

# The City of Ionia, Michigan Residential Target Market Analysis

## The Final Market Study

April 14, 2021

Prepared by:



**LandUseUSA**  
UrbanStrategies



# Narrative Report

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## Acknowledgements

LandUseUSA | Urban Strategies has prepared this Residential Target Market Analysis (TMA) for the City of Ionia, Michigan. The city is centrally located in Ionia County, Michigan; and nearby places include Belding to the northwest; Lowell to the west; and Portland to the southeast. This study has been completed with funding and project assistance from the City of Ionia. The city's contact information is provided below:

The City of Ionia  
Precia Garland  
City Manager  
(616) 527- 5776  
[pgarland@ci.ionia.mi.us](mailto:pgarland@ci.ionia.mi.us)



This housing study has been prepared by Sharon Woods, President of LandUseUSA | Urban Strategies. The firm was founded in 2008 and is located in the Greater Lansing Metropolitan Area in Central Michigan. Lansing is also home to Michigan's state capital, department of treasury, land bank, and economic development corporation. LandUseUSA's contact information is provided below:

LandUseUSA | Urban Strategies  
Sharon Woods, CRE, CNUA, President  
(517) 290-5531  
[sharonwoods@landuseusa.com](mailto:sharonwoods@landuseusa.com)



## General Work Approach

## Introduction

The Target Market Analysis (TMA) approach focuses on identifying the magnitude of potential for adding missing housing formats and shopping choices within counties, cities, and urban places of all sizes – including relatively small cities like Ionia. It involves rigorous data analysis and modeling and is generally based on in-migration into each county and city; internal migration within those places; movership rates by tenure and lifestyle cluster; and housing preferences among households that are on the move.

Results of this Residential TMA and study are presented by target market (lifestyle cluster), tenure (renter and owner), building format (detached and attached), and price point (value and rent). Guidance is also provided on the relationships between prices and unit sizes based on current real estate market conditions.

The following narrative focuses on data results from the Residential TMA. It is intentionally succinct and does not include detailed explanations of the analytic methodology and approach, determination of the target markets, derivation of migration and movership rates, typology or range of small and mid-sized building formats, and related terminology.

## Housing Mismatch

## Section A

Based on the results of this Target Market Analysis and housing study, about 30% of the new households migrating into the City of Ionia will be inclined to seek attached housing formats like duplexes, townhouses, lofts, walkups, and apartment buildings with shared entrances. The majority (70%) of new households will seek choices among detached houses or townhouses with private entrances.

In comparison, 44% of the City of Ionia's current housing stock is among attached formats; and only 56% are detached houses. In general, it is rare for any Michigan community to have more attached formats than migrating households are inclined to want. In this aspect, the City of Ionia is unique from most other cities within the state. It points to the market potential and need for detached housing formats for new renters as well as owners. This topic is discussed further on the next pages.

## Step Buildings (Typology of Formats)

## Section A

Introduction – The City of Ionia has varying degrees of market potential for new housing units across a range of building sizes. The city can help retain and grow its households by matching those building sizes with the housing formats most preferred by migrating target markets.

Results of the analysis can also be used to identify the market potential for new housing formats that are most under-represented or missing from the established neighborhoods. For the City of Ionia, the only attached format that appears to be under-represented is medium-sized apartment buildings with 20 or more units.

Incremental Development Alliance – The non-profit organization of IncDev has prepared a typology of small to mid-sized building formats. Some of the step building formats are missing or under-represented in the City of Ionia, so they could be considered as options for neighborhood infill, mixed-use developments, and urban lofts. The following list summarizes some examples:

### Typology of Small to Mid-Sized Step Buildings

Cottages – Skinny, Narrow, and Wide – Mostly Detached

Duplexes and Triplexes – Stacked and Side-by-Side, private entrances

Rowhouses and Townhouses – Mostly Side-by-Side, private entrances

Larger Apartment Houses, Buildings, and Walkups – Mostly Stacked

Flex, Live-Work, and Lofts over Street-front Retail – Mostly Stacked

Detached and Attached Formats – Conventional housing studies often use the terms single-family and multi-family when describing unit formats, and that nomenclature tends to be reinforced by municipal tracking of building permit data; use-based zoning ordinances; and practices within the lending industry.

In comparison, the Target Market Analysis intentionally avoids use-based nomenclature (single-family and multi-family) when referring to building formats. Instead, it differentiates between detached and attached formats in alignment with IncDev's typology of step buildings.

Building Sizes – If new townhouses or smaller multiplexes are built, then they should always have distinct façade articulations with no more than six (6) private entrances, porches, balconies, or stoops along any one side of each building. Some midrise and multiplex buildings could have back-to-back units, with up to 12 units on any given level.

Other buildings could include a combination of one-level and split-level lofts and townhouses that are stacked in any combination. Again, stacked lofts should have no more than six (6) units along any building side and regardless of the building format – but the units may have shared entrances.

Detached Formats – Most of the new-builds within the City of Ionia should focus on detached formats. However, this does not mean that they should all be medium-to-large houses. Rather, there is a need for smaller detached cottages, side-by-side duplexes, and row houses, and townhouses – all with private entrances. Some of these formats could be developed around shared courtyards, which are also addressed on the next page of this report.

For every detached house that is built in the City of Ionia for a new owner, five (5) new units (cottages, rowhouses, and townhouses with private entrances) should also be built for new renters. The market potential for both new-builds and rehabs is described in greater detail later in this narrative report.

Townhouses – The term townhouse may refer to units that share walls and that are side-by-side rather than stacked. Townhouses with private entrances are almost always included in detached or semi-detached nomenclature, which is predominated by traditional houses.

Townhouses with shared entrances are always included in the attached nomenclature; and they may be in sets of two (duplexes), three (triplexes), four (fourplexes), or more. Again, no more than six (6) townhouses should be developed along the side of any given building.

Accessory Dwellings – Flats and lofts above garages; cottages added behind existing houses; and secondary dwellings added onto main houses are generally referred to as accessory dwellings. In conventional zoning nomenclature, they are often designated as Accessory Dwelling Units (ADU), ancillary units, or secondary suites. They are also sometimes referred to as mother-in-law suites or granny flats, although these latter examples are more likely to include basement apartments.

Live-Work Units – The live-work building type is usually intended for units that are explicitly designed for the owner or renter to operate a business in the same townhouse that they live in. Usually, the front half of the lower level is a small business; the back half of the lower level is a parking garage; and the upper level is the living quarters.

To broaden the definition, live-work units may also include mixed-use projects where the street-front levels are filled with retail merchants or small businesses; and the upper levels are occupied by other renters and/or owners. The business proprietor and the residential tenant do not necessarily need to be the same person.

Live-work units can also apply to a variety of other building formats where residential tenants are simply permitted to operate small home-based businesses. It is not necessary for these types of live-work units to have a traditional store front or a main street presence. However, they should be located adjacent to a downtown.

Courtyards and Public Spaces – Wherever possible, new multiplexes (especially new apartment buildings with 20 or more units) should include shared courtyards, plazas, or other types of common areas with open space and seating. This format is also referred to as Courtyard Apartments. Other housing formats like cottages, patio homes, duplexes, and accessory dwellings can also be arranged around courtyards. In mixed-use projects and downtown districts, street-level courtyards should be designed and integrated into the public realm. In some special cases, pocket parks and town squares can also serve as shared courtyards.

Missing Middle Housing – Opticos Design Group, an urban planning and architecture firm, has prepared a typology of housing formats that are often missing from cities and urban places. The typology includes the following: duplex, fourplex, courtyard building, cottage court, townhouse, medium multiplex, and live-work units.

The Missing Middle Housing typology explicitly excludes traditional houses, accessory dwellings, and main street retail and mixed-use buildings (other than live-work units). Therefore, the nomenclature used within the Residential and Retail Target Market Analysis focuses on IncDev's typology of step buildings, which spans a wider spectrum of building sizes and includes retail buildings.

## Location Strategies

The Target Market Analysis approach is designed to demonstrate the relative magnitude of market potential and feasibility of traditional houses, missing housing formats, new retail choices, and mixed-use projects throughout the City of Ionia. The following lists provide some guidance for consideration; and has been customized for the City of Ionia.

1. In the upper levels of historic buildings in the downtown with vacant or underutilized space on the upper levels that could be converted into new lofts or flats (highest priority). Examples include a) 331 East Main Street above Sun Title; and b) 111 N. Steele Street above Shaper Image and Golden PC Computers.
2. Within established neighborhoods within one or two blocks from Downtown Ionia and the county administrative building, such that new residents can easily walk to these destinations within five minutes. Along established corridors that linking directly into to the downtown, and especially along West and East Main Street.
3. On redevelopment or reinvestment sites with the potential to offer residents with vista views of bluffs along the Grand River. Examples include the former Riverside and Deerfield Correctional Facilities or prisons.
4. On redevelopment or reinvestment sites with potential to develop mixed-use projects with a neighborhood hub or focal point of daytime activity and nightlife. Examples include a) the northeast quadrant of the Bluewater Highway / Lincoln Avenue and Dexter Street; b) the southwest quadrant of W. Main Street and Adams Street; and c) the southwest quadrant of E. Washington Street and Morse Street (599 E. Washington Street).
5. In other locations that may include vacant iconic buildings like former schools, churches, or warehouses; corner sites and larger parcels that are clustered and concentrated within established neighborhoods; and mid-block sites and smaller parcels that are scattered throughout the established neighborhoods.

## The Deerfield Prison Site

## Section H

This housing study for the City of Ionia was partially spurred by developer interest in the former Riverside Prison site, located west of the former Deerfield Prison. The two prisons are generally located in the southwest quadrant of the city. Each of the two adjacent prisons spans roughly 40 acres, for a combined total of 80 acres.

Riverside (the eastern prison) was the original institution and mental health facility; that opened in about 1970 and closed in 2007. Deerfield was developed later (circa 1980) than Riverside and was designed as a lower security “clean start” prison. Although originally intended to be temporary, Deerfield operated for about 30 years before also closing in 2009.

Both prisons are perched on top of hills that offer vista views of bluffs along the Grand River, and terrain to the north. The Riverside Prison is accessed off West Riverside Drive, which can be problematic in winter conditions due to steep inclines off Riverside Drive. South-bound access to the Deerfield Prison is also problematic; but easily overcome by using Tuttle and Harwood Roads to approach the site from the opposite direction.

The Deerfield Prison is located north of the City of Ionia's Intermediary School District, which is ideal for the development of new housing for families with children. Full utilities are available to the site, which could offer significant cost savings to construction. However, a 2018 facilities analysis estimated that the cost of demolition and material removal could be at least \$850,000; or about \$1.0 million in 2021 dollars.

Based on an assessment of available and undeveloped land throughout Ionia County (see exhibits in Section H), 40 acres of clean greenfield land located within the City of Ionia should have a price of at least \$200,000. Given that the Deerfield Prison site already has all utilities available suggests that it might hypothetically command a higher price of up to \$400,000. However, this also assumes that the site has been cleaned and is “redevelopment ready”.

The figure of \$400,000 probably will be conservative compared to appraisals based on prospective or future land use scenarios. They also assume that all 40 acres are sold to one buyer with a moderate price per acre. If the land is subdivided and sold in smaller segments of 10 acres or less, then the price per acre could be higher, yielding a higher aggregate price for the total 40 acres.

## Definition of New Builds

Assuming that the typology of step buildings is followed as a general guide, recommended building formats may be refined to fit the appropriate context of place. For example, it is not usually advised to build townhouses in the middle of a neighborhood block that is predominated by detached houses.

However, townhouses could be a good transitional use from houses to a city center or focal point. They could also be used to optimize views of city nightlife; and could be a good alternative for areas where detached houses might be relatively slower to sell – such as along unattractive commercial corridors or abutting up to former prisons.

Location Strategies – Depending on the unique attributes of each neighborhood within the City of Ionia (and with consideration for the context of place), a variety of strategies can be used to introduce new housing formats. A few examples are provided in the following list, and all of them are generally referred to as “New Builds” within this report. This list excludes “Rehabs”, which is a term reserved for expansions, remodels, renovations, or other improvements to the existing residential units before they are relisted for-sale or for-lease.

### “New Builds” – Recommended Strategies

1. Convert iconic vacant buildings (such as schools, city halls, hospitals, hotels, theaters, and/or warehouses) into new flats and lofts.
2. Convert vacant or under-utilized upper levels above street-front retail into new lofts; and restore historic buildings to their original character.
3. Build new townhouses and row houses, particularly in infill locations near city centers and/or new focal points or hubs of daytime and nightlife activity.
4. Build new flats and lofts in small mixed-use projects, particularly above new merchant space with frontage along Main Street.

5. Restore houses that have been vacant for more than one year; and make the necessary improvements to return them to market. This especially applies to any houses that have historic or aesthetic value.
6. Replace vacant and obsolete houses with new structures; and consider some cottages in fringe locations that do not undermine the character of traditional neighborhoods.
7. Allow, enable, and encourage the development of accessory dwellings like flats above garages, expansions or additions to the main house, and detached cottages.

## Annual Market Potential

## Sections B - D

Based on results of the Target Market Analysis, at least 20 and up to forty-five (45) new buyers could potentially migrate into the City of Ionia each year. In addition, at least 180 and up to 235 new renters could potentially migrate into the city each year.

These figures are based on the annual number of home buyers and renters migrating into the city each year. They have also been boosted for the interception of some migrating households that might otherwise bypass the city for other parts of Ionia County. Note: These figures exclude internal movership; so they represent minimum for new-builds only, and exclude the potential for rehabs.

Among the 45 new owner households migrating into the City of Ionia each year, most of them will be inclined to purchase detached houses; and very few would choose alternatives like townhouses, row houses, or condos with private entrances. Among the 235 migrating renter households, only 85 of them will choose to lease attached units (with shared entrances); and the other 150 will search for detached houses and townhouses or row houses with private entrances.

Among the 45 new owner households, five (5) of them will be True Grit Americans and five (5) will be Infant and Debit Card households. In addition, four (4) of them will be Digital Dependents and three (3) will be Stockcars and State Park households. The other migrating target markets seeking to purchase a house in the city will align with fourteen other target markets, with two (2) households each.

The 45 new owner target markets will tolerate a range of home values from \$150,000 up to about \$425,000. Only fifteen (15) of the owners will tolerate the highest prices of \$300,000 to \$425,000. New houses with higher prices should not be built, developed, or constructed on speculation alone. In other words, they should only be custom-built or build-to-suit homes.

Among the 235 new renter households, sixty-four (64) of them will be Daring to Dream households; fifty-six (56) will be Striving Singles; and forty-four (44) will be Striving Forward households. Other migrating target markets seeking to lease units will include Humble Beginnings (32 households), Family Troopers (26), Expanding Horizons (24), Bohemian Groove (20), and Colleges and Café (20) lifestyle clusters.

The 235 new renter target markets will tolerate a range of contract rents from \$500 up to about \$1,200 per month; and only four (4) new renters will tolerate higher rents of up to \$1,600 per month. However, ninety (90) of the new renters will tolerate relatively high rents in the range of \$900 to \$1,100 per month. At the other end of the price spectrum, about fifty (50) new renters will be hoping to find new choices to lease with rents of \$700 per month or less.

The maximum market potential includes both in-migration into the City of Ionia, and internal movership within the city. Based on the results of the TMA, a maximum of 135 buyers could potentially migrate into and within the city each year. In addition, a maximum of 700 renters could potentially migrate into and within the city each year. In other words, for every new household migrating into the City of Ionia, there are about two additional households moving within the city.

## Appendix One and Two

This report includes two appendices, or Appendix One and Appendix Two. The first includes Target Market Analysis (TMA) resources; and the second includes demographic data and market parameters that are essential to completing this study and analysis.

Within Appendix One, Section A provides a profile of all 71 lifestyle clusters currently living in the City of Ionia; and Section B provides a similar profile for Ionia County. Section C provides summaries of attributes of all 71 lifestyle clusters based on national averages; and the target markets for the City of Ionia have been highlighted in blue font. Section D provides more detailed profiles for the city's owner target markets; and Section E provides profiles for the city's renter target markets.

## Annual and Five-Year Timelines

The market potential, values, and rents reported in this Target Market Analysis can be generally applied for each year between 2021 and 2025. The Target Market Analysis measures the market potential for one single year; and it can generally be forecast as an aggregate market potential that rolls-up over the next five years. Some flexibility can be applied to this timeline, depending on local market conditions, economic events, and transitioning demographics.

Cities experiencing little or no change may find that the annual market potential is still relevant in beyond 2025 and through 2030. If the City of Ionia begins to experience rapid transition or realizes significant benefits from market or economic events, then a quicker update may be warranted.

If the City of Ionia's market potential is not met with new-builds in any given year, then that potential does not roll-over and should not be added to subsequent years. Instead, the migrating target markets will settle for existing housing choices (even if those choices do not meet their needs or expectations); or be intercepted by other parts of Ionia County.

On the other hand, regardless of whether the market potential is served within any given year, it is replenished with new households (and target markets) that are moving into Ionia in each subsequent year. The following table demonstrates several different timelines; assuming that the first project breaks ground and is completed in 2021; and alternate timelines where that first project is delayed until later years.

Conservative Scenario  
 New-Builds Only, by Tenure  
 Annual Market Potential with Five Year Cumulatives  
 The City of Ionia, Michigan

For Sale	2021 Year 1	2022 Year 2	2023 Year 3	2024 Year 4	2025 Year 5	Cumulative Potential
Timeline 1	45	45	45	45	45	225
Timeline 2	--	45	45	45	45	180
Timeline 3	--	--	45	45	45	135
Timeline 4	--	--	--	45	45	90
Timeline 5	--	--	--	--	45	45

For Lease	2021 Year 1	2022 Year 2	2023 Year 3	2024 Year 4	2025 Year 5	Cumulative Potential
Timeline 1	235	235	235	235	235	1,175
Timeline 2	--	235	235	235	235	940
Timeline 3	--	--	235	235	235	705
Timeline 4	--	--	--	235	235	470
Timeline 5	--	--	--	--	235	235

## Internal Movership and Rehabs

The market potential numbers provided in Section B and Section C of this report are based only on the in-migration of new households moving into the City of Ionia. Again, there is also a second component to migration, which is internal movership within the city. This is a larger group of households that already live in the city and that are swapping or trading addresses.

In general, there are twice times as many existing households moving within the City of Ionia as there are migrating into the city. For every 45 new owner households migrating into the city, there are also about 90 existing owner households moving within the city. The latter figure is a good indicator of the number of rehabs that could and should be completed within the city each year.

Conservative Scenario  
New-Builds and Rehabs by Tenure  
Annual Market Potential with Five Year Cumulatives  
The City of Ionia, Michigan

Detached For Sale	2021 Year 1	2022 Year 2	2023 Year 3	2024 Year 4	2025 Year 5	Cumulative Potential
New-Builds Only	45	45	45	45	45	225
Rehabs Only	<u>90</u>	<u>90</u>	<u>90</u>	<u>90</u>	<u>90</u>	<u>450</u>
Cumulative	135	80	80	80	80	675
Attached For Lease	2021 Year 1	2022 Year 2	2023 Year 3	2024 Year 4	2025 Year 5	Cumulative Potential
New-Builds Only	235	235	235	235	235	1,175
Rehabs Only	<u>465</u>	<u>465</u>	<u>465</u>	<u>465</u>	<u>465</u>	<u>2,325</u>
Cumulative	700	700	700	700	700	3,500

The conservative scenarios described on the preceding pages are pragmatic and assume business as usual (notwithstanding the temporary economic impacts of Covid-19 during the 2020-2021 health pandemic). They also assume that existing master plans, zoning ordinances, municipal policies, real estate conditions, lending practices, incentive programs, placemaking initiatives, and the overall business development climate will generally remain as-is with little or no change.

The conservative scenarios also assume that existing households already living within the City of Ionia will effectively swap or trade among existing housing choices. The vacated housing units will either be occupied (with or without improvements) by other resident households moving within the city; or they will remain vacant.

The conservative scenarios represent the most attainable goals with relatively low risks of over-building in the market. In comparison, the aggressive scenarios represent the not-to-exceed maximum threshold and assumes that existing households moving internally within Ionia will also trade into new and rehabbed housing formats – if enough new choices are available.

Conservative and Aggressive Scenarios  
Nomenclature or Terminology  
The City of Ionia, Michigan

Scenario	Market Strategy	Basis (Migration)	Owner	Renter
Conservative	New-Builds Only	In-Migration Only	45	235
Conservative	Rehabs Only	Internal Movership	<u>90</u>	<u>465</u>
Conservative	New-Builds + Rehabs	Total Movership	135	700
Aggressive	New-Builds Only	Total Movership	135	700

For example, if the conservative scenarios indicate a market potential for 45 new-build houses plus 90 rehabbed houses (for a total of 135); then the aggressive scenario indicates a maximum of 135 new-build units. As another example, if the conservative scenario calls for 235 new-build for-lease units plus 465 rehabbed for-lease units (for a total of 700); then the aggressive scenario suggests a not-to-exceed maximum of 700 new-build for-lease units.

The conservative and aggressive scenarios both reflect a modest boost (a.k.a., bolster, lift, increase, or upward adjustment) to the number of existing households by lifestyle cluster. This bolstering of the numbers is intended to give communities some benefit-of-doubt in their ability to intercept households moving into and within the region and counties, and ability to increase their capture rate among the target markets.

The boost is about +10% and has already been integrated and reflected in the annual market potential for the City of Ionia. All market potential numbers under both the conservative and aggressive scenarios reflect the same magnitude of boost.

The aggressive scenarios also represent best-case scenario or not-to-exceed maximums and can be achieved only if all impediments to development are either removed or otherwise overcome. Developers should pursue an aggressive scenario only after testing the market to ensure that the optimal home prices, rents, and unit sizes are be absorbed quickly.

The market potential for new-builds units could also be boosted to the aggressive scenario and beyond, but only through significant economic events, such as new highway linkages (including bridges); restoration of historic districts (including islands); sudden in-migration following the creation of good paying jobs; and the development of catalytic types of projects.

# Residential TMA

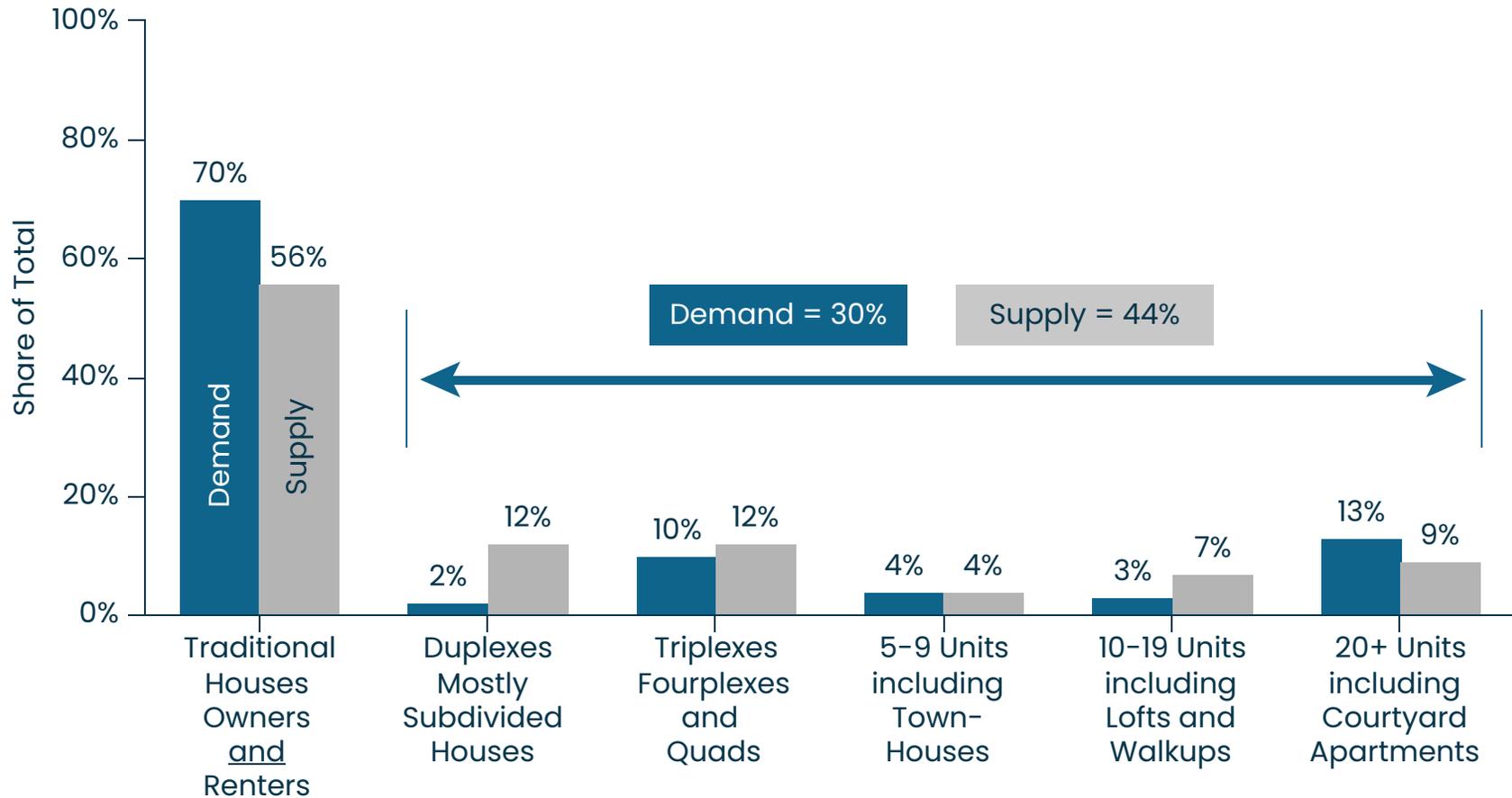
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# Section A

# The Housing Mismatch | Ionia City

## In-Migration Demand v. Existing Units | 2022



Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2019. Demand is based on the number of new households migrating into the respective geography each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.



LandUseUSA  
UrbanStrategies

Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

# Incremental Development Alliance Small Formats | Step Buildings<sup>©</sup>

Cottage  
Skinny



Cottage  
Narrow



Cottage  
Wide



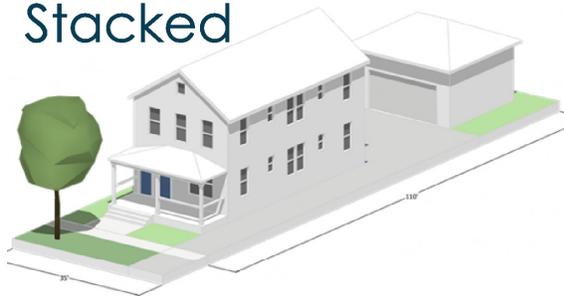
Duplex  
Side by Side



Rowhouse



Duplex  
Stacked



Duplex  
Stacked



Double  
Duplex



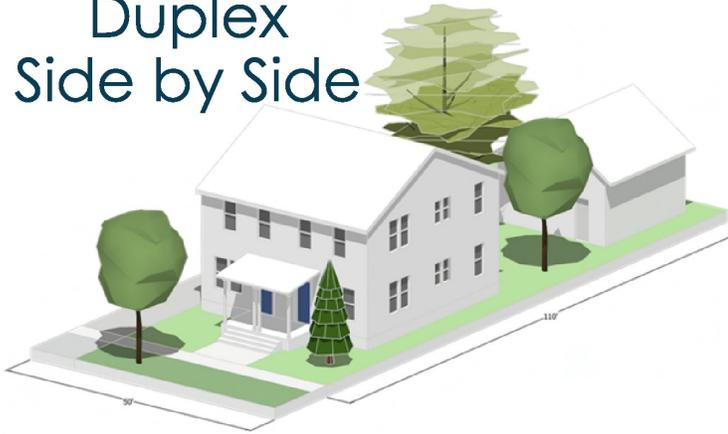
Triplex  
Detached



Source: Collage prepared by LandUseUSA | Urban Strategies. Step Buildings<sup>©</sup> created by the Incremental Development Alliance<sup>©</sup> with all copyrights reserved; 2020 - 2021. The alliance is available to facilitate educational seminars, workshops, and boot camps for public-sector clients and their investment community.

# Incremental Development Alliance Medium Formats | Step Buildings<sup>©</sup>

Duplex  
Side by Side



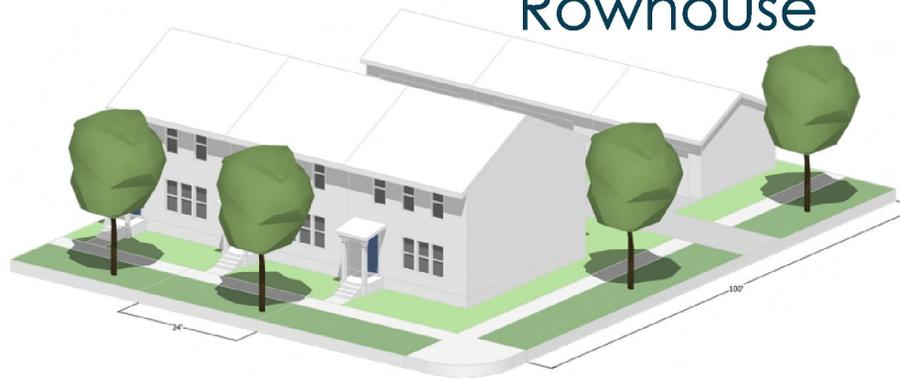
Co-living  
House w/Suites



Rowhouse



Rowhouse



Townhouse



Source: Collage prepared by LandUseUSA | Urban Strategies. Step Buildings<sup>©</sup> created by the Incremental Development Alliance<sup>©</sup> with all copyrights reserved; 2020 - 2021. The alliance is available to facilitate educational seminars, workshops, and boot camps for public-sector clients and their investment community.

# Incremental Development Alliance Large Formats | Step Buildings<sup>©</sup>

Apartment  
House



Apartment  
House



Apartment  
Building



Walkup  
Apartment  
Narrow



Walkup  
Apartment  
Wide



Stacked  
Lofts



Walkup  
Apartment  
Courtyard



Source: Collage prepared by LandUseUSA | Urban Strategies. Step Buildings<sup>©</sup> created by the Incremental Development Alliance<sup>©</sup> with all copyrights reserved; 2020 - 2021. The alliance is available to facilitate educational seminars, workshops, and boot camps for public-sector clients and their investment community.

# Incremental Development Alliance Courtyards | Step Buildings<sup>©</sup>

Cottage  
Square



Cottage  
Court



Duplex  
Court



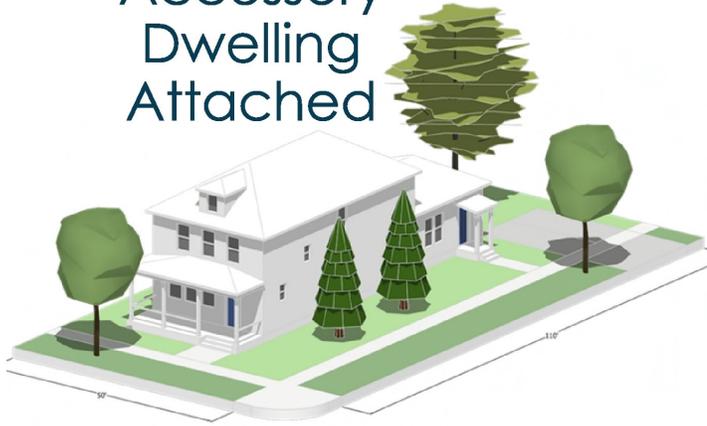
Walkup  
Apartment  
Courtyard



Source: Collage prepared by LandUseUSA | Urban Strategies. Step Buildings<sup>©</sup> created by the Incremental Development Alliance<sup>©</sup> with all copyrights reserved; 2020 - 2021. The alliance is available to facilitate educational seminars, workshops, and boot camps for public-sector clients and their investment community.

# Incremental Development Alliance Accessory Dwellings | Step Buildings<sup>©</sup>

Accessory Dwelling Attached



Accessory Dwelling Court



Accessory Dwelling Detached



Accessory Dwelling Carriage



Source: Collage prepared by LandUseUSA | Urban Strategies. Step Buildings<sup>©</sup> created by the Incremental Development Alliance<sup>©</sup> with all copyrights reserved; 2020 - 2021. The alliance is available to facilitate educational seminars, workshops, and boot camps for public-sector clients and their investment community.

# Section B

# Detached Housing Units | Ionia City Owners and Values | Year 2020



Maximum Number of Annual New-Builds Only by Home Value

...

Traditional Houses, Cottages, Patio Homes, Detached "Condos", and a few Riverview Townhouses.

...

Total New-Build Owner Units = 45

Up to 45 new buyers could migrate into the City of Ionia each year, and they are good candidates for new-build houses, patio homes, and cottages. A small number of the units could also be attached townhouses - but only if they offer a vista view of the Grand River valley. Figures have been "boosted" for the interception of some households that might otherwise bypass the city for other communities in Ionia County or along the Highway 96 corridor. However, figures are not adjusted for out-migration, current vacancies, or competing developments that might be in the pipeline.



# Annual Market Potential | Ionia City

## New Owner Target Markets | Yr 2022

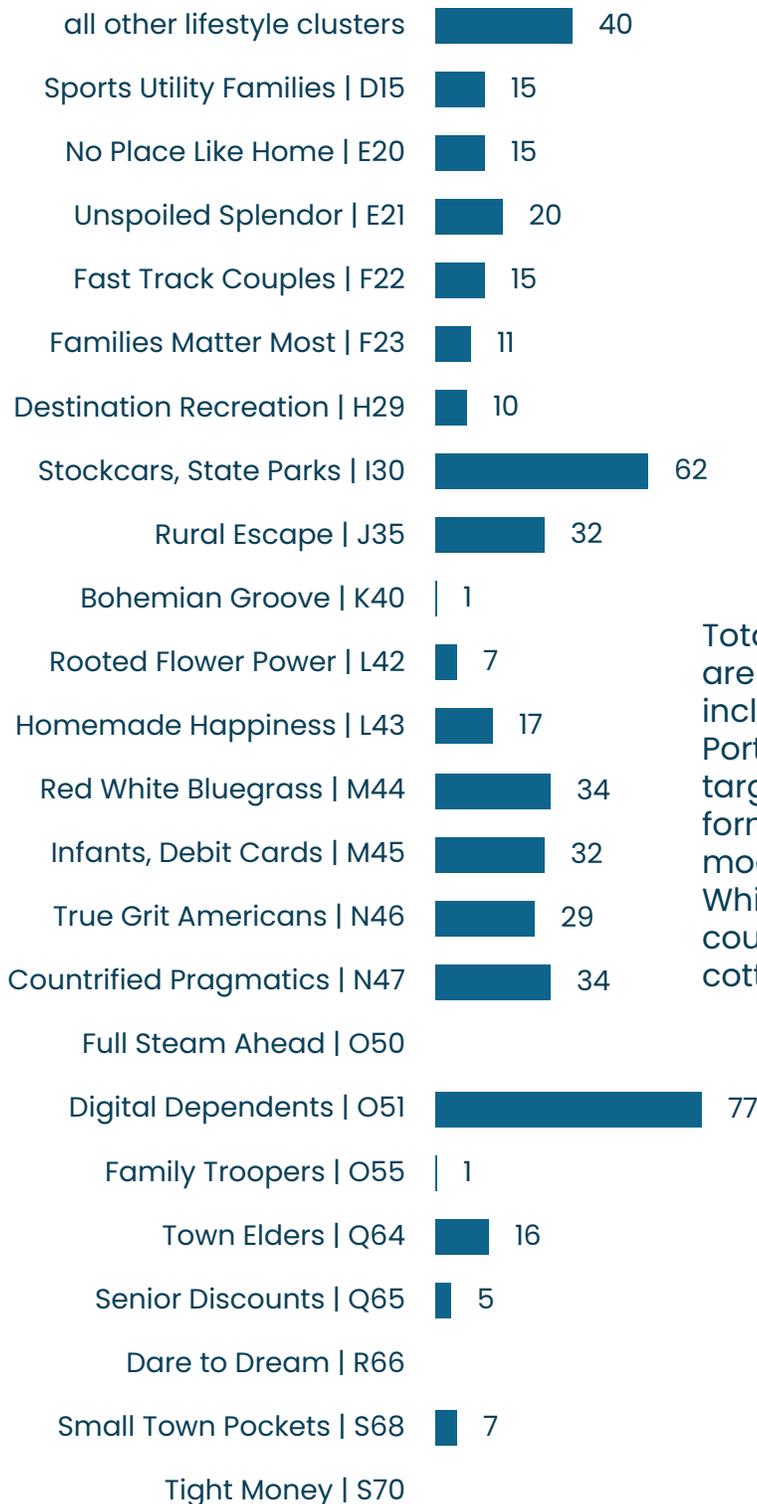
all other lifestyle clusters	■	2
Sports Utility Families   D15	■	2
No Place Like Home   E20	■	2
Unspoiled Splendor   E21	■	2
Fast Track Couples   F22	■	2
Families Matter Most   F23	■	2
Destination Recreation   H29	■	2
Stockcars, State Parks   I30	■	3
Rural Escape   J35	■	2
Bohemian Groove   K40		
Rooted Flower Power   L42	■	2
Homemade Happiness   L43	■	2
Red White Bluegrass   M44	■	2
Infants, Debit Cards   M45	■	5
True Grit Americans   N46	■	5
Countrified Pragmatics   N47	■	2
Full Steam Ahead   O50		
Digital Dependents   O51	■	4
Family Troopers   O55		
Town Elders   Q64	■	2
Senior Discounts   Q65		
Dare to Dream   R66		
Small Town Pockets   S68	■	2
Tight Money   S70		

Total = At least 20 and up to 45 new owner households could migrate into the City of Ionia each year. These new owners represent ideal targets for new-builds among detached formats like traditional houses. Some of the moderate income owners (like the Red White Bluegrass and True Grit Americans) could also be candidates for detached cottages and patio homes.



# Annual Market Potential | Ionia Co

## New Owner Target Markets | Yr 2022



Total = About 480 new owner households are migrating into Ionia County each year, including the cities of Belding, Ionia, and Portland. These new owners represent ideal targets for new-builds among detached formats like traditional houses. Some of the moderate income owners (like the Red White Bluegrass and True Grit Americans) could also be candidates for detached cottages and patio homes.

# Section C

# All Housing Formats | Ionia City Renters and Rents | Year 2020



Up to 235 new renters could migrate into the City of Ionia each year, and they are good candidates for new-build units with a variety of for-lease formats. Figures have been "boosted" for the interception of some households that might otherwise bypass the city for other communities in Ionia County or along the Highway 96 corridor. However, figures are not adjusted for out-migration, current vacancies, or competing developments that might be in the pipeline.

Maximum Number of Annual New-Builds Only by Monthly Contract Rent

...

Duplex Houses, Cottages, Accessory Dwellings, Townhouses, Urban Lofts

...

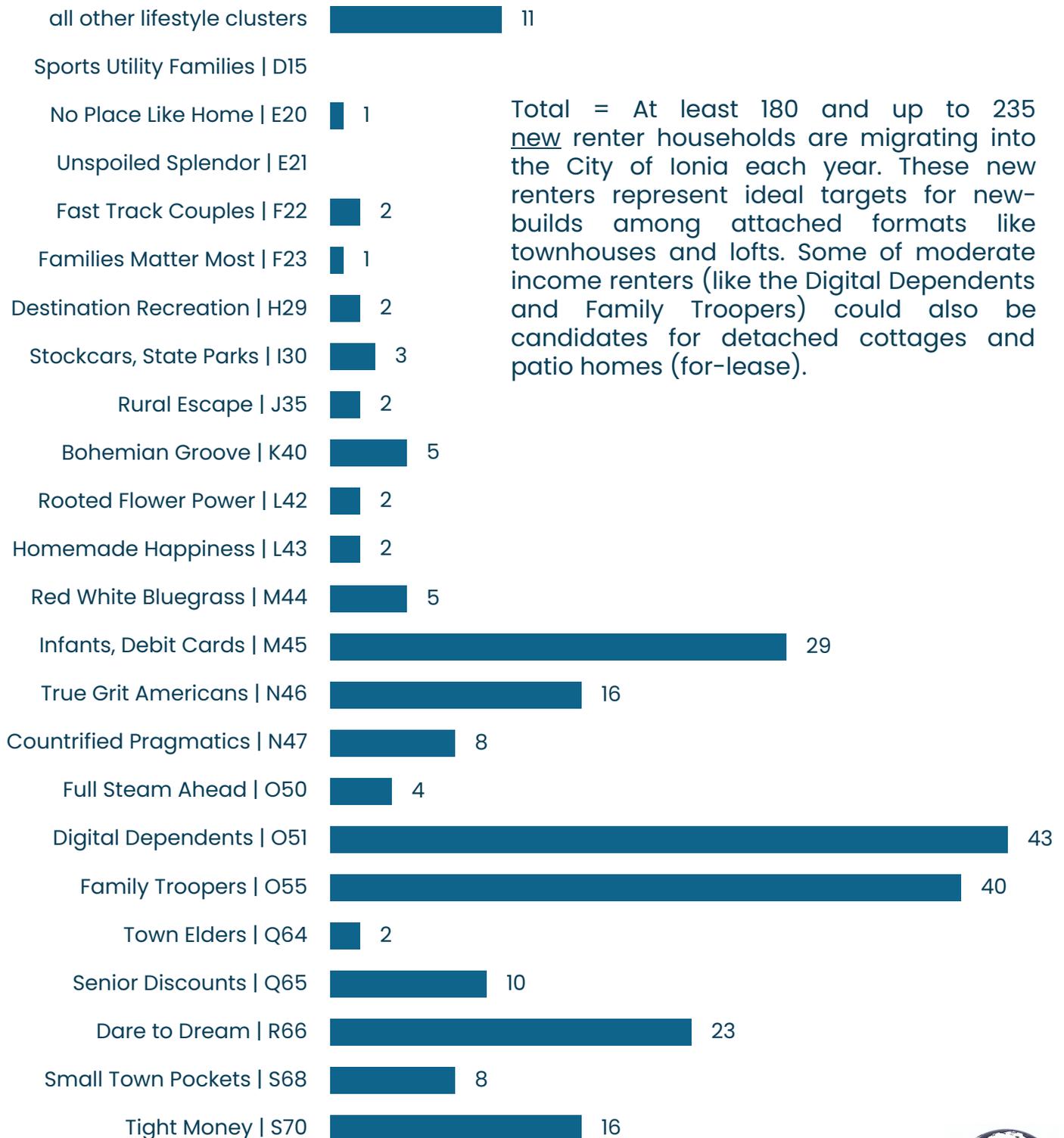
Total Rental Units = 235

Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



# Annual Market Potential | Ionia City

## New Renter Target Markets | Yr 2022

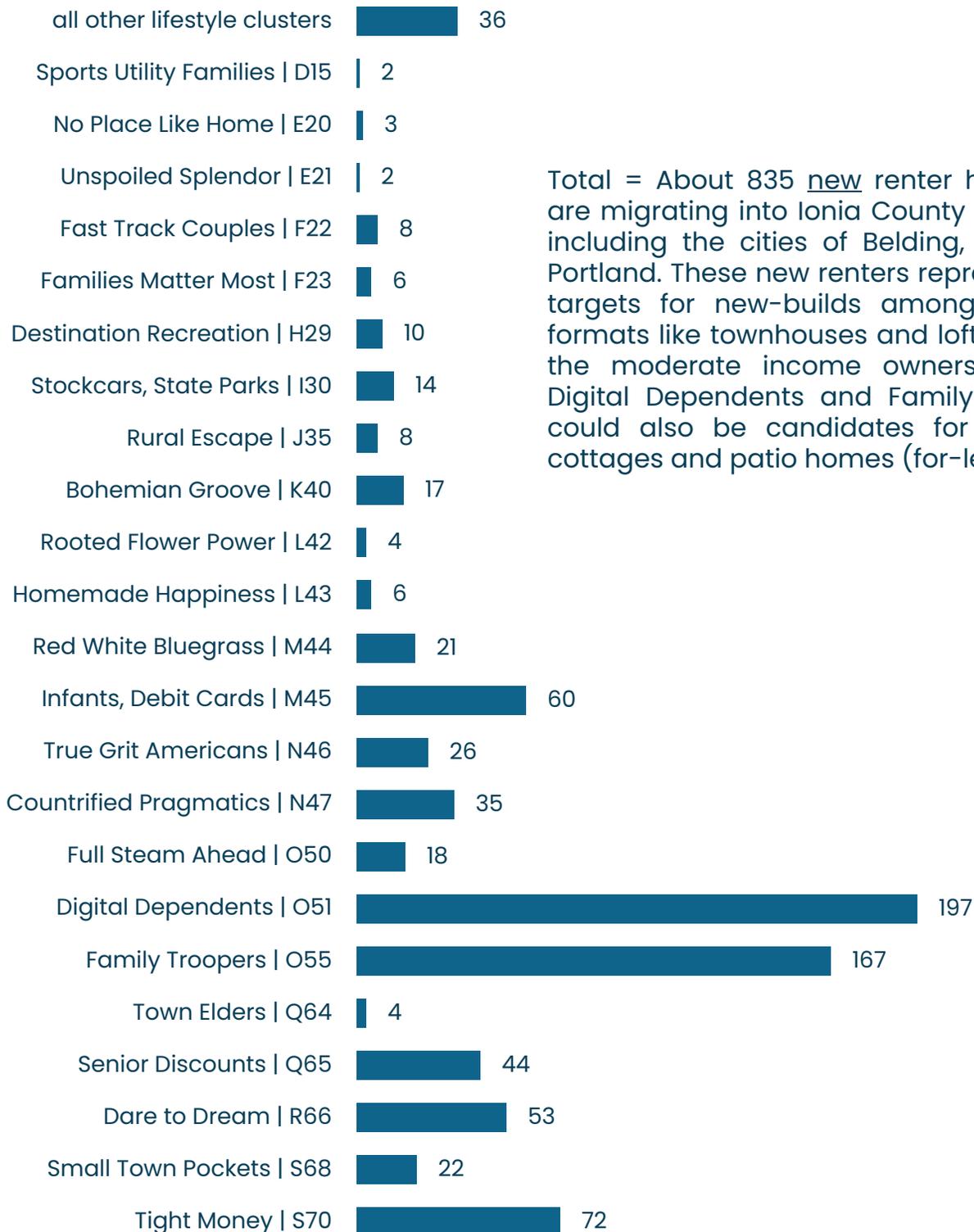


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 1Q 2020 (pre-Covid 19). Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



# Annual Market Potential | Ionia Co

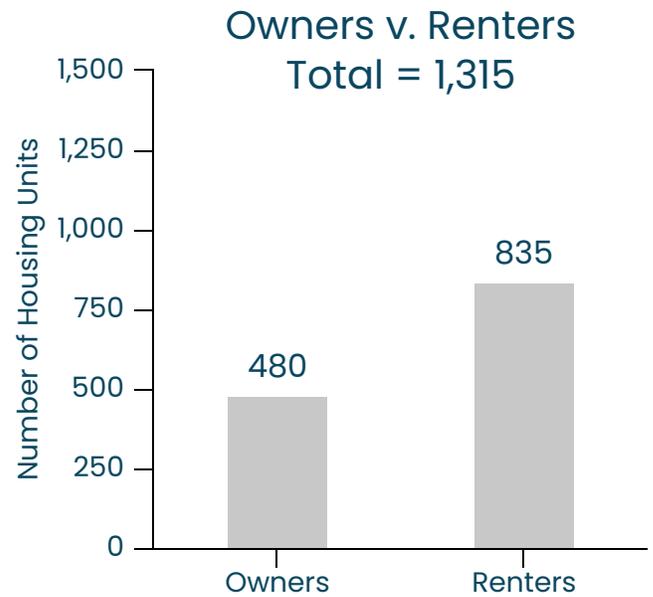
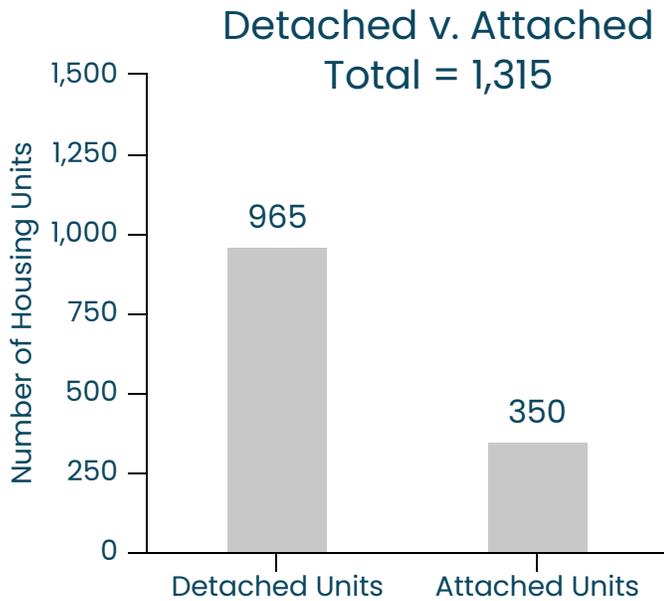
## New Renter Target Markets | Yr 2022



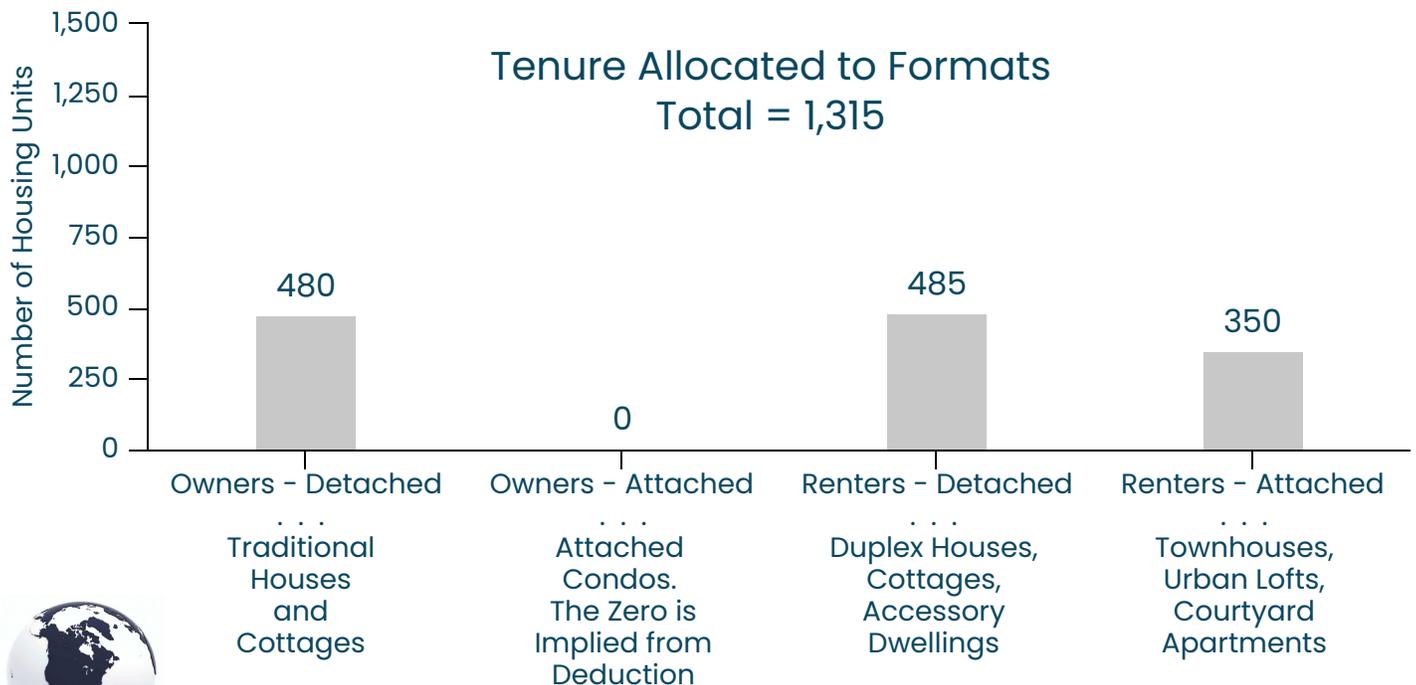
Total = About 835 new renter households are migrating into Ionia County each year, including the cities of Belding, Ionia, and Portland. These new renters represent ideal targets for new-builds among attached formats like townhouses and lofts. Some of the moderate income owners (like the Digital Dependents and Family Troopers) could also be candidates for detached cottages and patio homes (for-lease).

# Section D

# Annual Market Potential | Ionia Co New Builds Only | Year 2022

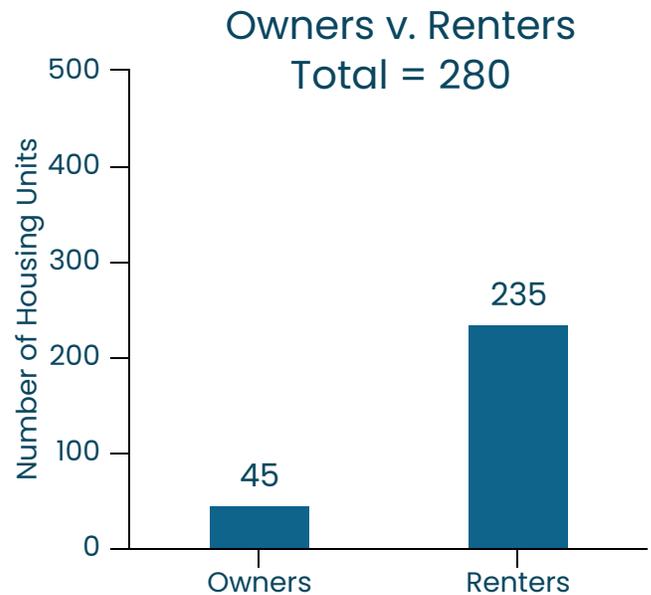
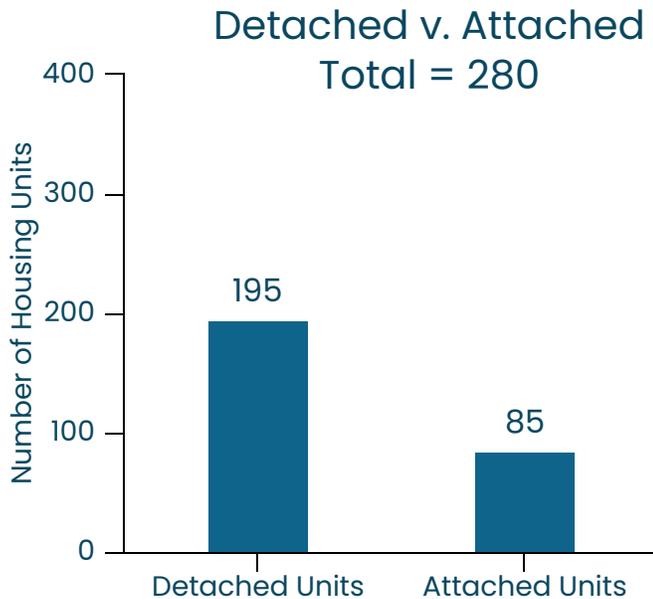


All charts represent the minimum and conservative market potential based on in-migration only, and excluding internal movership. There is a need to CAPTURE these new households that are moving into Ionia County by building new units every year. The figures in the charts include possible diversion and INTERCEPTION of additional households that might otherwise be inclined to move into the Grand Rapids and Lansing metros. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline. Excludes seasonal residents, which would boost these figures by +25%.

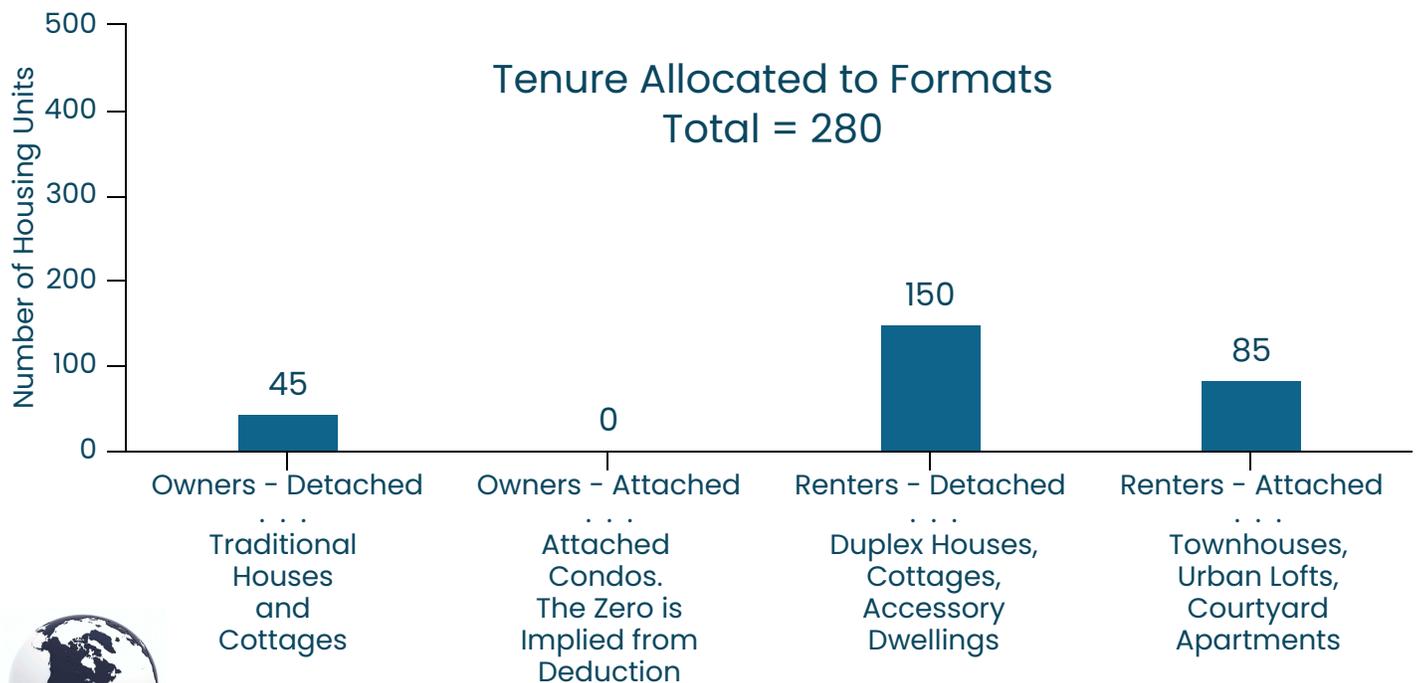


# Annual Market Potential | Ionia City

## New Builds Only | Year 2022



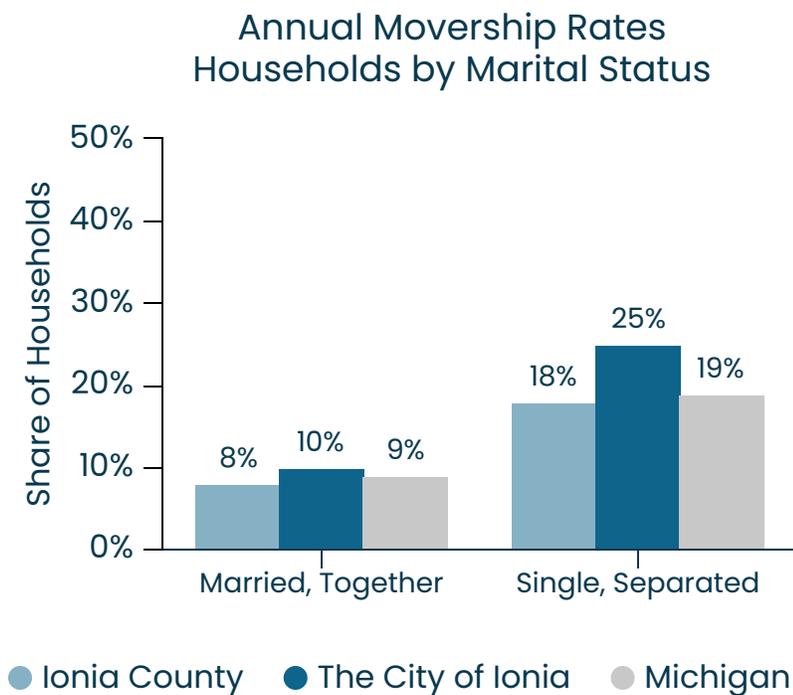
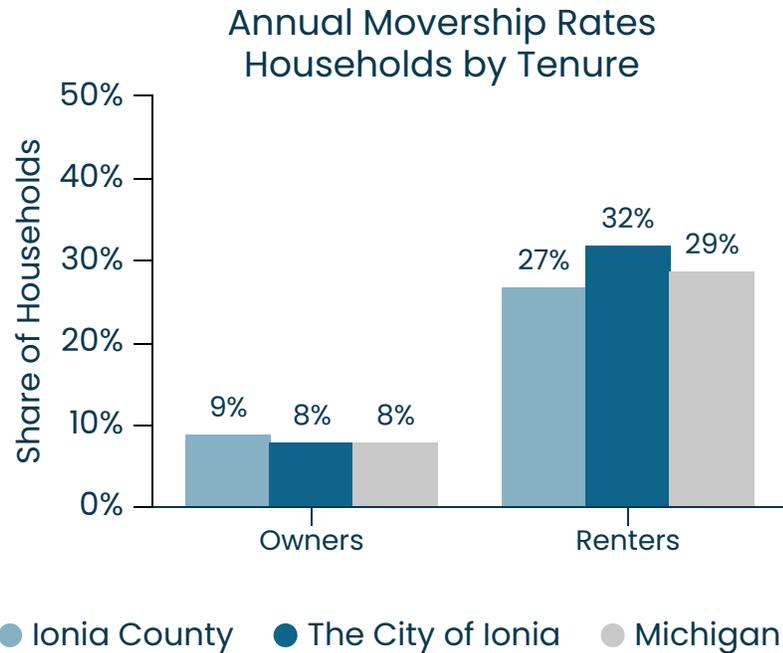
All charts represent the minimum and conservative market potential based on in-migration only, and excluding internal movership. There is a need to CAPTURE these new households that are moving into the City of Ionia by building new units every year. The figures in the charts include possible diversion and INTERCEPTION of additional households that might otherwise be inclined to move into surrounding submarkets, like Lowell, Belding, and Portland. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Section E

# Movership of Renters, Singles | Ionia

Movership rates by tenure and marital status; with geographic comparisons.  
(A movership rate is the share of households that move in any given year.)



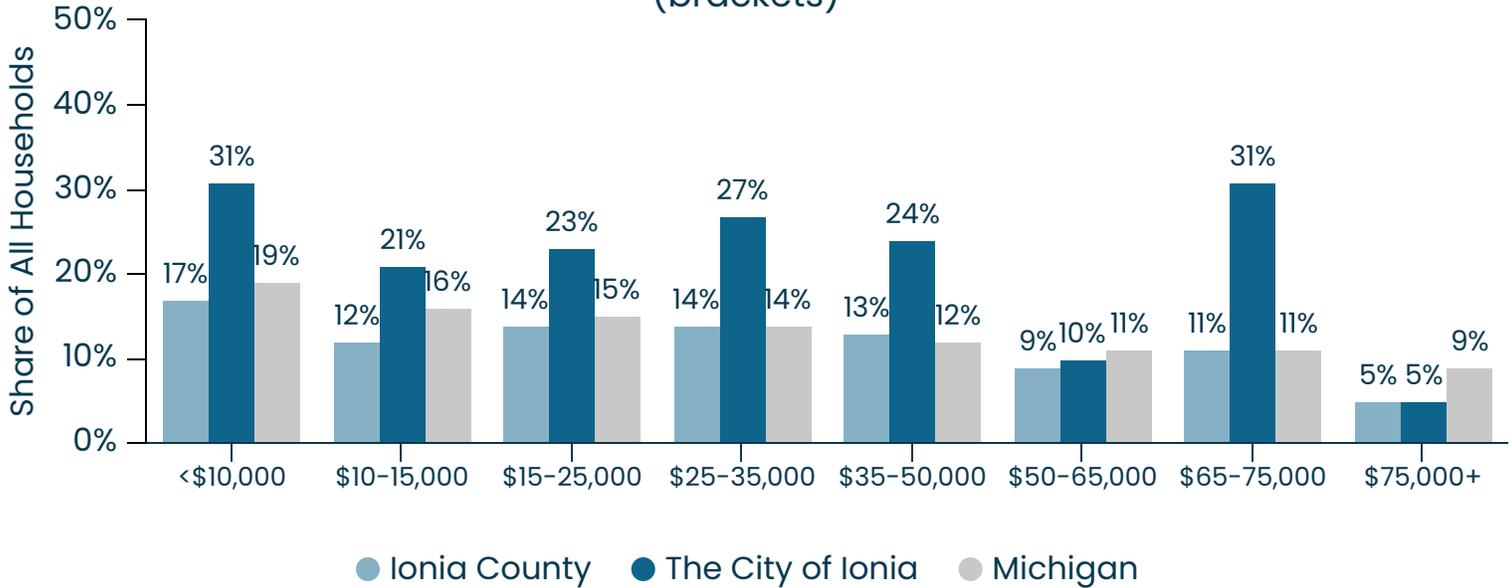
Underlying data based on tax filings reported by the Internal Revenue Service (IRS) through 2018 and the American Community Survey through 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020-2021.



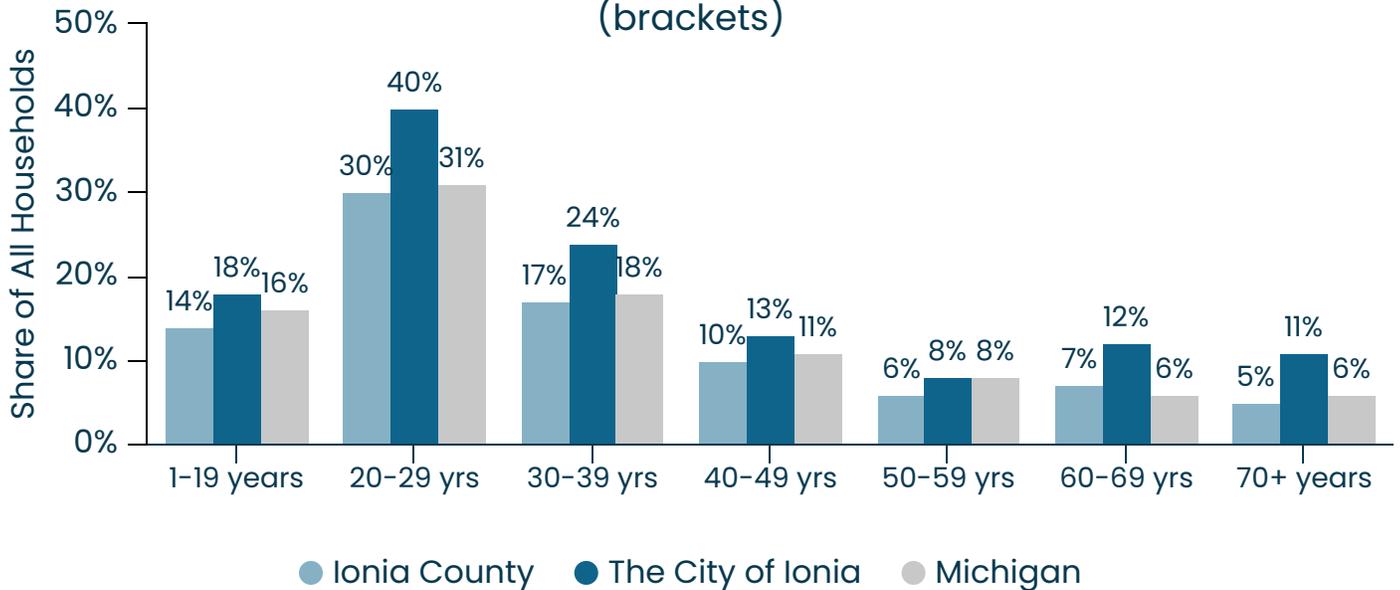
# Movership by Income, Age | Ionia

Average annual movership rates by and age income bracket; and by geography  
(A movership rate is the share of households that move in any given year.)

Annual Movership Rates  
Head-of-Householder's Individual Income  
(brackets)



Annual Movership Rates  
Head-of-Householder's Median Age  
(brackets)



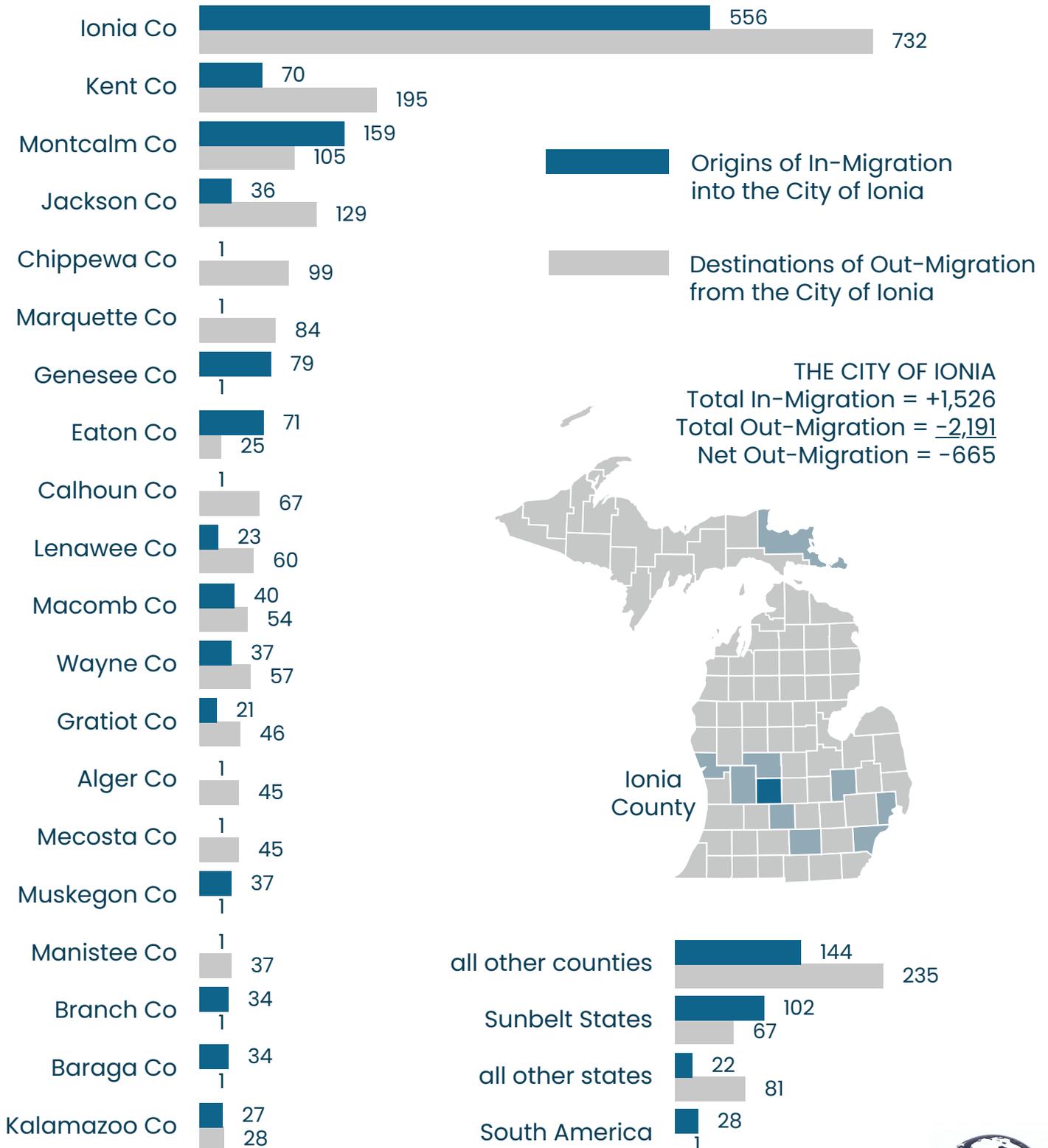
Underlying data based on tax filings reported by the Internal Revenue Service (IRS) through 2018, and the American Community Survey through 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020-2021.



LandUseUSA  
UrbanStrategies

# Net Out-Migration | The City of Ionia

Origins of population In-Migration and destinations of Out-Migration, with net losses.

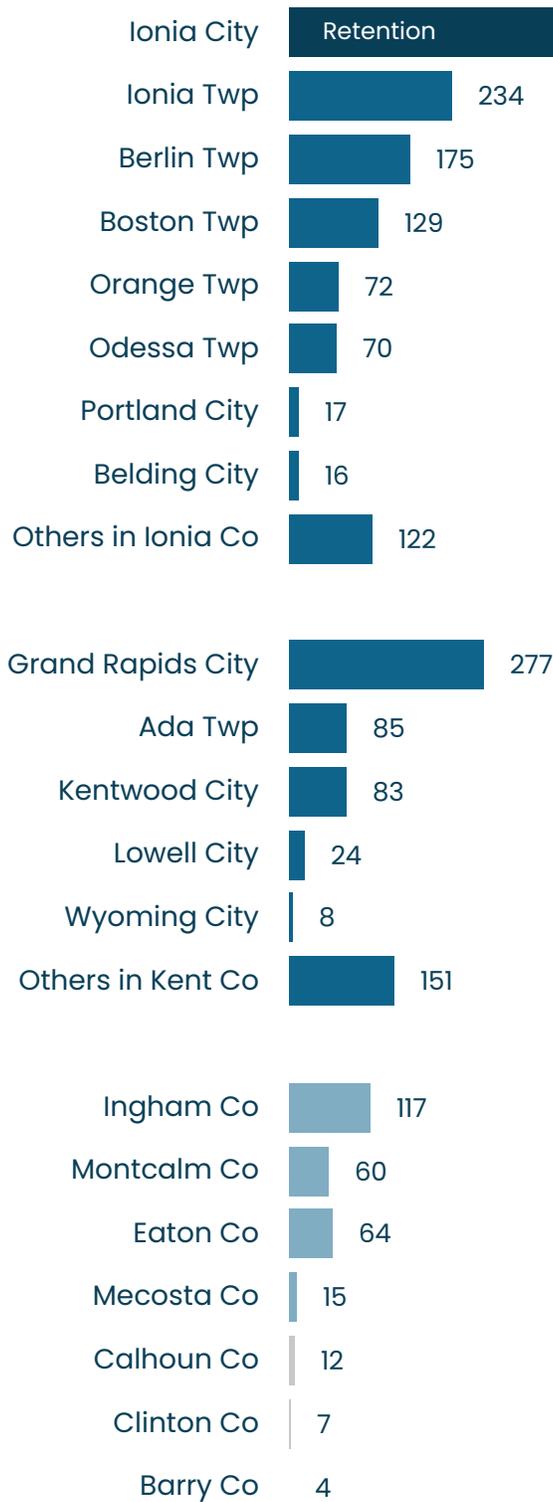


Underlying data based on individual tax returns as reported by the American Community Survey with five-year estimates through 2018. Analysis and exhibit prepared by LandUseUSA | Urban Strategies; October 2020.



# Commuter Out-Flow | Ionia City

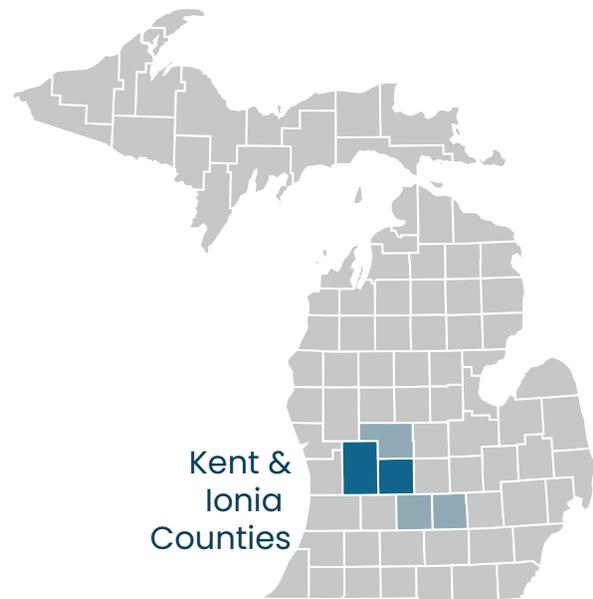
Destinations of local workers commuting from the city each day.



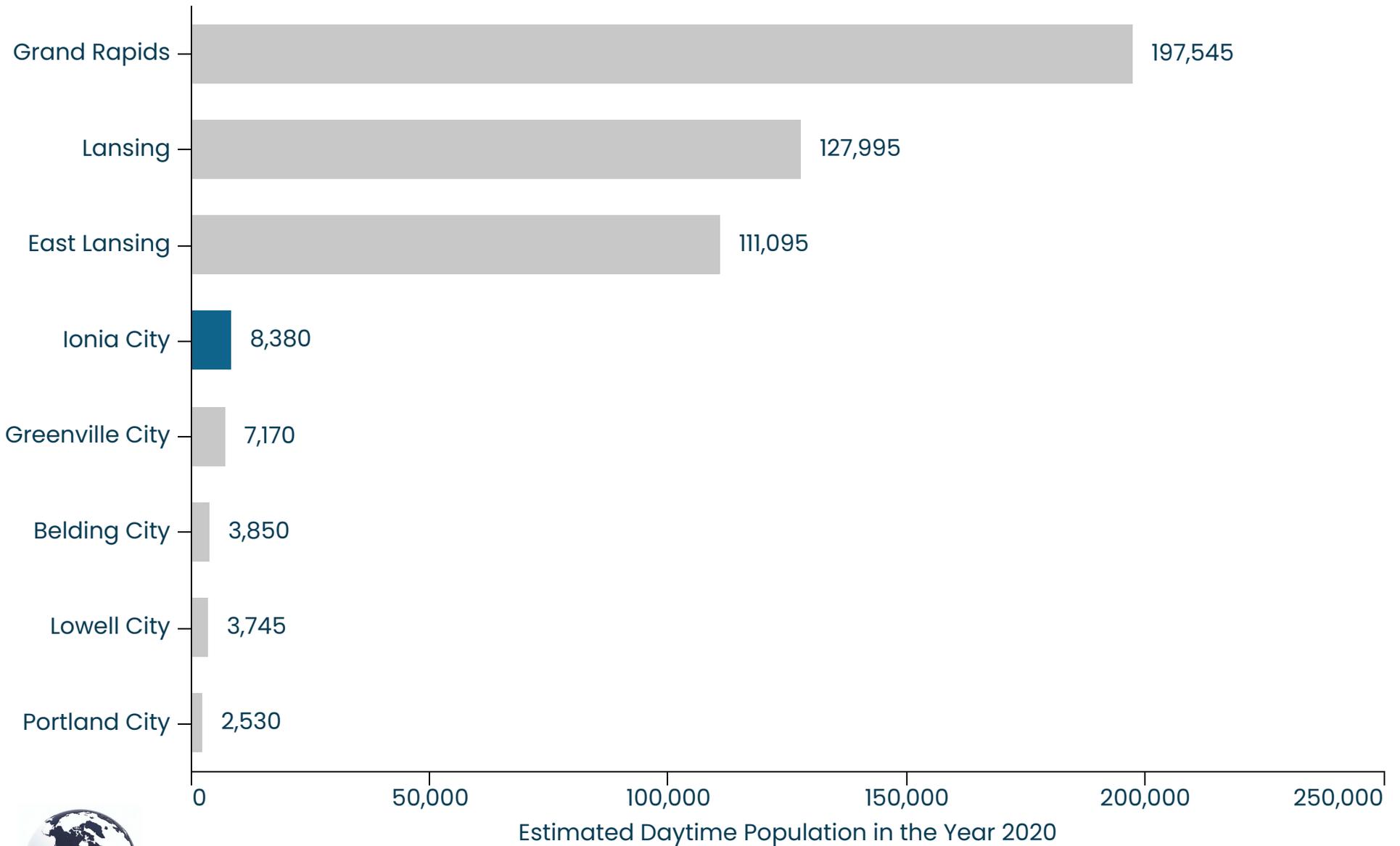
THE CITY OF IONIA

Retention of Local Workers = 1,129  
 In-Flow of Commuters = +4,500  
 Total Daily Local Workers = 5,629

In-Flow of Commuters = +4,500  
 Out-flow of Commuters = -1,742  
 Net Inflow of Commuters = +2,758

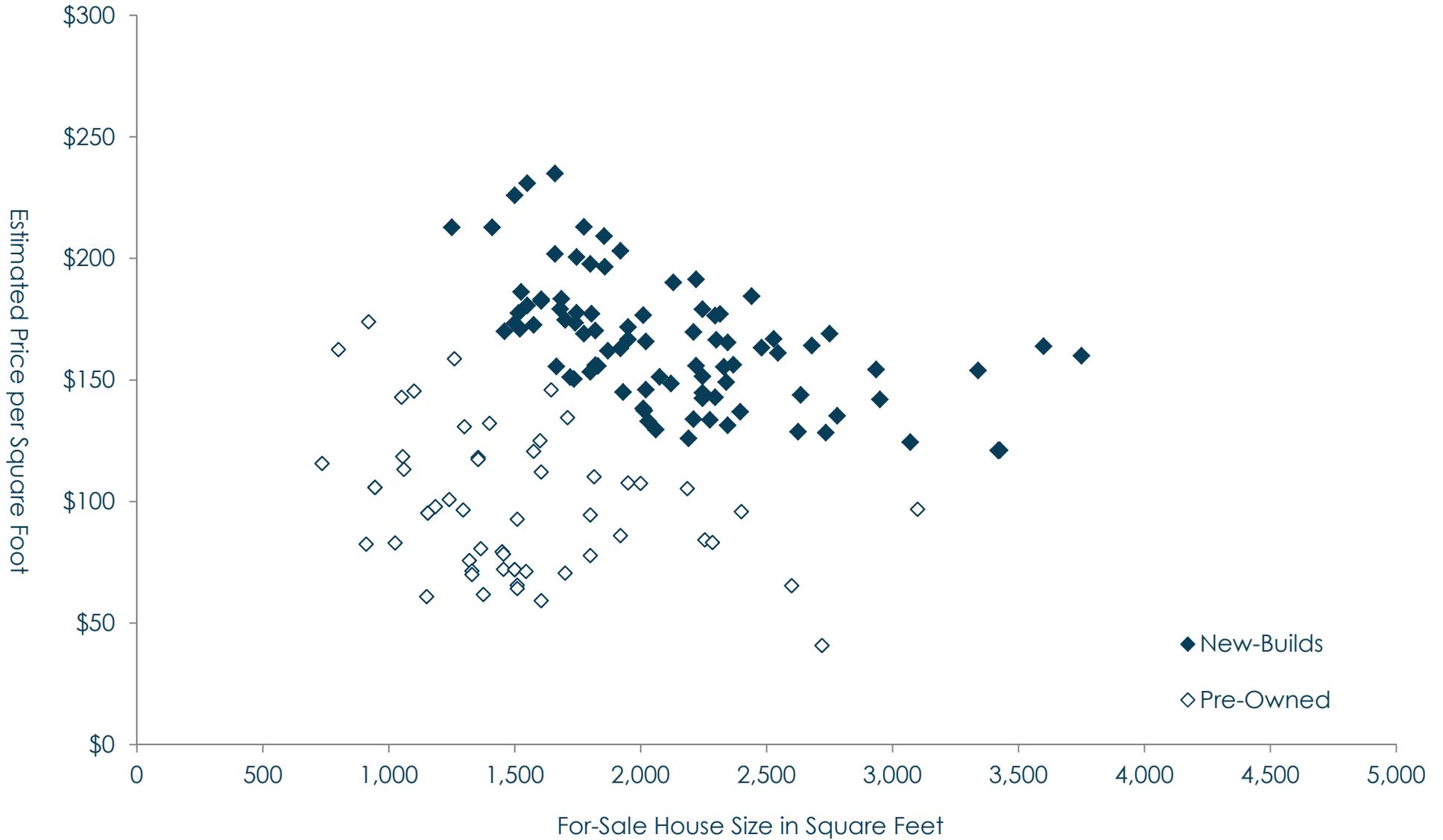


# Daytime Population | The City of Ionia



# Section F

Estimated Price per SquareFoot | 2021  
For-Sale Houses (includes a few duplexes)  
The City of Ionia and Surrounding Communities



Source: Underlying data based on field research and inventories, phone surveys, and CoStar data.  
Exhibit and analysis prepared by LandUseUSA; 2020 - 2021.

## Inventory of For-Sale Housing Choices | 2021 The City of Ionia and Surrounding Communities

Count	Bed-Rooms	Bath-Rooms	Square Feet	Estimated Price	\$/Sq. Ft. New-Builds	\$/Sq. Ft. Pre-Owned
1	2	1	735	\$85,000		\$115.65
2	2	1	800	\$130,000		\$162.50
3	2	1	910	\$75,000		\$82.42
4	1	1	920	\$160,000		\$173.91
5	2	1	945	\$100,000		\$105.82
6	2	1	945	\$100,000		\$105.82
7	3	1	1,025	\$85,000		\$82.93
8	3	1	1,050	\$150,000		\$142.86
9	3	1	1,055	\$125,000		\$118.48
10	2	2	1,060	\$120,000		\$113.21
11	3	1	1,100	\$160,000		\$145.45
12	3	1	1,150	\$70,000		\$60.87
13	3	1	1,155	\$110,000		\$95.24
14	3	1	1,155	\$110,000		\$95.24
15	3	1	1,185	\$116,000		\$97.89
16	3	2	1,240	\$125,000		\$100.81
17	2	1	1,250	\$266,000	\$212.80	
18	3	2	1,260	\$200,000		\$158.73
19	3	2	1,295	\$125,000		\$96.53
20	3	2	1,300	\$170,000		\$130.77
21	3	2	1,320	\$100,000		\$75.76
22	3	2	1,330	\$95,000		\$71.43
23	3	2	1,330	\$93,000		\$69.92
24	3	1	1,355	\$160,000		\$118.08
25	3	1	1,355	\$159,000		\$117.34
26	3	1	1,365	\$110,000		\$80.59
27	3	1	1,375	\$85,000		\$61.82
28	3	1	1,400	\$185,000		\$132.14
29	3	2	1,410	\$300,000	\$212.77	
30	4	2	1,450	\$115,000		\$79.31
31	3	2	1,455	\$114,000		\$78.35
32	2	1	1,455	\$105,000		\$72.16
33	3	2	1,459	\$248,000	\$169.98	
34	3	2	1,500	\$339,000	\$226.00	
35	3	2	1,500	\$260,000	\$173.33	

Source: Underlying data based on field research and inventories, phone surveys, and CoStar data.

Exhibit and analysis prepared by LandUseUSA; 2020 - 2021.

## Inventory of For-Lease Housing Choices | 2021 The City of Ionia and Surrounding Communities

Count	Bed-Rooms	Bath-Rooms	Square Feet	Estimated Price	\$/Sq. Ft. New-Builds	\$/Sq. Ft. Pre-Owned
36	3	2	1,500	\$108,000		\$72.00
37	3	2	1,500	\$108,000		\$72.00
38	3	2	1,510	\$140,000		\$92.72
39	4	2	1,510	\$99,000		\$65.56
40	4	2	1,510	\$97,000		\$64.24
41	3	3	1,515	\$269,000	\$177.56	
42	2	2	1,520	\$260,000	\$171.05	
43	2	2	1,520	\$260,000	\$171.05	
44	3	1	1,525	\$284,000	\$186.23	
45	4	2	1,530	\$640,000	\$418.30	
46	3	1	1,545	\$110,000		\$71.20
47	1	2	1,550	\$358,000	\$230.97	
48	1	2	1,550	\$280,000	\$180.65	
49	3	3	1,575	\$272,000	\$172.70	
50	2	2	1,575	\$190,000		\$120.63
51	3	2	1,600	\$200,000		\$125.00
52	3	2	1,605	\$294,000	\$183.18	
53	3	2	1,605	\$293,000	\$182.55	
54	3	2	1,605	\$95,000		\$59.19
55	2	1	1,605	\$180,000		\$112.15
56	3	2	1,645	\$240,000		\$145.90
57	3	2	1,660	\$335,000	\$201.81	
58	3	3	1,660	\$390,000	\$234.94	
59	3	3	1,665	\$259,000	\$155.56	
60	3	3	1,680	\$301,000	\$179.17	
61	3	2	1,685	\$309,000	\$183.38	
62	3	3	1,700	\$297,000	\$174.71	
63	3	2	1,700	\$120,000		\$70.59
64	4	2	1,710	\$230,000		\$134.50
65	4	3	1,720	\$260,000	\$151.16	
66	3	2	1,735	\$261,000	\$150.43	
67	4	3	1,740	\$302,000	\$173.56	
68	2	2	1,745	\$310,000	\$177.65	
69	2	2	1,745	\$350,000	\$200.57	
70	2	2	1,775	\$378,000	\$212.96	
71	2	2	1,775	\$300,000	\$169.01	
72	3	3	1,800	\$356,000	\$197.78	
73	3	3	1,800	\$276,000	\$153.33	
74	6	2	1,800	\$170,000		\$94.44

Source: Underlying data based on field research and inventories, phone surveys, and CoStar data.

Exhibit and analysis prepared by LandUseUSA; 2020 - 2021.

## Inventory of For-Lease Housing Choices | 2021 The City of Ionia and Surrounding Communities

Count	Bed-Rooms	Bath-Rooms	Square Feet	Estimated Price	\$/Sq. Ft. New-Builds	\$/Sq. Ft. Pre-Owned
75	3	2	1,800	\$140,000		\$77.78
76	3	3	1,805	\$320,000	\$177.29	
77	3	2	1,815	\$200,000		\$110.19
78	4	3	1,820	\$310,000	\$170.33	
79	4	3	1,820	\$284,000	\$156.04	
80	4	3	1,830	\$285,000	\$155.74	
81	3	3	1,855	\$388,000	\$209.16	
82	3	3	1,857	\$365,000	\$196.55	
83	3	3	1,870	\$303,000	\$162.03	
84	3	2	1,920	\$390,000	\$203.13	
85	3	2	1,920	\$313,000	\$163.02	
86	4	2	1,920	\$165,000		\$85.94
87	4	3	1,930	\$280,000	\$145.08	
88	4	3	1,950	\$335,000	\$171.79	
89	4	3	1,950	\$325,000	\$166.67	
90	4	2	1,950	\$210,000		\$107.69
91	5	4	2,000	\$215,000		\$107.50
92	4	3	2,010	\$355,000	\$176.62	
93	4	3	2,010	\$278,000	\$138.31	
94	4	4	2,015	\$277,000	\$137.47	
95	4	3	2,020	\$335,000	\$165.84	
96	4	3	2,020	\$295,000	\$146.04	
97	4	1	2,030	\$270,000	\$133.00	
98	3	2	2,060	\$267,000	\$129.61	
99	3	3	2,075	\$314,000	\$151.33	
100	3	3	2,120	\$315,000	\$148.58	
101	3	3	2,130	\$405,000	\$190.14	
102	3	2	2,185	\$230,000		\$105.26
103	3	2	2,190	\$276,000	\$126.03	
104	4	3	2,210	\$375,000	\$169.68	
105	4	3	2,210	\$296,000	\$133.94	
106	2	3	2,220	\$425,000	\$191.44	
107	3	3	2,220	\$346,000	\$155.86	
108	4	3	2,245	\$402,000	\$179.06	
109	3	3	2,245	\$340,000	\$151.45	
110	4	3	2,245	\$325,000	\$144.77	

Source: Underlying data based on field research and inventories, phone surveys, and CoStar data.

Exhibit and analysis prepared by LandUseUSA; 2020 - 2021.

## Inventory of For-Lease Housing Choices | 2021 The City of Ionia and Surrounding Communities

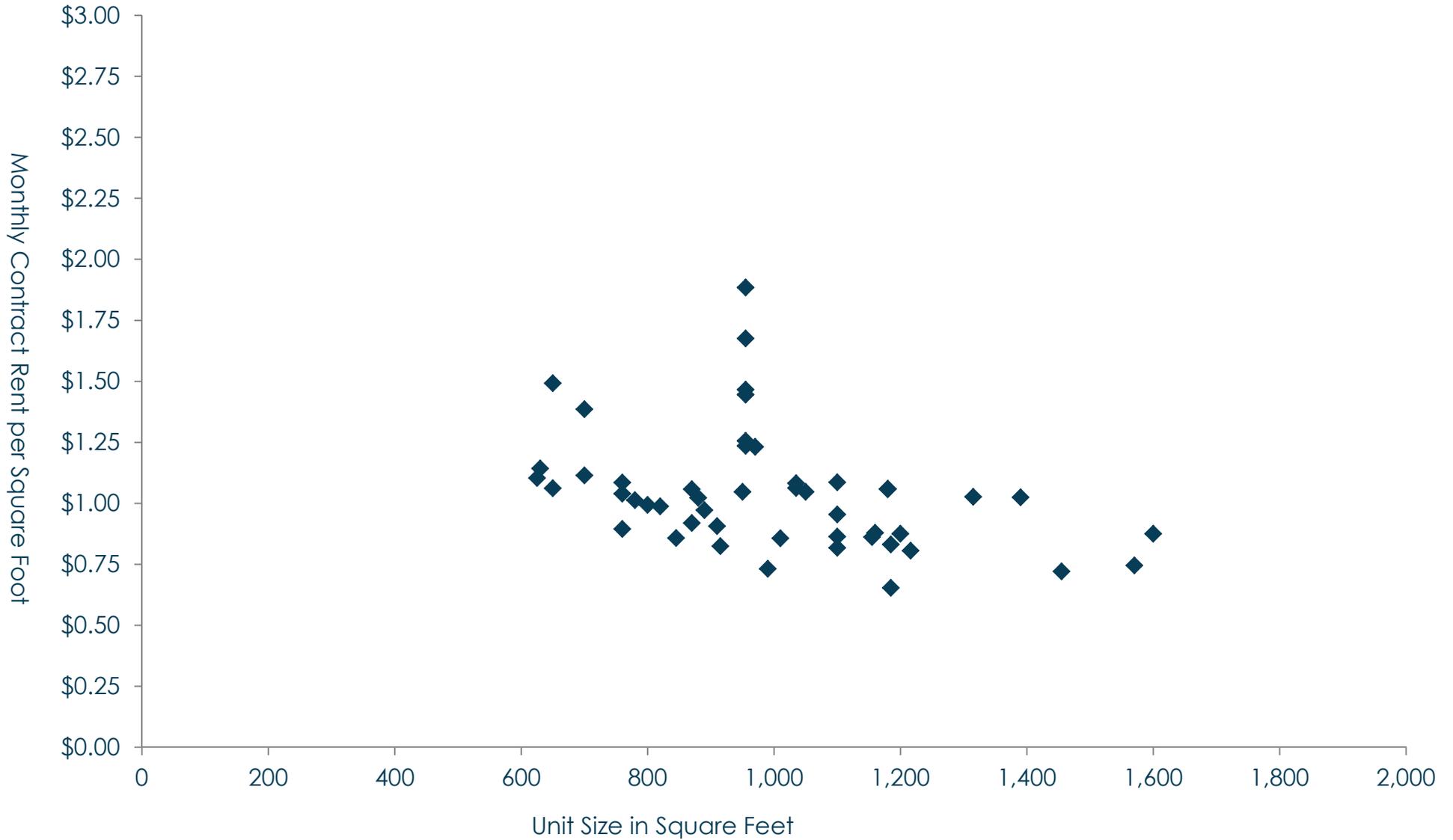
Count	Bed-Rooms	Bath-Rooms	Square Feet	Estimated Price	\$/Sq. Ft. New-Builds	\$/Sq. Ft. Pre-Owned
111	3	3	2,245	\$320,000	\$142.54	
112	5	2	2,255	\$190,000		\$84.26
113	3	3	2,275	\$304,000	\$133.63	
114	5	2	2,285	\$190,000		\$83.15
115	4	3	2,295	\$405,000	\$176.47	
116	4	3	2,295	\$328,000	\$142.92	
117	3	2	2,300	\$383,000	\$166.52	
118	3	3	2,315	\$410,000	\$177.11	
119	3	3	2,330	\$362,000	\$155.36	
120	3	3	2,340	\$349,000	\$149.15	
121	4	3	2,345	\$388,000	\$165.46	
122	4	3	2,345	\$308,000	\$131.34	
123	3	3	2,368	\$370,000	\$156.25	
124	3	3	2,395	\$328,000	\$136.95	
125	4	2	2,400	\$230,000		\$95.83
126	4	3	2,440	\$450,000	\$184.43	
127	4	3	2,480	\$405,000	\$163.31	
128	4	3	2,528	\$422,000	\$166.93	
129	4	3	2,545	\$410,000	\$161.10	
130	4	2	2,600	\$170,000		\$65.38
131	4	3	2,625	\$338,000	\$128.76	
132	4	3	2,635	\$379,000	\$143.83	
133	5	4	2,680	\$440,000	\$164.18	
134	2	3	2,720	\$111,000		\$40.81
135	4	3	2,735	\$351,000	\$128.34	
136	4	3	2,750	\$465,000	\$169.09	
137	3	3	2,780	\$376,000	\$135.25	
138	4	3	2,935	\$453,000	\$154.34	
139	4	3	2,950	\$419,000	\$142.03	
140	4	2	2,955	\$950,000	\$321.49	
141	4	3	3,070	\$382,000	\$124.43	
142	12	4	3,100	\$300,000		\$96.77
143	4	4	3,340	\$514,000	\$153.89	
144	4	3	3,420	\$414,000	\$121.05	
145	4	3	3,425	\$415,000	\$121.17	
146	4	4	3,600	\$590,000	\$163.89	
147	5	4	3,750	\$600,000	\$160.00	

Source: Underlying data based on field research and inventories, phone surveys, and CoStar data.

Exhibit and analysis prepared by LandUseUSA; 2020 - 2021.

# Section G

Rent per Square Foot by Square Feet | 2021  
Apartments, Lofts, Townshouses  
The City of Ionia and Surrounding Communities



Source: Underlying data based on field research and inventories, phone surveys, and CoStar data.  
Exhibit and analysis prepared by LandUseUSA; 2020 - 2021.

## Inventory of For-Lease Housing Choices | 2021 The City of Ionia and Surrounding Communities

Count	Bed-Rooms	Bath-Rooms	Square Feet	Estimated Rent	Price per SF
1	1	1	625	\$690	\$1.10
2	1	1	630	\$720	\$1.14
3	1	1	650	\$690	\$1.06
4	1	1	650	\$970	\$1.49
5	1	1	700	\$780	\$1.11
6	1	1	700	\$970	\$1.39
7	2	1	760	\$680	\$0.89
8	2	1	760	\$790	\$1.04
9	2	1	760	\$825	\$1.09
10	1	1	780	\$790	\$1.01
11	2	1	800	\$795	\$0.99
12	1	1	820	\$810	\$0.99
13	2	1	845	\$725	\$0.86
14	2	1	870	\$800	\$0.92
15	2	1	870	\$920	\$1.06
16	1	1	880	\$900	\$1.02
17	2	1	890	\$865	\$0.97
18	2	1	910	\$825	\$0.91
19	2	2	915	\$755	\$0.83
20	2	1	950	\$995	\$1.05
21	1	1.5	955	\$1,180	\$1.24
22	1	1.5	955	\$1,380	\$1.45
23	2	2	955	\$1,200	\$1.26
24	2	2	955	\$1,400	\$1.47

Source: Underlying data based on field research and inventories, phone surveys, and CoStar data.

Exhibit and analysis prepared by LandUseUSA; 2020 - 2021.

## Inventory of For-Lease Housing Choices | 2021 The City of Ionia and Surrounding Communities

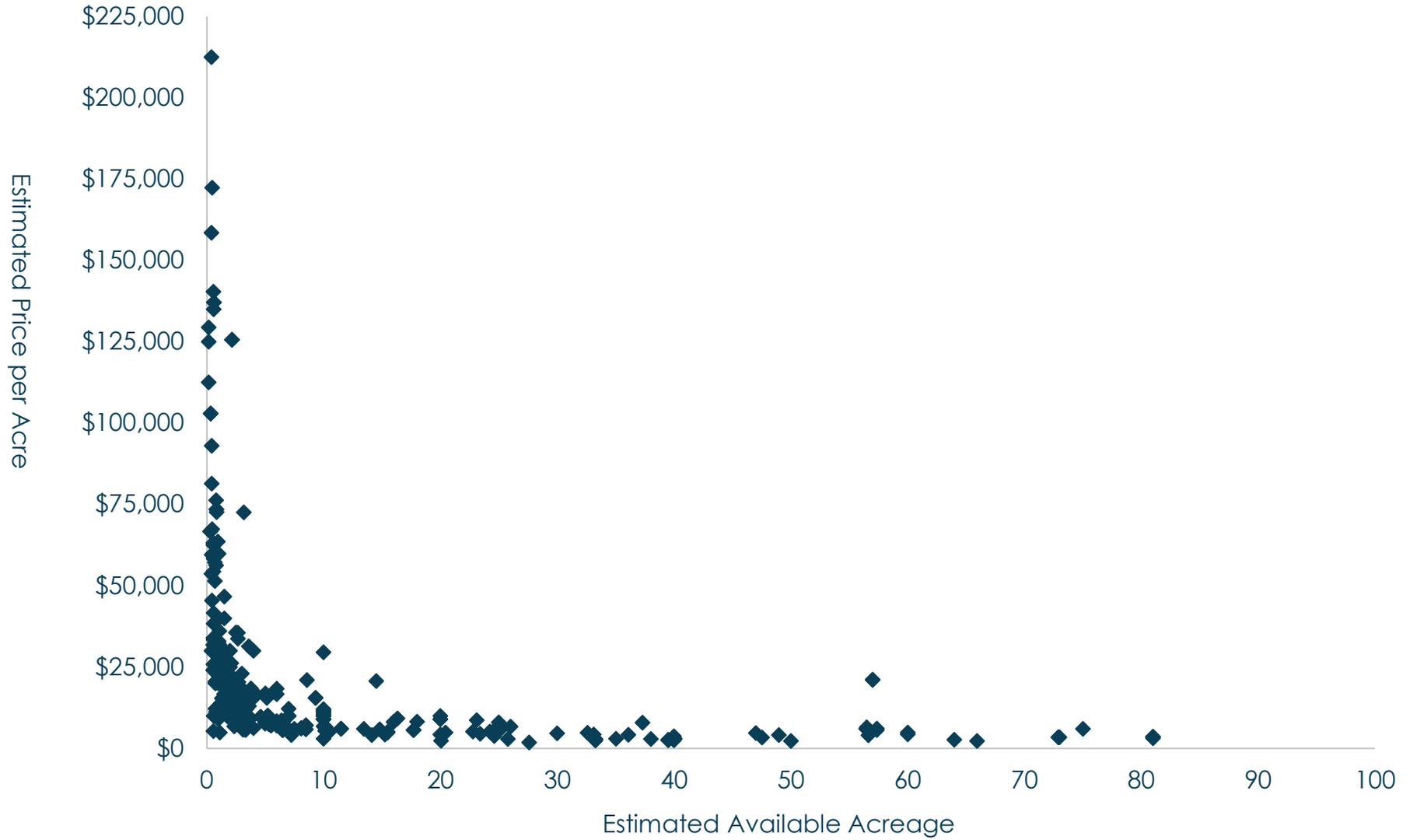
Count	Bed-Rooms	Bath-Rooms	Square Feet	Estimated Rent	Price per SF
25	2	2	955	\$1,600	\$1.68
26	2	2	955	\$1,800	\$1.88
27	2	2	970	\$1,195	\$1.23
28	2	2	990	\$725	\$0.73
29	2	2	1,010	\$865	\$0.86
30	2	2	1,035	\$1,100	\$1.06
31	2	2	1,035	\$1,120	\$1.08
32	2	2	1,050	\$1,100	\$1.05
33	2	2	1,100	\$900	\$0.82
34	3	1.5	1,100	\$950	\$0.86
35	2	2	1,100	\$1,195	\$1.09
36	2	2	1,100	\$1,050	\$0.95
37	3	2	1,155	\$995	\$0.86
38	3	2	1,160	\$1,020	\$0.88
39	3	2	1,180	\$1,250	\$1.06
39	3	2	1,180	\$1,250	\$1.06
40	3	2	1,180	\$1,250	\$1.06
41	3	1	1,180	\$1,250	\$1.06
42	2	2	1,185	\$985	\$0.83
43	3	2	1,185	\$775	\$0.65
44	2	2	1,200	\$1,050	\$0.88
45	3	2	1,216	\$980	\$0.81
46	3	2	1,315	\$1,350	\$1.03
47	3	2	1,390	\$1,425	\$1.03
48	3	2	1,455	\$1,050	\$0.72
49	4	2	1,570	\$1,170	\$0.75
50	3	2.5	1,600	\$1,400	\$0.88

Source: Underlying data based on field research and inventories, phone surveys, and CoStar data.

Exhibit and analysis prepared by LandUseUSA; 2020 - 2021.

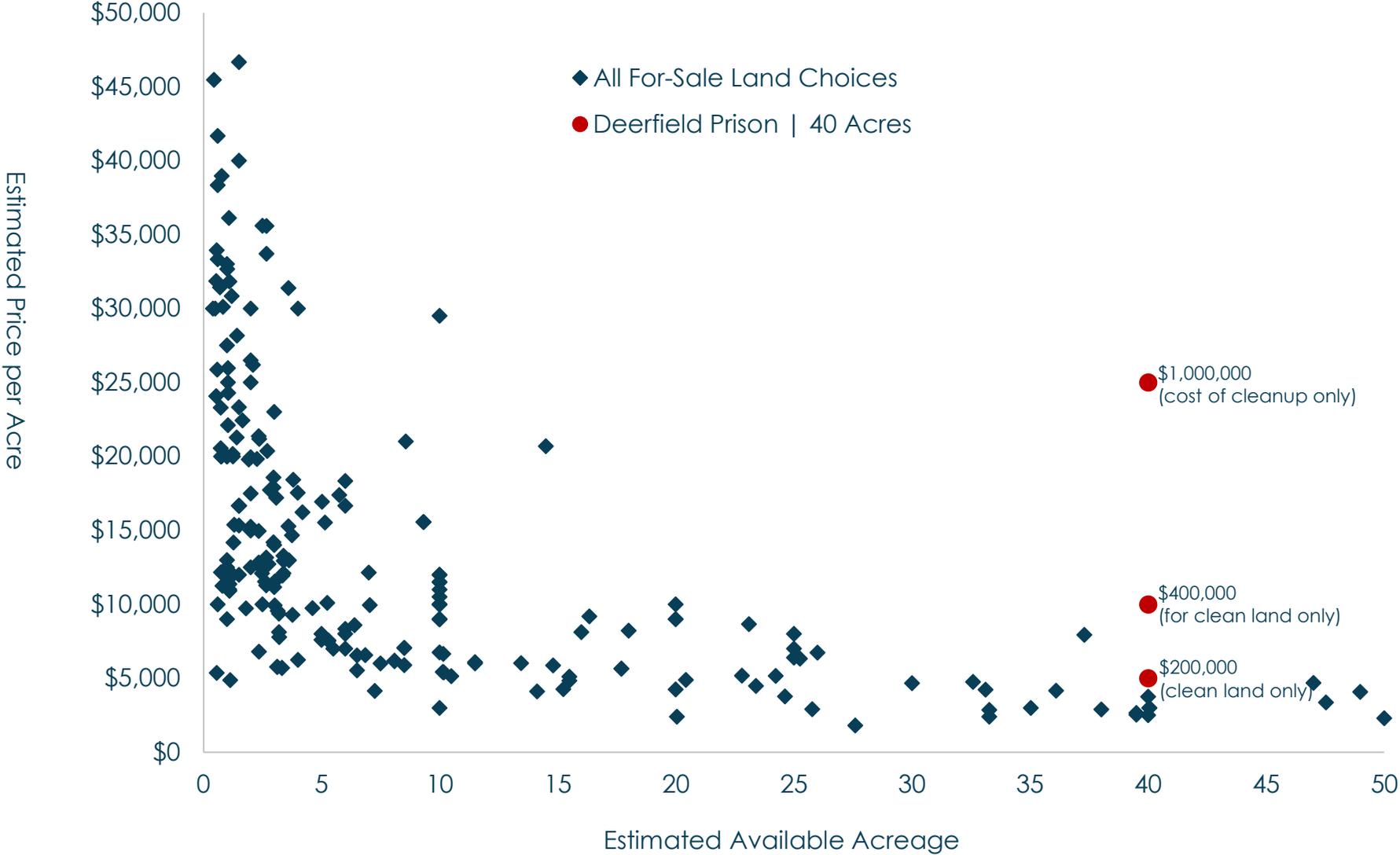
# Section H

Estimated Price per Acre | 2021  
For-Sale Undeveloped Land  
Ionia County, Michigan



Source: Underlying data based on field research and inventories, phone surveys, and CoStar data.  
Exhibit and analysis prepared by LandUseUSA; 2020 - 2021.

Estimated Price per Acre | 2021  
For-Sale Undeveloped Land  
Ionia County, Michigan



Source: Underlying data based on field research and inventories, phone surveys, and CoStar data.  
Exhibit and analysis prepared by LandUseUSA; 2020 - 2021.

## Estimated Price Per Acre for Greenfield Land Ionia County, Michigan | 2021

Count	Avail- able Acres	Ionia County \$/Acre	2021 Land Price
1	0.2	\$125,000	\$20,000
2	0.2	\$113,000	\$20,000
3	0.2	\$129,000	\$20,000
4	0.3	\$67,000	\$20,000
5	0.3	\$67,000	\$20,000
6	0.3	\$103,000	\$35,000
7	0.3	\$103,000	\$35,000
8	0.4	\$213,000	\$85,000
9	0.4	\$30,000	\$10,000
10	0.4	\$159,000	\$65,000
11	0.4	\$54,000	\$20,000
12	0.4	\$60,000	\$25,000
13	0.4	\$93,000	\$40,000
14	0.4	\$81,000	\$35,000
15	0.4	\$45,000	\$20,000
16	0.5	\$67,000	\$30,000
17	0.5	\$172,000	\$80,000
18	0.5	\$30,000	\$15,000
19	0.5	\$32,000	\$15,000
20	0.5	\$24,000	\$15,000
21	0.6	\$5,000	\$5,000
22	0.6	\$34,000	\$20,000
23	0.6	\$63,000	\$35,000
24	0.6	\$140,000	\$80,000
25	0.6	\$54,000	\$30,000
26	0.6	\$63,000	\$35,000
27	0.6	\$26,000	\$15,000
28	0.6	\$135,000	\$80,000
29	0.6	\$10,000	\$5,000
30	0.6	\$58,000	\$35,000
31	0.6	\$42,000	\$25,000
32	0.6	\$60,000	\$35,000
33	0.6	\$33,000	\$20,000
34	0.6	\$38,000	\$25,000
35	0.6	\$137,000	\$85,000

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## Estimated Price Per Acre for Greenfield Land Ionia County, Michigan | 2021

Count	Avail- able Acres	Ionia County \$/Acre	2021 Land Price
36	0.6	\$137,000	\$85,000
37	0.7	\$31,000	\$20,000
38	0.7	\$57,000	\$40,000
39	0.7	\$51,000	\$35,000
40	0.7	\$23,000	\$15,000
41	0.7	\$21,000	\$15,000
42	0.7	\$12,000	\$10,000
43	0.8	\$20,000	\$15,000
44	0.8	\$20,000	\$15,000
45	0.8	\$39,000	\$30,000
46	0.8	\$76,000	\$60,000
47	0.8	\$11,000	\$10,000
48	0.8	\$56,000	\$45,000
49	0.8	\$73,000	\$60,000
50	0.8	\$73,000	\$60,000
51	0.8	\$30,000	\$25,000
52	0.8	\$73,000	\$60,000
53	1.0	\$64,000	\$60,000
54	1.0	\$13,000	\$15,000
55	1.0	\$28,000	\$30,000
56	1.0	\$20,000	\$20,000
57	1.0	\$33,000	\$35,000
58	1.0	\$9,000	\$10,000
59	1.0	\$20,000	\$20,000
60	1.0	\$13,000	\$15,000
61	1.0	\$33,000	\$35,000
62	1.0	\$60,000	\$60,000
63	1.0	\$25,000	\$25,000
64	1.0	\$22,000	\$25,000
65	1.0	\$26,000	\$25,000
66	1.1	\$24,000	\$25,000
67	1.1	\$36,000	\$40,000
68	1.1	\$11,000	\$10,000
69	1.1	\$32,000	\$35,000
70	1.1	\$11,000	\$15,000

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## Estimated Price Per Acre for Greenfield Land Ionia County, Michigan | 2021

Count	Avail- able Acres	Ionia County \$/Acre	2021 Land Price
71	1.1	\$12,000	\$15,000
72	1.1	\$12,000	\$15,000
73	1.1	\$11,000	\$10,000
74	1.1	\$5,000	\$5,000
75	1.2	\$31,000	\$35,000
76	1.2	\$20,000	\$25,000
77	1.3	\$12,000	\$15,000
78	1.3	\$20,000	\$25,000
79	1.3	\$14,000	\$20,000
80	1.3	\$15,000	\$20,000
81	1.4	\$21,000	\$30,000
82	1.4	\$28,000	\$40,000
83	1.5	\$40,000	\$60,000
84	1.5	\$17,000	\$25,000
85	1.5	\$17,000	\$25,000
86	1.5	\$15,000	\$25,000
87	1.5	\$47,000	\$70,000
88	1.5	\$17,000	\$25,000
89	1.5	\$23,000	\$35,000
90	1.5	\$12,000	\$20,000
91	1.7	\$22,000	\$35,000
92	1.8	\$10,000	\$20,000
93	1.9	\$20,000	\$40,000
94	2.0	\$20,000	\$40,000
95	2.0	\$15,000	\$30,000
96	2.0	\$27,000	\$55,000
97	2.0	\$25,000	\$50,000
98	2.0	\$15,000	\$30,000
99	2.0	\$15,000	\$30,000
100	2.0	\$30,000	\$60,000
101	2.0	\$18,000	\$35,000
102	2.0	\$15,000	\$30,000
103	2.0	\$13,000	\$25,000
104	2.1	\$26,000	\$55,000
105	2.2	\$126,000	\$270,000

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## Estimated Price Per Acre for Greenfield Land Ionia County, Michigan | 2021

Count	Avail- able Acres	Ionia County \$/Acre	2021 Land Price
106	2.2	\$126,000	\$270,000
107	2.3	\$20,000	\$45,000
108	2.3	\$15,000	\$35,000
109	2.3	\$21,000	\$50,000
110	2.3	\$13,000	\$30,000
111	2.4	\$7,000	\$15,000
112	2.4	\$21,000	\$50,000
113	2.4	\$13,000	\$30,000
114	2.5	\$12,000	\$30,000
115	2.5	\$36,000	\$90,000
116	2.5	\$10,000	\$25,000
117	2.6	\$12,000	\$30,000
118	2.7	\$13,000	\$35,000
119	2.7	\$11,000	\$30,000
120	2.7	\$36,000	\$95,000
121	2.7	\$34,000	\$90,000
122	2.7	\$20,000	\$55,000
123	2.8	\$13,000	\$35,000
124	2.8	\$18,000	\$50,000
125	3.0	\$18,000	\$55,000
126	3.0	\$19,000	\$55,000
127	3.0	\$14,000	\$40,000
128	3.0	\$23,000	\$70,000
129	3.0	\$14,000	\$40,000
130	3.0	\$11,000	\$35,000
131	3.0	\$10,000	\$30,000
132	3.0	\$12,000	\$35,000
133	3.1	\$17,000	\$55,000
134	3.1	\$6,000	\$20,000
135	3.1	\$6,000	\$20,000
136	3.1	\$10,000	\$30,000
137	3.2	\$73,000	\$230,000
138	3.2	\$9,000	\$30,000
139	3.2	\$8,000	\$25,000
140	3.2	\$8,000	\$25,000

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## Estimated Price Per Acre for Greenfield Land Ionia County, Michigan | 2021

Count	Avail- able Acres	Ionia County \$/Acre	2021 Land Price
141	3.3	\$6,000	\$20,000
142	3.3	\$6,000	\$20,000
143	3.4	\$12,000	\$40,000
144	3.4	\$12,000	\$40,000
145	3.4	\$13,000	\$45,000
146	3.4	\$13,000	\$45,000
147	3.6	\$31,000	\$115,000
148	3.6	\$15,000	\$55,000
149	3.6	\$13,000	\$45,000
150	3.8	\$15,000	\$55,000
151	3.8	\$9,000	\$35,000
152	3.8	\$18,000	\$70,000
153	4.0	\$18,000	\$70,000
154	4.0	\$30,000	\$120,000
155	4.0	\$6,000	\$25,000
156	4.2	\$16,000	\$70,000
157	4.6	\$10,000	\$45,000
158	5.0	\$8,000	\$40,000
159	5.0	\$8,000	\$40,000
160	5.0	\$17,000	\$85,000
161	5.2	\$16,000	\$80,000
162	5.2	\$10,000	\$55,000
163	5.3	\$8,000	\$40,000
164	5.3	\$8,000	\$40,000
165	5.5	\$7,000	\$40,000
166	5.8	\$17,000	\$100,000
167	6.0	\$18,000	\$110,000
168	6.0	\$8,000	\$50,000
169	6.0	\$17,000	\$100,000
170	6.0	\$7,000	\$40,000
171	6.0	\$8,000	\$50,000
172	6.4	\$9,000	\$55,000
173	6.5	\$6,000	\$35,000
174	6.5	\$7,000	\$45,000
175	6.9	\$7,000	\$45,000

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## Estimated Price Per Acre for Greenfield Land Ionia County, Michigan | 2021

Count	Avail- able Acres	Ionia County \$/Acre	2021 Land Price
176	7.0	\$12,000	\$85,000
177	7.0	\$10,000	\$70,000
178	7.3	\$4,000	\$30,000
179	7.5	\$6,000	\$45,000
180	8.1	\$6,000	\$50,000
181	8.1	\$6,000	\$50,000
182	8.1	\$6,000	\$50,000
183	8.5	\$6,000	\$50,000
184	8.5	\$7,000	\$60,000
185	8.5	\$7,000	\$60,000
186	8.6	\$21,000	\$180,000
187	9.3	\$16,000	\$145,000
188	9.3	\$16,000	\$145,000
189	10.0	\$9,000	\$90,000
190	10.0	\$10,000	\$100,000
191	10.0	\$12,000	\$115,000
192	10.0	\$11,000	\$110,000
193	10.0	\$10,000	\$100,000
194	10.0	\$30,000	\$295,000
195	10.0	\$9,000	\$90,000
196	10.0	\$10,000	\$100,000
197	10.0	\$9,000	\$90,000
198	10.0	\$7,000	\$70,000
199	10.0	\$12,000	\$120,000
200	10.0	\$12,000	\$120,000
201	10.0	\$12,000	\$115,000
202	10.0	\$3,000	\$30,000
203	10.0	\$11,000	\$105,000
204	10.0	\$9,000	\$90,000
205	10.1	\$5,000	\$55,000
206	10.2	\$5,000	\$55,000
207	10.2	\$7,000	\$70,000
208	10.2	\$5,000	\$55,000
209	10.5	\$5,000	\$55,000
210	11.5	\$6,000	\$70,000

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## Estimated Price Per Acre for Greenfield Land Ionia County, Michigan | 2021

Count	Avail- able Acres	Ionia County \$/Acre	2021 Land Price
211	11.5	\$6,000	\$70,000
212	13.5	\$6,000	\$80,000
213	14.1	\$4,000	\$60,000
214	14.5	\$21,000	\$300,000
215	14.8	\$6,000	\$85,000
216	15.2	\$4,000	\$65,000
217	15.5	\$5,000	\$80,000
218	15.5	\$5,000	\$75,000
219	16.0	\$8,000	\$130,000
220	16.3	\$9,000	\$150,000
221	17.7	\$6,000	\$100,000
222	17.7	\$6,000	\$100,000
223	18.0	\$8,000	\$150,000
224	20.0	\$4,000	\$85,000
225	20.0	\$9,000	\$180,000
226	20.0	\$9,000	\$180,000
227	20.0	\$10,000	\$200,000
228	20.1	\$2,000	\$50,000
229	20.4	\$5,000	\$100,000
230	22.8	\$5,000	\$120,000
231	23.1	\$9,000	\$200,000
232	23.4	\$4,000	\$105,000
233	24.2	\$5,000	\$125,000
234	24.6	\$4,000	\$95,000
235	25.0	\$8,000	\$200,000
236	25.0	\$6,000	\$160,000
237	25.0	\$7,000	\$175,000
238	25.3	\$6,000	\$160,000
239	25.8	\$3,000	\$75,000
240	26.0	\$7,000	\$175,000
241	27.6	\$2,000	\$50,000
242	30.0	\$5,000	\$140,000
243	32.6	\$5,000	\$155,000
244	33.1	\$4,000	\$140,000
245	33.3	\$3,000	\$95,000

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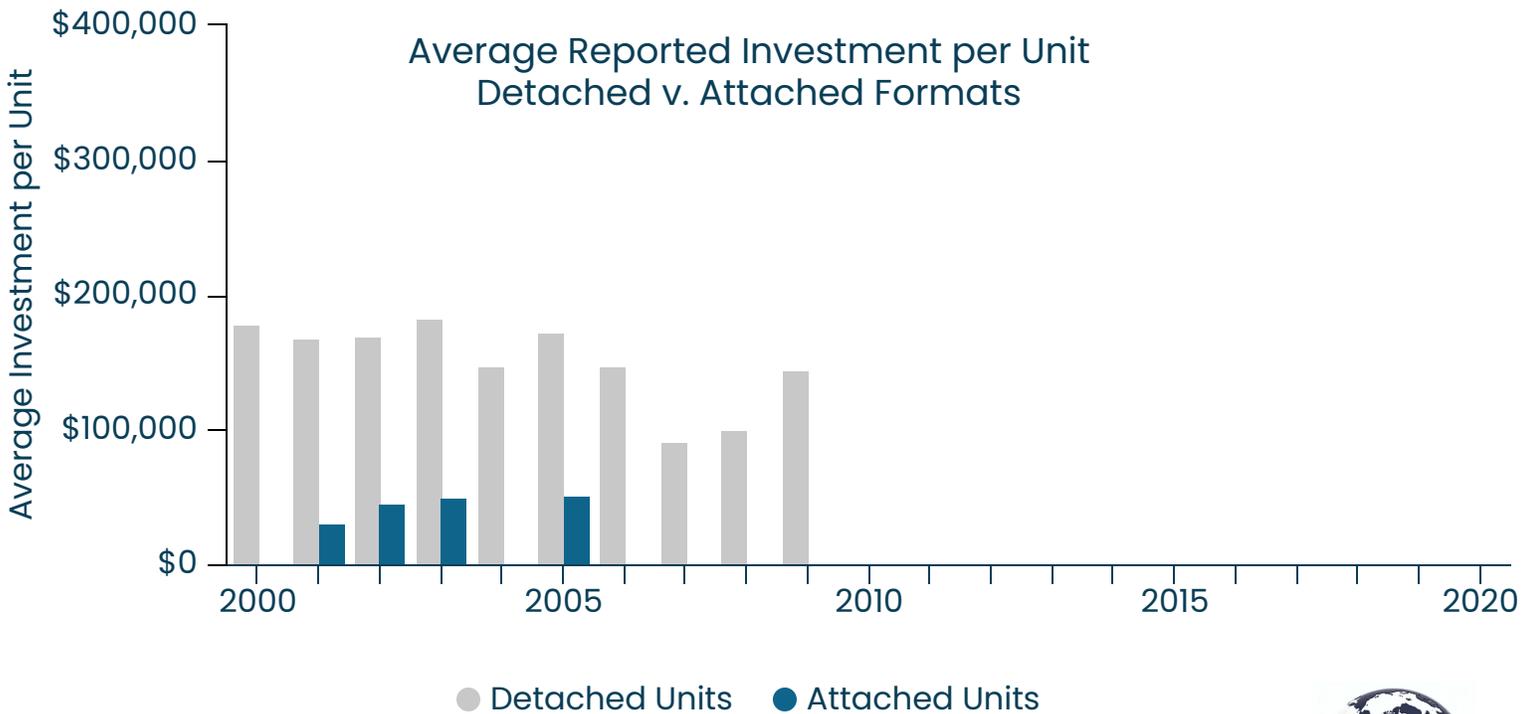
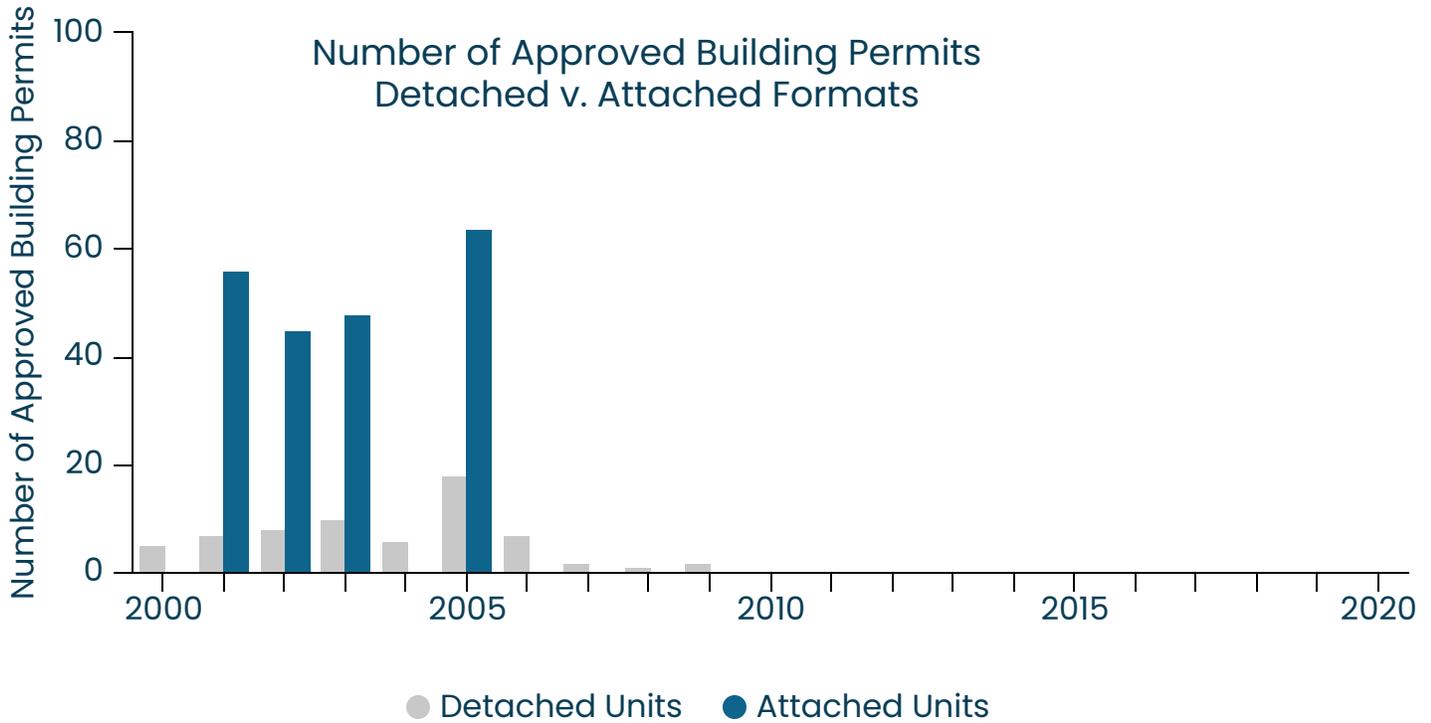
## Estimated Price Per Acre for Greenfield Land Ionia County, Michigan | 2021

Count	Avail- able Acres	Ionia County \$/Acre	2021 Land Price
246	33.3	\$2,000	\$80,000
247	35.0	\$3,000	\$105,000
248	36.1	\$4,000	\$150,000
249	37.3	\$8,000	\$295,000
250	38.0	\$3,000	\$110,000
251	39.5	\$3,000	\$100,000
252	39.5	\$3,000	\$105,000
256	40.0	\$4,000	\$150,000
257	40.0	\$3,000	\$100,000
258	40.1	\$3,000	\$120,000
259	40.1	\$3,000	\$120,000
260	47.0	\$5,000	\$220,000
261	47.5	\$3,000	\$160,000
262	49.0	\$4,000	\$200,000
263	50.0	\$2,000	\$115,000
264	56.5	\$6,000	\$340,000
265	56.5	\$6,000	\$365,000
266	56.6	\$4,000	\$225,000
267	57.0	\$21,000	\$1,200,000
268	57.0	\$21,000	\$1,200,000
269	57.4	\$6,000	\$350,000
270	57.4	\$6,000	\$325,000
271	60.0	\$4,000	\$260,000
272	60.0	\$5,000	\$290,000
273	64.0	\$3,000	\$170,000
274	65.9	\$2,000	\$150,000
275	72.9	\$3,000	\$250,000
276	72.9	\$3,000	\$250,000
277	73.0	\$3,000	\$250,000
278	75.0	\$6,000	\$450,000
279	81.0	\$4,000	\$290,000
280	81.0	\$4,000	\$290,000
281	81.0	\$3,000	\$255,000
282	114.0	\$4,000	\$400,000
283	114.0	\$3,000	\$285,000
284	115.0	\$7,000	\$805,000
285	156.0	\$9,000	\$1,395,000

# Section I

# Building Permit Survey | Ionia City

Approved building permits and reported investment per unit over time.

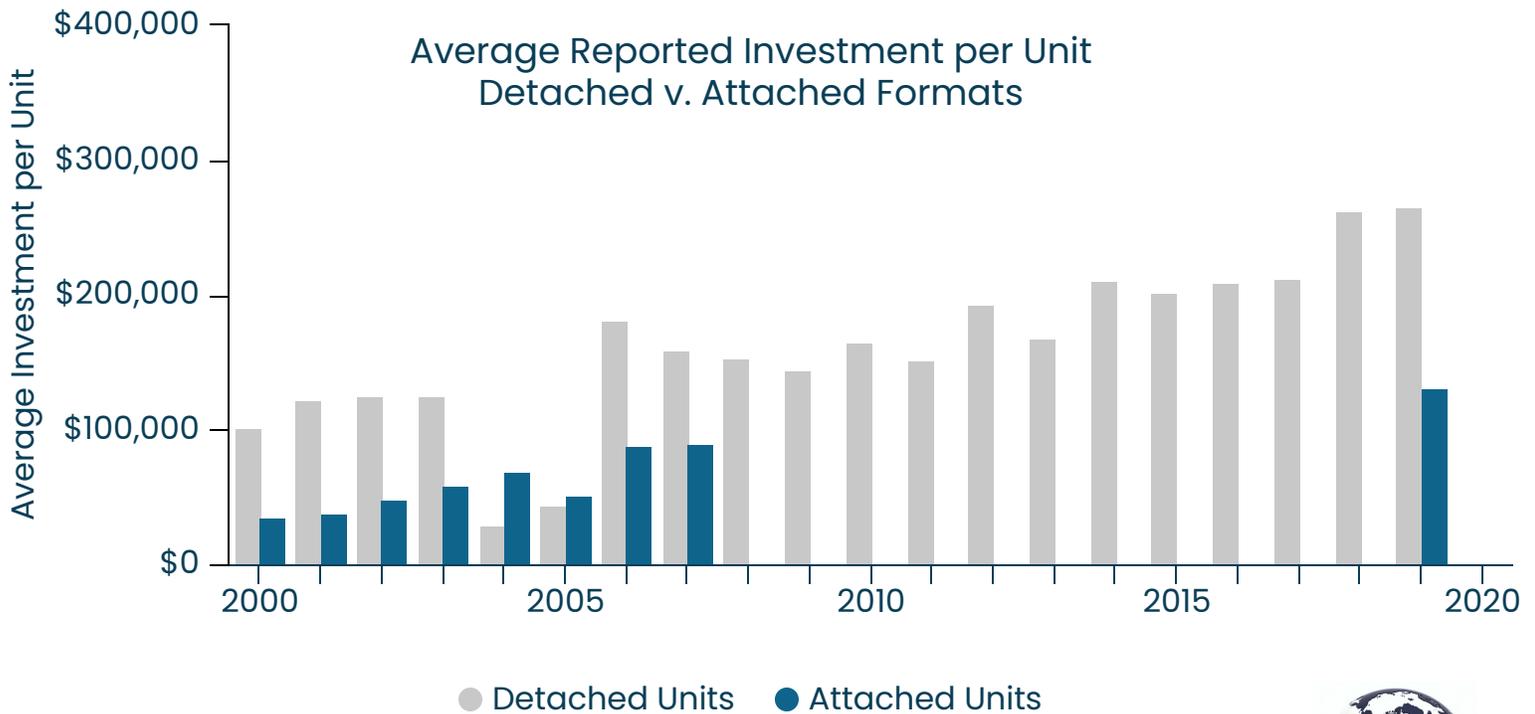
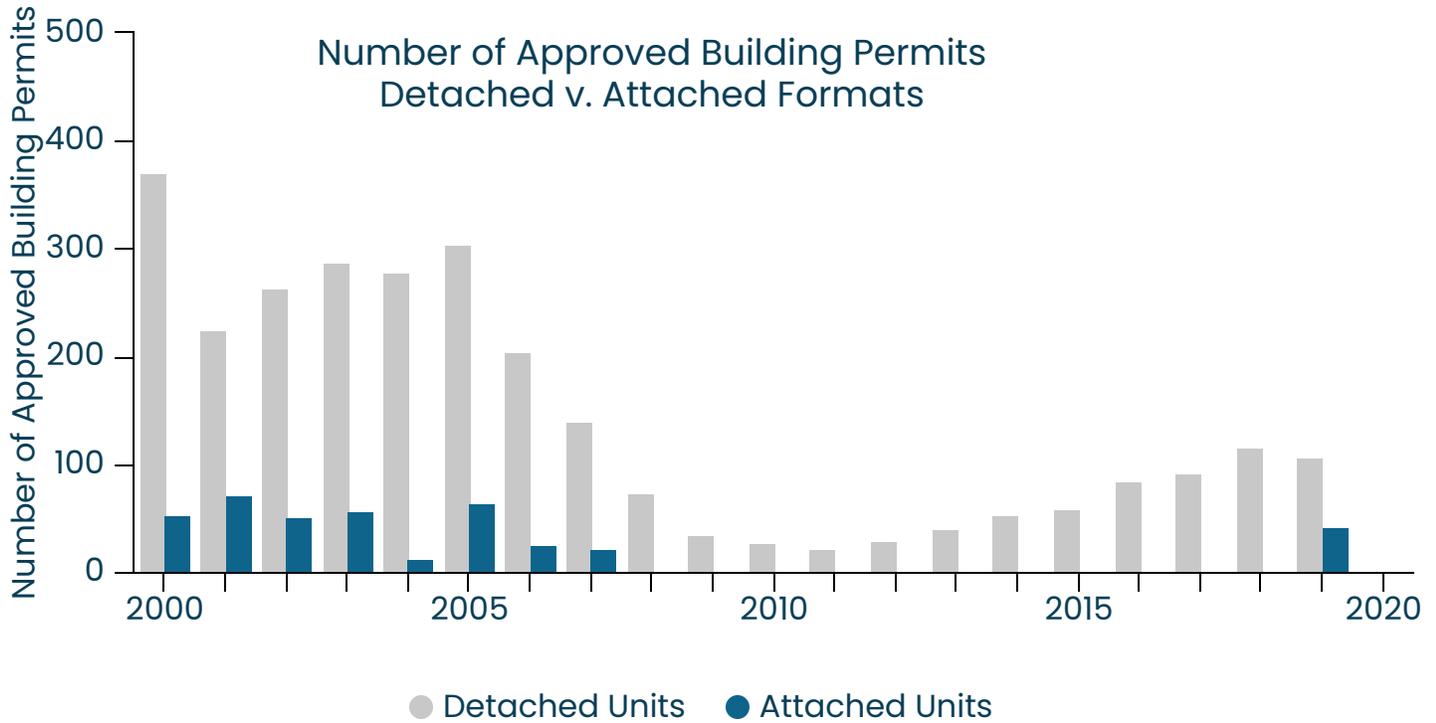


Underlying data by the Census Bureau's Building Permits Survey through the year 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



# Building Permit Survey | Ionia Co

Approved building permits and reported investment per unit over time.

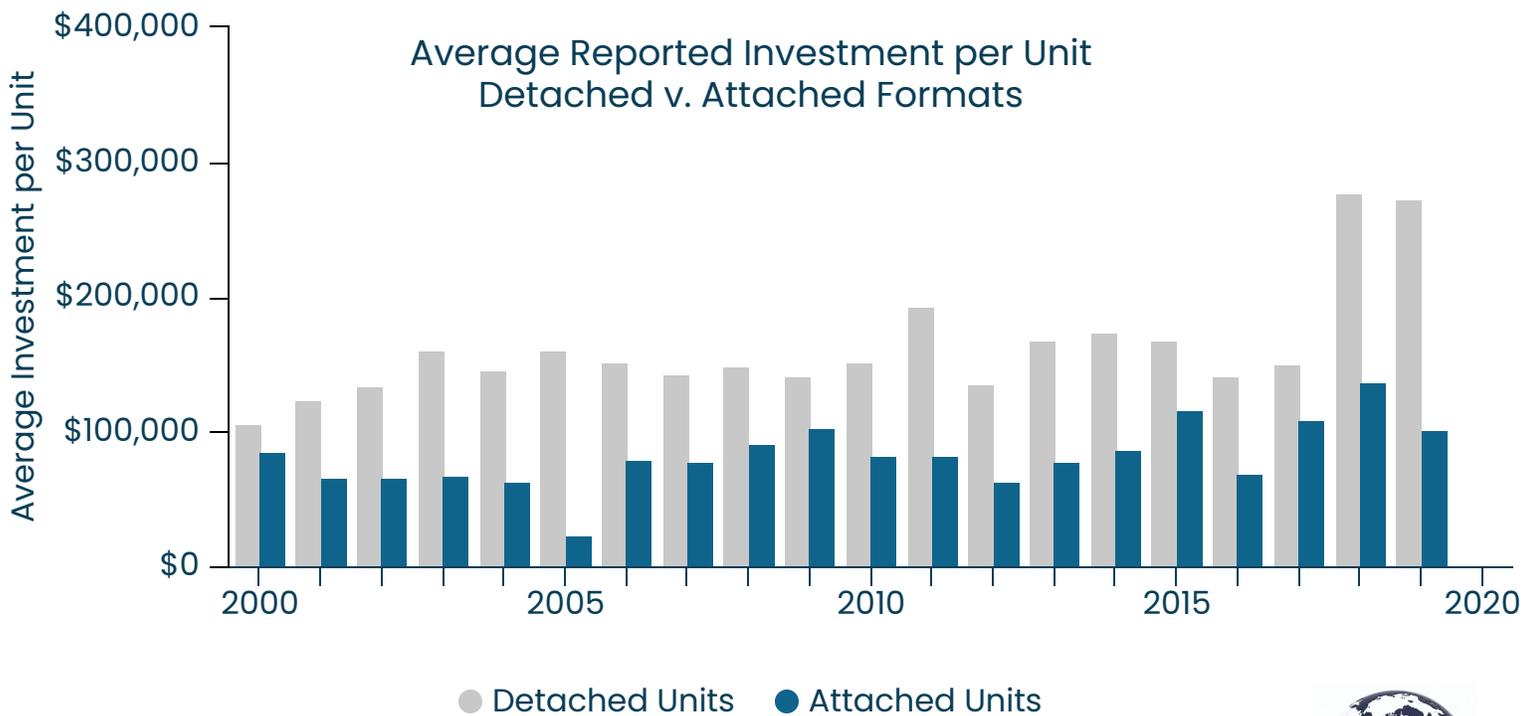
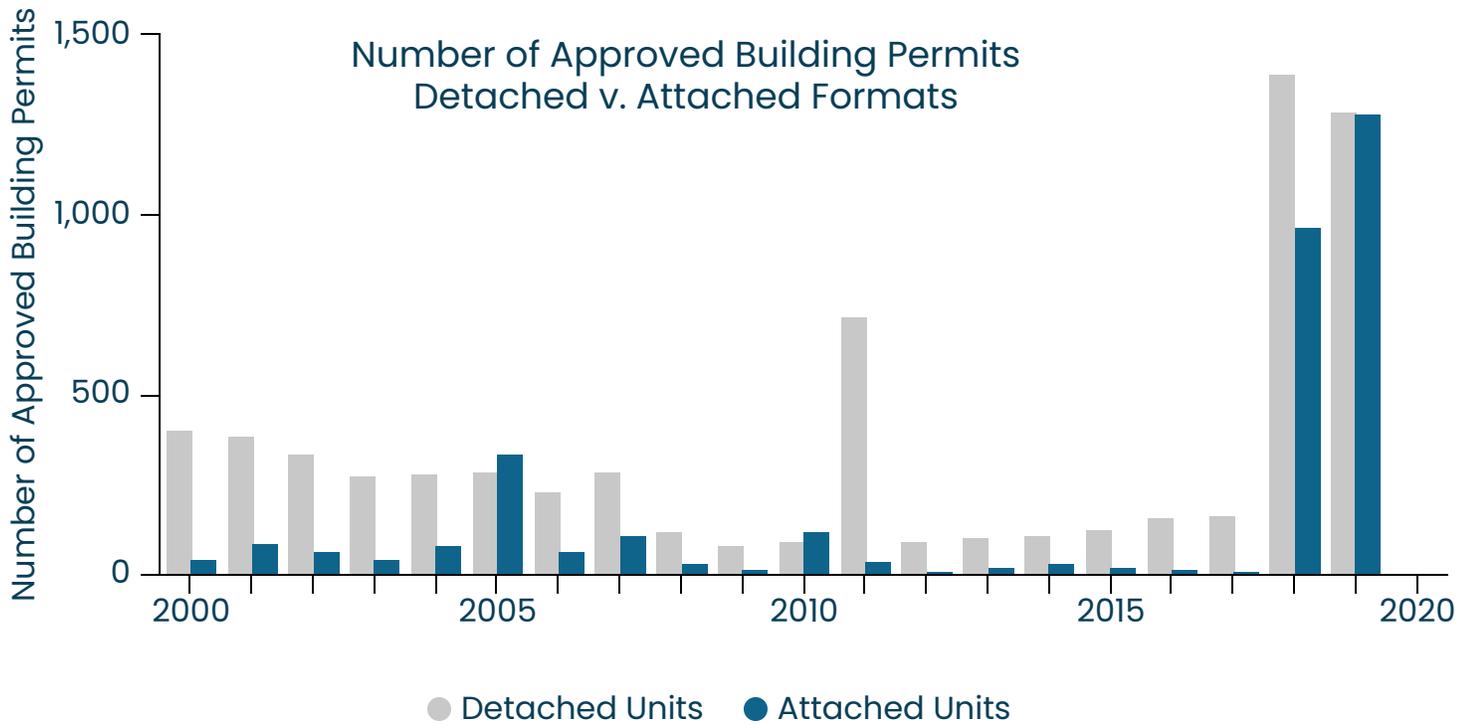


Underlying data by the Census Bureau's Building Permits Survey through the year 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



# Building Permit Survey | Kent Co

Approved building permits and reported investment per unit over time.

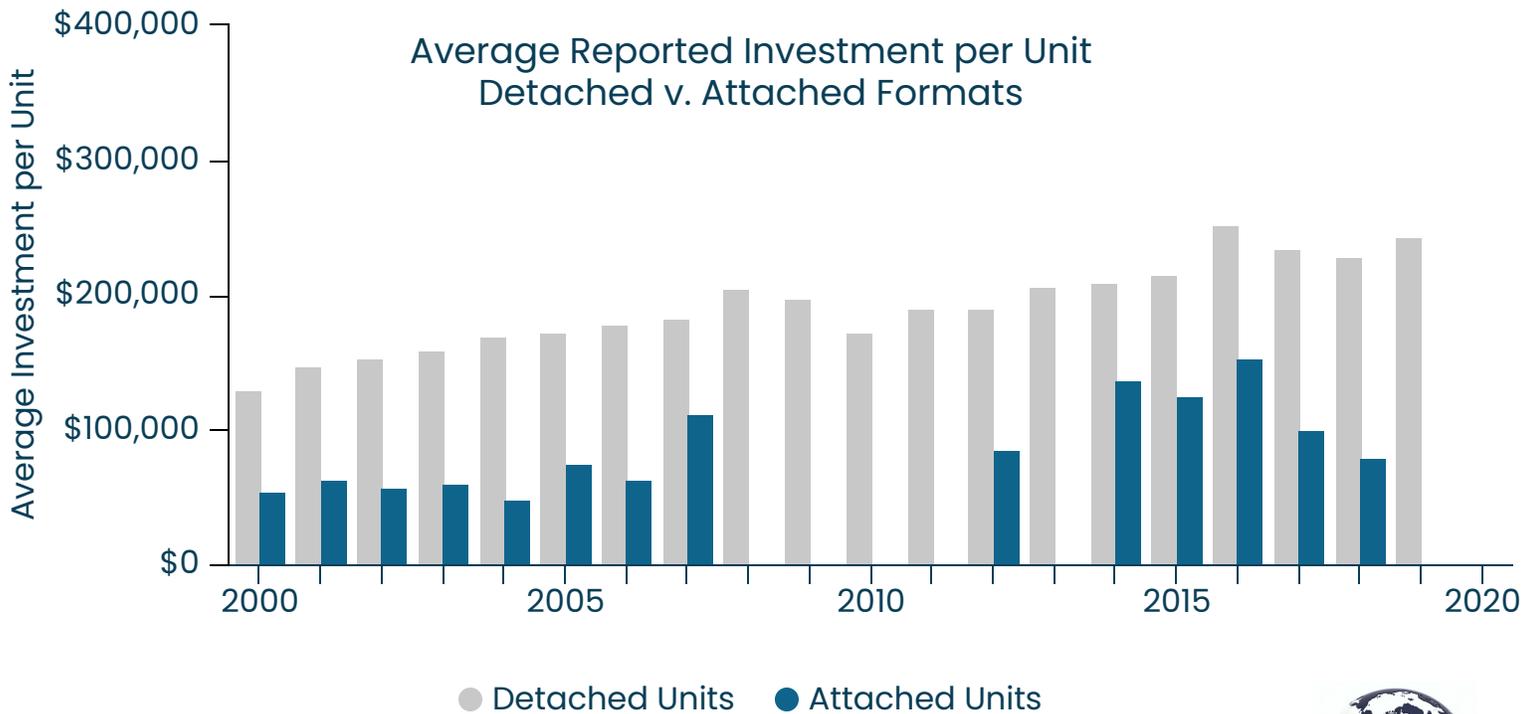
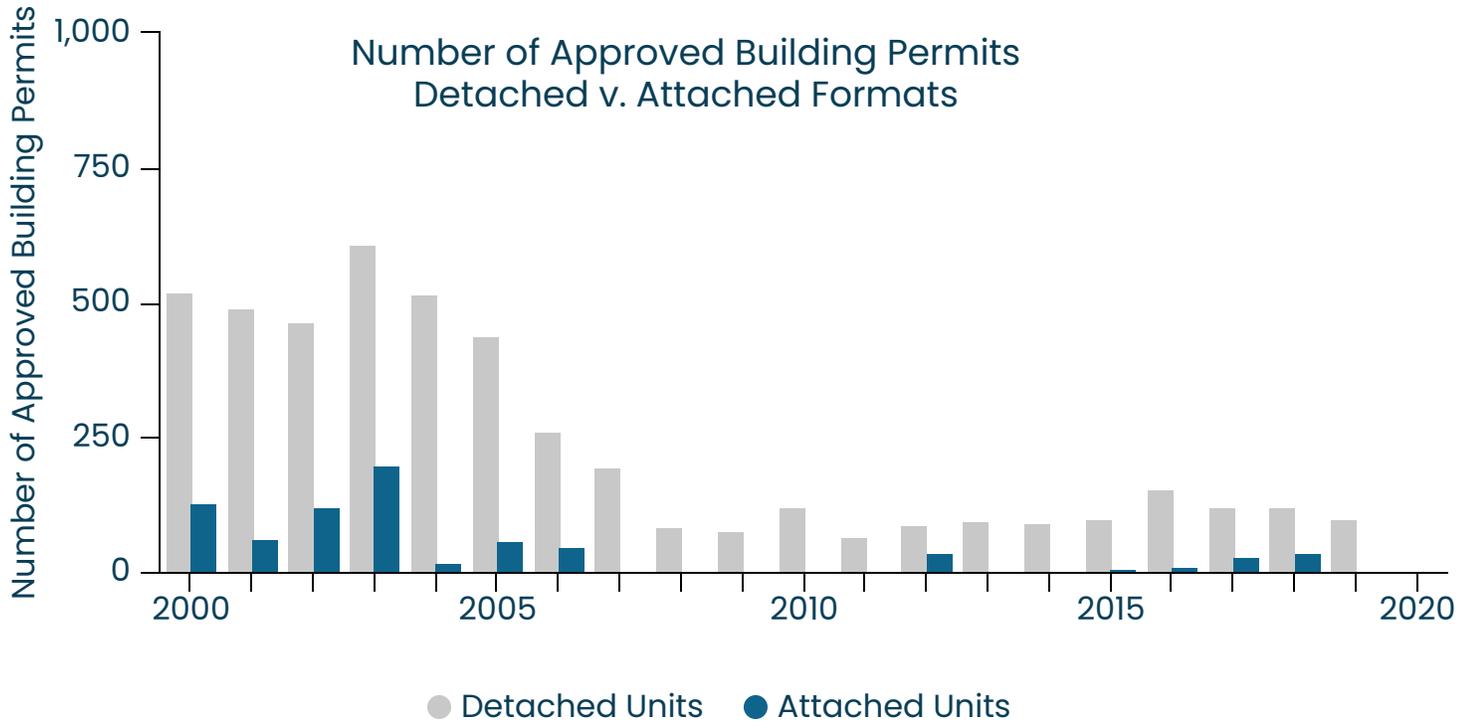


Underlying data by the Census Bureau's Building Permits Survey through the year 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



# Building Permit Survey | Eaton Co

Approved building permits and reported investment per unit over time.

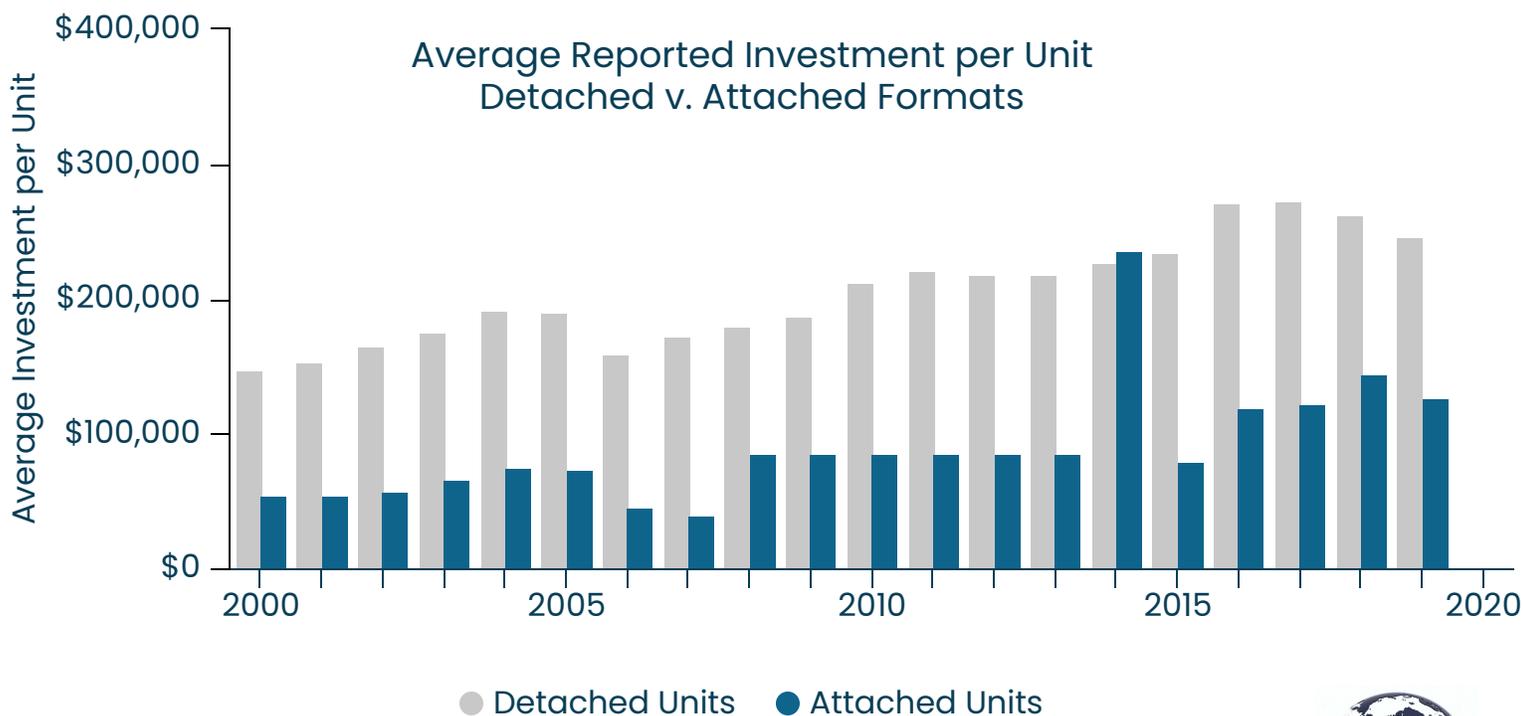
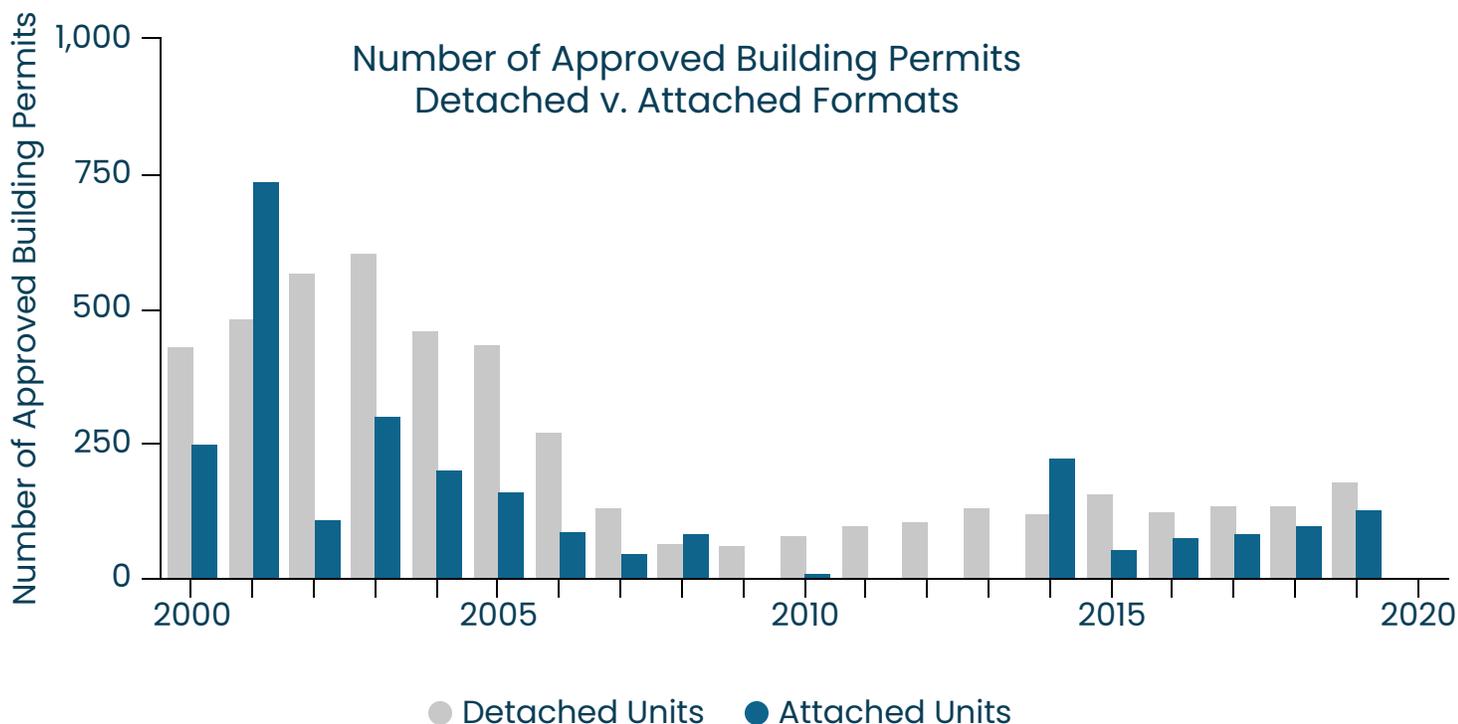


Underlying data by the Census Bureau's Building Permits Survey through the year 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



# Building Permit Survey | Clinton Co

Approved building permits and reported investment per unit over time.



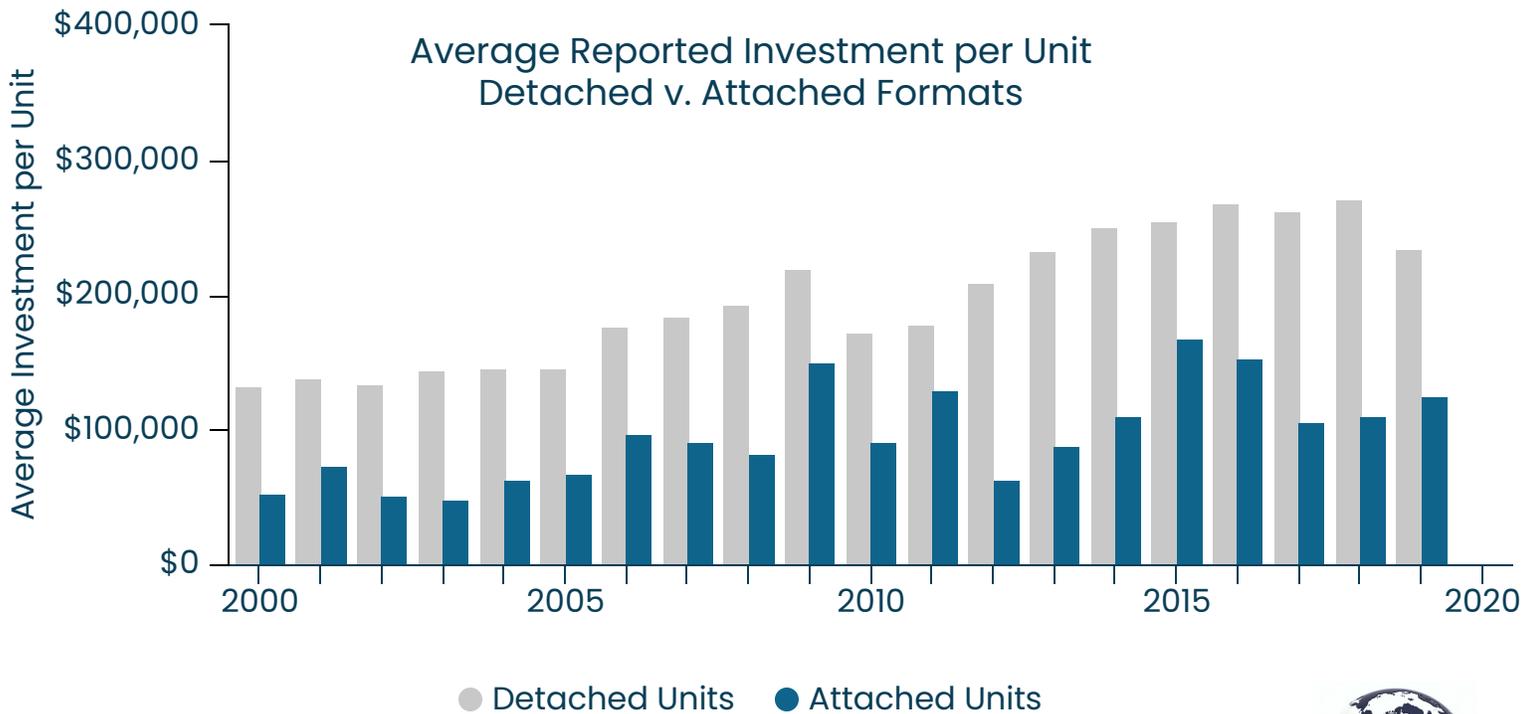
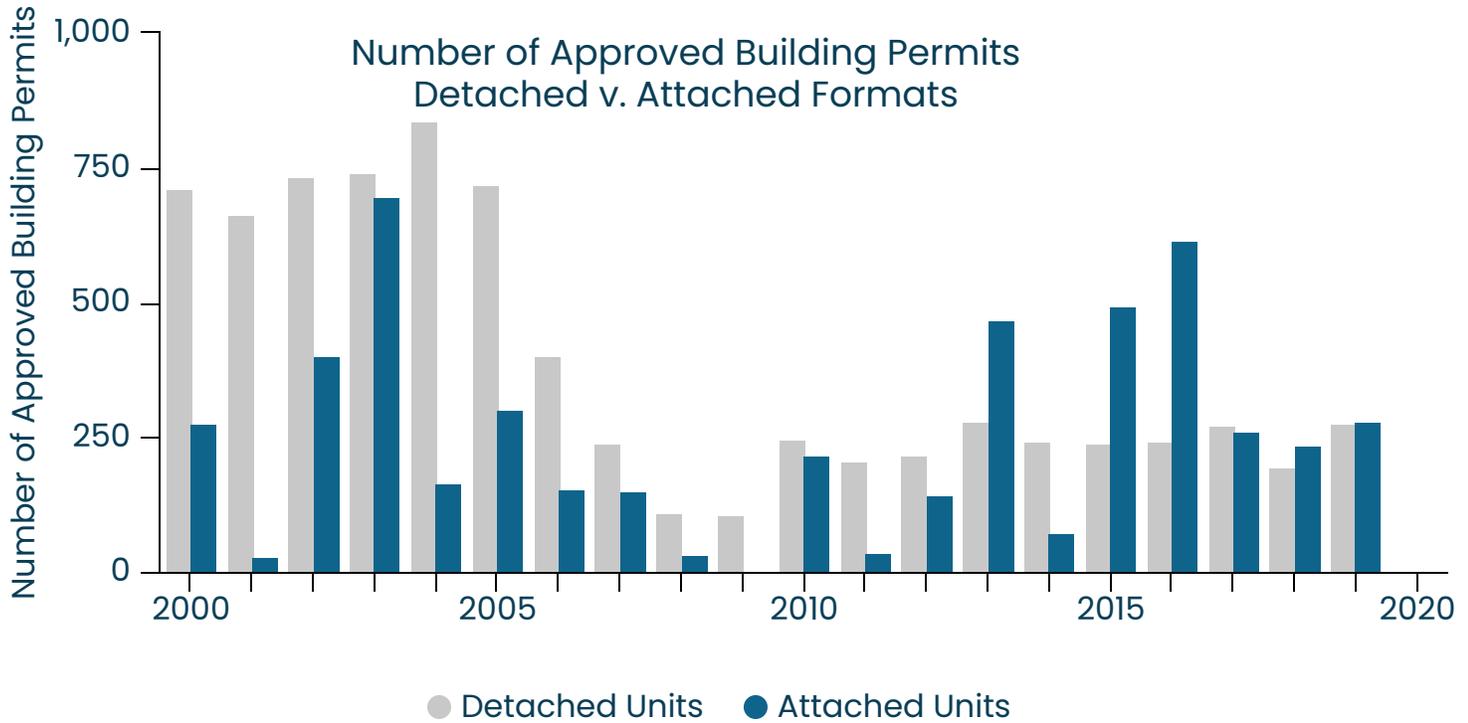
Underlying data by the Census Bureau's Building Permits Survey through the year 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



LandUseUSA  
UrbanStrategies

# Building Permit Survey | Ingham Co

Approved building permits and reported investment per unit over time.

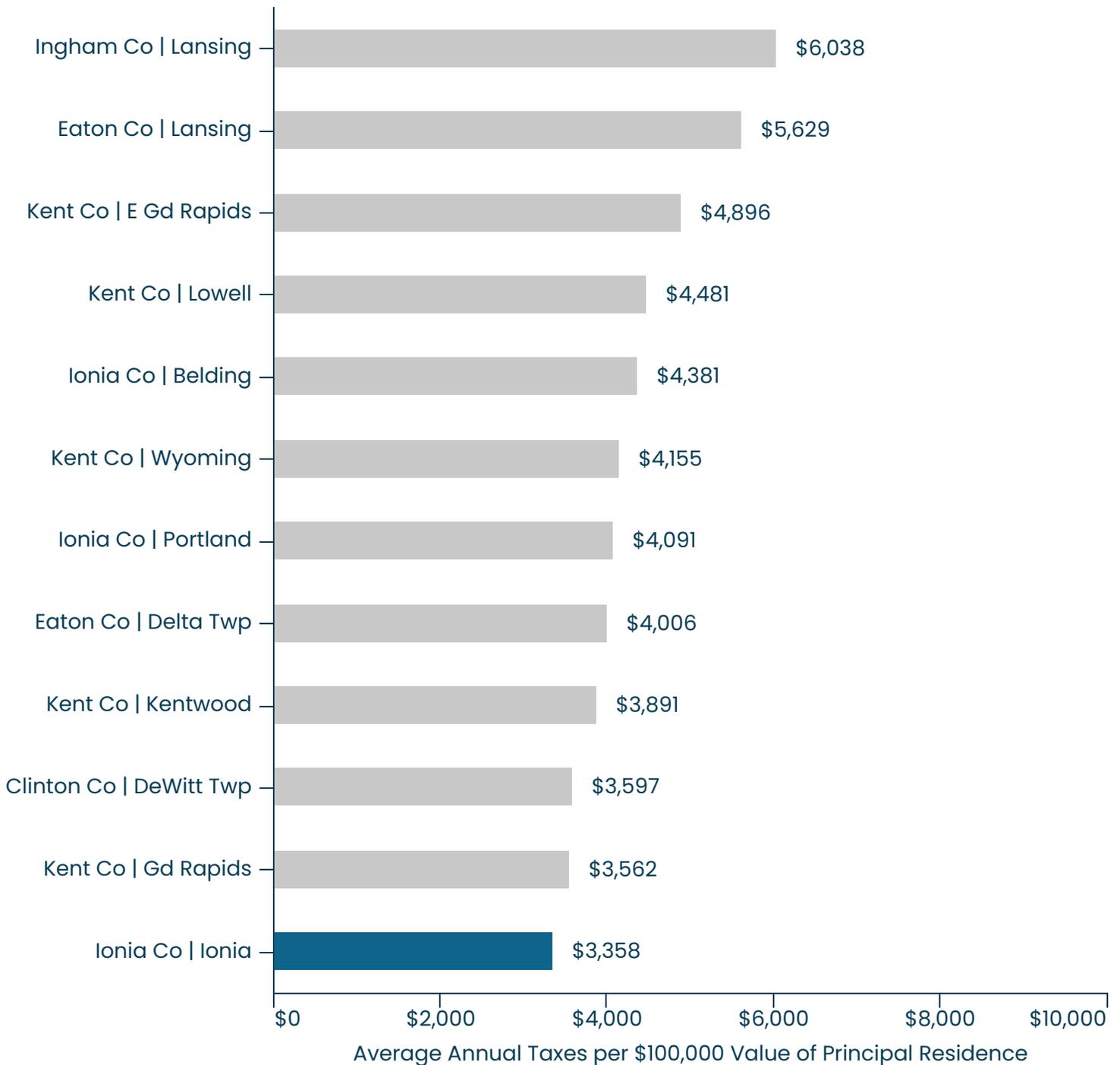


Underlying data by the Census Bureau's Building Permits Survey through the year 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



# Annual Homestead Taxes | Ionia

Comparison of average annual local taxes for principal residence in 2019.



Underlying data provided by the State of Michigan.  
Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

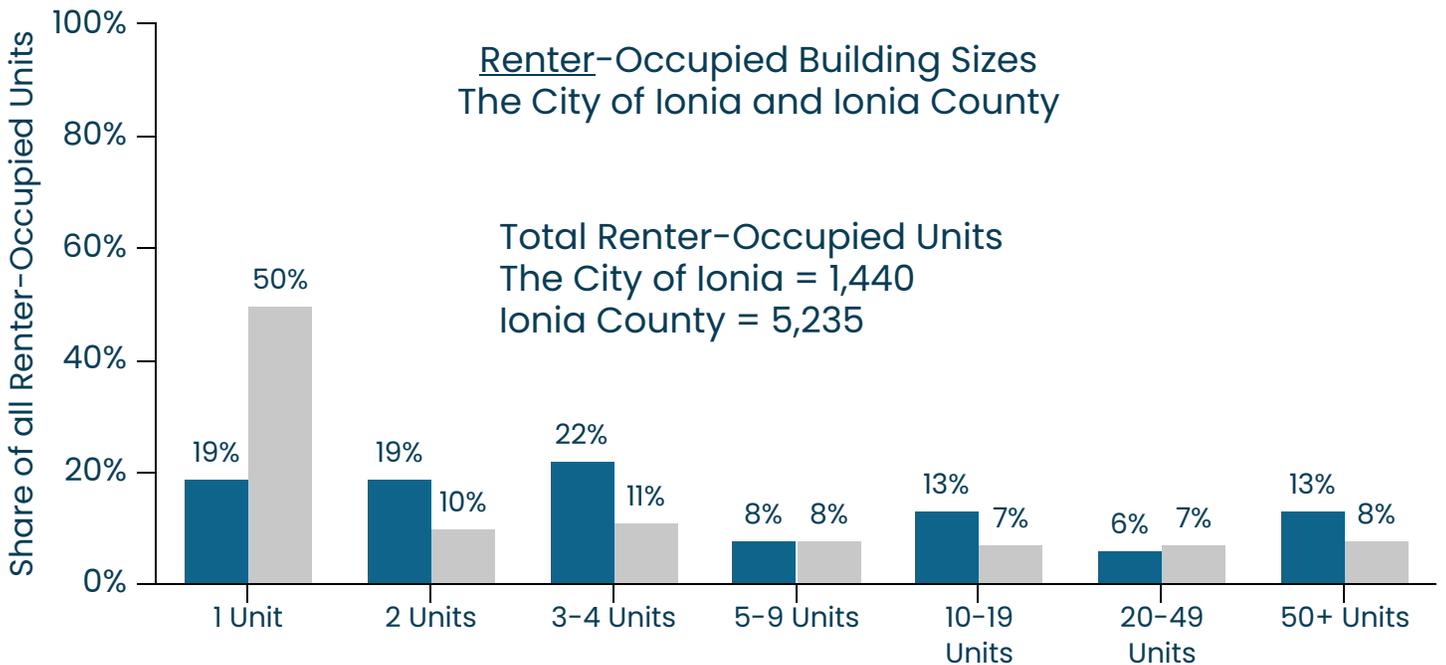
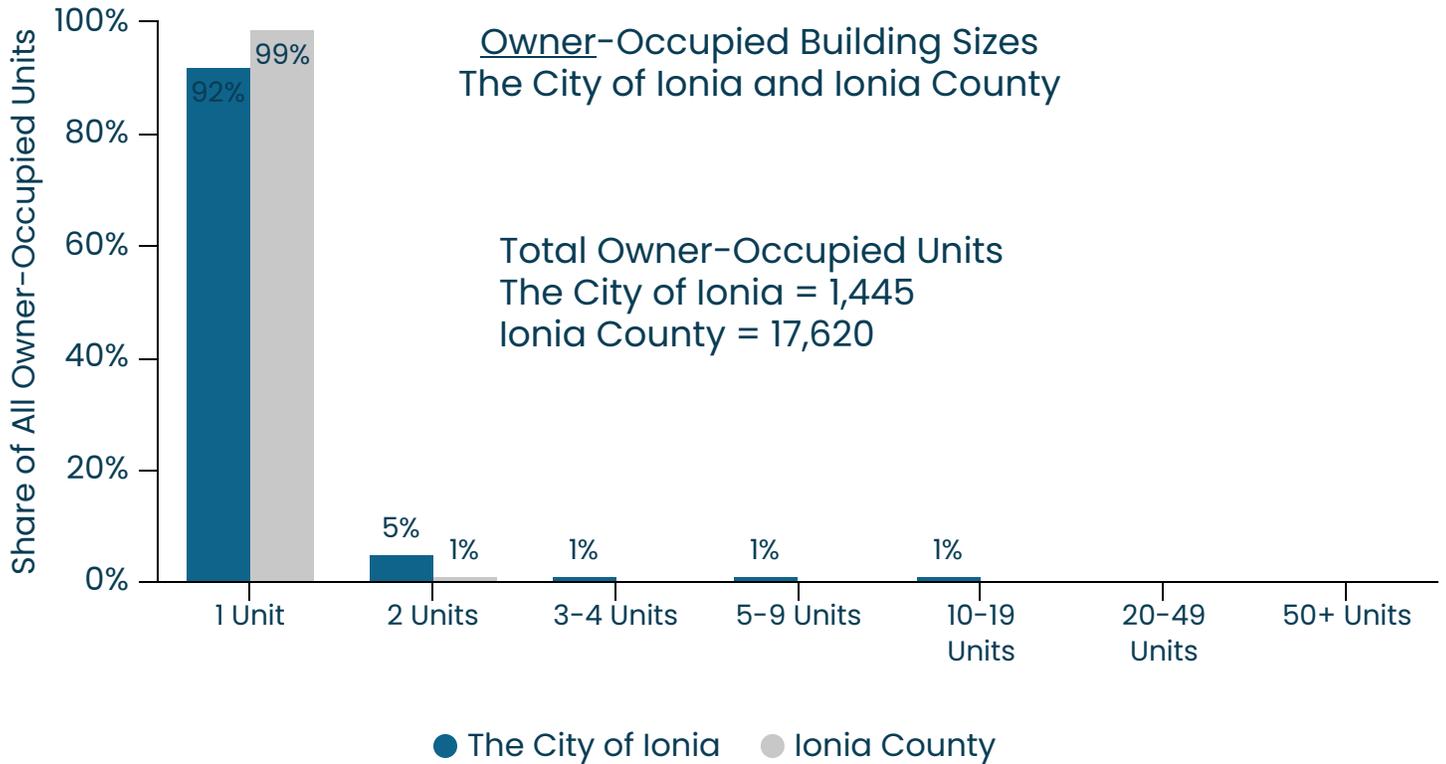


**LandUseUSA**  
UrbanStrategies

# Section J

# Units by Building Size | Ionia City

The share of existing number of existing units by tenure and by building size.

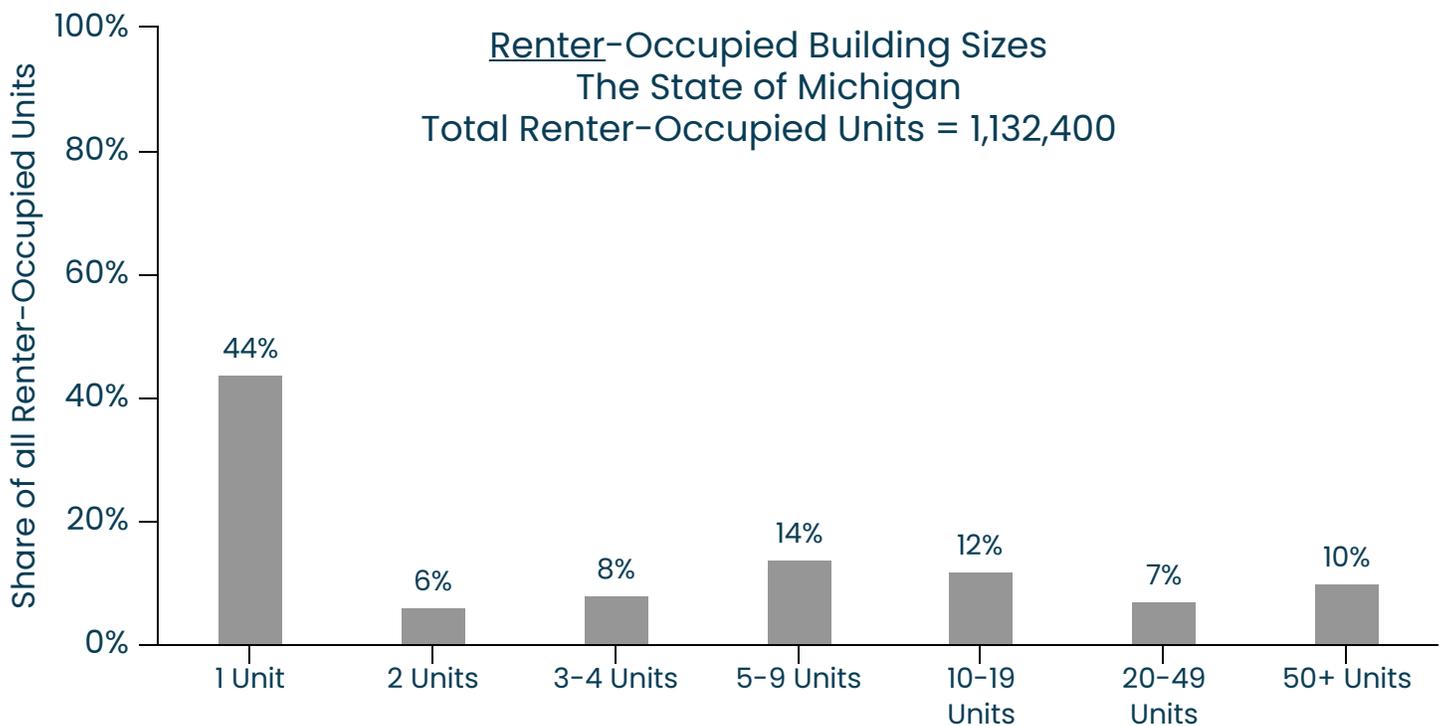
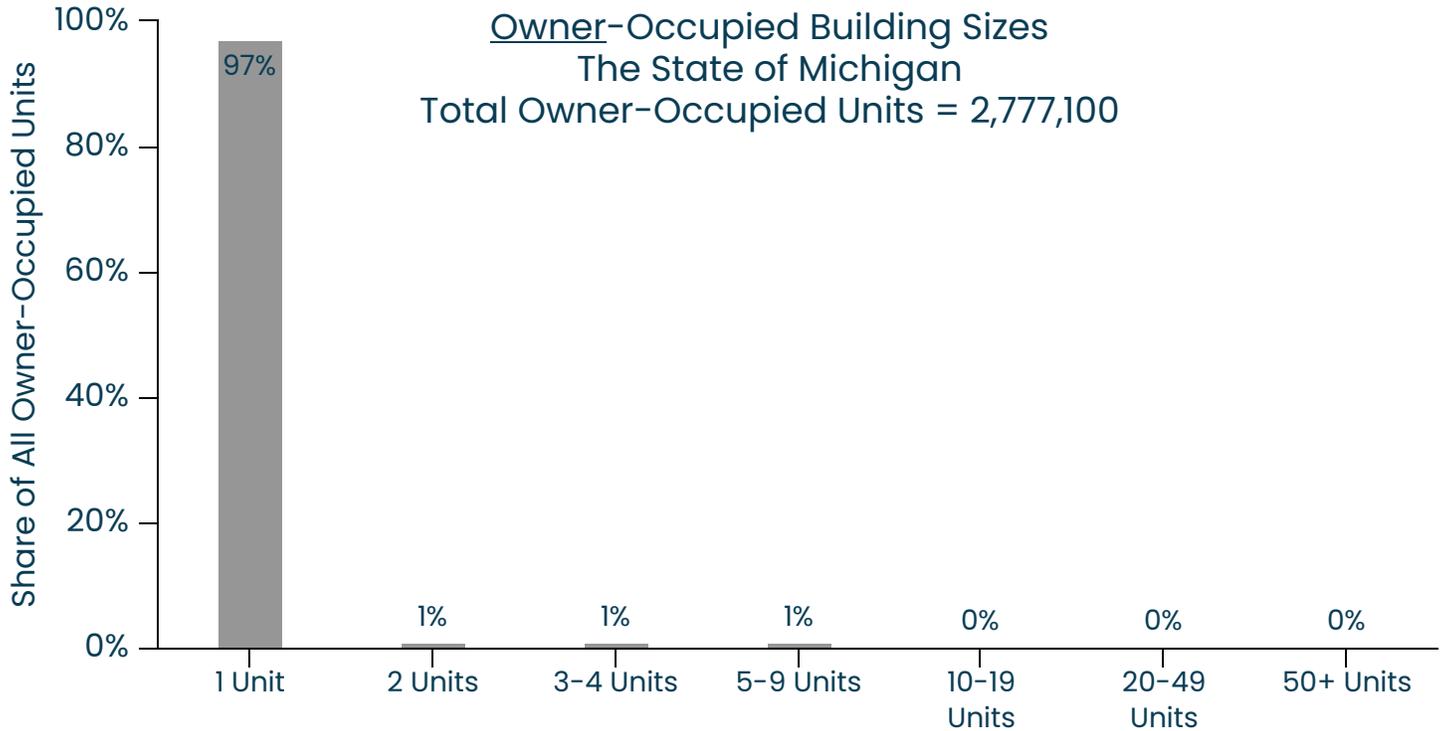


Underlying data by the Decennial Census and American Community Survey (ACS) with five-year estimates through the year 2018. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



# Units by Building Size | Michigan

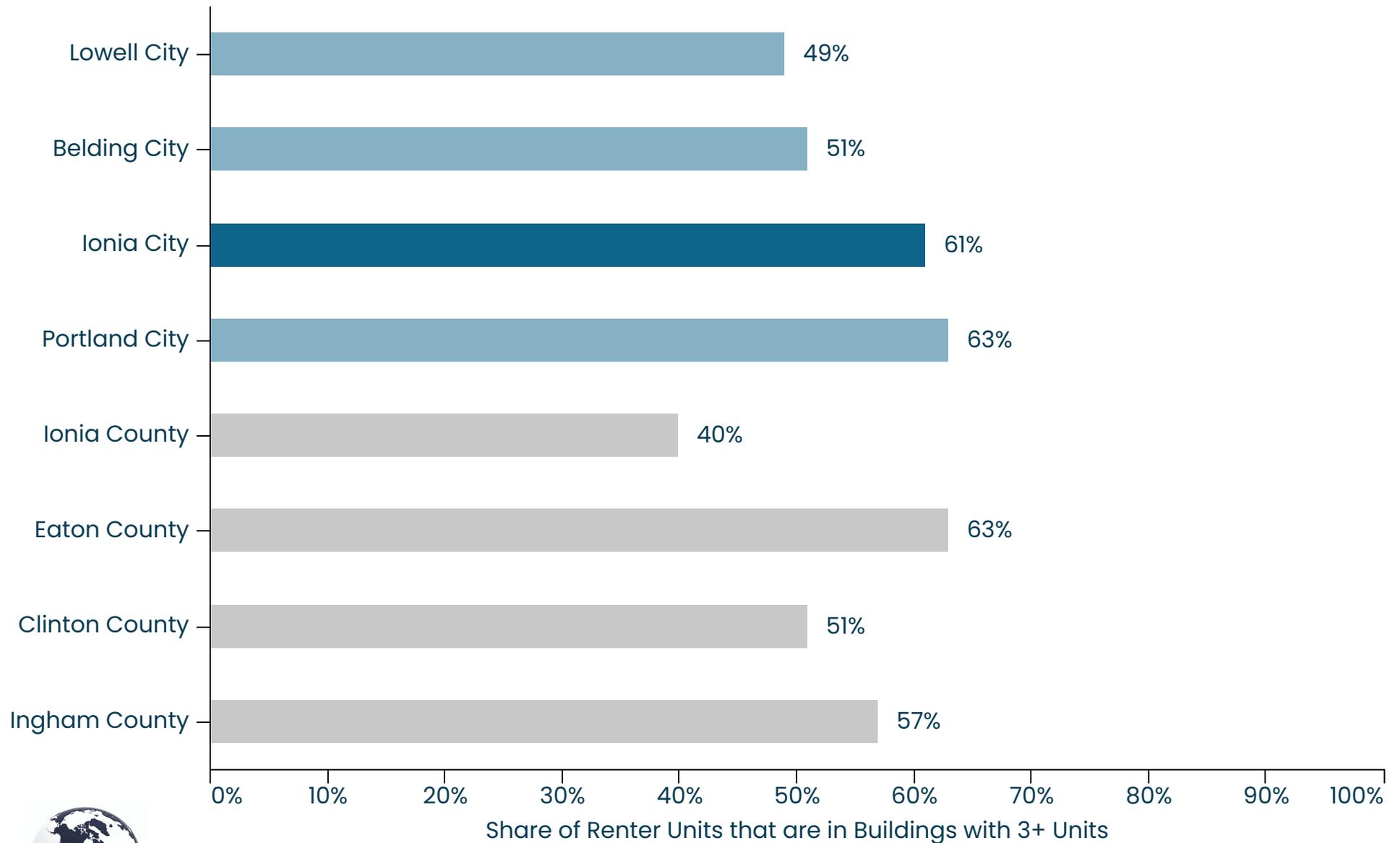
The share of existing number of existing units by tenure and by building size.



Underlying data by the Decennial Census and American Community Survey (ACS) with five-year estimates through the year 2018. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



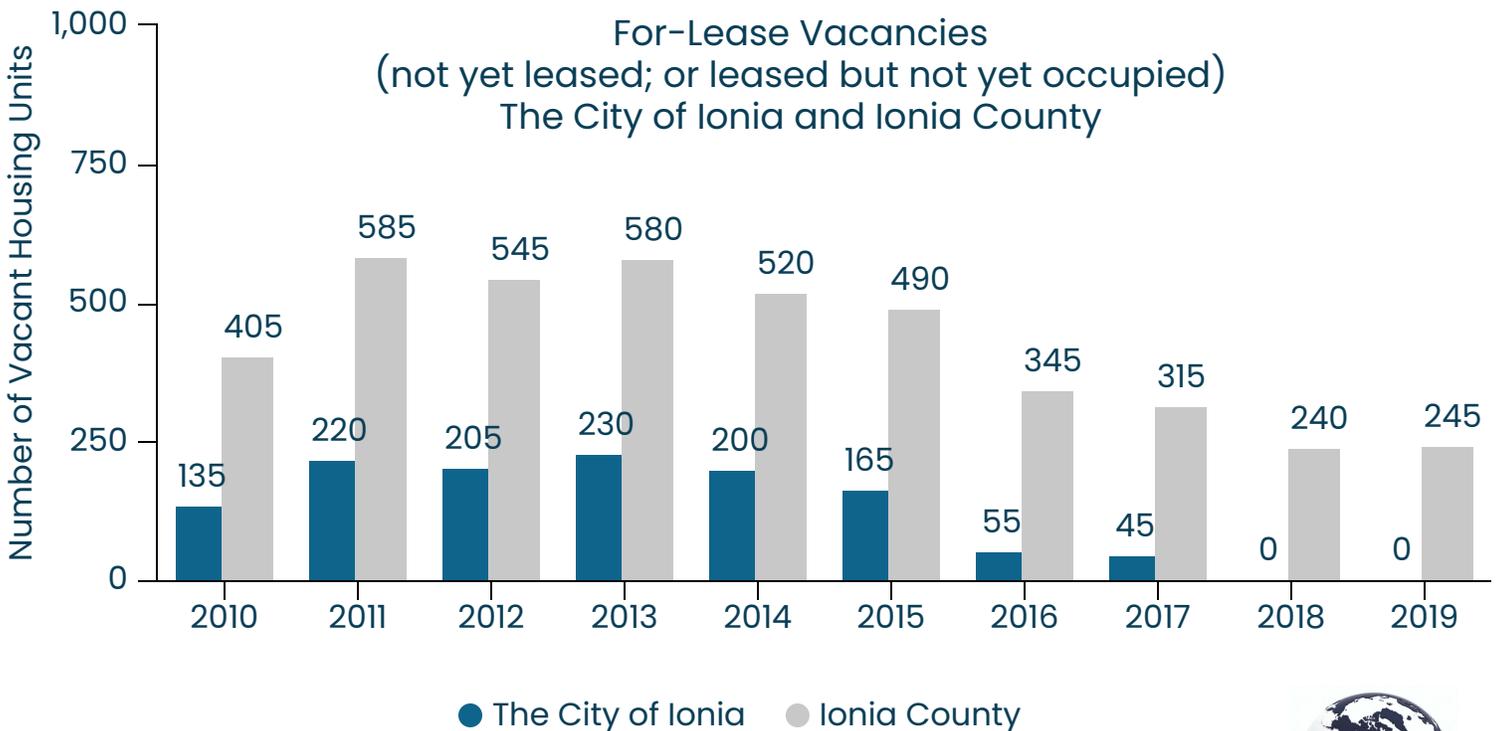
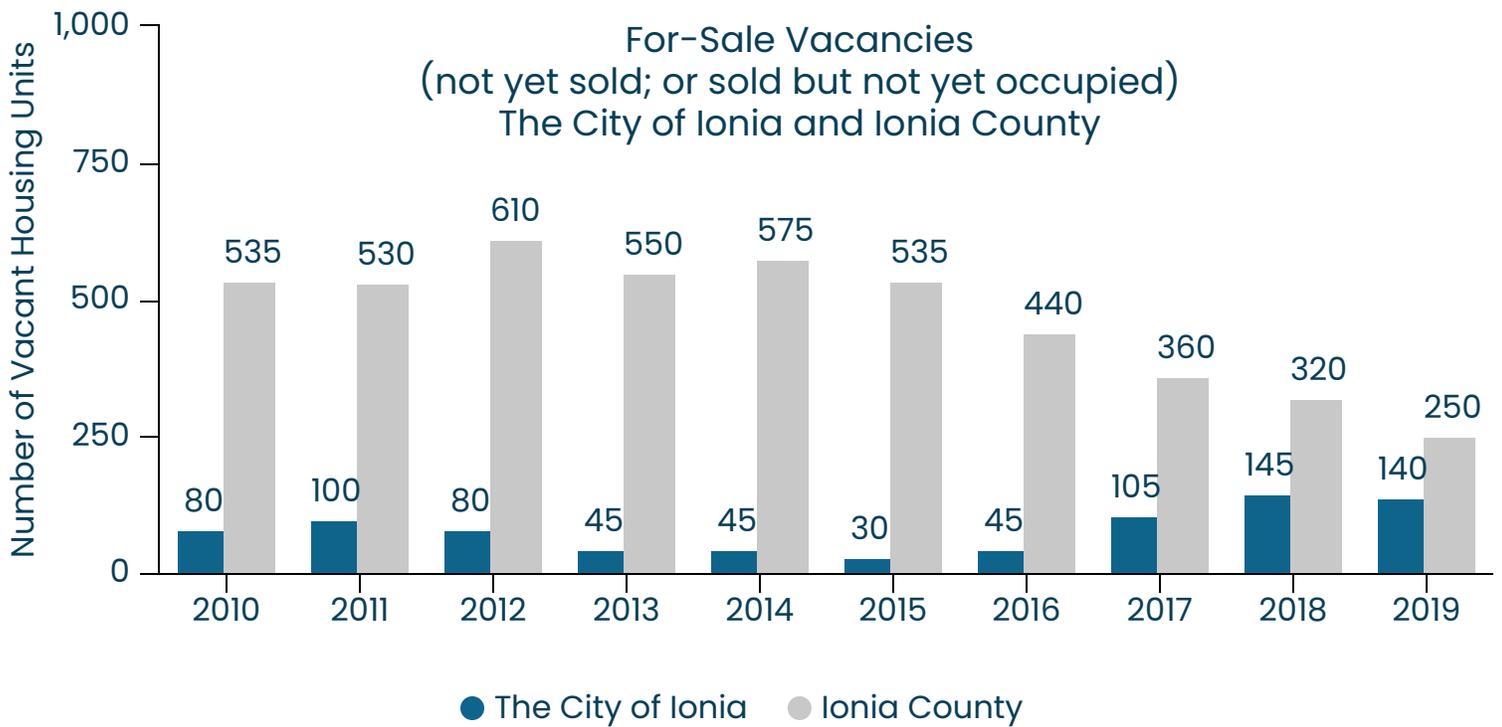
# Renter Attached Units | Ionia + Comparisons



# Section K

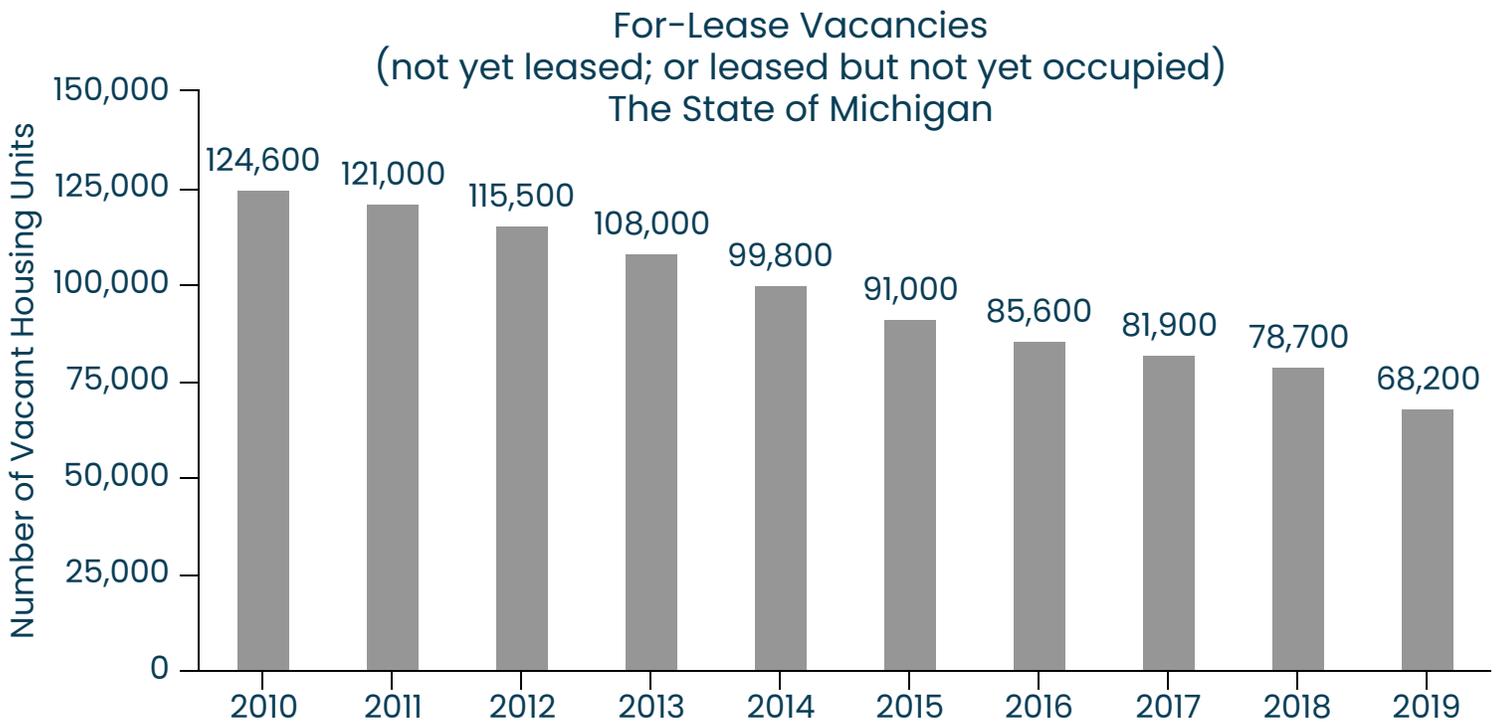
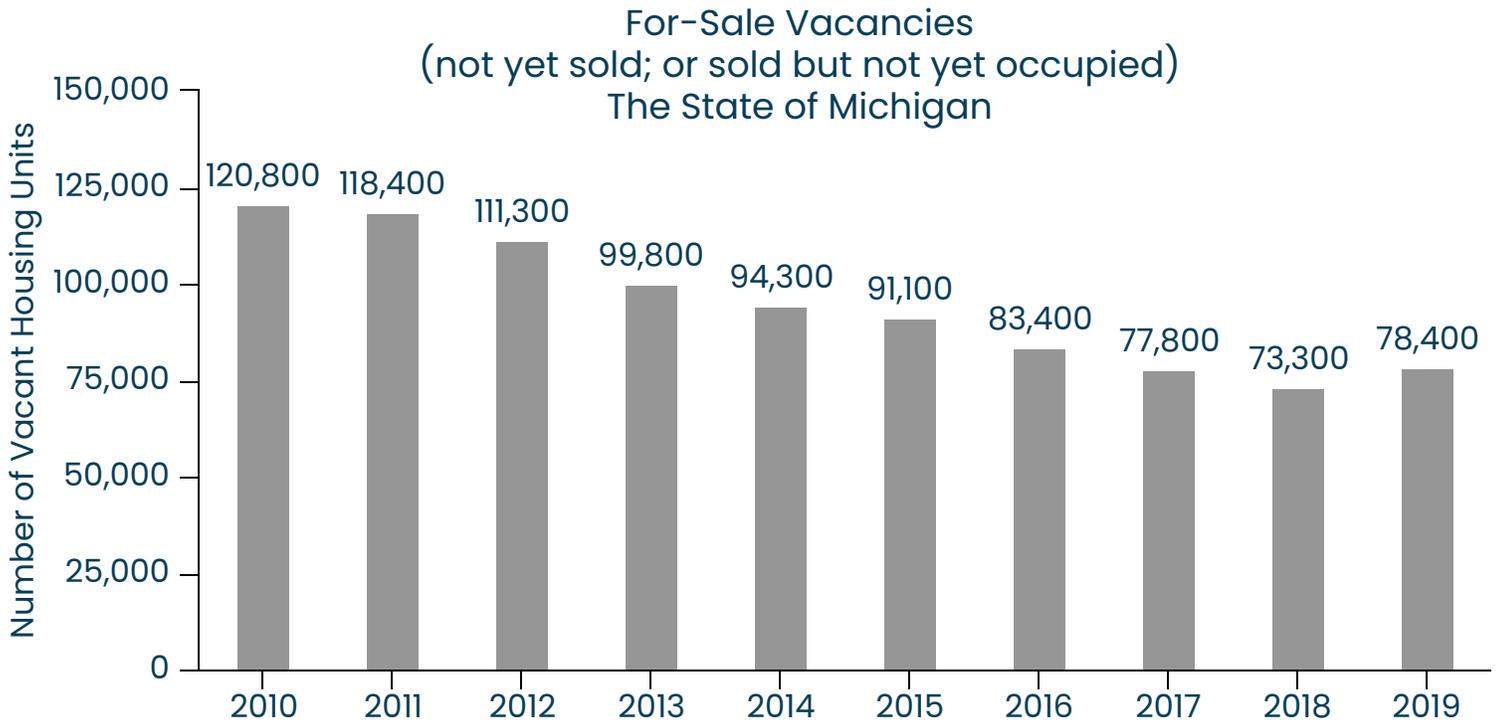
# Vacancy by Tenure | Ionia

A geographic comparison of housing vacancies by tenure and over time.



# Vacancy by Tenure | Michigan

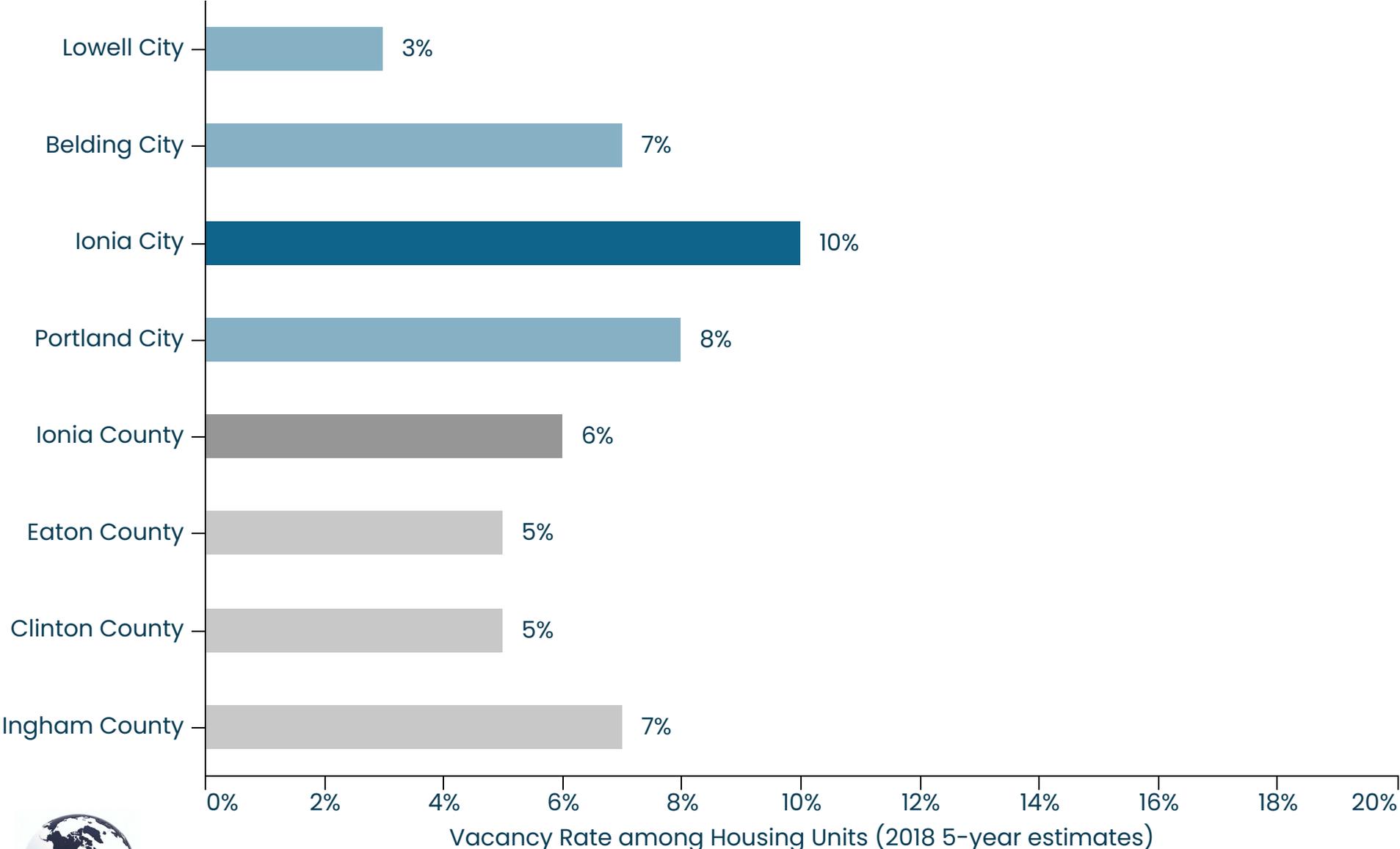
A geographic comparison of housing vacancies by tenure and over time.



Underlying data by the Decennial Census and American Community Survey through the year 2019. Analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

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UrbanStrategies

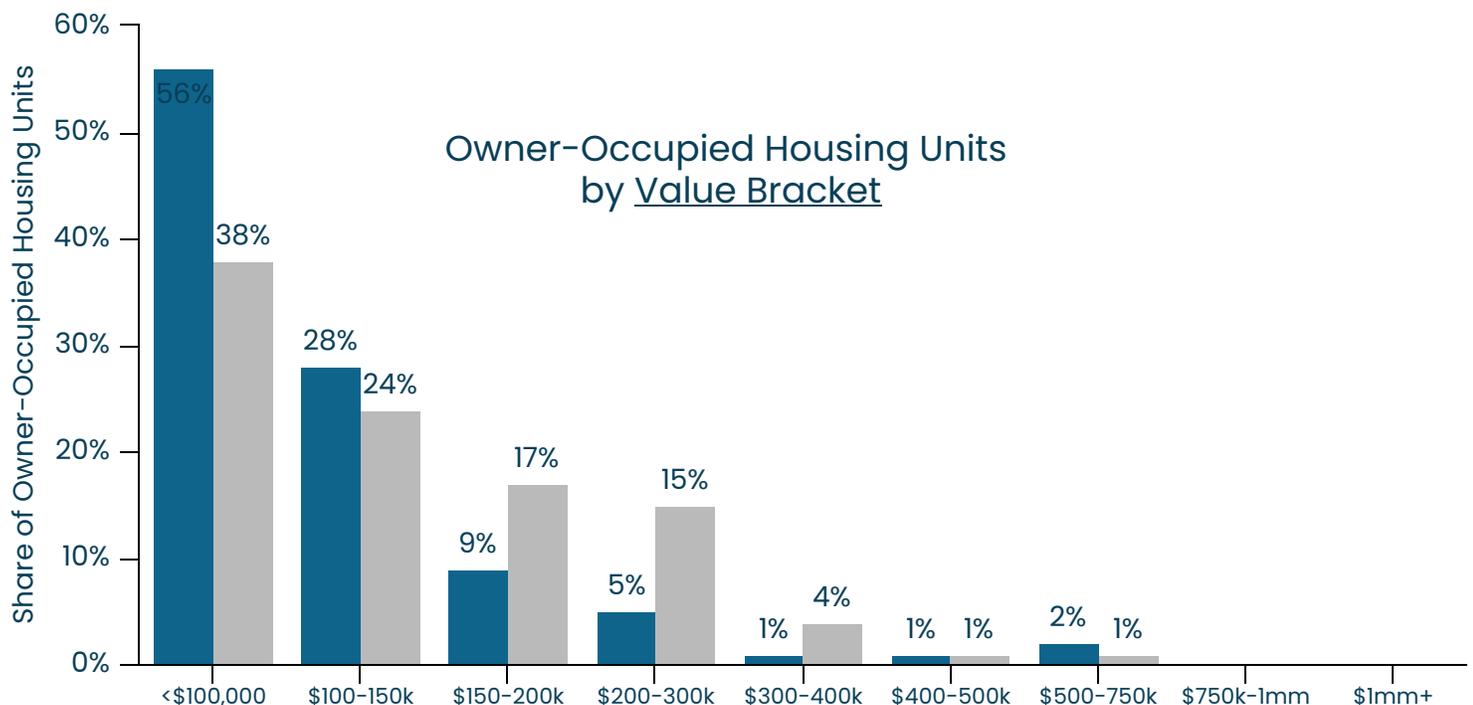
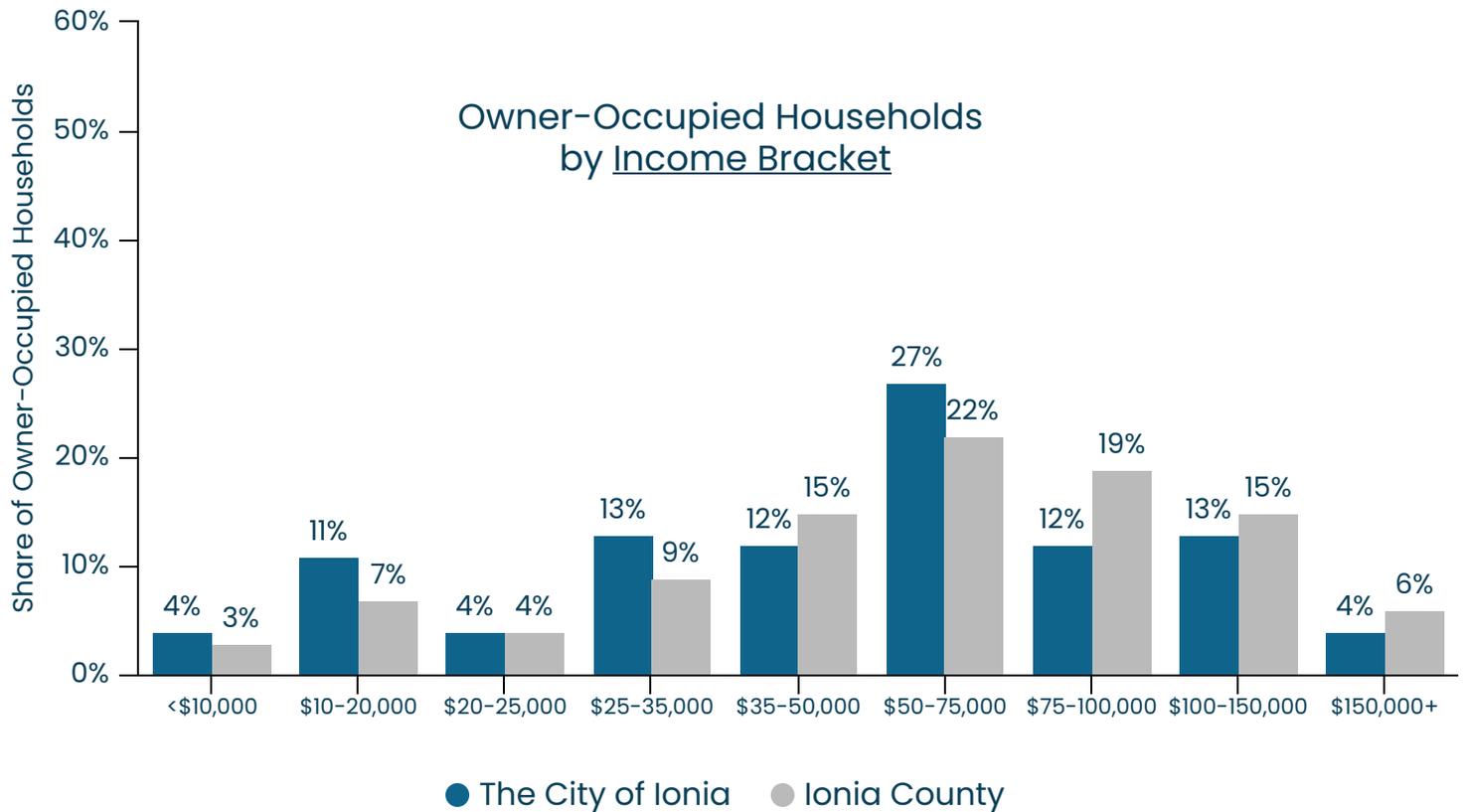
# 2018 Housing Vacancy Rate | Ionia + Comparisons



# Section L

# Owner Incomes & Values | Ionia

A comparison of owner-occupied household incomes and home values by bracket.

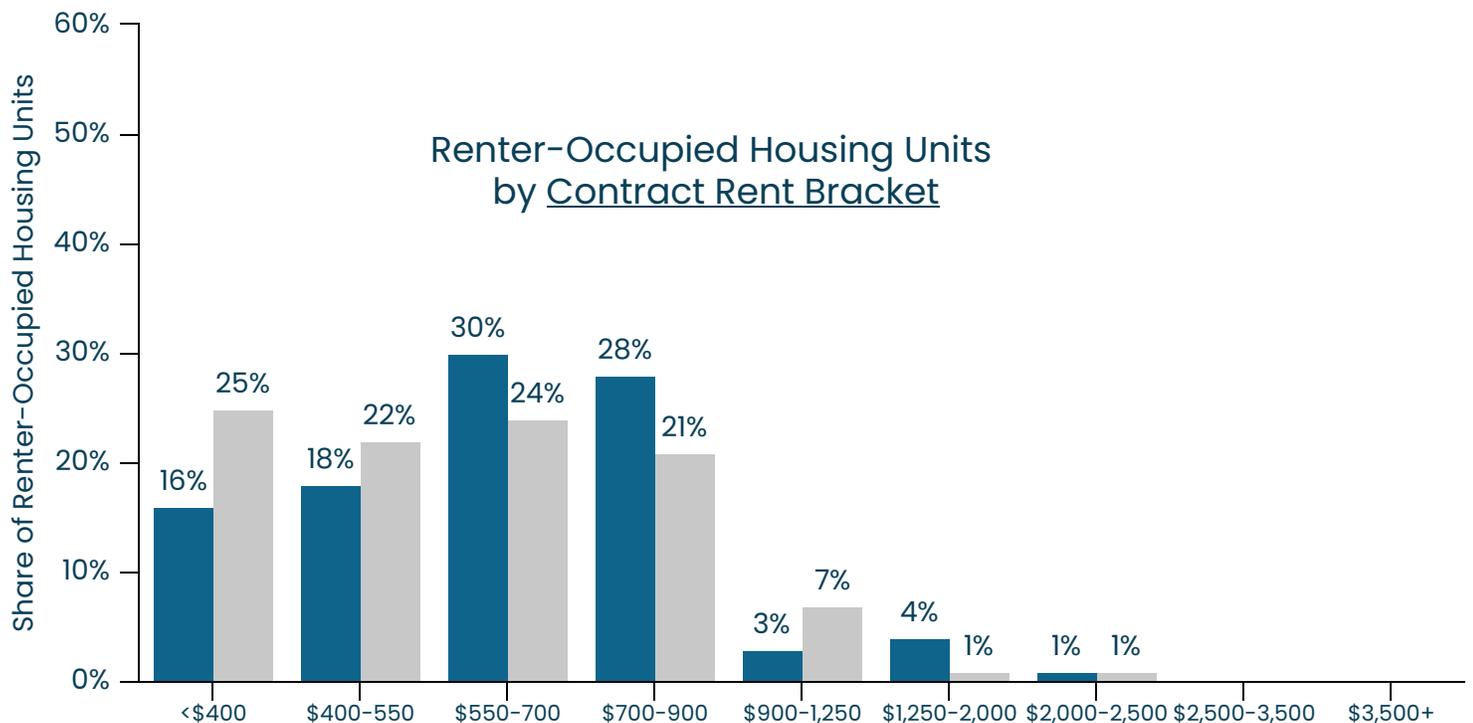
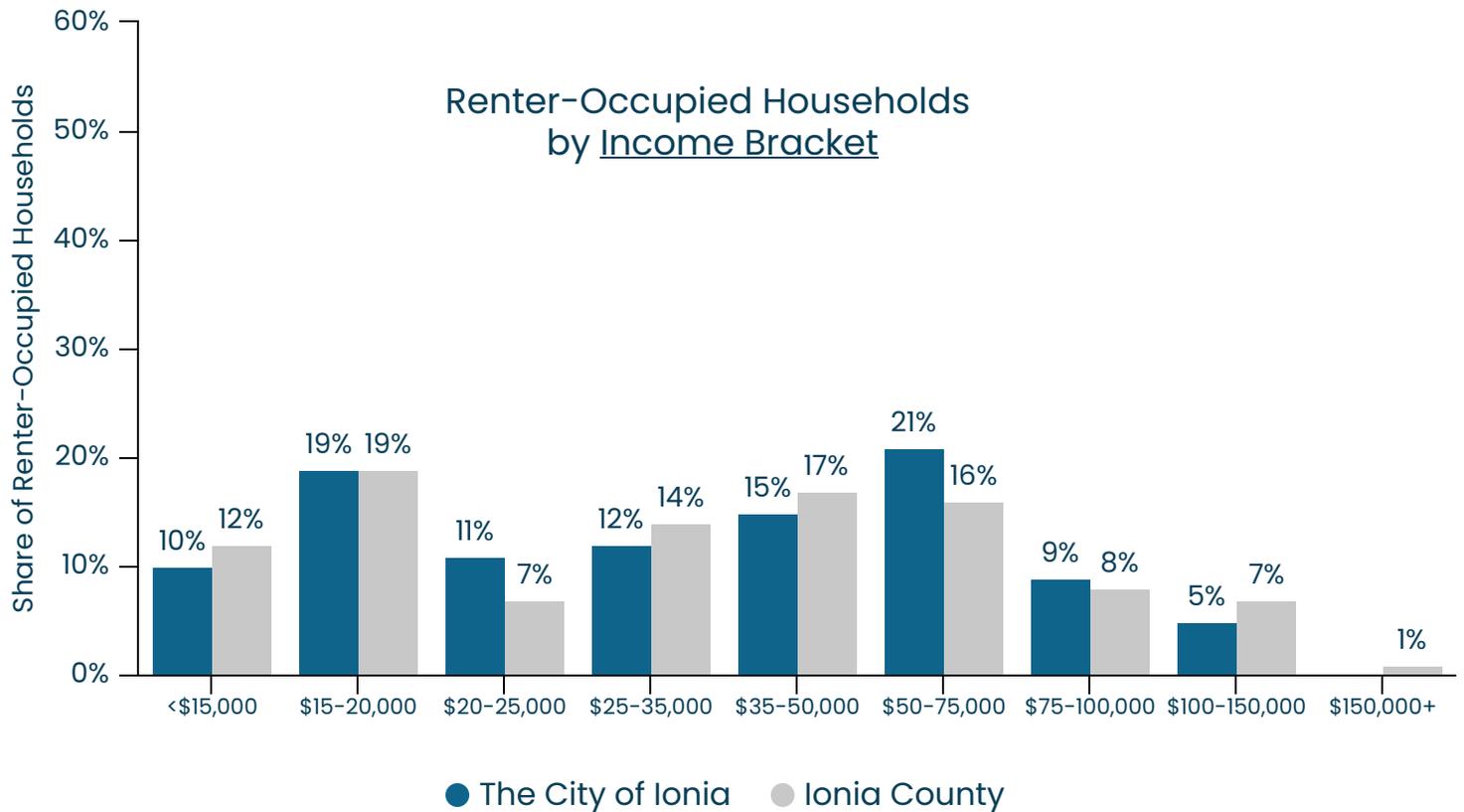


Underlying data by the Decennial Census and American Community Survey through the year 2018. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021. Categories might not sum to 100% due to minor rounding.



# Renter Incomes & Prices | Ionia

A comparison of renter-occupied household incomes and contract rents by bracket.

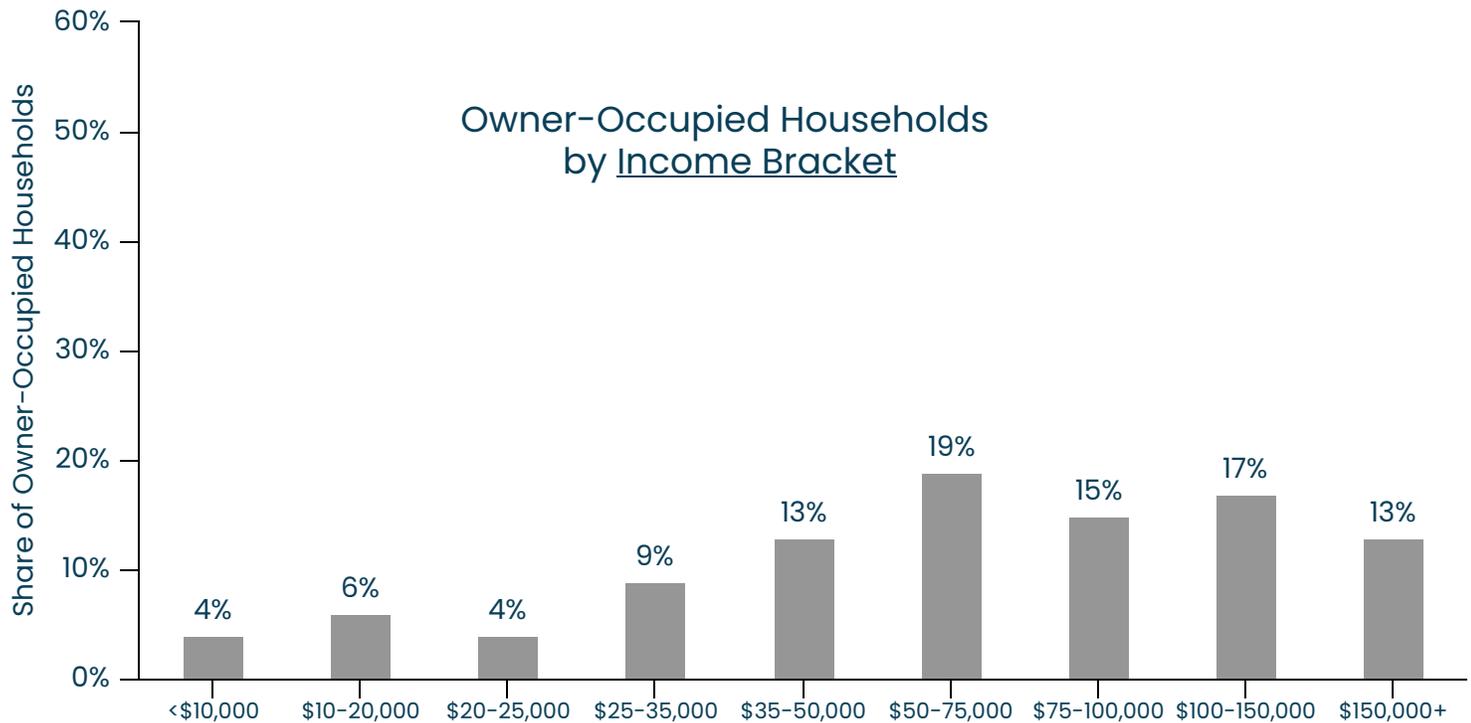


Underlying data by the Decennial Census and American Community Survey through the year 2018. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021. Categories might not sum to 100% due to minor rounding.

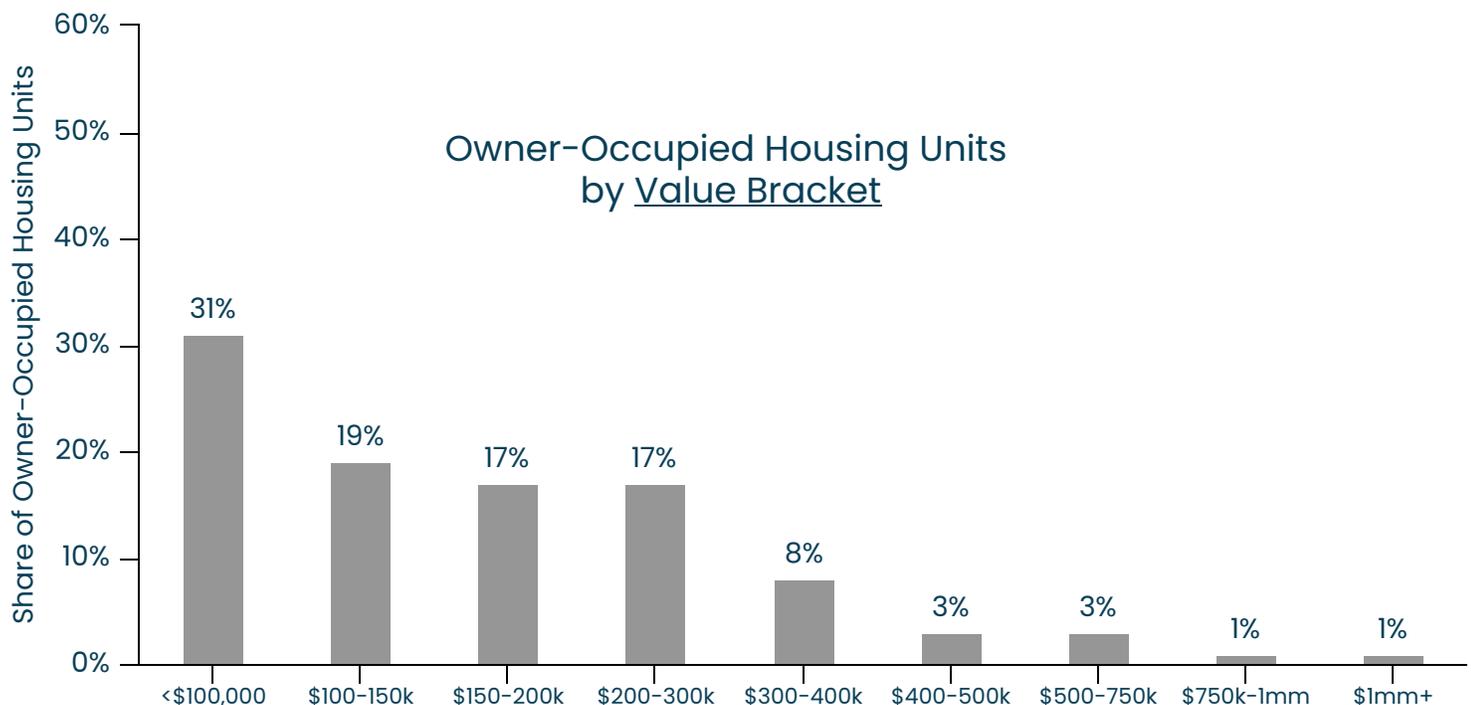


# Owner Incomes & Values | Michigan

A comparison of owner-occupied household incomes and home values by bracket.



● The State of Michigan

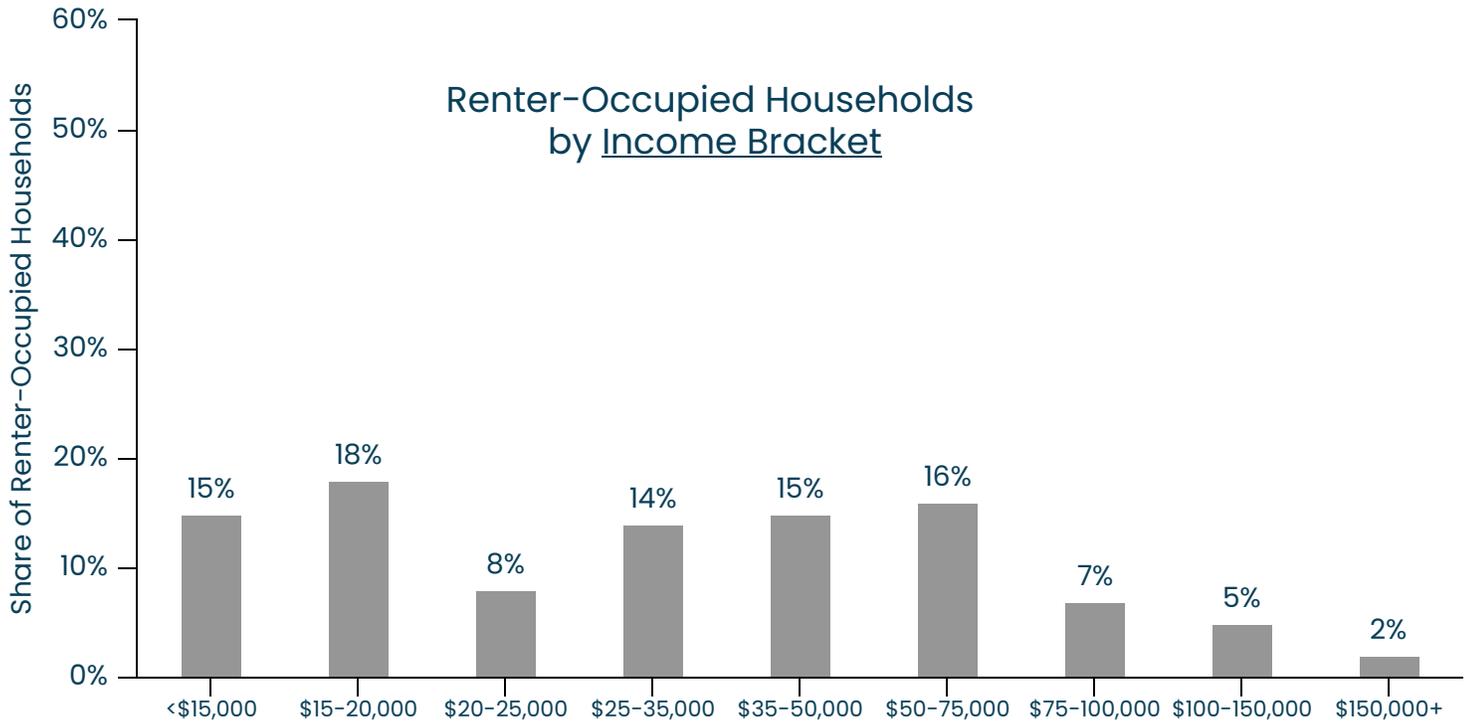


Underlying data by the Decennial Census and American Community Survey through the year 2018. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021. Categories might not sum to 100% due to minor rounding.

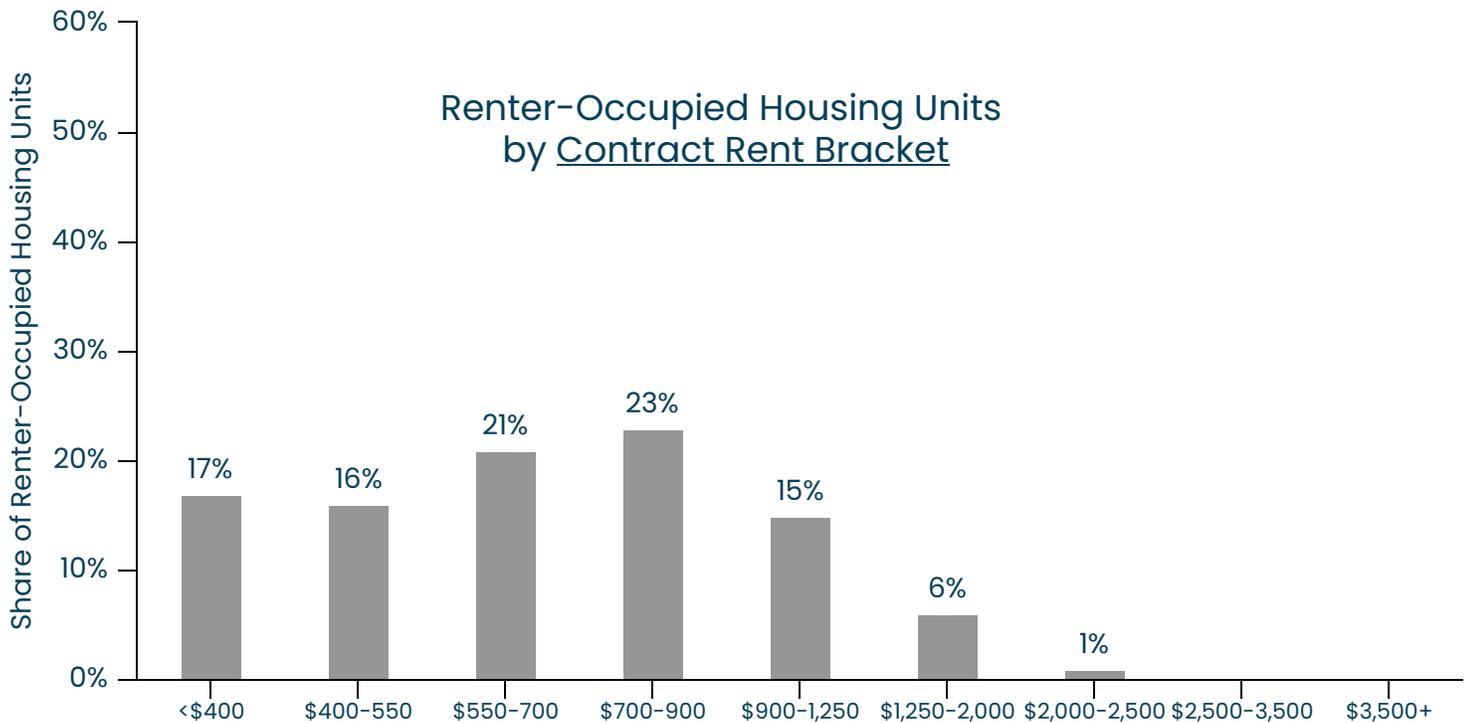


# Renter Incomes & Prices | Michigan

A comparison of renter-occupied household incomes and contract rents by bracket.



● The State of Michigan

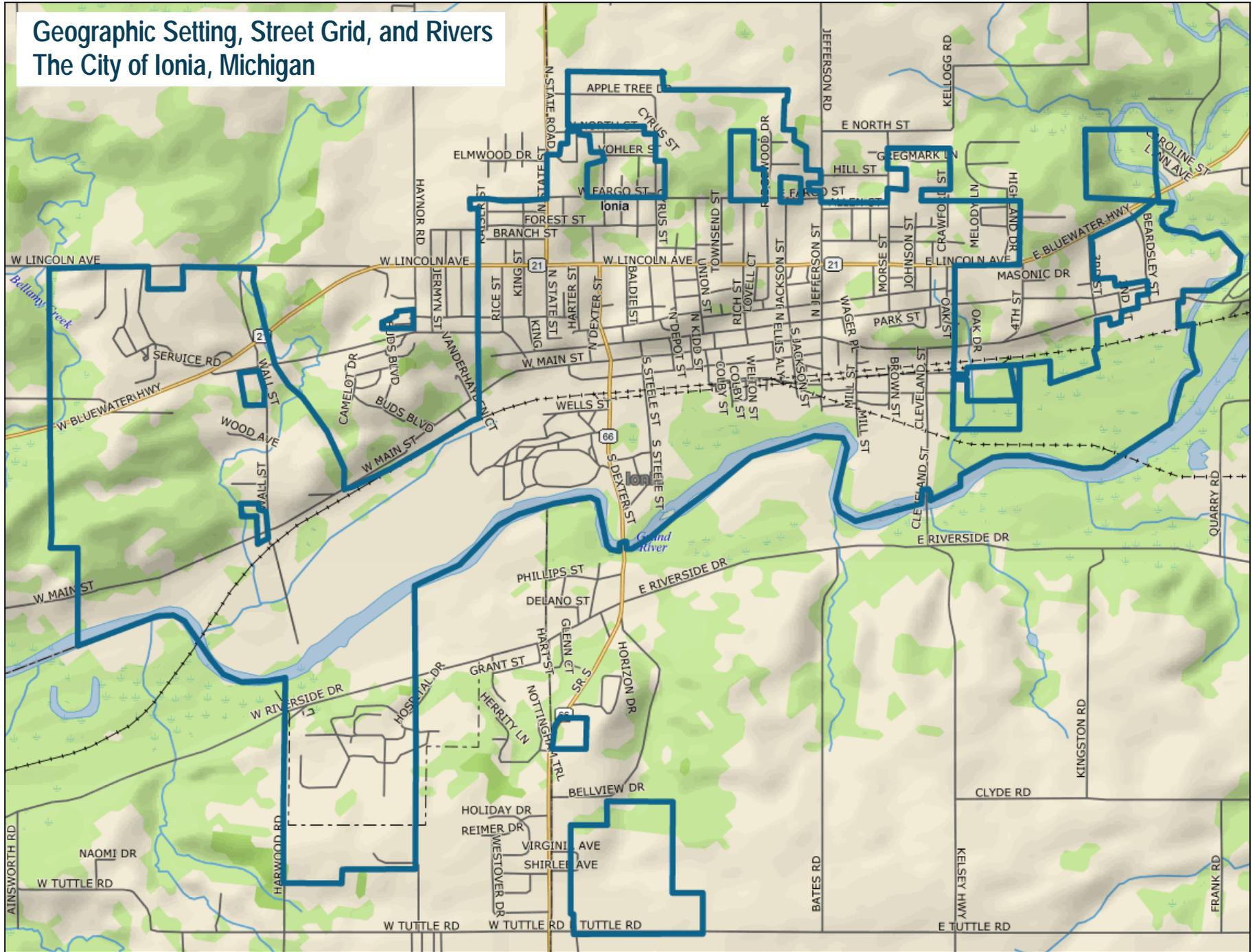


Underlying data by the Decennial Census and American Community Survey through the year 2018. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021. Categories might not sum to 100% due to minor rounding.

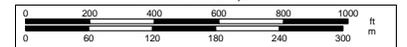


# Section M

# Geographic Setting, Street Grid, and Rivers The City of Ionia, Michigan

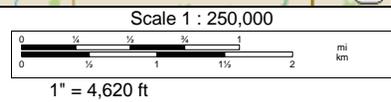
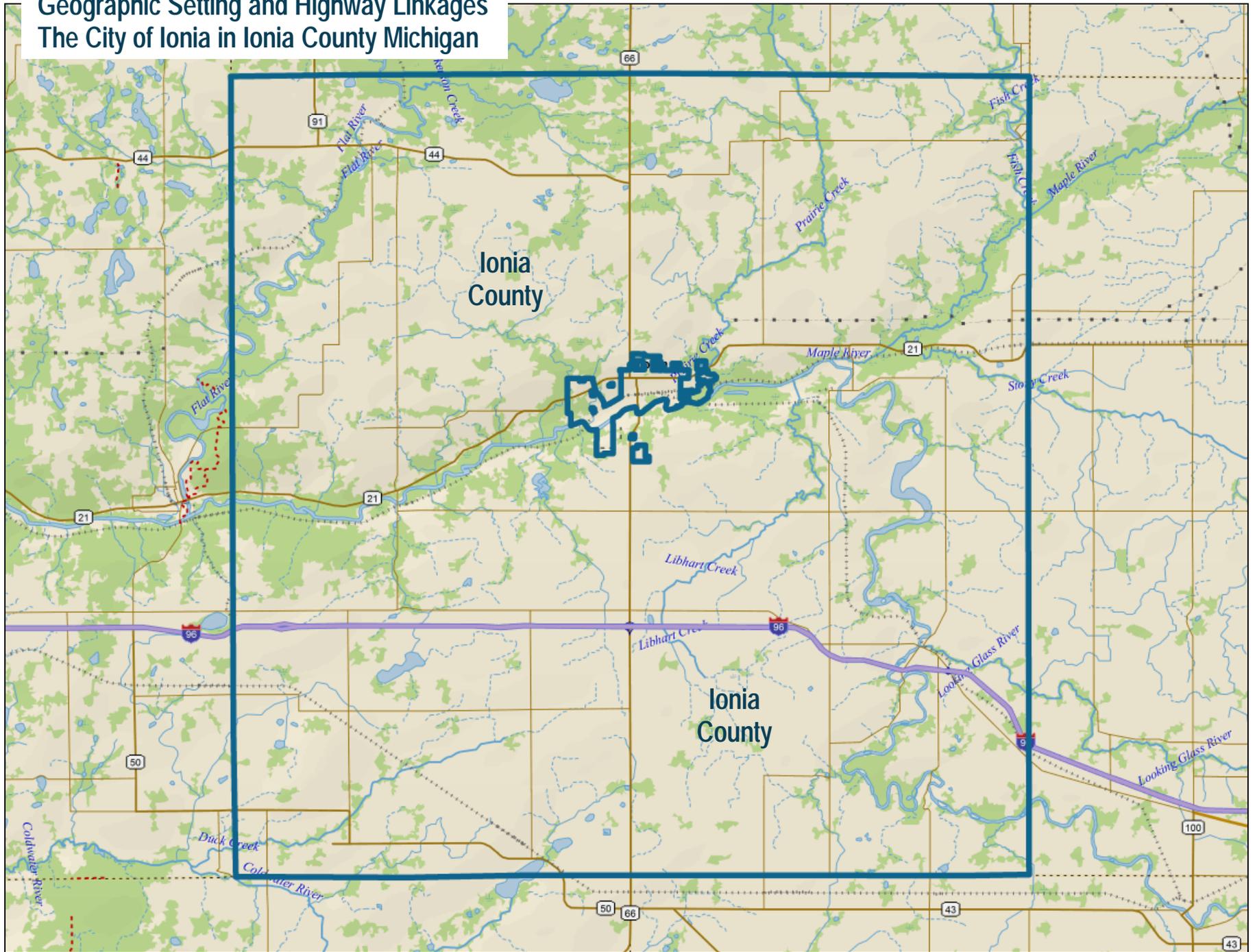


Scale 1 : 31,250



1" = 590 ft

# Geographic Setting and Highway Linkages The City of Ionia in Ionia County Michigan



# The City of Ionia, Michigan Target Market Analysis

## Appendix One TMA Resources

April 14, 2021

Prepared by:



**LandUseUSA**  
UrbanStrategies



# Appendix One

## TMA Resources

### Methodology and Approach

Section A <sub>1</sub>	Existing Households – City of Ionia
Section B <sub>1</sub>	Existing Households – Ionia County
Section C <sub>1</sub>	71 Clusters – Mosaic Descriptions
Section D <sub>1</sub>	Target Market Profiles – Owners
Section E <sub>1</sub>	Target Market Profiles – Renters

Placeholder

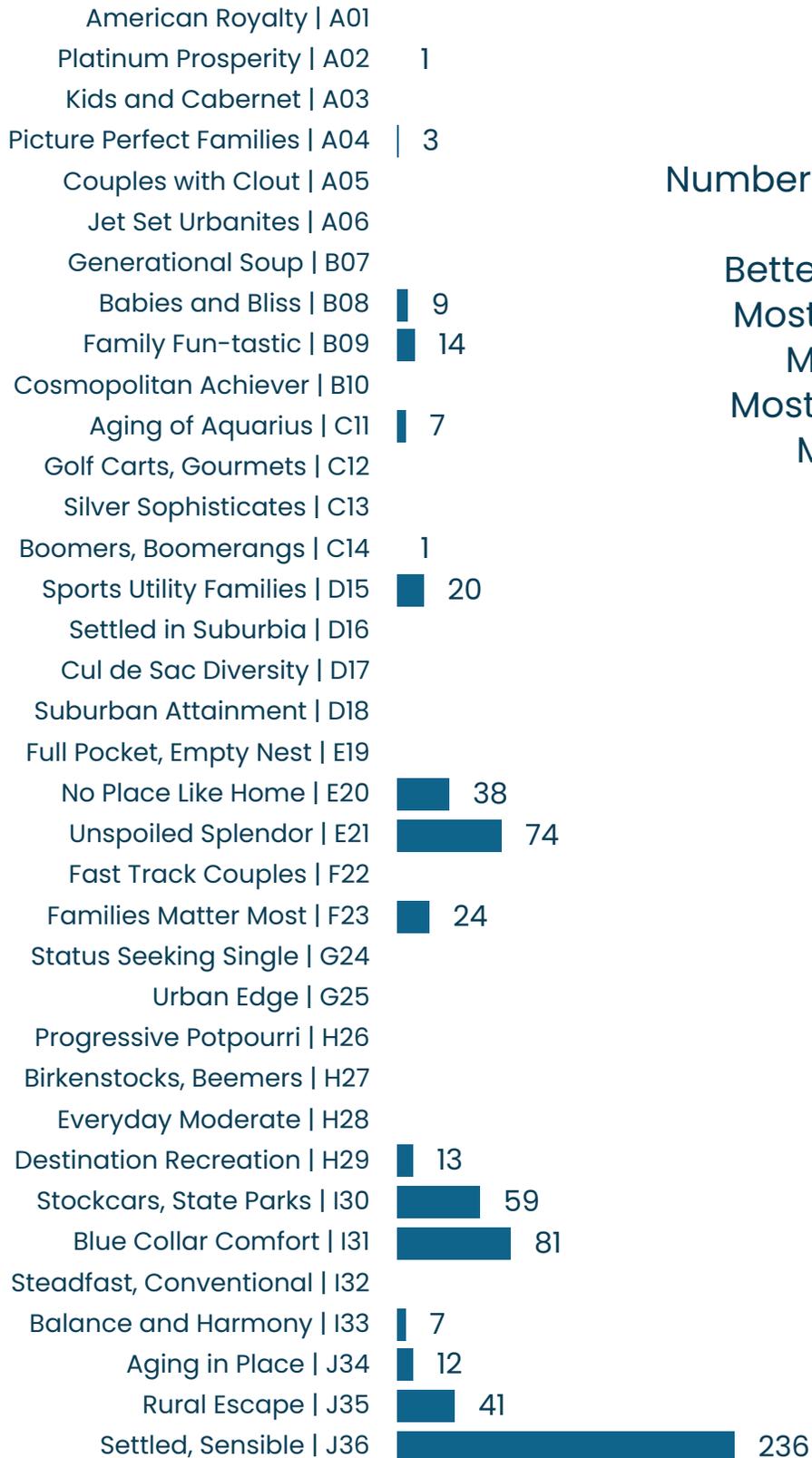
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The work is currently underway.

# Section A<sub>1</sub>

# 1-36 Lifestyle Clusters | City of Ionia

Number of existing households categorized by relatively affluent lifestyle clusters.



## Number of Existing Households

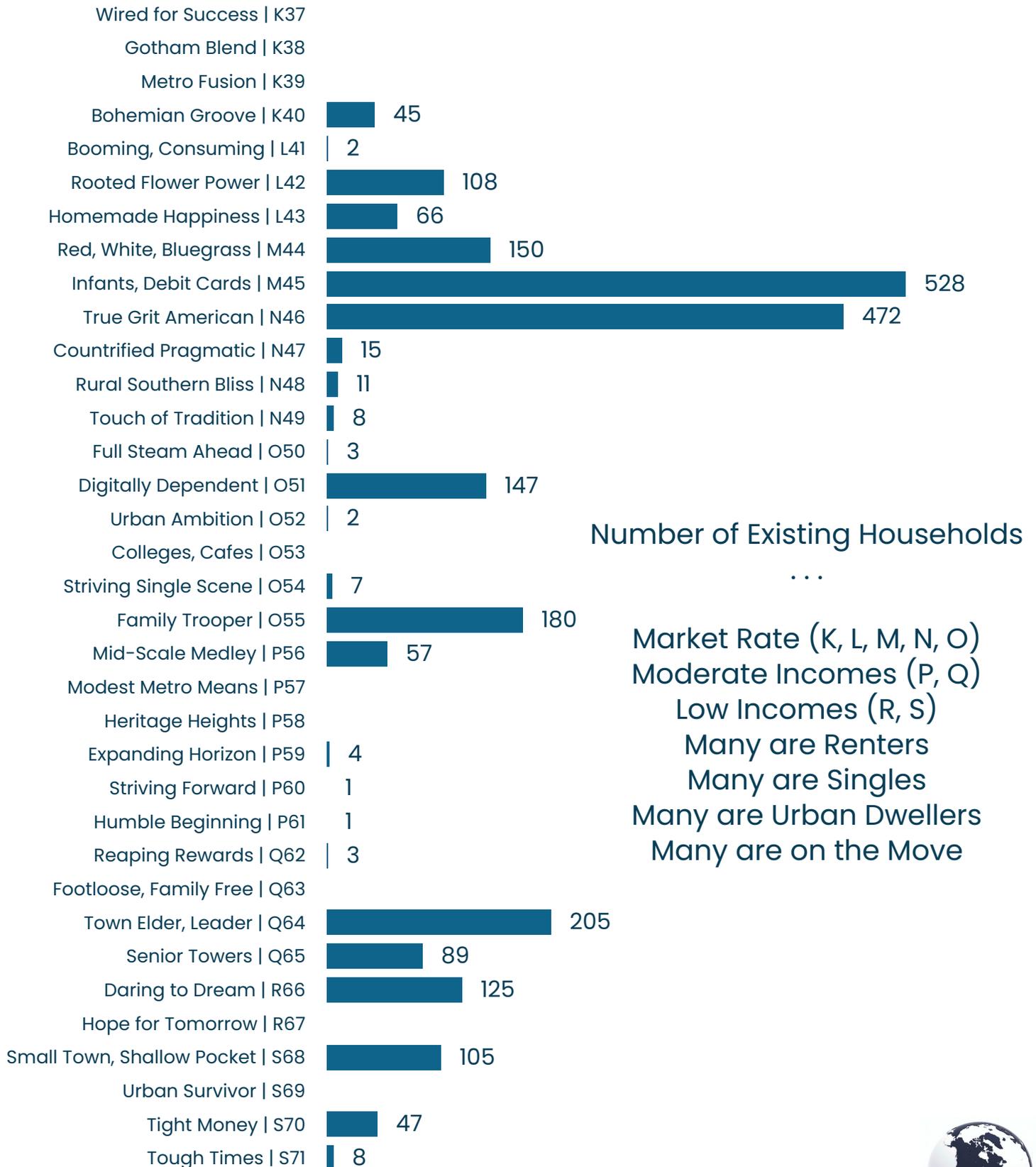
...

Better to Upper Incomes  
 Most are Home Owners  
 Most are Families  
 Most live in the Suburbs  
 Most are Settled

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through the first quarter of 2020. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

# 37-71 Lifestyle Clusters | City of Ionia

Number of existing households categorized by moderate-to-low income clusters.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through the first quarter of 2020. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

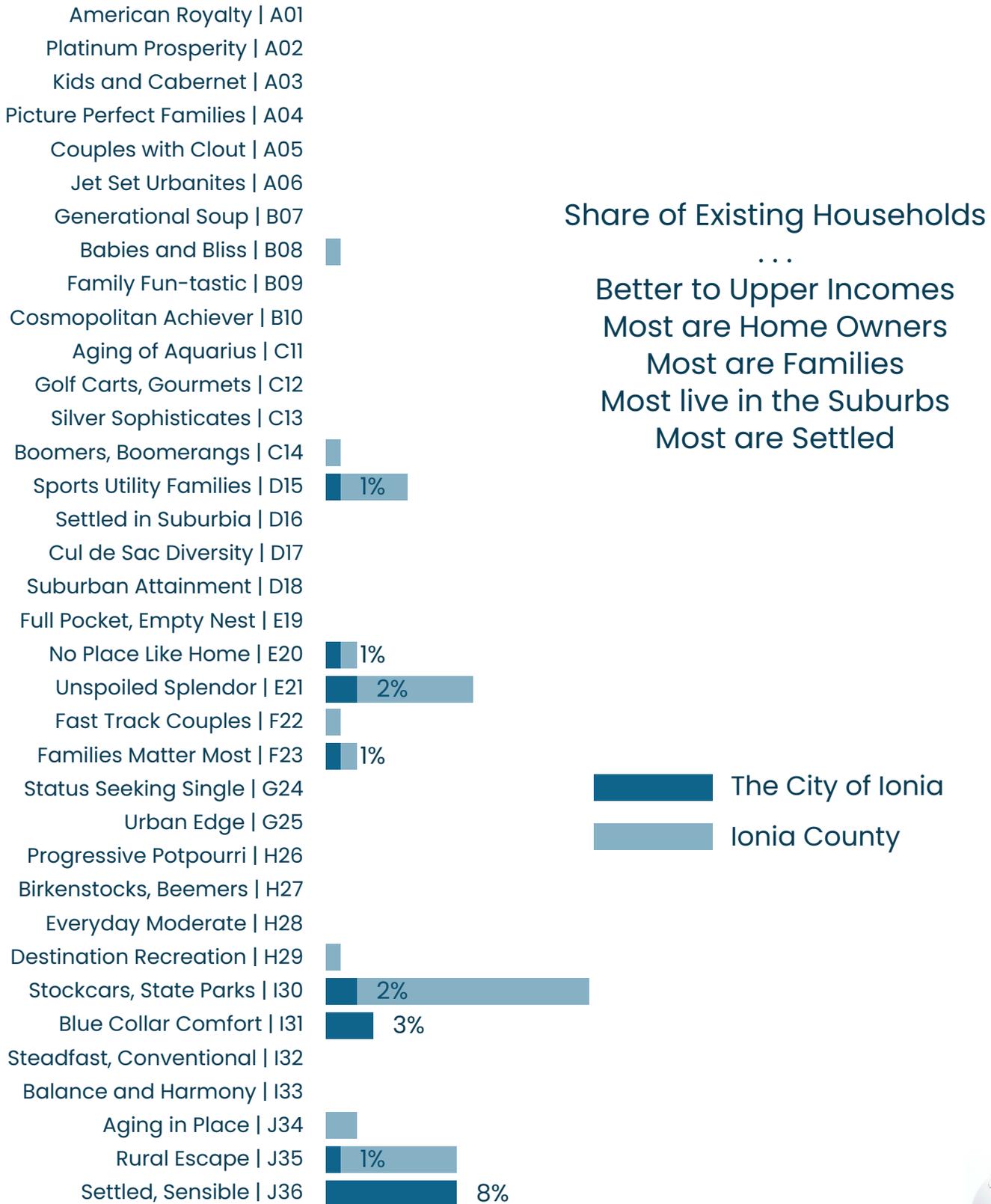


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# Section B<sub>1</sub>

# 1-36 Lifestyle Clusters | Ionia

Share of existing households categorized by relatively affluent lifestyle clusters.

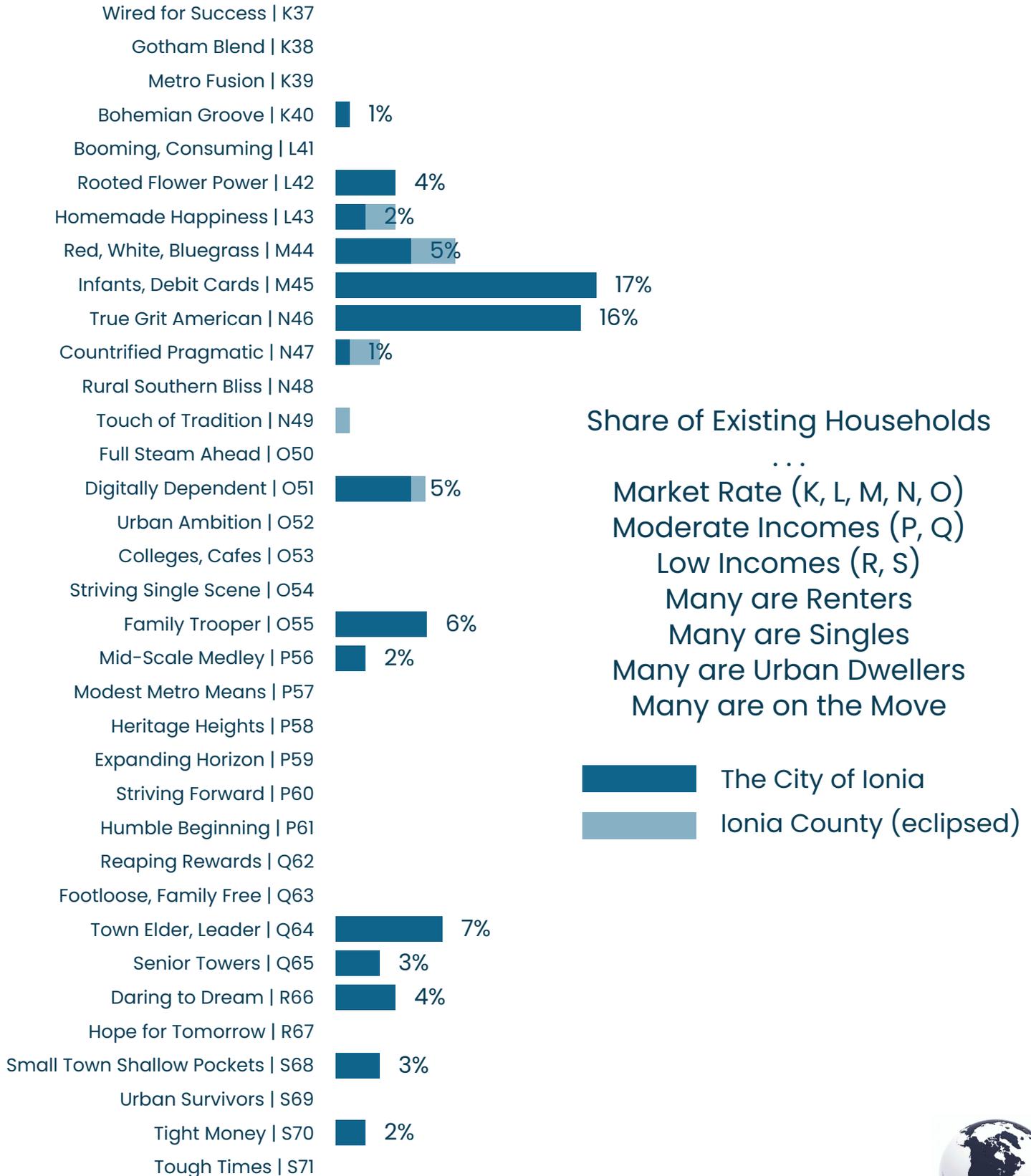


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through the first quarter of 2020. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



# 37-71 Lifestyle Clusters | Ionia

The share of existing households categorized by moderate-to-low income clusters.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through the first quarter of 2020. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

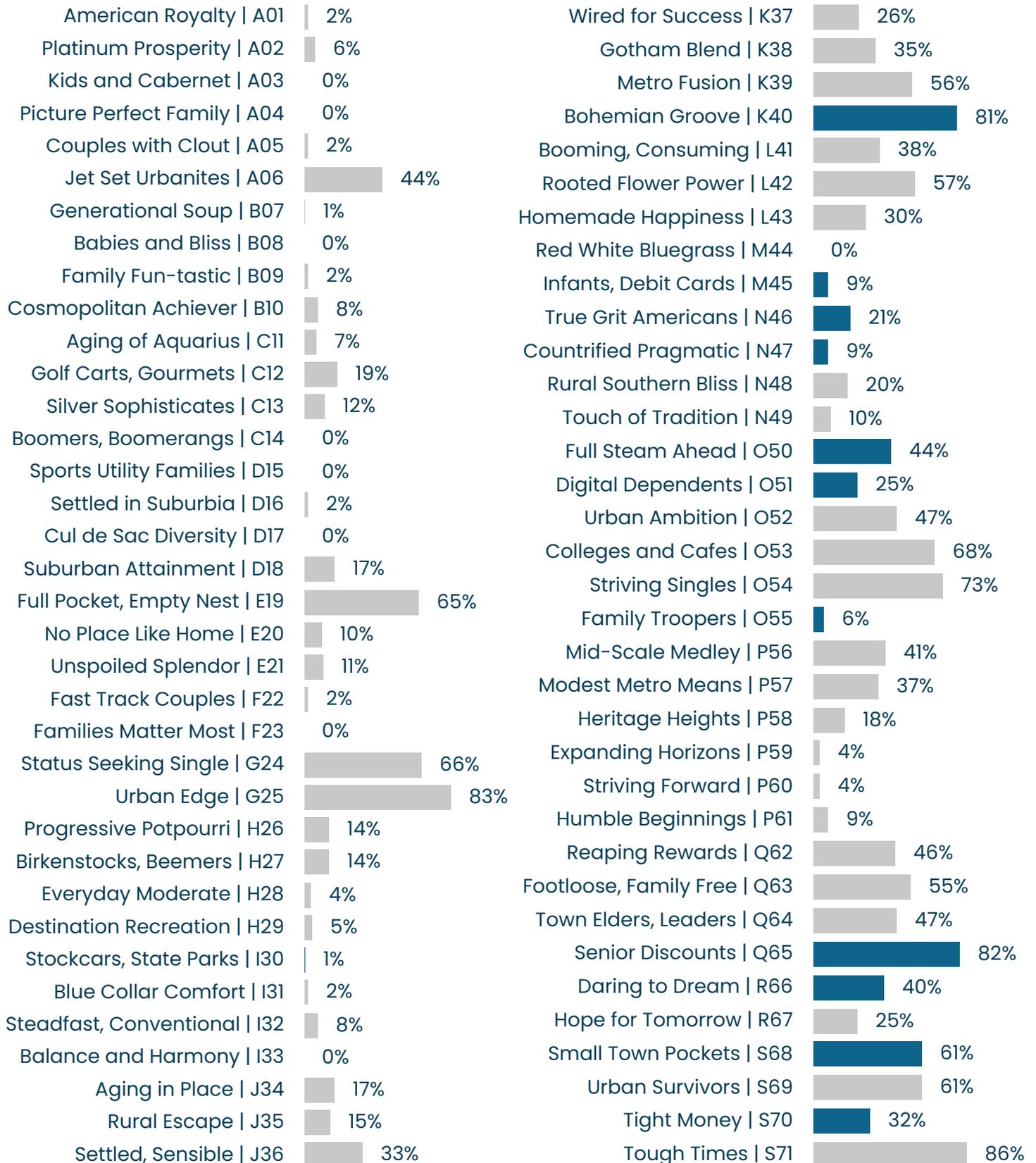


LandUseUSA  
UrbanStrategies

# Section C<sub>1</sub>

# Michigan Mosaic | Singles, No Kids

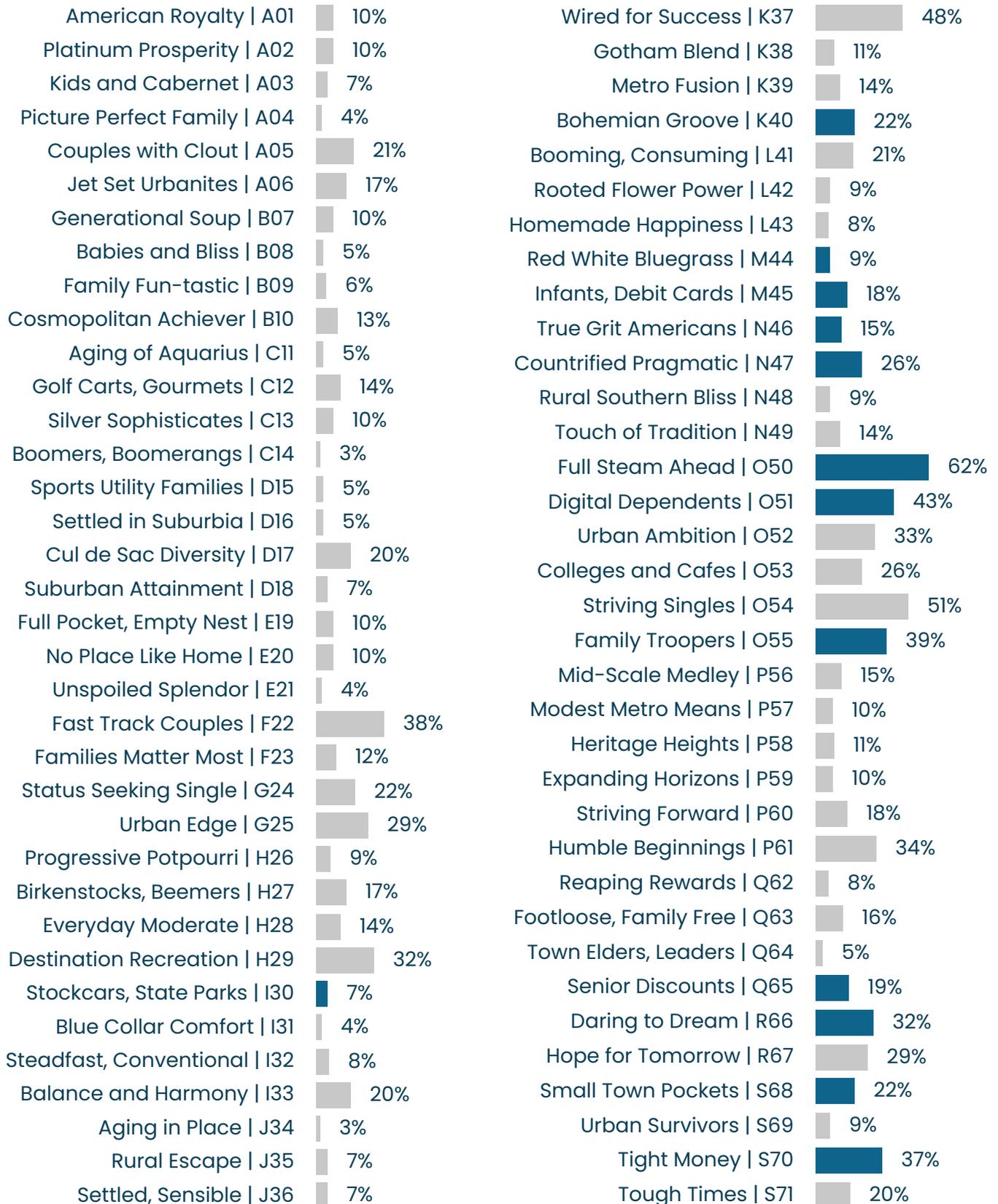
The share of all Michigan householders that are singles without children in 2019.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the toptop markets most inclined to move into the City of Ionia, Michigan.

# USA Mosaic | Total Movership Rate

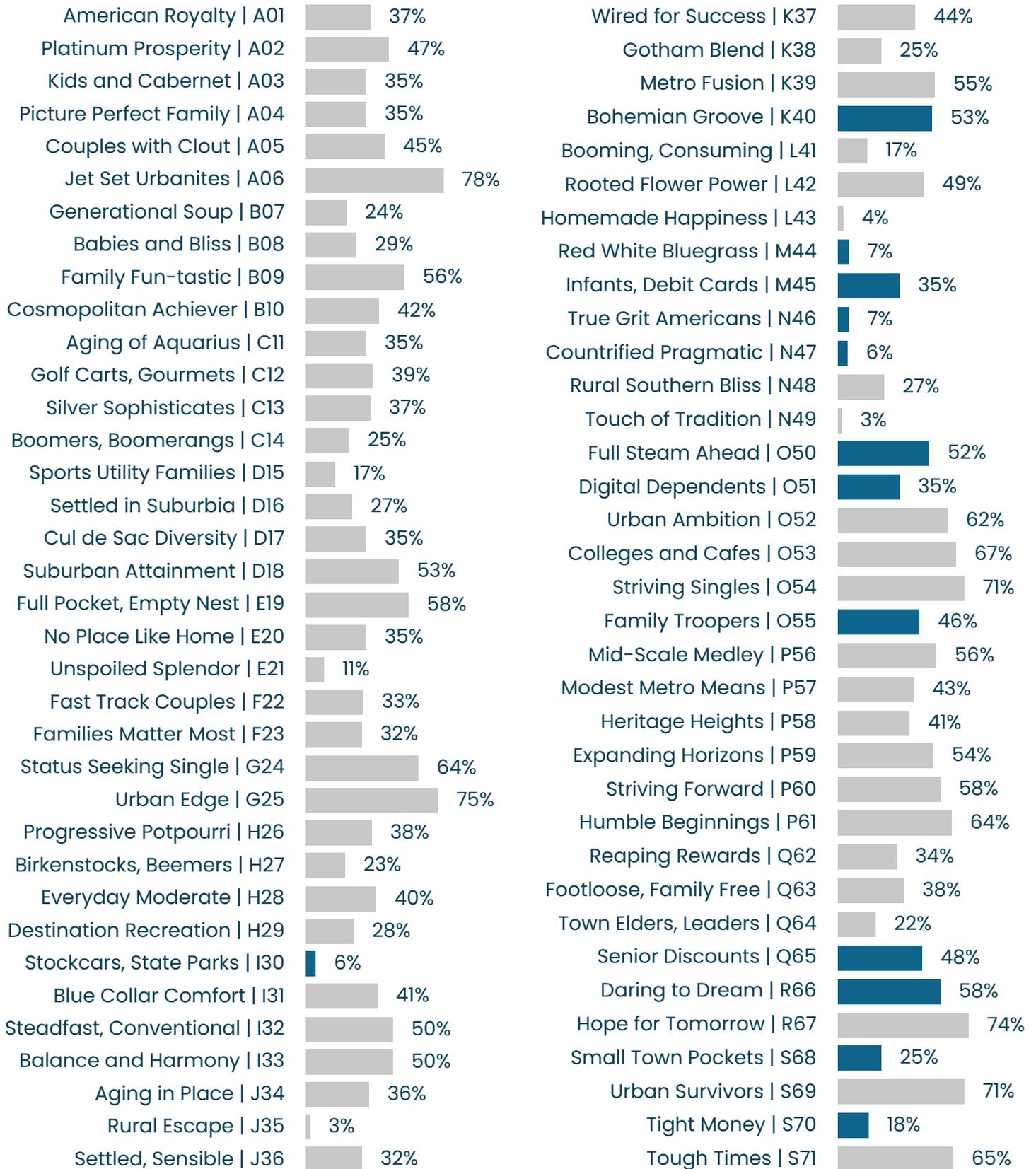
Share of all USA households that moved from one address to another in 2019.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets most inclined to move into the City of Ionia, Michigan.

# Michigan Mosaic | Metro Cities, Urban

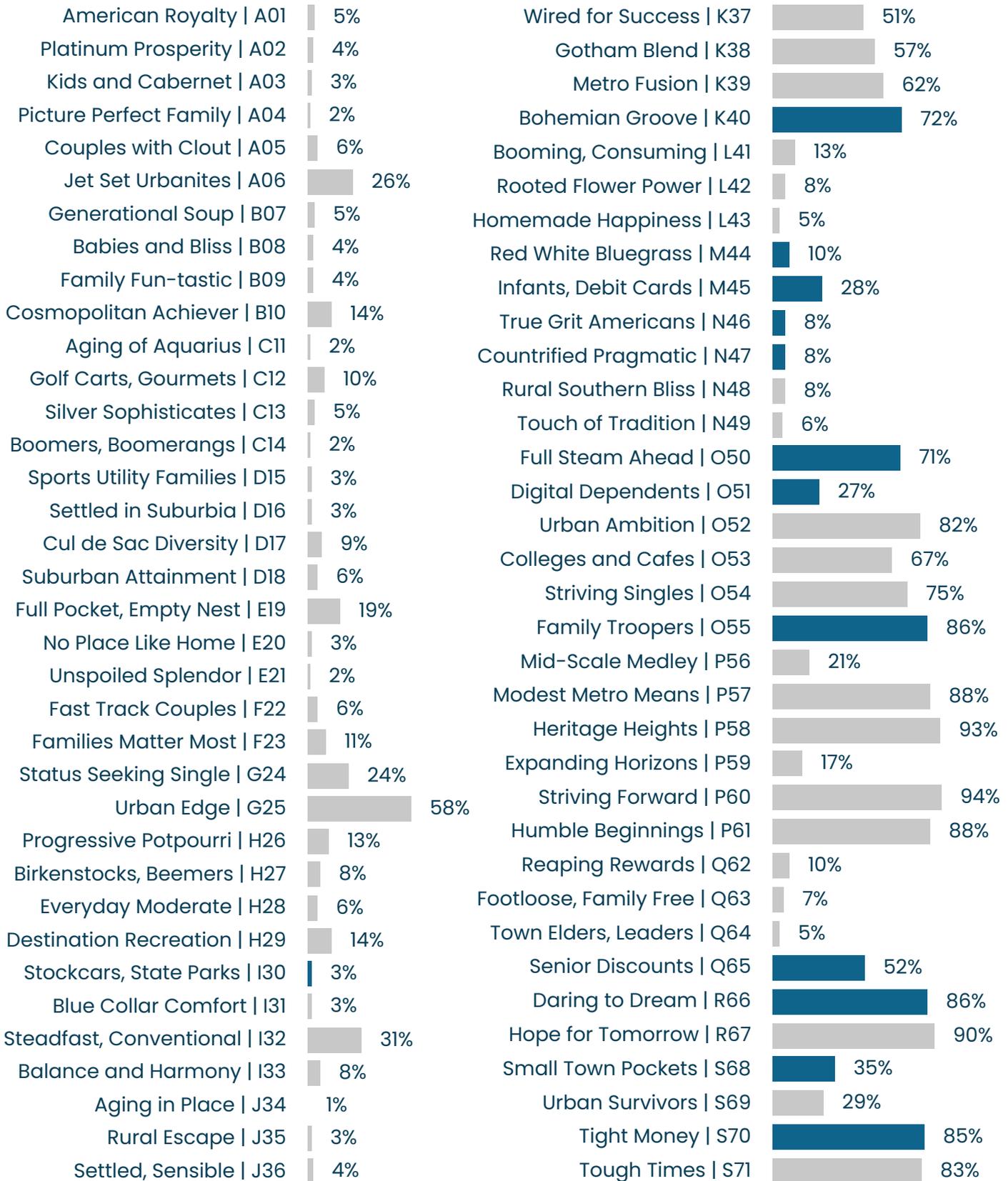
Share of all Michigan households living in a metro cities, excluding suburbs in 2019.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets most inclined to move into the City of Ionia, Michigan.

# Michigan Mosaic | Home Renters

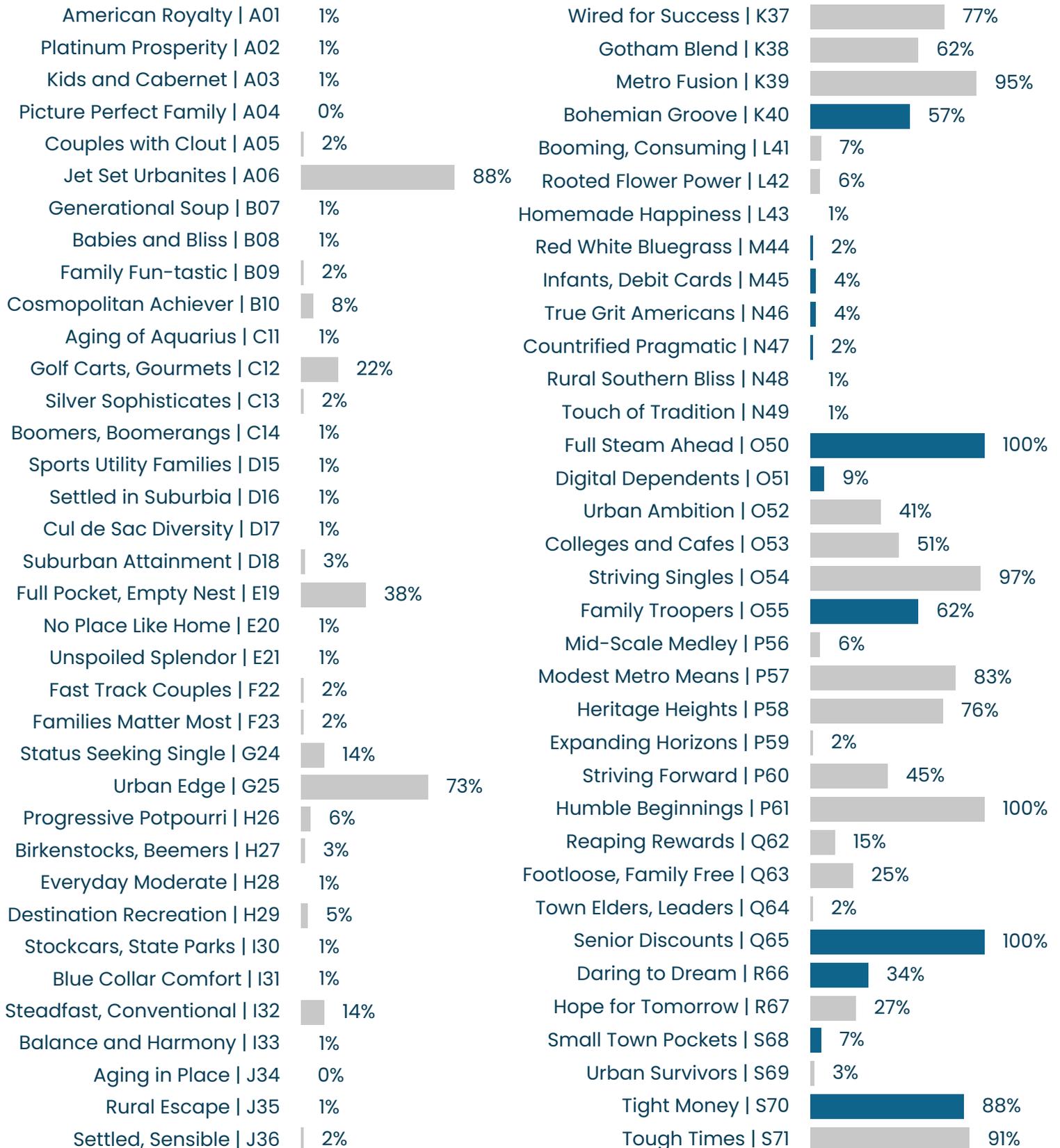
Share of Michigan households that rented their primary residence in 2019.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets most inclined to move into the City of Ionia, Michigan.

# Michigan Mosaic | Attached Units 3+

Share of all Michigan households living in buildings with three or more units, 2019.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets most inclined to move into the City of Ionia, Michigan.

# Half of all Lifestyle Clusters | Nationwide

## A01 – J36 | Better-to-Upper Incomes

- A01 | American Royalty - Wealthy influential couples and families in prestigious communities - Suburbs.  
A02 | Platinum Prosperity - Wealthy and established empty-nesting couples - Suburbs.  
A03 | Children & Cabernet - Prosperous, middle-aged married couples focused on their children's lives - Suburbs.  
A04 | Picture Perfect Families - Established families of child-raising households in wealthy communities - Suburbs.  
A05 | Couples with Clout - Middle-aged childless couples living in affluent areas - Metros.  
A06 | Jet Set Urbanites - Mix of affluent singles and couples enjoying diverse neighborhoods - Urban.
- B07 | Generational Soup - Affluent couples and multi-generational families, wide range of lifestyles - Suburbs.  
B08 | Babies & Bliss - Middle-aged couples with large families and active lives - Suburbs.  
B09 | Family Funtastic - Upscale, middle-aged families with busy lives focused on older children - Satellite Cities.  
B10 | Cosmopolitan Achievers - Affluent middle-aged, established couples & families, dynamic lifestyles - Metros.
- C11 | Aging of Aquarius, Settled - Upscale boomer couples settled in detached houses - Cities, Nearby Suburbs.  
C12 | Golf Carts & Gourmets - Upscale retirees & empty-nesters in comfortable golf communities - Urban Edges.  
C13 | Silver Sophisticates - Mature, upscale couples & singles in larger detached houses - Suburbs.  
C14 | Boomers & Boomerangs - Baby boomer adults with young adult children sharing their house - Suburbs.
- D15 | Sports Utility Families - Upscale, multi-generational, middle-aged families, active lifestyles - Outer Suburbs.  
D16 | Settled in Suburbia - Upper-middle-income diverse families & empty nesters - Established Suburbs.  
D17 | Cul de Sac Diversity - Culturally diverse, middle-aged families settling into emerging communities - Suburbs.  
D18 | Suburban Attainment - Upper middle-class couples and families moving to newer communities - Suburbs.
- E19 | Full Pockets & Empty Nests - Empty-nesters, discretionary income and sophisticated lifestyles - Most Cities.  
E20 | No Place Like Home - Middle-to-upper income, multi-generational households, detached houses - Urban Edges.  
E21 | Unspoiled Splendor - Comfortably established baby boomer couples, detached houses - Small Cities, Rural.  
F22 | Fast Track Couples - Young, upwardly-mobile couples with active lifestyles - Inner Suburbs.  
F23 | Families Matter Most - Young, middle-to-upper income families with active, family-focused lives - Suburbs.
- G24 | Status Seeking Singles - Young, upwardly-mobile singles balancing work and leisure - Metros, Urban.  
G25 | Urban Edge - Younger, up-and-coming singles living big-city lifestyles - Largest Metros.
- H26 | Progressive Potpourri - Mature couples with comfortable and active lives - Suburbs.  
H27 | Birkenstocks & Beemers - Middle-to-upper income couples living leisurely lifestyles - Small Cities.  
H28 | Everyday Moderates - Multi-cultural couples & families choosing modest lifestyles - Suburbs to Mid-sized Cities.  
H29 | Destination Recreation - Middle-aged couples working hard to support active lifestyles - Small Cities, Suburbs.
- I30 | Stockcars & State Parks - Middle-income couples & families seeking affordable entertainment - Small Cities.  
I31 | Blue Collar Comfort - Middle-income families working solid, blue-collar jobs - Small Cities.  
I32 | Steadfast Conventionalists - Conventional Gen-X families in conventional detached houses - Coastal Cities.  
I33 | Balance & Harmony - Middle-income families with lively lifestyles - City-Centric Neighborhoods.
- J34 | Aging in Place Already - Middle-income seniors established in their homes, preferring to stay - Suburban.  
J35 | Rural Escape - Older, middle-income couples & singles, living modestly, comfortably - Small Cities, Rural Edges.  
J36 | Settled & Sensible - Older, middle-income, empty nest couples & singles living sensibly - City Neighborhoods.

# Half of all Lifestyle Clusters | Nationwide

## K37 – S71 | Lower-to-Moderate Incomes

- K37 | Wired for Success - Young, middle-income singles and couples living socially-active lives - Cities.
- K38 | Gotham Blend - Middle-aged, middle-income singles & couples with big city lifestyles - Urban, Large Cities.
- K39 | Metro Fusion - Middle-aged singles living active lifestyles with a wide range of backgrounds - Urban.
- K40 | Bohemian Groove - Older, unattached singles enjoying settled lives in detached houses - Urban Neighborhoods.
- L41 | Booming & Consuming - Older empty nester couples and singles enjoying relaxed lifestyles - Small Cities.
- L42 | Rooted Flower Power - Middle-income baby boomer singles & couples, rooted & nearing retirement - Suburban.
- L43 | Homemade Happiness - Middle-income baby boomers in detached houses - Small Cities, Rural.
- M44 | Red, White, Bluegrass - Middle-income families with diverse household dynamics - Rural.
- M45 | Infants and Debit Cards - Young, working families & single parents in small houses - Urban Neighborhoods.
- N46 | True Grit Americans - Older, middle-income households located in nation's mid-section - Small Cities, Rural.
- N47 | Countrified Pragmatics - Middle-income couples and singles with casual lifestyles - Rural.
- N48 | Rural Country Bliss - Middle-income, multi-generational families in the nation's south - Small Cities, Rural.
- N49 | Touch of Tradition - Working, middle-aged couples and singles in detached houses - Rural.
- O50 | Full Steam Ahead - Young and middle-aged singles on the move forward and upward - Mid-Sized Cities.
- O51 | Digital Dependents - Gen-X and Gen-Y singles living digitally-driven lifestyles - Urban.
- O52 | Urban Ambition - Gen-Y singles, some with children, moving into urban places - Mid-Sized Cities, Urban.
- O53 | Colleges & University Affiliates - Young singles, alumni, recent grads, staff connected to colleges - College Towns.
- O54 | Striving Single Scene - Young singles, upwardly mobile, aspiring in early careers - City Centers, Urban.
- O55 | Family Troopers - Families & single parents, with current or recent connections to the military - Nationwide.
- P56 | Mid-Scale Medley - Middle-aged, moderate-income singles, many starting over - Mid-Sized Cities.
- P57 | Modest Metro Means - Moderate-income singles settled in moderate communities - Inner-City Neighborhoods.
- P58 | Heritage Heights - Moderate-income singles & families settled in apartments - Urban, Compact Neighborhoods.
- P59 | Expanding Horizons - Middle-aged, middle-income families - Border Towns.
- P60 | Striving Forward - Moderate-income families & single parents in newer communities - Urban Edges.
- P61 | Humble Beginnings - Multi-cultural singles, some with children, starting in apartments - Inner-Cities, Urban.
- Q62 | Reaping Rewards - Retired couples and widowed singles living relaxed, quiet lives in detached houses - Suburban.
- Q63 | Footloose and Family Free - Older couples and widowed singles living active, comfortable lives - Urban Edges.
- Q64 | Town Elders & Leaders - Elders and community leaders settled into small houses and living frugally - Small Cities.
- Q65 | Senior Discounts & Towers - Low-income seniors in apartments with some rent assistance - Metros, City Edges.
- R66 | Daring to Dream - Aspiring young couples & singles, some with children, just starting out - Inner-City, Urban.
- R67 | Hoping Tomorrow - Hopeful, young, single parents with low-incomes, living in apartments - Mid-Sized Cities.
- S68 | Small Towns & Shallow Pockets - Older, low-income empty nesters & singles, tight budgets. - Small Satellite Cities.
- S69 | Urban Survivors - Older, low-income singles, some with children, settled & living modestly - Urban Neighborhoods.
- S70 | Tight Money - Middle-aged, low-income, unattached singles seeking to move upward - Small Cities, Urban Edges.
- S71 | Tough Times - Older, low-income singles, struggling to get by, apartments - Inner-Cities, Compact Neighborhoods.

# 71 Lifestyle Clusters - The Mosaic Experian Decision Analytics; 2019 - 2020

## A POWER ELITE

**American Royalty A01**  
Age: 51-65 years, \$250k  
Single Family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Prestigious housing; Luxury living;  
Upscale cars; Healthy lifestyles;  
Charitable giving; World travelers

**Couples with Clout A05**  
Age: 36-45, \$175-\$199k  
Single family, 2  
Tech Use: Excellent  
Affluent; Designer-brand  
conscious; Politically conservative;  
Risk takers; Active social lives;  
Highly educated

**Jet Set Urbanites A06**  
Age: 51-65 years, \$250k  
Multi-family, 1  
Tech Use: Excellent  
Upscale urban living; Busy social  
lives; Highly educated; Supporter  
of fine arts; Avid *NY Times* readers;  
Politically liberal

**Kids and Cabernet A03**  
Age: 36-45, \$175-\$199k  
Single family, 5+  
Age of children: 10-12  
Tech Use: Below Average  
Affluent young families;  
Foodies; Politically conservative;  
Saving for college; PTA members;  
Family vacations

**Picture Perfect Families A04**  
Age: 46-50, \$125-149k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Wealthy households; Educated;  
Digitally plugged-in; PTA  
members; Practical priorities;  
Travel enthusiasts

**Platinum Prosperity A02**  
Age: 51-65 years, \$250k  
Single Family, 2  
Tech Use: Below Average  
Luxury products; Empty-nesters;  
Political donor; Country club  
members; Philanthropic;  
Investment-savvy

## B FLOURISHING FAMILIES

**Babies and Bliss B08**  
Age: 35-45, \$100-\$124k  
Single family, 5+  
Age of children: 4-6  
Tech Use: Above Average  
Athletic activities; Engaged  
Parenting; Child oriented  
purchases; Large families; High  
credit awareness; Online shoppers

**Cosmopolitan Achievers B10**  
Age: 51-65, \$75-99k  
Single family, 2  
Age of children: 13-18  
Tech Use: Excellent  
Bilingual; Luxury living; Family  
abroad; Status spenders;  
Economic literature;  
Progressive liberals

**Family Fun-tastic B09**  
Age: 36-45, \$75-99k  
Single Family, 5+  
Age of children: 13-18  
Tech Use: Above Average  
Bargain hunters; Comfortable  
spending; Saving for college;  
Charity donor; Sports fans;  
Active lifestyles

**Generational Soup B07**  
Age: 51-65, \$125-149k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Environmental donor; Outdoor  
hobbies; Fitness club members;  
Rooted in the suburbs;  
Multigenerational households;  
Affluent

## C BOOMING WITH CONFIDENCE

**Aging of Aquarius C11**  
Age: 51-65, \$75-99k  
Single family, 3  
Tech Use: Below Average  
Affluent; College sports fans;  
Upscale housing; Highly educated;  
Philanthropic; Savvy investor

**Boomers and Boomerangs C14**  
Age: 51-65, \$75-99k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Suburbanites; Middle-class  
families; Politically conservative;  
Big spenders; Charitable;  
Multigenerational households

**Golf Carts and Gourmets C12**  
Age: 66-75, \$100-124k  
Single family, 2  
Tech Use: Below Average  
Resort sports; Highly educated;  
Luxury living; Country club  
members; Financially savvy;  
Music lover

**Silver Sophisticates C13**  
Age: 66-75, \$175-199k  
Single family, 2  
Tech Use: Below Average  
Retiring in comfort; Experienced  
travelers; Art connoisseurs;  
Philanthropic; Retirement  
investments; Ecological lifestyles

## D SUBURBAN STYLE

**Cul de Sac Diversity D17**  
Age: 36-45, \$75-99k  
Single family, 2  
Age of children: 13-18  
Tech Use: Below Average  
Bilingual; Career-focused;  
2nd generation success; Saving  
for college; Outdoor activities;  
Professional sports fans

**Settled in Suburbia D16**  
Age: 46-50, \$75-99k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Comfortable lifestyles; Diverse  
investments; Confident consumers;  
Active kids; Movie-goers; Theme  
park vacations

**Sports Utility Families D15**  
Age: 36-45, \$75-99k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Suburb living; Comfortable  
spending; Athletic activities;  
Outdoor leisure; Saving for college;  
Soccer moms/dads

**Suburban Attainment D18**  
Age: 51-65, \$50-75k  
Single family, 3  
Age of children: 13-18  
Tech Use: Below Average  
Racially diverse; Politically liberal;  
Power shoppers; Active lifestyles;  
Jazz listeners; Brick and  
mortar shoppers

## E THRIVING BOOMERS

**Full Pockets, Empty Nests E19**  
Age: 51-65, \$50-74k  
Single family, 1  
Tech Use: Below Average  
Empty nesters; Highly educated;  
City dwellers; Environmental  
advocates; Well-traveled;  
Fitness minded

**No Place Like Home E20**  
Age: 51-65, \$75-99k  
Single family, 5+  
Age of children: 0-3  
Tech Use: Below Average  
Smart shoppers; Contribute to  
charities; Multi-generational  
homes; Tailgaters; Financially  
informed; Conservative values

**Unspoiled Splendor E21**  
Age: 51-65, \$50-74k  
Single family, 2  
Tech Use: Below Average  
Price conscious; Politically  
conservative; Do-it-yourselfers;  
NASCAR fanatics; Outdoor  
enthusiasts; Domestic travelers

## F PROMISING FAMILIES

**Fast Track Couples F22**  
Age: 31-35, \$100-124k  
Single family, 2  
Age of children: 0-3  
Tech Use: Above Average  
Credit aware; Comfortable spender;  
Active lifestyles; Tech savvy; Music  
lovers; Football fans

**Families Matter Most F23**  
Age: 31-35, \$75-99k  
Single family, 5+  
Age of children: 0-3  
Tech Use: Excellent  
Sprawling families; Family  
vacations; PTA parents; Child  
related purchases; Internet active;  
Credit revolver

## G YOUNG CITY SOLOS

**Status Seeking Singles G24**  
Age: 36-45, \$50-74k  
Single family, 1  
Tech Use: Above Average  
Single city dweller; Highly  
educated; Upwardly mobile;  
Professionals; Physically fit;  
Foodies

**Urban Edge G25**  
Age: 25-30, \$50-74k  
Multi-family: 101+, 1  
Tech Use: Above Average  
Progressive views; Urban-  
dwellers; Environmental  
advocates; Ambitious; Highly  
educated; Exercise enthusiasts

## H MIDDLE-CLASS MELTING POT

**Birkenstocks and Beemers H27**  
Age: 46-50, \$50-74k  
Single family, 1  
Age of children: 13-18  
Tech Use: Below Average  
Suburb living; Active investors;  
Comfortable spending; Yogis;  
Charitable giving; Outdoor  
activities

**Destination Recreation H29**  
Age: 36-45, \$50-74k  
Single family, 1  
Age of children: 13-18  
Tech Use: Below Average  
Risk takers; Entrepreneurial spirit;  
Money isn't everything;  
Sports focused; Outdoor  
recreation; Price conscious

**Everyday Moderates H28**  
Age: 51-65, \$50-74k  
Single family, 2  
Age of children: 13-18  
Tech Use: Excellent  
Credit aware; Comfortable  
living; Brand conscious; Fashion  
oriented; Financially alert;  
Middle of the road views

**Progressive Potpourri H26**  
Age: 51-65, \$50-74k  
Single family, 2  
Age of children: 13-18  
Tech Use: Below Average  
Bilingual; Ethnically diverse; Urban  
centric; Status spenders; Family  
abroad; Comfortable lifestyles

## I FAMILY UNION

**Balance and Harmony I33**  
Age: 36-45, \$50-74k  
Single family, 2  
Age of children: 10-12  
Tech Use: Excellent  
Bilingual households; Roots  
abroad; Blue-collar income;  
Athletic fitness; Soccer fans;  
Financially curious

**Blue Collar Comfort I31**  
Age: 36-45, \$50-74k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Excellent  
Multi-generational households;  
Patriotic; Middle class comfort;  
Older homes; Union workers;  
Bargain hunters

**Steadfast Conventionalists I32**  
Age: 51-65, \$50-74k  
Single family, 5+  
Age of children: 10-12  
Tech Use: Excellent  
Ethnically diverse; Foreign  
travelers; Family abroad;  
Limited investments; High school  
educated; Health conscious

**Stock Cars and State Parks I30**  
Age: 46-50, \$50-74k  
Single family, 5+  
Age of children: 13-18  
Tech Use: Below Average  
Country living; Outdoor activities;  
Blue-collar jobs; Family-centric  
activities; Conservative views;  
Motor sports fans

## J AUTUMN YEARS

**Aging in Place J34**  
Age: 66-75, \$50-74k  
Single family, 2  
Tech Use: Very Poor  
Retired; Fine arts appreciation;  
Financially secure; AARP  
members; Avid newspaper reader;  
Republican

**Rural Escape J35**  
Age: 66-75, \$35-49k  
Single family, 2  
Tech Use: Very Poor  
Country living; Modest educations;  
Risk adverse; Outdoor activities;  
Traditional media; Aftermarket  
buyers

**Settled and Sensible J36**  
Age: 51-65, \$50-74k  
Single family, 2  
Tech Use: Very Poor  
Humble living; Modest spending;  
Limited financial savings;  
Retired; Stable lifestyle;  
Limited internet activity

## K SIGNIFICANT SINGLES

**Bohemian Groove K40**  
Age: 51-65, <\$15k  
Single family, 1  
Tech Use: Very Poor  
Apartment dwellers; Single adults;  
Environmentally sympathetic;  
Modest living; Value-conscious  
shoppers; Eclectic interests

**Gotham Blend K38**  
Age: 51-65, \$50-74k  
Multi-family: 2 units, 1  
Tech Use: Excellent  
City lifestyle; Environmental donor;  
Bilingual; Aspirational consumers;  
Culturally diverse Newspaper  
readers

**Metro Fusion K39**  
Age: 36-45, \$50-74k  
Single family, 1  
Tech Use: Excellent  
City apartment living; Family  
abroad; Ethnically diverse; Modest  
investments; Digitally dependent;  
Youthful perseverance

**Wired for Success K37**  
Age: 36-45, \$35-49k  
Multi-family: 101+, 1  
Tech Use: Above Average  
Conspicuous consumption; Status  
seekers; Digital media gurus;  
Value education; Liberal  
household; Active lifestyles

## L BLUE SKY BOOMERS

**Booming and Consuming L41**  
Age: 51-65, \$50-74k  
Single family, 1  
Tech Use: Below Average  
Busy social lives; Diversified  
investments; Home and garden  
enthusiasts; Open-minded;  
Balanced shoppers;  
Disposable income

**Homemade Happiness L43**  
Age: 51-65, \$50-74k  
Single family, 1  
Tech Use: Very Poor  
Humble rural living; Hunting/  
fishing; Blue-collar and  
agricultural jobs; Cash not credit;  
Pragmatic shoppers; Traditional  
family values

**Rooted Flower Power L42**  
Age: 51-65, \$50-74k  
Single family, 1  
Tech Use: Above Average  
Philanthropist; Deeply rooted;  
Single adults; Bargain hunters;  
Liberal; Clubs and volunteering

## M FAMILIES IN MOTION

**Diapers and Debit Cards M45**  
Age: 31-35, \$35-49k  
Single family, 5+  
Age of children: 0-3  
Tech Use: Excellent  
Rural living; Home-based family  
activities; Enjoy bargain hunting;  
Middle of the road politics; Early  
childrearing years; Bowling and  
pool leagues

**Red, White and Bluegrass M44**  
Age: 36-45, \$50-74k  
Single family, 5+  
Age of children: 4-6  
Tech Use: Excellent  
Family-centered activities; Rural  
communities; Working-class  
lifestyles; Racing fan; Modest  
financial investments; Country life

## N PASTORAL PRIDE

**Countrified Pragmatics N47**  
Age: 51-65, \$35-49k  
Single family, 1  
Age of children: 13-18  
Tech Use: Excellent  
Remote rural communities;  
Patriotic; Independent streak;  
Modest housing; Active outdoor  
lifestyles; Risk takers

**Rural Southern Bliss N48**  
Age: 51-65, \$50-74k  
Single family, 5+  
Age of children: 0-3  
Tech Use: Excellent  
Fashionable; Limited discretionary  
spend; Aspirational;  
Multigenerational households;  
Modest educations; Status  
shoppers

**Touch of Tradition N49**  
Age: 36-45, \$35-49k  
Single family, 1  
Age of children: 13-18  
Tech Use: Very Poor  
Frugal; Working-class sensibility;  
Home-based activities; Sports TV;  
Remote settings; Hunting/fishing

## O SIGNIFICANT SINGLES

**True Grit Americans N46**  
Age: 36-45, \$50-74k  
Single family, 1  
Age of children: 13-18  
Tech Use: Very Poor  
Rural residences; Live within  
means; Outdoor activities;  
After-market buyers; Practical  
priorities; Cowboy values

## O SINGLES

**Colleges and Cafes O53**  
Age: 19-24, <\$15k  
Multi-family: 101+ units, 1  
Tech Use: Very Poor  
University towns; Single adults;  
Risk takers; Active lifestyles;  
Politically disengaged;  
Well-educated

**Digital Dependents O51**  
Age: 25-30, \$35-49k  
Single family, 1  
Age of children: 0-3  
Tech Use: Excellent  
Ambitious; Appearances are  
important; Single adults;  
Outdoor activities; Music lovers;  
Digitally savvy

**Family Troopers O55**  
Age: 25-30, <\$15k  
Multi-family: 5-9 units, 2  
Age of children: 0-3  
Tech Use: Excellent  
Renters; Military base communities;  
Ethnically diverse; Children's  
activities; Limited educations;  
Active social lives

**Full Steam Ahead O50**  
Age: 36-45, <\$15k  
Multi-family: 101+ units, 1  
Age of children: 13-18  
Tech Use: Very Poor  
Busy lives; Television fans; Single  
adults; Informed shopper; Leaning  
liberal; Competitive sports

**Striving Single Scene O54**  
Age: 25-30, <\$15k  
Multi-family: 101+ units, 1  
Tech Use: Excellent  
Career-driven; Urban-centric;  
Digitally dependent; Active social  
lives; Gym memberships; Music fan

**Urban Ambition O52**  
Age: 31-35, <\$15k  
Multi-family: 5-9 units, 1  
Age of children: 13-18  
Tech Use: Very Poor  
Racially diverse; Singles and single  
parents; City apartment renters;  
Music hip; Technology adapting;  
Video games

## P CULTURAL CONNECTIONS

**Expanding Horizons P59**  
Age: 36-45, \$35-49k  
Single family, 5+  
Age of children: 10-12  
Tech Use: Excellent  
Blue-collar jobs; Bilingual;  
Style conscious; Budget  
constraints; Preteens and teens;  
Team sports

**Heritage Heights P58**  
Age: 36-45, <\$15k  
Multi-family: 2 units, 1  
Age of children: 13-18  
Tech Use: Excellent  
Ethnically eclectic; Fashion  
forward; Artistically inclined;  
Bilingual; Single parents;  
Appearances matter

**Humble Beginnings P61**  
Age: 36-45, <\$15k  
Multi-family: 101+ units, 1  
Age of children: 10-12  
Tech Use: Excellent  
Rental housing; Single parents;  
Bilingual; Driven to impress;  
Family abroad; Style on a budget

**Mid-scale Medley P56**  
Age: 36-45, \$50-74k  
Single family, 1  
Age of children: 13-18  
Tech Use: Below Average  
Modest living; Single adults;  
Trendsetters; Cash over credit;  
Outdoor leisure; Family abroad

**Modest Metro Means P57**  
Age: 51-65, <\$15k  
Multi-family: 2 units, 1  
Age of children: 13-18  
Tech Use: Very Poor  
Public transportation; Ethnically  
diverse; Single parents; Rental  
housing; TV watchers;  
Opportunity seekers

## O SIGNIFICANT SINGLES

**Striving Forward P60**  
Age: 36-45, <\$15k  
Multi-family: 5-9 units, 1  
Age of children: 10-12  
Tech Use: Excellent  
Multi-ethnic; Ambitious;  
Single parents; Family activities;  
Active athletes; Fashionable

## Q GOLDEN YEAR GUARDIANS

**Footloose and Family Free Q63**  
Age: 76+, \$15-24k  
Single family, 1  
Tech Use: Below Average  
Retirees; Epicurean; Healthy living;  
Active social lives; Well-invested;  
Financially secure

**Reaping Rewards Q62**  
Age: 76+, \$35-49k  
Single family, 2  
Tech Use: Very Poor  
Retirees; Established credit;  
Cruise vacations; Daytime  
entertainment; Brand loyal;  
Republican supporter

**Town Elders Q64**  
Age: 76+, \$15-24k  
Single family, 1  
Tech Use: Very Poor  
Spiritual; Cautious money  
managers; Seniors; Home-  
centered activities; Health-related  
purchases; Rural lifestyle

**Senior Discounts Q65**  
Age: 76+, <\$15k  
Multi-family: 101+ units, 1  
Tech Use: Very Poor  
Discount shoppers; Retirement  
residences; TV entertainment;  
Active leisure lives; Active health  
maintenance; Avid newspaper  
readers

## R ASPIRATIONAL FUSION

**Dare to Dream R66**  
Age: 26-30, <\$15k  
Multi-family: 5-9 units, 1  
Age of children: 13-18  
Tech Use: Above Average  
Single parents; Apartment dweller;  
Bilingual; Brand-conscious; Team  
sports; Window-shoppers

**Hope for Tomorrow R67**  
Age: 19-24, <\$15k  
Single family, 1  
Age of children: 13-18  
Tech Use: Excellent  
Single parents; Striving for  
more; City living; Shopping as  
entertainment; Seeking approval;  
Cash not credit

## S ECONOMIC CHALLENGES

**Small Town Shallow Pockets S68**  
Age: 51-65, <\$15k  
Single family, 1  
Tech Use: Very Poor  
Modest spenders; Rural towns;  
Single, empty nesters; Frequent  
movers; Modest educations;  
Status seeking purchases

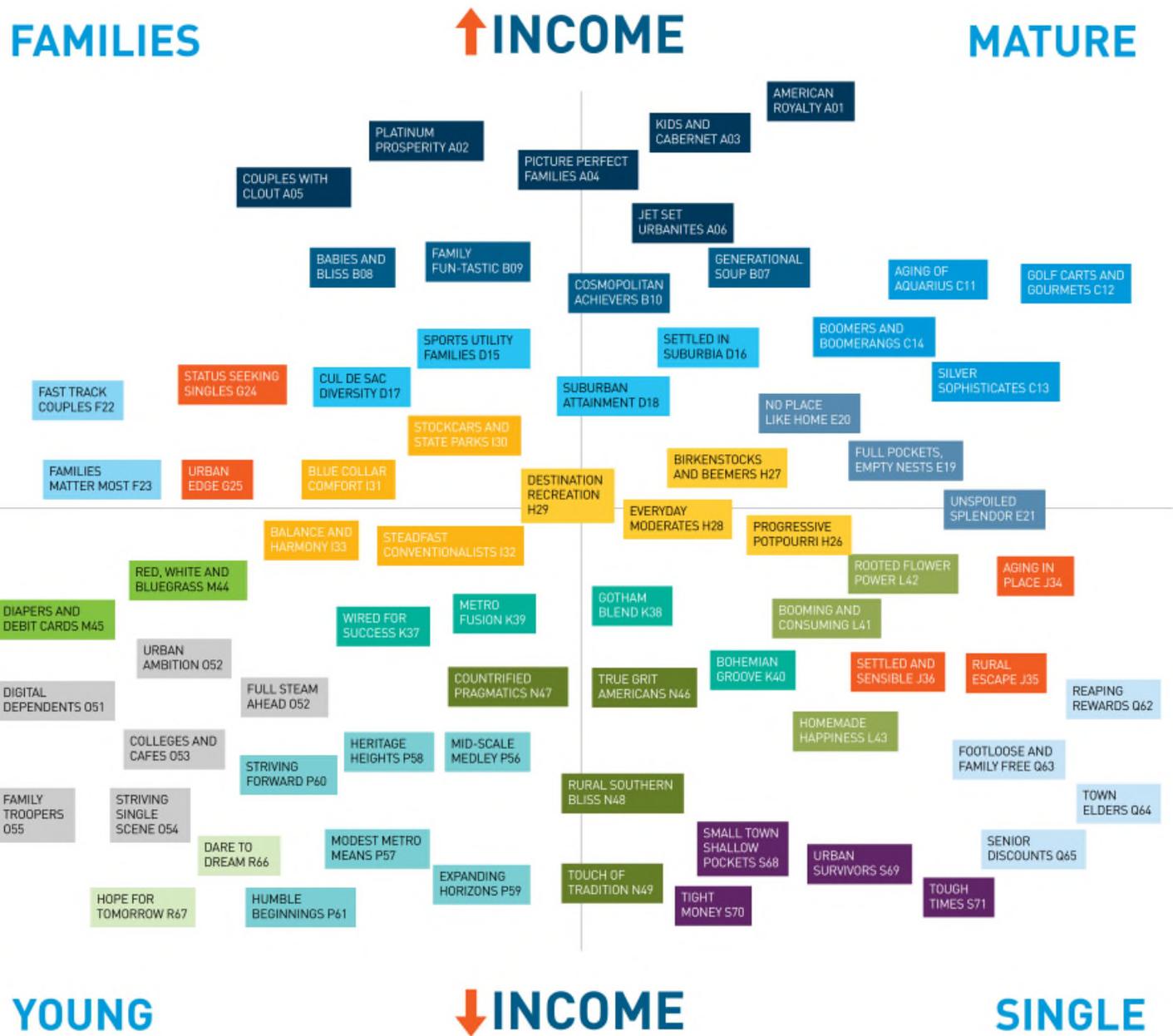
**Tight Money S70**  
Age: 36-45, <\$15k  
Multi-family: 20-49 units, 1  
Age of children: 13-18  
Tech Use: Excellent  
Rental housing; Rural towns;  
Blue-collar jobs; Simple lifestyles;  
Bargain hunters; Status shoppers

**Tough Times S71**  
Age: 51-65, <\$15k  
Multi-family: 101+ units, 1  
Tech Use: Excellent  
City renters; Ethnically diverse;  
Brand conscious; Aspirational;  
Limited budgets;  
Appearances matter

**Urban Survivors S69**  
Age: 51-65, <\$15k  
Single family, 1  
Age of children: 13-18  
Tech Use: Excellent  
Modest budgets; Racially  
diverse; Entrepreneurial spirit;  
Homeowners; Materialistic  
aspirations; Style on a budget

# 71 Lifestyle Clusters - The Mosaic by Income

Experian Decision Analytics; 2019 - 2020



## 71 Lifestyle Clusters - General Approach Experian Decision Analytics; 2019 - 2020

More than 300 data points have been used to build Mosaic USA. These have been selected as inputs to the classification on the basis of their coverage, quality, consistency and sustainability.

The data variables enable accurate identification and differentiation between a wide range of consumer characteristics and attributes. (See the list below.)

The data variables are updated quarterly to ensure continued accuracy in assignments of the Mosaic codes.

In general, they meet the following criteria:

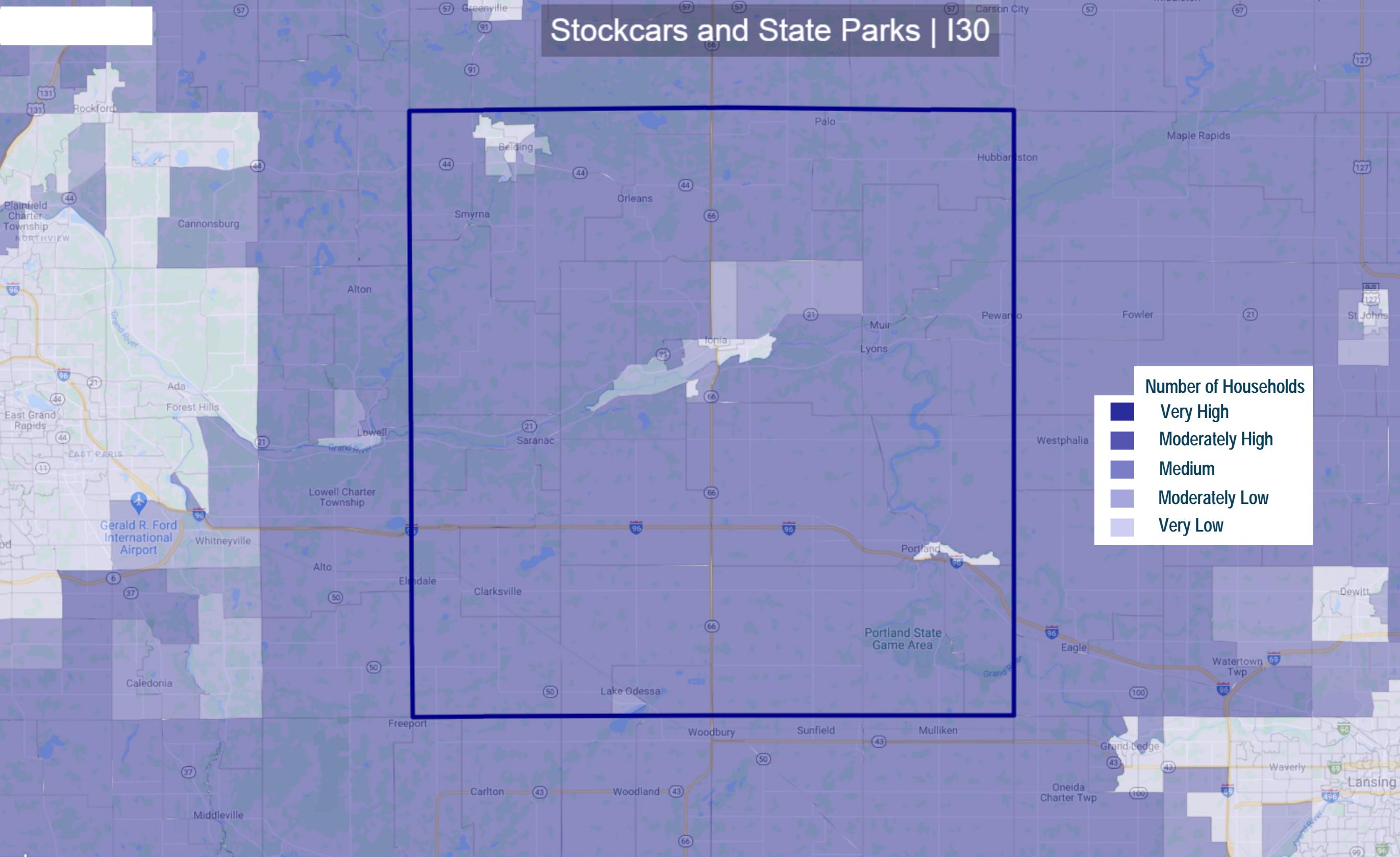
- Allow the identification and description of consumer segments that are not necessarily distinguished solely by the use of census data.
- Ensure accuracy of Mosaic code by either household or neighborhood.
- Are updated regularly to ensure that changes are monitored.
- Improve differentiation and allow for the identification of a wide range of consumer behaviors.

### Characteristics and Attributes

Demographics	Socio-economics	Location	Financial measures	Property characteristics
Age	Education/qualifications	Urbanity/rurality	Income	Tenure
Marital status	Occupation	Means of transport	Credit behaviour	Property value
Household composition	Industry	Travel to work time	Owner of multiple homes	Number of rooms
Length of residency	Hours worked		Social security/assistance	Year built
Presence of children	Home business			Number of dwellings
Number of occupants	Vehicle ownership			Rent amount
Ethnicity				Group quarters
Language ability				

# Section D<sub>1</sub>

# Stockcars and State Parks | I30



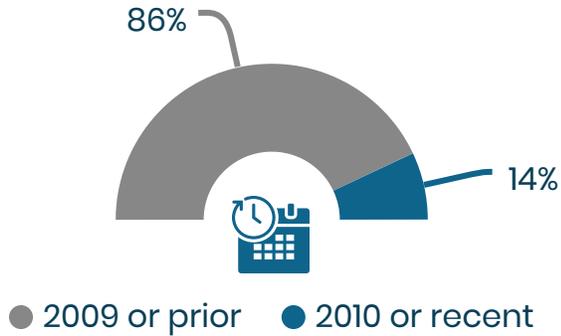
## Number of Households

- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low

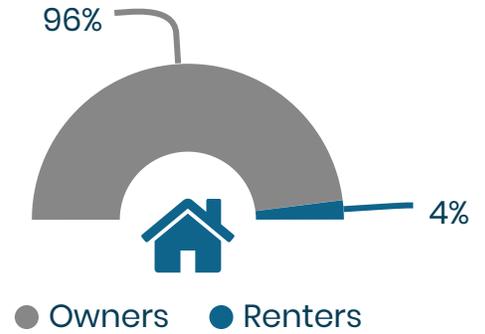
# Stockcars & State Parks | I30

Lifestyles and Housing Preferences | National Averages

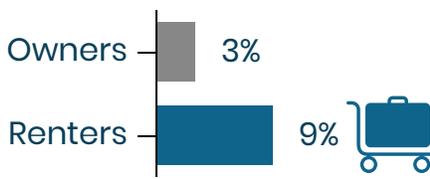
### Units by Decade Built



### Households by Tenure



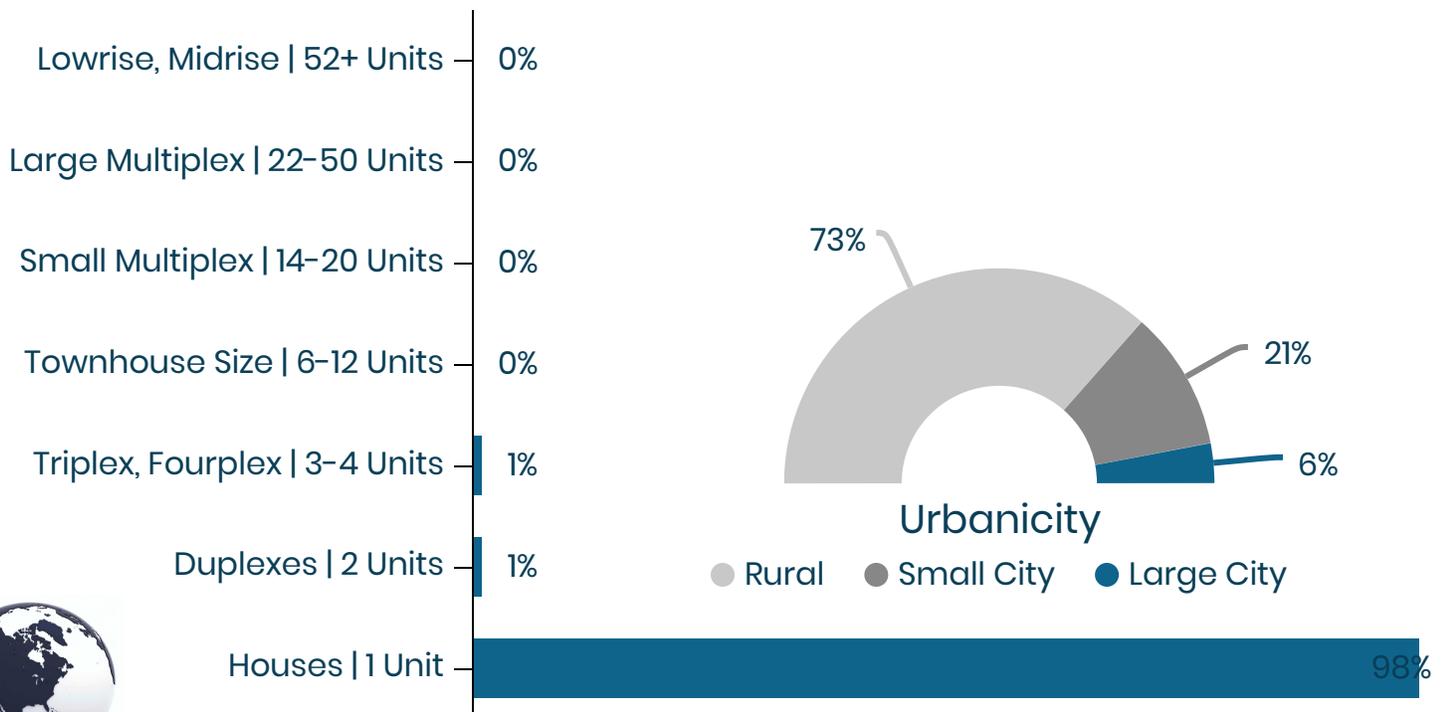
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Stockcars & State Parks | I30

Mid-aged, moderate-to-better income couples, working with active suburban lifestyles

Stockcars & State Parks households are mostly middle-income families and some empty-nesters living in remote rural communities. The adults have turned high school diplomas and some college education into decent wages from a mix of service-sector, farm and blue-collar jobs. Their children are mostly teenagers and young adults, either grown and out of the house or soon to be. Their large houses and big garages are on substantial lots in out-of-city locations, and they are lured by large footprints at bargain prices. Far from urban centers, their neighborhoods are perceived as safe with few worries about crime or violence.

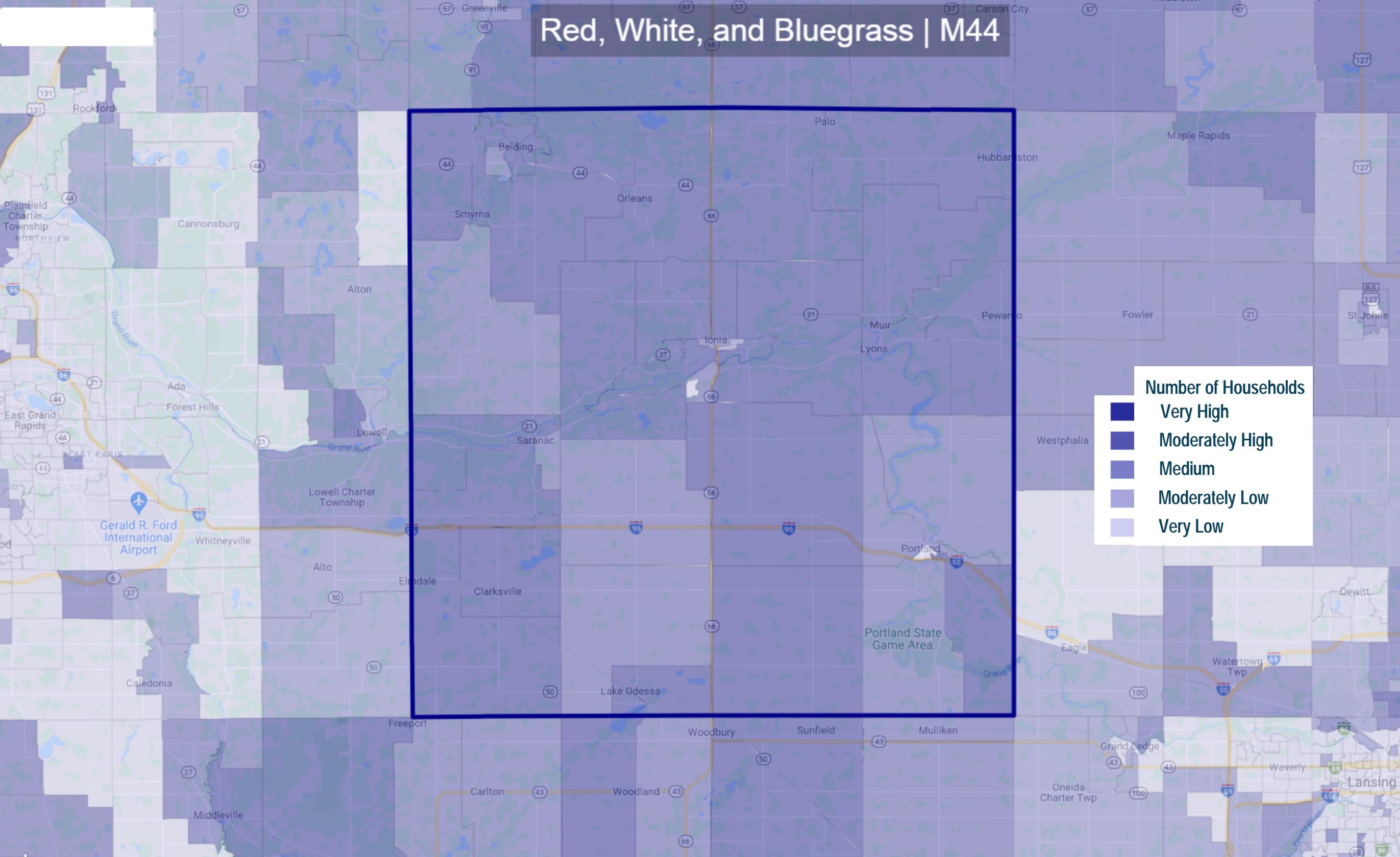
Stockcars & State Park households enjoy engaging in a traditional small-town lifestyle. These households are fresh air-lovers who like to hunt, fish, and camp. In their homes, they enjoy gathering with friends and extended family for potluck dinners and card games. These households have average disposable income to spend on their homes, frequenting antique shows, bird watching and gardening on the weekends. Additionally, every summer, these households look forward to the arrival of a state fair or country music festival.

Stockcars & State Parks have a consumer obsession with the large sports utility vehicles, vans, and full-sized pickups they typically buy to handle their rough country roads and off-road excursions to fishing and hunting spots. They are not huge on traveling abroad, but they do like piling into an RV for summer vacations to nearby state parks. Financially conservative, they think that it's risky to invest on Wall Street. As shoppers, they want to find brands that portray an American-made image of quality and loyalty to its customers. They like to buy classic clothes at discount retailers or order apparel and do-it-yourself merchandise from online discount and bid sites.

With their modest educations, Stockcars & State Park households tend to have middle-of-the-road media tastes. They like reading newspapers, listening to country radio and watching classic television shows. They are big fans of motor sports and can't get enough auto racing and use cable channels to be a spectator more than twice the national rate. They have little interest in magazines unless they are focused on home improvement, extreme sports, and fishing/hunting. These households are more concerned about family than the larger community. They are traditionalists on social values, typically going to church weekly and maintaining strict gender roles in the family. They tend to vote Republican and describe themselves as conservative. They have a relatively low level of civic engagement and, if they belong to any organized group, it's their local church.

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# Red, White, and Bluegrass | M44



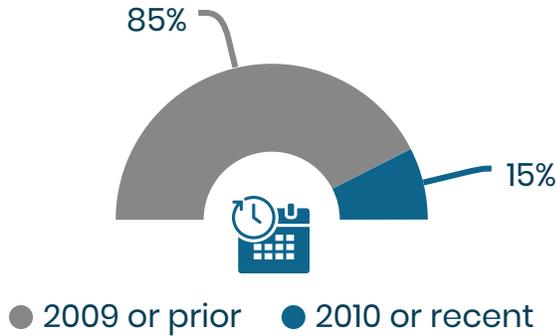
## Number of Households

- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low

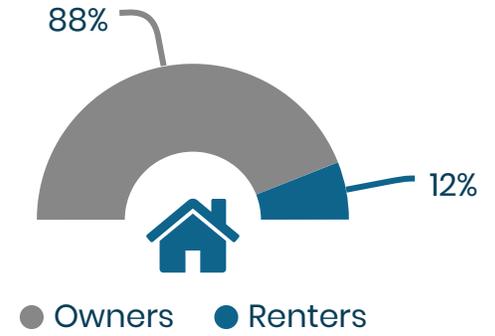
# Red, White & Bluegrass | M44

Lifestyles and Housing Preferences | National Averages

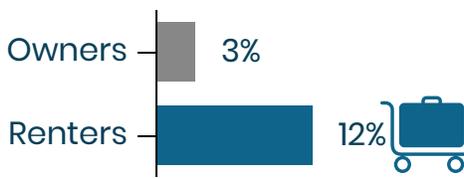
### Units by Decade Built



### Households by Tenure



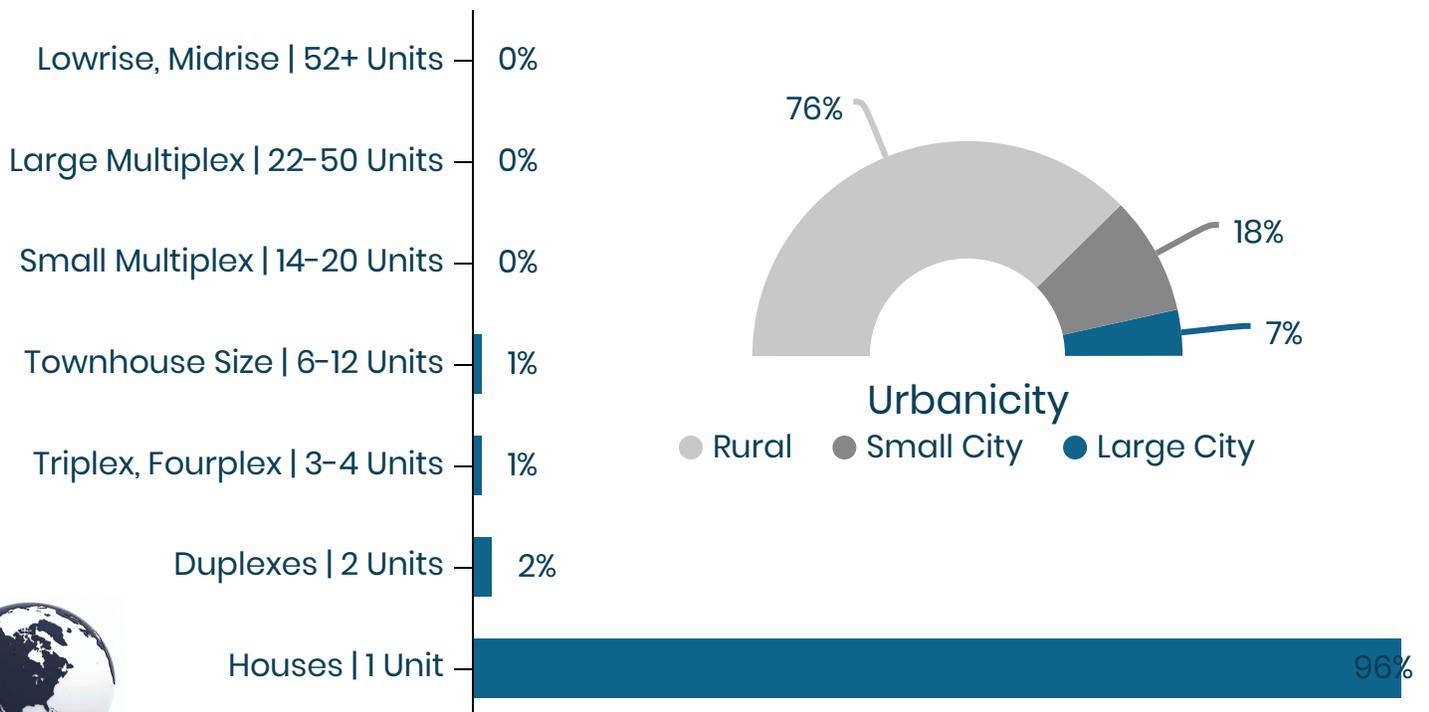
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Red, White & Bluegrass | M44

### Moderate-income rural families with diverse household dynamics

Red, White and Bluegrass households are large and over 65% have two or more children plus some with an aging parent. There's an old-fashioned pride in these communities. Many of the household heads grew up on area farms, married and have now moved into new subdivisions or manufactured homes on larger tracts of land. Although salaries are low, the dual incomes earned by these workers in construction, health care assistants, and retail clerks adequately support their lively, family-centered lifestyles. Half of them own two or more cars to drive the long distances to their jobs, children's activities, and shopping destinations.

Given their large families, most leisure activities involve child-friendly venues like bowling alleys, zoos and aquariums, and many hours are devoted to chauffeuring children to and from their activities. They are fans of outdoor sports such as baseball, basketball and swimming. For vacations, they tend to take driving trips, either in cars or recreational vehicles, to destinations that offer beaches or theme parks where they can camp and fish. Red, White and Bluegrass also like to spend leisure time at home, cooking, playing games and doing crafts or DIY projects.

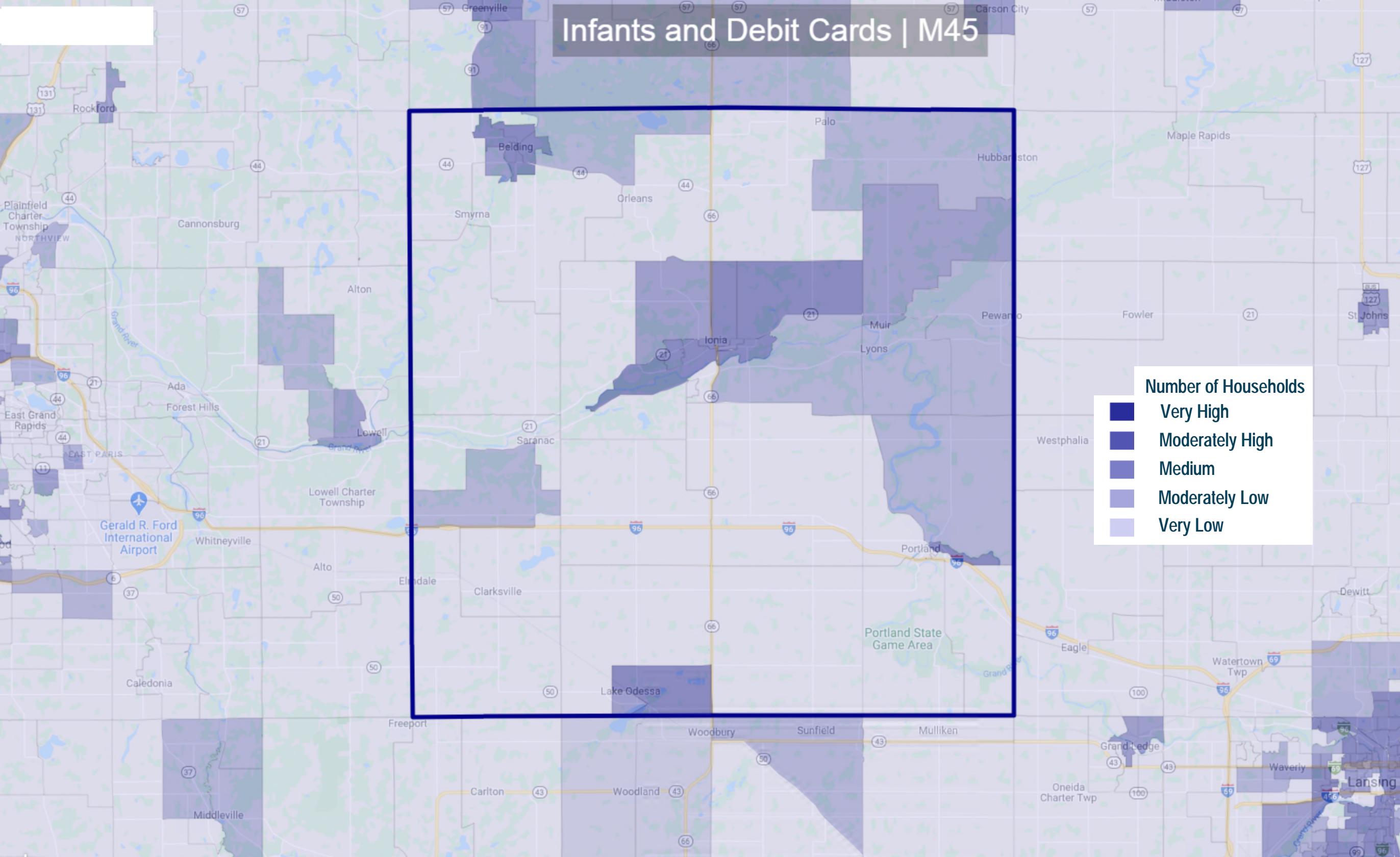
These households lack the discretionary income for luxury travel excursions or risky financial ventures. They have few investments; those they do have tend to be conservative products like saving bonds and CDs. With their homes located far from large malls, they are infrequent shoppers who tend to stick to discount department stores for clothing, sports equipment and children's toys. This target audience is technologically confident, though many are considered apprentices to electronic gadgets and apps. They are a particularly strong market for toys and games, particularly computer and video games. Many ignore designer fashion or trendy styles; these households don't care to stand out in a crowd.

Red, White and Bluegrass are an impressionable digital media audience. Although they have a few subscriptions to newspapers and magazines and are avid radio listeners (particularly of the country and bluegrass genres), mobile display and online video ads are grabbing their attention. Branding that portrays "America's choice" can grab their attention and expenditures; and nearly 70% spend impulsively.

The conservative media tastes reflect the old-fashioned values of these households. A number of these households are found in the Bible Belt, and they take their faith seriously. They go to church on Sunday and support conservative candidates during elections. Many are right-wing Republicans who support conservative social issues. At the grocery store, they are not concerned about additives or processed food. Indeed, many of these on-the-go families wish there were more fast food restaurants in their communities to help them keep their brood fed and happy.

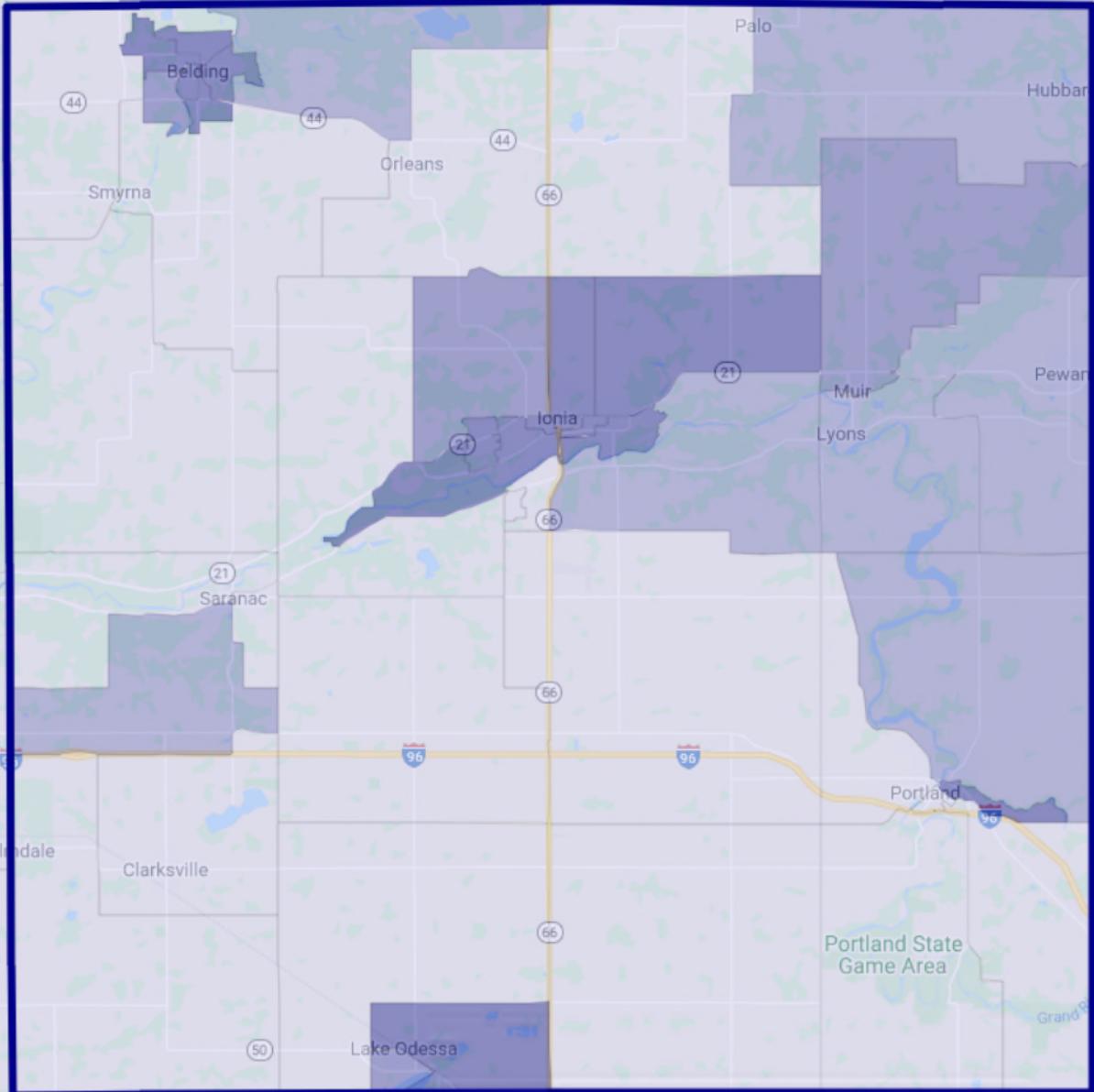
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# Infants and Debit Cards | M45



**Number of Households**

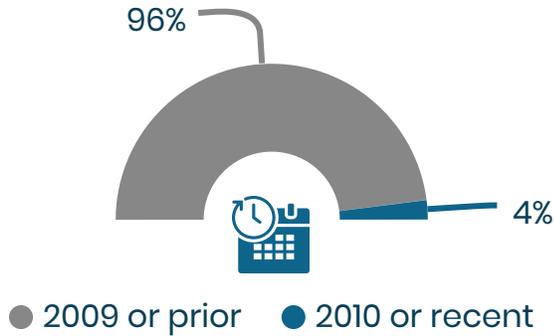
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



# Infants & Debit Cards | M45

Lifestyles and Housing Preferences | National Averages

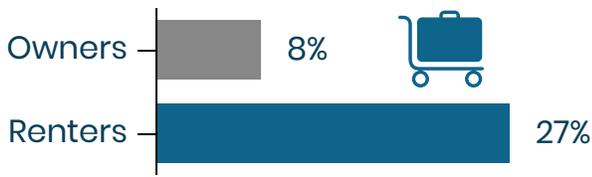
Units by Decade Built



Households by Tenure



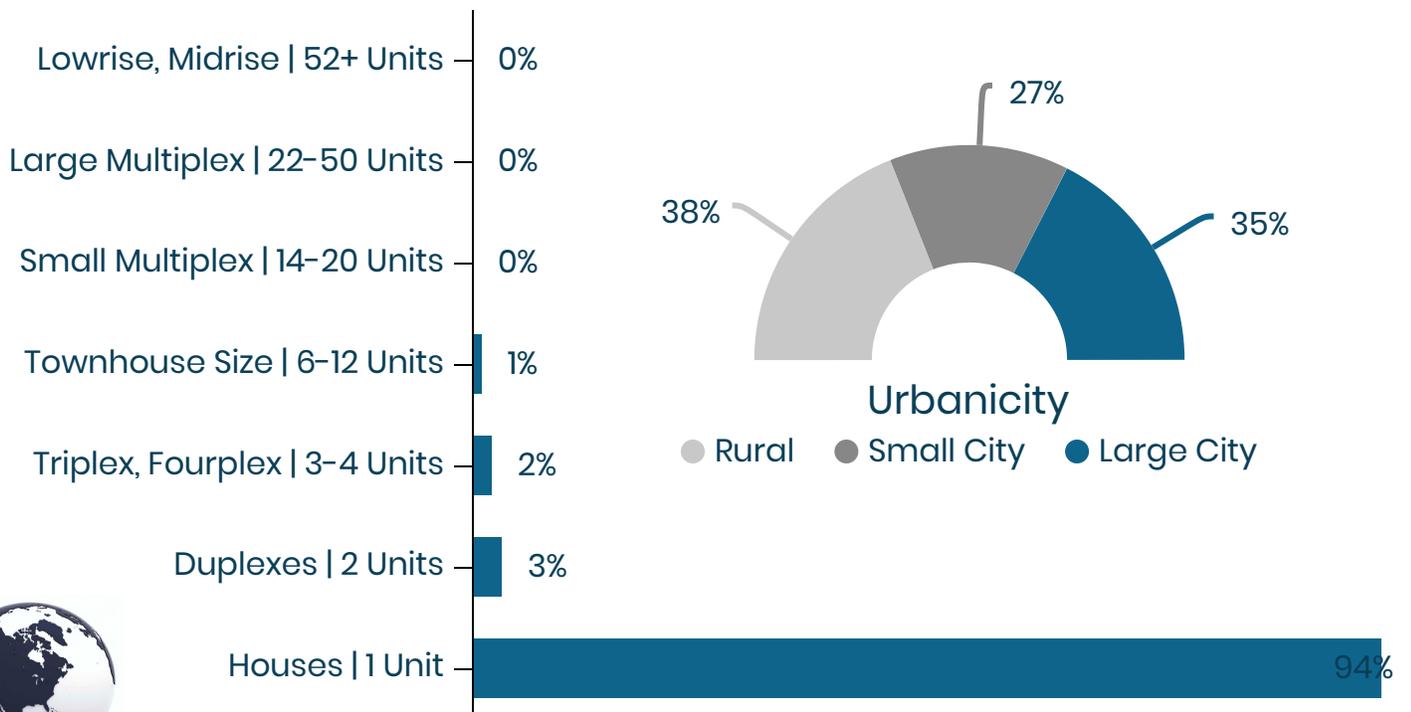
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



## Infants & Debit Cards | M45

Young working couples and single parents with children, renting houses in small cities

Infants & Debit Cards are young families and single-parent households just starting out or trying to start over after a divorce. Most of the adults are under 35 years and raising young children on low-to-middle incomes. With slightly below average educations and entry-level salaries from blue-collar, sales and service-sector jobs, Infants & Debit Cards tend to live in older city neighborhoods where housing is affordable and public transportation is nearby. Many of these households live a transitional lifestyle, and their high mobility is one indicator that they are seeking to change their circumstances for the better. Nearly half have lived at the same residence for fewer than five years.

These young households pursue budget-minded, child-centered activities. Most households like going to zoos and bowling alleys, buying lots of toys and sports gear, and spending their weekends at ball fields, where they watch and participate in baseball and soccer games. There's not a lot of discretionary cash to pursue travel or cultural activities. Few have started saving for the future, and about 35% own any investments. At night, these households tend to stick around the house to watch television, play games or do small home improvement projects. To celebrate a birthday, they'll typically spring for tickets to a country music concert.

Infants & Debit Card households see shopping as a leisure sport, but their shallow pockets mean that it's an infrequent exercise. They look for sales and typically shop at discount department stores. Although they like to keep up with technological trends, they are somewhat slow to adopt newer devices. Older CD and DVD players are stacked alongside their video game systems. They are also less likely than average to head off to work carrying a smartphone or other digital device.

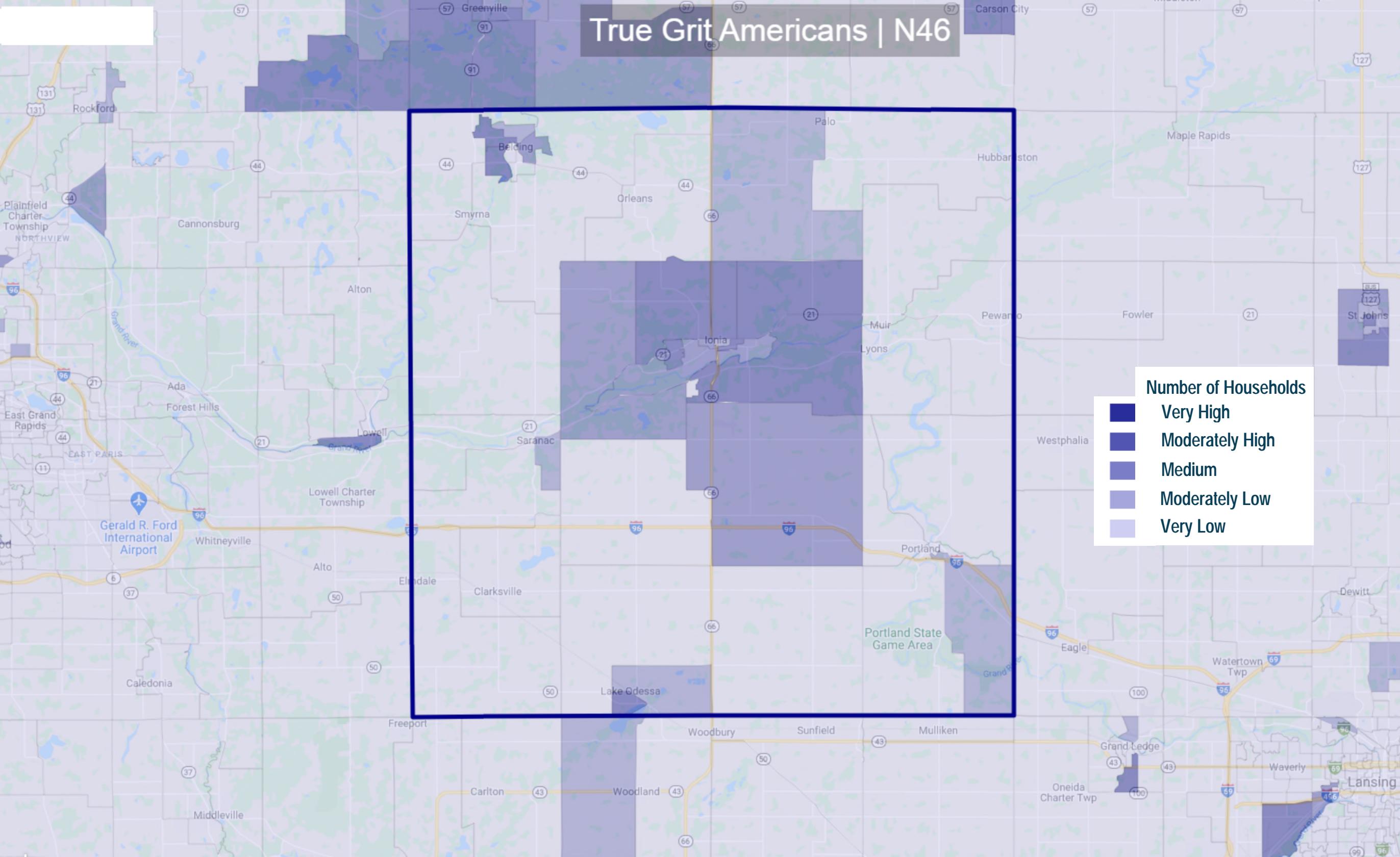
However, these households do enjoy having electronic media around the house. They are music fans who tune into radio stations that play a range of alternative rock, even hip-hop. They are also a strong market for television entertainment, keeping their screens warm during prime time by tuning in comedy shows and music television. Fans of the internet, they go online to look for work, play a game or check out a friend's social media activities. Because they are relative newcomers in their neighborhoods, they have little interaction with their neighbors but maintain virtual communities online.

Being more connected online than in the real world is appropriate for this transient lifestyle; these households have little time, or interest, in putting down roots. These young families live hectic lives where meals often involve fast food, takeout or frozen dinners. They are mostly apathetic on hot-button political issues. They vote Democratic, if they are registered to vote at all, but they are hardly community activists.

They are receptive to learning about brands via their radios and social media. Use messages that encourage this market to buy now as they tend to be more impulsive. Coupon and discount deals draw them in as well, especially if brands are positioned as the preferred choice among consumers.

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# True Grit Americans | N46



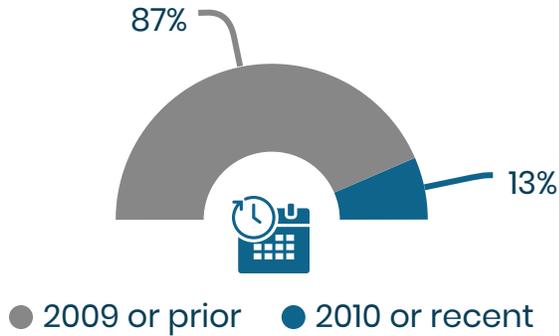
## Number of Households

- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low

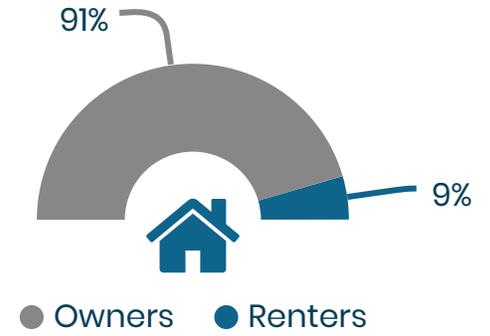
# True Grit Americans | N46

Lifestyles and Housing Preferences | National Averages

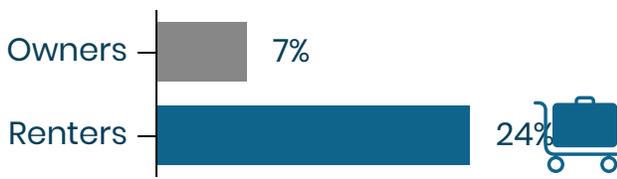
### Units by Decade Built



### Households by Tenure



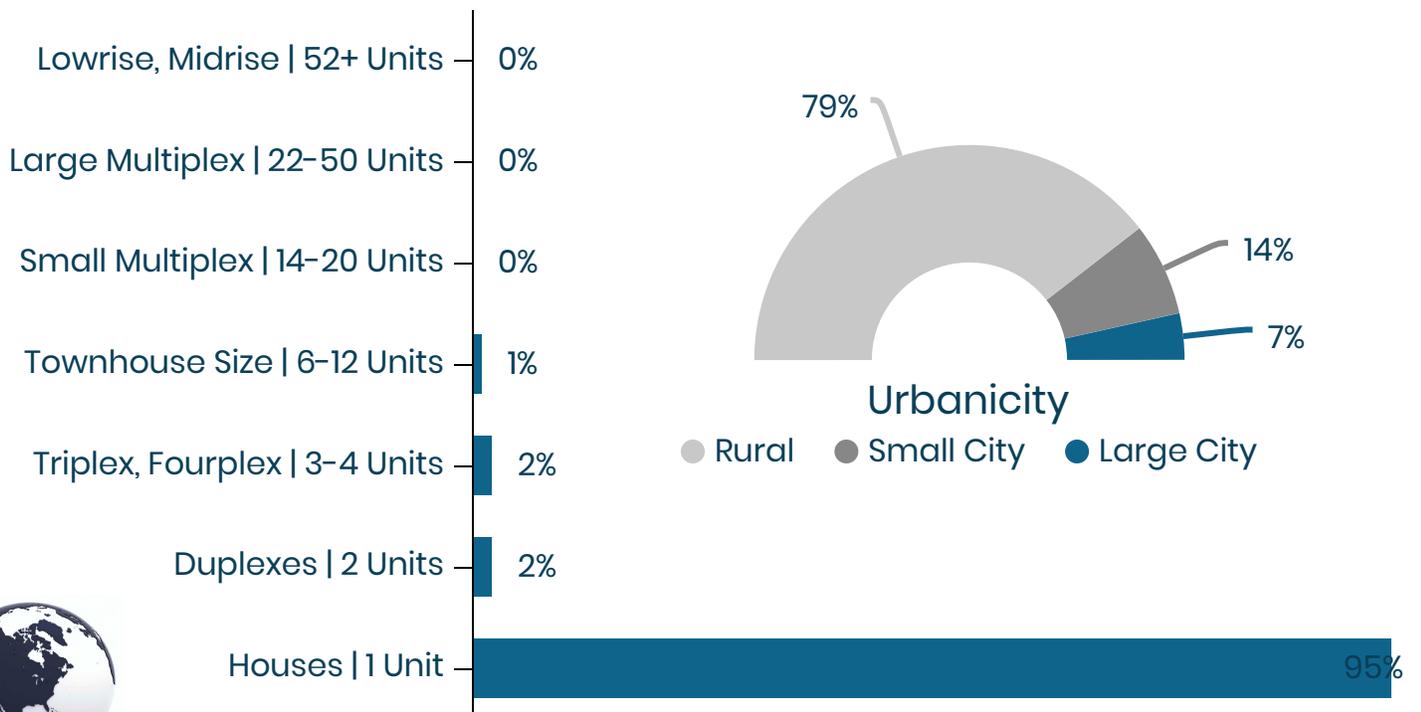
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



# True Grit Americans | N46

## Mid-aged, moderate-income households, town & country communities

With many demographic patterns reflecting the general population, True Grit Americans are rustic, found in farming and small city and village communities located mostly in the nation's midsection. These mostly empty-nesting couples with some singles have average educations and a median age of about 46. Their employment profile is similar to the national average, except for the disproportionate number of workers in blue-collar and farming occupations. Nearly 70% live in older homes built before 1980.

Thanks to low expenses, these households can afford active lifestyles. They are great fans of the outdoors and enjoy spending free time fishing, hunting and camping. Their social lives revolve around church groups, AARP and veterans' club activities. These older households also like to spend time around the house cooking, gardening and pursuing time-honored hobbies like needlework.

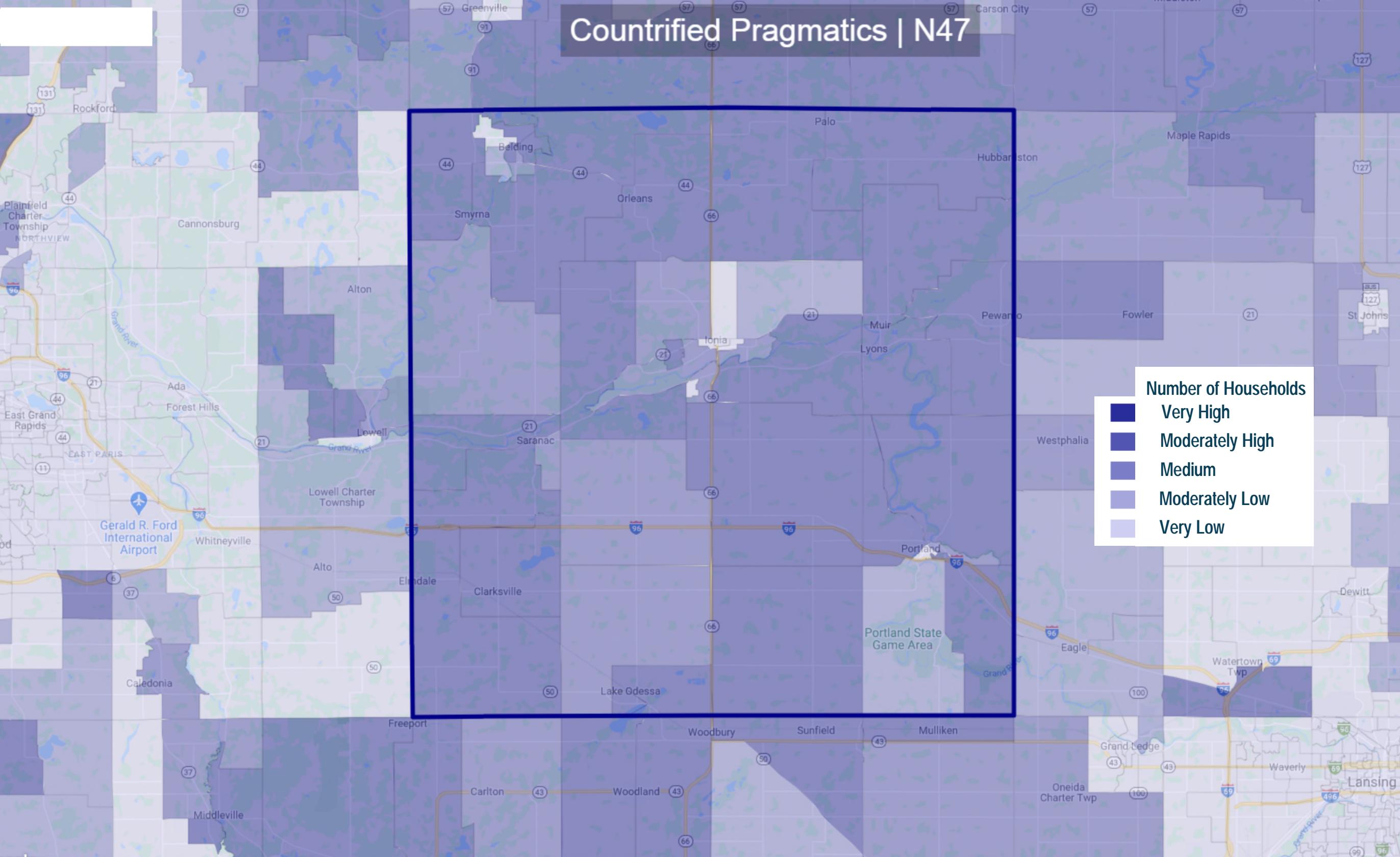
True Grit Americans prefer to shop at local stores rather than national chains, but if they can't get what they want, they'll travel more than an hour to main-stream and big-box retailers. This is "buy American" country where consumers look for trucks and sturdy sedans made by the likes of Ford, Dodge, and Chevy. They buy electronic gear less than the average consumer and rely on advice from friends before they go and buy any gadgets, and they find investing in stock too risky.

These hardy, rural families tend to embrace the traditional, and their consumption of media is lower than the national average. They read few magazines, if any. On the radio, they tune in to stations that play country and golden oldies. They watch a fair amount of television, everything from shows like "House" and "CSI" to game shows and movies.

True Grit Americans are down-to-earth, practical households who cultivate old-fashioned values. They are politically uninvolved and religious. They are laid-back when it comes to money and materialism; they are uninterested in giving up family time to get a promotion and they couldn't care less about a closet filled with designer clothes. They like to cook, but they don't follow the latest culinary trends and a worn cookbook handed down from their grandmother is just fine. They find the idea of presenting food in an artistic way slightly ridiculous.

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# Countrified Pragmatics | N47



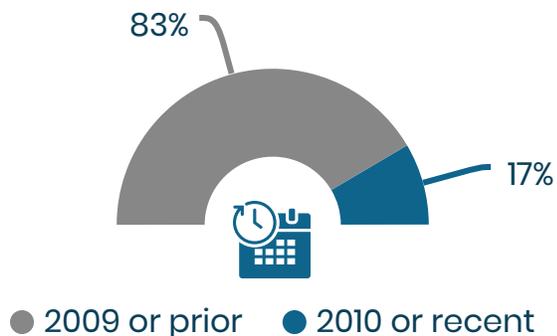
## Number of Households

- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low

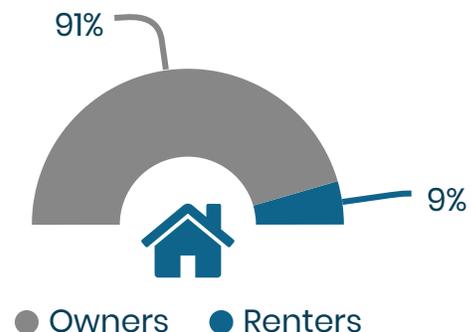
# Countrified Pragmatics | N47

Lifestyles and Housing Preferences | National Averages

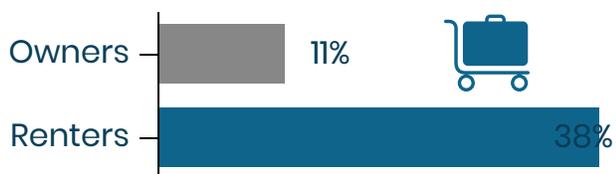
### Units by Decade Built



### Households by Tenure



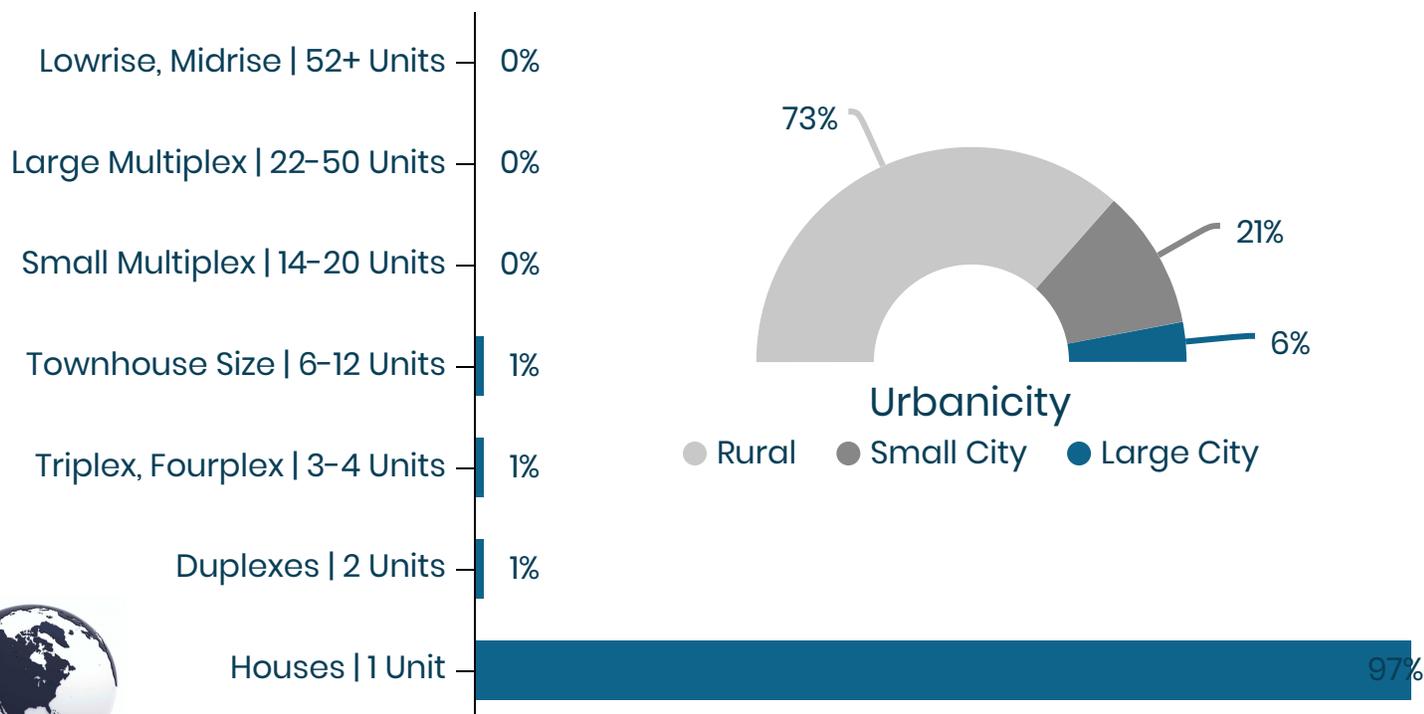
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Countrified Pragmatics | N47

### Moderate-income couples and singles living rural, casual lives

Concentrated in the rural South, Countrified Pragmatics households are mostly couples. Over 80% are married, living in modern brick homes and double-wide manufactured homes on recently-developed lots. Their ages vary from 30s to 60s and about half of the adults have children. Most are high school-educated, blue-collar workers in manufacturing, transportation and construction. Although many are dual-income households, incomes are still only 75% of the national average, making for tight budgets and modest homes. This is the nation's top target for ownership of manufactured homes.

The lifestyle in Countrified Pragmatics is typical of many rural households. They enjoy spending their free time cooking, gardening, listening to music and doing quiet hobbies. In their remote communities, few enjoy nightlife or cultural activities, and they travel rarely, except to a lake for swimming or an auto race to support their favorite drivers. They are not interested in most outdoor sports, other than traditional pursuits like fishing and hunting that put food (and jerky) on the table. Many missed the health revolution and admit that they eat plenty of fast food and dive into sugary desserts. When they go out to eat, they tend to head right to red-meat palaces like Sizzler, Golden Corral and Longhorn Steakhouse.

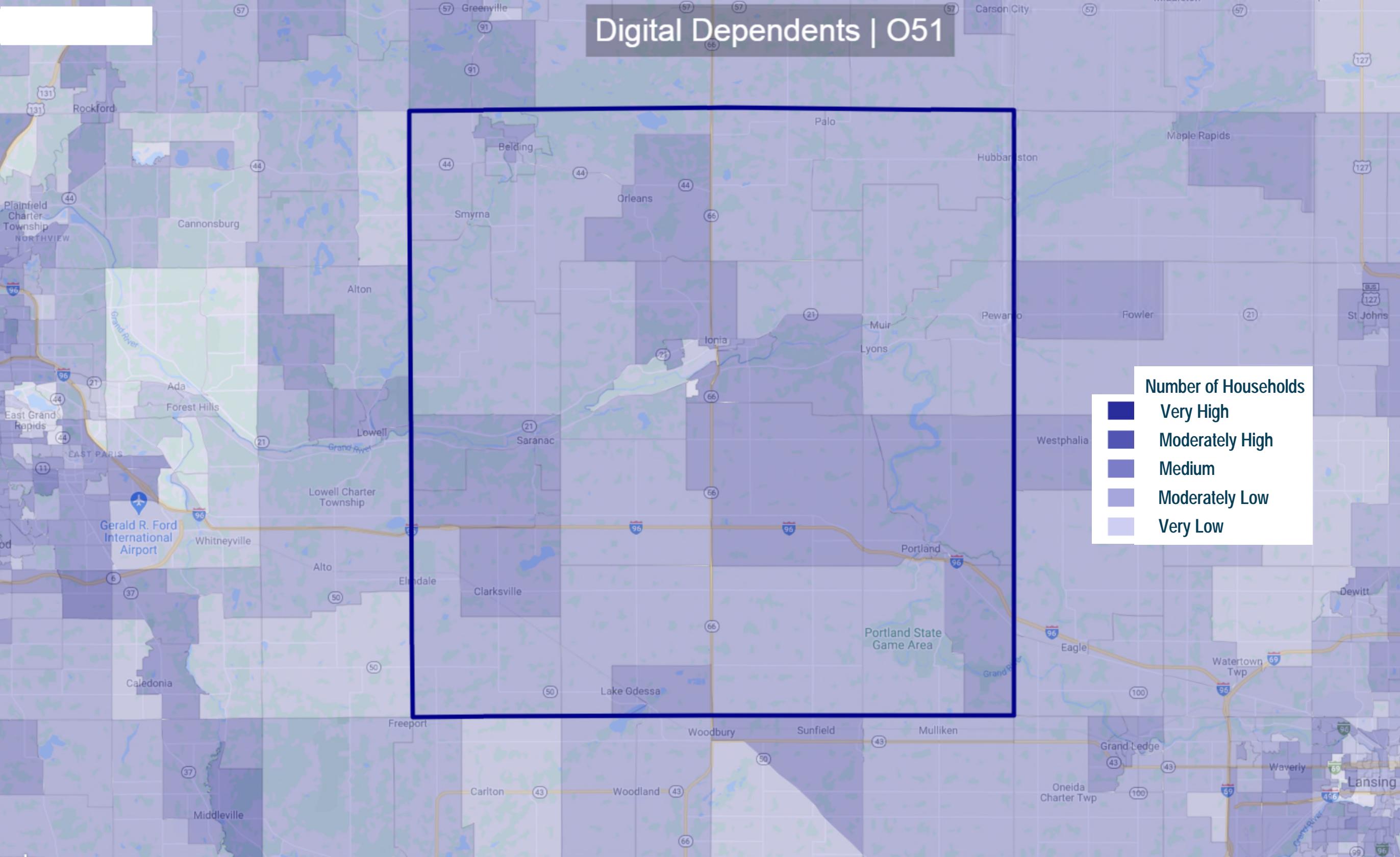
As shoppers, Countrified Pragmatics households are value-conscious, pragmatic and informal. They tend to make most of their purchases at discount department stores, noting that they prefer bargains to designer clothes. They describe themselves as cash-and-carry kinds of consumers who don't carry credit cards and have high levels of distrust when investing with banks or Wall Street. Some are tech-shy, not yet carrying the latest smartphones or smart devices, but they do buy large-screen projection and flat-screen televisions. As utilitarian consumers, they always look under the hood and check out repair reports whenever they buy a new car and many are currently paying off new auto-loans.

Their taste in media reflects a bygone age. They rely on radio and television to stay in touch with popular culture and read magazines and newspapers at a greater rate than the national average. They like to watch police procedurals, movies, reality shows and NASCAR races on television. They do use the internet a fair amount, with their activities mostly consisting of instant messaging and downloading games, and they do indicate that they plan to enhance their online services in the next year.

Most Countrified Pragmatics households aren't registered with a political party. They describe themselves as spiritual and religious. Those that do vote are split between parties. They are otherwise casual about their lifestyle; they enjoy their neighbors, go to dances at the local veterans' club and run an informal household. Using messages that portray that "buy American" image is also more likely to engage the Countrified Pragmatic consumers.

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# Digital Dependents | O51



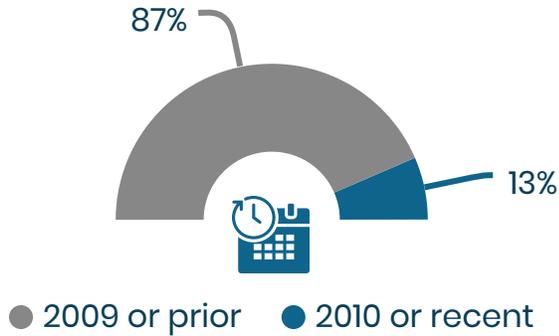
## Number of Households

- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low

# Digital Dependents | O51

Lifestyles and Housing Preferences | National Averages

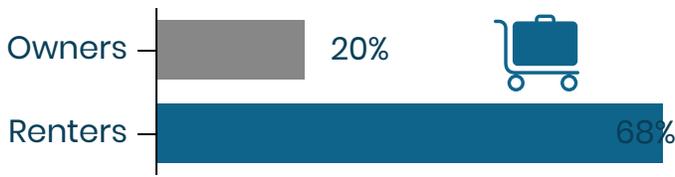
### Units by Decade Built



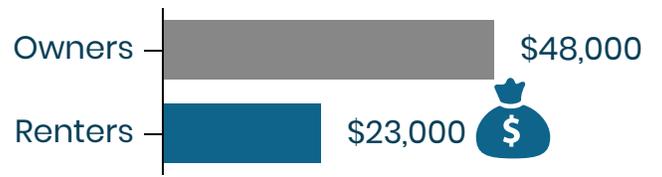
### Households by Tenure



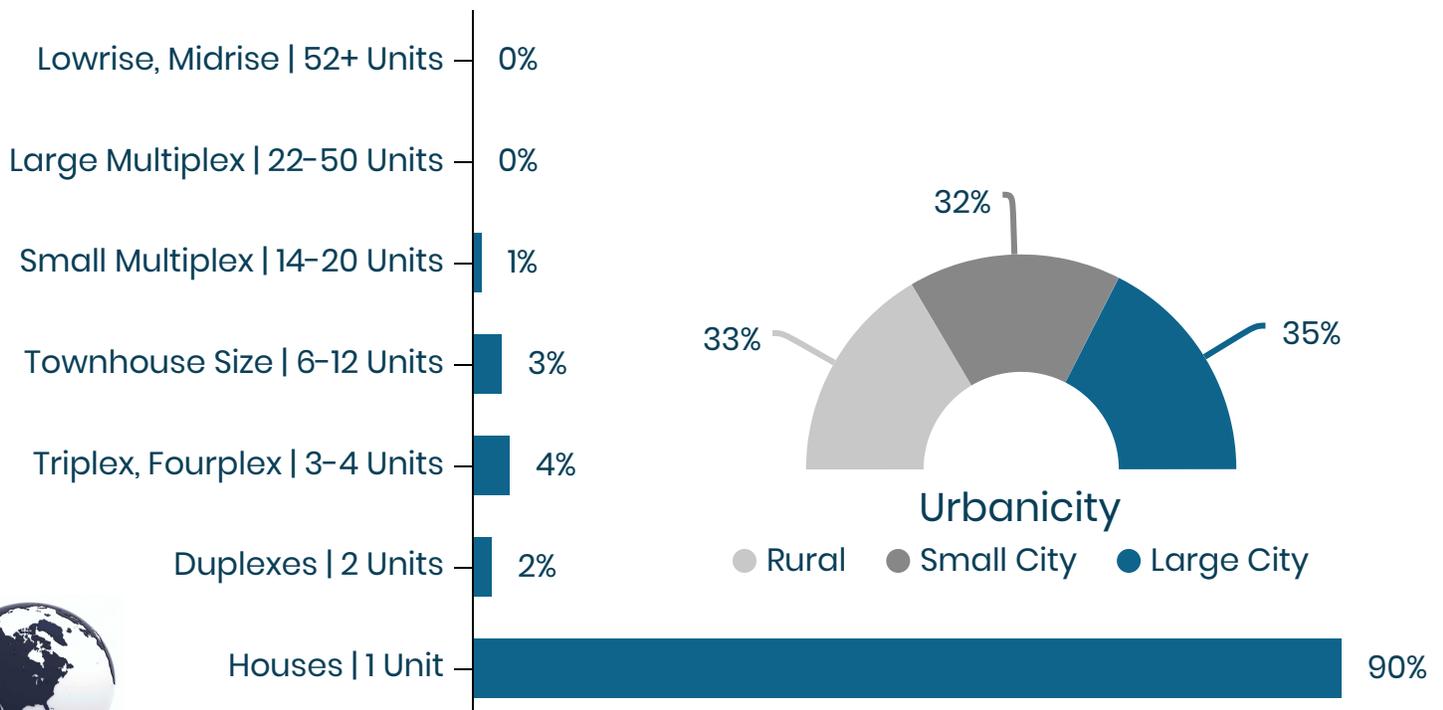
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



# Digital Dependents | O51

## Mix of Generation X and Generation Y households living digital-driven, urban lifestyles

With the first wave of digitally focused consumers are now in their twenties and early thirties, and many have begun to leave the nest and start independent lives and families. That's the story of Digital Dependents households, with nine out of ten under 35 years old. They include a mix of married couples and singles, some having children, with a majority having gone to college. Many hold jobs in blue-collar sales and entry-level positions, providing modest incomes that let them live in primarily single family homes. Most have settled in second-tier cities and suburbs across the country, but they show little intention to stay for any length of time. These households are newer homeowners and renters with more than 65% having lived at the same address for fewer than three years.

Having grown up with ubiquitous telecommunications, these individuals revel in multitasking lifestyles that allow them to bounce between cell phones, other hand-held devices, laptops, and video games. They are into athletics, whether it's playing basketball, working out by lifting weights or taking a yoga class. They have active social lives, going out to bars, theaters, cinemas, and billiard halls. If they stay in, it's typically to go online or play a video game. There's not a gaming console sold in America that they don't own at greater than the national average.

In the marketplace, Digital Dependent households have champagne tastes on moderate budgets. They follow the fashion magazines to check out the latest styles, but they typically go to discount clothiers or the clearance racks in more upscale shops. Over 50% are getting by without a car. Those who can afford a car tend to buy or lease inexpensive subcompacts, and they like imports for the cachet of a foreign brand. Where they won't compromise is on electronics. As the first generation born into the digital media age, these households are early tech adopters who want the latest wireless devices that will support their lifestyle of constant motion. While they have little interest in buying through catalogues, and automatically choose online sites to buy consumer electronics, toys, and books. When it comes to electronics, their friends come to them for advice on what's hot and what's not.

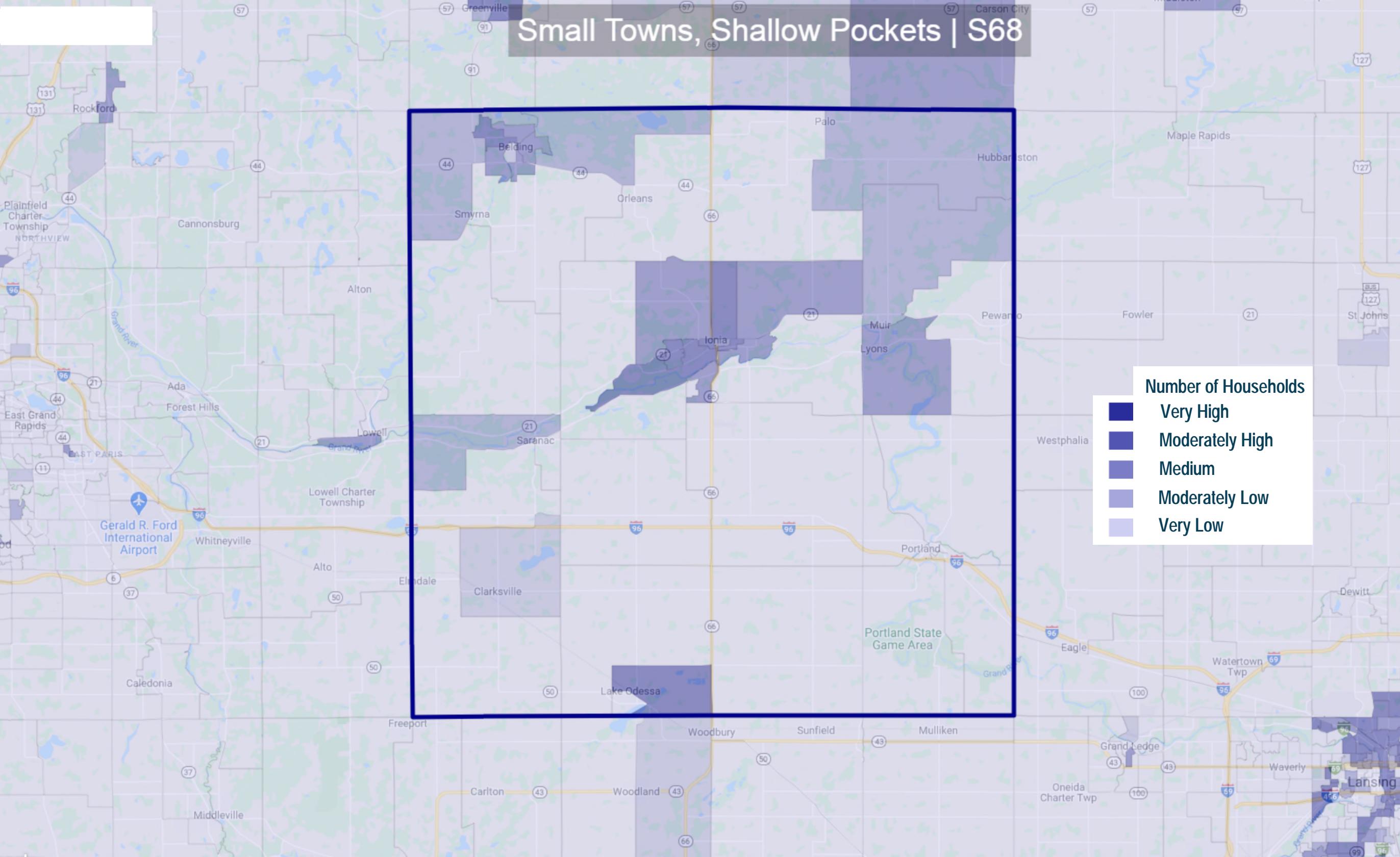
With so much of their free time spent online, Digital Dependents have drastically cut back on more traditional media. It's hard to find a member who subscribes to a newspaper or more than a couple of magazines. They will listen to the radio, mostly through internet apps, and seek out steaming sites for hip-hop, rhythm and blues, and pop music. They will also watch late-night television programs for comedy, music, and movies, but usually after a workout or social outing.

Advertisers will have a hard time connecting with them through traditional media. Instead, use mobile and online video and display to reach this market. Addressable television is another viable option as Digital Dependents are receptive to learning about brands in this channel.

With the world handed to them on a digital device, Digital Dependents have developed progressive attitudes and a global conscious. They tend to be liberals who support the Democratic agenda. They are constantly striving for more out of life, including better careers, the latest fashions, and the newest gaming consoles. These unattached individuals are still looking to find the perfect mate, and they place a lot of stock in their appearance.

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# Small Towns, Shallow Pockets | S68



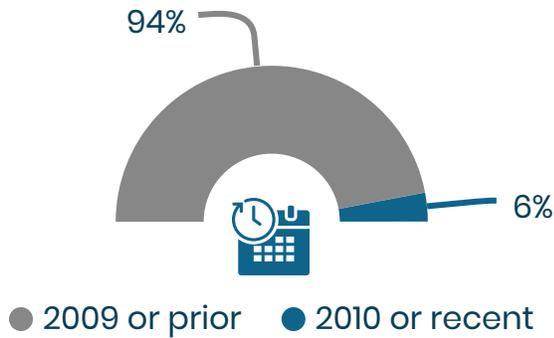
## Number of Households

- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low

# Small Towns, Shallow Pockets | S68

Lifestyles and Housing Preferences | National Averages

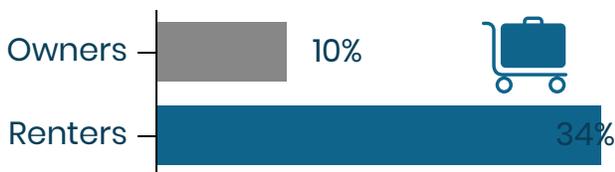
### Units by Decade Built



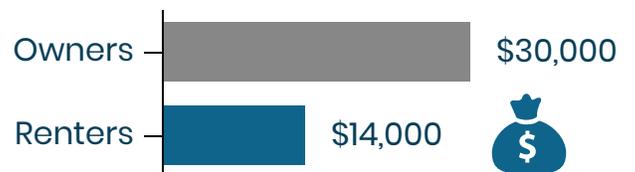
### Households by Tenure



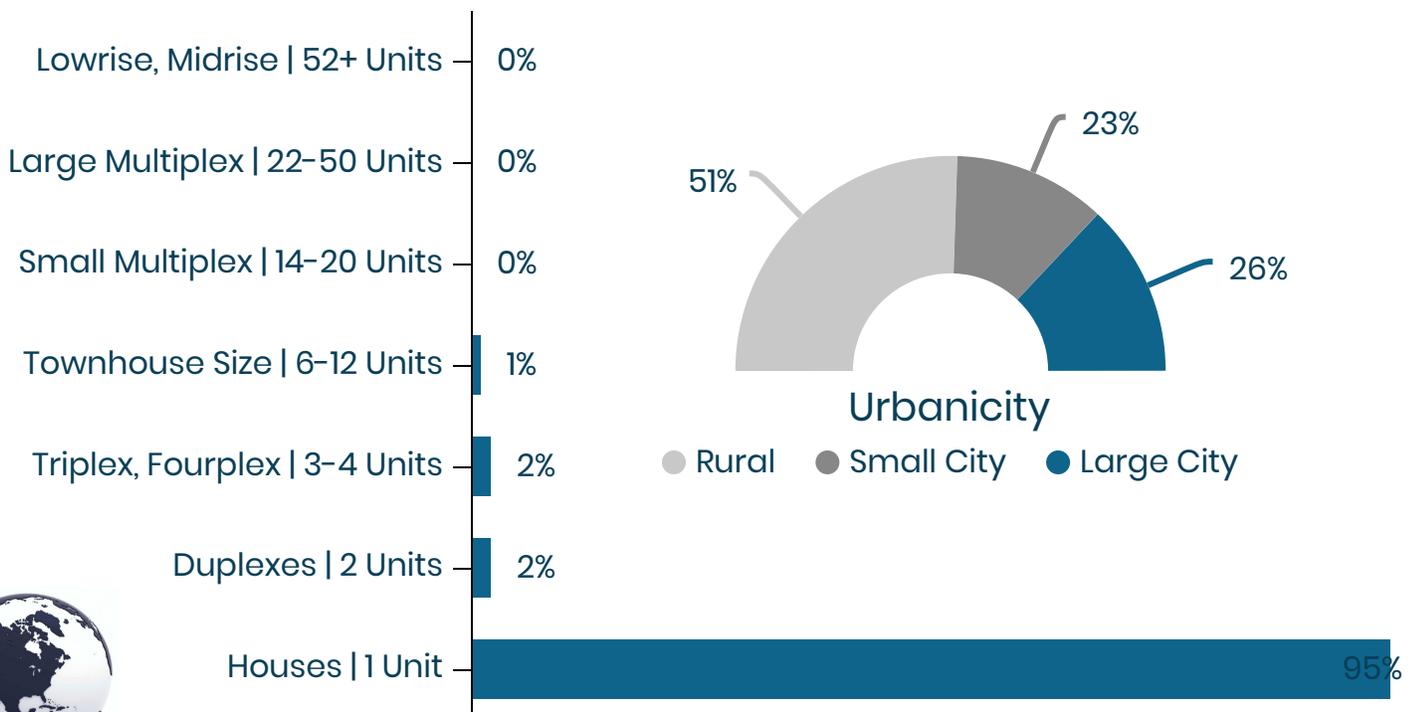
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Small Towns & Shallow Pockets | S68

Older, low-income singles and empty-nesters living in modest, exurban small towns

Small Towns & Shallow Pocket households are older, unmarried empty-nesters in second-tier cities and exurban villages. Their lifestyle is pure small-town America, including bluegrass, fast cars and full churches are all touchstones for these households. Most residents are over 50 years old and include a mix of single, divorced and widowed individuals living in moderate neighborhoods. Less than 10% have a college degree, and the majority work in service-sector and blue-collar jobs. Nearly 15% are already retired.

Their neighborhoods, often found in cities and villages that have seen better days, are quietly aging. The housing stock is a mix of bungalows, cottages and ranch houses typically built in the first half of the 20th century. Most houses are small and their lots modest. Home values are only one-third of the national average and yards are rarely landscaped. In these areas, status is a new truck or a sporty car out front.

Among these households, lifestyles tend to be typical of those living in modest small villages. Fishing and cooking for fun are popular leisure activities, and everyone likes to play bingo at the local community centers and club halls. They enjoy gathering with friends for a game of cards or to shoot pool. Many can afford to travel, though it's often by train to see children and grandchildren in cities across the US. Collecting coins and porcelain figurines are among their favorite hobbies; they also enjoy going to an antiques show or flea markets on the weekends.

In their communities far from downtown stores, Small Towns & Shallow Pocket households care more about convenience than style. They tend to dress conservatively, always on the lookout for bargains at dollar stores and big-box discount stores. They are not interested in electronic gadgets. It would be very unusual to see these consumers carrying hand-held electronic devices like smart phones.

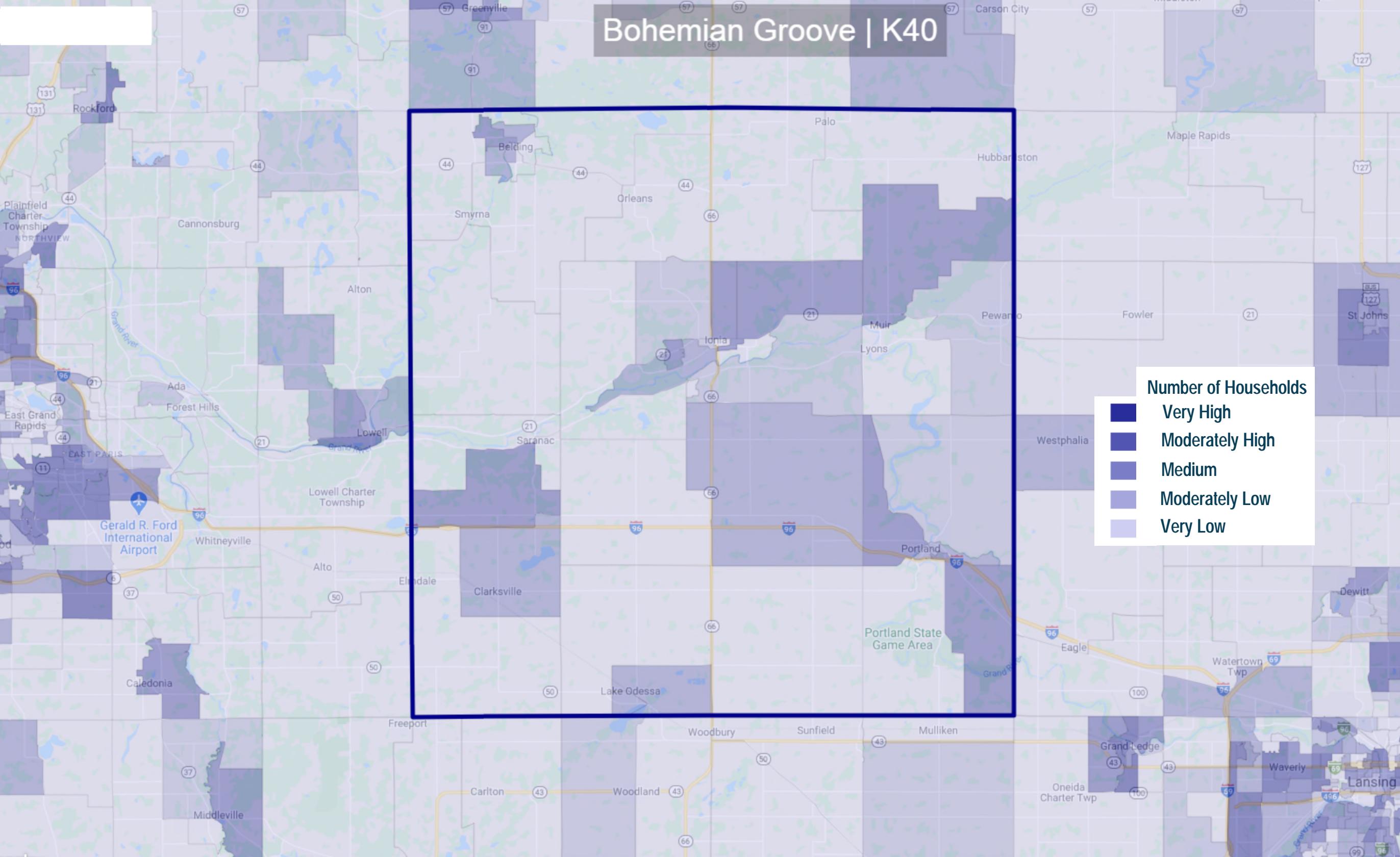
These older households tend to gather around the television at night to watch sitcoms, game shows, newscasts, and movies. Many have old-fashioned media habits that mean reading a newspaper from cover to cover in the morning and leafing through their copy of conventional and steadfast journals and magazines over a cup of coffee later in the day. They also listen to radio stations that play gospel or bluegrass music. Slowly, these older households are getting into the internet. Initially they just sought out listings online or in the yellow pages, but now they are beginning to frequent social media sites to follow their favorite baseball team or racing driver. Among these households, car racing rules as the favorite spectator sport.

By heritage and inclination, Small Towns & Shallow Pocket households are conservative in their views. Many describe themselves as moderate Democrats. Faith plays an important role among these households; being active in the local church is a given. These older singles are very active church goers. Although many have only lived at the same address for five years, they are still active in their communities.

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# Section E<sub>1</sub>

# Bohemian Groove | K40



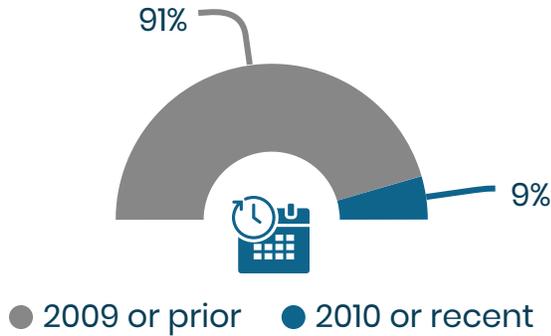
## Number of Households

- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low

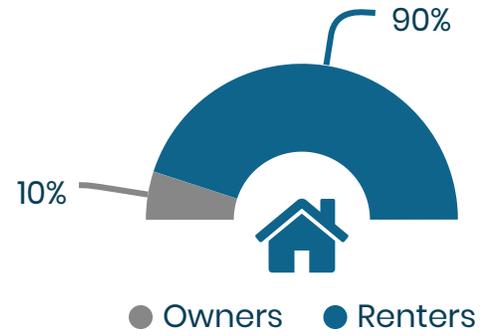
# Bohemian Groove | K40

Lifestyles and Housing Preferences | National Averages

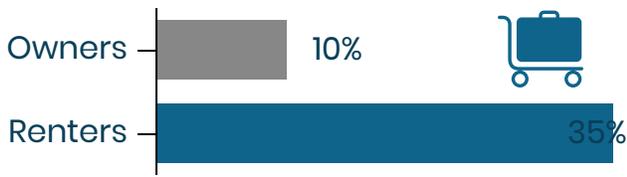
### Units by Decade Built



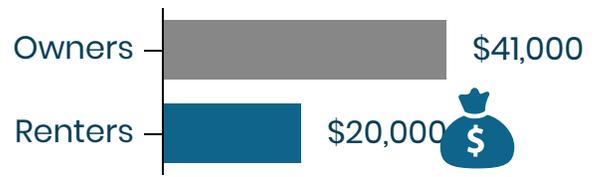
### Households by Tenure



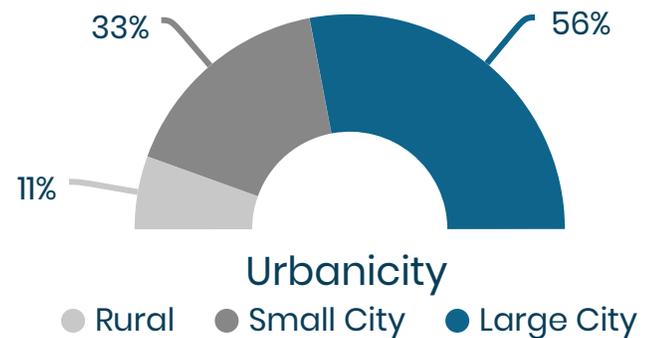
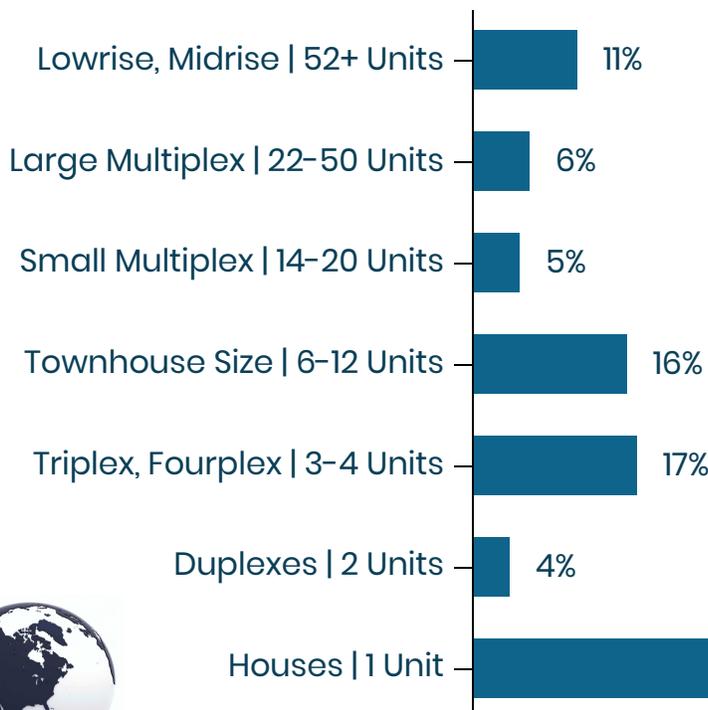
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Bohemian Groove | K40

Maturing, unattached individuals enjoying settled urban lives, sometimes starting over

Bohemian Groove households are older adults living on their own. While the majority has never-married, over 30% have been married and are now starting over as divorced or widowed individuals. As part of the growing wave of older singles, over half are over the ages of 50. Many have settled in second-tier cities and have chosen to rent affordable apartments. With their average educations, they typically hold down modestly-paying jobs in the service sector. Although their neighborhoods are transient, where sixty% have lived at their residence for fewer than five years, they've managed to sink down roots quickly. They already have a large circle of friends and are active in community groups.

With most adults over 50 years old, these singles lead laid-back lifestyles. They are not quite done with the bar-hopping and club scene but they are done with trolling health clubs for jogging partners. Nor are they interested in taking singles' cruises or Caribbean getaways. Many spend a lot of free time in their apartments enjoying music, cooking, making crafts and painting. If they go out to eat, it's usually to a casual dining or bistro restaurant.

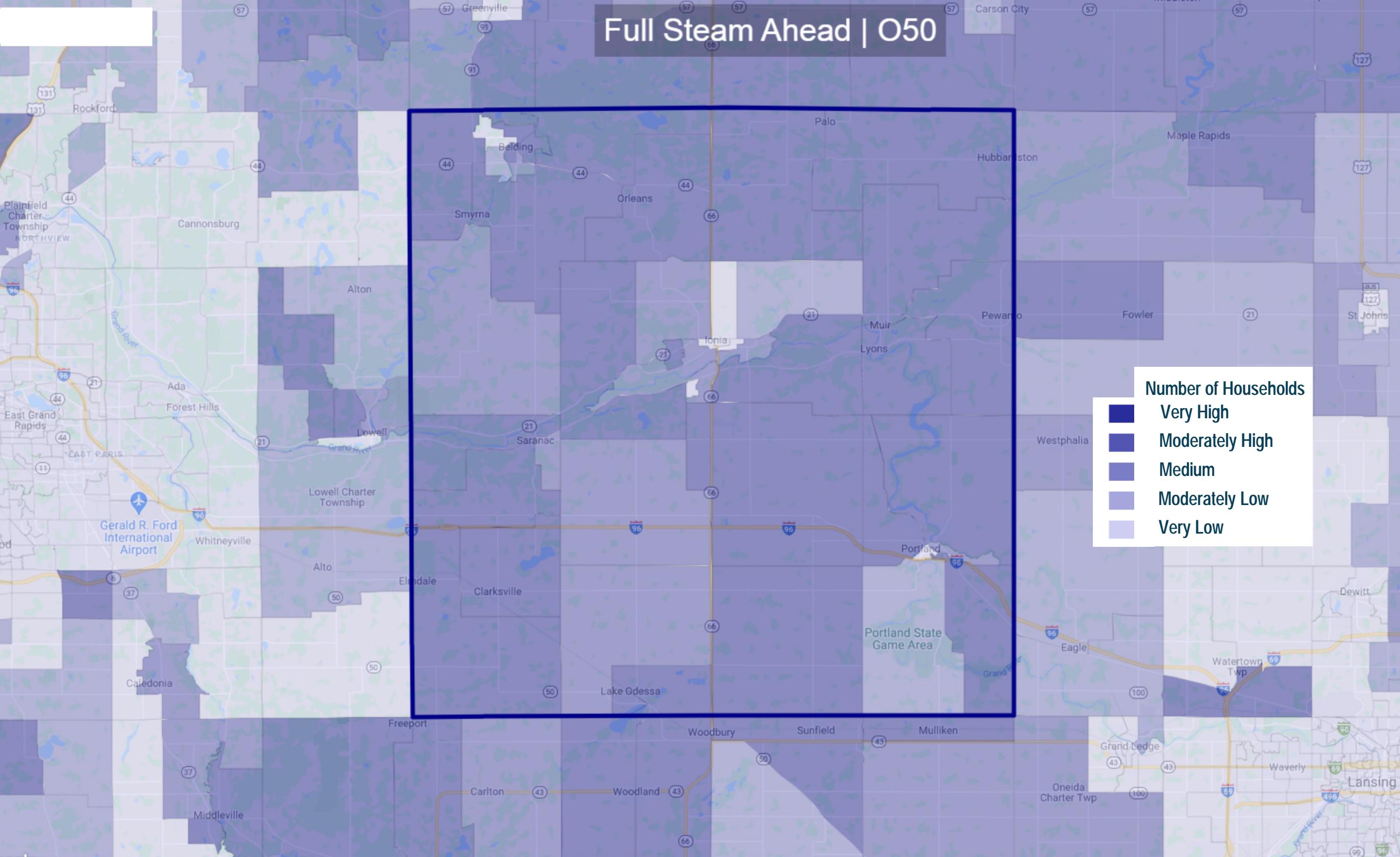
In the marketplace, their low incomes and few income-producing assets make them value-conscious shoppers. They shop at discount department stores known for their wide selections and low prices. They drive small and mid-sized economy cars, typically buying used models made in the US or internationally. They also make a strong market for craft and hobby stores. They are adept adopters for most technology products and they have little interest in conspicuous consumption, which is reflected in their traditional tastes.

Nevertheless, Bohemian Groove households value their individuality and will express it both in the shopping mall and inside the election booth. They tend to be Democrats, although 60% aren't registered with any party and they often have mixed views on hot-button social issues. Many serve as influencers, particularly in the area of health and nutrition. They often prefer alternative medicine to traditional doctors. They consider themselves healthy and try to exercise regularly.

Bohemian Groove households are also an eclectic media market. Many are information hounds who read a daily newspaper and many are receptive to learning about brands while streaming movies and television shows online. They also tend to be more open to mobile display advertisements and are more apt to pay attention to online video ads. They are variety-driven and quick to try products when incentivized. Messages can be used that positions brands as cutting edge and iconic to engage these consumers.

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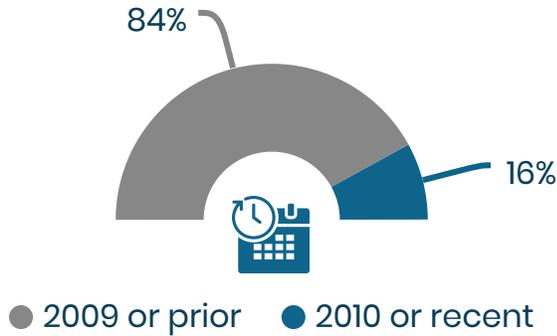
# Full Steam Ahead | O50



# Full Steam Ahead | O50

## Lifestyles and Housing Preferences | National Averages

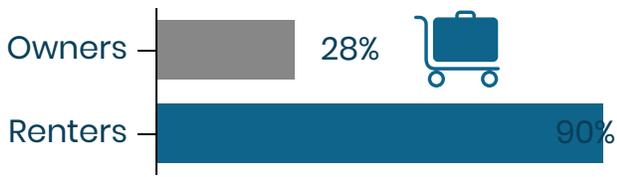
### Units by Decade Built



### Households by Tenure



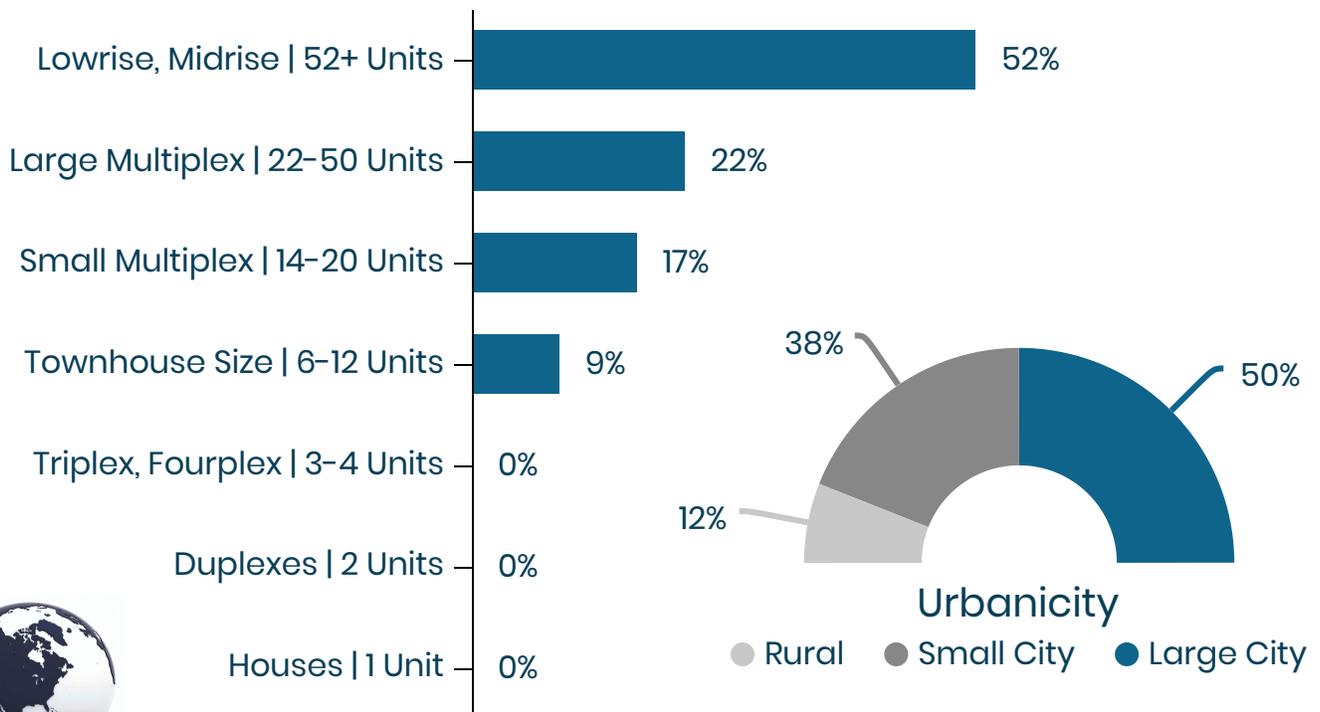
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Full Steam Ahead, Singles | O50

Younger and mid-aged singles, ambitious and gravitating toward second-tier cities

After they finished college, America's singles used to gravitate to funky apartments in dicey neighborhoods of major metropolises. Today, Full Steam Ahead have taken a detour to second-tier cities and their suburbs in the West and South where they find cheaper housing, less crime and fewer of the hassles associated with dense, urban living. These singles are relatively young, unattached and well-educated. Predominantly transient, they've settled in high-rise and garden-style apartments near jobs, bars, health clubs and music stores. Many work in blue-collar and entry-level positions in various industries where they earn modest incomes but gain plenty of experience at the start of their careers. Without mortgages or children to raise these households have the freedom to spend their first paychecks on nightlife, new technology and faster online services, so they can find even better jobs and apartments. About 90% of these mobile singles have lived at the same address for less than five years.

Over 75% of the head-of-householders are unmarried and are pursuing young and active lifestyles. A disproportionate number spend their leisure time engaged in aerobic sports like jogging, swimming and lifting weights. These educated households like nightlife and go to plays, movies and adult education classes. They also have a creative streak, with many playing musical instruments, painting and taking their photography seriously. They also enjoy cooking on their own and experimenting with different ingredients for fun. Self-described early adopters, they like to try new foods, experiment with new clothing styles and pick up the latest consumer electronics, and will pay almost any cost.

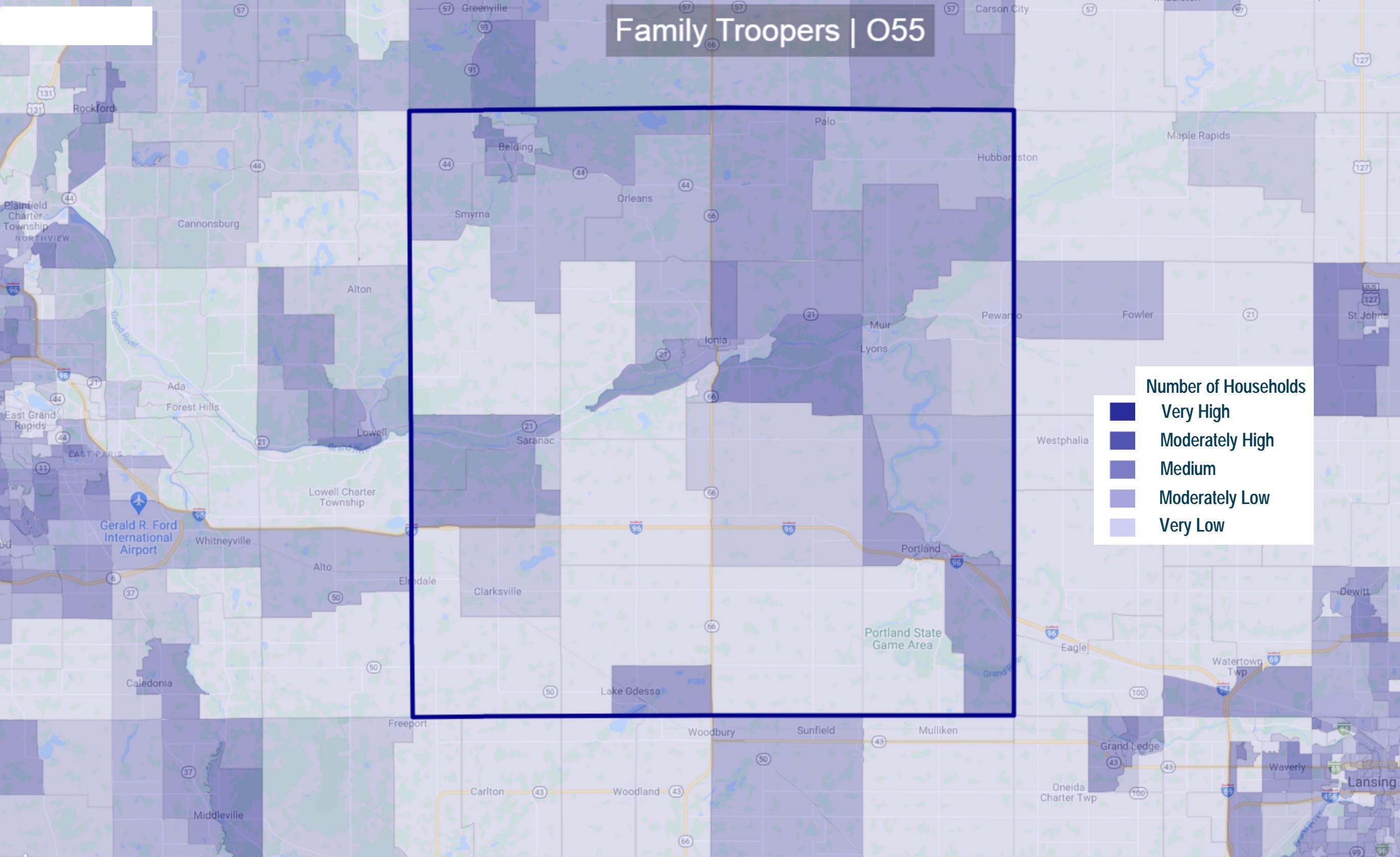
For many Full Steam Ahead households, shopping is done primarily online. They'll often go online to plan a shopping excursion with a friend, ever in search of the latest trends and newest products. They'll browse a lot to make sure they get good value, but they are not so price-conscious that they won't splurge on the perfect pair of boots or sunglasses. These shoppers can usually be found in upscale mall retailers and hip boutiques. Although they have their favorite stores and labels, they are always up to try a hot new store.

Full Steam Ahead households are online all day with their mobile devices and are too progressive for most traditional media sources. They only sit still for a video game or to surf the web; and newspapers and magazines are relics from the last century. However, they do make an exception for gaming magazines. They have only average consumption patterns for broadcast television and radio programming, but they are streaming their favorite shows at a rate nearly double the average. They like reality television shows targeted to their young-and-single demographic, now preoccupied with social outings, working, eating, and dieting. These party creatures like a wide range of music on their favorite internet radio apps, and they listen to everything from classical music to hip-hop. Full Steam Ahead households are Millennials raised on the internet, and it's their chief source of entertainment. They go online to play games, share tracks and check out social media profiles of new friends and acquaintances.

Although these households have progressive attitudes about society, only half have taken the time to voice that opinion at the voting booth. Few would dispute that they are lefties and pro-environment and pro-Democratic Party to support progressive social issues. Again, some are too preoccupied or just not interested to actually register to vote. However, those who are engaged are active in their communities and will volunteer for good causes. They worry about the future and they want to make their lives better.

These households can be reached digitally with online video ads, radio, and mobile displays. The most effective messages exemplify the variety of novelty options for these eclectic households; and will resonate with their desire to move upward in status both at work and socially. Again, these households are price-conscious given their entry-level incomes so price competitively and offer savings earning deals.

# Family Troopers | O55



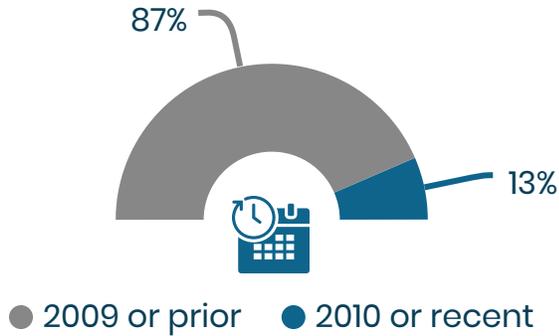
## Number of Households

- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low

# Family Troopers | O55

## Lifestyles and Housing Preferences | National Averages

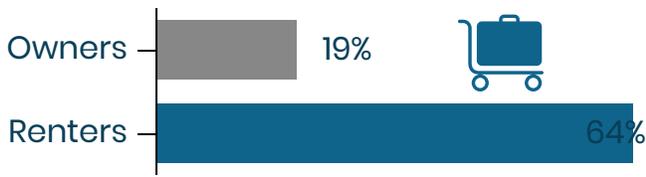
### Units by Decade Built



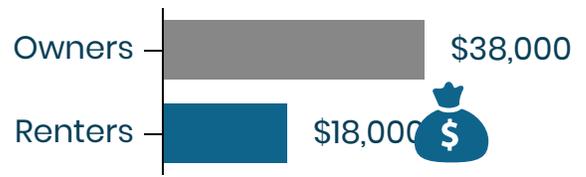
### Households by Tenure



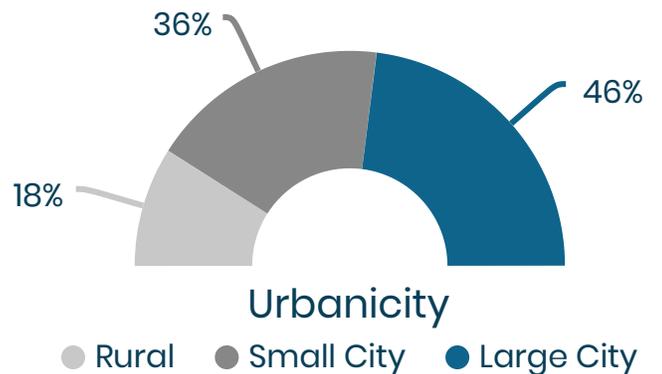
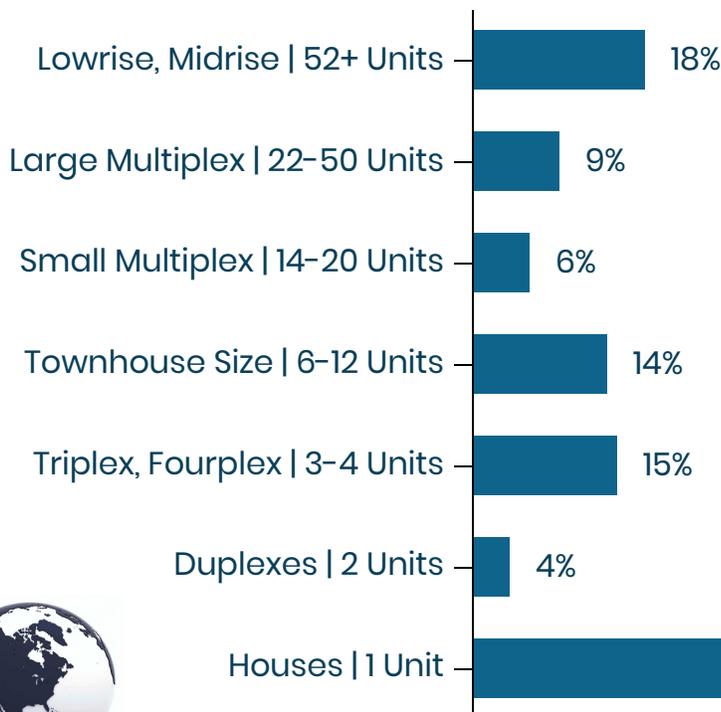
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Family Troopers | O55

Young families and single-parents with military affiliations, in many scattered locations

Family Troopers are found concentrated on and around military bases across the country, but they also reside in fringe cities and scattered locations across the nation. They are young families and single-parent households with adults holding ties to the Armed Forces. Some couples are living apart while one is posted at a base or overseas. Others are weekend warriors, dedicating one weekend a month to extended service. Others are career-oriented "lifers" and serving in many supporting roles.

Boasting the highest concentration of Generation Y's in the nation, they reflect an unusual portrait of America, with some of the nation's highest mobility rates. Almost half are raising children alone, which is among the highest rate in the nation. They are a lot like other young and moderate households. Educational achievement is below-average and incomes from Uncle Sam and the service industries around the bases are low. Few of these households can scrape together a down payment to buy a small rambler or ranch-style house at the lowest-end of the price spectrum. However, with their routine deployments to other bases and war zones, they are generally not interested in putting down roots when they'll be gone within a year or two anyway.

A soldier's paycheck doesn't allow for a cushy lifestyle. Among Family Trooper households, incomes do not fund much nightlife, dining out, or traveling on exotic vacations. With over 90% of these households including children, many devote their free time to entertaining their youngsters, taking them to zoos and theme parks, and buying them the latest toys and games. These households enjoy a lot of team sports like baseball and basketball. If they can line up a babysitter, the parents may go to a bar or movie, but white-tablecloth dining or an evening at the theater is generally out of the question. In these households, one weekend night is usually reserved for playing games or cards or watching a movie at home.

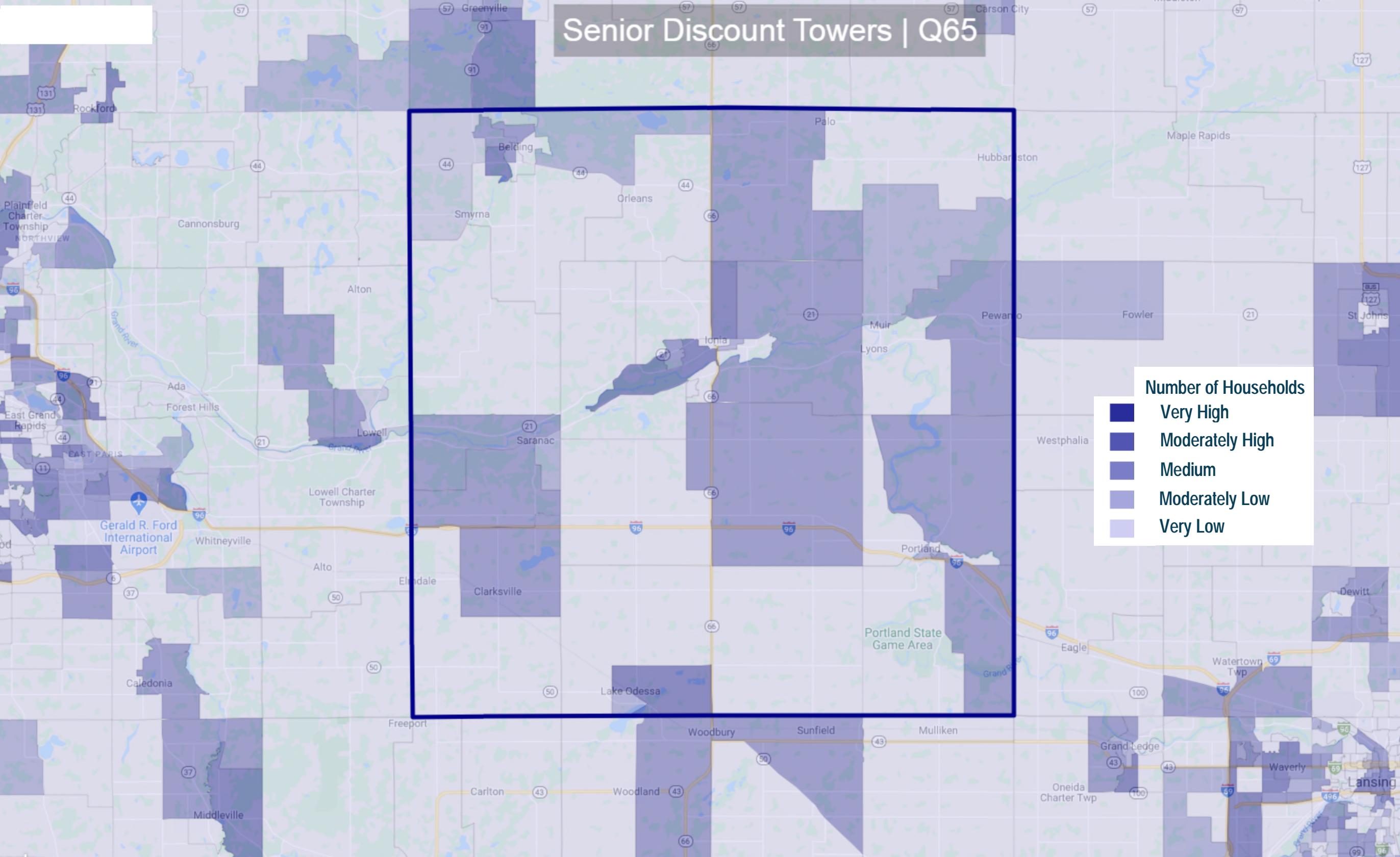
Family Troopers like to look sharp and shop for the latest clothing styles whenever they can. However, their thin wallets usually send them to discount department stores. They are more likely to buy toys for their children than for themselves, and they seldom purchase consumer gadgets or cool upgrades for their cars. In fact, they buy no new car makes at high rates. They do appreciate mobile technology and own smartphones and smart devices, which is sensible for households that could be shipped out at a moment's notice. New features of recent technology help hold them together.

Family Troopers like new media. They have only modest interest in magazines, preferring women's, entertainment or fashion magazines, and aren't partial to newspapers. They are big fans of television, especially the cartoons, music videos and fare on children-focused networks to watch as a family. They also like radio for the variety of music it offers; rhythm and blues, alternative rock, country, and hip-hop are favorites. However, their main form of entertainment is the internet. They go online for music, games, videos, and viewing social media profiles.

The political values of Family Troopers are still being formed. They are mostly apolitical and for the less than 30% who are registered to vote, they prefer to be called Democrats over Republican. They are into the here-and-now, with little concern about saving for the future, though they are not satisfied with their current standard of living. With their nomadic, high-stress jobs, many simply yearn for a more comfortable lifestyle.

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# Senior Discount Towers | Q65



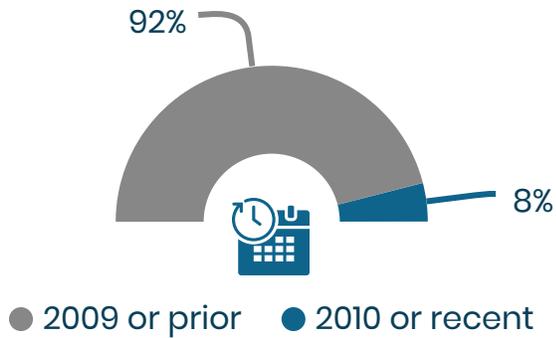
## Number of Households

- Very High**
- Moderately High**
- Medium**
- Moderately Low**
- Very Low**

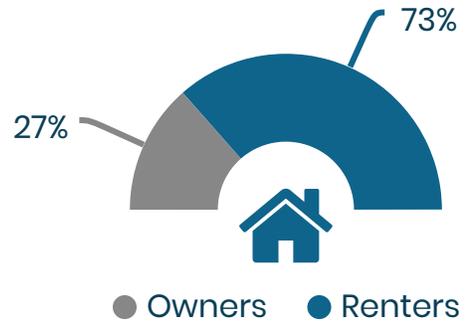
# Senior Discounts in Towers | Q65

Lifestyles and Housing Preferences | National Averages

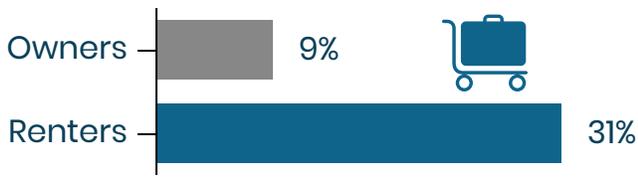
### Units by Decade Built



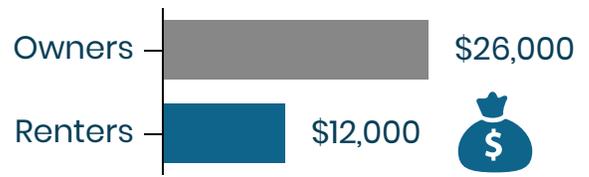
### Households by Tenure



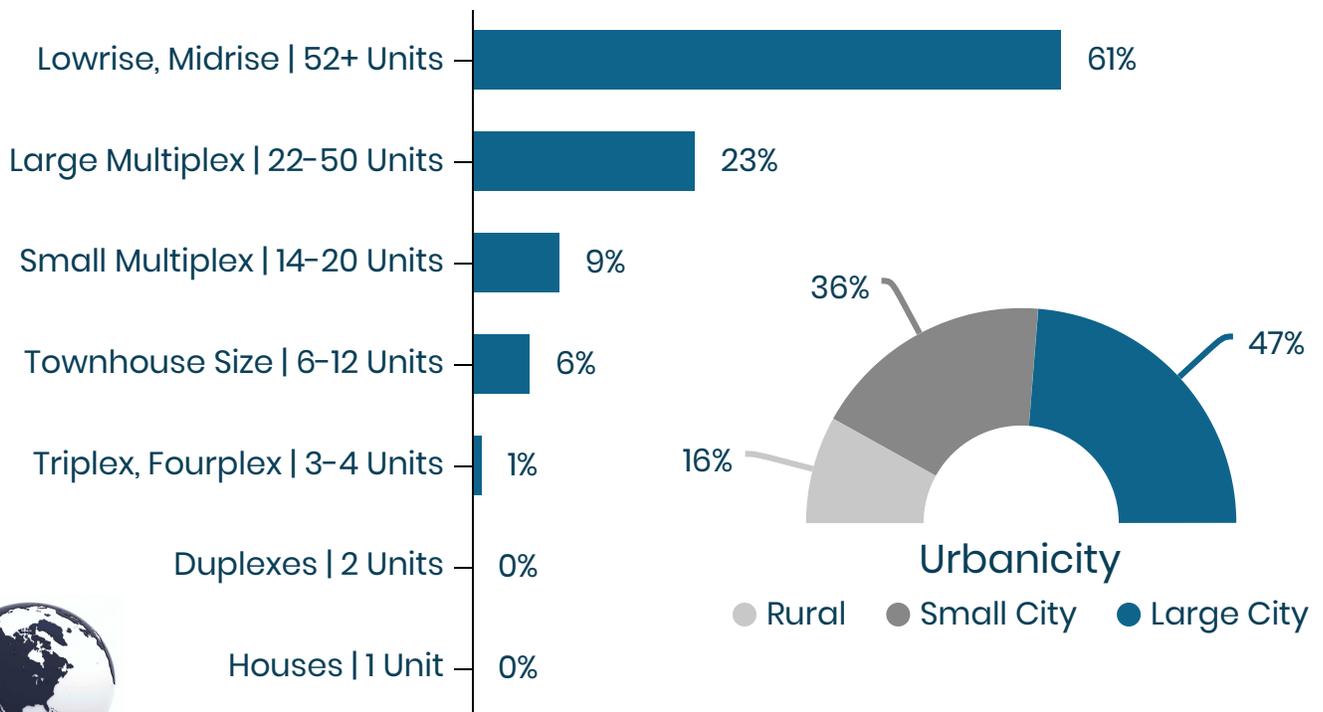
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Senior Discounts & Towers | Q65

Retirees settled in metro apartment communities living frugal, sensible lives

Senior Discounts & Towers are mostly seniors and some elderly residents on fixed incomes who have retired to city apartment buildings geared specifically for them. Most of these residents are over 75 years old, and they tend to seek out these apartments when they become widowed or can no longer cope with the maintenance of a home. While a large share has grown children and most are grandparents, their children are typically too far away or incapable of supporting them in their own homes. Still, despite modest incomes, these elderly residents express satisfaction with their life, have a circle of close friends and enjoy both hobbies and entertainment. They look for opportunities to improve their social life.

Senior Discounts & Towers are found all around the country, typically in metro communities that permit large, multi-unit apartment buildings. Many have moved in within the last seven years. Given their sometimes-dicey neighborhoods, they prefer the security of an apartment building, preferably with a doorman, to being on their own. Some can take advantage of rent-controlled rates and senior discounts to help stretch their budgets.

Many of these households have more active leisure lives. Surveys show that they go out regularly to see plays, attend classical music concerts and gamble at casinos. Their neighborhoods often feature a nearby senior center that offers bingo and exercise programs. At home, they enjoy reading and needlecraft, and some are active collectors of ornaments and porcelain figures. However, most Senior Discounts & Towers wouldn't qualify as sophisticated investors. Few have income-producing assets, and only a small share own stocks or bonds. Many get by on small pensions that supplement their Social Security checks.

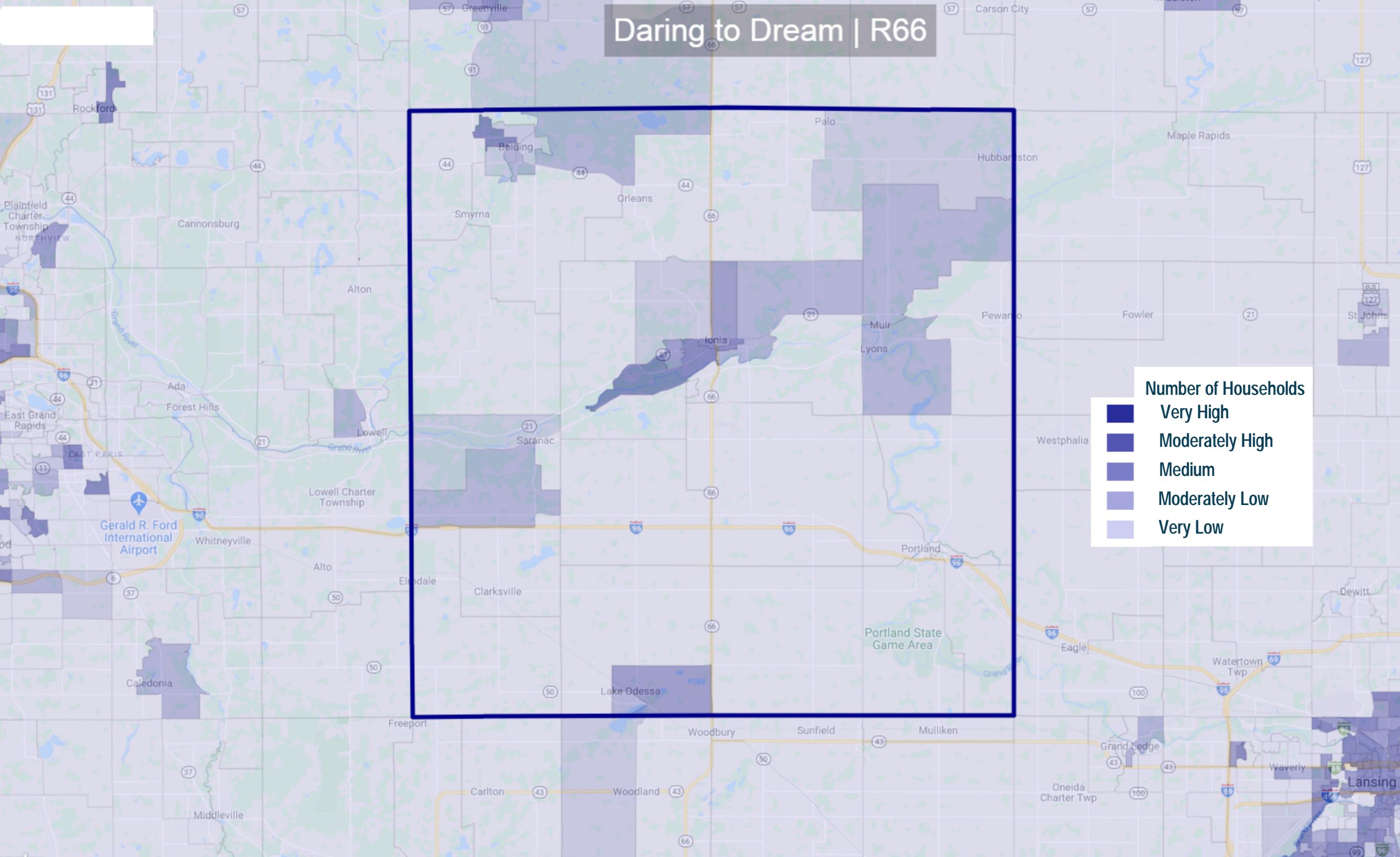
As consumers, these older households are more concerned about discounts than designer labels. They tend to shop the same stores and wear the same styles for years. They'll go to both bargain and moderate retailers, though they typically head first to the clearance rack when arriving at a chain or department store. Occasionally, these shoppers will splurge on a high-quality outfit for a special event or when they want to make a statement. Functionality is the most important factor when they consider a purchase.

Spending a lot of time in their apartments, Senior Discounts & Towers are a traditional media market. They like to read newspapers and magazines, listen to golden oldies and classical music on the radio and watch a lot of television. Their favorite cable television channels provide mainstream movies and news; and many will verge on obsessive to watch favorite game shows and nightly newscasts. Although they do not often access the internet, they will go online to websites that offer health information, political news and sports standings featuring their favorite teams.

Senior Discounts & Towers are happy with their lives and cherish their families and friends. They like to meet new people, entertain them in their apartments and stay in touch with their far-away families. Faith is important to these seniors, who are active in their churches and synagogues. They are politically active as well, supporting mainly conservative social issues. Monitoring their health is important to these households, who watch their diets, take preventive medicine and listen to their doctors.

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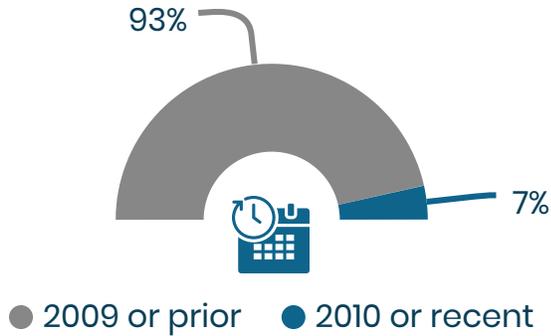
# Daring to Dream | R66



# Dare to Dream | R66

## Lifestyles and Housing Preferences | National Averages

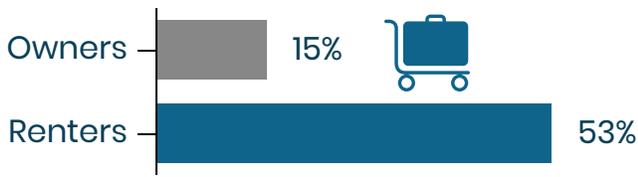
### Units by Decade Built



### Households by Tenure



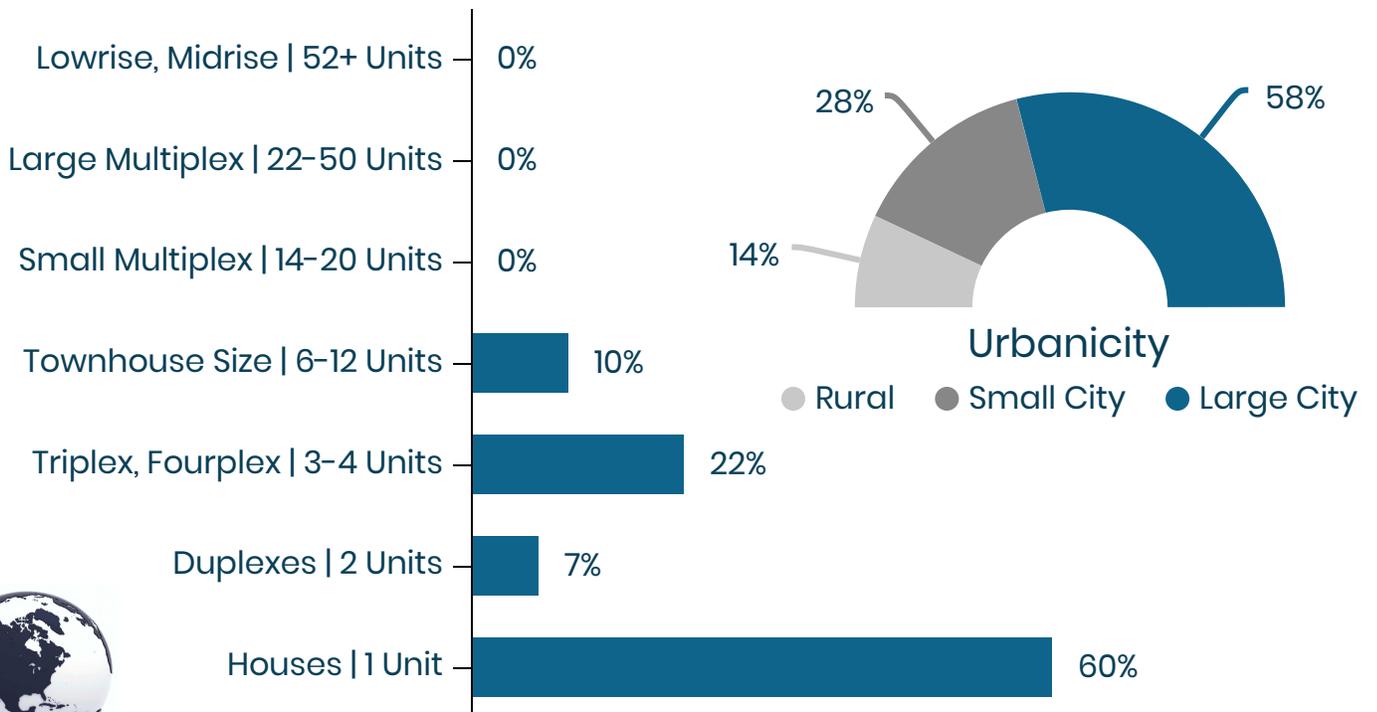
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Daring to Dream | R66

### Young singles and single-parents with lower incomes starting out in city apartments

Daring to Dream households are one of the newest demographic trends in American households, including the decline of marriage among lower-income couples. These are singles, cohabitating couples, and single parents of limited means sharing low-rent city apartments. Among of the youngest households in the nation, more than half are under 35 years old. They do not consider marriage as the only path to forming a family.

These young households have low levels of educational attainment, and their rate of high school dropout is twice the national average. They tend to have low-paying entry-level jobs and some manage by sharing apartments to make ends meet. They tend to reside in older transitional neighborhoods scattered across the country; and most are living in buildings built prior to 1940. There are few amenities other than the inexpensive rent to entice these young, mobile singles to sink in roots, including nearly 60% have lived at their address for fewer than three years.

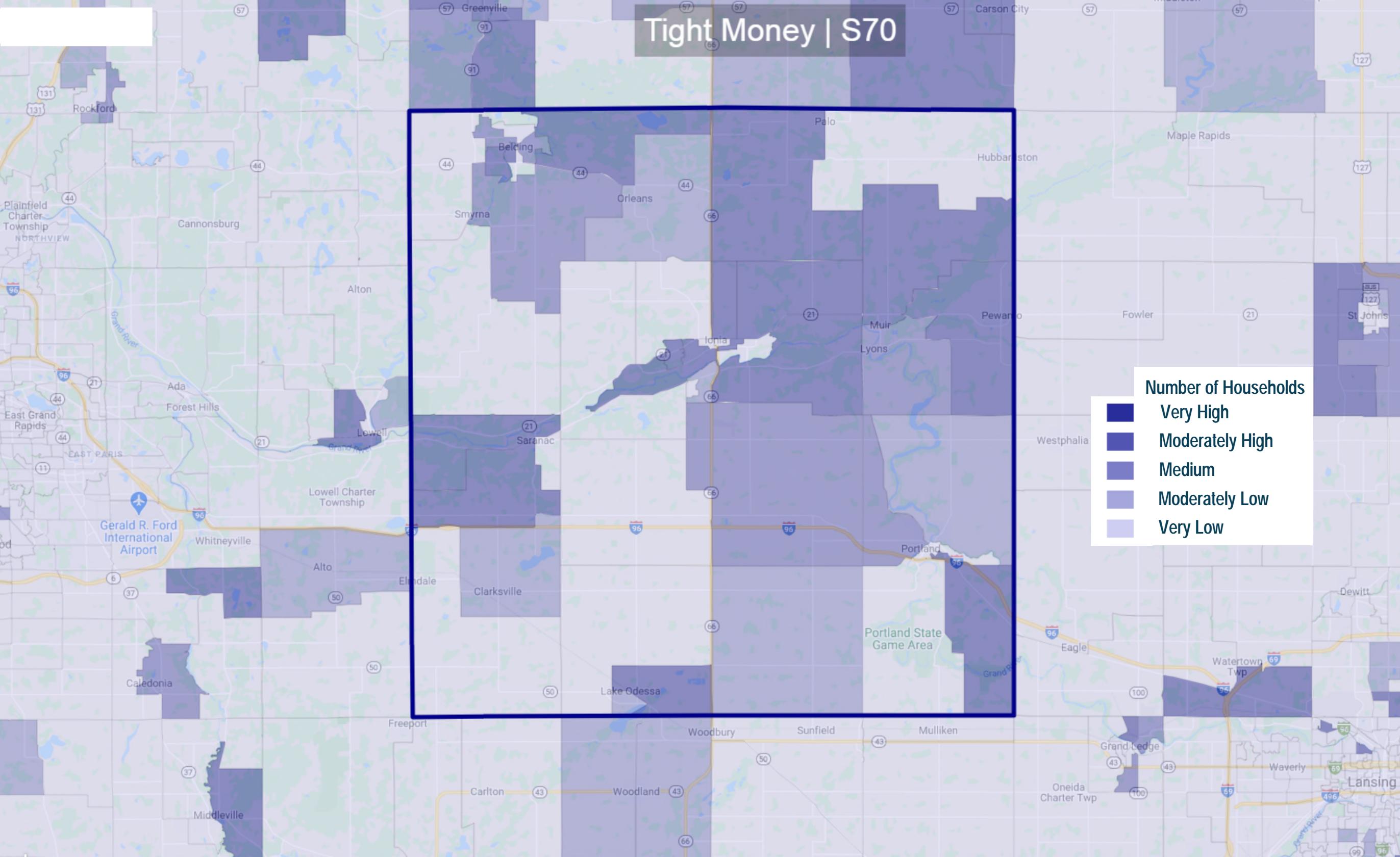
Daring to Dream spend a lot of their free time on the go. They hang out with friends at bars and nightclubs, head to movies and dance performances and catch a meal at casual restaurants. They'll kick back at their apartments to listen to music or throw a dinner party, always on the lookout for a new dish to try or drink to share. There's not a lot of money for travel, except for the virtual kind. These 20- and 30-somethings also enjoy playing video games, computer games and board games. If they want to work out, they'll bypass the health club in favor of a pickup game of soccer or basketball in a nearby park.

While their budgets may be tight, Daring to Dream households enjoy shopping, particularly for clothes. Although they like designer clothes and to keep up with the latest styles, they typically end up in discount departments stores, looking for chic styles on the clearance racks. Most are getting by without a car, but they will splurge on electronics. These music fans buy the latest devices to listen to their favorite music, including the latest in adult contemporary, pop music, and rhythm and blues. These households are relatively disconnected with traditional media, and a newspaper is rarely delivered to their doorsteps.

With few long-time residents in their neighborhoods, the Daring to Dream households often seem disconnected from their communities. They don't often vote or belong to a place of worship. Many simply want to get ahead, make more money and find a better place to live. They take adult education courses and talk about advancing their careers.

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# Tight Money | S70



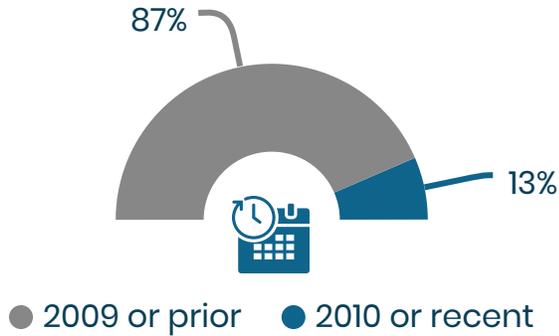
## Number of Households

- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low

# Tight Money | S70

Lifestyles and Housing Preferences | National Averages

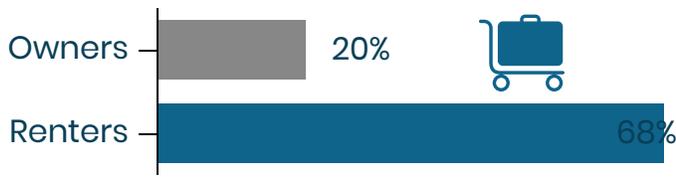
### Units by Decade Built



### Households by Tenure



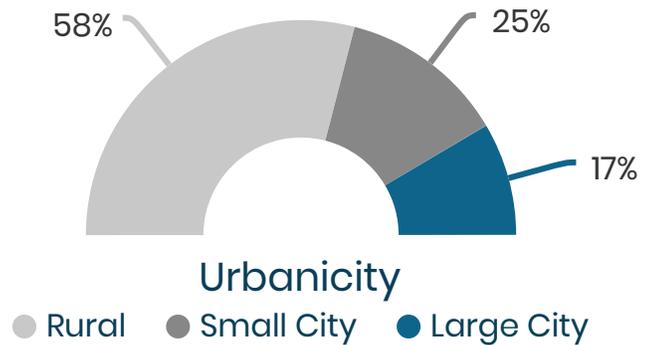
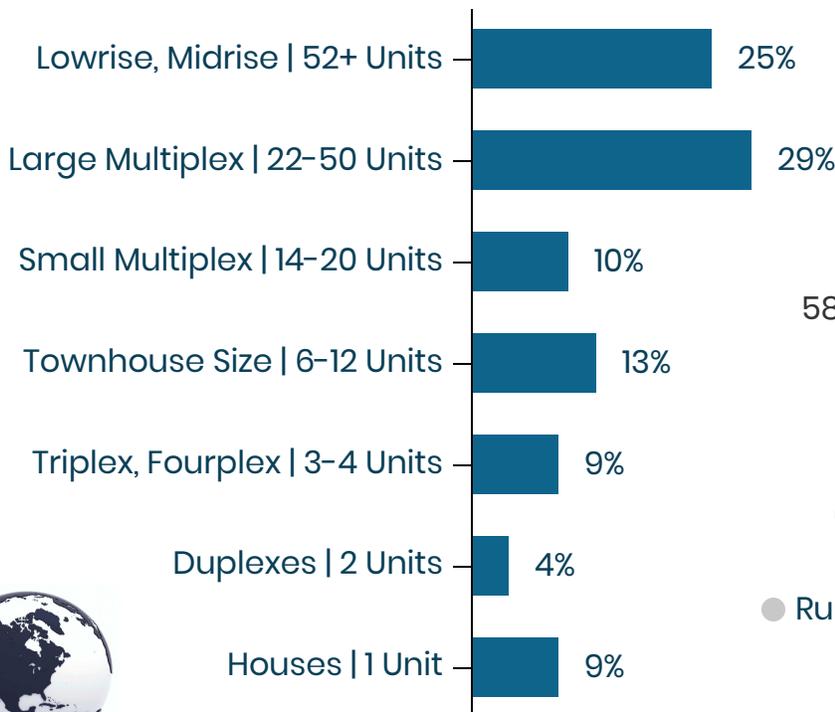
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Tight Money | S70

### Mid-aged lower income singles in transitional small city and exurban apartments

Tight Money households are mid-aged singles and divorced parents with some of the lowest average incomes in the nation. Generally scattered across Midwest cities and villages, these consumers are in their 30s to 50s and often struggle to support their simple lifestyles. Traditional family dynamics are rarely found among these households. Most have below-average educational attainment, and 85% do not have college degree. They tend to be holding down minimum-wage jobs as laborers and service-sector workers.

With their low incomes, few can afford to own a home. Almost 90% of the householders are renters, living in low-rise apartments and duplexes often located in worn neighborhoods. They express concerns about crime, drugs and pollution. Many are also rootless and must deal with the challenges of constantly moving; only a small share belongs to a church, parent-teacher association, or civic group. Two-thirds of these householders have lived at the same address for fewer than three years.

When they are not at work, these households are unable to afford many leisure activities. They tend to spend their evenings at home, watching television or listening to music. They'll occasionally splurge on a ticket to a concert or a gambling junket to a casino. They don't have the discretionary spending to regularly go to movies, plays, or even bars. If they want to get outdoor exercise, they'll consider fishing and/or camping trips, or pick-up ball at public courts. When they want to go out to dinner, it's typically to a fast food chain and buffet-style restaurants.

As consumers, these price-sensitive shoppers worry about living beyond their means. With few investments and savings, they get by with occasional loans and paying only with cash or money orders. They shop discount department stores. If they do shop anywhere else, then they head right for the clearance racks. They shy away from a lot of new technology, but will buy electronics that enhance their television viewing experience. When it comes to cars, they would like to buy a great-looking sports car with a lot of horsepower under the hood. However, 65% cannot afford to own a car, and those who can usually settle for a used domestic, economy car or sedan that hopefully won't break down.

With nightlife out of the question, television is the chief form of entertainment for these households. They enjoy watching movies, reality shows, and sitcoms, and they favor online streaming through television channels. However, they are unlikely to read a newspaper or browse a magazine. They are just beginning to become more comfortable with the internet and will go online to check social media sites.

These households are not content with their limitations but don't really know how to improve it. Many dream of starting their own business or trying a new line of work to improve their quality of life. Worried about the future, they will seek out ways to improve their present lives.

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# The City of Ionia, Michigan Target Market Analysis

## Appendix Two Demographics

April 16, 2021

Prepared by:



**LandUseUSA**  
UrbanStrategies



# Appendix Two

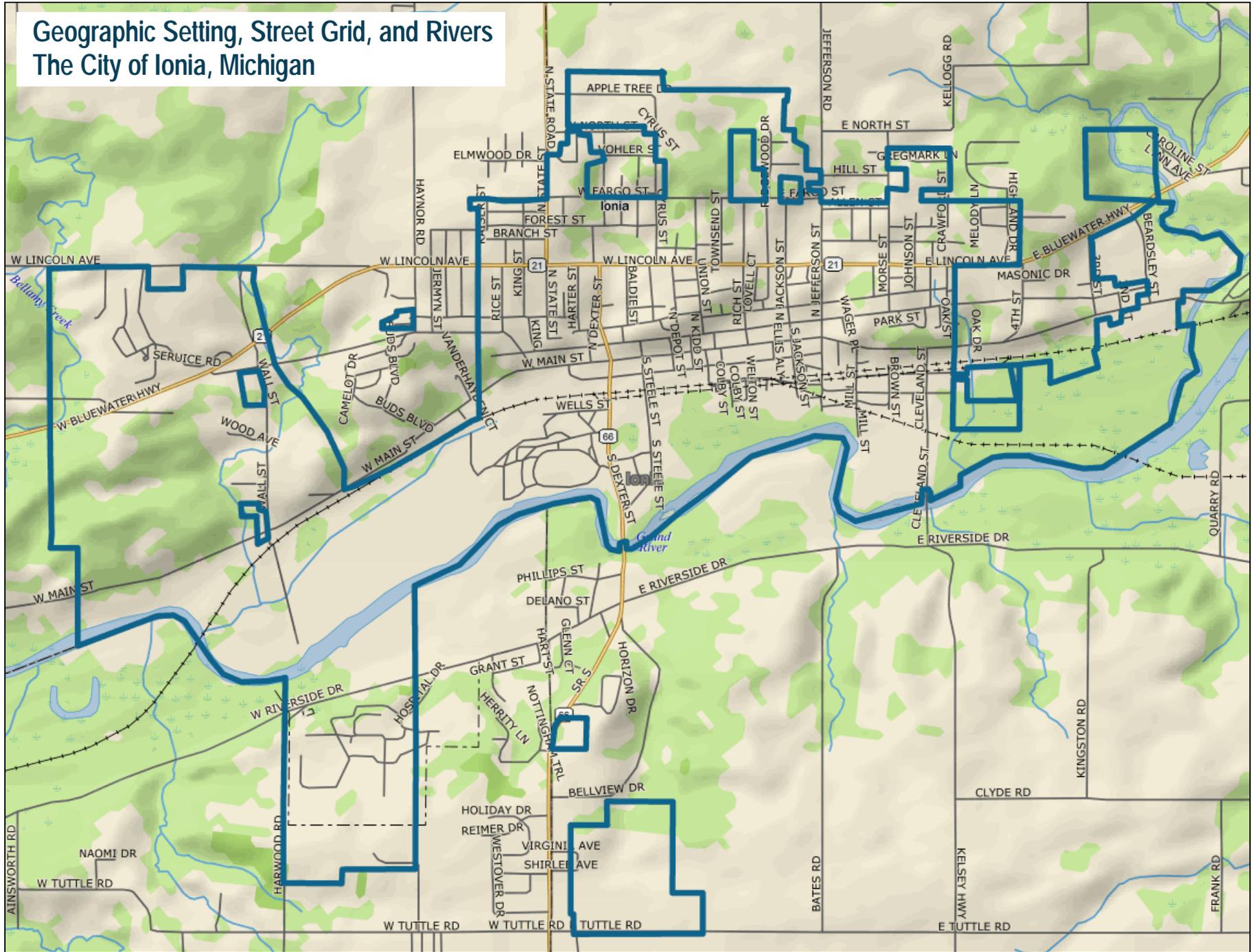
## Demographics

Methodology and Approach

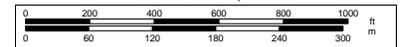
Section A <sub>2</sub>	Demographics – City of Ionia
Section B <sub>2</sub>	Demographics – Ionia County
Section C <sub>2</sub>	Demographics – Other Places
Section D <sub>2</sub>	Demographics – Michigan

# Section A<sub>2</sub>

# Geographic Setting, Street Grid, and Rivers The City of Ionia, Michigan



Scale 1 : 31,250



1" = 590 ft

## The City of Ionia, Michigan Population Assessment

### Population Estimates (2020) by LandUseUSA

The City of Ionia has an estimated resident (non-prisoner) population of about 7,125 and an estimated total daytime population of 9,885 (with a net commuter inflow of about 2,760 workers). The city's resident population is expected to increase slightly to 8,655 by 2025. These population estimates do not include about 3,800 prisoners who are incarcerated within four state-owned correctional facilities located within the city's municipal boundaries.

The estimated number of prisoners is based on the American Community Survey data with five-year estimates through 2019 (ACS Table Number B26001): [https://data.census.gov/cedsci/table?q=b26001&g=0500000US26067\\_1600000US2640860&tid=ACSDT5Y2019.B26001&hidePreview=false](https://data.census.gov/cedsci/table?q=b26001&g=0500000US26067_1600000US2640860&tid=ACSDT5Y2019.B26001&hidePreview=false)

When the 3,800 prisoners are counted, then the city's aggregate population is about 10,925 (7,125 + 3,800). Assuming that the prisoner population remains the same, then the city's aggregate population is forecast to reach 12,455 (8,655 + 3,800) by the year 2025.

### Prior Version (2018) by the City of Ionia

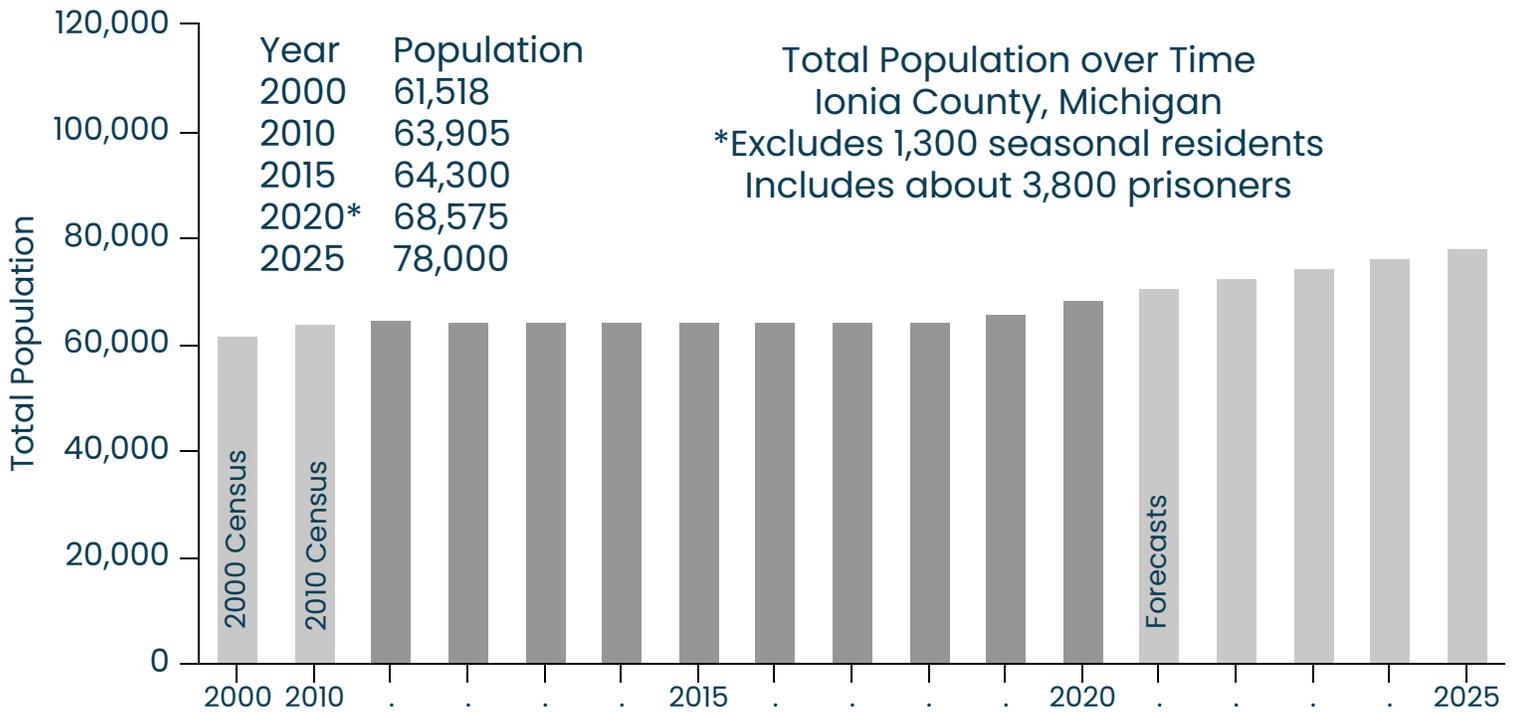
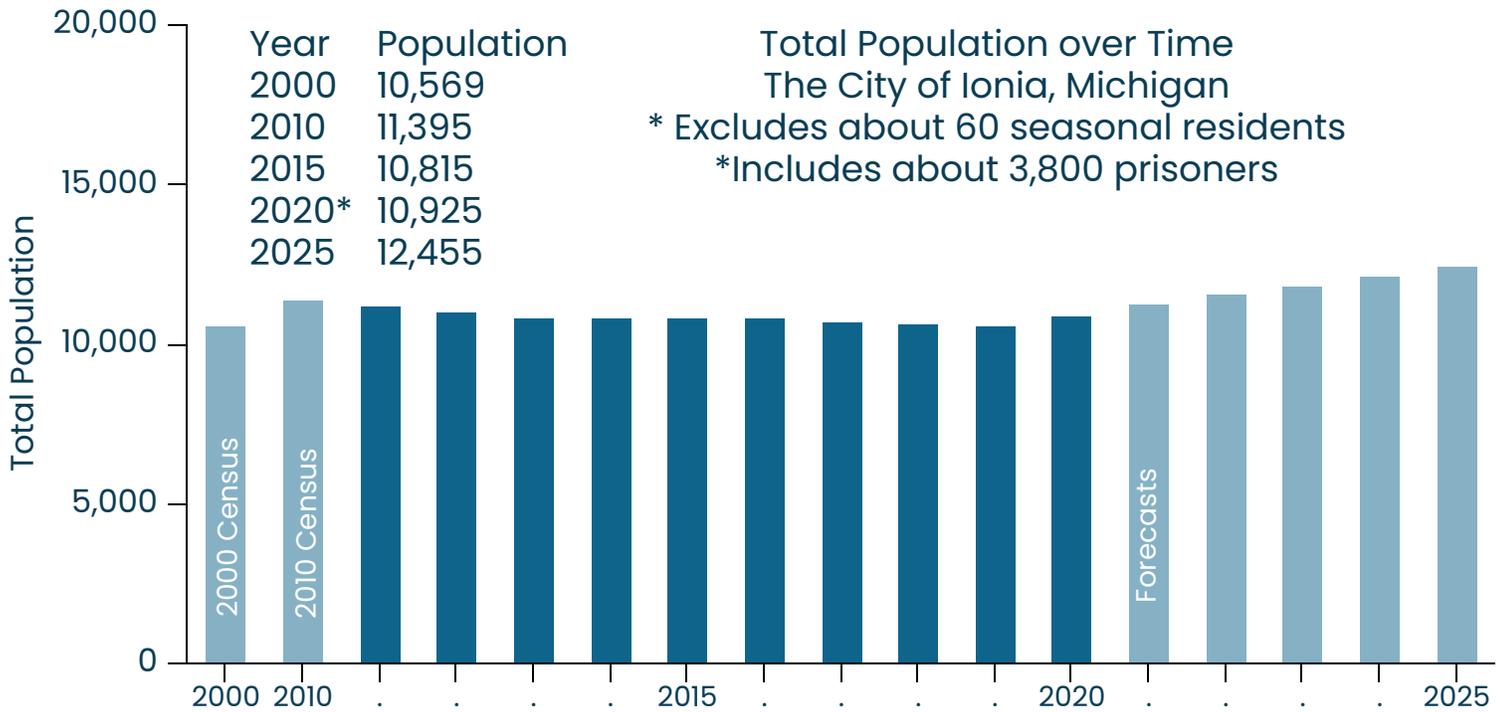
The City of Ionia has a total estimated (2018) population of 6,312\* and an estimated daytime population of 10,192. Its population is expected to increase slightly to 6,426 by 2023. The average age of the population, including prisoners, is 34.0 years old. \*\* When prisoners are removed from the statistic, the average age of residents becomes 39.8 years old.

\*Population estimates do not include approximately 5,140 prisoners (note: this figure was based on the 2010 Decennial Census) located in the four state-owned correctional facilities within the City; depending on the source, the estimated population is closer to 11,452 when prisoners are included.

\*\* This average age is impacted by the average age of prisoners at the four state owned correctional facilities within the City. 72% of prisoners within the State of Michigan Correctional system are under the age of 40.

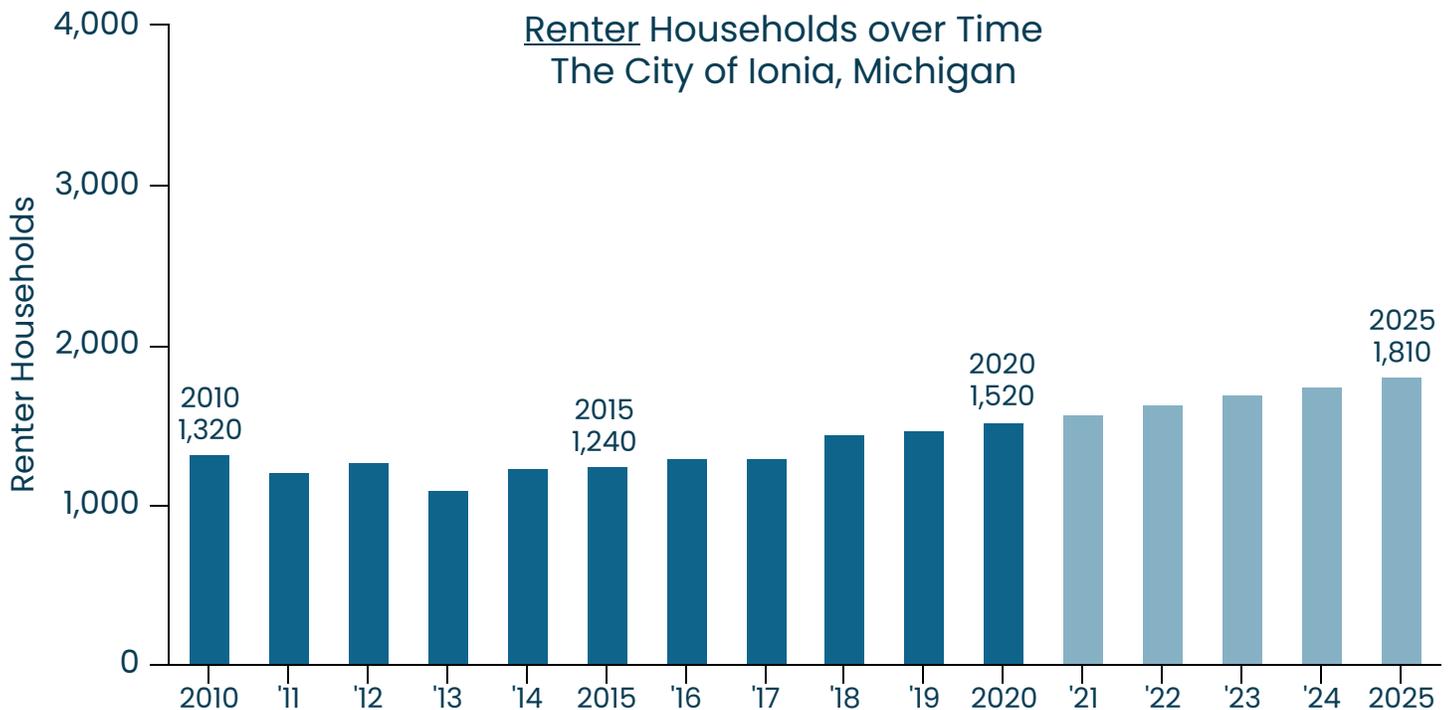
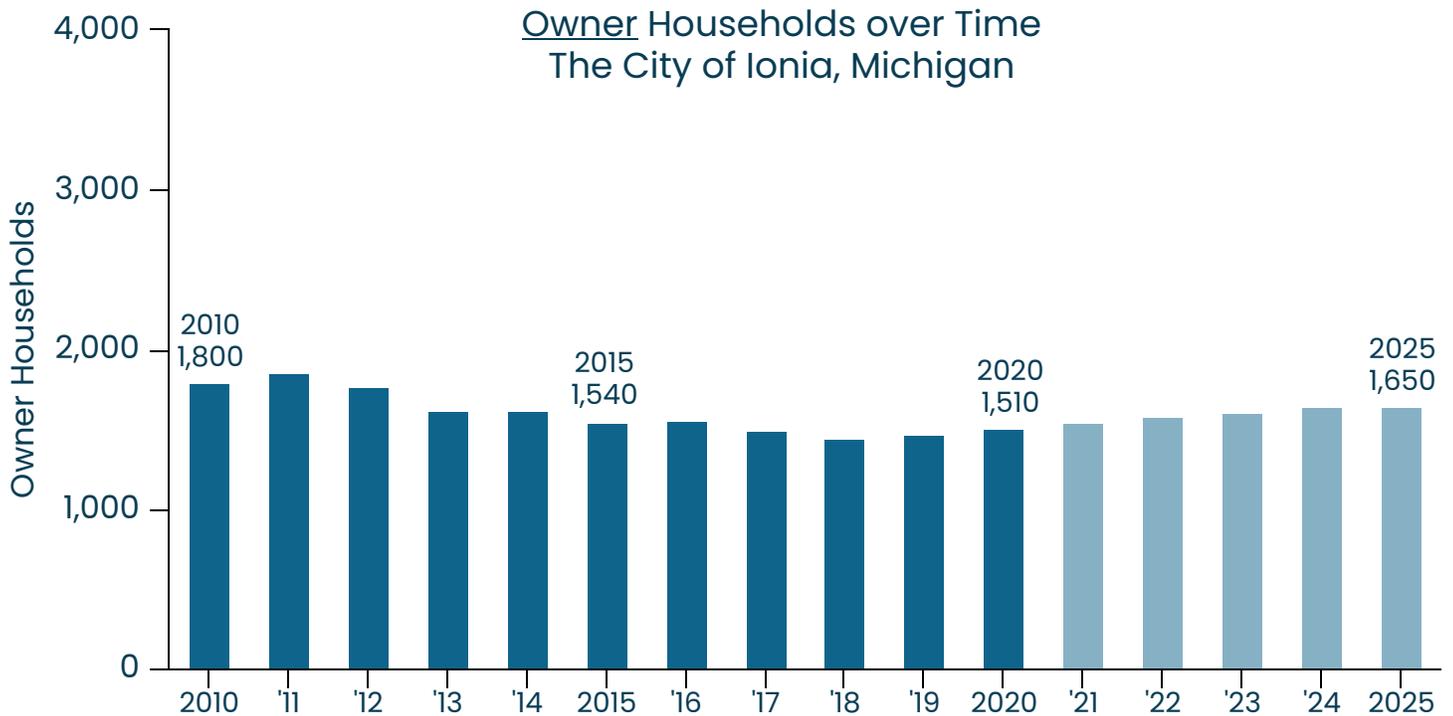
# Population Growth | Ionia

Used to gauge economic stability since the 2010 Census and the Great Recession. Forecasts assume proactive policies towards the development of new housing units.



# Hhld Tenure over Time | Ionia City

Forecasts are based on 2018–2019 gains and assume pro-growth housing policies.

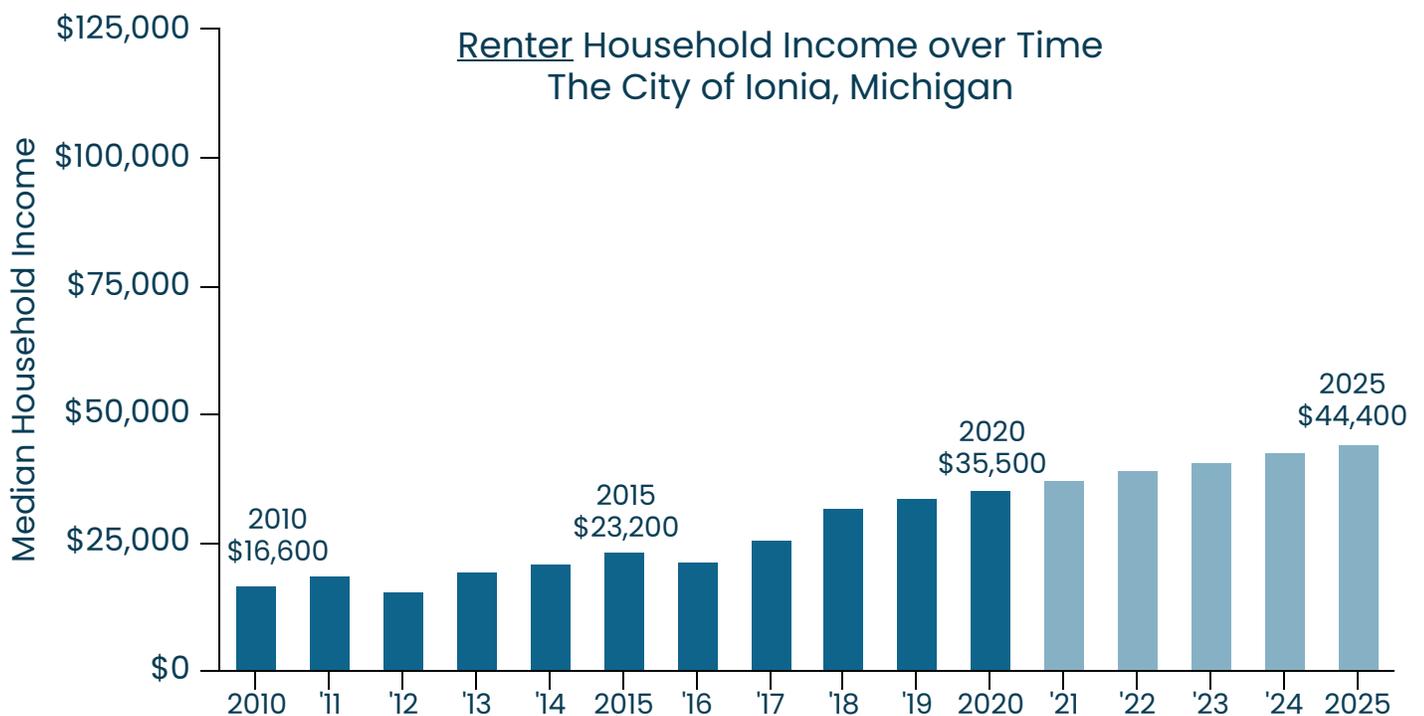
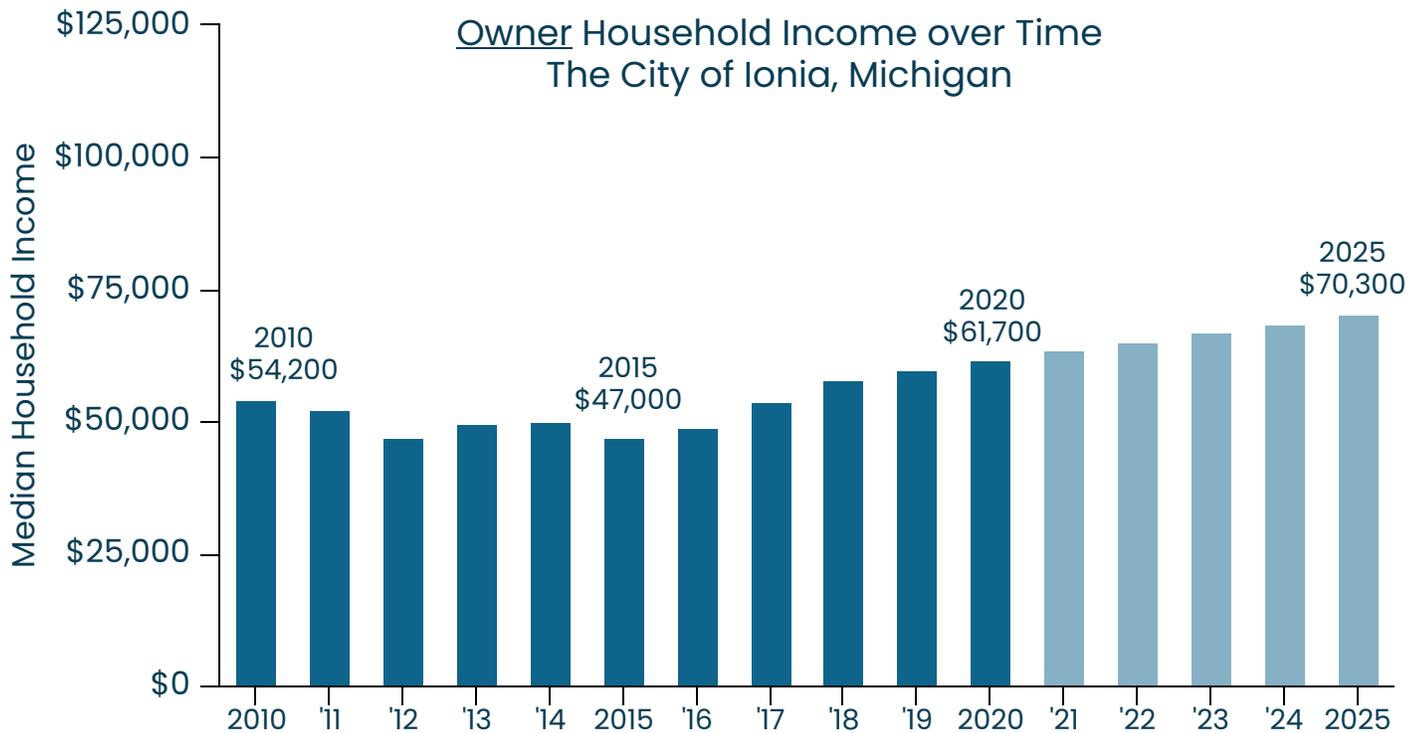


Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



# Hhld Income over Time | Ionia City

Household income by tenure is used to forecast price tolerances for housing units.

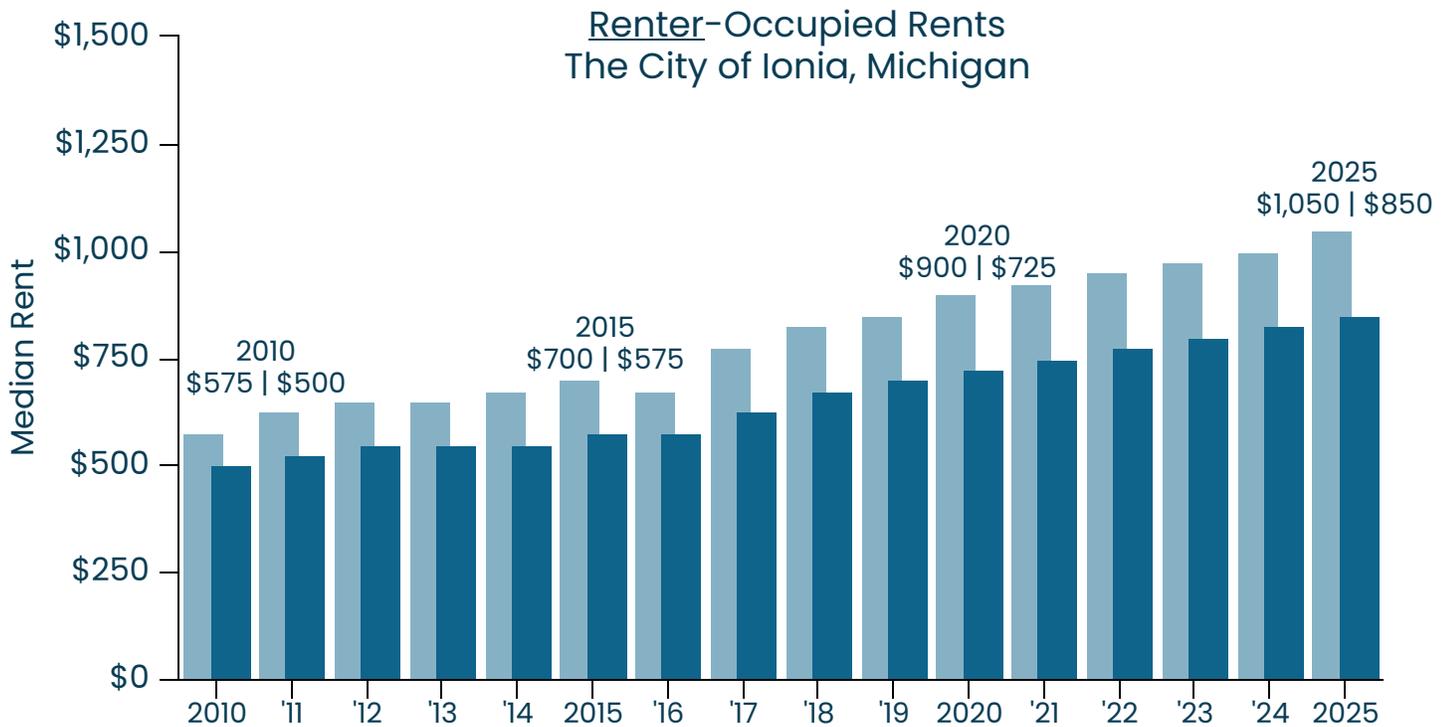
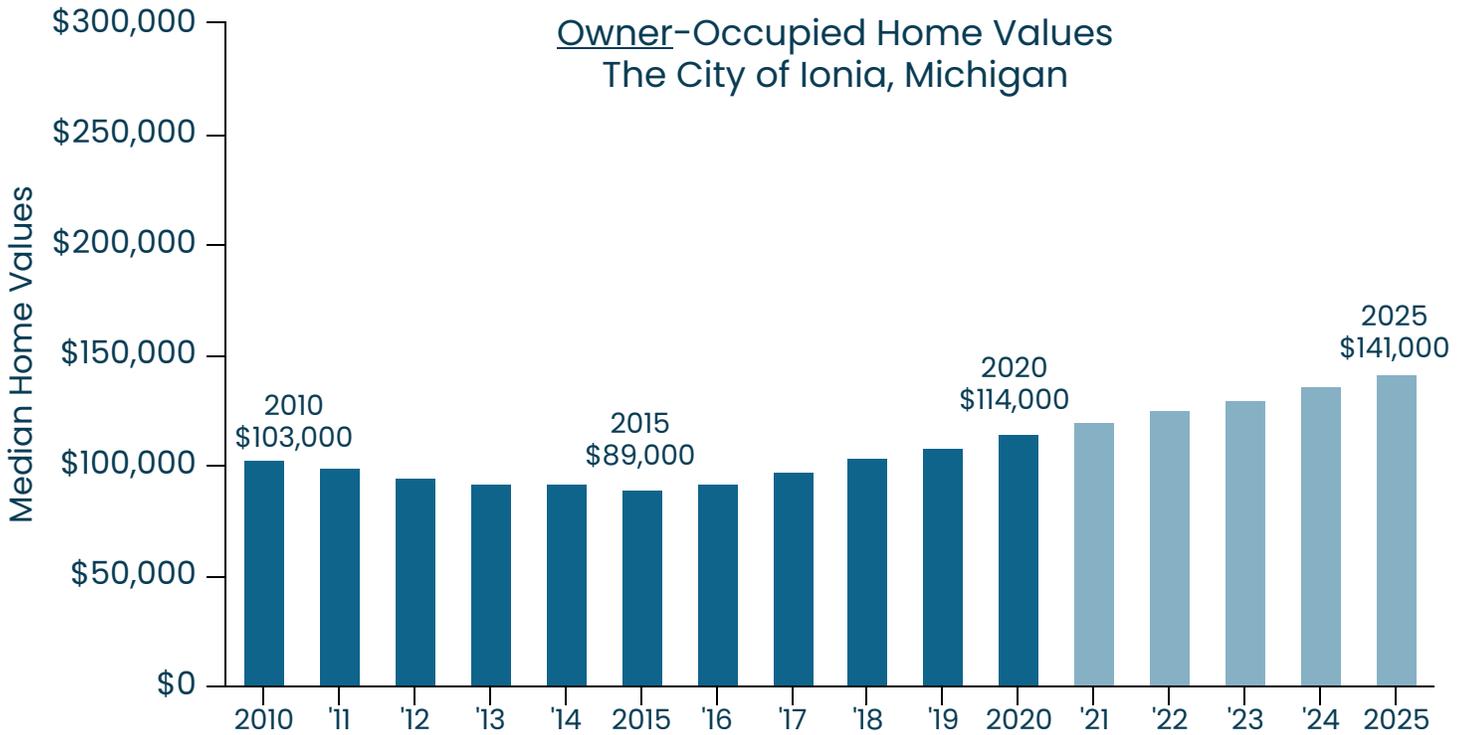


Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



# Values, Rents over Time | Ionia City

Median prices of existing units are used to help forecast the prices of new units.



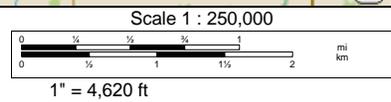
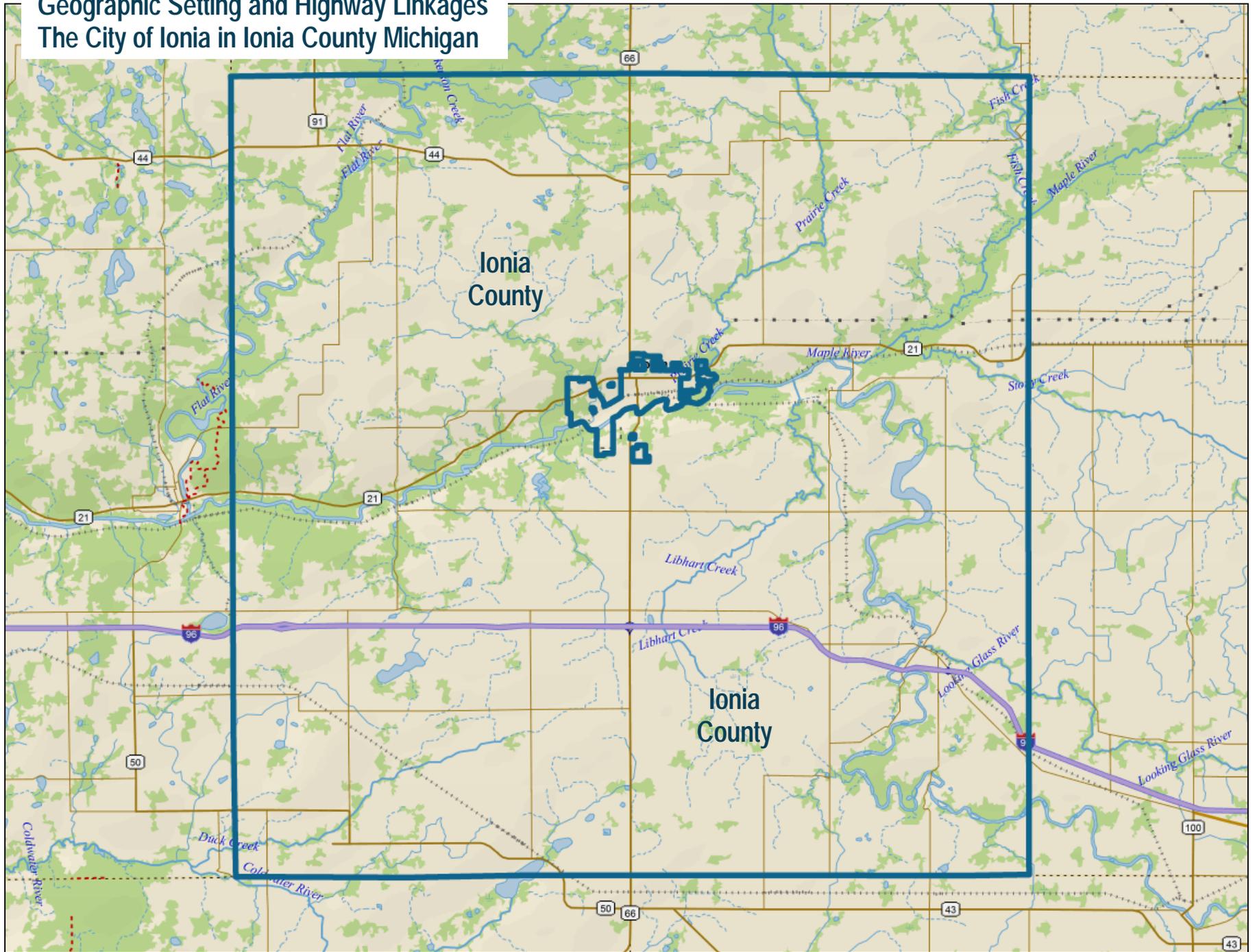
● Gross Rent ● Contract Rent

Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



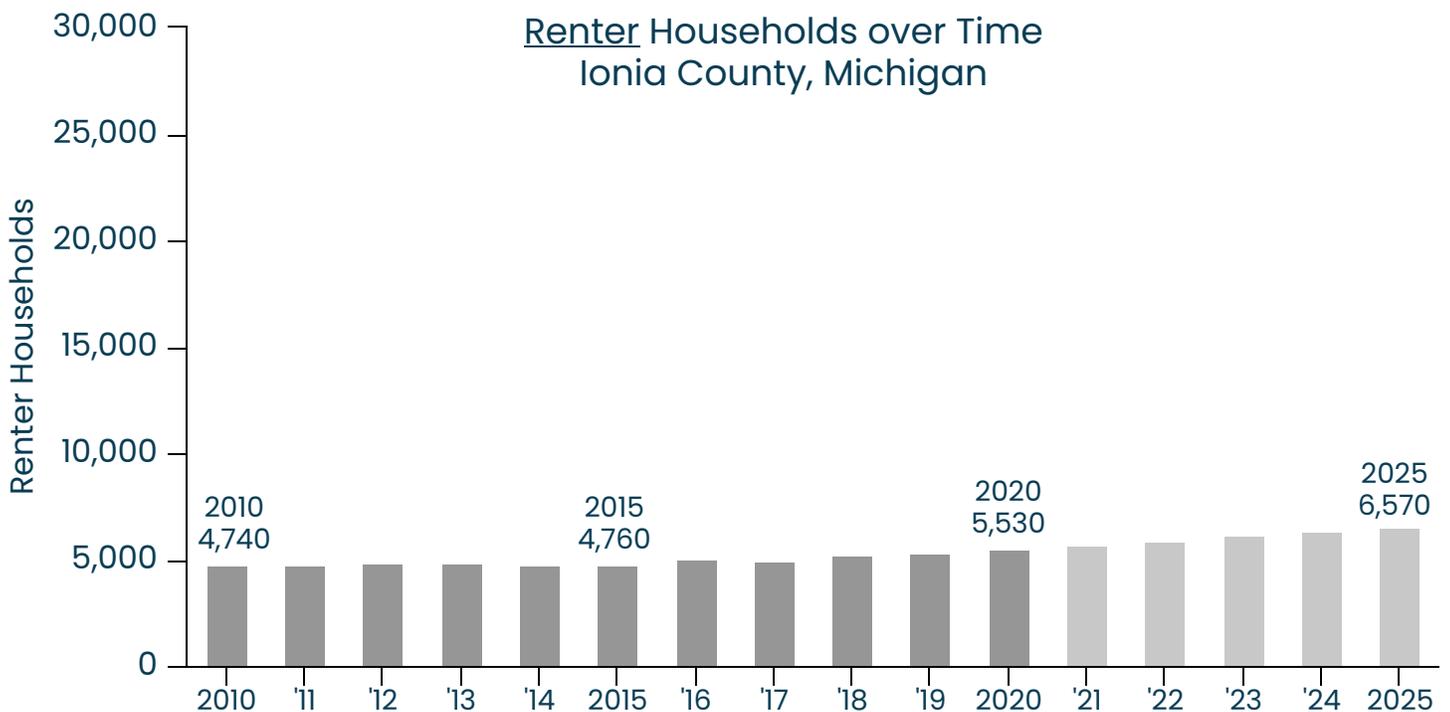
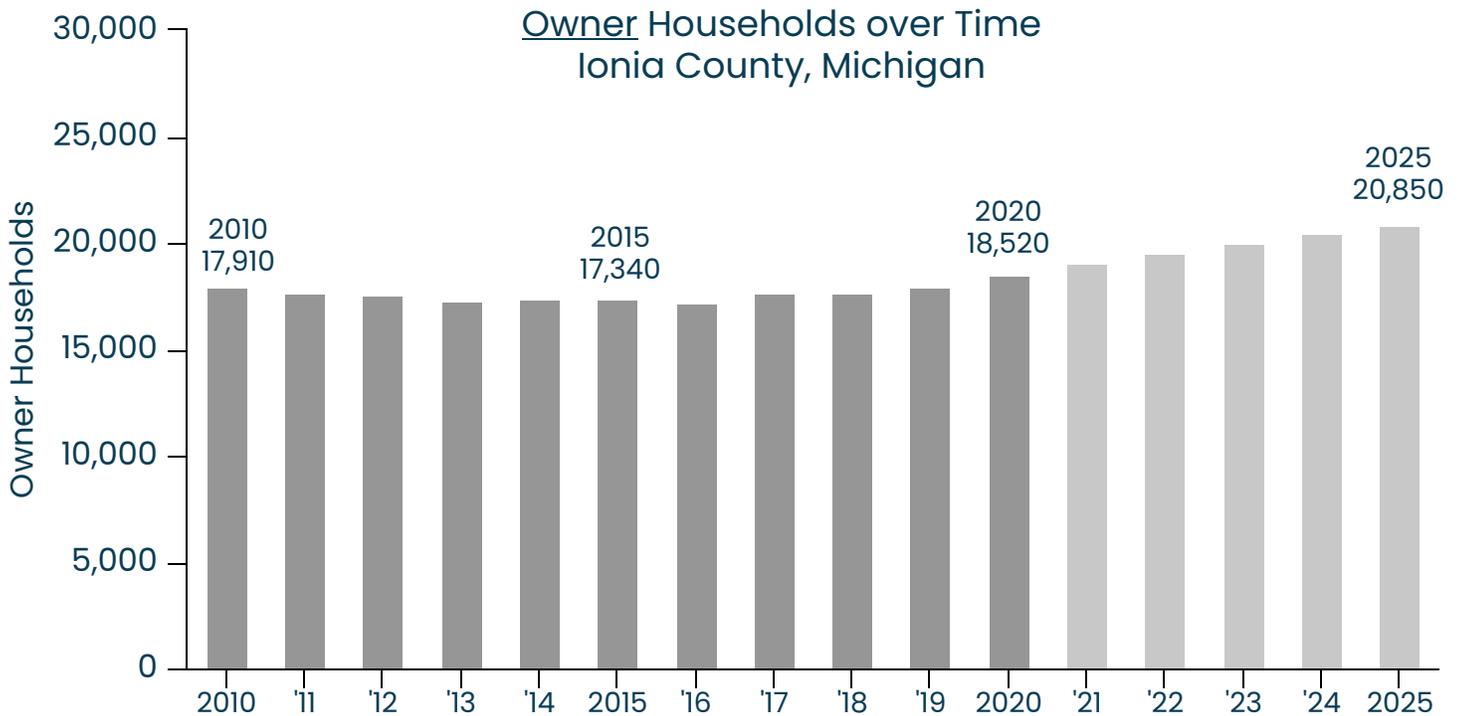
# Section B<sub>2</sub>

# Geographic Setting and Highway Linkages The City of Ionia in Ionia County Michigan



# Hhld Tenure over Time | Ionia Co

Forecasts are based on 2018–2019 gains and assume pro-growth housing policies.

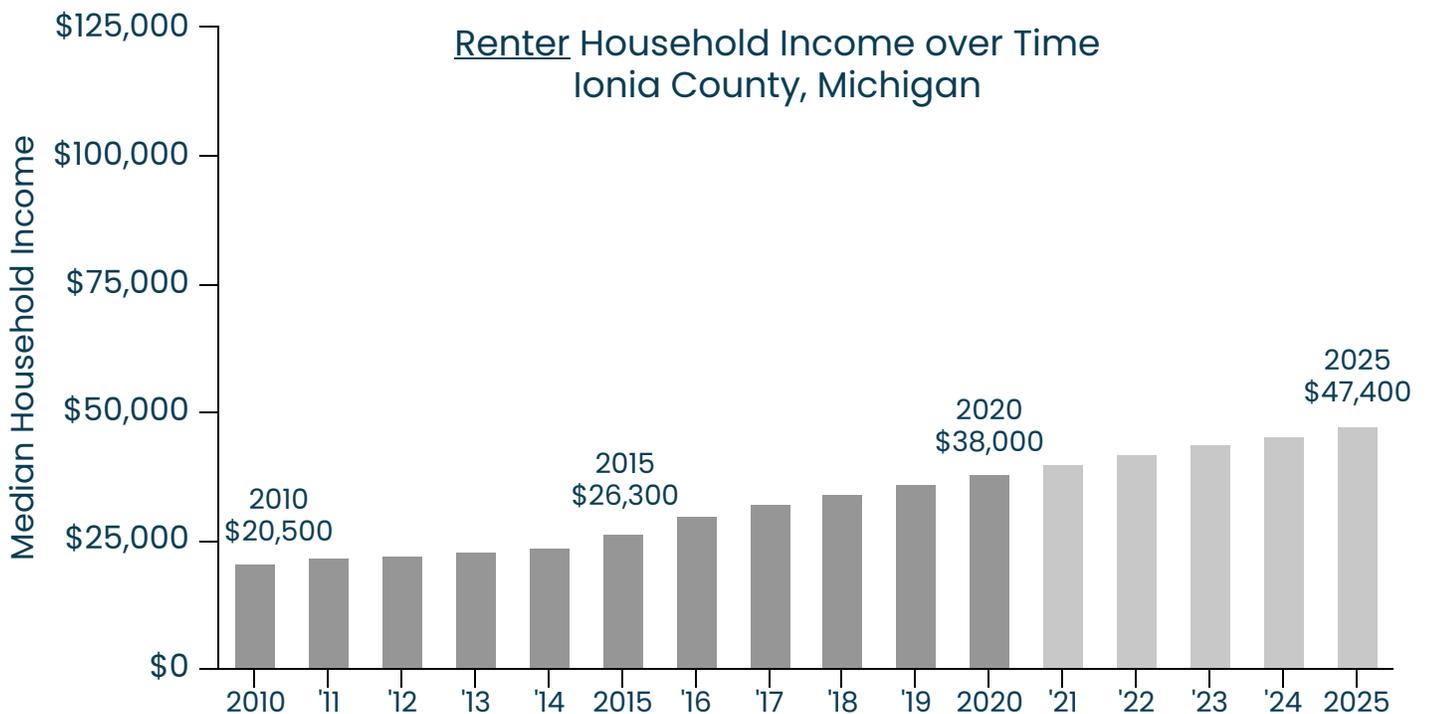
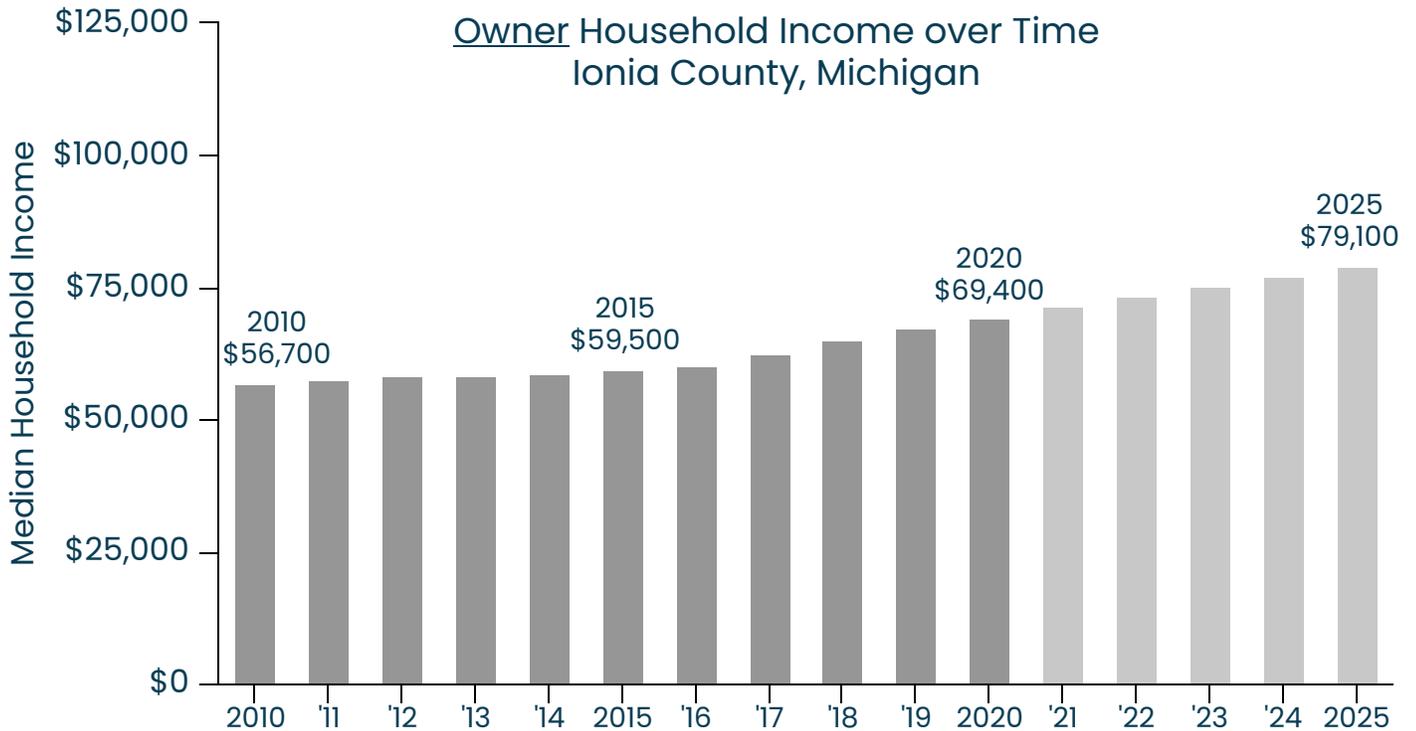


Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



# Hhld Income over Time | Ionia Co

Median income by tenure is used to forecast price tolerance for new housing units.

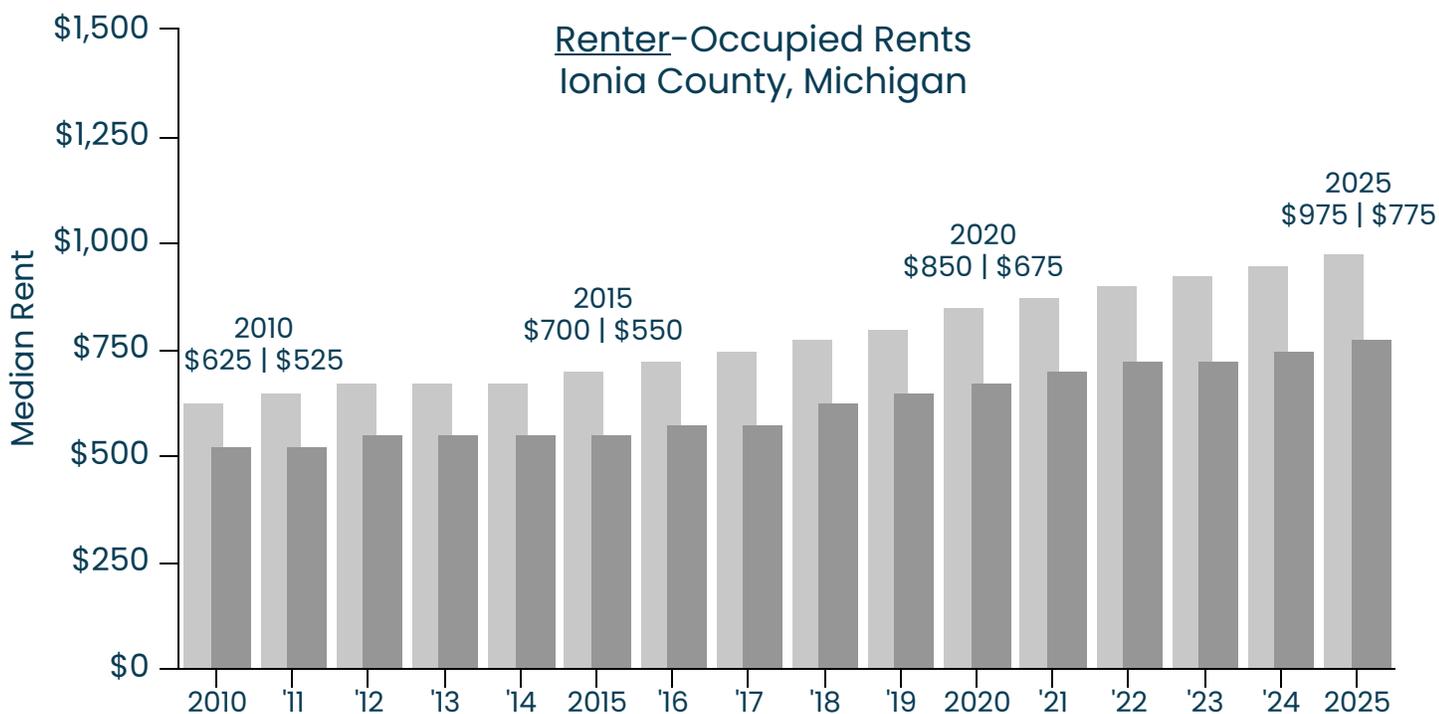
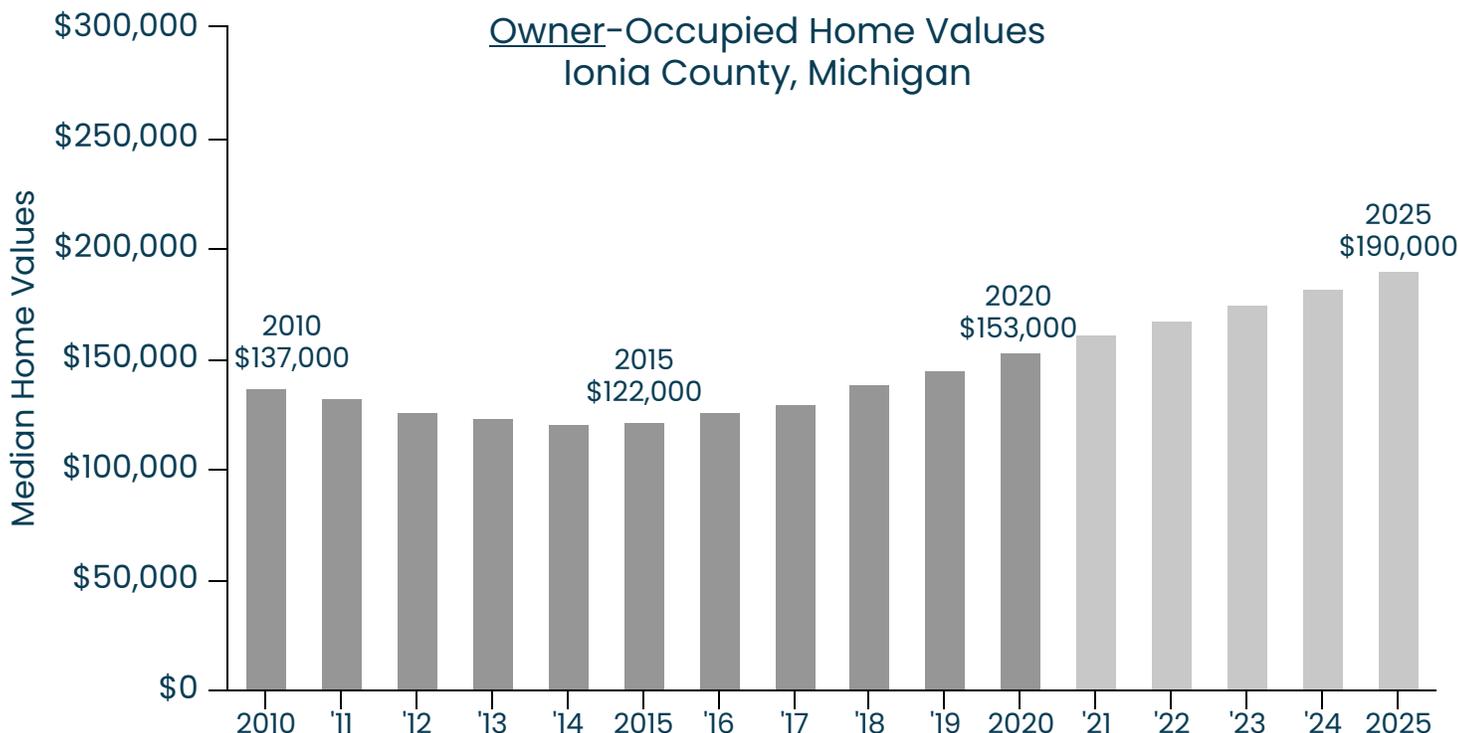


Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



# Values, Rents over Time | Ionia Co

Median prices of existing units are used to help forecast the prices of new units.



● Gross Rent ● Contract Rent

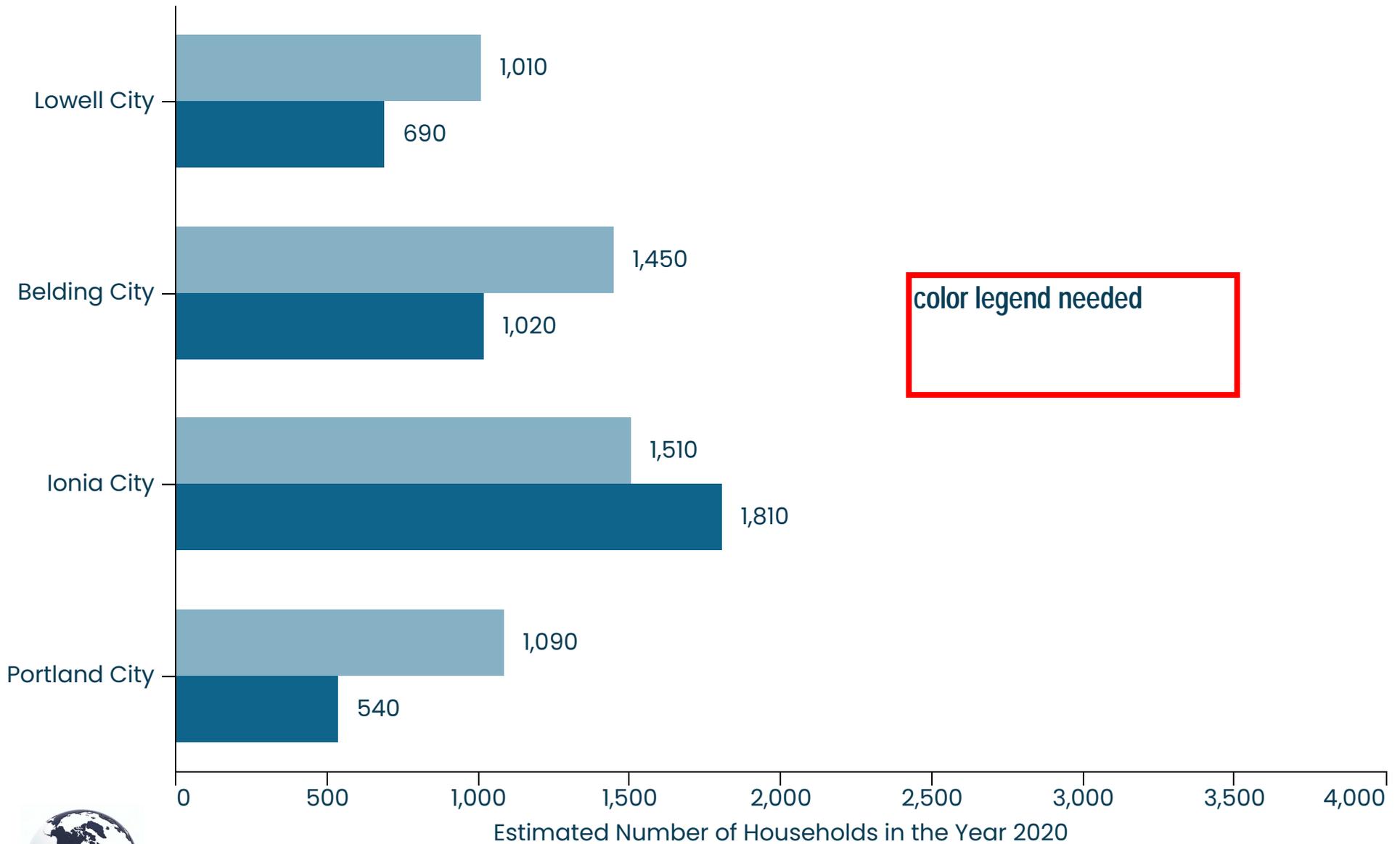
Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



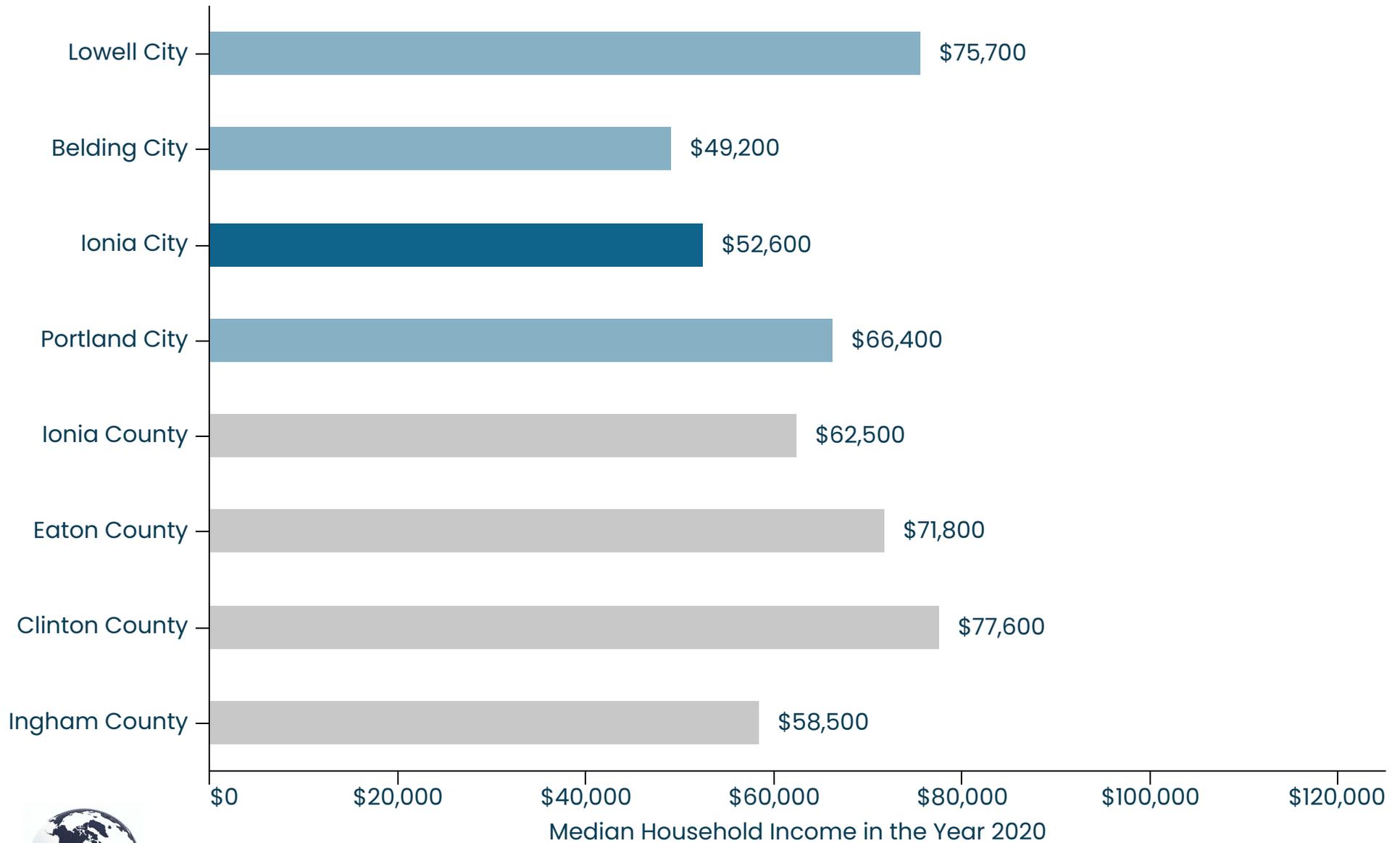
LandUseUSA  
UrbanStrategies

# Section C<sub>2</sub>

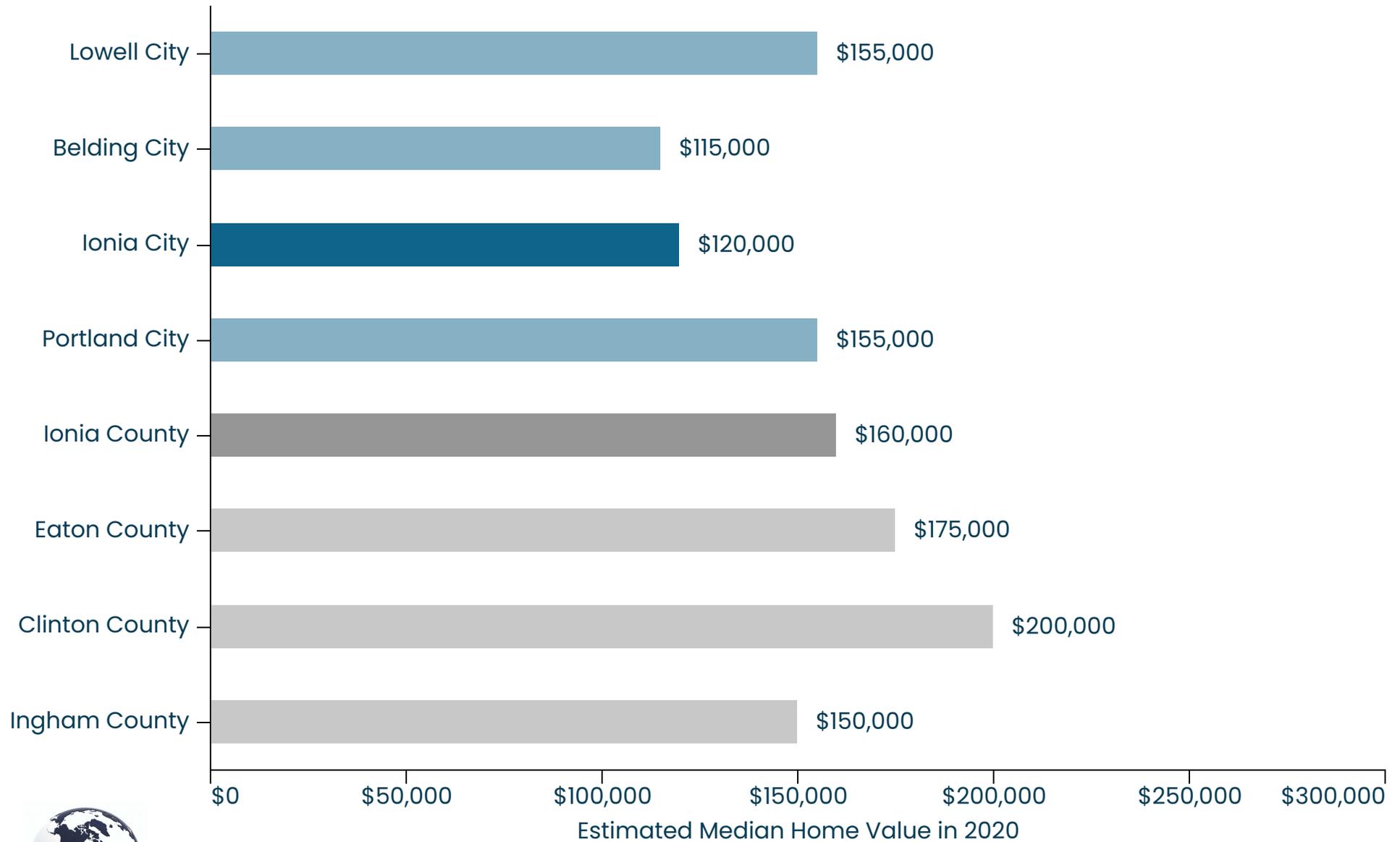
# 2020 Number of Households | Ionia + 3 Cities



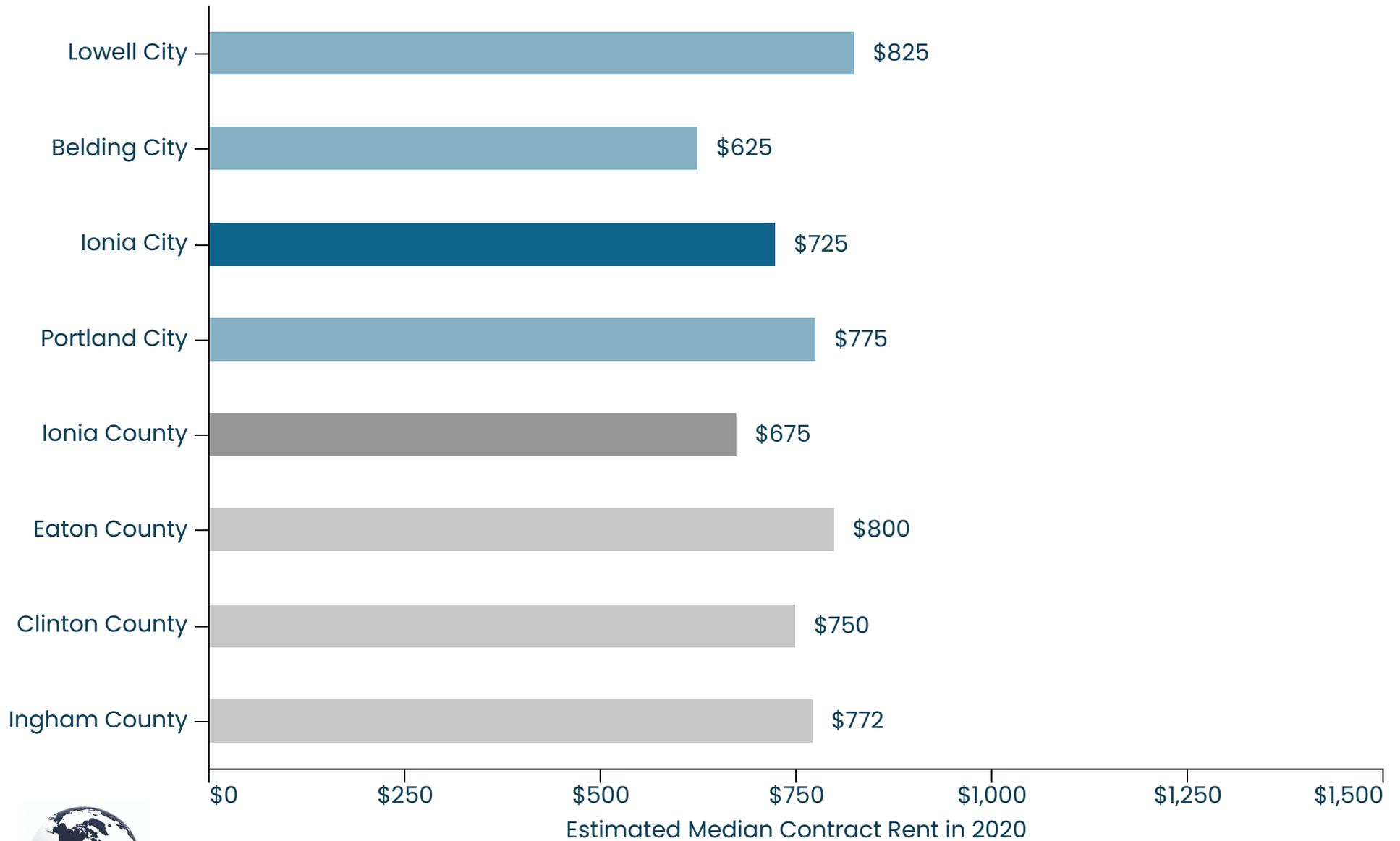
# 2020 Median Hhld Income | Ionia + Comparisons



# 2020 Median Home Value | Ionia + Comparisons



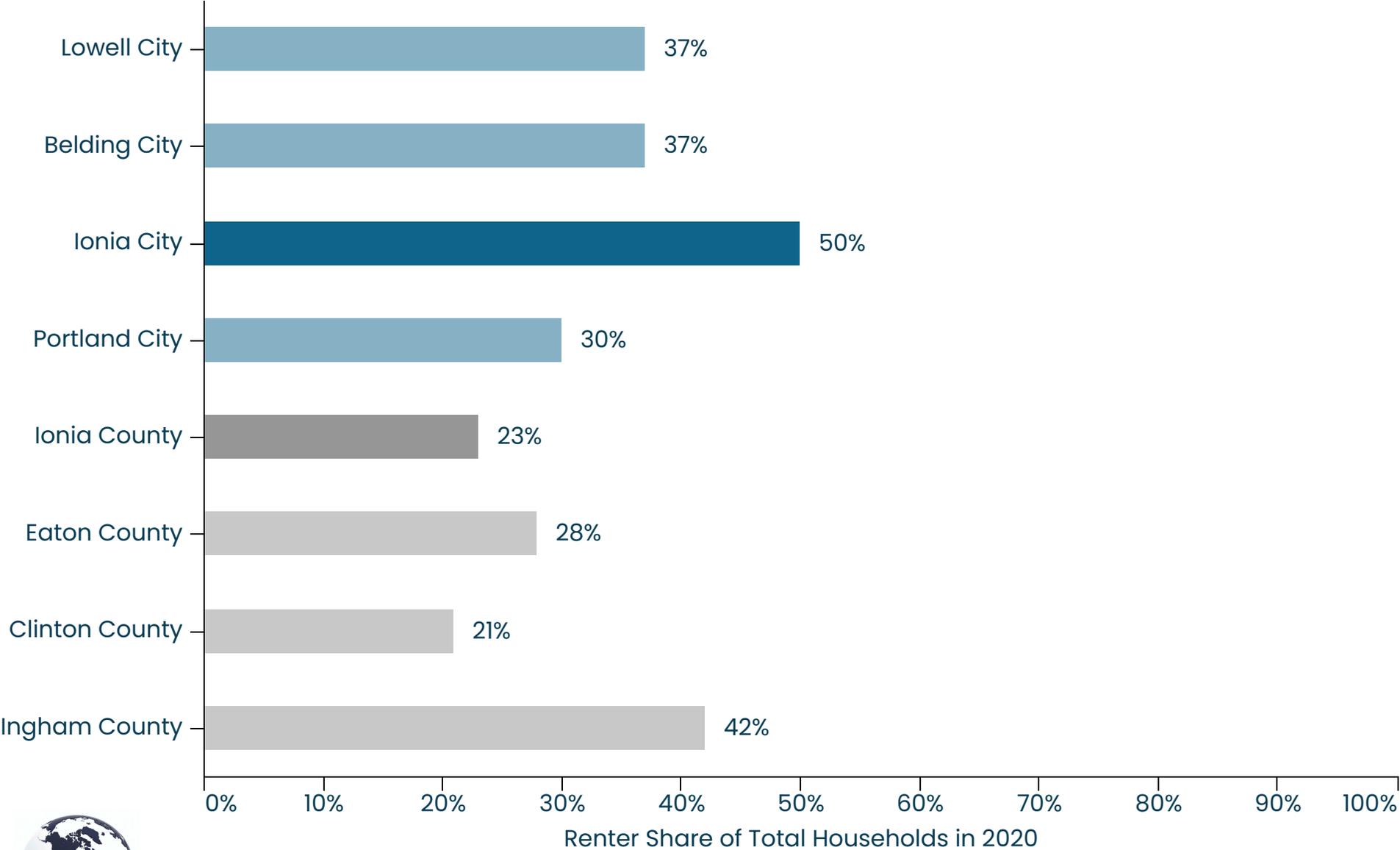
# 2020 Med Contract Rents | Ionia + Comparisons



LandUseUSA  
UrbanStrategies

Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

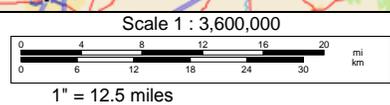
# 2020 Renter Share of Hhlds | Ionia + Comparisons



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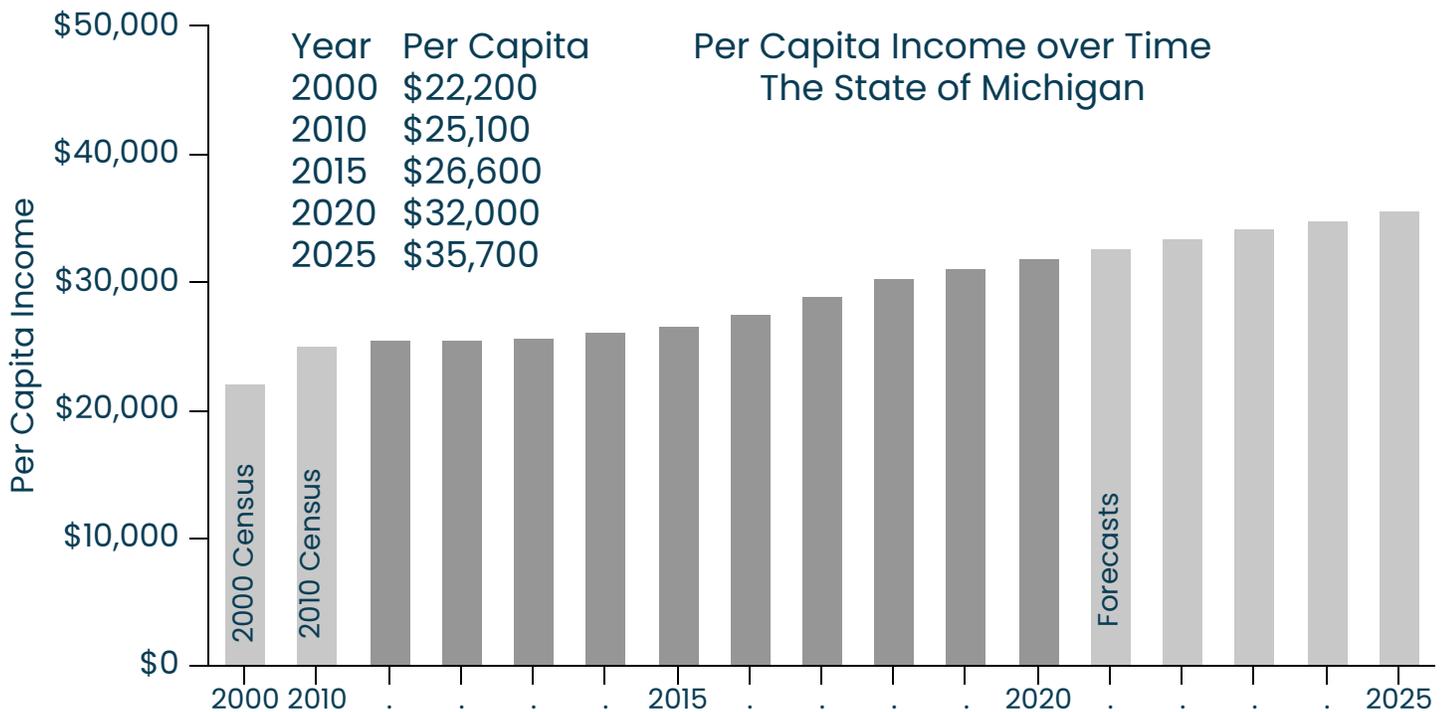
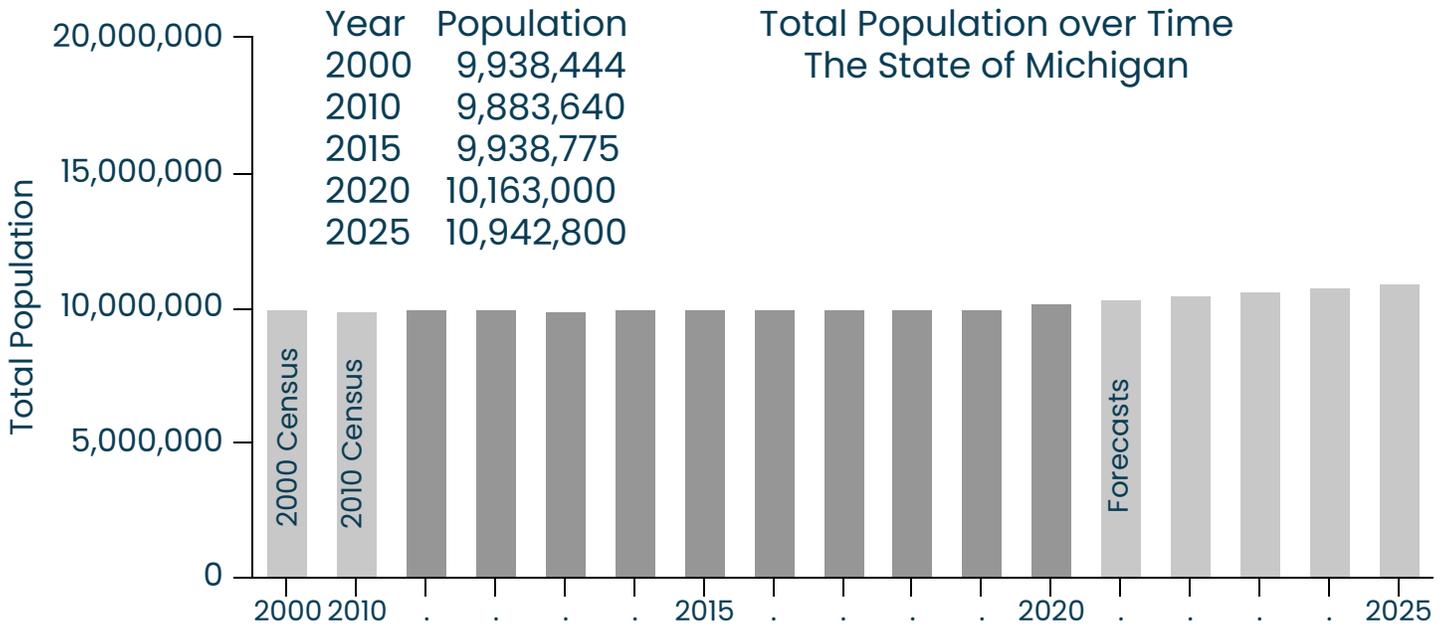
# Section D<sub>2</sub>

# Geographic Setting The State of Michigan, USA



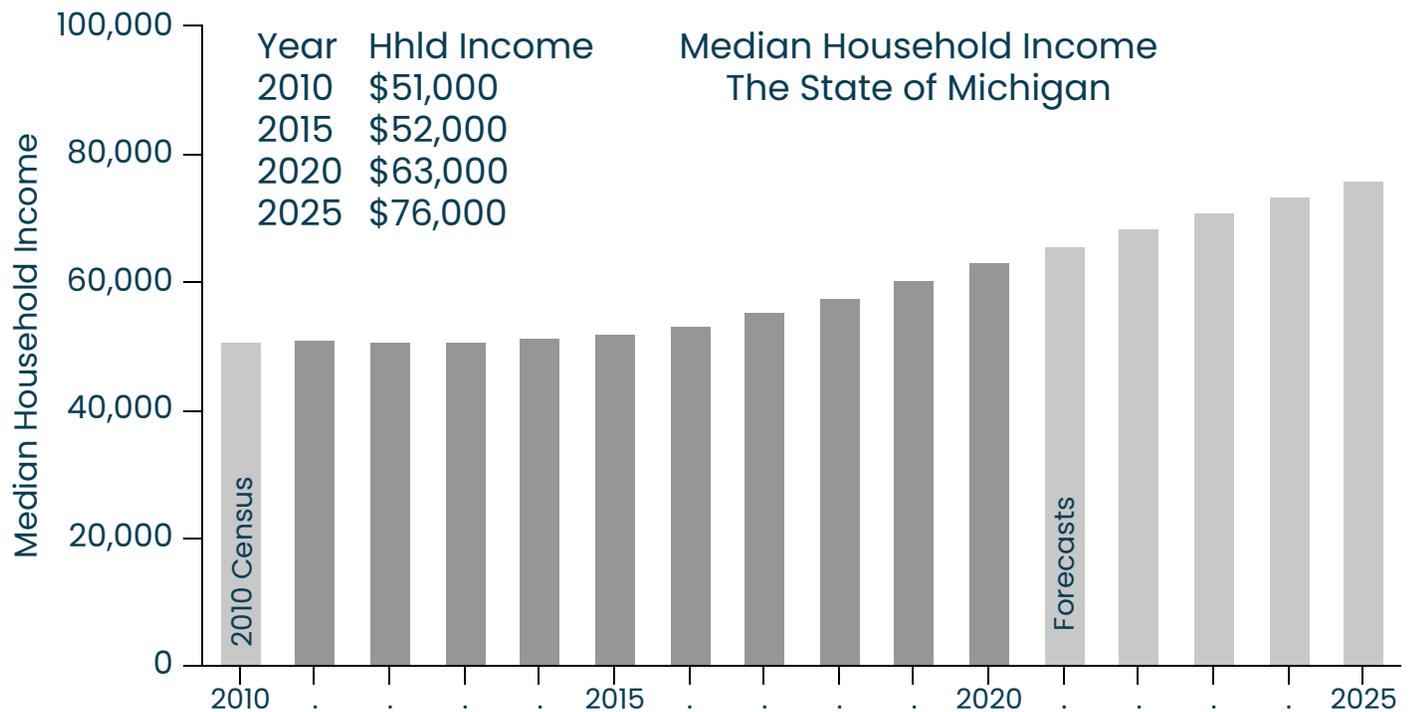
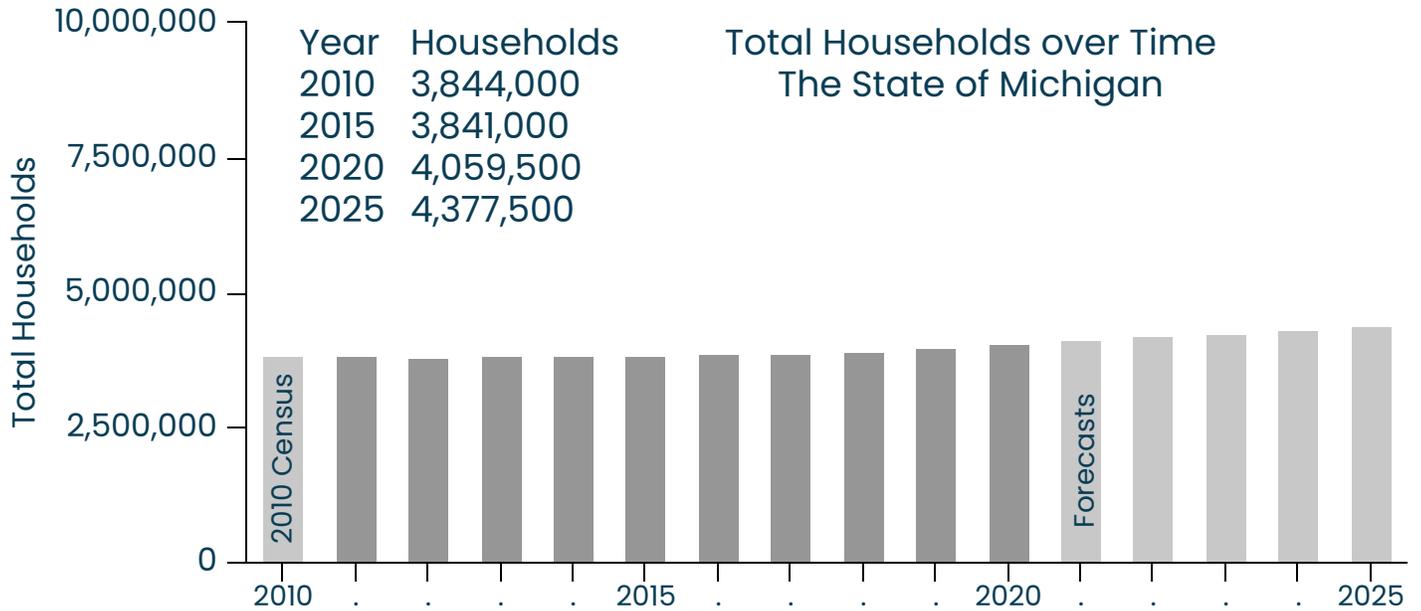
# Pop, Per Capita Income | Michigan

Used to gauge economic stability since the 2010 Census and the Great Recession. Forecasts assume proactive policies towards the development of new housing units.



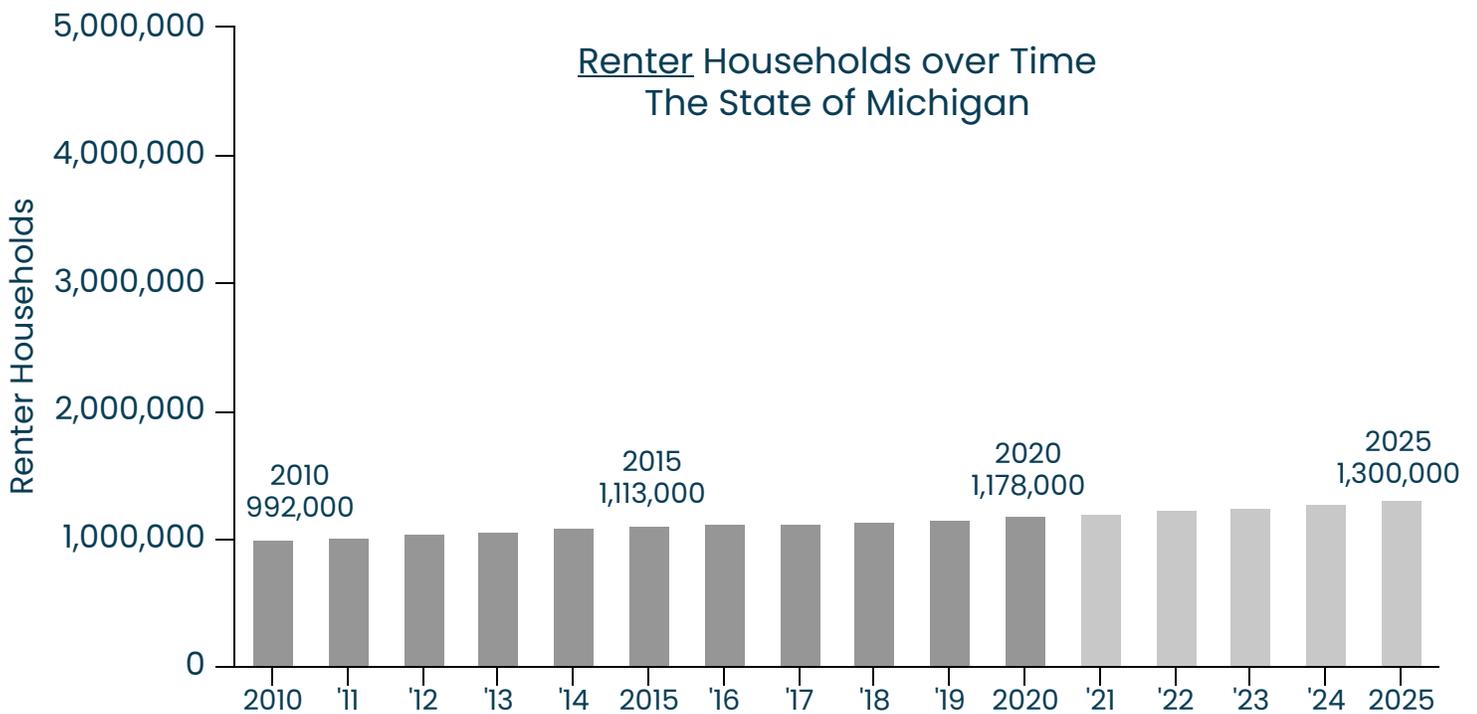
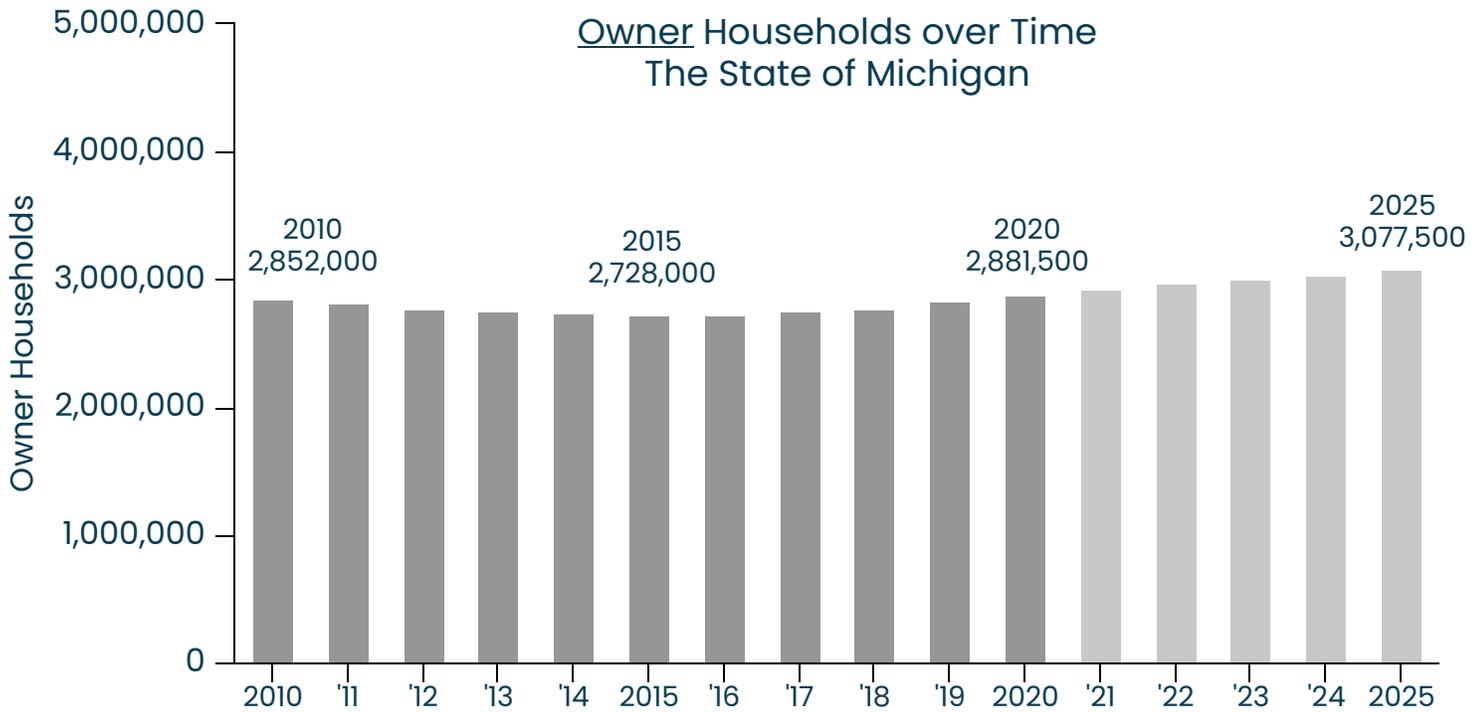
# Households, Med Hhld Inc | Michigan

Used to gauge economic stability since the 2010 Census and the Great Recession. Forecasts assume proactive policies towards the development of new housing units.



# Hhld Tenure over Time | Michigan

Forecasts are based on 2018–2019 gains and assume pro-growth housing policies.

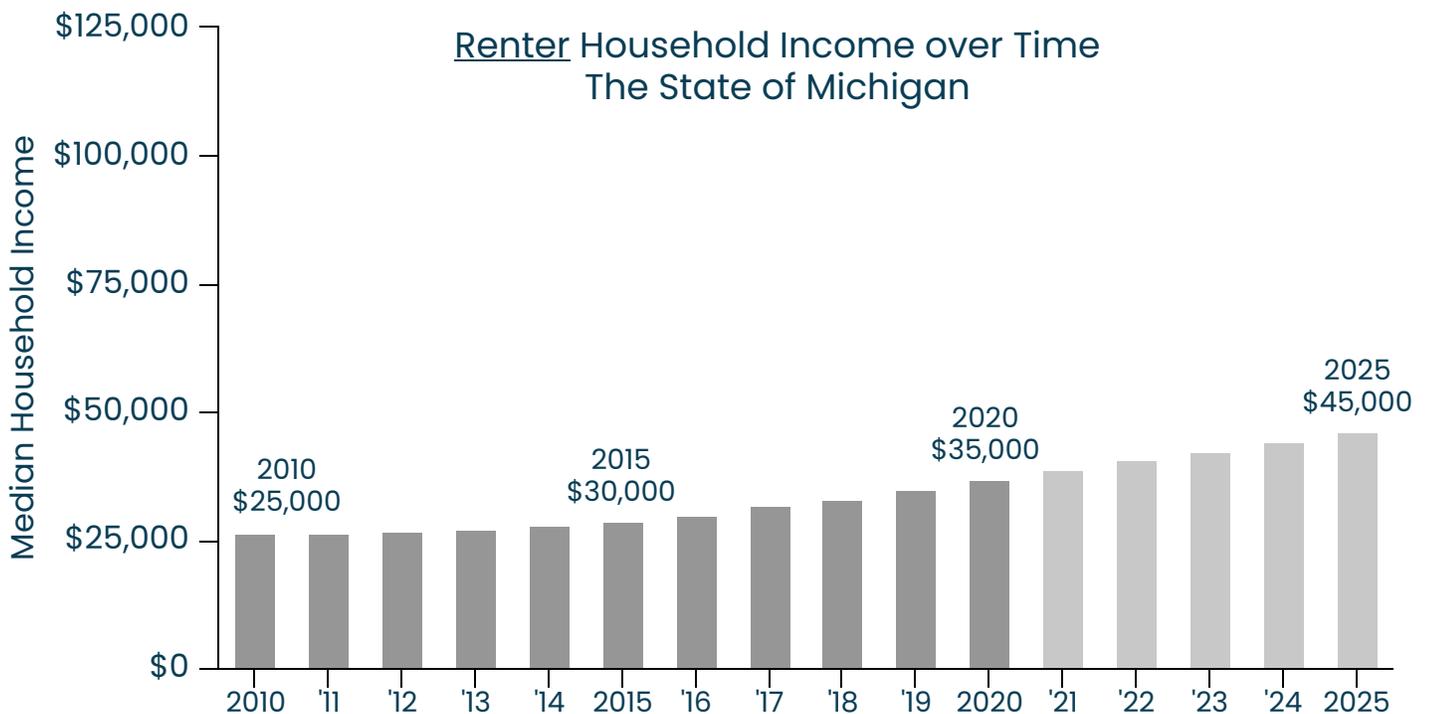
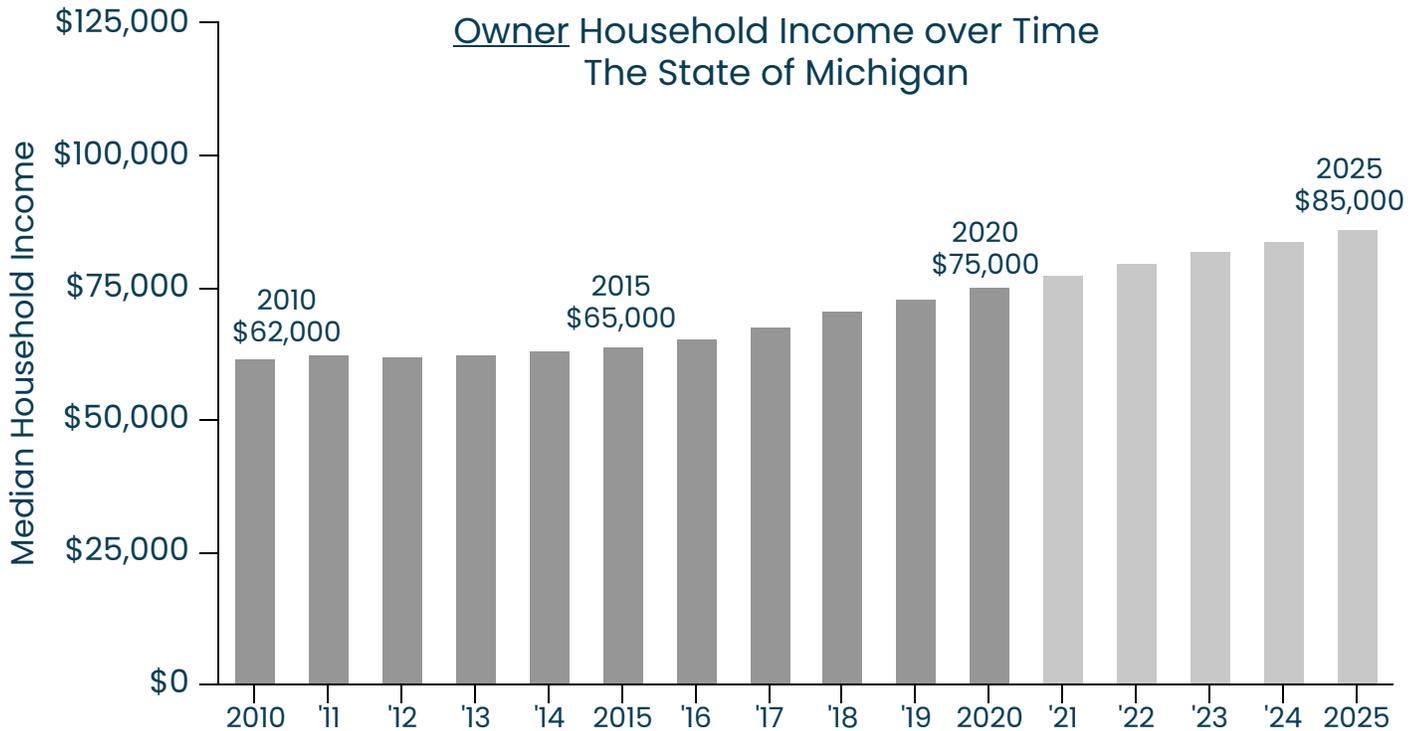


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# Hhld Income over Time | Michigan

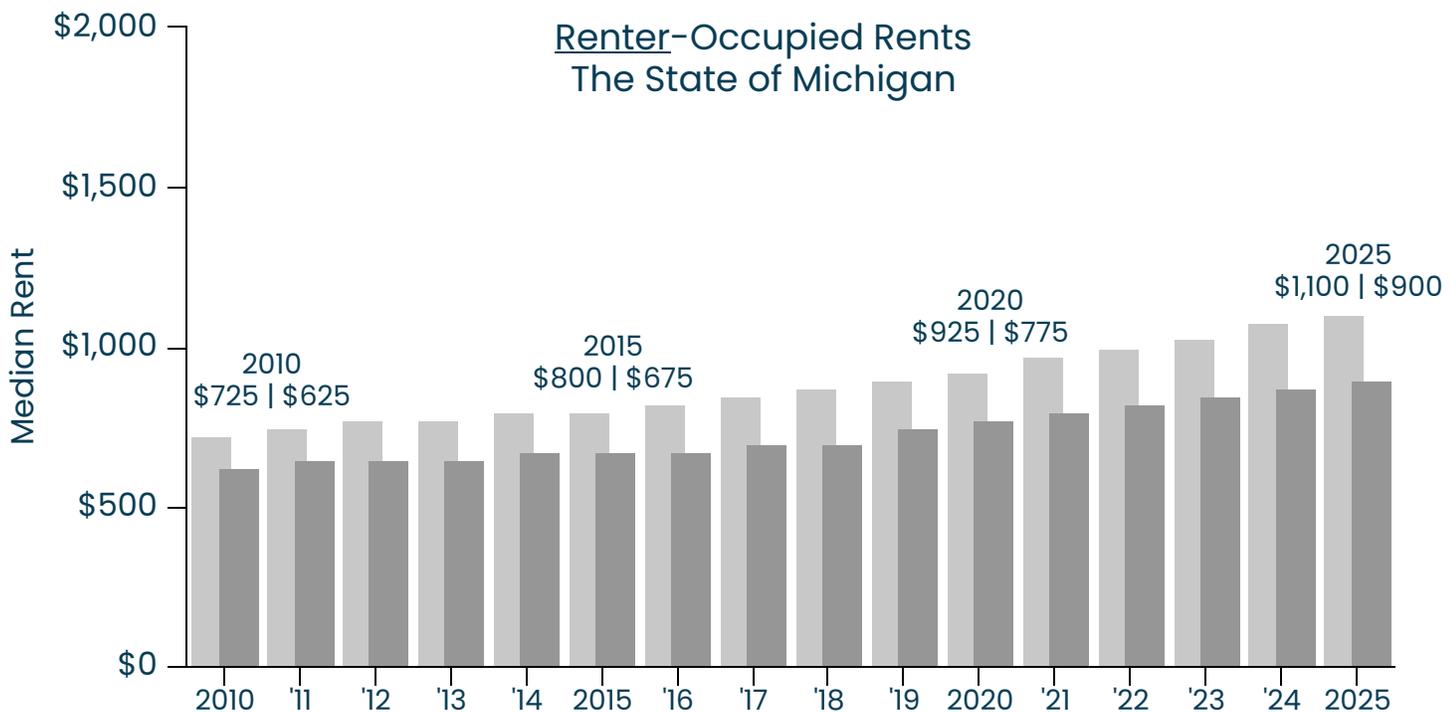
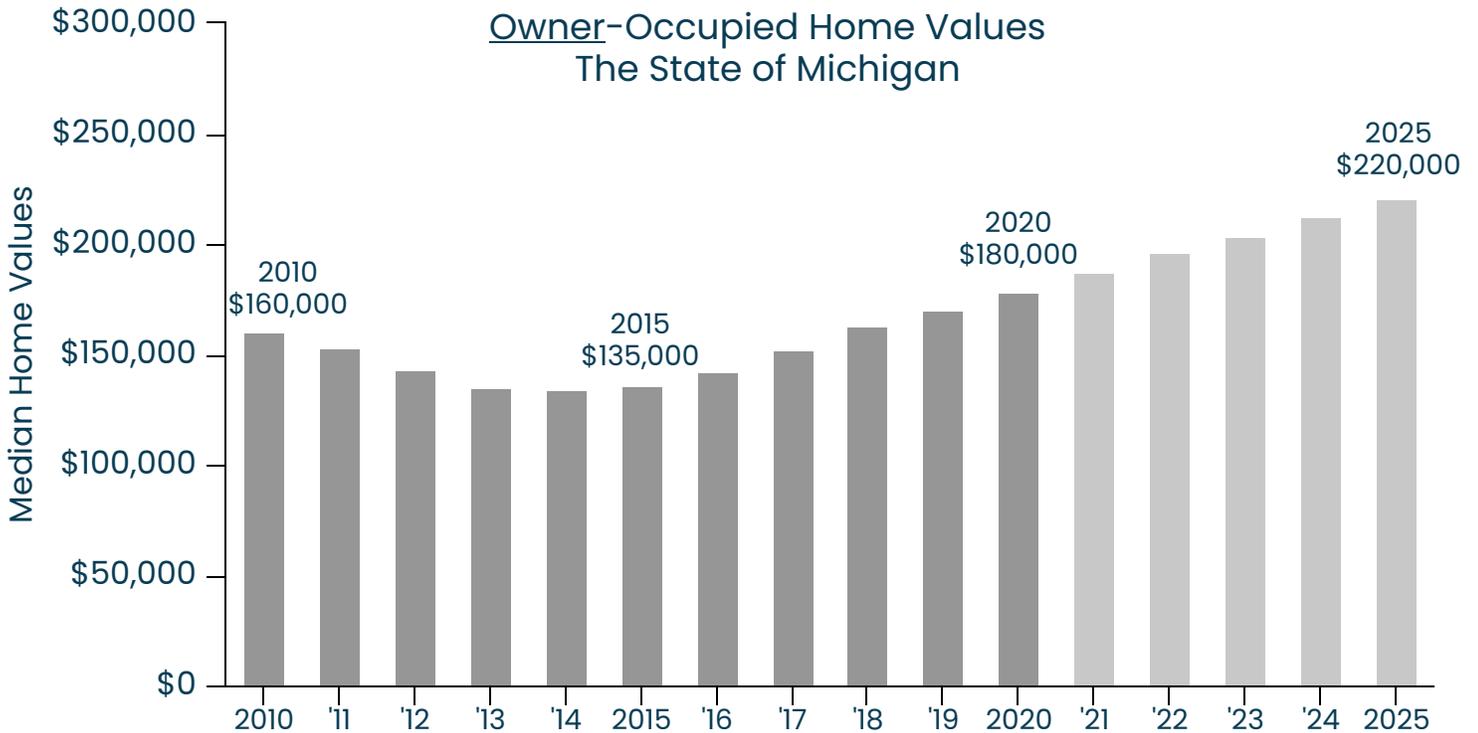
Median income by tenure is used to forecast price tolerance for new housing units.



Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

# Values, Rents over Time | Michigan

Median prices of existing units are used to help forecast the prices of new units.



● Gross Rent ● Contract Rent

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