



TMA Summary Exhibits

Saginaw 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 Saginaw 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, 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.

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.

Saginaw County Results

This short document summarizes the results for Saginaw 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 Saginaw and Frankenmuth; the three villages of Birch Run, Chesaning, and St. Charles; and the Buena Vista and Shields census designated places (CDP). 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
 Saginaw 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 Saginaw	1,935	755	1,739	4,429
Downtown Saginaw				
0.5 Mile Ring	25	11	52	88
1.0 Mile Ring	270	118	296	684
Old City Saginaw				
0.5 Mile Ring	115	69	168	352
1.0 Mile Ring	455	223	492	1,170
The City of Frankenmuth	55	11	128	194
The Village of Birch Run	27	12	66	105
The Village of Chesaning	52	9	47	108
The Village of St. Charles	33	12	50	95
Buena Vista CDP	166	59	144	369
Shields CDP	104	6	76	186
Subtotal 6 Listed Places	437	109	511	1,057
Townships & Other Places	2,551	745	4,249	7,545
Saginaw County Total	4,923	1,609	6,499	13,031
Format as a Share of Total				
The City of Saginaw	44%	17%	39%	100%
Saginaw County	38%	12%	50%	100%

“Slide” by Building Format

Summary Table B on the next page demonstrates the TMA results for Downtown Saginaw 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, under the aggressive scenario, the City of Saginaw has an annual market potential for up to 17 units among buildings with 50 or more units each, and within half a mile of its Downtown. This is not enough to support development of a 50+ unit building. However, the units can “slide” down into smaller buildings, and these adjustments are shown in the following table.

Summary Table B
Annual Market Potential – “Slide” along Formats (in Units)
71 Lifestyle Clusters – Aggressive Scenario
Downtown Rings – The City of Saginaw, Michigan – 2016

Number of Units by Building Format/Size	Downtown - 0.5 Mile		Downtown - 1.0 Mile	
	Unadjusted w/out Slide	Adjusted with Slide	Unadjusted w/out Slide	Adjusted with Slide
1 Detached Houses	25	25	270	270
2 Side-by-Side & Stacked	3	2	39	38
3 Side-by-Side & Stacked	8	6	79	78
4 Side-by-Side & Stacked	4	4	38	40
5-9 Townhouse, Live-Work	18	21	163	163
10+ Multiplex: Small	6	10	19	19
20+ Multiplex: Large	7	20	22	22
50+ Midrise: Small	6	.	20	54
100+ Midrise: Large	11	.	34	.
Subtotal Attached	63	63	414	414

The following page displays Summary Table C, which repeats the results for Downtown Saginaw, plus Frankenmuth and the three villages of Birch Run, Chesaning, and St. Charles. As shown, the annual market potential has been reallocated to building sizes that are most appropriate for each place. For example, the City of Frankenmuth’s annual market potential for 36 units in an over-sized building (with 100+ units) has been more appropriately fitted to a smaller building with 50+ units.

Summary Table C

Annual Market Potential – “Slide” along Formats (in Units)

71 Lifestyle Clusters – Aggressive Scenario

Places in Saginaw County – ECM Prosperity Region 5 – 2016

Number of Units Unadjusted Model Results	The City of Saginaw	City of Franken- muth	The Village of Birch Run	The Village of Chesaning	Village of St. Charles
1 Detached Houses	1,935	55	27	52	33
2 Side-by-Side & Stacked	257	4	4	3	4
3 Side-by-Side & Stacked	498	7	8	6	8
4 Side-by-Side & Stacked	239	5	6	3	5
5-9 Townhouse, Live-Work	1,044	22	24	18	22
10+ Multiplex: Small	99	21	10	6	6
20+ Multiplex: Large	107	24	9	8	9
50+ Midrise: Small	91	20	6	5	4
100+ Midrise: Large	159	36	11	7	4
Subtotal Attached	2,494	139	78	56	62
Number of Units Adjusted for “Slide”	The City of Saginaw	City of Franken- muth	The Village of Birch Run	The Village of Chesaning	Village of St. Charles
1 Detached Houses	1,935	55	27	52	33
2 Side-by-Side & Stacked	256	4	4	2	4
3 Side-by-Side & Stacked	498	6	6	6	6
4 Side-by-Side & Stacked	236	4	4	4	4
5-9 Townhouse, Live-Work	1,048	24	28	18	24
10+ Multiplex: Small	99	21	10	26	10
20+ Multiplex: Large	107	24	26	.	20
50+ Midrise: Small	91	56	.	.	.
100+ Midrise: Large	159
Subtotal Attached	2,494	139	78	56	62

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, or by contacting Jane Fitzpatrick at the email or phone number shown below.

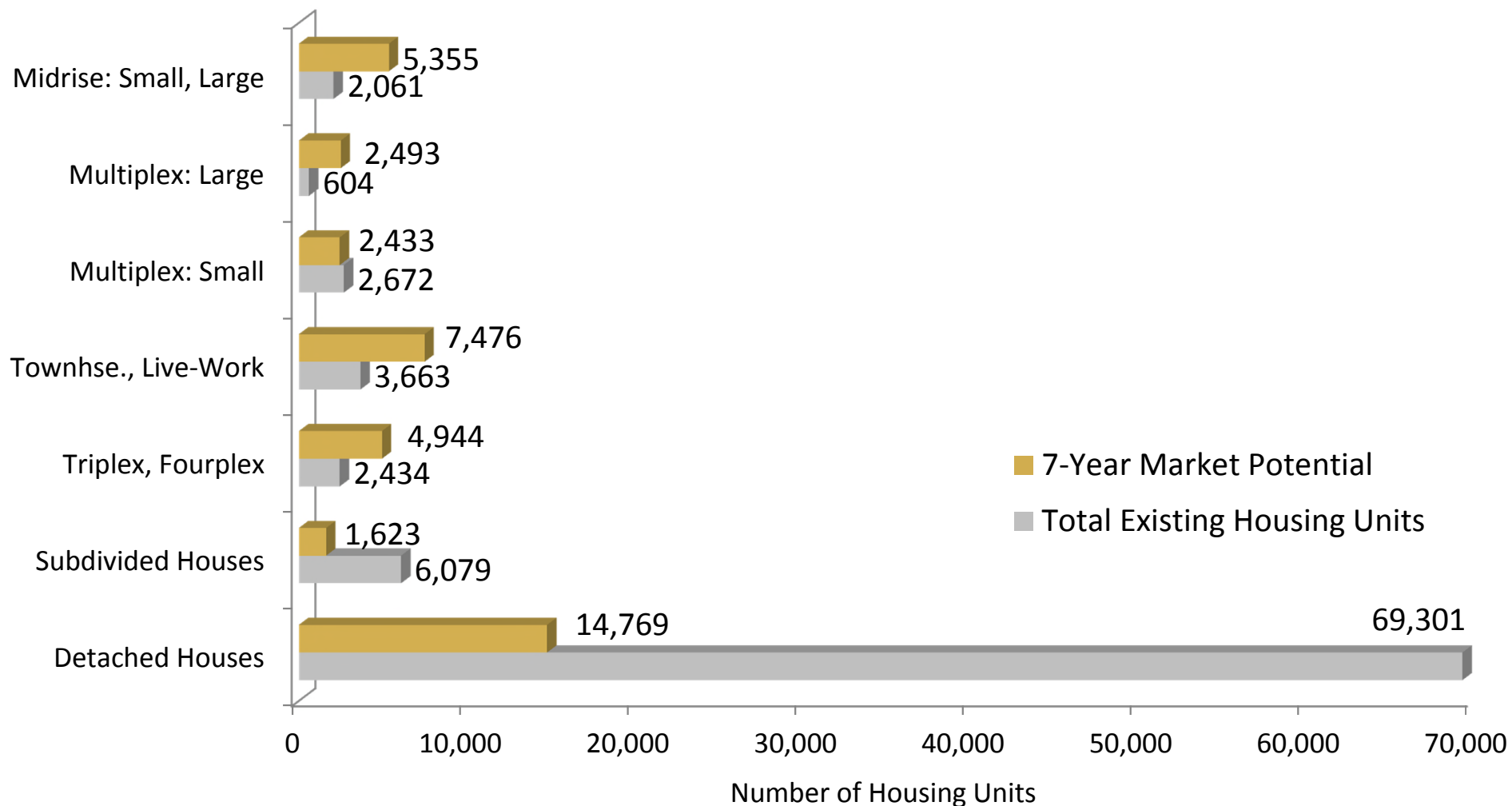
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Questions regarding the work approach, methodology, TMA terminology, analytic results, strategy recommendations, and planning implications should be directed to Sharon Woods at LandUseUSA.

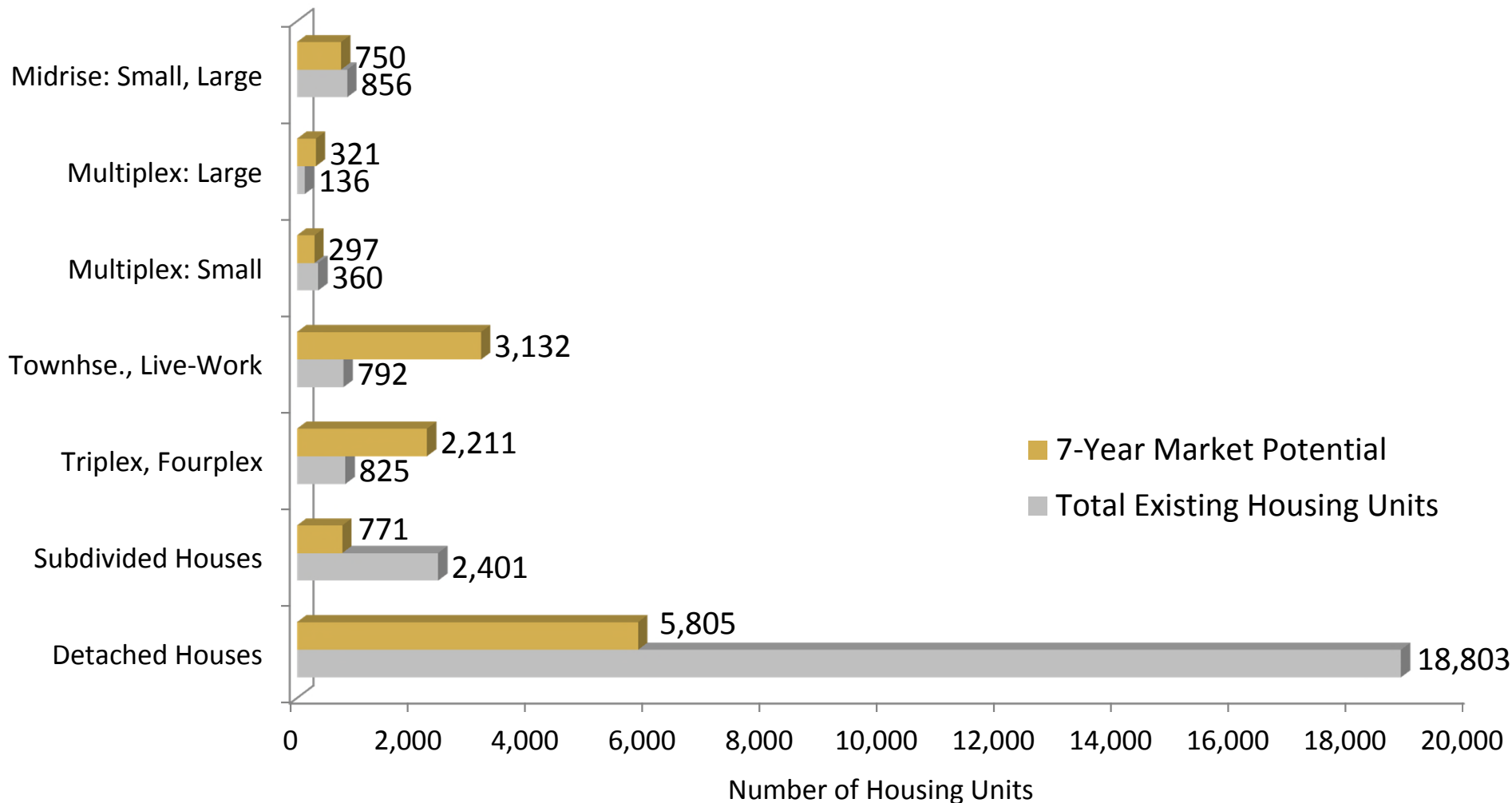
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3-Year Market Potential v. Total Existing Housing Units
 All 71 Lifestyle Clusters - Aggressive Scenario
 Saginaw County | ECM Prosperity Region 5 | 2016 - 2018



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

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



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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

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

Places in Saginaw COUNTY | East Central Michigan Prosperity Region 5 | Year 2015

AGGRESSIVE SCENARIO	City of Saginaw 71 Lifestyle Clusters			City of Saginaw Upscale Target Markets			City of Saginaw Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	4,429	583	3,846	320	32	288	2,788	11	2,777
1 Detached Houses	1,935	575	1,360	114	32	82	660	7	653
2 Side-by-Side & Stacked	257	3	254	13	0	13	220	0	220
3 Side-by-Side & Stacked	498	0	498	29	0	29	436	0	436
4 Side-by-Side & Stacked	239	0	239	19	0	19	212	0	212
5-9 Townhse., Live-Work	1,044	1	1,043	84	0	84	872	0	872
10-19 Multiplex: Small	99	0	99	17	0	17	80	0	80
20-49 Multiplex: Large	107	1	106	13	0	13	92	1	91
50-99 Midrise: Small	91	1	90	9	0	9	81	1	80
100+ Midrise: Large	159	2	157	22	0	22	135	2	133
Total Units	4,429	583	3,846	320	32	288	2,788	11	2,777
Detached Houses	1,935	575	1,360	114	32	82	660	7	653
Duplexes & Triplexes	755	3	752	42	0	42	656	0	656
Other Attached Formats	1,739	5	1,734	164	0	164	1,472	4	1,468

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 Saginaw COUNTY | East Central Michigan Prosperity Region 5 | Year 2015

AGGRESSIVE SCENARIO	Buena Vista CDP 71 Lifestyle Clusters			Shields CDP 71 Lifestyle Clusters		
	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	369	62	307	186	71	115
1 Detached Houses	166	62	104	104	68	36
2 Side-by-Side & Stacked	20	0	20	2	0	2
3 Side-by-Side & Stacked	39	0	39	4	0	4
4 Side-by-Side & Stacked	19	0	19	3	0	3
5-9 Townhse., Live-Work	82	0	82	16	0	16
10-19 Multiplex: Small	10	0	10	10	0	10
20-49 Multiplex: Large	10	0	10	16	1	15
50-99 Midrise: Small	7	0	7	12	1	11
100+ Midrise: Large	16	0	16	19	1	18
Total Units	369	62	307	186	71	115
Detached Houses	166	62	104	104	68	36
Duplexes & Triplexes	59	0	59	6	0	6
Other Attached Formats	144	0	144	76	3	73

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

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Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

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

Places in Saginaw COUNTY | East Central Michigan Prosperity Region 5 | Year 2015

AGGRESSIVE SCENARIO	Village of Birch Run 71 Lifestyle Clusters			Village of Chesaning 71 Lifestyle Clusters			City of Frankenmuth 71 Lifestyle Clusters		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	105	0	105	108	21	87	194	35	159
1 Detached Houses	27	0	27	52	21	31	55	32	23
2 Side-by-Side & Stacked	4	0	4	3	0	3	4	0	4
3 Side-by-Side & Stacked	8	0	8	6	0	6	7	0	7
4 Side-by-Side & Stacked	6	0	6	3	0	3	5	0	5
5-9 Townhse., Live-Work	24	0	24	18	0	18	22	0	22
10-19 Multiplex: Small	10	0	10	6	0	6	21	0	21
20-49 Multiplex: Large	9	0	9	8	0	8	24	1	23
50-99 Midrise: Small	6	0	6	5	0	5	20	1	19
100+ Midrise: Large	11	0	11	7	0	7	36	1	35
Total Units	105	0	105	108	21	87	194	35	159
Detached Houses	27	0	27	52	21	31	55	32	23
Duplexes & Triplexes	12	0	12	9	0	9	11	0	11
Other Attached Formats	66	0	66	47	0	47	128	3	125

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

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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 Saginaw COUNTY | East Central Michigan Prosperity Region 5 | Year 2015

AGGRESSIVE SCENARIO	Village of St. Charles 71 Lifestyle Clusters			City of Zilwaukee 71 Lifestyle Clusters			Village of Merrill 71 Lifestyle Clusters		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	95	9	86	29	12	17	5	3	2
1 Detached Houses	33	9	24	27	12	15	4	3	1
2 Side-by-Side & Stacked	4	0	4	0	0	0	0	0	0
3 Side-by-Side & Stacked	8	0	8	0	0	0	0	0	0
4 Side-by-Side & Stacked	5	0	5	0	0	0	0	0	0
5-9 Townhse., Live-Work	22	0	22	2	0	2	0	0	0
10-19 Multiplex: Small	6	0	6	0	0	0	0	0	0
20-49 Multiplex: Large	9	0	9	0	0	0	1	0	1
50-99 Midrise: Small	4	0	4	0	0	0	0	0	0
100+ Midrise: Large	4	0	4	0	0	0	0	0	0
Total Units	95	9	86	29	12	17	5	3	2
Detached Houses	33	9	24	27	12	15	4	3	1
Duplexes & Triplexes	12	0	12	0	0	0	0	0	0
Other Attached Formats	50	0	50	2	0	2	1	0	1

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

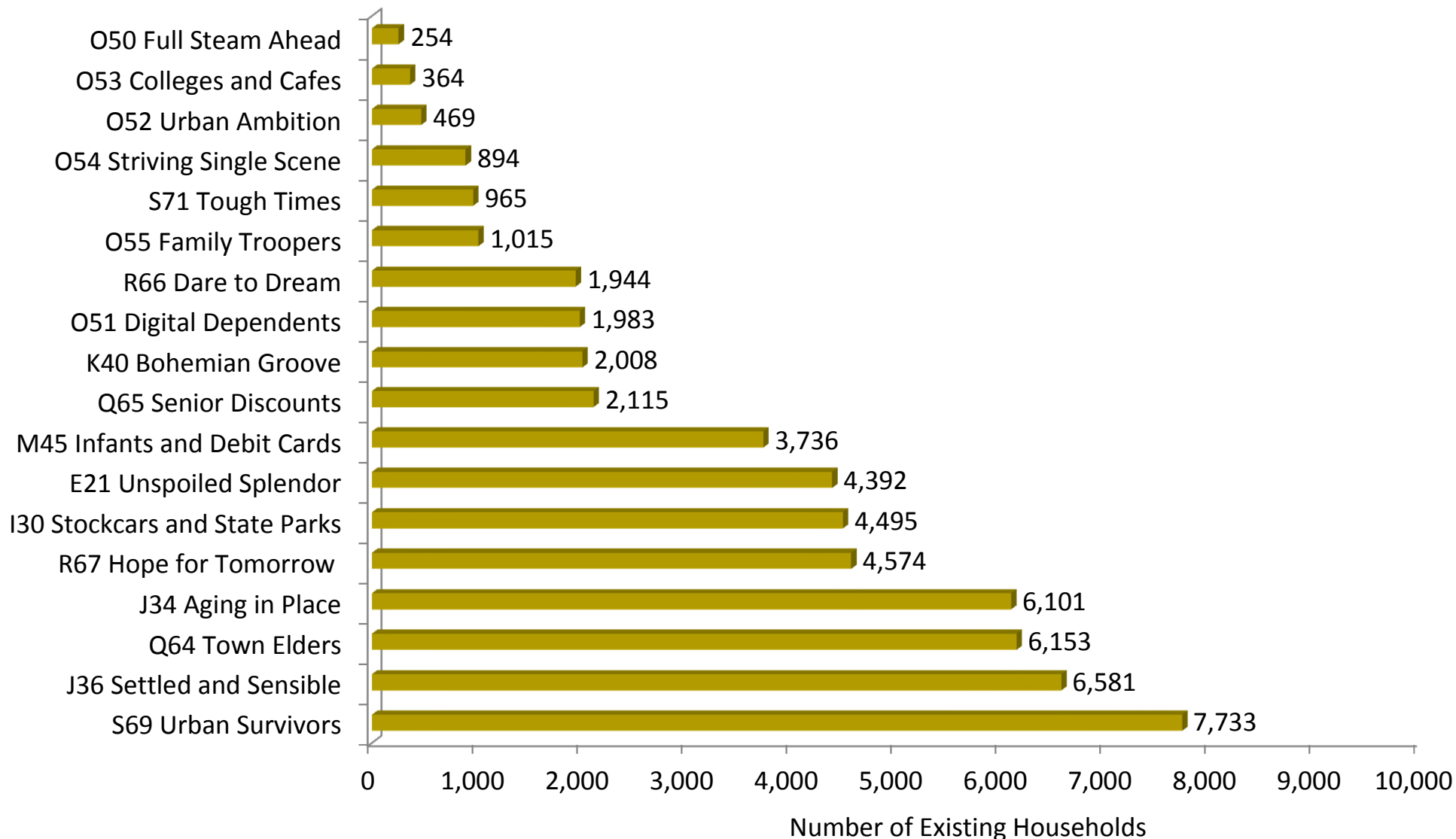
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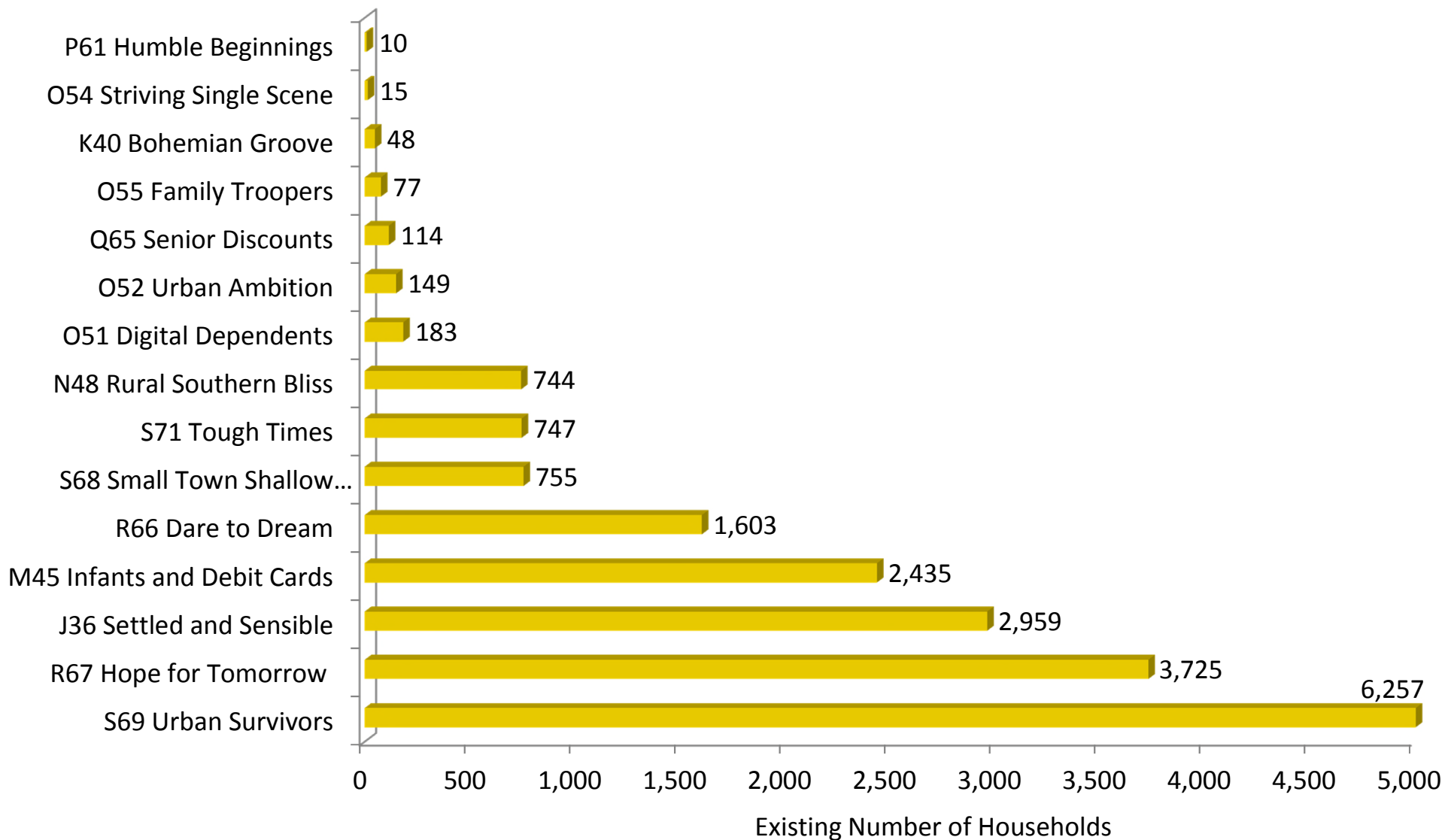
Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

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



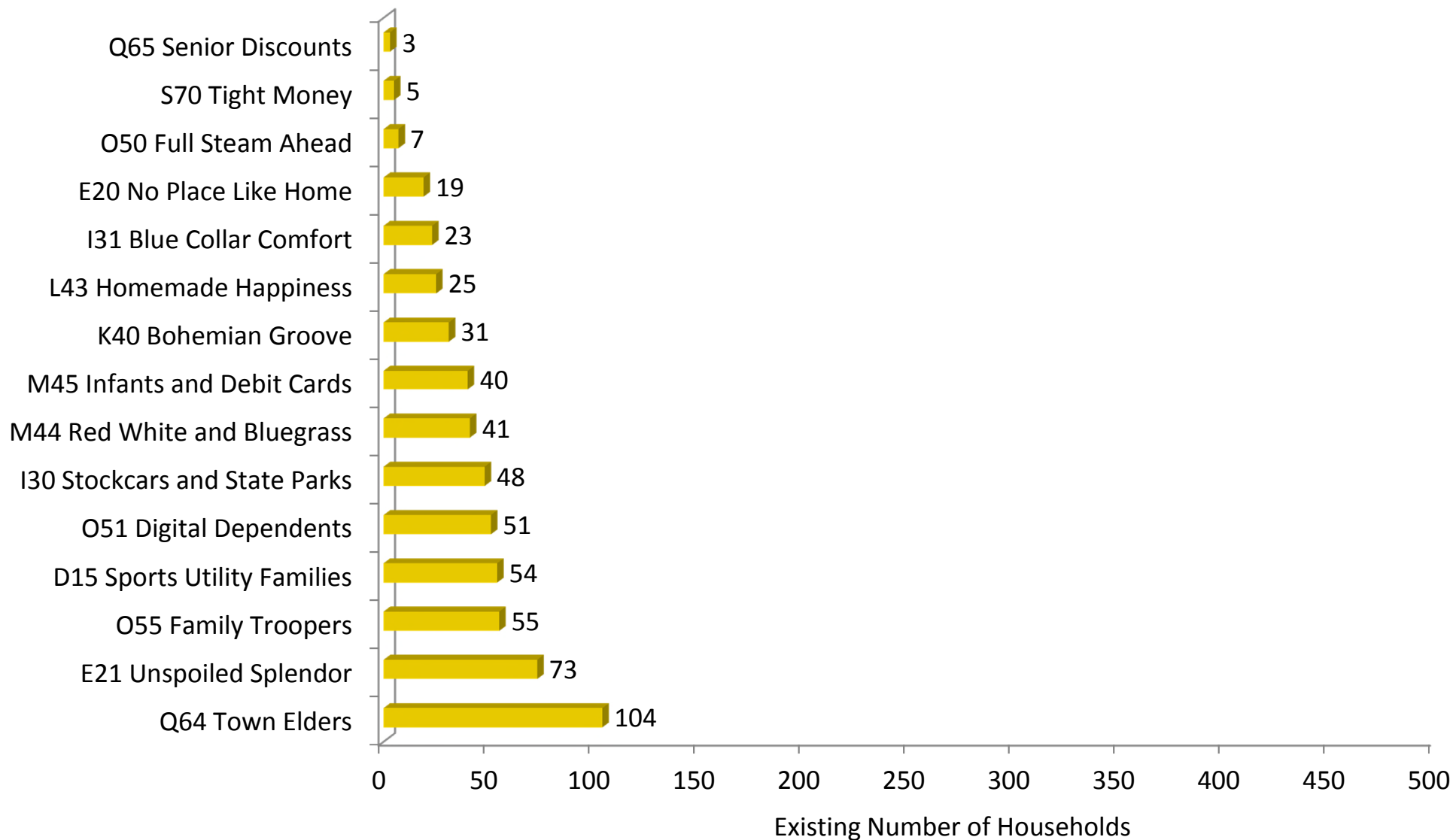
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

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



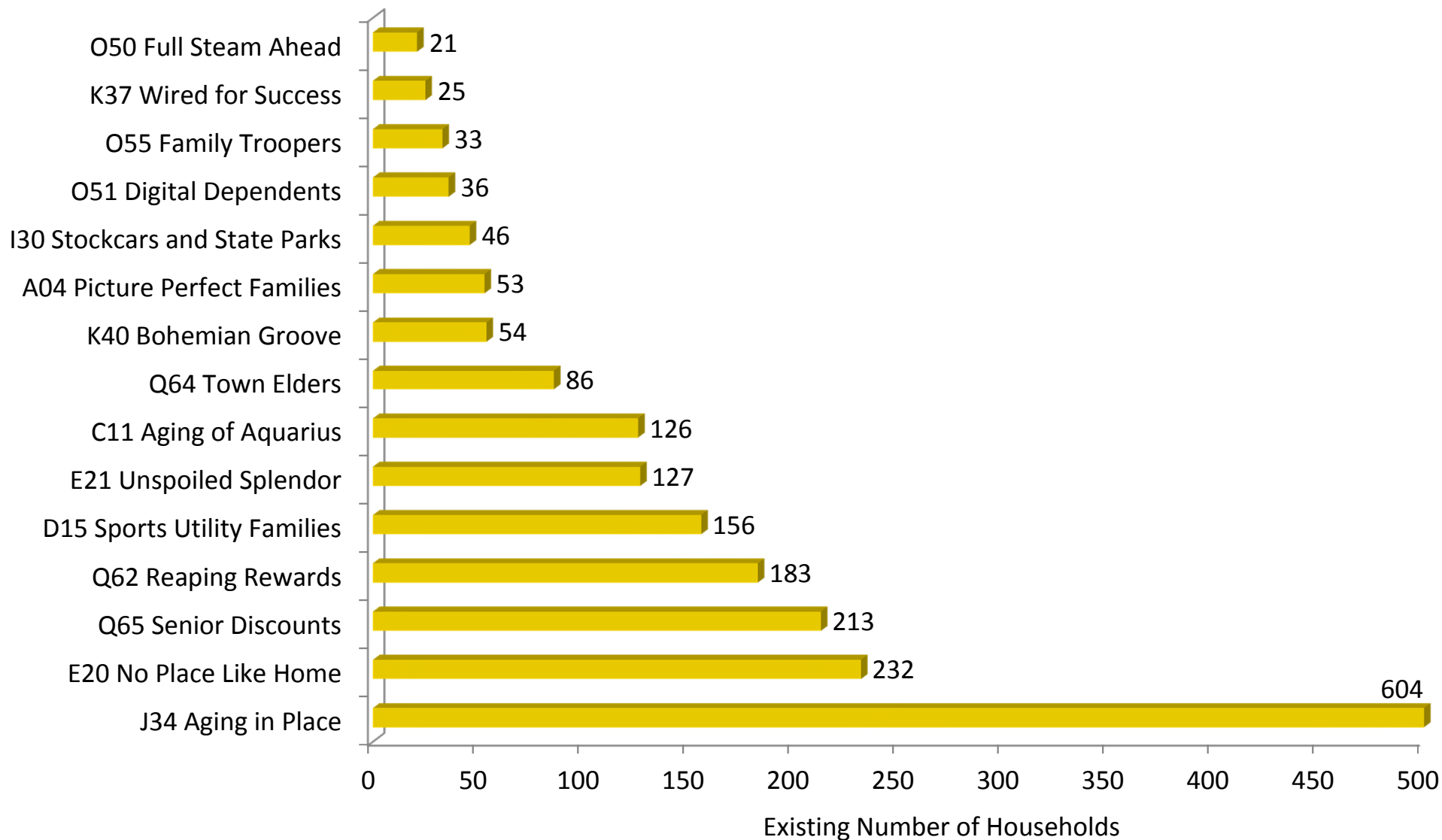
Source: Underlying Mosaic | USA data provided by Experian Decision Analytics and powered by Sites | USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse | USA; 2016.

Existing Households by Predominant Lifestyle Cluster The Village of Birch Run | Saginaw County, Michigan | Year 2015



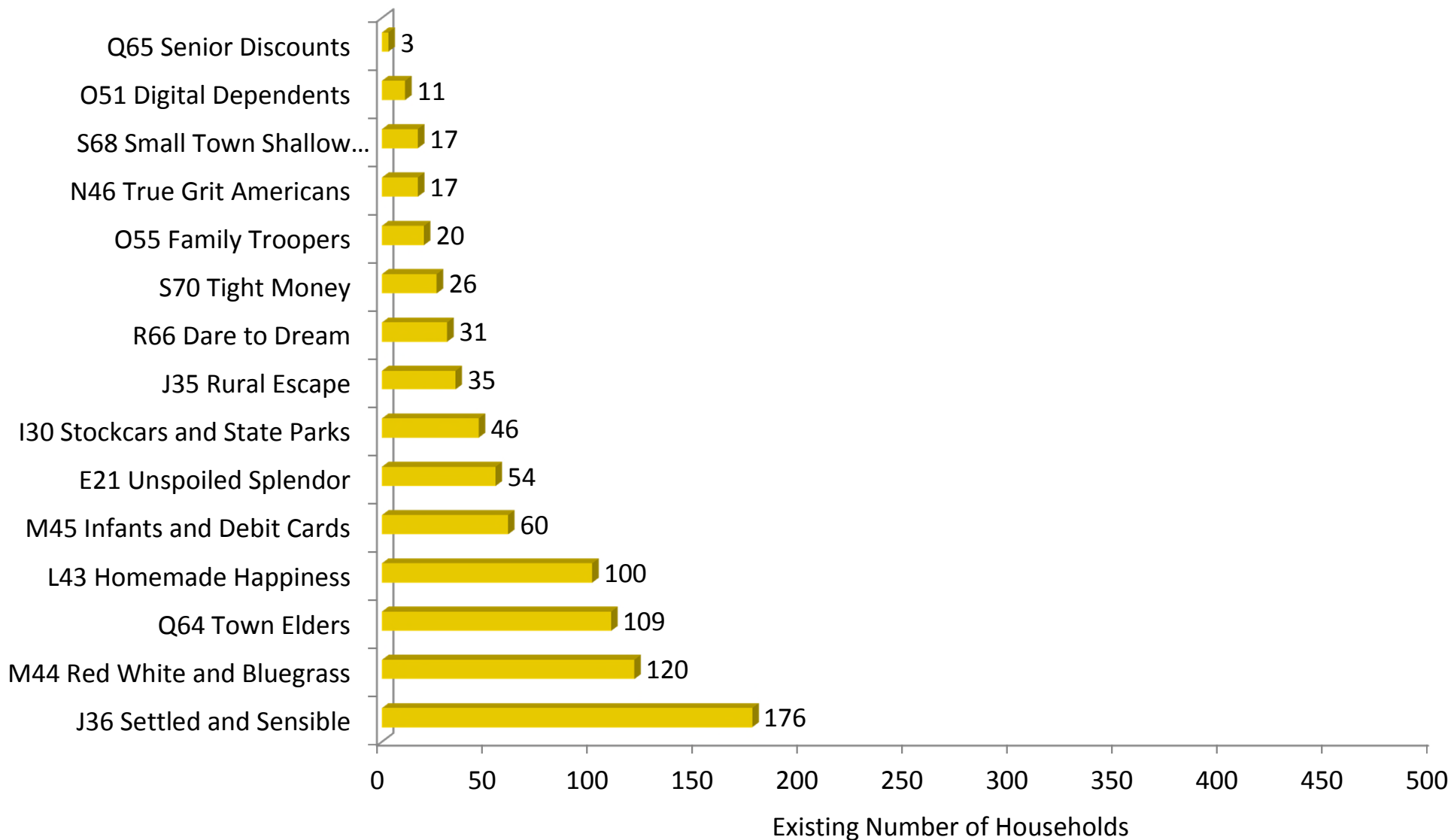
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

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



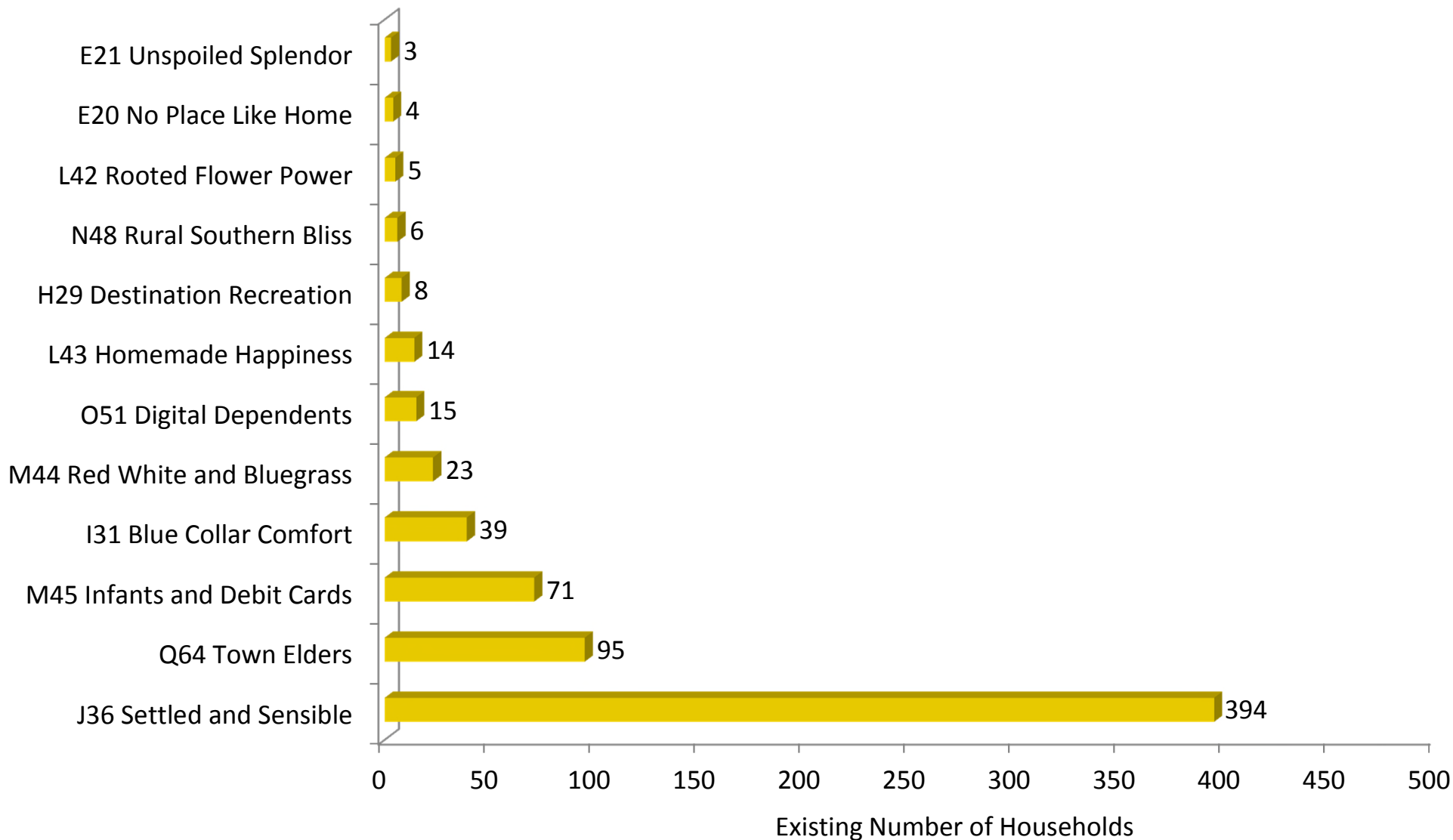
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Existing Households by Predominant Lifestyle Cluster
 The Village of St. Charles | Saginaw 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 Zilwaukee | Saginaw 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.