



Target Market Analysis

Berrien County

Michigan

2016

Prepared by:



Prepared for:

Southwest Michigan Prosperity Region 8

Collaborative Community Development

Michigan Economic Development Corporation

Michigan State Housing Development Authority

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The City of Bridgman
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Executive Summary

Through the collaborative effort of a diverse team of public and private stakeholders, LandUse|USA has been engaged to conduct this Residential Target Market Analysis (TMA) for the Southwest Michigan Prosperity Region 8. This region includes seven counties, including Berrien County plus Branch, Calhoun, Cass, Kalamazoo, Saint Joseph, and Van Buren counties. Allegan County in Region 4 is also included with this regional study, for a total of eight counties. Results are documented in separate reports for each county; and this document focuses mainly on Berrien County.

This study has been made possible through considerable support by Kinexus, a nonprofit agency working with regional organizations on maximizing investments for economic growth. Kinexus helps connect people, investments, organizations, and strategies to make the Southwest Michigan Prosperity Region a great place to live, work, and play.

Kinexus was instrumental in securing local matches, which were contributed by nine cities, one village, two townships, and one county. All participating jurisdictions include (in counter-clockwise order) the following: the cities of Allegan, Benton Harbor, New Buffalo (and New Buffalo Township), Bridgman (and Lake Charter Township), Niles, Sturgis, Coldwater (and Branch County), Marshall, and Portage; plus the Village of Paw Paw.

This study has also been funded by a matching grant under the State of Michigan's Place-based Planning Program. The program has been made possible through the initiative and support of the state's Collaborative Community Development (CCD) team; the Michigan Economic Development Corporation (MEDC); and the Michigan State Housing Development Authority (MSHDA).

This study has involved rigorous data analysis and modeling, and is based on in-migration into each of five cities (Benton Harbor, Saint Joseph, Bridgman, New Buffalo, and Niles) and two townships (New Buffalo and Lake) within Berrien County. Results are based on internal migration within these places, movership rates by tenure and lifestyle cluster, and housing preferences among target market households.

This Executive Summary highlights the results and provides comparisons across all eight counties in the study. It is then followed by a more complete explanation of the market potential under conservative (minimum) and aggressive (maximum) scenarios, with a focus on Berrien County and each of its participating cities and townships.

Maximum Market Potential – Based on the Target Market Analysis results for an aggressive scenario, there is a maximum annual market potential for up to 6,963 attached units throughout Berrien County, plus 3,805 detached houses (for a total of 10,768 units). The market potential for 6,963 attached units includes 1,299 units among duplexes and triplexes (which may include subdivided houses); and 5,664 units among other formats like townhouses, row houses, lofts, and flats. About 25 percent of the market potential will be captured by the five subject cities.

There will also be 5,125 migrating households (75% of the county-wide market potential) in Berrien County each year seeking attached units in other locations. This includes 856 migrating households that will be seeking duplexes and triplexes, and 4,269 households more inclined to choose larger building formats. Some will choose mid-sized places like the Village of Berrien Springs and the City of Buchanan; and others will choose the county's 17 other cities, villages, and census designated places. Many will commute to jobs in exchange for locations along Lake Michigan and the Saint Joseph River.

Summary Table A

Annual Market Potential – Attached and Detached Units
Renters and Owners – Aggressive (Maximum) Scenario
Places in Berrien County – SW Michigan Prosperity Region 8 – 2016

Annual Market Potential Aggressive Scenario	Detached Houses	<u>Attached</u>		Total Potential
		Duplex Triplex	Other Formats	
The City of Benton Harbor	345	239	469	1,053
The City of Saint Joseph	117	35	183	335
The City of Bridgman	18	5	39	62
Lake Charter Township	31	8	57	96
The City of New Buffalo	59	6	26	91
New Buffalo Township	66	6	39	111
<u>The City of Niles</u>	<u>447</u>	<u>144</u>	<u>582</u>	<u>1,173</u>
Subtotal Listed Places	1,083	443	1,395	2,921
<u>All Other Places</u>	<u>2,722</u>	<u>856</u>	<u>4,269</u>	<u>7,847</u>
Berrien County Total	3,805	1,299	5,664	10,768
Format as a Share of Total	35%	12%	53%	100%

Missing Middle Typologies – Within the Southwest Michigan Prosperity Region 8, each county, city, and village is unique with varying degrees of market potential across a range of building sizes and formats. Results of the analysis are intended to help communities and developers focus on Missing Middle Housing choices (see www.MissingMiddleHousing.com for building typologies), which include triplexes and fourplexes; townhouses and row houses; and other multiplexes like courtyard apartments, and flats/lofts above street-front retail.

Implementation Strategies – Depending on the unique attributes and size of each city and village, a variety of strategies can be used to introduce new housing formats.

Missing Middle Housing Formats – Recommended Strategies

1. Conversion of high-quality, vacant buildings (such as schools, city halls, hospitals, hotels, theaters, and/or warehouses) into new flats and lofts.
2. New-builds among townhouses and row houses, particularly in infill locations near rivers and lakes (including inland lakes) to leverage waterfront amenities.
3. Rehab of upper level space above street-front retail within downtown districts.
4. New-builds with flats and lofts in mixed-use projects, above new merchant space with frontage along main street corridors.
5. New-builds among detached houses arranged around cottage courtyards, and within established residential neighborhoods.
6. The addition of accessory dwelling units like flats above garages, expansions to existing houses with attached or detached cottages, or other carriage-style formats.

Lifestyle Clusters and Target Markets – The magnitude of market potential among new housing formats is based on a study of 71 household lifestyle clusters across the nation, including 16 target markets that are most likely to choose attached units among new housing formats in the downtowns and urban places. Again, the target markets have been selected based on their propensity to choose b) attached building formats rather than detached houses; and a) urban places over relatively more suburban and rural settings.

Within any group of households sharing similar lifestyles, there are variances in their preferences across building sizes and formats. For example, 52% of the “Bohemian Grooves” households, but only 11% of the “Digital Dependent” households will choose attached housing formats. Both groups are among top target markets for Southwest Michigan.

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

Summary Table B

Annual Market Potential – Attached Units Only

Renters and Owners – Aggressive Scenario

Southwest Michigan Prosperity Region 8 – 2016

Renters and Owners Aggressive Scenario Attached Units Only	Upscale Target Markets	Moderate Target Markets	Other Prevalent Clusters	All 71 Lifestyle Clusters
8 Kalamazoo County	11,444	14,722	329	26,495
Share of County Total	43%	56%	1%	100%
8 Calhoun County	2,697	3,849	285	6,831
Share of County Total	40%	56%	4%	100%
8 Berrien County	2,341	4,454	168	6,963
Share of County Total	34%	64%	2%	100%
4 Allegan County	1,086	2,285	79	3,450
Share of County Total	32%	66%	2%	100%
8 Saint Joseph County	309	1,453	80	1,842
Share of County Total	17%	79%	4%	100%
8 Van Buren County	294	1,026	55	1,375
Share of County Total	21%	75%	4%	100%
8 Branch County	83	573	53	709
Share of County Total	12%	81%	7%	100%
8 Cass County	76	496	17	589
Share of County Total	13%	84%	3%	100%

Under the aggressive scenario, the aggregate market potential for Berrien County is high relative to other counties in the region; most comparable to Calhoun County; but significantly surpassed by Kalamazoo County. As shown in the Summary Table B (on the preceding page), 34% of Berrien County’s annual market potential will be generated by Upscale Target Markets, and 64% will be generated by Moderate Target Markets. The small balance of 2% will depend on other households that are also prevalent in the market. However, households in this later group tend to be settled and are less inclined to choose attached formats – when they move at all.

There are a few interesting observations that can be made from the data in Summary Table B. In general, the upscale target markets are gravitating toward the larger counties in larger numbers, and in higher proportion. Relatively small cities and villages will need to work the hardest at intercepting upscale target market households migrating throughout the region.

Summary Table C

Counties and Cities with the Largest Market Potential
Southwest Michigan Prosperity Region 8 – 2016

County Name	Collaborating <u>Places</u>	Target Markets that are Unique to the <u>County</u>
4 Allegan County	The City of Allegan	P61 Humble Beginnings
8 Berrien County	The City of Benton Harbor The City of Niles The City of Bridgman The City of New Buffalo	E19 Full Pocket Empty Nest G24 Status Seeking Singles O53 Colleges and Cafes P61 Humble Beginnings
8 Branch County	The City of Coldwater	..
8 Calhoun County	The City of Marshall	O53 Colleges and Cafes
8 Cass County
8 Kalamazoo County	The City of Portage	E19 Full Pocket Empty Nest G24 Status Seeking Singles O53 Colleges and Cafes
8 Saint Joseph County	The City of Sturgis	..
8 Van Buren County	The Village of Paw Paw	P61 Humble Beginnings G24 Status Seeking Singles

Largest Places and Unique Targets – Summary Table C on the preceding page shows the cities and villages that collaborated on this regional market study, and also shows the target markets that tend to be unique to some of the counties. The relatively large Berrien and Kalamazoo counties are doing the best job of attracting the most diverse mix of target markets. These are the only two counties where the “Full Pockets, Empty Nests” households are residing – which is the most affluent cluster among the 8 upscale targets.

Aside from Berrien and Kalamazoo Counties, Van Buren County is the only other county in the region that is also attracting “Status Seeking Singles” households – and they too are relatively affluent. And, aside from Berrien and Kalamazoo Counties, Calhoun County is the only other county attracting “Colleges and Cafes” households (namely graduate students, young alumni, and university staff and faculty). Together with Berrien County, Van Buren and Allegan Counties are also attracting the “Humble Beginnings” households, who tend to have moderate incomes.

These observations are only intended as an overview and to provide some regional perspective. The detailed market potential results for the cities and villages within each county are provided within their respective Market Strategy Report, independent from this document. The remainder of this document focuses on details for Berrien County, including the twin Cities of Benton Harbor and Saint Joseph; the City of Bridgman with Lake Charter Township; the City of New Buffalo with New Buffalo Township; and the City of Niles.

Report Outline

This draft narrative accompanies the Market Strategy Report with results of a Residential Target Market Analysis (TMA) for Berrien County and its collaborating cities and townships. The outline and structure of this report are intentionally replicated for each of the seven counties in the Southwest Michigan Prosperity Region 8 (plus Allegan County in Region 4). This leverages work economies, helps keep the reports succinct, and enables easy comparisons between counties in the region.

Results of the TMA and study are presented by lifestyle cluster (71 clusters across the nation), and target markets (8 upscale and 8 moderate), scenario (conservative and aggressive), tenure (renter and owner), building format (detached and missing middle housing), place (city, village, and census designated place), price point (rent and value), and unit sizes (square feet). These topics are also shown in the following list and supported by attachments with tables and exhibits that detail the quantitative results:

Variable	General Description
Target Markets	Upscale and Moderate
Lifestyle Clusters	71 Total and Most Prevalent
Scenario	Conservative and Aggressive
Tenure	Renter and Owner Occupied
Building Sizes	Number of Units per Building
Building Formats	Missing Middle Housing, Attached and Detached
Places	Cities, Villages, Townships, and Census Designated Places (CDP)
Seasonality	Seasonal Non-Resident Households
Prices	Monthly Rents, Rent per Square Foot, Home Values
Unit Sizes	Square Feet and Number of Bedrooms

This Market Strategy Report also includes a series of attached exhibits in Section A through Section H, and an outline is provided in the following Table 1.

Table 1
TMA Market Strategy Report – Outline
Berrien County – Southwest Michigan Prosperity Region 8

The Market Strategy Report		Geography
Narrative	Executive Summary	County and Places
Narrative	Technical Report	County and Places
Narrative	Market Assessment	County and Places
Section A	Investment Opportunities	Places
Section B	Summary Tables and Charts	County
Section C	Conservative Scenario	County
Section D	Aggressive Scenario	County
Section E	Aggressive Scenario	Places
Section F ₁	Contract Rents	County and Places
Section F ₂	Home Values	County and Places
Section G	Existing Households	County and Places
Section H	Market Assessment	County and Places

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

The Regional Workbook is intended to be shared among all counties in the Southwest Michigan Prosperity Region, and it includes the following: a) advisory report of recommended next-steps, b) methods book with terminology and work approach; c) target market profiles, and d) real estate analysis of existing housing choices, which includes forecasts for new-builds and rehabs. An outline is provided in the following [Table 2](#).

Table 2
TMA Regional Workbook – Outline
Southwest Michigan Prosperity Region 8

The Regional Workbook

Narrative	The Advisory Report
Narrative	The Methods Book

Target Market Profiles

Section J	Formats by Target Market
Section K	Building Typologies
Section L	Lifestyle Clusters
Section M	Narrative Descriptions

The Regional Workbook (including the Methods Book) is more than a supporting and companion document to this Market Strategy Report. Rather, it is essential for an accurate interpretation of the target market analysis and results, and should be carefully reviewed by every reader and interested stakeholder.

The Target Markets

To complete the market potential, 8 upscale and 8 moderate target markets were selected based on their propensity to a) migrate throughout the State of Michigan; b) choose a place in Southwest Michigan; and c) choose attached housing formats in small and large urban places. All 16 of the upscale and moderate target markets are migrating into and within Berrien County. The most affluent groups (Full Pockets Empty Nests and Status Seeking Singles) are also the least prevalent.

The following [Table 3](#) provides an overview of the target market inclinations for attached units, renter tenure, and average movership rate. Detailed profiles are included in [Section B](#) attached to this report and in the Regional Workbook.

Table 3
Preference of Upscale and Moderate Target Markets
Berrien County – SW Michigan Prosperity Region 8 – Year 2016

Group	Lifestyle Cluster Name	Share in Attached Units	Renters as a Share of Total	Average Movership Rate
Upscale	E19 Full Pockets Empty Nest	33%	22%	8%
Upscale	G24 Status Seeking Singles	13%	30%	17%
Upscale	K37 Wired for Success	76%	80%	40%
Upscale	K40 Bohemian Groove	52%	91%	17%
Upscale	O50 Full Steam Ahead	100%	98%	54%
Upscale	O51 Digital Dependents	11%	34%	36%
Upscale	O52 Urban Ambition	48%	95%	34%
Upscale	O54 Striving Single Scene	98%	96%	50%
Moderate	O53 Colleges and Cafes	49%	83%	25%
Moderate	O55 Family Troopers	64%	99%	40%
Moderate	Q61 Humble Beginnings	100%	97%	38%
Moderate	Q65 Senior Discounts	100%	71%	13%
Moderate	R66 Dare to Dream	37%	98%	26%
Moderate	R67 Hope for Tomorrow	37%	99%	30%
Moderate	S70 Tight Money	92%	100%	36%
Moderate	S71 Tough Times	86%	95%	19%

Upscale Target Markets for Berrien County

- E19 Full Pockets, Empty Nests – These households are found in some of the nation’s most popular recreational playgrounds, including sprawling cities of all sizes. Housing formats vary from beachfront bungalows to hillside townhouses and older mansion-style houses. Many of the neighborhoods are sought-after addresses where the residents don’t want to leave. However, an above-average share will also choose a second vacation home. Head of householder’s age: 78% are 51 year or more, including 54% who are between 51 and 65 years.
- G24 Status Seeking Singles – Tending to live in yuppie enclaves and inner-rings of larger cities. However, they are also scattered in other transient areas and typically own new houses and townhouses. Although they may be owners of well-appointed units, they are far from settled, and most will move within three years. Head of householder’s age: 73% are 45 years or less, including 40% who are between 36 and 45 years.
- K37 Wired for Success – About 80% of these households rent apartments in buildings that tend to be relatively new and that have at least 10 units. They are found in small cities that offer good-paying tech jobs and leisure-intensive lifestyles. These are upwardly mobile households, so they are highly transient. Head of householder’s age: 60% are 45 year or less, including 34% who are between 36 and 45 years.
- K40 Bohemian Groove – Nearly eighty percent are renting units in low-rise multiplexes, garden apartments, and row houses of varying vintage. They are scattered across the nation and tend to live unassuming lifestyles in unassuming neighborhoods. Just in case they get the urge to move on, they don’t like to accumulate possessions - including houses. Head of householder’s age: 48% are between 51 and 65 years.
- O50 Full Steam Ahead – Vertical lifestyles with 97% living in rental apartments, including garden-style complexes with at least 50 units in the building. These are young residents in second-tier cities, living in buildings that were built over recent decades to accommodate fast-growing economies in technology and communications industries. Today, their apartments are still magnets for transient singles who are drawn to good paying jobs. Head of householder’s age: 67% are 45 years or less, including 42% who are between 36 and 45 years.

Upscale Target Markets for Berrien County (continued)

- O51 Digital Dependents – Widely scattered across the country, these households are found in a mix of urban and second-tier cities, and usually in transient neighborhoods. Many have purchased a house, townhouse, flat, or loft as soon as they could; and a high percent are first-time homeowners. Two-thirds are child-free; they are independent and upwardly mobile; and over two-thirds will move within the next three years. Head of householder's age: 90% are 19 to 35 years.
- O52 Urban Ambition – Living in dense neighborhoods surrounding the downtowns, most in rental units that include older houses and low-rise multiplexes built before 1960. While their peers may have chosen the suburbs or newer apartments in better neighborhoods, Urban Ambitions like renting in the downtown neighborhoods. Head of householder's age: 71% are 45 years or less; and 38% are 35 years or less.
- O54 Striving Single Scene – Young, unattached singles living in city apartments across the country, usually in relatively large cities and close to the urban action. They are living in compact apartments and older low-rise and mid-rise buildings that were built between 1960 and 1990 – some of which are beginning to decline. These are diverse households and most hope that they are just passing through on the way to better jobs and larger flats or lofts. Head of householder's age: 53% are 35 years or younger.

Moderate Target Markets for Berrien County

- O53 Colleges and Cafes – Recent college grads and alums, graduate students, young faculty, and staff workers living in small transient college towns. Most are in older, inexpensive rental units, including houses and apartments. Those who have landed decent tech jobs might purchase a house in neighborhoods favored by young professors. However, most choose to live among a diversity of lifestyles. Head of householder's age: 70% are 45 years or less; and 44% are 35 years or less.
- O55 Family Troopers – Families living in small cities and villages, and many have jobs linked to national and state security, or to the military. In some markets they may even be living in barracks or older duplexes, ranches, and low-rise multiplexes located near military bases, airports, and water ports. They are among the most transient populations in the nation and may have routine deployments and reassignments – so renting makes smart sense. Head of householder's age: 85% are 35 years or younger.

Moderate Target Markets for Berrien County (continued)

- P61 Humble Beginnings – Child-rearing families located in large and second-tier cities, including downscale industrial areas. They are more likely than any other group to be renters, and tend to live in crowded, garden-style apartment complexes and mobile home parks that were built between 1960 and 1990. Head of householder's age: 83% are between 36 and 50 years.
- Q65 Senior Discounts – Seniors living throughout the country and particularly in metro communities, big cities, and inner-ring suburbs. They tend to live in large multiplexes geared for seniors, and prefer that security over living on their own. Many of them reside in independent and assisted living facilities. Head of householder's age: 98% are over 51 years, including 84% who are over 66 years.
- R66 Dare to Dream – Young households scattered in mid-sized cities across the country, particularly in the Midwest, and within older transient city neighborhoods. They are sharing crowded attached units to make ends meet; and in buildings built before 1925 that offer few amenities. Some are growing families living in older ranch-style houses and duplexes. Head of householder's age: 71% are younger than 45 years, and 32% are younger than 30 years.
- R67 Hope for Tomorrow – Concentrated in smaller cities throughout the Midwest, and crowded into rental apartment complexes, duplexes, and a variety of ranch houses on tiny lots. Three-quarters of the units were built before 1950, and half were built before 1925. These are transient neighborhoods where economic challenges can be overwhelming. They regard their housing as only a temporary stopping place on the road to something better. Head of householder's age: 73% are 45 years or younger.
- S70 Tight Money – Centered in the Midwest and located in exurban and small cities and villages, including bedroom communities to larger metro areas, and in transitioning and challenging neighborhoods. They are living in low-rises and some in duplexes, but few can afford to own a house. Head of householder's age: 53% are between 36 and 50 years.

Moderate Target Markets for Berrien County (continued)

- S71 Tough Times – Living east of the Mississippi River and in aging city neighborhoods. They tend to live in multiplexes built in the urban renewal era of the 1960's to 1980's, when tenement row houses in downtowns were being bulldozed to create new housing for low income and disadvantaged households. Many of their buildings are declining and the tenants are intent on finding alternatives. Head of householder's age: 68% are between 51 and 65 years.

Prevalent Lifestyle Clusters

While upscale and moderate target markets represent most of the annual market potential for Berrien County, the model also measures the potential among other prevalent lifestyle clusters. The most prevalent lifestyle clusters for Berrien County are documented in [Section G](#) of this report, with details for each of the subject cities and townships.

As shown in [Exhibit G.1](#), the most prevalent lifestyle clusters in Berrien County include Unspoiled Splendor, Town Elders, and Aging in Place Households. Through their large numbers, households in these clusters collectively generate additional market potential for attached units in the county.

The following [Table 4](#) provides a summary of these lifestyle clusters with their propensity to choose attached units, renter tenure, and renter movership rates. Several of the prevalent lifestyle clusters are also target market with relatively high movership rates. For example, 64% of the Family Trooper households are likely to be renters and 40% are inclined to move each year, which is higher than the national average of 30% for all renters.

Table 4
Most Prevalent Lifestyle Clusters
Berrien County – SW Michigan Prosperity Region 8 – Year 2016

Prevalent Target Markets	Share in Attached Units	Renters as a Share of Total	Average Movership Rate	Berrien County Hhlds.
R67 Hope for Tomorrow	37%	99%	30%	3,713
O51 Digital Dependents	11%	34%	36%	3,121
K40 Bohemian Groove	52%	91%	17%	1,973
Q65 Senior Discounts	100%	71%	13%	1,783
O55 Family Troopers	64%	99%	40%	1,330
Other Prevalent Clusters				
E21 Unspoiled Splendor	2%	2%	2%	6,489
Q64 Town Elders	3%	4%	2%	5,226
J34 Aging in Place	1%	1%	1%	4,631
Intermittently Prevalent				
S69 Urban Survivors	5%	28%	8%	.
E20 No Place Like Home	2%	3%	7%	.
C11 Aging of Aquarius	2%	1%	2%	.
C12 Golfcarts, Gourmets	24%	12%	8%	.
D15 Sports Utility Families	2%	3%	2%	.
L42 Rooted Flower Power	6%	8%	6%	.

The table above also shows other prevalent lifestyle clusters that are not among the target markets because they tend to be settled into detached houses and have low movership rates. For example, the Unspoiled Splendor households are the largest cluster in the county, but only 2% are inclined to choose an attached housing format, and only 2% are inclined to move each year. Marketing attached units to these households is not likely to be very effective. Instead, developers should design new formats for the upscale and moderate targets that are far more inclined to choose them.

Prevalent Lifestyle Clusters – Berrien County

- E21 Unspoiled Splendor – Scattered locations across small remote rural communities in the Midwest. Most live in detached houses that are relatively new and built since 1980, on sprawling properties with at least 2 acres. Head of householder’s age: 87% are between 51 and 65 years.
- Q64 Town Elders – Seniors living in small and rural communities; in detached ranch houses and bungalows typically situated on small lots and built more than half a century ago. Head of householder’s age: 98% are over 66 years.
- J34 Aging in Place – Scattered throughout the country and living in older suburban neighborhoods near metropolitan, second-tier cities. Many moved in to detached houses as part of a flight to suburbia during the 1950s and 1960s, and the houses are now showing signs of wear. Half have lived at the same residence for more than 25 years, and most resist moving into retirement communities.

Conservative Scenario

The TMA model for Berrien County has been conducted for two scenarios, including a conservative (minimum) and aggressive (maximum) scenario. The conservative scenario is based on in-migration into the county and each of its local places, and is unadjusted for out-migration. It does not include households that are already living in and moving within the local communities.

Results of the conservative scenario are presented in three exhibits in Section C attached to this report, with a focus on county totals. Exhibit C.1 is a summary table showing the county-wide, annual market potential for all 71 lifestyle clusters, the 8 upscale target markets, and the 8 moderate target markets. The 71 lifestyle clusters include all existing households currently living in Berrien County, whether they are prevalent or represent a small share of the total.

Under the conservative scenario, Berrien County has an annual market potential for at least 1,516 attached units (i.e., excluding detached houses), across a range of building sizes and formats. Of these 1,516 attached units, 516 will be occupied by households among the upscale target markets, and 975 will be occupied by moderate target market households.

The small remainder of 25 units will be occupied by other lifestyle clusters that are prevalent in the county. However, they include households that tend to be settled and have a propensity to choose attached housing formats when they move at all.

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

Aggressive Scenario

The aggressive scenario represents a maximum or not-to-exceed threshold based on current migration patterns within and into Berrien County, and unadjusted for out-migration. It also assumes that every household moving into and within the county would prefer to trade-up into a refurbished or new unit, rather than occupy a unit that needs a lot of work.

Attached Section D of this report includes a series of tables that detail the market potential under the aggressive (maximum) scenario. The following Table 5 provides a summary and comparison between the aggressive and conservative scenarios, with a focus on attached units only. In general, the aggressive scenario for Berrien County is more than four times larger than the conservative scenario (+459%, or 6,963 v. 1,516 attached units).

Under the aggressive scenario, only 2% of the annual market potential (168 units) will be generated by other households that are also prevalent in Berrien County (ergo, they are the “Prevalent Lifestyle Clusters”). Although they are prevalent in the county, they have low movership rates and are more inclined to choose houses – when they move at all.

The vast majority (98%) of Berrien County annual market potential will be generated by households that have a higher propensity to choose attached units (thus, they are the “Target Markets”). They are also living in Berrien County in relatively high numbers, have high movership rates, and are good targets for new housing formats.

Table 5
 Annual and Five-Year Market Potential – Attached Units Only
 71 Lifestyle Clusters by Scenario
 Berrien County – SW Michigan Prosperity Region 8 – 2016

Renters and Owners Attached Units Only	Conservative Scenario (Minimum)		Aggressive Scenario (Maximum)	
	Annual # Units	5 Years # Units	Annual # Units	5 Years # Units
Upscale Targets	516	2,580	2,341	11,705
Moderate Targets	975	4,875	4,454	22,270
Other Prevalent Clusters	25	125	168	840
71 Lifestyle Clusters	1,516	7,580	6,963	34,815

All figures for the five-year timeline assume that the annual potential is fully captured in each year through the rehabilitation of existing units, plus conversions of vacant buildings (such as vacant warehouses or schools), and some new-builds. If the market potential is not captured in each year, then the balance does not roll-over to the next year. Instead, the market potential will dissipate into outlying areas or be intercepted by competing counties and cities in the region.

Note: Additional narrative is included in the Methods Book within the Regional Workbook, with explanations of the conservative and aggressive scenarios, upscale and moderate target markets, and the annual and 5-year timelines.

“Slide” by Building Format

All exhibits in the attached Section B through Section F of show the model results before any adjustments are made for the magnitude of market potential relative to building size. The exhibits in Section C present the aggregate results for Berrien County under the conservative scenario; and exhibits in Section D show county-wide results for the aggressive scenario. Details are included for each of the upside and moderate target markets.

Section E includes details for each of the subject cities and townships in Berrien County, for the aggressive scenario only. Details are not provided for individual places under the conservative scenario (base on in-migration only), but it is safe to assume that it would be about 20% the size of the aggressive scenario.

Under the aggressive scenario, the City of Saint Joseph has an annual market potential for up to 35 units among buildings with 100 or more units each. Similarly, the City of Benton Harbor has an annual market potential for up to 26 units among buildings with 100 or more units. These figures are not large enough to actually support development of a 100+ unit building in either city. However, the units can “slide” down into smaller buildings, and the following Table 6 demonstrates the adjusted results.

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

Table 6
 Annual Market Potential – “Slide” along Formats (in Units)
 71 Lifestyle Clusters – Aggressive Scenario only
 The Twin Cities – SWM Prosperity Region 8 – 2016

Number of Units by Building Format/Size	The City of St. Joseph		The City of Benton Harbor	
	Unadjusted w/out Slide	Adjusted with Slide	Unadjusted w/out Slide	Adjusted with Slide
1 Detached Houses	117	117	345	345
2 Side-by-Side & Stacked	11	12	83	84
3 Side-by-Side & Stacked	24	24	156	156
4 Side-by-Side & Stacked	15	16	75	76
5-9 Townhouse, Live-Work	62	60	323	323
10+ Multiplex: Small	27	27	16	16
20+ Multiplex: Large	27	27	17	53
50+ Midrise: Small	17	52	12	.
100+ Midrise: Large	35	.	26	.
Subtotal Attached	335	335	708	708

The Twin Cities – Based on the magnitude and profile of households already moving into and within Saint Joseph and Benton Harbor, these adjacent cities share an annual market potential for 1,043 attached units through the year 2020 (335 and 708 attached units, respectively). This collective market potential represents about which represents about 15% of the county-wide market potential.

Given that they are adjacent, the twin cities can compete directly with each other for the target market households moving into and within their respective cities. Each city can intercept households by adding amenities through a placemaking process, investing into the existing downtowns, activating the waterfronts, and creating new jobs. These efforts are already underway and certain to pay off.

Note: For additional perspective, the analysis of market potential has also provided for 0.5 and 1.0 mile rings around downtown Benton Harbor, and results are detailed in Section E, attached. Similar results have been generated for other larger cities in the region, including Kalamazoo, Portage, and Battle Creek. Details for those cities are included in their respective county reports (Kalamazoo and Calhoun Counties).

Table 7 on the following page shows the annual results for the other three cities of Bridgman, New Buffalo, and Niles. Again, the table shows a) unadjusted model results for the aggressive scenario, and b) adjustments with a “slide” along building sizes. The conservative scenario (reflecting in-migration only) is not provided for the local places, but it can be safely assumed that results would be about 20% of the aggressive scenario.

Intercepting Migrating Households – The market potential for each city is based on the known inclination for households to move into and within that place. When few if any households are moving into or within a given place, then the market potential will be similarly low.

To experience population growth, the smaller cities must compete with the twin cities and intercept the migrating households. Some (albeit not all) of these households will be seeking townhouses and waterfront lofts/flats with balconies and vista views of the county’s inland lakes. Others will seek choices within active and vibrant downtowns and surrounding neighborhoods.

Table 7
 Annual Market Potential – “Slide” along Formats (in Units)
 71 Lifestyle Clusters – Aggressive Scenario
 Places in Berrien County – SWM Prosperity Region 8 – 2016

Number of Units Unadjusted Model Results	The City of New Buffalo	Buffalo Charter Township	The City of Bridgman	Lake Charter Township	The City of Niles
1 Detached Houses	59	66	18	31	447
2 Side-by-Side & Stacked	2	1	1	3	47
3 Side-by-Side & Stacked	4	5	4	5	97
4 Side-by-Side & Stacked	1	1	2	3	53
5-9 Townhouse, Live-Work	13	13	12	17	229
10+ Multiplex: Small	3	6	5	8	69
20+ Multiplex: Large	3	7	8	13	76
50+ Midrise: Small	2	4	5	7	54
100+ Midrise: Large	4	8	7	9	101
Subtotal Attached	32	45	44	65	726
Number of Units Adjusted Model Results	The City of New Buffalo	Buffalo Charter Township	The City of Bridgman	Lake Charter Township	The City of Niles
1 Detached Houses	59	66	18	31	447
2 Side-by-Side & Stacked	2	1	1	3	48
3 Side-by-Side & Stacked	4	5	4	5	96
4 Side-by-Side & Stacked	1	1	2	3	52
5-9 Townhouse, Live-Work	13	12	12	17	230
10+ Multiplex: Small	12	26	25	10	70
20+ Multiplex: Large	.	.	.	27	76
50+ Midrise: Small	54
100+ Midrise: Large	100
Subtotal Attached	32	45	44	65	726

Non-Residents and Seasonality

In many of Michigan’s counties, seasonal residents and non-residents comprise a significant share of total households. Seasonal residents are captured in the market potential, but seasonal non-residents are not. So, in some unique markets with exceptionally high seasonality (such as the City of New Buffalo), even the aggressive scenario can be viewed as being more than reasonable.

In some unique markets, local developers may be particularly interested in understanding the upside market potential for new housing units that could be specifically designed for seasonal non-resident households. To provide some perspective, LandUse|USA has calculated an adjustment factor for each place in Berrien County and based on data and assumptions that are described in the Methods Book (see narrative within the Regional Workbook).

Results may be applied to the market potential within most of Berrien County’s markets. The premiums are small, so they can be applied with little risk they would lead to over-building within these markets.

Seasonal Non-Residents	Market Potential “Premium”
Berrien County	+6%
The City of Saint Joseph	+4%
The City of Benton Harbor	+1%
The City of Bridgman	+6%
Lake Charter Township	+8%
The City of New Buffalo	+29%
New Buffalo Township	+35%
The City of Niles	+0%

Rents and Square Feet

This section of the report focuses on contract rents and unit sizes, and stakeholders are encouraged to review the materials in [Section F₁](#) for information on rents (see [Section F₂](#) for home values). [Section F₁](#) includes tables showing the general tolerance of the upscale and moderate target markets to pay across contract rent brackets, with averages for the State of Michigan. The exhibits also show the allocation of annual market potential across rent brackets for Berrien County. Results are also shown in the following [Table 8](#), with a summary for the upscale and moderate target markets under the aggressive scenario.

Table 8

Annual Market Potential by Contract Rent Bracket
71 Lifestyle Clusters – Aggressive Scenario
Berrien County – SW Michigan Prosperity Region 8
(2016 Constant Dollars)

Renter Occupied Units Attached and Detached	Renter-Occupied Contract (Cash) Rent Brackets					Total Potential
	\$ 0 \$600	\$600 \$800	\$800 \$1,000	\$1,000 \$1,500	\$1,500- \$2,000+	
Upscale Targets	782	1,068	691	333	225	3,099
Moderate Targets	2,651	1,641	599	256	164	5,311
Other Clusters	316	251	118	62	27	774
Berrien County	3,749	2,960	1,408	651	416	9,184
Share of Total	41%	32%	15%	7%	5%	100%

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

[Section F₁](#) also includes tables showing the median contract rents for Berrien County and its cities and villages, which can be used to make local level adjustments as needed. Also included is a table showing the relationships between contract rent (also known as cash rent) and gross rent (with utilities, deposits, and extra fees). For general reference, there is also a scatter plot showing the direct relationship between contract rents and median household incomes among all 71 lifestyle clusters.

Forecast rents per square foot are based on existing choices throughout Berrien County and used to estimate the typical unit size within each rent bracket. Existing choices are documented in [Section E₁](#), including a scatter plot with the relationships between rents and square feet. The following [Table 9](#) summarizes the results, with typical unit sizes by contract rent bracket.

Table 9
Typical Unit Sizes by Contract Rent Bracket
Attached Units Only
Berrien County – SW Michigan Prosperity Region 8
(2016 Constant Dollars)

Contract Rent Brackets (Attached Units Only)	Renter-Occupied Contract (Cash) Rent Brackets				
	\$ 0- \$ 600	\$ 600- \$ 700	\$ 700- \$ 800	\$ 800- \$ 900	\$ 900- \$1,000+
Minimum Square Feet	450	500	700	900	. sq. ft.
Maximum Square Feet	550	750	950	1,200+	. sq. ft.

The analysis is also conducted for owner-occupied choices, and stakeholders are encouraged to review the materials in [Section E₂](#) for those results. Again, additional explanations of the methodology and approach are also provided within the Methods Book included in the Regional Workbook.

Comparison to Supply

This last step of the TMA compares the market potential to Berrien County's existing supply of housing by building format, and for all 71 lifestyle clusters. The attached [Exhibit B.1](#) is a histogram displaying the results.

To complete the comparison, it is first determined that among all renters and owners in Michigan, a weighted average of about 14% will move each year. Theoretically, this suggests that it will take roughly seven years for 100% of the housing stock to turn-over. Therefore, the annual market potential is usually multiplied by seven before comparing it to the existing housing stock. This approach is applied to the market potential results for the two cities of Bridgman and New Buffalo.

Although the seven years is the national average absorption rate, a significantly lower factor of three years is applied to the City of Benton Harbor and also to the City of Niles. Households in Benton Harbor have exceptionally high movership rates, attributed mostly to the Hope for Tomorrow moderate target market (see attached [Exhibit G.2](#)). This group has high movership rates (30% move each year), and they represent over half of all households in the city.

Note: Households in the City of Niles also have exceptionally high movership rates, attributed to the Infants and Debit Cards (20% of the city's households); and the Dare to Dream and Digital Dependent households (15% of households, collectively). Compared to Benton Harbor and Niles, movership rates within the other cities are more typical and similar to national and state averages.

Results for the City of Benton Harbor (and nearly every other place in Berrien County) reveal that there is little or no need for building new detached houses. It is estimated that up to 1,035 households will be seeking existing houses to move into over the next three years – and it is assumed that most would prefer one that has been refurbished or significantly remodeled. However, the results indicate that net magnitude of existing detached houses exceeds the number of households that are migrating and seeking those choices (3,069 existing detached houses v. 1,035 migrating households).

(Note: Theoretically, it will take nearly 9 years for all of Benton Harbor's existing detached houses to turn over and before a new market gap emerges for that product.)

Similarly, results indicate that there is a surplus of small and large multiplexes and mid-rise buildings within the City of Benton Harbor. There are 522 units in these larger buildings, but only 213 of the migrating households will be seeking those formats over the next three years. Note: It is unusual for Michigan's cities to have a surplus of units in multiplexes and mid-rise buildings, and there is a net market potential for these formats in Berrien County's other cities.

Although Benton Harbor has a net surplus of detached houses, multiplexes, and midrise buildings (for the next three years), this is more than offset by a market potential for buildings with 5 to 9 units, which may include townhouses, row houses, or similar formats. The city currently has 451 units in this category, which falls short of meeting the expectations of 969 migrating households over the next three years. Similar conclusions can be deduced for the other cities by using the histograms attached in [Section G](#).

Table 10

Three-Year Cumulative Market Potential v. Existing Units
 71 Lifestyle Clusters – Aggressive Scenario
 The City of Benton Harbor | SWM Prosperity Region 8
 Years 2016 – 2018

Number of Units by Building Format	Potential 3-Year Total	Existing Housing Units	Implied Gap for New-Builds	
1 Detached Houses	1,035	3,069	-2,034	<i>surplus</i>
2 Subdivided House, Duplex	249	372	-123	<i>surplus</i>
3-4 Side-by-Side, Stacked	693	268	425	<i>potential</i>
Subtotal Duplex – Fourplex	942	640	302	<i>potential (net)</i>
5-9 Townhouse, Live-Work	969	451	518	<i>potential</i>
10-19 Multiplex: Small	48	169	-121	<i>surplus</i>
20-49 Multiplex: Large	51	81	-30	<i>surplus</i>
50+ Midrise: Small, Large	114	272	-158	<i>surplus</i>
Subtotal Multiplex & Midrise	213	522	-309	<i>surplus (sum)</i>
Total Attached Units	2,124	1,613	511	<i>potential (net)</i>

The histogram comparing the 7-year (and 3-year) market potential with the City of Benton Harbor's existing housing units is intended only to provide a general sense of magnitude. Direct comparisons will be imperfect for a number reasons described in the following list.

Comparisons to Supply – Some Cautions

1. The market potential has not been refined to account for the magnitude of market potential among building sizes, and is not adjusted for a “slide” along building formats.
2. The histogram relies on data for existing housing units as reported by the American Community Survey (ACS) and based on five-year estimates through 2013. The data and year for the market potential is different, so comparisons will be imperfect.
3. The number of existing housing units is not adjusted for vacancies, including units difficult to sell or lease because they do not meet household needs and preferences. Within the cities and villages, a small share may be reported vacant because they are seasonally occupied by non-residents. Seasonal occupancy rates tend to be significantly higher in places with vista views of the Great Lakes.
4. On average, the existing housing stock should be expected to turnover every seven years, with variations by tenure and lifestyle cluster. However, owner-occupied units have a slower turn-over rate (about 15 years), whereas renter occupied units tend to turn-over at least every three years. Again, these differences mean that direct comparisons are imperfect.
5. The 7-year (and 3-year) market potential assumes that the market potential is fully met within each consecutive year. However, if Berrien County cannot meet the market potential in any given year, then that opportunity will dissipate.

Market Assessment – Introduction

The following section of this report provides a qualitative market assessment for Berrien County, five cities, and two townships. These include the cities of Benton Harbor, Niles, and Saint Joseph, plus the City of Bridgeman and surrounding Lake Charter Township; and the City of New Buffalo with surrounding New Buffalo Township.

This narrative begins with an overview of countywide economic advantages, followed by a market assessment for Berrien County’s five cities. The last section provides results of PlaceScore™ analyses for each city, based on their placemaking attributes and with comparisons to other places in Michigan.

Materials attached to this report include Section A with downtown aerials, photo collages, and lists of investment materials. All lists with sites, addresses, and buildings include information that local stakeholders reported and have not been field-verified by the consultants. In contrast, the photo collages document what the consultants observed during independent market tours and field research.

Collages of Downtown Photos – Observations by the consultants during independent field work.

Lists of Investment Opportunities – Information that stakeholders provided to the consultants.

In addition, Section H includes demographic profiles, a table of traffic counts, and the comparative analysis of PlaceScores™. The following narrative provides a summary of some key observations, and stakeholders are encouraged to study the attachments for additional information.

Disclaimer – The following narrative is an imperfect draft and will be refined and updated in June 2016. Stakeholders are encouraged to send any corrections to sharonwoods@landuseusa.com.

Berrien County – Overview

Regional Overview – Berrien is the southwestern-most county in Michigan and borders the State of Indiana with Van Buren County to the north, and Cass County to the east. It is linked with the economic region by several important highways. Interstate 94 connects west to Chicago and East to Detroit, and has an impressive traffic volume of 124,000 vehicles daily. In addition, Highway 31 and Interstate 196 connect south to South Bend and Elkhart, and north to Holland and Grand Rapids.

Berrien County benefits from its location along the Lake Michigan shoreline and easy access for visitors traveling north from the Greater Chicago area. It is a major destination for vacationing families and seasonal residents, and over half of the county's vacant housing units are attributed to seasonal, recreational, and occasional use.

Economic Overview – Berrien County's workers commute to local jobs as well as employers in nearby South Bend – Elkhart, Indiana. Manufacturing is the second largest industry in the county, surpassed only by education, health, and social services. Some of the county's largest employers are shown in the list below.

Berrien County Major Employers | Industry Sector

- Watervliet Community Hospital | Medical Care
- Michigan Dept. of Human Services | Social Services
- Andrews University | Education
- Berrien Regional Education Service Agency | Education
- Premier Tool & Die Cast Corporation | Metal Manufacturing
- Pilkington North America | Glass Manufacturing
- AACOA | Metal Manufacturing
- Bosch Braking Systems | Metal Manufacturing
- AluTech | Metal Manufacturing
- Fapco | Bulk Packaging Supply
- Indiana Michigan Power (Indiana Based) | Energy
- United Federal Credit Union | Banking
- Lane Automotive (Motorstate) | Auto Parts
- Meijer Inc. | Grocer
- Michigan Pizza Hut Inc. | Food Service

Job Creation – Pero Family Farms, an agricultural products distribution company, is expanding its Benton Charter Township facility. As a result, the company reports 50 prior seasonal jobs are now year-round positions, and it expects to add 75 additional year-round and seasonal jobs over the next three years.

The Benton Harbor Advantage

Geographic Setting – The City of Benton Harbor is located at the confluence of the Paw Paw and Saint Joseph Rivers. The Saint Joseph River feeds into Lake Michigan about one-quarter mile west of downtown Benton Harbor. The city is easily reached by Interstate 94, which links south to Chicago and north to the Cities of Portage and Kalamazoo. Interstate 94 has a nearby interchange onto Interstate 196, which direct traffic north to Grand Rapids. Downtown Benton Harbor aligns east-west along Main Street, which has an interchange onto I-94.

Other Transportation – The city also has easy access to passenger rail via the Amtrak station in the neighboring City of Saint Joseph. The station's Pere Marquette line provides direct service between Chicago and Grand Rapids. In addition, the Southwest Michigan Regional Airport supports charter, business, and general aviation uses.

Economic Overview – Benton Harbor has the highest unemployment rate in the county at 7.4%, compared to the average of 3.3%. However, this is still low compared to unemployment during the recent Great Recession. Whirlpool Corporation is a major corporate presence in Benton Harbor. The company recently relocated a research and development center to the city and estimates creating 180 new full-time jobs for skilled workers.

Benton Harbor Major Employers | Industry Sector

- Lake Michigan College | Education
- Whirlpool Corporation | Appliance Manufacturing
- Gast Manufacturing | Pneumatic Parts Manufacturing
- Riverwood Center | Counseling Services
- United Federal Credit Union | Banking
- JVIS (formerly Atlantic Automotive) | Auto Parts Retailer
- Martin's Super Markets | Grocer
- Lowe's Companies | Retailer
- Wal-Mart | Retailer

Investment Opportunities – In 2015, the city received PlacePlans technical assistance from the Michigan Municipal League (MML) and Michigan State University (School of Planning, Design, & Construction) to engage in a placemaking process to add amenities downtown. These and other initiatives have helped demonstrate the downtown's potential for reinvestment, including rental rehabs, infill development, and expansion of existing buildings.

For example, a building located at 70 W. Main Street is three levels and has the potential for upper level rental rehabs and façade restoration. There are several vacant lots in the downtown with opportunities for infill development, particularly along Main Street, Water Street, and Territorial Road. Several newer one-level buildings in the downtown could be expanded vertically to enhance the district's two-level scale.

The Saint Joseph Advantage

Geographic Setting – The City of Saint Joseph is located thirty miles northeast of Michigan’s southwestern corner. The city is bounded by the Saint Joseph River to the north and east, and by Lake Michigan to the west. Interstate 94 and Interstate 196 bypass the city to the south and east. Highway 63 is Saint Joseph’s Main Street and connects local and visitor traffic with the downtown.

Other Transportation – Saint Joseph also benefits from its downtown Amtrak station where the Pere Marquette line provides direct service between Chicago and Grand Rapids. The Southwest Michigan Regional Airport in the neighboring City of Benton Harbor supports charter, business, and general aviation uses.

Economic Overview – Saint Joseph has a low unemployment rate of 3% and benefits from a diverse economy with four major industry sectors comprising nearly 70% of total employment. These sectors include educational, health, and social services (25%); retail (14%); manufacturing (20%); and arts, entertainment, and hospitality services (12%).

Saint Joseph is the Berrien County seat and county government provides good paying jobs while supporting local businesses in diverse professions like finance, insurance, real estate (mortgage, title, and property surveying), legal (attorneys and lawyers), and related industries.

Saint Joseph Major Employers | Industry Sector

- Lakeland Regional Health System | Medical Care
- Berrien County | Government
- Leco Corporation | Lab Products Manufacturing
- Bosch Braking Systems | Metal Manufacturing
- Hoffman Die Cast Corporation | Metal Manufacturing
- Hanson International Companies | Plastic Manufacturing
- Whirlpool Corporation | Appliance Manufacturing
- Walsworth (formerly IPC Print Services) | Printing Services
- United Federal Credit Union | Banking
- YMCA Family Center | Social Services
- Martin's Supermarkets (Indiana based) | Grocer

Job Creation – Saint Joseph Charter Township is located adjacent and south of the city and has a growing economy. Recent developments include a new distribution center for Shepherd Caster Company, with the employer announcing the creation of 50 new jobs.

The Bridgman Area Advantage

Geographic Setting – The Bridgman area includes the City of Bridgman and Lake Charter Township (which surrounds the city to the north, south, and east). Located on the Lake Michigan shoreline, the area is linked to its economic region by Interstate 94 and Highway A-2 (Red Arrow Highway). Shawnee Road connects east to other communities, and Lake Street connects west to Lake Michigan.

Economic Overview – The Bridgman area has a locational advantage for regional industries and benefits from proximity to Interstate 94. American Power and Electric operates the Cook Nuclear Plant, employing 1,200 skilled workers in the region. The plant is currently licensed to operate through 2037.

Job Creation – Headquartered in Bridgman, Eagle Technologies is expanding its operations by adding a new manufacturing plant in nearby St. Joseph Charter Township. The manufacturer of automated assembly systems reports this will create 100 skilled manufacturing jobs.

Investment Opportunities – Downtown Bridgman fronts along Lake Street and presents several opportunities for new and infill residential. A two-level brick building on the southeast corner of Lake and Maple Streets is a prime candidate for adaptive reuse with the addition of condos, flats, or lofts. A large parcel two blocks farther east has the potential for a new mixed-use development, including a former assisted living center that could be repurposed into new residential units.

The New Buffalo Area Advantage

Geographic Setting – The New Buffalo Area includes the City of New Buffalo and surrounding New Buffalo Township, which is the southwestern-most township in Michigan. The Pokagon band of Potawatomi Indians reservation is located in southeastern New Buffalo Township, and the township also includes the Villages of Grand Beach and Michiana.

Two major routes connecting the Greater Chicago and Detroit areas, Interstate 94 and Highway 12, diverge in New Buffalo Township. Highway 12 also connects traffic to downtown New Buffalo, with S. Whittaker Street as the principal commercial street and links traffic to the Lake Michigan waterfront. The New Buffalo area is served by three daily Amtrak passenger trains at the New Buffalo station, which is centrally located in a walkable area.

Economic Overview – The New Buffalo area is the gateway to Michigan’s beaches and is located within ‘Harbor Country’, an upscale weekend getaway destination for Chicago-area residents. Tourism is among its primary industries, and the downtown and Lake Michigan shoreline are popular visitor attraction. Major employers include the Four Winds Casino and Ozinga, a concrete supplier.

Investment Opportunities – Downtown New Buffalo includes a Fountain Square Block that is vacant, centrally located, and ideal for development of a new mixed-use project. An area on the west side of S. Whittaker Street and south of the downtown has been designated for Planned Unit Development and could include new housing formats. Other examples are included in the list of investment opportunities in [Section A](#) attached to this report.

The City of Niles Advantage

Geographic Setting – The City of Niles is located on the eastern border of Berrien County, on the Saint Joseph River. The downtown and surrounding area are particularly well-connected by regional highways. Highway 31 is just two miles west of the city and links north to Benton Harbor and Grand Rapids, and south to South Bend – Elkhart, Indiana. Highway 51 links downtown Niles south to the University of Notre Dame.

Other Transportation – Niles has an advantageous location relative to passenger rail. The Blue Water and the Wolverine Amtrak lines have stops at the city's local station located just ½ miles from the downtown. The Blue Water line connects to Chicago, Port Huron, Kalamazoo, Lansing, and Flint; and the Wolverine line connect to Chicago, Ann Arbor, Pontiac, and Detroit. The City of Niles also operates the Tyler Memorial Airport for general aviation uses.

Health Care Jobs – Downtown Niles has its own hospital located within walking distance of the downtown. Spin-off benefits include a new dental clinic that will open in 2016 with 20 new skilled jobs. The city reports that locations are also being sought for a new medical clinic near the downtown, which could eventually add another 80 jobs.

Manufacturing Jobs – Niles also has a diverse mix of manufacturing firms, some of which are expanding. For example, Toefco Engineered Spray Coatings announced expansion of its Niles manufacturing facility, and estimates it will create 15 to 20 new, skilled manufacturing jobs. UltraCamp is a local a technology firm that is relocating its headquarters to a newly renovated downtown Gallery Building. The proposal of two new industrial businesses will further enhance the variety of local job choices. Some of its major employers are shown in the following list.

Niles Major Employers | Industry Sector

- Lakeland Regional Health System | Medical Care
- National Standard | Wire Products
- Modineer Company | Metal Manufacturing
- Niles Precision Company | Metal Manufacturing
- NSG Pilkington | Glass Manufacturing
- United Federal Credit Union | Banking
- YMCA Family Center | Social Services
- Martin's Super Markets | Grocer

Investment Opportunities – Niles was selected in 2015 to receive PlacePlans technical assistance from the Michigan Municipal League (MML). The placemaking process resulted in studies for redevelopment of three city-owned, riverfront properties in the downtown area, including the former downtown YMCA building. Developers are now testing options for converting this building into new residential space.

In addition, a grant from the Michigan State Housing Development Authority (MSHDA) will assist in implementing the city's 3rd Street Village Plan to create a mixed-use corridor south of downtown. The attached list of investment opportunities details these sites and includes numerous downtown buildings offering opportunities for upper-level rehabs.

Analysis of PlaceScores™

Introduction – Placemaking is a key ingredient for achieving Berrien County's full residential market potential, particularly under the aggressive or maximum scenario. Extensive Internet research was conducted to evaluate the success of each city and village relative to other places throughout Michigan. PlaceScore™ criteria are tallied for a possible 30 total points, and based on an approach that is explained in the Methods Book (see the Regional Workbook). Results are detailed in [Section H](#) of this report.

PlaceScore v. Market Size – There tends to be a correlation between PlaceScore and the market size in population ([Exhibit H.6](#)). If the scores are adjusted for the market size (or calculated based on the score per 1,000 residents), then the results reveal an inverse logarithmic relationship ([Exhibit H.7](#)).

After adjusting for population size, the scores for most places tend to align with their size. Smaller markets may have lower scores, but their points per 1,000 residents tend to be higher. Larger markets have higher scores, but their points per 1,000 residents tend to be lower.

As shown in [Exhibit H.12](#), the City of Niles has an overall PlaceScore of 26 points, which is exceptional and exceeds the other four cities included in this study. In comparison, Benton Harbor has a relatively low score of 20 points, and can strive for a higher score of 22 to 24 points by addressing some of the items listed below.

PlaceScore Strategies for the City of Benton Harbor

1. Considering a form-based or unified code.
2. Preparing a subarea master plan for its downtown.
3. Participating in the MEDC's Redevelopment Ready Communities program.
4. Creating a DDA website that includes downtown maps and merchant lists.
5. Hosting weekly music in the park events.
6. Adding pedestrian crosswalks at signalized intersections.

Contact Information

This concludes the Draft Market Strategy Report for the Berrien County Target Market Analysis. Questions regarding economic growth, downtown development initiatives, and implementation of these recommendations can be addressed to the following project managers.

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

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Sections A - H

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Southwest Michigan Prosperity Region 8

Collaborative Community Development

Michigan Economic Development Corporation

Michigan State Housing Development Authority

MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION





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Section A

Investment Opportunities Places

Prepared by:



Prepared for:

Southwest Michigan Prosperity Region 8

Collaborative Community Development

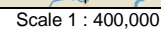
Michigan Economic Development Corporation

Michigan State Housing Development Authority

MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION

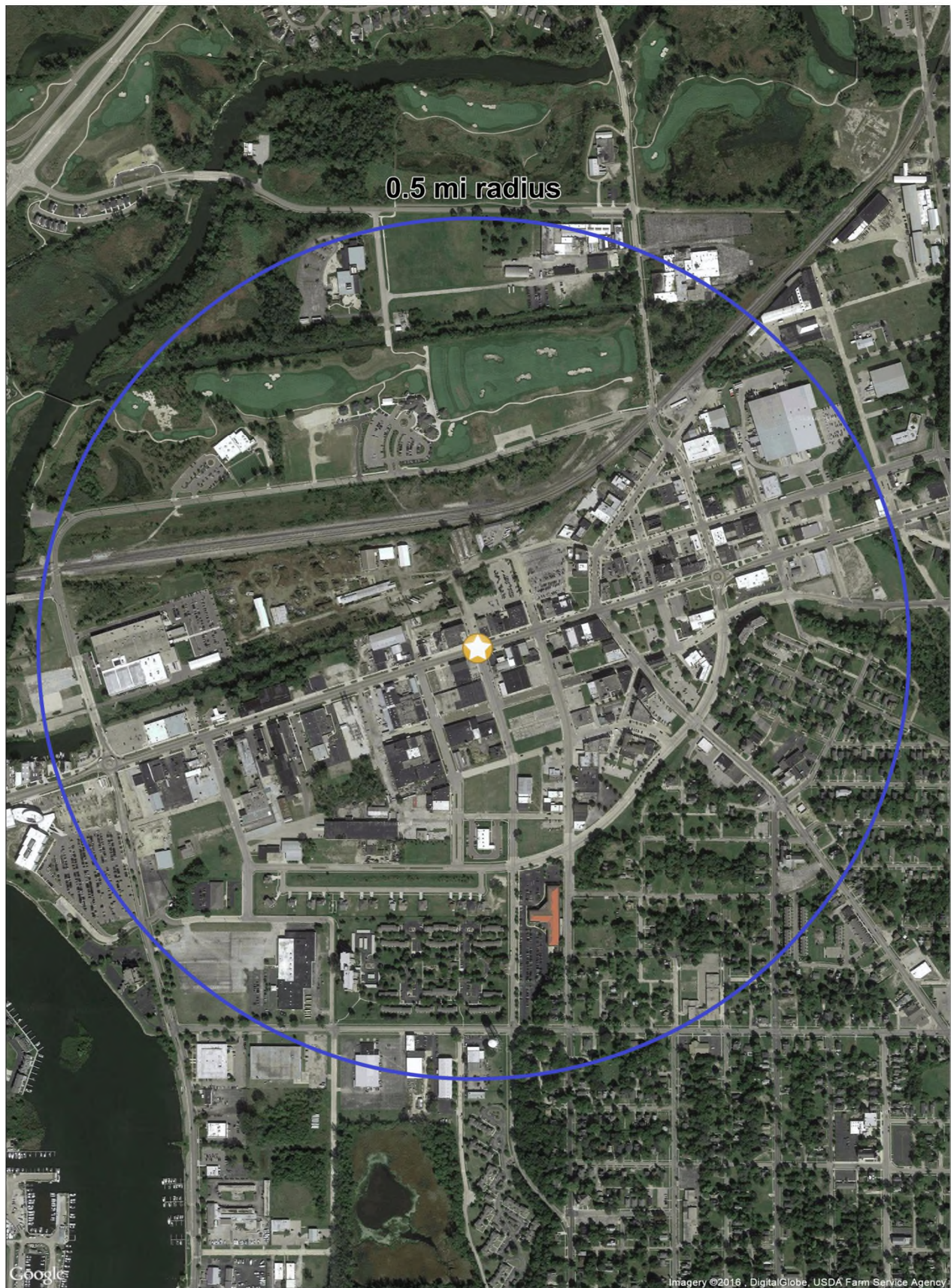


Exhibit A.1



Scale 1 : 400,000

1" = 1.40 mi



Examples of Scale and Form of Downtown Buildings with Some Placemaking Amenities
The City of Benton Harbor | Berrien County | Southwest Michigan Prosperity Region 8

Exhibit A.3



Source: Original photos provided by LandUse|USA; Spring 2015.

Examples of Scale and Format of Relatively Large Downtown Buildings

The City of Benton Harbor | Berrien County | Southwest Michigan Prosperity Region 8



Source: Original photos provided by LandUse|USA; Spring 2015.

Examples of the Scale and Format among Relatively Large Downtown Buildings
The City of Benton Harbor | Berrien County | Southwest Michigan Prosperity Region 8



- Left
Possible Rehab Opportunity
at Street Level

Source: Original photos provided by LandUse|USA; Spring 2015.

Examples of Some Possible Horizontal and Vertical (Upward) Expansion Opportunities
The City of Benton Harbor | Berrien County | Southwest Michigan Prosperity Region 8



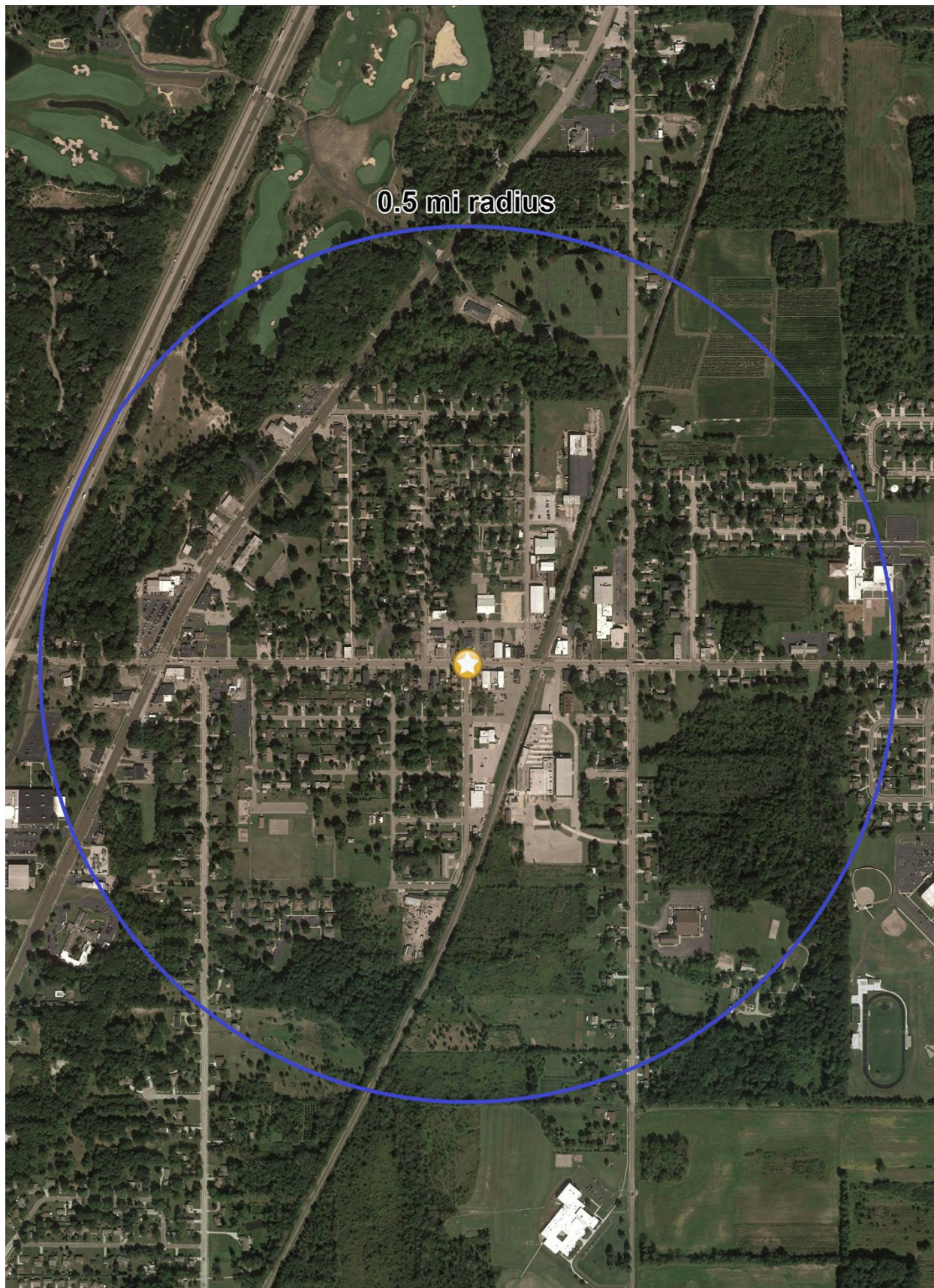
Source: Original photos provided by LandUse|USA; Spring 2015.

List of Investment Opportunities for Missing Middle Housing Formats
The City of Benton Harbor | SW Michigan Prosperity Region 8 | Year 2016

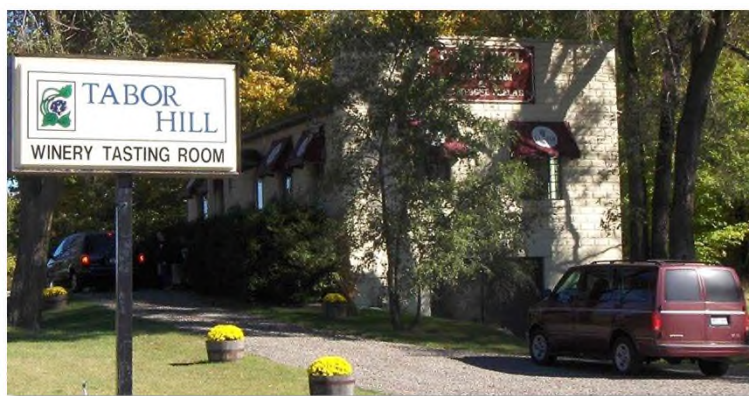
Count	City, Township	Water Front	Down Town	Existing Conditions/Current Use Notes and Comments	Investment Opp./Future Use Notes and Comments
1	Benton Harbor	No	South of Downtown	Entire neighborhood from Britain Avenue south to Empire Avenue, and from Colfax Avenue east to Pipestone Street.	Numerous lots available for urban infill projects, including new-builds among small mansion-style houses, accessory dwelling units, duplexes, triplexes, etc.
2	Benton Harbor	Yes	South of Downtown	Miller Pond neighborhood, from Britain Avenue south to Empire Avenue, and from the Saint Joseph River east to Colfax Avenue. Some redevelopment sites might have riverfront views.	Redevelopment and infill opportunities for attached units that would transition between existing commercial uses, apartment buildings, and adjacent residential neighborhoods.
3	Benton Harbor	Yes	North of Downtown	Riverside Drive and Graham Avenue, including greenfield sites along the Paw Paw River.	Speculation that some sites could be leveraged for new-builds among attached units with walk-outs onto the river, and riverfront patios.
4	Benton Harbor	No	Yes	Cornerstone properties bounded by Wall Street (north), Oak Street (south), 8th Street (west), and Colfax Avenue (east). Essentially vacant but has some cement surface paving.	Speculation on ideal location for a mixed-use project that could include upper-level residential units, such as lofts, flats, townhouses, or live-work formats.
5	Benton Harbor	No	Southeast of Downtown	Entire neighborhood south of Pipestone Street, south of Market Street, north of Brittain Street, and east of Colfax Avenue. Considerable acreage with undeveloped and under-developed sites.	Numerous redevelopment and infill opportunities for new attached housing formats.

Notes: This investment list focuses on the region's largest projects that only include a residential component. The information has been provided by local stakeholders and internet research, and every project has not been field verified.

Source: Interviews with stakeholders and market research conducted by LandUse|USA, 2016.



Examples of Downtown Building Scale and Format - Will be Updated in 2016
The City of Bridgman | Berrien County | Southwest Michigan Prosperity Region 8



Source: Panoramia and Google Earth 2009, licensed to LandUse|USA through Regis/SitesUSA.

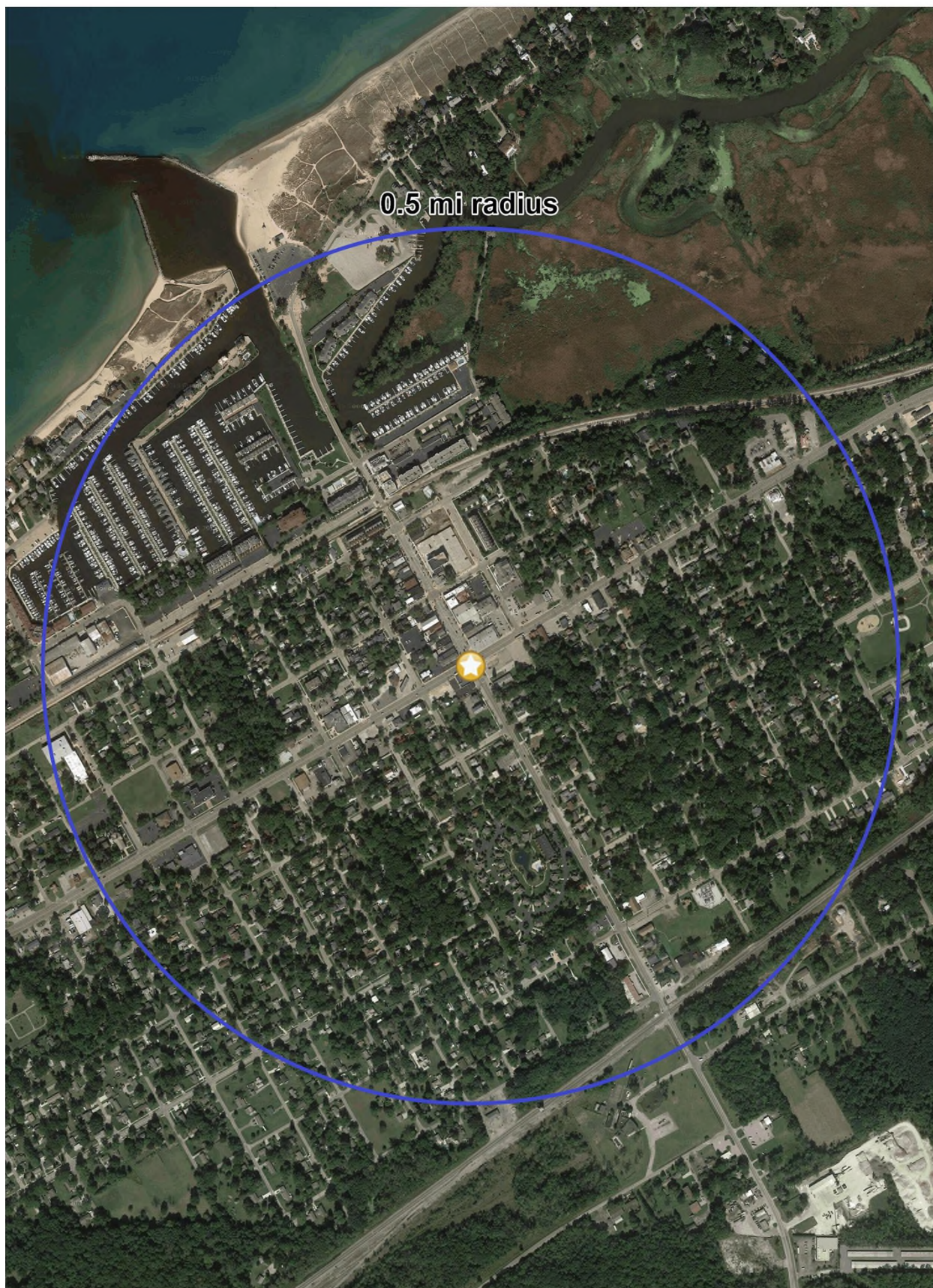
Note: These are temporary images and will probably be replaced with originals by LandUse|USA in Spring 2016.

List of Investment Opportunities for Missing Middle Housing
 The City of Bridgman | SW Michigan Prosperity Region 8 | Year 2016

Count	City, Township	Water Front	Down Town	Existing Conditions/Current Use Notes and Comments	Investment Opp./Future Use Notes and Comments
1	City of Bridgman	No	Adjacent	Vacant lots closer to the Red Arrow Highway.	Potential new build for mixed-use, including condos, flats, and lofts.
2	City of Bridgman	No	Adjacent	SE Corner of Lake and Church Intersection. Prior use as assisting living center. Large parcel.	Potential for raze and rebuild for mixed-use, including condos, flats, and lofts; adaptive reuse for 15-20 units.
3	City of Bridgman	No	Yes	2-Level brick building adjacent to Tapestry Brewery, on Lake St.	Potential for adaptive reuse with upper level condos, flats, or lofts.

Notes: This investment list focuses on the region's largest projects that only include a residential component. The information has been provided by local stakeholders and internet research, and every project has not been field verified.

Source: Interviews with stakeholders and market research conducted by LandUse|USA, 2016.



Examples of Scale and Format of Downtown Buildings - Will be Updated in Spring 2016
The City of New Buffalo | Berrien County | Southwest Michigan Prosperity Region 8

Exhibit A.12



Source: Panoramia and Google Earth 2011, licensed to LandUse|USA through Regist/SitesUSA.

Note: These are temporary images and will probably be replaced with originals by LandUse|USA in Spring 2016.

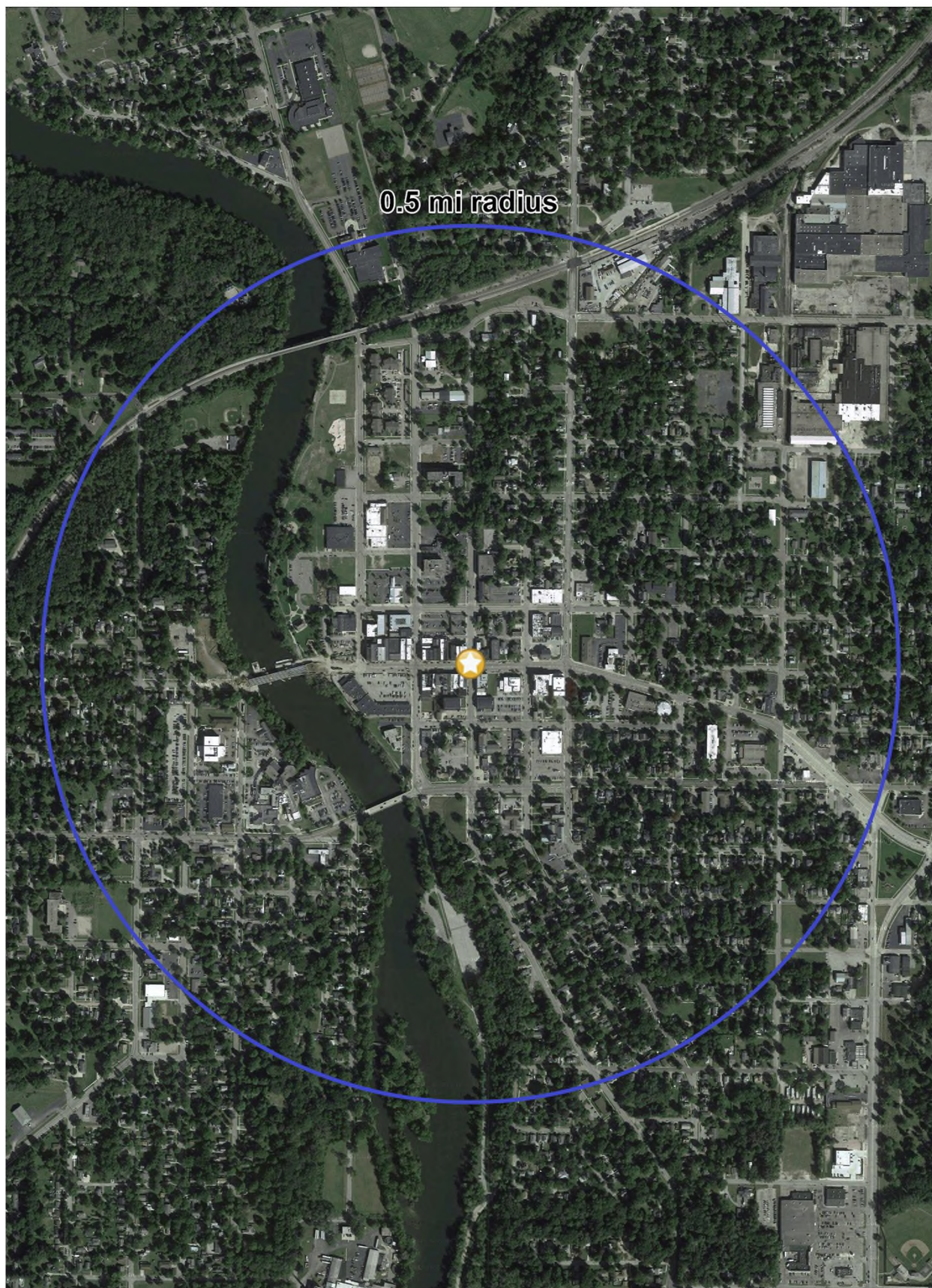
List of Investment Opportunities for Missing Middle Housing

The City of New Buffalo Area | SW Michigan Prosperity Region 8 | Year 2016

Count	City, Township	Water Front	Down Town	Existing Conditions/Current Use Notes and Comments	Investment Opp./Future Use Notes and Comments
1	The City of New Buffalo	No	Yes	Fountain Square; entire city block recently razed; bounded by Whittaker, Thompson, Mechanic, and Merchant Streets.	Potential mixed-use project with large footprint; owners may request approval for 2nd and 3rd-level flats or lofts.
2	The City of New Buffalo	No	No	NEQ E. Clay Street and S. Whittaker Street. Former school operated by the Baptist Church. Property and building are advertised for-sale.	Potential conversion into lofts or flats; or redevelopment into a new-build project with mixed-use or live-work units.
3	The City of New Buffalo	No	No	Greenfield land located north of E. Buffalo / Highway 12, and east of N. Wilson Street. Site has some development challenges.	Proposal for a small senior housing project with 6 units; speculation by owner and site plan has not been approved.
1	Lake Charter Township	No	No	Vacant lot between Bridgman High School, Lake Township Park, Gast Rd, California Rd.	Potential for new subdivision of condos, townhomes, flats, and lofts.
2	Lake Charter Township	No	No	Wilson Lane, Exit 16. 2 houses and 15 acres for sale. Abuts Warren Dunes.	Potential for water park hotel, or condos, townhomes, flats, or lofts.
1	New Buffalo Township	No	No	Along S. Whittaker Street, north of Interstate 94.	Apartment complex proposed with market-rate units; 2- or 3-bedroom flats on an Planned Urban Development (PUD).
2	New Buffalo Township	No	No	Red Arrow Highway near the Township Hall and offices.	Township envisions a township center or "village center" eventually developing near and around the township hall, which could include mixed-uses and attached residential units with diverse formats.

Notes: This investment list focuses on the region's largest projects that only include a residential component. The information has been provided by local stakeholders and internet research, and every project has not been field verified.

Source: Interviews with stakeholders and market research conducted by LandUse|USA, 2016.



Scale and Format of Downtown Buildings, with Some Reinvestment Opportunities
The City of Niles | Berrien County | Southwest Michigan Prosperity Region 8



Photo credit (above): The City of Niles; 2016.



Photo credit (above): The City of Niles, Michigan; 2016.



Photo credit (above): US Highway 12 Heritage Trail

Note: These are temporary images and will be replaced in Spring 2016.

List of Investment Opportunities for Missing Middle Housing
The City of Niles | SW Michigan Prosperity Region 8 | Year 2016

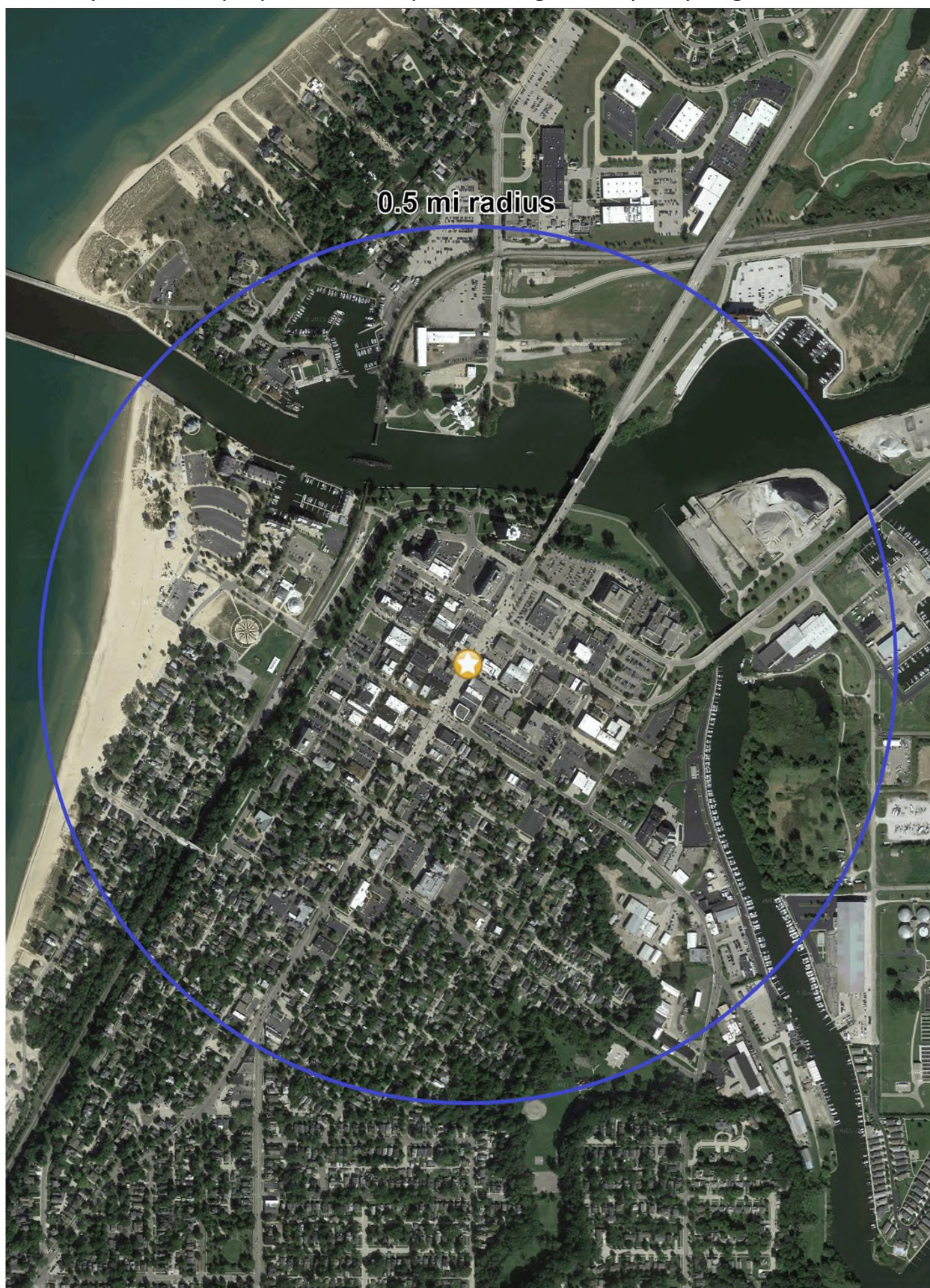
Count	Address	Water- front?	Down- town?	Existing Conditions Notes and Comments	Current Uses Notes and Comments	For Sale?	Investment Opp./Future Use Notes and Comments
1	205 E Main	No	Yes	3 floors plus bsmt - 4026 total sq.ft./1342 on each level	coffee shop opening on 1st/ vacant 2nd and 3rd.	Yes	Potential adaptive reuse for mixed use with upper level condos, lofts and flats.
2	210 E Main	May-be	Yes	2-3 floors plus bsmt - 47960 sf 14,668 sf on 1st & 2nd; 14,080 on 3rd; functioning elevator; 5 parcels for sale.	office building, tenants include daycare, attorney and insurance company	Yes	Potential adaptive reuse for mixed use with upper level condos, lofts and flats.
3	227 E Main	No	Yes	3 floors plus bsmt - 17310 total sq. ft/6090 1st floor, 5610 2nd & 3rd floors *functioning elevator	3 separate storefronts on 1st; offices & rec room on 2nd; large meeting space 3rd		Potential Upper level rental rehab
4	301 E Main	No	Yes	2 floors plus bsmt - 4922 total sq. ft/ 2461 each floor	1st floor storefront, apartments above and behind.	Yes	Potential façade restoration and rehab for mixed use with upper level loft
5	302 and 306 E Main	No	Yes	2 floors plus bsmt-appx 8920/ 5655 1st floor, 3265 2nd floor	1st floor bank and office space, partial 2nd floor ; offices on west side and front 1/3.	Yes	Potential façade restoration and rehab for mixed use with upper level loft
6	312/314 E Main	No	Yes	vacant land - 2 lots, respectively 45'x132' & 15.5'x132 total 2046 sq.ft.	vacant land	Yes	Potential new build for mixed use with upper level condos or lofts.
7	322 E Main	No	Yes	1 floors plus bsmt - 10140 total sq.ft/ 10140 on oldest & 7815 on addition; functioning elevator	currently office spaces city owned	Yes	Potential vertical expansion for mixed use with upper level condos or lofts.
8	113 N 2nd	May-be	Yes	1 floor plus bsmt -appx 952 sq.ft plus 10' vacant land behind.	Fire in the 90's, interior is burned. Title challenge from 80's tax sale; absent owner. Shares common N wall with 111 N 2nd.	Yes	Potential façade restoration and rehab for storefront. Possible verticle expansion or possible raze and new construct.
9	117 N 2nd	May-be	Yes	2 floors plus bsmt - 2442 total sq. ft/ 1221 each floor	1st floor storefront, vacant 2nd floor	Maybe	Potential rehab with upper level loft
10	405 N 2nd	Views	Yes	1 floor plus bsmt-6108 total sq.ft. LOT 10960 sq.ft.	Bar/night club. Has liquor license. next door to current City Hall	Yes	Potential façade restoration and rehab for storefront. Possible verticle expansion or possible raze and new construct.
11	517 N 2nd	No	Yes	3 lots vacant land- 12159.74 total sq. ft. / .279 acre	in city limits	Yes	Potential new build for mixed use with upper level condos or lofts.
12	4 S 3rd	Yes	Yes	vacant lot 1.48 acres	former safety center on Riverfront Park Trail MML target; MSHDA target; city owned	Yes	Potential new build for upscale riverfront condos.
13	5th & Wayne	No	Yes	vacant land -12710 sq. ft./ .29 acres	across the street from the Amtrak Station city owned		Potential new build mixed use with commuter condos and lofts.
14	9 S State	No	Yes	1500 sq. ft shed on 8580 lot .196 acre	across the street from Lakeland Hospital		Potential upper level expansion or raze and rebuild for mixed-use w upper level condos, lofts and flats.
15	315 W Main	Yes	Yes	former YMCA Property. 410' along St. Joseph River Nearly 3 acres if joined with State Street property. Shovel Ready.	MML target and city owned	Yes	Potential façade restoration and rehab for mixed use with upper level loft

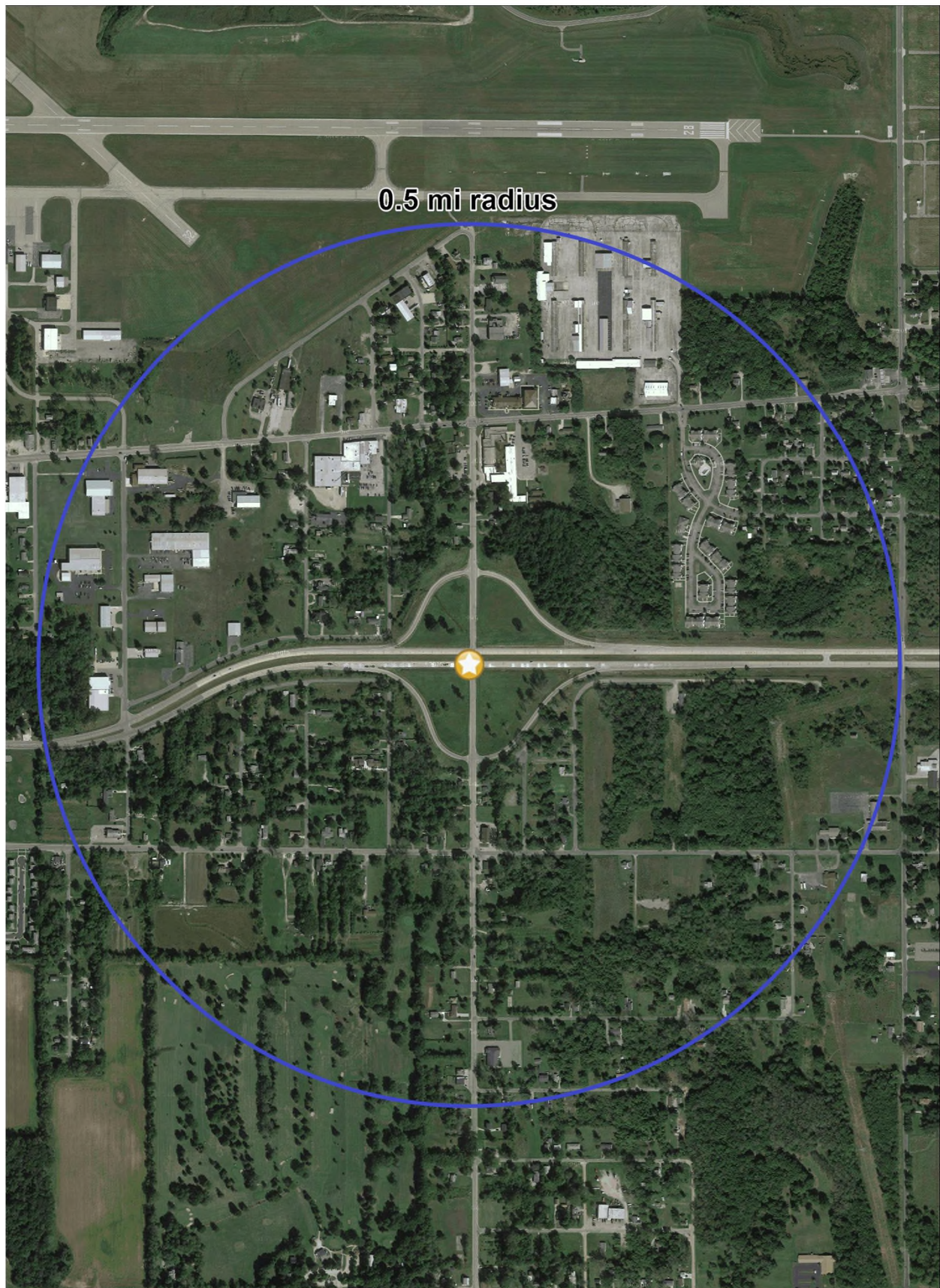
Source: Entire list has been provided by the City of Niles, and reflects minor editorial adjustments by LandUseUSA; 2016.

List of Investment Opportunities for Missing Middle Housing
The City of Niles | SW Michigan Prosperity Region 8 | Year 2016

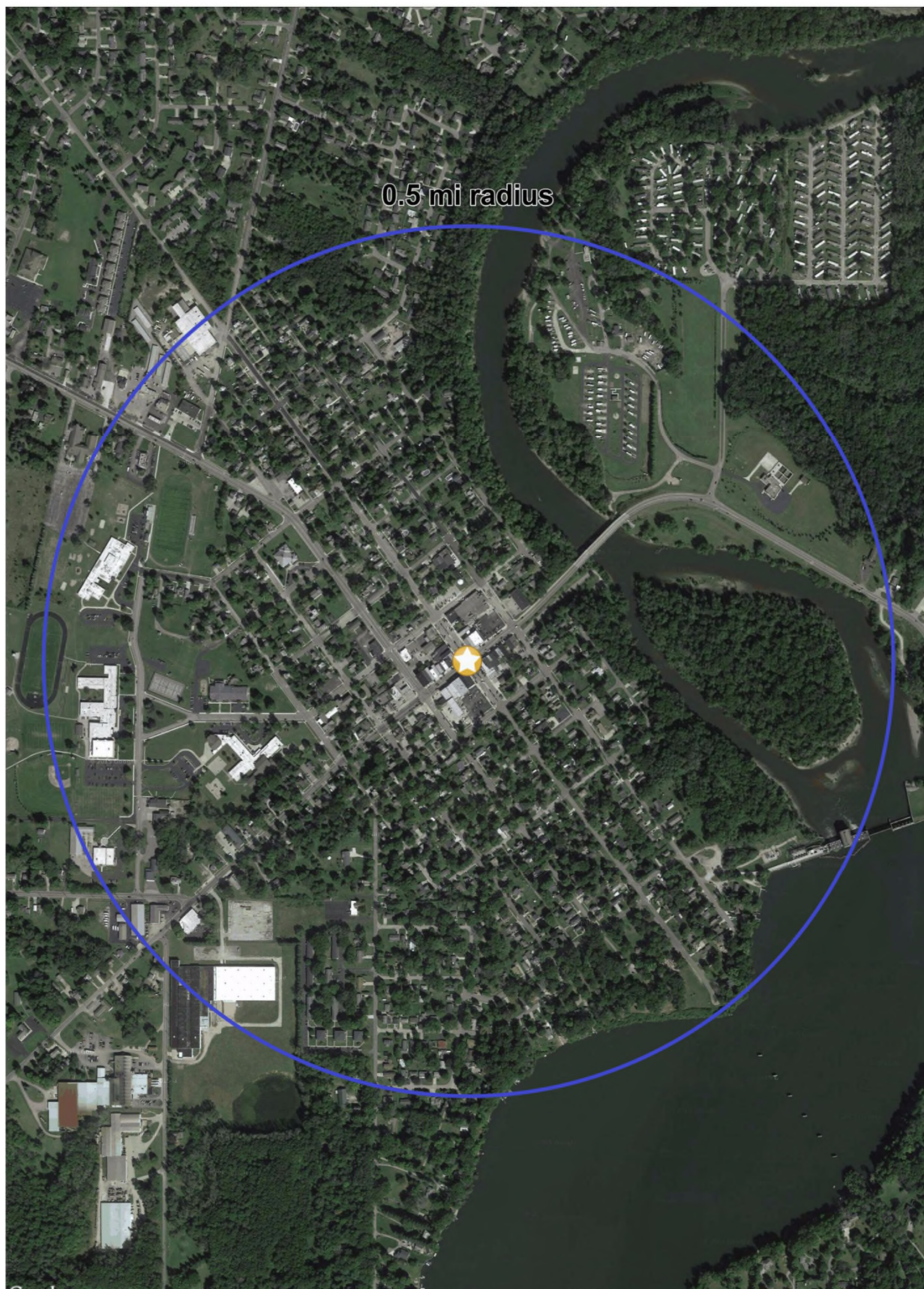
Count	Address	Water- front?	Down- town?	Existing Conditions Notes and Comments	Current Uses Notes and Comments	For Sale?	Investment Opp./Future Use Notes and Comments
16	314 N Front	Yes	Yes	old area lumber yard Vacant land 163'x135.33' 22,194 sf; .509 acre	MML target and city owned	Yes	Potential new build for mixed use with upper level condos or lofts.
17	9th & Wayne	No	Yes	National Standard property Demolition Pending.			Potential new build for mixed use with upper level condos or lofts.- will require remediation
18a	207 Cedar St	May- be	Yes	1 story -1020 sq.ft plus3701 sq.ft garage; 13,709 sf lot; .315 acre; includes garage	vacant.	Yes	Potential raze and rebuild for mixed use with upper level condos and lofts.
18b	210 Cedar	May- be	Yes	vacant land 87'x99' / 8613 sq. ft. .197 acre	paved parking lot	Yes	Potential new build for mixed use with upper level condos or lofts.
18c	101 N 2nd	May- be	Yes	vacant lot 44'x66'/2904 sq.ft .067 acre	current play yard for daycare tenant	Yes	Potential new build for mixed use with upper level condos or lofts.
19	309 N 5th	No	Yes	1 level 8,060 sf; 1 block N of Main Street 27,470 sf lot; .63 acre; 5 blocks to Amtrak Station	several different businesses; barber shop, Liquor Store, Counseling Center.	Yes	Potential raze and rebuild for mixed use with upper level condos and lofts.
20	115 E Main	May- be	Yes	2 level plus bsmt - appx 11,611 total sf. 8,712 sf 1st level; appx 2,907 sf 2nd level	Vacant. Needs rehab.; former Woolworths	Yes	Potential façade restoration and rehab for mixed use with upper level loft
21	222 E Main	No	Yes	2 level plus bsmt - 3,152 sf 1,697 sf on 1st floor; 1,452 sf 2nd level	currently retail-gift shop	Yes	Potential façade restoration and rehab for mixed use with upper level loft
22	224-226 E Main	No	Yes	2 level & bsmt; 1st is separate; joined on upper level 5670 total sf; 1st is 3,734.5 sf; 2nd is 1,935.5 sf 224 is 2,310 sf; 1st is 1,697.5 sf; 2nd is 612.5 sf 226 is 3,360 sf; 1st is 2,037 sf; 2nd is 1,327 sf	224 is vacant; 2 apts. up (1 occupied) 226 is vacant; upper level dance studio	Yes	Potential façade restoration and rehab for mixed use with upper level loft
23	312 Front	Views	Yes	1 story 5048 'pole barn' on 13,468 sf lot is 0.309 acre	former Ridge Kramer		Potential new build for mixed use with upper level condos or lofts.

Source: Entire list has been provided by the City of Niles, and reflects minor editorial adjustments by LandUseUSA; 2016.

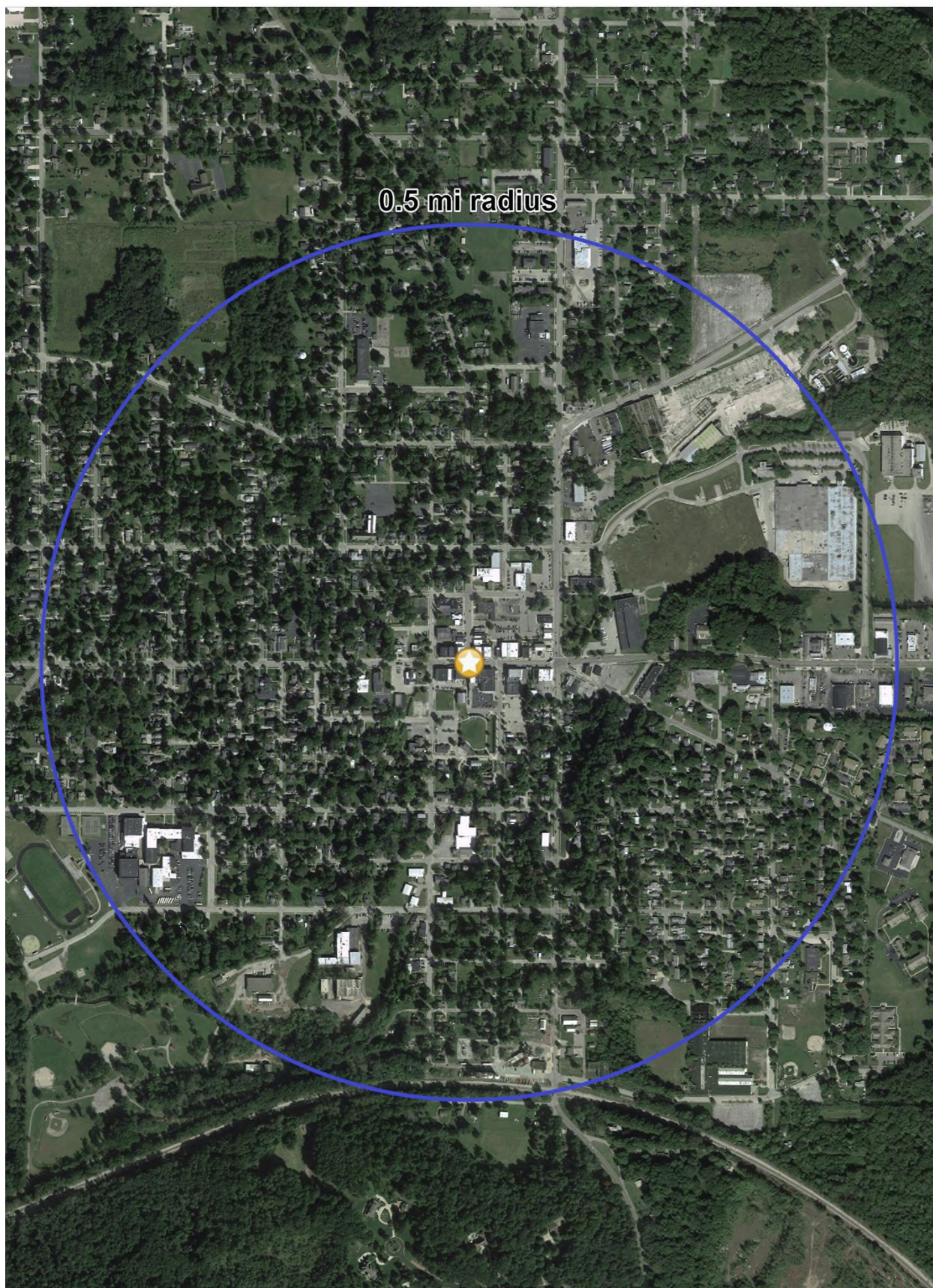




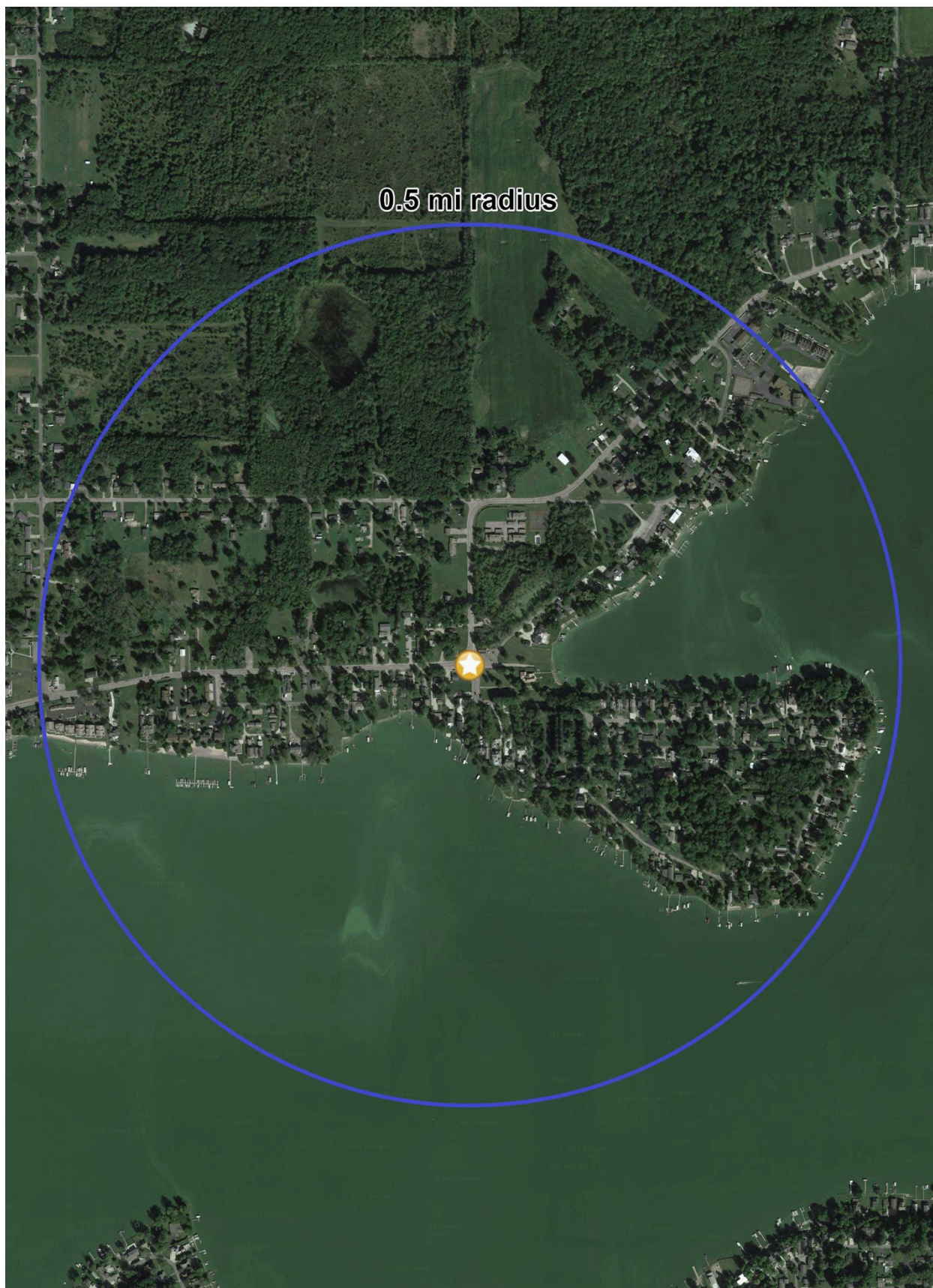
Aerial Photo | Urban and Downtown Perspective with 0.5 Mile Radius Exhibit A.20
The Village of Berrien Springs | Berrien Co. | SW Michigan Prosperity Region 8



Source: Underlying aerial provided to Google Earth and licensed to LandUse|USA through Sites|USA.
Exhibit prepared by LandUse|USA; 2016 ©.









Section B

Summary Tables and Charts

Prepared by:



Prepared for:

Southwest Michigan Prosperity Region 8

Collaborative Community Development

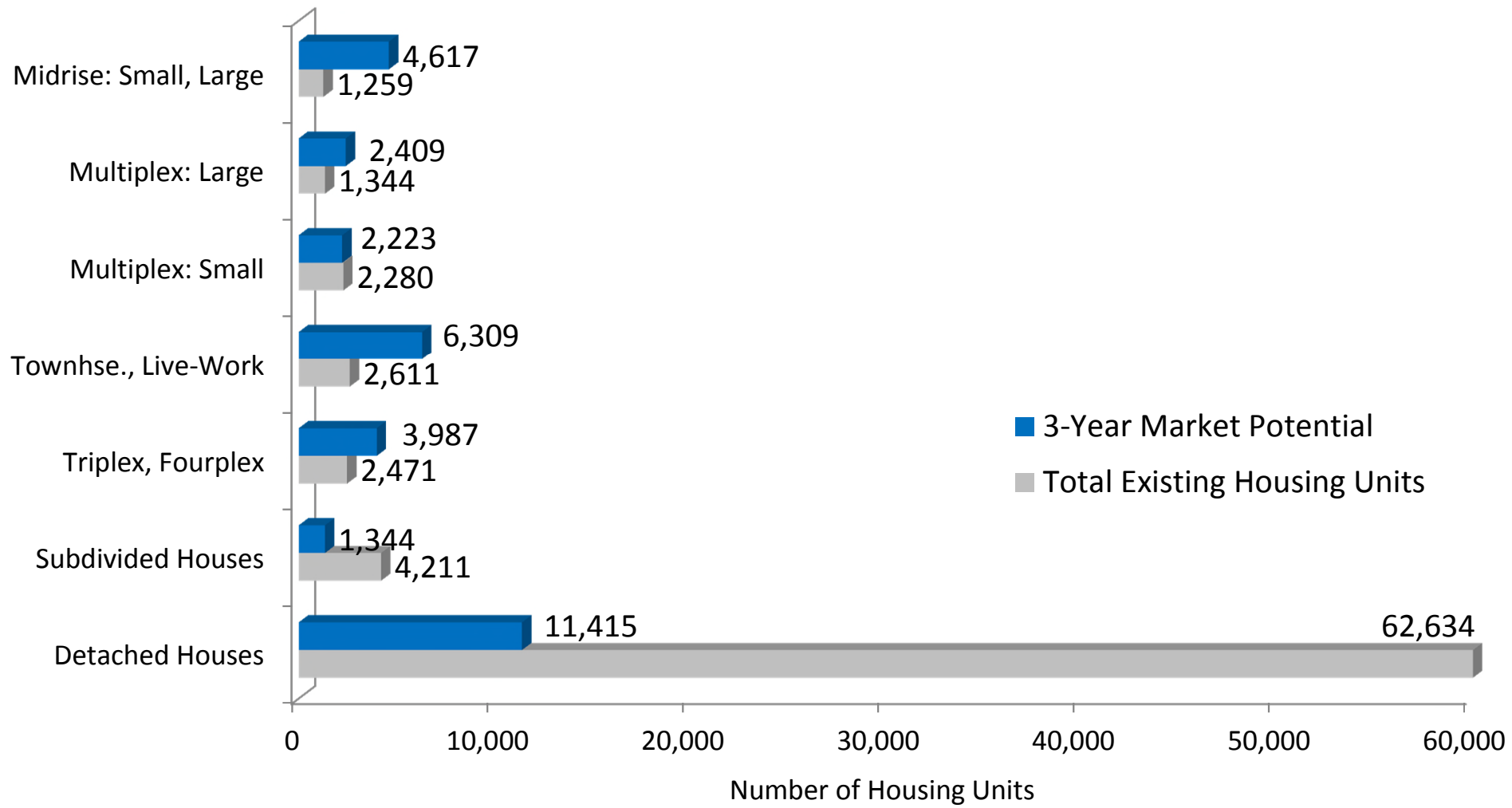
Michigan Economic Development Corporation

Michigan State Housing Development Authority

MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION

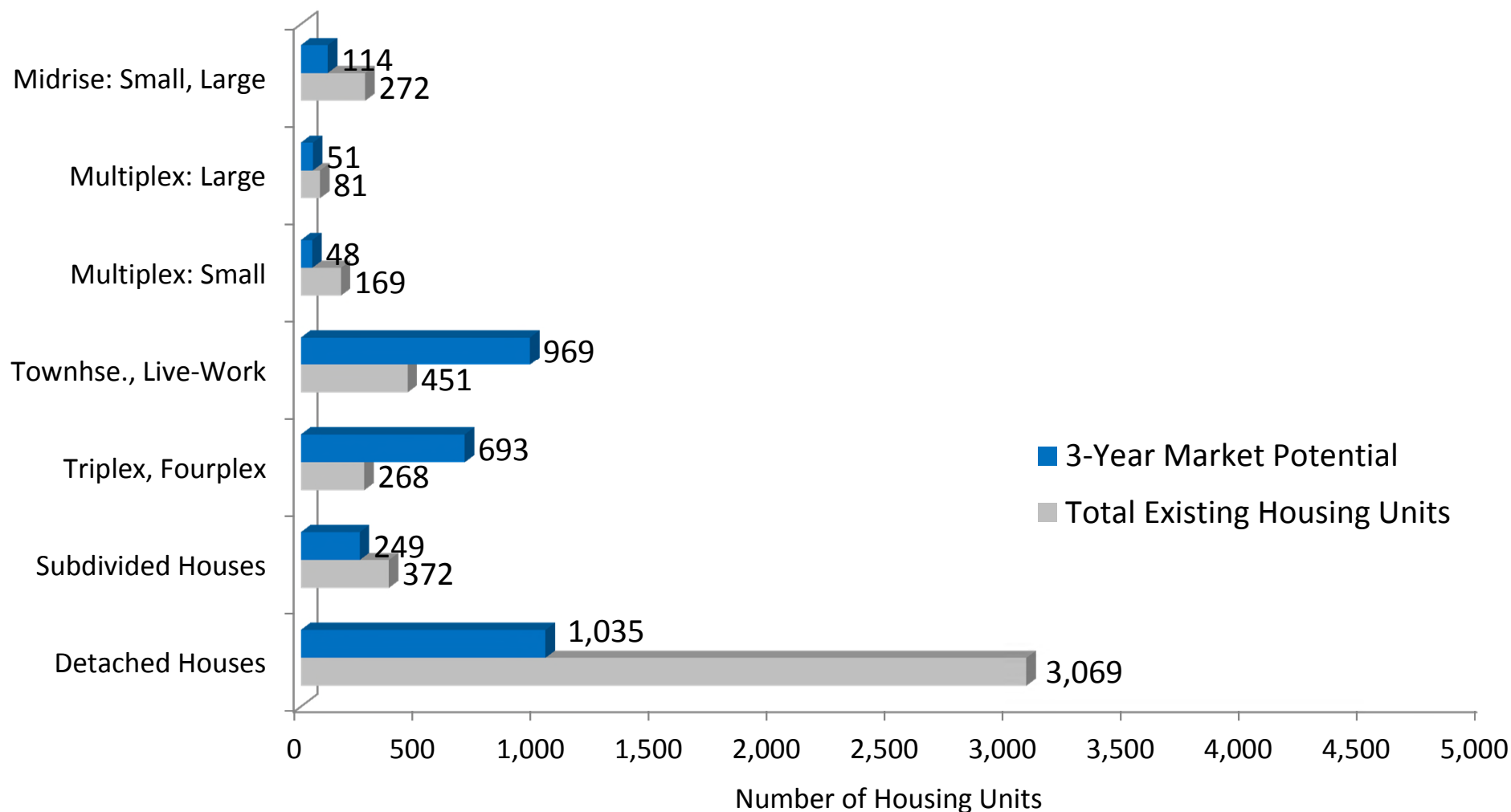


3-Year Market Potential v. Total Existing Housing Units
All 71 Lifestyle Clusters - Aggressive Scenario
Berrien County | SWM Prosperity Region 8 | 2016 - 2018



Source: Based on analysis and target market analysis modelling conducted exclusively by LandUse|USA; 2016 (c) with all rights reserved. Unadjusted for seasonal, non-resident households.

3-Year Market Potential v. Total Existing Housing Units
All 71 Lifestyle Clusters - Aggressive Scenario
The City of Benton Harbor | Berrien County | 2016 - 2018

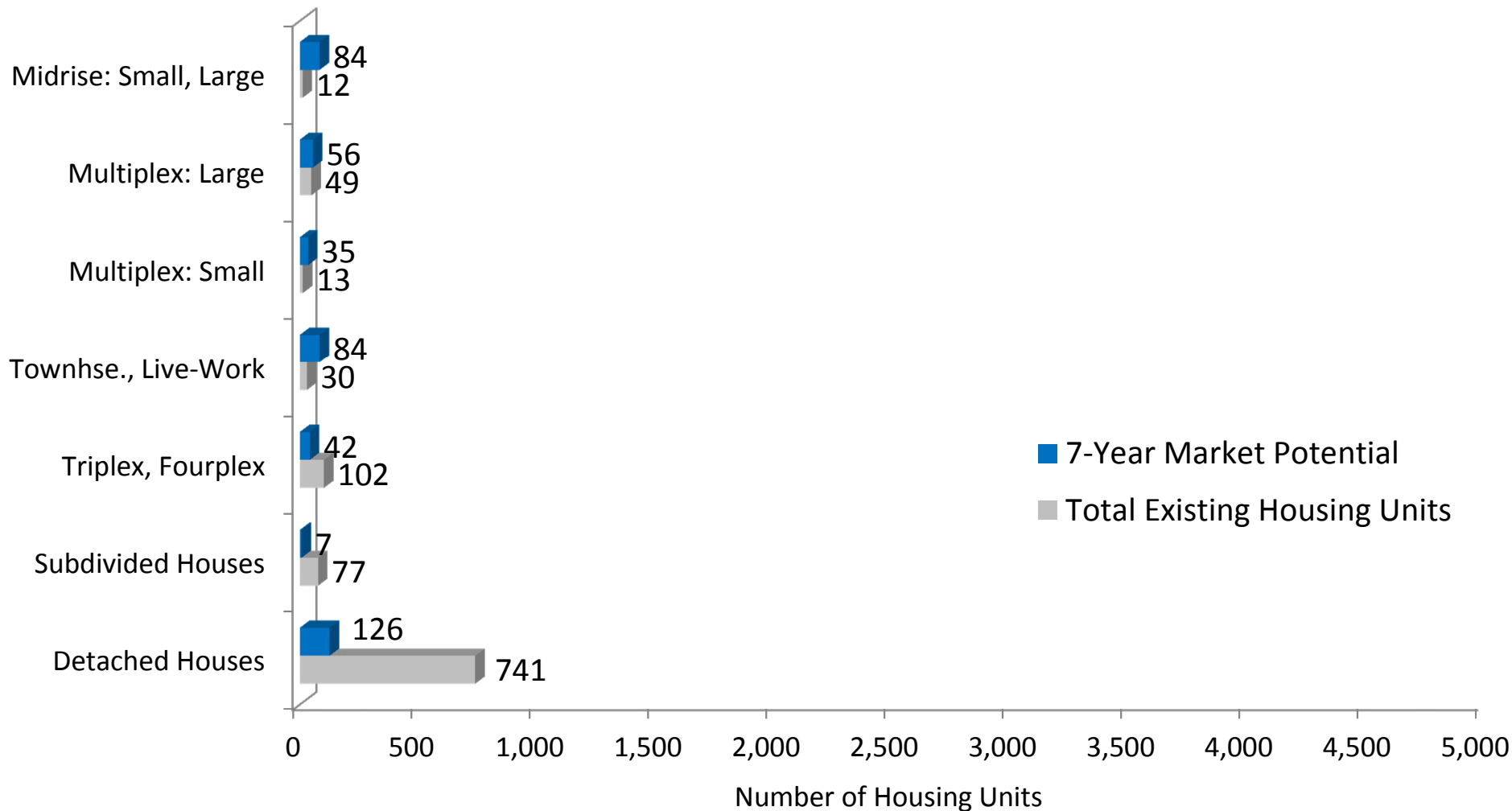


Source: Based on analysis and target market analysis modelling conducted exclusively by LandUse|USA; 2016 (c) with all rights reserved. Unadjusted for seasonal, non-resident households.

7-Year Market Potential v. Total Existing Housing Units

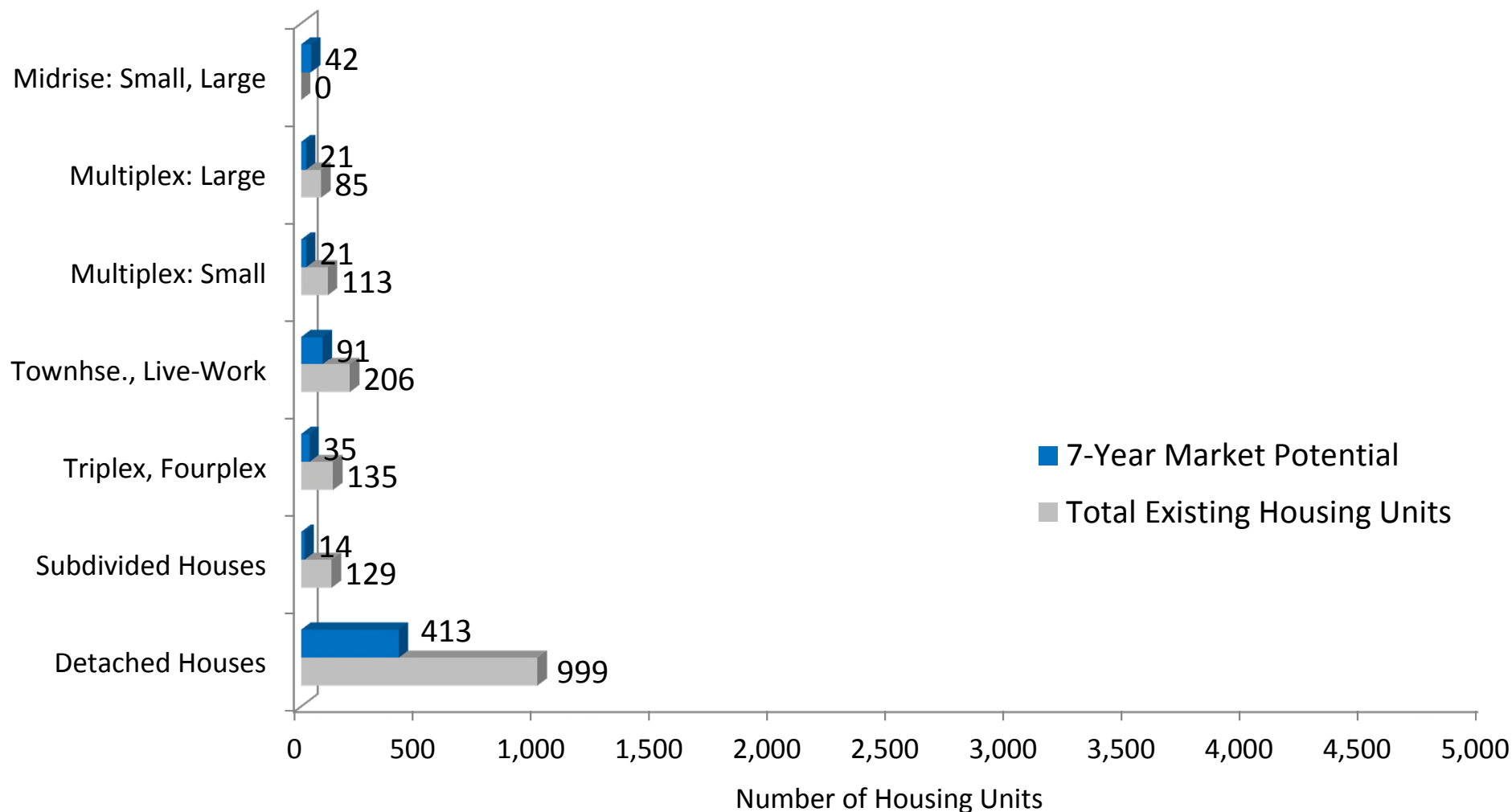
All 71 Lifestyle Clusters - Aggressive Scenario

The City of Bridgman | Berrien County | 2016 - 2022



Source: Based on analysis and target market analysis modelling conducted exclusively by LandUse|USA; 2016 (c) with all rights reserved. Unadjusted for seasonal, non-resident households.

7-Year Market Potential v. Total Existing Housing Units
All 71 Lifestyle Clusters - Aggressive Scenario
The City of New Buffalo | Berrien County | 2016 - 2022

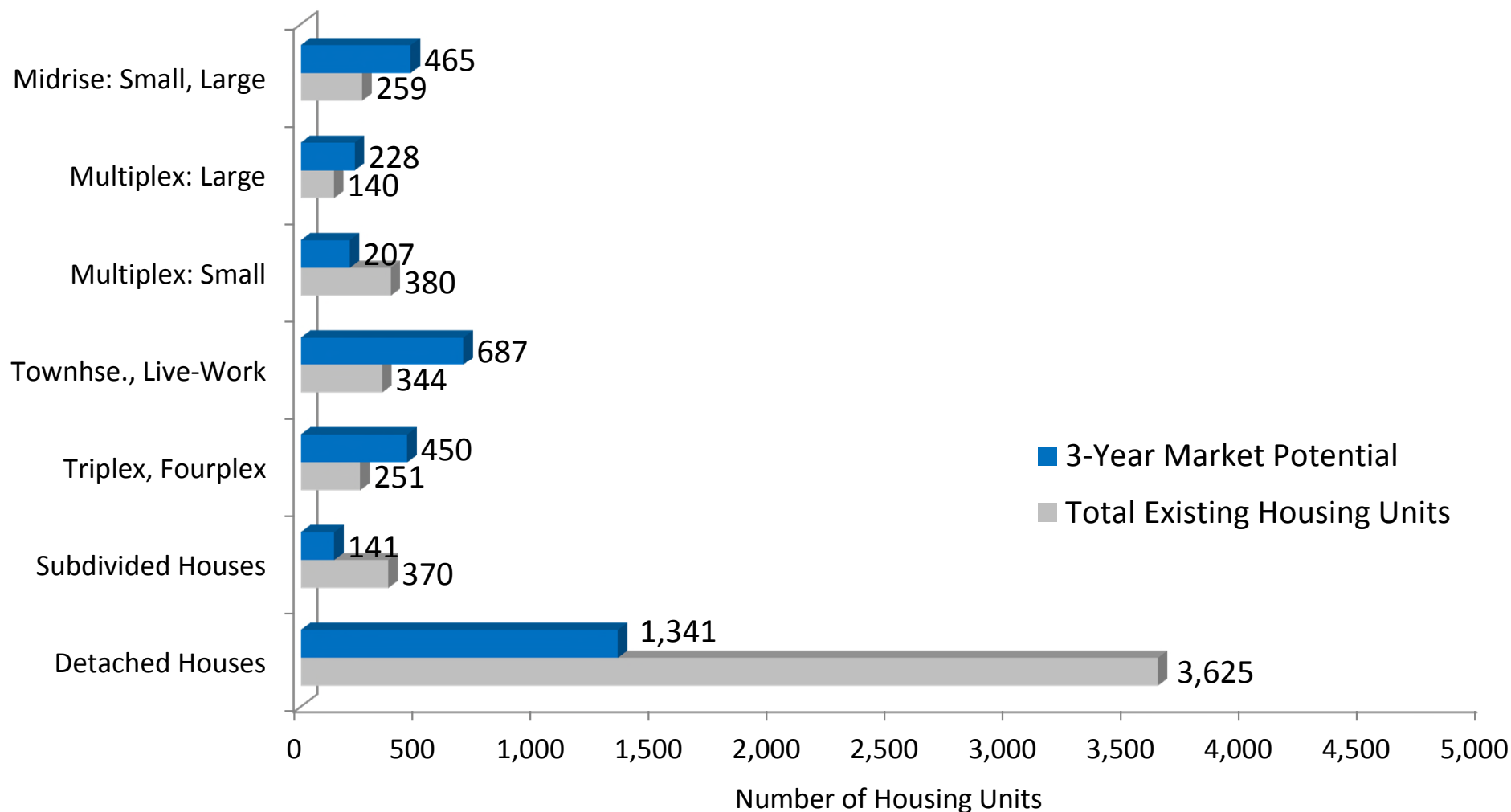


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3-Year Market Potential v. Total Existing Housing Units

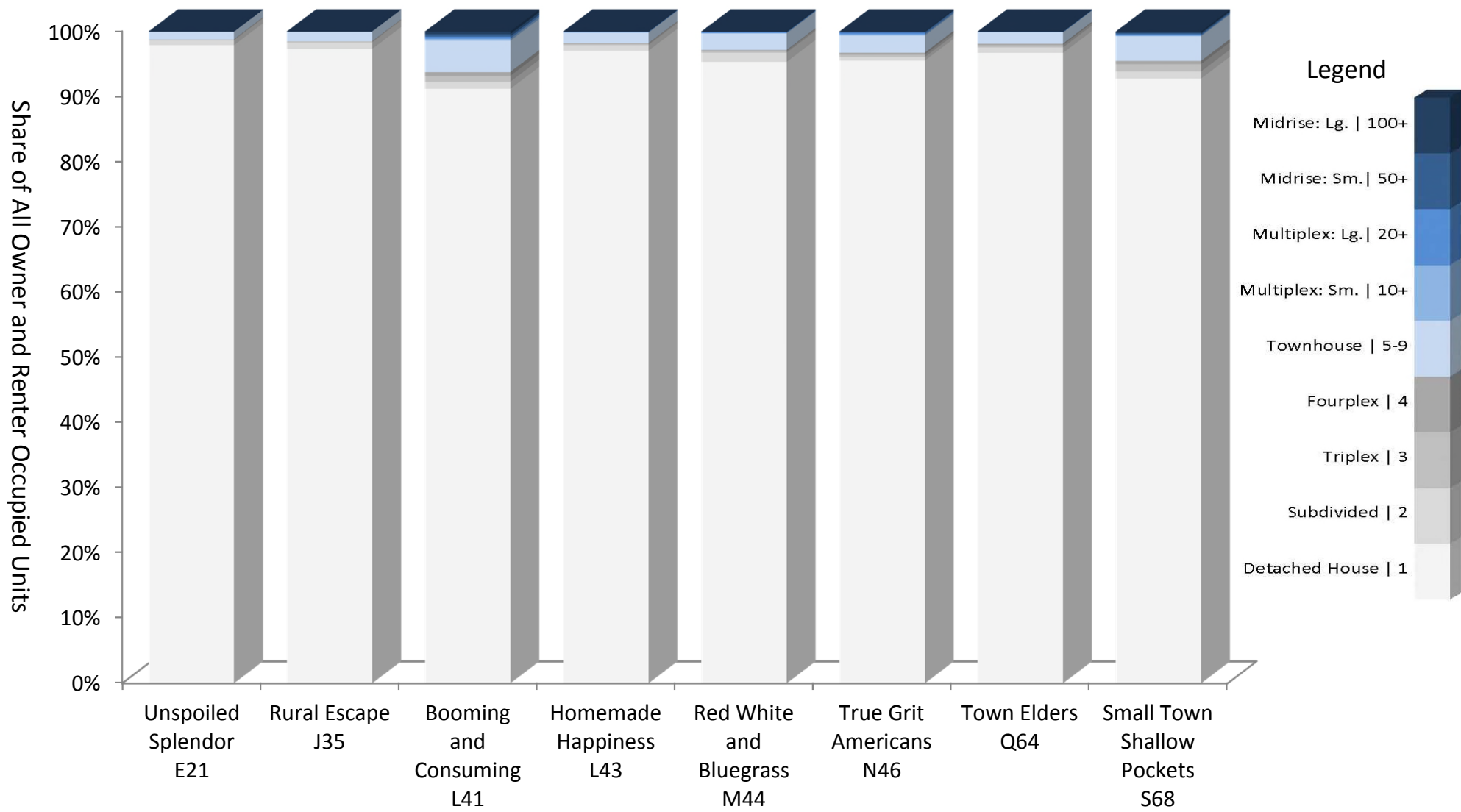
All 71 Lifestyle Clusters - Aggressive Scenario

The City of Niles | Berrien County | 2016 - 2018



Source: Based on analysis and target market analysis modelling conducted exclusively by LandUse|USA; 2016 (c) with all rights reserved. Unadjusted for seasonal, non-resident households.

Missing Middle Housing Formats v. Detached Houses Preferences of Most Prevalent Lifestyle Clusters Southwest Michigan Prosperity Region 8 | Year 2016



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

Exhibit B.7

Residential Market Parameters and Movership Rates Other Prevalent Lifestyle Clusters - SWM Prosperity Region 8 With Averages for the State of Michigan - 2015

Other Prevalent Clusters	Detached	Duplex	Townhse.,	Midplex	Renters	Owners	Blended
	House	Fourplex	Live-Work		Share of	Share of	Mover-
	1 Unit	2-4 Units	6+ Units	20+ Units	Total	Total	ship
							Rate
UPSCALE AND MODERATE							
Unspoiled Splendor E21	97.9%	0.9%	1.1%	0.1%	2.0%	98.0%	1.8%
Aging in Place J34	99.2%	0.3%	0.5%	0.0%	0.6%	99.4%	1.3%
Rural Escape J35	97.3%	1.2%	1.5%	0.0%	3.2%	96.8%	3.9%
Booming and Consuming L41	91.2%	2.6%	4.8%	1.4%	17.3%	82.7%	14.5%
Homemade Happiness L43	97.0%	1.2%	1.6%	0.2%	4.9%	95.1%	5.8%
Red White and Bluegrass M44	95.3%	1.8%	2.6%	0.3%	11.3%	88.7%	5.6%
True Grit Americans N46	95.5%	1.2%	2.6%	0.6%	9.3%	90.7%	11.4%
Town Elders Q64	96.7%	1.4%	1.7%	0.2%	4.4%	95.6%	2.4%
Small Town Shallow Pockets S68	92.8%	2.7%	3.8%	0.7%	34.5%	65.5%	14.9%

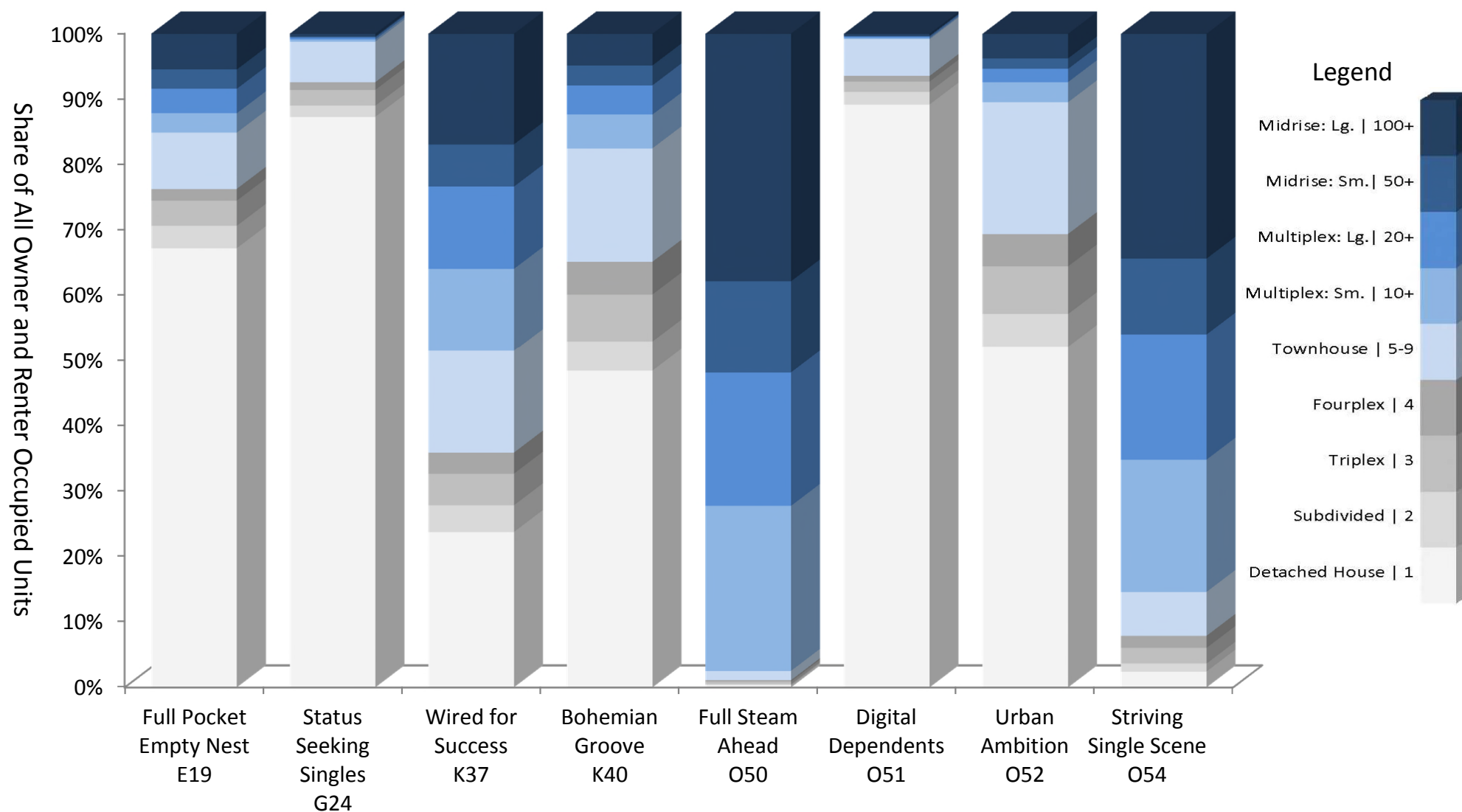
Source: Underlying data represents Mosaic|USA data provided by Experian, Powered by Regis and Sites|USA.
Analysis and exhibit prepared exclusively by LandUse|USA; 2016 © with all rights reserved.

Residential Market Parameters and Movership Rates
Intermittently Prevalent Lifestyle Clusters - SWM Prosperity Region 8
With Averages for the State of Michigan - 2015

Intermittently Prevalent	Detached House 1 Unit	Duplex Triplex Fourplex 2-4 Units	Townhse., Live-Work 6+ Units	Midplex 20+ Units	Renters Share of Total	Owners Share of Total	Blended Mover- ship Rate
DECIDEDLY UPSCALE							
Platinum Prosperity A02	96.6%	1.0%	2.1%	0.2%	4.8%	95.2%	5.6%
Babies and Bliss B08	97.4%	0.4%	2.2%	0.1%	3.1%	96.9%	2.5%
Family Fun-tastic B09	97.5%	0.8%	1.7%	0.1%	3.4%	96.6%	3.6%
Aging of Aquarius C11	98.4%	0.4%	1.1%	0.0%	1.1%	98.9%	1.7%
Golf Carts and Gourmets C12	75.8%	4.1%	5.7%	14.4%	12.2%	87.8%	7.7%
Sports Utility Families D15	97.7%	0.7%	1.5%	0.1%	2.8%	97.2%	2.3%
RELATIVELY UPSCALE							
No Place Like Home E20	97.9%	0.7%	1.3%	0.1%	2.9%	97.1%	7.2%
Stockcars and State Parks I30	97.1%	1.1%	1.7%	0.1%	3.3%	96.7%	4.6%
Settled and Sensible J36	97.8%	1.0%	1.2%	0.1%	2.7%	97.3%	4.4%
Rooted Flower Power L42	94.4%	2.2%	2.6%	0.8%	7.9%	92.1%	6.3%
DECIDEDLY MODERATE							
Infants and Debit Cards M45	95.0%	2.0%	2.6%	0.3%	29.7%	70.3%	15.5%
Rural Southern Bliss N48	96.9%	1.2%	1.8%	0.1%	8.7%	91.3%	7.1%
Touch of Tradition N49	97.6%	1.2%	1.1%	0.1%	5.7%	94.3%	9.8%
Reaping Rewards Q62	84.4%	4.7%	5.9%	5.1%	9.7%	90.3%	3.7%
Urban Survivors S69	94.6%	2.9%	2.5%	0.0%	27.8%	72.2%	8.2%

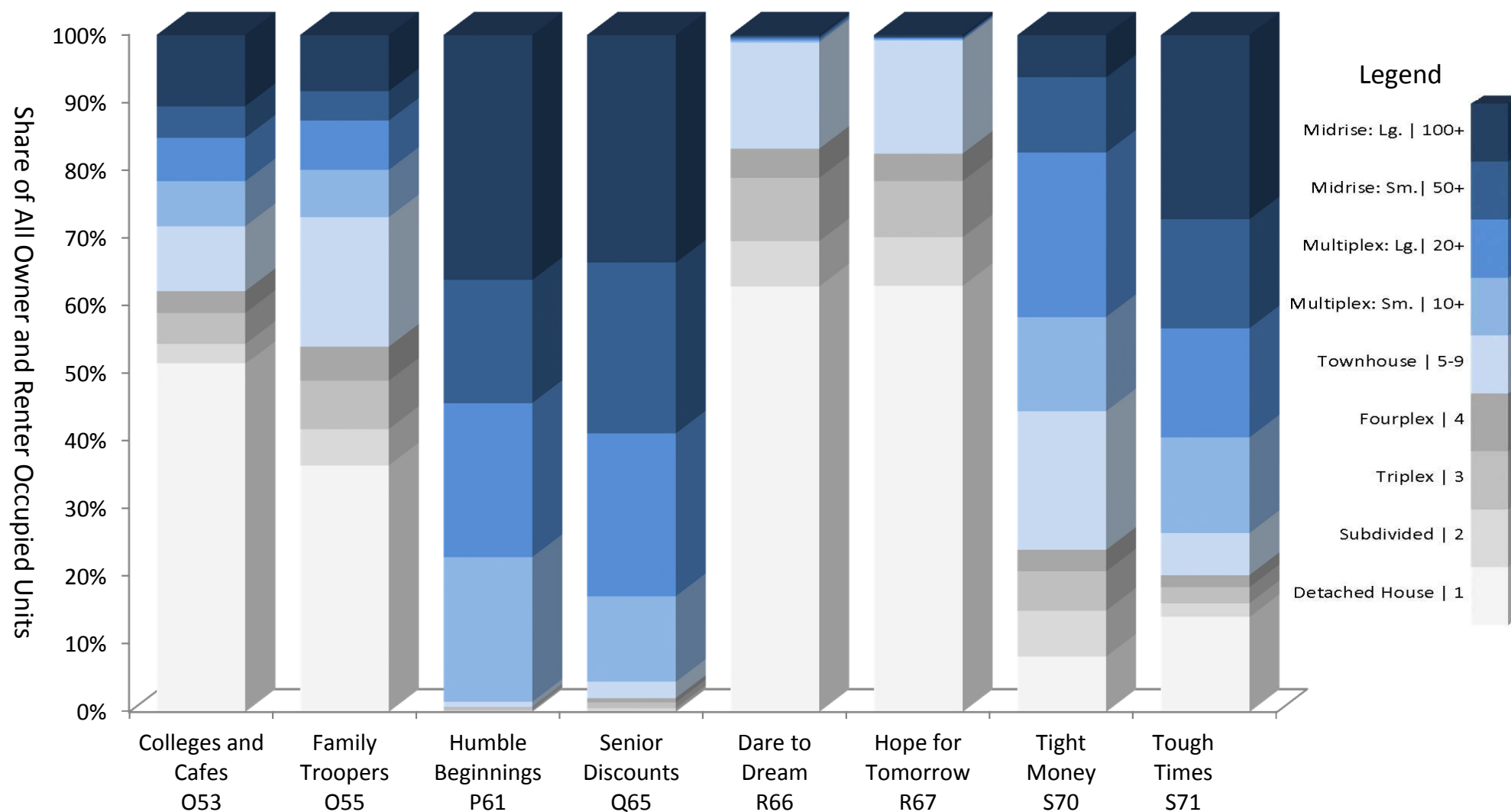
Source: Underlying data represents Mosaic|USA data provided by Experian, Powered by Regis and Sites|USA.
Analysis and exhibit prepared exclusively by LandUse|USA; 2016 © with all rights reserved.
Intermittent lifestyle clusters tend to reside only in unique places and not across the entire county.

Missing Middle Housing Formats v. Houses
 Preferences of Upscale Target Markets
 Southwest Michigan Prosperity Region 8 | Year 2016



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Missing Middle Housing Formats v. Houses
 Preferences of Moderate Target Markets
 Southwest Michigan Prosperity Region 8 | Year 2016



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Residential Market Parameters for Upscale and Moderate Target Markets
 For Missing Middle Housing - Southwest Michigan Prosperity Region 8
 With Averages for the State of Michigan - 2015

Lifestyle Cluster Code	Detached	Duplex	Townhse.,	Midplex	Renters	Owners	Blended
	House	Fourplex	Live-Work		Share of	Share of	Mover-
	1 Unit	2-4 Units	6+ Units		Total	Total	ship
Rate							
UPSCALE TARGET MARKETS							
Full Pockets - Empty Nests E19	67.2%	9.1%	8.6%	15.1%	21.8%	78.2%	8.2%
Status Seeking Singles G24	87.3%	5.3%	6.2%	1.2%	29.9%	70.1%	16.9%
Wired for Success K37	23.7%	12.1%	15.6%	48.6%	80.2%	19.8%	39.7%
Bohemian Groove K40	48.3%	16.8%	17.4%	17.5%	91.4%	8.6%	17.3%
Full Steam Ahead O50	0.3%	0.8%	1.4%	97.5%	97.6%	2.4%	53.8%
Digital Dependents O51	89.2%	4.4%	5.6%	0.9%	34.1%	65.9%	36.3%
Urban Ambition O52	52.0%	17.3%	20.2%	10.5%	95.2%	4.8%	34.4%
Striving Single Scene O54	2.4%	5.4%	6.7%	85.4%	96.0%	4.0%	50.2%
MODERATE TARGET MARKETS							
Colleges and Cafes O53	51.3%	10.8%	9.6%	28.3%	83.1%	16.9%	25.1%
Family Troopers O55	36.3%	17.6%	19.2%	26.9%	98.9%	1.1%	39.5%
Humble Beginnings P61	0.1%	0.6%	0.7%	98.5%	97.3%	2.7%	38.1%
Senior Discounts Q65	0.1%	1.9%	2.4%	95.6%	70.9%	29.1%	12.9%
Dare to Dream R66	62.8%	20.3%	15.7%	1.1%	97.7%	2.3%	26.3%
Hope for Tomorrow R67	62.9%	19.5%	16.7%	0.8%	99.3%	0.7%	29.7%
Tight Money S70	8.2%	15.7%	20.4%	55.7%	99.6%	0.4%	35.5%
Tough Times S71	14.0%	6.2%	6.2%	73.6%	95.4%	4.6%	18.9%

Source: Underlying data represents Mosaic|USA data provided by Experian and Powered by Regis/Sites|USA.
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Section C

Conservative Scenario

County

Prepared by:



Prepared for:

Southwest Michigan Prosperity Region 8

Collaborative Community Development

Michigan Economic Development Corporation

Michigan State Housing Development Authority

MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION



Exhibit C.1

Annual Market Potential for Selected Target Markets - CONSERVATIVE SCENARIO

Number of Units (New and/or Rehab) by Tenure and Building Form

Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

CONSERVATIVE SCENARIO	Berrien COUNTY 71 Lifestyle Clusters			Berrien COUNTY Upscale Target Markets			Berrien COUNTY Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	2,551	555	1,996	824	143	681	1,173	16	1,157
1 Detached Houses	1,035	540	495	308	138	170	198	6	192
2 Side-by-Side & Stacked	97	2	95	22	2	20	72	0	72
3 Side-by-Side & Stacked	183	0	183	39	0	39	140	0	140
4 Side-by-Side & Stacked	102	0	102	26	0	26	76	0	76
5-9 Townhse., Live-Work	456	1	455	126	1	125	312	0	312
10-19 Multiplex: Small	162	1	161	79	0	79	83	1	82
20-49 Multiplex: Large	176	2	174	69	0	69	107	2	105
50-99 Midrise: Small	116	3	113	42	0	42	74	3	71
100+ Midrise: Large	224	6	218	113	2	111	111	4	107
Total Units	2,551	555	1,996	824	143	681	1,173	16	1,157
Detached Houses	1,035	540	495	308	138	170	198	6	192
Duplexes & Triplexes	280	2	278	61	2	59	212	0	212
Other Attached Formats	1,236	13	1,223	455	3	452	763	10	753

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA © 2016, all rights reserved.

Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

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

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

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

Annual Market Potential for Selected Target Markets - CONSERVATIVE SCENARIO

Exhibit C.2

Number of Units (New and/or Rehab) by Tenure and Building Form

Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest E19	Status Seeking Singles G24	Wired for Success K37	Bohem- ian Groove K40	Full Steam Ahead O50	Digital Depend- ents O51	Urban Ambit- ion O52	Striving Single Scene O54
CONSERVATIVE SCENARIO (Per In-Migration Only)	All 71	Upscale	U	U	U	U	U	U	U	U
Target Market - Level	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Berrien COUNTY - Total	2,551	824	6	9	78	115	49	330	58	185
Berrien COUNTY - Owners	555	143	3	4	6	3	0	126	1	2
1 Detached Houses	540	138	3	4	4	3	0	123	1	0
2 Side-by-Side & Stacked	2	2	0	0	0	0	0	2	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	1	1	0	0	0	0	0	1	0	0
10-19 Multiplex: Small	1	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	2	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	3	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	6	2	0	0	1	0	0	0	0	1
Berrien COUNTY - Renters	1,996	681	3	5	72	112	49	204	57	183
1 Detached Houses	495	170	1	3	4	19	0	131	11	1
2 Side-by-Side & Stacked	95	20	0	0	2	5	0	9	3	1
3 Side-by-Side & Stacked	183	39	0	0	4	13	0	11	7	4
4 Side-by-Side & Stacked	102	26	0	0	3	9	0	6	5	3
5-9 Townhse., Live-Work	455	125	1	1	14	33	1	41	21	13
10-19 Multiplex: Small	161	79	0	0	12	10	13	1	3	40
20-49 Multiplex: Large	174	69	0	0	11	8	10	2	2	36
50-99 Midrise: Small	113	42	0	0	6	5	7	1	2	21
100+ Midrise: Large	218	111	0	0	15	9	18	2	4	63

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

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

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

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

Annual Market Potential for Selected Target Markets - CONSERVATIVE SCENARIO

Exhibit C.3

Number of Units (New and/or Rehab) by Tenure and Building Form

Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

CONSERVATIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Berrien COUNTY - Total	2,551	1,173	52	272	25	93	79	475	107	72
Berrien COUNTY - Owners	555	16	3	1	0	11	1	1	0	1
1 Detached Houses	540	6	3	1	0	0	1	1	0	0
2 Side-by-Side & Stacked	2	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	1	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	1	1	0	0	0	1	0	0	0	0
20-49 Multiplex: Large	2	2	0	0	0	2	0	0	0	0
50-99 Midrise: Small	3	3	0	0	0	3	0	0	0	0
100+ Midrise: Large	6	4	0	0	0	4	0	0	0	0
Berrien COUNTY - Renters	1,996	1,157	49	271	25	82	78	474	107	71
1 Detached Houses	495	192	9	29	0	0	21	129	2	2
2 Side-by-Side & Stacked	95	72	2	13	0	0	7	44	5	1
3 Side-by-Side & Stacked	183	140	4	28	0	1	15	83	7	2
4 Side-by-Side & Stacked	102	76	3	20	0	1	7	40	4	1
5-9 Townhse., Live-Work	455	312	8	77	0	2	26	170	24	5
10-19 Multiplex: Small	161	82	6	28	6	11	0	2	17	12
20-49 Multiplex: Large	174	105	5	29	6	20	1	2	29	13
50-99 Midrise: Small	113	71	4	16	4	20	0	1	13	13
100+ Midrise: Large	218	107	9	31	9	27	0	3	7	21

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

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

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

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



Section D

Aggressive Scenario

County

Prepared by:



Prepared for:

Southwest Michigan Prosperity Region 8

Collaborative Community Development

Michigan Economic Development Corporation

Michigan State Housing Development Authority

MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION



Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
 Number of Units (New and/or Rehab) by Tenure and Building Form
 Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO	Berrien COUNTY 71 Lifestyle Clusters			Berrien COUNTY Upscale Target Markets			Berrien COUNTY Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	10,768	1,578	9,190	3,506	407	3,099	5,353	45	5,308
1 Detached Houses	3,805	1,527	2,278	1,165	387	778	899	16	883
2 Side-by-Side & Stacked	448	7	441	100	5	95	326	0	326
3 Side-by-Side & Stacked	851	1	850	190	1	189	636	0	636
4 Side-by-Side & Stacked	478	1	477	125	1	124	345	0	345
5-9 Townhse., Live-Work	2,103	5	2,098	573	4	569	1,438	1	1,437
10-19 Multiplex: Small	741	4	737	357	2	355	379	2	377
20-49 Multiplex: Large	803	8	795	314	2	312	484	6	478
50-99 Midrise: Small	530	10	520	187	2	185	339	8	331
100+ Midrise: Large	1,009	15	994	495	3	492	507	12	495
Total Units	10,768	1,578	9,190	3,506	407	3,099	5,353	45	5,308
Detached Houses	3,805	1,527	2,278	1,165	387	778	899	16	883
Duplexes & Triplexes	1,299	8	1,291	290	6	284	962	0	962
Other Attached Formats	5,664	43	5,621	2,051	14	2,037	3,492	29	3,463

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA © 2016, all rights reserved.

Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
Number of Units (New and/or Rehab) by Tenure and Building Form
Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

Exhibit D.2

	Total 71	Upscale	Full	Status	Wired	Bohem-	Full	Digital	Urban	Striving
AGGRESSIVE SCENARIO	Lifestyle	Target	Pockets	Seeking	for	ian	Steam	Depend-	Ambit-	Single
(Per In-Migration Only)	Clusters	Markets	Empty Nest	Singles	Success	Groove	Ahead	ents	ion	Scene
			E19	G24	K37	K40	O50	O51	O52	O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Berrien COUNTY - Total	10,768	3,506	22	32	344	523	207	1,293	263	825
Berrien COUNTY - Owners	1,578	407	9	10	16	9	1	356	3	7
1 Detached Houses	1,527	387	8	10	10	8	0	347	3	1
2 Side-by-Side & Stacked	7	5	0	0	1	0	0	4	0	0
3 Side-by-Side & Stacked	1	1	0	0	0	0	0	1	0	0
4 Side-by-Side & Stacked	1	1	0	0	0	0	0	1	0	0
5-9 Townhse., Live-Work	5	4	0	0	1	0	0	3	0	0
10-19 Multiplex: Small	4	2	0	0	1	0	0	0	0	1
20-49 Multiplex: Large	8	2	0	0	1	0	0	0	0	1
50-99 Midrise: Small	10	2	0	0	1	0	0	0	0	1
100+ Midrise: Large	15	3	0	0	1	0	0	0	0	2
Berrien COUNTY - Renters	9,190	3,099	13	22	328	514	206	937	260	818
1 Detached Houses	2,278	778	4	13	20	85	0	603	49	4
2 Side-by-Side & Stacked	441	95	1	1	10	24	0	39	14	6
3 Side-by-Side & Stacked	850	189	1	2	20	61	1	51	33	20
4 Side-by-Side & Stacked	477	124	1	1	13	43	0	28	23	15
5-9 Townhse., Live-Work	2,098	569	3	5	66	152	3	188	94	58
10-19 Multiplex: Small	737	355	1	0	54	46	55	7	15	177
20-49 Multiplex: Large	795	312	1	0	52	38	42	8	9	162
50-99 Midrise: Small	520	185	1	0	26	25	28	3	7	95
100+ Midrise: Large	994	492	2	0	67	40	76	10	17	280

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
Number of Units (New and/or Rehab) by Tenure and Building Form
Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

Exhibit D.3

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Berrien COUNTY - Total	10,768	5,353	236	1,246	117	407	361	2,175	489	330
Berrien COUNTY - Owners	1,578	45	9	3	1	30	2	3	0	3
1 Detached Houses	1,527	16	8	2	0	0	2	3	0	1
2 Side-by-Side & Stacked	7	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	1	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	1	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	5	1	0	0	0	1	0	0	0	0
10-19 Multiplex: Small	4	2	0	0	0	2	0	0	0	0
20-49 Multiplex: Large	8	6	0	0	0	6	0	0	0	0
50-99 Midrise: Small	10	8	0	0	0	8	0	0	0	0
100+ Midrise: Large	15	12	0	0	0	11	0	0	0	1
Berrien COUNTY - Renters	9,190	5,308	227	1,243	116	377	359	2,172	489	327
1 Detached Houses	2,278	883	41	134	0	0	97	591	9	11
2 Side-by-Side & Stacked	441	326	7	59	0	1	31	201	22	5
3 Side-by-Side & Stacked	850	636	18	127	0	3	70	378	31	9
4 Side-by-Side & Stacked	477	345	12	91	0	2	32	184	17	7
5-9 Townhse., Live-Work	2,098	1,437	38	351	1	9	121	781	112	24
10-19 Multiplex: Small	737	377	27	131	26	50	2	8	78	55
20-49 Multiplex: Large	795	478	25	131	27	92	2	10	130	61
50-99 Midrise: Small	520	331	18	76	21	94	2	5	57	58
100+ Midrise: Large	994	495	40	144	41	125	2	13	32	98

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

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

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

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

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



Section E

Aggressive Scenario Places

Prepared by:



Prepared for:

Southwest Michigan Prosperity Region 8

Collaborative Community Development

Michigan Economic Development Corporation

Michigan State Housing Development Authority

MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION



Exhibit E.1

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Number of Units (New and/or Rehab) by Tenure and Building Form

Places in Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO	City of Benton Harbor 71 Lifestyle Clusters			Benton Hbr DT - 0.5 Mi. 71 Lifestyle Clusters			Benton Hbr DT - 1.0 Mi. 71 Lifestyle Clusters		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	1,053	64	989	179	6	173	631	30	601
1 Detached Houses	345	64	281	46	6	40	184	30	154
2 Side-by-Side & Stacked	83	0	83	12	0	12	48	0	48
3 Side-by-Side & Stacked	156	0	156	24	0	24	89	0	89
4 Side-by-Side & Stacked	75	0	75	12	0	12	44	0	44
5-9 Townhse., Live-Work	323	0	323	49	0	49	187	0	187
10-19 Multiplex: Small	16	0	16	8	0	8	18	0	18
20-49 Multiplex: Large	17	0	17	8	0	8	19	0	19
50-99 Midrise: Small	12	0	12	7	0	7	13	0	13
100+ Midrise: Large	26	0	26	13	0	13	29	0	29
Total Units	1,053	64	989	179	6	173	631	30	601
Detached Houses	345	64	281	46	6	40	184	30	154
Duplexes & Triplexes	239	0	239	36	0	36	137	0	137
Other Attached Formats	469	0	469	97	0	97	310	0	310

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA © 2016, all rights reserved.

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

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

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

Exhibit E.2

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Number of Units (New and/or Rehab) by Tenure and Building Form

Places in Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO	City of Benton Harbor 71 Lifestyle Clusters			City of Benton Harbor Upscale Target Markets			City of Benton Harbor Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	1,053	64	989	11	0	11	928	2	926
1 Detached Houses	345	64	281	0	0	0	241	2	239
2 Side-by-Side & Stacked	83	0	83	0	0	0	81	0	81
3 Side-by-Side & Stacked	156	0	156	0	0	0	154	0	154
4 Side-by-Side & Stacked	75	0	75	0	0	0	74	0	74
5-9 Townhse., Live-Work	323	0	323	1	0	1	317	0	317
10-19 Multiplex: Small	16	0	16	3	0	3	13	0	13
20-49 Multiplex: Large	17	0	17	2	0	2	15	0	15
50-99 Midrise: Small	12	0	12	1	0	1	11	0	11
100+ Midrise: Large	26	0	26	4	0	4	22	0	22
Total Units	1,053	64	989	11	0	11	928	2	926
Detached Houses	345	64	281	0	0	0	241	2	239
Duplexes & Triplexes	239	0	239	0	0	0	235	0	235
Other Attached Formats	469	0	469	11	0	11	452	0	452

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA © 2016, all rights reserved.

Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Number of Units (New and/or Rehab) by Tenure and Building Form

Places in Berrien COUNTY | SWM Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO	City of New Buffalo 71 Lifestyle Clusters			New Buffalo Twp. 71 Lifestyle Clusters		
	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	91	28	63	111	36	75
1 Detached Houses	59	28	31	66	36	30
2 Side-by-Side & Stacked	2	0	2	1	0	1
3 Side-by-Side & Stacked	4	0	4	5	0	5
4 Side-by-Side & Stacked	1	0	1	1	0	1
5-9 Townhse., Live-Work	13	0	13	13	0	13
10-19 Multiplex: Small	3	0	3	6	0	6
20-49 Multiplex: Large	3	0	3	7	0	7
50-99 Midrise: Small	2	0	2	4	0	4
100+ Midrise: Large	4	0	4	8	0	8
Total Units	91	28	63	111	36	75
Detached Houses	59	28	31	66	36	30
Duplexes & Triplexes	6	0	6	6	0	6
Other Attached Formats	26	0	26	39	0	39

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Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

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

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

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

Exhibit E.4

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Number of Units (New and/or Rehab) by Tenure and Building Form

Places in Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO	City of Niles 71 Lifestyle Clusters			City of Niles Upscale Target Markets			City of Niles Moderate Target Markets		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	1,173	132	1,041	293	26	267	599	4	595
1 Detached Houses	447	129	318	105	26	79	94	1	93
2 Side-by-Side & Stacked	47	0	47	10	0	10	34	0	34
3 Side-by-Side & Stacked	97	0	97	19	0	19	72	0	72
4 Side-by-Side & Stacked	53	0	53	12	0	12	39	0	39
5-9 Townhse., Live-Work	229	0	229	57	0	57	151	0	151
10-19 Multiplex: Small	69	0	69	23	0	23	46	0	46
20-49 Multiplex: Large	76	1	75	21	0	21	55	1	54
50-99 Midrise: Small	54	1	53	13	0	13	41	1	40
100+ Midrise: Large	101	1	100	33	0	33	67	1	66
Total Units	1,173	132	1,041	293	26	267	599	4	595
Detached Houses	447	129	318	105	26	79	94	1	93
Duplexes & Triplexes	144	0	144	29	0	29	106	0	106
Other Attached Formats	582	3	579	159	0	159	399	3	396

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA © 2016, all rights reserved.

Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

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

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

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

Exhibit E.5

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Number of Units (New and/or Rehab) by Tenure and Building Form

Places in Berrien COUNTY | SWM Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO	City of Bridgman 71 Lifestyle Clusters			Lake Charter Twp. 71 Lifestyle Clusters		
	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	62	7	55	96	12	84
1 Detached Houses	18	7	11	31	12	19
2 Side-by-Side & Stacked	1	0	1	3	0	3
3 Side-by-Side & Stacked	4	0	4	5	0	5
4 Side-by-Side & Stacked	2	0	2	3	0	3
5-9 Townhse., Live-Work	12	0	12	17	0	17
10-19 Multiplex: Small	5	0	5	8	0	8
20-49 Multiplex: Large	8	0	8	13	0	13
50-99 Midrise: Small	5	0	5	7	0	7
100+ Midrise: Large	7	0	7	9	0	9
Total Units	62	7	55	96	12	84
Detached Houses	18	7	11	31	12	19
Duplexes & Triplexes	5	0	5	8	0	8
Other Attached Formats	39	0	39	57	0	57

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA © 2016, all rights reserved.

Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

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

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

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

Exhibit E.6

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Number of Units (New and/or Rehab) by Tenure and Building Form

Places in Berrien COUNTY | SWM Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO	Village Berrien Spgs. 71 Lifestyle Clusters			City of Buchanan 71 Lifestyle Clusters			City of St. Joseph 71 Lifestyle Clusters		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Total Housing Units	259	30	229	325	26	299	335	39	296
1 Detached Houses	93	30	63	112	26	86	117	39	78
2 Side-by-Side & Stacked	9	0	9	11	0	11	11	0	11
3 Side-by-Side & Stacked	18	0	18	21	0	21	24	0	24
4 Side-by-Side & Stacked	12	0	12	15	0	15	15	0	15
5-9 Townhse., Live-Work	51	0	51	61	0	61	62	0	62
10-19 Multiplex: Small	19	0	19	27	0	27	27	0	27
20-49 Multiplex: Large	20	0	20	29	0	29	27	0	27
50-99 Midrise: Small	12	0	12	17	0	17	17	0	17
100+ Midrise: Large	25	0	25	32	0	32	35	0	35
Total Units	259	30	229	325	26	299	335	39	296
Detached Houses	93	30	63	112	26	86	117	39	78
Duplexes & Triplexes	27	0	27	32	0	32	35	0	35
Other Attached Formats	139	0	139	181	0	181	183	0	183

Source: Target Market Analysis and exhibit prepared exclusively by LandUses|USA © 2016, all rights reserved.

Notes: Not intended to imply absolutes or exclusive building formats, and may be qualified for unique projects.

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.7

Number of Units (New and/or Rehab) by Tenure and Building Form

City of Benton Harbor | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

	Total 71	Upscale	Full	Status	Wired	Bohem-	Full	Digital	Urban	Striving
AGGRESSIVE SCENARIO	Lifestyle	Target	Pockets	Seeking	for	ian	Steam	Depend-	Ambit-	Single
(Per In-Migration Only)	Clusters	Markets	Empty Nest	Singles	Success	Groove	Ahead	ents	ion	Scene
			E19	G24	K37	K40	O50	O51	O52	O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
City of Benton Harbor - Total	1,053	11	0	0	0	0	0	0	0	12
City of Benton Harbor - Owners	64	0	0	0	0	0	0	0	0	0
1 Detached Houses	64	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
City of Benton Harbor - Renters	989	11	0	0	0	0	0	0	0	12
1 Detached Houses	281	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	83	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	156	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	75	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	323	1	0	0	0	0	0	0	0	1
10-19 Multiplex: Small	16	3	0	0	0	0	0	0	0	3
20-49 Multiplex: Large	17	2	0	0	0	0	0	0	0	2
50-99 Midrise: Small	12	1	0	0	0	0	0	0	0	1
100+ Midrise: Large	26	4	0	0	0	0	0	0	0	4

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

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.8

Number of Units (New and/or Rehab) by Tenure and Building Form

City of Benton Harbor | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
City of Benton Harbor - Total	1,053	928	0	5	0	0	14	855	0	54
City of Benton Harbor - Owners	64	2	0	0	0	0	0	2	0	1
1 Detached Houses	64	2	0	0	0	0	0	2	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
City of Benton Harbor - Renters	989	926	0	5	0	0	14	853	0	53
1 Detached Houses	281	239	0	1	0	0	4	232	0	2
2 Side-by-Side & Stacked	83	81	0	0	0	0	1	79	0	1
3 Side-by-Side & Stacked	156	154	0	1	0	0	3	149	0	1
4 Side-by-Side & Stacked	75	74	0	0	0	0	1	72	0	1
5-9 Townhse., Live-Work	323	317	0	1	0	0	5	307	0	4
10-19 Multiplex: Small	16	13	0	1	0	0	0	3	0	9
20-49 Multiplex: Large	17	15	0	1	0	0	0	4	0	10
50-99 Midrise: Small	12	11	0	0	0	0	0	2	0	9
100+ Midrise: Large	26	22	0	1	0	0	0	5	0	16

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

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.9

Number of Units (New and/or Rehab) by Tenure and Building Form

Benton Hbr DT - 0.5 Mi. | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

	Total 71	Upscale	Full	Status	Wired	Bohem-	Full	Digital	Urban	Striving
AGGRESSIVE SCENARIO	Lifestyle	Target	Pockets	Seeking	for	ian	Steam	Depend-	Ambit-	Single
(Per In-Migration Only)	Clusters	Markets	Empty Nest	Singles	Success	Groove	Ahead	ents	ion	Scene
			E19	G24	K37	K40	O50	O51	O52	O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Benton Hbr DT - 0.5 Mi. - Total	179	6	0	0	0	0	0	0	0	7
Benton Hbr DT - 0.5 Mi. - Owner:	6	0	0	0	0	0	0	0	0	0
1 Detached Houses	6	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
Benton Hbr DT - 0.5 Mi. - Renter:	173	6	0	0	0	0	0	0	0	7
1 Detached Houses	40	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	12	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	24	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	12	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	49	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	8	2	0	0	0	0	0	0	0	2
20-49 Multiplex: Large	8	1	0	0	0	0	0	0	0	1
50-99 Midrise: Small	7	1	0	0	0	0	0	0	0	1
100+ Midrise: Large	13	2	0	0	0	0	0	0	0	2

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

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.10

Number of Units (New and/or Rehab) by Tenure and Building Form

Benton Hbr DT - 0.5 Mi. | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Benton Hbr DT - 0.5 Mi. - Total	179	162	0	1	0	0	3	126	0	34
Benton Hbr DT - 0.5 Mi. - Owner:	6	0	0	0	0	0	0	0	0	1
1 Detached Houses	6	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
Benton Hbr DT - 0.5 Mi. - Renter:	173	162	0	1	0	0	3	126	0	33
1 Detached Houses	40	36	0	0	0	0	1	34	0	1
2 Side-by-Side & Stacked	12	12	0	0	0	0	0	12	0	0
3 Side-by-Side & Stacked	24	24	0	0	0	0	1	22	0	1
4 Side-by-Side & Stacked	12	12	0	0	0	0	0	11	0	1
5-9 Townhse., Live-Work	49	48	0	0	0	0	1	45	0	2
10-19 Multiplex: Small	8	6	0	0	0	0	0	0	0	6
20-49 Multiplex: Large	8	7	0	0	0	0	0	1	0	6
50-99 Midrise: Small	7	6	0	0	0	0	0	0	0	6
100+ Midrise: Large	13	11	0	0	0	0	0	1	0	10

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

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.11

Number of Units (New and/or Rehab) by Tenure and Building Form

Benton Hbr DT - 1.0 Mi. | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

	Total 71	Upscale	Full	Status	Wired	Bohem-	Full	Digital	Urban	Striving
AGGRESSIVE SCENARIO	Lifestyle	Target	Pockets	Seeking	for	ian	Steam	Depend-	Ambit-	Single
(Per In-Migration Only)	Clusters	Markets	Empty Nest	Singles	Success	Groove	Ahead	ents	ion	Scene
			E19	G24	K37	K40	O50	O51	O52	O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Benton Hbr DT - 1.0 Mi. - Total	631	39	2	0	6	8	1	5	0	21
Benton Hbr DT - 1.0 Mi. - Owner:	30	4	1	0	1	0	0	2	0	0
1 Detached Houses	30	4	1	0	1	0	0	2	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
Benton Hbr DT - 1.0 Mi. - Renter:	601	35	1	0	5	8	1	3	0	21
1 Detached Houses	154	3	0	0	0	1	0	2	0	0
2 Side-by-Side & Stacked	48	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	89	2	0	0	0	1	0	0	0	1
4 Side-by-Side & Stacked	44	1	0	0	0	1	0	0	0	0
5-9 Townhse., Live-Work	187	5	0	0	1	2	0	1	0	1
10-19 Multiplex: Small	18	7	0	0	1	1	0	0	0	5
20-49 Multiplex: Large	19	6	0	0	1	1	0	0	0	4
50-99 Midrise: Small	13	2	0	0	0	0	0	0	0	2
100+ Midrise: Large	29	9	0	0	1	1	0	0	0	7

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

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.12

Number of Units (New and/or Rehab) by Tenure and Building Form

Benton Hbr DT - 1.0 Mi. | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Benton Hbr DT - 1.0 Mi. - Total	631	547	0	4	0	4	6	483	0	54
Benton Hbr DT - 1.0 Mi. - Owner:	30	1	0	0	0	1	0	1	0	1
1 Detached Houses	30	1	0	0	0	0	0	1	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
Benton Hbr DT - 1.0 Mi. - Renter:	601	546	0	4	0	3	6	482	0	53
1 Detached Houses	154	135	0	0	0	0	2	131	0	2
2 Side-by-Side & Stacked	48	47	0	0	0	0	1	45	0	1
3 Side-by-Side & Stacked	89	86	0	0	0	0	1	84	0	1
4 Side-by-Side & Stacked	44	43	0	0	0	0	1	41	0	1
5-9 Townhse., Live-Work	187	180	0	1	0	0	2	173	0	4
10-19 Multiplex: Small	18	11	0	0	0	0	0	2	0	9
20-49 Multiplex: Large	19	13	0	0	0	1	0	2	0	10
50-99 Midrise: Small	13	11	0	0	0	1	0	1	0	9
100+ Midrise: Large	29	20	0	0	0	1	0	3	0	16

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

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.13

Number of Units (New and/or Rehab) by Tenure and Building Form

City of Bridgman | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

	Total 71	Upscale	Full	Status	Wired	Bohem-	Full	Digital	Urban	Striving
AGGRESSIVE SCENARIO	Lifestyle	Target	Pockets	Seeking	for	ian	Steam	Depend-	Ambit-	Single
(Per In-Migration Only)	Clusters	Markets	Empty Nest	Singles	Success	Groove	Ahead	ents	ion	Scene
			E19	G24	K37	K40	O50	O51	O52	O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
City of Bridgman - Total	62	21	0	0	3	7	0	12	0	0
City of Bridgman - Owners	7	2	0	0	0	0	0	2	0	0
1 Detached Houses	7	2	0	0	0	0	0	2	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
City of Bridgman - Renters	55	19	0	0	3	7	0	10	0	0
1 Detached Houses	11	7	0	0	0	1	0	6	0	0
2 Side-by-Side & Stacked	1	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	4	2	0	0	0	1	0	1	0	0
4 Side-by-Side & Stacked	2	1	0	0	0	1	0	0	0	0
5-9 Townhse., Live-Work	12	5	0	0	1	2	0	2	0	0
10-19 Multiplex: Small	5	1	0	0	0	1	0	0	0	0
20-49 Multiplex: Large	8	1	0	0	0	1	0	0	0	0
50-99 Midrise: Small	5	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	7	2	0	0	1	1	0	0	0	0

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

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.14

Number of Units (New and/or Rehab) by Tenure and Building Form

City of Bridgman | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
City of Bridgman - Total	62	32	0	10	0	10	0	0	14	0
City of Bridgman - Owners	7	0	0	0	0	0	0	0	0	0
1 Detached Houses	7	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
City of Bridgman - Renters	55	32	0	10	0	10	0	0	14	0
1 Detached Houses	11	1	0	1	0	0	0	0	0	0
2 Side-by-Side & Stacked	1	1	0	0	0	0	0	0	1	0
3 Side-by-Side & Stacked	4	2	0	1	0	0	0	0	1	0
4 Side-by-Side & Stacked	2	1	0	1	0	0	0	0	0	0
5-9 Townhse., Live-Work	12	6	0	3	0	0	0	0	3	0
10-19 Multiplex: Small	5	4	0	1	0	1	0	0	2	0
20-49 Multiplex: Large	8	7	0	1	0	2	0	0	4	0
50-99 Midrise: Small	5	5	0	1	0	2	0	0	2	0
100+ Midrise: Large	7	5	0	1	0	3	0	0	1	0

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

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.15

Number of Units (New and/or Rehab) by Tenure and Building Form

City of New Buffalo | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

	Total 71	Upscale	Full	Status	Wired	Bohem-	Full	Digital	Urban	Striving
AGGRESSIVE SCENARIO	Lifestyle	Target	Pockets	Seeking	for	ian	Steam	Depend-	Ambit-	Single
(Per In-Migration Only)	Clusters	Markets	Empty Nest	Singles	Success	Groove	Ahead	ents	ion	Scene
			E19	G24	K37	K40	O50	O51	O52	O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
City of New Buffalo - Total	91	43	0	0	10	16	0	16	0	0
City of New Buffalo - Owners	28	4	0	0	0	0	0	4	0	0
1 Detached Houses	28	4	0	0	0	0	0	4	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
City of New Buffalo - Renters	63	39	0	0	10	16	0	12	0	0
1 Detached Houses	31	12	0	0	1	3	0	8	0	0
2 Side-by-Side & Stacked	2	2	0	0	0	1	0	1	0	0
3 Side-by-Side & Stacked	4	4	0	0	1	2	0	1	0	0
4 Side-by-Side & Stacked	1	1	0	0	0	1	0	0	0	0
5-9 Townhse., Live-Work	13	9	0	0	2	5	0	2	0	0
10-19 Multiplex: Small	3	3	0	0	2	1	0	0	0	0
20-49 Multiplex: Large	3	3	0	0	2	1	0	0	0	0
50-99 Midrise: Small	2	2	0	0	1	1	0	0	0	0
100+ Midrise: Large	4	3	0	0	2	1	0	0	0	0

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

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.16

Number of Units (New and/or Rehab) by Tenure and Building Form

City of New Buffalo | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
City of New Buffalo - Total	91	1	0	1	0	2	0	0	0	0
City of New Buffalo - Owners	28	0	0	0	0	0	0	0	0	0
1 Detached Houses	28	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
City of New Buffalo - Renters	63	1	0	1	0	2	0	0	0	0
1 Detached Houses	31	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	2	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	4	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	1	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	13	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	3	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	3	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	2	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	4	1	0	0	0	1	0	0	0	0

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

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.17

Number of Units (New and/or Rehab) by Tenure and Building Form

Lake Charter Twp. | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

	Total 71	Upscale	Full	Status	Wired	Bohem-	Full	Digital	Urban	Striving
AGGRESSIVE SCENARIO	Lifestyle	Target	Pockets	Seeking	for	ian	Steam	Depend-	Ambit-	Single
(Per In-Migration Only)	Clusters	Markets	Empty Nest	Singles	Success	Groove	Ahead	ents	ion	Scene
			E19	G24	K37	K40	O50	O51	O52	O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Lake Charter Twp. - Total	96	27	0	0	2	9	0	18	0	0
Lake Charter Twp. - Owners	12	3	0	0	0	0	0	3	0	0
1 Detached Houses	12	3	0	0	0	0	0	3	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
Lake Charter Twp. - Renters	84	24	0	0	2	9	0	15	0	0
1 Detached Houses	19	11	0	0	0	1	0	10	0	0
2 Side-by-Side & Stacked	3	1	0	0	0	0	0	1	0	0
3 Side-by-Side & Stacked	5	2	0	0	0	1	0	1	0	0
4 Side-by-Side & Stacked	3	1	0	0	0	1	0	0	0	0
5-9 Townhse., Live-Work	17	6	0	0	0	3	0	3	0	0
10-19 Multiplex: Small	8	1	0	0	0	1	0	0	0	0
20-49 Multiplex: Large	13	1	0	0	0	1	0	0	0	0
50-99 Midrise: Small	7	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	9	1	0	0	0	1	0	0	0	0

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

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.18

Number of Units (New and/or Rehab) by Tenure and Building Form

Lake Charter Twp. | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Lake Charter Twp. - Total	96	53	0	17	0	16	0	0	21	0
Lake Charter Twp. - Owners	12	0	0	0	0	1	0	0	0	0
1 Detached Houses	12	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
Lake Charter Twp. - Renters	84	53	0	17	0	15	0	0	21	0
1 Detached Houses	19	2	0	2	0	0	0	0	0	0
2 Side-by-Side & Stacked	3	2	0	1	0	0	0	0	1	0
3 Side-by-Side & Stacked	5	3	0	2	0	0	0	0	1	0
4 Side-by-Side & Stacked	3	2	0	1	0	0	0	0	1	0
5-9 Townhse., Live-Work	17	10	0	5	0	0	0	0	5	0
10-19 Multiplex: Small	8	7	0	2	0	2	0	0	3	0
20-49 Multiplex: Large	13	12	0	2	0	4	0	0	6	0
50-99 Midrise: Small	7	7	0	1	0	4	0	0	2	0
100+ Midrise: Large	9	8	0	2	0	5	0	0	1	0

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.19

Number of Units (New and/or Rehab) by Tenure and Building Form

New Buffalo Twp. - Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

	Total 71	Upscale	Full	Status	Wired	Bohem-	Full	Digital	Urban	Striving
AGGRESSIVE SCENARIO	Lifestyle	Target	Pockets	Seeking	for	ian	Steam	Depend-	Ambit-	Single
(Per In-Migration Only)	Clusters	Markets	Empty Nest	Singles	Success	Groove	Ahead	ents	ion	Scene
			E19	G24	K37	K40	O50	O51	O52	O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
New Buffalo Twp. - Total	111	38	0	0	26	5	0	9	0	0
New Buffalo Twp. - Owners	36	3	0	0	1	0	0	2	0	0
1 Detached Houses	36	3	0	0	1	0	0	2	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
New Buffalo Twp. - Renters	75	35	0	0	25	5	0	7	0	0
1 Detached Houses	30	8	0	0	2	1	0	5	0	0
2 Side-by-Side & Stacked	1	1	0	0	1	0	0	0	0	0
3 Side-by-Side & Stacked	5	3	0	0	2	1	0	0	0	0
4 Side-by-Side & Stacked	1	1	0	0	1	0	0	0	0	0
5-9 Townhse., Live-Work	13	7	0	0	5	1	0	1	0	0
10-19 Multiplex: Small	6	4	0	0	4	0	0	0	0	0
20-49 Multiplex: Large	7	4	0	0	4	0	0	0	0	0
50-99 Midrise: Small	4	2	0	0	2	0	0	0	0	0
100+ Midrise: Large	8	5	0	0	5	0	0	0	0	0

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.20

Number of Units (New and/or Rehab) by Tenure and Building Form

New Buffalo Twp. - Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
New Buffalo Twp. - Total	111	11	0	6	0	4	0	0	0	0
New Buffalo Twp. - Owners	36	0	0	0	0	0	0	0	0	0
1 Detached Houses	36	0	0	0	0	0	0	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	0	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	0	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	0	0	0	0	0	0	0	0	0	0
New Buffalo Twp. - Renters	75	11	0	6	0	4	0	0	0	0
1 Detached Houses	30	1	0	1	0	0	0	0	0	0
2 Side-by-Side & Stacked	1	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	5	1	0	1	0	0	0	0	0	0
4 Side-by-Side & Stacked	1	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	13	2	0	2	0	0	0	0	0	0
10-19 Multiplex: Small	6	2	0	1	0	1	0	0	0	0
20-49 Multiplex: Large	7	2	0	1	0	1	0	0	0	0
50-99 Midrise: Small	4	1	0	0	0	1	0	0	0	0
100+ Midrise: Large	8	2	0	1	0	1	0	0	0	0

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.21

Number of Units (New and/or Rehab) by Tenure and Building Form

City of Niles | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

	Total 71	Upscale	Full	Status	Wired	Bohem-	Full	Digital	Urban	Striving
AGGRESSIVE SCENARIO	Lifestyle	Target	Pockets	Seeking	for	ian	Steam	Depend-	Ambit-	Single
(Per In-Migration Only)	Clusters	Markets	Empty Nest	Singles	Success	Groove	Ahead	ents	ion	Scene
			E19	G24	K37	K40	O50	O51	O52	O54
Target Market - Level	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
City of Niles - Total	1,173	293	0	0	5	35	4	122	62	67
City of Niles - Owners	132	26	0	0	0	0	0	27	0	1
1 Detached Houses	129	26	0	0	0	0	0	26	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	1	0	0	0	0	0	0	0	0	0
50-99 Midrise: Small	1	0	0	0	0	0	0	0	0	0
100+ Midrise: Large	1	0	0	0	0	0	0	0	0	0
City of Niles - Renters	1,041	267	0	0	5	35	4	95	62	66
1 Detached Houses	318	79	0	0	0	6	0	61	12	0
2 Side-by-Side & Stacked	47	10	0	0	0	2	0	4	3	1
3 Side-by-Side & Stacked	97	19	0	0	0	4	0	5	8	2
4 Side-by-Side & Stacked	53	12	0	0	0	3	0	3	5	1
5-9 Townhse., Live-Work	229	57	0	0	1	10	0	19	22	5
10-19 Multiplex: Small	69	23	0	0	1	3	1	1	3	14
20-49 Multiplex: Large	75	21	0	0	1	3	1	1	2	13
50-99 Midrise: Small	53	13	0	0	0	2	1	0	2	8
100+ Midrise: Large	100	33	0	0	1	3	1	1	4	23

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

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

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit E.22

Number of Units (New and/or Rehab) by Tenure and Building Form

City of Niles | Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market - Level	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
City of Niles - Total	1,173	599	0	188	23	53	205	57	19	57
City of Niles - Owners	132	4	0	0	0	3	1	0	0	0
1 Detached Houses	129	1	0	0	0	0	1	0	0	0
2 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
3 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
4 Side-by-Side & Stacked	0	0	0	0	0	0	0	0	0	0
5-9 Townhse., Live-Work	0	0	0	0	0	0	0	0	0	0
10-19 Multiplex: Small	0	0	0	0	0	0	0	0	0	0
20-49 Multiplex: Large	1	1	0	0	0	1	0	0	0	0
50-99 Midrise: Small	1	1	0	0	0	1	0	0	0	0
100+ Midrise: Large	1	1	0	0	0	1	0	0	0	0
City of Niles - Renters	1,041	595	0	188	23	50	204	57	19	57
1 Detached Houses	318	93	0	20	0	0	55	16	0	2
2 Side-by-Side & Stacked	47	34	0	9	0	0	18	5	1	1
3 Side-by-Side & Stacked	97	72	0	19	0	0	40	10	1	2
4 Side-by-Side & Stacked	53	39	0	14	0	0	18	5	1	1
5-9 Townhse., Live-Work	229	151	0	53	0	1	69	20	4	4
10-19 Multiplex: Small	69	46	0	20	5	7	1	0	3	10
20-49 Multiplex: Large	75	54	0	20	5	12	1	0	5	11
50-99 Midrise: Small	53	40	0	11	4	12	1	0	2	10
100+ Midrise: Large	100	66	0	22	8	17	1	0	1	17

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

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

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

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

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



Section F₁

Contract Rents County and Places

Prepared by:



Prepared for:

Southwest Michigan Prosperity Region 8

Collaborative Community Development

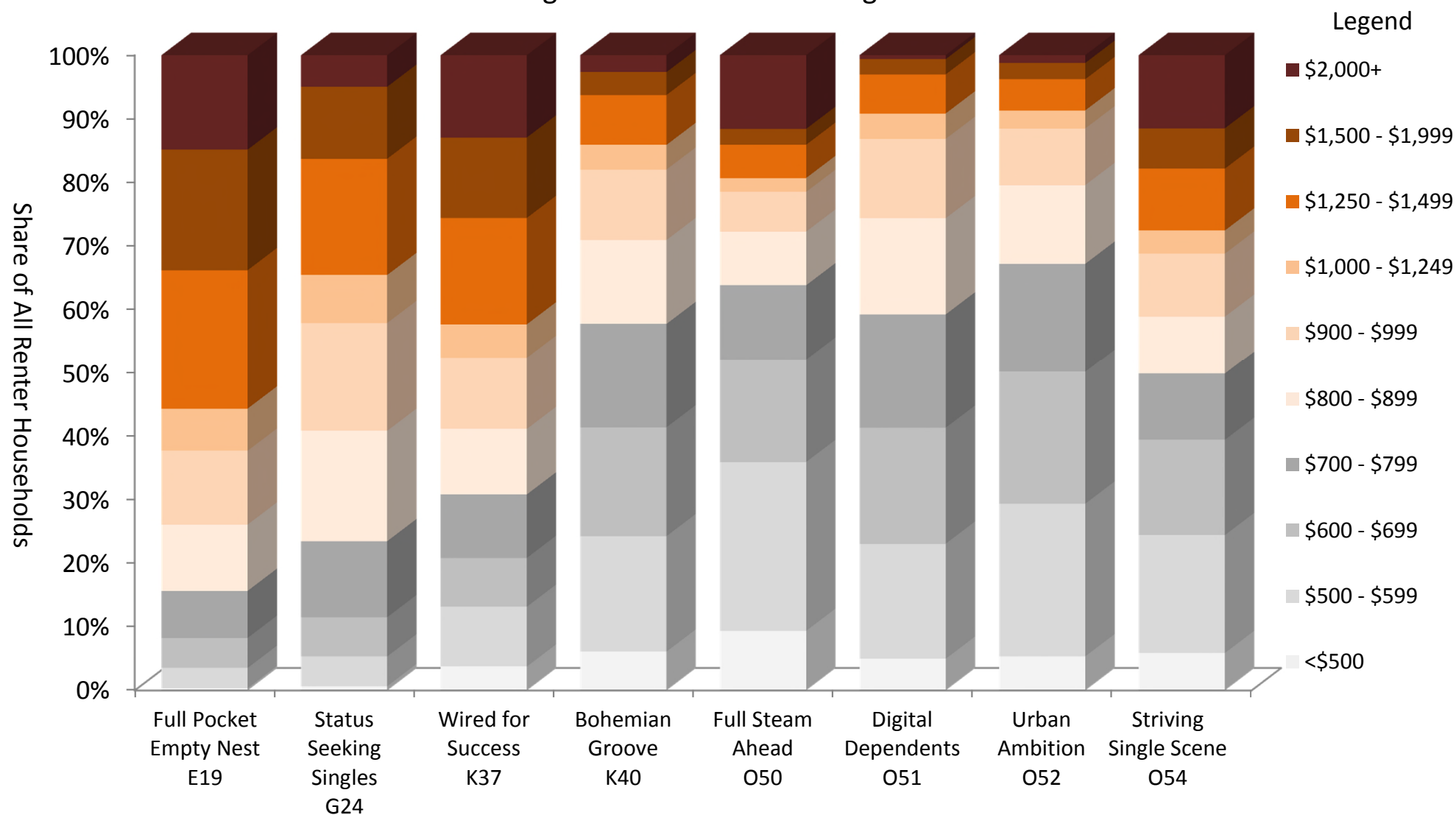
Michigan Economic Development Corporation

Michigan State Housing Development Authority

MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION



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



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA.
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Current Contract Rent Brackets | Existing Households by Upscale Target Market
Berrien County | Southwest Michigan Prosperity Region 8 | Year 2016

	All 71		Status						
Contract Rent	Mosaic	Full Pocket	Seeking	Wired for	Bohemian	Full Steam	Digital	Urban	Striving
Brackets	Lifestyle	Empty Nest	Singles	Success	Groove	Ahead	Dependents	Ambition	Single Scene
	Clusters	E19	G24	K37	K40	O50	O51	O52	O54
<\$500	6.5%	0.5%	0.8%	4.8%	6.9%	10.7%	5.5%	5.9%	7.0%
\$500 - \$599	14.3%	3.9%	5.3%	10.9%	18.5%	27.5%	18.2%	23.9%	19.9%
\$600 - \$699	14.0%	7.1%	8.5%	10.8%	21.3%	20.5%	22.4%	25.2%	19.6%
\$700 - \$799	10.4%	8.8%	13.1%	11.1%	16.1%	11.7%	17.4%	16.4%	10.8%
\$800 - \$899	9.8%	11.4%	17.5%	10.6%	12.0%	7.8%	13.5%	10.9%	8.6%
\$900 - \$999	11.4%	14.5%	19.5%	13.2%	11.4%	6.5%	12.6%	8.9%	10.7%
\$1,000 - \$1,249	5.6%	8.4%	8.8%	6.3%	4.1%	2.3%	4.1%	2.9%	4.0%
\$1,250 - \$1,499	11.7%	19.6%	15.0%	14.0%	5.8%	3.9%	4.5%	3.5%	7.6%
\$1,500 - \$1,999	8.1%	14.4%	7.9%	9.0%	2.3%	1.6%	1.5%	1.6%	4.2%
\$2,000+	8.2%	11.3%	3.5%	9.2%	1.7%	7.4%	0.4%	0.8%	7.6%
Summation		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median	\$549	\$766	\$663	\$669	\$514	\$511	\$501	\$480	\$571

Source: Underlying data provided by Experian Decision Analytics and the American Community Survey (ACS) with 1-yr estimates through 2014. Analysis, forecasts, and exhibit prepared exclusively by LandUse|USA; 2016 © with all rights reserved.
Figures are current rents paid by existing households in 2016, and have not been "boosted" for the analysis of market potential.

Current Contract Rent Brackets | Existing Households by Upscale Target Market
Branch County | Southwest Michigan Prosperity Region 8 | Year 2016

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
Number of Units (New and/or Rehab) by Contract Rent Bracket
Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

Exhibit F1.3

	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest E19	Status Seeking Singles G24	Wired for Success K37	Bohem- ian Groove K40	Full Steam Ahead O50	Digital Depend- ents O51	Urban Ambit- ion O52	Striving Single Scene O54
AGGRESSIVE SCENARIO (Per In-Migration Only)	All 71	Upscale	U	U	U	U	U	U	U	U
Target Market	All 71	Upscale	U	U	U	U	U	U	U	U
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Berrien COUNTY - Total	10,753	3,505	22	32	344	523	207	1,293	263	825
Berrien COUNTY - Renters	9,184	3,099	13	22	328	514	206	937	260	818
<\$500	1,289	197	0	0	16	35	22	52	15	57
\$500 - \$599	2,460	585	1	1	36	95	57	170	62	163
\$600 - \$699	1,943	627	1	2	36	110	42	209	66	161
\$700 - \$799	1,017	441	1	3	36	83	24	163	43	88
\$800 - \$899	720	341	1	4	35	61	16	126	28	70
\$900 - \$999	688	350	2	4	43	59	13	118	23	88
\$1,000 - \$1,249	259	130	1	2	21	21	5	39	8	33
\$1,250 - \$1,499	392	203	3	3	46	30	8	42	9	62
\$1,500 - \$1,999	194	101	2	2	30	12	3	14	4	34
\$2,000+	222	124	1	1	30	9	15	4	2	62
Summation	9,184	3,099	13	22	329	515	205	937	260	818
Med. Contract Rent	\$697	--	\$920	\$795	\$803	\$617	\$613	\$602	\$576	\$685

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

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

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

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

Current Contract Rent Brackets | Existing Households by Moderate Target Market
Berrien County | Southwest Michigan Prosperity Region 8 | Year 2016

Contract Rent Brackets	All 71 Mosaic Lifestyle Clusters	Colleges Cafes O53	Family Troopers O55	Humble Beginnings P61	Senior Discounts Q65	Dare to Dream R66	Hope for Tomorrow R67	Tight Money S70	Tough Times S71
<\$500	6.5%	4.8%	9.9%	25.9%	18.5%	17.8%	24.0%	22.5%	17.0%
\$500 - \$599	14.3%	16.6%	22.8%	23.0%	24.8%	35.6%	40.6%	23.6%	29.4%
\$600 - \$699	14.0%	19.7%	23.0%	15.4%	18.2%	23.2%	22.1%	22.4%	19.8%
\$700 - \$799	10.4%	15.2%	13.2%	6.1%	11.0%	10.0%	6.2%	9.2%	7.4%
\$800 - \$899	9.8%	13.3%	10.1%	5.6%	7.6%	5.0%	2.7%	7.2%	5.8%
\$900 - \$999	11.4%	11.1%	8.7%	4.8%	7.0%	4.5%	2.1%	6.6%	6.0%
\$1,000 - \$1,249	5.6%	5.0%	3.6%	2.3%	2.7%	1.5%	0.8%	2.1%	2.3%
\$1,250 - \$1,499	11.7%	7.8%	4.5%	4.4%	4.2%	1.7%	1.0%	2.7%	4.1%
\$1,500 - \$1,999	8.1%	3.5%	2.4%	2.5%	2.0%	0.5%	0.4%	1.8%	2.3%
\$2,000+	8.2%	3.0%	1.7%	10.0%	4.0%	0.3%	0.1%	1.9%	5.8%
Summation		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Median	\$549	\$550	\$489	\$505	\$477	\$406	\$374	\$441	\$484

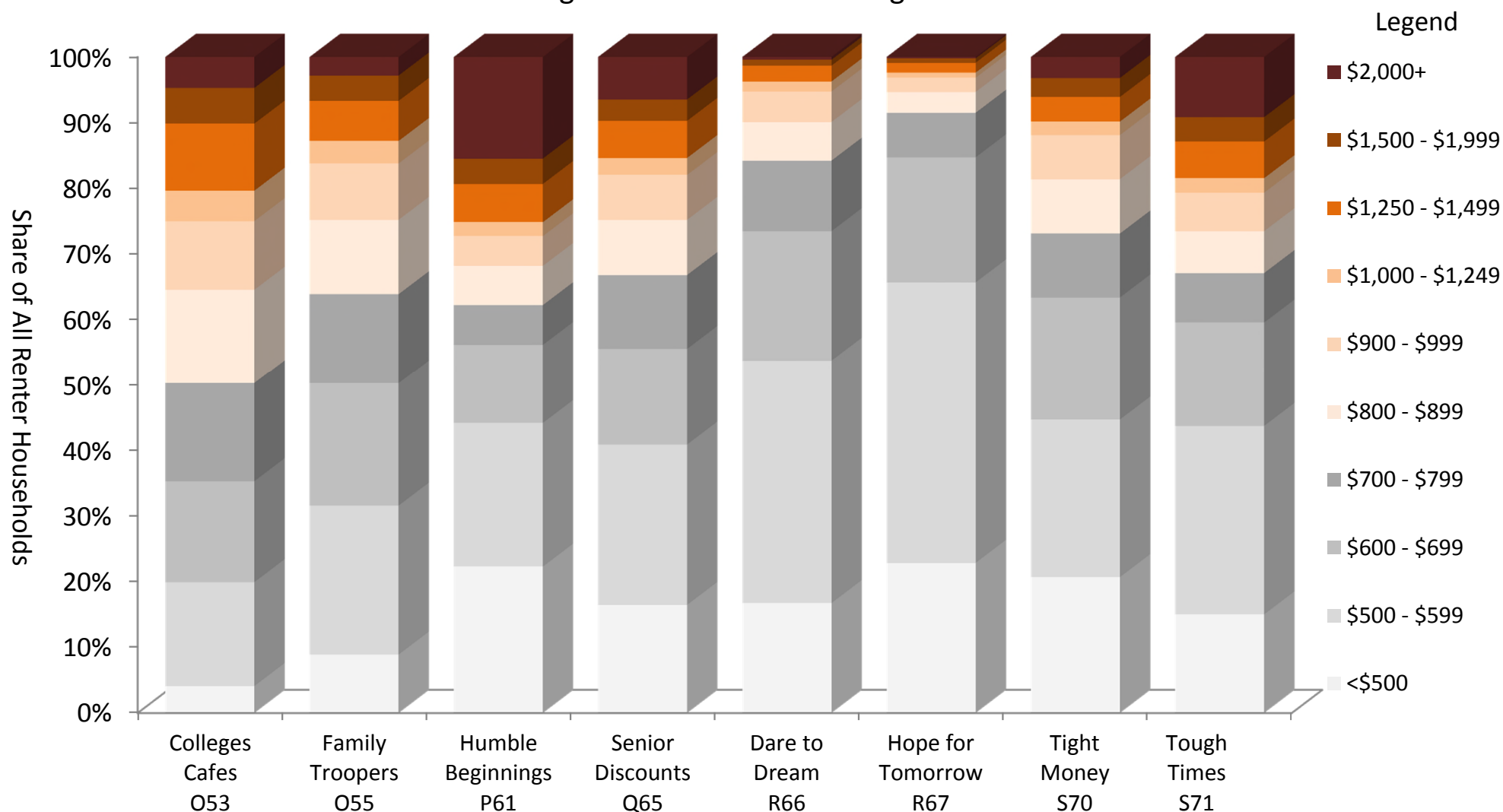
Source: Underlying data provided by Experian Decision Analytics and the American Community Survey (ACS) with 1-yr estimates through 2014. Analysis, forecasts, and exhibit prepared exclusively by LandUse|USA; 2016 © with all rights reserved.

Figures are current rents paid by existing households in 2016, and have not been "boosted" for the analysis of market potential.

Moderate Target Markets for Missing Middle Housing Formats

Stacked by Contract Rent Brackets

Averages for the State of Michigan - 2016



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA.
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Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
Number of Units (New and/or Rehab) by Contract Rent Bracket
Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

Exhibit F1.6

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Berrien COUNTY - Total	10,753	5,359	236	1,246	117	407	361	2,175	489	330
Berrien COUNTY - Renters	9,184	5,311	227	1,243	116	377	359	2,172	489	327
<\$500	1,289	987	11	124	30	70	64	522	110	56
\$500 - \$599	2,460	1,664	38	284	27	93	128	883	115	96
\$600 - \$699	1,943	1,153	45	285	18	68	83	479	110	65
\$700 - \$799	1,017	488	34	165	7	42	36	135	45	24
\$800 - \$899	720	321	30	126	6	29	18	58	35	19
\$900 - \$999	688	278	25	108	6	26	16	45	32	20
\$1,000 - \$1,249	259	107	11	44	3	10	5	16	10	8
\$1,250 - \$1,499	392	149	18	55	5	16	6	22	13	14
\$1,500 - \$1,999	194	76	8	30	3	8	2	8	9	8
\$2,000+	222	88	7	22	12	15	1	3	9	19
Summation	9,184	5,311	227	1,243	117	377	359	2,171	488	329
Med. Contract Rent	\$697	--	\$661	\$587	\$606	\$572	\$487	\$448	\$529	\$581

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

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

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

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

Exhibit F1.7

Market Parameters and Forecasts - Households in Renter-Occupied Units All Counties in Southwest Michigan Prosperity Region 8

		2010 Census	2010 ACS 5-yr	2011 ACS 5-yr	2012 ACS 5-yr	2013 ACS 5-yr	2014 ACS 5-yr	2016 Forecast	2020 Forecast
		Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.
Order	West PR-4								
1	Allegan Co.	7,966	7,397	7,598	7,909	8,004	7,994	8,005	8,005
Order	Southwest PR-8								
1	Berrien Co.	17,991	17,831	17,348	17,819	17,845	17,721	17,692	17,662
2	Branch Co.	3,886	3,322	3,529	3,624	3,700	3,701	3,702	3,704
3	Calhoun Co.	16,309	15,724	16,291	16,730	17,161	16,686	16,752	16,752
4	Cass Co.	4,096	3,643	3,502	3,494	3,405	3,501	3,683	4,008
5	Kalamazoo Co.	36,356	36,234	36,426	36,938	37,377	37,589	37,733	37,733
6	Saint Joseph Co.	5,721	5,172	5,100	5,311	5,582	5,865	6,490	7,710
7	Van Buren Co.	6,395	6,021	6,314	6,454	6,599	6,451	6,479	6,479

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

Market Parameters and Forecasts - Median Contract Rent
All Counties in Southwest Michigan Prosperity Region 8

		2010	2011	2012	2013	2014	2016	2020
		ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	Forecast	Forecast
		Median	Median	Median	Median	Median	Median	Median
		Contract	Contract	Contract	Contract	Contract	Contract	Contract
		Rent	Rent	Rent	Rent	Rent	Rent	Rent
Order	West PR-4							
1	Allegan Co.	\$548	\$569	\$585	\$592	\$612	\$654	\$737
Order	Southwest PR-8							
1	Berrien Co.	\$484	\$497	\$511	\$518	\$528	\$549	\$588
2	Branch Co.	\$482	\$497	\$503	\$510	\$518	\$534	\$565
3	Calhoun Co.	\$516	\$524	\$533	\$540	\$547	\$561	\$588
4	Cass Co.	\$450	\$489	\$499	\$514	\$515	\$517	\$521
5	Kalamazoo Co.	\$591	\$607	\$610	\$614	\$624	\$644	\$683
6	Saint Joseph Co.	\$487	\$490	\$507	\$517	\$522	\$532	\$551
7	Van Buren Co.	\$460	\$479	\$501	\$501	\$514	\$541	\$593

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

Market Parameters and Forecasts - Households in Renter-Occupied Units
Berrien County by Place - Southwest Michigan Prosperity Region 8

Exhibit F1.9

		2010 Census	2010 ACS 5-yr	2011 ACS 5-yr	2012 ACS 5-yr	2013 ACS 5-yr	2014 ACS 5-yr	2016 Forecast	2020 Forecast
Order	County Name	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.	Renter Hhlds.
	Berrien Co.	17,991	17,831	17,348	17,819	17,845	17,721	17,692	17,662
1	Baroda Village	--	113	85	102	94	92	98	119
2	Benton Harbor City	--	2,461	2,380	2,432	2,518	2,560	2,636	2,768
3	Benton Heights CDP	--	685	654	663	649	720	821	976
4	Berrien Springs Village	--	395	327	288	278	270	283	283
5	Bridgman City	--	279	246	248	246	238	237	249
6	Buchanan City	--	706	794	851	825	799	797	841
7	Coloma City	--	141	132	150	155	163	225	423
8	Eau Claire Village	--	42	45	40	51	49	54	54
9	Fair Plain CDP	--	897	898	1,035	1,152	1,172	1,205	1,205
10	Galien Village	--	51	72	76	77	76	78	84
11	Grand Beach Village	--	4	5	4	5	8	13	13
12	Lake Michigan Beach CDP	--	48	77	101	120	136	179	276
13	Michiana Village	--	2	2	2	2	2	22	120
14	New Buffalo City	--	207	206	218	242	237	238	253
15	New Troy CDP	--	43	28	26	56	54	53	51
16	Niles City	--	2,059	2,105	2,135	2,031	2,015	2,019	2,057
17	Paw Paw Lake CDP	--	290	375	423	452	438	475	475
18	Shoreham Village	--	85	83	96	79	76	84	84
19	Shorewood-Tower Hills-Hz	--	112	79	101	69	67	82	82
20	Saint Joseph City	--	1,559	1,530	1,464	1,478	1,569	1,728	2,008
21	Stevensville Village	--	175	160	146	176	171	174	194
22	Three Oaks Village	--	170	166	203	183	198	215	215
23	Watervliet City	--	193	183	174	185	201	218	236

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

Owner- and renter-occupied households have been adjusted by LandUse|USA.

Market Parameters and Forecasts - Median Contract Rent
Berrien County by Place - Southwest Michigan Prosperity Region 8

Exhibit F1.10

		2010	2011	2012	2013	2014	2016	2020
		ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	Forecast	Forecast
		Median	Median	Median	Median	Median	Median	Median
		Contract	Contract	Contract	Contract	Contract	Contract	Contract
Order	County Name	Rent	Rent	Rent	Rent	Rent	Rent	Rent
	Berrien Co.	\$484	\$497	\$511	\$518	\$528	\$549	\$588
1	Baroda Village	\$576	\$576	\$606	\$631	\$641	\$661	\$700
2	Benton Harbor City	\$378	\$388	\$413	\$431	\$434	\$440	\$451
3	Benton Heights CDP	\$435	\$435	\$435	\$435	\$435	\$435	\$435
4	Berrien Springs Village	\$454	\$487	\$505	\$505	\$538	\$593	\$707
5	Bridgman City	\$528	\$528	\$555	\$560	\$560	\$560	\$560
6	Buchanan City	\$425	\$457	\$460	\$465	\$465	\$465	\$465
7	Coloma City	\$550	\$556	\$562	\$574	\$579	\$589	\$608
8	Eau Claire Village	\$575	\$575	\$575	\$575	\$575	\$575	\$575
9	Fair Plain CDP	\$460	\$477	\$502	\$511	\$530	\$570	\$650
10	Galien Village	\$467	\$477	\$521	\$521	\$521	\$521	\$521
11	Grand Beach Village	\$956	\$981	\$1,001	\$1,032	\$1,032	\$1,032	\$1,032
12	Lake Michigan Beach CDP	\$550	\$718	\$718	\$718	\$718	\$718	\$718
13	Michiana Village	\$1,004	\$1,030	\$1,051	\$1,084	\$1,084	\$1,084	\$1,084
14	New Buffalo City	\$556	\$562	\$595	\$717	\$736	\$776	\$852
15	New Troy CDP	\$565	\$565	\$565	\$565	\$565	\$565	\$565
16	Niles City	\$459	\$491	\$491	\$491	\$518	\$571	\$681
17	Paw Paw Lake CDP	\$488	\$491	\$508	\$508	\$650	\$717	\$855
18	Shoreham Village	\$869	\$892	\$910	\$938	\$938	\$938	\$938
19	Shorewood-Tower Hills-Hi	\$415	\$475	\$527	\$752	\$752	\$752	\$752
20	Saint Joseph City	\$570	\$599	\$599	\$599	\$615	\$648	\$713
21	Stevensville Village	\$594	\$631	\$650	\$676	\$676	\$676	\$676
22	Three Oaks Village	\$592	\$592	\$600	\$600	\$600	\$600	\$600
23	Watervliet City	\$412	\$422	\$547	\$547	\$547	\$547	\$547

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

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



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

Market Parameters - Contract and Gross Rents

All Counties in Southwest Michigan Prosperity Region 8 | Year 2016

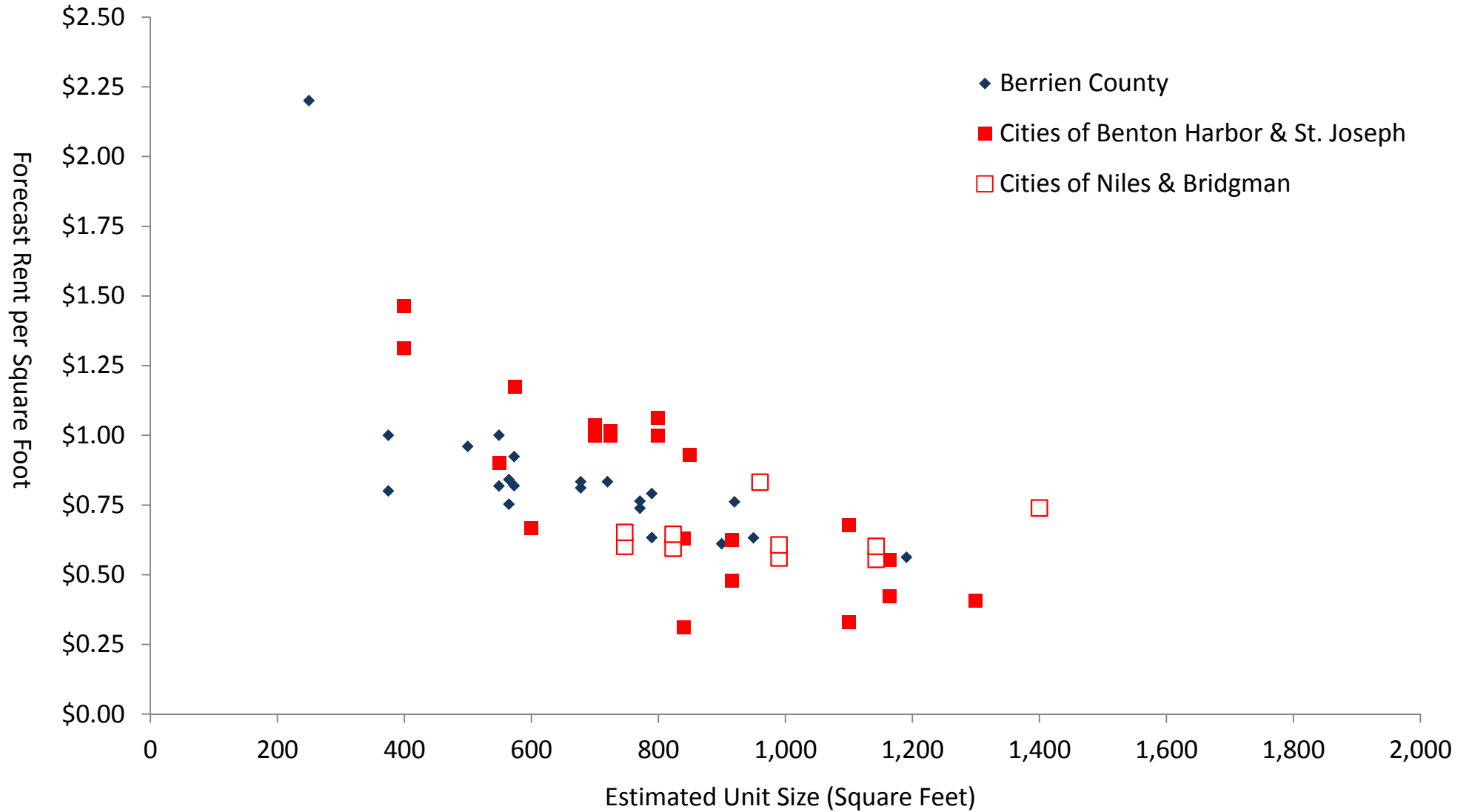
Geography		Median Household Income (Renters)	Monthly Median Contract Rent	Monthly Median Gross Rent	Gross v. Contract Rent Index	Monthly Utilities and Fees	Fees as a Share of Gross Rent	Gross Rent as a Share of Renter Income
The State of Michigan		\$28,834	\$658	\$822	1.25	\$164	20.0%	34.2%
Prosperity Region 4								
1	Allegan County	\$33,258	\$649	\$818	1.26	\$169	20.7%	29.5%
Prosperity Region 8								
1	Berrien County	\$24,671	\$555	\$711	1.28	\$156	21.9%	34.6%
2	Branch County	\$26,177	\$538	\$703	1.31	\$165	23.4%	32.2%
3	Calhoun County	\$29,509	\$569	\$725	1.28	\$157	21.6%	29.5%
4	Cass County	\$31,371	\$539	\$714	1.33	\$175	24.6%	27.3%
5	Kalamazoo County	\$27,966	\$643	\$760	1.18	\$117	15.3%	32.6%
6	St. Joseph County	\$28,629	\$550	\$681	1.24	\$131	19.2%	28.5%
7	Van Buren County	\$28,819	\$544	\$723	1.33	\$179	24.8%	30.1%

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

Forecast Contract Rent per Square Foot v. Unit Size

Attached Renter-Occupied Units

Selected Places in Berrien Co. | SW Michigan Prosperity Region 8 | Year 2016



Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records.

Selected Inventory of Rental Housing Choices | Attached Units Only
The City of Benton Harbor | SW Michigan Prosperity Region 8 | Year 2016

	Name and Address	Building Type	Water-front	Down-town	HCV	Sen-iors	Min. Month	Year Open	Units in Bldg.	Bed Rooms	Bath Rooms	Estimated Sq. Ft.	Rent Range	Rent per Sq. Ft.
1	Meeting House 162 Pipestone St. Benton Harbor	Historic Flat Iron Building	--	1	--	1	12	1950	--	3 1	1 1	1,100 840	\$360 - \$745 \$260 - \$530	\$0.33 - \$0.68 \$0.31 - \$0.63
2	Cogic Village Apts. Benton Harbor	Apts.	--	--	--	--	12	1999	136	3 2	2 1	1,165 915	\$491 - \$644 \$438 - \$571	\$0.42 - \$0.55 \$0.48 - \$0.62
3	Thurgood Marshall 1131 Columbus Ave. Benton Harbor	Apts. Townhse.	--	--	--	--	12	2007	--	3 2 1	2 1 1	1,300 810 680	\$530 -- --	\$0.41 -- --
4	180 Emery Ter. Benton Harbor	Subdivided House	--	--	--	--	--	--	--	1	1	600	\$400	\$0.67
5	Golden Eagle Estate Benton Harbor	--	--	--	1	--	12	2005	--	3 2	2.5 1.5	1,090 990	-- --	-- --
6	Country View I & II 1928 E Britain Ave. Benton Harbor	Flats 4plex Townhse.	--	--	1	--	12	1978	--	3 2 1	1.5 1 1	1,075 875 615	-- -- --	-- -- --

Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.

Numbers in the leftmost column list the number of observations by community name, alphabetically.

HCV indicates that Housing Choice Vouchers are available for qualifying low-income tenants.

Selected Inventory of Rental Housing Choices | Attached Units Only
The City of Benton Harbor | SW Michigan Prosperity Region 8 | Year 2016

	Name and Address	Building Type	Water-front	Down-town	HCV	Sen-iors	Min. Month	Year Open	Units in Bldg.	Bed Rooms	Bath Rooms	Estimated Sq. Ft.	Rent Range	Rent per Sq. Ft.
7	604 8th St. Benton Harbor	--	--	--	--	--	--	--	--	2	1	750	--	--
8	Benton Manor Coop. Benton Harbor	Garden Style	--	--	--	--	12	1969	--	1	1	700	--	--
9	Adkins Village Sr. Apts. Benton Harbor	Apts.	--	--	--	--	12	2003	--	1	1	520	--	--
10	River Terrace Apts. 200 River Terrace Dr Benton Harbor	High Rise	--	near-by	1	1	--	--	270	1 2 3	1 1 1.5	600 735 1,075	waiting list	--

Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.

Numbers in the leftmost column list the number of observations by community name, alphabetically.

HCV indicates that Housing Choice Vouchers are available for qualifying low-income tenants.

Selected Inventory of Rental Housing Choices | Attached Units Only

The Cities of Bridgman and New Buffalo | SW Michigan Prosperity Region 8 | Year 2016

	Name and Address	Building Type	Water-front	Down-town	HCV	Sen-iors	Min. Month	Year Open	Units in Bldg.	Bed Rooms	Bath Rooms	Estimated Sq. Ft.	Rent Range	Rent per Sq. Ft.
1	4660 Lake St. Bridgman	Townhse.	--	--	--	--	12	--	--	2	1.5	1,400	\$1,030	\$0.74
1	Oakview Estates 17670 US Hwy. 12 New Buffalo	Apts.	--	--	1	--	12	1984	--	2 1	1 1	675 560	-- --	-- --

Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.

Numbers in the leftmost column list the number of observations by community name, alphabetically.

HCV indicates that Housing Choice Vouchers are available for qualifying low-income tenants.

Selected Inventory of Rental Housing Choices | Attached Units Only

The City of Niles | SW Michigan Prosperity Region 8 | Year 2016

1	Name and Address	Building Type	Water-front	Down-town	HCV	Sen-iors	Min.	Year Open	Units	Bed Rooms	Bath Rooms	Estimated Sq. Ft.	Rent Range	Rent per Sq. Ft.
							Mont h		in Bldg.					
1	Griffin Estates 1721 Bond St. Niles	Apts.	--	--	--	--	1	--	--	2	1	960	\$800 - \$870	\$0.83 - \$0.91
2	Village West 736 Colony Ct. Niles	Apts.	--	--	1	--	6	1978	--	2 2 1	1.5 1 1	-- -- --	\$820 \$820 \$625 - \$650	-- -- --
3	Parkview Apts. 613 N Front St. Niles	Garden Style	--	1	--	--	3	1999	--	2 1	1 1	920 720	\$700 \$600	\$0.76 \$0.83
4	Arbor Trails 1615 N 5th St. Niles	Apts. Townhse.	--	--	1	--	12	1972	--	3 2 1	1.5 1 1	1,145 825 - 990 745	\$635 - \$690 \$490 - \$601 \$450 - \$490	\$0.55 - \$0.60 \$0.60 - \$0.65 \$0.60 - \$0.66
5	North Niles Villa 1819 N. 5th St. Niles	Apts.	--	--	1	--	6	--	--	2 1	1 1	770 575	\$570 - \$590 \$470 - \$530	\$0.74 - \$0.77 \$0.82 - \$0.92
6	Rennaissance Place 404 E. Main St. Niles	Historic Rehab	--	1	--	--	1	1926	40	1 0	1 1	500 - 900 250	\$480 - \$550 \$550	\$0.96 - \$0.61 \$2.20
7	Briar Crest I & II 680 Platt St Niles	Townhse.	--	--	--	--	1	--	--	2	1	--	--	--

Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.

Numbers in the leftmost column list the number of observations by community name, alphabetically.

HCV indicates that Housing Choice Vouchers are available for qualifying low-income tenants.

Cash or Contract Rents by Square Feet | Attached Units Only
 Forecasts for New Formats | Townhouses, Row Houses, Lofts, and Flats
 Southwest Michigan Prosperity Region 8 | Year 2016

Total Sq. Ft.	Forecast Cast Rent For New Formats in Berrien County		Forecast Cast Rent For New Formats in Calhoun County		Forecast Cast Rent For New Formats in Kalamazoo County	
	Rent per Sq. Ft.	Cash Rent	Rent per Sq. Ft.	Cash Rent	Rent per Sq. Ft.	Cash Rent
500	\$1.27	\$635	\$1.18	\$590	\$1.25	\$625
600	\$1.13	\$675	\$1.09	\$655	\$1.20	\$720
700	\$1.01	\$705	\$1.01	\$705	\$1.16	\$810
800	\$0.90	\$720	\$0.94	\$750	\$1.12	\$895
900	\$0.81	\$790	\$0.88	\$790	\$1.09	\$980
1,000	.	<i>\$795</i>	\$0.82	\$820	\$1.06	\$1,060
1,100	.	<i>\$800</i>	\$0.77	\$845	\$1.03	\$1,135
1,200	.	<i>\$805</i>	\$0.72	\$870	\$1.01	\$1,210
1,300	.	<i>\$810</i>	\$0.68	\$885	\$0.99	\$1,285
1,400	.	<i>\$815</i>	\$0.64	\$900	\$0.97	\$1,355
1,500	.	<i>\$820</i>	\$0.61	\$910	\$0.95	\$1,425
1,600	.	<i>\$825</i>	\$0.57	\$920	\$0.93	\$1,490
1,700	.	<i>\$830</i>	.	<i>\$925</i>	\$0.92	\$1,555
1,800	.	<i>\$835</i>	.	<i>\$930</i>	\$0.90	\$1,620
1,900	.	<i>\$840</i>	.	<i>\$935</i>	\$0.88	\$1,680
2,000	.	<i>\$845</i>	.	<i>\$940</i>	\$0.87	\$1,740

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

Underlying data gathered by LandUse|USA; 2015.

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

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



Section F₂

Home Values County and Places

Prepared by:



Prepared for:

Southwest Michigan Prosperity Region 8

Collaborative Community Development

Michigan Economic Development Corporation

Michigan State Housing Development Authority

MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION



Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO
Number of Units (New and/or Rehab) by Home Value Bracket
Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

Exhibit F2.1

	Total 71 Lifestyle Clusters	Upscale Target Markets	Full Pockets Empty Nest E19	Status Seeking Singles G24	Wired for Success K37	Bohem- ian Groove K40	Full Steam Ahead O50	Digital Depend- ents O51	Urban Ambit- ion O52	Striving Single Scene O54
AGGRESSIVE SCENARIO (Per In-Migration Only)	All 71	Upscale	U	U	U	U	U	U	U	U
Target Market	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Berrien COUNTY - Total	10,753	3,505	22	32	344	523	207	1,293	263	825
Berrien COUNTY - Owners	1,569	406	9	10	16	9	1	356	3	7
< \$50,000	168	30	0	0	1	1	0	27	0	1
\$50 - \$74,999	209	49	0	0	1	1	0	45	1	1
\$75 - \$99,999	232	66	0	1	1	1	0	61	1	1
\$100 - \$149,999	218	72	1	1	1	1	0	66	1	1
\$150 - \$174,999	163	51	1	1	1	1	0	47	0	0
\$175 - \$199,999	150	45	1	1	1	1	0	40	0	1
\$200 - \$249,999	122	30	1	1	1	1	0	26	0	0
\$250 - \$299,999	107	24	1	1	2	1	0	19	0	0
\$300 - \$349,999	58	12	1	1	1	0	0	9	0	0
\$350 - \$399,999	50	10	1	1	1	0	0	7	0	0
\$400 - \$499,999	41	8	1	1	1	0	0	5	0	0
\$500 - \$749,999	25	4	1	0	1	0	0	2	0	0
\$750,000+	26	5	1	0	2	0	0	1	0	1
Summation	1,569	406	10	9	15	8	0	355	3	6
Med. Home Value	\$154,468	--	\$320,602	\$233,573	\$290,068	\$154,604	\$232,883	\$128,131	\$121,893	\$252,772

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

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

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

Annual Market Potential for Selected Target Markets - AGGRESSIVE SCENARIO

Exhibit F2.2

Number of Units (New and/or Rehab) by Home Value Bracket

Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Years 2016 - 2020

AGGRESSIVE SCENARIO (Per In-Migration Only)	Total 71 Lifestyle Clusters	Moderate Target Markets	Colleges Cafes O53	Family Troopers O55	Humble Begin- nings P61	Senior Discount Q65	Dare to Dream R66	Hope for Tomor- row R67	Tight Money S70	Tough Times S71
Target Market	All 71	Moderate	M	M	M	M	M	M	M	M
Year of Data	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
Berrien COUNTY - Total	10,753	5,359	236	1,246	117	407	361	2,175	489	330
Berrien COUNTY - Owners	1,569	48	9	3	1	30	2	3	0	3
< \$50,000	168	11	1	0	0	7	1	1	0	1
\$50 - \$74,999	209	9	1	0	0	5	1	1	0	1
\$75 - \$99,999	232	7	1	1	0	4	0	1	0	0
\$100 - \$149,999	218	4	1	0	0	3	0	0	0	0
\$150 - \$174,999	163	3	1	0	0	2	0	0	0	0
\$175 - \$199,999	150	3	1	0	0	2	0	0	0	0
\$200 - \$249,999	122	2	1	0	0	1	0	0	0	0
\$250 - \$299,999	107	2	1	0	0	1	0	0	0	0
\$300 - \$349,999	58	1	0	0	0	1	0	0	0	0
\$350 - \$399,999	50	1	0	0	0	1	0	0	0	0
\$400 - \$499,999	41	1	0	0	0	1	0	0	0	0
\$500 - \$749,999	25	1	0	0	0	1	0	0	0	0
\$750,000+	26	3	0	0	0	3	0	0	0	0
Summation	1,569	48	8	1	0	32	2	3	0	2
Med. Home Value	\$154,468	--	\$186,218	\$144,681	\$248,306	\$171,316	\$74,717	\$56,118	\$125,684	\$193,395

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

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

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

Exhibit F2.3

Market Parameters and Forecasts - Households in Owner-Occupied Units All Counties in Southwest Michigan Prosperity Region 8

		2010 Census	2010 ACS 5-yr	2011 ACS 5-yr	2012 ACS 5-yr	2013 ACS 5-yr	2014 ACS 5-yr	2016 Forecast	2020 Forecast
		Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.
Order	West PR-4								
1	Allegan Co.	34,052	34,681	34,316	34,049	33,790	33,773	33,762	33,762
Order	Southwest PR-8								
1	Berrien Co.	45,063	44,781	44,330	43,467	42,569	42,599	42,628	42,658
2	Branch Co.	12,533	13,028	12,549	12,412	12,162	12,162	12,163	12,163
3	Calhoun Co.	37,707	38,201	37,190	36,560	36,267	36,156	36,090	36,090
4	Cass Co.	16,508	16,558	16,411	16,307	16,258	16,303	16,349	16,394
5	Kalamazoo Co.	64,254	63,222	63,177	62,782	62,695	62,453	62,309	62,309
6	Saint Joseph Co.	17,523	17,306	17,219	16,947	16,744	16,991	17,242	17,498
7	Van Buren Co.	22,533	23,075	22,532	21,924	21,775	21,727	21,699	21,699

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

Market Parameters and Forecasts - Households in Owner-Occupied Units
Berrien County by Place - Southwest Michigan Prosperity Region 8

Exhibit F2.4

		2010 Census	2010 ACS 5-yr	2011 ACS 5-yr	2012 ACS 5-yr	2013 ACS 5-yr	2014 ACS 5-yr	2016 Forecast	2020 Forecast
Order	County Name	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.	Owner Hhlds.
	Berrien Co.	45,063	44,781	44,330	43,467	42,569	42,599	42,628	42,658
1	Baroda Village	--	260	261	268	259	274	290	307
2	Benton Harbor City	--	1,189	1,209	1,257	1,170	1,181	1,191	1,202
3	Benton Heights CDP	--	755	722	710	713	695	684	684
4	Berrien Springs Village	--	553	456	418	369	345	331	331
5	Bridgman City	--	699	643	607	547	567	587	608
6	Buchanan City	--	1,007	1,084	1,081	1,135	1,206	1,282	1,364
7	Coloma City	--	461	466	455	419	484	560	651
8	Eau Claire Village	--	145	150	152	146	138	133	133
9	Fair Plain CDP	--	2,439	2,442	2,160	2,106	2,049	2,016	2,016
10	Galien Village	--	146	153	119	132	137	142	147
11	Grand Beach Village	--	132	150	126	116	107	102	102
12	Lake Michigan Beach CDP	--	459	402	383	370	390	411	433
13	Michiana Village	--	73	79	88	86	109	140	182
14	New Buffalo City	--	650	658	586	560	578	598	618
15	New Troy CDP	--	156	164	155	150	152	153	155
16	Niles City	--	2,632	2,511	2,438	2,486	2,537	2,590	2,644
17	Paw Paw Lake CDP	--	1,002	999	1,049	1,135	1,069	1,033	1,033
18	Shoreham Village	--	289	290	309	295	281	273	273
19	Shorewood-Tower Hills-Hz	--	544	520	498	555	527	512	512
20	Saint Joseph City	--	2,494	2,606	2,639	2,350	2,363	2,376	2,389
21	Stevensville Village	--	326	325	378	407	427	449	471
22	Three Oaks Village	--	553	572	506	496	465	448	448
23	Watervliet City	--	483	452	448	470	461	456	456

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

Owner- and renter-occupied households have been adjusted by LandUse|USA.

Market Parameters and Forecasts - Median Home Value
All Counties in Southwest Michigan Prosperity Region 8

		2010 Census Median Home Value	2011 ACS 5-yr Median Home Value	2012 ACS 5-yr Median Home Value	2013 ACS 5-yr Median Home Value	2014 ACS 5-yr Median Home Value	2016 Forecast Median Home Value	2020 Forecast Median Home Value
Order	West PR-4							
1	Allegan Co.	\$149,400	\$147,600	\$142,400	\$140,200	\$137,500	\$137,500	\$137,500
Order	Southwest PR-8							
1	Berrien Co.	\$135,600	\$135,400	\$135,100	\$129,300	\$130,700	\$133,546	\$137,641
2	Branch Co.	\$111,800	\$109,800	\$104,700	\$98,000	\$94,800	\$94,800	\$94,800
3	Calhoun Co.	\$110,300	\$107,000	\$102,800	\$98,300	\$97,100	\$97,100	\$97,100
4	Cass Co.	\$133,700	\$131,800	\$133,000	\$124,800	\$121,100	\$121,100	\$121,100
5	Kalamazoo Co.	\$145,900	\$144,200	\$141,200	\$136,700	\$135,400	\$135,400	\$135,400
6	Saint Joseph Co.	\$116,200	\$113,800	\$110,900	\$108,900	\$105,800	\$105,800	\$105,800
7	Van Buren Co.	\$125,600	\$122,300	\$122,300	\$118,700	\$119,200	\$120,206	\$121,630

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

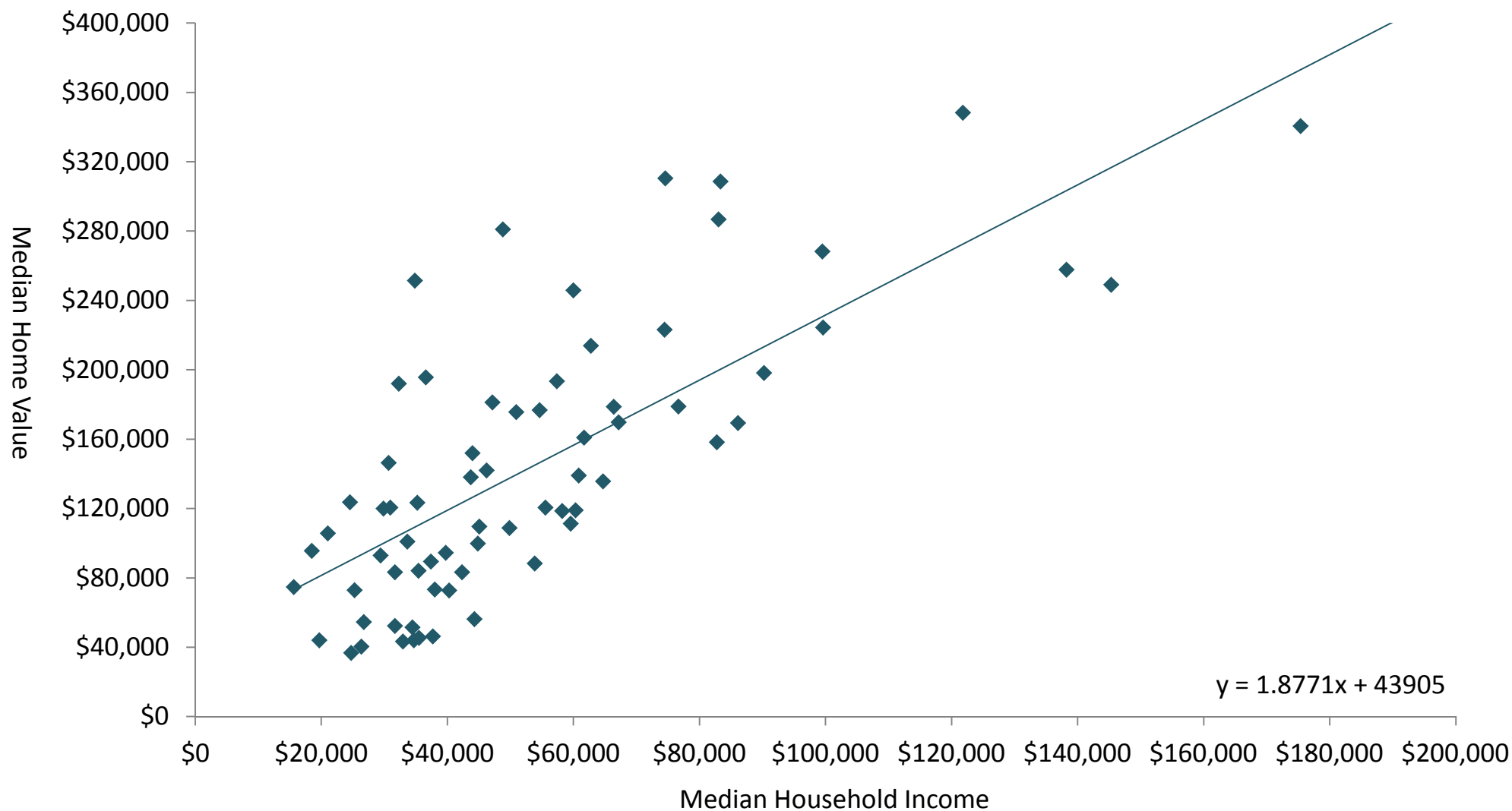
Market Parameters and Forecasts - Median Home Value
Berrien County by Place - Southwest Michigan Prosperity Region 8

Exhibit F2.6

		2010	2011	2012	2013	2014	2016	2020
		Census	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	Forecast	Forecast
		Median	Median	Median	Median	Median	Median	Median
		Home	Home	Home	Home	Home	Home	Home
Order	County Name	Value	Value	Value	Value	Value	Value	Value
	Berrien Co.	\$135,600	\$135,400	\$135,100	\$129,300	\$130,700	\$133,546	\$137,641
1	Baroda Village	\$93,200	\$85,800	\$86,700	\$82,400	\$74,300	\$75,918	\$78,246
2	Benton Harbor City	\$61,400	\$53,000	\$51,800	\$49,800	\$47,400	\$48,432	\$49,917
3	Benton Heights CDP	\$59,500	\$55,300	\$60,200	\$59,800	\$55,500	\$56,708	\$58,447
4	Berrien Springs Village	\$118,100	\$117,400	\$114,200	\$111,800	\$110,400	\$112,804	\$116,263
5	Bridgman City	\$154,200	\$151,800	\$155,500	\$154,500	\$153,400	\$156,740	\$161,546
6	Buchanan City	\$90,900	\$91,100	\$95,800	\$97,800	\$106,200	\$108,512	\$111,840
7	Coloma City	\$110,600	\$106,400	\$104,700	\$100,900	\$101,500	\$103,710	\$106,890
8	Eau Claire Village	\$106,700	\$105,300	\$105,200	\$94,600	\$92,700	\$94,718	\$97,623
9	Fair Plain CDP	\$99,800	\$97,400	\$95,200	\$93,200	\$94,200	\$96,251	\$99,202
10	Galien Village	\$85,600	\$84,200	\$81,300	\$81,000	\$77,600	\$79,290	\$81,721
11	Grand Beach Village	\$760,400	\$770,000	\$759,600	\$795,500	\$756,600	\$773,073	\$796,778
12	Lake Michigan Beach CDP	\$126,600	\$129,500	\$127,000	\$122,900	\$117,000	\$119,547	\$123,213
13	Michiana Village	\$462,500	\$414,700	\$400,000	\$433,300	\$434,100	\$443,551	\$457,152
14	New Buffalo City	\$229,500	\$203,600	\$205,500	\$205,900	\$213,000	\$217,638	\$224,311
15	New Troy CDP	\$115,000	\$121,200	\$114,900	\$127,000	\$104,200	\$106,469	\$109,733
16	Niles City	\$88,400	\$88,900	\$85,900	\$78,700	\$77,800	\$79,494	\$81,931
17	Paw Paw Lake CDP	\$136,100	\$136,500	\$139,400	\$127,800	\$124,900	\$127,619	\$131,533
18	Shoreham Village	\$181,900	\$190,600	\$190,800	\$180,700	\$178,100	\$181,978	\$187,558
19	Shorewood-Tower Hills-Hi	\$247,900	\$297,100	\$247,600	\$235,000	\$219,600	\$224,381	\$231,262
20	Saint Joseph City	\$160,600	\$158,700	\$159,300	\$152,500	\$156,000	\$159,396	\$164,284
21	Stevensville Village	\$118,700	\$117,400	\$124,100	\$128,500	\$133,600	\$136,509	\$140,695
22	Three Oaks Village	\$122,200	\$121,600	\$115,300	\$101,100	\$125,000	\$127,722	\$131,638
23	Watervliet City	\$94,900	\$92,300	\$92,000	\$91,500	\$89,000	\$90,938	\$93,726

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

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



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

Exhibit F2.8

Market Parameters and Forecasts - Median Household Income All Counties in Southwest Michigan Prosperity Region 8

		2010	2011	2012	2013	2014	2016	2020	2014	2014
		ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	Forecast	Forecast	ACS 5-yr	ACS 5-yr
		Median	Median	Median	Median	Median	Median	Median	Owner	Renter
		Household	Household	Household	Household	Household	Household	Household	Household	Household
		Income	Income	Income	Income	Income	Income	Income	Income	Income
Order	West PR-4									
1	Allegan Co.	\$50,240	\$51,232	\$51,232	\$52,061	\$52,472	\$53,054	\$53,879	\$58,502	\$30,536
Order	Southwest PR-8									
1	Berrien Co.	\$42,625	\$42,625	\$43,471	\$43,633	\$44,701	\$46,246	\$48,505	\$57,049	\$22,394
2	Branch Co.	\$42,133	\$42,505	\$42,995	\$41,856	\$42,538	\$43,514	\$44,920	\$50,221	\$23,634
3	Calhoun Co.	\$42,568	\$42,568	\$42,568	\$42,110	\$43,199	\$44,777	\$47,090	\$52,938	\$26,081
4	Cass Co.	\$45,177	\$45,432	\$45,462	\$44,346	\$45,166	\$46,343	\$48,045	\$51,569	\$28,442
5	Kalamazoo Co.	\$44,794	\$46,019	\$46,019	\$45,775	\$46,356	\$47,183	\$48,368	\$63,605	\$25,183
6	Saint Joseph Co.	\$44,392	\$44,433	\$44,433	\$44,051	\$44,145	\$44,277	\$44,462	\$51,169	\$25,289
7	Van Buren Co.	\$44,435	\$44,435	\$44,435	\$45,129	\$46,536	\$48,589	\$51,627	\$53,645	\$24,197

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

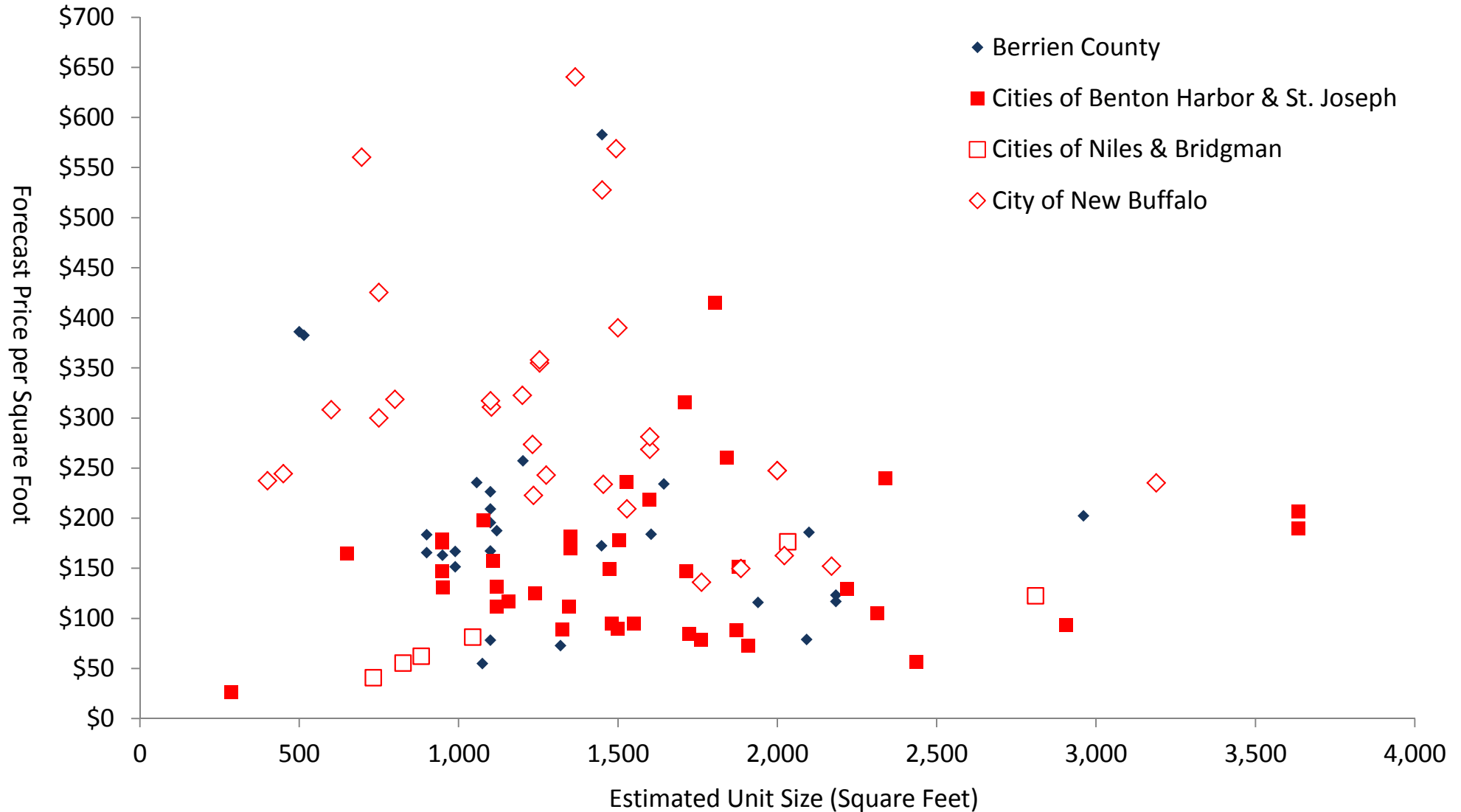
Market Parameters and Forecasts - Median Household Income
Berrien County by Place - Southwest Michigan Prosperity Region 8

Exhibit F2.9

Order	County Name	2010 ACS 5-yr Median Household Income	2011 ACS 5-yr Median Household Income	2012 ACS 5-yr Median Household Income	2013 ACS 5-yr Median Household Income	2014 ACS 5-yr Median Household Income	2016 Forecast Median Household Income	2020 Forecast Median Household Income	2014 ACS 5-yr Owner Household Income	2014 ACS 5-yr Renter Household Income
	Berrien Co.	\$42,625	\$42,625	\$43,471	\$43,633	\$44,701	\$46,246	\$48,505	\$57,049	\$22,394
1	Baroda Village	\$37,688	\$38,684	\$40,714	\$44,464	\$39,063	\$40,413	\$42,387	\$41,250	\$37,167
2	Benton Harbor City	\$17,301	\$17,815	\$17,766	\$18,208	\$19,359	\$20,028	\$21,006	\$27,534	\$16,983
3	Benton Heights CDP	\$18,844	\$18,129	\$19,033	\$19,019	\$18,777	\$19,426	\$20,375	\$25,202	\$13,454
4	Berrien Springs Village	\$41,131	\$37,614	\$38,500	\$35,063	\$35,326	\$36,547	\$38,332	\$51,364	\$20,227
5	Bridgman City	\$50,909	\$51,250	\$50,515	\$42,969	\$40,197	\$41,586	\$43,618	\$55,729	\$25,375
6	Buchanan City	\$32,691	\$31,442	\$33,047	\$36,051	\$39,250	\$40,607	\$42,590	\$56,441	\$15,440
7	Coloma City	\$41,900	\$39,286	\$40,846	\$44,125	\$46,681	\$48,294	\$50,653	\$52,969	\$32,045
8	Eau Claire Village	\$37,014	\$38,906	\$38,393	\$37,404	\$40,577	\$41,979	\$44,030	\$45,313	\$26,250
9	Fair Plain CDP	\$38,066	\$36,974	\$32,658	\$34,329	\$37,687	\$38,990	\$40,894	\$47,135	\$20,488
10	Galien Village	\$47,159	\$48,295	\$42,625	\$40,625	\$38,036	\$39,351	\$41,273	\$42,857	\$35,125
11	Grand Beach Village	\$95,000	\$99,750	\$99,167	\$91,250	\$86,250	\$89,231	\$93,589	\$98,750	\$48,750
12	Lake Michigan Beach C	\$42,585	\$37,721	\$31,250	\$33,611	\$34,087	\$35,265	\$36,988	\$41,500	\$18,043
13	Michiana Village	\$104,583	\$95,313	\$79,167	\$80,833	\$69,583	\$71,988	\$75,504	\$68,750	--
14	New Buffalo City	\$39,976	\$37,024	\$40,676	\$40,278	\$43,155	\$44,646	\$46,827	\$56,058	\$29,265
15	New Troy CDP	\$33,854	\$35,625	\$27,321	\$37,969	\$44,000	\$45,521	\$47,744	\$54,583	\$19,167
16	Niles City	\$31,757	\$31,455	\$31,264	\$31,841	\$32,283	\$33,399	\$35,030	\$44,674	\$14,427
17	Paw Paw Lake CDP	\$45,270	\$44,359	\$42,377	\$42,850	\$49,107	\$50,804	\$53,286	\$60,284	\$30,263
18	Shoreham Village	\$76,818	\$88,036	\$90,893	\$81,563	\$75,938	\$78,563	\$82,400	\$77,750	\$75,625
19	Shorewood-Tower Hills	\$42,961	\$46,361	\$45,362	\$39,074	\$41,635	\$43,074	\$45,178	\$105,179	\$41,563
20	Saint Joseph City	\$49,982	\$50,237	\$52,167	\$51,027	\$52,772	\$54,596	\$57,263	\$65,186	\$35,039
21	Stevensville Village	\$46,012	\$49,688	\$53,750	\$56,641	\$52,000	\$53,797	\$56,425	\$57,614	\$40,417
22	Three Oaks Village	\$42,939	\$39,091	\$35,489	\$35,871	\$39,115	\$40,467	\$42,443	\$46,000	\$27,961
23	Watervliet City	\$37,083	\$39,769	\$41,719	\$42,083	\$44,500	\$46,038	\$48,287	\$59,792	\$24,821

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

Forecast Home Value per Square Foot v. Unit Size
Attached Owner-Occupied Units
Selected Places in Berrien Co. | SW Michigan Prosperity Region 8 | Year 2016



Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Excludes 1 outlier.

Selected Inventory of Owner Housing Choices | Attached Units Only
The City of New Buffalo | SW Michigan Prosperity Region 8 | Year 2016

Name and Address	Building Type	Water-front	Down-town	Year Built	Units		Bed Rooms	Bath Rooms	Estimated Sq. Ft.	Value Range	Value per Sq. Ft.
					in Bldg.						
1 Dunewood Condos New Buffalo	Townhse.	1	1	1988	--		2	2	1,365 - 1,495	\$765 - \$875,000	\$528 - \$641
2 225 N Whittaker St. New Buffalo	Modern Complex	--	1	2005	--		4	4	3,190	\$750,000	\$235
							2	2	1,530	\$320,000	\$209
3 Warwick Shores 1501 W Water St. New Buffalo	Townhse.	--	--	1986	--		3	2.5	1,500	\$585,000	\$390
							2	2.5	1,255	\$449,000	\$358
							2	2	1,100	\$349,000	\$317
4 Harbor Pointe New Buffalo	--	--	--	1988	--		3	2.5	2,000	\$495,000	\$248
							2	2	1,275	\$310,000	\$243
5 South Cove 310 Oselka Dr. New Buffalo	Townhse.	1	--	1987	--		3	3	1,600	\$430 - \$450,000	\$269 - \$281
							2	2	1,200	\$388,000	\$323
							1	1	695 - 750	\$319 - \$390,000	\$425 - \$560
6 Marina Grand Res. New Buffalo	Complex	1	--	2005	--		2	2.5	1,100 - 1,230	\$338 - \$343,000	\$271 - \$311

Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.

Numbers in the leftmost column list the number of observations by community name, alphabetically.

Selected Inventory of Owner Housing Choices | Attached Units Only
The City of New Buffalo | SW Michigan Prosperity Region 8 | Year 2016

	Name and Address	Building Type	Water-front	Down-town	Year Built	in Bldg.	Bed Rooms	Bath Rooms	Estimated Sq. Ft.	Value Range	Value per Sq. Ft.
7	121 N Thompson St. New Buffalo	--	--	1	2006	--	3	2.5	1,455	\$340,000	\$234
8	Cottage Creek New Buffalo	Townhse.	--	--	2005	--	3	2.5	2,170	\$330,000	\$152
9	217 W Merchant St. New Buffalo	Townhse.	--	1	2008	--	3	3.5	2,020	\$329,000	\$163
10	109 E Mechanic St. New Buffalo	Townhse.	--	1	2003	6	3	3.5	1,885	\$283,000	\$150
11	Harbor Country New Buffalo	--	--	1	2000	--	2	2	1,235	\$275,000	\$223
12	35 Landings Blvd. New Buffalo	Townhse.	1	1	1990	--	2 2	2 3	800 750	\$255,000 \$225,000	\$319 \$300
13	Diamond Point New Buffalo	Townhse.	--	--	2007	--	3	3	1,760	\$240,000	\$136
14	South Cove New Buffalo	Cabana	1	--	1989	--	0	1	600	\$95 - \$185,000	\$238 - \$308
15	32 Harbor Isle Dr. New Buffalo	Cabana	1	1	1991	--	0	1	450	\$110,000	\$244

Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.

Numbers in the leftmost column list the number of observations by community name, alphabetically.

Selected Inventory of Owner Housing Choices | Attached Units Only

Benton Harbor, Bridgman, and Niles | SW Michigan Prosperity Region 8 | Year 2016

	Name and Address	Building Type	Water-front	Down-town	Year Built	in Bldg.	Bed Rooms	Bath Rooms	Estimated Sq. Ft.	Value Range	Value per Sq. Ft.
1	Villas at the River Benton Harbor	Ranch Style	1	--	2013	--	2	2	1,715	\$253,000	\$148
2	New Harbor Condos Benton Harbor	Stacked	1	--	--	--	1	1	285	--	--
1	9785 Weko Dr. Bridgman	Ranch Style	--	--	1990	--	4 4	3.5 3	2,030 2,810	\$359,000 \$345,000	\$177 \$123
1	Mission Condos Niles	Side-by-Side	--	--	1986	--	2	2	1,045	\$86,000	\$82
2	1328 Broadway St. Niles	Side-by-Side Brick	--	--	1963	--	2 2	2 1	825 880	\$46,000 \$55,000	\$56 \$63
3	Riverfront Condos Niles	Complex Brick	1	--	1960	--	1	1	730	\$30,000	\$41

Source: Estimates and forecasts by LandUse|USA, 2016.

Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.

Numbers in the leftmost column list the number of observations by community name, alphabetically.



Section G

Existing Households County and Places

Prepared by:



Prepared for:

Southwest Michigan Prosperity Region 8

Collaborative Community Development

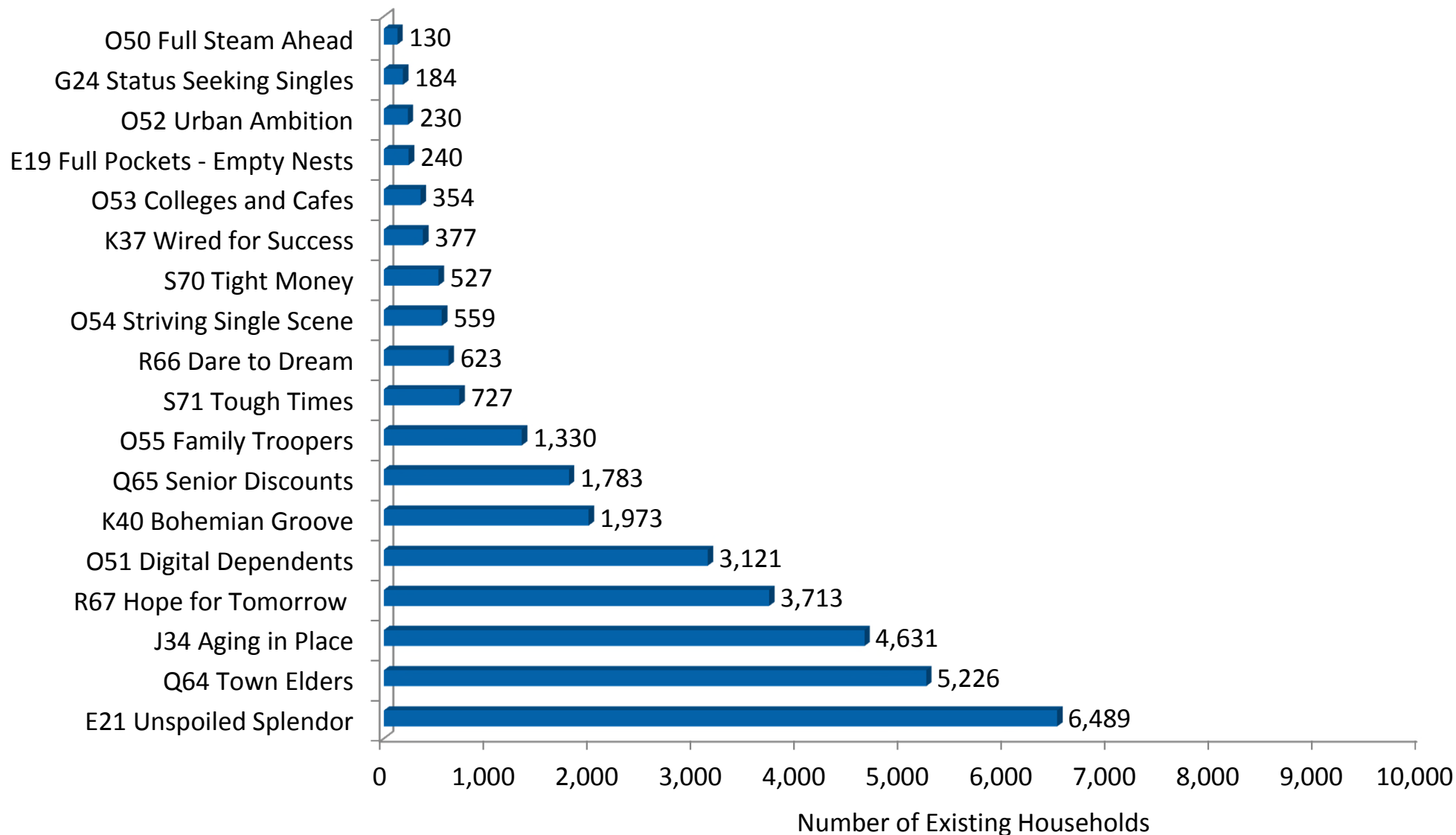
Michigan Economic Development Corporation

Michigan State Housing Development Authority

MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION

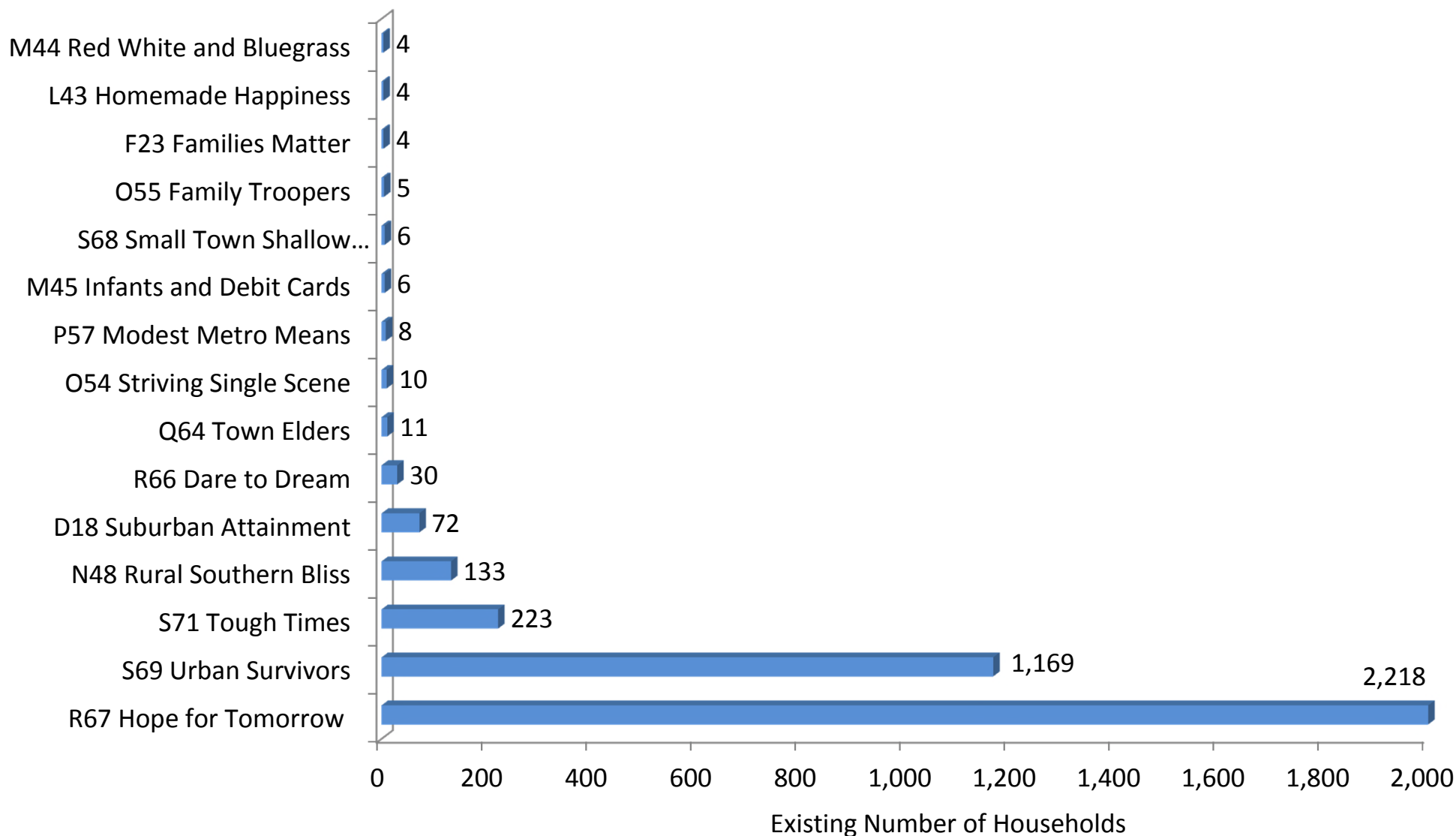


Existing Households by Predominant Lifestyle Cluster
Berrien COUNTY | Southwest Michigan Prosperity Region 8 | Year 2015



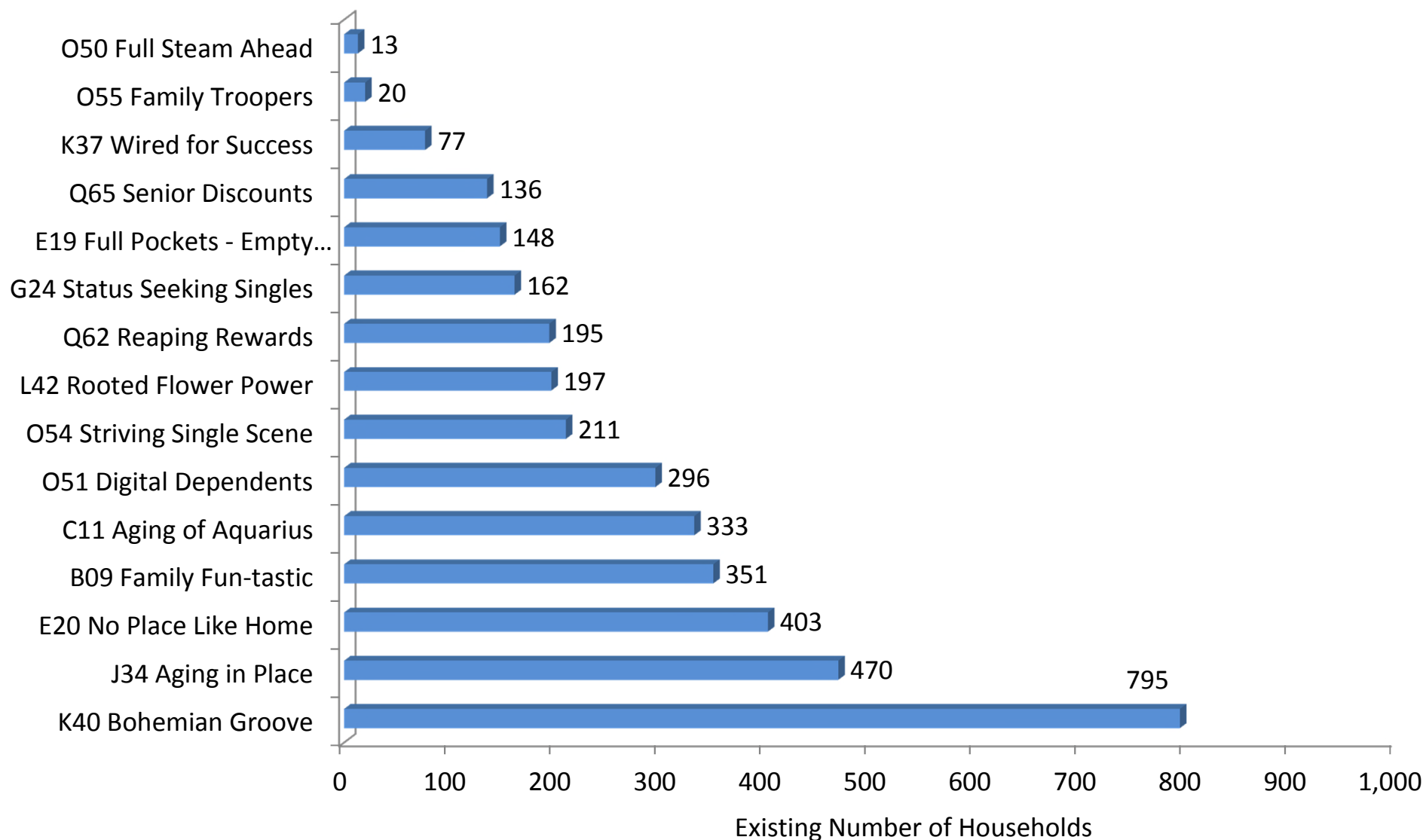
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Existing Households by Predominant Lifestyle Cluster
The City of Benton Harbor | Berrien County, Michigan | Year 2015



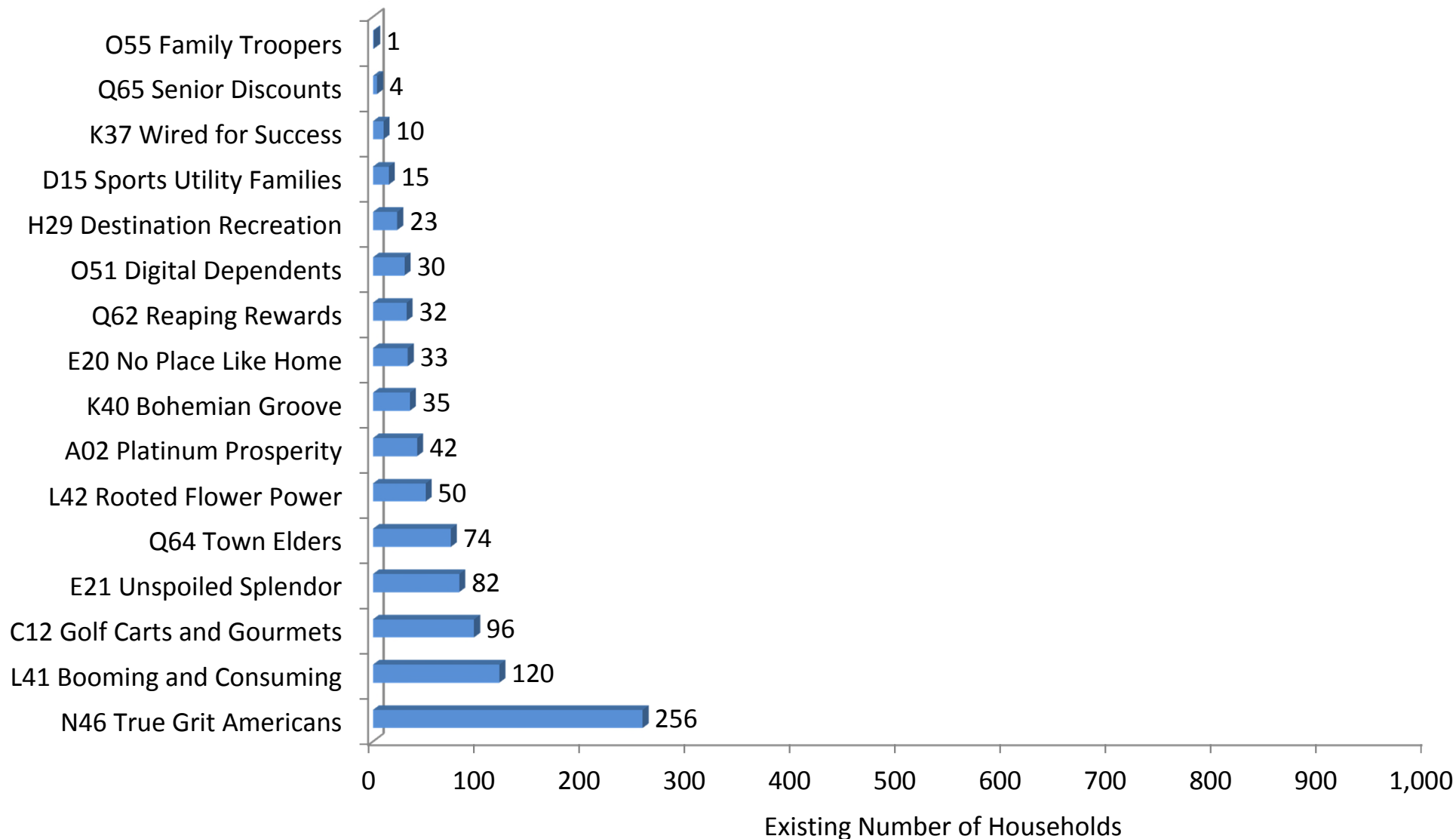
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Existing Households by Predominant Lifestyle Cluster
The City of Saint Joseph | Berrien County, Michigan | Year 2015



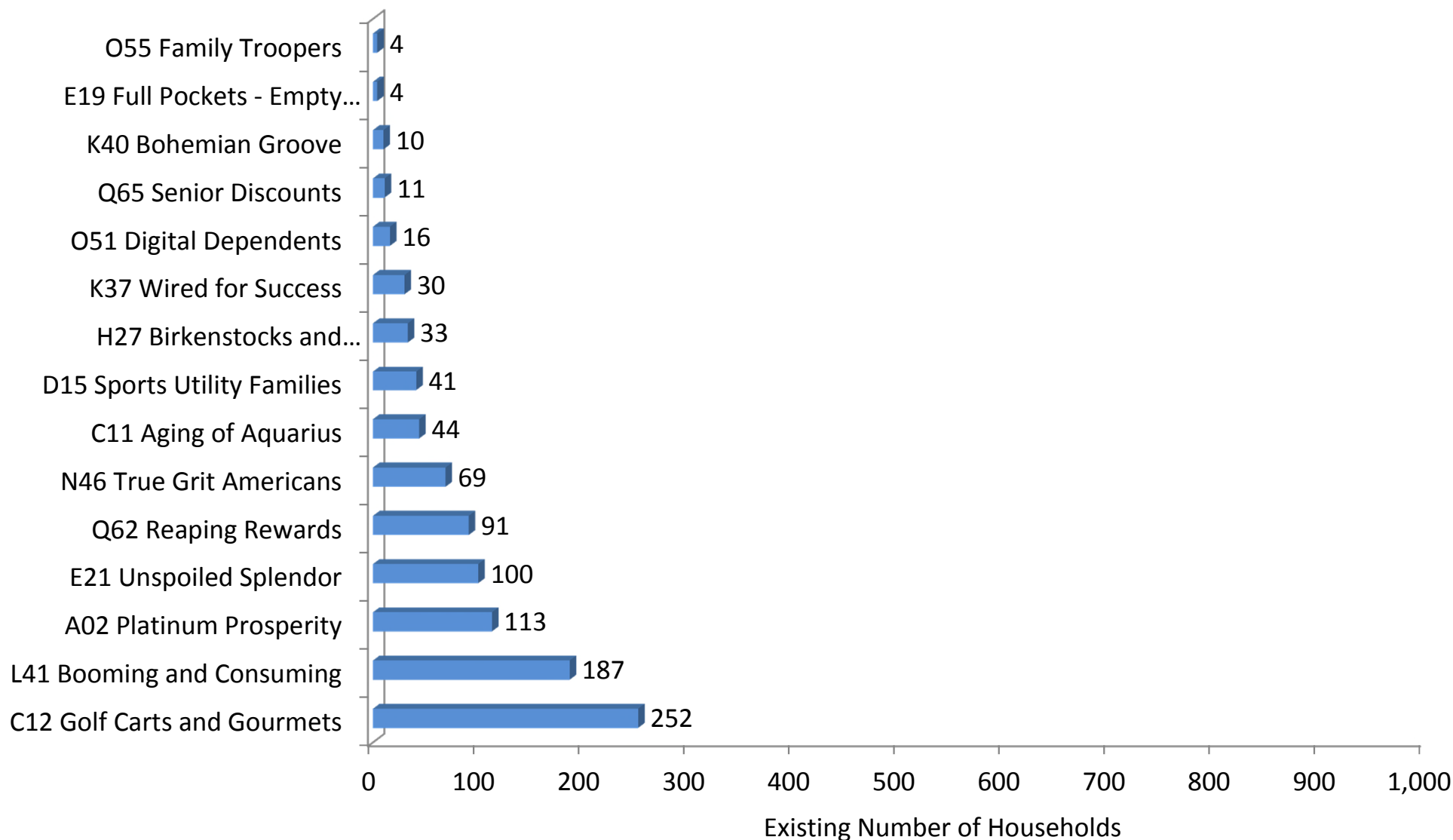
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Existing Households by Predominant Lifestyle Cluster
The City of New Buffalo | Berrien County, Michigan | Year 2015



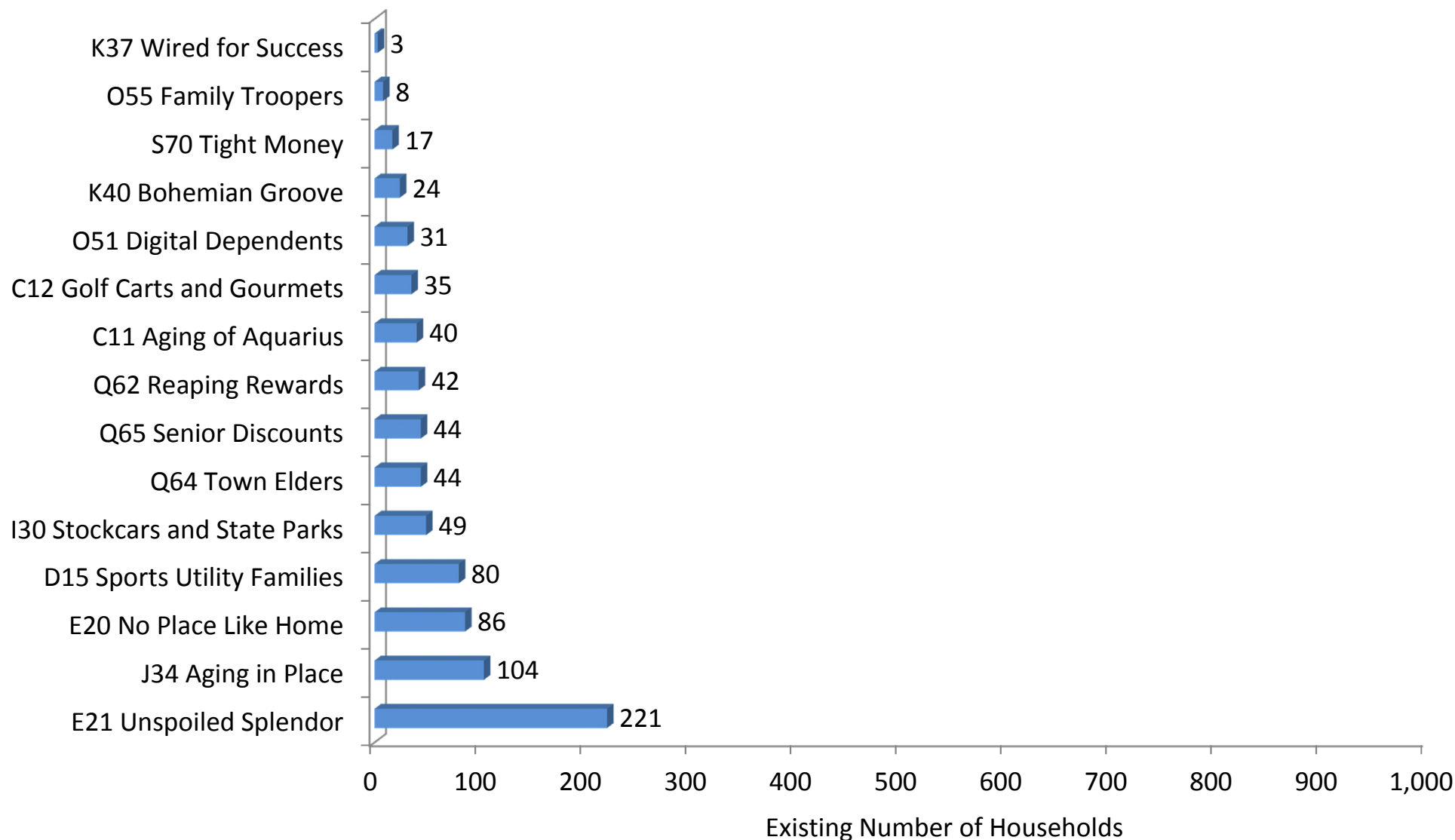
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Existing Households by Predominant Lifestyle Cluster
New Buffalo Township | Berrien County, Michigan | Year 2015



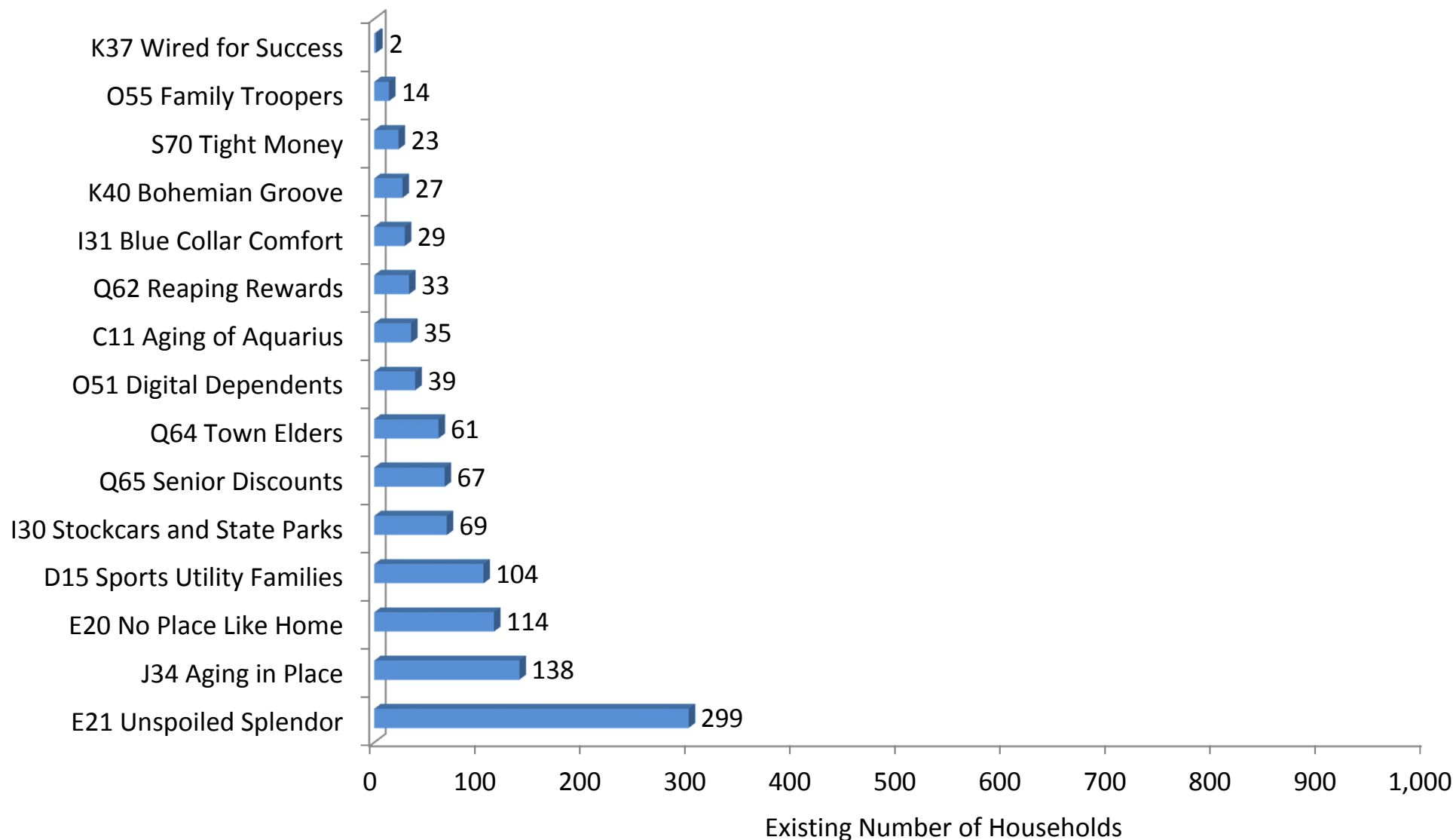
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Existing Households by Predominant Lifestyle Cluster
The City of Bridgman | Berrien County, Michigan | Year 2015



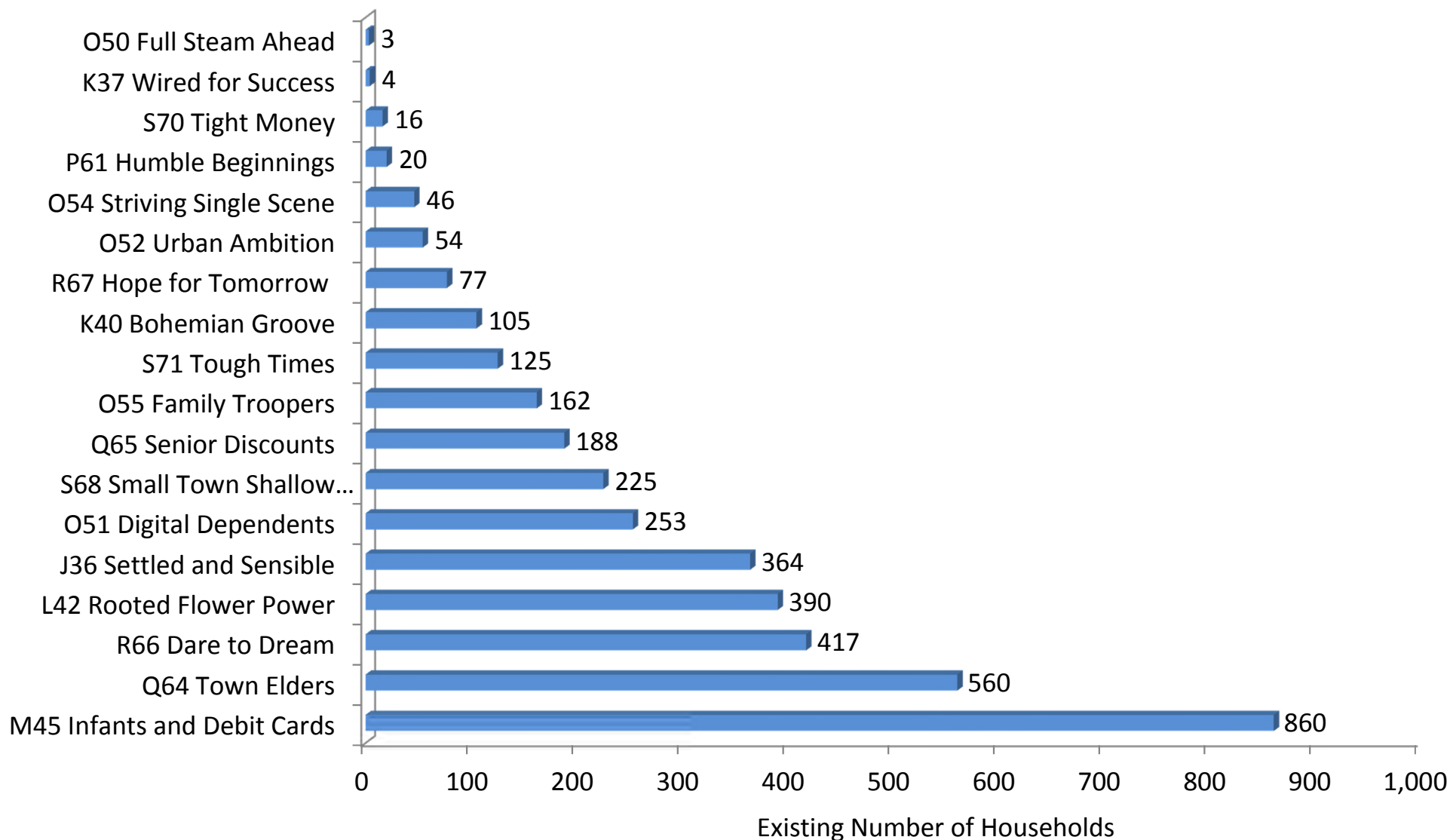
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and powered by Sites|USA, with results through year-end 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Existing Households by Predominant Lifestyle Cluster
Lake Charter Township | Berrien County, Michigan | Year 2015



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

Existing Households by Predominant Lifestyle Cluster
The City of Niles | Berrien County, Michigan | Year 2015



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

Exhibit G.9

Market Parameters and Forecasts - Population
All Counties in Southwest Michigan Prosperity Region 8

		2010 Census	2010 ACS 1-yr	2011 ACS 1-yr	2012 ACS 1-yr	2013 ACS 1-yr	2014 ACS 5-yr	2016 Forecast	2020 Forecast	2014 ACS 5-yr
		Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Persons per Hhld.
Order	West PR-4									
1	Allegan Co.	111,408	111,385	111,405	111,589	111,742	112,266	113,321	115,462	2.7
Order	Southwest PR-8									
1	Berrien Co.	156,813	157,232	157,109	156,759	156,290	155,992	155,992	155,992	2.6
2	Branch Co.	45,248	46,083	45,765	44,920	44,398	43,965	43,965	43,965	2.8
3	Calhoun Co.	136,146	137,112	136,554	136,063	135,534	135,150	135,150	135,150	2.6
4	Cass Co.	52,293	52,429	52,373	52,412	52,212	52,001	52,001	52,001	2.6
5	Kalamazoo Co.	250,331	247,246	248,810	250,704	252,763	254,870	259,137	267,886	2.5
6	Saint Joseph Co.	61,295	61,848	61,630	61,314	61,111	60,998	60,998	60,998	2.8
7	Van Buren Co.	76,258	76,585	76,410	76,149	75,897	75,569	75,569	75,569	2.7

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

Market Parameters and Forecasts - Population
Berrien County by Place - Southwest Michigan Prosperity Region 8

Exhibit G.10

		2010 Census	2010 ACS 1-yr	2011 ACS 1-yr	2012 ACS 1-yr	2013 ACS 1-yr	2014 ACS 5-yr	2016 Forecast	2020 Forecast	2014 ACS 5-yr
Order	County Name	Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Pop- ulation	Persons per Hhld.
	Berrien Co.	156,813	157,232	157,109	156,759	156,290	155,992	155,992	155,992	2.6
1	Baroda Village	--	--	--	--	--	824	--	--	2.3
2	Benton Harbor City	--	--	--	--	--	10,056	--	--	2.7
3	Benton Heights CDP	--	--	--	--	--	4,467	--	--	3.2
4	Berrien Springs Village	--	--	--	--	--	1,338	--	--	2.2
5	Bridgman City	--	--	--	--	--	1,963	--	--	2.4
6	Buchanan City	--	--	--	--	--	4,426	--	--	2.2
7	Coloma City	--	--	--	--	--	1,705	--	--	2.6
8	Eau Claire Village	--	--	--	--	--	569	--	--	3.0
9	Fair Plain CDP	--	--	--	--	--	8,043	--	--	2.5
10	Galien Village	--	--	--	--	--	538	--	--	2.5
11	Grand Beach Village	--	--	--	--	--	249	--	--	2.2
12	Lake Michigan Beach C	--	--	--	--	--	1,153	--	--	2.2
13	Michiana Village	--	--	--	--	--	190	--	--	1.7
14	New Buffalo City	--	--	--	--	--	1,890	--	--	2.3
15	New Troy CDP	--	--	--	--	--	558	--	--	2.7
16	Niles City	--	--	--	--	--	11,479	--	--	2.5
17	Paw Paw Lake CDP	--	--	--	--	--	3,639	--	--	2.4
18	Shoreham Village	--	--	--	--	--	832	--	--	2.3
19	Shorewood-Tower Hills	--	--	--	--	--	1,188	--	--	2.0
20	Saint Joseph City	--	--	--	--	--	8,310	--	--	2.1
21	Stevensville Village	--	--	--	--	--	1,312	--	--	2.2
22	Three Oaks Village	--	--	--	--	--	1,685	--	--	2.5
23	Watervliet City	--	--	--	--	--	1,949	--	--	2.9

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

Exhibit G.11

Market Parameters and Forecasts - Households All Counties in Southwest Michigan Prosperity Region 8

		2010 Census	2010 ACS 5-yr	2011 ACS 5-yr	2012 ACS 5-yr	2013 ACS 5-yr	2014 ACS 5-yr	2016 Forecast	2020 Forecast
		Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.
Order	West PR-4								
1	Allegan Co.	42,018	42,078	41,914	41,958	41,794	41,767	41,767	41,767
Order	Southwest PR-8								
1	Berrien Co.	63,054	62,612	61,678	61,286	60,414	60,320	60,320	60,320
2	Branch Co.	16,419	16,350	16,078	16,036	15,862	15,863	15,865	15,867
3	Calhoun Co.	54,016	53,925	53,481	53,290	53,428	52,842	52,842	52,842
4	Cass Co.	20,604	20,201	19,913	19,801	19,663	19,804	20,032	20,402
5	Kalamazoo Co.	100,610	99,456	99,603	99,720	100,072	100,042	100,042	100,042
6	Saint Joseph Co.	23,244	22,478	22,319	22,258	22,326	22,856	23,732	25,208
7	Van Buren Co.	28,928	29,096	28,846	28,378	28,374	28,178	28,178	28,178

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

Market Parameters and Forecasts - Households
Berrien County by Place - Southwest Michigan Prosperity Region 8

Exhibit G.12

		2010 Census	2010 ACS 5-yr	2011 ACS 5-yr	2012 ACS 5-yr	2013 ACS 5-yr	2014 ACS 5-yr	2016 Forecast	2020 Forecast
Order	County Name	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.
	Berrien Co.	63,054	62,612	61,678	61,286	60,414	60,320	60,320	60,320
1	Baroda Village	--	373	346	370	353	366	388	426
2	Benton Harbor City	--	3,650	3,589	3,689	3,688	3,741	3,828	3,970
3	Benton Heights CDP	--	1,440	1,376	1,373	1,362	1,415	1,504	1,660
4	Berrien Springs Village	--	948	783	706	647	615	615	615
5	Bridgman City	--	978	889	855	793	805	825	857
6	Buchanan City	--	1,713	1,878	1,932	1,960	2,005	2,079	2,204
7	Coloma City	--	602	598	605	574	647	785	1,074
8	Eau Claire Village	--	187	195	192	197	187	187	187
9	Fair Plain CDP	--	3,336	3,340	3,195	3,258	3,221	3,221	3,221
10	Galien Village	--	197	225	195	209	213	220	231
11	Grand Beach Village	--	136	155	130	121	115	115	115
12	Lake Michigan Beach CDP	--	507	479	484	490	526	590	709
13	Michiana Village	--	75	81	90	88	111	162	301
14	New Buffalo City	--	857	864	804	802	815	836	872
15	New Troy CDP	--	199	192	181	206	206	206	206
16	Niles City	--	4,691	4,616	4,573	4,517	4,552	4,609	4,701
17	Paw Paw Lake CDP	--	1,292	1,374	1,472	1,587	1,508	1,508	1,508
18	Shoreham Village	--	374	373	405	374	357	357	357
19	Shorewood-Tower Hills-Hi	--	656	599	599	624	594	594	594
20	Saint Joseph City	--	4,053	4,136	4,103	3,828	3,932	4,105	4,398
21	Stevensville Village	--	501	485	524	583	598	623	665
22	Three Oaks Village	--	723	738	709	679	663	663	663
23	Watervliet City	--	676	635	622	655	662	673	692

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

Market Parameters and Forecasts - Total Housing Units, Including Vacancies
All Counties in Southwest Michigan Prosperity Region 8

		2010 Census Total Housing Units	2011 ACS 5-yr Total Housing Units	2012 ACS 5-yr Total Housing Units	2013 ACS 5-yr Total Housing Units	2014 ACS 5-yr Total Housing Units	2016 Forecast Total Housing Units	2020 Forecast Total Housing Units
Order	West PR-4							
1	Allegan Co.	49,049	49,250	49,388	49,379	49,541	49,801	50,168
Order	Southwest PR-8							
1	Berrien Co.	76,824	76,842	76,908	76,769	76,810	76,876	76,968
2	Branch Co.	20,857	20,864	20,806	20,730	20,682	20,682	20,682
3	Calhoun Co.	61,102	61,064	60,997	60,837	60,832	60,832	60,832
4	Cass Co.	25,755	25,867	25,854	25,849	25,896	25,971	26,077
5	Kalamazoo Co.	109,233	109,715	109,871	109,911	110,113	110,437	110,892
6	Saint Joseph Co.	27,795	27,763	27,741	27,698	27,700	27,703	27,708
7	Van Buren Co.	36,757	36,766	36,756	36,711	36,714	36,719	36,726

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

Market Parameters and Forecasts - Total Housing Units, Including Vacancies
Berrien County by Place - Southwest Michigan Prosperity Region 8

Exhibit G.14

		2010	2011	2012	2013	2014	2016	2020
		Census	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	Forecast	Forecast
		Total	Total	Total	Total	Total	Total	Total
		Housing	Housing	Housing	Housing	Housing	Housing	Housing
Order	County Name	Units	Units	Units	Units	Units	Units	Units
	Berrien Co.	76,824	76,842	76,908	76,769	76,810	76,876	76,968
1	Baroda Village	385	362	376	367	389	389	390
2	Benton Harbor City	4,620	4,443	4,608	4,624	4,682	4,686	4,692
3	Benton Heights CDP	1,818	1,790	1,714	1,638	1,694	1,695	1,697
4	Berrien Springs Village	1,021	874	815	746	662	663	663
5	Bridgman City	1,079	1,017	1,042	1,004	1,024	1,025	1,026
6	Buchanan City	1,965	2,116	2,165	2,132	2,188	2,190	2,192
7	Coloma City	643	633	630	618	692	693	693
8	Eau Claire Village	235	250	251	263	264	264	265
9	Fair Plain CDP	3,608	3,599	3,586	3,570	3,550	3,553	3,557
10	Galien Village	226	251	237	264	263	263	264
11	Grand Beach Village	408	432	405	406	405	405	406
12	Lake Michigan Beach CDP	1,086	1,053	1,034	1,053	1,100	1,101	1,102
13	Michiana Village	388	373	356	361	372	372	373
14	New Buffalo City	1,558	1,618	1,615	1,669	1,667	1,668	1,670
15	New Troy CDP	199	228	212	237	245	245	246
16	Niles City	5,321	5,274	5,289	5,262	5,369	5,374	5,380
17	Paw Paw Lake CDP	2,011	2,159	2,234	2,591	2,401	2,403	2,406
18	Shoreham Village	475	488	527	488	468	468	469
19	Shorewood-Tower Hills-Hi	1,725	1,658	1,614	1,697	1,627	1,628	1,630
20	Saint Joseph City	4,812	4,910	4,970	4,742	4,759	4,763	4,769
21	Stevensville Village	603	588	595	662	699	700	700
22	Three Oaks Village	824	847	848	840	827	828	829
23	Watervliet City	764	762	773	816	771	772	773

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



Section H

Market Assessment County and Places

Prepared by:



Prepared for:

Southwest Michigan Prosperity Region 8

Collaborative Community Development

Michigan Economic Development Corporation

Michigan State Housing Development Authority

MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION



Demographic Profiles | Population and Employment

Berrien County | Southwest Michigan Prosperity Region 8 | Years 2010-2015

	Berrien County	Village of Baroda	City of Benton Harbor	CDP Benton Heights	Village of Berrien Springs	The City of Bridgman
Households Census (2010)	63,054	381	3,548	1,409	756	954
Households ACS (2014)	60,320	366	3,741	1,415	570	805
Population Census (2010)	156,813	873	10,038	4,084	1,800	2,291
Population ACS (2014)	155,992	824	10,056	4,467	1,338	1,963
Group Quarters Population (2014)	5,019	0	138	129	45	101
Correctional Facilities	763	0	50	0	0	0
Nursing/Mental Health Facilities	1,325	0	0	76	0	101
College/University Housing	1,645	0	0	0	0	0
Military Quarters	0	0	0	0	0	0
Other	1,286	0	88	53	45	0
Daytime Employees Ages 16+ (2015)	90,941	170	8,393	1,264	913	1,703
Unemployment Rate (2015)	3.3%	4.1%	7.4%	6.0%	2.8%	2.0%
Employment by Industry Sector (2014)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Agric., Forest, Fish, Hunt, Mine	1.8%	0.7%	1.3%	4.8%	1.1%	0.0%
Arts, Ent. Rec., Accom., Food Service	9.6%	17.8%	13.0%	13.7%	4.1%	13.5%
Construction	5.1%	4.6%	3.0%	3.9%	6.9%	2.3%
Educ. Service, Health Care, Soc. Asst.	24.5%	17.1%	24.7%	26.9%	40.7%	23.5%
Finance, Ins., Real Estate	4.1%	5.5%	1.7%	3.7%	3.4%	0.0%
Information	1.2%	1.0%	1.0%	0.0%	2.1%	0.7%
Manufacturing	19.7%	15.6%	21.1%	24.7%	13.3%	18.1%
Other Services, excl. Public Admin.	5.2%	8.4%	7.6%	2.8%	5.5%	2.2%
Profess. Sci. Mngmt. Admin. Waste	7.4%	4.8%	7.1%	8.7%	5.3%	13.1%
Public Administration	2.8%	1.7%	3.6%	1.6%	2.3%	0.0%
Retail Trade	10.2%	9.9%	11.8%	6.9%	7.1%	15.4%
Transpo., Wrhse., Utilities	6.4%	8.4%	3.5%	2.0%	4.4%	9.9%
Wholesale Trade	1.9%	4.6%	0.6%	0.4%	3.6%	1.3%

Source: U.S. Census 2010; American Community Survey (ACS) 2009 - 2014; and
Applied Geographic Solutions (AGS) for 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Demographic Profiles | Population and Employment

Berrien County | Southwest Michigan Prosperity Region 8 | Years 2010-2015

	Berrien County	The City of Buchanan	The City of Coloma	Village of Eau Claire	CDP Fair Plain	Village of Galien
Households Census (2010)	63,054	1,901	606	214	3,183	227
Households ACS (2014)	60,320	2,005	647	186	3,221	213
Population Census (2010)	156,813	4,456	1,483	625	7,631	549
Population ACS (2014)	155,992	4,426	1,705	569	8,043	538
Group Quarters Population (2014)	5,019	12	0	0	41	1
Correctional Facilities	763	0	0	0	0	0
Nursing/Mental Health Facilities	1,325	0	0	0	0	0
College/University Housing	1,645	0	0	0	0	0
Military Quarters	0	0	0	0	0	0
Other	1,286	0	0	0	41	0
Daytime Employees Ages 16+ (2015)	90,941	1,529	958	152	10,172	142
Unemployment Rate (2015)	3.3%	2.1%	2.9%	3.5%	3.2%	2.4%
Employment by Industry Sector (2014)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Agric., Forest, Fish, Hunt, Mine	1.8%	0.3%	0.0%	6.0%	0.6%	0.0%
Arts, Ent. Rec., Accom., Food Service	9.6%	10.1%	11.3%	7.9%	6.9%	14.2%
Construction	5.1%	5.1%	8.1%	13.1%	1.7%	7.7%
Educ. Service, Health Care, Soc. Asst.	24.5%	22.6%	24.2%	17.1%	26.3%	6.5%
Finance, Ins., Real Estate	4.1%	0.8%	4.2%	4.8%	4.0%	5.0%
Information	1.2%	0.0%	2.0%	1.6%	2.0%	0.8%
Manufacturing	19.7%	14.6%	25.6%	17.1%	24.6%	18.0%
Other Services, excl. Public Admin.	5.2%	7.9%	3.1%	2.8%	5.4%	10.0%
Profess. Sci. Mngmt. Admin. Waste	7.4%	11.2%	5.5%	5.6%	6.7%	4.2%
Public Administration	2.8%	1.8%	2.7%	0.4%	4.8%	8.8%
Retail Trade	10.2%	13.5%	12.0%	16.3%	9.7%	6.5%
Transpo., Wrhse., Utilities	6.4%	11.4%	0.3%	6.0%	7.0%	13.4%
Wholesale Trade	1.9%	0.7%	0.8%	1.6%	0.5%	5.0%

Source: U.S. Census 2010; American Community Survey (ACS) 2009 - 2014; and
Applied Geographic Solutions (AGS) for 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Demographic Profiles | Population and Employment

Berrien County | Southwest Michigan Prosperity Region 8 | Years 2010-2015

	Berrien County	Village of Grand Beach	Twp. Lake Charter	CDP Lake Michigan Beach	Village of Michiana	The City of New Buffalo
Households Census (2010)	63,054	133	1,211	537	105	881
Households ACS (2014)	60,320	113	1,216	526	111	815
Population Census (2010)	156,813	272	2,972	1,216	182	1,883
Population ACS (2014)	155,992	249	2,962	1,153	190	1,890
Group Quarters Population (2014)	5,019	0	44	0	0	0
Correctional Facilities	763	0	0	0	0	0
Nursing/Mental Health Facilities	1,325	0	0	0	0	0
College/University Housing	1,645	0	0	0	0	0
Military Quarters	0	0	0	0	0	0
Other	1,286	0	44	0	0	0
Daytime Employees Ages 16+ (2015)	90,941	70	1,950	579	47	1,543
Unemployment Rate (2015)	3.3%	1.6%	1.8%	4.0%	1.2%	2.2%
Employment by Industry Sector (2014)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Agric., Forest, Fish, Hunt, Mine	1.8%	0.0%	0.3%	2.3%	2.7%	2.2%
Arts, Ent. Rec., Accom., Food Service	9.6%	8.0%	13.4%	15.4%	1.4%	19.7%
Construction	5.1%	2.3%	8.3%	0.0%	4.1%	7.4%
Educ. Service, Health Care, Soc. Asst.	24.5%	33.3%	18.9%	21.4%	13.7%	15.8%
Finance, Ins., Real Estate	4.1%	18.4%	6.6%	3.1%	16.4%	7.1%
Information	1.2%	1.1%	2.3%	0.0%	0.0%	1.5%
Manufacturing	19.7%	14.9%	16.0%	23.6%	15.1%	10.3%
Other Services, excl. Public Admin.	5.2%	2.3%	4.4%	2.6%	1.4%	4.6%
Profess. Sci. Mngmt. Admin. Waste	7.4%	13.8%	11.0%	14.0%	37.0%	10.4%
Public Administration	2.8%	0.0%	1.0%	4.3%	1.4%	1.3%
Retail Trade	10.2%	2.3%	8.1%	6.8%	5.5%	12.3%
Transpo., Wrhse., Utilities	6.4%	2.3%	9.7%	2.3%	0.0%	7.1%
Wholesale Trade	1.9%	1.1%	0.0%	4.3%	1.4%	0.5%

Source: U.S. Census 2010; American Community Survey (ACS) 2009 - 2014; and
Applied Geographic Solutions (AGS) for 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Demographic Profiles | Population and Employment

Berrien County | Southwest Michigan Prosperity Region 8 | Years 2010-2015

	Berrien County	Twp. New Buffalo	CDP New Troy	The City of Niles	CDP Paw Paw Lake	The City of Saint Joseph
Households Census (2010)	63,054	1,077	211	4,806	1,535	3,933
Households ACS (2014)	60,320	975	206	4,552	1,504	3,932
Population Census (2010)	156,813	2,386	497	11,600	3,511	8,365
Population ACS (2014)	155,992	2,261	558	11,479	3,639	8,310
Group Quarters Population (2014)	5,019	23	0	224	0	462
Correctional Facilities	763	0	0	0	0	301
Nursing/Mental Health Facilities	1,325	0	0	155	0	153
College/University Housing	1,645	0	0	0	0	0
Military Quarters	0	0	0	0	0	0
Other	1,286	23	0	69	0	8
Daytime Employees Ages 16+ (2015)	90,941	1,160	135	4,896	587	12,320
Unemployment Rate (2015)	3.3%	3.1%	2.9%	4.2%	2.3%	3.0%
Employment by Industry Sector (2014)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Agric., Forest, Fish, Hunt, Mine	1.8%	1.5%	0.0%	0.1%	3.5%	0.3%
Arts, Ent. Rec., Accom., Food Service	9.6%	11.4%	25.3%	10.2%	4.8%	11.7%
Construction	5.1%	12.0%	3.9%	4.4%	7.8%	4.1%
Educ. Service, Health Care, Soc. Asst.	24.5%	21.2%	8.1%	22.9%	21.5%	25.1%
Finance, Ins., Real Estate	4.1%	7.7%	2.1%	5.6%	6.5%	4.1%
Information	1.2%	0.5%	0.0%	0.8%	1.7%	0.5%
Manufacturing	19.7%	7.8%	18.6%	22.7%	12.6%	19.9%
Other Services, excl. Public Admin.	5.2%	1.9%	5.3%	5.8%	5.3%	5.8%
Profess. Sci. Mngmt. Admin. Waste	7.4%	15.1%	2.8%	7.1%	7.1%	6.2%
Public Administration	2.8%	2.0%	7.0%	2.2%	5.9%	2.1%
Retail Trade	10.2%	13.0%	13.7%	10.7%	13.1%	14.4%
Transpo., Wrhse., Utilities	6.4%	4.0%	10.5%	5.1%	8.7%	3.6%
Wholesale Trade	1.9%	2.0%	2.8%	2.4%	1.6%	2.3%

Source: U.S. Census 2010; American Community Survey (ACS) 2009 - 2014; and
Applied Geographic Solutions (AGS) for 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Demographic Profiles | Population and Employment

Berrien County | Southwest Michigan Prosperity Region 8 | Years 2010-2015

	Berrien County	Village of Shoreham	Shorewood- Tower Hills- Harbert	Village of Stevens- ville	Village of Three Oaks	City of Water- vliet
Households Census (2010)	63,054	392	630	526	678	677
Households ACS (2014)	60,320	357	594	598	663	662
Population Census (2010)	156,813	862	1,344	1,142	1,622	1,735
Population ACS (2014)	155,992	832	1,188	1,312	1,685	1,949
Group Quarters Population (2014)	5,019	0	0	0	0	28
Correctional Facilities	763	0	0	0	0	0
Nursing/Mental Health Facilities	1,325	0	0	0	0	0
College/University Housing	1,645	0	0	0	0	0
Military Quarters	0	0	0	0	0	0
Other	1,286	0	0	0	0	28
Daytime Employees Ages 16+ (2015)	90,941	238	785	958	455	684
Unemployment Rate (2015)	3.3%	0.6%	0.8%	1.2%	2.6%	4.1%
Employment by Industry Sector (2014)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Agric., Forest, Fish, Hunt, Mine	1.8%	1.7%	0.0%	0.6%	1.8%	0.0%
Arts, Ent. Rec., Accom., Food Service	9.6%	11.0%	5.4%	12.4%	24.8%	9.6%
Construction	5.1%	2.4%	4.0%	4.5%	5.5%	5.1%
Educ. Service, Health Care, Soc. Asst.	24.5%	33.8%	7.0%	17.7%	14.0%	21.9%
Finance, Ins., Real Estate	4.1%	6.0%	15.8%	5.0%	3.3%	0.8%
Information	1.2%	0.0%	5.6%	0.0%	0.3%	1.1%
Manufacturing	19.7%	19.8%	18.5%	21.8%	15.6%	19.4%
Other Services, excl. Public Admin.	5.2%	2.9%	2.1%	6.6%	5.2%	3.0%
Profess. Sci. Mngmt. Admin. Waste	7.4%	12.9%	7.5%	8.1%	4.6%	8.5%
Public Administration	2.8%	2.9%	7.0%	1.1%	4.6%	3.3%
Retail Trade	10.2%	2.9%	19.0%	11.3%	11.9%	12.4%
Transpo., Wrhse., Utilities	6.4%	2.4%	2.7%	10.2%	7.0%	7.3%
Wholesale Trade	1.9%	1.7%	5.4%	0.6%	1.3%	7.4%

Source: U.S. Census 2010; American Community Survey (ACS) 2009 - 2014; and
Applied Geographic Solutions (AGS) for 2015. Analysis and exhibit prepared by LandUse|USA; 2016.

Demographic Profiles | Total and Vacant Housing Units
 Berrien County | Southwest Michigan Prosperity Region 8 | Year 2014

Exhibit H.6

	Berrien County	Village of Baroda	City of Benton Harbor	CDP Benton Heights	Village of Berrien Springs	The City of Bridgman
Total Housing Units (2014)	76,810	389	4,682	1,694	662	1,024
1, mobile, other	62,634	303	3,069	1,501	445	741
1 attached, 2	4,211	49	372	69	58	77
3 or 4	2,471	13	268	86	56	102
5 to 9	2,611	0	451	19	92	30
10 to 19	2,280	24	169	14	6	13
20 to 49	1,344	0	81	0	3	49
50 or more	1,259	0	272	5	2	12
Premium for Seasonal Households	6%	0%	1%	0%	1%	6%
Vacant (incl. Seasonal, Rented, Sold)	16,490	23	941	279	92	219
1, mobile, other	12,852	23	561	260	65	146
1 attached, 2	993	0	78	0	2	20
3 or 4	990	0	100	0	25	13
5 to 9	693	0	110	19	0	14
10 to 19	646	0	53	0	0	13
20 to 49	277	0	0	0	0	13
50 or more	39	0	39	0	0	0
Avail. (excl. Seasonal, Rented, Sold)	6,879	18	789	264	39	85
1, mobile, other	5,361	18	470	246	28	57
1 attached, 2	414	0	65	0	1	8
3 or 4	413	0	84	0	11	5
5 to 9	289	0	92	18	0	5
10 to 19	269	0	44	0	0	5
20 to 49	116	0	0	0	0	5
50 or more	16	0	33	0	0	0
Total by Reason for Vacancy (2014)	16,490	23	941	279	92	219
Available, For Rent	2,024	0	303	18	16	27
Available, For Sale	1,562	11	54	0	0	31
Available, Not Listed	<u>3,293</u>	<u>7</u>	<u>432</u>	<u>246</u>	<u>23</u>	<u>27</u>
Total Available	6,879	18	789	264	39	85
Seasonal, Recreation	8,504	0	81	15	14	121
Migrant Workers	385	0	0	0	0	0
Rented, Not Occupied	129	0	0	0	21	13
Sold, Not Occupied	<u>593</u>	<u>5</u>	<u>71</u>	<u>0</u>	<u>18</u>	<u>0</u>
Not Yet Occupied	722	5	71	0	39	13

Source: American Community Survey (ACS) 2009 - 2014. Analysis and exhibit prepared by LandUse|USA; 2016.

Demographic Profiles | Total and Vacant Housing Units
 Berrien County - Southwest Michigan Prosperity Region 8 | Year 2014

Exhibit H.7

	Berrien County	The City of Buchanan	The City of Coloma	Village of Eau Claire	CDP Fair Plain	Village of Galien
Total Housing Units (2014)	76,810	2,188	692	264	3,550	263
1, mobile, other	62,634	1,427	592	205	2,812	227
1 attached, 2	4,211	246	44	23	63	36
3 or 4	2,471	167	33	36	59	0
5 to 9	2,611	110	17	0	59	0
10 to 19	2,280	127	6	0	278	0
20 to 49	1,344	93	0	0	213	0
50 or more	1,259	18	0	0	66	0
Premium for Seasonal Households	6%	0%	1%	1%	1%	0%
Vacant (incl. Seasonal, Rented, Sold)	16,490	183	45	78	329	50
1, mobile, other	12,852	56	18	34	188	40
1 attached, 2	993	85	8	14	0	10
3 or 4	990	42	8	30	59	0
5 to 9	693	0	11	0	0	0
10 to 19	646	0	0	0	59	0
20 to 49	277	0	0	0	23	0
50 or more	39	0	0	0	0	0
Avail. (excl. Seasonal, Rented, Sold)	6,879	169	27	29	245	40
1, mobile, other	5,361	52	11	13	140	32
1 attached, 2	414	78	5	5	0	8
3 or 4	413	39	5	11	44	0
5 to 9	289	0	7	0	0	0
10 to 19	269	0	0	0	44	0
20 to 49	116	0	0	0	17	0
50 or more	16	0	0	0	0	0
Total by Reason for Vacancy (2014)	16,490	183	45	78	329	50
Available, For Rent	2,024	85	25	0	86	5
Available, For Sale	1,562	42	0	22	96	10
Available, Not Listed	<u>3,293</u>	<u>42</u>	<u>2</u>	<u>7</u>	<u>63</u>	<u>25</u>
Total Available	6,879	169	27	29	245	40
Seasonal, Recreation	8,504	14	18	7	67	0
Migrant Workers	385	0	0	30	0	0
Rented, Not Occupied	129	0	0	0	0	5
Sold, Not Occupied	<u>593</u>	<u>0</u>	<u>0</u>	<u>12</u>	<u>17</u>	<u>5</u>
Not Yet Occupied	722	0	0	12	17	10

Source: American Community Survey (ACS) 2009 - 2014. Analysis and exhibit prepared by LandUse|USA; 2016.

Demographic Profiles | Total and Vacant Housing Units

Berrien County - Southwest Michigan Prosperity Region 8 | Year 2014

Exhibit H.8

	Berrien County	Village of Grand Beach	Twp. Lake Charter	CDP Lake Michigan Beach	Village of Michiana	The City of New Buffalo
Total Housing Units (2014)	76,810	405	1,472	1,100	372	1,667
1, mobile, other	62,634	405	1,370	1,001	370	999
1 attached, 2	4,211	0	56	54	2	129
3 or 4	2,471	0	36	8	0	135
5 to 9	2,611	0	0	37	0	206
10 to 19	2,280	0	0	0	0	113
20 to 49	1,344	0	10	0	0	85
50 or more	1,259	0	0	0	0	0
Premium for Seasonal Households	6%	55%	8%	27%	47%	29%
Vacant (incl. Seasonal, Rented, Sold)	16,490	292	256	574	261	852
1, mobile, other	12,852	292	256	548	259	362
1 attached, 2	993	0	0	0	2	63
3 or 4	990	0	0	0	0	109
5 to 9	693	0	0	26	0	130
10 to 19	646	0	0	0	0	109
20 to 49	277	0	0	0	0	79
50 or more	39	0	0	0	0	0
Avail. (excl. Seasonal, Rented, Sold)	6,879	4	35	103	24	54
1, mobile, other	5,361	4	35	98	24	23
1 attached, 2	414	0	0	0	0	4
3 or 4	413	0	0	0	0	7
5 to 9	289	0	0	5	0	8
10 to 19	269	0	0	0	0	7
20 to 49	116	0	0	0	0	5
50 or more	16	0	0	0	0	0
Total by Reason for Vacancy (2014)	16,490	292	256	574	261	852
Available, For Rent	2,024	0	35	21	0	12
Available, For Sale	1,562	2	0	33	13	23
Available, Not Listed	<u>3,293</u>	<u>2</u>	<u>0</u>	<u>49</u>	<u>11</u>	<u>19</u>
Total Available	6,879	4	35	103	24	54
Seasonal, Recreation	8,504	288	221	471	237	757
Migrant Workers	385	0	0	0	0	0
Rented, Not Occupied	129	0	0	0	0	0
Sold, Not Occupied	<u>593</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>41</u>
Not Yet Occupied	722	0	0	0	0	41

Source: American Community Survey (ACS) 2009 - 2014. Analysis and exhibit prepared by LandUse|USA; 2016.

Demographic Profiles | Total and Vacant Housing Units
Berrien County | Southwest Michigan Prosperity Region 8 | Year 2014

Exhibit H.9

	Berrien County	Twp. New Buffalo	CDP New Troy	The City of Niles	CDP Paw Paw Lake	The City of Saint Joseph
Total Housing Units (2014)	76,810	2,404	245	5,369	2,401	4,759
1, mobile, other	62,634	2,305	235	3,625	1,953	2,949
1 attached, 2	4,211	37	6	370	80	503
3 or 4	2,471	4	4	251	224	265
5 to 9	2,611	38	0	344	68	262
10 to 19	2,280	14	0	380	76	154
20 to 49	1,344	6	0	140	0	337
50 or more	1,259	0	0	259	0	289
Premium for Seasonal Households	6%	35%	3%	0%	17%	4%
Vacant (incl. Seasonal, Rented, Sold)	16,490	1,429	39	817	897	827
1, mobile, other	12,852	1,413	39	476	566	344
1 attached, 2	993	7	0	115	25	130
3 or 4	990	4	0	66	180	129
5 to 9	693	5	0	26	50	104
10 to 19	646	0	0	134	76	18
20 to 49	277	0	0	0	0	102
50 or more	39	0	0	0	0	0
Avail. (excl. Seasonal, Rented, Sold)	6,879	138	24	645	184	407
1, mobile, other	5,361	136	24	376	116	169
1 attached, 2	414	1	0	91	5	64
3 or 4	413	0	0	52	37	63
5 to 9	289	0	0	21	10	51
10 to 19	269	0	0	106	16	9
20 to 49	116	0	0	0	0	50
50 or more	16	0	0	0	0	0
Total by Reason for Vacancy (2014)	16,490	1,429	39	817	897	827
Available, For Rent	2,024	14	14	279	37	221
Available, For Sale	1,562	62	0	49	58	33
Available, Not Listed	<u>3,293</u>	<u>62</u>	<u>10</u>	<u>317</u>	<u>89</u>	<u>153</u>
Total Available	6,879	138	24	645	184	407
Seasonal, Recreation	8,504	1,259	15	50	713	380
Migrant Workers	385	0	0	0	0	0
Rented, Not Occupied	129	13	0	7	0	40
Sold, Not Occupied	<u>593</u>	<u>19</u>	<u>0</u>	<u>115</u>	<u>0</u>	<u>0</u>
Not Yet Occupied	722	32	0	122	0	40

Source: American Community Survey (ACS) 2009 - 2014. Analysis and exhibit prepared by LandUse|USA; 2016.

Demographic Profiles | Total and Vacant Housing Units

Berrien County | Southwest Michigan Prosperity Region 8 | Year 2014

Exhibit H.10

	Berrien County	Village of Shoreham	Shorewood- Tower Hills- Harbert	Village of Stevens- ville	Village of Three Oaks	City of Water- vliet
Total Housing Units (2014)	76,810	468	1,627	699	827	771
1, mobile, other	62,634	319	1,609	486	696	621
1 attached, 2	4,211	63	11	89	48	47
3 or 4	2,471	30	0	74	21	35
5 to 9	2,611	41	0	24	27	12
10 to 19	2,280	15	7	26	26	0
20 to 49	1,344	0	0	0	9	3
50 or more	1,259	0	0	0	0	53
Premium for Seasonal Households	6%	10%	43%	1%	7%	1%
Vacant (incl. Seasonal, Rented, Sold)	16,490	111	1,033	101	164	109
1, mobile, other	12,852	65	1,033	13	154	85
1 attached, 2	993	31	0	18	10	16
3 or 4	990	0	0	52	0	8
5 to 9	693	15	0	9	0	0
10 to 19	646	0	0	9	0	0
20 to 49	277	0	0	0	0	0
50 or more	39	0	0	0	0	0
Avail. (excl. Seasonal, Rented, Sold)	6,879	19	55	92	62	92
1, mobile, other	5,361	11	55	12	58	72
1 attached, 2	414	5	0	16	4	14
3 or 4	413	0	0	47	0	7
5 to 9	289	3	0	8	0	0
10 to 19	269	0	0	8	0	0
20 to 49	116	0	0	0	0	0
50 or more	16	0	0	0	0	0
Total by Reason for Vacancy (2014)	16,490	111	1,033	101	164	109
Available, For Rent	2,024	0	29	79	10	17
Available, For Sale	1,562	7	16	13	17	5
Available, Not Listed	<u>3,293</u>	<u>12</u>	<u>10</u>	<u>0</u>	<u>35</u>	<u>70</u>
Total Available	6,879	19	55	92	62	92
Seasonal, Recreation	8,504	87	978	9	102	17
Migrant Workers	385	0	0	0	0	0
Rented, Not Occupied	129	5	0	0	0	0
Sold, Not Occupied	<u>593</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Not Yet Occupied	722	5	0	0	0	0

Source: American Community Survey (ACS) 2009 - 2014. Analysis and exhibit prepared by LandUse|USA; 2016.

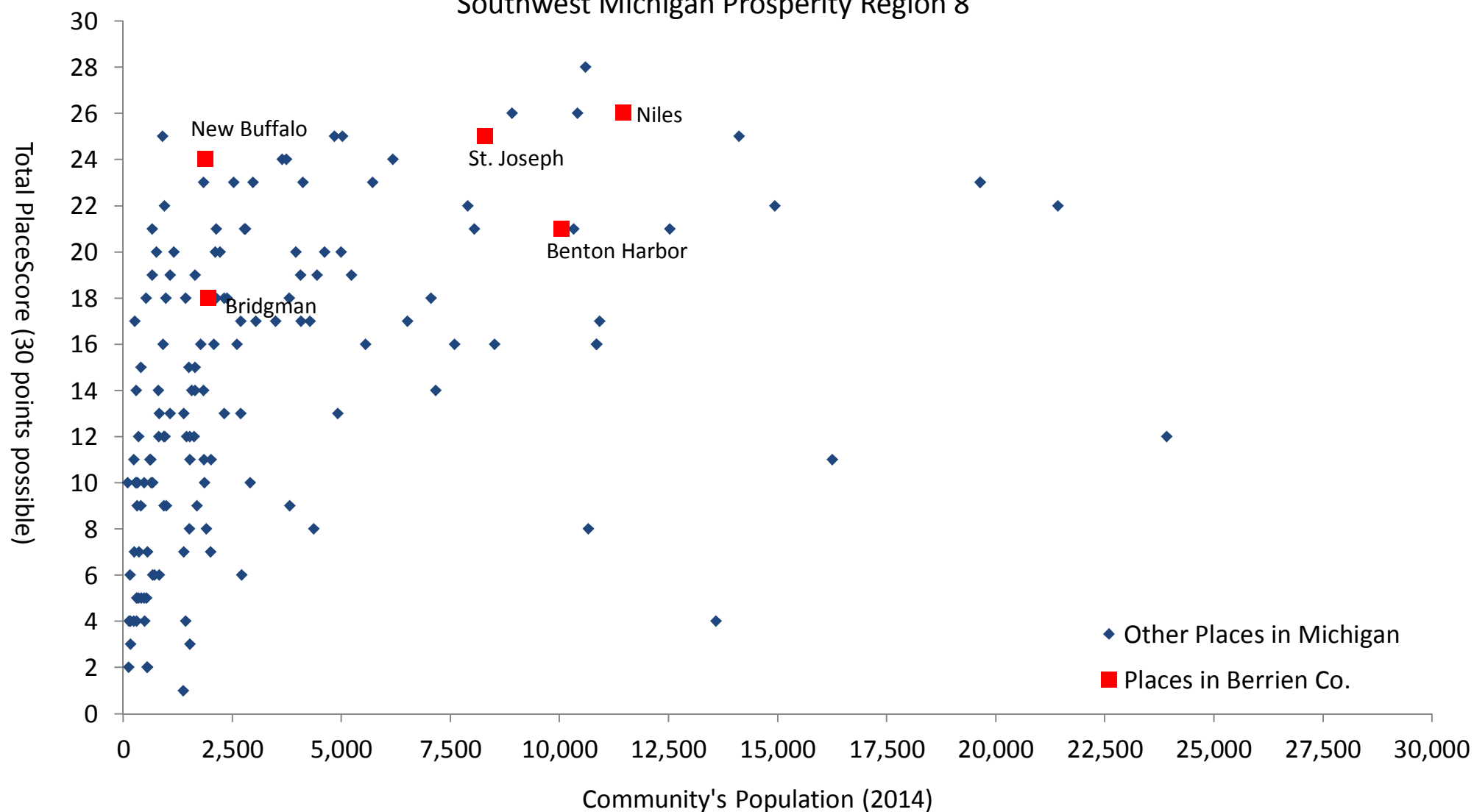
Average Daily Traffic Counts and Regional Connectivity
Southwest Michigan Prosperity Region 8, plus Allegan Co. | Year 2014

Highway Number	Annual Avg. Daily Traffic	Highway Directionals and Links	Other Major Cities on Route
Allegan Co. (Region 4)			
US-131	45,300	North to Kent Co. South to Kalamazoo Co.	Grand Rapids Cadillac
I-196	26,800	East to Kent Co. West to Van Buren Co.	Grand Rapids South Haven
M-89	16,900	East to US-131 West to I-196	--
US-31	16,000	North to Grand Haven South to I-196	Holland Muskegon
M-40	15,800	North to Holland South to Van Buren Co.	Holland Paw Paw
M-222	9,200	East to US-131 West to Allegan	--
M-179	7,700	East to Hastings West to US-131	--
Van Buren County			
I-94	43,900	East to Van Buren Co. West to Indiana	Detroit Chicago
I-196	21,300	East to Grand Rapids West to I-94	Grand Rapids South Haven
M-40	18,400	North to Van Buren Co. South to US-12	Paw Paw Holland
M-43	8,000	North to Barry Co. Southwest to Van Buren	--
M-51	6,600	North to I-94 South to Berrien Co.	Niles
Kalamazoo County			
I-94	84,200	East to Calhoun Co. West to Van Buren Co.	Detroit Chicago
US-131	57,900	North to Allegan Co. South to St Joseph Co.	Grand Rapids Cadillac
M-331	27,000	North to Kalamazoo South to Portage	Kalamazoo Portage
M-43	19,500	North to Barry Co. Southwest to Van Buren	--
M-89	13,000	East to Battle Creek West to M-43	Battle Creek
Berrien County			
I-94	123,600	East to Van Buren Co. West to Indiana	Detroit Chicago
I-196	21,300	East to Grand Rapids West to I-94	Grand Rapids South Haven
US-12	17,200	East to Indiana West to Cass Co.	Michigan City, IN Detroit
US-31	16,300	North to I-94 South to Indiana	--
M-139	13,100	North to I-94 South to Niles	--
M-63	7,700	North to I-196 South to I-94	--
Cass County			
US-12	14,100	East to St. Joseph Co. West to St. Berrien	Michigan City, IN Detroit
M-51	10,700	North to Van Buren Co. South to Berrien	Niles
M-62	8,900	North to M-51 South to Indiana	Dowagiac
M-60	8,500	East to St. Joseph Co. West to St. Berrien	Niles Three Rivers Jackson
M-40	4,900	North to Van Buren Co. South to US-12	Paw Paw Holland

Source: Michigan Department of Transportation 2014 Annual Average Daily Traffic Counts (ADT).

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Total PlaceScore™ v. Total Population
 Places in Berrien County v. Others in Michigan
 Southwest Michigan Prosperity Region 8

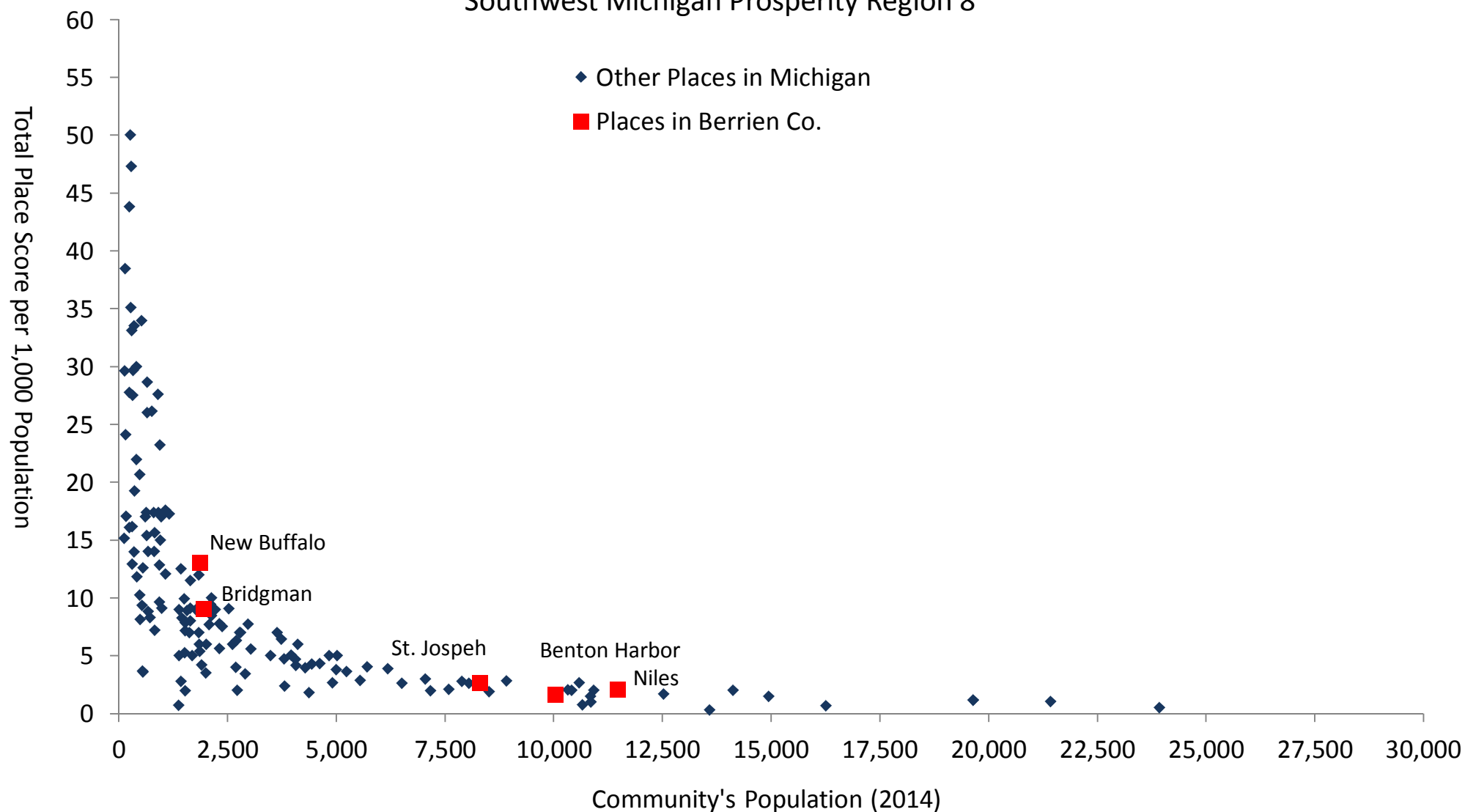


Source: Based on a subjective analysis of 30 Placemaking criteria using internet research only, and have not been field-verified.

Analysis by LandUse|USA, 2016. Population is ACS 5-year estimates for 2010 - 2014.

The PlaceScore term and methodology is trademarked by LandUse|USA as-of January 2014, with all rights reserved.

Total PlaceScore™ per 1,000 Population
Places in Berrien County v. Others in Michigan
Southwest Michigan Prosperity Region 8



Source: Based on a subjective analysis of 30 Placemaking criteria using internet research only, and have not been field-verified.

Analysis by LandUse|USA, 2016. Population is ACS 5-year estimates for 2010 - 2014.

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PlaceScores™ - Local Placemaking Initiatives and Amenities
 (As Evident Through Internet Research and Search Engines)
 Selected Places | Southwest Michigan Prosperity Region 8

Primary County	Berrien	Berrien	Berrien	Berrien	Berrien
Jurisdiction Name	City of Benton Harbor	City of Bridgman	City of New Buffalo	City of Niles	City of St. Joseph
2010 Population (Decennial Census)	10,038	2,291	1,883	11,600	8,365
2014 Population (5-yr ACS 2010-2014)	10,056	1,963	1,890	11,479	8,310
City/Village-Wide Planning Documents					
1 City-Wide Master Plan (not county)	1	1	1	1	1
2 Has a Zoning Ordinance Online	1	1	1	1	1
3 Considering a Form Based Code	0	1	0	0	1
4 Parks & Rec. Plan or Commission	1	1	1	1	1
Downtown Planning Documents					
5 Established DDA, BID, or Similar	1	1	1	1	1
6 DT Master Plan, Subarea Plan	0	1	1	1	0
7 Streetscape, Transp. Improv. Plan	1	1	1	1	1
8 Retail Market Study or Strategy	1	0	0	1	1
9 Residential Market Study, Strategy	1	0	0	1	1
10 Façade Improvement Program	1	1	1	1	1
Downtown Organization and Marketing					
11 Designation: Michigan Cool City	0	0	0	1	0
12 Member of Michigan Main Street	1	0	1	1	0
13 Main Street 4-Point Approach	1	0	1	1	0
14 Facebook Page	1	1	1	1	1
Listing or Map of Merchants and Amenities					
15 City/Village Main Website	1	0	1	1	1
16 DDA, BID, or Main Street Website	0	0	1	1	1
17 Chamber or CVB Website	1	1	1	1	1
Subtotal Place Score (17 points possible)	13	10	13	16	13

This PlaceScore assessment is based only on internet research, and has not been field-verified.

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If a community's amenities and resources are not listed, then the challenge is to improve marking efforts and ensure that the resources are available and easy to find through mainstream online search engines.

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PlaceScores™ - Local Placemaking Initiatives and Amenities
 (As evident through Online Search Engines)
 Selected Places | Southwest Michigan Prosperity Region 8

Primary County	Berrien	Berrien	Berrien	Berrien	Berrien
Jurisdiction Name	City of Benton Harbor	City of Bridgman	City of New Buffalo	City of Niles	City of St. Joseph
2010 Population (Decennial Census)	10,038	2,291	1,883	11,600	8,365
2014 Population (5-yr ACS 2010-2014)	10,056	1,963	1,890	11,479	8,310
Unique Downtown Amenities					
1 Cinema/Theater, Playhouse	1	0	1	1	1
2 Waterfront Access/Parks	1	1	1	1	1
3 Established Farmer's Market	1	1	1	1	1
4 Summer Music in the Park	0	1	1	1	1
5 National or Other Major Festival	0	1	0	0	1
Downtown Street and Environment					
6 Angle Parking (not parallel)	1	0	1	0	1
7 Reported Walk Score is 50+	1	0	1	1	1
8 Walk Score/1,000 Pop is 40+	0	0	0	0	0
9 Off Street Parking is Evident	1	1	1	1	1
10 2-Level Scale of Historic Buildings	1	1	1	1	1
11 Balanced Scale 2 Sides of Street	0	0	1	1	1
12 Pedestrian Crosswalks, Signaled	0	1	1	1	1
13 Two-way Traffic Flow	1	1	1	1	1
Subtotal Place Score (13 points possible)	8	8	11	10	12
Total Place Score (30 Points Possible)	21	18	24	26	25
Total Place Score per 1,000 Population	2	9	13	2	3
Reported Walk Score (avg. = 42)	68	38	63	80	83
Walk Score per 1,000 Population	7	19	33	7	10

This PlaceScore assessment is based only on internet research, and has not been field-verified.

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