Target Market Analysis

Baraga County Michigan

2016

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Prepared for:

Michigan Upper Peninsula Prosperity Region 1a

Michigan State Housing Development Authority

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Executive Summary

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

Together with regional contributions, this study has also been funded by a matching grant under the state's Place-based Planning Program. The program is funded by the Michigan State Housing Development Authority (MSHDA), and has also has the support of the Community Development division and the Michigan Economic Development Corporation (MEDC). Regional Community Assistance Team (CATeam) specialists are available to help places become redevelopment ready.

This study has involved rigorous data analysis and modeling, and is based on in-migration into Baraga County, the Village of Baraga, the Village of L'Anse, and the Zeba Census Designated Place (CDP). It is also based on internal migration within those places, movership rates by tenure and lifestyle cluster, and housing preferences among target market households. This Executive Summary highlights the results and is followed by a more complete explanation of the market potential under conservative (minimum) and aggressive (maximum) scenarios.

Maximum Market Potential – Based on the Target Market Analysis results for an aggressive scenario, there is a maximum annual market potential for up to 78 attached units throughout Baraga County, plus 100 detached houses (for a total of 178 units). Among the market potential for 78 attached units, less than half will be collectively captured by the two Villages of Baraga (14 units annually) and L'Anse (21 units).

There will be 43 migrating households in Baraga County each year seeking attached units in locations other than the two villages. Compared to other counties in the Upper Peninsula region, a large share of the market potential for Baraga County will be generated by households choosing to live in the surrounding townships and unincorporated places like the Zeba CDP – even if it means commuting for more job choices in the region's larger cities.

The two villages should strive to introduce new housing formats that would appeal to those households while continuing to work on Placemaking processes with new amenities for residents, visitors, and tourists. New amenities should include boating-related venues (marinas, charter boats, dinner cruises, etc.) on Lake Superior's Keweenaw and L'Anse Bays, in locations that are walkable to Downtown L'Anse. Urban planning is also needed in the Village of Baraga to help create a more compact, engaging, and walkable environment.

Summary Table A
Annual Market Potential – Attached and Detached Units
Renters and Owners – Aggressive (Maximum) Scenario
Baraga County – Michigan UP Prosperity Region 1a – 2016

		Attached		
Annual Market Potential Aggressive Scenario	Detached Houses	Duplex Triplex	Other Formats	Total Potential
The Village of Baraga	29	4	10	43
The Village of L'Anse	30	2	19	51
The Zeba CDP	2	.	1	3
All Other Places	39	8	34	81
Baraga County Total	100	14	64	178
Format as a Share of Total	56%	8%	36%	100%

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

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

Missing Middle Housing Formats – Recommended Strategies

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

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

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

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

The market potential for Baraga County is generally proportionate to its total size, composition of target markets, and popularity among transient households. As shown in the following summary table, only 3% of its annual market potential will be generated by Upscale Target Markets, and 82% will be generated by Moderate Target Markets.

The balance (15%) will depend on other households that are more prevalent in the market. Those more prevalent households also tend to be settled and more likely to choose a detached house – if they move at all.

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

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

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

Summary Table B
Annual Market Potential – Attached Units Only
Renters and Owners – Aggressive Scenario
Michigan UP Prosperity Region 1 – 2016

Renters and Owners Aggressive Scenario Attached Units Only	Upscale Target Markets	Moderate Target Markets	Most Prevalent Clusters	All 71 Lifestyle Clusters
1a | Houghton County	374	1,366	58	1,798
Share of County Total	21%	76%	3%	100%
1a | Baraga County	2	64	12	78
Share of County Total	3%	82%	15%	100%
1b | Marquette County	1,094	2,354	82	3,530
Share of County Total	31%	67%	2%	100%
1c | Chippewa County	581	916	41	1,538
Share of County Total	37%	60%	3%	100%
Others | West Region 1a				
Gogebic County	35	131	20	186
Iron County	14	29	16	59
Ontonagon County	1	8	2	11
Keweenaw County	.	.	1	1
Others | Central Region 1b				
Delta County	74	681	57	812
Dickinson County	60	364	42	466
Menominee County	86	249	24	359
Schoolcraft County	5	71	19	95
Alger County	5	41	11	57
Others | East Region 1c				
Mackinac County	25	38	2	65
Luce County	2	0	8	10

<u>Summary Table C</u>
Counties and Cities with the Largest Market Potential
Michigan UP Prosperity Region 1 – 2016

County Name	Largest Places	Target Markets that are Unique to the County
1a | Houghton County	Houghton and Hancock	053 | Colleges and Cafes
1a | Gogebic County	Ironwood	. .
1b | Marquette County	Marquette, Trowbridge Park Ishpeming and Negaunee	O53 | Colleges and Cafes E19 | Full Pockets, Empty Nests K37 | Wired for Success R67 | Hope for Tomorrow
1b | Delta County	Escanaba and Gladstone	P61 | Humble Beginnings
1b | Dickinson County	Kingsford, Norway, Iron Mountain	. .
1c | Chippewa County	Sault Ste. Marie	O52 | Urban Ambition 053 | Colleges and Cafes
1c | Mackinac County	Saint Ignace	O52 | Urban Ambition

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

Report Outline

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

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

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

This Market Strategy Report also includes a series of attached exhibits in Section A through Section H, and an outline is provided in the following Table 1. The report is intentionally designed to focus on data results from the target market analysis. It does not include detailed explanations of the analytic methodology and approach, determination of the target markets, derivation of migration and movership rates, Missing Middle Housing typologies, or related terminology. Each of those topics is fully explained in the Methods Book, which is part of the Regional Workbook.

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

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

Table 1
TMA Market Strategy Report – Outline
Baraga County – Michigan UP Prosperity Region 1a

The Market Strategy Report		Geography
Narrative	Executive Summary	County and Places
Narrative	Technical Report	County and Places
Narrative	Market Assessment	County and Places
Section A	Investment Opportunities	Places
Section B	Summary Tables and Charts	County
Section C	Conservative Scenario	County
Section D	Aggressive Scenario	County
Section E	Aggressive Scenario	Places
Section F_1	Contract Rents	County and Places
Section F_2	Home Values	County and Places
Section G	Existing Households	County and Places
Section H	Market Assessment	County and Places

Table 2
TMA Regional Workbook – Outline
Michigan UP Prosperity Region 1

The Regional Workbook	
Narrative	The Advisory Report
Narrative	The Methods Book
Target Market Profiles	
Section J	Formats by Target Market
Section K	Building Typologies
Section L	Lifestyle Clusters
Section M	Narrative Descriptions

The Target Markets

To complete the market potential, 8 upscale and 8 moderate target markets were selected based on their propensity to a) migrate throughout the State of Michigan; b) choose a place in the Upper Peninsula; and c) choose attached housing formats in small and large urban places. Among the 8 upscale markets, those moving into and within Baraga County include only the Digital Dependents, and the other seven targets prefer other counties in the region. Similarly, the moderate target markets moving into and within Baraga County include Family Troopers, Senior Discounts, Dare to Dream, and Tight Money.

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

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

Group	Lifestyle Cluster Name		Share in Attached Units	Renters as a Share of Total	Average Movership Rate
Upscale	O51	Digital Dependents	11%	34%	36%
Moderate	O55	Family Troopers	64%	99%	40%
Moderate	Q65	Senior Discounts	100%	71%	13%
Moderate	R66	Dare to Dream	37%	98%	26%
Moderate	S70	Tight Money	92%	100%	36%

Upscale Target Markets for Baraga County

O51 Digital Dependents – Widely scattered across the country, these households are found in a mix of urban and second-tier cities, and usually in transient neighborhoods. Many have purchased a house, townhouse, flat, or loft as soon as they could; and a high percent are first-time homeowners. Two-thirds are child-free; they are independent and upwardly mobile; and over two-thirds will move within the next three years. Head of householder's age: 90% are 19 to 35 years.

Moderate Target Markets for Baraga County

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

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

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

S70 Tight Money – Centered in the Midwest and located in exurban and small cities and villages, including bedroom communities to larger metro areas, and in transitioning and challenging neighborhoods. They are living in low-rises and some in duplexes, but few can afford to own a house. Head of householder's age: 53% are between 36 and 50 years.

Prevalent Lifestyle Clusters

While the one upscale and four moderate target markets represent most of the annual market potential for Baraga County, the model also measures the potential among other and more prevalent lifestyle clusters. The most prevalent lifestyle clusters for Baraga County are documented in Section G of this report, with details for the Village of Baraga and the Village of L'Anse.

As shown in Exhibit G.1, the most prevalent lifestyle clusters in Baraga County include Homemade Happiness, Town Elders, Settled and Sensible, True Grit Americans, Infants and Debit Cards, and Red White and Bluegrass. Only through their large numbers do these households collectively generate additional market potential for attached units in the county.

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

Table 4
Most Prevalent Lifestyle Clusters
Baraga County – Michigan UP Prosperity Region 1a – Year 2016

Lifestyle Cluster Name		Share in Attached Units	Renters as a Share of Total	Average Movership Rate	Baraga County Hhlds.
L43	Homemade Happiness	3%	5%	6%	913
Q64	Town Elders	3%	4%	2%	630
J36	Settled and Sensible	2%	3%	4%	449
S68	Small Town, Pockets	7%	34%	15%	442
N46	True Grit Americans	4%	9%	11%	316
M45	Infants, Debit Cards	5%	30%	16%	169
M44	Red, White, Bluegrass	5%	11%	6%	113
E21	Unspoiled Splendor	2%	2%	2%	59
J35	Rural Escape	3%	3%	4%	46

Prevalent Lifestyle Clusters – Baraga County

L43 Homemade Happiness – Empty nesters living in Midwest heartland; in houses built in 1970 (with 15% in manufactured homes), but on large lots in rustic settings to enjoy the quiet country. Head of householder's age: 97% are over 51 years, including 88% between 51 and 65 years.

Q64 Town Elders – Seniors living in small and rural communities; in detached ranch houses and bungalows typically situated on small lots and built more than half a century ago. Head of householder's age: 98% are over 66 years.

J36 Settled and Sensible – Found in mid-sized cities that were traditionally dependent manufacturing-related industries; and concentrated in the Midwest. They tend to own modest houses in older neighborhoods, and nearly half were built before 1950. They are settled and close to paying off their mortgages. Head of householder's age: 75% are over 51 years, and 37% are over 66 years.

S68 Small Town Shallow Pockets – Located in exurban and scenery-rich cities and villages throughout the Midwest, including some that were once industrial boomtowns but more recently have fallen on tough times. Living in older, moderate units, including clapboard houses and ranch-style houses built before 1950. Their properties were originally built decades ago for young families, and now they offer affordable choices for new tenants. Head of householder's age: 46% are between 51 and 65 years.

N46 True Grit Americans – Typically in scenic settings and small cities and villages throughout the Midwest, and in remote rural areas. Living in older houses and cottages, mainly ranch or craftsman-style houses built before 1970. Head of householder's age: diverse, with 36% between 36 and 50 years.

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

Prevalent Lifestyle Clusters – Baraga County (continued)

M44 Red, White, and Bluegrass – Located in scattered rural locations, tending to live in newer detached houses, ranches, farmhouses, and bungalows on sprawling lots with two acres. About 10% are living in manufactured homes, and many also have campers and RV's in the backyard. They are young families but settled in their community and likely to stay as five to fifteen years before moving. Head of householder's age: 74% are between 25 and 45 years.

E21 Unspoiled Splendor – Scattered locations across small remote rural communities in the Midwest. Most live in detached houses that are relatively new and built since 1980, on sprawling properties with at least 2 acres. Head of householder's age: 87% are between 51 and 65 years.

J35 Rural Escape – Empty nesters living in remote and quiet communities, and retirement havens; and choosing detached houses on large lots, or manufactured homes. Head of householder's age: 69% are over 51 years, and 49% are over 66 years.

Conservative Scenario

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

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

Under the conservative scenario, Baraga County has an annual market potential for at least 32 attached units (i.e., excluding detached houses), across a range of building sizes and formats. Of these 32 attached units, only 1 will be occupied by households among the upscale target markets, and 27 will be occupied by moderate target market households.

The small balance of 4 units will be occupied by other lifestyle clusters that are prevalent in the county – and with a lower propensity to choose attached housing formats.

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

Aggressive Scenario

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

Attached Section D of this report includes a series of tables that detail the market potential under the aggressive (maximum) scenario. The following Table 5 provides a summary and comparison between the aggressive and conservative scenarios, with a focus on attached units only. In general, the aggressive scenario for Baraga County is more than twice the size of the conservative scenario (+244%, or 78 v. 32 attached units annually).

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

	Conservative Scenario (Minimum)		Aggressive Scenario (Maximum)	
Renters and Owners Attached Units Only	Annual # Units	5 Years # Units	Annual # Units	5 Years # Units
Upscale Targets	1	5	2	10
Moderate Targets	27	135	64	320
Other Prevalent Clusters	4	20	12	60
71 Lifestyle Clusters	32	160	78	390

For Baraga County, the difference between the conservative and aggressive scenarios is typical for the region, and indicates that it is doing a reasonably good job of attracting new households, and not just benefiting from internal migration among existing households. However, the county needs to do a better job of intercepting upscale target markets that are migrating throughout the region. Under the aggressive scenario, only 3% of Baraga County's annual market potential (2 units) will be generated by households that are among the upscale target market households.

The vast majority (about 82%) of market potential for Baraga County will be generated by moderate target markets with a higher propensity to choose attached units (thus, they are the "Target Markets"). They are living in the county in relatively fewer numbers, but they have high movership rates and are good targets for new housing formats.

In comparison, only 15% of Baraga County's market potential will be generated by other households that are prevalent in the county (i.e., they are the "Prevalent Lifestyle Clusters"). Although they are most prevalent in the county, they have low movership rates and are more inclined to choose houses – if they move at all.

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

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

"Slide" by Building Format

All exhibits in the attached Section B through Section F show the model results before any adjustments are made for the magnitude of market potential relative to building size. For example, under the aggressive scenario, Baraga County has an annual market potential for up to 17 units among buildings with 50 or more units each. This is not enough to support development of a 50+ unit building, and that format probably wouldn't be appropriate for either of its two villages. However, the units can "slide" down into a smaller building, and the following Table 6 demonstrates the adjusted results.

Table 6
Annual Market Potential – "Slide" along Formats (in Units)
71 Lifestyle Clusters – Conservative and Aggressive Scenarios
Baraga County – Michigan UP Prosperity Region 1a – 2016

	Conservative Scenario		Aggressive Scenario	
Number of Units by Building Format/Size	Unadjusted w/out Slide	Adjusted with Slide	Unadjusted w/out Slide	Adjusted with Slide
1 | Detached Houses	42	42	100	100
2 | Side-by-Side & Stacked	2	2	4	4
3 | Side-by-Side & Stacked	4	3	10	12
4 | Side-by-Side & Stacked	2	4	5	4
5-9 | Townhouse, Live-Work	11	13	27	26
10+| Multiplex: Small	3	10	6	10
20+ | Multiplex: Large	4	.	9	22
50+ | Midrise: Small	3	.	7	.
100+ | Midrise: Large	3	.	10	.
Subtotal Attached	32	32	78	78

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

The Villages of Baraga and L'Anse

Section E attached to this Market Strategy Report details the annual market potential and model results for the Village of Baraga and the Village of L'Anse within Baraga County. Results are shown for the aggressive scenario only, which is based on both in-migration and internal movership within each village.

Table 7 on the following page shows the annual results for the two villages, including a) unadjusted model results for the aggressive scenario, and b) adjustments with a "slide" along building sizes. The conservative scenario (reflecting in-migration only) is not provided for the local places, but it can be safely assumed that results would be about 40% of the aggressive scenario.

Intercepting Migrating Households – The market potential for each village is based on the known inclination for households to move into and within that place. When few if any households are moving into or within a given place, then the market potential will be similarly low. To experience more population growth, Baraga County's two villages must do a better job of competing with other communities in the region and intercepting migrating households. This can best be accomplished with a combination of job creation, adding amenities through a placemaking processes, and reinvesting into existing buildings and properties.

As demonstrated in the prior section of this report, there is an annual market potential for 78 attached units throughout Baraga County under the aggressive scenario. Each of the two villages can compete for households that are migrating into and within the county and seeking those choices. Some (albeit not all) of the migrating households will seek townhouses with patios or balconies, with vista views of L'Anse Bay, waterfront parks and marinas, and downtown L'Anse.

The Two Villages – Based on the magnitude and profile of households already moving into and within the Village of Baraga and the Village of L'Anse, they share an annual market potential for 35 attached units through the year 2020. This annual market potential includes 14 attached units in the Village of Baraga and 21 units in the Village of L'Anse. Both villages may compete with each other to intercept a larger share of the total market potential. Additional units can be added if the two villages can intercept households that might choose other places and counties, by creating new jobs, reinvesting in lakefront properties, and adding amenities through a placemaking process.

<u>Table 7</u>

Annual Market Potential – "Slide" along Formats (in Units)
71 Lifestyle Clusters – Aggressive Scenario
Baraga County – Michigan UP Prosperity Region 1a – 2016

Number of Units Unadjusted Model Results	Village of Baraga	Village of L'Anse	Baraga County Totals
1 | Detached Houses	29	30	100
2 | Side-by-Side & Stacked	1	1	4
3 | Side-by-Side & Stacked	3	1	10
4 | Side-by-Side & Stacked	1	1	5
5-9 | Townhouse, Live-Work	5	6	27
10+ | Multiplex: Small	1	2	6
20+ | Multiplex: Large	1	3	9
50+ | Midrise: Small	1	3	7
100+ | Midrise: Large	1	4	10
Subtotal Attached	14	21	78

Number of Units Adjusted with "Slide"	Village of Baraga	Village of L'Anse	Baraga County Totals
1 | Detached Houses	29	30	100
2 | Side-by-Side & Stacked	2	.	4
3 | Side-by-Side & Stacked	3	3	12
4 | Side-by-Side & Stacked	.	.	4
5-9 | Townhouse, Live-Work	9	6	26
10+ | Multiplex: Small	.	12	10
20+ | Multiplex: Large	.	.	22
50+ | Midrise: Small	.	.	.
100+ | Midrise: Large	.	.	.
Subtotal Attached	14	21	78

Non-Residents and Seasonality

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

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

Results may be applied to the market potential within most of Baraga County's markets. The premiums are relatively small for both of the Villages, so they can be applied with little risk that they will lead to over-building in those real estate markets.

Seasonal Non-Residents	Market Potential "Premium"
Baraga County	+20%
The Village of Baraga	+4%
The Village of L'Anse	+3%

Rents and Square Feet

This section of the report focuses on contract rents and unit sizes, and stakeholders are encouraged to review the materials in <u>Section F_1</u> for information on rents (see <u>Section F_2</u> for home values). <u>Section F_1</u> includes tables showing the general tolerance of the upscale and moderate target markets to pay across contract rent brackets, with averages for the State of Michigan.

The exhibits also show the allocation of annual market potential across rent brackets for Baraga County. Results are also shown in the following <u>Table 8</u>, with a summary for the upscale and moderate target markets under the aggressive scenario.

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

Renter Occupied Units Attached and Detached	Renter-Occupied Contract (Cash) Rent Brackets $ 0 $600	$600 $800	$800 $1,000	$1,000 $1,500	$1,500- $2,000+	Total Potential
Upscale Targets	3	4	3	.	.	10
Moderate Targets	35	26	12	.	.	73
Other Clusters	43	19	3	.	.	65
Baraga County	81	49	18	.	.	148

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

Section F_1 also includes tables showing the median contract rents for Baraga County's two villages, which can be used to make local level adjustments as needed. Also included is a table showing the relationships between contract rent (also known as cash rent) and gross rent (with utilities, deposits, and extra fees). For general reference, there is also a scatter plot showing the direct relationship between contract rents and median household incomes among all 71 lifestyle clusters.

Forecast rents per square foot are based on existing choices throughout the Upper Peninsula region and used to estimate the typical unit size within each rent bracket. Existing choices are documented in Section F_1, including a scatter plot with the relationships between rents and square feet. The following Table 9 summarizes the results for the entire region, with typical unit sizes by contract rent bracket.

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

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

The analysis is also conducted for owner-occupied choices, and stakeholders are encouraged to review the materials in Section F_1 for those results. Again, additional explanations of the methodology and approach are also provided within the Methods Book included in the Regional Workbook.

(Note: Marquette is the only city in the region with rents and square feet that consistently exceed averages for the Upper Peninsula region. See Section F_1 of the Marquette County Market Strategy for results of that real estate analysis and unique market).

Comparison to Supply

This last step of the TMA compares the market potential to Baraga County's existing supply of housing by building format, and for all 71 lifestyle clusters. The attached Exhibit B.1 is a histogram displaying the county-wide results.

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

Results reveal that there is no need for building new detached houses in Baraga County. Up to 700 households will be seeking existing houses to move into the county over the span of seven years – and it is assumed that most would prefer one that has been refurbished or significantly remodeled. However, the results reveal that net magnitude of existing houses vastly exceeds the number of households that are migrating and seeking those choices (4,740 existing houses v. 700 migrating households).

Although there is a net surplus of detached houses, 189 of the migrating households will be seeking townhouses, row houses, or similar formats over the span of seven years, which is more than three times the existing supply (62 existing units v. 189 migrating households). Similarly, there are 101 existing units among multiplexes and midrise buildings, which is insufficient to meet the needs of the 224 households seeking those options over the span of seven years. These figures are detailed in the following Table 10.

Table 10
Seven-Year Cumulative Market Potential v. Existing Units
71 Lifestyle Clusters – Aggressive Scenario
Baraga County – Michigan UP Prosperity Region 1a
Years 2016 – 2022

Number of Units by Building Format	Potential 7-Year Total	Existing Housing Units	Implied Gap for New-Builds
1 | Detached Houses	700	4,740	--
2 | Duplex, Subdivided House	28	116	-88
3-4 | Side-by-Side, Stacked	105	164	-59
Subtotal Duplex – Fourplex	133	280	-147
5-9 | Townhouse, Live-Work	189	62	127
10-19 | Multiplex: Small	42	43	-1
20-49 | Multiplex: Large	63	47	16
50+ | Midrise: Small	119	11	108
Subtotal Multiplex & Midrise	224	101	123
Total Attached Units	546	443	103

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

Exhibit B.1 – Some Cautionary Observations

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

Market Assessment – Introduction

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

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

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

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

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

Baraga County – Overview

Geographic Overview – Baraga County is located in the western Upper Peninsula of Michigan and includes shoreline along Lake Superior. It shares borders with Houghton County to the west, Iron County to the south, and Marquette County to the east. Baraga County is connected with its economic region by Highways 41, which links west to the cities of Houghton and Hancock, and east to the City of Marquette.

Highway 41 also has the county's peak daily traffic volume, with 7,200 vehicles. Highway 41 links with Highway 141, which connects traffic south to the City of Crystal Falls (Iron County) and Iron Mountain (Dickinson County). It also links with Highway 38, which connects traffic west to the City of Ontonagon. Other transportation includes the Canadian National Railway, which links east to the City of Marquette, and southeast to the City of Escanaba.

In 2014, mine exploration began in the northeastern Baraga County and near Eagle Mine project in Marquette County. This exploration has been controversial due to possible negative impacts to the environment and recent announcements that Eagle Mine will close; and it has inspired local efforts at economic diversification.

Economic Profile – Education, health care, and social services collectively comprise nearly 26% of all jobs in Baraga County. This is followed by arts, entertainment, recreation, hospitality, and retail trade, which collectively account for another 21% of total employment. These are trailed by manufacturing and government administration, which support about 14% and 11% of employment, respectively. Large employers and anchor institutions in the villages of Baraga and L'Anse are listed in the following sections of this report.

The Village of Baraga Advantage

Geographic Setting – The Village of Baraga is located at the base of the Keweenaw and L'Anse Bays. Highway 41 spans the Lake Superior shoreline, intersects Highway 38, and helps connect both Baraga and L'Anse with the economic region. Highway 38 connects west to the City of Ontonagon.

Economic Profile – Education, health care, and social services industries collectively account for almost 26% of all jobs in the Village of Baraga, which is similar to the Village of L'Anse (27%). However, addition, arts, entertainment, recreation, and hospitality industries share over 20% of total employment, which is twice that of L'Anse (9%). Employment in government administration is high in both places, and the Village of Baraga takes the lead again (15% v. 12%, respectively).

The Village of Baraga – Employers and Anchor Institutions

- Michigan Dept. of Corrections | Government Administration
- Keweenaw Bay Tribal Services | Government Administration
- Laser North, Metal | Manufacturing
- Pettibone Traverse, Industrial Lift Machines | Manufacturing
- Selkey Fabricators, Metal | Manufacturing
- Baraga Co. Federal Credit Union | Finance
- Ojibwa Casino | Entertainment, Gaming

(Note: Lists of employers exclude local public schools and local government, but may include other anchor institutions like hospitals, colleges, county seats, and airports).

Economic Profile (continued) – The offset is that L'Anse has a higher share of employment in retail trade, or 9% compared to 6% for the Village of Baraga. It also has higher employment shares in the fishing industry, finance and real estate, professional and scientific management, and other services. Some large employers and anchor institutions in the Village of Baraga are listed below; and those in L'Anse are listed in the following section of this report.

Investment Opportunities – Downtown Baraga is aligned along South Superior Avenue and one block inboard from Highway 41 (which links the region northwest to the cities of Houghton and Hancock, and southeast to the City of Marquette). Its downtown buildings are fragmented along the avenue, and urban infill it needed to knit together a more cohesive shopping district. For example, stakeholders have identified a two-level building at 203 Michigan Avenue (Highway 38) that could be converted into a mixed-use project with upper level lofts or flats.

The village also includes a mix of commercial uses along Highway 41 that help intercept visiting patrons and drive-by traffic. Its proximity to the lakefront could be leveraged for recreational and entertainment venues, which might help attract and intercept more visitors and migrating households moving into and within the county.

Other reinvestment opportunities are listed in <u>Section A</u> attached to this report. Photo collages are intended to reinforce reinvestment opportunities located in downtown districts and reflect independent observations by the consultants.

The Village of L'Anse Advantage

Geographic Setting – The Village of L'Anse is about four miles east of the Village of Baraga (via Highway 41) and across from Lake Superior's L'Anse Bay. Highway 41 bypasses the downtown district, which is located 1 mile north and walkable to the waterfront.

Economic Profile – L'Anse is the county seat for Baraga County and government functions provide good paying jobs while helping to support local businesses in diverse professions like finance, insurance, real estate (mortgage, title, and property surveying), legal (attorneys and lawyers), and related industries.

The Village of L'Anse – Employers and Anchor Institutions

- Baraga County | Government Administration
- Baraga County Memorial Hospital | Health Care
- CertainTeed Saint-Gobain, Ceiling Tiles | Manufacturing
- Baraga County Extended Care Corp. | Assisted Living
- Erickson True Value Hardware | Retail Trade

Downtown Setting – The Village of L'Anse's downtown district pivots around the intersection of Main Street and Broad Street, and is walkable to the waterfront. Downtown reinvestment opportunities include several two level-buildings could be used to add new housing formats, particularly lofts and flats.

The village's waterfront could also be leveraged to add townhouses, row houses, or small multiplexes with lake-breeze patios and balconies. Other reinvestment opportunities are listed in Section A attached to this report. Again, photo collages are also included and intended to reinforce reinvestment opportunities located in downtown districts and reflect independent observations by the consultants.

Analysis of PlaceScores™

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

Summary of the PlaceScores – The Village of L'Anse is the Baraga County seat and also has a compact downtown, so it is the focus of the PlaceScore analysis. The Village has an overall PlaceScore of 16 points out of 30 possible.

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

Smaller places may have lower scores, but their points per 1,000 residents tend to be higher. Larger markets have higher scores, but their points per 1,000 residents tend to be lower. Although the Village of L'Anse's adjusted PlaceScore for market size is lower than its unadjusted PlaceScore, it still scores within a range that is expected of a city of its size.

Contact Information

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

West Region 1a	Central Region 1b	East Region 1c
Erik Powers	Emilie Schada	Jeff Hagan
Regional Planner	Regional Planner	Executive Director
WUPPDR	CUPPAD	EUPRP
393 E. Lakeshore Drive	2950 College Avenue	1118 E. Easterday Avenue
Houghton, MI 49931	Escanaba, MI 49829	Sault Ste. Marie, MI 49783
(906) 482-7205 x315	(906) 786-9234 x508	(906) 635-1752
epowers@wuppdr.org	eschada@cuppad.org	jshagan@eup-planning.org

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

Sharon M. Woods, CRE
Principal, TMA Team Leader
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A - H

Baraga County

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LandUseUSA

Prepared for:

Michigan Upper Peninsula Prosperity Region 1a

Michigan State Housing Development Authority

MSHDA
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Prepared by:

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Table of Contents

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Investment Opportunities

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Michigan Upper Peninsula Prosperity Region 1

Michigan State Housing Development Authority

MSHDA
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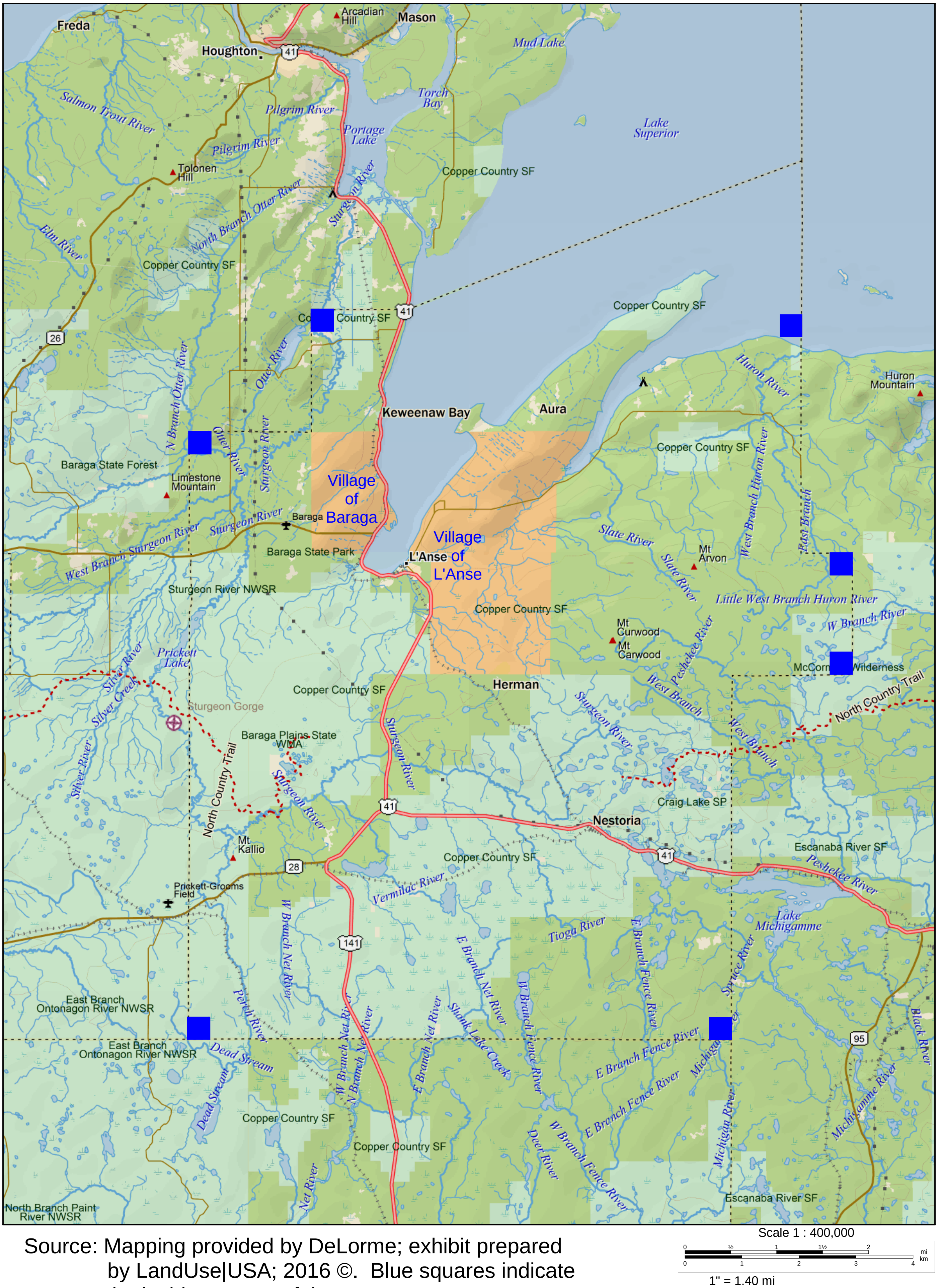
Geographic Setting with Places, Highways, and Lakes
Baraga County | Michigan UP Prosperity Region 1a

Exhibit A.1

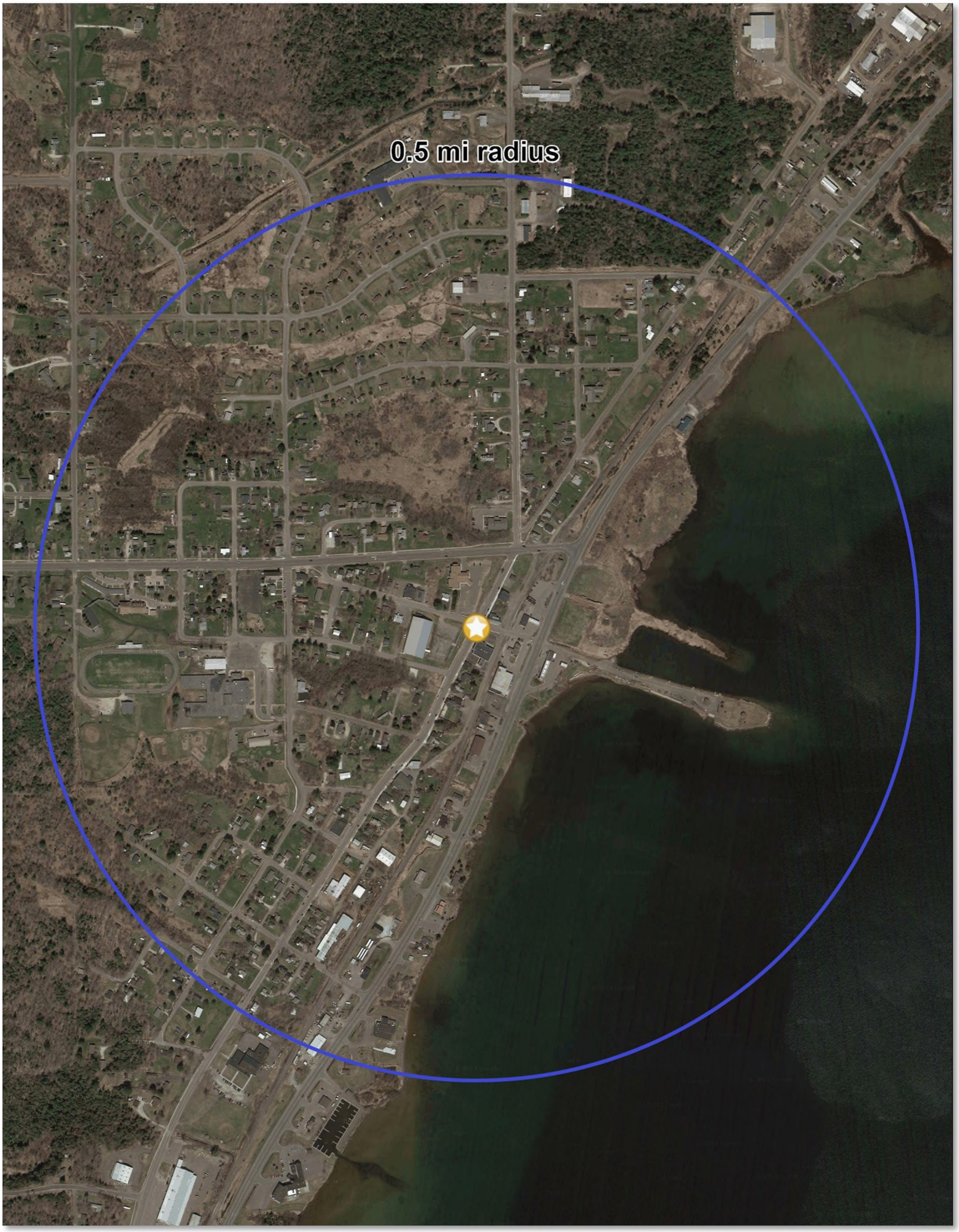


Source: Mapping provided by DeLorme; exhibit prepared by LandUse|USA; 2016 ©. Blue squares indicate the inside corners of the county.

Aerial Photo - Urban and Downtown Perspective

The Village of Baraga | Baraga Co. | Michigan UP Prosperity Region 1a

Exhibit A.2



Source: Underlying aerial provided to Google Earth and licensed to LandUse|USA through Sites|USA. Exhibit prepared by LandUse|USA; 2016 ©.

Exhibit A.3

Aerial Photo to Provide an Community Overview
The Village of Baraga | Baraga County | Michigan UP Prosperity Region 1a

Photo credit (above): The Village of Baraga website
http://www.villageofbaraga.com/village.php

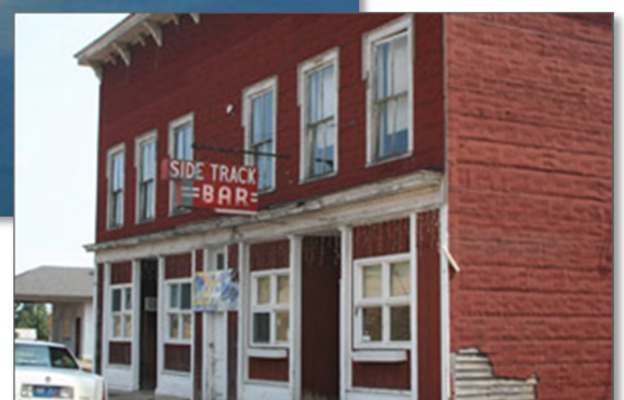


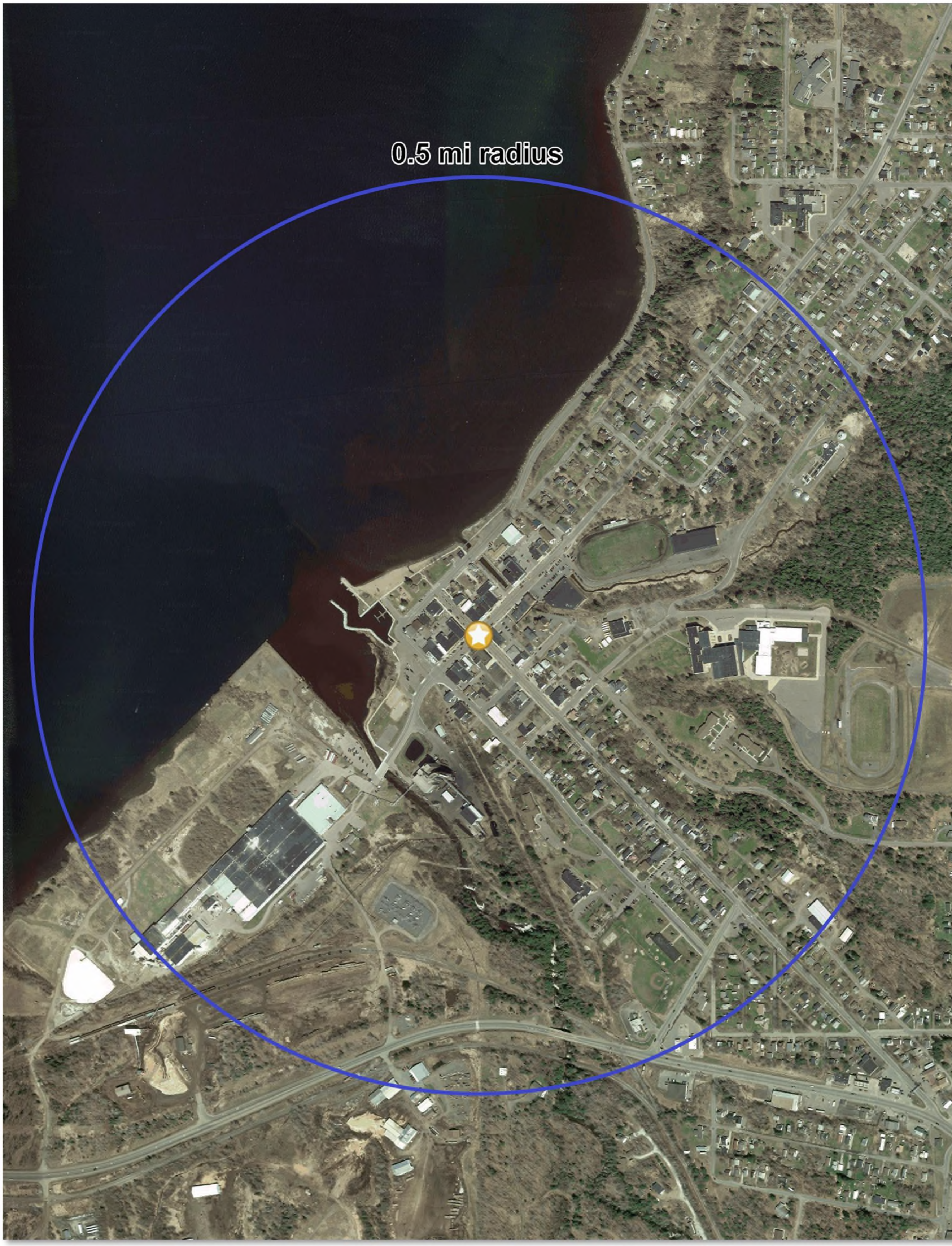
Photo credit (above): Eye on Michigan
www.eyeonmichigan.com/guides/baragalanse/photos.php

Note: These are temporary images and will probably be replaced with originals by LandUse|USA in Spring 2016.

Aerial Photo - Urban and Downtown Perspective

The Village of L'Anse | Baraga Co. | Michigan UP Prosperity Region 1a

Exhibit A.4



Source: Underlying aerial provided to Google Earth and licensed to LandUse|USA through Sites|USA.
Exhibit prepared by LandUse|USA; 2016 ©.

Downtown Character and Scale with Potential Investment Opportunities
The Village of L'Anse | Baraga County | Michigan UP Prosperity Region 1a

Exhibit A.5



Photo credit (above): Eye on Michigan; www.eyeonmichigan.com/guides/baragalanse/photos.php

Photo credit (above): L'Anse Michigan Downtown by Royalbroil - Own work. Licensed under CC BY-SA 3.0 via Commons.
https://commons.wikimedia.org/wiki/File:LAnseMichiganDowntown.jpg#/media/File:LAnseMichiganDowntown.jpg
https://commons.wikimedia.org/wiki/File:LAnseMichiganUS41.jpg#/media/File:LAnseMichiganUS41.jpg
Note: These are temporary images and will probably be replaced with originals by LandUse|USA in Spring 2016.

Exhibit A.6

List of Investment Opportunities for Missing Middle Housing
Baraga County | Michigan Prosperity Region 1a | 2016

	City, Village, Township	Water Front	Down Town	Existing Conditions/Current Use Notes and Comments	Investment Opp./Future Use Notes and Comments
1	The Village of Baraga	No	Yes	203 Michigan Ave. Built in 1911, 4,200 sq. ft. 2-level building, currently used as a restaurant. For sale.	Potential historic rehab for mixed-use with upper level condos or lofts.
2	The Village of Baraga	.	.	.	.
3	The Village of Baraga	.	.	.	.
1	The Village of L'Anse	Views	Yes	104 Main St. 3,162 sq. ft. 2-level building, currently for sale.	Potential historic rehab for mixed-use with upper level condos or lofts.
2	The Village of L'Anse	No	Yes	10 W. Broad St. 2,376 sq. ft. 2-level building, currently for sale.	Potential rehab for mixed-use with upper level condos or lofts.
3	The Village of L'Anse	Yes	Yes	24 S. Main St. 5,160 sq. ft. 2-level building, for sale.	Potential rehab for mixed-use with upper level condos or lofts.

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

B

Summary Tables and Charts

Prepared by:

LandUseUSA

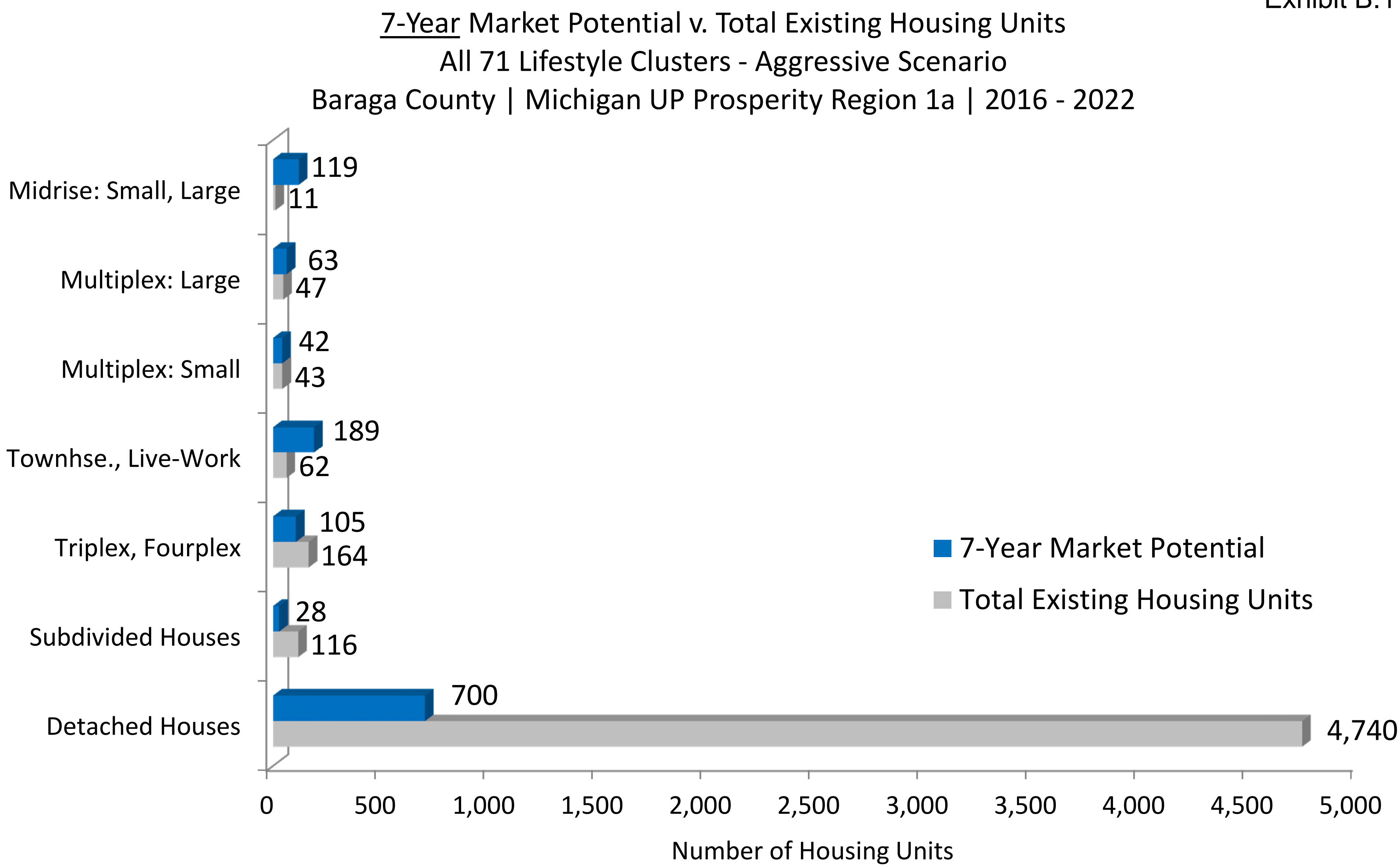
Prepared for:

Michigan Upper Peninsula Prosperity Region 1

Michigan State Housing Development Authority

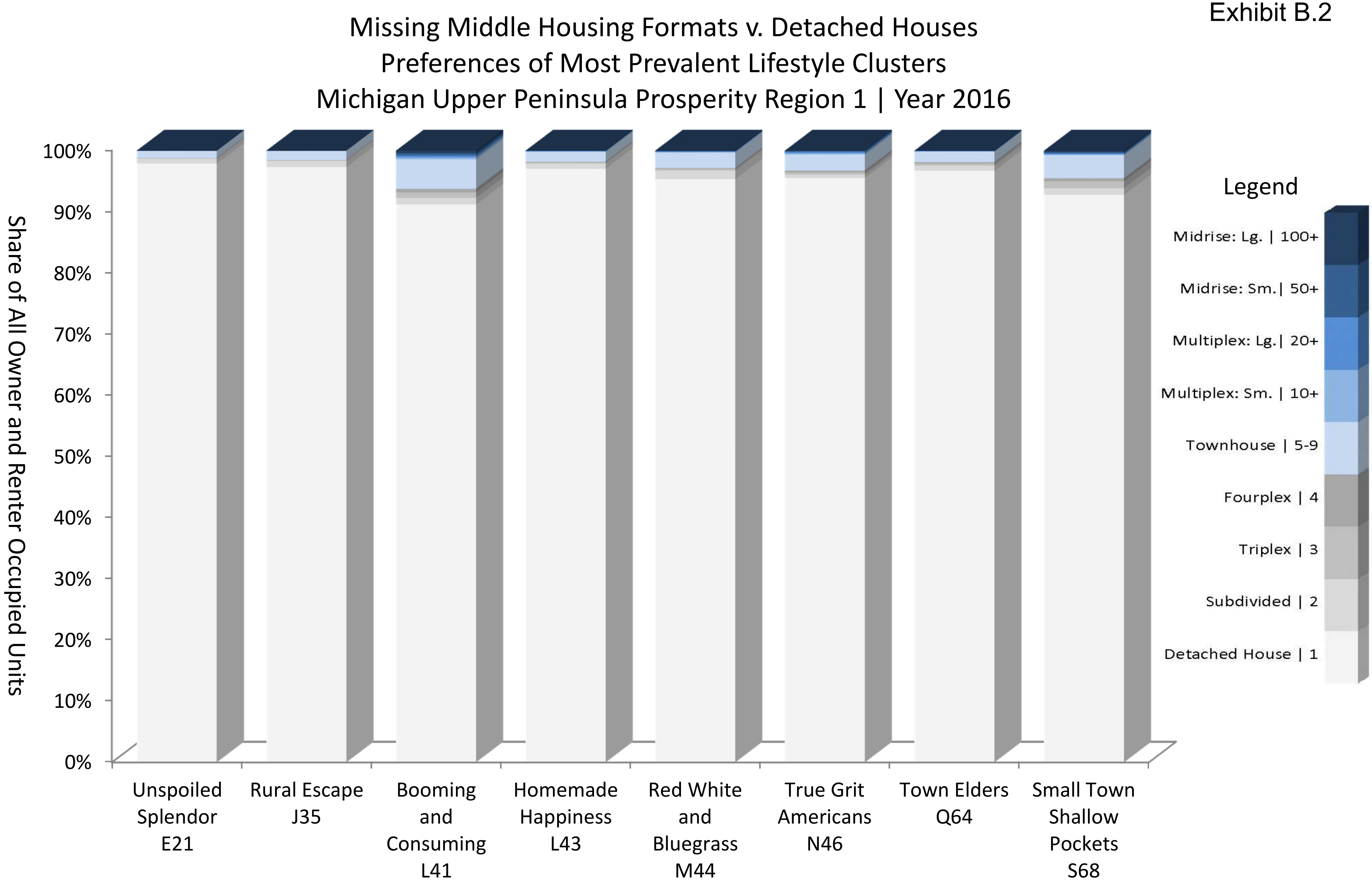
MSHDA
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Exhibit B.1



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.

Exhibit B.2



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and licensed to LandUse|USA through SItes|USA. Michigan estimates, analysis, and exhibit prepared exclusively by LandUse|USA

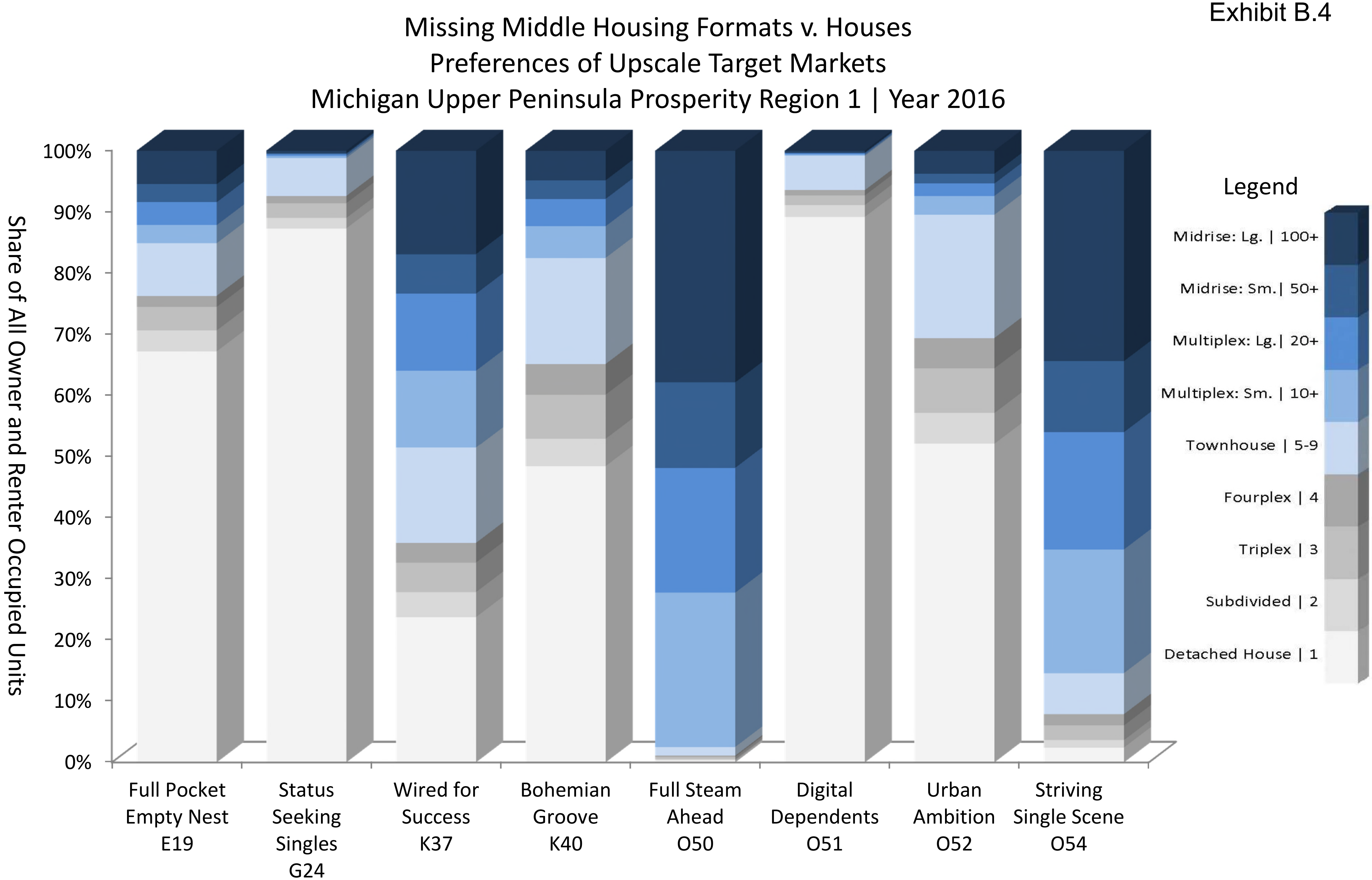
Exhibit B.3

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

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

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

Exhibit B.4



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and licensed to LandUse|USA through SItes|USA. Michigan estimates, analysis, and exhibit prepared exclusively by LandUse|USA © 2016; all rights reserved.

Exhibit B.5

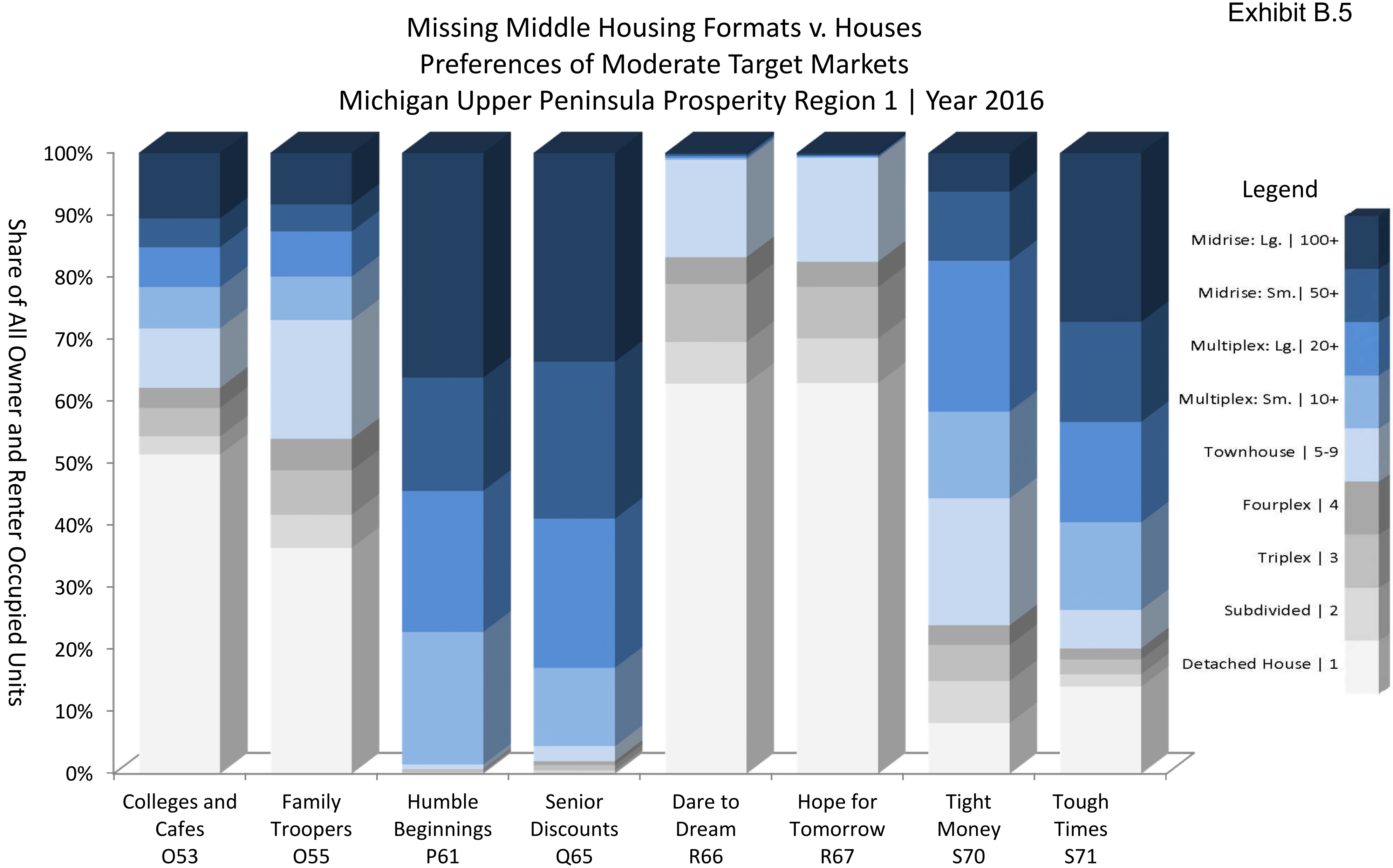


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Exhibit B.6

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

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

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

C

Conservative Scenario County

Prepared by:

LandUseUSA

Prepared for:

Michigan Upper Peninsula Prosperity Region 1

Michigan State Housing Development Authority

MSHDA

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Exhibit C.1

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

CONSERVATIVE SCENARIO	Baraga COUNTY 71 Lifestyle Clusters			Baraga COUNTY Upscale Target Markets			Baraga COUNTY Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	74	16	58	5	1	4	30	0	30
1 | Detached Houses	42	16	26	4	1	3	3	0	3
2 | Side-by-Side & Stacked	2	0	2	0	0	0	2	0	2
3 | Side-by-Side & Stacked	4	0	4	0	0	0	3	0	3
4 | Side-by-Side & Stacked	2	0	2	0	0	0	2	0	2
5-9 | Townhse., Live-Work	11	0	11	1	0	1	7	0	7
10-19 | Multiplex: Small	3	0	3	0	0	0	3	0	3
20-49 | Multiplex: Large	4	0	4	0	0	0	4	0	4
50-99 | Midrise: Small	3	0	3	0	0	0	3	0	3
100+ | Midrise: Large	3	0	3	0	0	0	3	0	3
Total Units	74	16	58	5	1	4	30	0	30
Detached Houses	42	16	26	4	1	3	3	0	3
Duplexes & Triplexes	6	0	6	0	0	0	5	0	5
Other Attached Formats	26	0	26	1	0	1	22	0	22

Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.
Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.
Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.
Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

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

Exhibit C.2

CONSERVATIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest | E19	Status Seeking Singles | G24	Wired for Success | K37	Bohem-ian Groove | K40	Full Steam Ahead | O50	Digital Depend-ents | O51	Urban Ambit-ion | O52	Striving Single Scene | O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Baraga COUNTY - Total	74	5	0	0	0	0	0	5	0	0
Baraga COUNTY - Owners	16	1	0	0	0	0	0	1	0	0
1 | Detached Houses	16	1	0	0	0	0	0	1	0	0
2 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 | Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 | Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 | Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 | Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ | Midrise: Large	0	0	0	0	0	0	0	0	0	0
Baraga COUNTY - Renters	58	4	0	0	0	0	0	4	0	0
1 | Detached Houses	26	3	0	0	0	0	0	3	0	0
2 | Side-by-Side & Stacked	2	0	0	0	0	0	0	0	0	0
3 | Side-by-Side & Stacked	4	0	0	0	0	0	0	0	0	0
4 | Side-by-Side & Stacked	2	0	0	0	0	0	0	0	0	0
5-9 | Townhse., Live-Work	11	1	0	0	0	0	0	1	0	0
10-19 | Multiplex: Small	3	0	0	0	0	0	0	0	0	0
20-49 | Multiplex: Large	4	0	0	0	0	0	0	0	0	0
50-99 | Midrise: Small	3	0	0	0	0	0	0	0	0	0
100+ | Midrise: Large	3	0	0	0	0	0	0	0	0	0

Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.
Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.
Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.
Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

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

Exhibit C.3

CONSERVATIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes | O53	Family Troopers | O55	Humble Begin-nings | P61	Senior Discount | Q65	Dare to Dream | R66	Hope for Tomor-row | R67	Tight Money | S70	Tough Times | S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Baraga COUNTY - Total	74	30	0	11	0	7	8	0	4	0
Baraga COUNTY - Owners	16	0	0	0	0	0	0	0	0	0
1 | Detached Houses	16	0	0	0	0	0	0	0	0	0
2 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 | Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 | Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 | Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 | Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ | Midrise: Large	0	0	0	0	0	0	0	0	0	0
Baraga COUNTY - Renters	58	30	0	11	0	7	8	0	4	0
1 | Detached Houses	26	3	0	1	0	0	2	0	0	0
2 | Side-by-Side & Stacked	2	2	0	1	0	0	1	0	0	0
3 | Side-by-Side & Stacked	4	3	0	1	0	0	2	0	0	0
4 | Side-by-Side & Stacked	2	2	0	1	0	0	1	0	0	0
5-9 | Townhse., Live-Work	11	7	0	3	0	0	3	0	1	0
10-19 | Multiplex: Small	3	3	0	1	0	1	0	0	1	0
20-49 | Multiplex: Large	4	4	0	1	0	2	0	0	1	0
50-99 | Midrise: Small	3	3	0	1	0	2	0	0	0	0
100+ | Midrise: Large	3	3	0	1	0	2	0	0	0	0

Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.
Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.
Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.
Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

D

Aggressive Scenario County

Prepared by:

LandUseUSA

Prepared for:

Michigan Upper Peninsula Prosperity Region 1

Michigan State Housing Development Authority

MSHDA
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Exhibit D.1

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

AGGRESSIVE SCENARIO	Baraga COUNTY 71 Lifestyle Clusters			Baraga COUNTY Upscale Target Markets			Baraga COUNTY Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	178	36	142	10	2	8	72	0	72
1 | Detached Houses	100	36	64	8	2	6	8	0	8
2 | Side-by-Side & Stacked	4	0	4	0	0	0	3	0	3
3 | Side-by-Side & Stacked	10	0	10	0	0	0	8	0	8
4 | Side-by-Side & Stacked	5	0	5	0	0	0	4	0	4
5-9 | Townhse., Live-Work	27	0	27	2	0	2	17	0	17
10-19 | Multiplex: Small	6	0	6	0	0	0	6	0	6
20-49 | Multiplex: Large	9	0	9	0	0	0	9	0	9
50-99 | Midrise: Small	7	0	7	0	0	0	7	0	7
100+ | Midrise: Large	10	0	10	0	0	0	10	0	10
Total Units	178	36	142	10	2	8	72	0	72
Detached Houses	100	36	64	8	2	6	8	0	8
Duplexes & Triplexes	14	0	14	0	0	0	11	0	11
Other Attached Formats	64	0	64	2	0	2	53	0	53

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
Baraga COUNTY | Michigan UP Prosperity Region 1a | Years 2016 - 2020

Exhibit D.2

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest | E19	Status Seeking Singles | G24	Wired for Success | K37	Bohem-ian Groove | K40	Full Steam Ahead | O50	Digital Depend-ents | O51	Urban Ambit-ion | O52	Striving Single Scene | O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Baraga COUNTY - Total	178	10	0	0	0	0	0	11	0	0
Baraga COUNTY - Owners	36	2	0	0	0	0	0	2	0	0
1 | Detached Houses	36	2	0	0	0	0	0	2	0	0
2 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 | Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 | Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 | Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 | Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ | Midrise: Large	0	0	0	0	0	0	0	0	0	0
Baraga COUNTY - Renters	142	8	0	0	0	0	0	9	0	0
1 | Detached Houses	64	6	0	0	0	0	0	6	0	0
2 | Side-by-Side & Stacked	4	0	0	0	0	0	0	0	0	0
3 | Side-by-Side & Stacked	10	0	0	0	0	0	0	0	0	0
4 | Side-by-Side & Stacked	5	0	0	0	0	0	0	0	0	0
5-9 | Townhse., Live-Work	27	2	0	0	0	0	0	2	0	0
10-19 | Multiplex: Small	6	0	0	0	0	0	0	0	0	0
20-49 | Multiplex: Large	9	0	0	0	0	0	0	0	0	0
50-99 | Midrise: Small	7	0	0	0	0	0	0	0	0	0
100+ | Midrise: Large	10	0	0	0	0	0	0	0	0	0

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.
Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.
Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.
Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.
Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

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

Exhibit D.3

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes | O53	Family Troopers | O55	Humble Begin-nings | P61	Senior Discount | Q65	Dare to Dream | R66	Hope for Tomor-row | R67	Tight Money | S70	Tough Times | S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Baraga COUNTY - Total	178	72	0	28	0	19	20	0	9	0
Baraga COUNTY - Owners	36	0	0	0	0	1	0	0	0	0
1 | Detached Houses	36	0	0	0	0	0	0	0	0	0
2 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 | Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 | Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 | Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 | Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ | Midrise: Large	0	0	0	0	0	0	0	0	0	0
Baraga COUNTY - Renters	142	72	0	28	0	18	20	0	9	0
1 | Detached Houses	64	8	0	3	0	0	5	0	0	0
2 | Side-by-Side & Stacked	4	3	0	1	0	0	2	0	0	0
3 | Side-by-Side & Stacked	10	8	0	3	0	0	4	0	1	0
4 | Side-by-Side & Stacked	5	4	0	2	0	0	2	0	0	0
5-9 | Townhse., Live-Work	27	17	0	8	0	0	7	0	2	0
10-19 | Multiplex: Small	6	6	0	3	0	2	0	0	1	0
20-49 | Multiplex: Large	9	9	0	3	0	4	0	0	2	0
50-99 | Midrise: Small	7	7	0	2	0	4	0	0	1	0
100+ | Midrise: Large	10	10	0	3	0	6	0	0	1	0

Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.
Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.
Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.
Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

E

Aggressive Scenario Places

Prepared by:

LandUseUSA

Prepared for:

Michigan Upper Peninsula Prosperity Region 1

Michigan State Housing Development Authority

MSHDA
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Exhibit E.1

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

AGGRESSIVE SCENARIO	Village of Baraga 71 Lifestyle Clusters			Village of L'Anse 71 Lifestyle Clusters			Zeba CDP 71 Lifestyle Clusters		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	43	14	29	51	10	41	3	2	1
1 | Detached Houses	29	14	15	30	10	20	2	2	0
2 | Side-by-Side & Stacked	1	0	1	1	0	1	0	0	0
3 | Side-by-Side & Stacked	3	0	3	1	0	1	0	0	0
4 | Side-by-Side & Stacked	1	0	1	1	0	1	0	0	0
5-9 | Townhse., Live-Work	5	0	5	6	0	6	1	0	1
10-19 | Multiplex: Small	1	0	1	2	0	2	0	0	0
20-49 | Multiplex: Large	1	0	1	3	0	3	0	0	0
50-99 | Midrise: Small	1	0	1	3	0	3	0	0	0
100+ | Midrise: Large	1	0	1	4	0	4	0	0	0
Total Units	43	14	29	51	10	41	3	2	1
Detached Houses	29	14	15	30	10	20	2	2	0
Duplexes & Triplexes	4	0	4	2	0	2	0	0	0
Other Attached Formats	10	0	10	19	0	19	1	0	1

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA
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
Village of Baraga | Baraga COUNTY | Michigan UP Prosperity Region 1a | Years 2016 - 2020

Exhibit E.2

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest | E19	Status Seeking Singles | G24	Wired for Success | K37	Bohem-ian Groove | K40	Full Steam Ahead | O50	Digital Depend-ents | O51	Urban Ambit-ion | O52	Striving Single Scene | O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Village of Baraga - Total	43	0	0	0	0	0	0	0	0	0
Village of Baraga - Owners	14	0	0	0	0	0	0	0	0	0
1 | Detached Houses	14	0	0	0	0	0	0	0	0	0
2 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 | Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 | Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 | Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 | Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ | Midrise: Large	0	0	0	0	0	0	0	0	0	0
Village of Baraga - Renters	29	0	0	0	0	0	0	0	0	0
1 | Detached Houses	15	0	0	0	0	0	0	0	0	0
2 | Side-by-Side & Stacked	1	0	0	0	0	0	0	0	0	0
3 | Side-by-Side & Stacked	3	0	0	0	0	0	0	0	0	0
4 | Side-by-Side & Stacked	1	0	0	0	0	0	0	0	0	0
5-9 | Townhse., Live-Work	5	0	0	0	0	0	0	0	0	0
10-19 | Multiplex: Small	1	0	0	0	0	0	0	0	0	0
20-49 | Multiplex: Large	1	0	0	0	0	0	0	0	0	0
50-99 | Midrise: Small	1	0	0	0	0	0	0	0	0	0
100+ | Midrise: Large	1	0	0	0	0	0	0	0	0	0

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Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.
Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.
Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.
Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

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

Exhibit E.3

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes | O53	Family Troopers | O55	Humble Begin-nings | P61	Senior Discount | Q65	Dare to Dream | R66	Hope for Tomor-row | R67	Tight Money | S70	Tough Times | S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Village of Baraga - Total	43	14	0	0	0	5	10	0	0	0
Village of Baraga - Owners	14	0	0	0	0	1	0	0	0	0
1 | Detached Houses	14	0	0	0	0	0	0	0	0	0
2 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 | Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 | Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 | Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 | Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ | Midrise: Large	0	0	0	0	0	0	0	0	0	0
Village of Baraga - Renters	29	14	0	0	0	4	10	0	0	0
1 | Detached Houses	15	3	0	0	0	0	3	0	0	0
2 | Side-by-Side & Stacked	1	1	0	0	0	0	1	0	0	0
3 | Side-by-Side & Stacked	3	2	0	0	0	0	2	0	0	0
4 | Side-by-Side & Stacked	1	1	0	0	0	0	1	0	0	0
5-9 | Townhse., Live-Work	5	3	0	0	0	0	3	0	0	0
10-19 | Multiplex: Small	1	1	0	0	0	1	0	0	0	0
20-49 | Multiplex: Large	1	1	0	0	0	1	0	0	0	0
50-99 | Midrise: Small	1	1	0	0	0	1	0	0	0	0
100+ | Midrise: Large	1	1	0	0	0	1	0	0	0	0

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Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.
Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.
Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.
Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
Number of Units (New and/or Rehab) by Tenure and Building Form
Village of L'Anse | Baraga COUNTY | Michigan UP Prosperity Region 1a | Years 2016 - 2020

Exhibit E.4

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest | E19	Status Seeking Singles | G24	Wired for Success | K37	Bohem-ian Groove | K40	Full Steam Ahead | O50	Digital Depend-ents | O51	Urban Ambit-ion | O52	Striving Single Scene | O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Village of L'Anse - Total	51	5	0	0	0	0	0	5	0	0
Village of L'Anse - Owners	10	1	0	0	0	0	0	1	0	0
1 | Detached Houses	10	1	0	0	0	0	0	1	0	0
2 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 | Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 | Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 | Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 | Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ | Midrise: Large	0	0	0	0	0	0	0	0	0	0
Village of L'Anse - Renters	41	4	0	0	0	0	0	4	0	0
1 | Detached Houses	20	3	0	0	0	0	0	3	0	0
2 | Side-by-Side & Stacked	1	0	0	0	0	0	0	0	0	0
3 | Side-by-Side & Stacked	1	0	0	0	0	0	0	0	0	0
4 | Side-by-Side & Stacked	1	0	0	0	0	0	0	0	0	0
5-9 | Townhse., Live-Work	6	1	0	0	0	0	0	1	0	0
10-19 | Multiplex: Small	2	0	0	0	0	0	0	0	0	0
20-49 | Multiplex: Large	3	0	0	0	0	0	0	0	0	0
50-99 | Midrise: Small	3	0	0	0	0	0	0	0	0	0
100+ | Midrise: Large	4	0	0	0	0	0	0	0	0	0

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA
Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.
Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.
Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.
Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
Number of Units (New and/or Rehab) by Tenure and Building Form
Village of L'Anse | Baraga COUNTY | Michigan UP Prosperity Region 1a | Years 2016 - 2020

Exhibit E.5

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes | O53	Family Troopers | O55	Humble Begin-nings | P61	Senior Discount | Q65	Dare to Dream | R66	Hope for Tomor-row | R67	Tight Money | S70	Tough Times | S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Village of L'Anse - Total	51	19	0	12	0	8	0	0	0	0
Village of L'Anse - Owners	10	0	0	0	0	0	0	0	0	0
1 | Detached Houses	10	0	0	0	0	0	0	0	0	0
2 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 | Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 | Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 | Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 | Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 | Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ | Midrise: Large	0	0	0	0	0	0	0	0	0	0
Village of L'Anse - Renters	41	19	0	12	0	8	0	0	0	0
1 | Detached Houses	20	1	0	1	0	0	0	0	0	0
2 | Side-by-Side & Stacked	1	1	0	1	0	0	0	0	0	0
3 | Side-by-Side & Stacked	1	1	0	1	0	0	0	0	0	0
4 | Side-by-Side & Stacked	1	1	0	1	0	0	0	0	0	0
5-9 | Townhse., Live-Work	6	3	0	3	0	0	0	0	0	0
10-19 | Multiplex: Small	2	2	0	1	0	1	0	0	0	0
20-49 | Multiplex: Large	3	3	0	1	0	2	0	0	0	0
50-99 | Midrise: Small	3	3	0	1	0	2	0	0	0	0
100+ | Midrise: Large	4	4	0	1	0	3	0	0	0	0

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.
Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.
Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.
Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.
Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

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

Exhibit E.6

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

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.
Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.
Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.
Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.
Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

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

Exhibit E.7

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

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.
Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.
Qualifiers: Houses may include rehabs of existing mansion-style houses, carriage-style expansions, and accessory dwelling units.
Duplexes (2), triplexes (3), and fourplexes (4) may include units that are either stacked or side-by-side, and may be subdivided houses.
Townhouses may include row houses and brownstones; and multiplexes may include bungalow courts and courtyard "apartments".

F1

Contract Rents
County and Places

Prepared by:

LandUseUSA

Prepared for:

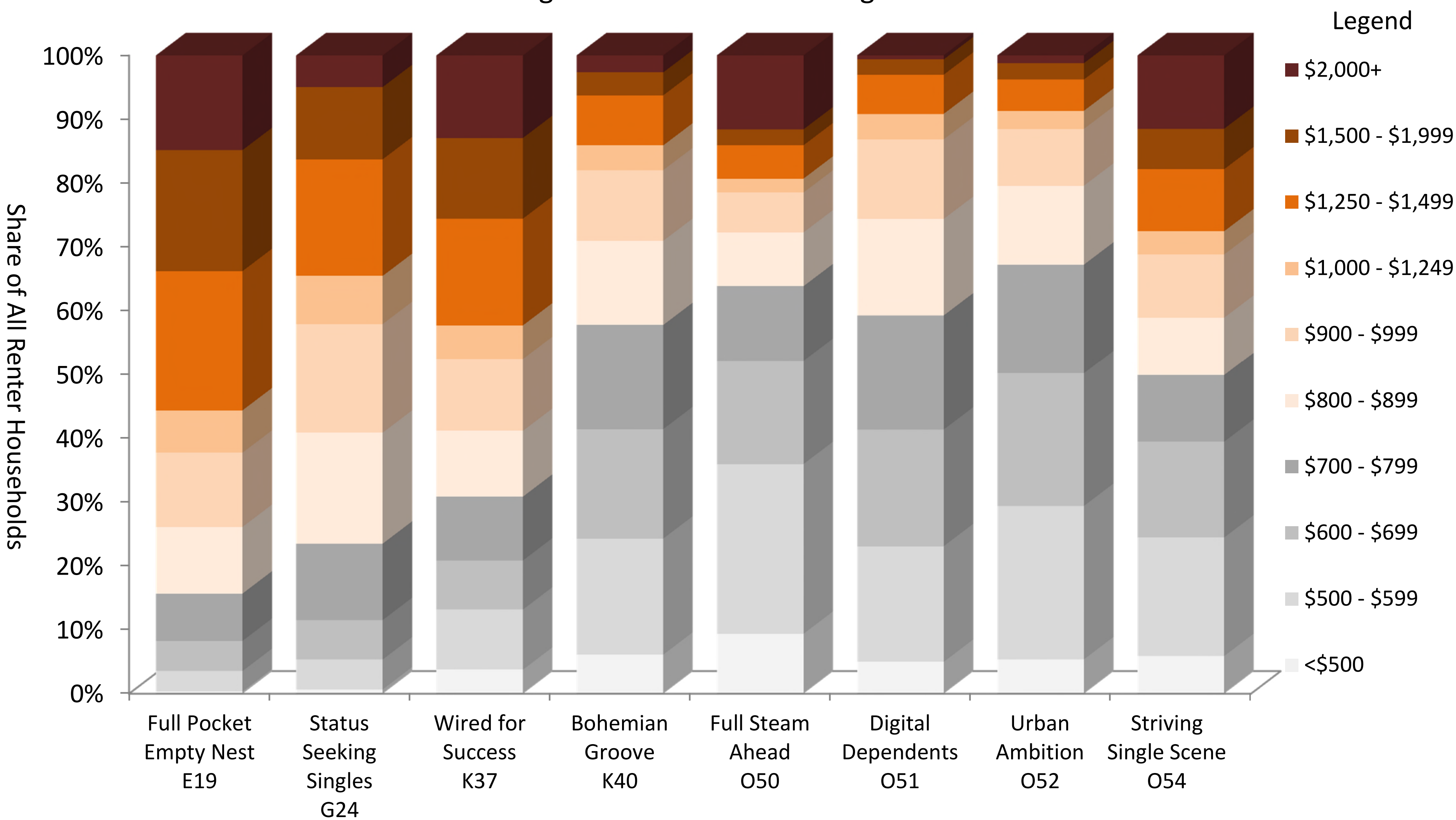
Michigan Upper Peninsula Prosperity Region 1

Michigan State Housing Development Authority

MSHDA
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Exhibit F1.1

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



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by SItes|USA.

Exhibit F1.2

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

Contract Rent Brackets	All 71 Mosaic Lifestyle Clusters	Full Pocket Empty Nest E19	Status Seeking Singles G24	Wired for Success K37	Bohemian Groove K40	Full Steam Ahead O50	Digital Dependents O51	Urban Ambition O52	Striving Single Scene O54
<$500	7.4%	0.8%	1.1%	6.4%	7.6%	12.1%	5.9%	6.3%	8.4%
$500 - $599	17.0%	6.4%	7.0%	15.1%	21.2%	32.4%	20.2%	26.5%	25.0%
$600 - $699	12.0%	8.1%	7.9%	10.6%	17.3%	17.1%	17.6%	19.8%	17.4%
$700 - $799	15.7%	16.7%	20.1%	18.2%	21.7%	16.3%	22.8%	21.4%	16.0%
$800 - $899	16.4%	22.6%	28.1%	18.1%	16.8%	11.3%	18.5%	15.0%	13.3%
$900 - $999	11.4%	16.3%	17.8%	12.8%	9.1%	5.4%	9.8%	6.9%	9.4%
$1,000 - $1,249	2.8%	4.5%	3.8%	2.9%	1.5%	0.9%	1.5%	1.1%	1.7%
$1,250 - $1,499	5.1%	7.7%	4.8%	4.7%	1.6%	1.1%	1.2%	1.0%	2.3%
$1,500 - $1,999	4.0%	5.6%	2.5%	3.0%	0.6%	0.5%	0.4%	0.4%	1.3%
$2,000+	4.8%	4.4%	1.1%	3.1%	0.5%	2.1%	0.1%	0.2%	2.3%
Summation		93.0%	94.2%	95.0%	97.9%	99.1%	98.0%	98.6%	97.1%
Median	$463	$656	$607	$582	$520	$495	$522	$505	$527

Source: Underlying data provided by Experian Decision Analytics and the American Community Survey (ACS) with 1-yr estimates through 2014. Analysis, forecasts, and exhibit prepared exclusively by LandUse|USA;
Figures are current rents paid by existing households in 2016, and have not been "boosted" for the analysis of market potential.

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
Number of Units (New and/or Rehab) by Contract Rent Bracket
Baraga COUNTY | Michigan UP Prosperity Region 1a | Years 2016 - 2020

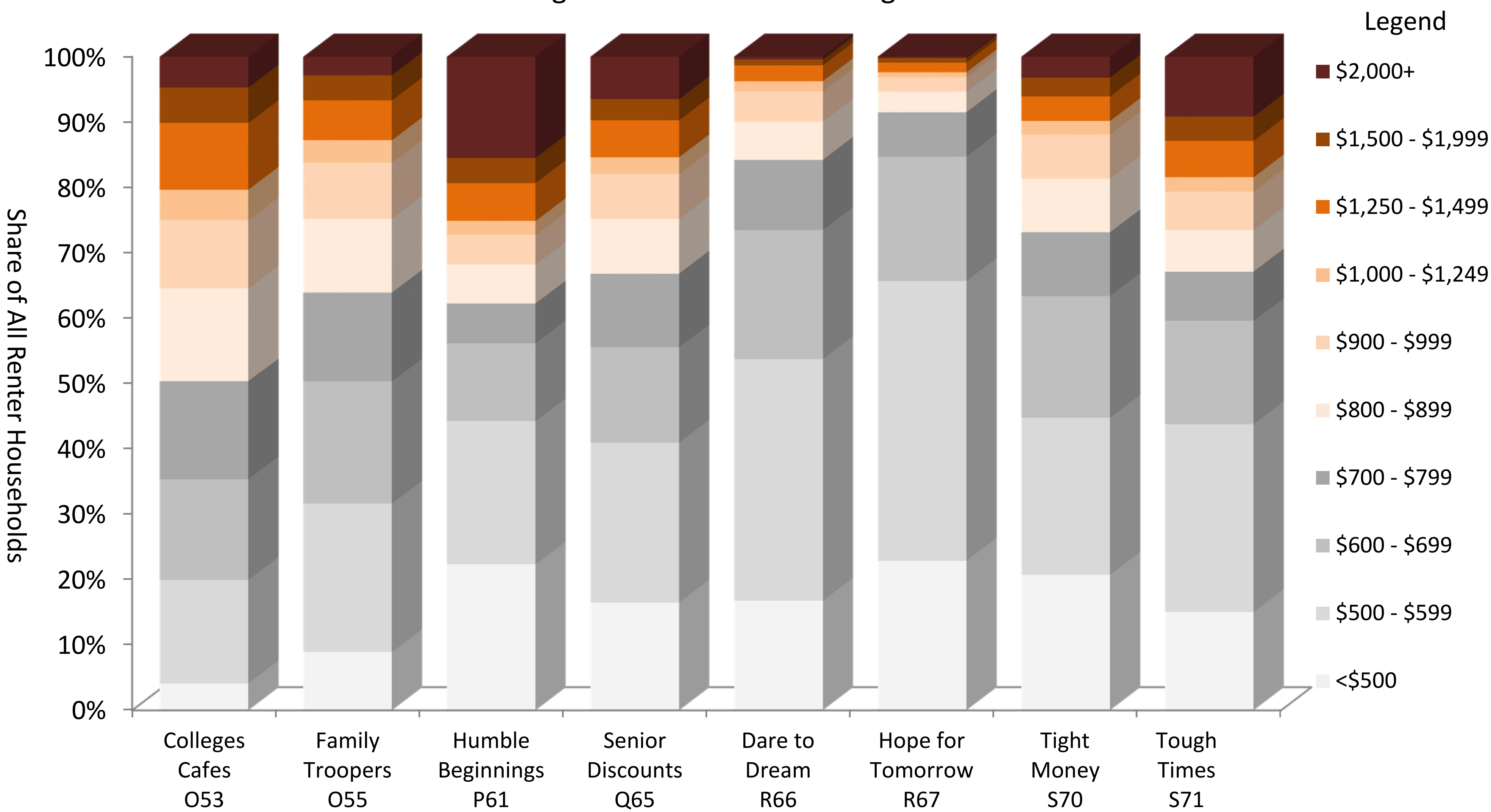
Exhibit F1.3

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest | E19	Status Seeking Singles | G24	Wired for Success | K37	Bohem-ian Groove | K40	Full Steam Ahead | O50	Digital Depend-ents | O51	Urban Ambit-ion | O52	Striving Single Scene | O54
Target Market	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Baraga COUNTY - Total	178	11	0	0	0	0	0	11	0	0
Baraga COUNTY - Renters	148	10	0	0	0	0	0	9	0	0
<$500	31	1	0	0	0	0	0	1	0	0
$500 - $599	50	2	0	0	0	0	0	2	0	0
$600 - $699	28	2	0	0	0	0	0	2	0	0
$700 - $799	21	2	0	0	0	0	0	2	0	0
$800 - $899	13	2	0	0	0	0	0	2	0	0
$900 - $999	5	1	0	0	0	0	0	1	0	0
$1,000 - $1,249	0	0	0	0	0	0	0	0	0	0
$1,250 - $1,499	0	0	0	0	0	0	0	0	0	0
$1,500 - $1,999	0	0	0	0	0	0	0	0	0	0
$2,000+	0	0	0	0	0	0	0	0	0	0
Summation	148	10	0	0	0	0	0	10	0	0
Med. Contract Rent	$582	--	$788	$728	$699	$624	$594	$627	$605	$633

Contract rent typically excludes some or all utilties and extra fees for deposits, parking, pets, security, memberships, etc.
Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.
Median Contract Rents include a +20% boost and assumes new-builds; quality rehabs; and housing market recovery.

Exhibit F1.4

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



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by SItes|USA.

Exhibit F1.5

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

Contract Rent Brackets	All 71 Mosaic Lifestyle Clusters	Colleges Cafes O53	Family Troopers O55	Humble Beginnings P61	Senior Discounts Q65	Dare to Dream R66	Hope for Tomorrow R67	Tight Money S70	Tough Times S71
<$500	7.4%	5.4%	10.9%	30.9%	20.7%	19.1%	25.9%	24.9%	19.5%
$500 - $599	17.0%	19.6%	26.3%	28.6%	28.9%	39.8%	45.7%	27.2%	35.2%
$600 - $699	12.0%	16.4%	18.7%	13.5%	15.0%	18.3%	17.5%	18.3%	16.8%
$700 - $799	15.7%	21.1%	17.9%	9.0%	15.1%	13.1%	8.2%	12.5%	10.5%
$800 - $899	16.4%	19.3%	14.3%	8.5%	10.9%	6.9%	3.7%	10.3%	8.5%
$900 - $999	11.4%	9.1%	7.0%	4.1%	5.7%	3.5%	1.6%	5.3%	5.0%
$1,000 - $1,249	2.8%	1.9%	1.3%	0.9%	1.0%	0.6%	0.3%	0.8%	0.9%
$1,250 - $1,499	5.1%	2.2%	1.2%	1.3%	1.2%	0.5%	0.3%	0.7%	1.2%
$1,500 - $1,999	4.0%	1.0%	0.7%	0.8%	0.6%	0.1%	0.1%	0.5%	0.7%
$2,000+	4.8%	0.9%	0.5%	3.0%	1.1%	0.1%	0.0%	0.5%	1.7%
Summation		96.9%	98.8%	100.6%	100.2%	101.9%	103.3%	101.2%	100.1%
Median	$463	$535	$500	$467	$478	$450	$422	$463	$471

Source: Underlying data provided by Experian Decision Analytics and the American Community Survey (ACS) with 1-yr estimates through 2014. Analysis, forecasts, and exhibit prepared exclusively by LandUse|USA;
Figures are current rents paid by existing households in 2016, and have not been "boosted" for the analysis of market potential.

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
Number of Units (New and/or Rehab) by Contract Rent Bracket
Baraga COUNTY | Michigan UP Prosperity Region 1a | Years 2016 - 2020

Exhibit F1.6

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes | O53	Family Troopers | O55	Humble Begin-nings | P61	Senior Discount | Q65	Dare to Dream | R66	Hope for Tomor-row | R67	Tight Money | S70	Tough Times | S71
Target Market	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Baraga COUNTY - Total	178	73	0	28	0	19	20	0	9	0
Baraga COUNTY - Renters	148	73	0	28	0	18	20	0	9	0
<$500	31	13	0	3	0	4	4	0	2	0
$500 - $599	50	22	0	7	0	5	8	0	2	0
$600 - $699	28	14	0	5	0	3	4	0	2	0
$700 - $799	21	12	0	5	0	3	3	0	1	0
$800 - $899	13	8	0	4	0	2	1	0	1	0
$900 - $999	5	4	0	2	0	1	1	0	0	0
$1,000 - $1,249	0	0	0	0	0	0	0	0	0	0
$1,250 - $1,499	0	0	0	0	0	0	0	0	0	0
$1,500 - $1,999	0	0	0	0	0	0	0	0	0	0
$2,000+	0	0	0	0	0	0	0	0	0	0
Summation	148	73	0	26	0	18	21	0	8	0
Med. Contract Rent	$582	--	$642	$600	$560	$574	$540	$507	$555	$566

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.
Contract rent typically excludes some or all utilties and extra fees for deposits, parking, pets, security, memberships, etc.
Note: Due only to rounding, these figures might not sum exact and might not perfectly match summary tables in the narrative report.
Median Contract Rents include a +20% boost and assumes new-builds; quality rehabs; and housing market recovery.

Exhibit F1.7

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

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

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

Exhibit F1.8

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

Order	County Name	2010 Census Renter Hhlds.	2010 ACS 5-yr Renter Hhlds.	2011 ACS 5-yr Renter Hhlds.	2012 ACS 5-yr Renter Hhlds.	2013 ACS 5-yr Renter Hhlds.	2014 ACS 5-yr Renter Hhlds.	2016 Forecast Renter Hhlds.	2020 Forecast Renter Hhlds.
	Baraga Co.	785	853	834	728	709	688	775	775
1	Baraga Village	--	305	261	228	218	211	205	198
2	L'Anse Village	--	373	384	329	329	319	320	342
3	Zeba CDP	--	44	26	28	33	32	36	36

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

Exhibit F1.9

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

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

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

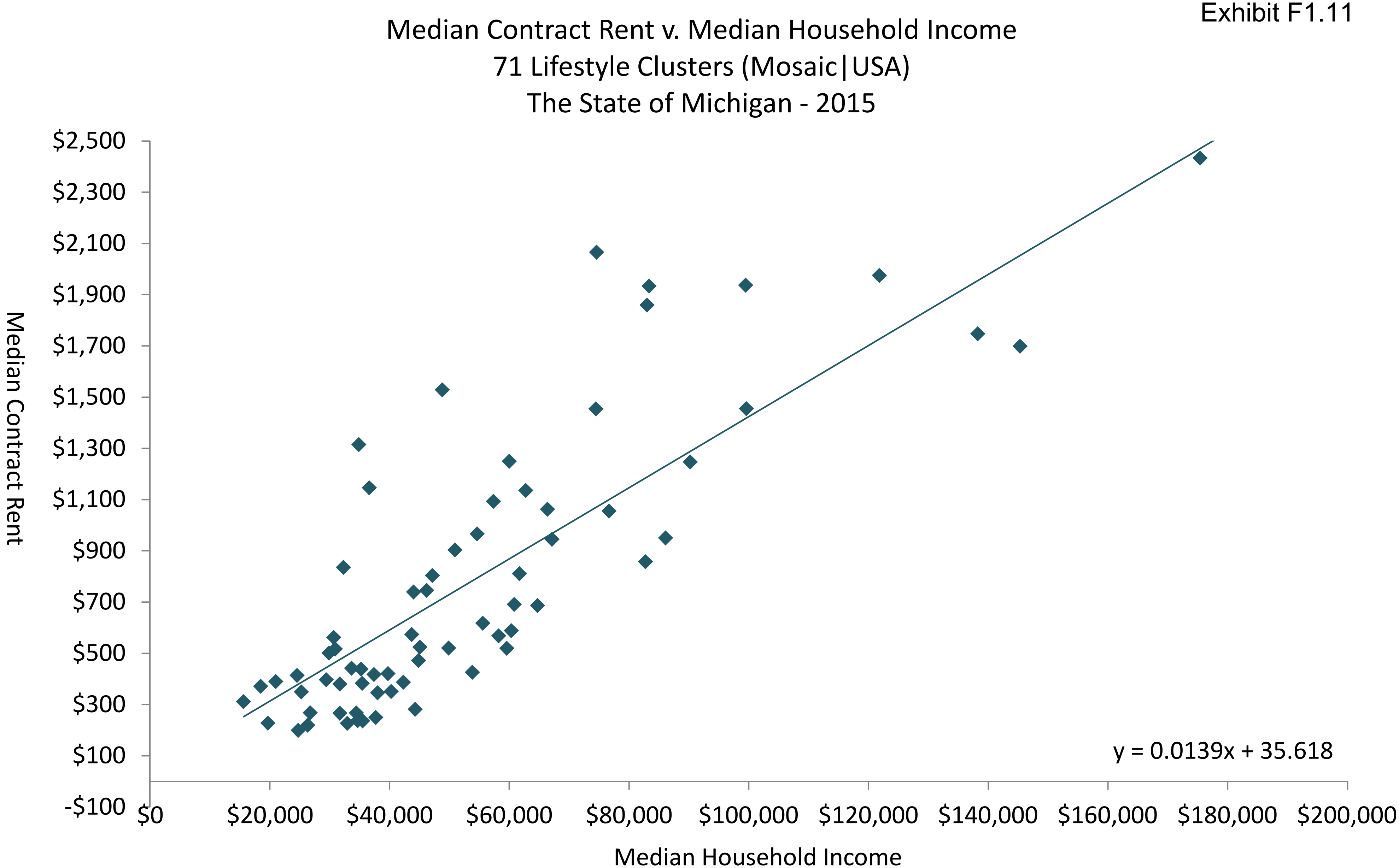
Exhibit F1.10

Market Parameters and Forecasts - Median Contract Rent
Baraga County and Selected Communities - Michigan Prosperity Region 1a

Order	County Name	2010 ACS 5-yr Median Contract Rent	2011 ACS 5-yr Median Contract Rent	2012 ACS 5-yr Median Contract Rent	2013 ACS 5-yr Median Contract Rent	2014 ACS 5-yr Median Contract Rent	2016 Forecast Median Contract Rent	2020 Forecast Median Contract Rent
	Baraga Co.	$328	$338	$347	$373	$420	$463	$552
1	Baraga Village	$271	$271	$271	$271	$271	$271	$271
2	L'Anse Village	$425	$425	$465	$465	$477	$502	$550
3	Zeba CDP	$265	$265	$265	$265	$265	$265	$265

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

Exhibit F1.11



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

Exhibit F1.12

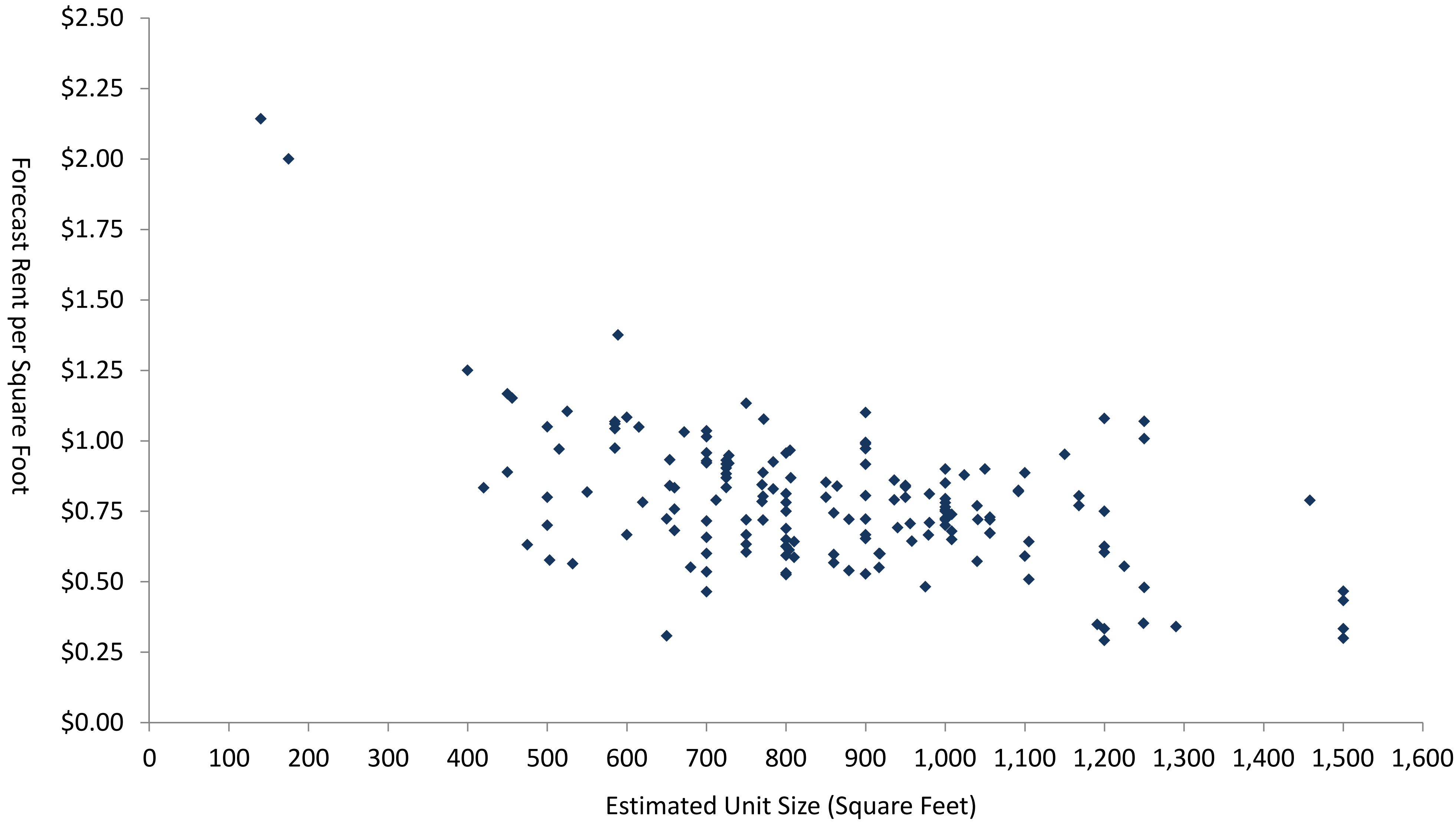
Market Parameters - Contract and Gross Rents
Counties in Michigan Upper Peninsula Prosperity Region 1 - Year 2016

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

Source: Underlying data provided by the U.S. Census and American Community Survey (ACS) through 2014.

Exhibit F1.13

Forecast Contract Rent per Square Foot v. Unit Size
Attached Renter-Occupied Units Only
All Upper Peninsula Counties - Michigan Prosperity Region 1 - 2016



Source: Estimates and forecasts by LandUse|USA, 2016.
Based on market observations, phone surveys, and assessors records. Excludes 2 outliers.

Exhibit F1.14

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

	Name, Address	Building Type	HCV	Sen-iors	Stu-dent	Lake front	Down town	Min. Mo. in	Yr. Open	Units in Bldg.	Bed-room	Bath room	Estimat. Sq. Ft.	Forecast Rent	Forecast Rent per Sq. Ft.
1	White Oaks Apts.	Apts.	1	--	--	--	--	12	1982	32	1	1	--	$525 - $600	--
	210 E River St.										2	1		$550 - $615	
	L'Anse Village										3	1		$575 - $650	
2	Green Hill Manor	Manor	--	1	--	--	--	12	1979	--	0	1	--	--	--
	110 S. 6th St.														
	L'Anse Village														

Source: Estimates and forecasts by LandUse|USA, 2016.
Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.
Numbers in the leftmost column list the number of observations by community name, alphabetically.
HCV indicates that Housing Choice Vouchers are available for qualifying low-income tenants.

Exhibit F1.15

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

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

Source: Estimates and forecasts prepared exclusively by LandUse|USA; 2016 ©.
Underlying data gathered by LandUse|USA; 2016.
Underlying data is based on market observations, phone surveys, and assessor's records.
Figures that are italicized with small fonts have highest variances in statistical reliability.

F2

Home Values
County and Places

Prepared by:

LandUseUSA

Prepared for:

Michigan Upper Peninsula Prosperity Region 1

Michigan State Housing Development Authority

MSHDA

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
Number of Units (New and/or Rehab) by Home Value Bracket
Baraga COUNTY | Michigan UP Prosperity Region 1a | Years 2016 - 2020

Exhibit F2.1

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest | E19	Status Seeking Singles | G24	Wired for Success | K37	Bohem-ian Groove | K40	Full Steam Ahead | O50	Digital Depend-ents | O51	Urban Ambit-ion | O52	Striving Single Scene | O54
Target Market	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Baraga COUNTY - Total	178	11	0	0	0	0	0	11	0	0
Baraga COUNTY - Owners	30	1	0	0	0	0	0	2	0	0
< $50,000	10	0	0	0	0	0	0	0	0	0
$50 - $74,999	10	0	0	0	0	0	0	0	0	0
$75 - $99,999	9	1	0	0	0	0	0	1	0	0
$100 - $149,999	1	0	0	0	0	0	0	0	0	0
$150 - $174,999	0	0	0	0	0	0	0	0	0	0
$175 - $199,999	0	0	0	0	0	0	0	0	0	0
$200 - $249,999	0	0	0	0	0	0	0	0	0	0
$250 - $299,999	0	0	0	0	0	0	0	0	0	0
$300 - $349,999	0	0	0	0	0	0	0	0	0	0
$350 - $399,999	0	0	0	0	0	0	0	0	0	0
$400 - $499,999	0	0	0	0	0	0	0	0	0	0
$500 - $749,999	0	0	0	0	0	0	0	0	0	0
$750,000+	0	0	0	0	0	0	0	0	0	0
Summation	30	1	0	0	0	0	0	1	0	0
Med. Home Value	$57,500	--	$492,177	$343,826	$383,702	$184,640	$246,636	$162,680	$144,240	$288,940

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.
Note: Due to data splicing and rounding, these figures might not sum exact or perfectly match summary tables in the narrative report.
Median Home Values include a +20% boost and assumes new-builds; quality rehabs; and housing market recovery.

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
Number of Units (New and/or Rehab) by Home Value Bracket
Baraga COUNTY | Michigan UP Prosperity Region 1a | Years 2016 - 2020

Exhibit F2.2

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes | O53	Family Troopers | O55	Humble Begin-nings | P61	Senior Discount | Q65	Dare to Dream | R66	Hope for Tomor-row | R67	Tight Money | S70	Tough Times | S71
Target Market	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Baraga COUNTY - Total	178	73	0	28	0	19	20	0	9	0
Baraga COUNTY - Owners	30	0	0	0	0	1	0	0	0	0
< $50,000	10	0	0	0	0	0	0	0	0	0
$50 - $74,999	10	0	0	0	0	0	0	0	0	0
$75 - $99,999	9	0	0	0	0	0	0	0	0	0
$100 - $149,999	1	0	0	0	0	0	0	0	0	0
$150 - $174,999	0	0	0	0	0	0	0	0	0	0
$175 - $199,999	0	0	0	0	0	0	0	0	0	0
$200 - $249,999	0	0	0	0	0	0	0	0	0	0
$250 - $299,999	0	0	0	0	0	0	0	0	0	0
$300 - $349,999	0	0	0	0	0	0	0	0	0	0
$350 - $399,999	0	0	0	0	0	0	0	0	0	0
$400 - $499,999	0	0	0	0	0	0	0	0	0	0
$500 - $749,999	0	0	0	0	0	0	0	0	0	0
$750,000+	0	0	0	0	0	0	0	0	0	0
Summation	30	0	0	0	0	0	0	0	0	0
Med. Home Value	$57,500	--	$220,524	$161,813	$246,734	$179,135	$90,092	$73,373	$136,414	$185,927

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.
Note: Due to data splicing and rounding, these figures might not sum exact or perfectly match summary tables in the narrative report.
Median Home Values include a +20% boost and assumes new-builds; quality rehabs; and housing market recovery.

Exhibit F2.3

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

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

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

Exhibit F2.4

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

Order	County Name	2010 Census Owner Hhlds.	2010 ACS 5-yr Owner Hhlds.	2011 ACS 5-yr Owner Hhlds.	2012 ACS 5-yr Owner Hhlds.	2013 ACS 5-yr Owner Hhlds.	2014 ACS 5-yr Owner Hhlds.	2016 Forecast Owner Hhlds.	2020 Forecast Owner Hhlds.
	Baraga Co.	2,659	2,483	2,474	2,433	2,525	2,367	2,280	2,280
1	Baraga Village	--	332	365	398	408	415	421	428
2	L'Anse Village	--	611	600	593	646	676	708	741
3	Zeba CDP	--	81	94	117	139	132	127	127

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

Exhibit F2.5

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

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

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

Exhibit F2.6

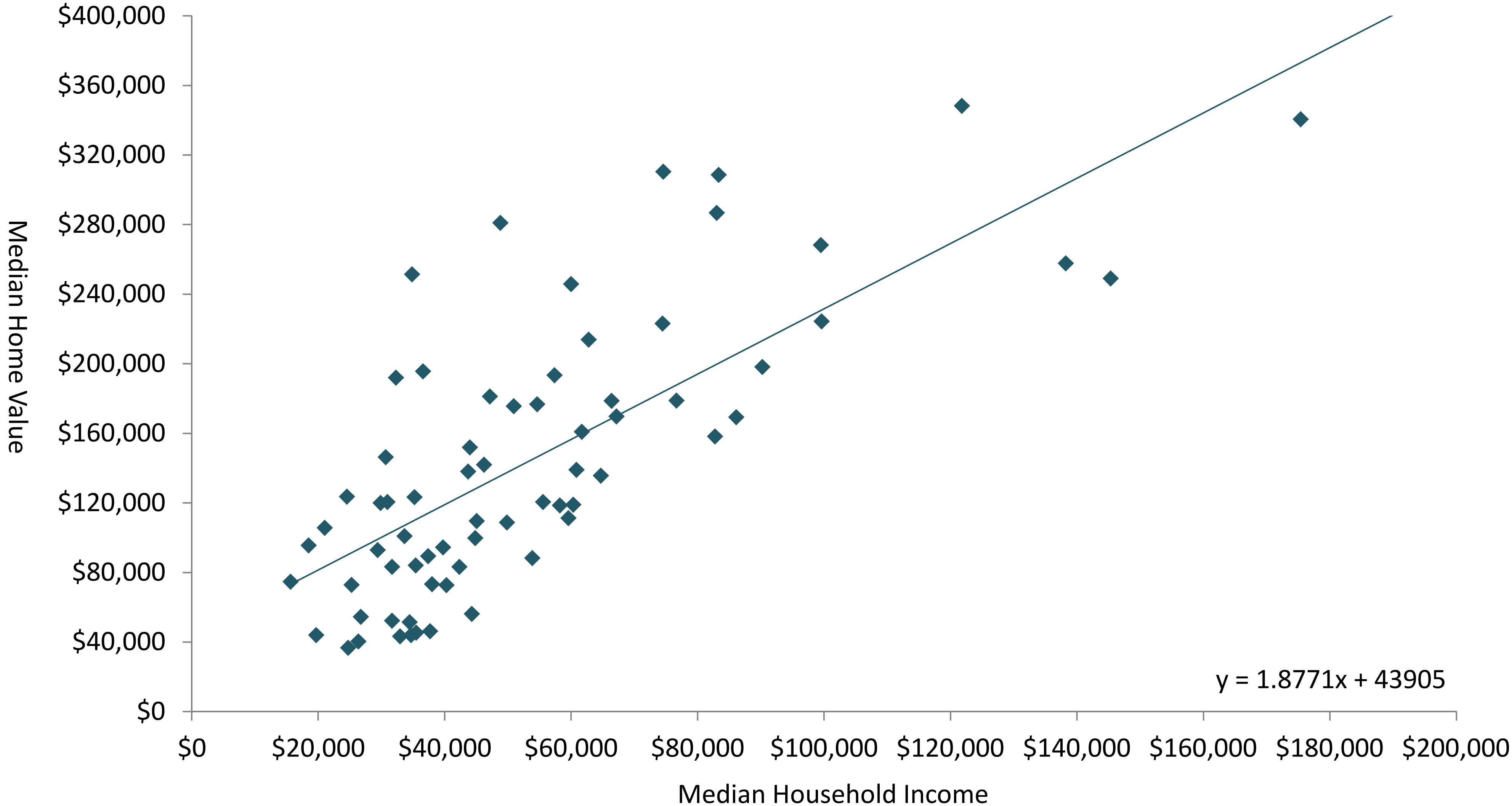
Market Parameters and Forecasts - Median Home Value
Baraga County and Selected Communities - Michigan Prosperity Region 1a

Order	County Name	2010 Census Median Home Value	2011 ACS 5-yr Median Home Value	2012 ACS 5-yr Median Home Value	2013 ACS 5-yr Median Home Value	2014 ACS 5-yr Median Home Value	2016 Forecast Median Home Value	2020 Forecast Median Home Value
	Baraga Co.	$86,500	$84,700	$83,100	$84,000	$86,500	$91,725	$99,611
1	Baraga Village	$88,100	$85,800	$82,000	$79,300	$81,000	$85,893	$93,278
2	L'Anse Village	$77,200	$77,000	$76,400	$75,200	$73,800	$78,258	$84,986
3	Zeba CDP	$98,600	$79,300	$70,500	$82,100	$91,900	$97,452	$105,830

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

Exhibit F2.7

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



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

Exhibit F2.8

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

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

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

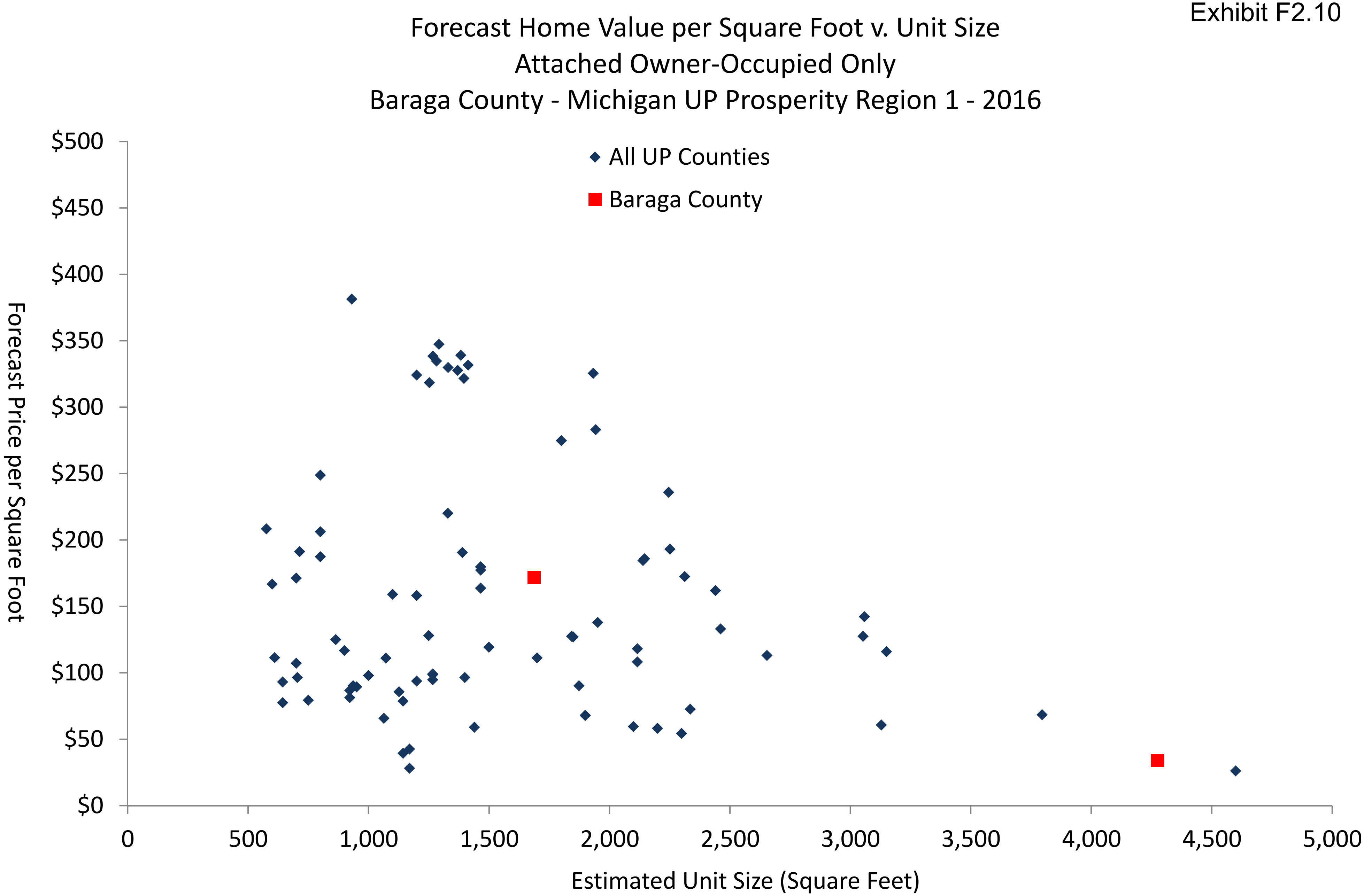
Exhibit F2.9

Market Parameters and Forecasts - Median Household Income
Baraga County and Selected Communities - Michigan Prosperity Region 1a

Order	County Name	2010 ACS 5-yr Median Household Income	2011 ACS 5-yr Median Household Income	2012 ACS 5-yr Median Household Income	2013 ACS 5-yr Median Household Income	2014 ACS 5-yr Median Household Income	2016 Forecast Median Household Income	2020 Forecast Median Household Income	2014 ACS 5-yr Owner Household Income	2014 ACS 5-yr Renter Household Income
	Baraga Co.	$40,541	$40,541	$40,541	$41,189	$40,935	$40,935	$40,935	$44,493	$21,921
1	Baraga Village	$28,424	$28,333	$27,708	$30,000	$29,028	$29,028	$29,028	$45,179	$13,182
2	L'Anse Village	$40,603	$41,129	$40,603	$40,774	$39,301	$39,301	$39,301	$43,952	$23,750
3	Zeba CDP	$20,461	$19,750	$19,315	$25,313	$25,893	$25,893	$25,893	$30,435	$10,417

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

Exhibit F2.10



Source: Estimates and forecasts by LandUse|USA, 2016.
Based on market observations, phone surveys, and assessors records. Excludes 1 outlier.

Exhibit F2.11

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

	Name and Address	Building Type	Water front	Down town	Yr. Built	Units in Build.	Bed Room	Bath Room	Estimat. Sq. Ft.	Forecast Value	Forecast Value per Sq. Ft.
1	22496 Little Spruce Lk. L'Anse Village	--	--	--	--	--	2	1	1,690	$290,000	$172
2	340 N 3rd St L'Anse Village	Subdivided House	--	--	--	--	--	--	4,275	$145,000	$34

Source: Estimates and forecasts by LandUse|USA, 2016.
Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.
Numbers in the leftmost column list the number of observations by community name, alphabetically.

G

Existing Households
County and Places

Prepared by:

LandUseUSA

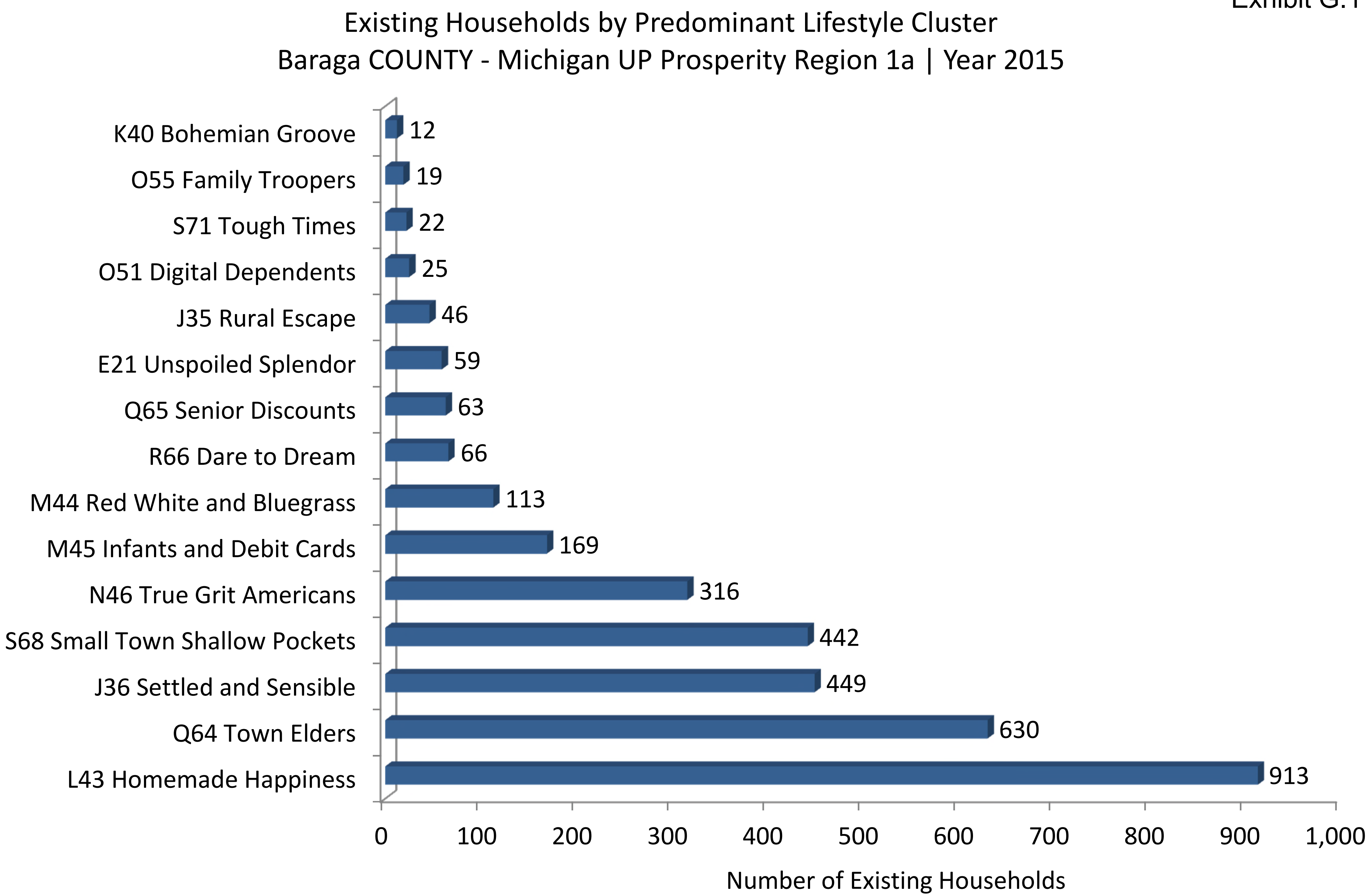
Prepared for:

Michigan Upper Peninsula Prosperity Region 1

Michigan State Housing Development Authority

MSHDA
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

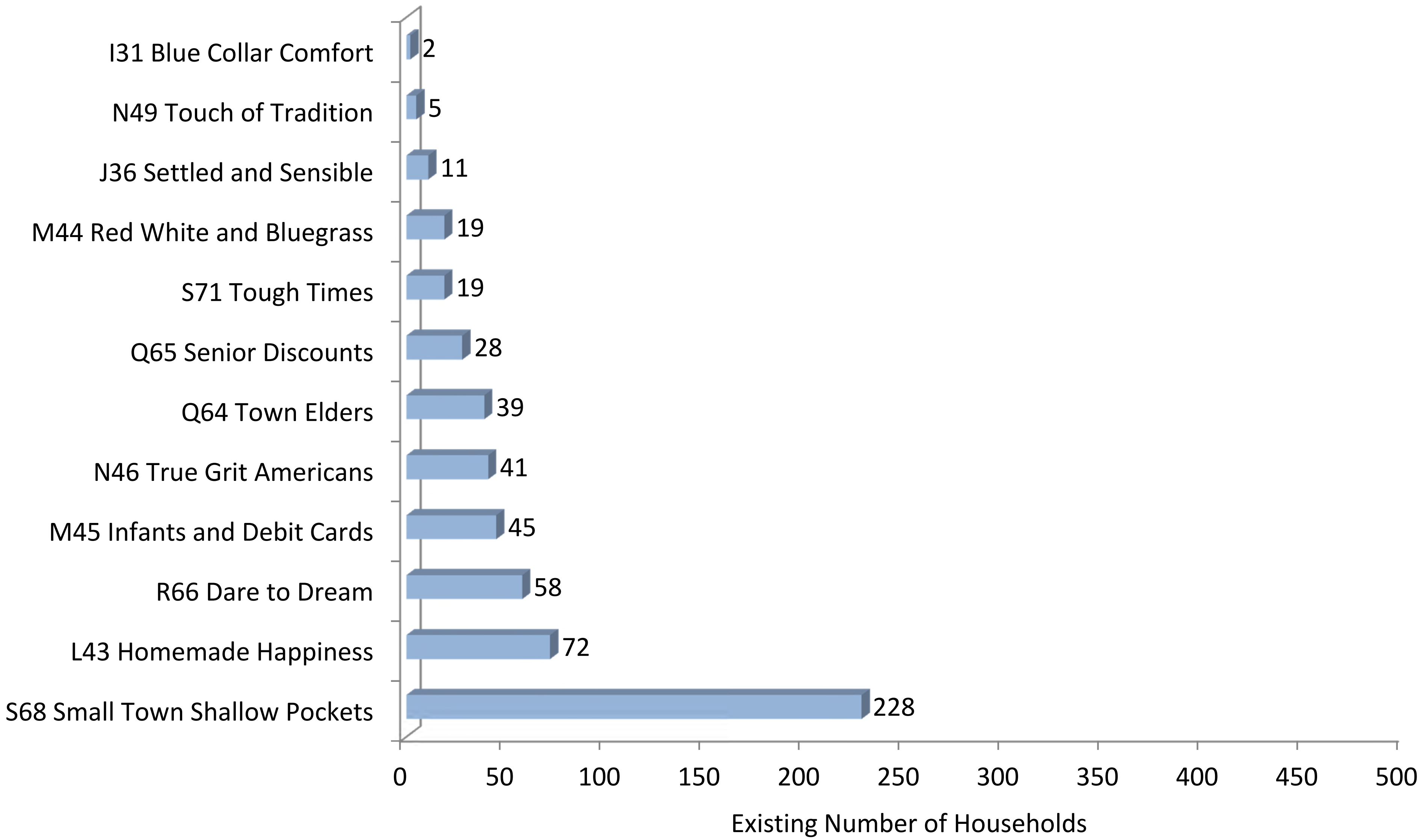
Exhibit G.1



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.

Exhibit G.2

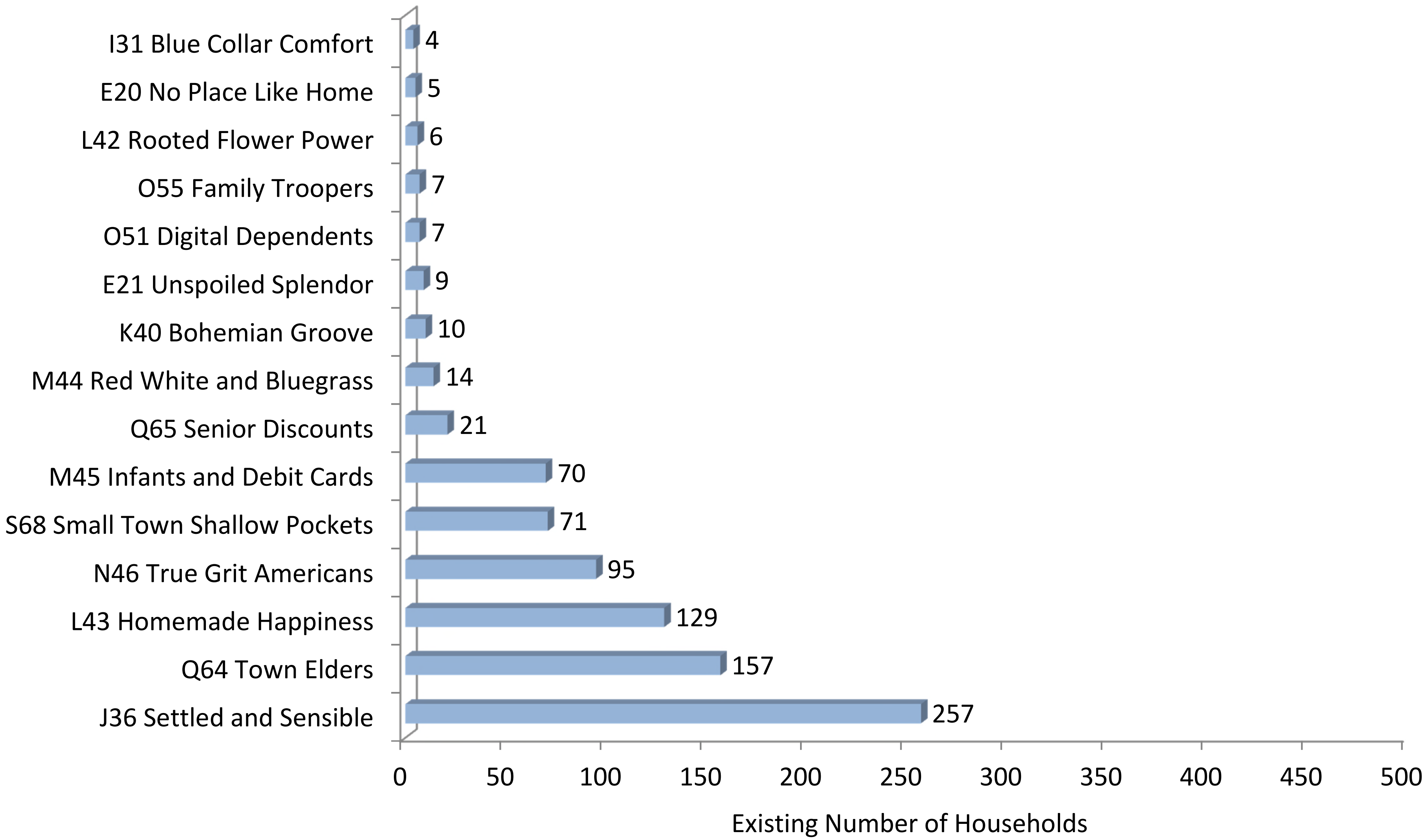
Existing Households by Predominant Lifestyle Cluster
The Village of Baraga - Baraga County, Michigan | Year 2015



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.

Exhibit G.3

Existing Households by Predominant Lifestyle Cluster
The Village of L'Anse - Baraga 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.

Exhibit G.4

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

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

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

Exhibit G.5

Market Parameters and Forecasts - Population
Baraga County by Place - Michigan Upper Peninsula Prosperity Region 1a

Order	County Name	2010 Census Pop-ulation	2010 ACS 1-yr Pop-ulation	2011 ACS 1-yr Pop-ulation	2012 ACS 1-yr Pop-ulation	2013 ACS 1-yr Pop-ulation	2014 ACS 5-yr Pop-ulation	2016 Forecast Pop-ulation	2020 Forecast Pop-ulation	2014 ACS 5-yr Persons per Hhld.
	Baraga Co.	8,860	8,882	8,854	8,808	8,787	8,740	8,740	8,740	2.9
1	Baraga Village	--	--	--	--	--	2,875	--	--	4.6
2	L'Anse Village	--	--	--	--	--	2,077	--	--	2.1
3	Zeba CDP	--	--	--	--	--	357	--	--	2.2

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

Exhibit G.6

Market Parameters and Forecasts - Households

Fifteen Counties in the Michigan Upper Peninsula Prosperity Region 1

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

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

Exhibit G.7

Market Parameters and Forecasts - Households
Baraga County and Selected Communities - Michigan Prosperity Region 1a

Order	County Name	2010 Census Total Hhlds.	2010 ACS 5-yr Total Hhlds.	2011 ACS 5-yr Total Hhlds.	2012 ACS 5-yr Total Hhlds.	2013 ACS 5-yr Total Hhlds.	2014 ACS 5-yr Total Hhlds.	2015 Forecast Total Hhlds.	2020 Forecast Total Hhlds.
	Baraga Co.	3,444	3,336	3,308	3,161	3,234	3,055	3,055	3,055
1	Baraga Village	--	637	626	626	626	626	626	626
2	L'Anse Village	--	984	984	922	975	995	1,028	1,083
3	Zeba CDP	--	125	120	145	172	163	163	163

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

Exhibit G.8

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

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

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

Exhibit G.9

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

Order	County Name	2010 Census Total Housing Units	2011 ACS 5-yr Total Housing Units	2012 ACS 5-yr Total Housing Units	2013 ACS 5-yr Total Housing Units	2014 ACS 5-yr Total Housing Units	2016 Forecast Total Housing Units	2020 Forecast Total Housing Units
	Baraga Co.	5,250	5,360	5,246	5,243	5,183	5,183	5,183
1	Baraga Village	762	715	616	554	398	398	398
2	L'Anse Village	1,167	1,196	1,146	1,180	1,228	1,228	1,228
3	Zeba CDP	171	160	174	208	193	193	193

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

H

Market Assessment County and Places

Prepared by:

LandUseUSA

Prepared for:

Michigan Upper Peninsula Prosperity Region 1

Michigan State Housing Development Authority

MSHDA
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Exhibit H.1

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

	Baraga County	The Village of Baraga	The Village of L'Anse	CDP Zeba
Households Census (2010)	3,444	527	874	183
Households ACS (2014)	3,055	325	995	141
Population Census (2010)	8,860	2,053	2,011	480
Population ACS (2014)	8,740	2,875	2,077	357
Group Quarters Population (2014)	2,288	2,118	152	0
Correctional Facilities	1,978	2,091	26	0
Nursing/Mental Health Facilities	233	0	98	0
College/University Housing	0	0	0	0
Military Quarters	0	0	0	0
Other	77	27	28	0
Daytime Employees Ages 16+ (2015)	4,296	1,996	924	147
Unemployment Rate (2015)	3.3%	1.6%	4.2%	4.1%
Employment by Industry Sector (2014	100.0%	100.0%	100.0%	100.0%
Agric., Forest, Fish, Hunt, Mine	5.3%	1.3%	6.6%	0.0%
Arts, Ent. Rec., Accom., Food Service	10.5%	20.0%	9.3%	6.4%
Construction	4.6%	3.3%	2.2%	0.7%
Educ. Service, Health Care, Soc. Asst.	25.9%	25.8%	27.0%	17.0%
Finance, Ins., Real Estate	5.9%	3.8%	8.1%	5.0%
Information	1.2%	1.3%	0.3%	0.0%
Manufacturing	13.5%	11.3%	10.3%	7.1%
Other Services, excl. Public Admin.	3.5%	4.2%	5.1%	5.7%
Profess. Sci. Mngmt. Admin. Waste	4.2%	2.9%	5.8%	4.3%
Public Administration	10.7%	15.4%	11.7%	3.5%
Retail Trade	10.3%	6.3%	8.9%	45.4%
Transpo., Wrhse., Utilities	2.8%	2.1%	2.5%	2.8%
Wholesale Trade	1.6%	2.5%	2.3%	2.1%

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

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

Exhibit H.2

	Baraga County	The Village of Baraga	The Village of L'Anse	CDP Zeba
Total Housing Units (2014)	5,183	398	1,228	193
1, mobile, other	4,740	281	956	192
1 attached, 2	116	24	54	1
3 or 4	164	22	126	0
5 to 9	62	11	51	0
10 to 19	43	39	4	0
20 to 49	47	15	32	0
50 or more	11	6	5	0
Premium for Seasonal Households	20%	4%	3%	9%
Vacant (incl. Seasonal, Rented, Sold)	2,128	73	233	52
1, mobile, other	1,961	43	125	52
1 attached, 2	47	13	5	0
3 or 4	79	3	76	0
5 to 9	32	5	27	0
10 to 19	9	9	0	0
20 to 49	0	0	0	0
50 or more	0	0	0	0
Avail. (excl. Seasonal, Rented, Sold)	355	23	120	20
1, mobile, other	327	14	64	20
1 attached, 2	8	4	3	0
3 or 4	13	1	39	0
5 to 9	5	2	14	0
10 to 19	2	3	0	0
20 to 49	0	0	0	0
50 or more	0	0	0	0
Total by Reason for Vacancy (2014)	2,128	73	233	52
Available, For Rent	101	0	63	6
Available, For Sale	63	0	17	0
Available, Not Listed	191	23	40	14
Total Available	355	23	120	20
Seasonal, Recreation	1,708	32	82	32
Migrant Workers	4	0	4	0
Rented, Not Occupied	41	14	27	0
Sold, Not Occupied	20	4	0	0
Not Yet Occupied	61	18	27	0

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

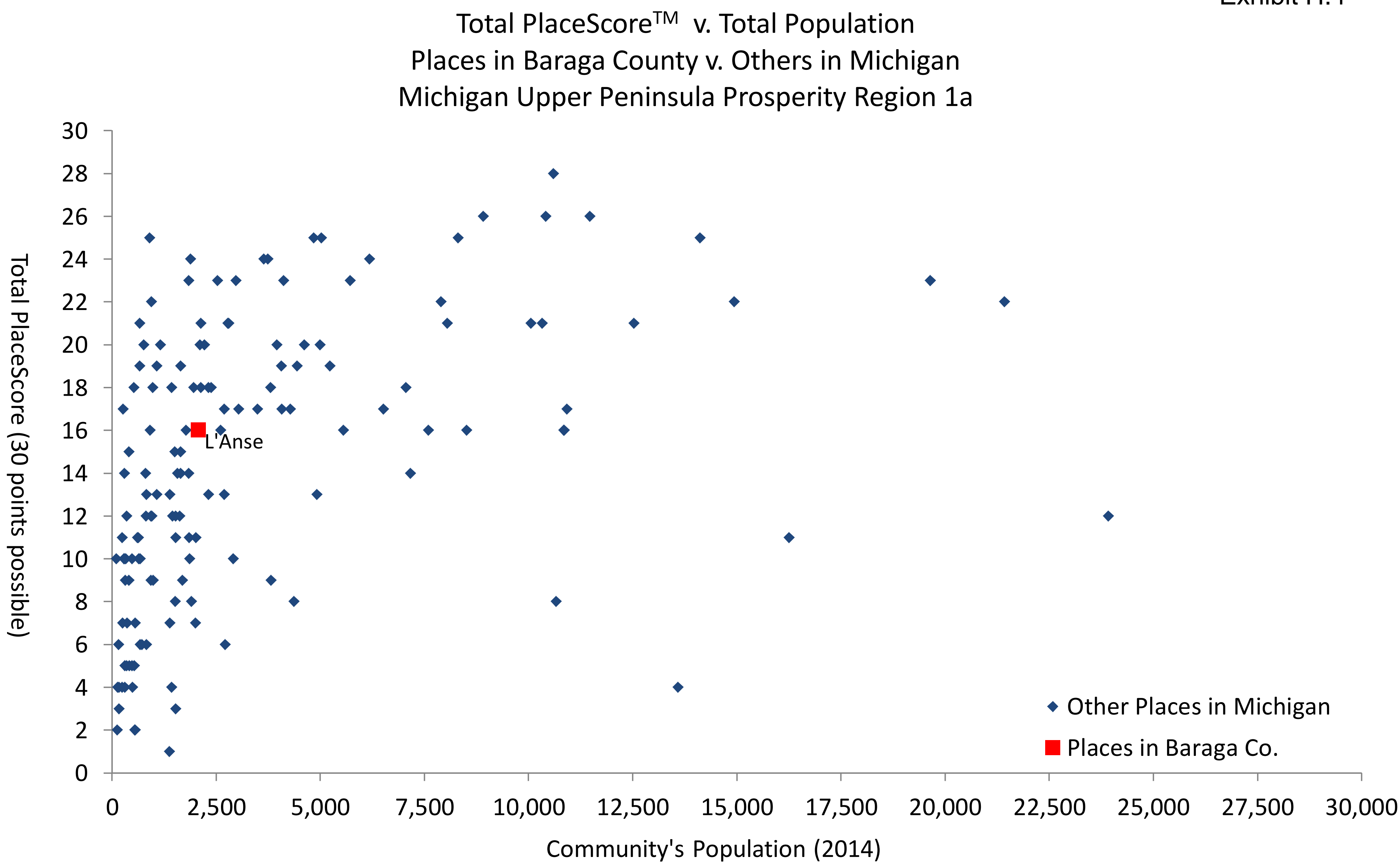
Exhibit H.3

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

Highway Number	Annual Avg. Daily Traffic	Highway Directionals and Links	Other Major Cities on Route
Baraga County			
US-41	7,200	North to Hancock | Southeast to Ishpeming	Marquette | Green Bay, WI
M-38	4,000	East to Ontonagon | West to Baraga	--
M-28	2,000	East to US-2 | West to US-141	--
US-141	1,300	North to US-41 | South to US-2	--
Gogebic County			
US-2	10,600	East to Iron River | West to Wisconsin	St. Ignace | Duluth, MN
US-45	3,000	North to Ontonagon | South to Wisconsin	--
M-28	2,300	East to US-141 | West to US-2	--
Houghton County			
US-41	26,600	North to Copper Harbor | South to Baraga	Marquette | Green Bay, WI
M-26	17,700	North to Copper Harbor | South to US-45	--
M-203	4,500	North to Calumet | South to Hancock	--
M-28	1,500	East to US-141 | West to US-2	--
M-38	570	East to Baraga | West to Ontonagon	--
Iron County			
US-2	7,500	East to Iron Mountain | West to Wisconsin	St. Ignace | Duluth, MN
M-189	4,100	North to Iron River | South to Wisconsin	--
M-69	3,500	East to M-95 | West to US-2	--
US-141	3,100	North to US-41 | South to US-2	--
M-73	1,300	East to Iron River | West to Wisconsin	--
Keweenaw County			
US-41	5,600	North to Copper Harbor | South to Baraga	Marquette | Green Bay, WI
M-26	870	North to Copper Harbor | South to US-45	--
Ontonagon County			
US-45	3,200	North to Ontonagon | South to Wisconsin	--
M-38	3,000	East to Baraga | West to Ontonagon	--
M-64	2,700	North to Ontonagon | South to Wisconsin	--
M-28	2,100	East to US-141 | West to US-2	--

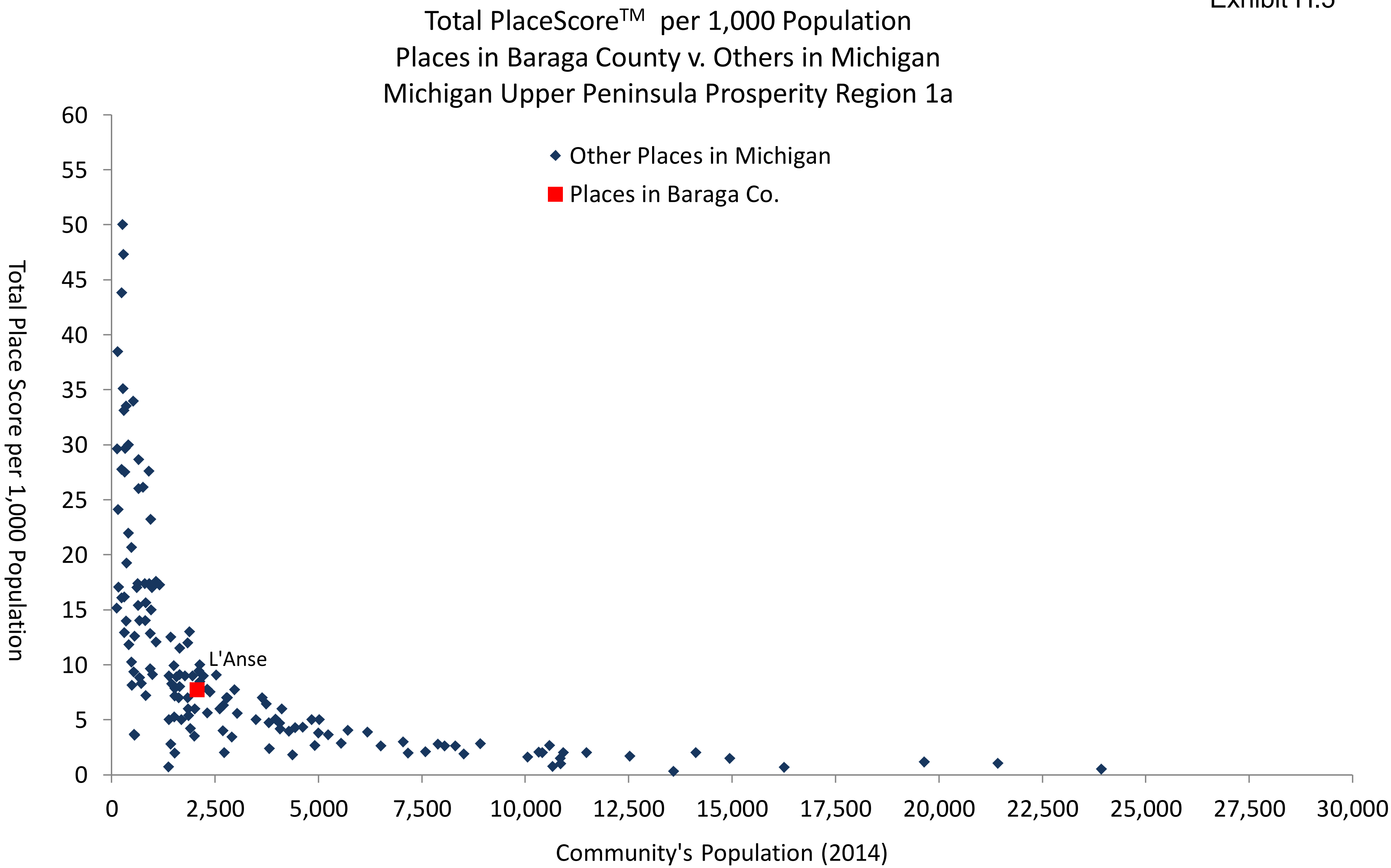
Source: Michigan Department of Transportation 2014 Annual Average Daily Traffic Counts (AADT).
Exhibit prepared by LandUse|USA, 2016.

Exhibit H.4



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

Exhibit H.5



Source: Based on a subjective analysis of 30 Placemaking criteria using internet research only, and have not been field-verified.
Analysis by LandUse|USA, 2016. Population is ACS 5-year estimates for 2010 - 2014.

Exhibit H.6

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

		Baraga	Gogebic	Iron
	Primary County	Baraga	Gogebic	Iron
	Jurisdiction Name	Village of L'Anse	City of Ironwood	City of Iron River
2010 Population (Decennial Census)		2,011	5,387	3,029
2014 Population (5-yr ACS 2010-2014)		2,077	5,237	2,979
City/Village-Wide Planning Documents				
1	City-Wide Master Plan (not county)	1	1	1
2	Has a Zoning Ordinance Online	1	1	1
3	Considering a Form Based Code	0	0	1
4	Parks & Rec. Plan or Commission	1	1	1
Downtown Planning Documents				
5	Established DDA, BID, or Similar	1	1	1
6	DT Master Plan, Subarea Plan	0	1	1
7	Streetscape, Transp. Improv. Plan	1	0	1
8	Retail Market Study or Strategy	0	1	0
9	Residential Market Study, Strategy	0	1	0
10	Façade Improvement Program	1	1	1
Downtown Organization and Marketing				
11	Designation: Michigan Cool City	0	0	1
12	Member of Michigan Main Street	0	0	1
13	Main Street 4-Point Approach	0	0	1
14	Facebook Page	1	1	1
Listing or Map of Merchants and Amenities				
15	City/Village Main Website	0	1	1
16	DDA, BID, or Main Street Website	0	0	0
17	Chamber or CVB Website	1	1	1
Subtotal Place Score (17 points possible)		8	11	14

This PlaceScore assessment is based only on internet research, and has not been field-verified.
Analysis and assessment by LandUse|USA; © 2016.
If a community's amenities and resources are not listed, then the challenge is to improve marking efforts and ensure that the resources are available and easy to find through mainstream online search engines.

Exhibit H.7

PlaceScores™ - Local Placemaking Initiatives and Amenities
(As evident through Online Search Engines)
Selected Places | Michigan Upper Peninsula Prosperity Region 1a

	Primary County	Baraga	Gogebic	Iron
	Jurisdiction Name	Village of L'Anse	City of Ironwood	City of Iron River
2010 Population (Decennial Census)		2,011	5,387	3,029
2014 Population (5-yr ACS 2010-2014)		2,077	5,237	2,979
Unique Downtown Amenities				
1	Cinema/Theater, Playhouse	0	1	1
2	Waterfront Access/Parks	1	0	1
3	Established Farmer's Market	1	1	1
4	Summer Music in the Park	1	0	0
5	National or Other Major Festival	0	0	0
Downtown Street and Environment				
6	Angle Parking (not parallel)	1	0	0
7	Reported Walk Score is 50+	1	1	1
8	Walk Score/1,000 Pop is 40+	0	0	0
9	Off Street Parking is Evident	1	1	1
10	2-Level Scale of Historic Buildings	1	1	1
11	Balanced Scale 2 Sides of Street	0	1	1
12	Pedestrian Crosswalks, Signaled	0	1	1
13	Two-way Traffic Flow	1	1	1
Subtotal Place Score (13 points possible)		8	8	9
Total Place Score (30 Points Possible)		16	19	23
Total Place Score per 1,000 Population		8	4	8
Reported Walk Score (avg. = 42)		50	75	63
Walk Score per 1,000 Population		24	14	21

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

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

Exhibit H.8

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

	Primary County	Houghton	Houghton	Keweenaw	Ontonagon
	Jurisdiction Name	City of Hancock	City of Houghton	CDP Copper Harbor	Village of Ontonagon
2010 Population (Decennial Census)		4,634	7,708	108	1,494
2014 Population (5-yr ACS 2010-2014)		4,622	7,897	102	1,457
City/Village-Wide Planning Documents					
1	City-Wide Master Plan (not county)	1	1	0	0
2	Has a Zoning Ordinance Online	1	1	1	1
3	Considering a Form Based Code	0	0	0	0
4	Parks & Rec. Plan or Commission	1	1	0	1
Downtown Planning Documents					
5	Established DDA, BID, or Similar	1	1	1	0
6	DT Master Plan, Subarea Plan	1	1	0	0
7	Streetscape, Transp. Improv. Plan	1	1	0	0
8	Retail Market Study or Strategy	0	1	0	0
9	Residential Market Study, Strategy	0	0	0	0
10	Façade Improvement Program	1	1	0	0
Downtown Organization and Marketing					
11	Designation: Michigan Cool City	0	1	0	0
12	Member of Michigan Main Street	0	0	0	0
13	Main Street 4-Point Approach	1	1	0	0
14	Facebook Page	1	1	1	1
Listing or Map of Merchants and Amenities					
15	City/Village Main Website	0	1	0	0
16	DDA, BID, or Main Street Website	0	1	1	0
17	Chamber or CVB Website	1	1	1	1
Subtotal Place Score (17 points possible)		10	14	5	4

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Exhibit H.9

PlaceScores™ - Local Placemaking Initiatives and Amenities
(As evident through Online Search Engines)
Selected Places | Michigan Upper Peninsula Prosperity Region 1a

	Primary County	Houghton	Houghton	Keweenaw	Ontonagon
	Jurisdiction Name	City of Hancock	City of Houghton	CDP Copper Harbor	Village of Ontonagon
2010 Population (Decennial Census)		4,634	7,708	108	1,494
2014 Population (5-yr ACS 2010-2014)		4,622	7,897	102	1,457
Unique Downtown Amenities					
1	Cinema/Theater, Playhouse	1	0	0	1
2	Waterfront Access/Parks	1	1	1	1
3	Established Farmer's Market	1	0	0	0
4	Summer Music in the Park	1	1	0	0
5	National or Other Major Festival	1	1	1	1
Downtown Street and Environment					
6	Angle Parking (not parallel)	1	0	1	1
7	Reported Walk Score is 50+	1	1	0	0
8	Walk Score/1,000 Pop is 40+	0	0	1	0
9	Off Street Parking is Evident	1	1	1	1
10	2-Level Scale of Historic Buildings	1	1	0	1
11	Balanced Scale 2 Sides of Street	1	1	0	1
12	Pedestrian Crosswalks, Signaled	0	1	0	0
13	Two-way Traffic Flow	0	0	0	1
Subtotal Place Score (13 points possible)		10	8	5	8
Total Place Score (30 Points Possible)		20	22	10	12
Total Place Score per 1,000 Population		4	3	98	8
Reported Walk Score (avg. = 42)		60	78	19	43
Walk Score per 1,000 Population		13	10	186	30

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Analysis and assessment by LandUse|USA; © 2016.
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