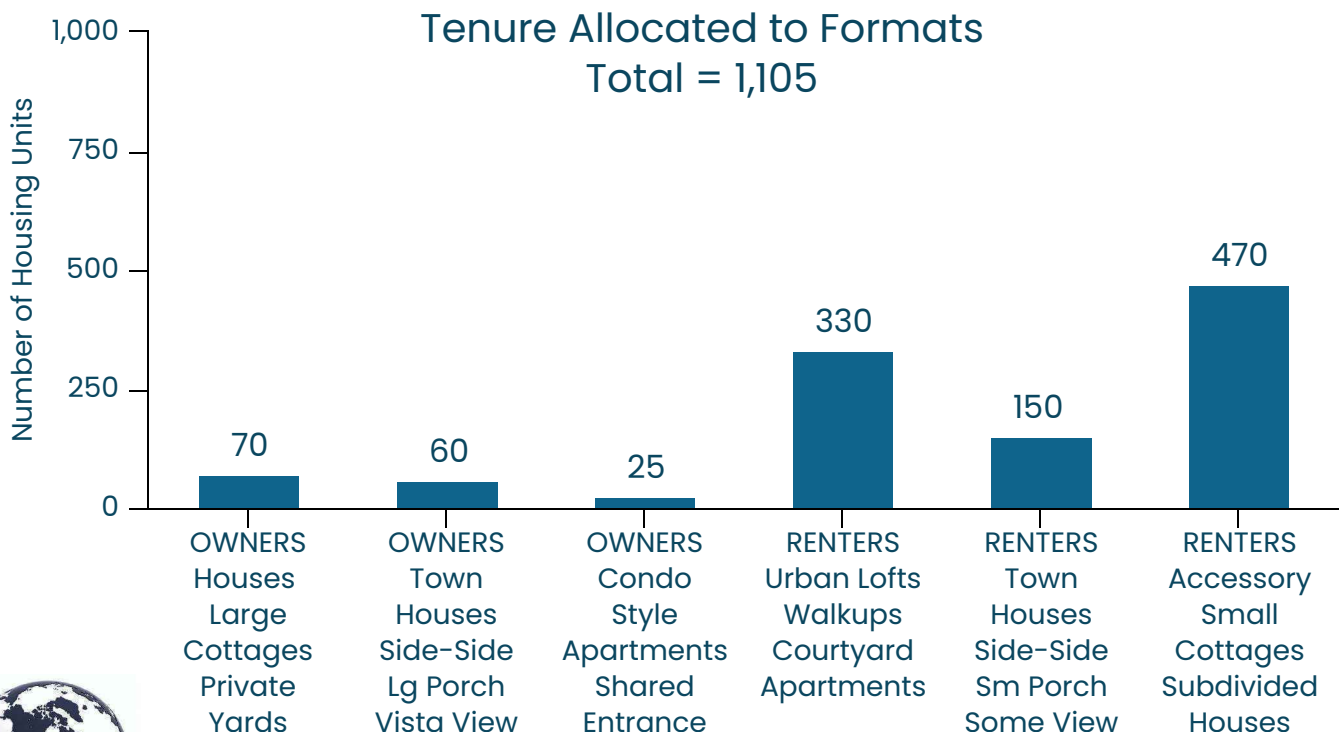
## Retain with Rehabs | Year 2025



IMPORTANT NOTE:  
The 950 renter households include 495 student households



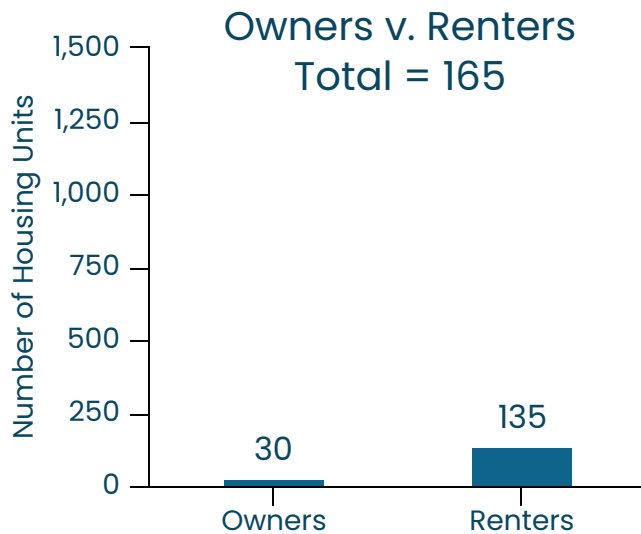
Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within the City of Marquette by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



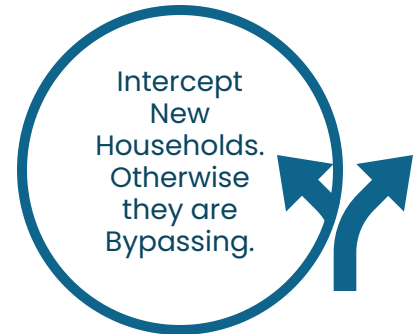
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving within the City of Marquette.

# Annual Market Potential | Marquette City

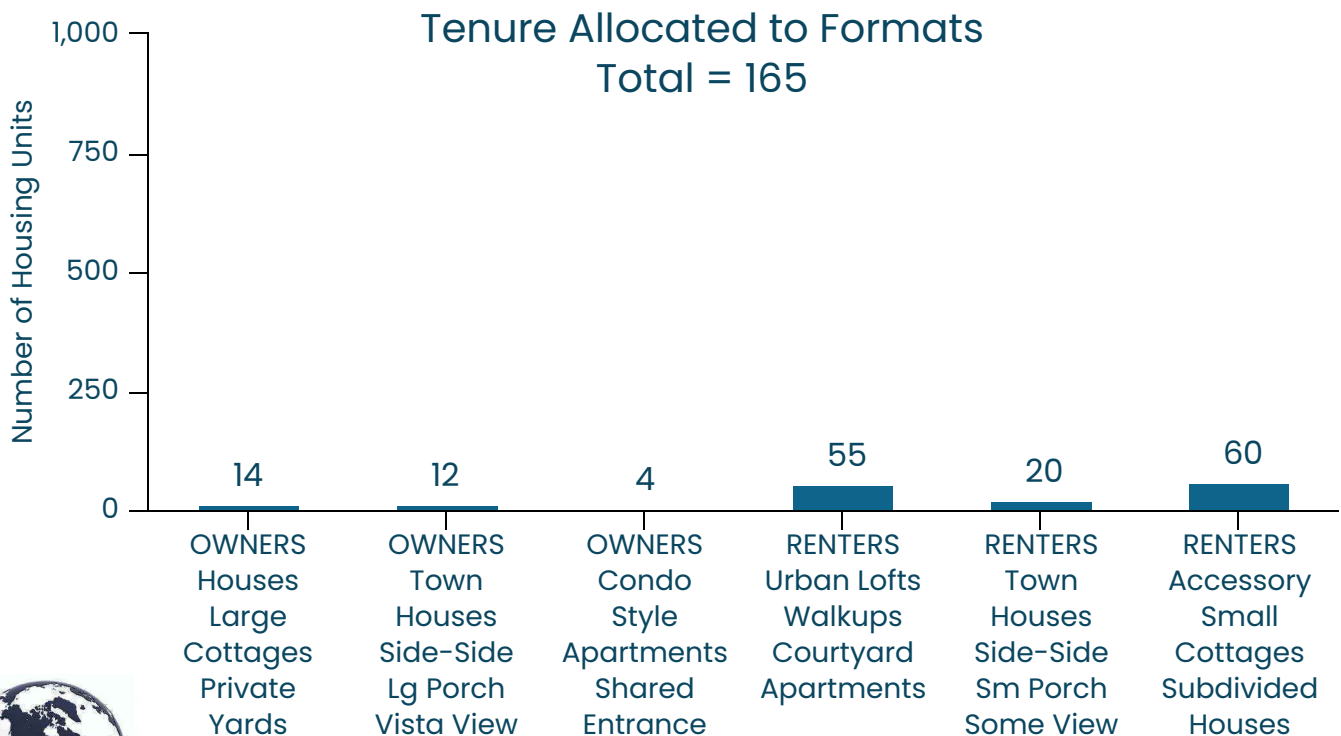
## Intercept with New Builds | Year 2025



**IMPORTANT NOTE:**  
The 135 renter households include 75 student households



Both charts on this page represent an upside potential based on the interception of other households that are on the move but currently bypassing the City of Marquette. There is an upside potential to INTERCEPT these households by building new housing formats that are under-represented in the market. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving into Marquette County but bypassing the City of Marquette.



# Annual Market Potential | Marquette City Capture of New Owners | Year 2025

all other lifestyle clusters	13
Platinum Prosperity   A02	4
Family Funtastic   B09	13
Aging of Aquarius   C11	4
Sports Utility Family   D15	1
No Place Like Home   E20	13
Unspoiled Splendor   E21	
Fast Track Couple   F22	4
Status Seeking Single   G24	4
Destination Recreation   H29	2
Stockcars State Parks   I30	
Aging in Place   J34	4
Rural Escape   J35	
Settled, Sensible   J36	
Wired for Success   K37	1
Bohemian Groove   K40	2
Booming, Consuming   L41	5
Rooted Flower Power   L42	5
Homemade Happiness   L43	
Red, White, Bluegrass   M44	
Infant, Debit Card   M45	1
True Grit American   N46	25
Full Steam Ahead   O50	
Digital Dependent   O51	19
College, Cafe   O53	22
Striving Single   O54	1
Family Trooper   O55	
Town Elder   Q64	3
Senior Discount   Q65	4
Daring to Dream   R66	
Small Town Pocket   S68	

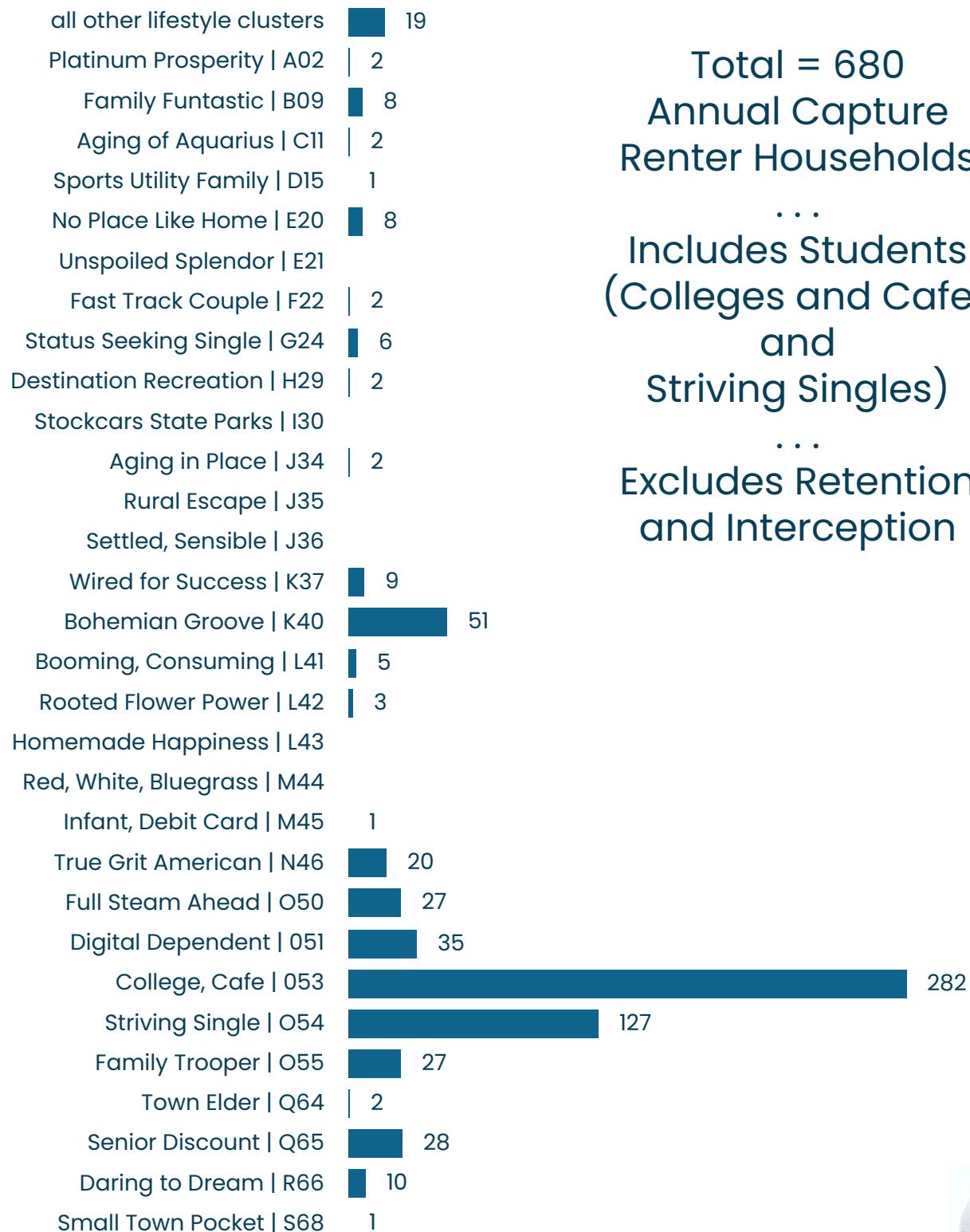
Total = 150  
Annual Capture  
Owner Households

...  
Includes Students  
(Colleges and Cafes  
and  
Striving Singles)

...  
Excludes Retention  
and Interception



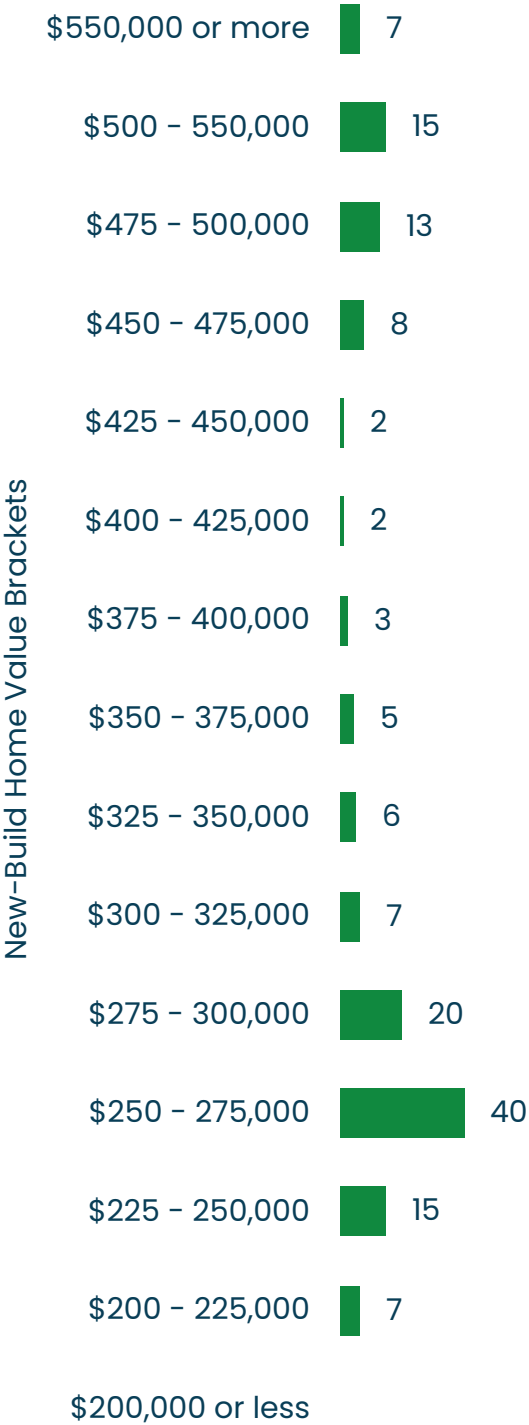
# Annual Market Potential | Marquette City Capture of New Renters | Year 2025



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



# Home Value Tolerance | Marquette City Capture with New-Builds | Year 2025

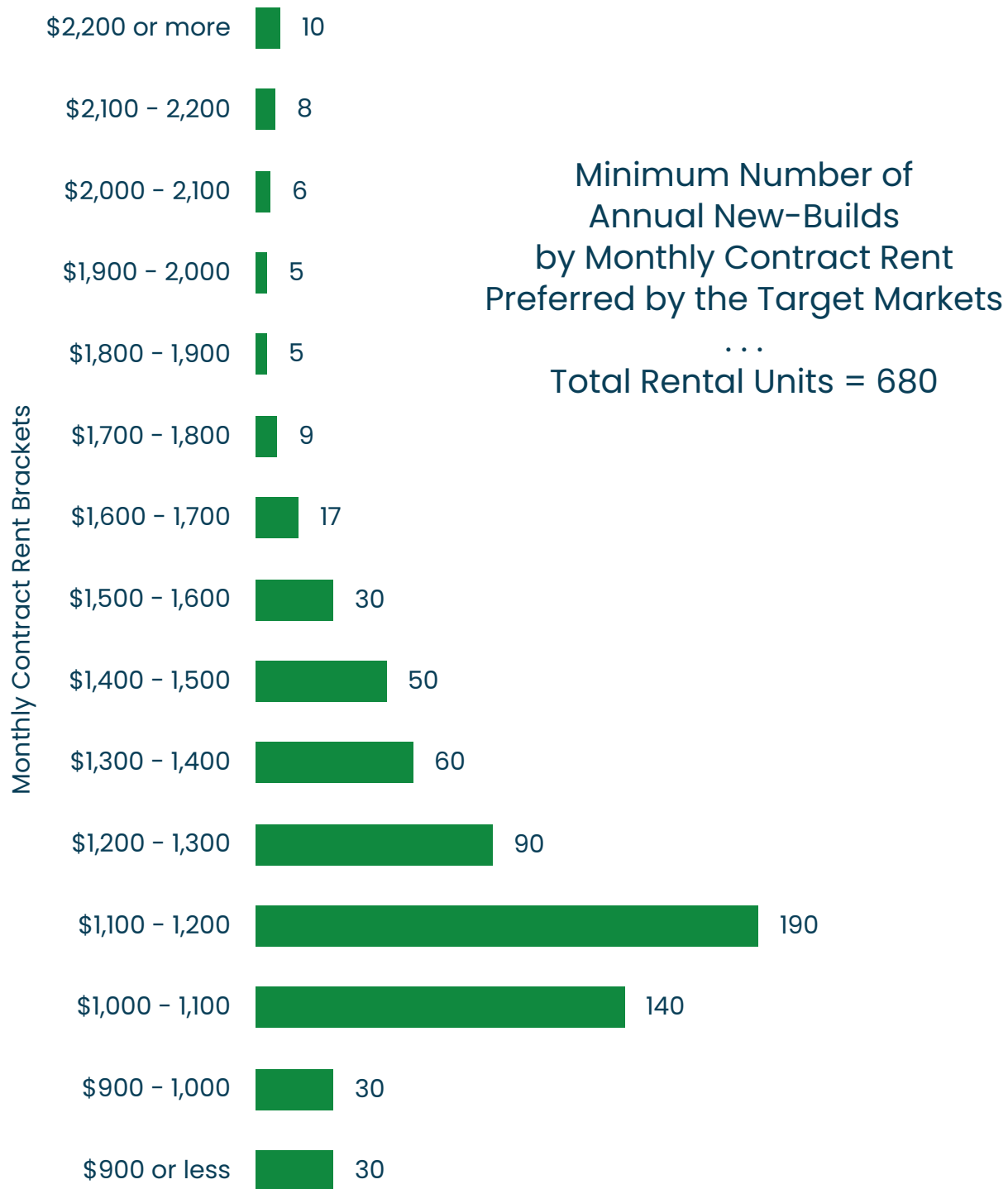


Minimum Number of Annual New-Builds by Total Home Value Preferred by the Target Markets  
 ...  
 Total Owner Units = 150

Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.

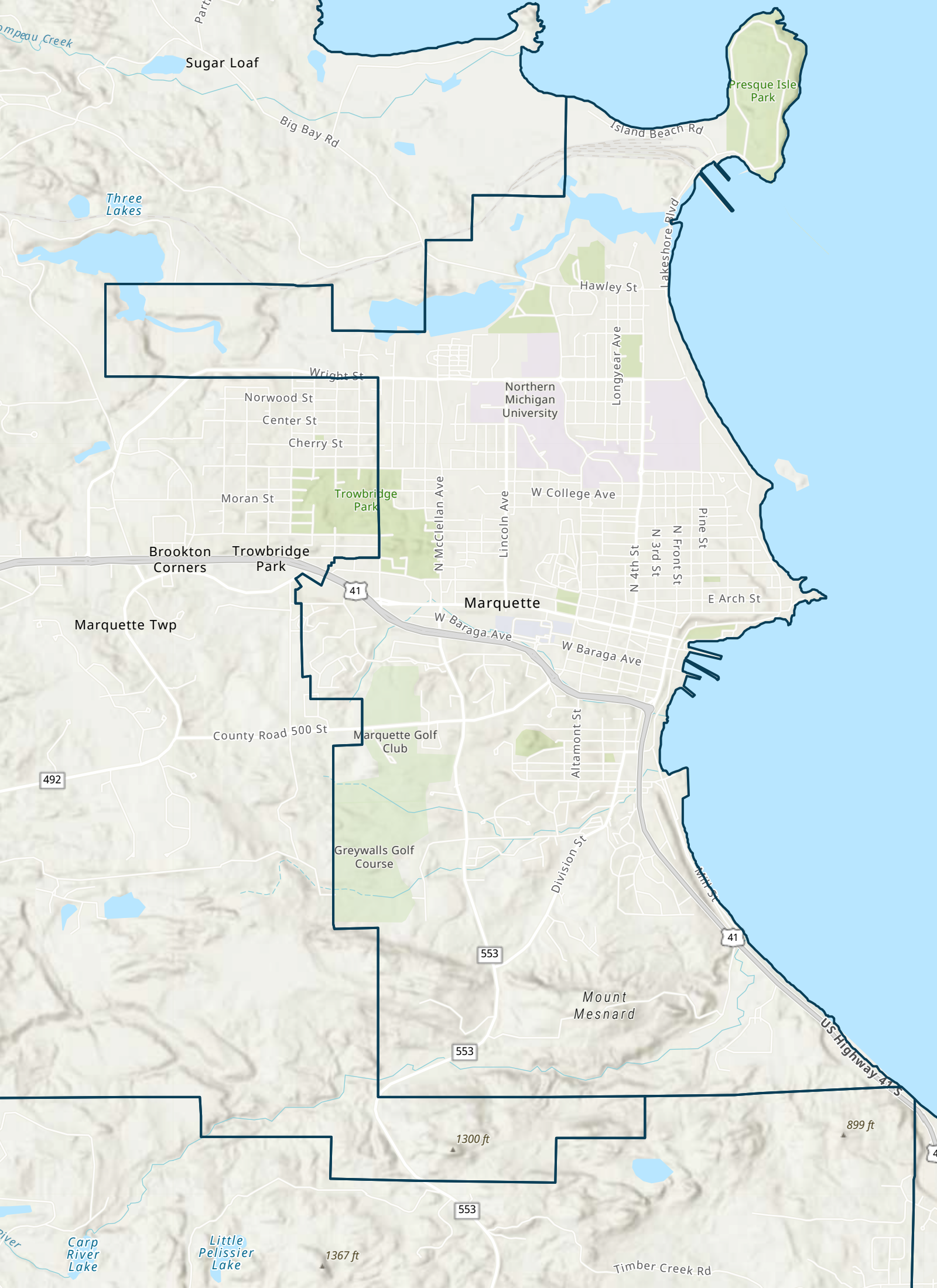


# Monthly Rent Tolerance | Marquette City Capture with New Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.





Sugar Loaf

Presque Isle Park

Three Lakes

Northern Michigan University

Trowbridge Park

Marquette

Greywalls Golf Course

Marquette Golf Club

Mount Mesnard

Carp River Lake

Little Pelissier Lake

1300 ft

899 ft

553

1367 ft

Timber Creek Rd

US Highway 41 S

492

41

41

4

Part

Impeau Creek

Big Bay Rd

Island Beach Rd

Lakeshore Blvd

Hawley St

Longyear Ave

Wright St

Norwood St  
Center St  
Cherry St

Moran St

N McClellan Ave

Lincoln Ave

W College Ave

Brookton Corners

Trowbridge Park

N 4th St  
N 3rd St  
N Front St

Pine St

E Arch St

Marquette Twp

County Road 500 St

W Baraga Ave

W Baraga Ave

Altamont St

Division St

W Hill St

553

41

4

# Section 1-D

## Trowbridge Park CDP

## Market Potential

### Capture

- Throughout the Trowbridge Park Census Designated Place (CDP), build 8 (eight) new for-sale units per year over the next five years, including 6 (six) detached houses or cottages; and 2 (two) units in a duplex with porches and private entrances (attached formats will depend on sites with vista views).
- In addition, build 40 new for-lease units annually over the next five years, including 10 (ten) lofts or apartments (preferably in buildings with shared courtyards); 6 (six) townhouses with private entrances; and 24 accessory dwellings, cottages, and units in small apartment houses.

### Retention

- Whenever they become available, renovate, remodel, or rehab 6 (six) existing for-sale units per year over the next five years, including 4 (four) detached houses; and 2 (two) units in a duplex.
- In addition, renovate, remodel, or rehab up to 30 existing for-lease units annually over the next five years, including 6 (six) lofts or courtyard apartments; 4 (four) townhouses; and up to 20 accessory dwellings, cottages, and subdivided houses – whenever they become available.

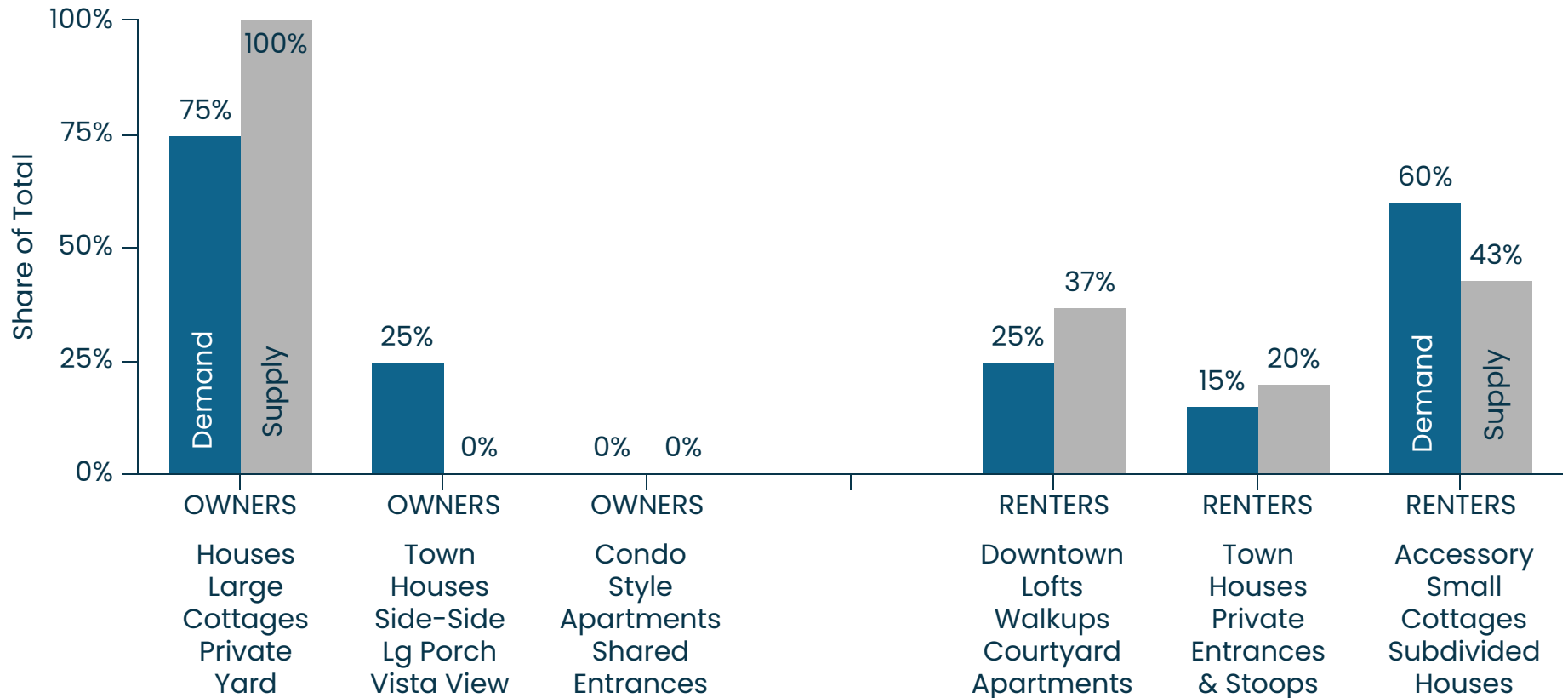
Interception – Bolster the market potential for new-builds by building an additional +2 (two) for-sale units and +8 (eight) for-lease units; and focus on missing housing formats that would most appeal to the migrating households. Those households would otherwise be inclined to bypass Trowbridge Park for other places in Marquette County.

Maximum – Adding the Capture, Retention, and Interception numbers together yields the maximum market potential for new-builds. This approach assumes that rather than renovating, remodeling, or rehabbing existing units, developers instead build new units for every household migrating either into or within Trowbridge Park.

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# The Housing Mismatch | Trowbridge Park CDP Capture with New Builds v. Existing Units | 2025

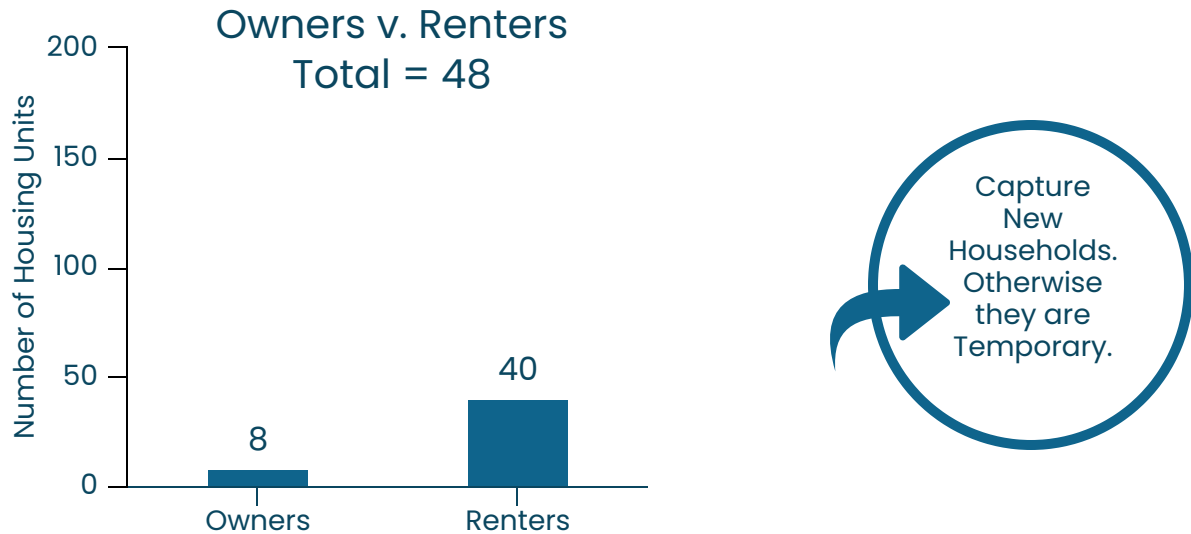


Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2022. Demand is based on the number of new households migrating into the Trowbridge Park CDP each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.

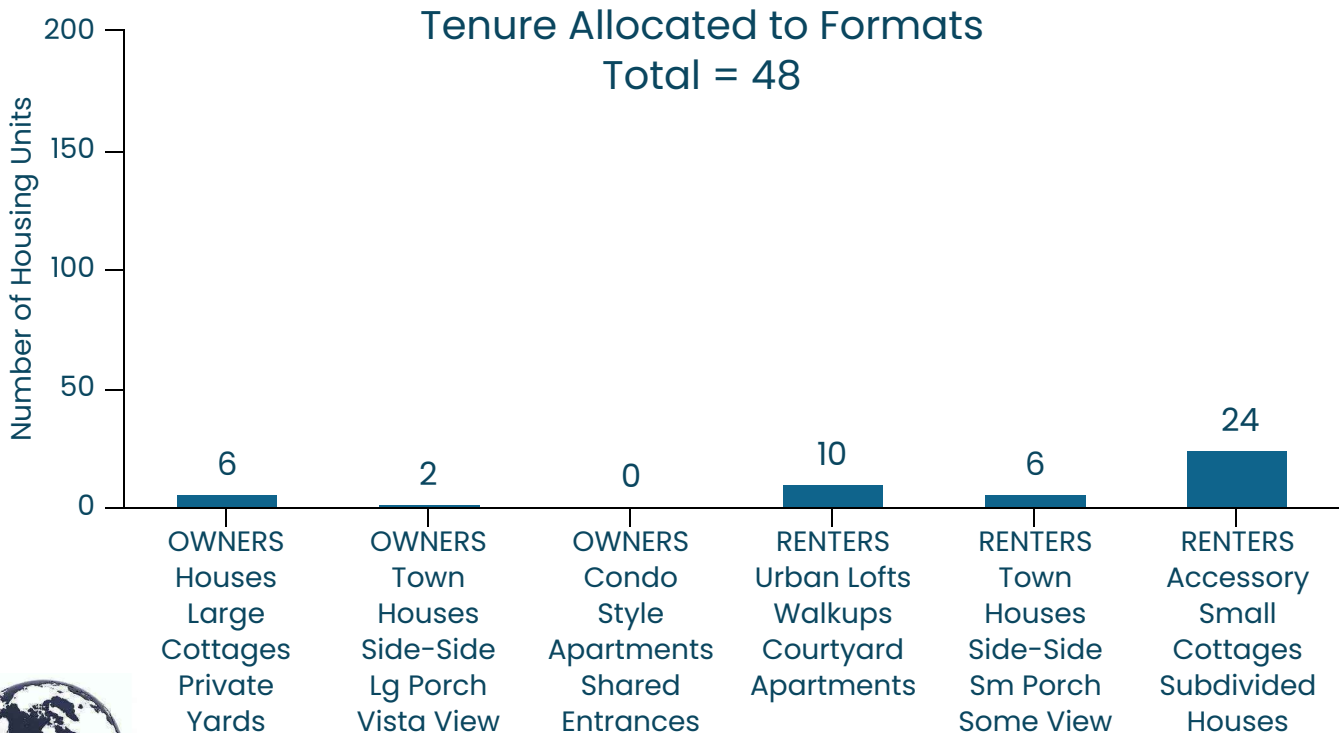


Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2023.

# Annual Market Potential | Trowbridge Park Capture with New Builds | Year 2025



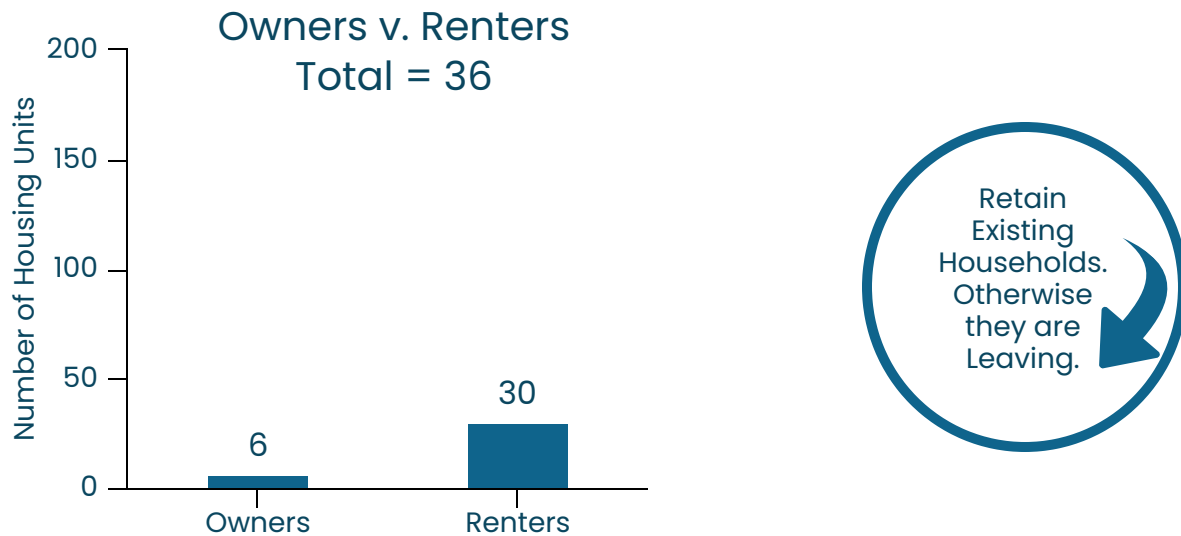
Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into the Trowbridge Park CDP by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



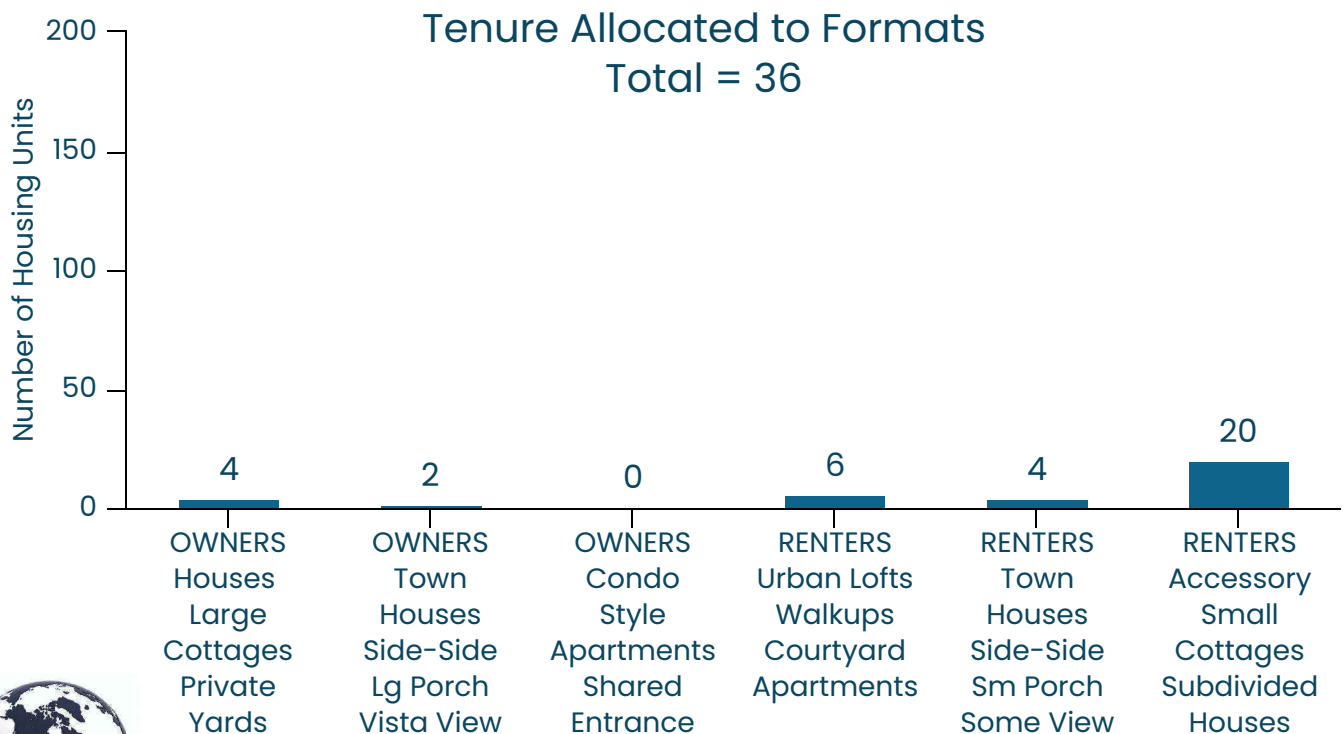
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households migrating into the Trowbridge Park CDP.

# Annual Market Potential | Trowbridge Pk CDP

## Retain with Rehabs | Year 2025



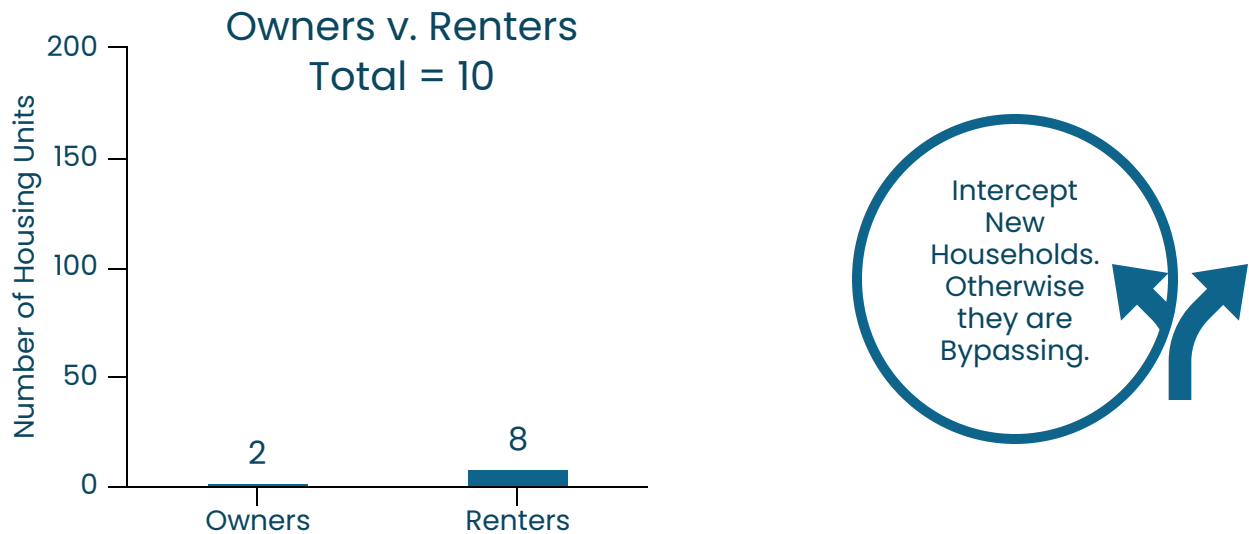
Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within the Trowbridge Park CDP by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



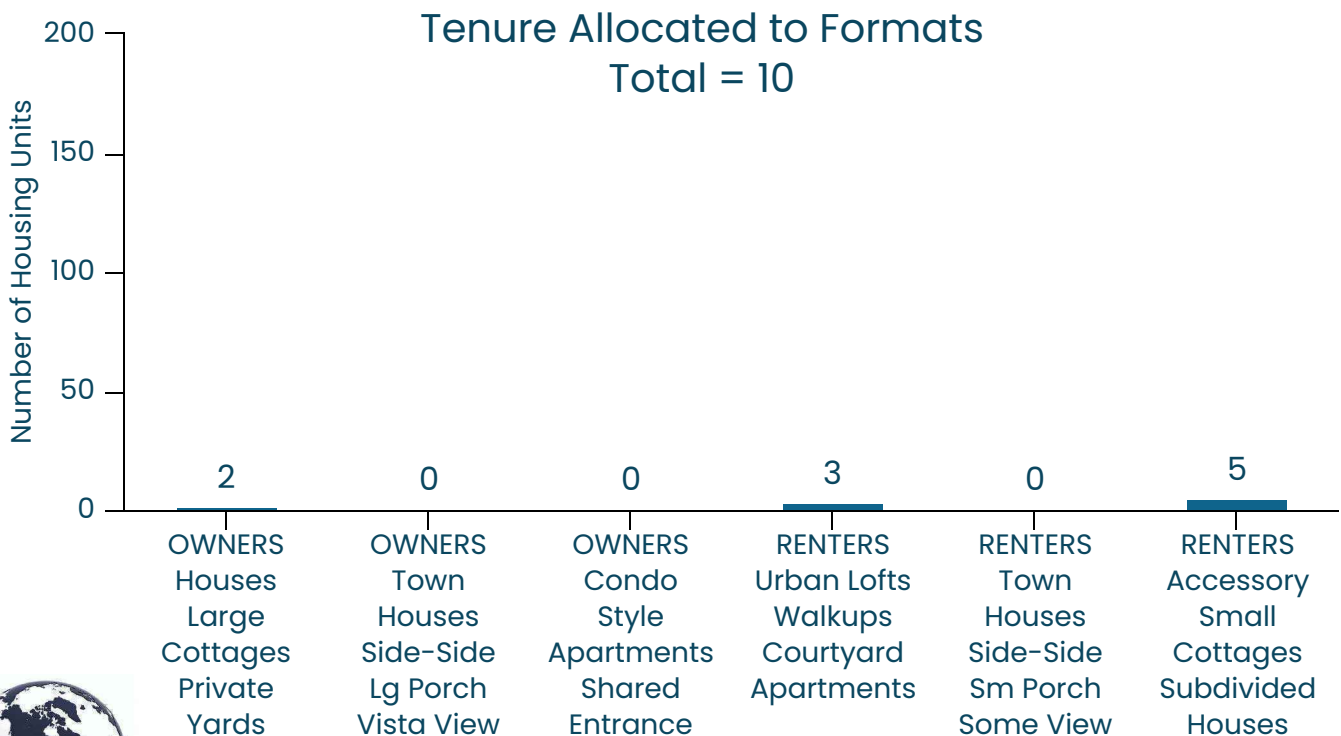
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving within the Trowbridge Park CDP.

# Annual Market Potential | Trowbridge Pk CDP

## Intercept with New Builds | Year 2025



Both charts on this page represent an upside potential based on the interception of other households that are on the move but currently bypassing the Trowbridge Park CDP. There is an upside potential to INTERCEPT these households by building new housing formats that are under-represented in the market. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving into Marquette County but bypassing the Trowbridge Park CDP.

# Annual Market Potential | Trowbridge Pk CDP

## Capture of New Owners | Year 2025



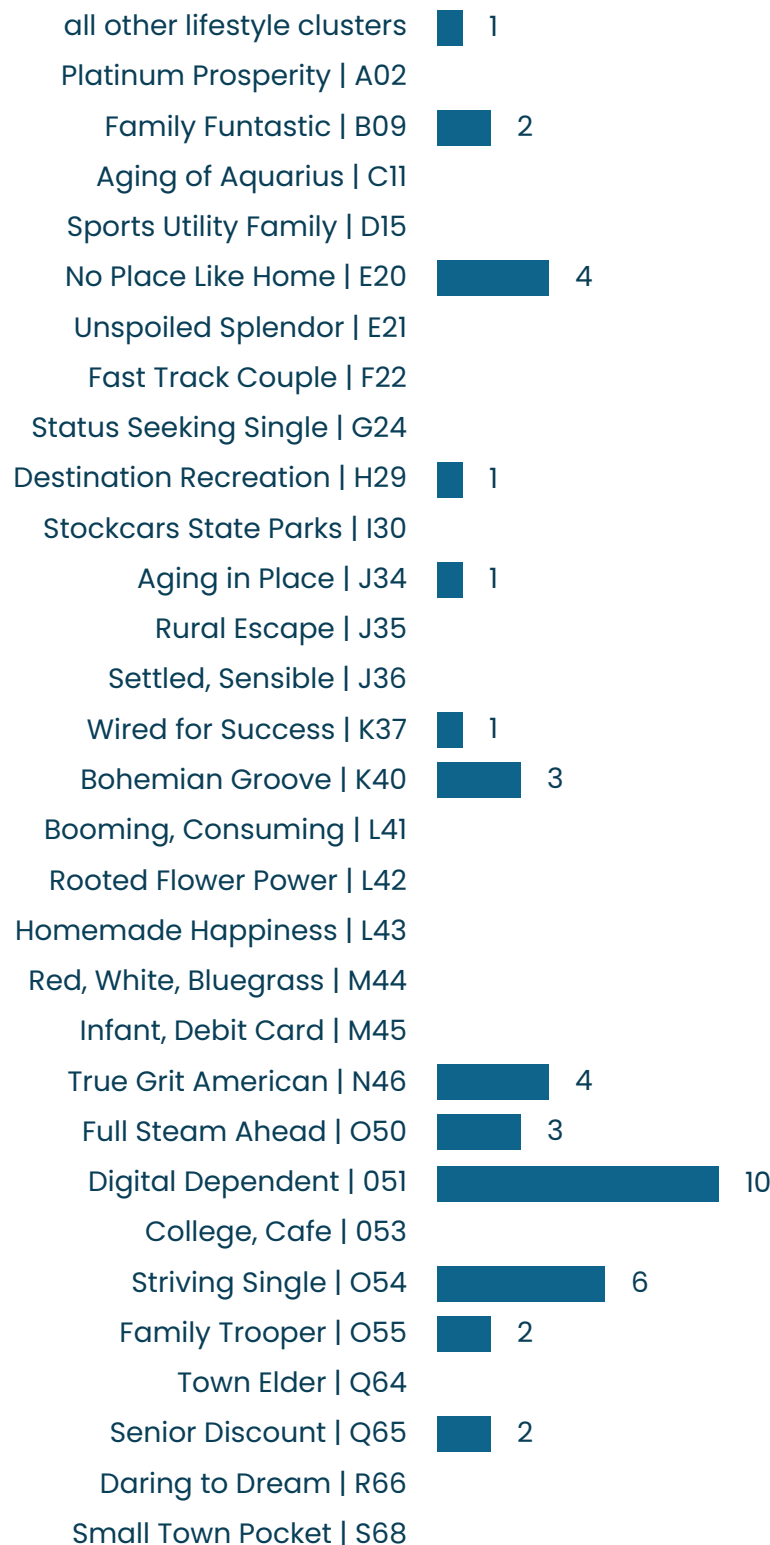
Total = 8  
Annual Capture  
Owner Households

...

Excludes Retention  
and Interception

# Annual Market Potential | Trowbridge Pk CDP

## Capture of New Renters | Year 2025

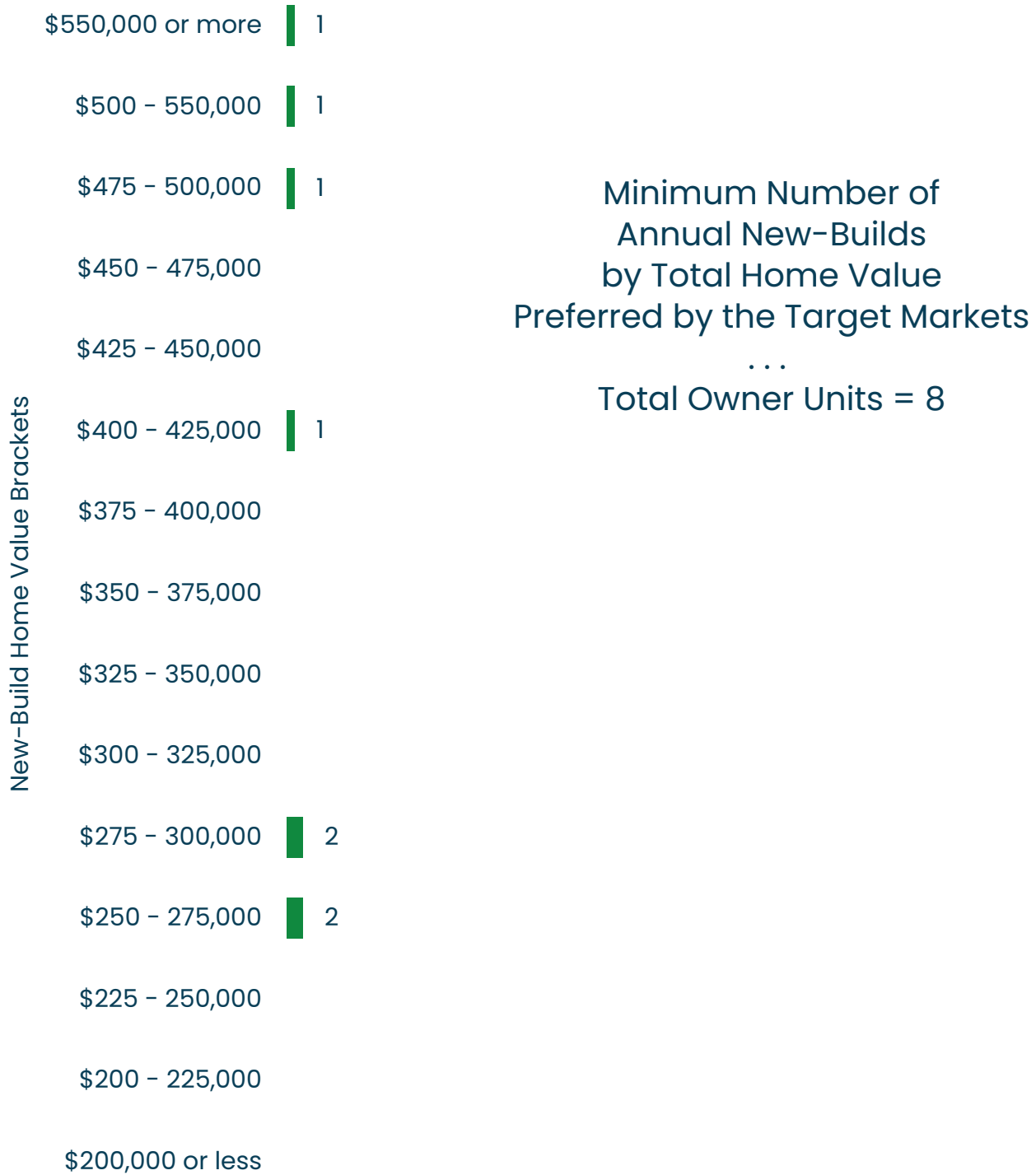


Total = 40  
Annual Capture  
Renter Households

...  
Excludes Retention  
and Interception



# Home Value Tolerance | Trowbridge Park Capture with New-Builds | Year 2025

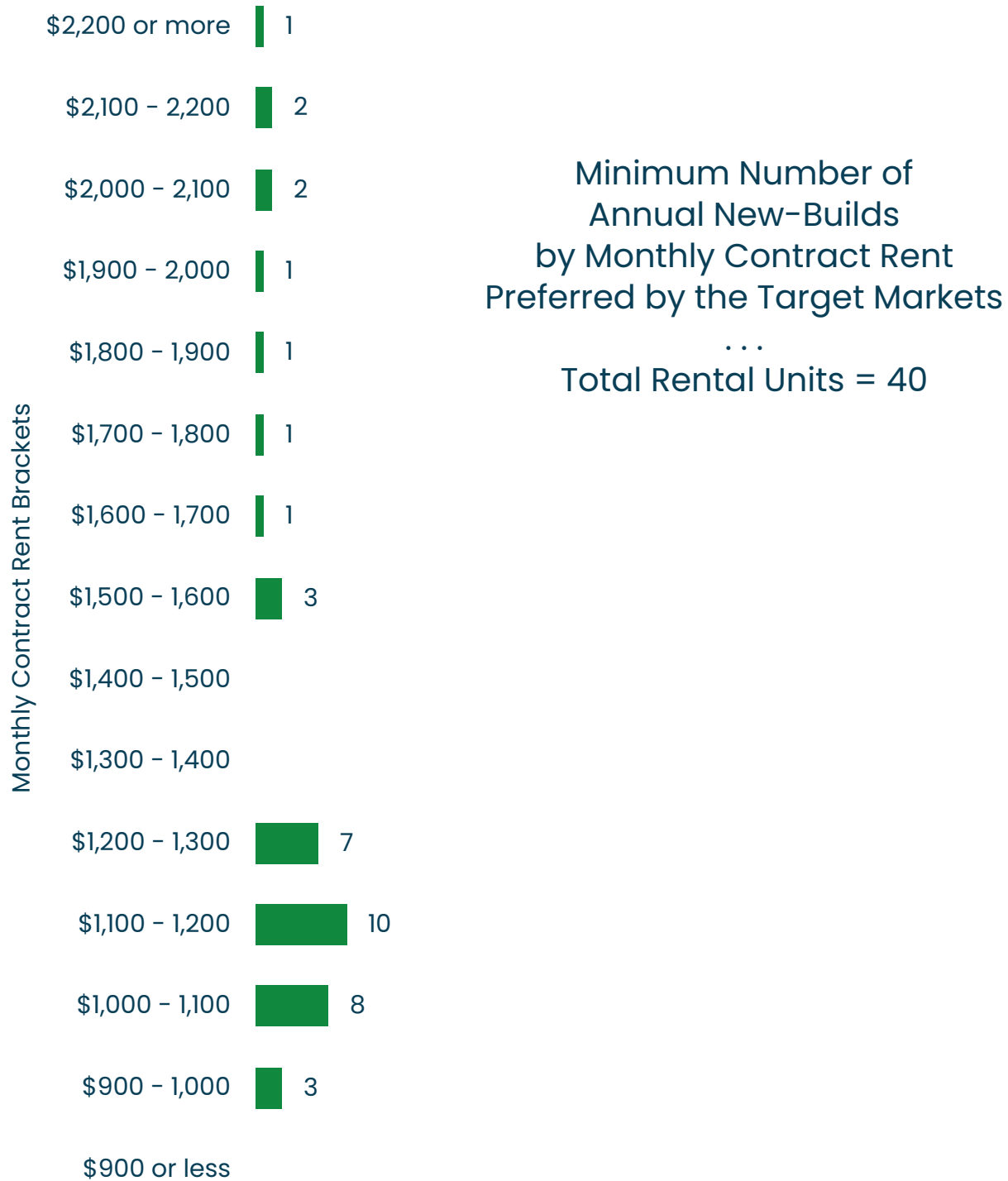


Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



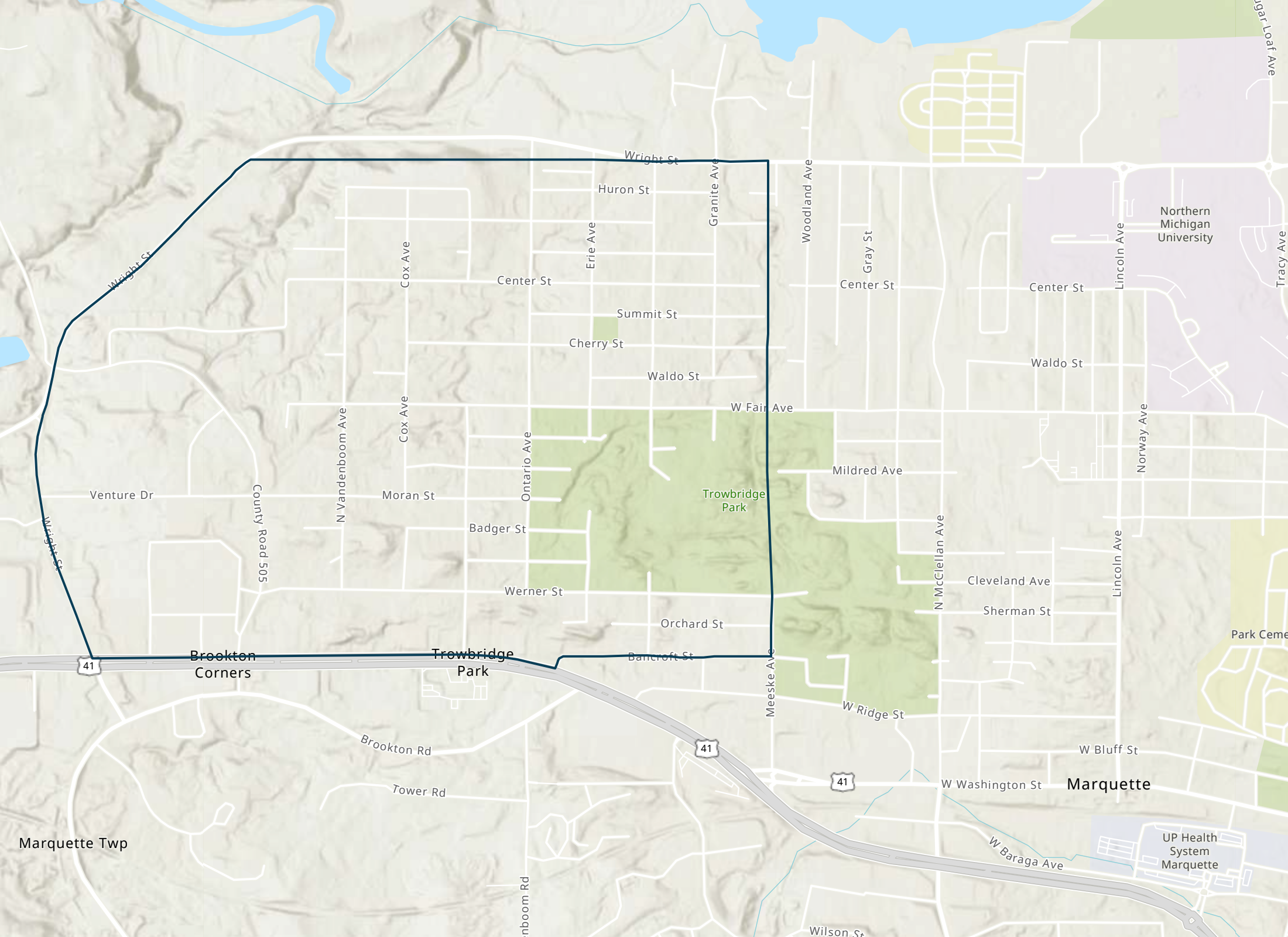


# Monthly Rent Tolerance | Trowbridge Park Capture with New Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.





Brookton  
Corners

Trowbridge  
Park

Marquette

Northern  
Michigan  
University

UP Health  
System  
Marquette

41

41

41

Marquette Twp

Gar Loaf Ave

Tracy Ave

Park Ceme

Wright St

Huron St

Erie Ave

Granite Ave

Woodland Ave

Gray St

Lincoln Ave

Cox Ave

Center St

Summit St

Cherry St

Waldo St

W Fair Ave

Mildred Ave

Waldo St

Norway Ave

Venture Dr

County Road 505

N Vandenberg Ave

Moran St

Ontario Ave

Badger St

Werner St

Orchard St

Bancroft St

Cleveland Ave

Sherman St

Lincoln Ave

N McClellan Ave

Brookton Rd

Tower Rd

Vandenberg Ave

Wilson St

W Baraga Ave

# Section 1-E

## Harvey CDP

## Market Potential

Capture

- Throughout the Harvey Census Designated Place (CDP), build 30 new for-sale units per year over the next five years, including 26 detached houses or cottages; and 4 (four) townhouses with porches and private entrances (attached formats will depend on sites with vista views).
- In addition, build 8 (eight) new for-lease units annually over the next five years, including 4 (four) lofts or apartments (preferably in buildings with shared courtyards); and 4 (four) accessory dwellings, cottages, or units in small apartment houses.

Retention

- Whenever they become available, renovate, remodel, or rehab 30 existing for-sale units per year over the next five years, including up to 26 detached houses; and 4 (four) attached townhouses.
- In addition, renovate, remodel, or rehab 30 existing for-lease units annually over the next five years, including 10 (ten) lofts or courtyard apartments; 5 (five) townhouses; and up to 15 (fifteen) accessory dwellings, cottages, and subdivided houses – whenever they become available.

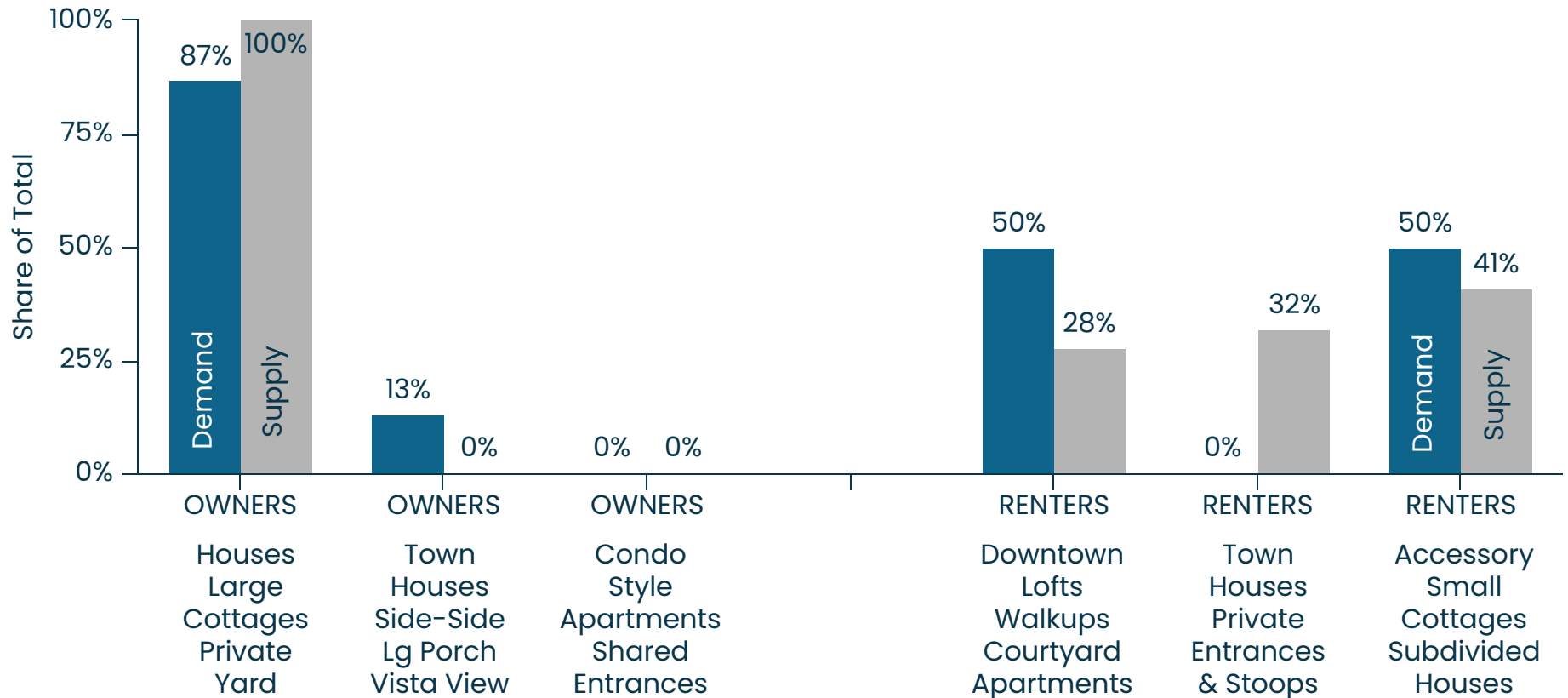
Interception – Bolster the market potential for new-builds by building an additional +6 (six) for-sale units and +2 (two) for-lease units; and focus on missing housing formats that would most appeal to the migrating households. Those households would otherwise be inclined to bypass Harvey for other places in Marquette County.

Maximum – Adding the Capture, Retention, and Interception numbers together yields the maximum market potential for new-builds. This approach assumes that rather than renovating, remodeling, or rehabbing existing units, developers instead build new units for every household migrating either into or within Harvey.

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# The Housing Mismatch | Harvey CDP

## Capture with New Builds v. Existing Units | 2025

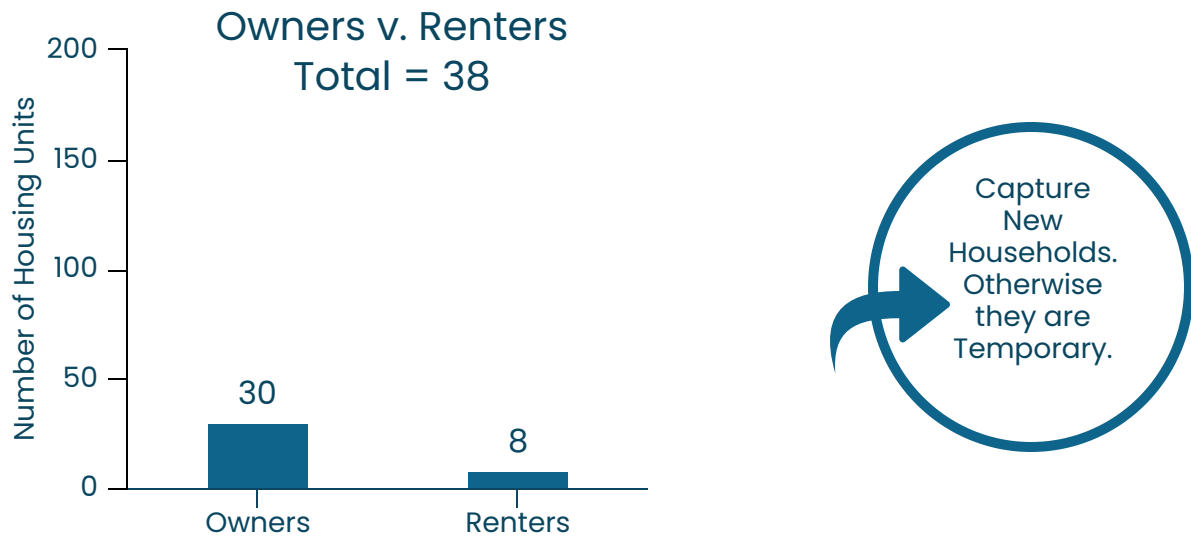


Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2022. Demand is based on the number of new households migrating into the Harvey CDP each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.

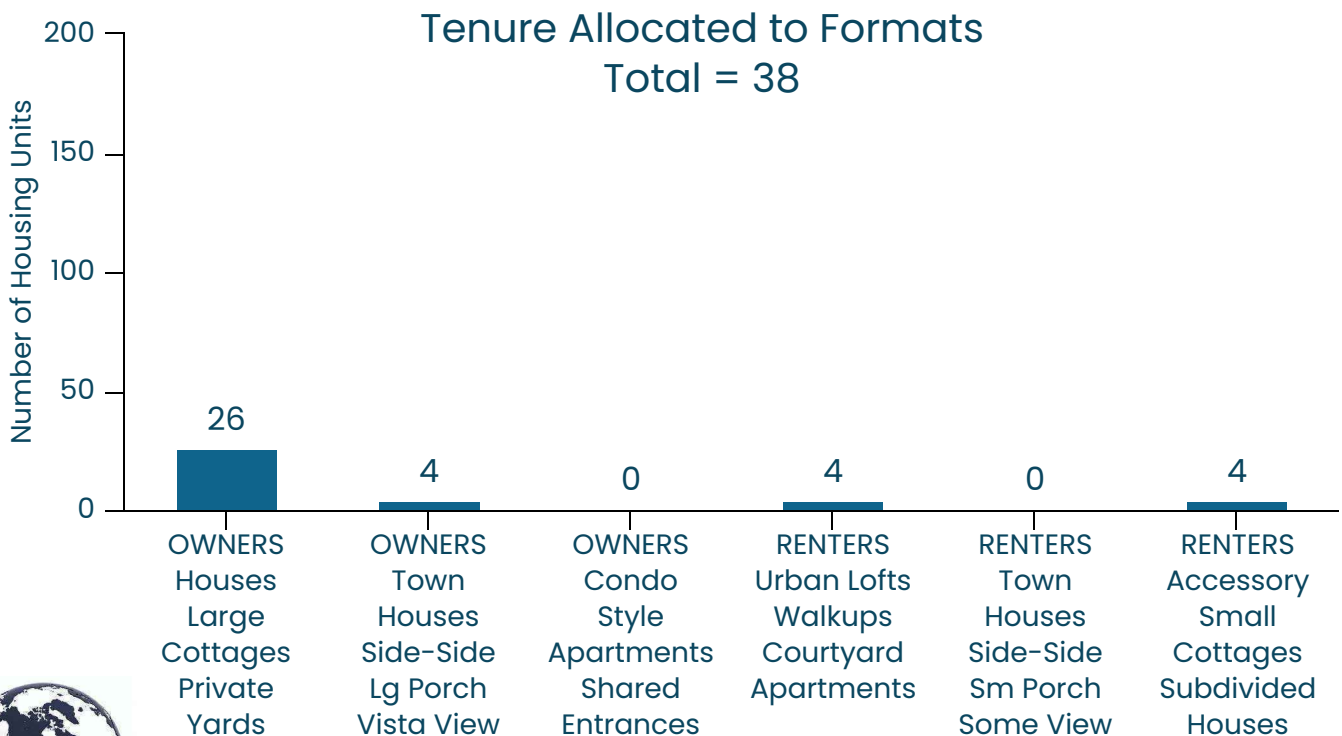


Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2023.

# Annual Market Potential | Harvey CDP Capture with New Builds | Year 2025



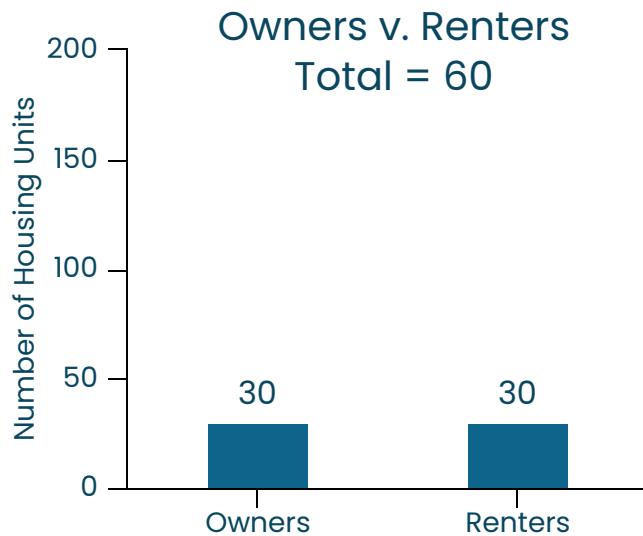
Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into the Harvey CDP by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households migrating into the Harvey CDP.

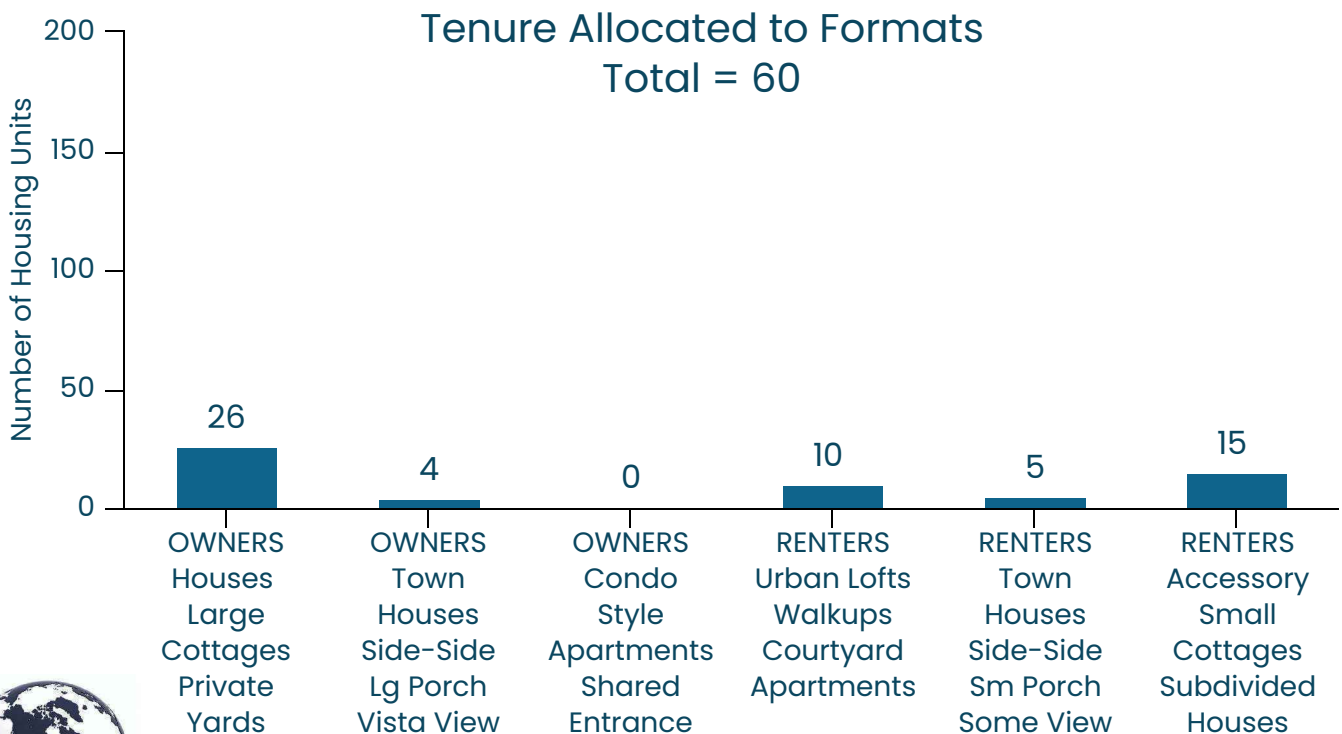
# Annual Market Potential | Harvey CDP

## Retain with Rehabs | Year 2025



Retain Existing Households. Otherwise they are Leaving.

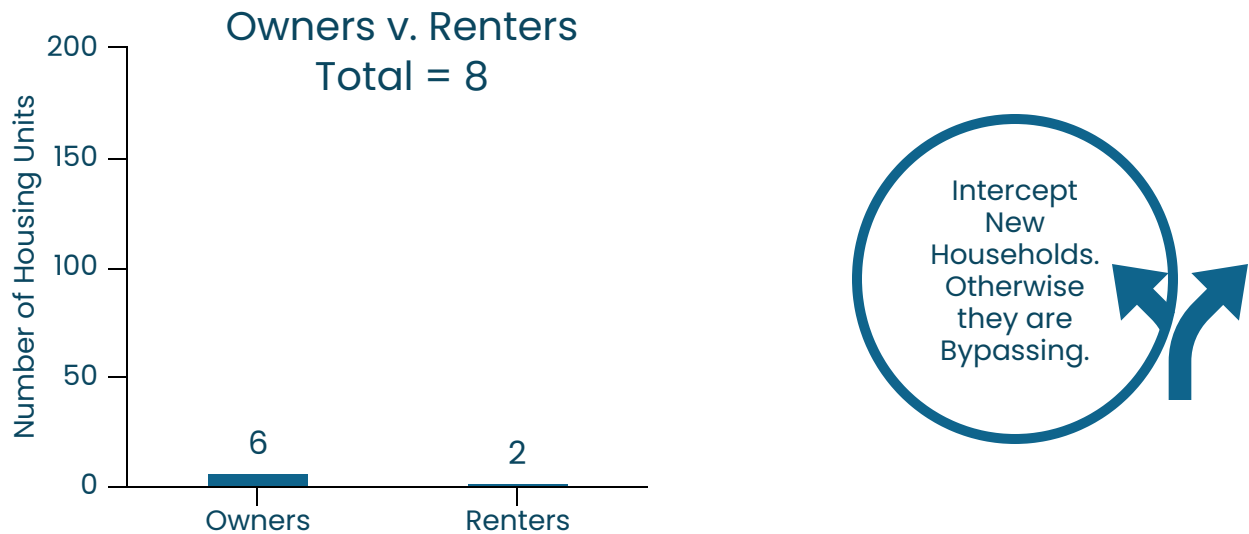
Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within the Harvey CDP by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



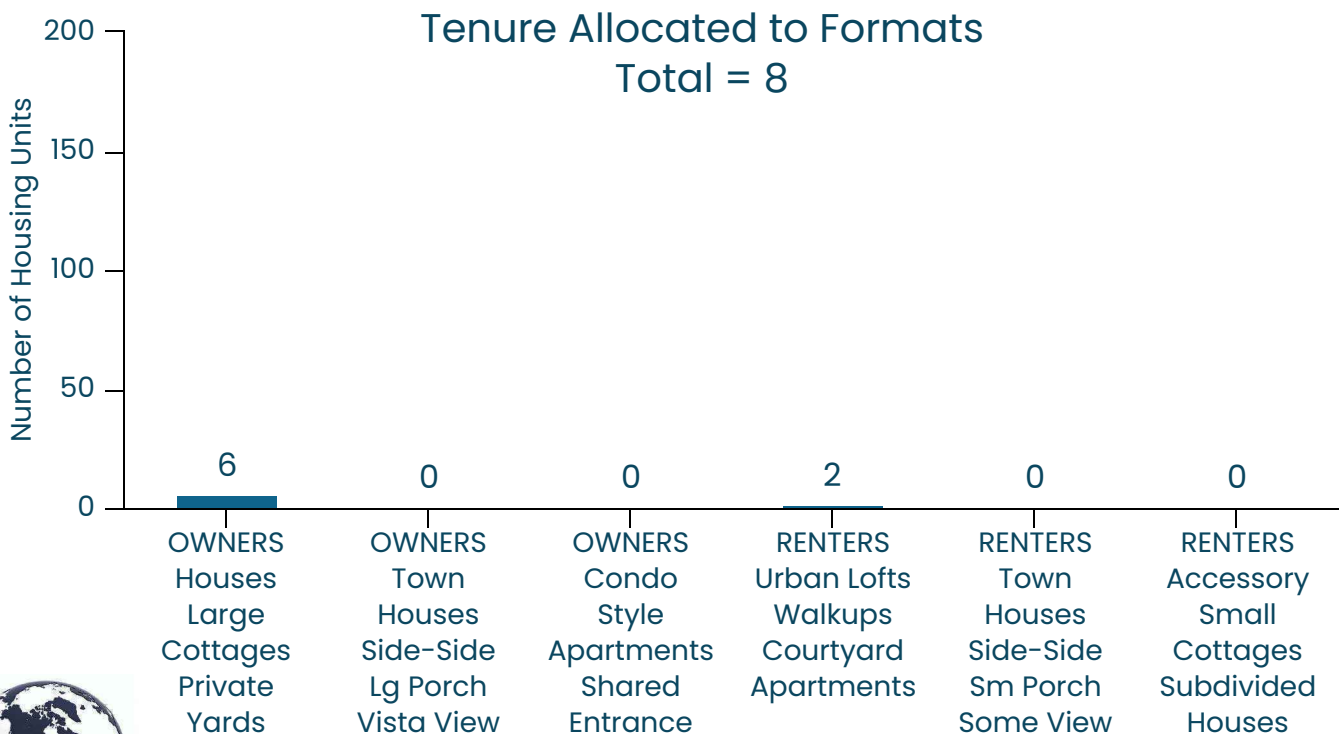
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving within the Harvey CDP.



# Annual Market Potential | Harvey CDP Intercept with New Builds | Year 2025

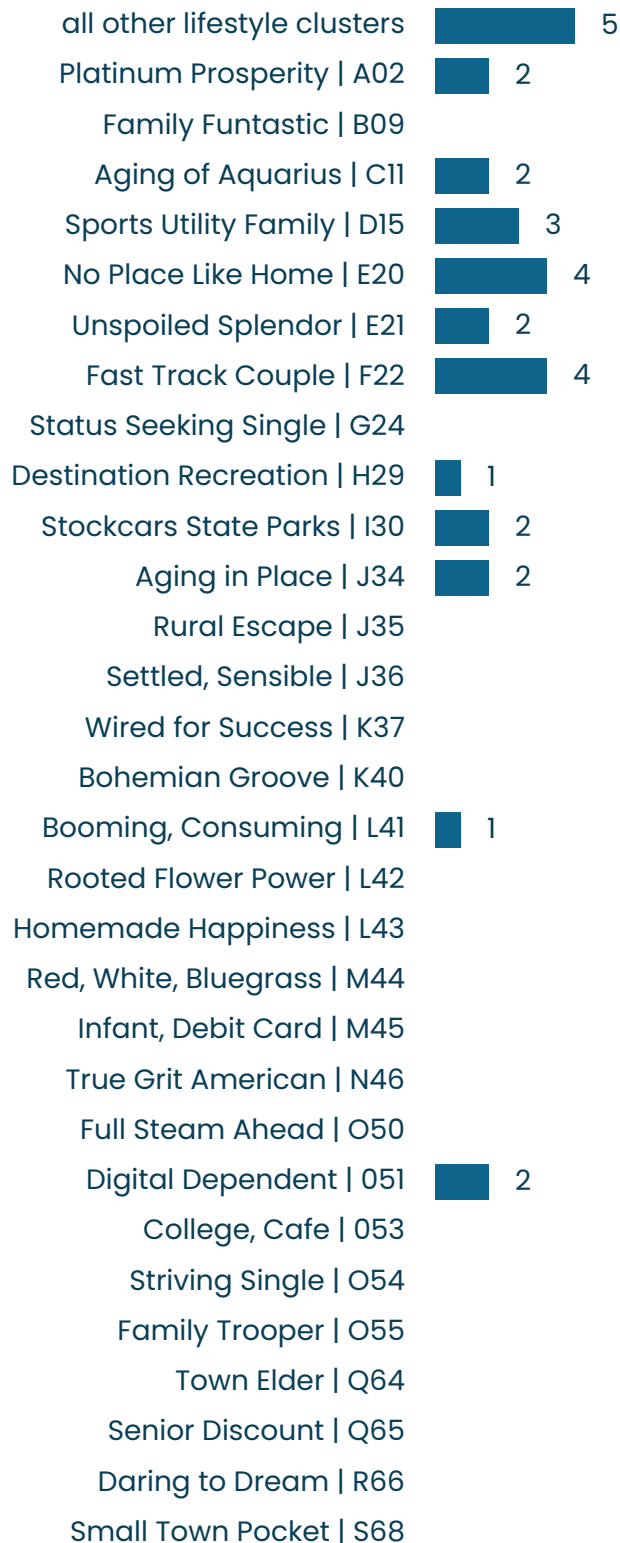


Both charts on this page represent an upside potential based on the interception of other households that are on the move but currently bypassing the Harvey CDP. There is an upside potential to INTERCEPT these households by building new housing formats that are under-represented in the market. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving into Marquette County but bypassing the Harvey CDP.

# Annual Market Potential | Harvey CDP Capture of New Owners | Year 2025



Total = 30  
Annual Capture  
Owner Households  
...  
Excludes Retention  
and Interception



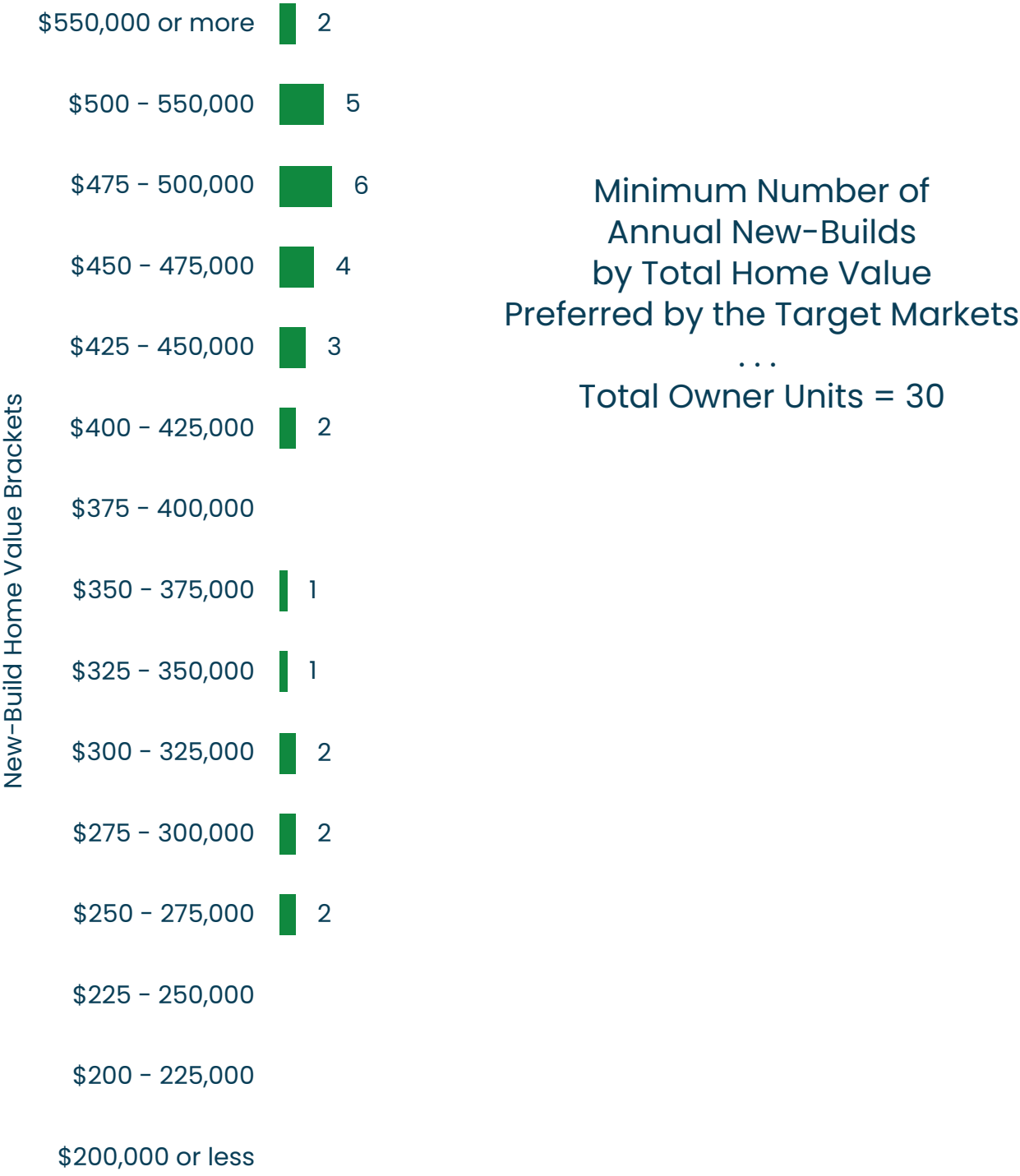
# Annual Market Potential | Harvey CDP Capture of New Renters | Year 2025

all other lifestyle clusters	
Platinum Prosperity   A02	
Family Funtastic   B09	
Aging of Aquarius   C11	
Sports Utility Family   D15	
No Place Like Home   E20	
Unspoiled Splendor   E21	
Fast Track Couple   F22	
Status Seeking Single   G24	
Destination Recreation   H29	
Stockcars State Parks   I30	
Aging in Place   J34	
Rural Escape   J35	
Settled, Sensible   J36	
Wired for Success   K37	1
Bohemian Groove   K40	
Booming, Consuming   L41	
Rooted Flower Power   L42	
Homemade Happiness   L43	
Red, White, Bluegrass   M44	
Infant, Debit Card   M45	
True Grit American   N46	
Full Steam Ahead   O50	3
Digital Dependent   O51	1
College, Cafe   O53	
Striving Single   O54	1
Family Trooper   O55	1
Town Elder   Q64	
Senior Discount   Q65	1
Daring to Dream   R66	
Small Town Pocket   S68	

Total = 8  
Annual Capture  
Renter Households  
...  
Excludes Retention  
and Interception



# Home Value Tolerance | Harvey CDP Capture with New-Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.

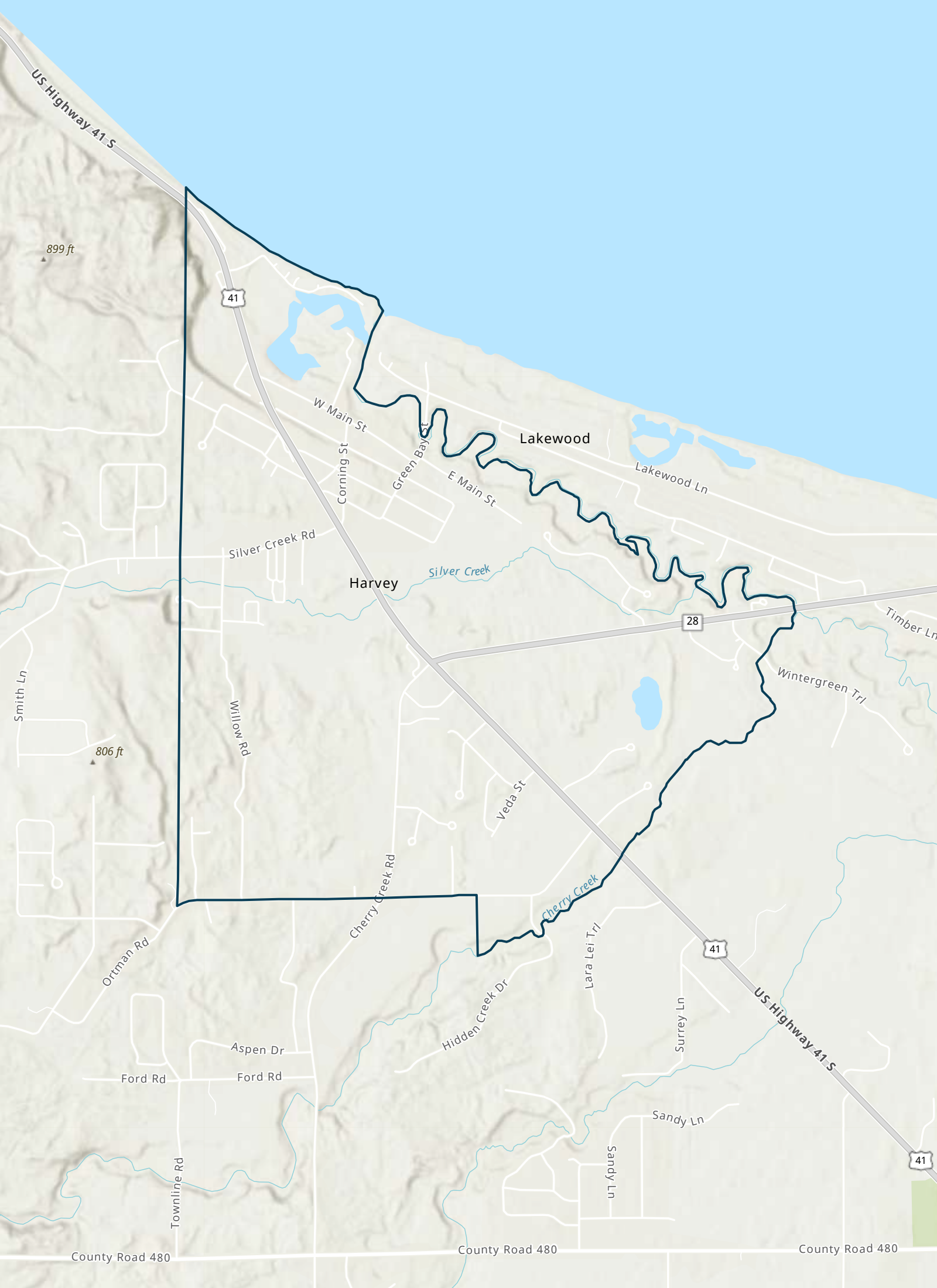


# Monthly Rent Tolerance | Harvey CDP Capture with New Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.





US Highway 41 S

899 ft

41

Lakewood

W Main St

Corning St

Green Bay St

E Main St

Lakewood Ln

Silver Creek Rd

Harvey

Silver Creek

28

Smith Ln

806 ft

Willow Rd

Veda St

Wintergreen Trl

Timber Ln

Ortman Rd

Cherry Creek Rd

Cherry Creek

41

Lara Lei Trl

US Highway 41 S

Surrey Ln

Aspen Dr

Ford Rd

Ford Rd

Hidden Creek Dr

Sandy Ln

Townline Rd

Sandy Ln

County Road 480

County Road 480

County Road 480

41

# Section 1-F

## West Ishpeming CDP

## Market Potential

### Capture

- Throughout the West Ishpeming Census Designated Place (CDP), build 14 (fourteen) new for-sale units per year over the next five years, including 12 (twelve) detached houses or cottages; and 2 (two) units in a duplex with porches and private entrances (attached formats will depend on sites with vista views).
- In addition, build 2 (two) new for-lease units annually over the next five years, as accessory dwellings, cottages, or units in small apartment houses.

### Retention

- Whenever they become available, renovate, remodel, or rehab 14 (fourteen) existing for-sale units per year over the next five years, including up to 12 (twelve) detached houses; and 2 (two) units in a duplex.
- In addition, renovate, remodel, or rehab 34 existing for-lease units annually over the next five years, including 2 (two) lofts or courtyard apartments; 2 (two) townhouses; and up to 30 accessory dwellings, cottages, and subdivided houses – whenever they become available.

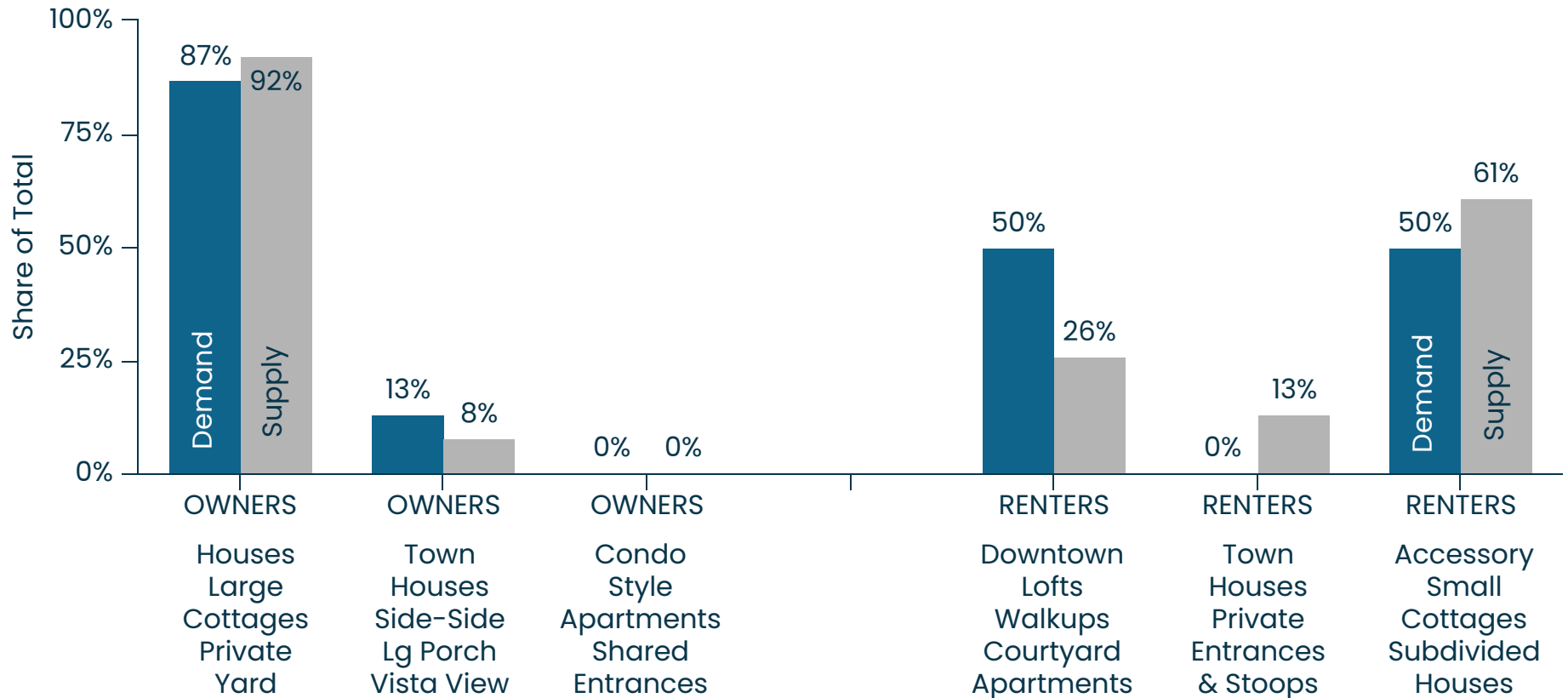
Interception – Bolster the market potential for new-builds by building an additional +3 (three) for-sale units; and focus on missing housing formats that would most appeal to the migrating households. Those households would otherwise be inclined to bypass West Ishpeming for other places in Marquette County.

Maximum – Adding the Capture, Retention, and Interception numbers together yields the maximum market potential for new-builds. This approach assumes that rather than renovating, remodeling, or rehabbing existing units, developers instead build new units for every household migrating either into or within West Ishpeming.

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# The Housing Mismatch | West Ishpeming CDP Capture with New Builds v. Existing Units | 2025



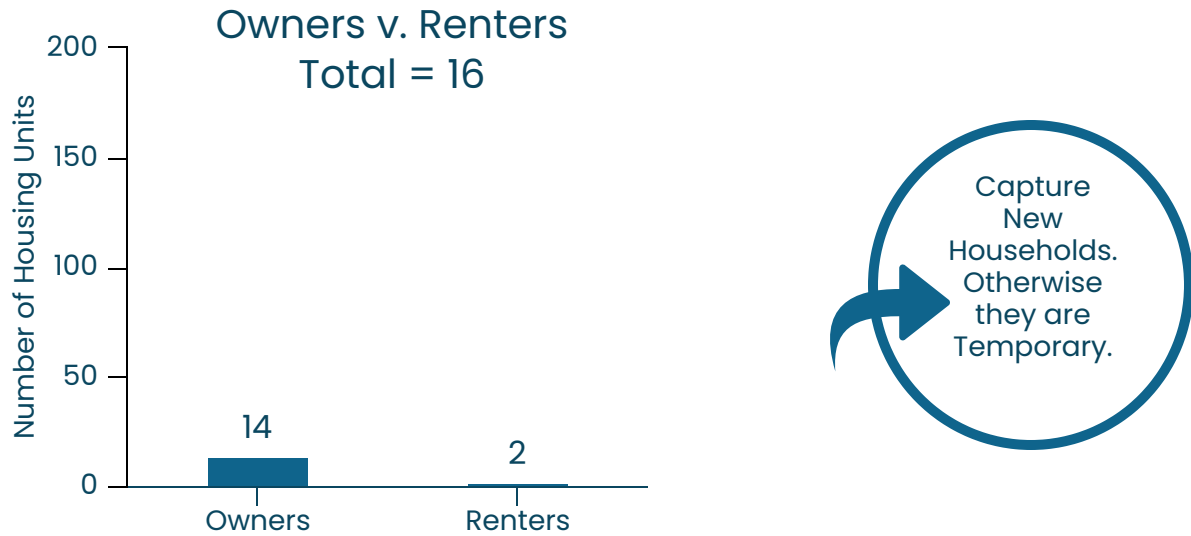
Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2022. Demand is based on the number of new households migrating into the West Ishpeming CDP each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.



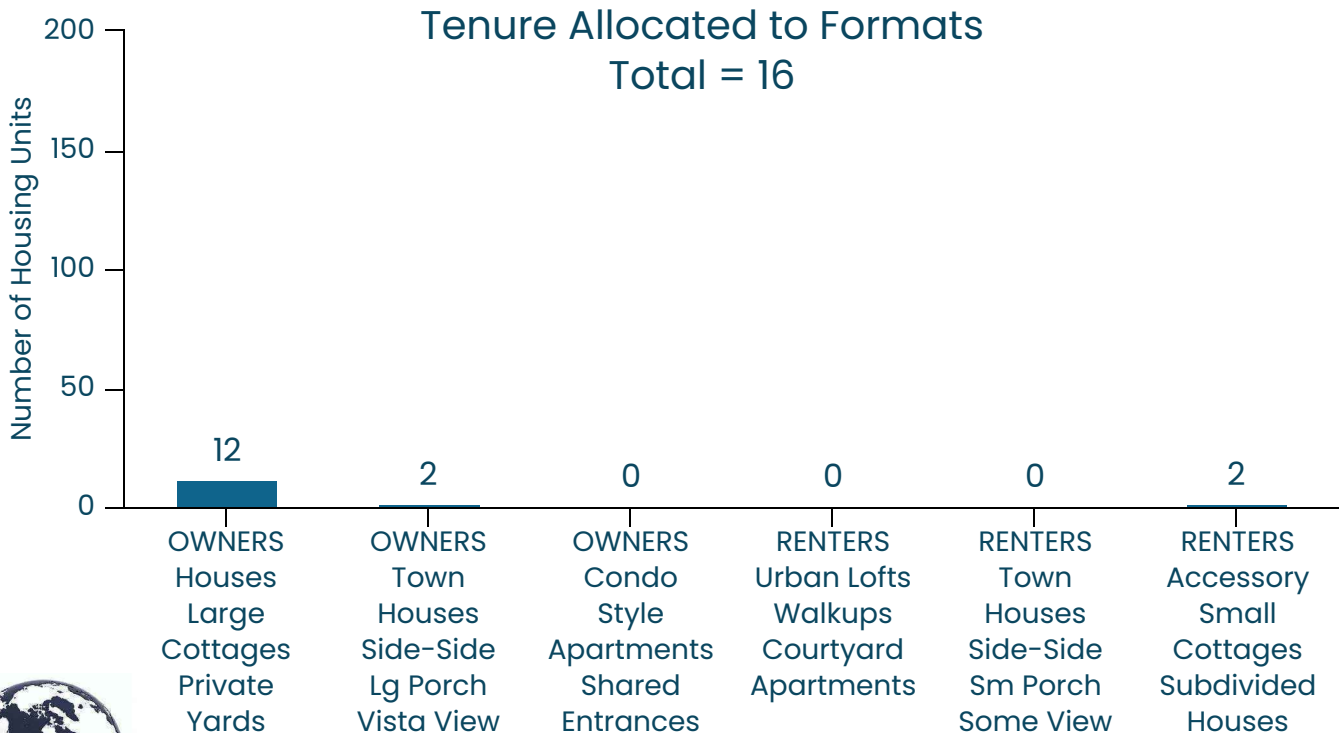
Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2023.

# Annual Market Potential | West Ishpeming CDP

## Capture with New Builds | Year 2025



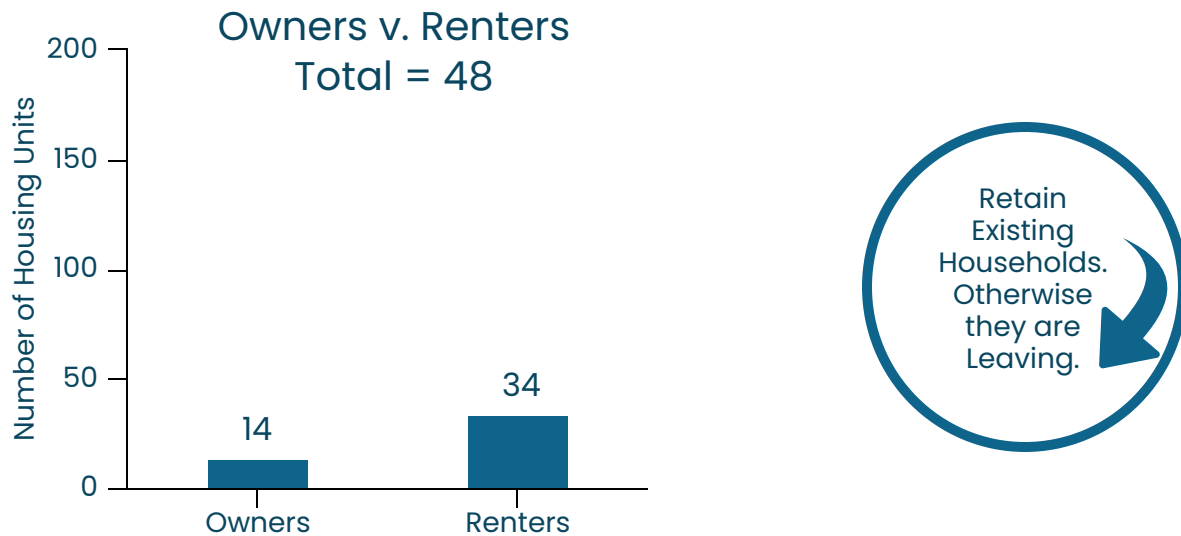
Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into the West Ishpeming CDP by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



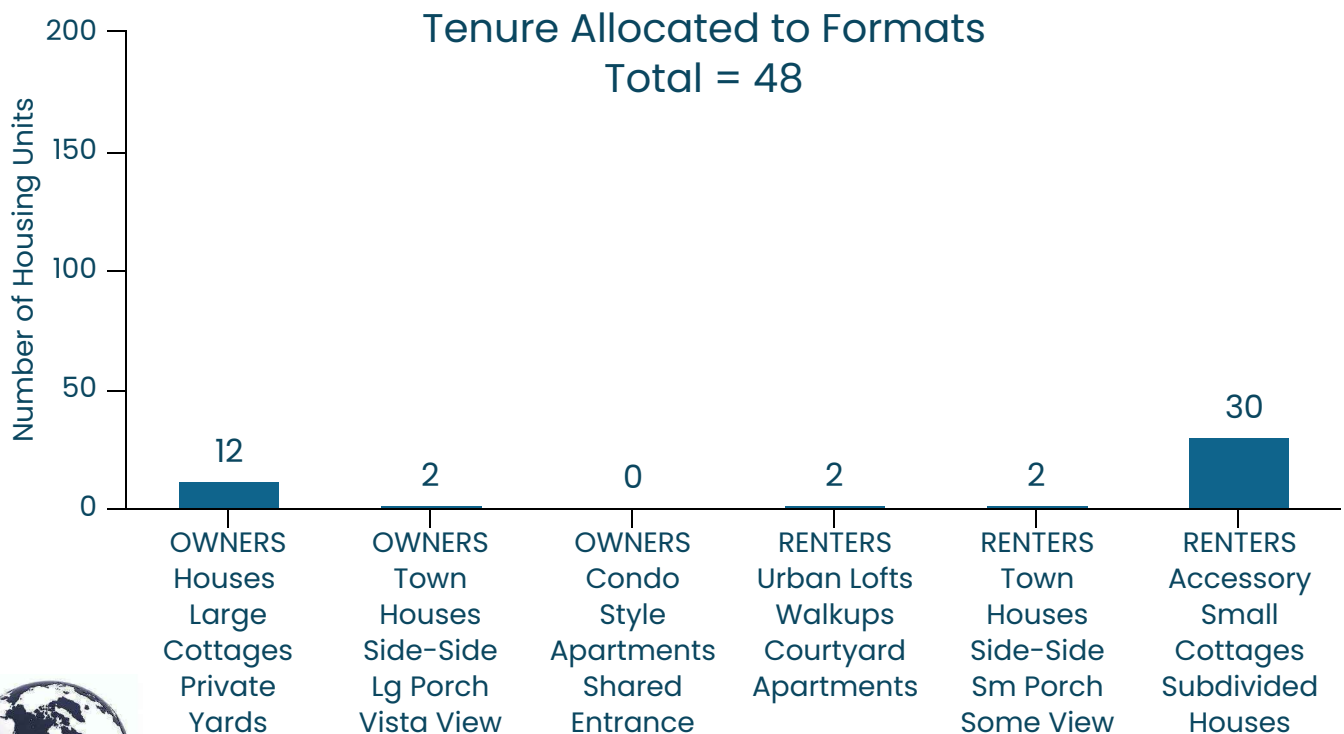
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households migrating into the West Ishpeming CDP.

# Annual Market Potential | West Ishpeming CDP

## Retain with Rehabs | Year 2025



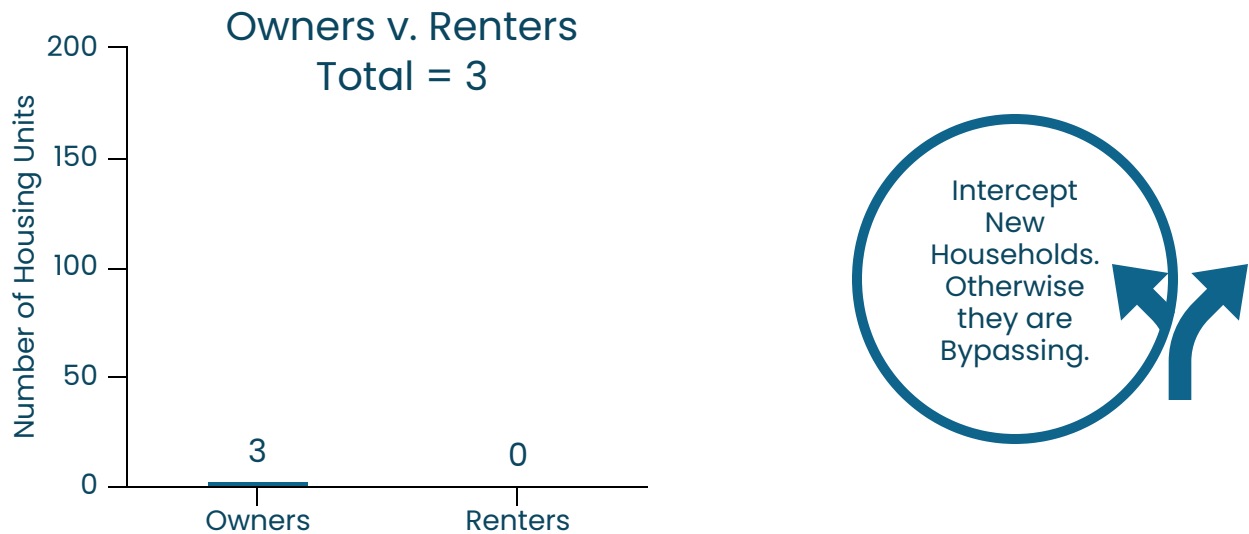
Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within the West Ishpeming CDP by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



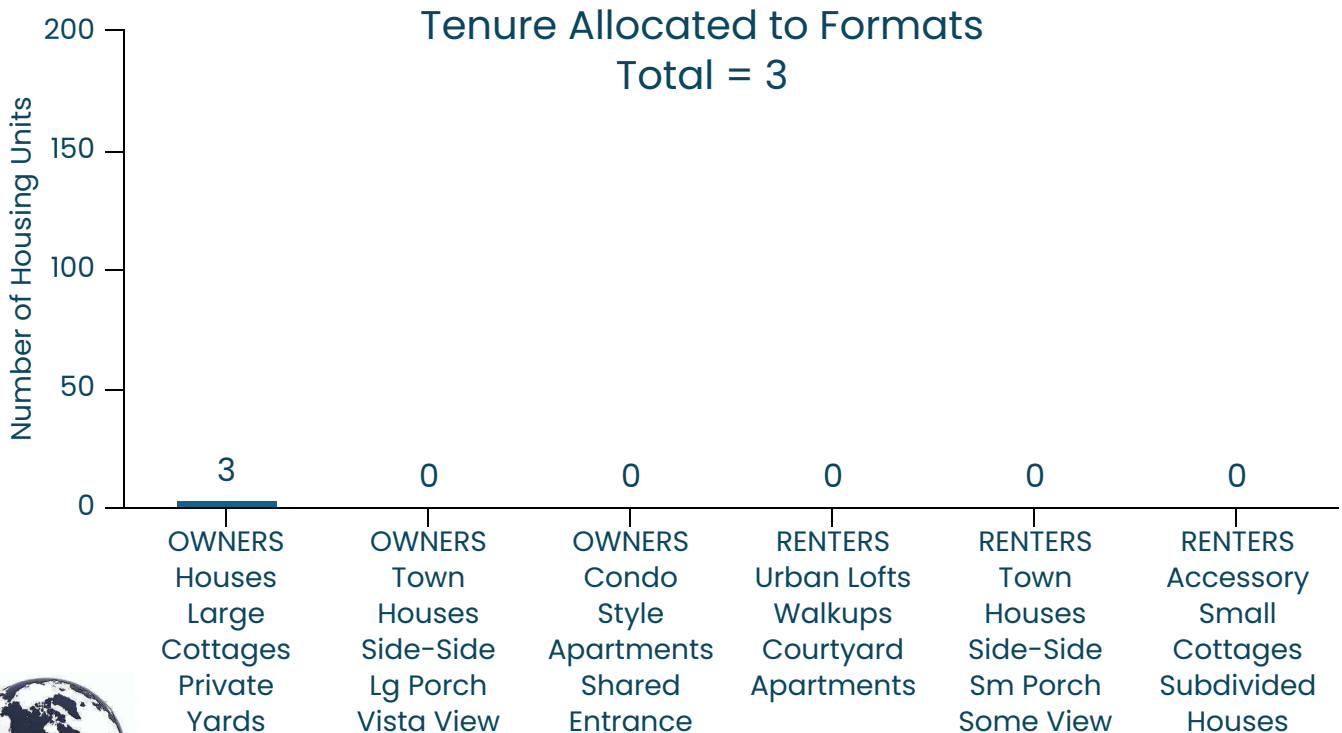
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving within the West Ishpeming CDP.

# Annual Market Potential | West Ishpeming CDP

## Intercept with New Builds | Year 2025

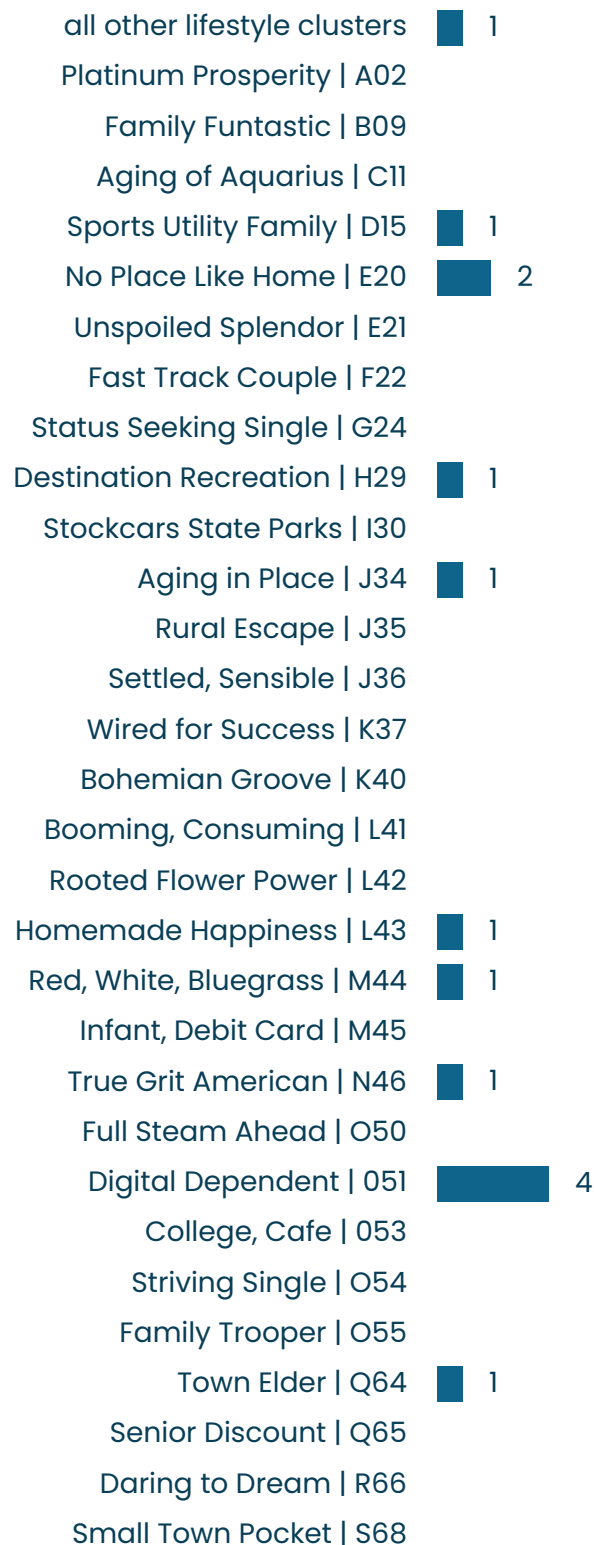


Both charts on this page represent an upside potential based on the interception of other households that are on the move but currently bypassing the West Ishpeming CDP. There is an upside potential to INTERCEPT these households by building new housing formats that are under-represented in the market. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving into Marquette County but bypassing the West Ishpeming CDP.

# Annual Market Potential | West Ishpeming CDP Capture of New Owners | Year 2025



Total = 14  
Annual Capture  
Owner Households  
...  
Excludes Retention  
and Interception



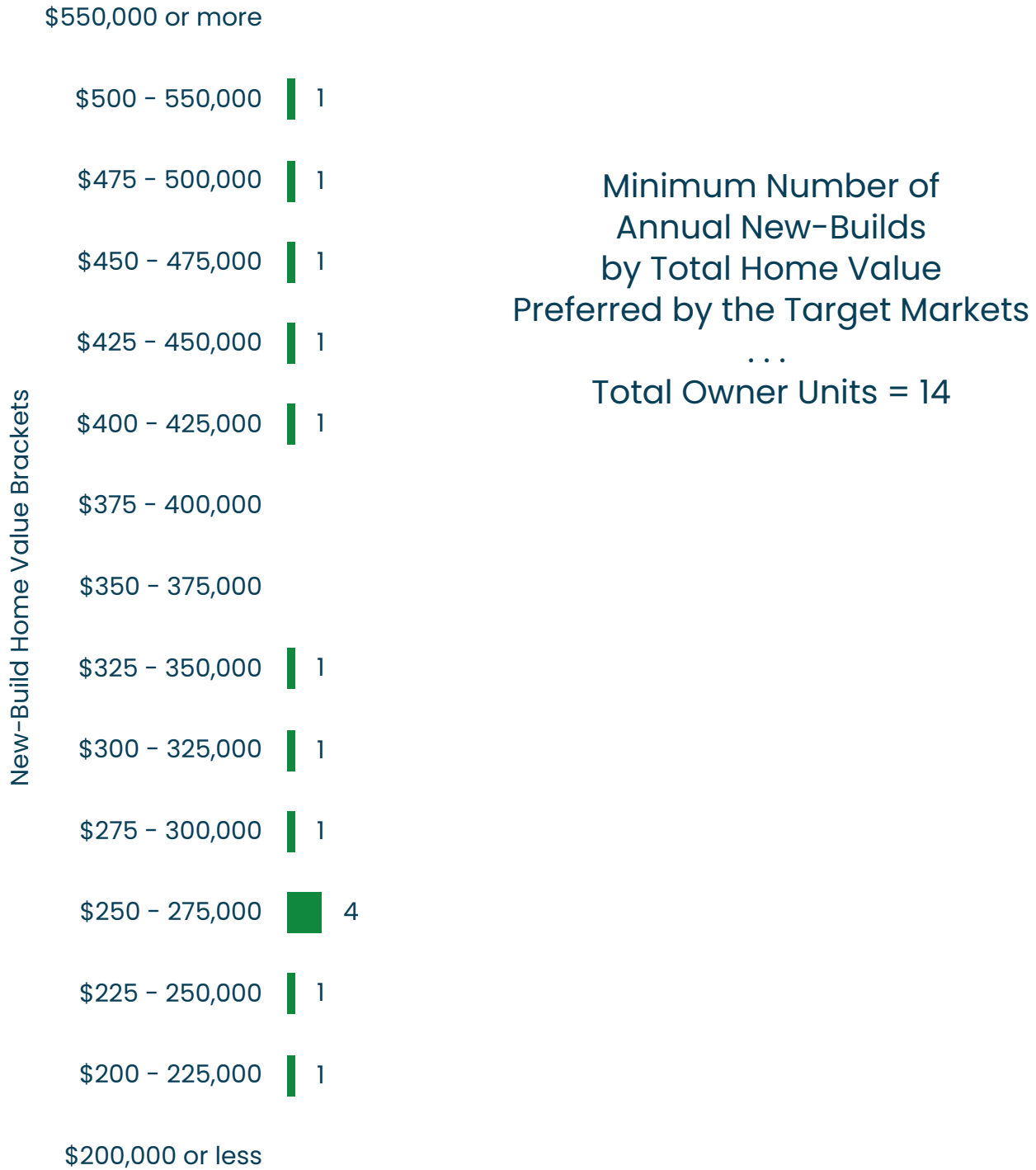
# Annual Market Potential | West Ishpeming CDP Capture of New Renters | Year 2025

all other lifestyle clusters  
Platinum Prosperity | A02  
    Family Funtastic | B09  
    Aging of Aquarius | C11  
Sports Utility Family | D15  
No Place Like Home | E20  
    Unspoiled Splendor | E21  
    Fast Track Couple | F22  
Status Seeking Single | G24  
Destination Recreation | H29  
    Stockcars State Parks | I30  
    Aging in Place | J34  
    Rural Escape | J35  
    Settled, Sensible | J36  
    Wired for Success | K37  
    Bohemian Groove | K40  
Booming, Consuming | L41  
    Rooted Flower Power | L42  
Homemade Happiness | L43  
Red, White, Bluegrass | M44  
    Infant, Debit Card | M45  
True Grit American | N46  
Full Steam Ahead | O50  
Digital Dependent | O51 ■ 2  
    College, Cafe | O53  
    Striving Single | O54  
    Family Trooper | O55  
    Town Elder | Q64  
    Senior Discount | Q65  
Daring to Dream | R66  
Small Town Pocket | S68

Total = 2  
Annual Capture  
Renter Households

...  
Excludes Retention  
and Interception

# Home Value Tolerance | W. Ishpeming CDP Capture with New-Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



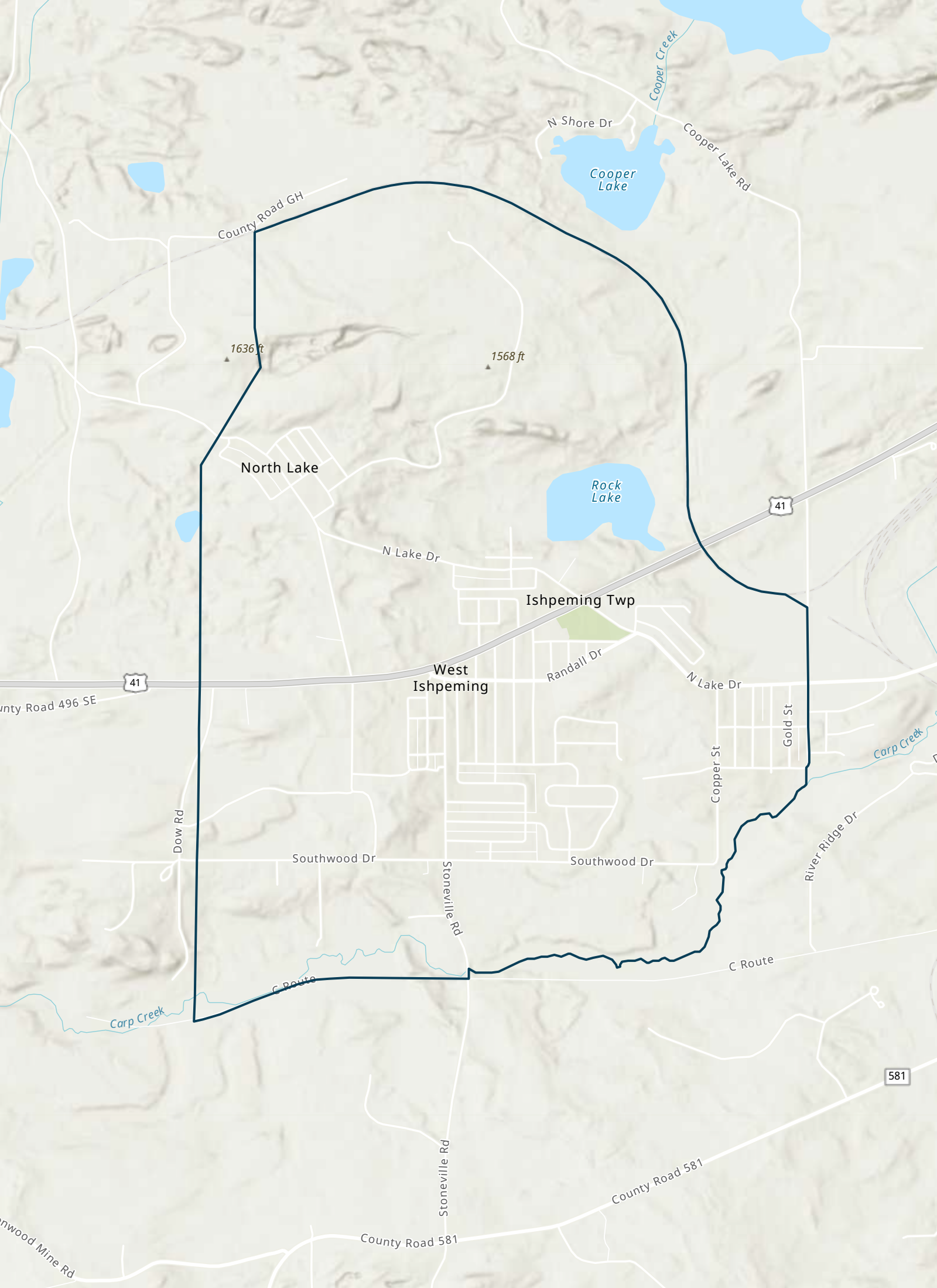


# Monthly Rent Tolerance | W. Ishpeming CDP Capture with New Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.





County Road GH

N Shore Dr

Cooper Creek

Cooper Lake Rd

Cooper Lake

1636 ft

1568 ft

North Lake

Rock Lake

41

N Lake Dr

Ishpeming Twp

West Ishpeming

Randall Dr

N Lake Dr

41

County Road 496 SE

Dow Rd

Southwood Dr

Stoneville Rd

Southwood Dr

Copper St

Gold St

Carp Creek

River Ridge Dr

Carp Creek

C Route

C Route

581

County Road 581

County Road 581

Stoneville Mine Rd

# Section 1-G

## The City of Ishpeming

## Market Potential

### Capture

- Throughout the City of Ishpeming, build 22 new for-sale units per year over the next five years, including 14 (fourteen) detached houses or cottages; and 8 (eight) townhouses with porches and private entrances (attached formats will depend on sites with vista views).
- In addition, build 16 (sixteen) new for-lease units annually over the next five years, including 4 (four) lofts or apartments; 2 (two) townhouses in a duplex with private entrances; and 10 (ten) accessory dwellings, cottages, and units in small apartment houses.

### Retention

- Whenever they become available, renovate, remodel, or rehab up to 40 existing for-sale units per year over the next five years, including 25 detached houses; 10 (ten) townhouses; and 5 (five) condominium-style apartments.
- In addition, renovate, remodel, or rehab 160 existing for-lease units annually over the next five years, including 25 lofts or courtyard apartments; 20 townhouses; and up to 115 accessory dwellings, cottages, and subdivided houses – whenever they become available.

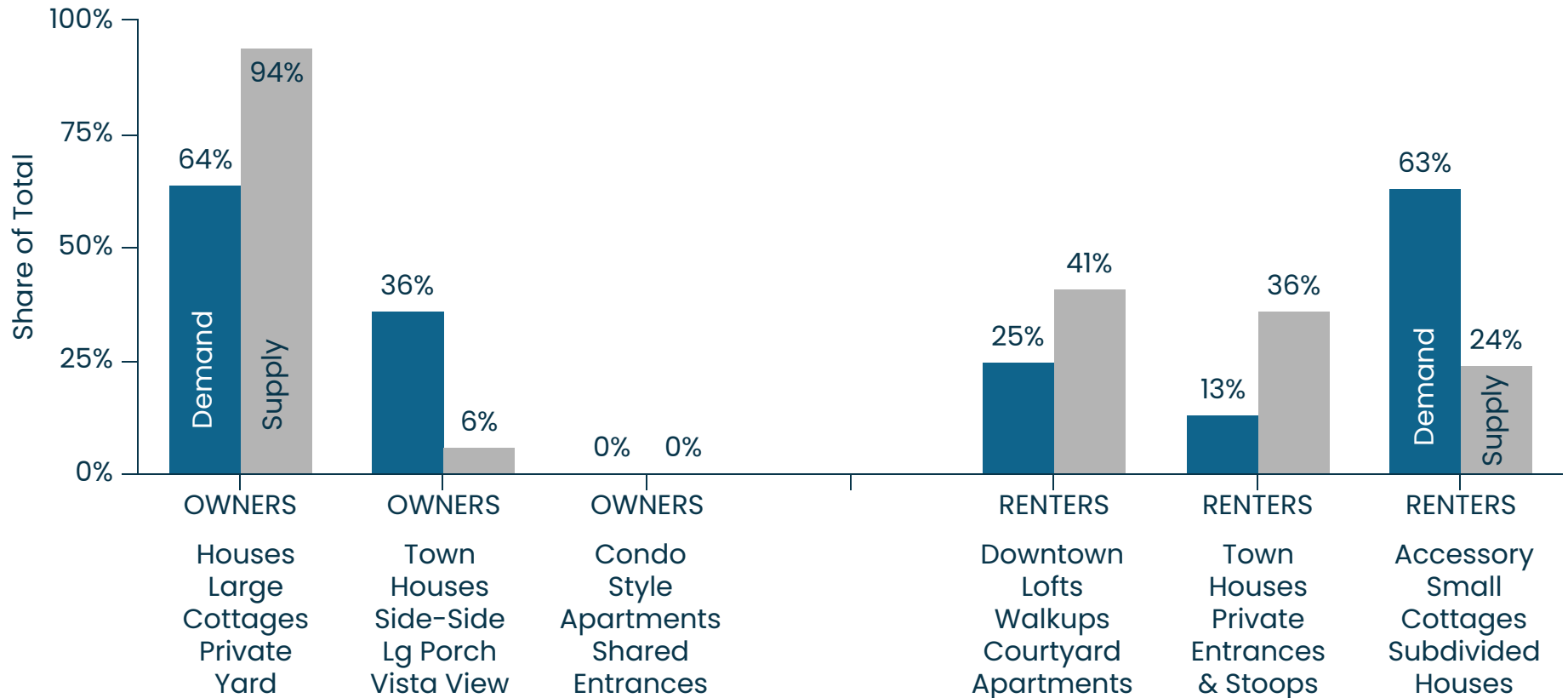
Interception – Bolster the market potential for new-builds by building an additional +5 (five) for-sale units and +3 (three) for-lease units; and focus on missing housing formats that would most appeal to the migrating households. Those households would otherwise be inclined to bypass the City of Ishpeming for other places in Marquette County.

Maximum – Adding the Capture, Retention, and Interception numbers together yields the maximum market potential for new-builds. This approach assumes that rather than renovating, remodeling, or rehabbing existing units, developers instead build new units for every household migrating either into or within Ishpeming.

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# The Housing Mismatch | Ishpeming City

## Capture with New Builds v. Existing Units | 2025



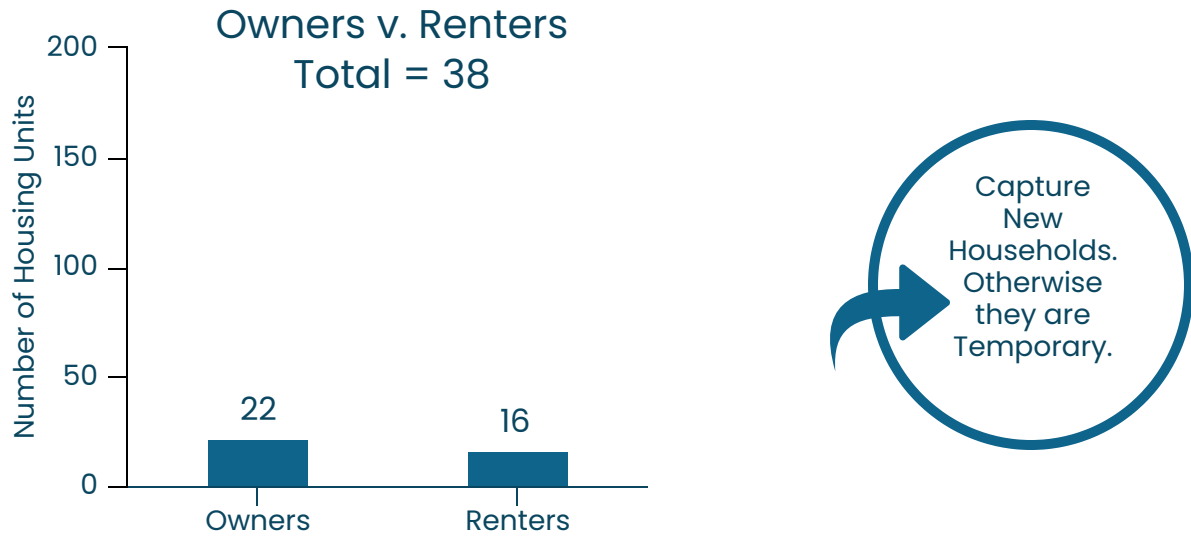
Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2022. Demand is based on the number of new households migrating into the City of Ishpeming each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.



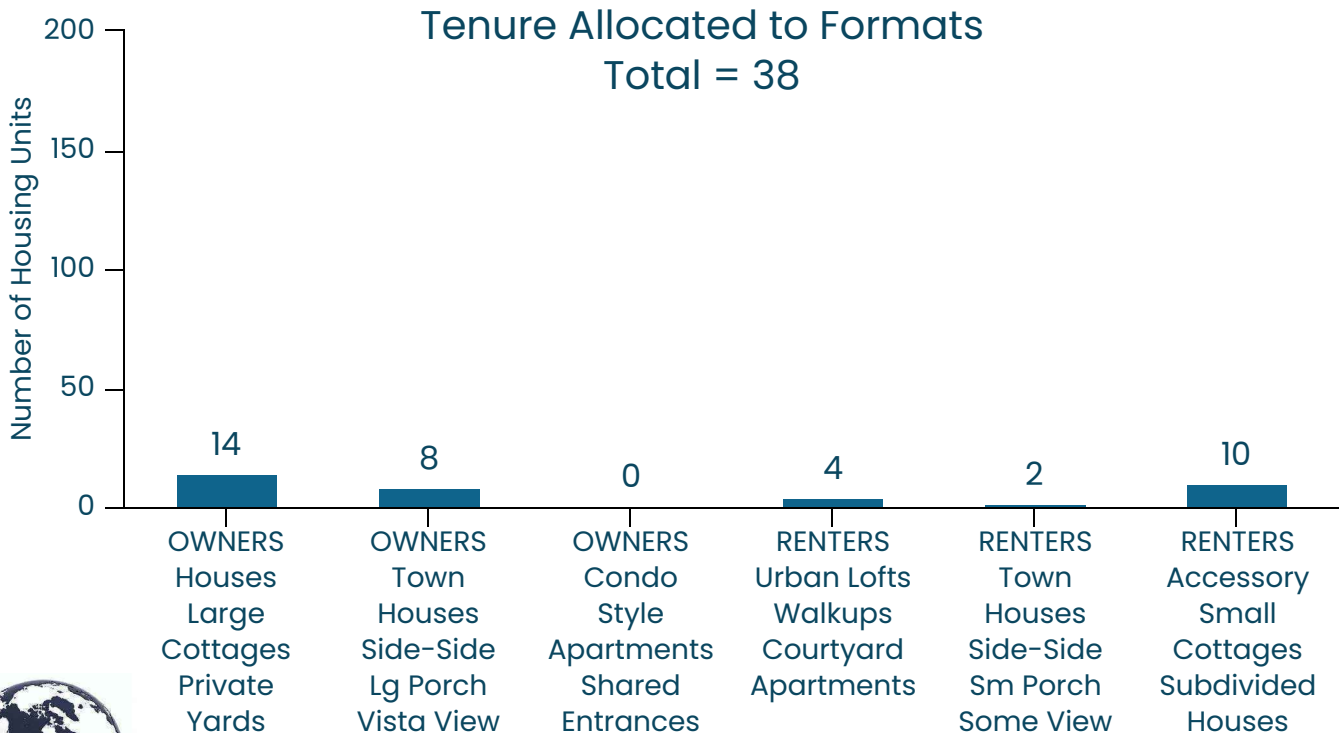
Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2023.

# Annual Market Potential | Ishpeming City

## Capture with New Builds | Year 2025



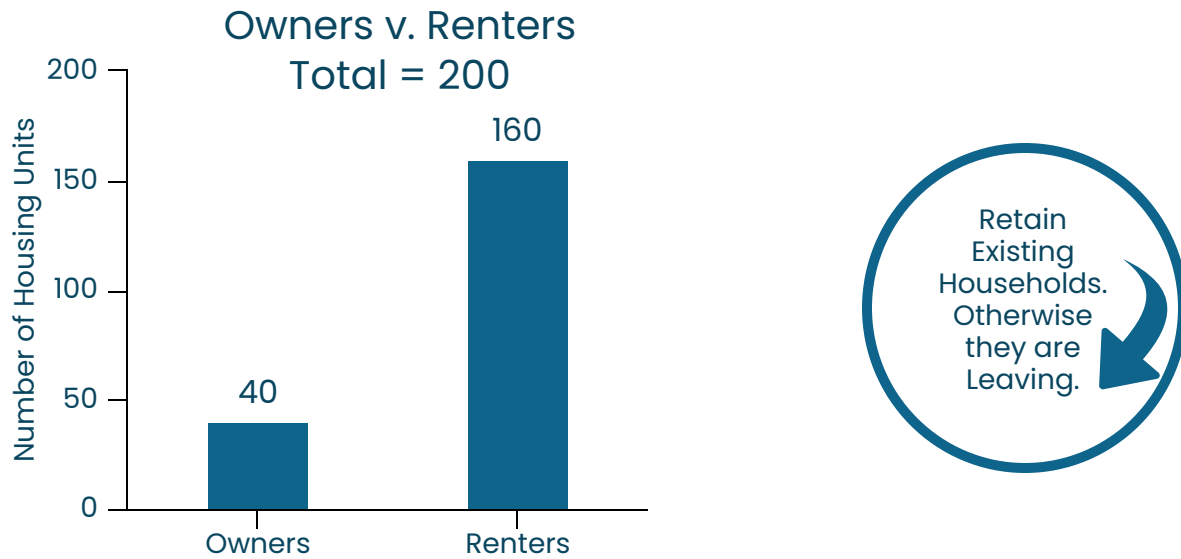
Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into the City of Ishpeming by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



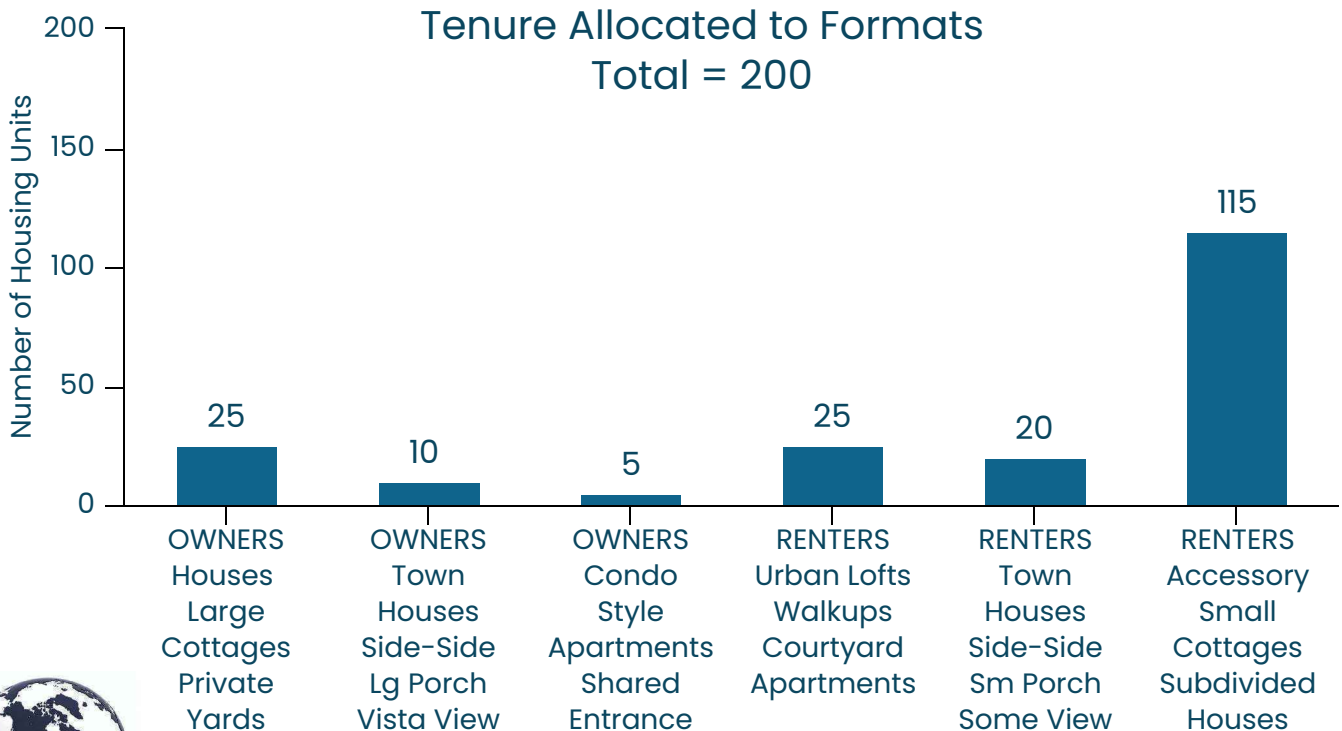
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households migrating into the City of Ishpeming.

# Annual Market Potential | Ishpeming City

## Retain with Rehabs | Year 2025



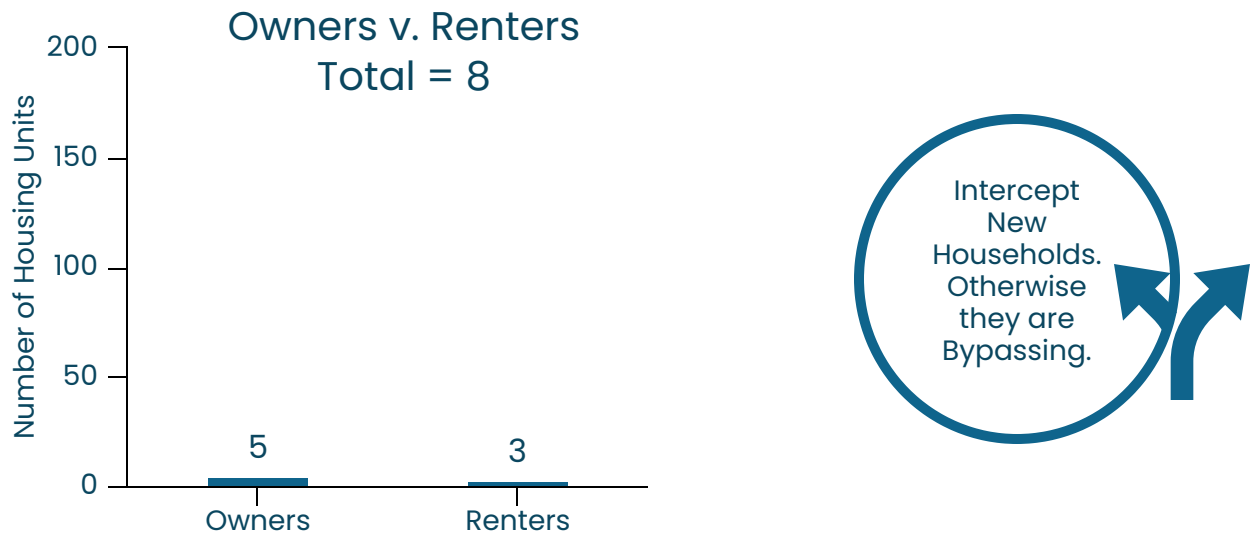
Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within the City of Ishpeming by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



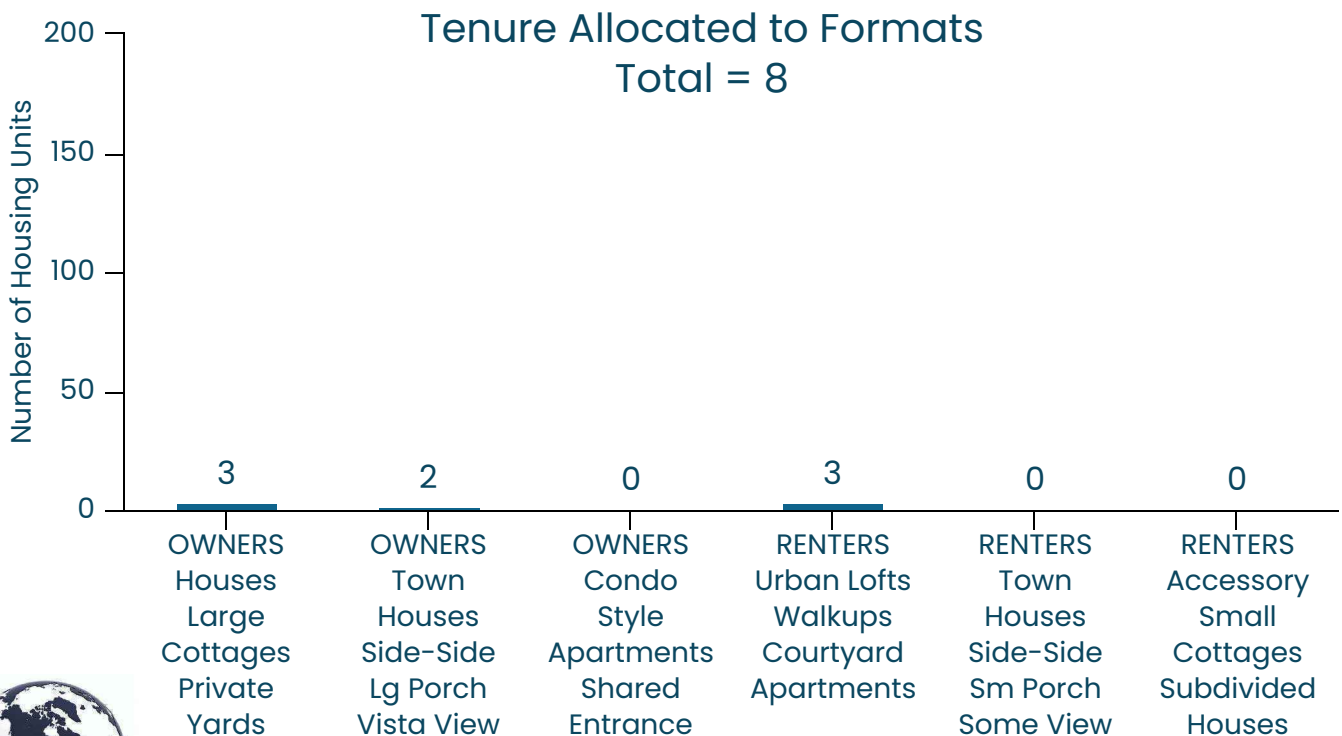
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving within the City of Ishpeming.



# Annual Market Potential | Ishpeming City Intercept with New Builds | Year 2025

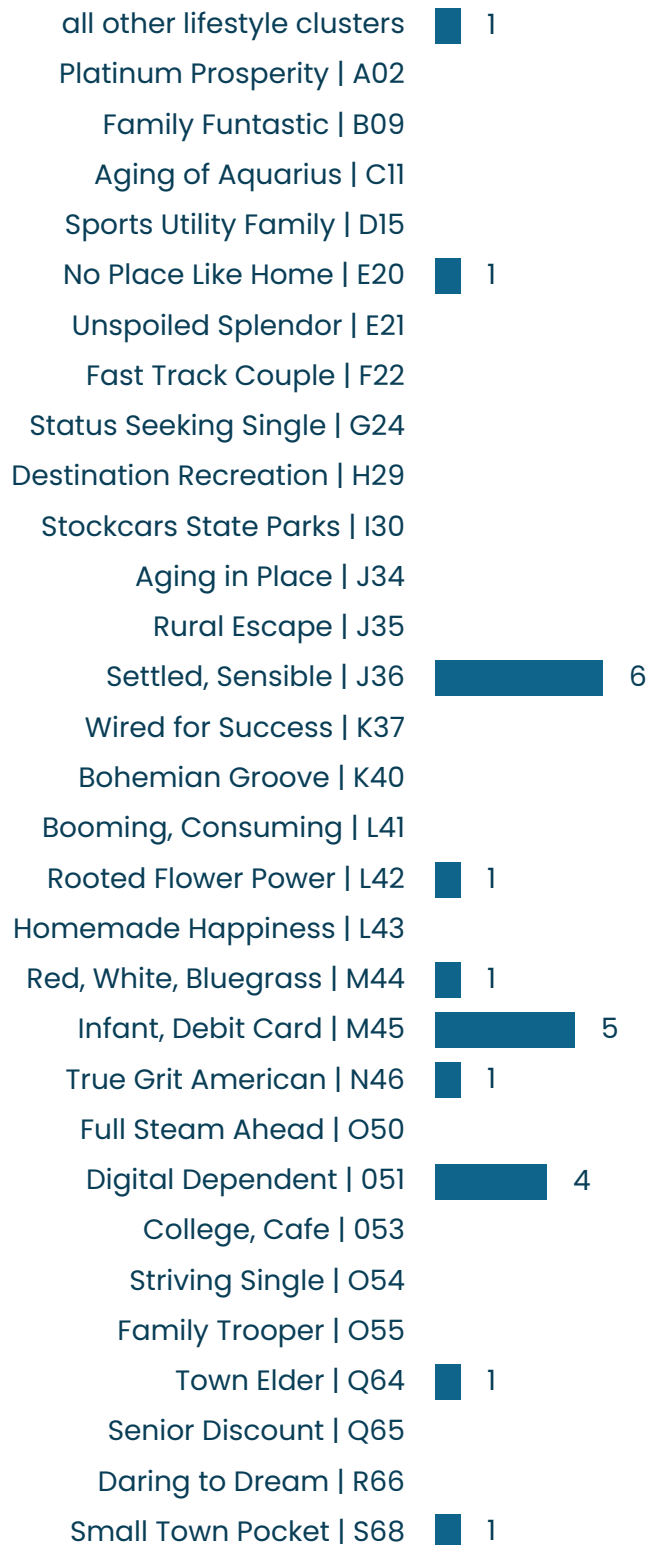


Both charts on this page represent an upside potential based on the interception of other households that are on the move but currently bypassing the City of Ishpeming. There is an upside potential to INTERCEPT these households by building new housing formats that are under-represented in the market. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



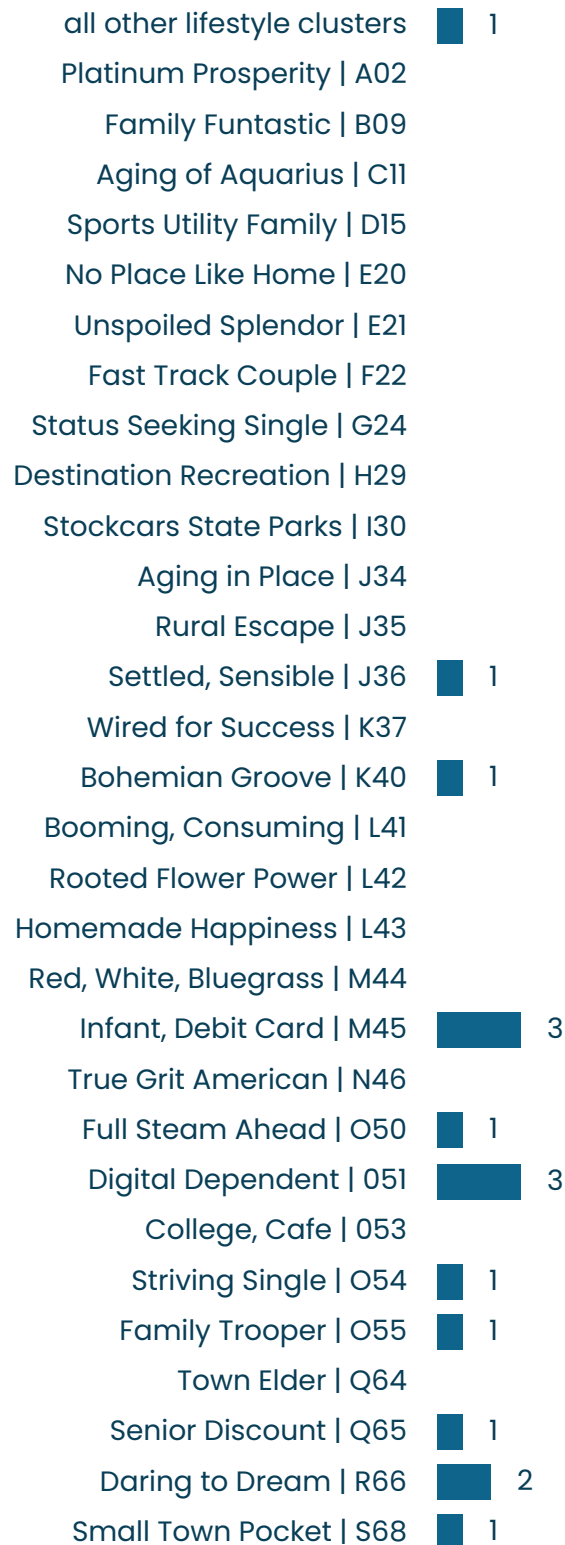
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving into Marquette County but bypassing the City of Ishpeming.

# Annual Market Potential | Ishpeming City Capture of New Owners | Year 2025



Total = 22  
Annual Capture  
Owner Households  
...  
Excludes Retention  
and Interception

# Annual Market Potential | Ishpeming City Capture of New Renters | Year 2025

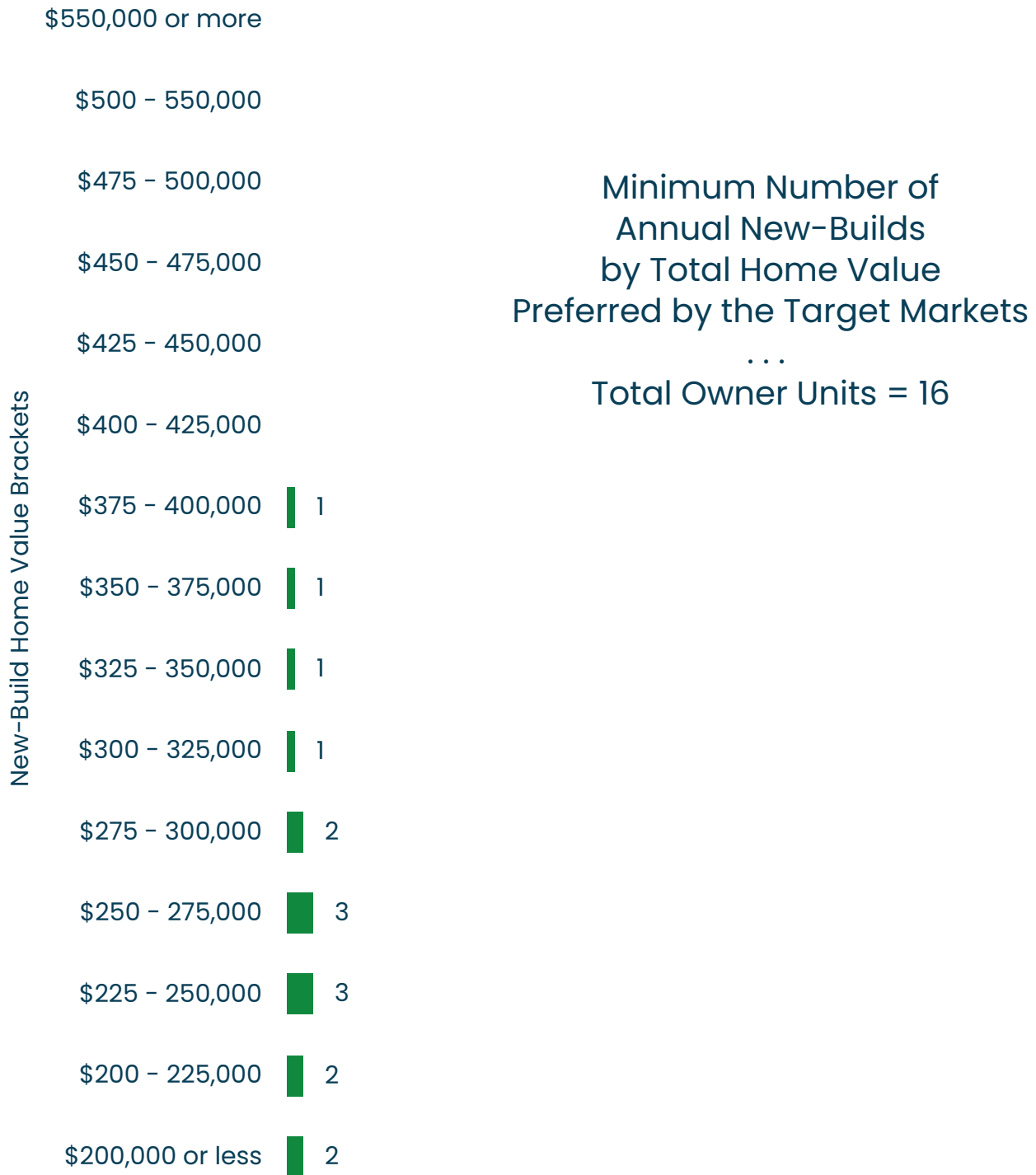


Total = 16  
Annual Capture  
Renter Households  
...  
Excludes Retention  
and Interception

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



# Home Value Tolerance | Ishpeming City Capture with New-Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



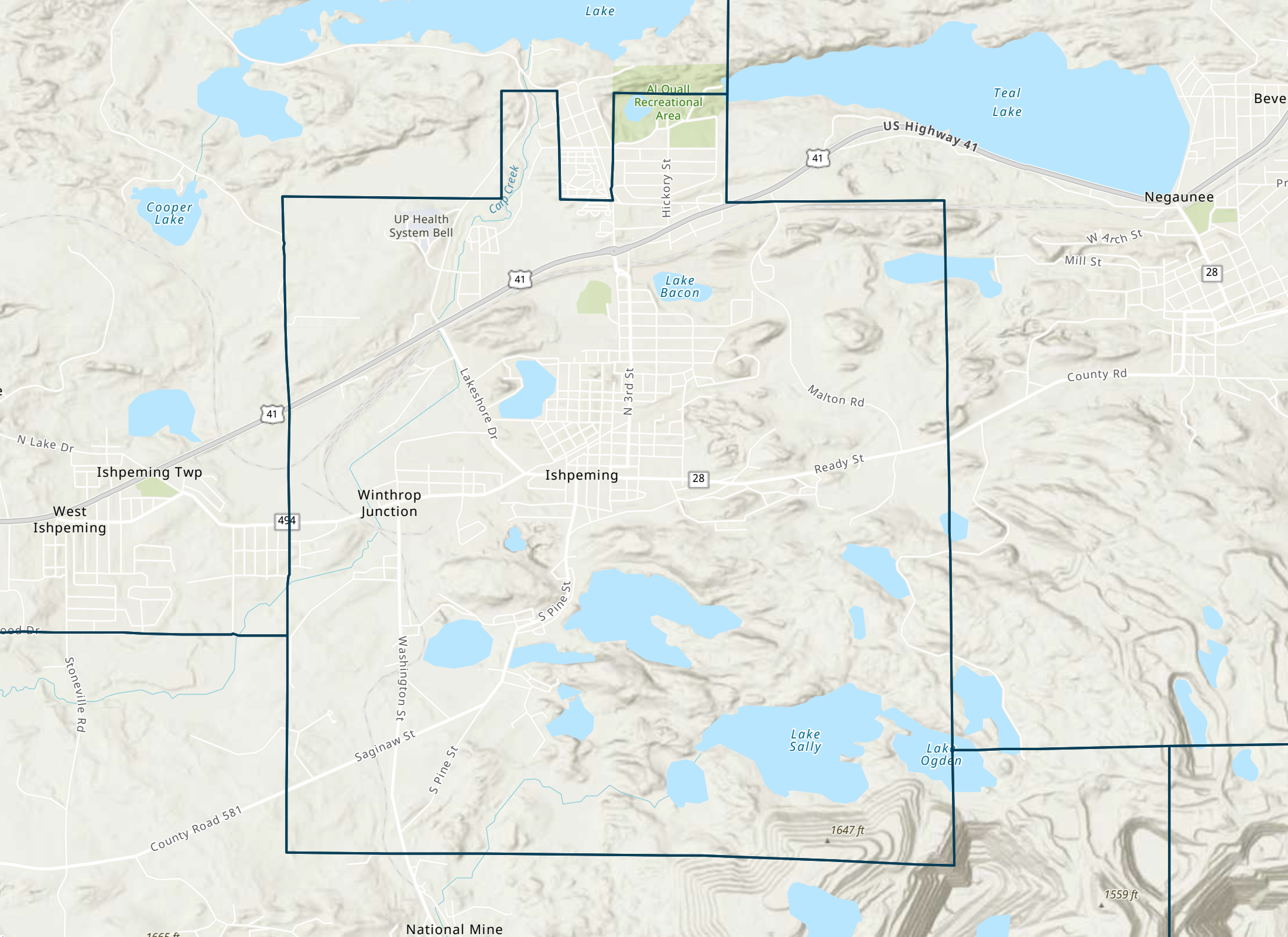
# Monthly Rent Tolerance | Ishpeming City Capture with New Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.







Lake

Al Ouall  
Recreational  
Area

Teal  
Lake

Beve

Cooper  
Lake

Negaunee

UP Health  
System Bell

41

Lake  
Bacon

W Arch St  
Mill St

28

County Rd

41

N Lake Dr

Ishpeming Twp

Lakeshore Dr

N 3rd St

Malton Rd

Ishpeming

28

Ready St

Winthrop  
Junction

West  
Ishpeming

494

S Pine St

ood Dr

Stoneville Rd

Washington St

Saginaw St

S Pine St

Lake  
Sally

Lake  
Ogden

County Road 581

1647 ft

1559 ft

1665 ft

National Mine

# Section 1-H

## The City of Negaunee

## Market Potential

### Capture

- Throughout the City of Negaunee, build 42 new for-sale units per year over the next five years, including 30 detached houses or cottages; 8 (eight) townhouses with porches and private entrances; and 4 (four) condominium-style apartments with shared entrances (attached formats will depend on sites with vista views).
- In addition, build 26 new for-lease units annually over the next five years, including 10 (ten) lofts or apartments (preferably in buildings with shared courtyards); 2 (two) townhouses in a duplex with private entrances; and 14 (fourteen) accessory dwellings, cottages, and units in small apartment houses.

### Retention

- Whenever they become available, renovate, remodel, or rehab 42 existing for-sale units per year over the next five years, including up to 30 detached houses; 8 (eight) townhouses; and 4 (four) condominium-style apartments.
- In addition, renovate, remodel, or rehab 40 existing for-lease units annually over the next five years, including 10 (ten) lofts or courtyard apartments; 4 (four) townhouses; and up to 26 accessory dwellings, cottages, and subdivided houses – whenever they become available.

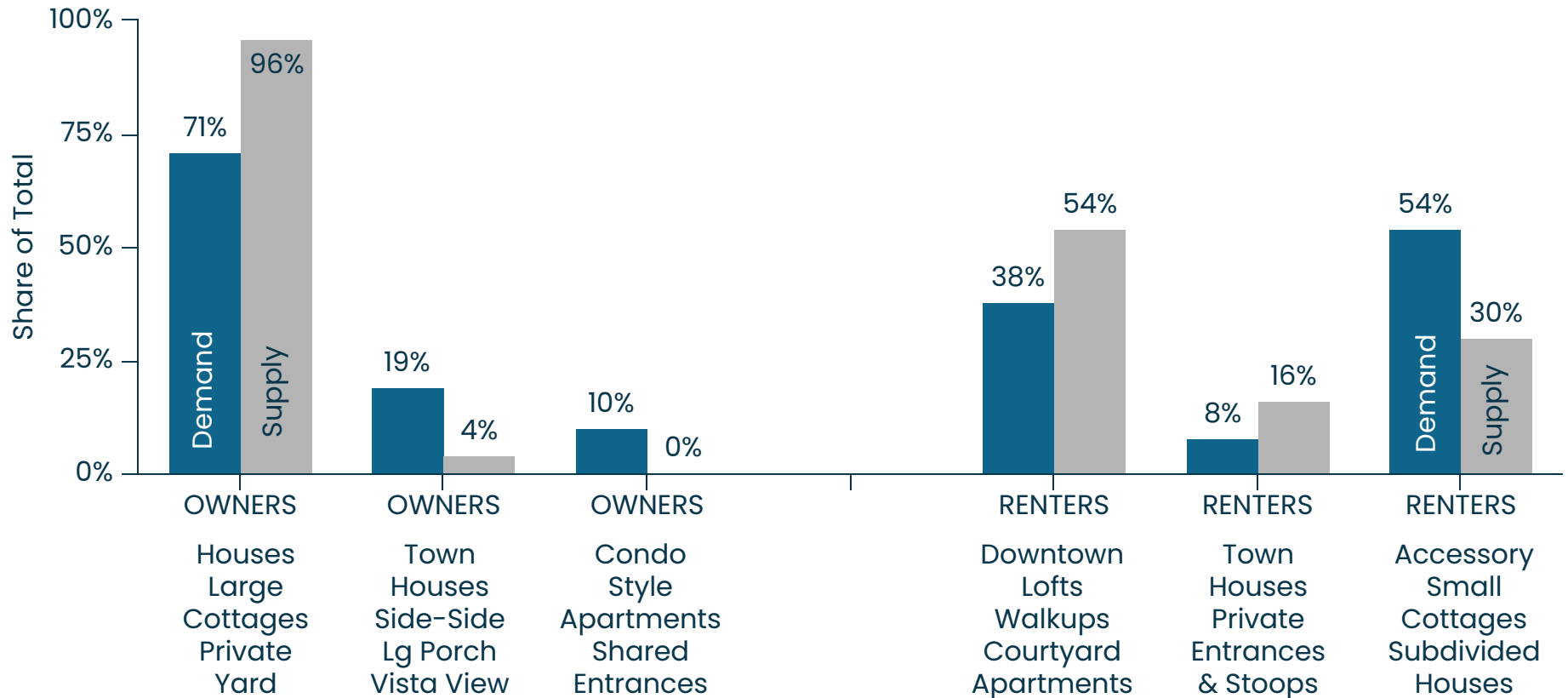
Interception – Bolster the market potential for new-builds by building an additional +9 (nine) for-sale units and +5 (five) for-lease units; and focus on missing housing formats that would most appeal to the migrating households. Those households would otherwise be inclined to bypass the City of Negaunee for other places in Marquette County.

Maximum – Adding the Capture, Retention, and Interception numbers together yields the maximum market potential for new-builds. This approach assumes that rather than renovating, remodeling, or rehabbing existing units, developers instead build new units for every household migrating either into or within Negaunee.

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# The Housing Mismatch | Negaunee City Capture with New Builds v. Existing Units | 2025



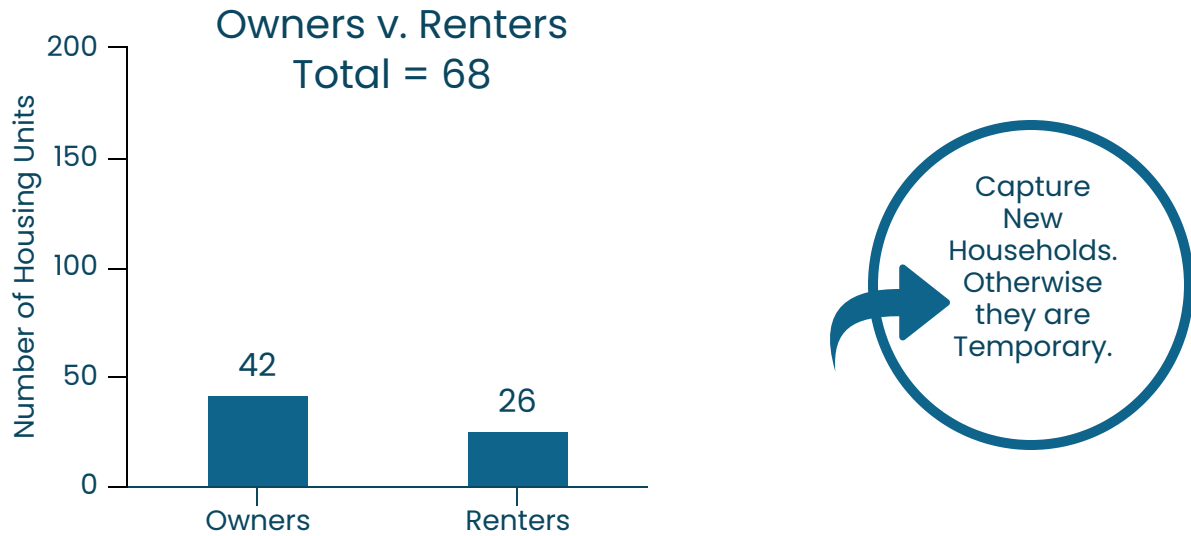
Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2022. Demand is based on the number of new households migrating into the City of Negaunee each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.



Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2023.

# Annual Market Potential | Negaunee City

## Capture with New Builds | Year 2025



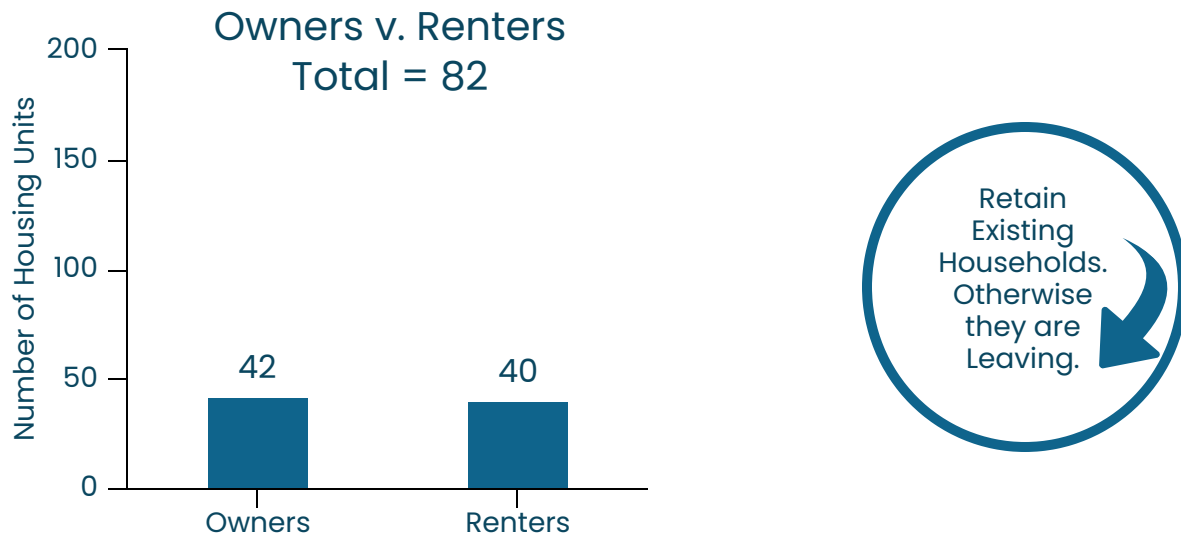
Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into the City of Negaunee by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



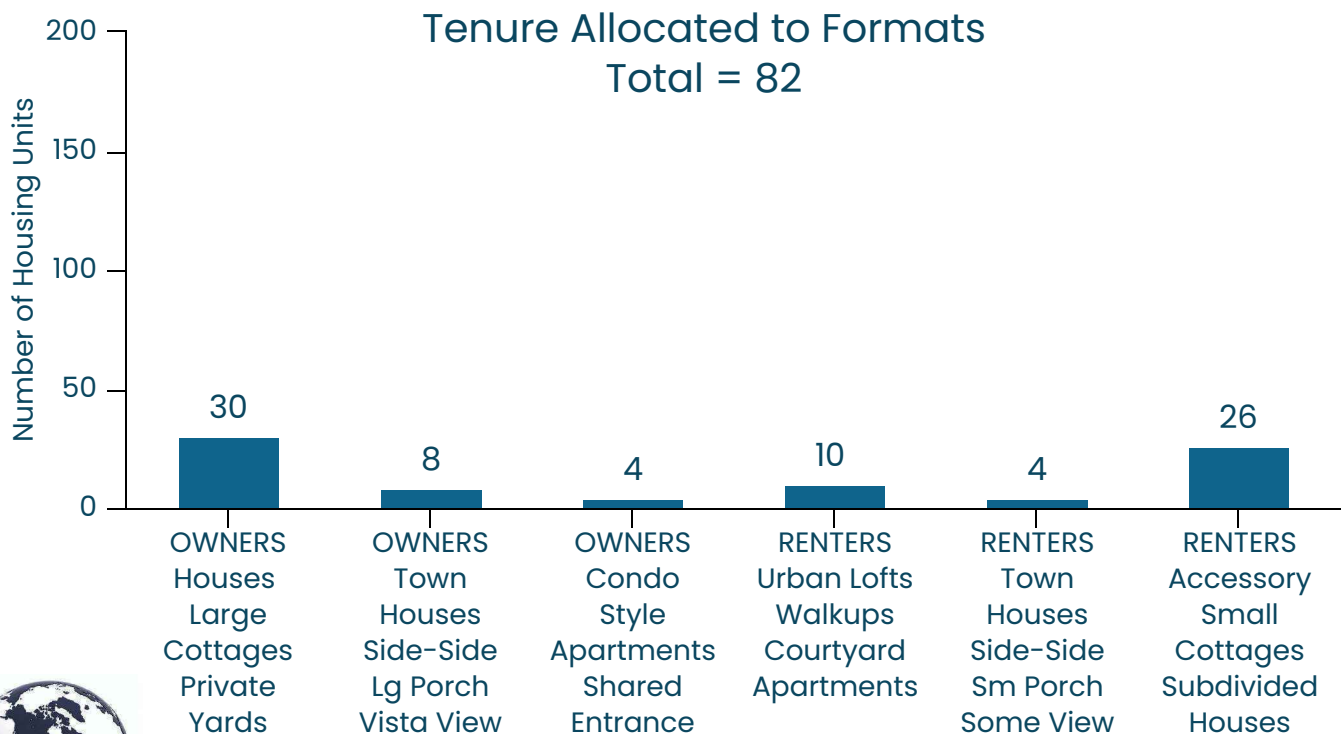
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households migrating into the City of Negaunee.

# Annual Market Potential | Negaunee City

## Retain with Rehabs | Year 2025

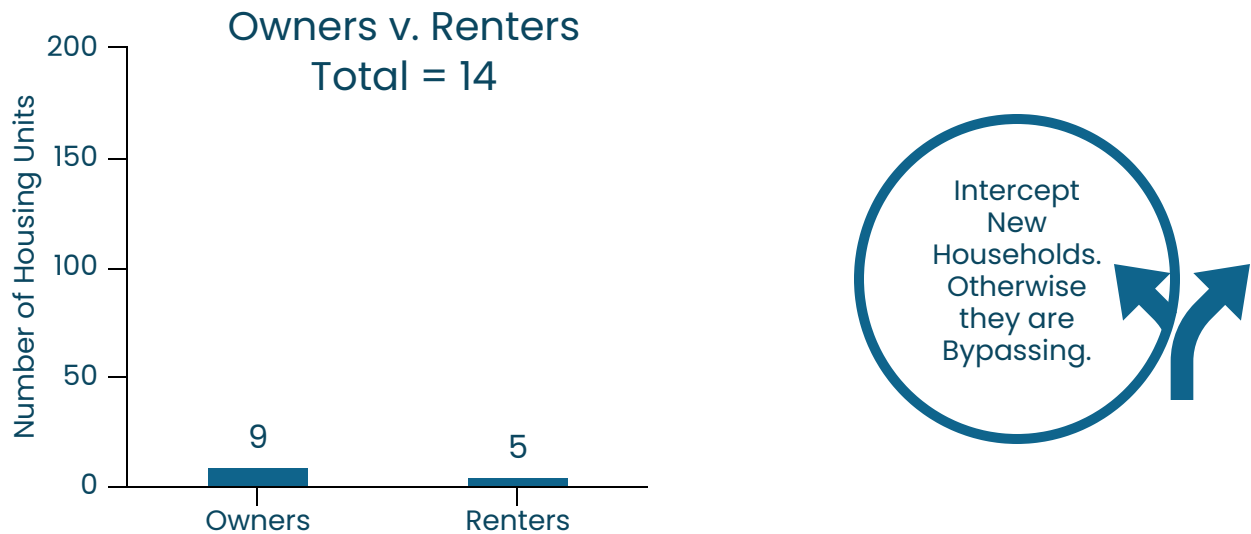


Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within the City of Negaunee by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.

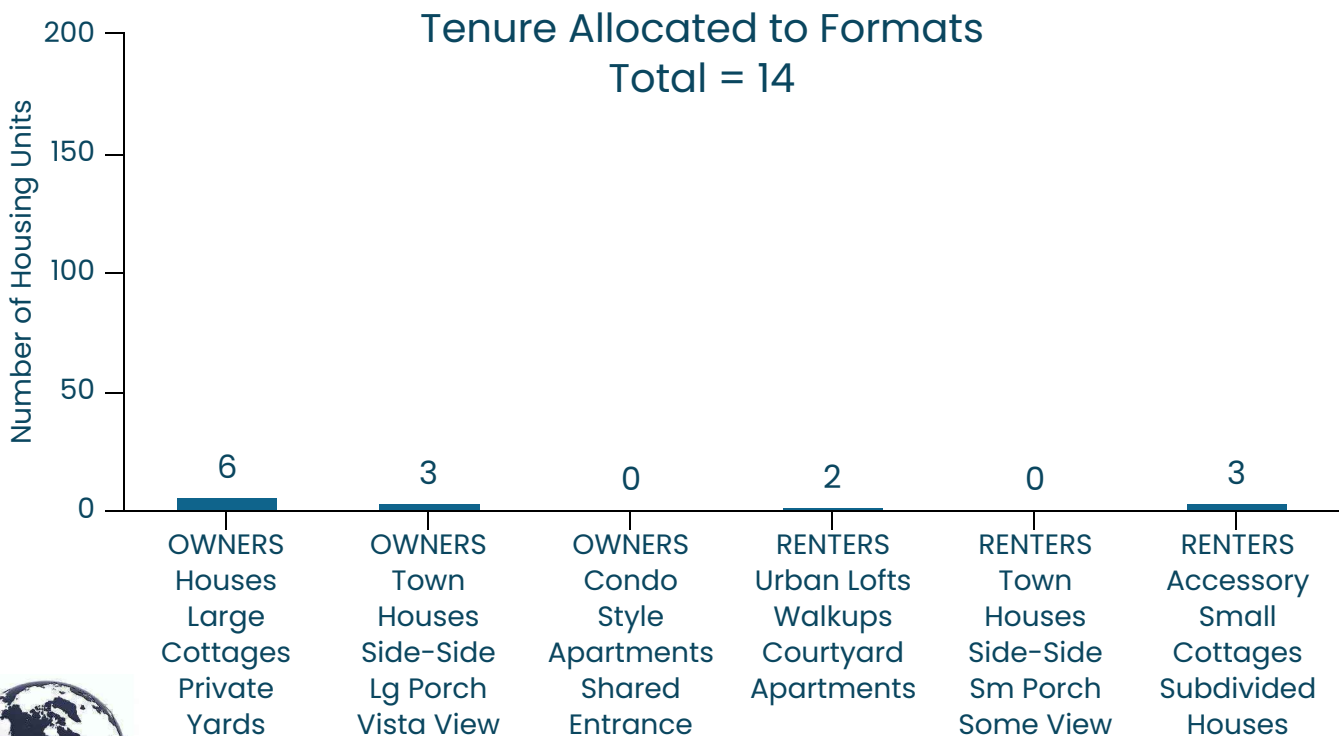


Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving within the City of Negaunee.

# Annual Market Potential | Negaunee City Intercept with New Builds | Year 2025

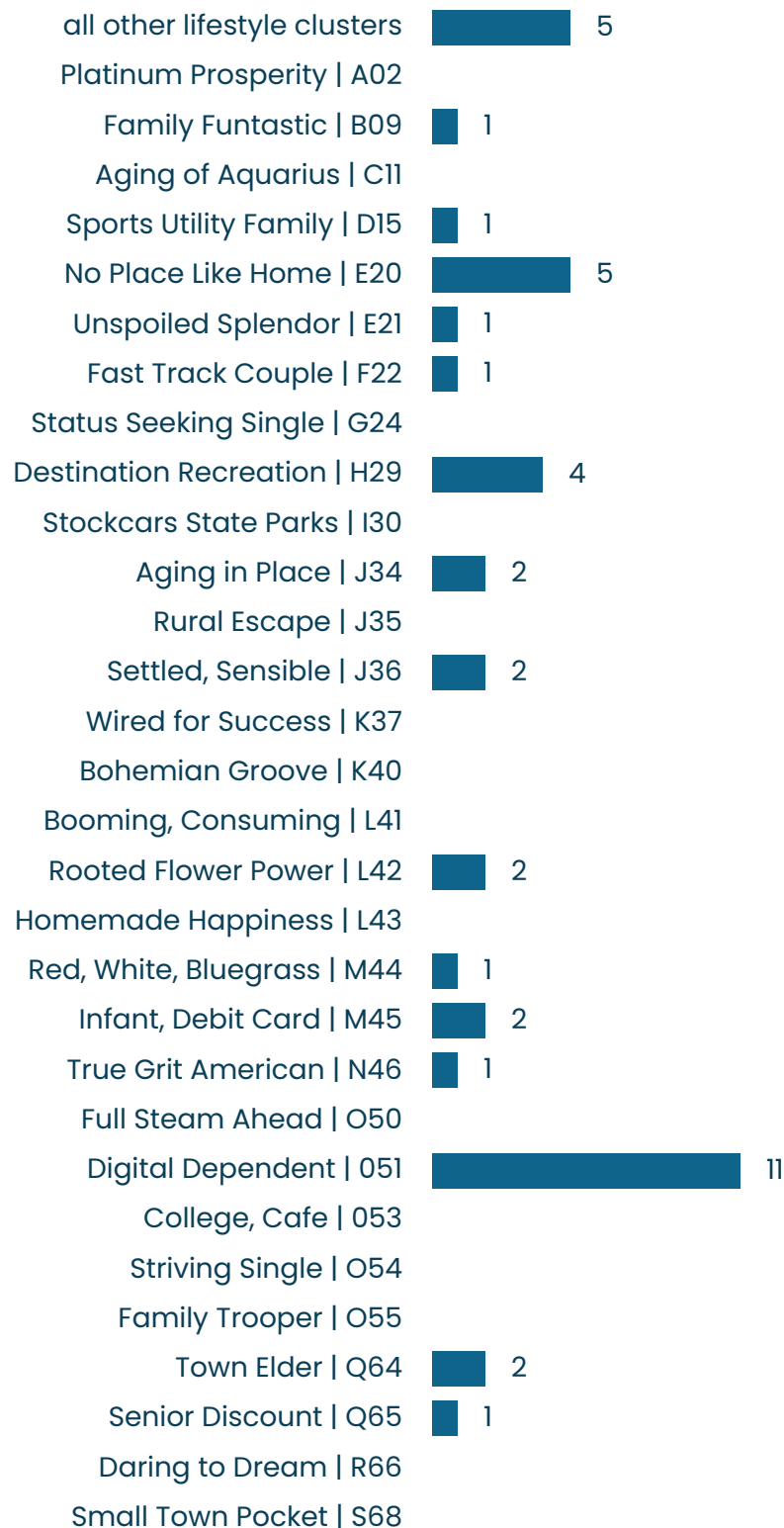


Both charts on this page represent an upside potential based on the interception of other households that are on the move but currently bypassing the City of Negaunee. There is an upside potential to INTERCEPT these households by building new housing formats that are under-represented in the market. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



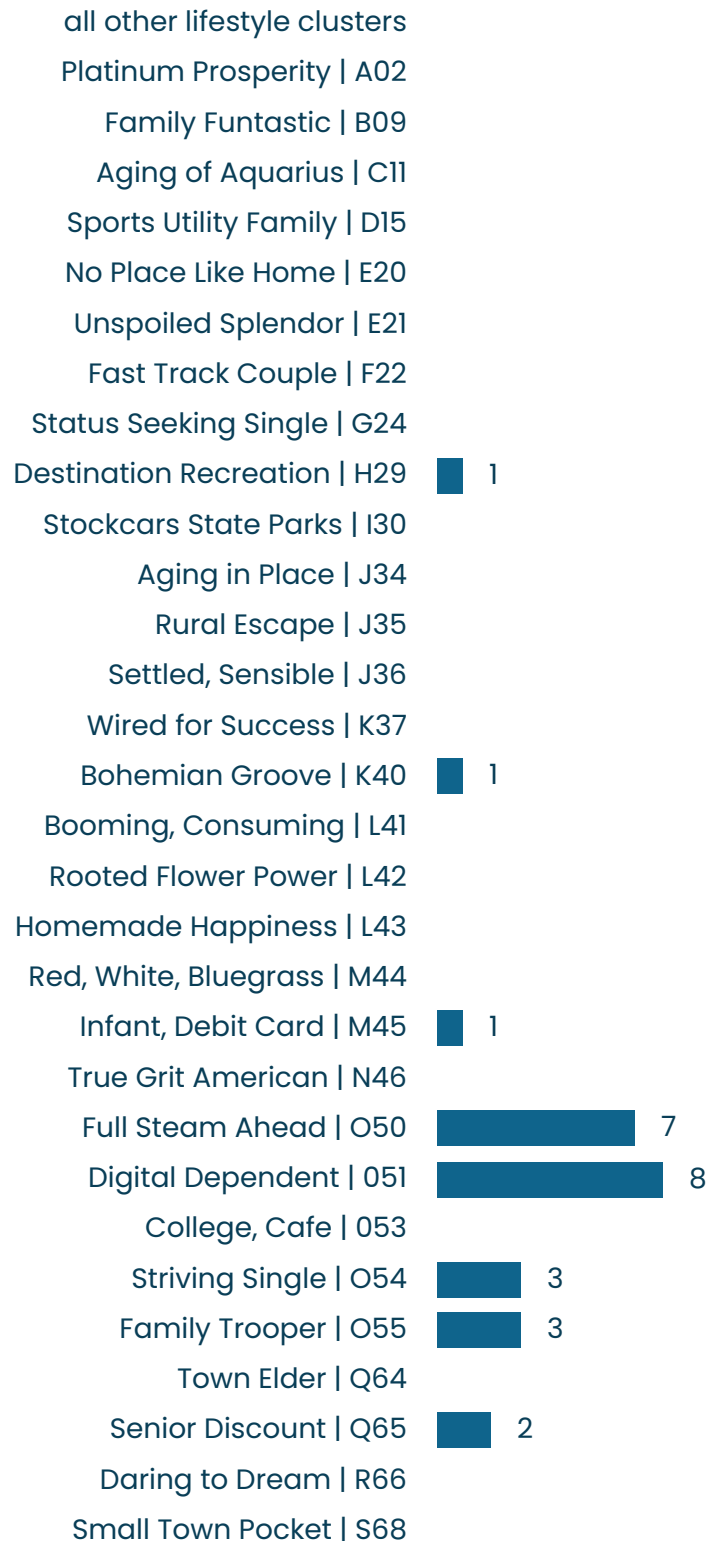
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving into Marquette County but bypassing the City of Negaunee.

# Annual Market Potential | Negaunee City Capture of New Owners | Year 2025



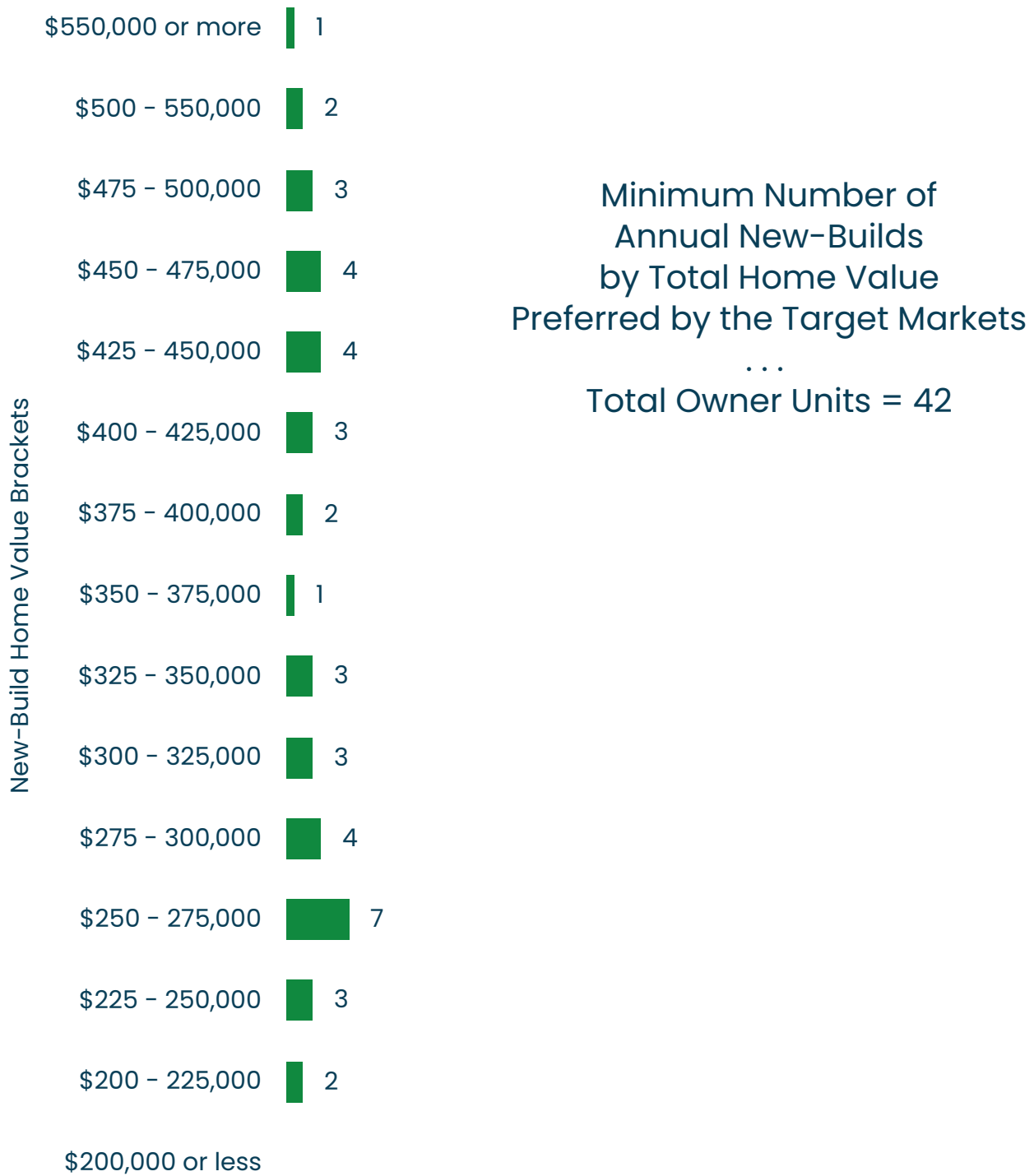
Total = 42  
Annual Capture  
Owner Households  
...  
Excludes Retention  
and Interception

# Annual Market Potential | Negaunee City Capture of New Renters | Year 2025



Total = 26  
Annual Capture  
Renter Households  
...  
Excludes Retention  
and Interception

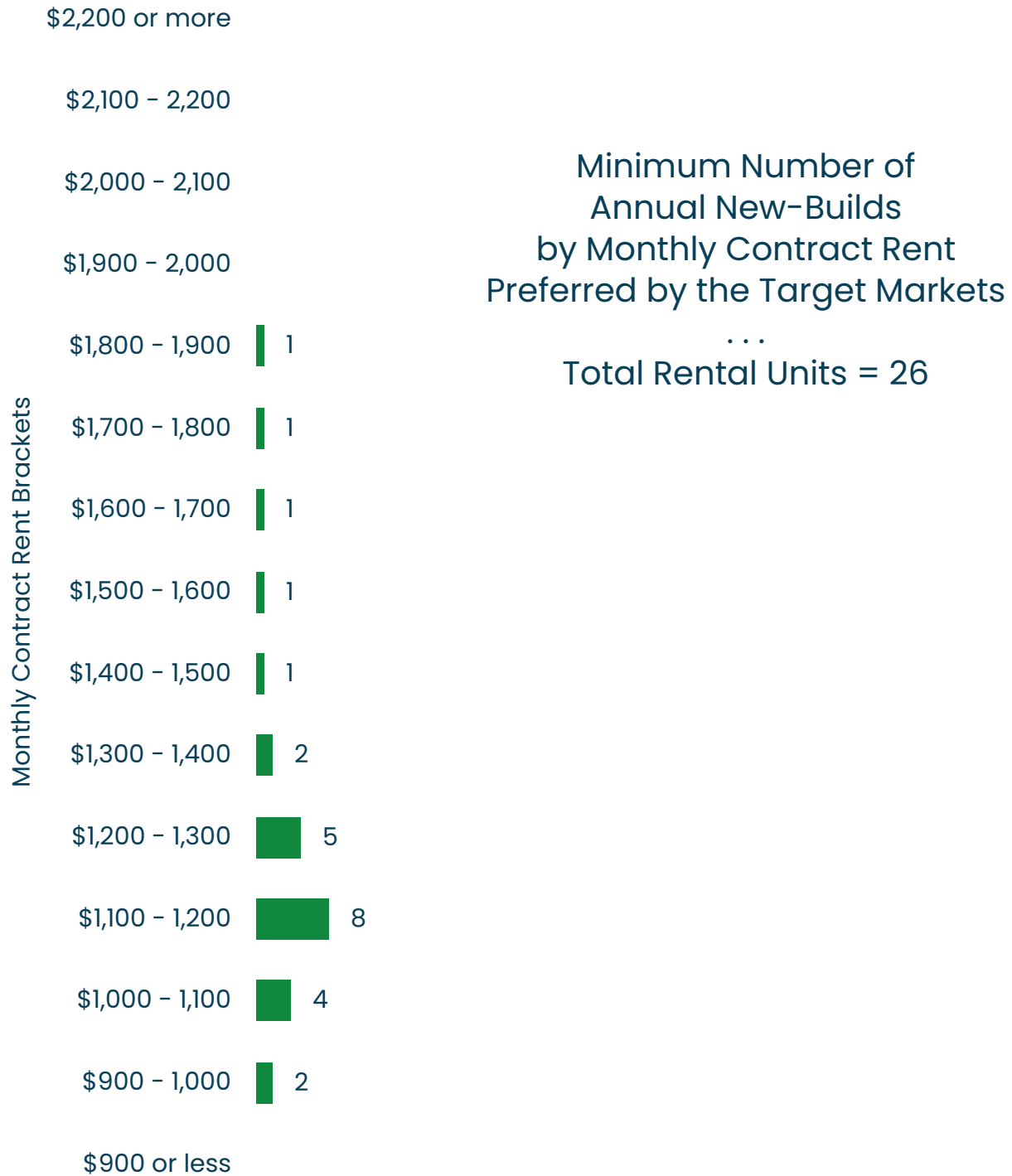
# Home Value Tolerance | Negaunee City Capture with New-Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



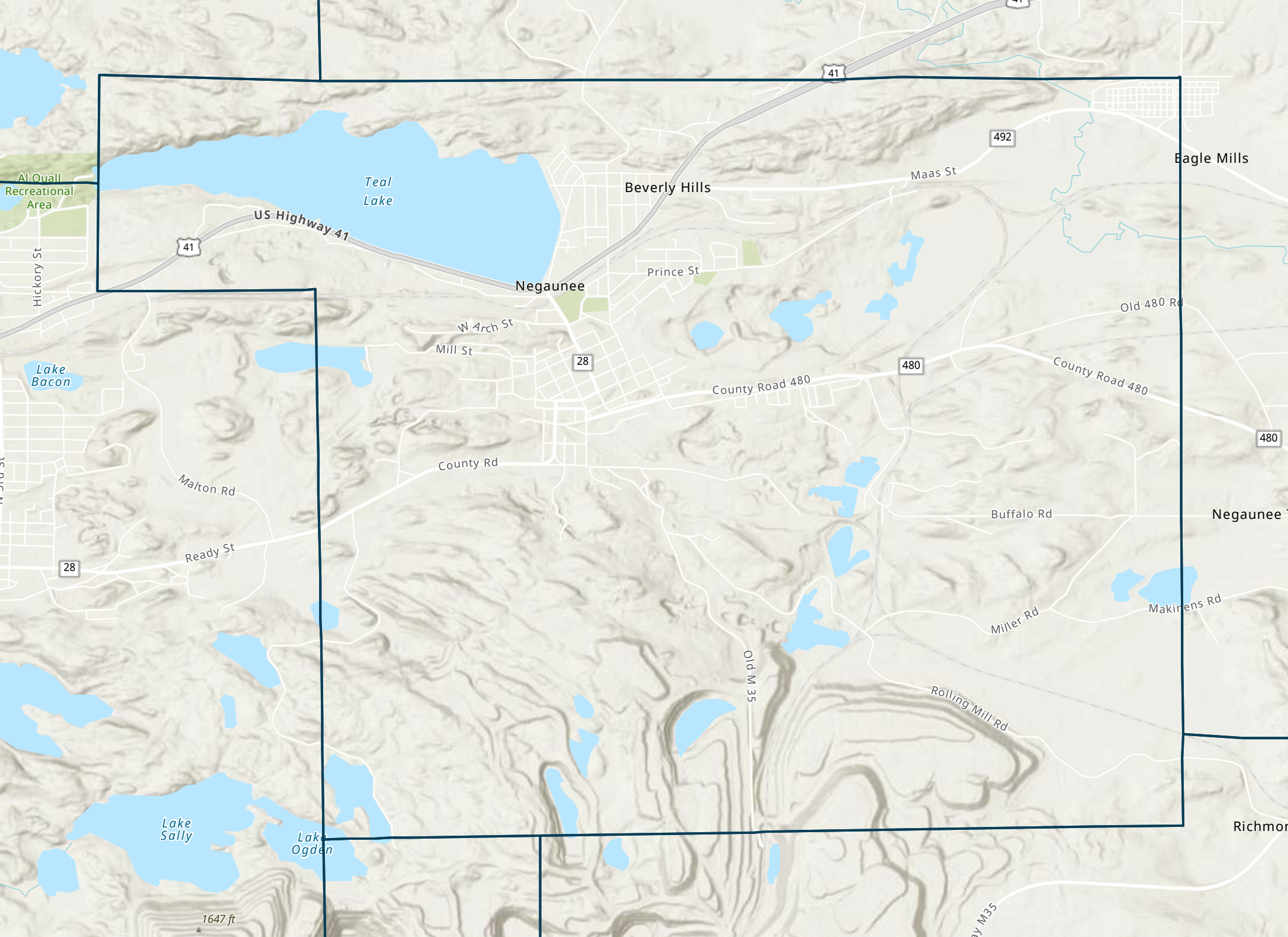
# Monthly Rent Tolerance | Negaunee City Capture with New Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.







Al Oull  
Recreational  
Area

Hickory St

Lake  
Bacon

28

Lake  
Sally

Lake  
Ogden

1647 ft

Malton Rd

Ready St

US Highway 41

41

Teal  
Lake

Mill St

County Rd

W Arch St

Negaunee

28

Beverly Hills

Prince St

County Road 480

Old M 35

41

480

Maas St

Rolling Mill Rd

Miller Rd

Old M 35

Buffalo Rd

492

County Road 480

Old 480 Rd

Makinens Rd

Eagle Mills

Negaunee

Richmon

480

# Section 1-I

## K. I. Sawyer AFB CDP

## Market Potential

Capture

- Throughout the K. I. Sawyer Census Designated Place (CDP), build 14 (fourteen) new for-sale units per year over the next five years, including 4 (four) detached houses or cottages; 6 (six) townhouses with porches and private entrances; and 4 (four) condominium-style apartments with shared entrances (attached formats will depend on sites with vista views).
- In addition, build 66 new for-lease units annually over the next five years, including 4 (four) lofts or apartments (preferably in buildings with shared courtyards); 12 (twelve) townhouses with private entrances; and up to 50 accessory dwellings, cottages, and units in small apartment houses.

Retention

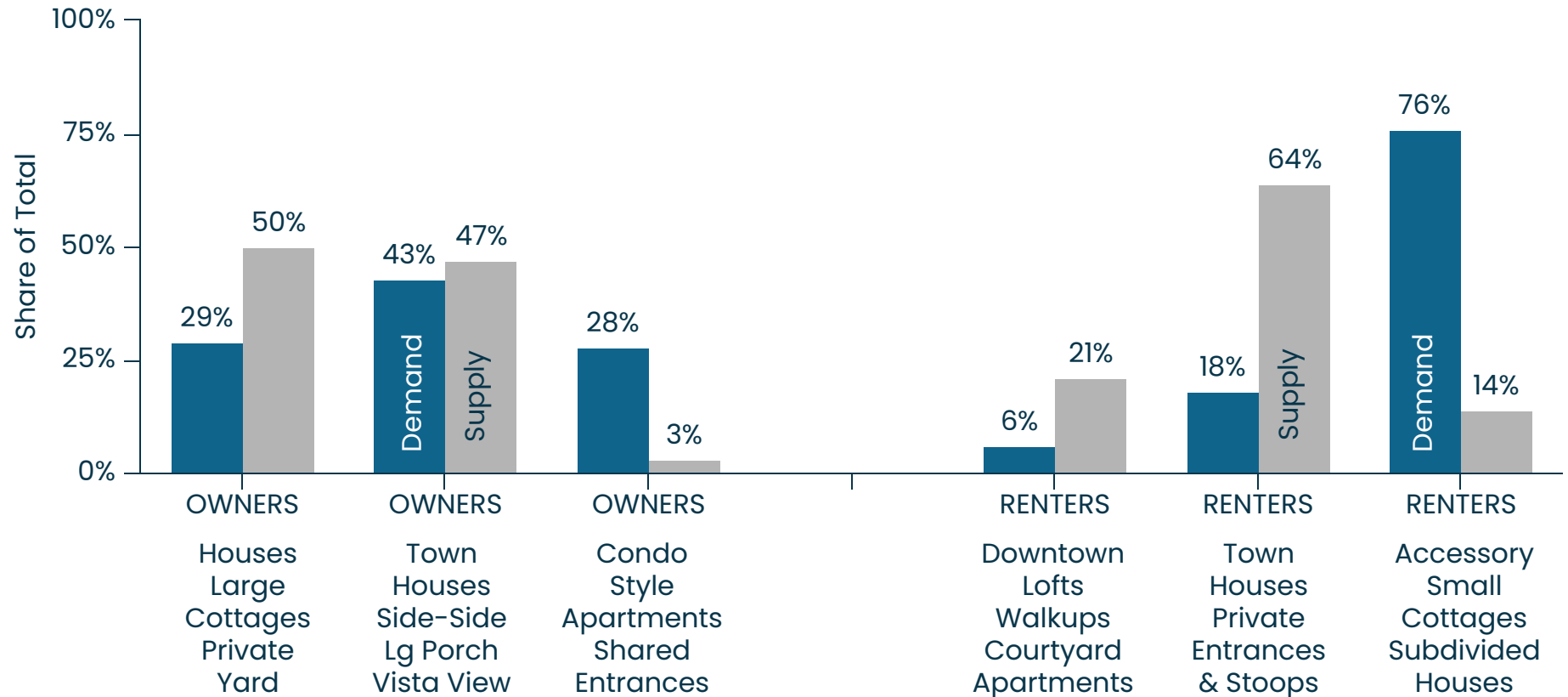
- Whenever they become available, renovate, remodel, or rehab up to 20 existing for-sale units per year over the next five years, including up to 5 (five) detached houses; 10 (ten) townhouses; and 5 (five) condominium-style apartments.
- In addition, renovate, remodel, or rehab 105 existing for-lease units annually over the next five years, including 5 (five) lofts or courtyard apartments; up to 20 townhouses; and up to 80 accessory dwellings, cottages, and subdivided houses – whenever they become available.

Interception – Bolster the market potential for new-builds by building an additional +3 (three) for-sale units and +13 (thirteen) for-lease units; and focus on missing housing formats that would most appeal to the migrating households. Those households would otherwise be inclined to bypass the K. I. Sawyer AFB for other places in Marquette County.

Maximum – Adding the Capture, Retention, and Interception numbers together yields the maximum market potential for new-builds. This approach assumes that rather than renovating, remodeling, or rehabbing existing units, developers instead build new units for every household migrating either into or within K. I. Sawyer AFB.

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# The Housing Mismatch | K. I. Sawyer AFB CDP Capture with New Builds v. Existing Units | 2025



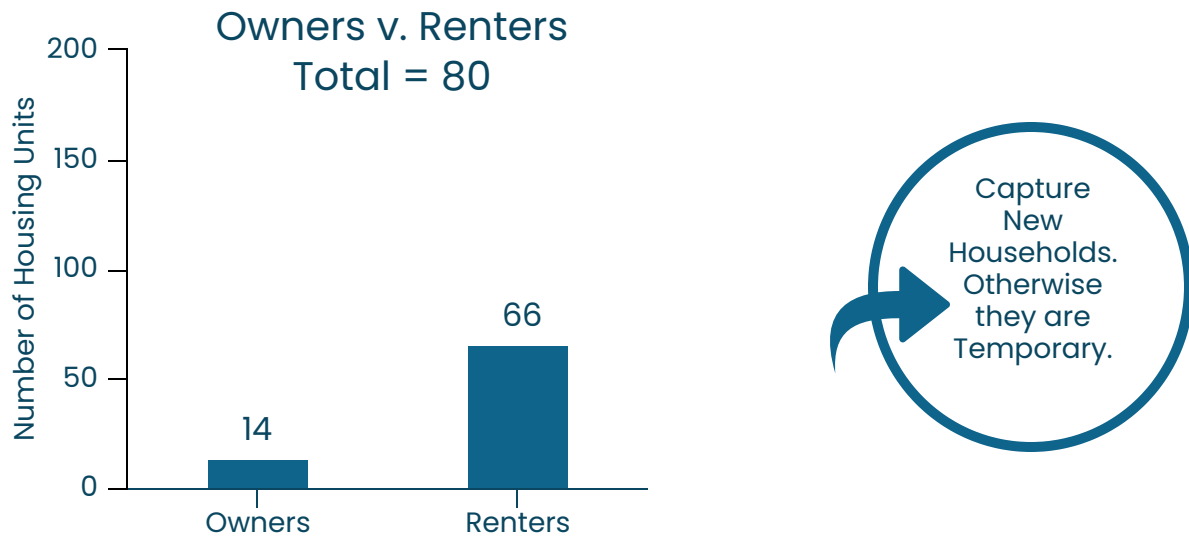
Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2022. Demand is based on the number of new households migrating into the K. I. Sawyer AFB CDP each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.



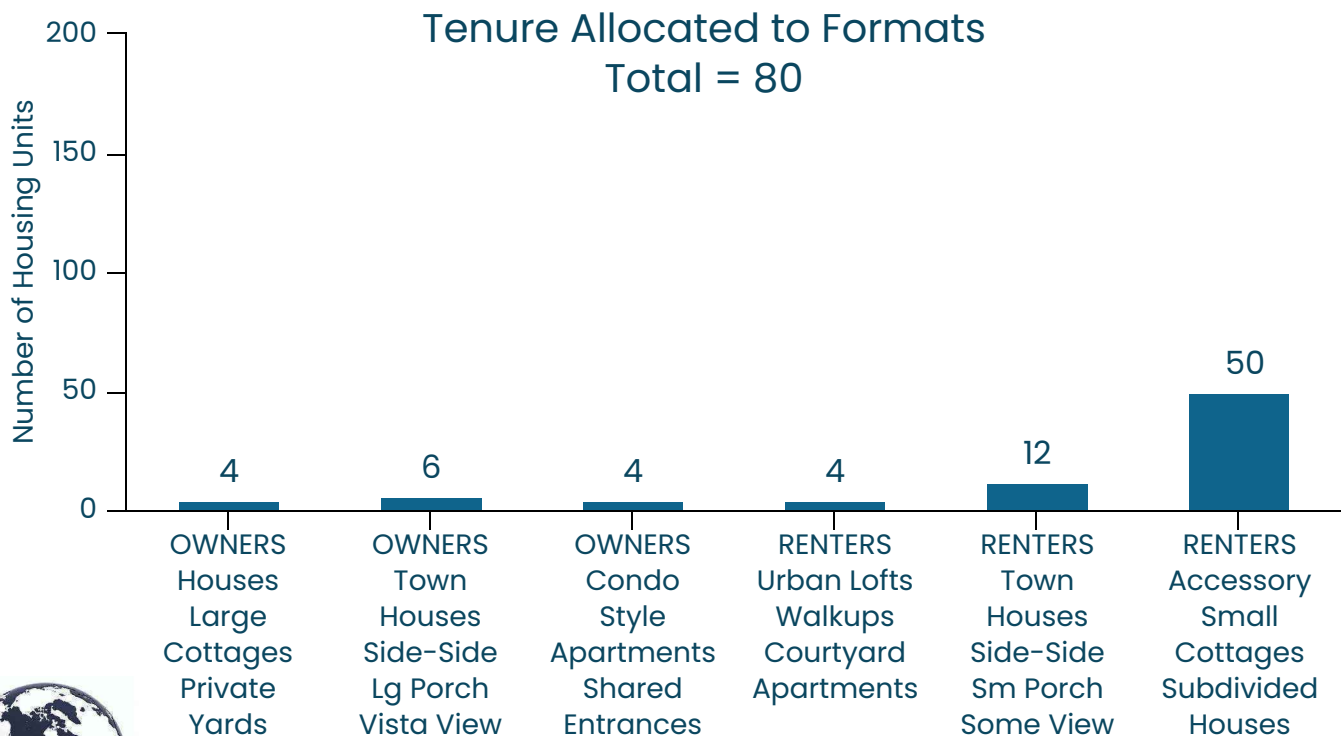
Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2023.

# Annual Market Potential | K. I. Sawyer AFB CDP

## Capture with New Builds | Year 2025



Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into the K. I. Sawyer AFB CDP by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.

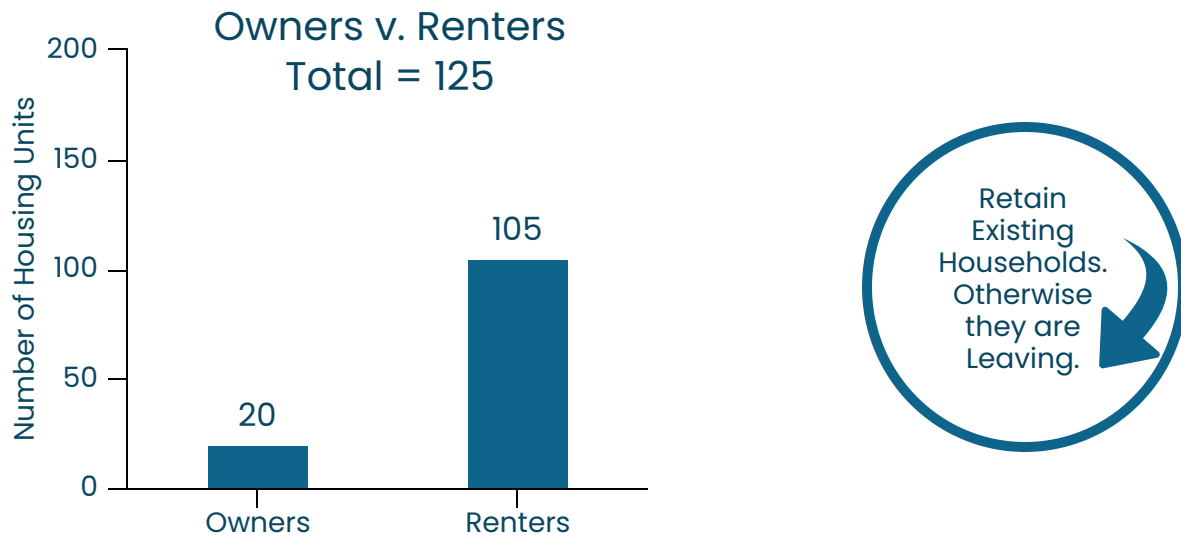


Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households migrating into the K. I. Sawyer AFB CDP.

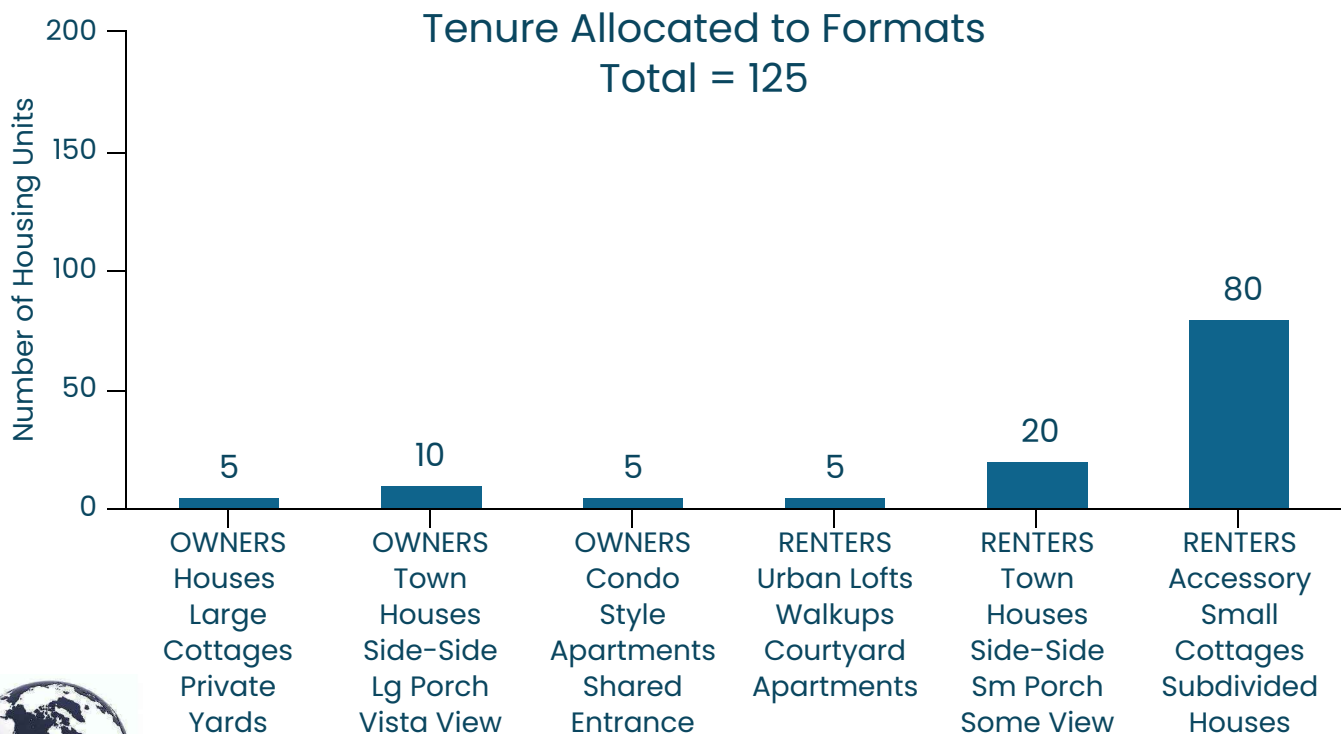


# Annual Market Potential | K. I. Sawyer AFB CDP

## Retain with Rehabs | Year 2025



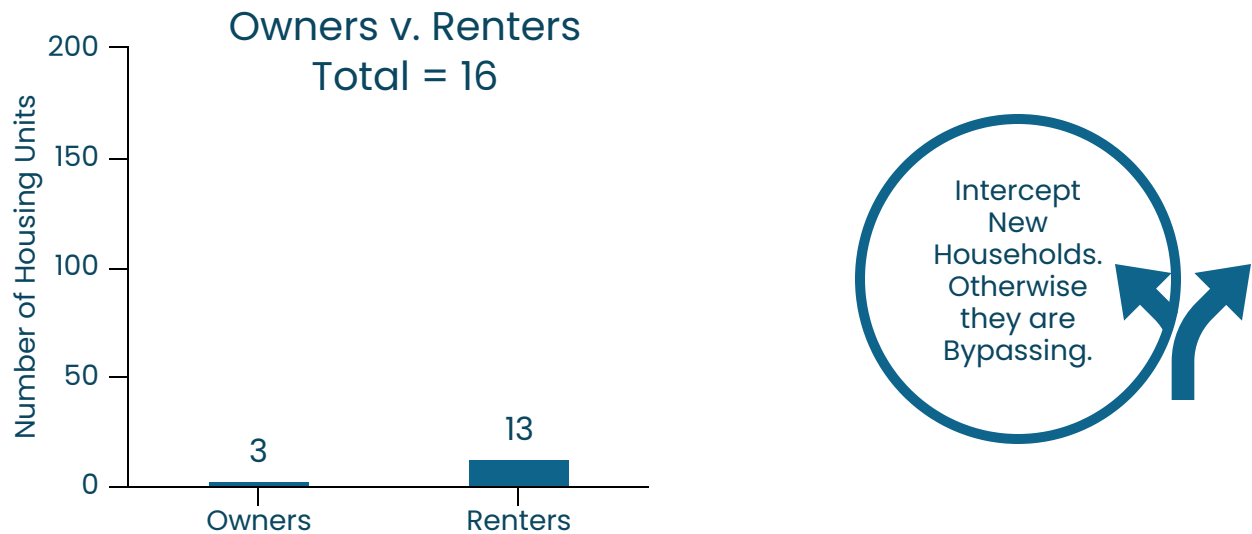
Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within the K. I. Sawyer AFB CDP rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



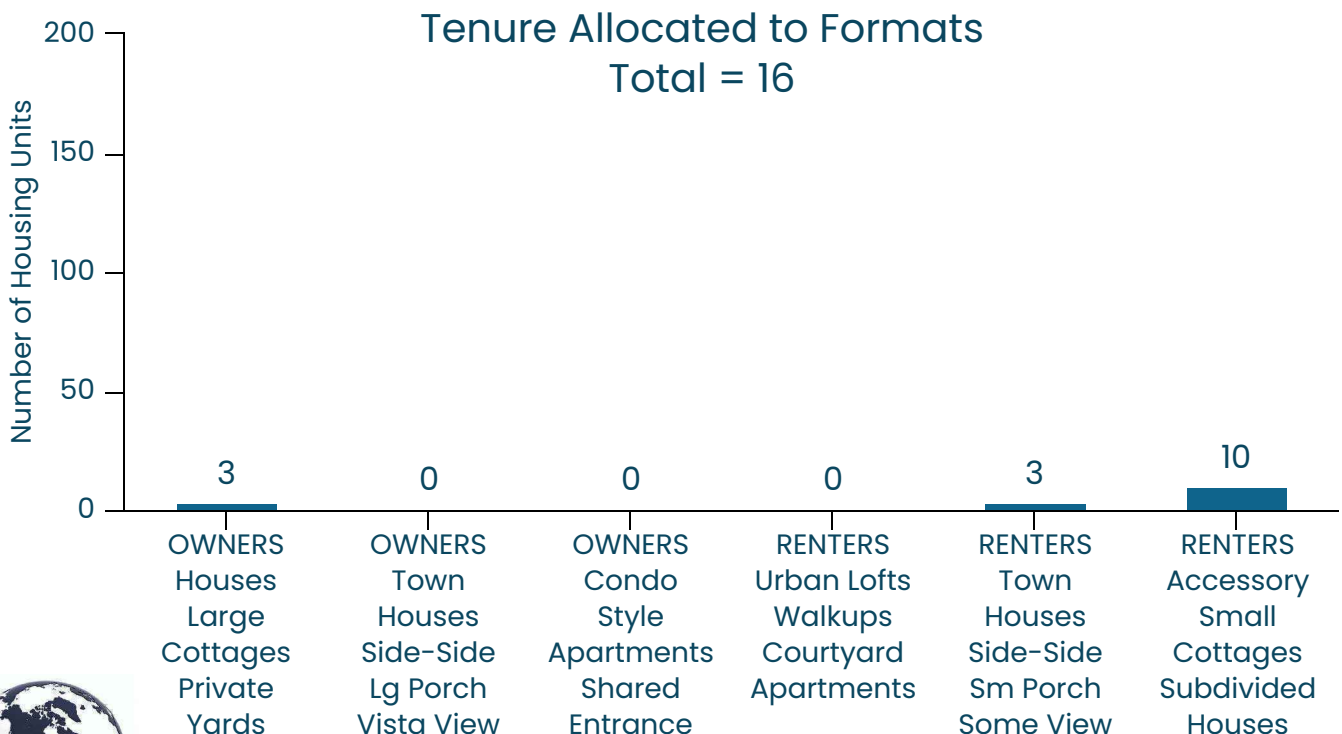
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving within the K. I. Sawyer AFB CDP.

# Annual Market Potential | K. I. Sawyer AFB CDP

## Intercept with New Builds | Year 2025

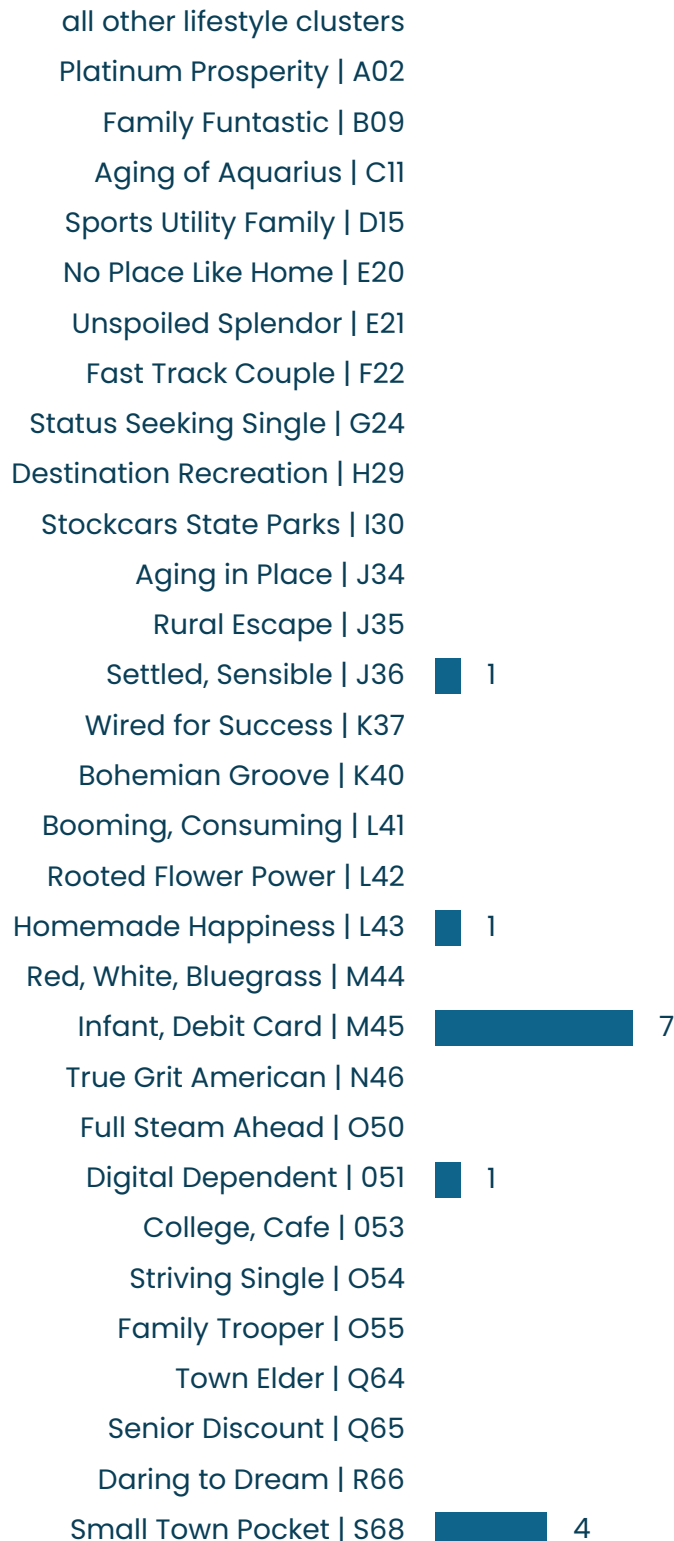


Both charts on this page represent an upside potential based on the interception of other households that are on the move but currently bypassing the K. I. Sawyer AFB CDP. There is an upside potential to INTERCEPT these households by building new housing formats that are under-represented in the market. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving into Marquette County but bypassing the K. I. Sawyer AFB CDP.

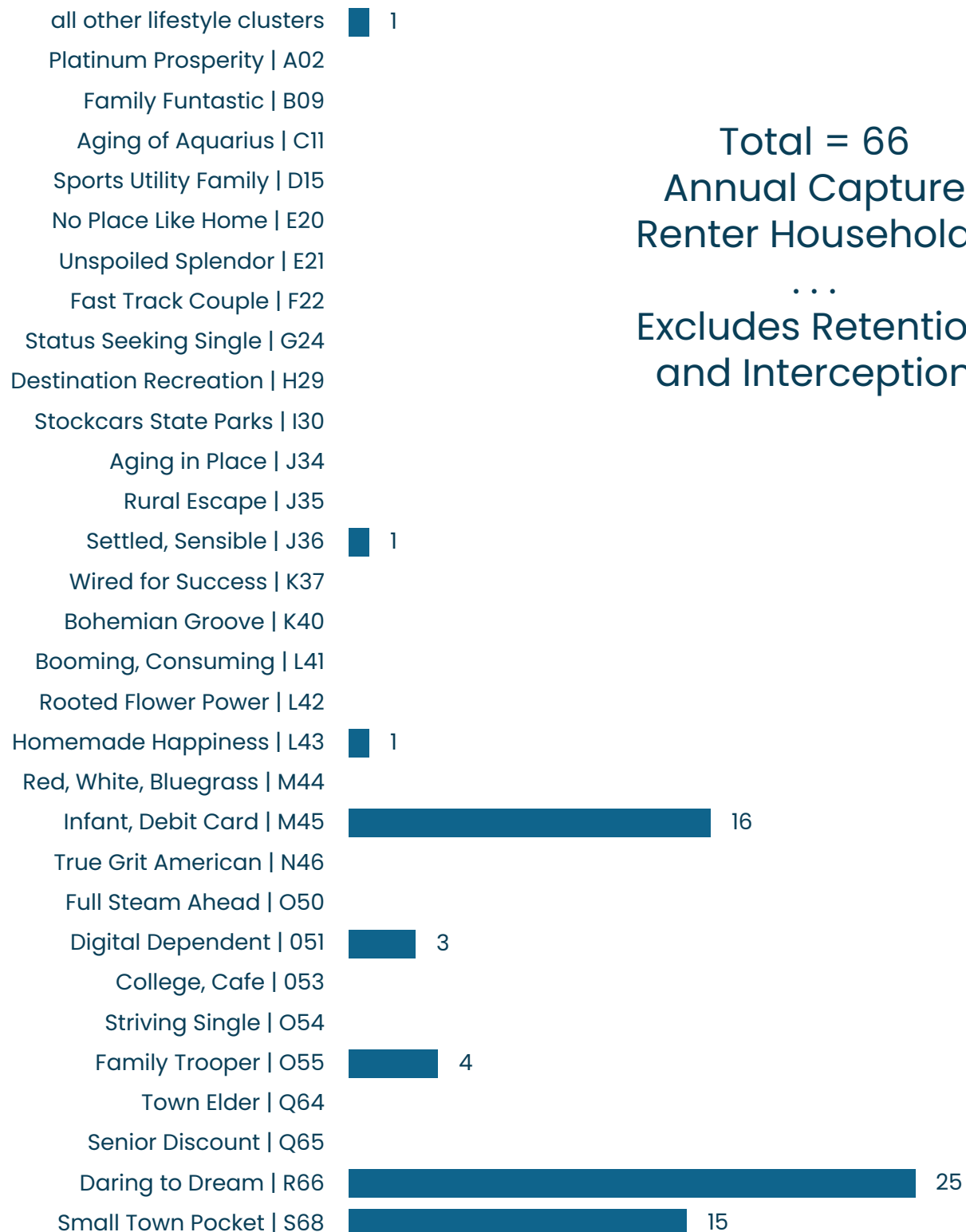
# Annual Market Potential | K. I. Sawyer AFB CDP Capture of New Owners | Year 2025



Total = 14  
Annual Capture  
Owner Households  
...  
Excludes Retention  
and Interception

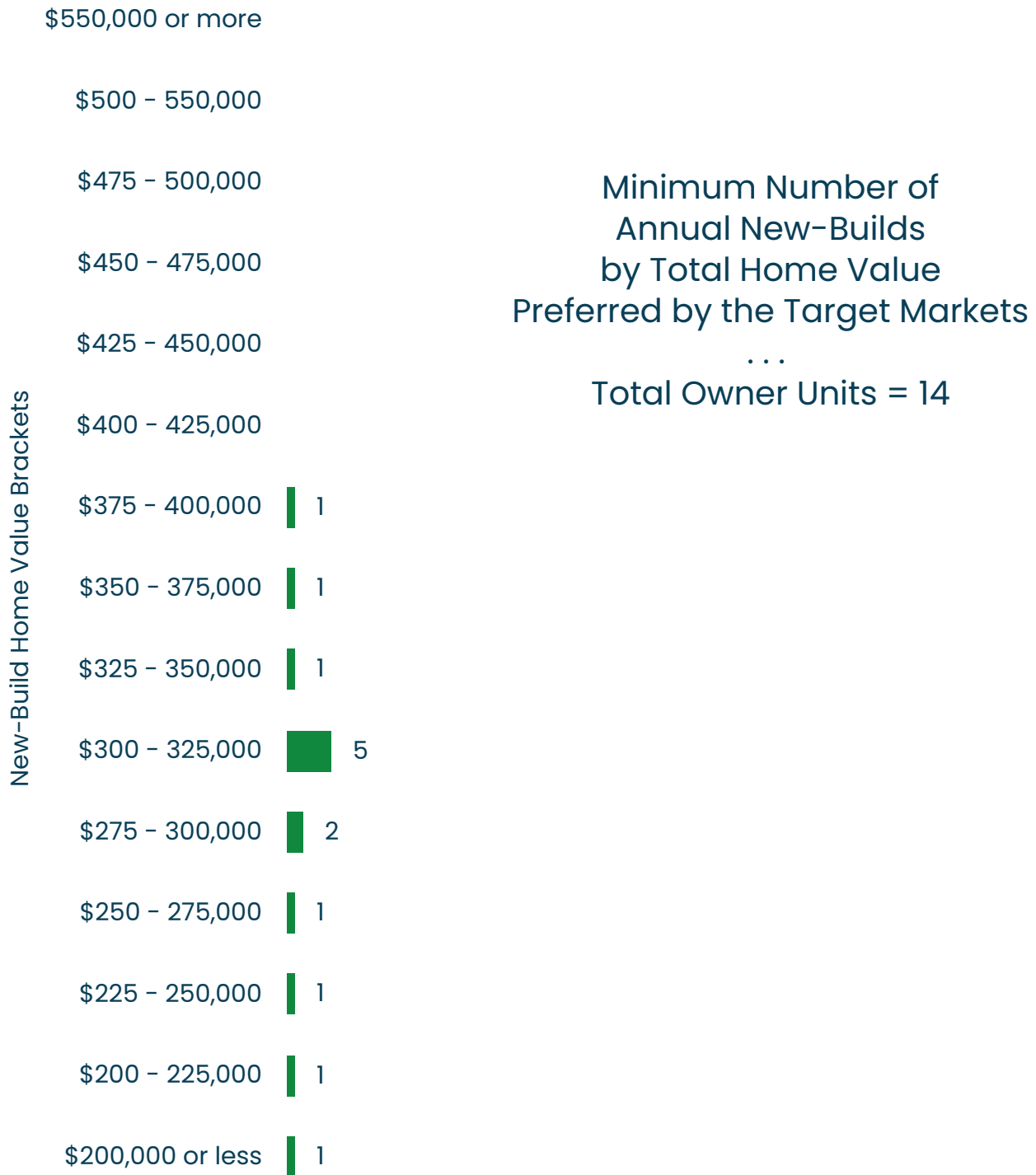


# Annual Market Potential | K. I. Sawyer AFB CDP Capture of New Renters | Year 2025



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.

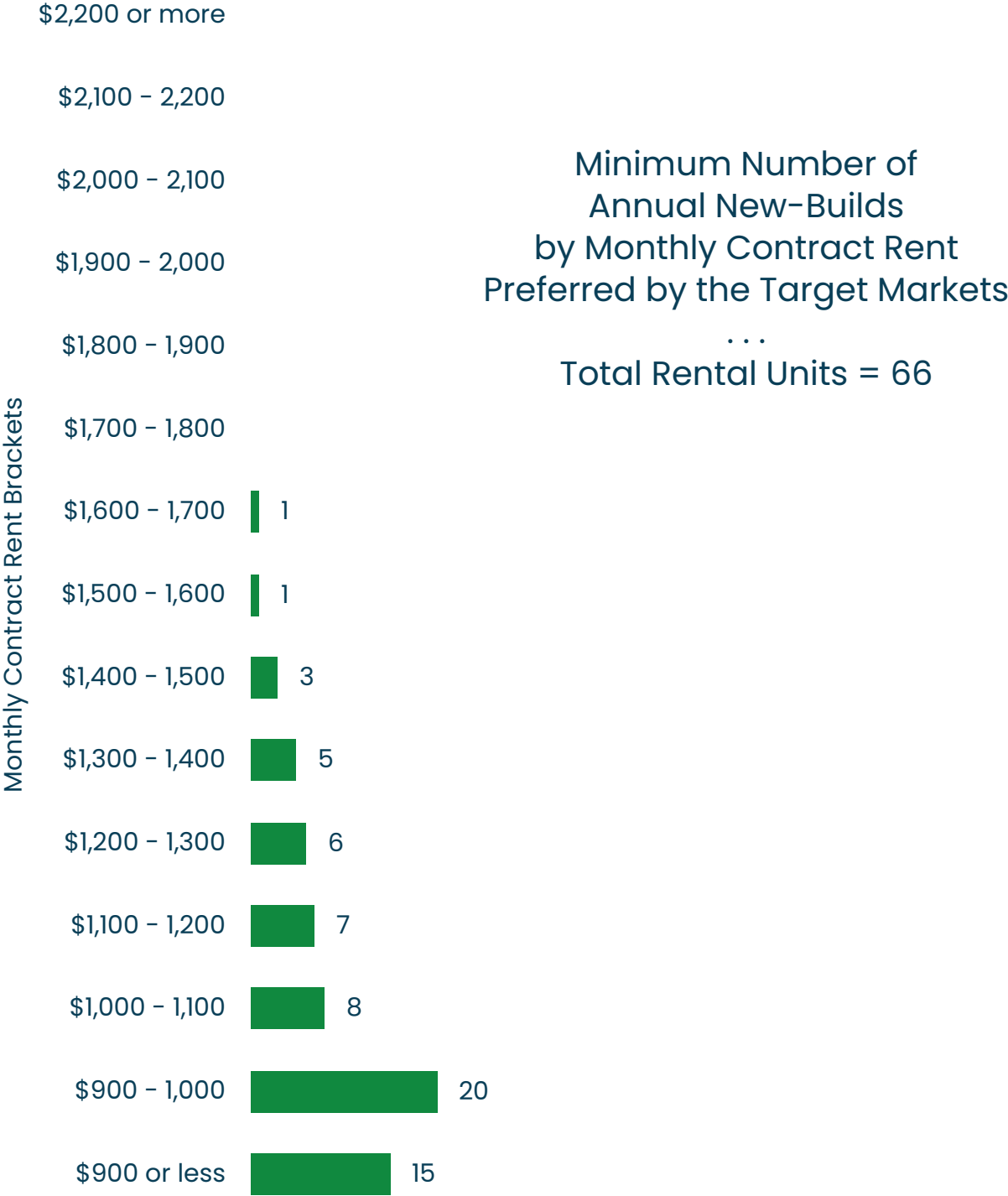
# Home Value Tolerance | K. I. Sawyer AFB Capture with New-Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.

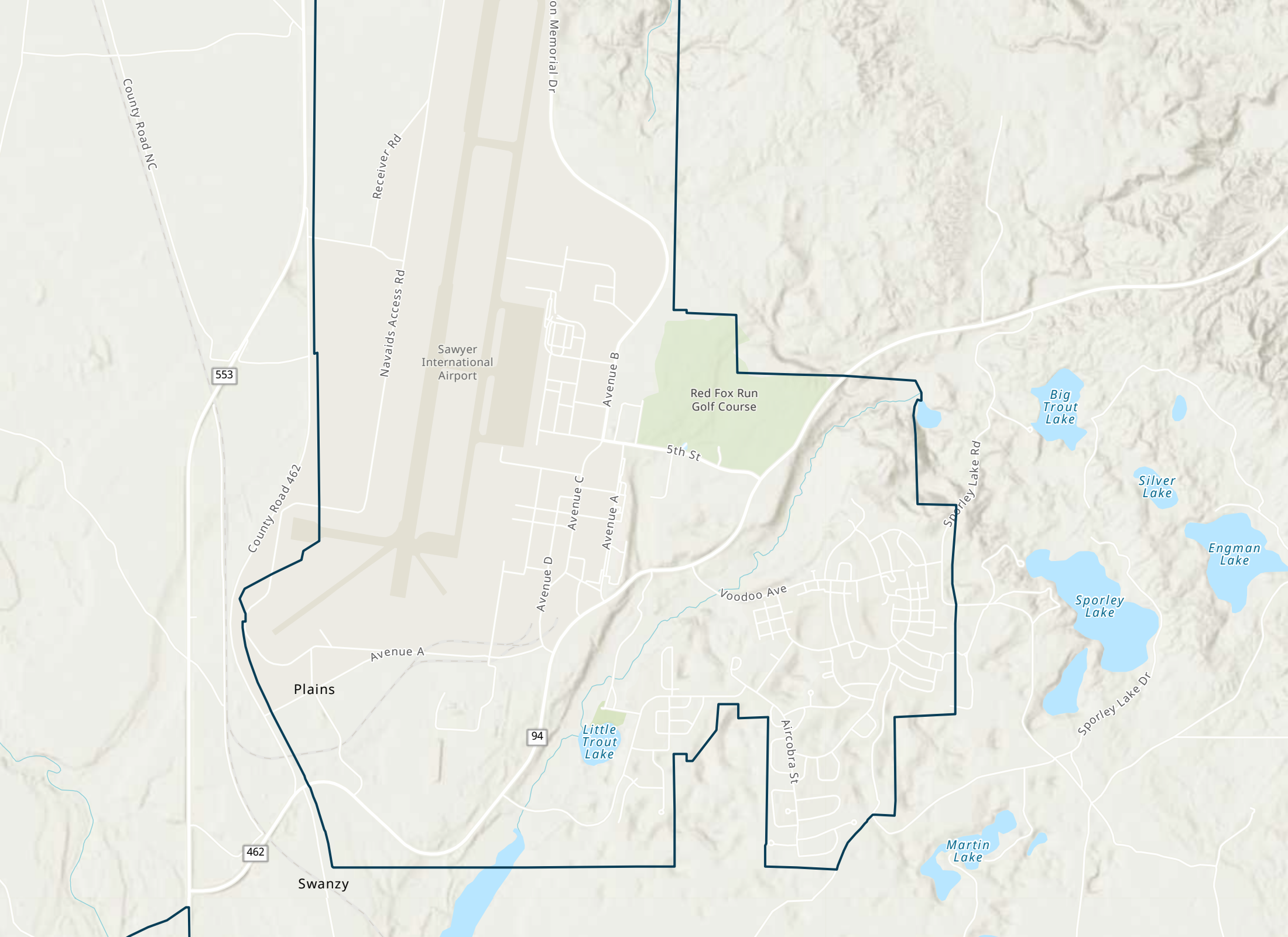


# Monthly Rent Tolerance | K. I. Sawyer AFB Capture with New Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.





County Road NC

553

County Road 462

Receiver Rd

Navalds Access Rd

Sawyer International Airport

on Memorial Dr

Avenue B

Red Fox Run Golf Course

5th St

Avenue C

Avenue A

Avenue D

Voodoo Ave

Big Trout Lake

Silver Lake

Engman Lake

Sporley Lake

Plains

Avenue A

94

Little Trout Lake

Arcobra St

Martin Lake

Sporley Lake Dr

Sporley Lake Rd

462

Swanzy

# Section 1-J

## Gwinn CDP

## Market Potential

Capture

- Throughout the Gwinn Census Designated Place (CDP), build 8 (eight) new for-sale units per year over the next five years, including 6 (six) detached houses or cottages; and 2 (two) townhouses in a duplex with porches and private entrances (attached formats will depend on sites with vista views).
- In addition, build 2 (two) new for-lease units annually over the next five years, as accessory dwellings, cottages, or units in small apartment houses.

Retention

- Whenever they become available, renovate, remodel, or rehab 32 existing for-sale units per year over the next five years, including up to 24 detached houses; and 8 (eight) townhouses.
- In addition, renovate, remodel, or rehab 2 (two) existing for-lease units annually over the next five years, specifically among the accessory dwellings, cottages, or subdivided houses, and whenever they become available.

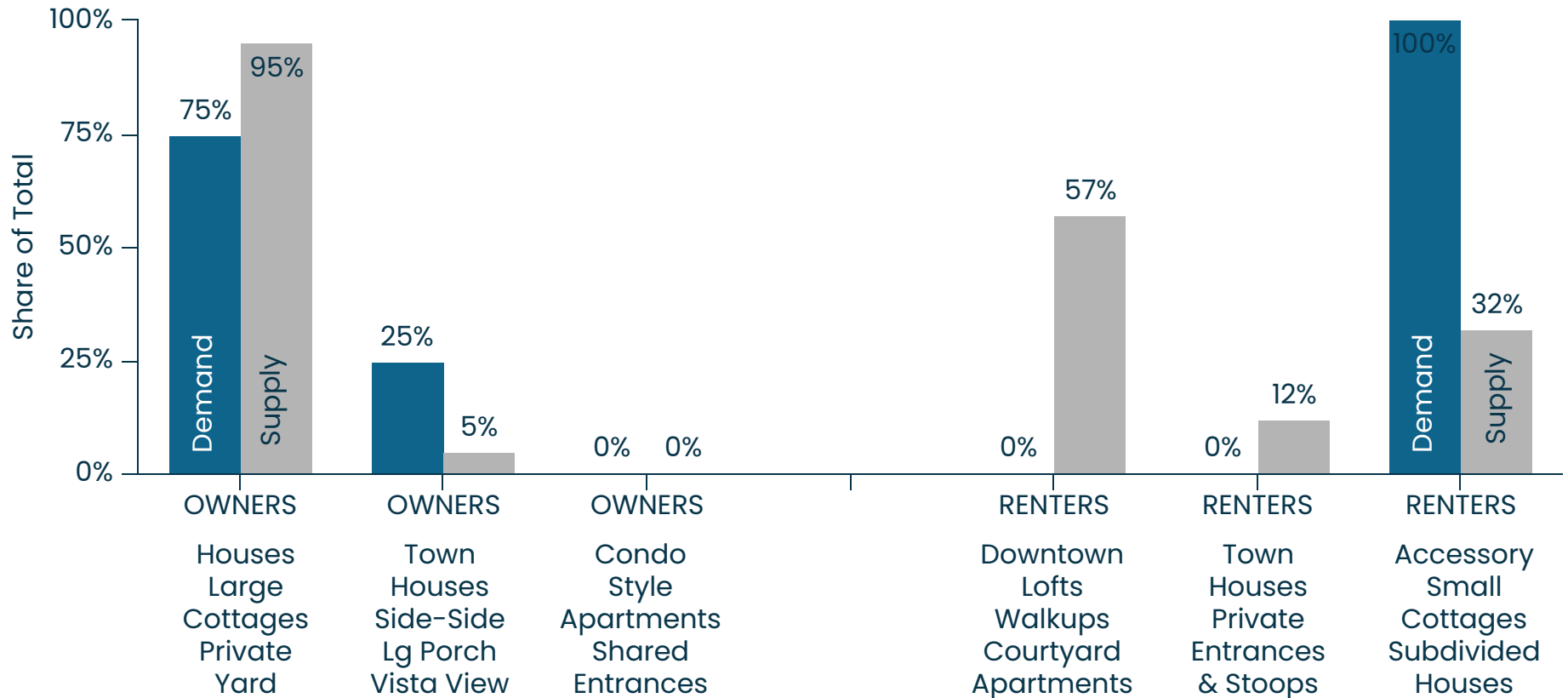
Interception – Bolster the market potential for new-builds by building an additional +2 (two) for-sale cottages to focus on missing housing formats that would most appeal to the migrating households. Those households would otherwise be inclined to bypass Gwinn for other places in Marquette County.

Maximum – Adding the Capture, Retention, and Interception numbers together yields the maximum market potential for new-builds. This approach assumes that rather than renovating, remodeling, or rehabbing existing units, developers instead build new units for every household migrating either into or within Gwinn.

---

# The Housing Mismatch | Gwinn CDP

## Capture with New Builds v. Existing Units | 2025

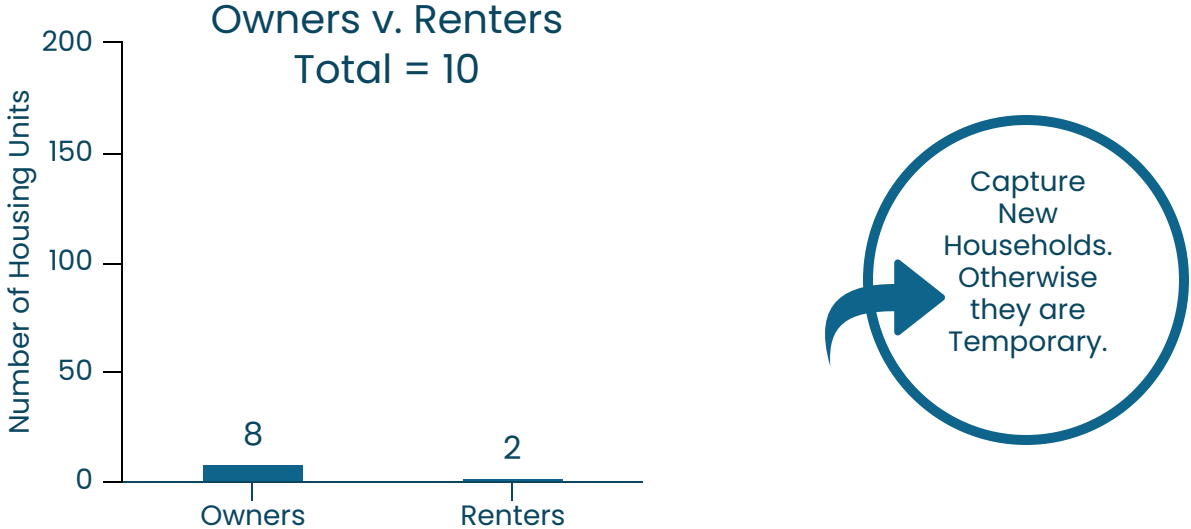


Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2022. Demand is based on the number of new households migrating into the Gwinn CDP each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.

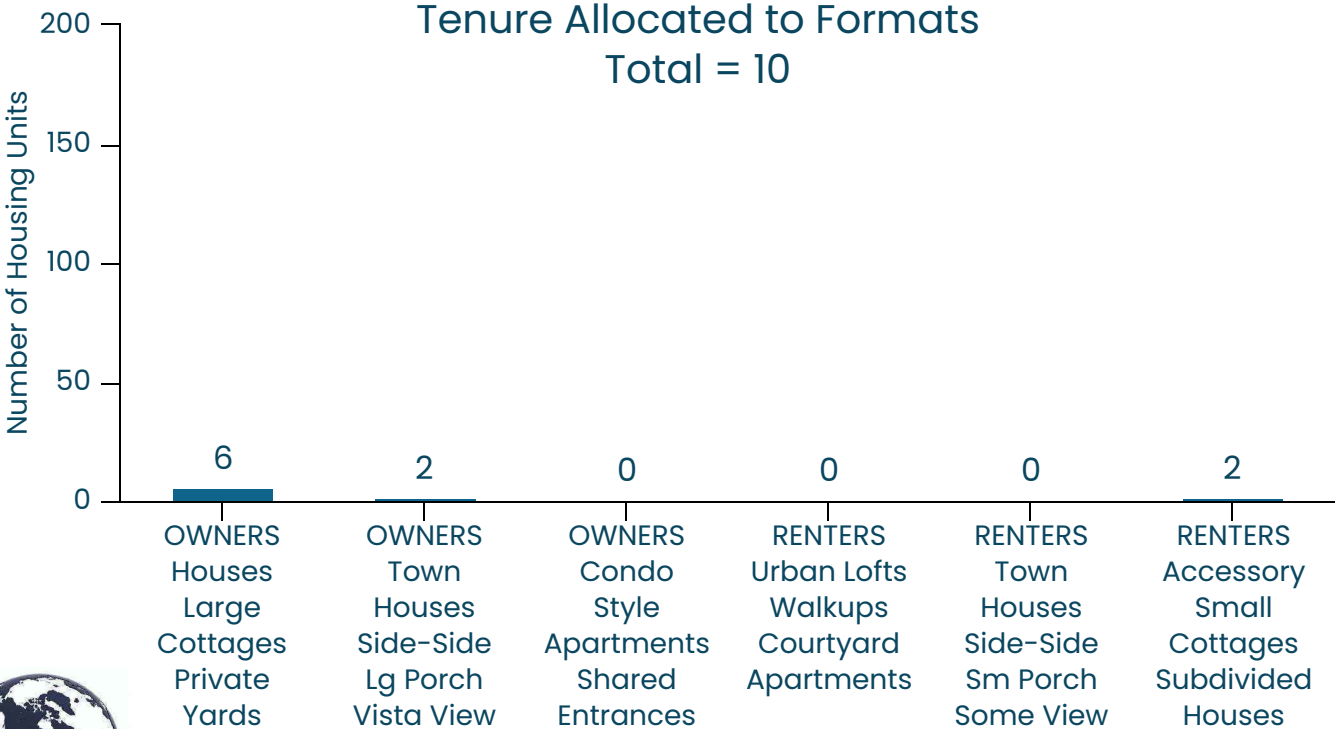


Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2023.

# Annual Market Potential | Gwinn CDP Capture with New Builds | Year 2025



Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into the Gwinn CDP by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.

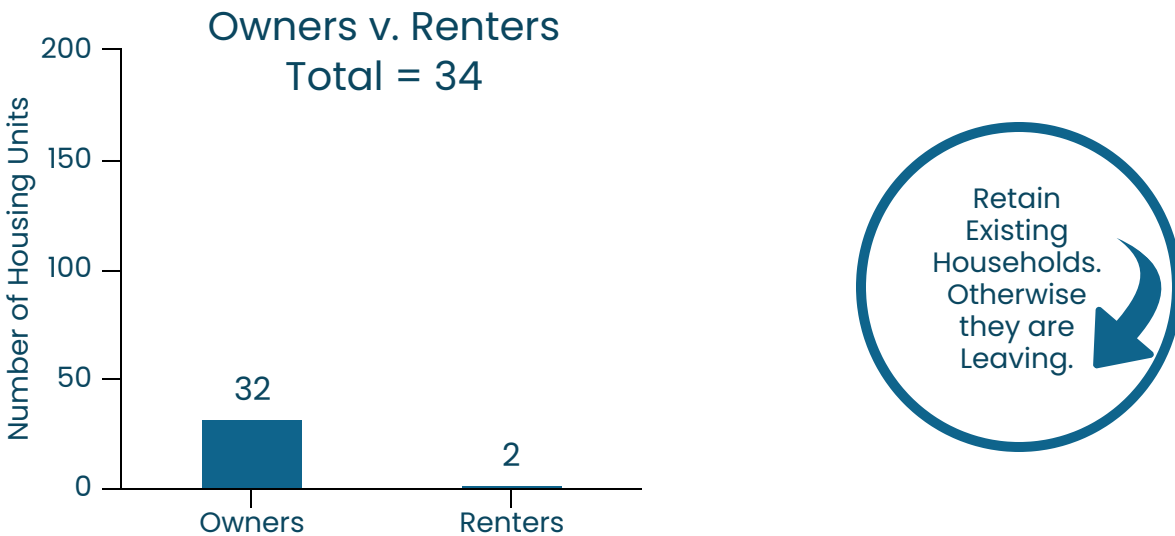


Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households migrating into the Gwinn CDP.

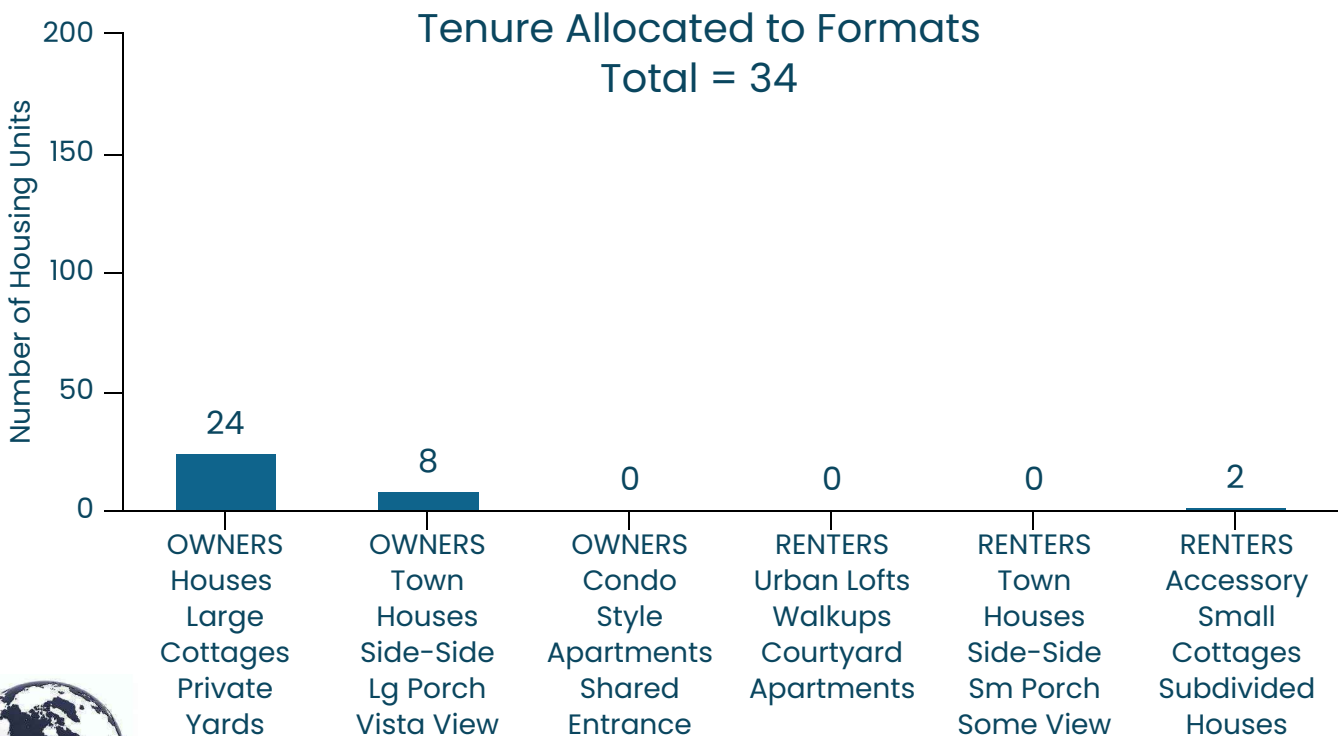


# Annual Market Potential | Gwinn CDP

## Retain with Rehabs | Year 2025

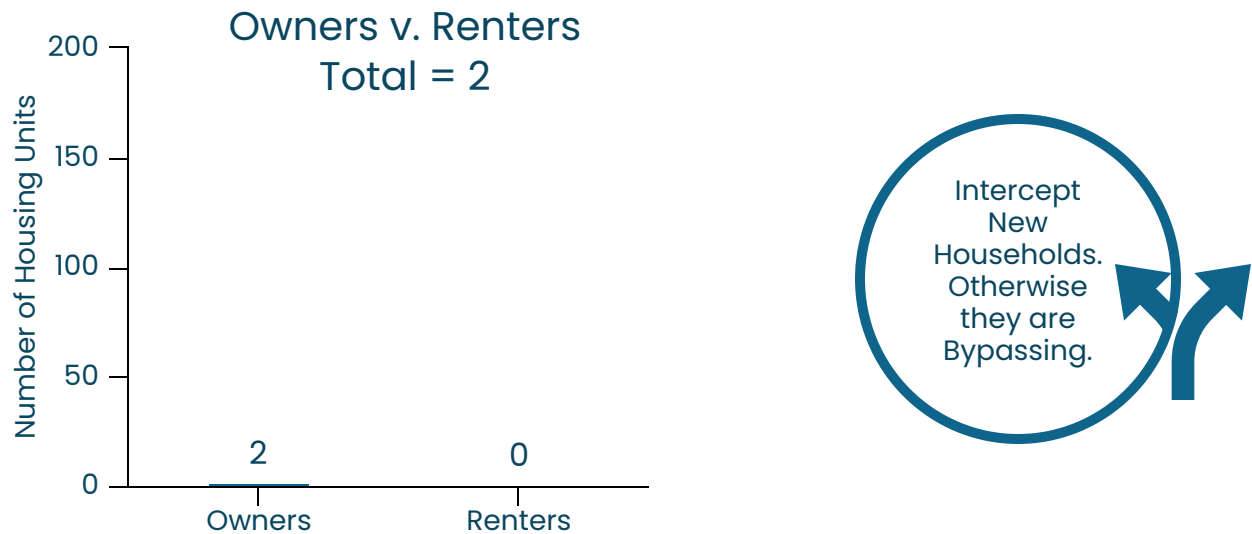


Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within the Gwinn CDP rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.

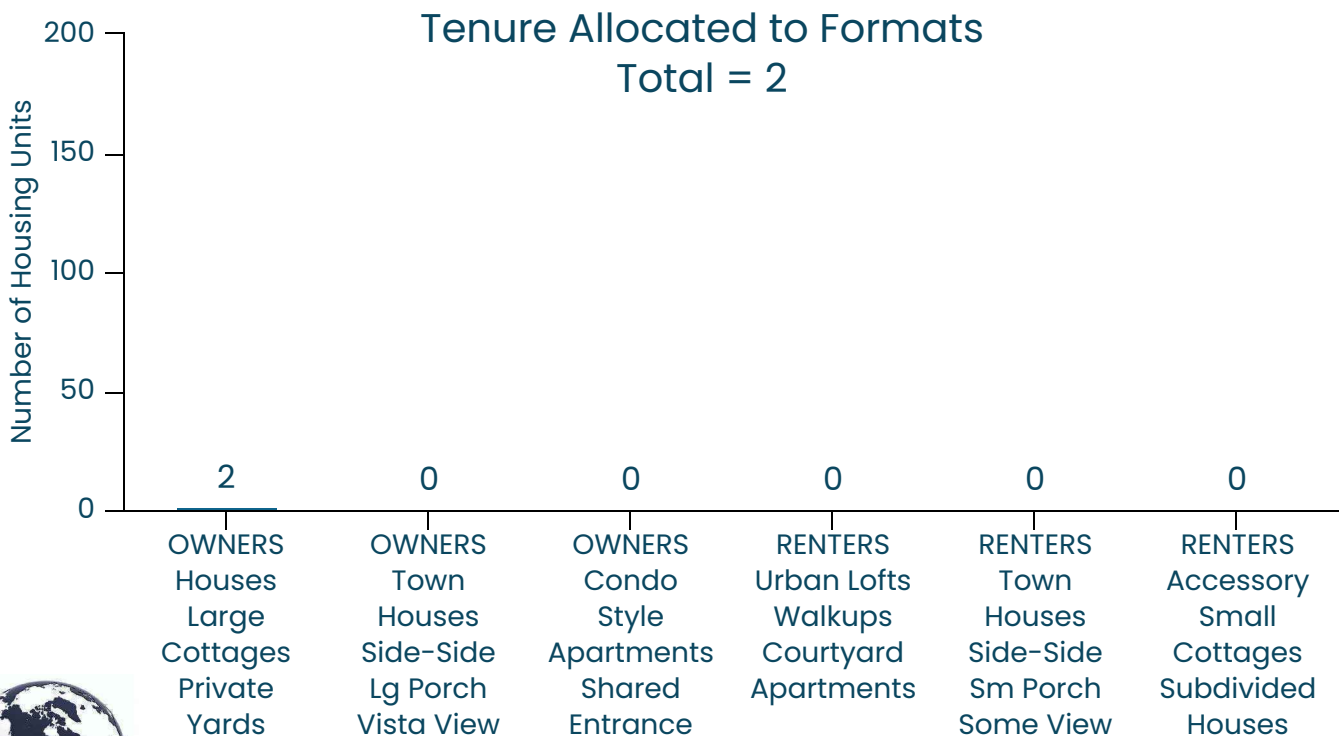


Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving within the Gwinn CDP.

# Annual Market Potential | Gwinn CDP Intercept with New Builds | Year 2025



Both charts on this page represent an upside potential based on the interception of other households that are on the move but currently bypassing the Gwinn CDP. There is an upside potential to INTERCEPT these households by building new housing formats that are under-represented in the market. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023. Based on the 2022 actual migration of households moving into Marquette County but bypassing the Gwinn CDP.

# Annual Market Potential | Gwinn CDP Capture of New Owners | Year 2025

- all other lifestyle clusters
- Platinum Prosperity | A02
- Family Funtastic | B09
- Aging of Aquarius | C11
- Sports Utility Family | D15
- No Place Like Home | E20
- Unspoiled Splendor | E21
- Fast Track Couple | F22
- Status Seeking Single | G24
- Destination Recreation | H29 ■ 1
- Stockcars State Parks | I30
- Aging in Place | J34
- Rural Escape | J35
- Settled, Sensible | J36 ■ 1
- Wired for Success | K37
- Bohemian Groove | K40
- Booming, Consuming | L41
- Rooted Flower Power | L42
- Homemade Happiness | L43 ■ 1
- Red, White, Bluegrass | M44
- Infant, Debit Card | M45 ■ 1
- True Grit American | N46 ■ 1
- Full Steam Ahead | O50
- Digital Dependent | 051 ■ 1
- College, Cafe | 053
- Striving Single | O54
- Family Trooper | O55
- Town Elder | Q64 ■ 1
- Senior Discount | Q65
- Daring to Dream | R66
- Small Town Pocket | S68 ■ 1

Total = 8  
Annual Capture  
Owner Households  
...  
Excludes Retention  
and Interception



# Annual Market Potential | Gwinn CDP Capture of New Renters | Year 2025

- all other lifestyle clusters
- Platinum Prosperity | A02
  - Family Funtastic | B09
  - Aging of Aquarius | C11
- Sports Utility Family | D15
- No Place Like Home | E20
- Unspoiled Splendor | E21
- Fast Track Couple | F22
- Status Seeking Single | G24
- Destination Recreation | H29
- Stockcars State Parks | I30
  - Aging in Place | J34
  - Rural Escape | J35
- Settled, Sensible | J36
- Wired for Success | K37
- Bohemian Groove | K40
- Booming, Consuming | L41
- Rooted Flower Power | L42
- Homemade Happiness | L43
- Red, White, Bluegrass | M44
  - Infant, Debit Card | M45
- True Grit American | N46
- Full Steam Ahead | O50
- Digital Dependent | 051
  - College, Cafe | 053
  - Striving Single | O54
  - Family Trooper | O55
- Town Elder | Q64
- Senior Discount | Q65
- Daring to Dream | R66
- Small Town Pocket | S68

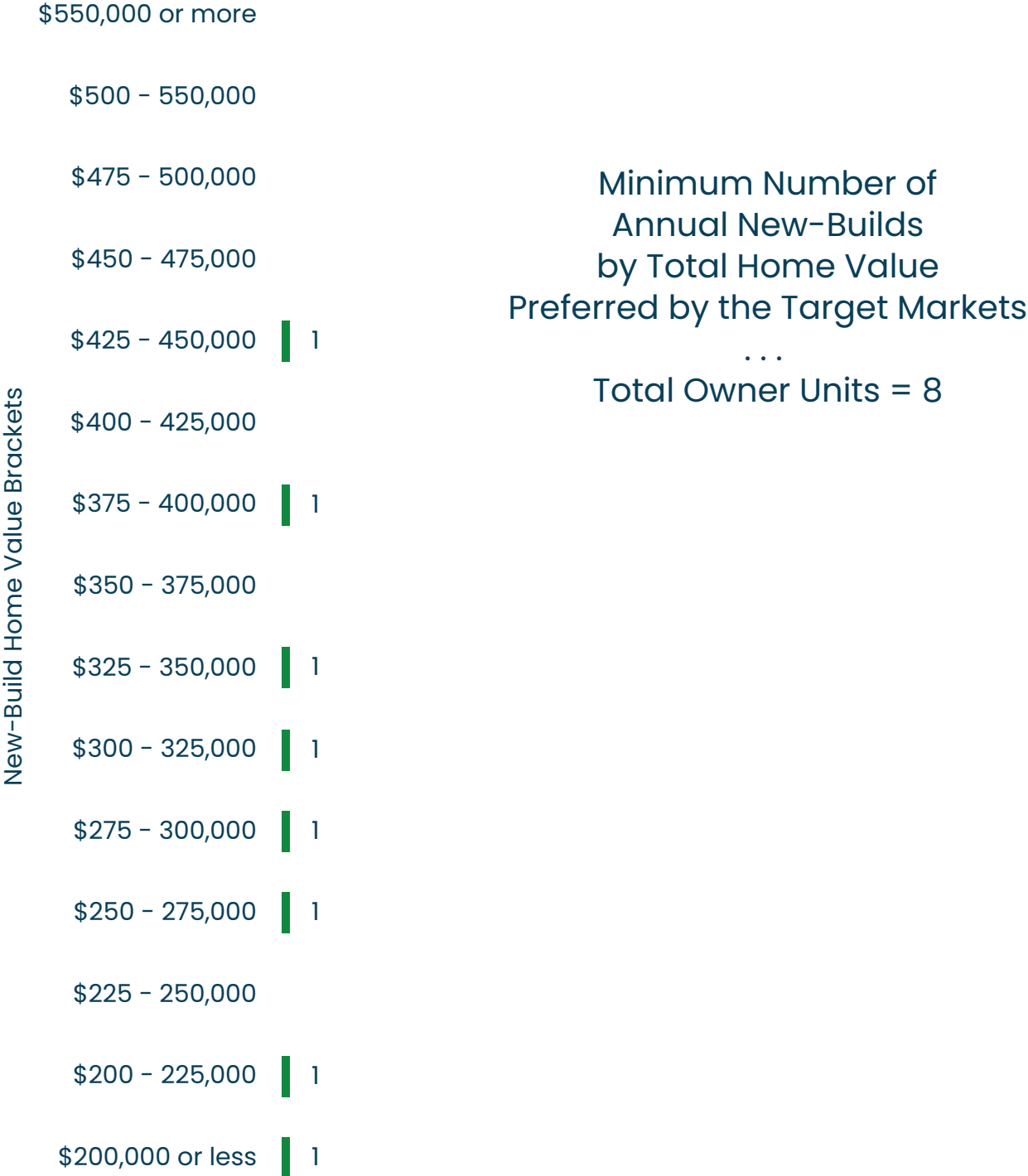
Total = 2  
Annual Capture  
Renter Households

...  
Excludes Retention  
and Interception

■ 2



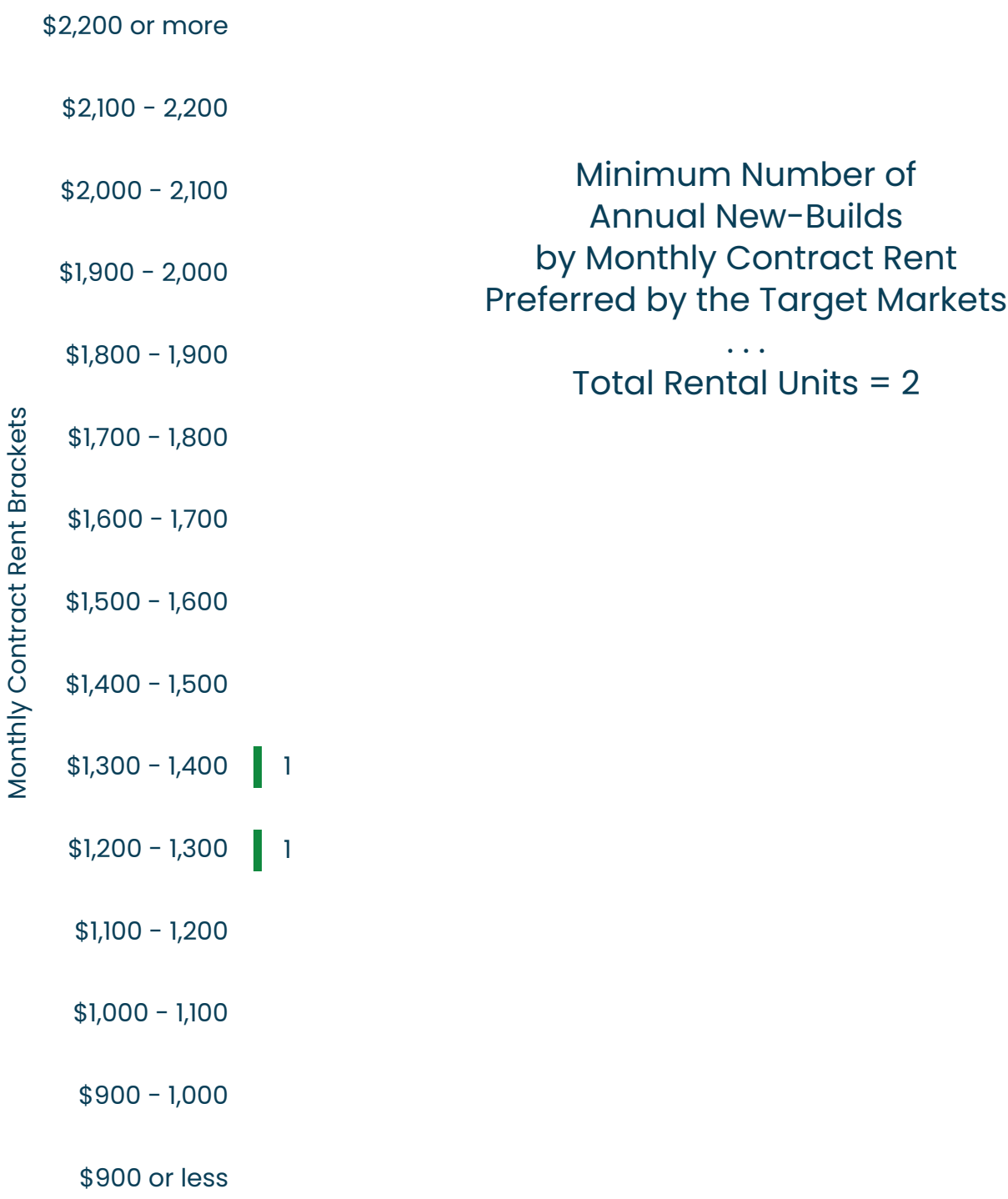
# Home Value Tolerance | Gwinn CDP Capture with New-Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.

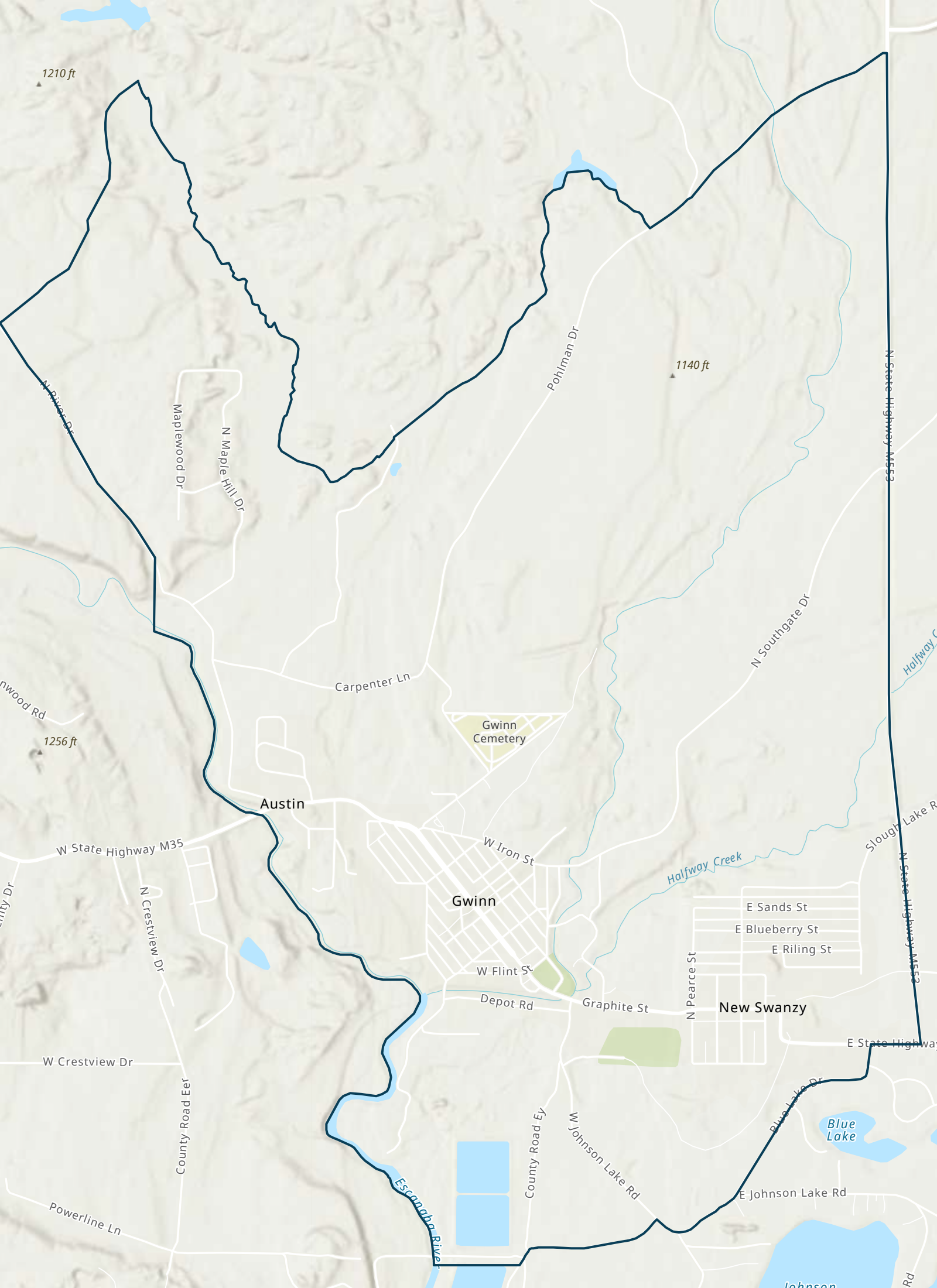


# Monthly Rent Tolerance | Gwinn CDP Capture with New Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.





1210 ft

1140 ft

1256 ft

Austin

Gwinn

New Swanzy

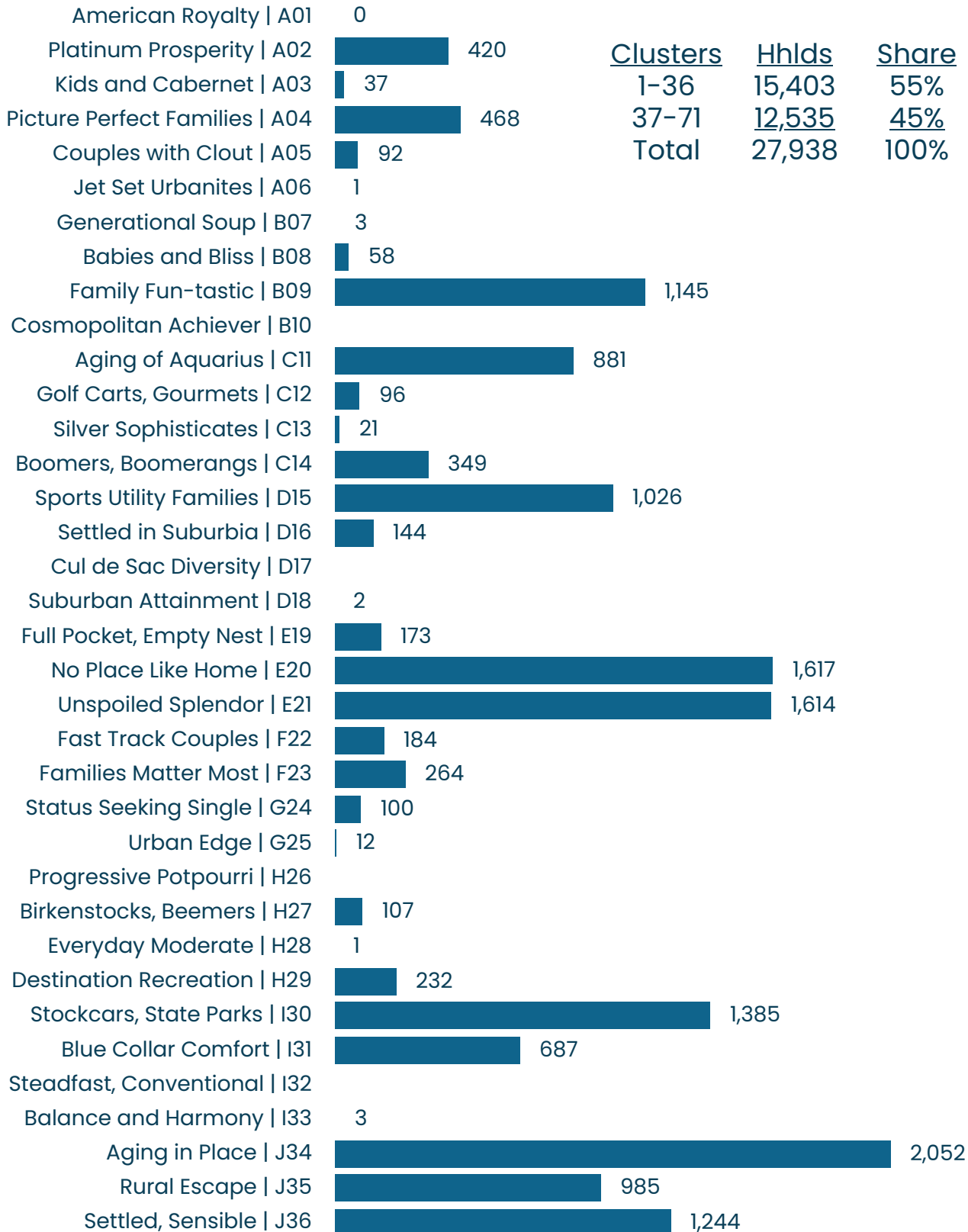
Maplewood Dr  
N Maple Hill Dr  
Pohlman Dr  
Carpenter Ln  
W Iron St  
W Flint St  
Depot Rd  
Graphite St  
N Pearce St  
E Sands St  
E Blueberry St  
E Riling St  
W Johnson Lake Rd  
E Johnson Lake Rd  
Powerline Ln  
County Road Ee  
N Crestview Dr  
W Crestview Dr  
W State Highway M35  
N State Highway M553  
Halfway Creek  
Escanaba River  
Slough Lake R  
Blue Lake  
Johnson

# Section 1-K



# 1-36 Lifestyle Clusters | Marquette County

Number of existing households by lifestyle cluster in the year 2022.

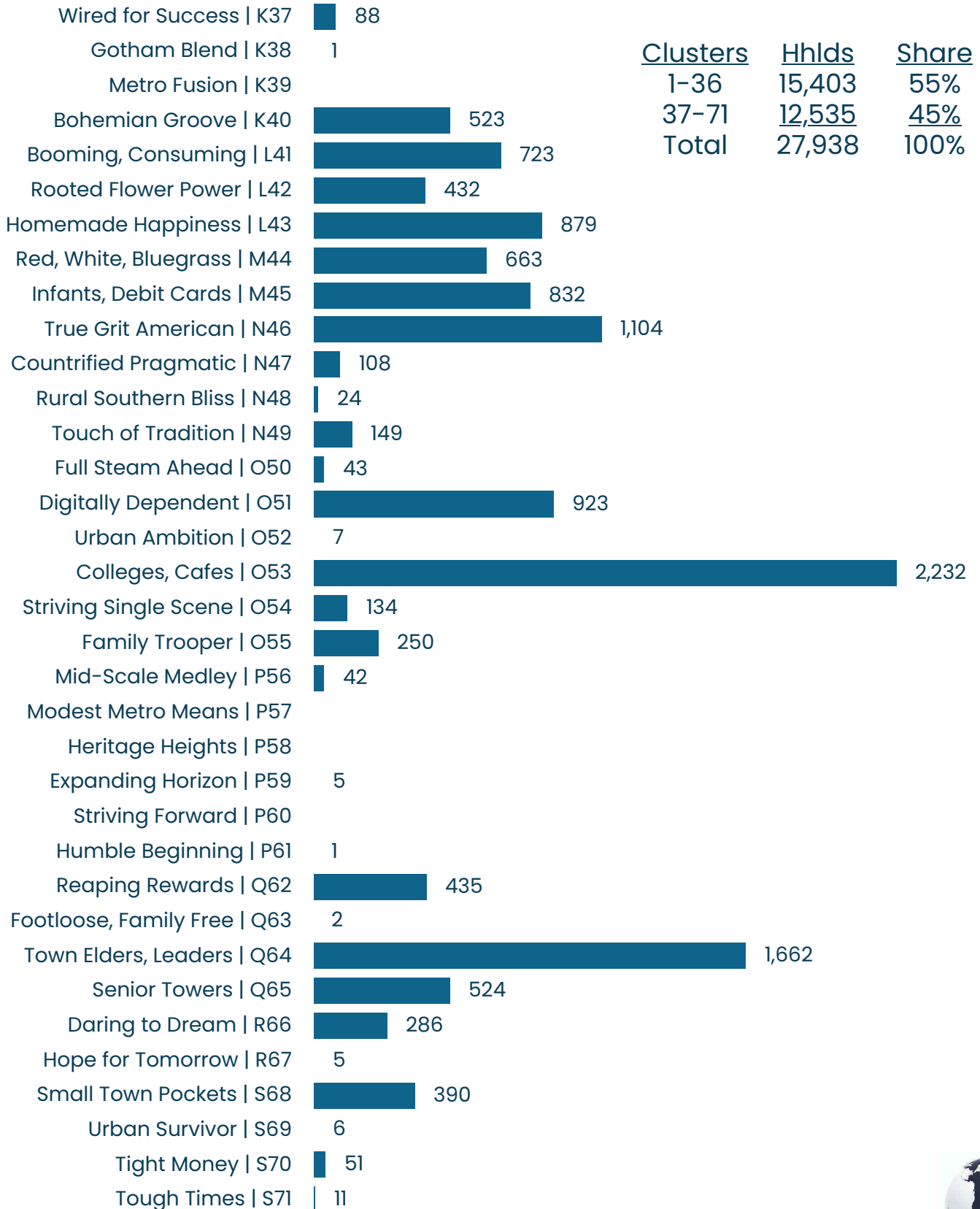


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



# 37-71 Lifestyle Clusters | Marquette County

Number of existing households by lifestyle cluster in the year 2022.

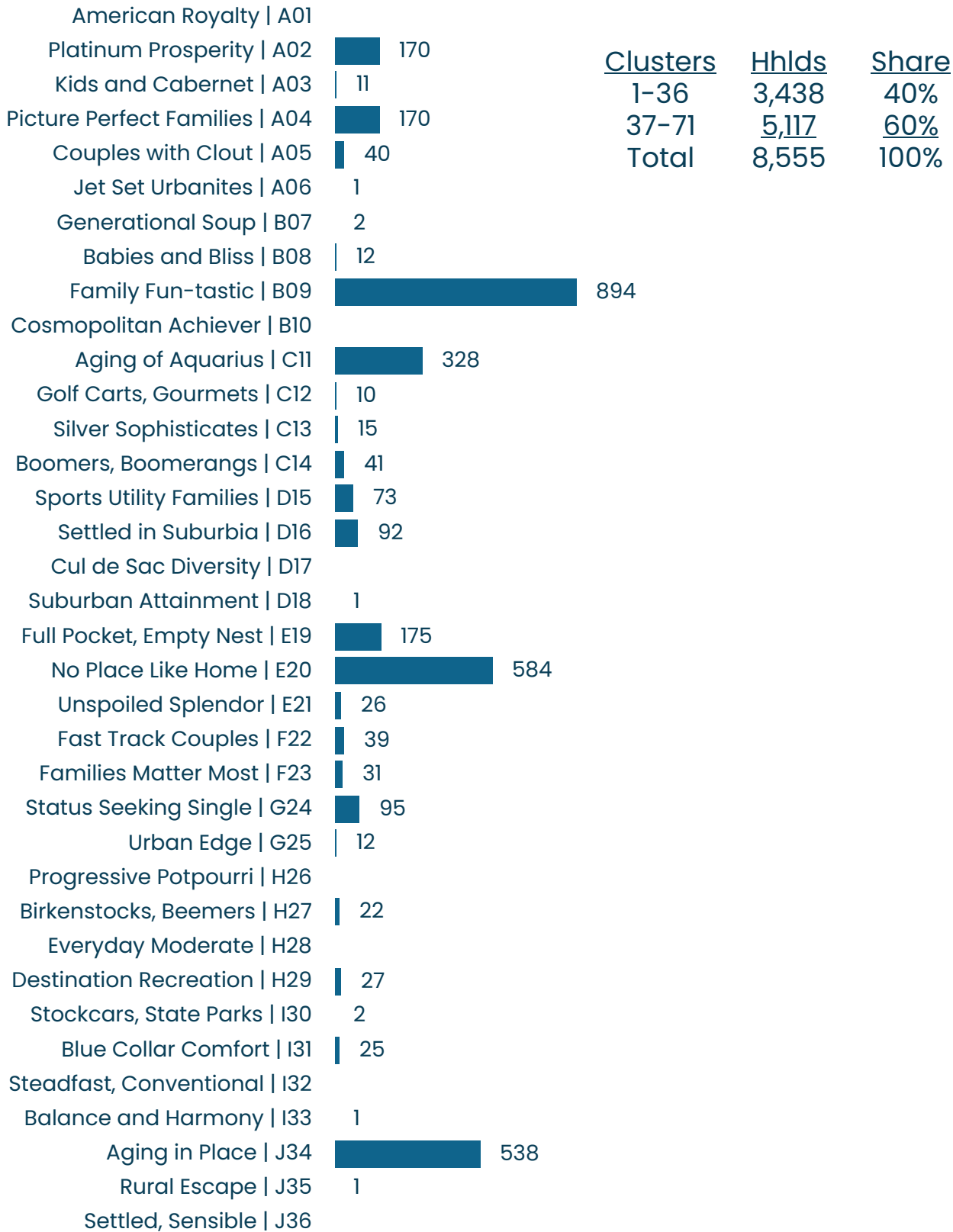


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



# 1-36 Lifestyle Clusters | Marquette City

Number of existing households by lifestyle cluster in the year 2022.

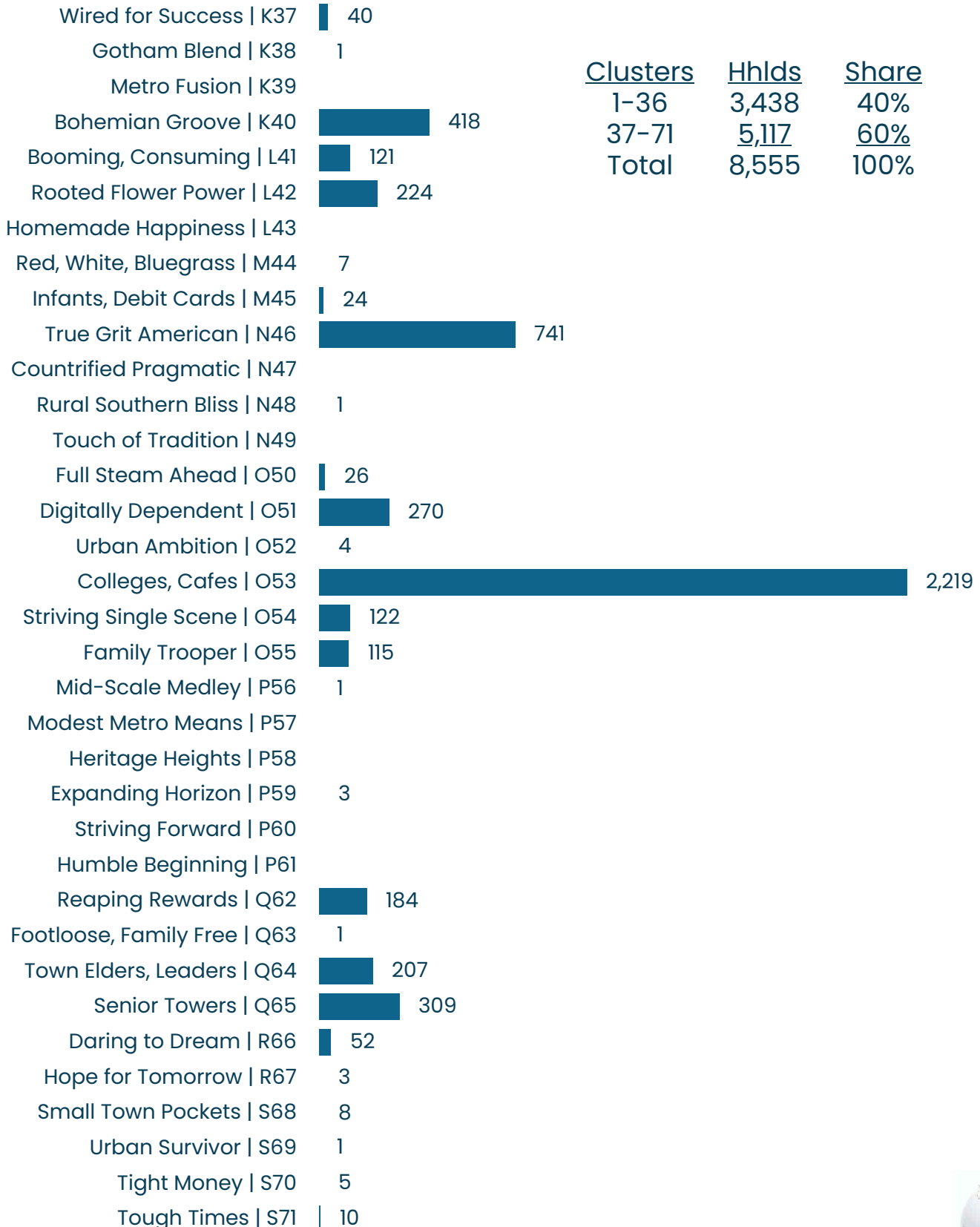


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



# 37-71 Lifestyle Clusters | Marquette City

Number of existing households by lifestyle cluster in the year 2022.

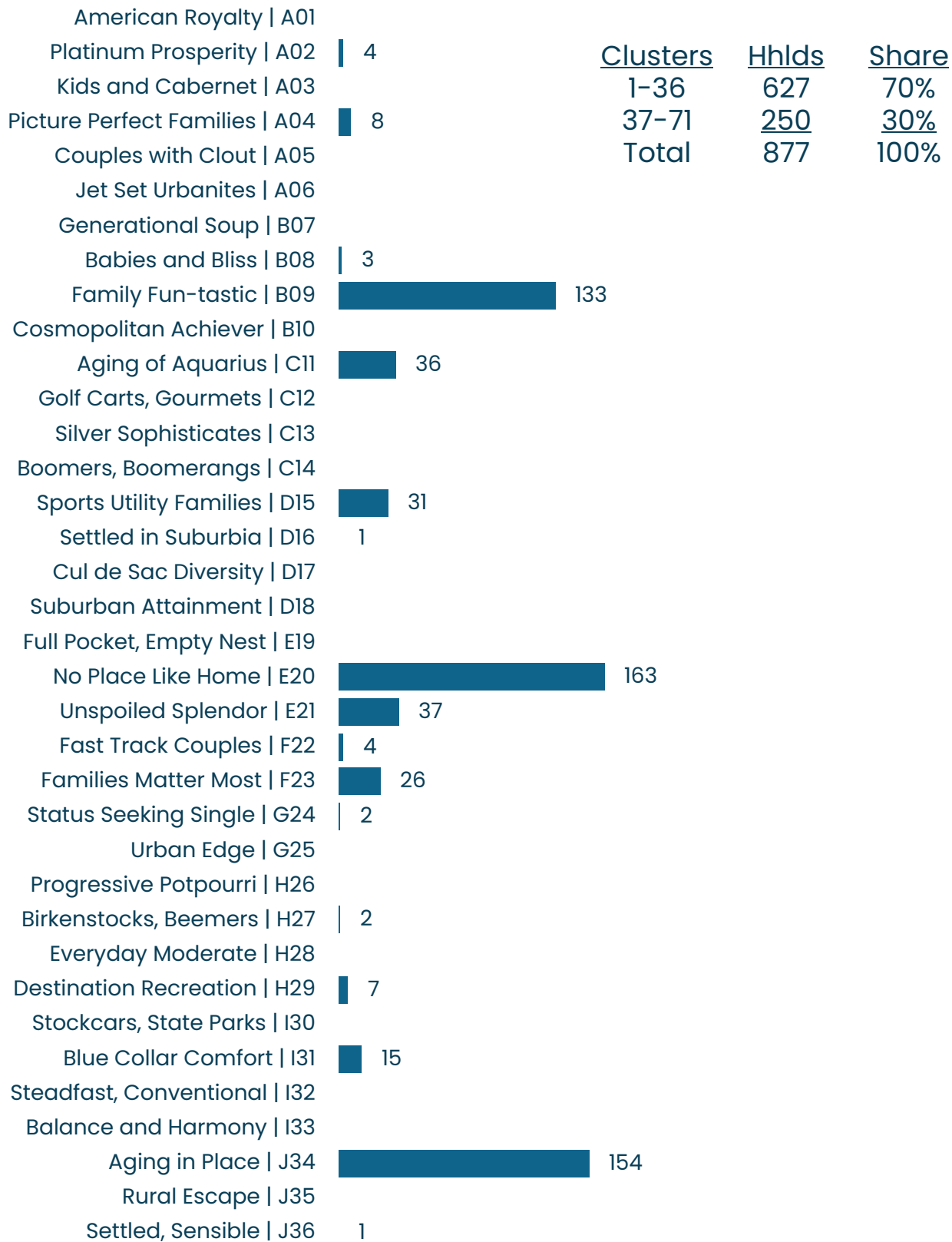


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



# 1-36 Lifestyle Clusters | Trowbridge Pk CDP

Number of existing households by lifestyle cluster in the year 2022.



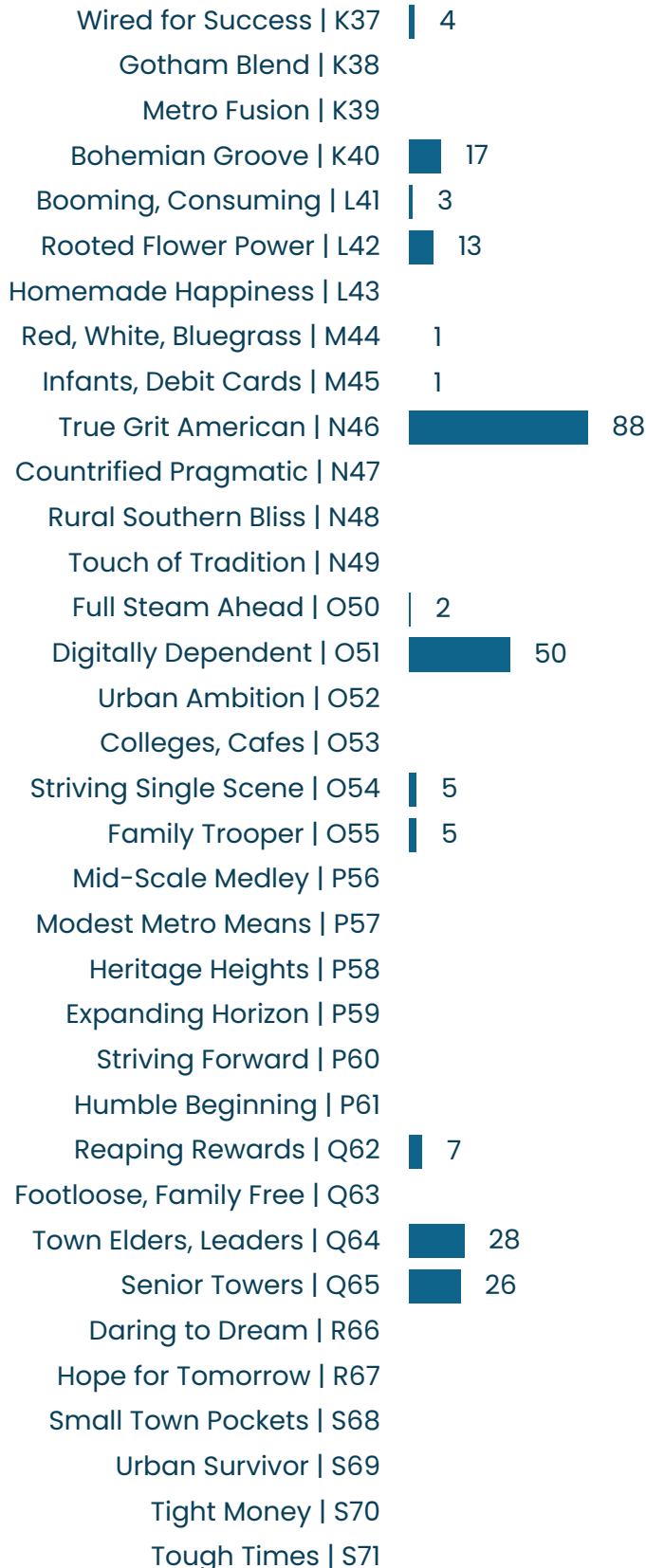
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



LandUseUSA  
UrbanStrategies

# 37-71 Lifestyle Clusters | Trowbridge Pk CDP

Number of existing households by lifestyle cluster in the year 2022.



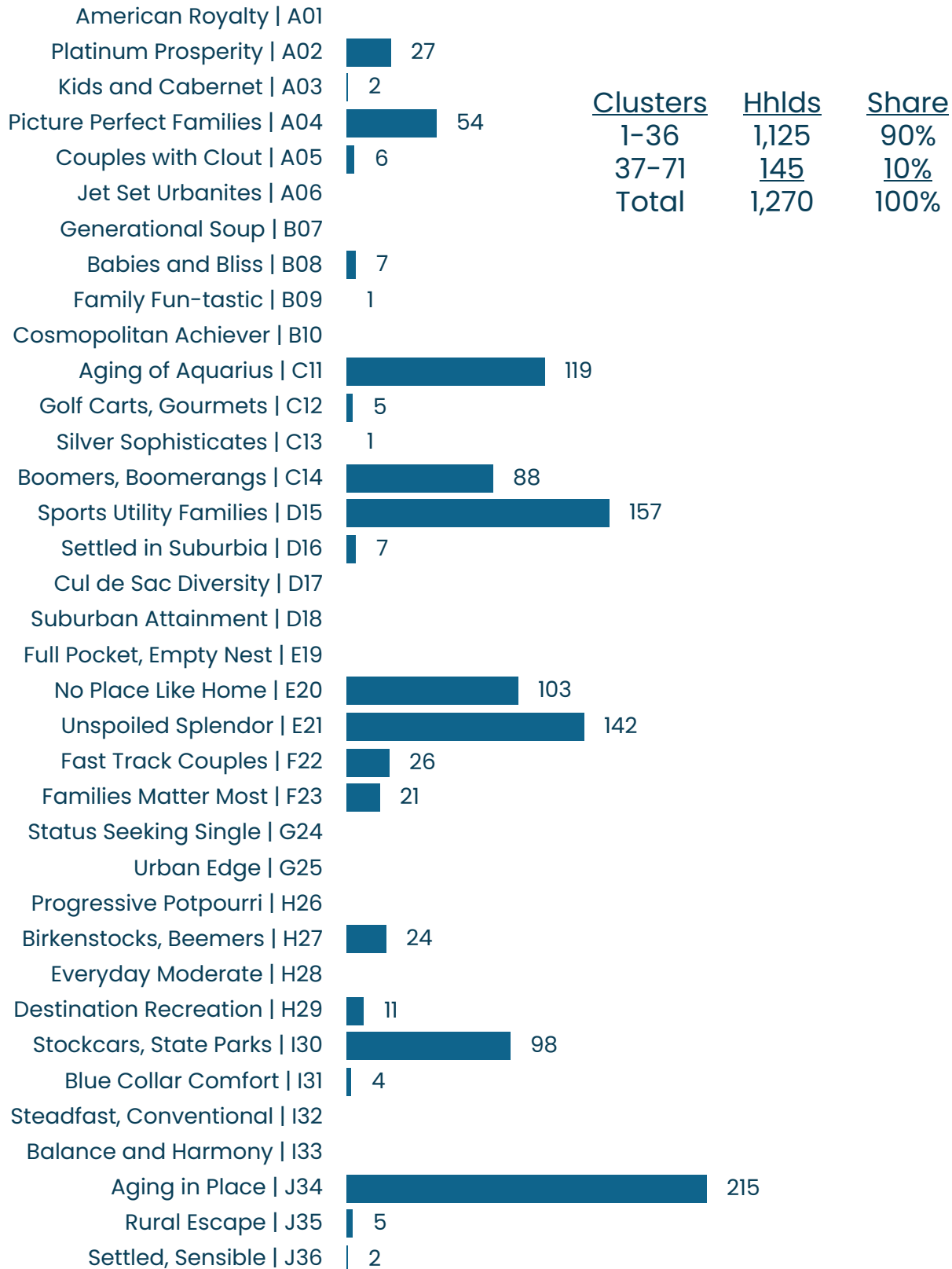
Clusters	Hhlds	Share
1-36	627	70%
37-71	250	30%
Total	877	100%

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



# 1-36 Lifestyle Clusters | Harvey CDP

Number of existing households by lifestyle cluster in the year 2022.

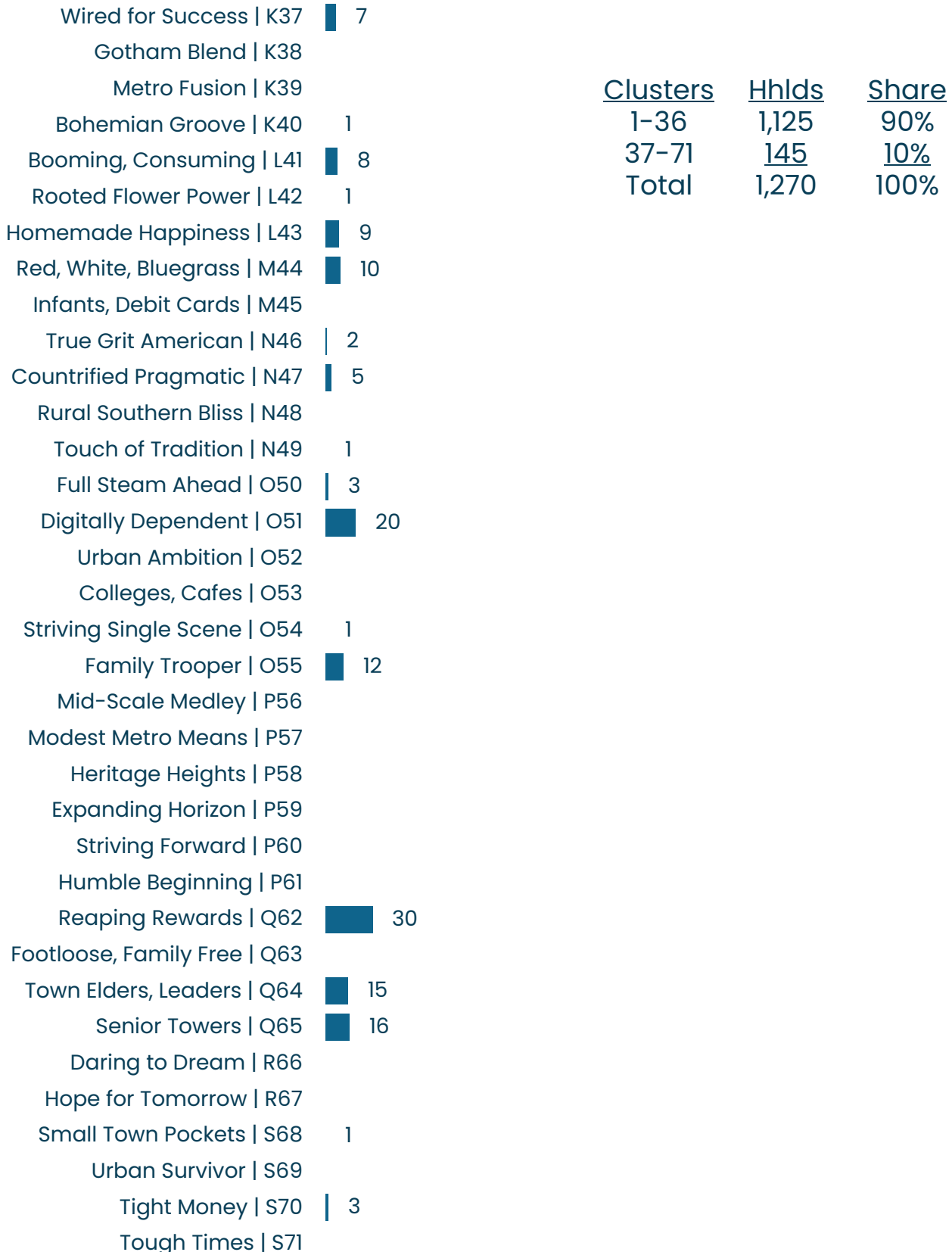


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



# 37-71 Lifestyle Clusters | Harvey CDP

Number of existing households by lifestyle cluster in the year 2022.



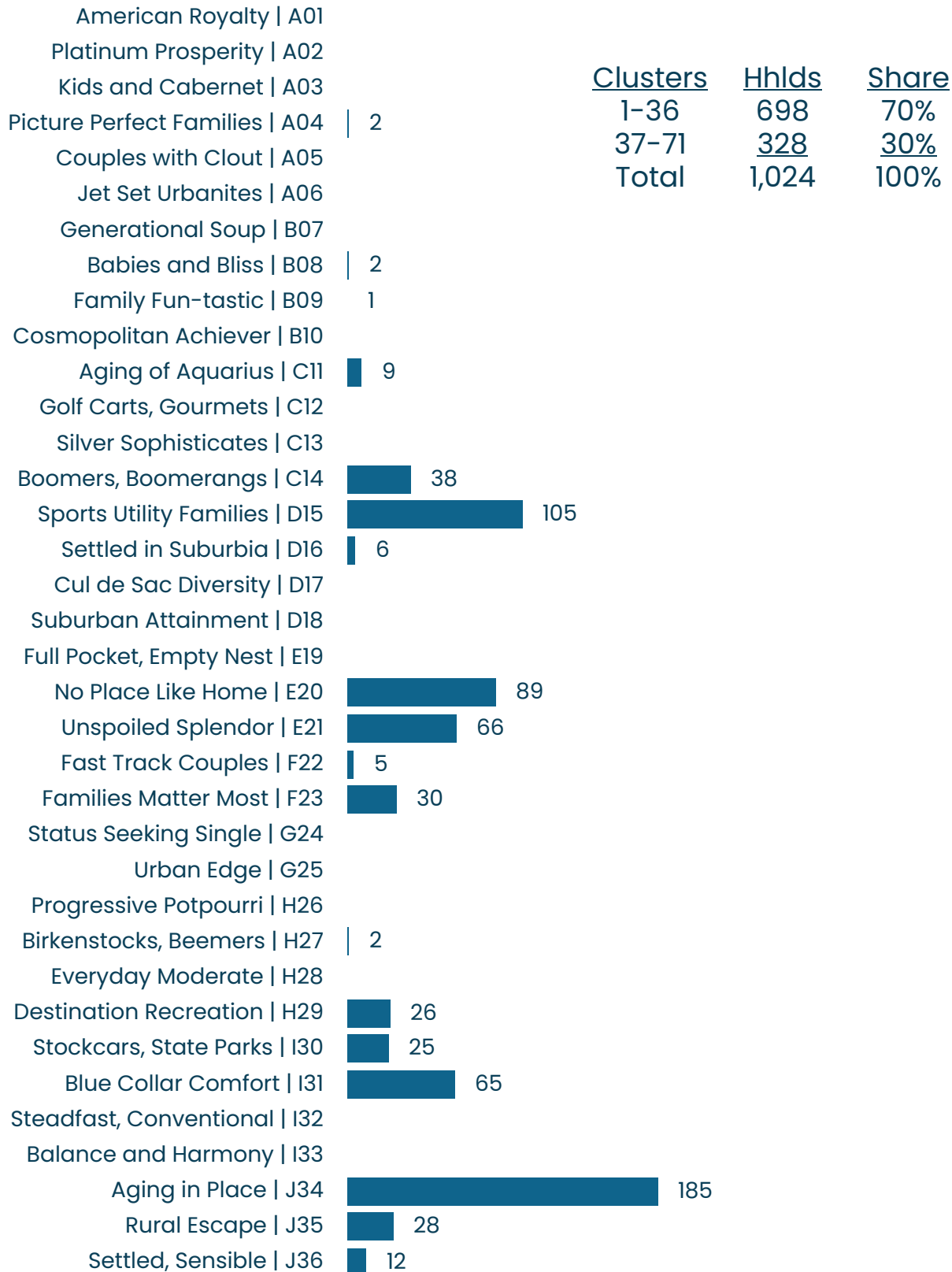
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.





# 1-36 Lifestyle Clusters | West Ishpeming CDP

Number of existing households by lifestyle cluster in the year 2022.

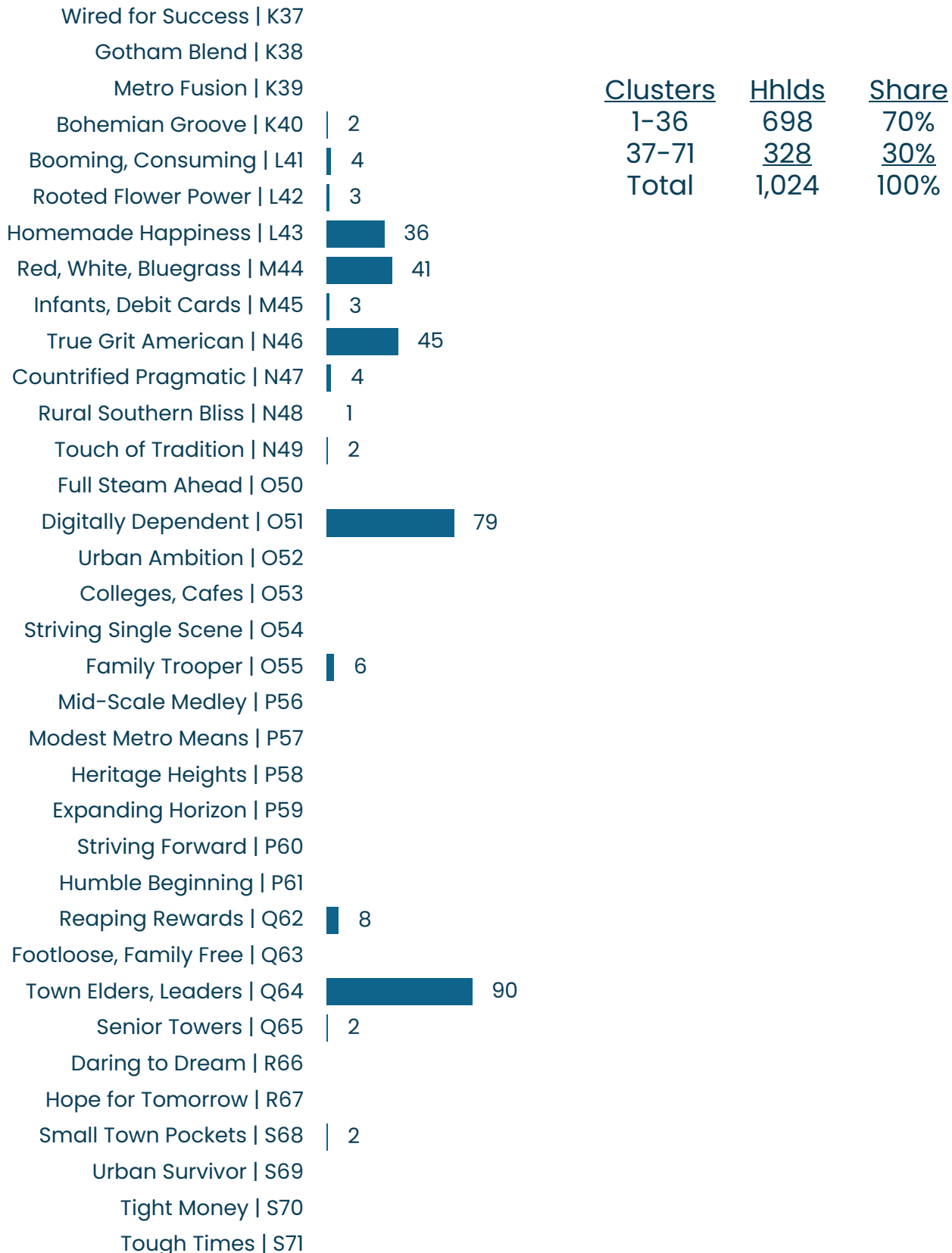


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



# 37-71 Lifestyle Clusters | West Ishpeming CDP

Number of existing households by lifestyle cluster in the year 2022.

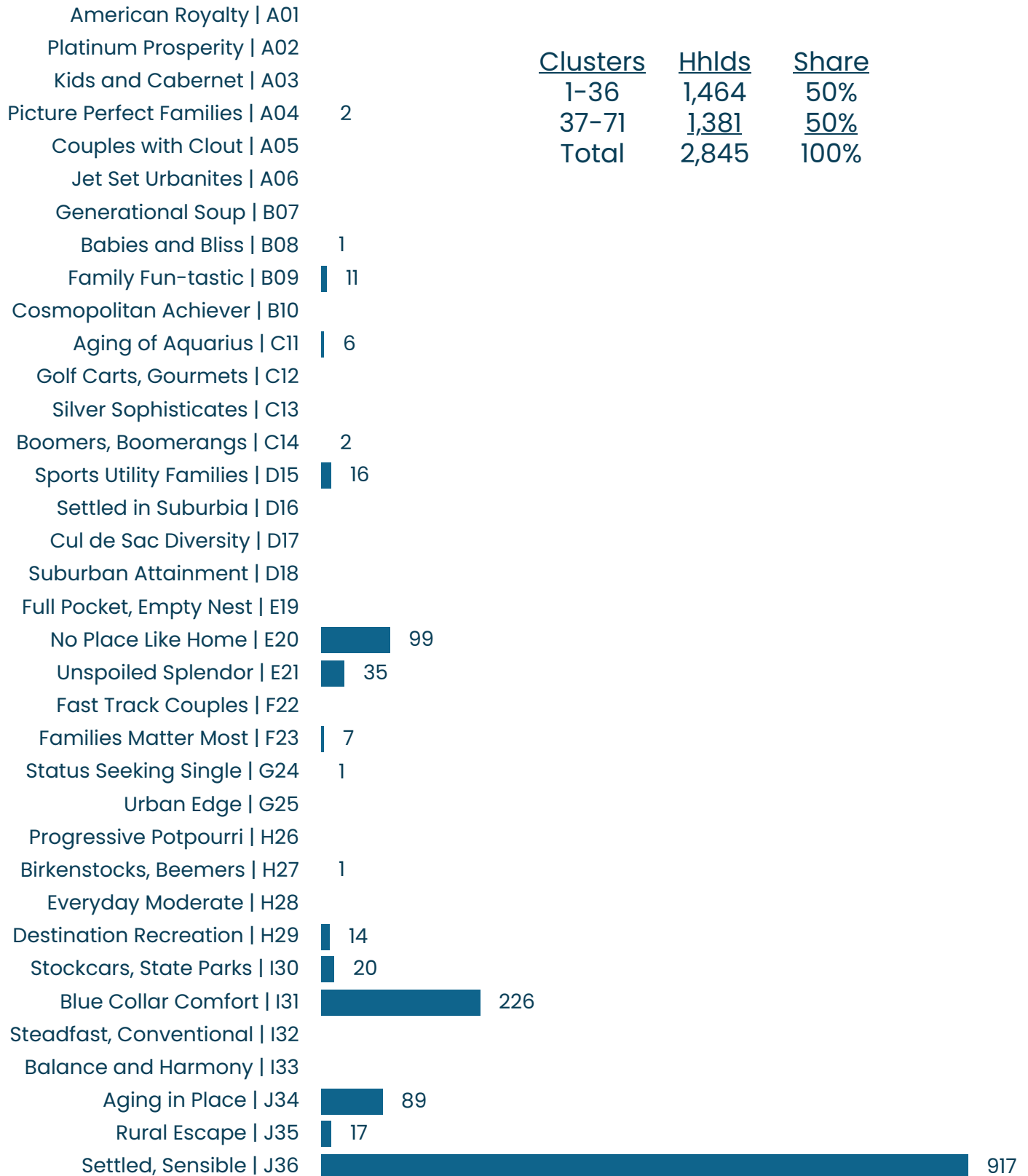


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



# 1-36 Lifestyle Clusters | Ishpeming City

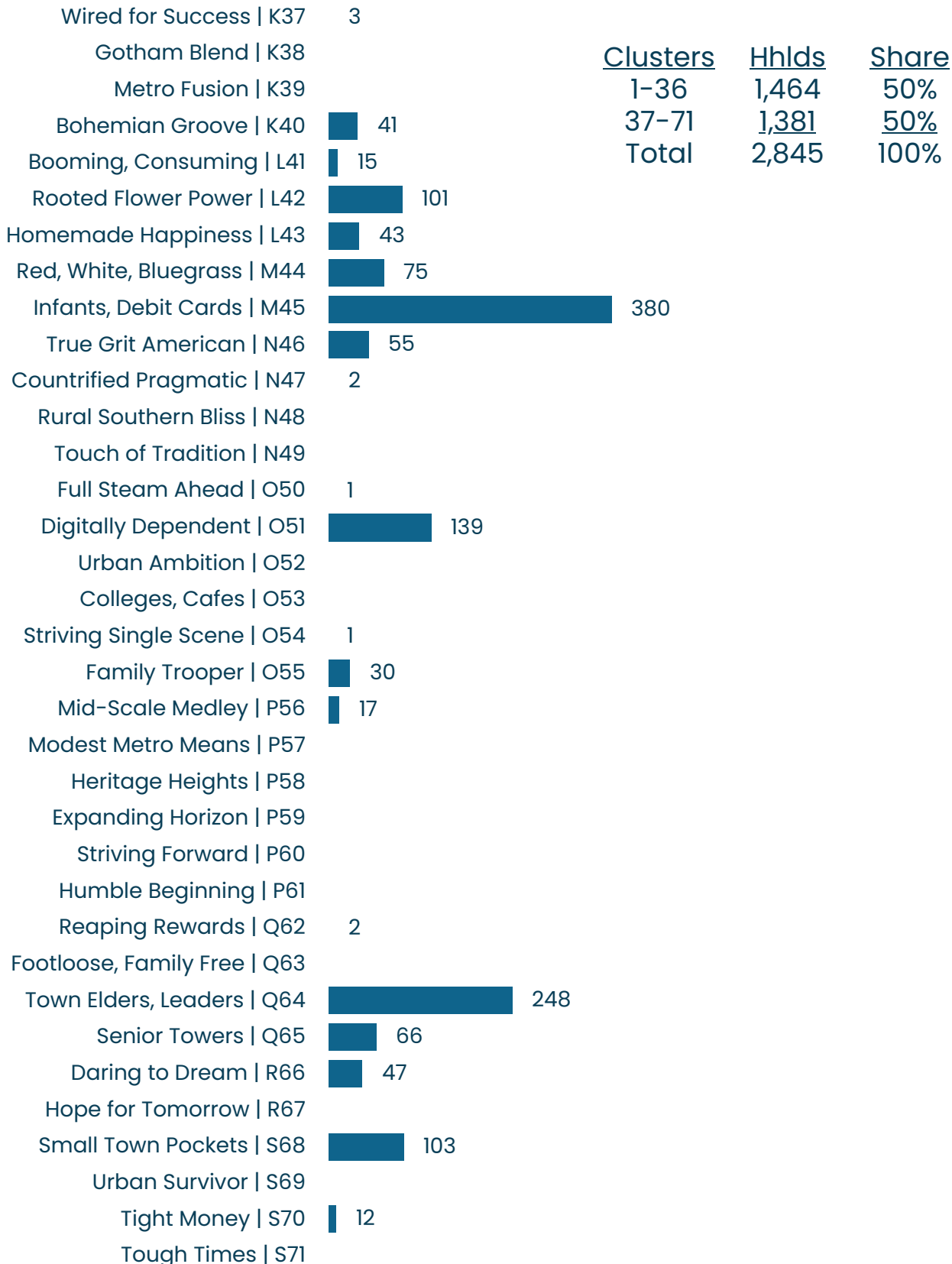
Number of existing households by lifestyle cluster in the year 2022.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.

# 37-71 Lifestyle Clusters | Ishpeming City

Number of existing households by lifestyle cluster in the year 2022.

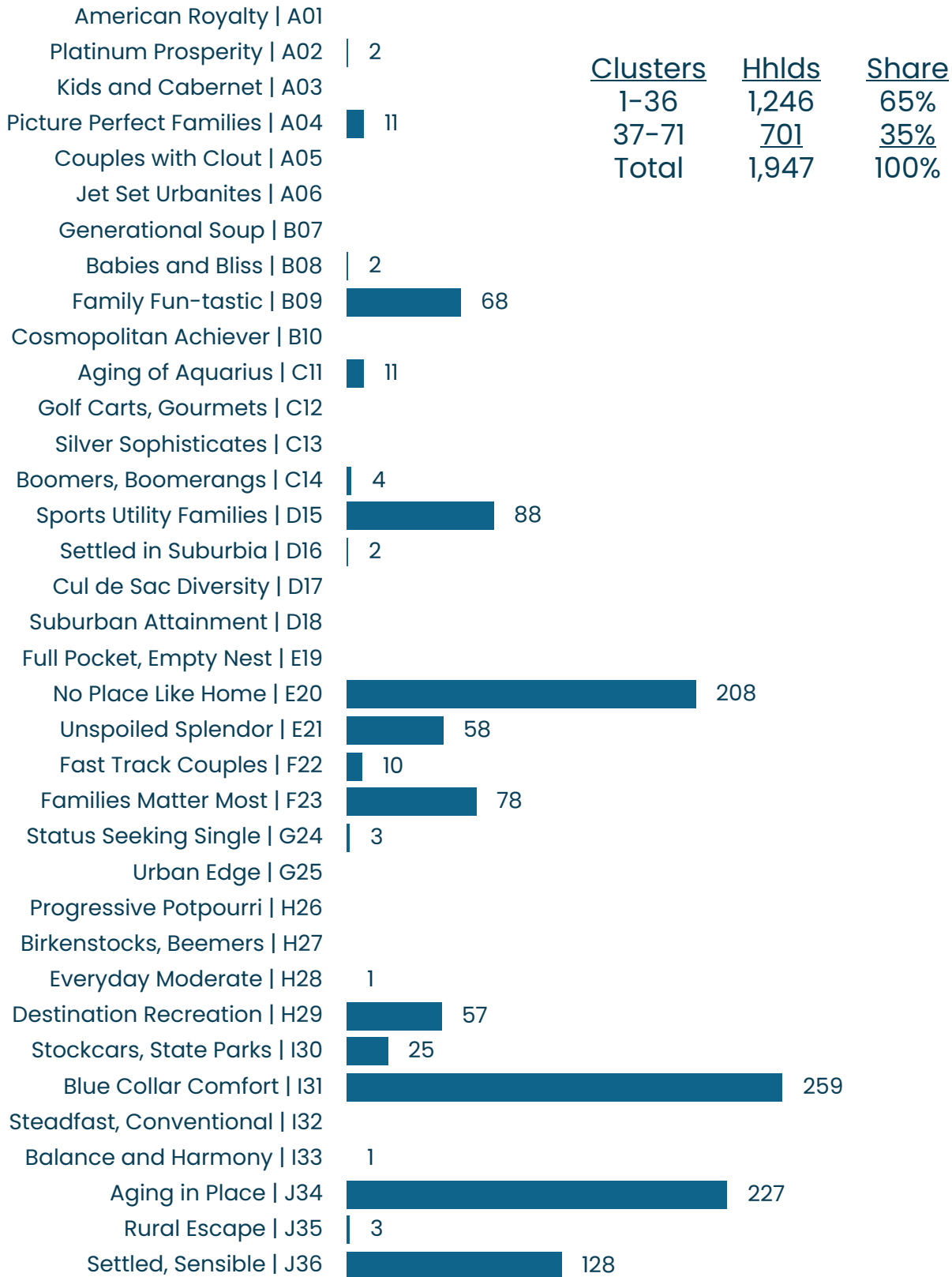


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



# 1-36 Lifestyle Clusters | Negaunee City

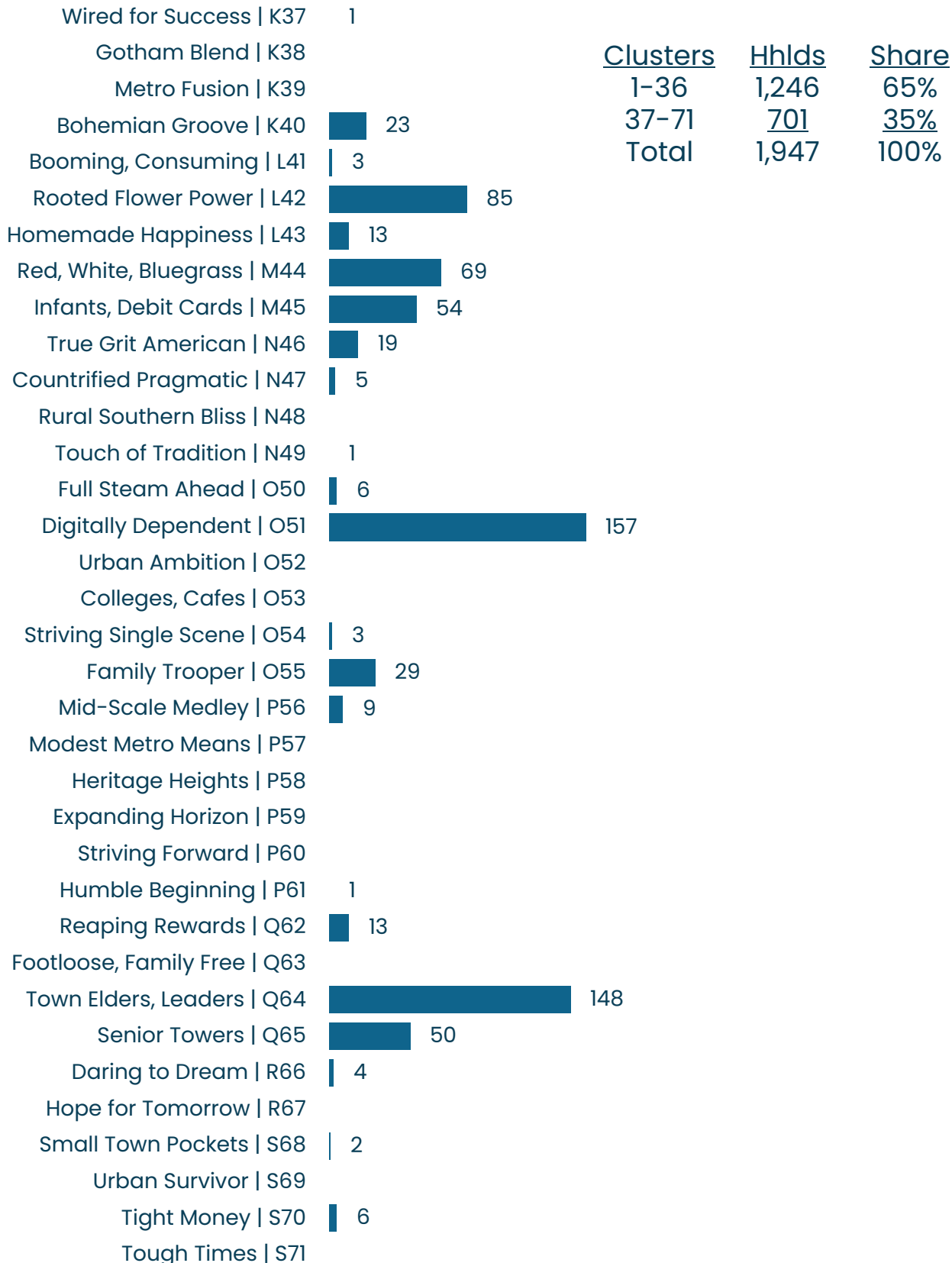
Number of existing households by lifestyle cluster in the year 2022.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.

# 37-71 Lifestyle Clusters | Negaunee City

Number of existing households by lifestyle cluster in the year 2022.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.



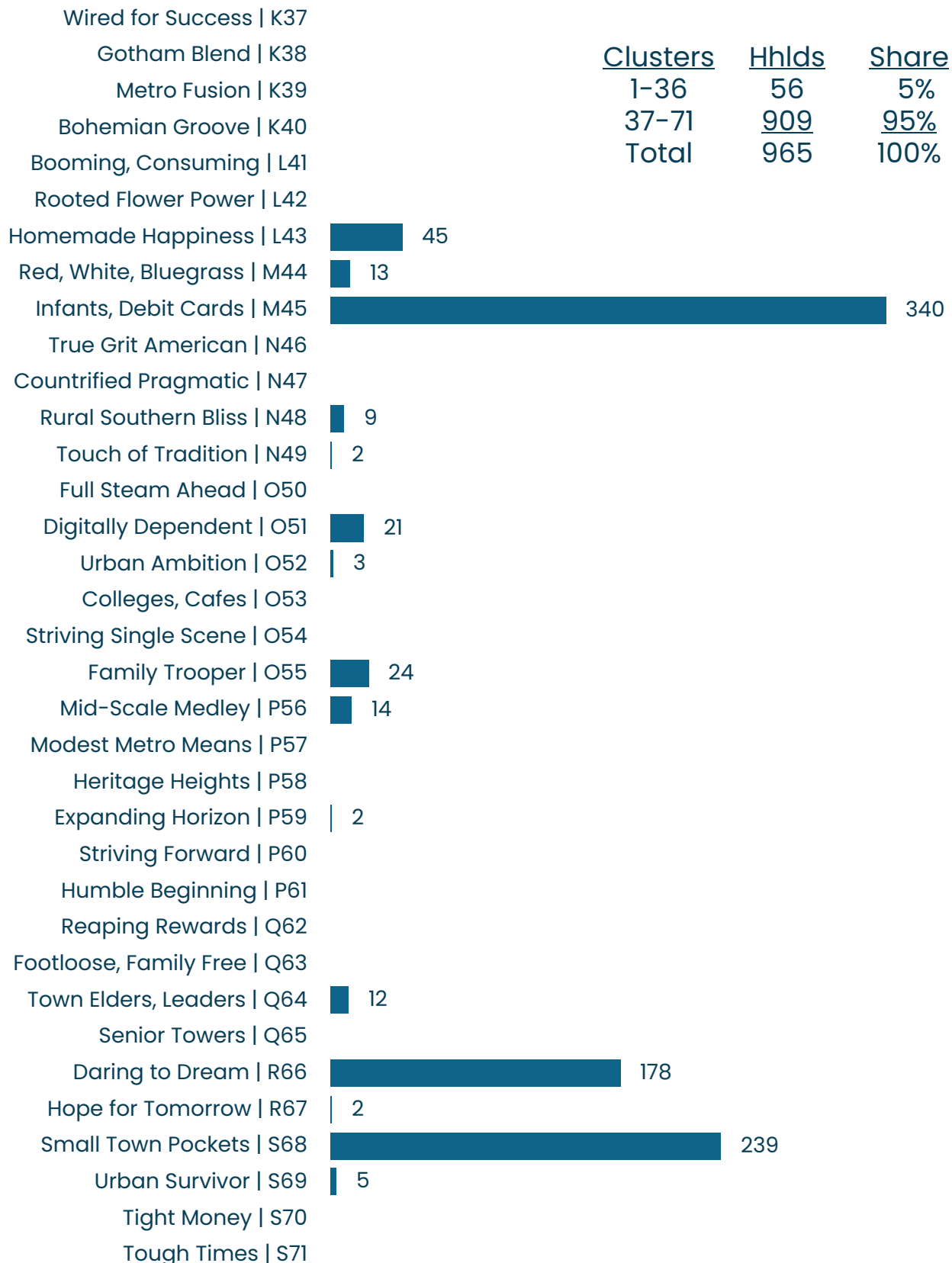
# 1-36 Lifestyle Clusters | K. I. Sawyer AFB CDP

Number of existing households by lifestyle cluster in the year 2022.

	<u>Clusters</u>	<u>Hhlds</u>	<u>Share</u>
American Royalty   A01			
Platinum Prosperity   A02			
Kids and Cabernet   A03	1-36	56	5%
Picture Perfect Families   A04	37-71	<u>909</u>	<u>95%</u>
Couples with Clout   A05	Total	965	100%
Jet Set Urbanites   A06			
Generational Soup   B07			
Babies and Bliss   B08			
Family Fun-tastic   B09			
Cosmopolitan Achiever   B10			
Aging of Aquarius   C11			
Golf Carts, Gourmets   C12			
Silver Sophisticates   C13			
Boomers, Boomerangs   C14			
Sports Utility Families   D15			
Settled in Suburbia   D16			
Cul de Sac Diversity   D17			
Suburban Attainment   D18			
Full Pocket, Empty Nest   E19			
No Place Like Home   E20			
Unspoiled Splendor   E21			
Fast Track Couples   F22			
Families Matter Most   F23			
Status Seeking Single   G24			
Urban Edge   G25			
Progressive Potpourri   H26			
Birkenstocks, Beemers   H27			
Everyday Moderate   H28			
Destination Recreation   H29			
Stockcars, State Parks   I30			
Blue Collar Comfort   I31			
Steadfast, Conventional   I32			
Balance and Harmony   I33			
Aging in Place   J34			
Rural Escape   J35			
Settled, Sensible   J36			

# 37-71 Lifestyle Clusters | K. I. Sawyer AFB CDP

Number of existing households by lifestyle cluster in the year 2022.



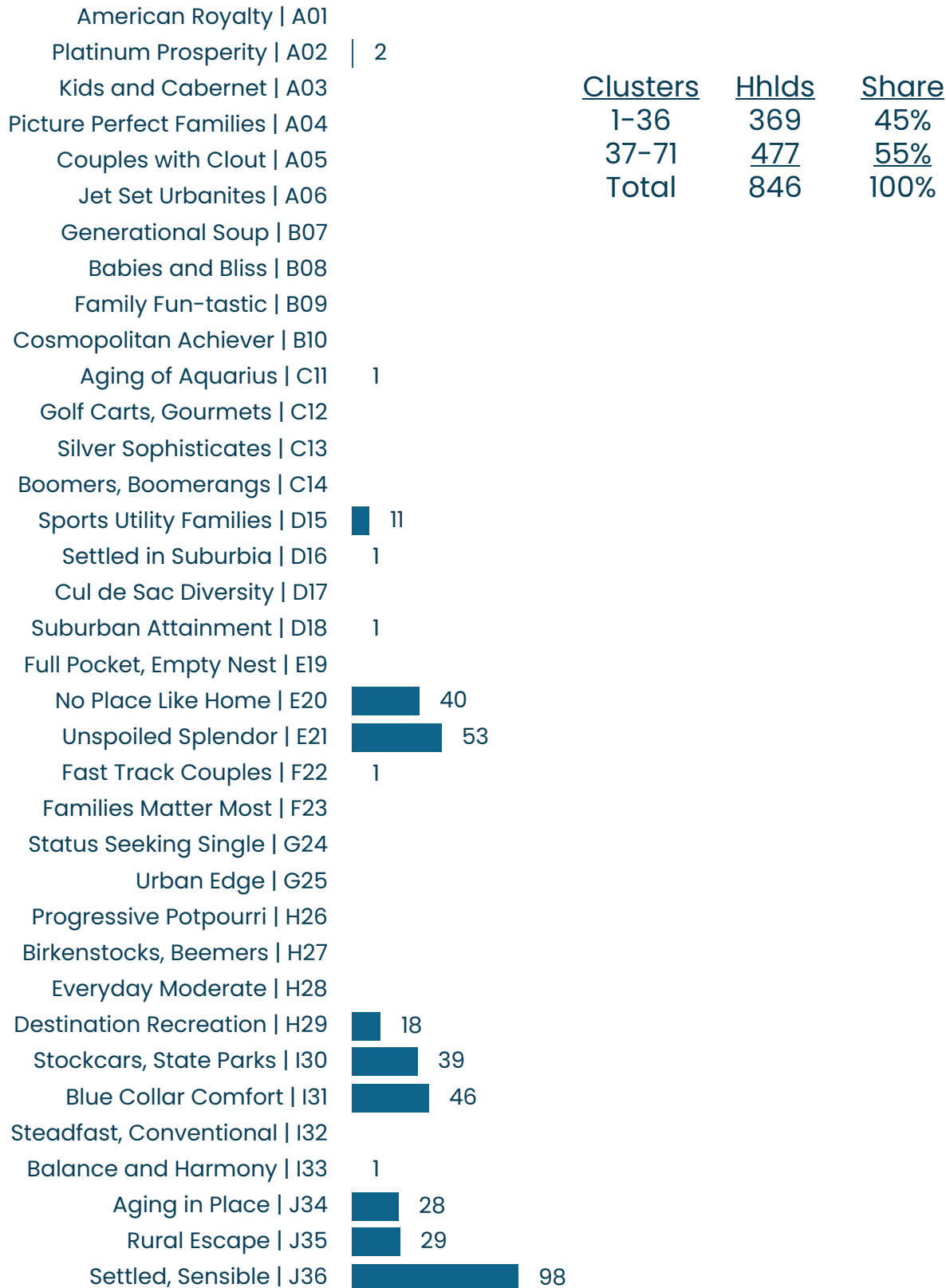
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.





# 1-36 Lifestyle Clusters | Gwinn CDP

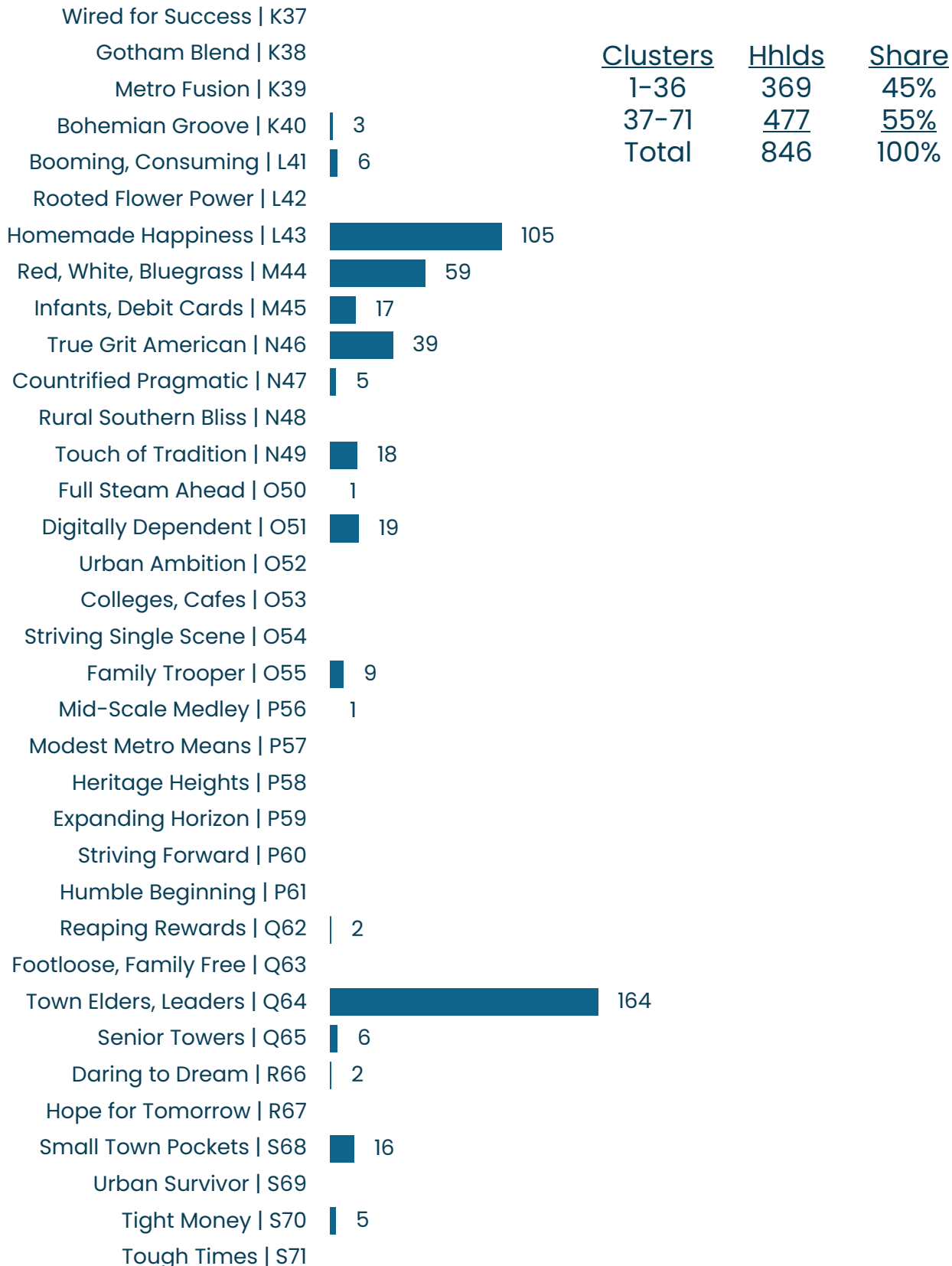
Number of existing households by lifestyle cluster in the year 2022.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.

# 37-71 Lifestyle Clusters | Gwinn CDP

Number of existing households by lifestyle cluster in the year 2022.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2022. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2023.

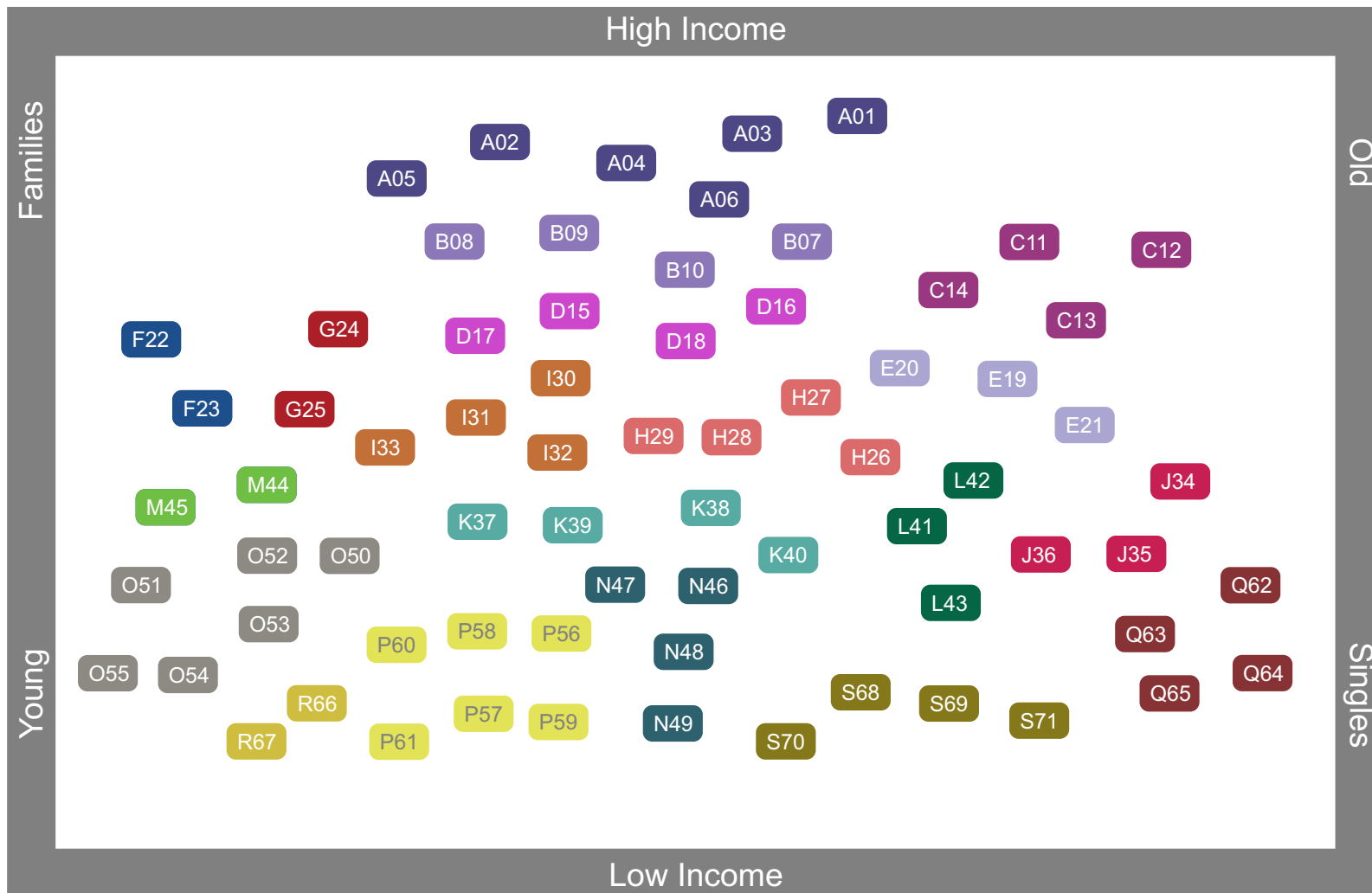


# Section 1-L

# 71 Lifestyle Clusters - The Mosaic

## Experian Decision Analytics; 2022 - 2023

The Mosaic USA family tree illustrates the major demographic and lifestyle polarities between the groups and types, and shows how the Mosaic types relate to each other.



# 71 Lifestyle Clusters - The Categories

Experian Decision Analytics; 2020 - 2023

<b>A</b> Power Elite	A01	American Royalty
	A02	Platinum Prosperity
	A03	Kids and Cabernet
	A04	Picture Perfect Families
	A05	Couples with Clout
	A06	Jet Set Urbanites
<b>B</b> Flourishing Families	B07	Across the Ages
	B08	Babies and Bliss
	B09	Family Fun-tastic
	B10	Cosmopolitan Achievers
<b>C</b> Booming with Confidence	C11	Sophisticated City Dwellers
	C12	Golf Carts and Gourmets
	C13	Philanthropic Sophisticates
	C14	Boomers and Boomerangs
<b>D</b> Suburban Style	D15	Sport Utility Families
	D16	Settled in Suburbia
	D17	Cul de Sac Diversity
	D18	Suburban Nightlife
<b>E</b> Thriving Boomers	E19	Consummate Consumers
	E20	No Place Like Home
	E21	Unspoiled Splendor

<b>F</b> Promising Families	F22	Fast Track Couples
	F23	Families Matter Most
<b>G</b> Young City Solos	G24	Ambitious Singles
	G25	Urban Edge
<b>H</b> Bourgeois Melting Pot	H26	Progressive Assortment
	H27	Life of Leisure
	H28	Everyday Moderates
	H29	Destination Recreation
<b>I</b> Family Union	I30	Potlucks and the Great Outdoors
	I31	Hard Working Values
	I32	Steadfast Conventionalists
	I33	Balance and Harmony
<b>J</b> Autumn Years	J34	Suburban Sophisticates
	J35	Rural Escape
	J36	Settled and Sensible
<b>K</b> Significant Singles	K37	Wired for Success
	K38	Modern Blend
	K39	Metro Fusion
	K40	Bohemian Groove

Continued on the next page.

# 71 Lifestyle Clusters - The Categories

Experian Decision Analytics; 2020-2023

<b>L</b> Blue Sky Boomers	L41	Booming and Consuming
	L42	Rooted Flower Power
	L43	Homemade Happiness
<b>M</b> Families in Motion	M44	Creative Comfort
	M45	Growing and Expanding
<b>N</b> Pastoral Pride	N46	True Grit Americans
	N47	Countrified Pragmatics
	N48	Rural Southern Bliss
	N49	Touch of Tradition
<b>O</b> Singles and Starters	O50	Full Steam Ahead
	O51	Digital Savvy
	O52	Urban Ambition
	O53	Colleges and Cafes
	O54	Influenced by Influencers
	O55	Family Troopers

<b>P</b> Cultural Connections	P56	Mid-scale Medley
	P57	Modest Metro Means
	P58	Heritage Heights
	P59	Expanding Horizons
	P60	Striving Forward
	P61	Simple Beginnings
<b>Q</b> Golden Year Guardians	Q62	Enjoying Retirement
	Q63	Footloose and Family Free
	Q64	Established in Society
	Q65	Mature and Wise
<b>R</b> Aspirational Fusion	R66	Ambitious Dreamers
	R67	Passionate Parents
<b>S</b> Thrifty Habits	S68	Small Town Sophisticates
	S69	Urban Legacies
	S70	Thrifty Singles
	S71	Modest Retirees

# 71 Lifestyle Clusters - The Mosaic Experian Decision Analytics; 2020-2023

## A POWER ELITE

**American Royalty A01**  
Age: 51-65 years, \$250k  
Single Family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Prestigious housing; Luxury living;  
Upscale cars; Healthy lifestyles;  
Charitable giving; World travelers

**Couples with Clout A05**  
Age: 36-45, \$175-\$199k  
Single family, 2  
Tech Use: Excellent  
Affluent; Designer-brand  
conscious; Politically conservative;  
Risk takers; Active social lives;  
Highly educated

**Jet Set Urbanites A06**  
Age: 51-65 years, \$250k  
Multi-family, 1  
Tech Use: Excellent  
Upscale urban living; Busy social  
lives; Highly educated; Supporter  
of fine arts; Avid *NY Times* readers;  
Politically liberal

**Kids and Cabernet A03**  
Age: 36-45, \$175-\$199k  
Single family, 5+  
Age of children: 10-12  
Tech Use: Below Average  
Affluent young families;  
Foodies; Politically conservative;  
Saving for college; PTA members;  
Family vacations

**Picture Perfect Families A04**  
Age: 46-50, \$125-149k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Wealthy households; Educated;  
Digitally plugged-in; PTA  
members; Practical priorities;  
Travel enthusiasts

**Platinum Prosperity A02**  
Age: 51-65 years, \$250k  
Single Family, 2  
Tech Use: Below Average  
Luxury products; Empty-nesters;  
Political donor; Country club  
members; Philanthropic;  
Investment-savvy

## B FLOURISHING FAMILIES

**Babies and Bliss B08**  
Age: 35-45, \$100-\$124k  
Single family, 5+  
Age of children: 4-6  
Tech Use: Above Average  
Athletic activities; Engaged  
Parenting; Child oriented  
purchases; Large families; High  
credit awareness; Online shoppers

**Cosmopolitan Achievers B10**  
Age: 51-65, \$75-99k  
Single family, 2  
Age of children: 13-18  
Tech Use: Excellent  
Bilingual; Luxury living; Family  
abroad; Status spenders;  
Economic literature;  
Progressive liberals

**Family Fun-tastic B09**  
Age: 36-45, \$75-99k  
Single Family, 5+  
Age of children: 13-18  
Tech Use: Above Average  
Bargain hunters; Comfortable  
spending; Saving for college;  
Charity donor; Sports fans;  
Active lifestyles

**Generational Soup B07**  
Age: 51-65, \$125-149k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Environmental donor; Outdoor  
hobbies; Fitness club members;  
Rooted in the suburbs;  
Multigenerational households;  
Affluent

## C BOOMING WITH CONFIDENCE

**Aging of Aquarius C11**  
Age: 51-65, \$75-99k  
Single family, 3  
Tech Use: Below Average  
Affluent; College sports fans;  
Upscale housing; Highly educated;  
Philanthropic; Savvy investor

**Boomers and Boomerangs C14**  
Age: 51-65, \$75-99k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Suburbanites; Middle-class  
families; Politically conservative;  
Big spenders; Charitable;  
Multigenerational households

**Golf Carts and Gourmets C12**  
Age: 66-75, \$100-124k  
Single family, 2  
Tech Use: Below Average  
Resort sports; Highly educated;  
Luxury living; Country club  
members; Financially savvy;  
Music lover

**Silver Sophisticates C13**  
Age: 66-75, \$175-199k  
Single family, 2  
Tech Use: Below Average  
Retiring in comfort; Experienced  
travelers; Art connoisseurs;  
Philanthropic; Retirement  
investments; Ecological lifestyles

## D SUBURBAN STYLE

**Cul de Sac Diversity D17**  
Age: 36-45, \$75-99k  
Single family, 2  
Age of children: 13-18  
Tech Use: Below Average  
Bilingual; Career-focused;  
2nd generation success; Saving  
for college; Outdoor activities;  
Professional sports fans

**Settled in Suburbia D16**  
Age: 46-50, \$75-99k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Comfortable lifestyles; Diverse  
investments; Confident consumers;  
Active kids; Movie-goers; Theme  
park vacations

**Sports Utility Families D15**  
Age: 36-45, \$75-99k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Suburb living; Comfortable  
spending; Athletic activities;  
Outdoor leisure; Saving for college;  
Soccer moms/dads

**Suburban Attainment D18**  
Age: 51-65, \$50-75k  
Single family, 3  
Age of children: 13-18  
Tech Use: Below Average  
Racially diverse; Politically liberal;  
Power shoppers; Active lifestyles;  
Jazz listeners; Brick and  
mortar shoppers

## E THRIVING BOOMERS

**Full Pockets, Empty Nests E19**  
Age: 51-65, \$50-74k  
Single family, 1  
Tech Use: Below Average  
Empty nesters; Highly educated;  
City dwellers; Environmental  
advocates; Well-traveled;  
Fitness minded

**No Place Like Home E20**  
Age: 51-65, \$75-99k  
Single family, 5+  
Age of children: 0-3  
Tech Use: Below Average  
Smart shoppers; Contribute to  
charities; Multi-generational  
homes; Tailgaters; Financially  
informed; Conservative values

**Unspoiled Splendor E21**  
Age: 51-65, \$50-74k  
Single family, 2  
Tech Use: Below Average  
Price conscious; Politically  
conservative; Do-it-yourselfers;  
NASCAR fanatics; Outdoor  
enthusiasts; Domestic travelers

## F PROMISING FAMILIES

**Fast Track Couples F22**  
Age: 31-35, \$100-124k  
Single family, 2  
Age of children: 0-3  
Tech Use: Above Average  
Credit aware; Comfortable spender;  
Active lifestyles; Tech savvy; Music  
lovers; Football fans

**Families Matter Most F23**  
Age: 31-35, \$75-99k  
Single family, 5+  
Age of children: 0-3  
Tech Use: Excellent  
Sprawling families; Family  
vacations; PTA parents; Child  
related purchases; Internet active;  
Credit revolver

## G YOUNG CITY SOLOS

**Status Seeking Singles G24**  
Age: 36-45, \$50-74k  
Single family, 1  
Tech Use: Above Average  
Single city dweller; Highly  
educated; Upwardly mobile;  
Professionals; Physically fit;  
Foodies

**Urban Edge G25**  
Age: 25-30, \$50-74k  
Multi-family, 2  
Tech Use: Above Average  
Progressive views; Urban-  
dwellers; Environmental  
advocates; Ambitious; Highly  
educated; Exercise enthusiasts

## H MIDDLE-CLASS MELTING POT

**Birkenstocks and Beemers H27**  
Age: 46-50, \$50-74k  
Single family, 1  
Age of children: 13-18  
Tech Use: Below Average  
Suburb living; Active investors;  
Comfortable spending; Yogis;  
Charitable giving; Outdoor  
activities

**Destination Recreation H29**  
Age: 36-45, \$50-74k  
Single family, 1  
Age of children: 13-18  
Tech Use: Below Average  
Risk takers; Entrepreneurial spirit;  
Money isn't everything;  
Sports focused; Outdoor  
recreation; Price conscious

**Everyday Moderates H28**  
Age: 51-65, \$50-74k  
Single family, 2  
Age of children: 13-18  
Tech Use: Excellent  
Credit aware; Comfortable  
living; Brand conscious; Fashion  
oriented; Financially alert;  
Middle of the road views

**Progressive Potpourri H26**  
Age: 51-65, \$50-74k  
Single family, 2  
Age of children: 13-18  
Tech Use: Below Average  
Bilingual; Ethnically diverse; Urban  
centric; Status spenders; Family  
abroad; Comfortable lifestyles

## I FAMILY UNION

**Balance and Harmony I33**  
Age: 36-45, \$50-74k  
Single family, 2  
Age of children: 10-12  
Tech Use: Excellent  
Bilingual households; Roots  
abroad; Blue-collar income;  
Athletic fitness; Soccer fans;  
Financially curious

**Blue Collar Comfort I31**  
Age: 36-45, \$50-74k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Excellent  
Multi-generational households;  
Patriotic; Middle class comfort;  
Older homes; Union workers;  
Bargain hunters

**Steadfast Conventionalists I32**  
Age: 51-65, \$50-74k  
Single family, 5+  
Age of children: 10-12  
Tech Use: Excellent  
Ethnically diverse; Foreign  
travelers; Family abroad;  
Limited investments; High school  
educated; Health conscious

**Stock Cars and State Parks I30**  
Age: 46-50, \$50-74k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Country living; Outdoor activities;  
Blue-collar jobs; Family-centric  
activities; Conservative views;  
Motor sports fans

## J AUTUMN YEARS

**Aging in Place J34**  
Age: 66-75, \$50-74k  
Single family, 2  
Tech Use: Very Poor  
Retired; Fine arts appreciation;  
Financially secure; AARP  
members; Avid newspaper reader;  
Republican

**Rural Escape J35**  
Age: 66-75, \$35-49k  
Single family, 2  
Tech Use: Very Poor  
Country living; Modest educations;  
Risk adverse; Outdoor activities;  
Traditional media; Aftermarket  
buyers

**Settled and Sensible J36**  
Age: 51-65, \$50-74k  
Single family, 2  
Tech Use: Very Poor  
Humble living; Modest spending;  
Limited financial savings;  
Retired; Stable lifestyle;  
Limited internet activity

## K SIGNIFICANT SINGLES

**Bohemian Groove K40**  
Age: 51-65, <\$15k  
Single family, 1  
Tech Use: Very Poor  
Apartment dwellers; Single adults;  
Environmentally sympathetic;  
Modest living; Value-conscious  
shoppers; Eclectic interests

**Gotham Blend K38**  
Age: 51-65, \$50-74k  
Multi-family: 2 units, 1  
Tech Use: Excellent  
City lifestyle; Environmental donor;  
Bilingual; Aspirational consumers;  
Culturally diverse Newspaper  
readers

**Metro Fusion K39**  
Age: 36-45, \$50-74k  
Single family, 1  
Tech Use: Excellent  
City apartment living; Family  
abroad; Ethnically diverse; Modest  
investments; Digitally dependent;  
Youthful perseverance

**Wired for Success K37**  
Age: 36-45, \$35-49k  
Multi-family: 101+, 1  
Tech Use: Above Average  
Conspicuous consumption; Status  
seekers; Digital media gurus;  
Value education; Liberal  
household; Active lifestyles

## L BLUE SKY BOOMERS

**Booming and Consuming L41**  
Age: 51-65, \$50-74k  
Single family, 1  
Tech Use: Below Average  
Busy social lives; Diversified  
investments; Home and garden  
enthusiasts; Open-minded;  
Balanced shoppers;  
Disposable income

**Homemade Happiness L43**  
Age: 51-65, \$50-74k  
Single family, 1  
Tech Use: Very Poor  
Humble rural living; Hunting/  
fishing; Blue-collar and  
agricultural jobs; Cash not credit;  
Pragmatic shoppers; Traditional  
family values

**Rooted Flower Power L42**  
Age: 51-65, \$50-74k  
Single family, 1  
Tech Use: Above Average  
Philanthropist; Deeply rooted;  
Single adults; Bargain hunters;  
Liberal; Clubs and volunteering

## M FAMILIES IN MOTION

**Diapers and Debit Cards M45**  
Age: 31-35, \$35-49k  
Single family, 5+  
Age of children: 0-3  
Tech Use: Excellent  
Rural living; Home-based family  
activities; Enjoy bargain hunting;  
Middle of the road politics; Early  
childrearing years; Bowling and  
pool leagues

**Red, White and Bluegrass M44**  
Age: 36-45, \$50-74k  
Single family, 5+  
Age of children: 4-6  
Tech Use: Excellent  
Family-centered activities; Rural  
communities; Working-class  
lifestyles; Racing fan; Modest  
financial investments; Country life

## N PASTORAL PRIDE

**Countrified Pragmatics N47**  
Age: 51-65, \$35-49k  
Single family, 1  
Age of children: 13-18  
Tech Use: Excellent  
Remote rural communities;  
Patriotic; Independent streak;  
Modest housing; Active outdoor  
lifestyles; Risk takers

**Rural Southern Bliss N48**  
Age: 51-65, \$50-74k  
Single family, 5+  
Age of children: 0-3  
Tech Use: Excellent  
Fashionable; Limited discretionary  
spend; Aspirational;  
Multigenerational households;  
Modest educations; Status  
shoppers

**Touch of Tradition N49**  
Age: 36-45, \$35-49k  
Single family, 1  
Age of children: 13-18  
Tech Use: Very Poor  
Frugal; Working-class sensibility;  
Home-based activities; Sports TV;  
Remote settings; Hunting/fishing

**True Grit Americans N46**  
Age: 36-45, \$50-74k  
Single family, 1  
Age of children: 13-18  
Tech Use: Very Poor  
Rural residences; Live within  
means; Outdoor activities;  
After-market buyers; Practical  
priorities; Cowboy values

## O SINGLES

**Colleges and Cafes O53**  
Age: 19-24, <\$15k  
Multi-family: 101+ units, 1  
Tech Use: Very Poor  
University towns; Single adults;  
Risk takers; Active lifestyles;  
Politically disengaged;  
Well-educated

**Digital Dependents O51**  
Age: 25-30, \$35-49k  
Single family, 1  
Age of children: 0-3  
Tech Use: Excellent  
Ambitious; Appearances are  
important; Single adults;  
Outdoor activities; Music lovers;  
Digitally savvy

**Family Troopers O55**  
Age: 25-30, <\$15k  
Multi-family: 5-9 units, 2  
Age of children: 0-3  
Tech Use: Excellent  
Renters; Military base communities;  
Ethnically diverse; Children's  
activities; Limited educations;  
Active social lives

**Full Steam Ahead O50**  
Age: 36-45, <\$15k  
Multi-family: 101+ units, 1  
Age of children: 13-18  
Tech Use: Very Poor  
Busy lives; Television fans; Single  
adults; Informed shopper; Leaning  
liberal; Competitive sports

**Striving Single Scene O54**  
Age: 25-30, <\$15k  
Multi-family: 101+ units, 1  
Tech Use: Excellent  
Career-driven; Urban-centric;  
Digitally dependent; Active social  
lives; Gym memberships; Music fan

**Urban Ambition O52**  
Age: 31-35, <\$15k  
Multi-family: 5-9 units, 1  
Age of children: 13-18  
Tech Use: Very Poor  
Racially diverse; Singles and single  
parents; City apartment renters;  
Music hip; Technology adapting;  
Video games

## P CULTURAL CONNECTIONS

**Expanding Horizons P59**  
Age: 36-45, \$35-49k  
Single family, 5+  
Age of children: 10-12  
Tech Use: Excellent  
Blue-collar jobs; Bilingual;  
Style conscious; Budget  
constraints; Preteens and teens;  
Team sports

**Heritage Heights P58**  
Age: 36-45, <\$15k  
Multi-family: 2 units, 1  
Age of children: 13-18  
Tech Use: Excellent  
Ethnically eclectic; Fashion  
forward; Artistically inclined;  
Bilingual; Single parents;  
Appearances matter

**Humble Beginnings P61**  
Age: 36-45, <\$15k  
Multi-family: 101+ units, 1  
Age of children: 10-12  
Tech Use: Excellent  
Rental housing; Single parents;  
Bilingual; Driven to impress;  
Family abroad; Style on a budget

**Mid-scale Medley P56**  
Age: 36-45, \$50-74k  
Single family, 1  
Age of children: 13-18  
Tech Use: Below Average  
Modest living; Single adults;  
Trendsetters; Cash over credit;  
Outdoor leisure; Family abroad

**Modest Metro Means P57**  
Age: 51-65, <\$15k  
Multi-family: 2 units, 1  
Age of children: 13-18  
Tech Use: Very Poor  
Public transportation; Ethnically  
diverse; Single parents; Rental  
housing; TV watchers;  
Opportunity seekers

**Striving Forward P60**  
Age: 36-45, <\$15k  
Multi-family: 5-9 units, 1  
Age of children: 10-12  
Tech Use: Excellent  
Multi-ethnic; Ambitious;  
Single parents; Family activities;  
Active athletes; Fashionable

## Q GOLDEN YEAR GUARDIANS

**Footloose and Family Free Q63**  
Age: 76+, \$15-24k  
Single family, 1  
Tech Use: Below Average  
Retirees; Epicurean; Healthy living;  
Active social lives; Well-invested;  
Financially secure

**Reaping Rewards Q62**  
Age: 76+, \$35-49k  
Single family, 2  
Tech Use: Very Poor  
Retirees; Established credit;  
Cruise vacations; Daytime  
entertainment; Brand loyal;  
Republican supporter

**Town Elders Q64**  
Age: 76+, \$15-24k  
Single family, 1  
Tech Use: Very Poor  
Spiritual; Cautious money  
managers; Seniors; Home-  
centered activities; Health-related  
purchases; Rural lifestyle

**Senior Discounts Q65**  
Age: 76+, <\$15k  
Multi-family: 101+ units, 1  
Tech Use: Very Poor  
Discount shoppers; Retirement  
residences; TV entertainment;  
Active leisure lives; Active health  
maintenance; Avid newspaper  
readers

## R ASPIRATIONAL FUSION

**Dare to Dream R66**  
Age: 26-30, <\$15k  
Multi-family: 5-9 units, 1  
Age of children: 13-18  
Tech Use: Above Average  
Single parents; Apartment dweller;  
Bilingual; Brand-conscious; Team  
sports; Window-shoppers

**Hope for Tomorrow R67**  
Age: 19-24, <\$15k  
Single family, 1  
Age of children: 13-18  
Tech Use: Excellent  
Single parents; Striving for  
more; City living; Shopping as  
entertainment; Seeking approval;  
Cash not credit

## S ECONOMIC CHALLENGES

**Small Town Shallow Pockets S68**  
Age: 51-65, <\$15k  
Single family, 1  
Tech Use: Very Poor  
Modest spenders; Rural towns;  
Single, empty nesters; Frequent  
movers; Modest educations;  
Status seeking purchases

**Tight Money S70**  
Age: 36-45, <\$15k  
Multi-family: 20-49 units, 1  
Age of children: 13-18  
Tech Use: Excellent  
Rental housing; Rural towns;  
Blue-collar jobs; Simple lifestyles;  
Bargain hunters; Status shoppers

**Tough Times S71**  
Age: 51-65, <\$15k  
Multi-family: 101+ units, 1  
Tech Use: Excellent  
City renters; Ethnically diverse;  
Brand conscious; Aspirational;  
Limited budgets;  
Appearances matter

**Urban Survivors S69**  
Age: 51-65, <\$15k  
Single family, 1  
Age of children: 13-18  
Tech Use: Excellent  
Modest budgets; Racially  
diverse; Entrepreneurial spirit;  
Homeowners; Materialistic  
aspirations; Style on a budget

# Half of all Lifestyle Clusters | Nationwide

## A01 – J36 | Better-to-Upper Incomes

- A01 | American Royalty - Wealthy influential couples and families in prestigious communities - Suburbs.  
A02 | Platinum Prosperity - Wealthy and established empty-nesting couples - Suburbs.  
A03 | Children & Cabernet - Prosperous, middle-aged married couples focused on their children's lives - Suburbs.  
A04 | Picture Perfect Families - Established families of child-raising households in wealthy communities - Suburbs.  
A05 | Couples with Clout - Middle-aged childless couples living in affluent areas - Metros.  
A06 | Jet Set Urbanites - Mix of affluent singles and couples enjoying diverse neighborhoods - Urban.
- B07 | Generational Soup - Affluent couples and multi-generational families, wide range of lifestyles - Suburbs.  
B08 | Babies & Bliss - Middle-aged couples with large families and active lives - Suburbs.  
B09 | Family Funtastic - Upscale, middle-aged families with busy lives focused on older children - Satellite Cities.  
B10 | Cosmopolitan Achievers - Affluent middle-aged, established couples & families, dynamic lifestyles - Metros.
- C11 | Aging of Aquarius, Settled - Upscale boomer couples settled in detached houses - Cities, Nearby Suburbs.  
C12 | Golf Carts & Gourmets - Upscale retirees & empty-nesters in comfortable golf communities - Urban Edges.  
C13 | Silver Sophisticates - Mature, upscale couples & singles in larger detached houses - Suburbs.  
C14 | Boomers & Boomerangs - Baby boomer adults with young adult children sharing their house - Suburbs.
- D15 | Sports Utility Families - Upscale, multi-generational, middle-aged families, active lifestyles - Outer Suburbs.  
D16 | Settled in Suburbia - Upper-middle-income diverse families & empty nesters - Established Suburbs.  
D17 | Cul de Sac Diversity - Culturally diverse, middle-aged families settling into emerging communities - Suburbs.  
D18 | Suburban Attainment - Upper middle-class couples and families moving to newer communities - Suburbs.
- E19 | Full Pockets & Empty Nests - Empty-nesters, discretionary income and sophisticated lifestyles - Most Cities.  
E20 | No Place Like Home - Middle-to-upper income, multi-generational households, detached houses - Urban Edges.  
E21 | Unspoiled Splendor - Comfortably established baby boomer couples, detached houses - Small Cities, Rural.  
F22 | Fast Track Couples - Young, upwardly-mobile couples with active lifestyles - Inner Suburbs.  
F23 | Families Matter Most - Young, middle-to-upper income families with active, family-focused lives - Suburbs.
- G24 | Status Seeking Singles - Young, upwardly-mobile singles balancing work and leisure - Metros, Urban.  
G25 | Urban Edge - Younger, up-and-coming singles living big-city lifestyles - Largest Metros.
- H26 | Progressive Potpourri - Mature couples with comfortable and active lives - Suburbs.  
H27 | Birkenstocks & Beemers - Middle-to-upper income couples living leisurely lifestyles - Small Cities.  
H28 | Everyday Moderates - Multi-cultural couples & families choosing modest lifestyles - Suburbs to Mid-sized Cities.  
H29 | Destination Recreation - Middle-aged couples working hard to support active lifestyles - Small Cities, Suburbs.
- I30 | Stockcars & State Parks - Middle-income couples & families seeking affordable entertainment - Small Cities.  
I31 | Blue Collar Comfort - Middle-income families working solid, blue-collar jobs - Small Cities.  
I32 | Steadfast Conventionalists - Conventional Gen-X families in conventional detached houses - Coastal Cities.  
I33 | Balance & Harmony - Middle-income families with lively lifestyles - City-Centric Neighborhoods.
- J34 | Aging in Place Already - Middle-income seniors established in their homes, preferring to stay - Suburban.  
J35 | Rural Escape - Older, middle-income couples & singles, living modestly, comfortably - Small Cities, Rural Edges.  
J36 | Settled & Sensible - Older, middle-income, empty nest couples & singles living sensibly - City Neighborhoods.



# Half of all Lifestyle Clusters | Nationwide

## K37 – S71 | Lower-to-Moderate Incomes

- K37 | Wired for Success - Young, middle-income singles and couples living socially-active lives - Cities.
- K38 | Gotham Blend - Middle-aged, middle-income singles & couples with big city lifestyles - Urban, Large Cities.
- K39 | Metro Fusion - Middle-aged singles living active lifestyles with a wide range of backgrounds - Urban.
- K40 | Bohemian Groove - Older, unattached singles enjoying settled lives in detached houses - Urban Neighborhoods.
- L41 | Booming & Consuming - Older empty nester couples and singles enjoying relaxed lifestyles - Small Cities.
- L42 | Rooted Flower Power - Middle-income baby boomer singles & couples, rooted & nearing retirement - Suburban.
- L43 | Homemade Happiness - Middle-income baby boomers in detached houses - Small Cities, Rural.
- M44 | Red, White, Bluegrass - Middle-income families with diverse household dynamics - Rural.
- M45 | Infants and Debit Cards - Young, working families & single parents in small houses - Urban Neighborhoods.
- N46 | True Grit Americans - Older, middle-income households located in nation's mid-section - Small Cities, Rural.
- N47 | Countrified Pragmatics - Middle-income couples and singles with casual lifestyles - Rural.
- N48 | Rural Country Bliss - Middle-income, multi-generational families in the nation's south - Small Cities, Rural.
- N49 | Touch of Tradition - Working, middle-aged couples and singles in detached houses - Rural.
- O50 | Full Steam Ahead - Young and middle-aged singles on the move forward and upward - Mid-Sized Cities.
- O51 | Digital Dependents - Gen-X and Gen-Y singles living digitally-driven lifestyles - Urban.
- O52 | Urban Ambition - Gen-Y singles, some with children, moving into urban places - Mid-Sized Cities, Urban.
- O53 | Colleges & University Affiliates - Young singles, alumni, recent grads, staff connected to colleges - College Towns.
- O54 | Striving Single Scene - Young singles, upwardly mobile, aspiring in early careers - City Centers, Urban.
- O55 | Family Troopers - Families & single parents, with current or recent connections to the military - Nationwide.
- P56 | Mid-Scale Medley - Middle-aged, moderate-income singles, many starting over - Mid-Sized Cities.
- P57 | Modest Metro Means - Moderate-income singles settled in moderate communities - Inner-City Neighborhoods.
- P58 | Heritage Heights - Moderate-income singles & families settled in apartments - Urban, Compact Neighborhoods.
- P59 | Expanding Horizons - Middle-aged, middle-income families - Border Towns.
- P60 | Striving Forward - Moderate-income families & single parents in newer communities - Urban Edges.
- P61 | Humble Beginnings - Multi-cultural singles, some with children, starting in apartments - Inner-Cities, Urban.
- Q62 | Reaping Rewards - Retired couples and widowed singles living relaxed, quiet lives in detached houses - Suburban.
- Q63 | Footloose and Family Free - Older couples and widowed singles living active, comfortable lives - Urban Edges.
- Q64 | Town Elders & Leaders - Elders and community leaders settled into small houses and living frugally - Small Cities.
- Q65 | Senior Discounts & Towers - Low-income seniors in apartments with some rent assistance - Metros, City Edges.
- R66 | Daring to Dream - Aspiring young couples & singles, some with children, just starting out - Inner-City, Urban.
- R67 | Hoping Tomorrow - Hopeful, young, single parents with low-incomes, living in apartments - Mid-Sized Cities.
- S68 | Small Towns & Shallow Pockets - Older, low-income empty nesters & singles, tight budgets. - Small Satellite Cities.
- S69 | Urban Survivors - Older, low-income singles, some with children, settled & living modestly - Urban Neighborhoods.
- S70 | Tight Money - Middle-aged, low-income, unattached singles seeking to move upward - Small Cities, Urban Edges.
- S71 | Tough Times - Older, low-income singles, struggling to get by, apartments - Inner-Cities, Compact Neighborhoods.

# 71 Lifestyle Clusters - General Approach

## Experian Decision Analytics; 2020 - 2023

More than 300 data points have been used to build Mosaic USA. These have been selected as inputs to the classification on the basis of their coverage, quality, consistency and sustainability.

The data variables enable accurate identification and differentiation between a wide range of consumer characteristics and attributes. (See the list below.)

The data variables are updated quarterly to ensure continued accuracy in assignments of the Mosaic codes.

In general, they meet the following criteria:

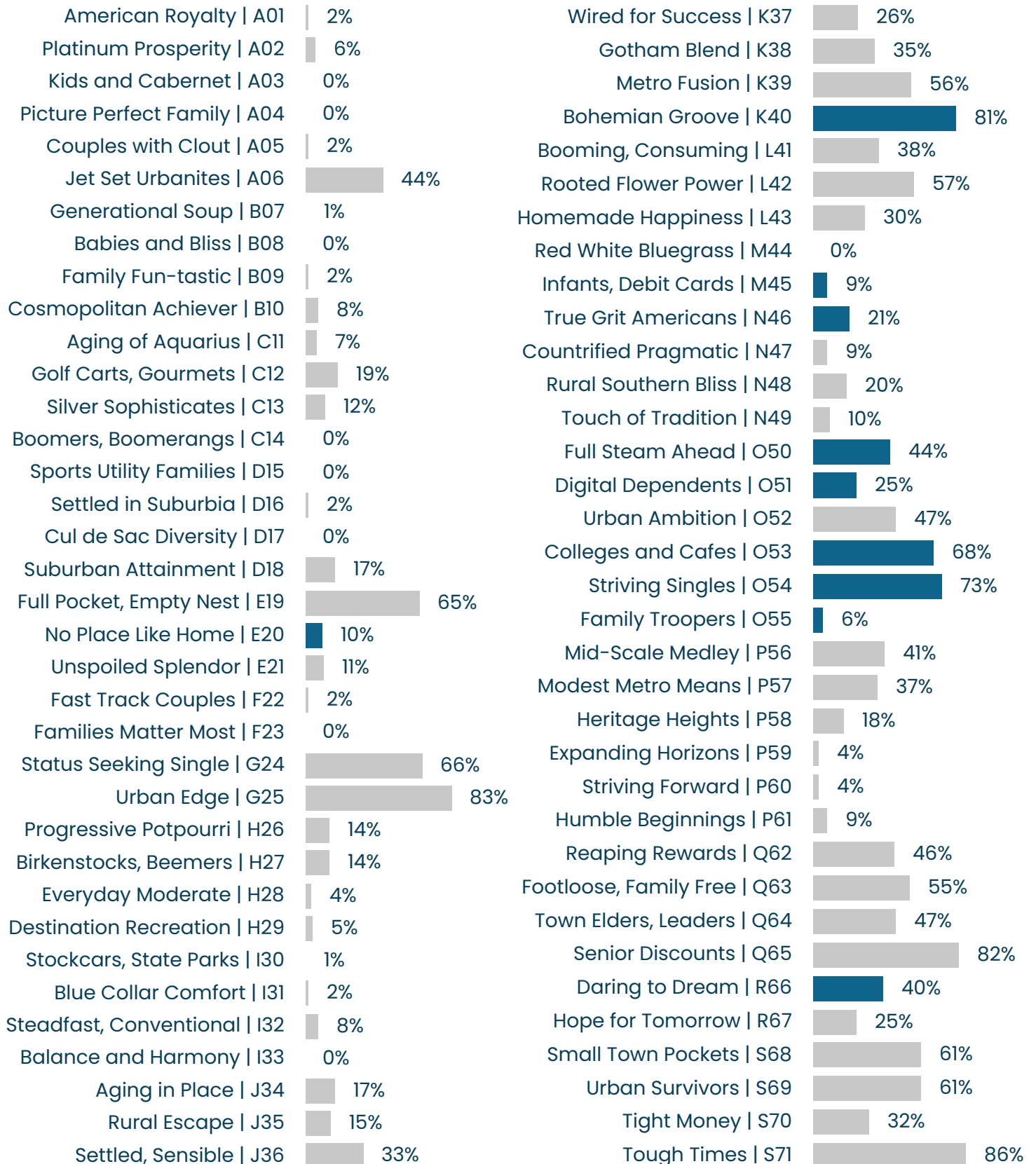
- Allow the identification and description of consumer segments that are not necessarily distinguished solely by the use of census data.
- Ensure accuracy of Mosaic code by either household or neighborhood.
- Are updated regularly to ensure that changes are monitored.
- Improve differentiation and allow for the identification of a wide range of consumer behaviors.

### Characteristics and Attributes

Demographics	Socio-economics	Location	Financial measures	Property characteristics
Age	Education/qualifications	Urbanity/rurality	Income	Tenure
Marital status	Occupation	Means of transport	Credit behaviour	Property value
Household composition	Industry	Travel to work time	Owner of multiple homes	Number of rooms
Length of residency	Hours worked		Social security/assistance	Year built
Presence of children	Home business			Number of dwellings
Number of occupants	Vehicle ownership			Rent amount
Ethnicity				Group quarters
Language ability				

# Michigan Mosaic | Singles, No Kids

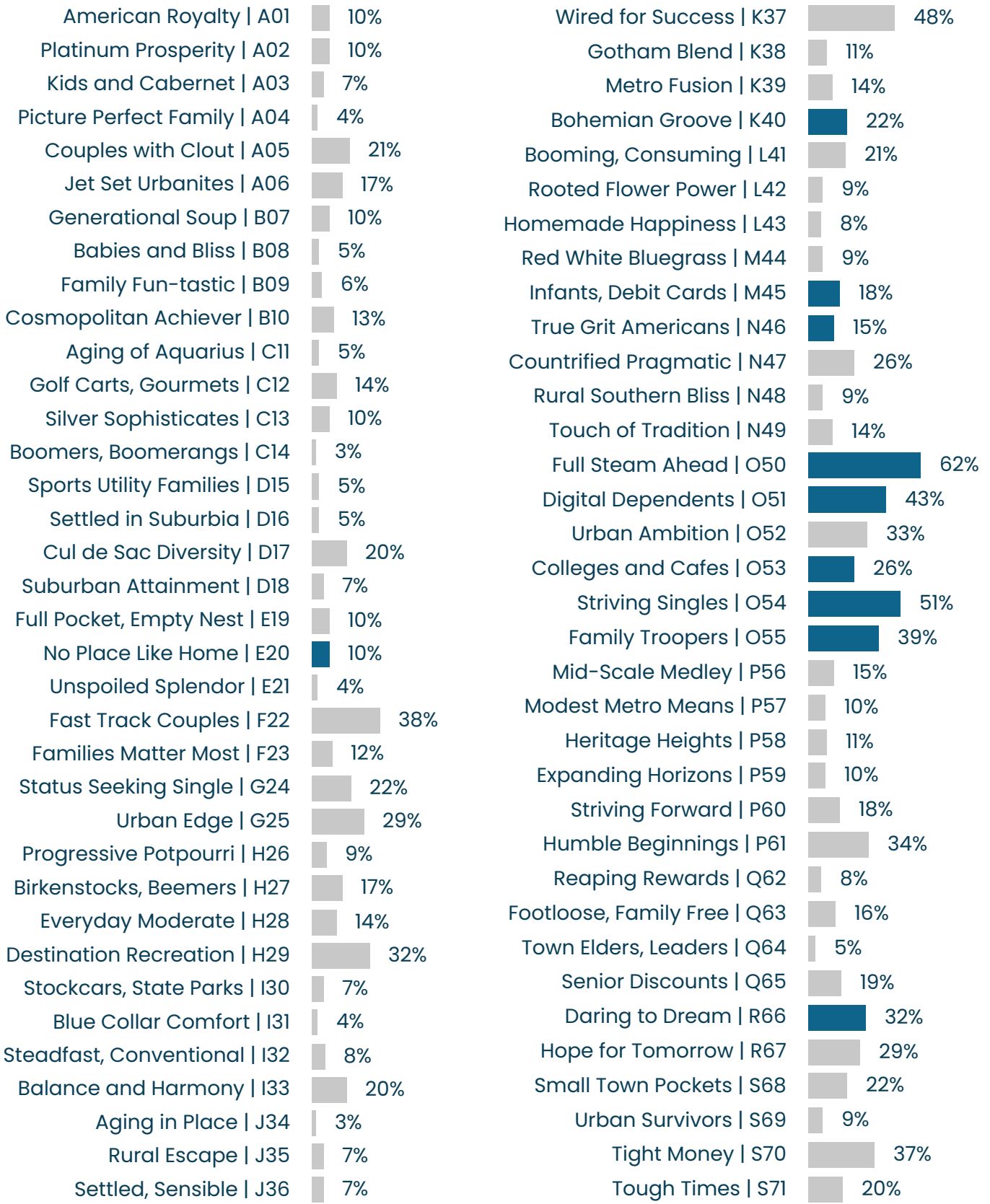
The share of all Michigan householders that are singles without children in 2020.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2020. Analysis & exhibit prepared by LandUseUSA, 2023. Blue indicates Marquette County's Top 10 largest target markets.

# Michigan Mosaic | Total Movership Rate

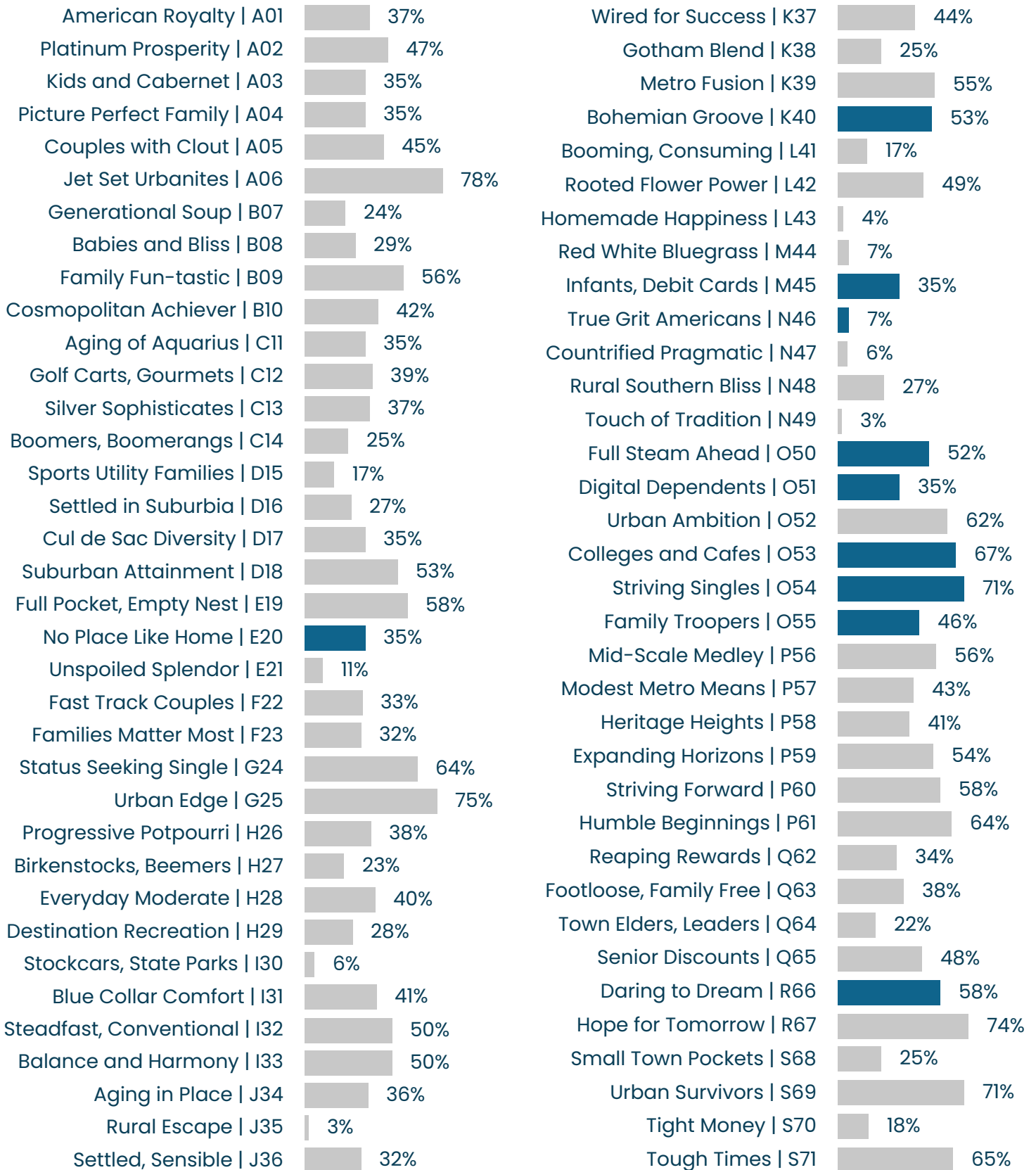
Share of all Michigan households that moved from one address to another in 2020.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2020. Analysis & exhibit prepared by LandUseUSA, 2023. Blue indicates Marquette County's Top 10 largest target markets.

# Michigan Mosaic | Metro Cities, Urban

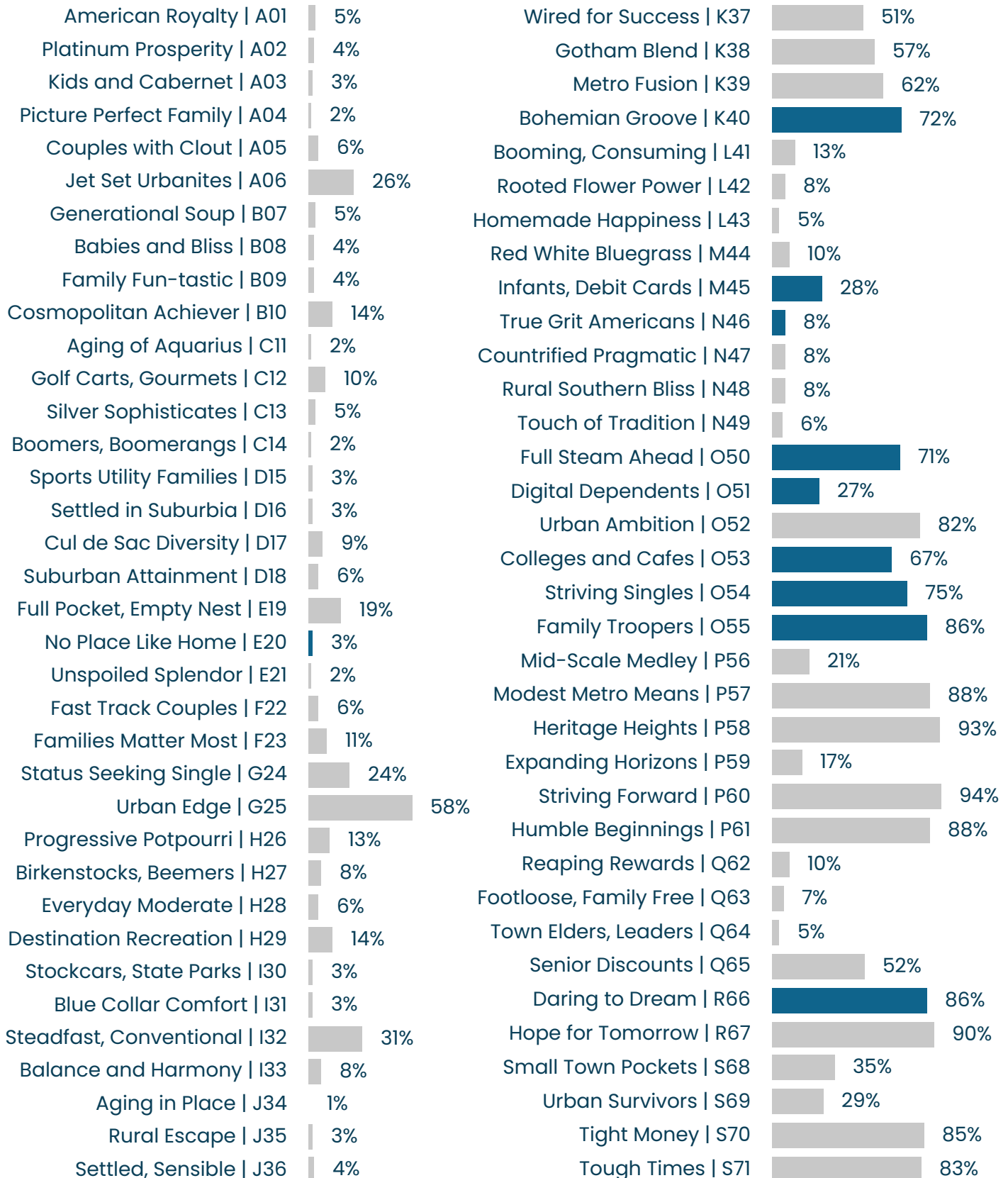
Share of all Michigan households living in a metro cities, excluding suburbs in 2020.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2020. Analysis & exhibit prepared by LandUseUSA, 2023. Blue indicates Marquette County's Top 10 largest target markets.

# Michigan Mosaic | Home Renters

Share of Michigan households that rented their primary residence in 2020.

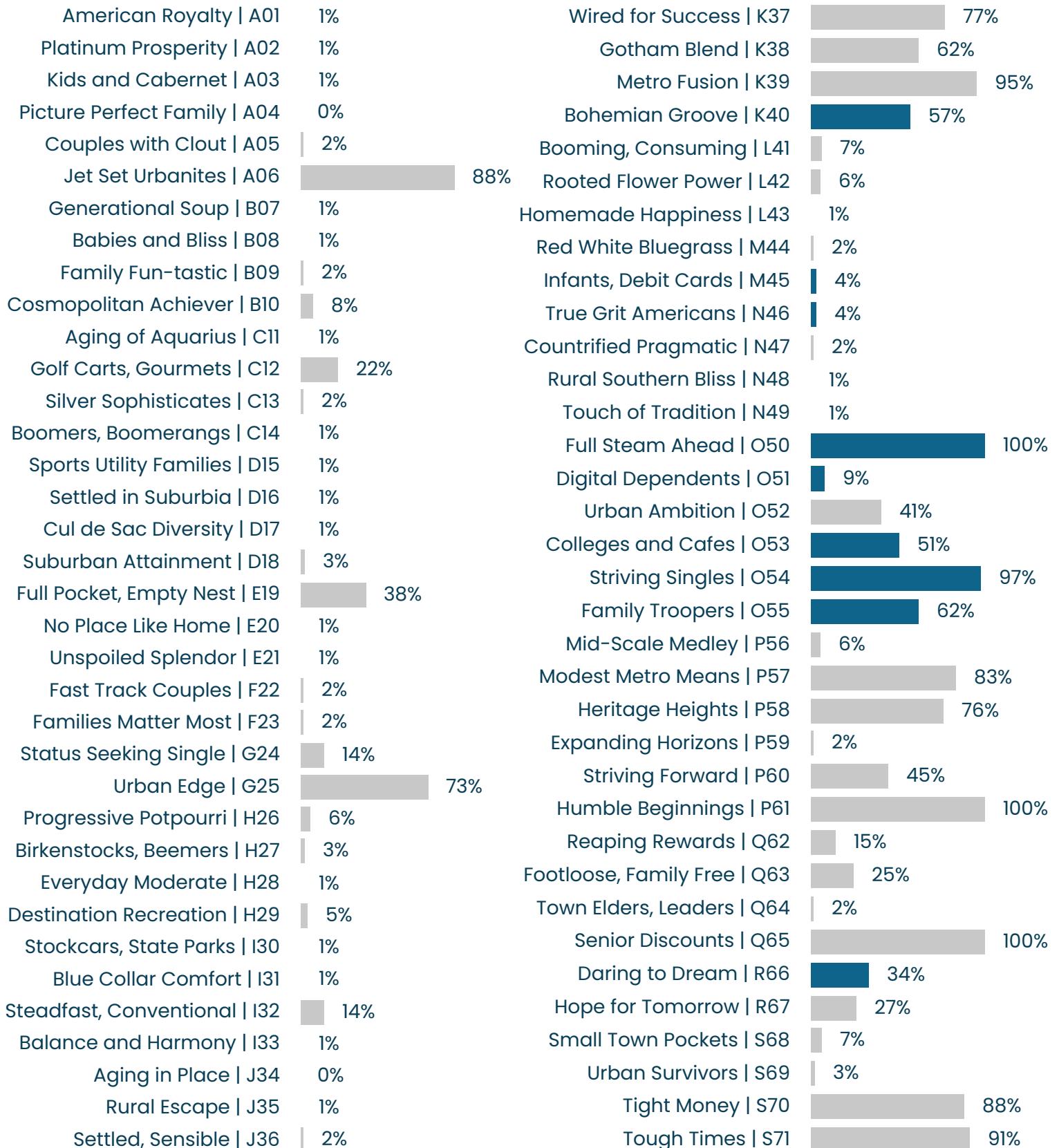


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2020. Analysis & exhibit prepared by LandUseUSA, 2023. Blue indicates Marquette County's top 10 largest target markets.



# Michigan Mosaic | Attached Units 3+

Share of all Michigan households living in buildings with three or more units, 2020.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2020. Analysis & exhibit prepared by LandUseUSA, 2023. Blue indicates Marquette County's Top 10 largest target markets.

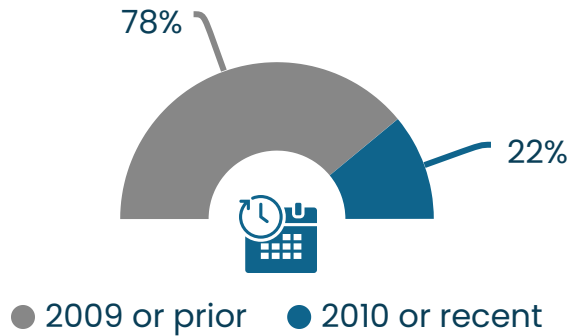
# Section 1-M



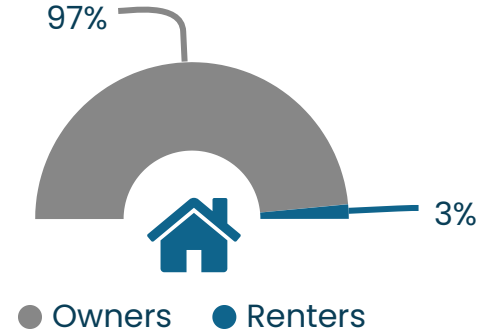
# Platinum Prosperity | A02

Lifestyles and Housing Preferences | National Averages

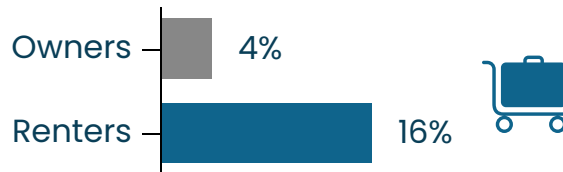
### Units by Decade Built



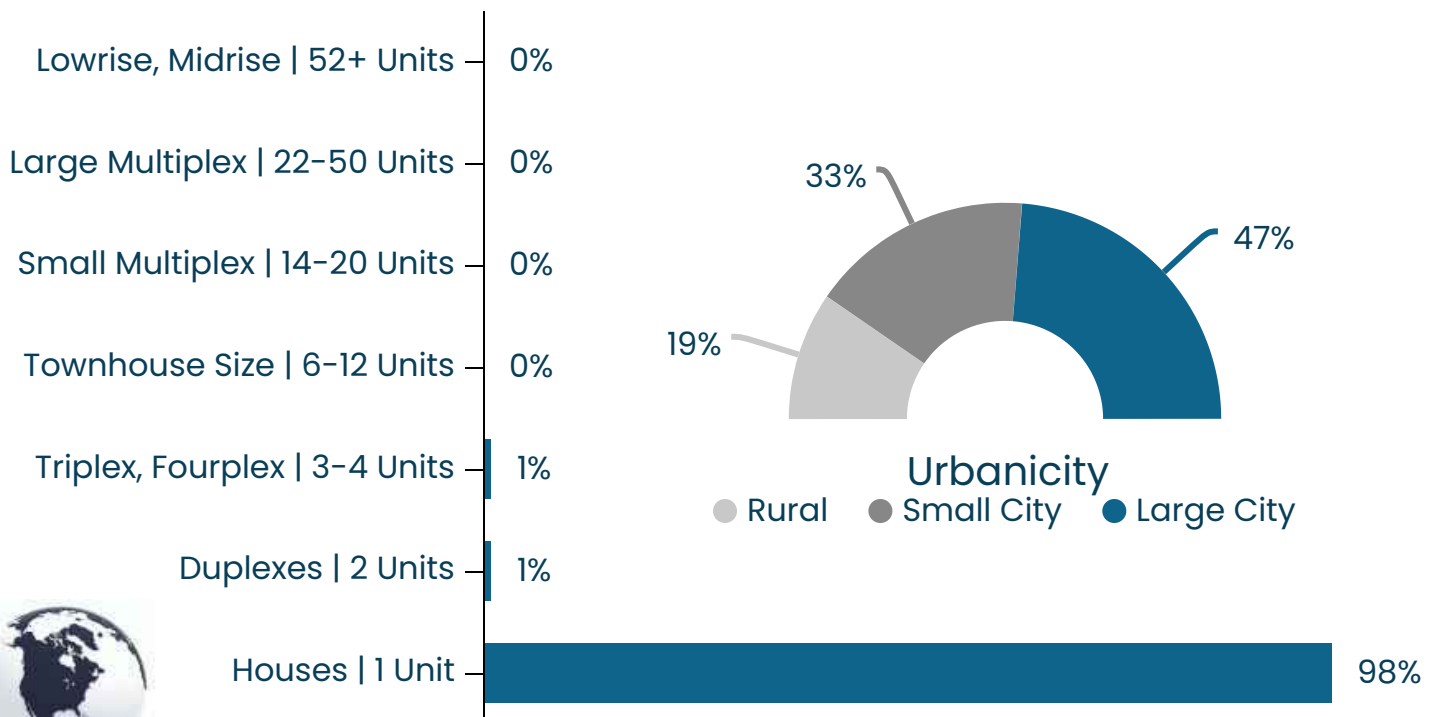
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

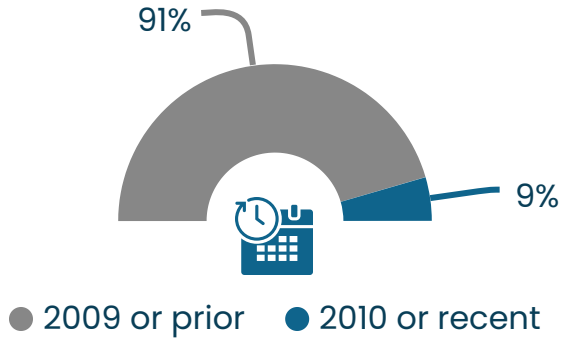


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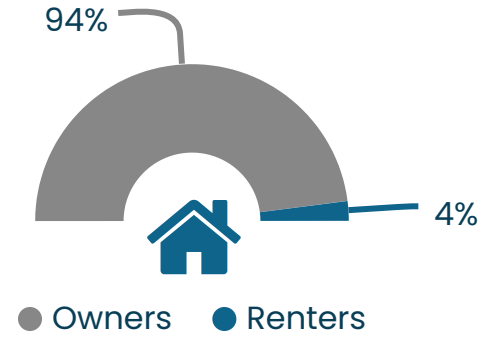
# Family Fun-tastic | B09

Lifestyles and Housing Preferences | National Averages

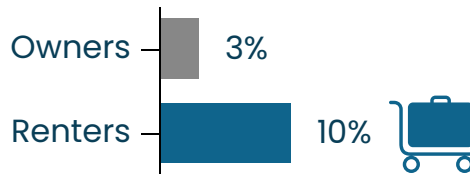
### Units by Decade Built



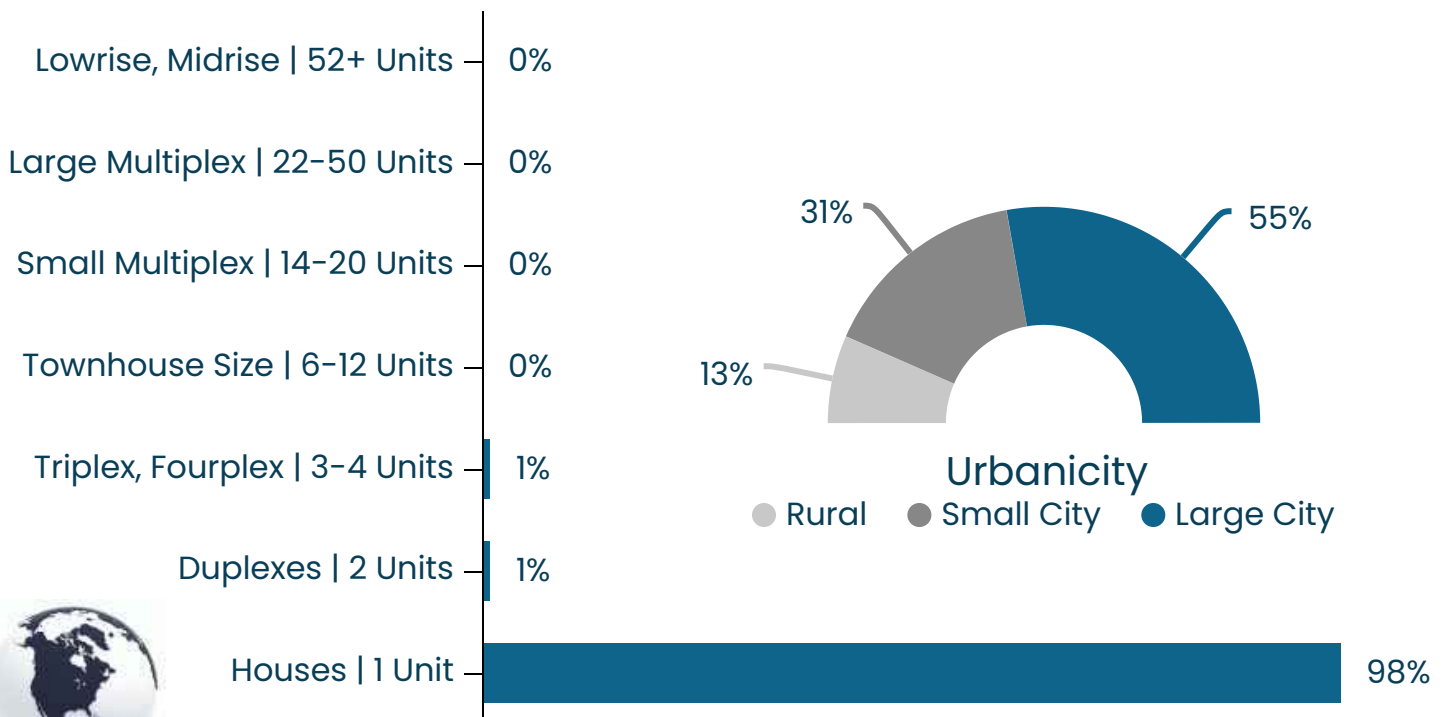
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

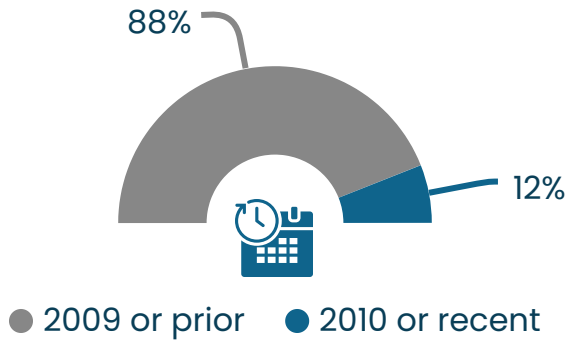


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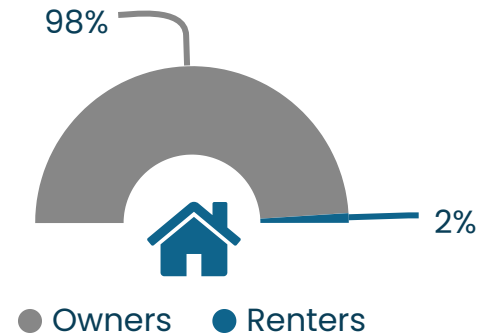
# Aging of Aquarius, Settled | C11

Lifestyles and Housing Preferences | National Averages

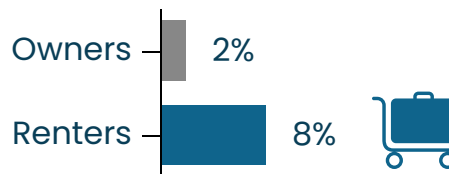
### Units by Decade Built



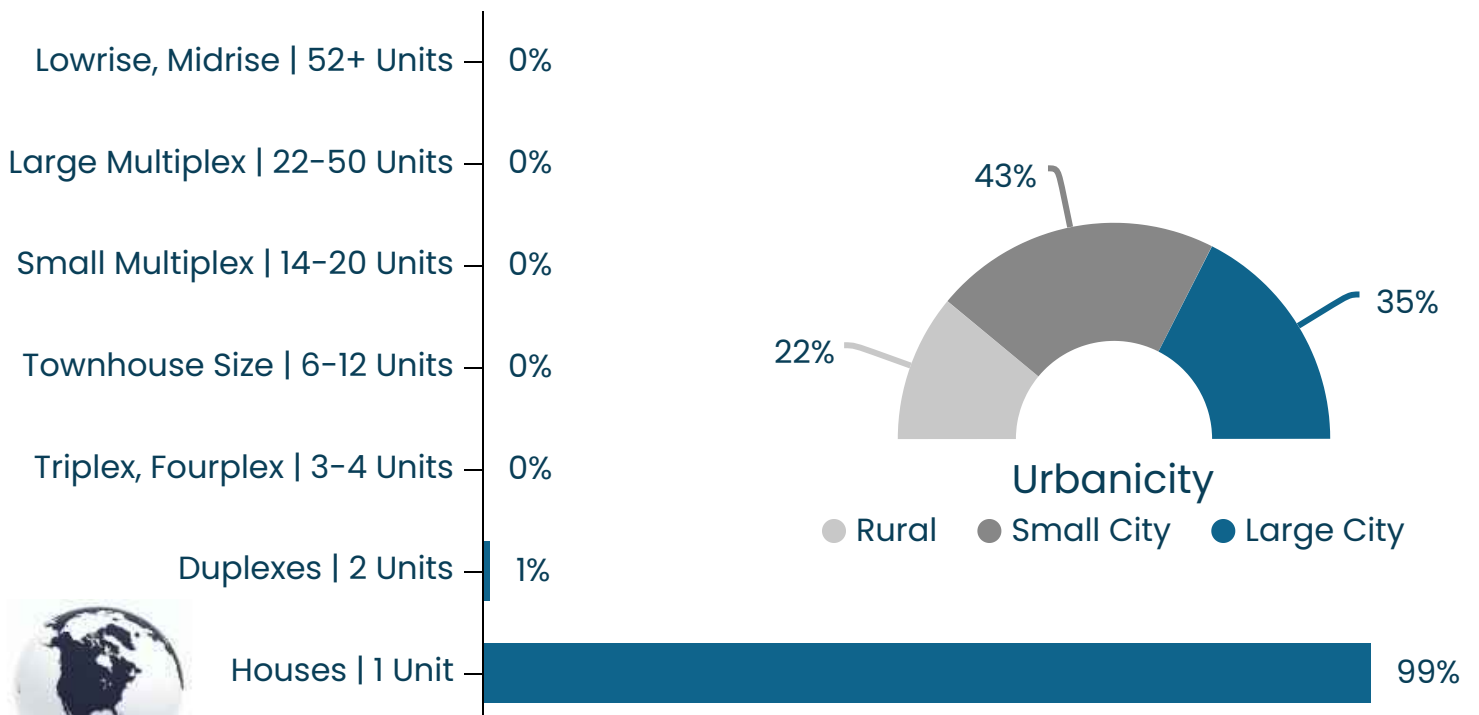
### Households by Tenure



### Share that Moves each Year



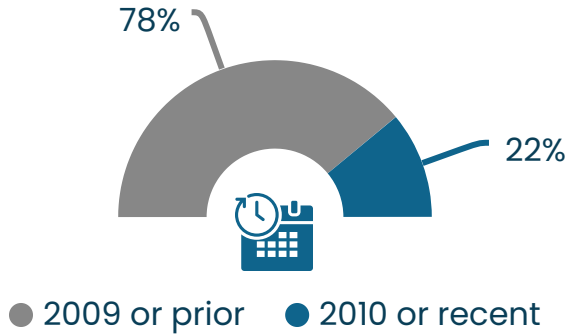
### Inclination for Units by Building Size and Urbanicity



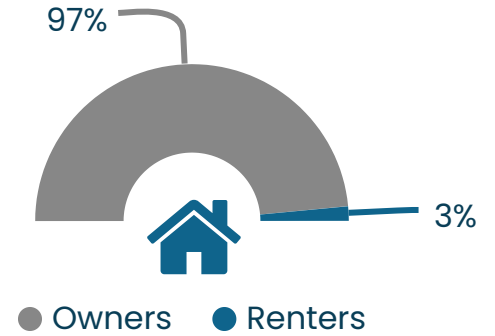
# Sports Utility Families | D15

Lifestyles and Housing Preferences | National Averages

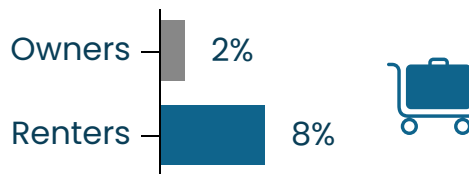
Units by Decade Built



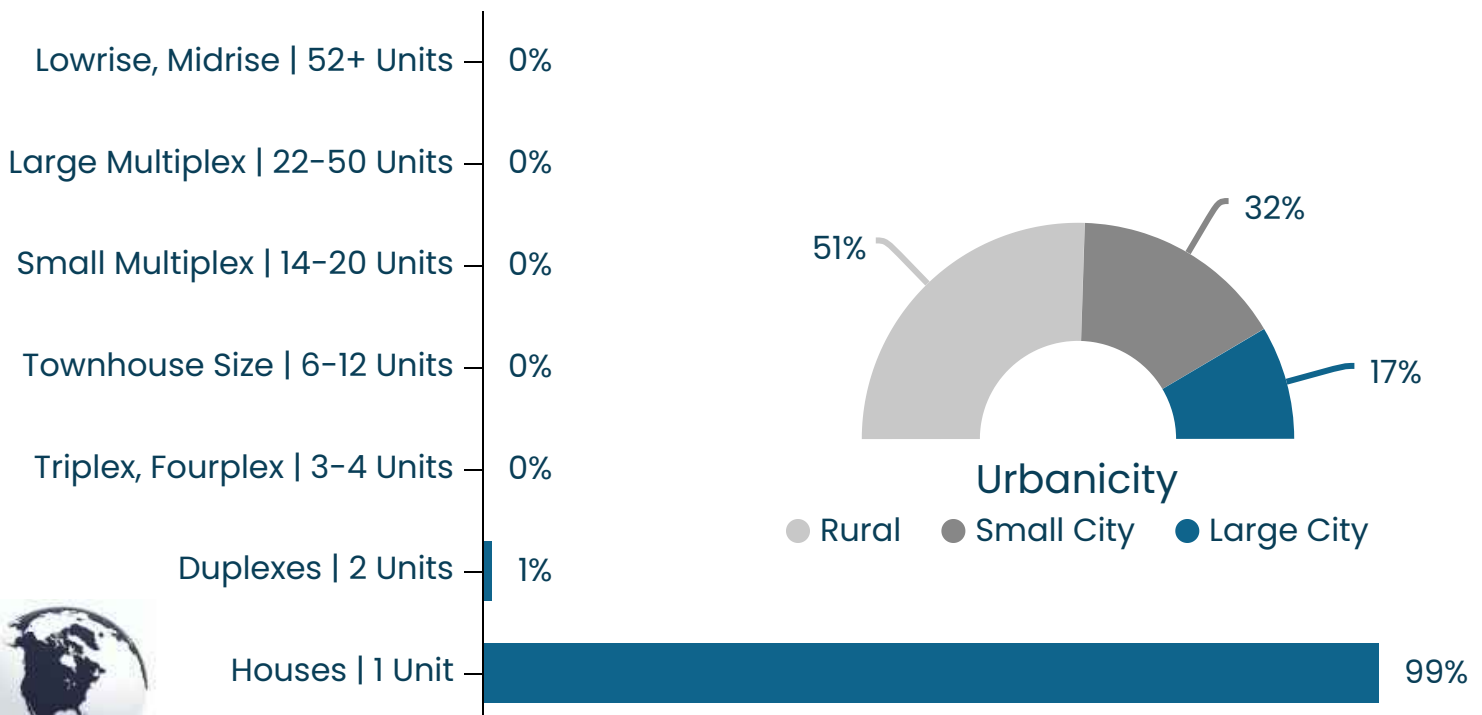
Households by Tenure



Share that Moves each Year



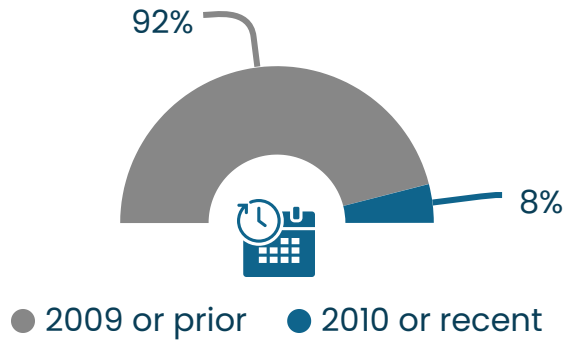
Inclination for Units by Building Size and Urbanicity



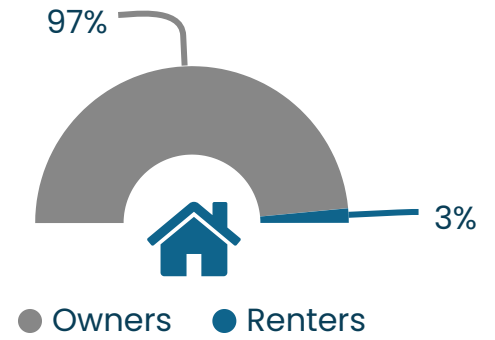
# No Place Like Home | E20

Lifestyles and Housing Preferences | National Averages

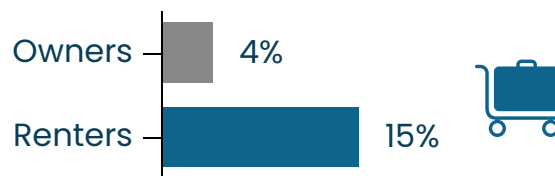
### Units by Decade Built



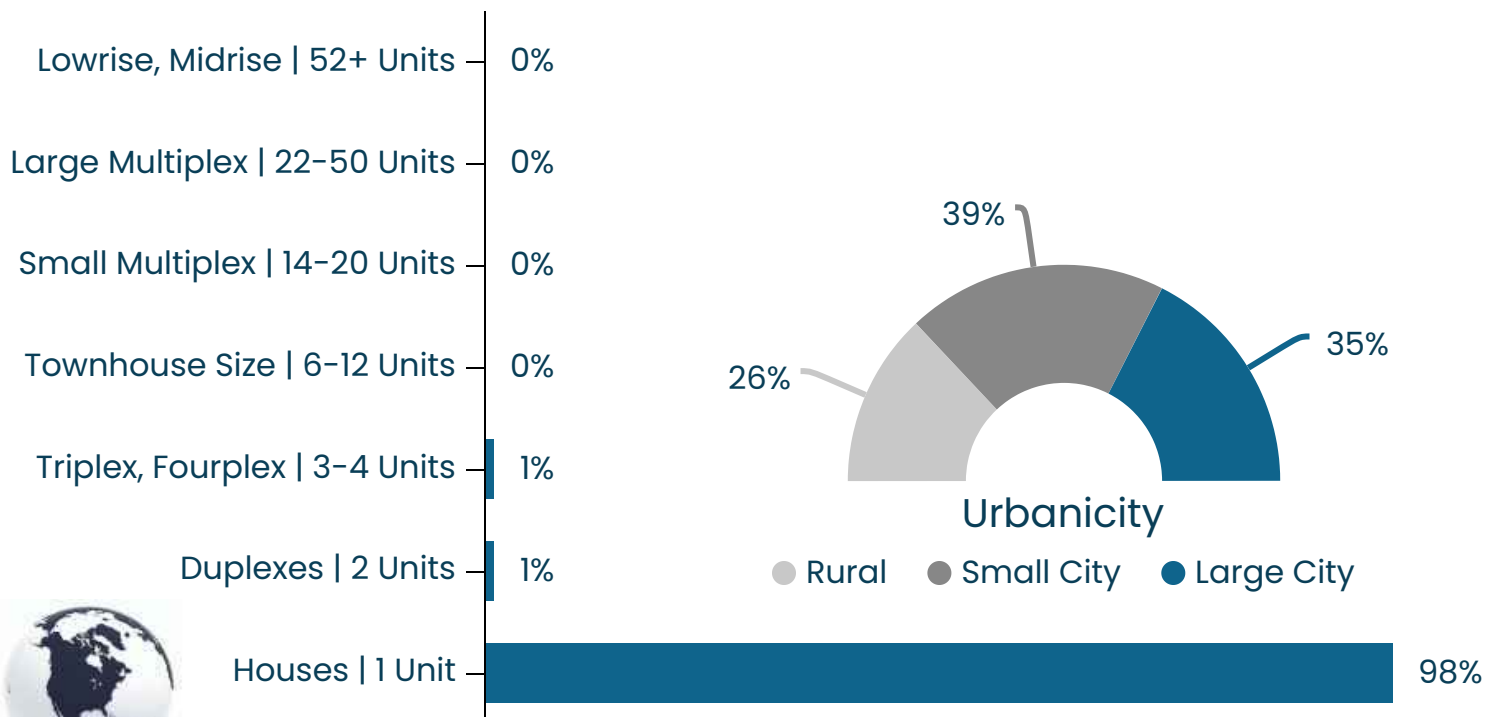
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

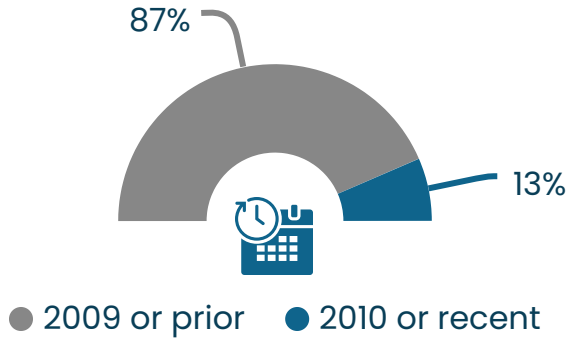


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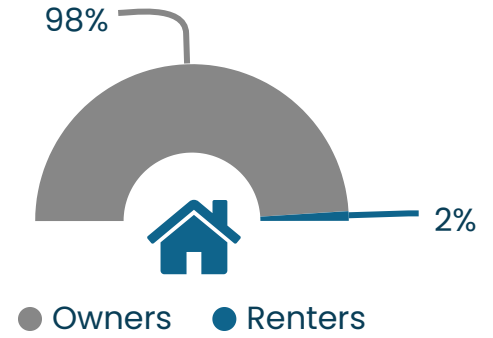
# Unspoiled Splendor | E21

Lifestyles and Housing Preferences | National Averages

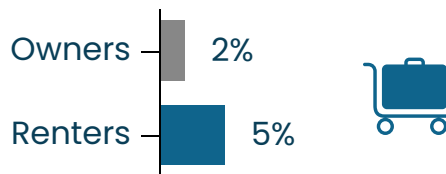
### Units by Decade Built



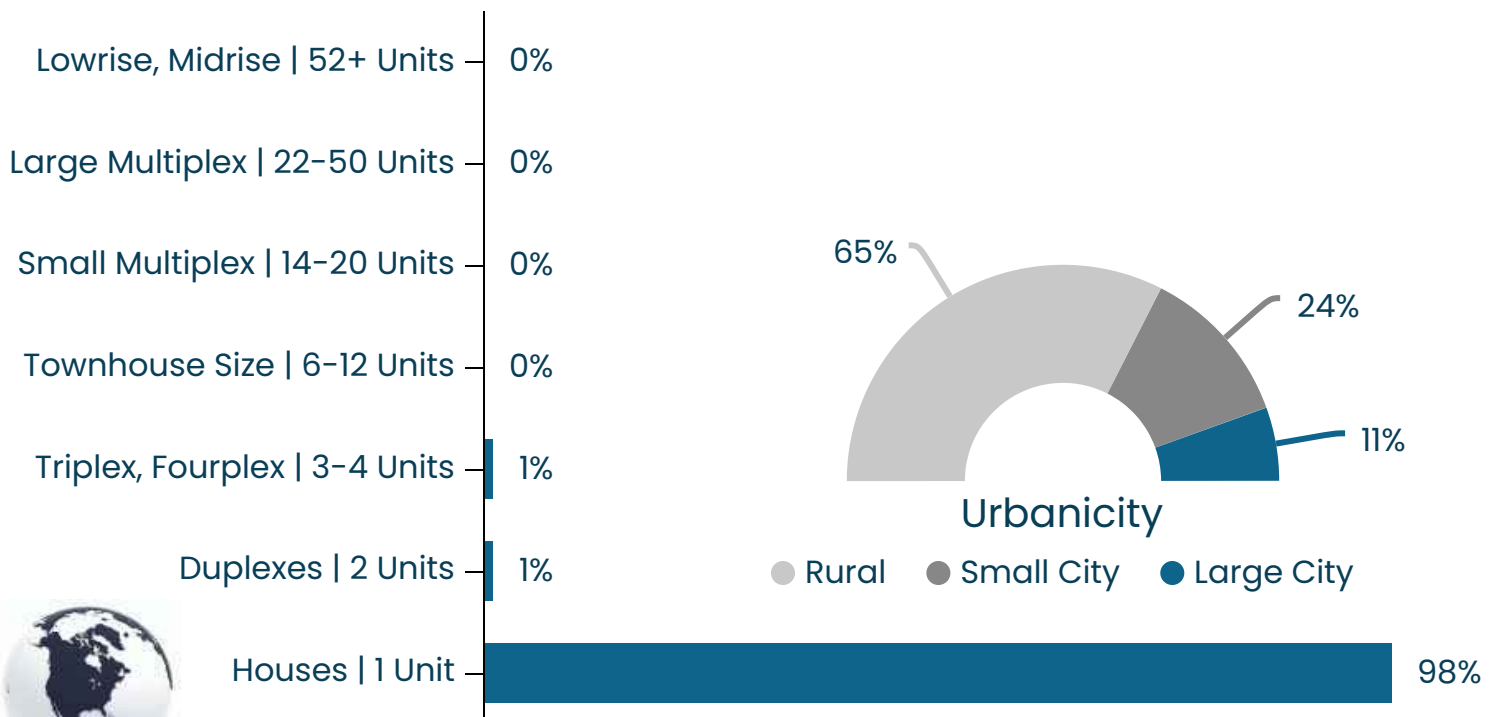
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

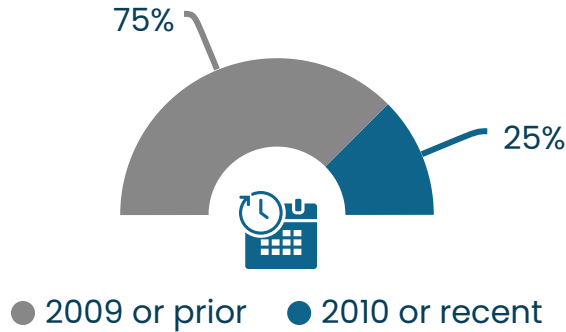


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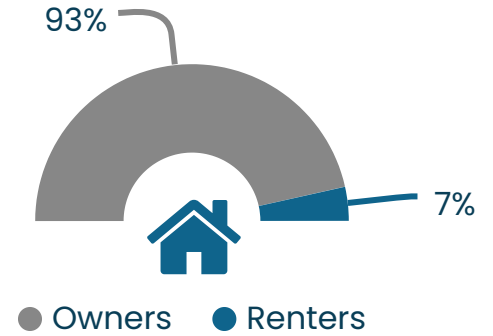
# Fast Track Couples | F22

Lifestyles and Housing Preferences | National Averages

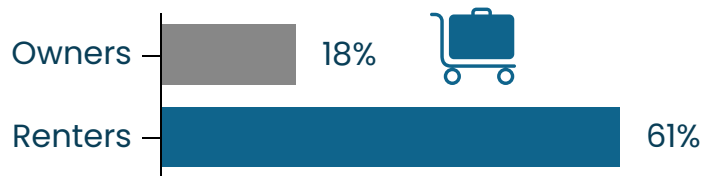
Units by Decade Built



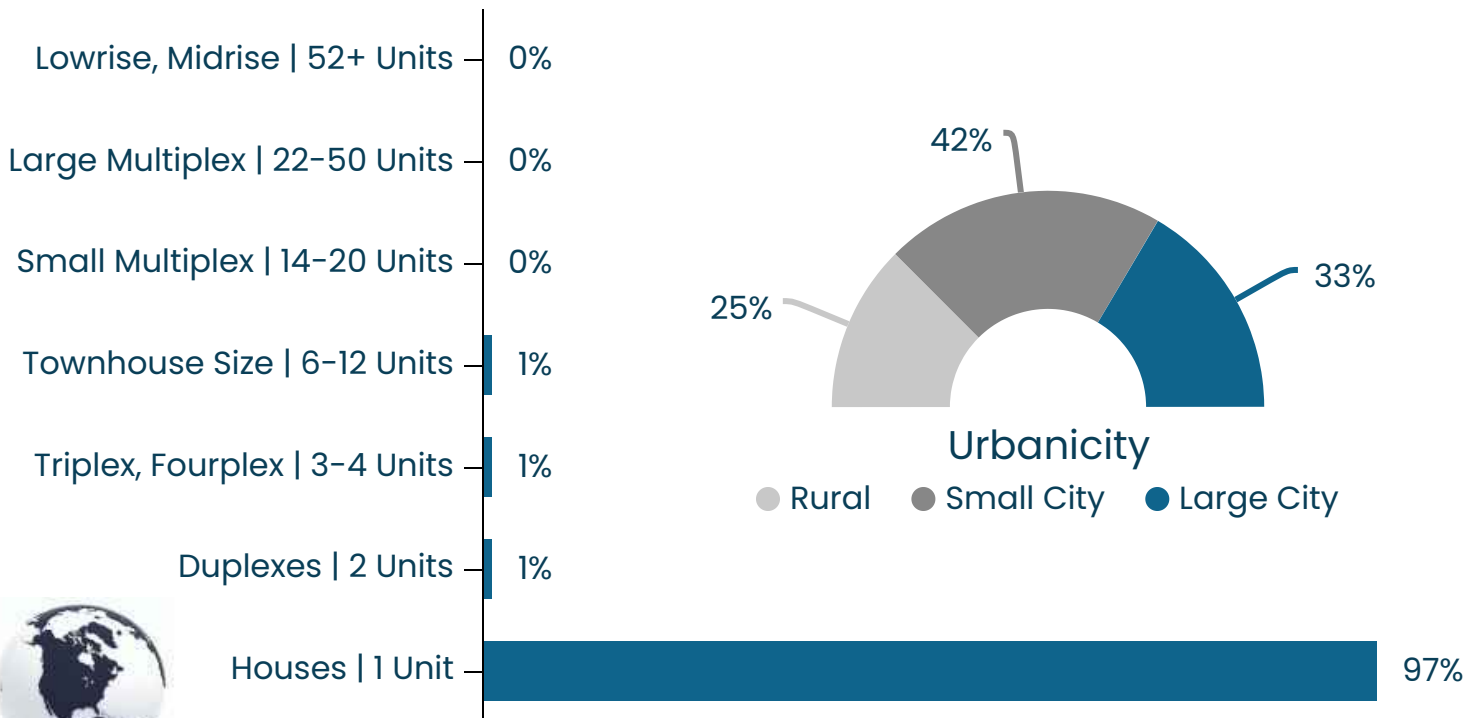
Households by Tenure



Share that Moves each Year



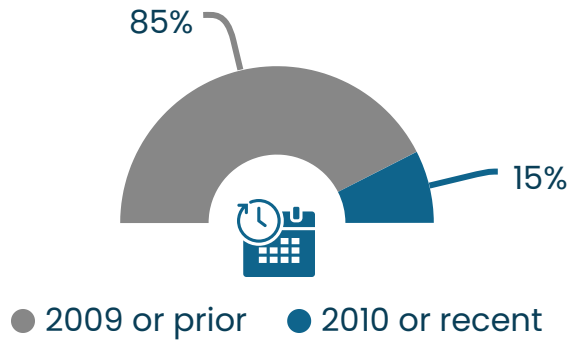
Inclination for Units by Building Size and Urbanicity



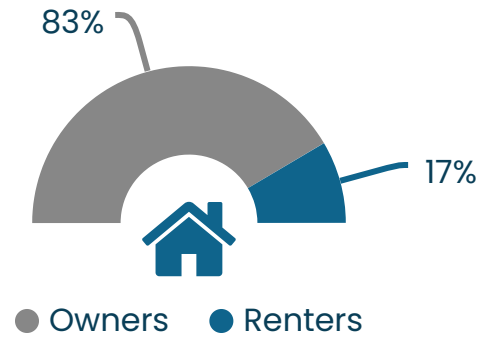
# Destination Recreation | H29

Lifestyles and Housing Preferences | National Averages

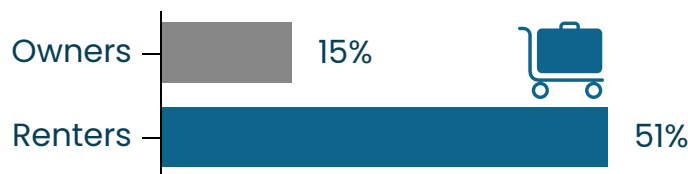
### Units by Decade Built



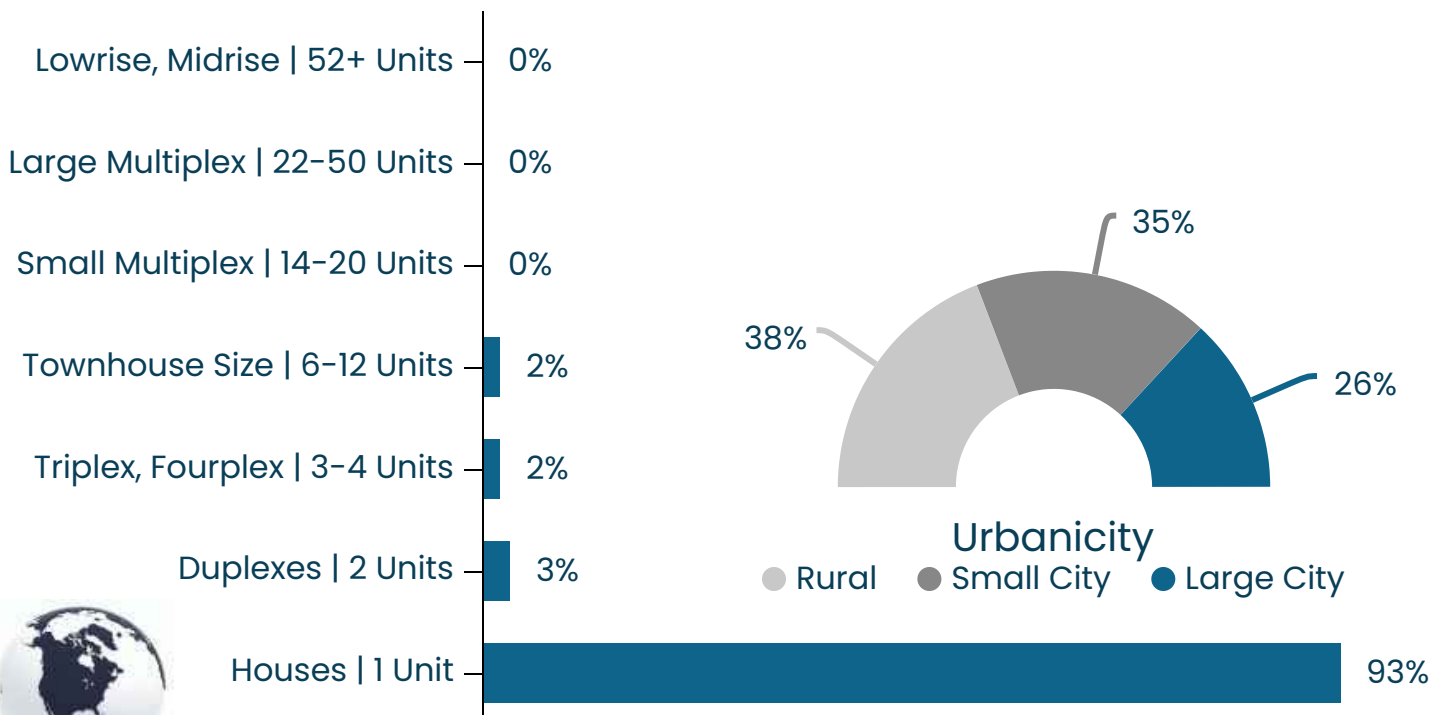
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

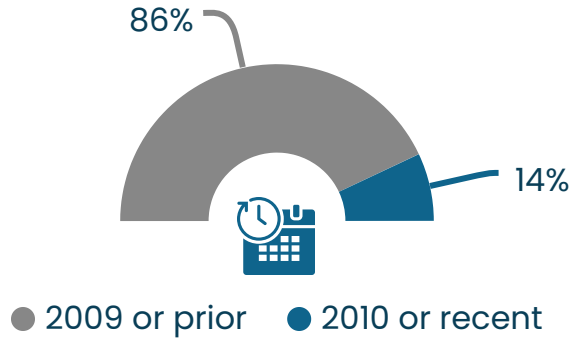




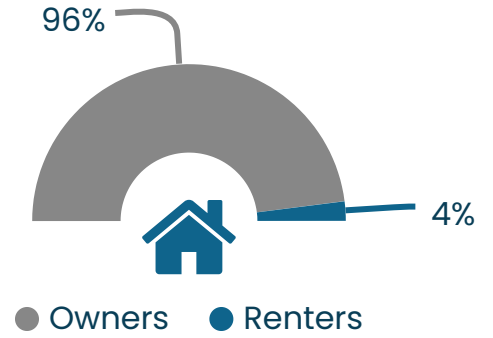
# Stockcars & State Parks | I30

Lifestyles and Housing Preferences | National Averages

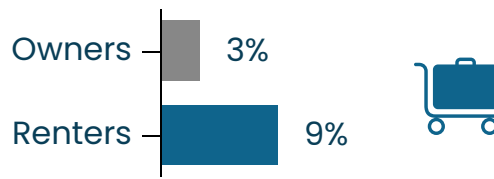
### Units by Decade Built



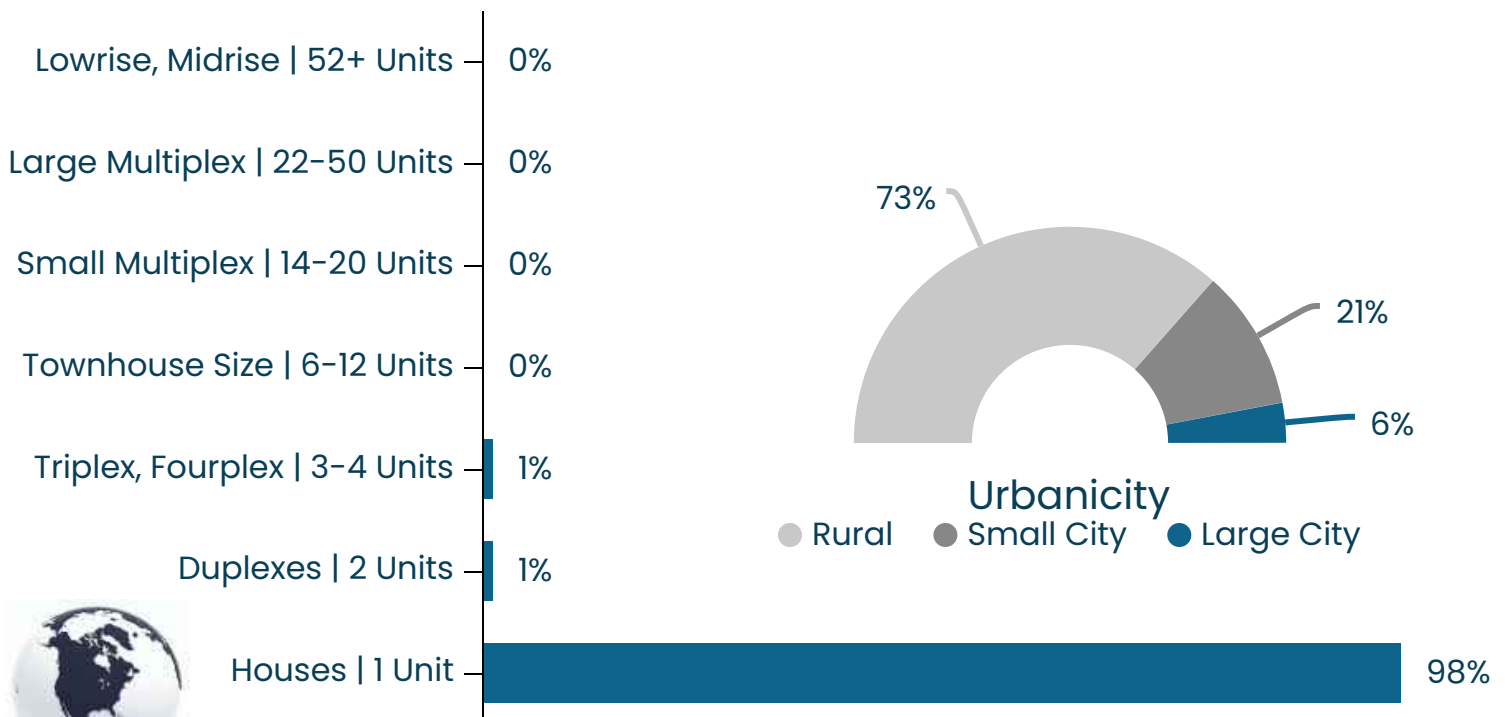
### Households by Tenure



### Share that Moves each Year



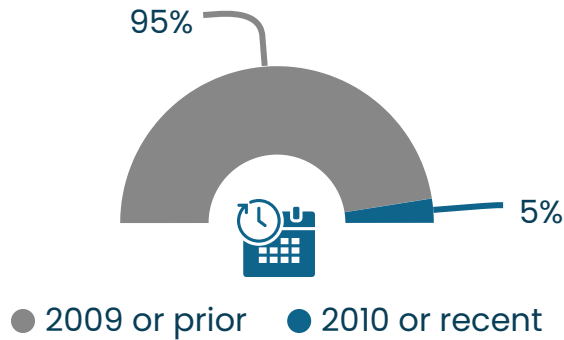
### Inclination for Units by Building Size and Urbanicity



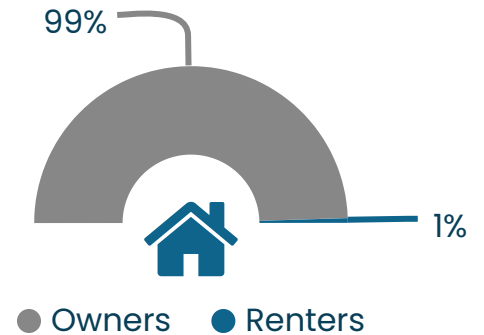
# Aging in Place Already | J34

Lifestyles and Housing Preferences | National Averages

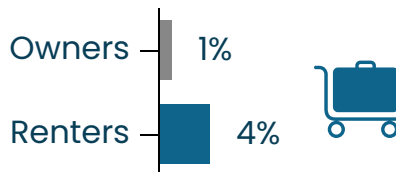
### Units by Decade Built



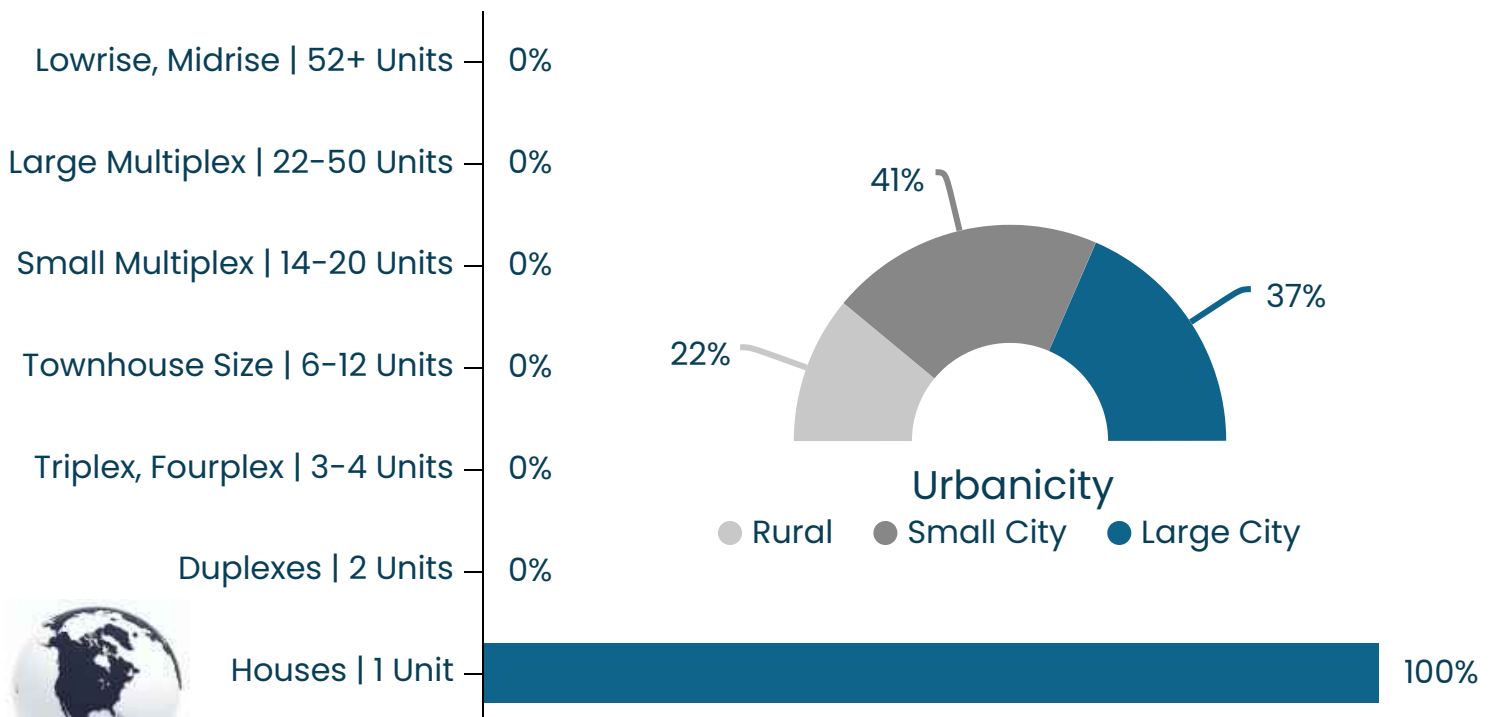
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

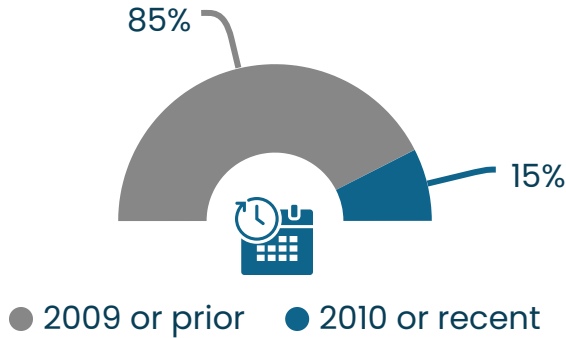


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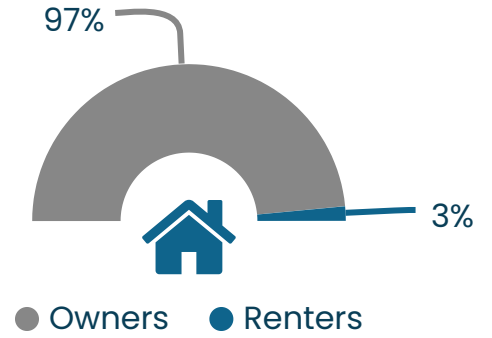
# Rural Escape | J35

Lifestyles and Housing Preferences | National Averages

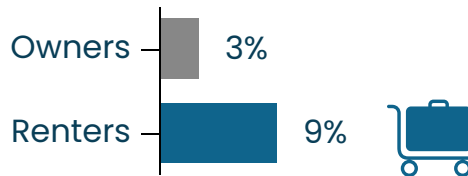
### Units by Decade Built



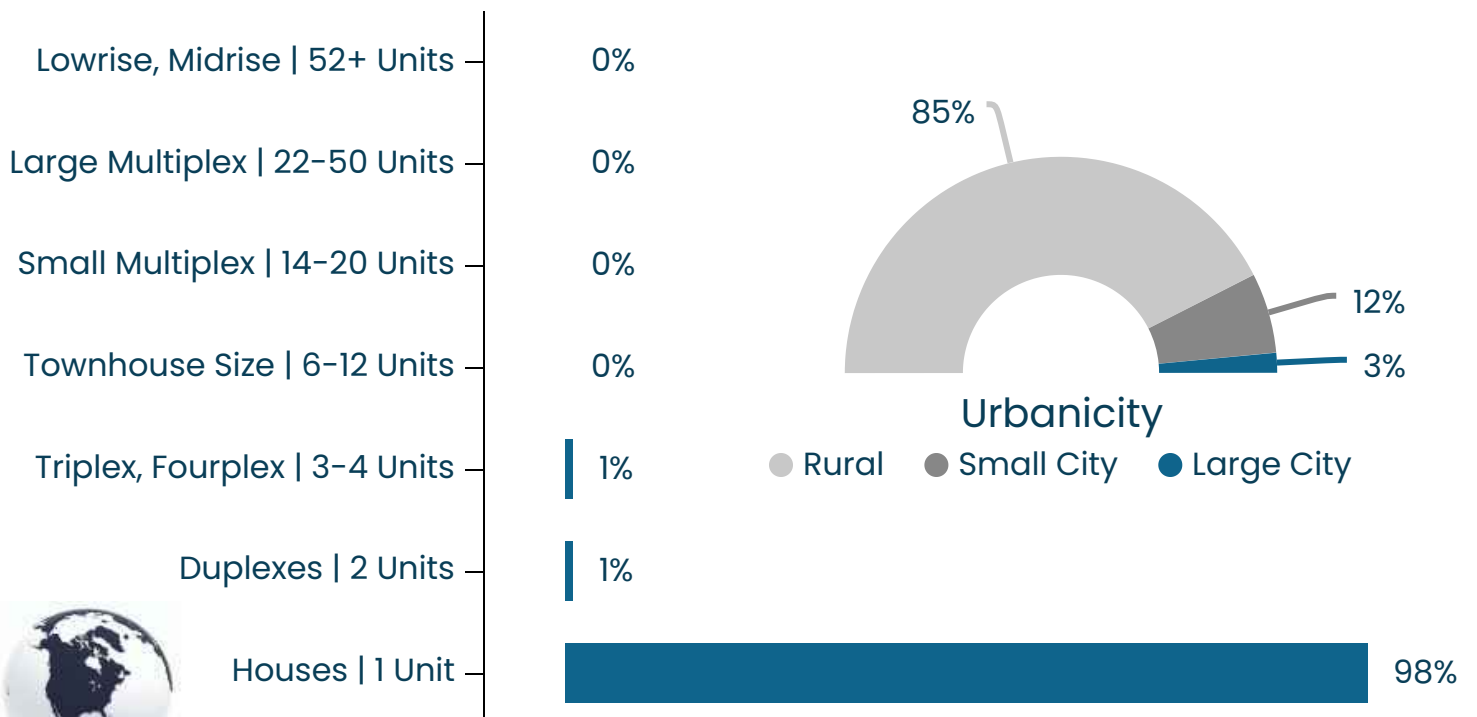
### Households by Tenure



### Share that Moves each Year



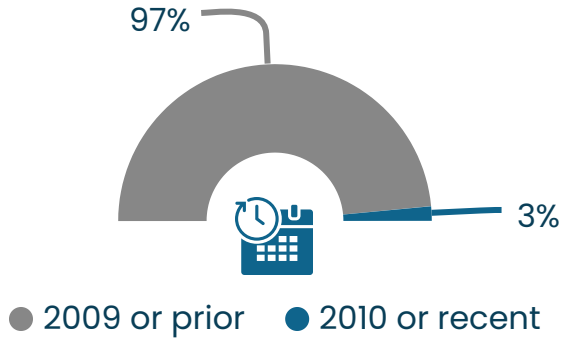
### Inclination for Units by Building Size and Urbanicity



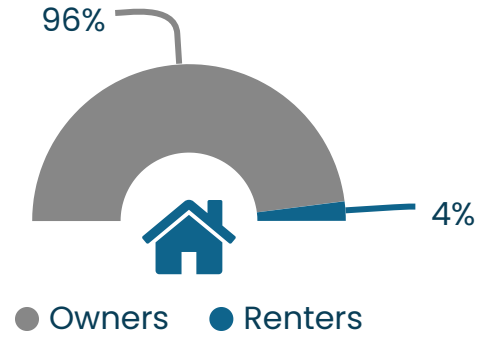
# Settled & Sensible | J36

Lifestyles and Housing Preferences | National Averages

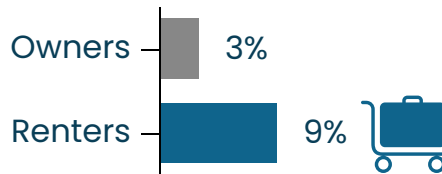
### Units by Decade Built



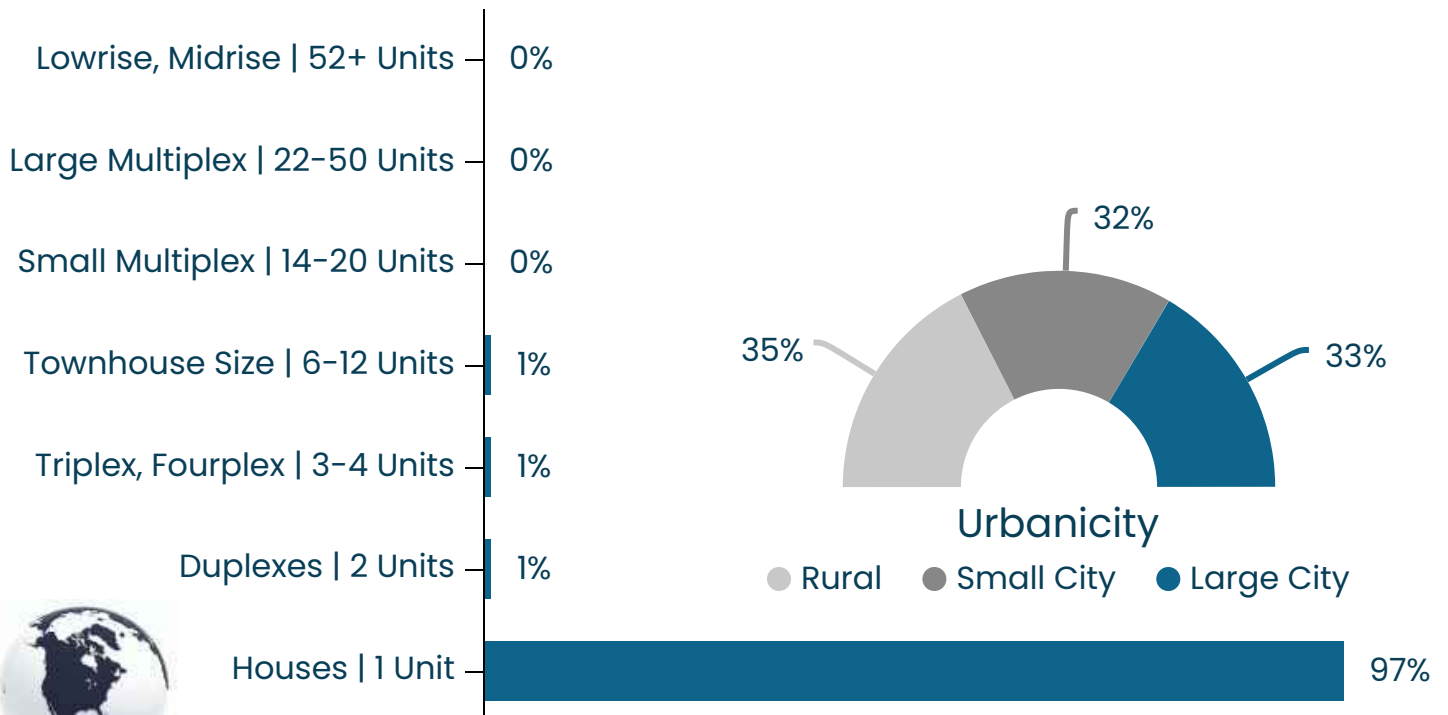
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

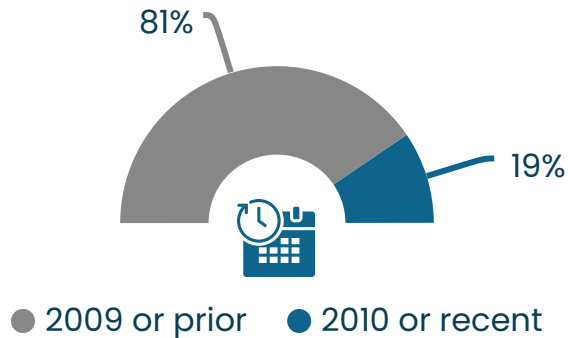


Source: Underlying data by Experian Decision Analytics; exhibit and analysis by LandUseUSA | Urban Strategies © 2023 with all rights reserved.

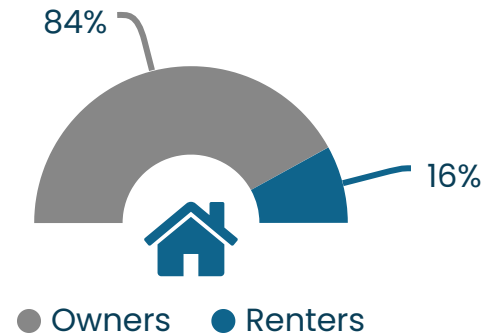
# Booming & Consuming | L41

Lifestyles and Housing Preferences | National Averages

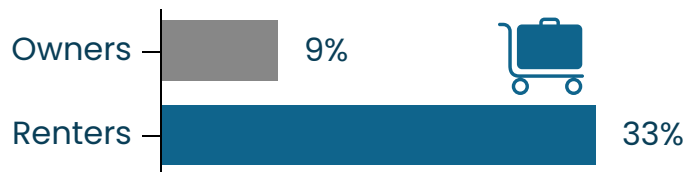
### Units by Decade Built



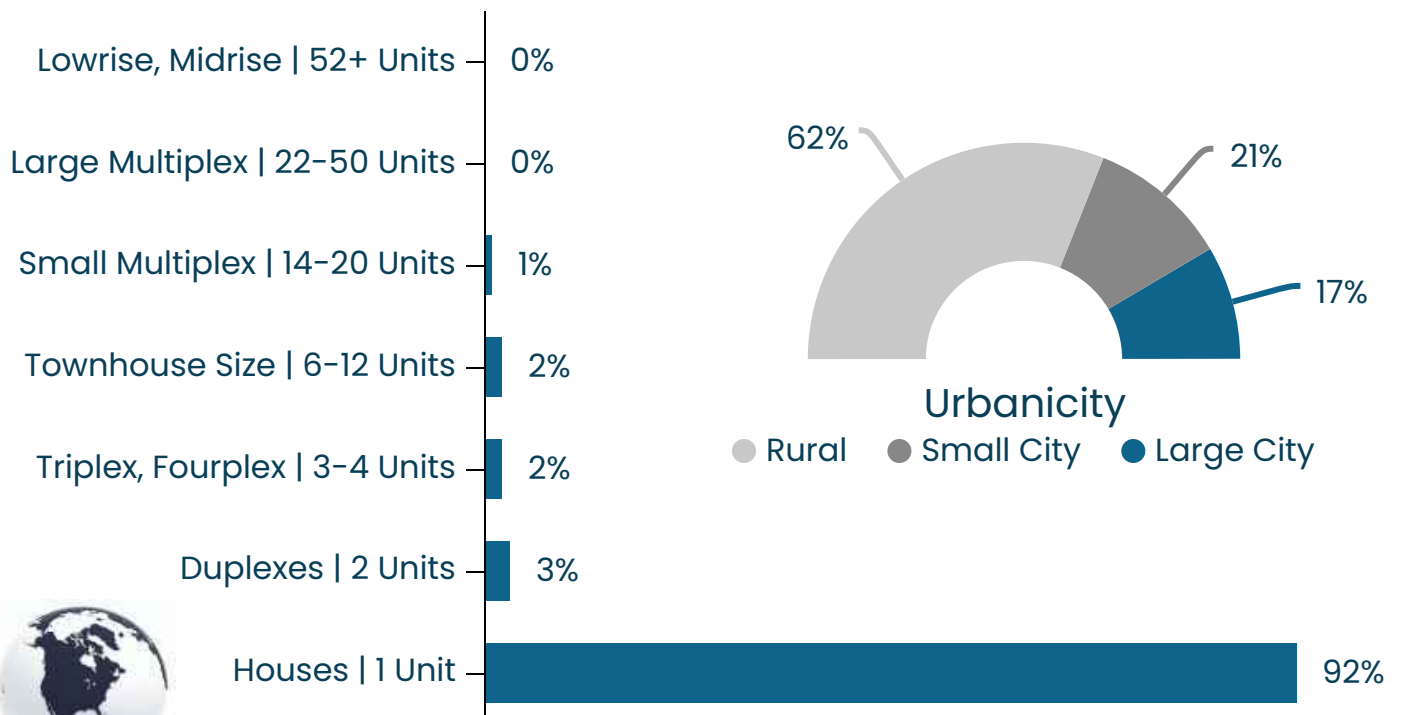
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

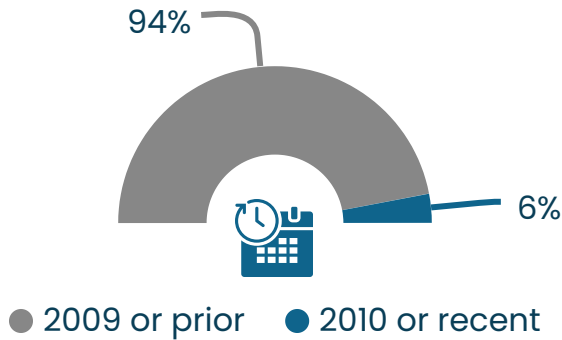


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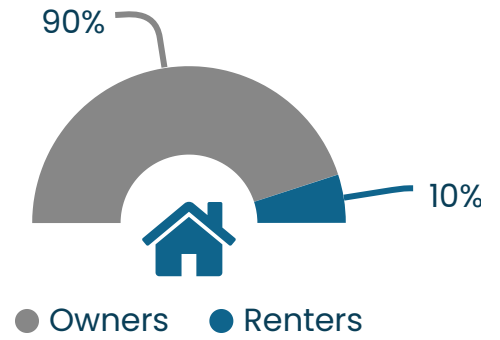
# Rooted Flower Power | L42

Lifestyles and Housing Preferences | National Averages

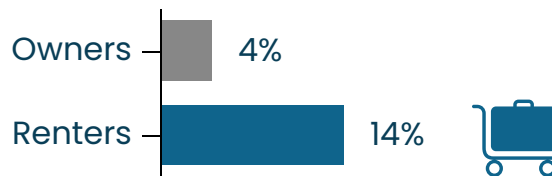
### Units by Decade Built



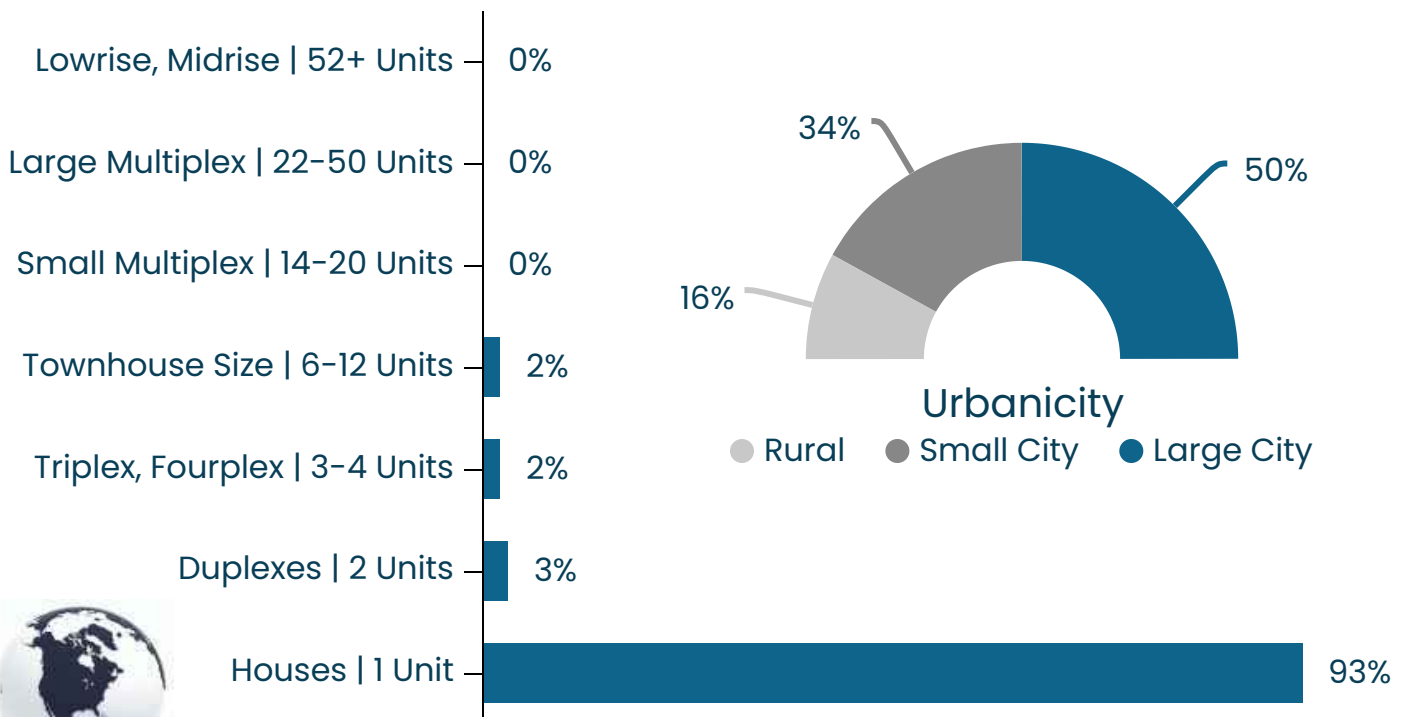
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

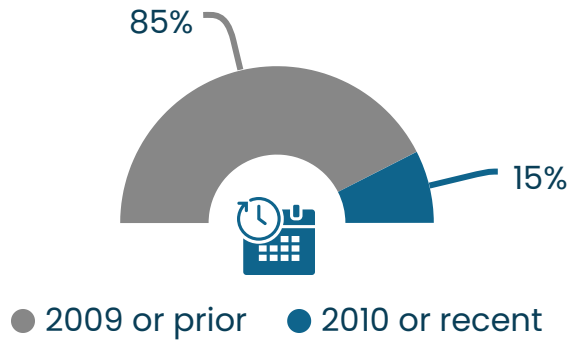


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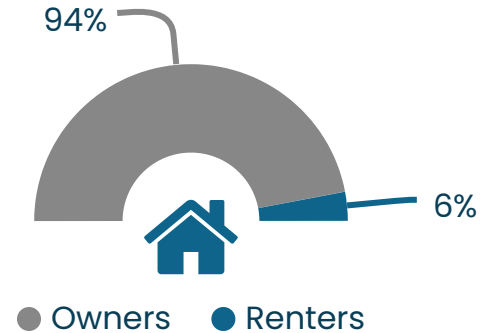
# Homemade Happiness | L43

Lifestyles and Housing Preferences | National Averages

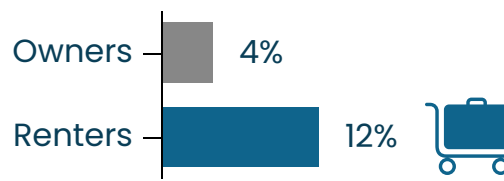
### Units by Decade Built



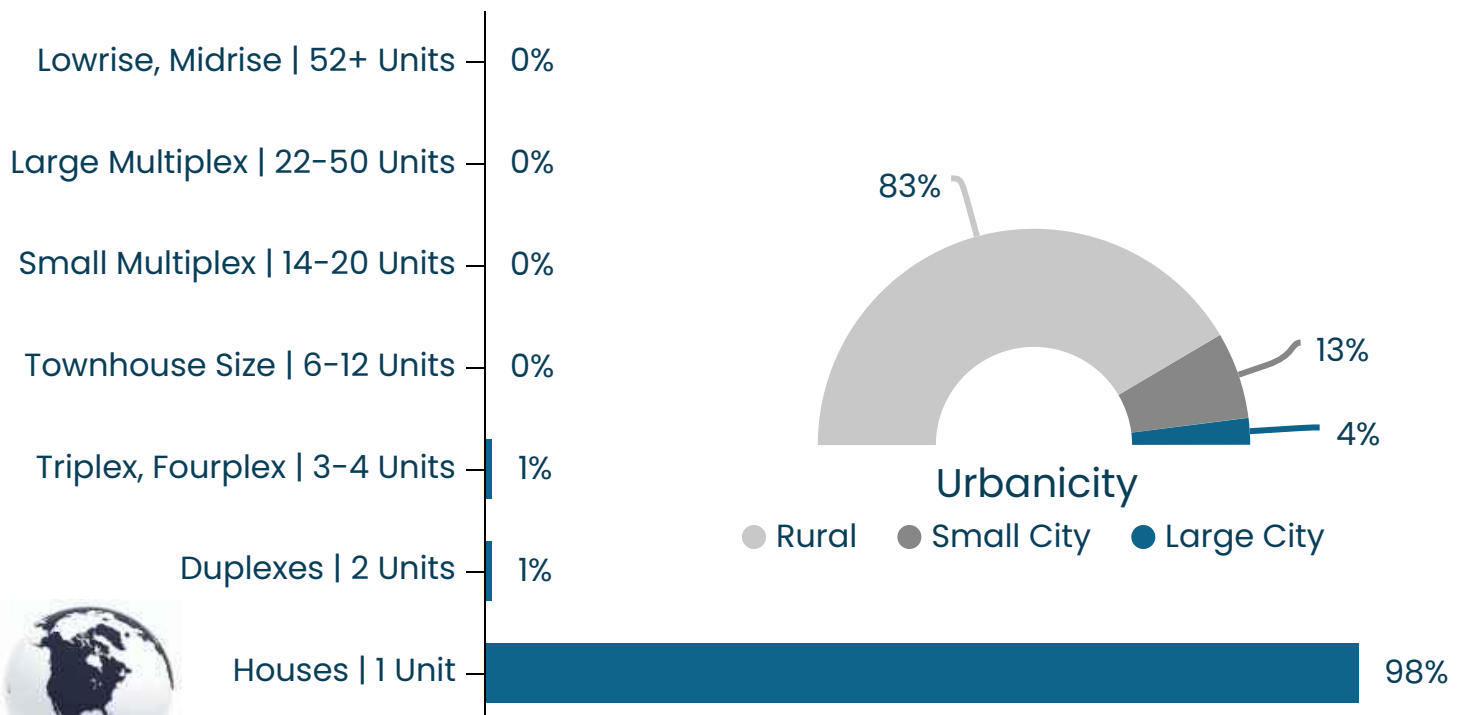
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity



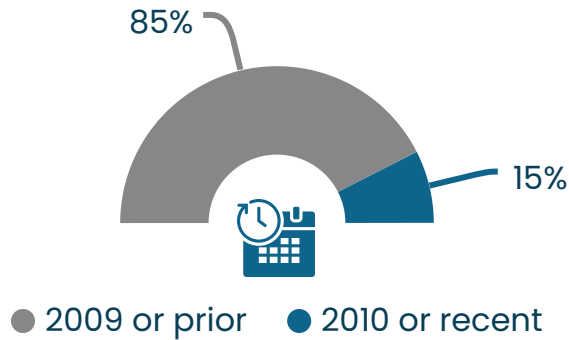
LandUseUSA  
UrbanStrategies

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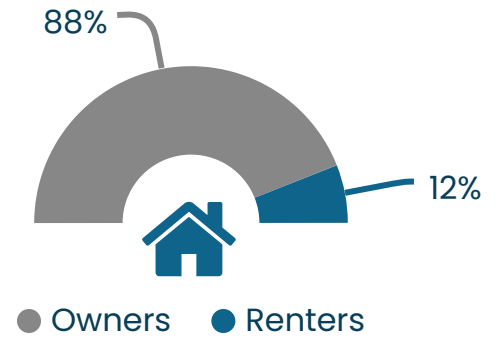
# Red, White & Bluegrass | M44

Lifestyles and Housing Preferences | National Averages

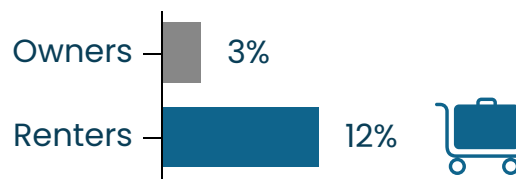
### Units by Decade Built



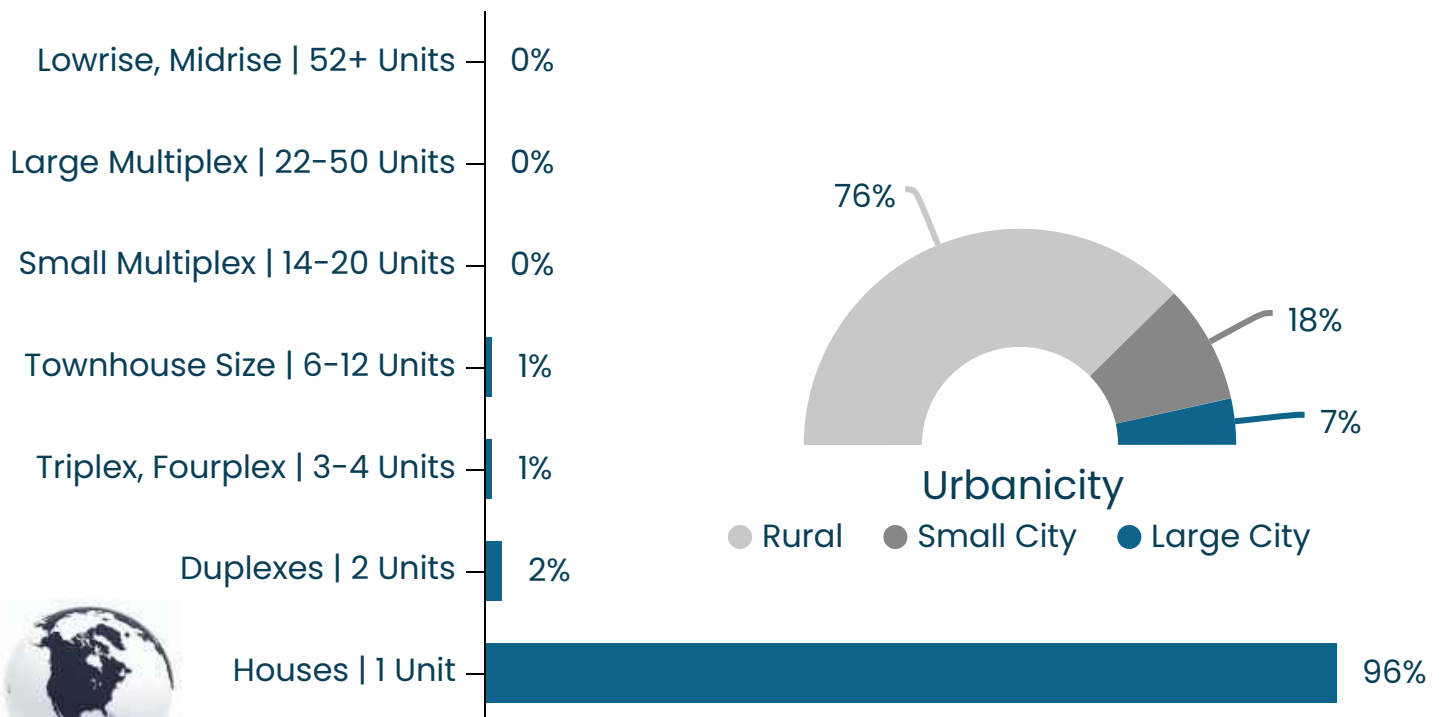
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity



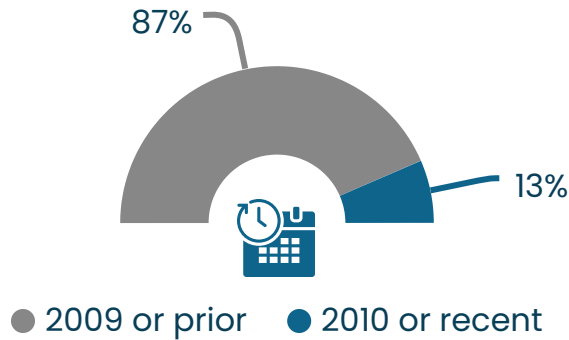
Source: Underlying data by Experian Decision Analytics; exhibit and analysis by LandUseUSA | Urban Strategies © 2023 with all rights reserved.



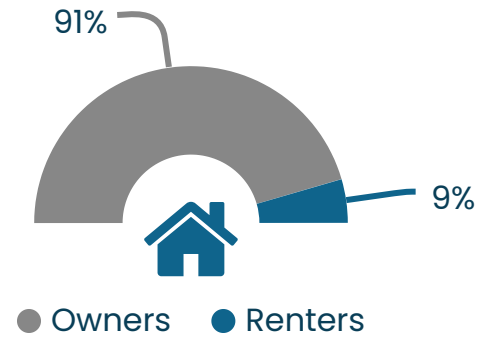
# True Grit Americans | N46

Lifestyles and Housing Preferences | National Averages

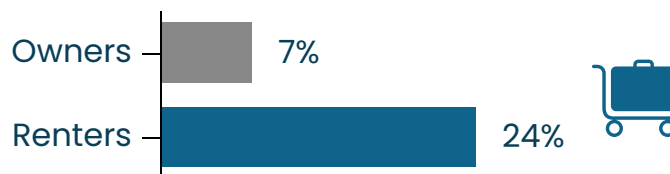
### Units by Decade Built



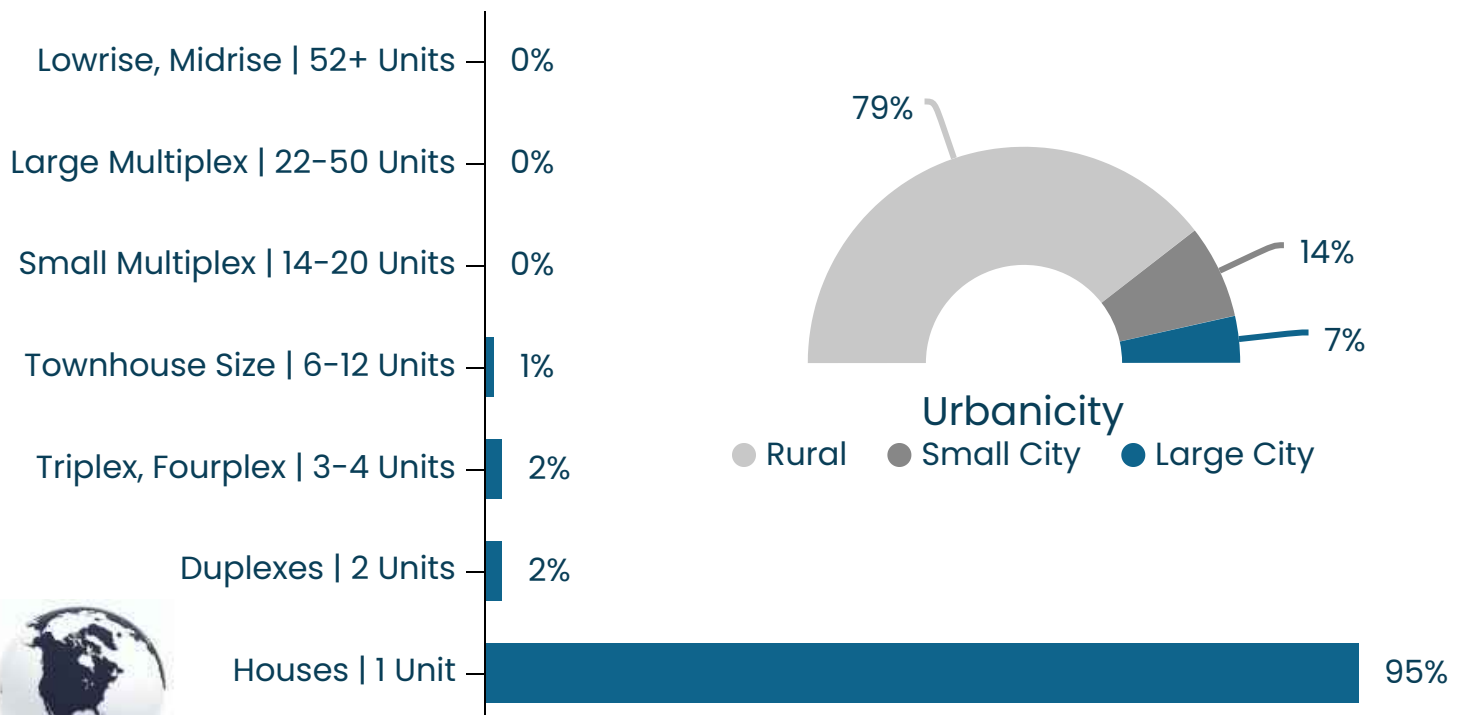
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

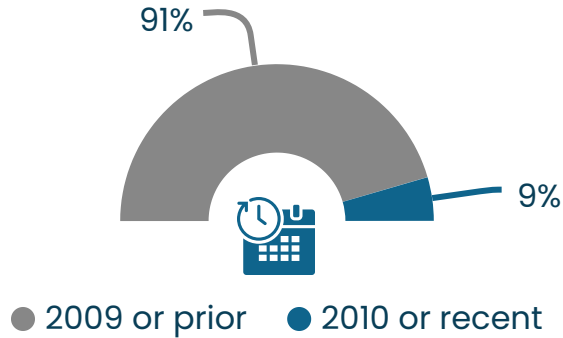


Source: Underlying data by Experian Decision Analytics; exhibit and analysis by LandUseUSA | Urban Strategies © 2023 with all rights reserved.

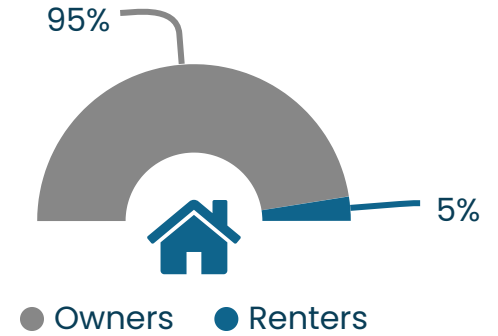
# Town Elders & Leaders | Q64

Lifestyles and Housing Preferences | National Averages

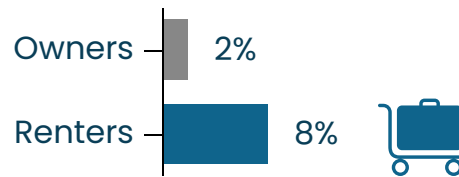
### Units by Decade Built



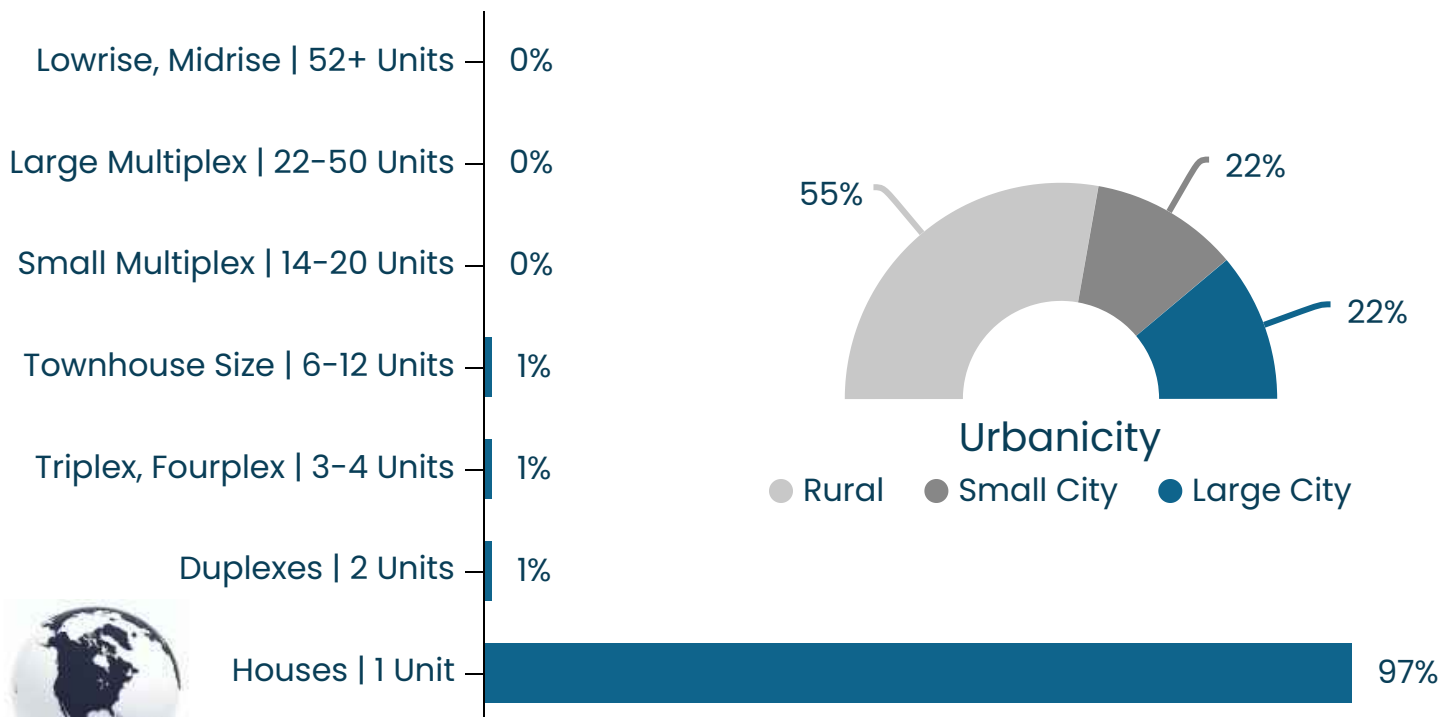
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity



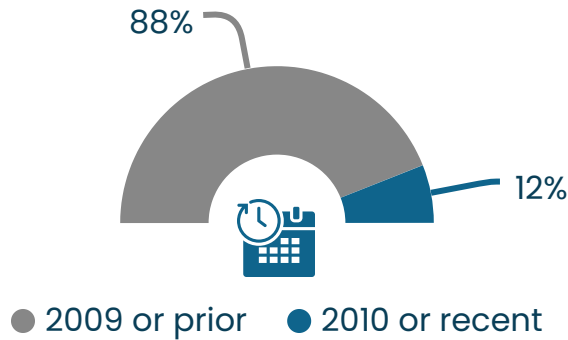
Source: Underlying data by Experian Decision Analytics; exhibit and analysis by LandUseUSA | Urban Strategies © 2023 with all rights reserved.

# Section 1-N

# Status Seeking Singles | G24

Lifestyles and Housing Preferences | National Averages

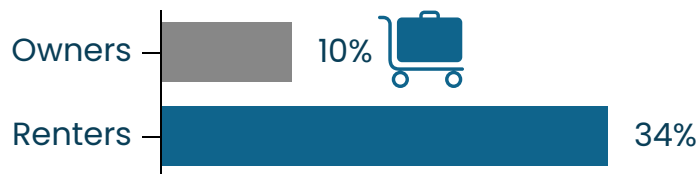
### Units by Decade Built



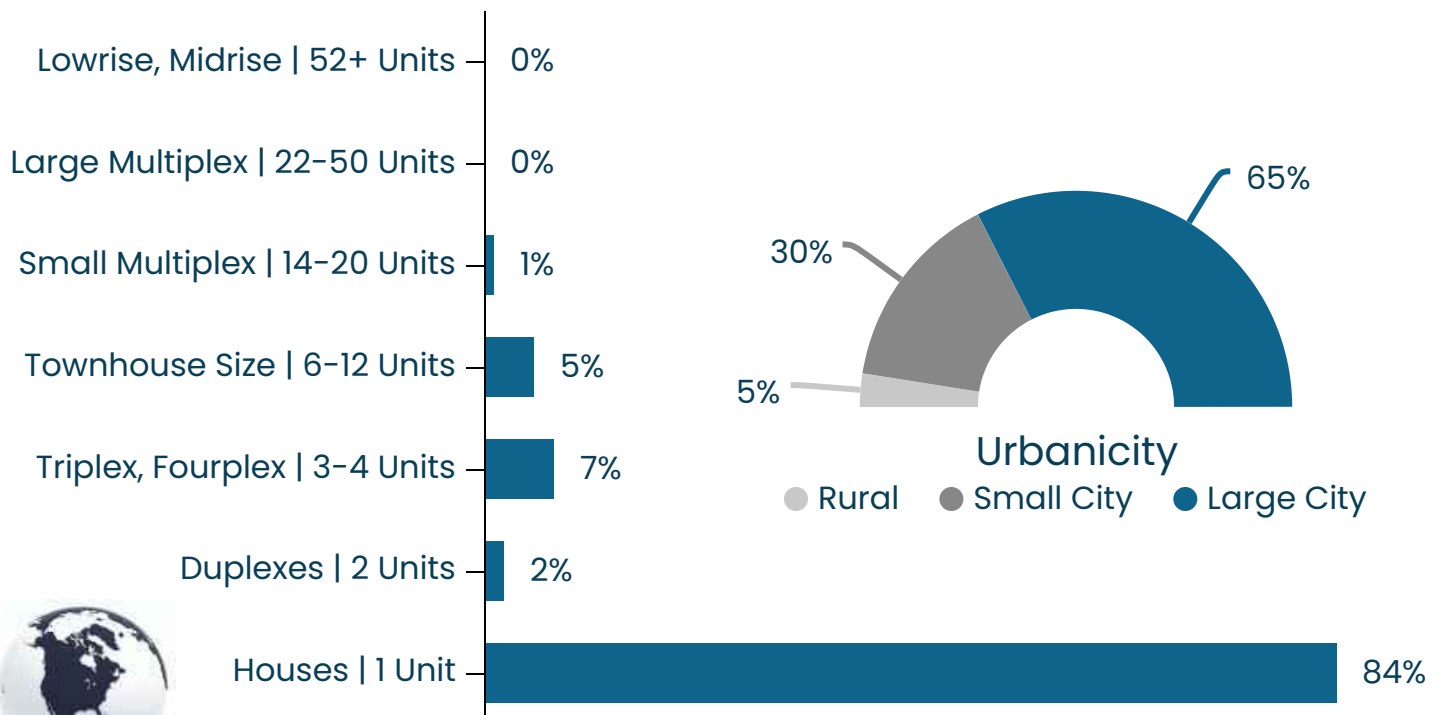
### Households by Tenure



### Share that Moves each Year



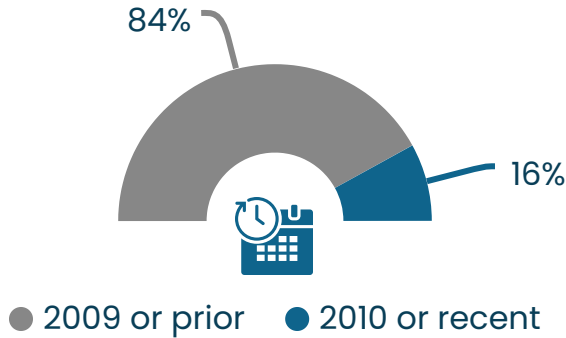
### Inclination for Units by Building Size and Urbanicity



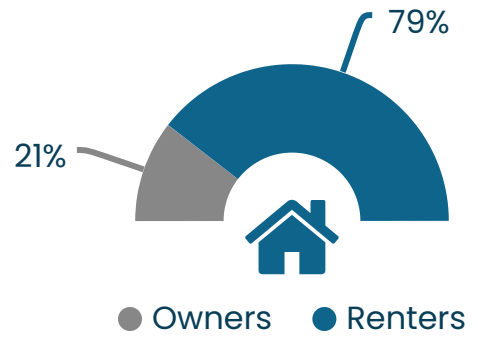
# Wired for Success | K37

Lifestyles and Housing Preferences | National Averages

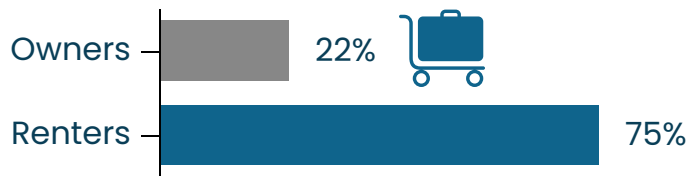
### Units by Decade Built



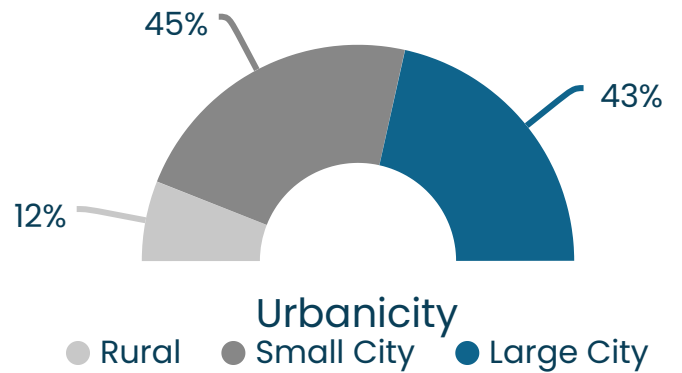
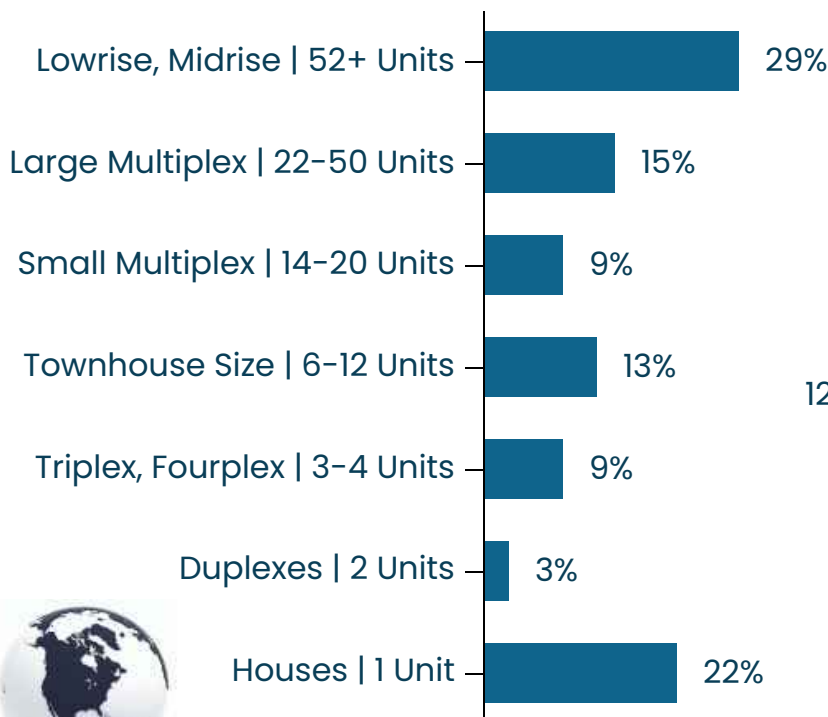
### Households by Tenure



### Share that Moves each Year



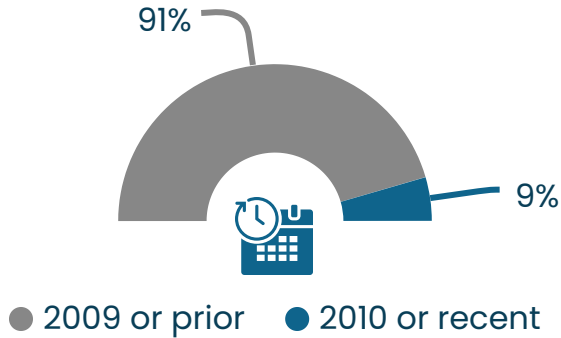
### Inclination for Units by Building Size and Urbanicity



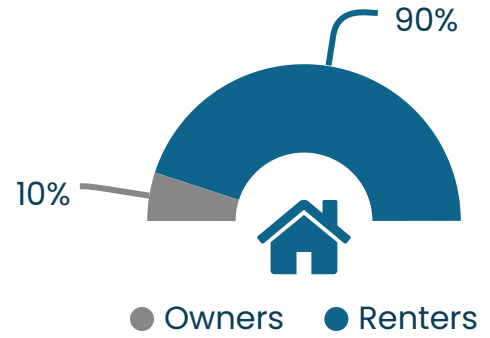
# Bohemian Groove | K40

Lifestyles and Housing Preferences | National Averages

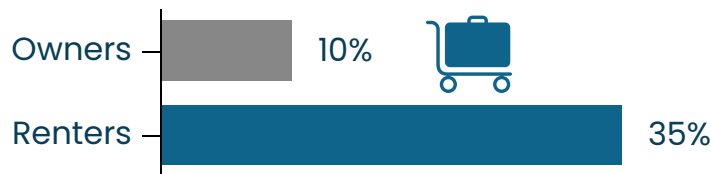
Units by Decade Built



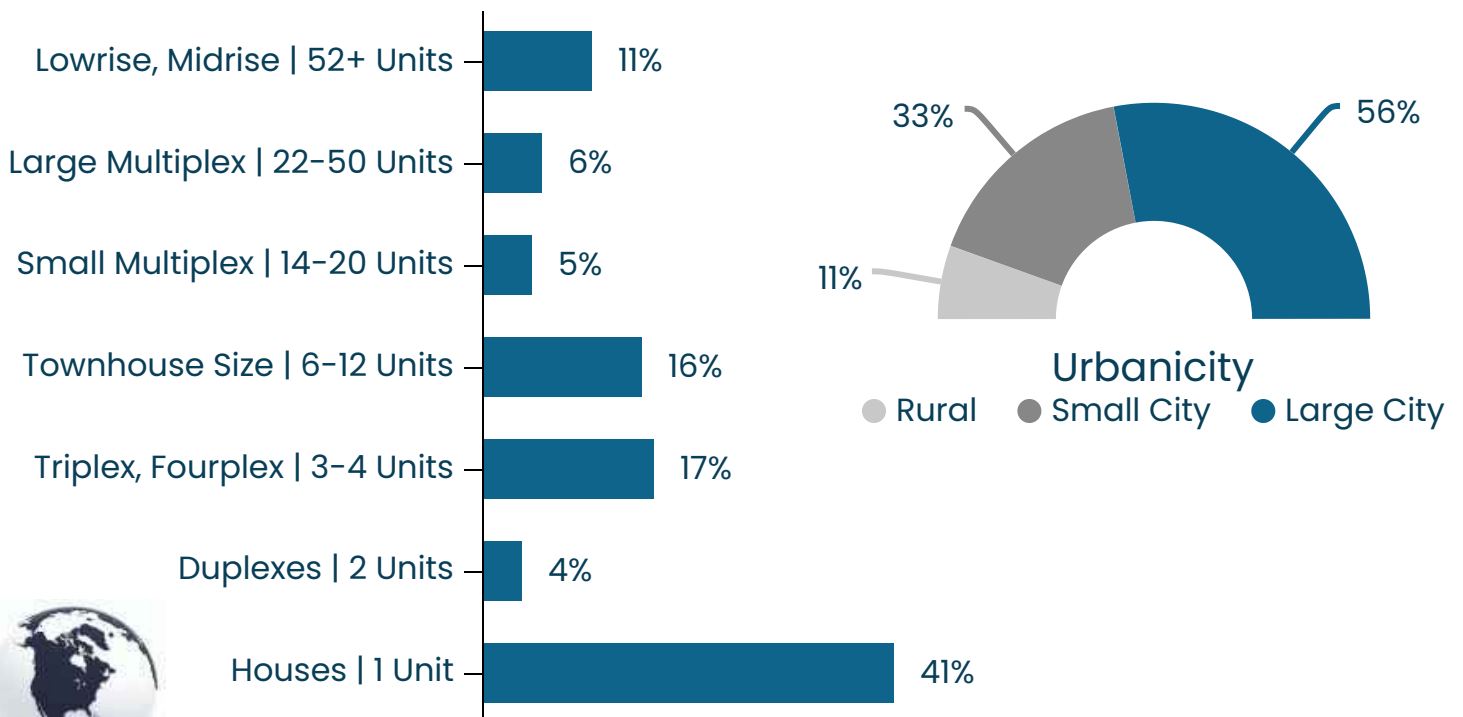
Households by Tenure



Share that Moves each Year



Inclination for Units by Building Size and Urbanicity

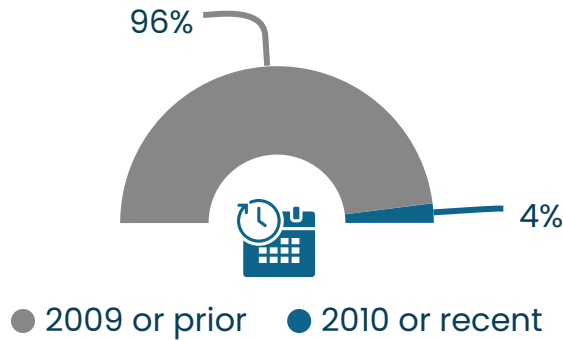


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# Infants & Debit Cards | M45

Lifestyles and Housing Preferences | National Averages

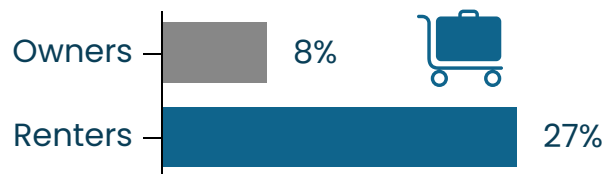
### Units by Decade Built



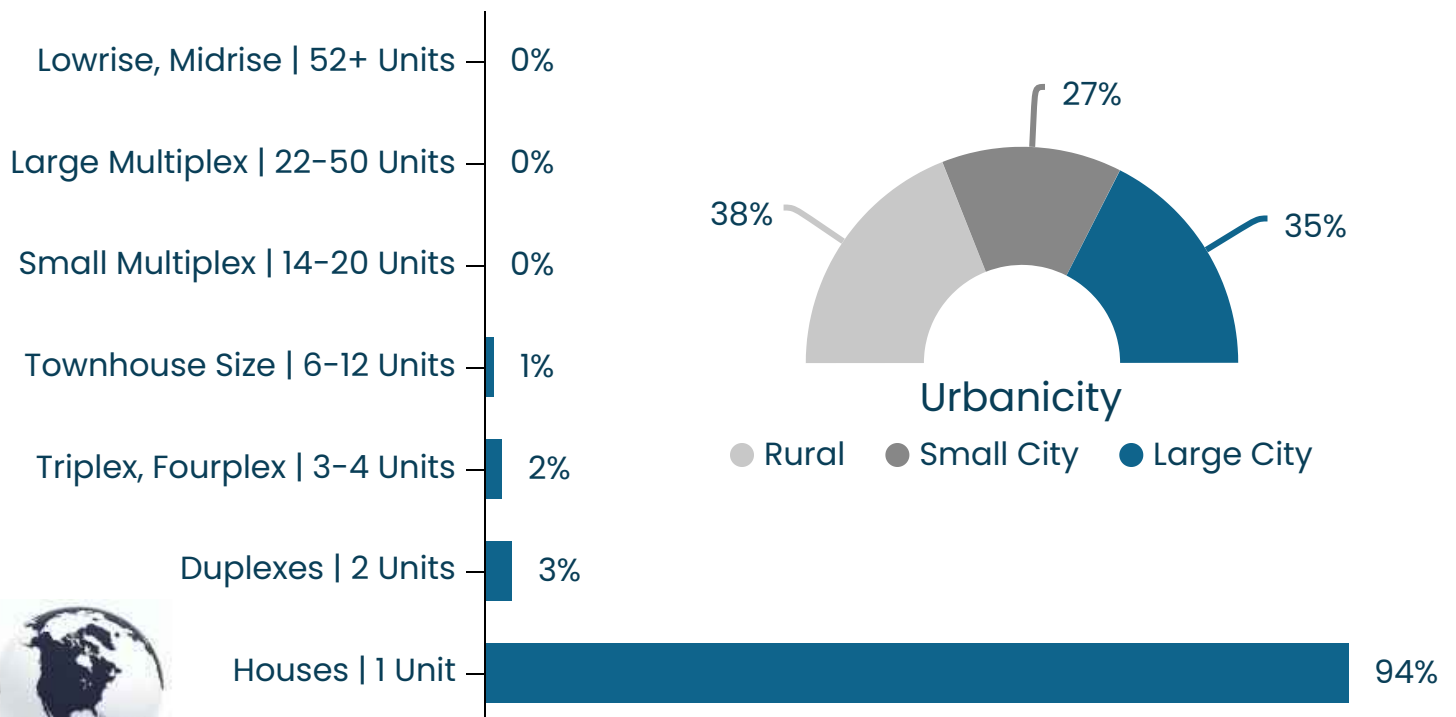
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

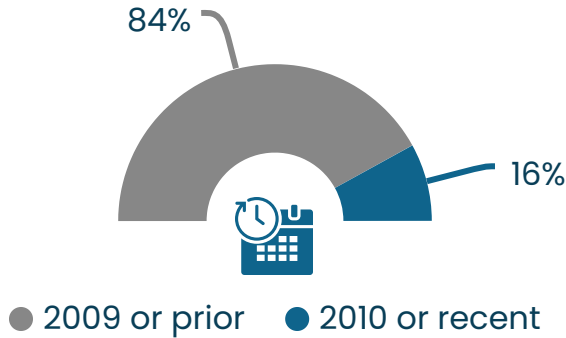


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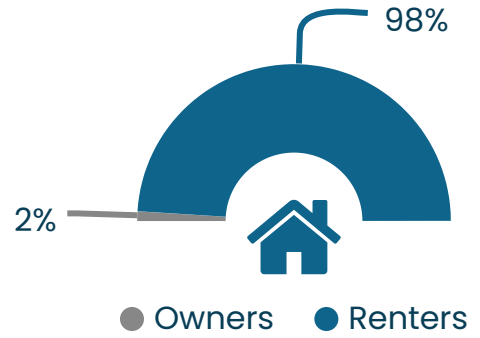
# Full Steam Ahead | O50

## Lifestyles and Housing Preferences | National Averages

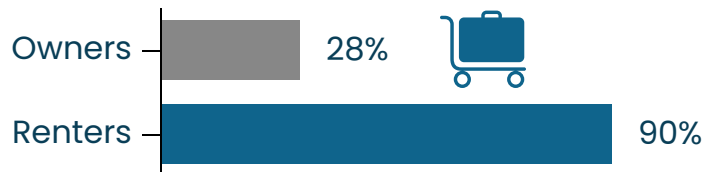
### Units by Decade Built



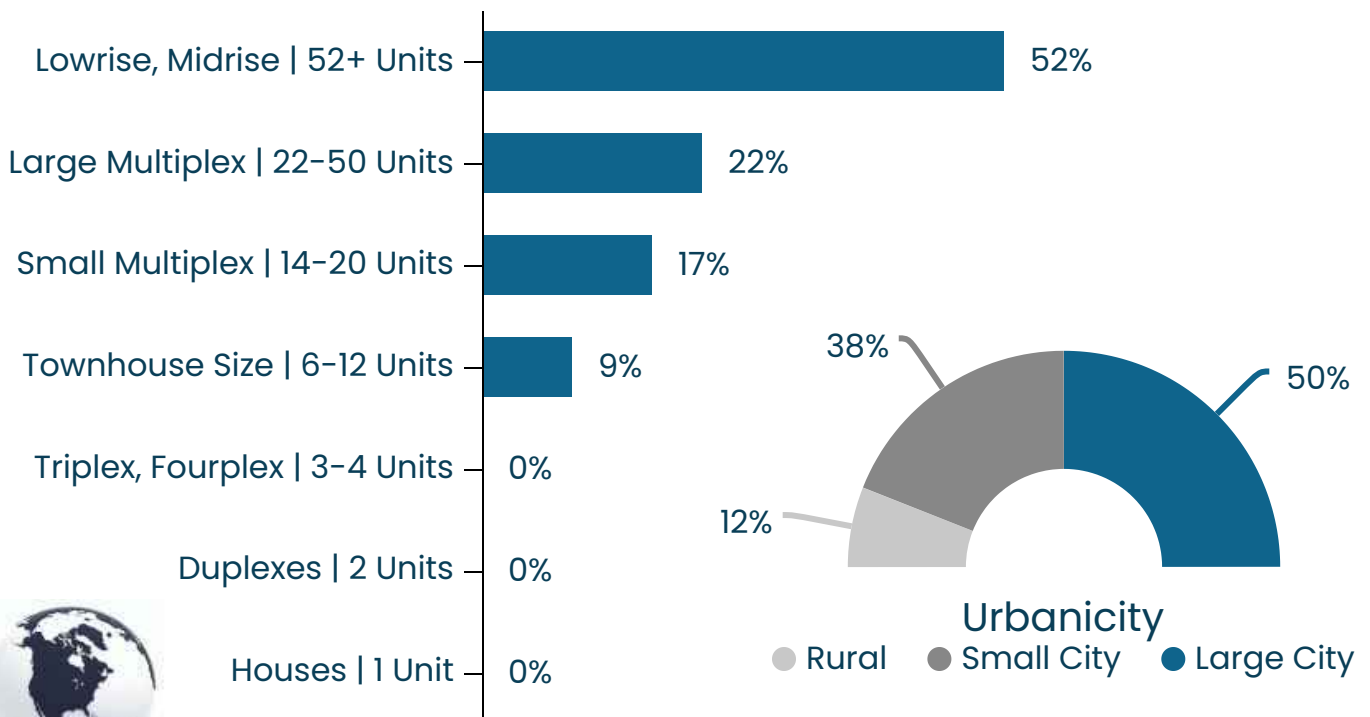
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

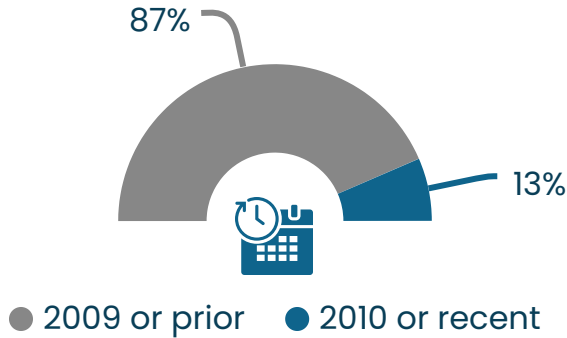




# Digital Dependents | O51

Lifestyles and Housing Preferences | National Averages

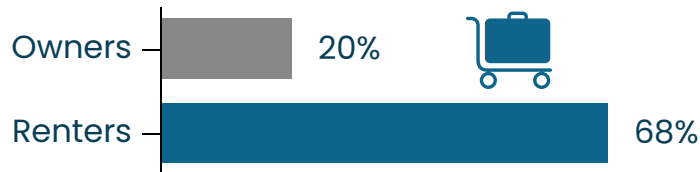
### Units by Decade Built



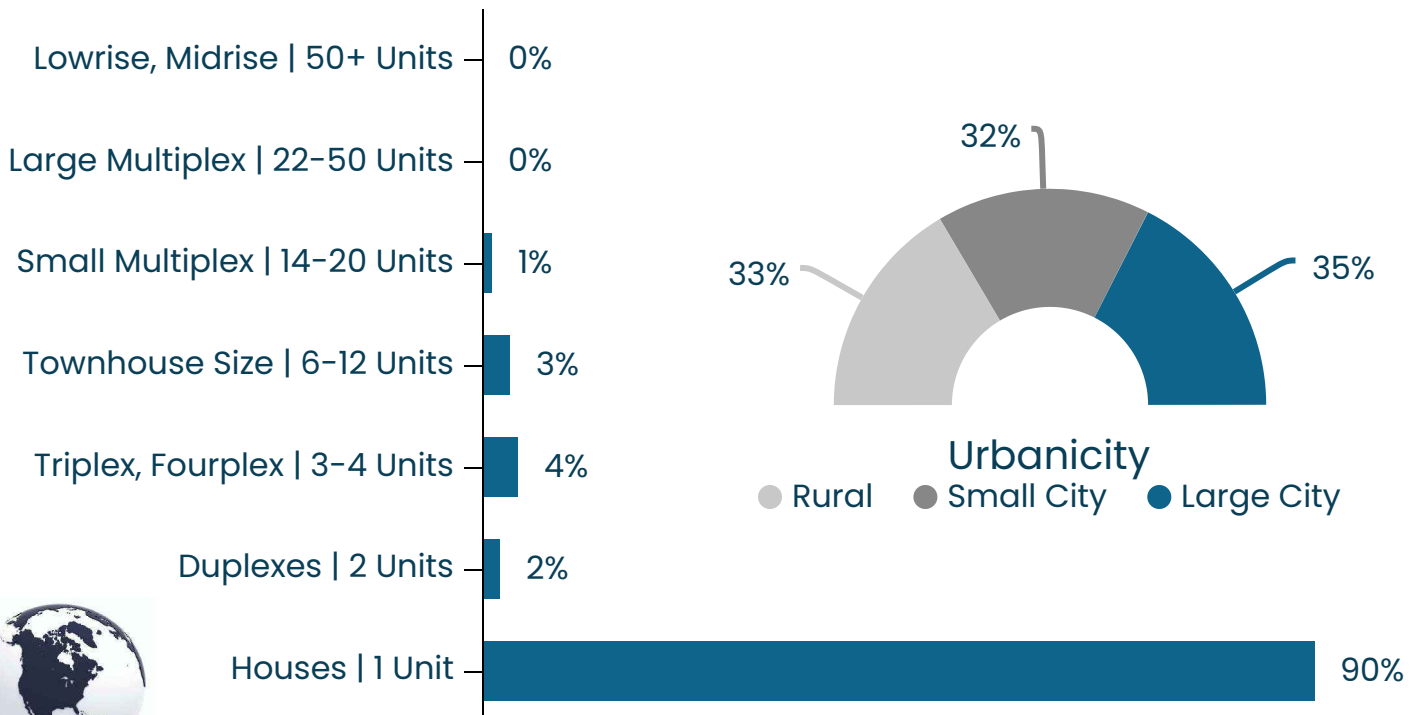
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity



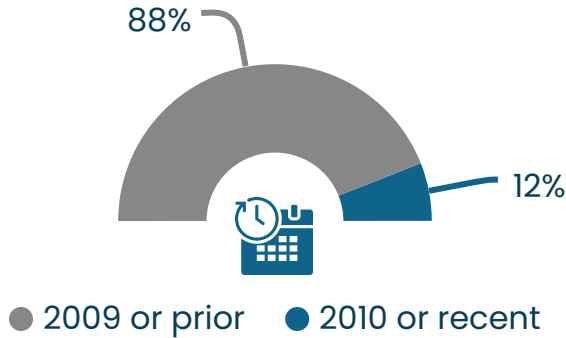
LandUseUSA  
UrbanStrategies

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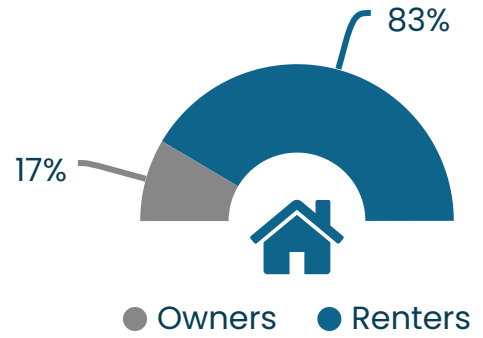
# College and Cafes | O53

## Lifestyles and Housing Preferences | National Averages

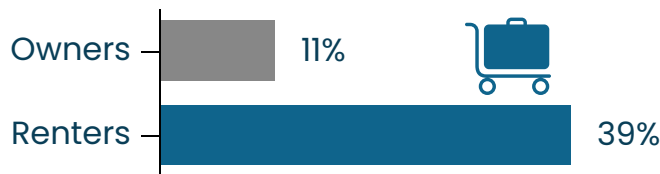
### Units by Decade Built



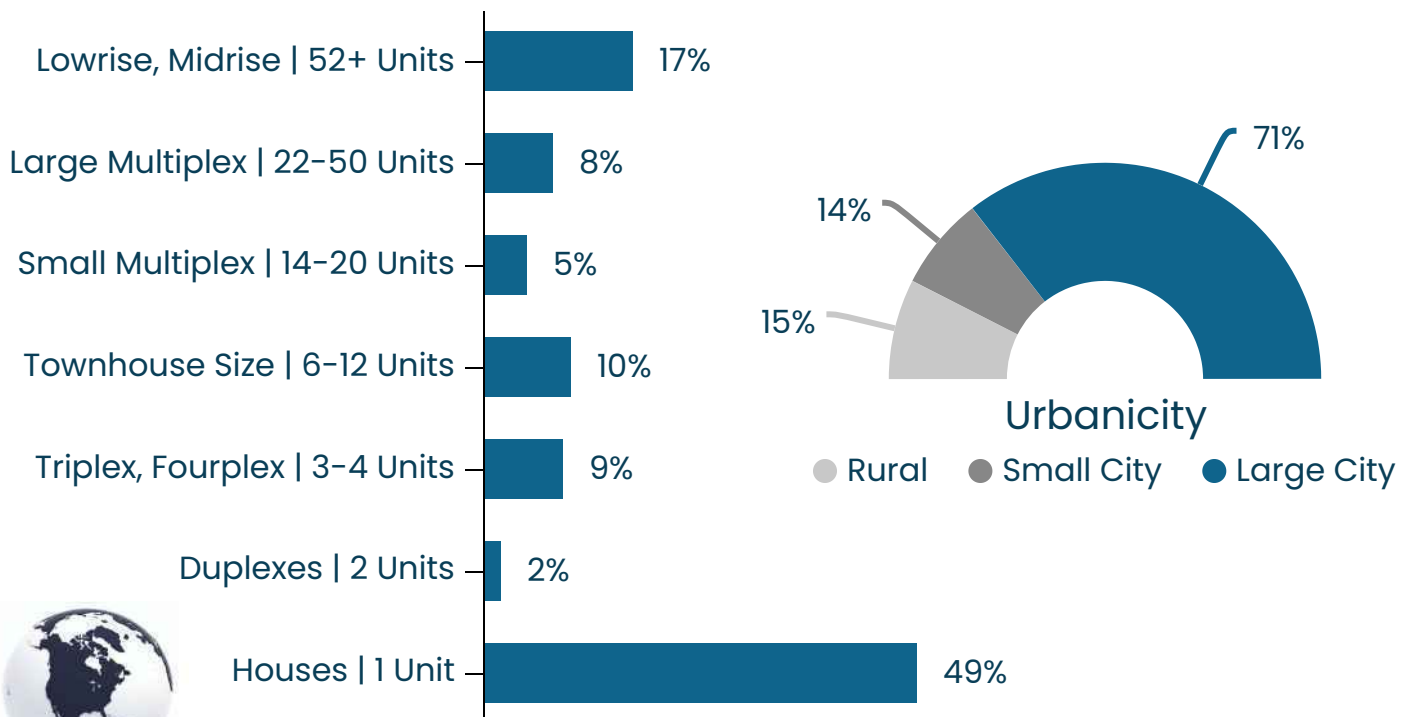
### Households by Tenure



### Share that Moves each Year



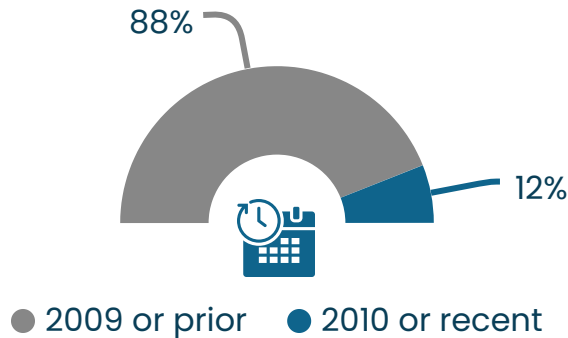
### Inclination for Units by Building Size and Urbanicity



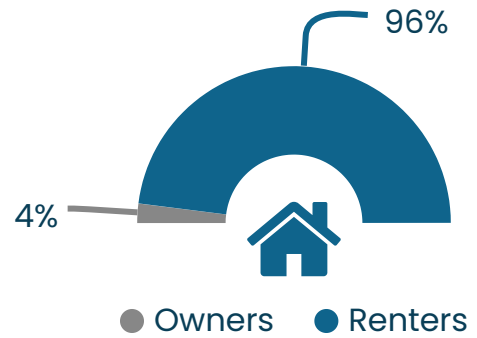
# Striving Single Scene | O54

Lifestyles and Housing Preferences | National Averages

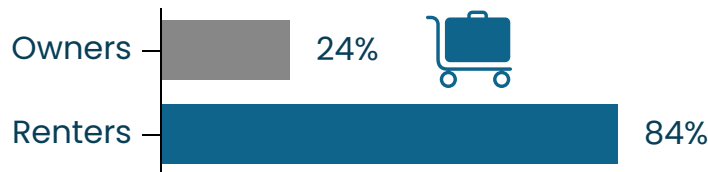
### Units by Decade Built



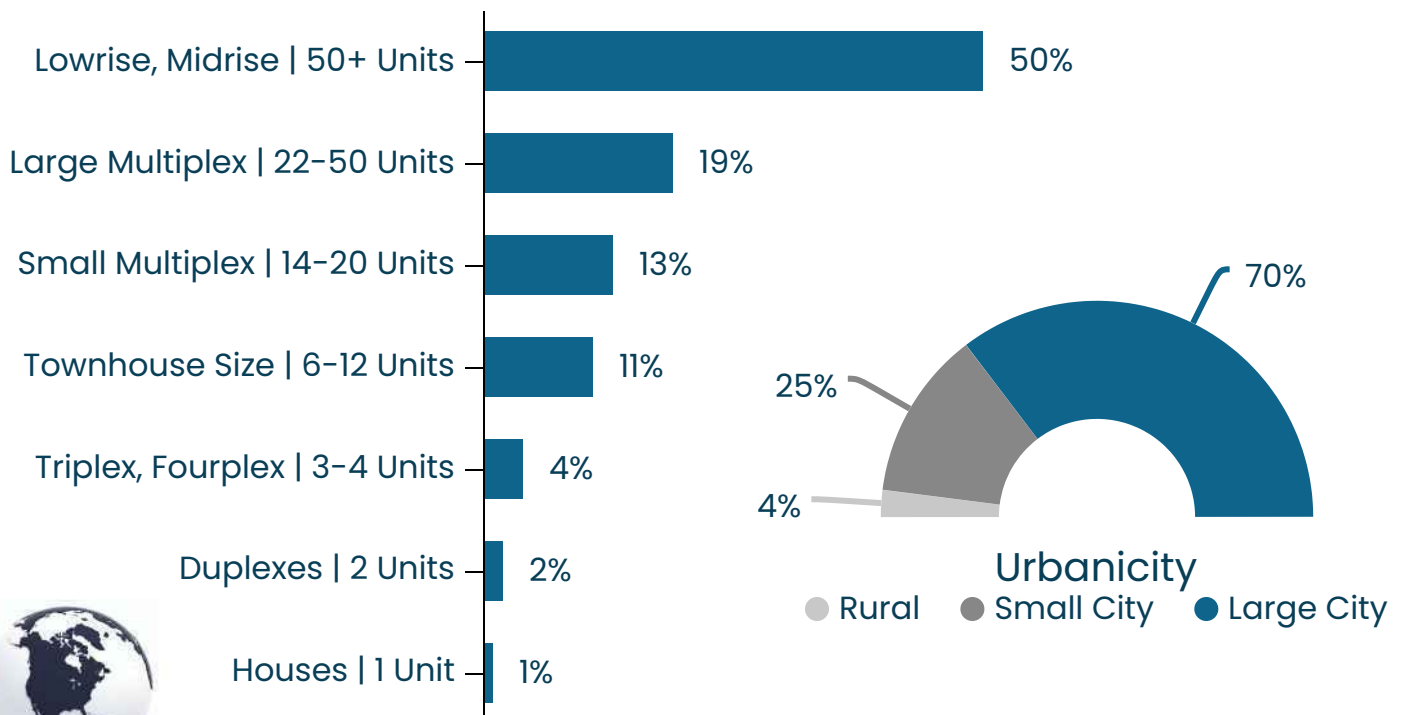
### Households by Tenure



### Share that Moves each Year



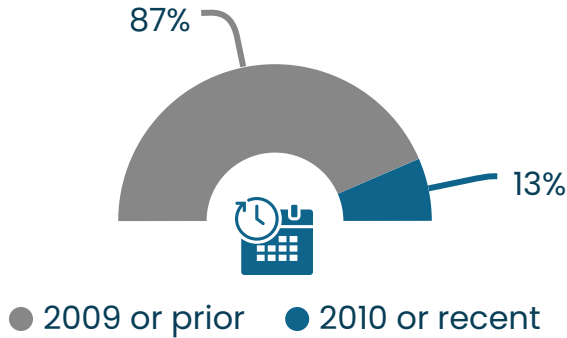
### Inclination for Units by Building Size and Urbanicity



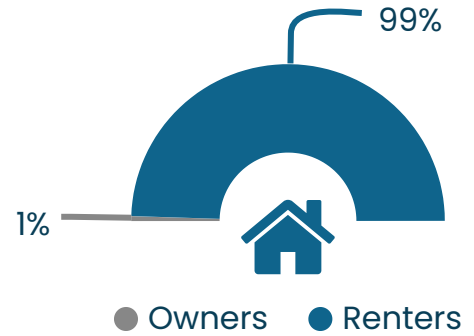
# Family Troopers | O55

Lifestyles and Housing Preferences | National Averages

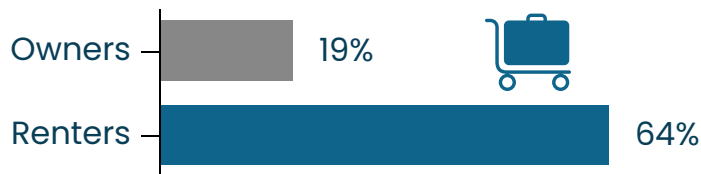
### Units by Decade Built



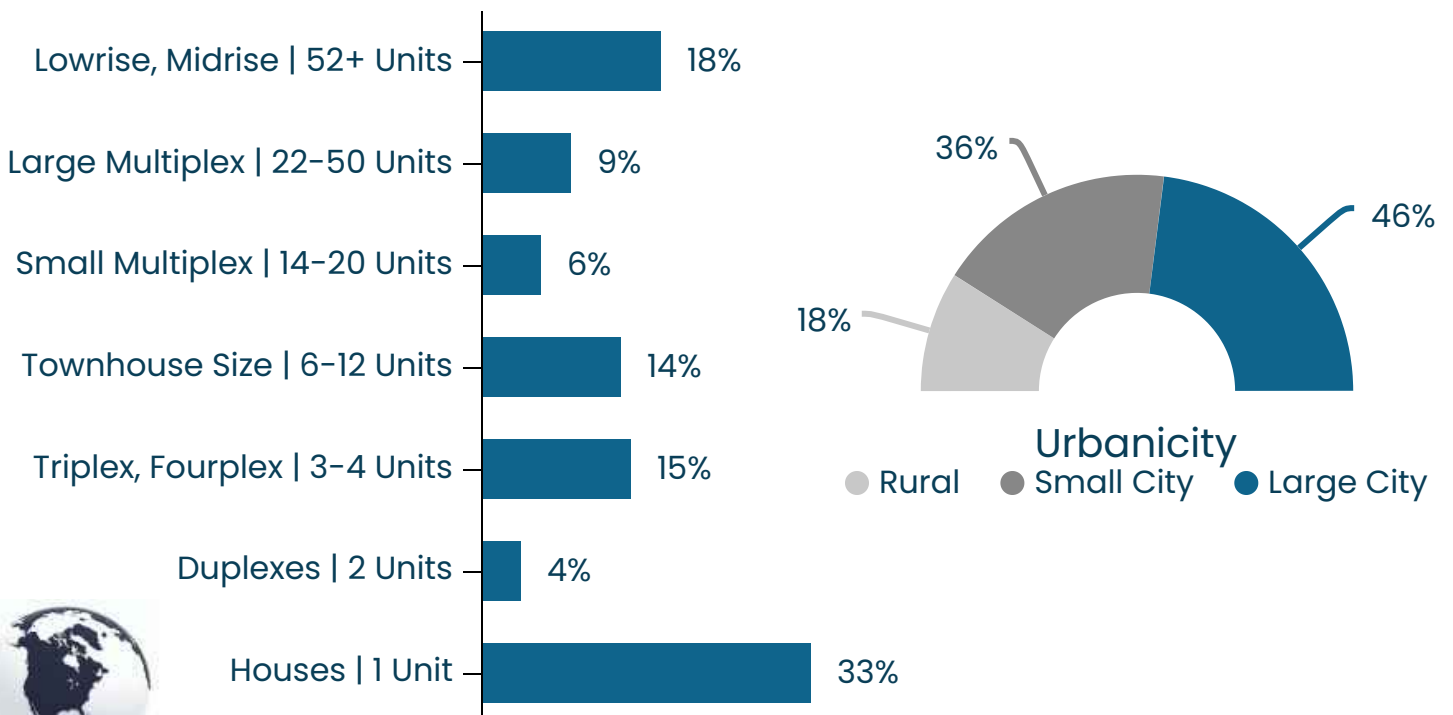
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

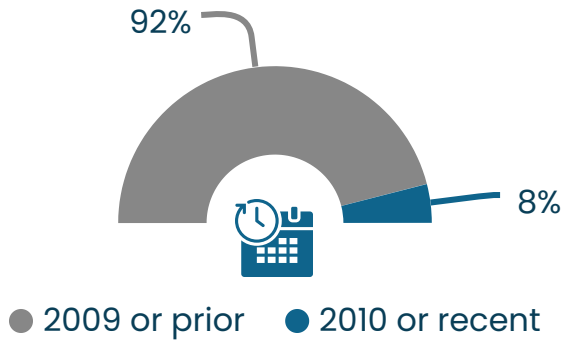


Source: Underlying data by Experian Decision Analytics; exhibit and analysis by LandUseUSA | Urban Strategies © 2023 with all rights reserved.

# Senior Discounts in Towers | Q65

Lifestyles and Housing Preferences | National Averages

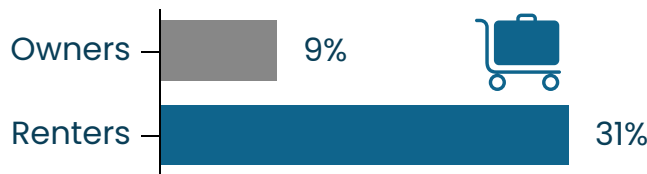
### Units by Decade Built



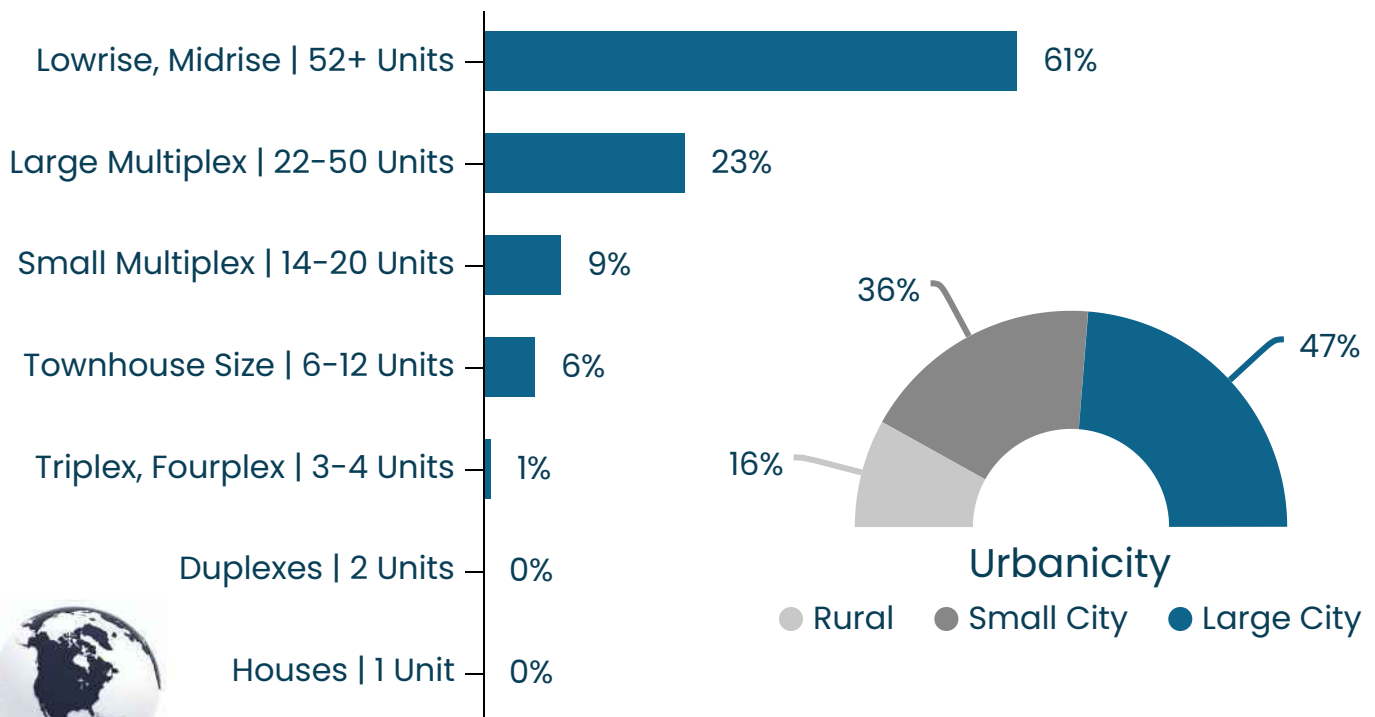
### Households by Tenure



### Share that Moves each Year



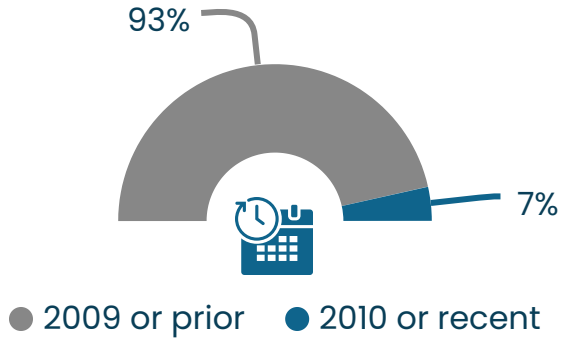
### Inclination for Units by Building Size and Urbanicity



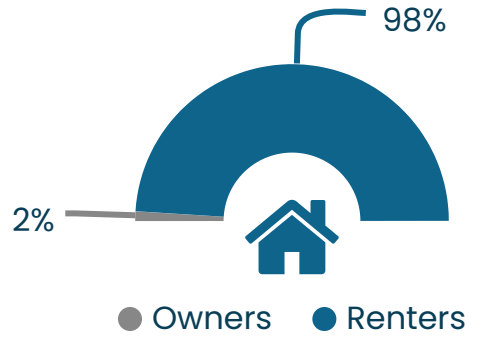
# Dare to Dream | R66

Lifestyles and Housing Preferences | National Averages

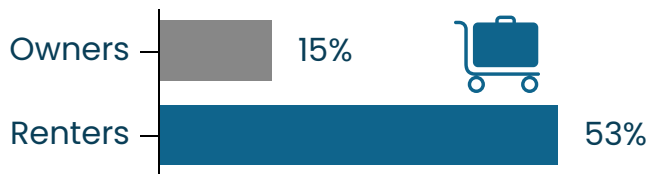
### Units by Decade Built



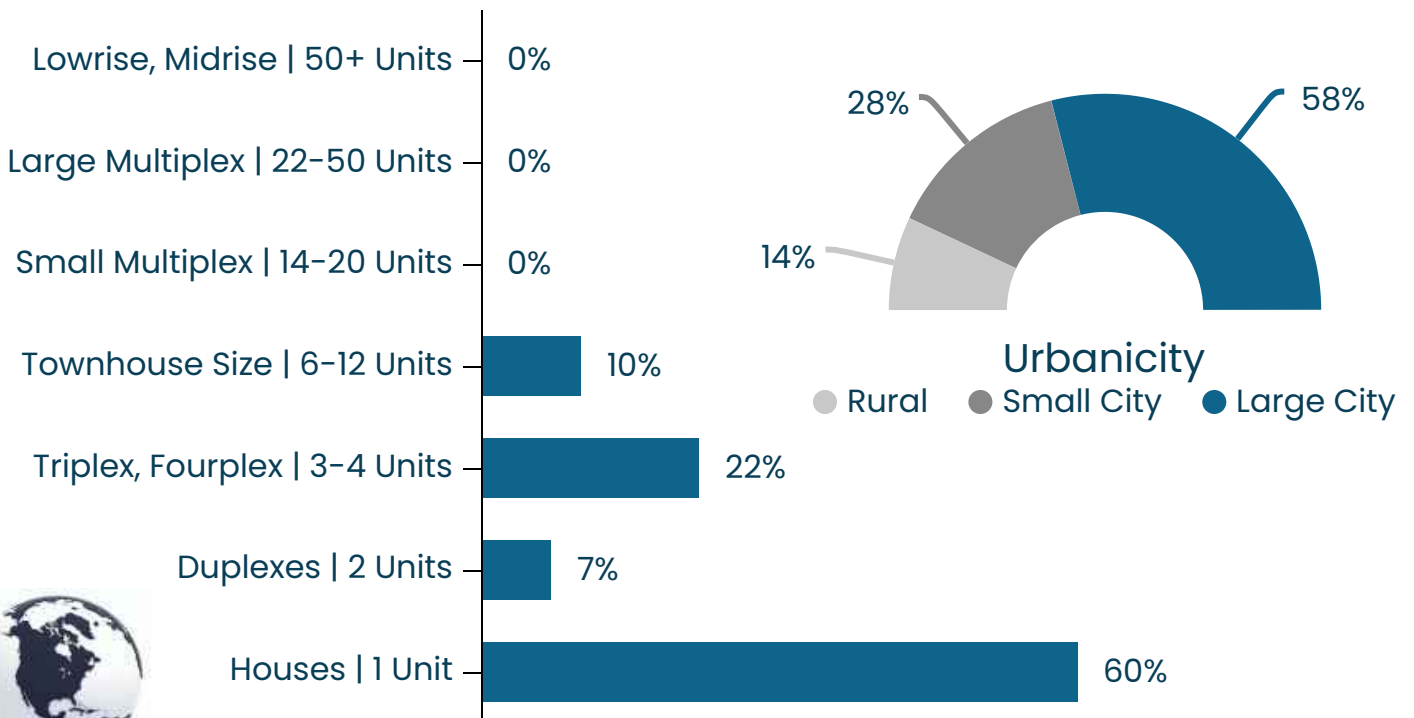
### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

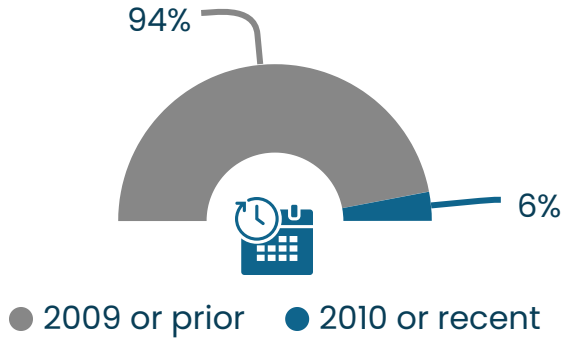


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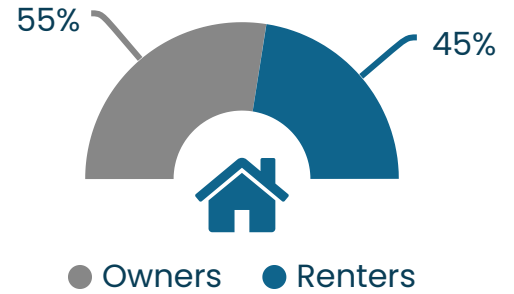
# Small Towns, Shallow Pockets | S68

Lifestyles and Housing Preferences | National Averages

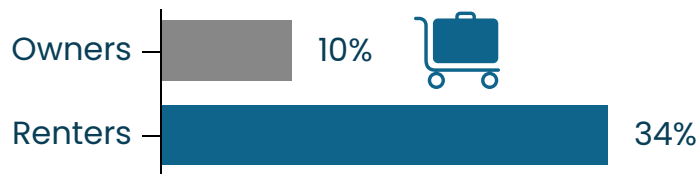
### Units by Decade Built



### Households by Tenure



### Share that Moves each Year



### Inclination for Units by Building Size and Urbanicity

