

Target Market Analysis Muskegon County, Michigan

The TMA Workbook

June 22, 2015



Sections AA - HH



Prepared for:
Muskegon County, Michigan
Partner Communities



Prepared By:



Acknowledgements

Michigan State Housing Development Authority

Gary Heidel | Chief Placemaking Officer
James E. Tischler, AICP, PCP | Director of Comm. Dev.
Jess Sobel | Policy and Program Manager
Jermaine Ruffin | Placemaking Policy Specialist
Sue DeVries | Community Development Specialist
David Allen, PhD | Chief Market Analyst

Muskegon County TMA Partnership

Oneata Bailey | Committee Chair
The City of Muskegon

Julie Aaron-Shyne | Committee Member
The City of Muskegon Heights

Carrie A. Larks | Committee Member
The City of Norton Shores
The City of Roosevelt Park

Tim Burgess | Committee Member
The Muskegon County Land Bank Authority

- The City of Roosevelt Park
- The City of Montague
- The City of Whitehall
- Fruitport Township

TMA Consultant Team

Sharon M. Woods, CRE | LandUse|USA
TMA Team Leader, Project Manager

Ryan E. Griffith, CFM | Growing Home Design
TMA Consultant



TMA Team

Prepared for:
Muskegon County, Michigan
Partner Communities



Prepared By:



TMA Workbook

Table of Contents

| | |
|---------------------------|----|
| Primary Target Histograms | AA |
| Upside Target Histograms | BB |
| Movership Rates | CC |
| Primary Target Maps | DD |
| Upside Target Maps | EE |
| Primary Target Narratives | FF |
| Upside Target Narratives | GG |
| 71 Lifestyle Clusters | HH |



TOC

Prepared for:
Muskegon County, Michigan
Partner Communities

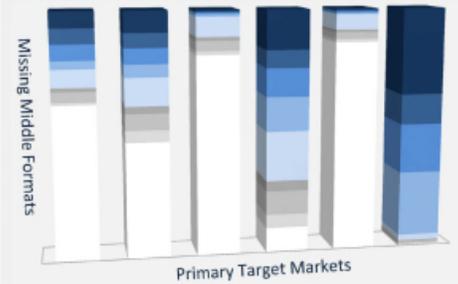


The TMA Workbook

Muskegon County, Michigan

Primary Target Histograms

June 22, 2015



Section

AA



Prepared for:
Muskegon County, Michigan
Partner Communities

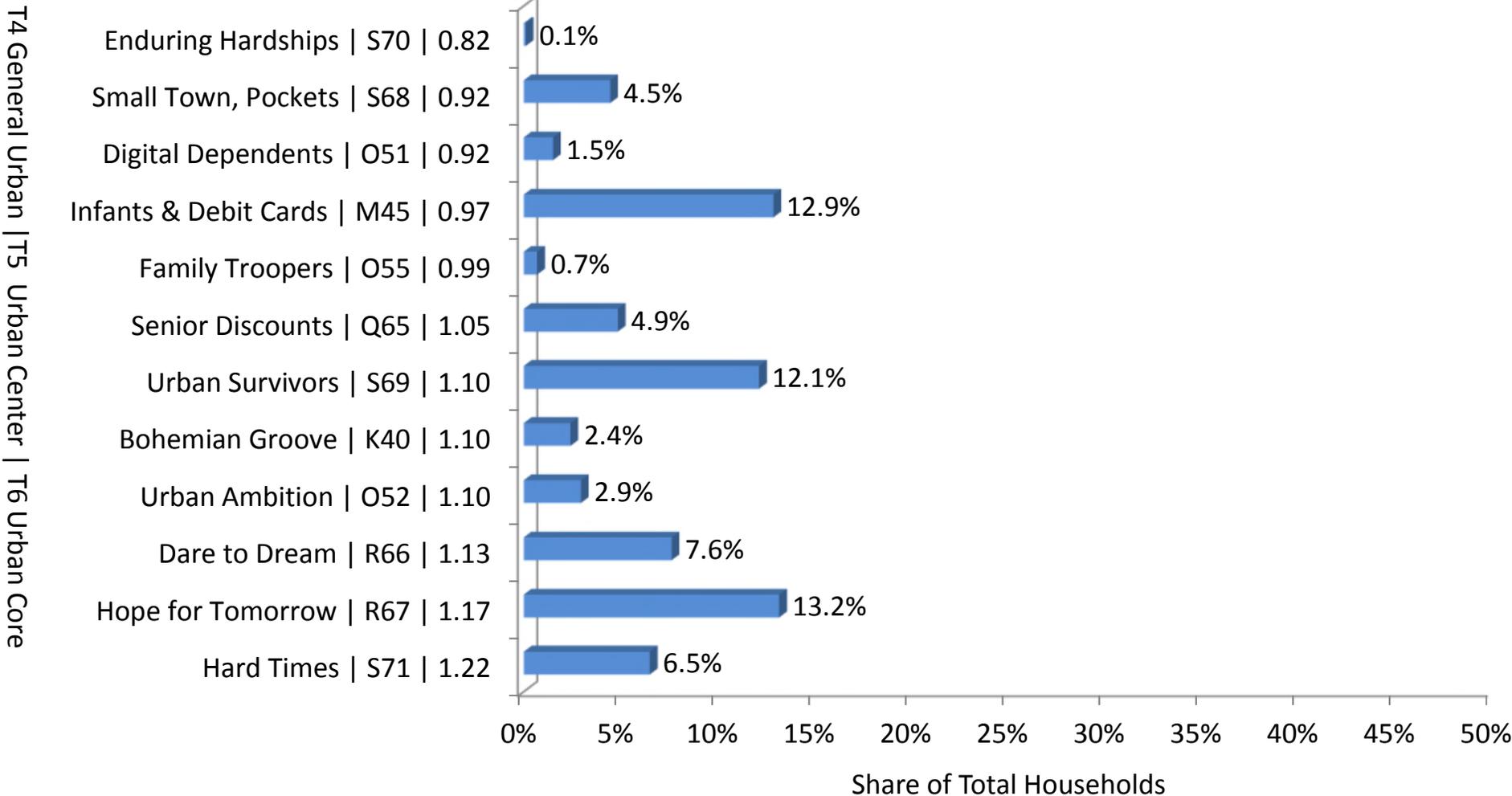


Prepared By:



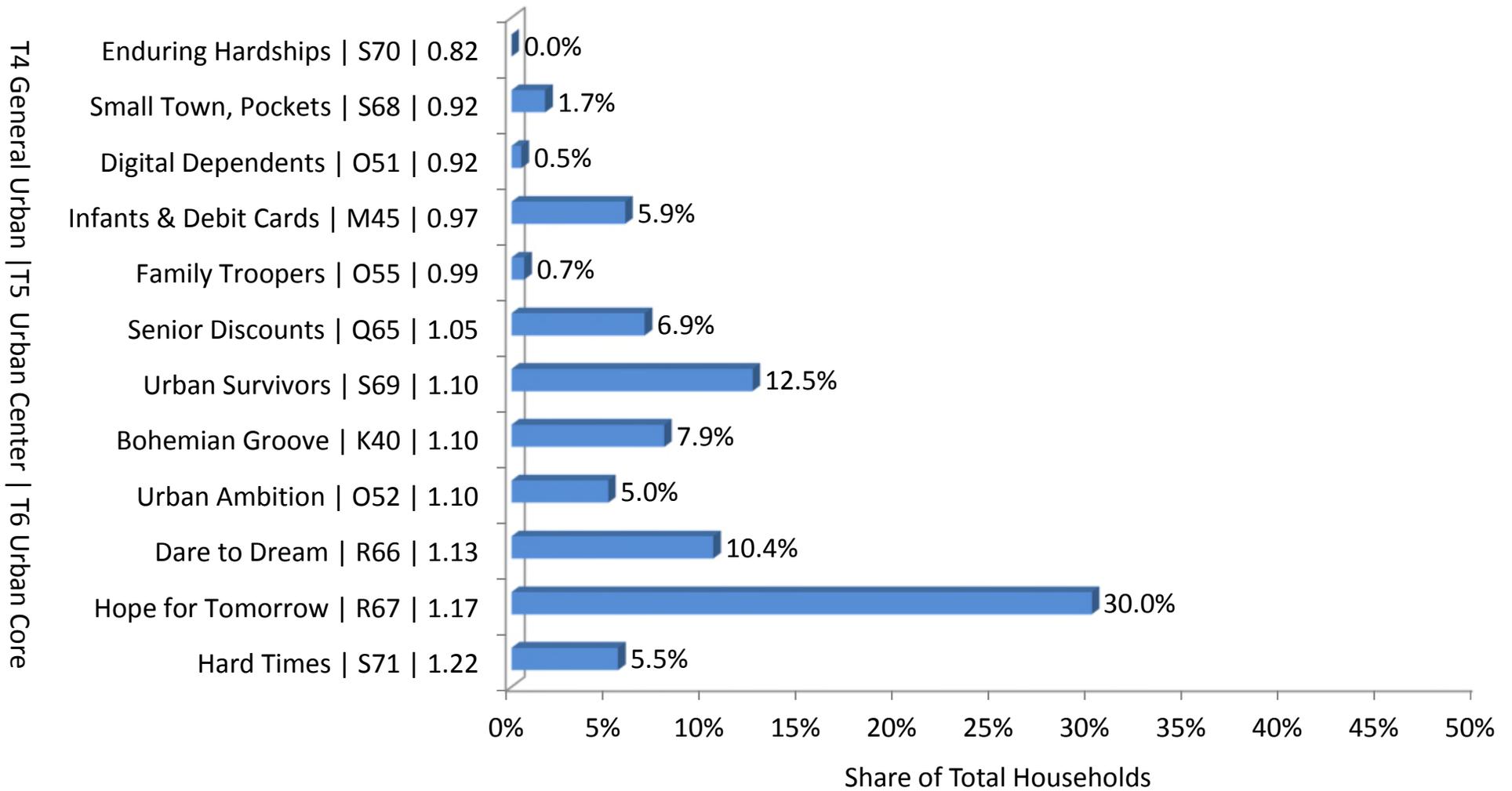
Share of Households by Primary Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 The City of Muskegon, Michigan - 2015

Exhibit AA.1



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved. The urbanicity index is shown in the y-axis labels.

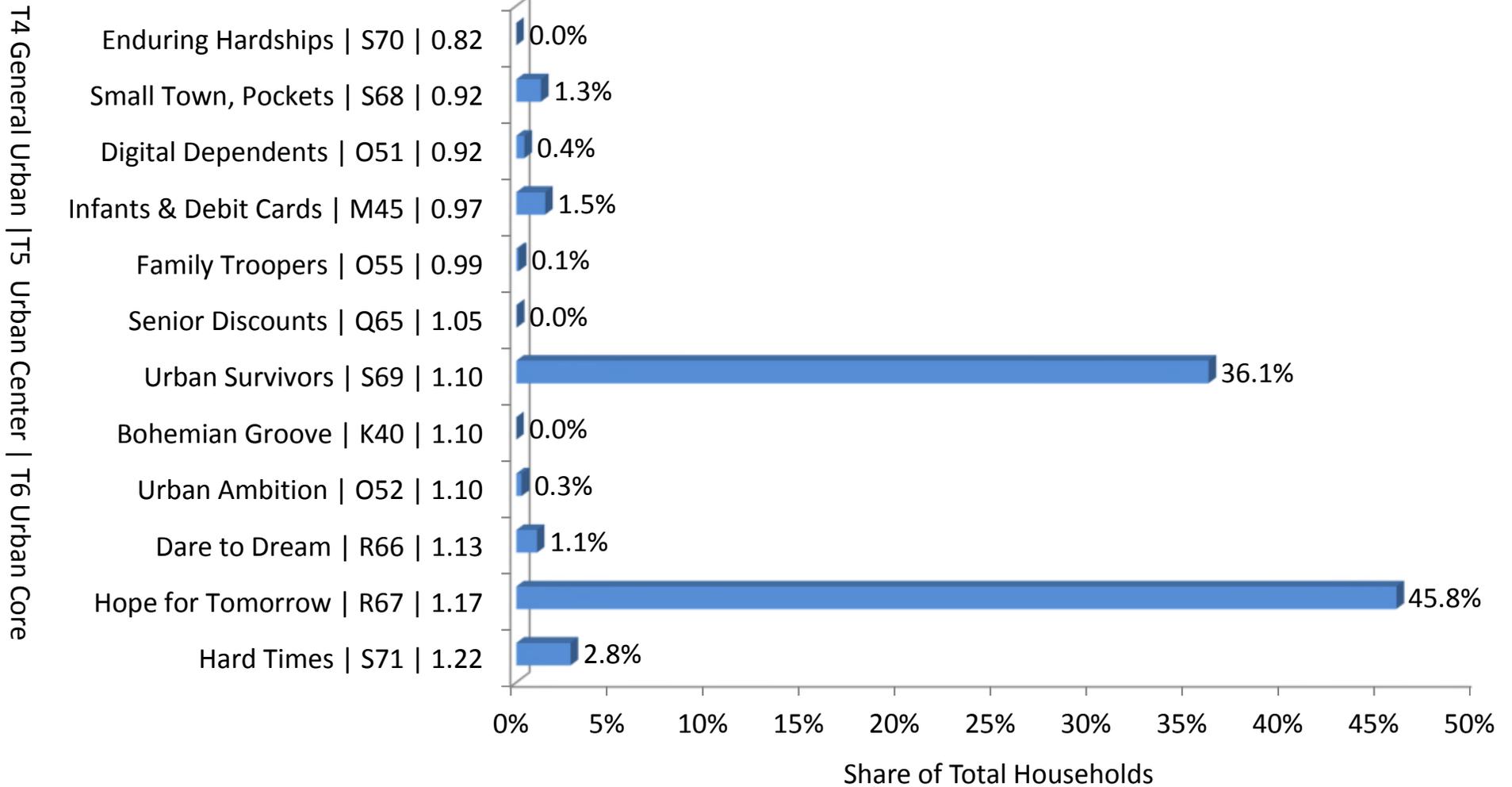
Share of Households by Primary Target Market Sorted by Urbanicity Index (1.00 = avg.) Nelson Neighborhood Improvement Association, Michigan - 2015



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved. The urbanicity index is shown in the y-axis labels.

Share of Households by Primary Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 The City of Muskegon Heights, Michigan - 2015

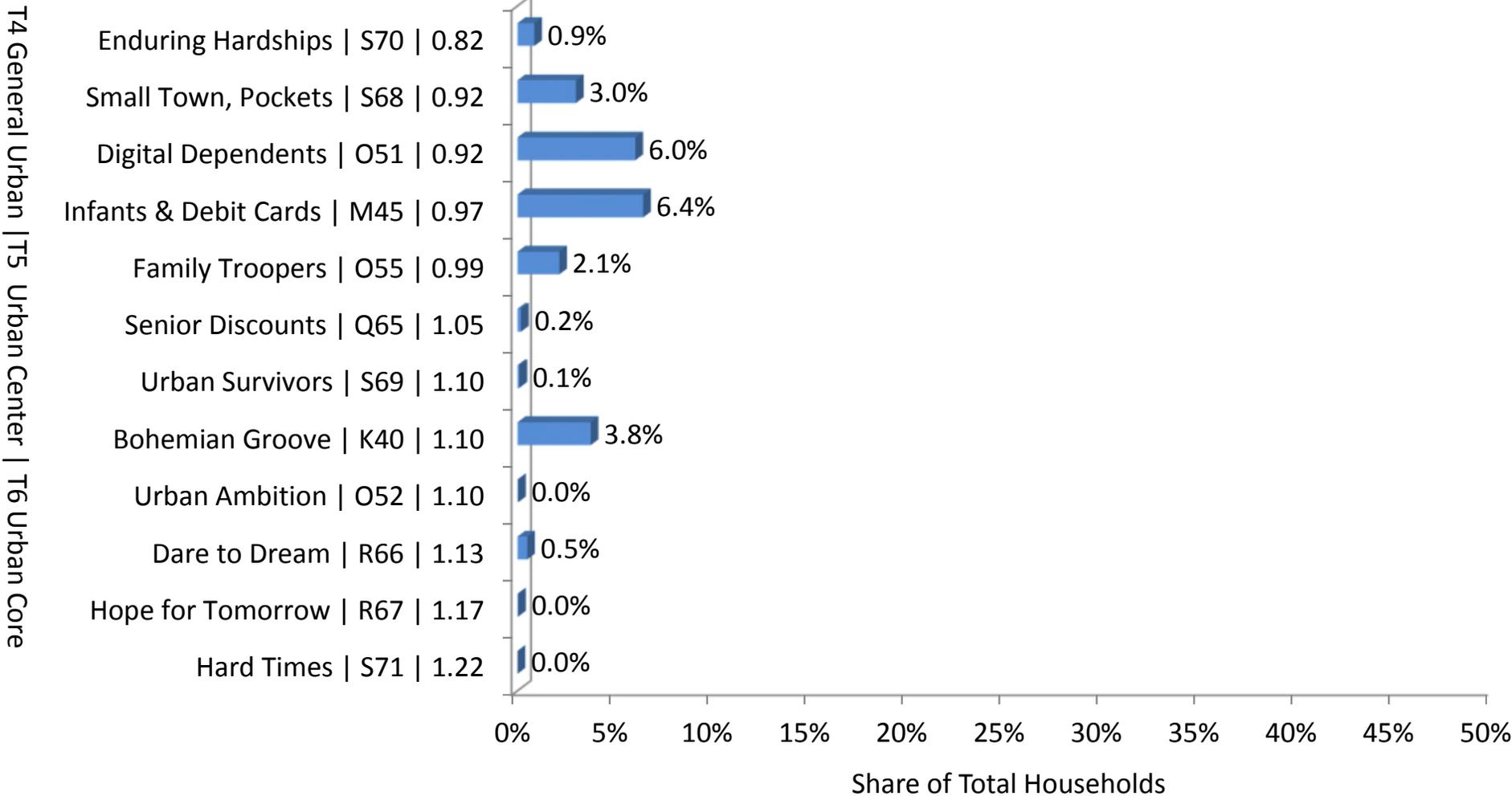
Exhibit AA.3



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved.

Share of Households by Primary Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 The City of Norton Shores, Michigan - 2015

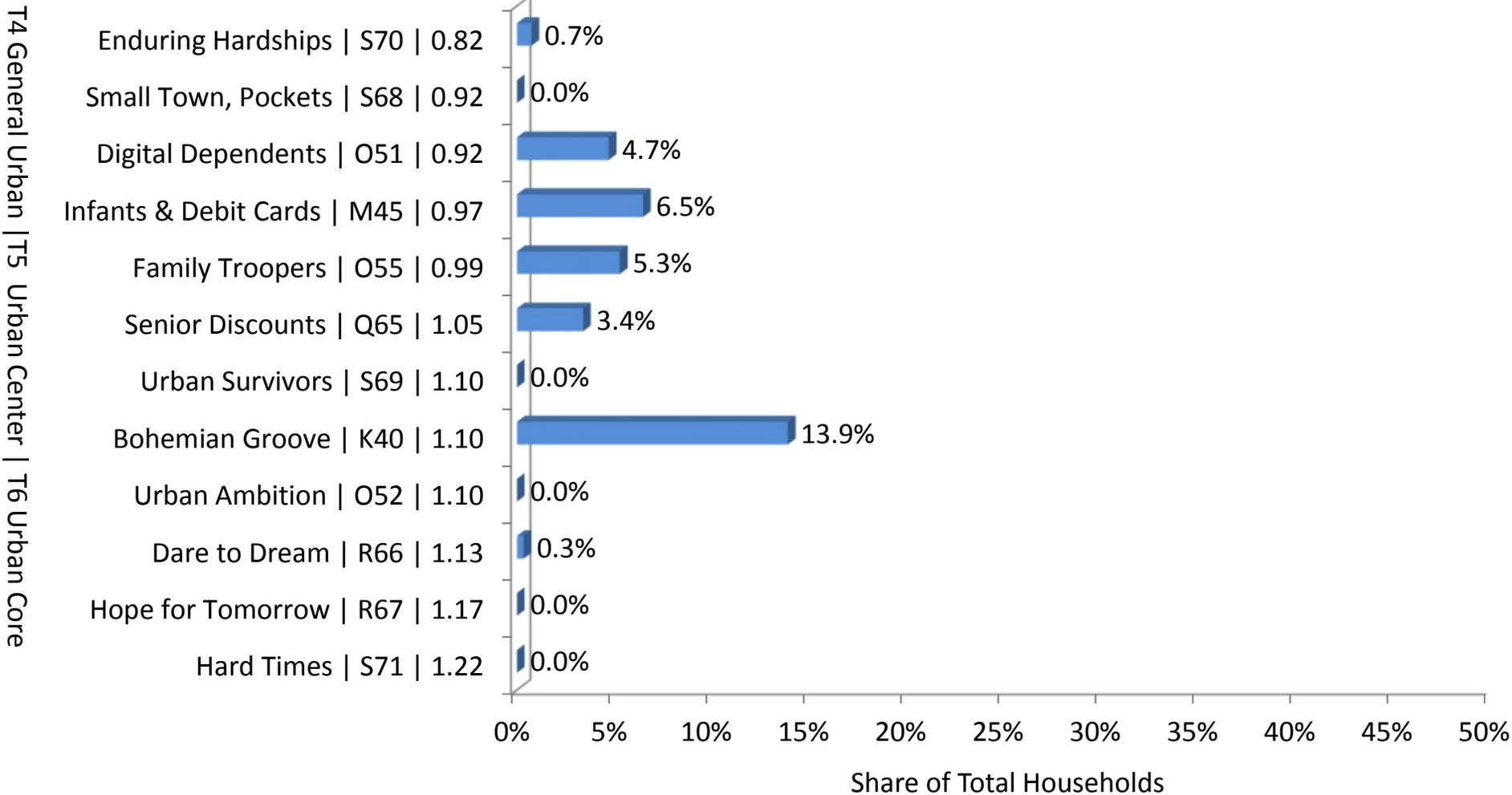
Exhibit AA.4



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved.

Share of Households by Primary Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 The City of Roosevelt Park, Michigan - 2015

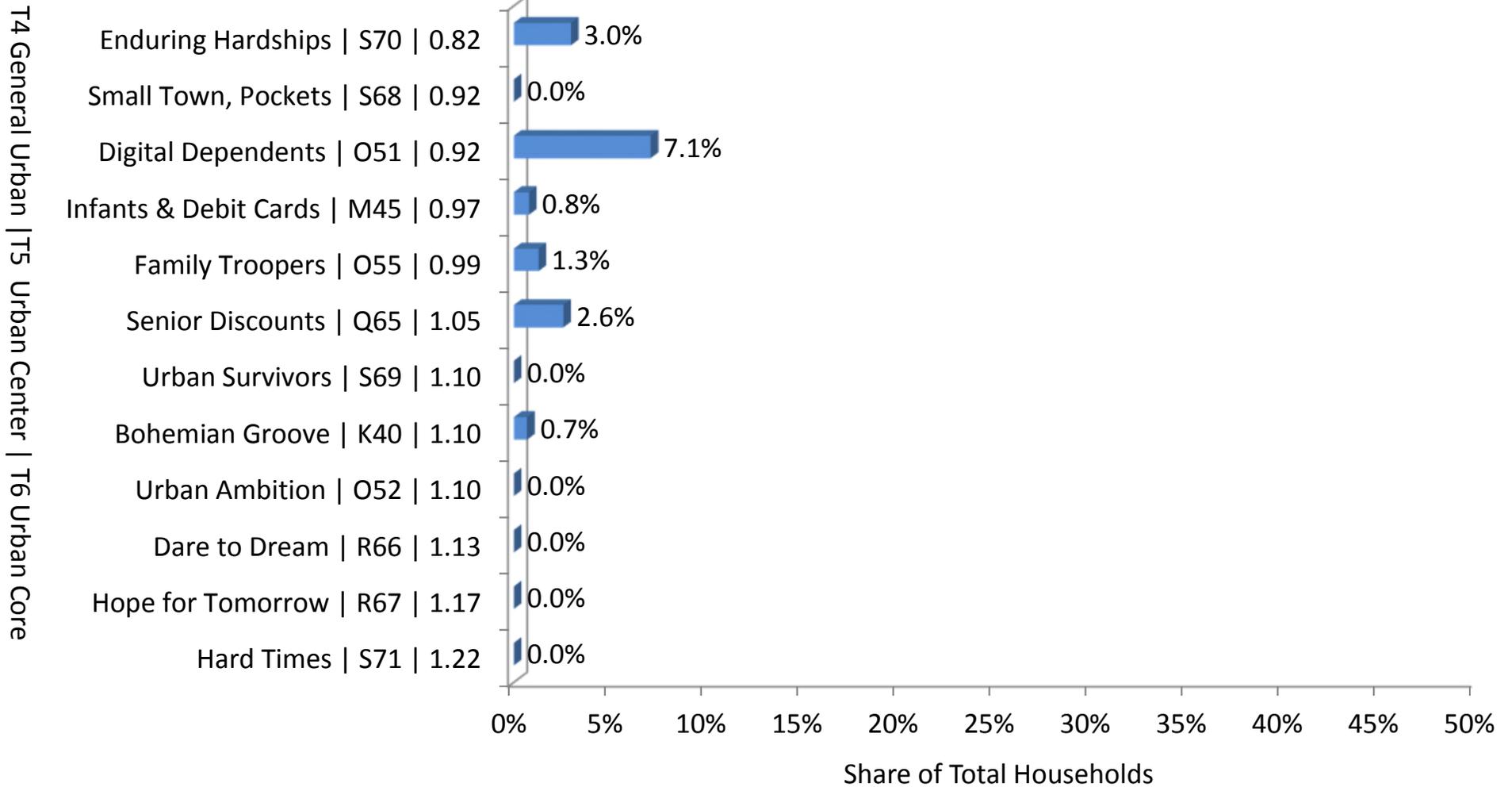
Exhibit AA.5



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved.

Share of Households by Primary Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 The City of Montague, Michigan - 2015

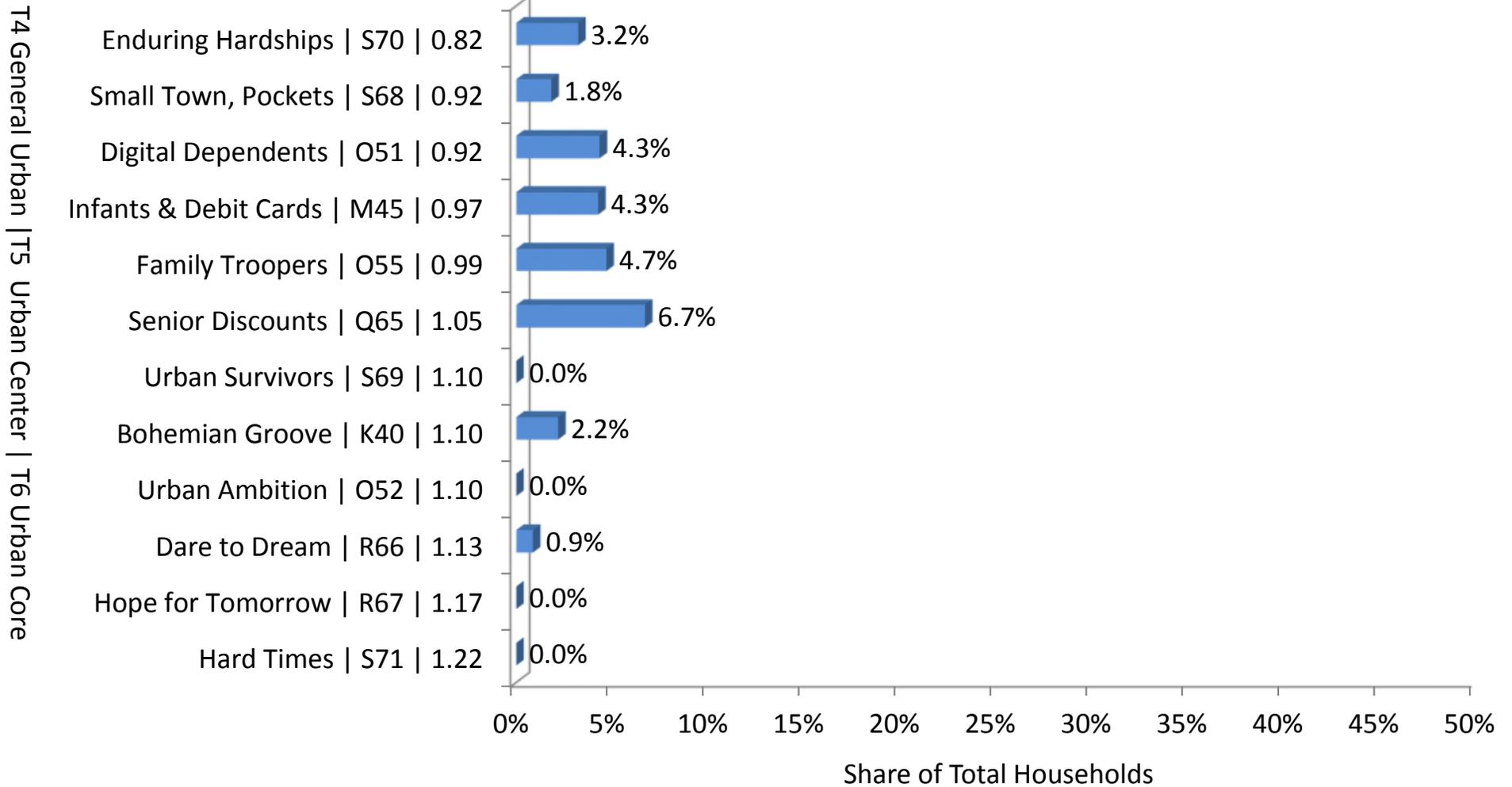
Exhibit AA.6



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved.

Share of Households by Primary Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 The City of Whitehall, Michigan - 2015

Exhibit AA.7

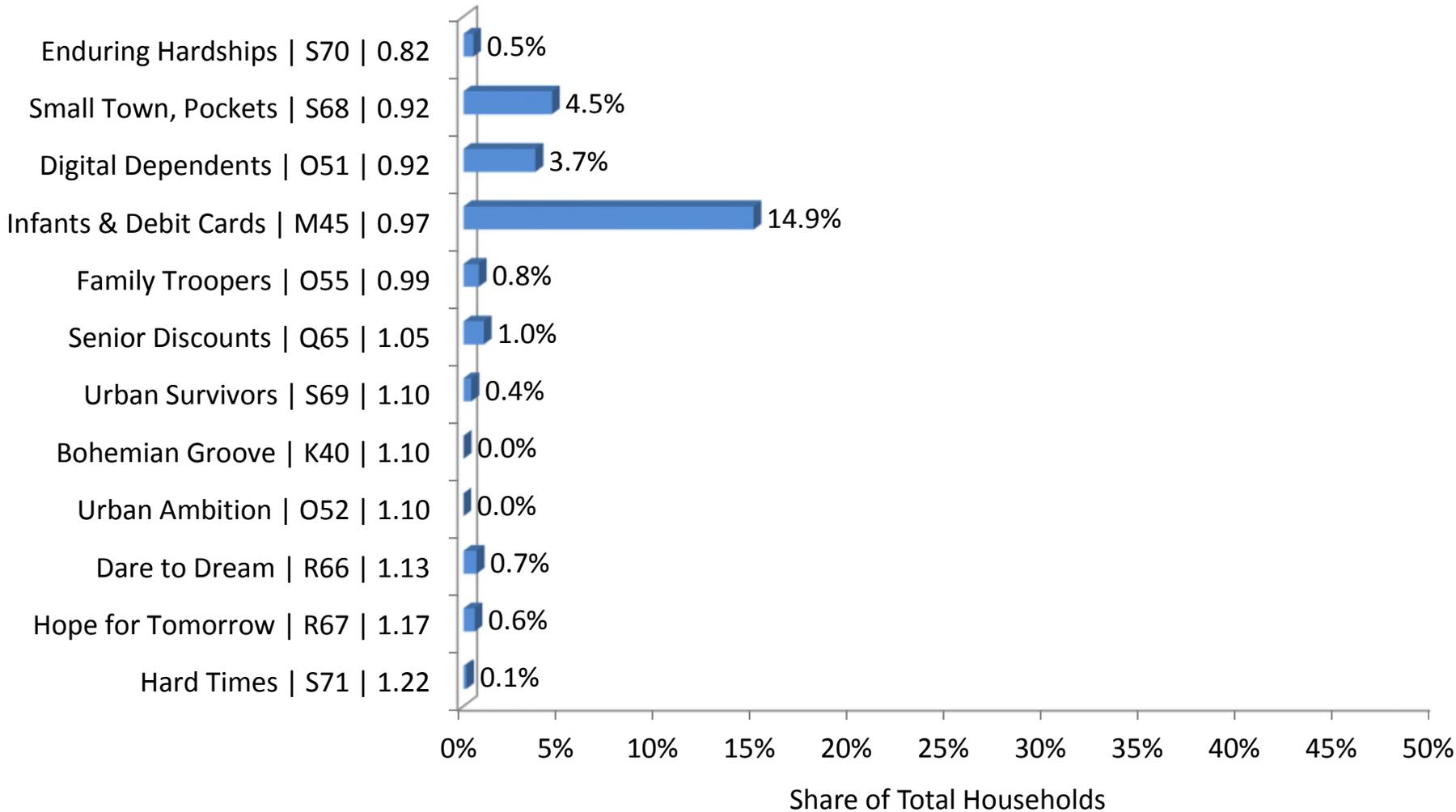


Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved.

Share of Households by Primary Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 Fruitport Township, Michigan - 2015

Exhibit AA.8

T4 General Urban | T5 Urban Center | T6 Urban Core

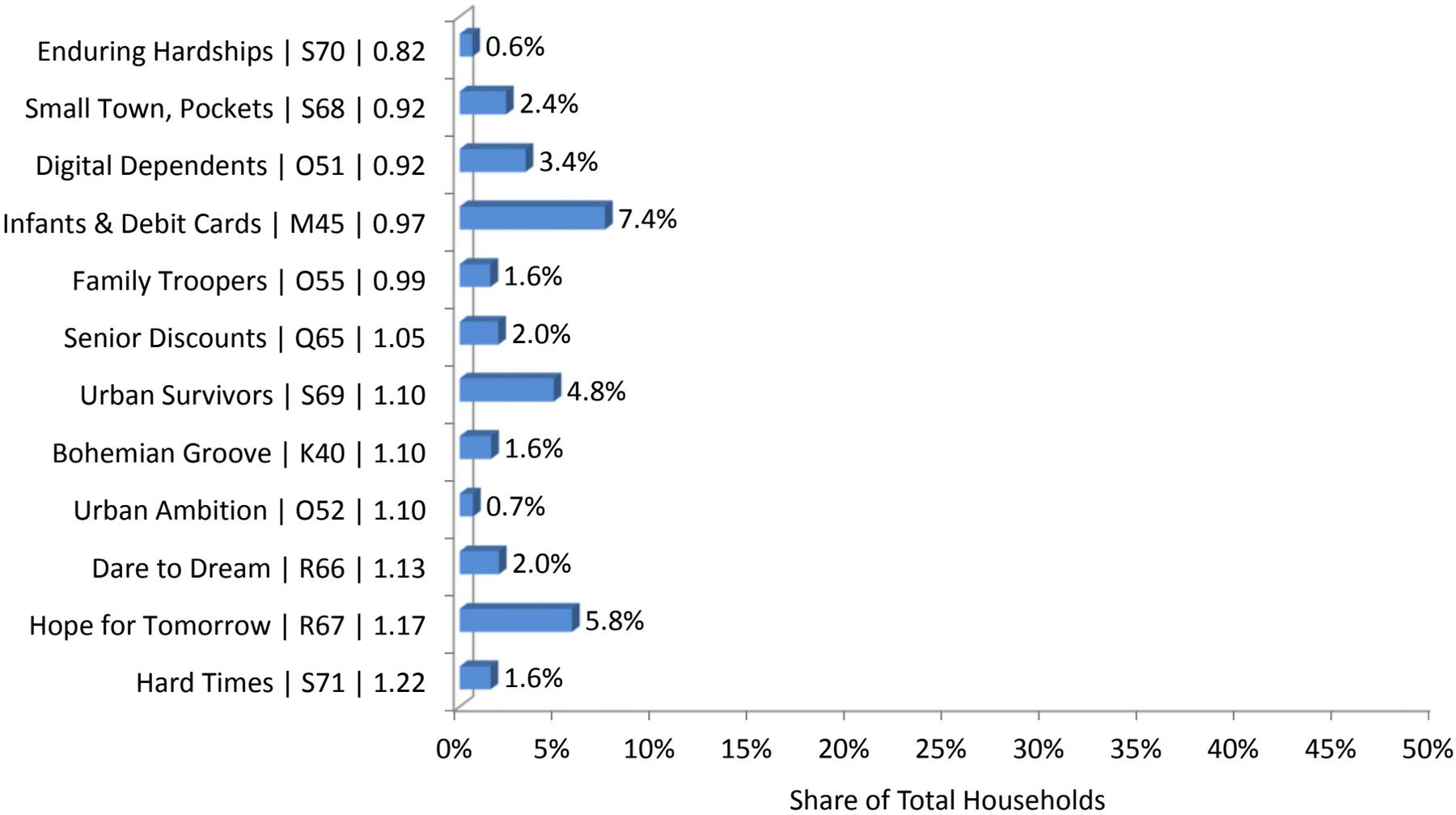


Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved.

Share of Households by Primary Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 Muskegon County, Michigan - 2015

Exhibit AA.9

T4 General Urban | T5 Urban Center | T6 Urban Core



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved.

Selected Target Markets - EXISTING HOUSEHOLDS
 By County, Geographic Subarea, and Tenure
 Muskegon County, Michigan - 2015 - 2020

Exhibit AA.10

| | Primary Target Markets (urban) | Bohem- ian Groove K40 | Infants and Debit Cards M45 | Digital Depend- ents O51 | Urban Ambit- ion O52 | Family Troopers O55 | Senior Discount Q65 | Dare to Dream R66 | Hope for Tomor- row R67 | Small Town Shallow Pockets S68 | Urban Survivors S69 | Tight Money S70 | Tough Times S71 |
|-----------------|---|----------------------------------|---|-------------------------------------|---------------------------------|-----------------------------|-----------------------------|---------------------------|---------------------------------------|--|-----------------------------|-------------------------|-------------------------|
| Targets - Level | P | P | P | P | P | P | P | P | P | P | P | P | P |
| Muskegon County | 18,538 | 1,619 | 6,003 | 3,404 | 913 | 1,578 | 1,994 | 2,031 | 4,646 | 2,400 | 4,866 | 866 | 1,598 |
| Owners | 4,826 | 261 | 3,665 | 2,020 | 65 | 55 | 606 | 139 | 144 | 1,417 | 3,346 | 59 | 86 |
| Renters | 13,712 | 1,359 | 2,339 | 1,384 | 847 | 1,523 | 1,388 | 1,892 | 4,502 | 983 | 1,520 | 808 | 1,512 |
| City, Muskegon | 8,505 | 517 | 1,841 | 323 | 632 | 199 | 1,040 | 1,309 | 1,884 | 956 | 1,736 | 30 | 1,114 |
| Owners | 2,036 | 83 | 1,124 | 191 | 45 | 7 | 316 | 90 | 58 | 564 | 1,193 | 2 | 60 |
| Renters | 6,468 | 434 | 717 | 131 | 586 | 192 | 724 | 1,219 | 1,826 | 391 | 542 | 28 | 1,054 |
| Nelson Nbhd. | 1,091 | 131 | 98 | 14 | 83 | 18 | 115 | 145 | 416 | 36 | 173 | 0 | 92 |
| Owners | 202 | 21 | 60 | 8 | 6 | 1 | 35 | 10 | 13 | 21 | 119 | 0 | 5 |
| Renters | 889 | 110 | 38 | 6 | 77 | 17 | 80 | 135 | 403 | 15 | 54 | 0 | 87 |
| Muskegon Hts. | 3,706 | 0 | 92 | 34 | 22 | 10 | 2 | 66 | 1,875 | 78 | 1,475 | 0 | 173 |
| Owners | 1,159 | 0 | 56 | 20 | 2 | 0 | 1 | 5 | 58 | 46 | 1,014 | 0 | 9 |
| Renters | 2,547 | 0 | 36 | 14 | 21 | 10 | 1 | 62 | 1,817 | 32 | 461 | 0 | 164 |

Source: Results of a Target Market Analysis prepared by LandUse|USA © 2015 with all rights reserved.
 Figures might not perfectly match summary tables due to rounding.

Selected Target Markets - EXISTING HOUSEHOLDS
 By County, Geographic Subarea, and Tenure
 Muskegon County, Michigan - 2015 - 2020

Exhibit AA.11

| EXISTING HOUSEHOLDS | Primary Target Markets (urban) | Bohemian Groove K40 | Infants and Debit Cards M45 | Digital Dependents O51 | Urban Ambition O52 | Family Troopers O55 | Senior Discount Q65 | Dare to Dream R66 | Hope for Tomorrow R67 | Small Town Shallow Pockets S68 | Urban Survivors S69 | Tight Money S70 | Tough Times S71 |
|---------------------|--------------------------------|-----------------------|-------------------------------|--------------------------|----------------------|-----------------------|-----------------------|---------------------|-------------------------|----------------------------------|-----------------------|-------------------|-------------------|
| Targets - Level | P | P | P | P | P | P | P | P | P | P | P | P | P |
| Norton Shores | 504 | 576 | 790 | 740 | 8 | 327 | 38 | 103 | 8 | 458 | 18 | 177 | 2 |
| Owners | 43 | 93 | 482 | 439 | 1 | 11 | 12 | 7 | 0 | 271 | 12 | 12 | 0 |
| Renters | 461 | 483 | 308 | 301 | 7 | 316 | 27 | 95 | 8 | 188 | 6 | 165 | 2 |
| Roosevelt Park | 270 | 246 | 137 | 125 | 0 | 112 | 90 | 12 | 0 | 0 | 0 | 26 | 0 |
| Owners | 35 | 40 | 84 | 74 | 0 | 4 | 28 | 1 | 0 | 0 | 0 | 2 | 0 |
| Renters | 236 | 207 | 54 | 51 | 0 | 108 | 63 | 11 | 0 | 0 | 0 | 24 | 0 |
| Fruitport Twp. | 547 | 2 | 1,212 | 451 | 0 | 127 | 127 | 109 | 94 | 553 | 66 | 80 | 24 |
| Owners | 100 | 0 | 740 | 267 | 0 | 4 | 39 | 7 | 3 | 327 | 46 | 5 | 1 |
| Renters | 447 | 2 | 472 | 183 | 0 | 122 | 88 | 101 | 92 | 227 | 21 | 75 | 23 |
| Whitehall | 194 | 38 | 74 | 75 | 0 | 81 | 93 | 20 | 0 | 32 | 0 | 56 | 0 |
| Owners | 32 | 6 | 45 | 45 | 0 | 3 | 28 | 1 | 0 | 19 | 0 | 4 | 0 |
| Renters | 162 | 32 | 29 | 31 | 0 | 79 | 65 | 19 | 0 | 13 | 0 | 52 | 0 |
| Montague | 59 | 14 | 16 | 87 | 0 | 20 | 39 | 0 | 0 | 0 | 0 | 45 | 0 |
| Owners | 13 | 2 | 10 | 52 | 0 | 1 | 12 | 0 | 0 | 0 | 0 | 3 | 0 |
| Renters | 46 | 12 | 6 | 35 | 0 | 19 | 27 | 0 | 0 | 0 | 0 | 42 | 0 |

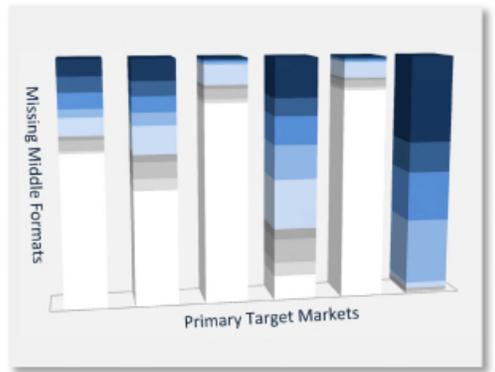
Source: Results of a Target Market Analysis prepared by LandUse|USA © 2015 with all rights reserved.
 Figures might not perfectly match summary tables due to rounding.

The TMA Workbook

Muskegon County, Michigan

Upside Target Histograms

June 22, 2015



Section BB



Prepared for:
Muskegon County, Michigan
Partner Communities



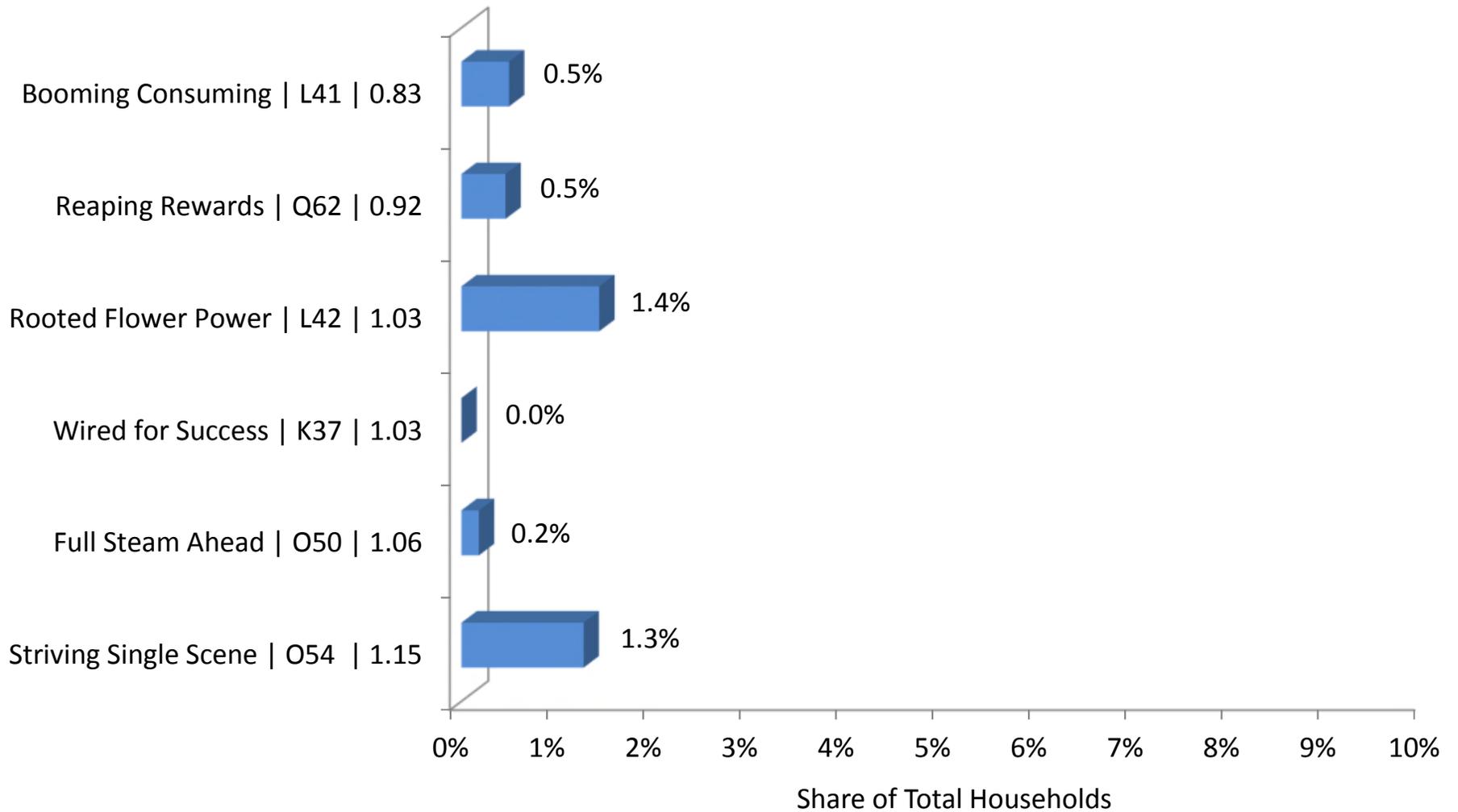
Prepared By:



Share of Households by Upside Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 The City of Muskegon, Michigan - 2015

Exhibit BB.1

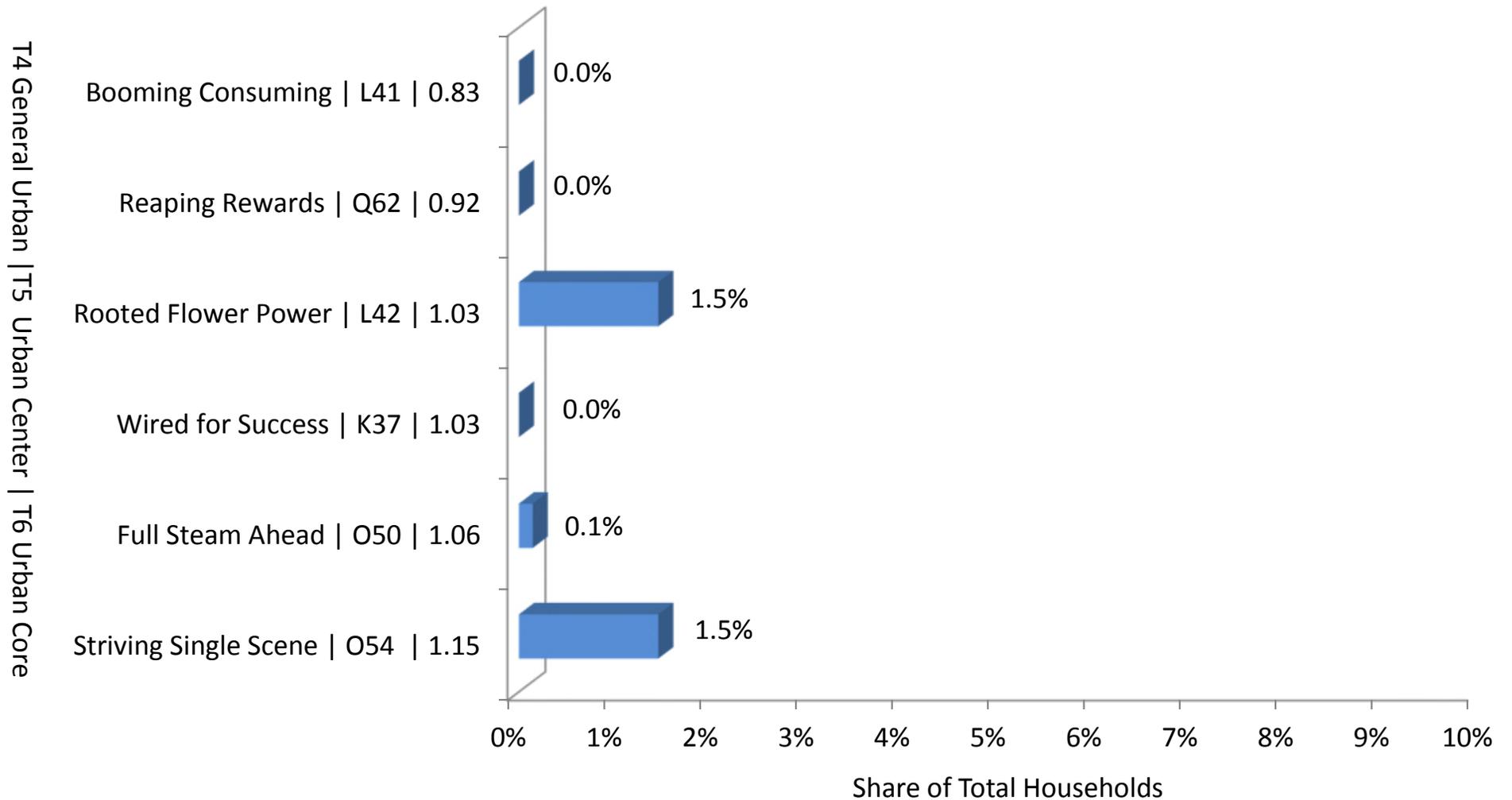
T4 General Urban | T5 Urban Center | T6 Urban Core



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved. The urbanicity index is shown in the y-axis labels.

Share of Households by Upside Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 Nelson Neighborhood Improvement Association, Michigan - 2015

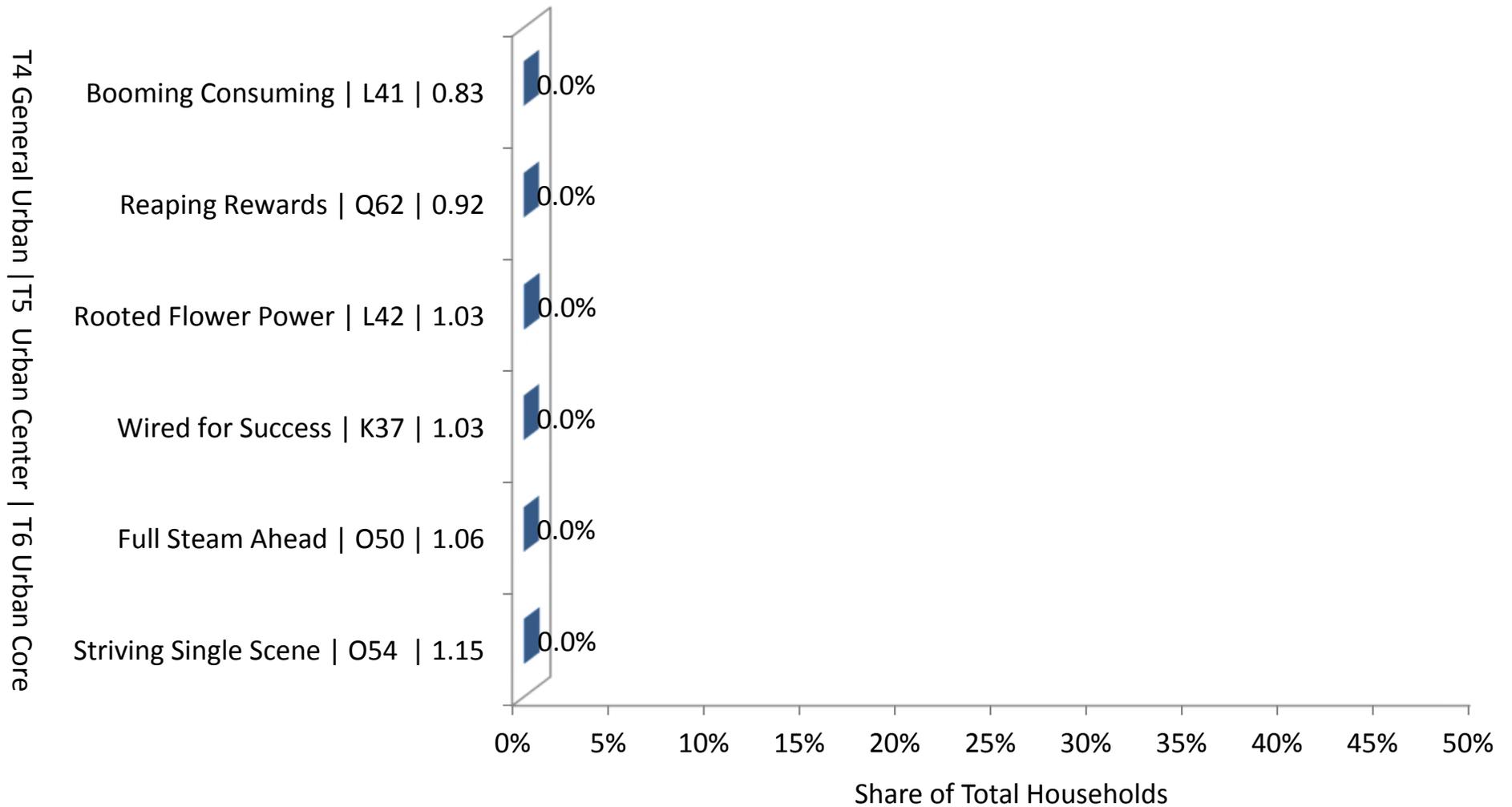
Exhibit BB.2



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved. The Urbanicity index is shown in the y-axis labels.

Share of Households by Upside Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 The City of Muskegon Heights, Michigan - 2015

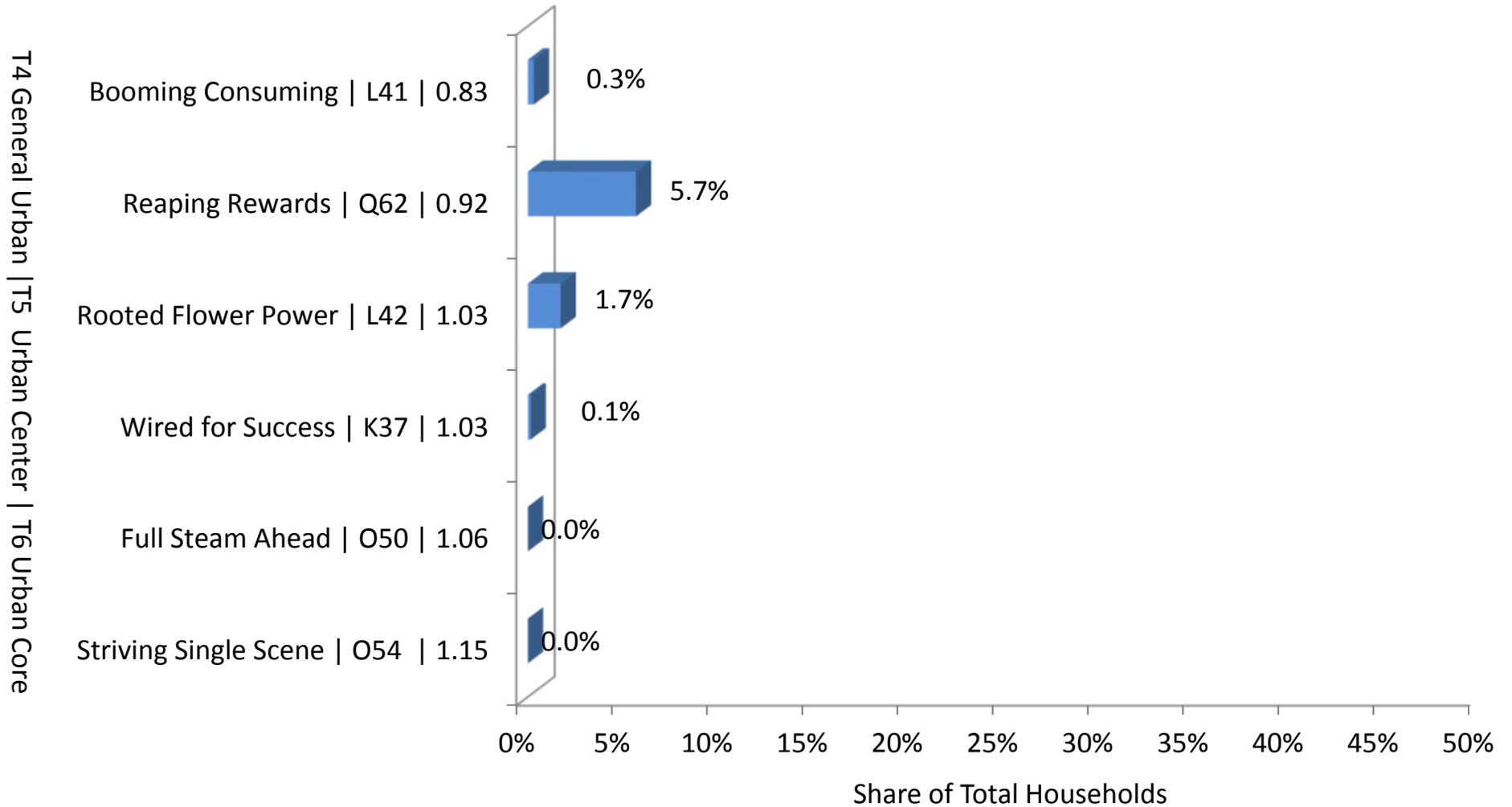
Exhibit BB.3



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved. The urbanicity index is shown in the y-axis labels.

Share of Households by Upside Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 The City of Norton Shores, Michigan - 2015

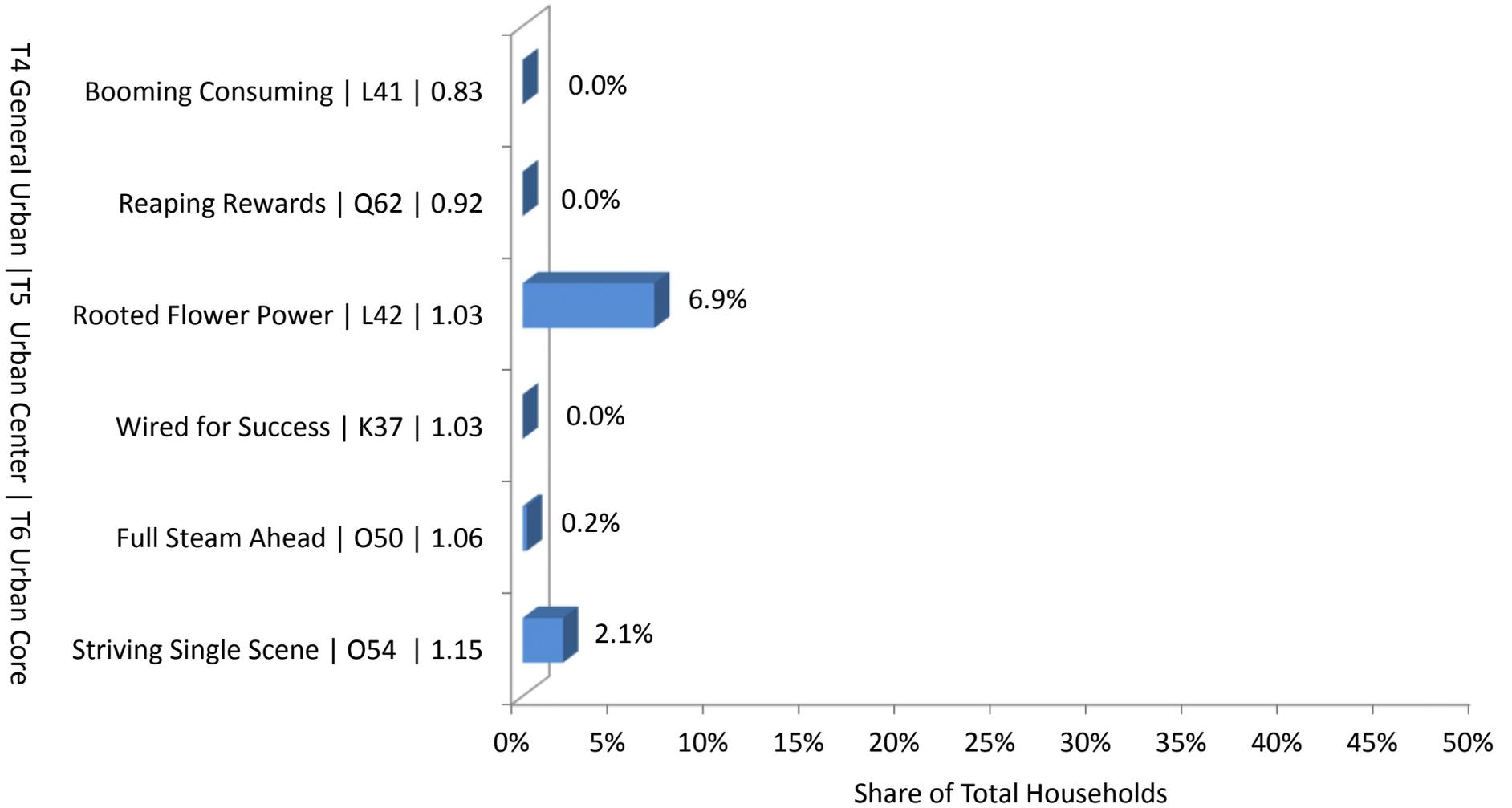
Exhibit BB.4



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved. The urbanicity index is shown in the y-axis labels.

Share of Households by Upside Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 The City of Roosevelt Park, Michigan - 2015

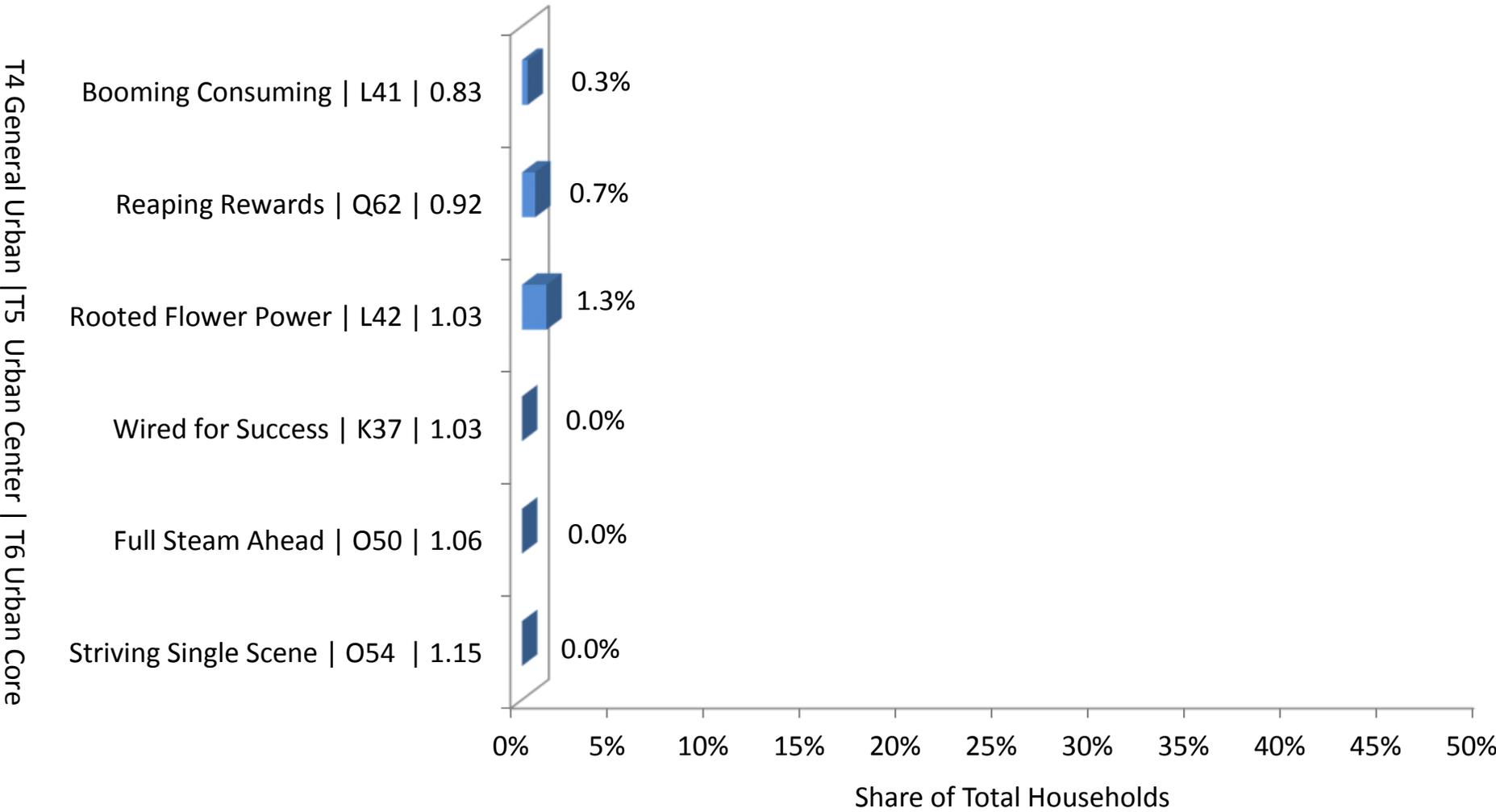
Exhibit BB.5



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved. The urbanicity index is shown in the y-axis labels.

Share of Households by Upside Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 The City of Montague, Michigan - 2015

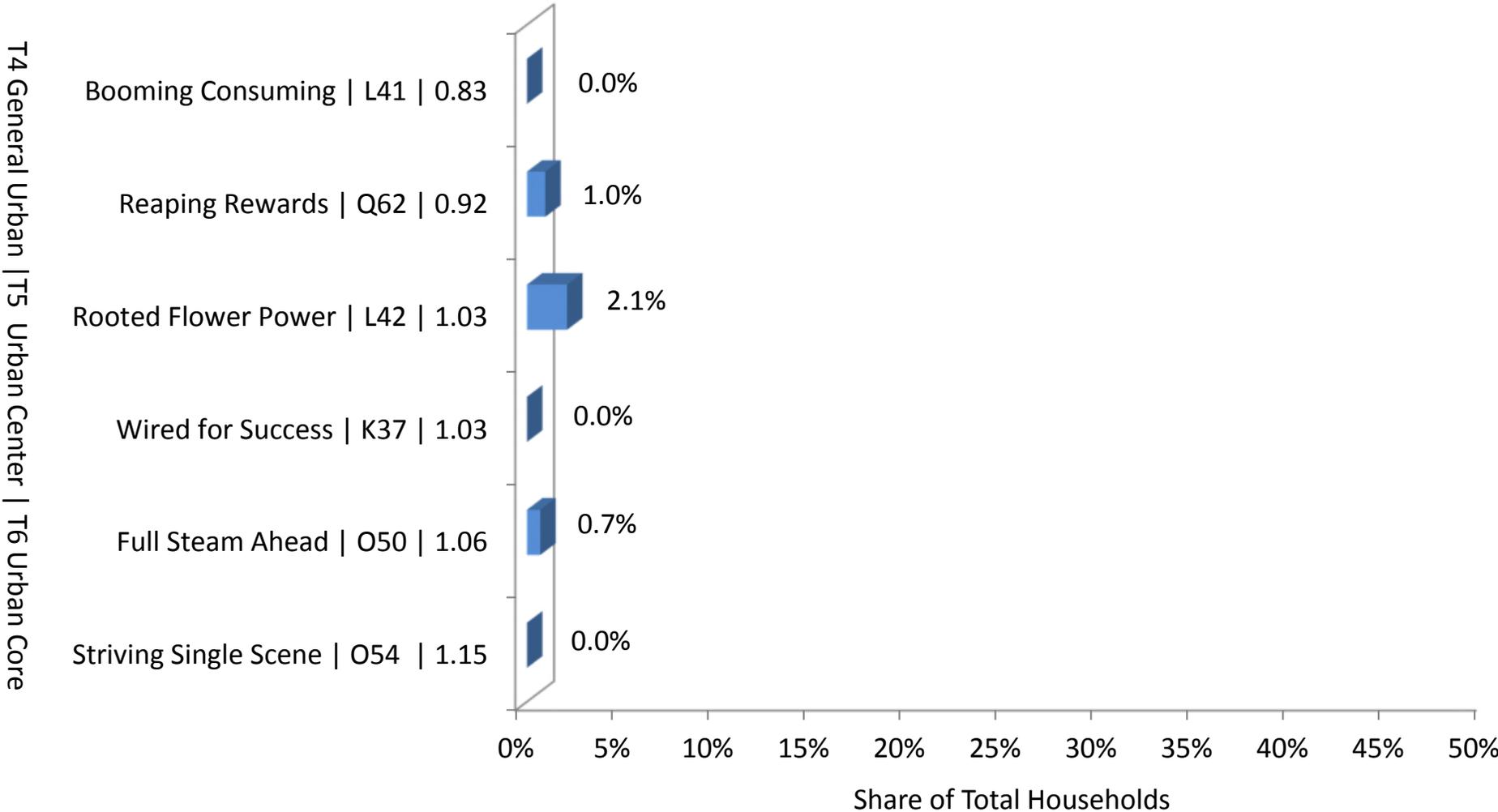
Exhibit BB.6



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved. The urbanicity index is shown in the y-axis labels.

Share of Households by Upside Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 The City of Whitehall, Michigan - 2015

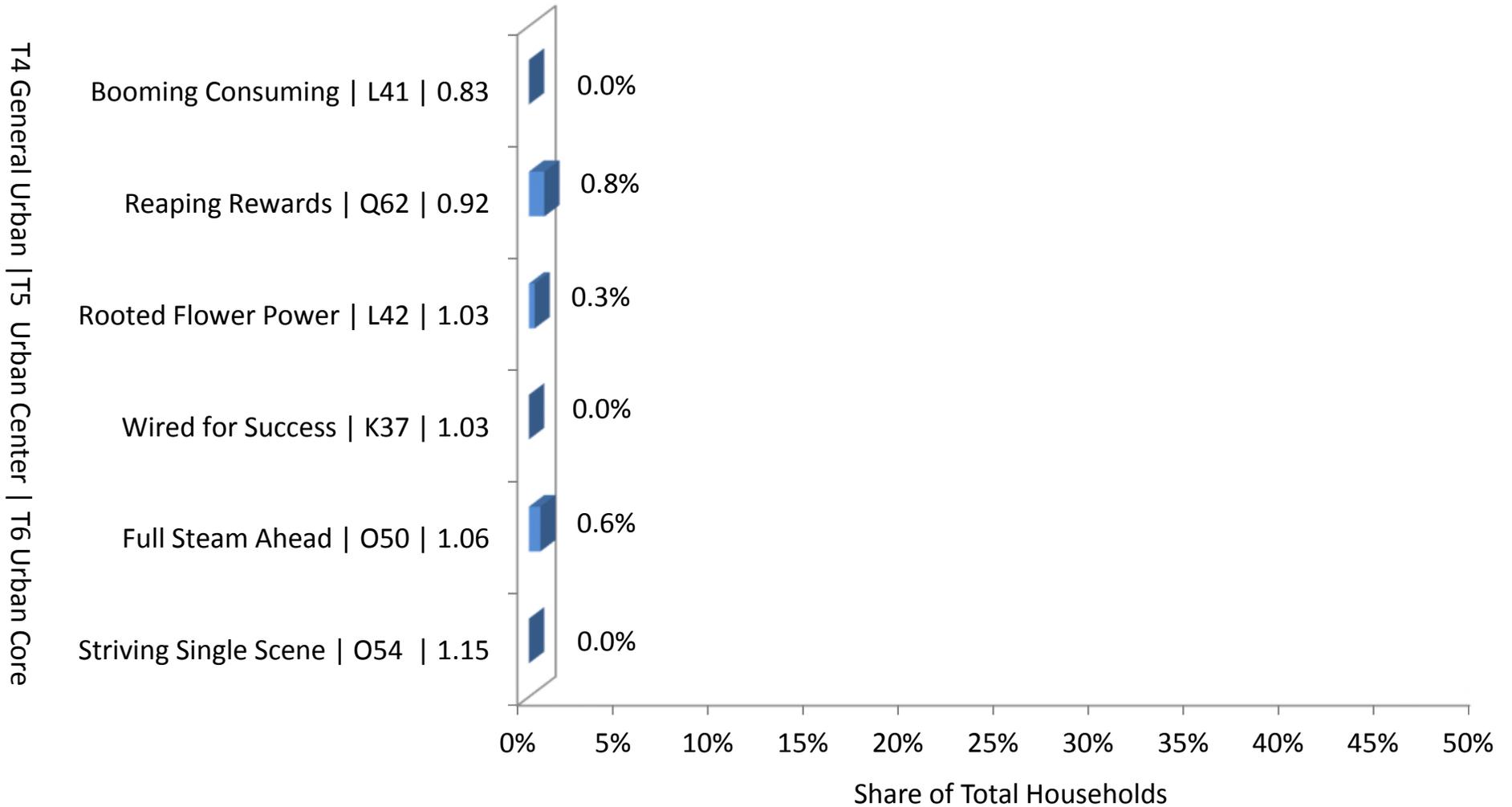
Exhibit BB.7



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved. The urbanicity index is shown in the y-axis labels.

Share of Households by Upside Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 Fruitport Township, Michigan - 2015

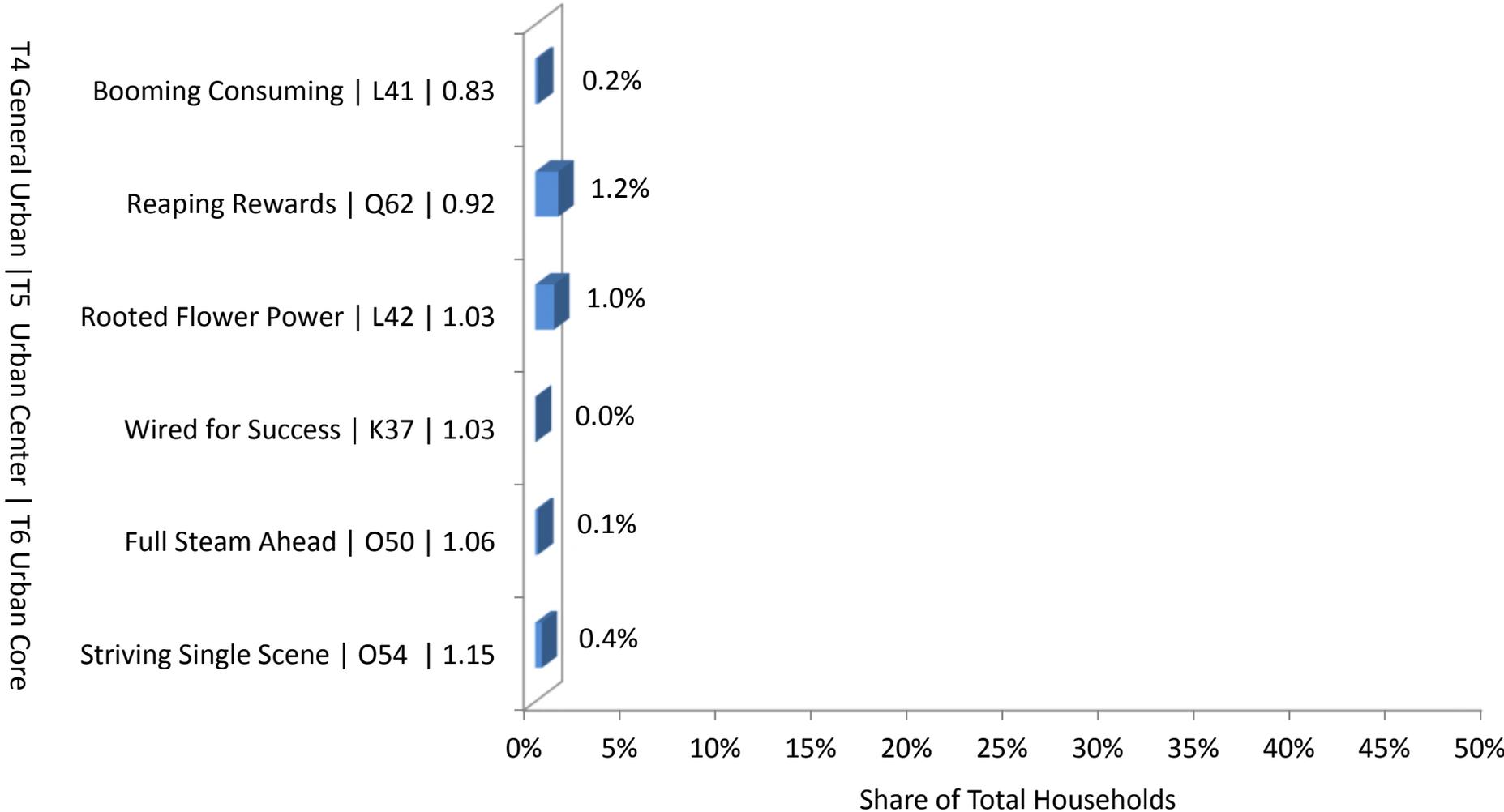
Exhibit BB.8



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved. The urbanicity index is shown in the y-axis labels.

Share of Households by Upside Target Market
 Sorted by Urbanicity Index (1.00 = avg.)
 Muskegon County, Michigan - 2015

Exhibit BB.9



Source: Underlying data by Experian Decision Analytics and licensed by Sites|USA; analysis and exhibit prepared by LandUse|USA; (c) 2015 with all rights reserved. The urbanicity index is shown in the y-axis labels.

Selected Target Markets - EXISTING HOUSEHOLDS
 By County, Geographic Subarea, and Tenure
 Muskegon County, Michigan - 2015 - 2020

Exhibit BB.10

| | Primary Target Markets (urban) | Upside Target Markets (urban) | Total 71 Lifestyle Clusters (sum) | Wired for Success K37 | Boom- ing Consum- ing L41 | Rooted Flower Power L42 | Full Steam Ahead O50 | Striving Single Scene O54 | Reap- ing Rewards Q62 |
|---------------------|---|--|--|----------------------------------|---------------------------------------|------------------------------------|---------------------------------|--------------------------------------|----------------------------------|
| EXISTING HOUSEHOLDS | P | U | All 71 | U | U | U | U | U | U |
| Targets - Level | | | | | | | | | |
| Muskegon County | 18,538 | 5,049 | 92,763 | 62 | 219 | 1,319 | 197 | 472 | 1,215 |
| Owners | 4,826 | 2,299 | 67,575 | 15 | 180 | 1,166 | 8 | 22 | 1,109 |
| Renters | 13,712 | 2,750 | 25,187 | 47 | 39 | 153 | 189 | 451 | 106 |
| City, Muskegon | 8,505 | 846 | 17,436 | 0 | 141 | 306 | 52 | 271 | 131 |
| Owners | 2,036 | 277 | 8,769 | 0 | 116 | 271 | 2 | 12 | 119 |
| Renters | 6,468 | 569 | 8,667 | 0 | 25 | 36 | 50 | 259 | 11 |
| Nelson Nbhd. | 1,091 | 164 | 1,584 | 0 | 0 | 30 | 4 | 30 | 0 |
| Owners | 202 | 32 | 484 | 0 | 0 | 27 | 0 | 1 | 0 |
| Renters | 889 | 132 | 1,099 | 0 | 0 | 3 | 4 | 29 | 0 |
| Muskegon Hts. | 3,706 | 34 | 4,417 | 0 | 0 | 4 | 0 | 4 | 0 |
| Owners | 1,159 | 20 | 1,724 | 0 | 0 | 4 | 0 | 0 | 0 |
| Renters | 2,547 | 14 | 2,693 | 0 | 0 | 0 | 0 | 4 | 0 |

Source: Results of a Target Market Analysis prepared by LandUse|USA © 2015 with all rights reserved.
 Figures might not perfectly match summary tables due to rounding.

Selected Target Markets - EXISTING HOUSEHOLDS
 By County, Geographic Subarea, and Tenure
 Muskegon County, Michigan - 2015 - 2020

Exhibit BB.11

| EXISTING HOUSEHOLDS | Primary Target Markets (urban) | Upside Target Markets (urban) | Total 71 Lifestyle Clusters (sum) | Wired for Success K37 | Booming Consuming L41 | Rooted Flower Power L42 | Full Steam Ahead O50 | Striving Single Scene O54 | Reaping Rewards Q62 |
|---------------------|--------------------------------|-------------------------------|-----------------------------------|-------------------------|-----------------------|---------------------------|------------------------|-----------------------------|-----------------------|
| Targets - Level | P | U | All 71 | U | U | U | U | U | U |
| Norton Shores | 504 | 1,330 | 13,314 | 30 | 64 | 264 | 0 | 0 | 695 |
| Owners | 43 | 544 | 10,810 | 7 | 53 | 233 | 0 | 0 | 634 |
| Renters | 461 | 787 | 2,504 | 23 | 11 | 31 | 0 | 0 | 61 |
| Roosevelt Park | 270 | 371 | 2,070 | 0 | 0 | 146 | 8 | 56 | 0 |
| Owners | 35 | 114 | 1,417 | 0 | 0 | 129 | 0 | 3 | 0 |
| Renters | 236 | 257 | 653 | 0 | 0 | 17 | 8 | 53 | 0 |
| Fruitport Twp. | 547 | 453 | 10,847 | 0 | 0 | 50 | 98 | 0 | 133 |
| Owners | 100 | 268 | 8,833 | 0 | 0 | 44 | 4 | 0 | 121 |
| Renters | 447 | 185 | 2,014 | 0 | 0 | 6 | 95 | 0 | 12 |
| Whitehall | 194 | 113 | 1,488 | 0 | 0 | 36 | 16 | 0 | 22 |
| Owners | 32 | 51 | 1,078 | 0 | 0 | 32 | 1 | 0 | 20 |
| Renters | 162 | 62 | 411 | 0 | 0 | 4 | 15 | 0 | 2 |
| Montague | 59 | 105 | 1,283 | 0 | 6 | 20 | 0 | 0 | 14 |
| Owners | 13 | 57 | 1,060 | 0 | 5 | 17 | 0 | 0 | 13 |
| Renters | 46 | 48 | 224 | 0 | 1 | 2 | 0 | 0 | 1 |

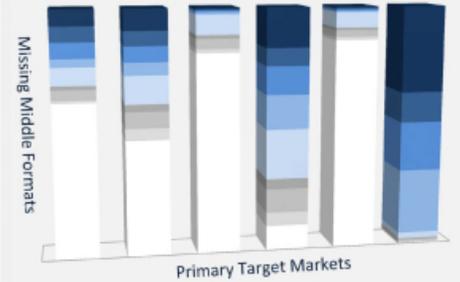
Source: Results of a Target Market Analysis prepared by LandUse|USA © 2015 with all rights reserved.
 Figures might not perfectly match summary tables due to rounding.

The TMA Workbook

Muskegon County, Michigan

Movership Rates

June 22, 2015



Section CC



Prepared for:
Muskegon County, Michigan
Partner Communities



Prepared By:



Annual Movership Rates - INMIGRATION ONLY (CONSERVATIVE SCENARIO)
 Partner Communities in Muskegon County, Michigan - 2015 - 2020

Exhibit CC.1

| CONSERVATIVE SCENARIO (In-Migration Only) | Primary Target Markets (urban) | Bohemian Groove K40 | Infants and Debit Cards M45 | Digital Dependents O51 | Urban Ambition O52 | Family Troopers O55 | Senior Discount Q65 | Dare to Dream R66 | Hope for Tomorrow R67 | Small Town Shallow Pockets S68 | Urban Survivors S69 | Tight Money S70 | Tough Times S71 |
|---|--------------------------------|-----------------------|-------------------------------|--------------------------|----------------------|-----------------------|-----------------------|---------------------|-------------------------|----------------------------------|-----------------------|-------------------|-------------------|
| Targets - Level | P | P | P | P | P | P | P | P | P | P | P | P | P |
| Muskegon Co. Owners | 6.8% | 6.9% | 4.2% | 10.8% | 10.3% | 10.7% | 3.9% | 10.1% | 9.5% | 5.9% | 2.5% | 11.0% | 5.3% |
| Muskegon Co. Renters | 3.9% | 5.1% | 3.1% | 7.9% | 7.6% | 7.9% | 2.9% | 7.4% | 7.0% | 4.3% | 1.8% | 8.1% | 3.9% |
| City, Muskegon Owners | 14.1% | 12.8% | 7.8% | 19.9% | 19.0% | 19.8% | 7.2% | 18.6% | 17.5% | 10.8% | 4.5% | 20.3% | 9.8% |
| City, Muskegon Renters | 7.2% | 7.7% | 4.7% | 12.0% | 11.5% | 11.9% | 4.3% | 11.3% | 10.5% | 6.5% | 2.7% | 12.3% | 5.9% |
| Muskegon Hts. Owners | 3.3% | 4.9% | 3.0% | 7.7% | 7.3% | 7.6% | 2.8% | 7.2% | 6.7% | 4.2% | 1.8% | 7.8% | 3.8% |
| Muskegon Hts. Renters | 11.5% | 10.9% | 6.7% | 17.0% | 16.2% | 16.9% | 6.1% | 15.9% | 14.9% | 9.2% | 3.9% | 17.3% | 8.4% |
| Norton Shores Owners | 6.6% | 7.1% | 4.4% | 11.1% | 10.6% | 11.0% | 4.0% | 10.4% | 9.7% | 6.0% | 2.5% | 11.3% | 5.5% |
| Norton Shores Renters | 0.8% | 1.6% | 1.0% | 2.5% | 2.4% | 2.5% | 0.9% | 2.4% | 2.2% | 1.4% | 0.6% | 2.6% | 1.2% |
| Other Owners | 13.4% | 11.8% | 7.2% | 18.4% | 17.5% | 18.2% | 6.6% | 17.2% | 16.1% | 10.0% | 4.2% | 18.7% | 9.0% |
| Other Renters | 8.8% | 8.0% | 4.9% | 12.4% | 11.8% | 12.3% | 4.5% | 11.6% | 10.9% | 6.7% | 2.8% | 12.7% | 6.1% |
| Other Owners | 6.9% | 6.7% | 4.1% | 10.5% | 10.0% | 10.5% | 3.8% | 9.8% | 9.2% | 5.7% | 2.4% | 10.7% | 5.2% |
| Other Renters | 19.3% | 16.5% | 10.1% | 25.7% | 24.5% | 25.5% | 9.3% | 24.1% | 22.6% | 14.0% | 5.9% | 26.2% | 12.7% |

Source: Based on underlying data provided by the American Community Survey; 5-year estimates for 2009 - 2013.
 Analysis and exhibit prepared by LandUse|USA © 2015 with all rights reserved. Averages are weighted.

Annual Movership Rates - INMIGRATION ONLY (CONSERVATIVE SCENARIO)
 Partner Communities in Muskegon County, Michigan - 2015 - 2020

Exhibit CC.2

| CONSERVATIVE SCENARIO (In-Migration Only) | Primary Target Markets (urban) | Bohemian Groove K40 | Infants and Debit Cards M45 | Digital Dependents O51 | Urban Ambition O52 | Family Troopers O55 | Senior Discount Q65 | Dare to Dream R66 | Hope for Tomorrow R67 | Small Town Shallow Pockets S68 | Urban Survivors S69 | Tight Money S70 | Tough Times S71 |
|---|--------------------------------|-----------------------|-------------------------------|--------------------------|----------------------|-----------------------|-----------------------|---------------------|-------------------------|----------------------------------|-----------------------|-------------------|-------------------|
| Targets - Level | P | P | P | P | P | P | P | P | P | P | P | P | P |
| Roosevelt Park | 6.2% | 5.7% | 3.5% | 8.9% | 8.5% | 8.9% | 3.2% | 8.4% | 7.8% | 4.9% | 2.0% | 9.1% | 4.4% |
| Owners | 1.6% | 1.6% | 1.0% | 2.5% | 2.4% | 2.4% | 0.9% | 2.3% | 2.2% | 1.3% | 0.6% | 2.5% | 1.2% |
| Renters | 13.8% | 12.3% | 7.6% | 19.3% | 18.4% | 19.1% | 7.0% | 18.0% | 16.9% | 10.5% | 4.4% | 19.7% | 9.5% |
| Fruitport Twp. | 3.2% | 3.4% | 2.1% | 5.3% | 5.1% | 5.3% | 1.9% | 5.0% | 4.7% | 2.9% | 1.2% | 5.4% | 2.6% |
| Owners | 1.5% | 1.8% | 1.1% | 2.8% | 2.6% | 2.7% | 1.0% | 2.6% | 2.4% | 1.5% | 0.6% | 2.8% | 1.4% |
| Renters | 16.2% | 16.0% | 9.8% | 25.0% | 23.8% | 24.8% | 9.0% | 23.3% | 21.9% | 13.6% | 5.7% | 25.4% | 12.3% |
| Whitehall | 4.2% | 3.7% | 2.3% | 5.8% | 5.6% | 5.8% | 2.1% | 5.5% | 5.1% | 3.2% | 1.3% | 6.0% | 2.9% |
| Owners | 0.9% | 0.9% | 0.6% | 1.4% | 1.4% | 1.4% | 0.5% | 1.3% | 1.2% | 0.8% | 0.3% | 1.4% | 0.7% |
| Renters | 14.4% | 12.2% | 7.5% | 19.0% | 18.1% | 18.9% | 6.9% | 17.8% | 16.7% | 10.3% | 4.3% | 19.4% | 9.4% |
| Montague | 9.9% | 7.7% | 4.7% | 12.1% | 11.5% | 12.0% | 4.4% | 11.3% | 10.6% | 6.5% | 2.7% | 12.3% | 5.9% |
| Owners | 5.2% | 4.1% | 2.5% | 6.4% | 6.1% | 6.3% | 2.3% | 5.9% | 5.6% | 3.5% | 1.4% | 6.5% | 3.1% |
| Renters | 25.1% | 19.5% | 11.9% | 30.4% | 29.0% | 30.1% | 11.0% | 28.4% | 26.6% | 16.5% | 6.9% | 31.0% | 14.9% |

Source: Based on underlying data provided by the American Community Survey; 5-year estimates for 2009 - 2013.
 Analysis and exhibit prepared by LandUse|USA © 2015 with all rights reserved. Averages are weighted.

Annual Movership Rates - TOTAL MIGRATION (AGGRESSIVE SCENARIO)
 Partner Communities in Muskegon County, Michigan - 2015 - 2020

Exhibit CC.3

| Movership Rates AGGRESSIVE SCENARIO (Based on All Movers) | Primary Target Markets (urban) | Bohem- ian Groove K40 | Infants and Debit Cards M45 | Digital Depend- ents O51 | Urban Ambit- ion O52 | Family Troopers O55 | Senior Discount Q65 | Dare to Dream R66 | Hope for Tomor- row R67 | Small Town Shallow Pockets S68 | Urban Survivors S69 | Tight Money S70 | Tough Times S71 |
|---|---|----------------------------------|---|-------------------------------------|---------------------------------|-----------------------------|-----------------------------|---------------------------|---------------------------------------|--|-----------------------------|-------------------------|-------------------------|
| Targets - Level | P | P | P | P | P | P | P | P | P | P | P | P | P |
| United States | 26.8% | 24.4% | 15.0% | 38.1% | 36.4% | 37.9% | 13.8% | 35.7% | 33.4% | 20.7% | 8.7% | 38.9% | 18.8% |
| Muskegon Co. Owners | 25.9% | 26.5% | 16.2% | 41.4% | 39.4% | 41.0% | 14.9% | 38.7% | 36.2% | 22.5% | 9.4% | 42.2% | 20.3% |
| Renters | 11.4% | 14.8% | 9.1% | 23.1% | 22.0% | 22.9% | 8.3% | 21.6% | 20.2% | 12.5% | 5.3% | 23.5% | 11.4% |
| City, Muskegon Owners | 70.1% | 63.7% | 39.0% | 99.4% | 94.8% | 98.7% | 35.9% | 93.0% | 87.1% | 54.0% | 22.7% | 100.0% | 48.9% |
| Renters | 36.7% | 39.3% | 24.1% | 61.4% | 58.5% | 60.9% | 22.1% | 57.4% | 53.8% | 33.3% | 14.0% | 62.6% | 30.2% |
| Muskegon Hts. Owners | 12.3% | 18.5% | 11.3% | 28.9% | 27.5% | 28.6% | 10.4% | 27.0% | 25.3% | 15.7% | 6.6% | 29.4% | 14.2% |
| Renters | 66.8% | 63.0% | 38.6% | 98.4% | 93.9% | 97.7% | 35.5% | 92.1% | 86.2% | 53.4% | 22.4% | 100.0% | 48.4% |
| Muskegon Hts. Owners | 42.7% | 46.1% | 28.2% | 72.0% | 68.7% | 71.4% | 26.0% | 67.3% | 63.1% | 39.1% | 16.4% | 73.4% | 35.4% |
| Renters | 6.0% | 12.9% | 7.9% | 20.1% | 19.1% | 19.9% | 7.2% | 18.8% | 17.6% | 10.9% | 4.6% | 20.5% | 9.9% |
| Norton Shores Owners | 83.1% | 74.4% | 45.6% | 100.0% | 100.0% | 100.0% | 41.9% | 100.0% | 100.0% | 63.1% | 26.5% | 100.0% | 57.2% |
| Renters | 23.3% | 21.1% | 12.9% | 32.9% | 31.4% | 32.6% | 11.9% | 30.8% | 28.8% | 17.9% | 7.5% | 33.5% | 16.2% |
| Norton Shores Owners | 15.9% | 15.6% | 9.6% | 24.4% | 23.2% | 24.2% | 8.8% | 22.8% | 21.3% | 13.2% | 5.6% | 24.8% | 12.0% |
| Renters | 69.6% | 59.4% | 36.4% | 92.7% | 88.4% | 92.0% | 33.5% | 86.7% | 81.3% | 50.4% | 21.1% | 94.6% | 45.6% |

Source: Based on underlying data provided by the American Community Survey; 5-year estimates for 2009 - 2013.
 Analysis and exhibit prepared by LandUse|USA © 2015 with all rights reserved. Averages are weighted.

Annual Movership Rates - TOTAL MIGRATION (AGGRESSIVE SCENARIO)
 Partner Communities in Muskegon County, Michigan - 2015 - 2020

Exhibit CC.4

| Movership Rates | Primary Target Markets (urban) | Bohemian Groove K40 | Infants and Debit Cards M45 | Digital Dependents O51 | Urban Ambition O52 | Family Troopers O55 | Senior Discount Q65 | Dare to Dream R66 | Hope for Tomorrow R67 | Small Town Pockets S68 | Urban Survivors S69 | Tight Money S70 | Tough Times S71 |
|---|--------------------------------|-----------------------|-------------------------------|--------------------------|----------------------|-----------------------|-----------------------|---------------------|-------------------------|--------------------------|-----------------------|-------------------|-------------------|
| AGGRESSIVE SCENARIO (Based on All Movers) | P | P | P | P | P | P | P | P | P | P | P | P | P |
| United States | 26.8% | 24.4% | 15.0% | 38.1% | 36.4% | 37.9% | 13.8% | 35.7% | 33.4% | 20.7% | 8.7% | 38.9% | 18.8% |
| Roosevelt Park | 37.2% | 34.4% | 21.1% | 53.8% | 51.3% | 53.4% | 19.4% | 50.3% | 47.1% | 29.2% | 12.3% | 54.8% | 26.4% |
| Owners | 16.8% | 16.7% | 10.2% | 26.1% | 24.9% | 25.9% | 9.4% | 24.4% | 22.8% | 14.2% | 5.9% | 26.6% | 12.8% |
| Renters | 69.9% | 62.7% | 38.4% | 97.9% | 93.3% | 97.1% | 35.3% | 91.5% | 85.8% | 53.1% | 22.3% | 99.8% | 48.2% |
| Fruitport Twp. | 13.0% | 14.0% | 8.6% | 21.9% | 20.9% | 21.7% | 7.9% | 20.5% | 19.2% | 11.9% | 5.0% | 22.3% | 10.8% |
| Owners | 7.4% | 8.7% | 5.3% | 13.6% | 13.0% | 13.5% | 4.9% | 12.7% | 11.9% | 7.4% | 3.1% | 13.9% | 6.7% |
| Renters | 55.1% | 54.4% | 33.3% | 84.9% | 80.9% | 84.2% | 30.6% | 79.4% | 74.4% | 46.1% | 19.4% | 86.5% | 41.8% |
| Whitehall | 29.3% | 26.2% | 16.1% | 40.9% | 39.0% | 40.6% | 14.8% | 38.3% | 35.9% | 22.2% | 9.3% | 41.7% | 20.1% |
| Owners | 12.5% | 12.7% | 7.8% | 19.9% | 19.0% | 19.7% | 7.2% | 18.6% | 17.4% | 10.8% | 4.5% | 20.3% | 9.8% |
| Renters | 76.6% | 66.3% | 40.6% | 100.0% | 98.7% | 100.0% | 37.4% | 96.8% | 90.7% | 56.2% | 23.6% | 100.0% | 50.9% |
| Montague | 37.8% | 29.5% | 18.0% | 46.0% | 43.9% | 45.6% | 16.6% | 43.0% | 40.3% | 25.0% | 10.5% | 46.9% | 22.6% |
| Owners | 14.1% | 11.0% | 6.8% | 17.2% | 16.4% | 17.1% | 6.2% | 16.1% | 15.1% | 9.3% | 3.9% | 17.5% | 8.5% |
| Renters | 87.4% | 88.7% | 54.3% | 100.0% | 100.0% | 100.0% | 49.9% | 100.0% | 100.0% | 75.2% | 31.6% | 100.0% | 68.1% |

Source: Based on underlying data provided by the American Community Survey; 5-year estimates for 2009 - 2013.
 Analysis and exhibit prepared by LandUse|USA © 2015 with all rights reserved. Averages are weighted.

Annual Movership Rates - INMIGRATION ONLY (CONSERVATIVE SCENARIO)
 Partner Communities in Muskegon County, Michigan - 2015 - 2020

| CONSERVATIVE SCENARIO (In-Migration Only) | Primary Target Markets (urban) | Upside Target Markets (urban) | Total 71 Lifestyle Clusters (sum) | Wired for Success K37 | Booming Consuming L41 | Rooted Flower Power L42 | Full Steam Ahead O50 | Striving Single Scene O54 | Reaping Rewards Q62 |
|---|--------------------------------|-------------------------------|-----------------------------------|-------------------------|-------------------------|---------------------------|------------------------|-----------------------------|-----------------------|
| Targets - Level | P | U | All 71 | U | U | U | U | U | U |
| Muskegon Co. | 6.8% | 4.3% | 4.0% | 11.1% | 4.0% | 1.8% | 15.3% | 13.9% | 1.3% |
| Owners | 3.9% | 1.4% | 3.0% | 8.2% | 3.0% | 1.3% | 11.2% | 10.2% | 1.0% |
| Renters | 14.1% | 19.2% | 7.4% | 20.5% | 7.4% | 3.3% | 28.2% | 25.7% | 2.4% |
| City, Muskegon | 7.2% | 7.3% | 4.5% | 12.4% | 4.5% | 2.0% | 17.0% | 15.5% | 1.5% |
| Owners | 3.3% | 1.8% | 2.9% | 7.9% | 2.9% | 1.3% | 10.9% | 9.9% | 0.9% |
| Renters | 11.5% | 18.8% | 6.3% | 17.5% | 6.3% | 2.8% | 24.0% | 21.9% | 2.0% |
| Muskegon Hts. | 6.6% | 8.1% | 4.1% | 11.4% | 4.1% | 1.8% | 15.7% | 14.3% | 1.3% |
| Owners | 0.8% | 0.6% | 0.9% | 2.6% | 0.9% | 0.4% | 3.6% | 3.3% | 0.3% |
| Renters | 13.4% | 21.4% | 6.8% | 18.9% | 6.8% | 3.1% | 26.0% | 23.7% | 2.2% |
| Norton Shores | 8.8% | 2.2% | 4.6% | 12.8% | 4.6% | 2.1% | 17.6% | 16.0% | 1.5% |
| Owners | 6.9% | 1.6% | 3.9% | 10.8% | 3.9% | 1.8% | 14.9% | 13.6% | 1.3% |
| Renters | 19.3% | 8.2% | 9.6% | 26.5% | 9.6% | 4.3% | 36.4% | 33.2% | 3.1% |

Source: Based on underlying data provided by the American Community Survey; 5-year estimates for 2009 - 2013. Analysis and exhibit prepared by LandUse|USA © 2015 with all rights reserved. Averages are weighted.

Annual Movership Rates - INMIGRATION ONLY (CONSERVATIVE SCENARIO)
 Partner Communities in Muskegon County, Michigan - 2015 - 2020

Exhibit CC.6

| CONSERVATIVE SCENARIO (In-Migration Only) | Primary Target Markets (urban) | Upside Target Markets (urban) | Total 71 Lifestyle Clusters (sum) | Wired for Success K37 | Booming Consuming L41 | Rooted Flower Power L42 | Full Steam Ahead O50 | Striving Single Scene O54 | Reaping Rewards Q62 |
|---|--------------------------------|-------------------------------|-----------------------------------|-------------------------|-----------------------|---------------------------|------------------------|-----------------------------|-----------------------|
| Targets - Level | P | U | All 71 | U | U | U | U | U | U |
| Roosevelt Park | 6.2% | 4.6% | 3.3% | 9.2% | 3.3% | 1.5% | 12.6% | 11.5% | 1.1% |
| Owners | 1.6% | 0.5% | 0.9% | 2.5% | 0.9% | 0.4% | 3.5% | 3.2% | 0.3% |
| Renters | 13.8% | 20.4% | 7.2% | 19.8% | 7.2% | 3.2% | 27.2% | 24.8% | 2.3% |
| Fruitport Twp. | 3.2% | 3.1% | 2.0% | 5.5% | 2.0% | 0.9% | 7.6% | 6.9% | 0.6% |
| Owners | 1.5% | 0.4% | 1.0% | 2.8% | 1.0% | 0.5% | 3.9% | 3.6% | 0.3% |
| Renters | 16.2% | 30.3% | 9.3% | 25.7% | 9.3% | 4.2% | 35.3% | 32.2% | 3.0% |
| Whitehall | 4.2% | 2.5% | 2.2% | 6.0% | 2.2% | 1.0% | 8.3% | 7.5% | 0.7% |
| Owners | 0.9% | 0.2% | 0.5% | 1.5% | 0.5% | 0.2% | 2.0% | 1.8% | 0.2% |
| Renters | 14.4% | 20.1% | 7.1% | 19.6% | 7.1% | 3.2% | 26.9% | 24.5% | 2.3% |
| Montague | 9.9% | 2.2% | 4.5% | 12.4% | 4.5% | 2.0% | 17.0% | 15.5% | 1.5% |
| Owners | 5.2% | 1.1% | 2.4% | 6.5% | 2.4% | 1.1% | 9.0% | 8.2% | 0.8% |
| Renters | 25.1% | 6.1% | 11.3% | 31.2% | 11.3% | 5.1% | 42.9% | 39.1% | 3.7% |

Source: Based on underlying data provided by the American Community Survey; 5-year estimates for 2009 - 2013. Analysis and exhibit prepared by LandUse|USA © 2015 with all rights reserved. Averages are weighted.

Annual Movership Rates - TOTAL MIGRATION (AGGRESSIVE SCENARIO)
 Partner Communities in Muskegon County, Michigan - 2015 - 2020

Exhibit CC.7

| Movership Rates | | | | | Boom- | | | | |
|---|--------------------------------|-------------------------------|-----------------------------------|-------------------------|---------------------|---------------------------|------------------------|-----------------------------|-------------------------|
| AGGRESSIVE SCENARIO (Based on All Movers) | Primary Target Markets (urban) | Upside Target Markets (urban) | Total 71 Lifestyle Clusters (sum) | Wired for Success K37 | ing Consum- ing L41 | Rooted Flower Power L42 | Full Steam Ahead O50 | Striving Single Scene O54 | Reap- ing Rewards Q62 |
| Targets - Level | P | U | All 71 | U | U | U | U | U | U |
| United States | 26.8% | 27.9% | 14.2% | 39.2% | 14.2% | 6.4% | 53.9% | 49.2% | 4.6% |
| Muskegon Co. | 25.9% | 16.6% | 15.4% | 42.5% | 15.4% | 6.9% | 58.5% | 53.3% | 5.0% |
| Owners | 11.4% | 4.2% | 8.6% | 23.7% | 8.6% | 3.8% | 32.6% | 29.7% | 2.8% |
| Renters | 70.1% | 75.1% | 37.0% | 100.0% | 37.0% | 16.6% | 100.0% | 100.0% | 12.0% |
| City, Muskegon | 36.7% | 37.0% | 22.9% | 63.1% | 22.9% | 10.2% | 86.7% | 79.1% | 7.4% |
| Owners | 12.3% | 6.7% | 10.8% | 29.7% | 10.7% | 4.8% | 40.8% | 37.2% | 3.5% |
| Renters | 66.8% | 85.4% | 36.7% | 100.0% | 36.7% | 16.4% | 100.0% | 100.0% | 11.9% |
| Muskegon Hts. | 42.7% | 52.4% | 26.8% | 74.1% | 26.8% | 12.0% | 100.0% | 92.8% | 8.7% |
| Owners | 6.0% | 4.5% | 7.5% | 20.7% | 7.5% | 3.3% | 28.4% | 25.9% | 2.4% |
| Renters | 83.1% | 91.3% | 43.3% | 100.0% | 43.3% | 19.4% | 100.0% | 100.0% | 14.0% |
| Norton Shores | 23.3% | 5.7% | 12.3% | 33.8% | 12.2% | 5.5% | 46.5% | 42.4% | 4.0% |
| Owners | 15.9% | 3.7% | 9.1% | 25.1% | 9.1% | 4.1% | 34.4% | 31.4% | 2.9% |
| Renters | 69.6% | 29.6% | 34.6% | 95.4% | 34.5% | 15.4% | 100.0% | 100.0% | 11.2% |

Source: Based on underlying data provided by the American Community Survey; 5-year estimates for 2009 - 2013. Analysis and exhibit prepared by LandUse|USA © 2015 with all rights reserved. Averages are weighted.

Annual Movership Rates - TOTAL MIGRATION (AGGRESSIVE SCENARIO)
 Partner Communities in Muskegon County, Michigan - 2015 - 2020

Exhibit CC.8

| Movership Rates | | | | | Boom- | | | | |
|---|--------------------------------|-------------------------------|-----------------------------------|-------------------------|---------------------|---------------------------|------------------------|-----------------------------|-------------------------|
| AGGRESSIVE SCENARIO (Based on All Movers) | Primary Target Markets (urban) | Upside Target Markets (urban) | Total 71 Lifestyle Clusters (sum) | Wired for Success K37 | ing Consum- ing L41 | Rooted Flower Power L42 | Full Steam Ahead O50 | Striving Single Scene O54 | Reap- ing Rewards Q62 |
| Targets - Level | P | U | All 71 | U | U | U | U | U | U |
| United States | 26.8% | 27.9% | 14.2% | 39.2% | 14.2% | 6.4% | 53.9% | 49.2% | 4.6% |
| Roosevelt Park | 37.2% | 27.6% | 20.0% | 55.3% | 20.0% | 9.0% | 76.0% | 69.3% | 6.5% |
| Owners | 16.8% | 5.0% | 9.7% | 26.8% | 9.7% | 4.3% | 36.9% | 33.6% | 3.1% |
| Renters | 69.9% | 81.8% | 36.5% | 100.0% | 36.5% | 16.3% | 100.0% | 100.0% | 11.8% |
| Fruitport Twp. | 13.0% | 12.7% | 8.2% | 22.5% | 8.2% | 3.6% | 31.0% | 28.2% | 2.6% |
| Owners | 7.4% | 2.2% | 5.1% | 14.0% | 5.1% | 2.3% | 19.2% | 17.5% | 1.6% |
| Renters | 55.1% | 86.3% | 31.6% | 87.3% | 31.6% | 14.1% | 100.0% | 100.0% | 10.2% |
| Whitehall | 29.3% | 17.3% | 15.2% | 42.1% | 15.2% | 6.8% | 57.8% | 52.7% | 4.9% |
| Owners | 12.5% | 3.3% | 7.4% | 20.4% | 7.4% | 3.3% | 28.1% | 25.6% | 2.4% |
| Renters | 76.6% | 76.1% | 38.6% | 100.0% | 38.6% | 17.2% | 100.0% | 100.0% | 12.5% |
| Montague | 37.8% | 8.3% | 17.1% | 47.3% | 17.1% | 7.7% | 65.0% | 59.3% | 5.5% |
| Owners | 14.1% | 3.1% | 6.4% | 17.7% | 6.4% | 2.9% | 24.3% | 22.2% | 2.1% |
| Renters | 87.4% | 28.0% | 51.6% | 100.0% | 51.6% | 23.0% | 100.0% | 100.0% | 16.7% |

Source: Based on underlying data provided by the American Community Survey; 5-year estimates for 2009 - 2013. Analysis and exhibit prepared by LandUse|USA © 2015 with all rights reserved. Averages are weighted.

The TMA Workbook

Muskegon County, Michigan

Primary Target Maps

June 22, 2015



Section DD



Prepared for:
Muskegon County, Michigan
Partner Communities

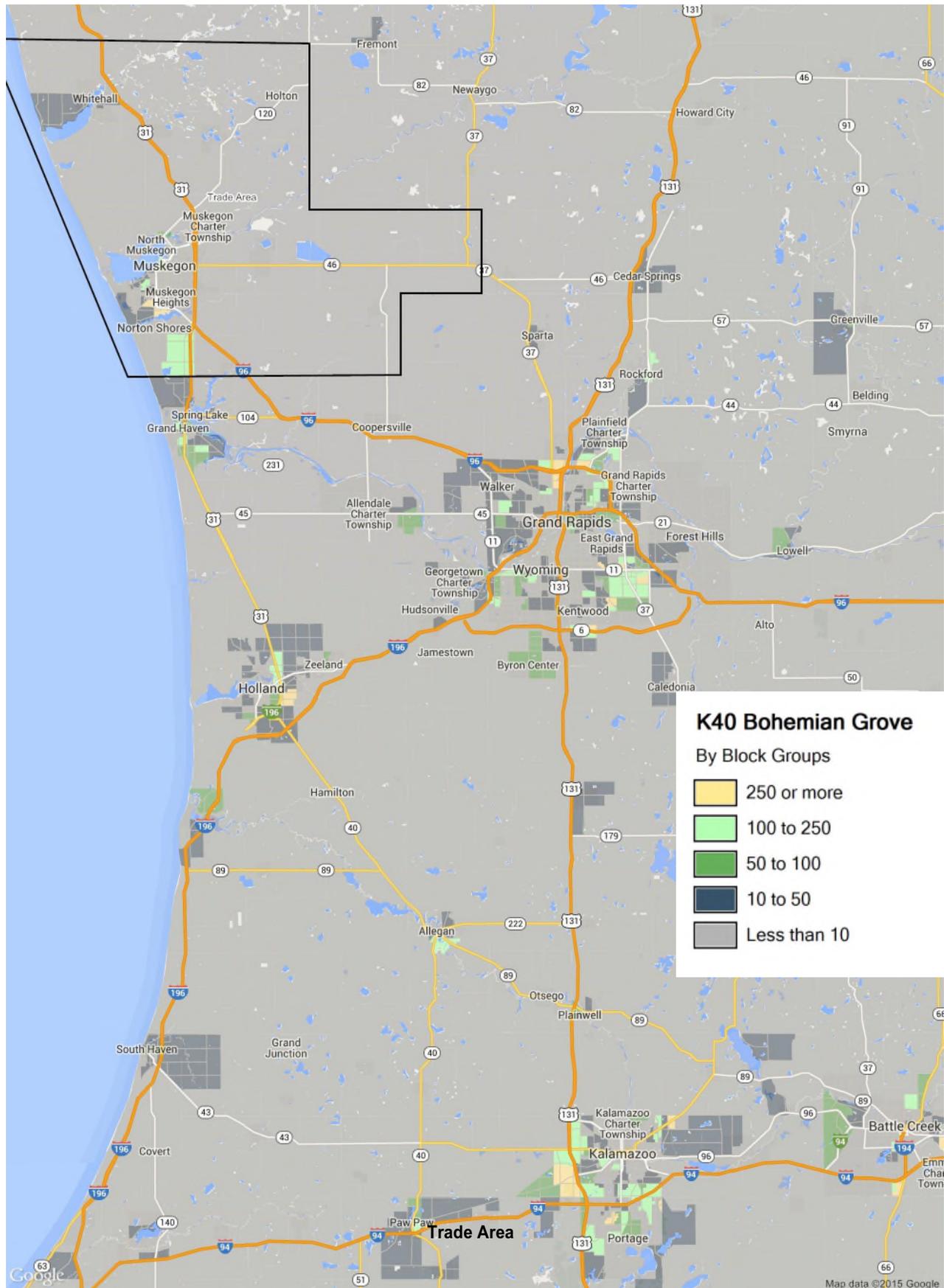


Prepared By:



Spatial Distribution of Selected Primary Target Market Regional Perspective for Muskegon County, Michigan

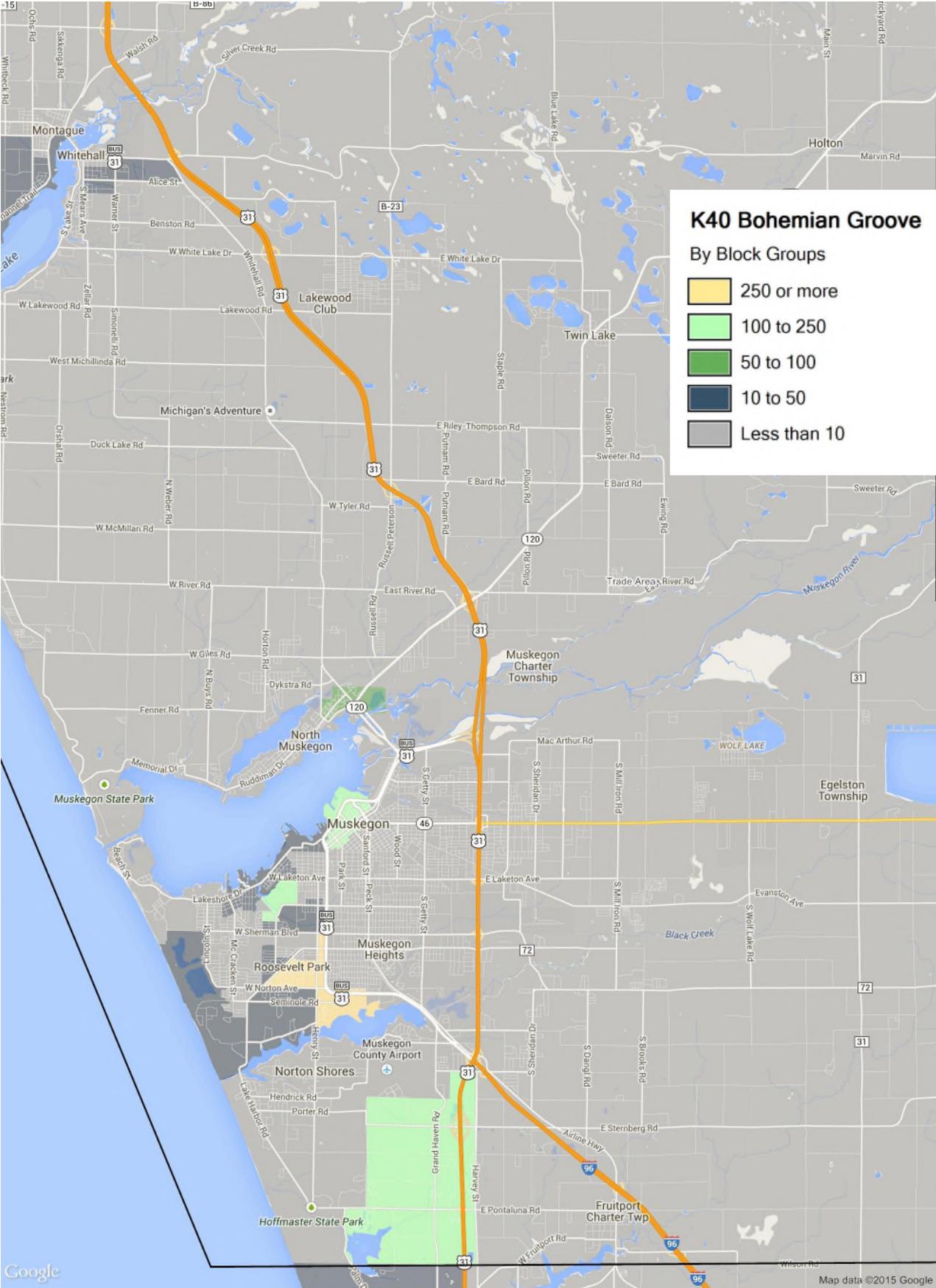
Exhibit DD.1



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Local Perspective for Muskegon County, Michigan

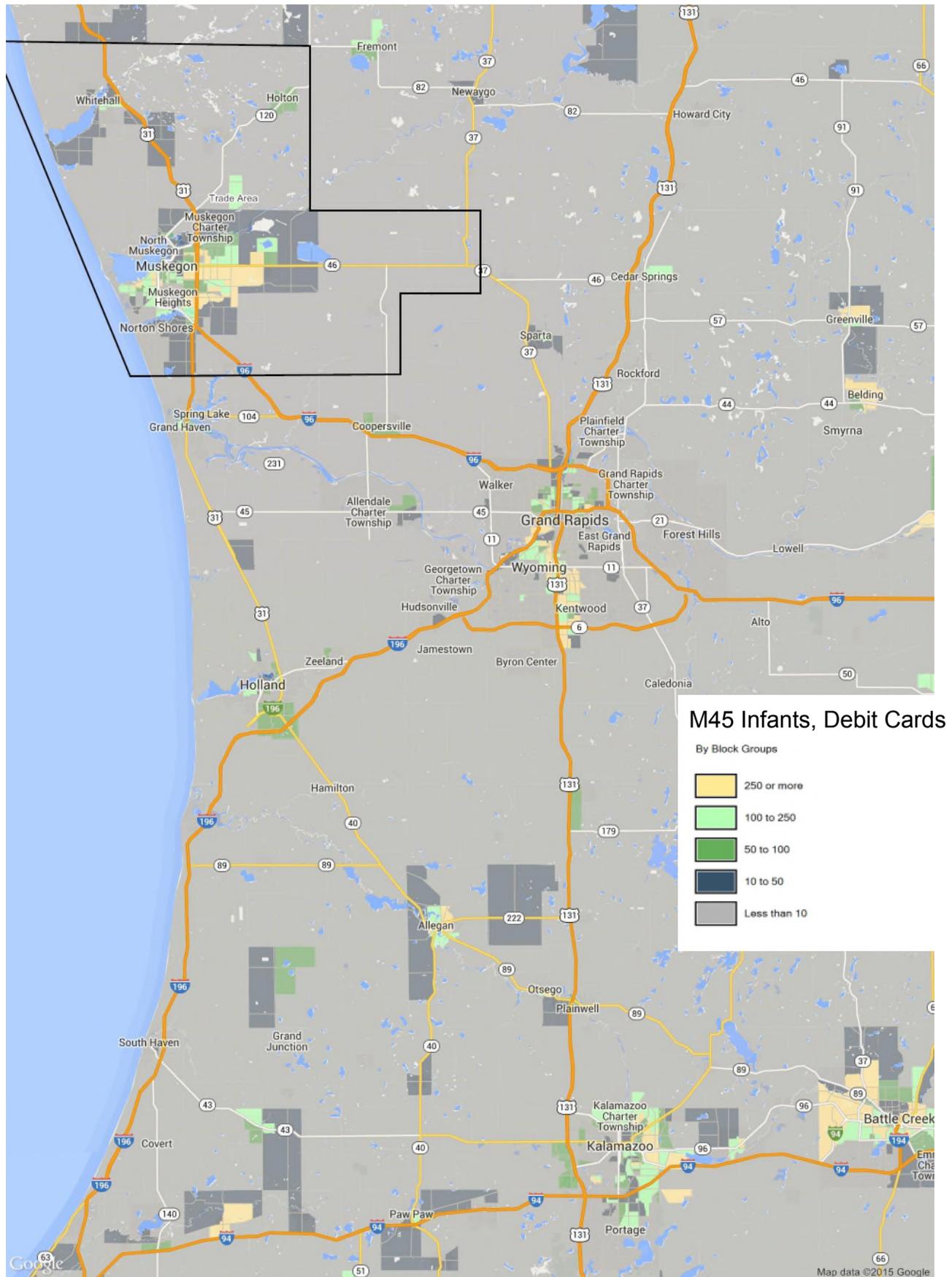
Exhibit DD.2



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Regional Perspective for Muskegon County, Michigan

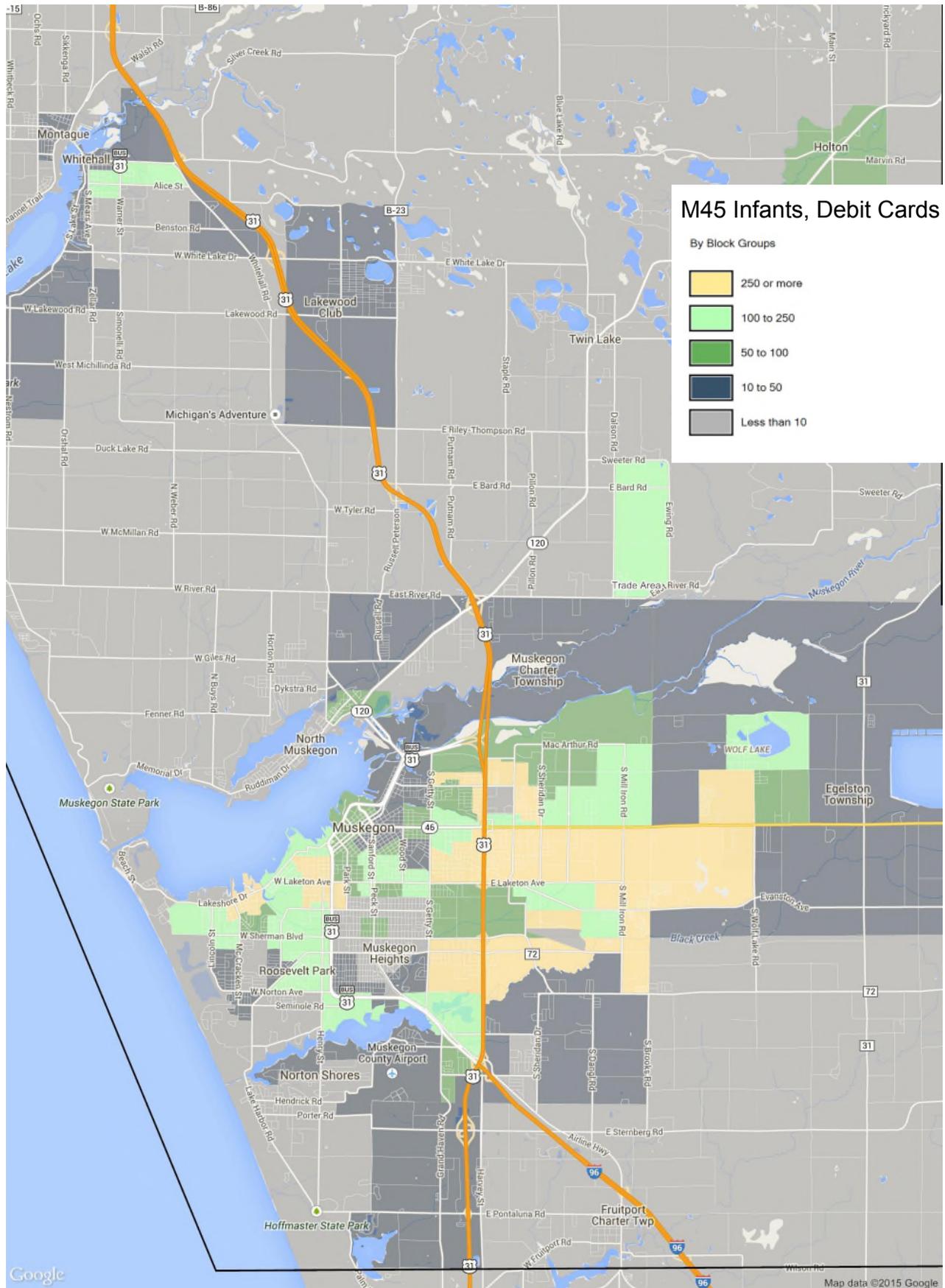
Exhibit DD.3



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Local Perspective for Muskegon County, Michigan

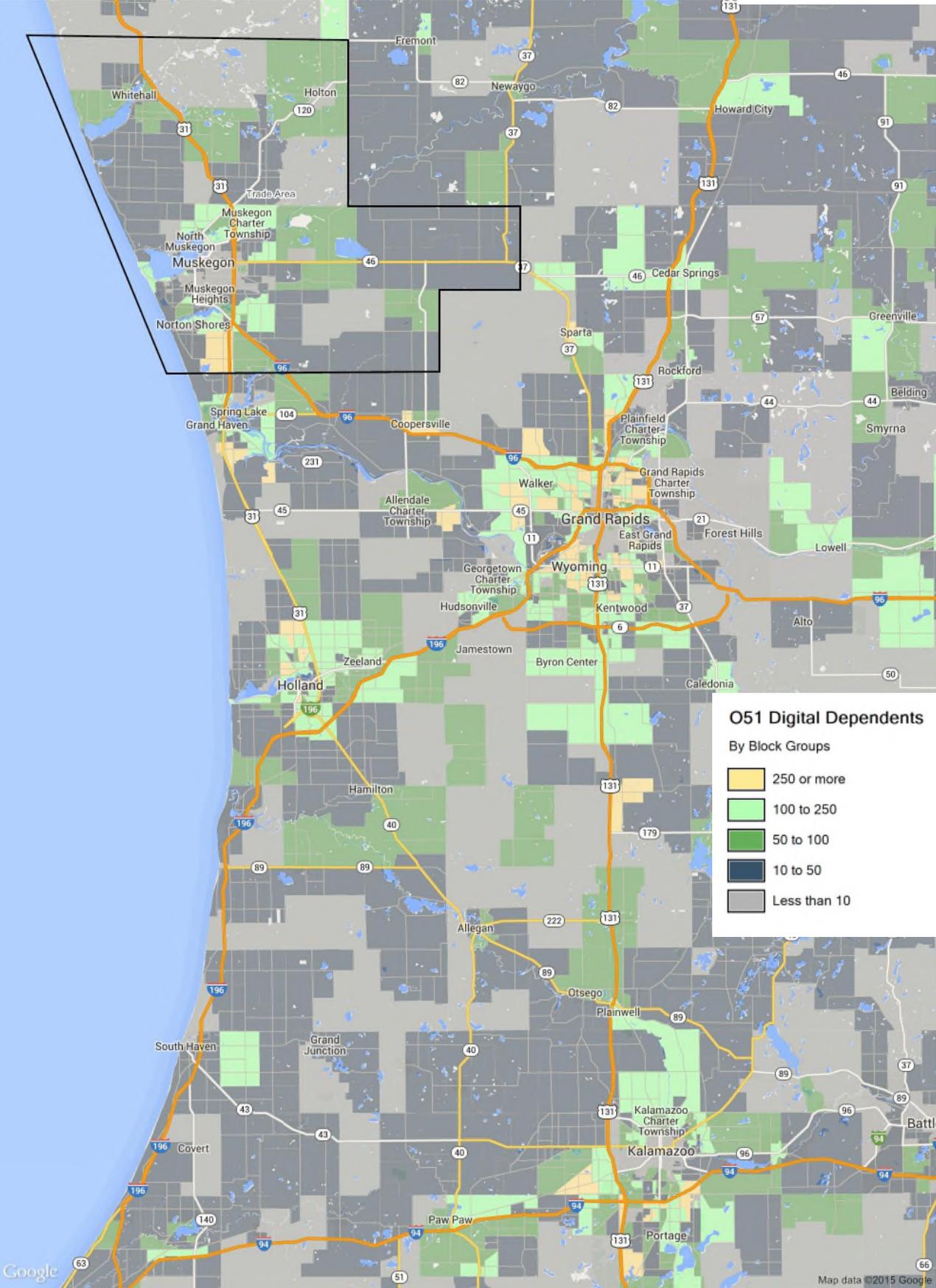
Exhibit DD.4



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market
Regional Perspective for Muskegon County, Michigan

Exhibit DD.5

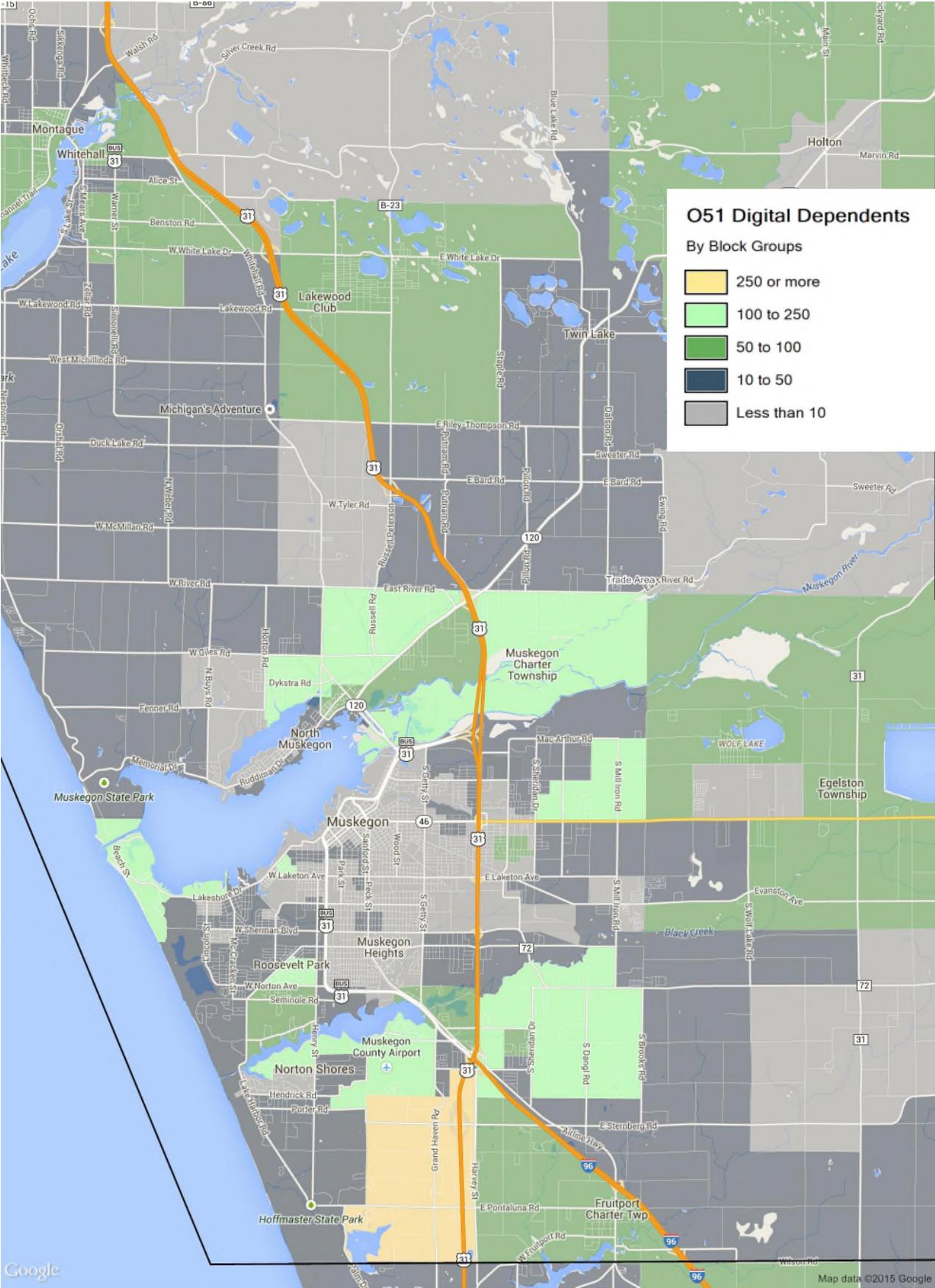


Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market

Local Perspective for Muskegon County, Michigan

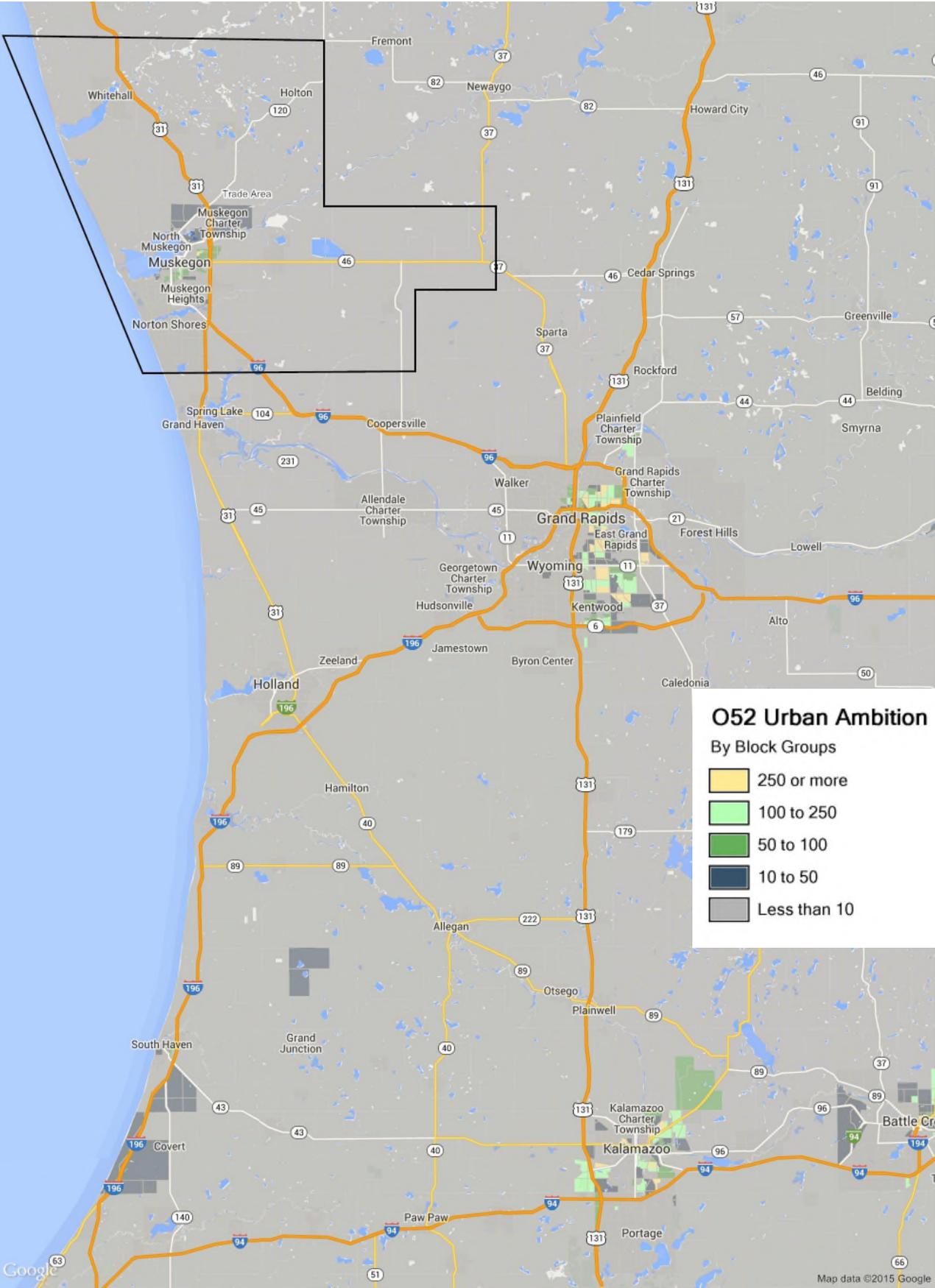
Exhibit DD.6



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Regional Perspective for Muskegon County, Michigan

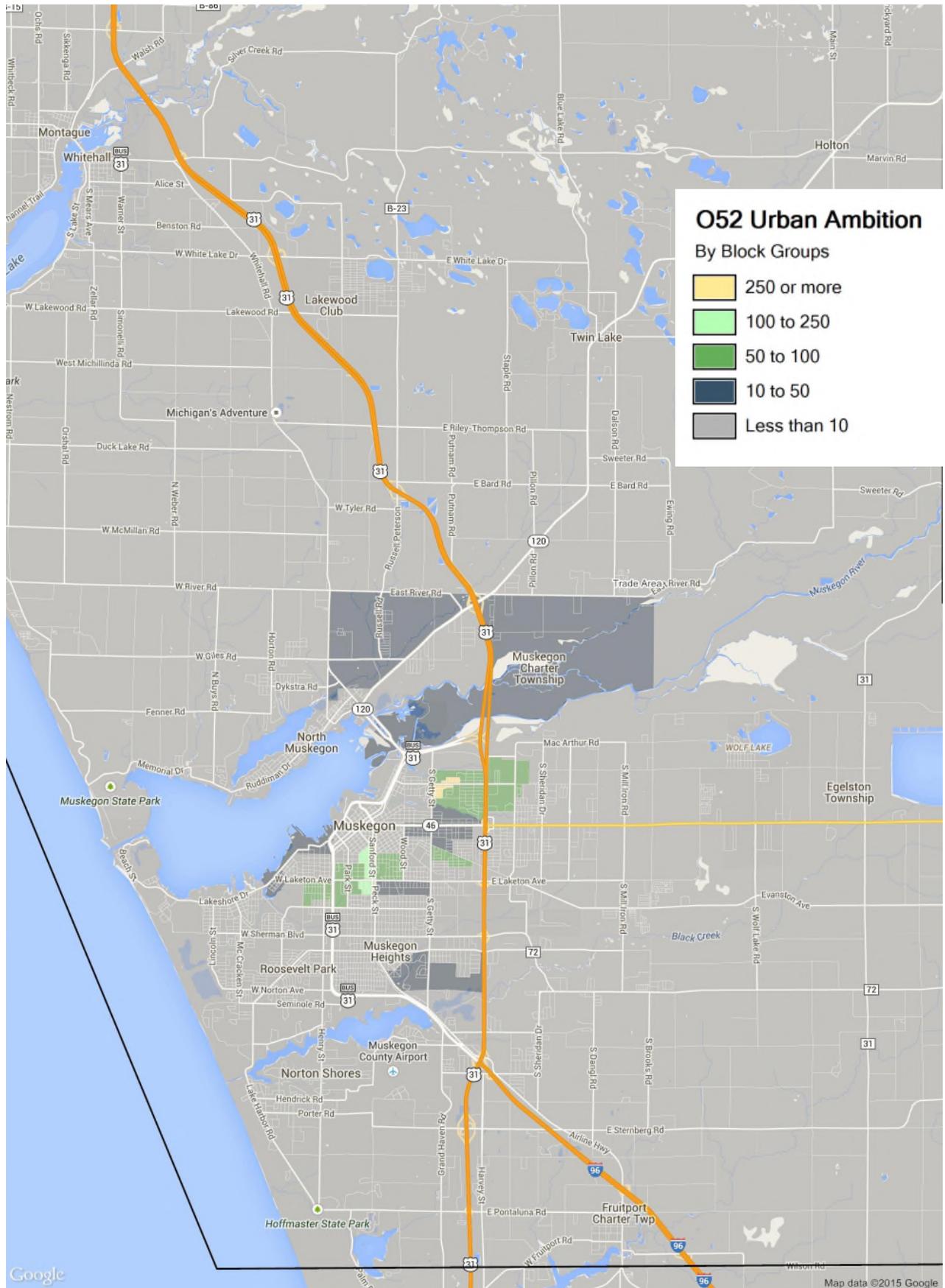
Exhibit DD.7



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Local Perspective for Muskegon County, Michigan

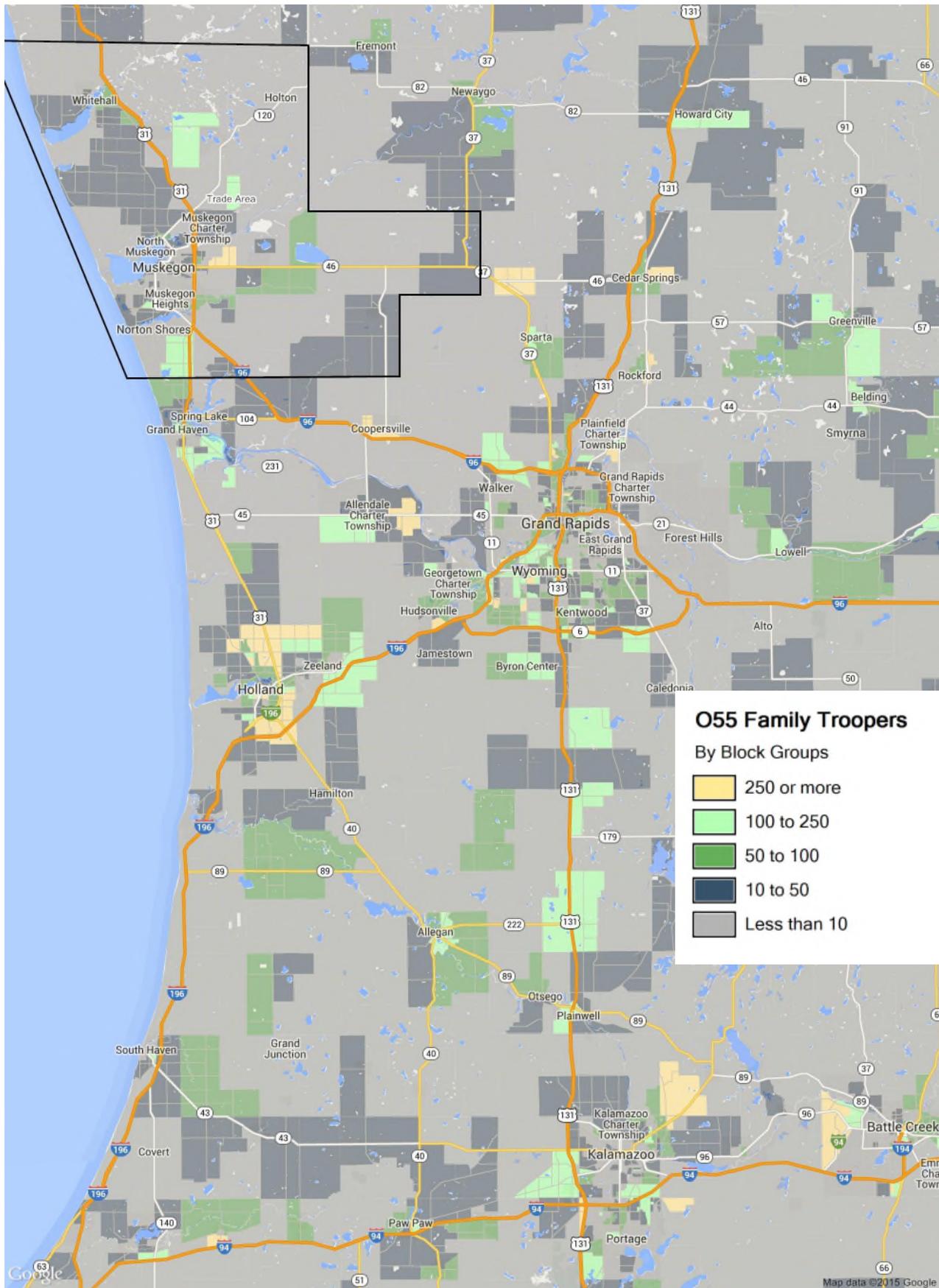
Exhibit DD.8



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

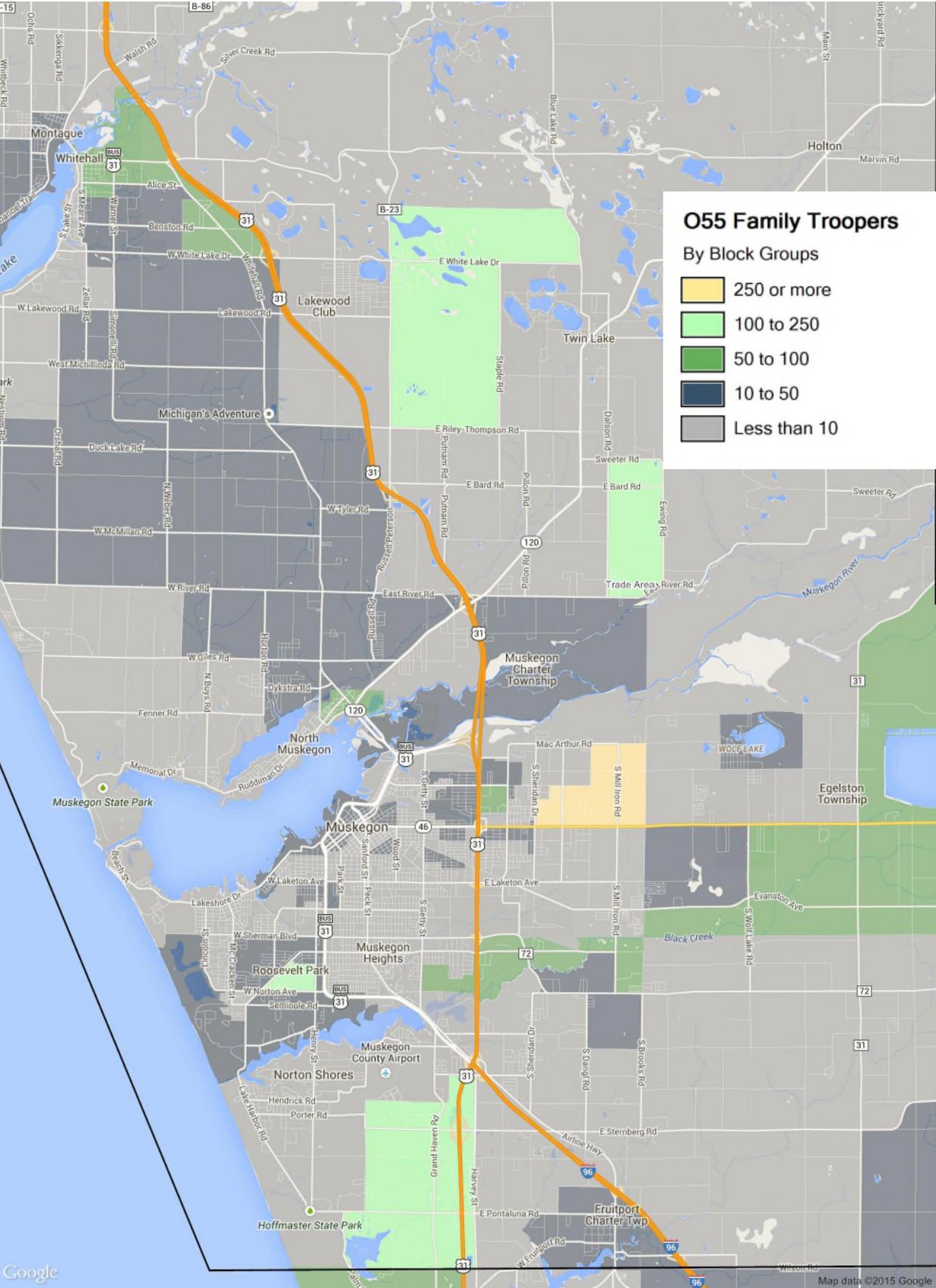
Spatial Distribution of Selected Primary Target Market Regional Perspective for Muskegon County, Michigan

Exhibit DD.9



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

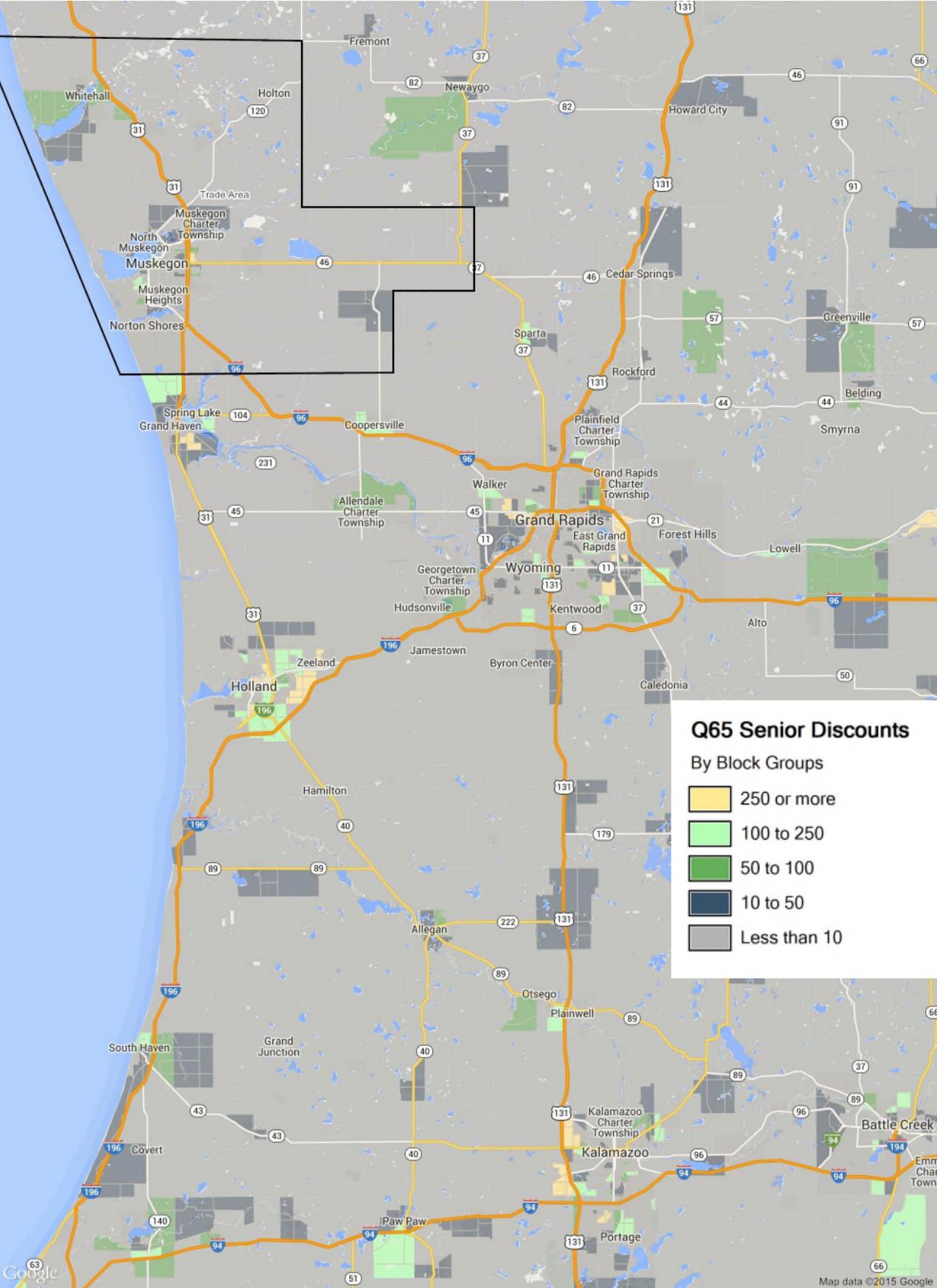
Spatial Distribution of Selected Primary Target Market
 Local Perspective for Muskegon County, Michigan



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Regional Perspective for Muskegon County, Michigan

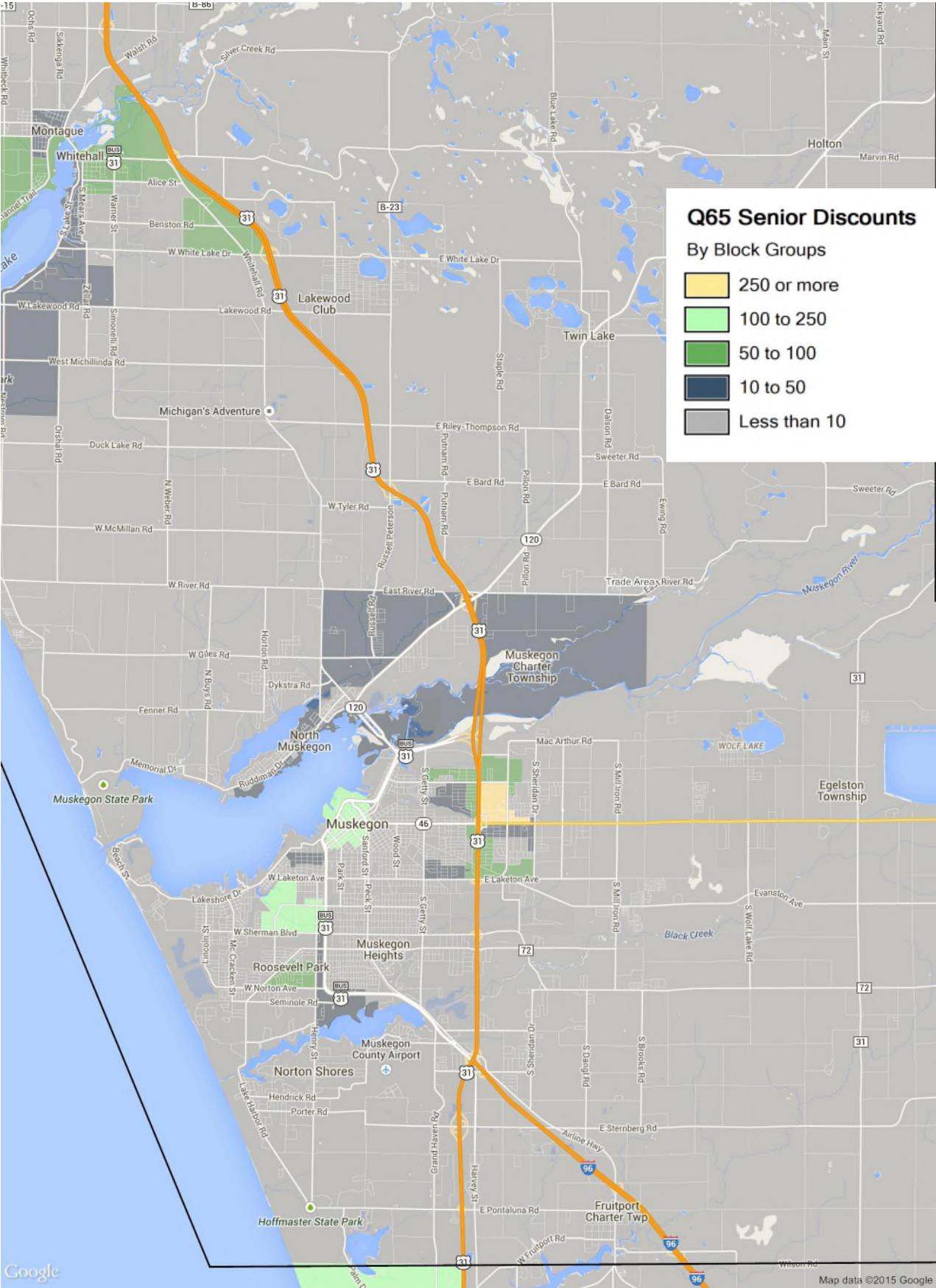
Exhibit DD.11



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market

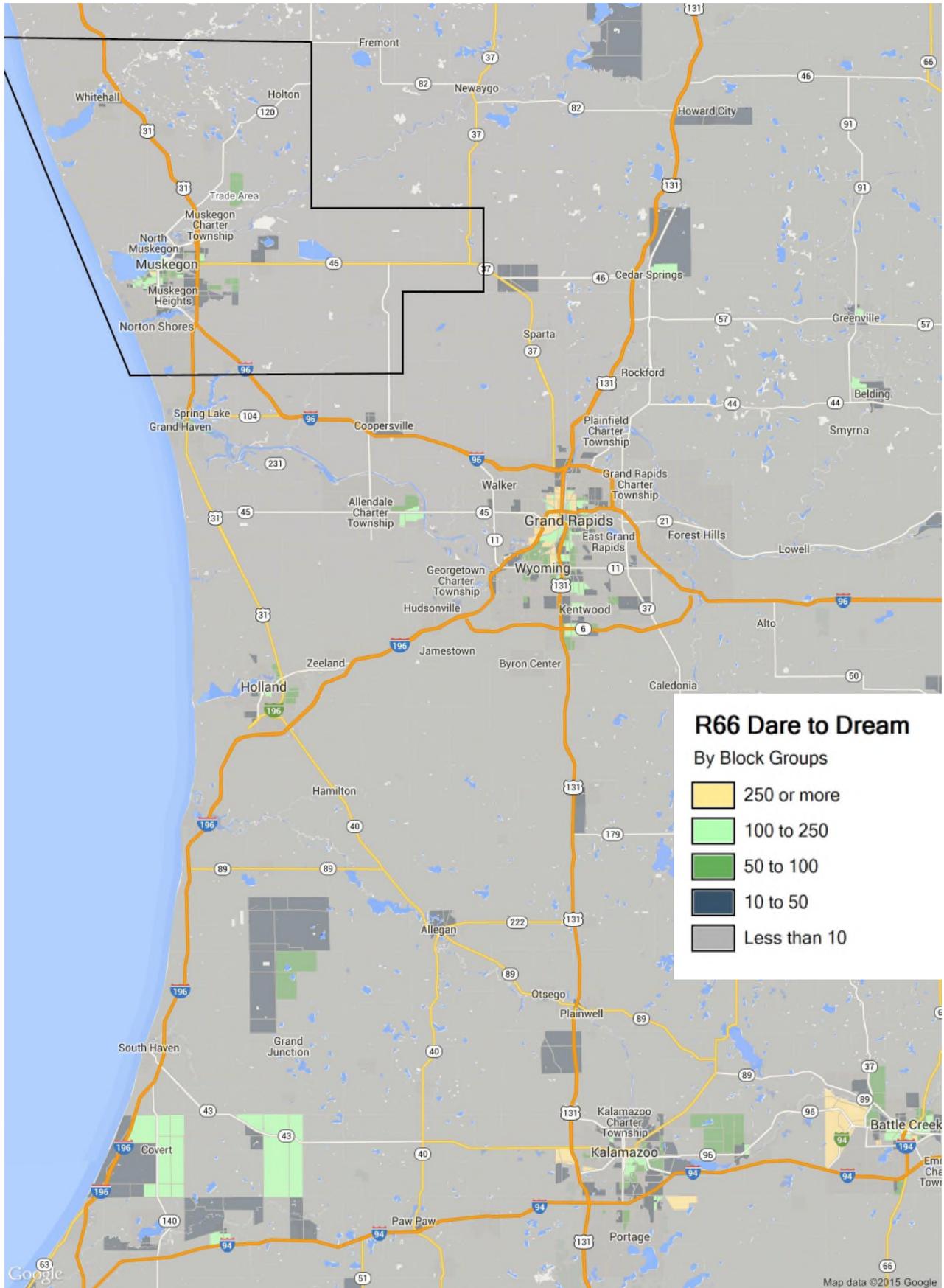
Local Perspective for Muskegon County, Michigan



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Regional Perspective for Muskegon County, Michigan

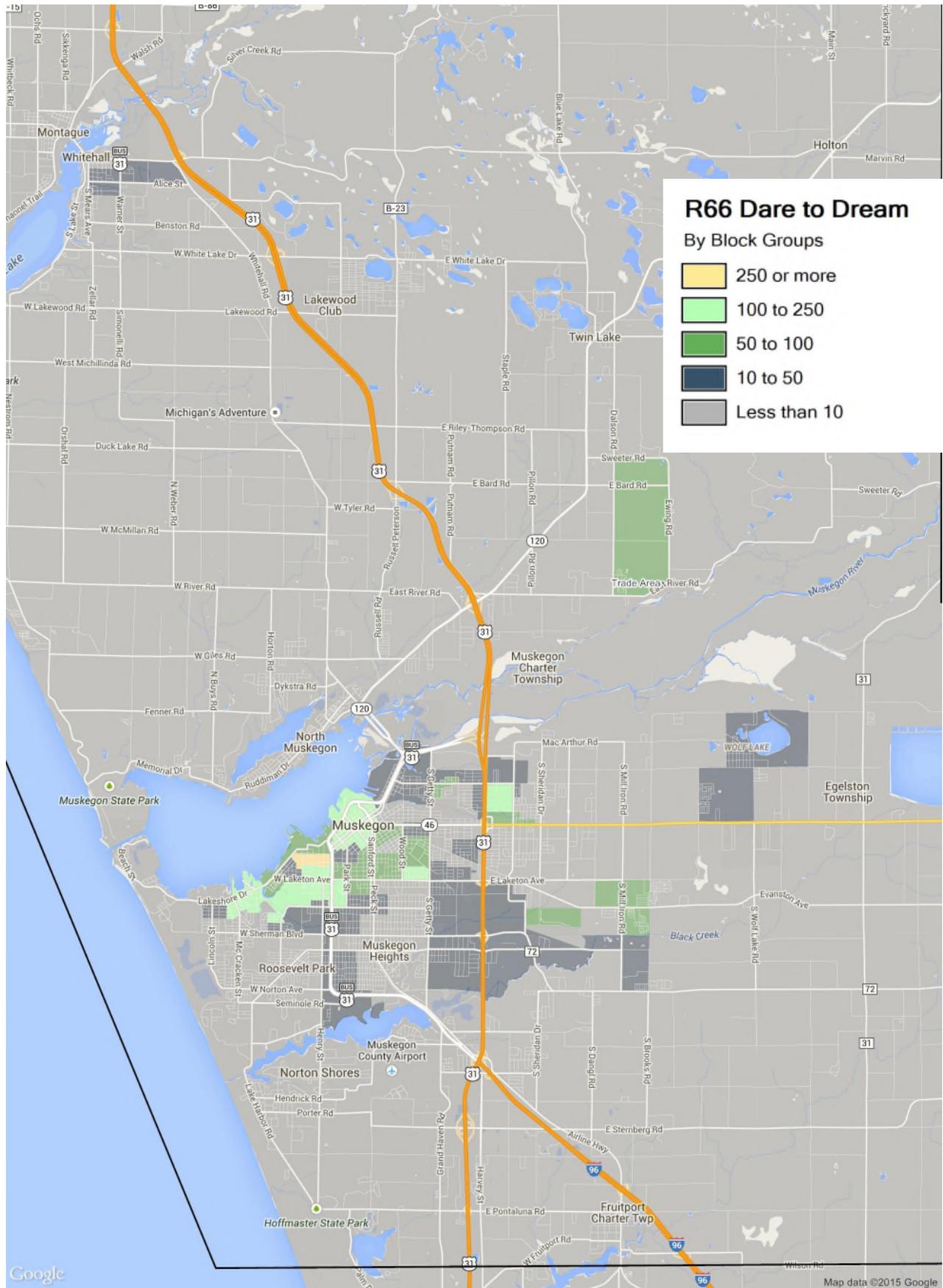
Exhibit DD.13



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Local Perspective for Muskegon County, Michigan

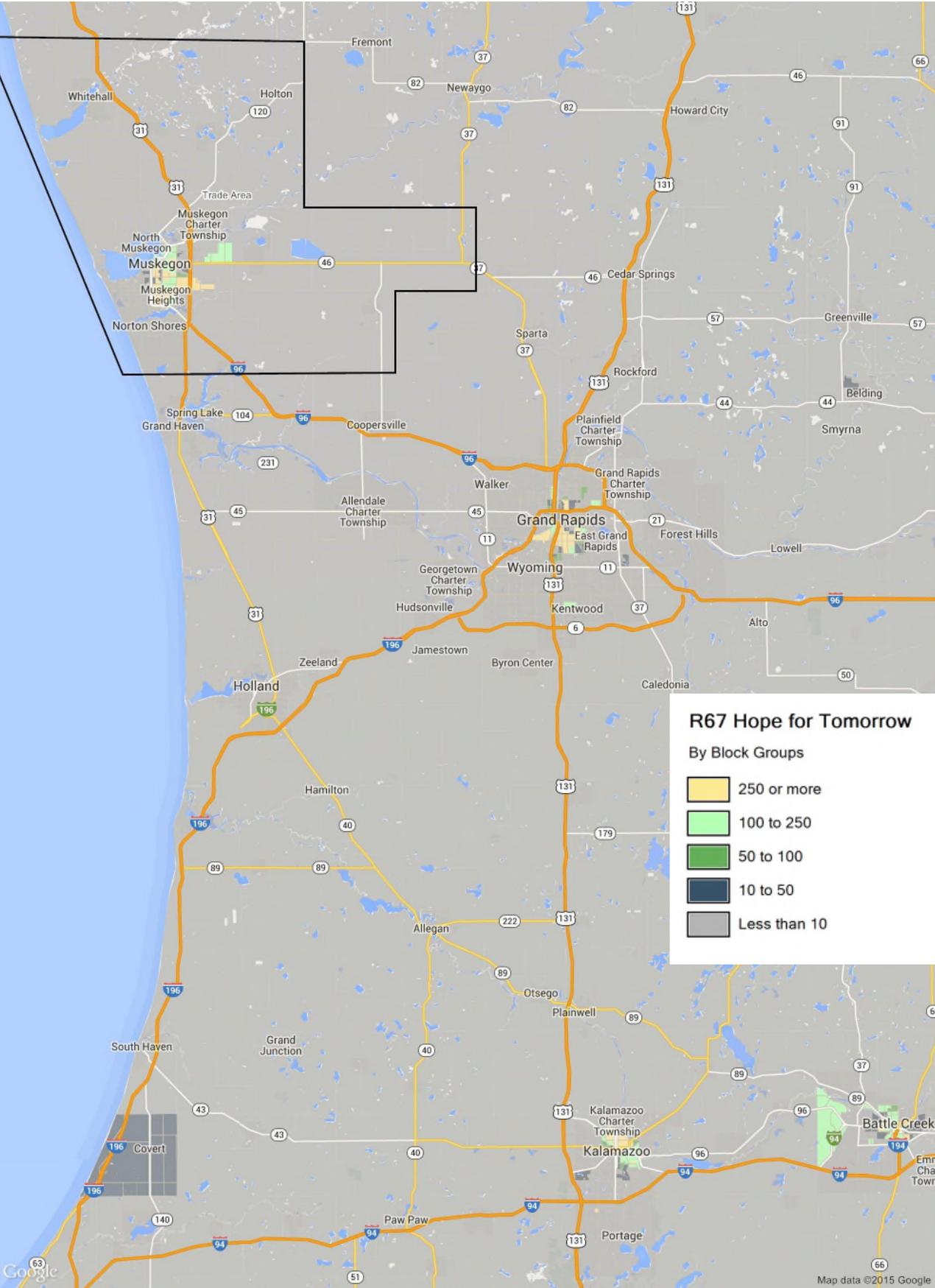
Exhibit DD.14



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market
Regional Perspective for Muskegon County, Michigan

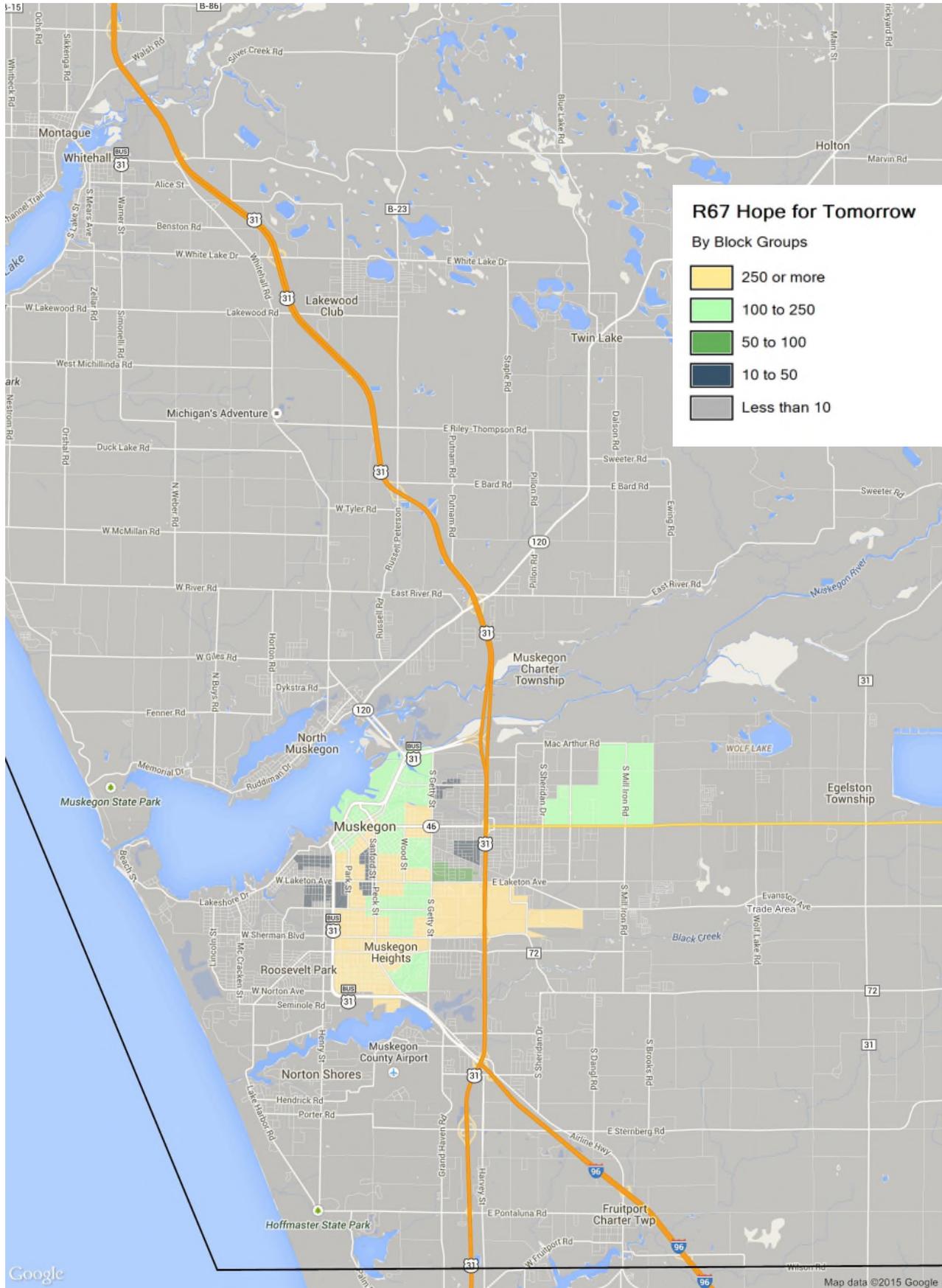
Exhibit DD.15



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Local Perspective for Muskegon County, Michigan

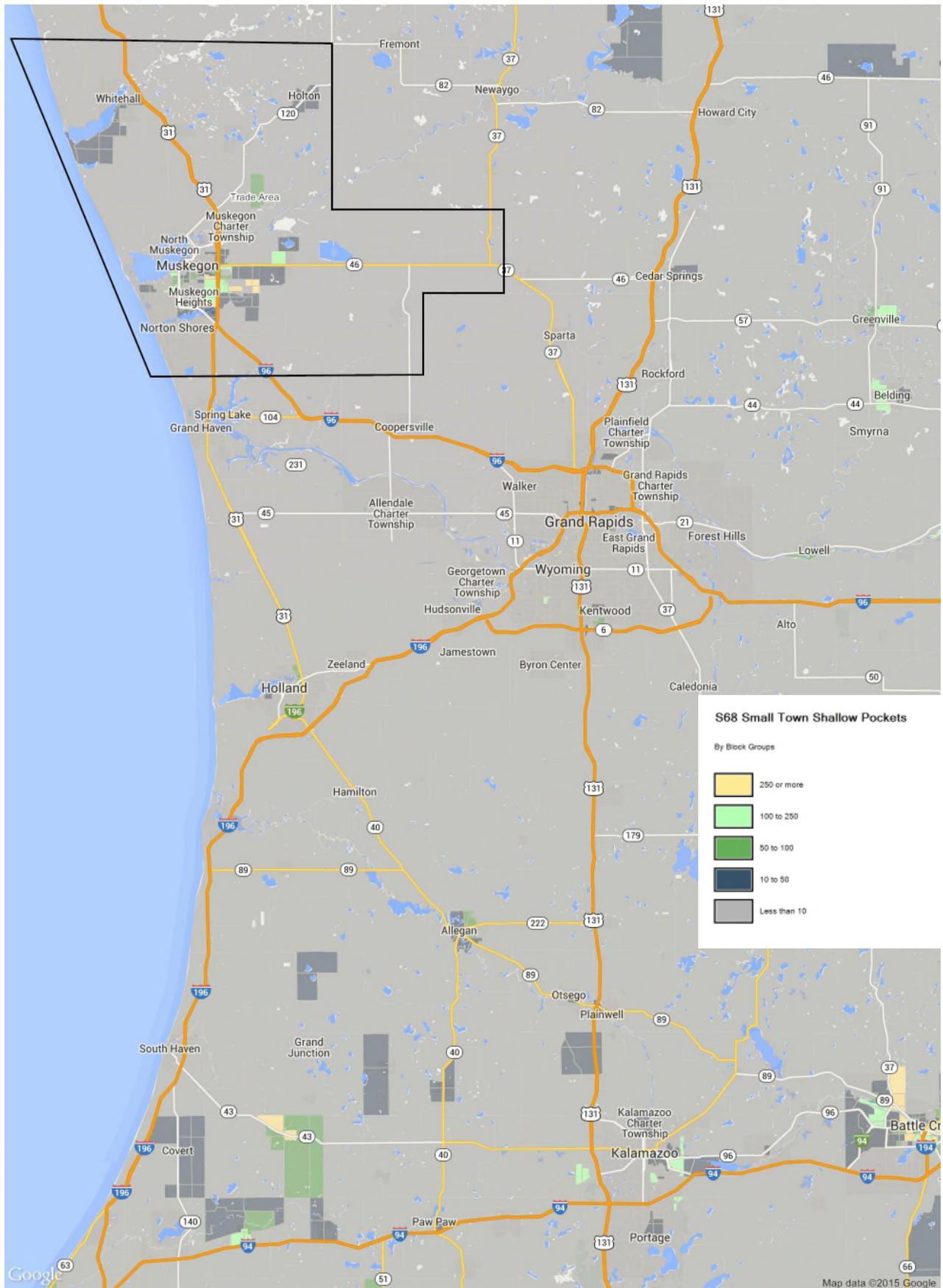
Exhibit DD.16



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Regional Perspective for Muskegon County, Michigan

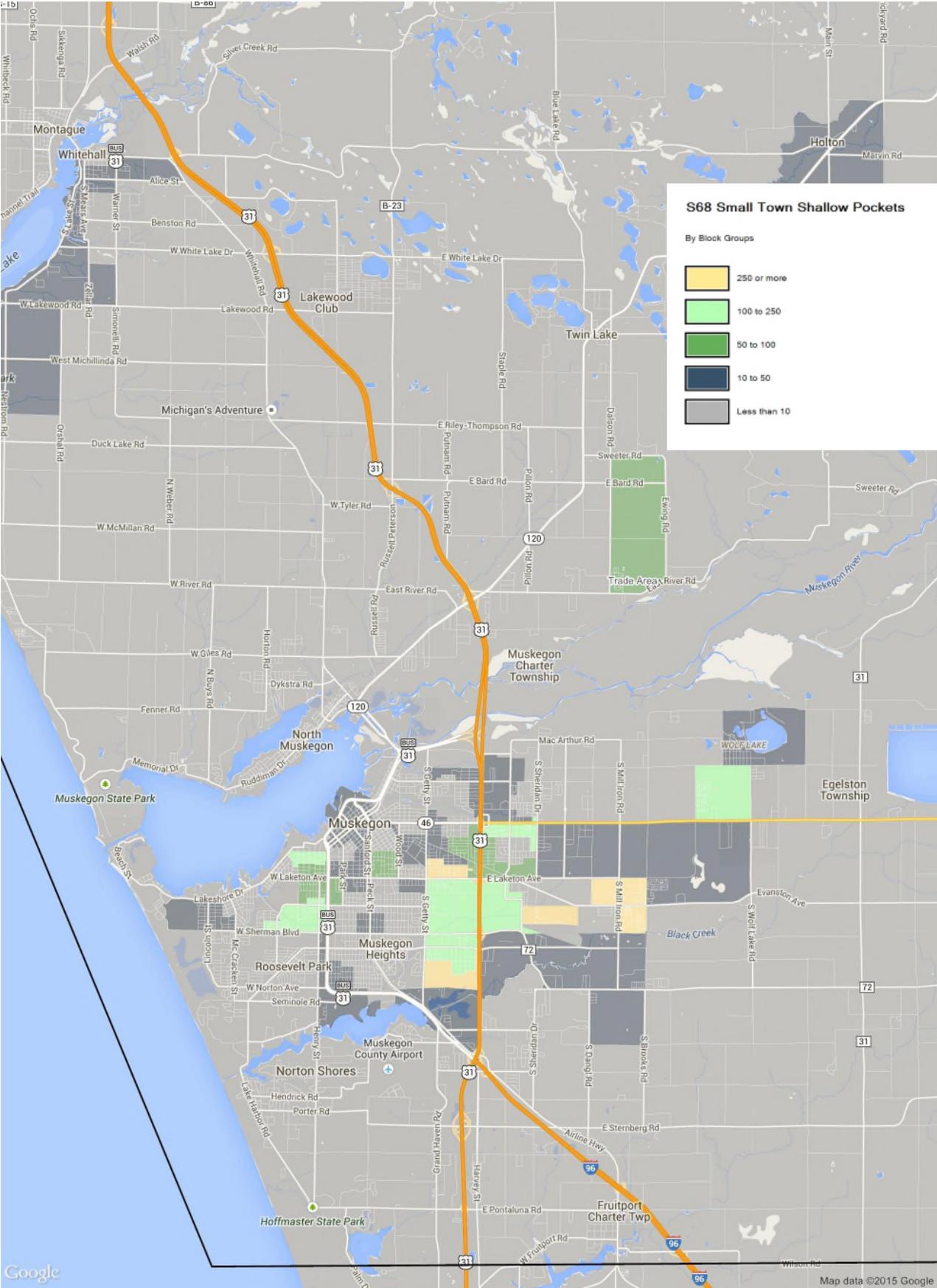
Exhibit DD.17



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market

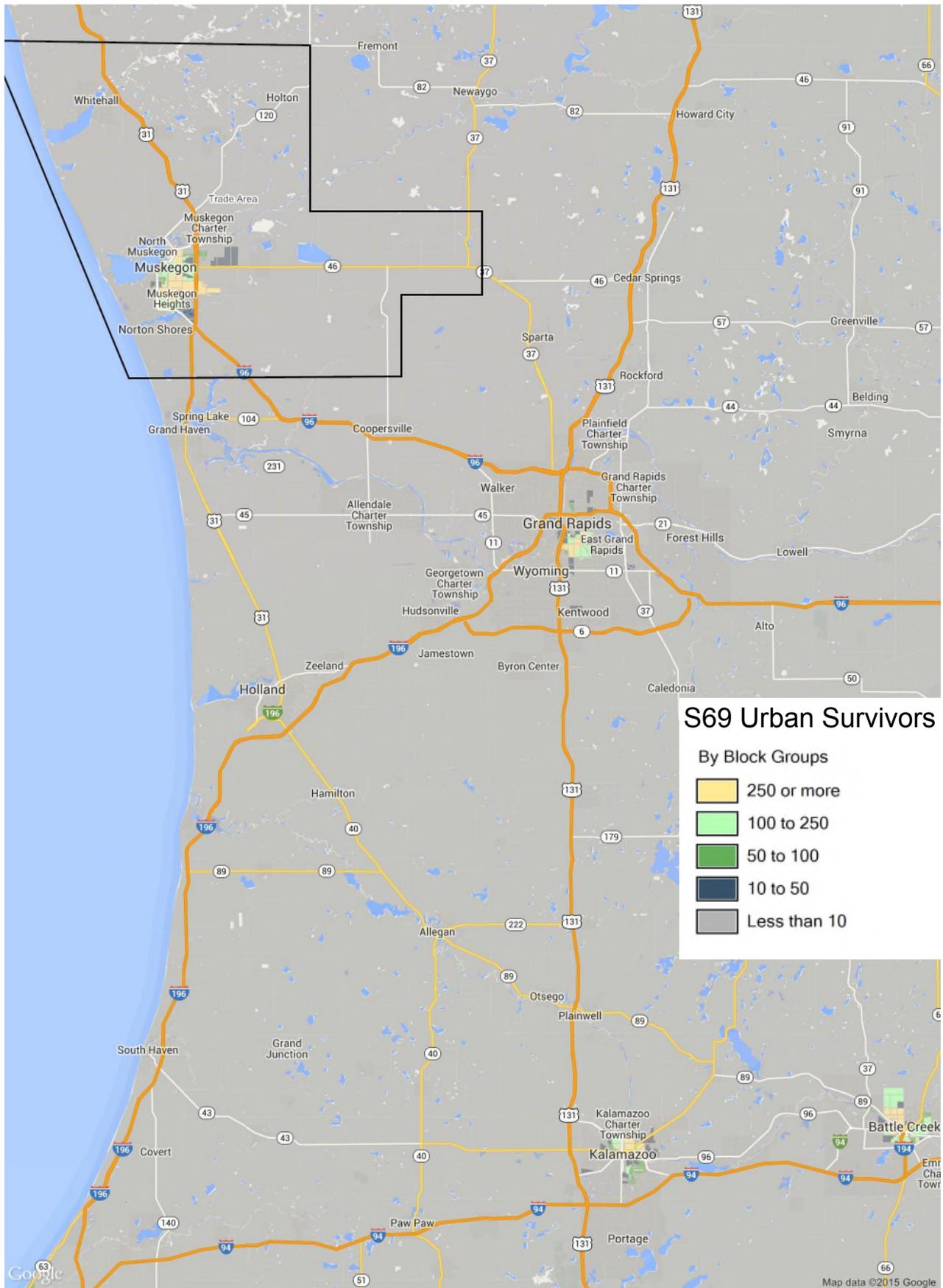
Local Perspective for Muskegon County, Michigan



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Regional Perspective for Muskegon County, Michigan

Exhibit DD.19

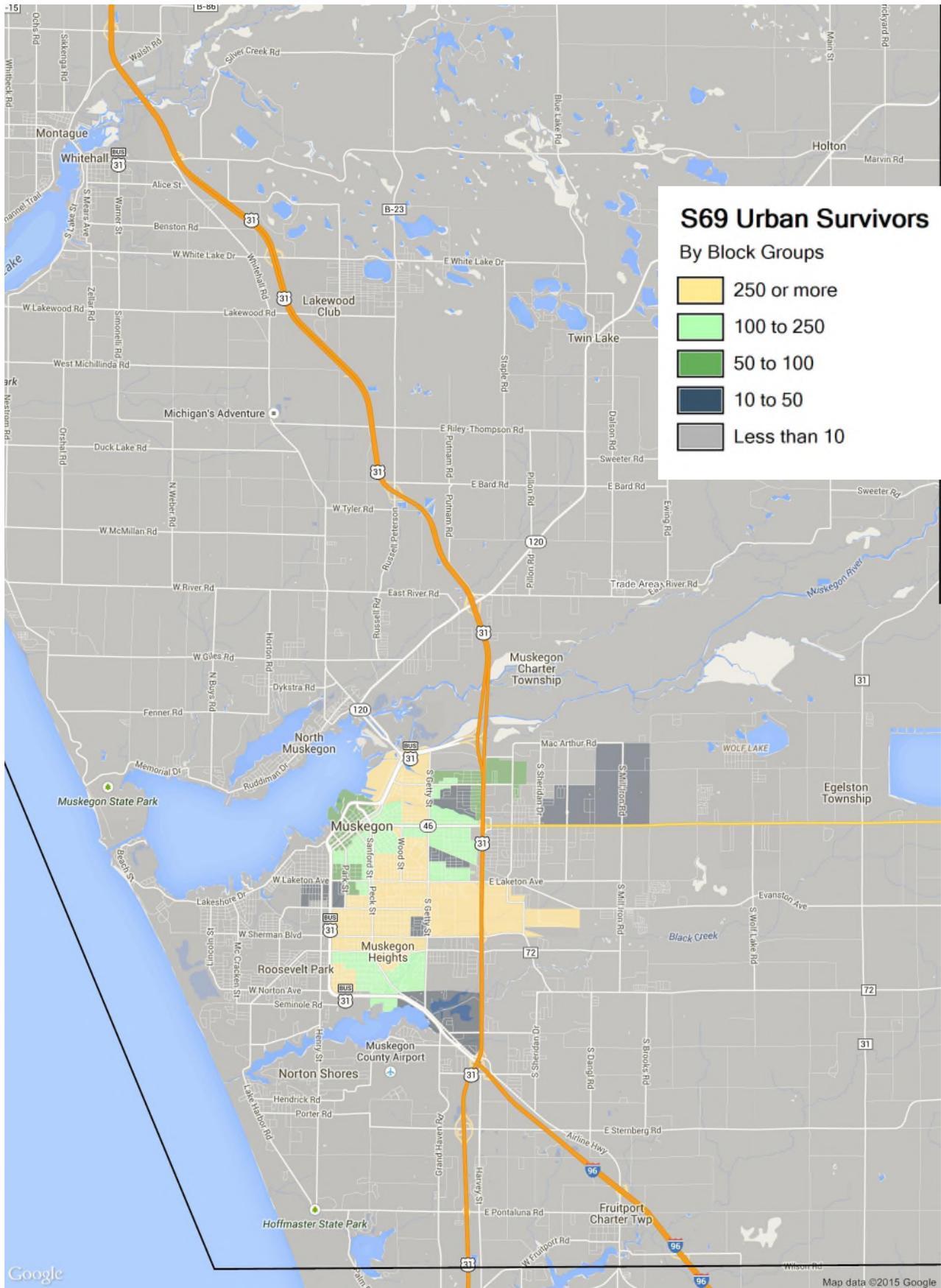


Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market

Local Perspective for Muskegon County, Michigan

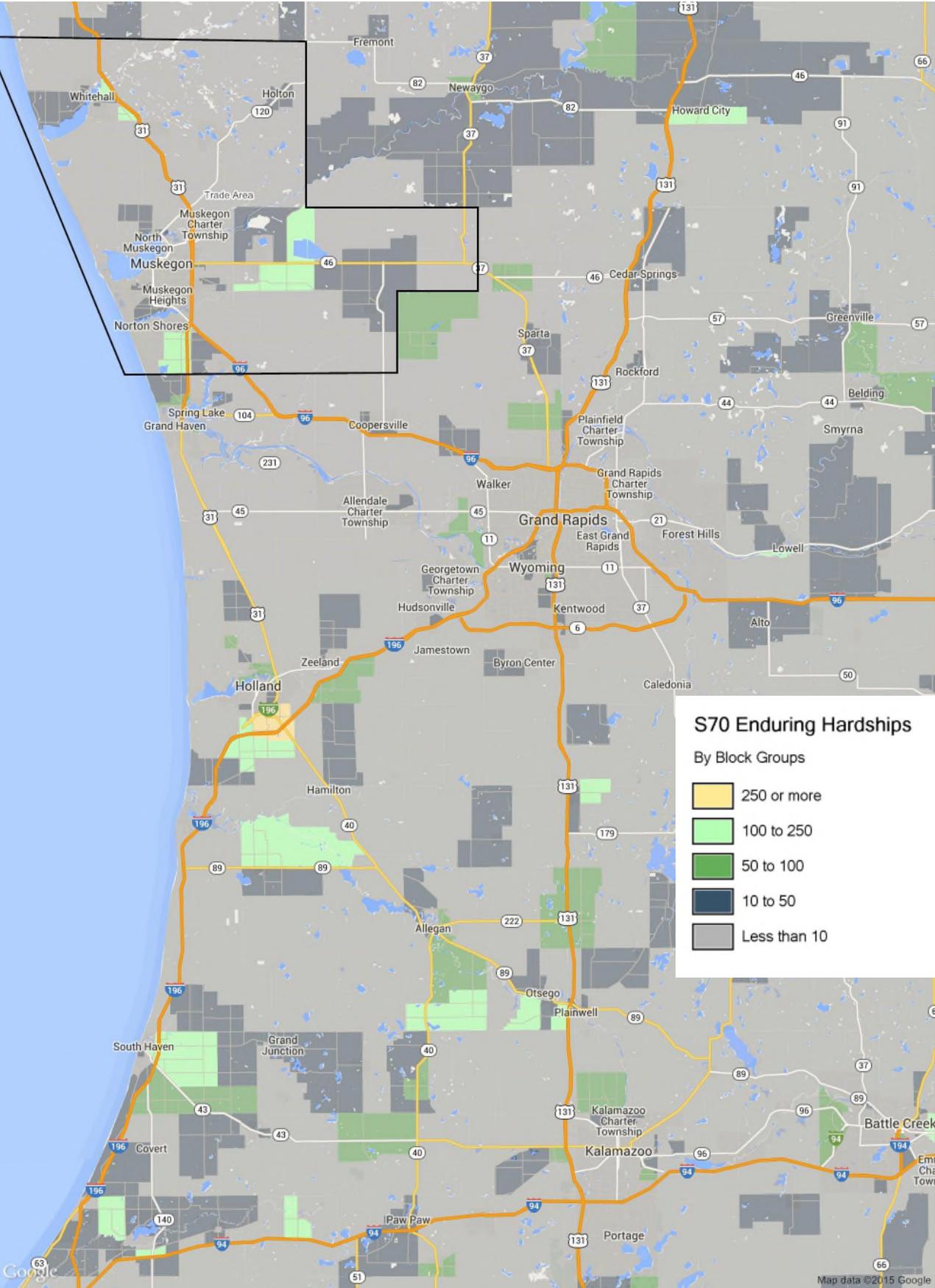
Exhibit DD.20



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Regional Perspective for Muskegon County, Michigan

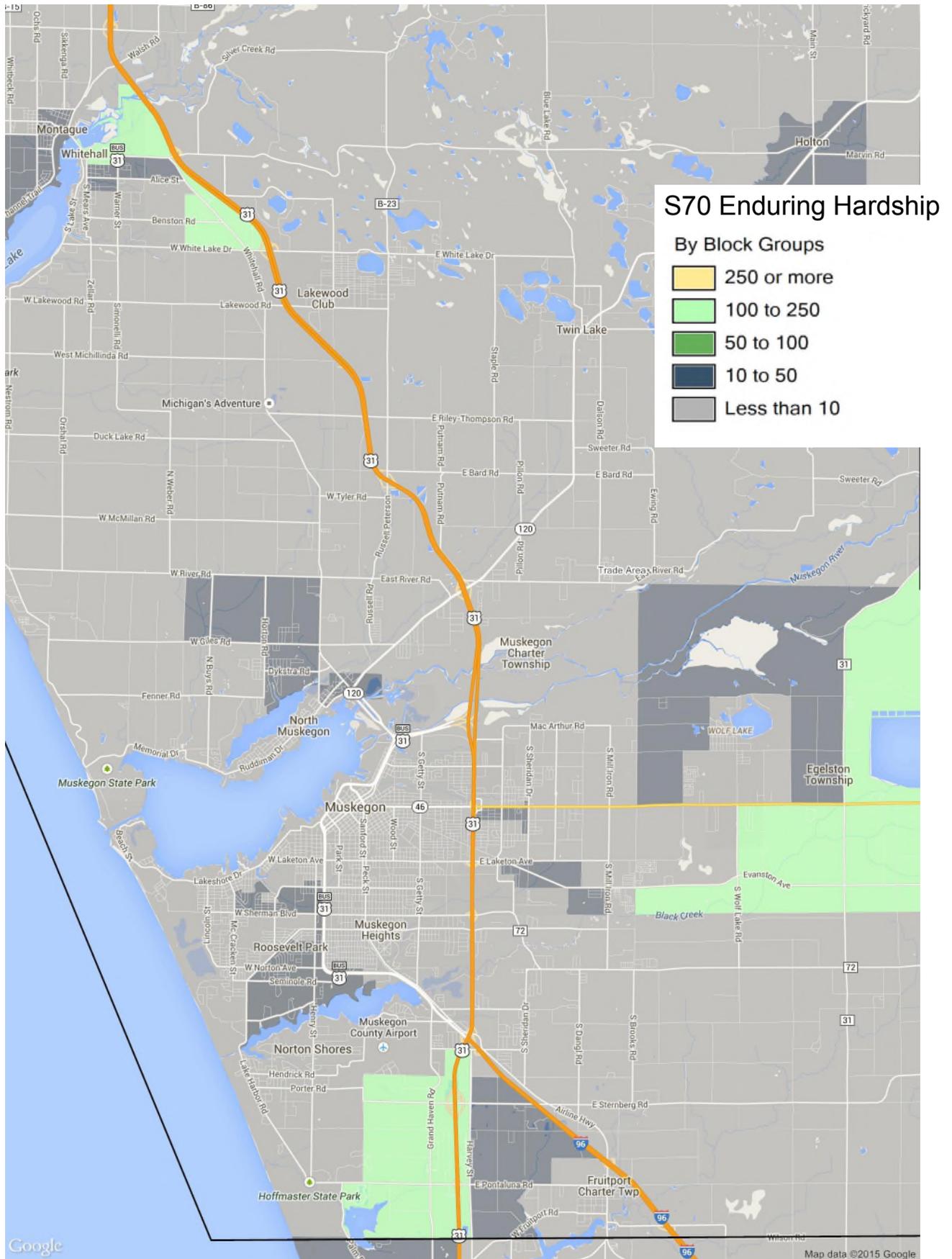
Exhibit DD.21



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Local Perspective for Muskegon County, Michigan

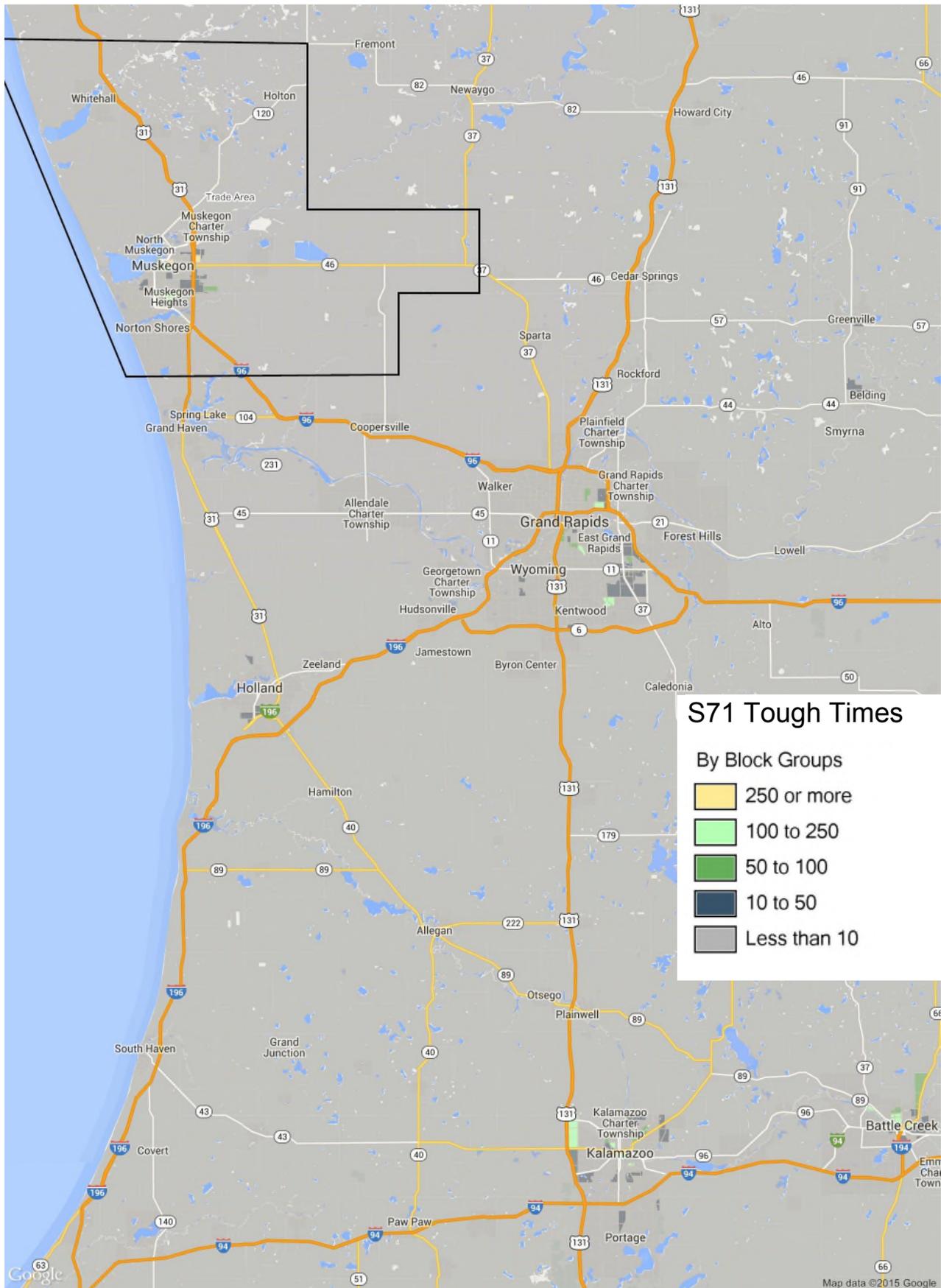
Exhibit DD.22



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

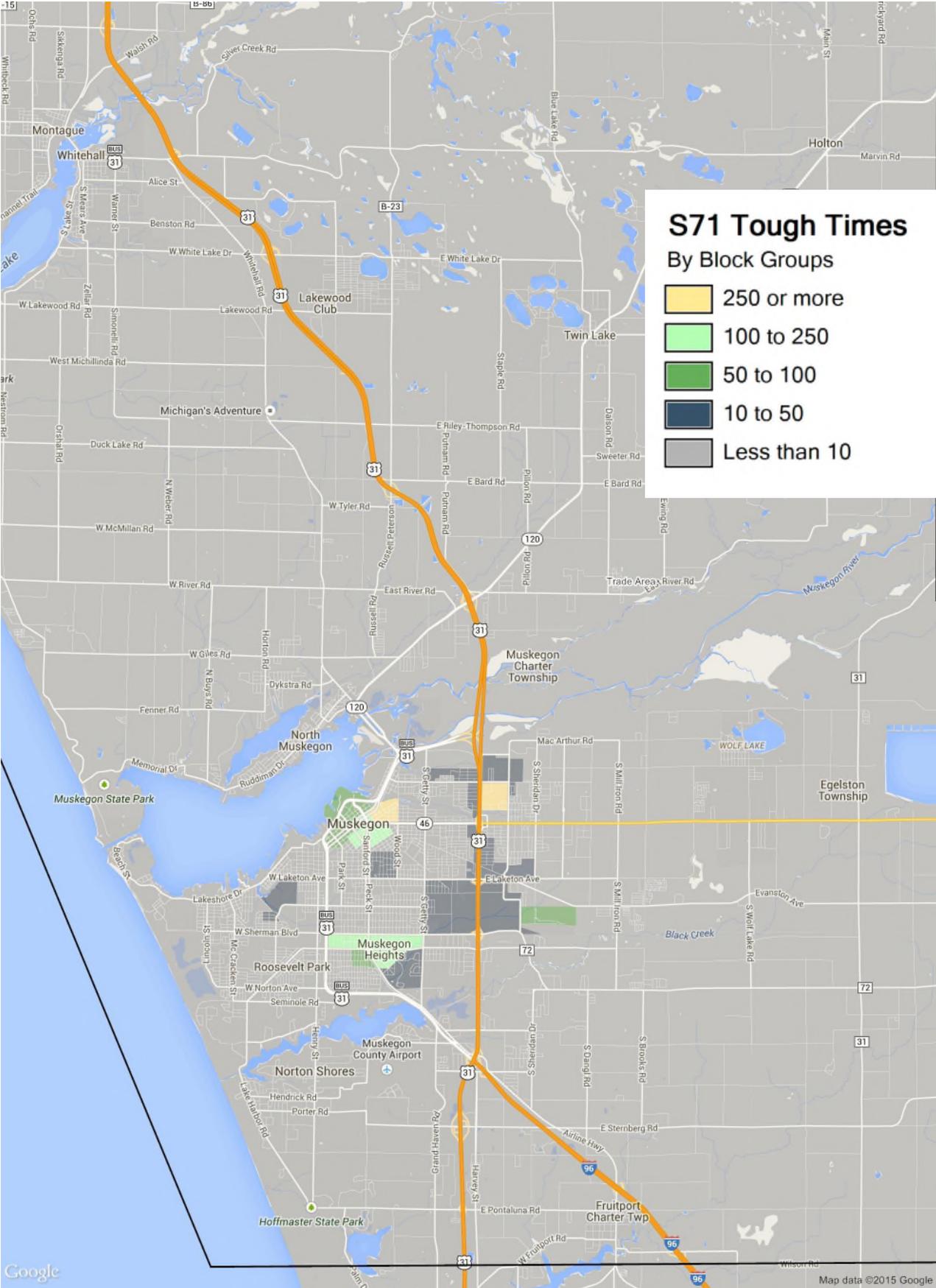
Spatial Distribution of Selected Primary Target Market Regional Perspective for Muskegon County, Michigan

Exhibit DD.23



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Primary Target Market Local Perspective for Muskegon County, Michigan



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

The TMA Workbook

Muskegon County, Michigan

Upside Target Maps

June 22, 2015



Section EE



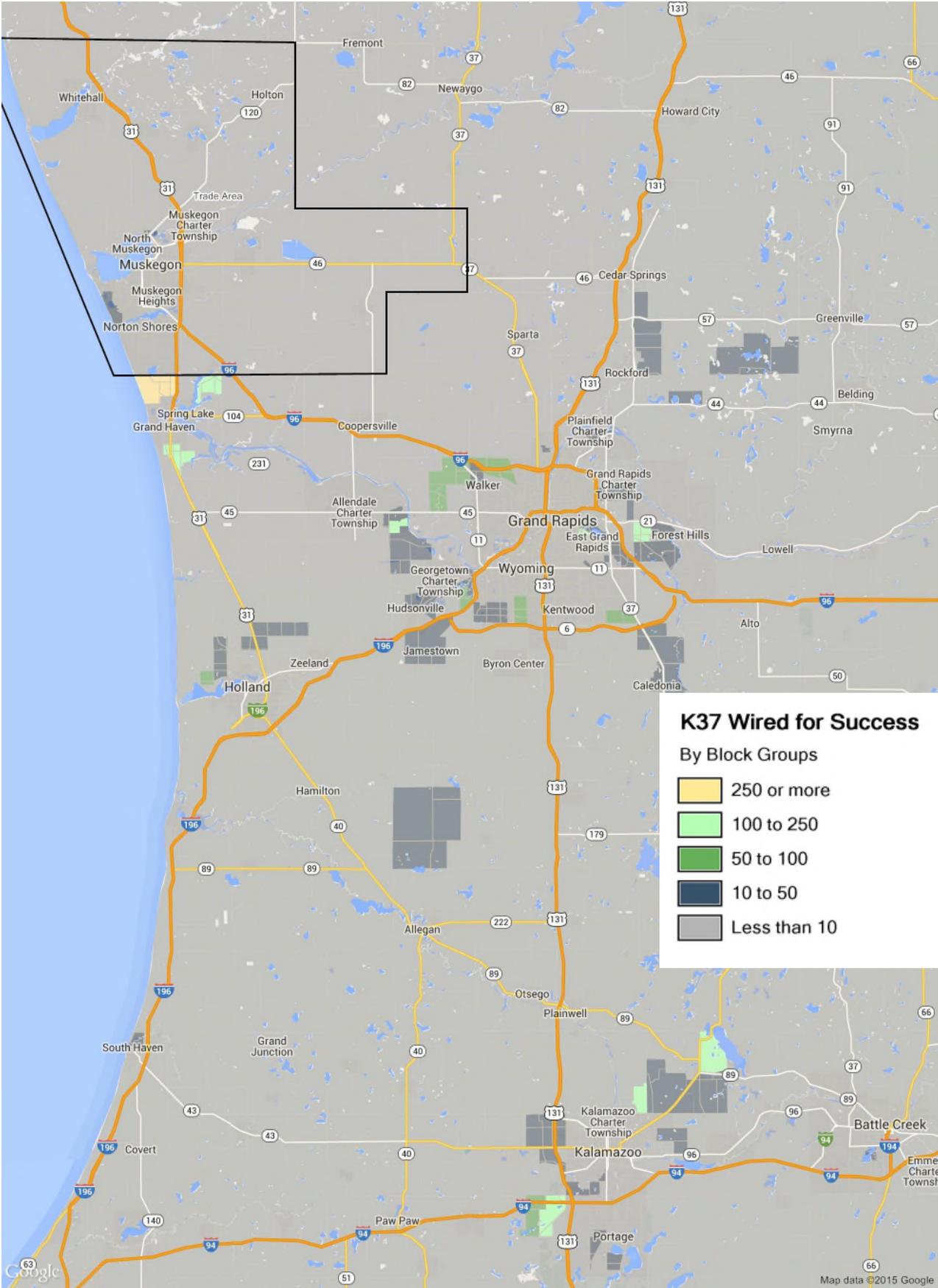
Prepared for:
Muskegon County, Michigan
Partner Communities



Prepared By:



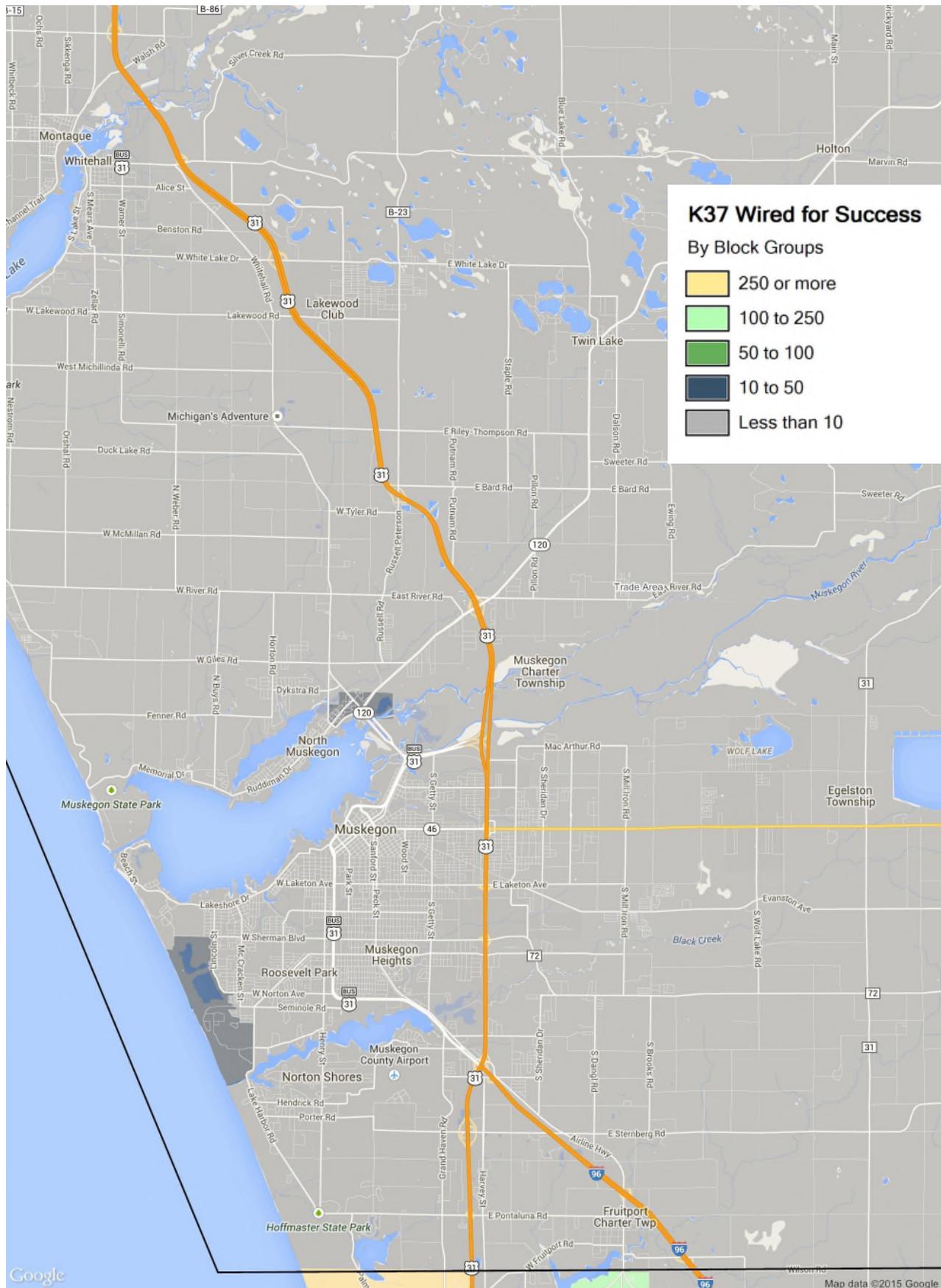
Spatial Distribution of Selected Upside Target Market Regional Perspective for Muskegon County, Michigan



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Upside Target Market Local Perspective for Muskegon County, Michigan

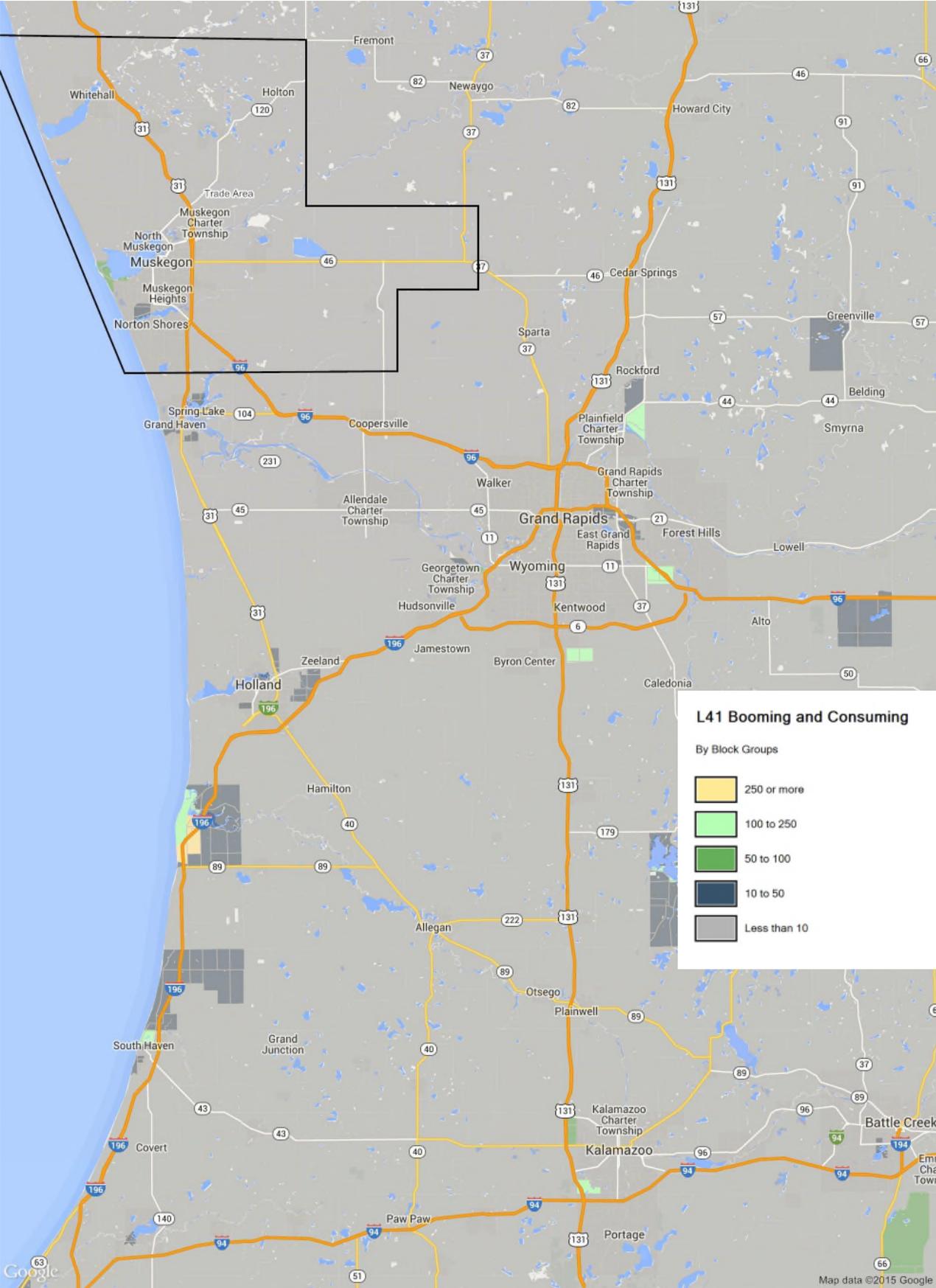
Exhibit EE.2



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Upside Target Market Regional Perspective for Muskegon County, Michigan

Exhibit EE.3

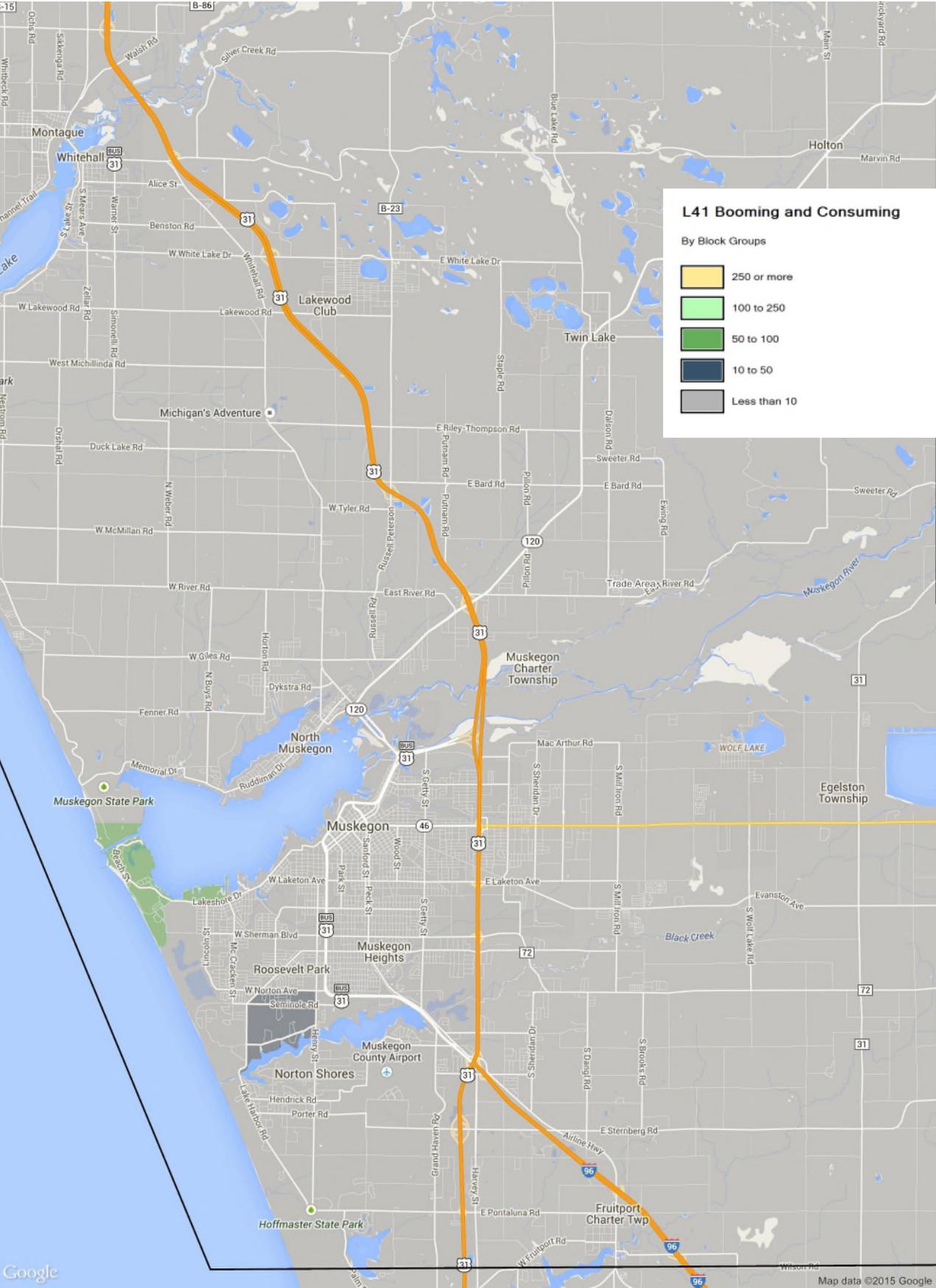


Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Upside Target Market

Local Perspective for Muskegon County, Michigan

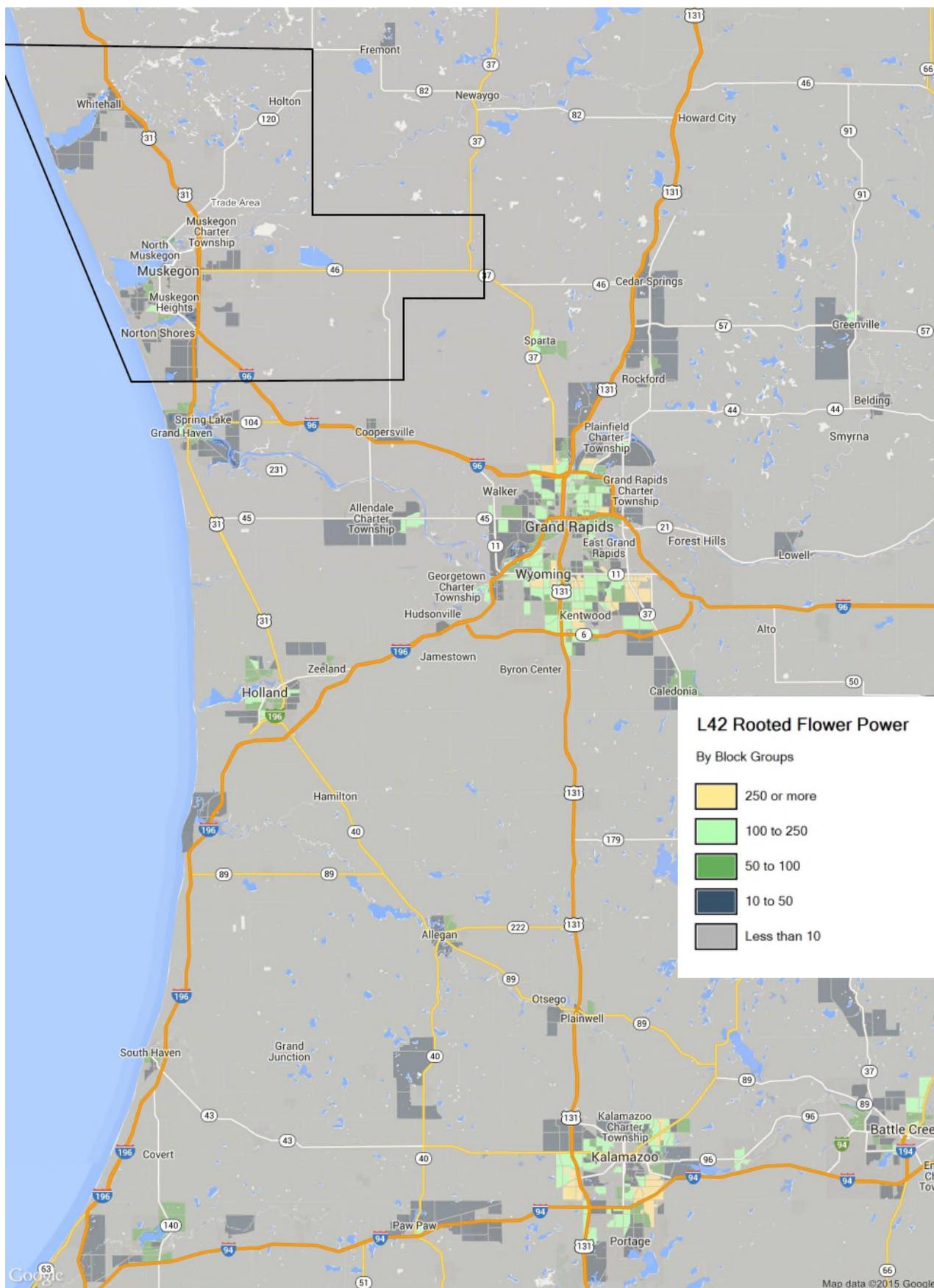
Exhibit EE.4



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

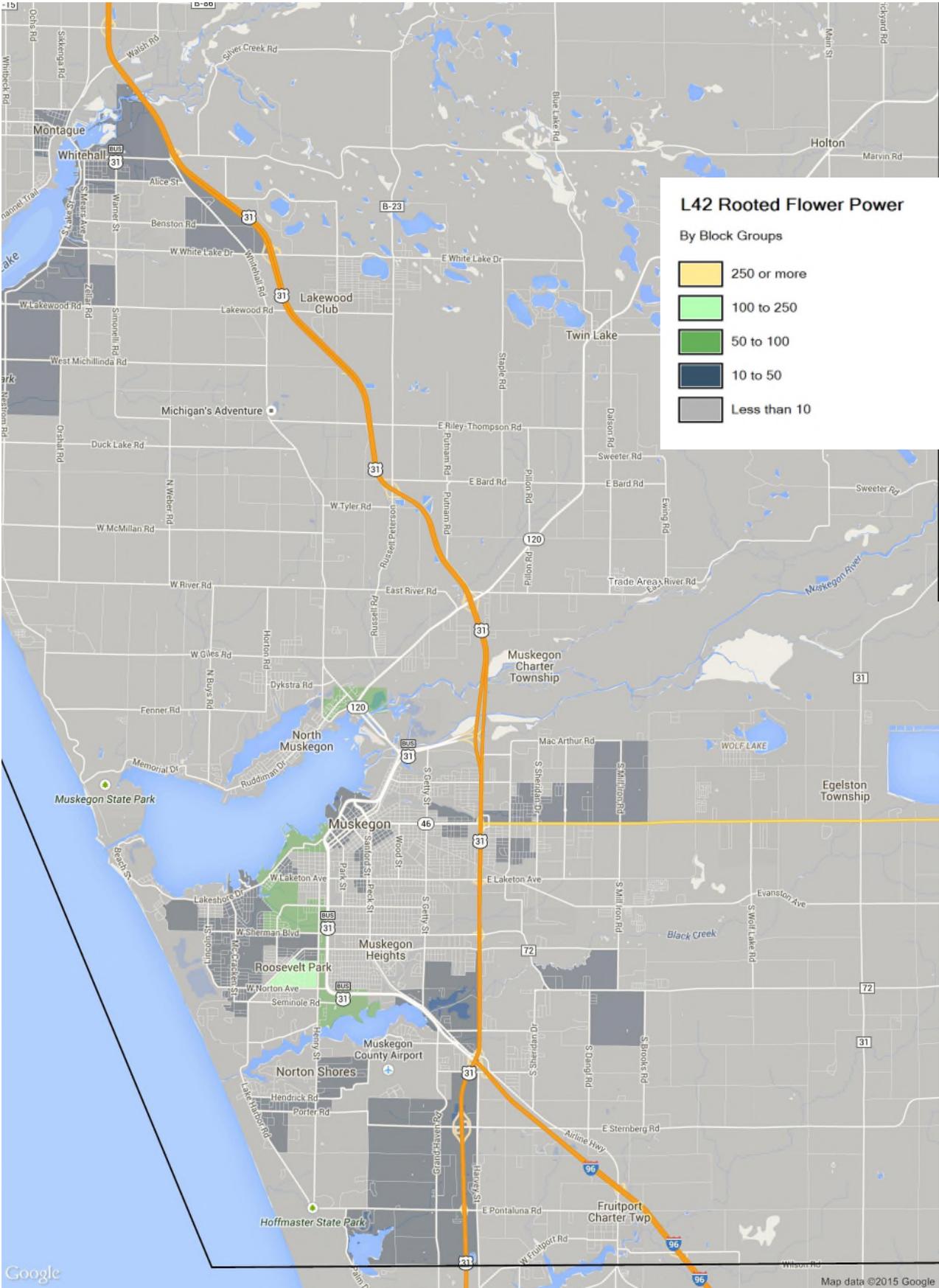
Spatial Distribution of Selected Upside Target Market Regional Perspective for Muskegon County, Michigan

Exhibit EE.5



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

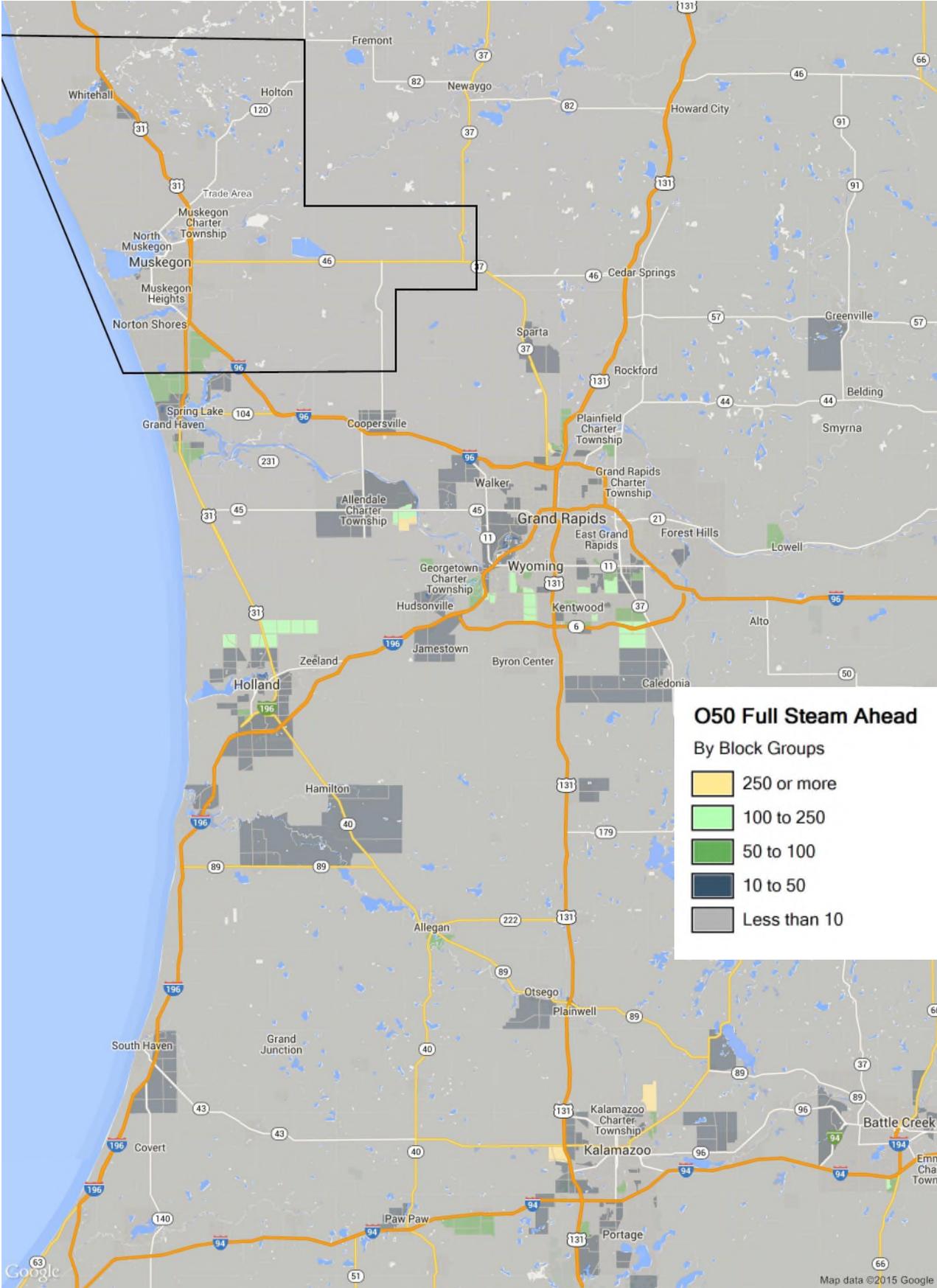
Spatial Distribution of Selected Upside Target Market Local Perspective for Muskegon County, Michigan



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Upside Target Market Regional Perspective for Muskegon County, Michigan

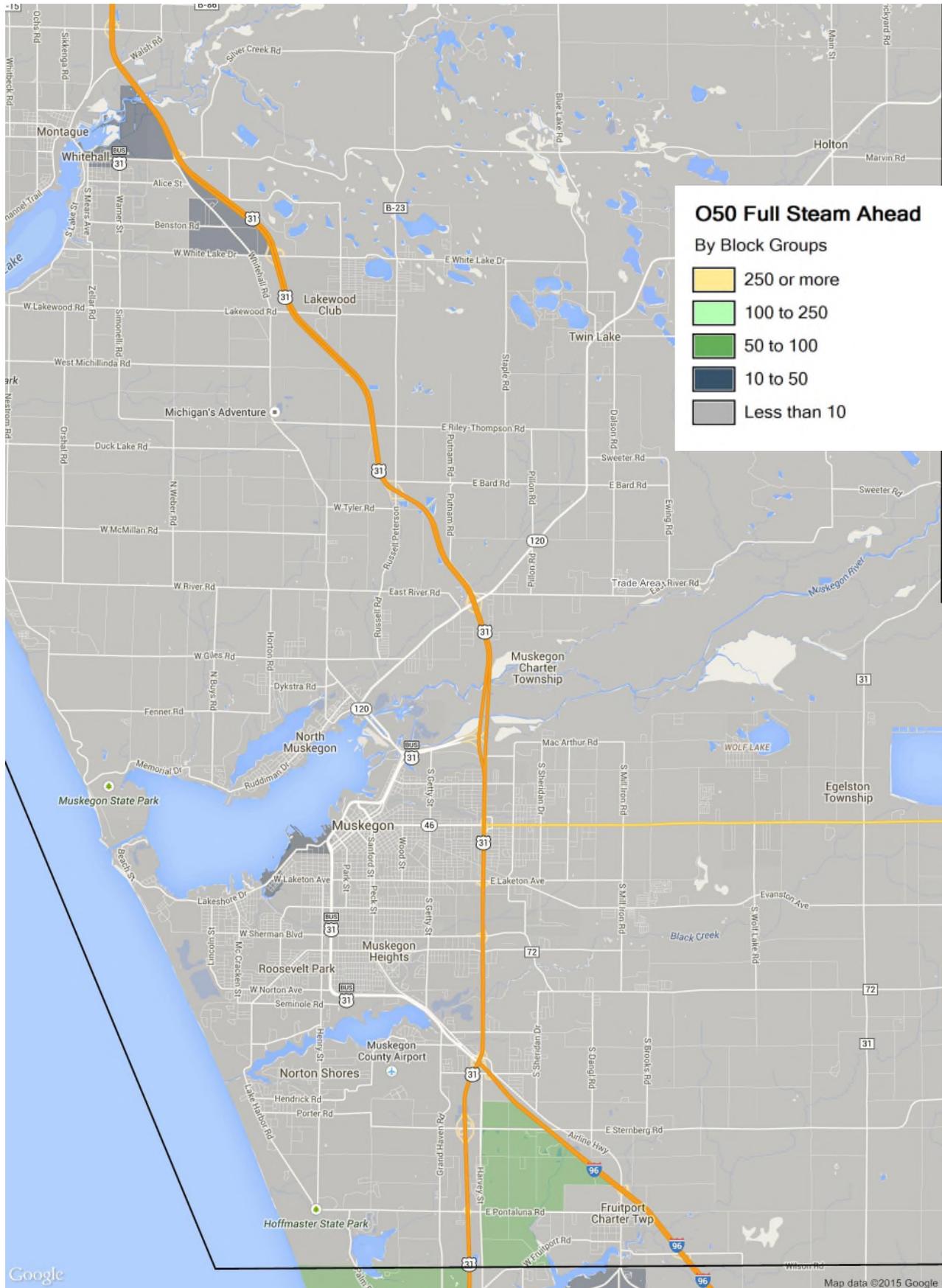
Exhibit EE.7



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Upside Target Market Local Perspective for Muskegon County, Michigan

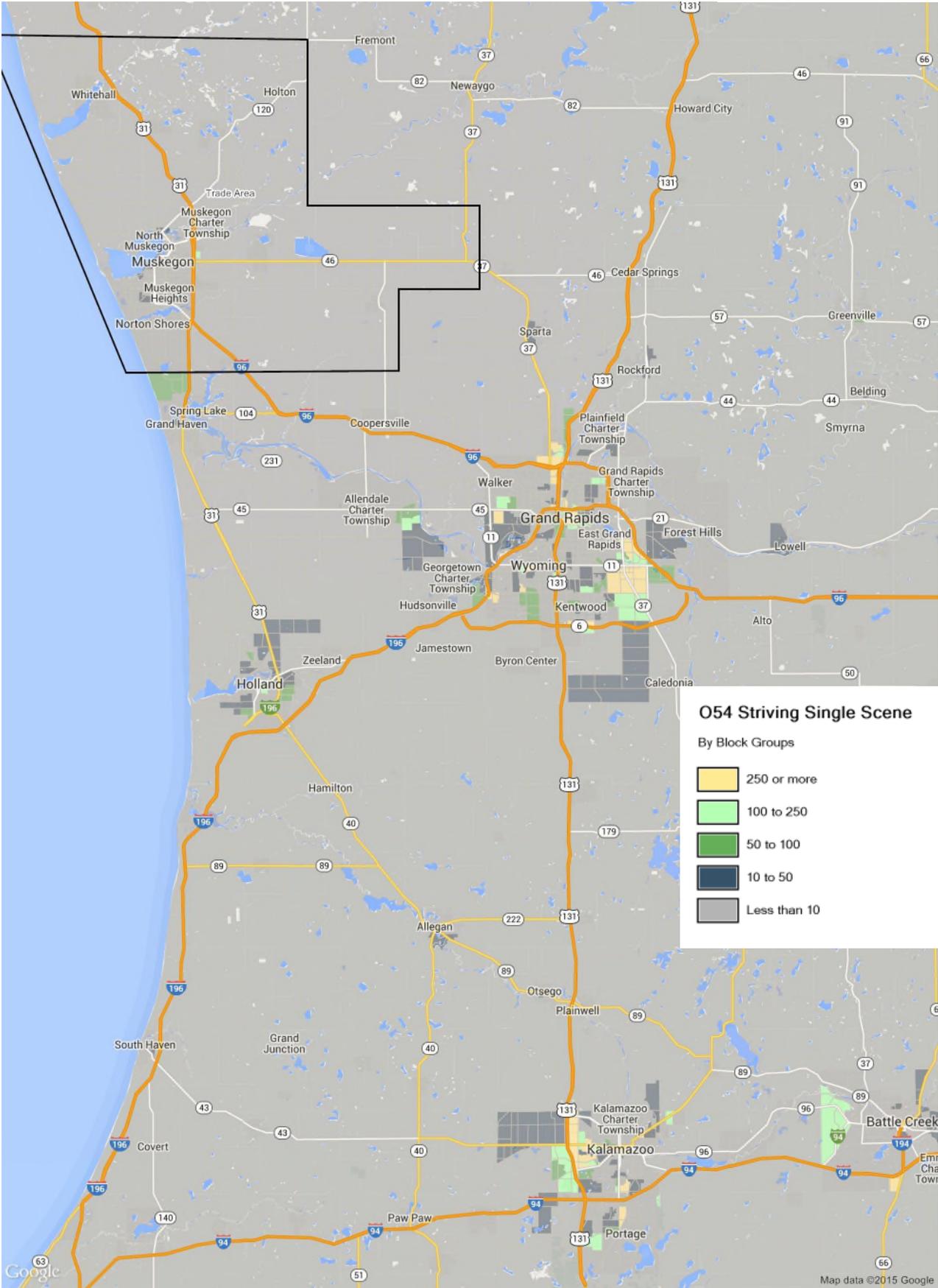
Exhibit EE.8



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Upside Target Market
Regional Perspective for Muskegon County, Michigan

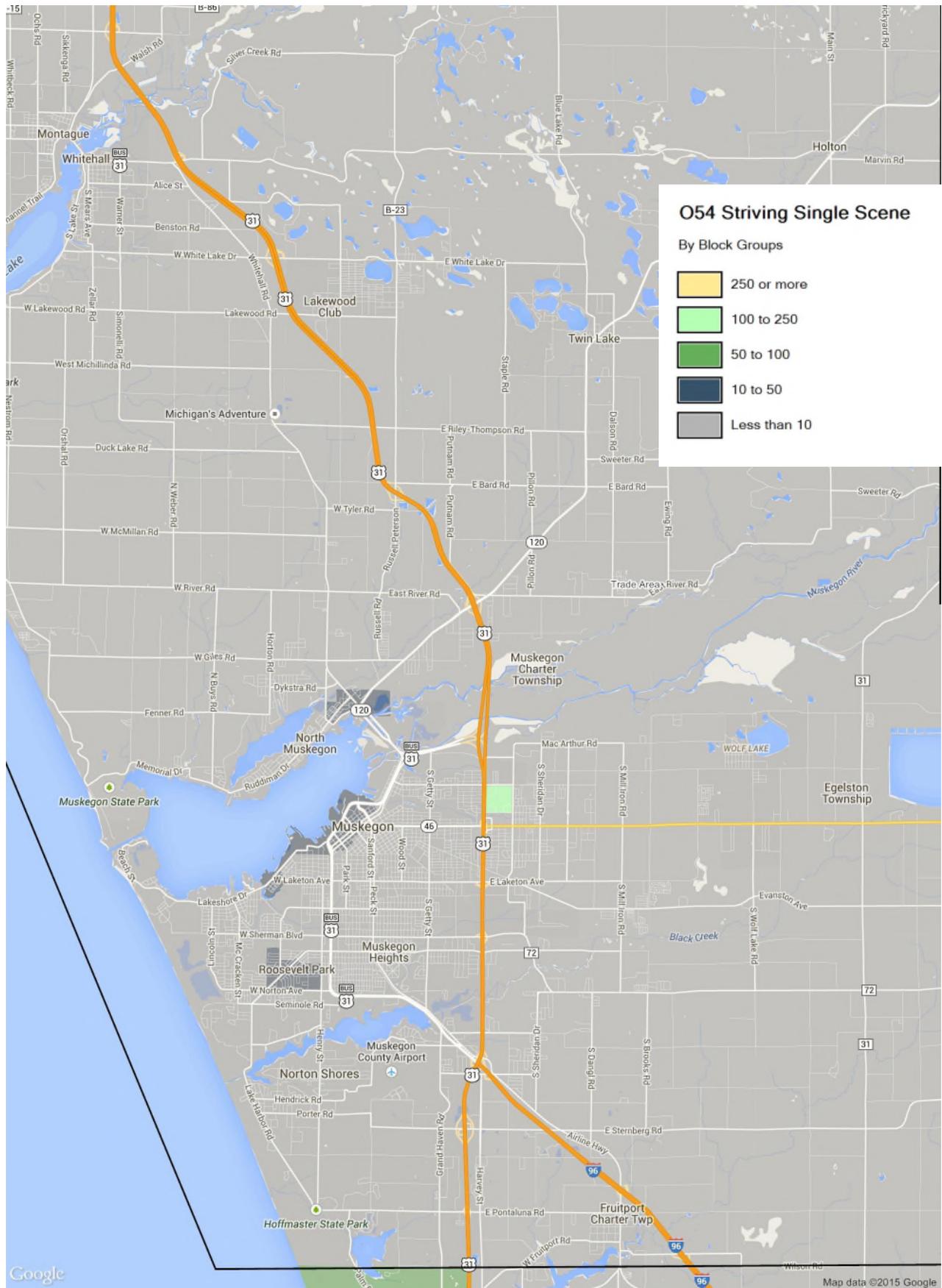
Exhibit EE.9



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Upside Target Market Local Perspective for Muskegon County, Michigan

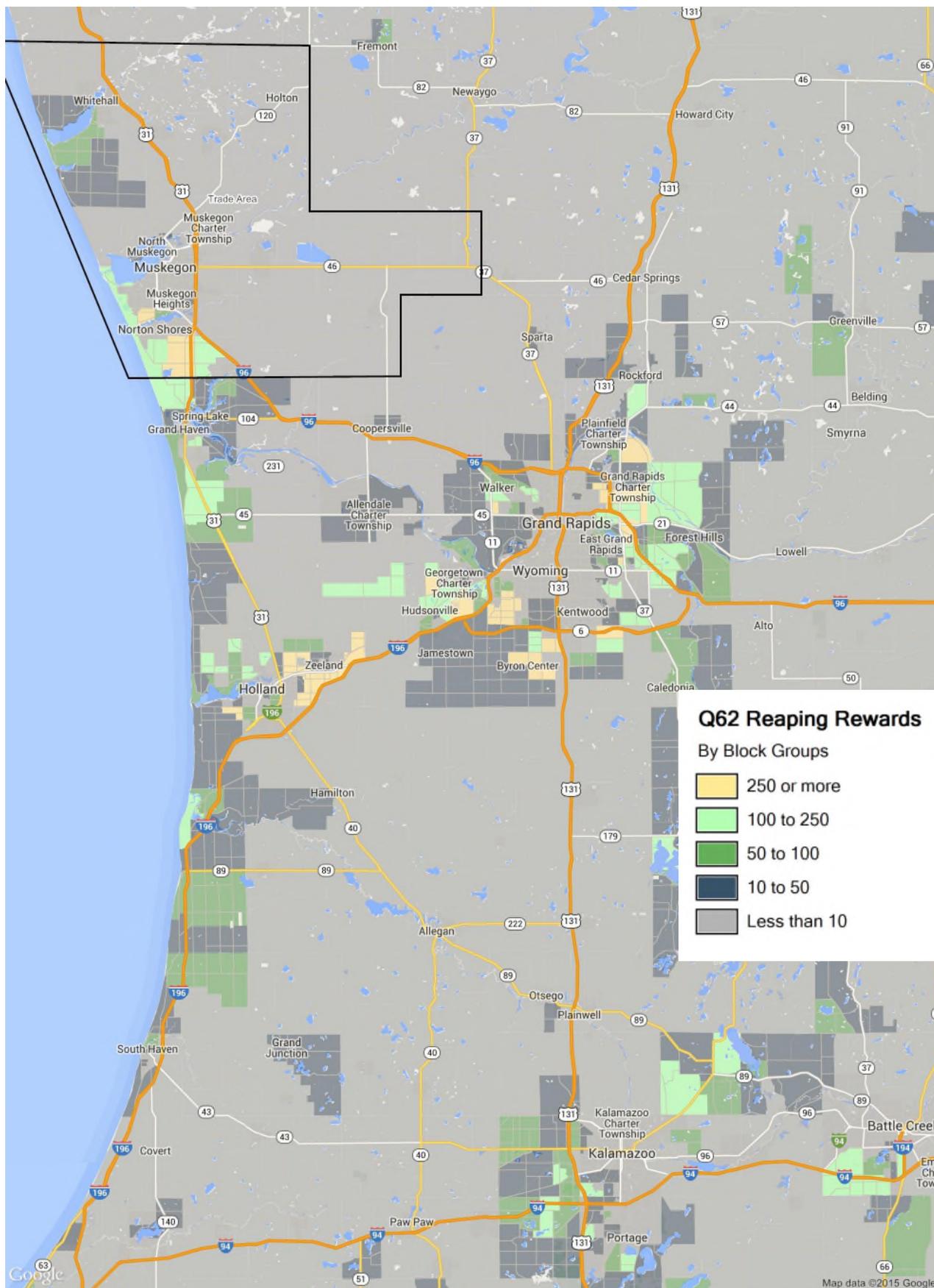
Exhibit EE.10



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Upside Target Market Regional Perspective for Muskegon County, Michigan

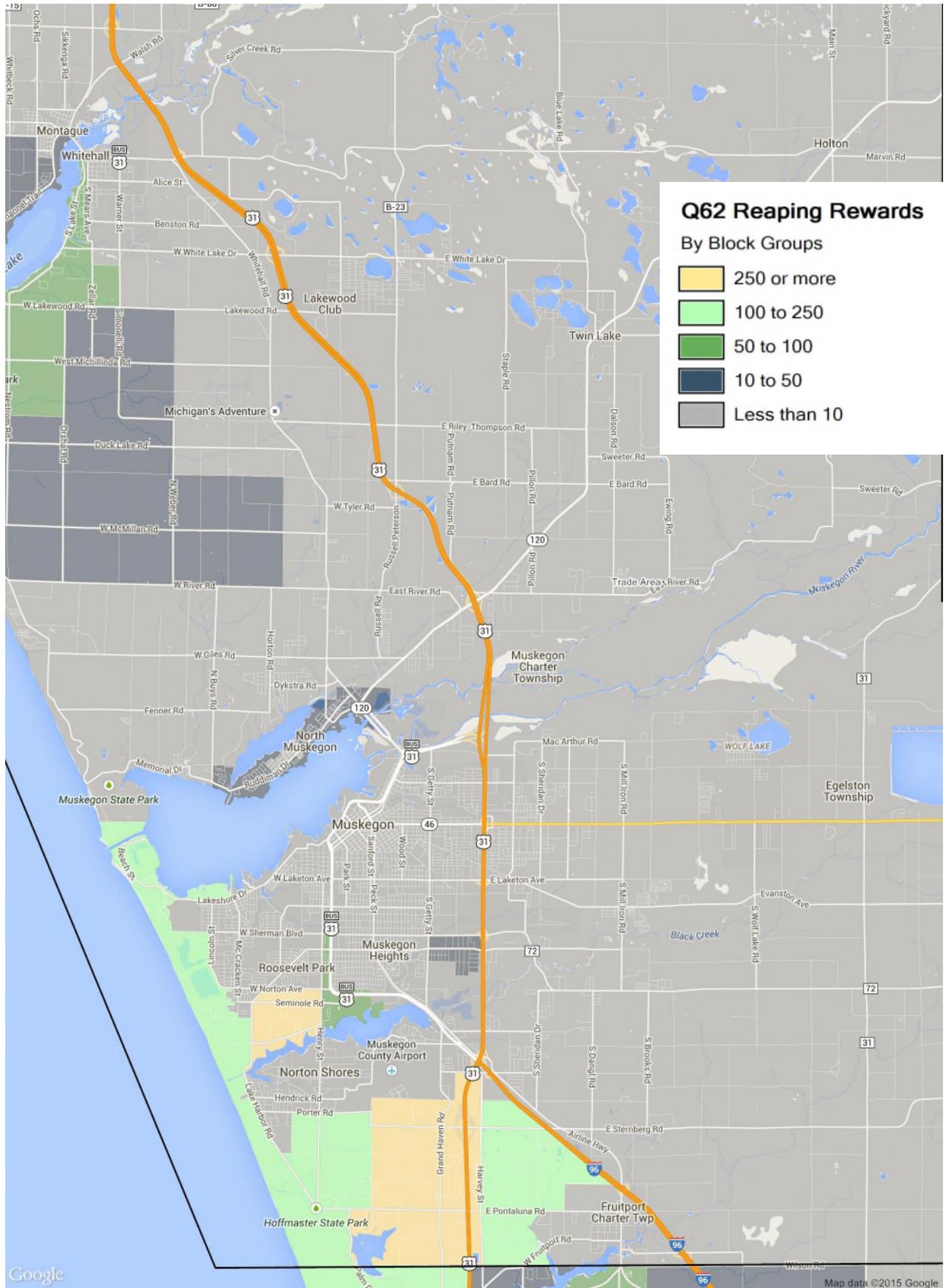
Exhibit EE.11



Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Selected Upside Target Market Local Perspective for Muskegon County, Michigan

Exhibit EE.12



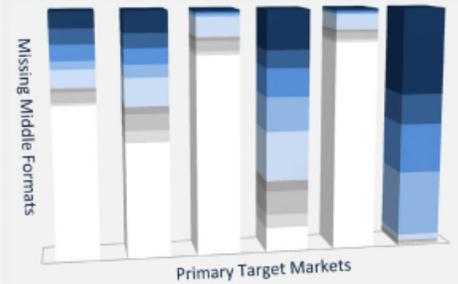
Underlying map provided by Sites|USA and data provided by Experian Decision Analytics; exhibit prepared by LandUse|USA; 2015.

The TMA Workbook

Muskegon County, Michigan

Primary Target Narratives

June 22, 2015



Section FF



Prepared for:
Muskegon County, Michigan
Partner Communities



Prepared By:



Demographic Profile for Selected Target Market K40 | Bohemian Groove

Exhibit FF.1

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

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

Housing Tenure: Nearly 80 percent are renters.

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

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

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

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

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

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

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

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

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

Demographic Profile for Selected Target Market M45 | Infants and Debit Cards

Exhibit FF.2

Geography: Tend to live in older city neighborhoods in small cities and inner-ring suburbs. They are often found living near small factories and industrial businesses - not the most desirable addresses.

Housing Formats: Living in worker houses that are affordable and typically built before 1960.

Housing Tenure: Most own small houses with low values. However, about 15% are renters, which is still four times the national average.

Movership: Transient; their current lifestyle is transitional, and most have lived at the same residence for fewer than five years. They are continually seeking to change their circumstances, hopefully for the better. They have little time or interest in putting down roots and most don't intend to stay long.

Age: Most are under the age of 35.

Family Composition: Young families with young children, and single-parent households just starting out or trying to start over after a divorce. Almost one-third of the households are comprised of an unmarried parent with children. About 80% have a child at home, often in pre-school or elementary school.

Education: Average or moderate levels of educational attainment; almost evenly divided between those with high school diplomas and those with some college.

Jobs and Work: Working in blue-collar and manual jobs in construction and manufacturing; and sales and service-sector jobs, including in health care and retail.

Income: Lower middle-class incomes sustained by entry level salaries; and in-debt from college loans, mortgages, and home-improvement loans. They are overwhelmed by the here-and-now expense of raising and caring for young children.

Transportation: They prefer to live where public transportation is nearby. Only a small percent own cars or sedans, and they have below-average rates for buying cars.

Leisure: Focused on budget-minded and child-centered activities at parks, public ballparks, county fairs, country music in the park, campgrounds, and zoos.

Retail Shopping: They can be found at the bowling alleys, but don't go to bars, nightclubs, or even the movie theater, and certainly don't have discretionary income for cultural arts and entertainment. Meals often involve fast food, takeout meals, or frozen dinners. Shopping is an infrequent leisure activity that takes them to the discount stores, dollar, value, and hardware stores. However, they do buy plenty of toys and board games, and are a strong market for sporting goods – particularly team sports, hunting, target shooting, archery, camping, and fishing gear. They also enjoy collectibles like ornaments and sports memorabilia. They are less likely than average to have hand-held electronic gadgets, and can't afford a health club membership.

Demographic Profile for Selected Target Market O51 | Digital Dependents

Exhibit FF.3

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Demographic Profile for Selected Target Market O55 | Family Troopers

Exhibit FF.5

Geography: Live in the small towns and cities.

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

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

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

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

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

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

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

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

Transportation: Many own a vehicle.

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

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

Demographic Profile for Selected Target Market Q65 | Senior Discounts

Exhibit FF.6

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Income: Limited means and budgets are tight.

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

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

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

Demographic Profile for Selected Target Market R67 | Hope for Tomorrow

Exhibit FF.8

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

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

Housing Tenure: Over 80% are renters.

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

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

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

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

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

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

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

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

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

Demographic Profile for Selected Target Market S68 | Small Town, Shallow Pockets

Exhibit FF.9

Geography: Located in second-tier cities and exurban towns, and located far from the large urban centers. Some of the cities were once industrial boomtowns that have since fallen on hard times. They are in downscale neighborhoods, often in cities and towns that have seen better days and are quietly deteriorating. They will also choose to live in small towns offering scenery rich environments.

Housing Format: Inexpensive housing stock with a mix of bungalows, cottages, and ranch houses. Most houses are small and their lots are modest in size. Features a mix of housing styles, including clapboard houses and ranches built before 1950. Yards are rarely landscaped.

Housing Tenure: About 20% are renters, with a recent trend of renting houses that originally were built decades ago for young working families. They will settle for renting a house after exhausting other rental options.

Movership: The majority have lived at their same address for five years or less.

Age: Half of the head of householders are ages 50 and older. They are at the cusp of retirement, and over 15 percent are already retired.

Family Composition: Single, unmarried, divorced, and/or widowed empty-nesters.

Education: Educational levels are low, and less than 10 percent have a college degree.

Jobs and Work: The majority work in service-sector such as health care and social services, plus blue collar jobs.

Income: This segment has low incomes but they have managed to set aside some savings for retirement. They buy safe investments like savings bonds and long-term CDs; they are careful with their money, and half carry life insurance.

Transportation: Status is measured by having a new truck or sporty car in the driveway.

Leisure: Bluegrass, hunting, fast cars, and full churches are all touchstones of this segment. Within stereotypes, the men like to fish, the women do needlework, and everyone likes to play bingo. Union halls, veteran's clubs, and churches are social centers. They will also gather with friends for a game of cards, and a quiet night at home is spent watching television or reading newspapers and magazines. They also spend a lot of their leisure outdoors, hunting, fishing, bird-watching, and gardening.

Retail Shopping: This group isn't big on shopping, but they are consumers of craft supplies, outdoor sportsman supplies, hunting gear, and collectibles (coins and porcelains). They will patron billiard halls, antique malls, flea markets, and the race track. They also shop discount and dollar stores, but are not interested in buying electronic gadgets.

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

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

Housing Tenure: A majority are homeowners.

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

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

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

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

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

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

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

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

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

Geography: Centered in the South and Midwest, and located in exurban towns and small cities, and small bedroom communities to larger metro areas. They are often located in tired and worn neighborhoods where the residents often worry about crime and violence.

Housing Formats and Tenure: Living in low-rise apartments and duplexes. Few can afford to own a home, and over 95 percent are renters.

Movership: They lack roots and are dealing with the challenges of a transient existence. More than 40% have lived at the same address for less than a year and two-thirds for fewer than three years.

Age: Middle-aged singles and divorced individuals in their 30's and 40's. The majority of household heads are between the ages of 35 and 50.

Family Composition: Nearly one-quarter are single parents; and three-quarters are without children. Most are single or divorced, although some are older single parents with children still living at home.

Education: Low educational attainment. 60 percent never finished high school, and fewer than 5 percent have a college degree.

Jobs and Work: Most are holding minimum-wage jobs as laborers and service-sector workers. Nearly two-thirds of the adults work at low-level sales or service-sector jobs, mostly in health care, food services, or tech support. Many would like to start their own business or try a new line of work.

Income: One of the lowest average incomes in the country, they struggle to support even a simple lifestyle. They worry about living beyond their means; have few investments or savings; get by with occasional loans; and prefer paying with cash and money orders.

Transportation: They would prefer to own a car, but nearly 60 percent of the households can't afford to. Those who can buy a car will settle for a used economy car that's reliable.

Leisure: Unable to afford many leisure activities, they spend quiet evenings at home watching television, listening to music, or cooking. These are stressed-out Americans who dislike their standard of living but aren't sure if they can improve it.

Retail Shopping: They occasionally splurge on a concert or trip to a casino or racetrack. However, they lack the discretionary income for regular movies or nights out. Outdoor exercise might include fishing, water skiing, and camping trips. Dinner out is to fast-food chains or buffets. They patronize discount and dollar stores. They will buy some electronics to enhance television viewing, but shy away from the newest technologies. They will also buy sports memorabilia. They shop discount, dollar, and value stores, and are loyal to American-made products.

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

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

Housing Tenure: Over 90 percent are renters.

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

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

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

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

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

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

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

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

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

The TMA Workbook

Muskegon County, Michigan

Upside Target Narratives

June 22, 2015



Section GG



Prepared for:
Muskegon County, Michigan
Partner Communities



Prepared By:



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

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

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

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

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

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

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

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

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

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

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

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

Demographic Profile for Selected Target Market L41 | Booming and Consuming

Exhibit GG.2

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

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

Housing Tenure: They are typically home owners.

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

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

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

Education: Average education.

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

Income: Solidly middle class with mid-level incomes.

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

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

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

Demographic Profile for Selected Target Market L42 | Rooted Flower Power

Exhibit GG.3

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Demographic Profile for Selected Target Market O54 | Striving Single Scene

Exhibit GG.5

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Housing Tenure: Most are homeowners.

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

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

Family Composition: Elderly couples and widowed individuals.

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

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

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

Transportation: High rates of car ownership.

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

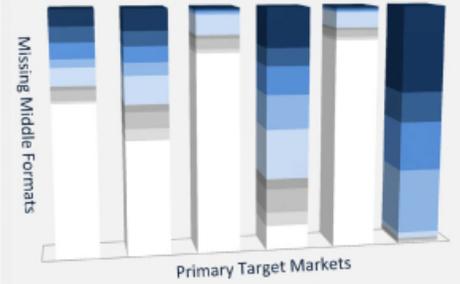
Retail Shopping: These seniors still have the energy to get up and go, and often dine out at casual restaurants. They will purchase subscription tickets to their local performing arts hall for plays and concerts, and they will also spend money to go gambling at casinos and bingo parlors. When purchasing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

The TMA Workbook

Muskegon County, Michigan

71 Lifestyle Clusters

June 22, 2015



Section

HH



Prepared for:
Muskegon County, Michigan
Partner Communities



Prepared By:



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

Share of USA
Households

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

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

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

Share of USA
 Households

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

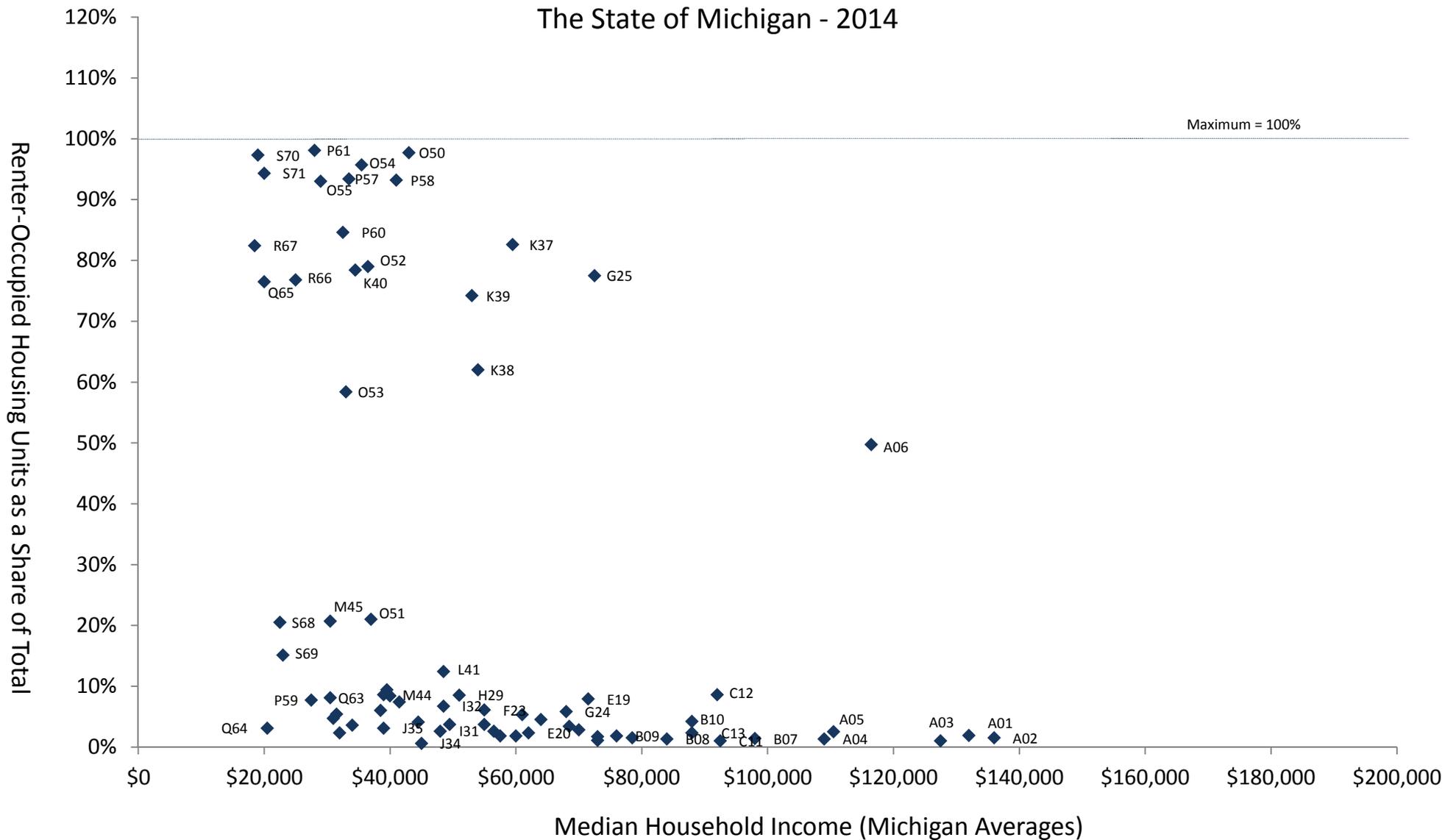
Source: Mosaic|USA provided by Experian Decision Analytics and licensed to LandUse|USA through Sites|USA. Data is current through December 2014.

% Renter Occupied v. Median Household Income

71 Lifestyle Clusters (Mosaic|USA)

The State of Michigan - 2014

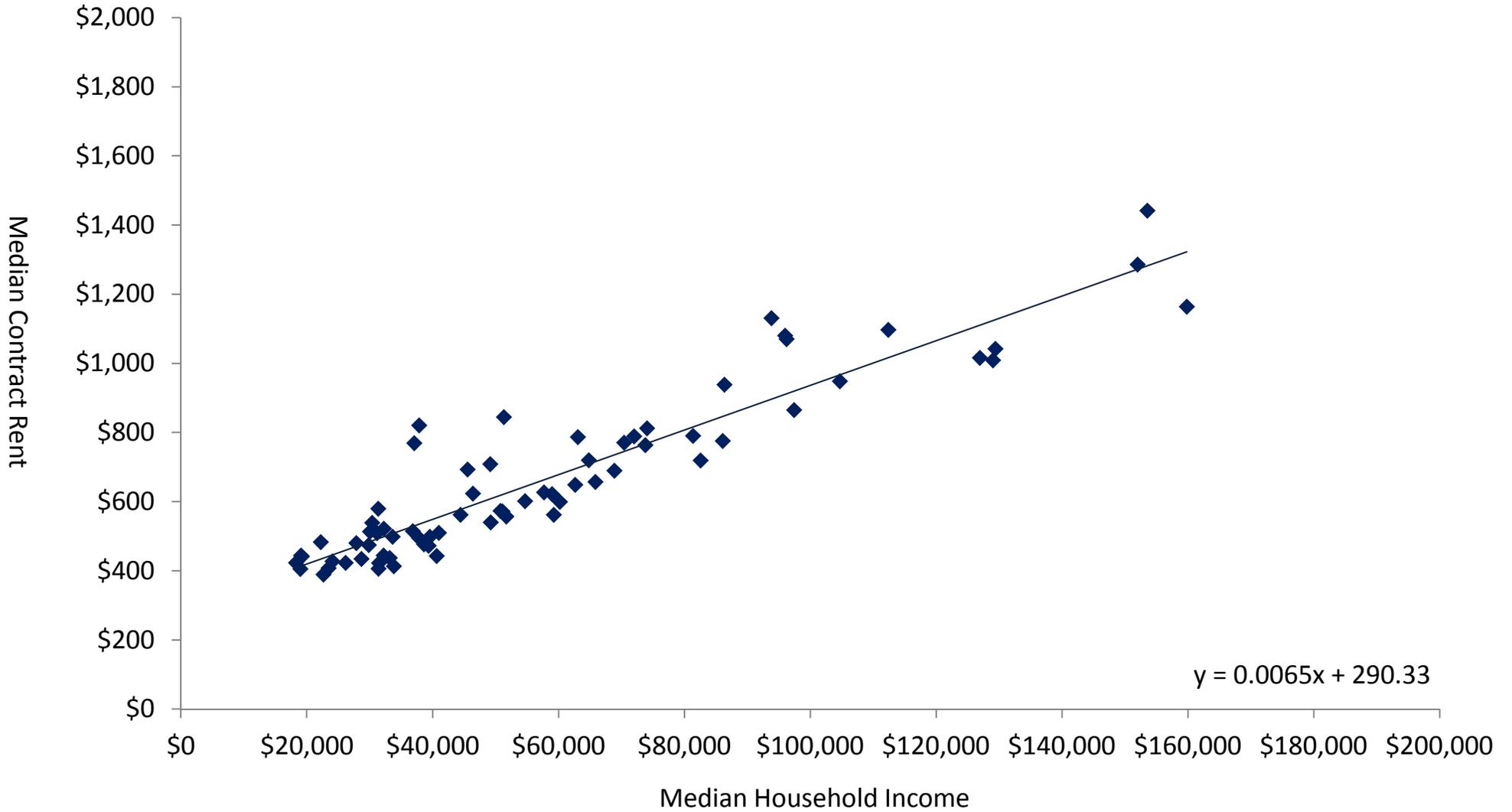
Exhibit HH.3



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) 2015 with all rights reserved.

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

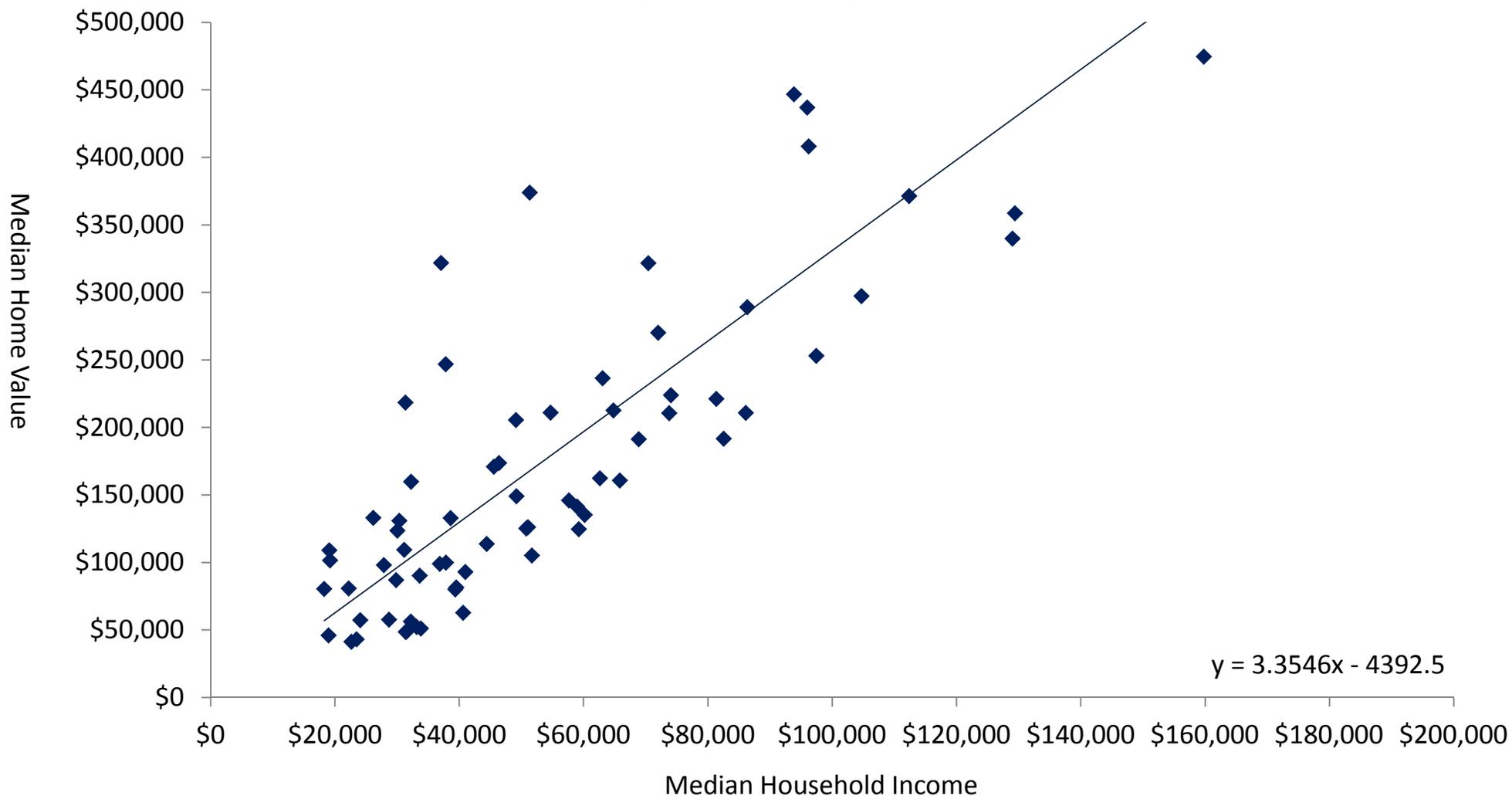
Exhibit HH.4



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) 2015 with all rights reserved.

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

Exhibit HH.5



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) 2015 with all rights reserved.