



**TMA Summary Exhibits**  
**Clare County**  
**Michigan**  
**2016**

**Prepared by:**



**LandUseUSA**

**Prepared for:**

**East Central Michigan Prosperity Region 5**

**Michigan State  
Housing Development Authority**



**MSHDA**  
 MICHIGAN STATE HOUSING  
 DEVELOPMENT AUTHORITY

## Study Overview

This Residential Target Market Analysis (TMA) and study for Clare County reflects a collaborative effort of a diverse team of stakeholders. It has been funded through a matching grant provided by the Michigan State Housing Development Authority (MSHDA); and has also benefited from administrative support from the East Michigan Council of Governments (EMCOG). Through this initiative, LandUseUSA (a MSHDA-approved TMA consultant) has been engaged to conduct the study, which was completed in late 2016.

The study spans the East Central Michigan Prosperity Region 5, which includes Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland, and Saginaw Counties. Results for each county are detailed in individual reports that can be found online at [www.emcog.org](http://www.emcog.org), along with an accompanying Regional Workbook. Contact information for the EMCOG and LandUseUSA is provided on the last page of this summary; and stakeholders are encouraged to email or call with any questions.

Results of the TMA have been used to identify Missing Middle Housing formats for developers and to encourage the development of unique products within that building typology. A description of the typology can be found in the Regional Workbook, and additional resources are also available online at [www.MissingMiddleHousing.com](http://www.MissingMiddleHousing.com).

The market potential from the TMA has been carefully aligned with housing formats to reflect the preferences of migrating target markets (lifestyle clusters) and their propensity to choose attached units in a variety of building sizes. The TMA also focuses on migrating target markets that have a high propensity to choose urban places to live, including downtowns and compact neighborhoods. Recommendations also reflect results of a real estate analysis and observations of existing choices throughout the county.

## Clare County Results

This short document summarizes the results for Clare County and includes a selection of tables and exhibits from the complete report. Summary Table A on the following page summarizes the results for the county, plus the cities of Clare and Harrison, and the Village of Farwell. By matching unique housing formats with the preferences of migrating target markets, these places can benefit through population retention and growth.

Summary Table A

Annual Market Potential – Attached and Detached Units  
 Renters and Owners – Aggressive (Maximum) Scenario  
 Clare County – East Central Michigan Prosperity Region 5 – 2016

Annual Market Potential Aggressive Scenario	Detached Houses	Attached		Total Potential
		Duplex Triplex	Larger Formats	
The City of Clare	117	45	193	355
The City of Harrison	56	16	88	160
The Village of Farwell	22	4	.	26
Subtotal 3 Listed Places	195	65	281	541
<u>Surrounding Townships</u>	<u>489</u>	<u>42</u>	<u>262</u>	<u>793</u>
Clare County Total	684	107	543	1,334
Format as a Share of Total				
Three Urban Places	36%	12%	52%	100%
Clare County	51%	8%	41%	100%

**“Slide” by Building Format**

Summary Table B on the next page demonstrates the TMA results for Clare County and the City of Clare by building size, before and after some adjustments. The adjustments apply a “slide” to align the market potential with the most appropriate building sizes.

For example, in Clare County, there is an annual market potential for 83 units in buildings with 100 or more units. Assuming that one large building can capture a 50% market share (which is exceptionally high), this implies that it would take at least two years to fill one 100-unit building. Instead of waiting two years to fill one large building, the market potential can be fitted to several buildings that are smaller and more appropriately sized.

Similarly, the City of Clare has an annual market potential for 48 units among buildings with 50 or more units. Assuming that one large building can capture 50% of the market, it would take at least two years to fill it. However, the units can be fitted to smaller buildings, and these adjustments are also shown in the following table.

Summary Table B

Annual Market Potential – “Slide” along Formats (in Units)  
 71 Lifestyle Clusters – Aggressive Scenario  
 Clare County and the City of Clare, Michigan – 2016

Number of Units by Building Format/Size	Clare County		The City of Clare	
	Unadjusted w/out Slide	Adjusted with Slide	Unadjusted w/out Slide	Adjusted with Slide
1   Detached Houses	684	684	117	117
2   Side-by-Side & Stacked	37	36	14	14
3   Side-by-Side & Stacked	70	69	31	30
4   Side-by-Side & Stacked	39	40	18	16
5-9   Townhouse, Live-Work	189	190	77	80
10+   Multiplex: Small	74	74	23	23
20+   Multiplex: Large	96	96	27	55
50+   Midrise: Small	62	145	20	.
100+   Midrise: Large	83	.	28	.
Subtotal Attached	650	650	238	238

The following page displays Summary Table C, which repeats the results for the City of Clare, plus the City of Harrison and the Village of Farwell. As shown, the annual market potential has been reallocated to building sizes that are most appropriate for each place. For example, the City of Harrison’s annual market potential for 24 units in relatively over-sized buildings (i.e., buildings with 50+ units each) has been more appropriately fitted to smaller buildings with 20+ units each. Ideally, any new-builds will be developed with Missing Middle Housing formats, such as townhouses, row houses, or lofts/flats.

Summary Table C

Annual Market Potential – “Slide” along Formats (in Units)  
 71 Lifestyle Clusters – Aggressive Scenario  
 Places in Clare County – ECM Prosperity Region 5 – 2016

Number of Units Unadjusted Model Results	The City of Clare	The City of Harrison	Village of Farwell
1   Detached Houses	117	56	22
2   Side-by-Side & Stacked	14	5	.
3   Side-by-Side & Stacked	31	11	.
4   Side-by-Side & Stacked	18	5	.
5-9   Townhouse, Live-Work	77	30	2
10+   Multiplex: Small	23	12	.
20+   Multiplex: Large	27	18	1
50+   Midrise: Small	20	11	.
100+   Midrise: Large	28	12	1
Subtotal Attached	238	104	4
Number of Units Adjusted with “Slide”	The City of Clare	The City of Harrison	Village of Farwell
1   Detached Houses	117	56	22
2   Side-by-Side & Stacked	14	4	.
3   Side-by-Side & Stacked	30	9	.
4   Side-by-Side & Stacked	16	4	4
5-9   Townhouse, Live-Work	80	34	.
10+   Multiplex: Small	23	12	.
20+   Multiplex: Large	75	41	.
50+   Midrise: Small	.	.	.
100+   Midrise: Large	.	.	.
Subtotal Attached	238	104	4

## Attachments

All of the exhibits attached to this summary are excerpts from the complete TMA report and document, and they include the following:

- a) Histograms comparing the market potential to current supply by building size.
- b) Tables showing the market potential among all 71 lifestyle clusters, and among two subsets that represent moderate and upscale target markets.
- c) Histograms demonstrating the most prevalent households living in each respective county and place, by lifestyle cluster.

The complete report and Regional Workbook both include additional information on the upscale and moderate target markets. Interested stakeholders are encouraged to review both documents to become familiar with the terminology and the preferences of these migrating households.

## Contact Information

Electronic copies of all eight county Target Market Analysis county-wide studies and the accompanying Regional Workbook are available for download at [www.emcog.org](http://www.emcog.org), or by contacting Jane Fitzpatrick at the email or phone number shown below.

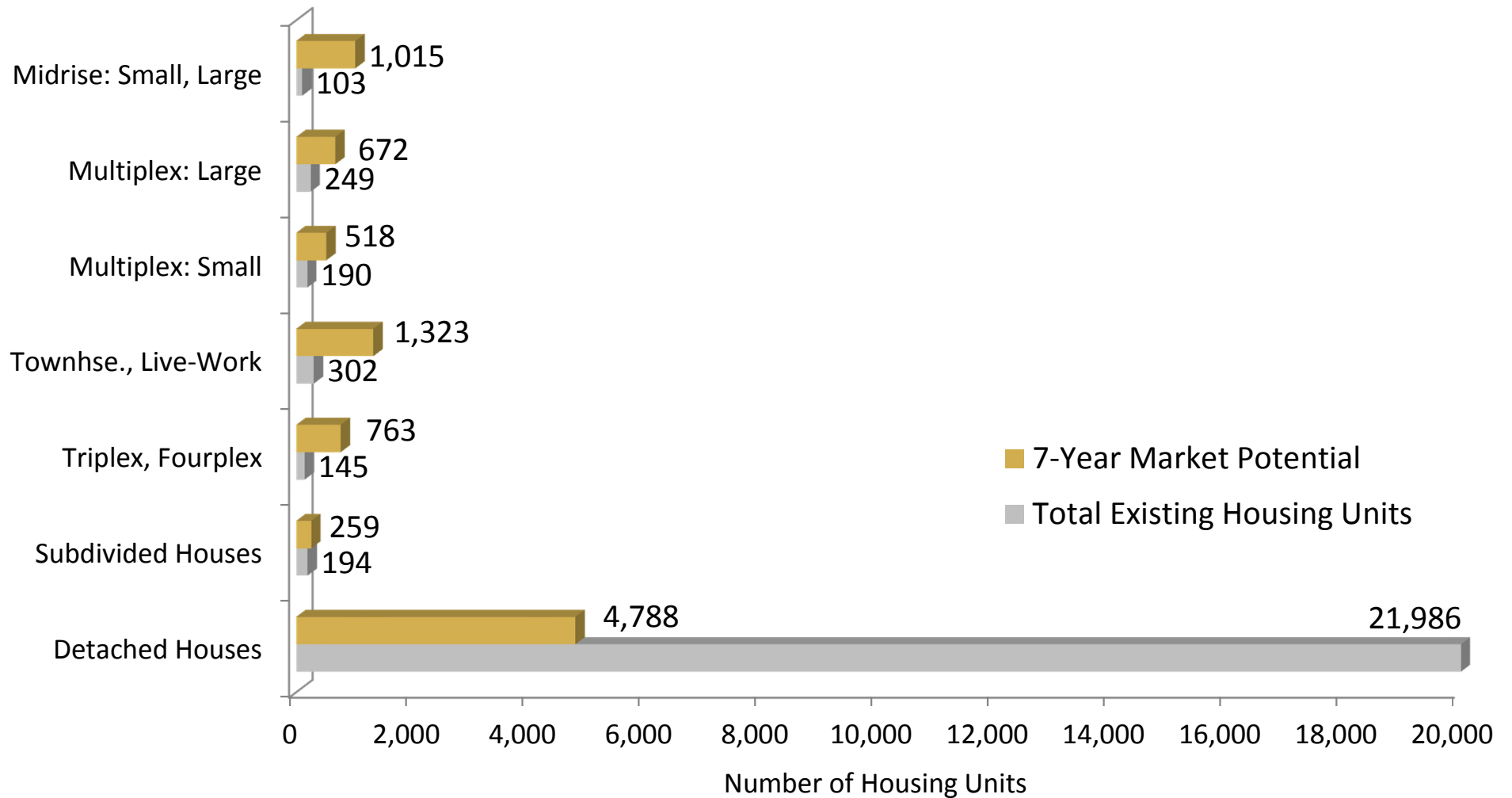
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Questions regarding the work approach, methodology, TMA terminology, analytic results, strategy recommendations, and planning implications should be directed to Sharon Woods at LandUseUSA.

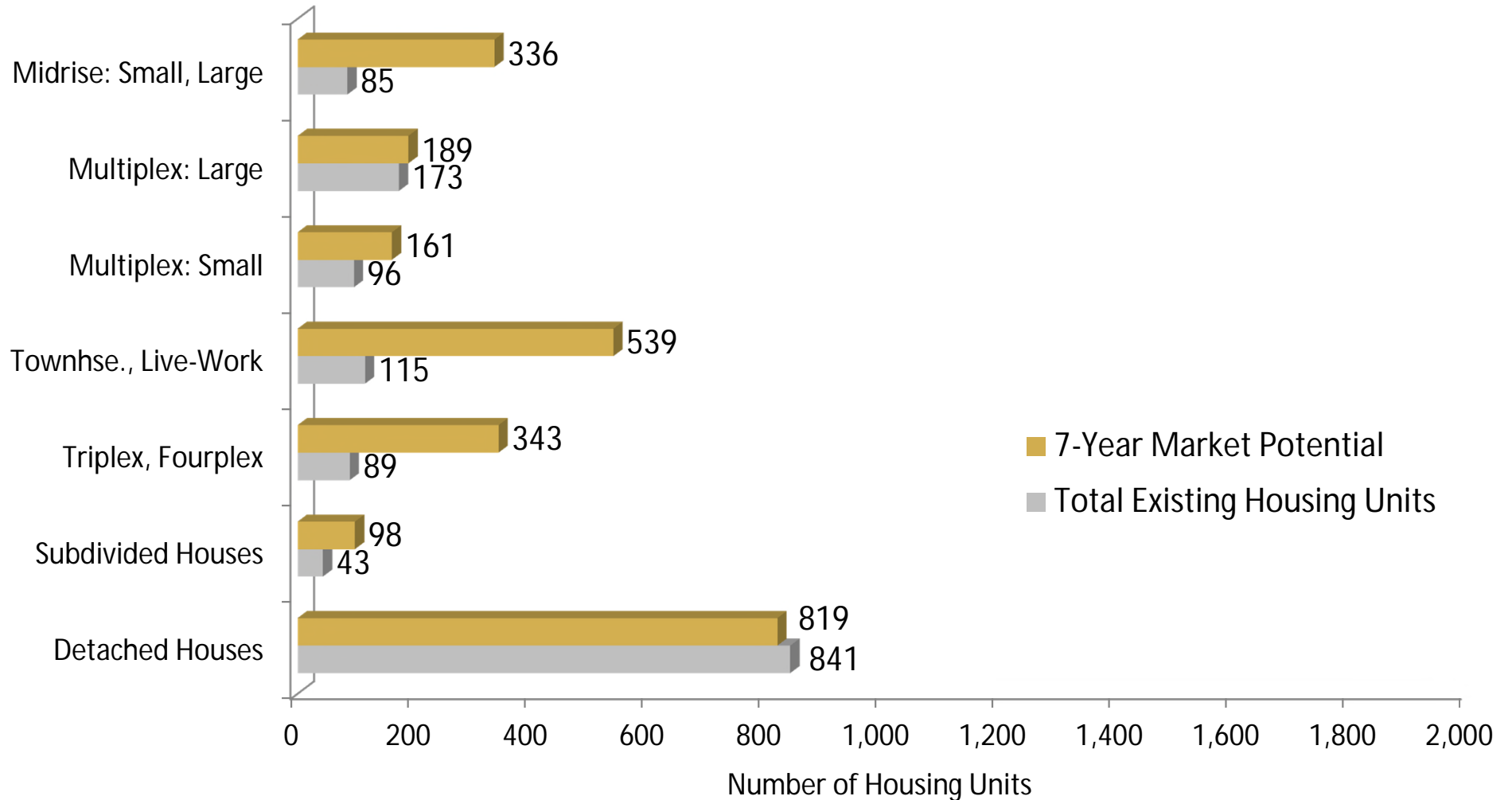
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[www.landuseusa.com](http://www.landuseusa.com)

7-Year Market Potential v. Total Existing Housing Units  
 All 71 Lifestyle Clusters - Aggressive Scenario  
 Clare County | ECM Prosperity Region 5 | 2016 - 2022



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

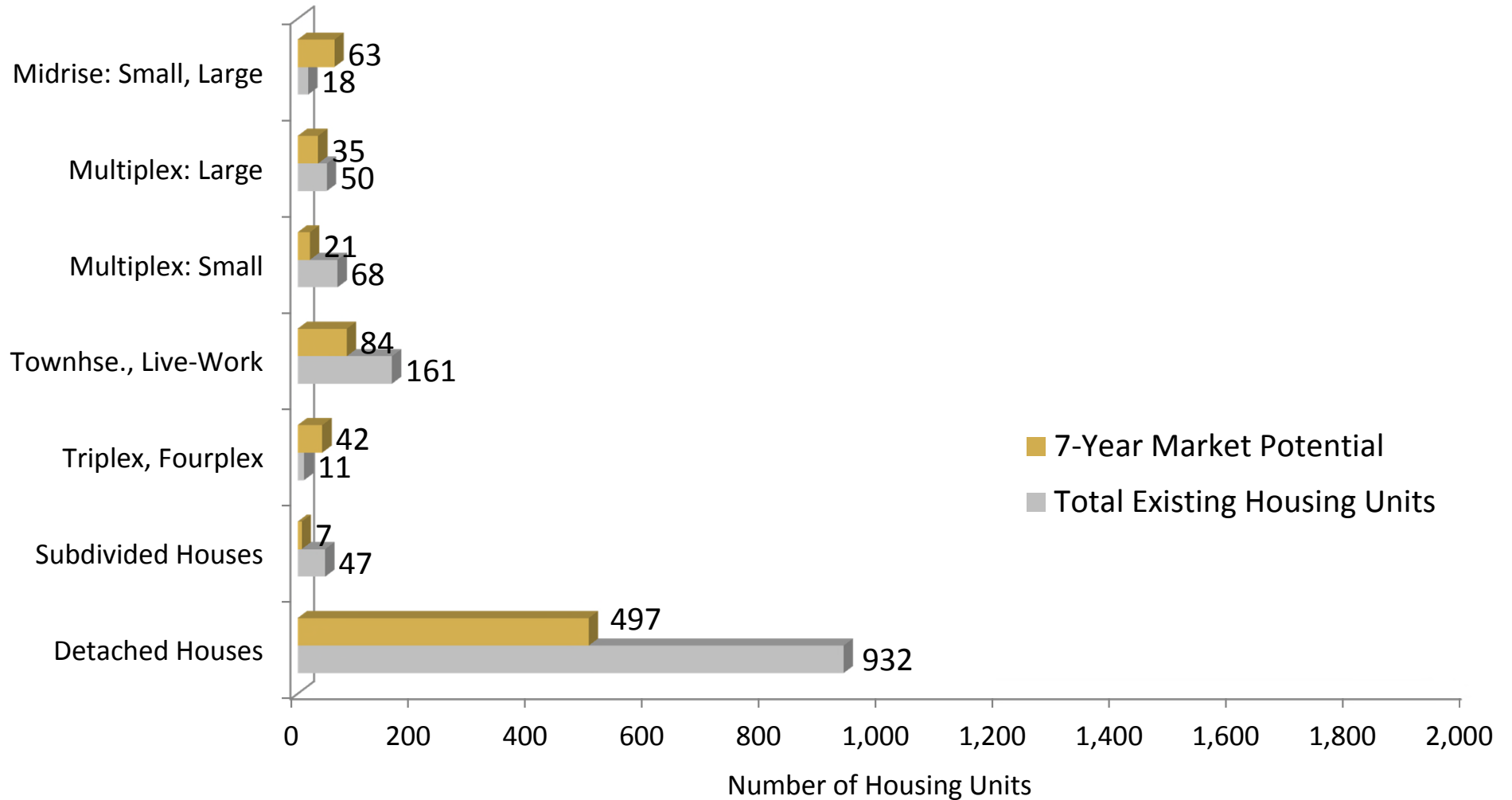
7-Year Market Potential v. Total Existing Housing Units  
 All 71 Lifestyle Clusters - Aggressive Scenario  
 The City of Clare | Clare County | 2016 - 2022



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



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



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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO  
 Number of Units (New and/or Rehab) by Tenure and Building Form  
 Places in Clare COUNTY | East Central Michigan Prosperity Region 5 | Year 2015

AGGRESSIVE SCENARIO	City of Clare 71 Lifestyle Clusters			City of Clare Upscale Target Markets			City of Clare Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	355	39	316	94	5	89	188	2	186
1   Detached Houses	117	37	80	26	5	21	24	0	24
2   Side-by-Side & Stacked	14	0	14	4	0	4	10	0	10
3   Side-by-Side & Stacked	31	0	31	10	0	10	20	0	20
4   Side-by-Side & Stacked	18	0	18	6	0	6	12	0	12
5-9   Townhse., Live-Work	77	0	77	25	0	25	47	0	47
10-19   Multiplex: Small	23	0	23	7	0	7	16	0	16
20-49   Multiplex: Large	27	0	27	6	0	6	21	0	21
50-99   Midrise: Small	20	1	19	4	0	4	16	1	15
100+   Midrise: Large	28	1	27	6	0	6	22	1	21
<b>Total Units</b>	<b>355</b>	<b>39</b>	<b>316</b>	<b>94</b>	<b>5</b>	<b>89</b>	<b>188</b>	<b>2</b>	<b>186</b>
Detached Houses	117	37	80	26	5	21	24	0	24
Duplexes & Triplexes	45	0	45	14	0	14	30	0	30
Other Attached Formats	193	2	191	54	0	54	134	2	132

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

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

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO  
 Number of Units (New and/or Rehab) by Tenure and Building Form  
 Places in Clare COUNTY | East Central Michigan Prosperity Region 5 | Year 2015

AGGRESSIVE SCENARIO	City of Harrison 71 Lifestyle Clusters			City of Harrison Upscale Target Markets			City of Harrison Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	160	13	147	9	0	9	101	0	101
1   Detached Houses	56	13	43	2	0	2	10	0	10
2   Side-by-Side & Stacked	5	0	5	0	0	0	5	0	5
3   Side-by-Side & Stacked	11	0	11	1	0	1	9	0	9
4   Side-by-Side & Stacked	5	0	5	1	0	1	4	0	4
5-9   Townhse., Live-Work	30	0	30	2	0	2	23	0	23
10-19   Multiplex: Small	12	0	12	1	0	1	11	0	11
20-49   Multiplex: Large	18	0	18	1	0	1	17	0	17
50-99   Midrise: Small	11	0	11	0	0	0	11	0	11
100+   Midrise: Large	12	0	12	1	0	1	11	0	11
<b>Total Units</b>	<b>160</b>	<b>13</b>	<b>147</b>	<b>9</b>	<b>0</b>	<b>9</b>	<b>101</b>	<b>0</b>	<b>101</b>
Detached Houses	56	13	43	2	0	2	10	0	10
Duplexes & Triplexes	16	0	16	1	0	1	14	0	14
Other Attached Formats	88	0	88	6	0	6	77	0	77

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

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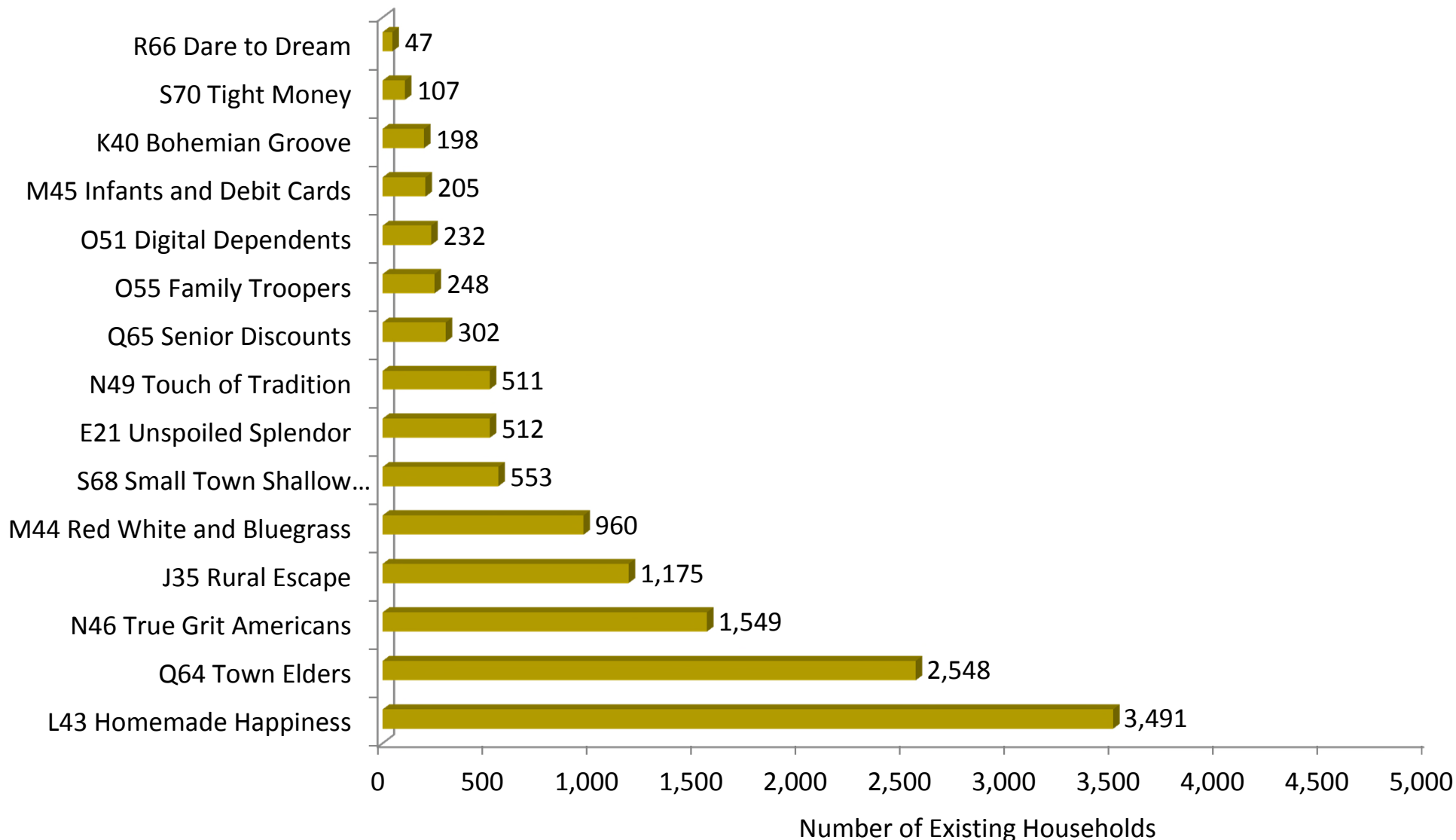
Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO  
 Number of Units (New and/or Rehab) by Tenure and Building Form  
 Places in Clare COUNTY | East Central Michigan Prosperity Region 5 | Year 2015

AGGRESSIVE SCENARIO	Village of Farwell 71 Lifestyle Clusters		
	Total	Owners	Renters
Total Housing Units	26	20	6
1   Detached Houses	22	20	2
2   Side-by-Side & Stacked	0	0	0
3   Side-by-Side & Stacked	0	0	0
4   Side-by-Side & Stacked	0	0	0
5-9   Townhse., Live-Work	2	0	2
10-19   Multiplex: Small	0	0	0
20-49   Multiplex: Large	1	0	1
50-99   Midrise: Small	0	0	0
100+   Midrise: Large	1	0	1
<b>Total Units</b>	<b>26</b>	<b>20</b>	<b>6</b>
Detached Houses	22	20	2
Duplexes & Triplexes	0	0	0
Other Attached Formats	4	0	4

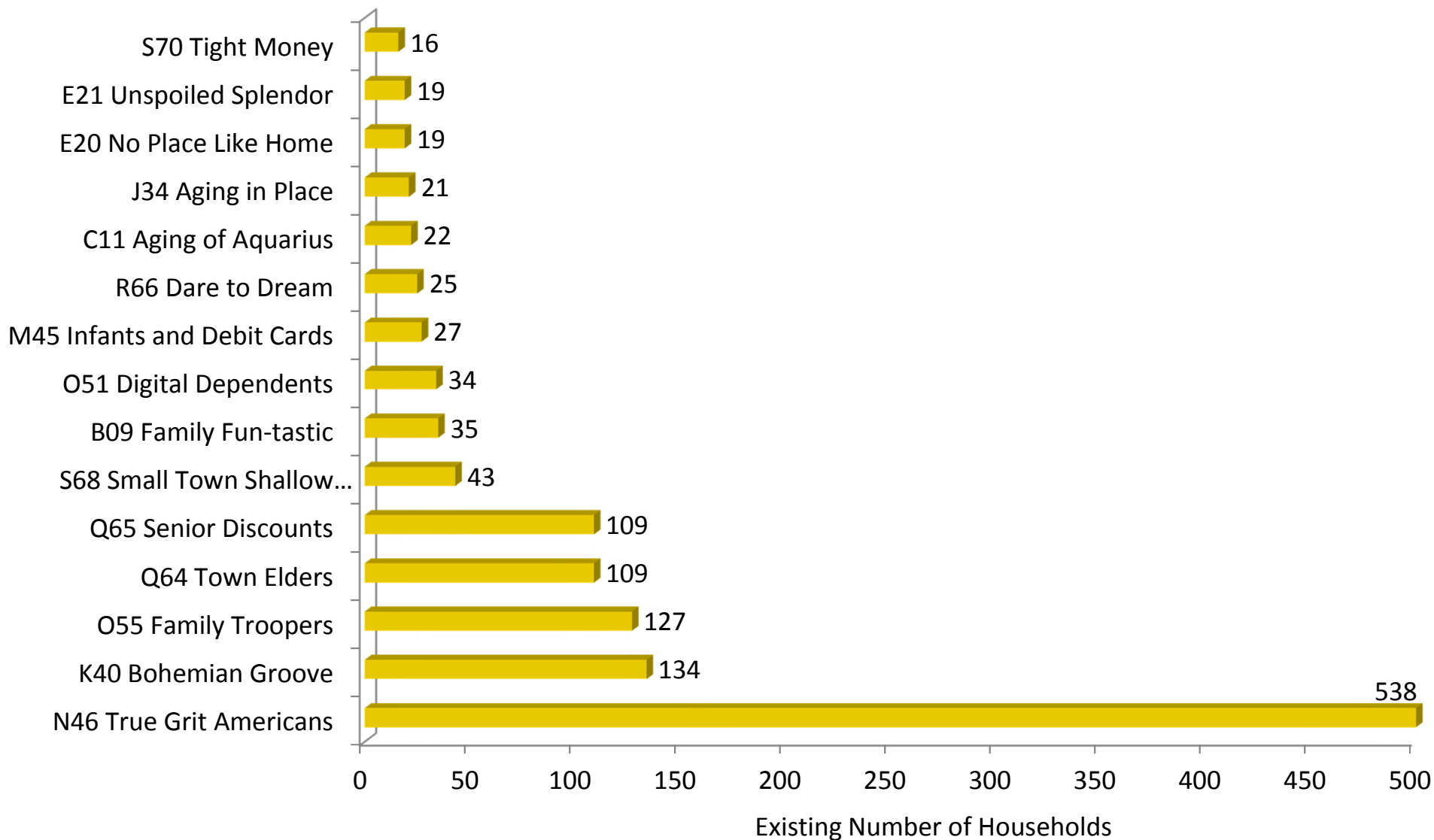
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 Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Existing Households by Predominant Lifestyle Cluster  
 Clare COUNTY | ECM Prosperity Region 5 | Year 2015



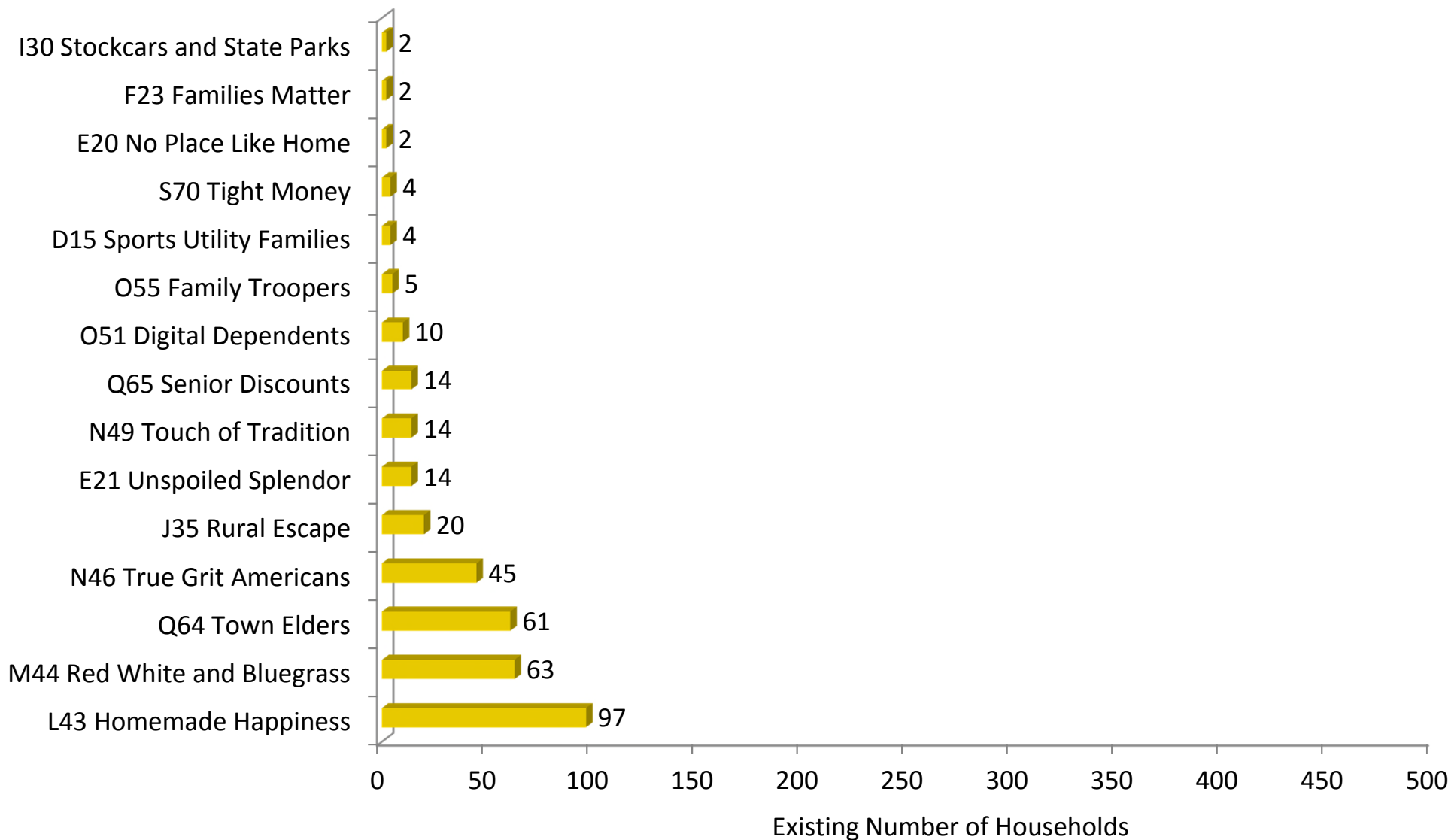
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Existing Households by Predominant Lifestyle Cluster  
 The City of Clare | Clare County, Michigan | Year 2015



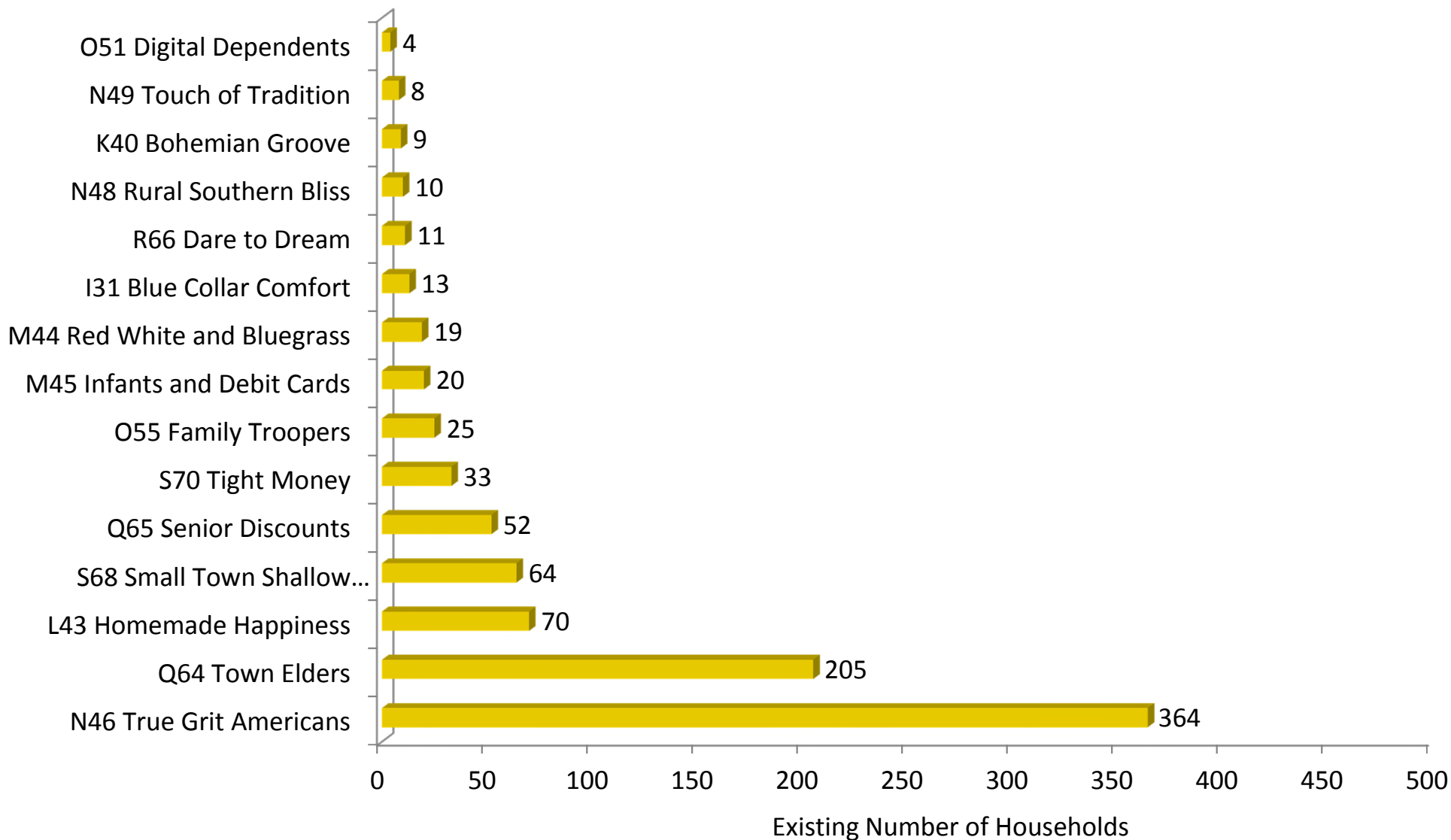
Source: Underlying Mosaic | USA data provided by Experian Decision Analytics and powered by Sites | USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse | USA; 2016.

Existing Households by Predominant Lifestyle Cluster  
 The Village of Farwell | Clare County, Michigan | Year 2015



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

Existing Households by Predominant Lifestyle Cluster  
 The City of Harrison | Clare County, Michigan | Year 2015



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