



# Target Market Analysis

## Oscoda County

### Michigan

#### 2016

Prepared by:



LandUseUSA

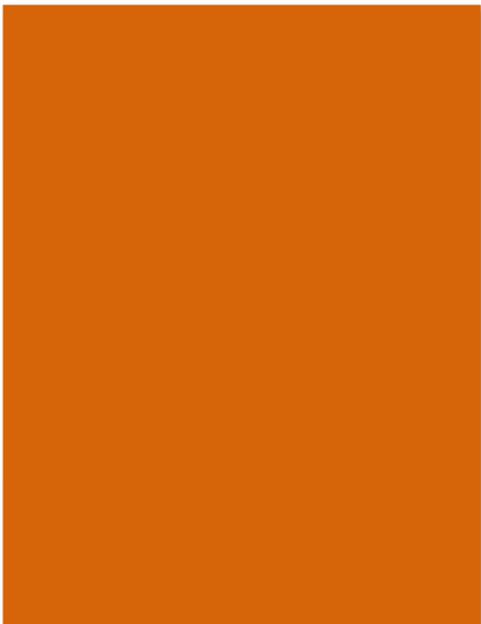
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**MSHDA**  
MICHIGAN STATE HOUSING  
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# Acknowledgements

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## Executive Summary

Through a collaborative effort among public and private stakeholders, and with funding assistance from the Michigan State Housing Development Authority (MSHDA), LandUse|USA has been engaged to conduct this Residential Target Market Analysis (TMA) for the Northeast Michigan Prosperity Region 3, including Oscoda County and 10 other counties.

This study has involved rigorous data analysis and modeling, and is based on in-migration into the Mio CDP (the county's only census designated place). It is also based on internal migration within the county and Mio, 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.

Based on the Target Market Analysis results, there is an annual market potential for 56 attached units throughout Oscoda County, plus 171 detached houses. Among the 56 attached units, the Mio CDP will capture 10 units annually.

### Summary Table A

Annual Market Potential – Attached and Detached Units  
Renters and Owners – Aggressive (Maximum) Scenario  
Oscoda County, Michigan – 2016

Annual Market Potential Aggressive Scenario	Detached Houses	Attached Formats
The Mio CDP	45	10
<u>All Other Places</u>	<u>115</u>	<u>46</u>
Oscoda County Total	171	56

There will also be 46 migrating households in Oscoda County each year seeking attached units in locations other than the Mio CDP. Compared to most other counties in the region, Oscoda County has relatively few inland lakes and they are not large enough to attract a meaningful number of new residents. However, the Au Sable River and Mio Dam Pond are major amenities that Mio can leverage when competing for migrating households. The absence of cities, villages, and other CDPs in the county also gives Mio a competitive advantage.

Each county and community in the region is unique with varying degrees of market potential across a range of formats. Results of the analysis are intended to help communities and developers focus on Missing Middle Housing choices (see [www.MissingMiddleHousing.com](http://www.MissingMiddleHousing.com) for building typologies), which include triplexes and fourplexes; townhouses and row houses; and other multiplexes like courtyard apartments, and flats/lofts above street-front retail. Depending on the unique attributes and size of each community, a variety of strategies can be used:

#### Missing Middle Housing Formats – Recommended Strategies

1. Conversion of high-quality, vacant buildings (such as schools, city halls, hospitals, hotels, theaters, and/or warehouses) into new flats and lofts.
2. New-builds among townhouses and row houses, particularly in infill locations near 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 on existing residential properties.

Consistent with these objectives, target market households have been identified based on a) their propensity to choose urban settings over suburban or rural places, and b) propensity to choose attached building formats rather than detached houses. Within any group of households sharing similar lifestyles, there are variances in their preferences across building 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 the State of Michigan and its Northeast Region.

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

As shown in the following summary table, the aggregate market potential for Oscoda County is among the lowest for the region, and only Montmorency and Alcona County have smaller market potentials. About 7 units (12%) of Oscoda County’s annual market potential will be supported by Upscale Target Markets, and 38 units (68%) will be generated by Moderate Target Markets.

The remaining 11 units (20%) will be generated by other households that are more prevalent in the county. Households in this later group are less inclined to choose attached formats and are more likely to make compromises by choosing detached houses.

Summary Table B

Annual Market Potential – Attached Units Only

Renters and Owners – Aggressive Scenario

Northeast Michigan Prosperity Region 3 – 2016

Renters and Owners Aggressive Scenario Attached Units Only	Upscale Target Markets	Moderate Target Markets	Most Prevalent Clusters	All 71 Lifestyle Clusters
Oscoda County	7	38	11	56
Share of County Total	12%	68%	20%	100%
<b>Others in the Region</b>				
Alpena County	59	597	59	715
Otsego County	141	396	32	569
Roscommon County	30	287	100	417
Cheboygan County	76	264	38	378
Ogemaw County	47	181	51	279
Iosco County	43	178	49	270
Crawford County	24	130	34	188
Presque Isle County	20	110	22	152
Montmorency County	5	24	9	38
Alcona County	5	13	20	38

There are a few interesting variations between other counties in the region. First, Otsego County is more likely than any other county to attract the Upscale Target Markets. Second, Roscommon County has relatively high movership rates among its most prevalent lifestyle clusters, and relatively low movership rates among the Upscale Target Markets. Details for each county in the region are provided in their respective Market Strategy Reports, independent from this document.

## Report Outline

This draft narrative accompanies the Market Strategy Report with results of a Residential Target Market Analysis (TMA) for Oscoda County, Michigan. The outline and contents of this report are intentionally replicated for each of the 11 counties in the Northeast Michigan Prosperity Region 3. 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 and target markets (upscale and moderate), scenario (conservative and aggressive), tenure (renter and owner), building format (detached and missing middle housing), place (Mio CDP), 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 numerical and 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
Geography	County and Census Designated Place (CDP)
Prices	Monthly Rents, Rent per Square Foot, Home Values
Unit Sizes	Square Feet and Number of Bedrooms

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

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.

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](#).

Table 1  
TMA Market Strategy Report – Outline  
Oscoda County, Michigan – Prosperity Region 3

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 <sub>1</sub>	Contract Rents	County and Places
Section F <sub>2</sub>	Home Values	County and Places
Section G	Existing Households	County and Places
Section H	Market Assessment	County and Places

Again, this report is accompanied by a Regional Workbook with additional narrative in a Methods Book. The Regional Workbook includes the following: a) advisory report of recommended next-steps, b) target market profiles, and c) real estate analysis of existing housing choices, which includes forecasts for new-builds and rehabs. It is essential for stakeholders to review the Regional Workbook alongside this Market Strategy Report. An outline is provided in [Table 2](#), on the following page.

Table 2

TMA Regional Workbook – Outline  
 Oscoda County, Michigan – Prosperity Region 3

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

Real Estate Analysis

Section N	Renter Choices
Section O	Owner Choices

**The Target Markets**

To complete the market potential, 8 upscale and 8 moderate target markets were selected based on their propensity to a) live in Michigan, and b) choose attached housing formats in small and large urban places. Among the 16 upscale and moderate target markets, those moving into and within Oscoda County include the Digital Dependents, Senior Discounts, and Tight Money. The following Table 3 provides a succinct overview of the target market inclinations for attached units, renter tenure, and renter movership rate. Detailed profiles are included in Section B attached to this report, and also in the Regional Workbook.

Table 3  
Upscale and Moderate Target Markets  
Oscoda County, Michigan – Year 2016

Group	Lifestyle Cluster Name	Share in Attached Units	Renters as a Share of Total	Renter Movership Rate
Upscale	O51 Digital Dependents	11%	34%	80%
Moderate	Q65 Senior Discounts	100%	71%	28%
Moderate	S70 Tight Money	92%	100%	78%

#### Upscale Target Markets – Oscoda County

O51 Digital Dependents – Most are located in second-tier cities scattered across the country and in a mix of urban areas that include transient neighborhoods. They usually choose a mix of attached products, townhouses, and small houses. Head of householder’s age: 90% are 19 to 35 years.

#### Moderate Target Markets – Oscoda County

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. Head of householder’s age: 98% are over 51 years, and 84% are over 66 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.

The other upscale and moderate target markets are choosing other counties in the region – although not always in large numbers. Oscoda County and the Mio CDP will need to implement proactive strategies for intercepting these other target markets. Placemaking initiatives, job creation, and reinvestment are good strategies, and others are discussed in the Methods Book within the Regional Workbook.

## Prevalent Lifestyle Clusters

The upscale and moderate target markets represent a small share of the annual market potential for Oscoda County, but the model also measures the potential among other and more prevalent lifestyle clusters. The most prevalent lifestyle clusters for Oscoda County are documented in [Section G](#) of this report, with details for the Mio CDP.

As shown in [Exhibit G.3](#), the most prevalent lifestyle clusters in Oscoda County include Homemade Happiness and Town Elders. Other clusters are also present in smaller numbers, including Small Town Shallow Pockets, Red White Bluegrass, and True Grit Americans. Only through their relatively large numbers do these households collectively generate any market potential for attached units.

The following [Table 4](#) provides a summary of the most prevalent lifestyle clusters with their propensity to choose attached units, renter tenure, and renter movership rates. For example, about 7% of the Small Town Shallow Pocket households will choose attached units, about 34% are renters, and 33% of those renters are inclined to move each year. Few other households in that same cluster will choose an attached housing unit – particularly if offered quality alternatives among detached houses. So, targeting these households with new attached units may involve some higher-than-usual risks.

Table 4  
Most Prevalent Lifestyle Clusters  
Oscoda County, Michigan –Year 2016

Lifestyle Cluster Name	Share in Attached Units	Renters as a Share of Total	Renter Movership Rate	Oscoda County Hhlds.
L43 Homemade Happiness	3%	5%	13%	1,600
Q64 Town Elders	3%	4%	5%	1,300
S68 Small Town, Pockets	7%	34%	33%	250
M44 Red, White, Bluegrass	5%	11%	12%	250
N46 True Grit Americans	4%	9%	25%	200

## Prevalent Lifestyle Clusters – Oscoda 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.
- 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. They tend to live in older, moderate units far from the urban center, 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.
- M44    Red, White, and Bluegrass – Families living in scattered locations across the Eastern States; and choosing detached family-style ranches, farmhouses, and bungalows on large lots, or manufactured homes. Head of householder’s age: 74% are between 25 and 45 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 age profile with 36% between 36 and 50 years.

## Conservative Scenario

The TMA model for Oscoda 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 local communities.

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 Oscoda County, whether they are prevalent or represent a small share of the total.

Under the conservative scenario, Oscoda County has an annual market potential for at least 18 attached units (excluding detached houses), across a range of building sizes and formats. Of these 18 attached units, 2 will be occupied by households among the upscale target markets, and 14 will be occupied by moderate target market households. The remaining 2 units will be occupied by other lifestyle clusters that are prevalent in the county – but with a lower propensity to choose Missing Middle Housing Formats.

[Exhibit C.2](#) and [Exhibit C.3](#) show these same figures with owners at the top of the table and renters at the bottom of the table. Also shown are the detailed results for each of the upscale target markets ([Exhibit C.2](#)) and moderate target markets ([Exhibit C.3](#)).

## Aggressive Scenario

The aggressive scenario represents a maximum or not-to-exceed threshold based on current migration patterns within and into Oscoda County, and unadjusted for out-migration. It also assumes that every household moving into and within Oscoda County would prefer to trade-up into a refurbished or new unit rather than occupy a unit that has not been unimproved.

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. As shown, the aggressive scenario for Oscoda County is about twice as large as the conservative scenario.

Under the aggressive scenario, about one-fifth of the annual market potential (11 units, or about 20%) is generated by households that are prevalent in Oscoda County (i.e., they are the “Most Prevalent Clusters”). Although they are prevalent in the county, they have a low inclination to choose attached units.

The majority (about 80%) of market potential is generated by households that have a higher propensity to choose attached units (thus, they are the “Target Markets”). They are living in Oscoda County in relatively few numbers, but have high movership rates and are good targets for Missing Middle Housing formats.

Table 5  
Annual and Five-Year Market Potential – Attached Units Only  
71 Lifestyle Clusters by Scenario  
Oscoda County, Michigan – 2016

Renters and Owners Attached Units Only	Conservative Scenario (Minimum)		Aggressive Scenario (Maximum)	
	Annual # Units	5 Years # Units	Annual # Units	5 Years # Units
Upscale Targets	2	10	7	35
Moderate Targets	14	70	38	190
<u>Most Prevalent Clusters</u>	<u>2</u>	<u>10</u>	<u>11</u>	<u>55</u>
71 Lifestyle Clusters	18	90	56	280

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, Oscoda County has an annual market potential for up to 11 units among buildings with 100 or more units each, plus 9 units in buildings with at least 50 units. This is not enough to support development of even one 50+ unit building. However, the units can “slide” down into smaller buildings, and the following [Table 6](#) demonstrates those adjusted results:

**Table 6**  
Annual Market Potential – “Slide” along Formats (in Units)  
71 Lifestyle Clusters – Conservative and Aggressive Scenarios  
Oscoda County, Michigan – 2016

Number of Units by Building Format/Size	Conservative Scenario		Aggressive Scenario	
	Unadjusted w/out Slide	Adjusted with Slide	Unadjusted w/out Slide	Adjusted with Slide
1   Detached Houses	96	96	171	171
2   Side-by-Side & Stacked	.	.	2	2
3   Side-by-Side & Stacked	.	.	3	3
4   Side-by-Side & Stacked	.	.	2	4
5-9   Townhouse, Live-Work	5	.	15	15
10+   Multiplex: Small	13	.	5	10
20+   Multiplex: Large	.	.	9	22
50+   Midrise: Small	.	.	9	.
100+   Midrise: Large	.	.	11	.
Subtotal Attached	18	.	56	56

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

## Mio Census Designated Place

Section E attached to this Market Strategy Report details the annual market potential and model results for Mio, which is Oscoda County's only census designated place. Results are shown for the aggressive scenario only, which is based on both in-migration and internal movership within each community.

Table 7 on the following page shows the annual results, 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 one-third (1/3) that of the aggressive scenario.

Intercepting Migrating Households – As demonstrated in the prior section of this report, there is an annual market potential of 56 attached units throughout Oscoda County (under the aggressive scenario). The market potential for each place in the region is based on the known inclination for those households to move into and within that place. When few if any households are moving into or within a given place like Mio, then the market potential will be zero.

The Mio CDP –Based on the magnitude and profile of households already moving into and within the Mio CDP, it has an annual market potential for 10 attached units, each year through the year 2020. Some (albeit not all) of these households will be seeking choices in downtown Mio, along the Au Sable River, and/or on the Mio Pond.

The Mio community can also compete for households that are migrating to other places within the county and searching for attached housing options. However, additional units should be added only if the community demonstrates an ability to intercept households that might choose other locations in Oscoda County and the surrounding counties, or if it experiences impactful economic events such as significant job creation.

Table 7  
Annual Market Potential – “Slide” along Formats (in Units)  
71 Lifestyle Clusters – Aggressive Scenario  
Oscoda County, Michigan – 2016

Number of Units Unadjusted Model Results	CDP Mio	Oscoda County Totals
1   Detached Houses	45	171
2   Side-by-Side & Stacked	.	2
3   Side-by-Side & Stacked	.	3
4   Side-by-Side & Stacked	.	2
5-9   Townhouse, Live-Work	3	15
10-19   Multiplex: Small	2	5
20-49   Multiplex: Large	2	9
50-99   Midrise: Small	1	9
<u>100+   Midrise: Large</u>	<u>2</u>	<u>11</u>
Subtotal Attached	10	56
Number of Units Adjusted with “Slide”	CDP Mio	Oscoda County Totals
1   Detached Houses	45	171
2   Side-by-Side & Stacked	.	2
3   Side-by-Side & Stacked	.	3
4   Side-by-Side & Stacked	.	4
5-9   Townhouse, Live-Work	10	15
10-19   Multiplex: Small	.	10
20-49   Multiplex: Large	.	22
50-99   Midrise: Small	.	.
<u>100+   Midrise: Large</u>	<u>.</u>	<u>.</u>
Subtotal Attached	10	56

## 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 Mio and Oscoda 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 Mio’s market potential – but some care and discretion are still recommended to avoid over-building.

Seasonal Non-Residents	Market Potential “Premium”
Mio CDP	+18%
Oscoda COUNTY	+37%

## Rents and Square Feet

This section of the report focuses on contract rents and unit sizes, and stakeholders are encouraged to review the materials in [Section F<sub>1</sub>](#) for information on rents (and [Section F<sub>2</sub>](#) for home values). [Exhibit F<sub>1.1</sub>](#) and [Exhibit F<sub>1.4</sub>](#) demonstrate the general tolerance of the upscale and moderate target markets to pay across contract rent brackets, with averages for the State of Michigan.

[Exhibit F<sub>1.2</sub>](#) and [Exhibit F<sub>1.5</sub>](#) document the allocation of annual market potential across rent brackets for Oscoda County, and [Exhibit F<sub>1.3</sub>](#) and [Exhibit F<sub>1.6</sub>](#) show the market potential results. Results are also shown in the following [Table 8](#), with a summary for the upscale and moderate target markets under the aggressive scenario.

Table 8  
Annual Market Potential by Contract Rent Bracket  
71 Lifestyle Clusters – Aggressive Scenario  
Oscoda County, Michigan – 2016 Constant Dollars

Units by Rent Bracket	Renter-Occupied Contract (Cash) Rent Brackets					Total Potential
	\$ 0 \$600	\$600 \$800	\$800 \$1,000	\$1,000 \$1,500	\$1,500- \$2,000+	
Upscale Targets	6	10	3	.	.	19
Moderate Targets	19	13	4	.	.	36
Other Clusters	33	25	2	.	.	60
Oscoda County	58	48	9	.	.	115

Note: Figures in Table 8 might not perfectly match the figures in prior tables due to rounding within the market potential model.

Exhibit F<sub>1.7</sub> shows median contract rents for Oscoda County’s local places, which can be used to make local level adjustments as needed. Exhibit F<sub>1.8</sub> can be used to convert contract rents into gross rents. For general reference, Exhibit F<sub>1.9</sub> demonstrates the direct relationship between contract rents and median household incomes across all 71 lifestyle clusters.

Lastly, Exhibit F<sub>1.10</sub> shows forecast rents per square foot, with averages for attached units that are newly built, rehabilitated, or significantly remodeled. These figures are based on existing choices throughout Oscoda County, and are used to estimate the amount of supportable square feet within each rent bracket. The following Table 9 summarizes the results, and supporting documentation is provided in Section N (renter choices only) in the Regional Workbook.

Table 9  
 Typical Unit Sizes by Contract Rent Bracket  
 Attached Units Only  
 Oscoda County, Michigan – 2016 Constant Dollars

Contract Rent Brackets (Attached Units Only)	Renter-Occupied Contract (Cash) Rent Brackets					
	\$ 0- \$600	\$600- \$800	\$800- \$1,000	\$ 1,000- \$1,500	\$1,500- \$2,000+	
Minimum Square Feet	425	500	1,200	.	.	sq. ft.
Maximum Square Feet	600	1,600	1,600	.	.	sq. ft.

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

### Comparison to Supply

This last step of the TMA compares the market potential to Oscoda 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 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 7 years for 100% of the housing stock to turn-over. Therefore, the annual market potential is multiplied by 7 before comparing it to the existing housing stock.

Results reveal that there is no need for building new detached houses in Oscoda County. However, 1,197 households will be seeking existing houses to move into – and it is assumed that most would prefer one that has been refurbished or significantly remodeled. The results also indicate that net magnitude of attached units is insufficient to meet the needs of households that are on the move and seeking those choices (253 existing units v. 392 migrating households).

Among the migrating households seeking attached units, 105 will be inclined to choose a townhouse, row house, or similar format over the next 7 years, which is nearly four times the number of existing choices (27 units). However, only 49 households will seek duplexes, triplexes, and fourplexes over the next 7 years, and there are 121 units available. These figures are detailed in the following [Table 10](#).

Table 10  
Seven-Year Cumulative Market Potential v. Existing Units  
71 Lifestyle Clusters – Aggressive Scenario  
Oscoda County, Michigan – 2016 - 2022

Number of Units by Building Format	Potential 7-Year Total	Existing Housing Units	Implied Gap for New-Builds
1   Detached Houses	1,197	8,852	--
2   Duplex, Subdivided House	14	77	-63
3-4   Side-by-Side, Stacked	35	44	-9
Subtotal Duplex – Fourplex	49	121	-72
5-9   Townhouse, Live-Work	105	27	78
10-19   Multiplex: Small	35	8	27
20-49   Multiplex: Large	63	44	19
50+   Midrise: Small	140	53	87
Subtotal Multiplex & Midrise	238	105	133
Total Attached Units	392	253	139

The histogram comparing the 7-year market potential with Oscoda 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 2013. The data and year for the market potential is different, so comparisons will be imperfect.
3. On average, the existing housing stock should be expected to turnover every 7 years, with variations by tenure and lifestyle cluster. However, owner-occupied units have a slower turnover rate (about 15 years), whereas renter occupied units tend to turn-over at least every 3 years. Again, these differences mean that direct comparisons are imperfect.
4. The 7-year market potential assumes that the market potential is fully met within each consecutive year. However, if Oscoda County cannot meet the market potential in any given year, then that opportunity will dissipate.

## **Market Assessment – Introduction**

The following sections of this report provide a qualitative market assessment for Oscoda County and the Mio census designated place (CDP). It begins with an overview of county-wide economic advantages, followed by a market assessment for Mio. The last section provides results of a PlaceScore™ for Mio, based on placemaking attributes relative to other cities and villages throughout the State of Michigan.

Materials attached to this report include Section A with a downtown aerial and photo collage, and Section H with demographic profiles and a comparative analysis of PlaceScores™. Interested stakeholders are encouraged to study these resources for additional perspective and local context, and the following narrative provides a summary of some key observations.

## Oscoda County – Overview

Oscoda County is located in the heart of Northeast Michigan, about midway between Lake Huron and Interstate 75. State highways connect the county with the region, including Highway 33 (north-south), and Highway 72 (east-west). According to the Michigan Department of Transportation (2014), average daily traffic was highest along Highway 33 with 4,400 vehicles just south of Mio. Highway 72 is a close contender with 3,500 vehicles just west of Mio’s downtown.

Average Daily Traffic (ADT)		Adjacent County	Adjacent County
➤ Highway 33	4,400	Crawford (west)	Alcona (east)
➤ Highway 72	3,500	Montmorency (north)	Ogemaw (south)

More than half of Oscoda County is spanned by the Huron National Forest, and another 25% is covered by the Oscoda State Forest. These forests (and particularly the Jack Pine Forest) are favored by birding enthusiasts hoping to spot the endangered Kirtland Warbler. As with most other counties in the region, eco-tourism and timber industries are also vital to Oscoda County’s economy.

### Oscoda County | Amenities (examples)

- Michigan Au Sable Valley Railroad
- Huron National Forest
- Au Sable and Grayling State Forests
- Au Sable River

## The Fairview Advantage

Geographic Overview – Several of the county's major employers (including nursing care facilities) are located in the unincorporated community of Fairview. Fairview is not a census designated place, so was not included in the target market analysis or market potential model. However, it has a population of over 1,000 residents and warrants some credit as being Oscoda County’s second largest place and employment center after Mio. A few of Fairview’s largest employers are provided in the following list.

### The Fairview Community | Major Employers (examples)

- AuSable Valley Nursing Home | Health Care
- Community Caring, Inc. | Health Care
- Fairview School District | Education
- Cooper Standard | Automotive parts

## The Mio Advantage

Geographic Overview – Mio is Oscoda County’s only census designated place and is located adjacent to the Huron National Forest and within the AuSable River Valley. Downtown Mio is linked with the region by Highway 33 (north-south) and Highway 72 (east-west). It has a traditional downtown district located north-south along Highway 33, and perpendicular to 8<sup>th</sup> Street (see aerial photos in [Section A](#)).

### Mio CDP | Amenities (examples)

- Mio Dam Pond | Recreation
- Oscoda Valley Park | Recreation
- Loud Creek campgrounds | Recreation
- Our Lady of the Woods Catholic Shrine | Attraction

Economic Profile – Mio benefits economically as the Oscoda County Seat, which provides local jobs and supports small business in the legal, insurance, title, surveying, real estate, and related professions. The Oscoda County Airport is located about two miles north, and a few of its other major employers are shown in the following list.

### Mio CDP | Major Employers (examples)

- Oscoda County Seat | Government
- Oscoda County Airport | Transportation
- Mio / Au Sable School System | Education
- Kneeland Industries | Machining
- Siebe Fluid Systems | Manufacturing

Investment Opportunities – Mio’s downtown includes a mix of 1-level and two-level buildings, including some that could benefit from renovation and façade restoration (see photo collages in [Section A](#)). There are also several sites near downtown that could be ideal for redevelopment into mixed-use projects. Several existing building and properties in the community are also available for purchase and could be either rehabbed or redeveloped.

## Analysis of PlaceScores™

Introduction – Placemaking is a key ingredient for achieving Mio’s full residential market potential, particularly under the aggressive or maximum scenario. Extensive research has been conducted to evaluate the success of Mio relative to other communities 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 – Again, Mio is the largest (and only) census designated place in Oscoda County and the focus of this PlaceScore analysis. It scores low for overall PlaceScore with 11 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 markets 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. Mio’s adjusted PlaceScore is lower than its unadjusted PlaceScore, and its score falls within a range that is expected of a smaller sized place. These relationships are also shown in [Exhibit H.12](#) and [Exhibit H.13](#).

## Contact Information

This concludes the Draft Market Strategy Report for the Oscoda County Target Market Analysis. Questions regarding economic growth, downtown development initiatives, and implementation of these recommendations can be addressed to Denise Cline, with the Northeast Michigan Council of Governments.

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dmcline@nemcog.org  
(989) 705-3730

Northeast Michigan Council of Governments  
80 Livingston Blvd Suite U-108  
Gaylord, MI 49734

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

Sharon M. Woods, CRE  
Principal, TMA Team Leader  
LandUse|USA, LLC  
www.LandUseUSA.com  
sharonwoods@landuseusa.com  
(517) 290-5531 direct



# A - H

## Oscoda County

Prepared by:



LandUseUSA

Prepared for:

Northeast Michigan Prosperity Region 3  
Michigan State Housing Development Authority



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# A

## Investment Opportunities

Prepared by:



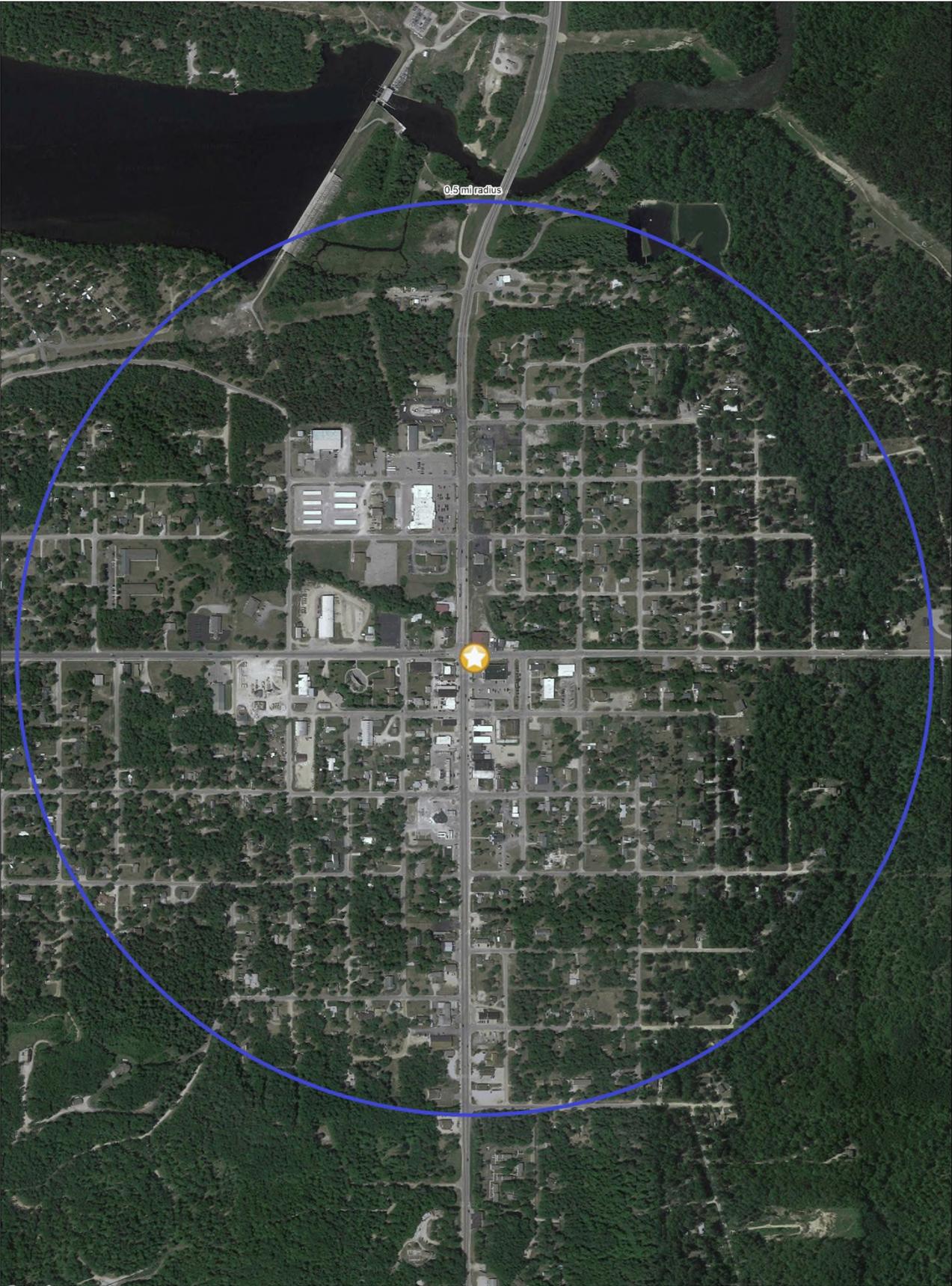
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Michigan State Housing Development Authority



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Source: Underlying aerial provided to Google Earth and licensed to LandUse|USA through Sites|USA.  
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Scale and Character of Existing Buildings | Our Lady of the Woods Shrine  
Mio CDP | Oscoda County | NE Michigan Prosperity Region 3



Credits | Most are original photos by LandUse|USA; 2016.

Above | Our Lady of the Woods Shrine  
Credit | Diocese Of Gaylord

Possible Opportunities for Reinvestment among Existing Buildings  
Mio CDP | Oscoda County | NE Michigan Prosperity Region 3



Above | Potential opportunity for horizontal expansion adjacent to existing buildings.

Above | Possible Motel Conversion  
Credit | [www.Realtor.com](http://www.Realtor.com)



Above | Potential façade rehab of existing downtown building.

Credit | Most are original photos by LandUse|USA; 2016.

Provides representative examples only; prospective investors are encouraged to contact the community for more information.

Opportunities for Downtown Façade Restorations and Rehabs  
Mio CDP | Oscoda County | NE Michigan Prosperity Region 3



Credits | All original photos by LandUse|USA; 2016.

Provides representative examples only; prospective investors are encouraged to contact the community for more information.

Long-Term Candidates for Vertical Expansions above Downtown Buildings  
Mio CDP | Oscoda County | NE Michigan Prosperity Region 3



Credits | All original photos by LandUse|USA; 2016.  
Representative samples only; prospective investors are encouraged to contact the community for more information.



# B

## Summary Tables and Charts

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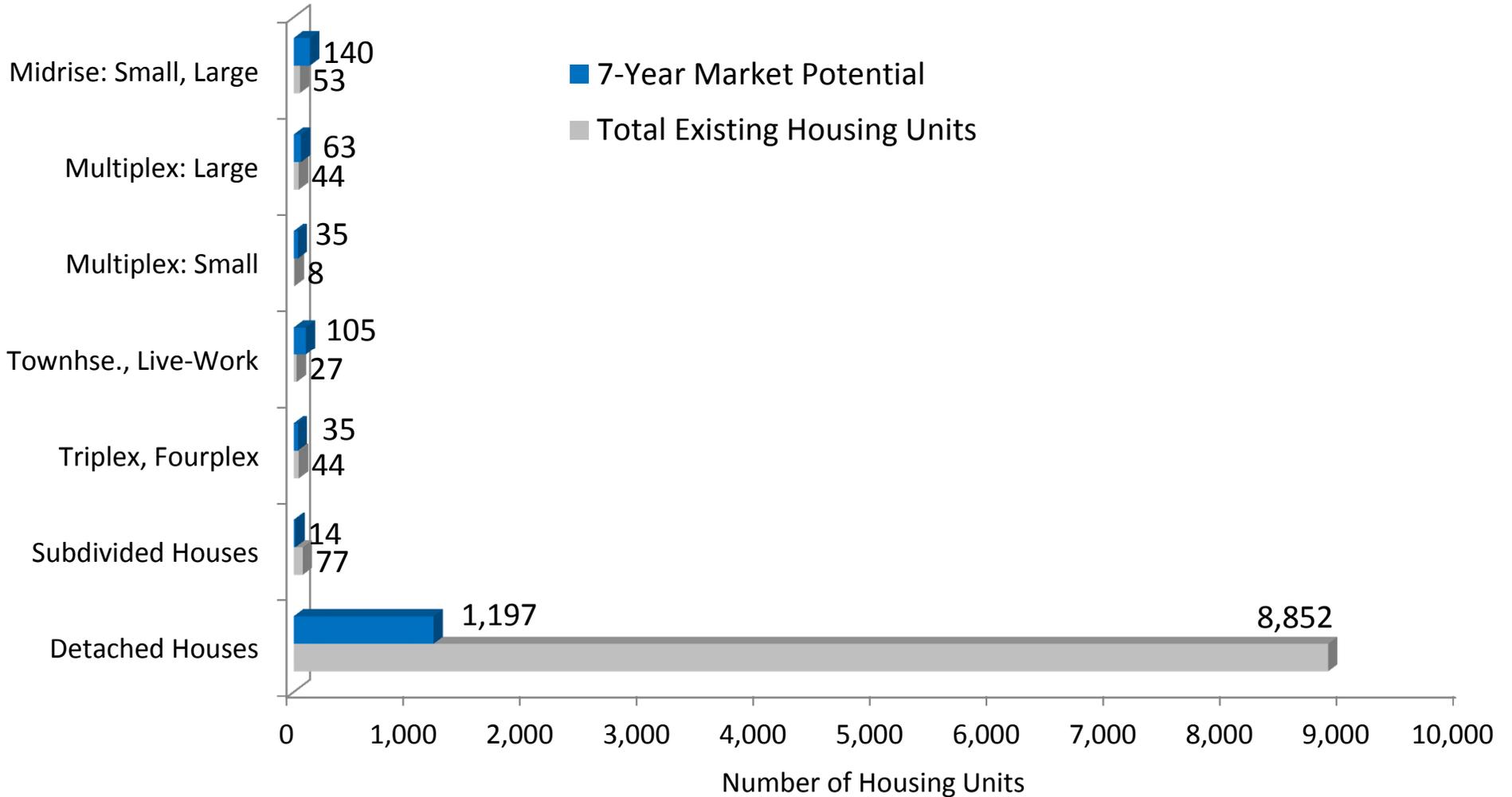
Prepared for:

Northeast Michigan Prosperity Region 3  
Michigan State Housing Development Authority



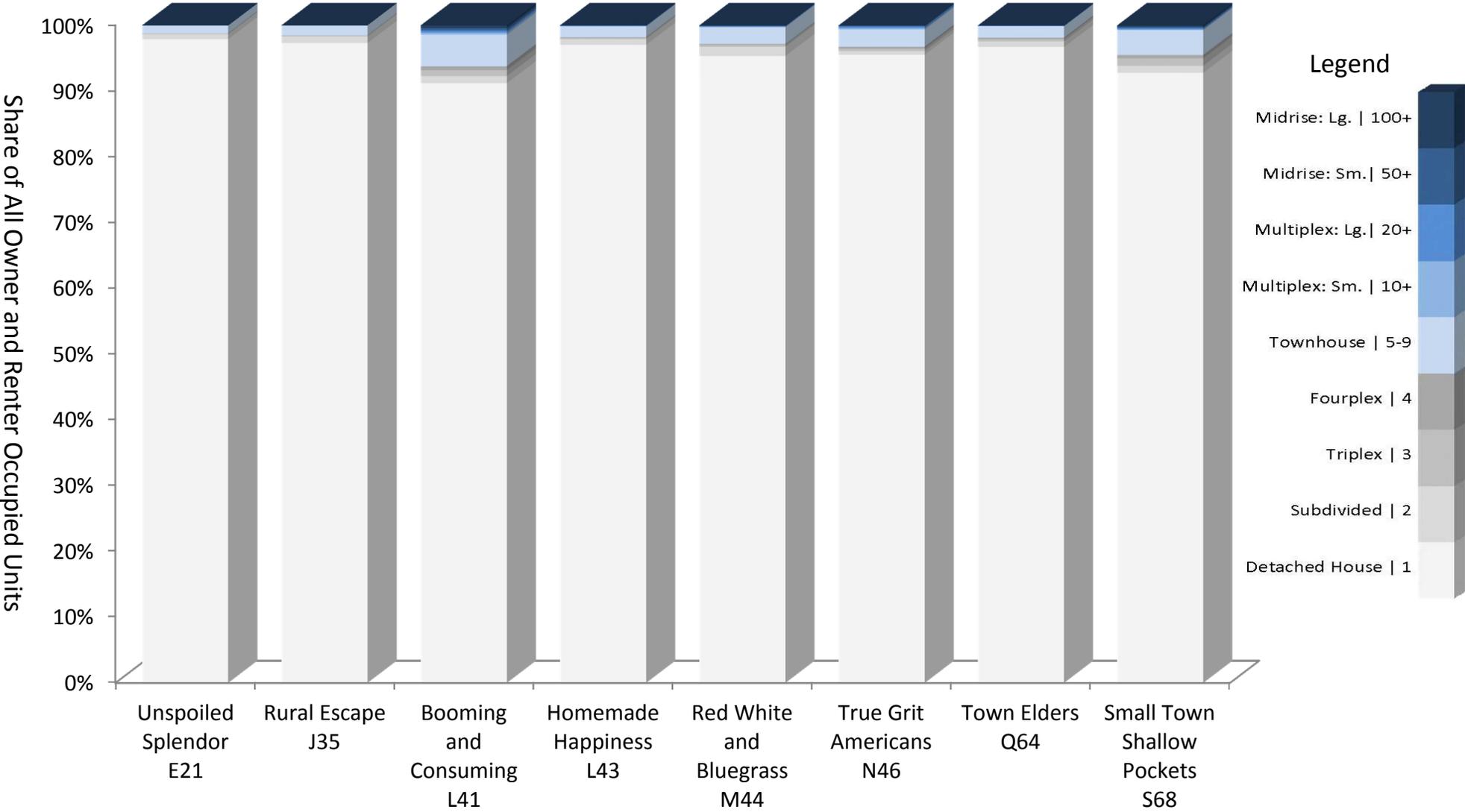
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7-Year Market Potential v. Total Existing Housing Units  
All 71 Lifestyle Clusters - Aggressive Scenario  
Oscoda County, Michigan - 2016 - 2022



Source: Based on analysis and target market analysis modelling conducted exclusively by LandUse|USA; 2016 (c) with all rights reserved. Unadjusted for seasonally occupied houses.

### Missing Middle Housing Formats v. Detached Houses Preferences of Most Prevalent Lifestyle Clusters Northeast Michigan Prosperity Region 3 - Year 2016



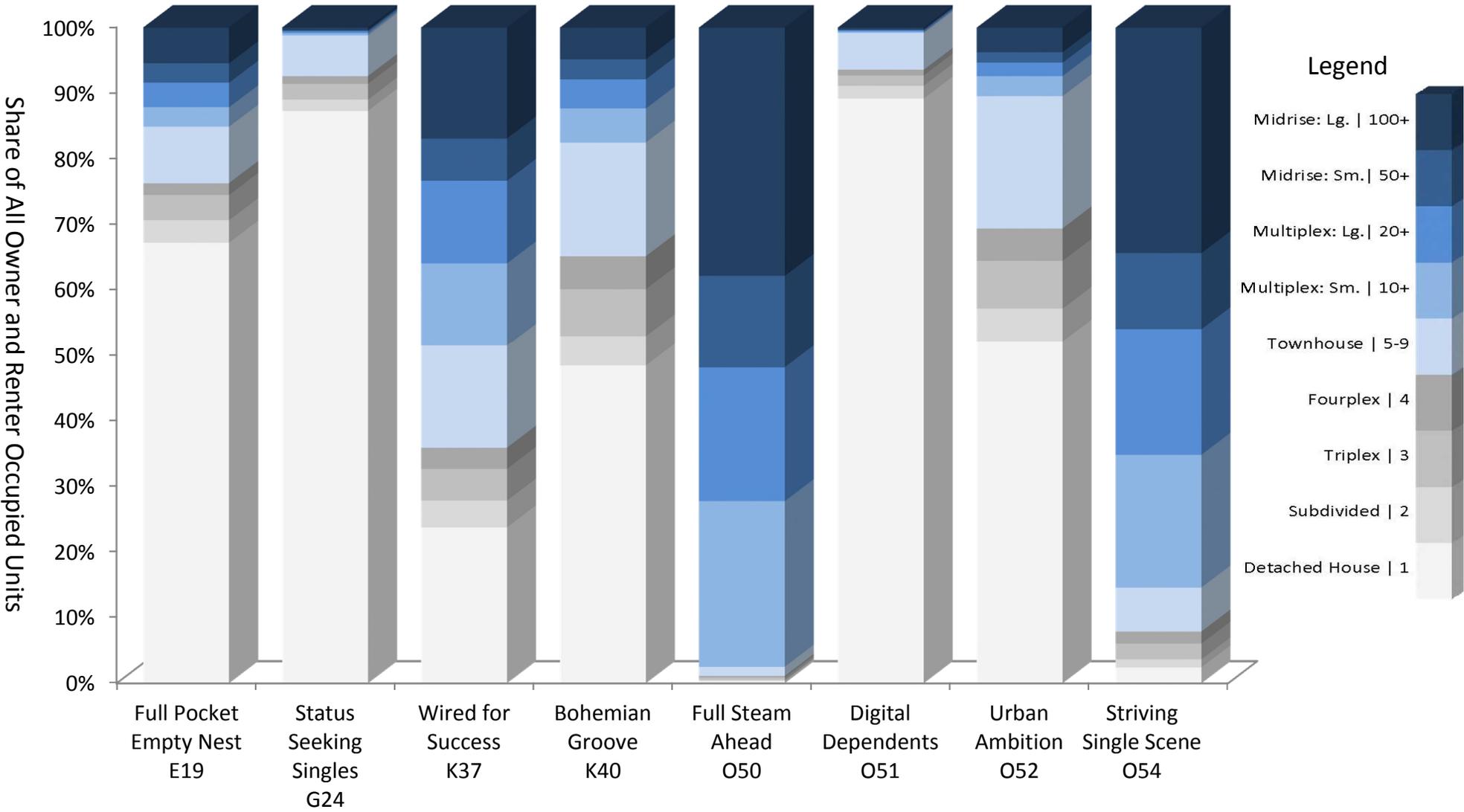
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and licensed to LandUse|USA through Sites|USA. Michigan estimates, analysis, and exhibit prepared exclusively by LandUse|USA © 2016; all rights reserved.

Residential Market Parameters for Most Prevalent Lifestyle Clusters  
 High Preference for Detached Houses - Northeast Michigan Prosperity Region 3  
 With Data Averages for the State of Michigan - 2015

Lifestyle Cluster   Code	Detached House 1 Unit	Duplex			Renters Share of Hhlds.	Owners Share of Hhlds.	Renters Mover Rate	Owners Mover Rate	Blended Mover- ship Rate
		Triplex Fourplex 2-4 Units	Townhse., Live-Work 6+ Units	Midplex 20+ Units					
<b>MOST PREVALENT CLUSTERS</b>									
Unspoiled Splendor   E21	98%	1%	1%	0%	2%	98%	4%	1%	2%
Rural Escape   J35	97%	1%	1%	0%	3%	97%	9%	2%	4%
Booming and Consuming   L41	91%	3%	5%	1%	17%	83%	32%	8%	14%
Homemade Happiness   L43	97%	1%	2%	0%	5%	95%	13%	3%	6%
Red White and Bluegrass   M44	95%	2%	3%	0%	11%	89%	12%	3%	6%
True Grit Americans   N46	96%	1%	3%	1%	9%	91%	25%	6%	11%
Town Elders   Q64	97%	1%	2%	0%	4%	96%	5%	1%	2%
Small Town Shallow Pockets   S68	93%	3%	4%	1%	34%	66%	33%	8%	15%
<b>INTERMITTENTLY PREVALENT</b>									
Touch of Tradition   N49	98%	1%	1%	0%	6%	94%	22%	5%	10%
Settled and Sensible   J36	98%	1%	1%	0%	3%	97%	10%	2%	4%
Infants and Debit Cards   M45	95%	2%	3%	0%	30%	70%	34%	9%	15%
Stockcars and State Parks   I30	97%	1%	2%	0%	3%	97%	10%	3%	5%
Sports Utility Families   D15	98%	1%	2%	0%	3%	97%	5%	1%	2%

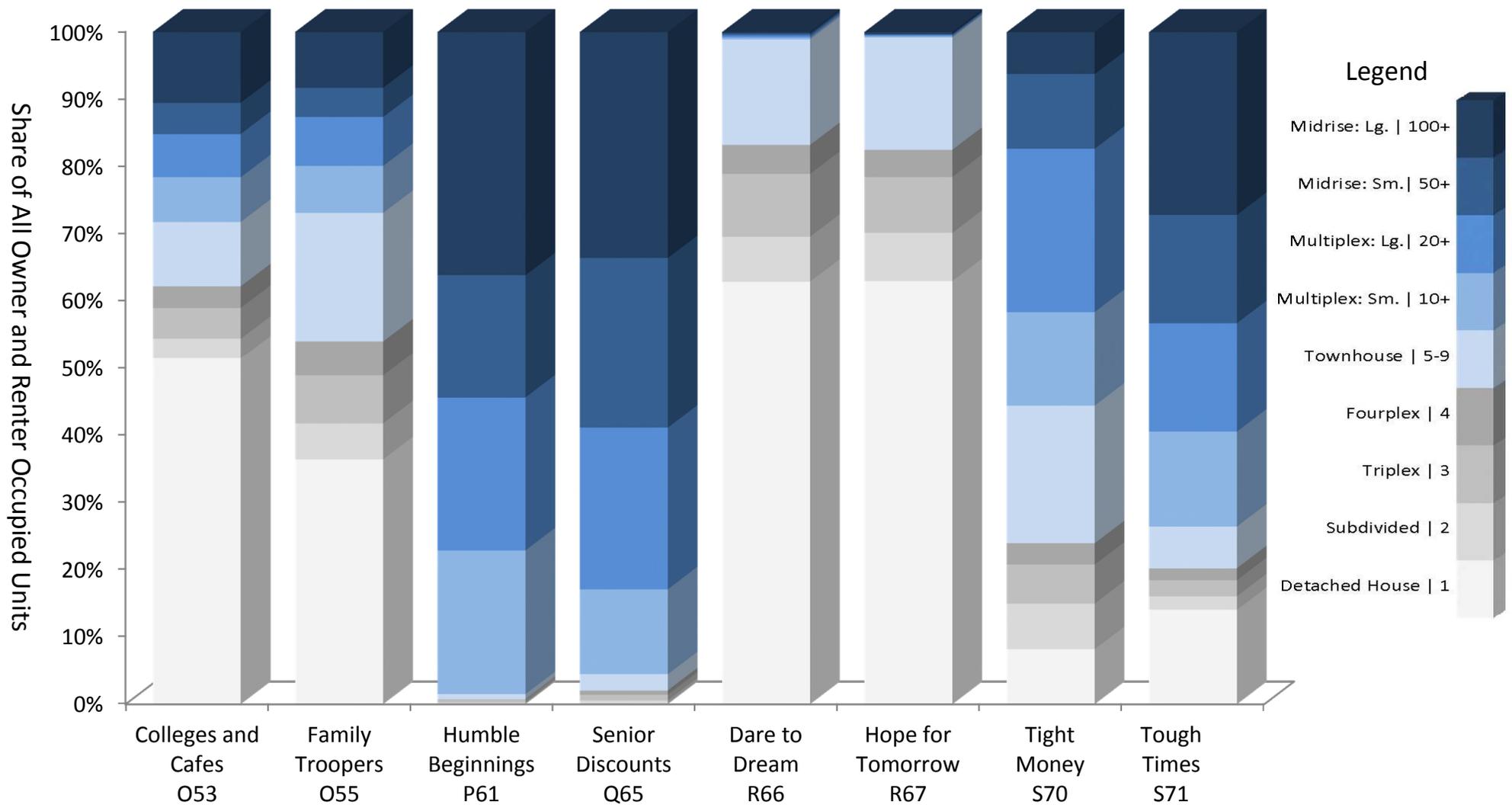
Source: Underlying data represents Mosaic|USA data provided by Experian Decision Analytics and Powered by Sites|USA.  
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### Missing Middle Housing Formats v. Houses Preferences of Upscale Target Markets Northeast Michigan Prosperity Region 3 - Year 2016



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### Missing Middle Housing Formats v. Houses Preferences of Moderate Target Markets Northeast Michigan Prosperity Region 3 | Year 2016



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.

Residential Market Parameters for Upscale and Moderate Target Markets  
 Some Preference for Missing Middle Housing - Northeast Michigan Prosperity Region 3  
 With Data Averages for the State of Michigan - 2015

Lifestyle Cluster   Code	Detached House 1 Unit	Duplex		Townhse., Live-Work 6+ Units	Midplex 20+ Units	Renters Share of Hhlds.	Owners Share of Hhlds.	Renters Mover Rate	Owners Mover Rate	Blended Mover- ship Rate
		Triplex Fourplex 2-4 Units								
<b>UPSCALE TARGET MARKETS</b>										
Full Pockets - Empty Nests   E19	67%	9%	9%	15%	22%	78%	18%	4%	8%	
Status Seeking Singles   G24	87%	5%	6%	1%	30%	70%	37%	9%	17%	
Wired for Success   K37	24%	12%	16%	49%	80%	20%	87%	22%	40%	
Bohemian Groove   K40	48%	17%	17%	18%	91%	9%	38%	10%	17%	
Full Steam Ahead   O50	0%	1%	1%	97%	98%	2%	90%	30%	54%	
Digital Dependents   O51	89%	4%	6%	1%	34%	66%	80%	20%	36%	
Urban Ambition   O52	52%	17%	20%	10%	95%	5%	76%	19%	34%	
Striving Single Scene   O54	2%	5%	7%	85%	96%	4%	90%	28%	50%	
<b>MODERATE TARGET MARKETS</b>										
Colleges and Cafes   O53	51%	11%	10%	28%	83%	17%	55%	14%	25%	
Family Troopers   O55	36%	18%	19%	27%	99%	1%	87%	22%	40%	
Humble Beginnings   P61	0%	1%	1%	99%	97%	3%	84%	21%	38%	
Senior Discounts   Q65	0%	2%	2%	96%	71%	29%	28%	7%	13%	
Dare to Dream   R66	63%	20%	16%	1%	98%	2%	58%	14%	26%	
Hope for Tomorrow   R67	63%	20%	17%	1%	99%	1%	65%	16%	30%	
Tight Money   S70	8%	16%	20%	56%	100%	0%	78%	20%	36%	
Tough Times   S71	14%	6%	6%	74%	95%	5%	41%	10%	19%	

Source: Underlying data represents Mosaic|USA data provided by Experian Decision Analytics and Powered by Sites|USA.  
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**C**

**Conservative  
Scenario**

**Prepared by:**



**LandUseUSA**

**Prepared for:**

**Northeast Michigan Prosperity Region 3  
Michigan State Housing Development Authority**



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Annual Market Potential for Selected Target Markets - CONSERVATIVE SCENARIO  
 Number of Units (New and/or Rehab) by Tenure and Building Form  
 Oscoda COUNTY, Michigan - 2016 - 2020

CONSERVATIVE SCENARIO	Oscoda COUNTY 71 Lifestyle Clusters			Oscoda COUNTY Upscale Target Markets			Oscoda COUNTY Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	114	67	47	13	5	8	14	0	14
1   Detached Houses	96	67	29	11	5	6	0	0	0
2   Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0
3   Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0
4   Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0
5-9   Townhse., Live-Work	5	0	5	2	0	2	1	0	1
10-19   Multiplex: Small	2	0	2	0	0	0	2	0	2
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	4	0	4	0	0	0	4	0	4
Total Units	114	67	47	13	5	8	14	0	14
Detached	96	67	29	11	5	6	0	0	0
Attached	18	0	18	2	0	2	14	0	14

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA © 2016, all rights reserved.  
 Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

Annual Market Potential for Selected Target Markets - CONSERVATIVE SCENARIO  
 Number of Units (New and/or Rehab) by Tenure and Building Form  
 Oscoda COUNTY, Michigan - 2016 - 2020

Exhibit C.2

CONSERVATIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	Moderate Target Markets	Full	Status	Wired	Bohem-	Full	Digital	Urban	Striving
				Pockets Empty Nests   E19	Seeking Singles   G24	for Success   K37	ian Groove   K40	Steam Ahead   O50	Depend- ents   O51	Ambit- ion   O52	Single Scene   O54
Target Market - Level	All 71	Upscale	Moderate	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Oscoda COUNTY - Total	114	13	14	0	0	0	0	0	14	0	0
Oscoda COUNTY - Owners	67	5	0	0	0	0	0	0	5	0	0
1   Detached Houses	67	5	0	0	0	0	0	0	5	0	0
2   Side-by-Side & Stacked	0	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	0
4   Side-by-Side & Stacked	0	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	0
10-19   Multiplex: Small	0	0	0	0	0	0	0	0	0	0	0
20-49   Multiplex: Large	0	0	0	0	0	0	0	0	0	0	0
50-99   Midrise: Small	0	0	0	0	0	0	0	0	0	0	0
100+   Midrise: Large	0	0	0	0	0	0	0	0	0	0	0
Oscoda COUNTY - Renters	47	8	14	0	0	0	0	0	9	0	0
1   Detached Houses	29	6	0	0	0	0	0	0	6	0	0
2   Side-by-Side & Stacked	0	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	0
4   Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0	0
5-9   Townhse., Live-Work	5	2	1	0	0	0	0	0	2	0	0
10-19   Multiplex: Small	2	0	2	0	0	0	0	0	0	0	0
20-49   Multiplex: Large	4	0	4	0	0	0	0	0	0	0	0
50-99   Midrise: Small	3	0	3	0	0	0	0	0	0	0	0
100+   Midrise: Large	4	0	4	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 - CONSERVATIVE SCENARIO  
 Number of Units (New and/or Rehab) by Tenure and Building Form  
 Oscoda COUNTY, Michigan - 2016 - 2020

Exhibit C.3

CONSERVATIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	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	Upscale	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Oscoda COUNTY - Total	114	13	14	0	0	0	12	0	0	4	0
Oscoda COUNTY - Owners	67	5	0	0	0	0	1	0	0	0	0
1   Detached Houses	67	5	0	0	0	0	0	0	0	0	0
2   Side-by-Side & Stacked	0	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	0
4   Side-by-Side & Stacked	0	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	0
10-19   Multiplex: Small	0	0	0	0	0	0	0	0	0	0	0
20-49   Multiplex: Large	0	0	0	0	0	0	0	0	0	0	0
50-99   Midrise: Small	0	0	0	0	0	0	0	0	0	0	0
100+   Midrise: Large	0	0	0	0	0	0	0	0	0	0	0
Oscoda COUNTY - Renters	47	8	14	0	0	0	11	0	0	4	0
1   Detached Houses	29	6	0	0	0	0	0	0	0	0	0
2   Side-by-Side & Stacked	0	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	0
4   Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0	0
5-9   Townhse., Live-Work	5	2	1	0	0	0	0	0	0	1	0
10-19   Multiplex: Small	2	0	2	0	0	0	1	0	0	1	0
20-49   Multiplex: Large	4	0	4	0	0	0	3	0	0	1	0
50-99   Midrise: Small	3	0	3	0	0	0	3	0	0	0	0
100+   Midrise: Large	4	0	4	0	0	0	4	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".



**D**

**Aggressive Scenario  
County Totals**

**Prepared by:**



**LandUseUSA**

**Prepared for:**

**Northeast Michigan Prosperity Region 3  
Michigan State Housing Development Authority**



**MSHDA**  
MICHIGAN STATE HOUSING  
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Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO  
 Number of Units (New and/or Rehab) by Tenure and Building Form  
 Oscoda COUNTY, Michigan - 2016 - 2020

AGGRESSIVE SCENARIO	Oscoda COUNTY 71 Lifestyle Clusters			Oscoda COUNTY Upscale Target Markets			Oscoda COUNTY Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	227	107	120	27	7	20	38	2	36
1   Detached Houses	171	105	66	20	7	13	0	0	0
2   Side-by-Side & Stacked	2	0	2	1	0	1	0	0	0
3   Side-by-Side & Stacked	3	0	3	1	0	1	1	0	1
4   Side-by-Side & Stacked	2	0	2	1	0	1	0	0	0
5-9   Townhse., Live-Work	15	0	15	4	0	4	3	0	3
10-19   Multiplex: Small	5	0	5	0	0	0	5	0	5
20-49   Multiplex: Large	9	0	9	0	0	0	9	0	9
50-99   Midrise: Small	9	1	8	0	0	0	9	1	8
100+   Midrise: Large	11	1	10	0	0	0	11	1	10
Total Units	227	107	120	27	7	20	38	2	36
Detached	171	105	66	20	7	13	0	0	0
Attached	56	2	54	7	0	7	38	2	36

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA © 2016, all rights reserved.  
 Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO  
 Number of Units (New and/or Rehab) by Tenure and Building Form  
 Oscoda COUNTY, Michigan - 2016 - 2020

Exhibit D.2

	Total 71 Lifestyle Clusters	Upscale Target Markets	Moderate Target Markets	Full Pockets Empty Nests   E19	Status Seeking Singles   G24	Wired for Success   K37	Bohem- ian Groove   K40	Full Steam Ahead   O50	Digital Depend- ents   O51	Urban Ambit- ion   O52	Striving Single Scene   O54
AGGRESSIVE SCENARIO (Per In-Migration Only)	All 71	Upscale	Moderate	U	U	U	U	U	U	U	U
Target Market - Level	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Oscoda COUNTY - Total	227	27	38	0	0	0	0	0	27	0	0
Oscoda COUNTY - Owners	107	7	2	0	0	0	0	0	7	0	0
1   Detached Houses	105	7	0	0	0	0	0	0	7	0	0
2   Side-by-Side & Stacked	0	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	0
4   Side-by-Side & Stacked	0	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	0
10-19   Multiplex: Small	0	0	0	0	0	0	0	0	0	0	0
20-49   Multiplex: Large	0	0	0	0	0	0	0	0	0	0	0
50-99   Midrise: Small	1	0	1	0	0	0	0	0	0	0	0
100+   Midrise: Large	1	0	1	0	0	0	0	0	0	0	0
Oscoda COUNTY - Renters	120	20	36	0	0	0	0	0	20	0	0
1   Detached Houses	66	13	0	0	0	0	0	0	13	0	0
2   Side-by-Side & Stacked	2	1	0	0	0	0	0	0	1	0	0
3   Side-by-Side & Stacked	3	1	1	0	0	0	0	0	1	0	0
4   Side-by-Side & Stacked	2	1	0	0	0	0	0	0	1	0	0
5-9   Townhse., Live-Work	15	4	3	0	0	0	0	0	4	0	0
10-19   Multiplex: Small	5	0	5	0	0	0	0	0	0	0	0
20-49   Multiplex: Large	9	0	9	0	0	0	0	0	0	0	0
50-99   Midrise: Small	8	0	8	0	0	0	0	0	0	0	0
100+   Midrise: Large	10	0	10	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  
 Oscoda COUNTY, Michigan - 2016 - 2020

Exhibit D.3

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	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	Upscale	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Oscoda COUNTY - Total	227	27	38	0	0	0	29	0	0	9	0
Oscoda COUNTY - Owners	107	7	2	0	0	0	2	0	0	0	0
1   Detached Houses	105	7	0	0	0	0	0	0	0	0	0
2   Side-by-Side & Stacked	0	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	0
4   Side-by-Side & Stacked	0	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	0
10-19   Multiplex: Small	0	0	0	0	0	0	0	0	0	0	0
20-49   Multiplex: Large	0	0	0	0	0	0	0	0	0	0	0
50-99   Midrise: Small	1	0	1	0	0	0	1	0	0	0	0
100+   Midrise: Large	1	0	1	0	0	0	1	0	0	0	0
Oscoda COUNTY - Renters	120	20	36	0	0	0	27	0	0	9	0
1   Detached Houses	66	13	0	0	0	0	0	0	0	0	0
2   Side-by-Side & Stacked	2	1	0	0	0	0	0	0	0	0	0
3   Side-by-Side & Stacked	3	1	1	0	0	0	0	0	0	1	0
4   Side-by-Side & Stacked	2	1	0	0	0	0	0	0	0	0	0
5-9   Townhse., Live-Work	15	4	3	0	0	0	1	0	0	2	0
10-19   Multiplex: Small	5	0	5	0	0	0	4	0	0	1	0
20-49   Multiplex: Large	9	0	9	0	0	0	7	0	0	2	0
50-99   Midrise: Small	8	0	8	0	0	0	7	0	0	1	0
100+   Midrise: Large	10	0	10	0	0	0	9	0	0	1	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".



**E**

**Aggressive Scenario  
Places**

Prepared by:



LandUseUSA

Prepared for:

Northeast Michigan Prosperity Region 3  
Michigan State Housing Development Authority



**MSHDA**  
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DEVELOPMENT AUTHORITY

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO  
 Number of Units (New and/or Rehab) by Tenure and Building Form  
 Oscoda COUNTY, Michigan - 2016 - 2020

AGGRESSIVE SCENARIO	Oscoda COUNTY 71 Lifestyle Clusters			Mio CDP 71 Lifestyle Clusters		
	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	227	107	120	55	29	26
1   Detached Houses	171	105	66	45	29	16
2   Side-by-Side & Stacked	2	0	2	0	0	0
3   Side-by-Side & Stacked	3	0	3	0	0	0
4   Side-by-Side & Stacked	2	0	2	0	0	0
5-9   Townhse., Live-Work	15	0	15	3	0	3
10-19   Multiplex: Small	5	0	5	2	0	2
20-49   Multiplex: Large	9	0	9	2	0	2
50-99   Midrise: Small	9	1	8	1	0	1
100+   Midrise: Large	11	1	10	2	0	2
Total Units	227	107	120	55	29	26
Detached	171	105	66	45	29	16
Attached	56	2	54	10	0	10

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA © 2016, all rights reserved.  
 Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO  
 Number of Units (New and/or Rehab) by Tenure and Building Form  
 Mio CDP - Oscoda COUNTY, Michigan - 2016 - 2020

Exhibit E.2

	Total 71 Lifestyle Clusters	Upscale Target Markets	Moderate Target Markets	Full Pockets Empty Nests   E19	Status Seeking Singles   G24	Wired for Success   K37	Bohem- ian Groove   K40	Full Steam Ahead   O50	Digital Depend- ents   O51	Urban Ambit- ion   O52	Striving Single Scene   O54
AGGRESSIVE SCENARIO (Per In-Migration Only)	All 71	Upscale	Moderate	U	U	U	U	U	U	U	U
Target Market - Level	All 71	Upscale	Moderate	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Mio CDP - Total	55	6	8	0	0	0	0	0	7	0	0
Mio CDP - Owners	29	2	0	0	0	0	0	0	2	0	0
1   Detached Houses	29	2	0	0	0	0	0	0	2	0	0
2   Side-by-Side & Stacked	0	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	0
4   Side-by-Side & Stacked	0	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	0
10-19   Multiplex: Small	0	0	0	0	0	0	0	0	0	0	0
20-49   Multiplex: Large	0	0	0	0	0	0	0	0	0	0	0
50-99   Midrise: Small	0	0	0	0	0	0	0	0	0	0	0
100+   Midrise: Large	0	0	0	0	0	0	0	0	0	0	0
Mio CDP - Renters	26	4	8	0	0	0	0	0	5	0	0
1   Detached Houses	16	3	0	0	0	0	0	0	3	0	0
2   Side-by-Side & Stacked	0	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	0
4   Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0	0
5-9   Townhse., Live-Work	3	1	1	0	0	0	0	0	1	0	0
10-19   Multiplex: Small	2	0	2	0	0	0	0	0	0	0	0
20-49   Multiplex: Large	2	0	2	0	0	0	0	0	0	0	0
50-99   Midrise: Small	1	0	1	0	0	0	0	0	0	0	0
100+   Midrise: Large	2	0	2	0	0	0	0	0	0	0	0

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

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  
 Mio CDP - Oscoda COUNTY, Michigan - 2016 - 2020

Exhibit E.3

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	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	Upscale	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Mio CDP - Total	55	6	8	0	0	0	5	0	0	4	0
Mio CDP - Owners	29	2	0	0	0	0	0	0	0	0	0
1   Detached Houses	29	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	0
3   Side-by-Side & Stacked	0	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	0
5-9   Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0	0
10-19   Multiplex: Small	0	0	0	0	0	0	0	0	0	0	0
20-49   Multiplex: Large	0	0	0	0	0	0	0	0	0	0	0
50-99   Midrise: Small	0	0	0	0	0	0	0	0	0	0	0
100+   Midrise: Large	0	0	0	0	0	0	0	0	0	0	0
Mio CDP - Renters	26	4	8	0	0	0	5	0	0	4	0
1   Detached Houses	16	3	0	0	0	0	0	0	0	0	0
2   Side-by-Side & Stacked	0	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	0
4   Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0	0
5-9   Townhse., Live-Work	3	1	1	0	0	0	0	0	0	1	0
10-19   Multiplex: Small	2	0	2	0	0	0	1	0	0	1	0
20-49   Multiplex: Large	2	0	2	0	0	0	1	0	0	1	0
50-99   Midrise: Small	1	0	1	0	0	0	1	0	0	0	0
100+   Midrise: Large	2	0	2	0	0	0	2	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".



# F<sub>1</sub>

## Contract Rents County and Places

Prepared by:



LandUseUSA

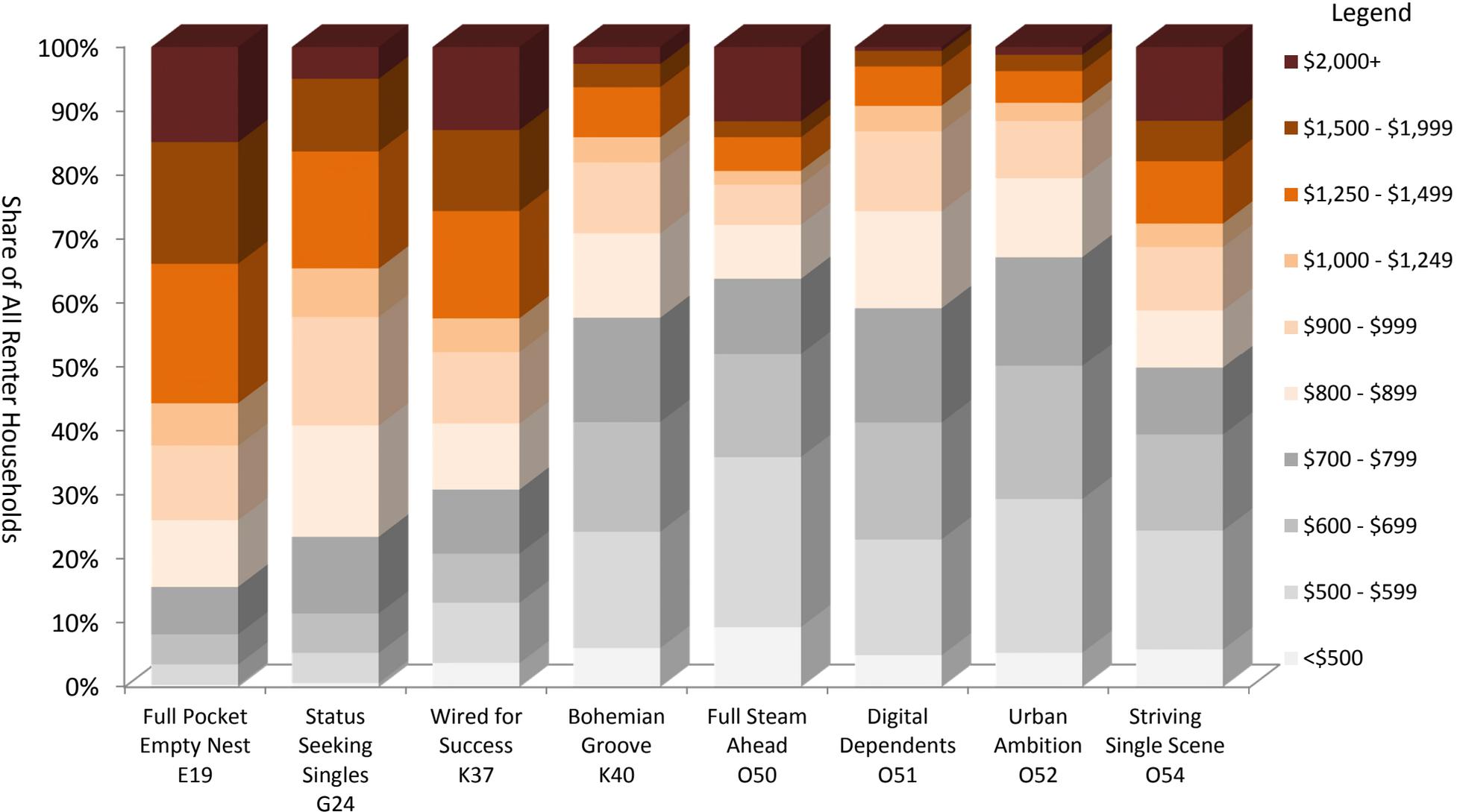
Prepared for:

Northeast Michigan Prosperity Region 3  
Michigan State Housing Development Authority



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



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

Contract Rent Brackets | Existing Households by Upscale Target Market  
 Oscoda County | Northeast Michigan Prosperity Region 3 | Year 2015

Contract Rent Brackets	All 71		Status						
	Mosaic Lifestyle Clusters	Full Pocket Empty Nest E19	Seeking Singles G24	Wired for Success K37	Bohemian Groove K40	Full Steam Ahead O50	Digital Dependents O51	Urban Ambition O52	Striving Single Scene O54
<\$500	6.1%	0.8%	1.1%	6.2%	6.7%	10.0%	5.2%	5.3%	7.3%
\$500 - \$599	19.2%	8.7%	9.9%	19.3%	24.8%	35.6%	23.9%	29.7%	28.7%
\$600 - \$699	19.3%	15.3%	15.4%	18.7%	27.8%	25.8%	28.6%	30.5%	27.5%
\$700 - \$799	15.0%	17.6%	21.9%	17.8%	19.5%	13.7%	20.6%	18.4%	14.1%
\$800 - \$899	11.9%	17.3%	22.3%	12.8%	11.0%	6.9%	12.1%	9.3%	8.5%
\$900 - \$999	8.6%	12.6%	14.4%	9.2%	6.0%	3.3%	6.6%	4.4%	6.1%
\$1,000 - \$1,249	2.2%	3.6%	3.1%	2.1%	1.0%	0.6%	1.0%	0.7%	1.1%
\$1,250 - \$1,499	6.7%	10.4%	6.7%	6.0%	1.9%	1.2%	1.4%	1.1%	2.6%
\$1,500 - \$1,999	5.1%	7.7%	3.6%	3.9%	0.7%	0.5%	0.5%	0.5%	1.5%
\$2,000+	5.8%	6.0%	1.6%	3.9%	0.5%	2.3%	0.1%	0.2%	2.6%
Summation		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median	\$457	\$705	\$629	\$599	\$507	\$484	\$507	\$489	\$523

Source: Underlying data provided by Experian Decision Analytics and the American Community Survey (ACS) with 1-yr estimates through 2014. Analysis, forecasts, and exhibit prepared exclusively by LandUse|USA; 2016 © with all rights reserved. These rents are for a base year of 2015, and have not yet been forecast to 2016 or "boosted" for the market analysis and model.

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

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

Oscoda COUNTY, Michigan - 2016 - 2020

Exhibit F1.3

	Total 71 Lifestyle Clusters	Upscale Target Markets	Moderate Target Markets	Full Pockets Empty Nests   E19	Status Seeking Singles   G24	Wired for Success   K37	Bohem- ian Groove   K40	Full Steam Ahead   O50	Digital Depend- ents   O51	Urban Ambit- ion   O52	Striving Single Scene   O54
AGGRESSIVE SCENARIO (Per In-Migration Only)	All 71	Upscale	Moderate	U	U	U	U	U	U	U	U
Target Market	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Oscoda COUNTY - Total	213	26	38	0	0	0	0	0	27	0	0
Oscoda COUNTY - Renters	115	19	36	0	0	0	0	0	20	0	0
<\$500	18	1	7	0	0	0	0	0	1	0	0
\$500 - \$599	40	5	12	0	0	0	0	0	5	0	0
\$600 - \$699	31	6	8	0	0	0	0	0	6	0	0
\$700 - \$799	17	4	5	0	0	0	0	0	4	0	0
\$800 - \$899	6	2	3	0	0	0	0	0	2	0	0
\$900 - \$999	3	1	1	0	0	0	0	0	1	0	0
\$1,000 - \$1,249	0	0	0	0	0	0	0	0	0	0	0
\$1,250 - \$1,499	0	0	0	0	0	0	0	0	0	0	0
\$1,500 - \$1,999	0	0	0	0	0	0	0	0	0	0	0
\$2,000+	0	0	0	0	0	0	0	0	0	0	0
Summation	115	19	36	0	0	0	0	0	19	0	0
Med. Contract Rent	\$579	--	--	\$846	\$755	\$718	\$609	\$581	\$608	\$586	\$628

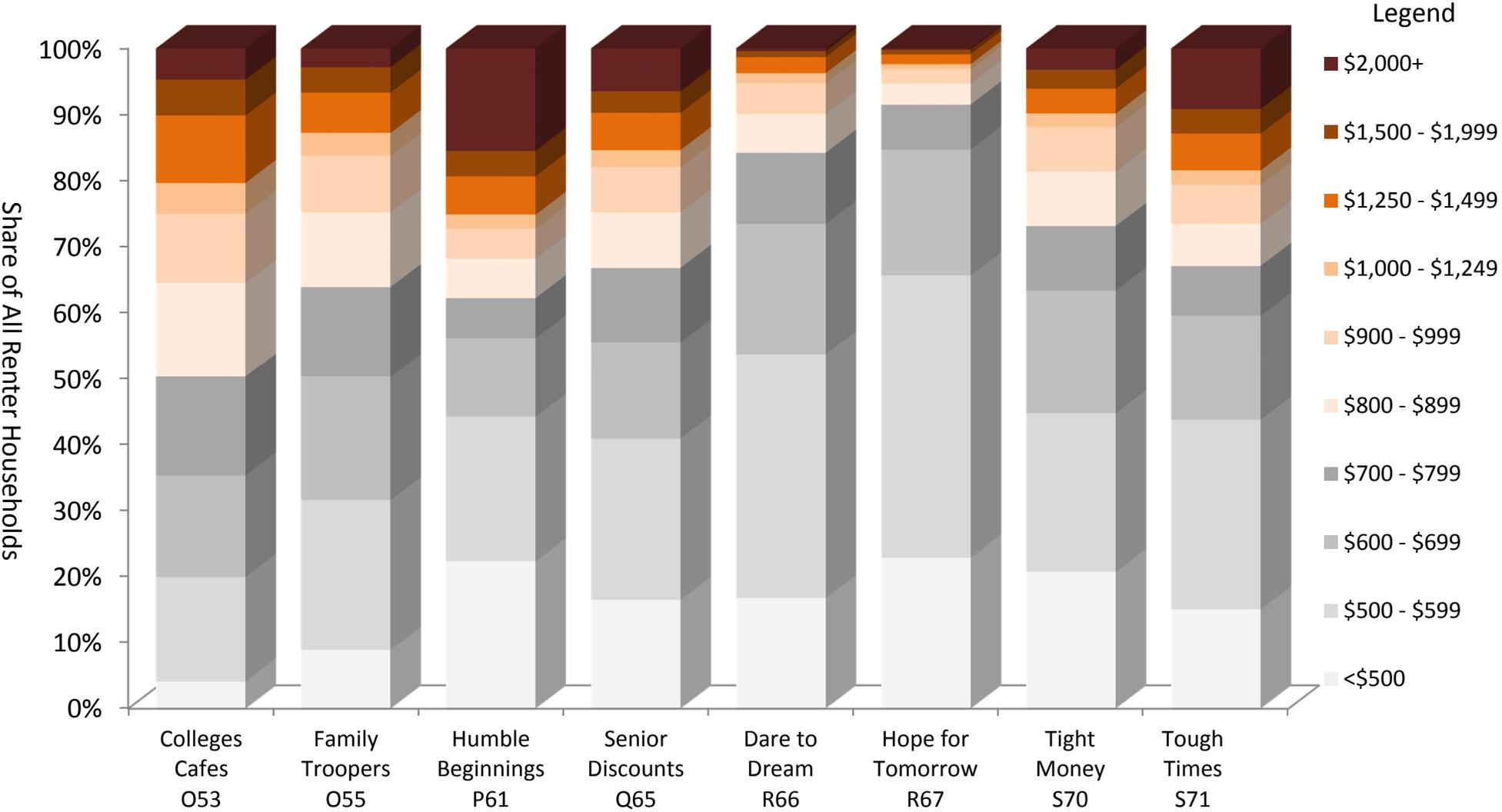
Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

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

Note: Due 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.

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.  
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Contract Rent Brackets | Existing Households by Moderate Target Market  
Oscoda County | Northeast Michigan Prosperity Region 3 | Year 2015

Contract Rent Brackets	All 71								
	Mosaic Lifestyle Clusters	Colleges Cafes O53	Family Troopers O55	Humble Beginnings P61	Senior Discounts Q65	Dare to Dream R66	Hope for Tomorrow R67	Tight Money S70	Tough Times S71
<\$500	6.1%	4.9%	9.3%	25.9%	17.4%	14.9%	19.7%	20.5%	15.9%
\$500 - \$599	19.2%	23.4%	29.5%	31.7%	32.3%	41.3%	46.1%	29.7%	38.0%
\$600 - \$699	19.3%	27.0%	28.8%	20.6%	23.0%	26.2%	24.3%	27.4%	24.9%
\$700 - \$799	15.0%	19.4%	15.5%	7.7%	13.0%	10.5%	6.4%	10.5%	8.7%
\$800 - \$899	11.9%	12.9%	9.0%	5.3%	6.8%	4.0%	2.1%	6.2%	5.1%
\$900 - \$999	8.6%	6.2%	4.4%	2.6%	3.6%	2.1%	0.9%	3.3%	3.1%
\$1,000 - \$1,249	2.2%	1.3%	0.9%	0.6%	0.7%	0.3%	0.2%	0.5%	0.6%
\$1,250 - \$1,499	6.7%	2.6%	1.4%	1.5%	1.3%	0.5%	0.3%	0.8%	1.3%
\$1,500 - \$1,999	5.1%	1.2%	0.7%	0.8%	0.6%	0.1%	0.1%	0.5%	0.7%
\$2,000+	5.8%	1.0%	0.5%	3.3%	1.3%	0.1%	0.0%	0.6%	1.8%
Summation		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median	\$457	\$528	\$485	\$460	\$465	\$433	\$409	\$447	\$461

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

These rents are for a base year of 2015, and have not yet been forecast to 2016 or "boosted" for the market analysis and model.

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO  
 Number of Units (New and/or Rehab) by Contract Rent Bracket  
 Oscoda COUNTY, Michigan - 2016 - 2020

Exhibit F1.6

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	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	Upscale	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Oscoda COUNTY - Total	213	26	38	0	0	0	29	0	0	9	0
Oscoda COUNTY - Renters	115	19	36	0	0	0	27	0	0	9	0
<\$500	18	1	7	0	0	0	5	0	0	2	0
\$500 - \$599	40	5	12	0	0	0	9	0	0	3	0
\$600 - \$699	31	6	8	0	0	0	6	0	0	2	0
\$700 - \$799	17	4	5	0	0	0	4	0	0	1	0
\$800 - \$899	6	2	3	0	0	0	2	0	0	1	0
\$900 - \$999	3	1	1	0	0	0	1	0	0	0	0
\$1,000 - \$1,249	0	0	0	0	0	0	0	0	0	0	0
\$1,250 - \$1,499	0	0	0	0	0	0	0	0	0	0	0
\$1,500 - \$1,999	0	0	0	0	0	0	0	0	0	0	0
\$2,000+	0	0	0	0	0	0	0	0	0	0	0
Summation	115	19	36	0	0	0	27	0	0	9	0
Med. Contract Rent	\$579	--	--	\$633	\$582	\$552	\$557	\$519	\$491	\$537	\$553

Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.  
 Contract rent typically excludes some or all utilities and extra fees for deposits, parking, pets, security, memberships, etc.  
 Note: Due 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.

Market Parameters and Forecasts - Median Contract Rent  
 Oscoda County and Selected Communities - Michigan Prosperity Region 3

Order	County Name	2010 ACS 1-yr Median Contract Rent	2011 ACS 1-yr Median Contract Rent	2012 ACS 1-yr Median Contract Rent	2013 ACS 1-yr Median Contract Rent	2014 Estimate Median Contract Rent	2016 Forecast Median Contract Rent	2020 Forecast Median Contract Rent
	Oscoda Co.	\$403	\$407	\$428	\$444	\$459	\$489	\$536
1	Mio CDP	\$400	\$400	\$407	\$407	\$407	\$407	\$407

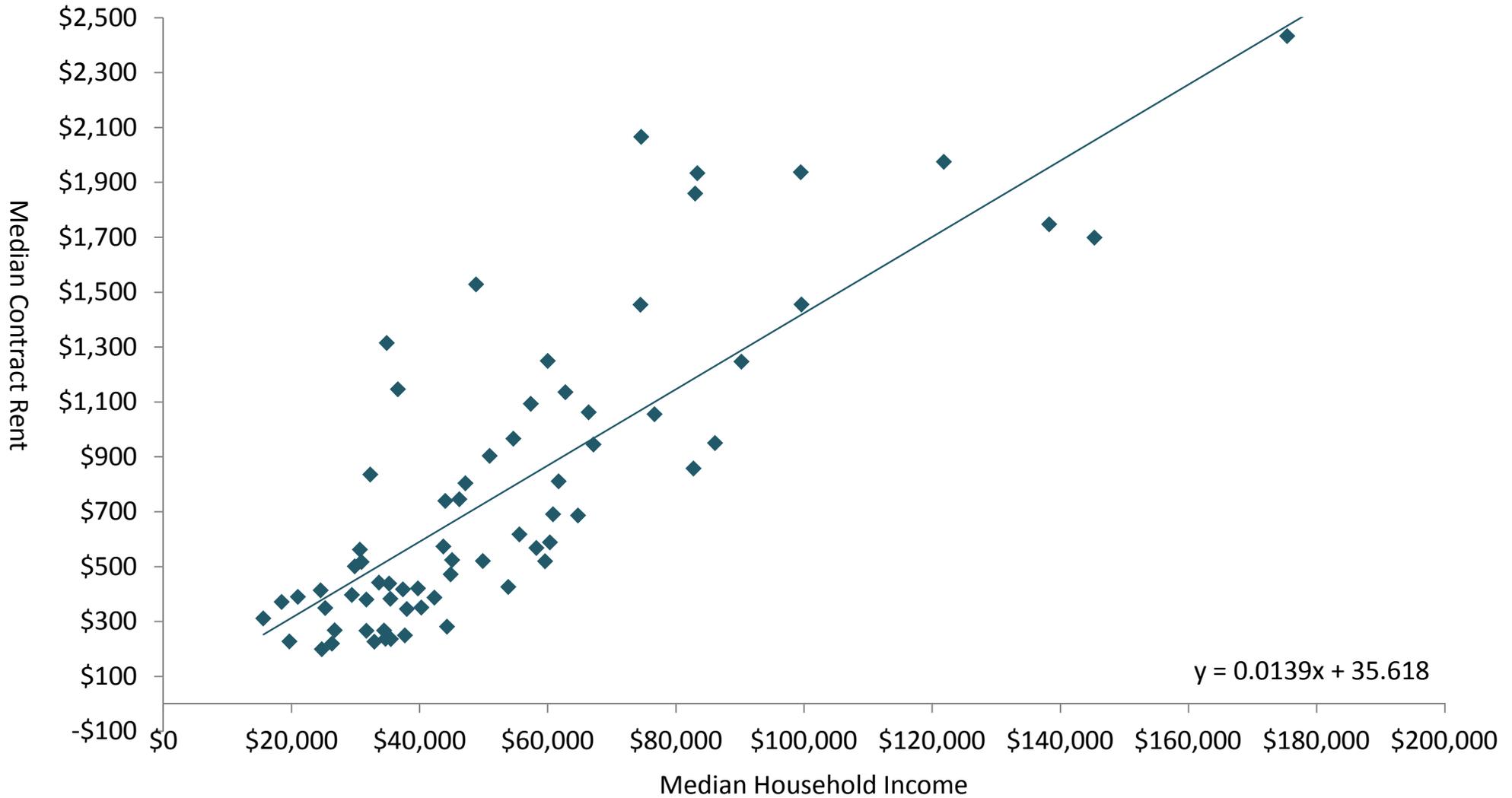
Source: Underlying data provided by the U.S. Decennial Census and the American Community Survey for 2010 - 2014 (1- and 5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA; 2016. Contract rent excludes utilities and extra fees (security deposits, pets, storage, etc.)

Market Parameters - Contract and Gross Rents  
Counties in Northeast Michigan Prosperity Region 3 - 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 3								
1	Alcona County	\$25,343	\$437	\$664	1.52	\$226	34.1%	31.4%
2	Alpena County	\$21,242	\$459	\$593	1.29	\$134	22.5%	33.5%
3	Cheboygan County	\$24,390	\$503	\$644	1.28	\$141	21.9%	31.7%
4	Crawford County	\$30,780	\$599	\$785	1.31	\$187	23.8%	30.6%
5	Iosco County	\$28,671	\$456	\$625	1.37	\$169	27.0%	26.2%
6	Montmorency County	\$20,001	\$489	\$669	1.37	\$180	26.9%	40.1%
7	Ogemaw County	\$20,146	\$504	\$686	1.36	\$182	26.6%	40.9%
8	Oscoda County	\$17,820	\$492	\$646	1.31	\$154	23.8%	43.5%
9	Otsego County	\$28,135	\$556	\$724	1.30	\$168	23.2%	30.9%
10	Presque Isle County	\$28,923	\$489	\$625	1.28	\$137	21.9%	26.0%
11	Roscommon County	\$22,979	\$528	\$742	1.40	\$213	28.7%	38.7%

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

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



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

Cash or Contract Rents by Unit Size - Attached Units  
 Forecast for New-Builds, Rehabs, and Significant Remodels Only  
 Northeast Michigan Prosperity Region 3 - Year 2016

Total Sq. Ft.	Cheboygan County		Alcona County		Otsego County		Oscoda County	
	Rent per Sq. Ft.	Cash Rent						
500	\$1.09	\$545	\$1.19	\$595	\$1.07	\$535	\$1.22	\$610
600	\$1.01	\$605	\$1.12	\$670	\$1.01	\$605	\$1.09	\$655
700	\$0.93	\$655	\$1.06	\$740	\$0.95	\$665	\$0.98	\$690
800	\$0.87	\$695	\$1.01	\$805	\$0.91	\$725	\$0.89	\$710
900	\$0.81	\$735	\$0.96	\$865	\$0.86	\$775	\$0.80	\$725
1,000	\$0.76	\$765	\$0.92	\$920	\$0.83	\$825	\$0.73	\$730
1,100	\$0.72	\$790	\$0.88	\$970	\$0.79	\$870	<i>\$0.67</i>	<i>\$735</i>
1,200	\$0.68	\$815	\$0.85	\$1,015	\$0.76	\$915	<i>\$0.62</i>	<i>\$740</i>
1,300	\$0.64	\$830	\$0.82	\$1,060	\$0.73	\$955	<i>\$0.57</i>	<i>\$745</i>
1,400	\$0.60	\$845	\$0.79	\$1,100	\$0.71	\$990	<i>\$0.54</i>	<i>\$750</i>
1,500	\$0.57	\$860	\$0.76	\$1,140	\$0.68	\$1,025	<i>\$0.50</i>	<i>\$755</i>
1,600	\$0.54	\$865	\$0.74	\$1,175	\$0.66	\$1,055	<i>\$0.48</i>	<i>\$760</i>
1,700	\$0.51	\$870	\$0.71	\$1,210	\$0.64	\$1,085	<i>\$0.45</i>	<i>\$765</i>
1,800	\$0.49	\$875	\$0.69	\$1,240	\$0.62	\$1,110	<i>\$0.43</i>	<i>\$770</i>
1,900	<i>\$0.46</i>	<i>\$880</i>	\$0.67	\$1,270	\$0.60	\$1,135	<i>\$0.41</i>	<i>\$775</i>
2,000	<i>\$0.44</i>	<i>\$885</i>	\$0.65	\$1,295	\$0.58	\$1,160	<i>\$0.39</i>	<i>\$780</i>

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

Underlying data gathered by LandUse|USA; 2015.

Based on market observations, phone surveys, and assessor's records.

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



# F<sub>2</sub>

## Home Values County and Places

Prepared by:



LandUseUSA

Prepared for:

Northeast Michigan Prosperity Region 3  
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

Oscoda COUNTY, Michigan - 2016 - 2020

Exhibit F2.1

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	Moderate Target Markets	Full	Status	Wired	Bohem-	Full	Digital	Urban	Striving
				Pockets Empty Nests   E19	Seeking Singles   G24	for Success   K37	ian Groove   K40	Steam Ahead   O50	Depend- ents   O51	Ambit- ion   O52	Single Scene   O54
Target Market	All 71	Upscale	Moderate	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Oscoda COUNTY - Total	213	26	38	0	0	0	0	0	27	0	0
Oscoda COUNTY - Owners	98	7	2	0	0	0	0	0	7	0	0
< \$50,000	27	1	1	0	0	0	0	0	1	0	0
\$50 - \$74,999	39	2	1	0	0	0	0	0	2	0	0
\$75 - \$99,999	20	2	0	0	0	0	0	0	2	0	0
\$100 - \$149,999	6	1	0	0	0	0	0	0	1	0	0
\$150 - \$174,999	4	1	0	0	0	0	0	0	1	0	0
\$175 - \$199,999	1	0	0	0	0	0	0	0	0	0	0
\$200 - \$249,999	1	0	0	0	0	0	0	0	0	0	0
\$250 - \$299,999	0	0	0	0	0	0	0	0	0	0	0
\$300 - \$349,999	0	0	0	0	0	0	0	0	0	0	0
\$350 - \$399,999	0	0	0	0	0	0	0	0	0	0	0
\$400 - \$499,999	0	0	0	0	0	0	0	0	0	0	0
\$500 - \$749,999	0	0	0	0	0	0	0	0	0	0	0
\$750,000+	0	0	0	0	0	0	0	0	0	0	0
Summation	98	7	2	0	0	0	0	0	7	0	0
Med. Home Value	\$63,673	--	--	\$431,691	\$320,562	\$298,992	\$157,269	\$144,768	\$148,327	\$127,431	\$197,515

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.

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

Oscoda COUNTY, Michigan - 2016 - 2020

Exhibit F2.2

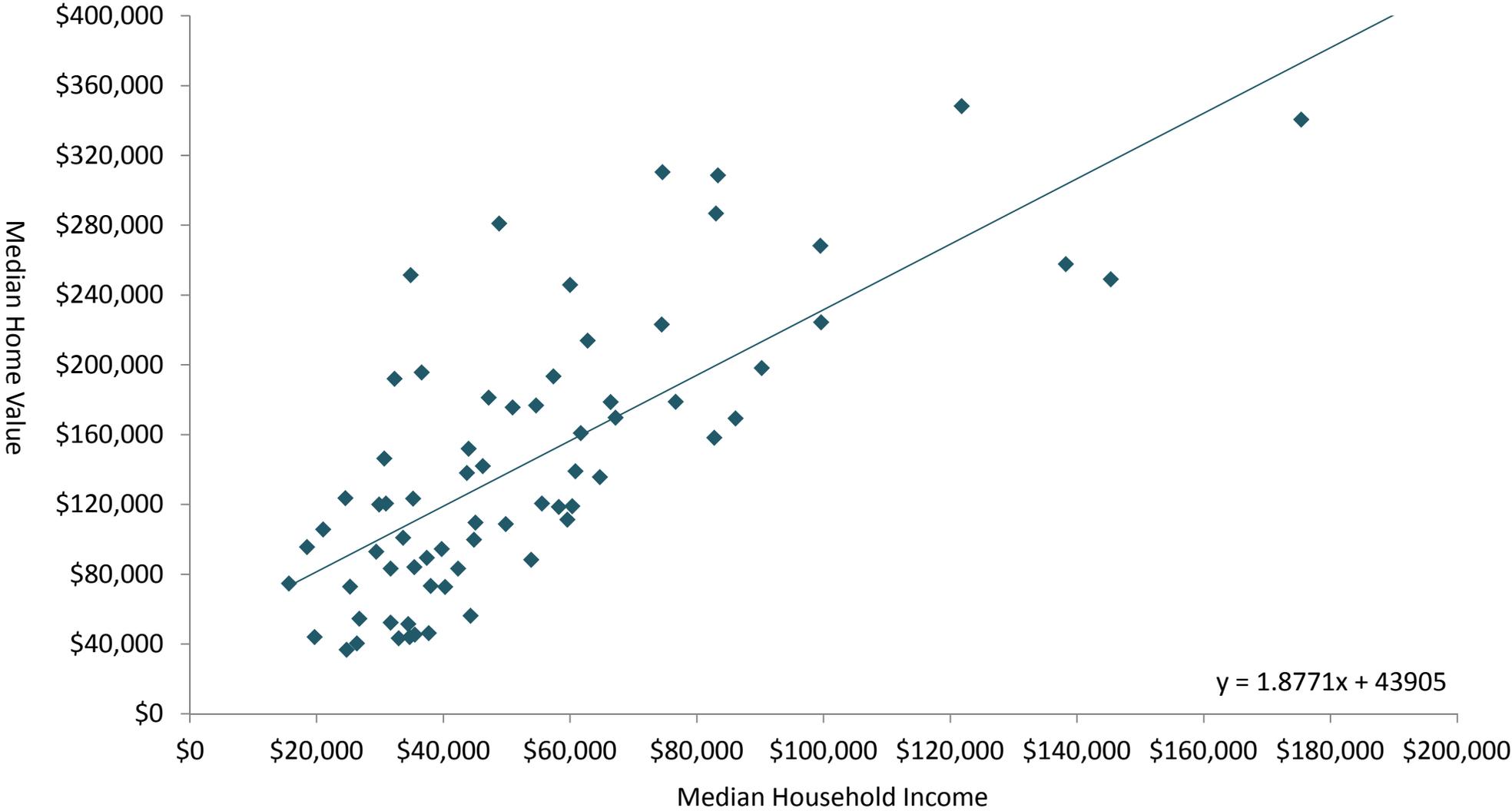
AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Upscale Target Markets	Moderate Target Markets	Colleges Cafes   O53	Family Troopers   O55	Humble Begin- nings   P61	Senior Discount   Q65	Dare to Dream   R66	Hope for Tomor- row   R67	Tight Money   S70	Tough Times   S71
Target Market	All 71	Upscale	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Oscoda COUNTY - Total	213	26	38	0	0	0	29	0	0	9	0
Oscoda COUNTY - Owners	98	7	2	0	0	0	2	0	0	0	0
< \$50,000	27	1	1	0	0	0	1	0	0	0	0
\$50 - \$74,999	39	2	1	0	0	0	1	0	0	0	0
\$75 - \$99,999	20	2	0	0	0	0	0	0	0	0	0
\$100 - \$149,999	6	1	0	0	0	0	0	0	0	0	0
\$150 - \$174,999	4	1	0	0	0	0	0	0	0	0	0
\$175 - \$199,999	1	0	0	0	0	0	0	0	0	0	0
\$200 - \$249,999	1	0	0	0	0	0	0	0	0	0	0
\$250 - \$299,999	0	0	0	0	0	0	0	0	0	0	0
\$300 - \$349,999	0	0	0	0	0	0	0	0	0	0	0
\$350 - \$399,999	0	0	0	0	0	0	0	0	0	0	0
\$400 - \$499,999	0	0	0	0	0	0	0	0	0	0	0
\$500 - \$749,999	0	0	0	0	0	0	0	0	0	0	0
\$750,000+	0	0	0	0	0	0	0	0	0	0	0
Summation	98	7	2	0	0	0	2	0	0	0	0
Med. Home Value	\$63,673	--	--	\$188,730	\$135,691	\$149,331	\$127,093	\$77,572	\$62,711	\$109,752	\$126,909

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.

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

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.

Market Parameters and Forecasts - Median Home Value  
 Oscoda County and Selected Communities - Michigan Prosperity Region 3

Order	County Name	2010 ACS 1-yr Median Home Value	2011 ACS 1-yr Median Home Value	2012 ACS 1-yr Median Home Value	2013 ACS 1-yr Median Home Value	2014 Estimate Median Home Value	2016 Forecast Median Home Value	2020 Forecast Median Home Value
	Oscoda Co.	\$93,100	\$88,800	\$84,100	\$83,000	\$83,830	\$85,515	\$87,935
1	Mio CDP	\$80,800	\$80,300	\$73,800	\$73,900	\$74,639	\$76,139	\$78,294

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

Market Parameters and Forecasts - Median Household Income  
 Oscoda County and Selected Communities - Michigan Prosperity Region 3

Order	County Name	2010 ACS 1-yr Median Household Income	2011 ACS 1-yr Median Household Income	2012 ACS 1-yr Median Household Income	2013 ACS 1-yr Median Household Income	2014 Estimate Median Household Income	2016 Forecast Median Household Income	2020 Forecast Median Household Income
	Oscoda Co.	\$32,346	\$32,838	\$33,942	\$33,239	\$33,571	\$34,246	\$35,215
1	Mio CDP	\$27,336	\$30,479	\$30,720	\$27,563	\$27,839	\$28,398	\$29,202

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.

Total Investment Per Approved Building Permits  
Oscoda County, Michigan - 2000 through 2014

Year	Units Detached (Single-Fam.)	Investment Detached (Single-Fam.)	Invest./Unit Detached (Single-Fam.)	Units Attached (Multi-Fam)	Investment Attached (Multi-Fam)	Invest./Unit Attached (Multi-Fam)	Detach. v. Attach. Cost Index
2014	13	\$1,125,000	\$86,500	--	--	--	--
2013	18	\$1,800,000	\$100,000	--	--	--	--
2012	18	\$1,800,000	\$100,000	--	--	--	--
2011	14	\$1,250,000	\$89,300	--	--	--	--
2010	15	\$1,250,000	\$83,300	--	--	--	--
2009	16	\$1,600,000	\$100,000	--	--	--	--
2008	25	\$4,028,660	\$161,100	--	--	--	--
2007	7	\$522,000	\$74,600	--	--	--	--
2006	59	\$3,659,982	\$62,000	--	--	--	--
2005	53	\$4,712,511	\$88,900	--	--	--	--
2004	67	\$7,306,858	\$109,100	--	--	--	--
2003	56	\$4,423,635	\$79,000	--	--	--	--
2002	65	\$6,260,848	\$96,300	--	--	--	--
2001	73	\$6,721,865	\$92,100	--	--	--	--
2000	92	\$7,375,491	\$80,200	--	--	--	--
All Years	591	\$53,836,850	\$91,100	0	\$0	\$0	0.00
2007-14	126	\$13,375,660	\$106,200	0	\$0	\$0	0.00
2000-06	465	\$40,461,190	\$87,000	0	\$0	\$0	0.00

Source: Underlying data collected by the U.S. Bureau of the Census.  
Analysis and exhibit prepared by LandUse|USA, 2015.



**G**

**Existing Households  
County and Places**

Prepared by:



LandUseUSA

Prepared for:

Northeast Michigan Prosperity Region 3  
Michigan State Housing Development Authority



**MSHDA**  
MICHIGAN STATE HOUSING  
DEVELOPMENT AUTHORITY

Selected Target Markets - Forecast Households with BOOST  
 Oscoda COUNTY, Michigan and Selected Communities - 2016

Exhibit G.1

	Total 71 Lifestyle Clusters	Upscale Target Markets	Moderate Target Markets	Full Pockets Empty Nests   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
EXISTING HOUSEHOLDS	All 71	Upscale	Moderate	U	U	U	U	U	U	U	U
Target Market Level	All 71	Upscale	Moderate	U	U	U	U	U	U	U	U
Year of Data	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016
Oscoda COUNTY	3,801	60	116	0	0	0	0	0	60	0	0
Owners	3,424	40	31	0	0	0	0	0	40	0	0
Renters	377	20	85	0	0	0	0	0	20	0	0
Mio CDP	823	16	27	0	0	0	0	0	16	0	0
Owners	728	10	7	0	0	0	0	0	10	0	0
Renters	95	5	21	0	0	0	0	0	5	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.

The boost varies between +3% and +8%, depending on the share of existing households within the lifestyle clusters.

Clusters with the smallest share of households are given a big boost, and those with a largest share are given a minor boost.

Selected Target Markets - Forecast Households with BOOST  
 Oscoda COUNTY, Michigan and Selected Communities - 2016

Exhibit G.2

	Total 71 Lifestyle Clusters	Upscale Target Markets	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
EXISTING HOUSEHOLDS											
Target Market Level	All 71	Upscale	Moderate	M	M	M	M	M	M	M	M
Year of Data	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016
Oscoda COUNTY	3,801	60	116	0	0	0	107	0	0	9	0
Owners	3,424	40	31	0	0	0	31	0	0	0	0
Renters	377	20	85	0	0	0	76	0	0	9	0
Mio CDP	823	16	27	0	0	0	23	0	0	5	0
Owners	728	10	7	0	0	0	7	0	0	0	0
Renters	95	5	21	0	0	0	16	0	0	4	0

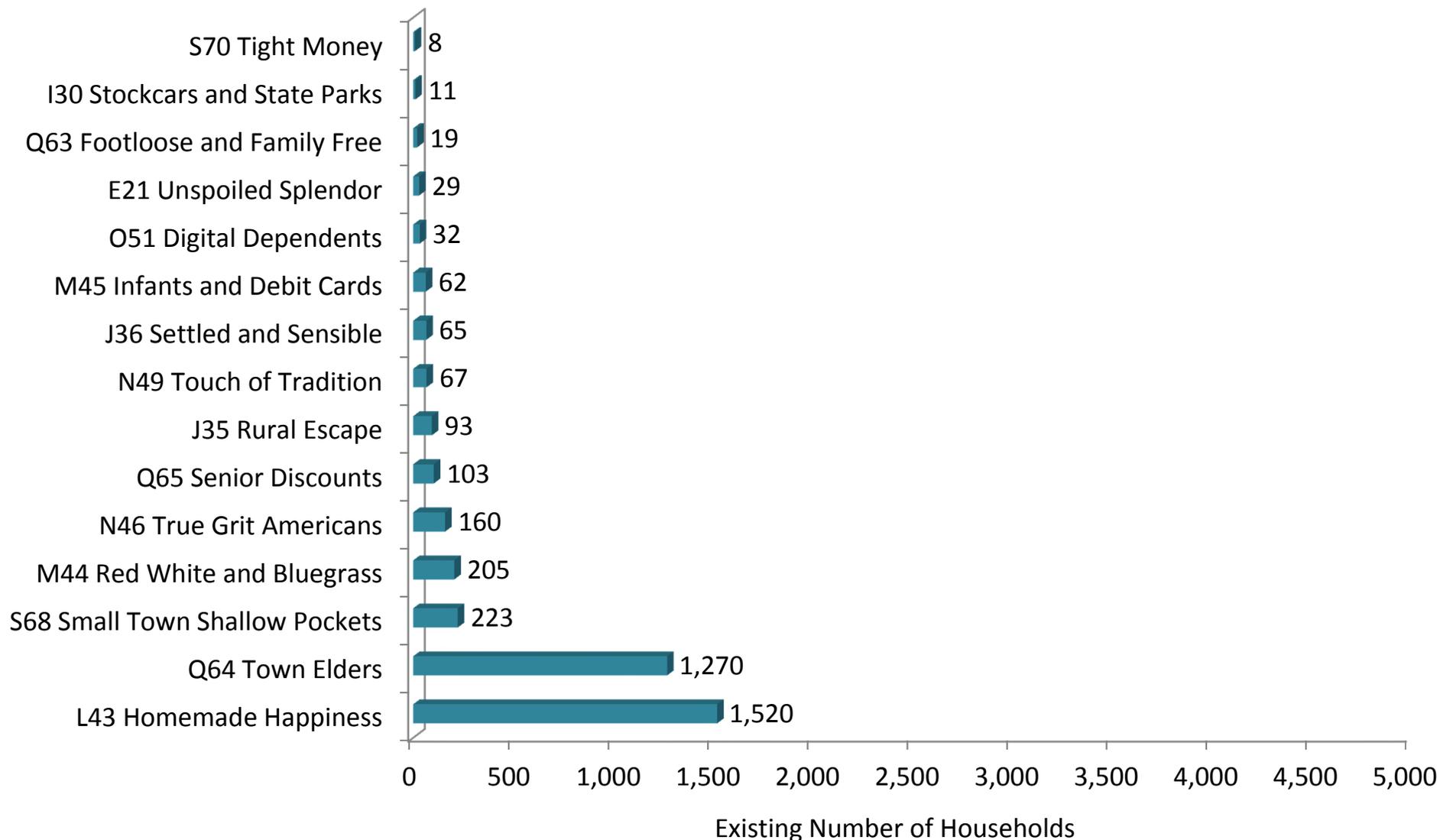
Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

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

The boost varies between +3% and +8%, depending on the share of existing households within the lifestyle clusters.

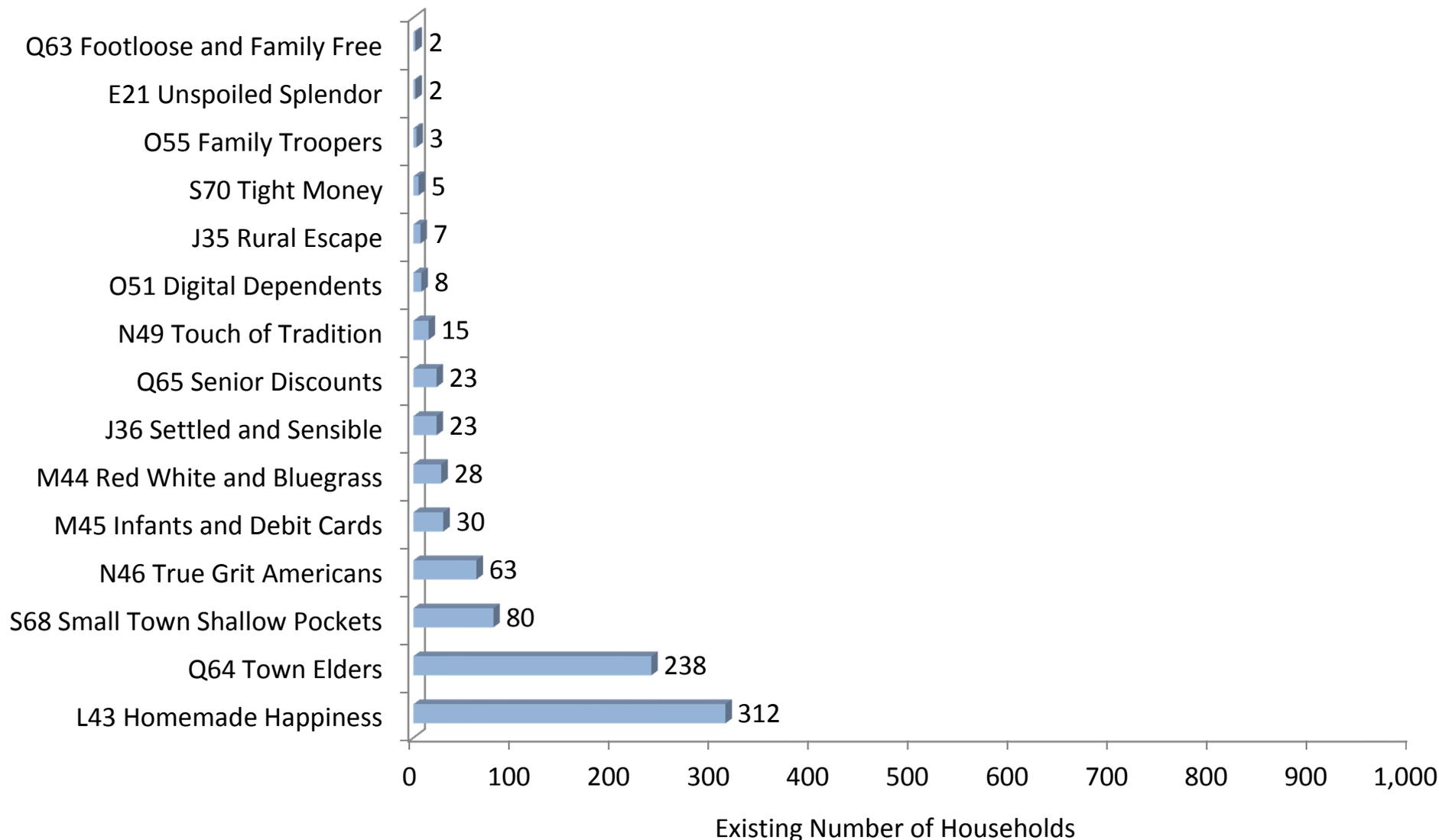
Clusters with the smallest share of households are given a big boost, and those with a largest share are given a minor boost.

### Existing Households by Predominant Lifestyle Cluster Oscoda COUNTY, Michigan - 2015 (Base Year)



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

### Existing Households by Predominant Lifestyle Cluster Mio CDP - Oscoda County, MI - 2015 (Base Year)



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.



**H**

**Market Assessment  
County and Places**

**Prepared by:**



**Prepared for:**

**Northeast Michigan Prosperity Region 3  
Michigan State Housing Development Authority**



Market Parameters and Forecasts - Households  
 Oscoda County and Selected Communities - Michigan Prosperity Region 3

Order	County Name	2010	2010	2011	2012	2013	2014	2016	2020
		Census	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	Estimate	Forecast	Forecast
		Total	Total	Total	Total	Total	Total	Total	Total
		Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.
	Oscoda Co.	3,772	4,052	3,987	3,842	3,781	3,781	3,781	3,781
1	Mio CDP	--	1,007	888	847	811	811	811	811

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.

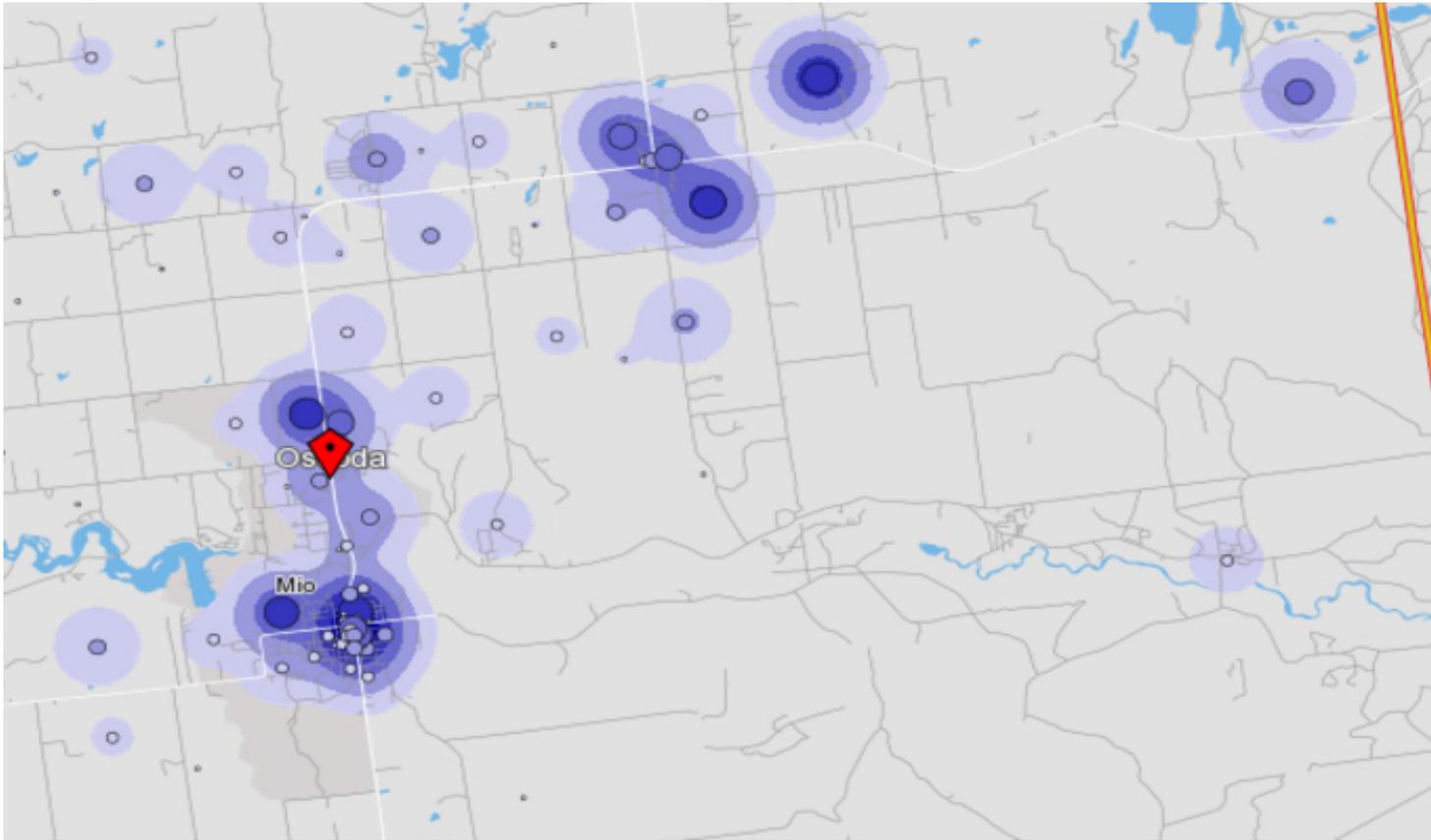
Demographic Profiles - Population and Employment  
 Oscoda County, Michigan with Selected Communities - 2010 - 2015

Exhibit H.2

	Oscoda COUNTY	Mio CDP
Households Census (2010)	3,772	804
Households ACS (2013)	3,781	811
Population Census (2010)	8,640	1,826
Population ACS (2013)	8,590	2,021
Group Quarters Population (2013)	59	10
Correctional Facilities	0	0
Nursing/Mental Health Facilities	37	0
College/University Housing	0	0
Military Quarters	0	0
Other	22	10
Daytime Employees Ages 16+ (2015)	2,715	579
Unemployment Rate (2015)	4.0%	4.7%
Employment by Industry Sector (2013)	100.0%	100.0%
Agric., Forest, Fish, Hunt, Mine	5.6%	6.5%
Arts, Ent. Rec., Accom., Food Service	16.6%	18.6%
Construction	6.5%	3.2%
Educ. Service, Health Care, Soc. Asst.	18.2%	18.5%
Finance, Ins., Real Estate	4.5%	2.5%
Information	0.8%	0.7%
Manufacturing	15.4%	11.7%
Other Services, excl. Public Admin.	6.7%	13.4%
Profess., Sci., Mngmt., Admin., Waste	5.5%	8.5%
Public Administration	3.7%	2.9%
Retail Trade	12.4%	10.8%
Transpo., Wrhse., Utilities	3.6%	1.8%
Wholesale Trade	0.5%	0.8%

Source: U.S. Census 2010; American Community Survey (ACS) 2008 - 2013; and Applied Geographic Solutions (AGS) for 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Spatial Distribution of Worker Population by Place of Work  
Oscoda County - Mio CDP, Michigan - 2013



Source: U.S.Census Bureau, Center for Economic Studies; 2013. The red marker just indicates the county.  
Exhibit and analysis prepared by LandUse|USA; 2016.

Market Parameters and Forecasts - Total Housing Units, Including Vacancies  
 Oscoda County and Selected Communities - Michigan Prosperity Region 3

Order	County Name	2010 ACS 1-yr Total Housing Units	2011 ACS 1-yr Total Housing Units	2012 ACS 1-yr Total Housing Units	2013 ACS 1-yr Total Housing Units	2014 Forecast Total Housing Units	2016 Forecast Total Housing Units	2020 Forecast Total Housing Units
	Oscoda Co.	9,131	9,118	9,106	9,093	9,093	9,093	9,093
1	Mio CDP	1,317	1,227	1,203	1,220	1,220	1,220	1,220

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

Market Parameters and Forecasts - Households in Renter-Occupied Units  
 Oscoda County and Selected Communities - Michigan Prosperity Region 3

Order	County Name	2010	2010	2011	2012	2013	2014	2016	2020
		Census	ACS 1-yr	ACS 1-yr	ACS 1-yr	ACS 1-yr	Estimate	Forecast	Forecast
		Renter	Renter	Renter	Renter	Renter	Renter	Renter	Renter
		Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.	Hhlds.
	Oscoda Co.	651	712	671	617	587	587	587	587
1	Mio CDP	--	351	240	227	223	223	223	223

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

Market Parameters and Forecasts - Households in Owner-Occupied Units  
 Oscoda County and Selected Communities - Michigan Prosperity Region 3

Order	County Name	2010	2010	2011	2012	2013	2014	2016	2020
		Census	ACS 1-yr	ACS 1-yr	ACS 1-yr	ACS 1-yr	Estimate	Forecast	Forecast
		Owner Hhlds.							
	Oscoda Co.	3,121	3,340	3,316	3,225	3,194	3,194	3,194	3,194
1	Mio CDP	--	656	648	620	588	588	588	588

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.

Demographic Profiles - Total and Vacant Housing Units  
 Oscoda County, Michigan with Selected Communities - 2013

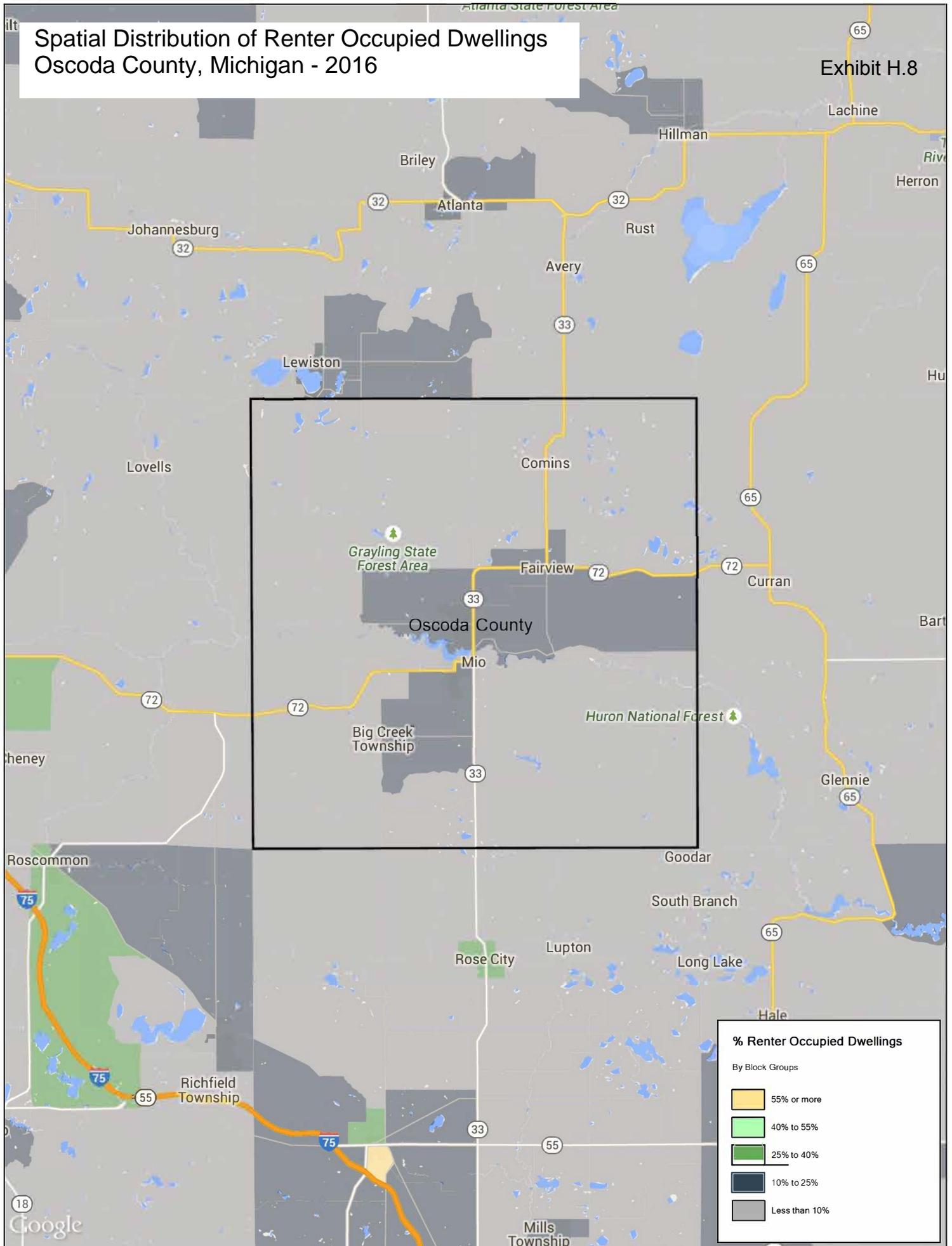
Exhibit H.7

	Oscoda COUNTY	Mio CDP
Total Housing Units (2013)	9,093	1,220
1, mobile, other	8,829	1,136
1 attached, 2	91	28
3 or 4	49	0
5 to 9	26	8
10 to 19	0	0
20 to 49	52	48
50 or more	46	0
Premium for Seasonal Households	37%	18%
Vacant (incl. Seasonal, Rented, Sold)		
1, mobile, other	5,265	409
1 attached, 2	11	0
3 or 4	36	0
5 to 9	0	0
10 to 19	0	0
20 to 49	0	0
50 or more	0	0
Avail. (excl. Seasonal, Rented, Sold)		
1, mobile, other	348	42
1 attached, 2	1	0
3 or 4	2	0
5 to 9	0	0
10 to 19	0	0
20 to 49	0	0
50 or more	0	0
Reason for Vacancy (2013)	5,312	409
For Rent	54	8
For Sale	162	17
Others	<u>135</u>	<u>17</u>
For Sale or Rent	351	42
Seasonal, Recreation	4,951	367
Migrant Workers	0	0
Rented, Not Occupied	0	0
Sold, Not Occupied	<u>10</u>	<u>0</u>
Not Yet Occupied	10	0

Source: American Community Survey (ACS) 2008 - 2013.  
 Analysis and exhibit prepared by LandUse|USA; 2016.

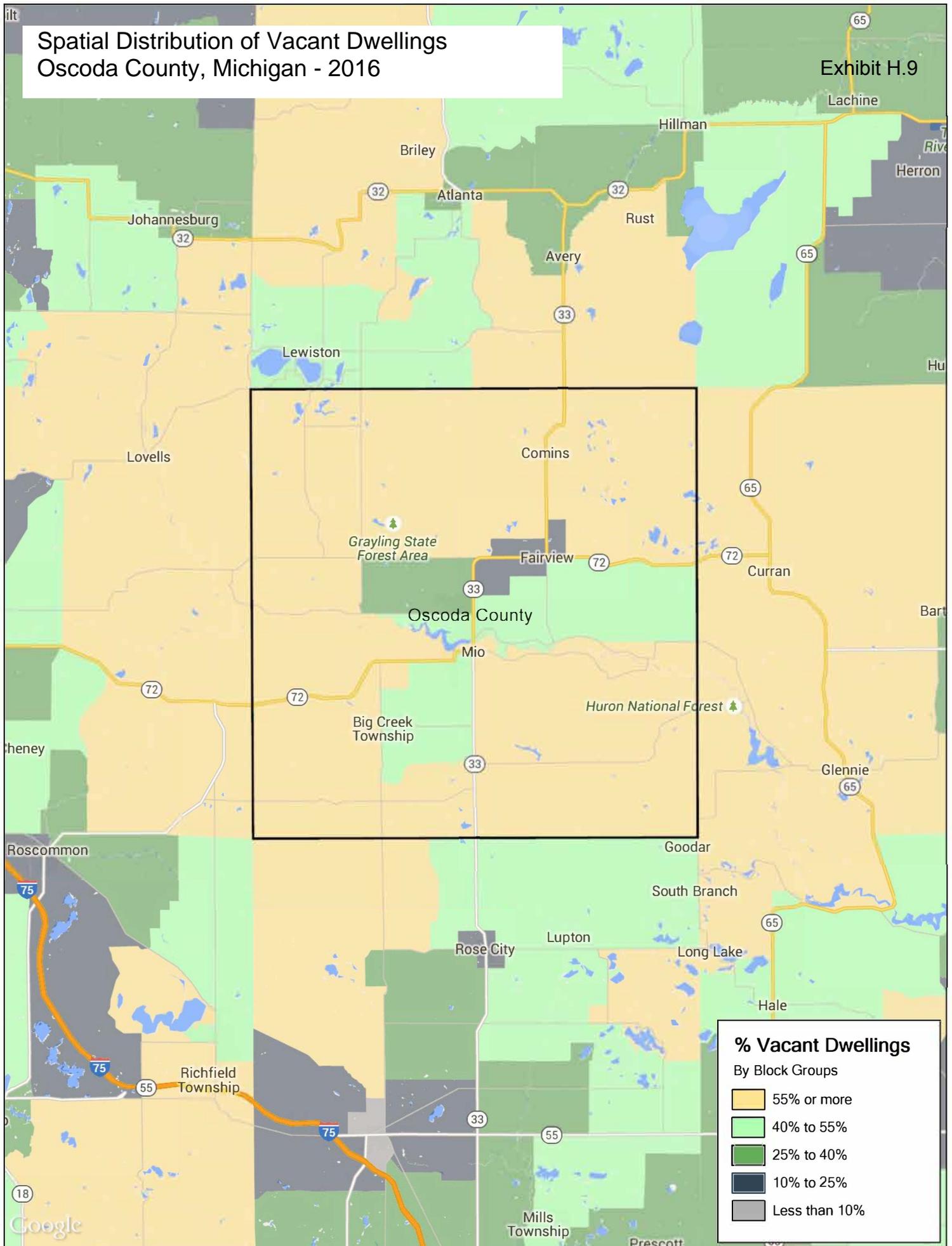
# Spatial Distribution of Renter Occupied Dwellings Oscoda County, Michigan - 2016

Exhibit H.8



# Spatial Distribution of Vacant Dwellings Oscoda County, Michigan - 2016

Exhibit H.9



PlaceScores™ - Local Placemaking Initiatives and Amenities  
 (As evident through Online Search Engines)  
 Oscoda County, Michigan and Selected Communities - 2016

Primary County	Oscoda
Jurisdiction Name	Mio CDP
2010 Population (Decennial Census)	1,826
2013 Population (ACS 2009-13 Estimate)	2,021
City/Village-Wide Planning Documents	
1 City-Wide Master Plan (not county)	1
2 Has a Zoning Ordinance Online	1
3 Considering a Form Based Code	0
4 Parks & Rec. Plan and/or Commiss.	1
Downtown Planning Documents	
5 Established DDA, BID, or Similar	0
6 DT Master Plan, Subarea Plan	0
7 Streetscape, Transp. Improv. Plan	1
8 Retail Market Study or Strategy	0
9 Residential Market Study, Strategy	1
10 Façade Improvement Program	0
Downtown Organization and Marketing	
11 Designation: Michigan Cool City	0
12 Member of Michigan Main Street	0
13 Main Street 4-Point Approach	0
14 Facebook Page	1
Listing or Map of Merchants and Amenities	
15 City/Village Main Website	0
16 DDA, BID, or Main Street Website	0
17 Chamber or CVB Website	1
Subtotal Place Score (17 points possible)	7

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.

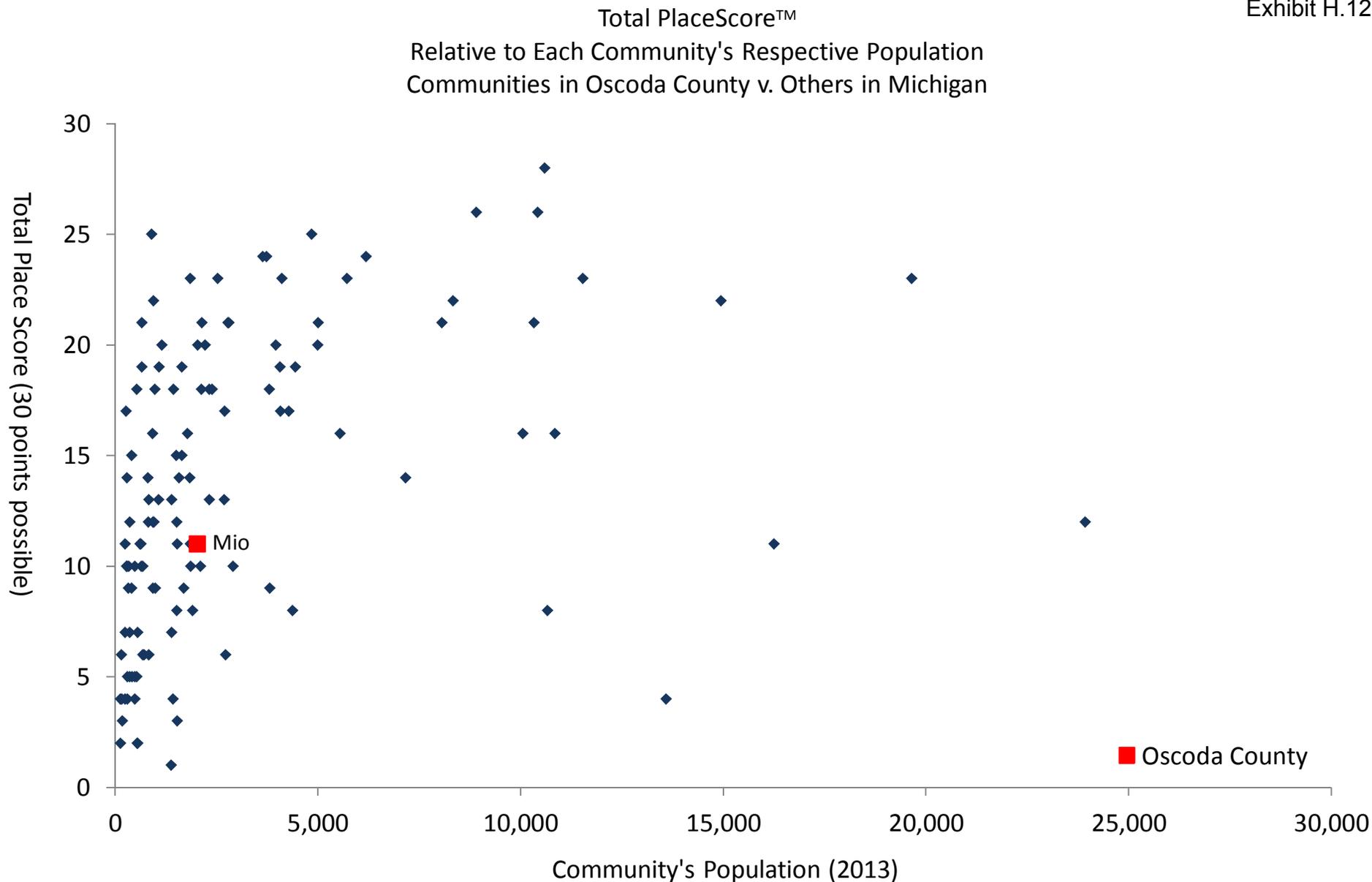
The PlaceScore term and methodology is trademarked by LandUse|USA with all rights reserved.

PlaceScores™ - Local Placemaking Initiatives and Amenities  
 (As evident through Online Search Engines)  
 Oscoda County, Michigan and Selected Communities - 2016

Primary County	Oscoda
Jurisdiction Name	Mio CDP
2010 Population (Decennial Census)	1,826
2013 Population (ACS 2008-13 Estimate)	2,021
Unique Downtown Amenities	
1 Cinema/Theater, Playhouse	0
2 Waterfront Access/Parks	1
3 Established Farmer's Market	0
4 Summer Music in the Park	0
5 National or Other Major Festival	1
Downtown Street and Environment	
6 Angle Parking (not parallel)	0
7 Reported Walk Score is 50+	0
8 Walk Score/1,000 Pop is 40+	0
9 Off Street Parking is Evident	1
10 2-Level Scale of Historic Buildings	0
11 Balanced Scale 2 Sides of Street	0
12 Pedestrian Crosswalks, Signaled	0
13 Two-way Traffic Flow	1
Subtotal Place Score (13 points possible)	4
Total Place Score (30 Points Possible)	11
Total Place Score per 1,000 Population	6
Reported Walk Score (avg. = 42)	49
Walk Score per 1,000 Population	24

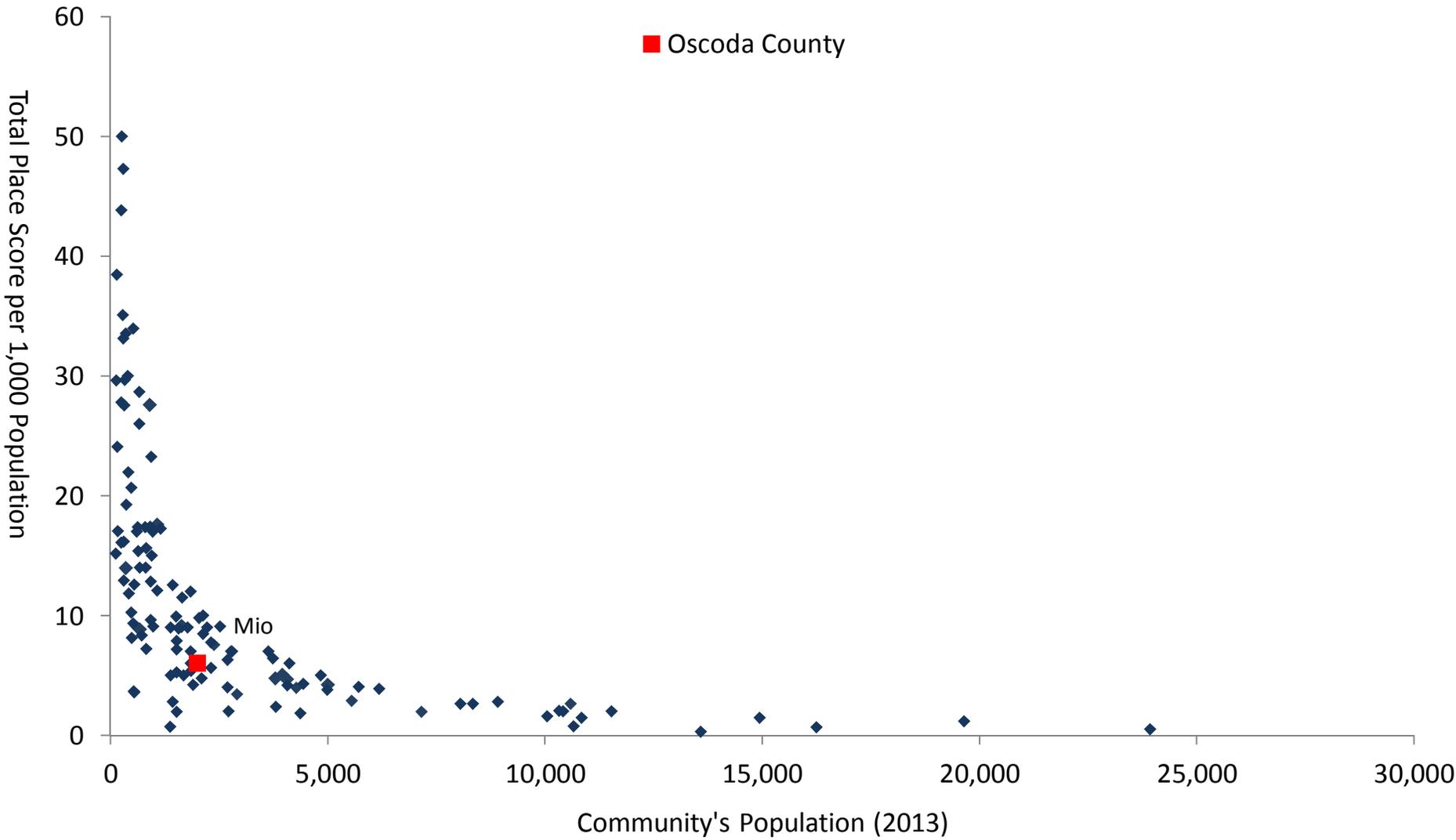
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Source: Based on a subjective analysis of 30 Placemaking criteria using internet research only, and have not been field-verified. Analysis and exhibit prepared by LandUse|USA, 2016. Population is ACS 5-year estimates for 2009 - 2013. The PlaceScore term and methodology is trademarked by LandUse|USA as-of January 2014, with all rights reserved.

Total PlaceScore™ per 1,000 Population  
Relative to Each Community's Respective Population  
Communities in Oscoda County v. Others in Michigan



Source: Based on a subjective analysis of 30 Placemaking criteria using internet research only, and have not been field-verified. Analysis and exhibit prepared by LandUse|USA, 2016. Population is ACS 5-year estimates for 2009 - 2013. The PlaceScore term and methodology is trademarked by LandUse|USA as-of January 2014, with all rights reserved.