

# Target Market Analysis

## Washtenaw Co., Michigan

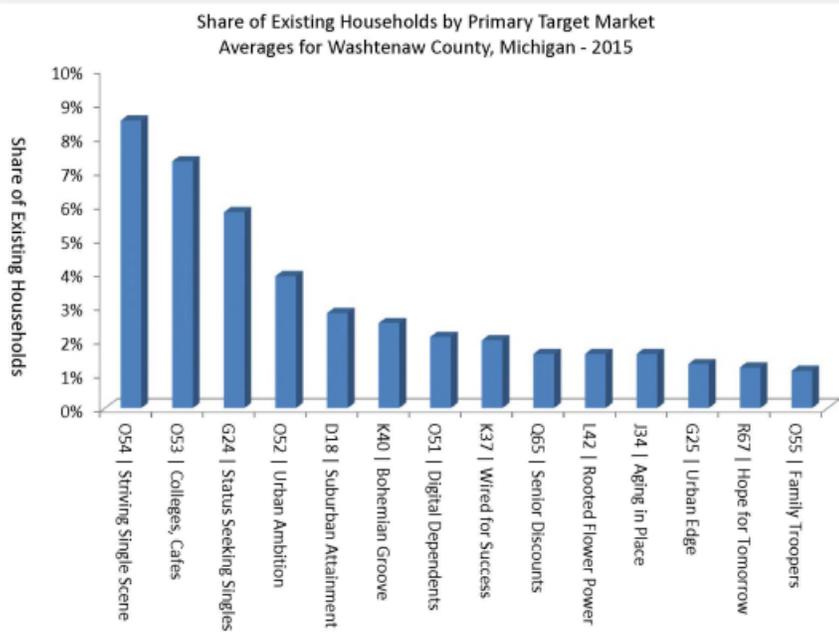
### TMA Workbook

November 1, 2015



# Sections

## AA - HH



Prepared for  
4 Partner Communities:  
The City of Dexter  
The City of Saline  
The City of Chelsea  
The City of Ypsilanti



Prepared By:



# Acknowledgements

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Prepared for  
4 Partner Communities:

The City of Dexter  
The City of Saline  
The City of Chelsea  
The City of Ypsilanti



Prepared By:



# TMA Workbook

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# TOC

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The City of Chelsea  
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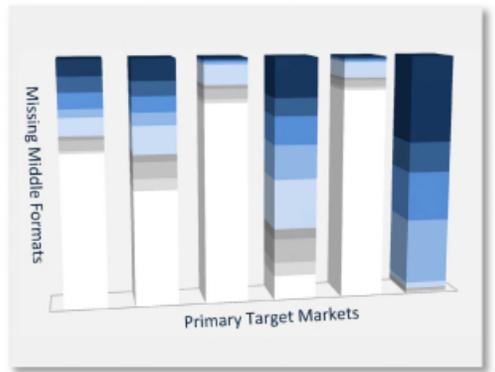


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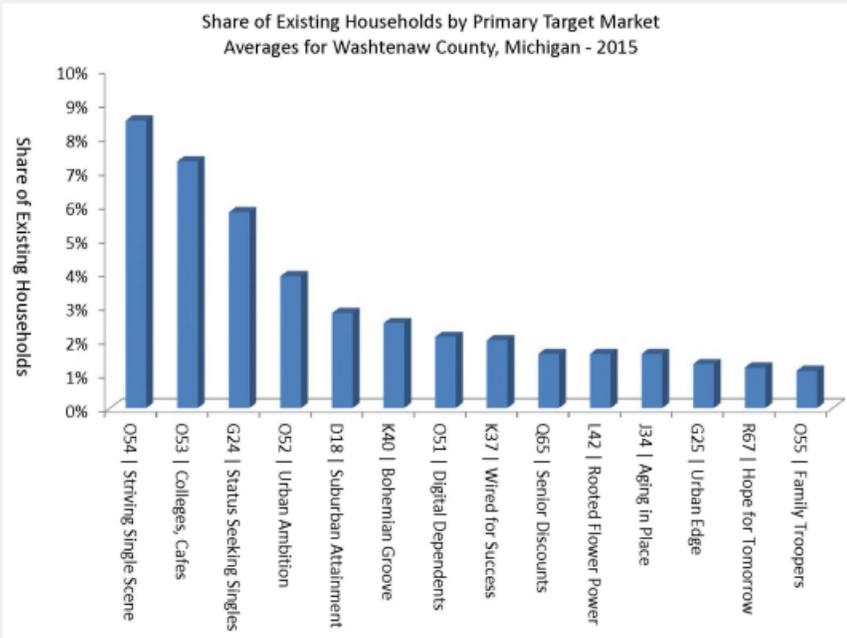
## Washtenaw Co., Michigan

### Moderate Target Histograms

November 1, 2015



# Section AA



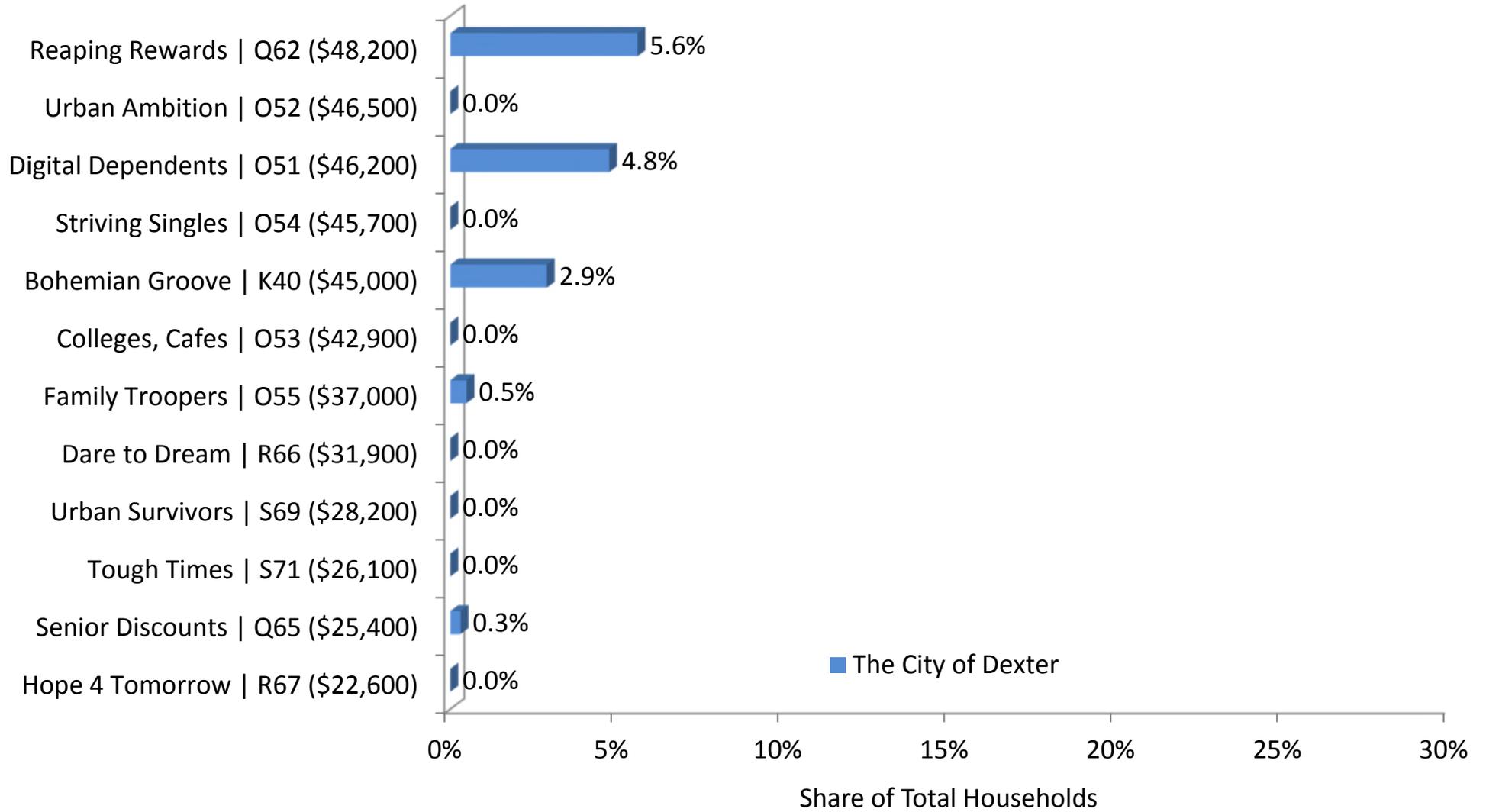
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The City of Chelsea  
The City of Ypsilanti



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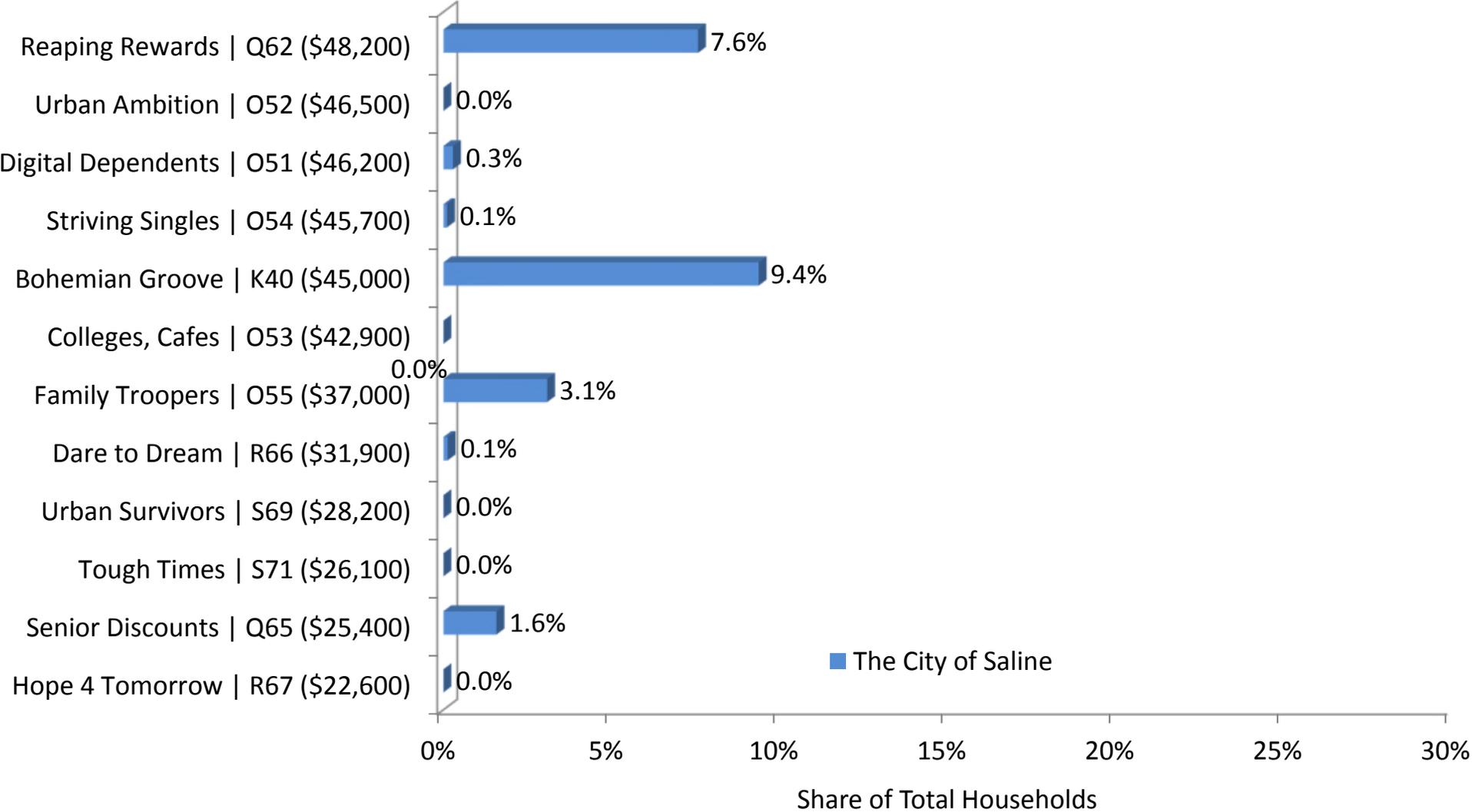


Share of Households by MODERATE Target Market  
 Sorted by Median Household Income for Washtenaw County  
 Results for the City of Dexter, Michigan - 2015



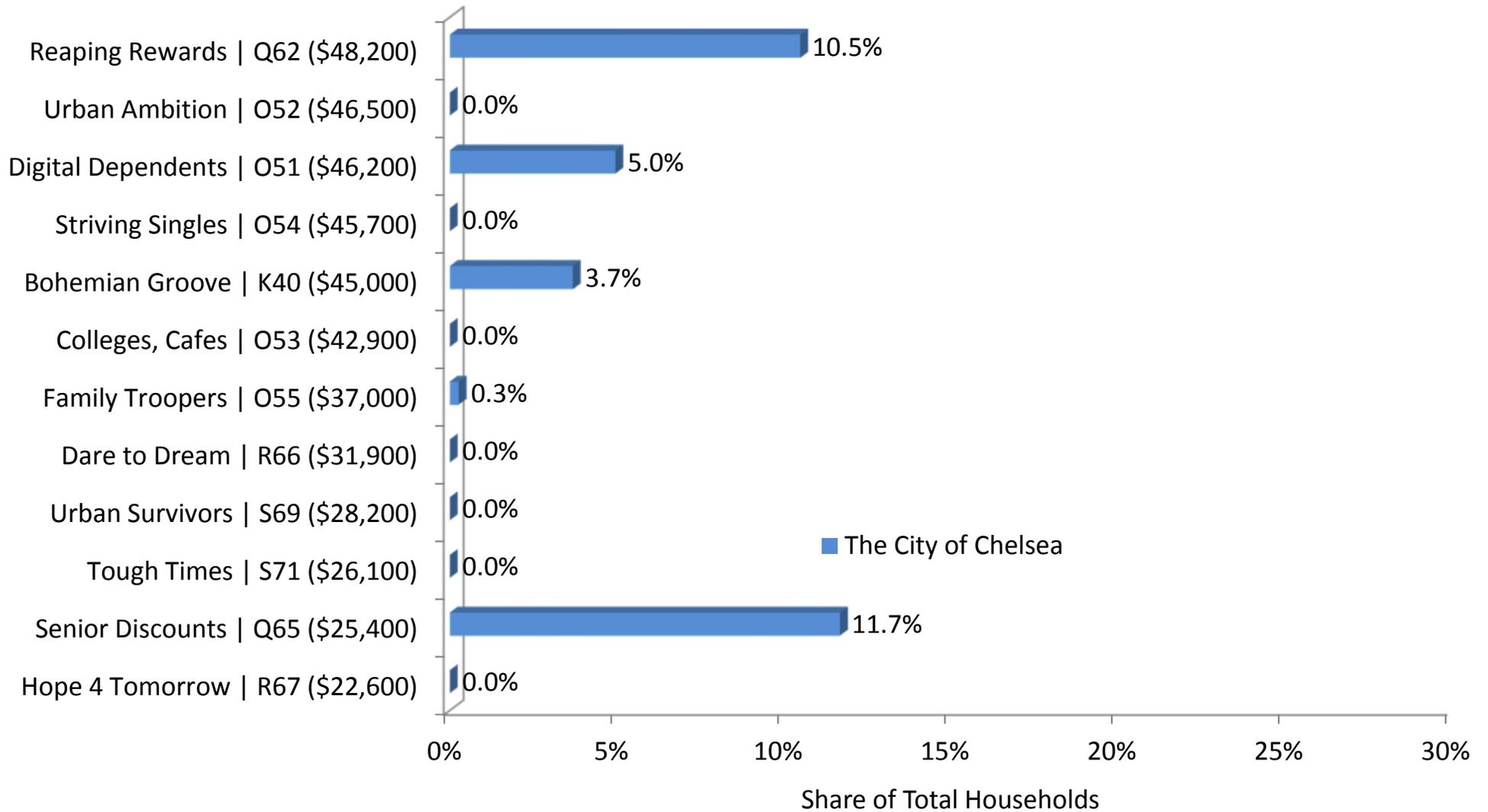
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Share of Households by MODERATE Target Market  
Sorted by Median Household Income for Washtenaw County  
Results for the City of Saline, Michigan - 2015



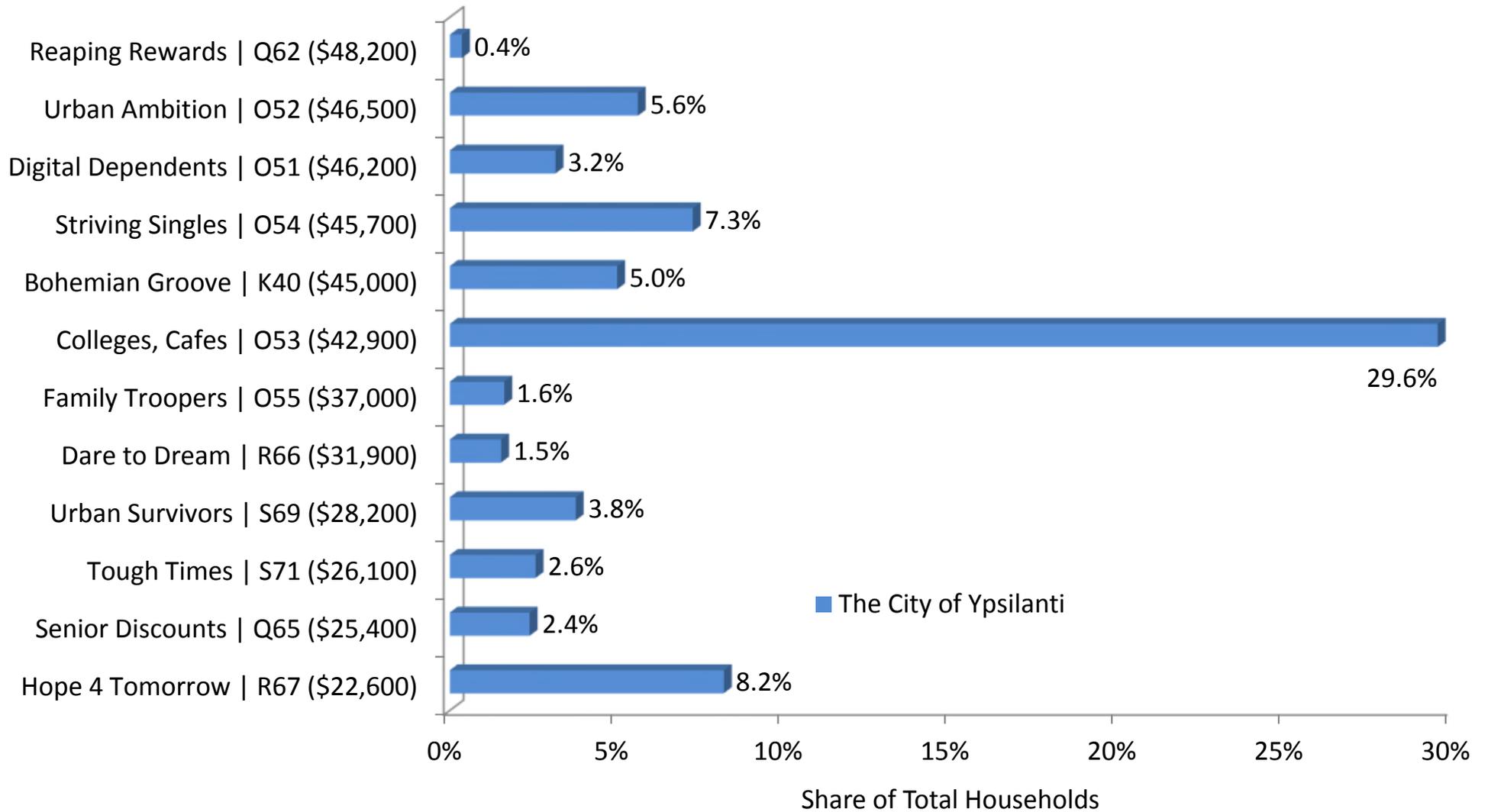
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Share of Households by MODERATE Target Market  
 Sorted by Median Household Income for Washtenaw County  
 Results for the City of Chelsea, Michigan - 2015



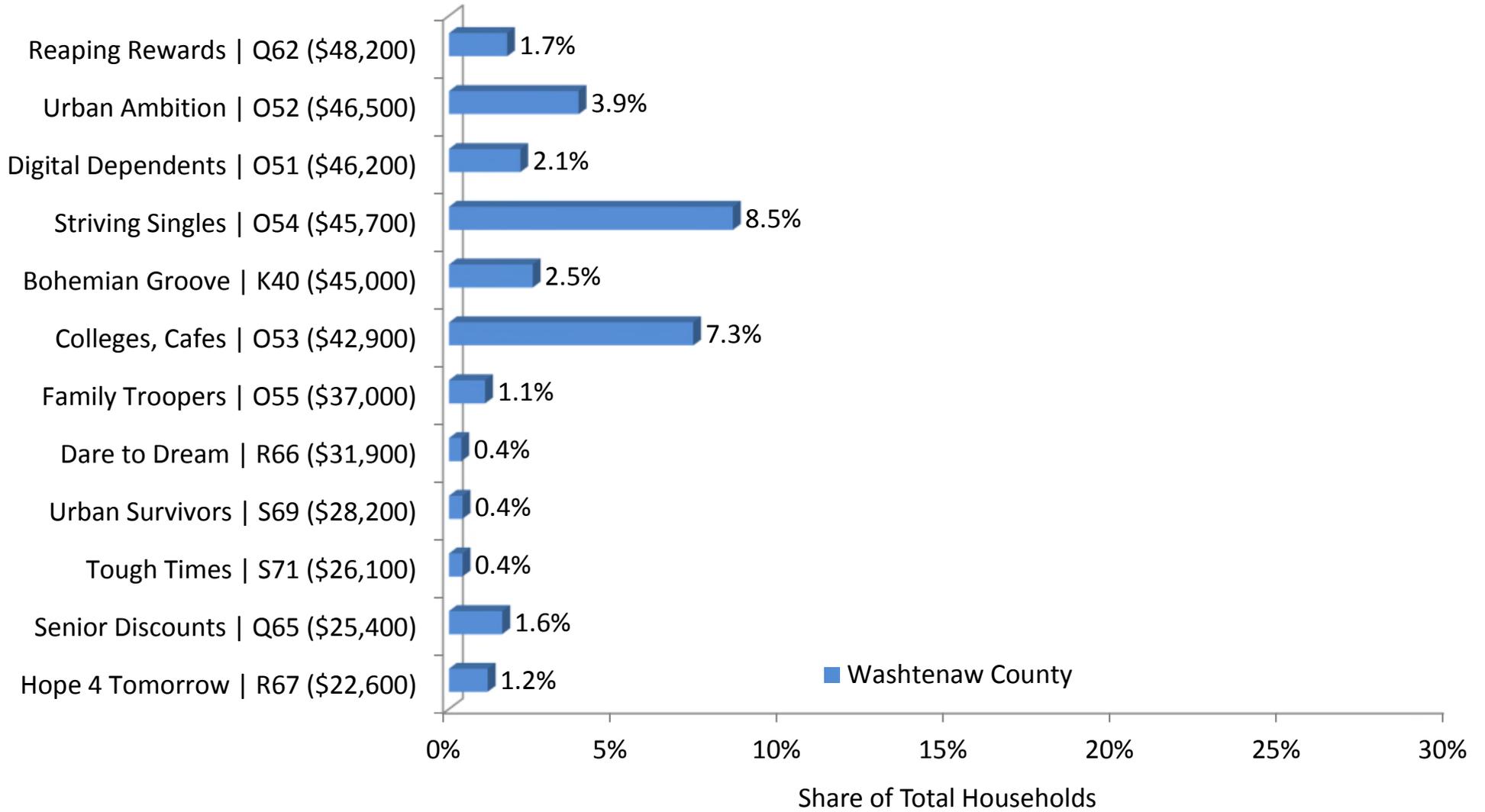
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Share of Households by MODERATE Target Market  
 Sorted by Median Household Income for Washtenaw County  
 Results for the City of Ypsilanti, Michigan - 2015



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Share of Households by MODERATE Target Market  
 Sorted by Median Household Income for Washtenaw County  
 Results for Washtenaw County, Michigan - 2015



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Exhibit AA.6

Selected Target Markets - EXISTING HOUSEHOLDS  
 By County, Geographic Subarea, and Tenure  
 Dexter, Saline, Chelsea, and Ypsilanti, Michigan - 2015 - 2020

	Moderate Target Markets (Urban)	Bohem- ian Groove   K40	Digital Depend- ents   O51	Urban Ambit- ion   O52	Colleges Cafes   O53	Striving Single Scene   O54	Family Troopers   O55	Reap- ing Rewards   Q62	Senior Discount   Q65	Dare to Dream   R66	Hope for Tomor- row   R67	Urban Survivors   S69	Tough Times   S71
EXISTING HOUSEHOLDS	M	M	M	M	M	M	M	M	M	M	M	M	M
Target Market Level	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Year of Data	60,511	5,342	4,569	8,293	12,492	14,521	2,321	3,721	3,404	1,065	2,472	1,151	1,159
Washtenaw County	12,921	860	2,711	595	2,572	666	81	3,396	1,035	73	76	792	63
Owners	47,590	4,482	1,858	7,698	9,920	13,855	2,240	324	2,369	992	2,396	360	1,097
Renters	331	73	120	0	0	0	16	113	10	0	0	0	0
Dexter - City	189	12	71	0	0	0	1	103	3	0	0	0	0
Owners	142	61	49	0	0	0	16	10	7	0	0	0	0
Renters	59	22	26	0	0	0	0	11	0	0	0	0	0
Dexter - Downtown	29	4	16	0	0	0	0	10	0	0	0	0	0
Owners	30	18	11	0	0	0	0	1	0	0	0	0	0
Renters	1,087	430	22	0	0	8	177	348	91	10	0	0	0
Saline - City	435	69	13	0	0	0	6	318	28	1	0	0	0
Owners	652	361	9	0	0	8	171	30	63	9	0	0	0
Renters	68	23	2	0	0	2	15	18	6	2	0	0	0
Saline - Downtown	24	4	1	0	0	0	1	17	2	0	0	0	0
Owners	44	19	1	0	0	2	14	2	4	2	0	0	0
Renters													

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 Note: Figures might not perfectly match summary tables in this report, due only to rounding errors.

## Exhibit AA.7

Selected Target Markets - EXISTING HOUSEHOLDS  
 By County, Geographic Subarea, and Tenure  
 Dexter, Saline, Chelsea, and Ypsilanti, Michigan - 2015 - 2020

	Moderate Target Markets (Urban)	Bohem- ian Groove   K40	Digital Depend- ents   O51	Urban Ambit- ion   O52	Colleges Cafes   O53	Striving Single Scene   O54	Family Troopers   O55	Reap- ing Rewards   Q62	Senior Discount   Q65	Dare to Dream   R66	Hope for Tomor- row   R67	Urban Survivors   S69	Tough Times   S71
EXISTING HOUSEHOLDS	M	M	M	M	M	M	M	M	M	M	M	M	M
Target Market Level	M	M	M	M	M	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Washtenaw County	60,511	5,342	4,569	8,293	12,492	14,521	2,321	3,721	3,404	1,065	2,472	1,151	1,159
Owners	12,921	860	2,711	595	2,572	666	81	3,396	1,035	73	76	792	63
Renters	47,590	4,482	1,858	7,698	9,920	13,855	2,240	324	2,369	992	2,396	360	1,097
Chelsea - City	821	127	171	0	0	0	12	241	269	0	0	0	0
Owners	425	20	102	0	0	0	0	220	82	0	0	0	0
Renters	396	107	70	0	0	0	12	21	187	0	0	0	0
Chelsea - Downtown	12	2	5	0	0	0	0	4	2	0	0	0	0
Owners	7	0	3	0	0	0	0	3	0	0	0	0	0
Renters	5	1	2	0	0	0	0	0	1	0	0	0	0
Ypsilanti - City	6,994	499	394	561	2,455	725	203	61	298	191	817	470	320
Owners	1,425	80	234	40	506	33	7	55	91	13	25	323	17
Renters	5,569	419	160	521	1,950	692	196	5	208	178	792	147	302
Ypsilanti - Downtown	1,112	50	14	113	638	99	18	0	64	23	10	10	73
Owners	193	8	8	8	131	5	1	0	19	2	0	7	4
Renters	919	42	6	105	507	95	18	0	44	21	10	3	69

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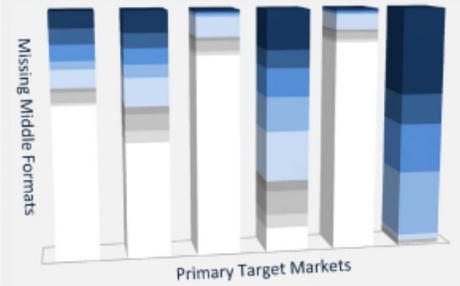
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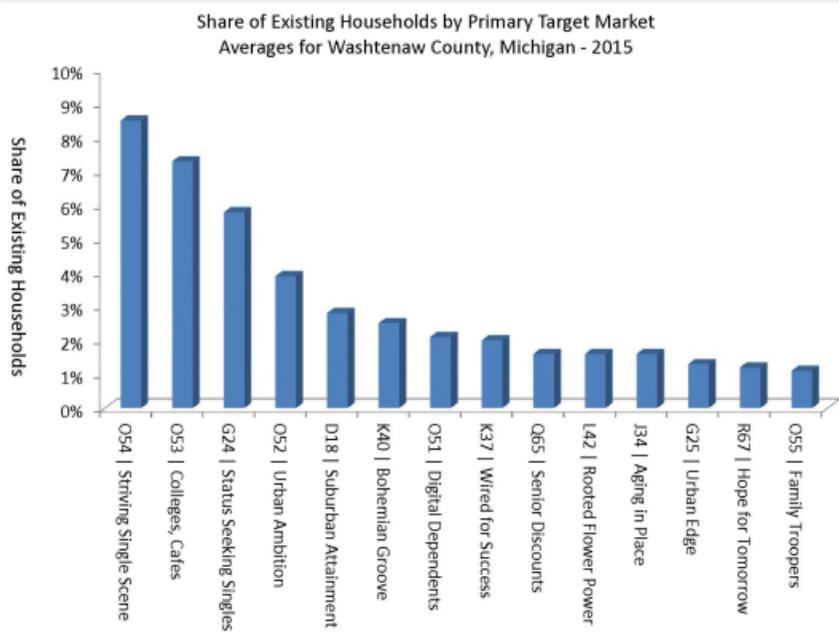
## Washtenaw Co., Michigan

### Upscale Target Histograms

November 1, 2015



# Section BB



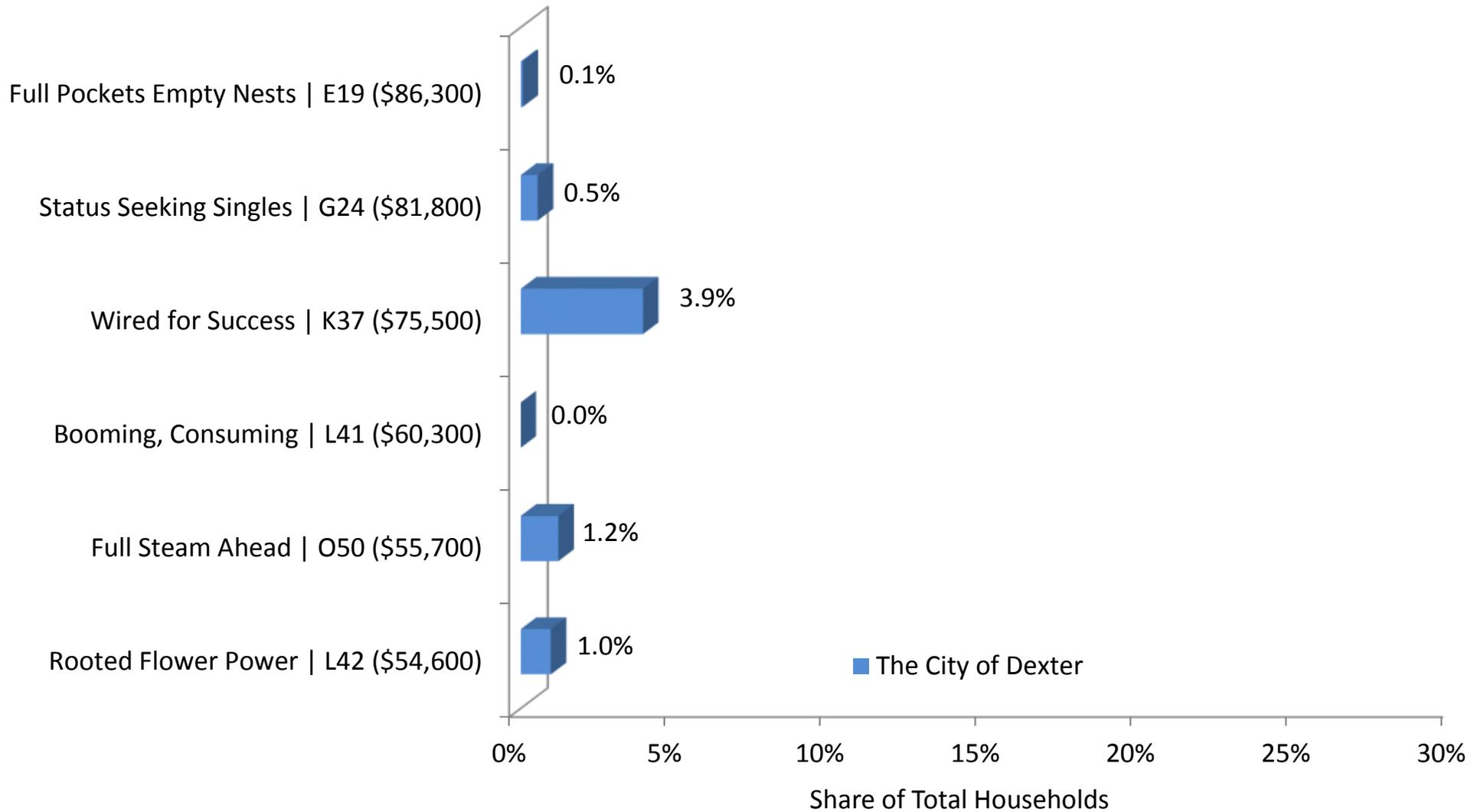
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The City of Dexter  
The City of Saline  
The City of Chelsea  
The City of Ypsilanti



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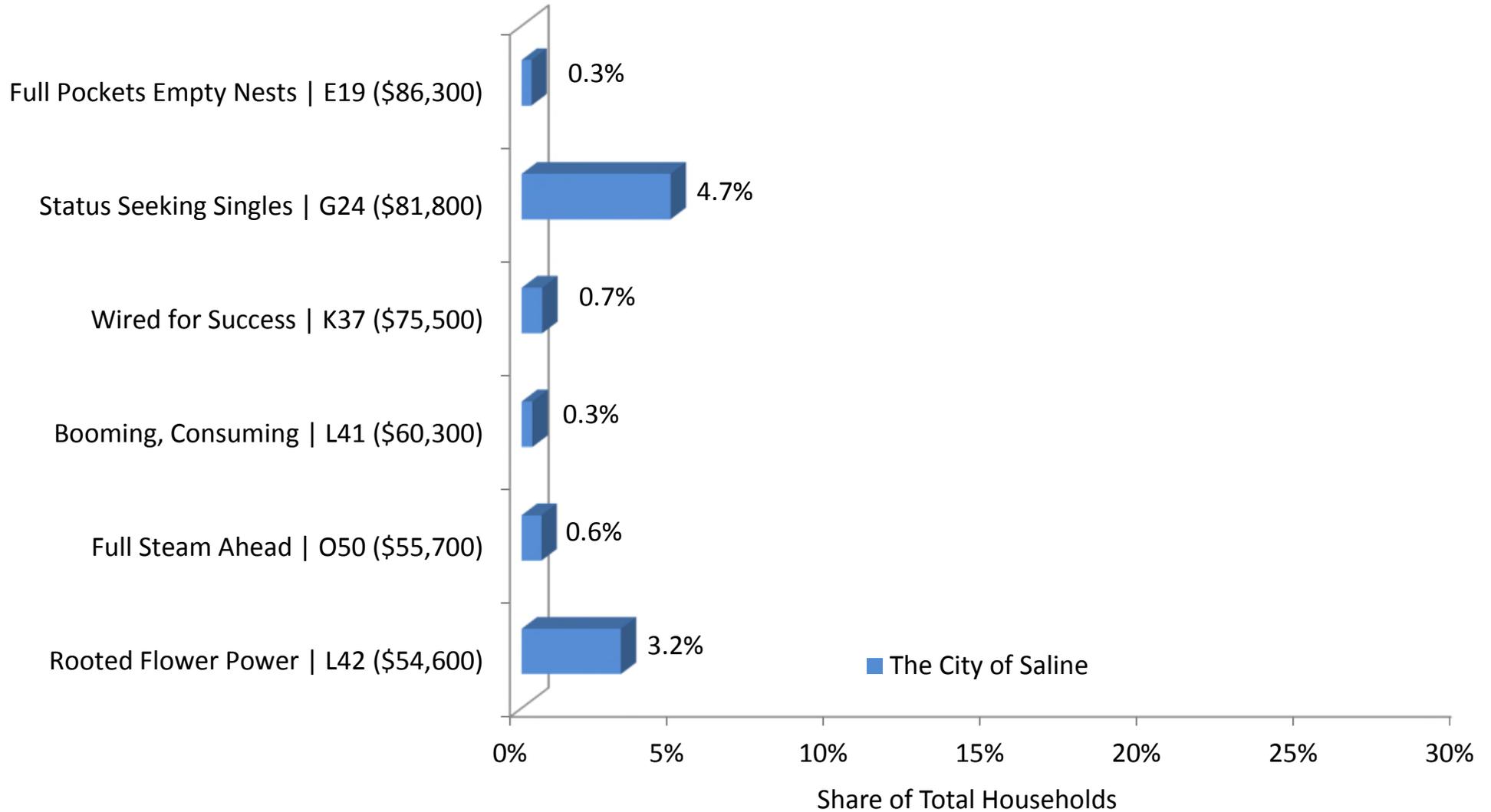


Share of Households by UPSCALE Target Market  
Sorted by Median Household Income for Washtenaw County  
Results for the City of Dexter, Michigan - 2015



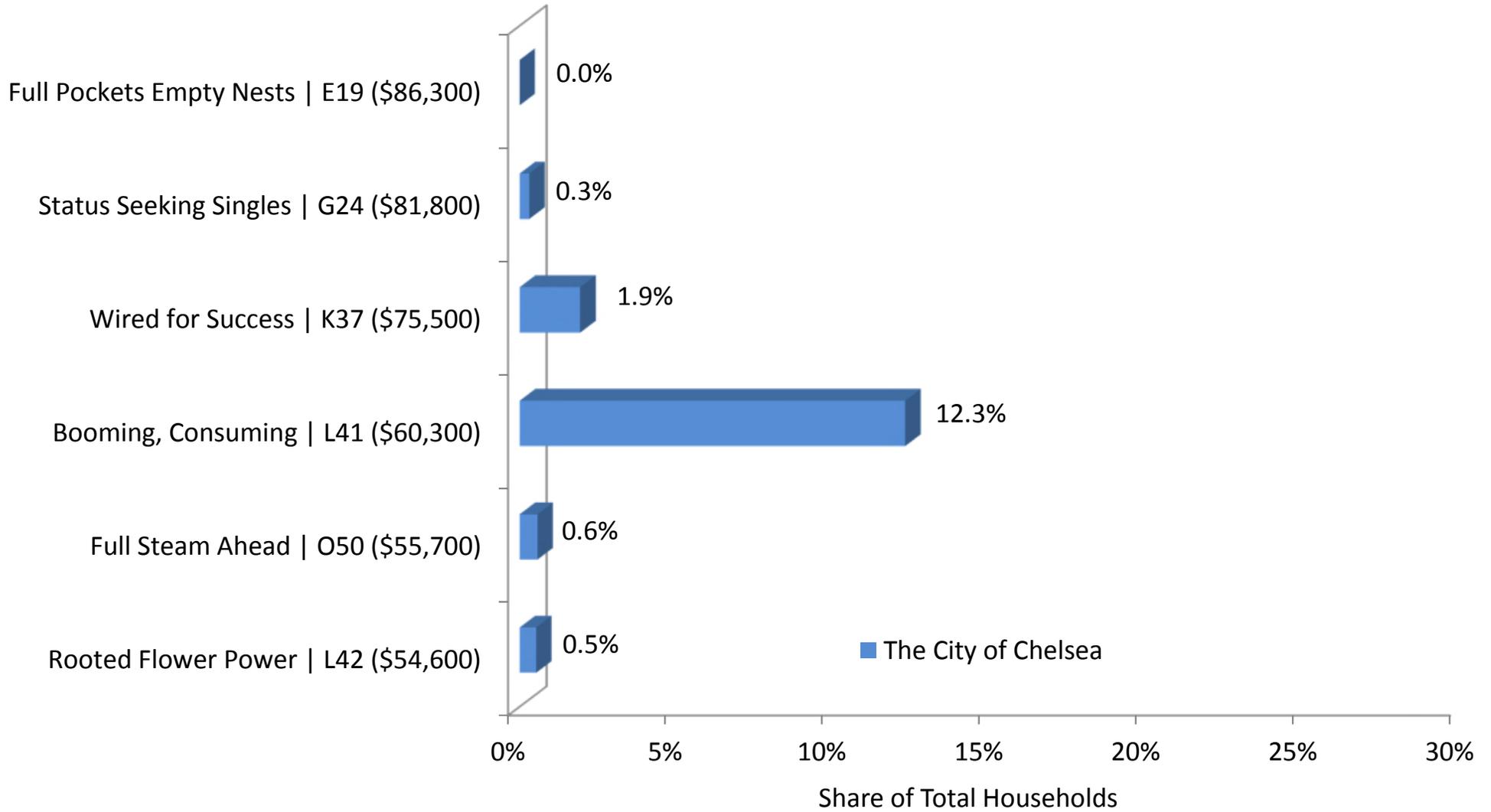
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Share of Households by UPSCALE Target Market  
Sorted by Median Household Income for Washtenaw County  
Results for the City of Saline, Michigan - 2015



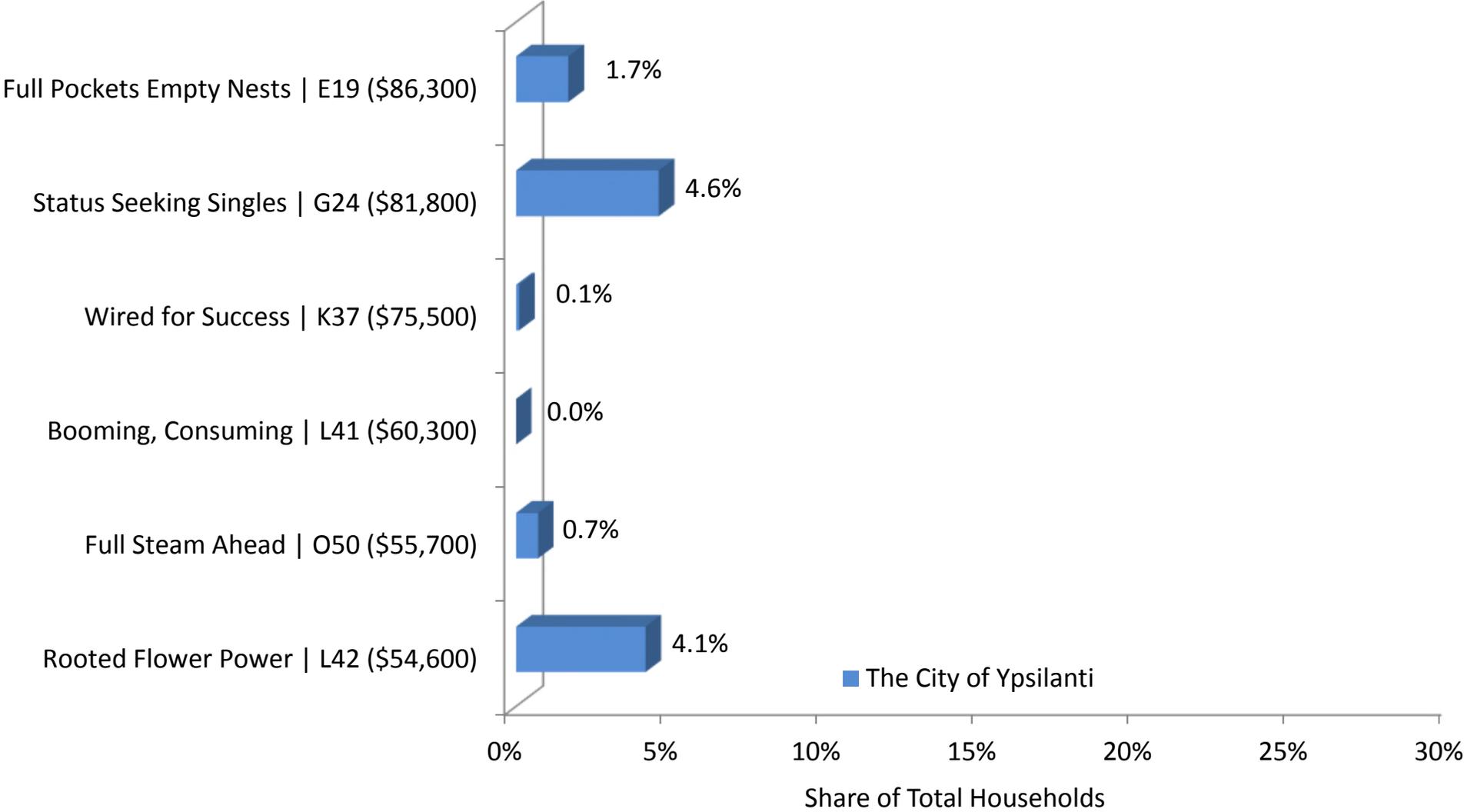
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Share of Households by UPSCALE Target Market  
Sorted by Median Household Income for Washtenaw County  
Results for the City of Chelsea, Michigan - 2015



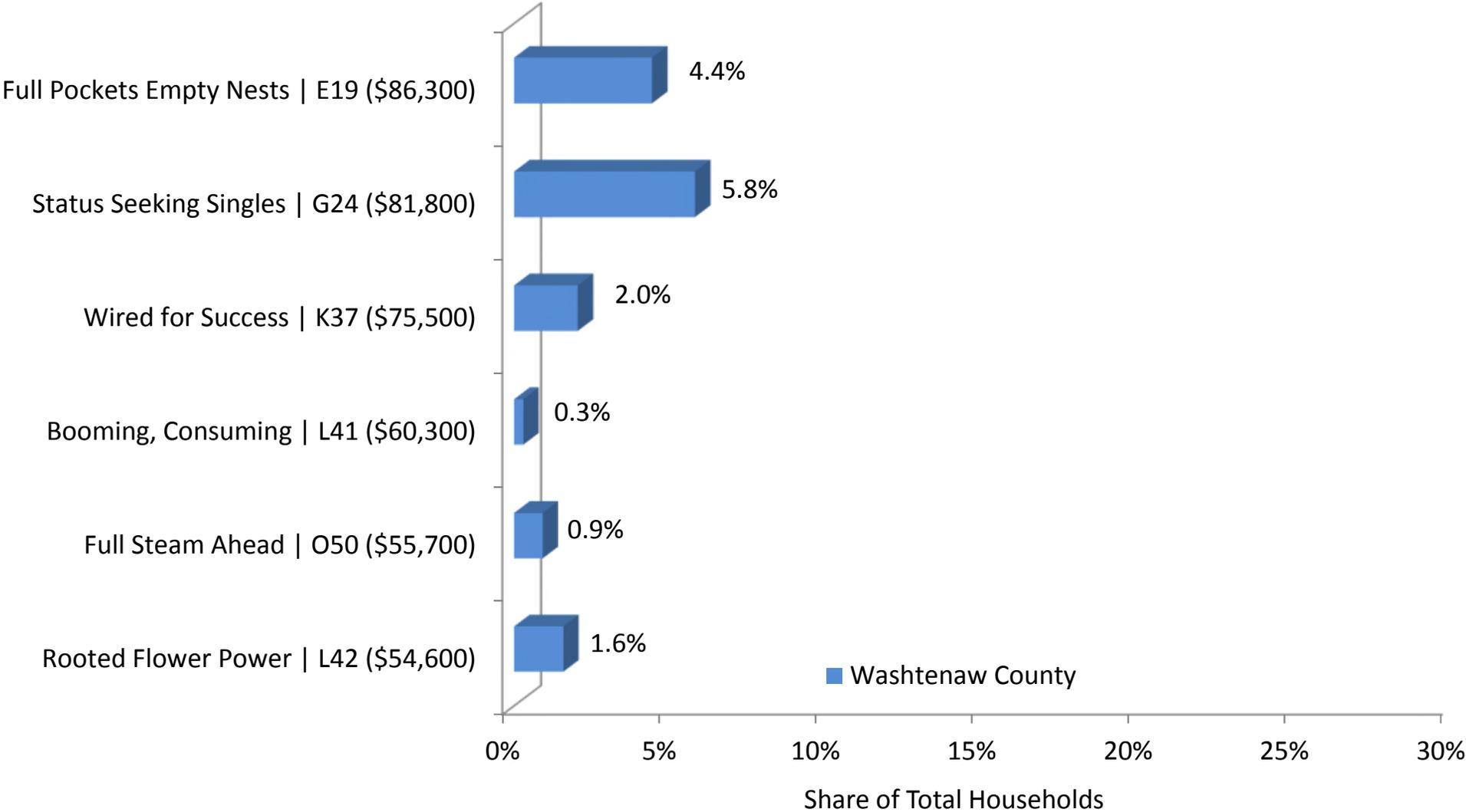
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Share of Households by UPSCALE Target Market  
Sorted by Median Household Income for Washtenaw County  
Results for the City of Ypsilanti, Michigan - 2015



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Share of Households by UPSCALE Target Market  
Sorted by Median Household Income for Washtenaw County  
Results for Washtenaw County, Michigan - 2015



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## Exhibit BB.6

### Selected Target Markets - EXISTING HOUSEHOLDS By County, Geographic Subarea, and Tenure Dexter, Saline, Chelsea, and Ypsilanti, Michigan - 2015 - 2020

	Moderate Target Markets (Urban)	Upscale Target Markets (Urban)	Total 71 Lifestyle Clusters (sum)	Full Pockets Empty Nests   E19	Status Seeking Singles   G24	Wired for Success   K37	Boom- ing Consum- ing   L41	Rooted Flower Power   L42	Full Steam Ahead   O50
EXISTING HOUSEHOLDS									
Target Market Level	M	U	All 71	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015
Washtenaw County	60,511	30,341	203,217	9,393	9,849	4,331	828	3,344	2,596
Owners	12,921	19,573	134,918	7,775	6,985	1,074	682	2,956	102
Renters	47,590	10,768	68,299	1,618	2,864	3,258	146	388	2,494
Dexter - City	331	181	2,201	2	18	98	0	32	30
Owners	189	69	1,855	2	13	24	0	29	1
Renters	142	113	346	0	5	74	0	4	29
Dexter - Downtown	59	17	231	0	5	3	0	9	0
Owners	29	12	186	0	3	1	0	8	0
Renters	30	5	45	0	1	2	0	1	0
Saline - City	1,087	604	5,113	24	273	51	26	182	48
Owners	435	410	4,115	20	193	13	22	161	2
Renters	652	194	998	4	79	38	5	21	47
Saline - Downtown	68	27	221	0	11	3	2	8	3
Owners	24	17	162	0	8	1	2	7	0
Renters	44	10	59	0	3	2	0	1	3

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## Exhibit BB.7

### Selected Target Markets - EXISTING HOUSEHOLDS By County, Geographic Subarea, and Tenure Dexter, Saline, Chelsea, and Ypsilanti, Michigan - 2015 - 2020

EXISTING HOUSEHOLDS	Moderate Target Markets (Urban)	Upscale Target Markets (Urban)	Total 71 Lifestyle Clusters (sum)	Full Pockets Empty Nests   E19	Status Seeking Singles   G24	Wired for Success   K37	Booming Consuming   L41	Rooted Flower Power   L42	Full Steam Ahead   O50
Target Market Level	M	U	All 71	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015
Washtenaw County	60,511	30,341	203,217	9,393	9,849	4,331	828	3,344	2,596
Owners	12,921	19,573	134,918	7,775	6,985	1,074	682	2,956	102
Renters	47,590	10,768	68,299	1,618	2,864	3,258	146	388	2,494
Chelsea - City	821	414	2,861	0	14	67	283	24	26
Owners	425	282	2,249	0	10	17	233	21	1
Renters	396	132	612	0	4	50	50	3	25
Chelsea - Downtown	12	5	54	0	0	2	0	2	2
Owners	7	2	45	0	0	0	0	1	0
Renters	5	3	9	0	0	1	0	0	1
Ypsilanti - City	6,994	1,429	10,771	209	570	16	0	517	117
Owners	1,425	1,042	4,622	173	404	4	0	457	5
Renters	5,569	386	6,149	36	166	12	0	60	113
Ypsilanti - Downtown	1,112	32	1,183	6	10	0	0	16	0
Owners	193	26	252	5	7	0	0	14	0
Renters	919	6	931	1	3	0	0	2	0

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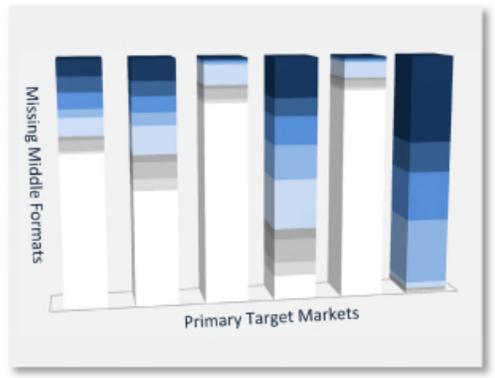
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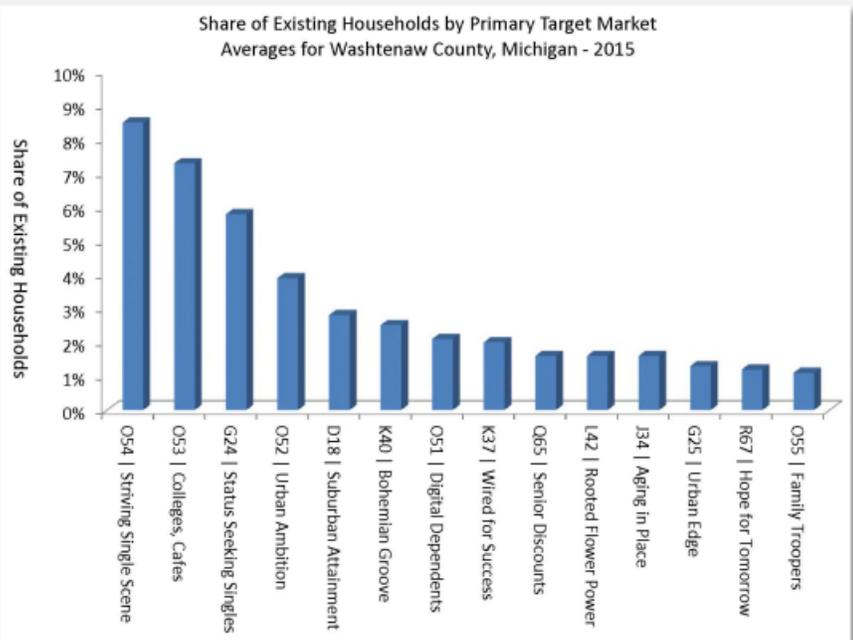
## Washtenaw Co., Michigan

### Movership Rates

November 1, 2015



# Section CC



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 The City of Dexter  
 The City of Saline  
 The City of Chelsea  
 The City of Ypsilanti



Prepared By:



## Exhibit CC.1

### Annual Movership Rates - INMIGRATION ONLY (CONSERVATIVE SCENARIO) Dexter, Saline, Chelsea, and Ypsilanti, Michigan (Washtenaw County) - 2015 - 2020

Movership Rates CONSERVATIVE SCENARIO (In-Migration Only)	Moderate Target Markets (Urban)	Bohemian Groove   K40	Digital Depend- ents   O51	Urban Ambit- ion   O52	Colleges Cafes   O53	Striving Single Scene   O54	Family Troopers   O55	Reap- ing Rewards   Q62	Senior Discount   Q65	Dare to Dream   R66	Hope for Tomor- row   R67	Urban Survivors   S69	Tough Times   S71
Target Market Level	M	M	M	M	M	M	M	M	M	M	M	M	M
Washtenaw Co.	18.6%	14.0%	21.8%	20.8%	15.9%	28.1%	21.7%	2.6%	7.9%	20.4%	19.1%	5.0%	10.7%
Owners	4.9%	5.2%	8.2%	7.8%	6.0%	10.5%	8.1%	1.0%	3.0%	7.7%	7.2%	1.9%	4.0%
Renters	43.6%	30.3%	47.3%	45.1%	34.4%	60.9%	46.9%	5.7%	17.1%	44.2%	41.4%	10.8%	23.3%
Dexter	9.8%	10.4%	16.2%	15.5%	11.8%	20.9%	16.1%	2.0%	5.9%	15.2%	14.2%	3.7%	8.0%
Owners	2.7%	3.5%	5.5%	5.2%	4.0%	7.1%	5.4%	0.7%	2.0%	5.1%	4.8%	1.2%	2.7%
Renters	31.9%	27.1%	42.4%	40.4%	30.9%	54.6%	42.0%	5.1%	15.3%	39.6%	37.1%	9.7%	20.8%
Saline	7.4%	6.7%	10.4%	9.9%	7.6%	13.4%	10.3%	1.3%	3.8%	9.7%	9.1%	2.4%	5.1%
Owners	3.4%	3.3%	5.1%	4.9%	3.7%	6.6%	5.1%	0.6%	1.8%	4.8%	4.5%	1.2%	2.5%
Renters	26.7%	22.7%	35.4%	33.8%	25.8%	45.6%	35.1%	4.3%	12.8%	33.1%	31.0%	8.1%	17.4%
Chelsea	5.0%	6.1%	9.5%	9.0%	6.9%	12.2%	9.4%	1.1%	3.4%	8.9%	8.3%	2.2%	4.7%
Owners	1.8%	4.5%	7.0%	6.7%	5.1%	9.0%	7.0%	0.8%	2.5%	6.6%	6.1%	1.6%	3.4%
Renters	11.8%	10.8%	16.9%	16.1%	12.3%	21.8%	16.8%	2.0%	6.1%	15.8%	14.8%	3.9%	8.3%
Ypsilanti	18.5%	20.0%	31.2%	29.8%	22.8%	40.3%	31.0%	3.8%	11.3%	29.2%	27.4%	7.1%	15.4%
Owners	2.3%	5.2%	8.0%	7.7%	5.9%	10.4%	8.0%	1.0%	2.9%	7.5%	7.1%	1.8%	4.0%
Renters	33.8%	28.6%	44.7%	42.6%	32.6%	57.6%	44.4%	5.4%	16.1%	41.8%	39.2%	10.2%	22.0%

Source: Based on underlying data provided by the American Community Survey; 5-year estimates for 2009 - 2013.

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## Exhibit CC.2

### Annual Movership Rates - TOTAL MIGRATION (AGGRESSIVE SCENARIO) Dexter, Saline, Chelsea, and Ypsilanti, Michigan (Washtenaw County) - 2015 - 2020

Movership Rates AGGRESSIVE SCENARIO (Based on All Movers)	Moderate Target Markets (Urban)	Bohem- ian Groove   K40	Digital Depend- ents   O51	Urban Ambit- ion   O52	Colleges Cafes   O53	Striving Single Scene   O54	Family Troopers   O55	Reap- ing Rewards   Q62	Senior Discount   Q65	Dare to Dream   R66	Hope for Tomor- row   R67	Urban Survivors   S69	Tough Times   S71
Target Market Level	M	M	M	M	M	M	M	M	M	M	M	M	M
United States	27.4%	24.4%	38.1%	36.4%	27.8%	49.2%	37.9%	4.6%	13.8%	35.7%	33.4%	8.7%	18.8%
Washtenaw Co.	45.5%	34.1%	53.2%	50.8%	38.8%	68.6%	52.8%	6.4%	19.2%	49.8%	46.6%	12.1%	26.2%
Owners	11.2%	11.9%	18.6%	17.7%	13.5%	23.9%	18.4%	2.2%	6.7%	17.4%	16.3%	4.2%	9.1%
Renters	89.8%	75.5%	100.0%	100.0%	85.8%	100.0%	100.0%	14.2%	42.5%	100.0%	100.0%	26.9%	58.0%
Dexter	25.4%	27.0%	42.2%	40.3%	30.8%	54.4%	41.9%	5.1%	15.2%	39.5%	37.0%	9.6%	20.8%
Owners	8.4%	10.9%	17.1%	16.3%	12.4%	22.0%	17.0%	2.1%	6.2%	16.0%	15.0%	3.9%	8.4%
Renters	76.3%	66.1%	100.0%	98.4%	75.2%	100.0%	100.0%	12.4%	37.2%	96.5%	90.4%	23.5%	50.8%
Saline	20.6%	18.7%	29.2%	27.8%	21.2%	37.6%	29.0%	3.5%	10.5%	27.3%	25.6%	6.7%	14.4%
Owners	9.6%	9.3%	14.6%	13.9%	10.6%	18.8%	14.5%	1.8%	5.3%	13.6%	12.8%	3.3%	7.2%
Renters	73.4%	62.4%	97.4%	92.9%	71.0%	100.0%	96.7%	11.7%	35.2%	91.2%	85.4%	22.2%	47.9%
Chelsea	15.0%	18.3%	28.6%	27.3%	20.8%	36.9%	28.4%	3.5%	10.3%	26.8%	25.1%	6.5%	14.1%
Owners	6.5%	16.1%	25.1%	24.0%	18.3%	32.4%	24.9%	3.0%	9.1%	23.5%	22.0%	5.7%	12.4%
Renters	27.4%	25.1%	39.2%	37.4%	28.6%	50.5%	38.9%	4.7%	14.1%	36.7%	34.4%	8.9%	19.3%
Ypsilanti	55.2%	60.5%	94.5%	90.1%	68.8%	100.0%	93.8%	11.4%	34.1%	88.4%	82.8%	21.5%	46.5%
Owners	7.2%	16.0%	24.9%	23.8%	18.1%	32.1%	24.7%	3.0%	9.0%	23.3%	21.8%	5.7%	12.3%
Renters	86.0%	86.4%	100.0%	100.0%	98.2%	100.0%	100.0%	16.3%	48.7%	100.0%	100.0%	30.8%	66.4%

Source: Based on underlying data provided by the American Community Survey; 5-year estimates for 2009 - 2013.

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## Exhibit CC.3

Annual Movership Rates - INMIGRATION ONLY (CONSERVATIVE SCENARIO)  
 Dexter, Saline, Chelsea, and Ypsilanti, Michigan (Washtenaw County) - 2015 - 2020

Movership Rates CONSERVATIVE SCENARIO (In-Migration Only)	Moderate Target Markets (Urban)	Upscale Target Markets (Urban)	Total 71 Lifestyle Clusters (sum)	Full Pockets Empty Nests   E19	Status Seeking Singles   G24	Wired for Success   K37	Boom- ing Consum- ing   L41	Rooted Flower Power   L42	Full Steam Ahead   O50
Target Market Level	M	U	All 71	U	U	U	U	U	U
Washtenaw Co.	18.6%	11.0%	8.1%	4.0%	10.0%	22.5%	8.1%	3.6%	30.9%
Owners	4.9%	2.8%	3.0%	1.5%	3.8%	8.4%	3.0%	1.4%	11.6%
Renters	43.6%	37.8%	17.6%	8.6%	21.7%	48.6%	17.6%	7.9%	66.8%
Dexter	9.8%	14.2%	6.1%	3.0%	7.5%	16.7%	6.1%	2.7%	23.0%
Owners	2.7%	3.0%	2.0%	1.0%	2.5%	5.6%	2.0%	0.9%	7.7%
Renters	31.9%	45.3%	15.8%	7.7%	19.5%	43.6%	15.8%	7.1%	59.9%
Saline	7.4%	4.2%	3.9%	1.9%	4.8%	10.7%	3.9%	1.7%	14.7%
Owners	3.4%	1.5%	1.9%	0.9%	2.3%	5.2%	1.9%	0.8%	7.2%
Renters	26.7%	23.8%	13.2%	6.5%	16.3%	36.4%	13.2%	5.9%	50.1%
Chelsea	5.0%	4.6%	3.5%	1.7%	4.4%	9.7%	3.5%	1.6%	13.4%
Owners	1.8%	2.4%	2.6%	1.3%	3.2%	7.2%	2.6%	1.2%	9.9%
Renters	11.8%	12.9%	6.3%	3.1%	7.8%	17.4%	6.3%	2.8%	23.9%
Ypsilanti	18.5%	17.0%	11.6%	5.7%	14.4%	32.1%	11.6%	5.2%	44.2%
Owners	2.3%	3.0%	3.0%	1.5%	3.7%	8.3%	3.0%	1.3%	11.4%
Renters	33.8%	38.2%	16.7%	8.2%	20.6%	46.0%	16.7%	7.4%	63.2%

Source: Based on underlying data provided by the American Community Survey; 5-year estimates for 2009 - 2013.  
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Exhibit CC.4

Annual Movership Rates - TOTAL MIGRATION (AGGRESSIVE SCENARIO)  
 Dexter, Saline, Chelsea, and Ypsilanti, Michigan (Washtenaw County) - 2015 - 2020

	Moderate Target Markets (Urban)	Upscale Target Markets (Urban)	Total 71 Lifestyle Clusters (sum)	Full Pockets Empty Nests   E19	Status Seeking Singles   G24	Wired for Success   K37	Boom- ing Consum- ing   L41	Rooted Flower Power   L42	Full Steam Ahead   O50
Target Market Level	M	U	All 71	U	U	U	U	U	U
United States	27.4%	23.0%	14.2%	7.0%	17.5%	39.2%	14.2%	6.4%	53.9%
Washtenaw Co.	45.5%	51.1%	19.8%	9.7%	24.5%	54.8%	19.8%	8.9%	75.2%
Owners	11.2%	13.0%	6.9%	3.4%	8.5%	19.1%	6.9%	3.1%	26.2%
Renters	89.8%	95.2%	43.9%	21.5%	54.2%	100.0%	43.9%	19.6%	100.0%
Dexter	25.4%	36.9%	15.7%	7.7%	19.4%	43.4%	15.7%	7.0%	59.7%
Owners	8.4%	9.4%	6.4%	3.1%	7.9%	17.6%	6.4%	2.8%	24.2%
Renters	76.3%	94.5%	38.5%	18.8%	47.5%	100.0%	38.4%	17.2%	100.0%
Saline	20.6%	11.8%	10.9%	5.3%	13.4%	30.0%	10.9%	4.9%	41.2%
Owners	9.6%	4.4%	5.4%	2.7%	6.7%	15.0%	5.4%	2.4%	20.6%
Renters	73.4%	65.4%	36.3%	17.8%	44.8%	100.0%	36.3%	16.2%	100.0%
Chelsea	15.0%	13.8%	10.7%	5.2%	13.2%	29.4%	10.7%	4.8%	40.5%
Owners	6.5%	8.8%	9.4%	4.6%	11.6%	25.8%	9.4%	4.2%	35.5%
Renters	27.4%	29.8%	14.6%	7.2%	18.0%	40.3%	14.6%	6.5%	55.4%
Ypsilanti	55.2%	47.5%	35.2%	17.2%	43.5%	97.2%	35.2%	15.7%	100.0%
Owners	7.2%	9.2%	9.3%	4.5%	11.5%	25.6%	9.3%	4.1%	35.2%
Renters	86.0%	78.5%	50.3%	24.6%	62.0%	100.0%	50.2%	22.5%	100.0%

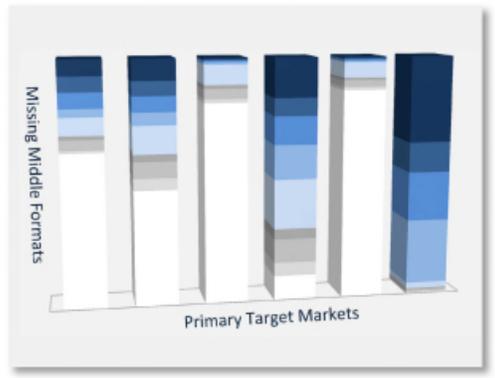
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# TMA Workbook

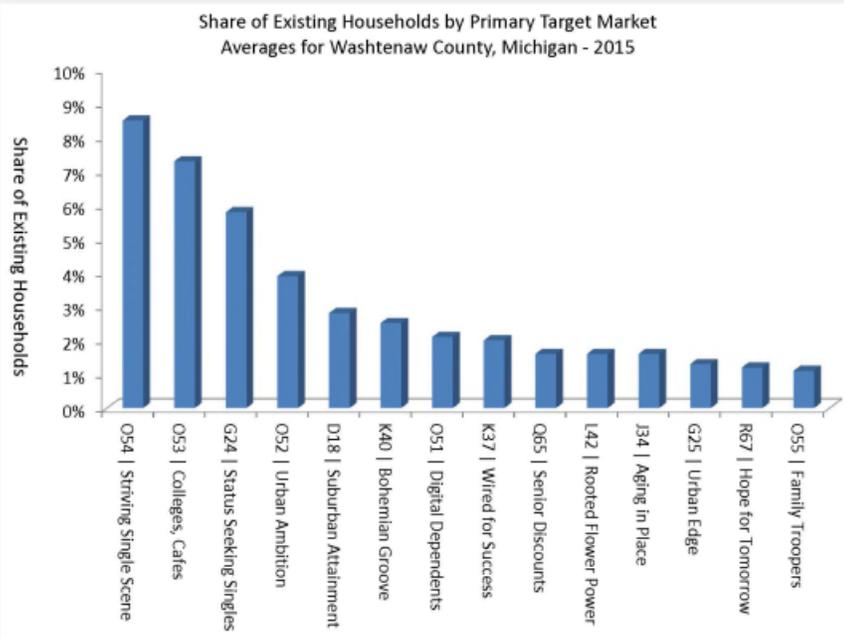
## Washtenaw Co., Michigan

### Moderate Target Maps

November 1, 2015



# Section DD



Prepared for  
4 Partner Communities:  
The City of Dexter  
The City of Saline  
The City of Chelsea  
The City of Ypsilanti



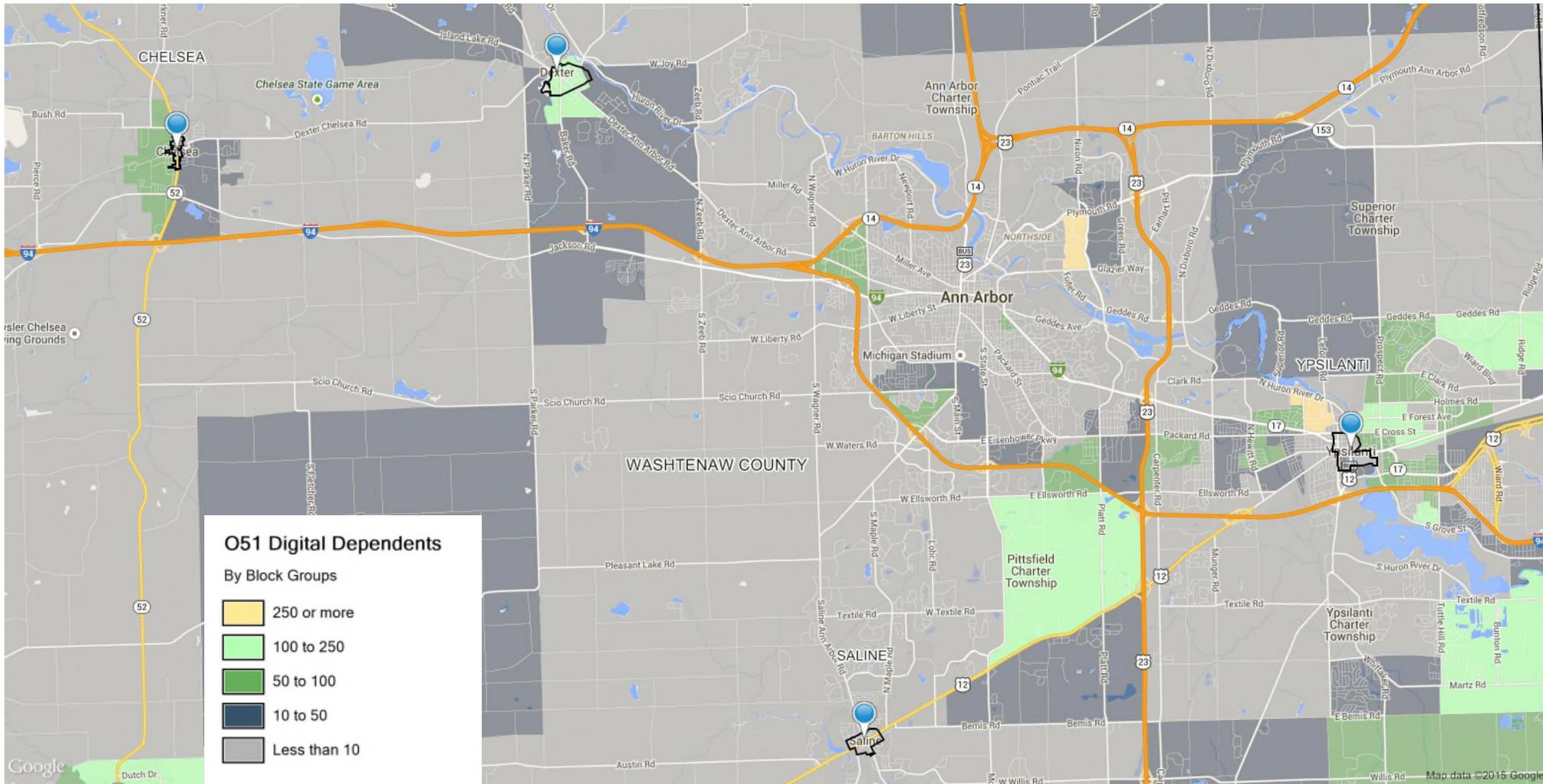
Prepared By:





# Spatial Distribution of Selected Target Markets by Block Group Dexter, Chelsea, Saline, and Ypsilanti, Michigan - 2015

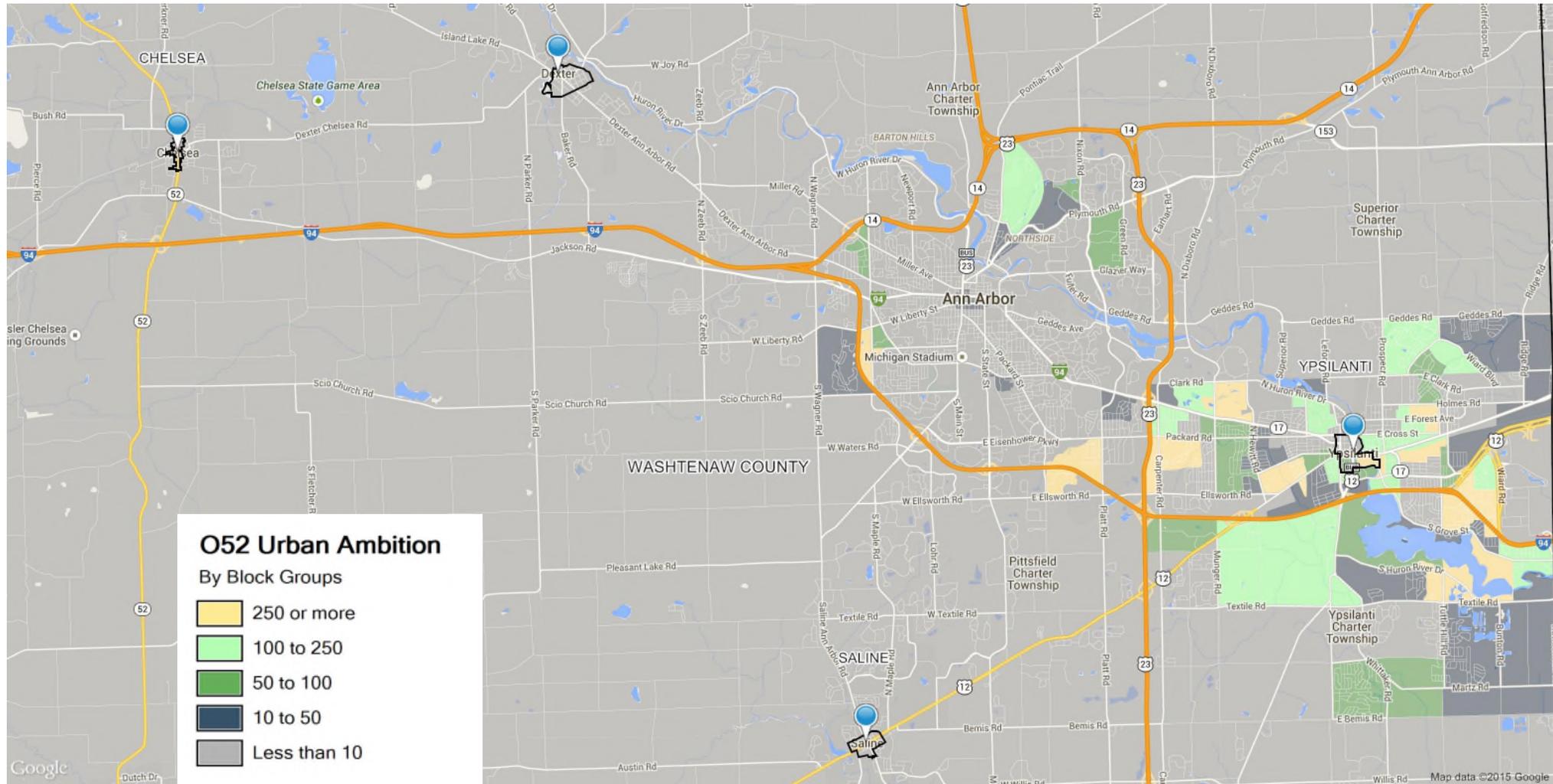
Exhibit DD.2



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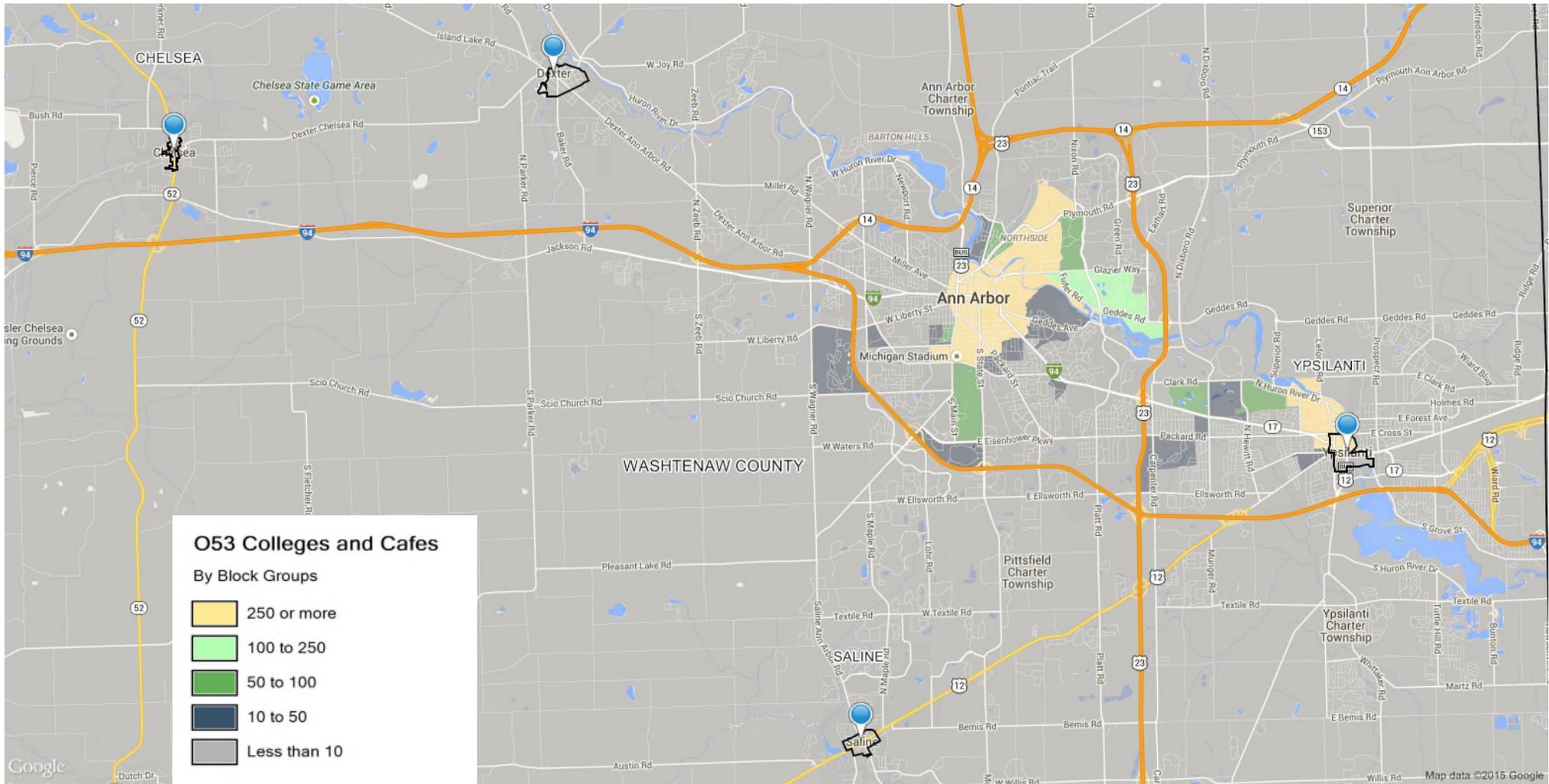
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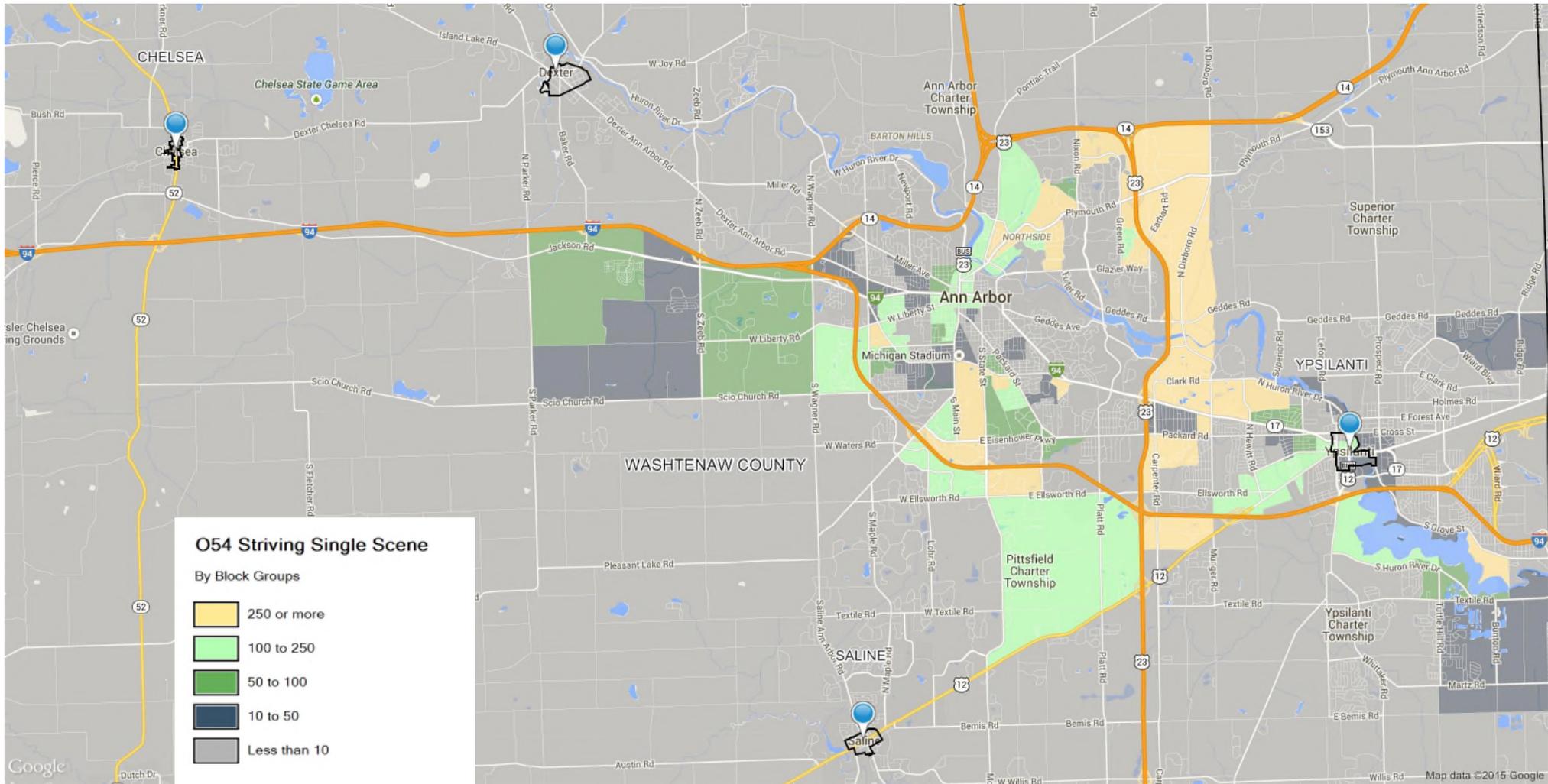
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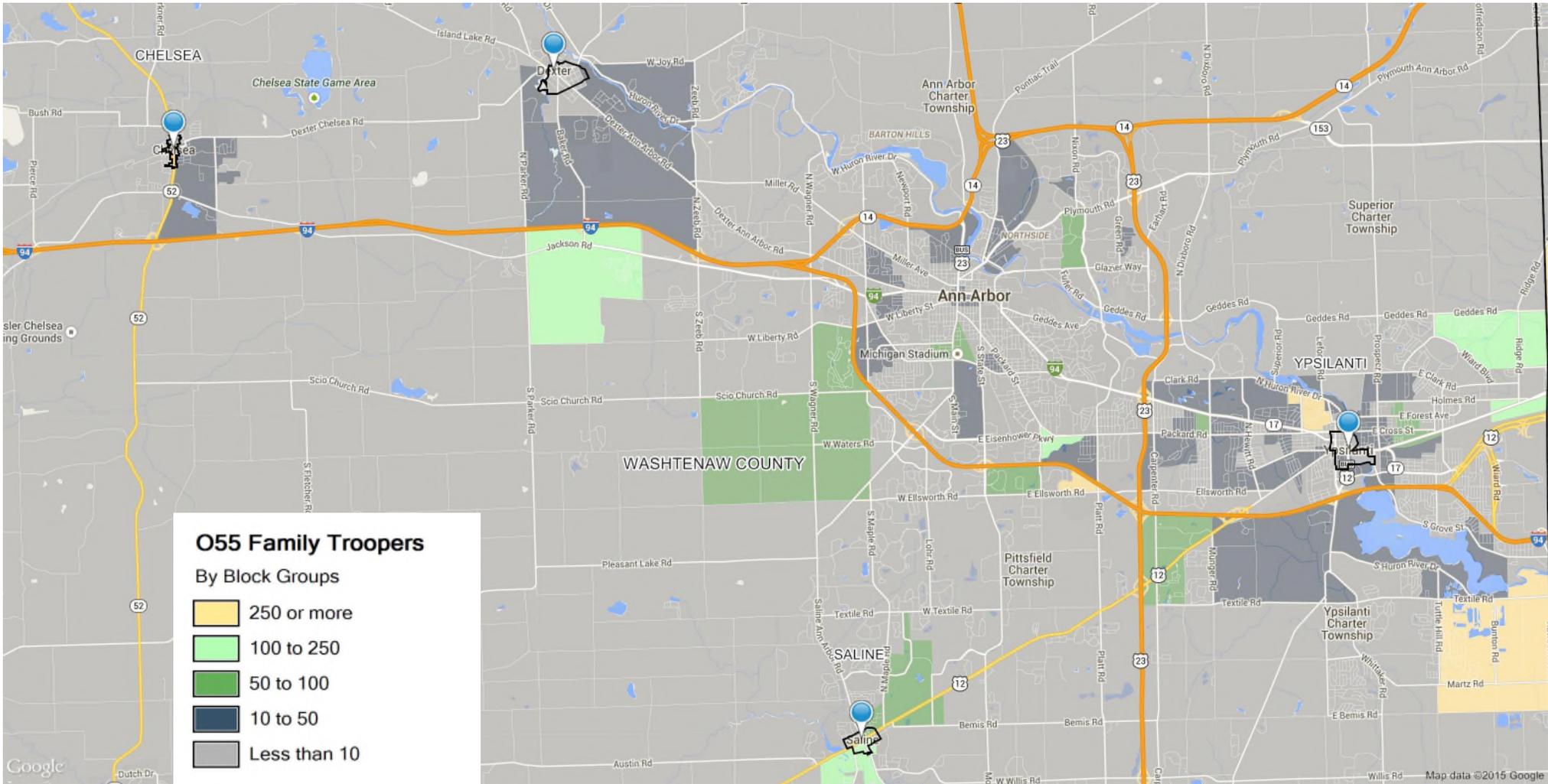
Exhibit DD.5



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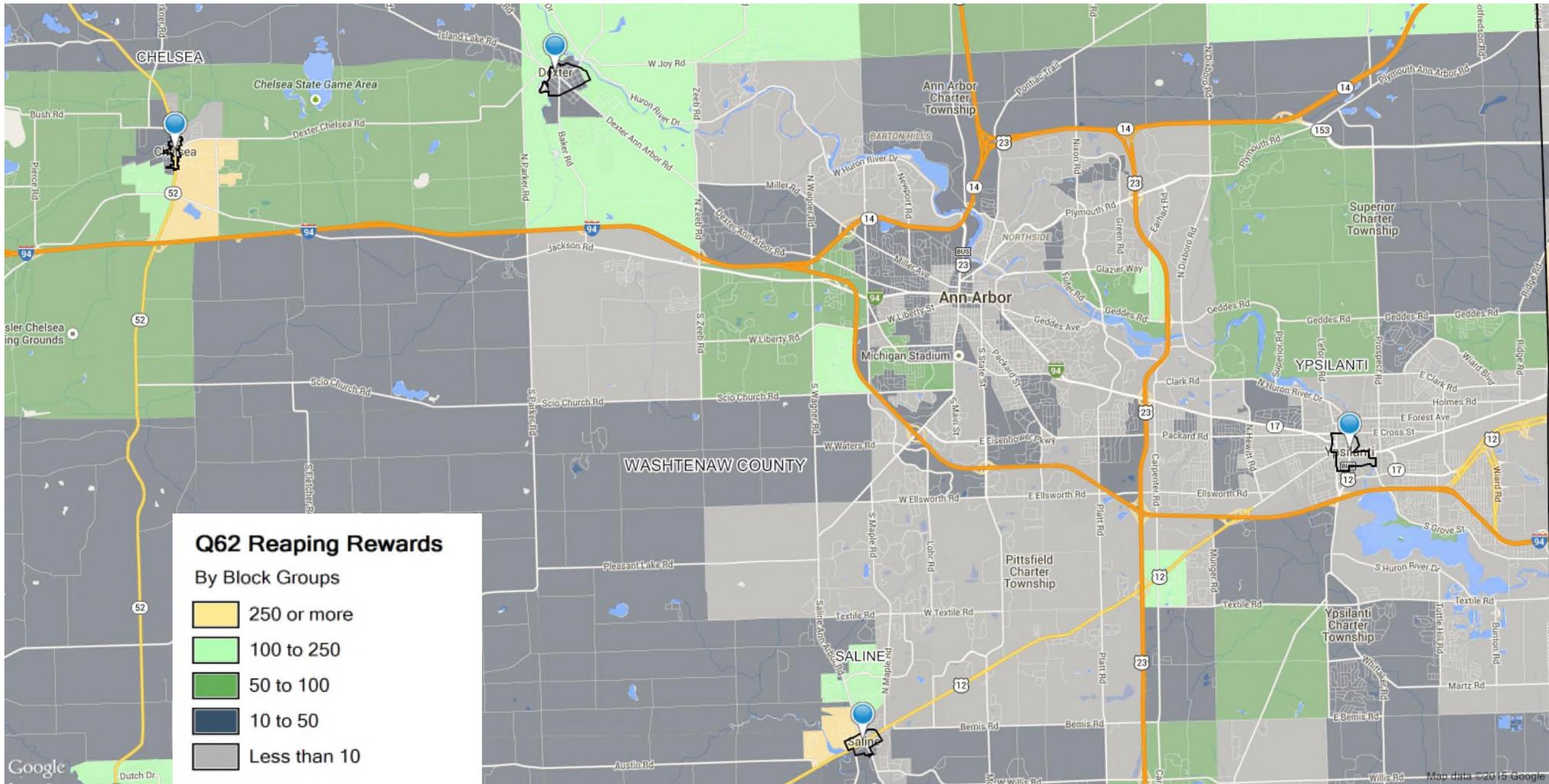
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# Spatial Distribution of Selected Target Markets by Block Group Dexter, Chelsea, Saline, and Ypsilanti, Michigan - 2015

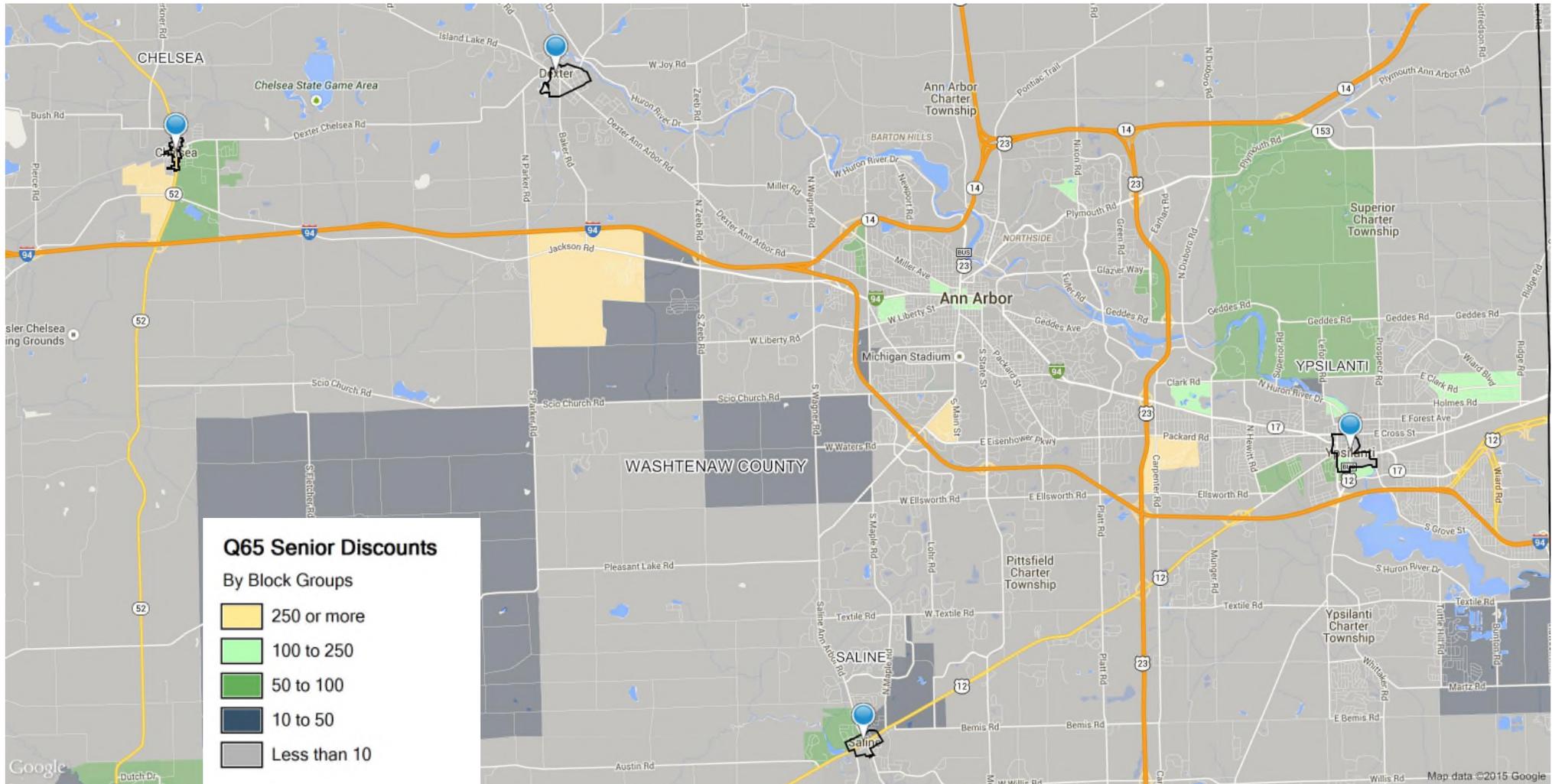
Exhibit DD.7



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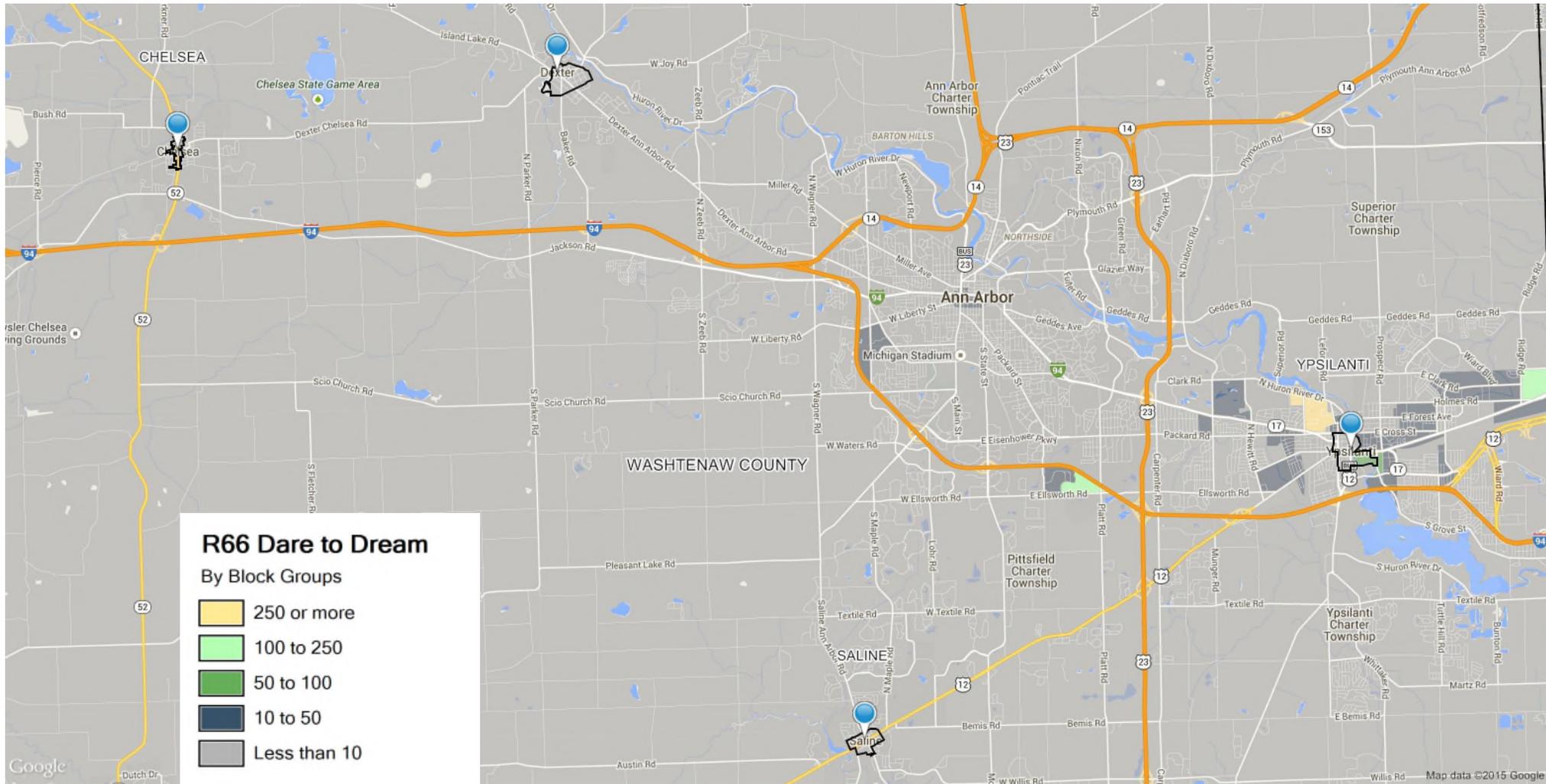
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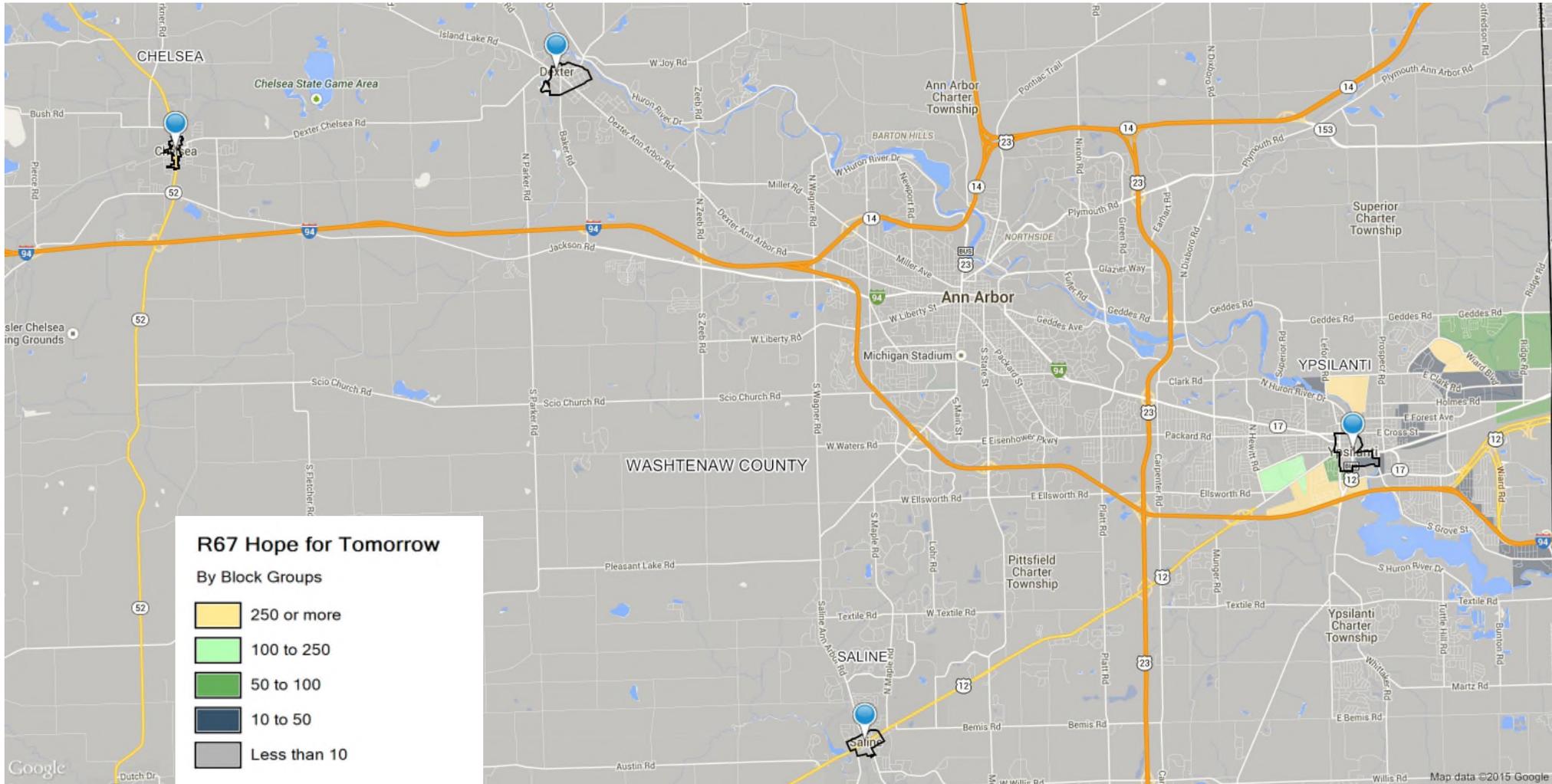
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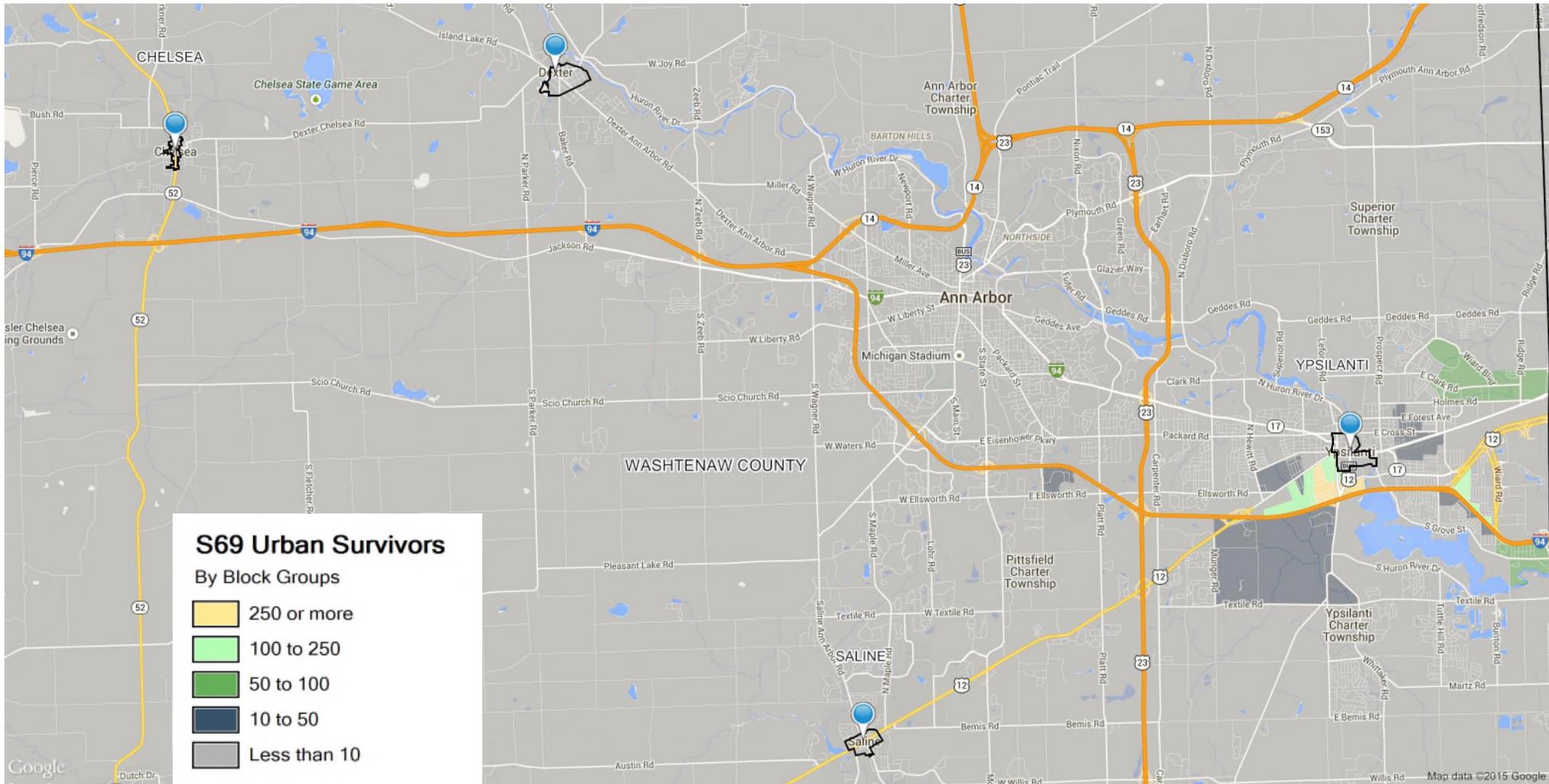
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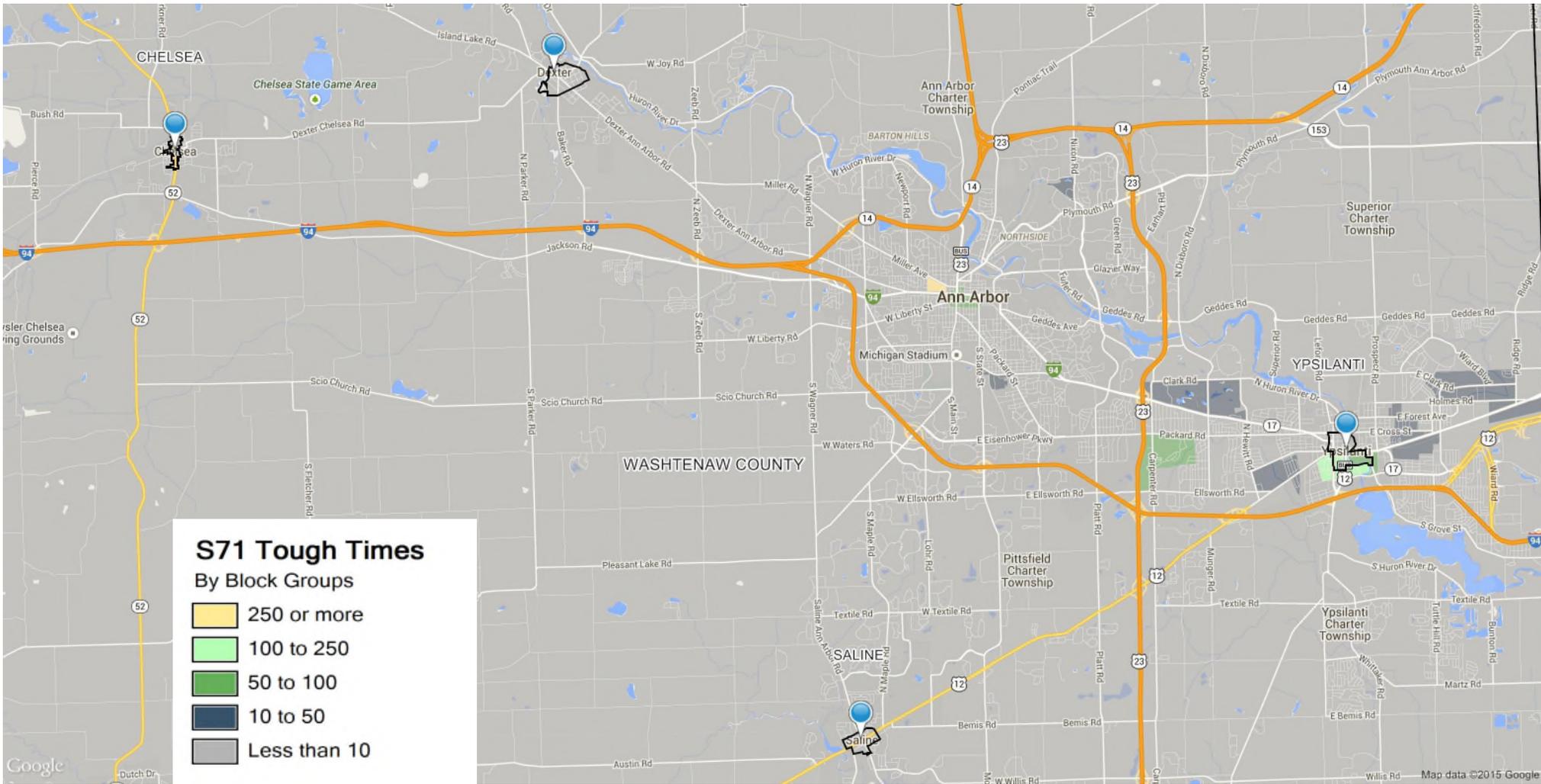
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# Spatial Distribution of Selected Target Markets by Block Group Dexter, Chelsea, Saline, and Ypsilanti, Michigan - 2015

Exhibit DD.12



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# TMA Workbook

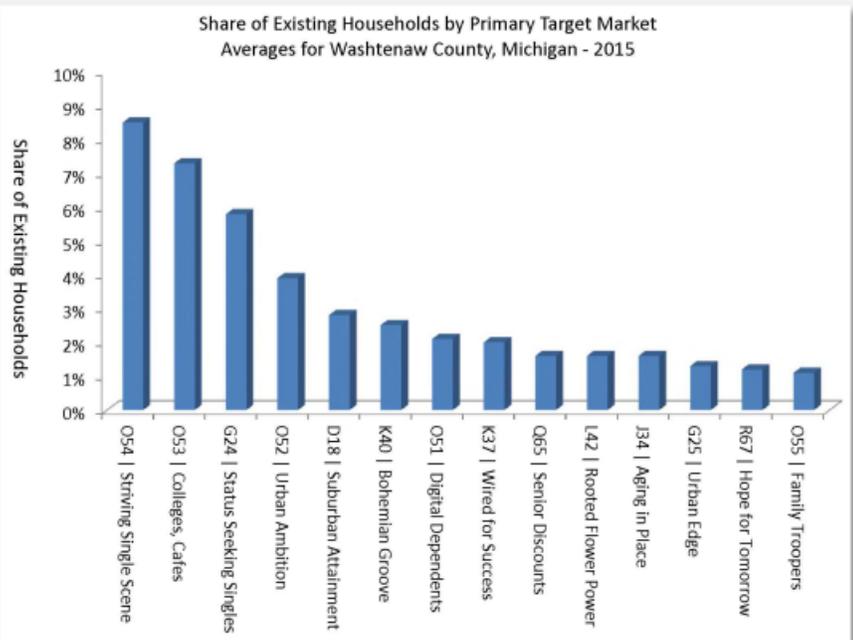
## Washtenaw Co., Michigan

### Upscale Target Maps

November 1, 2015



# Section EE



Prepared for  
4 Partner Communities:  
The City of Dexter  
The City of Saline  
The City of Chelsea  
The City of Ypsilanti

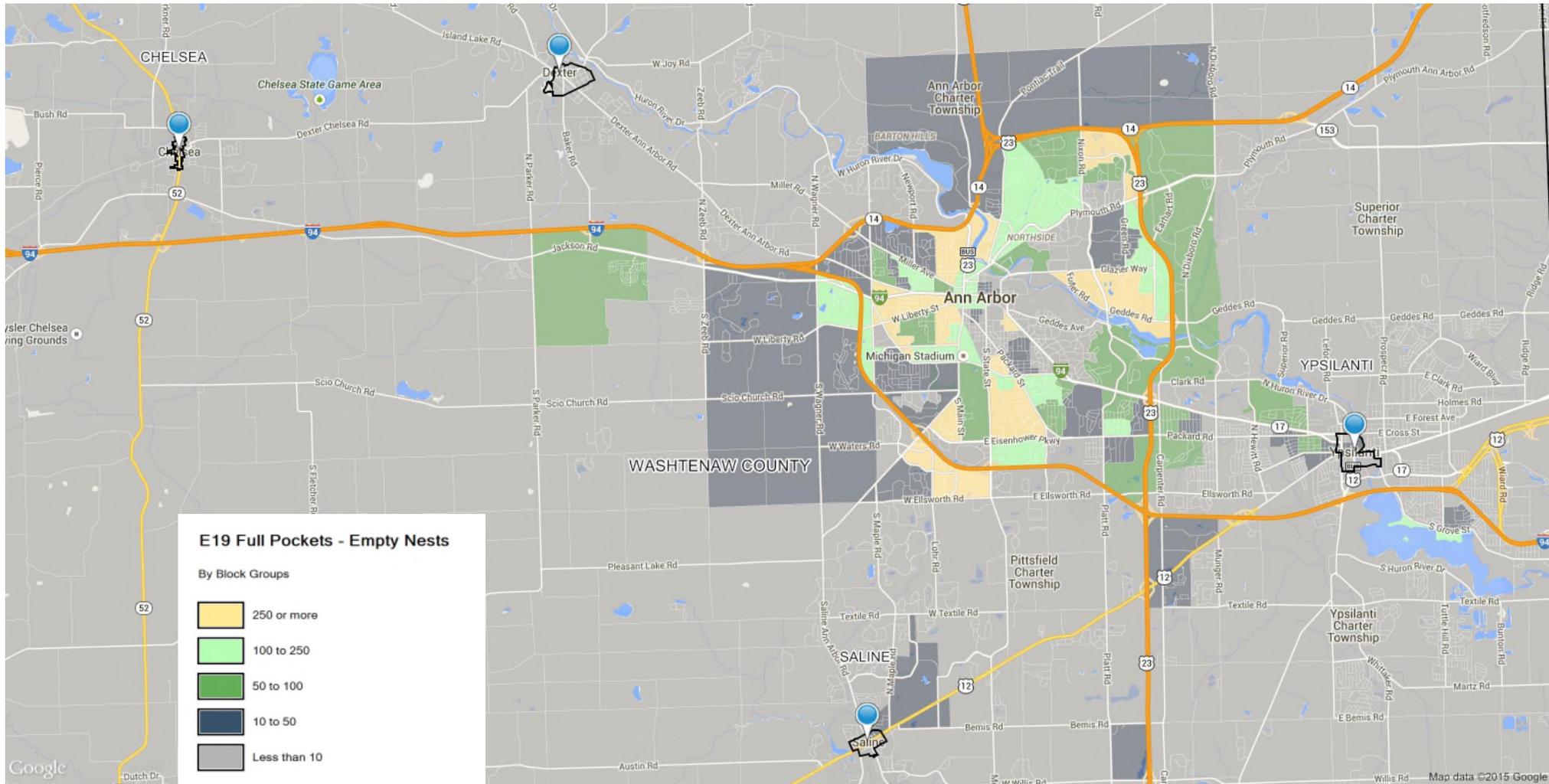


Prepared By:



# Spatial Distribution of Selected Target Markets by Block Group Dexter, Chelsea, Saline, and Ypsilanti, Michigan - 2015

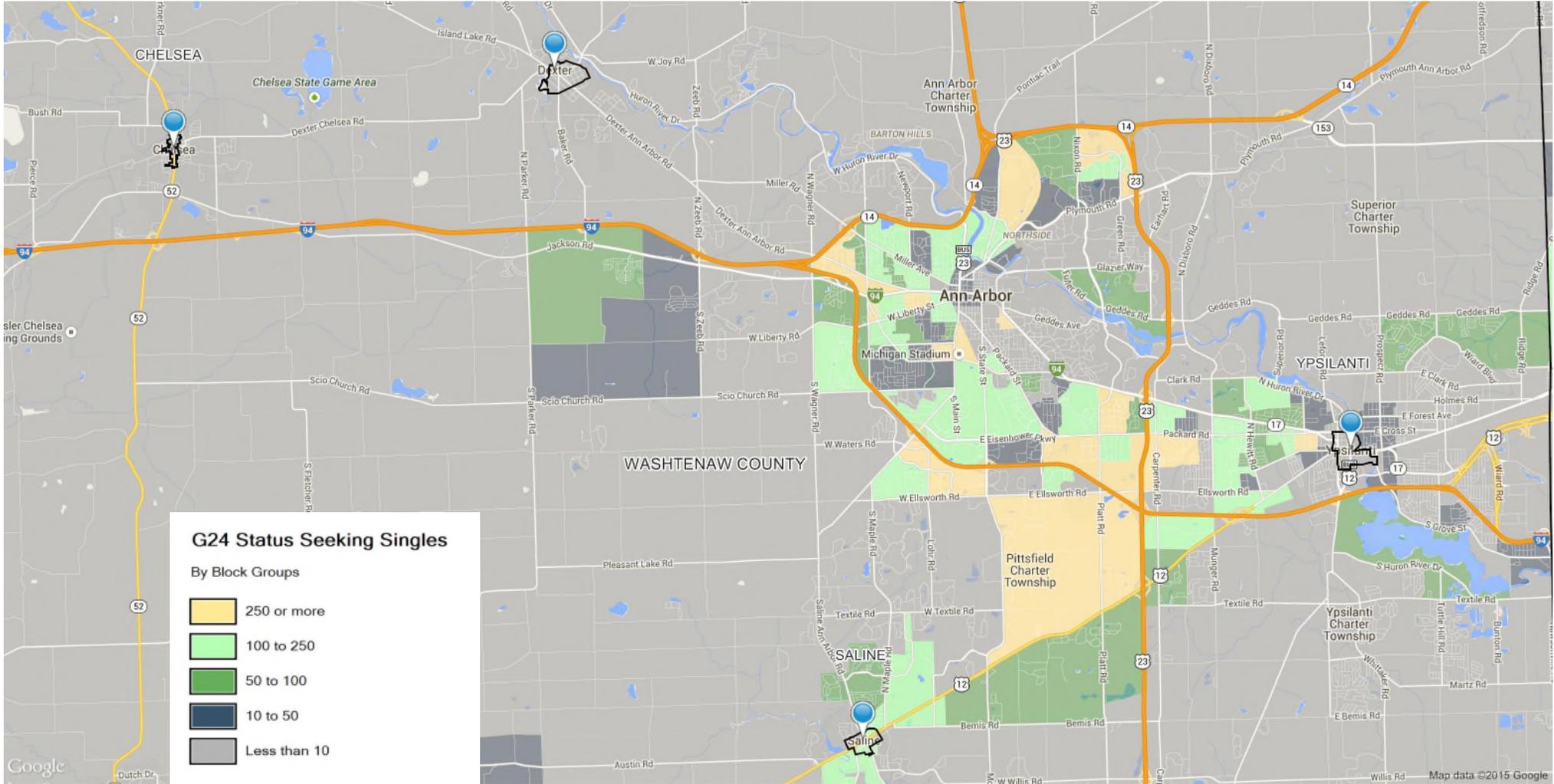
Exhibit EE.1



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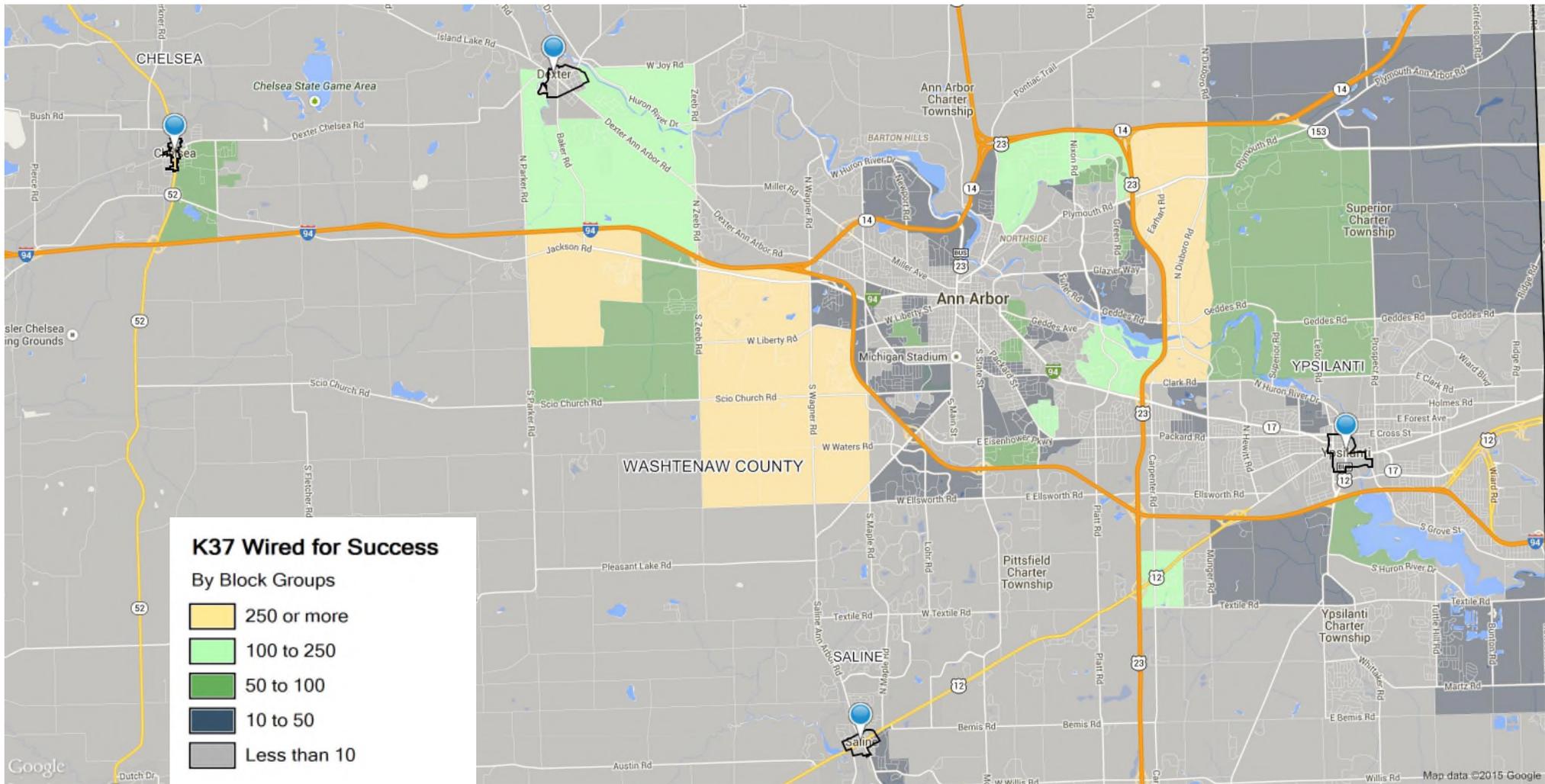
Exhibit EE.2



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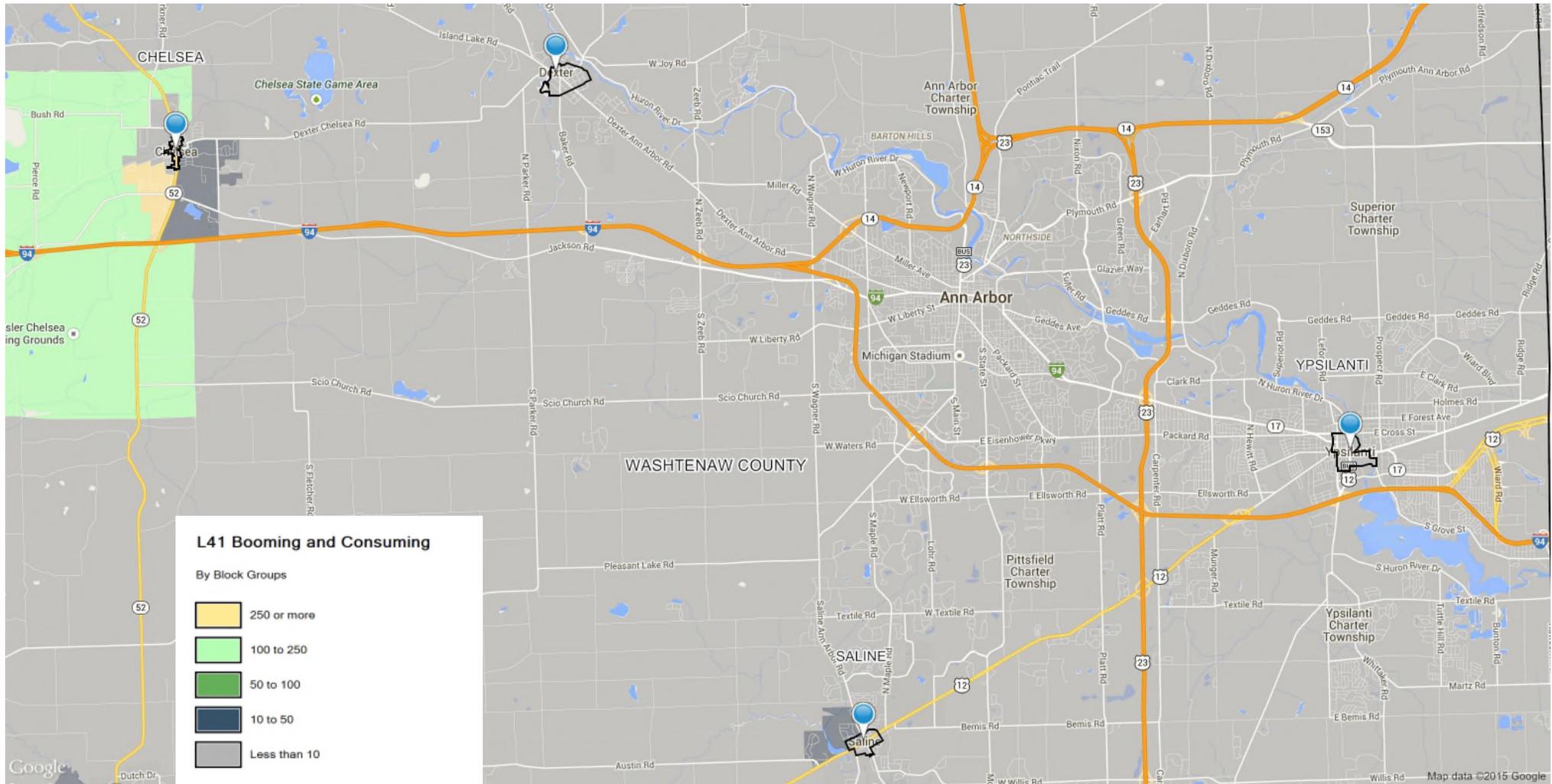
Exhibit EE.3



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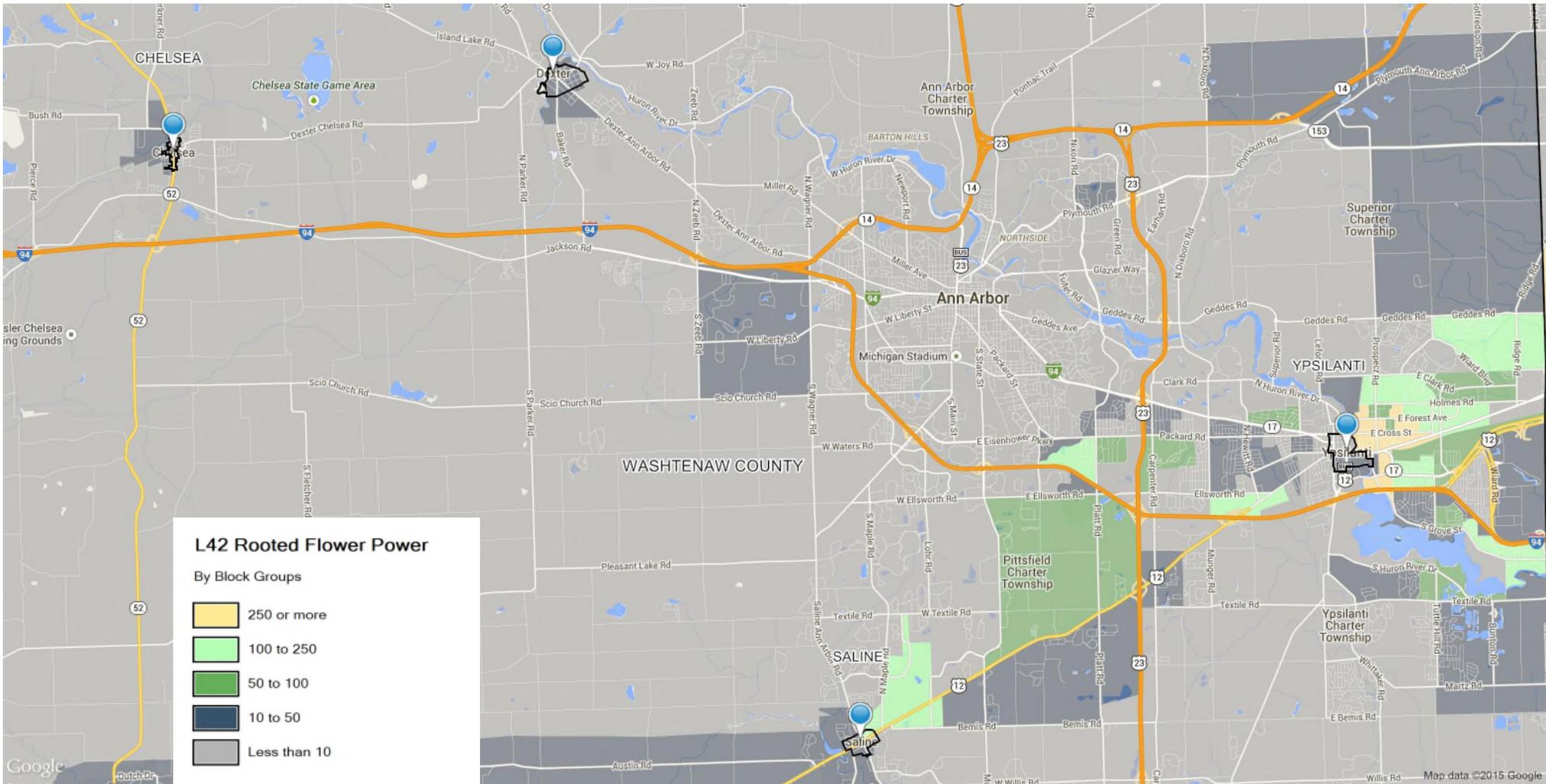
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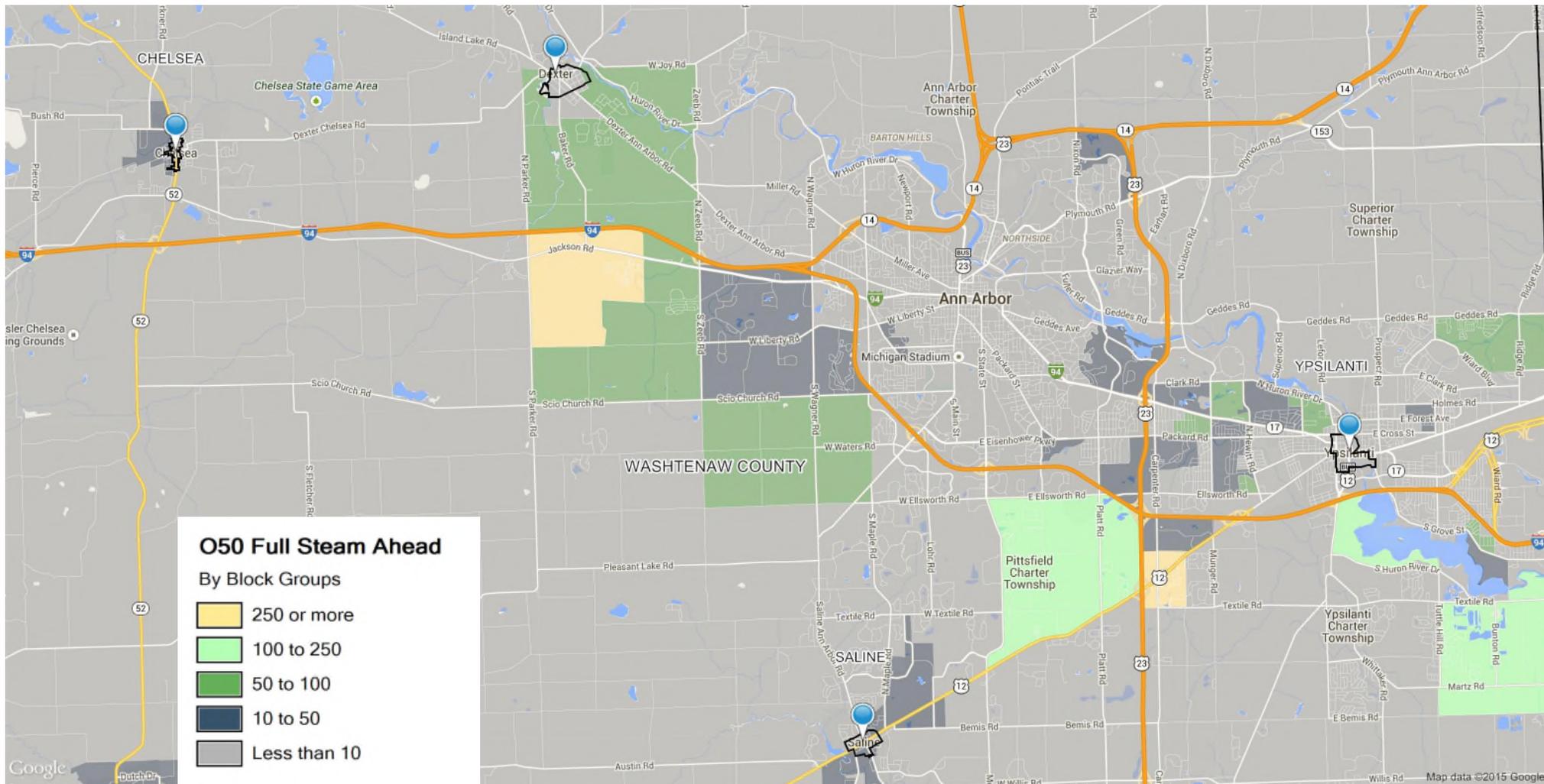
# Spatial Distribution of Selected Target Markets by Block Group Dexter, Chelsea, Saline, and Ypsilanti, Michigan - 2015

Exhibit EE.5



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# TMA Workbook

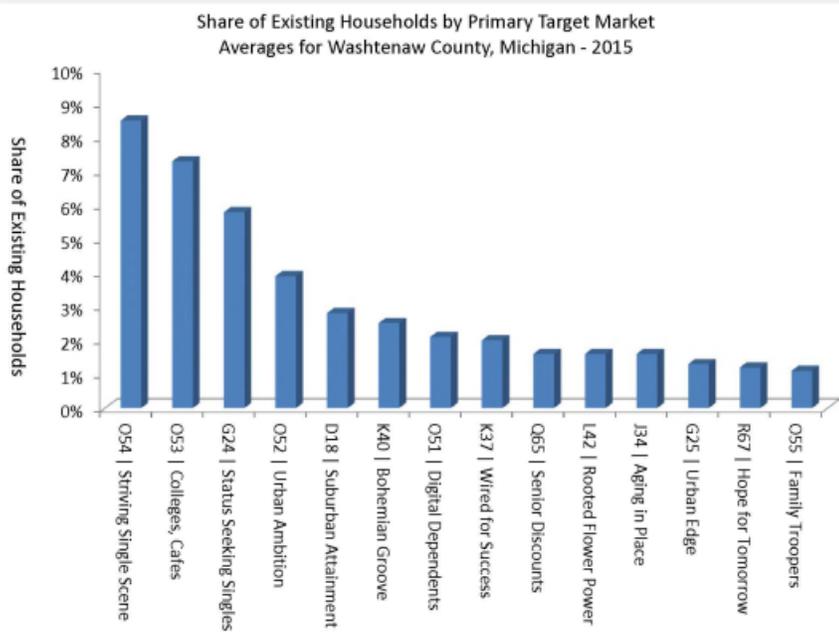
## Washtenaw Co., Michigan

### Moderate Target Narratives

November 1, 2015



# Section FF



Prepared for  
4 Partner Communities:  
The City of Dexter  
The City of Saline  
The City of Chelsea  
The City of Ypsilanti



Prepared By:



## Demographic Profile for Selected Target Market K40 | Bohemian Groove

Exhibit FF.1

**Geography:** Settled in second-tier cities, and scattered across the country, but more likely to be found in the Northeast or West.

**Housing Format:** Affordable city apartments, including low-rise garden apartments and row houses of varying vintage.

**Housing Tenure:** Nearly 80 percent are renters.

**Movership:** A transient group and half have been in the same residence for fewer than three years. They don't like to accumulate possessions, including homes, in case they get the urge to move on.

**Age:** Older adults; about two-thirds are between the ages of 46 and 65; and most are over 50 years old.

**Family Composition:** The majority of this segment has never-married, but nearly a third has been married and they are starting over as divorced or widowed individuals. They are part of the growing wave of older singles, and prize their individuality.

**Education:** Average educations, with a mix of high school graduates and some college. They are still hungry for learning, and often take adult education classes. Favorite classes are in painting, cooking, furniture refinishing, and other subjects that allow them to mingle with other graying singles.

**Jobs and Work:** Holding down modestly paying jobs in the service sector, particularly jobs in health care, social services, and the military.

**Income:** Low incomes; average incomes are less than two-thirds the national average.

**Transportation:** They manage to sink down roots quickly. They own cars, and prefer compact and mid-sized economy cars.

**Leisure:** An eclectic group with laid-back, quiet, and unassuming lifestyles. They cultivate large circles of friends from a wide variety of backgrounds, and are active in community groups. Free time is spent at home, listening to music, cooking, making crafts, and painting.

**Retail Shopping:** Dining out is usually to a casual dining or bistro restaurant, including moderate chains. They patronize discount and dollar stores but will declare that they prefer local stores. They are good consumers for craft and hobby stores, musical instrument stores, fresh produce, health foods, vitamins, and alternative medicines. However, they are slow to buy technology products, and have little interest in conspicuous consumption or the latest fashions. They rarely use the internet to make a purchase. They will also patron movie theaters.

## Demographic Profile for Selected Target Market O51 | Digital Dependents

## Exhibit FF.2

**Geography:** Most are located in second-tier cities scattered across the country; and in a mix of urban areas that include transient neighborhoods.

**Housing Formats:** A mix of apartments, condominiums, and small houses.

**Housing Tenure:** A surprising number are first-time homeowners, although the values are modest and they have needed a co-signer to secure the mortgage.

**Movership:** They show little interest in staying for any length of time, and are not rooted in their community. They are footloose and accustomed to moving frequently in a constant search for better paying jobs and better living arrangements. More than two-thirds have lived at the same address for fewer than three years.

**Age:** This the first wave of the Generation Yers and they are now 20-somethings moving into their early thirties. About 90% of the group is under the age of 35 years; 65% are under the age of 30.

**Family Composition:** They have begun to leave the nest and start their own independent lives and young families, but overall tend to be single. They are unattached and still looking for a perfect mate. One one-third of this group has children, and long-time friends are more important than members of their extended family.

**Education:** Tend to well-educated and most have gone to college.

**Jobs and Work:** Many hold jobs in sales and the service sector, and good schooling has led to a range of occupations – from sales to social services; and from construction to health care. They are early in their careers.

**Income:** Modest incomes supported by entry-level jobs while paying off student and car loans.

**Transportation:** About 44 percent of the households are without wheels; and those who buy new will choose funky compact models.

**Leisure:** They are into athletics like pick-up basketball, volleyball, or racquetball. They will also lift weights or take a yoga class, and attend spectator sports. Although they spend a lot of time in the virtual world, they are also active and adventurous, and a surprisingly high share will take advantage of campgrounds, fishing, horseback riding, and hiking. In searching for their perfect mate, they put a lot of stock in their personal fitness and appearance.

**Retail Shopping:** They revel in telecommunication devices that allow them to multi-task and bounce between cell phones, iPods, laptops, and video game consoles. They are known to buy sports equipment like skateboards, camping supplies, and racquetball gear. In the marketplace, they have champagne tastes but not the budget, so end up at the discount stores, clearance racks at the more upscale shops. They belong to gyms and are night owls, spending a lot of time at bars, nightclubs, cinemas and theaters, and billiards halls.

## Demographic Profile for Selected Target Market O52 | Urban Ambition

Exhibit FF.3

**Geography:** Dense neighborhoods at the urban fringe or outskirts of big cities. Nearly two-thirds are found in the South. They are okay with their locations not far from vibrant downtown neighborhoods.

**Housing Format:** Apartment-dwelling, including low-rise apartments and older houses converted into rentals, usually built before 1960. They aspire to live in the suburbs or better neighborhoods. They enjoy hanging out on the front steps and catching up with neighbors.

**Housing Tenure:** Most inhabit rental units, but they aspire to be home owners.

**Movership:** Transient and not long removed from their parents' homes. Nearly half have lived at the same address for less than a year and nearly two-thirds for fewer than three years. They are always seeking moves that will create a better life for themselves and their young children.

**Age:** Young 20-something adults, nearly 40 percent of the head-of-households are under the age of 35. **Family Composition:** 80 percent are single, and more than 40 percent are parents, which is four times the national average.

**Education:** 35 percent have completed some college education, but overall their educations are below-average. They continue to attend colleges and technical schools to improve their employment chances. Their drive to improve is seen in an above-average tendency to take educational classes and practice a musical instrument.

**Jobs and Work:** First-time jobs in low-level sales and service-sector jobs, including retail, military, public administration, and food preparation. Nearly 20 percent are unemployed, which is the highest rate in the nation. They are always on the hunt for a better job, and talk of wanting to advance in their careers as soon as possible. They express a strong need for personal fulfillment through work. They want to get to the top of their careers, and they're willing to give up family time in order to advance. **Income:** Low wages and incomes, and prone to measure their success in cash.

**Transportation:** They are always on the hunt for a larger apartment, preferably near reliable public transportation. Nearly 90 percent do not own a car.

**Leisure:** They spend a lot of evenings at home listening to music, watching movies, reading books, listening to music, and cooking.

**Retail Shopping:** They patron secondhand stores and funky cafés and they find joy in consumptions with a need for status recognition that is constrained only by their budgets. They seldom patron restaurants and prefer to shop organic and natural food stores, or pick-up fast food or grocery take-out meals. They can't afford trendy fashions and instead shop outlet and value-priced stores. They patron movie theaters, comedy clubs, and in-line skating rinks; but skip the plays, concerts, and nightclubs, and fine-dining. They sometimes splurge on bargains among the latest consumer electronics. They might purchase tennis, basketball, football, and aerobics equipment.

## Demographic Profile for Selected Target Market O53 | Colleges and Cafes

Exhibit FF.4

**Geography:** Almost exclusively living in university towns of all sizes, including small towns.

**Housing Format:** Modest units in low-rise apartment buildings, plus older and inexpensive rental houses. Home owners are choosing detached houses in neighborhoods with other young professionals.

**Housing Tenure:** Most are renting, but some can afford a down payment on a modest house.

**Movership:** Transient nature overall, with a majority at the same address for less than three years. However, they are sticking around for the lively street scene, or because they are considering applying for an advanced degree.

**Age:** They are young, generally under 35 years old. **Family Composition:** 80 percent are unmarried singles.

**Education:** They tend to have either a bachelor's or graduate degree, and may be considering applying for a more advanced degree.

**Jobs and Work:** They are typically recent college alumni, but may also be support staffers who work on campus or in nearby service-sector jobs. Most are in entry-level, decent-paying jobs in professional and service-sector positions, and especially in food services.

**Income:** Most have low incomes and aren't earning much.

**Transportation:** More than three-quarters don't own cars, and many rely on public transportation.

**Leisure:** Wide-ranging lifestyles and can be hard to read at this transitional stage of life. Most are working out and enjoying weekend games of pickup football and basketball. Many will also visit the state fairs, zoos, and aquariums. They are unlikely to be at home cooking a meal or watching television. They enjoy culture-rich activities like playing musical instruments, going to dance performances, or attending music concerts.

**Retail Shopping:** They are indifferent to consumerism, and enjoy funky clothing boutiques, pizza joints, and used bookstores. They will also attend movies, classical music concerts, state fairs, and target shooting ranges. However, they are not buying designer fashions, and can't afford the latest consumer electronics or laptops (half rely on cell phones to get online), and can't afford memberships at health clubs. Many shop at discount clothiers; buy ready-to-assemble furniture; and also purchase games and toys.

They are too busy to worry about diet or preventative health. Instead, they get by on fast food chains, supermarket takeout meals, pizza delivery, and over-the-counter remedies.

## Demographic Profile for Selected Target Market O54 | Striving Single Scene

Exhibit FF.5

**Geography:** Big cities throughout the South and West, and close to the urban action.

**Housing Format:** Nearly all are living in older apartment buildings, in the city. Their units are compact and located in low-rise and high-rise buildings built between 1960 and 1990. Many of the buildings are dilapidated.

**Housing Tenure:** Nearly all (96%) are renters.

**Movership:** This group has high movership rates partly motivated by an ongoing search for better jobs and larger apartments. The majority just moved in during the last year, and 80 percent have stayed at the same address for fewer than three years.

**Age:** 20-somethings; and over 90 percent are younger than 35 years of age.

**Family Composition:** This group has the highest percent of singles in the nation, usually deferring marriage and families until they have advanced farther in their careers. A whopping 95 percent are single; and nearly 90 percent have never been married and do not have children.

**Education:** They tend to be well-educated, and nearly three-quarters have gone to college. They also like taking adult education courses to improve their skills in painting, photography, and aerobics and yoga (while also making new friends).

**Jobs and Work:** Tend to be employed in entry-level sales and service-sector jobs, including jobs in construction, public administration, health care, and professional services. They are an ambitious bunch and self-described workaholics, spending a lot of time on their careers to advance as quickly as possible. Many are already talking about starting their own businesses.

**Income:** Many are concerned with paying down their student loans and car loans, and aren't thinking about saving for retirement.

**Transportation:** Few own cars, but they are happy to walk or take public transportation.

**Leisure:** If they have time after work to relax at home, they choose carefree activities like reading a book; downloading books/music/videos/games; and cooking with friends. They are also active in the dating scene.

**Retail Shopping:** They tend to frequent bars, restaurants, health clubs, movie theaters, and other entertainment venues like concerts. They can't afford high-end stores, but they will bypass the discount stores in preference for the latest, in-season fashions. They surf the malls and mainstream apparel stores for sales and bargains. They also like the latest trends in everything from health food to electronic devices. They can be impulsive in the retail stores, but have also fully integrated the internet for entertainment and planned shopping excursions.

## Demographic Profile for Selected Target Market O55 | Family Troopers

Exhibit FF.6

**Geography:** Live in the small towns and cities.

**Housing Formats:** These families tend to live in older attached housing products such as duplexes and low-rise apartment buildings. Some also live in detached housing like ranch houses.

**Housing Tenure:** More than 90 percent of households rent their units.

**Movership:** One of the most transient populations in the nation, nearly half have lived at the same address for less than a year, nearly three-quarters for fewer than three years.

**Age:** Nearly two-thirds are younger than 30 years old; some 90 percent are under 35.

**Family Composition:** They have mixed household types: about half are single, 40 percent are married and a striking 55 percent contain single parents - more than five times the national average. All told, more than 90 percent of households have at least one child at home.

**Education:** The members of this segment have below-average educations, with only about half having gone beyond high school.

**Jobs and Work:** Many work in lower paying jobs as factory laborers; some have worked or currently are working in the Armed Forces.

**Income:** Low incomes; their pay is typically 40 percent below average and they do not much of a financial background.

**Transportation:** Many own a vehicle.

**Leisure:** Most spend their evenings at home, reading books, playing cards or board games, watching TV or cooking for fun. On weekends, they work out by playing basketball, baseball, football and soccer; this is also a segment full of seriously athletic people who are into boxing and martial arts.

**Retail Shopping:** They lead frugal lifestyles, but will spend money to go out to a bar, bowling alley, or to the movies. For a big date, they'll purchase tickets to a rock concert or comedy club. Those with children are willing to splurge on their kids, taking them to an aquarium, zoo or theme park, and are good consumers for toy stores as they buy their children virtually every game and toy at rates more than twice the national average. With many young and unattached, they care about their appearance and will spend money on athletic gear for working out, and new clothes for every season from discount department stores.

## Demographic Profile for Selected Target Market Q62 | Reaping Rewards

Exhibit FF.7

**Geography:** This segment tends to live in mix-aged subdivisions and is scattered across the nation.

**Housing Formats:** Many live in comfortable detached ranch houses and cottages on modest lots or attached housing such as apartments.

**Housing Tenure:** Most are homeowners.

**Movership:** A majority have lived at the same address for over a decade.

**Age:** Mostly members of the Greatest Generation, more than half are over 75 years old; virtually all are over 65.

**Family Composition:** Elderly couples and widowed individuals.

**Education:** With their moderate educations, household heads are about evenly divided between high-school and college graduates.

**Jobs and Work:** Some 85 percent are retired, about six times the national average.

**Income:** They have decent incomes from pensions and income-producing assets, averaging around \$55,000 annually.

**Transportation:** High rates of car ownership.

**Leisure:** Much of their time is now spent indoors reading, cooking, watching TV and listening to music. They enjoy entertaining friends in their homes. Many finally have the time to enjoy hobbies like needlework, playing cards and acquiring collectibles. Their idea of exercise is gardening, golfing, walking the shopping malls, and bird-watching.

**Retail Shopping:** These seniors still have the energy to get up and go, and often dine out at casual restaurants. They will purchase subscription tickets to their local performing arts hall for plays and concerts, and they will also spend money to go gambling at casinos and bingo parlors. When purchasing items, they are brand loyal and tend to go to the upscale retailers that they already are familiar with. Additionally, they are good consumers of preventative medicine and are willing to pay extra for health care not covered by their insurance. At the grocery store, they are health conscious and purchase foods that are high in fiber and low in additives but also often buy convenient meals such as frozen dinners, store-made takeout and other easy-to-prepare foods.

## Demographic Profile for Selected Target Market Q65 | Senior Discounts

Exhibit FF.8

**Geography:** They are found throughout the country, typically in metro communities, big cities, and inner-ring suburbs - sometimes in dicey neighborhoods.

**Housing Formats:** Typically in large, multi-unit apartment buildings located in the city and geared for seniors. They prefer the security of a building with attached units, preferably with a door attendant, to being on their own.

**Housing Tenure:** Renting rather than coping alone with the maintenance of a home; or finding that finances are too fragile to continue maintaining a house. More than three-quarters can only afford to rent, and they often rely on rent-controlled rates.

**Movership:** Many have moved into their current location within the past seven years.

**Age:** Mostly elderly and retired residents and most are over the age of 75 years.

**Family Composition:** Three-quarters are widowed grandparents with grown children who are located too far away or otherwise incapable of sharing their home. The group cherishes their families and friends and they like to meet new people and entertain in their apartments.

**Education:** Limited educations and over 40% are high school dropouts. However, they will take classes to keep informed and learn new hobbies.

**Jobs and Work:** Those still in the workforce tend to hold low-level service-sector jobs in industries like health care.

**Income:** Fixed and modest incomes, some taking advantage of rent-controlled rates and senior discounts to stretch their budgets. They get by on small pensions that supplement their Social Security checks.

**Transportation:** May or may not own a car, and may rely on van services.

**Leisure:** Senior Discounts may be older, but they haven't lost a step and show little evidence of slowing down. Many have active leisure and social lives, but they also spend a lot of time in their apartments reading newspapers and magazines, listening to pre-rock music, and watching television. They rarely access the internet except for health information, political news, and sports standings. They have an abundance of pride and want friends and family to think that they're doing well.

**Retail Shopping:** They regularly attend plays and concerts, and will patron casinos. They are more interested in discounts than designer labels, and will patron dollar stores and clearance racks even when shopping mid-scale stores. They also spend on collectibles like coins and porcelain; vitamins and health care supplies; and exercise equipment.

**Geography:** Scattered across the country, particularly in the Northeast, Midwest, and Mid-Atlantic states; in mid-sized cities; and within old and transient city neighborhoods.

**Housing Format:** Sharing over-crowded downscale apartments to make ends meet. Living in buildings typically built before 1925 and offering few amenities. Not all are in apartments, and those with children can also be found living in older ranch houses and duplexes. Their housing is usually overcrowded and not designed for growing families.

**Housing Tenure:** Low-rent and unlikely to be home owners, they are always searching for a better place to live.

**Movership:** The majority has moved to their current unit within the past year, and nearly three-quarters have lived at their address for fewer than 3 years. Most seem disconnected from their communities.

**Age:** Comprised of 20- and 30-Somethings, they are of the youngest segments in the nation. More than a third of the household heads are under 35 years old.

**Family Composition:** Comprised of singles, unmarried couples, and single parents, with nearly 90% being unmarried. They do not consider marriage as the only path to forming a family, and often share apartments with unrelated roommates.

**Education:** Low educational attainment; and 40% rate of high school dropouts is double the national average. However, they will also take an adult education course and talk about wanting to advance their careers.

**Jobs and Work:** Low-paying, entry-level jobs in sales and service sectors, such as health care, food services, and manufacturing. A high percent are unemployed.

**Income:** Limited means and budgets are tight.

**Transportation:** Most can't afford to own a car, and will use alternative modes that include walking, biking, public transit, and skateboarding.

**Leisure:** They spend their time on the go, hanging out with friends at bars and nightclubs, attending movies and dance performances, and catching a meal at moderate chain restaurants. They enjoy kicking back at their apartments listening to music or throwing a dinner party. They also enjoy video and board games. If they want to work out, they bypass the health club in favor of a pickup game of soccer or basketball at the nearby park.

**Retail Shopping:** They love to shop for clothes but typically end up in discount department stores and at the clearance racks. They will splurge on electronics, music, and MP3 players. They will also purchase games and sports equipment, and spend money on a nightlife, including bars, comedy clubs, nightclubs, movie theaters, and chain restaurants.

## Demographic Profile for Selected Target Market R67 | Hope for Tomorrow

Exhibit FF.10

**Geography:** Second-tier, smaller cities in the eastern half of the United States, especially in the Midwest and South.

**Housing Format:** Crowded into small apartments, or in projects, duplexes, and ranch houses on tiny lots. Three-quarters of the units were built before 1950, and half were built before 1925.

**Housing Tenure:** Over 80% are renters.

**Movership:** Transient, nearly half have been at the same address for less than a year, and consider their current residence to be just a stop on the way to something better. They are connected to the community through their church, and will volunteer.

**Age:** Nearly two-thirds are young, single parents. More than 40 percent are under the age of 35.

**Family Composition:** 90 percent are singles, and most are parents struggling to raise young children on low incomes.

**Education:** School dropout rate is 50 percent, and just finishing high school is considered an achievement. Less than 5% have a college degree. Some will take adult education courses to improve their lives.

**Jobs and Work:** Low-paying service-sector jobs as security guards / protective services, restaurant workers / food preparation, and educational services / school aids. They are seeking better jobs and want to advance their careers to be better providers for their children.

**Income:** Financially challenged, and their average income is the second lowest in the nation.

**Transportation:** They have pre-owned cars consistent with national averages.

**Leisure:** They enjoy nightlife, usually at a bar or nightclub. They will also go to billiards halls, bowling alleys, ice skating rinks, church events, plays and dance performances. Exercise involves going to a park or playground for a pickup game of basketball.

**Retail Shopping:** Will go over-budget to buy a good DVD player and premium cable channels to keep their young children entertained. They will also buy toys, comic books, and video games. If they can afford to, they will use the internet to stream music and videos. They value fashion and will buy cosmetics and fashion accessories, but for apparel they usually shop the discount stores and clearance racks. Providing for their children has a higher priority over consumer goods.

**Geography:** Typically live in the downscale neighborhoods of second-tier cities throughout the South and Midwest.

**Housing Formats:** 90 percent of households live in a detached housing product. Many of these houses - a mix of bungalows, craftsman style houses and row houses - have seen better days. Two-thirds of the homes were built before 1950 and a third before 1925.

**Housing Tenure:** A majority are homeowners.

**Movership:** About a third has lived at the same address for more than 20 years, and about a third for fewer than three years.

**Age:** The largest number consists of baby boomers between the ages of 51 and 65, though a disproportionate number are over 65 years old.

**Family Composition:** Three-quarters are unmarried, with the majority widowed, divorced or separated - about double the national average. Their households are small: two-thirds have only one resident.

**Education:** Nearly three-quarters never went beyond high school.

**Jobs and Work:** One in five is retired, but those still working mostly hold sales and service-sector jobs in fields like healthcare, social services, building and maintenance and tech support.

**Income:** Their household income is still less than half the national average, at about \$31,000.

**Transportation:** Having a need for status recognition, they drive Cadillacs and Lincolns more than average, but are more likely to drive economy vehicles.

**Leisure:** Their lifestyles are limited by their tight budgets. They prefer to spend a quiet evening at home cooking, doing needlework, quilting, painting, drawing, or watching TV. These older folks are also into antiques and collect varying types of collectibles.

**Retail Shopping:** When they do go out, they head to a bar, nightclub, comedy club or movie theater. Many also are fond of gambling and visit casinos and play bingo. With three-quarters unmarried, it's not surprising that many say they want to look attractive. One-quarter say they spend a lot of money on cosmetics - nearly five times the national average. They have a need for status recognition, noting that they like to make a unique fashion statement and purchasing clothing to keep up with the latest styles. While they like to shop for clothes, however, these price-sensitive consumers feel compelled to stick to discount stores. Many care about convenience above all and prefer local stores to national chains. A high percentage prefers fast food to home cooking.

## Demographic Profile for Selected Target Market S71 | Tough Times

Exhibit FF.12

**Geography:** Aging city neighborhoods, mostly east of the Mississippi.

**Housing Format:** Neighborhoods filled predominantly with low-rise apartments, and also some high-rise buildings. Often living in complexes built in the urban renewal era of the 1960s to 1980s, when tenement row houses in downtown ghettos were bulldozed to create new housing for the poor and disadvantaged. Today those buildings are often dilapidated, and the tenants are intent on finding safer accommodations.

**Housing Tenure:** Over 90 percent are renters.

**Movership:** A majority of residents have lived at the same address for less than three years, and two-thirds have stayed fewer than five years.

**Age:** Most of the adults are between 50 and 75 years old.

**Family Composition:** Adults living on their own as single, divorced or widowed individuals. One-quarter of the households have a retiree. Many are destitute seniors without family support.

**Education:** Nearly half of the head-of-householders never graduated from high school, and only 10 percent have a college degree. Even in middle age, they are 40 percent more likely than average to sign up for adult education courses.

**Jobs and Work:** Working in service sectors, particularly in education and public administration. They are the underclass of the working poor, but are optimistic and constantly seeking better jobs.

**Income:** The most economically-challenged consumers in the United States. They are earning minimum wages or are on fixed retirement incomes. Most are living on incomes of less than \$15,000 per year, nearly one-fifth of the national average. This group is the

**Transportation:** Two-thirds do not own a car. They will travel domestically, usually by bus or train.

**Leisure:** Regularly attend local bars, billiard halls, and casinos. An above-average share of the population belongs to arts groups. Many have a passion for the arts, and attend plays, dance performances, concerts, and zoos. However, they rarely eat out, even at fast food chains.

**Retail Shopping:** Consumer goods include at-home fitness supplies (treadmills, rowing machines, and exercise mats). Other shopping is at discount and dollar stores. They also prefer the convenience of local stores over national chains, but will still wait for the sales. They would rather buy healthy produce and cook at home, rather than eat at fast food restaurants.

# TMA Workbook

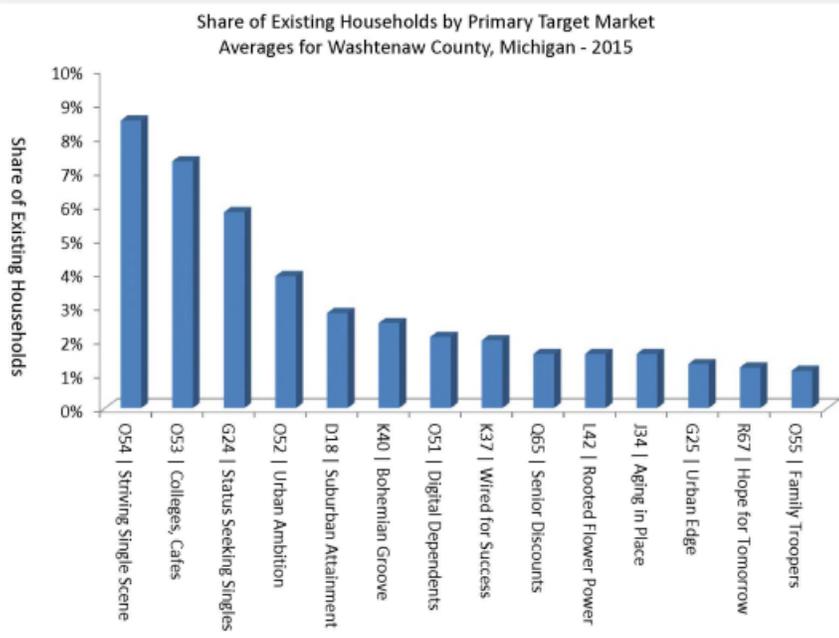
## Washtenaw Co., Michigan

### Upscale Target Narratives

November 1, 2015



# Section GG



Prepared for  
4 Partner Communities:  
The City of Dexter  
The City of Saline  
The City of Chelsea  
The City of Ypsilanti



Prepared By:



## Demographic Profile for Selected Target Market E19 | Full Pockets Empty Nests

Exhibit GG.1

**Geography:** Many live in established resort and retirement communities, and various coastal “playgrounds”. A high concentration lives in the metro sprawl of cities along the West and Northeast coasts.

**Housing Format:** A variety of housing styles that include beachfront bungalows, mountainside condos, and older houses - all with hefty price tags.

**Housing Tenure:** Predominantly home owners.

**Movership:** Living in sought-after addresses where the residents don’t want to leave. More than half have lived at the same residence for over a decade. An above-average share of these households also has second homes or vacation homes.

**Age:** On the cusp of retirement; most are in their 50s and 60s (mainly between 51 and 65 years of age). 25 percent are of retirement age; and 20 percent are retired.

**Family Composition:** Diverse family types, including singles and couples as well as divorced and widowed individuals. What they don’t have are children still living at home.

**Education:** Well-educated, and nearly half of the households include a member with a graduate degree.

**Jobs and Work:** At the peak of their white-collar careers, including positions in senior management and technical services. A majority are still at work and it’s important to their identity.

**Income:** Earning good salaries and financially secure with substantial nest eggs to provide plenty of disposable income to maintain an upper-middle-class status into retirement.

**Transportation:** High car ownership with new, luxury sedans, sports cars, hybrids, and smaller SUVs.

**Leisure:** Living comfortable lifestyles and busy social lives, but they don’t flaunt their success.

**Retail Shopping:** Will pay for memberships at health clubs and patron upscale restaurants, cultural activities, dance and musical performances, museums, movie theaters, and nightlife. They shop at high-end department stores, but are also happy with bargains, discount stores, and warehouse clubs. They will also buy conventional electronics and smaller televisions, men’s apparel, gardening supplies, health care products, preventative medicines, furniture, home furnishings, and décor. At the grocery store they are looking for organic foods.

## Demographic Profile for Selected Target Market G24 | Status Seeking Singles

Exhibit GG.2

**Geography:** Living in desirable neighborhoods and trendy, yuppie enclaves that are close to centers of activity, including downtowns and inner-ring suburbs. A disproportionate live in big cities out west, but they are also scattered in other transient cities.

**Housing Format:** Comfortable houses and condominiums, but not extravagant. They usually buy relatively new units.

**Housing Tenure:** They tend to own their homes.

**Movership:** Although owning fairly new homes and condos, they are far from settled. The majority have lived at the same address for less than three years.

**Age:** Mostly between the ages of 30 and 45.

**Family Composition:** Unattached singles without children.

**Education:** Most have a college degree and many have advanced degrees.

**Jobs and Work:** They work good white-collar jobs in technology, education, business and public education. Many are still early in their careers and striving to climb the corporate ladder. They work hard and want to climb to the top of their field.

**Income:** They have mid-scale incomes that go far.

**Transportation:** High rates of car ownership, especially of sporty models and luxury import sedans. They have a daily commute to work.

**Leisure:** They can afford cushy lifestyles, but focus on balancing work with leisure-intensive lifestyles. They squeeze the most out of every day, and will duck out at work for a lunch-time yoga class. Their work and personal lives often blur together, especially online. At home, they enjoy entertaining large circles of friends. On the weekends, they get involved in club sports like tennis and racquetball.

**Shopping:** They like to patron bars and nightclubs, theaters, comedy clubs, health clubs, tennis courts, concerts. They also patron a mix of hip/trendy, casual, and upscale restaurants. They are also good consumers of home décor, sports equipment, and other goods to support their yuppie status. They aren't big fans of shopping because they are too busy. If they do go to the mall then they will patron upscale department stores and fancy local boutiques, and will pay a mark-up for designer fashions. They also insist on owning the latest technology. At the grocery store they prefer organics, but aren't purists.

**Geography:** Found across the country, though mostly in smaller and mid-sized cities out West.

**Housing Formats:** Relatively new apartments or houses that is nicer than the national average, and they are still on their way to even nicer housing. Buildings tend to be relatively new and usually large, with the majority having at least 10 units.

**Housing Tenure:** About 80% are renters; although living comfortably, they are still priced out of buying a home due to the overall costs in the Western states.

**Movership:** They consider their current lifestyle to be only a stepping stone on their way to something better. About two-thirds have lived at the same residence for fewer than 3 years.

**Age:** Young, with the majority between 25 and 45 years of age.

**Family Composition:** Forget the traditional American dream of home and family. About two-thirds are singles and one-third are married; and almost none of them have children.

**Education:** Tend to be college educated and well-educated. Three-quarters of the household heads have been to college.

**Jobs and Work:** They have just landed their first good paying job in the sales and service sector; and confident in their ability to advance their career. If they are married, both spouses will typically be working.

**Income:** Upwardly mobile in earnings and already benefiting from plenty of discretionary income. Those who are married tend to have both spouses working, which bolsters their already comfortable incomes.

**Transportation:** Many don't see the need for a car in their urban fun land.

**Leisure:** They know how to have a good time and meet up for nightlife and rock concerts. They have energetic lifestyles and are busy trying to balance leisure activities with work. They have a close circle of friends and are tolerant of alternative lifestyles.

**Retail Shopping:** They are foodies and frequent ethnic, gourmet, and casual restaurants, but are also searching for healthiest choices. They also frequent the bars, nightclubs, movie theaters, and comedy clubs. They are fans of conspicuous consumption and have the discretionary income for department and apparel stores at the local mall. They will spend extra on the latest fashions and consumer electronics. They are often at the health club and are good consumers of fitness supplies and sporting goods, including weights, aerobics, and cardio machines; plus ski, basketball, football, and tennis equipment. They are also consumers of housewares, kitchen supplies, and home décor.

## Demographic Profile for Selected Target Market L41 | Booming and Consuming

Exhibit GG.4

**Geography:** Scattered around the country, they are mostly concentrated in small-town Sun Belt communities in the South and West.

**Housing Formats:** They tend to live in above-average value, recently built, ranch-style detached exurban homes or contemporary attached housing such as condos. A small percentage lives in homes with sprawling yards more than two acres in size.

**Housing Tenure:** They are typically home owners.

**Movership:** Newcomers to their communities, many have moved within the last 7 years.

**Age:** Typically in their 50s and 60s, with most of these households between 50 and 75 years of age.

**Family Composition:** Mostly married older couples and widowed singles that are beginning to enjoy the first years of their empty nests and retirement.

**Education:** Average education.

**Jobs and Work:** Those in the workforce work in service-sector or white-collar professions. However, more than 20 percent are already retired.

**Income:** Solidly middle class with mid-level incomes.

**Transportation:** High rates of vehicle ownership, typically large trucks or luxury imports.

**Leisure:** They enjoy a variety of outdoor sports such as fishing, hunting, canoeing and kayaking, and have cultured sensibilities, enjoying plays, museums and concerts. They also like to spend quiet evenings at home reading, cooking, watching TV, and polishing their antiques, but they're not homebodies. They like to get out and tend their gardens or go bird-watching in nearby woods. Dinner out means ordering steak at chain restaurants, and they'll drive to a nearby city to attend a play or a concert.

**Retail Shopping:** Consumption evangelists; they are passionate about what they buy and willing to influence others about their preferences. Consumed with getting the best deal, they purchase clothes from discounters, and will spend money on furniture, home décor, gym memberships, outdoor apparel and gear, and art. Early adopters of technology, they love to purchase new DVD players and flat screen TVs. At the health food store, these calorie counters seek nutritious food options, love trying new foods and drinks, and will seek out gourmet foods to cook at home.

## Demographic Profile for Selected Target Market L42 | Rooted Flower Power

Exhibit GG.5

**Geography:** Widely scattered throughout the country in the older, more populous inner-ring suburbs that have been overtaken by metro sprawl.

**Housing Formats:** Detached homes, typically older Cape Cods, ranches and ramblers, all on small lots.

**Housing Tenure:** More than 90 percent own their own homes.

**Movership:** Nearly two-thirds of all households have lived at the same address for over ten years.

**Age:** 80 percent of household heads are between the ages of 50 and 65.

**Family Composition:** 40 percent of households contain married couples - a relatively low rate - and more than half are home to singles, divorced and widowed individuals - twice the national average. Less than five percent of all households still have children living at home.

**Education:** Above average for both high school diplomas and college degrees.

**Jobs and Work:** The highest percentage is employed in white-collar management, health care and technical professions, but a significant minority also work in sales and the service sector.

**Income:** They earn middle-class incomes of more than \$60,000.

**Transportation:** Commuters who have a high rate of auto ownership.

**Leisure:** They pursue laid-back lifestyles. Many like to stay home when they have free time to read books, garden, cook and do crafts like needlework and woodworking. With their average budgets, they're not big on nightlife, and their idea of going out is meeting for dinner at a mid-scale restaurant.

**Retail Shopping:** They are price-sensitive consumers who tend to visit a store only when they absolutely need to buy something, and always look for bargains and not brands. They spend time researching their purchases and are eclectic in their retail tastes, shopping at discount to middle brow stores. Somewhat slow purchasers of technology, they purchase things like books and collectibles from mail order and only use the internet as a library and communication tool. They also will purchase things such as equipment for yoga, tickets to concerts, tools, and gardening and kitchen supplies.

Geography: Medium cities throughout the South and West, and close to the urban action.

Housing Format: Nearly all are living alone in high-rise or garden-style apartment buildings in second-tier cities in the South and West. Their units are compact and were built between within the last 40 years to accommodate fast-growing economies in technology and communications.

Housing Tenure: Nearly all (97%) are renters.

Movership: This group has high movership rates partly motivated by an ongoing search for better jobs and larger apartments. Two-third have just moved in during the last year, and 90 percent have stayed at the same address for fewer than three years.

Age: 40-somethings; over 40 percent are between 36-45 years of age.

Family Composition: This group is predominantly single (70%).

Education: They tend to be well-educated, and about 60% have gone to college. They also like taking adult education courses to improve their skills in painting, photography, and aerobics and yoga.

Jobs and Work: Tend to be employed in entry-level sales and service-sector jobs, including jobs in technology and communications. They are an ambitious bunch and self-described workaholics, spending a lot of time on their careers to advance as quickly as possible.

Income: While many are concerned with paying down their student loans and car loans, their low incomes – of less than \$52,000 – can go far in single-person households so many are considering hiring a financial planner.

Transportation: Few own cars (45%), but they are happy to walk or take public transportation.

Leisure: They like going to plays, movies, museums and adult education classes. If they have time after work to relax at home, they choose intellectual or creative pursuits like reading books, playing a musical instrument, painting or blogging.

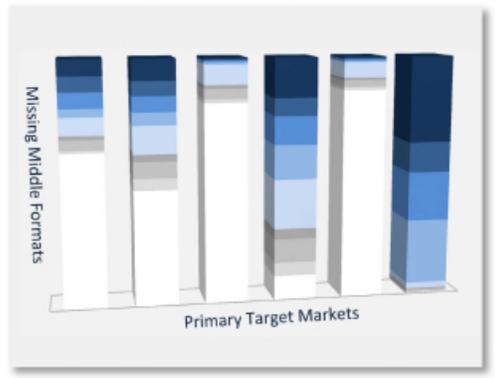
Retail Shopping: They tend to frequent bars, restaurants, health clubs, movie theaters, and other entertainment venues like concerts. They can't afford high-end stores, but they will bypass the discount stores in preference for the latest, in-season fashions. They shop in upscale malls and mainstream apparel stores for sales and bargains. They also like the latest trends in everything from health food to electronic devices. They can be impulsive in the retail stores, but have also fully integrated the internet for entertainment and planned shopping excursions.

# TMA Workbook

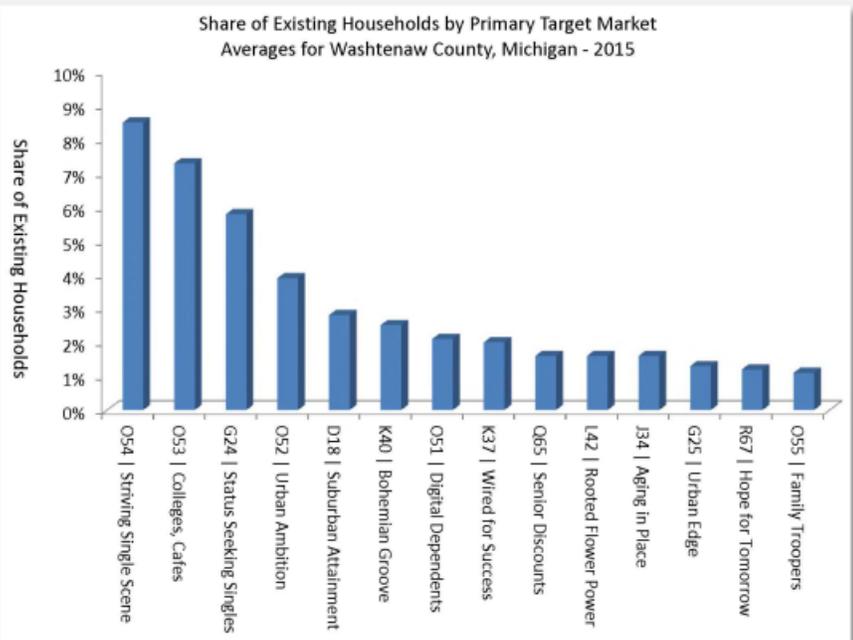
## Washtenaw Co., Michigan

### 71 Lifestyle Clusters

November 1, 2015



# Section HH



Prepared for  
 4 Partner Communities:  
 The City of Dexter  
 The City of Saline  
 The City of Chelsea  
 The City of Ypsilanti



Prepared By:



71 Lifestyle Clusters with Share of All Households (%)  
 United States Averages through December 2014

Share of USA  
Households

<b>A</b>	Power Elite 5.19%	A01	American Royalty	1.20%
		A02	Platinum Prosperity	.97%
		A03	Kids and Cabernet	.78%
		A04	Picture Perfect Families	.79%
		A05	Couples with Clout	.78%
		A06	Jet Set Urbanites	.67%
<b>B</b>	Flourishing Families 4.25%	B07	Generational Soup	1.09%
		B08	Babies and Bliss	1.36%
		B09	Family Fun-tastic	0.98%
		B10	Cosmopolitan Achievers	0.82%
<b>C</b>	Booming with Confidence 6.65%	C11	Aging of Aquarius	2.85%
		C12	Golf Carts and Gourmets	.57%
		C13	Silver Sophisticates	1.84%
		C14	Boomers and Boomerangs	1.40%
<b>D</b>	Suburban Style 5.00%	D15	Sports Utility Families	1.59%
		D16	Settled in Suburbia	.89%
		D17	Cul de Sac Diversity	.77%
		D18	Suburban Attainment	1.74%
<b>E</b>	Thriving Boomers 6.43%	E19	Full Pockets, Empty Nests	1.48%
		E20	No Place Like Home	2.29%
		E21	Unspoiled Splendor	2.66%
<b>F</b>	Promising Families 3.23%	F22	Fast Track Couples	1.92%
		F23	Families Matter Most	1.31%
<b>G</b>	Young, City Solos 2.46%	G24	Status Seeking Singles	1.25%
		G25	Urban Edge	1.21%
<b>H</b>	Middle-class Melting Pot 3.90%	H26	Progressive Potpourri	1.22%
		H27	Birkenstocks and Beemers	1.18%
		H28	Everyday Moderates	.73%
		H29	Destination Recreation	.77%
<b>I</b>	Family Union 4.74%	I30	Stockcars and State Parks	1.40%
		I31	Blue Collar Comfort	1.16%
		I32	Steadfast Conventionalists	1.08%
		I33	Balance and Harmony	1.09%
<b>J</b>	Autumn Years 7.35%	J34	Aging in Place	2.64%
		J35	Rural Escape	2.88%
		J36	Settled and Sensible	1.83%

Source: Mosaic|USA provided by Experian Decision Analytics and licensed to LandUse|USA through Sites|USA. Data is current through December 2014.

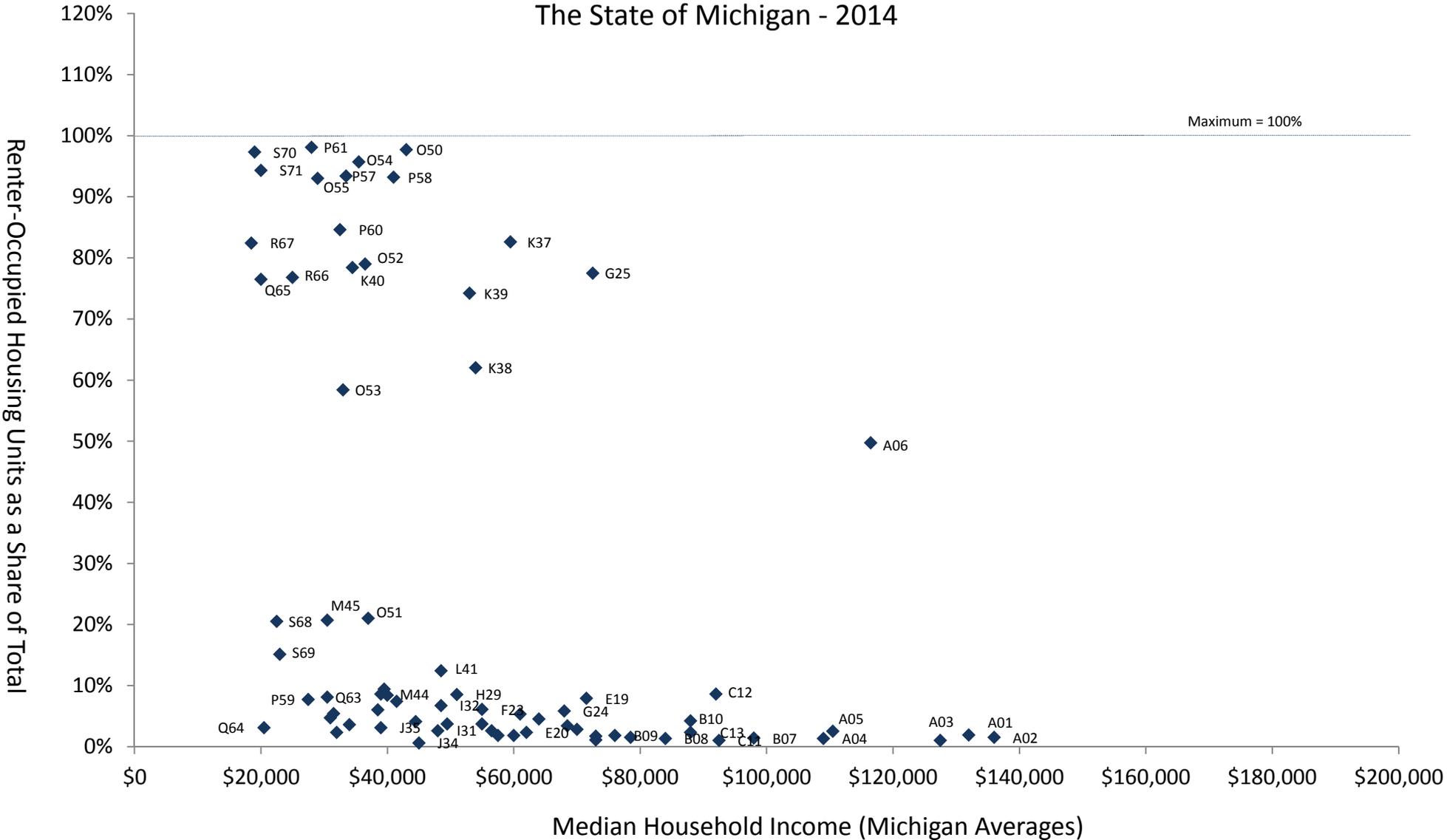
71 Lifestyle Clusters with Share of All Households (%)  
 United States Averages through December 2014

Share of USA  
 Households

<b>K</b>	Significant Singles 4.64%	K37	Wired for Success	0.89%
		K38	Gotham Blend	1.18%
		K39	Metro Fusion	.49%
		K40	Bohemian Groove	2.08%
<b>L</b>	Blue Sky Boomers 6.82%	L41	Booming and Consuming	.99%
		L42	Rooted Flower Power	3.10%
		L43	Homemade Happiness	2.72%
<b>M</b>	Families in Motion 3.13%	M44	Red, White and Bluegrass	1.70%
		M45	Infants and Debit Cards	1.43%
<b>N</b>	Pastoral Pride 4.77%	N46	True Grit Americans	1.44%
		N47	Countrified Pragmatics	1.16%
		N48	Rural Southern Bliss	1.32%
		N49	Touch of Tradition	.86%
<b>O</b>	Singles and Starters 9.85%	O50	Full Steam Ahead	.58%
		O51	Digital Dependents	3.27%
		O52	Urban Ambition	1.23%
		O53	Colleges and Cafes	.81%
		O54	Striving Single Scene	2.14%
		O55	Family Troopers	1.81%
<b>P</b>	Cultural Connections 5.17%	P56	Mid-scale Medley	1.10%
		P57	Modest Metro Means	.82%
		P58	Heritage Heights	.58%
		P59	Expanding Horizons	1.22%
		P60	Striving Forward	.94%
		P61	Humble Beginnings	.52%
<b>Q</b>	Golden Year Guardians 9.01%	Q62	Reaping Rewards	1.81%
		Q63	Footloose and Family Free	.49%
		Q64	Town Elders	4.65%
		Q65	Senior Discounts	2.06%
<b>R</b>	Aspirational Fusion 2.92%	R66	Dare to Dream	1.68%
		R67	Hope for Tomorrow	1.24%
<b>S</b>	Economic Challenges 4.50%	S68	Small Town Shallow Pockets	1.75%
		S69	Urban Survivors	1.62%
		S70	Enduring Hardships	.28%
		S71	Tough Times	.84%

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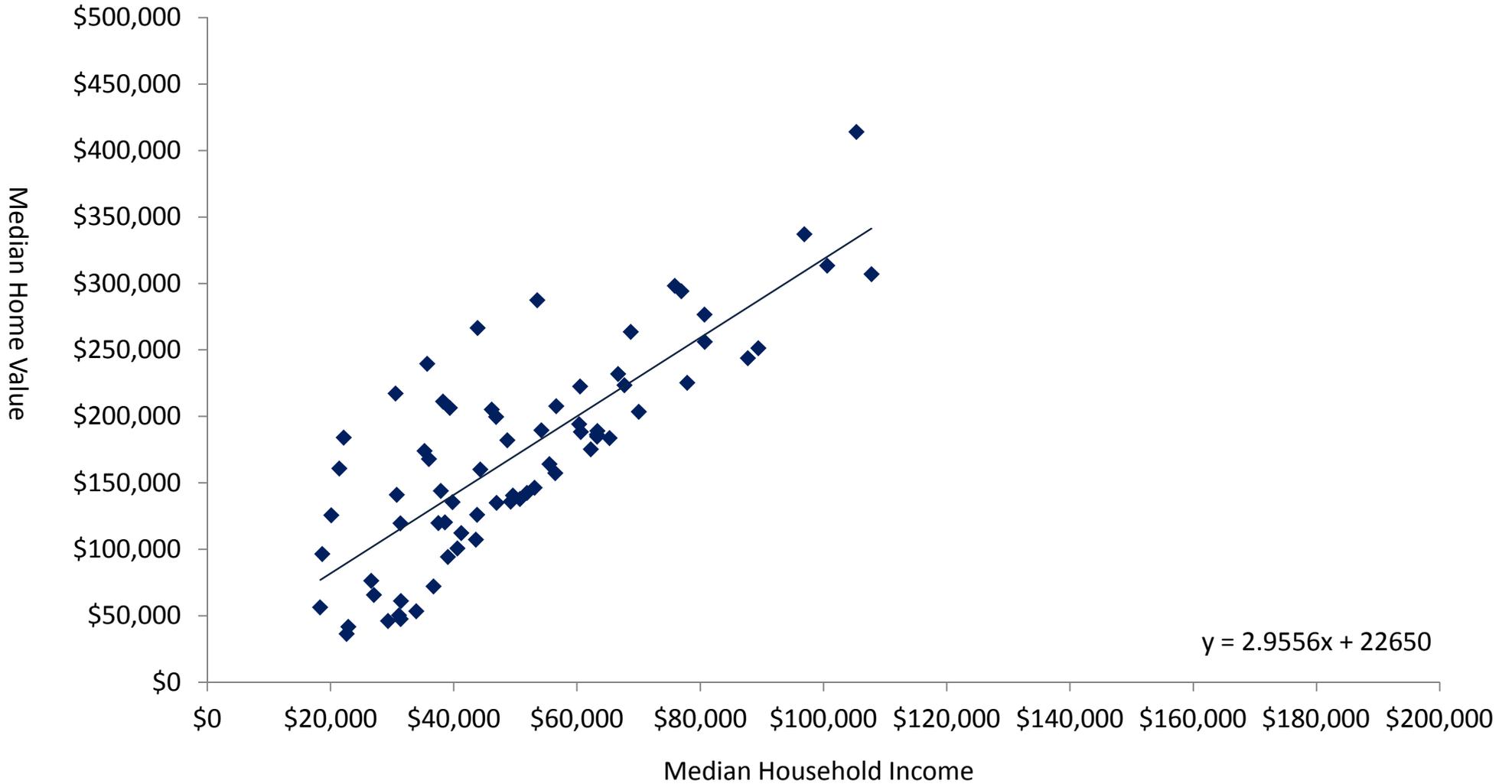
### % Renter Occupied v. Median Household Income 71 Lifestyle Clusters (Mosaic|USA) The State of Michigan - 2014



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Median Home Value v. Median Household Income  
71 Lifestyle Clusters (Mosaic|USA)  
Washtenaw County, Michigan - 2014

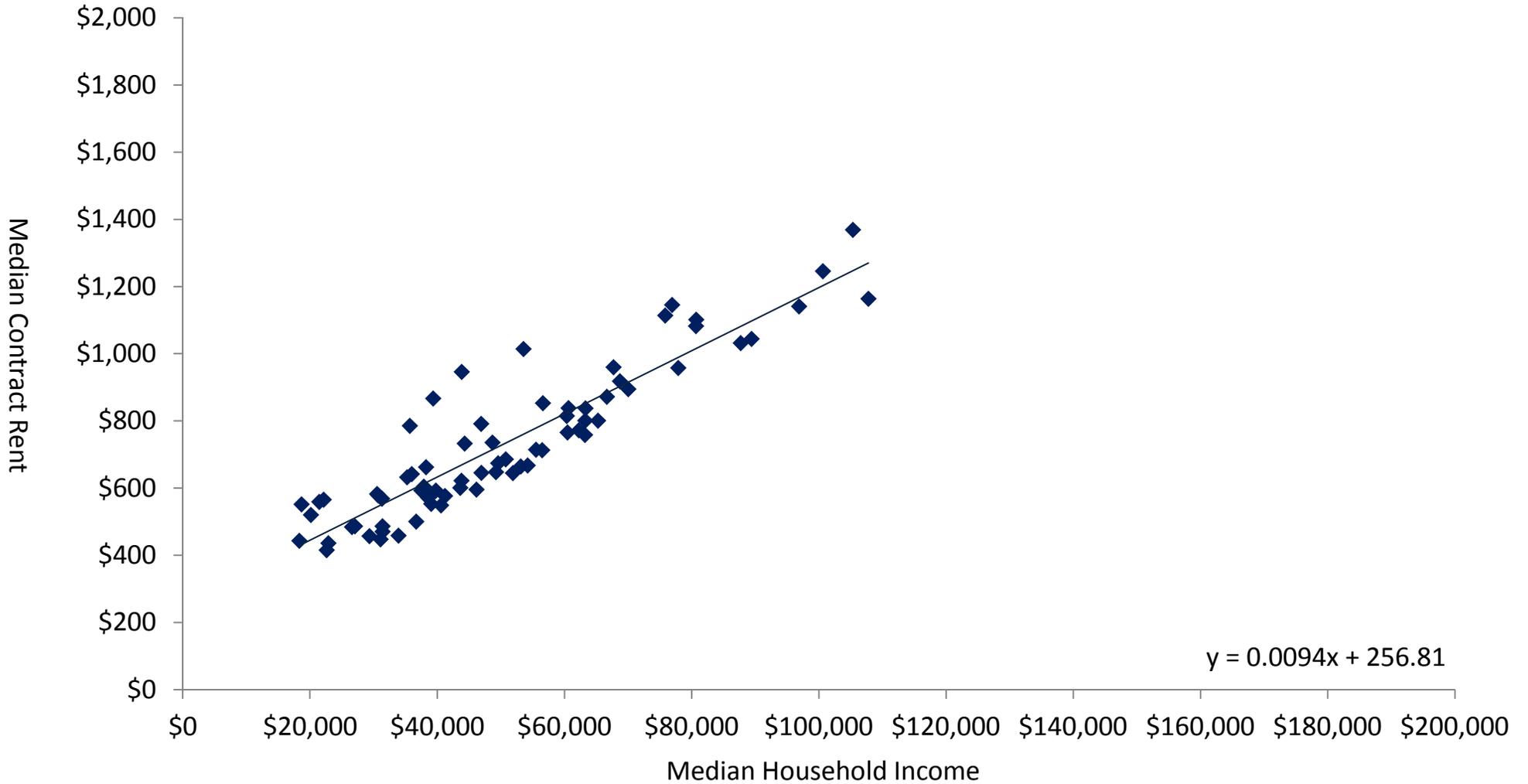
Exhibit HH.4



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Median Contract Rent v. Median Household Income  
71 Lifestyle Clusters (Mosaic|USA)  
Washtenaw County, Michigan - 2014

Exhibit HH.5



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