



Target Market Analysis

Roscommon County

Michigan

2016

Prepared by:



LandUseUSA

Prepared for:

Northeast Michigan Prosperity Region 3

Michigan State Housing Development Authority



MSHDA
MICHIGAN STATE HOUSING
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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 Roscommon County and 10 other counties.

This study has involved rigorous data analysis and modeling, and is based on in-migration into the Houghton Lake and Prudenville CDPs, the City of Roscommon, and the Saint Helen CDP. It is also based on internal migration within those places, movership rates by tenure and lifestyle cluster, and housing preferences among target market households. This Executive Summary highlights the results and is followed by a more complete explanation of the market potential under conservative (minimum) and aggressive (maximum) scenarios.

Based on the Target Market Analysis results, there is an annual market potential for 417 attached units throughout Roscommon County, plus 641 detached houses. Among the 417 attached units, the majority of the market potential can be captured by the Houghton Lake CDP (41 units annually); and Prudenville, the Village of Roscommon, and Saint Helen will capture relatively small shares.

Summary Table A

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

| Annual Market Potential Aggressive Scenario | Detached Houses | Attached Formats |
|--|--------------------|---------------------|
| The Houghton Lake CDP | 142 | 41 |
| The Prudenville CDP | 22 | 7 |
| The Village of Roscommon | 25 | 5 |
| The Saint Helen CDP | 90 | 9 |
| <u>All Other Places</u> | <u>362</u> | <u>355</u> |
| Roscommon County Total | 641 | 417 |

There will also be 355 migrating households in Roscommon County each year seeking attached units in locations other than the cities, villages, and CDPs. They represent 85% of the county-wide market potential, which is high compared to other counties in the region. These households are more likely to choose townhouses around the county's inland lakes (particularly Houghton and Higgins Lakes), near the I-75 and Hwy. 127 interchanges, and along other important highway connectors.

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 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 Roscommon County is high compared to other counties in the region, and surpassed only by Alpena and Otsego Counties. However, only 30 units (7%) of Roscommon County’s annual market potential will be supported by Upscale Target Markets, which is low relative to other counties in the region.

In addition, 287 units (69%) will be generated by Moderate Target Markets. The remaining 100 units (24%) will be generated by other households that are more prevalent in the county, which is high compared to other counties in the region. Households in this later group are less inclined to choose attached formats and 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 |
|--|------------------------------|-------------------------------|-------------------------------|---------------------------------|
| Roscommon County | 30 | 287 | 100 | 417 |
| Share of County Total | 7% | 69% | 24% | 100% |
| Others in the Region | | | | |
| Alpena County | 59 | 597 | 59 | 715 |
| Otsego County | 141 | 396 | 32 | 569 |
| 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 |
| Oscoda County | 7 | 38 | 11 | 56 |
| Montmorency County | 5 | 24 | 9 | 38 |
| Alcona County | 5 | 13 | 20 | 38 |

There are a few other interesting variations between other counties in the region. For example, Otsego County is more likely than any other county to attract 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 Roscommon 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 (village and census designated place), price point (rent and value), and unit sizes (square feet). These topics are also shown below 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, Cities and Census Designated Places (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 just 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 1](#).

Table 1
TMA Market Strategy Report – Outline
Roscommon 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 ₁ | Contract Rents | County and Places |
| Section F ₂ | Home Values | County and Places |
| Section G | Existing Households | County and Places |
| Section H | Market Assessment | County and Places |

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
Roscommon 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 8 upscale target markets, those moving into and within Roscommon County include the Bohemian Grooves and Digital Dependents.

In addition, 5 of the 8 moderate target markets are also moving into and within the county, including the Family Troopers, 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
Roscommon County, Michigan – Year 2016

| Group | Lifestyle Cluster Name | Share in Attached Units | Renters as a Share of Total | Renter Movership Rate |
|----------|------------------------|-------------------------|-----------------------------|-----------------------|
| Upscale | K40 Bohemian Groove | 52% | 91% | 38% |
| Upscale | O51 Digital Dependents | 11% | 34% | 80% |
| Moderate | O55 Family Troopers | 64% | 99% | 87% |
| Moderate | Q65 Senior Discounts | 100% | 71% | 28% |
| Moderate | S70 Tight Money | 92% | 100% | 78% |

Upscale Target Markets – Roscommon County

- K40 Bohemian Groove – Settled in second-tier cities and scattered across the country; living in affordable attached units, including low-rise courtyard apartments and row houses of varying vintage. Head of householder’s age: 48% are between the ages of 51 and 65.
- O51 Digital Dependents – Most are located in second-tier cities scattered across the country 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 – Roscommon County

- O55 Family Troopers – Families living in small cities, villages, and places. They tend to live in older attached formats like duplexes and low-rise buildings, and in ranch houses. Head of householder’s age: 85% are 19 to 35 years.
- 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. Roscommon County’s local places must be proactive in order to intercept 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 Roscommon County, but the model also measures the potential among other and more prevalent lifestyle clusters. The most prevalent lifestyle clusters for Roscommon County are documented in [Section G](#) of this report, with details for the Village of Roscommon and each of three census designated places (Houghton Lake, Prudenville, and Saint Helen).

As shown in [Exhibit G.3](#), the most prevalent lifestyle clusters in Roscommon County include Town Elders, Booming and Consuming, Homemade Happiness, Small Town Shallow Pockets, True Grit Americans, and Red White Bluegrass. Only through their relatively large numbers do these households collectively generate much of the market potential for attached units.

The following [Table 4](#) provides a summary of these lifestyle clusters with their propensity to choose attached units, renter tenure, and renter movership rates. For example, only 4% of the True Grit American households will choose attached units, about 9% are renters, and 25% of those renters are inclined to move each year. Few of the 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
Roscommon County, Michigan –Year 2016

| Lifestyle Cluster Name | Share in Attached Units | Renters as a Share of Total | Renter Movership Rate | Roscommon County Hhlds. |
|---------------------------|-------------------------|-----------------------------|-----------------------|-------------------------|
| Q64 Town Elders | 3% | 4% | 5% | 4,400 |
| L41 Booming, Consuming | 9% | 17% | 32% | 2,000 |
| L43 Homemade Happiness | 3% | 5% | 13% | 1,400 |
| S68 Small Town, Pockets | 7% | 34% | 33% | 1,000 |
| N46 True Grit Americans | 4% | 9% | 25% | 1,000 |
| M44 Red, White, Bluegrass | 5% | 11% | 12% | 400 |

Prevalent Lifestyle Clusters – Roscommon County

- 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.
- L41** Booming and Consuming – Empty nesters living in scattered small cities and villages and tending to choose newer ranch-style houses or townhouses. Head of householder’s age: 58% are between 51 and 65 years, and most of the balance is older.
- 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.
- 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.

Prevalent Lifestyle Clusters – Roscommon County (continued)

- 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.
- 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.

Conservative Scenario

The TMA model for Roscommon 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 Roscommon County, whether they are prevalent or represent a small share of the total.

Under the conservative scenario, Roscommon County has an annual market potential for at least 417 attached units (excluding detached houses), across a range of building sizes and formats. Of these 417 attached units, 30 will be occupied by households among the upscale target markets, and 287 will be occupied by moderate target market households. The remaining 100 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 Roscommon County, and unadjusted for out-migration. It also assumes that every household moving into and within Roscommon County would prefer 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 Roscommon County is about twice as large as the conservative scenario.

Under the aggressive scenario, about one-quarter of the annual market potential for attached units (100 units, or 24%) is generated by households that are prevalent in Roscommon 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.

About three-quarters (76%) of the 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 Roscommon County in relatively fewer 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
Roscommon 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 | 11 | 55 | 30 | 150 |
| Moderate Targets | 139 | 695 | 287 | 1,435 |
| Most Prevalent Clusters | 41 | 205 | 100 | 500 |
| 71 Lifestyle Clusters | 191 | 955 | 417 | 2,085 |

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, Roscommon County has an annual market potential for up to 38 units among buildings with 100 or more units each. This is not enough to support development of a 100+ 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
Roscommon 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 | 292 | 292 | 641 | 641 |
| 2 Side-by-Side & Stacked | 11 | 12 | 24 | 24 |
| 3 Side-by-Side & Stacked | 16 | 15 | 36 | 36 |
| 4 Side-by-Side & Stacked | 8 | 8 | 20 | 20 |
| 5-9 Townhouse, Live-Work | 62 | 62 | 138 | 138 |
| 10+ Multiplex: Small | 22 | 22 | 47 | 47 |
| 20+ Multiplex: Large | 35 | 72 | 74 | 74 |
| 50+ Midrise: Small | 19 | . | 40 | 78 |
| 100+ Midrise: Large | 18 | . | 38 | . |
| Subtotal Attached | 191 | 191 | 417 | 417 |

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.

Village and Places

Section E attached to this Market Strategy Report details the annual market potential and model results for the Village of Roscommon and each of Roscommon County's three census designated places (Houghton Lake, Prudenville, and Saint Helen). 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 half (1/2) that of the aggressive scenario.

Intercepting Migrating Households – The market potential for each place is based on the known inclination for households to move into and within that place. When few if any households are moving into or within a given place, then the market potential will be zero. To experience population growth, most of Roscommon County's communities (particularly Prudenville, Roscommon, and Saint Helen) must do a better job of competing with other communities in the region and intercepting migrating households. This can best be accomplished with a combination of job creation, placemaking processes, and real estate investment.

As demonstrated in the prior section of this report, there is an annual market potential of 417 attached units throughout Roscommon County (under the aggressive scenario). Each of the local cities, village, and census designated places can compete for households that are migrating throughout the county and seeking those attached choices.

Some (albeit not all) of these households will be seeking choices in downtown Roscommon, and others will seek waterfront choices along the Houghton and Higgins Lake shorelines. However, the annual market potential can be increased for these communities only by intercepting households that might choose other locations in Roscommon County, or by creating new jobs.

Market Potential by Place – Based on the magnitude and profile of households already moving into and within the Houghton Lake CDP, it has an annual market potential for 41 attached units, each year through the year 2020. Prudenville has a smaller annual market potential for 7 attached units, the Village of Roscommon has annual market potential for 5 attached units, and Saint Helen can support 9 units per year.

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

| Number of Units Unadjusted Model Results | CDP Houghton Lake | CDP Pruden- ville | Village of Roscommon | CDP Saint Helen | Roscommon County Totals |
|---|-------------------------|-------------------------|----------------------------|-----------------------|-------------------------------|
| 1 Detached Houses | 142 | 22 | 25 | 90 | 641 |
| 2 Side-by-Side & Stacked | 3 | . | . | 1 | 24 |
| 3 Side-by-Side & Stacked | 4 | . | . | 1 | 36 |
| 4 Side-by-Side & Stacked | 2 | . | . | 1 | 20 |
| 5-9 Townhouse, Live-Work | 20 | 3 | 4 | 6 | 138 |
| 10-19 Multiplex: Small | 2 | 1 | . | . | 47 |
| 20-49 Multiplex: Large | 5 | 1 | 1 | . | 74 |
| 50-99 Midrise: Small | 3 | 1 | . | . | 40 |
| 100+ Midrise: Large | 2 | 1 | . | . | 38 |
| Subtotal Attached | 41 | 7 | 5 | 9 | 417 |

| Number of Units Unadjusted Model Results | CDP Houghton Lake | CDP Pruden- ville | Village of Roscommon | CDP Saint Helen | Roscommon County Totals |
|---|-------------------------|-------------------------|----------------------------|-----------------------|-------------------------------|
| 1 Detached Houses | 142 | 22 | 25 | 90 | 641 |
| 2 Side-by-Side & Stacked | 4 | . | . | . | 24 |
| 3 Side-by-Side & Stacked | 3 | . | . | 3 | 36 |
| 4 Side-by-Side & Stacked | 4 | . | . | . | 20 |
| 5-9 Townhouse, Live-Work | 18 | 7 | 5 | 6 | 138 |
| 10-19 Multiplex: Small | 12 | . | . | . | 47 |
| 20-49 Multiplex: Large | . | . | . | . | 74 |
| 50-99 Midrise: Small | . | . | . | . | 78 |
| 100+ Midrise: Large | . | . | . | . | . |
| Subtotal Attached | 41 | 7 | 5 | 9 | 417 |

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 F₁](#) for information on rents (and [Section F₂](#) for home values). [Exhibit F_{1.1}](#) and [Exhibit F_{1.4}](#) 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_{1.2}](#) and [Exhibit F_{1.5}](#) document the allocation of annual market potential across rent brackets for Roscommon County, and [Exhibit F_{1.3}](#) and [Exhibit F_{1.6}](#) 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
Roscommon County, Michigan – 2016 Constant Dollars

| Renter Occupied Units Attached and Detached | 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 | 22 | 32 | 13 | 2 | . | 69 |
| Moderate Targets | 150 | 105 | 29 | 6 | 2 | 292 |
| <u>Other Clusters</u> | <u>188</u> | <u>133</u> | <u>52</u> | <u>17</u> | <u>6</u> | <u>396</u> |
| Roscommon County | 360 | 270 | 94 | 25 | 8 | 757 |

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

[Exhibit F_{1.7}](#) shows median contract rents Roscommon County's local places, which can be used to make local level adjustments as needed. [Exhibit F_{1.8}](#) can be used to convert contract rents into gross rents. For general reference, [Exhibit F_{1.9}](#) demonstrates the direct relationship between contract rents and median home values among all 71 lifestyle clusters.

Lastly, [Exhibit F.10](#) 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 Roscommon 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
 Roscommon 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 | 1,000 | 1,500 | 1,500 sq. ft. |
| Maximum Square Feet | 600 | 1,100 | 1,600 | 1,900 | 1,900 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 Roscommon 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 Roscommon County. However, 4,487 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 (921 existing units v. 2,919 migrating households).

Among the migrating households seeking attached units, 966 will be inclined to choose a townhouse, row house, or similar format over the next 7 years, which more than five times the number of existing choices (192 units). In comparison, 560 households will be seeking duplexes, triplexes, and fourplexes over the next 7 years, but there are only 463 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
Roscommon 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 | 4,487 | 23,496 | -- |
| 2 Duplex, Subdivided House | 168 | 311 | -143 |
| 3-4 Side-by-Side, Stacked | 392 | 152 | 240 |
| Subtotal Duplex – Fourplex | 560 | 463 | 97 |
| 5-9 Townhouse, Live-Work | 966 | 192 | 774 |
| 10-19 Multiplex: Small | 329 | 95 | 234 |
| 20-49 Multiplex: Large | 518 | 146 | 372 |
| 50+ Midrise: Small | 546 | 25 | 521 |
| Subtotal Multiplex & Midrise | 1,393 | 266 | 1,127 |
| Total Attached Units | 2,919 | 921 | 1,998 |

The histogram comparing the 7-year market potential with Roscommon County's existing housing units is intended only to provide a general sense of magnitude. Direct comparisons will be imperfect for a number of reasons 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 Roscommon County cannot meet the market potential in any given year, then that opportunity will dissipate.

Market Assessments – Introduction

The following sections of this report provide a qualitative market assessment for Roscommon County and its largest places, including Houghton Lake, Prudenville, Roscommon, and Saint Helen. It begins with an overview of county-wide economic advantages, followed by market assessments for each of the four communities. The last section provides results of a PlaceScore™, based on placemaking attributes relative to other cities and villages throughout the State of Michigan.

Materials attached to this report include Section A with downtown aerials and photo collages, 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.

Roscommon County – Overview

Roscommon County is centrally located in Michigan’s Lower Peninsula and in the southwest quadrant of the state’s Prosperity Region 3. Roscommon County is also the first county in the region that is reached by north-bound traffic along Highway 127 and Interstate 75. According to the Michigan Department of Transportation (2014), average daily traffic was highest along Highway 55 and between Houghton Lake and Prudenville.

| Average Daily Traffic (ADT) | | Adjacent County | Adjacent County |
|-----------------------------|--------|------------------|-----------------|
| ➤ Highway 55 | 11,000 | Missaukee (west) | Ogemaw (east) |
| ➤ Interstate 75 | 8,500 | Crawford (north) | Ogemaw (east) |
| ➤ Highway 127 | 7,500 | Crawford (north) | Clare (south) |
| ➤ Highway 18 | 4,200 | Crawford (north) | Gladwin (south) |

The western branch of the Lake State Railway also transects the county, transporting commodities between Gaylord and Flint. The county is also served by the Detroit & Mackinac Railroad, and both railroads support the economy with the transport of freight and trade goods.

Roscommon County plans to leverage the new location of Arauco (based in Chile) to attract new residents into the county. Arauco plans to create up to 250 new fulltime jobs and be located just north in Grayling Charter Township.

Roscommon County includes two of Michigan’s largest inland lakes (Houghton and Higgins Lakes), and over 50% of the county is publicly owned. A variety of amenities and natural resources help draw visitors and both year-round and seasonal residents (see the following list).

Roscommon County | Amenities (examples)

- Higgins, Houghton, and Saint Helen Lakes
- Roscommon State Forest
- Au Sable River
- South Higgins Lake State Park
- North Higgins Lake State Park
- Backus Creek State Game Area
- Houghton Lake State Wildlife Research Area
- County-wide trails system

The Houghton Lake Advantage

Geographic Overview – The census-designated place of Houghton Lake is located on the western edge of the lake, and the primary thoroughfare is Highway 55, or West Houghton Lake Drive (see aerial photos in [Section A](#)). The community also has a significant seasonal population and holds acclaim to hosting Michigan's largest winter festival (Tip Up Town USA) and a Bud Bash in July of each year.

Economic Profile – The largest industry sector in Houghton Lake is the education, health care, and social assistance at 19.4% (see demographic profiles in [Section H](#)). Some of the area's major employers are shown in the following list. Houghton Lake also has destination retail establishments such as Spider's Boat City, Camping World, and Arnie's craft mall.

Houghton Lake | Major Employers (examples)

- Mid Michigan Health Park | Medical Services
- Houghton Lake Public Schools | Education
- Houghton Lake State Airport | Transportation
- Catt's Realty Company | Real Estate
- Spicer's Boat City | Retailer
- Camping World | Retailer
- Home Depot | Retailer
- Walmart | Retailer

Investment Opportunities – Houghton Lake is suburban in character and has two small historic districts that have faded and lack critical mass (see photo collages in [Section A](#)). There are numerous reinvestment opportunities along the Highway 55 commercial corridor, including rental rehabs and new-builds along W. Houghton Lake Drive. Several two-level buildings (such as the H & L Equipment Rental and the Sled/Cycle Repair buildings) may be candidates for rental rehabs.

The Prudenville Advantage

Geographic Overview – Prudenville is an unincorporated community that is located on the junction of M-55 and M-18 (see aerial photos in [Section A](#)). The downtown corridor runs along W. Houghton Lake Drive and S. Gladwin Drive and terminates at Houghton Lake. The new Trestle Park is also located on this terminus and opened in 2014.

Economic Profile – In Prudenville, about 26% of all workers are employed in the education, health care services, and social assistance industries ([Exhibit H.2](#)). The county’s Blodgett Memorial Airport is located just 5 miles north of Prudenville, and the following list provides examples of other major employers in the community.

Prudenville | Major Employers (examples)

- Munson Medical Center | Medical Services
- Denton Township | Government
- Roscommon County Road Commission | Government
- Walgreens | Retailer

Investment Opportunities – There are several vacant lots along W. Houghton Lake Drive that could be developed into mixed-use projects with new housing formats, and there are ample opportunities for adaptive reuse of existing buildings in the downtown (see photo collages in [Section A](#)).

Additionally, the vacant Prudenville Elementary School on Sullivan Street may be a good candidate for conversion into a senior housing community.

The Village of Roscommon Advantage

Geographic Overview – The Village of Roscommon is positioned close to the northern border of Roscommon County, along business Interstate 75 and State Highway 18. The downtown district is a 3-block grid pattern with one to two-level buildings. The South Branch of the Au Sable River meanders through the village and contributes to the local economy through several canoe liveries operating in the village. The Marguerite Gahagan Nature Preserve is located just outside of the city and serves as an attraction. Roscommon is also the location for the Firemen’s Memorial Festival, that brings in participants from all over the US and Canada.

Economic Profile – As the county seat, the village is home to the county offices, as well as the county jail. The Lear Corporation is located on the south side of the village, and provides good paying jobs for resident workers.

The Village of Roscommon | Major Employers (examples)

- Mid Michigan Heath Park | Medical Services
- Munson Medical Center | Medical Services
- Roscommon Public Schools | Education
- Kirtland Community College | Education
- R.O.O.C. Inc. | Education (non-profit)
- Roscommon County | Government
- Lear Corporation | Aviation Manufacturing
- Fred’s of Roscommon | Restaurant
- Forward Corporation | Retailer
- Don Nester Auto Group | Car Dealer

Kirtland Community College is located about 10 miles east of the Village of Roscommon and provides core college courses, cultural programming and vocational training for adults and youths throughout four counties (Roscommon, Crawford, Oscoda, and Ogemaw).

Investment Opportunities – There are several opportunities for investments in downtown Roscommon. This includes a village-owned parking lot located next to existing two-level buildings that could be developed as mixed-use. There are also several opportunities for vertical expansion for upper level flats, and rental rehabs (see photo collages in [Section A](#)).

The Saint Helen Advantage

Geographic Overview – Although Saint Helen is an unincorporated place, it has nearly 1,400 households and is geographically large and sprawling (see aerial photos in [Section A](#)). Its early development is attributed to a real estate arm of the Saint Helen Lumber Mill. Its owners promoted development of the community, sold 80,000 acres of land over the span of just 7 years, and helped build over 30 miles of roads. The community offers a variety of shopping conveniences for residents and visitors, but it lacks a cohesive downtown district.

Economic Profile – Saint Helen is named after Lake Saint Helen, which is the headwater for the south branch of the Au Sable River. A large boat ramp and park east of the community provide easy lake access and help support tourism-related industries. The community is also proximate to the Au Sable State Forest and is known for being among the state’s largest destinations for outdoor motor sports.

Saint Helen CDP | Amenities (examples)

- Charleton Heston Academy | K-12 College Prep | Education
- Kirtland Community College (nearby) | Education
- Richfield Township Offices | Government
- Saint Helen Municipal Airport | Transportation
- Saint Helen Power Sports | Retailer
- Forward Corporation | Retailer
- Lake Saint Helen and Public Access | Recreation
- Au Sable State Forest | Recreation
- Au Sable River Headwaters | Recreation
- Saint Helen Campground | Recreation
- Saint Helen Trail | Recreation
- Annual Blue Gill Festival | Entertainment
- Off-Road Vehicle Jamboree | Entertainment

Analysis of PlaceScores™

Introduction – Placemaking is a key ingredient for achieving each community’s full residential market potential, particularly under the aggressive or maximum scenario. Extensive internet research was conducted to evaluate the success Roscommon County’s places relative to others 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 summarized in the following Table 11, and detailed in Section H of this report.

Table 11
Summary of PlaceScores
Communities in Roscommon County, Michigan – 2016

| Community Names | 2013 Population | PlaceScore (30 Points) |
|-----------------|--------------------|---------------------------|
| Houghton Lake | 2,695 | 15 |
| Prudenville | 1,691 | 12 |
| Roscommon | 980 | 20 |
| Saint Helen | 2,724 | 10 |

Note: PlaceScore™ is a term, methodology, and analysis trademarked by LandUse|USA. The 2013 population is based on the ACS with 5-year estimates (2008-2013).

Summary of the PlaceScores – The Village of Roscommon is among the county’s smallest communities but has the highest PlaceScore (18 points out of 30 possible). Houghton Lake scores in second place with 13 points. Saint Helen and Prudenville each have larger populations but low scores (6 and 9 points, respectively).

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.

While all four place's adjusted PlaceScores for market size are lower than their unadjusted PlaceScore, Roscommon scores higher than expected of a place of its size. Prudenville, Houghton Lake, and Saint Helen all score lower than expected of places of their size. These relationships are also shown in [Exhibit H.13](#) and [Exhibit H.14](#).

Contact Information

This concludes the Draft Market Strategy Report for the Roscommon 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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Questions regarding the work approach, methodology, TMA terminology, analytic results, strategy recommendations, and planning implications should be directed to Sharon Woods at LandUse|USA.

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A - H

Roscommon County

Prepared by:



LandUseUSA

Prepared for:

Northeast Michigan Prosperity Region 3
Michigan State Housing Development Authority



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A

Investment Opportunities

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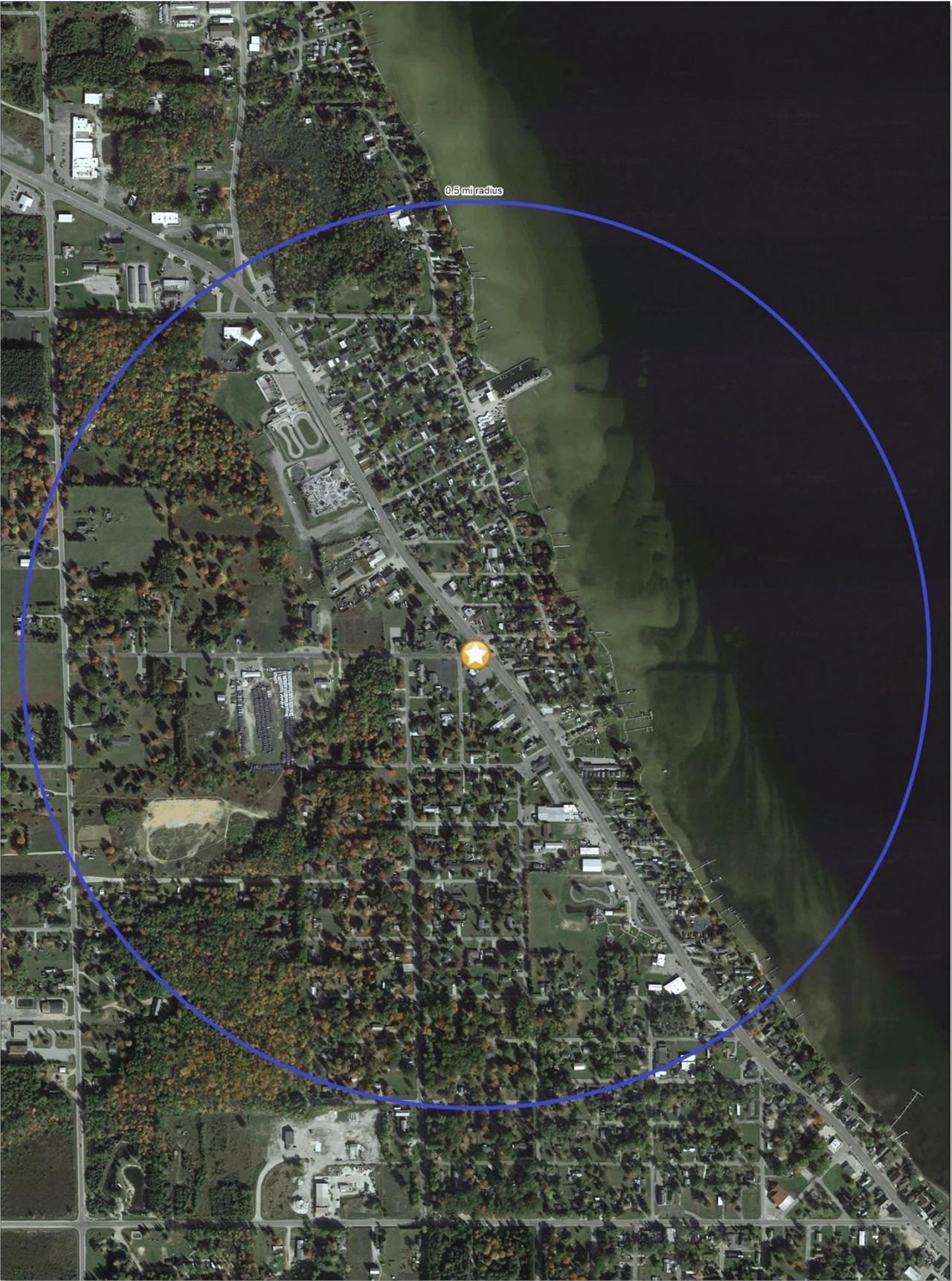
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Log Cabin Architecture and Character among Relatively New Buildings
Houghton Lake CDP | Roscommon County | NE Michigan Prosperity Region 3

Exhibit A.2



Photo Credits: Original photos by LandUse|USA, 2016.
Provides representative examples only; prospective investors are encouraged to contact the community for more info

Contemporary Buildings | New and Restored, in Fragmented Locations
Houghton Lake CDP | Roscommon County | NE Michigan Prosperity Region 3

Exhibit A.3



Photo Credits: Original photos by LandUse|USA, 2016.
Representative examples only; prospective investors are encouraged to contact the community for more information.

Character of Existing Two-Level Buildings in Fragmented Locations
Houghton Lake CDP | Roscommon County | NE Michigan Prosperity Region 3

Exhibit A.4



Photo Credits: Original photos by LandUse | USA, 2016.

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

Houghton Old Town and Houghton Lake Heights Near the Lakefront
Houghton Lake CDP | Roscommon County | NE Michigan Prosperity Region 3

Exhibit A.5



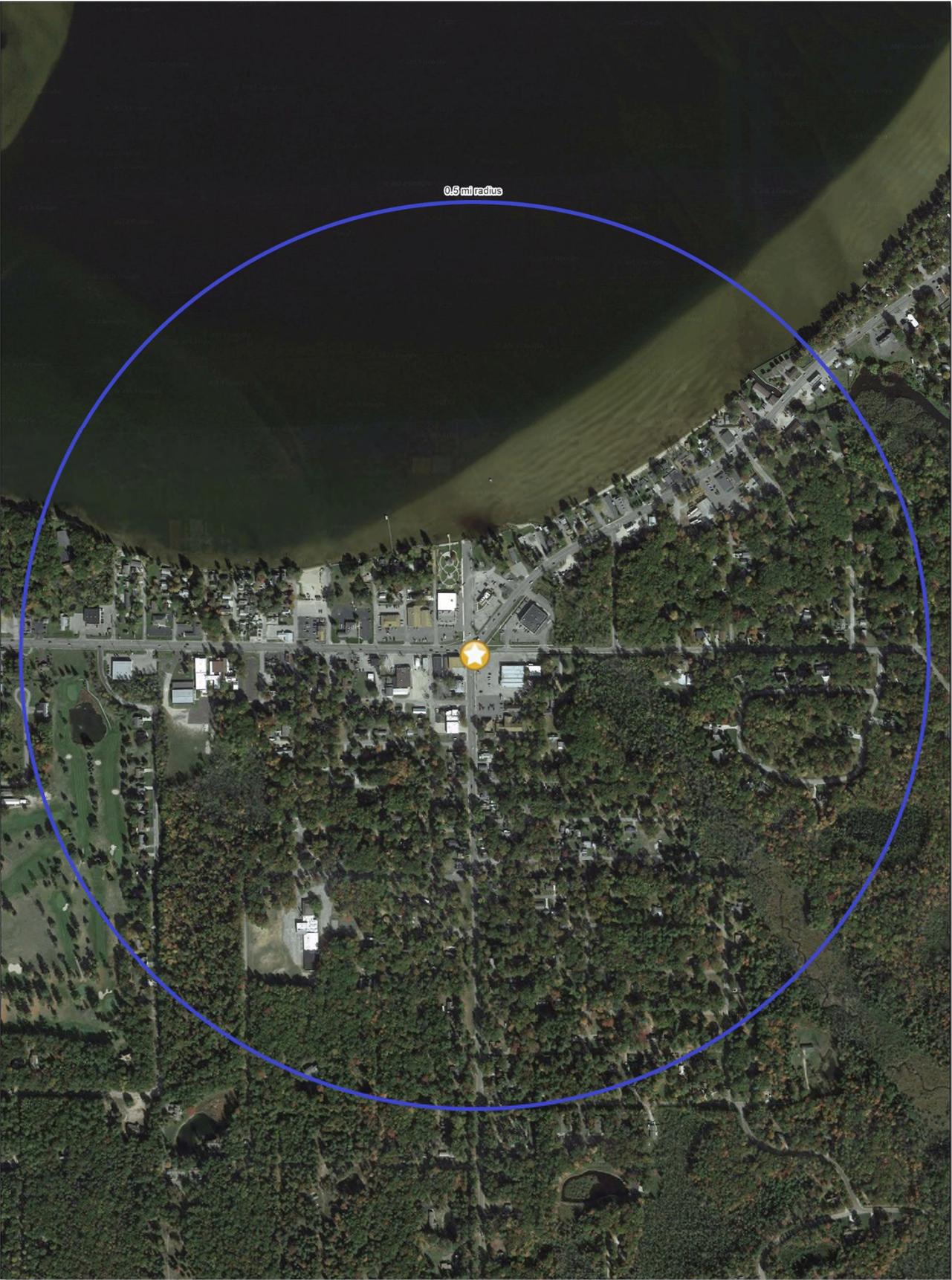
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Representative examples only; prospective investors are encouraged to contact the community for more information.

Downtown and Traditional District Overlooking the Lakefront
Houghton Lake CDP | Roscommon County | NE Michigan Prosperity Region 3



Photo Credits: Original photos by LandUse|USA, 2016.

Provides representative examples only; prospective investors are encouraged to contact the community for more information. Traditional district is located along West Houghton Lake Drive, between Knollside and South Tower Hill Roads.



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Potential Opportunities for Lakefront Redevelopment and Reinvestment
Prudenville CDP | Roscommon County | NE Michigan Prosperity Region 3

Exhibit A.8



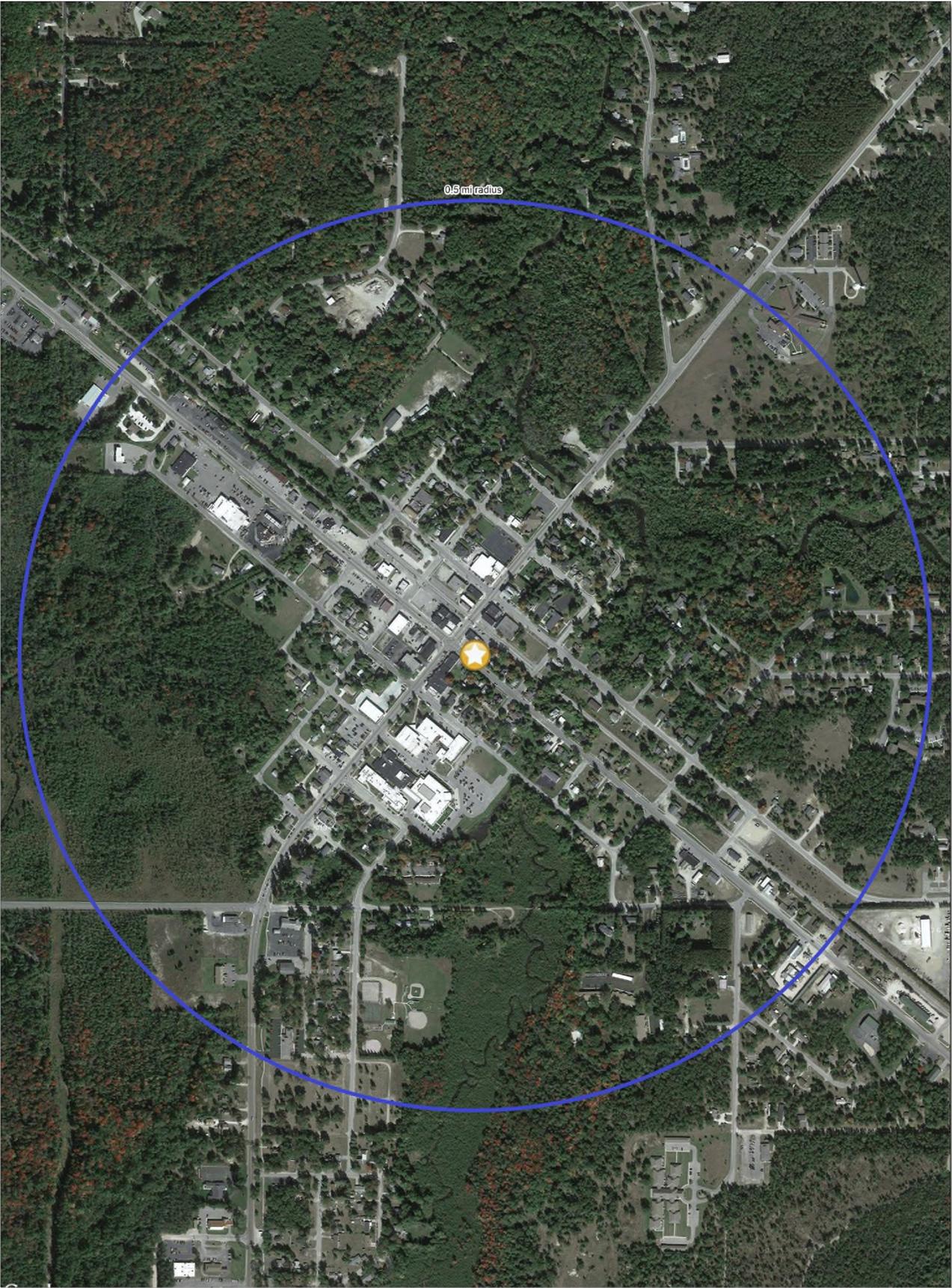
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Scale and Character of Existing Downtown Buildings | Walkable to the Lakefront
Prudenville CDP | Roscommon County | NE Michigan Prosperity Region 3



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



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Images Conveying the Downtown Character and Placemaking Amenities

The Village of Roscommon | Roscommon County | NE Michigan Prosperity Region 3



Photo Credits: Original photos with copyrights (c) held by LandUse|USA, 2016.

Examples of Investment Opportunities for Missing Middle Housing
The Village of Roscommon | Roscommon County | NE Michigan Prosperity Region 3



Above: Village-owned parking lot is proposed location for a new Subway restaurant.



Above: Rental rehab opportunity



Above: Horizontal expansion above existing street-front commercial space



Above: Horizontal and expansion opportunity



Above: Potential renovation for lofts/flats

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Examples of Investment Opportunities for Missing Middle Housing
Saint Helen CDP | Roscommon County | NE Michigan Prosperity Region 3



For sale - 9901 Madison. Potential site redevelopment.



For-sale 8.5 acres, close to downtown with lake access.

Photo credits: Top - LoopNet. Bottom - Zillow.

Provides representative examples only; prospective investors are encouraged to contact the city for additional info.

List of Investment Opportunities for Missing Middle Housing
 Roscommon County | Northeast Michigan Prosperity Region 3 | Year 2016

| City, Township | Water Front | Down Town | Existing Conditions/Current Use Notes and Comments | Investment Opp./Future Use Notes and Comments |
|--|-------------|-----------|--|--|
| 1 Prudenville Census Designated Place | No | Adjacent | Vacant Prudenville Elementary School, Sullivan St. | Potential adaptive reuse for attached senior housing. |
| 1 The Village of Roscommon | No | Yes | Vacant village-owned parking lot in the downtown. | Ideal for two-level mixed-use development, lofts, or flats. However, it has recently been reported as proposed location for a new Subway restaurant. |

Notes: This investment list focuses on the region's largest projects that include a residential component. Most of this information has been provided by local stakeholders and has not been field verified. Reflects Interviews and market research by LandUse | USA, 2016.



B

Summary Tables and Charts

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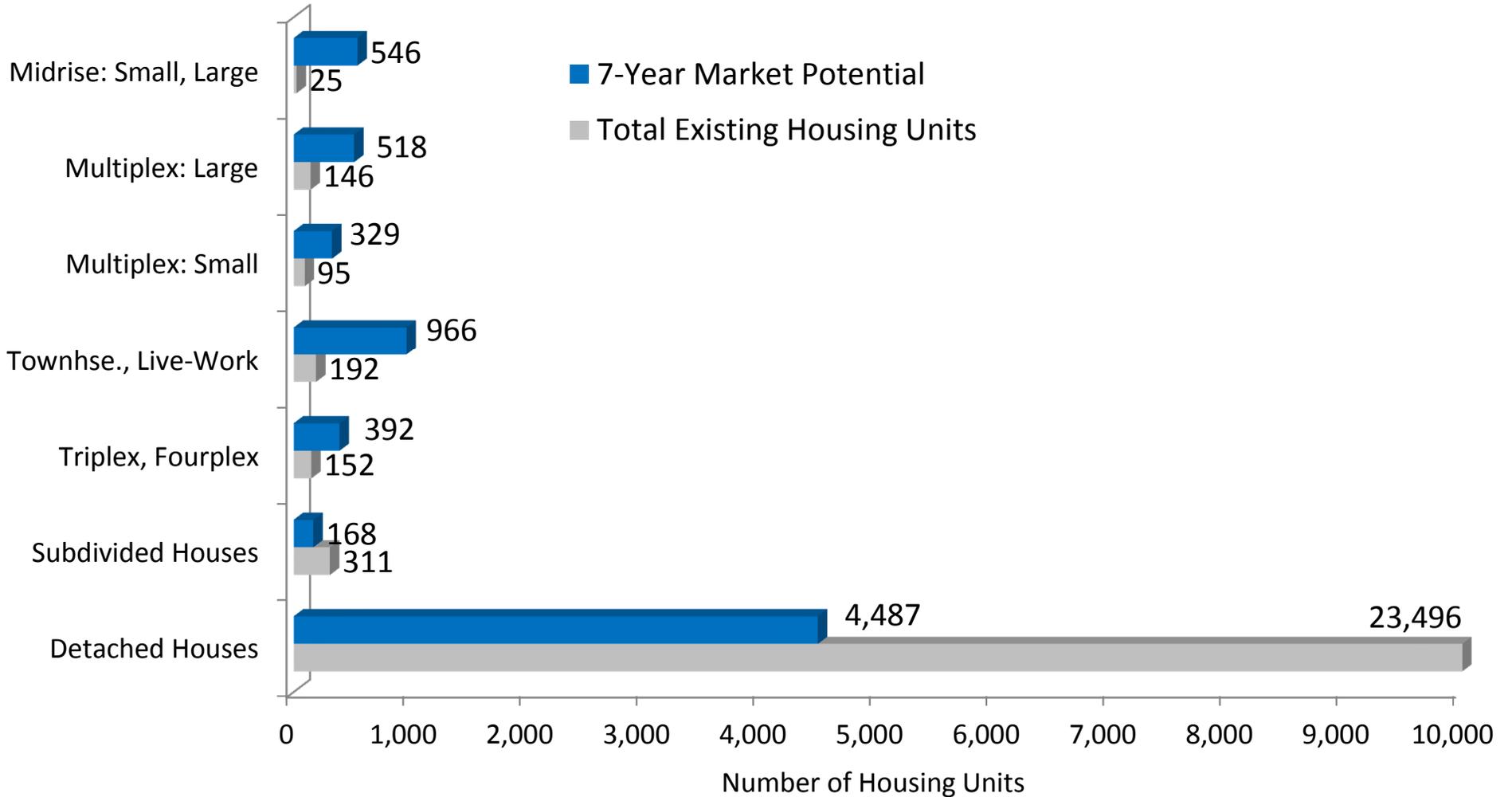
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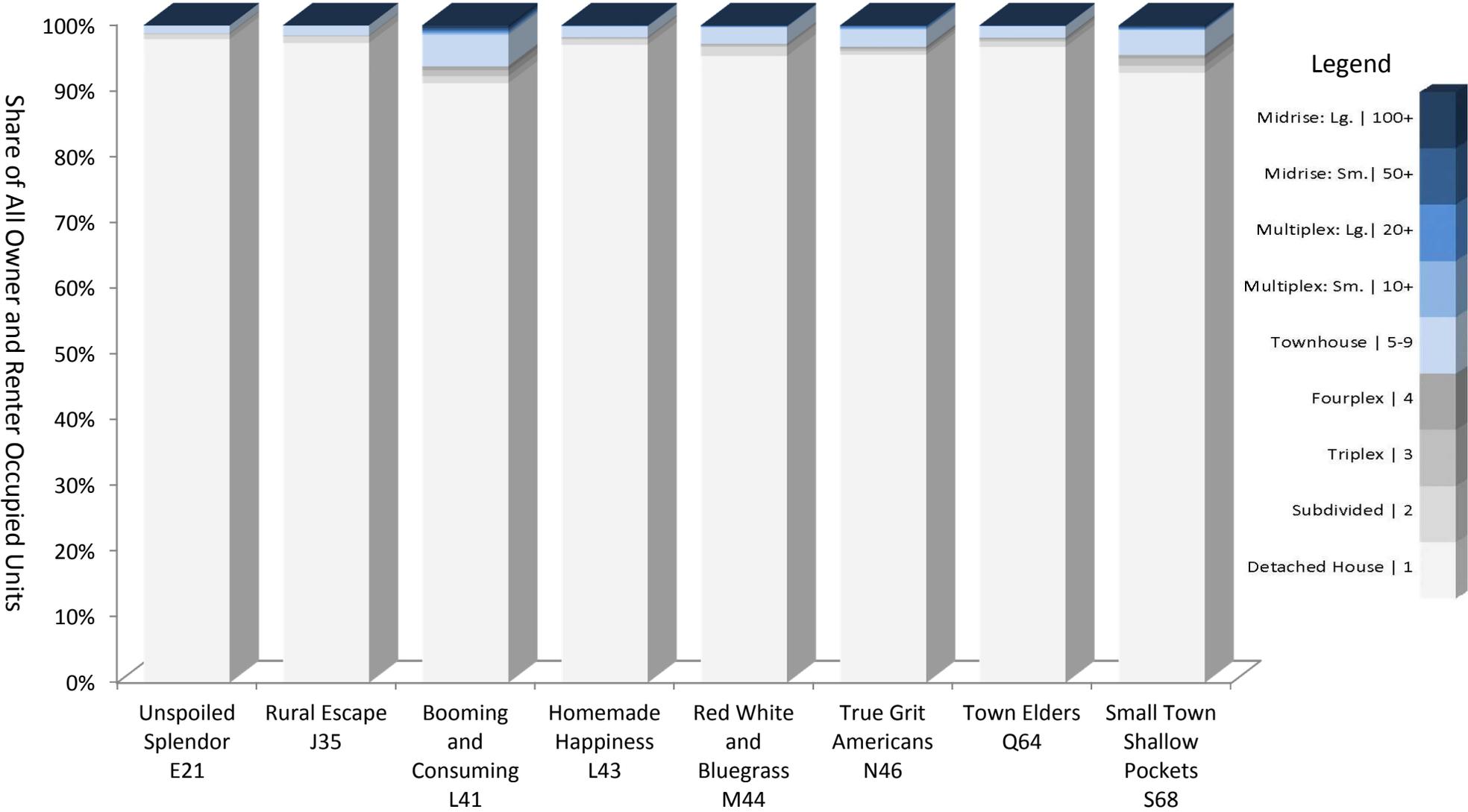
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7-Year Market Potential v. Total Existing Housing Units
All 71 Lifestyle Clusters - Aggressive Scenario
Roscommon County, Michigan - 2016 - 2022



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



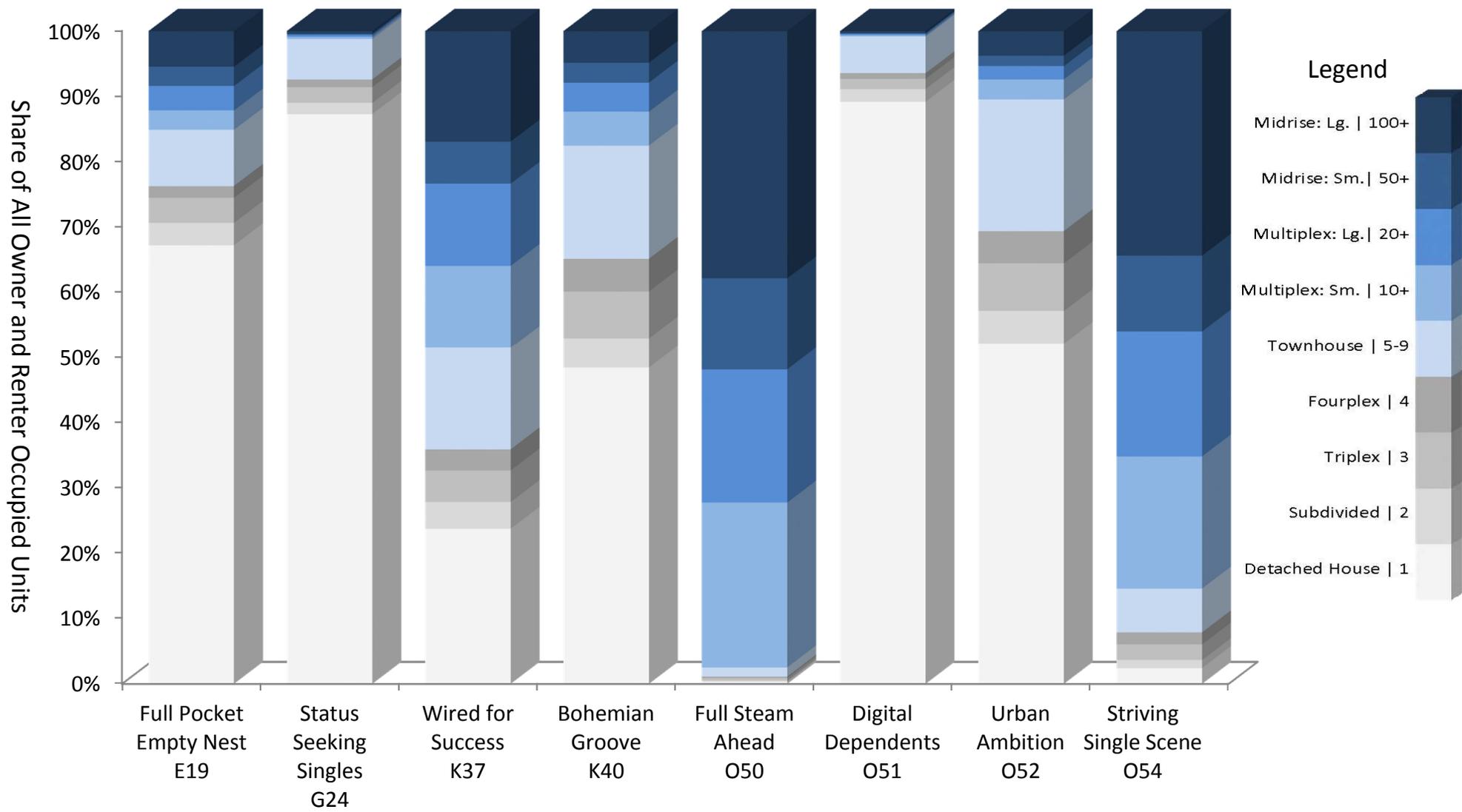
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Residential Market Parameters for Most Prevalent Lifestyle Clusters
 High Preference for Detached Houses - Northeast Michigan Prosperity Region 3
 With Data Averages for the State of Michigan - 2015

| Lifestyle Cluster Code | Detached House 1 Unit | Duplex | | 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 | | | | | | | | |
| MOST PREVALENT CLUSTERS | | | | | | | | | | |
| Unspoiled Splendor E21 | 98% | 1% | 1% | 0% | 0% | 2% | 98% | 4% | 1% | 2% |
| Rural Escape J35 | 97% | 1% | 1% | 0% | 0% | 3% | 97% | 9% | 2% | 4% |
| Booming and Consuming L41 | 91% | 3% | 5% | 1% | 1% | 17% | 83% | 32% | 8% | 14% |
| Homemade Happiness L43 | 97% | 1% | 2% | 0% | 0% | 5% | 95% | 13% | 3% | 6% |
| Red White and Bluegrass M44 | 95% | 2% | 3% | 0% | 0% | 11% | 89% | 12% | 3% | 6% |
| True Grit Americans N46 | 96% | 1% | 3% | 1% | 1% | 9% | 91% | 25% | 6% | 11% |
| Town Elders Q64 | 97% | 1% | 2% | 0% | 0% | 4% | 96% | 5% | 1% | 2% |
| Small Town Shallow Pockets S68 | 93% | 3% | 4% | 1% | 1% | 34% | 66% | 33% | 8% | 15% |
| INTERMITTENTLY PREVALENT | | | | | | | | | | |
| Touch of Tradition N49 | 98% | 1% | 1% | 0% | 0% | 6% | 94% | 22% | 5% | 10% |
| Settled and Sensible J36 | 98% | 1% | 1% | 0% | 0% | 3% | 97% | 10% | 2% | 4% |
| Infants and Debit Cards M45 | 95% | 2% | 3% | 0% | 0% | 30% | 70% | 34% | 9% | 15% |
| Stockcars and State Parks I30 | 97% | 1% | 2% | 0% | 0% | 3% | 97% | 10% | 3% | 5% |
| Sports Utility Families D15 | 98% | 1% | 2% | 0% | 0% | 3% | 97% | 5% | 1% | 2% |

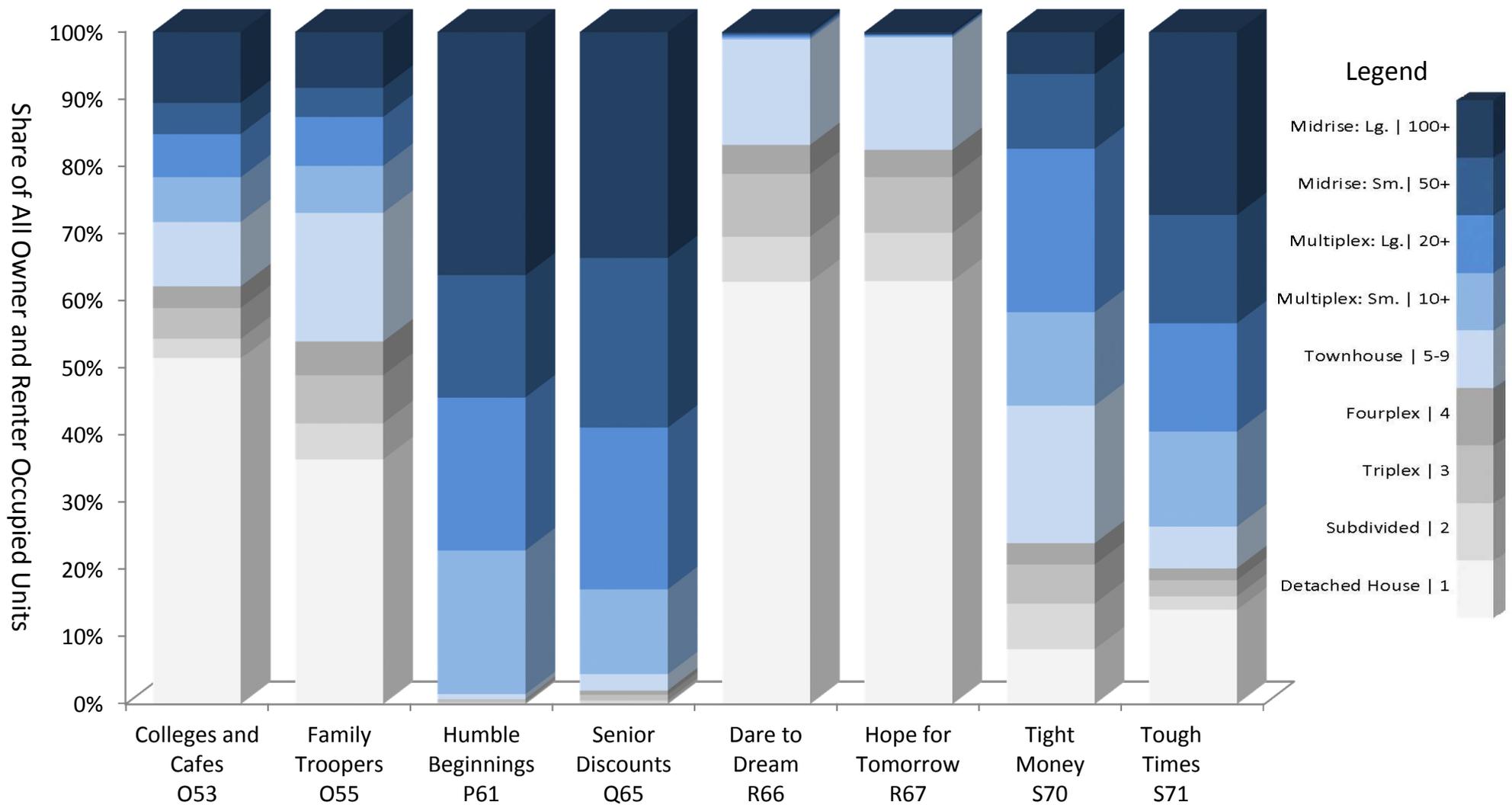
Source: Underlying data represents Mosaic|USA data provided by Experian Decision Analytics and Powered by Sites|USA.
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Missing Middle Housing Formats v. Houses Preferences of Upscale Target Markets Northeast Michigan Prosperity Region 3 - Year 2016



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



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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 | | | | | | | | |
| UPSCALE TARGET MARKETS | | | | | | | | | | |
| 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% | |
| MODERATE TARGET MARKETS | | | | | | | | | | |
| 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% | |

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C

Conservative Scenario

Prepared by:



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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
 Roscommon COUNTY, Michigan - 2016 - 2020

| CONSERVATIVE SCENARIO | Roscommon COUNTY 71 Lifestyle Clusters | | | Roscommon COUNTY Upscale Target Markets | | | Roscommon COUNTY Moderate Target Markets | | |
|----------------------------|---|--------|---------|--|--------|---------|---|--------|---------|
| | Total | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters |
| Total Housing Units | 483 | 136 | 347 | 40 | 8 | 32 | 144 | 0 | 144 |
| 1 Detached Houses | 292 | 136 | 156 | 29 | 8 | 21 | 5 | 0 | 5 |
| 2 Side-by-Side & Stacked | 11 | 0 | 11 | 1 | 0 | 1 | 6 | 0 | 6 |
| 3 Side-by-Side & Stacked | 16 | 0 | 16 | 2 | 0 | 2 | 9 | 0 | 9 |
| 4 Side-by-Side & Stacked | 8 | 0 | 8 | 1 | 0 | 1 | 5 | 0 | 5 |
| 5-9 Townhse., Live-Work | 62 | 0 | 62 | 7 | 0 | 7 | 31 | 0 | 31 |
| 10-19 Multiplex: Small | 22 | 0 | 22 | 0 | 0 | 0 | 21 | 0 | 21 |
| 20-49 Multiplex: Large | 35 | 0 | 35 | 0 | 0 | 0 | 33 | 0 | 33 |
| 50-99 Midrise: Small | 19 | 0 | 19 | 0 | 0 | 0 | 18 | 0 | 18 |
| 100+ Midrise: Large | 18 | 0 | 18 | 0 | 0 | 0 | 16 | 0 | 16 |
| Total Units | 483 | 136 | 347 | 40 | 8 | 32 | 144 | 0 | 144 |
| Detached | 292 | 136 | 156 | 29 | 8 | 21 | 5 | 0 | 5 |
| Attached | 191 | 0 | 191 | 11 | 0 | 11 | 139 | 0 | 139 |

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
 Roscommon COUNTY, Michigan - 2016 - 2020

Exhibit C.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 |
|--|-----------------------------------|------------------------------|-------------------------------|--|---------------------------------------|----------------------------------|----------------------------------|---------------------------------|-------------------------------------|---------------------------------|--------------------------------------|
| CONSERVATIVE 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 |
| Roscommon COUNTY - Total | 483 | 40 | 144 | 0 | 0 | 0 | 3 | 0 | 40 | 0 | 0 |
| Roscommon COUNTY - Owners | 136 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 |
| 1 Detached Houses | 136 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 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 |
| Roscommon COUNTY - Renters | 347 | 32 | 144 | 0 | 0 | 0 | 3 | 0 | 32 | 0 | 0 |
| 1 Detached Houses | 156 | 21 | 5 | 0 | 0 | 0 | 0 | 0 | 21 | 0 | 0 |
| 2 Side-by-Side & Stacked | 11 | 1 | 6 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| 3 Side-by-Side & Stacked | 16 | 2 | 9 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
| 4 Side-by-Side & Stacked | 8 | 1 | 5 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| 5-9 Townhse., Live-Work | 62 | 7 | 31 | 0 | 0 | 0 | 1 | 0 | 6 | 0 | 0 |
| 10-19 Multiplex: Small | 22 | 0 | 21 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20-49 Multiplex: Large | 35 | 0 | 33 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 50-99 Midrise: Small | 19 | 0 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 100+ Midrise: Large | 18 | 0 | 16 | 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 - CONSERVATIVE SCENARIO
 Number of Units (New and/or Rehab) by Tenure and Building Form
 Roscommon 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 |
| Roscommon COUNTY - Total | 483 | 40 | 144 | 0 | 30 | 0 | 18 | 1 | 0 | 99 | 0 |
| Roscommon COUNTY - Owners | 136 | 8 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| 1 Detached Houses | 136 | 8 | 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 |
| Roscommon COUNTY - Renters | 347 | 32 | 144 | 0 | 30 | 0 | 17 | 1 | 0 | 99 | 0 |
| 1 Detached Houses | 156 | 21 | 5 | 0 | 3 | 0 | 0 | 0 | 0 | 2 | 0 |
| 2 Side-by-Side & Stacked | 11 | 1 | 6 | 0 | 1 | 0 | 0 | 0 | 0 | 5 | 0 |
| 3 Side-by-Side & Stacked | 16 | 2 | 9 | 0 | 3 | 0 | 0 | 0 | 0 | 6 | 0 |
| 4 Side-by-Side & Stacked | 8 | 1 | 5 | 0 | 2 | 0 | 0 | 0 | 0 | 3 | 0 |
| 5-9 Townhse., Live-Work | 62 | 7 | 31 | 0 | 8 | 0 | 0 | 0 | 0 | 23 | 0 |
| 10-19 Multiplex: Small | 22 | 0 | 21 | 0 | 3 | 0 | 2 | 0 | 0 | 16 | 0 |
| 20-49 Multiplex: Large | 35 | 0 | 33 | 0 | 3 | 0 | 4 | 0 | 0 | 26 | 0 |
| 50-99 Midrise: Small | 19 | 0 | 18 | 0 | 2 | 0 | 4 | 0 | 0 | 12 | 0 |
| 100+ Midrise: Large | 18 | 0 | 16 | 0 | 3 | 0 | 6 | 0 | 0 | 7 | 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".



D

**Aggressive Scenario
County Totals**

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 Tenure and Building Form
 Roscommon COUNTY, Michigan - 2016 - 2020

| AGGRESSIVE SCENARIO | Roscommon COUNTY 71 Lifestyle Clusters | | | Roscommon COUNTY Upscale Target Markets | | | Roscommon COUNTY Moderate Target Markets | | |
|----------------------------|---|--------|---------|--|--------|---------|---|--------|---------|
| | Total | Owners | Renters | Total | Owners | Renters | Total | Owners | Renters |
| Total Housing Units | 1,058 | 293 | 765 | 90 | 18 | 72 | 297 | 2 | 295 |
| 1 Detached Houses | 641 | 289 | 352 | 60 | 18 | 42 | 10 | 0 | 10 |
| 2 Side-by-Side & Stacked | 24 | 1 | 23 | 3 | 0 | 3 | 12 | 0 | 12 |
| 3 Side-by-Side & Stacked | 36 | 0 | 36 | 4 | 0 | 4 | 19 | 0 | 19 |
| 4 Side-by-Side & Stacked | 20 | 0 | 20 | 3 | 0 | 3 | 11 | 0 | 11 |
| 5-9 Townhse., Live-Work | 138 | 1 | 137 | 15 | 0 | 15 | 63 | 0 | 63 |
| 10-19 Multiplex: Small | 47 | 0 | 47 | 1 | 0 | 1 | 43 | 0 | 43 |
| 20-49 Multiplex: Large | 74 | 0 | 74 | 2 | 0 | 2 | 69 | 0 | 69 |
| 50-99 Midrise: Small | 40 | 1 | 39 | 0 | 0 | 0 | 37 | 1 | 36 |
| 100+ Midrise: Large | 38 | 1 | 37 | 2 | 0 | 2 | 33 | 1 | 32 |
| Total Units | 1,058 | 293 | 765 | 90 | 18 | 72 | 297 | 2 | 295 |
| Detached | 641 | 289 | 352 | 60 | 18 | 42 | 10 | 0 | 10 |
| Attached | 417 | 4 | 413 | 30 | 0 | 30 | 287 | 2 | 285 |

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 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
 Roscommon 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 |
| Roscommon COUNTY - Total | 1,058 | 90 | 297 | 0 | 0 | 0 | 7 | 0 | 81 | 0 | 0 |
| Roscommon COUNTY - Owners | 293 | 18 | 2 | 0 | 0 | 0 | 0 | 0 | 18 | 0 | 0 |
| 1 Detached Houses | 289 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 18 | 0 | 0 |
| 2 Side-by-Side & Stacked | 1 | 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 | 1 | 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 |
| Roscommon COUNTY - Renters | 765 | 72 | 295 | 0 | 0 | 0 | 7 | 0 | 63 | 0 | 0 |
| 1 Detached Houses | 352 | 42 | 10 | 0 | 0 | 0 | 1 | 0 | 41 | 0 | 0 |
| 2 Side-by-Side & Stacked | 23 | 3 | 12 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 |
| 3 Side-by-Side & Stacked | 36 | 4 | 19 | 0 | 0 | 0 | 1 | 0 | 3 | 0 | 0 |
| 4 Side-by-Side & Stacked | 20 | 3 | 11 | 0 | 0 | 0 | 1 | 0 | 2 | 0 | 0 |
| 5-9 Townhse., Live-Work | 137 | 15 | 63 | 0 | 0 | 0 | 2 | 0 | 13 | 0 | 0 |
| 10-19 Multiplex: Small | 47 | 1 | 43 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| 20-49 Multiplex: Large | 74 | 2 | 69 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 |
| 50-99 Midrise: Small | 39 | 0 | 36 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 100+ Midrise: Large | 37 | 2 | 32 | 0 | 0 | 0 | 1 | 0 | 1 | 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
 Roscommon 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 |
| Roscommon COUNTY - Total | 1,058 | 90 | 297 | 0 | 55 | 0 | 40 | 1 | 0 | 202 | 0 |
| Roscommon COUNTY - Owners | 293 | 18 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
| 1 Detached Houses | 289 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 Side-by-Side & Stacked | 1 | 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 | 1 | 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 |
| Roscommon COUNTY - Renters | 765 | 72 | 295 | 0 | 55 | 0 | 38 | 1 | 0 | 202 | 0 |
| 1 Detached Houses | 352 | 42 | 10 | 0 | 6 | 0 | 0 | 0 | 0 | 4 | 0 |
| 2 Side-by-Side & Stacked | 23 | 3 | 12 | 0 | 3 | 0 | 0 | 0 | 0 | 9 | 0 |
| 3 Side-by-Side & Stacked | 36 | 4 | 19 | 0 | 6 | 0 | 0 | 0 | 0 | 13 | 0 |
| 4 Side-by-Side & Stacked | 20 | 3 | 11 | 0 | 4 | 0 | 0 | 0 | 0 | 7 | 0 |
| 5-9 Townhse., Live-Work | 137 | 15 | 63 | 0 | 16 | 0 | 1 | 0 | 0 | 46 | 0 |
| 10-19 Multiplex: Small | 47 | 1 | 43 | 0 | 6 | 0 | 5 | 0 | 0 | 32 | 0 |
| 20-49 Multiplex: Large | 74 | 2 | 69 | 0 | 6 | 0 | 9 | 0 | 0 | 54 | 0 |
| 50-99 Midrise: Small | 39 | 0 | 36 | 0 | 3 | 0 | 9 | 0 | 0 | 24 | 0 |
| 100+ Midrise: Large | 37 | 2 | 32 | 0 | 6 | 0 | 13 | 0 | 0 | 13 | 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
MICHIGAN STATE HOUSING
DEVELOPMENT AUTHORITY

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

| AGGRESSIVE SCENARIO | Houghton Lake CDP 71 Lifestyle Clusters | | | Prudenville CDP 71 Lifestyle Clusters | | |
|----------------------------|--|--------|---------|--|--------|---------|
| | Total | Owners | Renters | Total | Owners | Renters |
| Total Housing Units | 183 | 54 | 129 | 29 | 16 | 13 |
| 1 Detached Houses | 142 | 54 | 88 | 22 | 16 | 6 |
| 2 Side-by-Side & Stacked | 3 | 0 | 3 | 0 | 0 | 0 |
| 3 Side-by-Side & Stacked | 4 | 0 | 4 | 0 | 0 | 0 |
| 4 Side-by-Side & Stacked | 2 | 0 | 2 | 0 | 0 | 0 |
| 5-9 Townhse., Live-Work | 20 | 0 | 20 | 3 | 0 | 3 |
| 10-19 Multiplex: Small | 2 | 0 | 2 | 1 | 0 | 1 |
| 20-49 Multiplex: Large | 5 | 0 | 5 | 1 | 0 | 1 |
| 50-99 Midrise: Small | 3 | 0 | 3 | 1 | 0 | 1 |
| 100+ Midrise: Large | 2 | 0 | 2 | 1 | 0 | 1 |
| Total Units | 183 | 54 | 129 | 29 | 16 | 13 |
| Detached | 142 | 54 | 88 | 22 | 16 | 6 |
| Attached | 41 | 0 | 41 | 7 | 0 | 7 |

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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
 Roscommon COUNTY, Michigan - 2016 - 2020

| AGGRESSIVE SCENARIO | Village of Roscommon 71 Lifestyle Clusters | | | St. Helen CDP 71 Lifestyle Clusters | | |
|----------------------------|---|--------|---------|--|--------|---------|
| | Total | Owners | Renters | Total | Owners | Renters |
| Total Housing Units | 30 | 18 | 12 | 99 | 56 | 43 |
| 1 Detached Houses | 25 | 18 | 7 | 90 | 56 | 34 |
| 2 Side-by-Side & Stacked | 0 | 0 | 0 | 1 | 0 | 1 |
| 3 Side-by-Side & Stacked | 0 | 0 | 0 | 1 | 0 | 1 |
| 4 Side-by-Side & Stacked | 0 | 0 | 0 | 1 | 0 | 1 |
| 5-9 Townhse., Live-Work | 4 | 0 | 4 | 6 | 0 | 6 |
| 10-19 Multiplex: Small | 0 | 0 | 0 | 0 | 0 | 0 |
| 20-49 Multiplex: Large | 1 | 0 | 1 | 0 | 0 | 0 |
| 50-99 Midrise: Small | 0 | 0 | 0 | 0 | 0 | 0 |
| 100+ Midrise: Large | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Units | 30 | 18 | 12 | 99 | 56 | 43 |
| Detached | 25 | 18 | 7 | 90 | 56 | 34 |
| Attached | 5 | 0 | 5 | 9 | 0 | 9 |

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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
 Houghton Lake CDP - Roscommon 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 |
| Houghton Lake CDP - Total | 183 | 10 | 15 | 0 | 0 | 0 | 1 | 0 | 0 | 15 | 0 |
| Houghton Lake CDP - Owners | 54 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 Detached Houses | 54 | 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 | 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 |
| Houghton Lake CDP - Renters | 129 | 7 | 15 | 0 | 0 | 0 | 1 | 0 | 0 | 15 | 0 |
| 1 Detached Houses | 88 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 Side-by-Side & Stacked | 3 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| 3 Side-by-Side & Stacked | 4 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| 4 Side-by-Side & Stacked | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| 5-9 Townhse., Live-Work | 20 | 2 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 |
| 10-19 Multiplex: Small | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 |
| 20-49 Multiplex: Large | 5 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 |
| 50-99 Midrise: Small | 3 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 |
| 100+ Midrise: Large | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 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".

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

Exhibit E.4

| | 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 |
| Houghton Lake CDP - Total | 183 | 10 | 15 | 0 | 0 | 0 | 1 | 0 | 11 | 0 | 0 |
| Houghton Lake CDP - Owners | 54 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 |
| 1 Detached Houses | 54 | 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 | 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 |
| Houghton Lake CDP - Renters | 129 | 7 | 15 | 0 | 0 | 0 | 1 | 0 | 8 | 0 | 0 |
| 1 Detached Houses | 88 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 |
| 2 Side-by-Side & Stacked | 3 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 Side-by-Side & Stacked | 4 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 Side-by-Side & Stacked | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5-9 Townhse., Live-Work | 20 | 2 | 3 | 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 | 5 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 50-99 Midrise: Small | 3 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 100+ Midrise: Large | 2 | 0 | 1 | 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
 Prudenville CDP - Roscommon COUNTY, Michigan - 2016 - 2020

Exhibit E.5

| 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 |
| Prudenville CDP - Total | 29 | 1 | 6 | 0 | 3 | 0 | 2 | 0 | 0 | 5 | 0 |
| Prudenville CDP - Owners | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 Detached Houses | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 Side-by-Side & Stacked | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 |
| Prudenville CDP - Renters | 13 | 1 | 6 | 0 | 3 | 0 | 2 | 0 | 0 | 5 | 0 |
| 1 Detached Houses | 6 | 1 | 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 | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 |
| 10-19 Multiplex: Small | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| 20-49 Multiplex: Large | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| 50-99 Midrise: Small | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| 100+ Midrise: Large | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |

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

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

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

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

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

Exhibit E.6

| | 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 |
| Prudenville CDP - Total | 29 | 1 | 6 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| Prudenville CDP - Owners | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 Detached Houses | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 Side-by-Side & Stacked | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 |
| Prudenville CDP - Renters | 13 | 1 | 6 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| 1 Detached Houses | 6 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 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 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10-19 Multiplex: Small | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20-49 Multiplex: Large | 1 | 0 | 1 | 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 |

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

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

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

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

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

Exhibit E.7

| | 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 |
|--------------------------------|-----------------------------------|------------------------------|-------------------------------|--|---------------------------------------|----------------------------------|----------------------------------|---------------------------------|-------------------------------------|---------------------------------|--------------------------------------|
| 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 |
| Village of Roscommon - Total | 30 | 5 | 3 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 |
| Village of Roscommon - Owners | 18 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
| 1 Detached Houses | 18 | 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 |
| Village of Roscommon - Renters | 12 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 |
| 1 Detached Houses | 7 | 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 | 4 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| 10-19 Multiplex: Small | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20-49 Multiplex: Large | 1 | 0 | 1 | 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 |

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

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

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

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

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

Exhibit E.8

| 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 |
| Village of Roscommon - Total | 30 | 5 | 3 | 0 | 4 | 0 | 1 | 1 | 0 | 3 | 0 |
| Village of Roscommon - Owners | 18 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 Detached Houses | 18 | 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 |
| Village of Roscommon - Renters | 12 | 3 | 3 | 0 | 4 | 0 | 1 | 1 | 0 | 3 | 0 |
| 1 Detached Houses | 7 | 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 | 4 | 1 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 |
| 10-19 Multiplex: Small | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20-49 Multiplex: Large | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 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 |

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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
 St. Helen CDP - Roscommon COUNTY, Michigan - 2016 - 2020

Exhibit E.9

| | 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 |
|----------------------------|-----------------------------------|------------------------------|-------------------------------|--|---------------------------------------|----------------------------------|----------------------------------|---------------------------------|-------------------------------------|---------------------------------|--------------------------------------|
| 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 |
| St. Helen CDP - Total | 99 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 |
| St. Helen CDP - Owners | 56 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| 1 Detached Houses | 56 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 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 |
| St. Helen CDP - Renters | 43 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
| 1 Detached Houses | 34 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| 2 Side-by-Side & Stacked | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 Side-by-Side & Stacked | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 Side-by-Side & Stacked | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5-9 Townhse., Live-Work | 6 | 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 |

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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
 St. Helen CDP - Roscommon COUNTY, Michigan - 2016 - 2020

Exhibit E.10

| 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 |
| St. Helen CDP - Total | 99 | 2 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |
| St. Helen CDP - Owners | 56 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 Detached Houses | 56 | 1 | 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 |
| St. Helen CDP - Renters | 43 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |
| 1 Detached Houses | 34 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 Side-by-Side & Stacked | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 Side-by-Side & Stacked | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 Side-by-Side & Stacked | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5-9 Townhse., Live-Work | 6 | 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 |

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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".



F₁

Contract Rents County and Places

Prepared by:



LandUseUSA

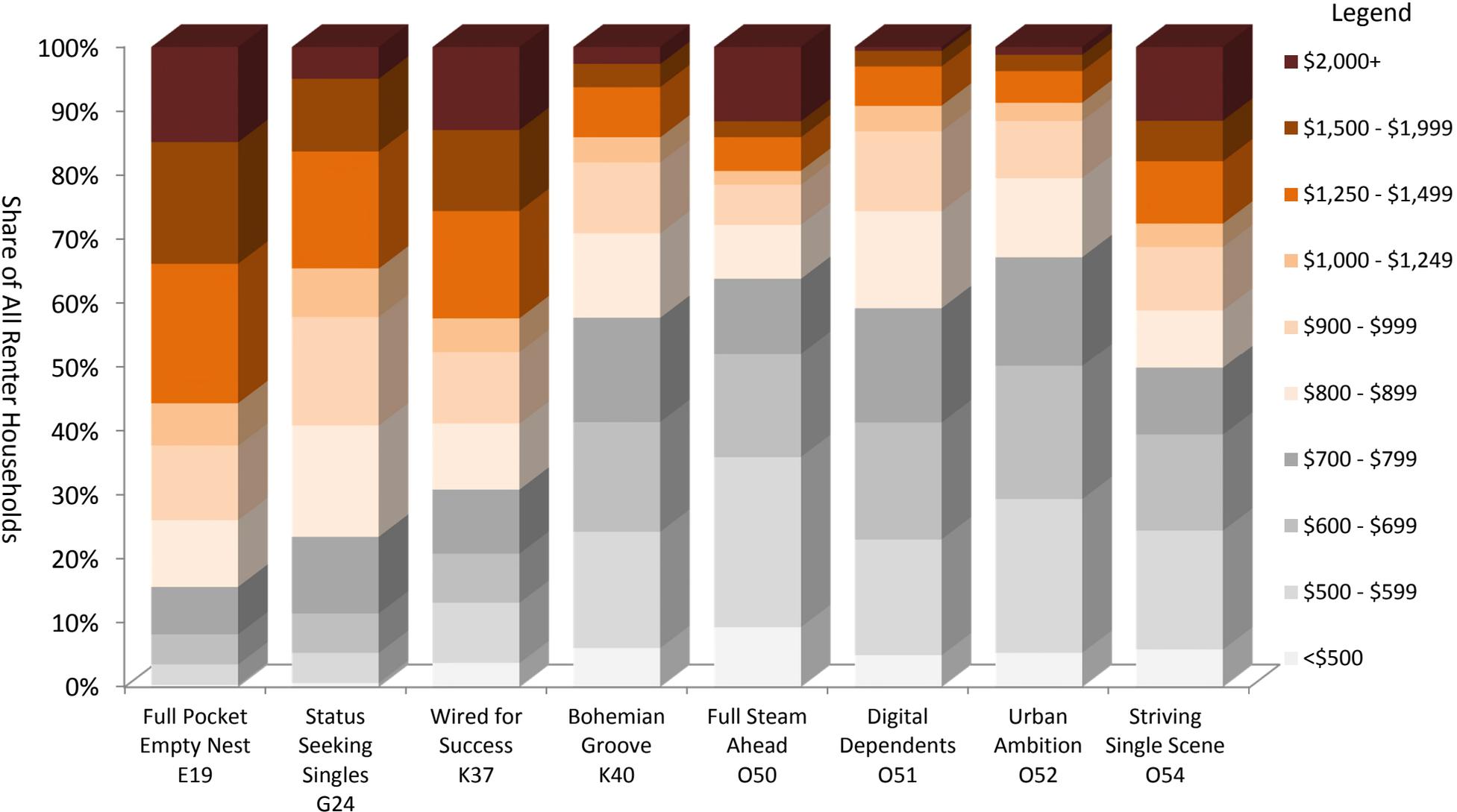
Prepared for:

Northeast Michigan Prosperity Region 3
Michigan State Housing Development Authority



MSHDA
MICHIGAN STATE HOUSING
DEVELOPMENT AUTHORITY

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
Roscommon 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 | 7.4% | 0.9% | 1.4% | 7.4% | 8.2% | 12.3% | 6.5% | 6.6% | 8.9% |
| \$500 - \$599 | 19.1% | 8.6% | 9.8% | 19.1% | 24.9% | 35.6% | 24.1% | 30.1% | 28.8% |
| \$600 - \$699 | 17.1% | 13.4% | 13.6% | 16.4% | 24.8% | 22.9% | 25.6% | 27.5% | 24.6% |
| \$700 - \$799 | 15.2% | 17.8% | 22.2% | 18.0% | 20.1% | 14.0% | 21.3% | 19.1% | 14.5% |
| \$800 - \$899 | 11.5% | 16.7% | 21.5% | 12.4% | 10.8% | 6.7% | 12.0% | 9.2% | 8.3% |
| \$900 - \$999 | 8.4% | 12.4% | 14.2% | 9.1% | 6.1% | 3.3% | 6.6% | 4.4% | 6.1% |
| \$1,000 - \$1,249 | 4.0% | 6.5% | 5.8% | 3.9% | 1.9% | 1.1% | 1.9% | 1.3% | 2.1% |
| \$1,250 - \$1,499 | 6.5% | 10.2% | 6.6% | 5.9% | 1.9% | 1.2% | 1.4% | 1.1% | 2.6% |
| \$1,500 - \$1,999 | 5.0% | 7.5% | 3.5% | 3.8% | 0.7% | 0.5% | 0.5% | 0.5% | 1.5% |
| \$2,000+ | 5.7% | 5.9% | 1.5% | 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 | \$485 | \$703 | \$628 | \$593 | \$502 | \$476 | \$502 | \$483 | \$517 |

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.

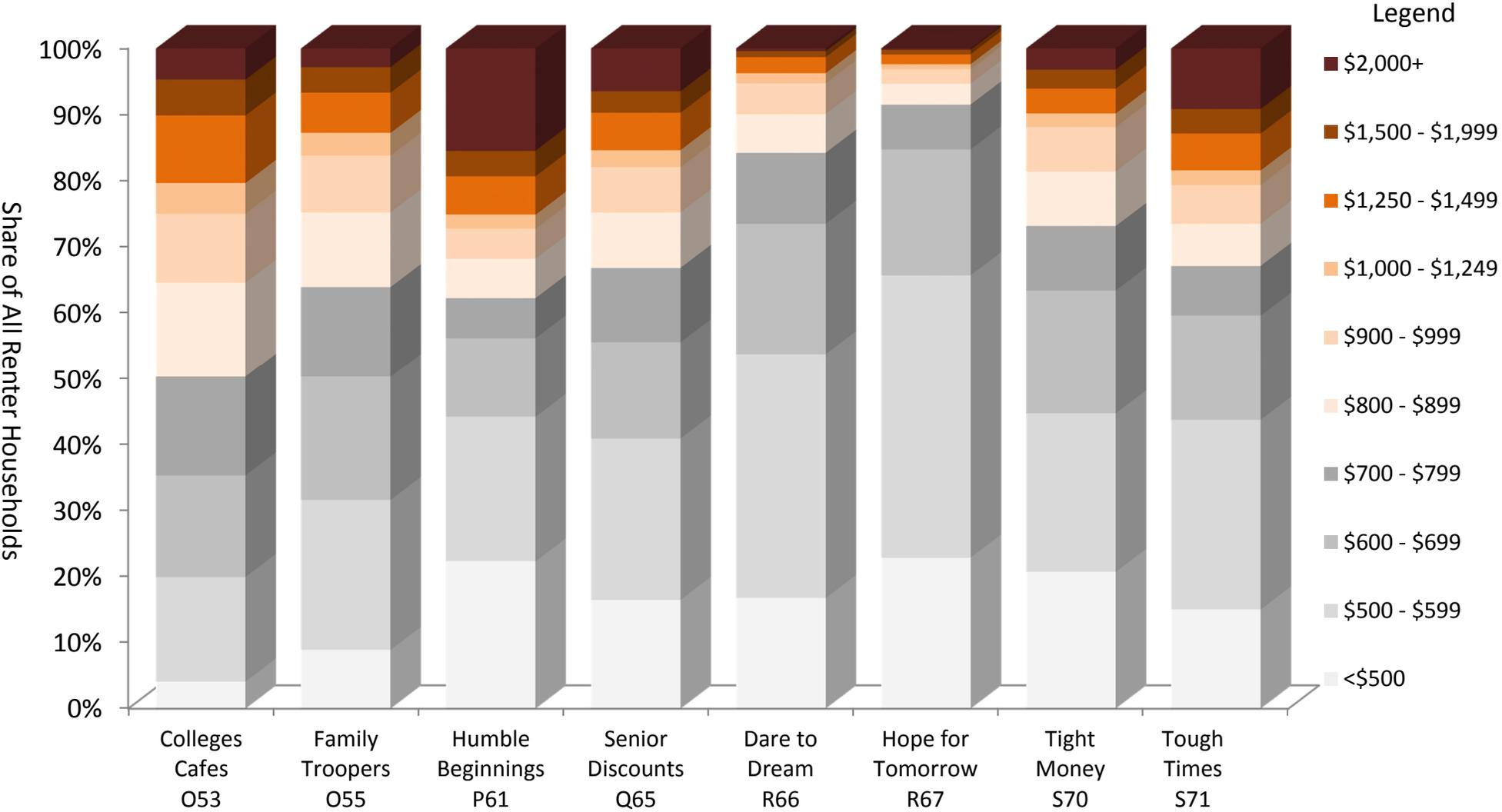
Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
 Number of Units (New and/or Rehab) by Contract Rent Bracket
 Roscommon COUNTY, Michigan - 2016 - 2020

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 |
| Roscommon COUNTY - Total | 1,031 | 87 | 293 | 0 | 0 | 0 | 7 | 0 | 81 | 0 | 0 |
| Roscommon COUNTY - Renters | 757 | 69 | 292 | 0 | 0 | 0 | 7 | 0 | 63 | 0 | 0 |
| <\$500 | 135 | 5 | 63 | 0 | 0 | 0 | 1 | 0 | 4 | 0 | 0 |
| \$500 - \$599 | 225 | 17 | 87 | 0 | 0 | 0 | 2 | 0 | 15 | 0 | 0 |
| \$600 - \$699 | 168 | 18 | 70 | 0 | 0 | 0 | 2 | 0 | 16 | 0 | 0 |
| \$700 - \$799 | 102 | 14 | 35 | 0 | 0 | 0 | 1 | 0 | 13 | 0 | 0 |
| \$800 - \$899 | 58 | 9 | 19 | 0 | 0 | 0 | 1 | 0 | 8 | 0 | 0 |
| \$900 - \$999 | 36 | 4 | 10 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 |
| \$1,000 - \$1,249 | 12 | 1 | 3 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| \$1,250 - \$1,499 | 13 | 1 | 3 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| \$1,500 - \$1,999 | 5 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$2,000+ | 3 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Summation | 757 | 69 | 292 | 0 | 0 | 0 | 7 | 0 | 62 | 0 | 0 |
| Med. Contract Rent | \$620 | -- | -- | \$843 | \$753 | \$712 | \$602 | \$572 | \$603 | \$580 | \$621 |

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.
 Michigan estimates, analysis, and exhibit prepared exclusively by LandUse|USA © 2016 with all rights reserved.

Contract Rent Brackets | Existing Households by Moderate Target Market
Roscommon 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 | 7.4% | 6.0% | 11.3% | 30.4% | 20.9% | 18.1% | 23.6% | 24.5% | 19.2% |
| \$500 - \$599 | 19.1% | 23.6% | 29.5% | 30.5% | 31.6% | 41.0% | 45.2% | 29.1% | 37.4% |
| \$600 - \$699 | 17.1% | 24.2% | 25.7% | 17.6% | 20.1% | 23.1% | 21.2% | 23.9% | 21.8% |
| \$700 - \$799 | 15.2% | 20.0% | 15.9% | 7.6% | 13.0% | 10.6% | 6.4% | 10.5% | 8.8% |
| \$800 - \$899 | 11.5% | 12.7% | 8.8% | 5.0% | 6.5% | 3.9% | 2.0% | 6.0% | 5.0% |
| \$900 - \$999 | 8.4% | 6.2% | 4.5% | 2.5% | 3.5% | 2.0% | 0.9% | 3.2% | 3.0% |
| \$1,000 - \$1,249 | 4.0% | 2.5% | 1.6% | 1.1% | 1.2% | 0.6% | 0.3% | 0.9% | 1.1% |
| \$1,250 - \$1,499 | 6.5% | 2.6% | 1.4% | 1.4% | 1.3% | 0.5% | 0.3% | 0.8% | 1.3% |
| \$1,500 - \$1,999 | 5.0% | 1.2% | 0.7% | 0.8% | 0.6% | 0.1% | 0.1% | 0.5% | 0.7% |
| \$2,000+ | 5.7% | 1.0% | 0.5% | 3.2% | 1.2% | 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 | \$485 | \$524 | \$479 | \$447 | \$454 | \$423 | \$398 | \$436 | \$451 |

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

Roscommon 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 |
| Roscommon COUNTY - Total | 1,031 | 87 | 293 | 0 | 55 | 0 | 40 | 1 | 0 | 202 | 0 |
| Roscommon COUNTY - Renters | 757 | 69 | 292 | 0 | 55 | 0 | 38 | 1 | 0 | 202 | 0 |
| <\$500 | 135 | 5 | 63 | 0 | 6 | 0 | 8 | 0 | 0 | 49 | 0 |
| \$500 - \$599 | 225 | 17 | 87 | 0 | 16 | 0 | 12 | 0 | 0 | 59 | 0 |
| \$600 - \$699 | 168 | 18 | 70 | 0 | 14 | 0 | 8 | 0 | 0 | 48 | 0 |
| \$700 - \$799 | 102 | 14 | 35 | 0 | 9 | 0 | 5 | 0 | 0 | 21 | 0 |
| \$800 - \$899 | 58 | 9 | 19 | 0 | 5 | 0 | 2 | 0 | 0 | 12 | 0 |
| \$900 - \$999 | 36 | 4 | 10 | 0 | 2 | 0 | 1 | 0 | 0 | 7 | 0 |
| \$1,000 - \$1,249 | 12 | 1 | 3 | 0 | 1 | 0 | 0 | 0 | 0 | 2 | 0 |
| \$1,250 - \$1,499 | 13 | 1 | 3 | 0 | 1 | 0 | 0 | 0 | 0 | 2 | 0 |
| \$1,500 - \$1,999 | 5 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| \$2,000+ | 3 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| Summation | 757 | 69 | 292 | 0 | 54 | 0 | 36 | 0 | 0 | 202 | 0 |
| Med. Contract Rent | \$620 | -- | -- | \$628 | \$574 | \$536 | \$545 | \$508 | \$478 | \$523 | \$541 |

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
 Roscommon 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 |
|-------|-------------------|--|--|--|--|--|--|--|
| | Roscommon Co. | \$429 | \$436 | \$444 | \$471 | \$487 | \$518 | \$566 |
| 1 | Houghton Lake CDP | \$418 | \$418 | \$428 | \$443 | \$459 | \$491 | \$541 |
| 2 | Prudenville CDP | \$548 | \$562 | \$567 | \$567 | \$574 | \$587 | \$606 |
| 3 | Roscommon Village | \$404 | \$410 | \$410 | \$410 | \$414 | \$422 | \$434 |
| 4 | St. Helen CDP | \$395 | \$395 | \$402 | \$402 | \$406 | \$414 | \$426 |

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 | | Montmorency County | |
|------------------|---------------------|---------------|---------------|------------------|-----------------|---------------|---------------------|--------------|
| | Presque Isle County | Alpena County | Iosco County | Roscommon County | Crawford County | Ogemaw 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.



F₂

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

Roscommon COUNTY, Michigan - 2016 - 2020

Exhibit F2.1

| AGGRESSIVE SCENARIO (Per In-Migration Only) | Total 71 | Upscale | Moderate | Full | Status | Wired | Bohemian | Full | Digital | Urban | Striving |
|--|-----------|---------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Lifestyle | Target | Target | Empty | Seeking | for | ian | Steam | Depend- | Ambit- | Single |
| Target Market | All 71 | Upscale | Moderate | Nests | Singles | Success | Groove | Ahead | ents | ion | Scene |
| Year of Data | 2015 | 2015 | 2015 | E19 | G24 | K37 | K40 | O50 | O51 | O52 | O54 |
| Roscommon COUNTY - Total | 1,031 | 87 | 293 | U | U | U | U | U | U | U | U |
| Roscommon COUNTY - Owners | 274 | 18 | 1 | 2015 | 2015 | 2015 | 2015 | 2015 | 2015 | 2015 | 2015 |
| < \$50,000 | 51 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 18 | 0 | 0 |
| \$50 - \$74,999 | 63 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
| \$75 - \$99,999 | 57 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 |
| \$100 - \$149,999 | 26 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 |
| \$150 - \$174,999 | 20 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
| \$175 - \$199,999 | 18 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
| \$200 - \$249,999 | 11 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
| \$250 - \$299,999 | 11 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| \$300 - \$349,999 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| \$350 - \$399,999 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$400 - \$499,999 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$500 - \$749,999 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$750,000+ | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Summation | 274 | 18 | 1 | 0 | 0 | 0 | 0 | 0 | 18 | 0 | 0 |
| Med. Home Value | \$111,022 | -- | -- | \$349,734 | \$245,545 | \$281,223 | \$136,422 | \$181,698 | \$118,499 | \$106,900 | \$214,548 |

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

Roscommon 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 |
| Roscommon COUNTY - Total | 1,031 | 87 | 293 | 0 | 55 | 0 | 40 | 1 | 0 | 202 | 0 |
| Roscommon COUNTY - Owners | 274 | 18 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
| < \$50,000 | 51 | 2 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| \$50 - \$74,999 | 63 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$75 - \$99,999 | 57 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$100 - \$149,999 | 26 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$150 - \$174,999 | 20 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$175 - \$199,999 | 18 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$200 - \$249,999 | 11 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$250 - \$299,999 | 11 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$300 - \$349,999 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$350 - \$399,999 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$400 - \$499,999 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$500 - \$749,999 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$750,000+ | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Summation | 274 | 18 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| Med. Home Value | \$111,022 | -- | -- | \$165,891 | \$121,686 | \$188,982 | \$134,617 | \$65,052 | \$51,411 | \$102,179 | \$144,940 |

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.

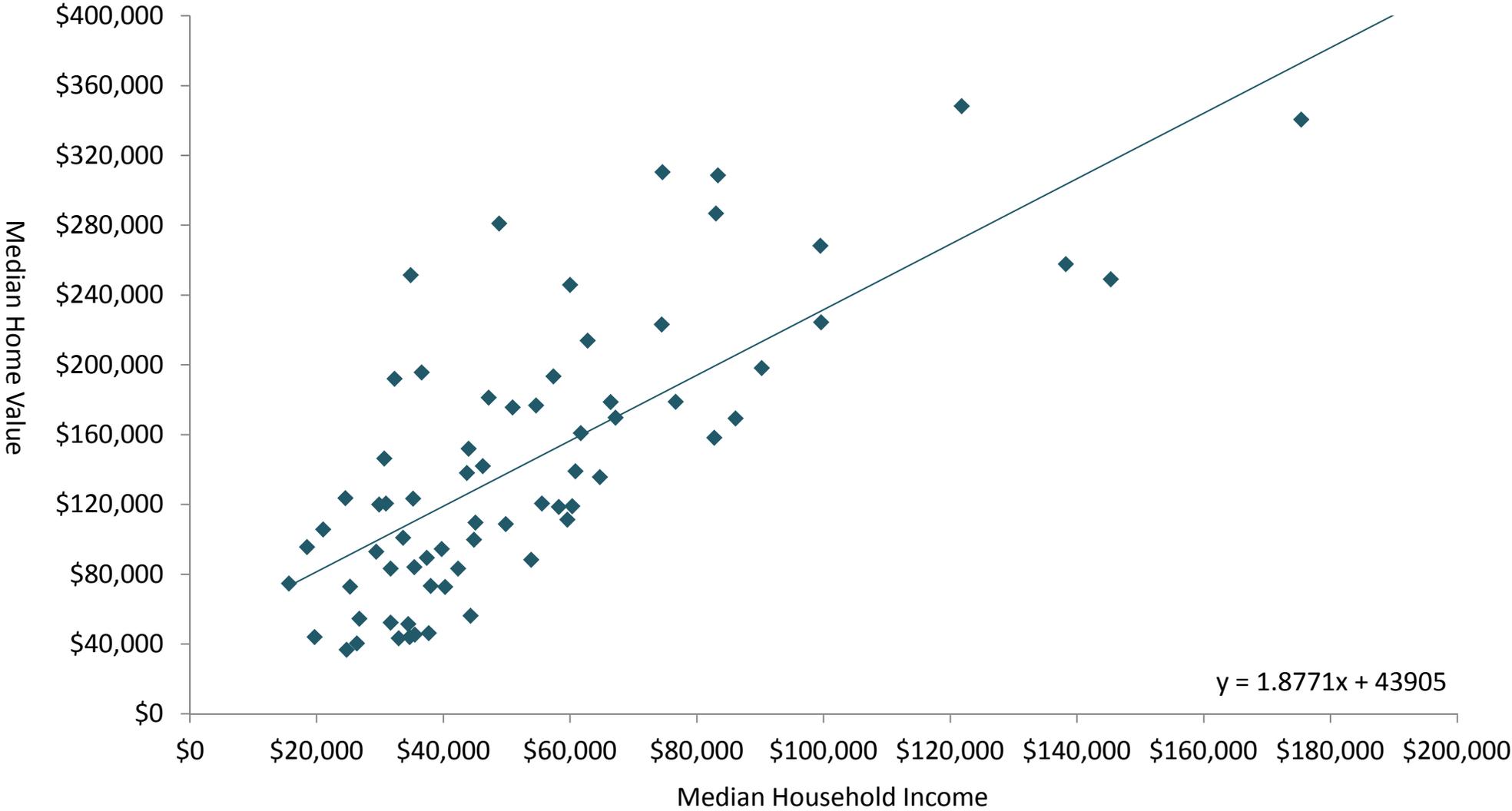
Median Home Values include a +20% boost and assumes new-builds; quality rehabs; and housing market recovery.

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

| Order | County Name | 2010 | 2011 | 2012 | 2013 | 2014 | 2016 | 2020 |
|-------|-------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | | ACS 1-yr Median Home Value | ACS 1-yr Median Home Value | ACS 1-yr Median Home Value | ACS 1-yr Median Home Value | Estimate Median Home Value | Forecast Median Home Value | Forecast Median Home Value |
| | Roscommon Co. | \$107,400 | \$102,900 | \$97,600 | \$92,000 | \$92,920 | \$94,788 | \$97,470 |
| 1 | Houghton Lake CDP | \$89,900 | \$89,400 | \$89,400 | \$84,200 | \$85,042 | \$86,751 | \$89,206 |
| 2 | Prudenville CDP | \$119,400 | \$120,100 | \$121,300 | \$106,400 | \$107,464 | \$109,624 | \$112,726 |
| 3 | Roscommon Village | \$83,500 | \$82,500 | \$80,700 | \$80,500 | \$81,305 | \$82,939 | \$85,286 |
| 4 | St. Helen CDP | \$70,200 | \$64,200 | \$56,500 | \$57,700 | \$58,277 | \$59,448 | \$61,130 |

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.

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 - Total Housing Units, Including Vacancies
Roscommon 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 |
|-------|-------------------|---|---|---|---|---|---|---|
| | Roscommon Co. | 24,581 | 24,507 | 24,481 | 24,404 | 24,404 | 24,404 | 24,404 |
| 1 | Houghton Lake CDP | 3,066 | 3,078 | 3,084 | 3,024 | 3,024 | 3,024 | 3,024 |
| 2 | Prudenville CDP | 1,489 | 1,363 | 1,273 | 1,386 | 1,386 | 1,386 | 1,386 |
| 3 | Roscommon Village | 551 | 523 | 509 | 502 | 502 | 502 | 502 |
| 4 | St. Helen CDP | 2,813 | 2,856 | 2,718 | 2,668 | 2,668 | 2,668 | 2,668 |

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
Roscommon 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 | 50 | \$9,203,915 | \$184,100 | -- | -- | -- | -- |
| 2013 | 42 | \$8,515,506 | \$202,800 | -- | -- | -- | -- |
| 2012 | 41 | \$6,398,542 | \$156,100 | -- | -- | -- | -- |
| 2011 | 30 | \$5,388,629 | \$179,600 | -- | -- | -- | -- |
| 2010 | 28 | \$4,623,459 | \$165,100 | -- | -- | -- | -- |
| 2009 | 19 | \$3,376,118 | \$177,700 | -- | -- | -- | -- |
| 2008 | 43 | \$6,389,847 | \$148,600 | -- | -- | -- | -- |
| 2007 | 83 | \$10,378,848 | \$125,000 | 20 | \$1,411,000 | \$70,600 | 0.56 |
| 2006 | 116 | \$13,974,638 | \$120,500 | -- | -- | -- | -- |
| 2005 | 206 | \$20,745,395 | \$100,700 | -- | -- | -- | -- |
| 2004 | 290 | \$25,084,130 | \$86,500 | -- | -- | -- | -- |
| 2003 | 342 | \$28,062,994 | \$82,100 | 2 | \$14,000 | \$7,000 | 0.09 |
| 2002 | 348 | \$27,379,045 | \$78,700 | 16 | \$300,000 | \$18,800 | 0.24 |
| 2001 | 366 | \$27,027,193 | \$73,800 | -- | -- | -- | -- |
| 2000 | 373 | \$26,559,037 | \$71,200 | -- | -- | -- | -- |
| All Years | 2,377 | \$223,107,296 | \$93,900 | 38 | \$1,725,000 | \$45,400 | 0.48 |
| 2007-14 | 336 | \$54,274,864 | \$161,500 | 20 | \$1,411,000 | \$70,600 | 0.44 |
| 2000-06 | 2,041 | \$168,832,432 | \$82,700 | 18 | \$314,000 | \$17,400 | 0.21 |

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



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**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
Roscommon 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 | | | | | | | | | | | |
| 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 |
| Roscommon COUNTY | 11,753 | 201 | 395 | 0 | 0 | 0 | 15 | 0 | 186 | 0 | 0 |
| Owners | 10,187 | 124 | 41 | 0 | 0 | 0 | 1 | 0 | 123 | 0 | 0 |
| Renters | 1,566 | 77 | 354 | 0 | 0 | 0 | 14 | 0 | 63 | 0 | 0 |
| Houghton Lake CDP | 1,619 | 26 | 17 | 0 | 0 | 0 | 2 | 0 | 24 | 0 | 0 |
| Owners | 1,383 | 16 | 1 | 0 | 0 | 0 | 0 | 0 | 16 | 0 | 0 |
| Renters | 236 | 10 | 16 | 0 | 0 | 0 | 1 | 0 | 8 | 0 | 0 |
| Prudenville CDP | 813 | 6 | 66 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 |
| Owners | 677 | 4 | 10 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 |
| Renters | 136 | 2 | 56 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
| Village of Roscommon | 472 | 16 | 23 | 0 | 0 | 0 | 2 | 0 | 14 | 0 | 0 |
| Owners | 404 | 10 | 3 | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 0 |
| Renters | 68 | 6 | 21 | 0 | 0 | 0 | 1 | 0 | 5 | 0 | 0 |
| St. Helen CDP | 1,351 | 9 | 2 | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 0 |
| Owners | 1,148 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 |
| Renters | 203 | 3 | 1 | 0 | 0 | 0 | 0 | 0 | 3 | 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 cluster.

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
Roscommon 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 |
| Roscommon COUNTY | 11,753 | 201 | 395 | 0 | 56 | 0 | 135 | 2 | 0 | 203 | 0 |
| Owners | 10,187 | 124 | 41 | 0 | 1 | 0 | 39 | 0 | 0 | 1 | 0 |
| Renters | 1,566 | 77 | 354 | 0 | 55 | 0 | 96 | 1 | 0 | 202 | 0 |
| Houghton Lake CDP | 1,619 | 26 | 17 | 0 | 0 | 0 | 2 | 0 | 0 | 15 | 0 |
| Owners | 1,383 | 16 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Renters | 236 | 10 | 16 | 0 | 0 | 0 | 1 | 0 | 0 | 15 | 0 |
| Prudenville CDP | 813 | 6 | 66 | 0 | 10 | 0 | 35 | 0 | 0 | 22 | 0 |
| Owners | 677 | 4 | 10 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 |
| Renters | 136 | 2 | 56 | 0 | 9 | 0 | 25 | 0 | 0 | 22 | 0 |
| Village of Roscommon | 472 | 16 | 23 | 0 | 7 | 0 | 8 | 2 | 0 | 6 | 0 |
| Owners | 404 | 10 | 3 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
| Renters | 68 | 6 | 21 | 0 | 7 | 0 | 6 | 1 | 0 | 6 | 0 |
| St. Helen CDP | 1,351 | 9 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 |
| Owners | 1,148 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Renters | 203 | 3 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |

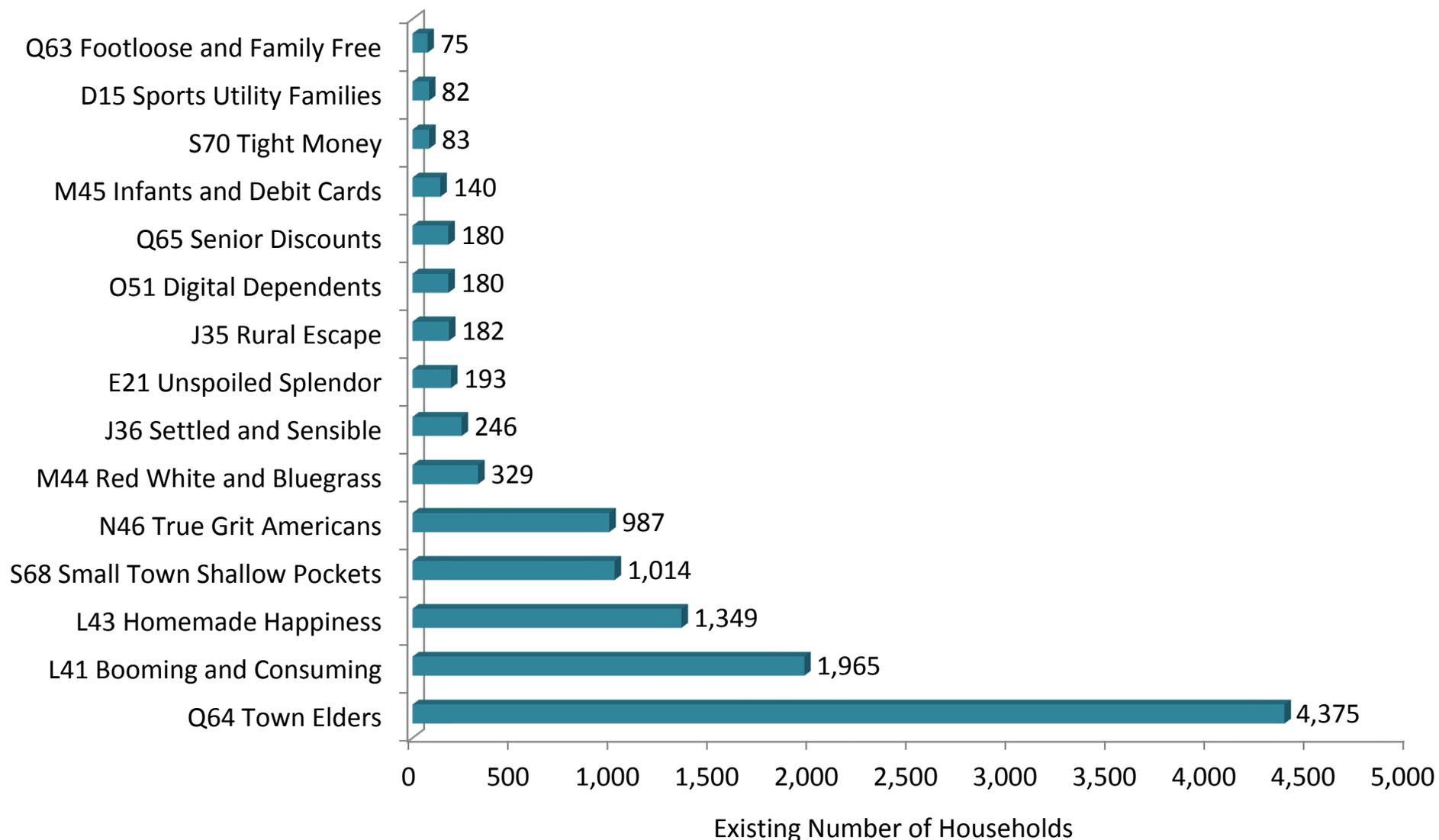
Source: Results of a Target Market Analysis prepared exclusively by LandUse|USA © 2016 with all rights reserved.

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

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

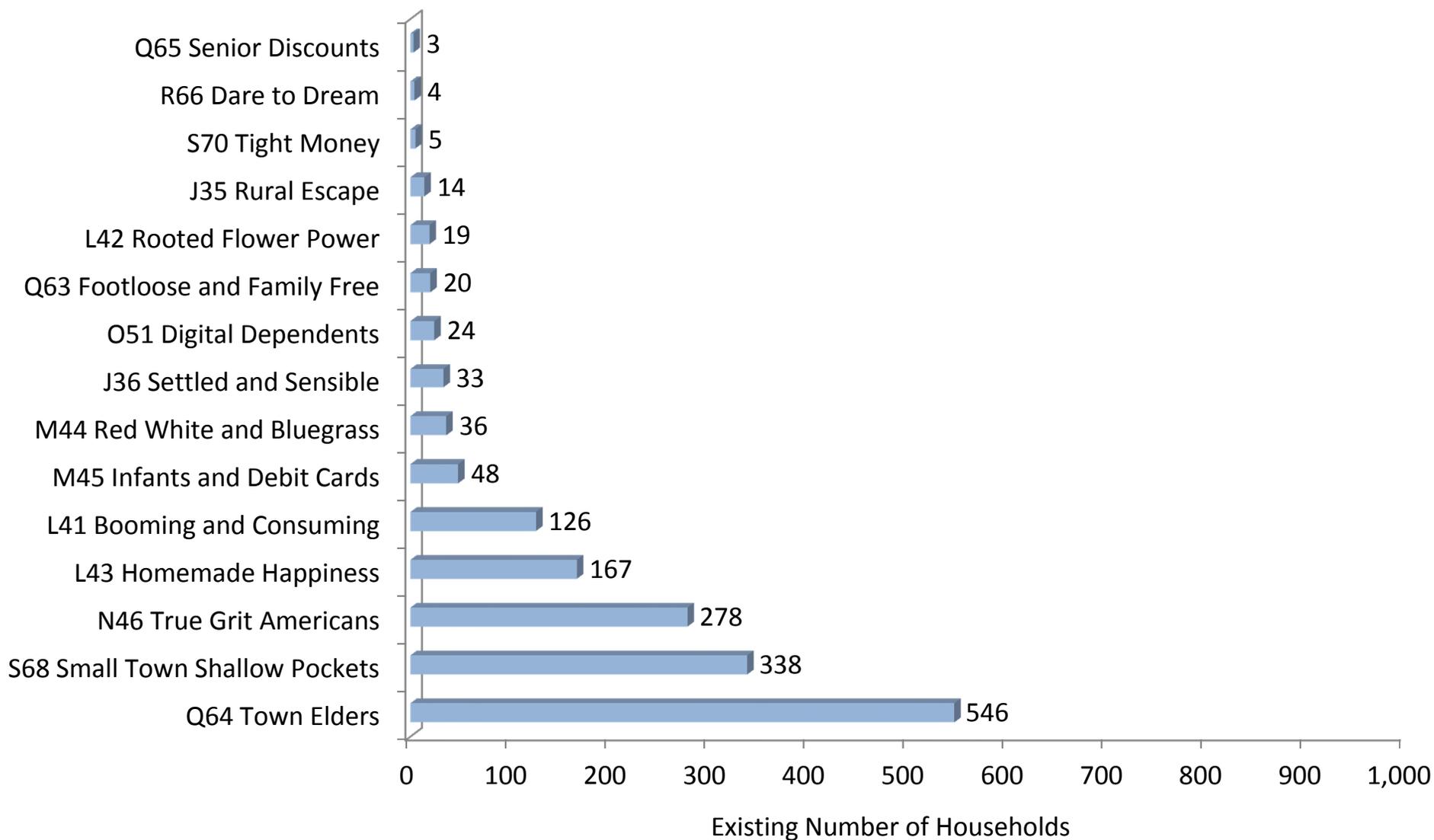
Clusters with the smallest share of households are given a big boost, and those with a largest share are given a minor boost.

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



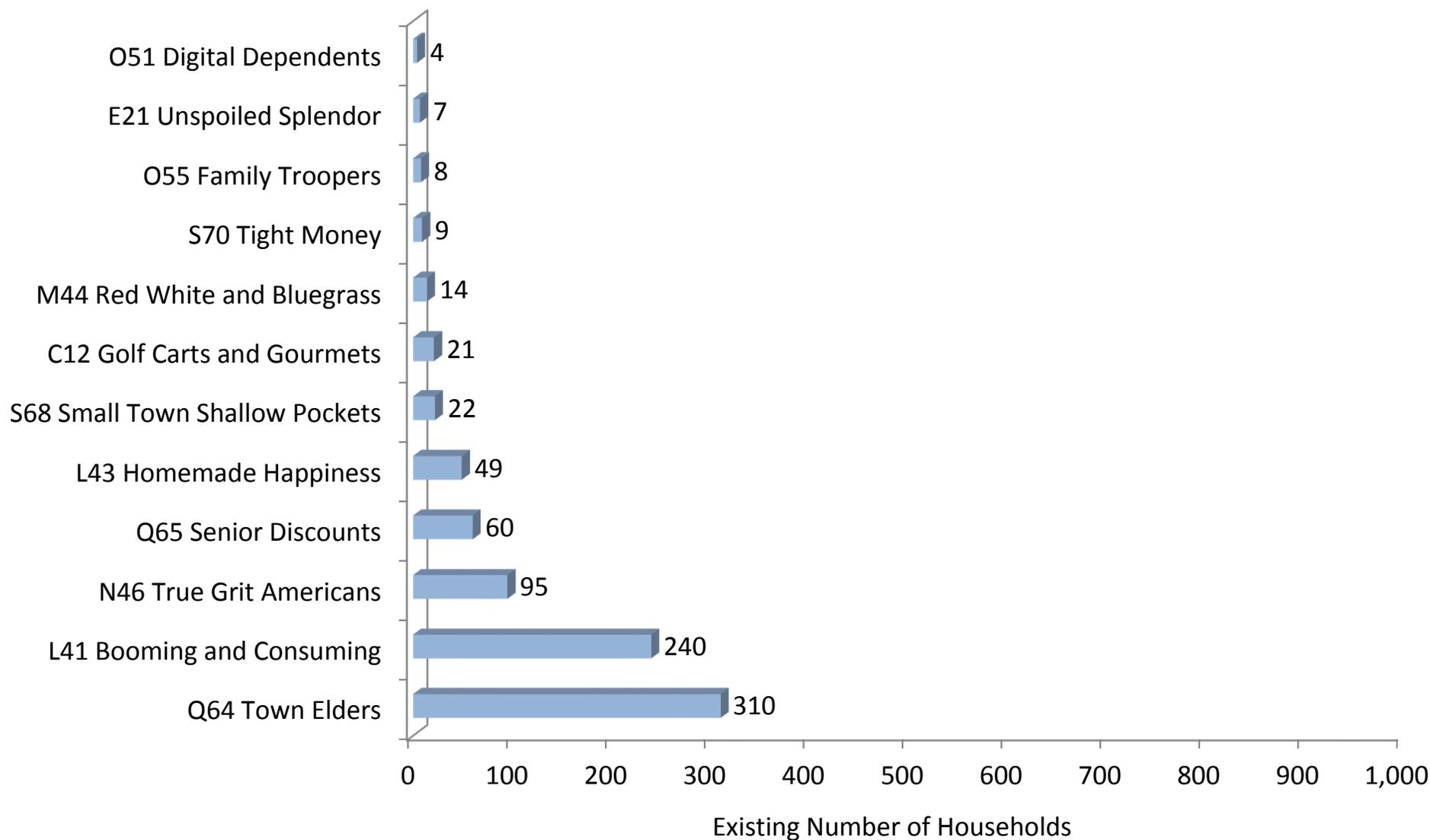
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Existing Households by Predominant Lifestyle Cluster Houghton Lake CDP - Roscommon County, MI - 2015 (Base Year)



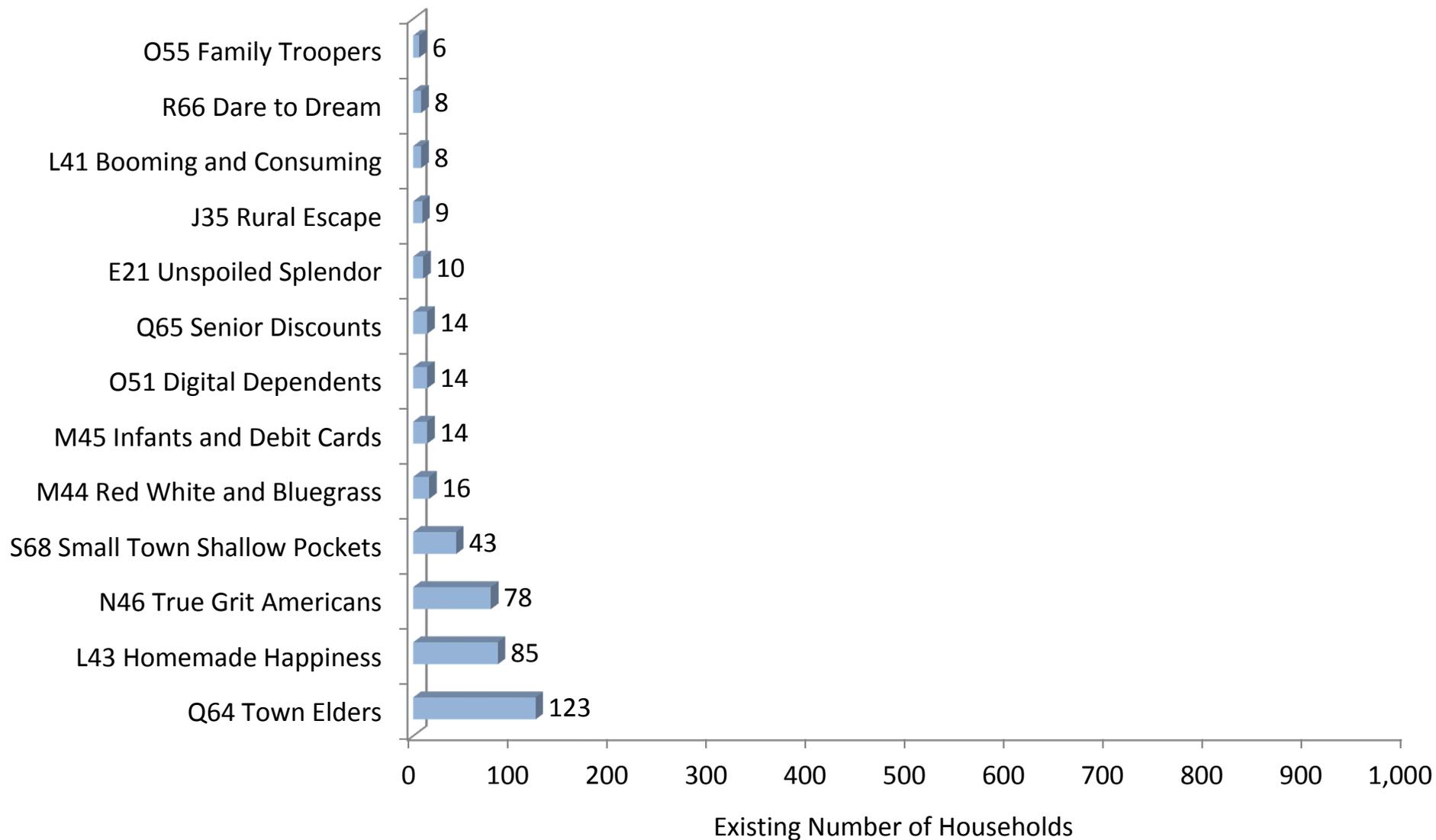
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Existing Households by Predominant Lifestyle Cluster Prudenville CDP - Roscommon County, MI - 2015 (Base Year)



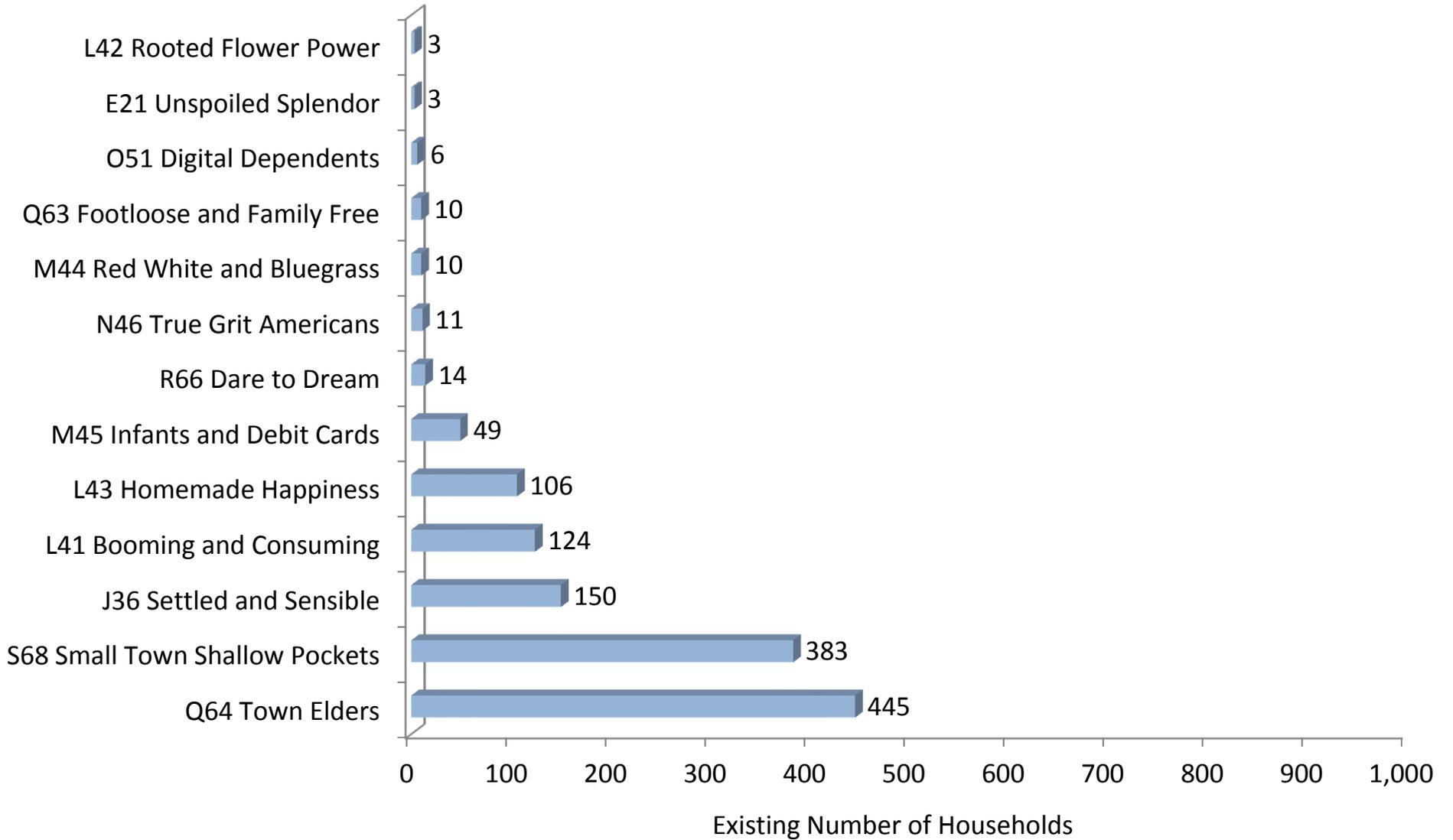
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Existing Households by Predominant Lifestyle Cluster The Village of Roscommon - Roscommon 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.

Existing Households by Predominant Lifestyle Cluster St. Helen CDP - Roscommon 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:



LandUseUSA

Prepared for:

Northeast Michigan Prosperity Region 3
Michigan State Housing Development Authority



MSHDA
MICHIGAN STATE HOUSING
DEVELOPMENT AUTHORITY

Market Parameters and Forecasts - Households
 Roscommon 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. |
| | Roscommon Co. | 11,433 | 11,449 | 11,255 | 11,423 | 11,617 | 11,775 | 12,032 | 12,456 |
| 1 | Houghton Lake CDP | -- | 1,470 | 1,479 | 1,415 | 1,377 | 1,377 | 1,377 | 1,377 |
| 2 | Prudenville CDP | -- | 815 | 810 | 824 | 906 | 978 | 1,107 | 1,350 |
| 3 | Roscommon Village | -- | 433 | 426 | 411 | 396 | 396 | 396 | 396 |
| 4 | St. Helen CDP | -- | 1,359 | 1,366 | 1,379 | 1,355 | 1,355 | 1,355 | 1,355 |

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

Exhibit H.2

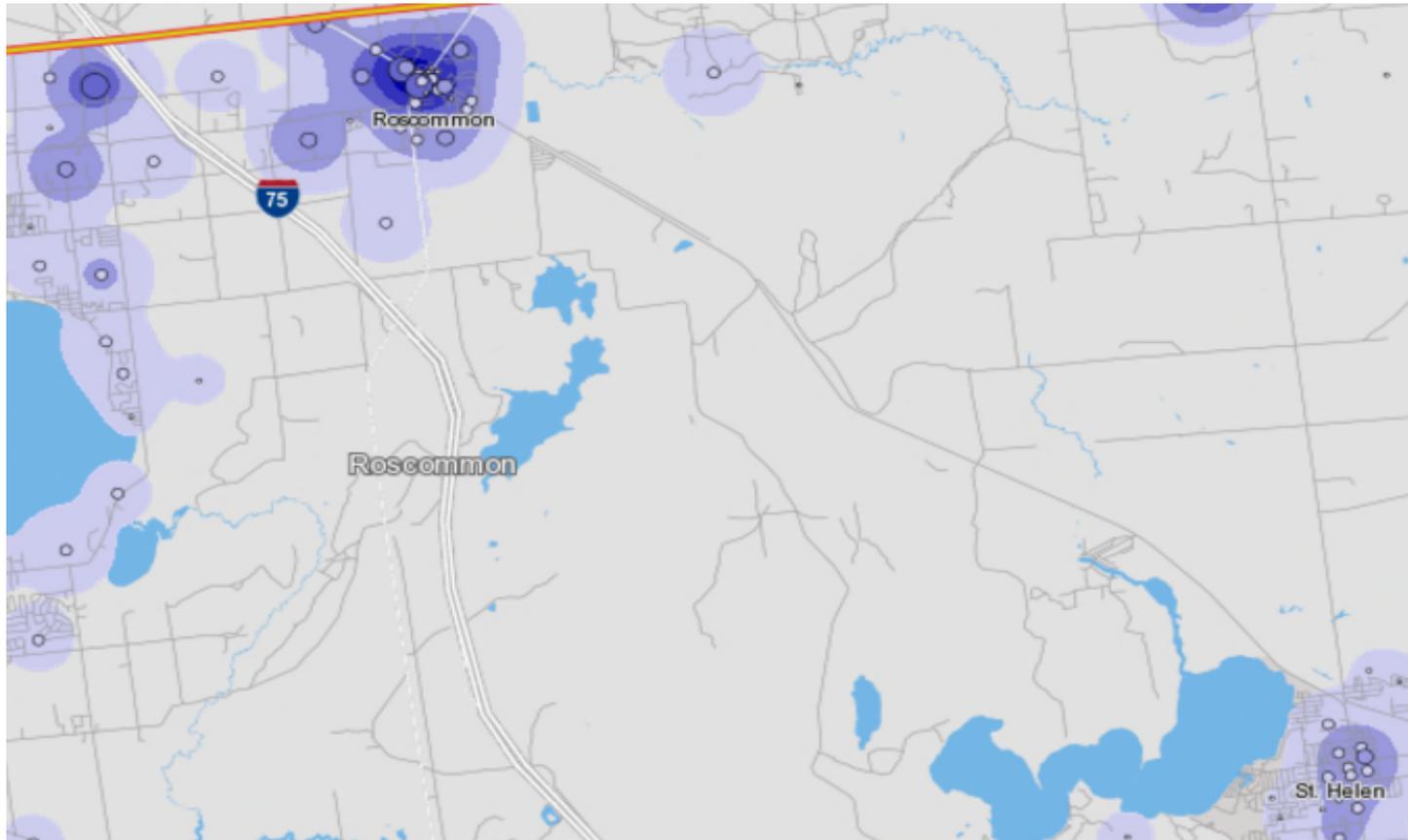
Roscommon County, Michigan with Selected Communities - 2010 - 2015

| | Roscommon COUNTY | Houghton Lake CDP | Prudenville CDP | The Village of Roscommon | St. Helen CDP |
|--|---------------------|-------------------------|--------------------|--------------------------------|------------------|
| Households Census (2010) | 11,433 | 1,598 | 811 | 423 | 1,283 |
| Households ACS (2013) | 11,617 | 1,377 | 906 | 396 | 1,355 |
| Population Census (2010) | 24,449 | 3,427 | 1,682 | 1,075 | 2,668 |
| Population ACS (2013) | 24,281 | 2,695 | 1,691 | 980 | 2,724 |
| Group Quarters Population (2013) | 286 | 63 | 0 | 180 | 0 |
| Correctional Facilities | 70 | 0 | 0 | 71 | 0 |
| Nursing/Mental Health Facilities | 169 | 44 | 0 | 109 | 0 |
| College/University Housing | 0 | 0 | 0 | 0 | 0 |
| Military Quarters | 0 | 0 | 0 | 0 | 0 |
| Other | 46 | 19 | 0 | 0 | 0 |
| Daytime Employees Ages 16+ (2015) | 8,368 | 1,935 | 572 | 1,085 | 524 |
| Unemployment Rate (2015) | 3.8% | 3.9% | 1.8% | 3.2% | 4.3% |
| Employment by Industry Sector (2013) | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Agric., Forest, Fish, Hunt, Mine | 1.5% | 3.5% | 4.5% | 0.0% | 0.0% |
| Arts, Ent. Rec., Accom., Food Service | 13.0% | 11.1% | 14.3% | 14.2% | 5.9% |
| Construction | 6.6% | 6.9% | 1.4% | 2.7% | 10.2% |
| Educ. Service, Health Care, Soc. Asst. | 19.4% | 19.5% | 26.0% | 24.2% | 18.2% |
| Finance, Ins., Real Estate | 5.3% | 5.9% | 4.8% | 5.9% | 5.0% |
| Information | 0.8% | 1.5% | 0.0% | 1.8% | 0.8% |
| Manufacturing | 9.3% | 7.9% | 11.2% | 6.8% | 12.8% |
| Other Services, excl. Public Admin. | 4.5% | 5.9% | 8.9% | 7.8% | 2.7% |
| Profess., Sci., Mngmt., Admin., Waste | 5.8% | 10.8% | 0.0% | 5.5% | 0.9% |
| Public Administration | 6.4% | 1.9% | 18.8% | 11.4% | 4.8% |
| Retail Trade | 20.9% | 17.8% | 10.1% | 14.6% | 25.4% |
| Transpo., Wrhse., Utilities | 4.2% | 6.6% | 0.0% | 2.7% | 3.6% |
| Wholesale Trade | 2.3% | 0.7% | 0.0% | 2.3% | 9.9% |

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.

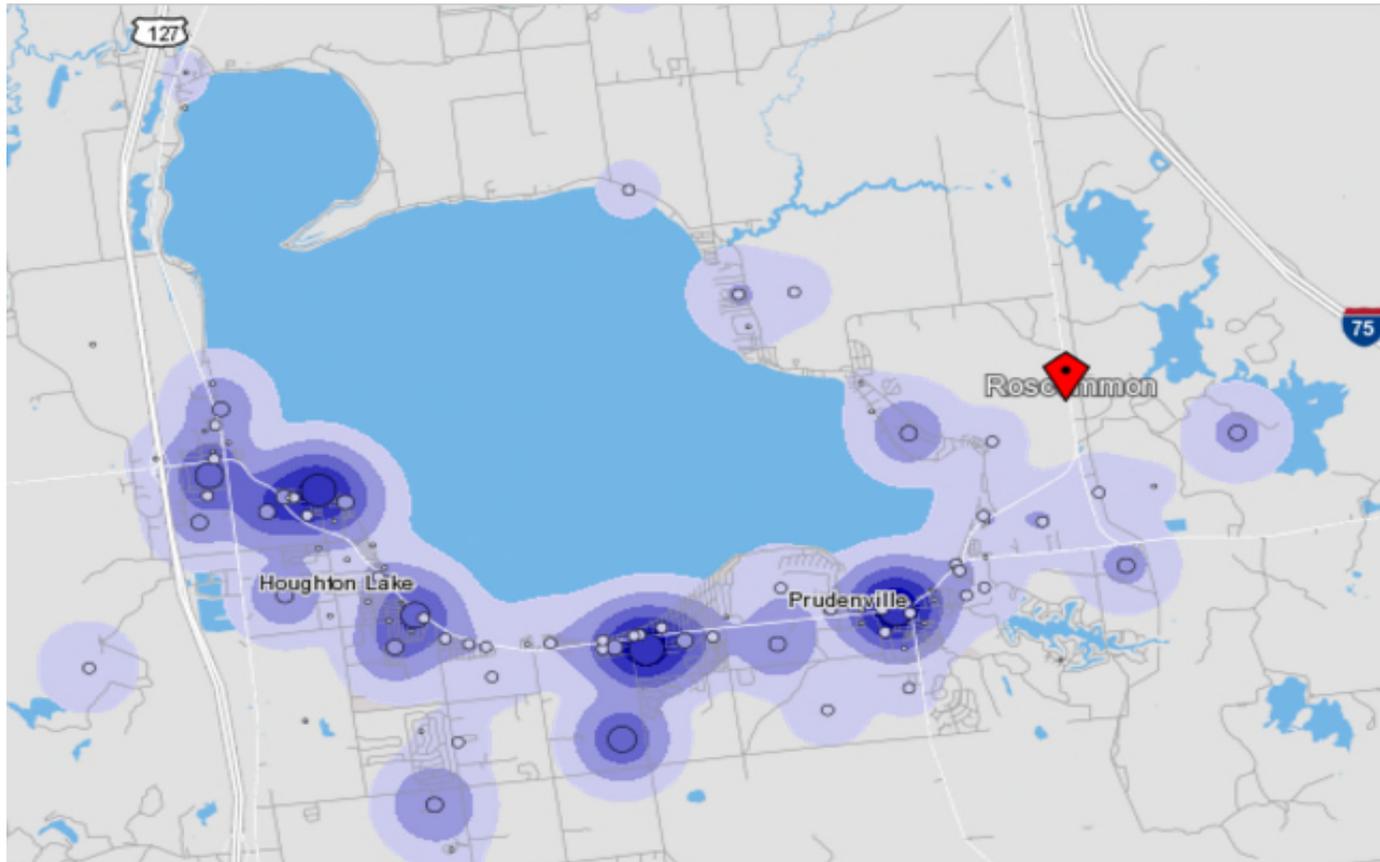
Spatial Distribution of Worker Population by Place of Work

Roscommon County - The Village of Roscommon | St. Helen CDP, Michigan - 2013



Source: U.S.Census Bureau, Center for Economic Studies; 2013.
Exhibit and analysis prepared by LandUse|USA; 2016.

Spatial Distribution of Worker Population by Place of Work
Roscommon County - Houghton Lake CDP | Prudenville 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 - Median Household Income
 Roscommon 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 |
|-------|-------------------|---|---|---|---|---|---|---|
| | Roscommon Co. | \$33,542 | \$33,542 | \$34,765 | \$33,334 | \$33,667 | \$34,344 | \$35,316 |
| 1 | Houghton Lake CDP | \$27,820 | \$28,133 | \$27,894 | \$29,470 | \$29,765 | \$30,363 | \$31,222 |
| 2 | Prudenville CDP | \$32,188 | \$28,816 | \$32,177 | \$31,691 | \$32,008 | \$32,651 | \$33,575 |
| 3 | Roscommon Village | \$19,458 | \$18,587 | \$17,321 | \$18,750 | \$18,938 | \$19,318 | \$19,865 |
| 4 | St. Helen CDP | \$28,566 | \$25,196 | \$25,616 | \$24,652 | \$24,899 | \$25,399 | \$26,118 |

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
 Roscommon County and Selected Communities - Michigan Prosperity Region 3

| | | 2010 Census | 2010 ACS 1-yr | 2011 ACS 1-yr | 2012 ACS 1-yr | 2013 ACS 1-yr | 2014 Estimate | 2016 Forecast | 2020 Forecast |
|-------|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Order | County Name | Renter Hhlds. |
| | Roscommon Co. | 1,969 | 1,844 | 1,814 | 2,044 | 2,321 | 2,479 | 2,736 | 3,160 |
| 1 | Houghton Lake CDP | -- | 327 | 316 | 348 | 344 | 344 | 344 | 344 |
| 2 | Prudenville CDP | -- | 149 | 146 | 184 | 191 | 212 | 274 | 429 |
| 3 | Roscommon Village | -- | 217 | 234 | 242 | 217 | 211 | 203 | 194 |
| 4 | St. Helen CDP | -- | 208 | 194 | 242 | 314 | 314 | 314 | 314 |

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
Roscommon 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. |
| | Roscommon Co. | 9,464 | 9,605 | 9,441 | 9,379 | 9,296 | 9,296 | 9,296 | 9,296 |
| 1 | Houghton Lake CDP | -- | 1,143 | 1,163 | 1,067 | 1,033 | 1,033 | 1,033 | 1,033 |
| 2 | Prudenville CDP | -- | 666 | 664 | 640 | 715 | 766 | 833 | 921 |
| 3 | Roscommon Village | -- | 216 | 192 | 169 | 179 | 185 | 193 | 202 |
| 4 | St. Helen CDP | -- | 1,151 | 1,172 | 1,137 | 1,041 | 1,041 | 1,041 | 1,041 |

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
 Roscommon County, Michigan with Selected Communities - 2013

Exhibit H.8
 Exhibit H.8

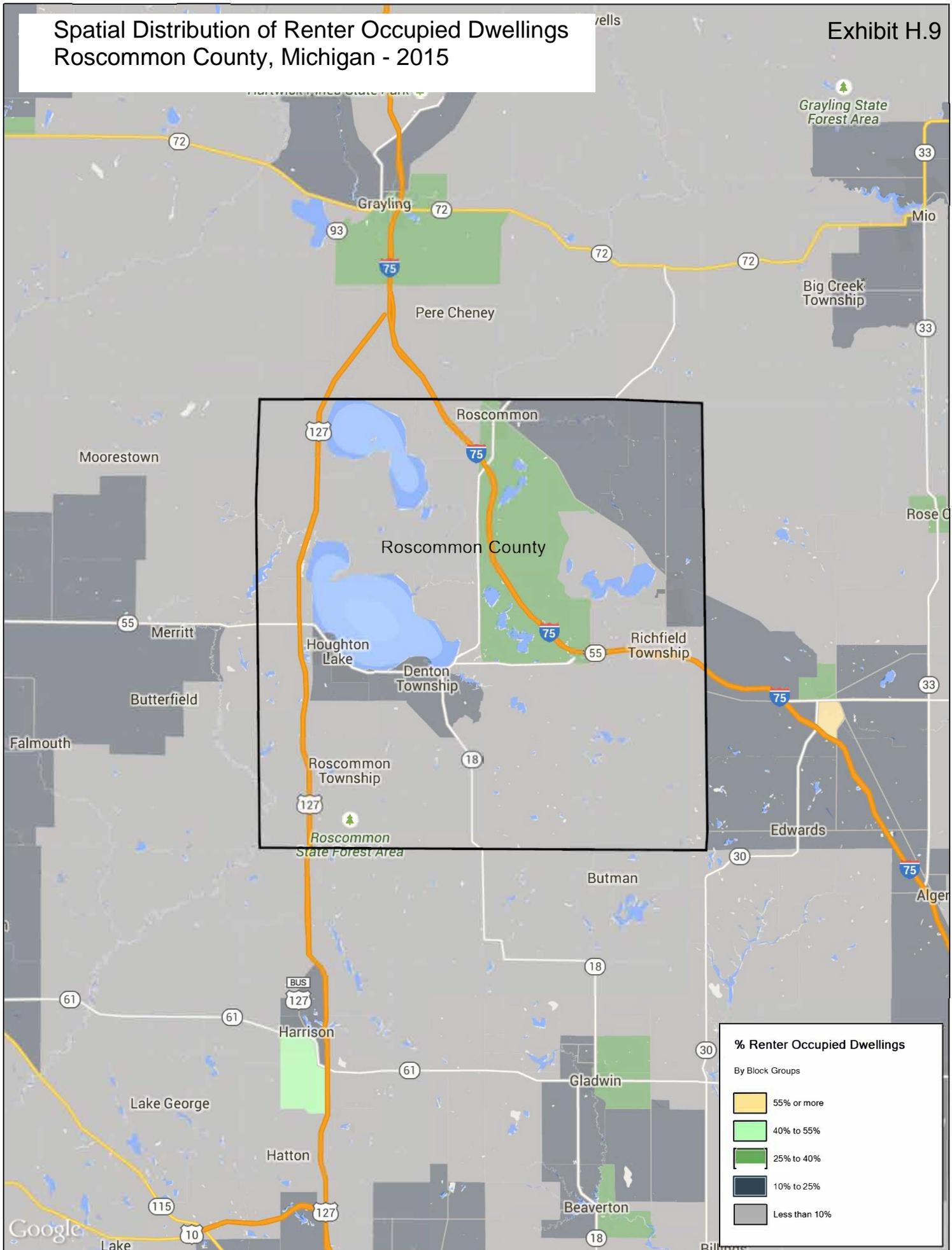
| | Roscommon COUNTY | Houghton Lake CDP | Prudenville CDP | The Village of Roscommon | St. Helen CDP |
|---------------------------------------|---------------------|-------------------------|--------------------|--------------------------------|------------------|
| Total Housing Units (2013) | 24,404 | 3,024 | 1,386 | 502 | 2,668 |
| 1, mobile, other | 23,554 | 2,869 | 1,318 | 348 | 2,606 |
| 1 attached, 2 | 273 | 78 | 14 | 18 | 31 |
| 3 or 4 | 134 | 20 | 0 | 44 | 0 |
| 5 to 9 | 180 | 16 | 25 | 51 | 5 |
| 10 to 19 | 114 | 20 | 0 | 10 | 20 |
| 20 to 49 | 120 | 21 | 22 | 31 | 0 |
| 50 or more | 29 | 0 | 7 | 0 | 6 |
| Premium for Seasonal Households | 30% | 32% | 19% | 5% | 27% |
| Vacant (incl. Seasonal, Rented, Sold) | | | | | |
| 1, mobile, other | 12,612 | 1,583 | 455 | 106 | 1,293 |
| 1 attached, 2 | 94 | 44 | 0 | 0 | 26 |
| 3 or 4 | 20 | 20 | 0 | 0 | 0 |
| 5 to 9 | 44 | 0 | 25 | 0 | 0 |
| 10 to 19 | 17 | 0 | 0 | 0 | 0 |
| 20 to 49 | 0 | 0 | 0 | 0 | 0 |
| 50 or more | 0 | 0 | 0 | 0 | 0 |
| Avail. (excl. Seasonal, Rented, Sold) | | | | | |
| 1, mobile, other | 1,347 | 142 | 40 | 49 | 151 |
| 1 attached, 2 | 10 | 4 | 0 | 0 | 3 |
| 3 or 4 | 2 | 2 | 0 | 0 | 0 |
| 5 to 9 | 5 | 0 | 2 | 0 | 0 |
| 10 to 19 | 2 | 0 | 0 | 0 | 0 |
| 20 to 49 | 0 | 0 | 0 | 0 | 0 |
| 50 or more | 0 | 0 | 0 | 0 | 0 |
| Reason for Vacancy (2013) | 12,787 | 1,647 | 480 | 106 | 1,313 |
| For Rent | 208 | 42 | 0 | 0 | 45 |
| For Sale | 525 | 63 | 17 | 22 | 48 |
| Others | <u>633</u> | <u>43</u> | <u>25</u> | <u>27</u> | <u>60</u> |
| For Sale or Rent | 1,366 | 148 | 42 | 49 | 153 |
| Seasonal, Recreation | 11,346 | 1,462 | 438 | 52 | 1,145 |
| Migrant Workers | 0 | 0 | 0 | 0 | 0 |
| Rented, Not Occupied | 40 | 31 | 0 | 0 | 0 |
| Sold, Not Occupied | <u>35</u> | <u>6</u> | <u>0</u> | <u>5</u> | <u>15</u> |
| Not Yet Occupied | 75 | 37 | 0 | 5 | 15 |

Source: American Community Survey (ACS) 2008 - 2013.

Analysis and exhibit prepared by LandUse|USA; 2016.

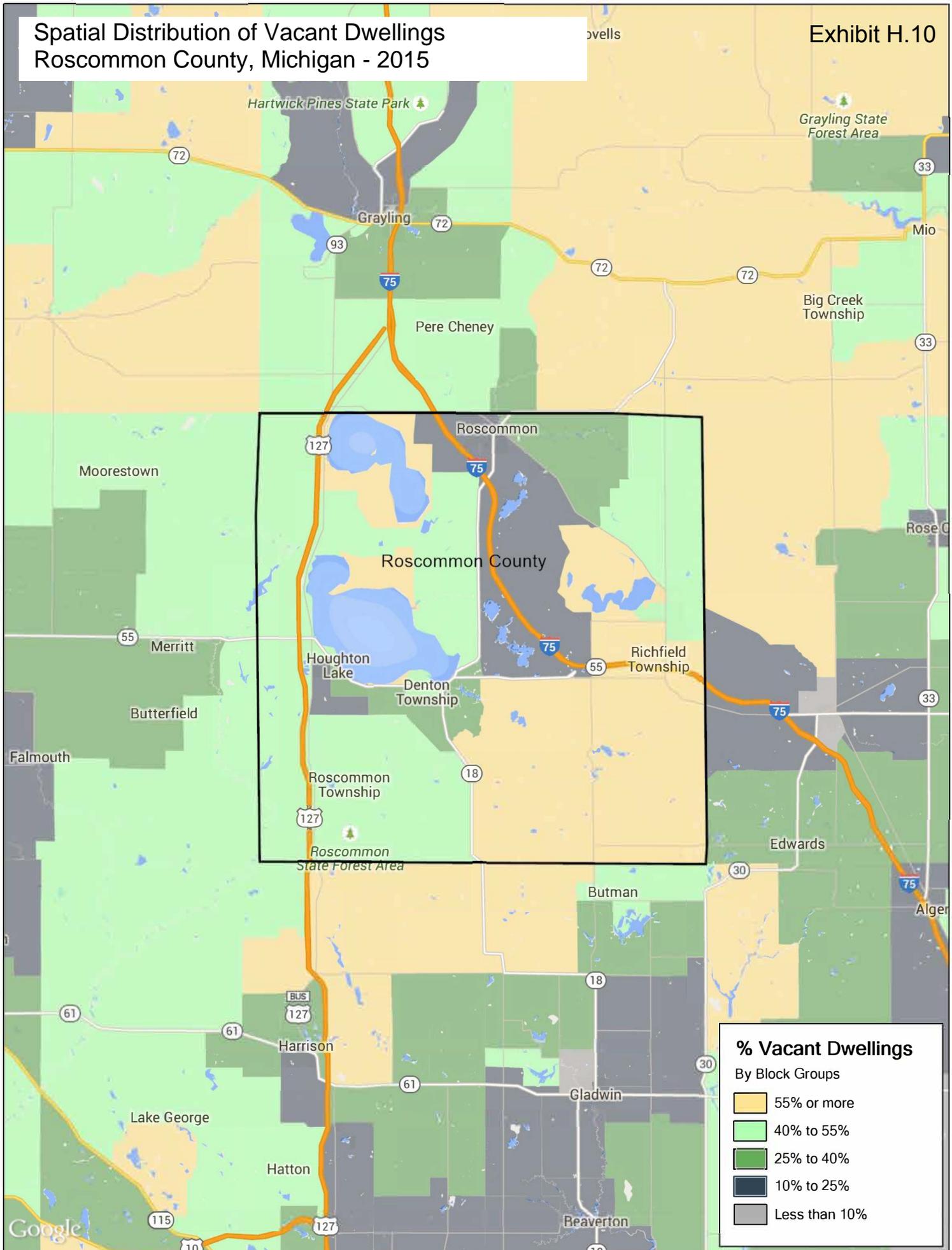
Spatial Distribution of Renter Occupied Dwellings Roscommon County, Michigan - 2015

Exhibit H.9



Spatial Distribution of Vacant Dwellings Roscommon County, Michigan - 2015

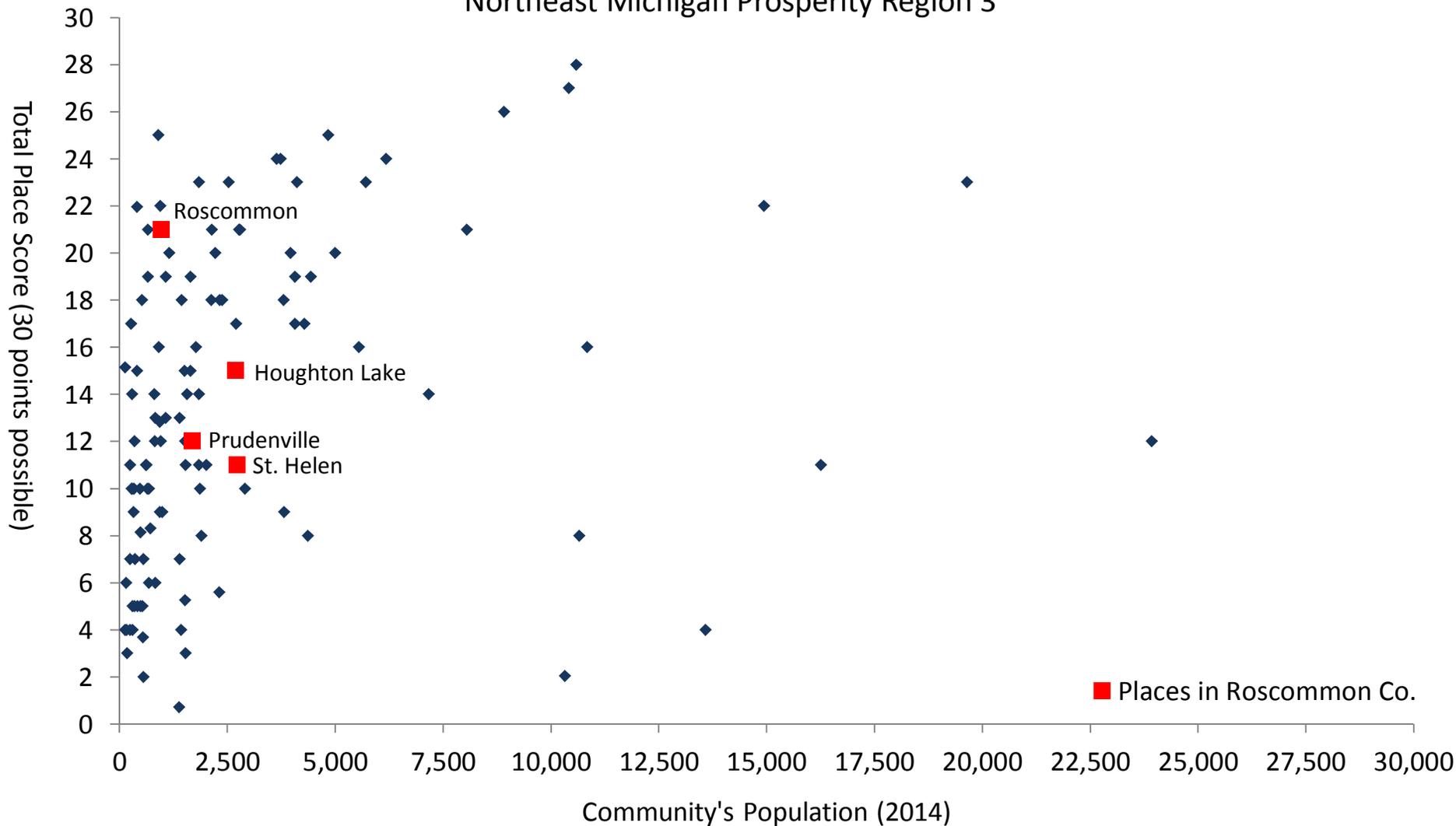
Exhibit H.10



% Vacant Dwellings
By Block Groups

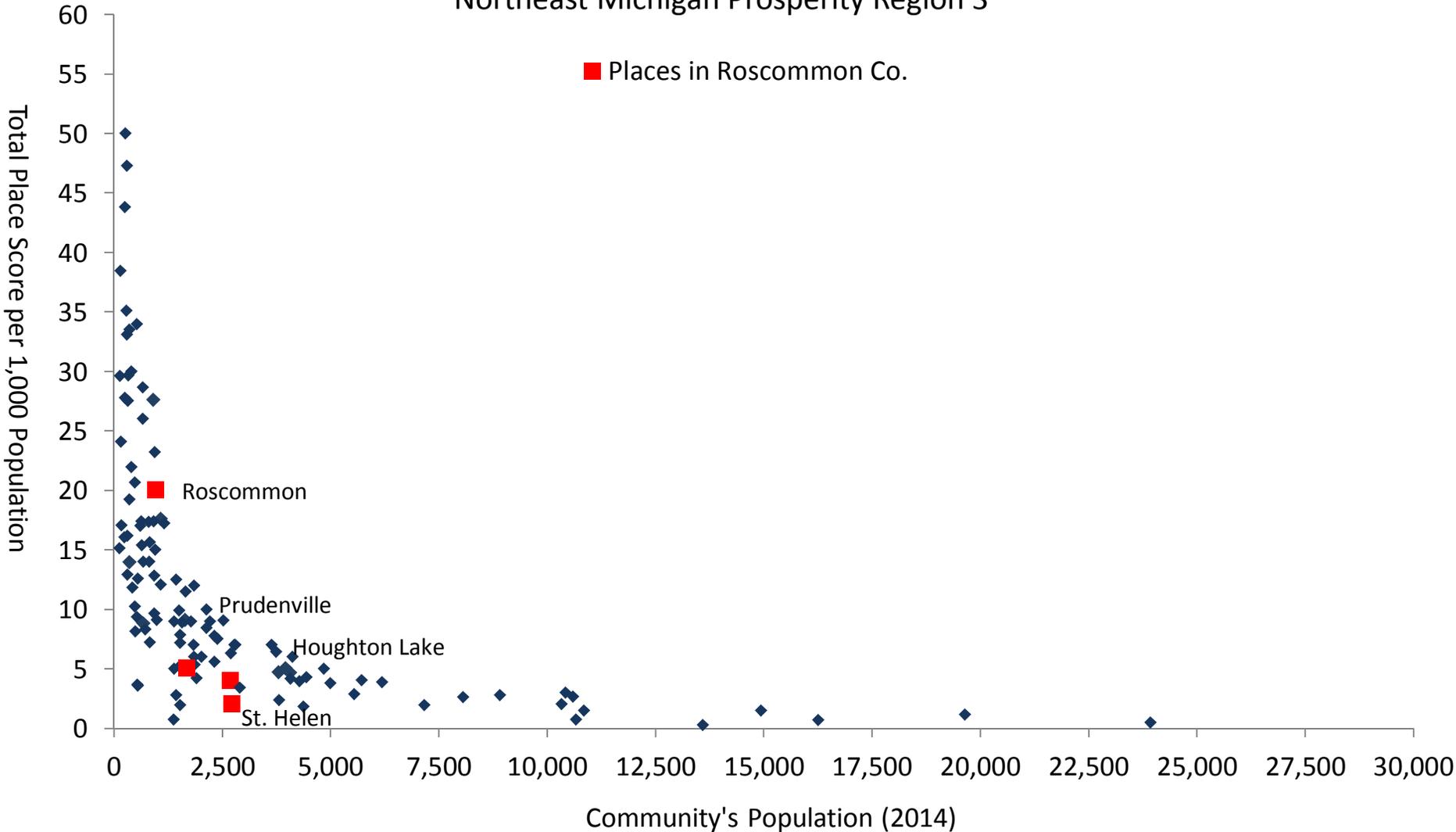
- 55% or more
- 40% to 55%
- 25% to 40%
- 10% to 25%
- Less than 10%

Total PlaceScore™ v. Total Population Places in Roscommon County v. Others in Michigan Northeast Michigan Prosperity Region 3



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

Total PlaceScore™ per 1,000 Population Places in Roscommon County v. Others in Michigan Northeast Michigan Prosperity Region 3



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

PlaceScores™ - Local Placemaking Initiatives and Amenities
 (As evident through Online Search Engines)

Exhibit H.13

Selected Places | Roscommon Co. | NE Michigan Prosperity Region 3

| Primary County | Roscommon | Roscommon | Roscommon | Roscommon |
|---|----------------------|--------------------|-------------------------|------------------|
| Jurisdiction Name | Houghton Lake CDP | Prudenville CDP | Village of Roscommon | St. Helen CDP |
| 2010 Population (Decennial Census) | 3,427 | 1,682 | 1,075 | 2,668 |
| 2014 Population (5-yr ACS 2009-2014) | 2,926 | 1,673 | 970 | 2,774 |
| City/Village-Wide Planning Documents | | | | |
| 1 City-Wide Master Plan (not county) | 0 | 0 | 1 | 0 |
| 2 Has a Zoning Ordinance Online | 1 | 1 | 1 | 0 |
| 3 Considering a Form Based Code | 0 | 0 | 0 | 0 |
| 4 Parks & Rec. Plan and/or Commiss. | 1 | 1 | 1 | 1 |
| Downtown Planning Documents | | | | |
| 5 Established DDA, BID, or Similar | 0 | 0 | 1 | 1 |
| 6 DT Master Plan, Subarea Plan | 0 | 0 | 1 | 0 |
| 7 Streetscape, Transp. Improv. Plan | 0 | 0 | 1 | 1 |
| 8 Retail Market Study or Strategy | 0 | 0 | 0 | 0 |
| 9 Residential Market Study, Strategy | 1 | 1 | 1 | 1 |
| 10 Façade Improvement Program | 0 | 0 | 1 | 0 |
| Downtown Organization and Marketing | | | | |
| 11 Designation: Michigan Cool City | 0 | 0 | 0 | 0 |
| 12 Member of Michigan Main Street | 0 | 0 | 0 | 0 |
| 13 Main Street 4-Point Approach | 0 | 0 | 1 | 0 |
| 14 Facebook Page | 1 | 1 | 1 | 1 |
| Listing or Map of Merchants and Amenities | | | | |
| 15 City/Village Main Website | 1 | 0 | 0 | 0 |
| 16 DDA, BID, or Main Street Website | 0 | 0 | 0 | 0 |
| 17 Chamber or CVB Website | 1 | 1 | 1 | 1 |
| Subtotal Place Score (17 points possible) | 6 | 5 | 11 | 6 |

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.

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PlaceScores™ - Local Placemaking Initiatives and Amenities
 (As evident through Online Search Engines)

Exhibit H.14

Selected Places | Roscommon Co. | NE Michigan Prosperity Region 3

| Primary County | Roscommon | Roscommon | Roscommon | Roscommon |
|---|-------------------|-----------------|----------------------|---------------|
| Jurisdiction Name | Houghton Lake CDP | Prudenville CDP | Village of Roscommon | St. Helen CDP |
| 2010 Population (Decennial Census) | 3,427 | 1,682 | 1,075 | 2,668 |
| 2014 Population (5-yr ACS 2009-2014) | 2,926 | 1,673 | 970 | 2,774 |
| Unique Downtown Amenities | | | | |
| 1 Cinema/Theater, Playhouse | 1 | 0 | 0 | 0 |
| 2 Waterfront Access/Parks | 1 | 1 | 1 | 1 |
| 3 Established Farmer's Market | 1 | 1 | 1 | 1 |
| 4 Summer Music in the Park | 1 | 1 | 0 | 0 |
| 5 National or Other Major Festival | 1 | 0 | 1 | 0 |
| Downtown Street and Environment | | | | |
| 6 Angle Parking (not parallel) | 1 | 1 | 1 | 0 |
| 7 Reported Walk Score is 50+ | 0 | 0 | 0 | 0 |
| 8 Walk Score/1,000 Pop is 40+ | 0 | 0 | 1 | 0 |
| 9 Off Street Parking is Evident | 0 | 1 | 1 | 1 |
| 10 2-Level Scale of Historic Buildings | 1 | 0 | 1 | 0 |
| 11 Balanced Scale 2 Sides of Street | 0 | 0 | 1 | 0 |
| 12 Pedestrian Crosswalks, Signaled | 1 | 1 | 1 | 1 |
| 13 Two-way Traffic Flow | 1 | 1 | 1 | 1 |
| Subtotal Place Score (13 points possible) | 9 | 7 | 10 | 5 |
| Total Place Score (30 Points Possible) | 15 | 12 | 21 | 11 |
| Total Place Score per 1,000 Population | 4 | 7 | 20 | 4 |
| Reported Walk Score (avg. = 42) | 31 | 42 | 42 | 23 |
| Walk Score per 1,000 Population | 11 | 25 | 43 | 8 |

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.

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