The City of Hamtramck Michigan

Underway by:



Target Market Analysis Housing Study

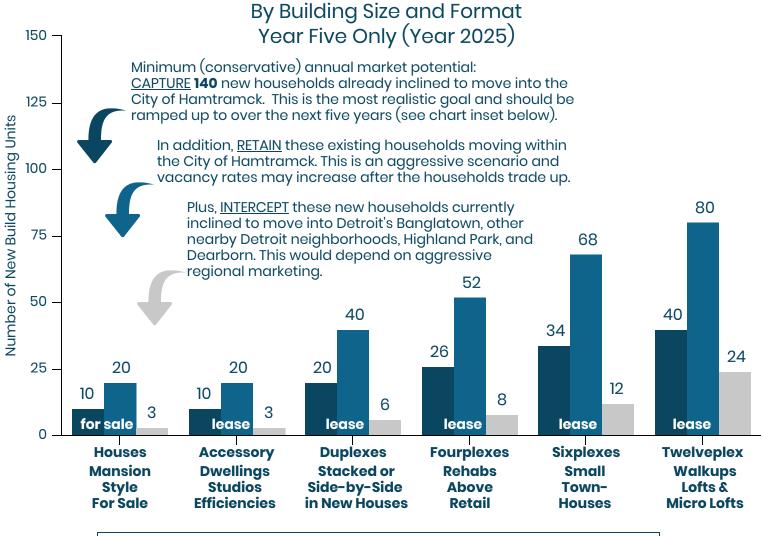
FINAL REPORT October 1, 2019



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Annual Market Potential | Hamtramck New Builds and Rehabs | 2025







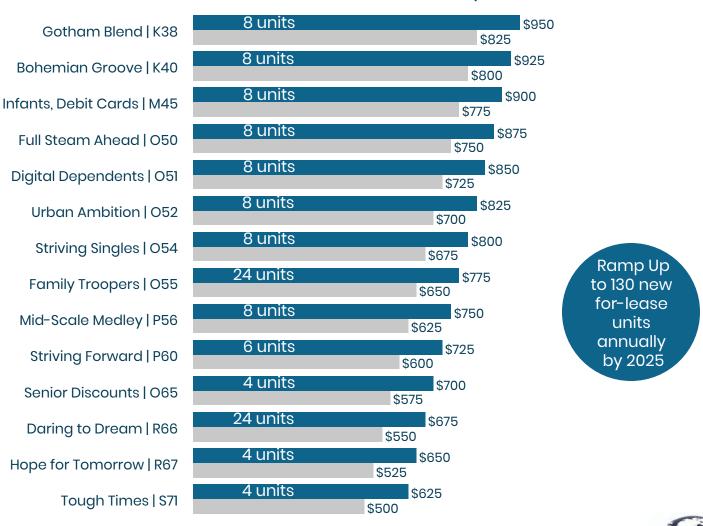
All figures have been adjusted downward for all of the city's vacancies, but they have not been adjusted for out-migration. Underlying target market analysis and exhibit prepared by LandUseUSA | Urban Strategies © 2019 on behalf of the City of Hamtramck.

The Target Markets | Hamtramck New-Build Housing Units | The Year 2025

Owners - Median Home Price Tolerance Minimum or Conservative Scenario | The Year 2025



Renters - Minimum and Maximum Contract Rent Tolerance Minimum or Conservative Scenario | The Year 2025





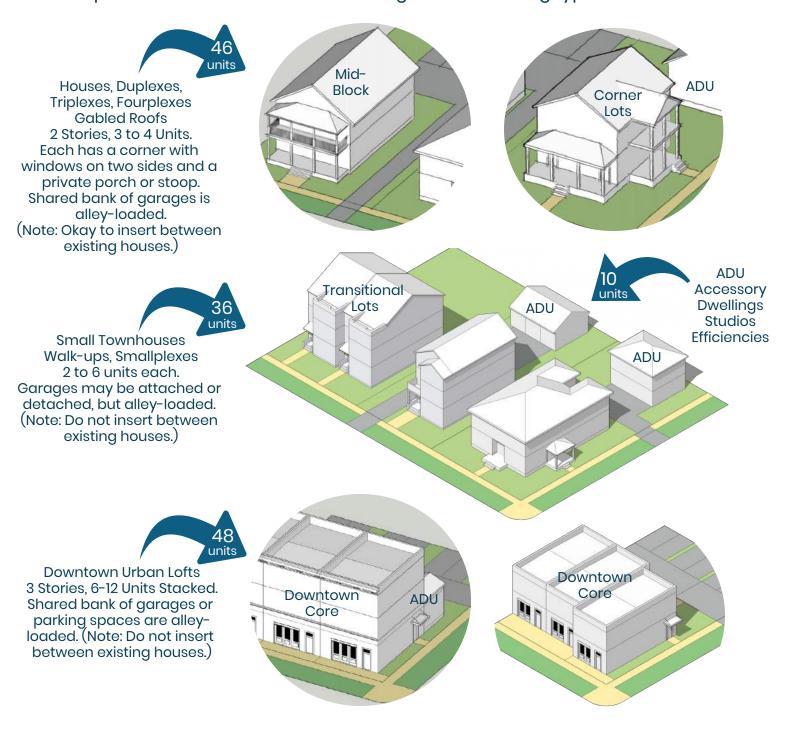
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2018. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of the City of Hamtramck, 2019.

35% of AMI

45% of AMI

All Formats | Hamtramck Annual Market Potential | The Year 2025

Examples of recommended and missing middle housing types for urban infill.





Source: Exhibits assembled by LandUseUSA with permission from the Incremental Development Alliance © with all rights reserved. Intended for educational purposes only and may be reused only with additional permissions. ADU indicates accessory dwellings, studios, and efficiencies.

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Acknowledgements Residential Target Market Analysis The City of Hamtramck, Michigan

Introduction – This 2019 Residential Target Market Analysis has been commissioned by the City of Hamtramck, located in Wayne County, Michigan and part of the Greater Detroit Metropolitan Area. This project was funded through a special program focused on economically challenged cities like Hamtramck, and administered by the Michigan Department of Treasury (within the Michigan Economic Development Corporation).

Acknowledgements – Stakeholders are invited to contact LandUseUSA | Urban Strategies directly with any questions regarding the work approach, methodology, findings, and conclusions. Similarly, the city's economic development and planning staff can be contacted directly with any questions regarding its plans or community vision; the stakeholder engagement process; planning for pilot projects; and next-steps for prospective developers and potential investors. In addition, two site-specific pilot projects have been designed by planners and architects at MKSK Studios and Quinn Evans, both based in Detroit. The team's contact information is provided below:

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Reporting Format | Infographics Residential Target Market Analysis The City of Hamtramck, Michigan

Reporting Format – This narrative report for the City of Hamtramck's residential market study is designed to be as succinct as possible, and it focuses on key observations and conclusions rather than methodologies, data sources, or analytic approach.

Any number of the enclosed Infographics may be extracted, shuffled, and printed to facilitate meetings and discussions. Developers are welcome to include a copy of the entire report and narrative in loan and/or grant applications. Individual graphs can also be converted into .jpg images, cropped, and inserted into slide presentations. However, we respectfully ask that all extracted Infographics, analytic results, and conclusions be fully credited to LandUseUSA | Urban Strategies and on behalf of the City of Hamtramck.

Outline of attached Infographics by topic:

For-Lease Rents	section a
For-Sale Values	section b
Housing Market Parameters	section c
Building Permit Activity	section d
Housing Vacancies	section e
Economic Assessment	section f
Migration, Movership Rates	section g
Real Estate Analysis	section i
71 Lifestyle Clusters	section j
Renter Target Markets	section k
Owner Target Markets	section I
Maps of Target Markets	section m
Geographic Setting	section n
Planning Progress	section o
Supplemental Resources	section p
Pilot Project A by MKSK Studios	section q
Street Redesign by MKSK Studios	section r
Pilot Project B by Quinn Evans	section s

For readers unfamiliar with the enclosed materials and Infographics, it is recommended that the <u>Table of Contents</u> be reviewed first. Then, the information on each page should be read in this order: main title, graph or chart title, x-axis title and labels, y-axis title and labels, the data shown in the chart, the footnote with the data source, and then any summary paragraphs on the page.

Data Correlations – Readers are encouraged to study all of the attached Infographics and strive to draw some conclusions on their own. They are also encouraged to identify direct and indirect relationships between the variables, because many of them are indeed correlated. For example, renters tend to be young singles with low-to-moderate incomes, and they are on the move. They also tend to seek attached housing formats (like lofts and townhouses) in urban places. In comparison, owners tend to be married couples; they have higher household incomes (with two wage earners); and they tend to be settled relatively settled into traditional houses.

Years, Numbers, and Percentages – The years of the data shown in the exhibits vary and might include some forecasts for 2020 and 2025. Depending on each variable, the information might also be reported as actual numbers or as percentages. Footnotes at the bottom of each page also provide the data sources.

The Work Approach Residential Target Market Analysis The City of Hamtramck, Michigan

Field Work and Stakeholder Interviews – LandUseUSA made several trips to the City of Hamtramck and Banglatown neighborhoods and toured these markets in 2017, 2018, and 2019. During these trips we gathered photo inventories of existing housing choices; observed the choices among attached formats; noted the quality and mix of downtown merchants; toured the neighborhoods, conducted a review of municipally owned lots with city staff; and considered the overall marketability to new residents, investors, and developers.

Stakeholder Engagement – We also facilitated a kick-off meeting and TMA Tutorial at the commencement of the work (Spring 2019). The analyses and this draft report were completed in August 2019; and city staff have reviewed and provided input on the results. Questions and stakeholder input have been documented and used to refine this narrative report.

Analytic Approach – This housing study has involved quantitative data analysis and the application of empirical models to measure the annual market potential for new housing units. The work has also included a conventional supply-demand analysis, real estate analysis, Target Market Analysis (TMA), and study of the origins of in-migrating households.

Results from these various models have been triangulated to measure the magnitude of market potential for new and missing housing formats with prices and rents. The analyses have also been used to measure the market potential for attainably-priced choices among for-rent and for-sale units. Many other supporting analyses are also documented among the attached sections (i.e., chapters) with numerous Infographics, maps, and other supporting exhibits.

Target Market Analysis – The TMA analysis involves a study of lifestyle clusters that are moving into Hamtramck, plus existing households that are moving within the city. The lifestyle cluster data is used to study movership rates, tenure, income, and inclination to seek new urban housing formats like townhouses, urban lofts, cottages, and accessory dwellings like studios attached to houses or above garages.

Conservative v. Aggressive Scenarios – The TMA approach measures the annual market potential under a conservative scenario that reflects in-migration of new households; and an aggressive scenario that reflects both in-migration and internal movership among existing households. This distinction is important and is explained again in the Executive Summary. In general, the market potential under the aggressive scenario is three times that of the conservative scenario. Developers may pursue the conservative scenario with confidence; and should purse the aggressive scenario with caution and only after gaining some experience in the local market.

Michigan's Missing Middle – A four-page article is enclosed near the end of this report (see <u>section p</u>, attached) for additional perspective on statewide trends over the past five years. The article explains the Target Market Analysis methodology, approach, results, and implications from a statewide perspective. Readers interested in learning more about missing middle housing formats are encouraged to visit the URL at www.MissingMiddleHousing.com

Incremental Development Alliance – Developers interested in small-scale projects and urban infill projects are also encouraged to attend workshops in Michigan conducted by the Incremental Development Alliance. These include an event in Lansing in late September 2019; and an event being tentatively planned in Windsor, Ontario in late November 2019. Additional information is available online at the URLs www.lncrementalDevelopment.org and https://www.mismallbuildings.org

The Housing Paradox – The migration of households into the City of Hamtramck has result in a housing paradox – it is difficult to measure the in-migration of better income home buyers when they are not yet moving into the market. This housing paradox is adjusted for in the study and forecasts of annual market potential among both for-sale and for-rent units. The adjustment has been made by measuring the market "bonus" that could be achieve by intercepting households that are seem more inclined to choose nearby Detroit neighborhoods (especially in Banglatown), the City of Dearborn, and the City of Highland Park.

Housing Mismatch – Based on national and statewide trends, we know that most households migrating into and within Michigan are renters seeking new choices among attached, for-lease housing formats. Across the states there is a miss-match between the supply of detached houses and the demand among migrating singles of all ages seeking townhouses, lofts, and walk-ups (see the four-page article in section p attached to this report.

With state-wide trends in mind, the housing mismatch is exacerbated in the City of Hamtramck, and there are few for-lease choices among formats like townhouses, walkups, urban lofts, and lofts above street front retail in the downtown. This mismatch is fully reflected in the forecasts of annual market potential for missing housing formats.

The Executive Summary Residential Target Market Analysis The City of Hamtramck, Michigan

The Conclusion

Market Potential – This housing study and market analysis were conducted with a cautious, conservative, and pragmatic view of the Hamtramck and Banglatown submarkets. We have carefully weighed the evidence and concluded that there is solid and good merit in developing a significant number of new attached housing formats for renters.

There is also a small market potential for new-builds among for-sale detached houses. However, the market potential among for-lease units is significantly larger than that of for-sale units. This is partly defined by the moderate incomes of households moving into area; plus an abundance of houses. Even so, the quality of available houses does not quite meet the wants, needs, expectations, or preferences of migrating owners seeking modern choices to buy.

The following narrative focuses on for-sale owner-occupied units, with a small annual market potential of at least 10 new and rehab houses. These are ideal infill opportunities for the established neighborhoods. This is followed by additional narrative on for-lease renter-occupied units, with a much larger annual market potential of at least 130 new-build (and/or rehabbed) units annually. These represent excellent opportunities for adding new lofts along Joseph Campau Avenue in downtown Hamtramck.

For-Sale Houses | The Market Potential

Minimum For-Sale Market Potential – Throughout the City of Hamtramck there is a minimum market potential for at least 10 new (and/or rehabbed) for-sale houses annually. This is the number of new households moving into the city each year that are seeking new choices to purchase, and that can also afford a minimum price of at least \$160,000.

The minimum market potential of ten units reflects the current migration of new households moving into the City of Hamtramck. It has not been adjusted for out-migration. However, it has been adjusted downward to assume that all for-sale houses in the city are also absorbed. Vacancy rates are described in a later chapter of this narrative report, with exhibits provided in <u>section e</u>.

Maximum For-Sale Market Potential – In addition to 10 new (and/or rehabbed) houses for 10 new households, 20 existing households are also moving within the city each year. They too are seeking new choices to buy and can afford a minimum price of at least \$160,000. The 10 new houses for new households <u>plus</u> 20 new houses for existing households yield a combined maximum of 30 new houses annually.

For-Sale "Bonus" or Upside – There is also a possible "bonus" to the market potential that could add three (3) new for-sale houses annually. This small bonus assumes that land owners and developers are very effective in attracting buyers that are otherwise more inclined to move into the neighboring City of Detroit (especially its adjacent Banglatown neighborhoods), Highland Park, and Dearborn.

Recommended Formats – Each for-sale unit may be developed as a mansion-style house designed for one household. Alternatively, they may be houses with attached or detached accessory dwellings (i.e., a studio or efficiency); or a larger building that has the appearance of a house with an attached "duplex" or sublet unit for lease. Additional accessory dwellings may be detached in the back yard or placed above the garages.

The property owner (i.e., the home buyer) should occupy the largest unit and may sublet the smaller duplex or accessory dwellings to generate rental income. The duplex or accessory dwelling may also be used to provide housing for extended family members, such as a grown child (and his/her family) or an aging parent. For example, the owner could live in the lower half of the house, and the renter could sublet the upper half. The sublet unit(s) should have monthly rents that more than offset the higher mortgage.

The Target Markets – Based on the profiles of home buyers moving into and within the Hamtramck, there are four primary lifestyle clusters most inclined to buy new-build houses in the city. They tend to be ethnically and culturally diverse; mid-aged; and either married or single. They have moderate incomes; are conservative and sensible - but will spend on technology and hand-held devices; and they settle down once they move in. (Note: See the owner target market profiles in <u>section I</u> attached to this report).

For-Sale Price Ranges – The five target markets are listed on the following page, and most of them will seek for-sale prices in the range of \$160,000 to \$250,000. (Note: All figures are for the year 2020.) The following table demonstrates the median prices that each of the target markets will accept and tolerate. Each target market will support a minimum of 2 units annually, and up to 6 units under a more aggressive, maximum scenario.

Four Primary Lifestyle Clusters or Target Markets For-Sale Units Only, Excluding Accessory Dwellings The City of Hamtramck, Michigan | Year 2020

	Annual Ma	Median	
	Minimum	Maximum	Price
133 Balanced Harmony	2 units	6 units	\$250,000
J36 Settled and Sensible	2 units	6 units	\$225,000
L42 Rooted Flower Power	2 units	6 units	\$200,000
O51 Digital Dependents	2 units	6 units	\$180,000
P56 Mid-Scale Medley	2 units	6 units	\$160,000

Details on the price per square foot and total price are also shown in attached <u>section b</u> (see the first page of that section). Houses with sublet duplexes or accessory dwellings will have price premiums because the dwellings have the potential to generate rental income for the home owners, including possible sublets for extended family members.

Recommended House Sizes – To ensure that the prices are attainable and tolerable for the migrating target markets, it is recommended that the square footages of the main houses be compact and small. If a new house is built without an attached duplex or accessory dwelling, then it could be as small as 800 square feet but no larger than 1,400 square feet.

At the smallest end of the spectrum, a 750 square foot house could be built with an attached duplex or accessory dwelling as sublet space; adding another 350 to 750 square feet (for a total of 1,100 to 1,500 square feet). At the largest end of the spectrum, the main house could be 1,100 square feet and an attached sublet unit could add up to 500 additional square feet, for a combined total of 1,600 square feet.

The peak price per square foot would be \$250 for houses with sublet space; and \$200 for houses without sublet space. Most of the units should be expected to sell for \$175 to \$250 per square foot. (Note: See also the Real Estate Analysis in <u>section h</u> attached to this report).

To manage costs and optimize profits, developers should consider building prefabricated homes, rehabs above street-front retail, and other creative strategies for offsetting rising labor and material costs. Sublet units like duplexes and accessory dwellings can enable the home buyer to generate rental income that helps offset higher prices related to rising costs.

For-Lease Units | The Market Potential

Minimum For-Lease Market Potential – The annual market potential described in the previous section of this report focused on for-sale houses only, with or without attached accessory dwellings or sublet duplexes. This section shifts the focus onto other formats and for-lease units only. Based on new renters moving into the city and adjusted for vacancies (but not adjusted for out-migration), there is a minimum market potential for 130 new (and/or rehabbed) for-lease units annually. It is assumed that all of these new renters will prefer units that are new and modern.

Maximum For-Lease Market Potential – In addition to in-migration by new renters, there is an even larger number of existing households who are moving from one address to another within the city. This internal movership generates a market potential that is twice that of the in-migration, or 260 units annually. The combination of in-migration and internal migration generates a maximum market potential for 390 new (and/or rehabbed) for-lease units annually.

For-Lease "Bonus" or Upside – There is also a possible "bonus" to the market potential that could add fifty three (53) new for-lease units annually. This bonus assumes that land owners and developers are very effective in attracting renters that are otherwise more inclined to move into the neighboring City of Detroit (especially its adjacent Banglatown neighborhoods), Highland Park, and Dearborn.

Caution on the Maximum – Adding internal movers in the market potential is an aggressive approach, and adding a bonus can amplify the risk. Success would depend on the development of new and missing housing formats that are truly unique to Hamtramck; plus aggressive advertisement within the city. It is also a bold and riskier approach, so developers are advised to test its limits with caution.

The Target Markets – Compared to buyers of new houses, renters are a more diverse group of target markets, with at least 14 lifestyle clusters looking for new places to lease in the City of Hamtramck. Two of these groups each generate a market potential for at least 24 units annually, and they include Family Troopers (cluster code O55) and Daring to Dream (R66).

In addition, eight lifestyle clusters each generate a market potential for at least 8 new units annually. They include Gotham Blend, Bohemian Groove, Infants and Debit Cards, Full Steam Ahead, Digital Dependents, Urban Ambition, Striving Singles, and Mid-Scale Medley. Other target markets also contribute to the total market potential, including Striving Forward, Senior Discounts, Hope for Tomorrow, and Tough Times. (Note: See the renter target market profiles in section k, attached to this report).

Market Parameters – Based on an assessment of existing renter-occupied units, there is already an imbalance between household incomes and rents - in favor of the renters. Exhibits in <u>section a</u> show that 41% of Hamtramck's existing renters are earning \$15,000 or less, whereas 53% of the existing renter-occupied units have rents of \$500 or less. Similarly, about 20% of existing renters have incomes of \$15,000 to \$25,000; whereas 26% of the renter-occupied units have rents of \$500 to \$600. These figures demonstrate the mismatch among renter-occupied units and renting household incomes.

In general, the lowest income renters can actually afford rents that are higher than current market conditions. This can be partly attributed outdated units and subdivided houses that need to be remodeled. As new units with rents of \$500 or more become available, many of the city's existing renters will probably trade up, leaving vacancies behind that can be rehabbed or remodeled.

Recommended Rents – All of the new for-lease housing units can have contract (cash or net) rents of at least \$500 per month, a range of \$625 to \$825 for most units, and a maximum of \$850 to \$1,200 for a few of the units. Singles seeking lower rents of \$350 to \$495 per month may need to settle for an existing unit that is vacant and available (and hopefully remodeled or rehabbed within the past few years); or by sharing a new unit and rent with a roommate.

The rents will vary by building format and location as well as unit size. For example, townhouses proximate to the downtown will have higher rents than lofts overlooking Interstate 75. Similarly, downtown lofts will have higher rents than accessory dwellings. A table with details is provided on the first page within attached section a.

Caution on Prices – The for-rent and for-sale prices per square foot and total prices documented in this study are intended only as market-wide averages and as benchmarks. They should be used as the sole basis for planning, locating, building, or developing site-specific projects. Site specific projects should include detailed cost-benefit, profit, and pro forma analyses that carefully consider all of its unique attributes, including location, views, and proximity to city amenities; land configuration and terrain; project design and architecture; and related considerations.

Ramping Up to the Year 2025

The market potential for new for-lease units is significantly larger than the market potential for new for-sale houses. The magnitude of risk generally increases with larger numbers. For example, building a few houses or duplexes would carry little if any risk – but building a large number of lofts all at once can be a riskier undertaking.

Some caution is recommended for the developers and investors, and they are advised to work closely with their builders to stage and sequence new developments carefully. Builders can be experts at gauging the success of formats, prices, and unit sizes; and most are talented at making refinements while stepping up incrementally into each build-out schedule.

It would be wise for each developer to test the market with fewer units in the first years, and then ramp up to more units in subsequent years. For example, the conservative or minimum market potential is for 130 for-lease (new and/or rehabbed) units annually through the year 2025. However, it would be pragmatic to begin with 50 units in the first year (construction in 2020 and opening in 2021); adding another 70 units in the second year; and incrementally adding up to 130 units by the fifth year.

Recommended Ramp-Up to the Year 2025 For Lease Units Only – Minimum or Conservative Market Potential The City of Hamtramck, Michigan

	Annual Market Potential	
	Minimum	Maximum
2020 – Assumed First Partial Year of Construction	0 units	0 units
2021 – First Year of Completed New Developments	50 units	150 units
2022 – Second Year of Completed New Developments	70 units	210 units
2023 – Third Year of Completed New Developments	90 units	270 units
2024 – Fourth Year of Completed New Developments	110 units	330 units
2025 – Fifth Year of Completed New Developments	130 units	390 units
Ramp up to Annual Market Potential	130 units	390 units

Building Sizes and Formats

Recommended Building Sizes – Although they may be correlated, building sizes are not the same as a building format. For example, duplexes (2 units) can include side-by-side townhouses, stacked lofts, a subdivided house, or an accessory to a main house. The full spectrum of building sizes includes the following: 1 unit; 2 units or duplex, 3 units or triplex, 4 units or fourplex, six units or sixplex, and twelve units or twelveplex.

Across the nation, building formats typically include traditional houses (for sale only), cottages, accessory dwellings, townhouses, row houses, courtyard apartments, urban lofts, and lofts above street-front retail. Among larger buildings, six is the maximum number of private entrances or units that should be built along any single building façade. A row of two-level townhouses with private entrances, porches, stoops, or patios should have no more than six units in a row. If they are built back-to-back, then the building could have a maximum of twelve units.

As another example, a walk-up building (usually with a foyer inside of a main entrance) could have four units on each of three levels, for a total of twelve units. In walk-ups, every unit should have a corner of the building with windows on two sides – not just one. This is very different from lofts above street-front retail, which usually have large bay windows overlooking a main street (like Campau Avenue), a few smaller windows overlooking the rear alley, and neighbors on both sides that prevent any side windows.

Note: The maximum recommended building size of twelve units is intentional for aesthetics, providing sunshine into courtyards, and ensuring that the massing and scale of new buildings do not over-shadow adjacent houses.

Recommended Formats – Based on the known preferences of renters moving into and within the City of Hamtramck, it is recommended that a variety of housing formats be developed with no more than twelve units in any given building. The recommended building sizes are listed on the following page and generally aligned with types of building formats. The building formats may vary between the sizes, and suggestions are provided only as a general guide. For example, fourplexes may be attached townhouses, and duplexes may be lofts over downtown retail.

The maximum market potential (subtotal) assumes that many of the existing households migrating with the city will trade-up as soon as new choices become available. Units vacated by those moving renters should be temporarily removed from the market and then rehabbed, refurbished, or remodeled. These additional rehabs would not count toward the annual market potential documented in the table above.

Annual Market Potential New-Build and Rehab Units, All Formats The City of Hamtramck, Michigan

	Minimum	Plus	Plus		
	In-	Internal	Maximum	Upside	Grand
All New and Rehab Building Formats	Migration	Migration	Subtotal	Intercept	Total
Traditional Houses, Cottages (for-sale)	10	20	30	3	33
Duplexes, ADUs, Studios, Efficiencies	20	40	60	6	66
Fourplexes like Rehabs above Retail	26	52	78	8	86
Sixplexes like Small Townhouses	36	72	108	12	120
Twelveplexes like Walkups, Urban Lofts	<u>48</u>	<u>96</u>	144	<u>24</u>	<u>168</u>
TOTALS	140	280	420	53	473

Pilot Project A | <u>section q</u> Targeted Reinvestment Projects The City of Hamtramck | July 2019

Introduction

MKSK Studios and Quinn Evans Architects worked in collaboration as subcontractors on this housing study for the City of Hamtramck, and to design build-out scenarios for two site-specific pilot projects. The team worked with city staff to identify two sites and then formulated redevelopment scenarios and concepts for each (see section q and section s attached to this report). In addition, MKSK also developed preliminary recommendations on transportation improvements and connectivity that would facilitate reinvestment into the Joseph Campau Avenue corridor and downtown Hamtramck (see section r).

The team commenced with a market-wide tour with city staff and assessment of sites locations, sizes, access and egress, land use adjacencies, visibility and marketability, infrastructure, site readiness, and potential for a catalytic project. Two sites were then selected as catalytic opportunities, including: 1) a cluster of small vacant lots located along Nagel Street (adjacent to I-75 along the western portion of the City); and 2) an existing 4-story commercial building located at the northwest quadrant of Belmont Street and Joseph Campau Avenue. MKSK Studios worked on the design and build-out potential of the vacant lots, and Quinn Evans developed architectural renderings for the Belmont Building.

Pilot Project A | Nagel Street

The Nagel Street pilot project is located near the western boundary of Hamtramck and directly adjacent to and overlooking Interstate 75. The project includes three clusters of city-owned parcels (approximately 33,000 square feet or 0.75 acres total) that currently are vacant, cleared, and redevelopment ready.

Nagel Street is a residential street with existing detached houses that overlook traffic along the interstate. This also means that it is highly visible to that same traffic – making it an ideal location to implement and celebrate reinvestment into the city. Existing homes in this neighborhood vary somewhat in architecture and style; but most generally have brick or vinyl siding, were designed as workforce housing, and are on narrow lots.

Most of the houses also have detached garages that are rear-loaded from shared alleys. In some cases two detached houses share a single long lot. Many of the traditional two story houses have also been subdivided into stacked duplexes, with one unit occupied by the owner and the second unit sublet to extended family members or other renters.

In neighborhoods near the downtown, on-street parking is free but usually filled due to high demand, and available spaces can be difficult to find. In comparison, Nagel Street is a quieter neighborhood with plenty of available on-street parking spaces. In addition, the subject sites are large enough to include detached garages that can be rear-loaded from a shared alley. There is also an existing sidewalk network along Nagel Street and along east-west streets that link to downtown Hamtramck.

Based on the findings of the housing study and target market analysis, it is recommended that the group of vacant lots all be redeveloped into duplexes that are either stacked or side-by-side. Accessory dwellings are also recommended, such as efficiencies or studios over detached garages or attached to the main house. These strategies would optimize the use of each site, meet the needs of Hamtramck's families seeking choices for multigenerational living, and respect the character of adjacent houses and the surrounding neighborhood.

Reminder: These strategies and recommendations are reflected in the renderings provided in section g attached to this report.

Street Redesign | section r Targeted Placemaking Improvements The City of Hamtramck | July 2019

Joseph Campau Avenue

MKSK also provided an analysis of the existing conditions and potential transportation improvements along Joseph Campau Avenue, which is the main commercial corridor through downtown Hamtramck. Recommended improvements to the avenue have been formulated to reflect future planned bicycle infrastructure connections as part of the Joe Louis Greenway, and discussions with the city staff on the plausibility of alternative scenarios.

Most of Joseph Campau Avenue is four-lanes with two travel lanes in each direction (between Caniff and Carpenter Avenues). Some segments are two to three lanes with travel lanes in each direction (between Hamtramck Drive and Holbrook Avenue). There is also on-street parking on both sides and along most of the corridor. One exception is a block just south of Holbrook Avenue, with on-street parking available only on the east side.

Vehicular traffic moves efficiently along the avenue, but there is a need to update the street character and streetscape in ways that support walkability and bikeability. This includes a need for street trees, mid-block crossings for pedestrians, and bicycle paths.

The middle section of Joseph Campau Avenue (between Holbrook and Caniff Avenues) narrows to a two-lane road, with 14-foot lanes in each direction and on-street parking on both sides of the street. Although there are street trees along this section of the corridor, there is an absence of paths for pedestrian and bicycle safety.

For the north and south portions segments of Joseph Campau Avenue, there is significant room in the right-of-way for bicycle paths to be added. As part of the Joe Louis Greenway, a two-way bicycle path has been proposed along the western side of the street to provide a more bikeable environment (on-street parking would also be retained throughout). The bicycle path could continue into the City of Detroit, which would require coordination between both cities. Wayfinding (signage) should also be added at Holbrook and Caniff Avenues to help improve the transitions between the north and south portions of the corridor with Downtown Hamtramck.

The core area between Holbrook and Caniff Avenues is already pedestrian and bike-friendly, but small improvements could be made to improve safety and the overall experience. On-street parking should be retained as a buffer and to support the needs of shoppers and businesses. There is a limited right-of-way through this section of the corridor, so it is recommended that the bike lanes transition to bike sharrows to raise awareness of bicyclists in the roadway.

The area directly adjacent to the Belmont Building could also be enhanced to help elevate and showcase that site. Pedestrian crosswalks at this intersection should be repainted and the curb should be realigned with the south side of Belmont Street for consistency and to provide space for outdoor dining or seating.

Reminder: These strategies and recommendations are reflected in the renderings provided in <u>section r</u> attached to this report.

About MKSK Studios

MKSK Studios specializes in landscape architecture, urban design, and planning. The firm is headquartered out of Columbus, Ohio and also has seven regional metropolitan studios, including offices in the City of Detroit and other parts of the Upper Midwest and Great Lakes areas. The Detroit office is staffed by a team of planners and landscape architects who are focused on helping the local market thrive by imagining smart planning, design, and reinvestment scenarios.

Pilot Project B | <u>section s</u> Targeted Reinvestment Projects The City of Hamtramck | July 2019

Introduction

The Belmont Building is located at the corner of Joseph Campau Avenue and Belmont Street in the heart of Downtown Hamtramck. The downtown includes a diverse mix of small businesses with retail, restaurants, banks and services, places of worship, and community centers. The majority of downtown buildings are one and two levels, with office or residential units over street-level merchants and small businesses. The Belmont Building stands out as the tallest building in downtown Hamtramck at four stories.

At street level, the Belmont Building has a complimentary presence with its surrounding buildings. It is also adjacent to single story masonry storefronts along Joseph Campau Avenue, and the buildings front onto a tree-lined sidewalk in a walkable urban environment. The ground level of the building has an attractive frontage along Joseph Campau Avenue that wraps the corner onto Belmont Street. The building also overlooks a small urban park (Blessed John Paul II Statue and Park) that is located south and across from Belmont Street.

An alley behind the Belmont Building separates it from a residential neighborhood to the west. The neighborhood includes one-and-a-half to two-story detached homes, some of which have been subdivided into two units. They are traditional houses in a compact neighborhood, and most are on narrow lots with small front yards, and located along narrow tree-lined sidewalks and on-street parking.

The optimal use for the ground level of the Belmont Building is traditional merchant space on the street level, perhaps including a restaurant. Two options were explored, including one large space for a single anchor; and two smaller tenant spaces as an alternative. The second space would have its main entrance along Belmont Street, leveraging synergies with the urban park and surrounding neighborhood.

Retailers, merchants, and/or restaurants are recommended because they would help reinforce the downtown as a unique shopping environment with retail choices that meet the shopping needs of resident households. Non-retail commercial uses like office space for services are not recommended because they would fragment the retail environment rather than reinforce it.

A new restaurant would benefit from the prominent location in the signature building, and future streetscape improvements along the avenue could be leveraged to add some outdoor dining or seating. In addition, the ground floor of the building has high ceilings and open bays that could be leveraged to create a unique dining environment.

The optimal use for all upper levels would be urban lofts available for-lease to new households. An existing elevator shaft and stairway is accessible from the alley and could be integrated into a shared entrance for the new lofts. The residential options include nine urban lofts (three units on each of three floors); or 15 units including some smaller micro lofts. Both options could also include a shared rooftop patio for the residents, with the best views of street-life in the downtown. Again, both scenarios are supported by the findings of the Target Market Analysis.

Reminder: These strategies and recommendations are reflected in the renderings provided in <u>section s</u> attached to this report.

About Quinn Evans

Established in 1984, Quinn Evans Architects specializes in architecture, planning, urban revitalization, and historic preservation, including sustainable preservation and stewardship. The firm has more than 180 professionals in six offices and four states, including offices in Detroit and Ann Arbor, Michigan.

Quinn Evans firm is an industry leader in enriching the context and vitality of communities through the restoration of existing structures and the design of dynamic new spaces. By leveraging visionary planning, creative funding strategies, and contextual design, the firm helps urban districts transform into vibrant hubs of cultural diversity, reinvestment, and economic growth. Many of their projects have helped catalyze the urban revival of local neighborhoods throughout the Greater Detroit metro.

Guide to Additional Attachments Residential Target Market Analysis The City of Hamtramck | July 2019

Introduction – The balance of this narrative is intended as a guide to the remaining exhibits in <u>section c</u> through <u>section s</u>. It does not include a detailed explanation of the data sources, methodologies, or analytic results. Rather, it focuses on key observations, relationships between the variables, conclusions, and possible implications for the market potential, rents, values, and building formats. Again, readers are encouraged to browse the attached Infographics, study the data, and strive to assess the implications for the new housing in the City of Hamtramck.

Market Parameters | section c

Housing Market Parameters – Compared to the City of Detroit, Hamtramck's head-of-householders are more likely to be young (15 to 35 years of age); less likely to be seniors (65+ years of age); and more likely to be married rather than single. Although they are young, they are also more conservative, more loyal to traditional values, and more likely to be married with children.

However, this does not translate into higher home ownership. Compared to Detroit, residents of Hamtramck are slightly more likely to be renters. At least half of all households in Hamtramck are renters, and they are expected to overtake the home owners by the end of this year. This trend is a reflection of a number of inter-related variables that include income; declining condition of for-sale houses that are too easily converted into rentals; and nationwide and statewide shifts in lifestyle preferences.

Building Permit Activity | section d

Building Permits Data – About 30 building permits for the construction of new houses were issued by the City of Hamtramck in 2011, 2012, and 2013 (see exhibits in <u>section e</u>). Assuming that they were built as approved, they had no discernible impact on the total number of for-sale units. Therefore, it could be deduced that they sold quickly, or were built to suit and therefore occupied quickly. This also suggests that a development pace of 30 new houses annually over the next five years should again be sustainable.

Loan Originations – A comparative study of loan originations also indicates a healthy real estate market in the City of Hamtramck. The number of loan originations for new home purchases has steadily increased in the city since 2011 and the Great Recession. About 120 loans were originated for new home purchases in the City in 2017, which is almost as many as the Detroit Midtown, Corktown, and Downtown submarkets combined (134 loan originations).

Housing Vacancies | section e

For-Sale Vacancy Rates – The conservative scenario for the City of Hamtramck calls for the development of at least ten new houses annually by the year 2025. This figure has been adjusted down to account for a large number of available and for-sale houses throughout the city. The number of for-sale or recently sold units declined after the Great Recession and reached a new low of 281 units in 2015. However, it has since increased again and reached 337 units in 2017.

Meanwhile, the number of unavailable vacancies (i.e., not for sale, not for rent, and not waiting to be occupied) has increased since the Great Recession, reaching a new high of 1,267 units in 2015 before declining to 1,054 units by 2017. The number of for-sale and unavailable vacancies far exceed the number of migrating households moving into and within the city and looking for choices to buy. This imbalance or oversupply means that any new houses should be developed with care.

For Lease Vacancy Rates – The conservative scenario also calls for the development of at least 130 new (and/or rehabbed) attached, for-lease units annually by the year 2025. This too has been adjusted down to account for some available and for-lease units throughout the city. The number of for-lease or recently rented units steadily declined after the Great Recession and reached a new low of 217 units in 2016, before increasing to 247 in the year 2017.

The number of migrating households moving into and within the city and seeking choices to lease far exceeds the current vacancies. This imbalance and undersupply means that new for-lease units can be developed with a high level of confidence.

Economic Assessment | section f

Education, Occupation, Cars – Compared to the City of Detroit, existing residents of Hamtramck are less likely to report having some college or a college degree. However, they are also more likely to be employed in white collar jobs like management, business, sciences, and arts. They are more likely to be getting by without a car and just as likely to be relying on alternative modes of transportation (this is partially related to parking challenges in the city and perhaps related to conservative and traditional lifestyles).

Labor Force and Employment – Labor force participation rates have been relatively stable since the Great Recession with the exception of a recent dip in 2017. Labor force participation is expected to recover and stabilize at about 50% by the end of this year and into the foreseeable future.

Although labor force participation rates have not increased significantly, unemployment is now below 10%, which is an improvement since the peak of 23% in 2010 and 2011. Also, unemployment rates for the City of Hamtramck are significantly lower than averages for Detroit, which are just beginning to break below 15 percent.

Major Employers – The City of Hamtramck's unemployment rate might experience a temporary uptick due to a possible closure of General Motor's Detroit/Hamtramck assembly plant, which has been postponed until January 2020. If the plant closes it could amount to a loss of about 725 hourly and salaried jobs throughout the region, including many workers who are living in Hamtramck.

Major employers in the City of Hamtramck are listed below and include American Axle & Manufacturing (technically located nearby in the City of Detroit). American Axle will soon be expanding by working with Google on its autonomous car division known as Waymo. The new division will lease space from American Axle's Advanced Technology Development Center located on Holbrook Avenue and in the City of Hamtramck. This new partnership will increase American Axle's total employment from 300 to 400 workers.

Major Employers The City of Hamtramck, Michigan

American Axle (nearby)
Caniff Electric Supply
Freezer Services (cold storage)
Kowalski Sausage Company
Hamtramck Public Schools
The City of Hamtramck

Polish Art Center
Ukraine American Archive & Museum
Caniff Liberty Academy
Michigan Dept. of Human Services
PNC, Chemical, and Huntington Banks

The Hamtramck business community also includes many retailer merchants, restaurant proprietors, and entrepreneurs that provide considerable support and trickle-through benefits for the local economy.

Worker Inflow and Outflow – Based on data provided by the American Community Survey for five years through 2015 (i.e., 2011 through 2015), Hamtramck has been retaining at least 800 of its resident workers daily with jobs located within the city. It is also drawing almost +4,000 workers daily from other parts of the region. However, it is also losing almost -5,500 of its resident workers to jobs in the surrounding areas, including Detroit, Dearborn, and other parts of Wayne, Oakland, and Macomb counties. It has a net outflow of at least -1,500 commuting workers, representing about -24% of its total resident workforce.

Migration and Movership Rates | section a

Language Spoken at Home – Among Hamtramck's existing residents (ages 5 year and older), only 32% speak English only at home, which is significantly lower than Detroit (85%) and Dearborn (51%). About 25% speak Arabic languages at home, and they might also speak English as a second language. Similarly, 23% speak Hindi, Urdu, Hungarian, and Indic languages; and 14% speak Russian, Polish, Croatian, and Slavic Languages.

Place of Birth – Among all of Hamtramck's existing residents (of all ages), about 57% are native born to the United States of American, which is significantly lower than Detroit (94%) and Dearborn (72%). About 17% of Hamtramck's residents were born in Bangladesh; 14% were born in Yemen; 3% were born in other Asian countries; and 8% were born in European countries.

In Hamtramck, Detroit, and Dearborn, the total number of residents born in Yemen has increased since 2015; whereas the total number of residents born in Bangladesh has remained relatively stable. About +170 net new residents moved into Hamtramck from Yemen in 2016, and over +350 net new Yemen residents arrived in 2017. The total Yemenborn population in 2017 was about 3,150; and it is quickly approaching the total Bangladeshi population of about 3,830.

Meanwhile, the number of Hamtramck's residents who were born in Europe have steadily decreased since 2012. There were nearly 3,000 European-born residents in the city in 2012, but only 1,800 residents by the year 2017. The Bangladesh-born and Yemen-born populations combined now outnumber the European-born at a rate of almost four to one.

In-Migration and Out-Migration – Wayne County currently has a net loss of -9,500 residents migrating to other counties, states, and countries each year. This reflects an annual inmigration of about +47,900 residents, offset by out-migration of -57,600 residents annually, for a net loss of -17%. Of these migrating residents, about -460 are moving to foreign countries and about +360 are arriving from foreign countries each year, for a net annual loss of -100 residents. Many of the newest residents arriving from foreign countries are settling in Hamtramck, Detroit's Bangladesh neighborhoods, and Dearborn.

Movership Rates by Tenure – Home owners currently living in Oakland and Wayne Counties (including Hamtramck) tend to be settled and disinclined to move. In fact, only 7% to 8% of all home owners move each year. Renters are more transient and about 25% of them move every year. This higher movership rates among renters is a major driving force behind the market potential and need for more attached, for-lease housing formats like urban lofts, downtown lofts, and accessory dwellings.

Movership Rates by Marital Status and Age – Households who are married and together also tend to be more settled than singles and married couples who are living apart. The movership rate for singles in Hamtramck is especially high when compared to Wayne County averages, and across most age brackets.

Movership Rates by Income – Households with lower incomes are more likely to be renting attached units, and they also tend to have higher movership rates. For example, 16% of Wayne County's lowest income households move every year; but only 8% of its most affluent households move each year. In the City of Hamtramck, households earning \$35,000 or less tend to have exceptionally high movership rates.

These variables are all inter-related. In general, young single renters with moderate incomes have the highest movership rates; and mature couples with established careers, dual incomes, and owned houses have much lower movership rates. Again, these differences are important factors in forecasting the market potential by lifestyle cluster, and are important for identifying the target markets for missing housing formats.

Real Estate Analysis | section h

Real Estate Analysis – The exhibits in <u>section h</u> begins with a collage of precedent example of attached housing choices in the City of Hamtramck, plus a planned project in Detroit's Brush Park Neighborhood. This is followed by scatter plots and tables documenting the rents, prices, and square footages of attached choices in Hamtramck and Banglatown plus the City of Detroit's North End and Brush Park neighborhoods. The scatter plots are used to demonstrate the inverse relationships between rents and prices per square foot relative to unit sizes.

In general, smaller units are more efficient at generating rents and sales, whereas larger units are less efficient. Among attached housing units, developers are often tempted to "super-size" the units in square feet to reduce the total number of kitchens and bathrooms, which can be expensive to build. A better strategy is to reduce the average unit size, increase the total number of units, and tolerate the increase in the total number of kitchens and baths. This strategy is usually more efficient per unit, so can also be more profitable.

In the local Hamtramck and Banglatown submarkets, only ten for-lease choices were discoverable though market observations, surveys, and subscription listings. They include a mix of lofts along Joseph Campau Avenue and side streets; five subdivided houses within the City of Hamtramck; Emerald Springs townhouses northeast of Hamtramck; and Cameron Court Senior Village along the west side of Interstate 75 (Detroit's North End neighborhood).

In comparison, there are 35 choices in Detroit's North End Neighborhoods and 190 choices available in the Brush Park area (including Wayne State University and Art Center, but not including Midtown, Downtown, or Corktown). These areas are included in this study to provide some perspective and sense of magnitude for prices of new units in Hamtramck and Banglatown.

Based on a comparison of rents per square foot by unit size, Hamtramck and Banglatown prices are generally in-line with Detroit's North End, but well below Brush Park. In the North End neighborhoods, the monthly contract rent for a 500 square foot unit is approaching \$1.75 per square foot; whereas a much larger unit with 1,000 square feet is less efficient and has rents of less than \$1.00 per square foot.

These results have been used to estimate the prices for new-build for-lease units in the City of Hamtramck. A similar analysis was conducted to test the supply and prices among for-sale attached housing formats throughout the region. Hamtramck does not have any attached for-sale choices currently available, such as townhouses or lofts. However, there are choices in the North End neighborhoods, with prices generally peaking at \$200 to \$250 per square foot.

The analytic results for the North End are inconclusive, so additional observations have also been added for Detroit's Midtown Neighborhoods. In Midtown, for-sale prices among attached townhouses and lofts begin at \$250 per square foot; average about \$300, sometimes exceed \$350; and generally approach a maximum of about \$400 per square foot. In the City of Hamtramck, developers of new-build houses (including duplexes with sublet units and accessory dwellings) should strive for the low end of this spectrum, with some variations by unit size.

PlaceScore™ Analysis | section i

PlaceScore Analysis – The exhibits in <u>section i</u> begin with a photo collage of existing downtown buildings and two-level scale along Joseph Campau Avenue in Hamtramck. This is followed by a list of Placemaking strategies that the city could undertake to increase its current score from 16 points to 20 or 22 points (out of a possible 30) by the year 2025.

A scatter plot is also provided to demonstrate the city's score relative to its population and compared to other places throughout the State of Michigan. The last few pages provide additional details on the individual scores for Hamtramck and a few other places in Oakland and Wayne Counties.

Several PlaceScore points are possible for city-wide and downtown planning progress, and only if documents are discoverable online. For Hamtramck, points have been given for the city's local master plan and zoning ordinance, which are available online. Excerpts from the master plan are included in various sections of this report for general reference.

Enclosed Exhibits from the 2009 Master Plan

- Vacancy last page of <u>section e</u>
- New and Recent Development last page of section h
- Street Network and Land Use <u>section n</u>
- Future Land Use Scenario and Zoning section o

Several city planning initiatives are underway that will significantly improve Hamtramck's redevelopment readiness. For example, the city is currently updating its master plan with two subarea plans for its Banglatown and South Hamtramck neighborhoods. It is also engaged in the Redevelopment Ready Communities program through the Michigan Economic Development Corporation (MEDC); has already completed several steps in the process; and is on-track for certification in 2020.

The city also has a Parks and Recreation Commission with a designated 26-acre recreation district. It recently received a grant that will enable it to prepare a Parks and Recreation Master Plan that encompasses the entire district. The new plan will focus on strategies for restoring the historic baseball stadium; renovating the Keyworth football stadium, updating the Veteran's Park, and activating the district with additional amenities. Last but not least, the city also has an active housing rehab program.

71 Lifestyle Clusters | section i

71 Lifestyle Clusters – LandUseUSA subscribes to lifestyle cluster data that is provided by Experian Decision Analytics – the same company that provides credit reports to consumers and lenders. Each of 71 lifestyle clusters has a unique profile based on socioeconomic, demographic, and locational data. In general, the clusters with the lowest numbers (like A01 – American Royalty) have the highest incomes and are most inclined be settled into houses.

Lifestyle clusters with the highest numbers (like \$71 – Tough Times) have the lowest incomes and are most likely to be on the move and seeking affordable housing choices. They are often forced to settle for conventional apartments in multiplexes, often located at city edges. In comparison, lifestyle clusters in the K, L, M, O groups have moderate incomes, relatively high movership rates, and are able to afford new-builds among townhouses and urban lofts.

Geographic Comparisons – The exhibits in <u>section j</u> demonstrate the 71 lifestyle clusters currently living in the City of Hamtramck with comparisons to Banglatown (including the City of Hamtramck plus all of the Banglatown neighborhoods), the City of Dearborn, and the City of Detroit. For each place, the first half of the lifestyle clusters (codes 1 through 36) are shown on one page and the second half (37 through 71) are shown on a subsequent page.

Diverse Lifestyle Clusters – The City of Hamtramck is a moderate-to-low income market, and about one-quarter of the nation's lifestyle clusters are well-represented. The market is also culturally diverse and a large share of households could be generally described as being loyal to conservative and traditional family values.

The most prominent lifestyle cluster in the City of Hamtramck is the low-income "Daring to Dream" group with a cluster code of R66. Combined with the "Hope for Tomorrow", "Expanding Horizons", and "Infants and Debit Cards" groups, these households are aspiring to succeed, actively seeking to improve their quality of life, and optimistic that good jobs and wages will help them achieve their goals. They tend to trade up into new housing choices as soon as they become available.

In comparison, some of the lowest income lifestyle clusters, including the "Urban Survivors" and "Tough Times", are most in need of social assistance. They are often singles getting by on meager wages and without a car; and they may struggle to find acceptable for-lease choices that are also affordable. They tend to move when economically challenged by the need for tolerable rents and proximity to jobs, public schools, transit, and social services. This group will respond favorably to the addition of affordably-priced accessory dwellings like studios and efficiencies, and especially if they are walkable to Joseph Campau Avenue.

Other lifestyle clusters are more settled into houses and far less inclined to move. These include the "Blue Collar Comfort", "Steadfast Conventionalists", "Balanced Harmony", "Settled and Sensible", "Rooted Flower Power", "Mid-Scale Medley", "Town Elders and Leaders" lifestyle clusters. Although generally settled, they will respond favorably the development of some new for-sale houses in infill locations throughout the city.

Several lifestyle clusters stand out as being ideal targets for missing housing formats like for-lease lofts, for-lease duplexes attached to owner-occupied houses, small and compact townhouses, and larger accessory dwellings. They tend to be aspiring renters with relatively high movership rates, and most can afford modest market rate rents (80% to 120% of AMI when gauged against HUD's low-to-moderate income standards). They include "Gotham Blend", "Bohemian Groove", "Full Steam Ahead", "Digital Dependents", "Urban Ambition", and "Striving Singles".

Income-Mixed Buildings – New developments and neighborhood infill should <u>not</u> be designated for discrete demographic groups like "ages 55+ and better", "seniors", "families", "singles", "workforce", or "low-income". Instead, they should be developed with diversity in mind and appealing to a range of families and singles of all ages, incomes, and walks of life.

The sizes of lofts and townhouses should be designed to appeal to a range of lifestyle preferences and price tolerance matched to the unit size. For example, the "Daring to Dream" households could lease micro-lofts; "Striving Single" could rent the larger one-bedroom lofts; and "Infants and Debit Cards" could rent two- or three-bedroom units – all in the same building.

Renter and Owner Target Markets | sections k - m

The Target Markets – A lifestyle cluster becomes a target market when it is identified as an ideal demographic for any type of marketing of goods, products, and/or services. Future developers and investors interested in adding new housing choices in the City of Hamtramck may be interested in understanding the behavior profile each unique target market for new housing formats.

The attached <u>section k</u> includes profiles for Hamtramck's renter target markets; and <u>section I</u> provides similar profiles for the owner target markets. Some target markets might be included in both sections because some will be renters, and others will be owners. The households within each target market will have a range of attributes. For example, about 70% of the households in the "Gotham Blend" target market will be inclined to rent; and the other 30% will be more inclined to buy a home.

Each of the target markets also has unique profiles on movership rates, household incomes, and inclination to choose building sizes and urban places like downtown Hamtramck. For example, only 12% of the "Gotham Blend" target market will choose a detached house, 27% will seek a duplex, and the balance of 61% will choose a triplex, fourplex, or larger building.

The information shown in the profiles is only a glimpse of the full range of available variables. Additional data is available on their shopping behavior, debt, family composition, educational attainment, occupations, and much, much more. Any reader interested in a detailed profile for any of the target markets may contact the housing consultants for a copy, or for access to Experian's complete portal of 71 lifestyle clusters.

Maps of Target Markets – <u>Section m</u> includes a set of maps demonstrating the spatial distribution of several lifestyle clusters across the City of Hamtramck and surrounding neighborhoods in Detroit. These maps were generated with data at a census tract level to delineate the "Banglatown" submarket. Additional narrative on this topic is provided in the following narrative, below.

Geographic Setting | section n

Geographic Overview – The information displayed in all of the Infographics varies by geography, sometimes showing national averages, statewide averages, and comparisons for study areas within Wayne County. Highland Park, Detroit, and Dearborn are particularly linked to Hamtramck through proximity and socio-economic diversity. Hamtramck must compete with these cities for every new resident moving into the area. They must also compete for developers seeking investment opportunities; and for visitors looking for unique merchants, restaurants, and entertainment venues.

Ethnic and Cultural Diversity – Hamtramck is nearly surrounded by the City of Detroit, with the exception of a small portion of the western border that touches the City of Highland Park. Known in the 20th century as a vibrant center of Polish American life and culture, Hamtramck has continued to attract immigrants, and especially from Yemen, Bangladesh, and southeast Europe (namely Bosnia and Herzegovina). In 2015 the Hamtramck City Council became the first majority Muslim city council in the nation.

Banglatown – This housing study includes a spatial analysis of the geographic distribution of lifestyle clusters living in and around the City of Hamtramck and by census tract. As shown in the attached <u>section m</u>, several lifestyle clusters are concentrated in the City of Hamtramck as well as Detroit's Banglatown neighborhoods to the north and east.

They include seven lifestyle clusters that are nevertheless ethnically diverse. For the purposes of this study only, their geographic distribution has been used to generally estimate the submarket locally known as "Banglatown". The seven lifestyle clusters defining this culturally diverse area are listed below.

Banglatown 7 Lifestyle Clusters that help define the submarket As defined in this Housing Study

- 132 Steadfast Conventionalists
- 133 Balance and Harmony
- L42 Rooted Flower Power
- O51 Digital Dependents
- P56 Mid-Scale Medley
- P59 Expanding Horizons
- R66 Daring to Dream

The Banglatown submarket is also delineated on the third map in <u>section n</u> (geographic overview) attached to this report. It includes the entire City of Hamtramck; the Campau-Davison-Banglatown study area within the City of Detroit; and census tracts 5113 (partial), 5106 (partial), and 5107 located directly east and adjacent to Hamtramck.

All other lifestyle clusters residing in the cities of Detroit and Hamtramck tend to be more evenly distributed throughout the market. This is evident in the last two maps in <u>section m</u>, which are examples and depict the spatial distributions for "Hope for Tomorrow" and "Urban Survivors" lifestyle clusters.

Supplemental Materials | section o and section p

Supplemental Materials – <u>Section o</u> of this report includes excerpts from Hamtramck's 2009 master plan to demonstrate the city's progress with those initiatives; and <u>section p</u> includes a four-page article summarizing Target Market Analysis trends across the State of Michigan. Sections q, r, and s provide the diagrams for the Pilot Project A and Street Redesign (courtesy of MKSK Studios), and of Pilot Project B (courtesy of Quinn Evans). These resources also were addressed earlier in this narrative report.

This concludes the Target Market Analysis and housing study for the City of Hamtramck. We hope that the city council, plan commission, prospective developers and investors, and property owners find encouragement in this document to pursue a variety of new projects. Stakeholders are encouraged to contact the housing consultants any time with their questions.

The ideal projects will include a small number of traditional houses (with and without attached sublet units like duplexes or accessory dwellings) in infill locations; and a larger number of attached for-lease choices (like lofts) in and near the downtown. The risk for new housing is generally low as long as the unit sizes are compact so that rents and prices can be attainable and tolerable for the migrating target markets.

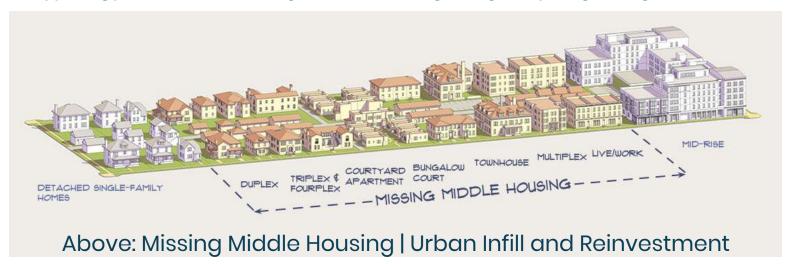
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section Carrier For-Lease Rents

For-Lease Building Formats

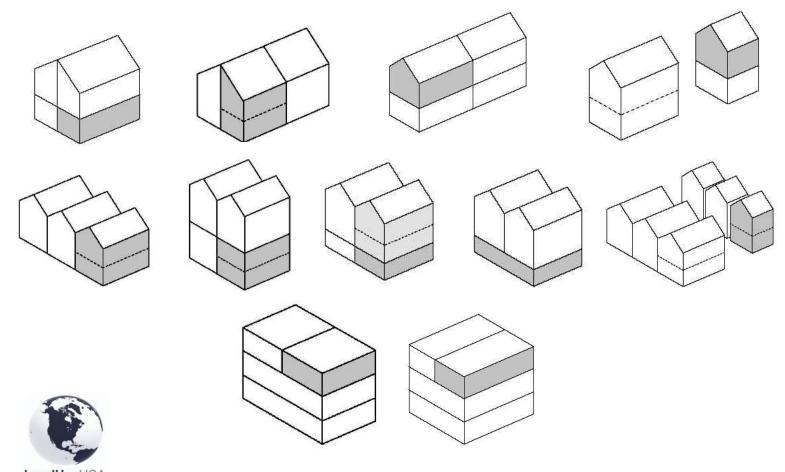
A typology of urban building formats being sought by migrating households.



Source: Dan Parolek and Opticos Design Group

Below: Building Blocks for Diverse Unit Sizes in Small Multiplexes

Developers should diversify the unit sizes within each and every new attached building format. Rents must not be assigned based on the building format. Rather, they must reflect the unit size first (square feet and number of bedrooms and bathrooms); unique building and unit amenities; and the location with walkability and convenient access to shopping, eateries, and other community amenities.



UrbanStrategies

Accessory Dwelling Units | ADU

An introduction to ADU strategies for established residential neighborhoods.



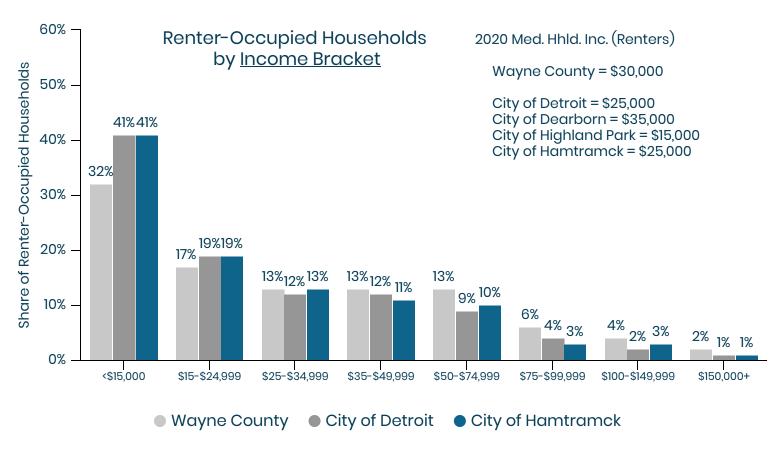
New For-Lease Units | Missing Housing Formats Square Feet and Contract (Net or Cash) Rents The City of Hamtramck, Michigan | The Year 2020

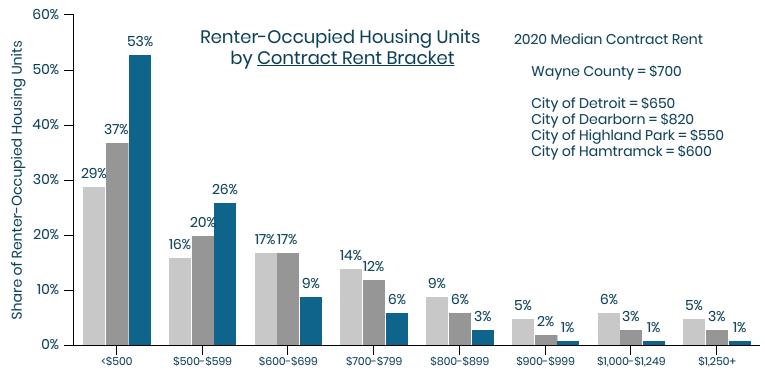
Total	Town-	Urban	Lofts over	Accessory	Town-	Urban	Lofts over	Accessory
Total	houses	Lofts	Retail	Dwellings	houses	Lofts	Retail	Dwellings
<u>Sq. Ft.</u>	<u>\$ / Sq. Ft.</u>	<u>Rents</u>	<u>Rents</u>	<u>Rents</u>	<u>Rents</u>			
300		\$1.83	\$1.98	\$1.75		\$550	\$595	\$525
350		\$1.71	\$1.84	\$1.64		\$600	\$645	\$575
400	smaller	\$1.61	\$1.73	\$1.55		\$645	\$690	\$620
450	units	\$1.52	\$1.62	\$1.47		\$685	\$730	\$660
500	are not	\$1.44	\$1.53	\$1.39		\$720	\$765	\$695
550	advised	\$1.36	\$1.45	\$1.32		\$750	\$795	\$725
600		\$1.29	\$1.37	\$1.25		\$775	\$820	\$750
650	\$1.46	\$1.23	\$1.30	\$1.19	\$950	\$800	\$845	\$775
700	\$1.39	\$1.18	\$1.24	\$1.14	\$970	\$825	\$870	\$800
750	\$1.32	\$1.13	\$1.19	\$1.10	\$990	\$850	\$895	\$825
800	\$1.26	\$1.09	\$1.15	\$1.06	\$1,010	\$875	\$920	\$850
850	\$1.21	\$1.06	\$1.11	\$1.03	\$1,030	\$900	\$945	\$875
900	\$1.17	\$1.03	\$1.08	\$1.00	\$1,050	\$925	\$970	\$900
950	\$1.13	\$1.00	\$1.05	\$0.97	\$1,070	\$950	\$995	\$925
1,000	\$1.09	\$0.98	\$1.02	\$0.95	\$1,090	\$975	\$1,020	\$950
1,050	\$1.06	\$0.95	\$1.00	\$0.93	\$1,110	\$1,000	\$1,045	\$975
1,100	\$1.03	\$0.93	\$0.97	\$0.91	\$1,130	\$1,025	\$1,070	\$1,000
1,150	\$1.00	\$0.91	\$0.95	\$0.89	\$1,150	\$1,050	\$1,095	\$1,025
1,200	\$0.98	\$0.90	\$0.93	\$0.88	\$1,170	\$1,075	\$1,120	\$1,050
1,250	\$0.95	\$0.88	\$0.92	\$0.86	\$1,190	\$1,100	\$1,145	\$1,075
1,300		\$0.87	\$0.90	\$0.85		\$1,125	\$1,170	\$1,100
1,350		\$0.85	\$0.89	\$0.83		\$1,150	\$1,195	\$1,125

Estimates and forecasts prepared by LandUseUSA | Urban Strategies ©, July 2019. Based on county assessor's records, plat maps, field observations, and phone interviews. Figures shown in this exhibit are intended to demonstrative and educational only, and should not be used for appraisals or real estate pricing of individual properties.

Renter Incomes & Prices | Hamtramck

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

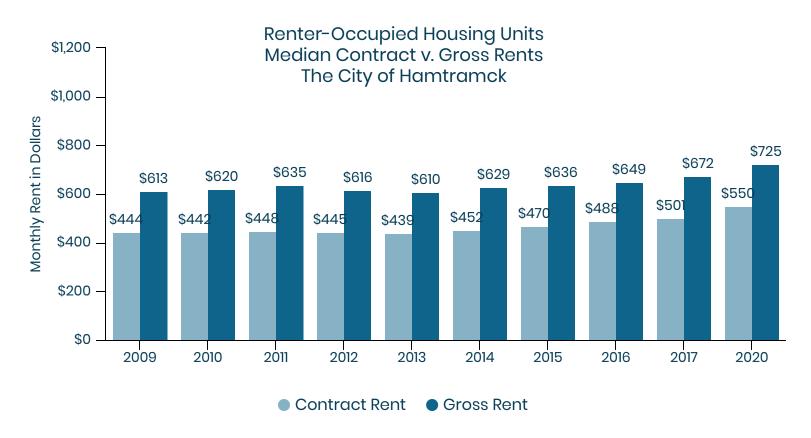


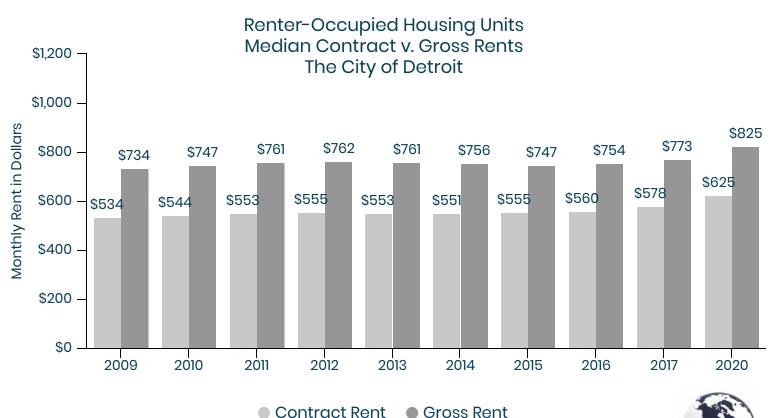




Contract v. Gross Rent | Hamtramck

A comparison of contract and gross rents, with the differences attributed to utilities.





LandUseUSA

UrbanStrategies

section **b**For-Sale
Values

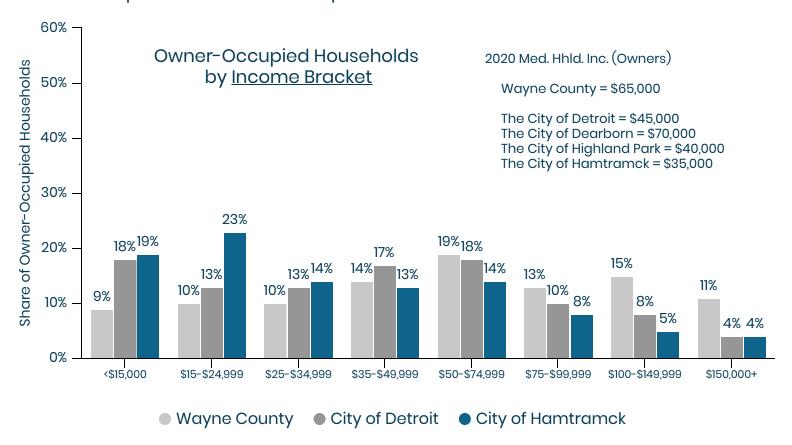
New For-Sale Units | Detached Houses Only Excludes Premiums for Accessory Dwelling Units Square Feet and Estimated Values for New-Builds The City of Hamtramck, Michigan | The Year 2020

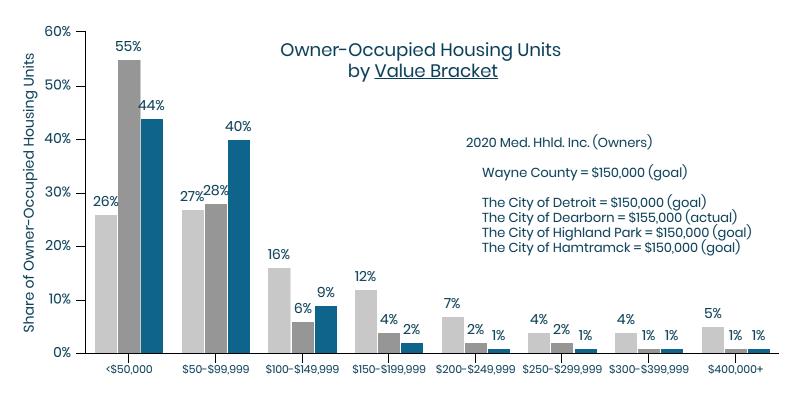
	Houses <u>with</u> one	Houses without	Houses <u>with</u> one	Houses without
Total	Sublet Unit	Sublet Units	Sublet Units	Sublet Units
<u>Sq. Ft.</u>	<u>\$ / Sq. Ft.</u>	\$ / Sq. Ft.	<u>Values</u>	<u>Values</u>
600				
650				
700	includes		includes	
750	a sublet		a sublet	
800	duplex	\$200	duplex	\$160,000
850	or	\$198	or	\$168,000
900	accessory	\$196	accessory	\$176,000
950	dwelling	\$194	dwelling	\$184,000
1,000		\$192		\$192,000
1,050		\$190		\$200,000
1,100	\$250	\$188	\$275,000	\$207,000
1,150	\$247	\$186	\$284,000	\$214,000
1,200	\$244	\$184	\$293,000	\$221,000
1,250	\$241	\$182	\$301,000	\$228,000
1,300	\$238	\$180	\$309,000	\$234,000
1,350	\$235	\$178	\$317,000	\$240,000
1,400	\$232	\$176	\$325,000	\$246,000
1,450	\$229	\$174	\$332,000	\$252,000
1,500	\$226		\$339,000	
1,550	\$223	excludes	\$346,000	excludes
1,600	\$220	sublet	\$352,000	sublet
1,650		units		units

Estimates and forecasts prepared by LandUseUSA | Urban Strategies ©, July 2019. Based on county assessor's records, plat maps, field observations, and phone interviews. Figures shown in this exhibit are intended to demonstrative and educational only, and should not be used for appraisals or real estate pricing of individual properties.

Owner Incomes & Values | Hamtramck

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





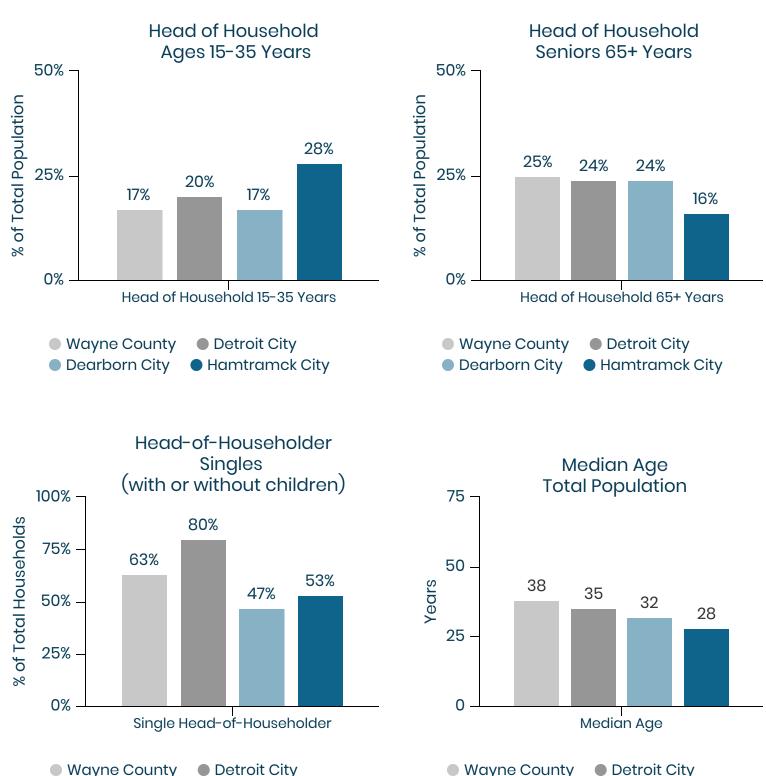


section C

Housing Market
Parameters

Population and Age | Hamtramck

A comparison of the age profiles among the established resident population.





Hamtramck City

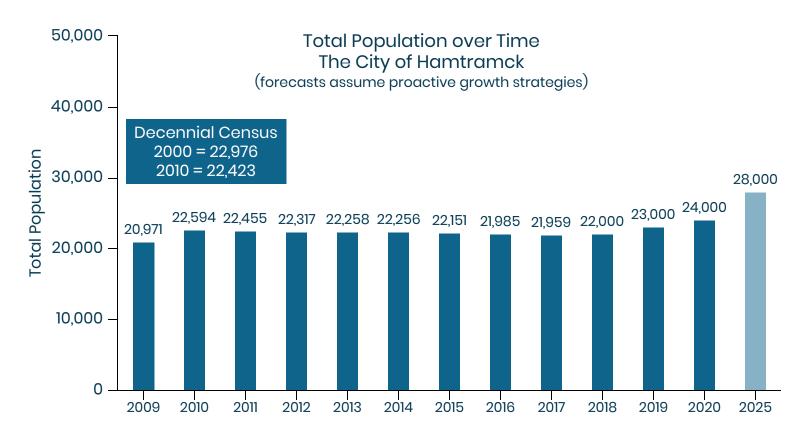
Dearborn City

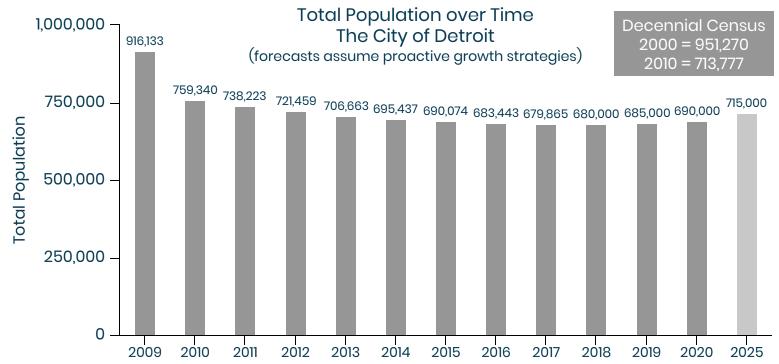
Hamtramck City

Dearborn City

Total Population over Time | Hamtramck

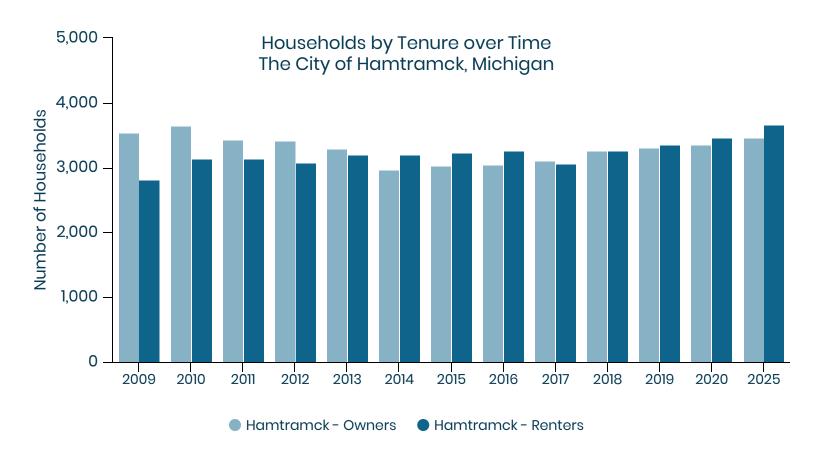
Population is used to compute resident expenditure potential for retail sales.

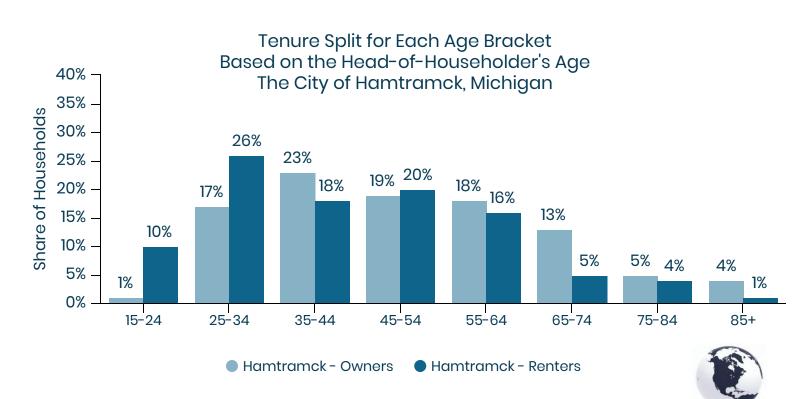




Households, Tenure & Age | Hamtramck

Households by tenure over time; plus tenure by the head-of-household's age.

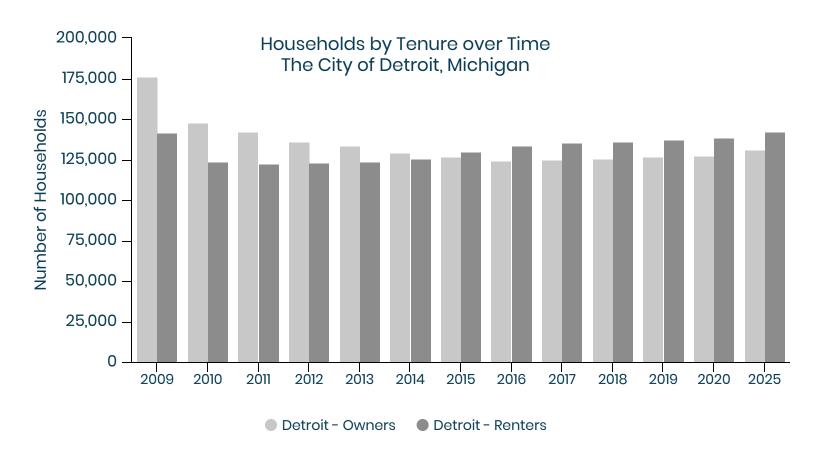


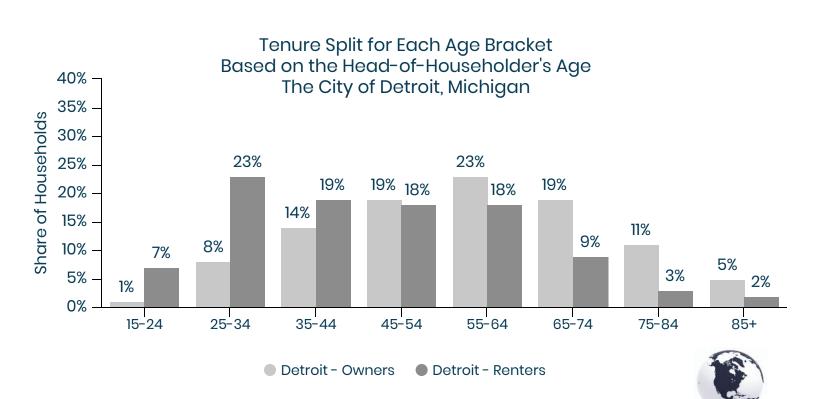


LandUseUSA

Households, Tenure & Age | Detroit

Households by tenure over time; plus tenure by the head-of-household's age.





LandUseUSA

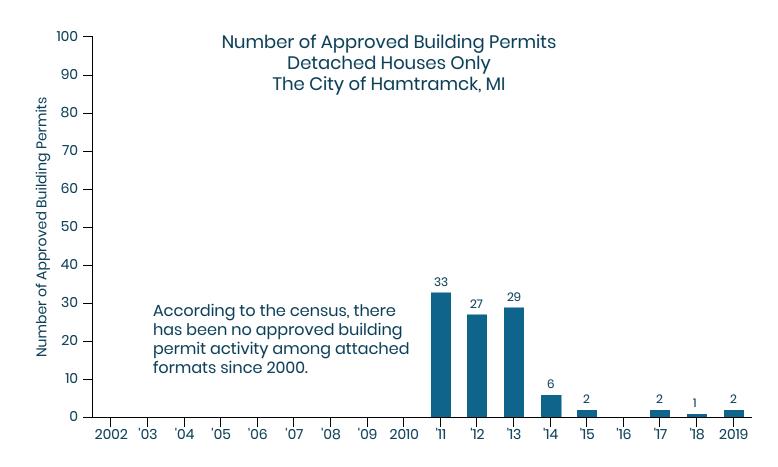
UrbanStrategies

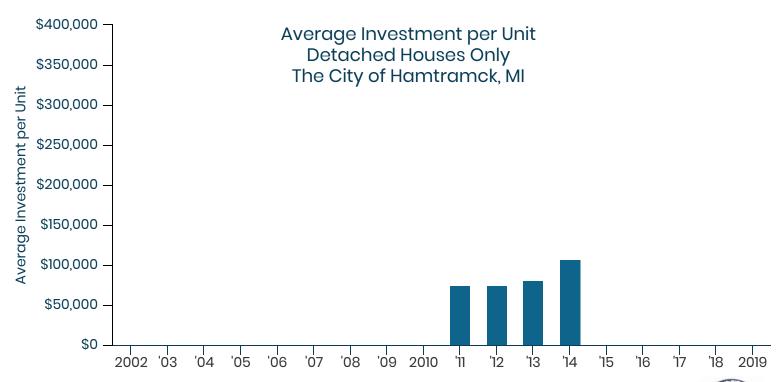
section C

Building Permit
Activity

Building Permit Survey | Hamtramck

An assessment of approved building permits and investment per unit over time.



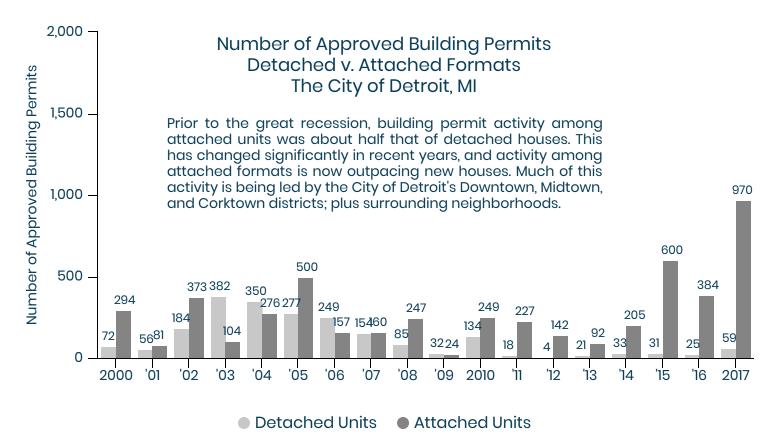


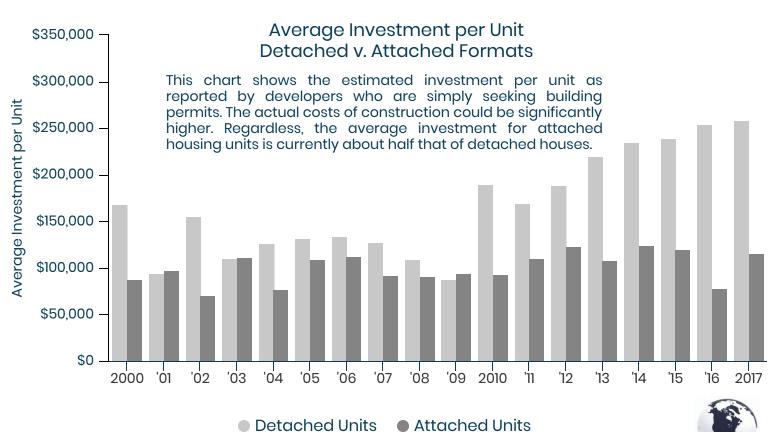




Building Permit Survey | Detroit

An assessment of approved building permits and investment per unit over time.

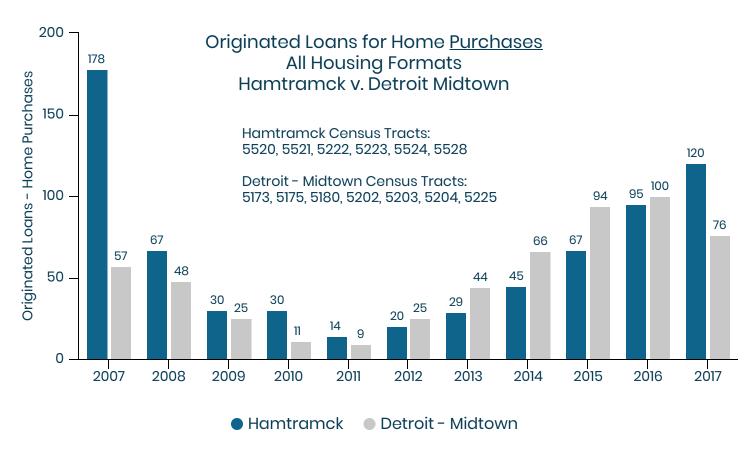




LandUseUSA

Loan Originations | Hamtramck

An assessment of loan originations for home purchases and improvements over time.



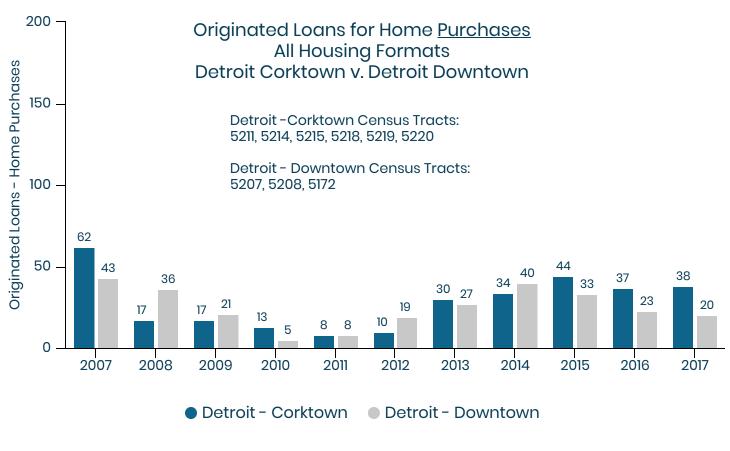


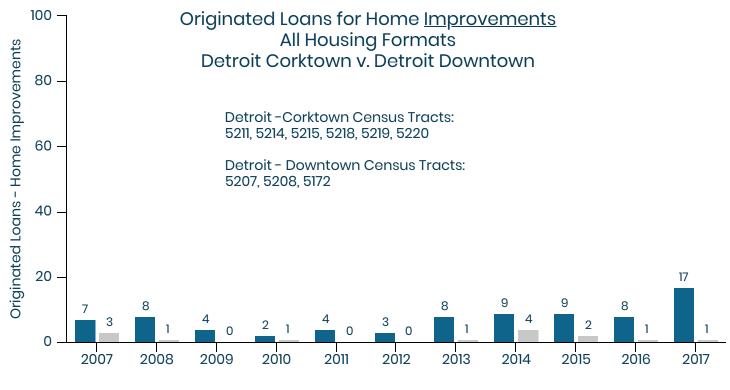
Detroit - Midtown

Hamtramck

Loan Originations | Detroit

An assessment of loan originations for home purchases and improvements over time.





Detroit - Downtown

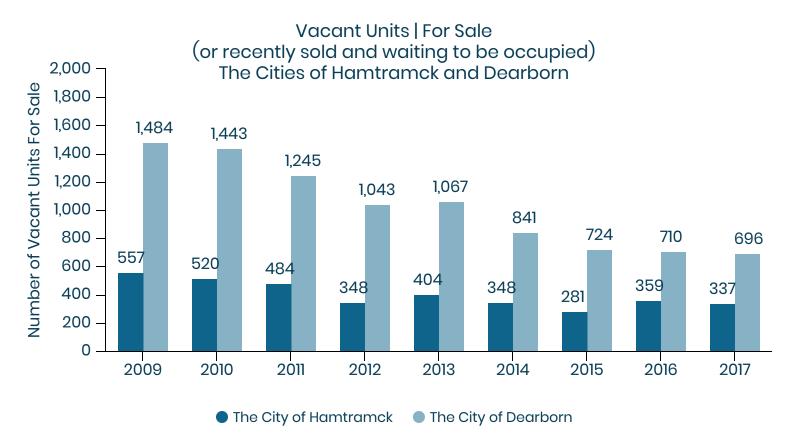
Detroit - Corktown

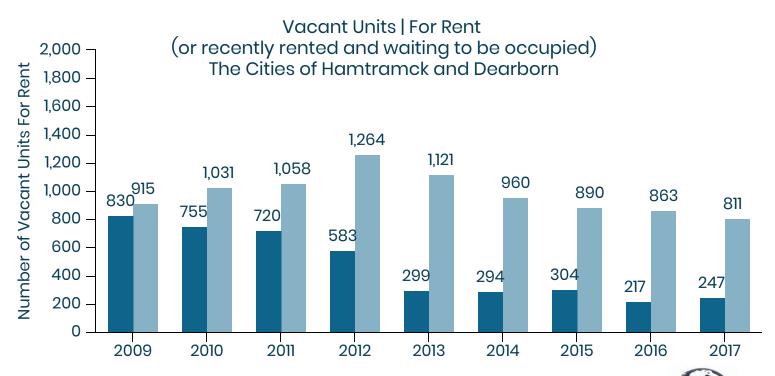
section C

Housing
Vacancies

Housing Unit Vacancies | Hamtramck

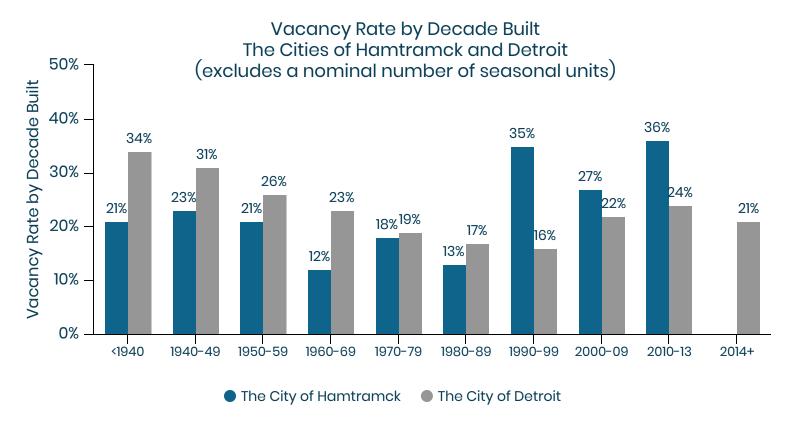
A geographic comparison of housing vacancies by tenure and over time.

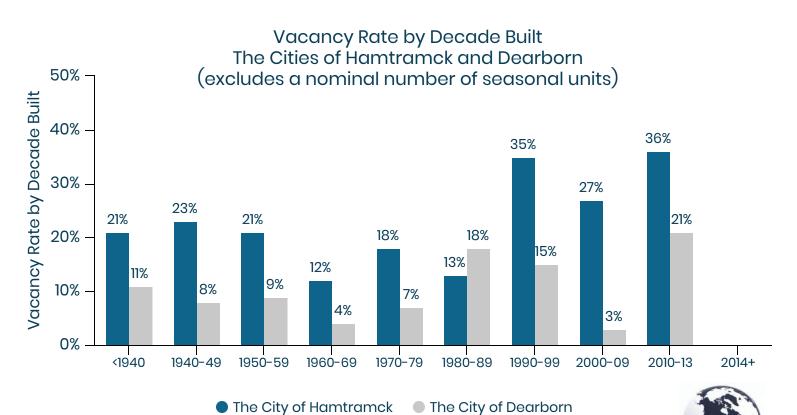




Housing Unit Vacancies | Hamtramck

A geographic comparison of housing vacancies by decade built.





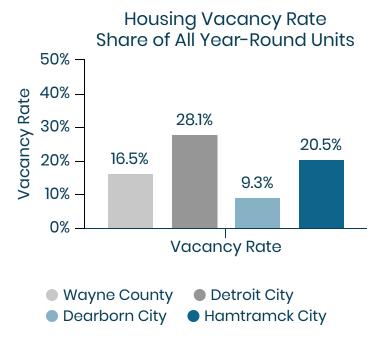
Underlying data by the Decennial Census and American Community Survey through the year 2017. Analysis and exhibit prepared by LandUseUSA | Urban Strategies © on behalf of the City of Hamtramck, 2019.

LandUseUSA

UrbanStrategies

Housing Vacancies | Hamtramck

A comparison of average vacancy rates; and unavailable units over time.



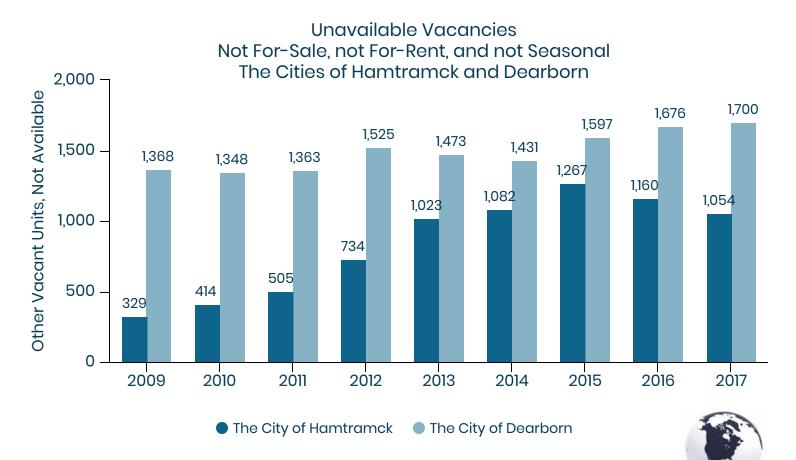
Includes all units vacant for any reason, including:

- a) Not available
- b) For-sale or for-rent
- c) Waiting to be occupied

Excludes units that are for seasonal, occasional, recreational, or migrant use.

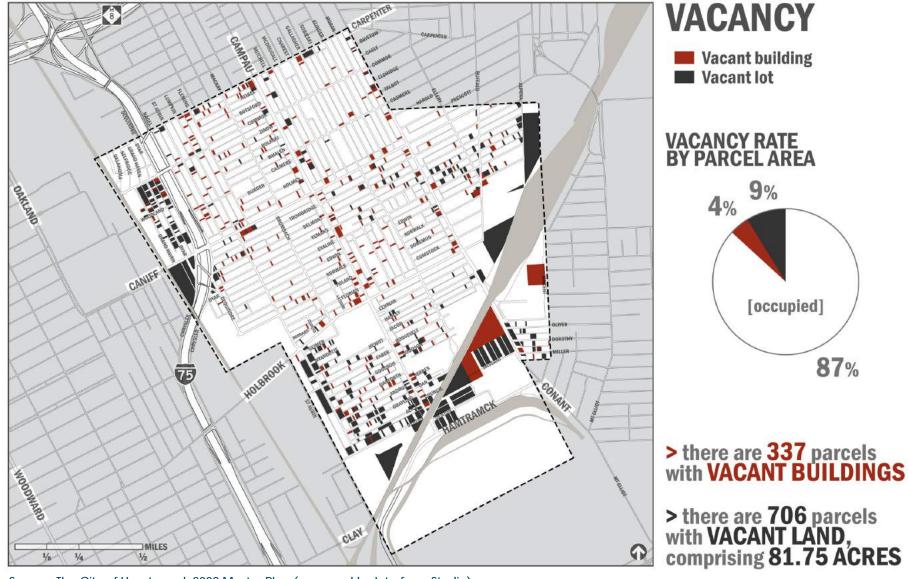
LandUseUSA

UrbanStrategies



Underlying data by the Decennial Census and American Community Survey through the year 2017. Analysis and exhibit prepared by LandUseUSA | Urban Strategies © on behalf of the City of Hamtramck, 2019.

Vacant Buildings and Lots - 2009 The City of Hamtramck, Michigan



87%

Source: The City of Hamtramck 2009 Master Plan (prepared by Interface Studio)

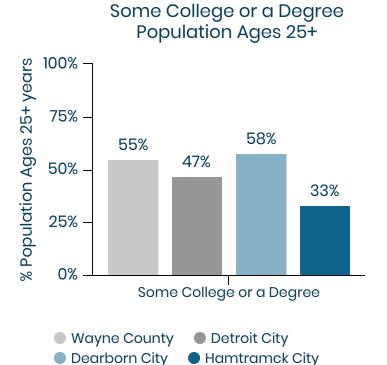
section f

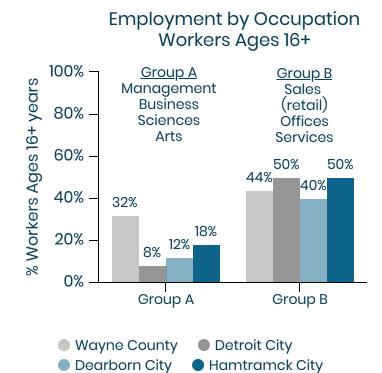
Economic

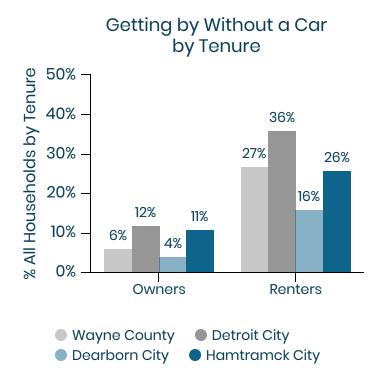
Assessment

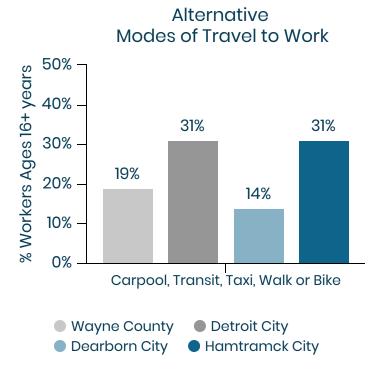
Education, Occupation, Cars | Hamtramck

Educational attainment, white collar occupations, and automotive use.







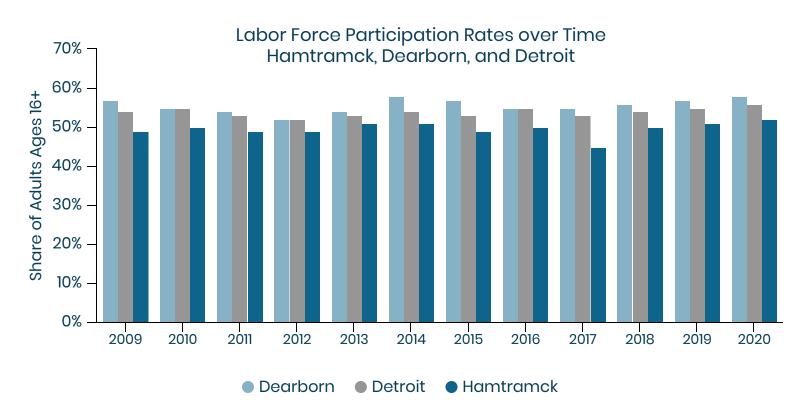


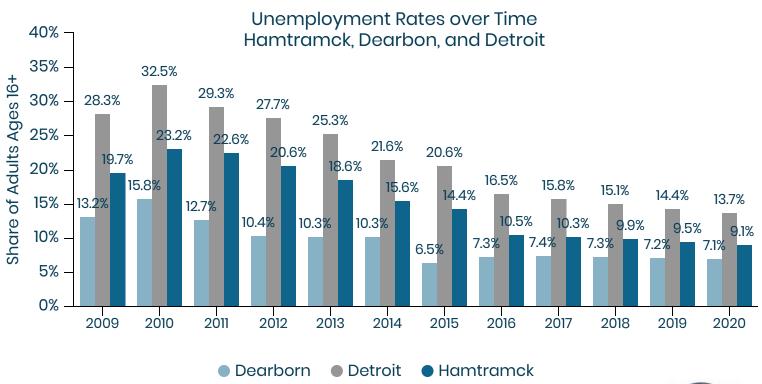


Underlying data by the American Community Survey with five year estimates through the year 2017. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of the City of Hamtramck, 2019.

Labor Force and Employment | Hamtramck

A comparison of labor force participation and unemployment rates over time.



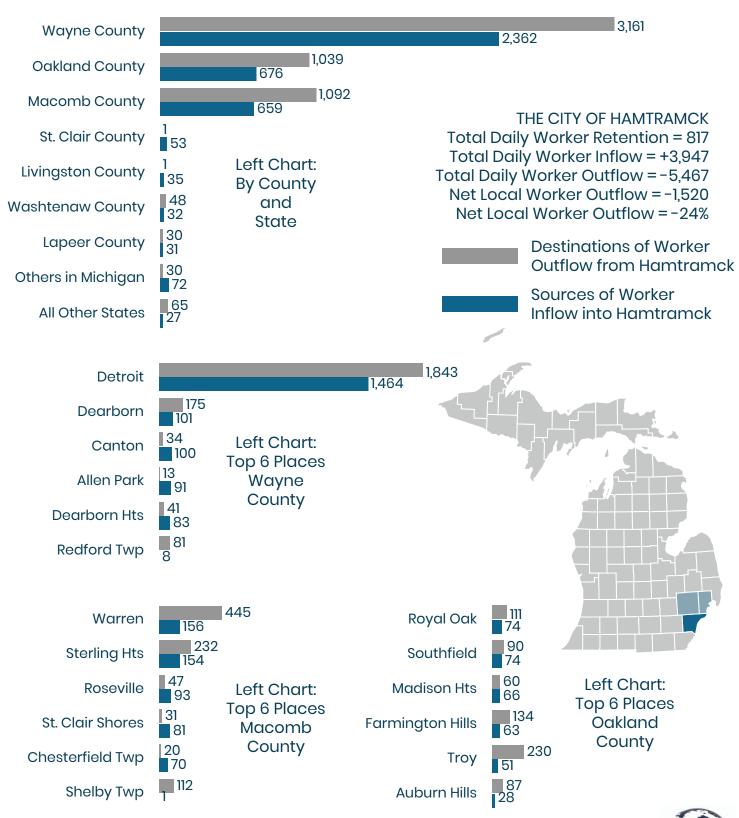






Worker Inflow & Outflow | Hamtramck

The Number of workers commuting into and from the city each day.



Underlying data by the American Community Survey with 5-year estimates through 2015. Analysis and exhibit prepared by LandUseUSA © and on behalf of the City of Hamtramck. 2019.

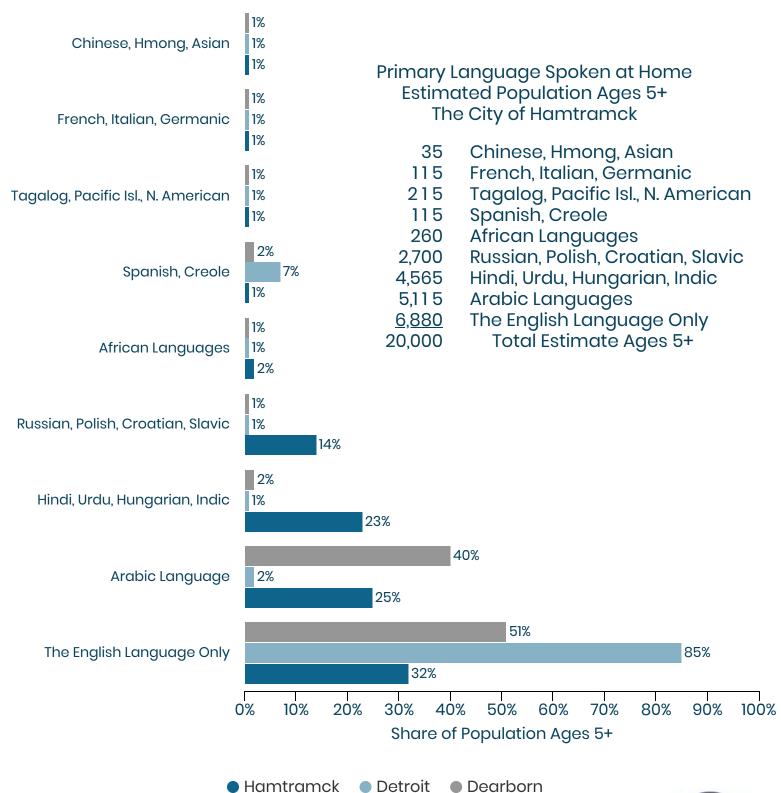


section **G**Migration &

Movership Rates

Language Spoken at Home | Hamtramck

A geographic comparision of the primary language spoken at home, ages 5+.





Place of Birth | Hamtramck

A geographic comparision of the native country of birth, total population.

Estimated Population by Place of Birth The City of Hamtramck, MI



- 50 S. Central Asia India
- 150 S. Central Asia Pakistan
- 100 S. East Asia Phillipines
- 3.150 West Asia Yemen
 - 50 West Asia Lebanon
 - 25 West Asia Syria
 - 25 East Asia Japan
 - 50 Asia Other Places

500 E. Europe - Poland

300 E. Europe - Ukraine

650 E. Europe - Bosnia, Herzegovina

350 Europe - Other Places

50 Africa - All Places

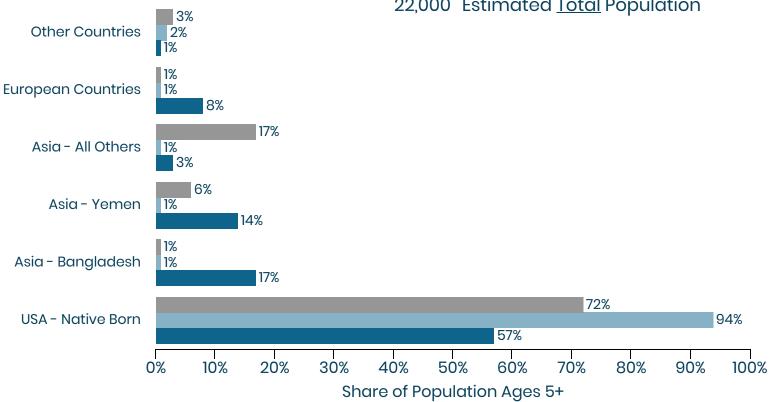
25 Latin America - All Places

25 Canada - All Places

O Oceania, Australia, N. Zealand

12,650 USA - Native Born

22,000 Estimated Total Population



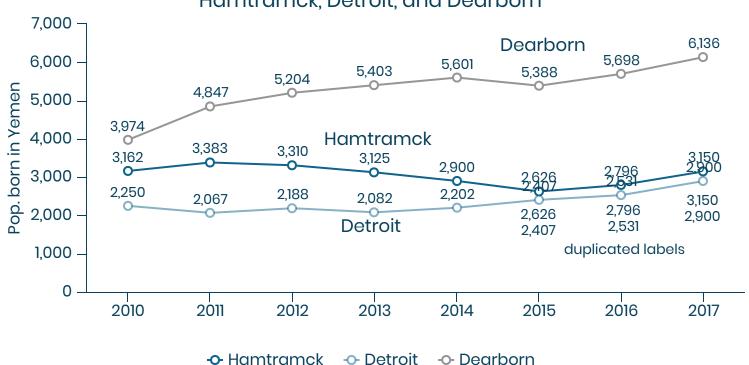


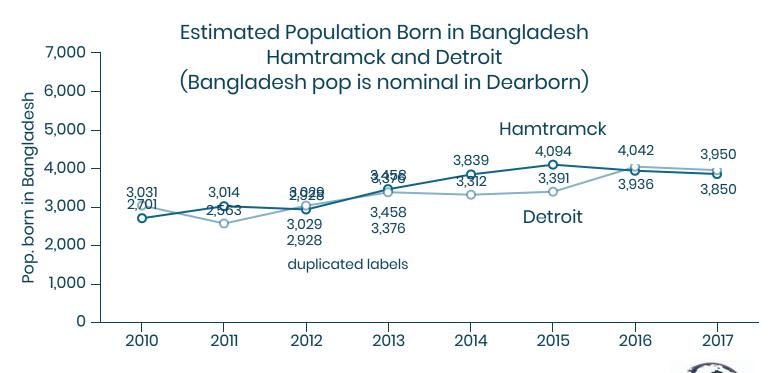


Place of Birth - Asia | Hamtramck

A geographic comparision of the native country of birth, total population over time.







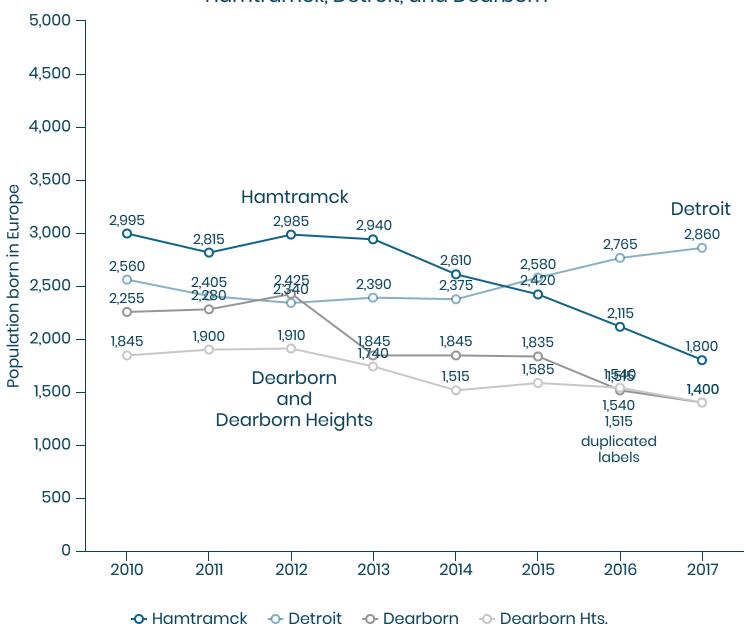


Underlying data based on the American Community Survey with five year estimates through 2017. Analysis and exhibit prepared by LandUseUSA | Urban Strategies © on behalf of the City of Hamtramck, 2019.

Place of Birth - Europe | Hamtramck

A geographic comparision of the native country of birth, total population over time.

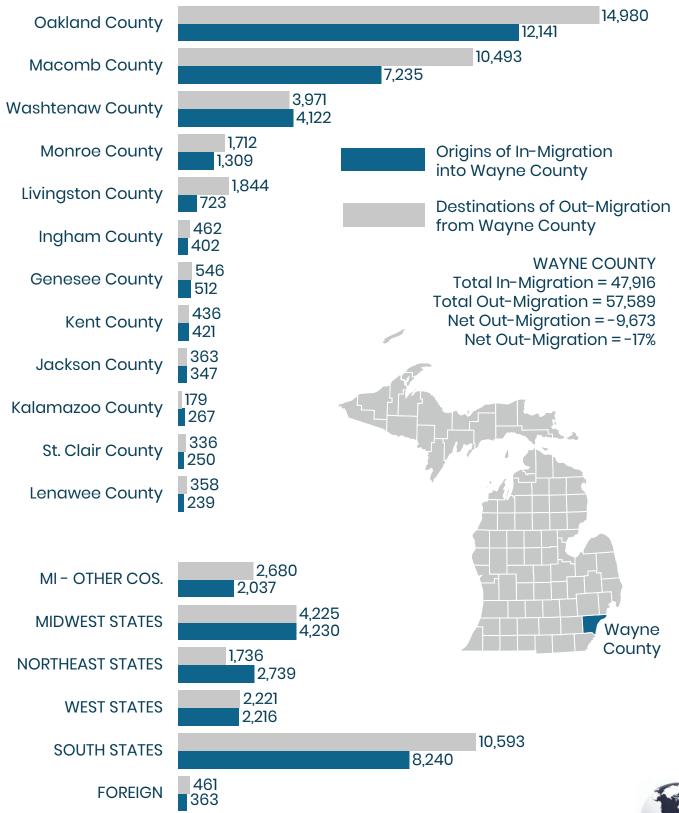






Net Out Migration | Wayne County

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

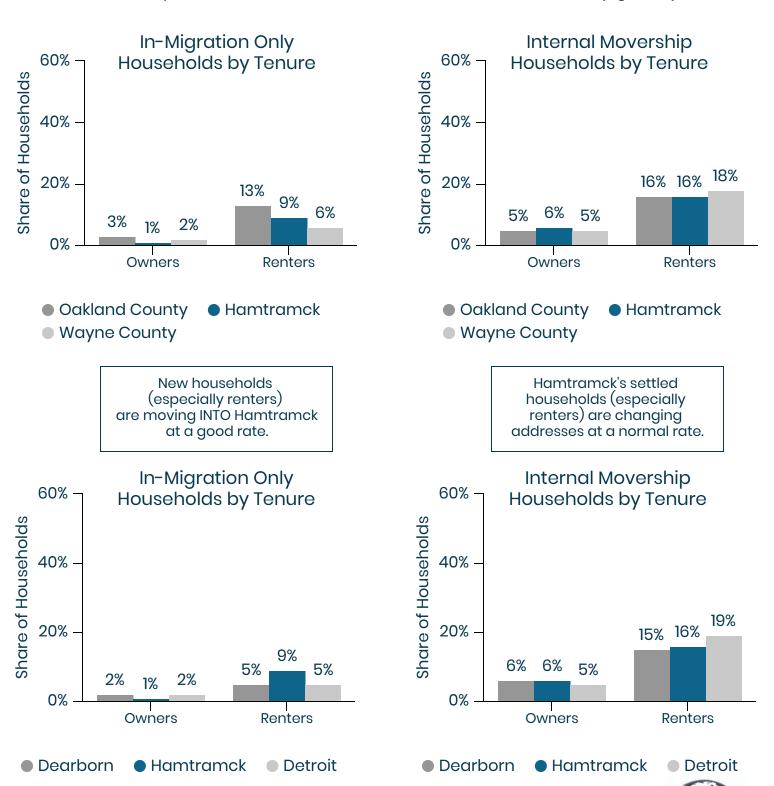


Underlying data based on individual tax returns as reported by the IRS, 2015-2016. Analysis and exhibit prepared by LandUseUSA © on behalf of the City of Hamtramck, 2019.



Annual Movership Rates | Hamtramck

Share of existing households that moved into and within the city last year. (A movership rate is the share of households that move in any given year.)

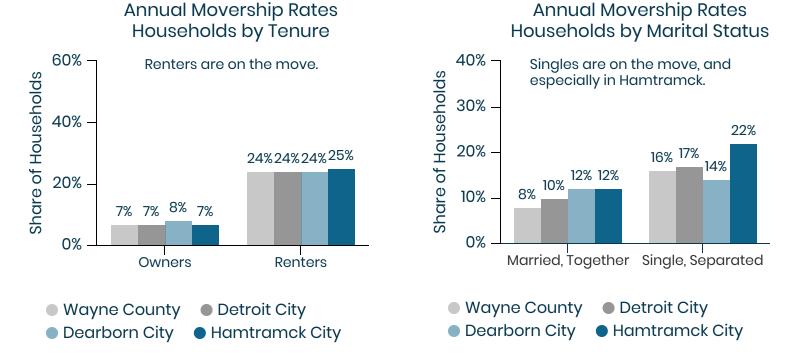


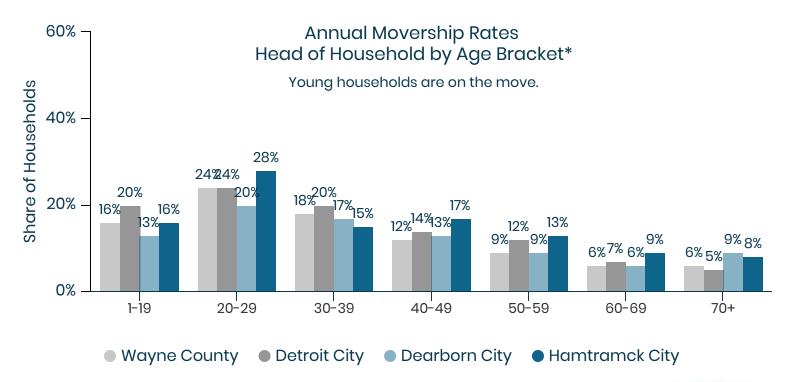
Underlying data based on tax filings reported by the Internal Revenue Service (IRS) through 2016. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of the City of Hamtramck, 2019.



Annual Movership Rates | Hamtramck

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



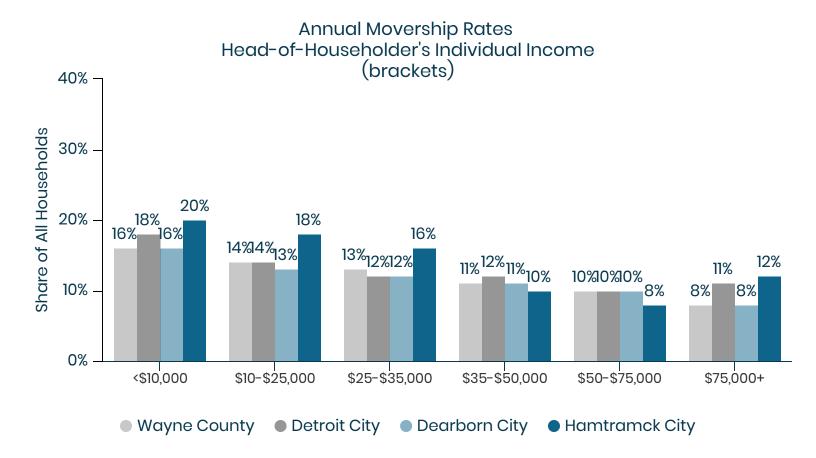




Underlying data based on tax filings reported by the Internal Revenue Service (IRS) through 2016. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of the City of Hamtramck, 2019.

Movership by Income | Hamtramck

Average annual movership rates by income bracket with geographic comparisons. (A movership rate is the share of households that move in any given year.)





section h
Real Estate
Analysis

Precedent Examples | Hamtramck

A qualitative assessment of existing housing formats with attached units.











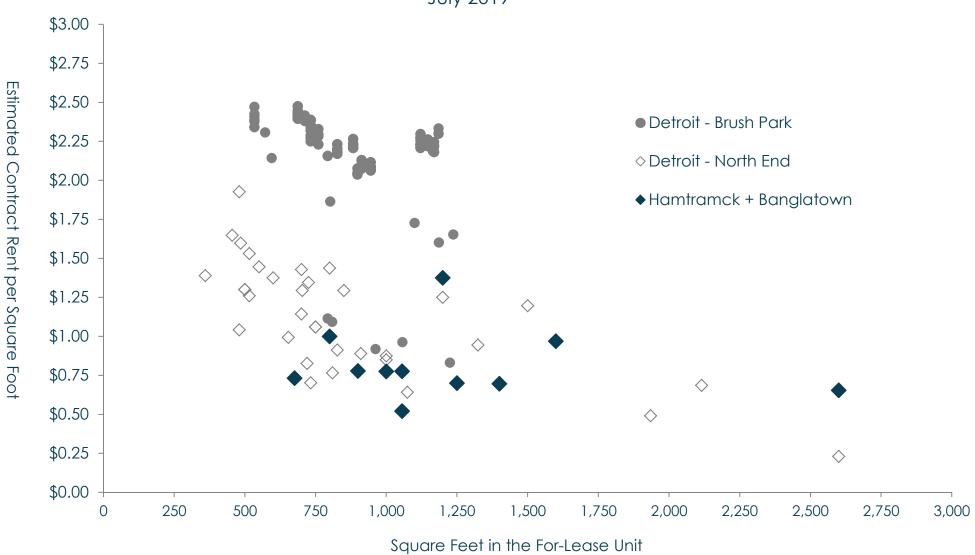








For-Lease Attached Lofts, Apartments, Duplex Houses Estimated Contract Rent per Square Foot v. Unit Size The City of Hamtramck v. Detroit North End July 2019



Source: Based on market observations, surveys, assessors records, and CoStar subscription data.

Analysis and exhibit prepared by LandUseUSA | Urban Strategies on behalf of the City of Hamtramck, July 2019.

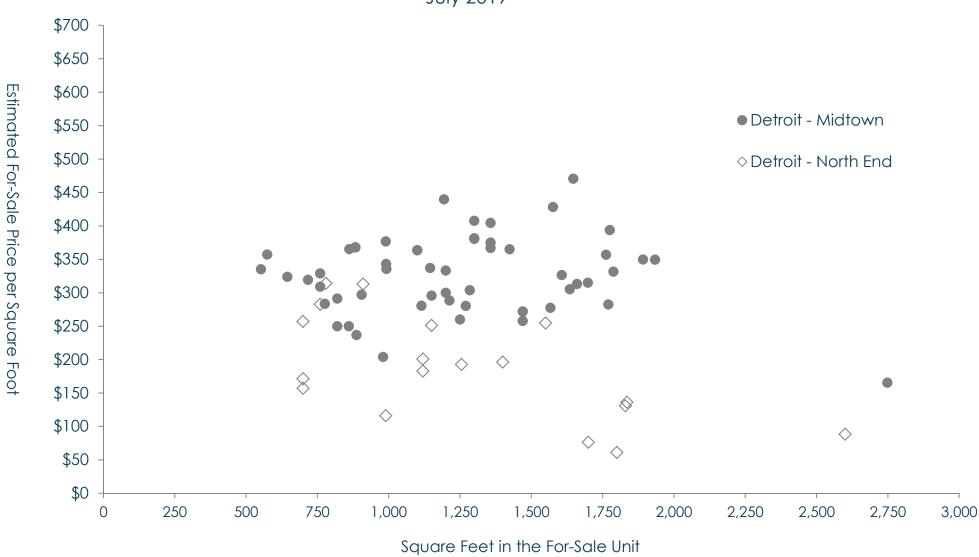
Available For-Rent Units | Attached Units Only The City of Hamtramck and Banglatown | July 2019

											2019	2019
											Estimated	Contract
	Building		Year	Units in	Down-	Income	Sen-	Bed	Bath	Estimated	Contract	Rent per
Building, Address	Type	Levels	Open	Bldg.	town	Limits	iors	Rooms	Rooms	Sq. Ft.	Rent	Sq. Ft.
2739 Edwin Street	Lofts	3	historic	3	1			1	1	2,600	\$1,700	\$0.65
The City of Hamtramck	w/Retail							1	1	3,200	\$1,800	\$0.56
9552 Jos Campau Ave The City of Hamtramck	Lofts w/Retail	2	historic	6	1	٠		1	1	1,600	\$1,550	\$0.97
Rotana Apartments 3521 Caniff St The City of Hamtramck	Apts	4	1950s	43	1	٠		٠	٠			
11445 Jos Campau Ave Detroit Banglatown	Lofts w/Retail	2	historic	6	1			1	1	1,200	\$1,650	\$1.38
Emerald Springs 5825 Emerald Springs Detroit Banglatown	Townhse	2	1974	206			•	2 3 4	· ·	1,000 1,250 1,400	\$775 \$875 \$975	\$0.78 \$0.70 \$0.70
Cameron Court 8600 Cameron St Detroit - North End	Apts	3	2009	48			1	1 2	1	705 870		

Source: Based on market observations, surveys, assessors records, and CoStar subscription data.

Analysis and exhibit prepared by LandUseUSA | Urban Strategies on behalf of the City of Hamtramck, July 2019.

For-Sale Attached Lofts and Townhouses Estimated Price per Square Foot v. Unit Size Detroit Midtown and Detroit North End July 2019



Source: Based on market observations, surveys, assessors records, and CoStar subscription data.

Analysis and exhibit prepared by LandUseUSA | Urban Strategies on behalf of the City of Hamtramck, July 2019.

New & Recent Development - 2009 The City of Hamtramck, Michigan



Source: The City of Hamtramck 2009 Master Plan (prepared by Interface Studio)

section PlaceScore™
Analysis

Joseph Campau Ave | Hamtramck

Qualitative assessment of downtown building formats, scale, and character.









Downtown
vacancies are
opportunities for
upper level rehabs
and urban lofts.















PlaceScore[™] Strategies | Hamtramck

An assessment of downtown placemaking, progress, and strategies.



Population ~ 22,000

PlaceScore Summary

The City of Hamtramck has an overall PlaceScore of 16 points and should strive for a higher score of at least 20 points. Hamtramck is a community with cultural diversity and proximity to downtown Detroit; and its unique variety of shops, restaurants, events, and venues help draw a considerable number of visitors. Additional progress will be important in retaining and attracting both residents and visitors. With this in mind, the city should implement some of the strategies described below and strive for a higher score of 20 to 22 points over the next few years.

Highly Preliminary PlaceScore and Marketing Strategies

- 1. Significant improvements are needed to the city's main website pages, including a calendar of events, plus lists of all available properties for sale, current redevelopment projects currently underway, reinvestment incentives.
- 2. Significantly improvements are also needed to the DDA's page on the city's main website, incluiding information about current agendas, meeting minutes, music fest calendar, special events, facade improvement program, lists and maps of all downtown businesses, new store openings, etc. Better yet, create an independent website for the DDA, with links to and from the city's main website. Facebook is not a sufficient substitute for a website because younger generations prefer other social media outlets.
- 3. The Yemeni Chamber of Commerce is in the process of forming a citywide merchant association for all businesses in Hamtramck. Once fully established, the chamber should list all members on a website, with retailers, merchants, restaurant, entertainment venues, and hotels listed at the very top of the page.
- 4. There are several blocks in the downtown with little or no parking behind the stores. Shoppers often fill the spaces along Joseph Campau Ave, and both residents and shoppers fill the spaces along the side streets. There is a need to improve wayfinding and signage that navigates drivers to the public parking lots.
- 5. With support from the DDA and/or Chamber, the city should undertake and complete a retail market strategy that identifies the market gaps and opportunities for new merchants. The study can also help ascertain whether any types of retail would be inclined to occupy some of the quality spaces that have remained vacant due to high asking rents.

The PlaceScore methodology, concept, and name are trademarked by LandUseUSA © 2013 - 2019. Analysis and exhibit prepared by LandUseUSA | Urban Strateiges©, June 2019.

PlaceScore[™] | Hamtramck

Used to track Placemaking progress and formulate Downtown strategies. Attributes must be discoverable and evident through online sources.

PlaceScore 30-Point System | Address the red Items

Local-Level Planning Documents

- 1. Local or Municipal Master Plan (not County)
- 2. Adopted Zoning Ordinance or underway
- 3. Pursuing a Form-Based Code or Hybrid
- 4. IncDev workshop or bootcamp planned
- 5. Parks & Recreation Plan or Commission

Downtown Planning and Related Initiatives

- 5. Established BID, DDA, or Similar Organization
- 6. Downtown Master Plan or Subarea Plan
- 7. Streetscape, Transport. Improvement Plan
- 8. Facade Improvement Program is active
- 9. Retail Market Study and Strategy
- 10. Residential Market Study and Strategy

Downtown Organization and Marketing

- 11. Redevelopment Ready Community Certificate
 12. Engaged in Michigan Main Street program
- 13. Has an Active Facebook Page, Social Media

Unique Amenities & Destinations

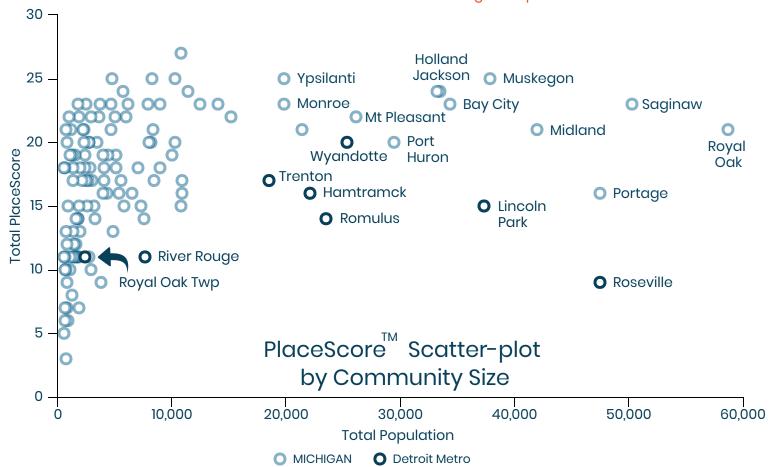
- 15. Waterfront Access with Parks, Paths
- 16. Established Farmers' Market
- 17. Summer Concert Series
- 18. National or Other Major Festival
- 19. Cinema, Theater, and/or Playhouse

Downtown Street and Environment

- 20. Total Reported Walk Score is 50+
- 21. Walk Score per 1,000 Population is 40+
- 22. Pedestrian Cross-Walks at Signaled Lights
- 23. Angle Parking on Main Street (not parallel)
- 24. Off-Street Parking is Evident & Signed
- 25. Two-Level Scale of Historic Buildings
- 26. Balanced Scale on Both Sides of the Street
- 27. Two-Way Traffic Flow, not One-Way

Listings or Maps of Merchants & Amenities

- 28. Listing or Map on Municipal Website
- 29. Listing or Map on DDA or Downtown Website
- 30. Listing or Map on Chamber or CVB Website



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PlaceScoresTM - Local Placemaking Initiatives and Amenities (As evident through Online Search Engines) Selected Places | Detroit Metro Prosperity Region 10

Primary County	Macomb	Oakland	Wayne	Wayne	Wayne	Wayne	Wayne	Wayne	Oakland	Wayne
Place Name	City of Roseville	Royal Oak Township	City of River Rouge	City of Romulus	City of Lincoln Park	City of Hamtramck	City of Trenton	City of Wyandotte	City of Royal Oak	City of Detroit
2015 Population (ACS 5-yr)	47,529	2,438	7,673	23,557	37,362	22,150	18,522	25,376	58,689	690,074
City/Village-Wide Planning Initiatives										
 Local Master Plan (not county) 	1	1	0	1	1	1	1	1	1	1
2 Has a Zoning Ordinance Online	1	1	0	1	1	1	1	1	1	1
3 Seeking Form-Based Code, Hybrid	0	0	0	0	0	0	0	0	0	1
4 IncDev workshop or bootcamp	0	0	0	0	0	1	0	0	0	0
5 Parks & Rec Plan or Commission	0	1	0	1	1	1	1	1	1	0
Downtown Planning Documents										
6 Established DDA, BID, or Similar	1	1	1	1	1	1	1	1	1	1
7 DT Master Plan, Subarea Plan	0	1	0	1	1	0	0	1	0	1
8 Streetscape, Transp. Improv. Plan	1	0	0	1	0	0	0	0	0	1
9 Retail Market Study or Strategy	0	1	0	0	0	0	0	0	1	1
10 Residential Market Study, Strategy	0	1	1	1	1	1	1	1	1	1
11 Façade Improvement Program	0	0	0	1	1	1	1	1	1	1
Downtown Organization and Marketing										
11 RRC Certification (Graduated)	1	0	0	0	0	0	0	0	0	0
13 Member of Michigan Main Street	0	0	0	0	0	0	0	0	0	0
14 Downtown, DDA Facebook page	0	0	1	1	1	1	1	1	1	1
Listing or Map of Merchants and Amenities										
15 City/Village Main Website	0	0	0	0	0	0	0	0	0	0
16 DDA, BID, or Main Street Website	0	0	0	1	0	0	1	1	1	0
17 Chamber or CVB Website	0	0	0	0	0	0	0	0	1	1
Subtotal Place Score (17 points possible)	5	7	3	10	8	8	8	9	10	11

This PlaceScore assessment is based only on internet research, and has not been field verified. Analysis and assessment by LandUseUSA | Urban Strategies © 2017-2019 with some stakeholder input. If a community's amenities and resources are not listed, then the challenge is to improve marking efforts, and ensure that the resources are available and easy to find through mainstream online search engines. The PlaceScore term and methodology is trademarked by LandUseUSA with all rights reserved.

PlaceScoresTM - Local Placemaking Initiatives and Amenities (As evident through Online Search Engines) Selected Places | Detroit Metro Prosperity Region 10

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2015 Population (ACS 5-yr)	47,529	2,438	7,673	23,557	37,362	22,150	18,522	25,376	58,689	690,074
Unique Downtown Amenities										
 Cinema/Theater, Playhouse 	0	0	0	0	0	1	1	1	1	1
2 Waterfront Access/Parks	0	0	1	0	0	0	1	1	0	1
3 Established Farmers' Market	0	0	1	1	1	1	1	1	1	1
4 Summer Concert Series	0	0	1	0	1	1	0	1	1	1
5 National or Other Major Festival	0	0	0	0	0	0	0	0	1	1
Downtown Street and Environment										
6 Angle On-Street Parking (not parallel)	0	0	1	0	0	0	1	1	1	0
7 Total Reported Walk Score is 50+	1	1	1	0	1	1	1	1	1	1
8 Walk Score/1,000 Pop is 40+	0	0	0	0	0	0	0	0	0	0
9 Off Street Parking is Evident	0	1	1	1	1	0	1	1	1	1
10 2-Level Scale of Historic Buildings	1	0	0	0	1	1	1	1	1	1
11 Balanced Scale Both Sides of Street	0	1	0	0	0	1	1	1	1	1
12 Pedestrian Crosswalks, Signaled	1	0	1	1	1	1	0	1	1	1
13 Two-way Traffic Flow	1	1	1	1	1	1	1	1	1	1
Subtotal Place Score (13 points possible)	4	4	8	4	7	8	9	11	11	11
Total Place Score (30 Points Possible)	9	11	11	14	15	16	17	20	21	22
Reported Walk Score (avg. = 42)	68	69	76	41	80	95	60	54	93	99
Walk Score per 1,000 Population	1	28	10	2	2	4	3	2	2	0

This PlaceScore assessment is based only on internet research, and has not been field verified. Analysis and assessment by LandUseUSA | Urban Strategies © 2017-2019 with some stakeholder input. If a community's amenities and resources are not listed, then the challenge is to improve marking efforts, and ensure that the resources are available and easy to find through mainstream online search engines. The PlaceScore term and methodology is trademarked by LandUseUSA with all rights reserved.

section J
71 Lifestyle
Clusters

1-36 Lifestyle Clusters | HAMTRAMCK

The number of established households currently living in the city.

American Royalty | A01 Platinum Prosperity | A02 Kids and Cabernet | A03 Picture Perfect Families | A04 Couples with Clout | A05 Jet Set Urbanites | A06 Generational Soup | B07 Babies and Bliss | B08 Family Fun-tastic | B09 Cosmopolitan Achiever | B10 Aging of Aquarius | C11 Golf Carts, Gourmets | C12 Silver Sophisticates | C13 Boomers, Boomerangs | C14 Sports Utility Families | D15 Settled in Suburbia | D16 Cul de Sac Diversity | D17 2 Suburban Attainment | D18 32 Full Pocket, Empty Nest | E19 3 No Place Like Home | E20 Unspoiled Splendor | E21 Fast Track Couples | F22 Families Matter Most | F23 Status Seeking Single | G24 Urban Edge | G25 Progressive Potpourri | H26 75 Birkenstocks, Beemers | H27 Everyday Moderate | H28 3 Destination Recreation | H29 2 Stockcars, State Parks | 130 Blue Collar Comfort | 131 55 Steadfast, Conventional | 132 Balance and Harmony | 133 234 Aging in Place | J34 Rural Escape | J35

Settled, Sensible | J36

Number of Households

. . .

Better to Upper Incomes
Most are Home Owners
Most are Families
Most are Settled

Large geographies (like metros) tend to have relatively homogenous profiles and a balanced mix of lifestyle clusters. In comparison, small cities and neighborhoods have profiles that are distinctively unique.

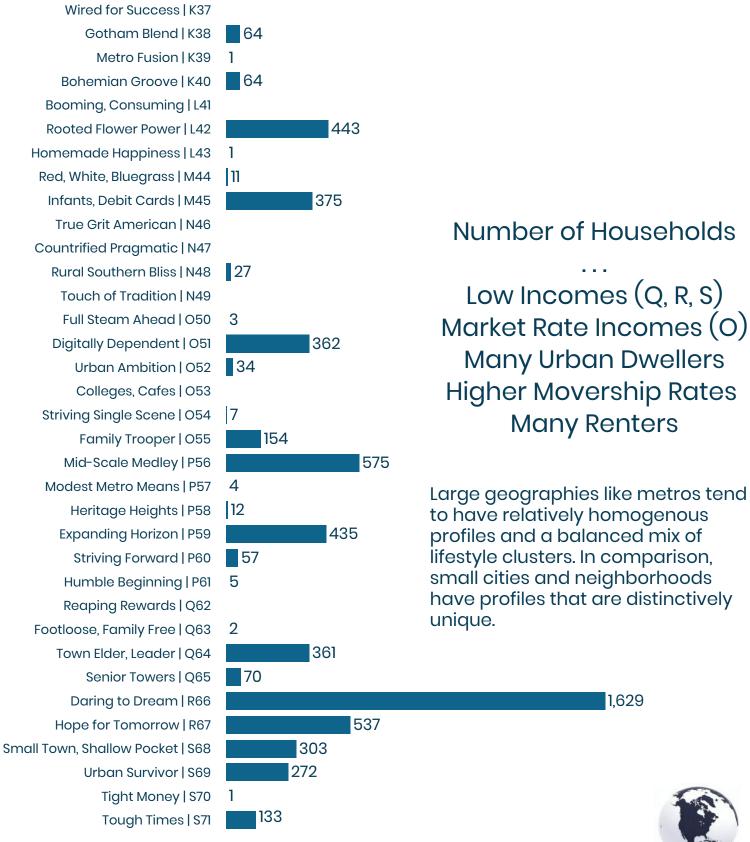


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 1Q 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies on behalf of the City of Hamtramck, 2019.

282

37-71 Lifestyle Clusters | HAMTRAMCK

The number of established households currently living in the city.





1-36 Lifestyle Clusters | BANGLATOWN

The number of established households living in Banglatown/Campau neighborhoods.

American Royalty | A01 Platinum Prosperity | A02 Kids and Cabernet | A03 Picture Perfect Families | A04 Couples with Clout | A05 Jet Set Urbanites | A06 Generational Soup | B07 Babies and Bliss | B08 2 Family Fun-tastic | B09 Cosmopolitan Achiever | B10 Aging of Aquarius | C11 Golf Carts, Gourmets | C12 Silver Sophisticates | C13 Boomers, Boomerangs | C14 Sports Utility Families | D15 Settled in Suburbia | D16 2 Cul de Sac Diversity | D17 Suburban Attainment | D18 62 Full Pocket, Empty Nest | E19 No Place Like Home | E20 Unspoiled Splendor | E21 Fast Track Couples | F22 13 Families Matter Most | F23 23 Status Seeking Single | G24 Urban Edge | G25 Progressive Potpourri | H26 80 Birkenstocks, Beemers | H27 Everyday Moderate | H28 3 Destination Recreation | H29 Stockcars, State Parks | 130 Blue Collar Comfort | 131 Steadfast, Conventional | 132 Balance and Harmony | 133 Aging in Place | J34 Rural Escape | J35

Settled, Sensible | J36

Number of Households

. . .

Better to Upper Incomes
Most are Home Owners
Most are Families
Most are Settled

Includes the City of Hamtramck plus most of census tracts 5105 and 5113 located north of the city (contiguous with Detroit's Banglatown and Campau neighborhoods); plus census tracts 5106 and 5107 located to the east.

The City of Hamtramck Only

Hamtramck <u>plus</u> all Banglatown
and Campau Neighborhoods

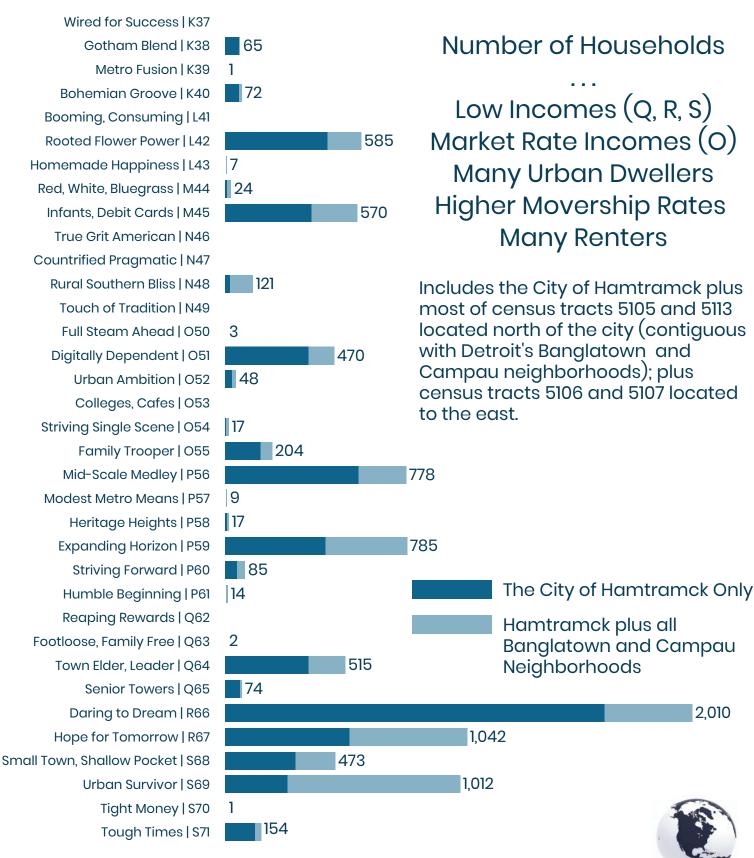


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through IQ 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies on behalf of the City of Hamtramck, 2019.

403

37-71 Lifestyle Clusters | BANGLATOWN

The number of established households living in Banglatown/Campau neighborhoods.



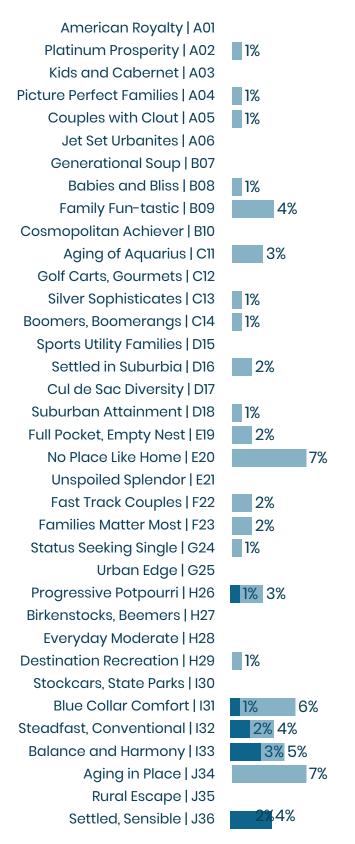
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 1Q 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies on behalf of the City of Hamtramck, 2019.

LandUseUSA

UrbanStrategies

1-36 Lifestyle Clusters | DEARBORN

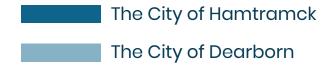
The share of Dearborn's and Hamtramck's established households by lifestyle cluster.



Share of Existing Households

. . .

Better to Upper Incomes
Most are Home Owners
Most are Families
Most are Settled



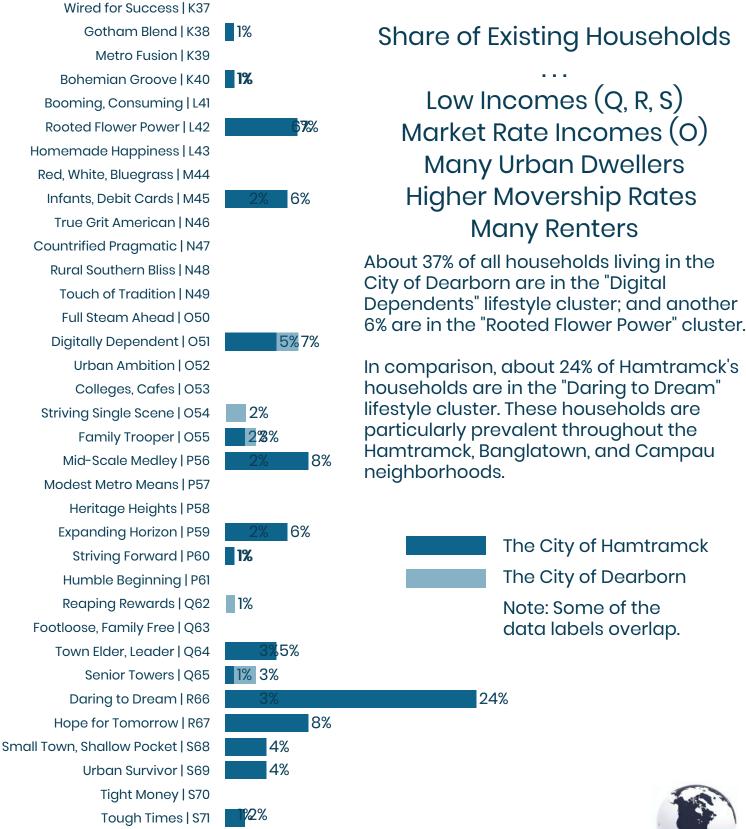
About 7% of all households living in the City of Dearborn are in the "No Place Like Home" and "Aging in Place" lifestyle clusters (each). However, less than 1% of all households living in Hamtramck fall within these same groups.

Instead, about 4% of Hamtramck's households are in the "Settled and Sensible" lifestyle cluster, and 3% are in the "Balance and Harmony" cluster.



37-71 Lifestyle Clusters | DEARBORN

The share of Dearborn's and Hamtramck's established households by lifestyle cluster.





1-36 Lifestyle Clusters | DETROIT

The share of Detroit's and Hamtramck's established households by lifestyle cluster.

11%

American Royalty | A01 Platinum Prosperity | A02 Kids and Cabernet | A03 Picture Perfect Families | A04 Couples with Clout | A05 Jet Set Urbanites | A06 Generational Soup | B07 Babies and Bliss | B08 Family Fun-tastic | B09 Cosmopolitan Achiever | B10 Aging of Aquarius | C11 Golf Carts, Gourmets | C12 Silver Sophisticates | C13 Boomers, Boomerangs | C14 Sports Utility Families | D15 Settled in Suburbia | D16 Cul de Sac Diversity | D17 Suburban Attainment | D18 Full Pocket, Empty Nest | E19 No Place Like Home | E20 Unspoiled Splendor | E21 Fast Track Couples | F22 Families Matter Most | F23 Status Seeking Single | G24 Urban Edge | G25 Progressive Potpourri | H26 Birkenstocks, Beemers | H27 Everyday Moderate | H28 Destination Recreation | H29 Stockcars, State Parks | 130 Blue Collar Comfort | 131 1% Steadfast, Conventional | 132 2% Balance and Harmony | 133 3% Aging in Place | J34 Rural Escape | J35 Settled, Sensible | J36

Share of Existing Households

. . .

Better to Upper Incomes Most are Home Owners Most are Families Most are Settled

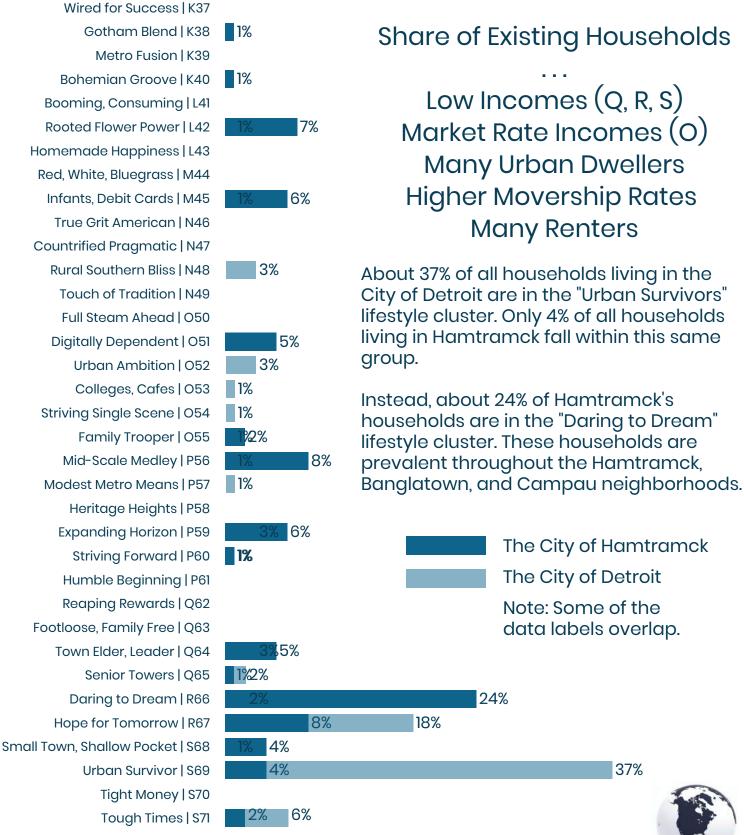


About 11% of all households living in the City of Detroit are in the "Suburban Attainment" lifestyle cluster. Less than 1% of all households living in Hamtramck fall within this same group. Instead, about 4% of Hamtramck's households are in the "Settled and Sensible" lifestyle cluster, and 3% are in the "Balance and Harmony" cluster.



37-71 Lifestyle Clusters | DETROIT

The share of Detroit's and Hamtramck's established households by lifestyle cluster.





Half of all Lifestyle Clusters | Nationwide A01 – J36 | Better-to-Upper Incomes

- Ao1 | American Royalty Wealthy influential couples and families in prestigious communities Suburbs.
- Ao2 | Platinum Prosperity Wealthy and established empty-nesting couples Suburbs.
- Ao₃ | Children & Cabernet Prosperous, middle-aged married couples focused on their children's lives Suburbs.
- Ao4 | Picture Perfect Families Established families of child-raising households in wealthy communities Suburbs.
- Ao5 | Couples with Clout Middle-aged childless couples living in affluent areas Metros.
- Ao6 | Jet Set Urbanites Mix of affluent singles and couples enjoying diverse neighborhoods Urban.
- Bo7 | Generational Soup Affluent couples and multi-generational families, wide range of lifestyles Suburbs.
- Bo8 | Babies & Bliss Middle-aged couples with large families and active lives Suburbs.
- Bo9 | Family Funtastic Upscale, middle-aged families with busy lives focused on older children Satellite Cities.
- B10 | Cosmopolitan Achievers Affluent middle-aged, established couples & families, dynamic lifestyles Metros.
- C11 | Aging of Aquarius, Settled Upscale boomer couples settled in detached houses Cities, Nearby Suburbs.
- C12 | Golf Carts & Gourmets Upscale retirees & empty-nesters in comfortable golf communities Urban Edges.
- C₁₃ | Silver Sophisticates Mature, upscale couples & singles in larger detached houses Suburbs.
- C14 | Boomers & Boomerangs Baby boomer adults with young adult children sharing their house Suburbs.
- D₁₅ | Sports Utility Families Upscale, multi-generational, middle-aged families, active lifestyles Outer Suburbs.
- D16 | Settled in Suburbia Upper-middle-income diverse families & empty nesters Established Suburbs.
- D₁₇ | Cul de Sac Diversity Culturally diverse, middle-aged families settling into emerging communities Suburbs.
- D18 | Suburban Attainment Upper middle-class couples and families moving to newer communities Suburbs.
- E19 | Full Pockets & Empty Nests Empty-nesters, discretionary income and sophisticated lifestyles Most Cities.
- E20 | No Place Like Home Middle-to-upper income, multi-generational households, detached houses Urban Edges.
- E21 | Unspoiled Splendor Comfortably established baby boomer couples, detached houses Small Cities, Rural.
- F22 | Fast Track Couples Young, upwardly-mobile couples with active lifestyles Inner Suburbs.
- F23 | Families Matter Most Young, middle-to-upper income families with active, family-focused lives Suburbs.
- G24 | Status Seeking Singles Young, upwardly-mobile singles balancing work and leisure Metros, Urban.
- G25 | Urban Edge Younger, up-and-coming singles living big-city lifestyles Largest Metros.
- H₂6 | Progressive Potpourri Mature couples with comfortable and active lives Suburbs.
- H27 | Birkenstocks & Beemers Middle-to-upper income couples living leisurely lifestyles Small Cities.
- H28 | Everyday Moderates Multi-cultural couples & families choosing modest lifestyles Suburbs to Mid-sized Cities.
- H29 | Destination Recreation Middle-aged couples working hard to support active lifestyles Small Cities, Suburbs.
- 130 | Stockcars & State Parks Middle-income couples & families seeking affordable entertainment Small Cities.
- 131 | Blue Collar Comfort Middle-income families working solid, blue-collar jobs Small Cities.
- 132 | Steadfast Conventionalists Conventional Gen-X families in conventional detached houses Coastal Cities.
- 133 | Balance & Harmony Middle-income families with lively lifestyles City-Centric Neighborhoods.
- J₃₄ | Aging in Place Already Middle-income seniors established in their homes, preferring to stay Suburban.
- J35 | Rural Escape Older, middle-income couples & singles, living modestly, comfortably Small Cities, Rural Edges.
- J₃6 | Settled & Sensible Older, middle-income, empty nest couples & singles living sensibly City Neighborhoods.

Half of all Lifestyle Clusters | Nationwide K37 – S71 | Lower-to-Moderate Incomes

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

Section K

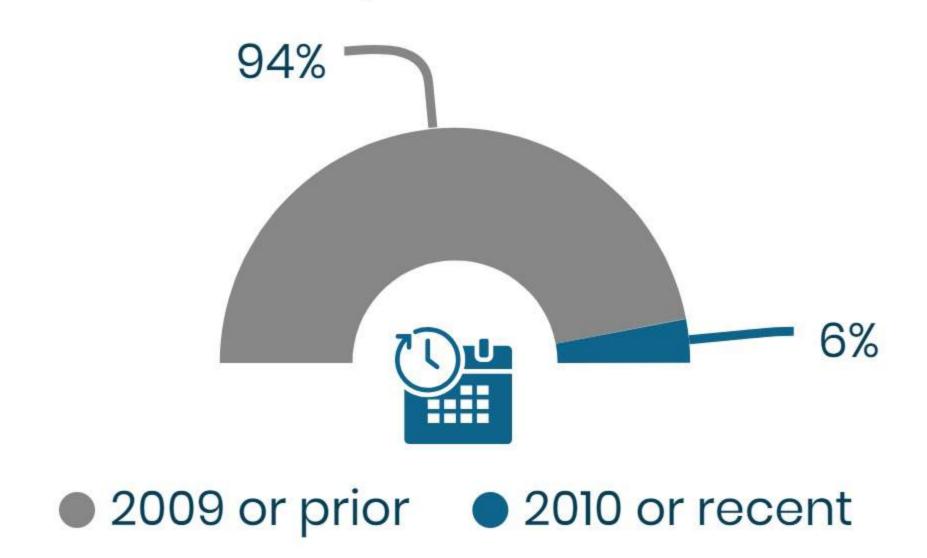
Renter

Target Markets

Gotham Blend | K38

Lifestyles and Housing Preferences | National Averages

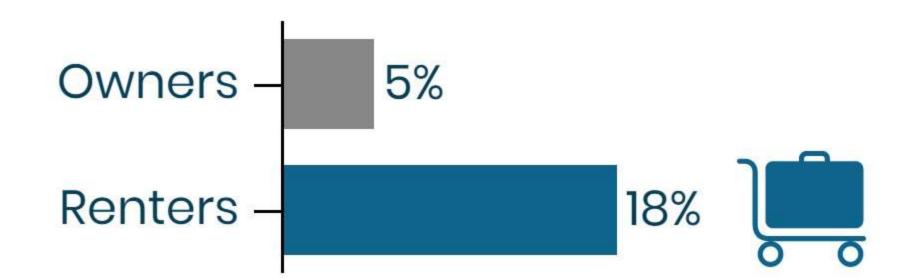
Units by Decade Built



Households by Tenure



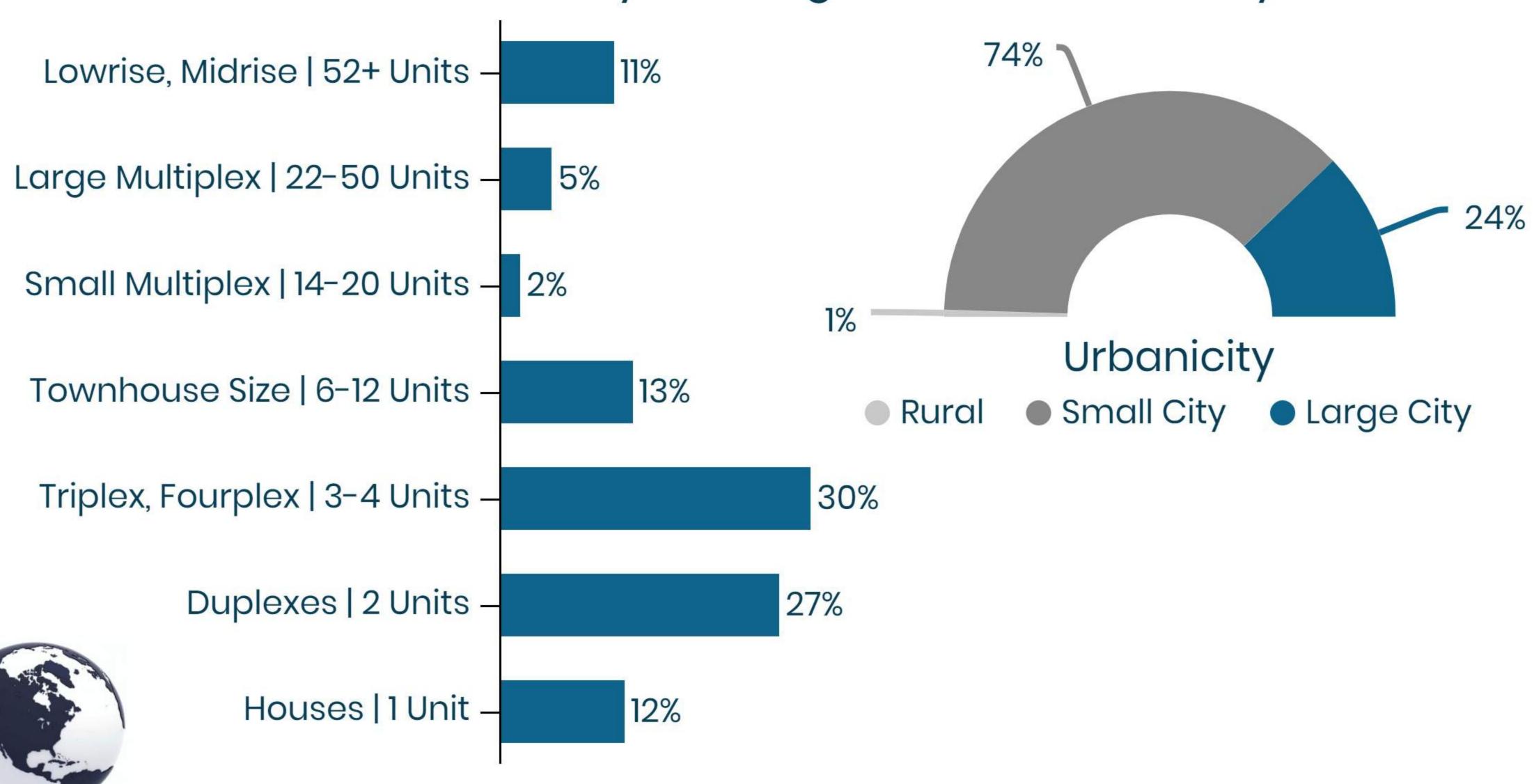
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



LandUseUSA UrbanStrategies

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Gotham Blend | K38

Mid-aged and middle-income singles and couples living suburban lifestyles

Gotham Blend households are singles, couples and divorced individuals with a mix of high-school and college graduates. There's a multicultural atmosphere to their dense urban neighborhoods concentrated in the largest urban and metro areas. About 65% live in apartments, and they are usually priced out of owning houses or lofts in the big cities. In their 40s and 50s, they can afford their monthly rents thanks to a variety of jobs in white- and blue-collar professions. Most Gotham Blend households have lived at the same residence for fewer than nine years and report being bilingual at three times the national average.

Gotham Blend households are pursuing active urban lifestyles. They take advantage of their downtown settings by frequenting movies, museums and live theater performances. They exercise at local health clubs up to and over three times a week to maintain a fit appearance. When they return to their apartments, they like to read newspapers, books and magazines and listen to reggae and adult contemporary music.

With their fondness for shopping and desire to impress others, Gotham Blend makes a good market for a number of product categories. They like to shop for designer clothes at discount chains or brick-and-mortar boutiques. They pick up consumer electronics for gaming and online communications. However, with many of these households living near their jobs or public transportation, there's little interest in owning cars.

These households enjoy multi-cultural media; subscribe to magazines that cover parenting, entertainment and trends; and they watch movies, soaps and news on television. They have relatively modest interest in using new media, although they do go online for social interaction, chatting, and watching video content. They count on both old and new media to keep up with news.

Gotham Blend households are eager to get ahead. They are comfortable putting in extra hours at work, and they are always looking for opportunities for advancement. Politically, they are liberals, though over half are not registered to vote.

To resonate with these households, brands should use messages that showcase the variety of products, services and styles. These households have status-seeking tendencies that can be targeted by positioning brands as a top choice. Digital channels can be used to grab their attention; and they report to be receptive to everything from mobile display to messages delivered while streaming their favorite television shows.

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Bohemian Groove | K40

Lifestyles and Housing Preferences | National Averages

Units by Decade Built 91%

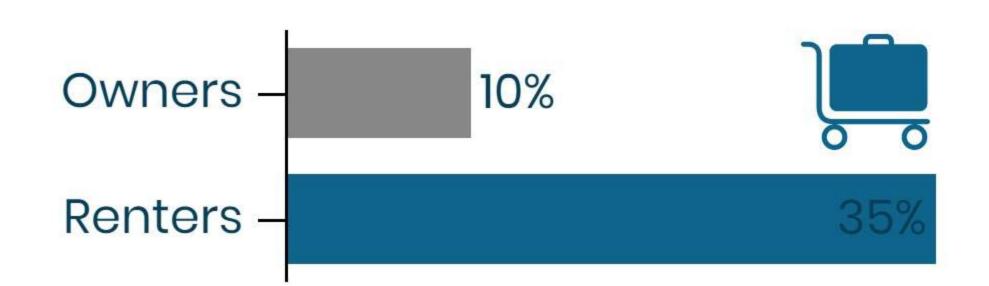
2009 or prior





Share that Moves each Year

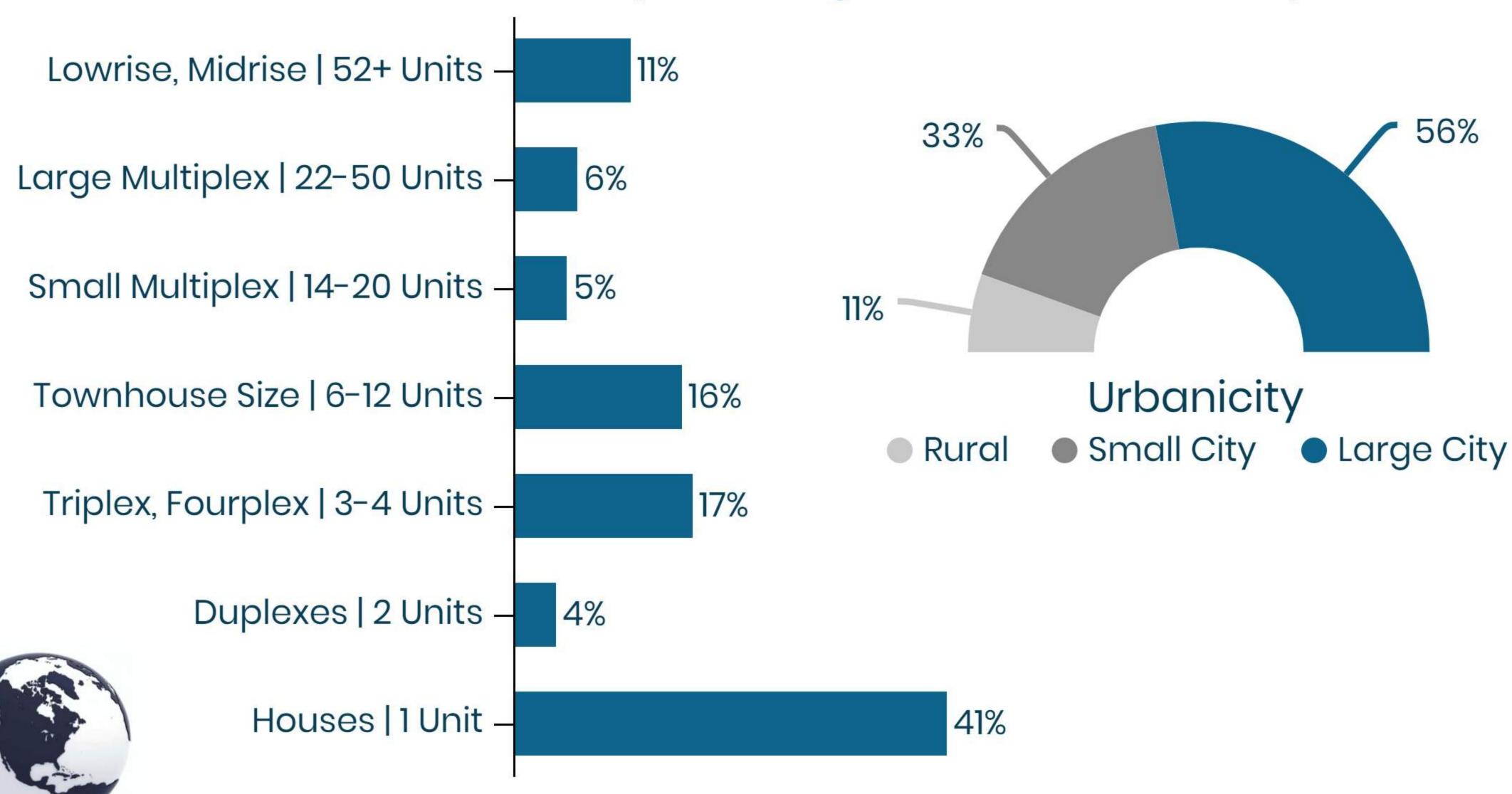
2010 or recent



Median Household Income



Inclination for Units by Building Size and Urbanicity





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Bohemian Groove | K40

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

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

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

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

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

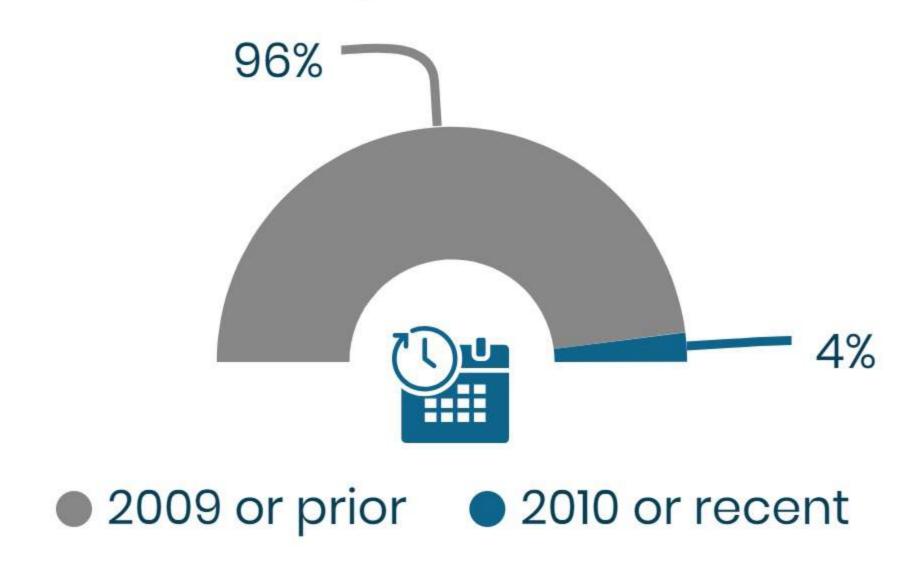
Bohemian Groove households are also an eclectic media market. Many are information hounds who read a daily newspaper and many are receptive to learning about brands while streaming movies and television shows online. They also tend to be more open to mobile display advertisements and are more apt to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

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Infants & Debit Cards | M45

Lifestyles and Housing Preferences | National Averages

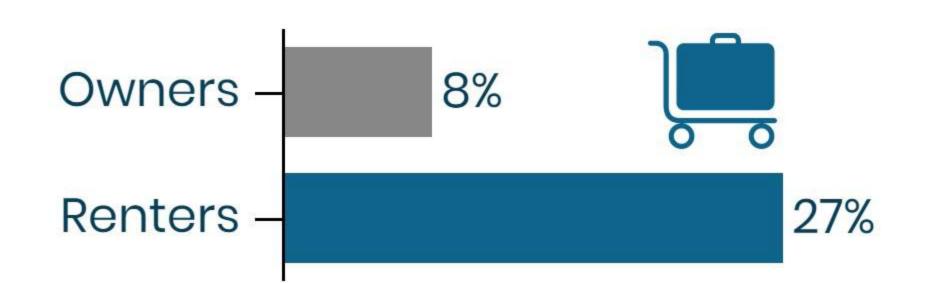
Units by Decade Built



Households by Tenure



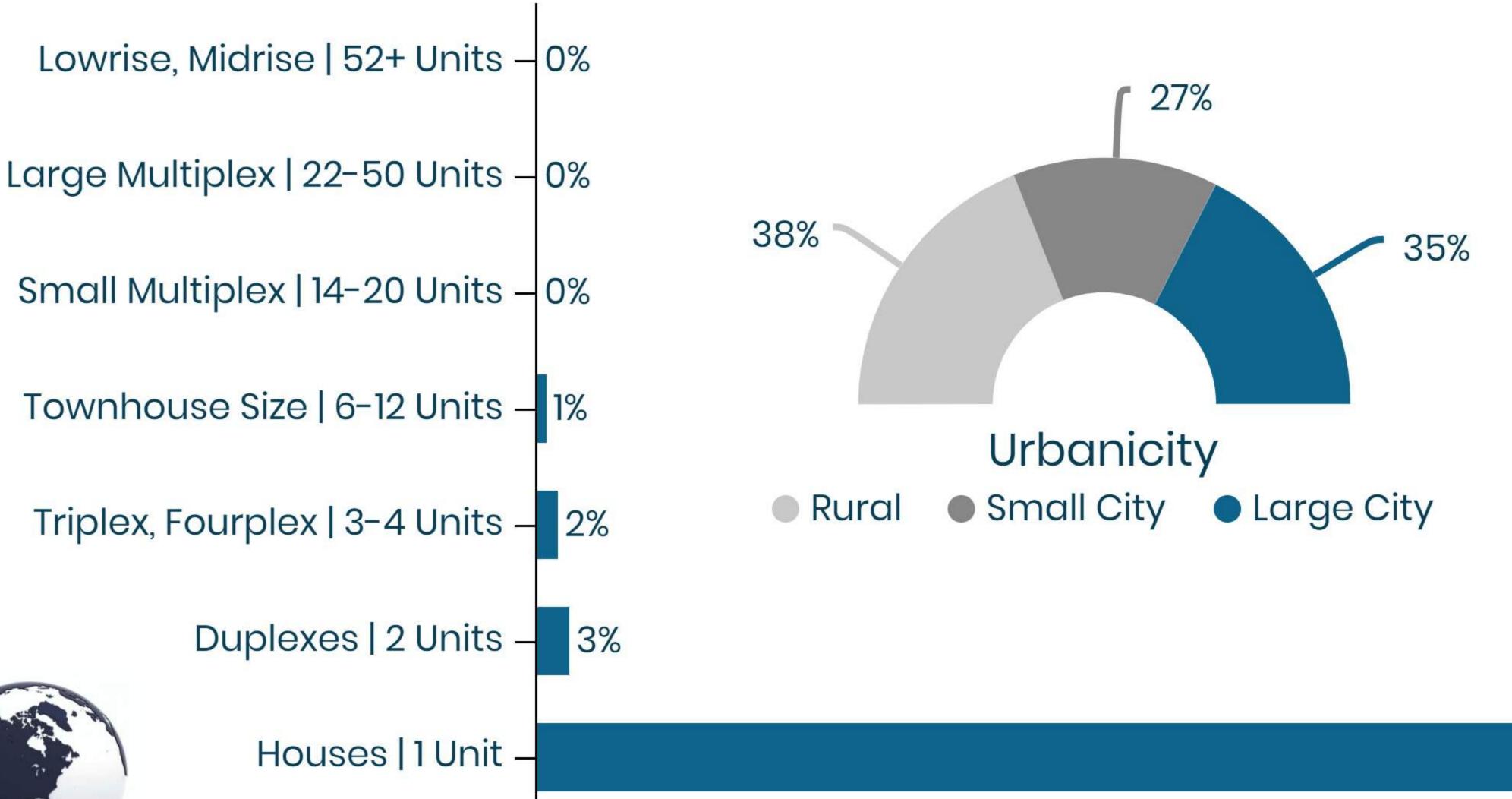
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity





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Infants & Debit Cards | M45

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

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

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

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

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

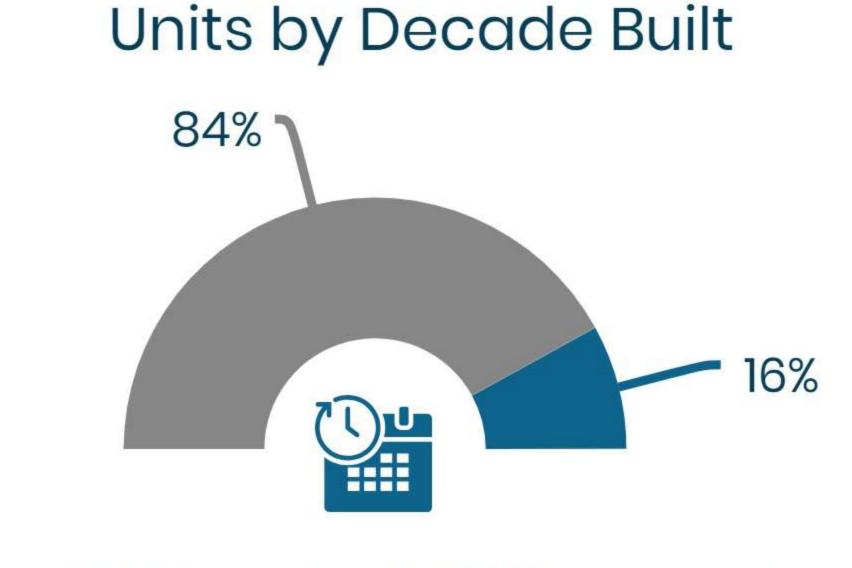
Being more connected online than in the real world is appropriate for this transient lifestyle; these households have little time, or interest, in putting down roots. These young families live hectic lives where meals often involve fast food, takeout or frozen dinners. They are mostly apathetic on hot-button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

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

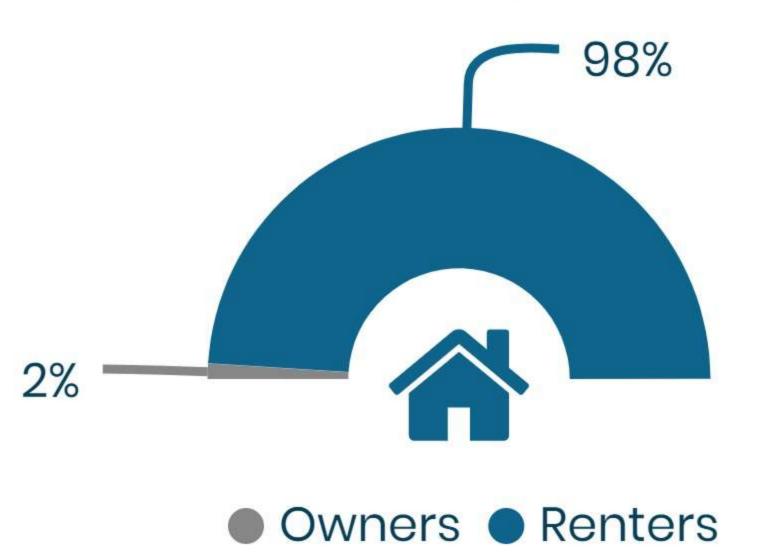
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Full Steam Ahead | 050

Lifestyles and Housing Preferences | National Averages

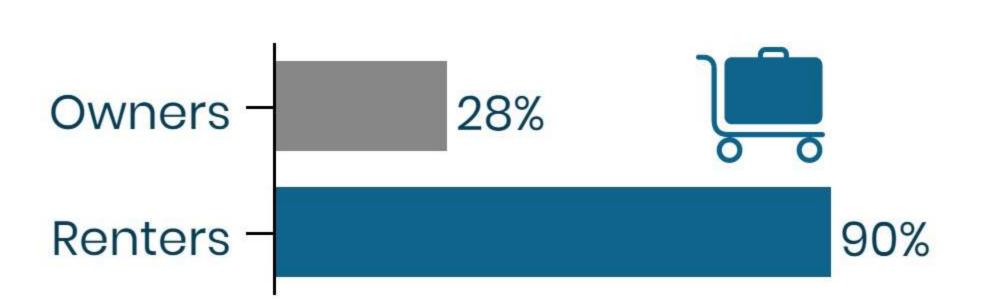






Share that Moves each Year

2009 or prior2010 or recent



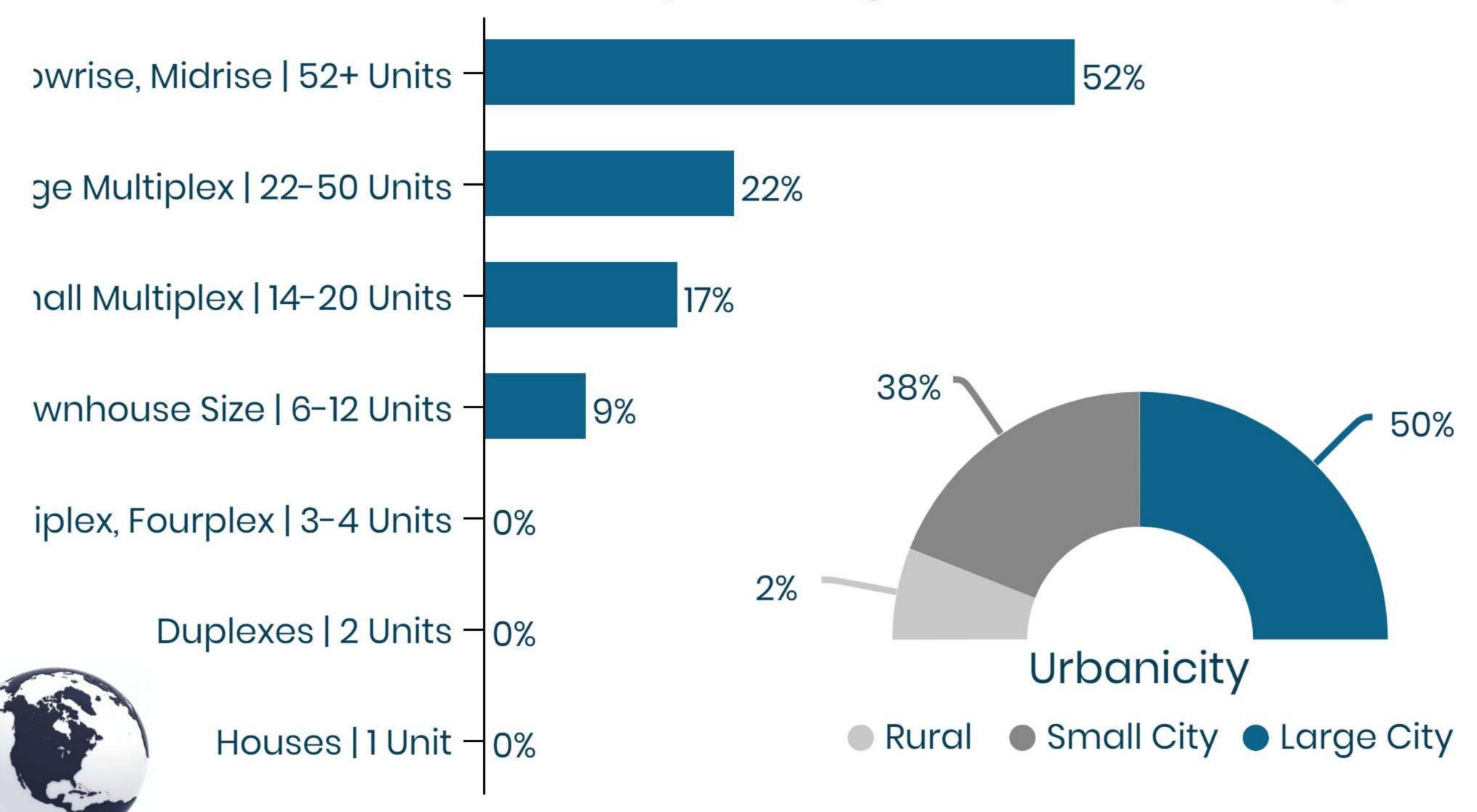
LandUseUSA

UrbanStrategies

Median Household Income



Inclination for Units by Building Size and Urbanicity



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Full Steam Ahead, Singles | O50

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

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

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

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

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

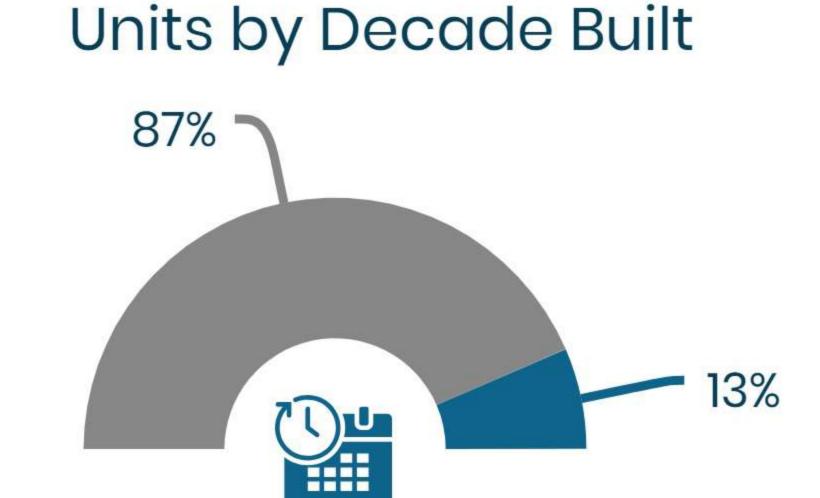
Although these households have progressive attitudes about society, only half have taken the time to voice that opinion at the voting booth. Few would dispute that they are lefties and pro-environment and pro-Democratic Party to support progressive social issues. Again, some are too preoccupied or just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

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

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Digital Dependents | 051

Lifestyles and Housing Preferences | National Averages

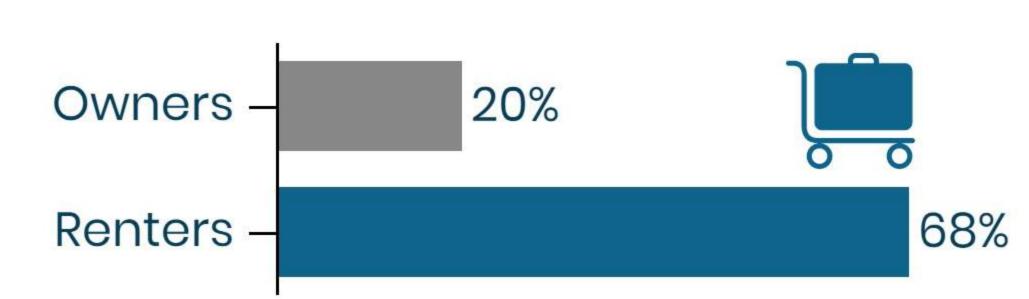


2009 or prior2010 or recent

Households by Tenure



Share that Moves each Year



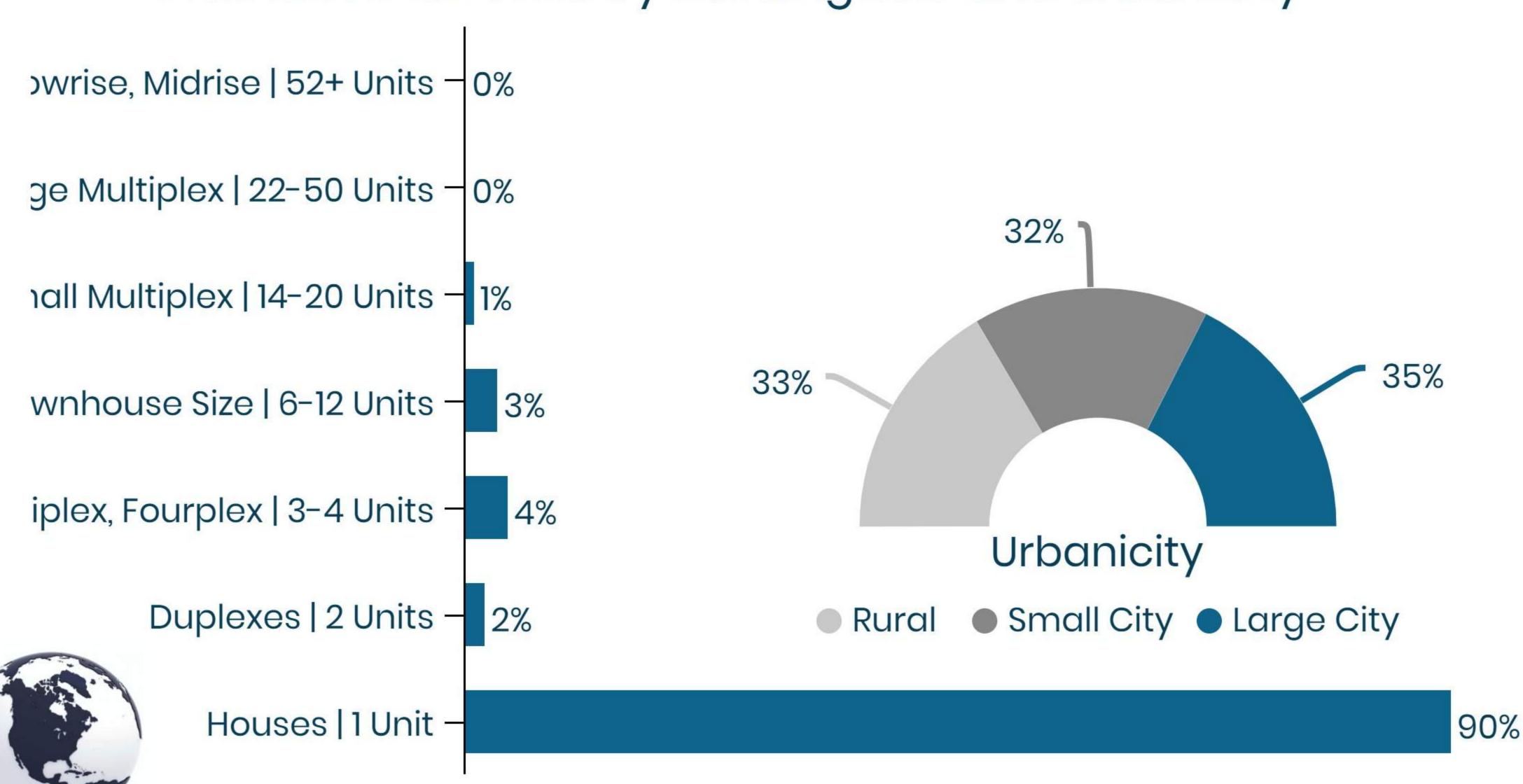
LandUseUSA

UrbanStrategies

Median Household Income



Inclination for Units by Building Size and Urbanicity



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Digital Dependents | O51

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

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

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

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

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

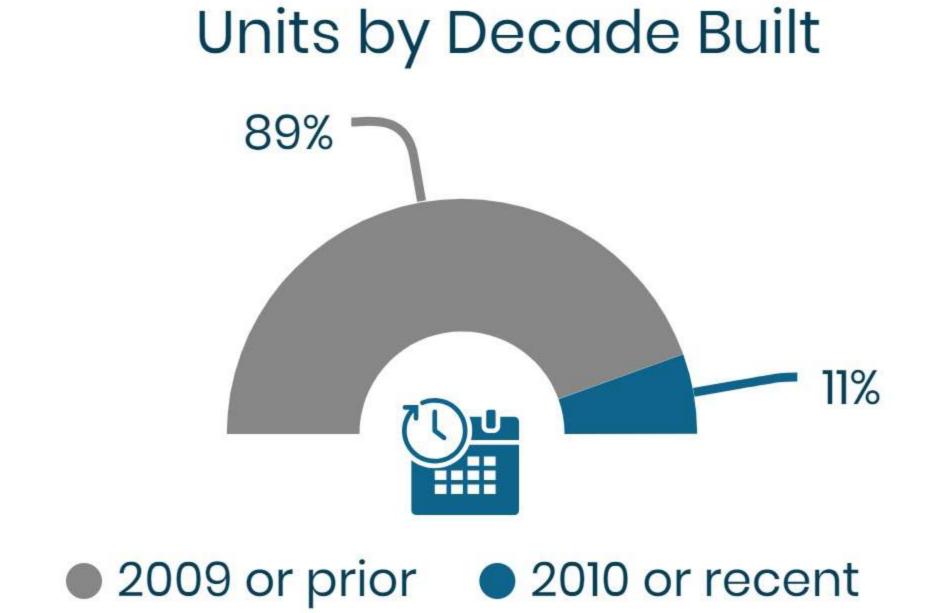
Advertisers will have a hard time connecting with them through traditional media. Instead, use mobile and online video and display to reach this market. Addressable television is another viable option as Digital Dependents are receptive to learning about brands in this channel.

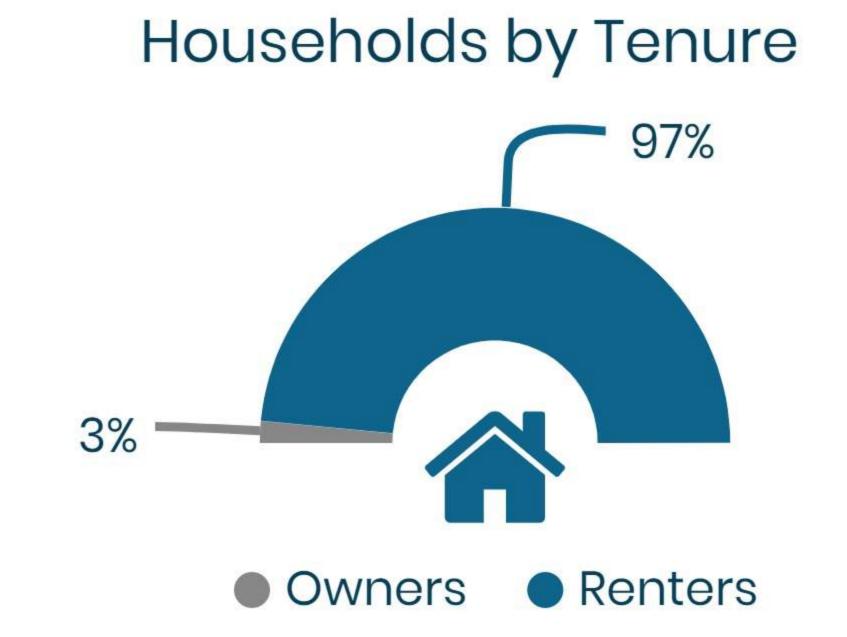
With the world handed to them on a digital device, Digital Dependents have developed progressive attitudes and a global conscious. They tend to be liberals who support the Democratic agenda. They are constantly striving for more out of life, including better careers, the latest fashions, and the newest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

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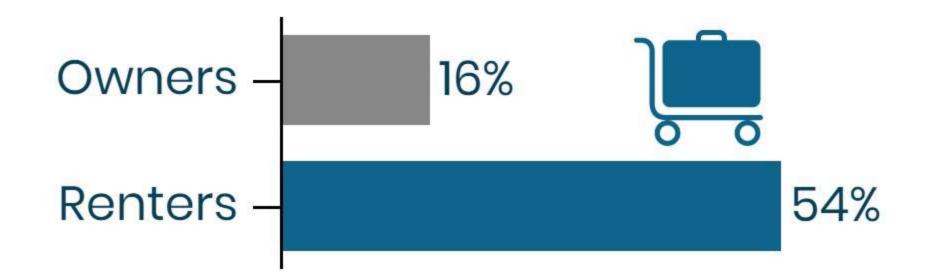
Urban Ambitions | 052

Lifestyles and Housing Preferences | National Averages





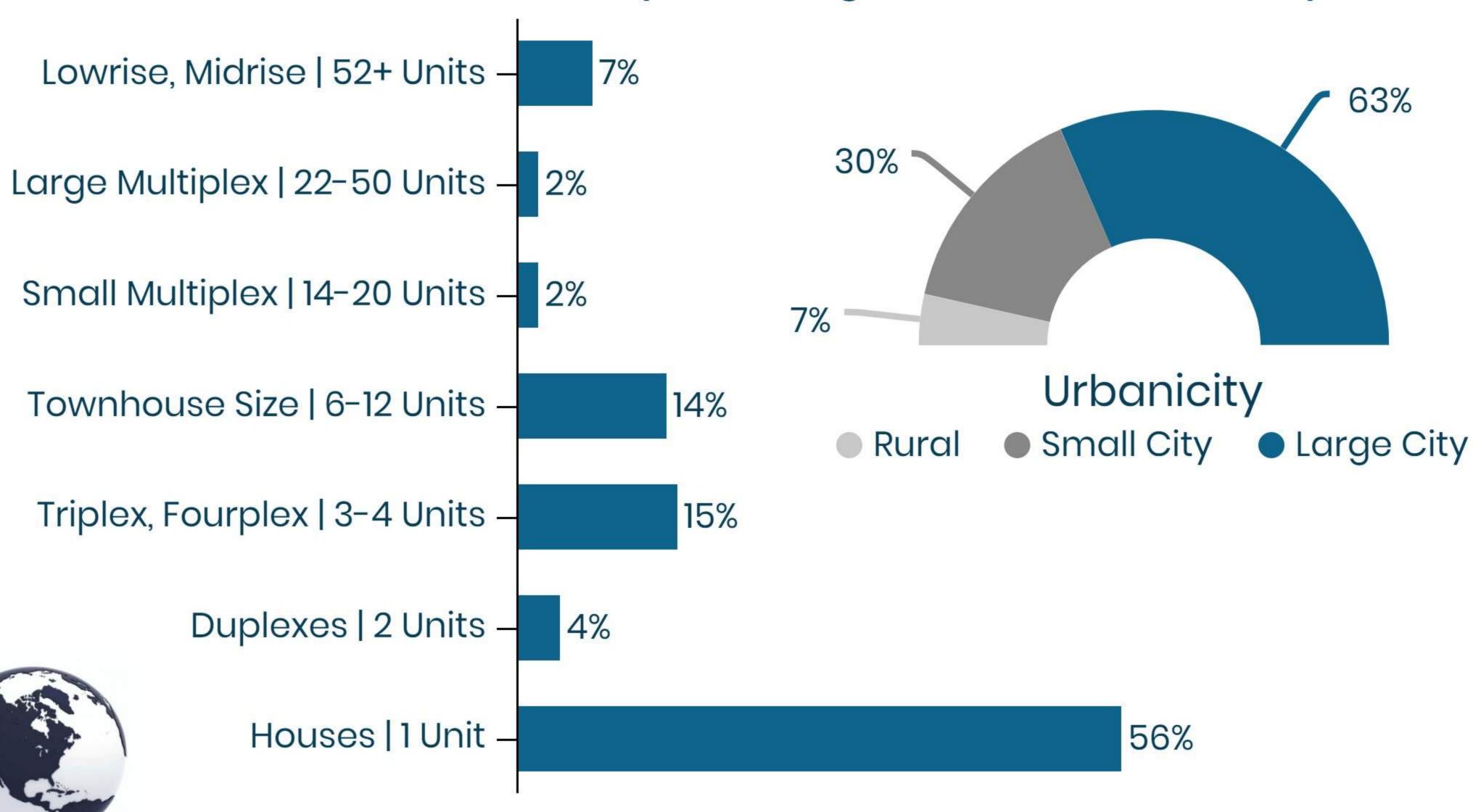
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity





Urban Ambition, Singles | O52

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

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

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

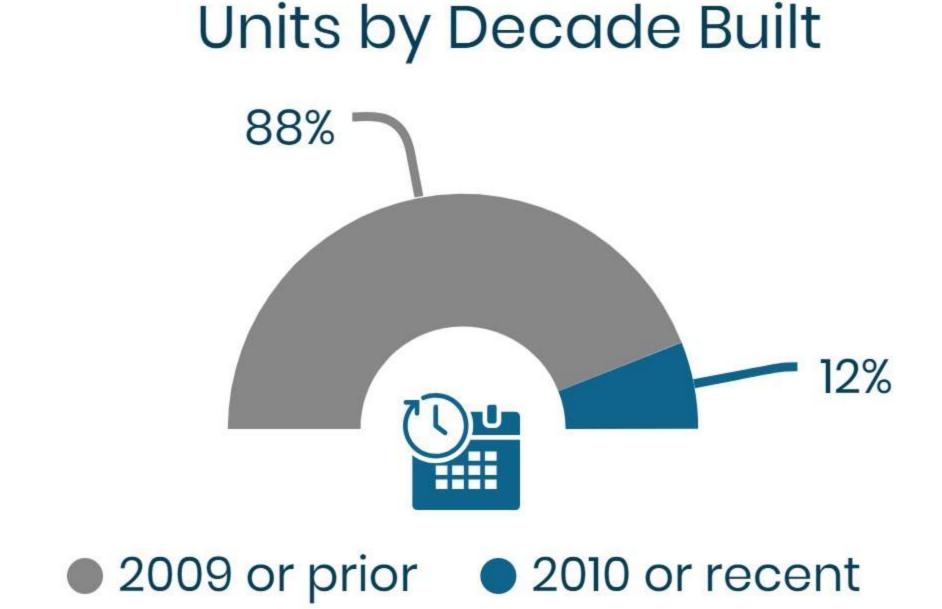
There's a lot of pride in these households, with residents vying to create better lives for themselves and their children. They go to colleges and technical schools to improve their employment chances. In their apartments, they lean toward media and radio stations with rhythm and blues and hip-hop music.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

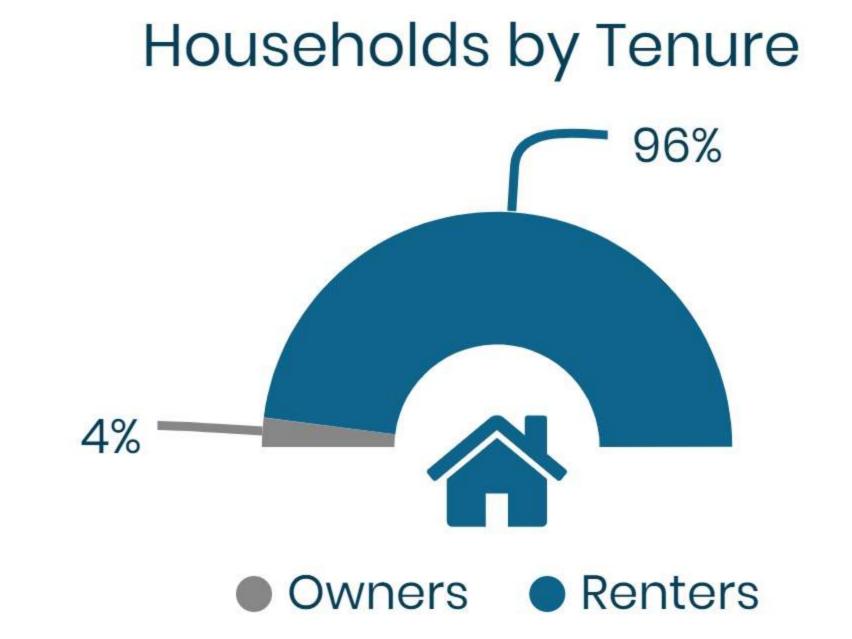
Online, Urban Ambition households are looking for a job, learning about an illness and seeking entertainment, and streaming music. Although these households like ads that help them keep up with music and fashion trends, they don't rely on them to make purchase decisions. They prefer learning about brands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

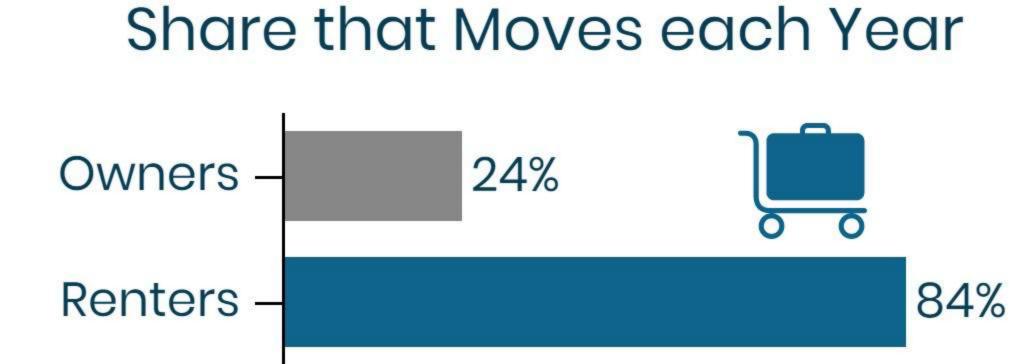
Like other young households, Urban Ambition households are liberal but politically disengaged. They tend to vote Democratic and believe personal achievement is important. They talk of wanting to advance in their careers as soon as possible, and not just to gain the respect of friends and relatives. They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

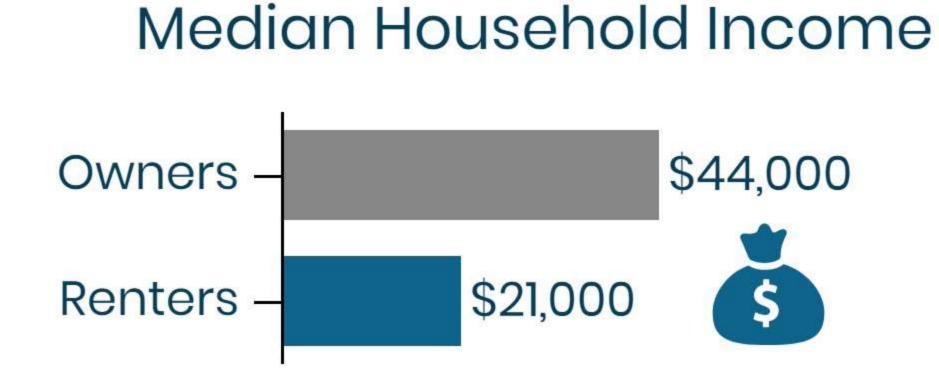
Striving Single Scene | 054

Lifestyles and Housing Preferences | National Averages

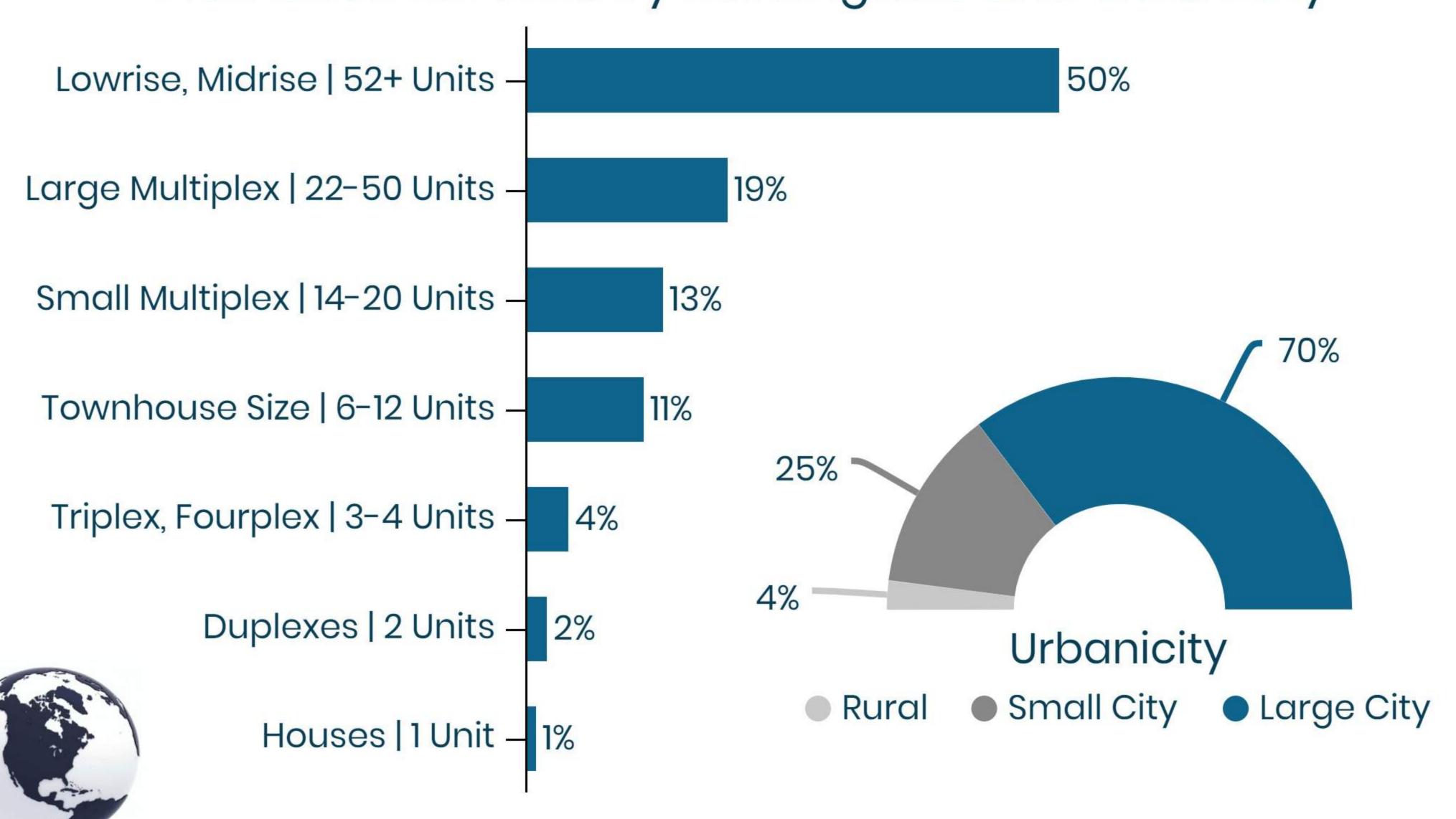








Inclination for Units by Building Size and Urbanicity



LandUseUSA UrbanStrategies

Striving Single Scene | O54

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

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

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

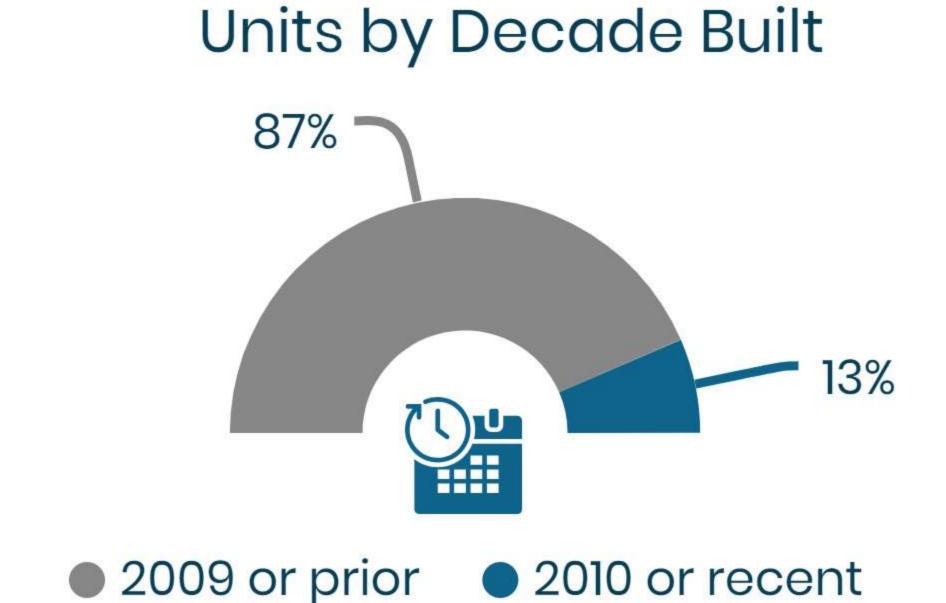
Most of these consumers can't afford high-end stores, but that doesn't stop them from national brand for special sales. They consumers like to stand out and typically buy the latest fashion in season. Self-described early adopters, they enjoy trying out the latest smartphone or health food. That doesn't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

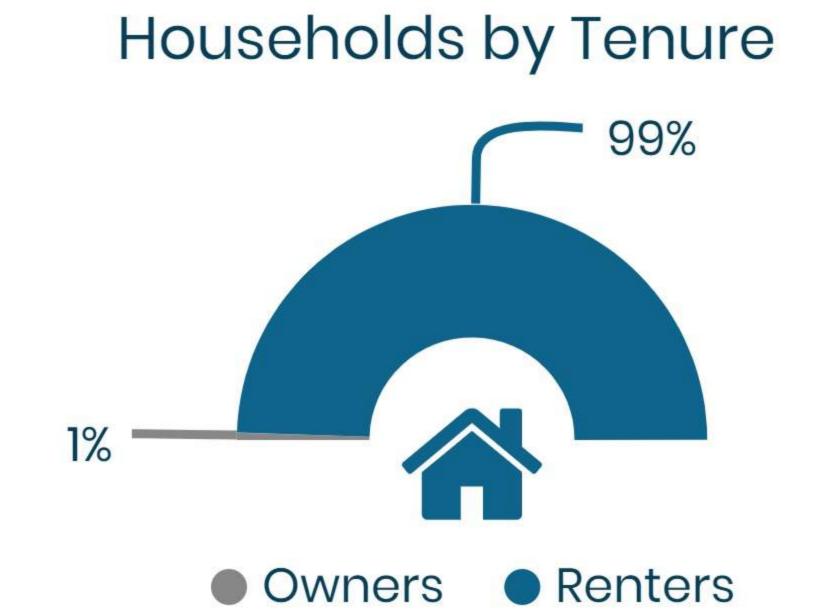
With their out-and-about lifestyle, Striving Single Scene households are moderate fans of traditional media, relying on the internet for the information those outlets provide. They've given up on newspapers and magazines, though they do keep up with current affairs and pop culture by visiting various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

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

Family Troopers | 055

Lifestyles and Housing Preferences | National Averages



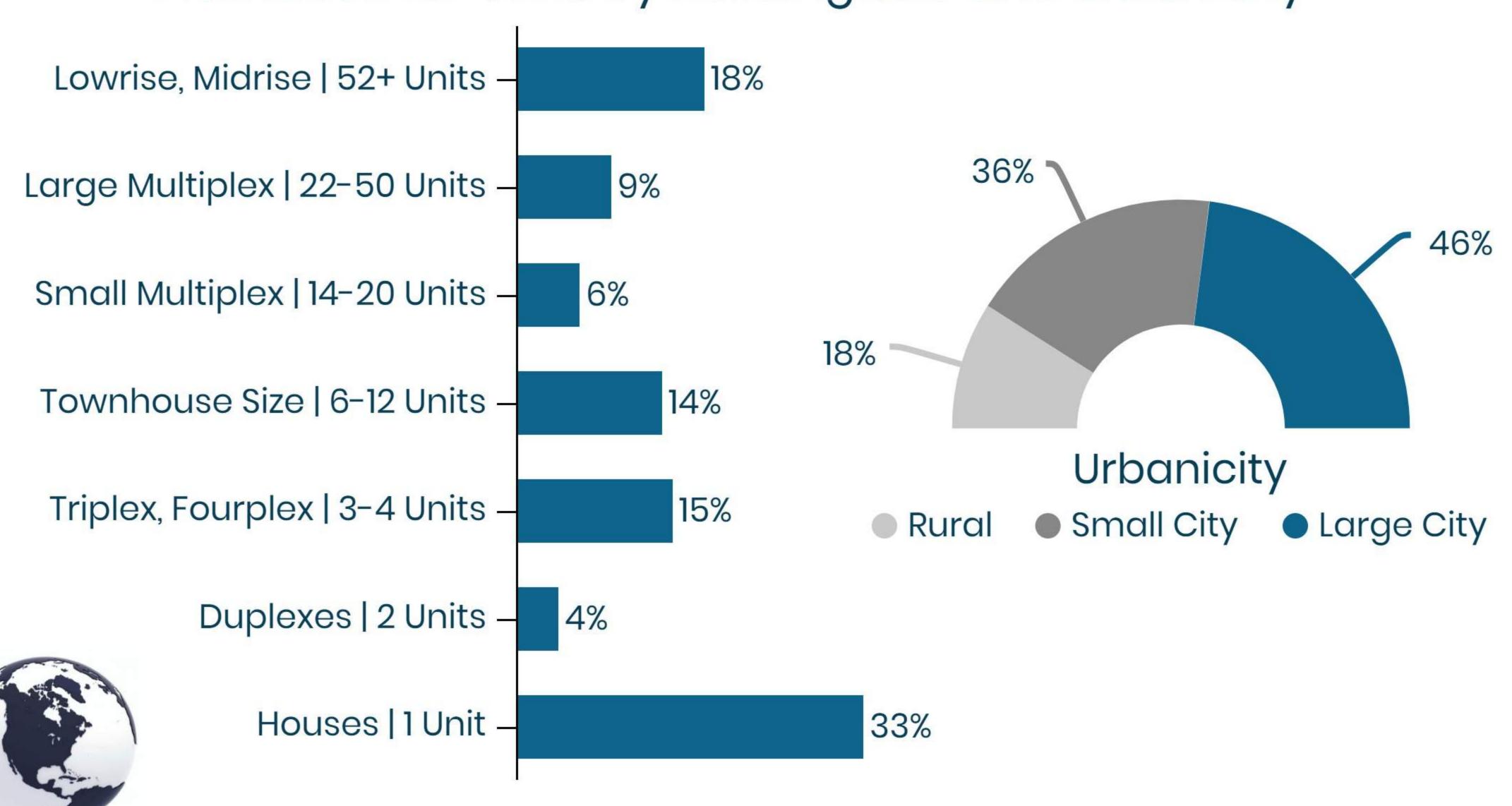


Owners – 19% Renters – 64%

Share that Moves each Year



Inclination for Units by Building Size and Urbanicity





Family Troopers | O55

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

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

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

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

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

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

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

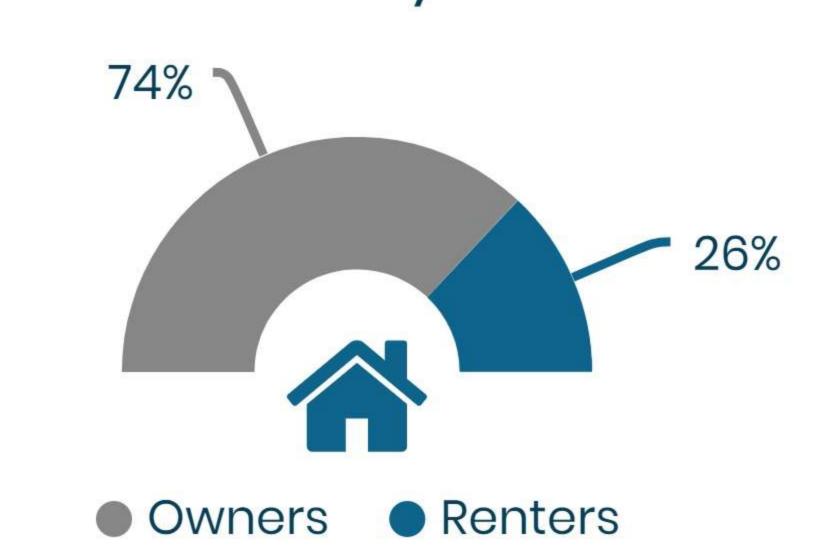
Mid-Scale Medley | P56

Lifestyles and Housing Preferences | National Averages

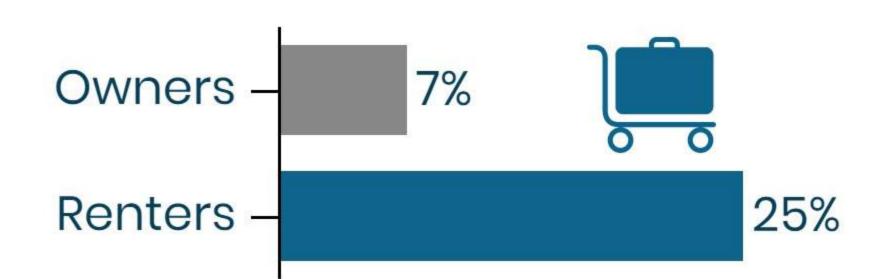
Units by Decade Built 94%

2009 or prior2010 or recent

Households by Tenure



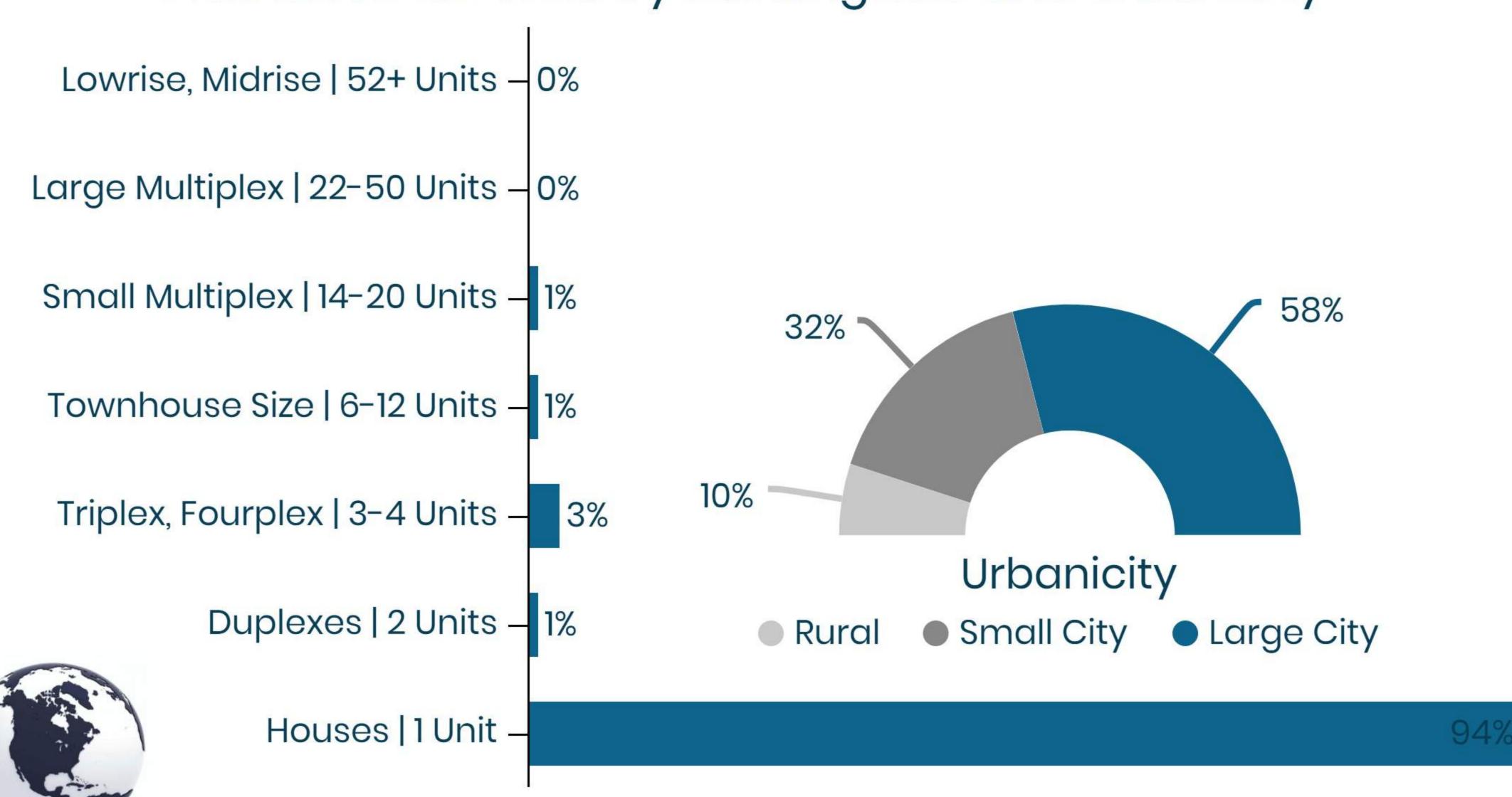
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity





Mid-Scale Medley, Singles | P56

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

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

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

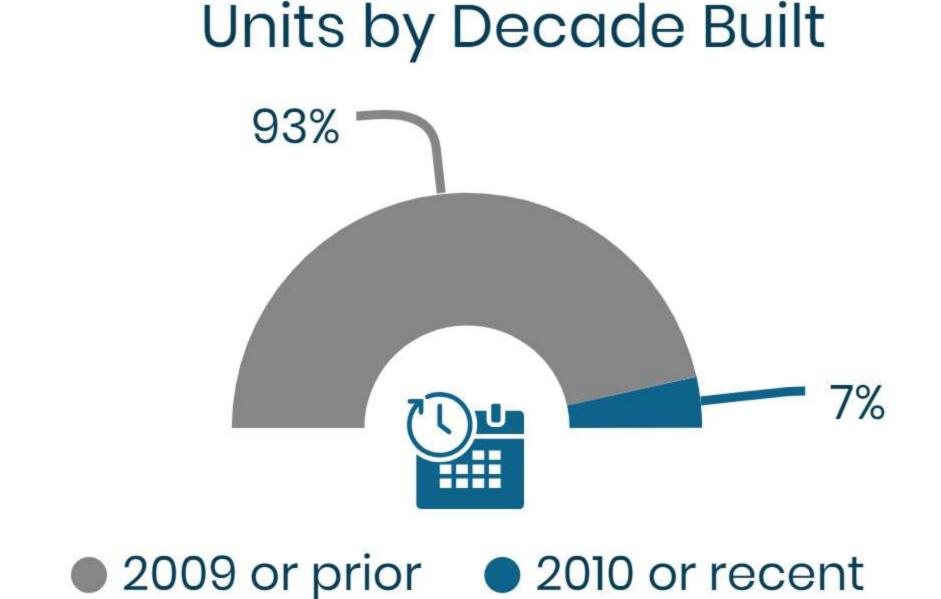
Most prefer to shop at nearby stores, typically buying what they need at the moment and ignoring the designer fashion of high-end boutiques. They shop dollar and value stores, plus discount department stores. With fewer than half owning cars, they rely on public transit to get to their jobs and downtown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

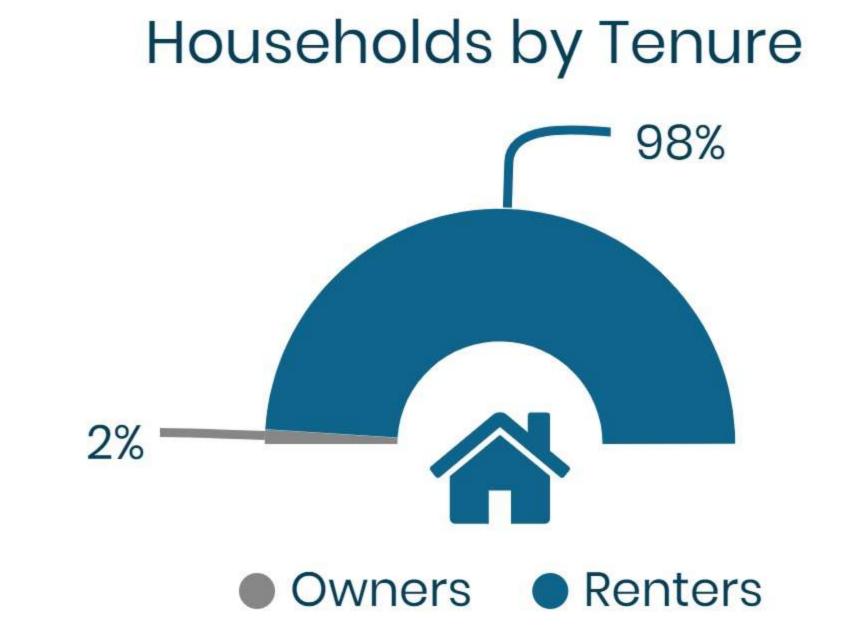
Moderate Medley households regard media as entertainment rather than a vital source of news. They are more likely than average households to watch a wide variety of television programming. They don't read magazines religiously but enjoy content that fuels their aspirations for the home, cars, and travel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

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

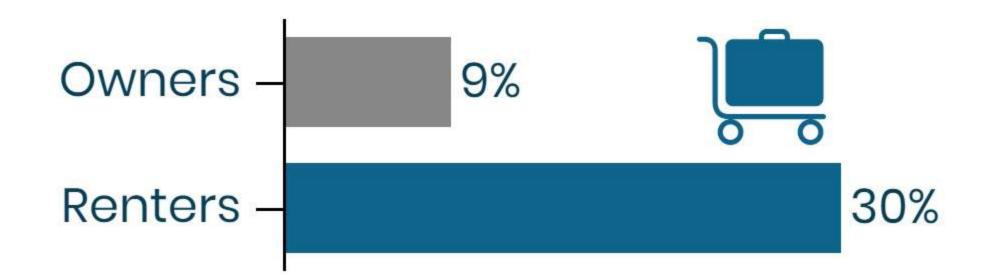
Striving Forward | P60

Lifestyles and Housing Preferences | National Averages





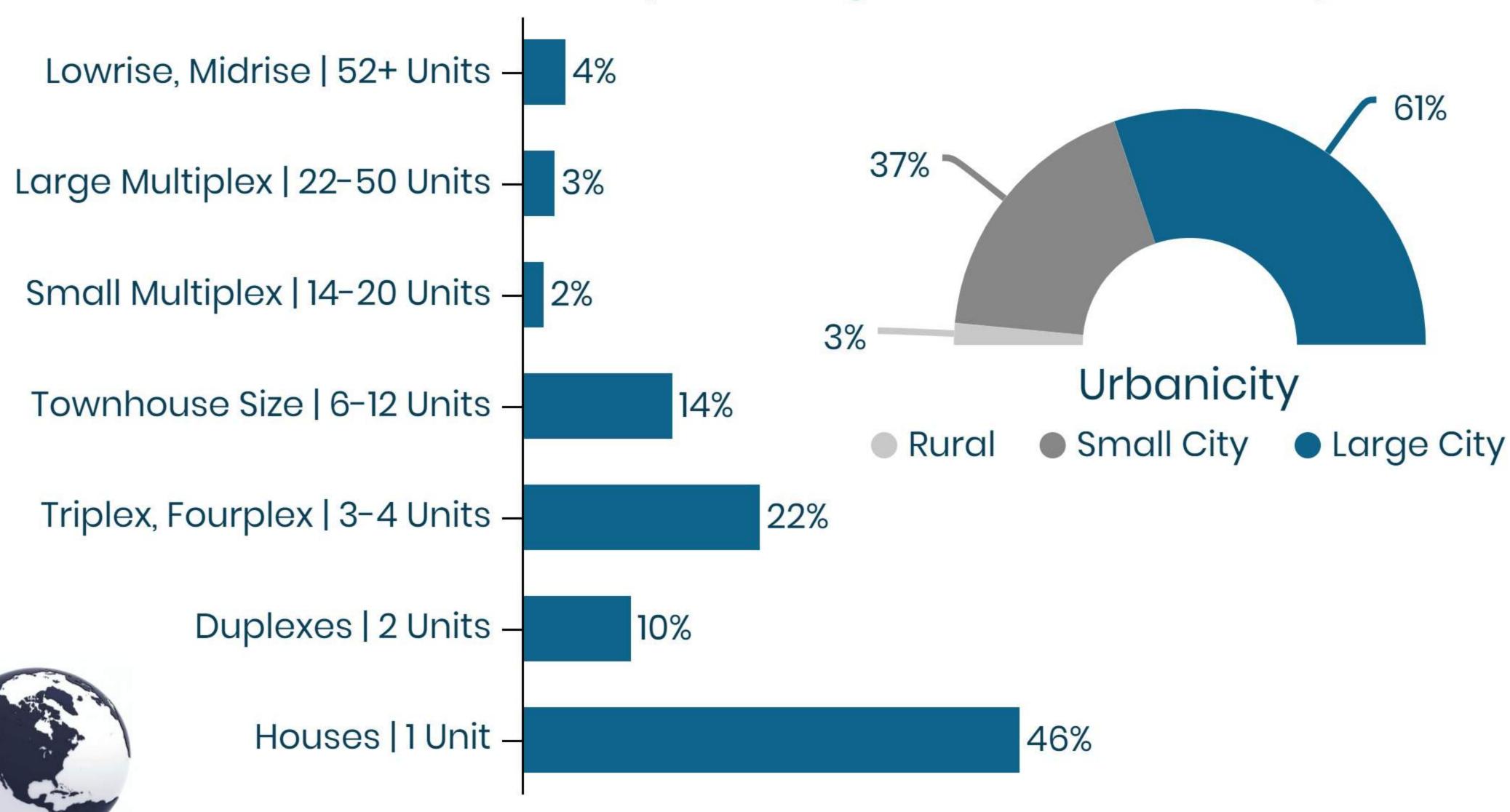
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity





Striving Forward | P60

Mid-aged families and single parents with modest incomes migrating into city gateways

Striving Forwards are families with a mix of single parents and couples with children living in moderate city neighborhoods. About 75% of these household members don't speak English. Many arrived at immigrant gateway communities in big cities in search of a better life. With below average educational attainment, and less than 30% have finished high school. They tend to earn low wages as blue-collar laborers or service-sector workers. Most can't afford to buy a home and they tend to live in inexpensive rental apartments in transitional neighborhoods. Almost 25% of these households move every year.

Striving Forward households have shallow pockets of disposable income, which provides for only modest lifestyles. When they are not working, the parents seek out child-oriented leisure activities that are affordably priced. They take their children to zoos and aquariums, and a big outing is a trip to a theme park. They admit to not exercising regularly and spend their evenings at home, cooking and listening to Latin music, watching television novellas and movies.

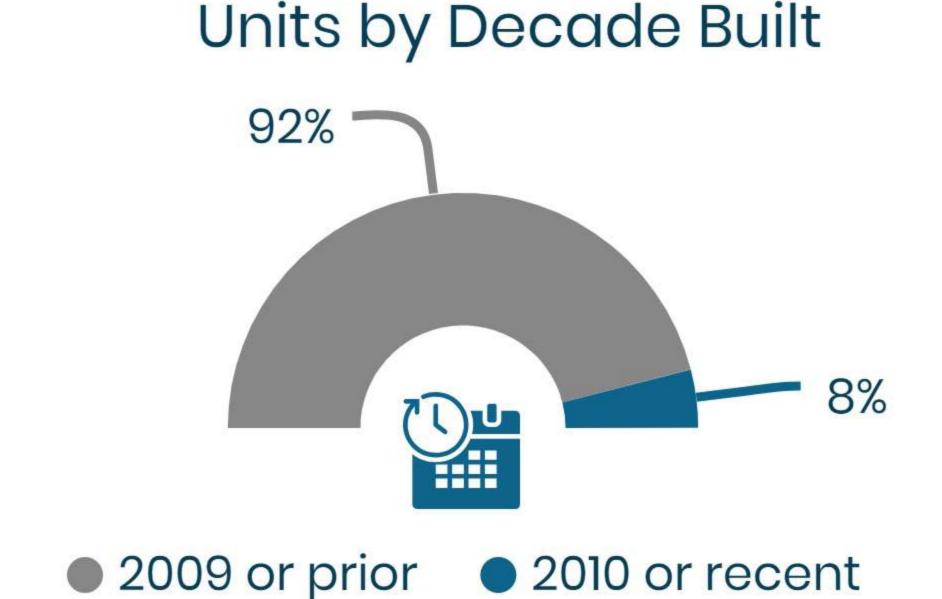
In the marketplace, these price-sensitive consumers look to shop at local stores and at discount departments stores where the clearance racks sag with merchandise. They frequent value-price retail chains and toy stores, where they indulge their children with games and dolls. They like to shop with their family, but they also enjoy just browsing to check out new stores and fashion. In these households, they make an effort for health by cooking with fresh ingredients they pick up from a local market or produce stand.

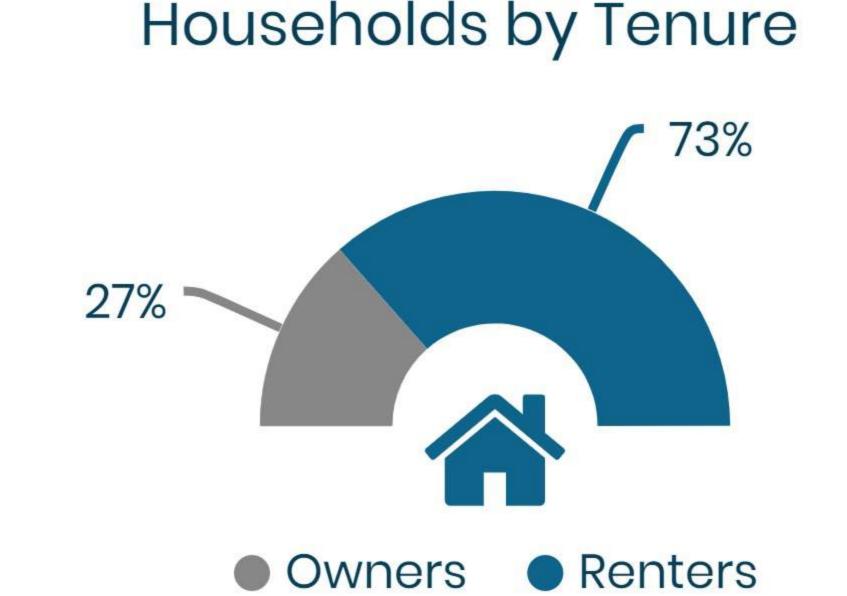
With nearly 90% of Striving Forward households are speaking Spanish at home, and they are an important market for Latin media, including movie channels and magazines. Relatively few have access to the internet, but those who do go online to visit websites with information on jobs and apartments and to keep in touch with friends through social media sites. At home, their radios are on all day, with Latin music providing the soundtrack to their activities.

The moderate Striving Forward households are working long hours to slowly improve the lives of their families. Despite some financial challenges, they remain ambitious and optimistic. Most are family-oriented and fill their homes with vibrant food and art. They also express concern about the crime and pollution that are part of their neighborhoods. However, many seem to have apathy toward politics, with few registering to vote or joining a political party. They are more likely to trust their faith, church, and community than the politicians.

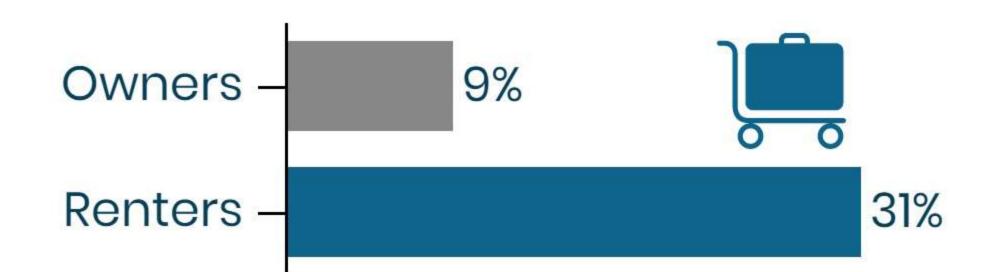
Senior Discounts in Towers | Q65

Lifestyles and Housing Preferences | National Averages





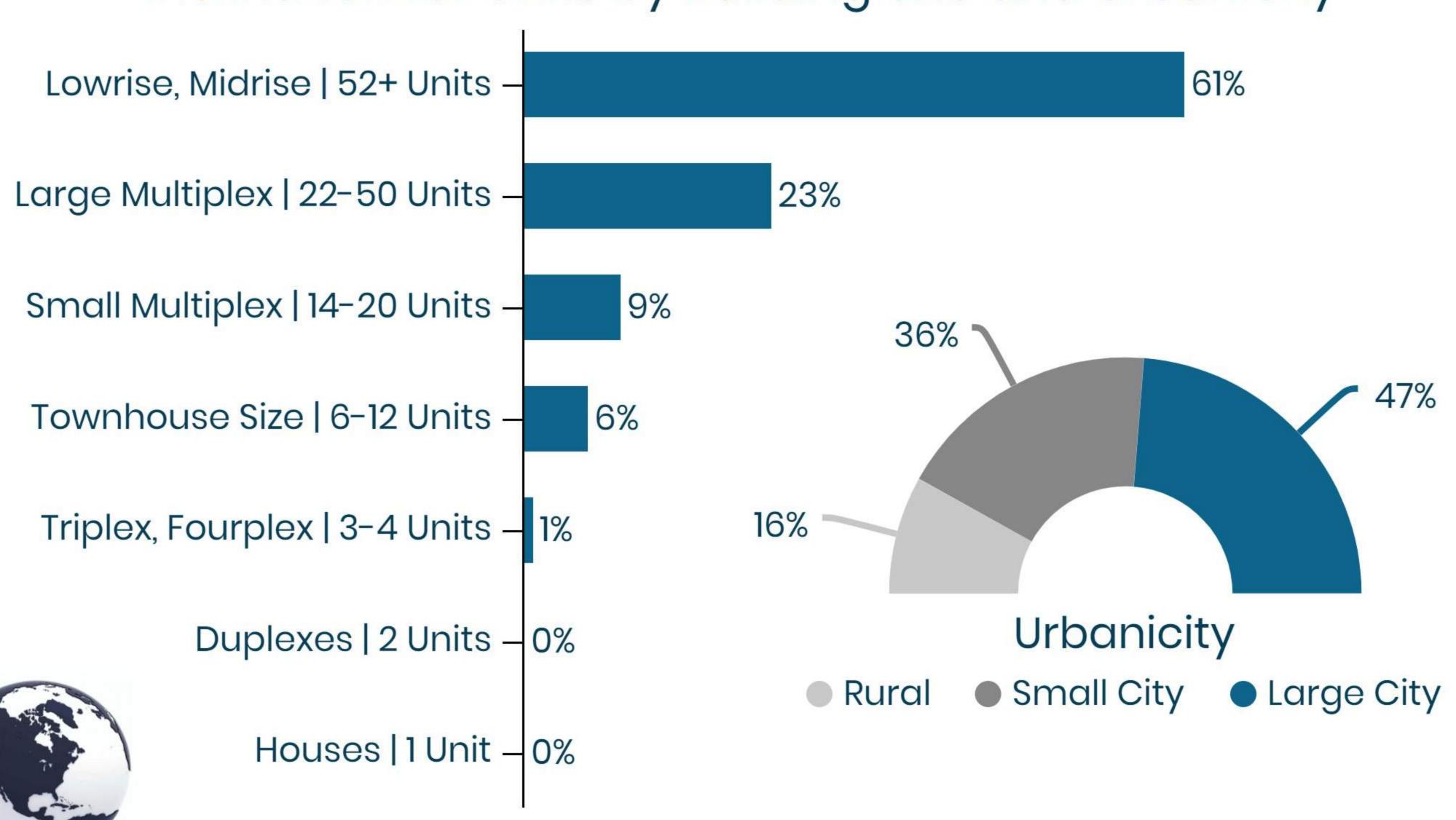
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity





Senior Discounts & Towers | Q65

Retirees settled in metro apartment communities living frugal, sensible lives

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

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

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

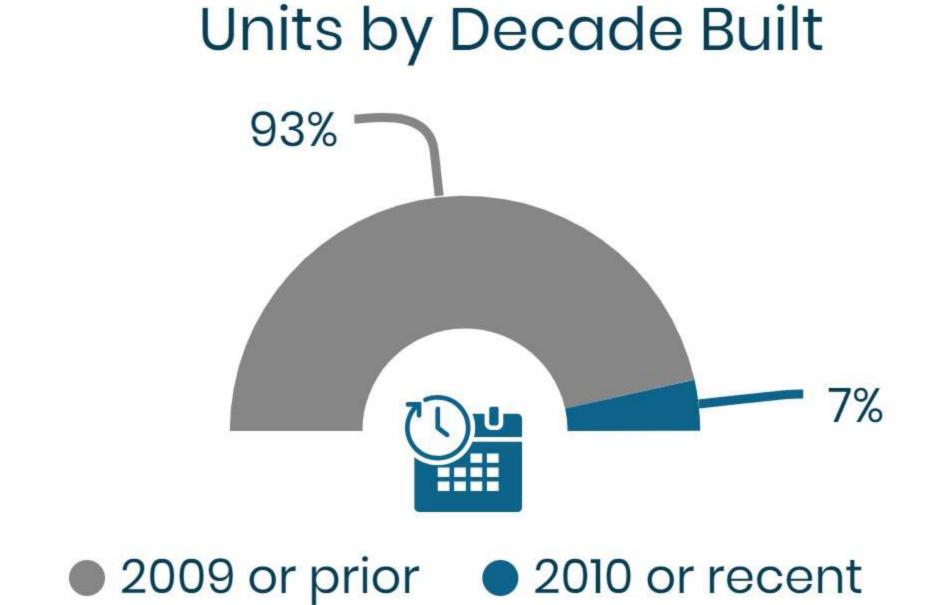
As consumers, these older households are more concerned about discounts than designer labels. They tend to shop the same stores and wear the same styles for years. They'll go to both bargain and moderate retailers, though they typically head first to the clearance rack when arriving at a chain or department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

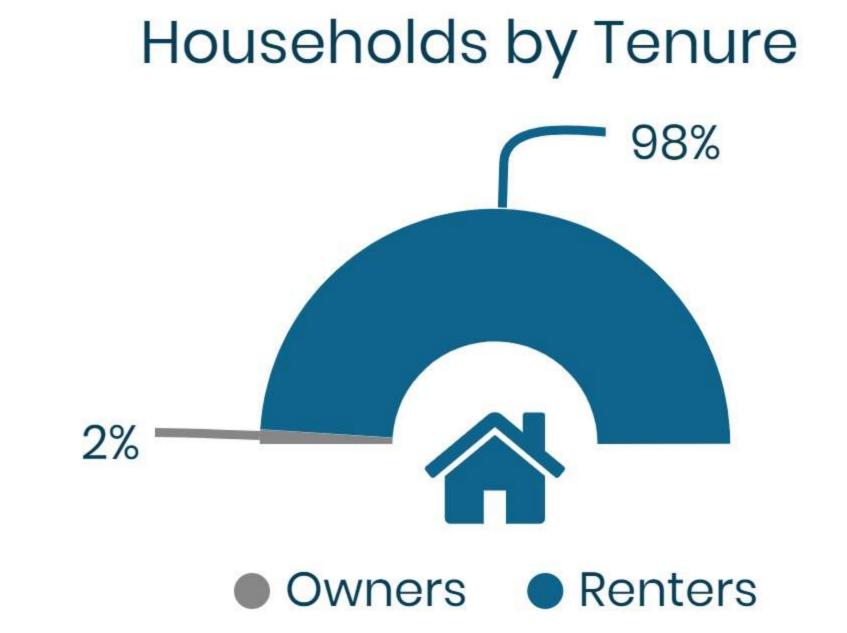
Spending a lot of time in their apartments, Senior Discounts & Towers are a traditional media market. They like to read newspapers and magazines, listen to golden oldies and classical music on the radio and watch a lot of television. Their favorite cable television channels provide mainstream movies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

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

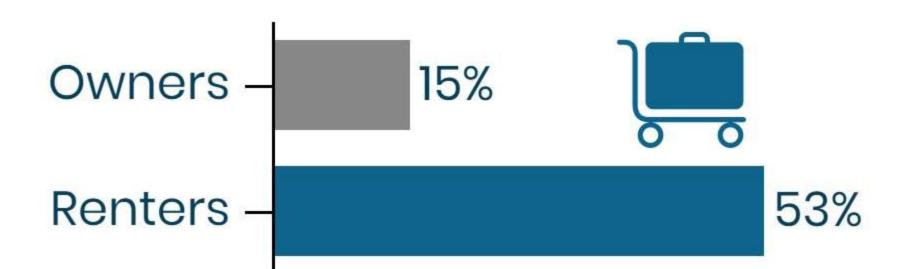
Dare to Dream R66

Lifestyles and Housing Preferences | National Averages





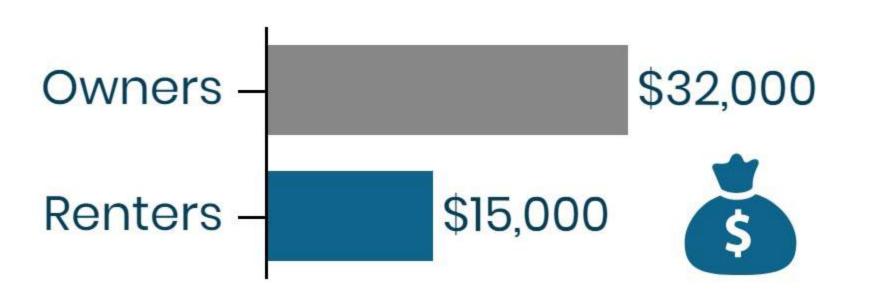
Share that Moves each Year



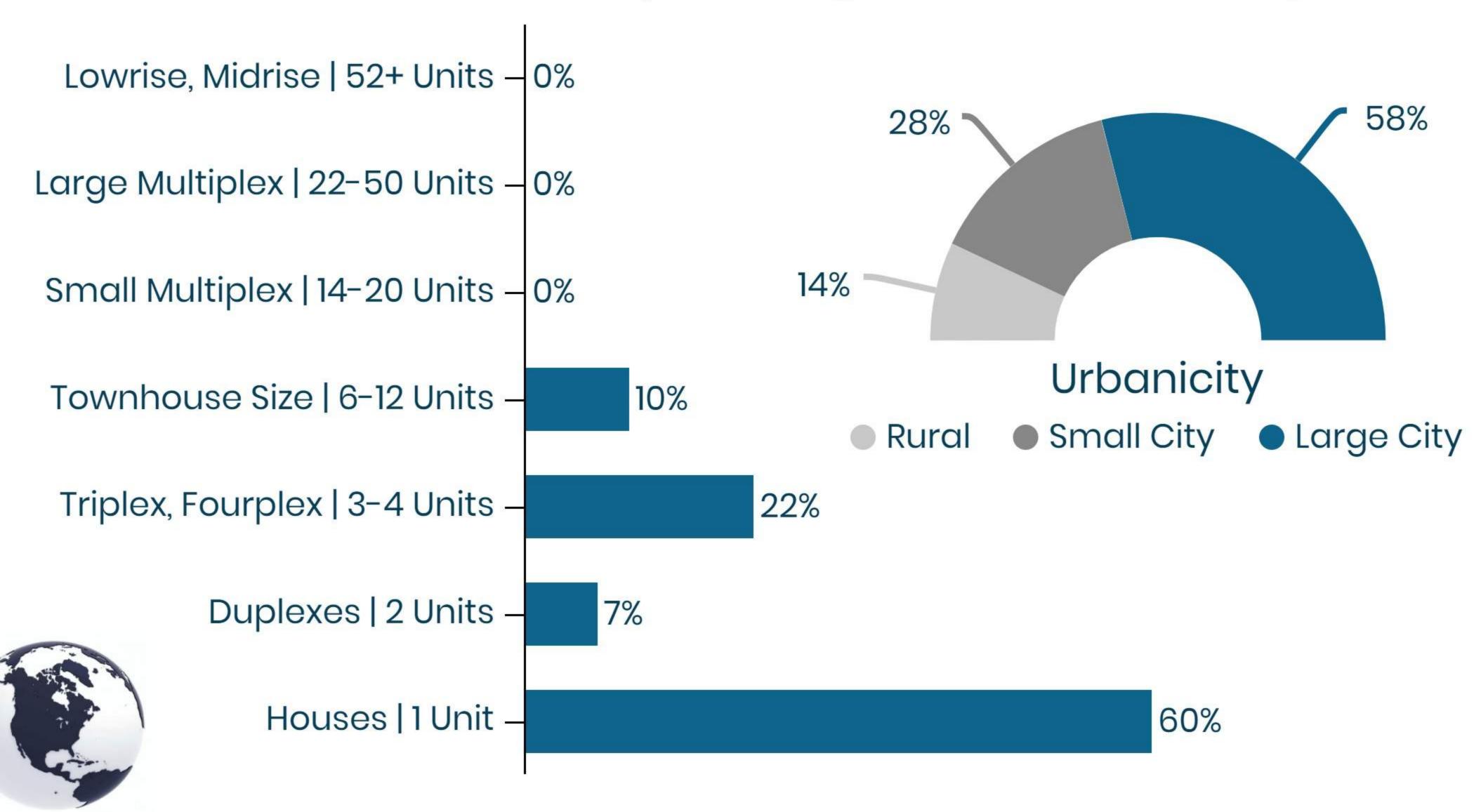
LandUseUSA

UrbanStrategies

Median Household Income



Inclination for Units by Building Size and Urbanicity



Daring to Dream | R66

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

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

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

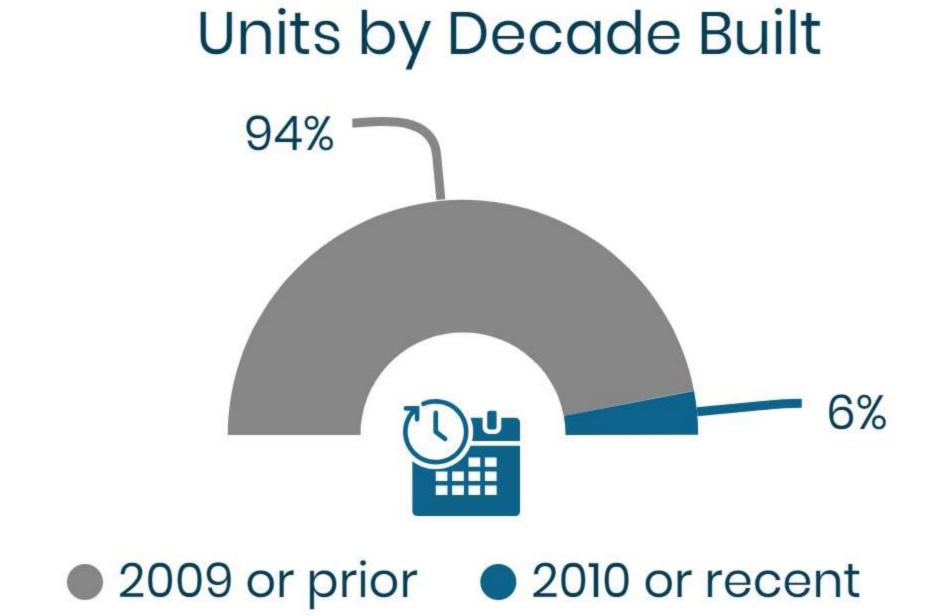
Daring to Dream spend a lot of their free time on the go. They hang out with friends at bars and nightclubs, head to movies and dance performances and catch a meal at casual restaurants. They'll kick back at their apartments to listen to music or throw a dinner party, always on the lookout for a new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

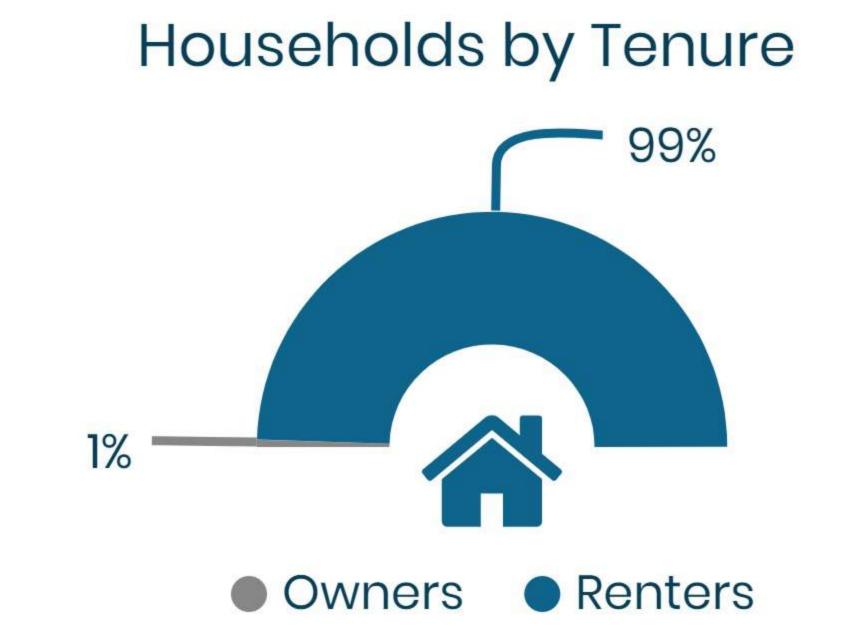
While their budgets may be tight, Daring to Dream households enjoy shopping, particularly for clothes. Although they like designer clothes and to keep up with the latest styles, they typically end up in discount departments stores, looking for chic styles on the clearance racks. Most are getting by without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

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

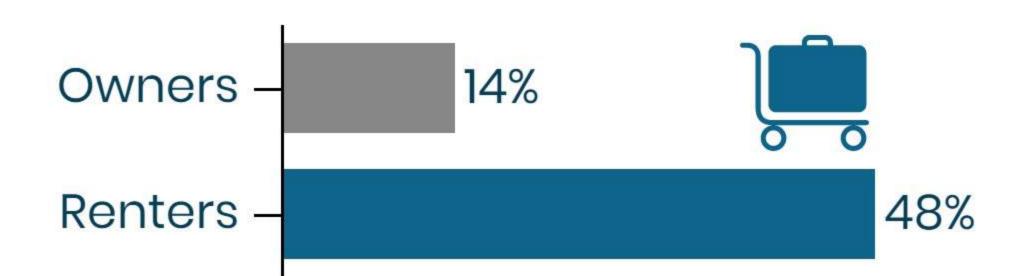
Hope for Tomorrow | R67

Lifestyles and Housing Preferences | National Averages





Share that Moves each Year



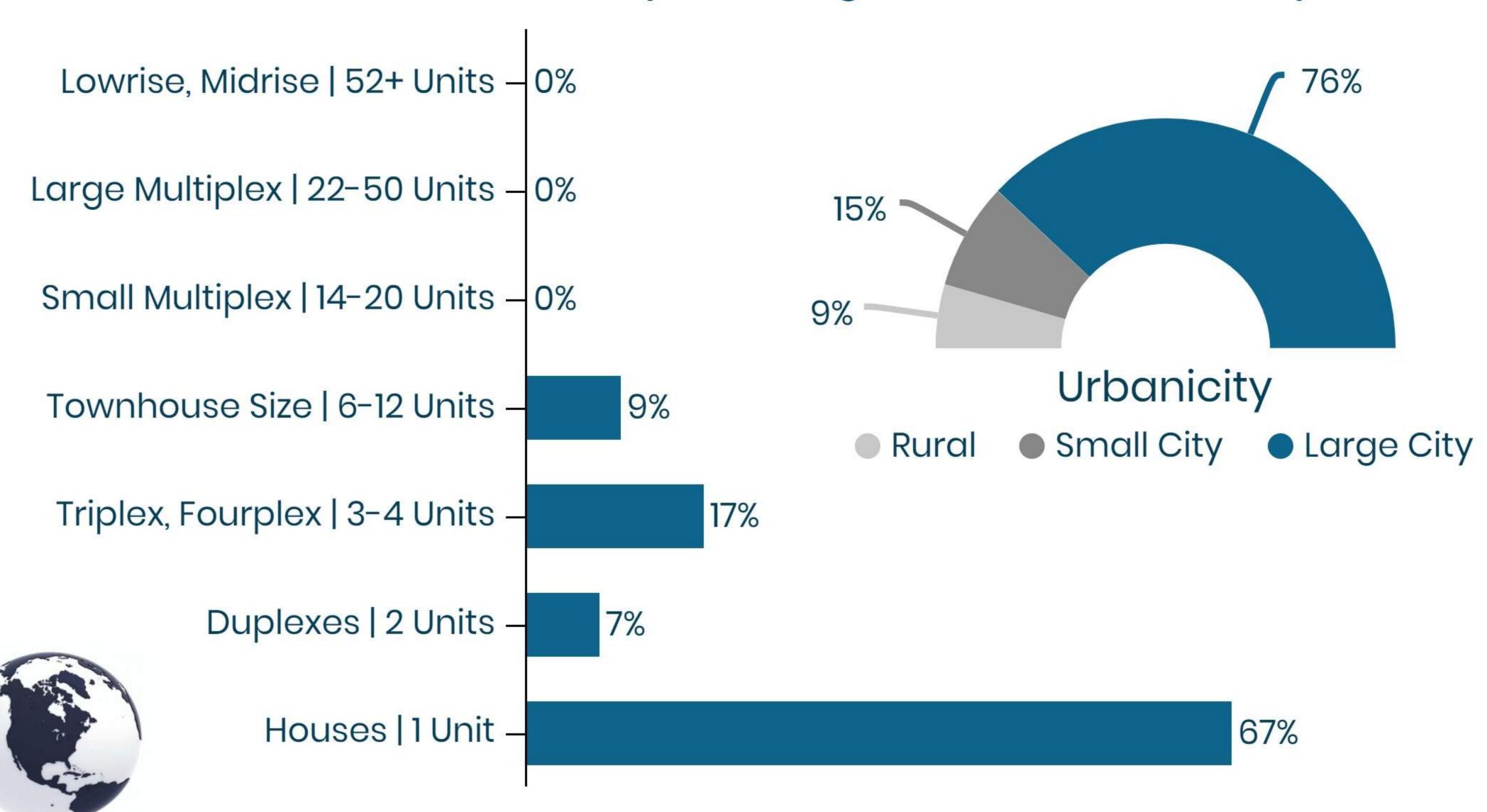
LandUseUSA

UrbanStrategies

Median Household Income



Inclination for Units by Building Size and Urbanicity



Hoping for Tomorrow | R67

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

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

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

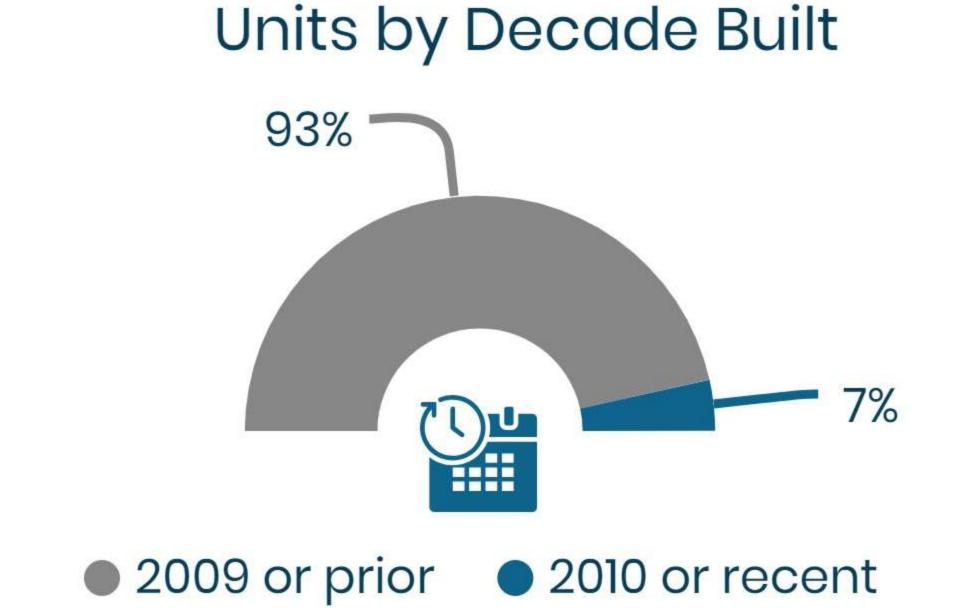
Among these financially-challenged households, most lead modest lifestyles. They are young enough to enjoy nightlife, and that usually means heading to a bar or nightclub. If they want to get exercise, they generally go to a park or playground for a pickup game of basketball. However, they are unlikely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

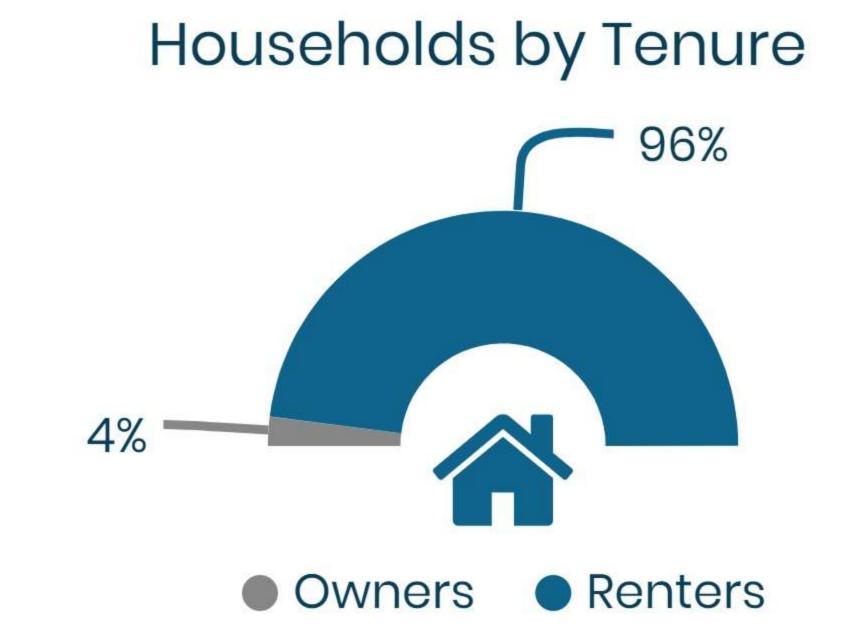
As consumers, Hoping for Tomorrow like the latest fashion and hippest styles, but they can only afford the apparel at discount shops and the clearance racks at pricier chains. They splurge at discount stores and moderate chain stores, and say that they look for clothes that can last a long time.

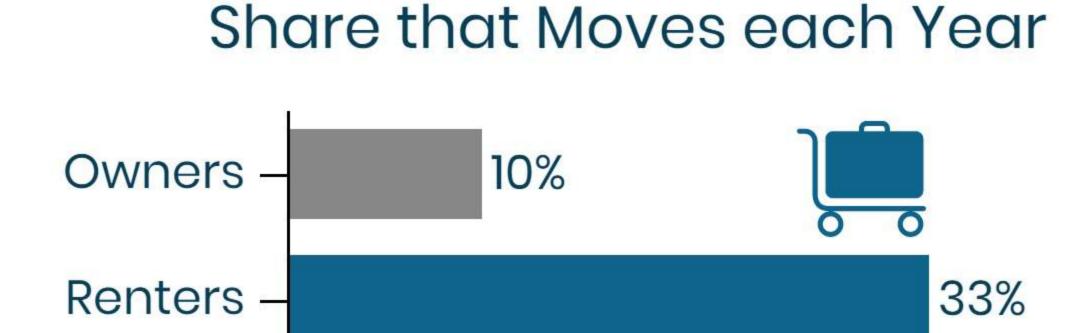
Many Hoping for Tomorrow households are dissatisfied with the limits on their lifestyles. However, they want to get a better job, advance in their careers and be better providers for their children. Some take adult education courses to improve their lives, and they have the support of their church, where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

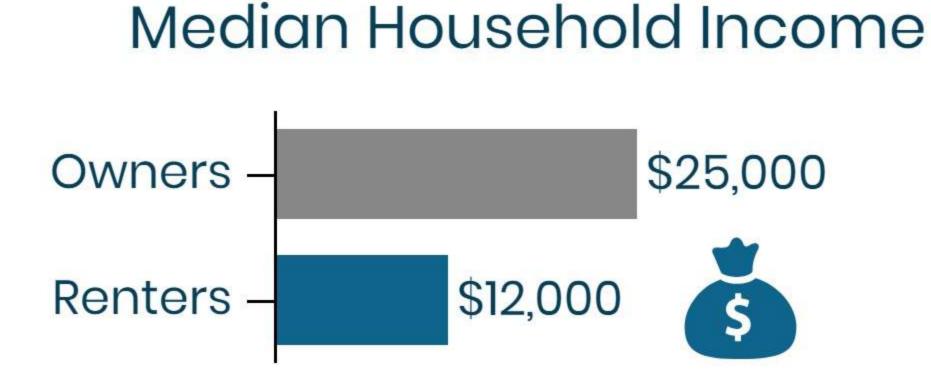
Tough Times | S71

Lifestyles and Housing Preferences | National Averages

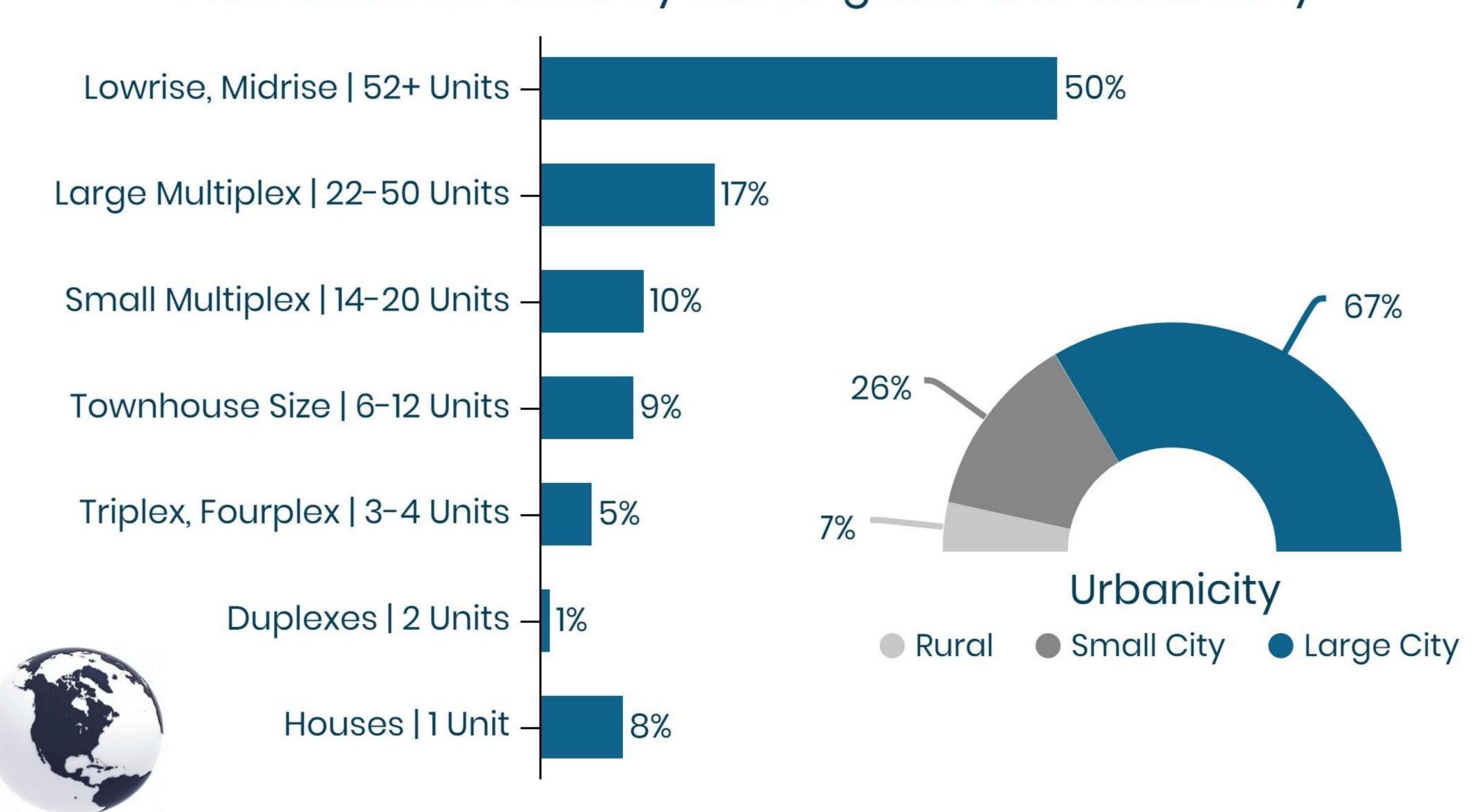








Inclination for Units by Building Size and Urbanicity



Tough Times | \$71

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

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

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

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

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

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

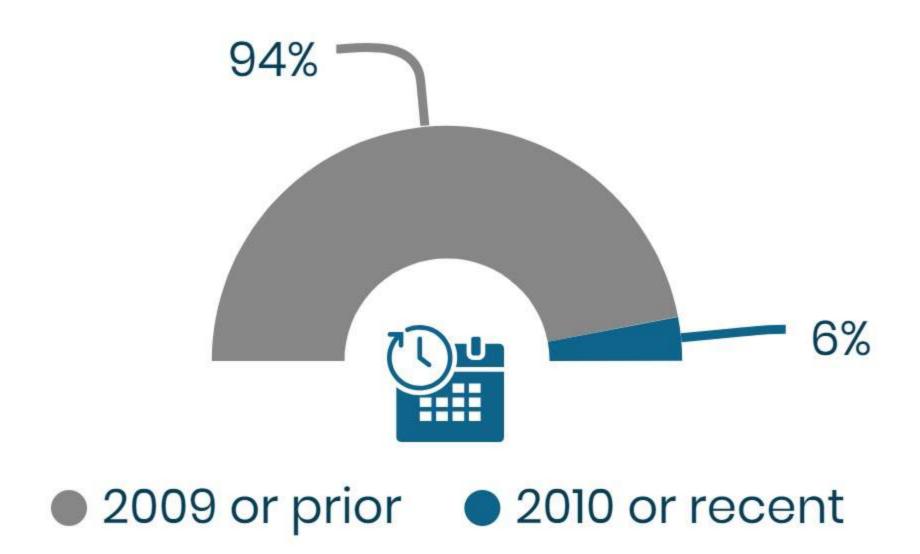
Tough Times households refuse to be defined by their economic circumstances. They are constantly looking for better jobs and they are trying to pursue meaningful lives that don't require a lot of money. Politically, they tend to be moderates who support the Democratic Party.

Section Owner Target Markets

Steadfast Conventionalists | 132

Lifestyles and Housing Preferences | National Averages

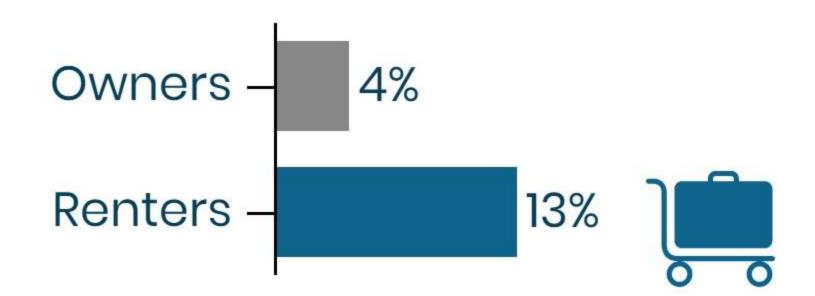
Units by Decade Built



Households by Tenure



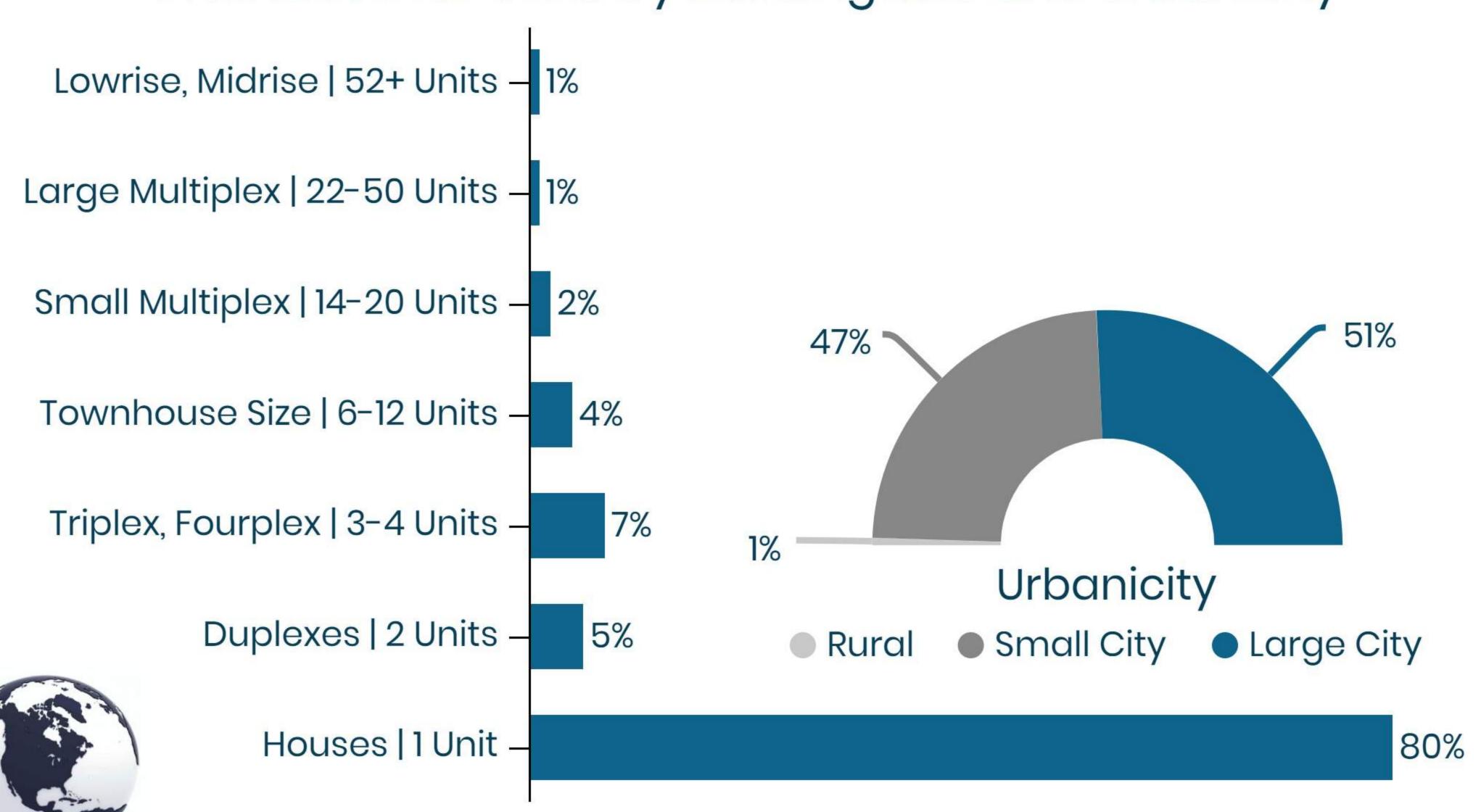
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity





Steadfast Conventionalists | 132

Steadfastly conventional and mainstream families living city and suburban lifestyles

Steadfast Conventionalists are first-generation families living in gateway cities. A majority have roots in Hispanic cultures originating from Central and South American countries. They include married couples in their 40s and 50s with school-aged and older children. They have modest educational attainment, but the multiple earners provide middle-income incomes from a mix of blue-collar and construction jobs. Many can afford to own modest single-family homes, duplexes and condos. In their older, dense neighborhoods, Spanish is more common than English in homes and the mom-and-pop shops they frequent. Given the long hours they put in at manual-labor jobs, they value their free time. They like to get out of their houses to shoot pool, watch a dance performance or take the family to the zoo.

Despite their tight budgets, these households enjoy shopping. They are fashion-forward consumers who appreciate designer labels and new styles, and they'd gladly travel many miles to check out a new store. In fact, they much prefer shopping in-store as opposed to online. They believe that clothes from off-price chains are just as good as those from upscale retailers, so they tend to shop discounters. They make a great Omni-channel audience and are receptive to learning about brands via social media, mobile display and streaming television ads. In regards to transportation, they tend to stick to affordable subcompacts with an emphasis on imported brands.

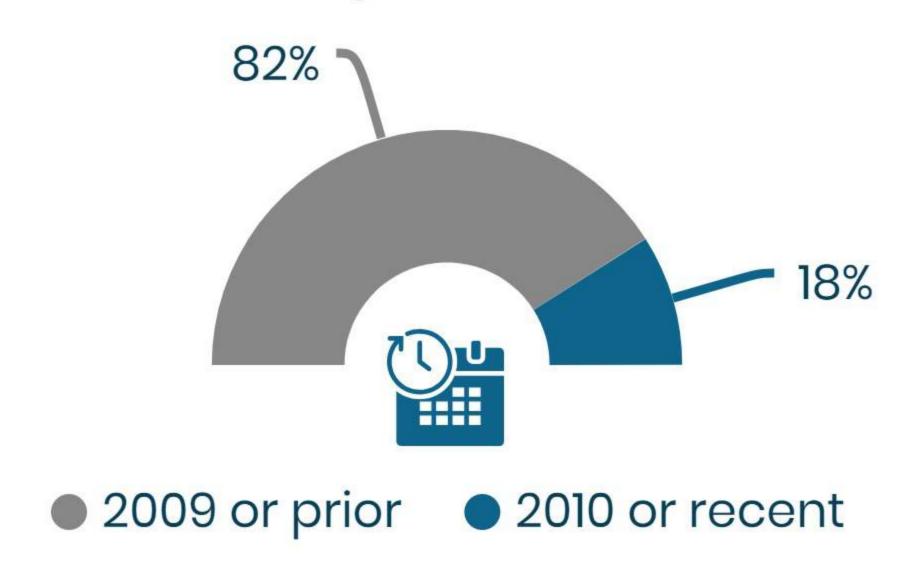
In their homes, Hispanic cultures reign supreme. They like listening to radio stations with a variety of Hispanic and Spanish music. They tune in to television channels that show movies and music videos in Spanish. The older generation is only starting to get into the Internet in a big way, thanks to their children. Although these households enjoy Hispanic, Spanish, and American cuisine, they have more Hispanic than American friends and they regularly celebrate Hispanic holidays.

For all their cultural traditions, Steadfast Conventionalists households still value their American experience and have high expectations for their children. They work hard to advance in their jobs and aspire to greater success at the top of their careers. Politically, they are middle-of-the-roaders who worry about crime, want to keep religion a part of their lives, and promote tolerance and progressive social issues. They mostly align with the Democratic Party, but these voters have a low turnout.

Balance & Harmony | 133

Lifestyles and Housing Preferences | National Averages

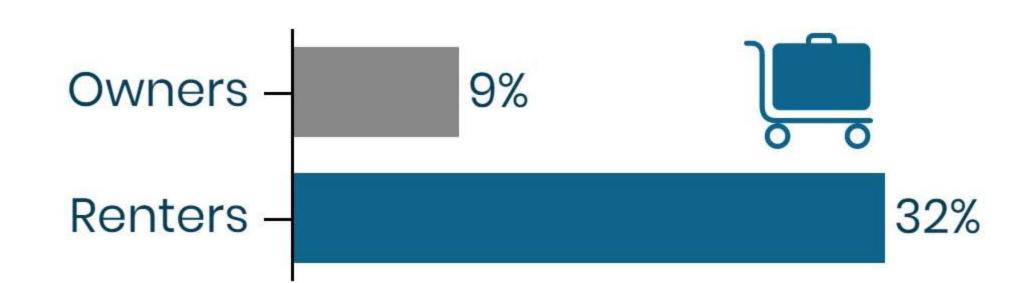
Units by Decade Built



Households by Tenure



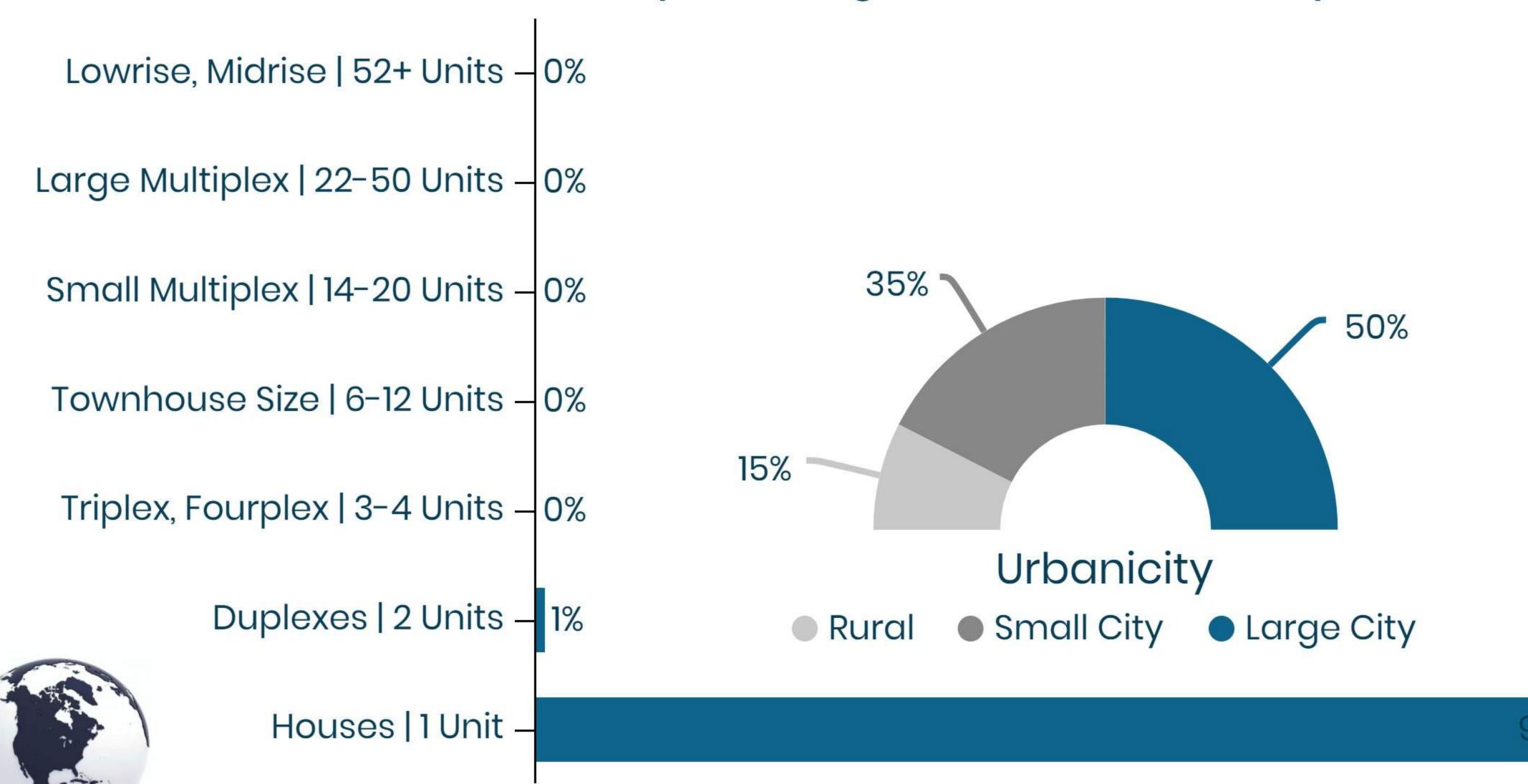
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity





Balance & Harmony | 133

Middle-income families living lively lifestyles in city and suburban neighborhoods

The Balance & Harmony households have done well in their adopted homelands. Many of the adults are in their 30s and 40s who've only recently moved to mid-sized cities. Most are married and raising school-aged children in their single-family homes or rental houses. Many have less than a high-school education, and only some attended college. Even so, they tend to be earning mixed and sometimes good incomes from blue-collar, construction, and service-sector jobs. In their neighborhoods known for high mobility rates, Spanish is the language of choice at home and in the marketplace.

These households lead relatively active, family-centered lifestyles. They play team sports like soccer and baseball and enjoy mountain biking. The adults in these city neighborhoods like the nearby nightlife and will seek out local bars, billiard halls, and comedy clubs.

As consumers, they are an attractive market for clothing and cosmetics retailers. They are price-sensitive shoppers who look for affordable fashion items at stores like Sears and Family Dollar, but they'll also spring for fancier items at mom-and-pop boutiques. Many of these households are aspirational consumers who are in pursuit of novelty and change, if they can afford it. While they dream of owning luxury cars, for now they drive utilitarian vans and pickups that can double as work vehicles for their blue-collar jobs. Visiting theme parks is a favorite family past-time.

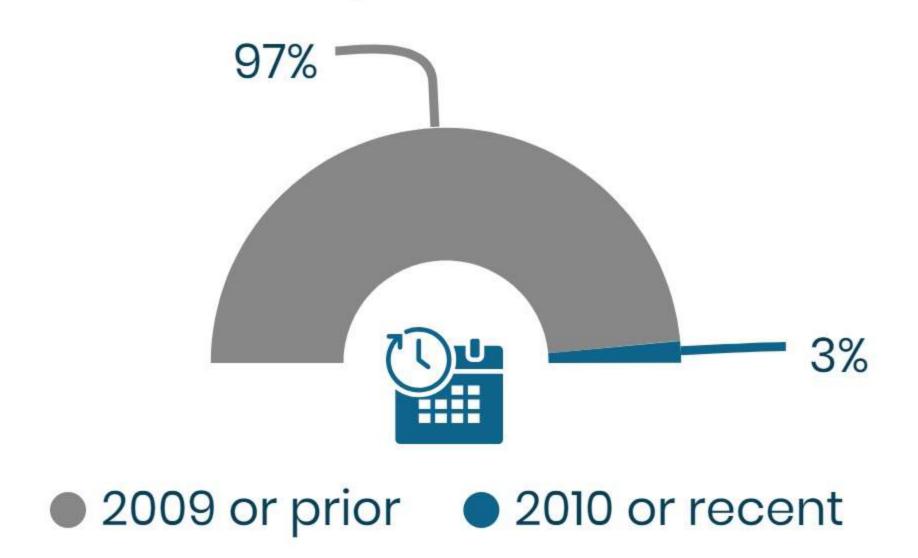
The family, work and religious values of Balance and Harmony are somewhat old-fashioned. Despite their worries about money and their family's health, they are generally happy with all that they've achieved and are optimistic that they'll continue to do better. These aren't active community members who join business and civic groups. They have low levels of political involvement and are unlikely to vote. Financially, they own little investments beyond a savings or checking account. When it comes to gaming, they are just as likely to buy lottery tickets as the average American, but tend to play video games up to twice as often.

Balance & Harmony households are great media consumers. Their interest in most traditional American media like newspapers, television, and magazines is lower than average. However, their interest in digital advertising is high. Their fondness for all kinds of music helps explain their tendency to listen to the radio, particularly stations that play Latin music and rock. They look to the internet as a cheap way to stay in touch with friends and family by way of email. These households like learning about popular culture and products that will help them feel assimilated. They like to shop as a family and the parents quickly learn what is most popular from their children. They are receptive to learning about products and services via mobile and online display, online video and while streaming television.

Settled & Sensible | J36

Lifestyles and Housing Preferences | National Averages

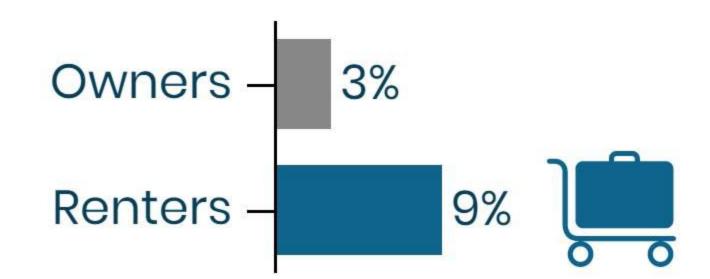
Units by Decade Built



Households by Tenure



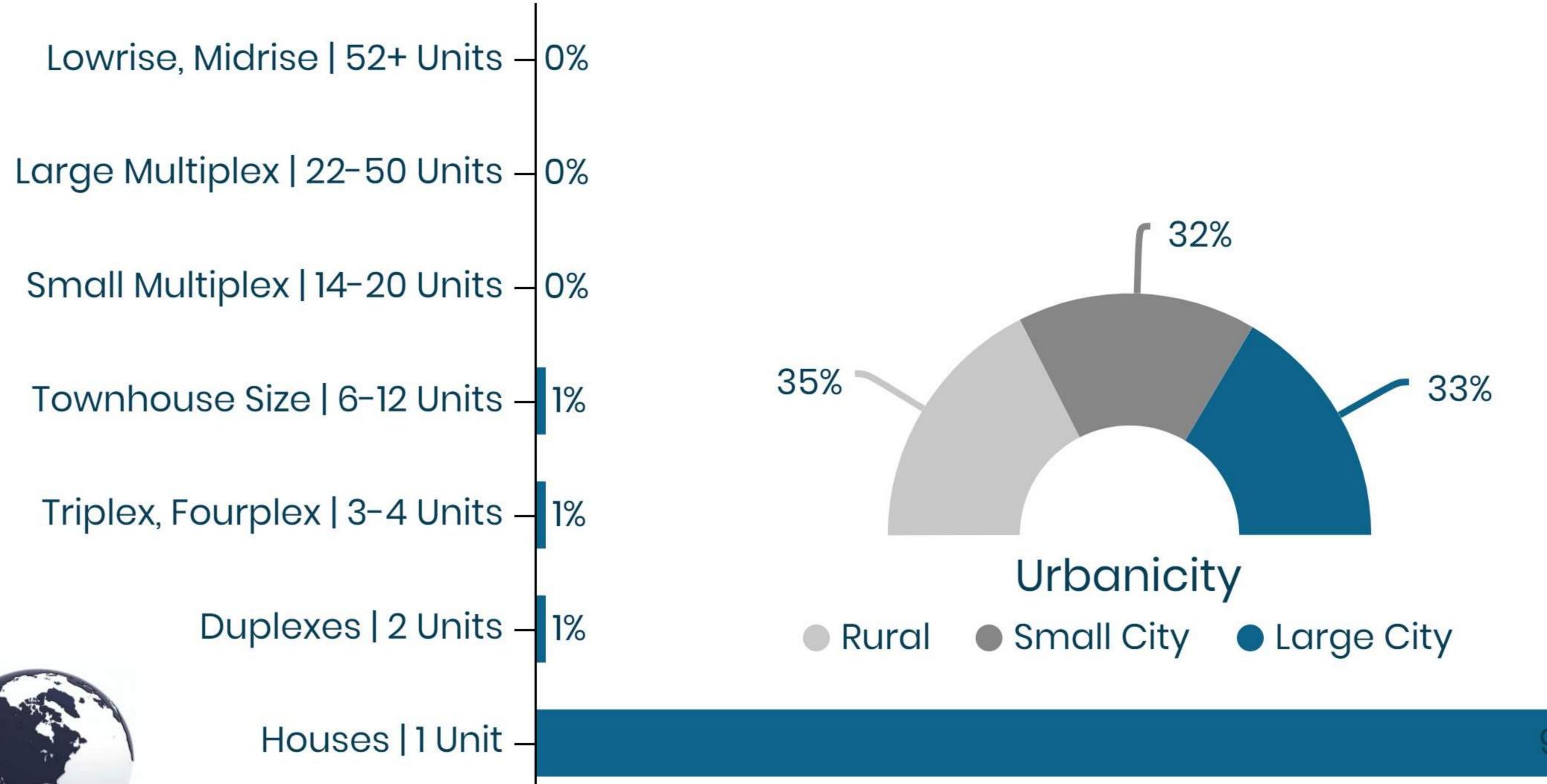
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity





Settled & Sensible | J36

Older, moderate-income, empty-nesters in suburban and rural neighborhoods

Settled & Sensible households are quietly aging and include empty-nesting couples and singles close to retirement. Many live in older neighborhoods in Northeastern and Midwestern cities that thrived during the heyday of industrial manufacturing.

Today these households and their homes are both are getting on in years. About 40% are 65 years old or better, and about 25% are retired. The others have high-school educations and earn decent wages from jobs in retail, manufacturing and the trades. The money goes far in these communities. Many of these households have paid down their mortgages. They have lived at the same house for at least 25 years and have homes that were built in the 1930s, 40s and 50s.

Settled & Sensible households lead unassuming, home-based lifestyles. They like to spend their free time watching television, reading books and newspapers, and managing their extensive collections of coins, figurines and other collectibles. Their idea of a social outing is going to a movie, hitting a casino, or taking in a dance at the union hall or veterans' club.

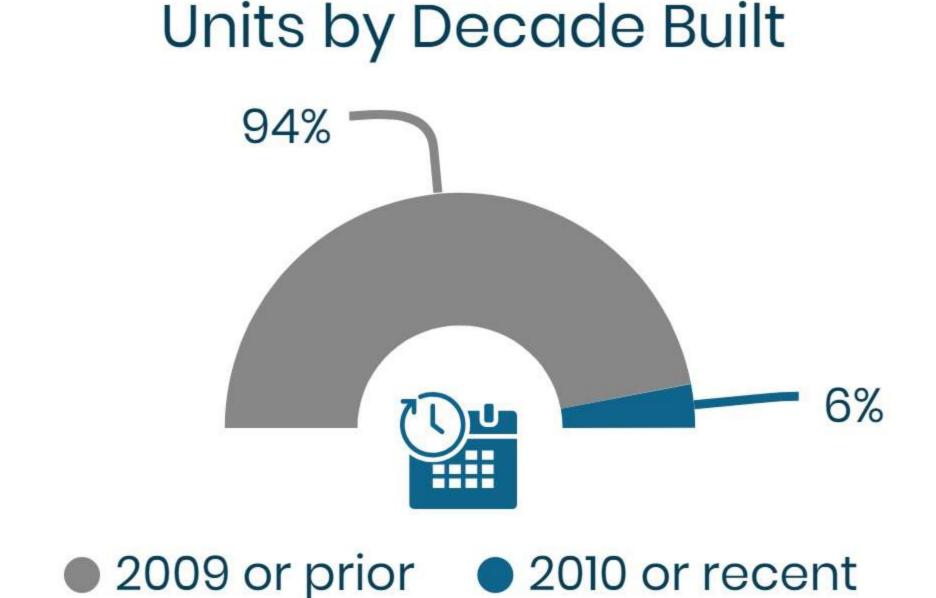
These households are loyal to favorite brands and comfortable styles and value-conscious as they seek out coupons from the newspaper for weekly deals. They are fond of buying outdoor gear but skittish about consumer electronics. When they need a car, they generally drive one of the older nameplates from Detroit's glory years, including Buick, Plymouth and Oldsmobile. They are far along in building their retirement nest egg, but they are still concerned about going into debt. With many having been proud members of unions, military units or bowling leagues, Settled and Sensible still tend to be team players who want peaceful, hassle-free lives for themselves and their friends. They also tend to vote Democratic.

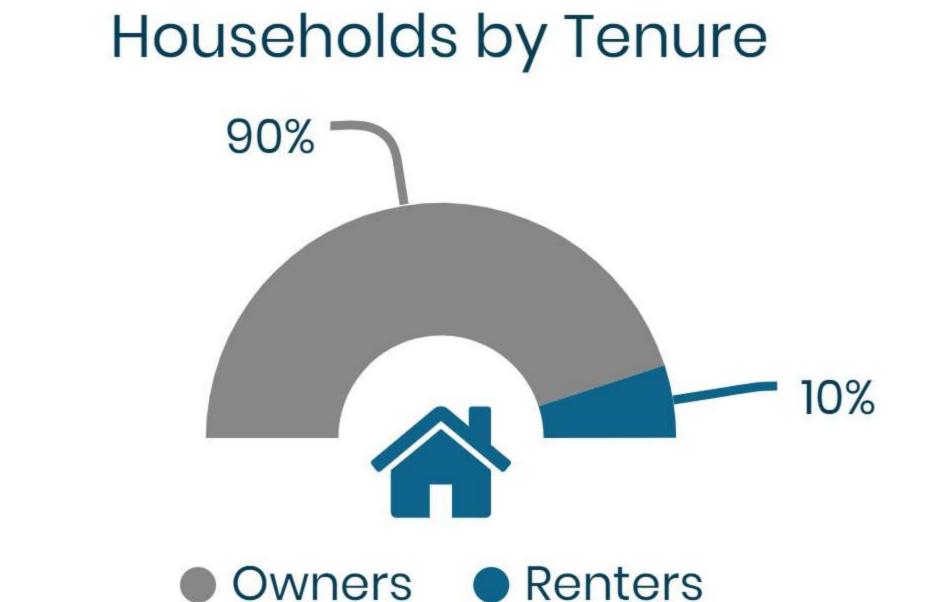
To preserve their mellow lifestyles, these consumers turn to old-fashioned media. They still get a daily newspaper and read most of the pages every day. When they turn on the radio in their family room, they like to listen to country or golden oldies. However, they mostly look to their television sets for entertainment and catch the morning game shows and afternoon soaps.

Settled and Sensible are direct mail receptive and resonate with the "Buy American" persona that attracts them to brands that portray core American values like honor, dignity and home-grown values. They often judge brands by their customer service and look for brands to educate them about the potentially important product and services they need to purchase.

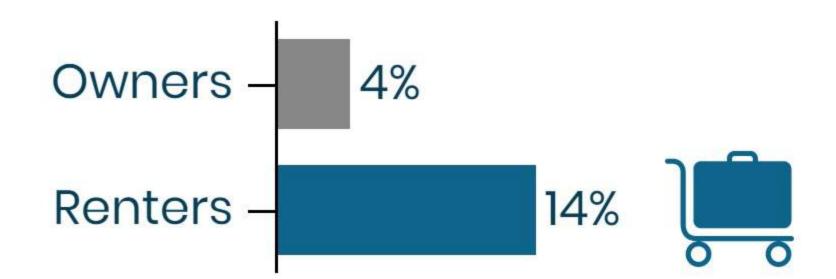
Rooted Flower Power L42

Lifestyles and Housing Preferences | National Averages





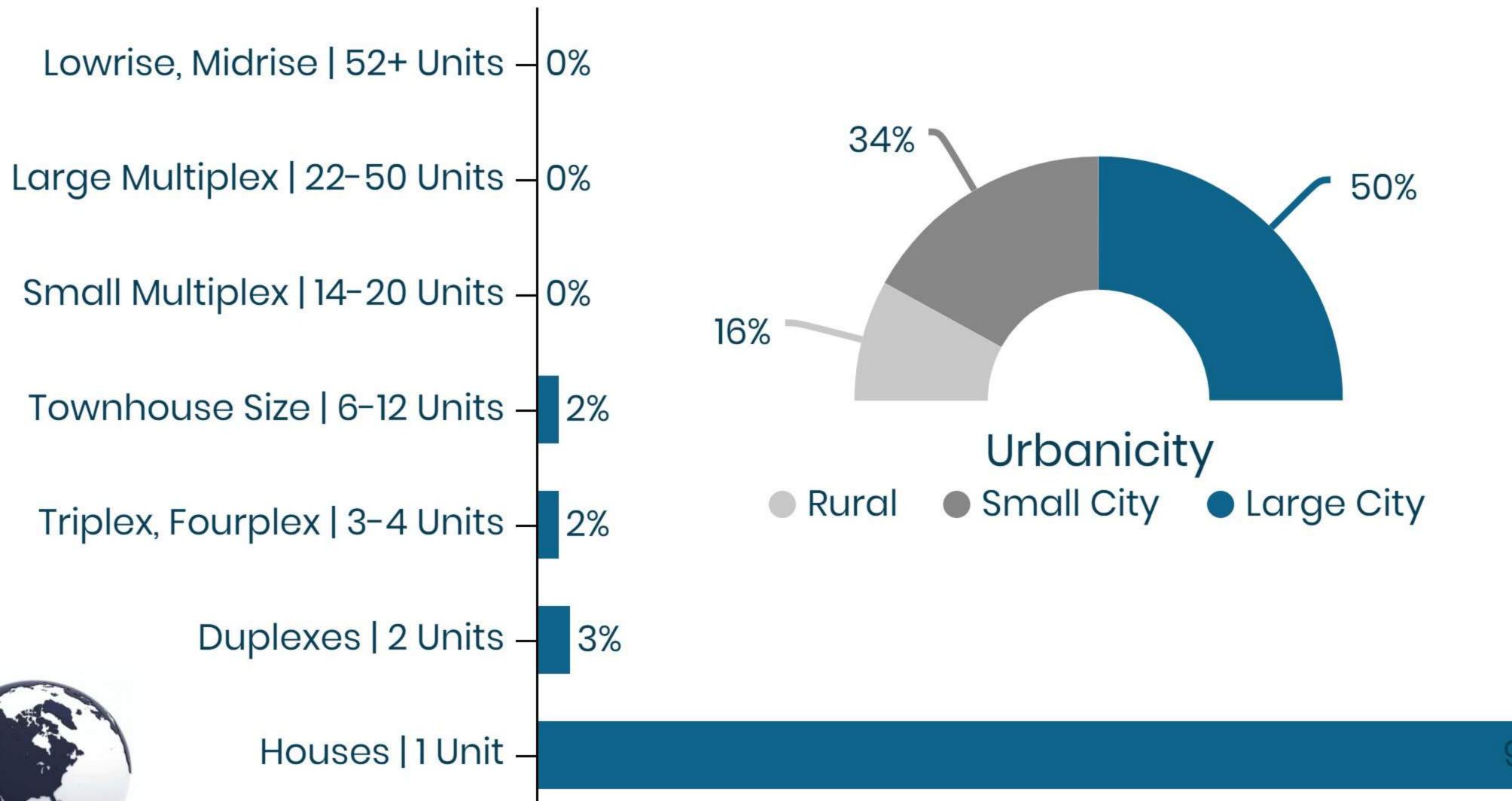
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity





Rooted Flower Power | L42

Moderate boomer singles and couples rooted in suburbia, approaching retirement

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

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

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

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

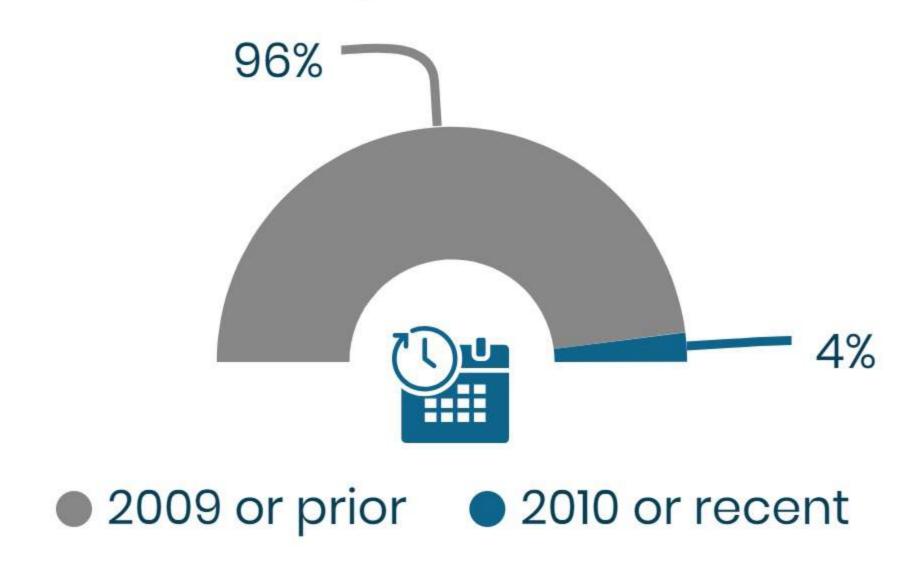
In addition to their fondness for media, Rooted Flower Power households are a good audience for marketers. Almost 35% say they learn about products and services by scrolling through their email and about 25% say that television is where they prefer learning about brands.

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

Infants & Debit Cards | M45

Lifestyles and Housing Preferences | National Averages

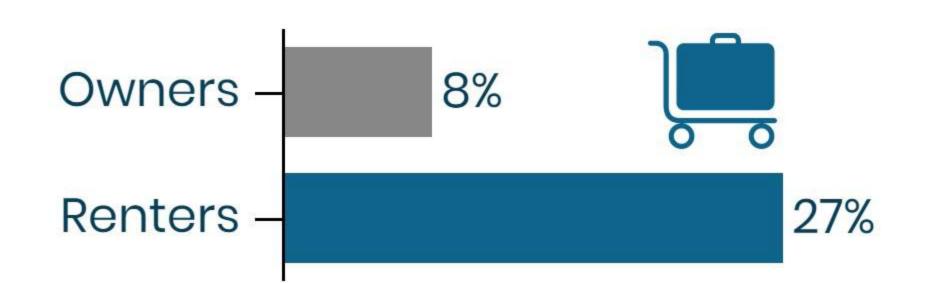
Units by Decade Built



Households by Tenure



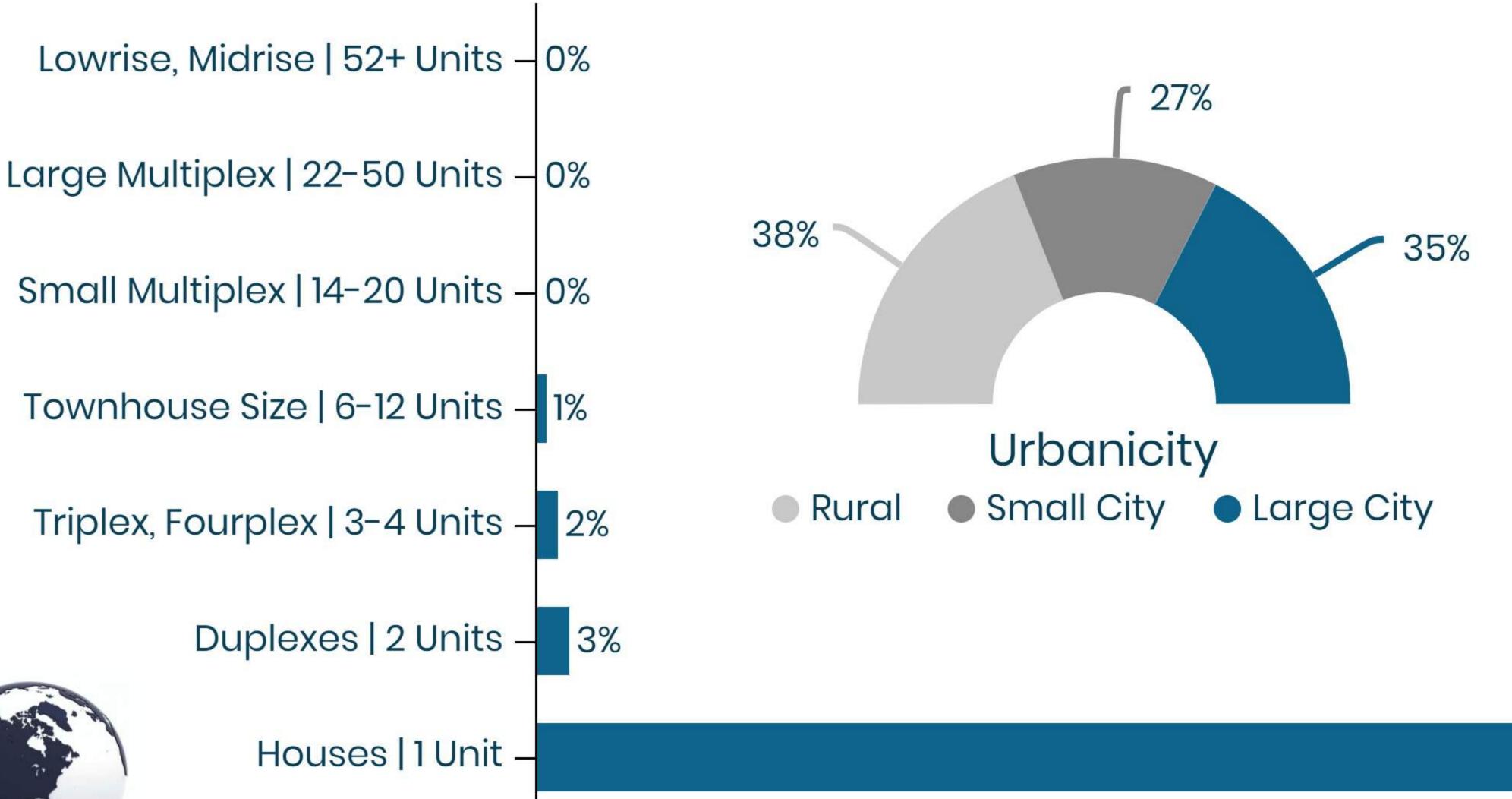
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity





Infants & Debit Cards | M45

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

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

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

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

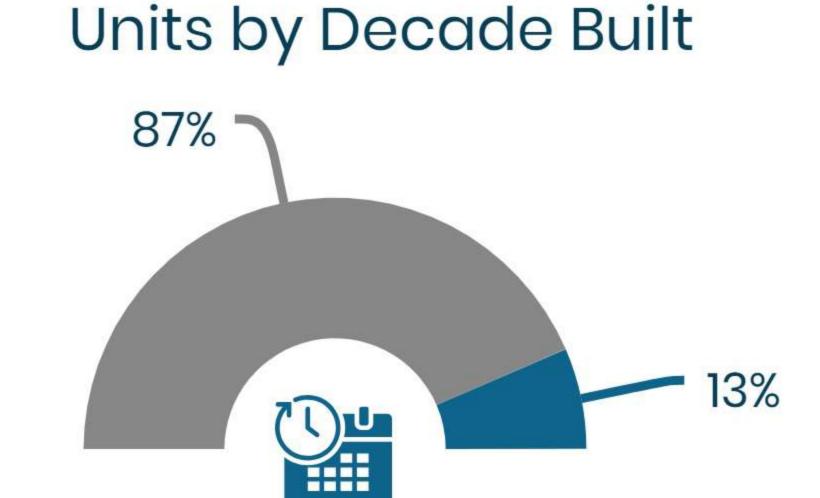
However, these households do enjoy having electronic media around the house. They are music fans who tune into radio stations that play a range of alternative rock, even hip-hop. They are also a strong market for television entertainment, keeping their screens warm during prime time by tuning in comedy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

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

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

Digital Dependents | 051

Lifestyles and Housing Preferences | National Averages

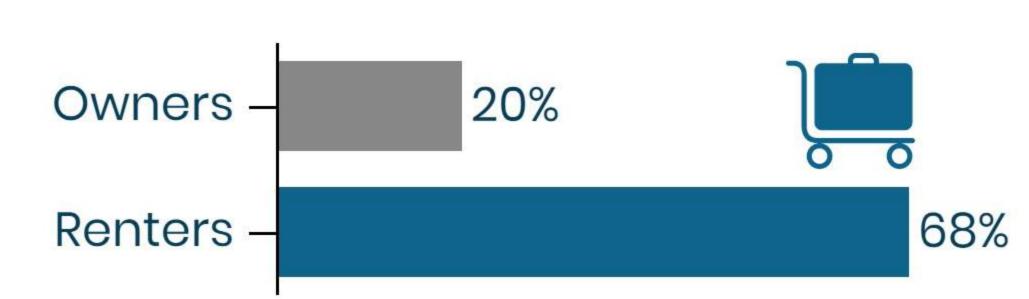


2009 or prior2010 or recent

Households by Tenure



Share that Moves each Year



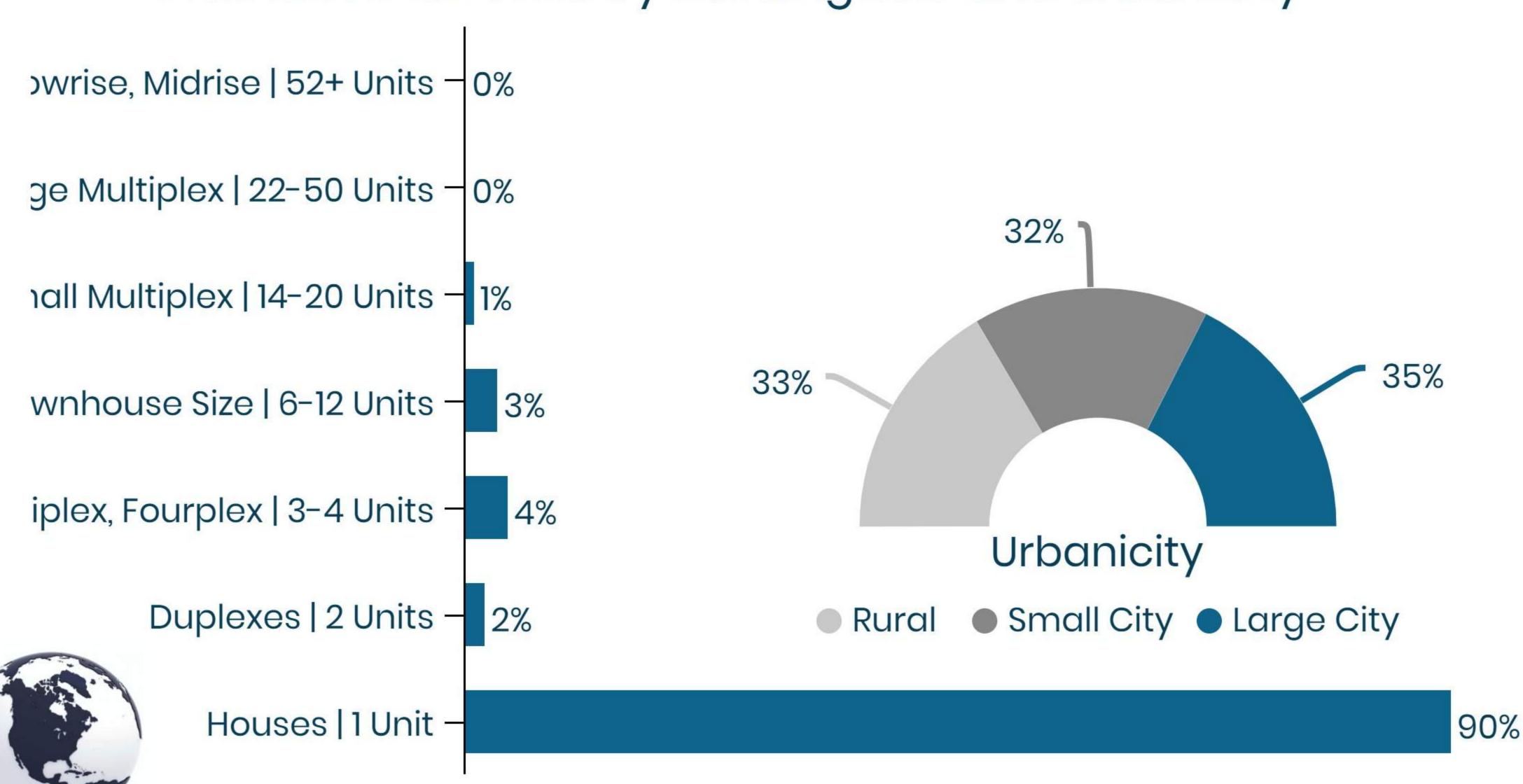
LandUseUSA

UrbanStrategies

Median Household Income



Inclination for Units by Building Size and Urbanicity



Digital Dependents | O51

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

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

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

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

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

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

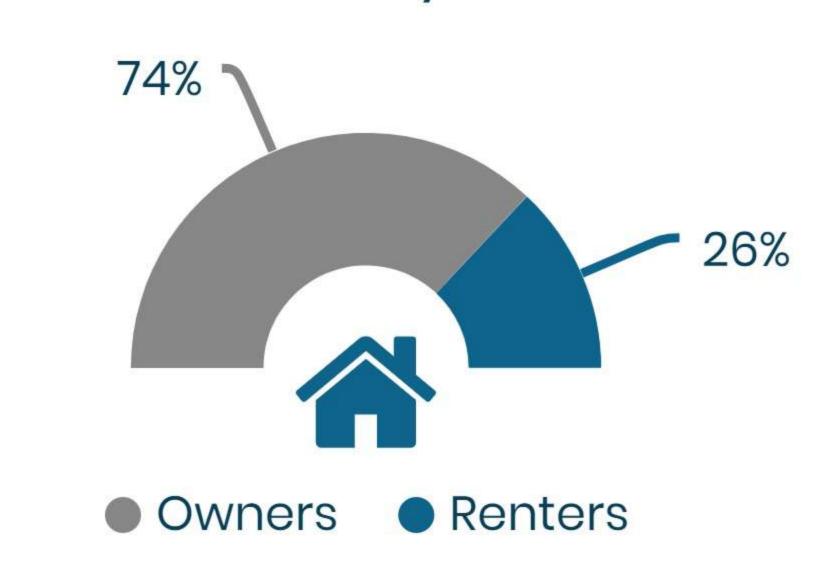
With the world handed to them on a digital device, Digital Dependents have developed progressive attitudes and a global conscious. They tend to be liberals who support the Democratic agenda. They are constantly striving for more out of life, including better careers, the latest fashions, and the newest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

Mid-Scale Medley | P56

Lifestyles and Housing Preferences | National Averages

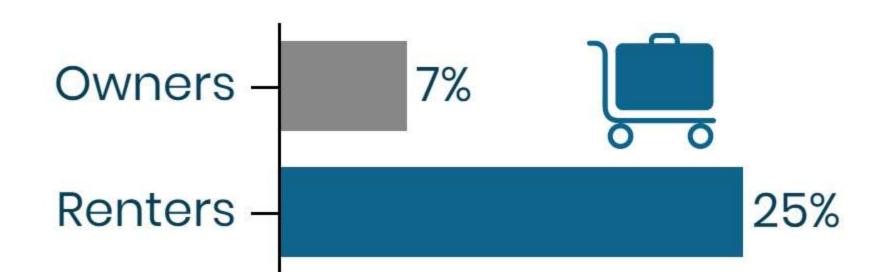
Units by Decade Built 94% 6%

Households by Tenure



Share that Moves each Year

2010 or recent

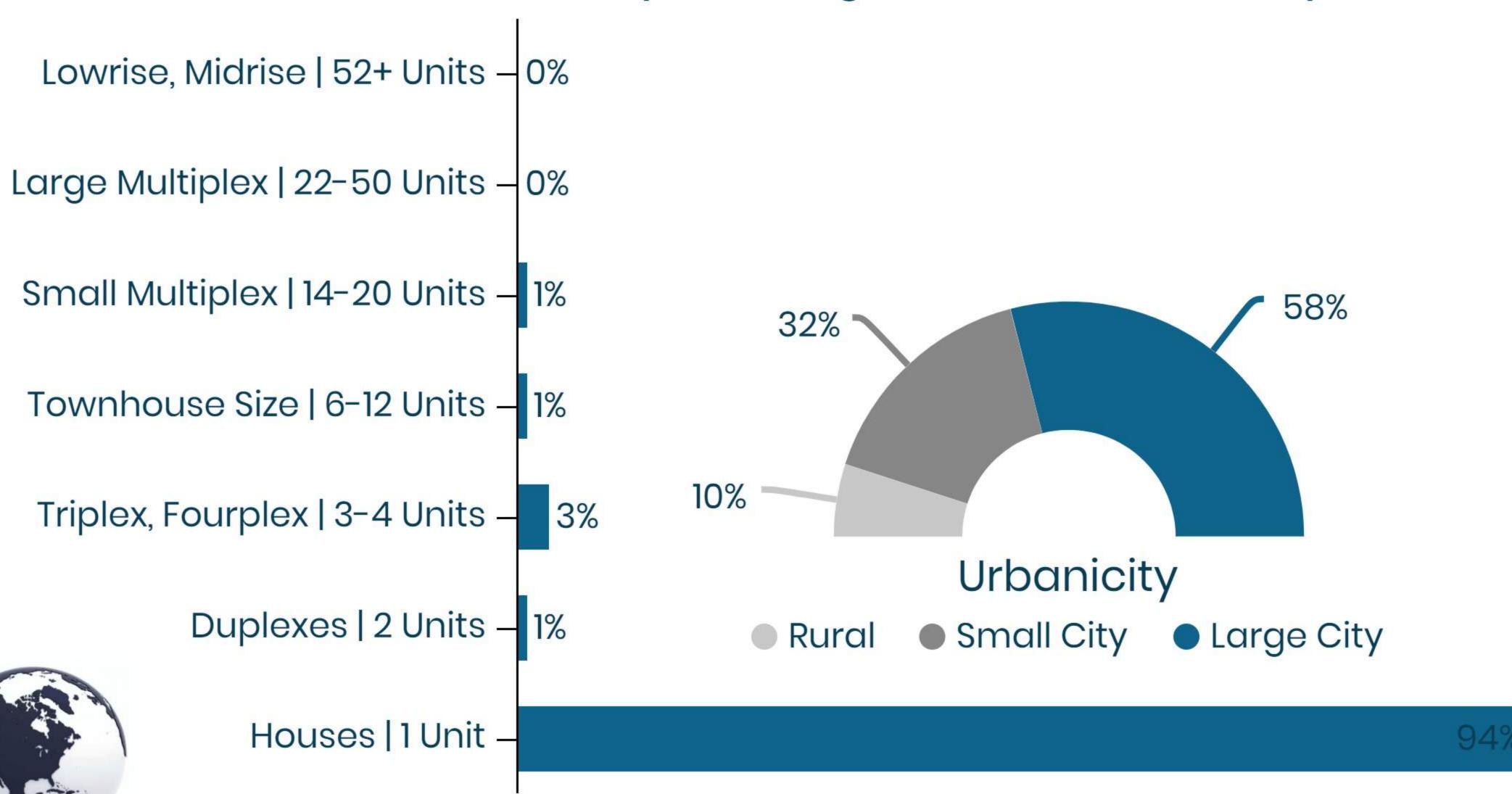


2009 or prior

Median Household Income



Inclination for Units by Building Size and Urbanicity





Moderate Medley, Singles | P56

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

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

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

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

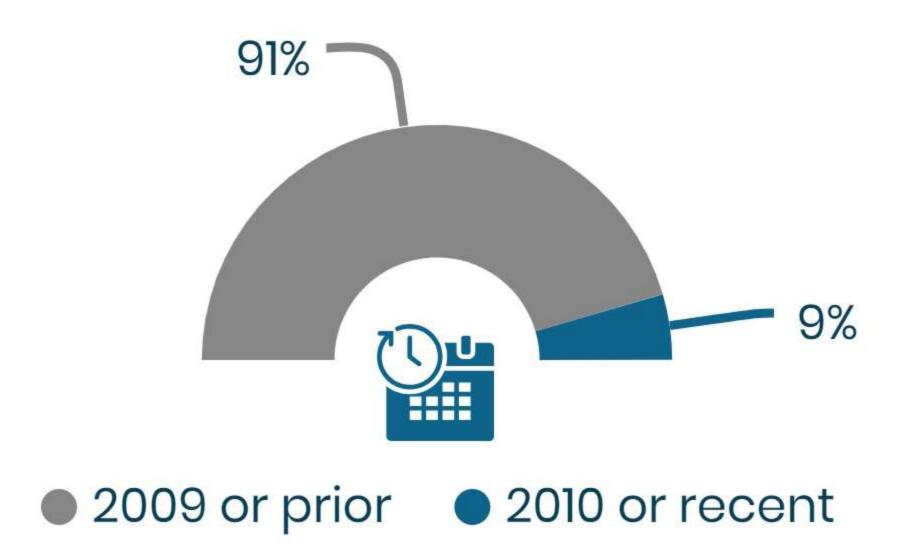
Moderate Medley households regard media as entertainment rather than a vital source of news. They are more likely than average households to watch a wide variety of television programming. They don't read magazines religiously but enjoy content that fuels their aspirations for the home, cars, and travel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

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

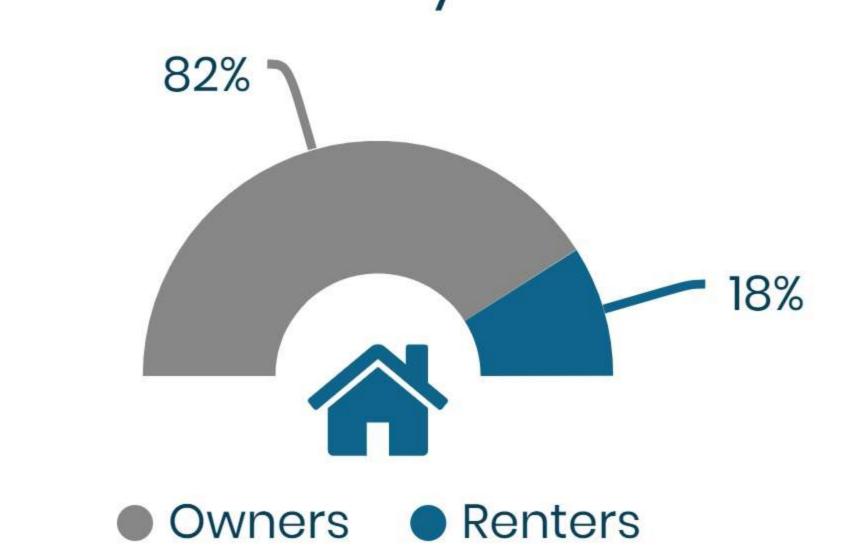
Expanding Horizons | P59

Lifestyles and Housing Preferences | National Averages

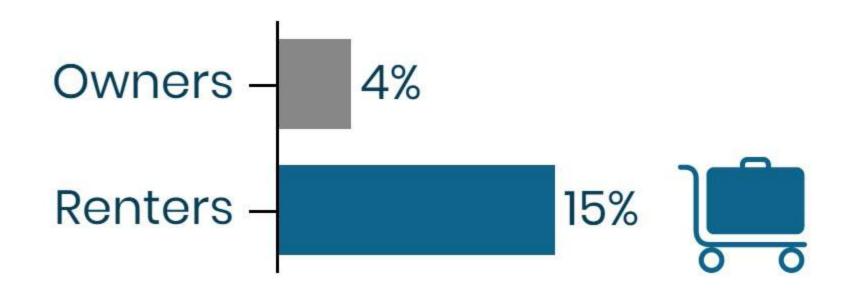
Units by Decade Built



Households by Tenure



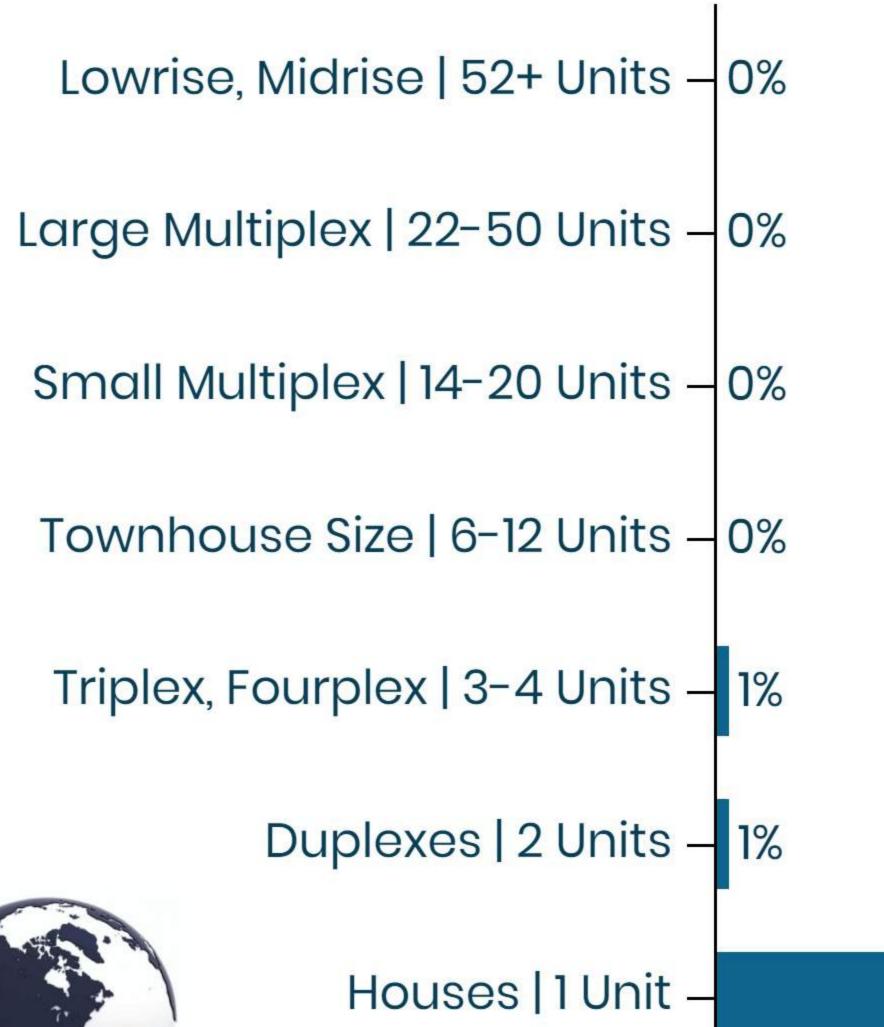
Share that Moves each Year

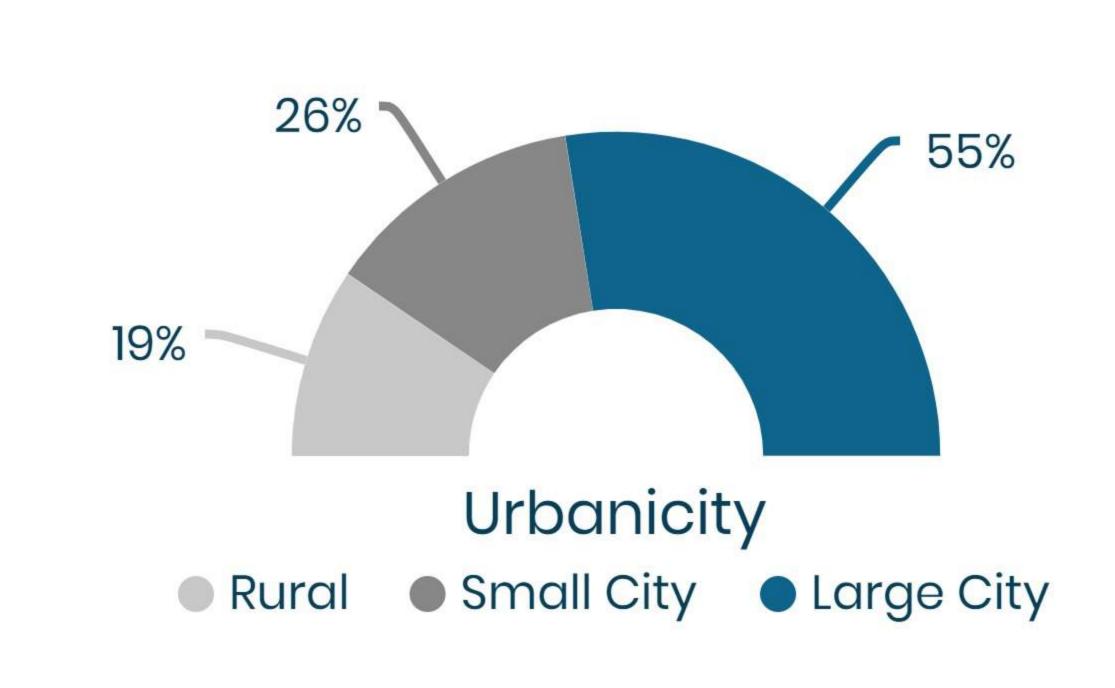


Median Household Income



Inclination for Units by Building Size and Urbanicity







Expanding Horizons | P59

Mid-aged families earning moderate incomes from blue-collar jobs

Although these households are particularly concentrated in cities along the southern US border, they are also residing into cities across the nation. About 70% of these households are families, typically with teenage children. About 20% are multi-generational families, often living in crowded conditions. The vast majority of adults have little education, and more than half are high school dropouts. The head-of-households is often working as an under-paid laborers or service-sector workers. Despite their low-to-moderate incomes, nearly 75% of these households own their homes. They tend to live in ranch houses and manufactured homes located in aging industrial parts of cities. Although most households have at least one car, they tend to be older trucks and low-end sedans. Although these foreign-born residents have been at the same residence for more than five years, nearly 75% report that Spanish is the predominant language spoken at home.

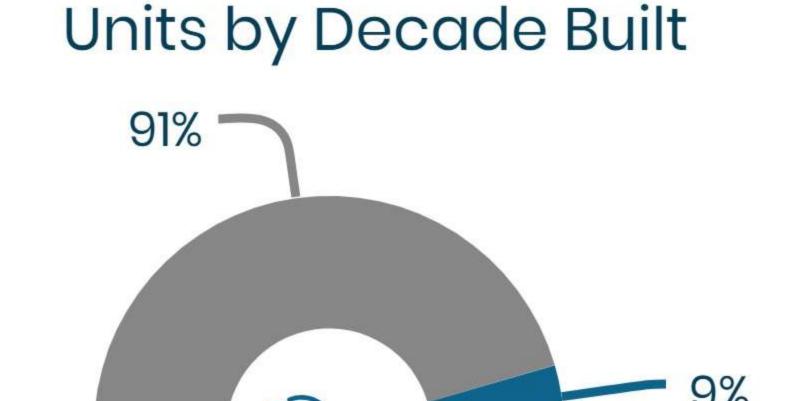
Many Expanding Horizon households are struggling to make ends meet. However, they can participate in a wide range of leisure activities available near their neighborhoods. They like to play sports at nearby parks and ball fields, including soccer, baseball and basketball are all popular. Many travel to Central or South America every few years to visit family and friends. They have the cash to buy toys, televisions and discount electronics to entertain their families. Many women like the latest fashions, but they stretch their budgets by going to dollar and value chains stores. They often lack credit and debit cards, and tend to pay for everything with cash.

Expanding Horizons are traditionalists when it comes to media. They like to watch Spanish-language movies, news, and evening animation shows on television. They are less likely to use the internet, but younger family members do go online to visit social networking sites. They also use the internet like one big classifieds section to track down jobs, car parts, and mobile phones.

Expanding Horizons have strong family values. They are religious, hard-working and ambitious. Despite the barriers to education, they say that they want to advance to the top of their careers and make a lot of money. Many are not registered to vote, and their views are mostly moderate and non-partisan.

Town Elders & Leaders | Q64

Lifestyles and Housing Preferences | National Averages

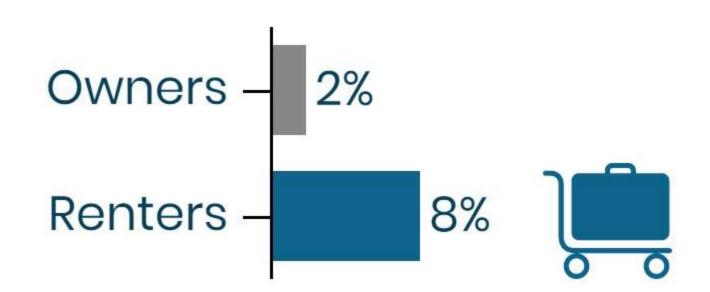


2009 or prior2010 or recent

Households by Tenure



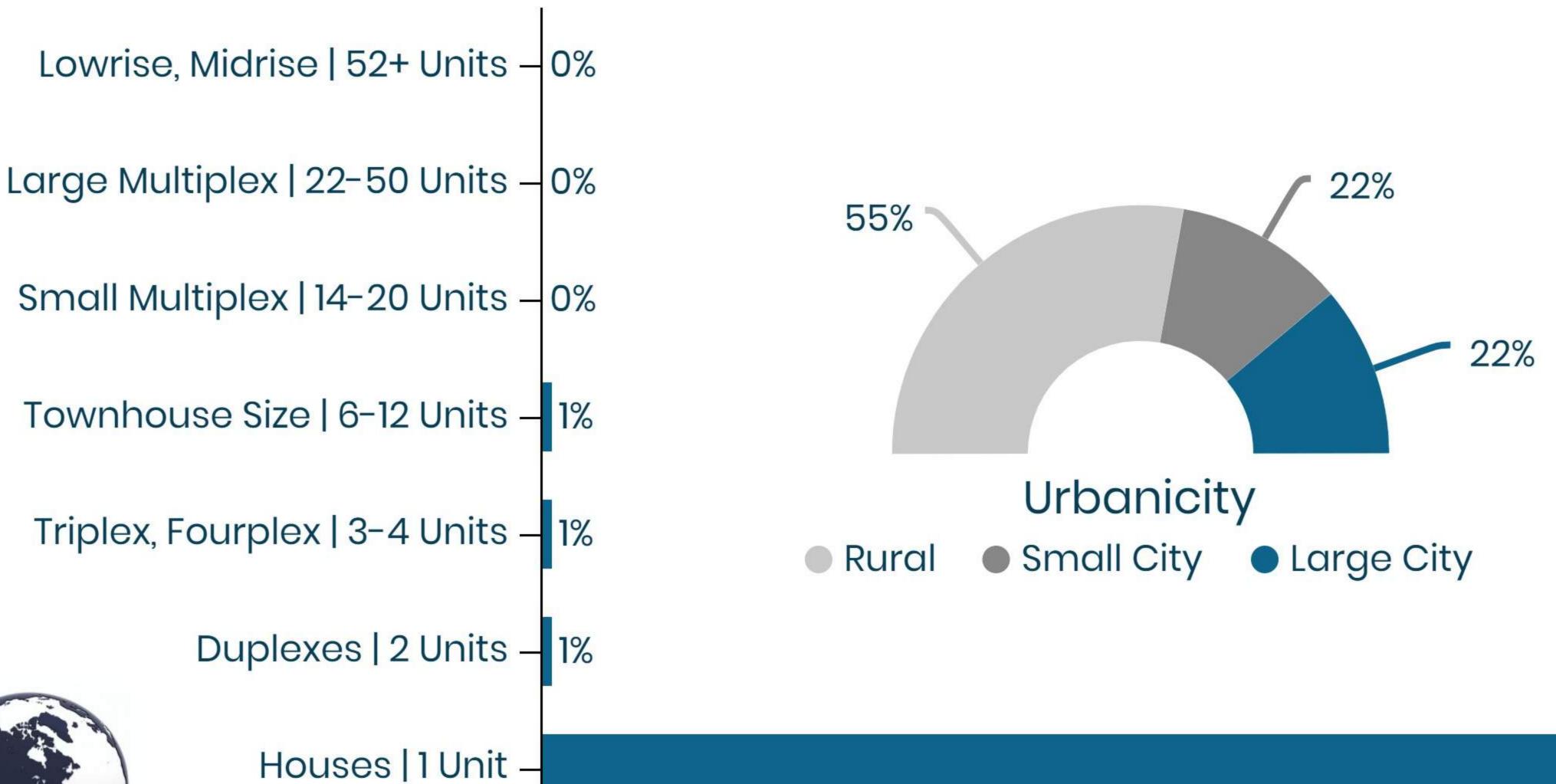
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity





Town Elders & Leaders | Q64

Wise seniors and community leaders living stable, minimalist, and pragmatic lives

Town Elders & Leaders are older retirees, including a mix of widowed individuals and empty-nesting couples scattered around the country. All are over 65 years of age or better, and almost 80% are retired. Many have aged in place, living in the original ranch houses and ramblers that they bought more than 25 years ago. These are stable and established households with low movership rates and moderate lifestyles. Incomes and investment balances are low, but so are expenses. Many of these seniors say that they are happy with their standard of living.

Town Elders & Leaders are cultivating home-centered lifestyles. They spend a lot of time reading books, gardening, doing needlework and generally puttering around their homes. They have time to enjoy hobbies like coin collecting and bird-watching. They don't eat out much except for the occasional outing to an ice cream parlor for a treat. There's not a lot of money for nightlife and travel. Instead, their social lives revolve around their local church and veterans' club, where they enjoy the camaraderie and bingo games. When they do travel to visit friends and family, most of them will drive. They typically drive sedans or pickup trucks, and more than half of them own at least one vehicle.

Town Elders & Leaders aren't big on shopping; it's too tiring for some. Many like the convenience of nearby local stores and retailers where they can find their favorite brands. They typically choose comfort over style, and shop both discount and mid-market mall retailers. These consumers carry credit cards for moderate chain department stores and a large share like learning about new purchase opportunities from traditional media like direct mail. With a large share having served in the Armed Forces, these households are patriotic in the marketplace. When they can, they buy products made in America.

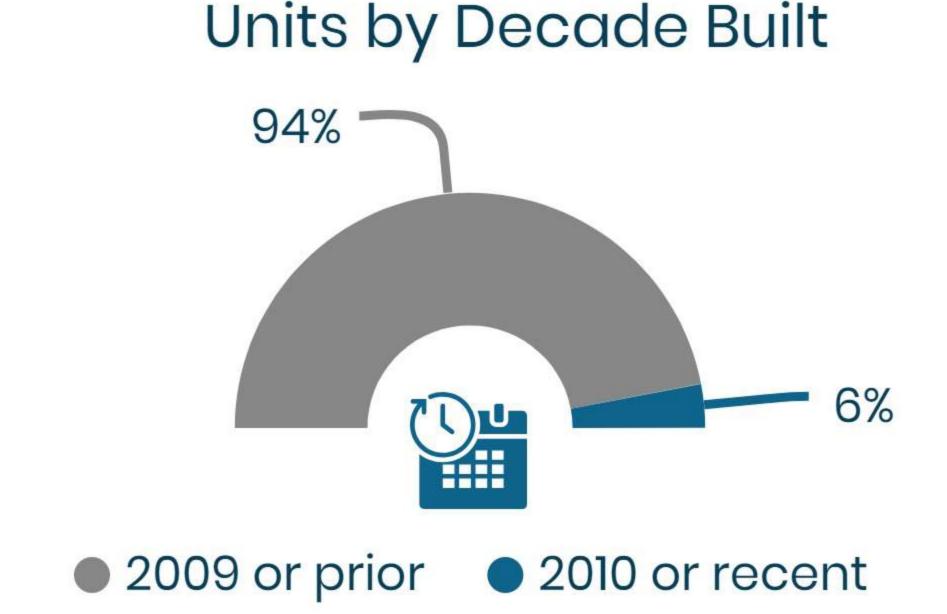
Town Elders & Leaders are traditional media fans. They get a daily newspaper, subscribe to a number of magazines on hunting and fishing, home economics, and gardening; and they watch television throughout the day. They particularly enjoy movies, documentaries and game shows, and they are more likely to tune in to re-runs on classical movies, series, and shows. The internet has made few inroads among these households. They mostly use the internet to send e-greetings and research health information; and the AARP website is especially popular with these households.

Town Elders & Leaders are traditional, care about their family and cultivate their faith. They espouse conservative political beliefs and support conservative social issues. They like spending time with their family, going to church on Sunday and enjoying the simple things in life. Having lived at the same address for decades, they have deep roots in the community. Even if an issue doesn't affect them personally, they are willing to volunteer for a good cause.

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Small Towns, Shallow Pockets | S68

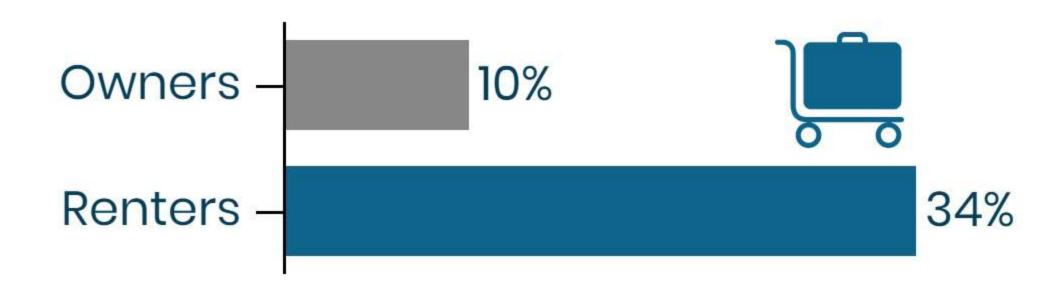
Lifestyles and Housing Preferences | National Averages







Share that Moves each Year



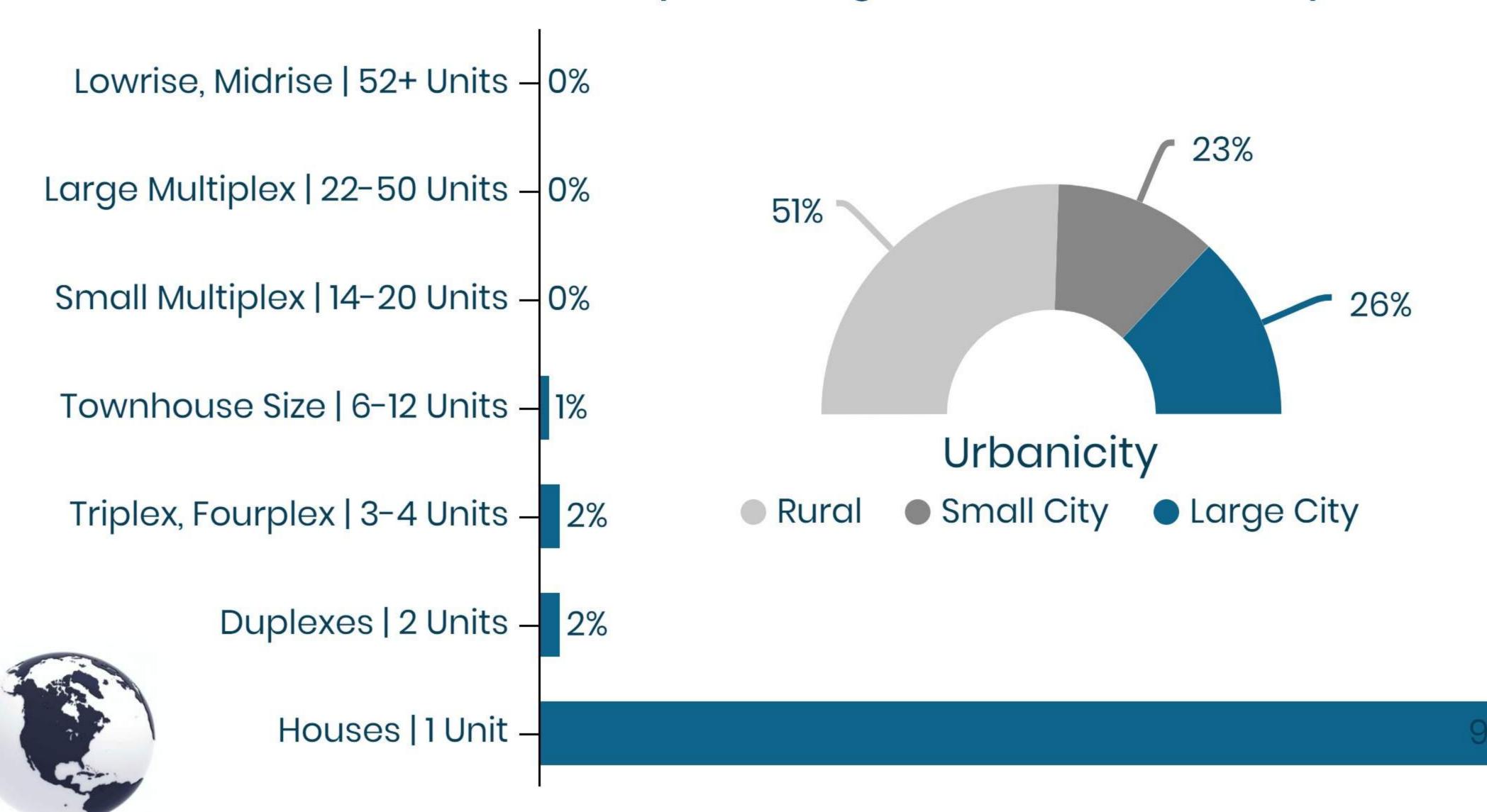
LandUseUSA

UrbanStrategies

Median Household Income



Inclination for Units by Building Size and Urbanicity



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Small Towns & Shallow Pockets | S68

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

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

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

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

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

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

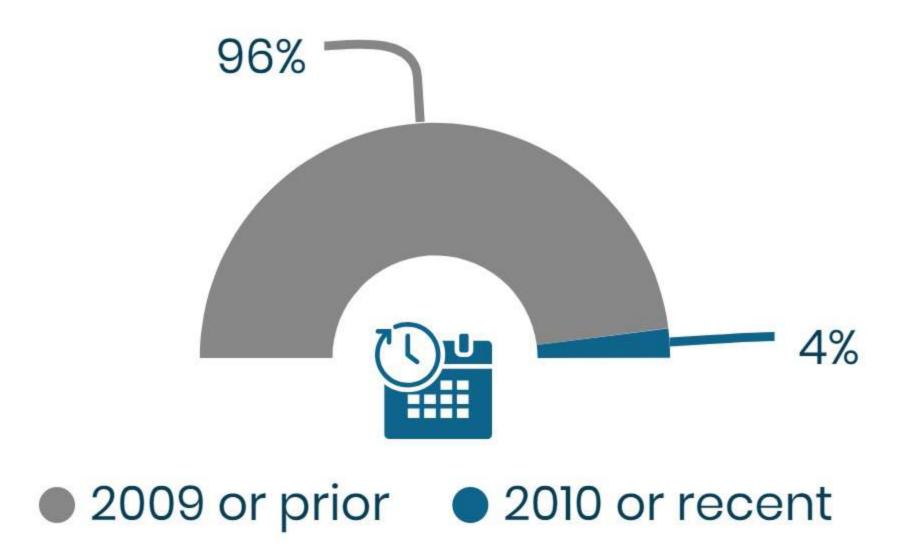
By heritage and inclination, Small Towns & Shallow Pocket households are conservative in their views. Many describe themselves as moderate Democrats. Faith plays an important role among these households; being active in the local church is a given. These older singles are very active church goers. Although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

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Urban Survivors | S69

Lifestyles and Housing Preferences | National Averages

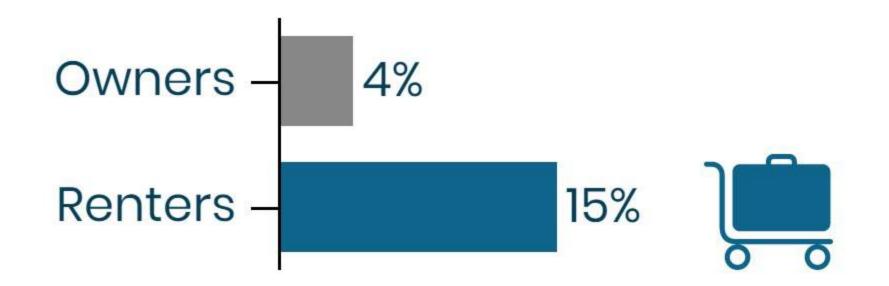
Units by Decade Built



Households by Tenure



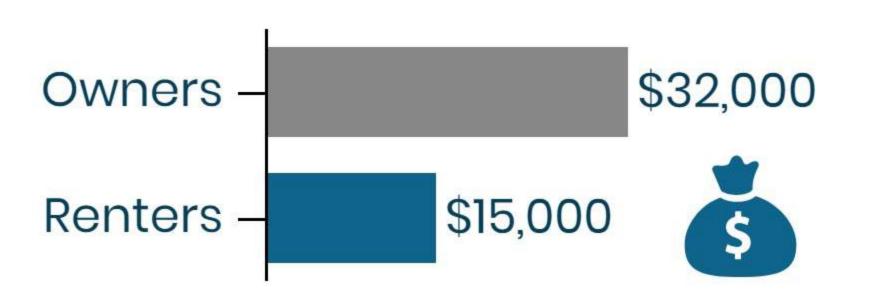
Share that Moves each Year



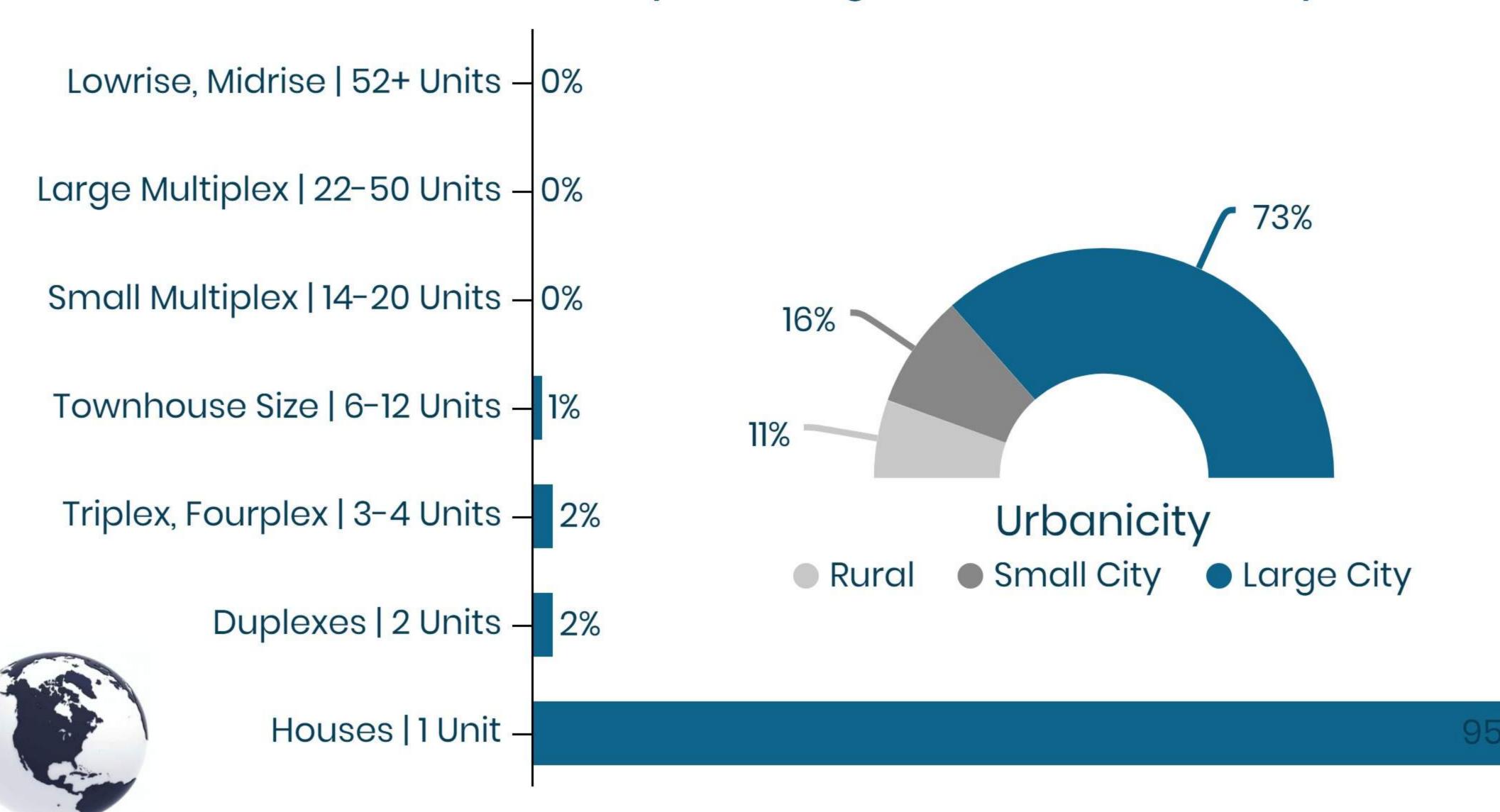
LandUseUSA

UrbanStrategies

Median Household Income



Inclination for Units by Building Size and Urbanicity



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Urban Survivors | S69

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

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

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

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

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

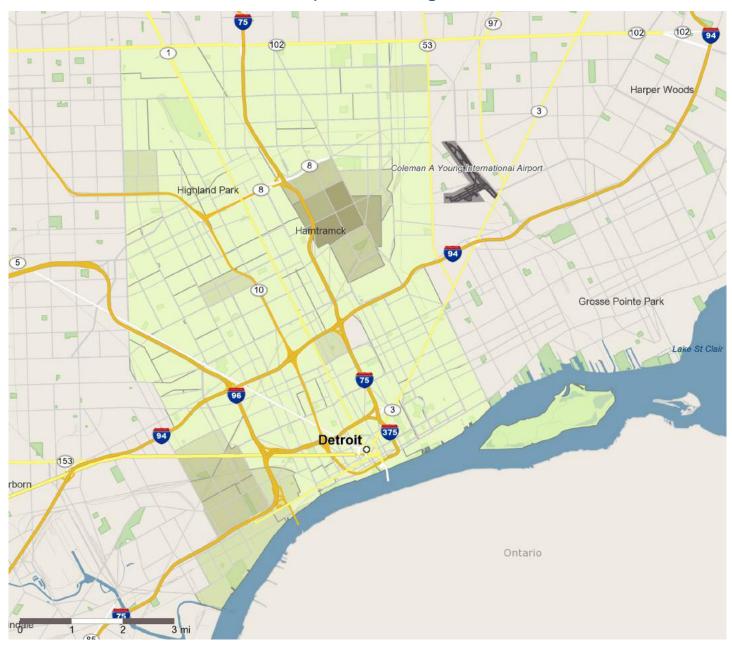
These urban households are an important media audience. They are fans of the range of traditional media, including television, radio, newspapers and magazines. They tune in to television networks that offer movies, documentaries and history programs. Their taste in music swings from rhythm and blues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

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

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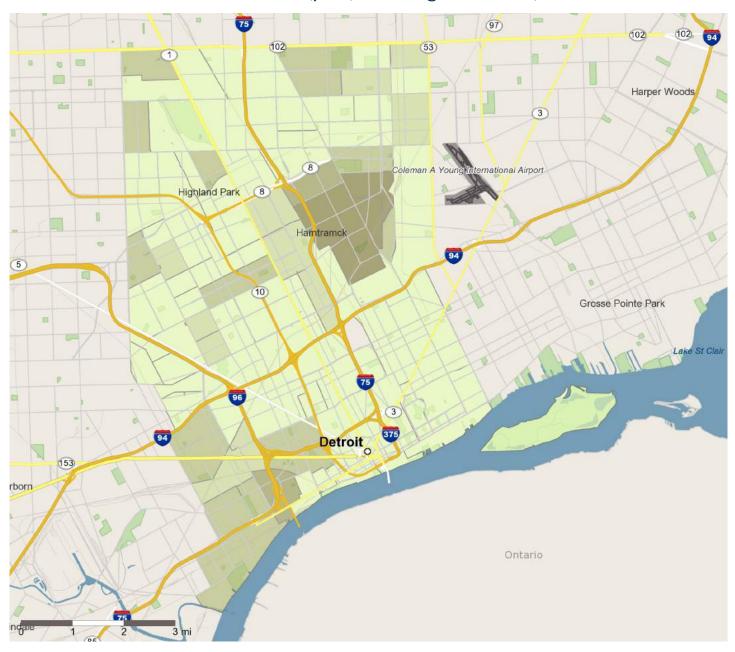
section Maps of Target Markets

Spatial Distribution of Steadfast Conventionalists | 132 The Cities of Hamtramck, Detroit (part), and Highland Park)





Spatial Distribution of Balance and Harmony | 133 The Cities of Hamtramck, Detroit (part), and Highland Park)



Number of Established Households

Census Tracts - High (Above 27)

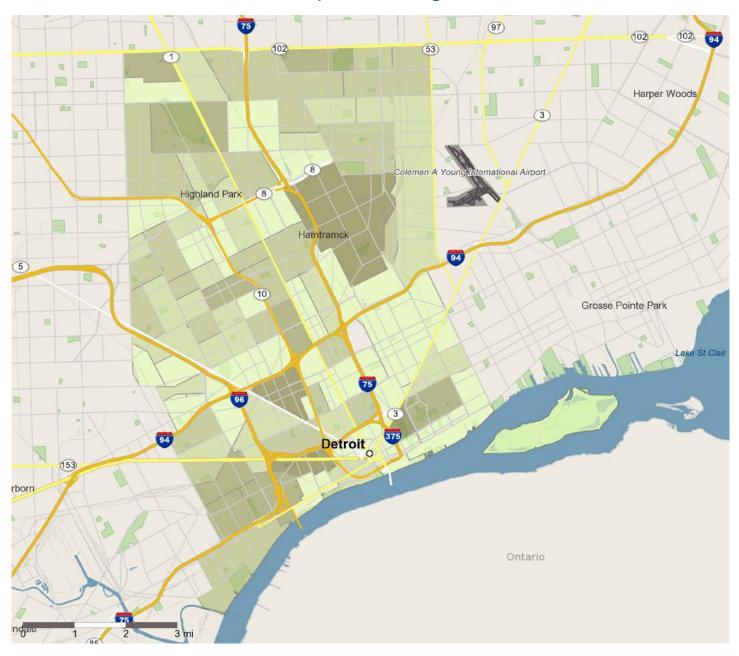
Census Tracts - Above Average (7.2 to 27)

Census Tracts - Average (1.95 to 7.2)

Census Tracts - Below Average (0.53 to 1.95)

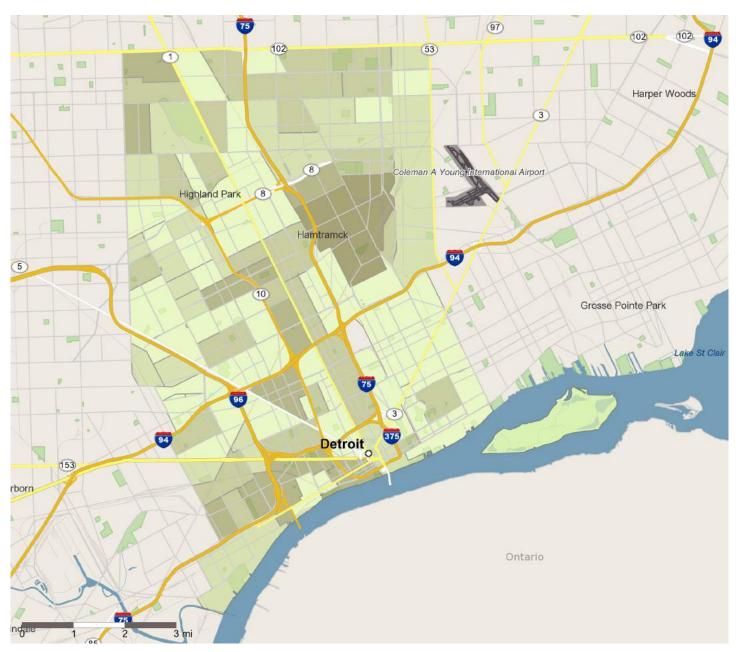
Census Tracts - Low (Below 0.53)

Spatial Distribution of Rooted Flower Power | L42 The Cities of Hamtramck, Detroit (part), and Highland Park)



- Census Tracts High (Above 40.5)
 - Census Tracts Above Average (10.625 to 40.5)
 - Census Tracts Average (2.8 to 10.625)
 - Census Tracts Below Average (0.73 to 2.8)
- Census Tracts Low (Below 0.73)

Spatial Distribution of Digital Dependents | O51 The Cities of Hamtramck, Detroit (part), and Highland Park)



Number of Established Households

Census Tracts - High (Above 24.5)

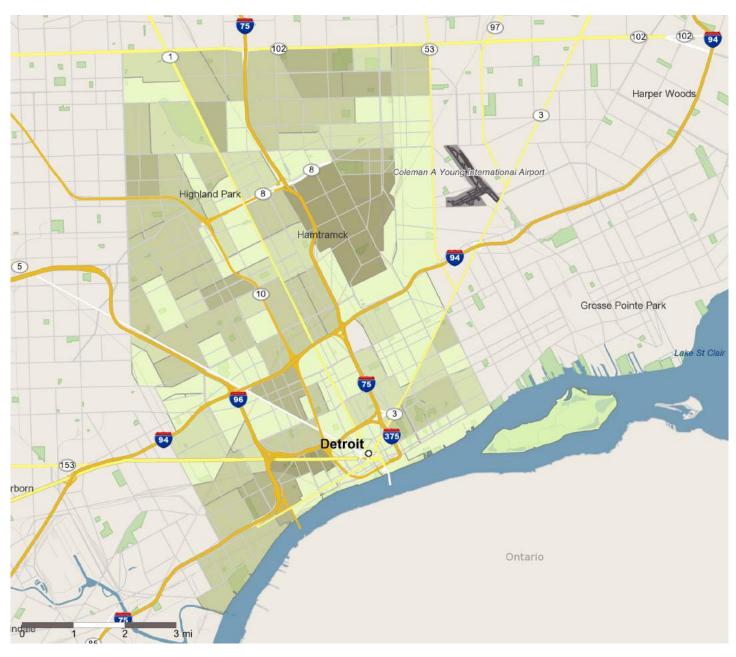
Census Tracts - Above Average (6.8 to 24.5)

Census Tracts - Average (1.875 to 6.8)

Census Tracts - Below Average (0.52 to 1.875)

Census Tracts - Low (Below 0.52)

Spatial Distribution of Mid-Scale Medley | P56 The Cities of Hamtramck, Detroit (part), and Highland Park)



Number of Established Households

Census Tracts - High (Above 27.5)

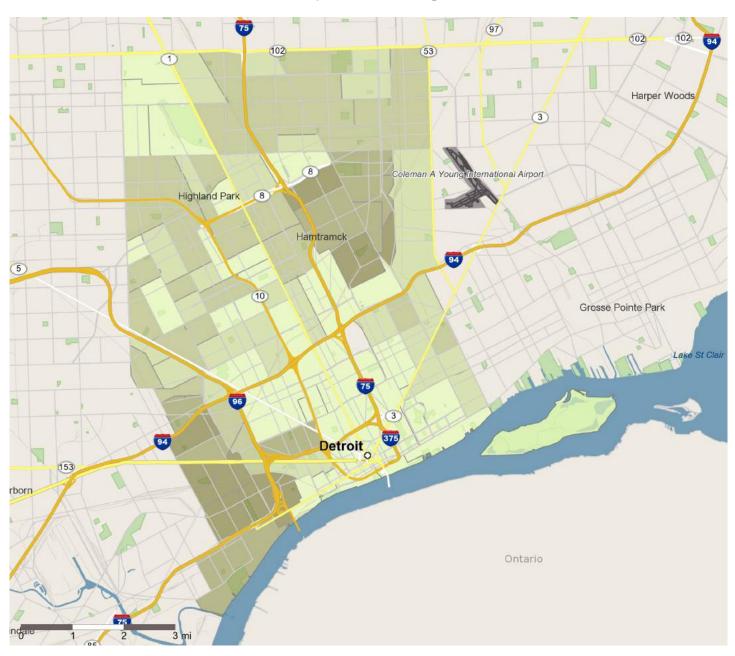
Census Tracts - Above Average (7.4 to 27.5)

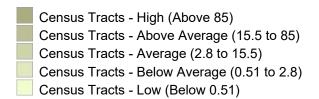
Census Tracts - Average (2 to 7.4)

Census Tracts - Below Average (0.55 to 2)

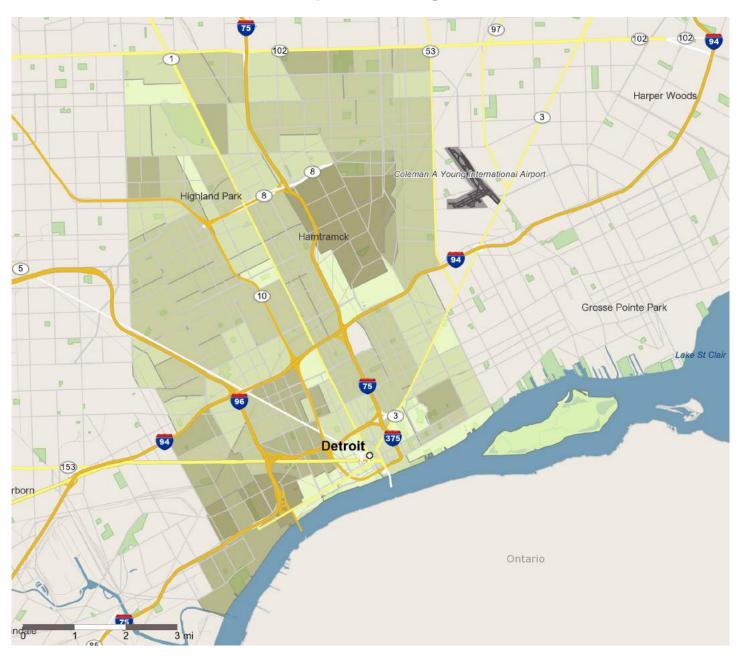
Census Tracts - Low (Below 0.55)

Spatial Distribution of Expanding Horizons | P59 The Cities of Hamtramck, Detroit (part), and Highland Park)





Spatial Distribution of Daring to Dream | R66 The Cities of Hamtramck, Detroit (part), and Highland Park)



Number of Established Households

Census Tracts - High (Above 69)

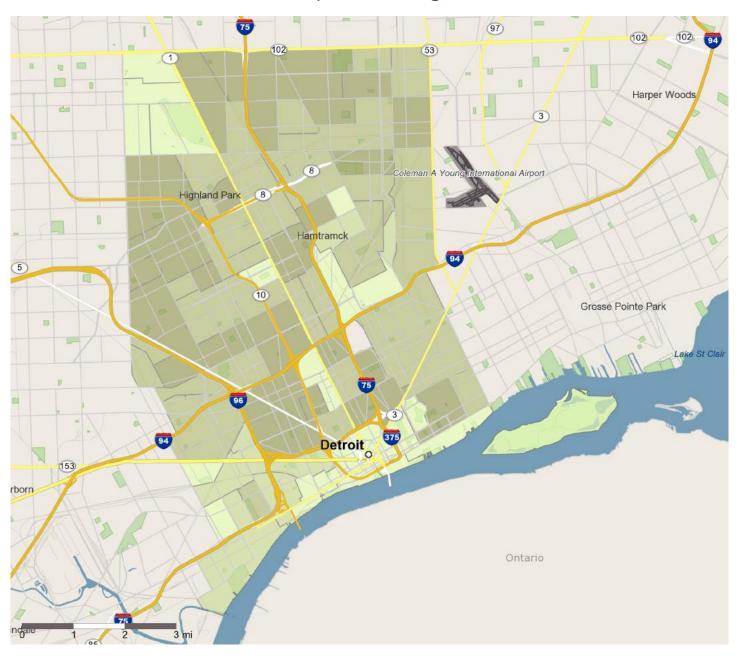
Census Tracts - Above Average (20.25 to 69)

Census Tracts - Average (6 to 20.25)

Census Tracts - Below Average (1.775 to 6)

Census Tracts - Low (Below 1.775)

Spatial Distribution of Hope for Tomorrow | R67 The Cities of Hamtramck, Detroit (part), and Highland Park)



Number of Established Households

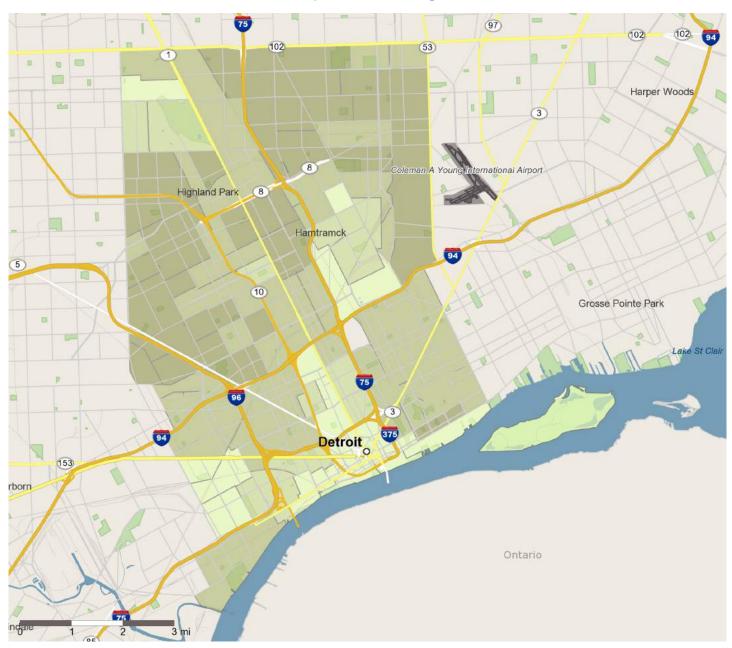
Census Tracts - High (Above 560) Census Tracts - Above Average (167.5 to 560)

Census Tracts - Average (50 to 167.5)

Census Tracts - Below Average (14.75 to 50)

Census Tracts - Low (Below 14.75)

Spatial Distribution of Urban Survivors | S69 The Cities of Hamtramck, Detroit (part), and Highland Park)



- Census Tracts High (Above 1,200)
- Census Tracts Above Average (300 to 1,200)
- Census Tracts Average (75 to 300)
- Census Tracts Below Average (19 to 75)
- Census Tracts Low (Below 19)