



Old Town



Downtown



REO Town

# RESIDENTIAL ANALYSIS

...

## Comprehensive Market Analysis

...

## Lansing, Michigan

August 1, 2023  
Prepared by:



**LandUseUSA**  
UrbanStrategies

In Collaboration with:



## Acknowledgements

### Downtown Lansing, Inc | Advisory Team

Cathleen Edgerly, Executive Director, Downtown Lansing, Inc  
Project Manager, Comprehensive Market Analysis, Downtown Lansing, Inc

Jen Estill, President, Board of Directors, Downtown Lansing, Inc  
Principal and Creative Director, Redhead Creative Consultancy

James Tischler, Treasurer, Board of Directors, Downtown Lansing, Inc  
Development Director, State Land Bank Authority

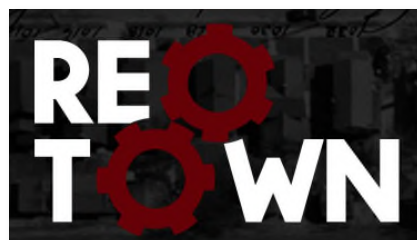
Julie Reinhardt, Director, Community Development, Downtown Lansing, Inc

Trevor Benoit, Director, Design & Planning, Downtown Lansing, Inc

Ashlee Willis, Advisor and Past President, Board of Directors, Downtown Lansing, Inc  
Founder & CEO, Michigan Premier Events (Corp, Assoc, Gov't Event Management)



**DOWNTOWN**  
LANSING INC.



## **Acknowledgements | Comprehensive Market Analysis Steering Committee**

Benjamin Bakken, Policy Committee, Lansing Regional Chamber  
Senior Vice President, Director of the Lansing Market, Tri-Star Trust

Andrea Binoniemi, Chair, Board of Directors, Lansing Economic Dev Corp  
Financial Representative, Castle Financial Partners

Keri Brown, Marketing Manager, Capital City Market and Downtown Meijer  
Emeritus Chair of Promotions Committee, Downtown Lansing, Inc

Michelle Carlson, Acting Executive Director, Lansing Art Gallery & Education Center

Tamera Carter, Board of Directors and Committee Member, Downtown Lansing, Inc  
Manager, Member Experience, Lake Trust Credit Union

Tim Daman, President & CEO, Lansing Regional Chamber of Commerce

Robert Doran-Broackway, Executive Director, Old Town Commercial Association

Jesse Flores, Co-Chair, Business Development Committee, Downtown Lansing, Inc  
Chief Web Pro, SuperWebPros

Brent Forsberg, President, T A Forsberg, Inc; Broker, Forsberg Real Estate Co

Shelbi Frayer, Deputy Mayor and Chief Strategy Officer, the City of Lansing

Steve Japinga, Senior Vice President, Public Affairs, Lansing Regional Chamber

Scott Keith, President & CEO, Lansing Entertainment & Public Facilities Authority  
President & CEO, the Lansing Center

Rebecca Lynn-Douglas, President, Board of Directors, REO Town Commercial Assoc  
General Manager, Sleepwalker Microbrewery

Brian McGrain, Director, Economic Development and Planning, the City of Lansing

Julie Pingston, President & CEO, Lansing Convention & Visitors Bureau

Breina Pugh, Manager, Gov't & Community Relations; Lansing Board of Water & Light

Erin Robinson, Chair, Business Development Committee, Downtown Lansing, Inc  
Senior Manager, Development Operations, Best Friends Society

Amy Scoby, Division Director, Government Relations, Lansing Regional Chamber  
Senior Vice President, Christman Company

Jeffrey Smith, Director, University Corporate Research Park, MSU Foundation  
Board of Directors, Lansing Regional Chamber of Commerce

Patricia Spitzley, Council Member, the City of Lansing  
Director, Government Affairs, Racer Environmental Response Trust

Mary Olds Toshach, President, Preservation Lansing

Bob Trezise, President & CEO, Lansing Economic Area Partnership

Cathy Zell, Executive Director, Lansing Community College

# Residential Analysis

Section 1-A	Narrative Report
Section 1-B	Old Town Lansing
Section 1-C	Downtown Lansing
Section 1-D	Stadium District
Section 1-E	REO Town Lansing
Section 1-F	The City of Lansing
Section 1-G	Ingham County
Section 1-H	Step Buildings ©
Section 1-I	Experian Resources
Section 1-J	Owner Attributes
Section 1-K	Renter Attributes



# Section 1-A

## Acknowledgements

This Comprehensive Market Analysis (CMA) is the result of a collaborative effort among public and private stakeholders led by Downtown Lansing, Inc. in partnership with the Old Town Commercial Association, REO Town Commercial Association, and City of Lansing. It also has been made possible through funding assistance from the Michigan Economic Development Corporation's (MEDC) Community Development Division.

As part of this CMA, LandUseUSA | Urban Strategies has been engaged to conduct a Residential Analysis and a Retail Analyses for each of the three districts, including (north to south) Old Town, Downtown Lansing, and REO Town. The analytic results for all three districts are intentionally combined into shared documents to encourage discussion among the stakeholders and ambassadors. Comparing the results across all three districts also provides regional perspectives that might otherwise be overlooked if each was reviewed in isolation.

This narrative focuses on the Residential Analysis (Document 01), which is complemented by a separate Real Estate Analysis (Document 02) and separate Demographic Analysis (Document 03). Documents 02 and 03 also complement the Retail Analysis (Document 04) and Retail Supplement (Document 05).

Five Documents	Short Description	Categories
01 Residential Analysis	Market <u>Potential</u>	Housing
02 Real Estate Analysis	Price per Square Foot	Housing + Retail
03 Demographic Analysis	Demographic Tables	Housing + Retail
04 Retail Analysis	Market <u>Potential</u>	Retail
05 Retail Supplement	Additional Analytics	Retail

All of the analyses listed above have 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. Lansing also is home to the state's capital, department of treasury, land bank authority, economic development corporation (MEDC), housing and development authority (MSHDA), and community and economic development association (CEDAM). 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)



## Introduction

This Residential Analysis focuses on a Target Market Analysis (TMA) approach, which is a specialized focus on the wants, needs, and preferences of households who are on the move and migrating into and within the City of Lansing and each of its three districts and study areas. It also focuses on their inclination to be either renters or owners, preferences for different building sizes and formats, and tolerance for affordable, market-rate, and luxury prices.

This narrative focuses on study results from the Residential Analysis for the City of Lansing and its three study areas, including Old Town, Downtown Lansing, and REO Town, plus the Stadium District. It is intended to serve mainly as a guide for navigating the attached demographic tables and is not as a deep dive into the data for each district. Instead, the data results for Downtown Lansing are described to serve as a general guide for each of the three districts.

Geographies – The attached exhibits, histograms, charts, and tables are organized by geography, beginning with the City of Lansing, followed by Ingham County, and then each of the three districts (plus the Stadium District), from north to south. Throughout this narrative, future references to the districts are intended to include the entire study area.

Attachments	Geography
Section 1-B	Old Town Lansing
Section 1-C	Downtown Lansing
Section 1-D	Stadium District
Section 1-E	REO Town Lansing
Section 1-F	The City of Lansing
Section 1-G	Ingham County

## Housing Mismatch

## Sections 1-B, 1-C, 1-E

A summary chart demonstrating the housing mismatch is provided for each of the three districts. It compares the share of market demand (blue color) with market supply (grey) by tenure and building format. For example, 70% of owner households migrating into the Downtown Lansing study area would be inclined to purchase a detached house or large cottage. However, 82% of the existing units are among those same formats, which suggests an over-supply.

Inversely, 30% of the in-migrating owners would choose townhouses, but only 18% of the existing units align with that medium building size. Also, 15% of the in-migrating owners would choose a condominium style apartment – but the data indicates an absence of supply in Downtown Lansing.

Among renters migrating into Downtown Lansing, 81% would choose a loft, walkup building or apartment building with a shared courtyard, but only 55% of the existing housing units are in buildings of a comparable size. Inversely, only 11% would choose a townhouse, but about 30% of the existing units already are of a similar format. Also, only 8% of the in-migrating renters would choose a detached cottage or house, but 15% of the existing units already align with that format.

Overall, this type of comparison indicates a need to build more apartment style condos and lofts for both owners and renters, plus for-sale townhouses. In general, these formats should take priority over the development of detached houses or cottages for either owners or renters.

## Maximum Market Potential

## Sections 1-B, 1-C, 1-E

There are three components (Capture, Intercept, and Retain) to the maximum market potential for each of Lansing's three districts and study areas. They are described below, followed by additional terminology and guidelines.

First, Capture is a term used to recommend capturing new households who are inclined to migrate into the three study area and from any other place. It is also used as a reasonable approximation for the minimum number of residential new-builds that should be constructed each year. In theory, if new units are not built for these new households, then they will settle for pre-owned or pre-leased choices within the districts – and then leave after a period of dissatisfaction.

With the exclusion of students, there are about 10 new owners and 177 new renters migrating into Downtown Lansing each year, suggesting a potential to build 10 new for-sale units and 177 new for-lease units per year. Among the 10 new owners, only 6 would choose a detached house or cottage, and the other 4 would be more inclined to choose a townhouse. Among the 177 renters, 62 would choose a loft or courtyard apartment, 41 would choose a townhouse, and 74 would choose an accessory dwelling, cottage, or subdivided house.

Second, Intercept is used to gauge the number of migrating households who are inclined to bypass the three study areas altogether, and who are more inclined to seek housing choices in other parts of the Tri-County Region. It also is used as a reasonable approximation of the bonus, lift, or upside market potential for new-builds that hypothetically could be completed each year. In theory, unless new housing choices are built for these migrating households, they will continue to bypass the three study areas.

With the exclusion of the “students” (i.e., the Colleges & Cafes and Striving Singles target markets), there is only one (1) owner household but 50 renter households bypassing Downtown Lansing and inclined to move into study area – if new choices became available. Of the 50 renter households that could be intercepted, 19 would be inclined to choose a loft or courtyard apartment, 11 would choose a townhouse, and 20 would choose an accessory dwelling, cottage, or subdivided house.

Third, Retain is a term used to recommend retention of existing households who are moving from one address to another within the same district and study area. It also is a reasonable approximation for the number of residential rehabs that should be completed each year. In theory, if pre-owned and pre-leased units are not remodeled or rehabbed for these existing households, then they eventually will leave altogether, and the housing market will gradually decline.

Excluding students, about 13 existing owner households and 256 renter households are migrating within the Downtown Lansing study area each year, suggesting a need to renovate, remodel, or rehab 13 for-sale units and 256 for-lease units annually. Among the 13 owner households migrating within the study area, 8 would be inclined to choose a remodeled house, 3 would choose a townhouse, and 2 would choose a condominium. Among the 256 renter households, 88 would choose a rehabbed loft or courtyard apartment, 60 would choose a townhouse, and 108 would choose an accessory dwelling, cottage, or subdivided house.

Again, the minimum market potential for new-builds is represented by the Capture; upside is represented by the Intercept; and the rehabs are represented by the Retain figures. When summed together, the three figures collectively represent an absolute maximum, not-to-exceed market potential for new-builds in any given year.

In theory, the maximum assumes that every household migrating into, within, and bypassing each study area would choose a newly built unit if those choices became available – regardless of the availability of pre-owned and pre-lease units (remodeled, rehabbed, or not). Implementing this type of aggressive strategy would result in a temporary increase in vacancy rates among the outdated housing stock. However, higher vacancy rates combined with new construction can also provide some motivation for landlords to rehab outdated units.

All market potential numbers provided in this Residential Analysis represent one year or annual figures, and they generally will be good for at least five years. For places that experience few economic events (positive or negative), the figures can be used for the next ten years. However, any unrealized market potential in any given year cannot be rolled forward to subsequent years.



For example, if the market potential is for 2 new-build houses in 2025 but they don't get built, then that potential cannot be rolled forward into 2026. Instead, any unrealized market potential will dissipate, and the targeted households will be diverted and intercepted by competing places. So, the clock must be reset each year.

## Colleges & Cafes, Striving Singles

## Sections 1-B, 1-C, 1-E

The market potential analysis has been calculated both with and without "students" for each geography and study area. As used in this study, students loosely are represented by two target markets: 1) Colleges and Cafes; and 2) Striving Singles with high movership rates. Removing them from the analysis helps normalize the data between the three study areas while focusing on the other less prevalent target markets.

Two pages of vertically stacked histograms are provided for each district to demonstrate the target markets under the Capture scenario, with the first page focused on the capture of new owners and the second page focused on new renters. All of the histograms intentionally include the students to demonstrate their influence on the data.

For example, including the students, there are 16 owner households migrating into the Downtown Lansing study area each year. Only one (1) is a Colleges and Cafés target market and four (4) are Striving Single target markets. With a minor mathematical rounding error of 1, removing the students from the tally reduces the capture from 16 households down to ten or eleven (10 to 11).

The influence of students on the capture is more profound in the renter market. Including the students, there are 1,127 renter households migrating into the Downtown Lansing study area each year. However, eight (8) of them are Colleges and Cafes and an impressive 942 are Striving Singles. Removing them from the tally significantly reduces the capture to 177 renter households.

After adjusting for students, the other target markets share more of the limelight in the analysis. Other households inclined to purchase new units in Downtown Lansing are a small but diverse group of target markets, including Suburban Attainment, Status Seeking Single, Rooted Flower Power, Infant and Debit Card, Digital Dependent, Urban Ambition, Mid-Scale Medley, Senior Discount, Urban Survivor, and Tough Times (about one household each).

Excluding the students, other households inclined to lease new units in Downtown Lansing also are diverse. They include Bohemian Groove (6 households), Full Steam Ahead (3), Digital Dependents (4), Urban Ambition (44), Family Troopers (18), Humble Beginnings (3), Senior Discounts (14), Daring to Dream (29), Hope for Tomorrow (16), Urban Survivors (3), and Tough Times (32).

## Preferred Values, Rents

## Sections 1-B, 1-C, 1-E

The attachments also include two pages of vertically stacked histograms that focus on optimal prices for each of the three districts and study areas. The first page focuses on the home values that in-migrating owners would be inclined to pay; and the second page focus on the monthly contract rents that in-migrating renters would be inclined to tolerate.

For example, among the 16 owner households migrating into Downtown Lansing each year, only two (2) of them would tolerate a price of \$400,000 to \$425,000; and four (4) of them would prefer prices between \$275,000 to \$325,000. Deduction would suggest that these higher priced units generally would align with detached houses.

In addition, six (6) of the in-migrating owner households would prefer to find something priced between \$225,000 and \$250,000, which might align with a small townhouse. Lastly, four (4) of the in-migrating households will hope to find a newly built home for less than \$175,000. In today's market expensive construction market, they may need to settle for a micro-sized condo or a small pre-owned home instead.

In short, although the market potential for the Downtown Lansing study area suggests an opportunity to build up to 16 for-sale new builds for the owner market, only 12 of those households will be able to afford \$225,000 or more; and only six (6) will afford \$275,000 or more. Similarly, only 88 of the in-migrating renters will tolerate rents of \$1,300 or more per month; and 97 of them will hope for lower rents of less than \$1,000 per month. Only three of the renters will tolerate luxury prices of \$1,800 or more per month.

## Existing Households

## Sections 1-B, 1-C, 1-E

To demonstrate the lifestyle clusters of existing households, two pages of vertically stacked histograms are provided for the City of Lansing, Ingham County, and each of the three districts. There are a total of 71 lifestyle clusters as defined by Experian, and the first half (A01 through J36) are shown on the first page, with the second half (K37 through S71) on the second page. The two pages should be viewed side-by-side for a complete profile of each place.

The same data also is provided in a one-page table following the histograms. For example, there were 2,205 households residing in the Downtown Lansing study area in 2021, and this has been forecast to 2,220 households by the year 2025 (assuming little to no growth in new-build construction activity).

Of the existing households, 958 are in the Striving Single Scene lifestyle cluster, and they overshadow the other clusters. The second most prevalent cluster is Tough Times (239 households), which includes some of the poorest households. The third largest cluster is Urban Ambition, which is more likely to tolerate the lower end of market rate prices. However, the Daring to Dream, Hope for Tomorrow, Urban Survivor, and Tough Times households are also low-income and will need affordable choices.

Smaller groups of existing lifestyle clusters include Suburban Attainment (28 households), Bohemian Groove (41), and Rooted Flower Power (41). These lifestyle clusters are likely to tolerate market rate prices and above.

Comparing the existing lifestyle clusters between geographies can be insightful. For example, the City of Lansing has 552 Status Seeking Single households, which tends to include upwardly mobile young professionals with good price tolerances for values among new-build houses. However, only twelve (12) of those households are living in the Old Town, nine (9) are living in the Downtown Lansing study area, and eight (8) are living in the REO Town study areas.

When comparing all three study areas, the Striving Single Scene households are significantly most prevalent in the Downtown Lansing study area; Daring to Dream households are somewhat more prevalent in Old Town; and the Family Fun-tastic, Rooted Flower Power, and Digitally Dependent households are somewhat more prevalent in REO Town.

## Step Buildings ©

## Section 1-G

Four pages of Step Buildings © (contributed by Shophouse Studio, Inc.) are enclosed in this housing study to demonstrate the range of building formats that could be considered for each of the three districts and their subareas. They are intended to demonstrate the diverse range of residential building formats that could be considered for new construction while challenging the notion that all owners belong in detached houses or that all renters belong in apartments.

Attached building formats can help manage construction costs; and accessory dwellings and stacked duplexes can help owners generate rental income. Higher density, attached, and mixed-use formats usually are appropriate for the core district; and lower density detached formats can serve as infill for surrounding neighborhoods. When in doubt, the character, scale, and format of established buildings in the immediate vicinity should be carefully considered.

In general, smaller units tend to be occupied by singles (i.e., households with one wage earner), and they also are more likely to be renter-occupied. In comparison, larger units tend to be occupied by couples and families (i.e., with two wage earners), and they also are more likely to be owner-occupied.

Most of owners will be inclined to choose detached houses, duplexes, and/or townhouses. In comparison, renters are more likely to seek a wider variety of choices that may range from accessory dwellings and cottages to townhouses and apartment houses (walk-ups), courtyard apartments, and flats. (Note: the term “loft” as used in this study typically fits within the apartment and flat vernacular.)

Step Buildings © by Shophouse Studio	Probable Tenures
Accessory Dwellings, Shared Houses	Mostly Renters in the ADU's
Accessory Duplexes, Cottage Courts	Owners and Renters Together
Small Houses, Rowhouses, Townhouses	Mostly Owners + Townhouse Renters
Duplexes Houses, Apartments, Flats	Mostly Renters + Duplex Owners

## Experian Resources

## Section 1-H

Attachments to this report include a series of exhibits provided by Experian Decision Analytics, which is the vendor and provider of the lifestyle cluster data used in this Residential Analysis (and to a lesser extent, also in the Retail Analysis). These resources include the following:

- A 1-page patchwork (i.e., Mosaic, Prizm, or Tapestry) or scatter plot of the 71 lifestyle clusters organized by household composition, age, and income.
- A 2-page list of those same lifestyle clusters with their short names, color coded to match the preceding scatter plot.
- A 1-page table demonstrating the general approach, characteristics, and attributes used by Experian to define the lifestyle clusters.
- A 1-page list in fine print (but high pixels for easy online viewing) with summary demographics and attributes by lifestyle cluster.
- A 2-page list of the clusters with a single sentence describing their level of affluence or poverty, family composition, age, and inclination to live in an urban or rural place.

The Experian resources are followed by five pages of histograms that summarize some behavioral attributes across all 71 lifestyle clusters. The target markets for the City of Lansing's three districts are color-coded in blue. The first page of histograms demonstrates the share of households that are renters. For example, only 24% of the Status Seeking Singles are renters, whereas 75% of the Striving Singles are renters – and both lifestyle clusters are target markets for the three study areas.

The second page demonstrates that 22% of the Status Seeking Singles move each year, whereas 51% of the Striving Singles move each year. In comparison, only 6% of the Family Fun-tastic target market moves each year, whereas 62% of the Full Steam Ahead target market moves annually. In general, renters tend to have much higher movership rates than owners, and these differences have considerable influence on the market potential by tenure.

The histograms also demonstrate that most of the target markets for the three districts are inclined to choose metro cities and urban places rather than small rural towns. Households like Unspoiled Splendor, Rural Escape, and Countrified Pragmatics are not inclined to migrate into Lansing's Downtowns, and they have not been identified as target markets. However, 56% of the Family Fun-tastic households, 64% of the Status Seeking Singles, 52% of the Full Steam Ahead, and 71% of the Striving Singles are ideal candidates for urban housing choices.

The histograms also demonstrate the share of households inclined to choose a building with three or more units, including triplexes and larger buildings like walkups, courtyard apartments, and lofts over street-front retail. For example, only 14% of the Status Seeking Single households would choose a triplex, whereas 100% of the Full Steam Ahead households would do so. The Status Seeking Singles will choose metro urban places – but they also would prefer to purchase a detached house (or perhaps half of a duplex) rather than lease a loft.

Most of the behavioral attributes tend to be correlated with each other. For example, the Family Fun-tastic households tend to be homeowners with low movership rates, they prefer detached houses and duplexes, and most are families with children. In comparison, Striving Singles households tend to be renters with high movership rates, they choose larger building formats, and they are unlikely to include children. Even so, both clusters are inclined to choose metro cities like Lansing to live.



## Owner, Renter Attributes

## Sections 1-I and 1-J

Exhibits provided in the last two sections of this report demonstrate additional behavioral attributes of the target markets for the districts. The first group of target markets is predominately owners, and the second group is mostly renters. The information on each page highlights housing attributes (based on national averages), including inclinations to: a) live in units by decade built; b) be owners versus renters; c) move each year; and d) choose a range of building sizes and formats.

Again, all of this data has been integrated into the Residential Analysis for the three districts. In particular data on the tenure, movership rates, and inclination to choose different building sizes are input into the analytic model for each of the 71 lifestyle clusters, and results significantly influence the market potential for new-builds and rehabs for each district.

## Housing Affordability

The maximum market potential described in this narrative includes low-income renters inclined to tolerate pre-leased apartments, market-rate renters inclined to seek newly built lofts, and relatively affluent home buyers that tend to prefer detached houses.

There are over 70 lifestyle clusters across the nation and about 20 of them are Target Markets for Lansing's three districts and study areas. They include several clusters of low income renters like Daring to Dream, Hope for Tomorrow, Urban Survivors, and Tough Times. Collectively, these four target markets generate an annual market potential and need for over 200 new rental units (combined) throughout the three study areas.

If these migrating low-income renters can't find new units to lease, then most of them will settle for modest apartments that landlords are hopefully rehabbing, remodeling, or renovating. Many of these low-income renters would also lease accessory dwellings (including efficiencies, studio apartments, and suites) – if they could find them. Local developers are encouraged to focus on these needs while also constructing new-build houses, townhouses, condos, and lofts at market-rate and luxury prices.

Construction costs sometimes can be reduced with pre-fabrication, slabs instead of basements, and shared walls. However, the best strategy for achieving affordability for prospective buyers and renters is through the reduction of lot size, increase in densities (combined with the careful conservation of public open space), and reduced unit sizes. In general, smaller units will have lower prices and higher absorption rates. They also are more efficient in generating income, and they usually generate higher revenues per square foot for investors.

When developing apartments, walkups, lofts, or townhouses, developers also should explore mixed-income formats that help encourage economic and cultural diversity. Typically, corner units with the best views have the highest prices, whereas inside units with rear views can be significantly smaller with more affordable prices. Any three-bedroom penthouses should be located on the upper levels with vista views; and studio apartments or efficiencies could be located on the lowest levels with views of back alleys or parking lots.

. . .

End of Narrative Report

June 22, 2023

# Section 1-B

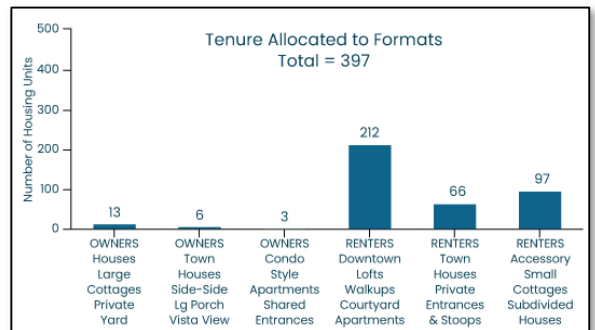
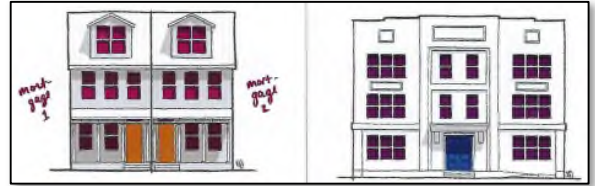
## Old Town District

Owner Potential – Avoid over-building new detached houses for owners and explore alternative formats like side-by-side duplexes and townhouses. Build no more than thirteen (13) detached houses for owners each year. Also strive to build nine (9) townhouses with private entrances and porches, or a few condo style apartments with shared entrances. Attached units should have vista views of the Grand River and/or retail core; and townhouses should have private porches.

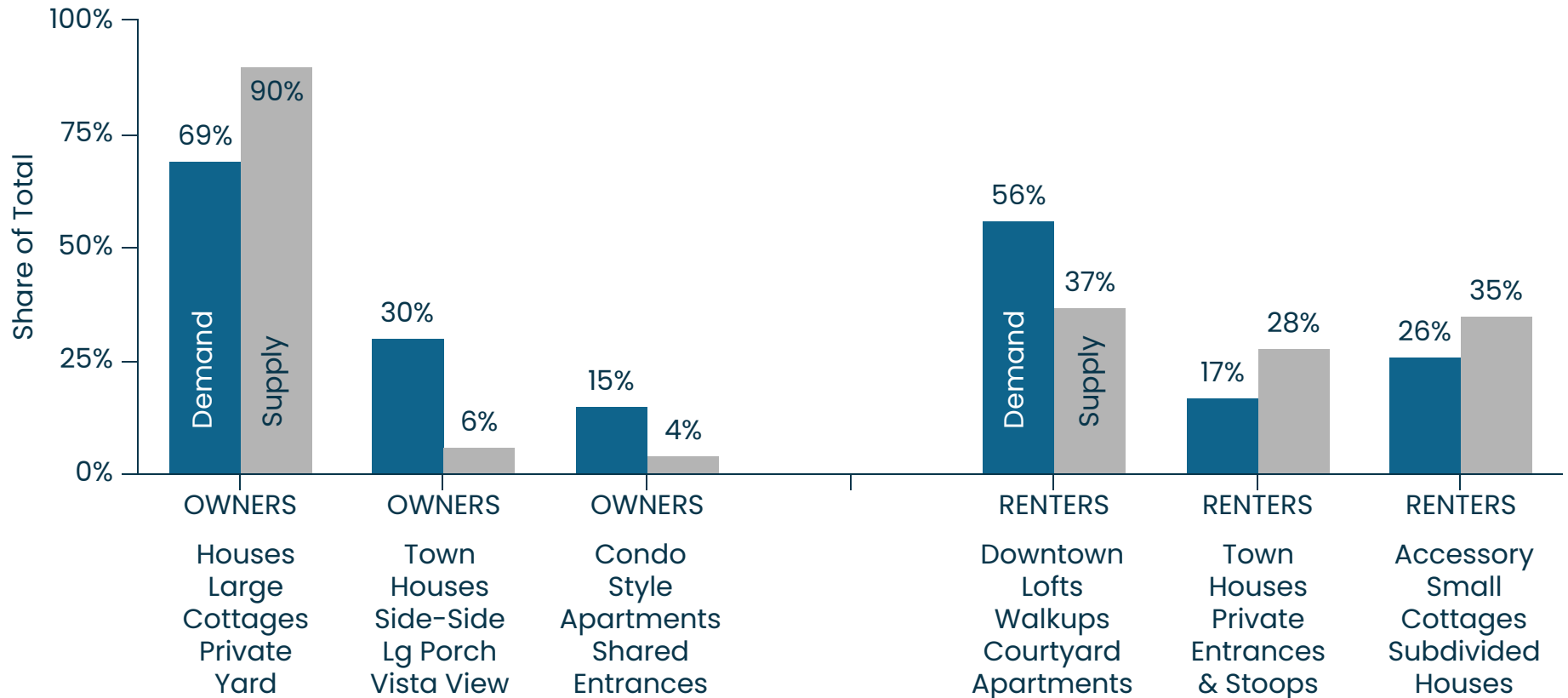
Renter Potential – For renters, focus on the development of up to 375 new units throughout the district each year, including 212 lofts, walkups, and courtyard apartments. Diversify the choices with 66 new for-lease townhouses with private entrances and stoops; and 97 accessory dwellings, small cottages, and units in small apartment houses.

Additional Notes – About half of the new renters will be “Colleges and Cafes” and “Striving Singles” target markets with exceptionally high movership rates. They tend to turn-over the housing stock quickly and removing them from the analysis reduces the renter market potential to about 200 units annually. For every new residential unit that is constructed, at least one existing unit should be rehabilitated, renovated, remodeled. Some optimal Step Building © formats are shown below and would be ideal for sites located adjacent to Old Town’s retail core.

## Residential Summary



# The Housing Mismatch | Lansing Old Town Capture with New Builds v. Existing Units | 2025

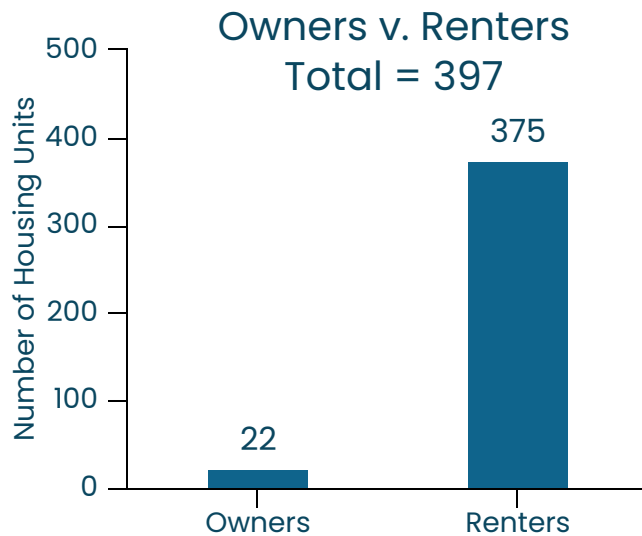


Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2021. Demand is based on the number of new households migrating into the Old Town Lansing study area each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.



Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2022-2023.

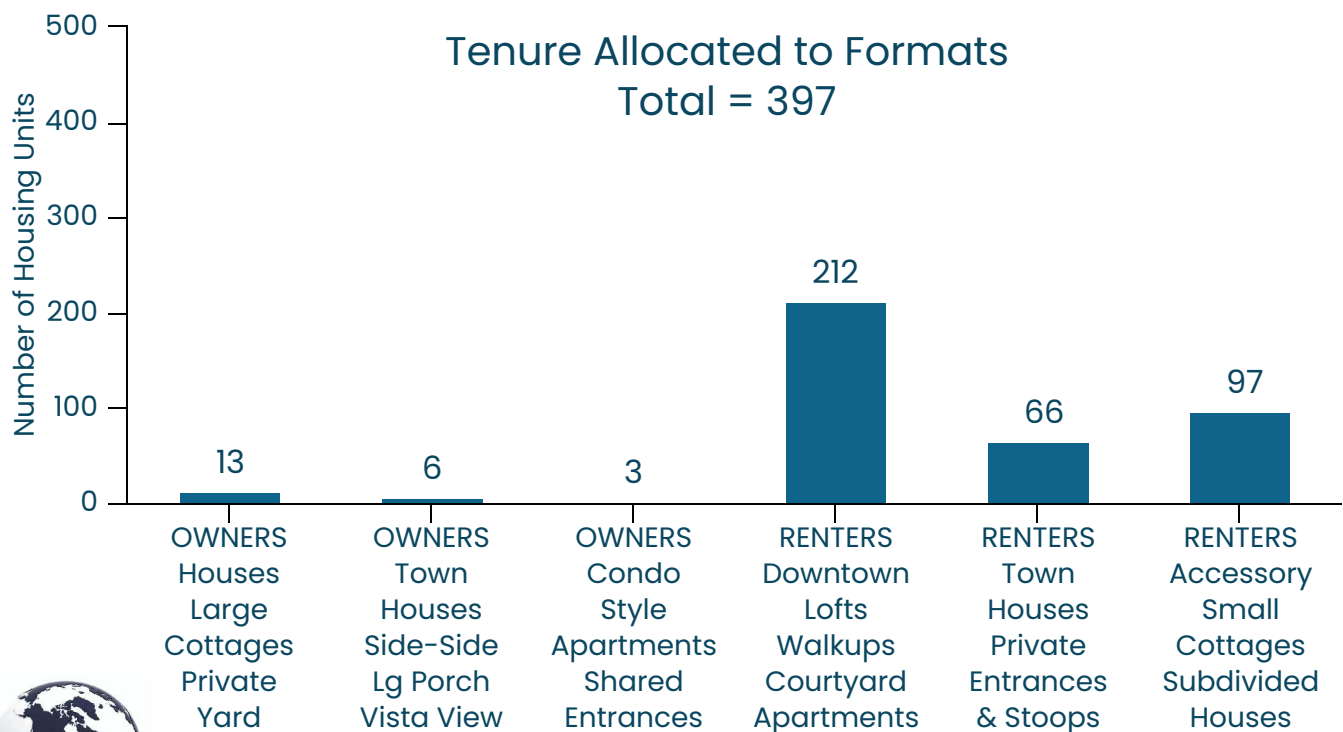
# Annual Market Potential | Lansing Old Town Capture with New Builds | Year 2025



Note: Includes about 204 in-migrating singles (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who tend to seek student housing formats.

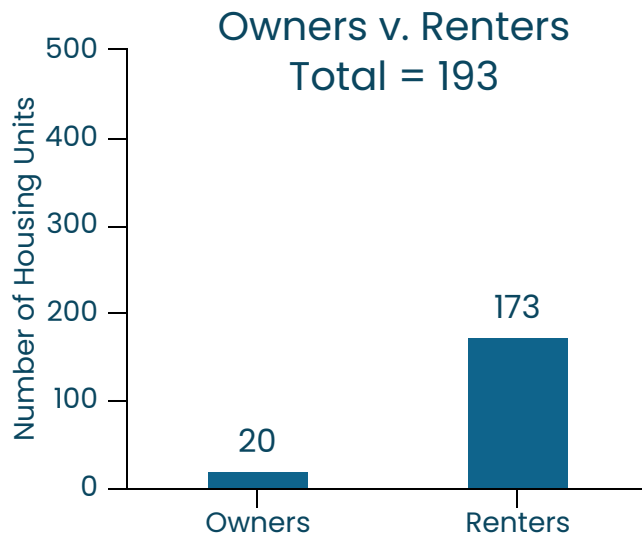


All charts represent the minimum and conservative market potential based on in-migration only, and excluding internal movership. There is a need to CAPTURE these new households that are moving into Old Town Lansing by building new units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.





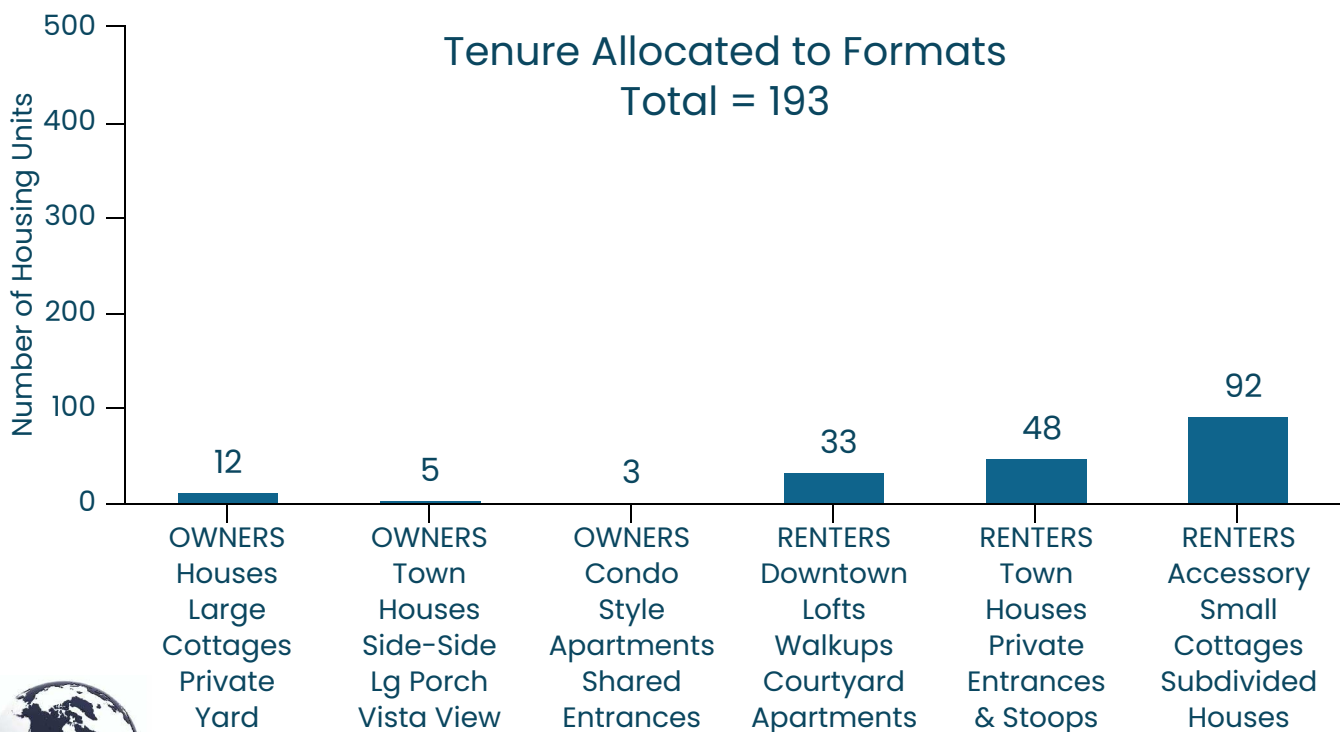
# Annual Market Potential | Lansing Old Town Capture with New Builds | Year 2025



Note: Excludes about 204 in-migrating singles (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who tend to seek student housing formats.



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 Old Town Lansing by building new units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Old Town Capture of New Owners | Year 2025

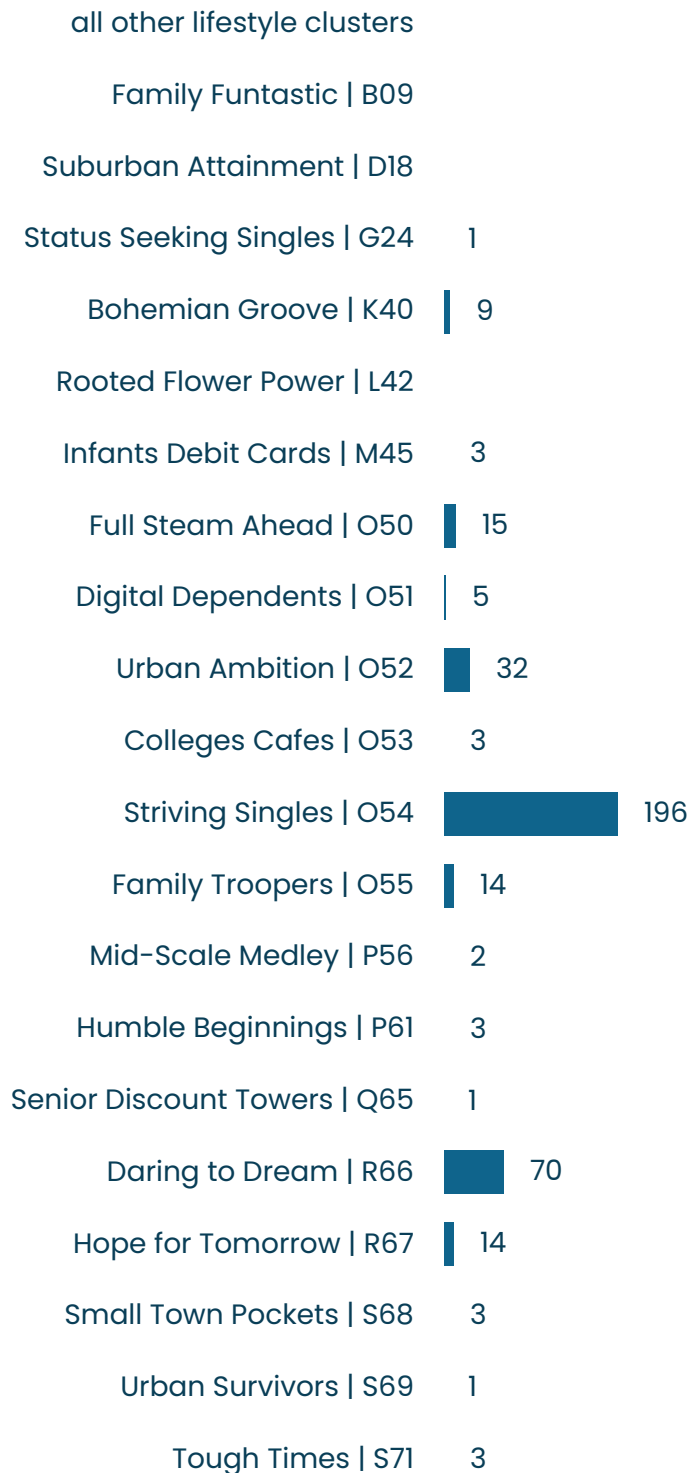
all other lifestyle clusters		4
Family Funtastic   B09		
Suburban Attainment   D18		1
Status Seeking Singles   G24		1
Bohemian Groove   K40		1
Rooted Flower Power   L42		1
Infants Debit Cards   M45		3
Full Steam Ahead   O50		
Digital Dependents   O51		3
Urban Ambition   O52		1
Colleges Cafes   O53		1
Striving Singles   O54		1
Family Troopers   O55		
Mid-Scale Medley   P56		2
Humble Beginnings   P61		
Senior Discount Towers   Q65		
Daring to Dream   R66		1
Hope for Tomorrow   R67		
Small Town Pockets   S68		1
Urban Survivors   S69		1
Tough Times   S71		

Total = 22  
Annual Capture  
Owner Households  
(excludes Rehabs  
and Interception)

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA on behalf of Old Town Lansing; 2022 - 2023.



# Annual Market Potential | Old Town Capture of New Renters | Year 2025



Total = 375  
Annual Capture  
Renter Households  
(excludes Rehabs  
and Interception)

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA on behalf of Downtown Lansing, Inc.; 2022 - 2023.



# Preferred Home Values | Old Town Capture with New-Builds | Year 2025

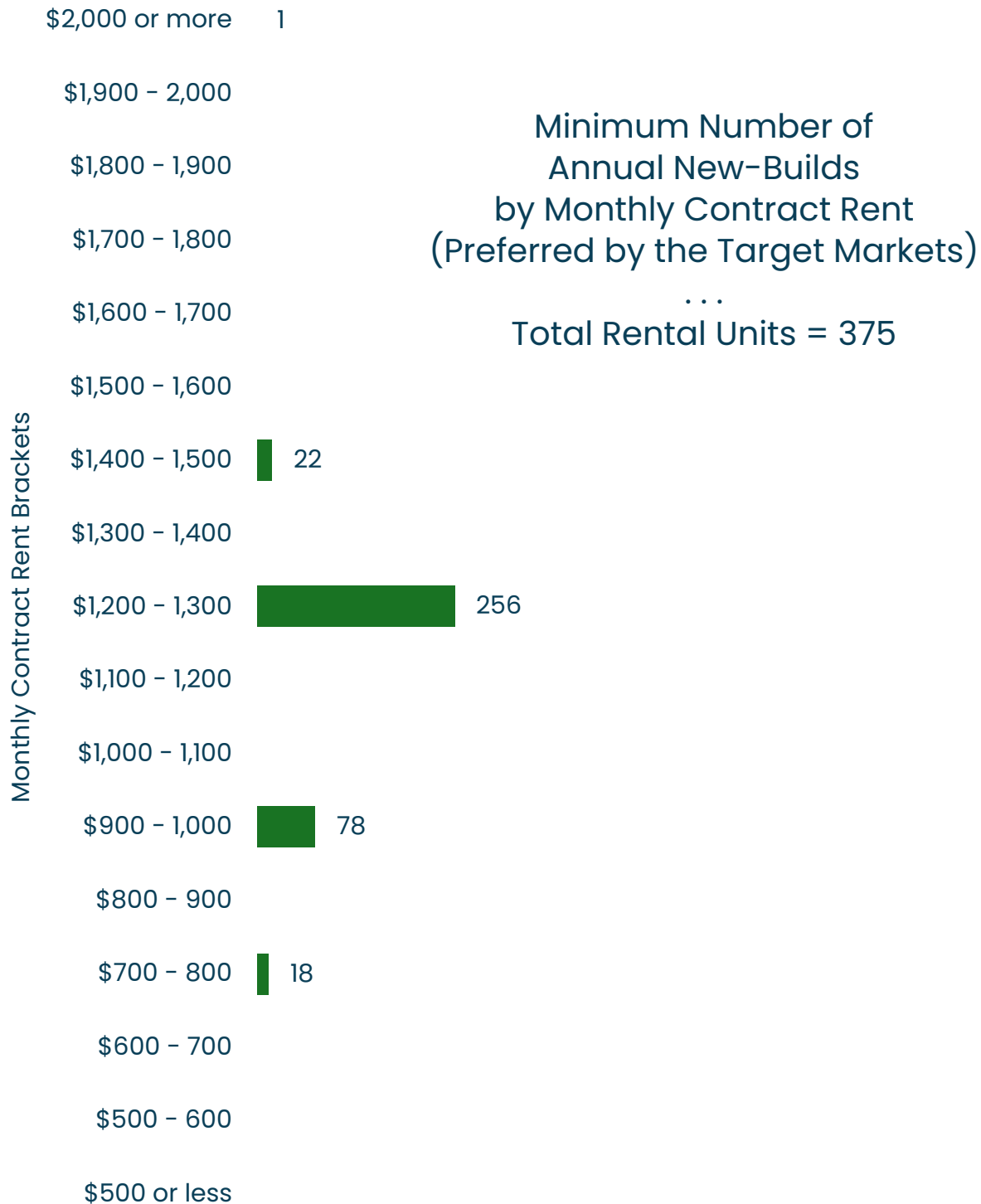
New-Build Home Value Brackets		Minimum Number of Annual New-Builds by Total Home Value (Preferred by the Target Markets)
\$500,000 or more		
\$475 - 500,000		
\$450 - 475,000	1	
\$425 - 450,000		
\$400 - 425,000		...
\$375 - 400,000		Total Owner Units = 22
\$350 - 375,000		
\$325 - 350,000		
\$300 - 325,000	1	
\$275 - 300,000	4	
\$250 - 275,000	2	
\$225 - 250,000	5	
\$200 - 225,000	4	
\$175 - 200,000	2	
\$150 - 175,000	3	
\$150,000 or less		

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 on behalf of Downtown Lansing, Inc.; 2022 - 2023.



**LandUseUSA**  
UrbanStrategies

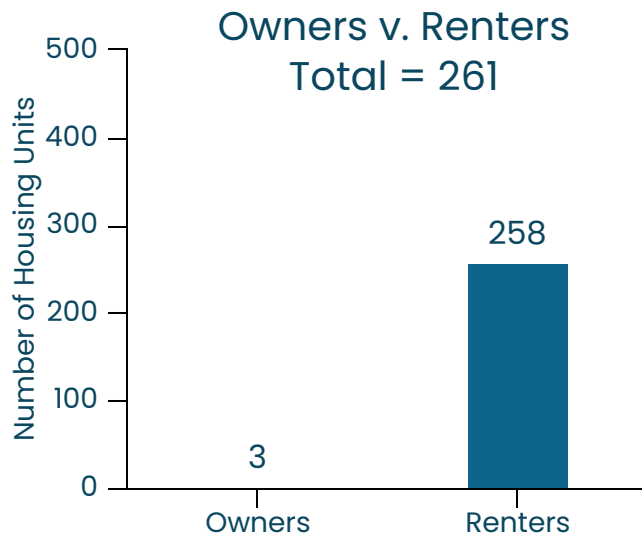
# Preferred Contract Rents | Old Town Capture with New Builds | Year 2025



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 on behalf of Housing Lenawee; 2022 - 2023.



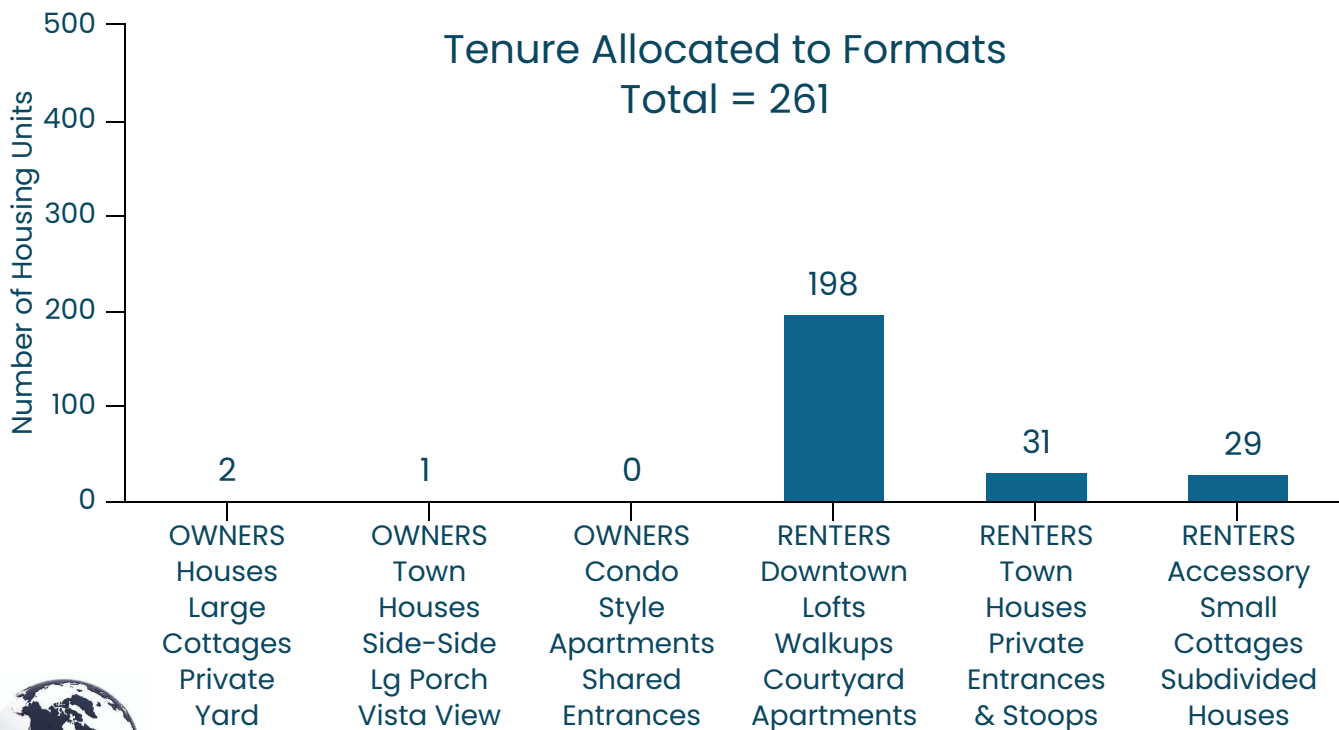
# Annual Market Potential | Lansing Old Town Intercept with New Builds | Year 2025



Note: Includes about 200 singles (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are on the move but currently bypassing Lansing's Old Town District each year.

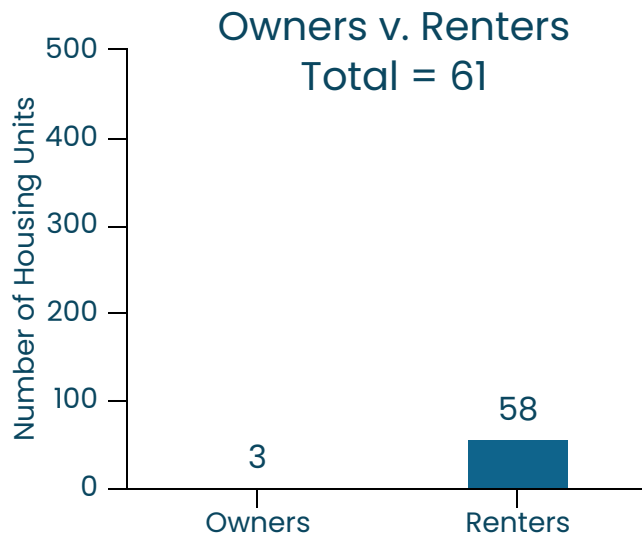


Both charts are based on the history of in-migration for Lansing's Old Town District over the past five years, and excluding internal movership. There is an upside opportunity to INTERCEPT these households that are on the move but currently bypassing the district. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.





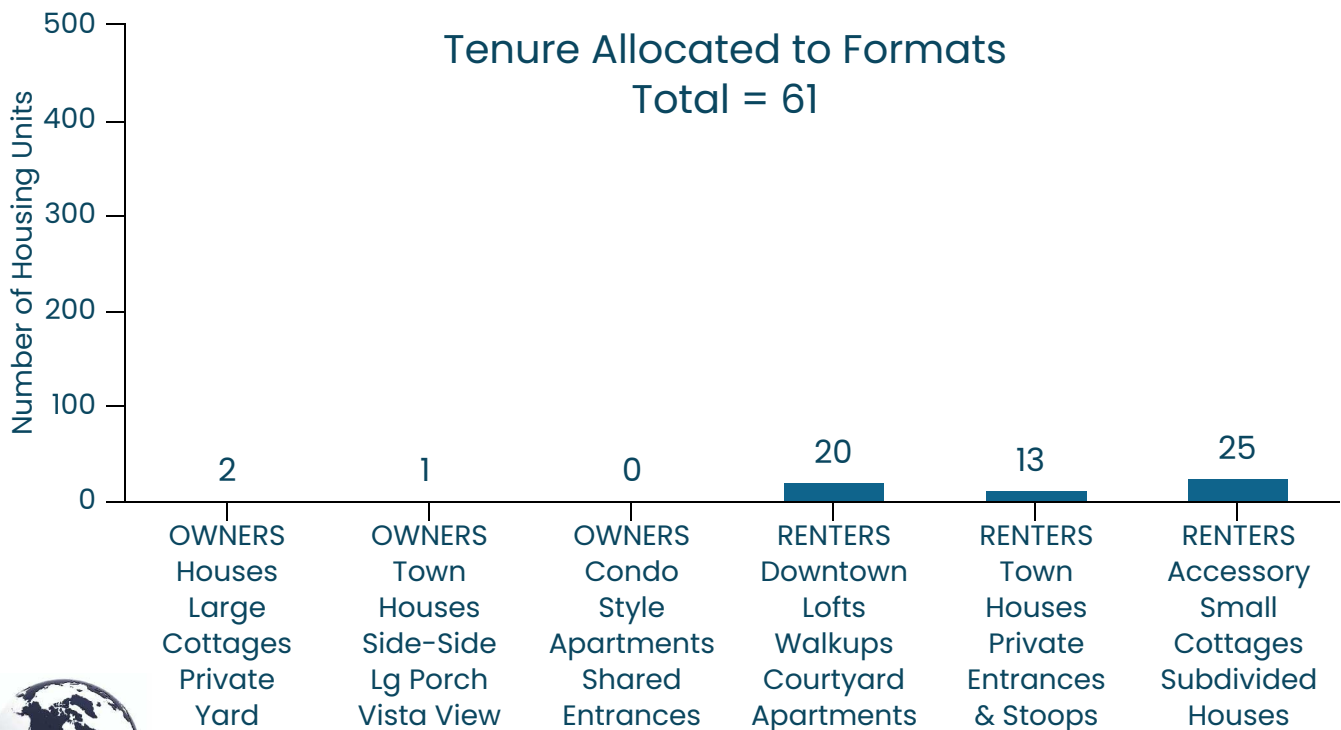
# Annual Market Potential | Lansing Old Town Intercept with New Builds | Year 2025



Note: Excludes about 200 singles (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are on the move but currently bypassing Lansing's Old Town District each year.

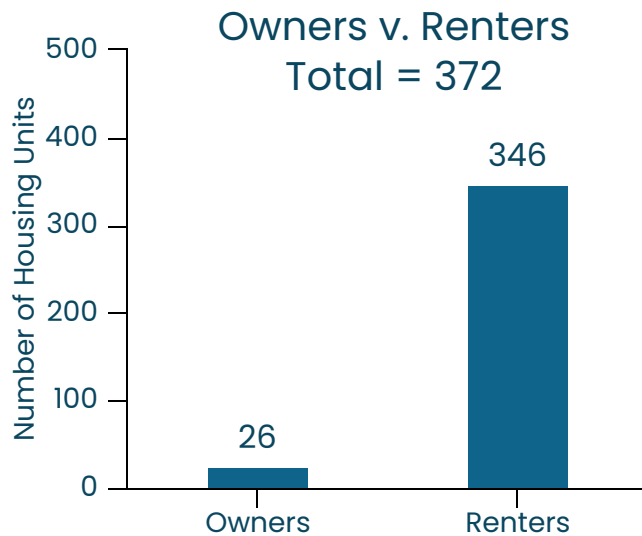


Both charts are based on the history of in-migration for Lansing's Old Town District over the past five years, and excluding internal movership. There is an upside opportunity to INTERCEPT these households that are on the move but currently bypassing the district. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Lansing Old Town

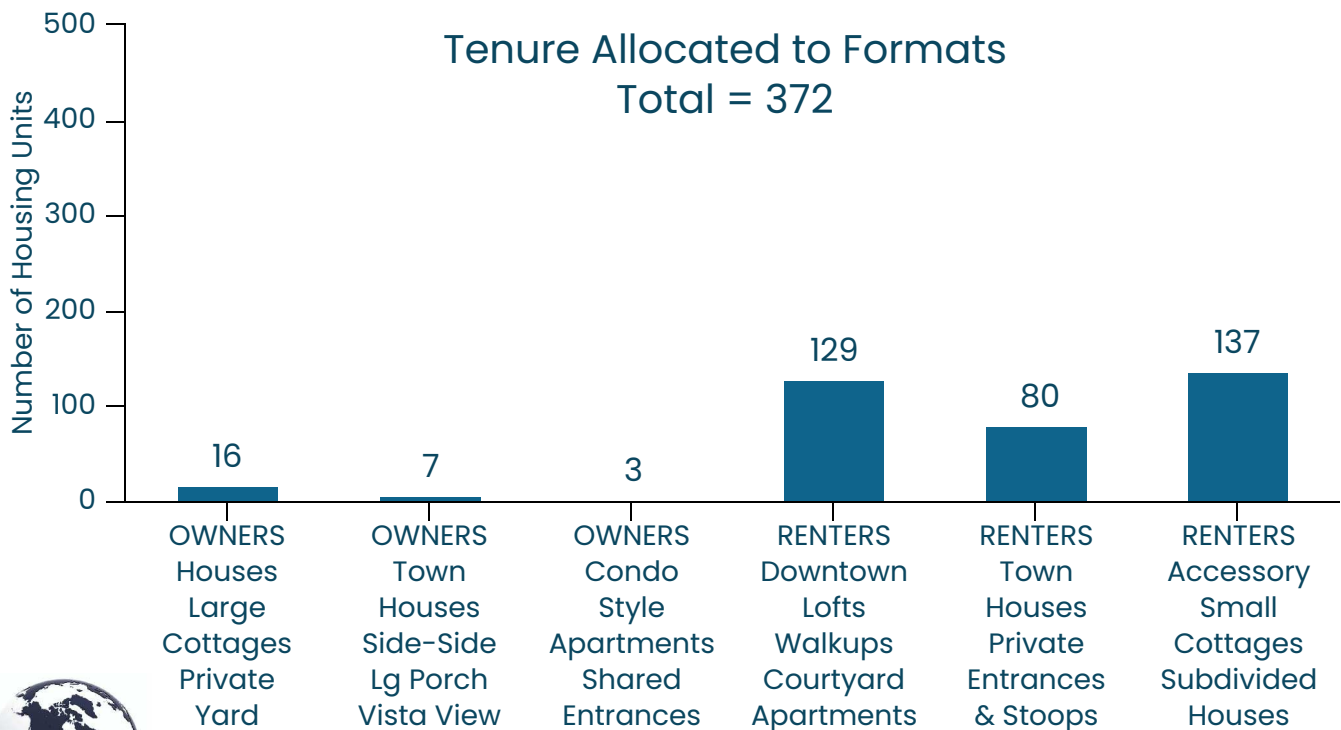
## Retain with Rehabs | Year 2025



Note: Includes about 110 existing singles (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are swapping addresses within Lansing's Old Town District each year.

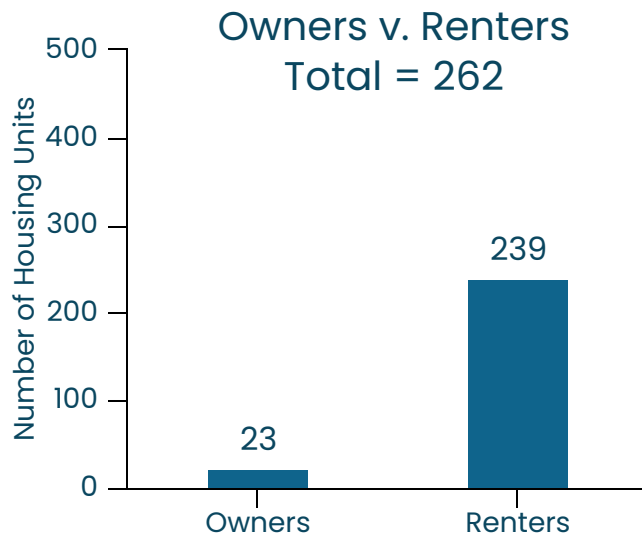


Both charts represent a conservative market potential based on internal movership only, and excluding in-migration. There is a need to RETAIN these existing households that are moving within Lansing's Old Town District by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Lansing Old Town

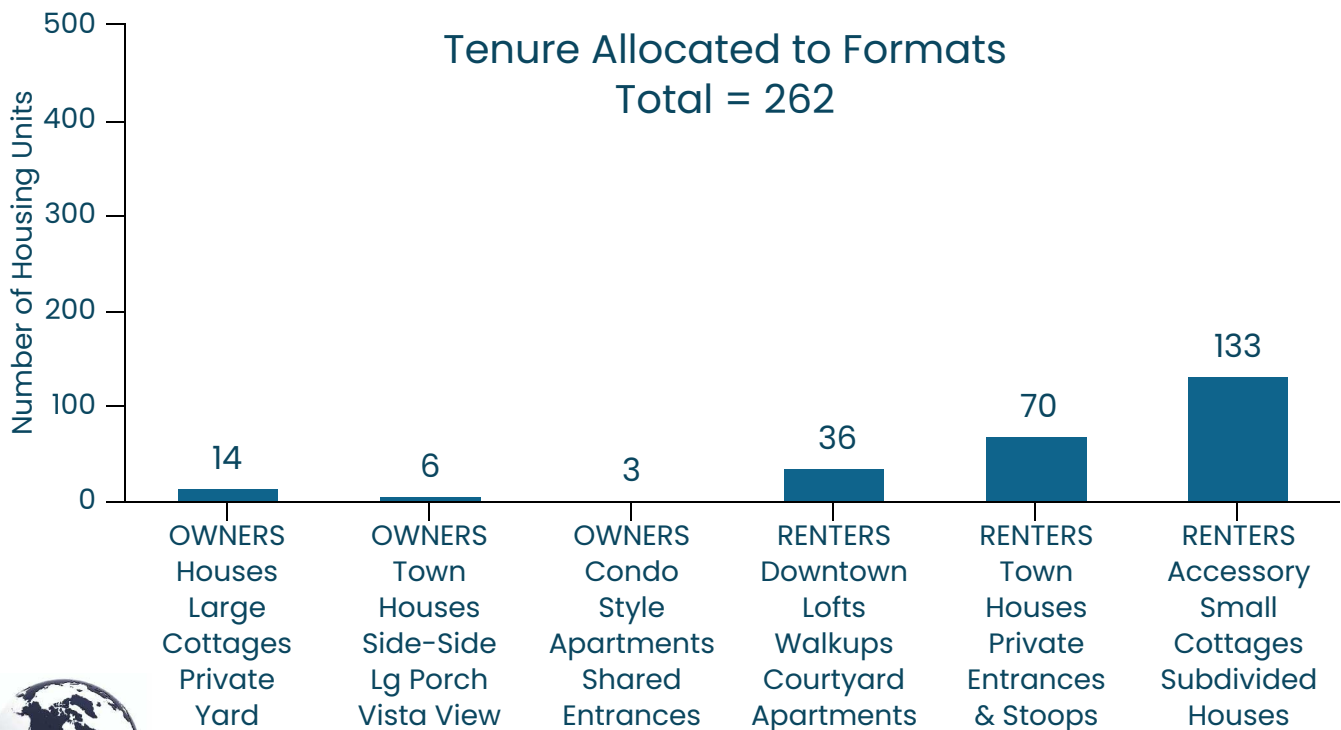
## Retain with Rehabs | Year 2025



Note: Excludes about 110 existing singles (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are swapping addresses within Lansing's Old Town District each year.



Both charts represent a conservative market potential based on internal movership only, and excluding in-migration. There is a need to RETAIN these existing households that are moving within Lansing's Old Town District by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# 1-36 Lifestyle Clusters | Old Town

Existing households living in Old Town of Lansing, Michigan by lifestyle cluster.

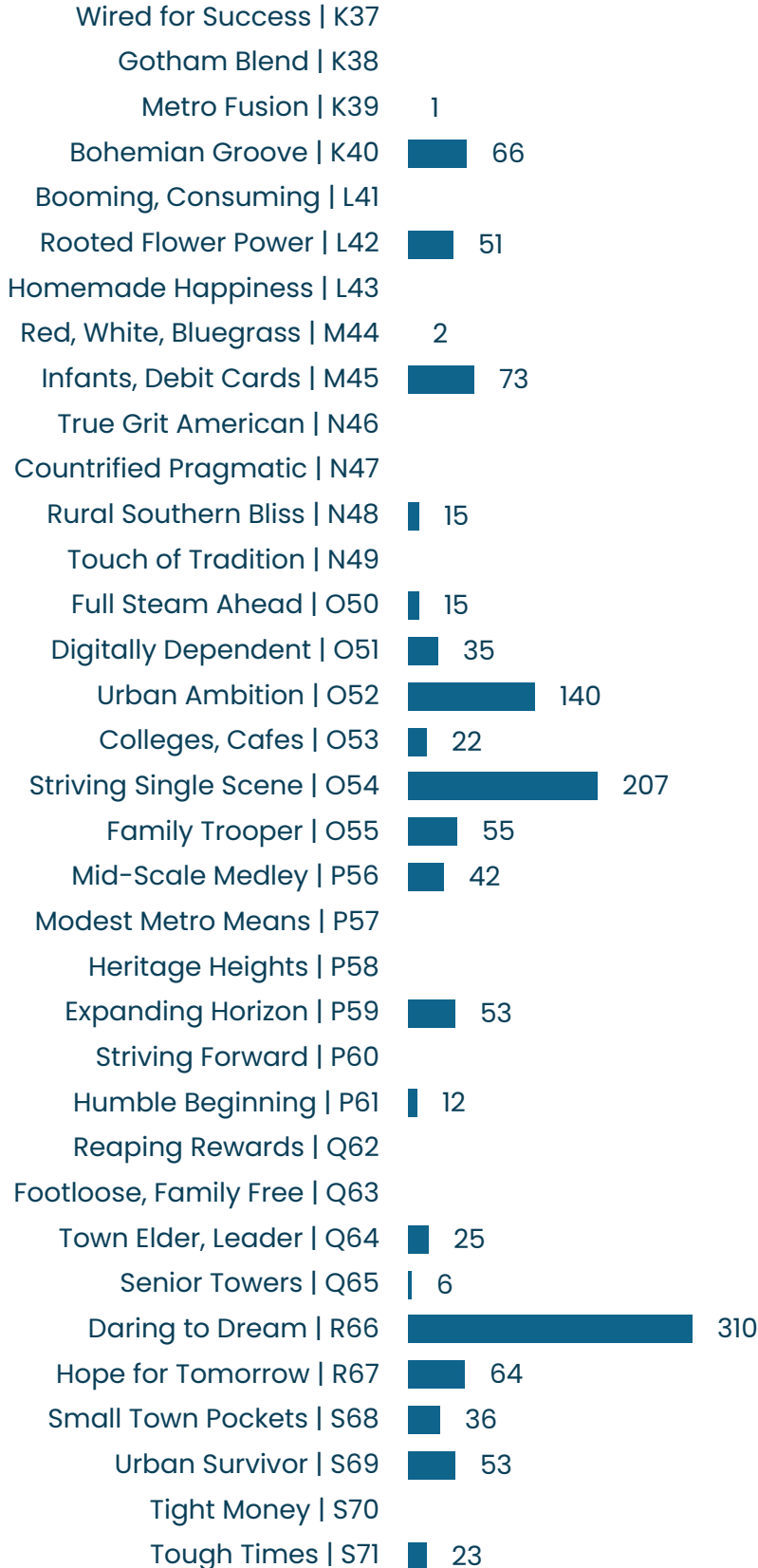
American Royalty   A01	
Platinum Prosperity   A02	1
Kids and Cabernet   A03	
Picture Perfect Families   A04	
Couples with Clout   A05	
Jet Set Urbanites   A06	
Generational Soup   B07	
Babies and Bliss   B08	
Family Fun-tastic   B09	7
Cosmopolitan Achiever   B10	
Aging of Aquarius   C11	
Golf Carts, Gourmets   C12	
Silver Sophisticates   C13	
Boomers, Boomerangs   C14	
Sports Utility Families   D15	
Settled in Suburbia   D16	
Cul de Sac Diversity   D17	
Suburban Attainment   D18	9
Full Pocket, Empty Nest   E19	2
No Place Like Home   E20	1
Unspoiled Splendor   E21	
Fast Track Couples   F22	
Families Matter Most   F23	3
Status Seeking Single   G24	12
Urban Edge   G25	1
Progressive Potpourri   H26	
Birkenstocks, Beemers   H27	
Everyday Moderate   H28	
Destination Recreation   H29	1
Stockcars, State Parks   I30	
Blue Collar Comfort   I31	
Steadfast, Conventional   I32	
Balance and Harmony   I33	5
Aging in Place   J34	
Rural Escape   J35	
Settled, Sensible   J36	35

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021. Analysis & exhibit prepared by LandUseUSA ©; 2022.



# 37-71 Lifestyle Clusters | Old Town

Existing households living in Old Town of Lansing, Michigan by lifestyle cluster.



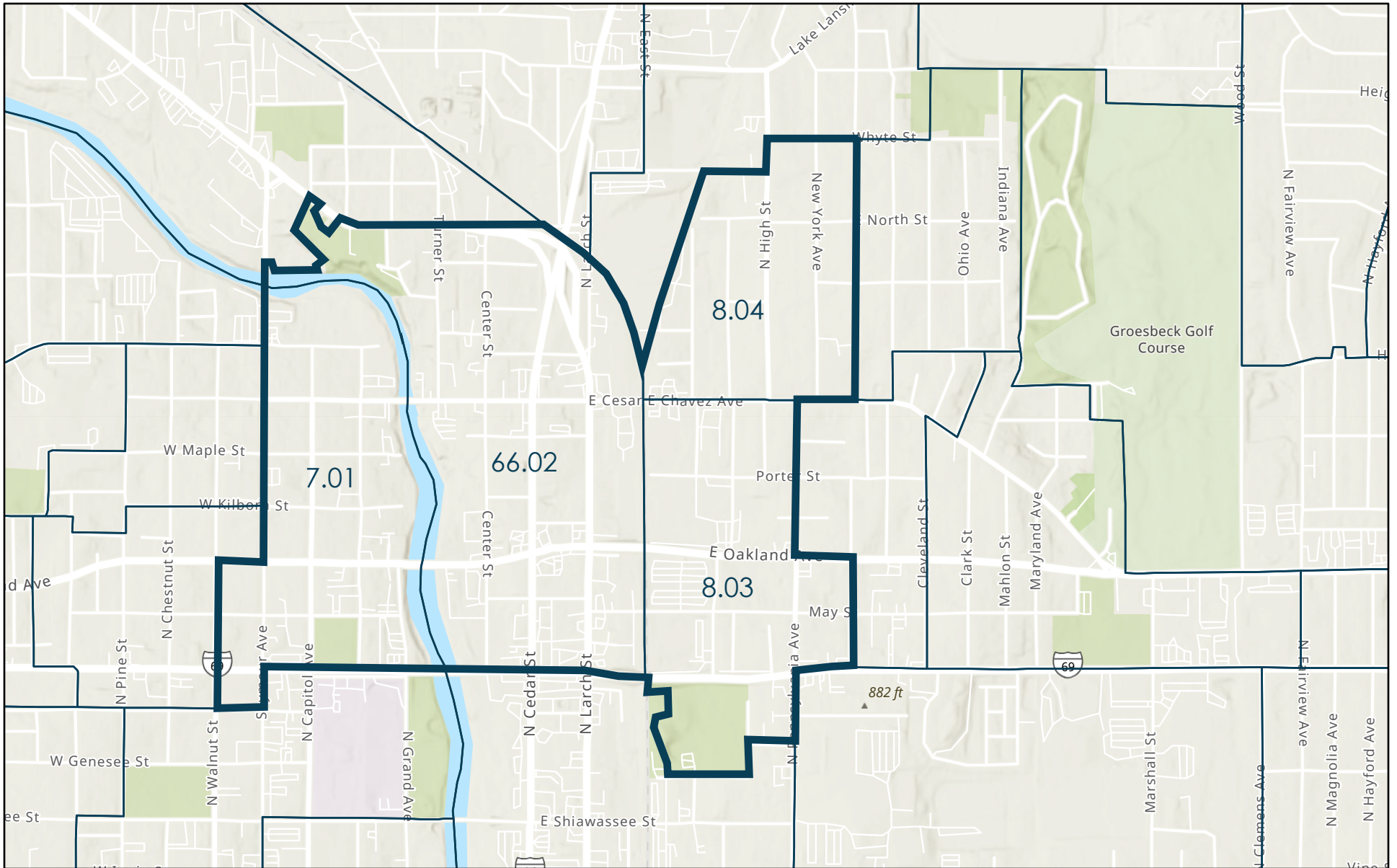
# Mosaic Types Summary Report | 2021 - 2025

## Lansing Old Town, Michigan

	2025 House-holds	2021 House-holds	Lansing Old Town, Michigan	2025 House-holds	2021 House-holds
A01 American Royalty	0	0	K37 Wired for Success	0	0
A02 Platinum Prosperity	1	1	K38 Gotham Blend	0	0
A03 Kids and Cabernet	0	0	K39 Metro Fusion	1	1
A04 Picture Perfect Families	0	0	K40 Bohemian Groove	66	66
A05 Couples with Clout	0	0	L41 Booming and Consuming	0	0
A06 Jet Set Urbanites	0	0	L42 Rooted Flower Power	51	51
B07 Generational Soup	0	0	L43 Homemade Happiness	0	0
B08 Babies and Bliss	0	0	M44 Red, White and Bluegrass	2	2
B09 Family Fun-tastic	7	7	M45 Diapers and Debit Cards	73	73
B10 Cosmopolitan Achievers	0	0	N46 True Grit Americans	0	0
C11 Aging of Aquarius	0	0	N47 Countrified Pragmatics	0	0
C12 Golf Carts and Gourmets	0	0	N48 Rural Southern Bliss	15	15
C13 Silver Sophisticates	0	0	N49 Touch of Tradition	0	0
C14 Boomers and Boomerangs	0	0	O50 Full Steam Ahead	15	15
D15 Sports Utility Families	0	0	O51 Digital Dependents	35	35
D16 Settled in Suburbia	0	0	O52 Urban Ambition	140	140
D17 Cul de Sac Diversity	0	0	O53 Colleges and Cafes	22	22
D18 Suburban Attainment	9	9	O54 Striving Single Scene	206	207
E19 Full Pockets, Empty Nests	2	2	O55 Family Troopers	55	55
E20 No Place Like Home	1	1	P56 Mid-scale Medley	42	42
E21 Unspoiled Splendor	0	0	P57 Modest Metro Means	0	0
F22 Fast Track Couples	0	0	P58 Heritage Heights	0	0
F23 Families Matter Most	3	3	P59 Expanding Horizons	53	53
G24 Status Seeking Singles	12	12	P60 Striving Forward	0	0
G25 Urban Edge	1	1	P61 Humble Beginnings	12	12
H26 Progressive Potpourri	0	0	Q62 Reaping Rewards	0	0
H27 Birkenstocks and Beemers	0	0	Q63 Footloose and Family Free	0	0
H28 Everyday Moderates	0	0	Q64 Town Elders	25	25
H29 Destination Recreation	1	1	Q65 Senior Discounts	6	6
I30 Stockcars and State Parks	0	0	R66 Dare to Dream	309	310
I31 Blue Collar Comfort	0	0	R67 Hope for Tomorrow	64	64
I32 Steadfast Conventionalists	0	0	S68 Small Town Shallow Pockets	36	36
I33 Balance and Harmony	5	5	S69 Urban Survivors	53	53
J34 Aging in Place	0	0	S70 Tight Money	0	0
J35 Rural Escape	0	0	S71 Tough Times	<u>23</u>	<u>23</u>
J36 Settled and Sensible	35	35	Total (Sum)	1,379	1,383



Block Groups | Residential CMA  
Old Town Study Area | 2020 Census



4/7/2023

1:20,000  
0 0.13 0.25 0.5 mi  
0 0.2 0.4 0.8 km  
Esri, NASA, NGA, USGS, FEMA, PROVINCE OF ONTARIO, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US

# Section 1-C



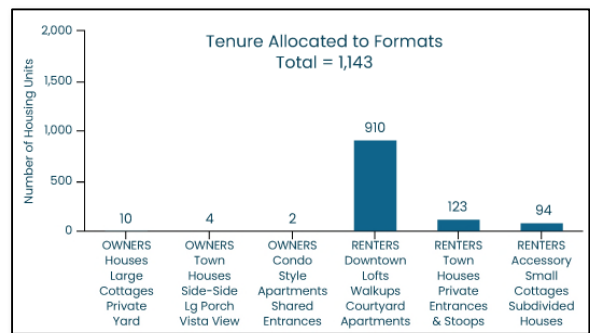
## Downtown Lansing

Owner Potential – Avoid over-building new detached houses for owners and explore alternative formats like side-by-side duplexes and townhouses. Build no more than ten (10) detached houses for owners each year. Also strive to build six (6) townhouses with private entrances and porches, or a few condo style apartments with shared entrances. Attached units should have vista views of the Grand River, State Capitol, and/or retail core; and townhouses should have private porches.

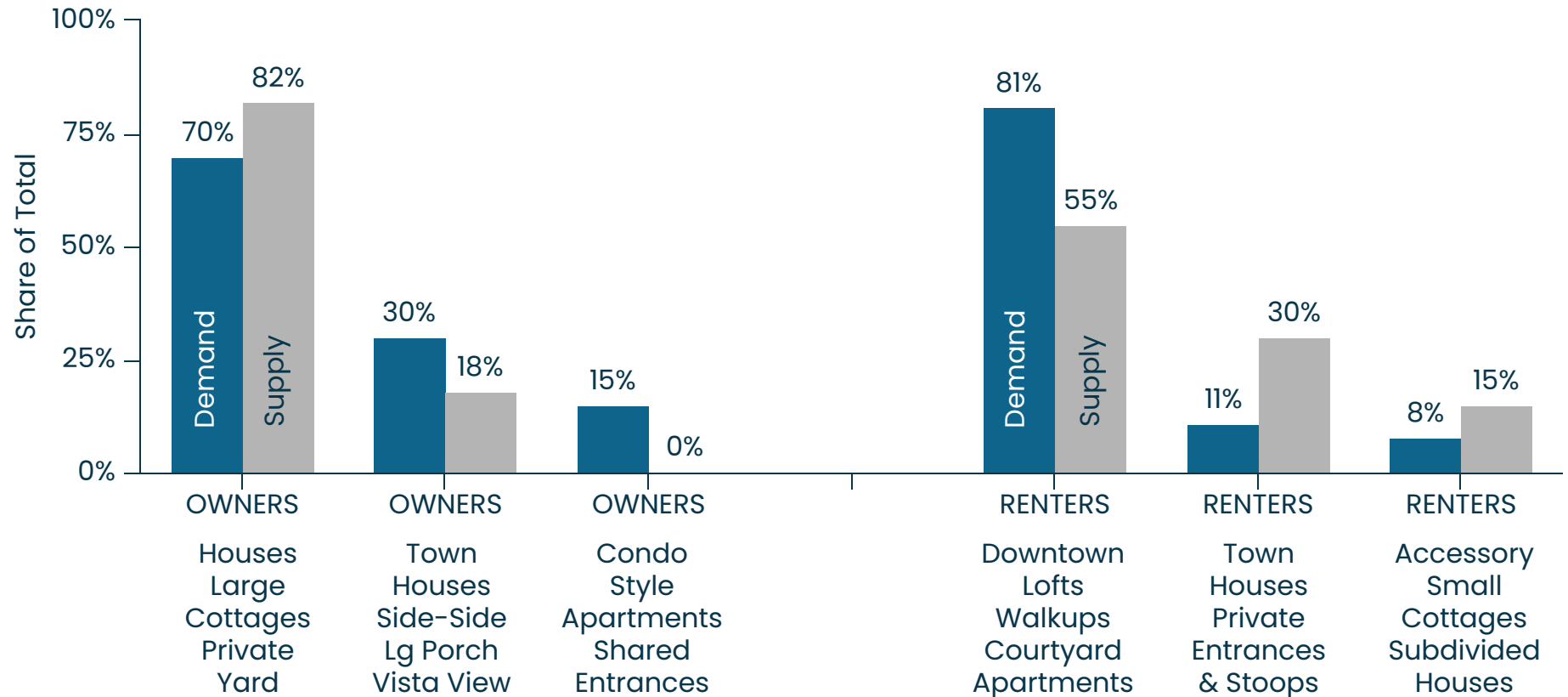
Renter Potential – For renters, focus on the development of up to 1,127 new units throughout the downtown each year, including 910 lofts, walkups, and courtyard apartments. Diversify the choices with 123 new for-lease townhouses with private entrances and stoops; and 94 accessory dwellings, small cottages, and units in small apartment houses.

Additional Notes – About 85% of the new renters will be “Colleges and Cafes” and “Striving Singles” target markets with exceptionally high movership rates. They tend to turn-over the housing stock quickly and removing them from the analysis reduces the renter market potential to about 170 units annually. For every new residential unit that is constructed, at least one existing unit should be rehabilitated, renovated, remodeled. Some optimal Step Building © formats are shown below and would be ideal for sites located adjacent to Downtown Lansing’s retail core.

## Residential Summary



# The Housing Mismatch | Lansing Downtown Capture with New Builds v. Existing Units | 2025

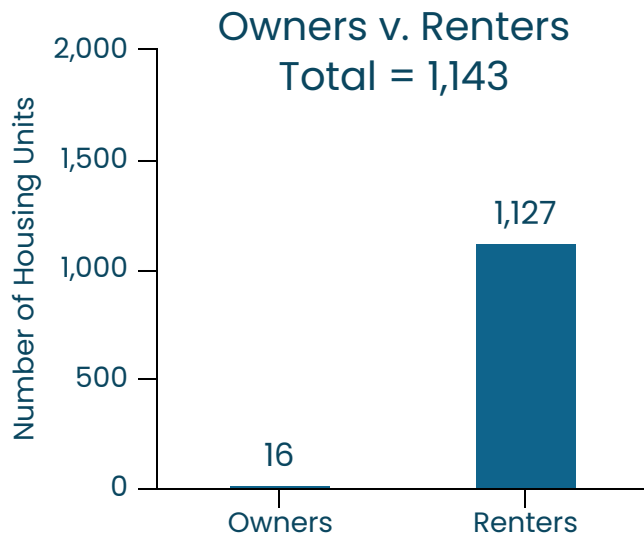


Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2021. Demand is based on the number of new households migrating into the Downtown Lansing study area each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.



Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2022-2023.

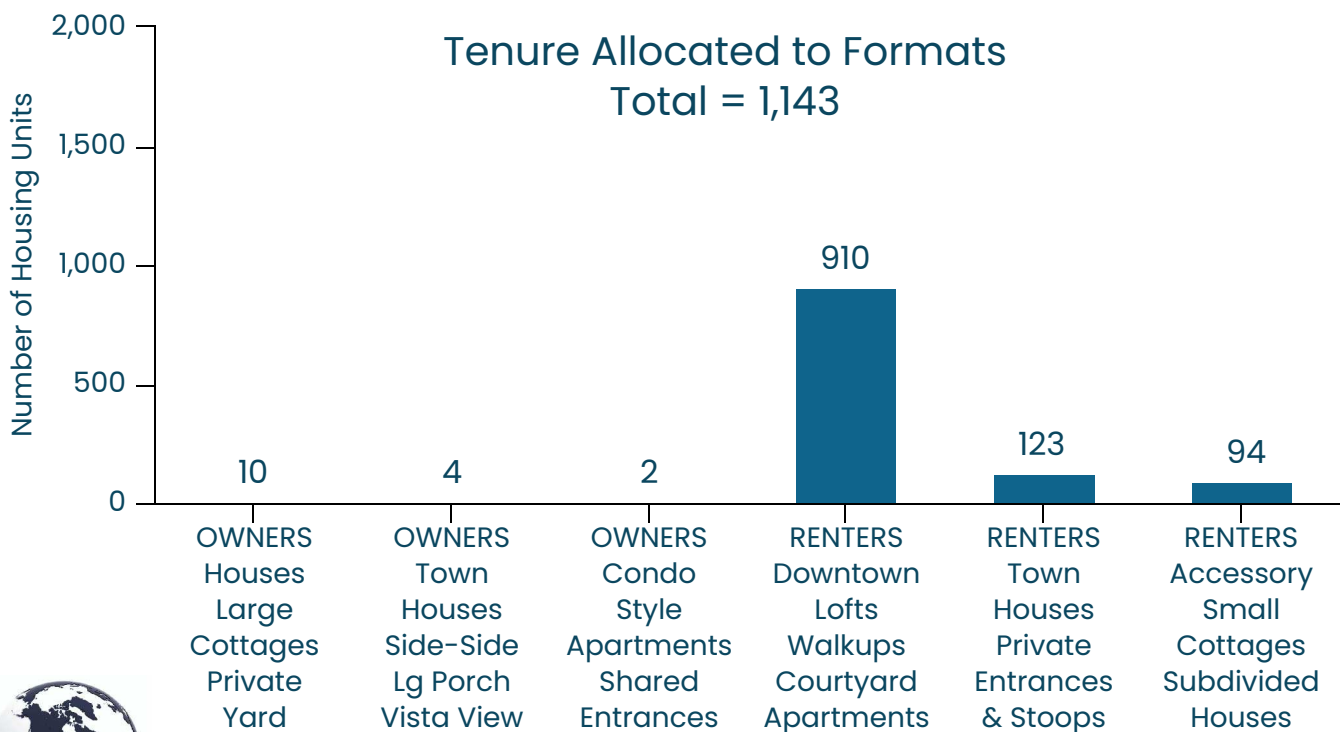
# Annual Market Potential | Lansing Downtown Capture with New Builds | Year 2025



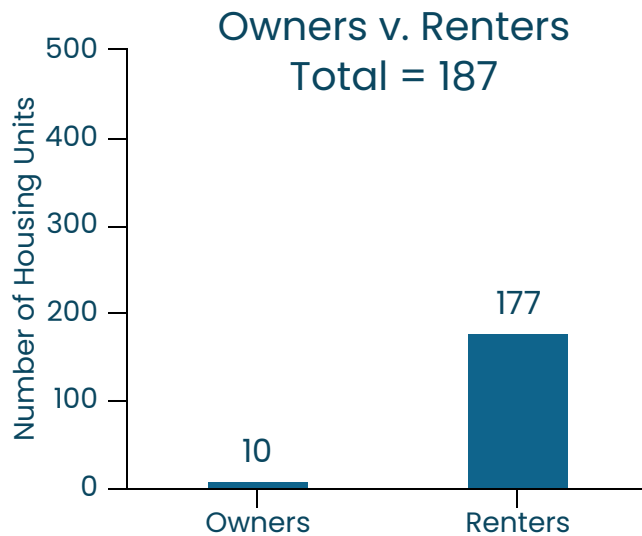
Note: Includes about 956 in-migrating students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who tend to seek out student housing choices.



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 Downtown Lansing by building new units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



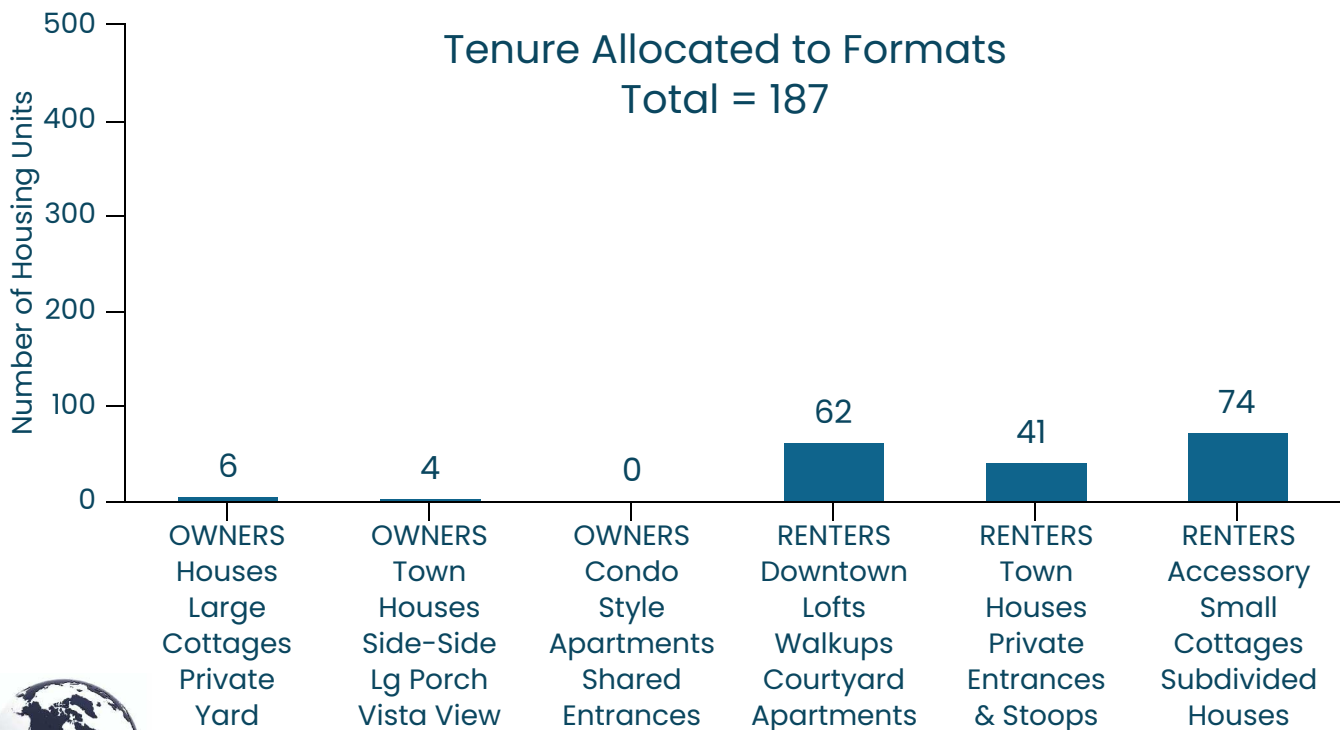
# Annual Market Potential | Lansing Downtown Capture with New Builds | Year 2025



Note: Excludes about 956 in-migrating students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who tend to seek out student housing choices.



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 Downtown Lansing by building new units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Downtown Capture of New Owners | Year 2025

all other lifestyle clusters	
Family Funtastic   B09	
Suburban Attainment   D18	1
Status Seeking Singles   G24	1
Bohemian Groove   K40	
Rooted Flower Power   L42	1
Infants Debit Cards   M45	1
Full Steam Ahead   O50	
Digital Dependents   O51	1
Urban Ambition   O52	1
Colleges Cafes   O53	1
Striving Singles   O54	4
Family Troopers   O55	
Mid-Scale Medley   P56	1
Humble Beginnings   P61	
Senior Discount Towers   Q65	2
Daring to Dream   R66	
Hope for Tomorrow   R67	
Small Town Pockets   S68	
Urban Survivors   S69	1
Tough Times   S71	1

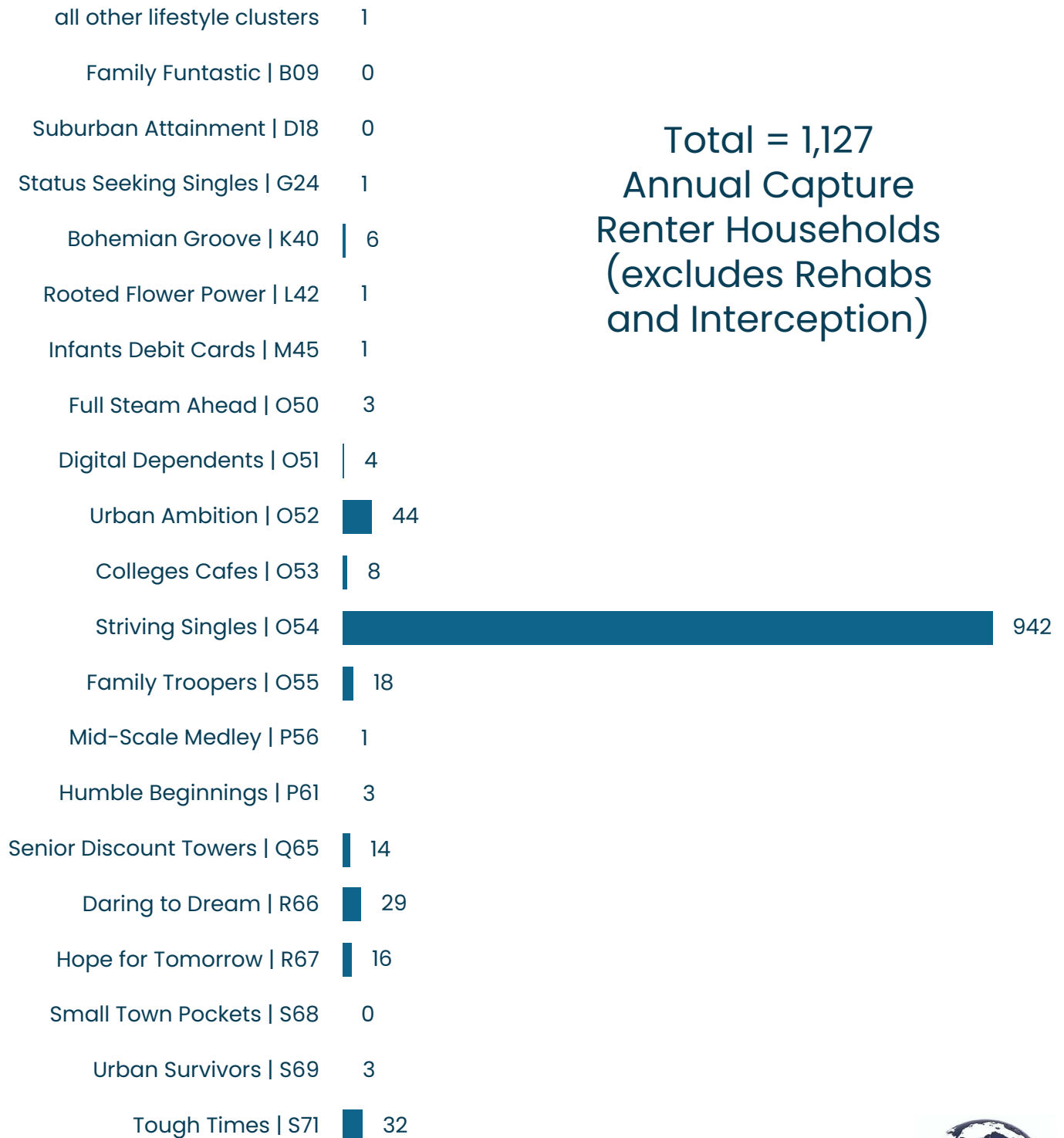
Total = 16  
Annual Capture  
Owner Households  
(excludes Rehabs  
and Interception)

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA on behalf of Downtown Lansing, Inc.; 2022 - 2023.



**LandUseUSA**  
UrbanStrategies

# Annual Market Potential | Downtown Capture of New Renters | Year 2025



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA on behalf of Downtown Lansing, Inc.; 2022 - 2023.



# Preferred Home Values | Downtown Capture with New-Builds | Year 2025

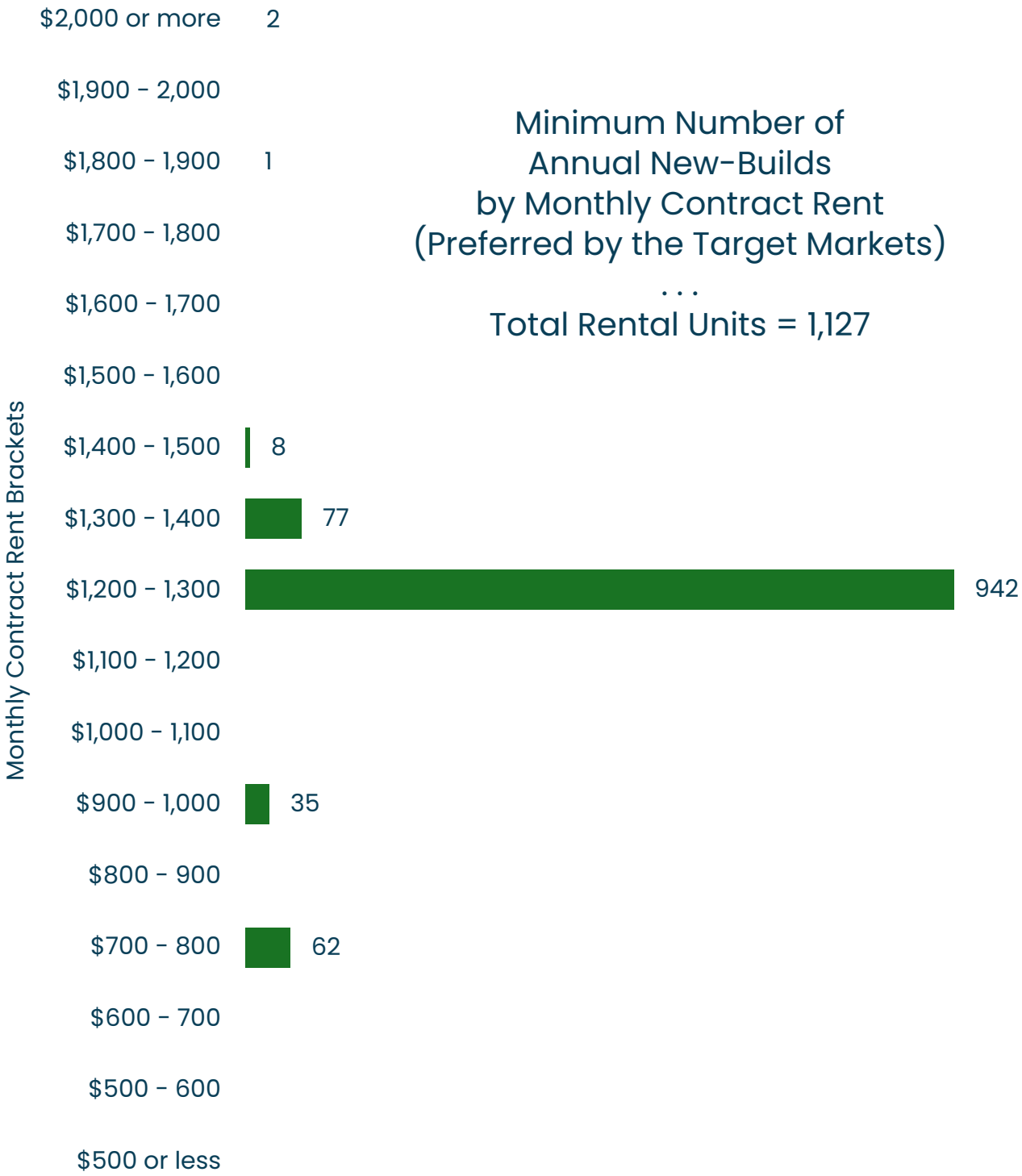
New-Build Home Value Brackets		Minimum Number of Annual New-Builds by Total Home Value (Preferred by the Target Markets)
\$500,000 or more		
\$475 - 500,000		
\$450 - 475,000		
\$425 - 450,000		
\$400 - 425,000	2	...
\$375 - 400,000		Total Owner Units = 16
\$350 - 375,000		
\$325 - 350,000		
\$300 - 325,000	2	
\$275 - 300,000	2	
\$250 - 275,000		
\$225 - 250,000	6	
\$200 - 225,000		
\$175 - 200,000		
\$150 - 175,000	1	
\$150,000 or less	3	

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 on behalf of Downtown Lansing, Inc.; 2022 - 2023.



**LandUseUSA**  
UrbanStrategies

# Preferred Contract Rents | Downtown Capture with New Builds | Year 2025

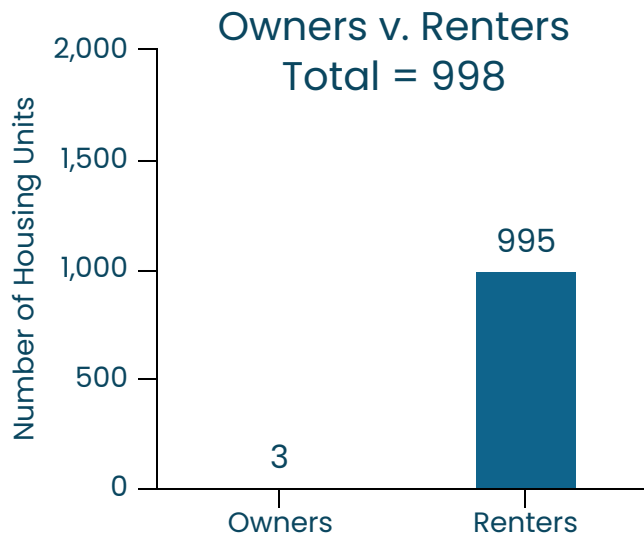


Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies on behalf of Housing Lenawee; 2022 - 2023.





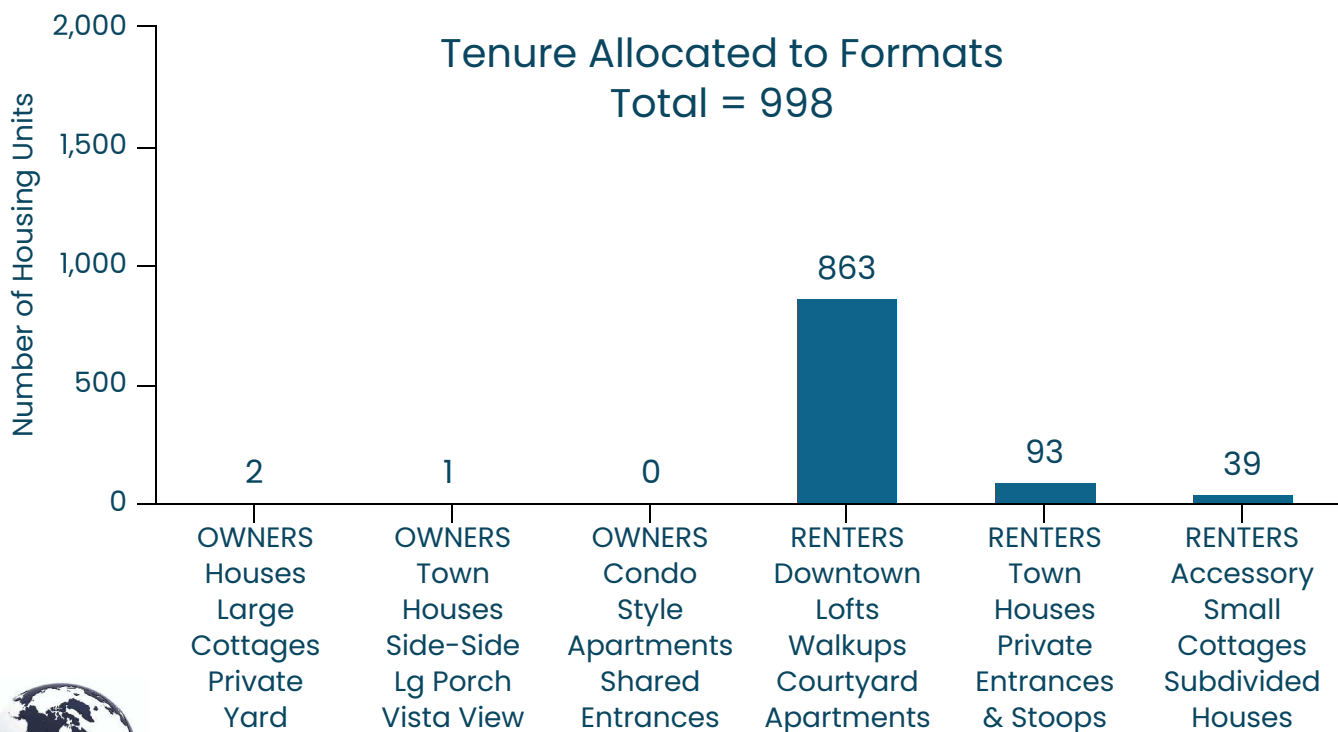
# Annual Market Potential | Lansing Downtown Intercept with New Builds | Year 2025



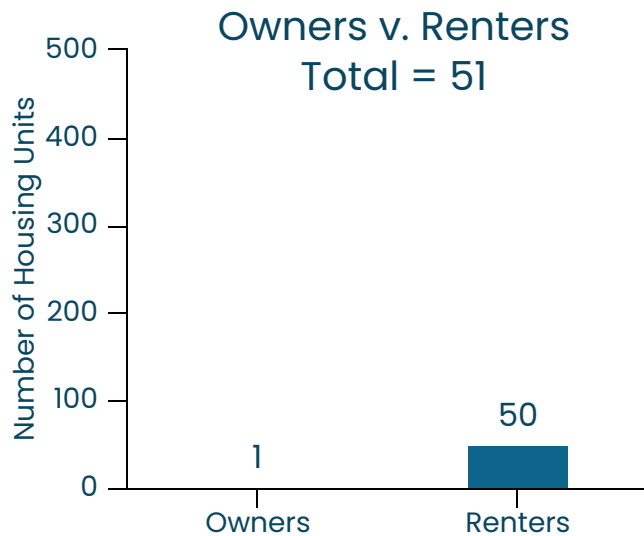
Note: Includes about 947 students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are on the move but currently bypassing Downtown Lansing each year.



Both charts are based on the history of in-migration for Downtown Lansing over the past five years, and excluding internal movership. There is an upside opportunity to INTERCEPT these households that are on the move but currently bypassing the Downtown. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



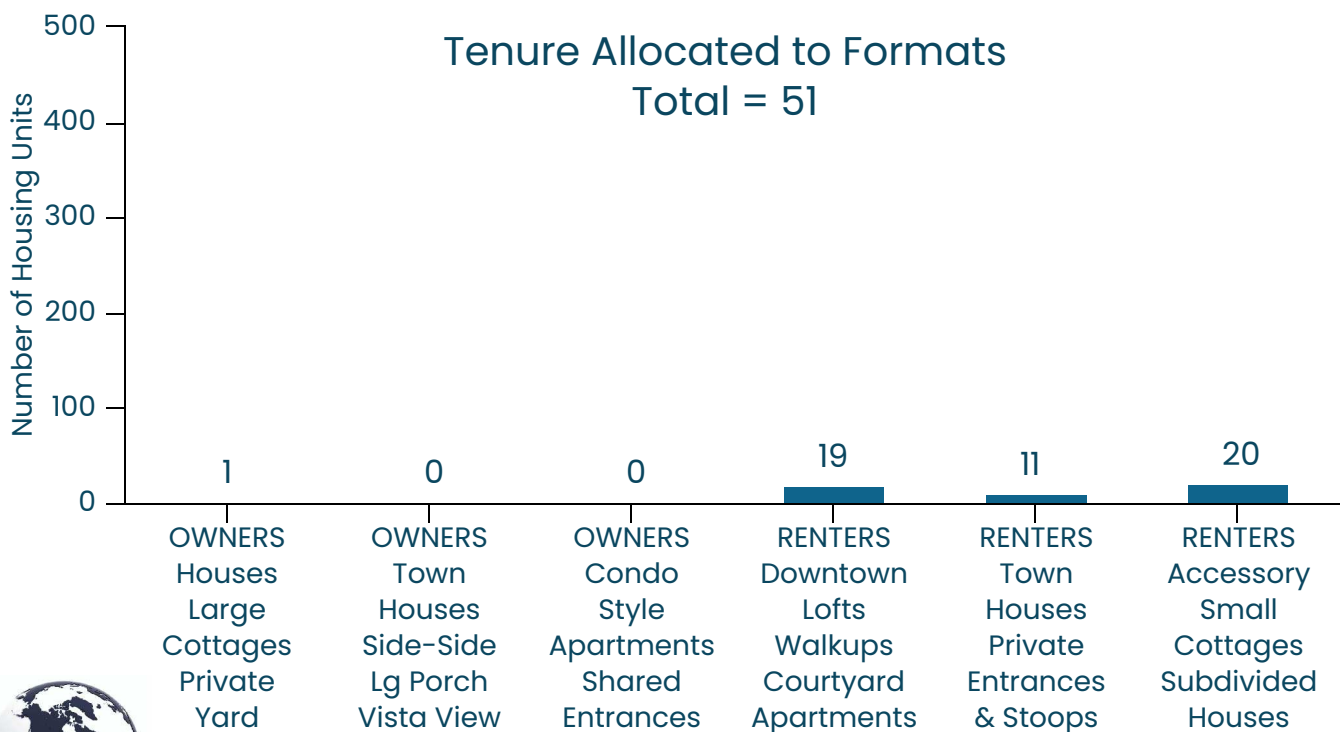
# Annual Market Potential | Lansing Downtown Intercept with New Builds | Year 2025



Note: Excludes about 947 students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are on the move but currently bypassing Downtown Lansing each year.

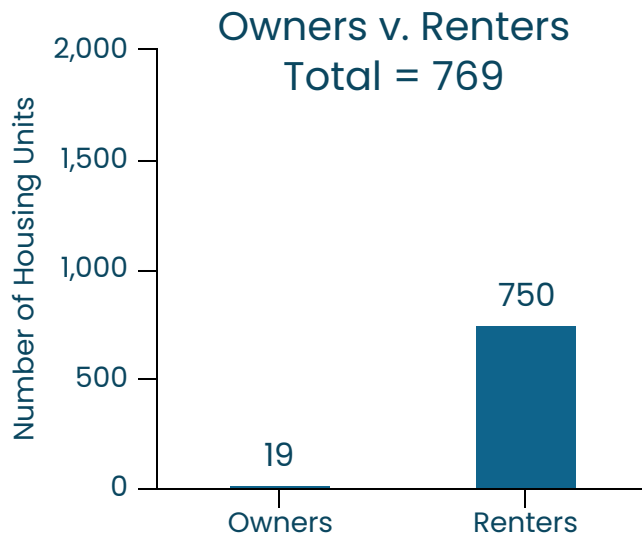


Both charts are based on the history of in-migration for Downtown Lansing over the past five years, and excluding internal movership. There is an upside opportunity to INTERCEPT these households that are on the move but currently bypassing the Downtown. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Lansing Downtown

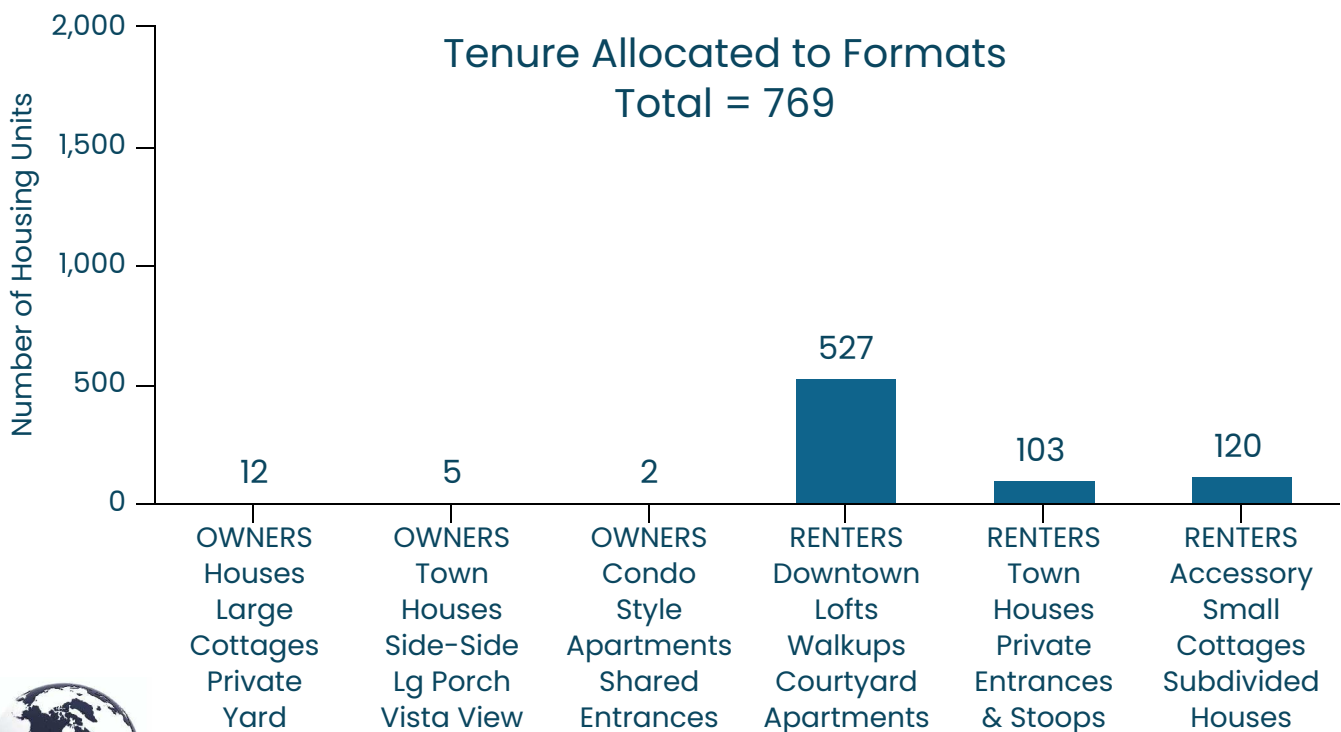
## Retain with Rehabs | Year 2025



Note: Includes about 500 existing students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are swapping addresses within Downtown Lansing each year.

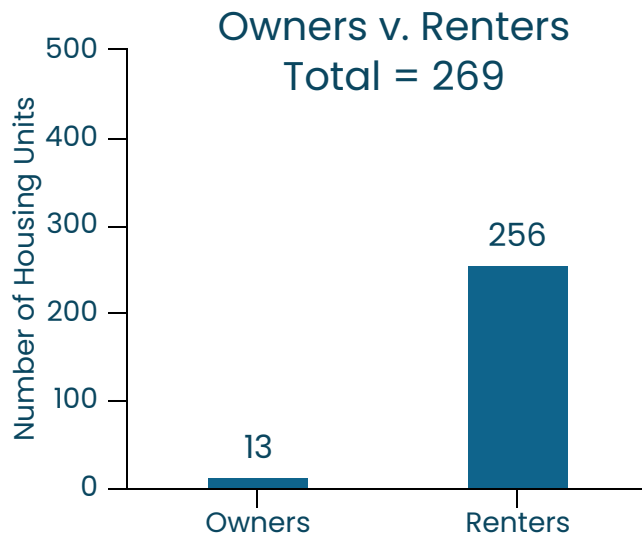


Both charts represent a conservative market potential based on internal movership only, and excluding in-migration. There is a need to RETAIN these existing households that are moving within Downtown Lansing by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Lansing Downtown

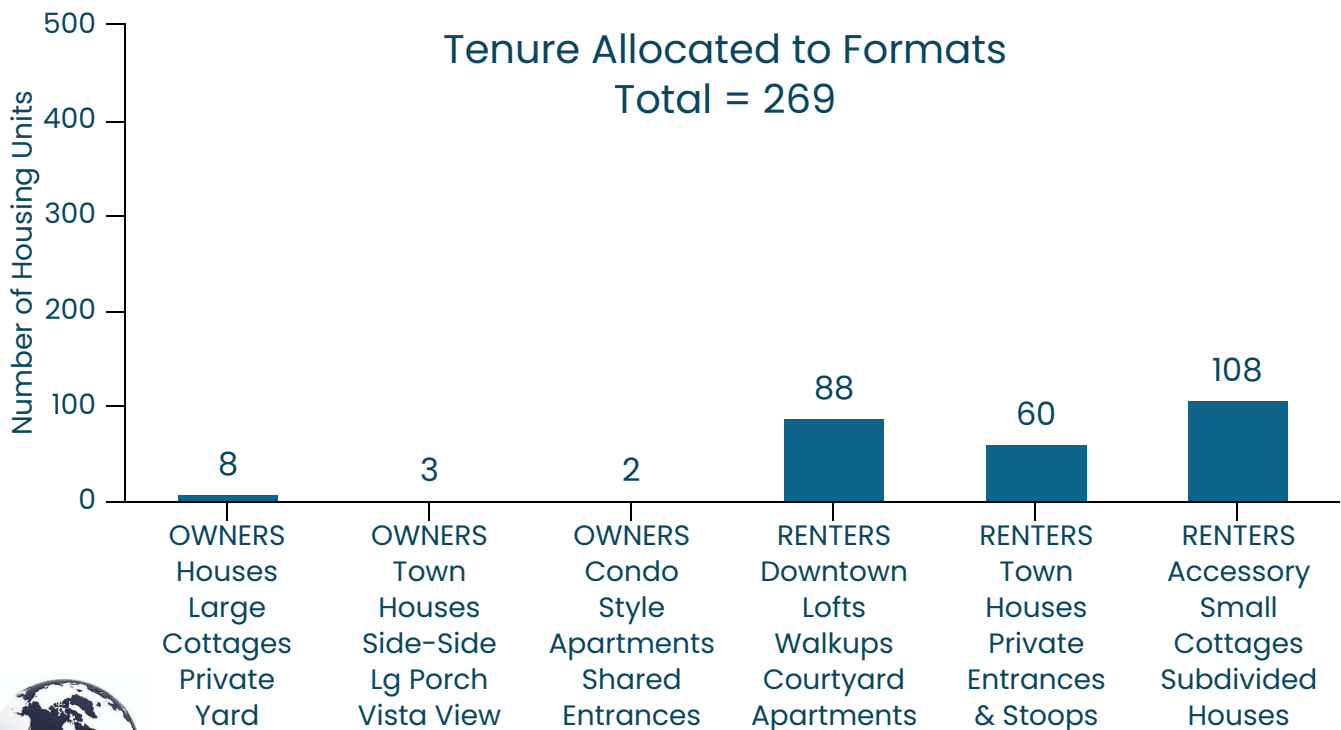
## Retain with Rehabs | Year 2025



Note: Excludes about 500 existing students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are swapping addresses within Downtown Lansing each year.



Both charts represent a conservative market potential based on internal movership only, and excluding in-migration. There is a need to RETAIN these existing households that are moving within Downtown Lansing by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# 1-36 Lifestyle Clusters | Downtown

Existing households living in Downtown Lansing, Michigan by lifestyle cluster.

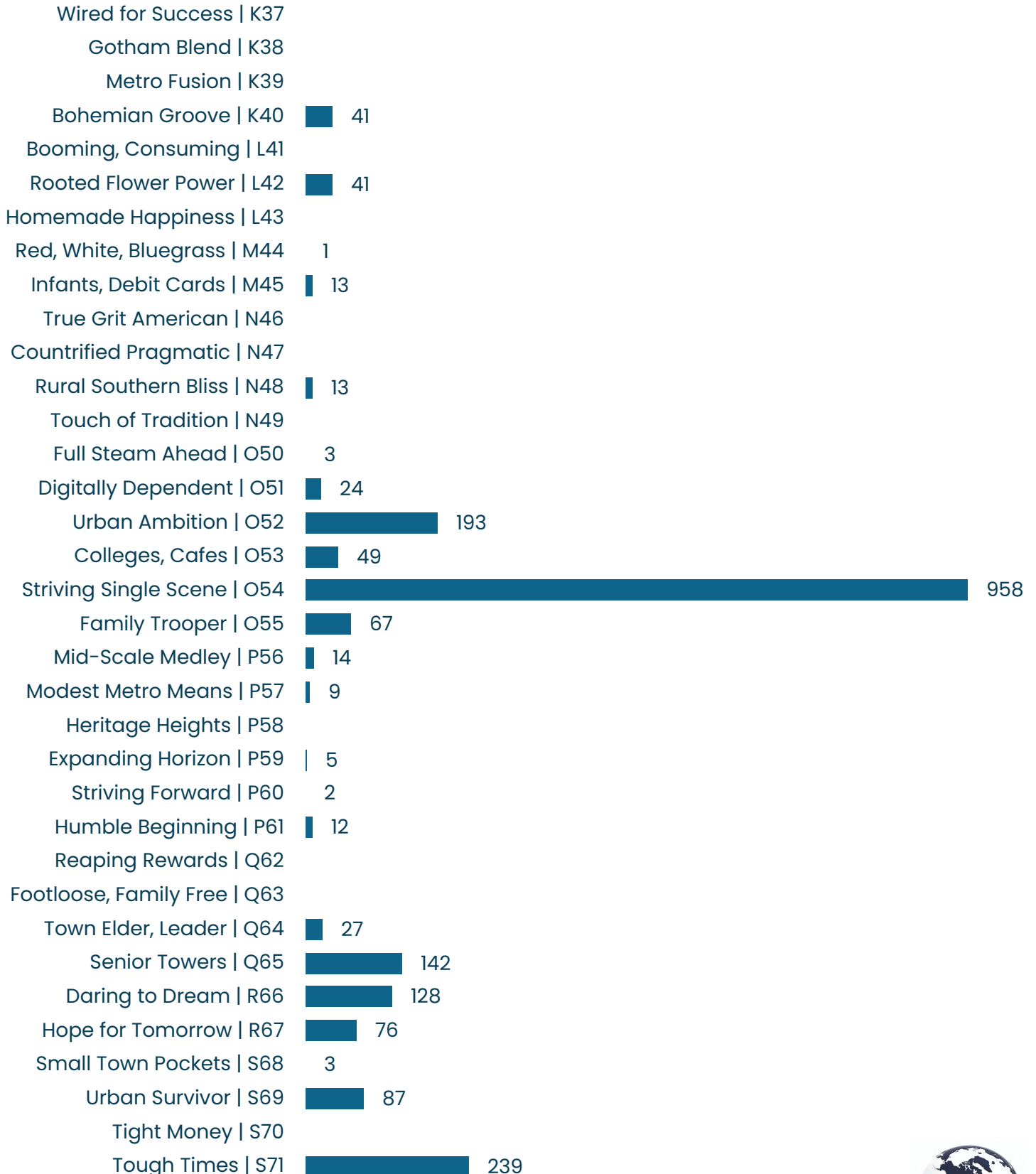
American Royalty   A01	
Platinum Prosperity   A02	1
Kids and Cabernet   A03	
Picture Perfect Families   A04	
Couples with Clout   A05	
Jet Set Urbanites   A06	1
Generational Soup   B07	
Babies and Bliss   B08	1
Family Fun-tastic   B09	5
Cosmopolitan Achiever   B10	
Aging of Aquarius   C11	
Golf Carts, Gourmets   C12	
Silver Sophisticates   C13	
Boomers, Boomerangs   C14	
Sports Utility Families   D15	
Settled in Suburbia   D16	
Cul de Sac Diversity   D17	
Suburban Attainment   D18	28
Full Pocket, Empty Nest   E19	2
No Place Like Home   E20	1
Unspoiled Splendor   E21	
Fast Track Couples   F22	
Families Matter Most   F23	1
Status Seeking Single   G24	9
Urban Edge   G25	4
Progressive Potpourri   H26	
Birkenstocks, Beemers   H27	
Everyday Moderate   H28	
Destination Recreation   H29	
Stockcars, State Parks   I30	
Blue Collar Comfort   I31	2
Steadfast, Conventional   I32	
Balance and Harmony   I33	2
Aging in Place   J34	
Rural Escape   J35	
Settled, Sensible   J36	1

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021. Analysis & exhibit prepared by LandUseUSA ©; 2022.



# 37-71 Lifestyle Clusters | Downtown

Existing households living in Downtown Lansing, Michigan by lifestyle cluster.



# Mosaic Types Summary Report | 2021 - 2025

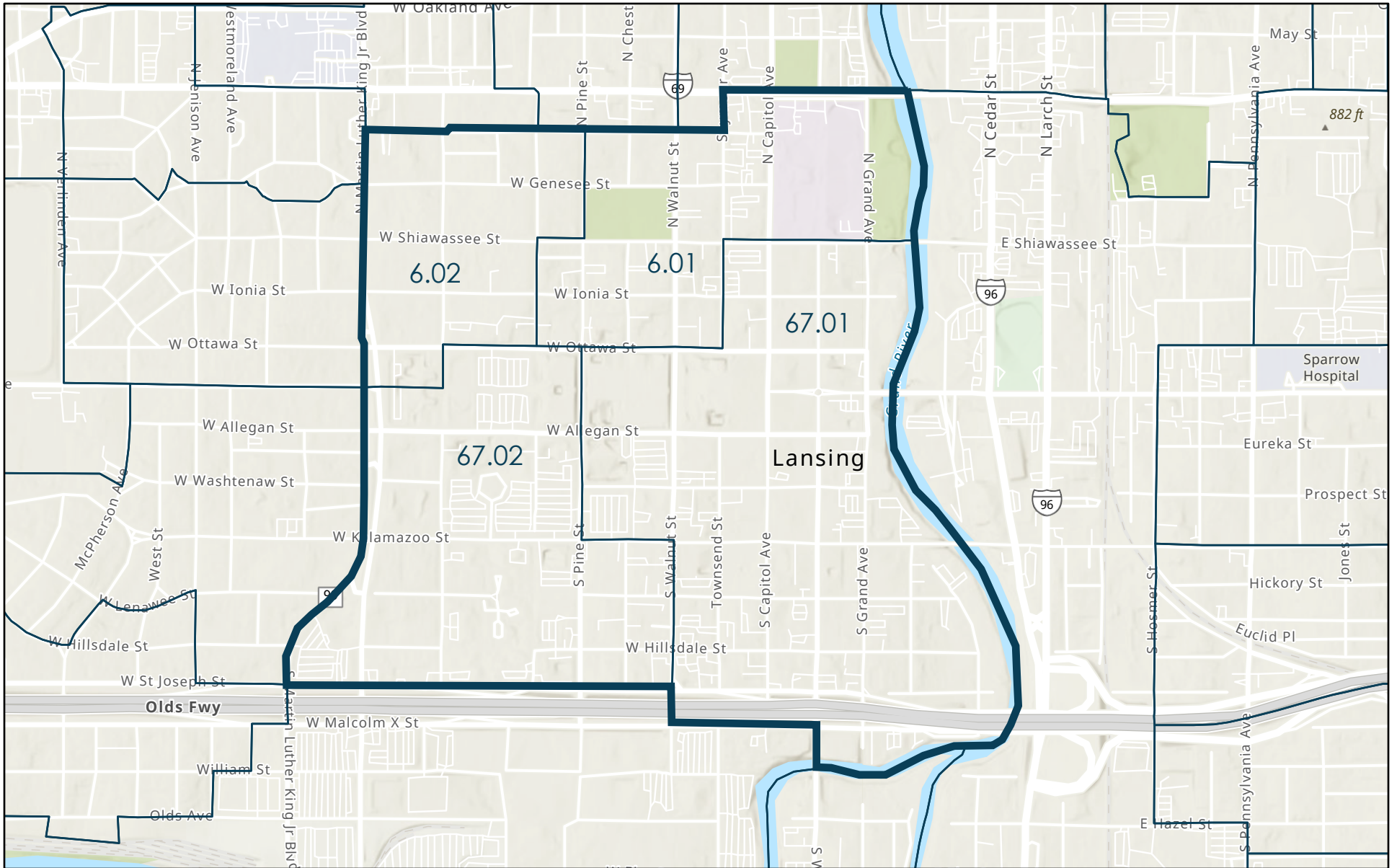
## Lansing Downtown, Michigan

	2025 Households	2021 Households	Lansing Downtown, Michigan	2025 Households	2021 Households
A01 American Royalty	0	0	K37 Wired for Success	0	0
A02 Platinum Prosperity	1	1	K38 Gotham Blend	0	0
A03 Kids and Cabernet	0	0	K39 Metro Fusion	0	0
A04 Picture Perfect Families	0	0	K40 Bohemian Groove	41	41
A05 Couples with Clout	0	0	L41 Booming and Consuming	0	0
A06 Jet Set Urbanites	1	1	L42 Rooted Flower Power	41	41
B07 Generational Soup	0	0	L43 Homemade Happiness	0	0
B08 Babies and Bliss	1	1	M44 Red, White and Bluegrass	1	1
B09 Family Fun-tastic	5	5	M45 Diapers and Debit Cards	13	13
B10 Cosmopolitan Achievers	0	0	N46 True Grit Americans	0	0
C11 Aging of Aquarius	0	0	N47 Countrified Pragmatics	0	0
C12 Golf Carts and Gourmets	0	0	N48 Rural Southern Bliss	13	13
C13 Silver Sophisticates	0	0	N49 Touch of Tradition	0	0
C14 Boomers and Boomerangs	0	0	O50 Full Steam Ahead	3	3
D15 Sports Utility Families	0	0	O51 Digital Dependents	24	24
D16 Settled in Suburbia	0	0	O52 Urban Ambition	194	193
D17 Cul de Sac Diversity	0	0	O53 Colleges and Cafes	49	49
D18 Suburban Attainment	28	28	O54 Striving Single Scene	965	958
E19 Full Pockets, Empty Nests	2	2	O55 Family Troopers	67	67
E20 No Place Like Home	1	1	P56 Mid-scale Medley	14	14
E21 Unspoiled Splendor	0	0	P57 Modest Metro Means	9	9
F22 Fast Track Couples	0	0	P58 Heritage Heights	0	0
F23 Families Matter Most	1	1	P59 Expanding Horizons	5	5
G24 Status Seeking Singles	9	9	P60 Striving Forward	2	2
G25 Urban Edge	4	4	P61 Humble Beginnings	12	12
H26 Progressive Potpourri	0	0	Q62 Reaping Rewards	0	0
H27 Birkenstocks and Beemers	0	0	Q63 Footloose and Family Free	0	0
H28 Everyday Moderates	0	0	Q64 Town Elders	27	27
H29 Destination Recreation	0	0	Q65 Senior Discounts	143	142
I30 Stockcars and State Parks	0	0	R66 Dare to Dream	129	128
I31 Blue Collar Comfort	2	2	R67 Hope for Tomorrow	77	76
I32 Steadfast Conventionalists	0	0	S68 Small Town Shallow Pockets	3	3
I33 Balance and Harmony	2	2	S69 Urban Survivors	88	87
J34 Aging in Place	0	0	S70 Tight Money	0	0
J35 Rural Escape	0	0	S71 Tough Times	<u>241</u>	<u>239</u>
J36 Settled and Sensible	1	1	Total (Sum)	2,220	2,205



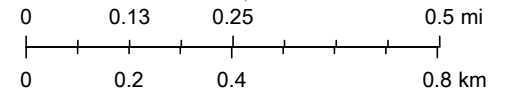
# Block Groups | Residential CMA

## Downtown Study Area | 2020 Census



4/7/2023

1:20,000

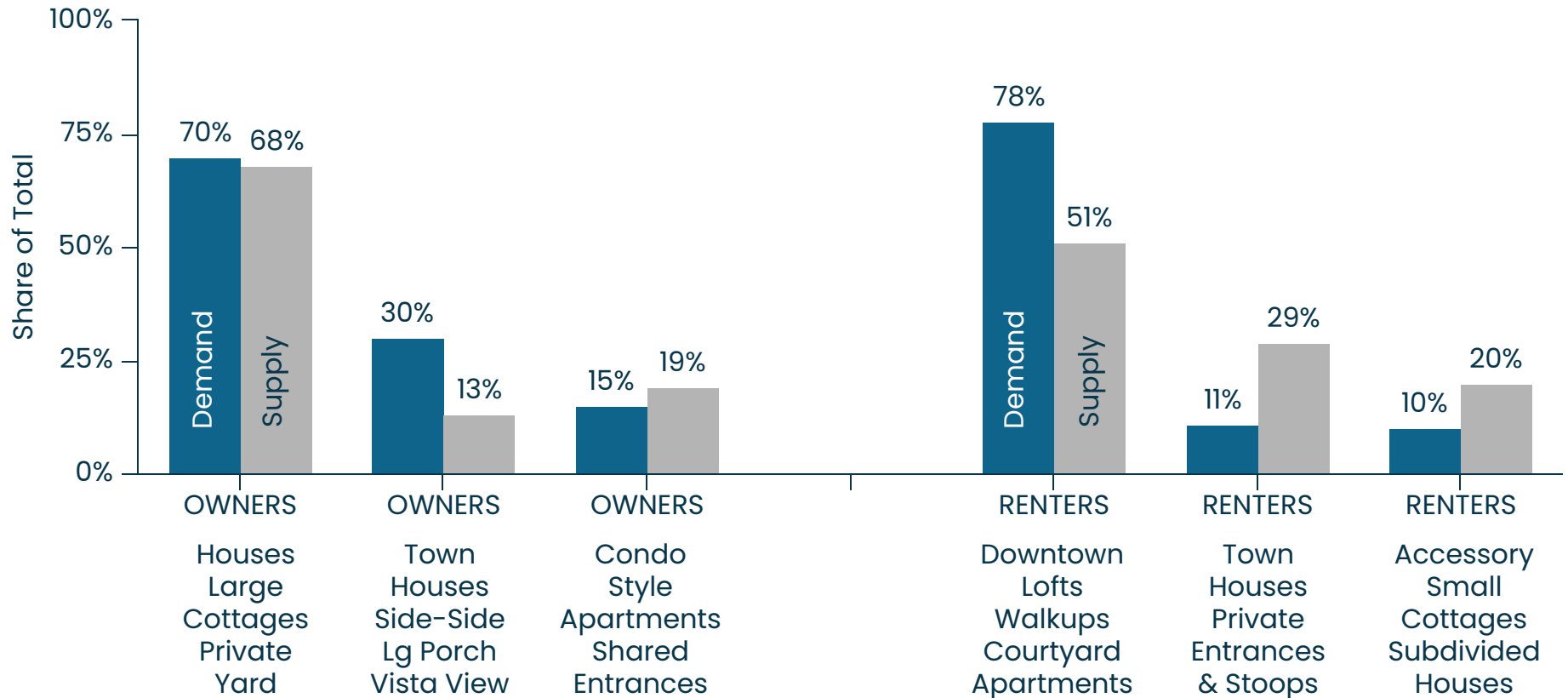


Esri, NASA, NGA, USGS, FEMA, Michigan State University, Province of Ontario, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/



# Section 1-D

# The Housing Mismatch | Lansing Stadium Capture with New Builds v. Existing Units | 2025

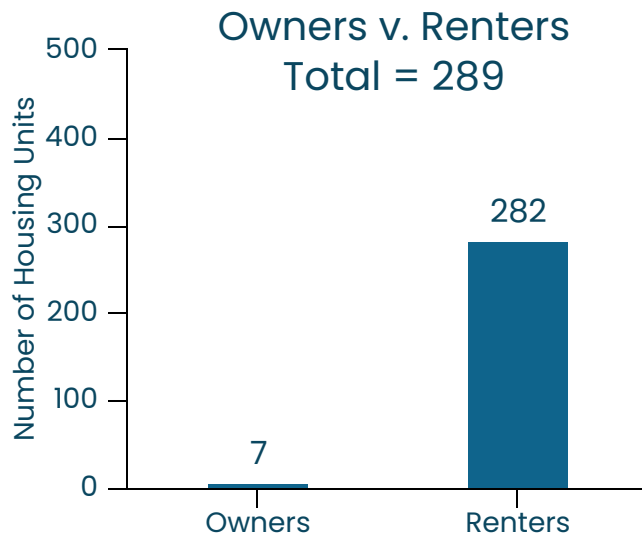


Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2021. Demand is based on the number of new households migrating into the Lansing Stadium District study area each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.



Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2022-2023.

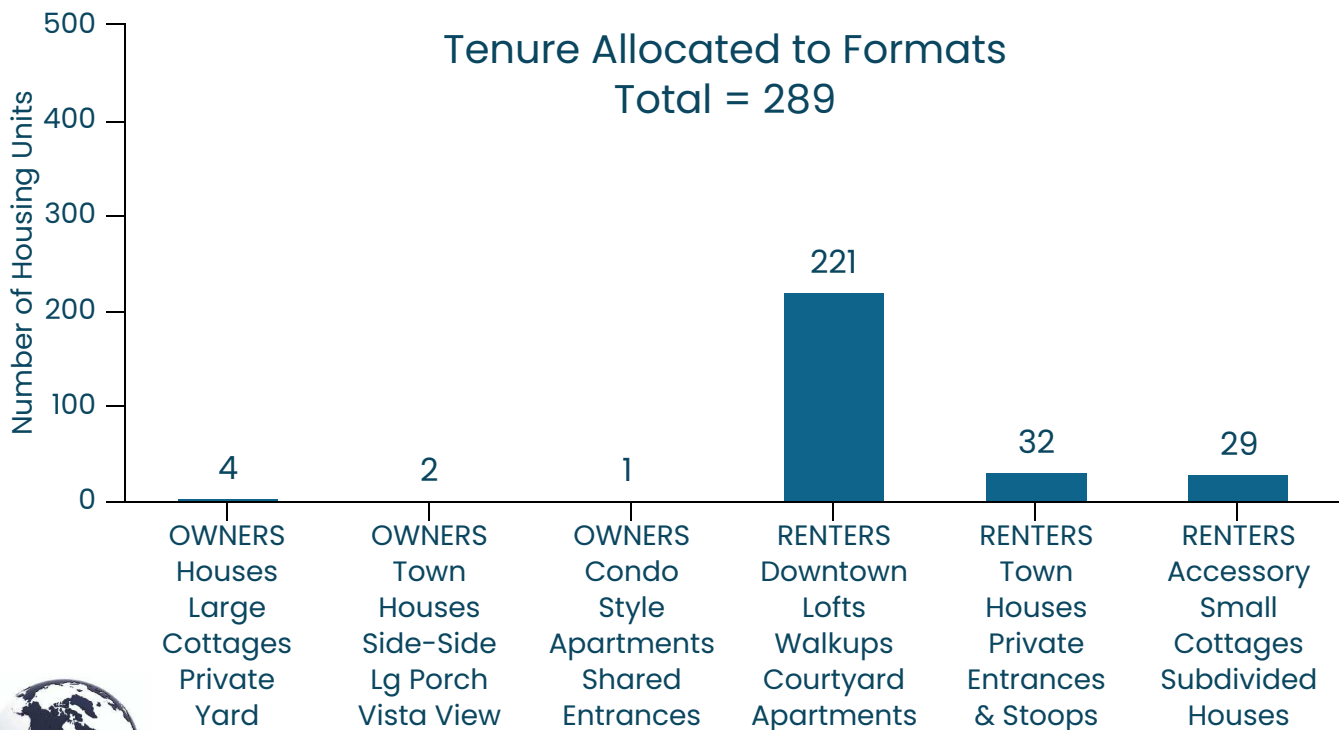
# Annual Market Potential | Lansing Stadium Capture with New Builds | Year 2025



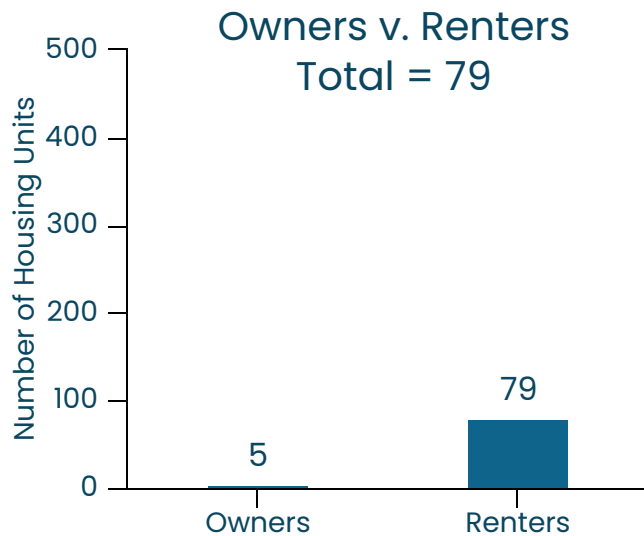
Note: Includes about 210 in-migrating students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who tend to seek out student housing choices.



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 Lansing Stadium District by building new units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



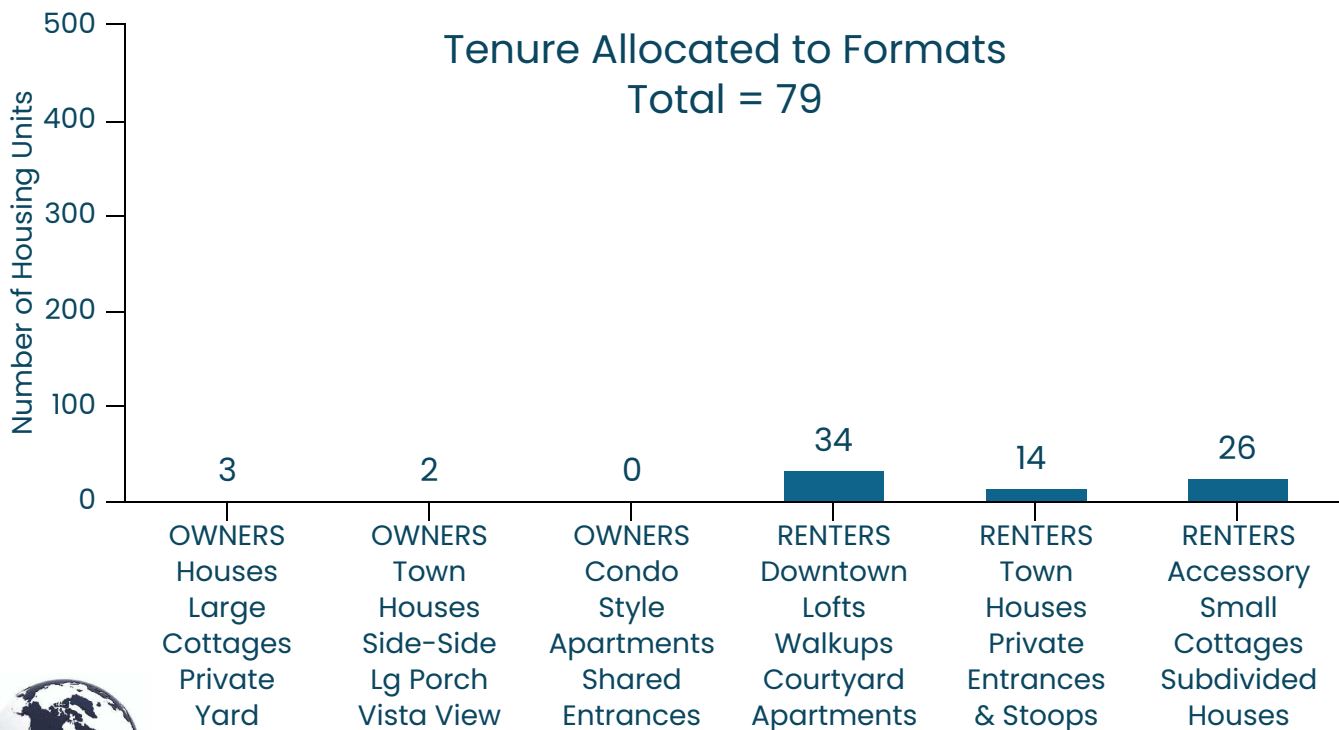
# Annual Market Potential | Lansing Stadium Capture with New Builds | Year 2025



Note: Excludes about 210 in-migrating students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who tend to seek out student housing choices.



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 Lansing Stadium District by building new units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Stadium Capture of New Owners | Year 2025

all other lifestyle clusters	1
Family Funtastic   B09	
Suburban Attainment   D18	
Status Seeking Singles   G24	
Bohemian Groove   K40	
Rooted Flower Power   L42	
Infants Debit Cards   M45	1
Full Steam Ahead   O50	
Digital Dependents   O51	
Urban Ambition   O52	
Colleges Cafes   O53	
Striving Singles   O54	1
Family Troopers   O55	
Mid-Scale Medley   P56	
Humble Beginnings   P61	
Senior Discount Towers   Q65	1
Daring to Dream   R66	
Hope for Tomorrow   R67	
Small Town Pockets   S68	1
Urban Survivors   S69	1
Tough Times   S71	1

Total = 7  
Annual Capture  
Owner Households  
(excludes Rehabs  
and Interception)

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA on behalf of Downtown Lansing, Inc.; 2022 - 2023.



# Annual Market Potential | Stadium Capture of New Renters | Year 2025

all other lifestyle clusters	0
Family Funtastic   B09	0
Suburban Attainment   D18	0
Status Seeking Singles   G24	0
Bohemian Groove   K40	1
Rooted Flower Power   L42	0
Infants Debit Cards   M45	1
Full Steam Ahead   O50	3
Digital Dependents   O51	0
Urban Ambition   O52	2
Colleges Cafes   O53	0
Striving Singles   O54	209
Family Troopers   O55	2
Mid-Scale Medley   P56	0
Humble Beginnings   P61	0
Senior Discount Towers   Q65	5
Daring to Dream   R66	15
Hope for Tomorrow   R67	12
Small Town Pockets   S68	2
Urban Survivors   S69	1
Tough Times   S71	29

Total = 282  
Annual Capture  
Renter Households  
(excludes Rehabs  
and Interception)

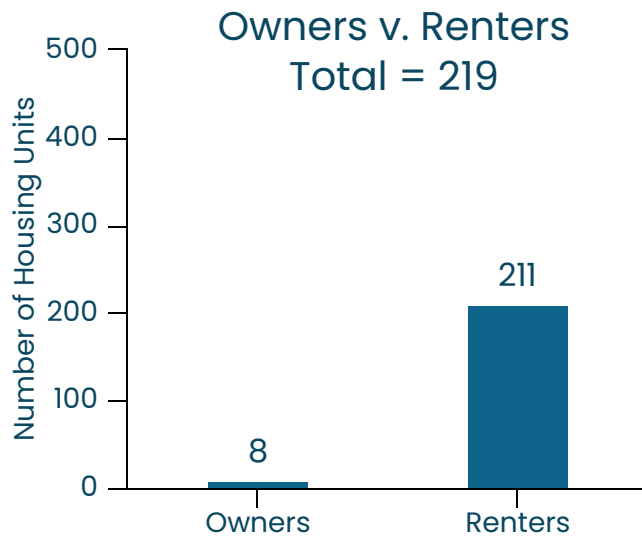
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA on behalf of Downtown Lansing, Inc.; 2022 - 2023.



LandUseUSA  
UrbanStrategies

# Annual Market Potential | Lansing Stadium

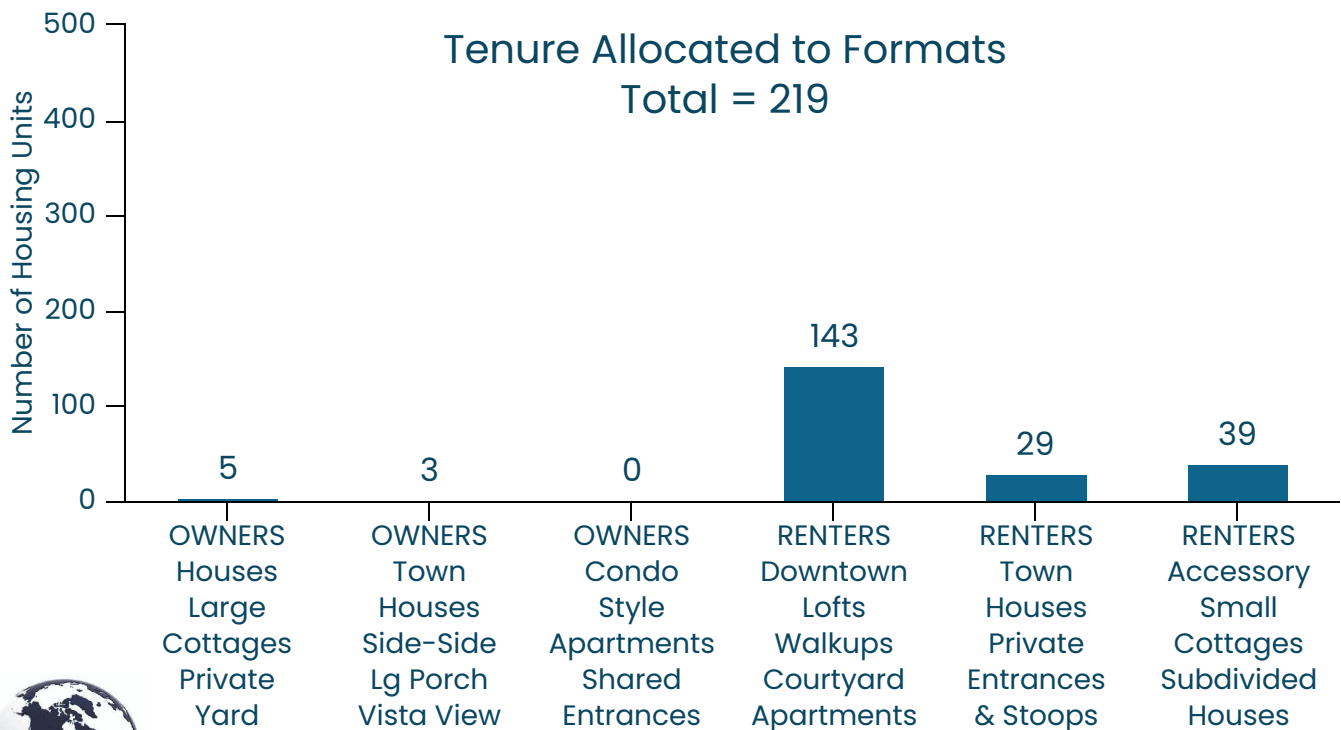
## Retain with Rehabs | Year 2025



Note: Includes about 109 existing students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are swapping addresses within Lansing's Stadium District each year.

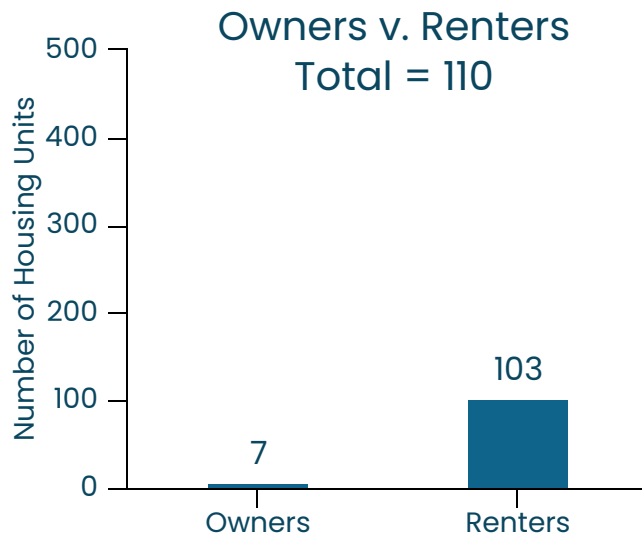


Both charts represent a conservative market potential based on internal movership only, and excluding in-migration. There is a need to RETAIN these existing households that are moving within Lansing's Stadium District by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Lansing Stadium

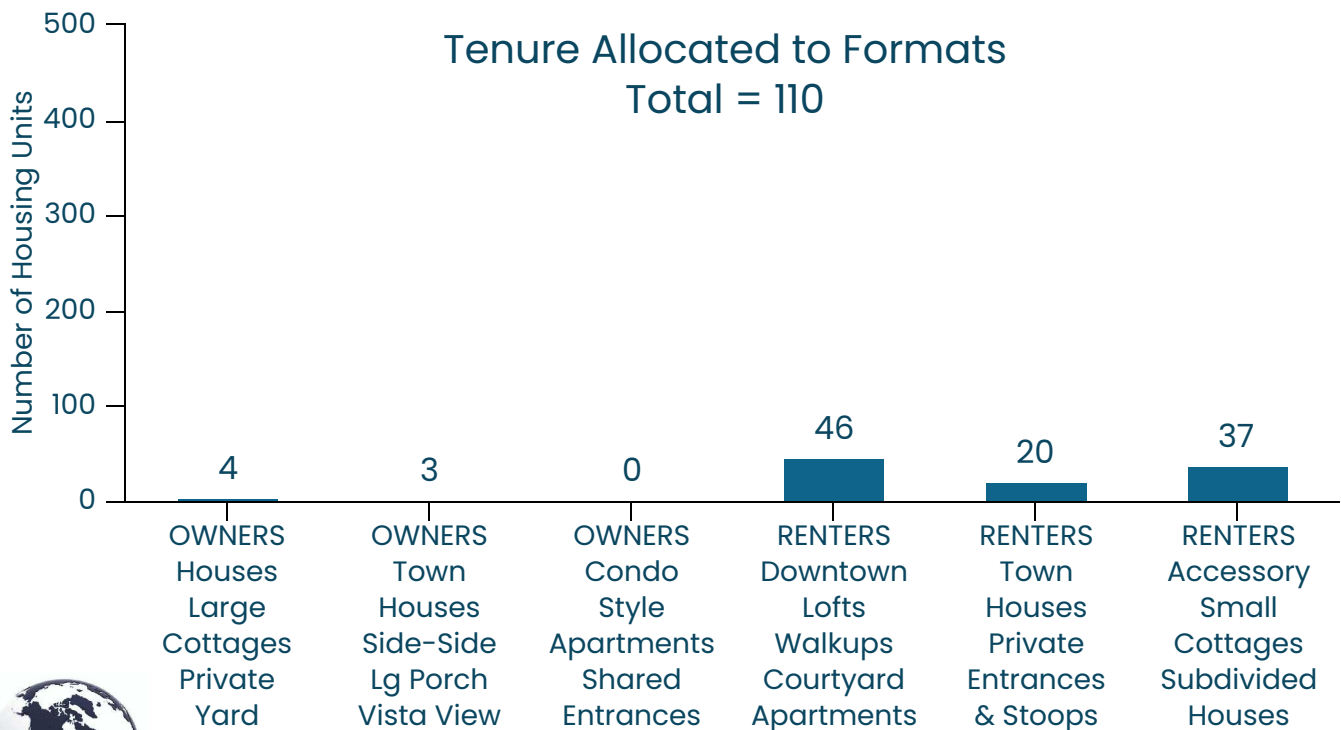
## Retain with Rehabs | Year 2025



Note: Excludes about 109 existing students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are swapping addresses within Lansing's Stadium District each year.

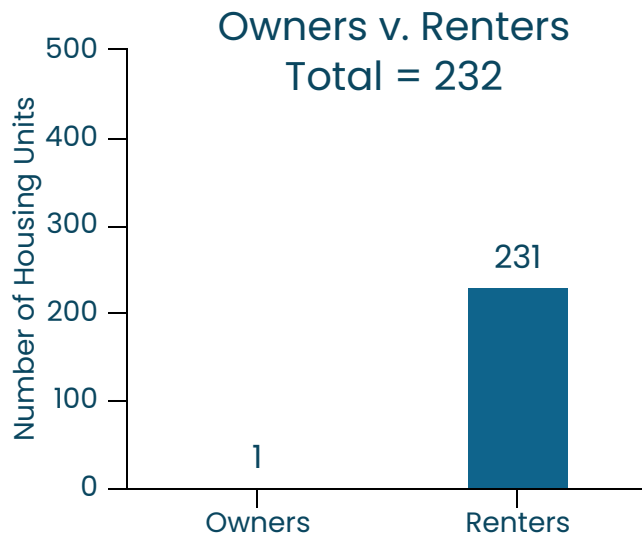


Both charts represent a conservative market potential based on internal movership only, and excluding in-migration. There is a need to RETAIN these existing households that are moving within Lansing's Stadium District by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.





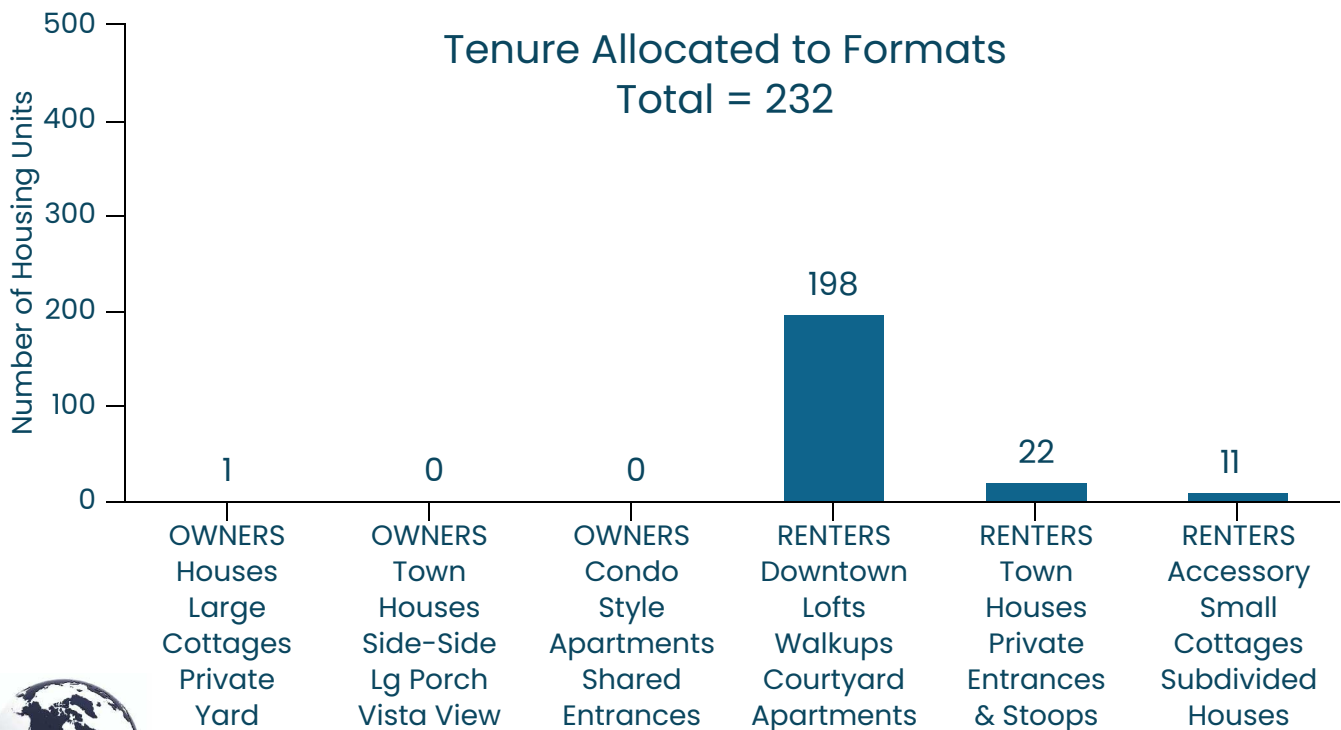
# Annual Market Potential | Lansing Stadium Intercept with New Builds | Year 2025



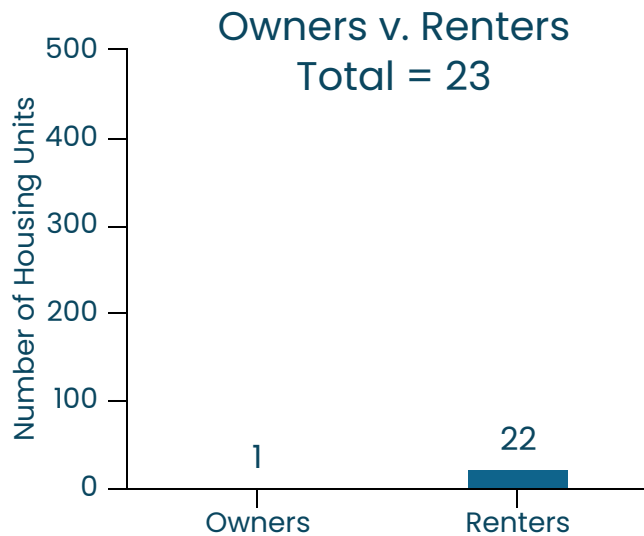
Note: Includes about 209 students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are on the move but currently bypassing Lansing's Stadium District each year.



Both charts are based on the history of in-migration for Lansing's Stadium District over the past five years, and excluding internal movership. There is an upside opportunity to INTERCEPT these households that are on the move but currently bypassing the district. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



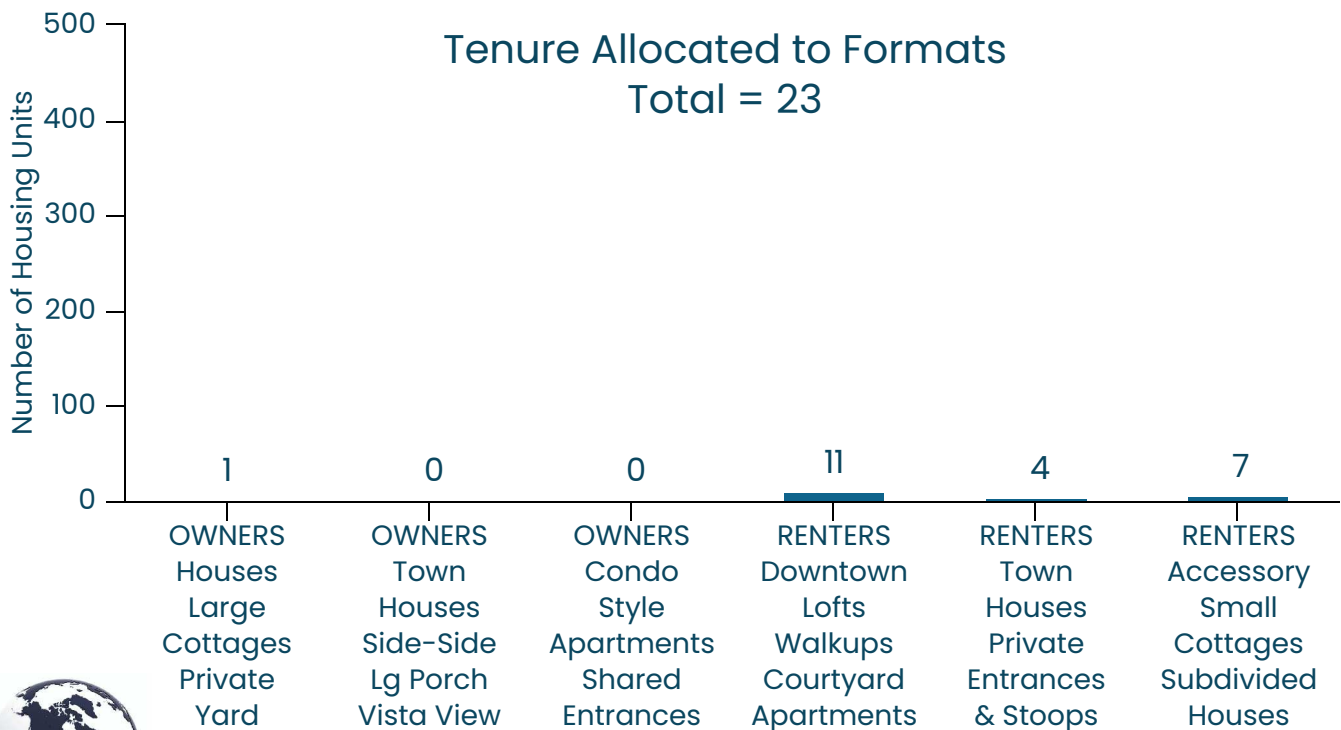
# Annual Market Potential | Lansing Stadium Intercept with New Builds | Year 2025



Note: Excludes about 209 students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are on the move but currently bypassing the Stadium District each year.



Both charts are based on the history of in-migration for Lansing's Stadium District over the past five years, and excluding internal movership. There is an upside opportunity to INTERCEPT these households that are on the move but currently bypassing the district. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# 1-36 Lifestyle Clusters | Stadium District

Existing households living in the Stadium District, Lansing, Michigan by lifestyle cluster.

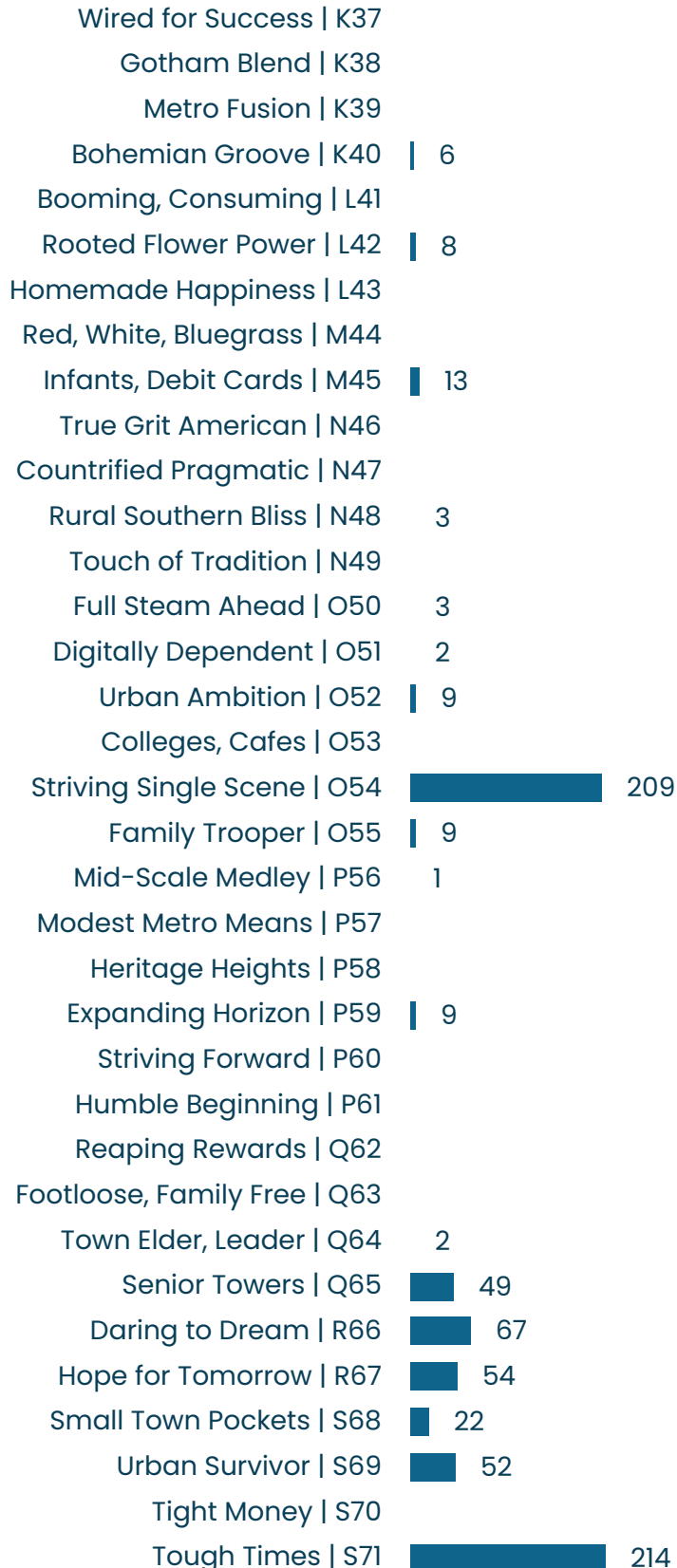
American Royalty   A01	
Platinum Prosperity   A02	
Kids and Cabernet   A03	
Picture Perfect Families   A04	
Couples with Clout   A05	
Jet Set Urbanites   A06	
Generational Soup   B07	
Babies and Bliss   B08	
Family Fun-tastic   B09	
Cosmopolitan Achiever   B10	
Aging of Aquarius   C11	
Golf Carts, Gourmets   C12	
Silver Sophisticates   C13	
Boomers, Boomerangs   C14	
Sports Utility Families   D15	
Settled in Suburbia   D16	
Cul de Sac Diversity   D17	
Suburban Attainment   D18	1
Full Pocket, Empty Nest   E19	1
No Place Like Home   E20	
Unspoiled Splendor   E21	
Fast Track Couples   F22	
Families Matter Most   F23	
Status Seeking Single   G24	
Urban Edge   G25	
Progressive Potpourri   H26	
Birkenstocks, Beemers   H27	
Everyday Moderate   H28	
Destination Recreation   H29	
Stockcars, State Parks   I30	
Blue Collar Comfort   I31	
Steadfast, Conventional   I32	
Balance and Harmony   I33	
Aging in Place   J34	
Rural Escape   J35	
Settled, Sensible   J36	1

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021. Analysis & exhibit prepared by LandUseUSA ©; 2022.



# 37-71 Lifestyle Clusters | Stadium District

Existing households living in the Stadium District, Lansing, Michigan by lifestyle cluster.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021. Analysis & exhibit prepared by LandUseUSA ©; 2022.



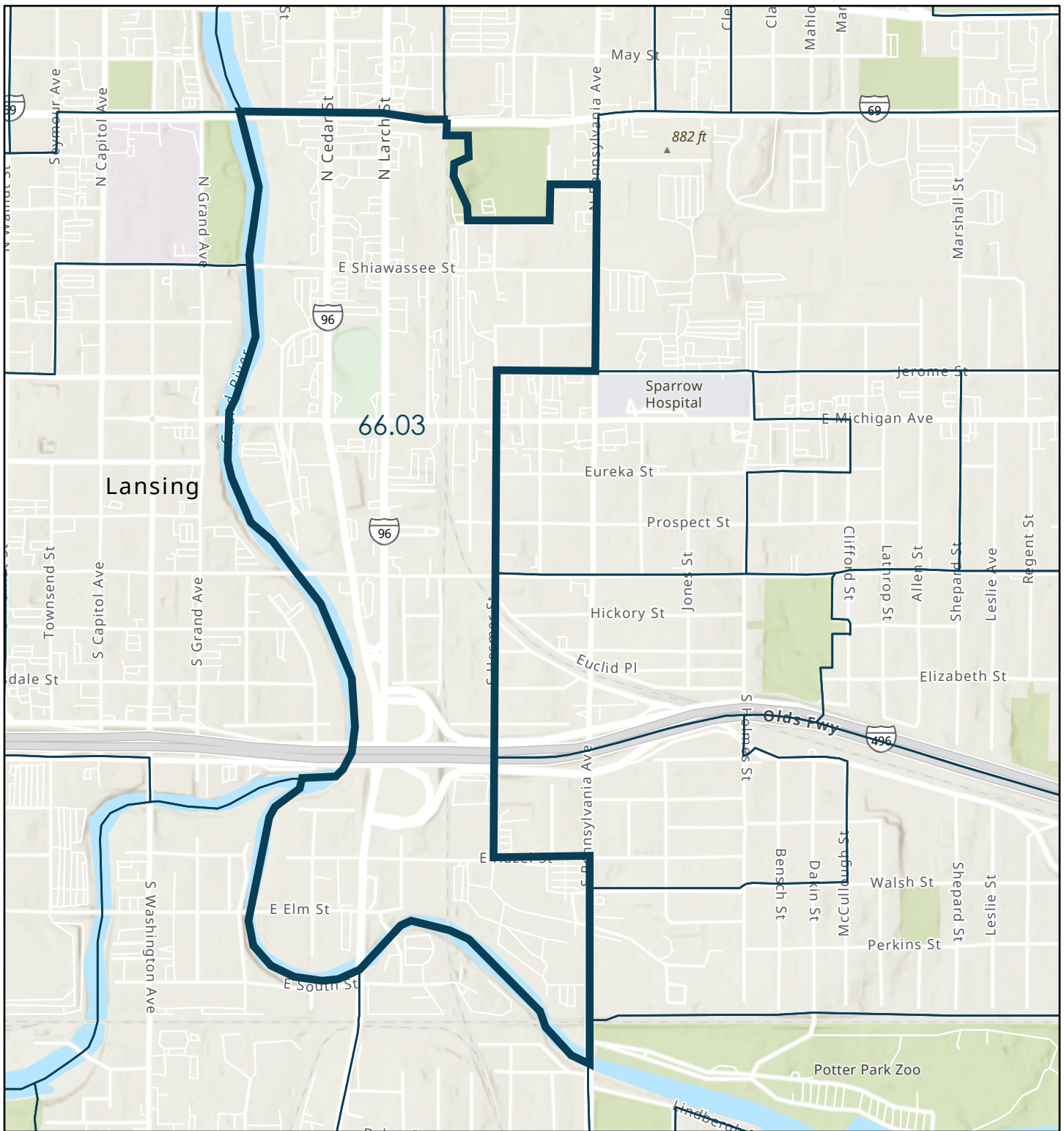
LandUseUSA  
UrbanStrategies

# Mosaic Types Summary Report | 2021 - 2025

## Lansing Stadium District, Michigan

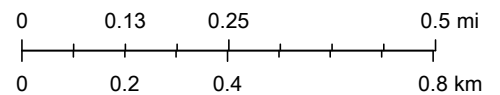
	2025 House-	2021 House-		2025 House-	2021 House-
Lansing Stadium District, Michigan	holds	holds	Lansing Stadium District, Michigan	holds	holds
A01 American Royalty	0	0	K37 Wired for Success	0	0
A02 Platinum Prosperity	0	0	K38 Gotham Blend	0	0
A03 Kids and Cabernet	0	0	K39 Metro Fusion	0	0
A04 Picture Perfect Families	0	0	K40 Bohemian Groove	6	6
A05 Couples with Clout	0	0	L41 Booming and Consuming	0	0
A06 Jet Set Urbanites	0	0	L42 Rooted Flower Power	8	8
B07 Generational Soup	0	0	L43 Homemade Happiness	0	0
B08 Babies and Bliss	0	0	M44 Red, White and Bluegrass	0	0
B09 Family Fun-tastic	0	0	M45 Diapers and Debit Cards	13	13
B10 Cosmopolitan Achievers	0	0	N46 True Grit Americans	0	0
C11 Aging of Aquarius	0	0	N47 Countrified Pragmatics	0	0
C12 Golf Carts and Gourmets	0	0	N48 Rural Southern Bliss	3	3
C13 Silver Sophisticates	0	0	N49 Touch of Tradition	0	0
C14 Boomers and Boomerangs	0	0	O50 Full Steam Ahead	3	3
D15 Sports Utility Families	0	0	O51 Digital Dependents	2	2
D16 Settled in Suburbia	0	0	O52 Urban Ambition	9	9
D17 Cul de Sac Diversity	0	0	O53 Colleges and Cafes	0	0
D18 Suburban Attainment	1	1	O54 Striving Single Scene	215	209
E19 Full Pockets, Empty Nests	1	1	O55 Family Troopers	9	9
E20 No Place Like Home	0	0	P56 Mid-scale Medley	1	1
E21 Unspoiled Splendor	0	0	P57 Modest Metro Means	0	0
F22 Fast Track Couples	0	0	P58 Heritage Heights	0	0
F23 Families Matter Most	0	0	P59 Expanding Horizons	9	9
G24 Status Seeking Singles	0	0	P60 Striving Forward	0	0
G25 Urban Edge	0	0	P61 Humble Beginnings	0	0
H26 Progressive Potpourri	0	0	Q62 Reaping Rewards	0	0
H27 Birkenstocks and Beemers	0	0	Q63 Footloose and Family Free	0	0
H28 Everyday Moderates	0	0	Q64 Town Elders	2	2
H29 Destination Recreation	0	0	Q65 Senior Discounts	50	49
I30 Stockcars and State Parks	0	0	R66 Dare to Dream	69	67
I31 Blue Collar Comfort	0	0	R67 Hope for Tomorrow	56	54
I32 Steadfast Conventionalists	0	0	S68 Small Town Shallow Pockets	23	22
I33 Balance and Harmony	0	0	S69 Urban Survivors	54	52
J34 Aging in Place	0	0	S70 Tight Money	0	0
J35 Rural Escape	0	0	S71 Tough Times	<u>220</u>	<u>214</u>
J36 Settled and Sensible	1	1	Total (Sum)	757	735

# Block Groups | Residential CMA Stadium District Study Area | 2020 Census



4/7/2023

1:20,000



# Section 1-E



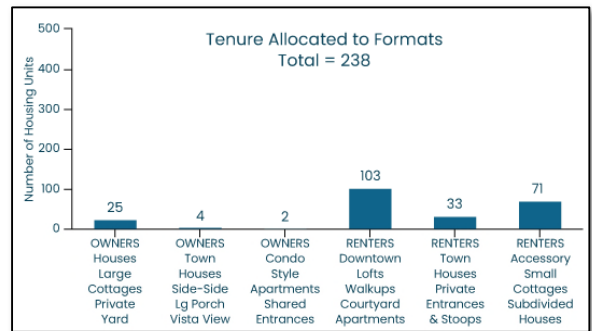
## REO Town District

Owner Potential – Avoid over-building new detached houses for owners and explore alternative formats like side-by-side duplexes and townhouses. Build no more than 25 detached houses for owners each year. Also strive to build six (6) townhouses with private entrances and porches, or a few condo style apartments with shared entrances. Attached units should have glimpses of the retail core or bluffs along the Grand and Cedar Rivers; and townhouses should have private porches.

Renter Potential – For renters, focus on the development of up to 207 new units throughout the district each year, including 103 lofts, walkups, and courtyard apartments. Diversify the choices with 33 new for-lease townhouses with private entrances and stoops; and 71 accessory dwellings, small cottages, and units in small apartment houses.

Additional Notes – About half of the new renters will be “Colleges and Cafes” and “Striving Singles” target markets with exceptionally high movership rates. They tend to turn-over the housing stock quickly and removing them from the analysis reduces the renter market potential to about 100 units annually. For every new residential unit that is constructed, at least one existing unit should be rehabilitated, renovated, remodeled. Some optimal Step Building © formats are shown below and would be ideal for transitioning into the residential neighborhood located to the east.

## Residential Summary



Duplex Stacked



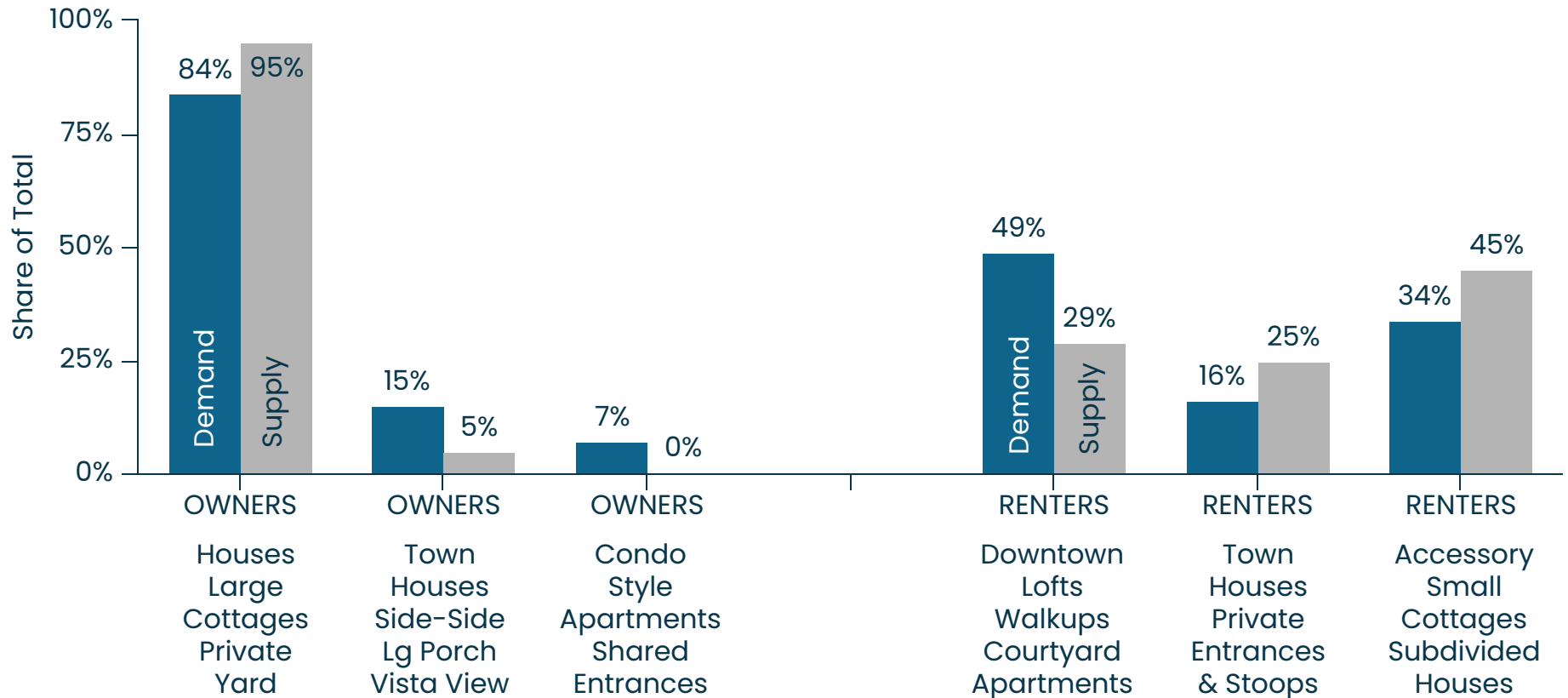
Rowhouse



Apartment House



# The Housing Mismatch | Lansing REO Town Capture with New Builds v. Existing Units | 2025

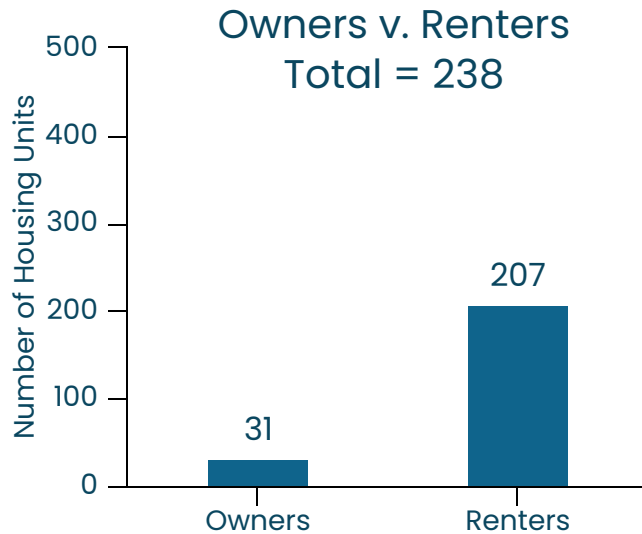


Supply represents all existing housing units as reported by the American Community Survey with one-year and five-year estimates through 2021. Demand is based on the number of new households migrating into the REO Town Lansing study area each year. All figures are unadjusted for out-migration; internal movership among existing households; vacancies; and new projects that might be in pipeline for future development.



Based on the results of a comprehensive Residential Target Market Analysis and analysis prepared by LandUseUSA | Urban Strategies; 2022-2023.

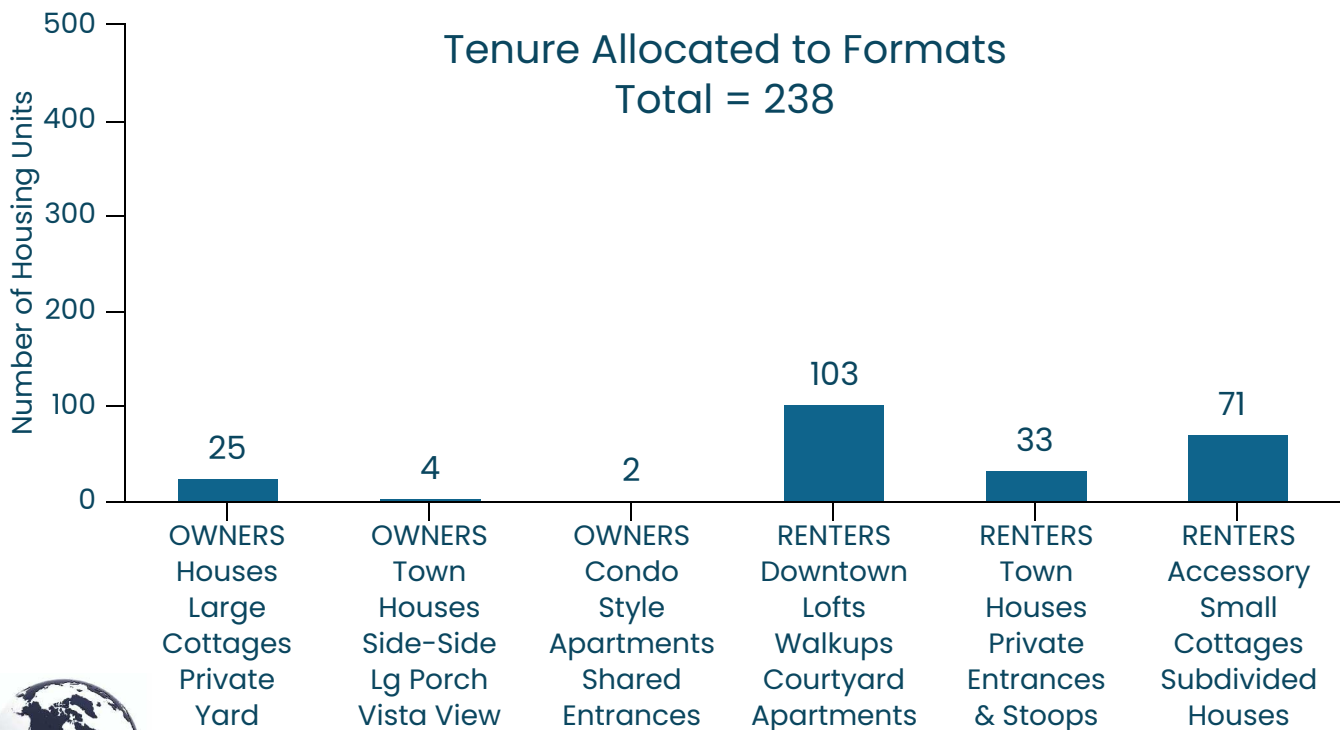
# Annual Market Potential | Lansing REO Town Capture with New Builds | Year 2025



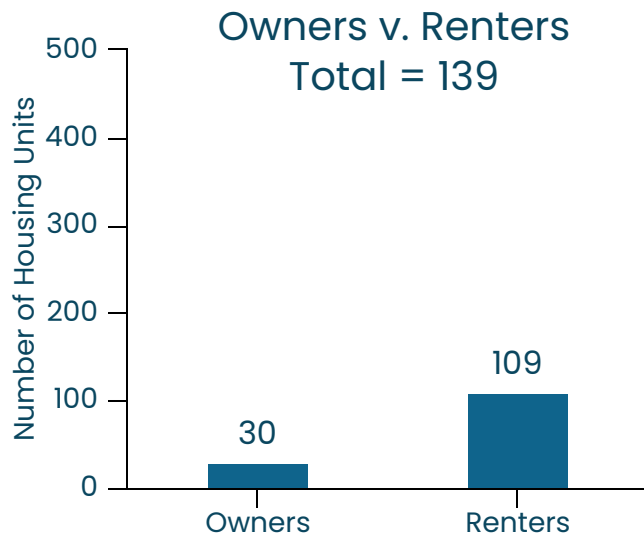
Note: Includes about 99 in-migrating singles (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who tend to seek student housing formats.



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 REO Town Lansing by building new units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



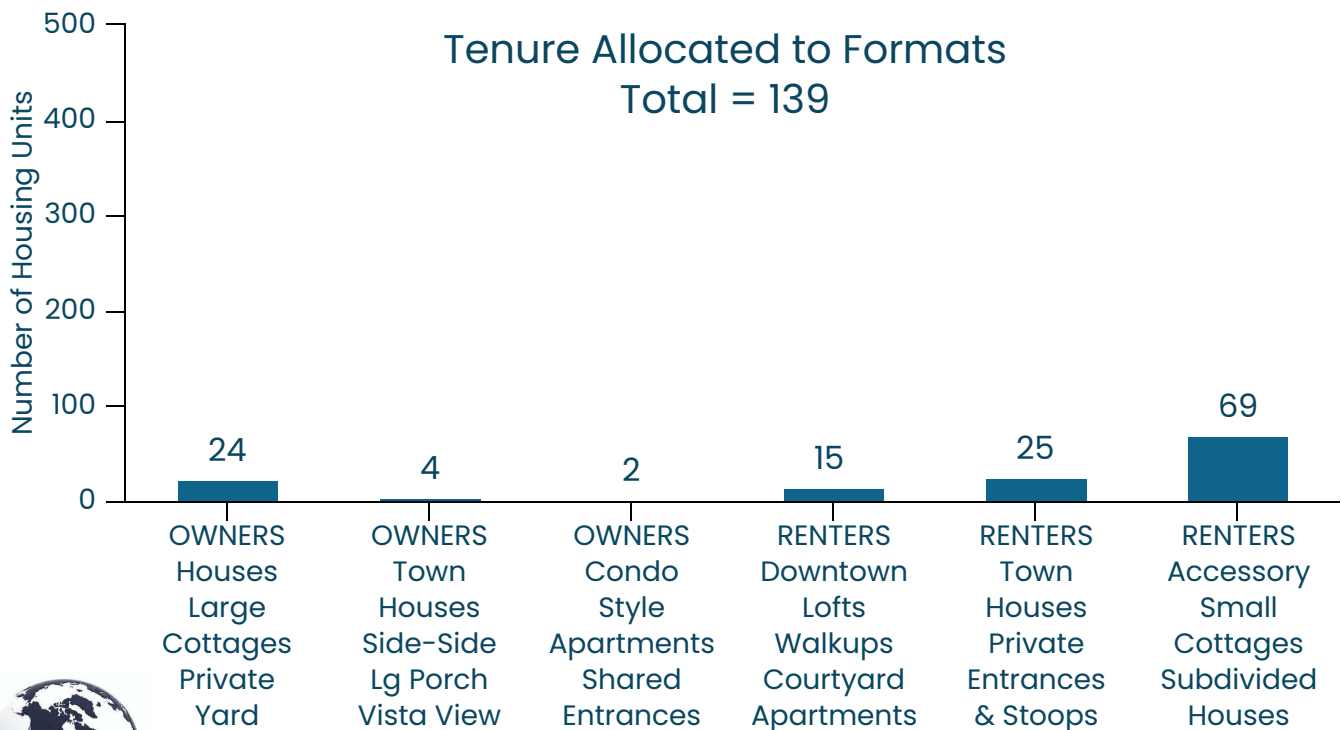
# Annual Market Potential | Lansing REO Town Capture with New Builds | Year 2025



Note: Excludes about 99 in-migrating singles (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who tend to seek student housing formats.



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 REO Town Lansing by building new units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | REO Town Capture of New Owners | Year 2025

all other lifestyle clusters		5
Family Funtastic   B09		1
Suburban Attainment   D18		1
Status Seeking Singles   G24		1
Bohemian Groove   K40		
Rooted Flower Power   L42		2
Infants Debit Cards   M45		3
Full Steam Ahead   O50		
Digital Dependents   O51		10
Urban Ambition   O52		1
Colleges Cafes   O53		
Striving Singles   O54		1
Family Troopers   O55		
Mid-Scale Medley   P56		2
Humble Beginnings   P61		
Senior Discount Towers   Q65		1
Daring to Dream   R66		1
Hope for Tomorrow   R67		
Small Town Pockets   S68		1
Urban Survivors   S69		1
Tough Times   S71		

Total = 31  
Annual Capture  
Owner Households  
(excludes Rehabs  
and Interception)

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA on behalf of REO Town Lansing; 2022 - 2023.



# Annual Market Potential | REO Town Capture of New Renters | Year 2025

all other lifestyle clusters	0
Family Funtastic   B09	0
Suburban Attainment   D18	0
Status Seeking Singles   G24	1
Bohemian Groove   K40	2
Rooted Flower Power   L42	1
Infants Debit Cards   M45	4
Full Steam Ahead   O50	4
Digital Dependents   O51	19
Urban Ambition   O52	26
Colleges Cafes   O53	1
Striving Singles   O54	98
Family Troopers   O55	7
Mid-Scale Medley   P56	2
Humble Beginnings   P61	1
Senior Discount Towers   Q65	1
Daring to Dream   R66	23
Hope for Tomorrow   R67	11
Small Town Pockets   S68	2
Urban Survivors   S69	2
Tough Times   S71	2

Total = 207  
Annual Capture  
Renter Households  
(excludes Rehabs  
and Interception)

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA on behalf of REO Town Lansing; 2022 - 2023.



# Preferred Home Values | REO Town Capture with New-Builds | Year 2025

New-Build Home Value Brackets	Minimum Number of Annual New-Builds by Total Home Value (Preferred by the Target Markets)	
	Units	Total Owner Units = 31
\$500,000 or more	1	Total Owner Units = 31
\$475 - 500,000		
\$450 - 475,000		
\$425 - 450,000		
\$400 - 425,000		
\$375 - 400,000		
\$350 - 375,000	1	
\$325 - 350,000		
\$300 - 325,000	2	
\$275 - 300,000		
\$250 - 275,000	2	
\$225 - 250,000	12	
\$200 - 225,000	2	
\$175 - 200,000	3	
\$150 - 175,000	4	
\$150,000 or less	4	

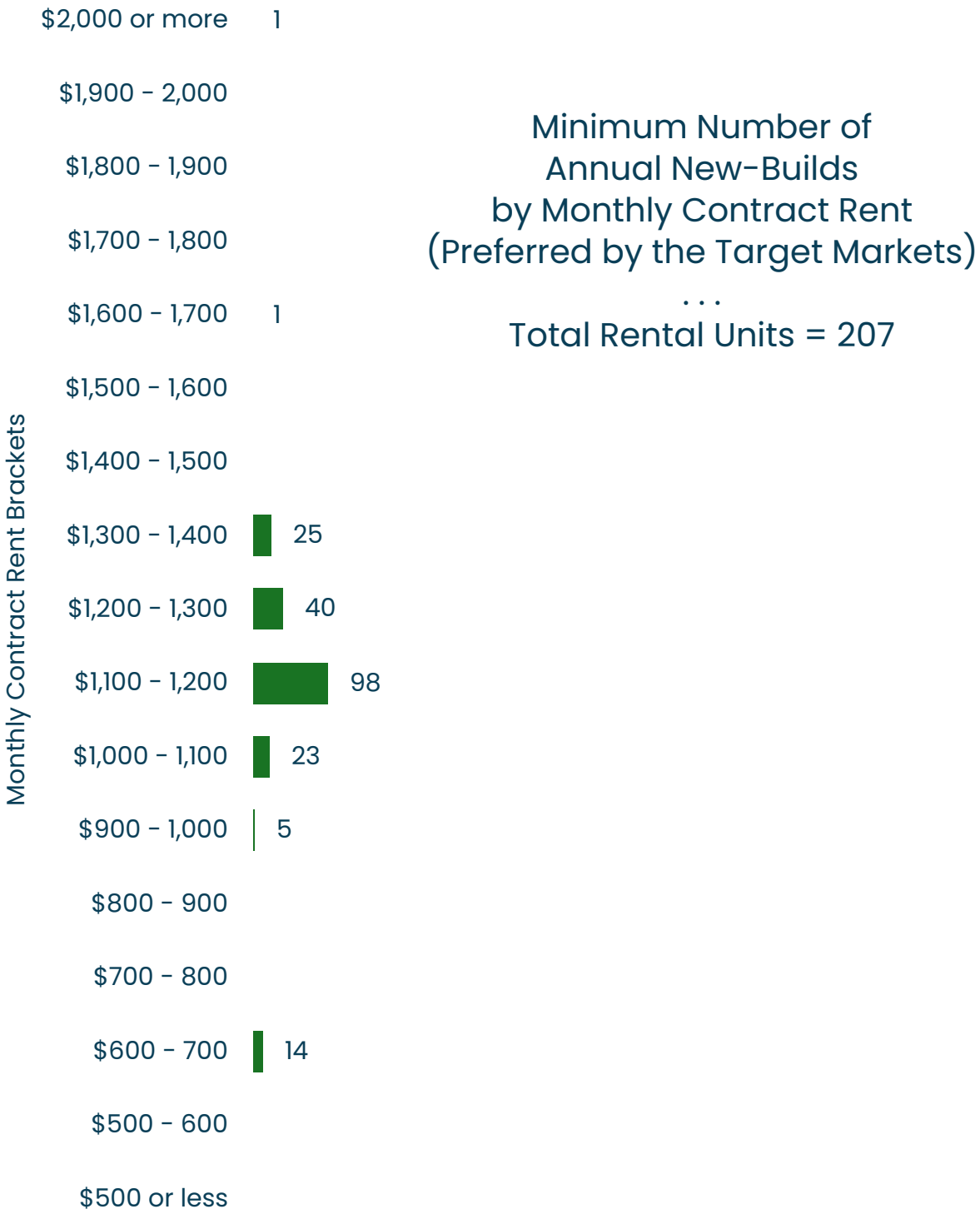
Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies on behalf of Downtown Lansing, Inc.; 2022 - 2023.



**LandUseUSA**  
UrbanStrategies



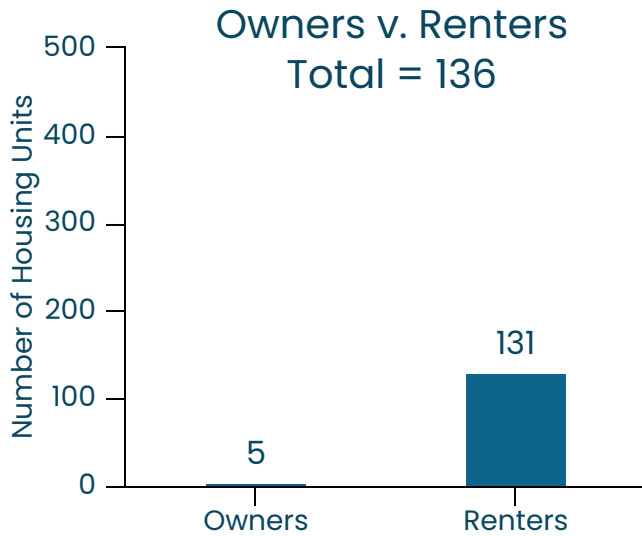
# Preferred Contract Rents | REO Town Capture with New Builds | Year 2025



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 on behalf of Housing Lenawee; 2022 - 2023.



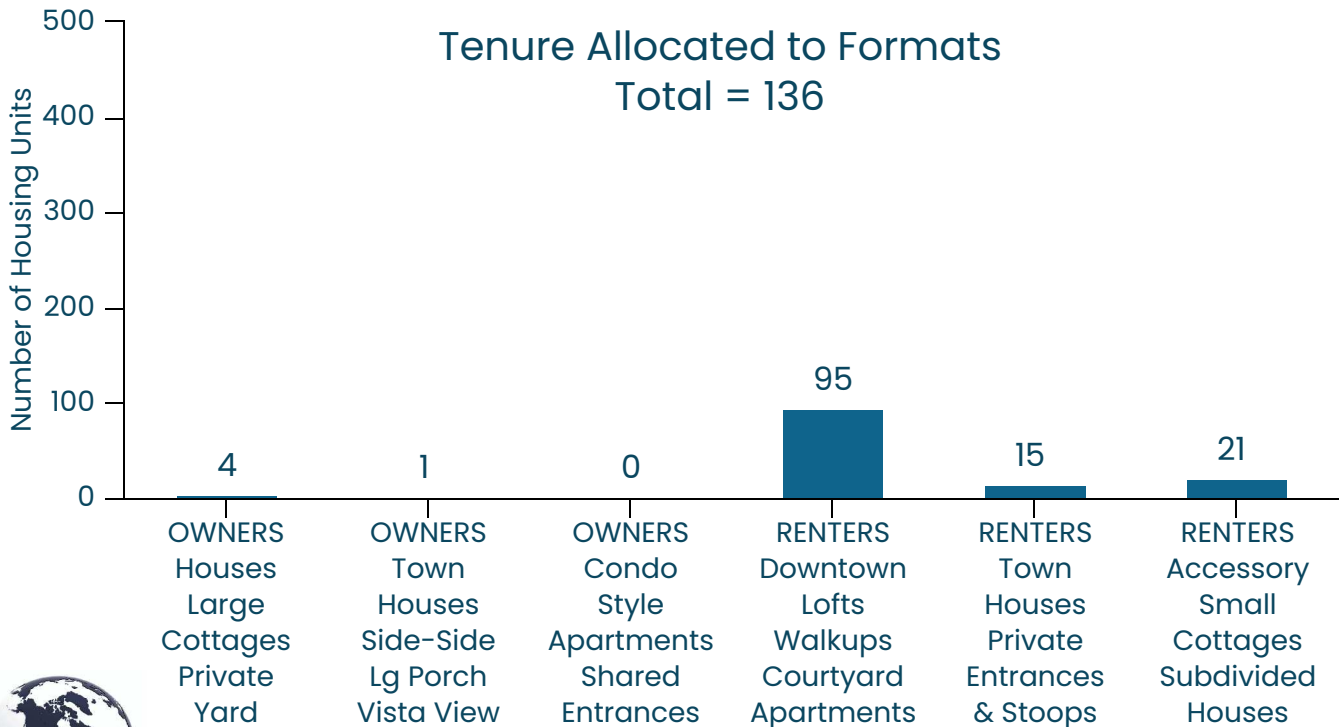
# Annual Market Potential | Lansing REO Town Intercept with New Builds | Year 2025



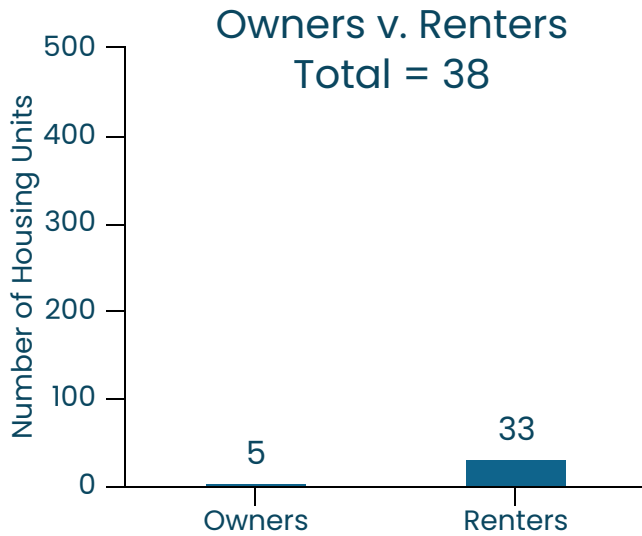
Note: Includes about 98 singles (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are on the move but currently bypassing Lansing's REO Town District each year.



Both charts are based on the history of in-migration for Lansing's REO Town District over the past five years, and excluding internal movership. There is an upside opportunity to INTERCEPT these households that are on the move but currently bypassing the district. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



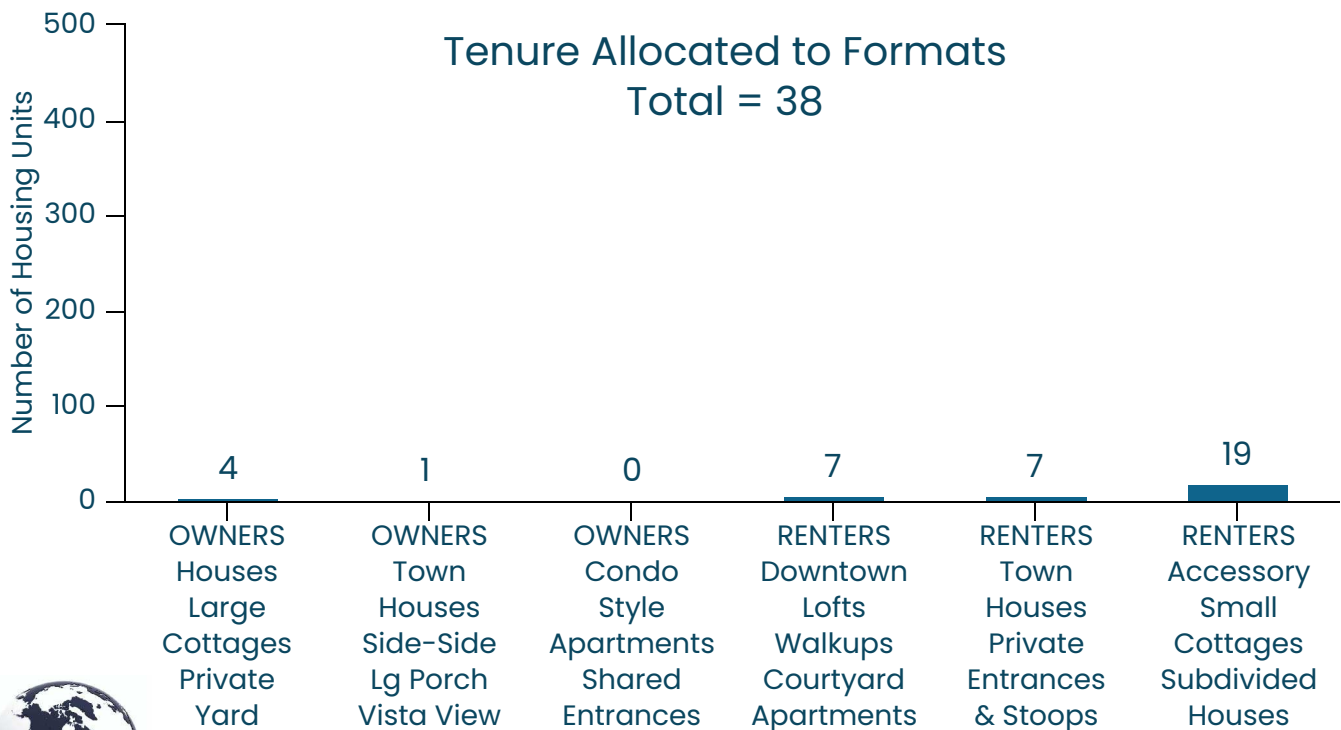
# Annual Market Potential | Lansing REO Town Intercept with New Builds | Year 2025



Note: Excludes about 98 singles (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are on the move but currently bypassing Lansing's REO Town District each year.

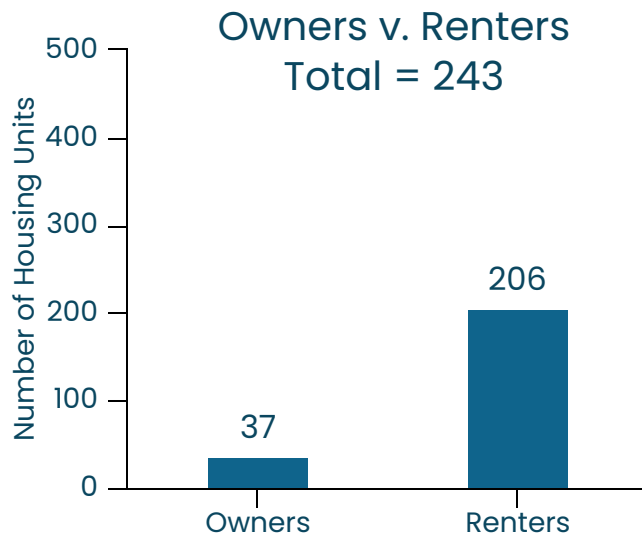


Both charts are based on the history of in-migration for Lansing's REO Town District over the past five years, and excluding internal movership. There is an upside opportunity to INTERCEPT these households that are on the move but currently bypassing the district. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Lansing REO Town

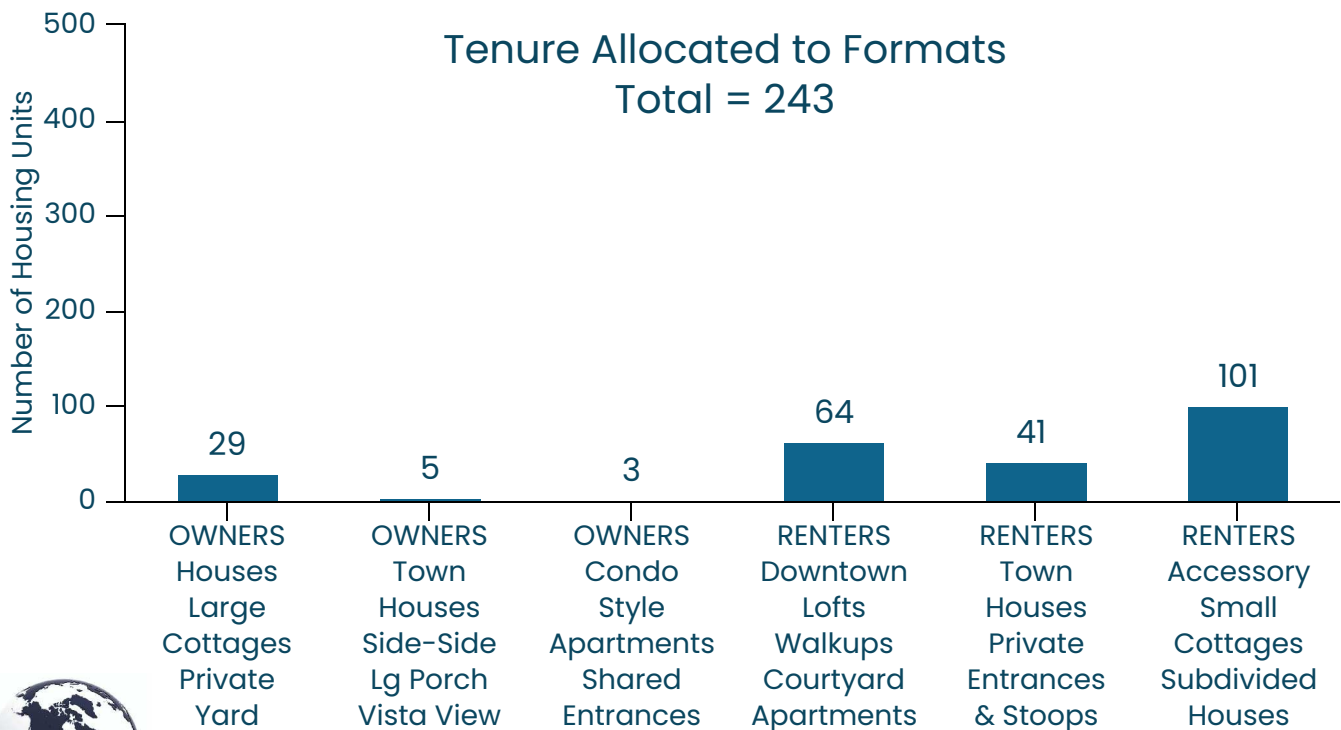
## Retain with Rehabs | Year 2025



Note: Includes about 52 existing singles (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are swapping addresses within Lansing's REO Town District each year.

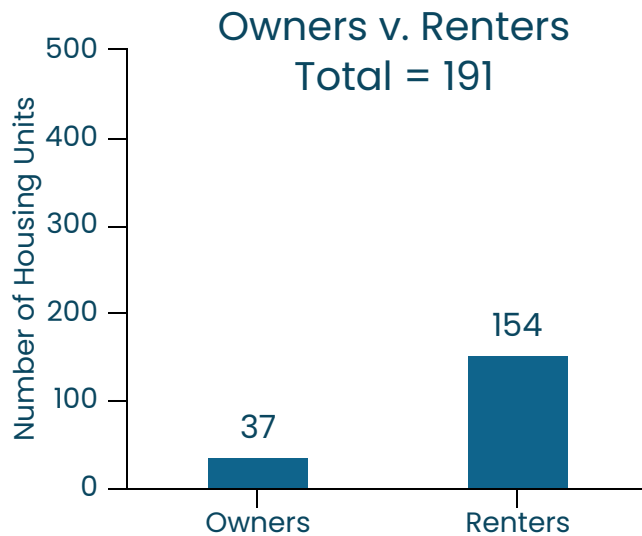


Both charts represent a conservative market potential based on internal movership only, and excluding in-migration. There is a need to RETAIN these existing households that are moving within Lansing's REO Town District by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Lansing REO Town

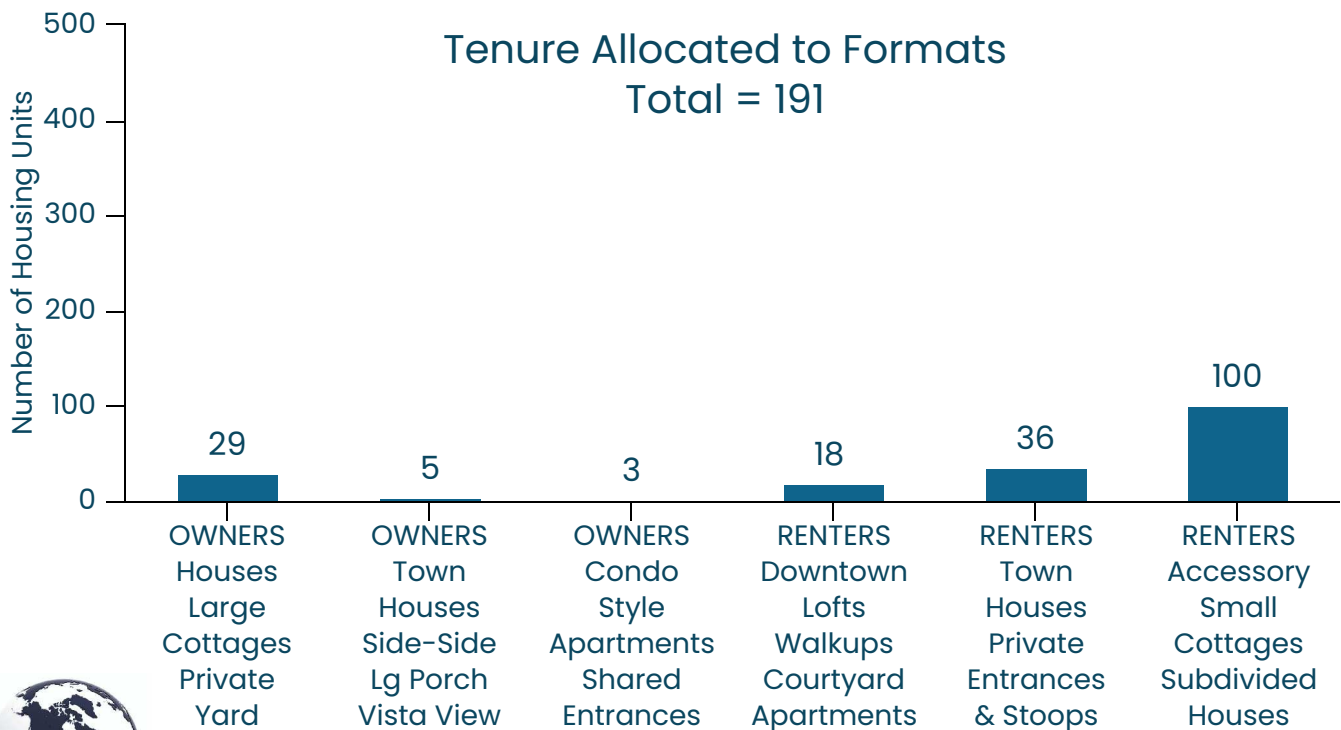
## Retain with Rehabs | Year 2025



Note: Excludes about 52 existing singles (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are swapping addresses within Lansing's REO Town District each year.

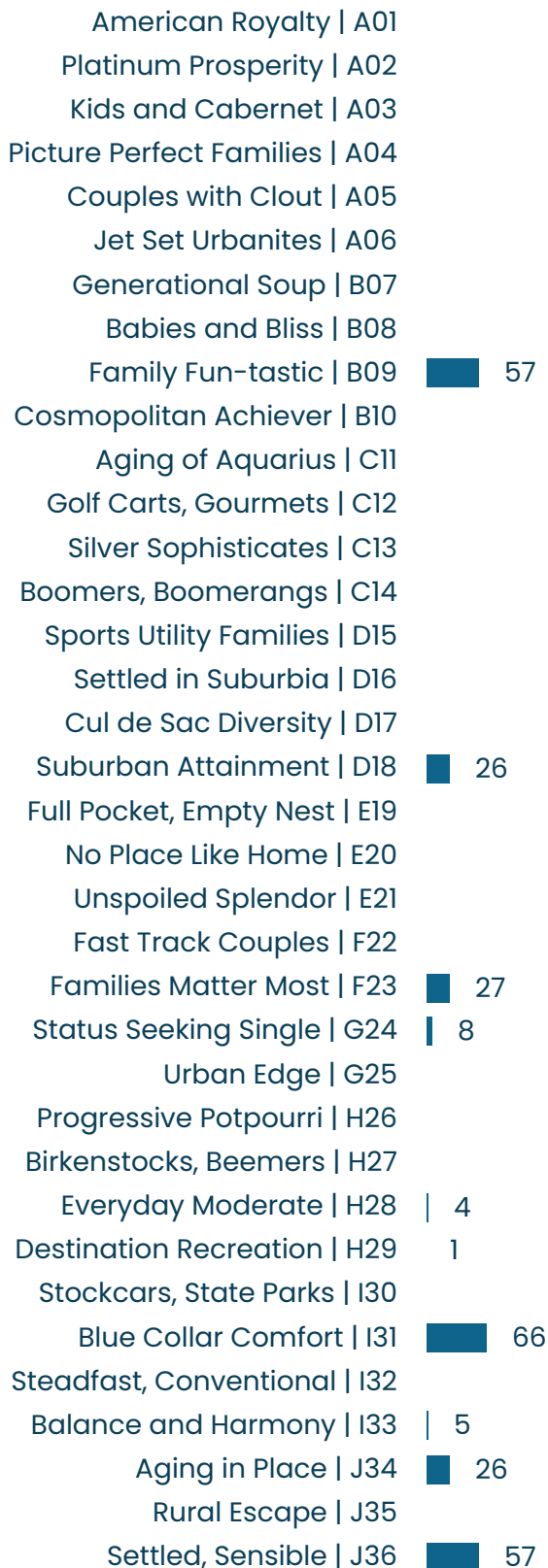


Both charts represent a conservative market potential based on internal movership only, and excluding in-migration. There is a need to RETAIN these existing households that are moving within Lansing's REO Town District by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# 1-36 Lifestyle Clusters | REO Town

Existing households living in REO Town of Lansing, Michigan by lifestyle cluster.

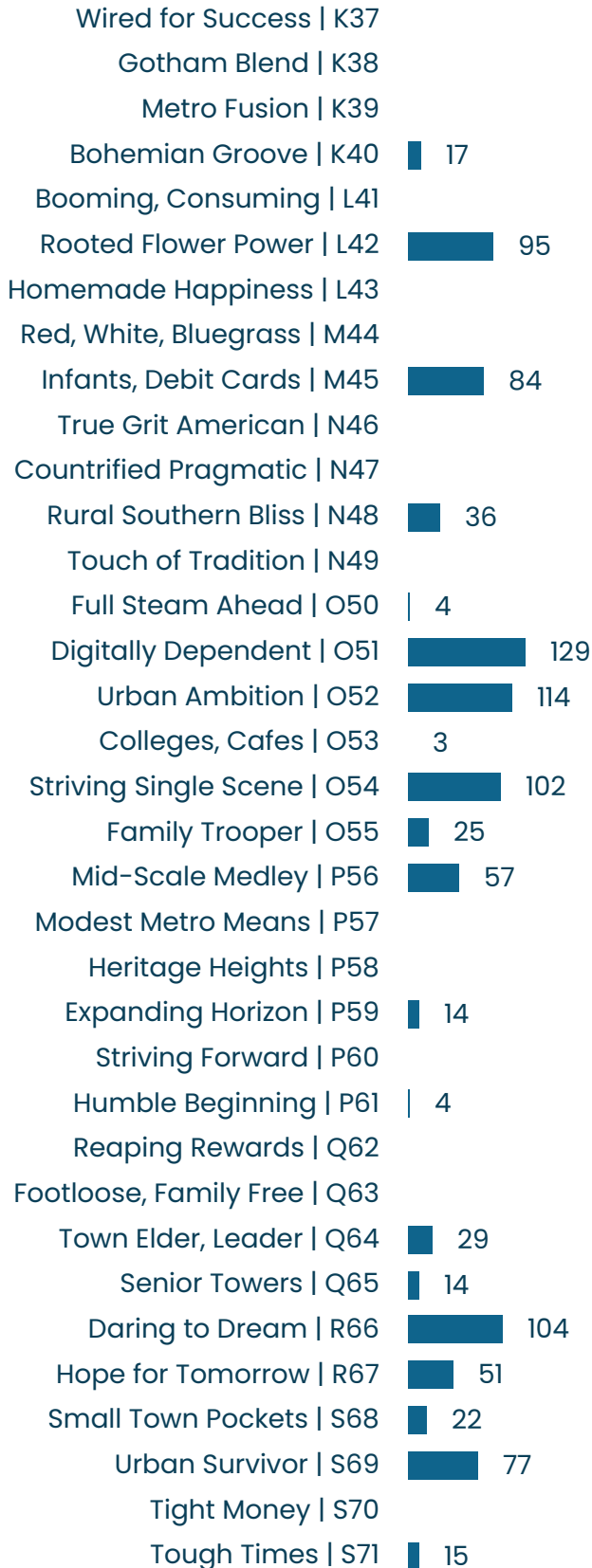


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021. Analysis & exhibit prepared by LandUseUSA ©; 2022.



# 37-71 Lifestyle Clusters | REO Town

Existing households living in REO Town of Lansing, Michigan by lifestyle cluster.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021. Analysis & exhibit prepared by LandUseUSA ©; 2022.



LandUseUSA  
UrbanStrategies

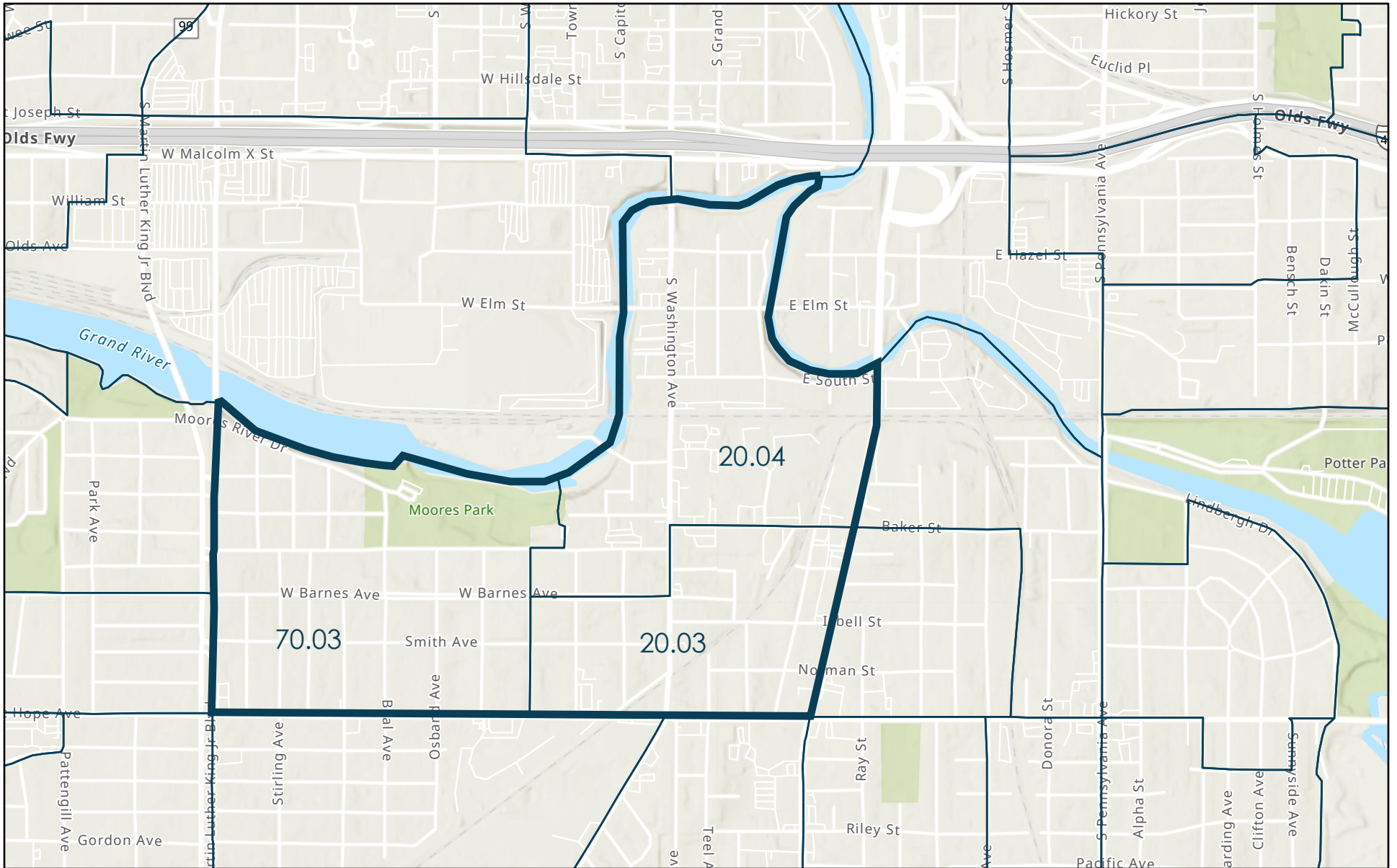


# Mosaic Types Summary Report | 2021 - 2025

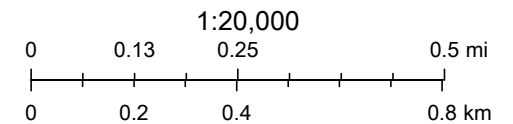
## Lansing REO Town, Michigan

	2025 Households	2021 Households	Lansing REO Town, Michigan	2025 Households	2021 Households
Lansing REO Town, Michigan					
A01 American Royalty	0	0	K37 Wired for Success	0	0
A02 Platinum Prosperity	0	0	K38 Gotham Blend	0	0
A03 Kids and Cabernet	0	0	K39 Metro Fusion	0	0
A04 Picture Perfect Families	0	0	K40 Bohemian Groove	17	17
A05 Couples with Clout	0	0	L41 Booming and Consuming	0	0
A06 Jet Set Urbanites	0	0	L42 Rooted Flower Power	95	95
B07 Generational Soup	0	0	L43 Homemade Happiness	0	0
B08 Babies and Bliss	0	0	M44 Red, White and Bluegrass	0	0
B09 Family Fun-tastic	57	57	M45 Diapers and Debit Cards	84	84
B10 Cosmopolitan Achievers	0	0	N46 True Grit Americans	0	0
C11 Aging of Aquarius	0	0	N47 Countrified Pragmatics	0	0
C12 Golf Carts and Gourmets	0	0	N48 Rural Southern Bliss	36	36
C13 Silver Sophisticates	0	0	N49 Touch of Tradition	0	0
C14 Boomers and Boomerangs	0	0	O50 Full Steam Ahead	4	4
D15 Sports Utility Families	0	0	O51 Digital Dependents	129	129
D16 Settled in Suburbia	0	0	O52 Urban Ambition	114	114
D17 Cul de Sac Diversity	0	0	O53 Colleges and Cafes	3	3
D18 Suburban Attainment	26	26	O54 Striving Single Scene	102	102
E19 Full Pockets, Empty Nests	0	0	O55 Family Troopers	25	25
E20 No Place Like Home	36	36	P56 Mid-scale Medley	57	57
E21 Unspoiled Splendor	0	0	P57 Modest Metro Means	0	0
F22 Fast Track Couples	0	0	P58 Heritage Heights	0	0
F23 Families Matter Most	27	27	P59 Expanding Horizons	14	14
G24 Status Seeking Singles	8	8	P60 Striving Forward	0	0
G25 Urban Edge	0	0	P61 Humble Beginnings	4	4
H26 Progressive Potpourri	0	0	Q62 Reaping Rewards	0	0
H27 Birkenstocks and Beemers	0	0	Q63 Footloose and Family Free	0	0
H28 Everyday Moderates	4	4	Q64 Town Elders	29	29
H29 Destination Recreation	1	1	Q65 Senior Discounts	14	14
I30 Stockcars and State Parks	0	0	R66 Dare to Dream	104	104
I31 Blue Collar Comfort	66	66	R67 Hope for Tomorrow	51	51
I32 Steadfast Conventionalists	0	0	S68 Small Town Shallow Pockets	22	22
I33 Balance and Harmony	5	5	S69 Urban Survivors	77	77
J34 Aging in Place	26	26	S70 Tight Money	0	0
J35 Rural Escape	0	0	S71 Tough Times	<u>15</u>	<u>15</u>
J36 Settled and Sensible	57	57	Total (Sum)	1,309	1,309

# Block Groups | Residential CMA REO Town Study Area | 2020 Census



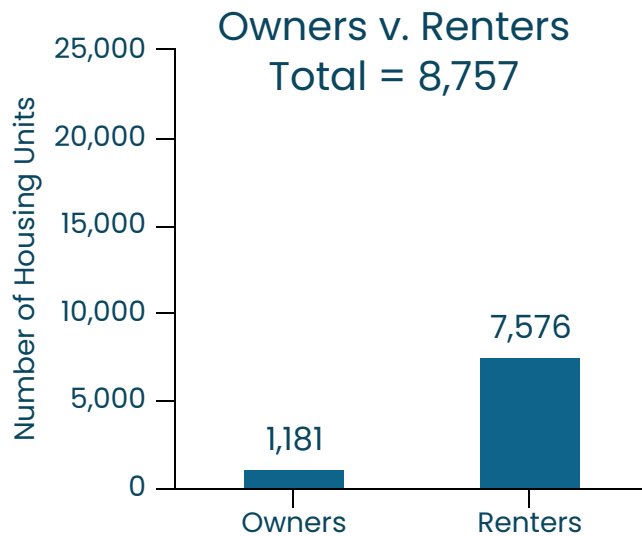
4/7/2023



Esri, NASA, NGA, USGS, FEMA, Michigan State University, Province of Ontario, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/

# Section 1-F

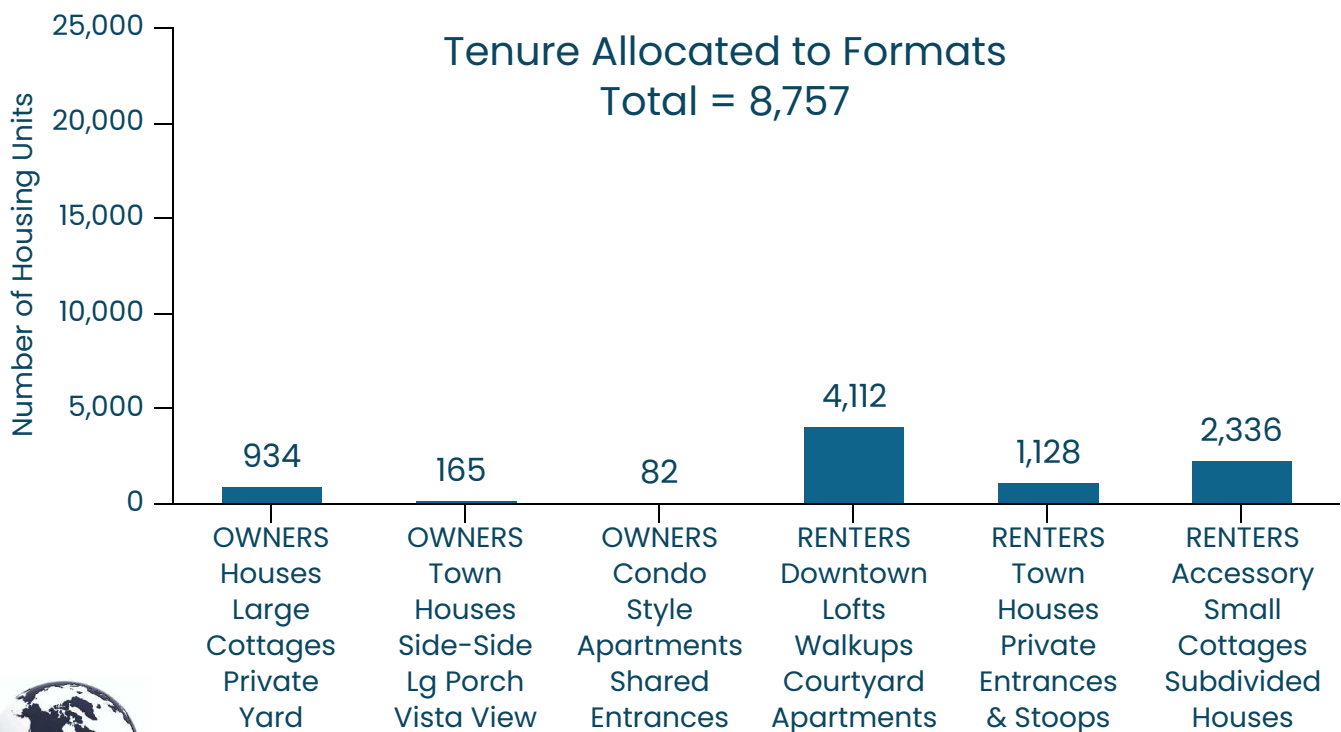
# Annual Market Potential | Lansing City Capture with New Builds | Year 2025



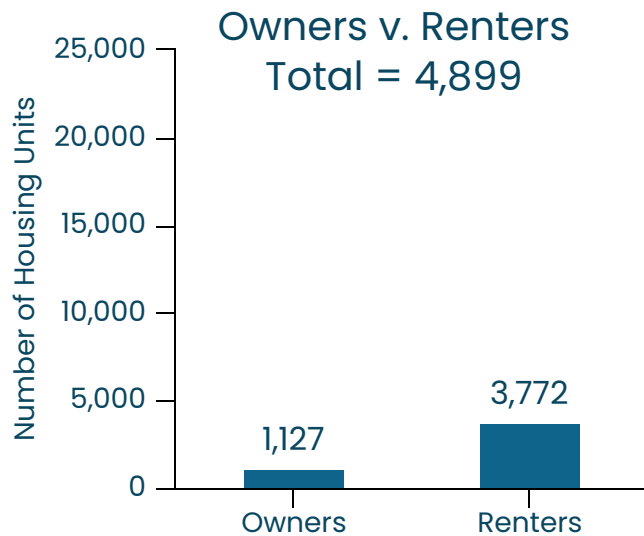
Note: Includes about 3,858 in-migrating students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who tend to seek out student housing choices.



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 Lansing by building new units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



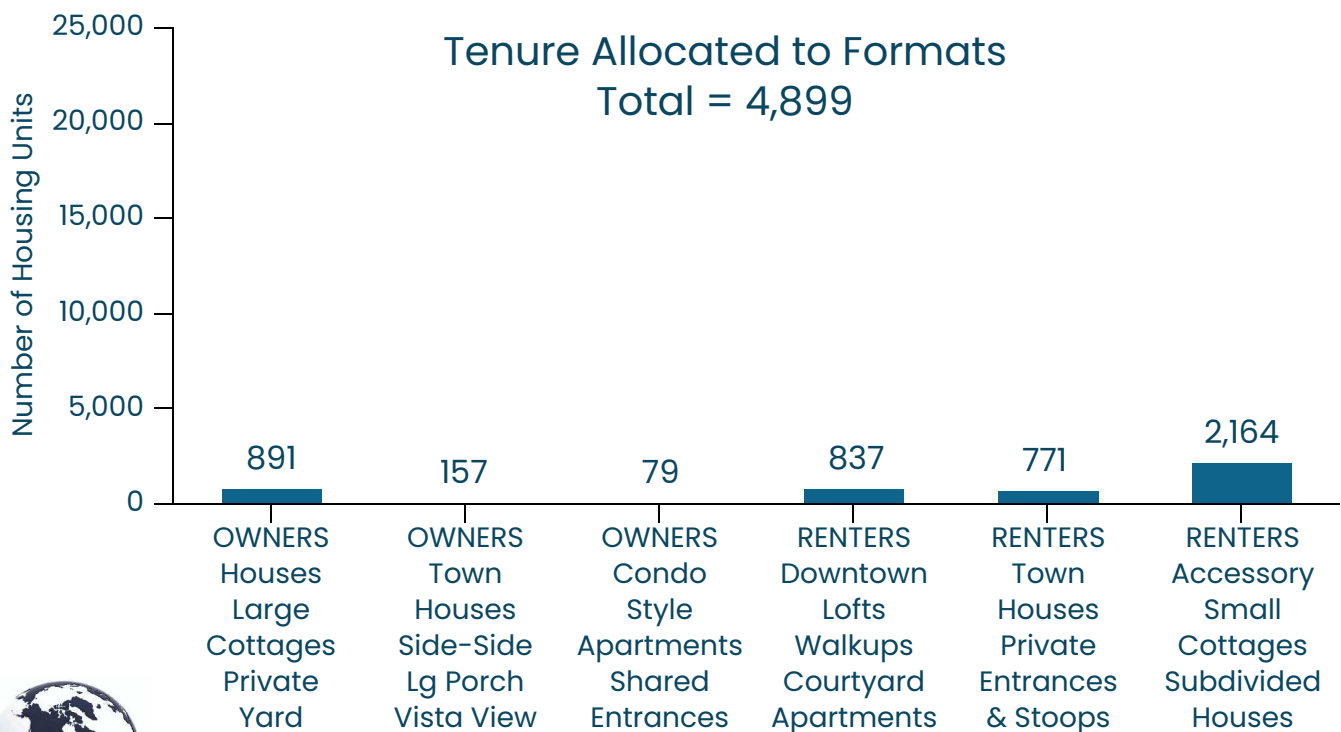
# Annual Market Potential | Lansing City Capture with New Builds | Year 2025



Note: Excludes about 3,858 in-migrating students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who tend to seek out student housing choices.



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 Lansing by building new units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Lansing City Capture of New Owners | Year 2025

all other lifestyle clusters	413
Family Funtastic   B09	22
Suburban Attainment   D18	44
Status Seeking Singles   G24	24
Bohemian Groove   K40	7
Rooted Flower Power   L42	86
Infants Debit Cards   M45	141
Full Steam Ahead   O50	1
Digital Dependents   O51	232
Urban Ambition   O52	8
Colleges Cafes   O53	18
Striving Singles   O54	21
Family Troopers   O55	3
Mid-Scale Medley   P56	66
Humble Beginnings   P61	1
Senior Discount Towers   Q65	12
Daring to Dream   R66	7
Hope for Tomorrow   R67	1
Small Town Pockets   S68	35
Urban Survivors   S69	36
Tough Times   S71	3

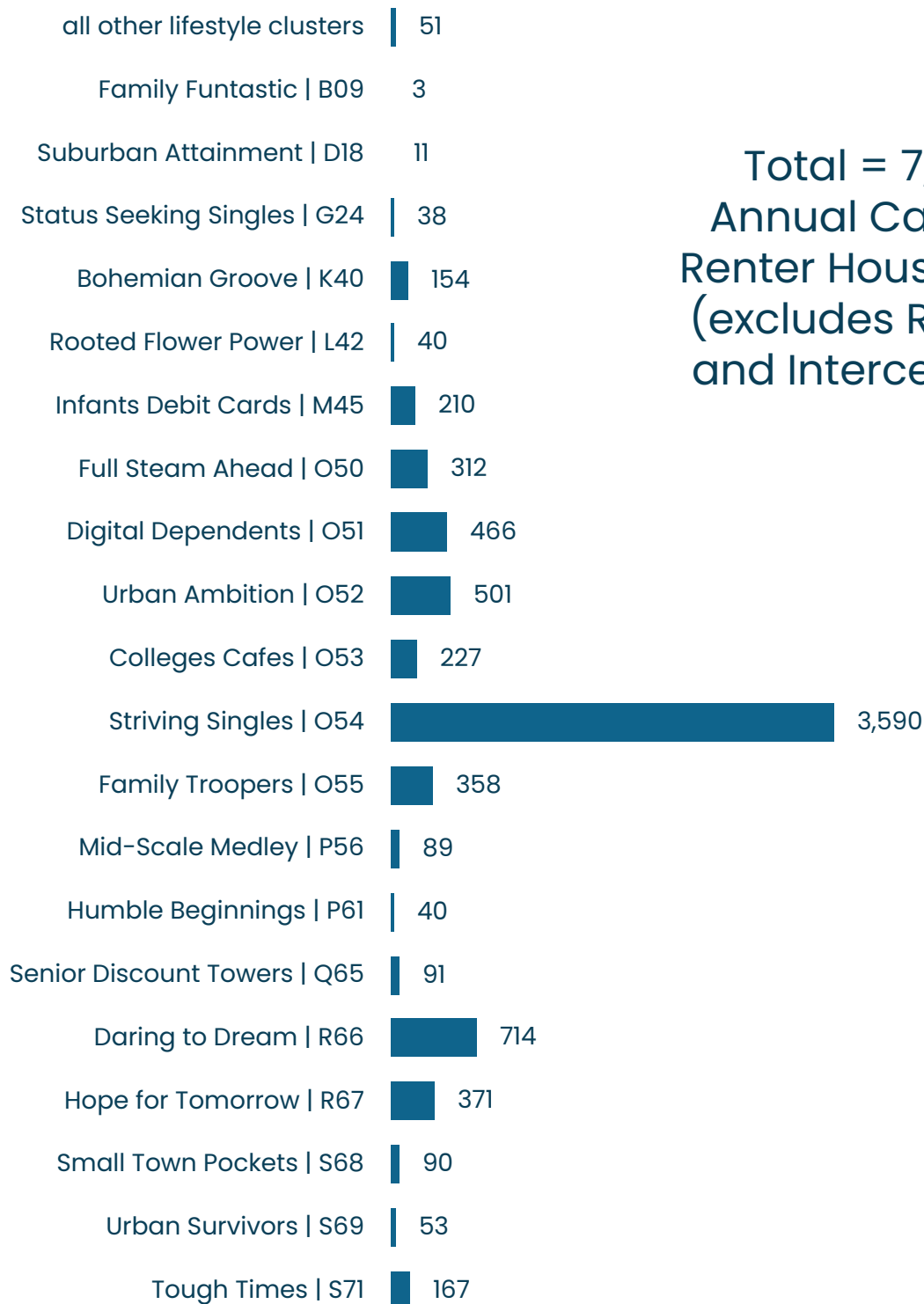
Total = 1,181  
Annual Capture  
Owner Households  
(excludes Rehabs  
and Interception)

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA on behalf of Downtown Lansing, Inc.; 2022 - 2023.



LandUseUSA  
UrbanStrategies

# Annual Market Potential | Lansing City Capture of New Renters | Year 2025



**Total = 7,525**  
**Annual Capture**  
**Renter Households**  
**(excludes Rehabs**  
**and Interception)**

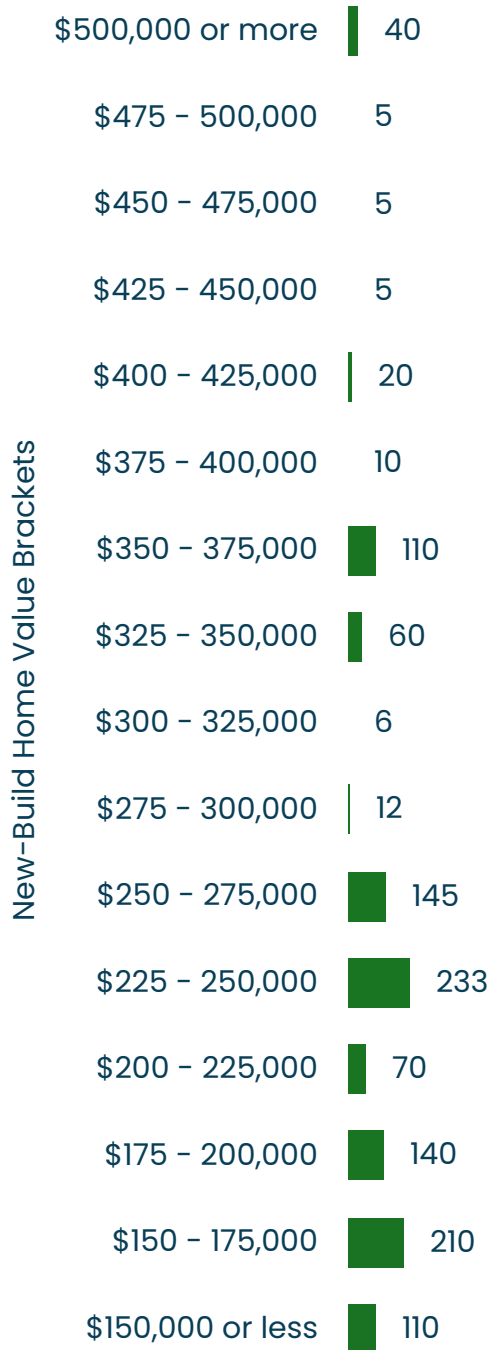
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA on behalf of Downtown Lansing, Inc.; 2022 - 2023.



**LandUseUSA**  
UrbanStrategies



# Preferred Home Values | Lansing City Capture with New-Builds | Year 2025



Minimum Number of Annual New-Builds by Total Home Value (Preferred by the Target Markets)

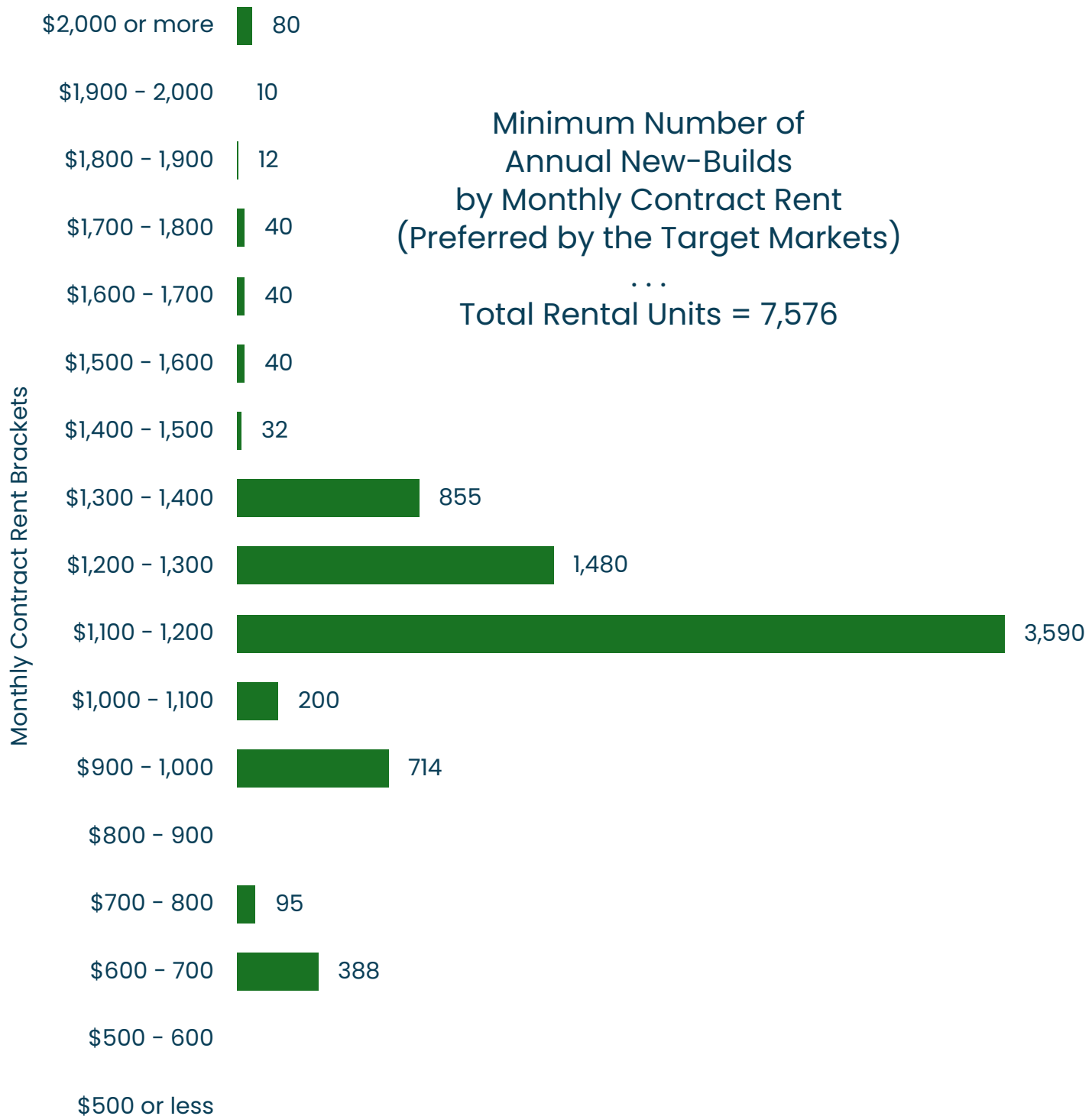
...  
Total Owner Units = 1,181

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 on behalf of Downtown Lansing, Inc.; 2022 - 2023.



**LandUseUSA**  
UrbanStrategies

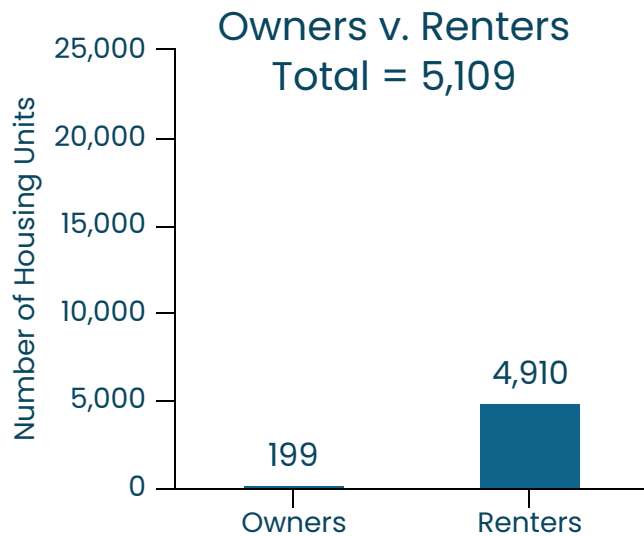
# Preferred Contract Rents | Lansing City Capture with New Builds | Year 2025



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 on behalf of Housing Lenawee; 2022 - 2023.



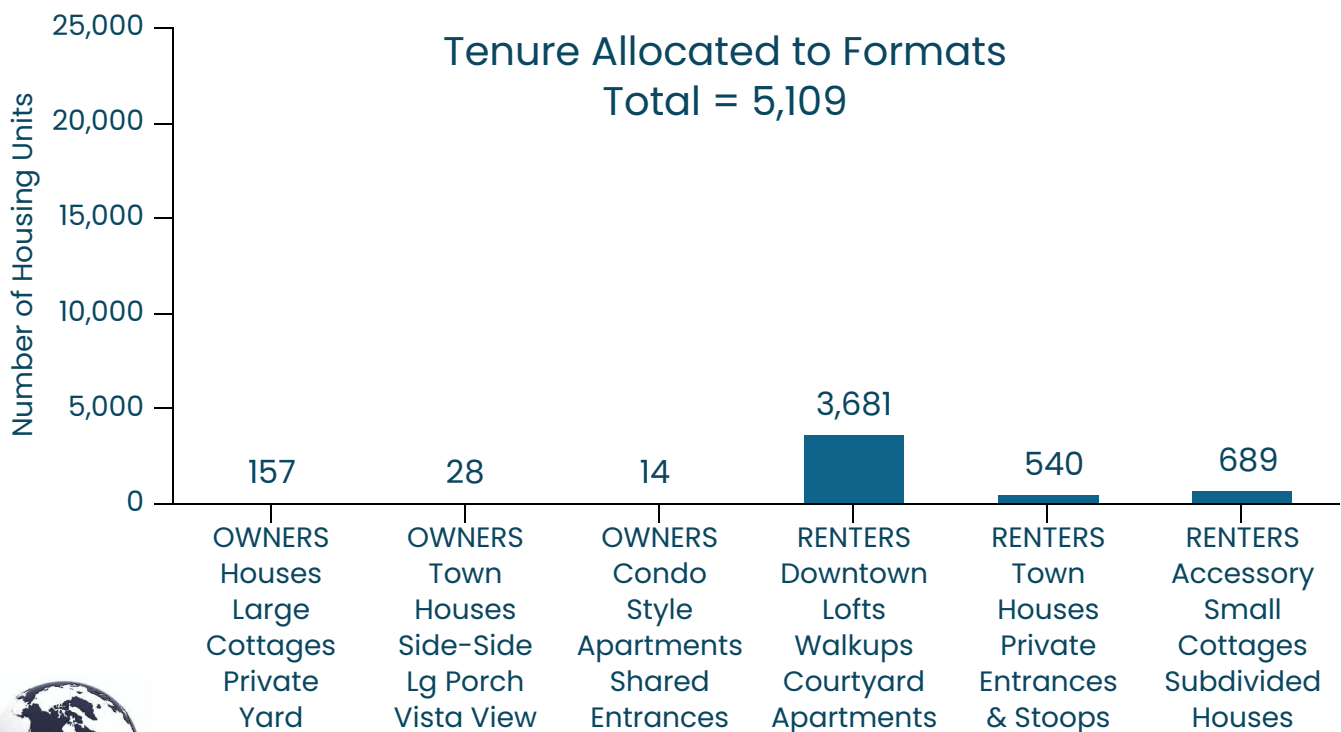
# Annual Market Potential | Lansing City Intercept with New Builds | Year 2025



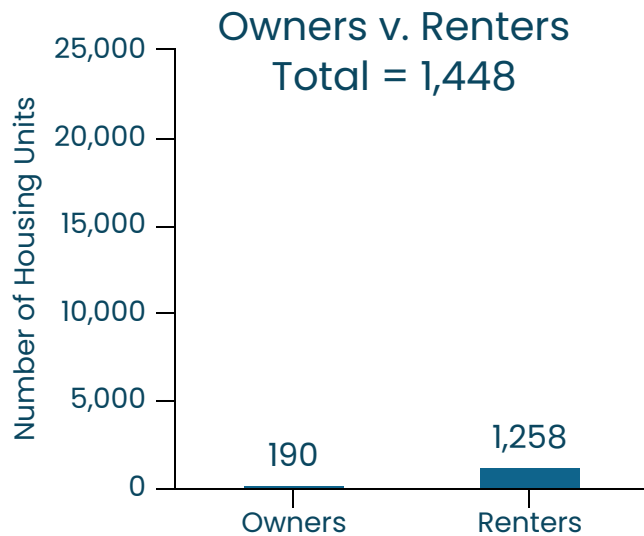
Note: Includes about 3,661 students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are on the move but currently bypassing the City of Lansing each year.



Both charts are based on the history of in-migration for the City of Lansing over the past five years, and excluding internal movership. There is an upside opportunity to INTERCEPT these households that are on the move but currently bypassing the City of Lansing. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



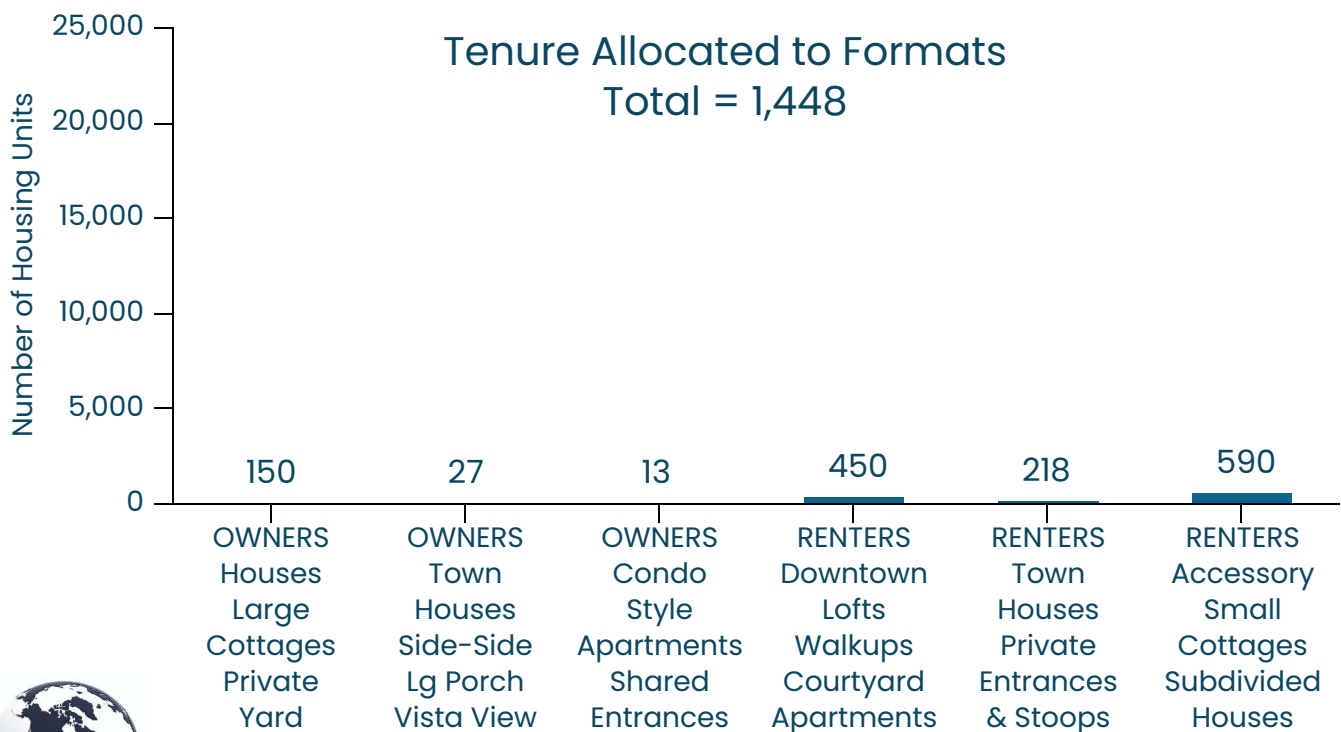
# Annual Market Potential | Lansing City Intercept with New Builds | Year 2025



Note: Excludes about 3,661 students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are on the move but currently bypassing the City of Lansing each year.

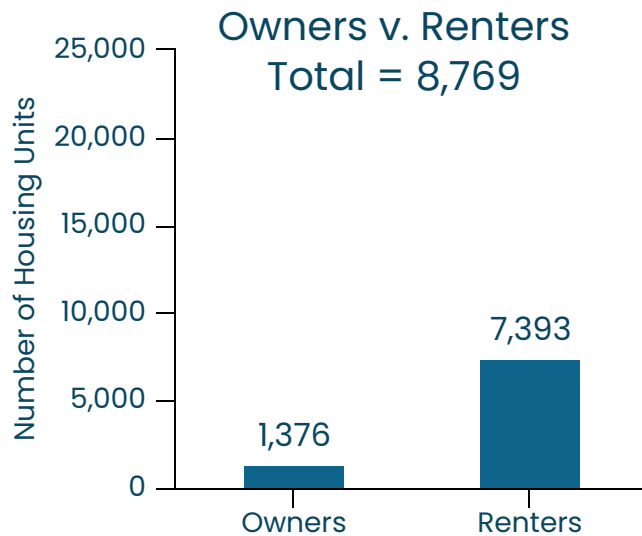


Both charts are based on the history of in-migration for the City of Lansing over the past five years, and excluding internal movership. There is an upside opportunity to INTERCEPT these households that are on the move but currently bypassing the City of Lansing. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Lansing City

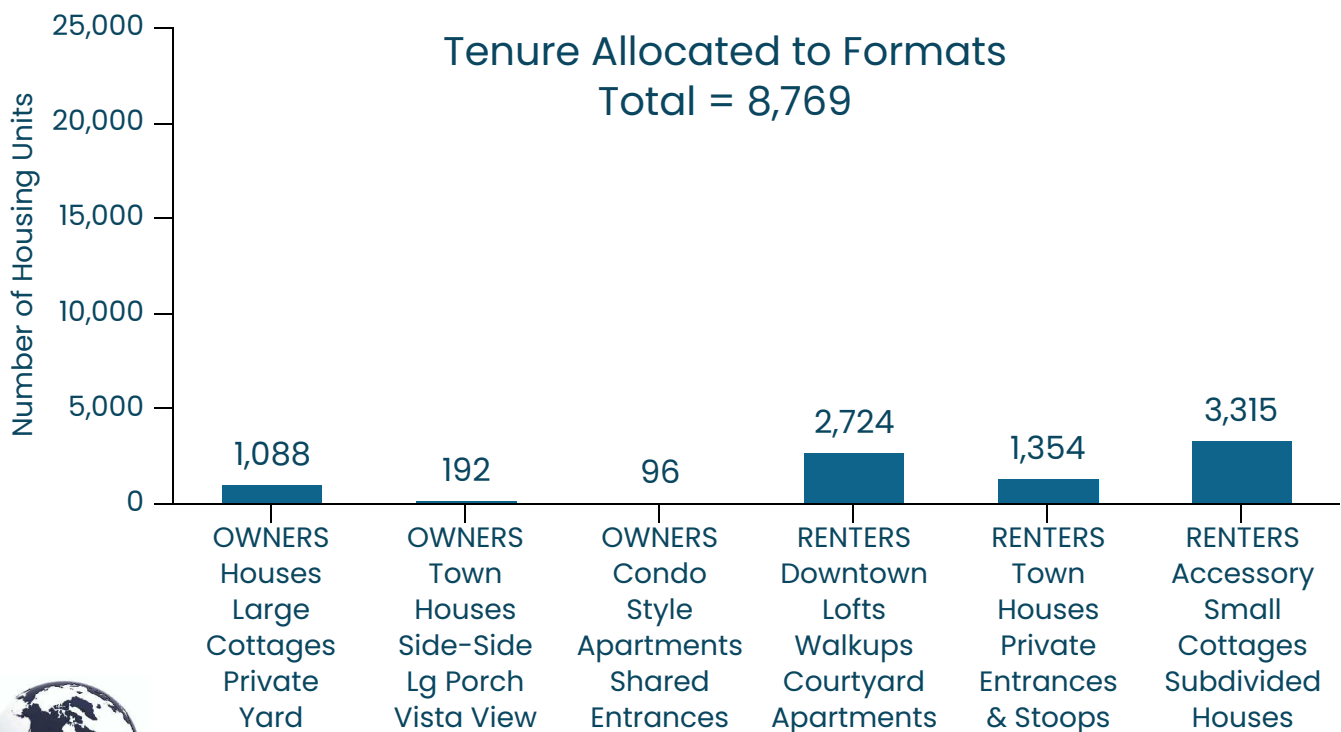
## Retain with Rehabs | Year 2025



Note: Includes about 2,221 existing students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are swapping addresses within the City of Lansing each year.

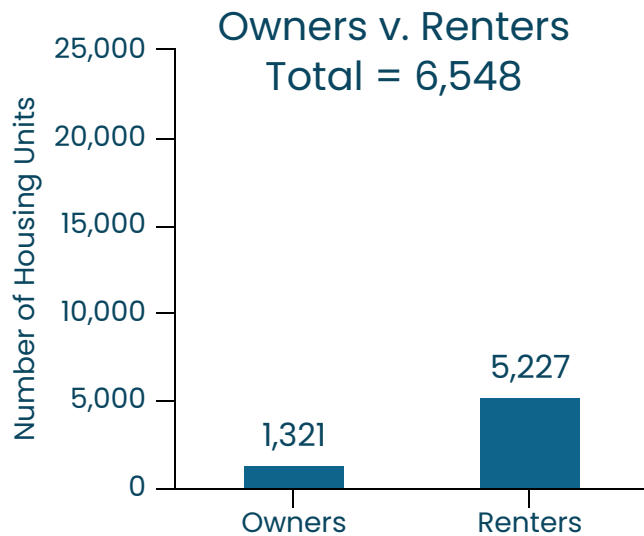


Both charts represent a conservative market potential based on internal movership only, and excluding in-migration. There is a need to RETAIN these existing households that are moving within the City of Lansing by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Lansing City

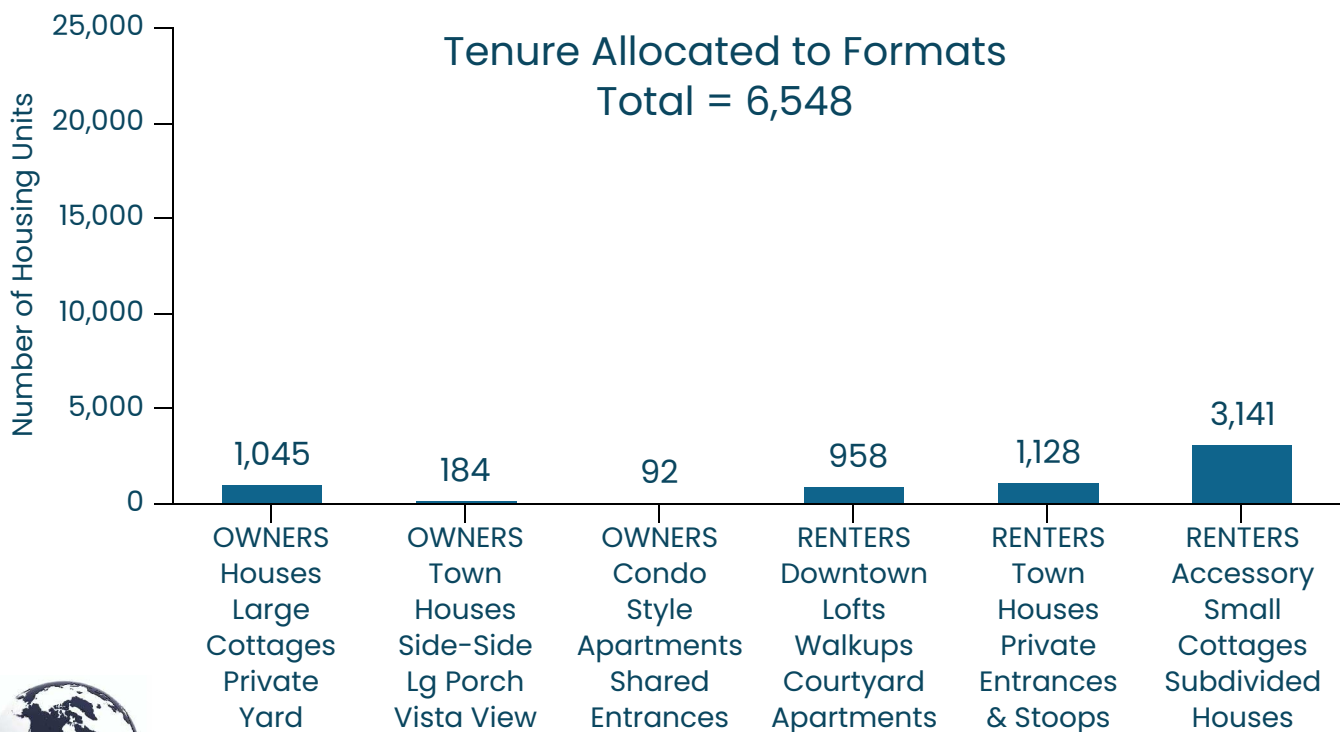
## Retain with Rehabs | Year 2025



Note: Excludes about 2,221 existing students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are swapping addresses with the City of Lansing each year.

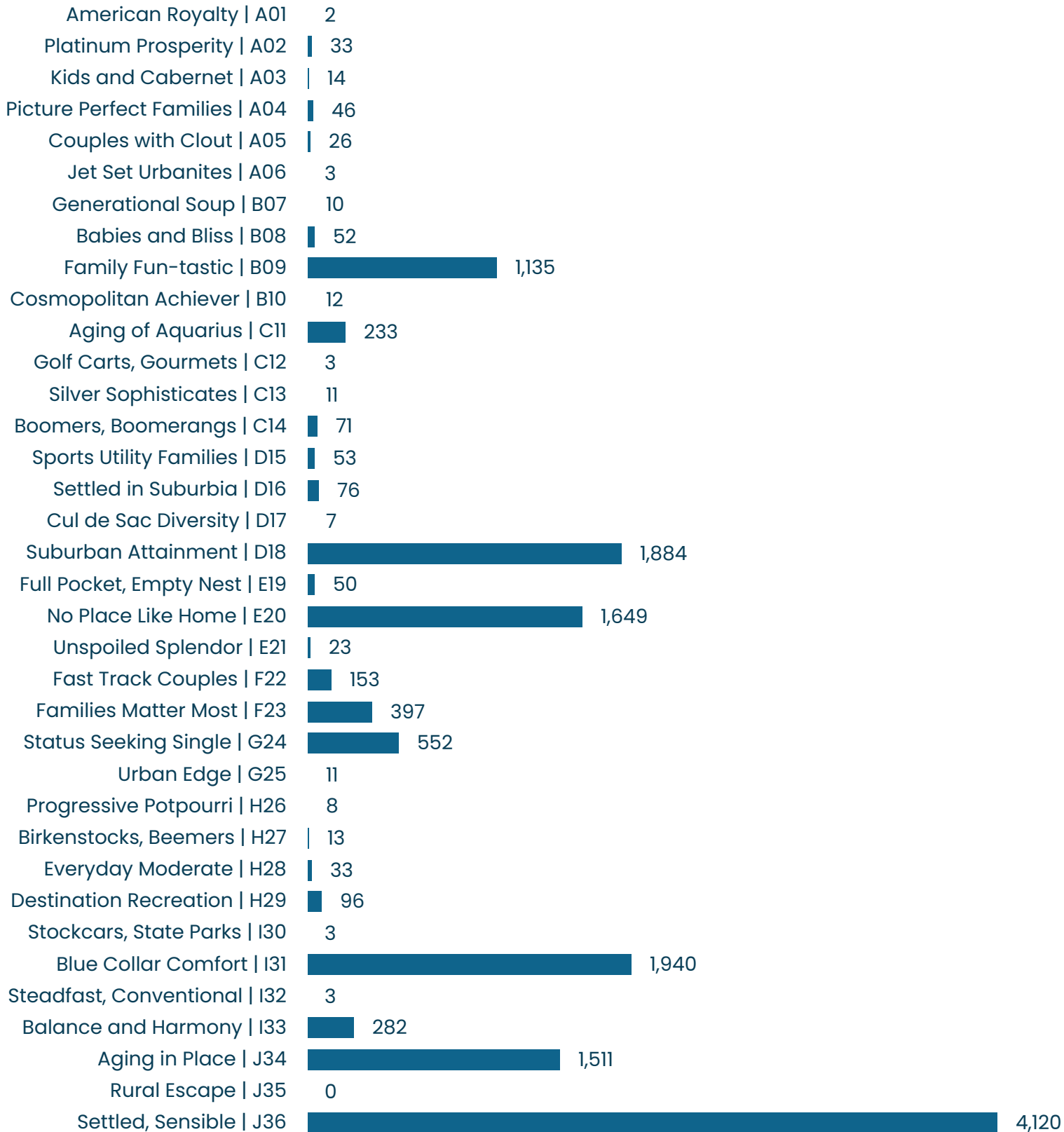


Both charts represent a conservative market potential based on internal movership only, and excluding in-migration. There is a need to RETAIN these existing households that are moving within the City of Lansing by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# 1-36 Lifestyle Clusters | City of Lansing

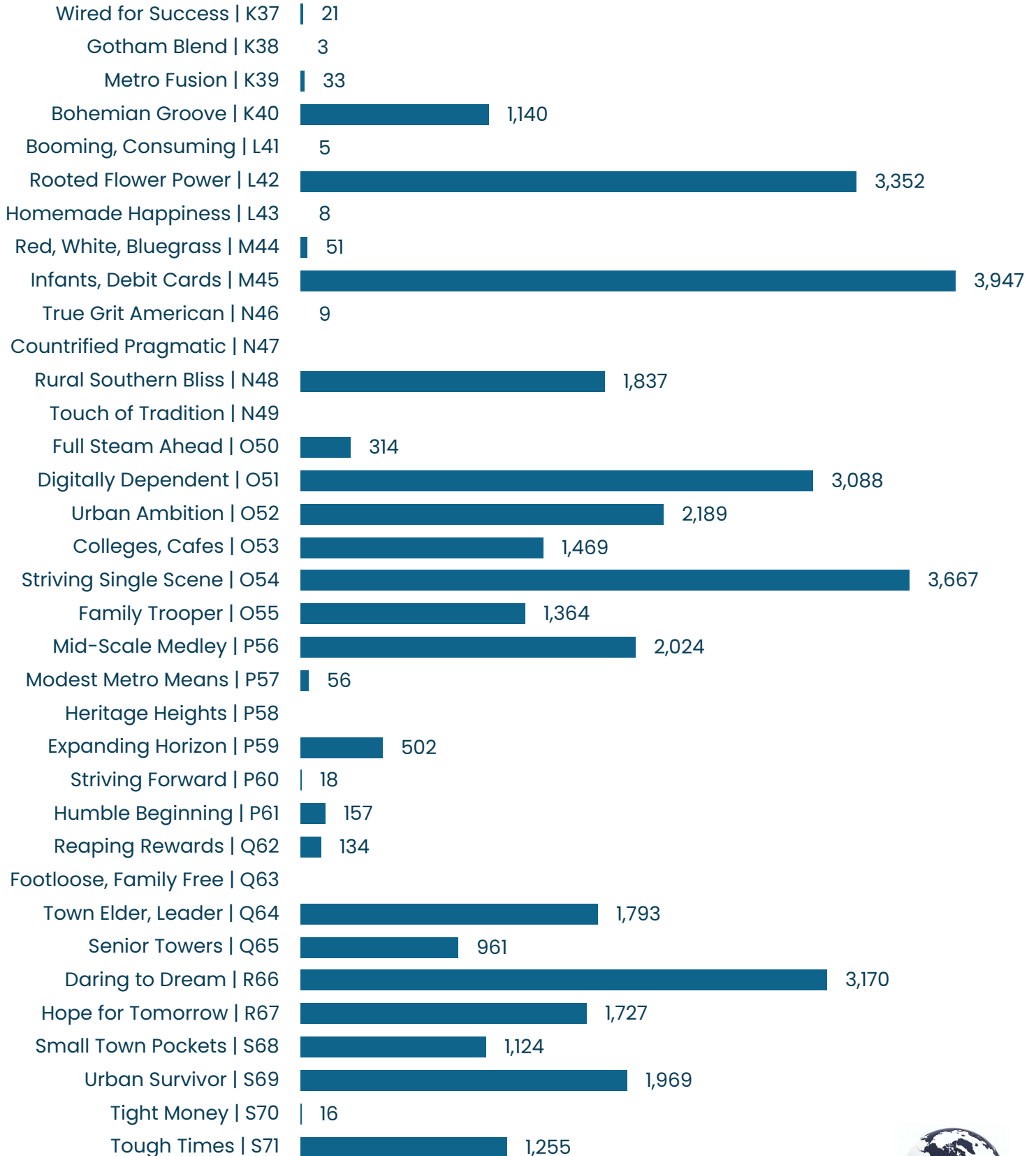
Existing households living throughout the City of Lansing, Michigan by lifestyle cluster.





# 37-71 Lifestyle Clusters | City of Lansing

Existing households living throughout the City of Lansing, Michigan by lifestyle cluster.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021. Analysis & exhibit prepared by LandUseUSA ©; 2022.

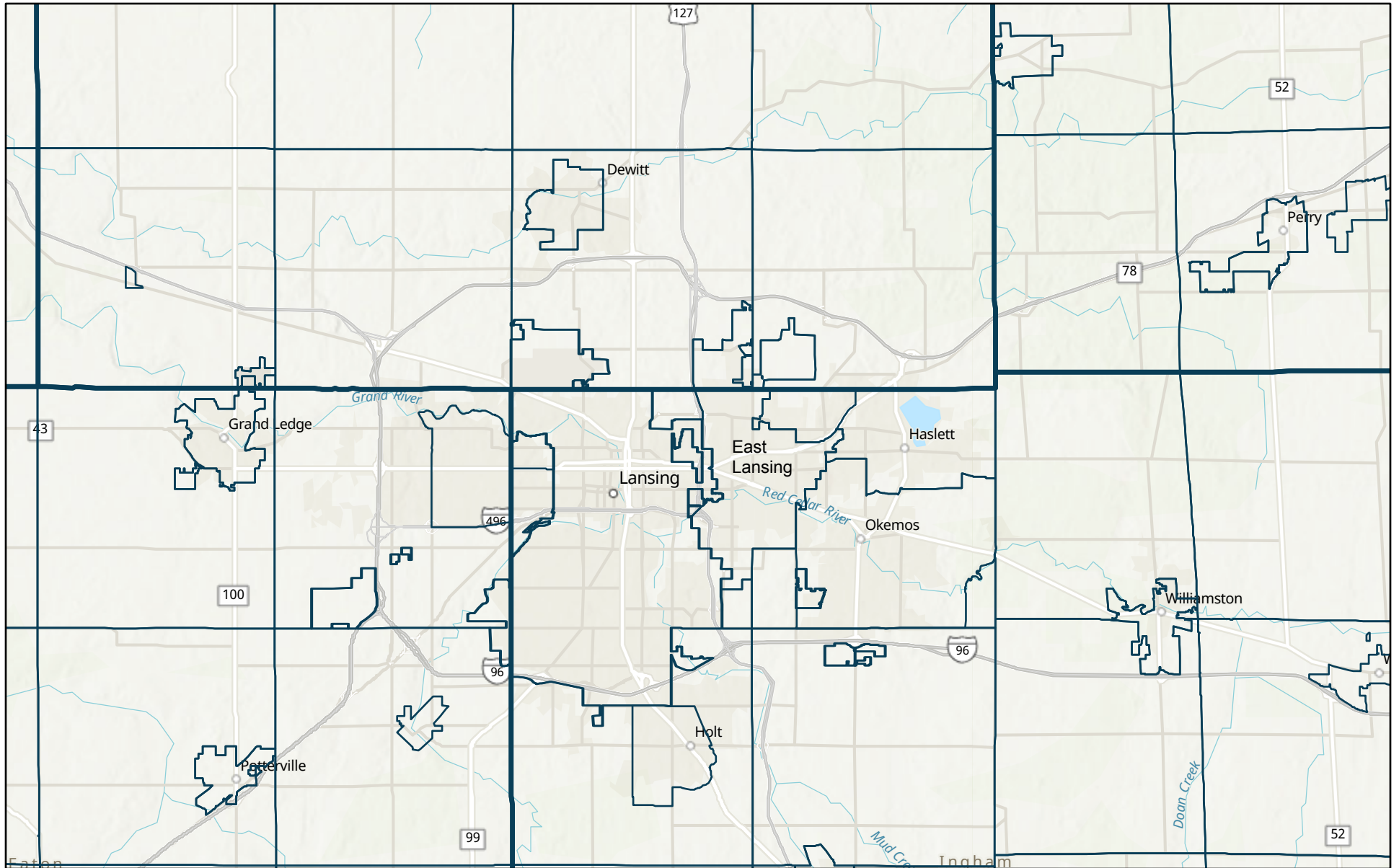


# Mosaic Types Summary Report | 2021 - 2025

## The City of Lansing, Michigan

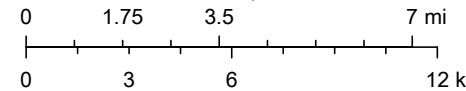
	2025 House- holds	2021 House- holds	The City of Lansing, Michigan	2025 House- holds	2021 House- holds
The City of Lansing, Michigan			The City of Lansing, Michigan		
A01 American Royalty	2	2	K37 Wired for Success	21	21
A02 Platinum Prosperity	33	33	K38 Gotham Blend	3	3
A03 Kids and Cabernet	14	14	K39 Metro Fusion	33	33
A04 Picture Perfect Families	46	46	K40 Bohemian Groove	1,150	1,140
A05 Couples with Clout	26	26	L41 Booming and Consuming	5	5
A06 Jet Set Urbanites	3	3	L42 Rooted Flower Power	3,382	3,352
B07 Generational Soup	10	10	L43 Homemade Happiness	8	8
B08 Babies and Bliss	52	52	M44 Red, White and Bluegrass	51	51
B09 Family Fun-tastic	1,145	1,135	M45 Diapers and Debit Cards	3,983	3,947
B10 Cosmopolitan Achievers	12	12	N46 True Grit Americans	9	9
C11 Aging of Aquarius	235	233	N47 Countrified Pragmatics	0	0
C12 Golf Carts and Gourmets	3	3	N48 Rural Southern Bliss	1,854	1,837
C13 Silver Sophisticates	11	11	N49 Touch of Tradition	0	0
C14 Boomers and Boomerangs	72	71	O50 Full Steam Ahead	317	314
D15 Sports Utility Families	53	53	O51 Digital Dependents	3,116	3,088
D16 Settled in Suburbia	77	76	O52 Urban Ambition	2,209	2,189
D17 Cul de Sac Diversity	7	7	O53 Colleges and Cafes	1,482	1,469
D18 Suburban Attainment	1,901	1,884	O54 Striving Single Scene	3,700	3,667
E19 Full Pockets, Empty Nests	50	50	O55 Family Troopers	1,376	1,364
E20 No Place Like Home	1,664	1,649	P56 Mid-scale Medley	2,042	2,024
E21 Unspoiled Splendor	23	23	P57 Modest Metro Means	57	56
F22 Fast Track Couples	154	153	P58 Heritage Heights	0	0
F23 Families Matter Most	401	397	P59 Expanding Horizons	507	502
G24 Status Seeking Singles	557	552	P60 Striving Forward	18	18
G25 Urban Edge	11	11	P61 Humble Beginnings	158	157
H26 Progressive Potpourri	8	8	Q62 Reaping Rewards	135	134
H27 Birkenstocks and Beemers	13	13	Q63 Footloose and Family Free	0	0
H28 Everyday Moderates	33	33	Q64 Town Elders	1,809	1,793
H29 Destination Recreation	97	96	Q65 Senior Discounts	970	961
I30 Stockcars and State Parks	3	3	R66 Dare to Dream	3,199	3,170
I31 Blue Collar Comfort	1,958	1,940	R67 Hope for Tomorrow	1,743	1,727
I32 Steadfast Conventionalists	3	3	S68 Small Town Shallow Pockets	1,134	1,124
I33 Balance and Harmony	285	282	S69 Urban Survivors	1,987	1,969
J34 Aging in Place	1,525	1,511	S70 Tight Money	16	16
J35 Rural Escape	0	0	S71 Tough Times	<u>1,266</u>	<u>1,255</u>
J36 Settled and Sensible	4,157	4,120	Total (Sum)	52,387	51,918

# Regional and Geographic Setting The City of Lansing, Michigan



4/7/2023

1:300,000

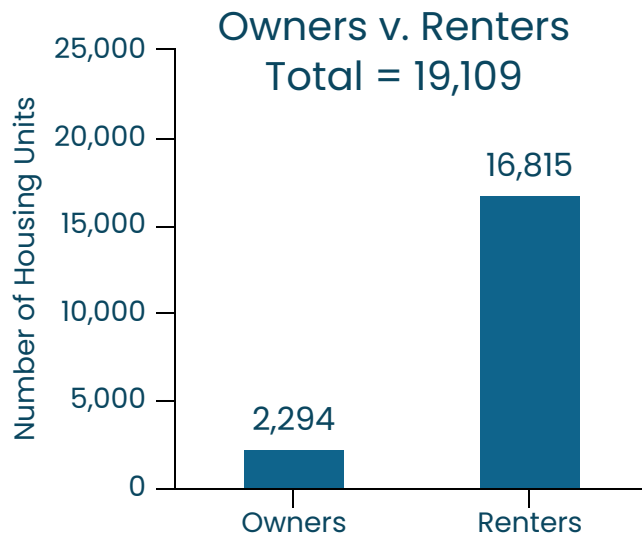


Esri, NASA, NGA, USGS, Province of Ontario, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS

# Section 1-G

# Annual Market Potential | Ingham County

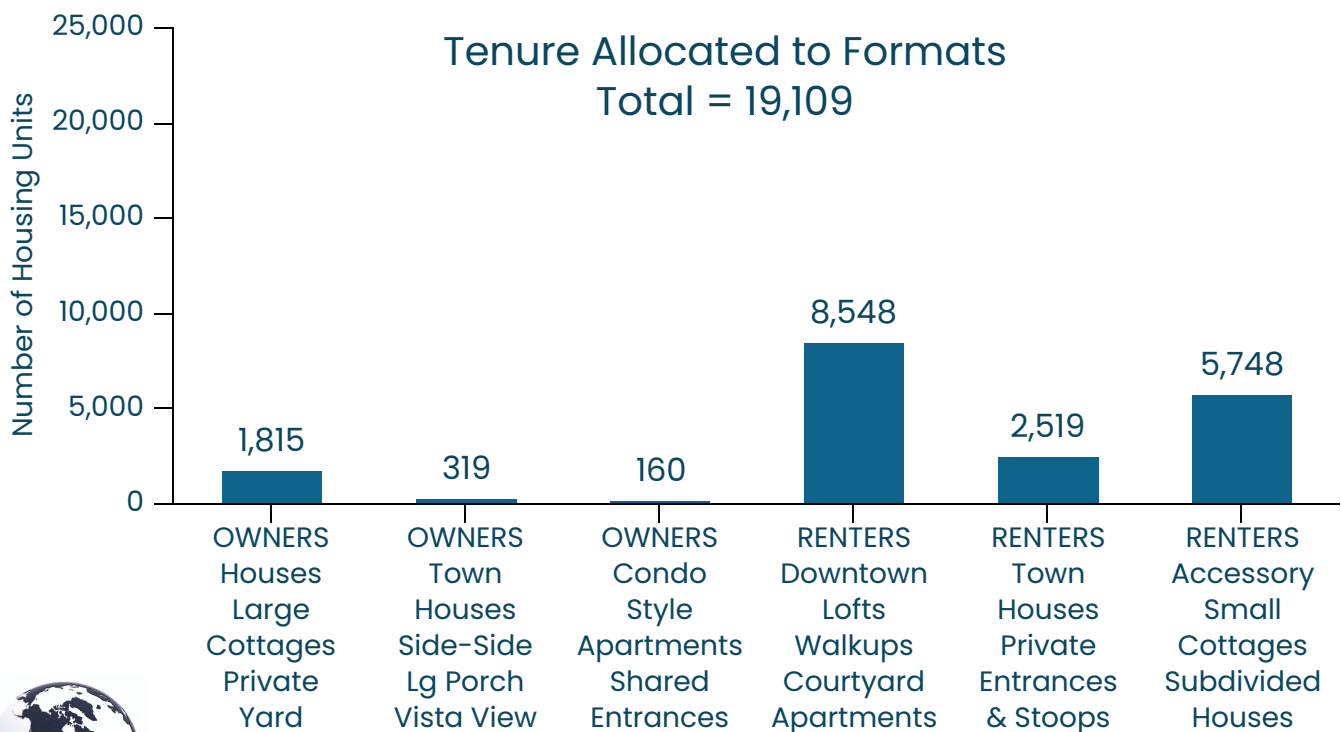
## Capture with New Builds | Year 2025



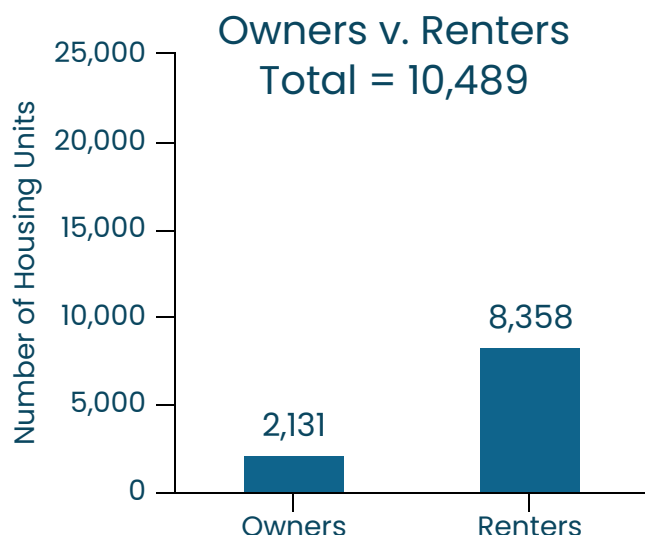
Note: Includes about 8,620 in-migrating students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who tend to seek out student housing choices.



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 Ingham County by building new units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



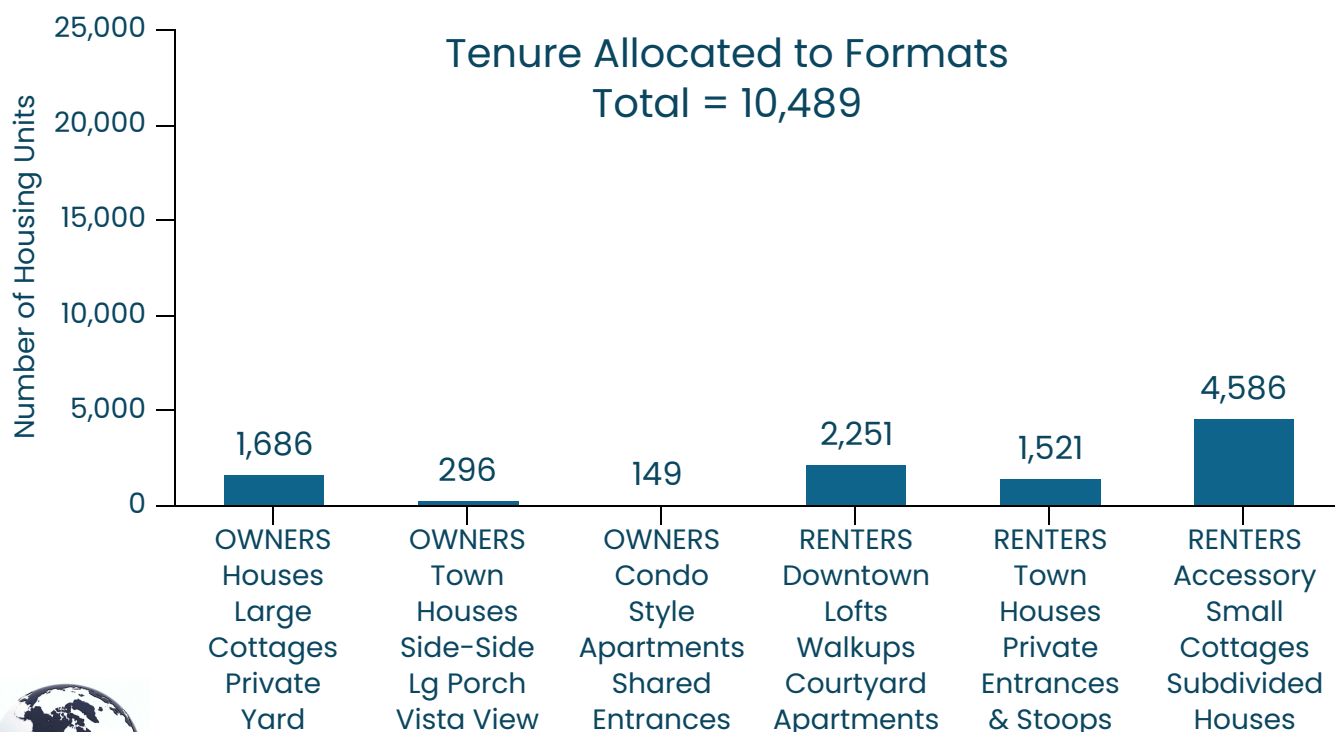
# Annual Market Potential | Ingham County Capture with New Builds | Year 2025



Note: Excludes about 8,620 in-migrating students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who tend to seek out student housing choices.



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 Ingham County by building new units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Ingham Co Capture of New Owners | Year 2025

all other lifestyle clusters	1,287
Family Funtastic   B09	61
Suburban Attainment   D18	32
Status Seeking Singles   G24	55
Bohemian Groove   K40	13
Rooted Flower Power   L42	96
Infants Debit Cards   M45	130
Full Steam Ahead   O50	2
Digital Dependents   O51	323
Urban Ambition   O52	6
Colleges Cafes   O53	103
Striving Singles   O54	29
Family Troopers   O55	3
Mid-Scale Medley   P56	62
Humble Beginnings   P61	
Senior Discount Towers   Q65	21
Daring to Dream   R66	6
Hope for Tomorrow   R67	1
Small Town Pockets   S68	33
Urban Survivors   S69	28
Tough Times   S71	3

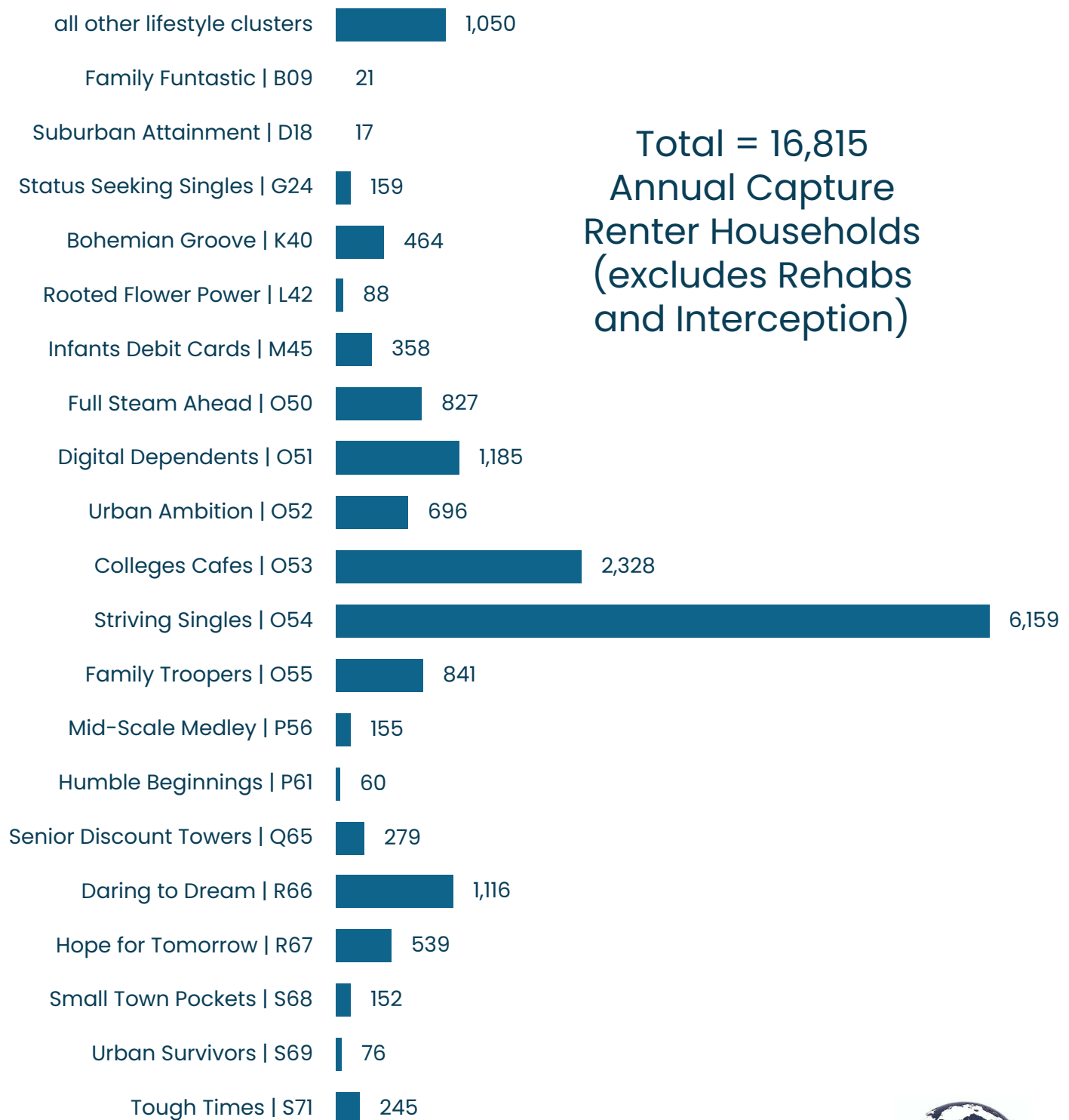
Total = 2,294  
Annual Capture  
Owner Households  
(excludes Rehabs  
and Interception)

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA on behalf of Downtown Lansing, Inc.; 2022 - 2023.





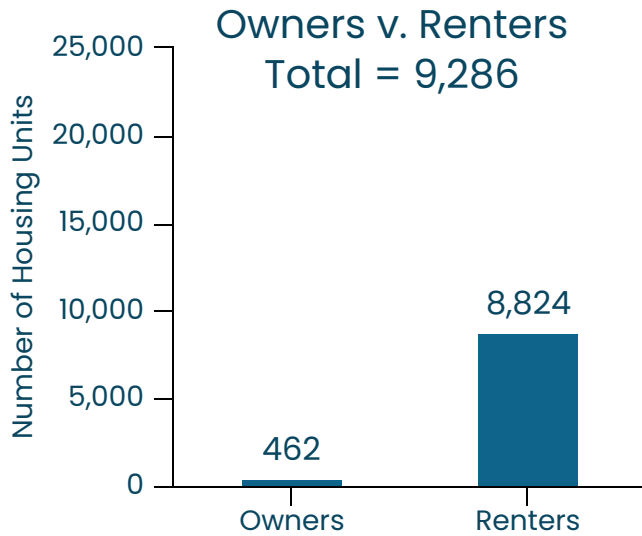
# Annual Market Potential | Ingham Co Capture of New Renters | Year 2025



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA on behalf of Downtown Lansing, Inc.; 2022 - 2023.



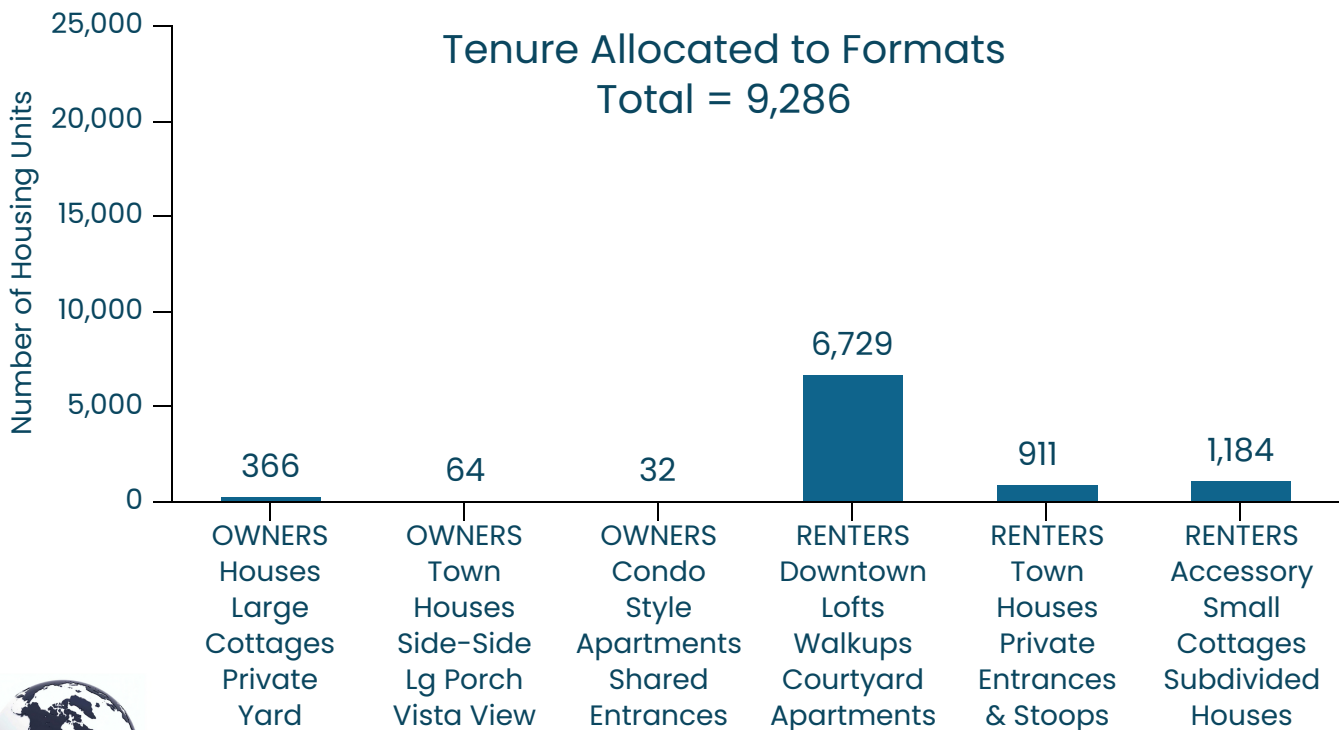
# Annual Market Potential | Ingham County Intercept with New Builds | Year 2025



Note: Includes about 6,621 students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are on the move but currently bypassing Ingham County each year.

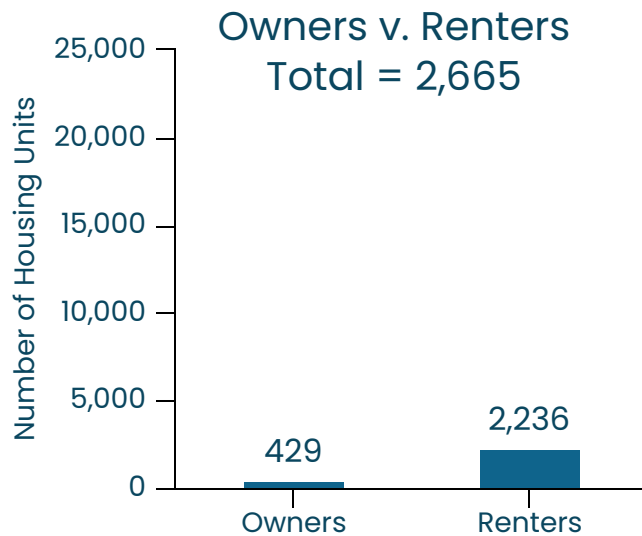


Both charts are based on the history of in-migration for Ingham County over the past five years, and excluding internal movership. There is an upside opportunity to INTERCEPT these households that are on the move but currently bypassing Ingham County. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Ingham County

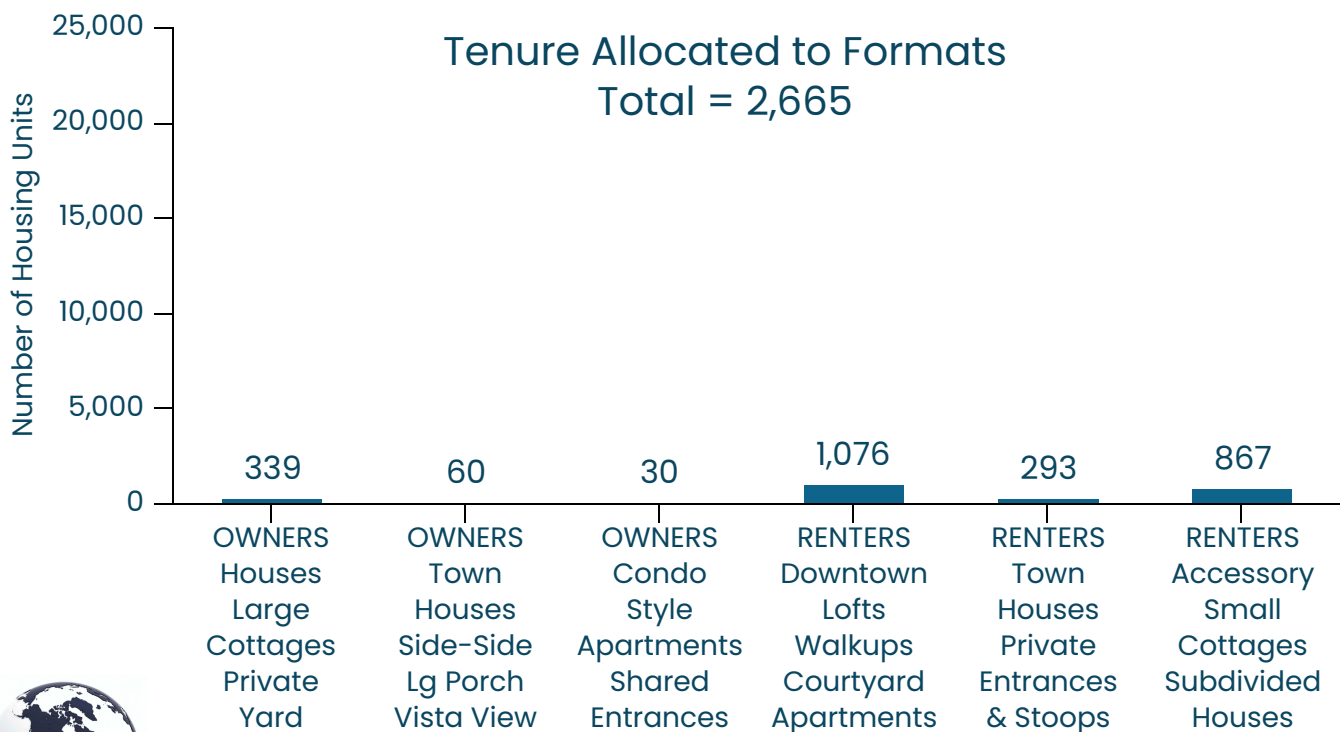
## Intercept with New Builds | Year 2025



Note: Excludes about 6,621 students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are on the move but currently bypassing Ingham County each year.

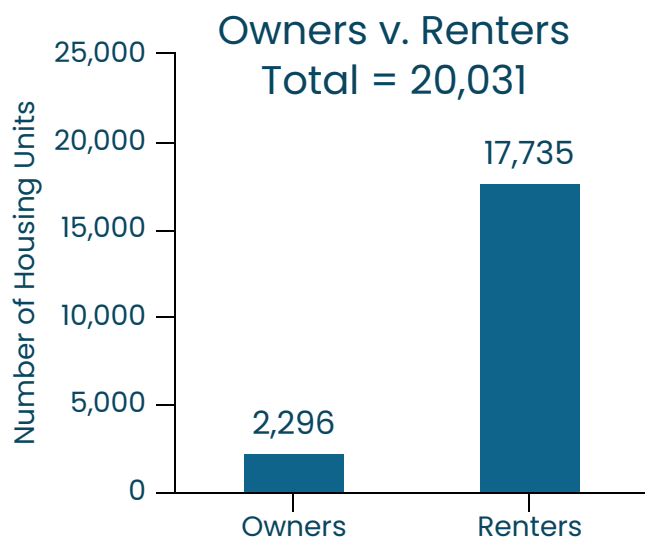


Both charts are based on the history of in-migration for Ingham County over the past five years, and excluding internal movership. There is an upside opportunity to INTERCEPT these households that are on the move but currently bypassing Ingham County. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Ingham County

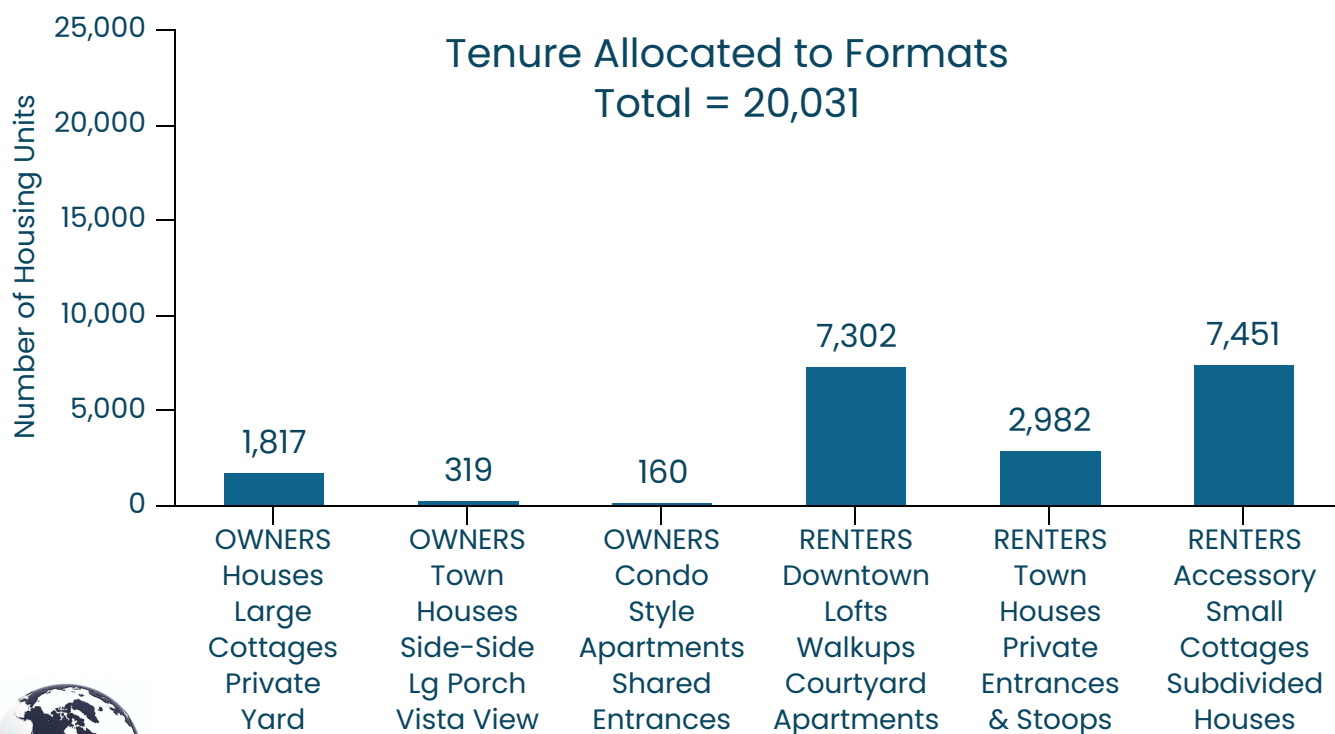
## Retain with Rehabs | Year 2025



Note: Includes about 7,340 students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are swapping addresses within Ingham County each year.

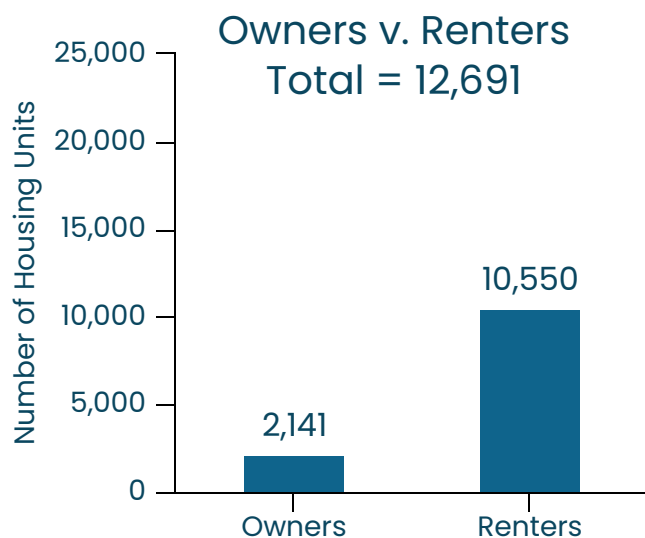


Both charts represent a conservative market potential based on internal movership only, and excluding in-migration. There is a need to RETAIN these existing households that are moving within Ingham County by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



# Annual Market Potential | Ingham County

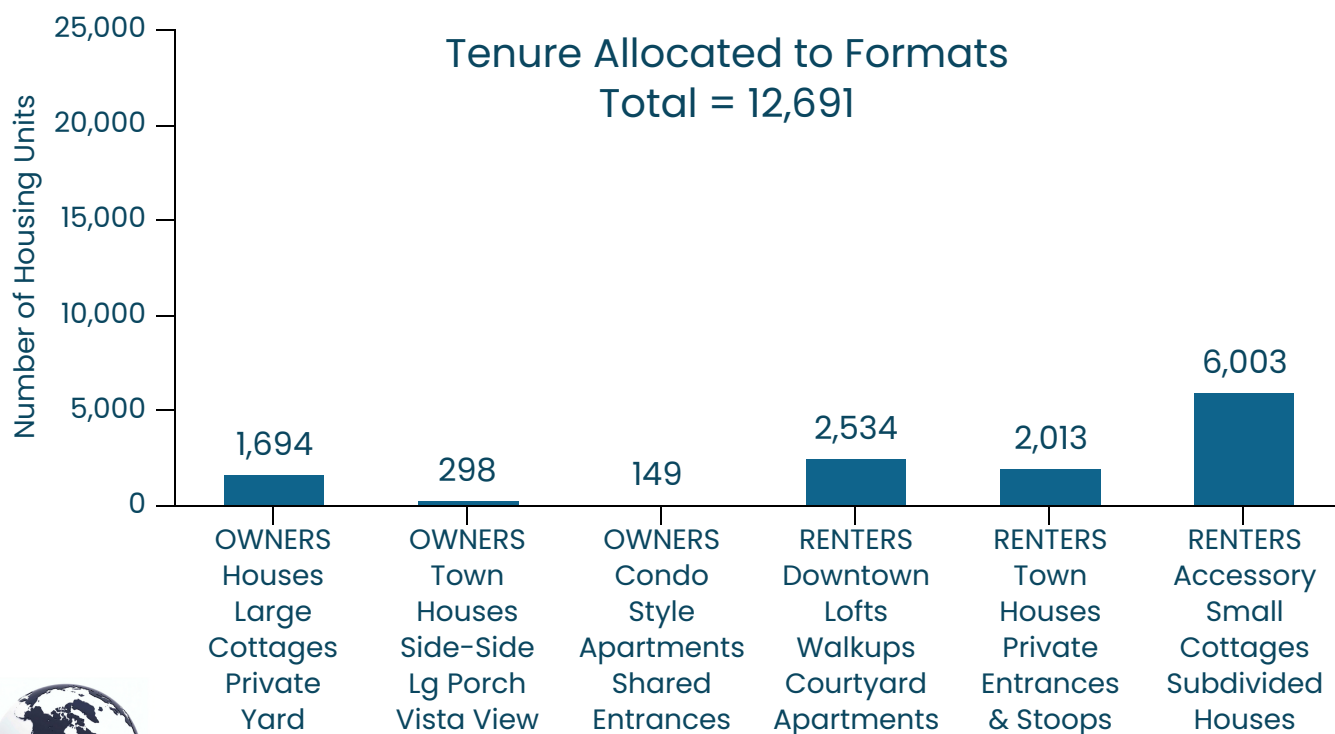
## Retain with Rehabs | Year 2025



Note: Excludes about 7,340 existing students (i.e., the Colleges & Cafes and Striving Singles lifestyle clusters) who are swapping addresses within Ingham County each year.



Both charts represent a conservative market potential based on internal movership only, and excluding in-migration. There is a need to RETAIN these existing households that are moving within Ingham County by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



## Mosaic Types Summary Report | 2021 - 2025

### Ingham County, Michigan

	2025	2021		2025	2021
	House-	House-	Ingham County, Michigan	House-	House-
	holds	holds		holds	holds
Ingham County, Michigan			Ingham County, Michigan		
A01 American Royalty	669	660	K37 Wired for Success	1,115	1,100
A02 Platinum Prosperity	1,999	1,972	K38 Gotham Blend	8	8
A03 Kids and Cabernet	646	637	K39 Metro Fusion	108	107
A04 Picture Perfect Families	2,712	2,675	K40 Bohemian Groove	2,383	2,350
A05 Couples with Clout	981	968	L41 Booming and Consuming	95	94
A06 Jet Set Urbanites	41	40	L42 Rooted Flower Power	4,677	4,613
B07 Generational Soup	454	448	L43 Homemade Happiness	165	163
B08 Babies and Bliss	809	798	M44 Red, White and Bluegrass	580	572
B09 Family Fun-tastic	3,958	3,904	M45 Diapers and Debit Cards	4,539	4,477
B10 Cosmopolitan Achievers	58	57	N46 True Grit Americans	55	54
C11 Aging of Aquarius	3,471	3,423	N47 Countrified Pragmatics	398	393
C12 Golf Carts and Gourmets	106	105	N48 Rural Southern Bliss	1,762	1,738
C13 Silver Sophisticates	2,196	2,166	N49 Touch of Tradition	10	10
C14 Boomers and Boomerangs	1,710	1,687	O50 Full Steam Ahead	841	829
D15 Sports Utility Families	2,051	2,023	O51 Digital Dependents	5,336	5,263
D16 Settled in Suburbia	970	957	O52 Urban Ambition	2,110	2,081
D17 Cul de Sac Diversity	64	63	O53 Colleges and Cafes	10,400	10,257
D18 Suburban Attainment	1,723	1,699	O54 Striving Single Scene	6,341	6,254
E19 Full Pockets, Empty Nests	1,515	1,494	O55 Family Troopers	2,221	2,191
E20 No Place Like Home	4,544	4,482	P56 Mid-scale Medley	2,363	2,331
E21 Unspoiled Splendor	2,475	2,441	P57 Modest Metro Means	50	49
F22 Fast Track Couples	1,459	1,439	P58 Heritage Heights	0	0
F23 Families Matter Most	1,332	1,314	P59 Expanding Horizons	503	496
G24 Status Seeking Singles	1,566	1,545	P60 Striving Forward	24	24
G25 Urban Edge	295	291	P61 Humble Beginnings	165	163
H26 Progressive Potpourri	11	11	Q62 Reaping Rewards	1,377	1,358
H27 Birkenstocks and Beemers	315	311	Q63 Footloose and Family Free	0	0
H28 Everyday Moderates	70	69	Q64 Town Elders	2,954	2,913
H29 Destination Recreation	342	337	Q65 Senior Discounts	2,041	2,013
I30 Stockcars and State Parks	3,587	3,538	R66 Dare to Dream	3,435	3,388
I31 Blue Collar Comfort	3,158	3,115	R67 Hope for Tomorrow	1,741	1,717
I32 Steadfast Conventionalists	2	2	S68 Small Town Shallow Pockets	1,299	1,281
I33 Balance and Harmony	273	269	S69 Urban Survivors	1,913	1,887
J34 Aging in Place	5,120	5,050	S70 Tight Money	155	153
J35 Rural Escape	690	681	S71 Tough Times	<u>1,277</u>	<u>1,259</u>
J36 Settled and Sensible	4,565	4,502	Total (Sum)	118,383	116,759

# Mosaic Types Summary Report | 2021 - 2025

## Clinton County, Michigan

	2025 House- holds	2021 House- holds	Clinton County, Michigan	2025 House- holds	2021 House- holds
Clinton County, Michigan			Clinton County, Michigan		
A01 American Royalty	2	2	K37 Wired for Success	496	482
A02 Platinum Prosperity	594	577	K38 Gotham Blend	0	0
A03 Kids and Cabernet	263	255	K39 Metro Fusion	2	2
A04 Picture Perfect Families	1,189	1,155	K40 Bohemian Groove	157	152
A05 Couples with Clout	370	359	L41 Booming and Consuming	34	33
A06 Jet Set Urbanites	3	3	L42 Rooted Flower Power	322	313
B07 Generational Soup	364	354	L43 Homemade Happiness	421	409
B08 Babies and Bliss	569	553	M44 Red, White and Bluegrass	522	507
B09 Family Fun-tastic	267	259	M45 Diapers and Debit Cards	417	405
B10 Cosmopolitan Achievers	0	0	N46 True Grit Americans	49	48
C11 Aging of Aquarius	1,729	1,679	N47 Countrified Pragmatics	200	194
C12 Golf Carts and Gourmets	26	25	N48 Rural Southern Bliss	14	14
C13 Silver Sophisticates	186	181	N49 Touch of Tradition	59	57
C14 Boomers and Boomerangs	1,669	1,621	O50 Full Steam Ahead	167	162
D15 Sports Utility Families	1,873	1,819	O51 Digital Dependents	957	929
D16 Settled in Suburbia	250	243	O52 Urban Ambition	1	1
D17 Cul de Sac Diversity	32	31	O53 Colleges and Cafes	1,544	1,500
D18 Suburban Attainment	2	2	O54 Striving Single Scene	160	155
E19 Full Pockets, Empty Nests	39	38	O55 Family Troopers	397	386
E20 No Place Like Home	1,618	1,571	P56 Mid-scale Medley	68	66
E21 Unspoiled Splendor	2,469	2,398	P57 Modest Metro Means	0	0
F22 Fast Track Couples	1,064	1,033	P58 Heritage Heights	1	1
F23 Families Matter Most	517	502	P59 Expanding Horizons	0	0
G24 Status Seeking Singles	50	49	P60 Striving Forward	0	0
G25 Urban Edge	1	1	P61 Humble Beginnings	2	2
H26 Progressive Potpourri	0	0	Q62 Reaping Rewards	551	535
H27 Birkenstocks and Beemers	332	322	Q63 Footloose and Family Free	0	0
H28 Everyday Moderates	21	20	Q64 Town Elders	868	843
H29 Destination Recreation	150	146	Q65 Senior Discounts	338	328
I30 Stockcars and State Parks	3,780	3,671	R66 Dare to Dream	61	59
I31 Blue Collar Comfort	488	474	R67 Hope for Tomorrow	0	0
I32 Steadfast Conventionalists	0	0	S68 Small Town Shallow Pockets	249	242
I33 Balance and Harmony	15	15	S69 Urban Survivors	1	1
J34 Aging in Place	2,464	2,393	S70 Tight Money	88	85
J35 Rural Escape	961	933	S71 Tough Times	<u>6</u>	<u>6</u>
J36 Settled and Sensible	294	286	Total (Sum)	31,803	30,887

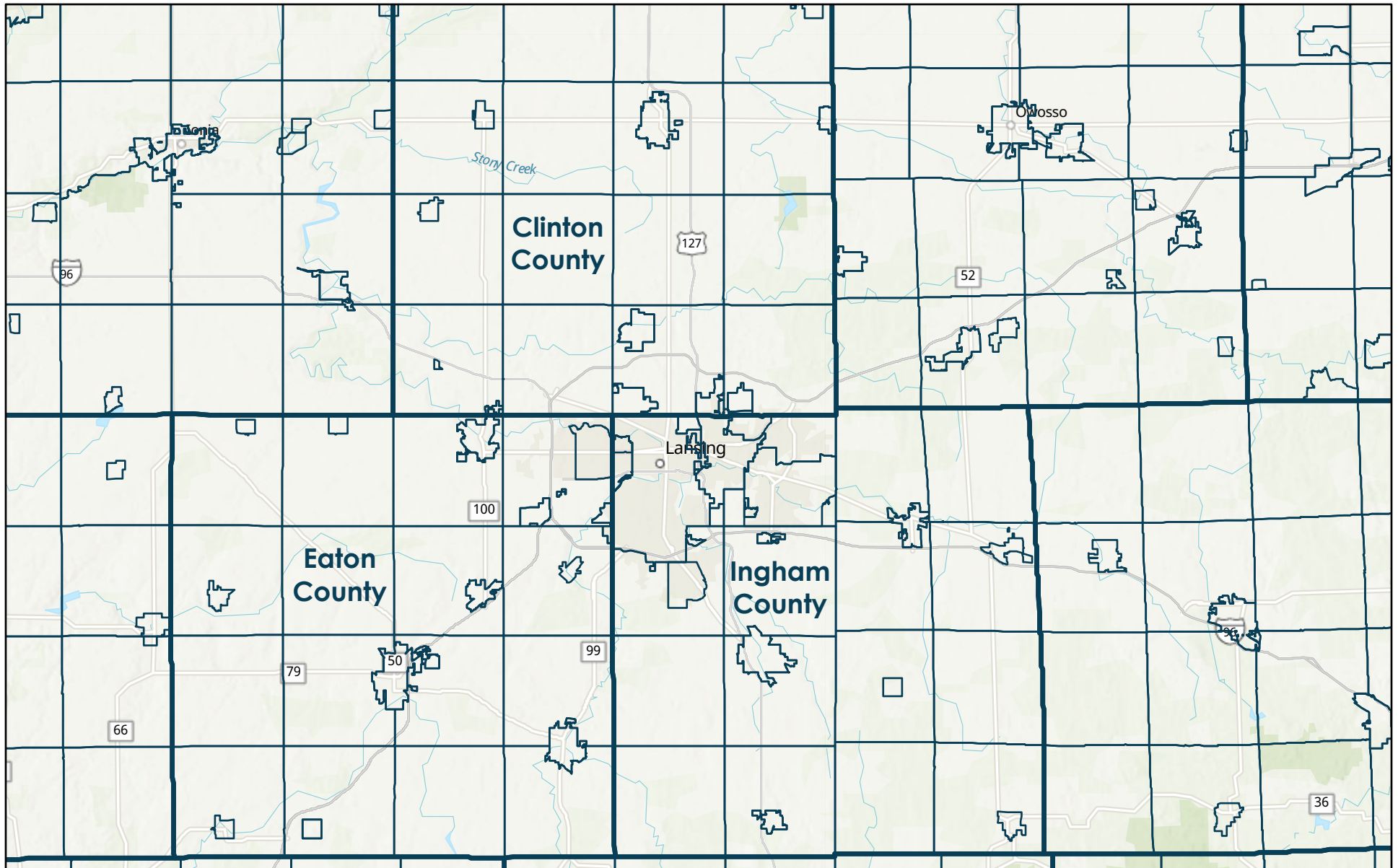


## Mosaic Types Summary Report | 2021 - 2025

### Eaton County, Michigan

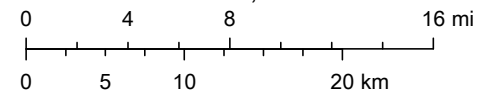
	2025 House- holds	2021 House- holds	Eaton County, Michigan	2025 House- holds	2021 House- holds
Eaton County, Michigan			Eaton County, Michigan		
A01 American Royalty	2	2	K37 Wired for Success	197	195
A02 Platinum Prosperity	312	309	K38 Gotham Blend	5	5
A03 Kids and Cabernet	71	70	K39 Metro Fusion	38	38
A04 Picture Perfect Families	746	740	K40 Bohemian Groove	1,166	1,156
A05 Couples with Clout	186	184	L41 Booming and Consuming	170	169
A06 Jet Set Urbanites	4	4	L42 Rooted Flower Power	1,099	1,090
B07 Generational Soup	40	40	L43 Homemade Happiness	373	370
B08 Babies and Bliss	380	377	M44 Red, White and Bluegrass	881	874
B09 Family Fun-tastic	1,443	1,431	M45 Diapers and Debit Cards	349	346
B10 Cosmopolitan Achievers	0	0	N46 True Grit Americans	200	198
C11 Aging of Aquarius	1,736	1,722	N47 Countrified Pragmatics	726	720
C12 Golf Carts and Gourmets	24	24	N48 Rural Southern Bliss	173	172
C13 Silver Sophisticates	82	81	N49 Touch of Tradition	35	35
C14 Boomers and Boomerangs	1,173	1,163	O50 Full Steam Ahead	432	428
D15 Sports Utility Families	1,700	1,686	O51 Digital Dependents	2,153	2,135
D16 Settled in Suburbia	569	564	O52 Urban Ambition	377	374
D17 Cul de Sac Diversity	25	25	O53 Colleges and Cafes	59	59
D18 Suburban Attainment	420	417	O54 Striving Single Scene	1,483	1,471
E19 Full Pockets, Empty Nests	217	215	O55 Family Troopers	763	757
E20 No Place Like Home	3,475	3,446	P56 Mid-scale Medley	228	226
E21 Unspoiled Splendor	3,132	3,106	P57 Modest Metro Means	18	18
F22 Fast Track Couples	871	864	P58 Heritage Heights	0	0
F23 Families Matter Most	924	916	P59 Expanding Horizons	14	14
G24 Status Seeking Singles	470	466	P60 Striving Forward	5	5
G25 Urban Edge	55	55	P61 Humble Beginnings	31	31
H26 Progressive Potpourri	19	19	Q62 Reaping Rewards	827	820
H27 Birkenstocks and Beemers	204	202	Q63 Footloose and Family Free	0	0
H28 Everyday Moderates	34	34	Q64 Town Elders	1,649	1,635
H29 Destination Recreation	292	290	Q65 Senior Discounts	1,006	998
I30 Stockcars and State Parks	4,728	4,689	R66 Dare to Dream	129	128
I31 Blue Collar Comfort	1,356	1,345	R67 Hope for Tomorrow	52	52
I32 Steadfast Conventionalists	4	4	S68 Small Town Shallow Pockets	31	31
I33 Balance and Harmony	59	59	S69 Urban Survivors	113	112
J34 Aging in Place	3,638	3,608	S70 Tight Money	68	67
J35 Rural Escape	1,627	1,614	S71 Tough Times	<u>128</u>	<u>127</u>
J36 Settled and Sensible	279	277	Total (Sum)	45,279	44,904

# Regional and Geographic Setting Central Michigan Tri-County Region



4/7/2023

1:650,000

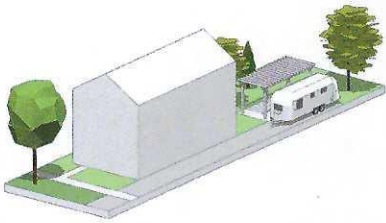


Province of Ontario, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, Esri, CGIAR, USGS

# Section 1-H

Step Buildings © by Shophouse Studio  
 Accessory Dwellings and Shared Houses  
 (Mostly Renter-Occupied)

HOUSE ON WHEELS



design to vehicular code

Caution: rarely permitted on city property. At present, this is more often an option for rural sites or mobile home communities.



DETACHED ADU



ADU = accessory dwelling unit

Goes by many other names. Pay attention to minimum unit sizes, setbacks, and max lot coverage.



GUEST HOUSE



flex space - not a formal unit

No stove or kitchen sink. This is a studio / suite for guests, not for full-time living. Still subject to local code on accessory buildings.



COACH HOUSE



ADU = accessory dwelling unit

Garage conversions may end up being more complicated than building new. Beware of building height restrictions.



GUEST SUITE



flex space - not a formal unit

No stove or kitchen sink. A studio that provides private and affordable space for guests that stay awhile.



SHARED HOUSE



technically one unit, practically multi-family

Big, happy house with shared kitchen and living space(s). Bedrooms with ensuites create private quarters.





Step Buildings © by Shophouse Studio  
 Accessory Duplexes and Cottage Courts  
 (Owners and Renters Together)

© Shophouse Studio Inc.

**GUEST VILLAGE**



**house + outbuildings, max. 4 formal units**

House + detached ADU(s), suite(s), or flex shed(s) arranged around a shared yard. Ideal for short-term guests and urban farm-stays.



© Shophouse Studio Inc.

**BOOTLEG TRIPLEX**



**3 units or 2 units + suite**

Where accessory units are permitted, add both an attached ADU (or guest suite) and a detached ADU (or guest house) to a single-family house.



© Shophouse Studio Inc.

**DOUBLE DUPLEX**



**4 units in 2 buildings**

Likely the most you can build (and park) on a 50ft alley-loaded lot with no sprinklers, using a residential mortgage. Build one-at-a-time if cash is limited.



© Shophouse Studio Inc.

**DETACHED TRIPLEX**



**3 units in 2 buildings**

Duplex + detached ADU allows for three units on a lot without triggering sprinklers.



© Shophouse Studio Inc.

**COTTAGE COURT**



**5-9 units on a wide lot**

Multi-family development under single-family building code. Beware of parking minimums. Fire access is the biggest design limitation to solve for.



© Shophouse Studio Inc.

**COTTAGE SQUARE**



**3-4 units on a wide lot**

Achieve up to four adorable units on one lot under single-family code. Beware of parking minimums. Fire access is the biggest design limitation to solve for.



Step Buildings © by Shophouse Studio  
 Small Houses, Rowhouses, and Townhouses  
 (Mostly Owners + Townhouse Renters)

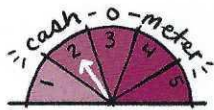
© Shophouse Studio Inc.

**COTTAGE**



**400-1000sf of sweetness**

Build solo, in combination, or as an accessory unit. Beware: your city may have minimum unit/building sizes that exceed a small cottage.



© Shophouse Studio Inc.

**SKINNY HOUSE**



**1 skinny little house**

One room wide (12-16ft) and several rooms deep. Designed for cross-breeze ventilation and efficiency in the tradition of southern "shotgun" homes.



© Shophouse Studio Inc.

**SEMI-DETACHED**



**2 units on 2 lots, shared wall**

Fire separation on the lot line. Selling off half is a way to access capital and recoup construction cost of a new home without displacing yourself.



© Shophouse Studio Inc.

**ROWHOUSE**



**3+ singles**

Small, attached homes without attached garages. Fire separation on lot lines. Incremental option for large, subdivided lots (rent out or sell off, fee simple, as needed).



© Shophouse Studio Inc.

**TOWNHOUSE**



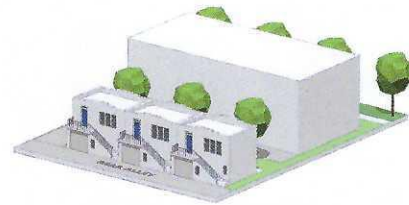
**3+ singles**

Small, attached homes with attached garages. Fire separation on lot lines. Incremental option for large, subdivided lots (rent out or sell off, fee simple, as needed).



© Shophouse Studio Inc.

**ALLEY TOWNHOUSES**



**singles or multi-unit**

Attached cottages or coach houses. Can be ADUs for rowhouses or a multi-unit component of a larger development (sprinkled). Include a staircase per each second floor unit.





© Shophouse Studio Inc.

### RENO APT HOUSE



3-4 units

Find a legal triplex or fourplex that you can put some minor or major love into. May be covered by the Existing Building Code and exempt from certain upgrades like sprinklers.



© Shophouse Studio Inc.

### STACKED DUPLEX



2 units

Efficient building with the flexibility to grow up or back. Save money by copying the floor plan top and bottom.



© Shophouse Studio Inc.

### SIDE DUPLEX



2 units (on a single lot)

Great for two-story, family-sized units that benefit from sound separation between living and sleeping areas.



© Shophouse Studio Inc.

### CONVERSION



add 2-3 interior units to a house

When you increase the number of units in an existing building beyond IRC, you will likely need to install sprinklers. Maximum four units if financed on residential mortgage.



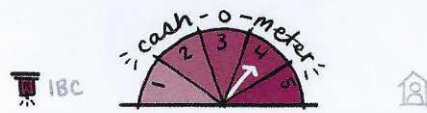
© Shophouse Studio Inc.

### SMALL APT BLDG



5-8 units

Up to three stories with accessible ground floor. This is beyond the limits of a residential mortgage so more equity is required.



© Shophouse Studio Inc.

### APARTMENT HOUSE



3-4 units

Compact multi-family building that can be carried on a residential mortgage. If a building has four units, the ground floor needs to be accessible.



© Shophouse Studio Inc.

### STACKED FLATS



2-3 units per lot

Attached, stacked duplexes or triplexes, where each unit has a private entry from the street. Lower unit may be below grade. Incremental option for subdivided lots (rent out or sell off).



© Shophouse Studio Inc.

### WALK-UP APT BLDG



8-12 units

Up to three stories. Have an architect design for most cost-effective stair / egress layout. Ground floor units must be accessible.



© Shophouse Studio Inc.

### COURTYARD APT



12-20 units arranged around a court

Great for cross-breeze in hot climates. Up to three stories with multiple stairs.



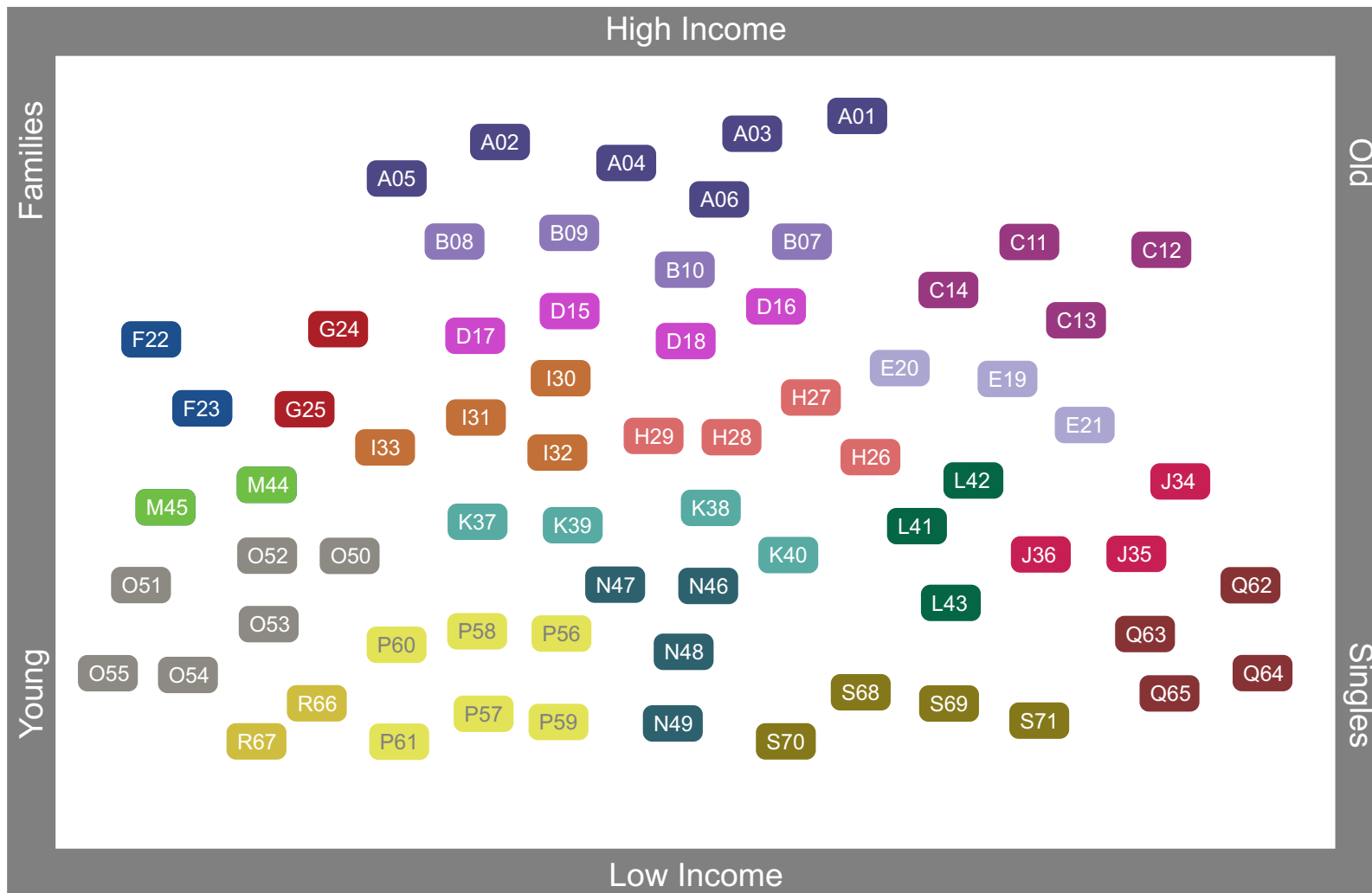


# Section 1-I

# 71 Lifestyle Clusters - The Mosaic

## Experian Decision Analytics; 2022 - 2023

The Mosaic USA family tree illustrates the major demographic and lifestyle polarities between the groups and types, and shows how the Mosaic types relate to each other.



# 71 Lifestyle Clusters - The Categories

Experian Decision Analytics; 2020 - 2023

<b>A</b> Power Elite	A01	American Royalty
	A02	Platinum Prosperity
	A03	Kids and Cabernet
	A04	Picture Perfect Families
	A05	Couples with Clout
	A06	Jet Set Urbanites
<b>B</b> Flourishing Families	B07	Across the Ages
	B08	Babies and Bliss
	B09	Family Fun-tastic
	B10	Cosmopolitan Achievers
<b>C</b> Booming with Confidence	C11	Sophisticated City Dwellers
	C12	Golf Carts and Gourmets
	C13	Philanthropic Sophisticates
	C14	Boomers and Boomerangs
<b>D</b> Suburban Style	D15	Sport Utility Families
	D16	Settled in Suburbia
	D17	Cul de Sac Diversity
	D18	Suburban Nightlife
<b>E</b> Thriving Boomers	E19	Consummate Consumers
	E20	No Place Like Home
	E21	Unspoiled Splendor

<b>F</b> Promising Families	F22	Fast Track Couples
	F23	Families Matter Most
<b>G</b> Young City Solos	G24	Ambitious Singles
	G25	Urban Edge
<b>H</b> Bourgeois Melting Pot	H26	Progressive Assortment
	H27	Life of Leisure
	H28	Everyday Moderates
	H29	Destination Recreation
<b>I</b> Family Union	I30	Potlucks and the Great Outdoors
	I31	Hard Working Values
	I32	Steadfast Conventionalists
	I33	Balance and Harmony
<b>J</b> Autumn Years	J34	Suburban Sophisticates
	J35	Rural Escape
	J36	Settled and Sensible
<b>K</b> Significant Singles	K37	Wired for Success
	K38	Modern Blend
	K39	Metro Fusion
	K40	Bohemian Groove

Continued on the next page.

# 71 Lifestyle Clusters - The Categories

## Experian Decision Analytics; 2020-2023

<b>L</b> Blue Sky Boomers	L41	Booming and Consuming
	L42	Rooted Flower Power
	L43	Homemade Happiness
<b>M</b> Families in Motion	M44	Creative Comfort
	M45	Growing and Expanding
<b>N</b> Pastoral Pride	N46	True Grit Americans
	N47	Countrified Pragmatics
	N48	Rural Southern Bliss
	N49	Touch of Tradition
<b>O</b> Singles and Starters	O50	Full Steam Ahead
	O51	Digital Savvy
	O52	Urban Ambition
	O53	Colleges and Cafes
	O54	Influenced by Influencers
	O55	Family Troopers

<b>P</b> Cultural Connections	P56	Mid-scale Medley
	P57	Modest Metro Means
	P58	Heritage Heights
	P59	Expanding Horizons
	P60	Striving Forward
	P61	Simple Beginnings
<b>Q</b> Golden Year Guardians	Q62	Enjoying Retirement
	Q63	Footloose and Family Free
	Q64	Established in Society
	Q65	Mature and Wise
<b>R</b> Aspirational Fusion	R66	Ambitious Dreamers
	R67	Passionate Parents
<b>S</b> Thrifty Habits	S68	Small Town Sophisticates
	S69	Urban Legacies
	S70	Thrifty Singles
	S71	Modest Retirees

# 71 Lifestyle Clusters - General Approach

## Experian Decision Analytics; 2020 - 2023

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				

# 71 Lifestyle Clusters - The Mosaic Experian Decision Analytics; 2020-2023

## 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, 2  
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

**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

**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

# 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.



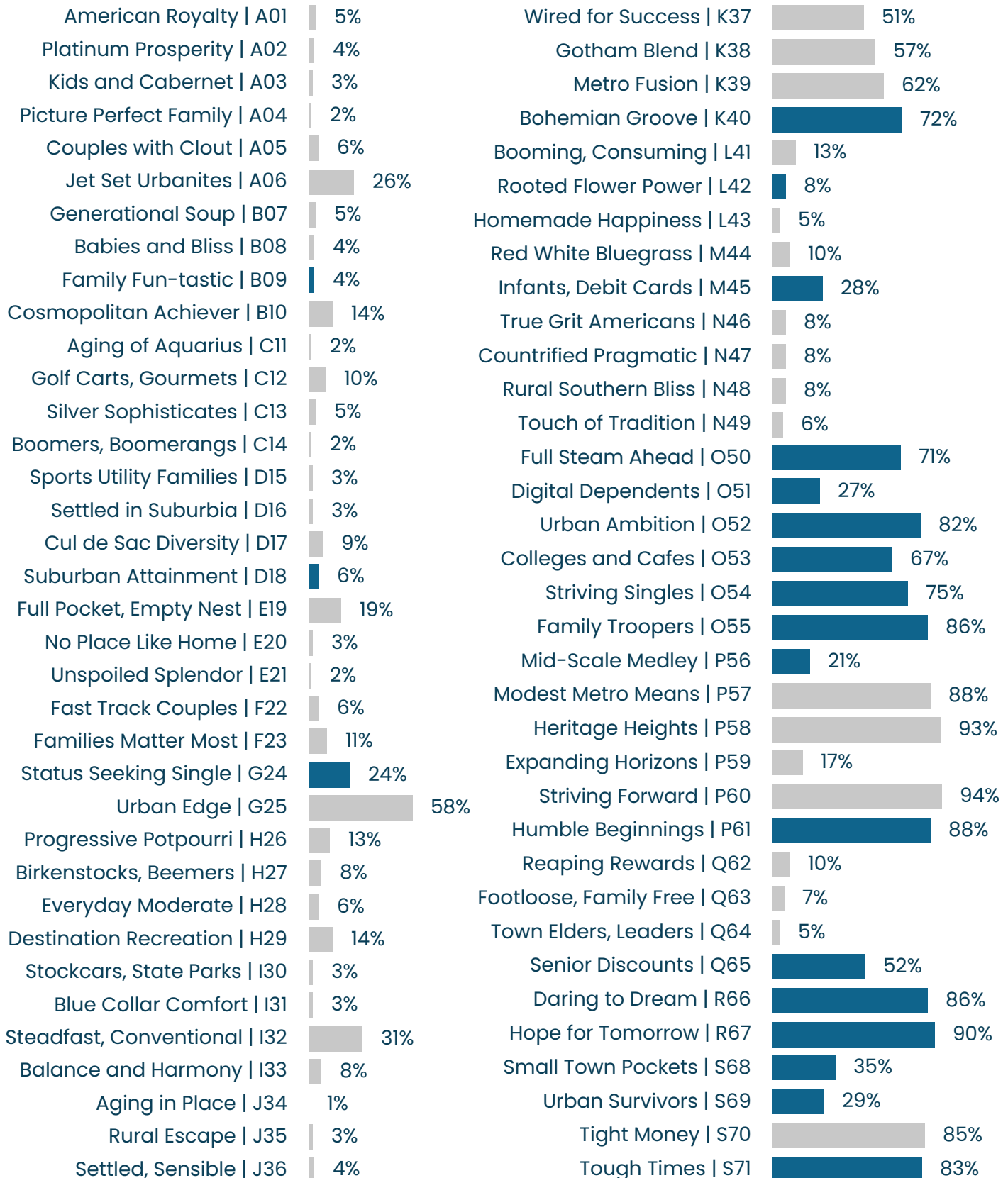
# Half of all Lifestyle Clusters | Nationwide

## 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.

# Michigan Mosaic | Home Renters

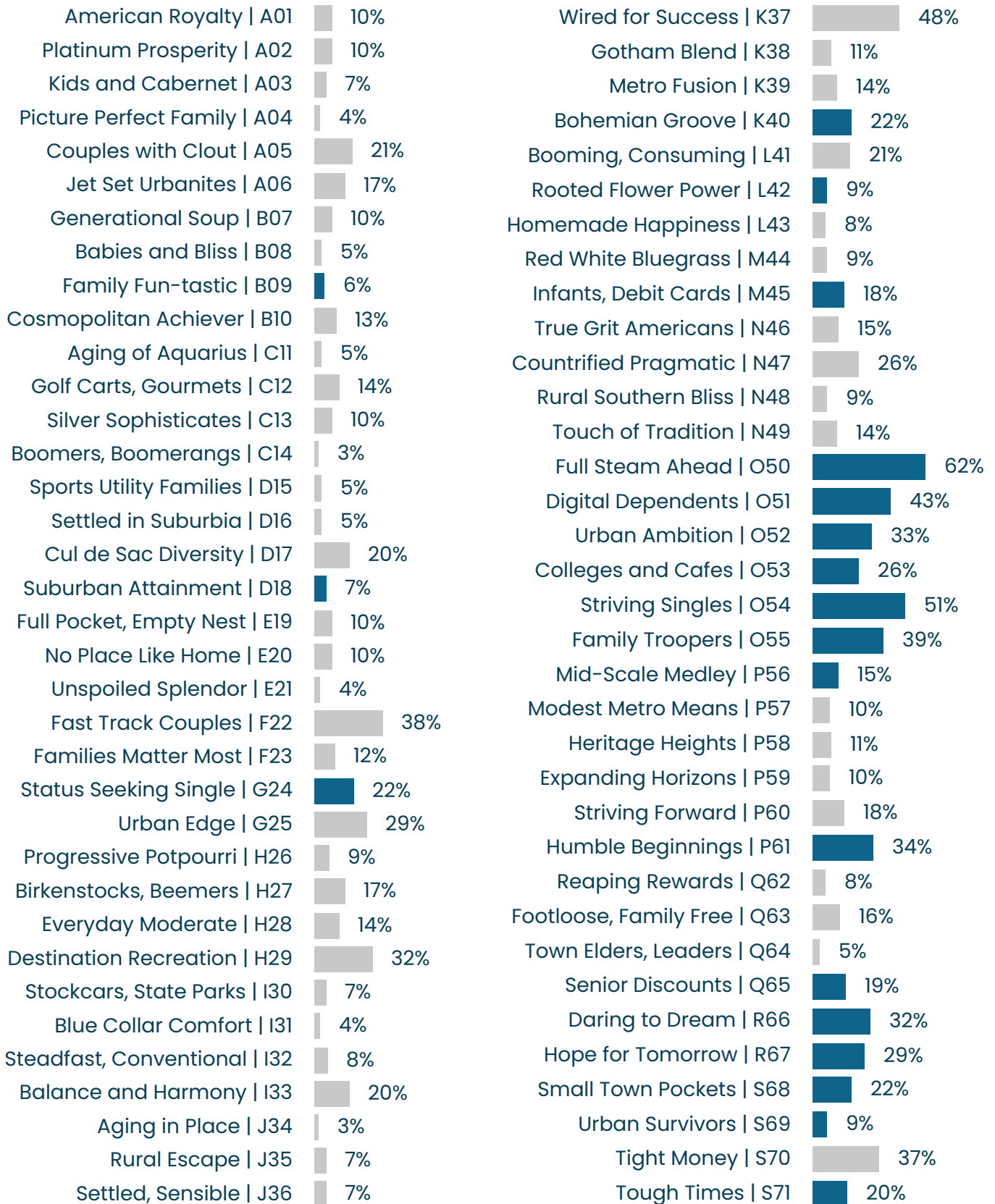
Share of Michigan households that rented their primary residence in 2021.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2021. Clusters in blue indicate the top twenty (20) target markets for Downtown Lansing. Analysis & exhibit prepared by LandUseUSA, 2022.

# Michigan Mosaic | Total Movership Rate

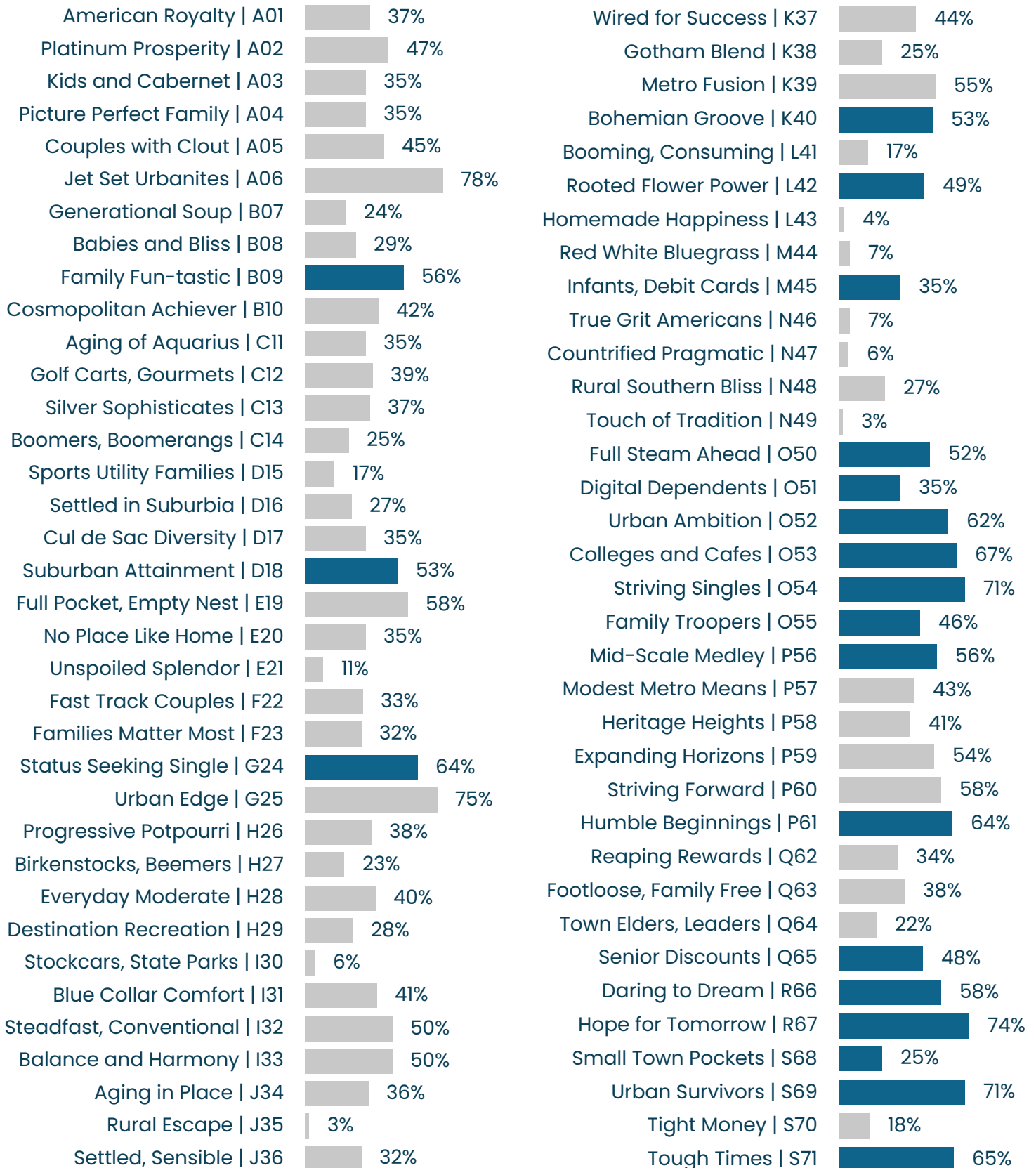
Share of all Michigan households that moved from one address to another in 2021.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2021. Clusters in blue indicate the top twenty (20) target markets for Downtown Lansing. Analysis & exhibit prepared by LandUseUSA, 2022.

# Michigan Mosaic | Metro Cities, Urban

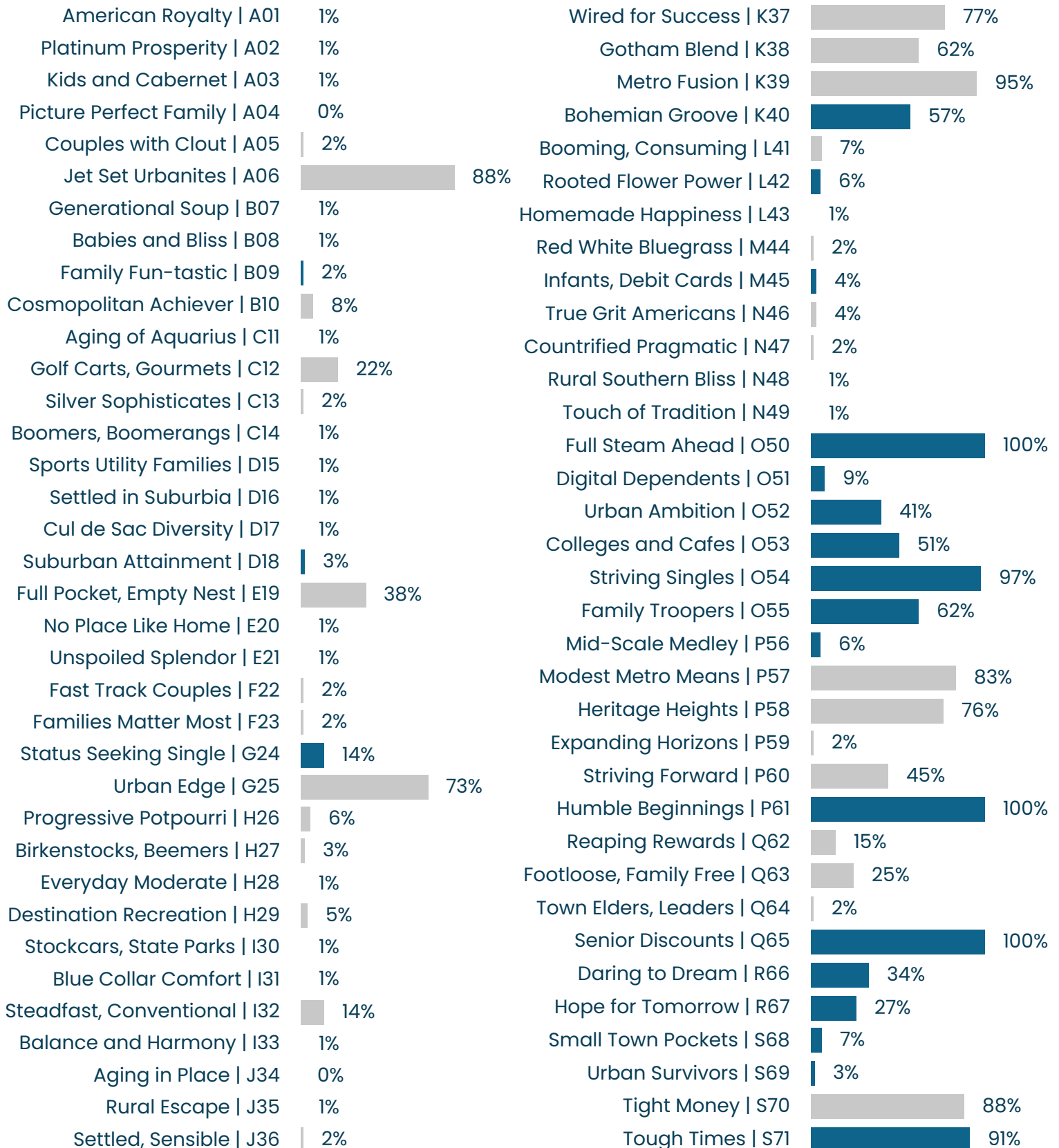
Share of all Michigan households living in a metro cities, excluding suburbs in 2021.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2021. Clusters in blue indicate the top twenty (20) target markets for Downtown Lansing. Analysis & exhibit prepared by LandUseUSA, 2022.

# Michigan Mosaic | Attached Units 3+

Share of all Michigan households living in buildings with three or more units, 2021.

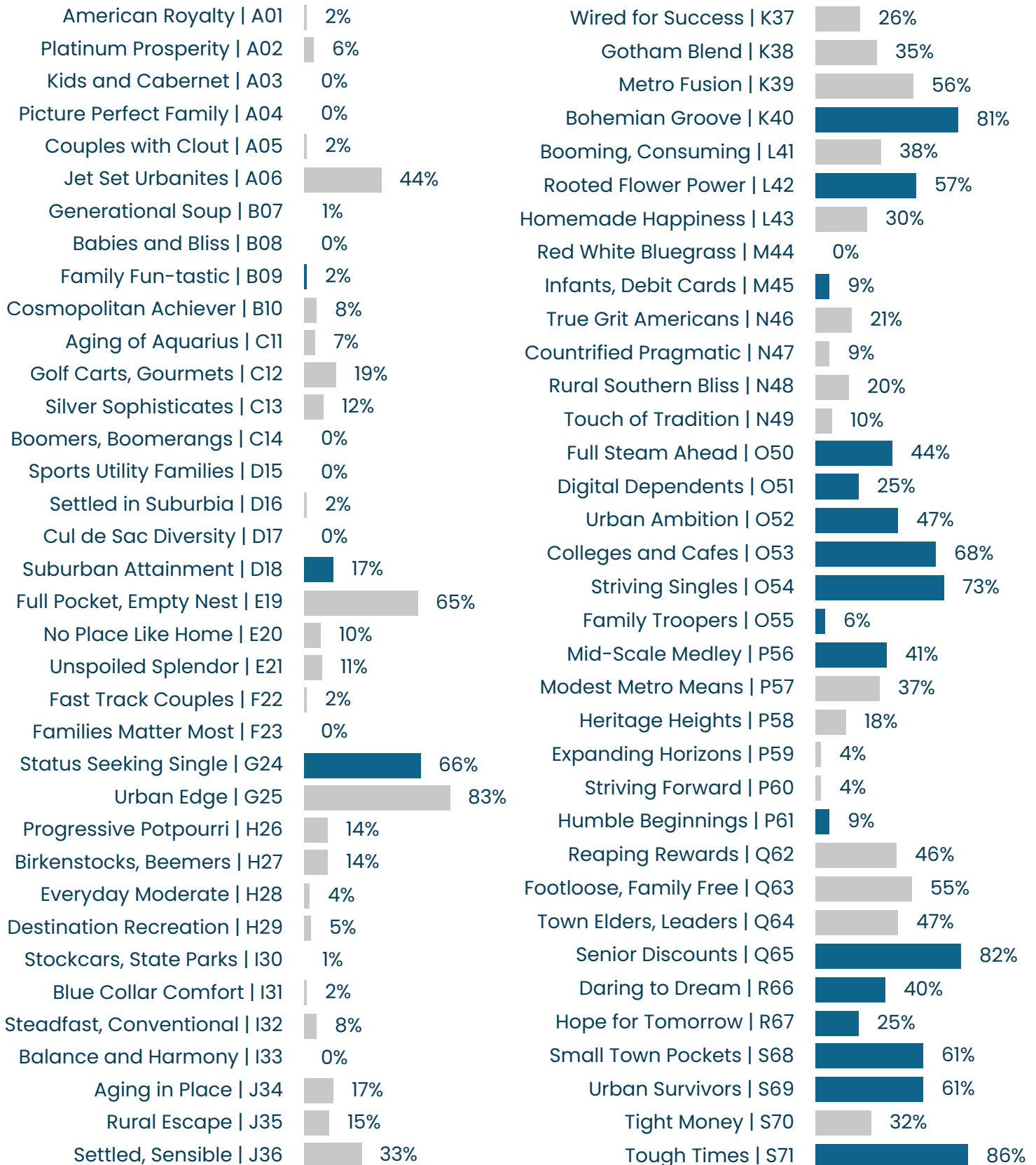


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2021. Clusters in blue indicate the top twenty (20) target markets for Downtown Lansing. Analysis & exhibit prepared by LandUseUSA, 2022.



# Michigan Mosaic | Singles, No Kids

The share of all Michigan householders that are singles without children in 2021.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2021. Clusters in blue indicate the top twenty (20) target markets for Downtown Lansing. Analysis & exhibit prepared by LandUseUSA, 2022.

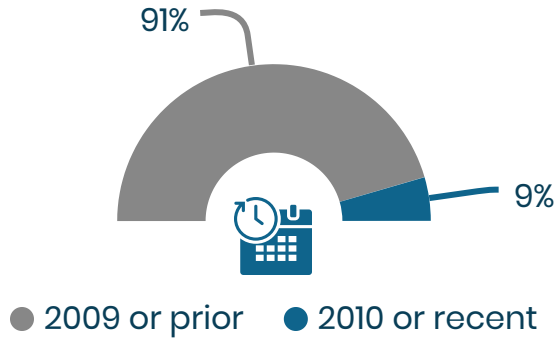
# Section 1-J



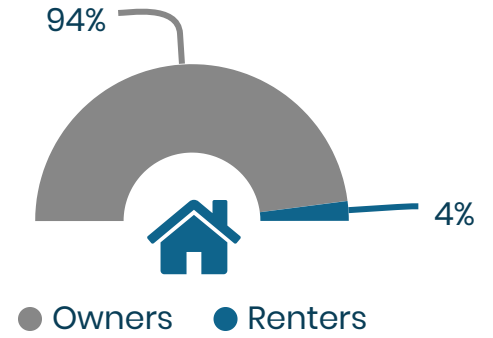
# Family Fun-tastic | B09

Lifestyles and Housing Preferences | National Averages

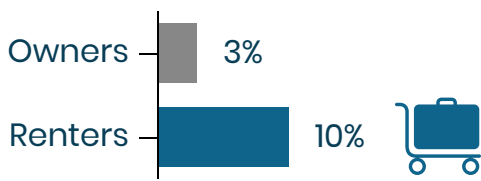
### Units by Decade Built



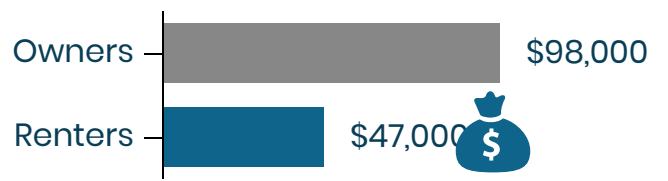
### Households by Tenure



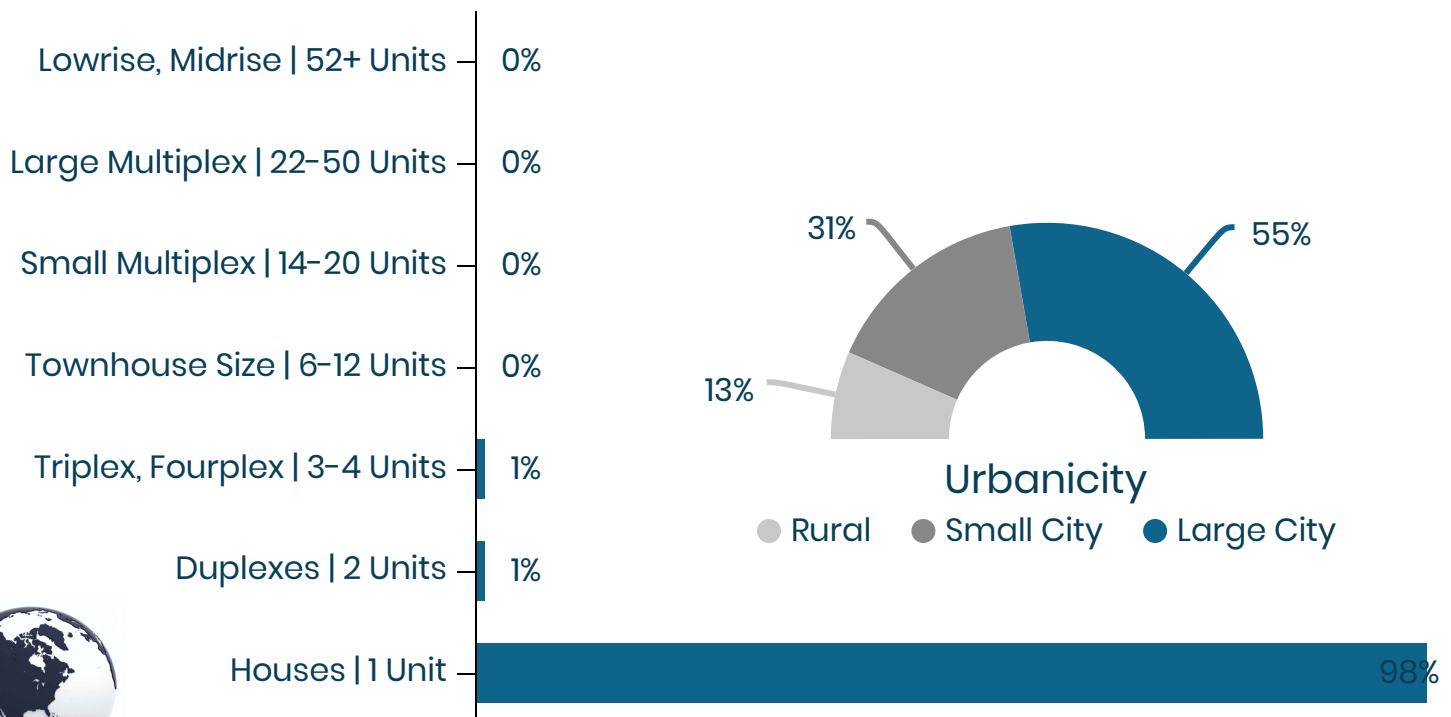
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Family Funtastic | B09

### Upscale, mid-aged families pursuing busy, child-centric lives in satellite cities

Family Funtastic includes upscale families living in smaller metropolitan markets and suburbs near the city. Most of the adults are married, mid-aged and highly educated. Their children tend to be older teens and early 20-somethings. These households include multiple earners with professional and technical jobs, which support their comfortable lifestyle. They live in older, single-family homes in established neighborhoods, often in Midwestern states, where the parents have watched their children grow up and are now preparing to send them off to college. These families may have lived at the same address for more than a decade but to them, time has flown by.

With their older children, Family Funtastic households pursue busy, children-centric lifestyles. Their idea of entertainment is going to a theme park, museum or bowling alley. Family calendars are crowded with athletic activities like biking, golf and tennis matches as well as movie nights, school plays, music recitals and sports events. They also make sure to set aside time to be together as a family while reading, exercising, watching television or surfing the internet. When they take vacations, they tend to travel domestically but like the idea of travelling abroad. Their vehicles of choice tend to be affordable people-movers, including mid-range vans and sports utility vehicles.

Like many in the current economy, when they go shopping, these households care more about bargains on the brands they prefer to buy. To stretch their dollars when buying household goods, they like to buy quality products at discount prices, shopping discount stores, membership warehouse clubs, and other big-box retail formats. They make a lucrative market for merchants selling toys, games and sports equipment. While they are somewhat late adopters for consumer electronics, they do own gadgets to help them cope with their busy, scattered lives. They often own smartphones and laptops with wireless access and they like to shop using catalogs and the internet to save time.

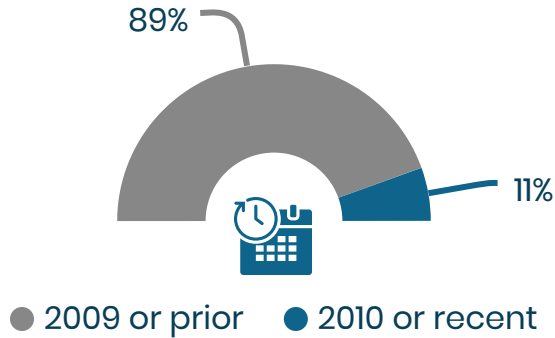
Family Funtastic may be busy, but they make time for varied media. They like to watch primetime television, especially sitcoms and crime dramas. Many keep their radios on during the day, listening to news, sports and music stations, particularly those that play 1980s pop and alternative rock. They are less interested in print media, though they do peruse newspapers for business news and entertainment. These households go online to bank, get stock quotes, read product information and check out video game reviews. Fond of information-rich websites, they like to visit online sites for news and information. Similar to other family-focused households, they are politically conservative and tend to vote Republican. They are traditional in their consumption preferences, drawn to conservative fashion and recognize flashy cars as a future dream but not immediately practical. They consider themselves healthy and friends seek their advice on health.

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

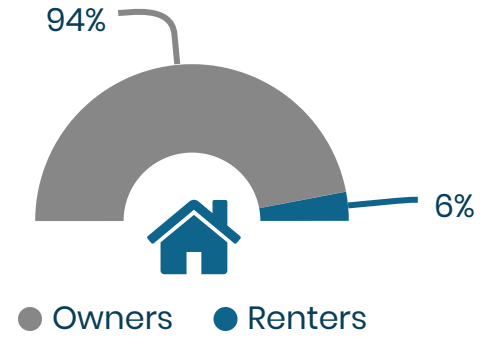
# Suburban Attainment | D18

Lifestyles and Housing Preferences | National Averages

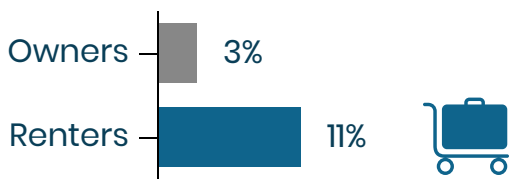
### Units by Decade Built



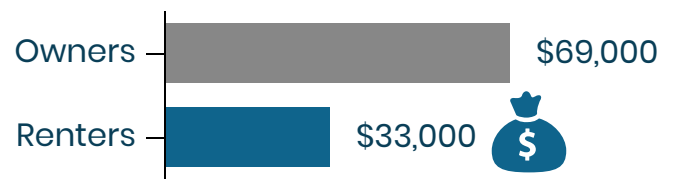
### Households by Tenure



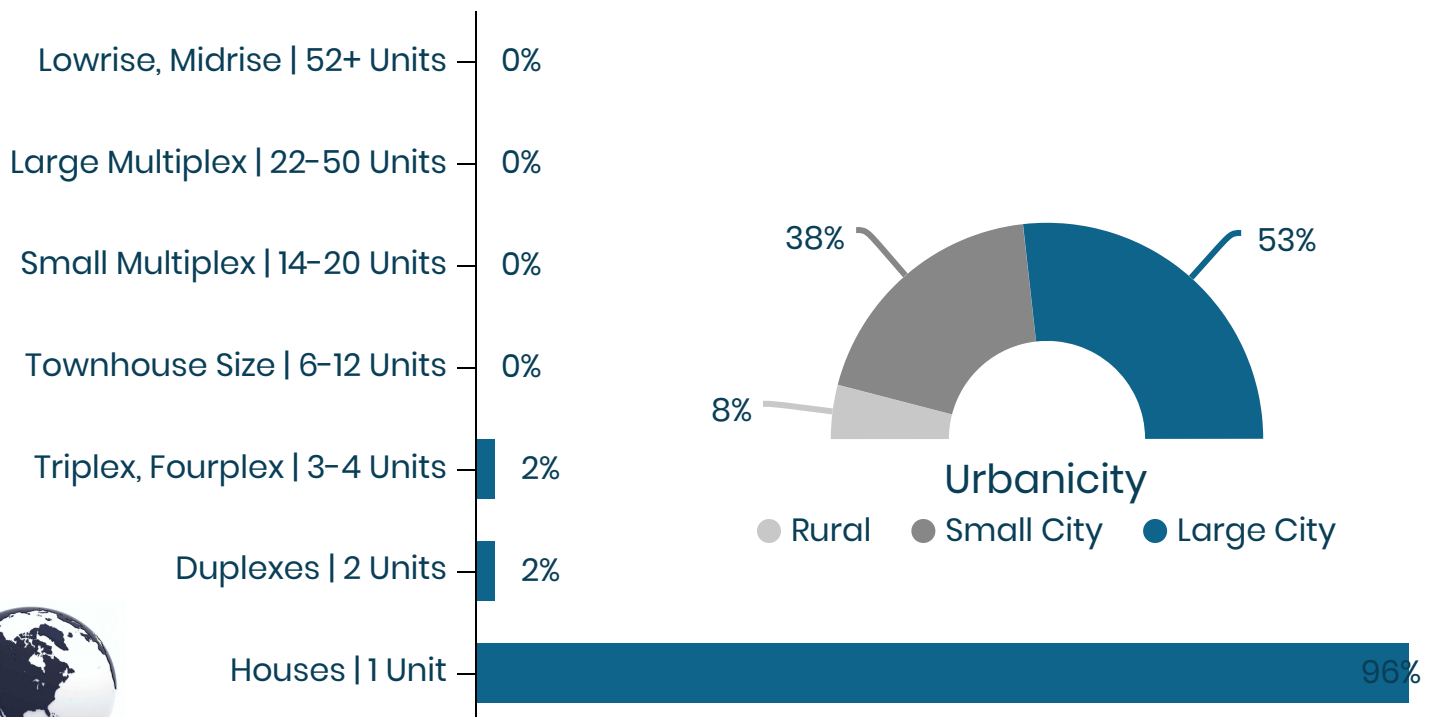
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Suburban Attainment | D18

Better-to-upper income couples and families living mainly in the expanding suburbs

Suburban Attainment households include well-off households living in suburban comfort. Typically found outside large cities in the South and Mid-Atlantic states, these households include a mix of mid-aged couples, families and divorced individuals. Many of the adults are college-educated, holding solid blue-collar jobs that provide middle-to-better household incomes. With most owning older, modestly priced homes, they have substantial disposable income that allows them to spend their free time doing active leisure activities like going to concerts and live theatre performances.

Suburban Attainment households enjoy nightlife and will go to restaurants for dinner and head to theatres, comedy clubs and casinos for entertainment. These are health-conscious individuals when it comes to nutritional choices, though they are slightly less likely to exercise regularly. About 25% of these consumers do not partake in any sports activities, but of those who do, bowling, cardio, swimming and weight training are common.

As consumers, Suburban Attainment households are striving to pursue the good life in a smart way. They like to follow the latest fashion trends and don't mind paying extra for quality goods and to remain on the cutting-edge in regards to both technology and their social and professional status. These shoppers tend to frequent value, dollar, and discount department, and like maximizing their spending dollars. However, they remain a receptive audience for advertising of the latest styles, and a strong audience for a wide variety of ad channels. Radio, television, email and direct mail are all effective for reaching these households.

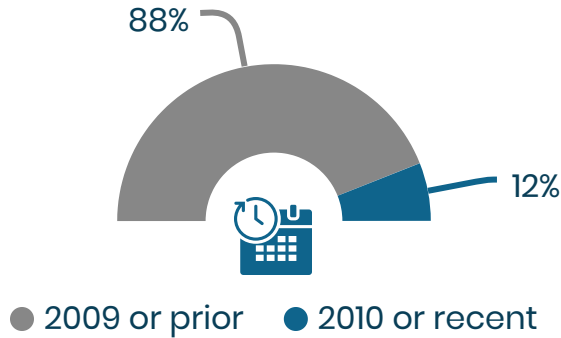
Socially, Suburban Attainment households are traditional in their values. Many are religious, tough on crime and support equal rights and cultural tolerance. Politically, they overwhelmingly side with the Democratic Party. Many are unabashedly upwardly mobile, including they describe themselves as workaholics who want to advance in their careers and start their own business. In fact, many of them are considered experts at using their mobile phones for business as well as personal use. Not surprisingly then, they are considered technology wizards and savvy enough to pick up the next shiny gadget and recommend it to a friend. They put their faith in the insurance industry and own investment instruments like whole-life insurance and tax-sheltered annuities; but they have very low rates for owning stocks and mutual funds.

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

# Status Seeking Singles | G24

Lifestyles and Housing Preferences | National Averages

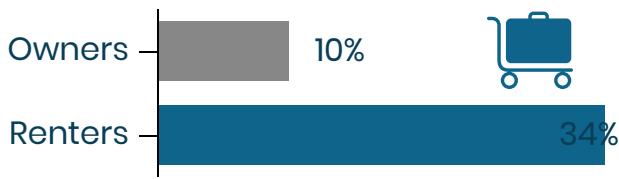
### Units by Decade Built



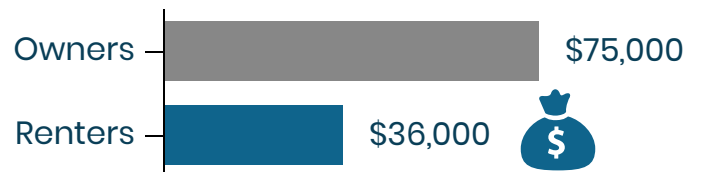
### Households by Tenure



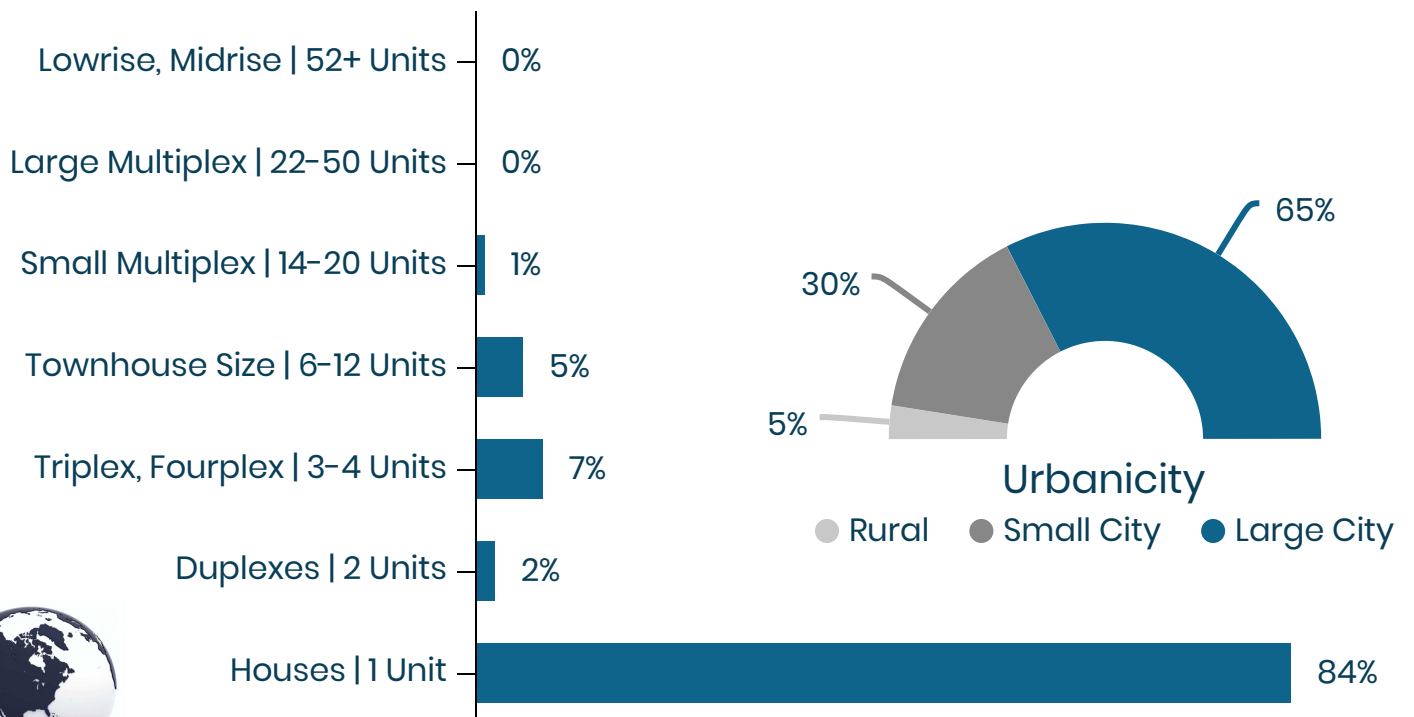
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Status Seeking Singles | G24

Young, cutting-edge singles in moderate cities balancing lots of work and leisure

Status Seeking Singles include of younger, moderate-to-better income singles preoccupied with balancing work and leisure lifestyles. Most are in their 30s, unattached and mostly childless. They like the fact that they own well-decorated smaller homes in desirable neighborhoods near nightlife, health clubs and hip restaurants. Most are college-educated and have good-paying white-collar jobs. Many gravitate to the trendy enclaves of cities where upwardly mobile households start climbing the corporate ladder.

Status Seeking Singles like to get out and be seen. Bars, nightclubs, theaters, and rock concert are popular destinations for these night crawlers. This is the audience for that indie, or foreign film that's getting raves from bloggers. However, they also take pride in their appearance and devote many hours each week to working out at their private health club. The hippest carry rolled-up rubber mats to work, ready to duck out at lunch for a yoga class.

Status Seeking Singles can afford their cushy lifestyles, and they spend selectively on goods that reflect their sophisticated status. They are big fans of shopping, but when they frequent the mall they prefer to shop alone. They are willing to pay the mark up for designer fashion and insist on carrying the latest smart phone and smart technology when they are out and about.

Status Seeking Singles tend to be progressive in their values and global in their outlook. Politically, Status Seeking Singles voters are hardcore liberals who favor environmental issues, progressive social issues and the liberal wing of the Democratic Party, although nearly half are still unregistered. They are often online consuming their news content or reading their online subscription to women's or entertainment magazines. On their daily commutes to work, they'll listen to news talk radio stations and rock music. Often, their work life and personal life blur when they are online.

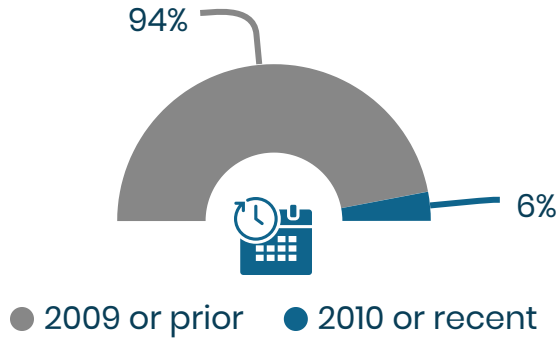
When it comes to preferences for learning about new brands, products and services, this market likely already knows much about products and brands. However, their preference for engaging with brands and their offers is while watching or streaming television, via email or while browsing the web on their phones. They are also quite email receptive, so use subject lines that are especially compelling to reach this attractive, cutting edge, career driven audience.

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

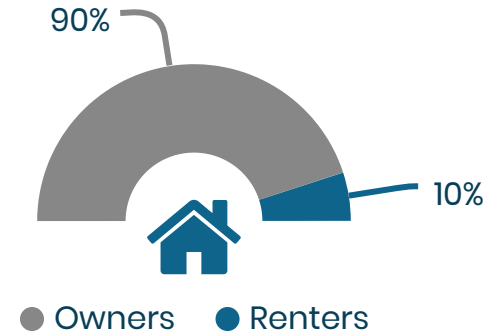
# Rooted Flower Power | L42

Lifestyles and Housing Preferences | National Averages

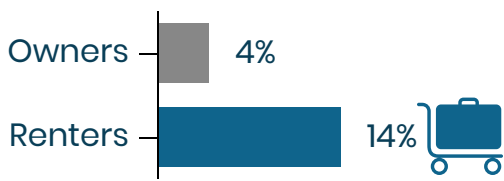
### Units by Decade Built



### Households by Tenure



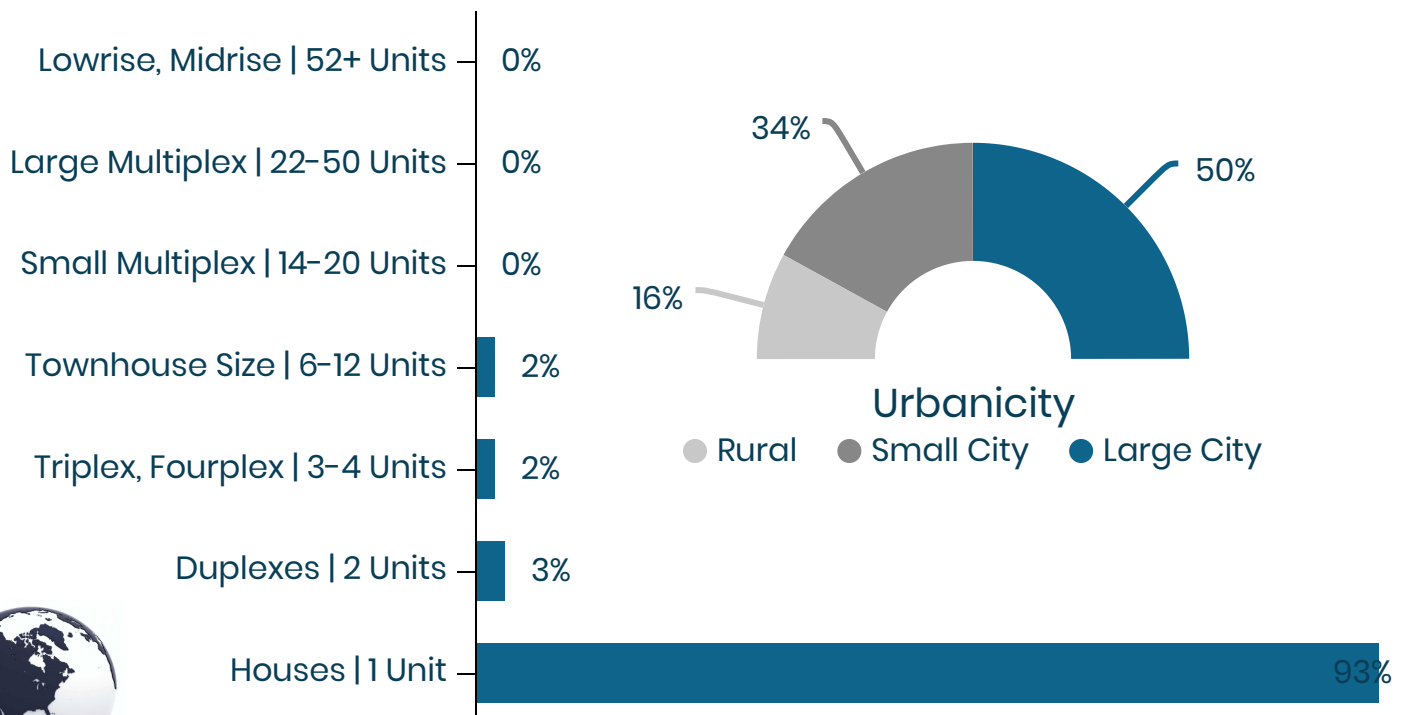
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity





## Rooted Flower Power | L42

### Moderate boomer singles and couples rooted in suburbia, approaching retirement

Found in older, inner-ring suburbs, Rooted Flower Power are singles and couples in their 50s and 60s whose children have flown the coop. Many have good educations and well-paying jobs that support relaxed, middle-income lifestyles. In their established neighborhoods, built before 1970 to accommodate the postwar baby boom, they typically live in compact houses that now have stagnant values. Nevertheless, these baby boomers have done a lot of living and are now entertaining thoughts of retirement. More than 50% are divorced, widowed or have never been married. With their mid-level jobs, low expenses and dwindling mortgages, they have the discretionary income to enjoy plenty of home-based leisure activities. With many of these households in the workforce and with stable lifestyles, they are not even considering retiring to an assisted-living community. The vast majority have lived at the same address for more than a decade.

In their quiet neighborhoods, Rooted Flower Power spend their free time around the house reading books and magazines and pursuing traditional hobbies like bird-watching and shopping at antique stores. They spend enough time in their gardens to consider joining a garden club, but they've given up their health club memberships and aerobic sports, although they will take a yoga class to stay flexible. These older suburbanites don't want the hassle of driving to downtown nightlife, so they don't really go to bars and nightclubs. However, they do try to go out to dinner at least one night a week, typically to a casual dining restaurant like Red Lobster or Olive Garden. They will also go on the occasional gambling junket to a casino or take in a play or musical. Eclectic in their musical tastes, they appreciate everything from classical to country music.

Rooted Flower Power households are careful money managers both in their investment strategy as well as bargain hunting at the mall. They tend to have lots of conservative cash deposits and annuities. They are not materialistic and like to buy functional clothes and tried-and-true styles at national brands, chains, and discount stores. They still enjoy driving to stores, but will also shop at home through catalogs. They rarely buy the latest consumer gadget or fancy sports car. They like the appeal of foreign cars and gravitate to mid-range sedans and subcompacts.

Describing themselves as informed consumers, Rooted Flower Power households make an attractive media audience. They subscribe to a daily newspaper to keep up with local events and enjoy reading a number of magazines on health, home economics, music, and mainstream publications. As commuters they tend to listen to the radio every day, tuning in to news talk programs and stations that play a variety of music. They are still not entirely comfortable with the internet, often going online and doing little more than sending email or checking out a news site. To wind down at night, they still prefer watching television; they catch the nightly newscasts after dinner and the range of sitcoms and dramas into the night.

In addition to their fondness for media, Rooted Flower Power households are a good audience for marketers. Almost 35% say they learn about products and services by scrolling through their email and about 25% say that television is where they prefer learning about brands.

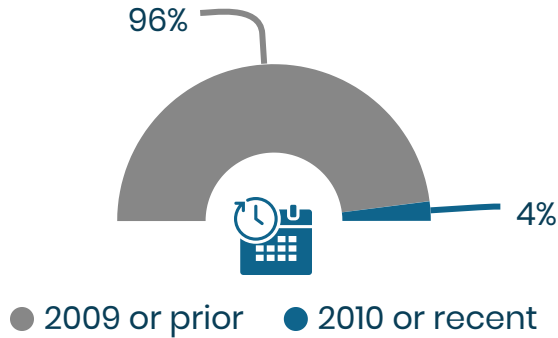
Politically, Rooted Flower Power households tend to be left-of-center Democrats. Firm in their faith and civic activism, they belong to a variety of local groups and volunteer for community causes.

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

# Infants & Debit Cards | M45

Lifestyles and Housing Preferences | National Averages

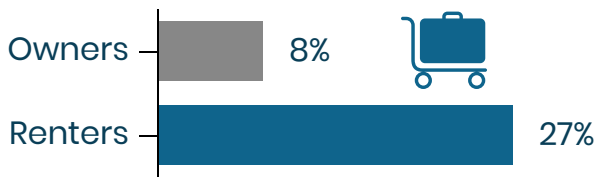
Units by Decade Built



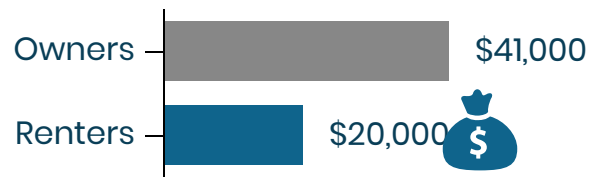
Households by Tenure



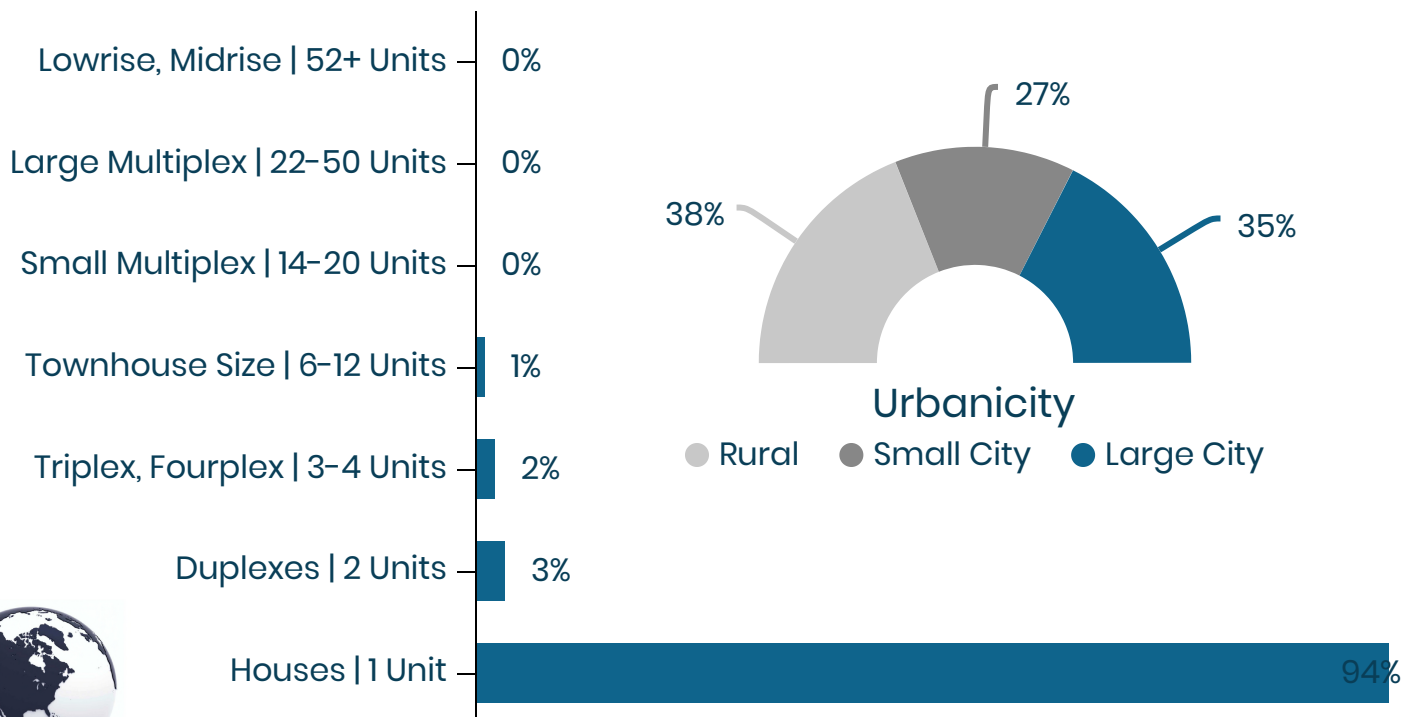
Share that Moves each Year



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.

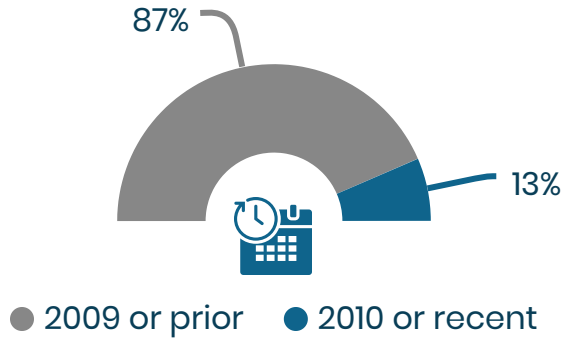
They are receptive to learning about brands via their radios and social media. Use messages that encourage this market to buy now as they tend to be more impulsive. Coupon and discount deals draw them in as well, especially if brands are positioned as the preferred choice among consumers.

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

# Digital Dependents | O51

Lifestyles and Housing Preferences | National Averages

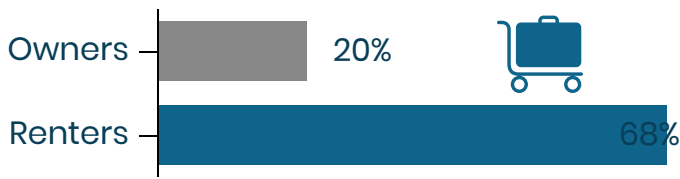
### Units by Decade Built



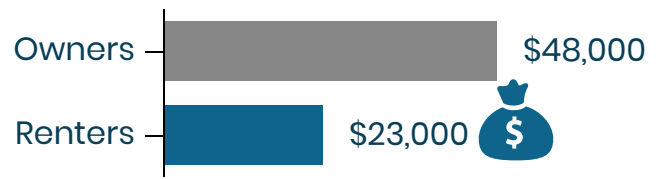
### Households by Tenure



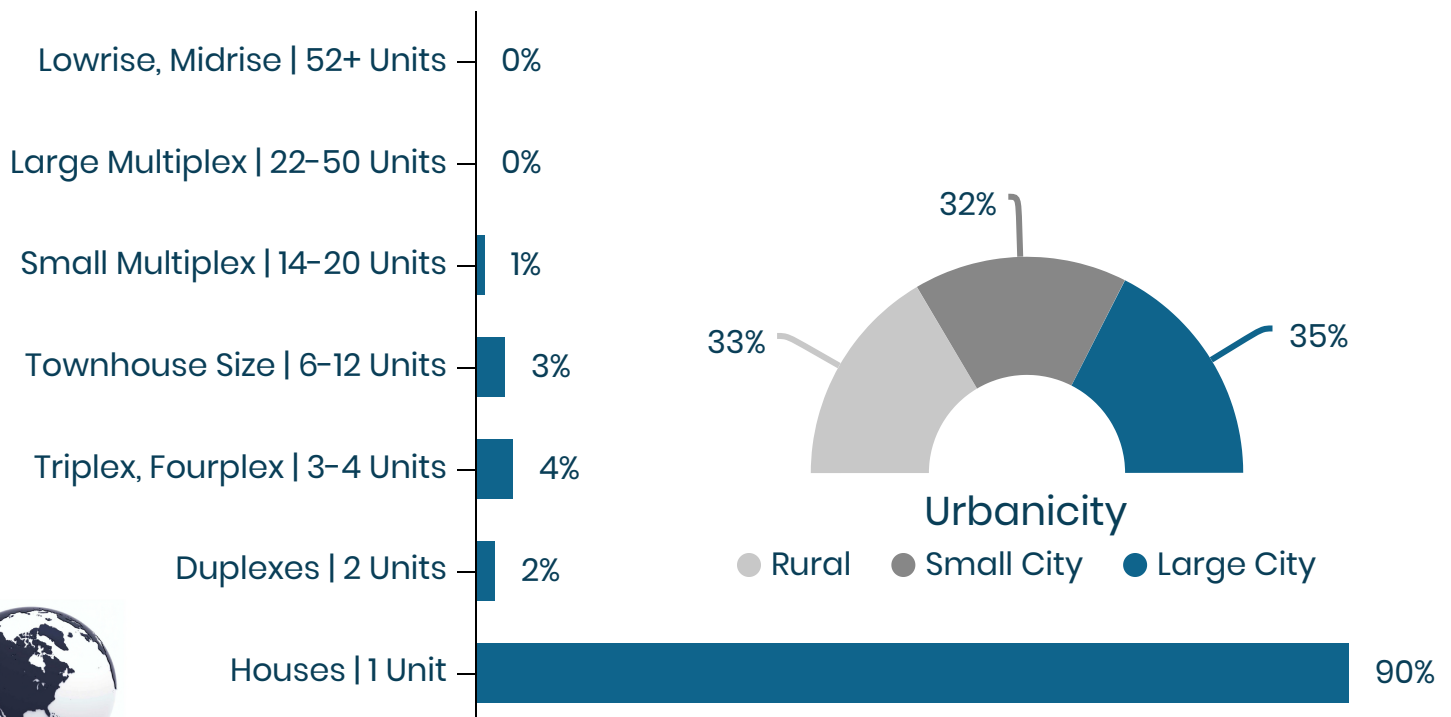
### Share that Moves each Year



### 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.

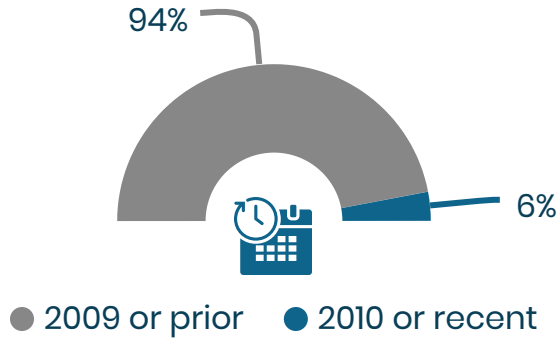
With the world handed to them on a digital device, Digital Dependents have developed progressive attitudes and a global conscious. They tend to be liberals who support the Democratic agenda. They are constantly striving for more out of life, including better careers, the latest fashions, and the newest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

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

# Mid-Scale Medley | P56

Lifestyles and Housing Preferences | National Averages

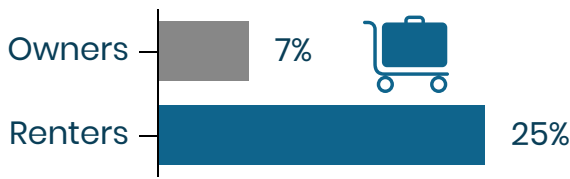
### Units by Decade Built



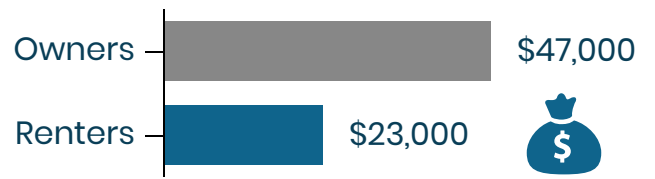
### Households by Tenure



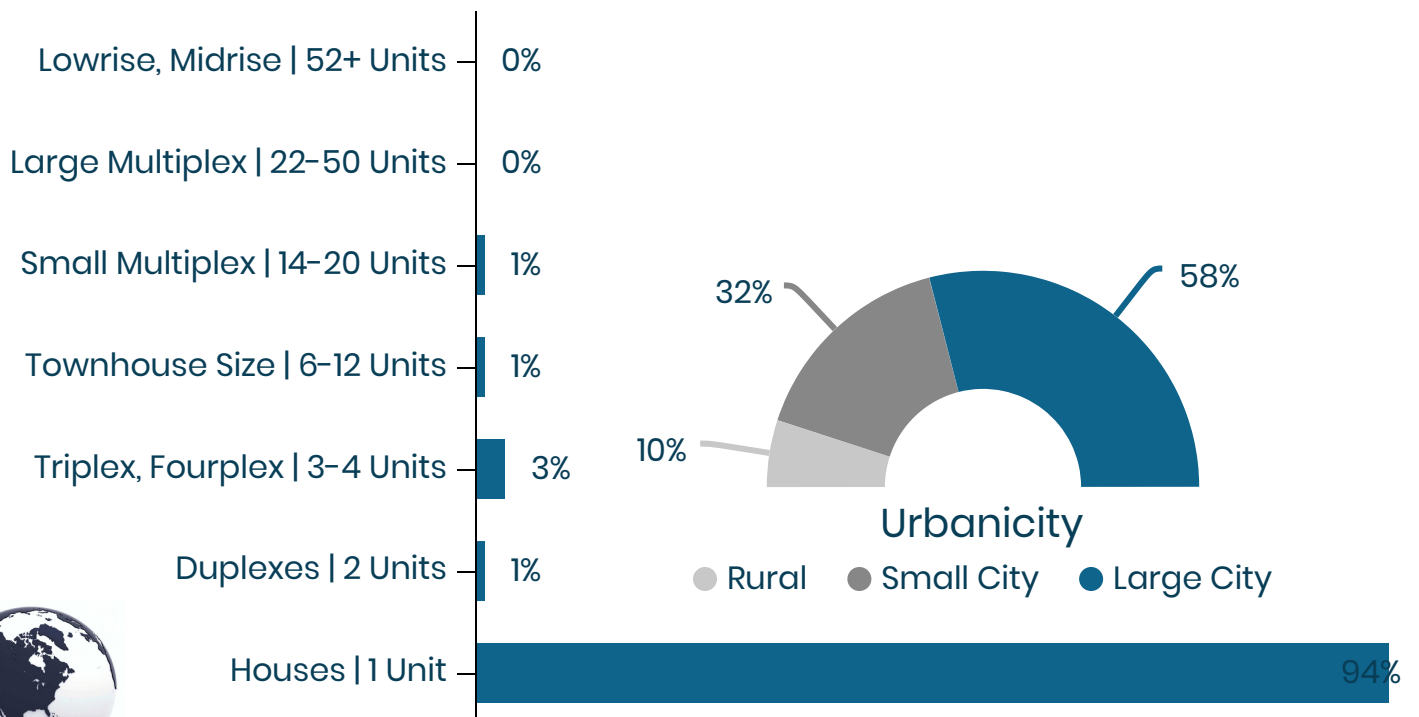
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Moderate Medley, Singles | P56

Mid-aged, middle income, single adults and families living in urban areas

Moderate Medley households are both singles and divorcees living in older, city neighborhoods that have been bypassed for gentrification. These blue-collar laborers often live in worn houses and funky apartments. Most are mid-aged and a little over half are childless. Their educational profile is a mix of some high school, some with diplomas and many who have taken some college classes but never graduated. The majority work at lower-echelon or manual-labor jobs in transportation, food services and construction. Despite their low incomes, many have managed to buy their homes, which typically were built more than a half-century ago.

Moderate Medley singles lead unpretentious lifestyles and are happy to take advantage of nearby city amenities, spending their free time playing pool, going to movies or catching a meal at a fast food joints. On weekends, they like to go to the lake or play a musical instrument. Because they work long hours, they don't spend a lot of time at home, but when they do, they enjoy playing video games and listening to music. Always in search of opportunities to make extra money, they like to gamble by playing bingo, buying lottery tickets, and taking buses to the casinos.

Most prefer to shop at nearby stores, typically buying what they need at the moment and ignoring the designer fashion of high-end boutiques. They shop dollar and value stores, plus discount department stores. With fewer than half owning cars, they rely on public transit to get to their jobs and downtown entertainment. They have a moderate tendency to travel domestically, taking vacations by plane or rental car.

Moderate Medley households regard media as entertainment rather than a vital source of news. They are more likely than average households to watch a wide variety of television programming. They don't read magazines religiously but enjoy content that fuels their aspirations for the home, cars, and travel that they can rarely afford. They use the internet for entertainment, including gaming and downloading music. They rarely bank online; in fact, they rarely set foot inside a real-world bank either. These risk-averse households have few investments and tend to survive by using plastic, including both credit and debit cards are popular among these households, whereas saving for the future is not.

Recognizing that they have a long way to go in fulfilling their dreams, they say that they want to advance on the job and make more money. Politically, they tend to lean Democrat. To resonate with Moderate Medley, brands should use messages that emanate a trendy and elite image - plus a coupon.

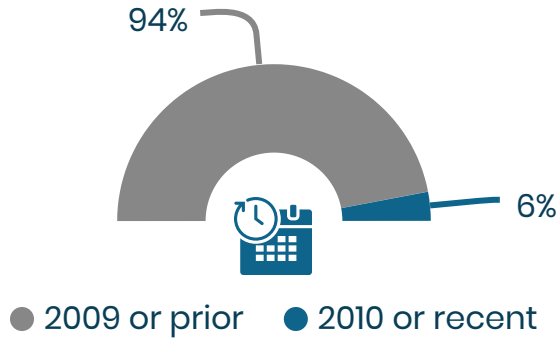
Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.



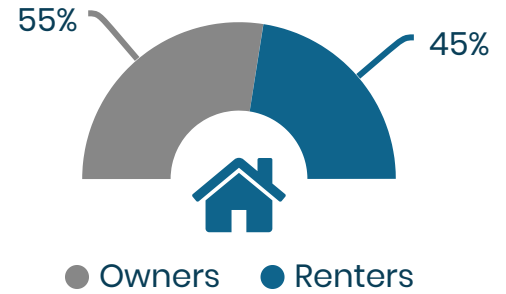
# Small Towns, Shallow Pockets | S68

Lifestyles and Housing Preferences | National Averages

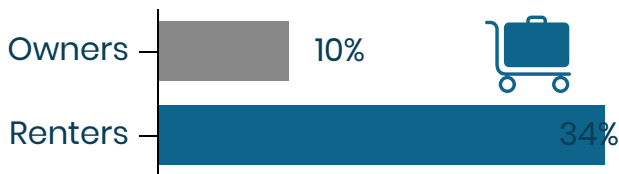
### Units by Decade Built



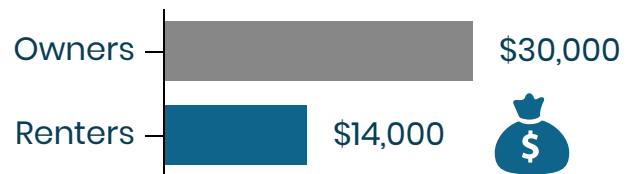
### Households by Tenure



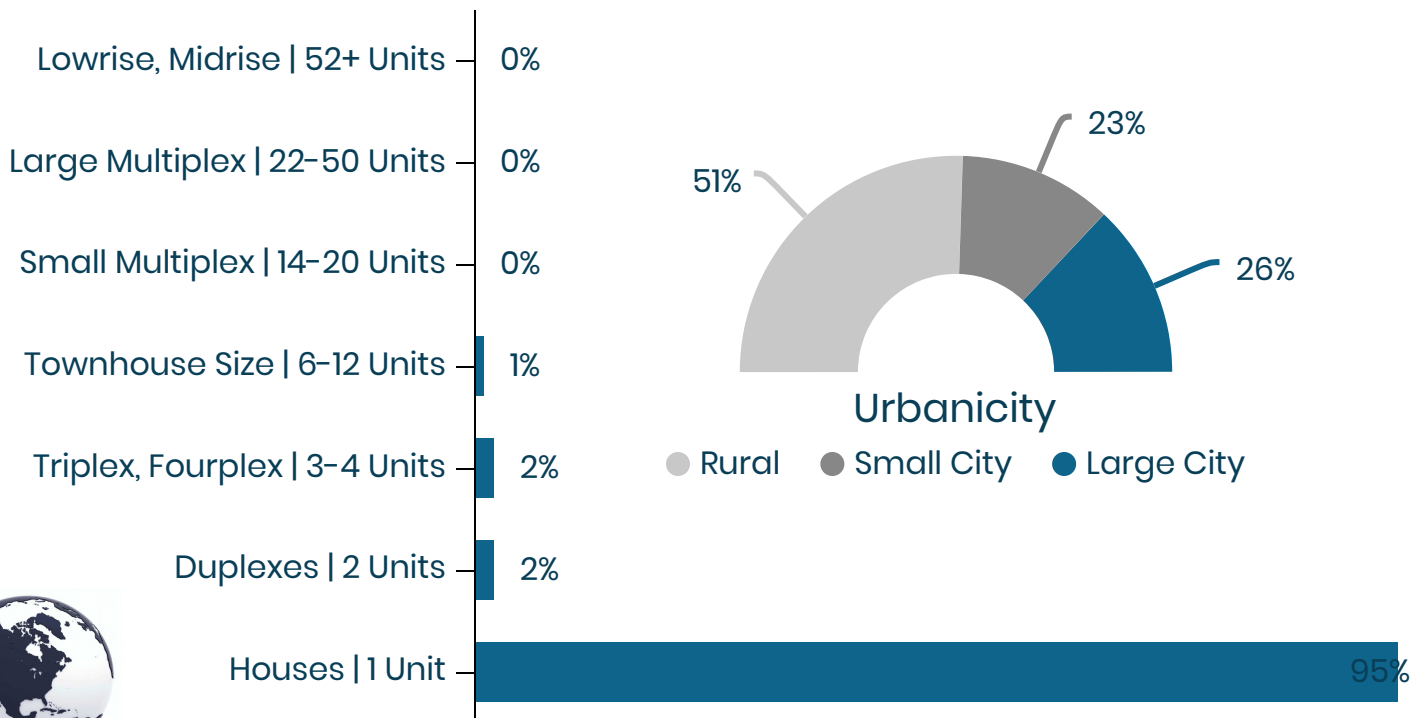
### Share that Moves each Year



### 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.

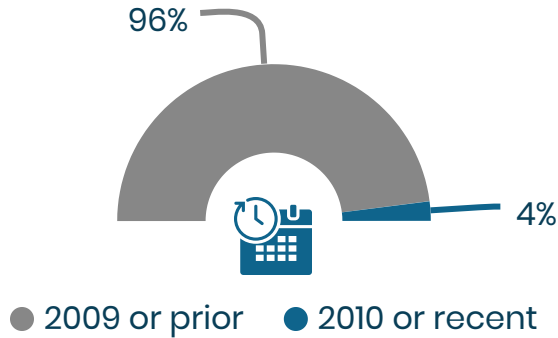
By heritage and inclination, Small Towns & Shallow Pocket households are conservative in their views. Many describe themselves as moderate Democrats. Faith plays an important role among these households; being active in the local church is a given. These older singles are very active church goers. Although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

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

# Urban Survivors | S69

Lifestyles and Housing Preferences | National Averages

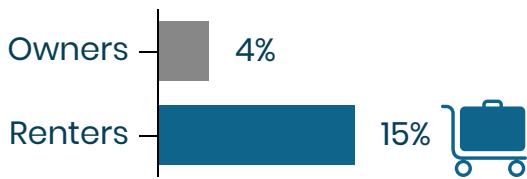
### Units by Decade Built



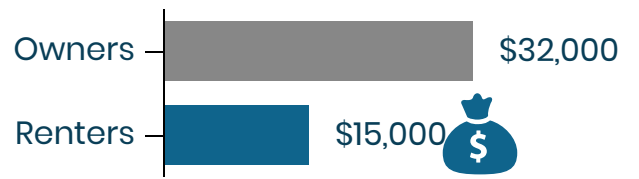
### Households by Tenure



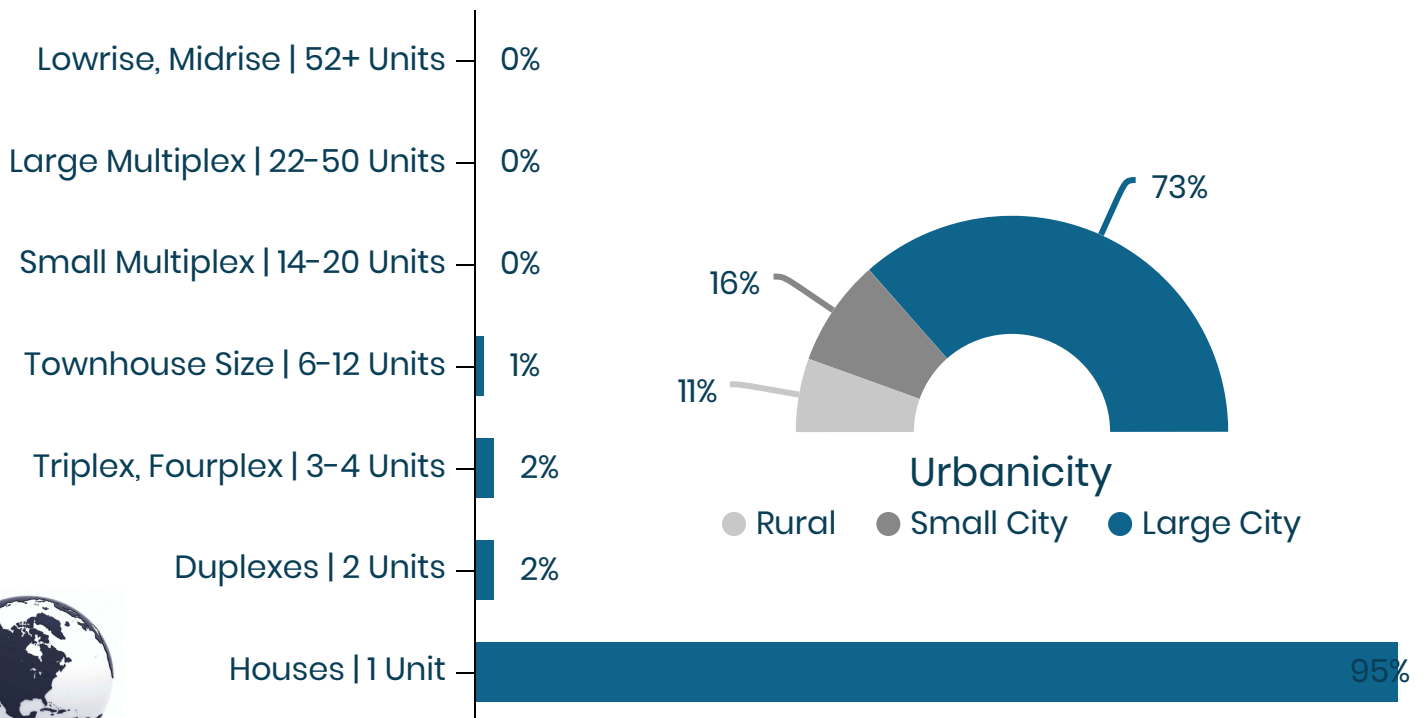
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Urban Survivors | S69

Middle aged, older singles and single parents established in modest urban settings

Centered in moderate neighborhoods in large and second-tier cities, Urban Survivors are older, lower-income households living in aging houses. Most of the householders are over 50 years old and either widowed or divorced. More than 25% did not graduate from high school, and only a select few have earned a bachelor's degree. Many get by on minimum wages from jobs as blue-collar or service sector workers. With household incomes half the national average, these households can only afford modest lifestyles in often old housing.

Urban Survivors are mostly found in the South and Midwest states, typically in older sections of big cities that have struggled with unemployment and poverty for years. These householders own their homes, but their aging bungalows and craftsman-style houses are often in need of repair. Most of the housing stock was built before 1960, and today the structures are valued at less than one-third of the national average.

With their modest budgets, the Urban Survivor households can't afford luxurious lifestyles. They'll occasionally go out to a bar, club or cinema. Most evenings, however, are spent at home, where they cook, do crafts or watch television. Having had few dealings with banks or brokerage houses, they look to collect valuables as a source of wealth, whether it's coins, comics or sports memorabilia. They are fond of the daily lottery and gambling at casino tables and bingo halls in hopes of quick winnings. These households make a mixed market for sports and athletic activities. The younger household members enjoy aerobic sports like football and swimming. The older household members prefer fishing. Everyone seems to enjoy armchair sports; they watch basketball and motorsports on their older televisions.

In the marketplace, Urban Survivors can be hard to pin down. Some enjoy shopping while others rarely venture into malls and stores. Many care about convenience above all and prefer local stores to national chains. They also like stores that carry a wide selection, and many admit that they have a tendency to buy products on the spur of the moment. Yet most are price sensitive and end up at discount department stores and discount chain stores. Nearly 70% are unmarried and many say they want to look attractive. About 25% report that they spend a lot of money on cosmetics, and double the national average.

These urban households are an important media audience. They are fans of the range of traditional media, including television, radio, newspapers and magazines. They tune in to television networks that offer movies, documentaries and history programs. Their taste in music swings from rhythm and blues to hip-hop and reggae. They read magazines that cover music, business, and ethnic issues; and they enjoy leafing through the home and food sections of the daily newspapers. Although they are not hyperactive internet users, they do go online to play games, look for better jobs and participate in social networking websites.

Politically, these households are some of the most Democratic voters in the nation; they align themselves with the party at nearly twice the national average, but the older populace includes both social liberals and conservatives. Many residents are active in the community and are willing to volunteer for groups to better their neighborhoods. Mostly, though, they want to land a more lucrative job to improve their standard of living and upgrade their home. Money, they say, is the best measure of success.

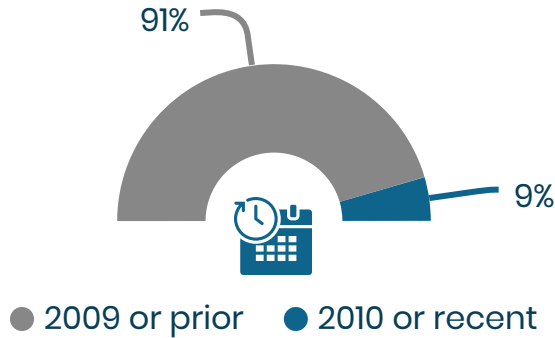
Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

# Section 1-K

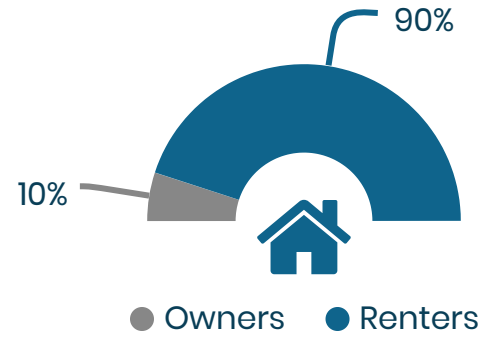
# Bohemian Groove | K40

Lifestyles and Housing Preferences | National Averages

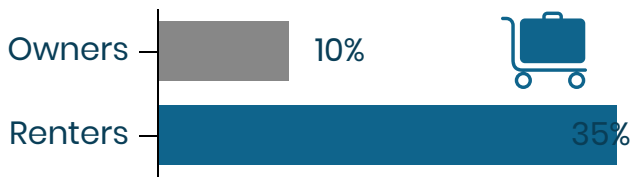
### Units by Decade Built



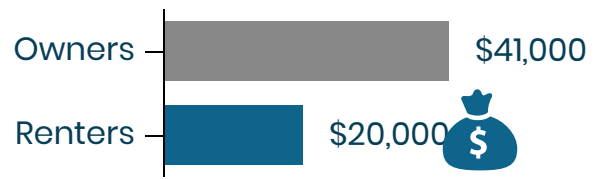
### Households by Tenure



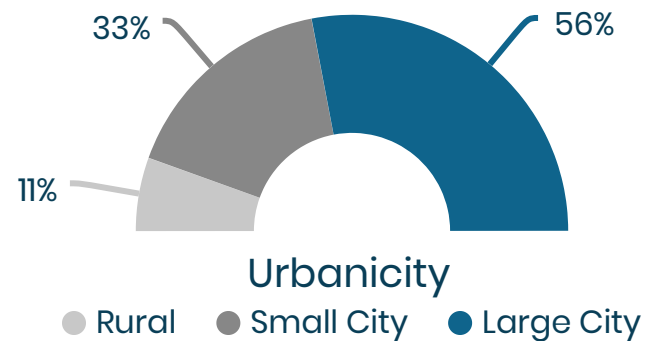
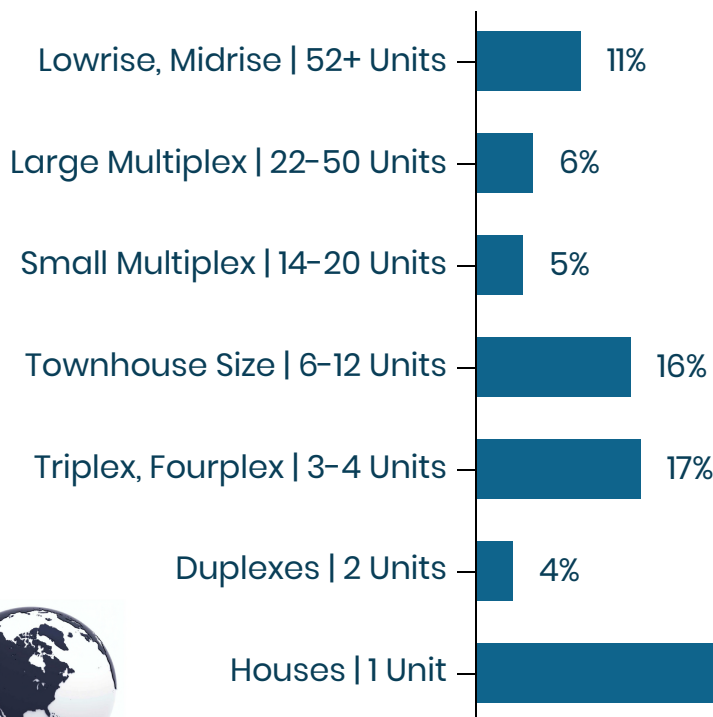
### Share that Moves each Year



### 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.

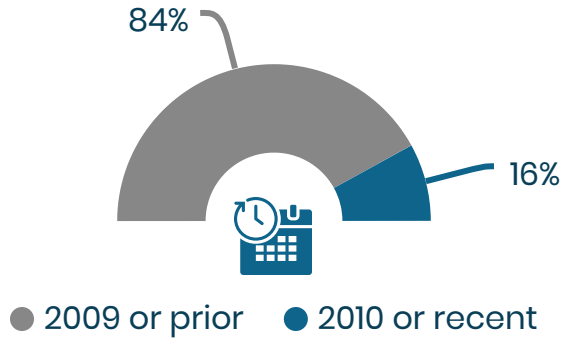
Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.



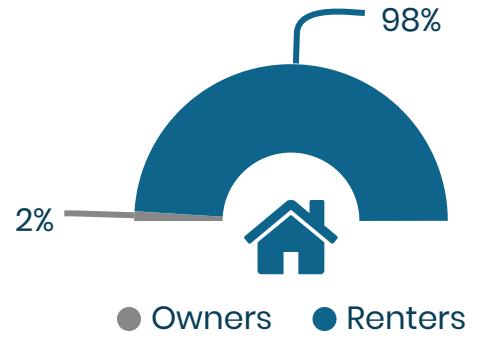
# Full Steam Ahead | O50

## Lifestyles and Housing Preferences | National Averages

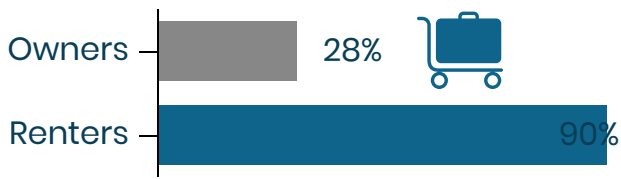
### Units by Decade Built



### Households by Tenure



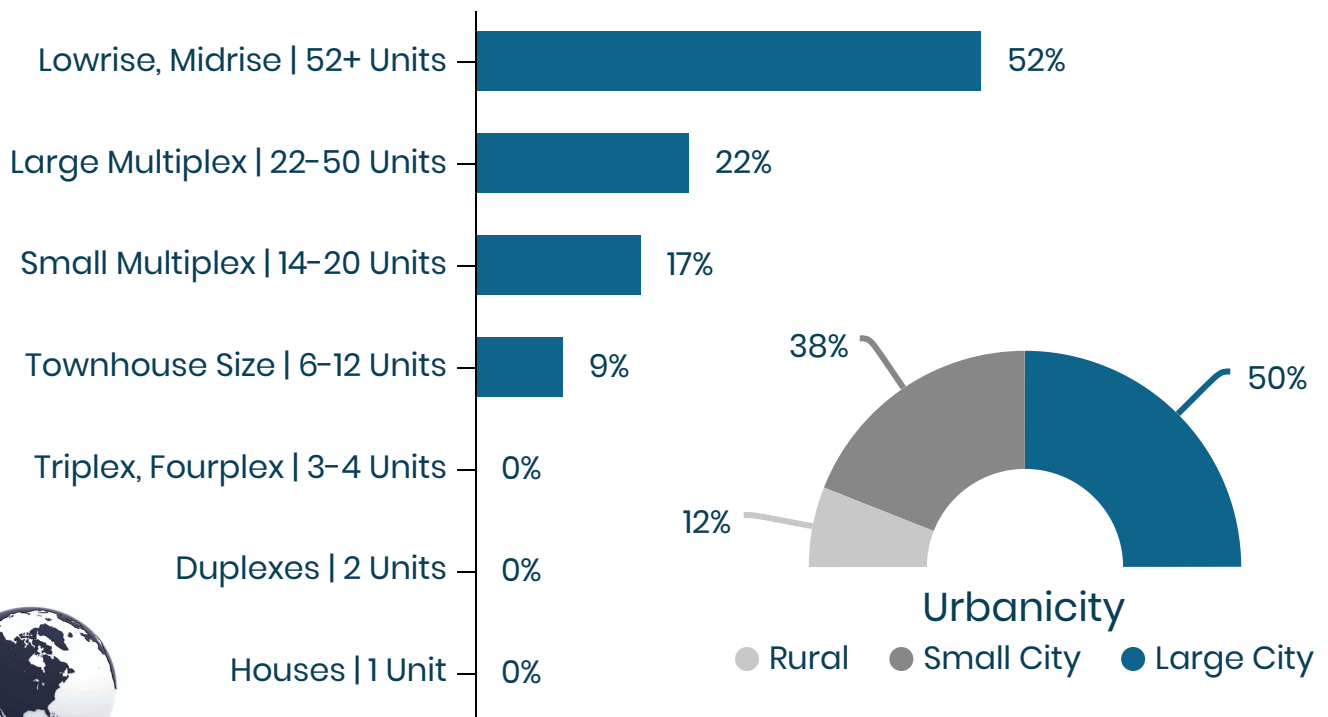
### Share that Moves each Year



### 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.

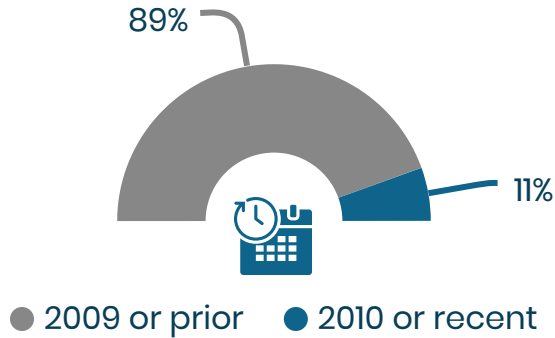
Although these households have progressive attitudes about society, only half have taken the time to voice that opinion at the voting booth. Few would dispute that they are lefties and pro-environment and pro-Democratic Party to support progressive social issues. Again, some are too preoccupied or just 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.

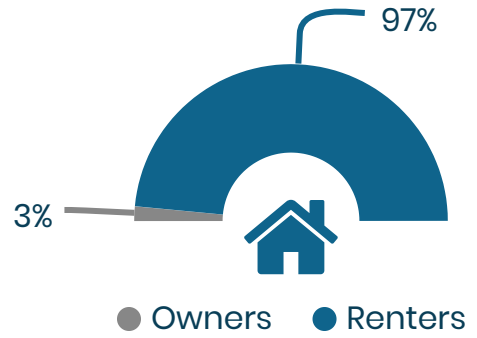
# Urban Ambitions | O52

Lifestyles and Housing Preferences | National Averages

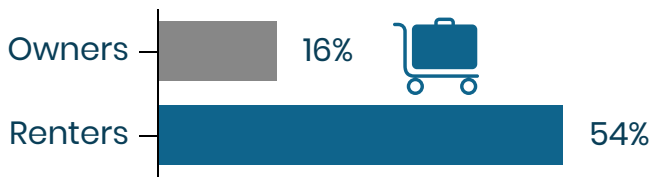
### Units by Decade Built



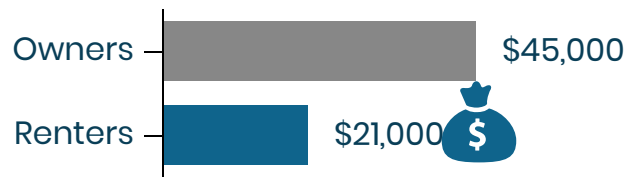
### Households by Tenure



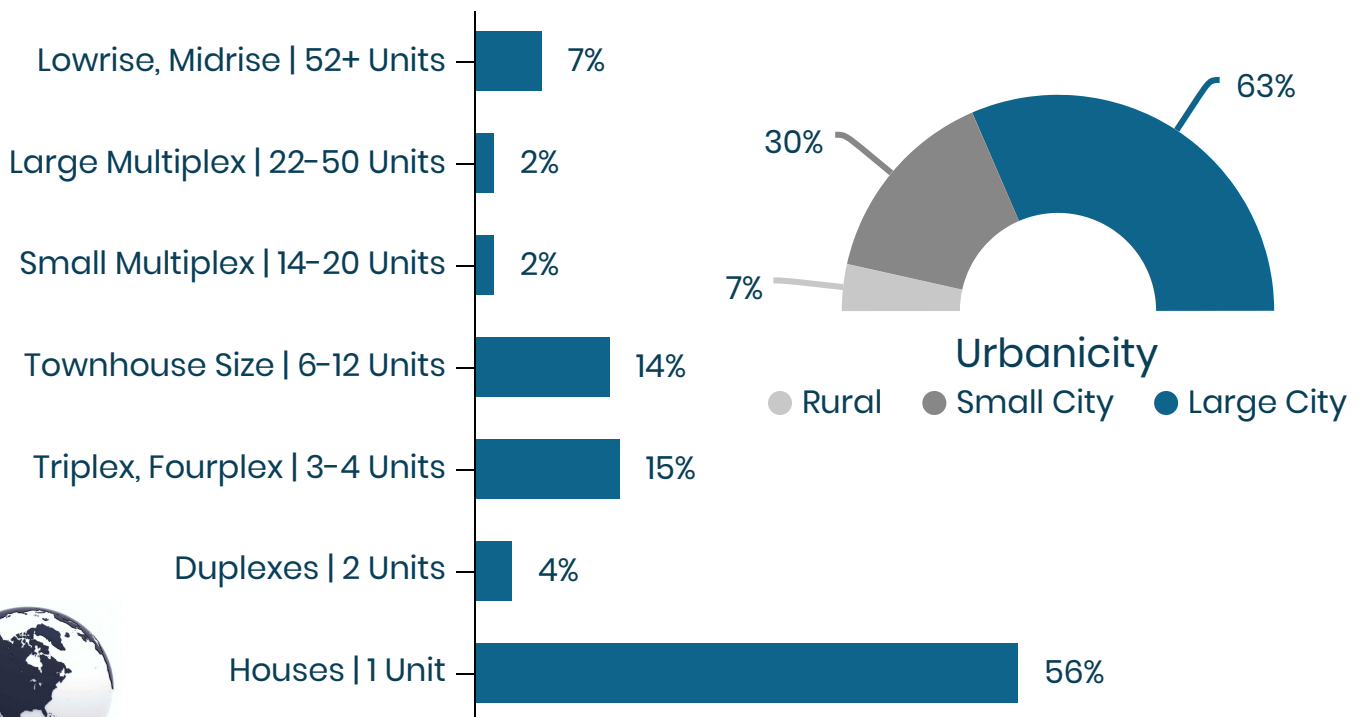
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Urban Ambition, Singles | O52

### Generation Y singles and single-families in urban fringes of mid-sized cities

Young singles and single parents are prevalent among the Urban Ambition households. They include apartment-dwellers in urban fringe neighborhoods. Many are under 35 years old, half have children and many have some college education while earning low wages from first-time jobs. Their neighborhoods are characterized by low-rise apartments, rental houses, secondhand stores and funky cafes. These are transient households with young adults, and many are not long removed from living at their parents' homes. Nearly 75% have lived at the same address for fewer than five years, and they are always on the hunt for a better job and larger apartment near reliable transportation.

With their tight budgets, these households can't afford the trendiest fashions, status cars, or yuppie values. They do relatively little traveling and eating at casual-dining restaurants. However, they will shop the clearance racks at value-oriented chain stores, and they spend their nights at home listening to music and watching movies on pay cable channels. They will occasionally splurge on the latest consumer electronics and cell phones, but only if they can get internet access at a bargain price.

There's a lot of pride in these households, with residents vying to create better lives for themselves and their children. They go to colleges and technical schools to improve their employment chances. In their apartments, they lean toward media and radio stations with rhythm and blues and hip-hop music. With many households leery of the high cost of city cinemas, they opt to pay for cable television channels to watch movies and adult sitcoms. They pick up a variety of magazines to stay current with the latest news, literature and pop culture, fitness, fashion, and music.

Online, Urban Ambition households are looking for a job, learning about an illness and seeking entertainment, and streaming music. Although these households like ads that help them keep up with music and fashion trends, they don't rely on them to make purchase decisions. They prefer learning about brands from mobile and online display and video ads. Resonating message themes include those that exemplify a cutting edge status, offer novelty and a variety of styles and are priced right.

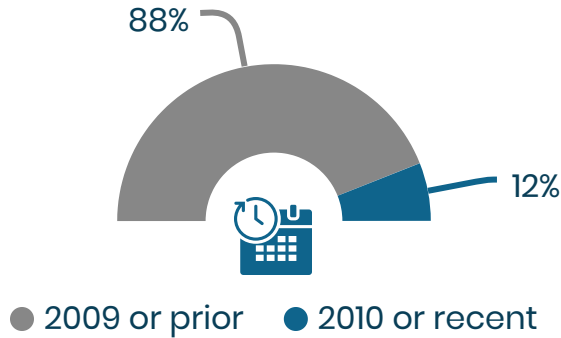
Like other young households, Urban Ambition households are liberal but politically disengaged. They tend to vote Democratic and believe personal achievement is important. They talk of wanting to advance in their careers as soon as possible, and not just to gain the respect of friends and relatives. They see insufficient funds as one of their biggest challenges, and success can be measured in cash.

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

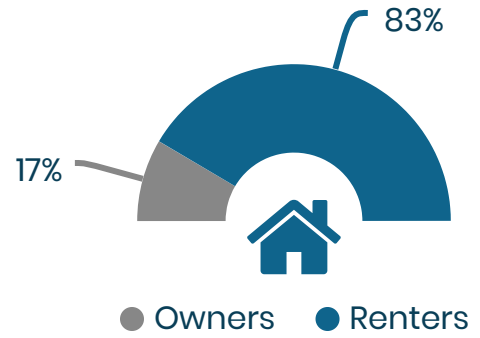
# College & University Affiliations | O53

Lifestyles and Housing Preferences | National Averages

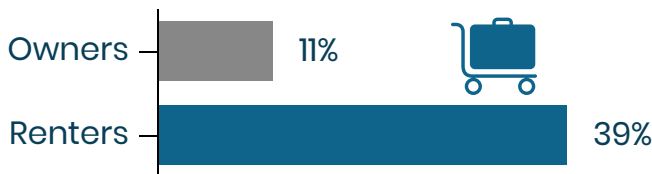
### Units by Decade Built



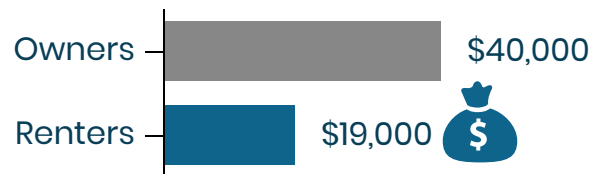
### Households by Tenure



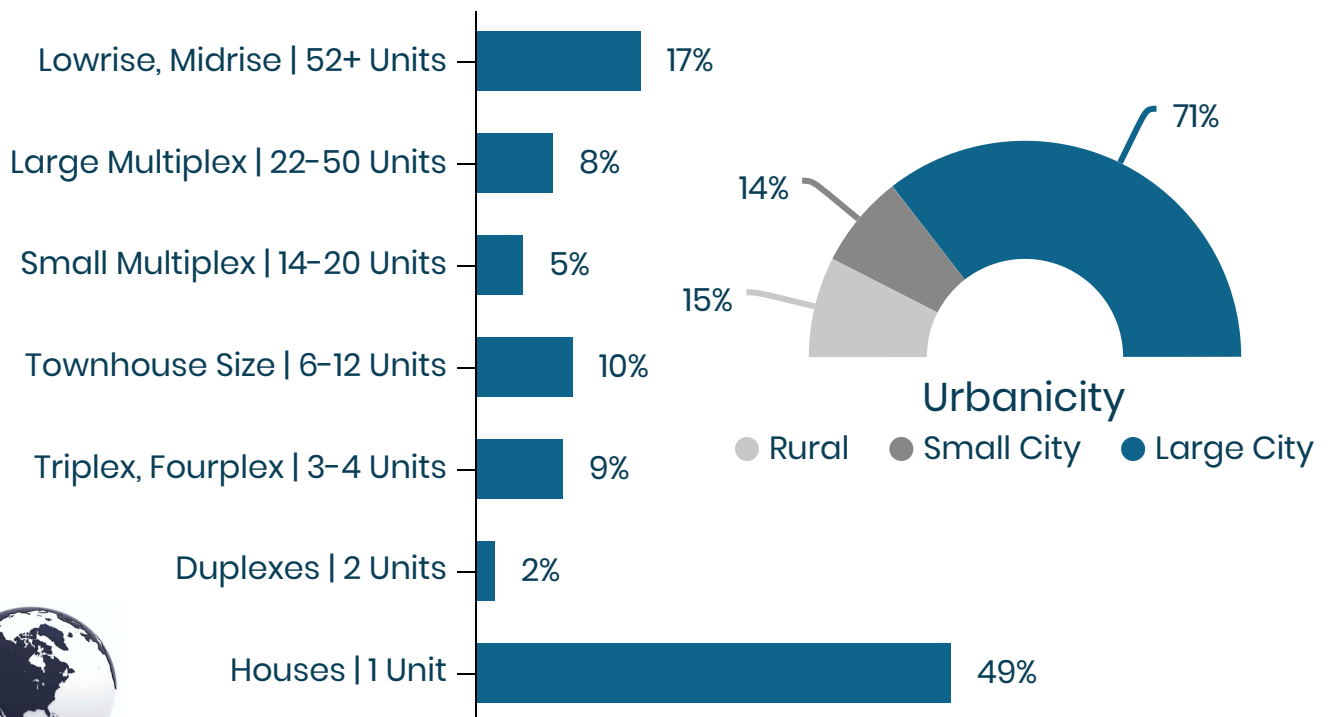
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## University & College Affiliates | O53

Recent graduates, entrenched alumni, junior faculty, and campus staff in college towns

University & College Affiliates ("Colleges and Cafes") live almost exclusively in university towns, but these residents aren't all college alumni who can't bear to leave their old stomping grounds. Some of these young singles are also support staffers who work on campus or in entry-level jobs close to schools. They tend to be Millennials under the age of 35 years with college degrees. Although they have mixed employment, most of these households have moderate incomes and pay modest rents in older, low-rise apartment buildings. The transient nature of campus communities is reflected in the fact that a majority of residents have been at the same address for fewer than five years. Some stick around for the lively street scene filled with funky clothing boutiques, raucous pizza joints and used bookstores. Others are considering applying for an advanced degree.

The diverse University & College Affiliate households have wide-ranging lifestyles. They live for the journey and are enthusiastic about trying new things. There are households that are into foreign films and classical music concerts and those that visit state fairs and go target shooting. All of these young households are into working out and enjoying weekend games of pickup football and basketball. Most of the residents don't earn much money. Nearly 75% don't own cars, but they enjoy shopping for designer fashion or the latest consumer electronics. Many shop at discount clothiers and get by on fast food and supermarket takeout. With many of these young households lacking advanced cooking skills, they admit that their favorite cuisine is often fast food although they like the trend of healthier fast food options.

When it comes to media, University & College Affiliate households have varied preferences. They listen to a variety of musical genres, from traditional country and album-oriented rock to hip-hop and rhythm and blues. They are often too busy to sit down and watch television, but they do like keeping up with the latest entertainment news and watch animated shows and Millennial-targeted reality shows. They like reading magazines, and their favorite publications run the gamut from travel to sports. Not surprisingly, they have deep connection with digital media. Because so many go online through their cell phones, these households tend to use the internet to email or instant messaging friends, rather than an entertainment channel for downloading music and gaming.

These households are receptive to brands engaging them when they go to stream their favorite television shows. They are also open to learning about brands via online display and video. This is also an email-receptive market that uses coupons or brand announcements in their e-inbox to inform their online and offline shopping.

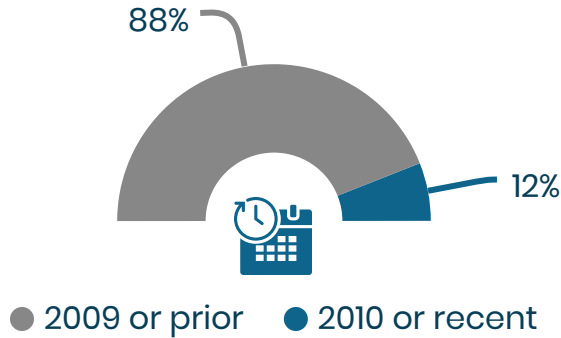
For political analysts, they households can be difficult to read. These households tend to have little participation in the electoral process; half have failed to register to vote. They tend to be liberal in their outlook, though their positions are all over the ideological map. Considering their limited budgets, they are unexpectedly generous with charitable donations of time as well as money. They give to religious organizations and are also likely to volunteer and give to social welfare causes.

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

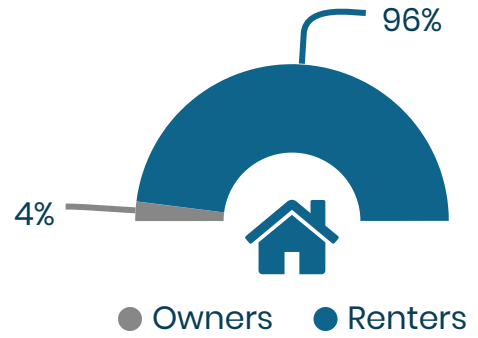
# Striving Single Scene | O54

Lifestyles and Housing Preferences | National Averages

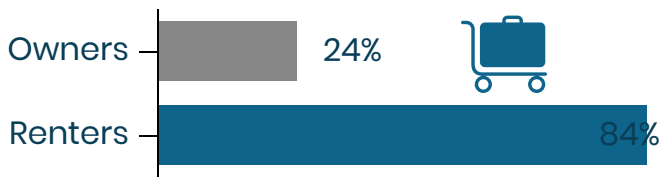
### Units by Decade Built



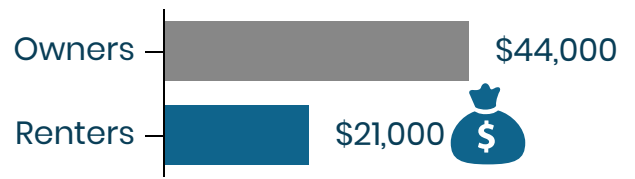
### Households by Tenure



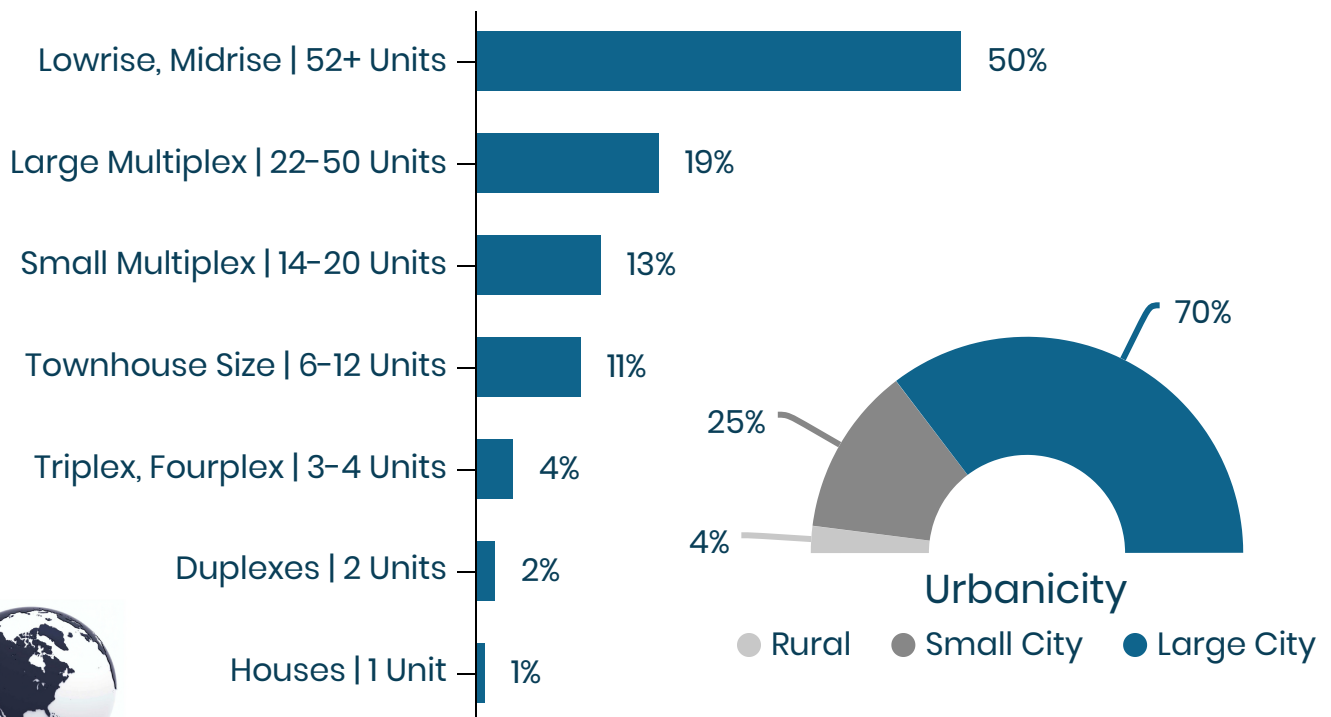
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity





## Striving Single Scene | O54

Young singles and city dwellers, well-educated, upwardly mobile, career-driven

Striving Single Scene households have the largest share of singles across the nation, and it represents a way station for young city singles before they marry, settle down, and start families. Found in big cities throughout the South and Midwest, these mobile 20-somethings tend to be educated and employed in entry-level professional jobs. A disproportionate number are renters in older apartment buildings close to the urban action. Without cars, they are happy to walk or take public transportation to bars, health clubs, boutiques and movie theaters.

These young striving singles lead entertainment-intensive leisure lives. They like to go out at night to clubs and concerts. They travel to beaches and they make it a habit to visit a new destination every trip. They like to take adult education courses to make new friends as much as to improve their skills in painting and photography. They try to look their best by working out regularly and taking aerobics and yoga classes. In their apartments, they'll relax with a book, invite friends over for dinner or listen to pop, rhythm and blues, or hip-hop on their favorite radio apps. Having integrated the internet into their lifestyle, they frequently go online to download music, watch videos and play games.

Most of these consumers can't afford high-end stores, but that doesn't stop them from national brand for special sales. They consumers like to stand out and typically buy the latest fashion in season. Self-described early adopters, they enjoy trying out the latest smartphone or health food. That doesn't leave much money for savings, and these households don't often acquire investments, bank cash deposits, and insurance annuities. Instead, many are more concerned with paying down their student and car loans.

With their out-and-about lifestyle, Striving Single Scene households are moderate fans of traditional media, relying on the internet for the information those outlets provide. They've given up on newspapers and magazines, though they do keep up with current affairs and pop culture by visiting various news websites. They put in their ear buds to listen to radio stations on the way to work, and many support public radio. When they are not going out at night, they watch primetime television shows on networks. They turn to the internet to download music, stream videos or keep up their social media conversations with friends.

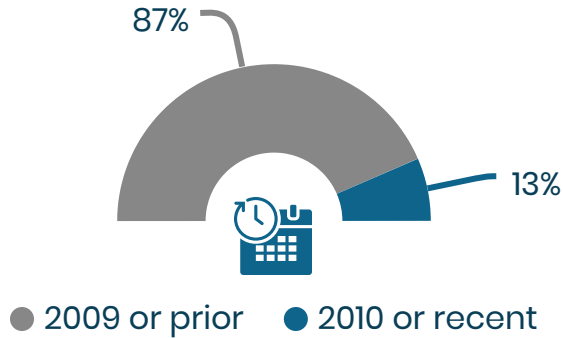
Striving singles are ambitious and spend a lot of time at work and want to advance as quickly as possible. While that doesn't leave them much free time, they still find ways to support liberal causes and tend to lean toward the Democratic Party. They have solid rates for registering to vote, and many are willing to volunteer for a good cause or a worthy protest if the issue moves them.

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

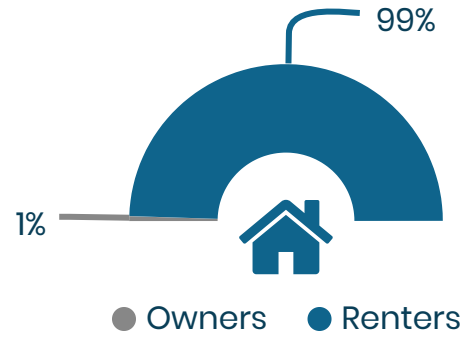
# Family Troopers | O55

Lifestyles and Housing Preferences | National Averages

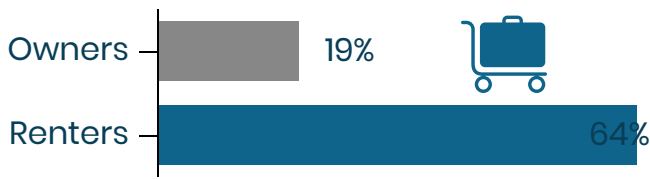
### Units by Decade Built



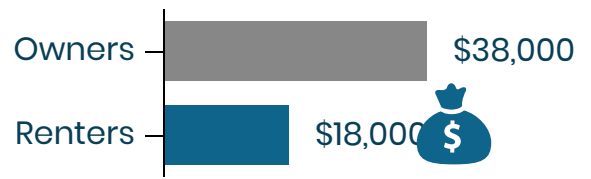
### Households by Tenure



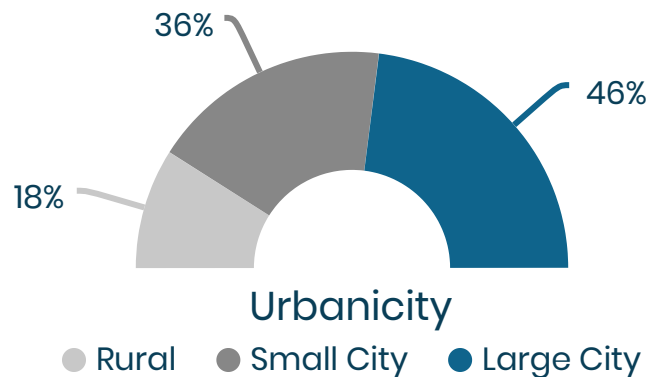
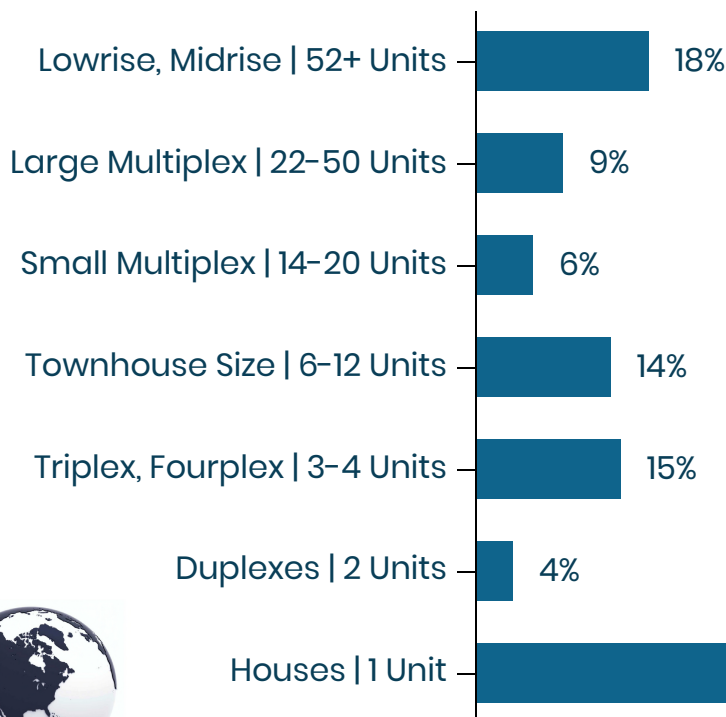
### Share that Moves each Year



### 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.

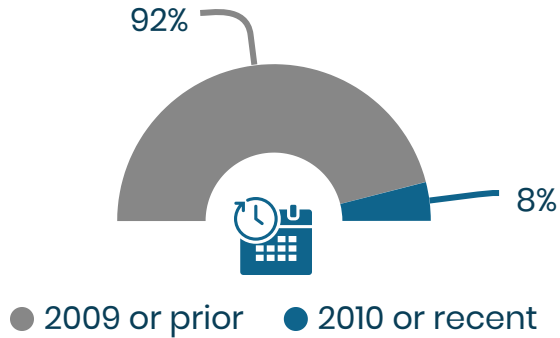
The political values of Family Troopers are still being formed. They are mostly apolitical and for the less than 30% who are registered to vote, they prefer to be called Democrats over Republican. They are into the here-and-now, with little concern about saving for the future, though they are not satisfied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

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

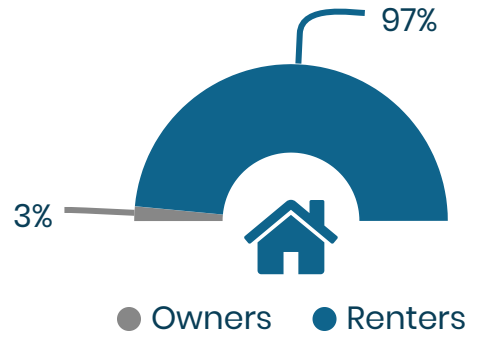
# Humble Beginnings | P61

Lifestyles and Housing Preferences | National Averages

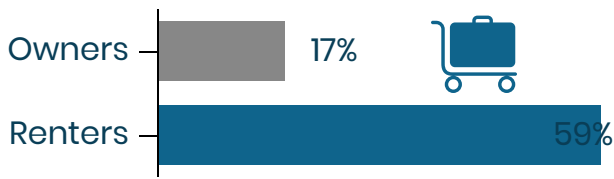
### Units by Decade Built



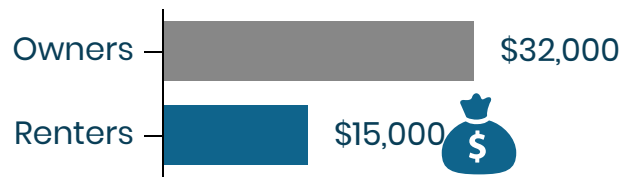
### Households by Tenure



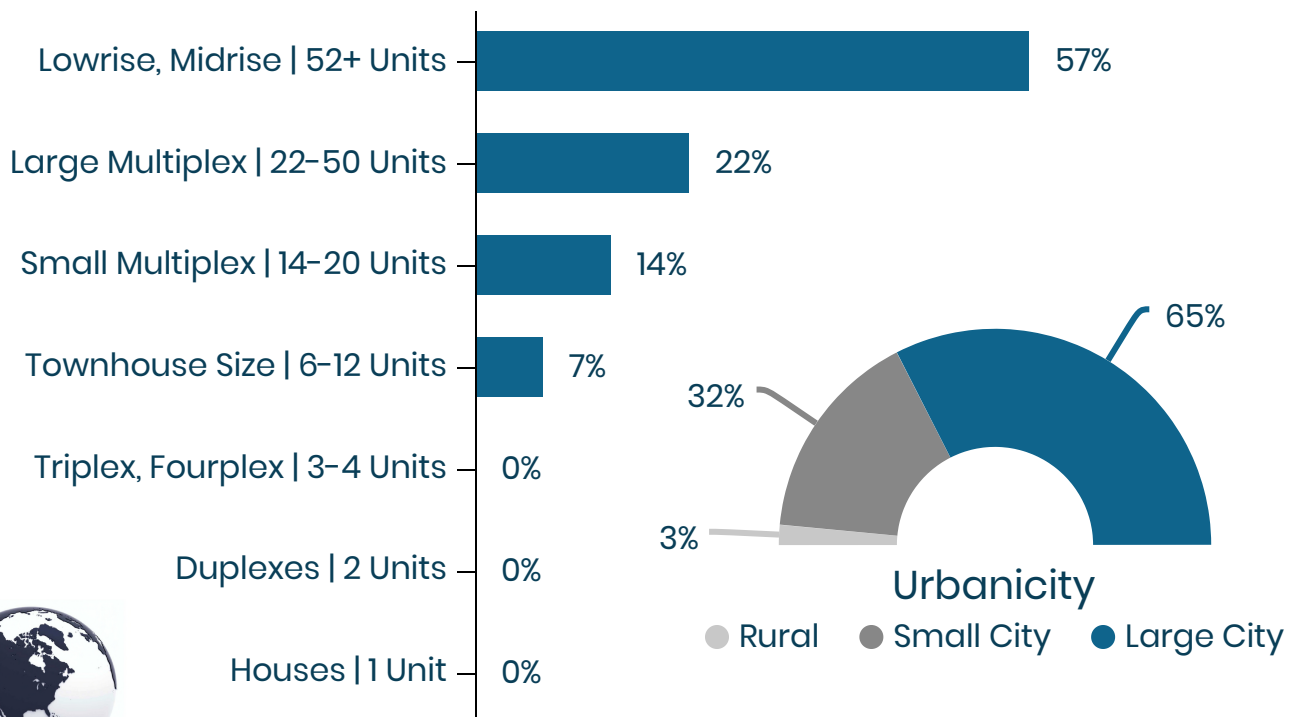
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



# Humble Beginnings | P61

## Singles and single parent households with modest incomes in city apartments

Humble Beginnings are a diverse group of households among the nation's lower income households, and they are striving to make ends meet. They face many challenges, including low-to-moderate incomes, below average educational attainment, and entry-level jobs in the service sectors.

Most are single, but they are not alone. Nearly 75% of these households are single parents with their children, among the highest rates in the nation. Many are trying to raise children alone and on low incomes, tight budgets, and sometimes with language barriers.

With these demographics, Humble Beginnings typically live in crowded low-rise apartment complexes in cities throughout the West, Midwest, and Southern states. Rents are low and the streets are often lined with small factories and parking lots rather than schools and parks. For many, however, these units are all they can afford, though the hope is to move up and out as soon as possible. In this transient world, a majority of residents have lived at their current address for less than three years.

In Humble Beginnings, there's not a lot of money for active lifestyles. The adults pursue few leisure activities, other than the occasional movie or bingo game. They try to take their children to free activities, such as baseball and soccer at local parks, or an occasional excursion to the zoo. These families spend a lot of free time at home, where they listen to Latin music and watch Spanish television stations. They seldom travel.

These households find joy in consumption, but their shallow wallets consign them to discount stores and clearance racks in moderate stores. They frequent a range of clothiers, including dollar stores, discount stores, and chain department stores while reining in their desire to buy the latest fashions. To support family requirements, they will shop at discount toy stores. Few have much at the end of the month to devote to savings, so they have no investments and no interest-bearing bank accounts.

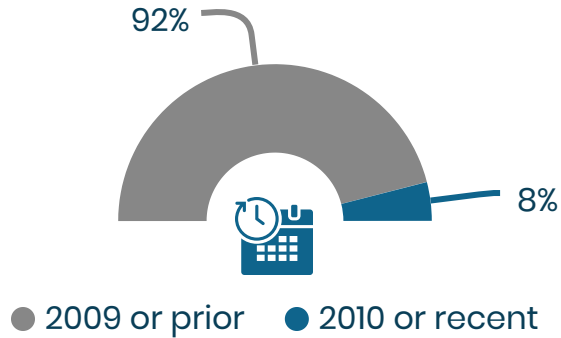
These households often carry debit and credit cards, but they also struggle to pay their monthly bills. Only 35% own a car, which is usually a used domestic subcompact. Their one splurge is consumer electronics. If they can't afford to take their children on fancy vacations, at least they can outfit their homes with large-screen televisions and discount electronic devices. Quite a few of them will pay for premium cable channels each month.

Humble Beginnings feel driven to succeed so they can impress their family and peers and afford to do more. They remain devoted parents who like to indulge their children and protect them from the harsher realities of crime and transient populations within their neighborhoods. While they are not very politically active, these residents do get involved in their church and community. They are willing to support a good cause if it will better their neighborhood and, more importantly, their own standard of living.

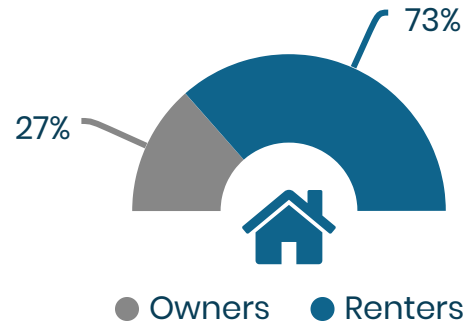
# Senior Discounts in Towers | Q65

Lifestyles and Housing Preferences | National Averages

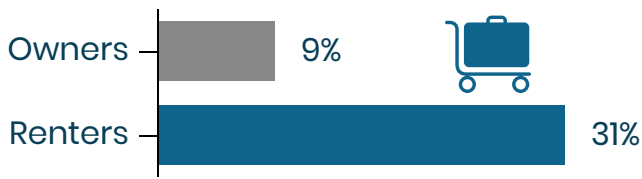
### Units by Decade Built



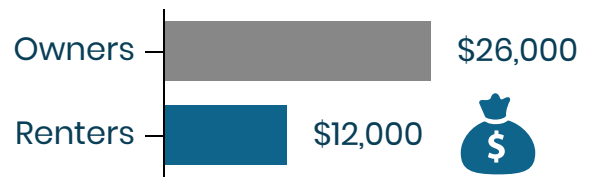
### Households by Tenure



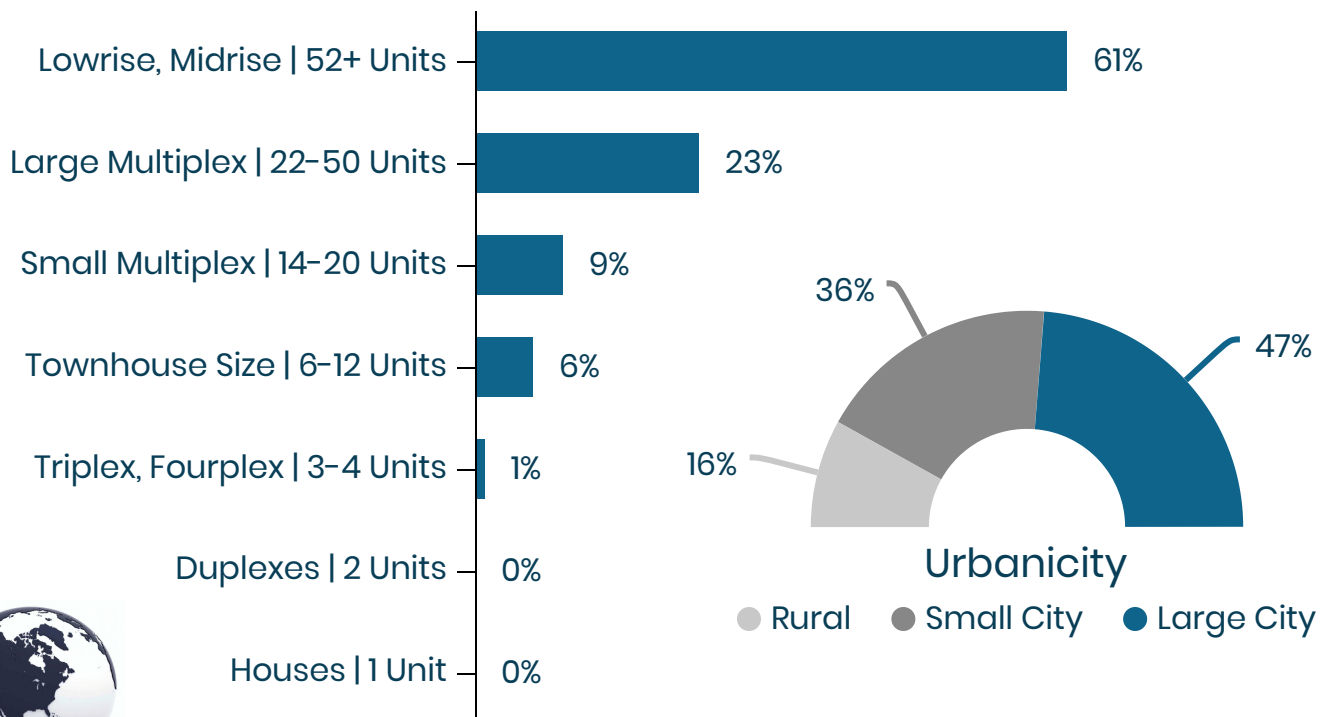
### Share that Moves each Year



### 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.

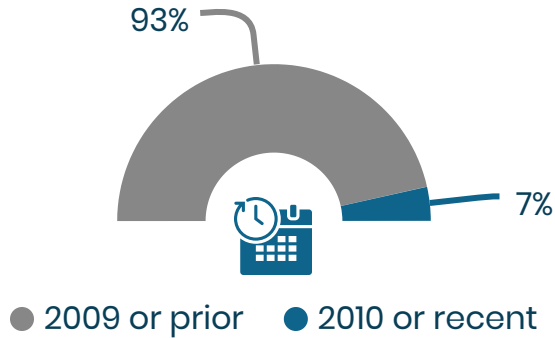
Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.



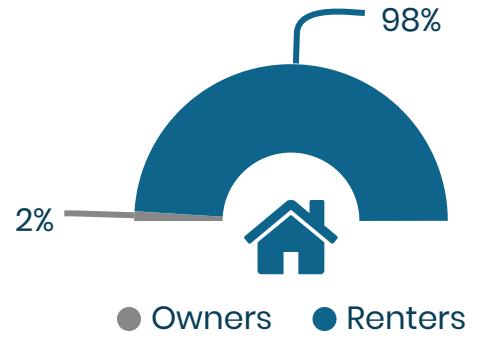
# Dare to Dream | R66

## Lifestyles and Housing Preferences | National Averages

### Units by Decade Built



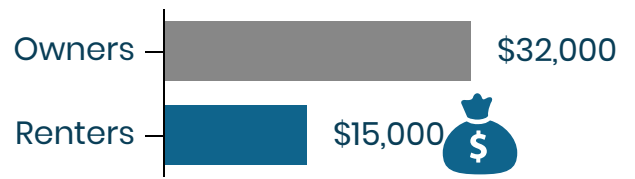
### Households by Tenure



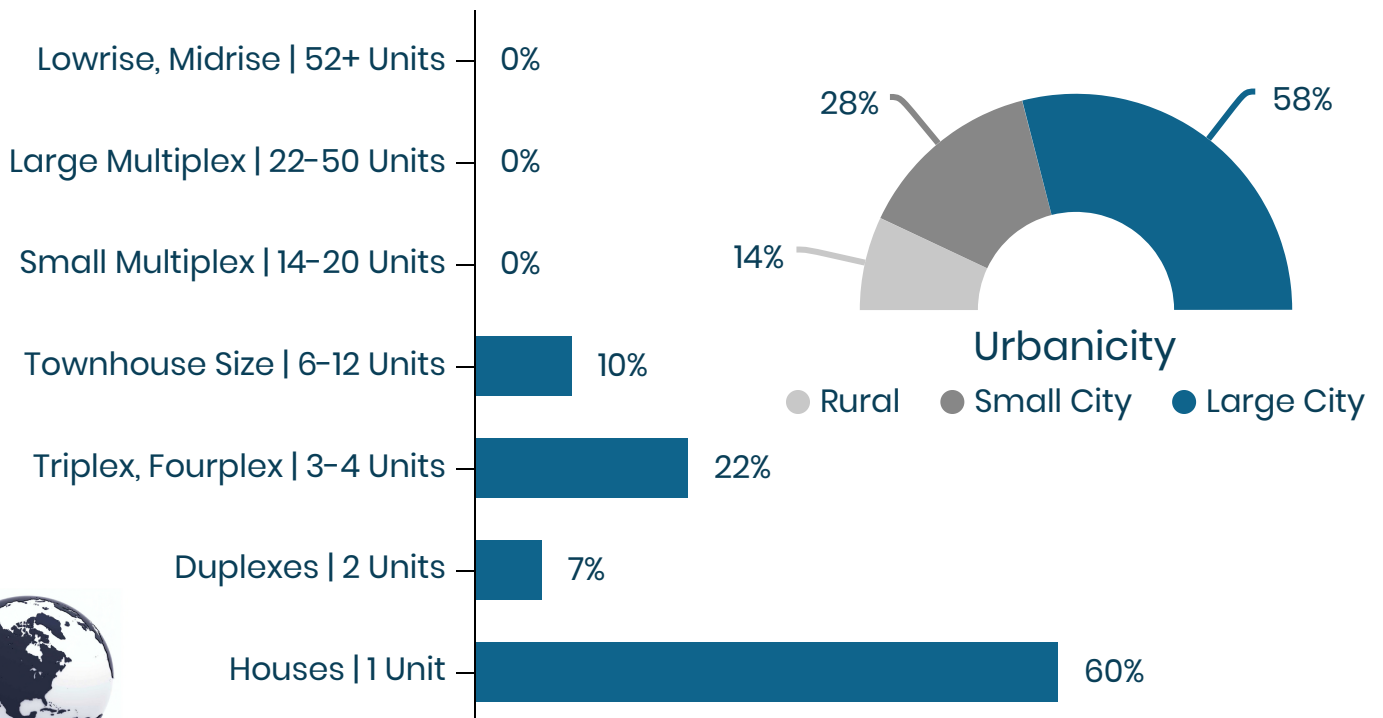
### Share that Moves each Year



### 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.

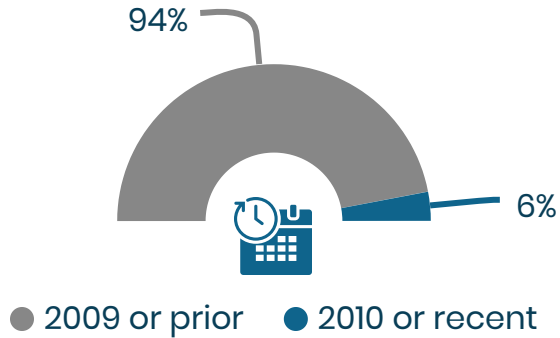
With few long-time residents in their neighborhoods, the Daring to Dream households often seem disconnected from their communities. They don't often vote or belong to a place of worship. Many simply want to get ahead, make more money and find a better place to live. They take adult education courses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

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

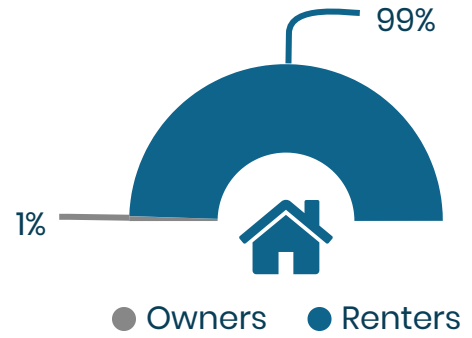
# Hope for Tomorrow | R67

Lifestyles and Housing Preferences | National Averages

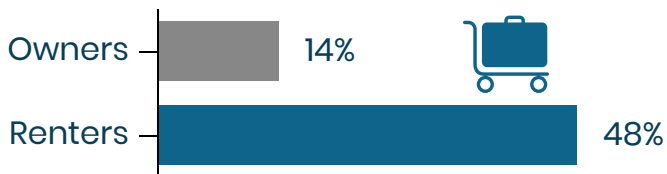
### Units by Decade Built



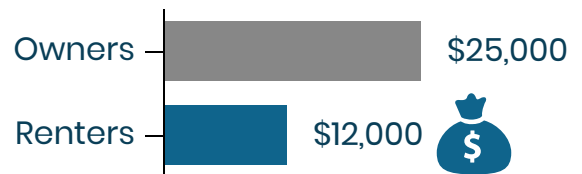
### Households by Tenure



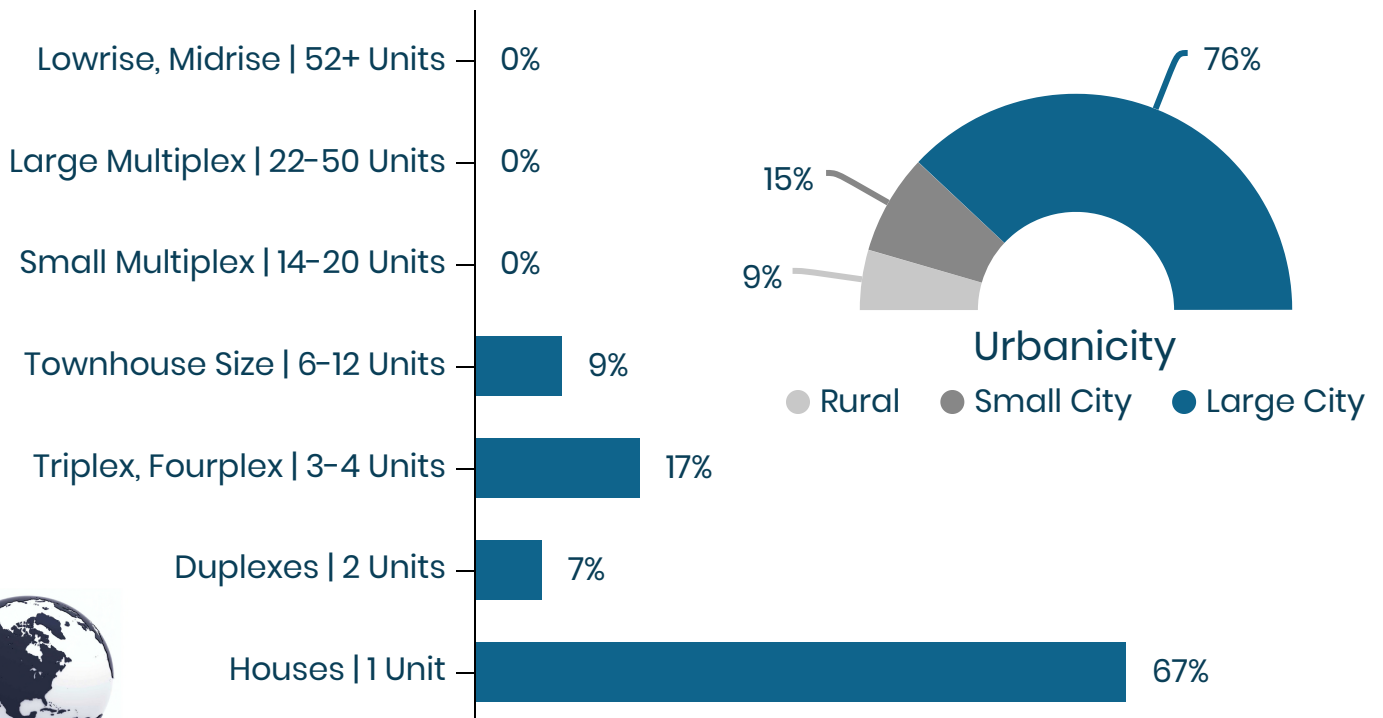
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



## Hoping for Tomorrow | R67

Young, low-income single parents in city apartments, striving for a higher quality of life

Life can be a struggle for Hoping for Tomorrow households, which is a highly transient group of young singles and single parents living in second-tier cities. These households face tough economic challenges. Almost 30% never graduated high school, the average income is one of the lowest in the nation and more than half of household heads are single parents. For these relatively young adults, over 50% are under the age of 35 – but they are aspiring as they mature.

Hoping for Tomorrow households are found throughout the eastern half of the US, especially in second-tier cities in the Midwest and South. More than nine in ten households rent apartments, typically in old buildings and duplexes built in the first half of the last century, many of which are showing their age. However, that's all they can afford because of their low-paying service-sector jobs as restaurant workers and school aides. Few talk of spending their lives in these settings filled with transient residents; nearly 60% have been at the same address for less than 3 years.

Among these financially-challenged households, most lead modest lifestyles. They are young enough to enjoy nightlife, and that usually means heading to a bar or nightclub. If they want to get exercise, they generally go to a park or playground for a pickup game of basketball. However, they are unlikely to splurge on cars, travel packages or season tickets to cultural and professional sports events. Many members spend their evenings at home just to save money. However, to keep their children's entertained, they often go over-budget to get cable channels and new toys. They are exceptionally receptive to online media and they listen to urban radio stations and watch a lot of television. These young parents also loosen their purse strings to buy toys, books and video games. If they can afford it, they'll also get internet access to download music, stream videos and check out social media sites.

As consumers, Hoping for Tomorrow like the latest fashion and hippest styles, but they can only afford the apparel at discount shops and the clearance racks at pricier chains. They splurge at discount stores and moderate chain stores, and say that they look for clothes that can last a long time.

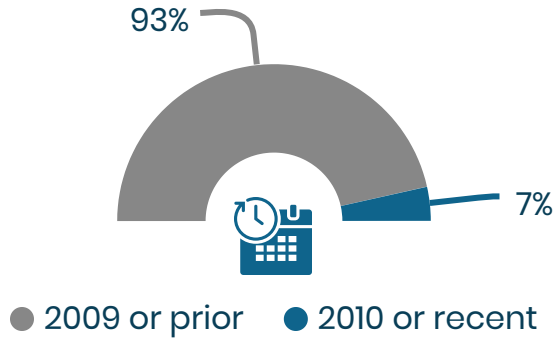
Many Hoping for Tomorrow households are dissatisfied with the limits on their lifestyles. However, they want to get a better job, advance in their careers and be better providers for their children. Some take adult education courses to improve their lives, and they have the support of their church, where they tend to be active members. Although they've only lived in their neighborhoods a short time, they tell researchers that they still want to improve their communities as volunteers.

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

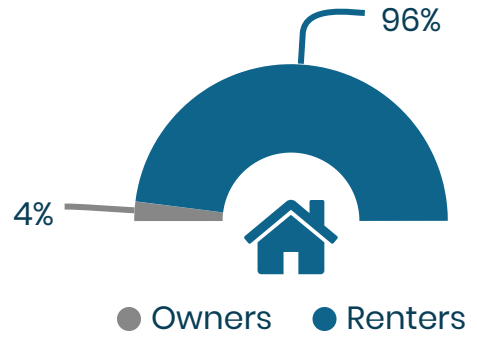
# Tough Times | S71

Lifestyles and Housing Preferences | National Averages

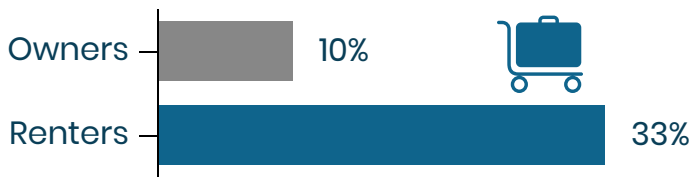
### Units by Decade Built



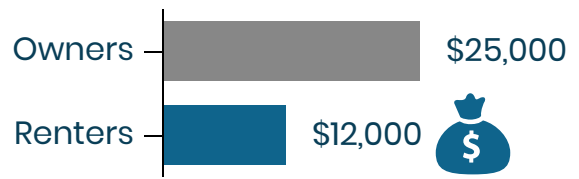
### Households by Tenure



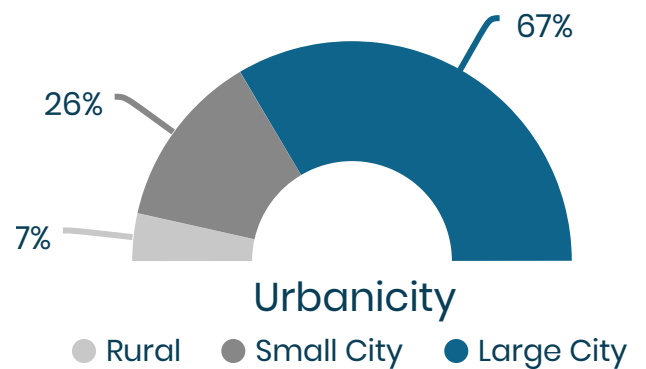
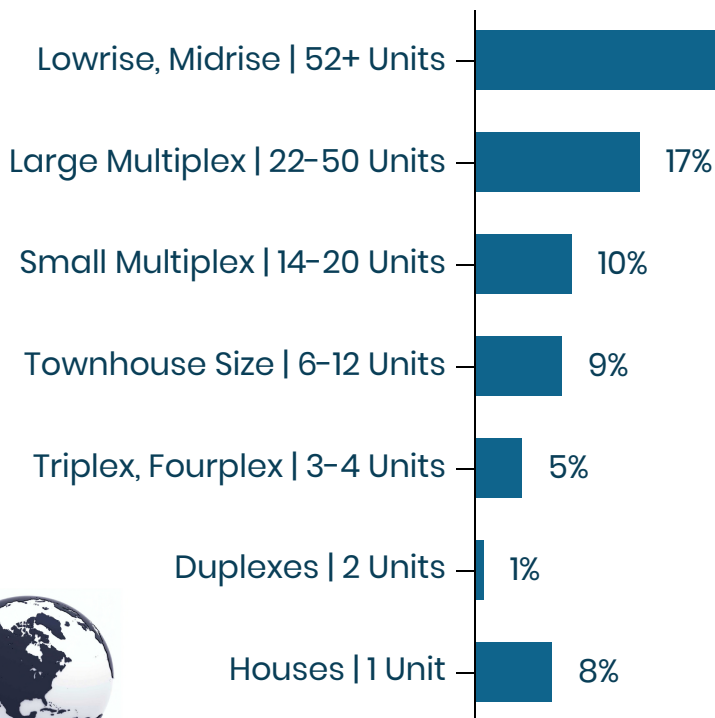
### Share that Moves each Year



### Median Household Income



### Inclination for Units by Building Size and Urbanicity



# Tough Times | S71

## Older, lower-income singles typically concentrated in inner-city apartments

Tough Times are the most economic-challenged households and are usually found in aging city neighborhoods. Most of the adults are between 50 and 75 years and better; and they are usually living on their own as single, divorced, or widowed individuals. They have below-average educational achievement, and a high school diploma is the only degree achieved by 85% of these householders. They are just getting by on minimum wages, usually as service-sector workers. Fifteen% of the households include a retiree, increasing the number of residents getting by on fixed incomes. In Tough Times, a majority of householders report incomes that fall below the poverty line.

The neighborhoods of Tough Times are typically filled with urban and city apartment complexes. Many of these complexes were built in the urban renewal of the 1960s to 1980s, when tenement row houses in downtowns were bulldozed to create new housing for the poor and disadvantaged. Today, however, these buildings are often aging and the communities are not conducive for raising a young family. The majority of these households have lived at the same address for fewer than five years, and they will move if and when they can.

While Tough Times may be financially-challenged, these unattached singles still take advantage of city amenities. They regularly go out to local establishments and casinos. Many are culturally diverse households that enjoy listening to jazz music. They are unlikely to engage in outdoor sports like fishing and hunting, and prefer billiards halls and hanging out at local joints.

In the marketplace, these households struggle to improve on their low budgets. They often juggle credit cards to stay afloat, rarely paying off their balances each month. Because 75% do not own a car, they tend to shop at local stores within walking distance of their home. They enjoy shopping and keeping up with the latest styles, but are more likely to pick up necessities at dollar, value, and discount stores. With money tight, they rarely eat out, not even at fast food restaurants. Many would prefer to buy fresh foods at neighborhood markets for home cooking, but often settle for whatever they can afford at local markets and delis.

Limited means in Tough Times results in a selective media market. They are not big radio listeners due to their lack of cars to make a drive-time audience. Few afford to have a newspaper delivered to their apartments. However, they enjoy television, especially news programs, movies, dramas and sitcoms. While few go online, their interests are similarly eclectic in the digital world, including social networking, health, fantasy sports.

Tough Times households refuse to be defined by their economic circumstances. They are constantly looking for better jobs and they are trying to pursue meaningful lives that don't require a lot of money. Politically, they tend to be moderates who support the Democratic Party.

Original narrative by Experian Decision Analytics with refinements by LandUseUSA | Urban Strategies, with all rights reserved © 2019.

