

The City of The Village of Douglas Michigan

Prepared by:



Target Market Analysis The HOUSING Study

Draft Report
April 15, 2019



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Narrative Report

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Analytic Approach | Contacts
Residential Target Market Analysis
The City of the Village of Douglas, Michigan

Analytic Approach – This 2019 Residential Target Market Analysis has been commissioned by the City of the Village of Douglas, Michigan. It has involved rigorous data analysis and the application of empirical models to measure the annual market potential for new housing units. It measures the magnitude of market potential for new and missing housing formats with prices and rents based on combination of conventional supply-demand analysis, real estate analysis, target market analysis, and study of the origins of seasonal non-residents.

The later steps include studies of lifestyle clusters that are part-time or full-time residents of Douglas and Saugatuck (50% of the peak summer population); residents of other places, counties, and states (50% of the peak summer population). 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.

Internal models have been used to measure the market potential for attainably-priced choices among both for-rent and for-sale units. The market potential is also measured under conservative scenarios that reflect in-migration of new households; and aggressive scenarios that reflect both in-migration and internal movership among existing households. Many other supporting analyses are also documented among the attached sections (i.e., chapters) with numerous Infographics, maps, and other supporting exhibits.

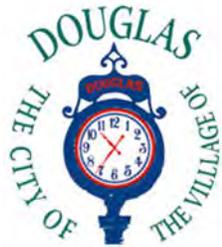
Field Work and Stakeholder Interviews – LandUseUSA made several trips to Douglas and Saugatuck and toured the markets in 2016, 2018, and 2019. During these trips we gathered photo inventories of existing housing choices, observed the choices among attached formats, noted the quality and mix of downtown merchants, visited the waterfronts, and considered the overall marketability to new residents and developers.

Stakeholder Engagement – During this study process we facilitated a kick-off meeting and TMA Tutorial at the commencement of the work (in January 2019). We also conducted phone interviews with ten private-sector developers, stakeholders, and consultants that have experience working the Douglas market. At the end of April we also returned to Douglas to “roll out” the study results, and had additional discussions with stakeholders. Questions and stakeholder input during that event are being documented and may be used to refine this draft narrative report.

Contact Information – Stakeholders are invited to contact LandUseUSA | Urban Strategies directly with any questions regarding the work approach, methodology, findings, and conclusions. Similarly, the City of the Village of Douglas can be contacted directly with any questions regarding its plans or community vision; the stakeholder engagement process; and next-steps for prospective developers and potential investors. Contact information is provided below:

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The Housing Paradox
Residential Target Market Analysis
The City of the Village of Douglas | April 2019

LandUseUSA | Urban Strategies approached this housing study and analysis with a cautious, conservative, and pragmatic view of the Douglas and Saugatuck markets. We have carefully weighed the evidence and concluded that there is solid and good merit in developing new attached housing formats for year-round residents; an equal number of homes for seasonal non-residents; plus weekly and monthly rentals for seasonal non-residents.

Focusing on the year-round and seasonal residents only (excluding occasional visitors and vacationing families), the market potential among for-sale units exceeds that of for-lease units, on a magnitude of two-to-one. This is partly defined by the incomes and tenure preferences of the City of Douglas' established households, and of in-migrating households. The migration of affluent owners into the market overshadows the market potential for rental units needed among low-to-moderate income workers. This reflects a paradox – it is difficult to measure the in-migration of low-to-moderate income workers when there are no current choices to attract them. They simply cannot afford to live in Douglas; and there is nothing available to rent even if they search.

Statewide Trends – 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.

With state-wide trends in mind, it is challenging to measure the market potential for low-to-moderate income households that are not yet moving into Douglas. Even so, we have made the adjustment by measuring the market “bonus” that could be achieved by intercepting households demonstrating an inclination to choose to live in the neighboring City of Saugatuck, Saugatuck Township, Fennville, and other jurisdictions throughout Allegan County.

We have also conducted the analysis for both conservative and aggressive scenarios. The conservative scenario is a reflection of new households moving into the city; and the aggressive scenario also includes the existing households moving within the city. The “bonus” described above can be applied to both the conservative and the aggressive scenarios.

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See the zip code analysis in [section i](#) for a study of the origins of seasonal non-residents.

See the real estate analysis in [section g](#) for the supply and pricing of vacation homes.

Reporting Format | Infographics
Residential Target Market Analysis
The City of the Village of Douglas, Michigan

This narrative report for the City of Douglas’ residential market study is designed to be as succinct as possible. It focuses on key observations and conclusions rather than methodologies, data sources, and analytic approach. For readers unfamiliar with the enclosed materials and Infographics, it is recommended that the Table of Contents 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.

Any number of the enclosed Infographics may be extracted, shuffled, and printed to facilitate additional 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, and on behalf of the City of the Village of Douglas.

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
Migration, Movership Rates	section e
Vacancies, Seasonality	section f
Real Estate Analysis	section g
71 Lifestyle Clusters	section h
City Property Records	section i
The Target Markets	section j
Geographic Setting	section k
Master Plan Review	section l

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 married couples; they have higher households incomes (with two wage earners); and they tend to be settled into detached houses.

Geographic Overview – The information displayed in the Infographics varies by geography, sometimes showing national averages, statewide averages, and comparisons for West Michigan Counties, West Shoreline Communities, Allegan County, the cities of Douglas, Fennville, and Saugatuck, and Saugatuck Township. Comparisons to Saugatuck are essential to the analysis because the city shares the economic market with Douglas. They also must compete for every new resident moving into the area; developers seeking investment opportunities; and visitors looking for unique merchants, restaurants, and entertainment venues. (See exhibits in the attached section k.)

Note: Many of the attachments will provide information that is reported for and abbreviated as “The City of Douglas”. This is done only for the sake of brevity, and it is understood that the municipality’s full and proper name is “The City of the Village of Douglas”.

Years, Numbers, and Percentages – The years of the data shown in the exhibits will also vary, and might include some forecasts. 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 source.

For-Lease Market Potential
Residential Target Market Analysis
The City of the Village of Douglas | April 2019

Minimum For-Lease Market Potential – Throughout the City of Douglas there is a minimum market potential for at least ten (10) new-build, for-lease housing units annually. This is the number of new households moving into the city each year that are also seeking new choices with twelve-month leases. Of these ten new units, three should be accessory dwellings, four should be townhouses, and three should be urban lofts in or very near to the downtown.

These ten units should be built and marketed at year-round residents. The formats are intended align with the profound need for more worker choices, and small unit sizes are recommended to keep the prices attainable. Recommended prices and unit sizes are detailed later in this report.

For-Lease Bonus – Throughout the city there is also a possible “bonus” to the market potential that could add ten (10) new-build for-lease housing units annually. The “bonus” market potential assumes that new projects are very effective in attracting households who are usually more inclined to move into the neighboring City of Saugatuck, Saugatuck Township, Fennville, and other parts of Allegan County.

The minimum market potential of ten units (and “bonus of another ten units) reflects the current migration of new households moving into the City of Douglas and Allegan County. It has not been adjusted for out-migration. However, it has been adjusted downward to assume that all for-lease vacancies in the city are also absorbed. The minimum market potential also does not include seasonal non-resident households, and does not include occasional visitors inclined to seek weekly or monthly vacation homes. Each of those groups would add another ten (10) units to the total market potential.

Maximum For-Lease Market Potential – The minimum market potential described above (with and without bonus) is based on annual in-migration into Douglas and Allegan County; and it does not include internal migration. Adding internal migration to the numbers generates an aggressive, maximum, and not-to-exceed market potential. It assumes that every existing vacancy is occupied, and that all households moving into and within Douglas will choose a brand new unit over a pre-existing, pre-leased unit. Similar to the effect of adding a “bonus”, the aggressive scenario also has the effect of essentially adding ten (10) units to the total market potential.

The housing units that are newly vacated by the moving households must then be rehabbed, refurbished, or remodeled. When they are returned to the market, they will also count towards the next year’s market potential.

Including internal movers in the market potential is an aggressive approach that will depend on the development of new and missing housing formats that are truly unique; plus aggressive advertisement within the local market. It is an unusually bold and sometimes risky approach, so developers are advised to test its limits with caution.

Non-Resident Market Potential – In addition to the market potential for year-round residents, there is also a market potential for ten (10) residential units annually that could be owned or leased by seasonal non-residents. Although they might report some other state as their primary residence, they must be willing to commit to a twelve-month lease in Douglas, and must consider the unit to be their second home.

The market potential can generally be matched one-for-one, with in-migration representing half of the total market potential and seasonal non-residents having the ability to double those figures. In other words, for every new housing unit that is added for a year-round resident renter, another should be added for a seasonal non-resident renter (excluding weekly and monthly visitors). The inverse must also apply – for every unit that is rented to a seasonal non-resident renter another unit should be added for a year-round resident renter. All of the new units should be attainably priced as year-round rentals for year-round residents and as second homes for seasonal non-residents.

Again, all of the new units should be rented under conventional twelve-month leases, and not weekly or monthly. Weekly and monthly rentals can also be matched one-for-one to the year-round, twelve-month rentals, effectively adding up to ten (10) additional units. The following table summarizes the market potential and shows that up to ten units can be built each year, for each of the following: in-migrating year-round residents, internal movership among existing year-round residents, seasonal non-residents, and visitors and vacationers.

For-Lease, New-Build Units, Per Year	In-Migration Minimum Potential	Internal Movers Upside Potential	Aggregate Maximum Potential
Year-Round Residents | 12 Month Leases	<u>20</u>	<u>20</u>	<u>40</u>
Local, City Capture Only (subtotal)	10	10	20
“Bonus” for Regional Capture (subtotal)	10	10	20
Seasonal Non-Residents | 12 Month Leases	10	-	10
Visitors, Vacationers | Weekly, Monthly	10	-	10
Total Maximum New Builds (do not exceed)	40	20	60

(See the exhibits in attached [section a](#)).

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For-Sale Market Potential
Residential Target Market Analysis
The City of the Village of Douglas | April 2019

Resident For-Sale Market Potential – In addition to the market potential of at least ten (10) new for-lease units, there is also a market potential for twice as many for-sale units. The market potential among for-sale units is derived in a method that is similar to the market potential among for-lease units. The minimum market potential reflects in-migration into the City of Douglas; and maximum reflects both in-migration and internal movers within the city.

A “bonus” can also be applied to both scenarios, which assumes that the city also attracts some households that might otherwise be inclined to move into (and within) the City of Saugatuck, Saugatuck Township, Fennville, and other parts of Allegan County.

Minimum For-Sale Market Potential – Throughout the City of Douglas there is a minimum market potential for at least 20 new-build, for-sale housing units annually. Of these 20 new units, ten should be small to medium-sized houses; five should be cottages arranged around courtyards; and five should be attached townhouses. Some of these formats can be swapped or traded as needed, and particularly if initial absorption rates are higher for some than others.

The minimum market potential reflects the current migration of new households moving into the City of Douglas. The figures have not been adjusted for out-migration, but they have been adjusted downward to assume that all for-sale vacancies in the city are also absorbed. It does not include seasonal non-resident households inclined to have second homes; and it also does not include occasional visitors inclined to seek weekly or monthly vacation homes.

Bonus For-Lease Market Potential – Throughout the city there is a possible “bonus” market potential that could increase the total figures up to 40 new-build and for-lease housing units annually. In other words, applying a bonus could essentially double the numbers from 20 to 40 new units annually.

The bonus assumes that new projects are very effective in attracting households who currently seem more inclined to move into the neighboring City of Saugatuck, Saugatuck Township, Fennville, and other parts of Allegan County. In practice, it must be supported by the development of housing formats that are truly unique and aggressively advertised throughout the county. Again, developers are advised to test its limits cautiously.

Maximum For-Lease Market Potential – All of the figures listed above are based on annual in-migration into Douglas (with bonuses for pulling residents from other parts of the county); and they do not include internal movership within those places. Adding internal movership generates an aggressive, maximum, and not-to-exceed market potential. It assumes that every household moving within the cities and township will choose a brand new unit over a pre-existing, pre-leased unit.

The units vacated by the moving households must then be rehabbed, refurbished, or remodeled. When they are returned to the market, they also count towards the next year’s market potential. This is usually a bold and sometimes risky approach. Again, developers are advised to test its limits with caution.

Non-Resident Market Potential – In addition to the market potential for year-round residents, there is also an additional market potential for residential units that could be owned by seasonal non-residents. The market potential can generally be matched one-for-one, with resident owners representing half of the total market potential, and seasonal non-resident owners having the ability to double those figures.

In other words, for every new housing unit that is added for year-round resident owners, another could be added for non-resident seasonal owners. The inverse also applies, and new year-round owner-occupied units should be developed for every owner-occupied “second home”.

For-Sale, New-Build Units, Per Year	In-Migration Minimum Potential	Internal Movers Upside Potential	Aggressive Maximum Potential
Year-Round Residents | Owner-Occupied	<u>40</u>	<u>40</u>	<u>80</u>
Local, City Capture Only (subtotal)	20	20	40
“Bonus” for Regional Capture (subtotal)	20	20	40
Seasonal Non-Residents | Owner-Occupied	20	-	20
Visitors, Vacationers | Weekly, Monthly	-	-	-
Total Maximum New Builds (do not exceed)	60	40	100

Luxury Waterfront Estates – All of the numbers, forecasts, or market potential figures reported in this study are focused on market-rate prices and rents, with attached units and modestly-sized houses to achieve that goal. The figures reported in this study do not include detached mansion-style houses targeted at affluent households. Luxury waterfront estates are generally over-built along the entire West Michigan shoreline, and supply exceeds any measurable “need”. There is a surplus of detached mansions that have lakefront property, many with spectacular views of dunes, the lake, and waterfront parks.

Affluent households seeking luxury estates along Lake Michigan have many options to choose from along the entire shoreline, with prices beginning at \$800,000 and climbing into the millions. This is a unique and specialized niche that could certainly attract new buyers to Douglas – but should be planned only in locations that offer the most spectacular views and settings.

In the luxury market, detached mansion-style houses should be custom-built and built-to-suit homes, and should not be developed on speculation alone. Speculative building is a risky philosophy of “build it and they will come” in a niche market that is already saturated. It would also depend on high tolerance for slow absorption rates; and would rely on careful management of investment to maximize profits.

(See exhibits in attached [section b](#)).

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Rents and Values
Residential Market Study
The City of the Village of Douglas | April 2019

Twelve-Month Rentals – A detailed real estate analysis has been completed with this study, and the data and model are detailed in exhibits within attached [section g](#). Results have been used to estimate average rents per square foot by unit size, and total rents. All estimates assume twelve-month conventional leases, and do not include vacation rentals.

For-rent estimates are provided in an enclosed table (see the fourth page within attached [section a](#).) Among the smallest units, a 300 square foot micro-unit loft or accessory dwelling (such as a studio attached to a house, or a carriage-style apartment above a garage) with vista views might be able to capture rents of about \$2.11 per square foot; and monthly contract (cash or net) rent of \$634 per month. A similar unit that does not have a view or a lake breeze might capture only \$1.58 per square foot, or \$475 per month.

The rent per square foot will decline as the total unit sizes increases. In other words, smaller units are more efficient, and larger units are less efficient in generating rental income for the property owners. Among lofts and accessory dwellings, units larger than 1,150 square feet are not recommended. This is intentionally designed to keep the monthly rents attainable and tolerable for year-round residents with lower-to-moderate incomes. These target markets include working singles of all ages, and they fill essential roles in the service, restaurant, hospitality, merchant, artisan, and entrepreneurial industries.

For-Rent Affordability – This housing study includes a comparison of the number of established renting households by income; and the number of renter-occupied housing units by contract rent bracket. The comparison is provided for both Douglas and Saugatuck for a complete profile of the shared market. The results are also segmented based on the Housing and Urban Development's (HUD) low-to-moderate income (LMI) limits, and in alignment with the county-wide Area Median Income (AMI).

This simple comparison indicates that at least 67 of the renting households living in Douglas could be considered to be "low income". In contrast, at least 88 of the city's renter-occupied housing units have rents representing no more than 30% of the Area Median Income. In other words, the 88 units generally meet HUD's criteria as being affordably priced, and they should be meeting the needs of the city's 67 existing low income households.

Assuming that no more than 30% of household income should be spent on rent, this suggests that the average monthly contract rent should be no more than \$1,050. In actuality, the market is split with 80 units having rents of \$700 or less; only 8 units having rents in the range of \$700 to \$1,000; and 33 units having rents of \$1,000 or more. Based on this comparison, there appears to be a need for more choices in the ranges of \$700 to \$1,000 per month (see the attached exhibits in [section a](#).)

This comparison does not take into consideration the quality of the existing units. Most of the existing for-rent units are located in conventional apartment buildings located at the fringes of the city, and are rent-subsidized through housing credit voucher (HCV) programs. The analysis is also flawed because it does not take into account the number of migrating households that might be inclined to move into the city if there were new choices available. This is the primary reason why migration and movership rates are emphasized within the Target Market Analysis approach.

Year-Round Sales – The real estate analysis and model (detailed in [section g](#)) have been used to forecast for-sale prices for new owner-occupied units, namely townhouses, small and medium houses, and cottages. Results have been used to forecast the average value (or price) per square foot, and the total value by total size (see the tables on the fourth and fifth pages of attached [section b.](#))

In order to provide attainably-priced and tolerably-priced for-sale units, small townhouses should be developed with as little as 500 square feet. The smallest units without views or lake breezes could begin at \$160,000; and larger units could be \$280,000. Units with lake breezes and vista views will have a price premium, and the largest units could approach \$400,000.

Among detached houses, the footprints should again be small, beginning with 500 square foot cottages and 750 square foot tiny houses. The majority of units should be as small as possible, and few if any of the houses should approach 1,600 square feet.

The value per square foot will decline as the total unit sizes increases. In other words, smaller units are more efficient, and larger units are less efficient in generating revenues for developers and builders. Small cottages and houses may be zero-step, barrier-free patio homes designed to serve as age-in-place housing for early retirees, empty nesters, and active seniors; plus single home owners of all ages.

Singles of All Ages – None of the developments, project, or communities should be designated for ages 55+ and better. Instead, they should be developed with diversity in mind, and appealing to a range of couples and singles of all ages, incomes, and walks of life. Similarly, senior independent living and assisted living apartment complexes are not recommended – or at least, not until a small hospital (or urgent care center with emergency services) opens in the market.

For-Sale Affordability – This housing study also includes a comparison of the number of established owners (households) by income; and the number of owner-occupied housing units by value bracket. The comparison is provided for Douglas, plus to averages for Allegan County and the State of Michigan.

In the City of Douglas, 53% of all owner-occupied houses are valued at \$300,000 or more. This includes 30% in the value range of \$300,000 to \$400,000; and 23% valued at \$400,000 or more. This is disproportionately high compared to the number of affluent households, especially when compared to county-wide and state-wide averages. Only 41% of the residents can actually afford those luxury estates, so it reasonable to speculate that many of them could be occupied by affluent, seasonal non-residents. (See exhibits in [section b.](#))

Summary of Owner Incomes and Home Values

% of Established Households and Med. Hhld. Inc.	% of Existing Housing Units and Med. Value	Recommendations
30% \$ 35,000	15% \$160,000	Cottages, Stacked Townhouses and small second homes)
8% \$ 50,000	17% \$200,000	Cottages, Stacked Townhouses (and medium second homes)
21% \$ 75,000	15% \$300,000	Sm. Houses, Side-by-Side Townhouses (primary residences)
41% \$100,000 \$125,000 \$150,000+	53% \$400,000 \$500,000 \$600,000+	No Speculative Development (large houses, luxury estates) (build-to-suit, custom-built only)

Caution – 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 a 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.

(See exhibits in attached [section a](#) & [section b](#)).

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Housing Market Parameters
Residential Market Study
The City of the Village of Douglas | April 2019

The balance of this narrative is intended as a guide to the remaining exhibits in [section a](#) through [section i](#). It does not include a detailed explanation of the data sources, methodologies, or analytic results. Rather, it focuses on key observations, implications, 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 Douglas.

Housing Market Parameters – Compared to Saugatuck, Douglas’s head-of-householders are less likely to be young (15 to 35 years of age); less likely to be seniors (65+ years of age); and more likely to be single. The high prevalence of singles is particularly important because it could suggest a need for smaller housing units, and/or floor plans that can be shared by unrelated roommates.

The number of renting households is growing at a faster rate than the number of owners. Renters have historically represented less than 25% of all households in Douglas. However, by the end of this decade they will represent at least 30%; and by the year 2025 they will represent more than half.

Based on a comparison of 2016 and 2017 SAT scores, about 45% of the Grade 11 high school students in the Douglas-Saugatuck Public Schools tested for college-readiness. Compared to other cities along the West Michigan Shoreline, Grand Rapids and Forest Hills have the highest scores of 70% college-readiness. To the north, the City of Holland has a lower score of just 30%; and South Haven to the south also has a low score of 25%. Although Douglas-Saugatuck is not keeping pace with Grand Rapids and Forest Hills, its schools are quite competitive compared to these closer neighbors.

(See the attached exhibits in [section c](#).)

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Building Permit Activity
Residential Market Study
The City of the Village of Douglas | April 2019

Building Permit Activity – Although housing permit approvals have gradually recovered in Allegan County since the Great Recession, the development of attached units is not keeping pace with detached houses. About 350 new houses are developed in the county each year, which far surpasses activity among attached units.

Meanwhile, the average investment per attached unit is significantly lower than the average investment into detached houses. Attached formats are a smart strategy for reducing project costs and ideally maximizing profits.

In the City of Douglas, fewer than 20 houses are being built each year, and the average investment per unit is roughly in the range of \$300,000 to \$355,000. In Saugatuck, less than 10 houses are being built each year and the average investment has recently exceeded \$600,000. There is a need to build alternative formats, with a much lower investment per unit. These could include lofts, townhouses, and mansion-style multiplexes.

(See the exhibits in attached [section d.](#))

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Migration and Movership Rates
Residential Market Study
The City of the Village of Douglas | April 2019

In-Migration and Out-Migration – Allegan County loses about 6,140 residents to out-migration each year and gains 6,780 new residents through in-migration. This is a net gain of +640 new residents each year, representing a net increase of +9 percent. Ottawa, Kent, and Kalamazoo Counties are biggest contributors of the in-migration; and they are also the biggest benefactors of the out-migration.

About 145 of Allegan County's new residents are arriving from the State of Illinois each year, representing just 2% of total in-migration. Another 1,150 new residents arrive from other states, representing 16% of the total. This suggests that marketing to new prospective buyers should be targeted at Southwest Michigan in some media channels (like local newspapers); and nationwide in others (like travel magazines).

Movership Rates by Tenure – Home owners currently living in the Douglas-Saugatuck market are settled and disinclined to move. However, renters are highly transient, and 46% of them move every year. This high movership rates among renters is a major driving force behind the market potential and need for more attached, for-lease housing formats like townhouses, urban lofts, and accessory dwellings.

Movership Rates by Marital Status – Households who are married and together also tend to be more settled than singles and married couples who are living apart. Regardless, the movership rates for both groups are higher in the Douglas-Saugatuck market than averages for Allegan County or the State of Michigan.

Movership Rates by Age Bracket – Younger households tend to have higher movership rates than mature households. For example, 32% of Michigan's young head-of-householders (20 to 29 years) move every year. In comparison, only 6% of Michigan's seniors (ages 70 years and better) move in any given year. This is a key factor that limits the market potential for senior independent and assisted living complexes.

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% to 18% of Michigan's lowest income household move every year; but only 8% to 11% of its most affluent households move each year. In the local Douglas-Saugatuck market, households earning less than \$10,000 and more than \$35,000 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 with dual incomes and owning 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 new housing units.

(See exhibits in attached [section e.](#))

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Reasons for Vacancies
Residential Market Study
The City of the Village of Douglas | April 2019

It can be challenging to unravel the dynamics of seasonality from the analysis of supply, demand, and related variables for the City of Douglas. This section on vacancies, plus following sections on the real estate analysis, and city property records provide more insight on this important topic.

Vacancies by Decade Built – In general, the age profile of vacancies in Douglas supports the hypothesis that older units are more likely to be vacant, and newer units are more likely to be occupied. However, 9.5% of the city’s units built since 2000 are also vacant, which seems a bit high. It is possible that most of the newest units have either been built for the vacation rental market or as second homes for non-residents.

Vacancies by Tenure – Douglas had 30 to 40 for-sale vacancies annually between 2010 and 2013 (during and immediately following the Great Recession). For-sale vacancies declined to less than 25 units between 2014 and 2016. However, there were 44 vacancies reported in 2017 – perhaps attributed to the development of new houses that had not yet been sold or that are seasonally occupied. For-rent vacancies have declined sharply in recent years, falling from 55 units in 2013 and 2014 to less than 10 units in 2017. This reinforces the need and market potential for additional units in the for-lease market.

Unit Vacancies by Reason – About 84% of all units reported to be “vacant” in Douglas are actually for seasonal, recreation, or occasional use. Douglas has at least 500 units reported in this category, compared to about 400 in the Saugatuck. These figures do not include units that are not vacant, but also seasonally occupied at the time of the census survey (usually April 1st).

Peak Seasonal Population – Other data sources (eSite Analytics) report an average seasonal population of about 700 residents in Douglas, and up to 1,100 during the peak of the summer season. Both Douglas and Saugatuck collectively attract and share a peak summer population of about 2,200 residents. They represent about 50% of the total peak summer population. In other words, at the peak of the summer season, only half of the total population is year-round residents).

Adjusted Vacancy Rates – After adjusting for “vacant” units that are occupied seasonally or occasionally, only 8.6% of Douglas’ remaining units are vacant because they are either for-sale, for-rent, recently sold or rented and waiting to be occupied, or vacant and not available. This is higher than the vacancy rate for Saugatuck (6.2%), but will within reason compared to statewide averages (8.5%).

Unavailable Vacancies – The number of unavailable vacancies in Douglas has declined considerably since the peak of 80 units in 2010. By 2014 there were only 32 unavailable vacancies. The number continued to decline to 23 units in 2015; and to 19 units in 2016. Meanwhile, the number of unavailable vacancies in Saugatuck actually increased from less than 10 units in 2010 to 28 units in 2014, before declining recovering to just 16 units in 2016. Although unavailable vacancies increased in both cities in 2017, the declines over time point to a healthy market.

(See the exhibits in attached [section f.](#))

Real Estate Analysis
Residential Market Study
The City of the Village of Douglas | April 2019

Real Estate Analysis – The exhibits in [section g](#) include scatter plots and tables documenting the rents, prices, and square footages of existing housing choices throughout the West Michigan Shoreline markets, including the Douglas and Saugatuck submarkets. Scatter plots are used to demonstrate the relationships between rent and price per square foot, and total 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, and ideally more profitable overall.

In the local market, there is only one (1) for-rent loft available. It is located along Center Street in downtown Douglas and has about 1,685 square feet with a rent of \$1,900 per month. There are also eleven (11) units available in Saugatuck, including one large detached house with a market-rate rent of \$2,595 per month for 2,120 square feet. These two units are significantly larger (and therefore more expensive) than what the average renter will look for in either city.

Ten (10) of the available units in Saugatuck have less than 1,000 square feet and rents of \$650 per month or less. Nine (9) of the units are in conventional apartment buildings, and they are located at the northern edges of the community rather than in walkable urban places. At least seven (7) of these units are known to be subsidized through housing credit voucher (HCV) programs; and probably all of them are rent-controlled.

Vacation Rentals – High prices among vacation homes complicate and create challenges for the rental market in Douglas. Weekly and monthly rentals can generate incomes that easily exceed that of conventional twelve-month leases. For example, a two-bedroom vacation home could generate at least \$20,000 of rental income over just five months. Under a conventional twelve-month lease, that same two-bedroom home might generate only \$15,000 in total rental income for the entire year.

Airbnb Rental Market – The vacation home rental market for visitors is vastly unique from conventional twelve-month leases for year-round residents. The units are priced per bedroom (and by the number of beds and pull-outs, or the number guests that can sleep in the unit) rather than by the square foot. Based on January 2020 rates (i.e., in the middle of winter), vacation home are available in the range of \$2,000 to \$7,000 per bedroom for one month. In some cases the prices can be as high as \$10,000 per bedroom.

The vacation rental prices vary depending on luxury accommodations and features like waterfront and downtown settings, lake views, patios and balconies with lake breezes, private boat slips, private entrances, free parking, and furnishings like wide screen televisions and stainless steel appliances. This analysis does not attempt to distinguish the prices based on these types of amenities.

The analysis of vacation rentals also does not differentiate Douglas from Saugatuck; and does not compare the January 2020 rents from peak summer seasons. Regardless, suffice it to say that these “market rate” prices are a significant motivator for property owners to lease units through vacation home management companies; and a deterrent to providing lofts or apartments with conventional twelve-month leases for year-round residents.

The imbalance in the vacation home market could be a reflection of seasonal demand exceeding supply. In theory, this could be remedied by increasing the supply and competition among vacation rentals, which theoretically would lower the average weekly and monthly rents. This could help make conventional twelve-month leases more palatable to individual landlords and proprietors.

Therefore, LandUseUSA recommends that for every new housing unit that is added into the City of Douglas for year-round residents, one seasonal vacation rental should also be built. The inverse also applies. For every new seasonal vacation rental that is created in the market, at least one conventional twelve-month rental should also be added. Prices should then be re-evaluated after a few years, and the strategy should be reassessed and refined as needed.

(See the exhibits in attached section g.)

...

Lifestyle Clusters | Target Markets
Residential Market Study
The City of the Village of Douglas | April 2019

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

Lifestyle clusters with the highest numbers (like S71 – 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 inclined to seek new formats like townhouses and urban lofts.

Affluent Lifestyle Clusters – The City of Douglas is a relatively affluent market with 19 households in the “Platinum Prosperity” lifestyle cluster; 65 households in the “Aging of Aquarius” cluster; 42 households in the “Golf Carts and Gourmets” cluster; and 32 households in the “Unspoiled Splendor” cluster. About 25% of the Golf Carts and Gourmets households will choose an attached townhouse if it overlooks a fairway or has a view or glimpse of a lake. They have average movership rates and almost 90% would prefer to buy a home than rent. The other affluent lifestyle clusters are relatively settled, disinclined to move, and more likely to buy a detached house.

Market Rate Lifestyle Clusters – In the market-rate segment (generally earning 80% to 120% of the area median income), the most prevalent lifestyle cluster is the “Booming and Consuming” segment, representing 268 existing households in Douglas. Although they have high movership rates, about 85 percent are inclined to buy a house rather than rent a townhouse or loft.

Moderate Lifestyle Clusters – In the moderate market segments (generally earning 60% to 80% of the area median income), the most prevalent lifestyle clusters are the “Reaping Rewards” and “Town Elders and Leaders”. Again, they tend to have modest movership rates and are disinclined to rent an attached unit if they move at all.

The profile of existing households in Douglas could be misinterpreted to imply a need for upscale detached houses. However, the existing households settled into detached houses also have exceptionally low movership rates and are disinclined to move from one unit to another. Therefore, much of the market potential (at least one-third) is driven by single renters who are seeking choices in the market – but are unable to find any.

The urban target markets are evident in the profile for Allegan County, and they include Wired for Success, Bohemian Groove, Rooted Flower Power, Infants and Debit Cards, Full Steam Ahead, Digital Dependents, Urban Ambition, Family Troopers, Expanding Horizons, and Daring to Dream. These clusters are already moving into other parts of the county; they have relatively high movership rates; and they are inclined to choose lofts and townhouses if they are available for lease. Their high movership rates generate most of the market potential for the Douglas market.

(See summary profiles in attached [section h](#) and detailed profiles in [section j](#)).

City Property Records
Residential Market Study
The City of the Village of Douglas | April 2019

Zip Code Analysis of City Property Records – Based on data provided by the City of Douglas, about half of its privately-owned properties have owners with local mailing addresses; and half have addresses in other parts of Michigan or other states. The data includes 90 mailing addresses in the Chicago area, 110 in other parts of Illinois, 27 in Indiana, 27 in Missouri, 21 in Ohio and Kentucky, 19 in California, and 17 in Florida. We have geocoded the primary zip codes for these properties and then prepared corresponding lifestyle cluster profiles, plus a summary pie chart.

The property owners with Chicago addresses are predominantly “Jet Set Urbanites” and “Urban Edge” households. Those living in St. Louis, Missouri are more diverse but just as affluent. The property owners living in Fennville have incomes that are considerably lower those living out-of-state. Owners living in other parts of Michigan are more likely to be “Striving Singles” and “College Affiliated”, including university faculty, staff, and alumni.

In general, the property owners residing in other states are more affluent than the local residents living year-round in the City of Douglas. They are also more likely to buy a detached house (rather than a townhouse) as a second home; more likely to own rental properties that generate income during the peak summer months; and more likely to purchase luxury goods offered by merchants in downtown Saugatuck and Douglas. (Note: Retail is addressed in a separate and companion document to this housing study.)

(See the exhibits in attached [section i](#)).

...

Master Plan Review
Residential Target Market Analysis
The City of the Village of Douglas, Michigan

A top-level review of the City of Douglas' 2016 Master Plan was conducted in the final stages of this housing study. We identified and summarized key recommendations into a two page list that is included in the attached [section I](#). It is designed to serve as a check-list of housing-related strategies, plus related recommendations based on the findings of this study. For example, it is recommended that streets connect with each other as much as physically possible, rather than being designed as cul-de-sacs or creating isolated, fragmented residential neighborhoods.

The list also provides clarification on the topic of senior living "complexes". Apartment complexes comprised of senior independent living apartments are explicitly not recommended at this time. Independent and assisted living facilities should be added only after a new urgent care center is developed, and after other missing housing formats have been built. Longer-term development of independent living units should focus on zero-step or barrier-free patio homes with private entrances, and not apartments with entrances off of a shared corridor. Related senior services like transit, meal services, and emergency services should also be addressed at that time.

Recommended Zoning Ordinance Review – Based on the findings of this study, it is recommended that the city's existing zoning ordinance undergo a thorough review and revision as needed to enable the development of new housing formats and units that are smaller, attached, and attainably-priced as conventional twelve-month (year-round) rentals.

Recommended Form-Based Codes – Form-based codes were recommended throughout the city's 2016 Master Plan and Waterfront Plan. This housing study similarly recommends a form-based code for the entire city; or applied to overlay districts in the downtown, at the Haworth site, and waterfront developments with municipal marinas.

Recommended Allowances – Although LandUseUSA has not conducted a review of the city's current zoning ordinance, it highly recommends that the following be allowed: micro-units, accessory dwellings, secondary suites, carriage-style apartments over garages, cottage courtyards, home-based businesses, live-work units, live-behind retail shops, home-based business, food trucks, pop-up retail, zero parking minimums, build-to lines (rather than set-backs), and co-occupancy by unrelated roommates.

An aerial photo is also included in the last section of this housing study. It shows the locations of recent developments like the Swingbridge townhouses, the Furrows, Heart Family, Summer Grove, Wilderness Ridge, Center Street Lofts, and Amity Street. The aerial has also been used to rank potential development areas based on their proximity to the downtown, established residential neighborhoods, and emerging retail/mixed use area (the Haworth site, for example).

For reference, supporting planning-related maps are also enclosed in section I, including the city-wide future land use map, existing land use map, and recommended residential zoning classifications.

The last seven pages of exhibits in section I are provided for educational purposes only, and include a series of Infographics with photos, architectural renderings, and diagrams. These images are intended only as visuals and to demonstrate the concept of Missing Middle Housing. Readers interested in learning more are encouraged to visit www.MissingMiddleHousing.com.

Developers interested in small-scale projects and urban infill projects are also encouraged to attend workshops in Michigan conducted by the Incremental Development Alliance. Additional information is available online at www.IncrementalDevelopment.org.

(See the attached exhibits in section I.)

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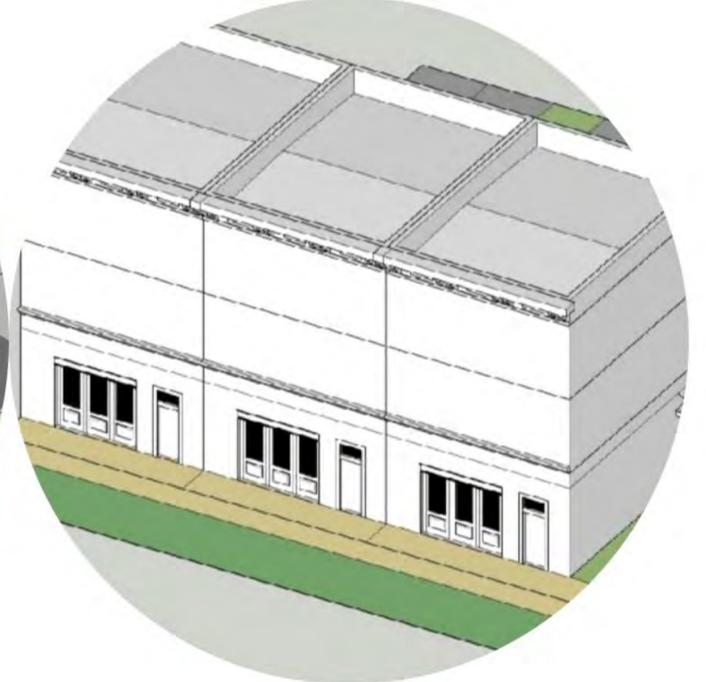
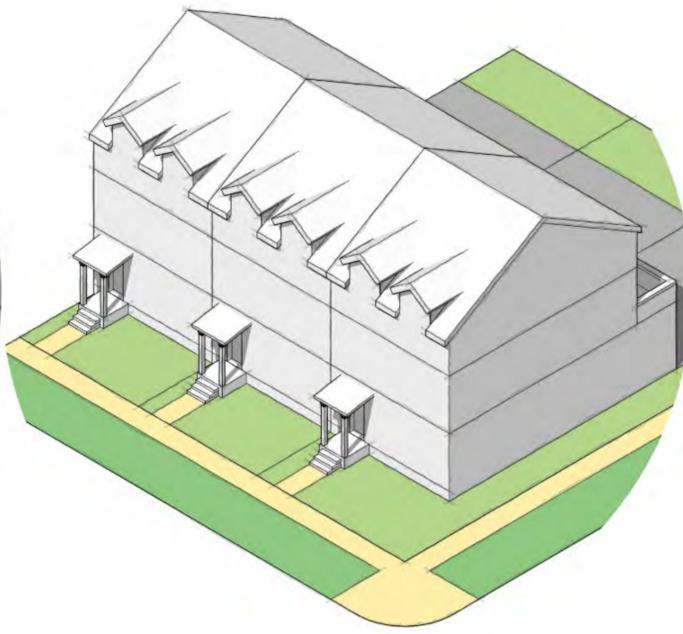
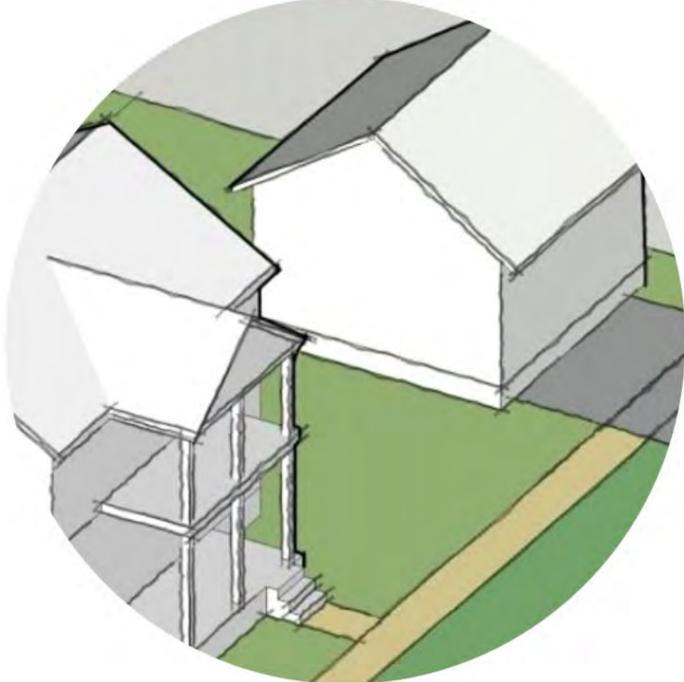
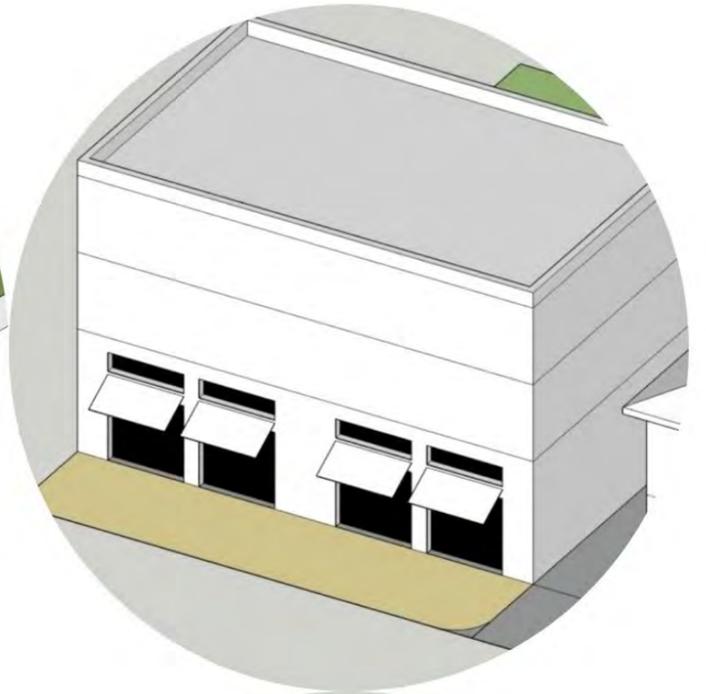
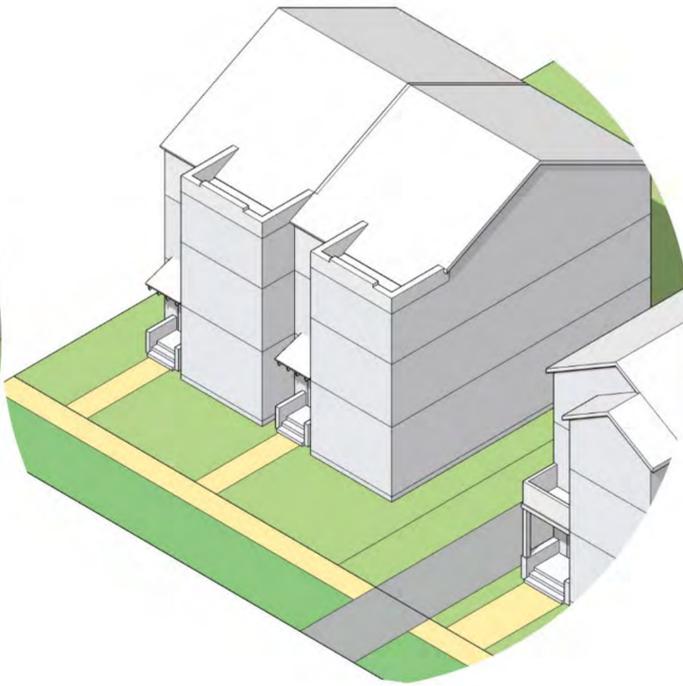
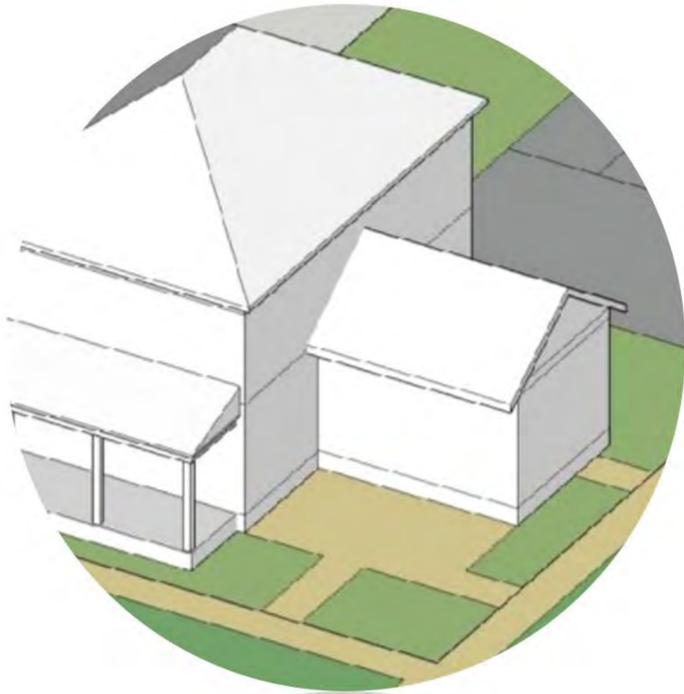
section **a**

**For-Lease
Market Potential**



Recommended For-Lease Building Types

The City of Douglas, Michigan



(Above)
Accessory Dwelling Units

Accessory dwelling units that may be studios directly attached to houses (or cottages) through shared breezeways; detached as cottages behind primary residences; and/or built above one- or two-car garages.

(Above)
Attached Townhouses

Attached townhouses with up to six private entrances along any single facade. Enclosed garages are nice but not absolutely necessary. The townhouses should be walkable to the downtown; across the street from waterfronts; overlooking golf fairways; and/or offering spectacular views.

(Above)
Downtown Urban Lofts

Downtown lofts above street-front retail, usually in sets of two, three, four or six. The lofts should have windows overlooking Center Street. They can share main entrances off of Center Street or from the backs of buildings. Each unit should have one reserved parking space.

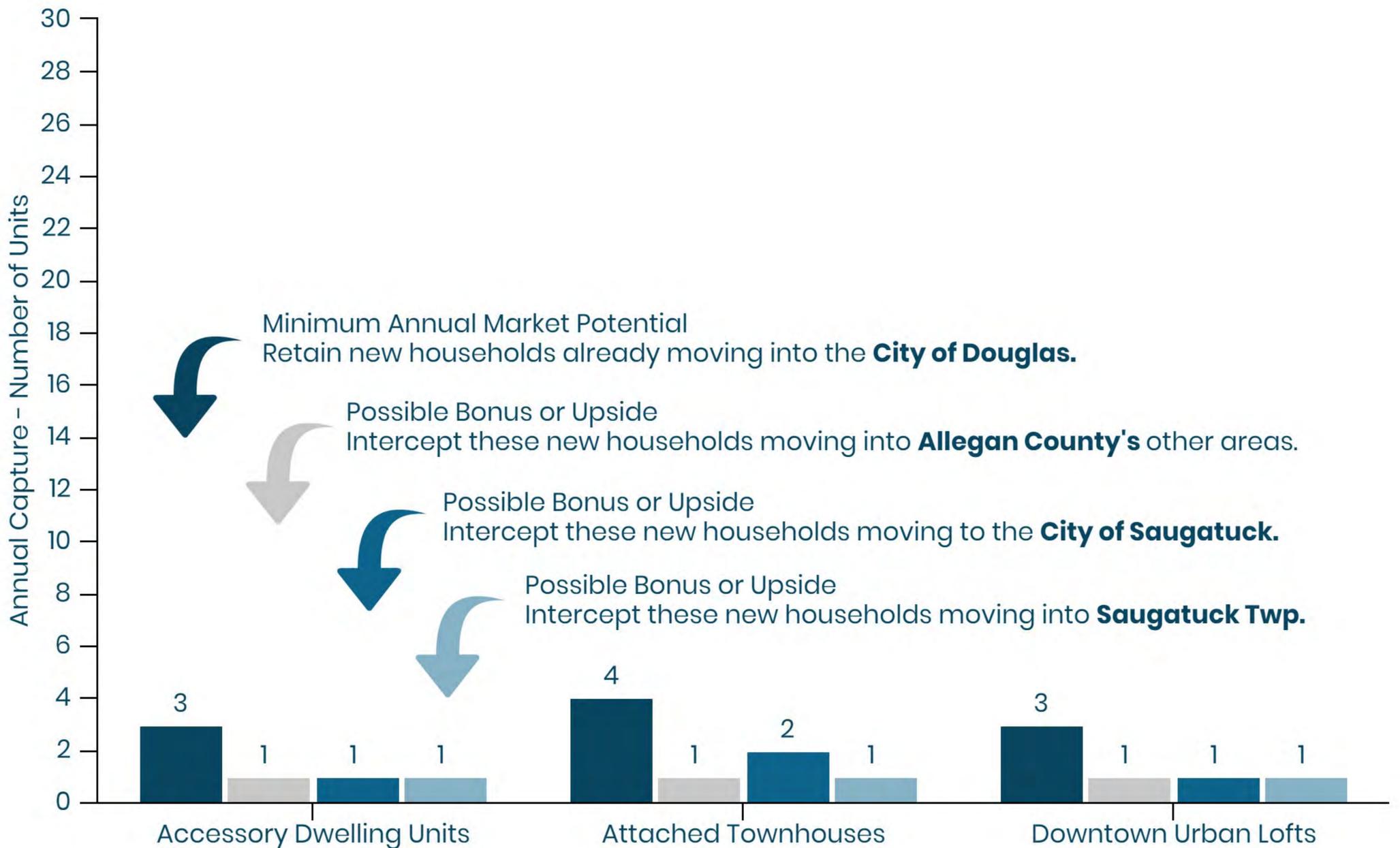


Underlying target market analysis analysis and exhibit prepared by LandUseUSA Urban Strategies © 2019 on behalf of the City of Douglas. Building images provided by the Incremental Development Alliance © with all rights reserved.



LandUseUSA
UrbanStrategies

Annual Market Potential | Douglas For-Lease Units | New Builds Only Conservative Scenario



Accessory dwelling units that may be studios directly attached as wings to houses (or cottages); through shared breezeways; detached as cottages behind the primary residences; and/or built above one- or two-car garages.

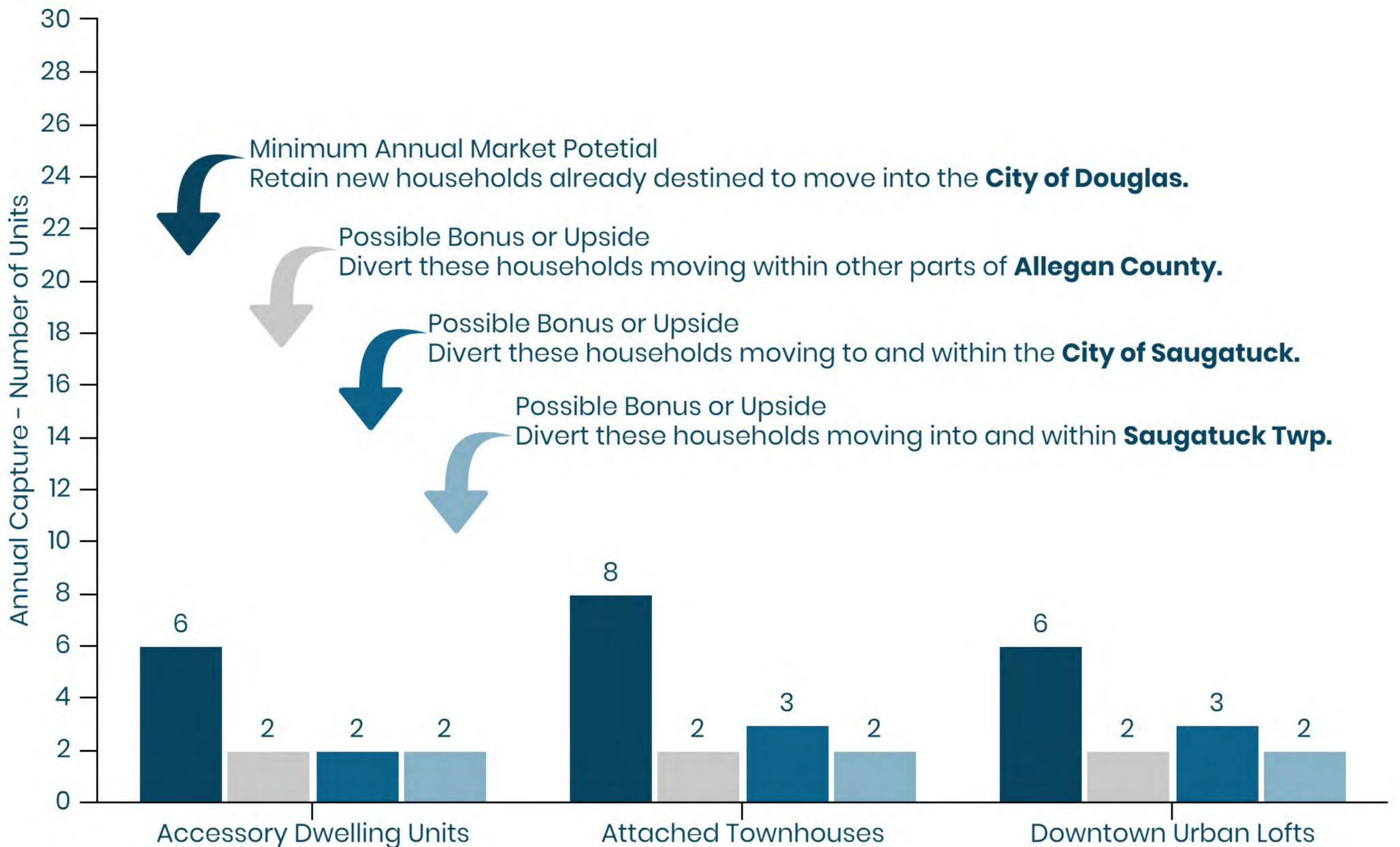
Attached townhouses with up to six private entrances along any single facade. Enclosed garages are nice but not absolutely necessary. The townhouses should be walkable to the downtown; across the street from waterfronts; overlooking golf fairways; and/or offering spectacular vista views.

Downtown lofts above street-front retail, usually in sets of two, three, four, or six. The lofts should have windows with balconies overlooking Center Street. They can share main entrances off of Center Street or from the backs of the buildings. Each unit should have one reserved parking space.

The Conservative Scenario is based on both in-migration among new households only, and excludes internal migration among existing households. It has not been adjusted downward for all vacancies, and has not been adjusted for out-migration. It is simply the total number of households moving into the city each year. It represents resident households only, and excludes non-resident seasonal households, and occasional visitors. Underlying target market analysis and exhibit prepared by LandUseUSA Urban Strategies © 2019 on behalf of the City of Douglas.



Annual Market Potential | Douglas For-Lease Units | New Builds Only Aggressive Scenario



Accessory dwelling units that may be studios directly attached as wings to houses (or cottages); through shared breezeways; detached as cottages behind the main houses; and/or built above one- or two-car garages.

Attached townhouses with up to six private entrances along any single facade. Enclosed garages are nice but not absolutely necessary. The townhouses should be walkable to the downtown; across the street from waterfronts; overlooking a golf fairways; and/or offering a spectacular vista views.

Downtown lofts above street-front retail, usually in sets of two, three, four, or six. The lofts should have windows with balconies overlooking Center Street. They can share main entrances off of Center Street, or from the backs of the buildings. Each unit should have one reserved parking space.

The Aggressive Scenario is based on both in-migration among new households, plus internal migration among existing households. It has also been adjusted downward for all vacancies. It also has not been adjusted for out-migration. It is simply the total number of households moving into and within the city, minus all vacancies. It represents resident households only, and excludes non-resident seasonal households, and occasional visitors. Underlying target market analysis and exhibit prepared by LandUseUSA Urban Strategies © 2019 on behalf of the City of Douglas.



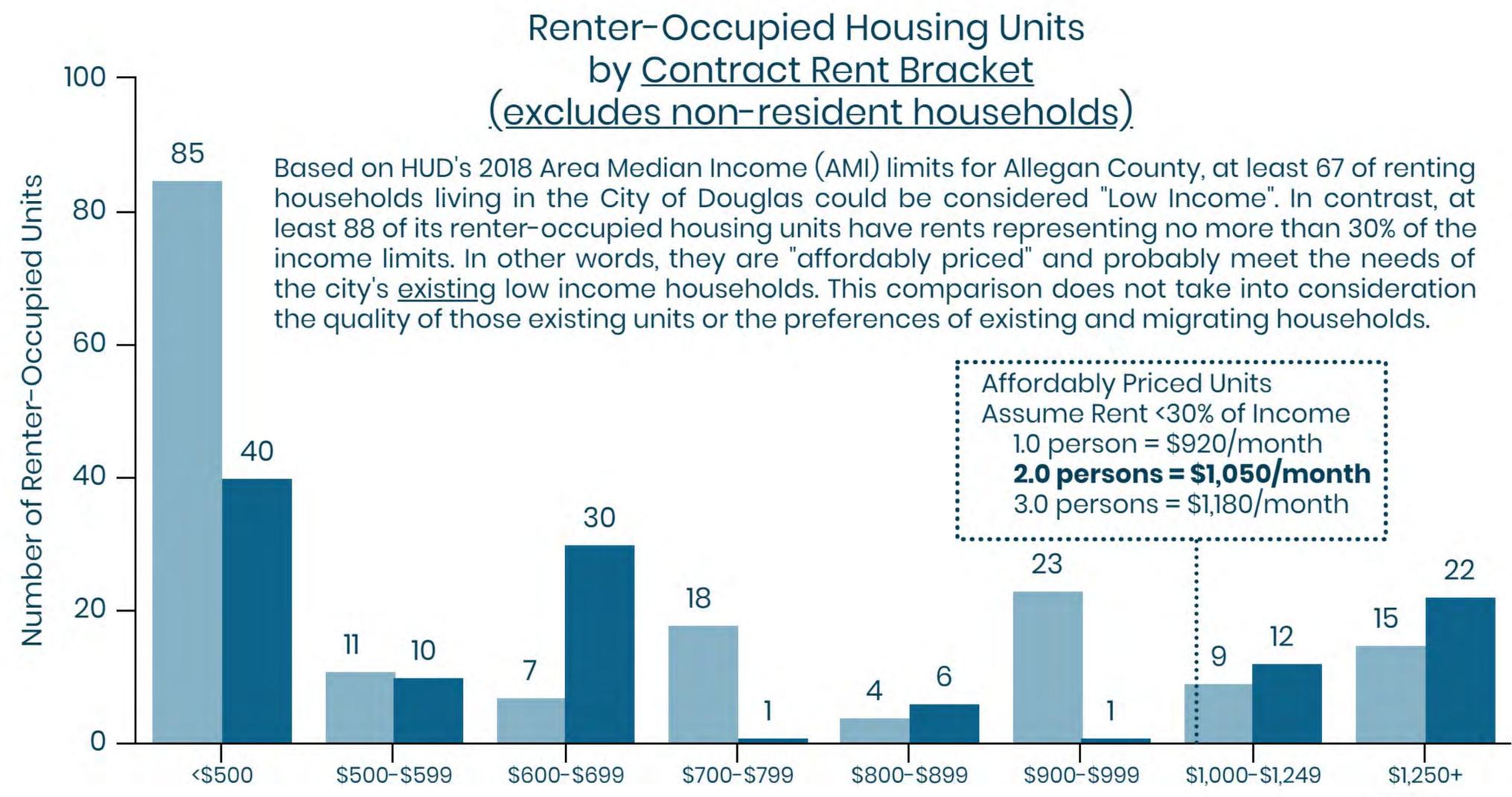
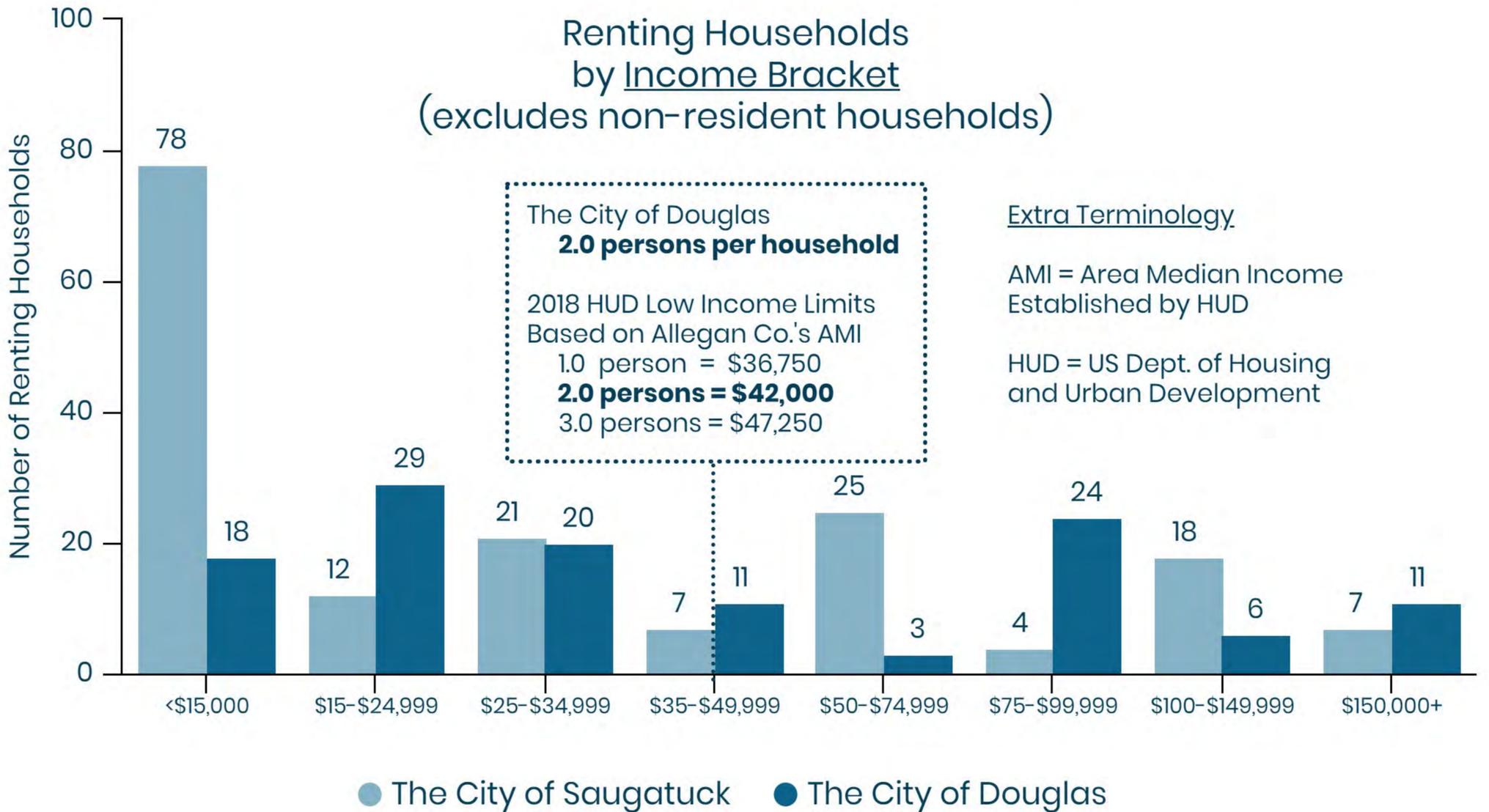
New For-Lease Units | Predominantly Lofts and ADUs
 Square Feet and Contract Rents with 12 Month Leases
 The City of Douglas, Michigan

Total Sq. Ft.	Lofts & ADUs Vista Views \$ / Sq. Ft.	Lofts & ADUs Lake Breezes \$ / Sq. Ft.	Lofts & ADUs No Views \$ / Sq. Ft.	Lofts & ADUs Vista Views Total Price	Lofts & ADUs Lake Breezes Total Price	Lofts & ADUs No Views \$ / Sq. Ft.
300	\$2.11	\$1.85	\$1.58	\$634	\$554	\$475
350	\$2.03	\$1.77	\$1.52	\$710	\$621	\$532
400	\$1.96	\$1.71	\$1.47	\$782	\$684	\$587
450	\$1.89	\$1.65	\$1.42	\$851	\$745	\$638
500	\$1.83	\$1.60	\$1.38	\$917	\$802	\$688
550	\$1.78	\$1.56	\$1.34	\$980	\$858	\$735
600	\$1.73	\$1.52	\$1.30	\$1,041	\$911	\$781
650	\$1.69	\$1.48	\$1.27	\$1,099	\$962	\$824
700	\$1.65	\$1.44	\$1.24	\$1,156	\$1,011	\$867
750	\$1.61	\$1.41	\$1.21	\$1,210	\$1,059	\$908
800	\$1.58	\$1.38	\$1.18	\$1,263	\$1,105	\$947
850	\$1.55	\$1.35	\$1.16	\$1,314	\$1,149	\$985
900	\$1.51	\$1.32	\$1.14	\$1,363	\$1,192	\$1,022
950	\$1.48	\$1.30	\$1.11	\$1,411	\$1,234	\$1,058
1,000	\$1.46	\$1.27	\$1.09	\$1,457	\$1,275	\$1,093
1,050	\$1.43	\$1.25	\$1.07	\$1,502	\$1,314	\$1,126
1,100	\$1.41	\$1.23	\$1.05	\$1,546	\$1,352	\$1,159
1,150	\$1.38	\$1.21	\$1.04	\$1,588	\$1,390	\$1,191
1,200	.	.	.	.	.	.
1,250	larger	larger	larger	larger	larger	larger
1,300	units	units	units	units	units	units
1,350	are not	are not	are not	are not	are not	are not
1,400	advised	advised	advised	advised	advised	advised

Estimates and forecasts prepared by LandUseUSA | Urban Strategies ©, March 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.

Low Income Limits & Rents | Douglas

Existing renter household incomes, contract rents, and HUD's low income limits.

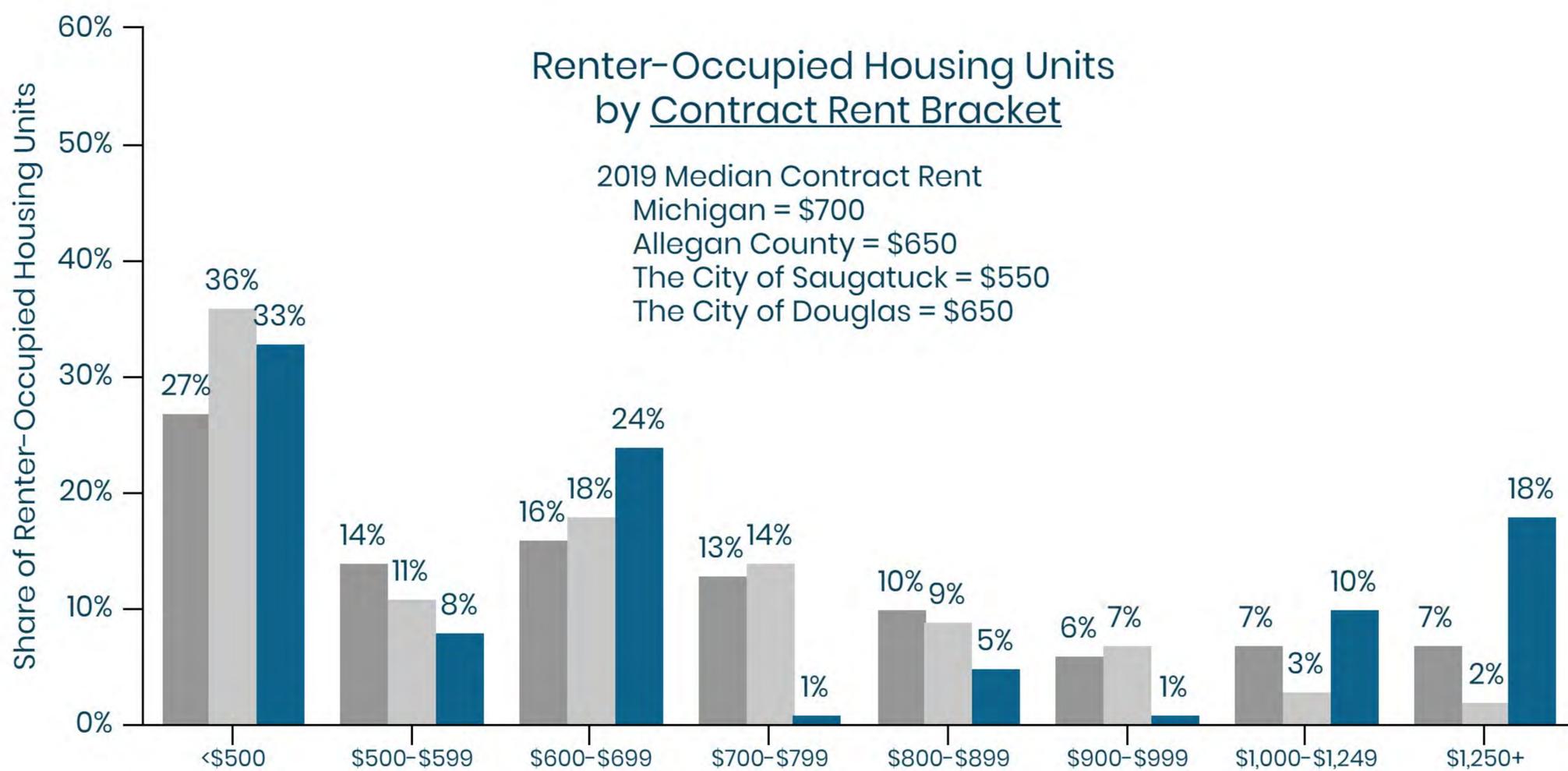
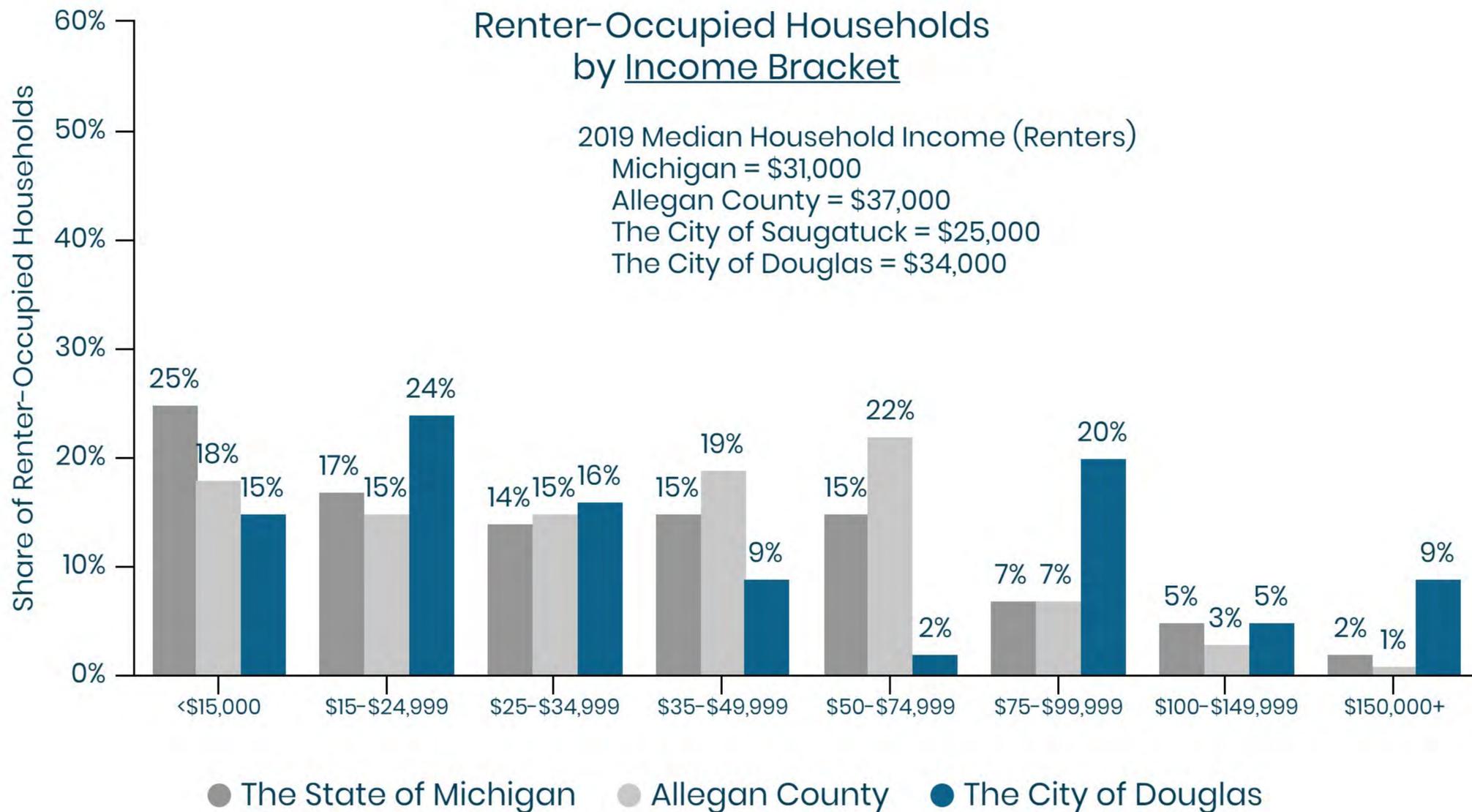


Underlying data by the Decennial Census and American Community Survey through the year 2017. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of the City of Douglas, 2019.



Renter Incomes & Prices | Douglas

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

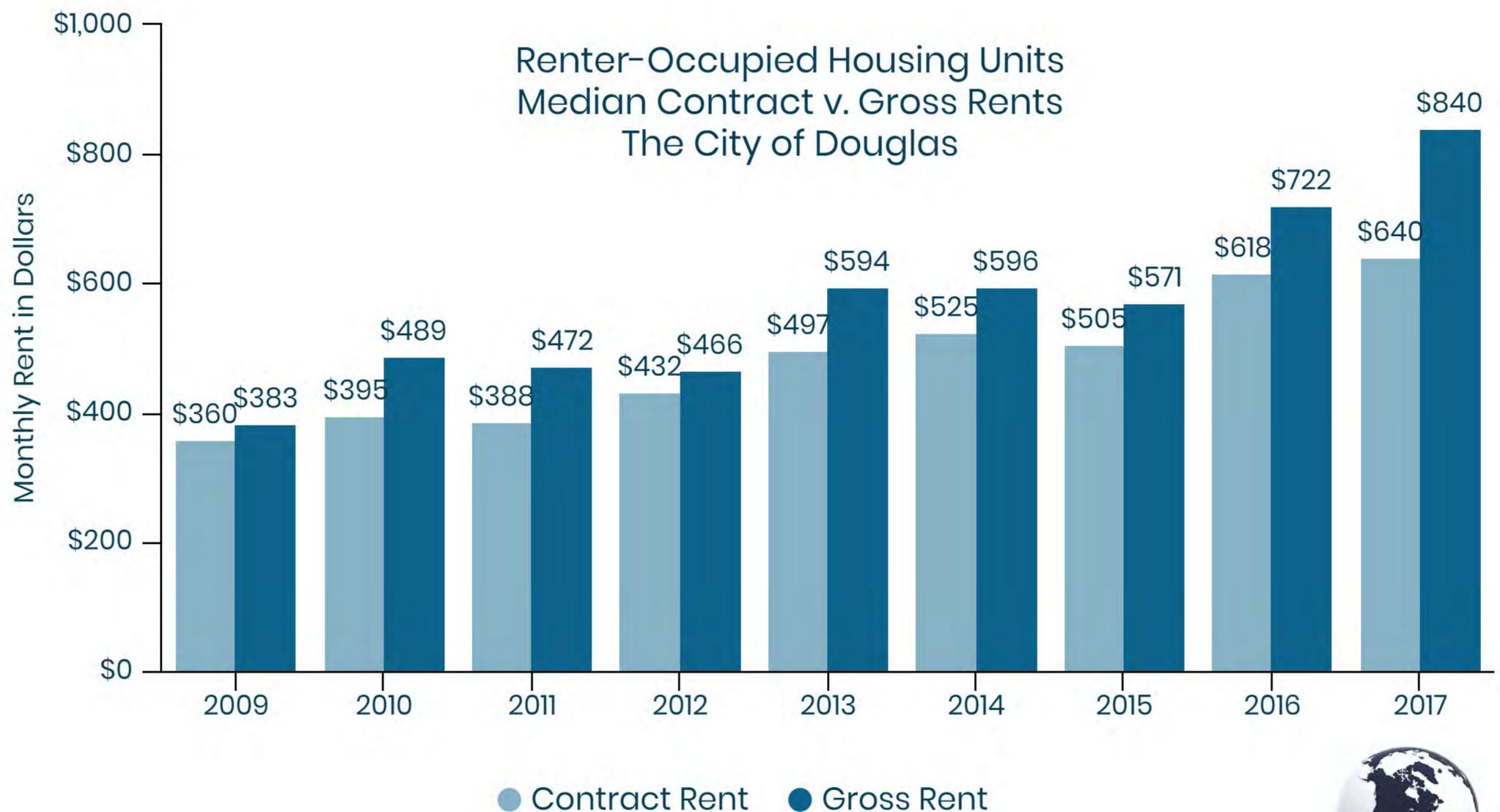
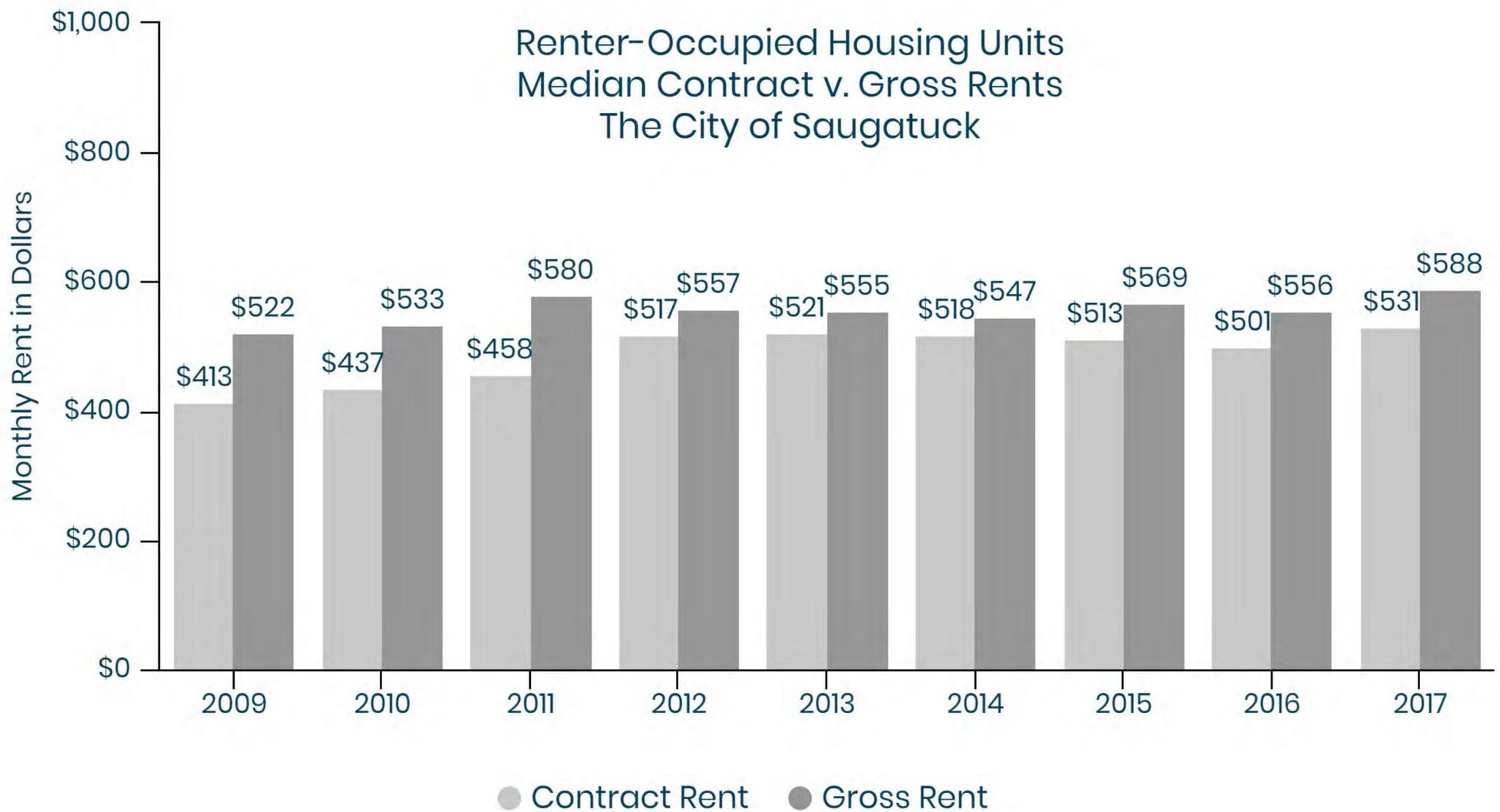


Underlying data by the Decennial Census and American Community Survey through the year 2017. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of the City of Douglas, 2019.



Contract v. Gross Rent | Douglas

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



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



LandUseUSA
UrbanStrategies

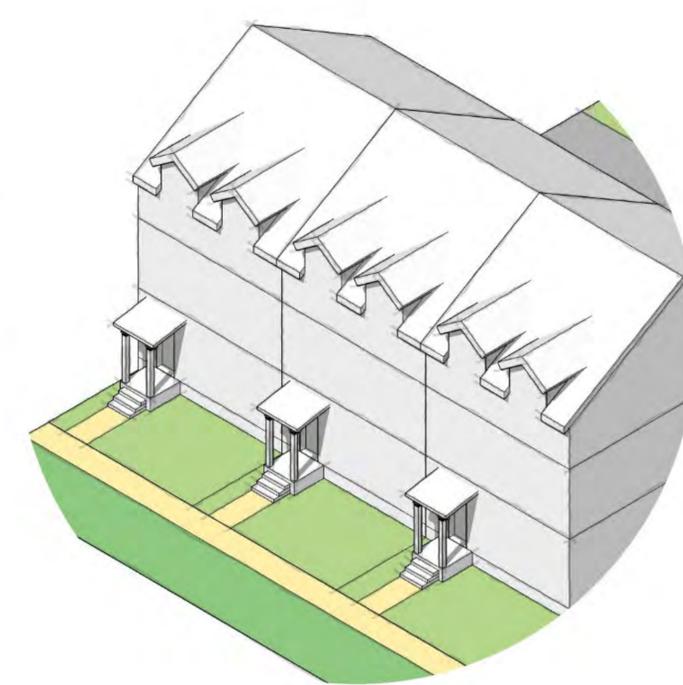
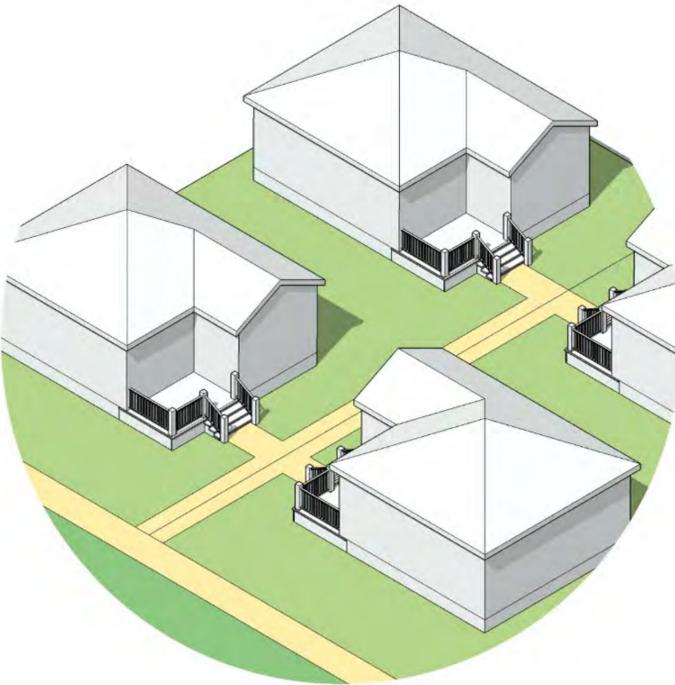
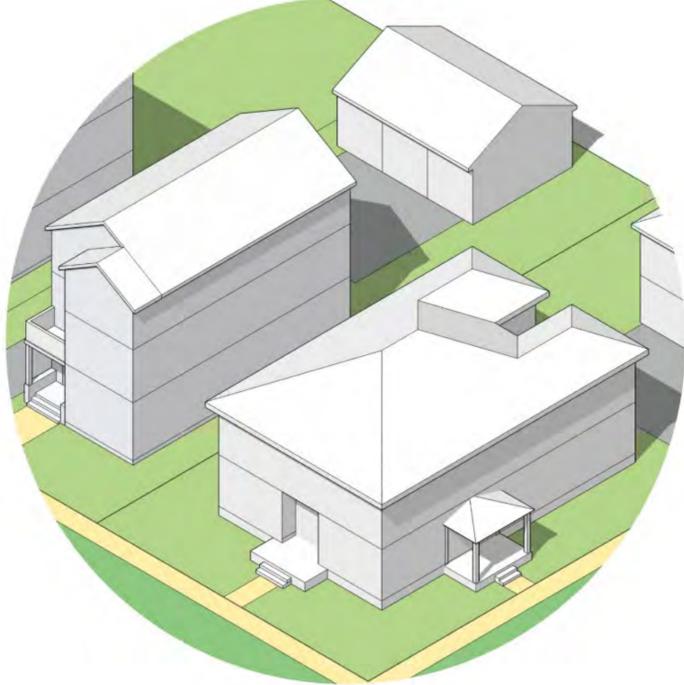
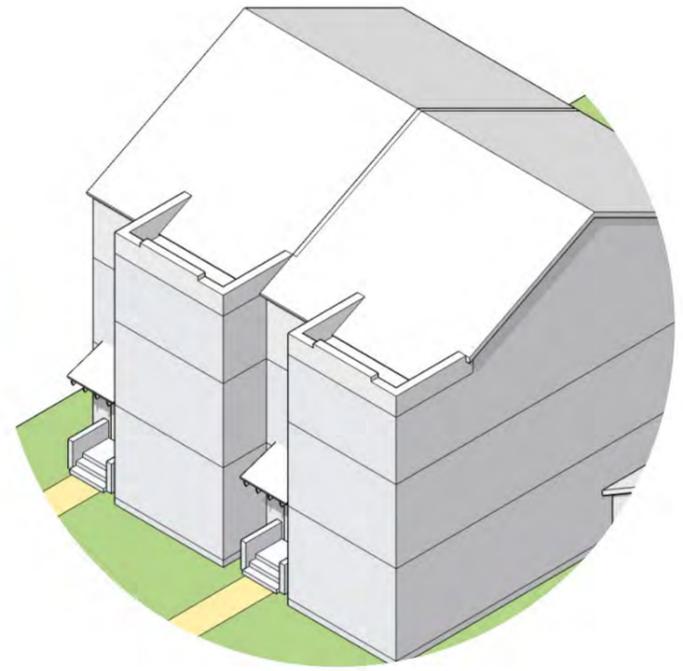
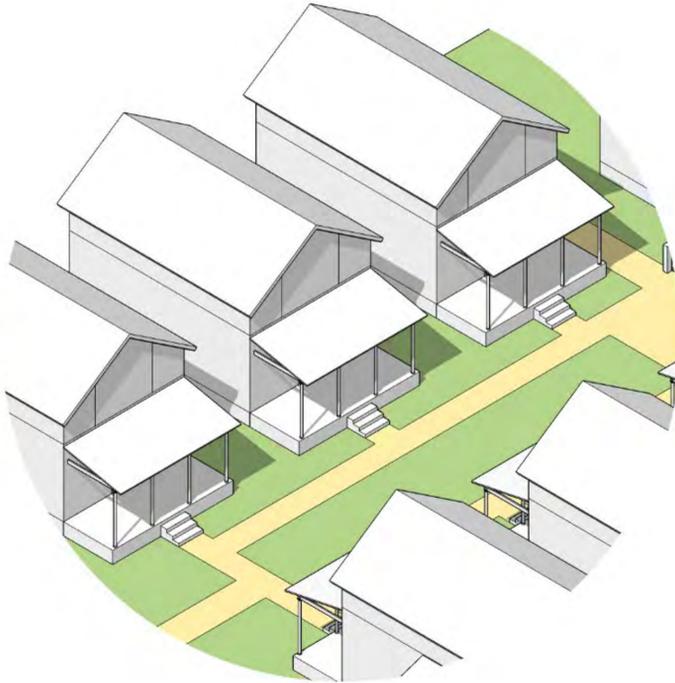
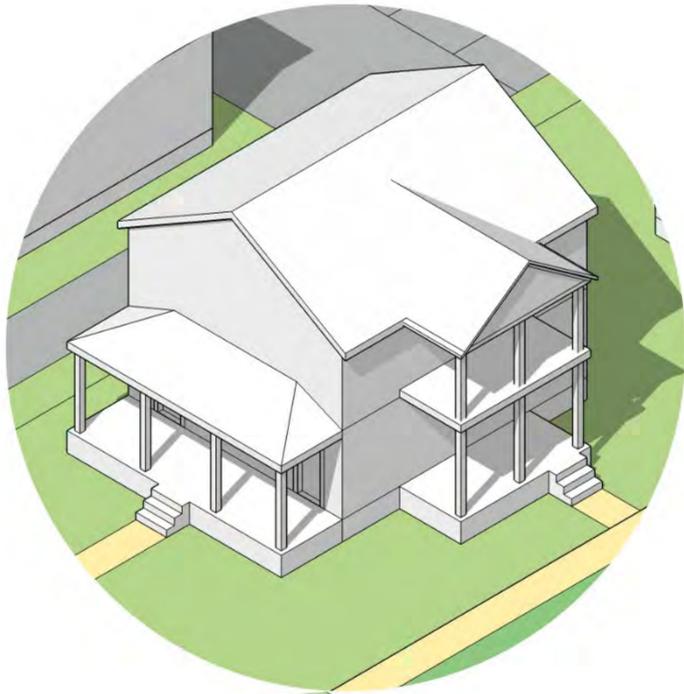
section **b**

**For-Sale
Market Potential**



Recommended For-Sale Building Types

The City of Douglas, Michigan



For Sale (Above)
Small to Medium Houses

(Above)
Cottage Courtyards

(Above)
Attached Townhouses

Detached small to medium houses with gabled roofs and private porches in neo-traditional formats. Each house has a private garage that may be attached or detached, but recessed from the front door or access from an alley.

Detached cottages arranged around a shared courtyard. Each should have a private porch and detached one-car garage, car port, and/or driveway that is rear-loaded from a shared alley.

Attached townhouses with up to six private entrances along a single facade. Each unit should have a private entrance and a front porch that overlooks a small front garden. Each townhouse should have a private garage that is rear-loaded from a shared alley. Or, a bank of garages could be located nearby.

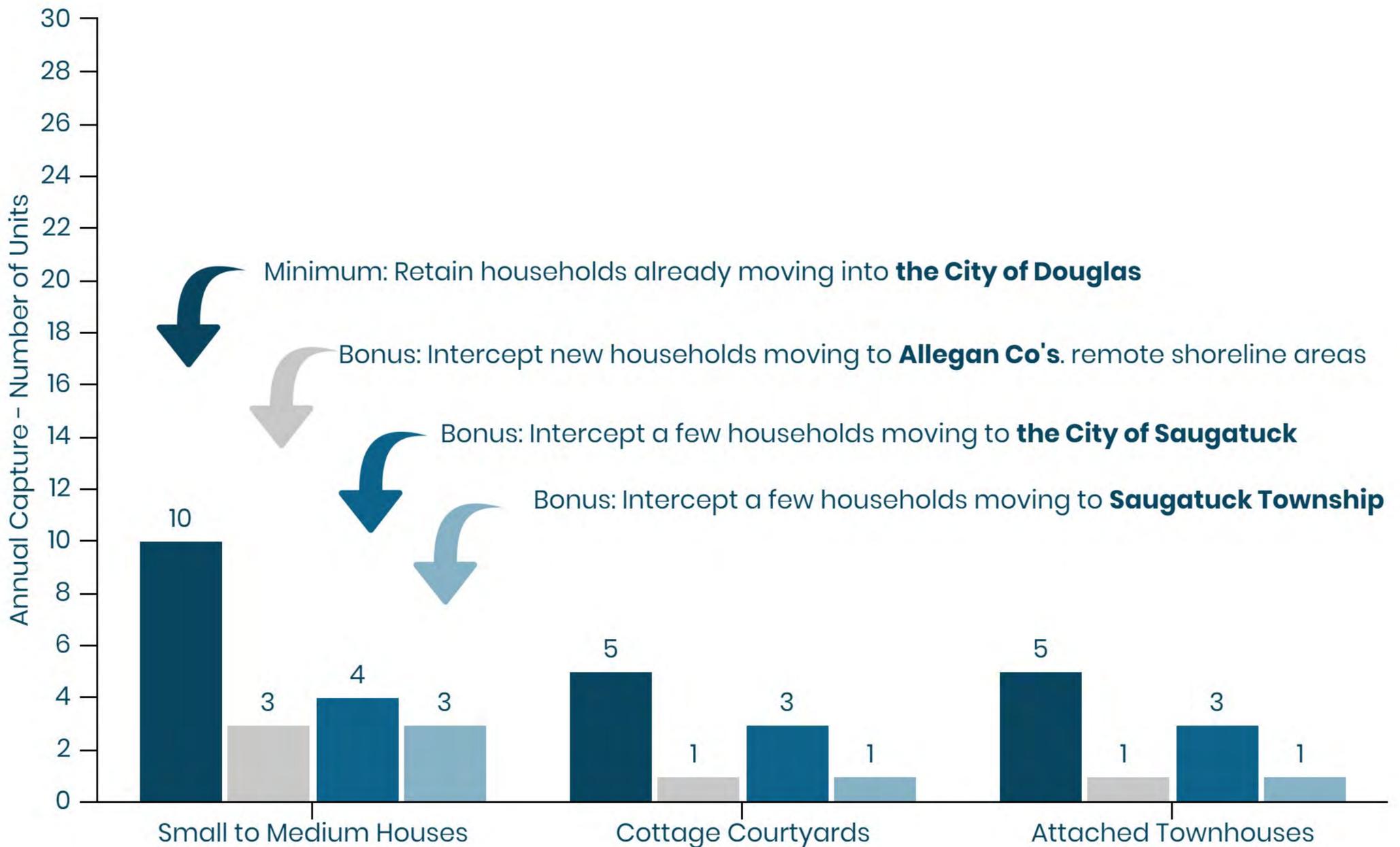


Underlying target market analysis analysis and exhibit prepared by LandUseUSA Urban Strategies © 2019 on behalf of the City of Douglas. Building images provided by the Incremental Development Alliance © with all rights reserved.



LandUseUSA
UrbanStrategies

Annual Market Potential | Douglas For-Sale Units | New Builds Only Conservative Scenario



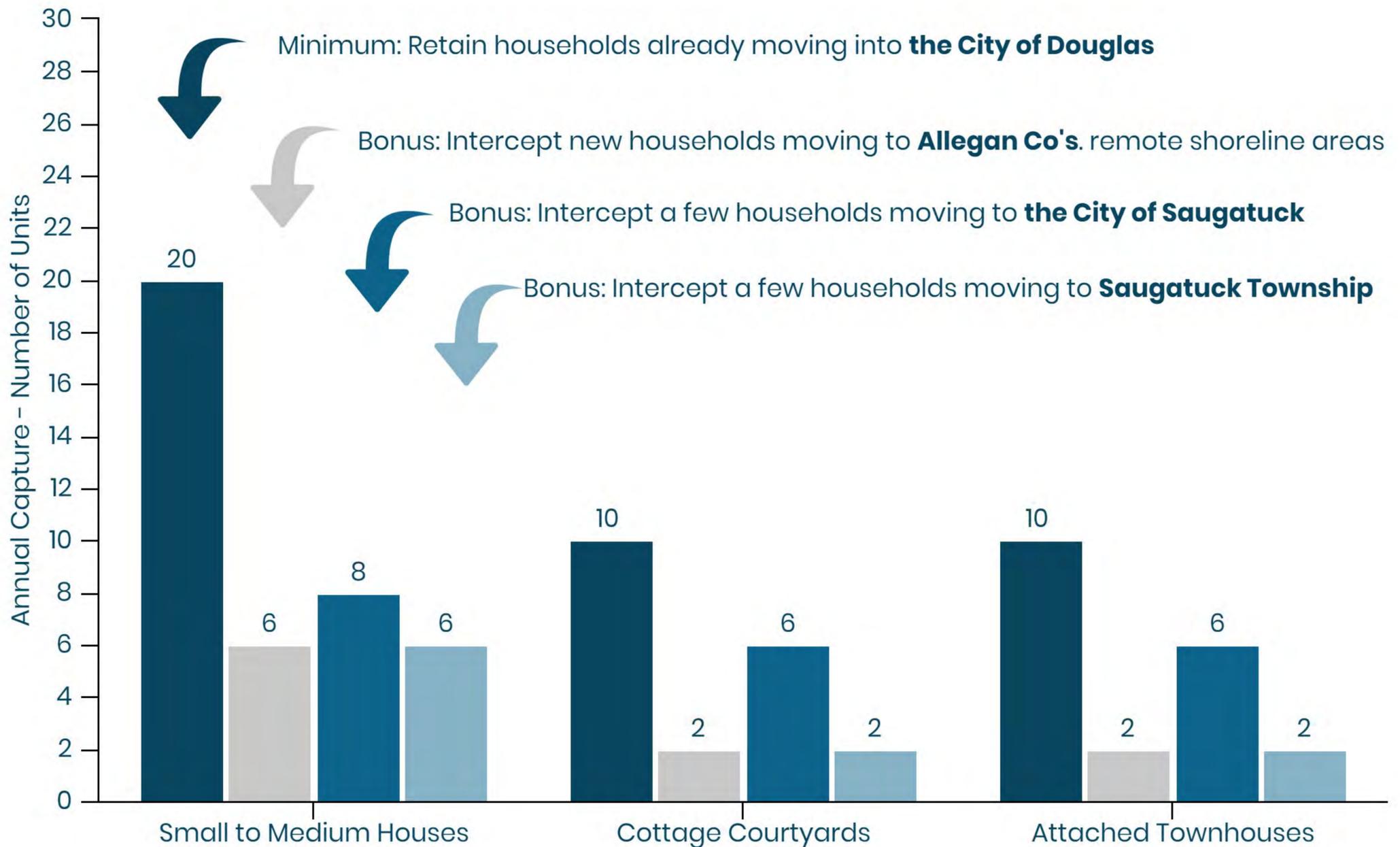
Detached small to medium houses with gabled roofs and private porches in a neo-traditional format. Each house has a private garage that may be attached or detached, but must be recessed from the front door, or located in the back of the yard and accessed by a private drive or shared alley. Note: Each house may also have an accessory dwelling unit that can be sublet rental income. ADUs should be allowed.

Detached cottages arranged around a shared courtyard. Each has a private porch and detached one-car garage, car port, and/or driveway that is rear-loaded from a shared alley. Note: Each cottage may also have an accessory dwelling unit that can be sublet as rental income. ADUs should be allowed in the zoning ordinance.

Attached townhouses with up to six private entrances along a single facade. Each unit should have a private entrance, front porch overlooking a small front garden. Each townhouse must have a private garage that is rear-loaded from a shared alley. A bank of garages can be located on the opposite side of an alley or driveway.



Annual Market Potential | Douglas For-Sale Units | New Builds Only Aggressive Scenario



Detached small to medium houses with gabled roofs and private porches in a neo-traditional format. Each house has a private garage that may be attached or detached, but must be recessed from the front door, or located in the back of the yard and accessed by a private drive or shared alley. Note: Each house may also have an accessory dwelling unit that can be sublet rental income. ADUs should be allowed.

Detached cottages arranged around a shared courtyard. Each has a private porch and detached one-car garage, car port, and/or driveway that is rear-loaded from a shared alley. Note: Each cottage may also have an accessory dwelling unit that can be sublet as rental income. ADUs should be allowed in the zoning ordinances.

Attached townhouses with up to six private entrances along a single facade. Each unit should have a private entrance, front porch overlooking a small front garden. Each townhouse must have a private garage that is rear-loaded from a shared alley. A bank of garages can be located on the opposite side of an alley or driveway.



New For-Sale Units | Predominantly Attached Townhouses
 Square Feet and Estimated Values for New-Builds
 The City of Douglas, Michigan

Total Sq. Ft.	Town-Houses Vista Views \$ / Sq. Ft.	Town-Houses Lake Breezes \$ / Sq. Ft.	Town-Houses No Views \$ / Sq. Ft.	Town-Houses Vista Views Value	Town-Houses Lake Breezes Value	Town-Houses No Views Value
500	\$448	\$384	\$320	\$225,000	\$190,000	\$160,000
550	\$434	\$372	\$310	\$240,000	\$205,000	\$170,000
600	\$420	\$360	\$300	\$250,000	\$215,000	\$180,000
650	\$406	\$348	\$290	\$265,000	\$225,000	\$190,000
700	\$399	\$342	\$285	\$280,000	\$240,000	\$200,000
750	\$385	\$330	\$275	\$290,000	\$250,000	\$205,000
800	\$378	\$324	\$270	\$300,000	\$260,000	\$215,000
850	\$371	\$318	\$265	\$315,000	\$270,000	\$225,000
900	\$364	\$312	\$260	\$330,000	\$280,000	\$235,000
950	\$357	\$306	\$255	\$340,000	\$290,000	\$240,000
1,000	\$343	\$294	\$245	\$345,000	\$295,000	\$245,000
1,050	\$336	\$288	\$240	\$355,000	\$300,000	\$250,000
1,100	\$329	\$282	\$235	\$360,000	\$310,000	\$260,000
1,150	\$322	\$276	\$230	\$370,000	\$315,000	\$265,000
1,200	\$322	\$276	\$230	\$385,000	\$330,000	\$275,000
1,250	\$315	\$270	\$225	\$395,000	\$340,000	\$280,000
1,300	.	.	.	.	.	.
1,350	.	.	.	.	.	.
1,400	.	.	.	.	.	.
1,450	larger units	larger units	larger units	larger units	larger units	larger units
1,500	are not advised	are not advised	are not advised	are not advised	are not advised	are not advised
1,550						
1,600						

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

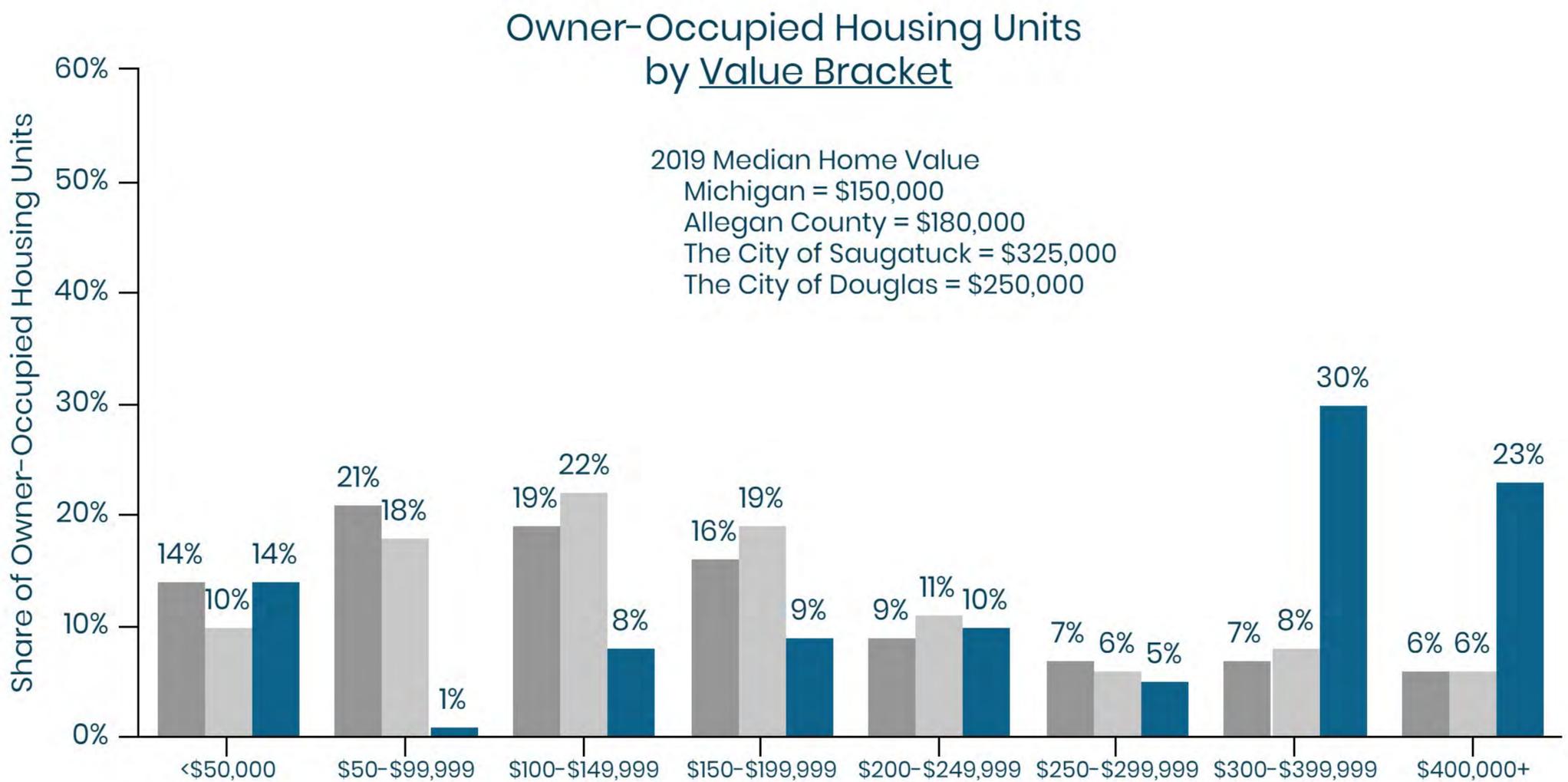
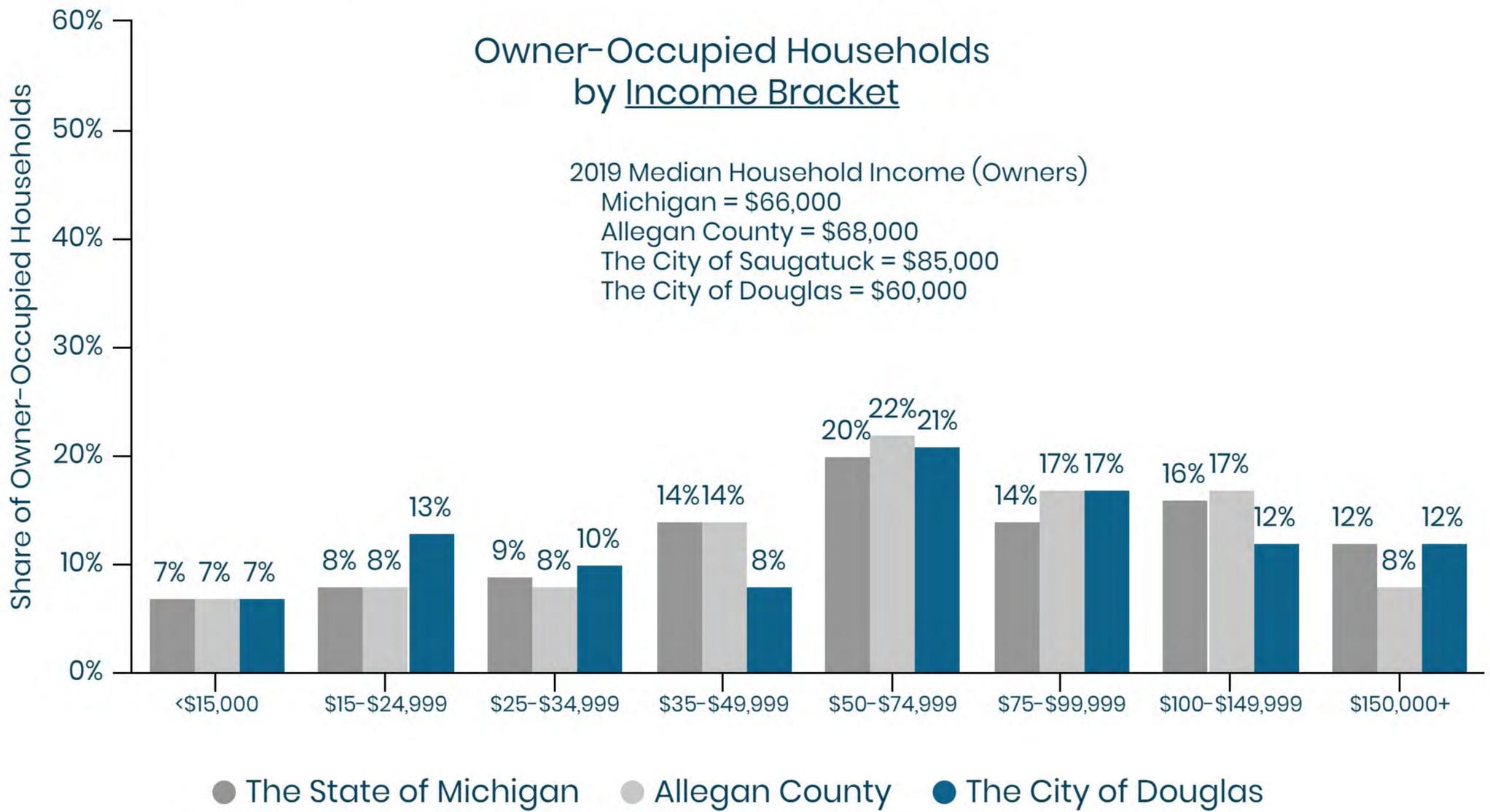
New For-Sale Units | Detached Houses Only
 Square Feet and Estimated Values for New-Builds
 The City of Douglas, Michigan

Total Sq. Ft.	Detached Houses Vista Views \$ / Sq. Ft.	Detached Houses Lake Breezes \$ / Sq. Ft.	Detached Cottages No Views \$ / Sq. Ft.	Detached Houses Vista Views Value	Detached Houses Lake Breezes Value	Detached Cottages No Views Value
500	.	.	\$430	.	.	\$215,000
550	.	.	\$425	.	.	\$235,000
600	.	.	\$415	.	.	\$250,000
650	.	.	\$405	.	.	\$265,000
700	.	.	\$400	.	.	\$280,000
750	\$553	\$474	\$395	\$415,000	\$355,000	\$295,000
800	\$546	\$468	\$390	\$435,000	\$375,000	\$310,000
850	\$539	\$462	\$385	\$460,000	\$395,000	\$325,000
900	\$525	\$450	\$375	\$475,000	\$405,000	\$340,000
950	\$518	\$444	\$370	\$490,000	\$420,000	.
1,000	\$511	\$438	.	\$510,000	\$440,000	.
1,050	\$511	\$438	.	\$535,000	\$460,000	.
1,100	\$504	\$432	.	\$555,000	\$475,000	.
1,150	\$497	\$426	.	\$570,000	\$490,000	.
1,200	\$490	\$420	.	\$590,000	\$505,000	.
1,250	\$483	\$414	.	\$605,000	\$520,000	.
1,300	\$483	\$414	.	\$630,000	\$540,000	.
1,350	\$476	\$408	.	\$645,000	\$550,000	.
1,400	\$469	\$402	.	\$655,000	\$565,000	.
1,450	\$469	\$402	.	\$680,000	\$585,000	.
1,500	\$462	\$396	.	\$695,000	\$595,000	.
1,550	\$455	\$390	.	\$705,000	\$605,000	.
1,600	\$455	\$390	.	\$730,000	\$625,000	.

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

Owner Incomes & Values | Douglas

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



section **C**

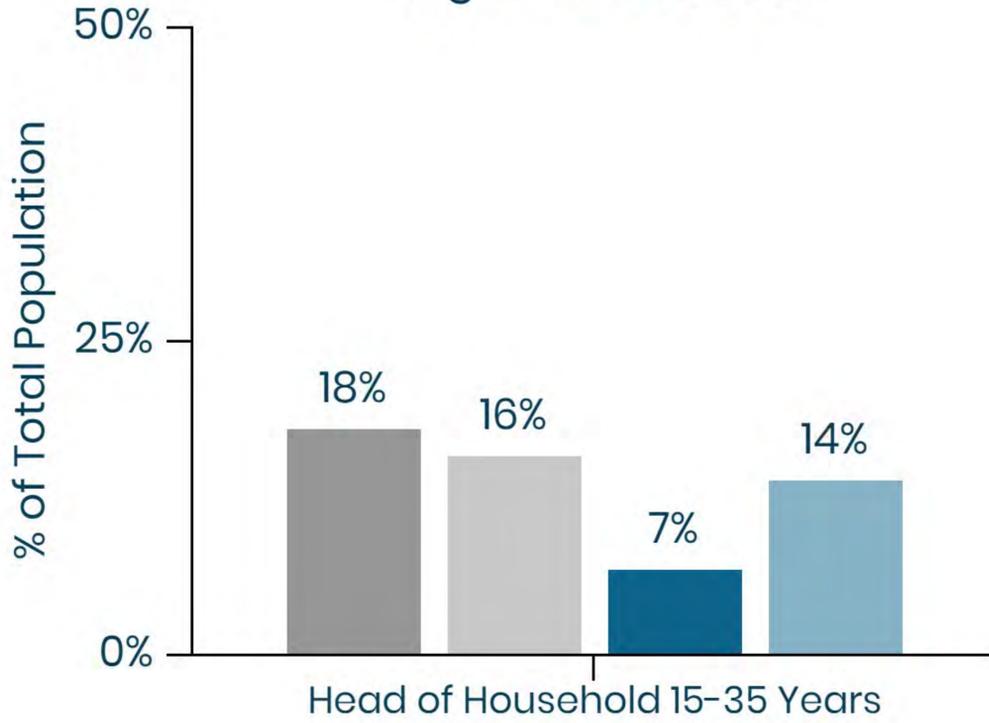
**Housing Market
Parameters**



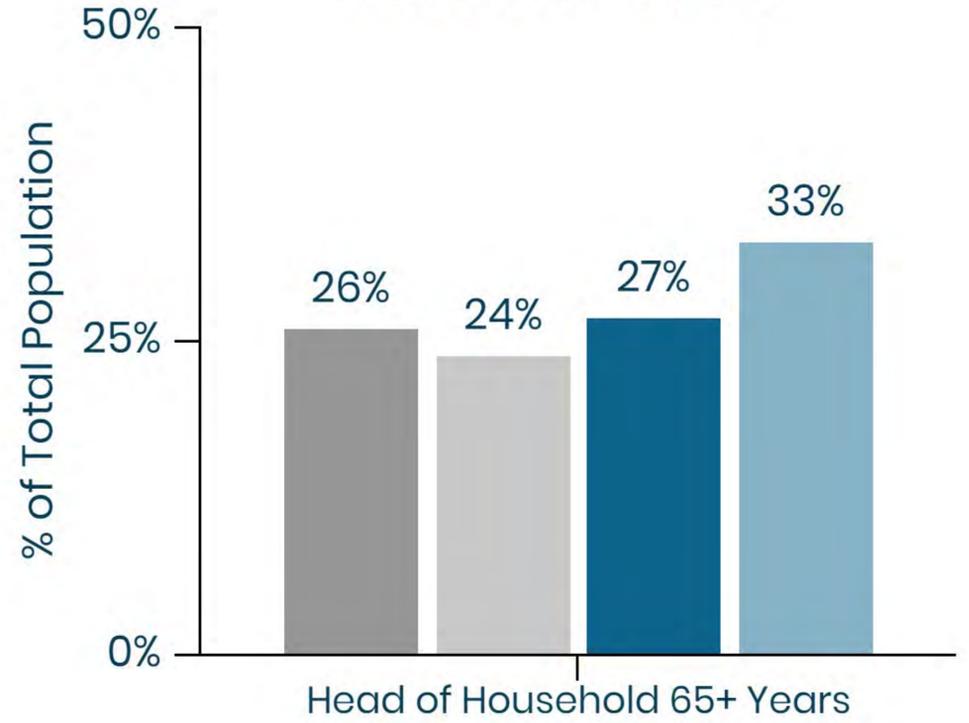
Population & Age | The City of Douglas

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

Head of Household Ages 15-35 Years



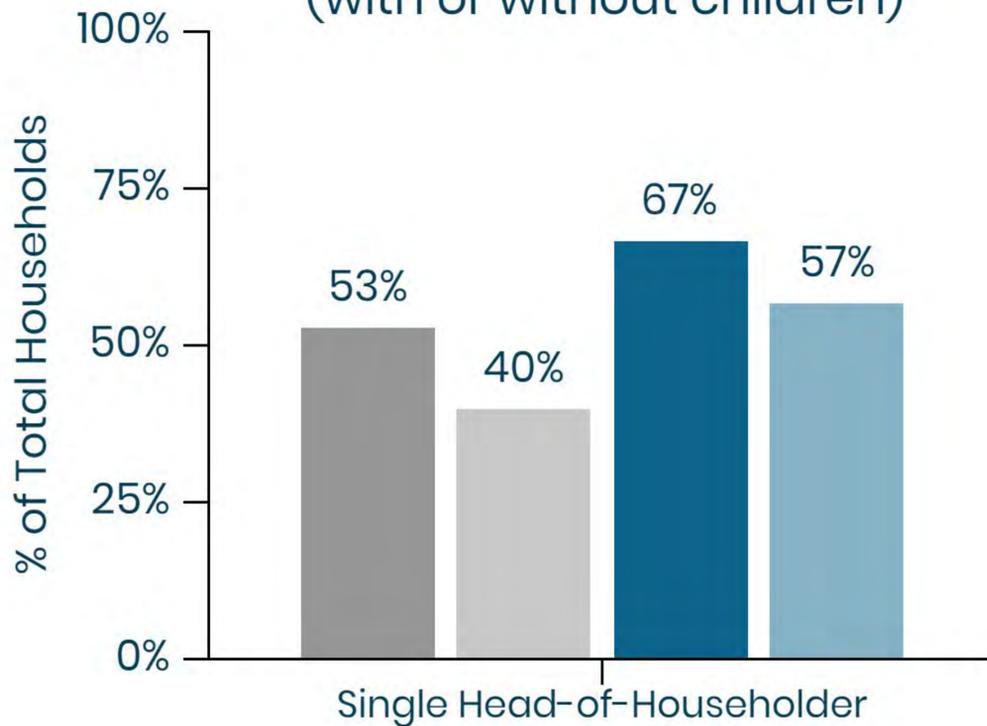
Head of Household Seniors 65+ Years



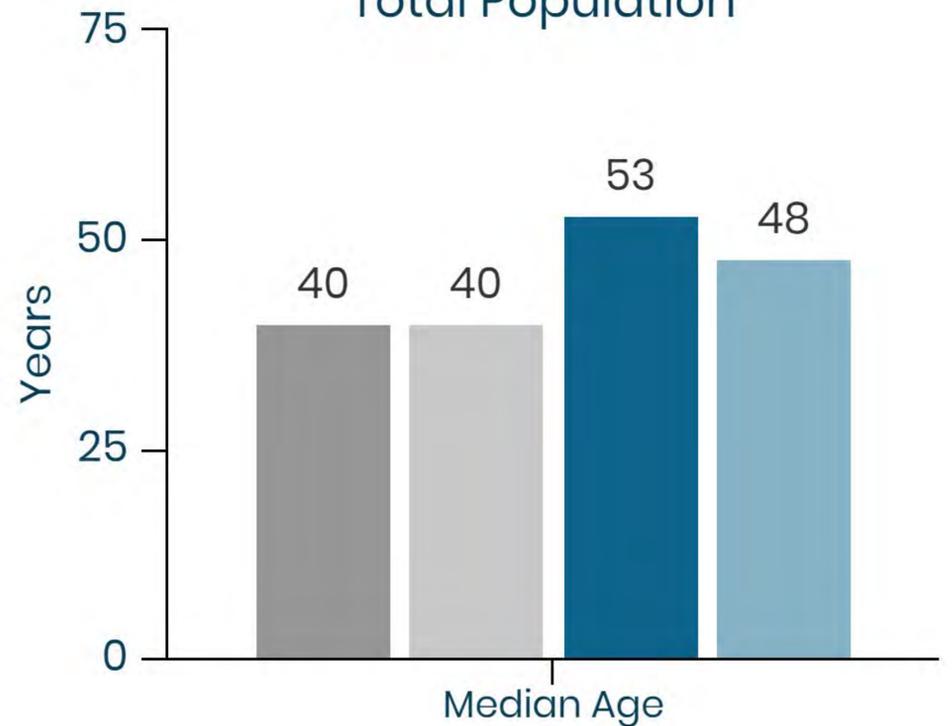
● MICH ● Allegan Co ● Douglas ● Saugatuck

● MICH ● Allegan Co ● Douglas ● Saugatuck

Head-of-Householder Singles (with or without children)



Median Age Total Population



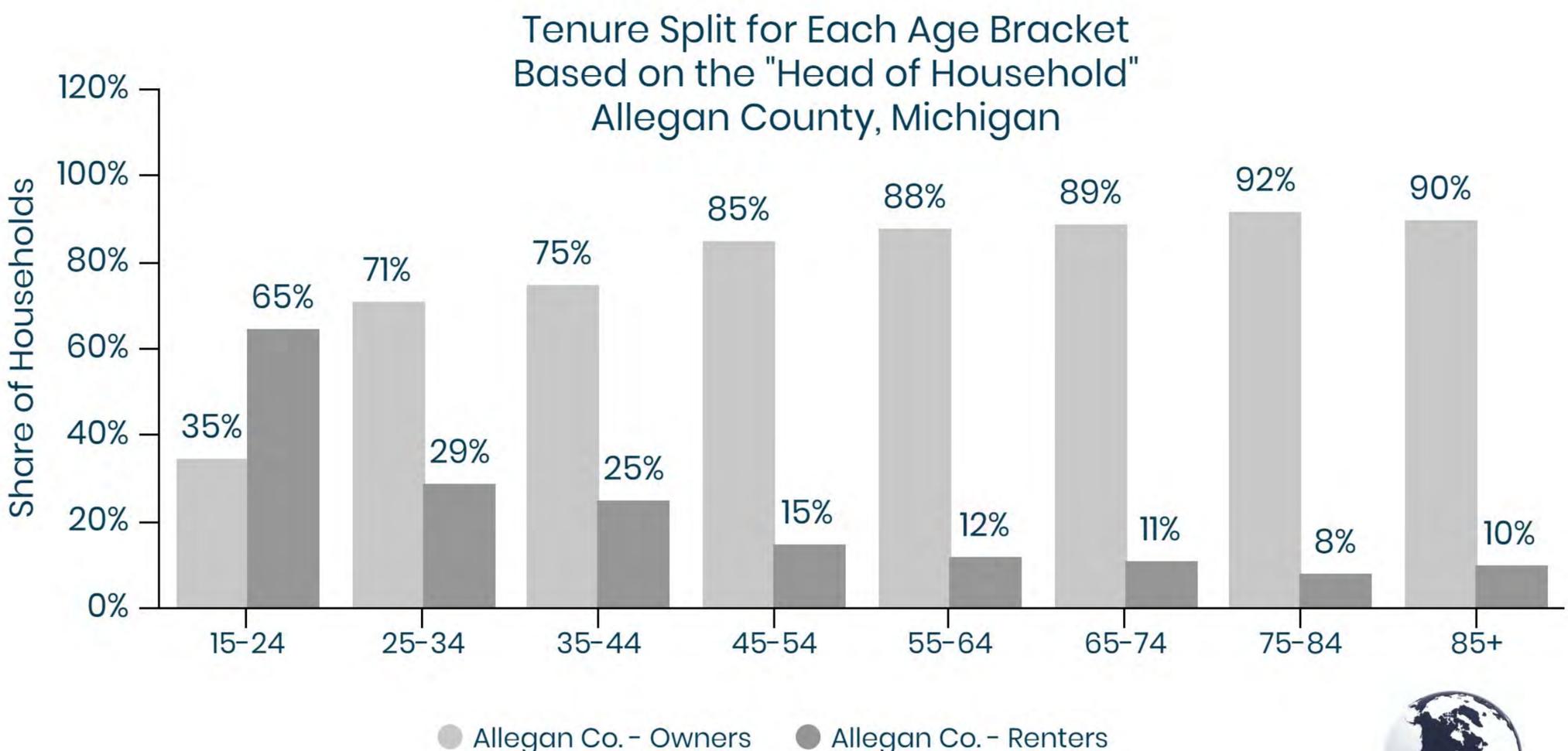
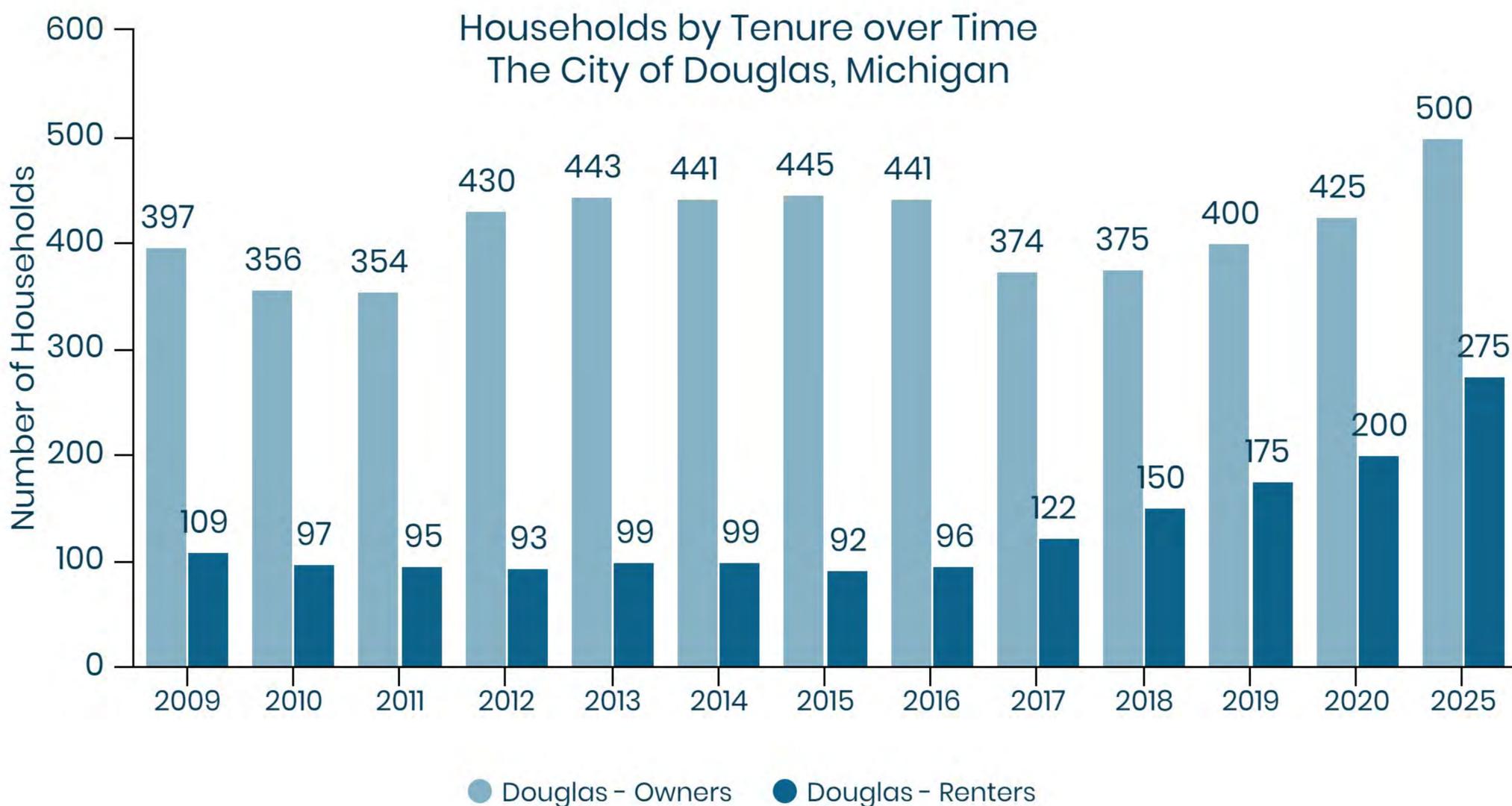
● MICH ● Allegan Co ● Douglas ● Saugatuck

● MICH ● Allegan Co ● Douglas ● Saugatuck



Households, Tenure & Age | Douglas

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



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

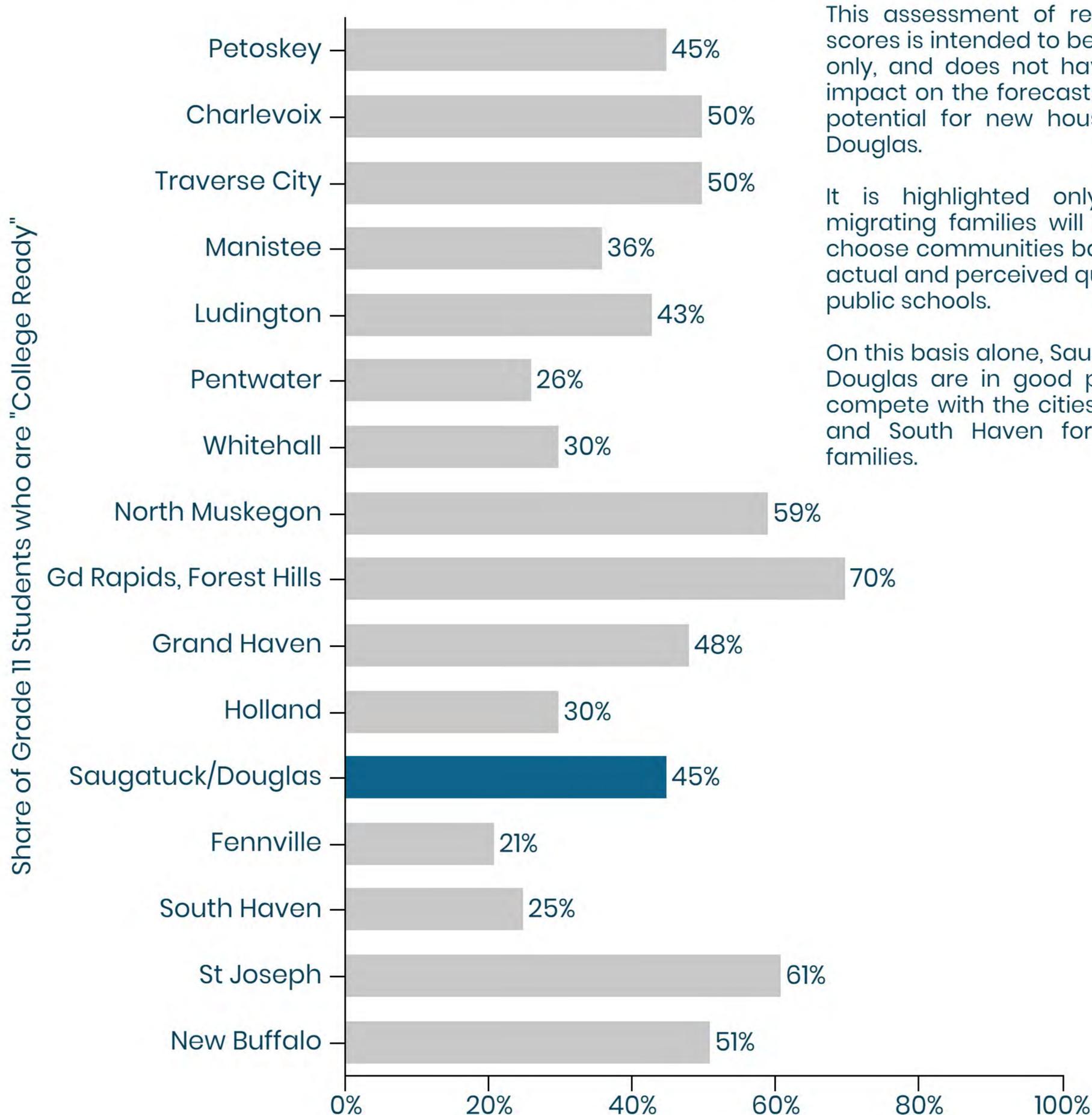


LandUseUSA
UrbanStrategies

Grade 11 College Readiness | Douglas

A comparison of college readiness among Grade 11 students, based on SAT Scores.

College Readiness among Grade 11 Students
Peak High School SAT Score by Location
Listed North to South



This assessment of reported SAT scores is intended to be qualitative only, and does not have a direct impact on the forecasts of market potential for new housing in the Douglas.

It is highlighted only because migrating families will sometimes choose communities based on the actual and perceived quality of the public schools.

On this basis alone, Saugatuck and Douglas are in good positions to compete with the cities of Holland and South Haven for migrating families.

Data represents the share of Grade 11 students who met, were proficient, or advanced relative to the College and Career Readiness (CCR) standard for Adult Education, and based on their Scholastic Assessment Test (SAT) Total Scores in 2016 and 2017. Standards have been established by the U.S. Dept. of Education, and reported by the Michigan Dept. of Education. This data is consistent with reports on MISchoolData.org. Analysis and exhibit prepared by LandUseUSA | Urban Strategies © on behalf of the City of Douglas, 2019.



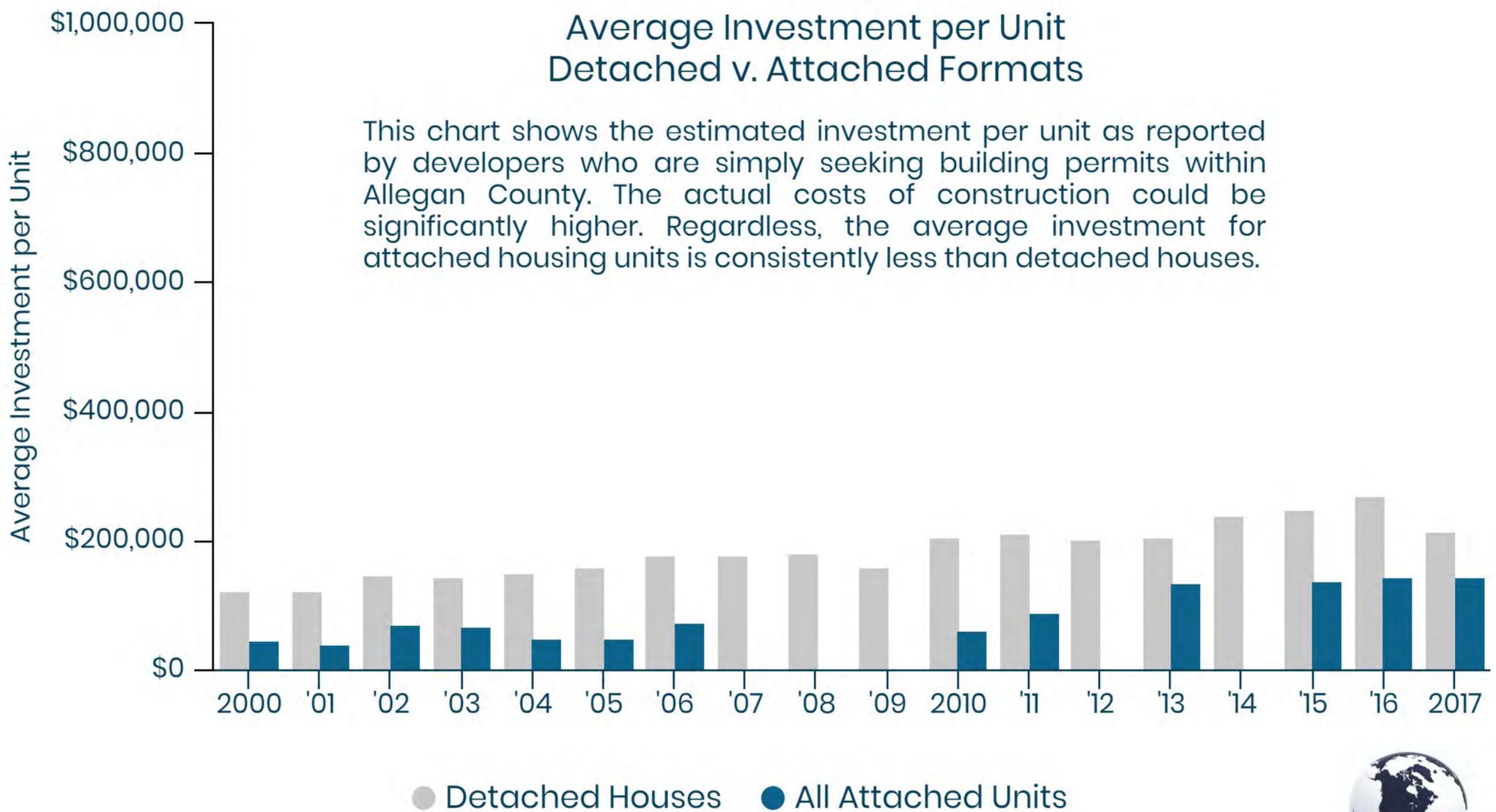
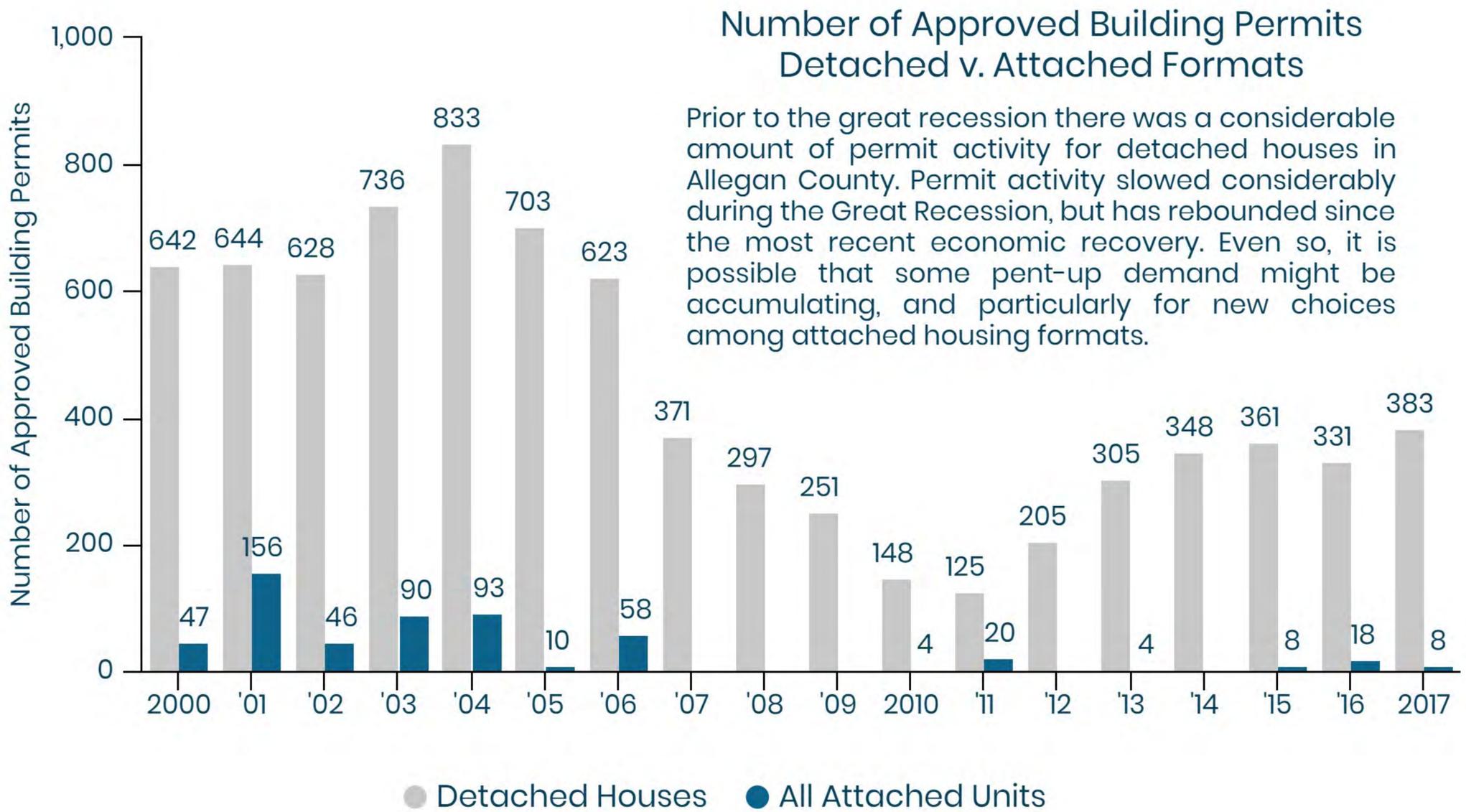
section **d**

**Building Permit
Activity**



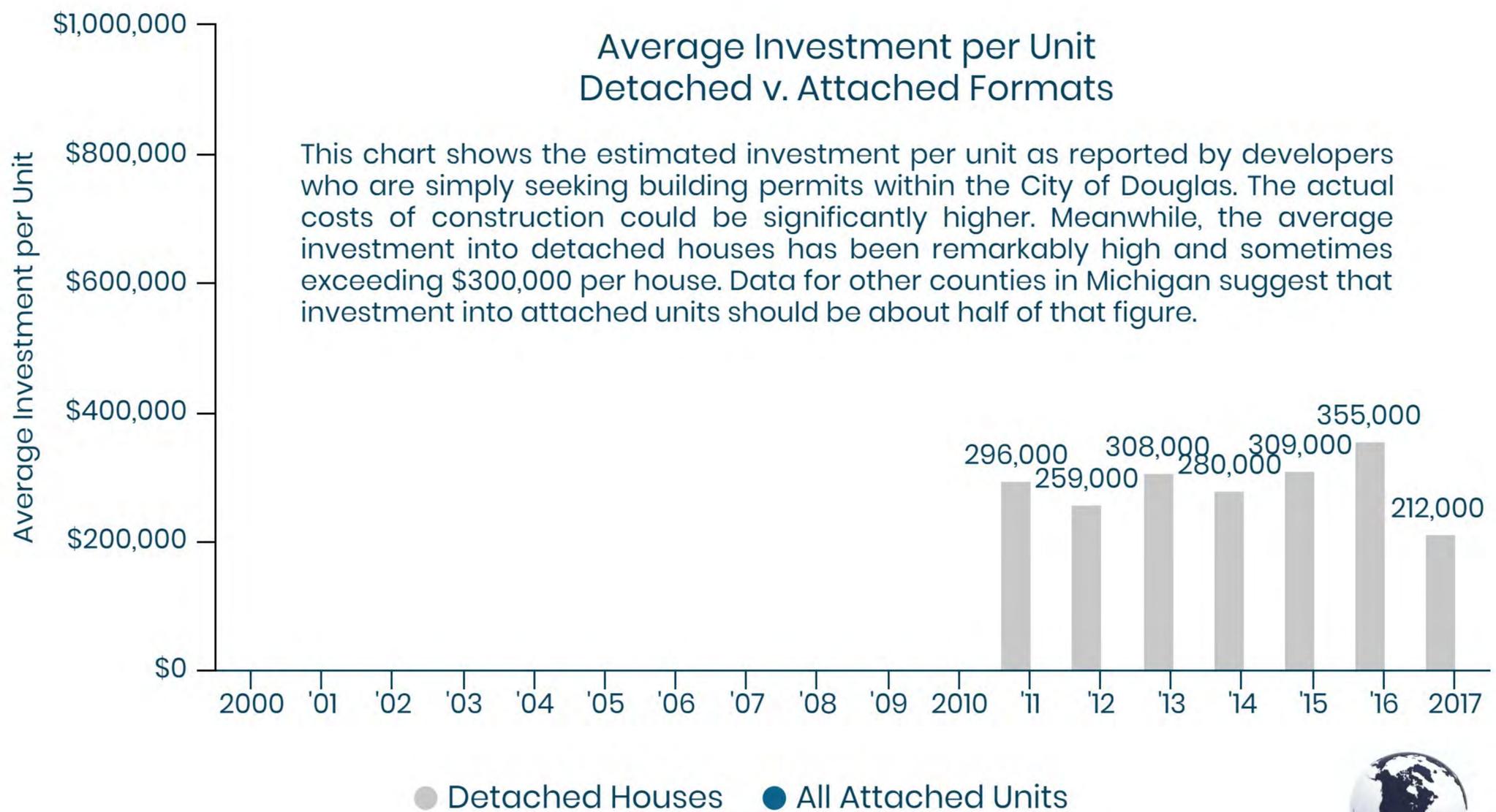
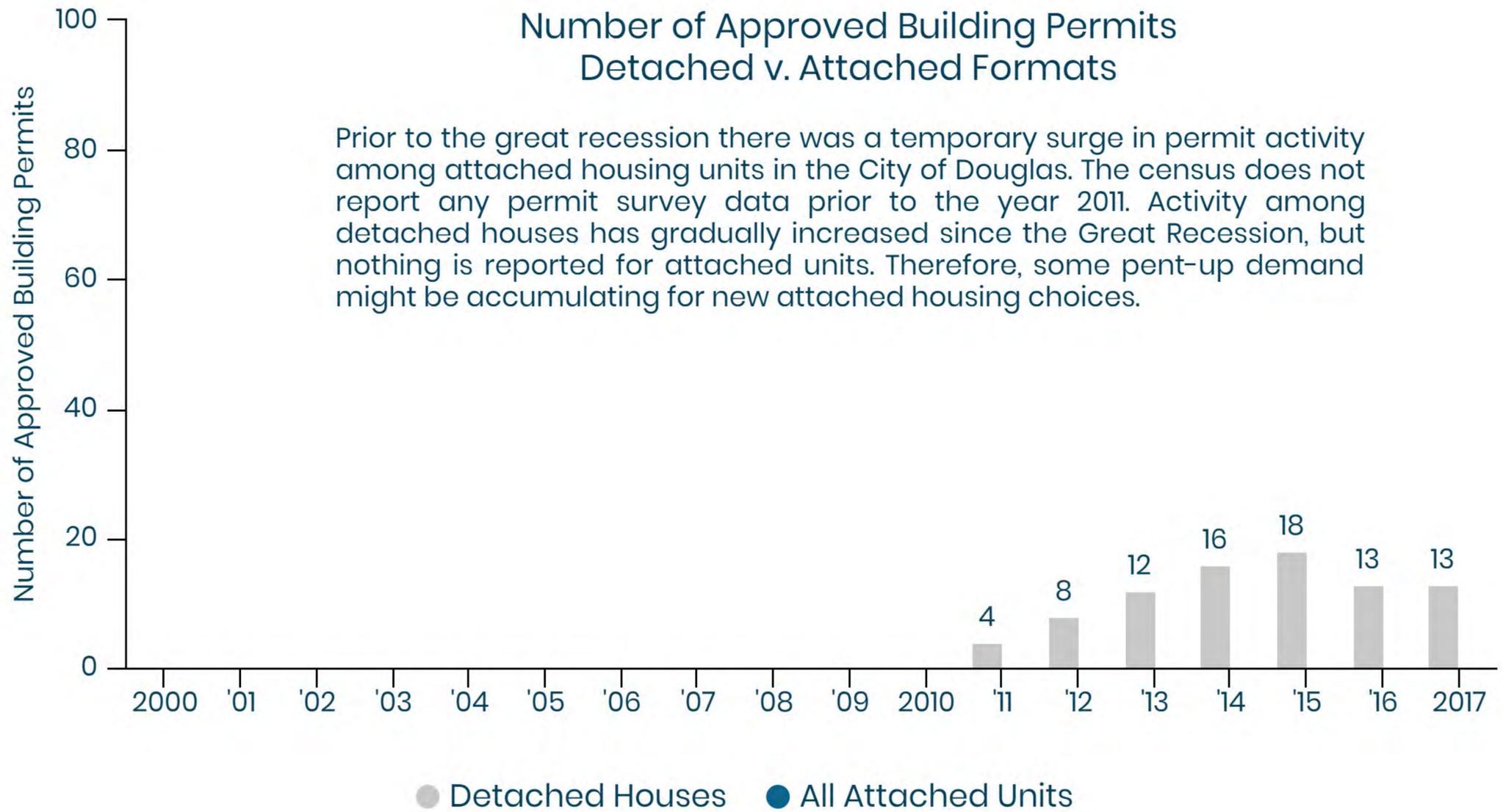
Building Permit Survey | Allegan County

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



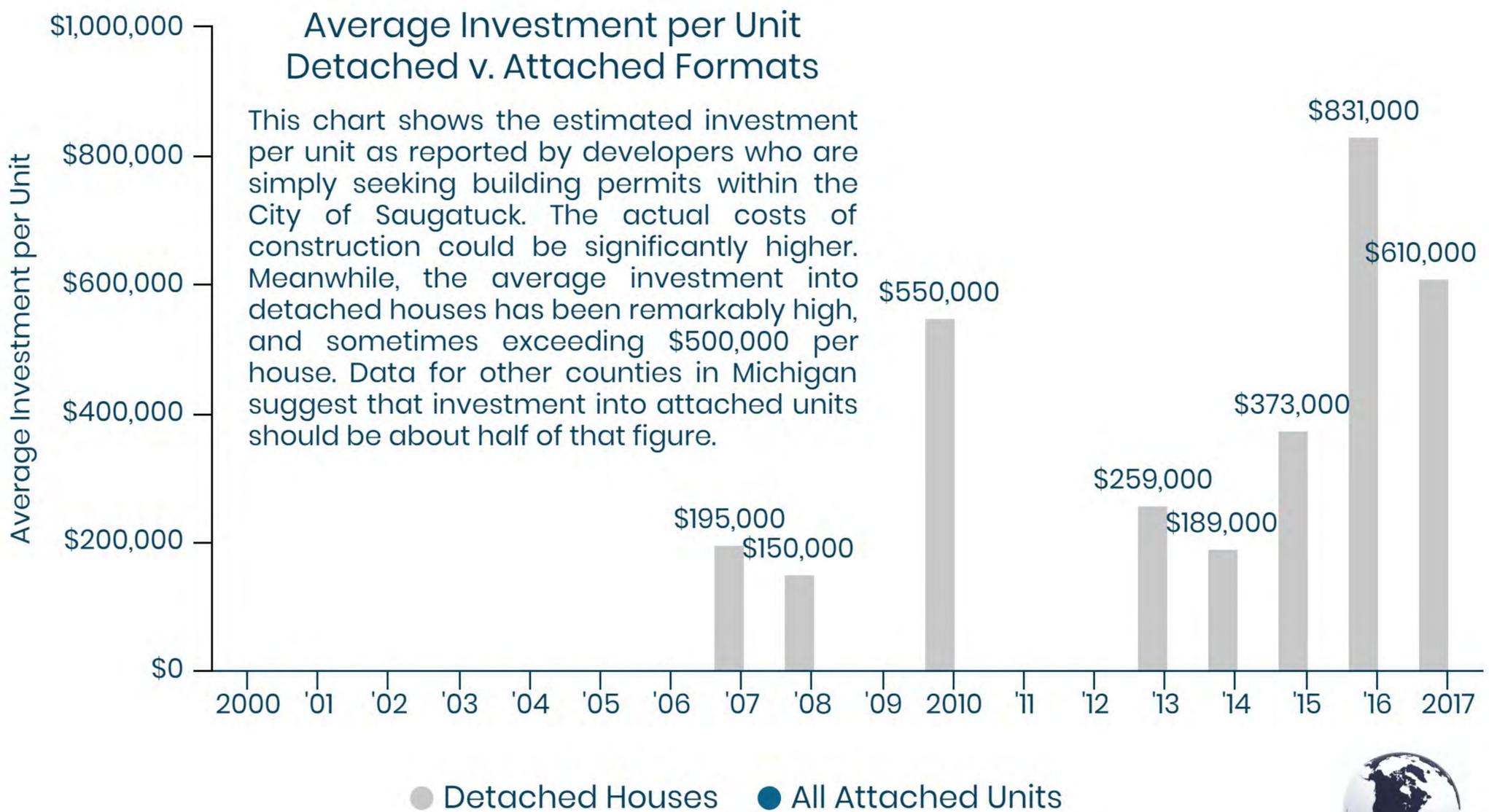
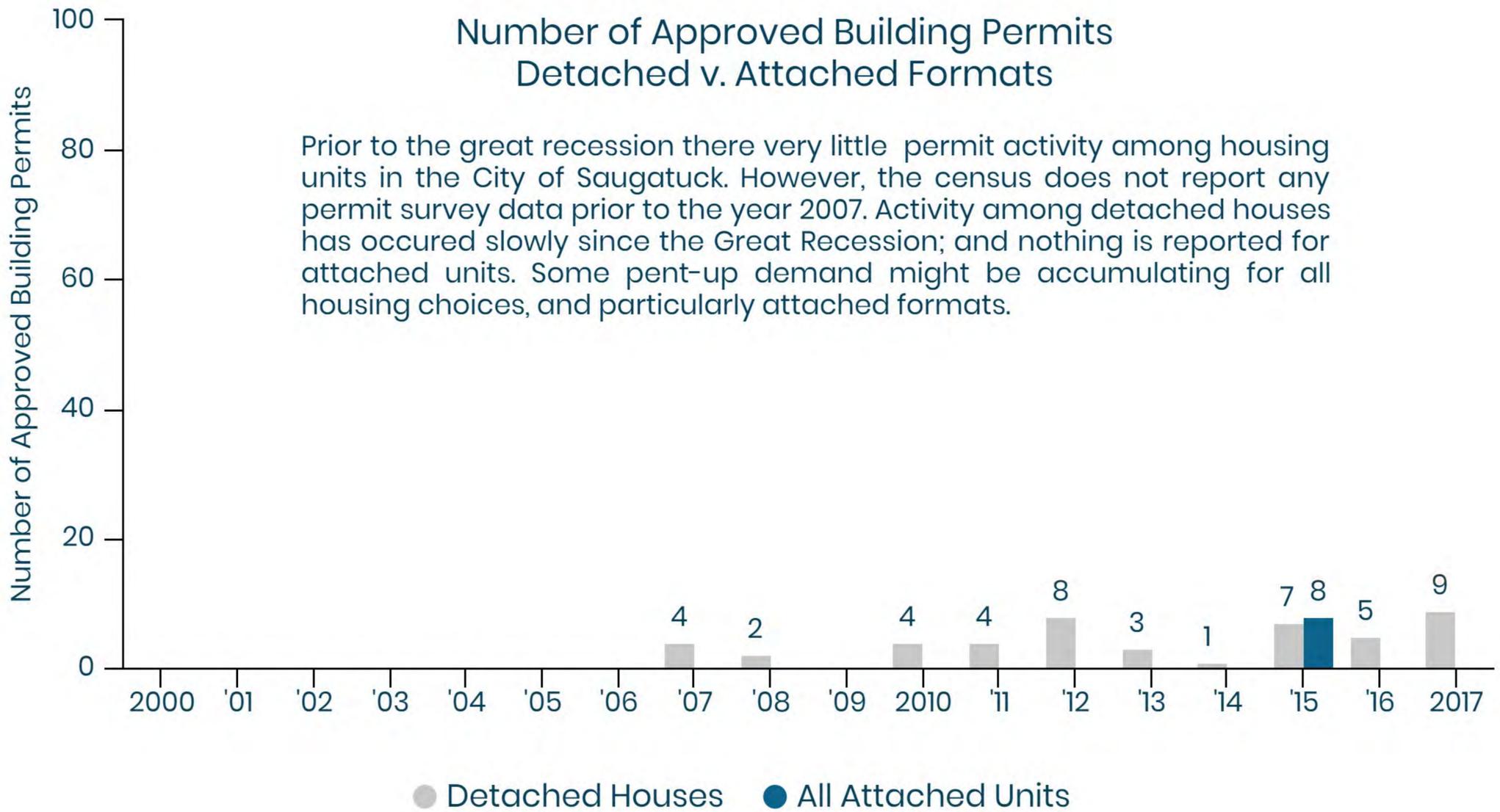
Building Permit Survey | The City of Douglas

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



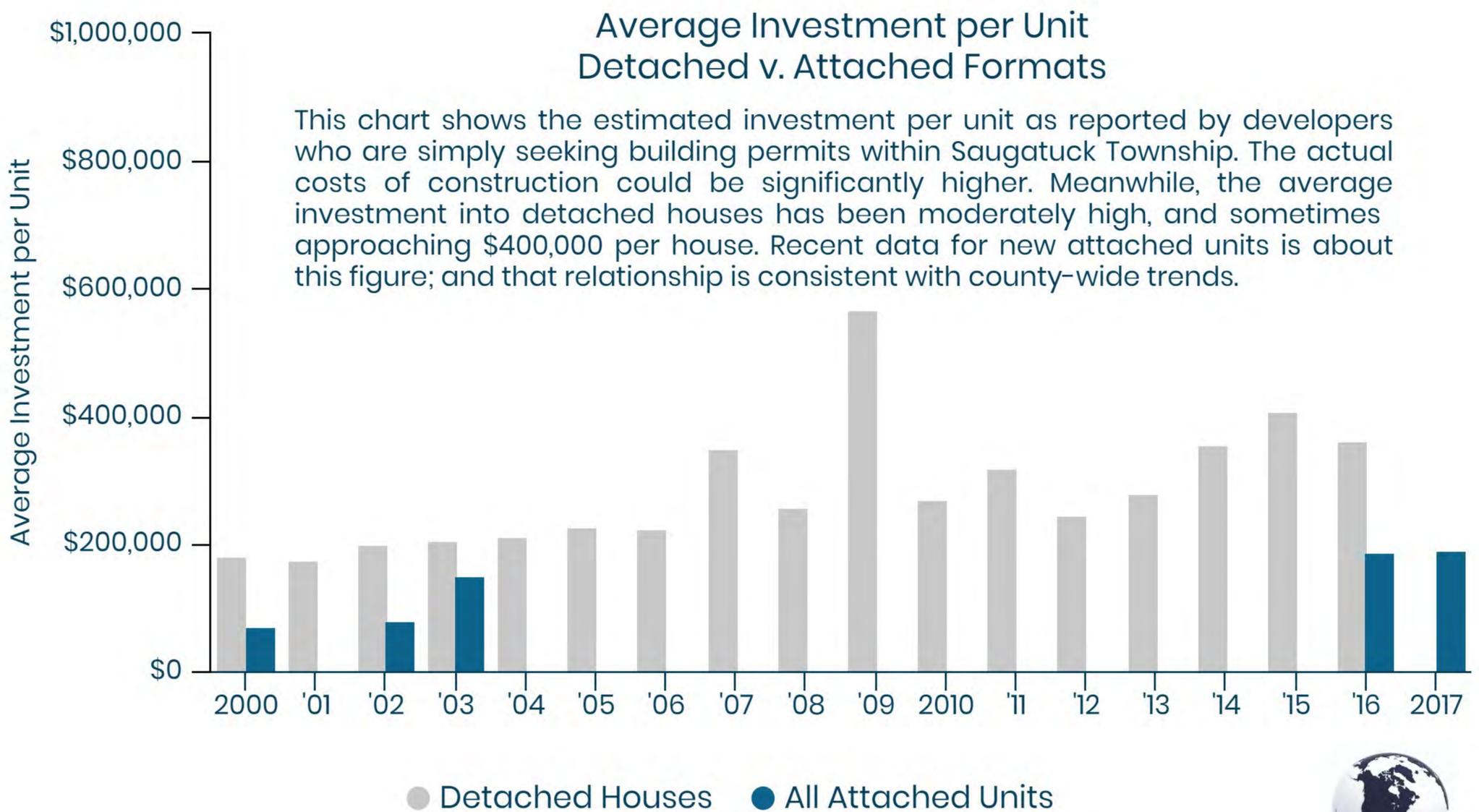
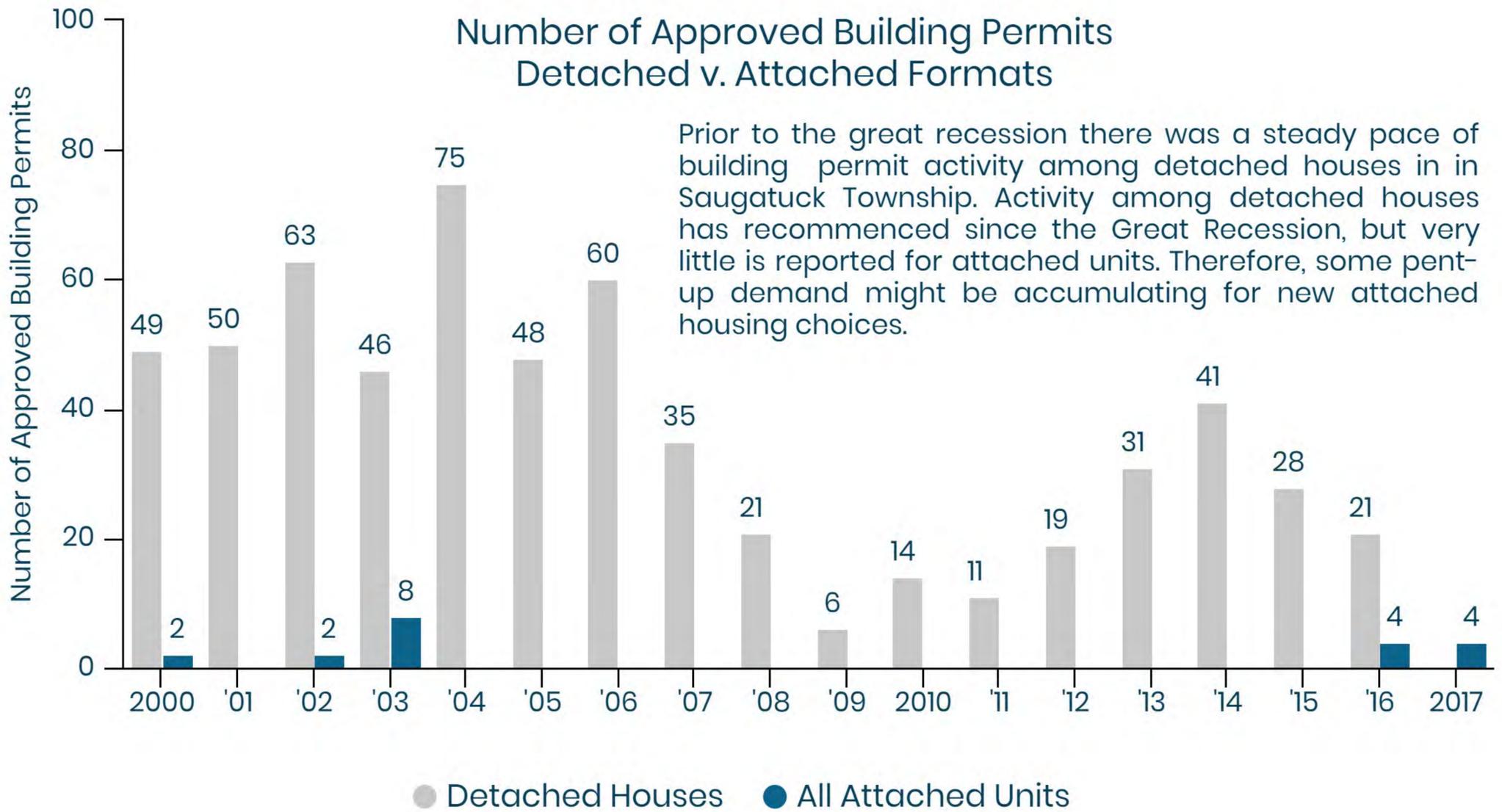
Building Permit Survey | Saugatuck City

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



Building Permit Survey | Saugatuck Twp.

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



section **e**

**Migration &
Movership Rates**

In-Migration | Allegan County

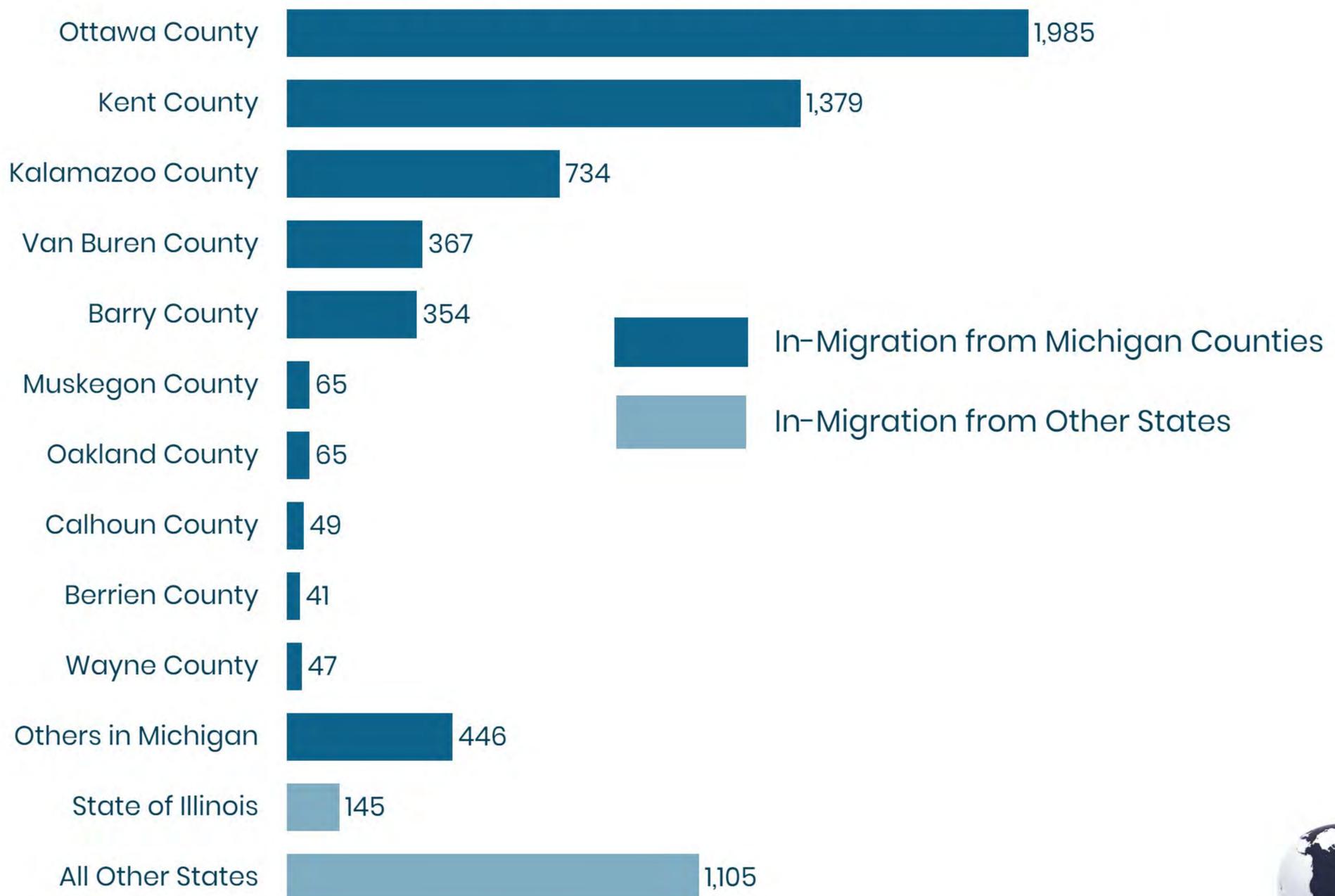
Total population moving into the county each year, unadjusted for out-migration.

The City of Allegan is located in Allegan County, which is in Southwest Michigan. The list below shows that Allegan County has an impressive net in-migration of +640 persons annually, or +9% of its population. The histogram (chart) below shows the sources of in-migration only. Out-migration is detailed in a separate exhibit.



Allegan County:
 Total In-Migration = 6,780
 Total Out-Migration = 6,140
 Net In-Migration = +640
 Net In-Migration = +9%

Sources of Annual Population Migrating into Allegan County



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



Out-Migration | Allegan County

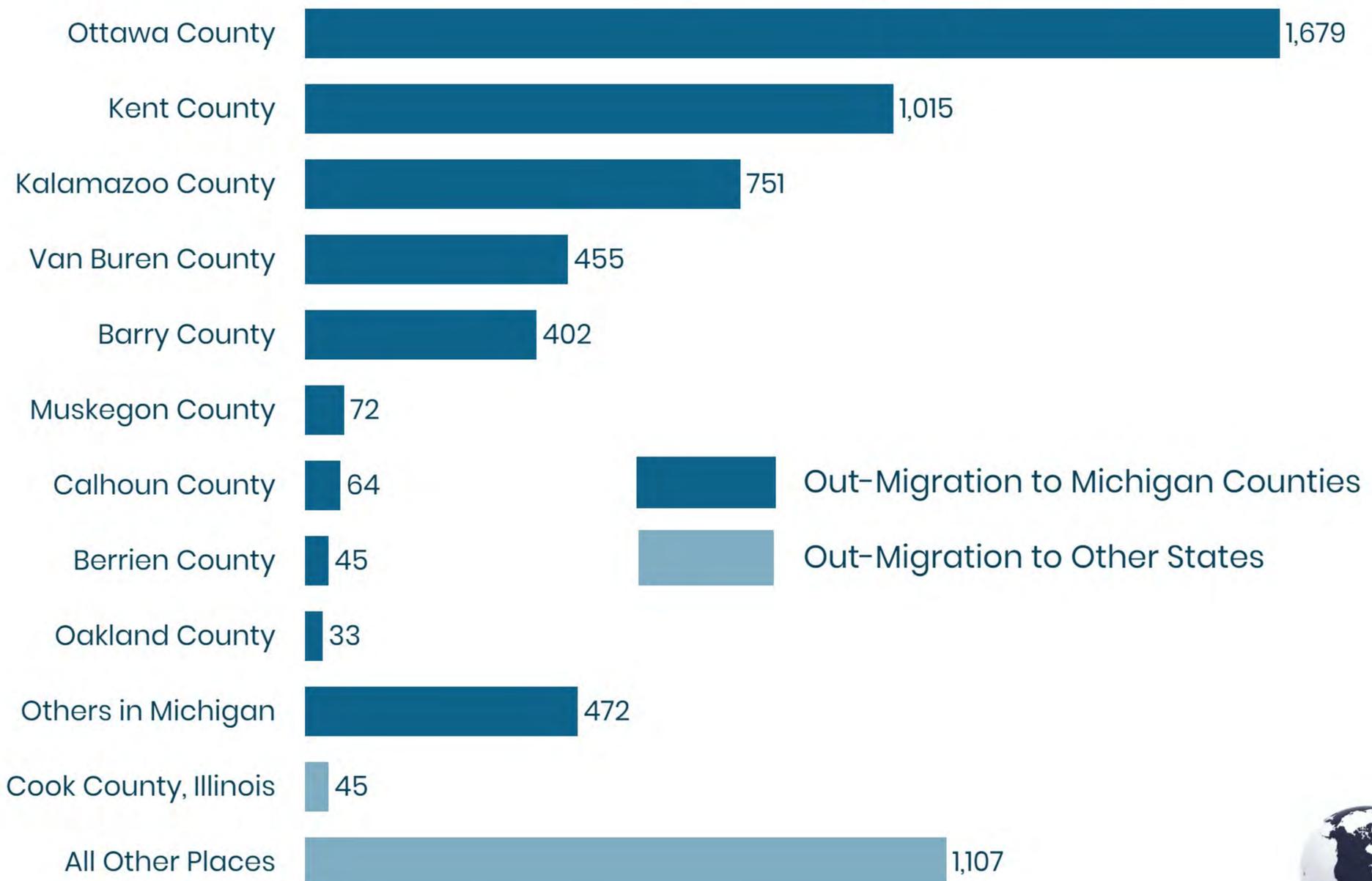
Total population moving from the county each year, unadjusted for in-migration.

The City of Douglas is located in Allegan County, which is in Southwest Michigan. The list below shows that Allegan County has an impressive net in-migration of +640 persons annually, or +9% of its population. The histogram (chart) below shows the destinations of out-migration only. Sources of in-migration is detailed in a separate exhibit.



Allegan County:
 Total In-Migration = 6,780
 Total Out-Migration = 6,140
 Net In-Migration = +640
 Net In-Migration = +9%

Destinations of Annual Population Migrating from Allegan County



Underlying data is based on individual tax returns as reported by the IRS, 2015-2016. Analysis and exhibit prepared by LandUseUSA | Urban Strategies on behalf of the City of Douglas, 2019.

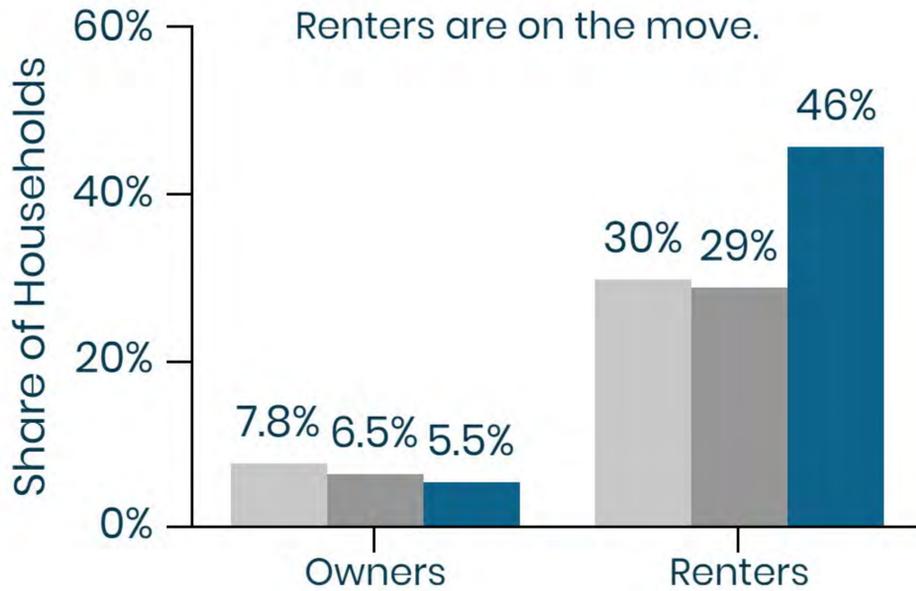


Annual Movership Rates | Douglas

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

Annual Movership Rates Households by Tenure

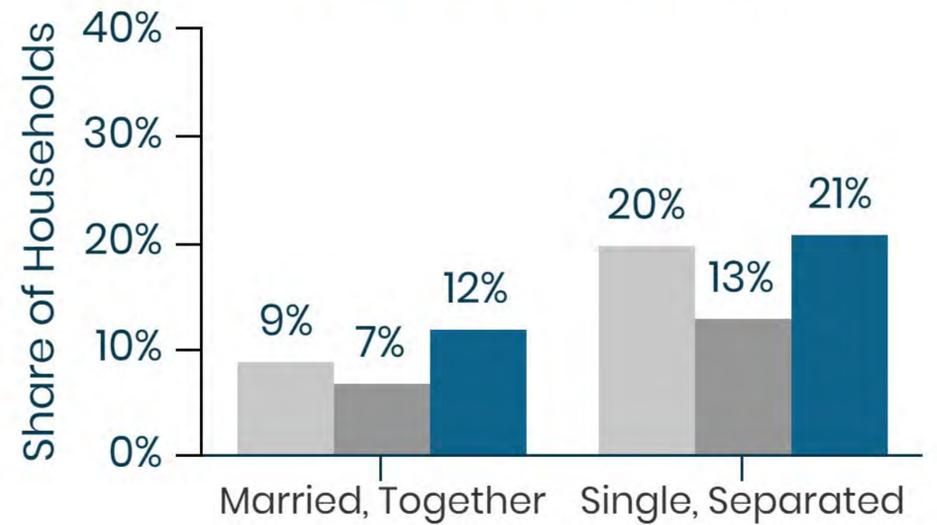
Renters are on the move.



● Michigan ● Allegan Co.
 ● Douglas + Saugatuck

Annual Movership Rates Households by Marital Status

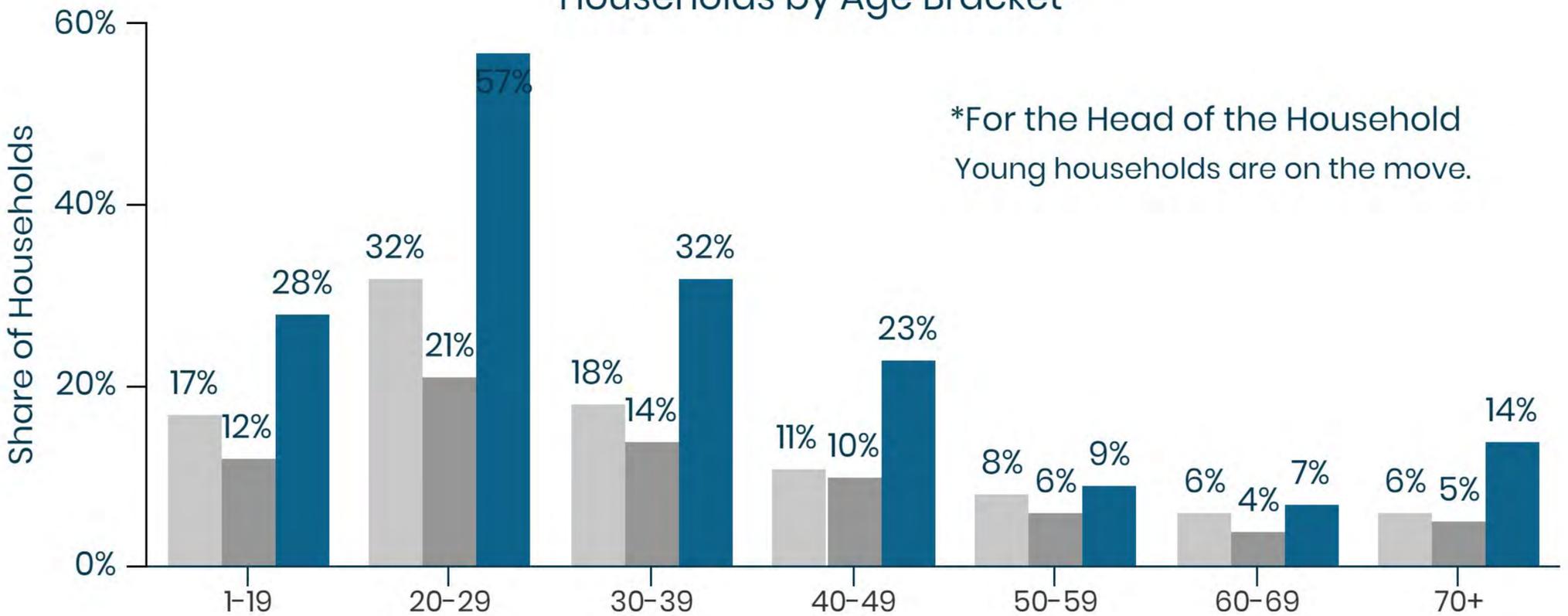
Singles are on the move.



● Michigan ● Allegan Co.
 ● Douglas + Saugatuck

Annual Movership Rates Households by Age Bracket*

*For the Head of the Household
 Young households are on the move.



● Michigan ● Allegan Co. ● Douglas + Saugatuck

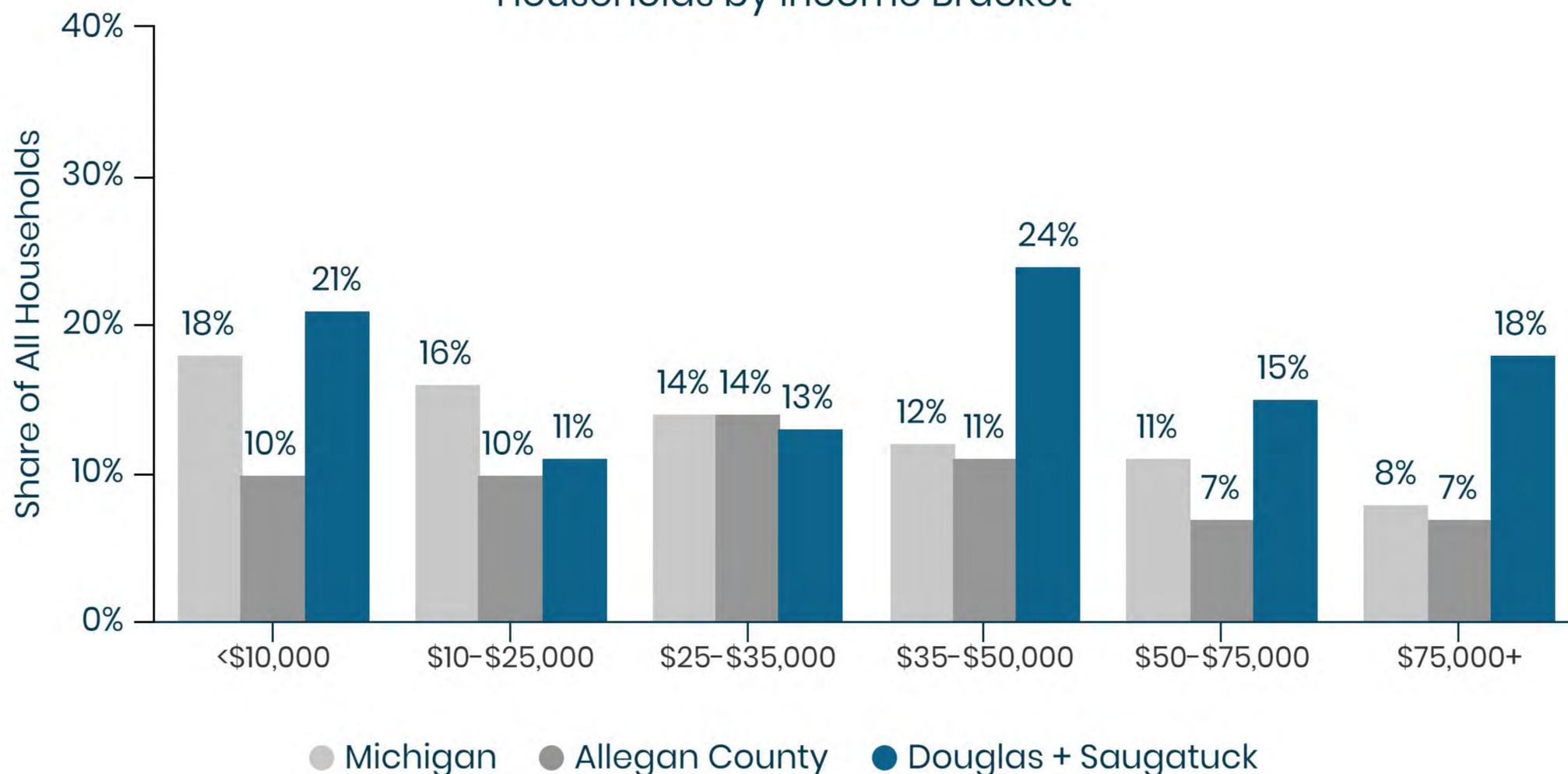


Underlying data based on tax filings reported by the Internal Revenue Service (IRS) through 2016. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of the City of Douglas, 2019.

Annual Movership by Income | Douglas

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

Annual Movership Rates
Households by Income Bracket



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 Douglas, 2019.



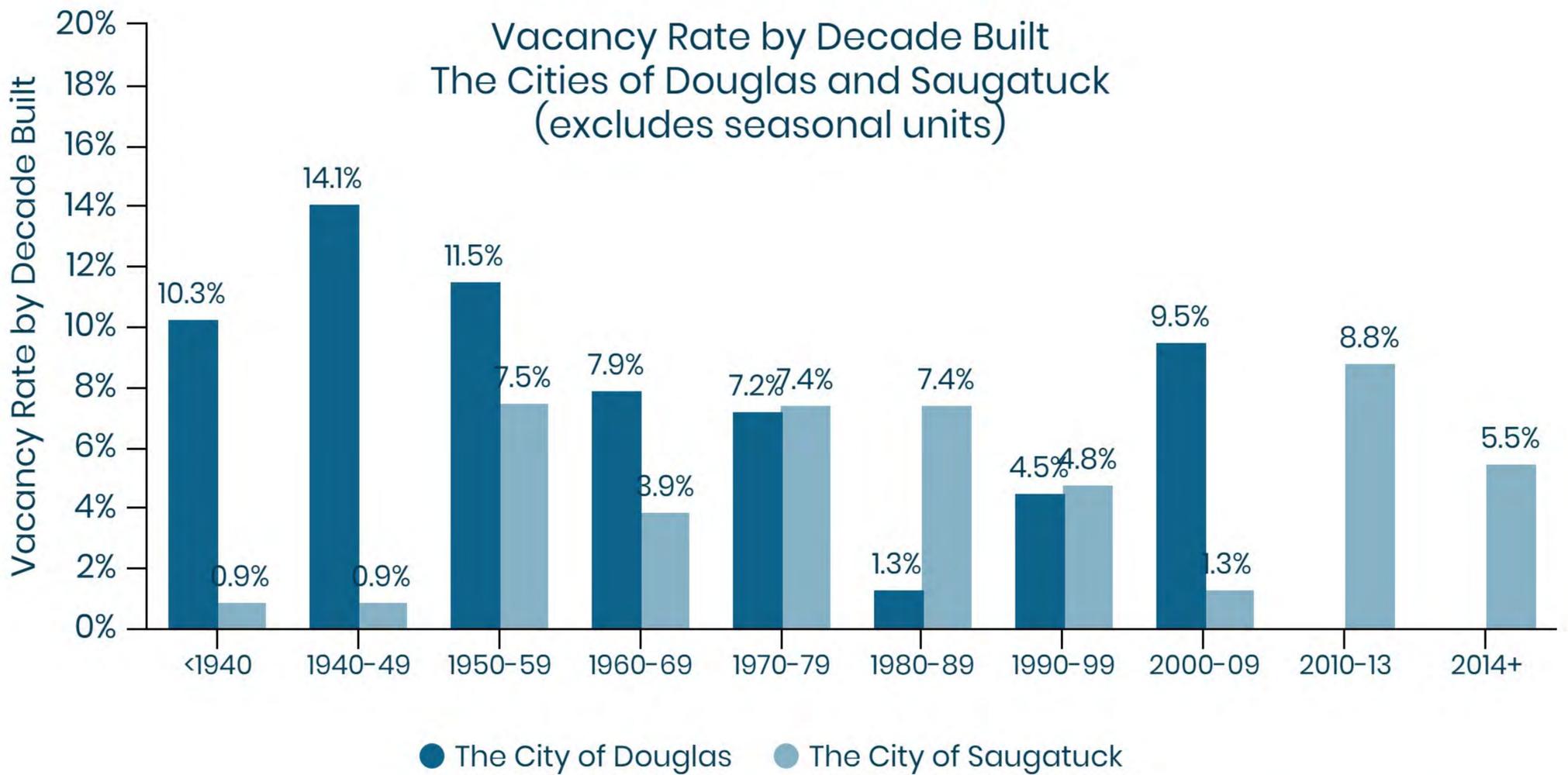
LandUseUSA
UrbanStrategies

section **f**

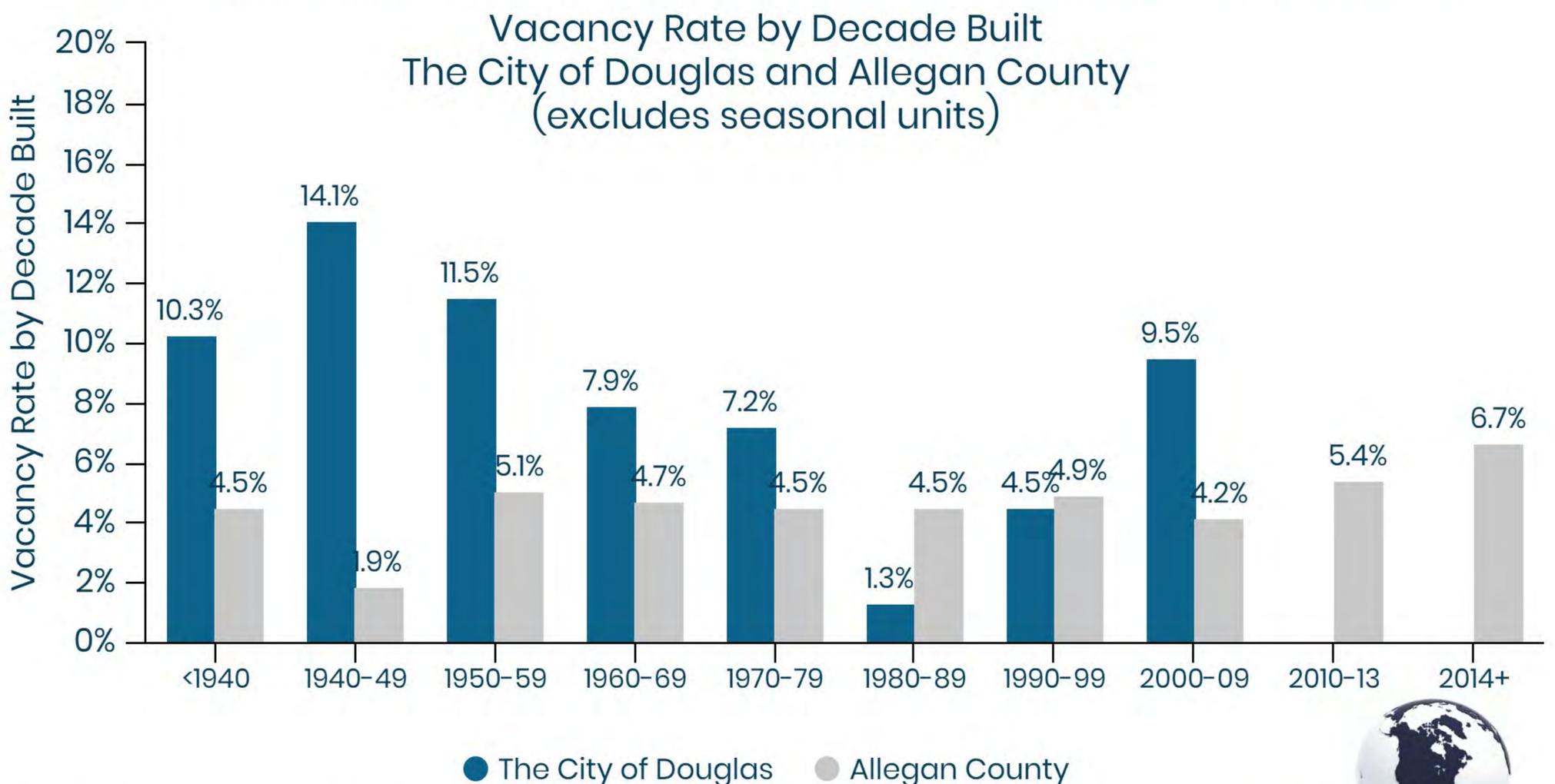
**Vacancies
and
Seasonality**

Vacancies by Decade Built | Douglas

A geographic comparison of housing vacancies by decade built.



Above and below: In general, units in the City of Douglas that were built prior to 1960 have the highest vacancy rates. Across both cities and the county, units built since 2000 also tend to have slightly higher vacancy rates - perhaps because newer units have occupants that are also have highly transient lifestyles. Douglas' units built between 1960 and 2000 have the lowest vacancy rates; and might be occupied by households who are relatively settled and disinclined to move.



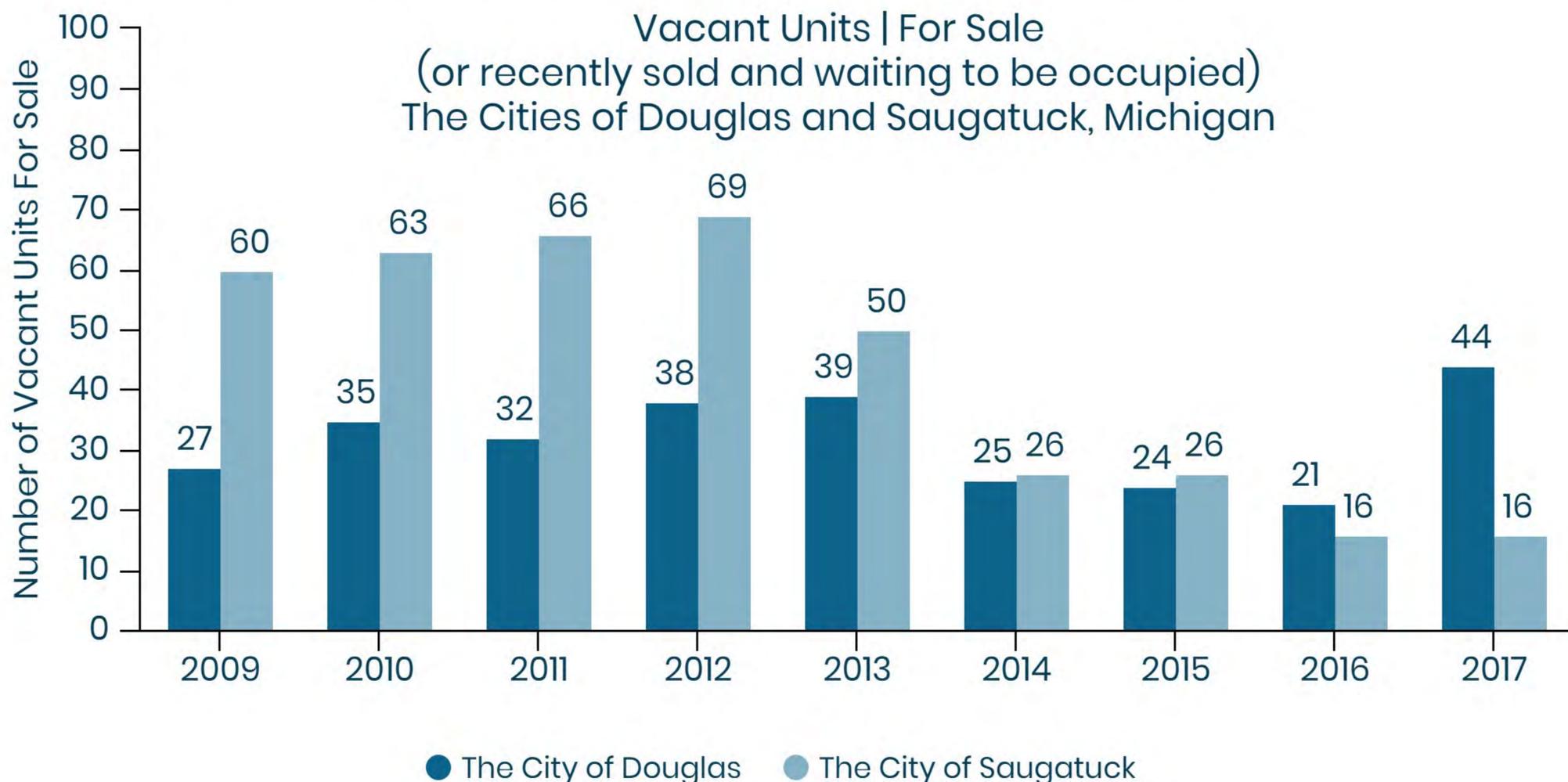
Underlying data by the Decennial Census and American Community Survey through the year 2017. Analysis and exhibit prepared by LandUseUSA | Urban Strategies © on behalf of the City of Douglas, 2019.



LandUseUSA
UrbanStrategies

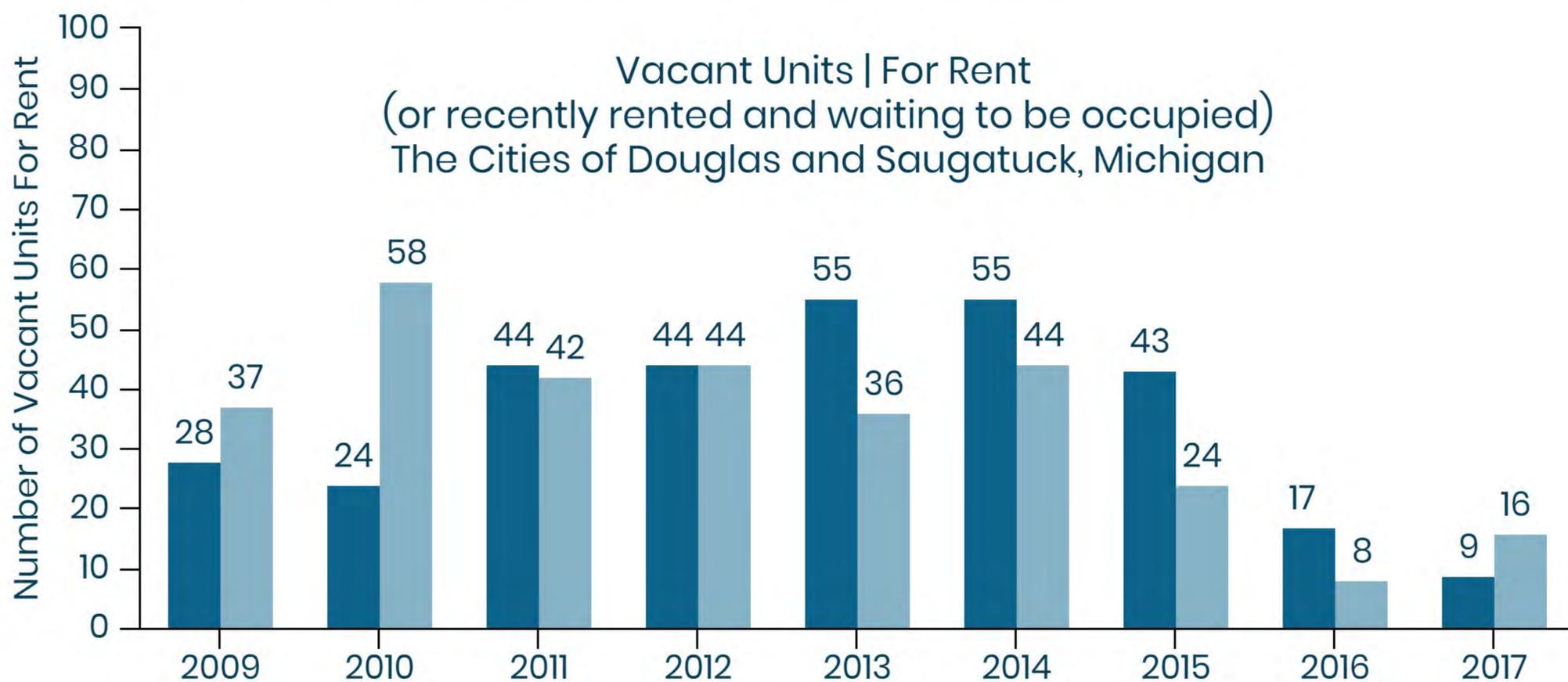
Vacancies by Tenure | The City of Douglas

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



Above: When compared to the City of Saugatuck and the historic trend, it is possible that the City of Douglas had a surplus of demand for owner-occupied houses in 2017. It is also reasonable to speculate that the surplus has since been absorbed.

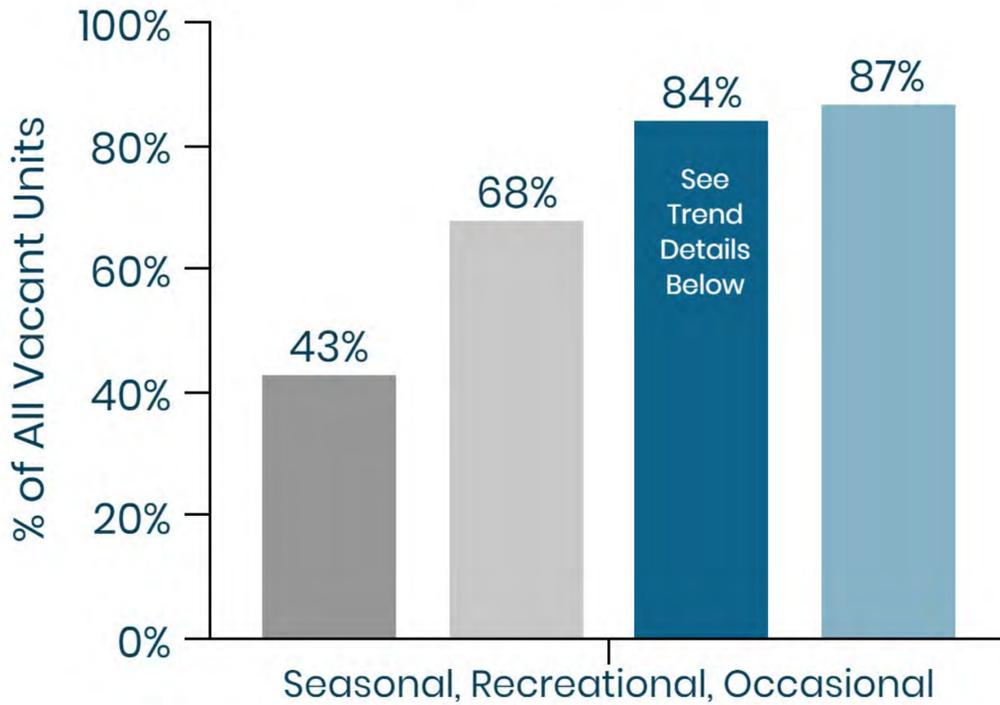
Below: Both cities could have very few vacant units for rent, which suggests that there could be some unmet and pent-up demand for those choices.



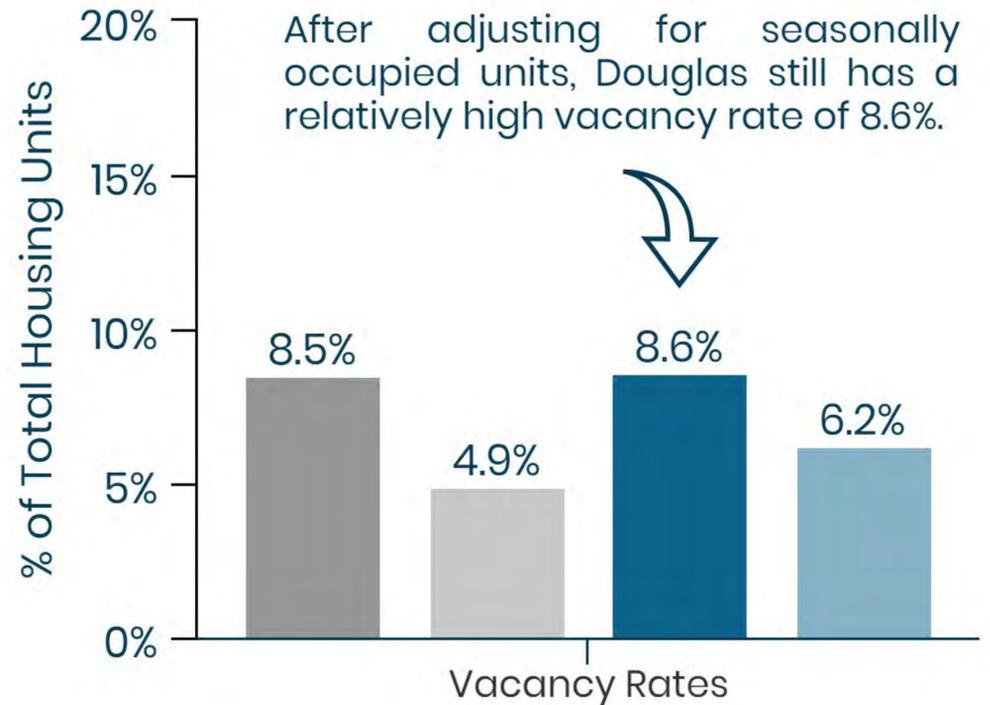
Vacancies by Reason | The City of Douglas

A geographic comparison of housing vacancies, and reasons for those vacancies.

Seasonal, Recreational, Occasional as a Share of all "Vacant" Units (Unadjusted)



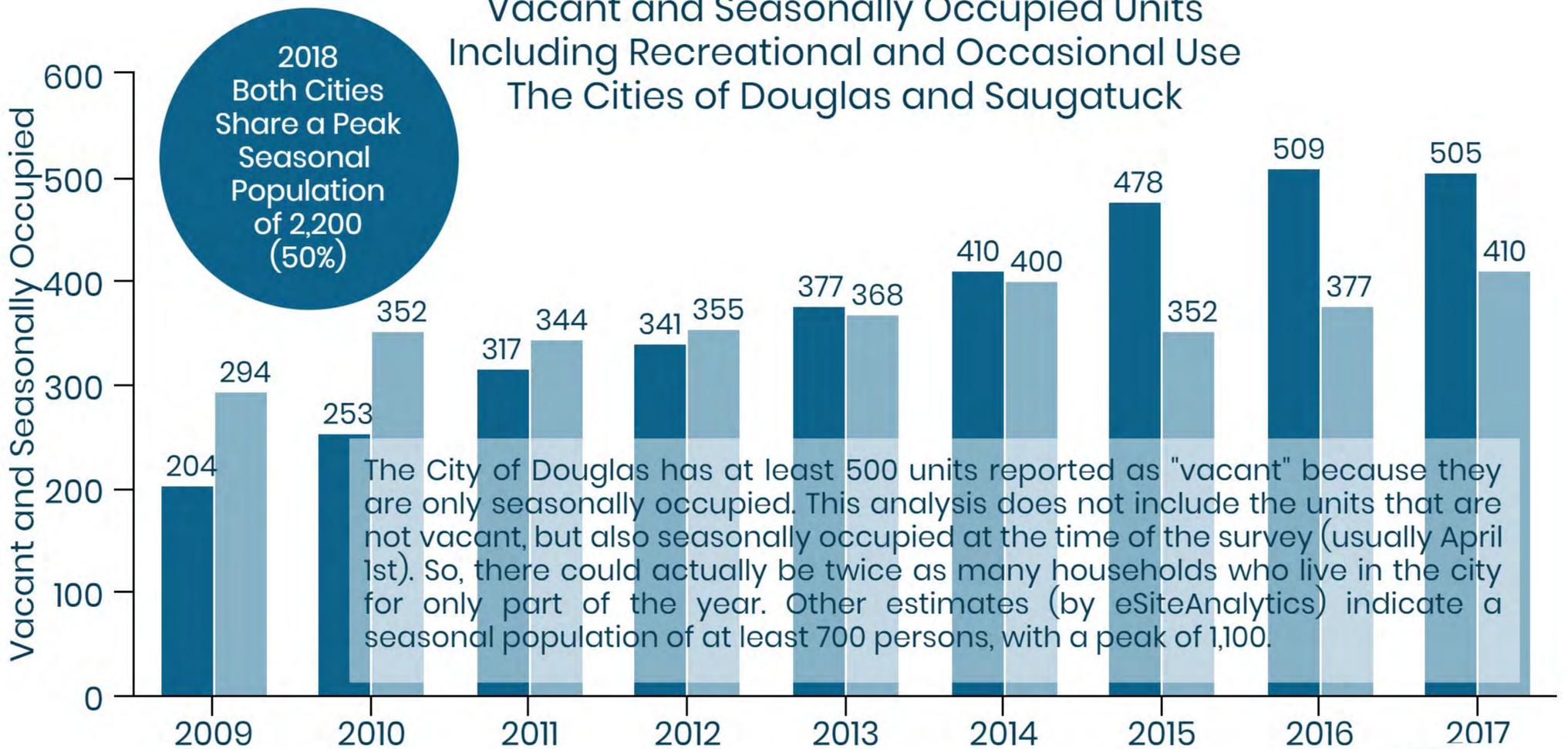
All Other Vacancies as a Share of Total Units (Adjusted to exclude Seasonal)



● Michigan ● Allegan Co. ● Douglas ● Saugatuck

● Michigan ● Allegan Co. ● Douglas ● Saugatuck

Vacant and Seasonally Occupied Units Including Recreational and Occasional Use The Cities of Douglas and Saugatuck

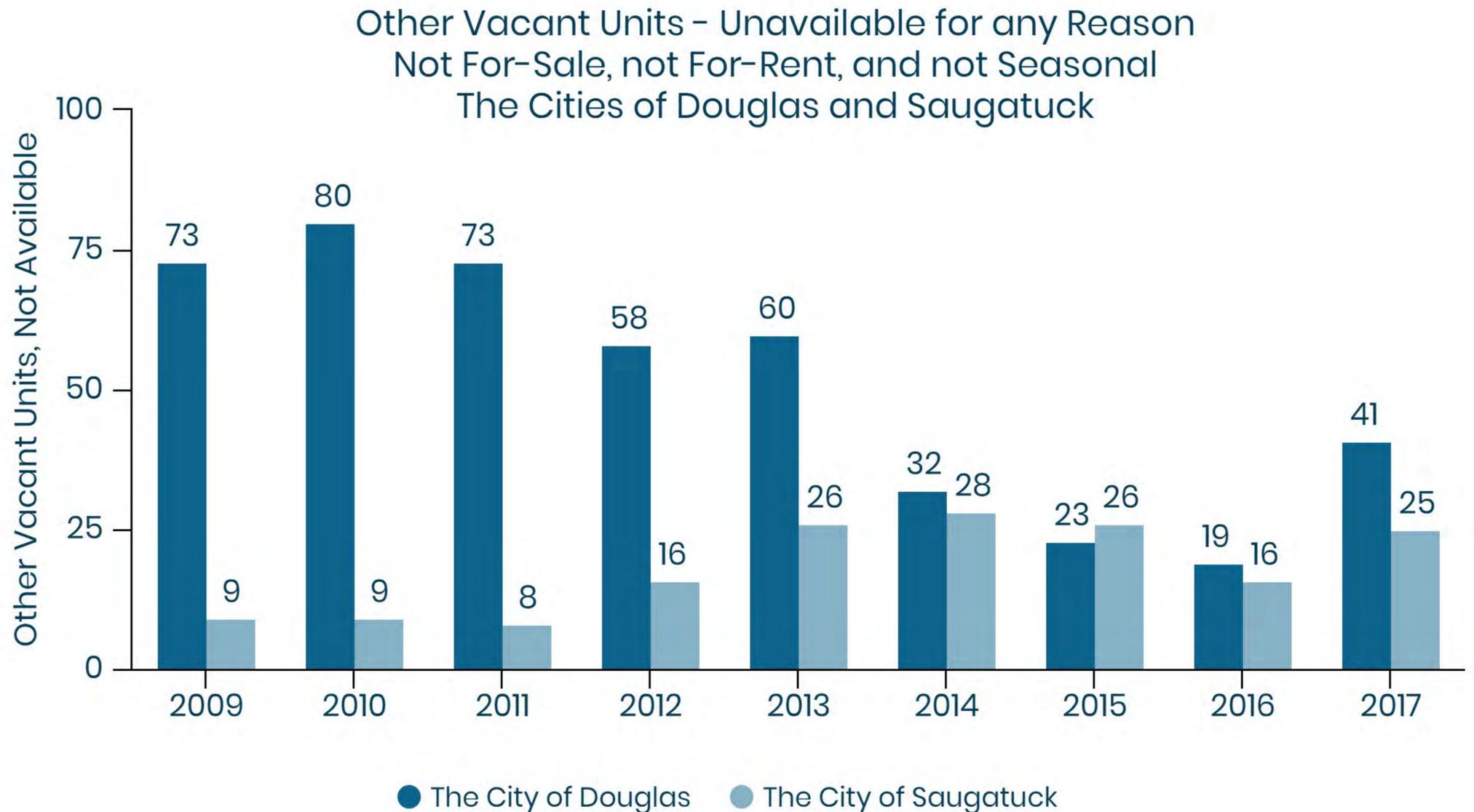


● The City of Douglas ● The City of Saugatuck



Unavailable Vacancies | The City of Douglas

A comparison of "other" units that are vacant and presumably unavailable.



Above: The cities of Douglas and Saugatuck have both experienced declines in the number of vacancies that are not for-lease; not for-sale; and not intended for seasonal, recreational, or occasional use. It could be deduced or assumed that they are therefore not available, for any number of other reasons.

Based on the 2017 American Community Survey with five year estimates, the number of "other" vacancies in the City of Douglas has significantly declined in recent years. There were 80 "other" vacancies in 2010, and this has since fallen to below 20 units in 2016, but increased again 40 units in 2017. Some local knowledge is needed to determine whether this could be attributed to tear-downs or rehabs that have resulted in improved occupancy.



section **g**

**Real Estate
Analysis**



Selected Inventory of Rental Housing Choices - Attached Units Only
 The Cities of Douglas and Saugatuck, Michigan - Through March 2019

Name and Address	Sorted		Units in Down Lake				Bed	Bath	Estimat.	Rent 2019	Rent per	
	by Year	Built	Bldg.	town	front	HCV	Seniors	Room	Room		Sq. Ft.	Sq. Ft.
Center Street, <u>Douglas</u>	.	.	1	.	.	.	.	3	3	1,685	\$1,900	\$1.13
All Others are in <u>Saugatuck</u>												
6542 Saugatuck Trail	2019	1	1	.	.	.	.	4	2.5	2,120	\$2,595	\$1.22
712 N Maple Street	2012	24	.	.	.	1	.	1	1	810	\$610	\$0.75
Olde Mill Heights	2012	.	.	.	.	.	.	2	1	810	\$550	\$0.68
Olde Mill Heights	2012	.	.	.	.	.	.	2	1	860	\$600	\$0.70
Olde Mill Heights	2012	.	.	.	.	.	.	3	1	.	\$650	.
6444 134th Ave	1989	6	.	.	.	.	.	2	1	.	.	.
1037 N Maple Street	1980	56	.	.	.	1	.	1	1	700	\$600	\$0.86
Ridgewood Oaks Apts	1980	.	.	.	.	.	.	1	1	700	\$630	\$0.90
Ridgewood Oaks Apts	1980	.	.	.	.	.	.	2	1	805	\$630	\$0.78
6591 Clearbrook Drive	1980	.	.	.	.	.	.	2	1	1,000	\$540	\$0.54
Singapore Cove Apts	1980	.	.	.	.	.	.	2	1	950	\$650	\$0.68

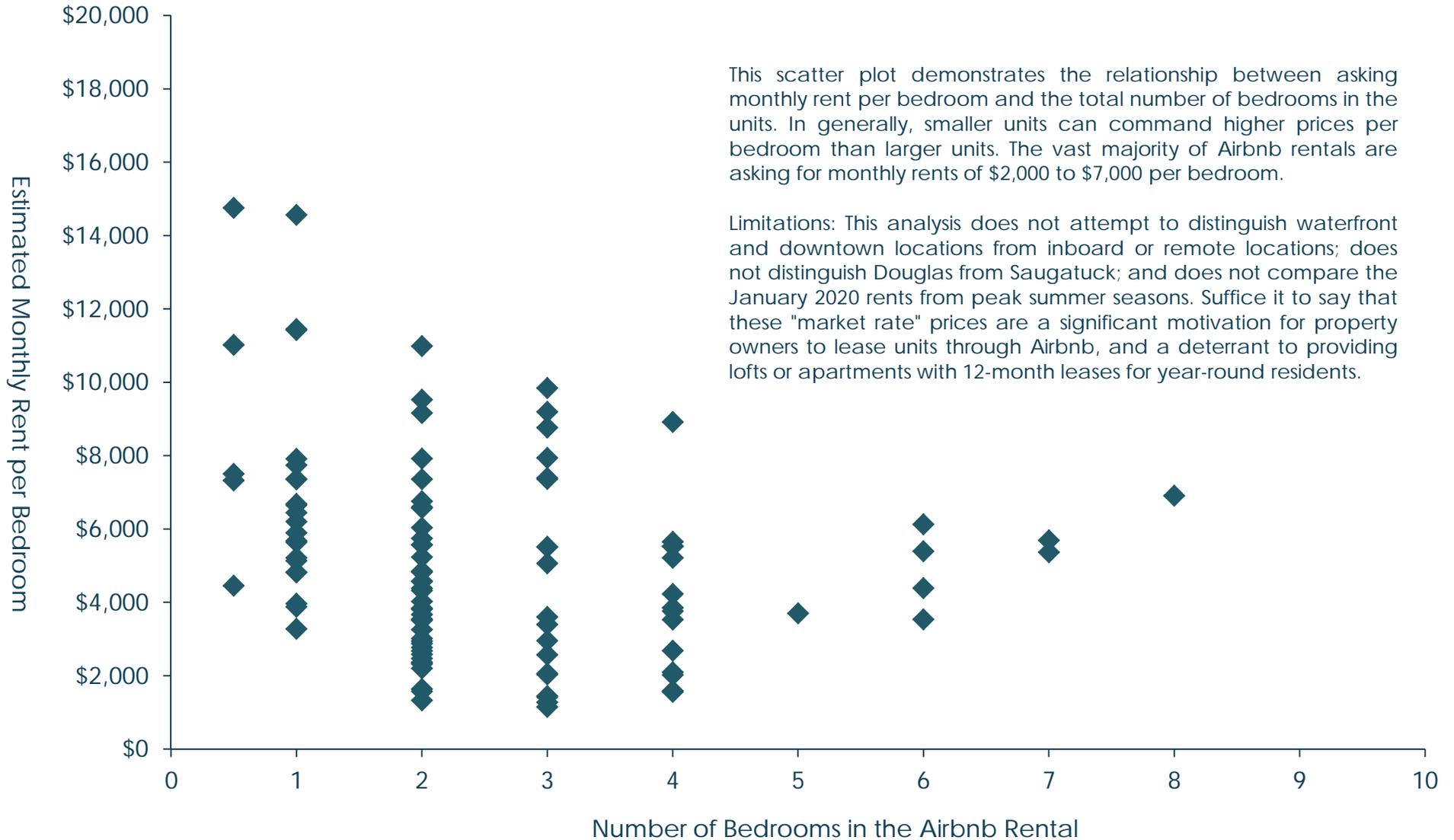
Source: Estimates and forecasts by LandUseUSA | Urban Strategies through March 2019.
 Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.
 HCV indicates that Housing Choice Vouchers are available for qualifying low-income tenants.

Selected Inventory of Rental Housing Choices - Attached Units Only
 The City of Fennville, Michigan - Through March 2019

Name and Address	Sorted	Units in Down Lake					Bed	Bath	Estimat.	Rent per	
	by Year	Bldg.	town	front	HCV	Seniors	Room	Room	Sq. Ft.	Rent 2019	Sq. Ft.
325 South Street	2006	49	.	.	.	.	1	1	750	\$610	\$0.81
Lexington Square Apts	2006						2	1	985	\$825	\$0.84
Lexington Square Apts	2006						2	1	985	\$900	\$0.91
Lexington Square Apts	2006						3	1	1,020	\$950	\$0.93
Lexington Square Apts	2006						3	1	1,020	\$1,000	\$0.98
1108 54th Street	2001	1	.	.	.	.	2	1	850	\$715	\$0.84
67 Wiley Road	1984	44	.	.	.	.	1	1	755	\$860	\$1.14
The Harbours	1984						2	1	1,000	\$1,060	\$1.06
422-428 Elizabeth Street	1973	4	.	.	.	.	2	1	.	\$1,060	.
2906 68th Street	1950	2	.	.	.	.	1	1.5	1,050	\$860	\$0.82
2904 68th Street	1950	2					2	2	1,050	\$1,060	\$1.01
300 South Street	1999	11	.	.	1	.	1	1	750	\$610	\$0.81
South Street Apts	1999						2	1	880	\$715	\$0.81
South Street Apts	1999						3	1	1,050	\$950	\$0.90
325 South Street	1999						3	2	1,220	\$1,058	\$0.87
211 Harbors Lake Drive	1999	8	.	.	1	.	1	1	750	\$610	\$0.81
Harbor Lake Apartments	1999						2	1	880	\$715	\$0.81
Harbor Lake Apartments	1999						3	1	1,050	\$950	\$0.90
600-606 South St	1999	4	.	.	1	.	2	1	880	\$715	\$0.81
West Fennville Apts	1999										
5640 Landsburg Road	1980	52	.	.	1	.	1	1	540	\$610	\$1.13
Woodridge Apts	1980						2	1	660	\$715	\$1.08
Woodridge Apts	1980						3	1½	1,135	\$950	\$0.84
Woodridge Apts	1980						4	1½	1,300	\$1,295	\$1.00
510-512 N Maple Street	1970	8	.	.	1	.	2	1	800	\$715	\$0.89
Maple Lane Apts	1970										

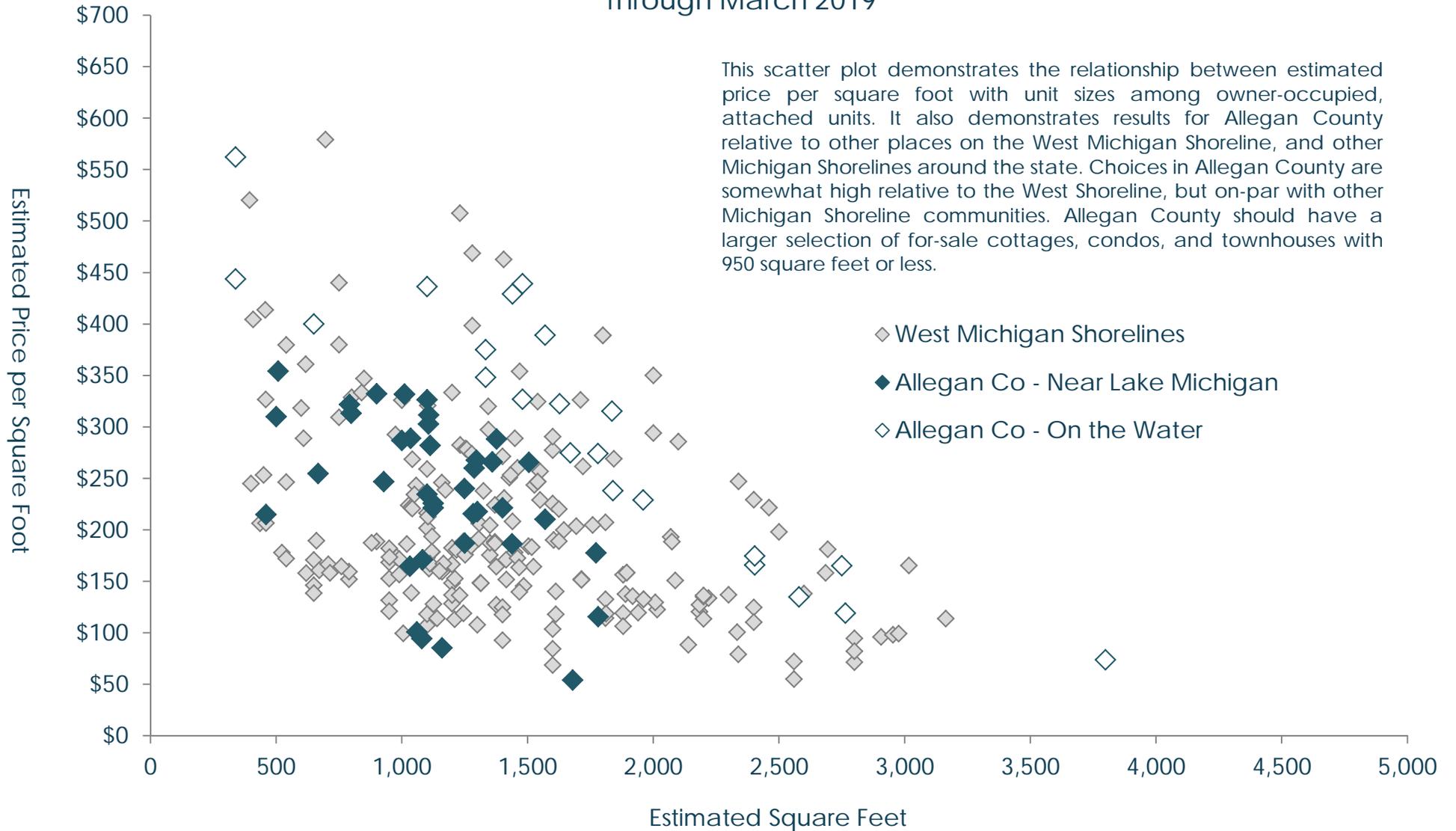
Source: Estimates and forecasts by LandUseUSA | Urban Strategies through March 2019.
 Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.
 HCV indicates that Housing Choice Vouchers are available for qualifying low-income tenants.

Renter-Occupied Units | Airbnb Rentals Only The Cities of Douglas and Saugatuck January 2020 Rates



Source: Underlying data is based on county assessor's records, plus field analysis and phone interviews conducted by LandUseUSA | Urban Strategies through March 2019.

Owner-Occupied Attached Condos, Townhouses Michigan Great Lakes Shoreline Communities Near or On the Waterfront Through March 2019



Source: Underlying data is based on county assessor's records, plus analysis and phone interviews conducted by LandUseUSA | Urban Strategies through March 2019.

Selected Inventory of Owner Housing Choices - Attached Units Only The City of Douglas, Allegan County - Through March 2019

Name and Address	Year Built	Down town	Water front	Bed Room	Bath Room	Estimat. Sq. Ft.	Value 2019	Value per Sq. Ft.
160 Keewatin Way	2018	.	1	3	3	2,400	\$399,000	\$166
160 Keewatin Way	2018	.	1	3	3	2,400	\$420,000	\$175
160 Center Street	2016	1	.	3	3	1,800	\$350,000	\$194
160 Center Street	2016	1	.	3	3	1,800	\$390,000	\$217
160 Center Street	2016	1	.	3	3	1,800	\$360,000	\$200
150 Center Street	2007	1	.	3	3	1,685	\$300,000	\$178
40 Swing Bridge Lane	2011	.	1	3	4	1,835	\$580,000	\$316
320 Blue Star Hwy	2005	.	.	1	1	530	\$100,000	\$189
320 Blue Star Hwy	2005	.	.	1	1.5	630	\$110,000	\$175
320 Blue Star Hwy	2005	.	.	1	1	665	\$170,000	\$256
320 Blue Star Hwy	2005	.	.	2	2	1,070	\$230,000	\$215
320 Blue Star Hwy	2005	.	.	2	2	1,125	\$255,000	\$227
320 Blue Star Hwy	2005	.	.	2	2	1,125	\$250,000	\$222
211 Outlook Drive	2005	.	.	2	2	1,295	\$280,000	\$216
201 Garden Terrace	2005	.	.	2	2	1,295	\$350,000	\$270
308 Singapore Court	2002	.	1	2	2	1,330	\$460,000	\$346
308 Singapore Court	2002	.	1	2	2	1,330	\$500,000	\$376
308 Singapore Court	2002	.	1	2	2	1,625	\$525,000	\$323
308 Singapore Court	2002	.	1	2	2	1,505	\$400,000	\$266
85 Douglas Cove	2002	.	.	2	1.5	550	\$150,000	\$273
184 Hamilton Street	1999	.	1	1	2	925	\$230,000	\$249
340-374 Mariners Cove (Tower Marine)	1989-94	.	1	2	2.5	1,280	\$280,000	\$219
		.	1	2	2	1,285	\$335,000	\$261
		.	1	2	3	1,400	\$310,000	\$221
		.	1	4	2	2,760	\$330,000	\$120
		.	1	4	3	3,800	\$280,000	\$74
110 Washington St	1999	.	.	3	2.5	1,570	\$220,000	\$140
485-494 Amity Lane	1987	.	.	3	2	1,780	\$205,000	\$115
485-494 Amity Lane	1989	.	.	2	2	1,030	\$170,000	\$165
39 Ellis Street	1978	.	.	2	1.5	835	\$145,000	\$174
39 Ellis Street		.	.	2	1.5	835	\$170,000	\$204
11 Chestnut Street	1938	.	.	2	2	800	\$250,000	\$313
11 Chestnut Street	1938	.	.	1	1	1,080	\$185,000	\$171
36 Center Street	1890	1	.	1	1	860	\$230,000	\$267

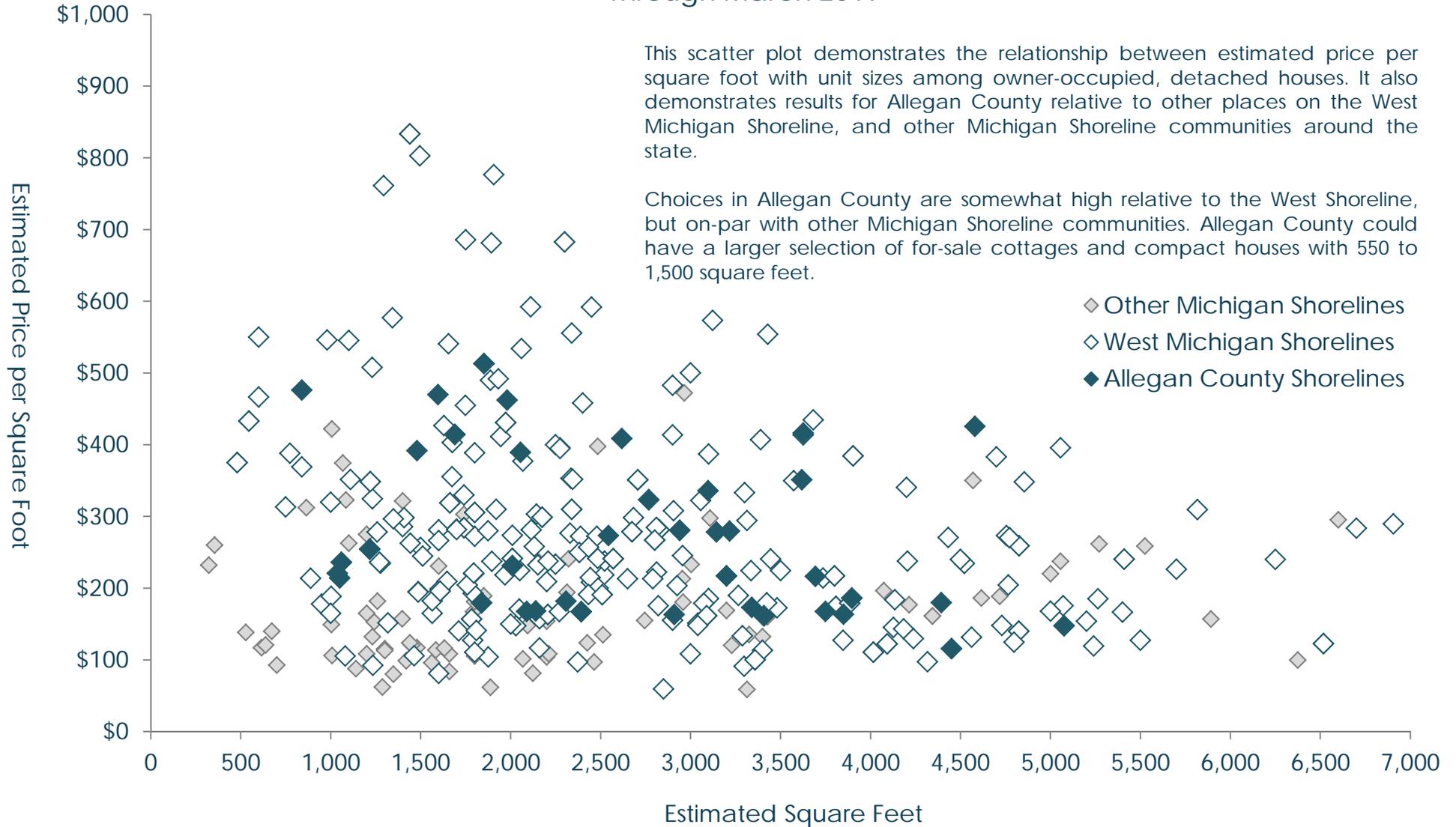
Source: Estimates and forecasts by LandUseUSA | Urban Strategies through March 2019.
Based on market observations, phone surveys, and assessors records.
Under attributes, "1" is an affirmation.

Selected Inventory of Owner Housing Choices - Attached Units Only The City of Saugatuck, Allegan County - Through March 2019

Name and Address	Year Built	Down town	Water front	Bed Room	Bath Room	Estimat. Sq. Ft.	Value 2019	Value per Sq. Ft.
129 Griffith Street	2015	1	.	3	2	1,105	\$335,000	\$303
129 Griffith Street	2015	1	.	3	2	1,105	\$345,000	\$312
129 Griffith Street	2015	1	.	2	2	1,115	\$315,000	\$283
6548 Old Singapore Trl	2014	.	.	3	2.5	1,055	\$150,000	\$142
807 Lake Street	2009	.	1	3	3	1,440	\$600,000	\$417
807 Lake Street	2009	.	1	3	2.5	1,480	\$480,000	\$324
3393 Maple Greens Dr	2005	.	.	3	2	2,580	\$350,000	\$136
201 Culver Street	2004	1	1	2	2	1,300	\$285,000	\$219
717 Water Street	2000	1	1	3	3.5	1,770	\$300,000	\$169
977-987 Lake Street	1986	.	1	2	2	1,010	\$335,000	\$332
977-987 Lake Street	1986	.	1	2	2	1,100	\$360,000	\$327
977-987 Lake Street	1986	.	1	2	2	1,100	\$480,000	\$436
995 Lake Street	1985	.	1	2	2	1,035	\$300,000	\$290
995 Lake Street	1985	.	1	2	2	1,010	\$335,000	\$332
995 Lake Street	1985	.	1	2	2	1,100	\$260,000	\$236
995 Lake Street	1985	.	1	2	2	1,000	\$290,000	\$290
995 Lake Street	1985	.	1	2	2	900	\$300,000	\$333
991 Lake Street	1985	.	1	5	4	5,200	\$380,000	\$73
991 Lake Street	1985	.	1	5	4	5,200	\$1,200,000	\$231
335 Culver Street	1985	1	1	3	1.5	1,435	\$270,000	\$188
455 Culver Street	1984	1	1	2	2	1,377	\$395,000	\$287
555 Lake Street	1981	.	1	1	1	790	\$255,000	\$323
515 Water Street	1962	.	1	1	1	600	\$170,000	\$283
533 Water Street	1962	.	1	1	1	490	\$160,000	\$327
533 Water Street	1962	.	1	1	1	530	\$160,000	\$302
533 Water Street	1962	.	1	1	1	490	\$150,000	\$306
3358 Clearbrook Greer	1996	.	.	2	3	1,770	\$315,000	\$178
3377 Clearbrook Greer	1996	.	.	3	2.5	1,660	\$225,000	\$136
615 Park Street	1965	.	1	1	1	500	\$160,000	\$320
500 Maple Woods Dr	1999	.	.	3	3	2,020	\$245,000	\$121

Source: Estimates and forecasts by LandUseUSA | Urban Strategies through March 2019. Based on market observations, phone surveys, and assessors records. Under attributes, "1" is an affirmation.

Owner-Occupied Detached Houses Michigan Great Lakes Shoreline Communities Near or On the Waterfront Through March 2019



Source: Underlying data is based on county assessor's records, plus field analysis and phone interviews conducted by LandUseUSA | Urban Strategies through March 2019.

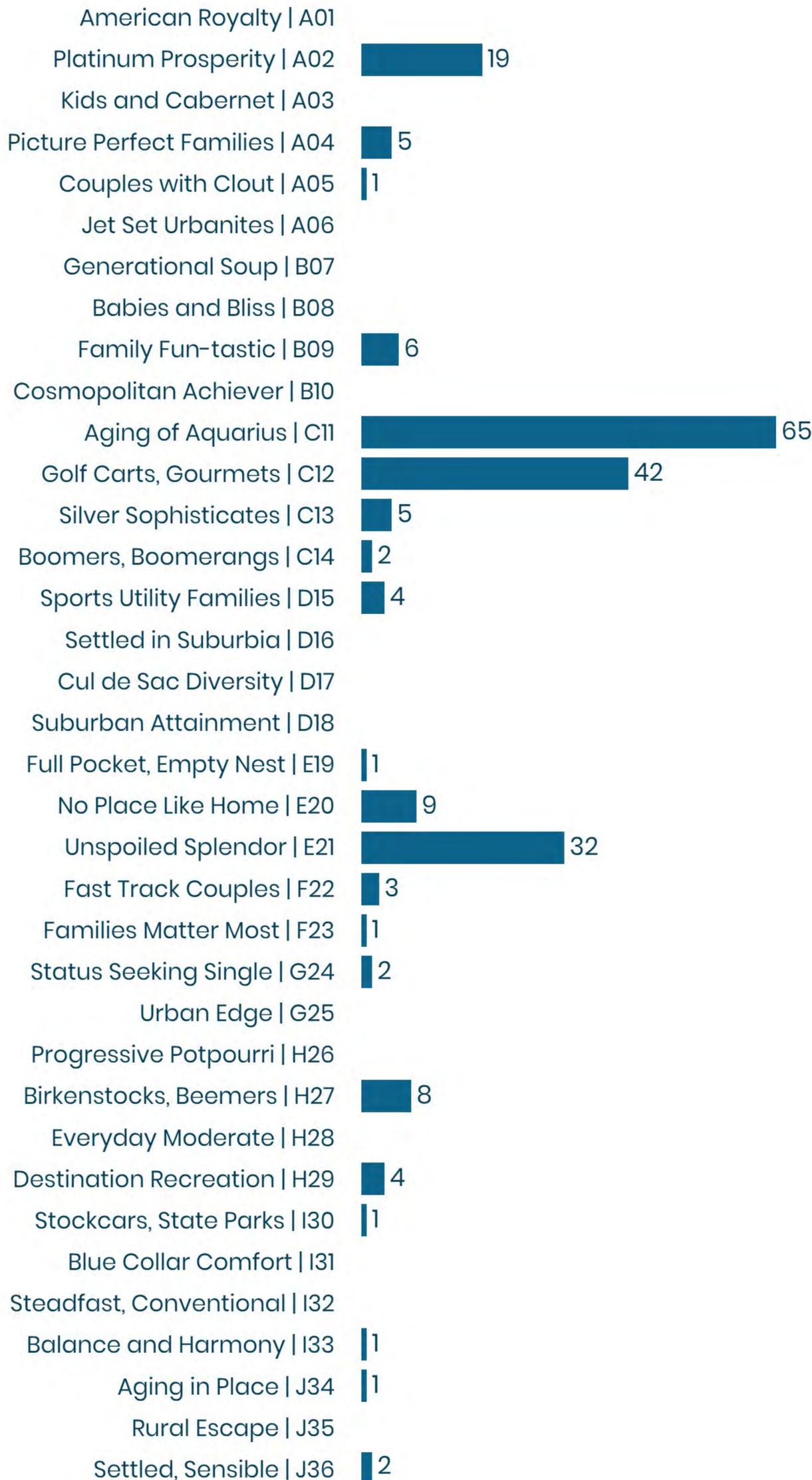
section **h**

**71 Lifestyle
Clusters**



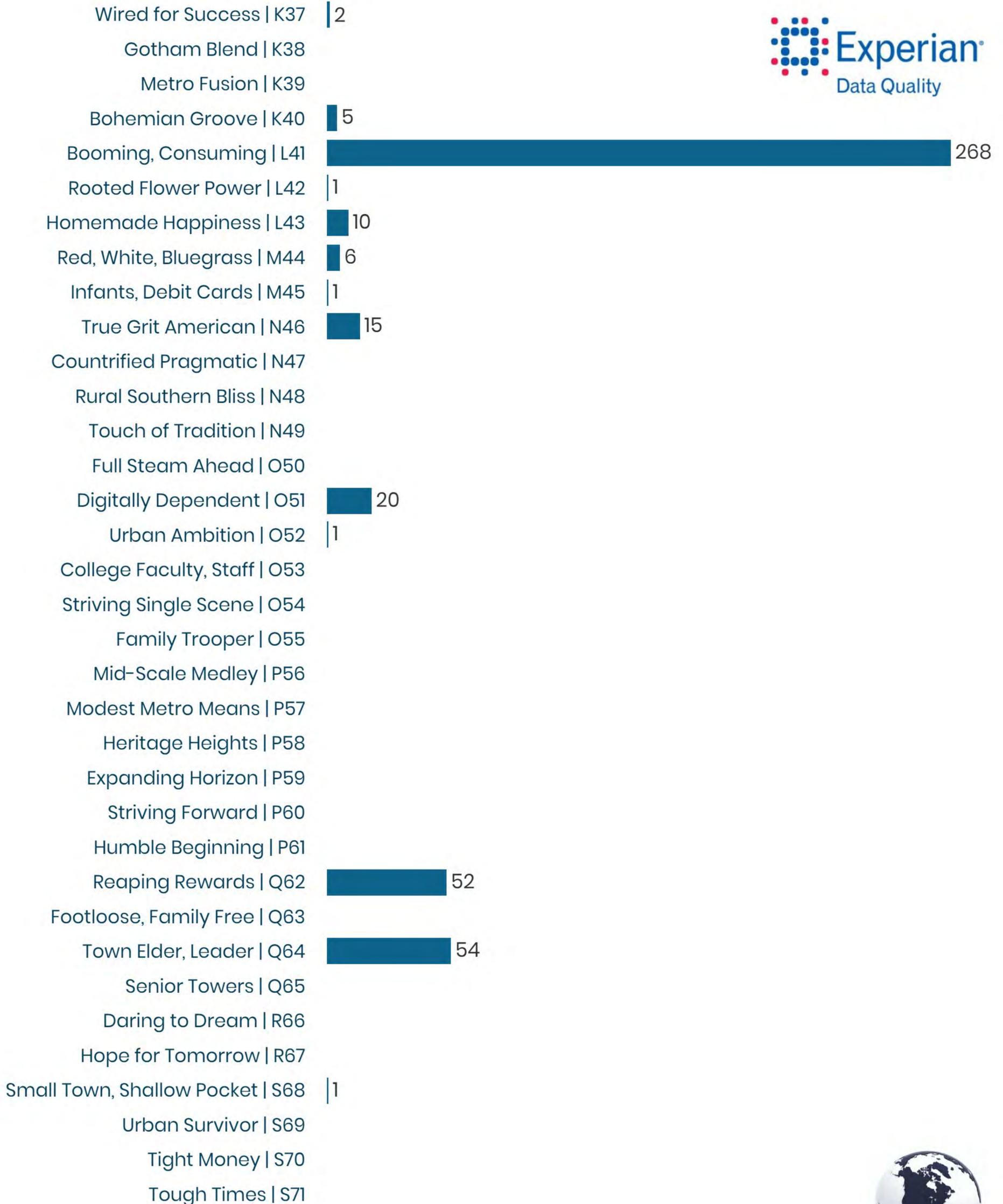
1-36 Lifestyle Clusters | Douglas

All established households reporting the City of Douglas as their primary residence.



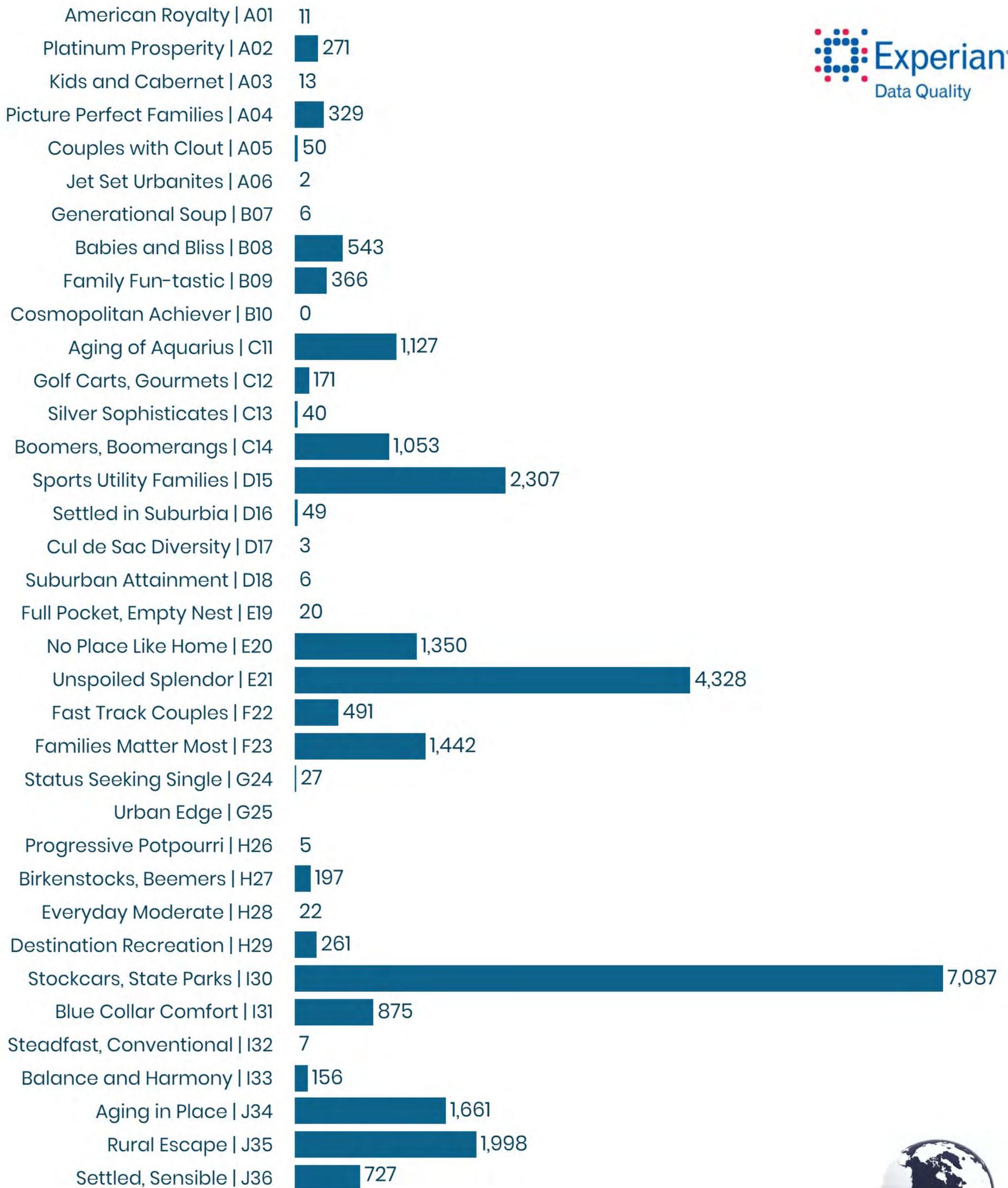
37-71 Lifestyle Clusters | Douglas

All established households reporting the City of Douglas as their primary residence.



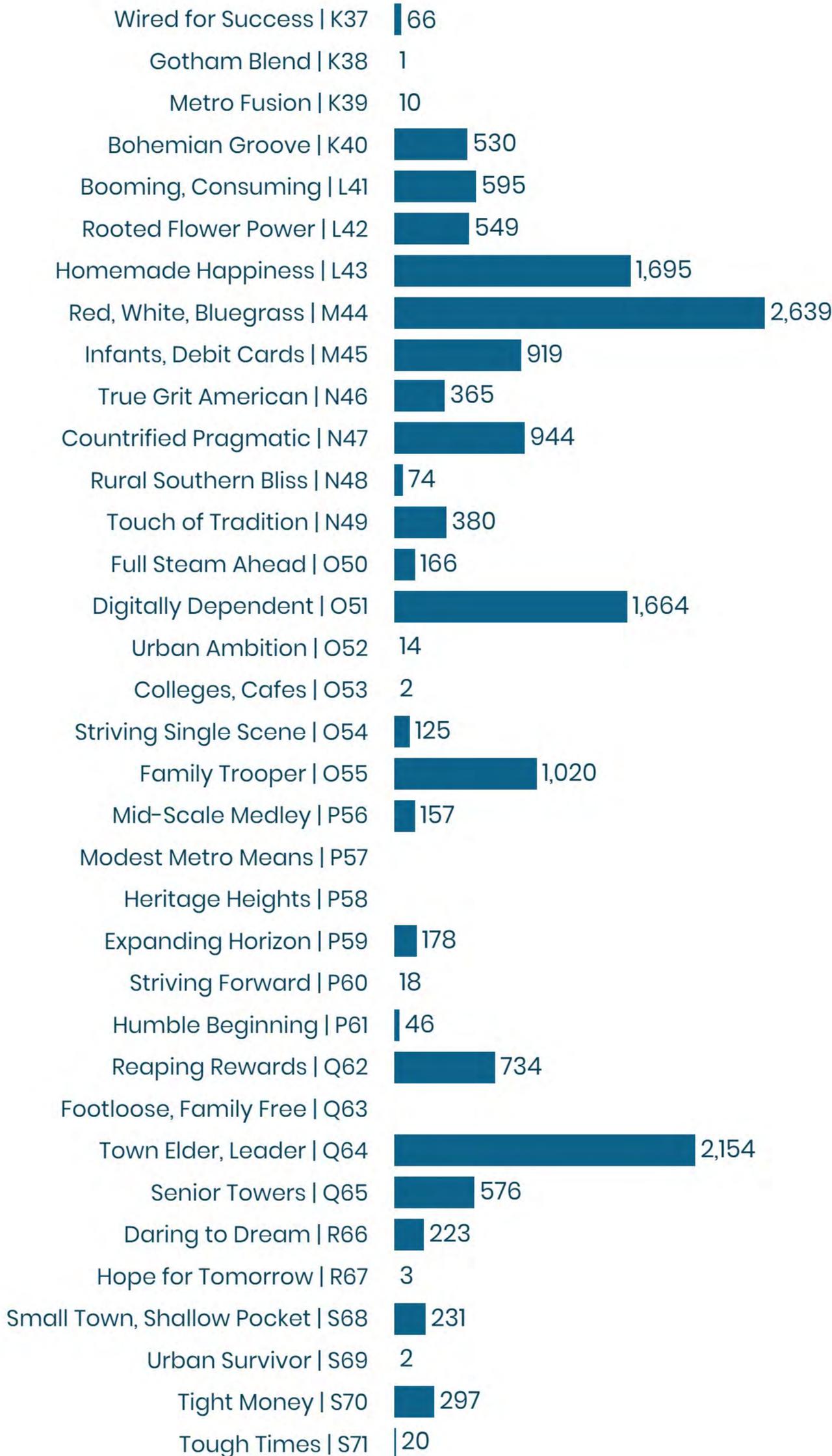
1-36 Lifestyle Clusters | Allegan County

All resident households living in the county, including Douglas, Saugatuck, & Fennville.



37-71 Lifestyle Clusters | Allegan County

All resident households living in the county, including Douglas, Saugatuck, & Fennville.



Half of all Lifestyle Clusters | Nationwide

A01 – J36 | Better-to-Upper Incomes

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

Half of all Lifestyle Clusters | Nationwide

K37 – S71 | Lower-to-Moderate Incomes

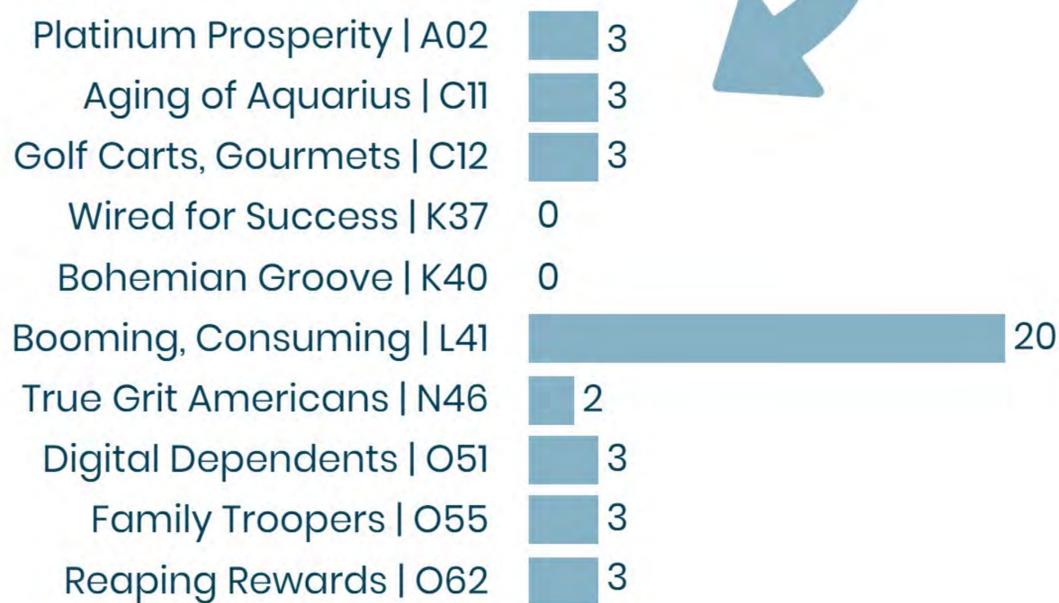
- K37 | Wired for Success - Young, middle-income singles and couples living socially-active lives - Cities.
- K38 | Gotham Blend - Middle-aged, middle-income singles & couples with big city lifestyles - Urban, Large Cities.
- K39 | Metro Fusion - Middle-aged singles living active lifestyles with a wide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

Annual Potential by Target Market | Douglas

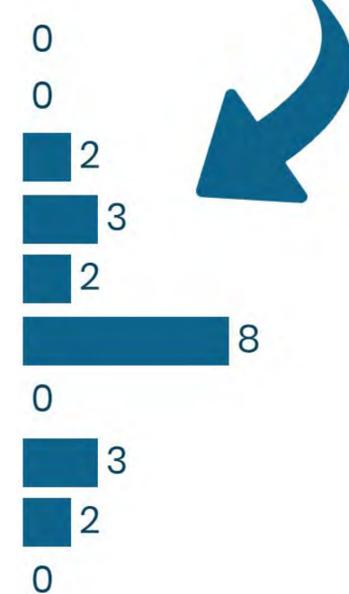
Annual Market Potential by Target Market moving into and within the City of Douglas each year. Aggressive Scenario, new-builds in buildings with no more than 6 units in each building. Excludes "bonus" from neighboring jurisdictions and excludes vacation rentals.

Annual Market Potential Maximum Aggressive Scenario

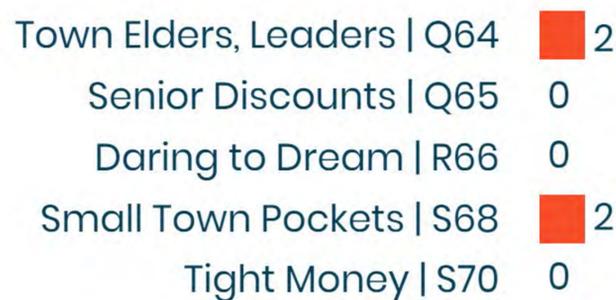
40 New For-Sale Units, including:
20 units | Small-Medium Houses
10 units | Cottage Courtyards
10 units | Townhouses



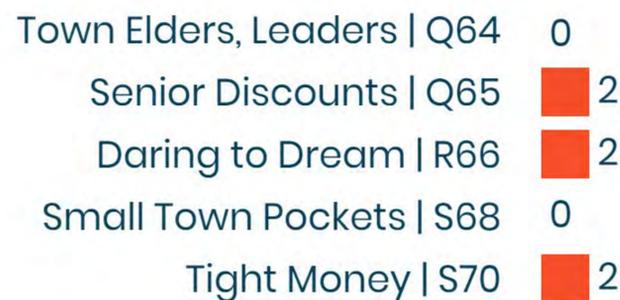
20 New For-Lease Units, including:
6 units | Accessory Dwellings
8 units | Townhouses
6 units | Urban Lofts



PLUS Affordability Need
4 Rehabbed For-Sale Units



PLUS Affordability Need
6 Rehabbed For-Lease Units



Note: All figures shown here excludes bonuses or upside potential that could be realized by intercepting households moving into adjacent jurisdictions. That figure could double to market potential. All figures also exclude seasonal housing units for non-residents, including snowbirds and occasional visitors. That adjustment would also double the total market potential.

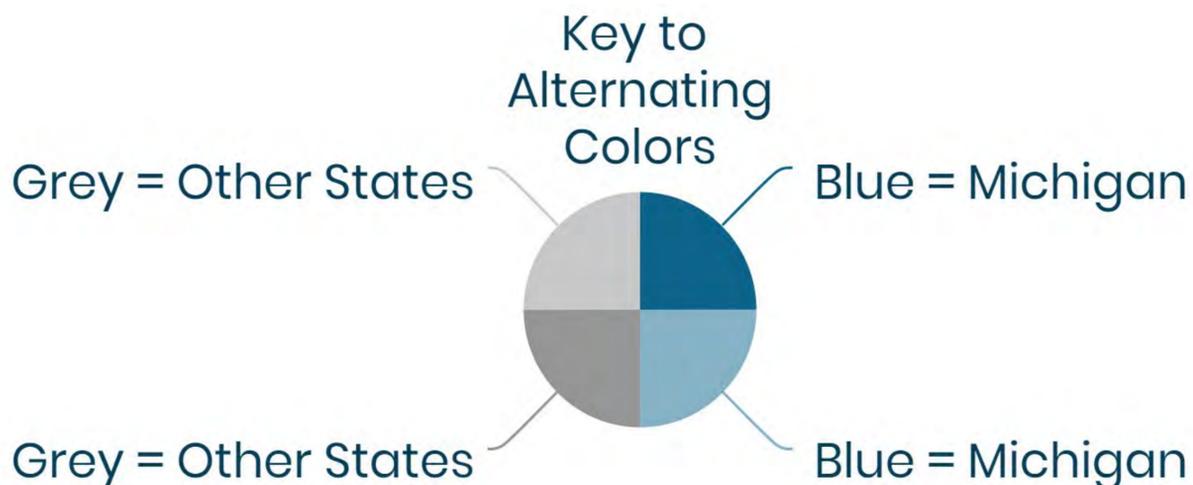
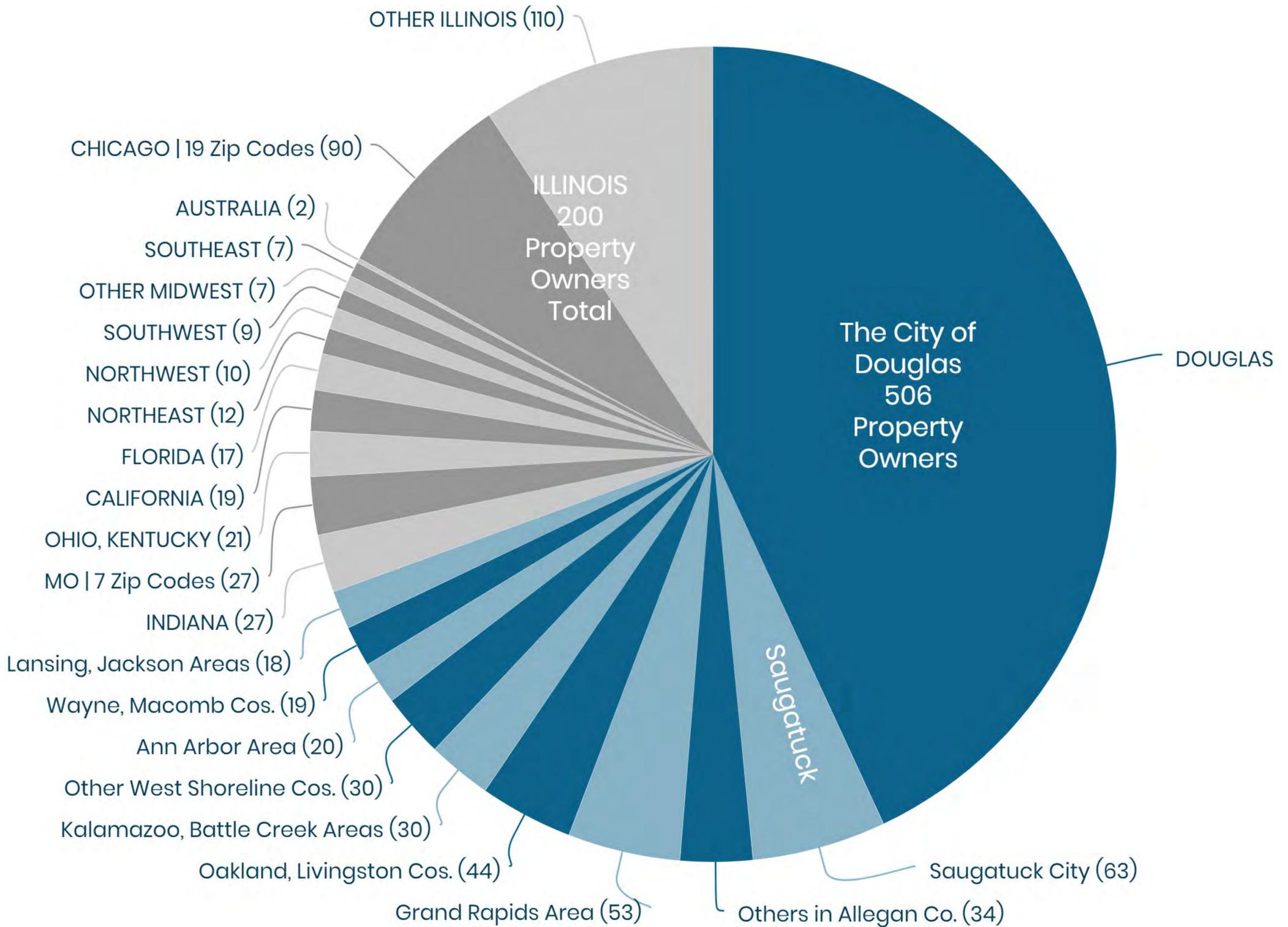


section **i**

**Zip Code Analysis
City Property Records**

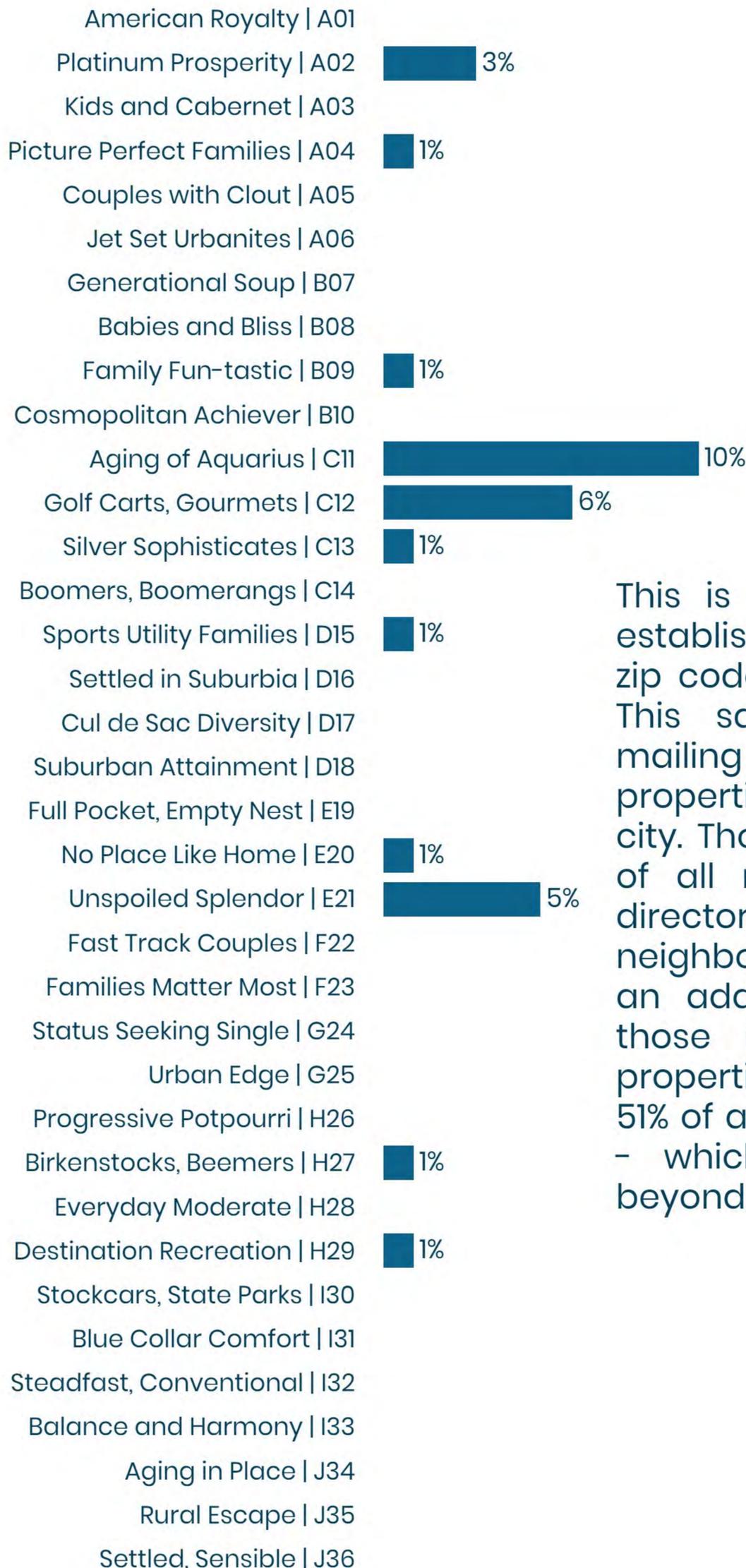
Residential Property Ownership | Douglas

Based on resident zip code for property owners as documented in city records for 2018.



1-36 Lifestyle Clusters | Douglas

All established households reporting the City of Douglas as their primary residence.



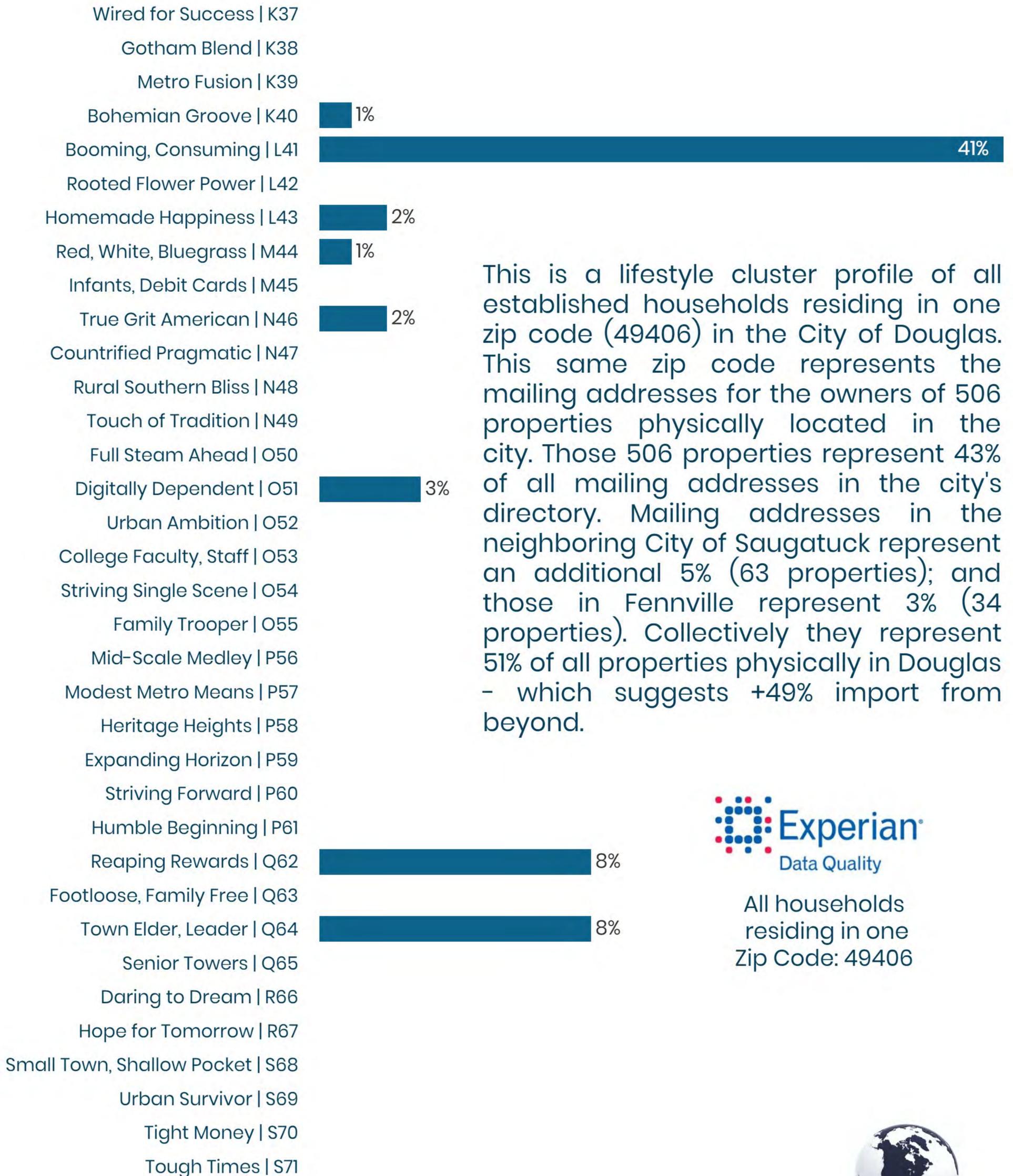
All households residing in one Zip Code: 49406

This is a lifestyle cluster profile of all established households residing in one zip code (49406) in the City of Douglas. This same zip code represents the mailing addresses for the owners of 506 properties physically located in the city. Those 506 properties represent 43% of all mailing addresses in the city's directory. Mailing addresses in the neighboring City of Saugatuck represent an additional 5% (63 properties); and those in Fennville represent 3% (34 properties). Collectively they represent 51% of all properties physically in Douglas - which suggests +49% import from beyond.



37-71 Lifestyle Clusters | Douglas

All established households reporting the City of Douglas as their primary residence.



This is a lifestyle cluster profile of all established households residing in one zip code (49406) in the City of Douglas. This same zip code represents the mailing addresses for the owners of 506 properties physically located in the city. Those 506 properties represent 43% of all mailing addresses in the city's directory. Mailing addresses in the neighboring City of Saugatuck represent an additional 5% (63 properties); and those in Fennville represent 3% (34 properties). Collectively they represent 51% of all properties physically in Douglas - which suggests +49% import from beyond.

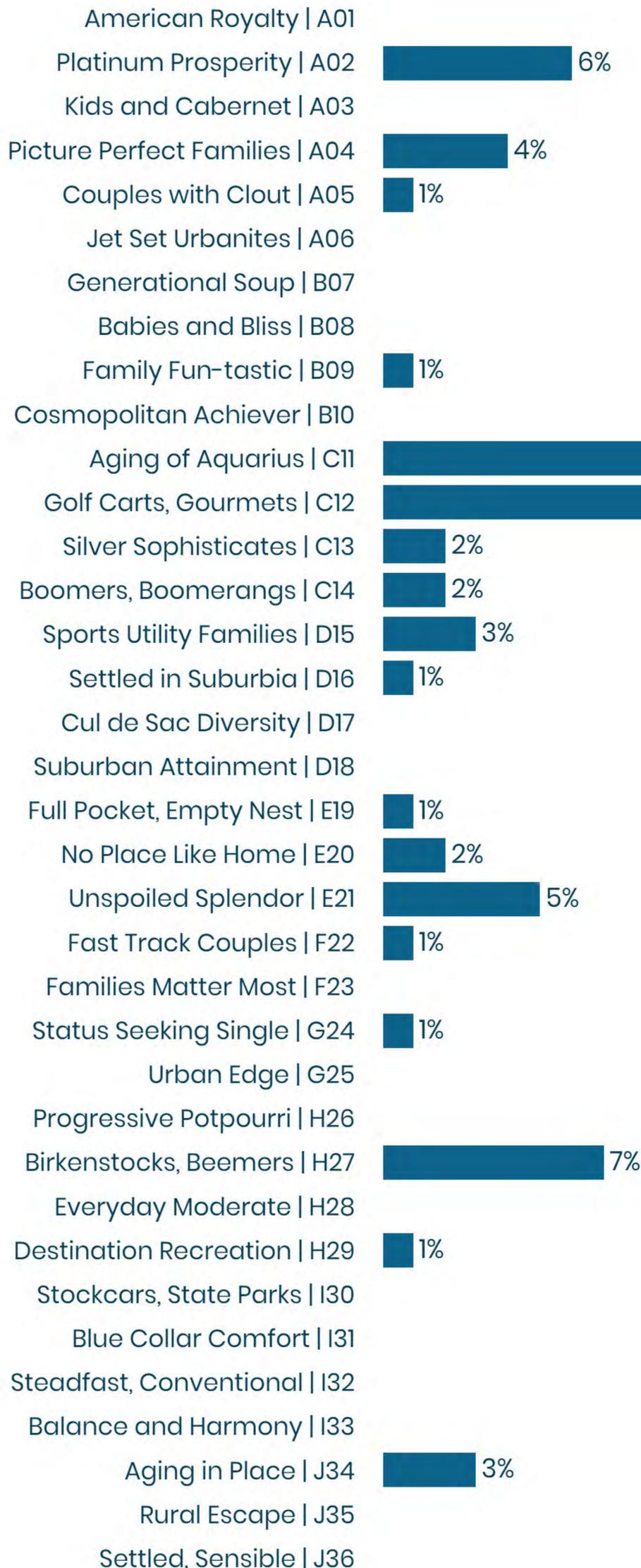


All households residing in one Zip Code: 49406



1-36 Lifestyle Clusters | Saugatuck

All established households reporting Saugatuck as their primary residence.



All households residing in one Zip Code: 49453

This is a lifestyle cluster profile of all established households residing in one zip code (49453) in the City of Saugatuck. This same zip code represents the mailing addresses for the owners of 63 properties located south across the river and physically in the City of Douglas. Those 63 properties represent 5% of all mailing addresses in the City of Douglas' directory of properties.



37-71 Lifestyle Clusters | Saugatuck

All established households reporting Saugatuck as their primary residence.



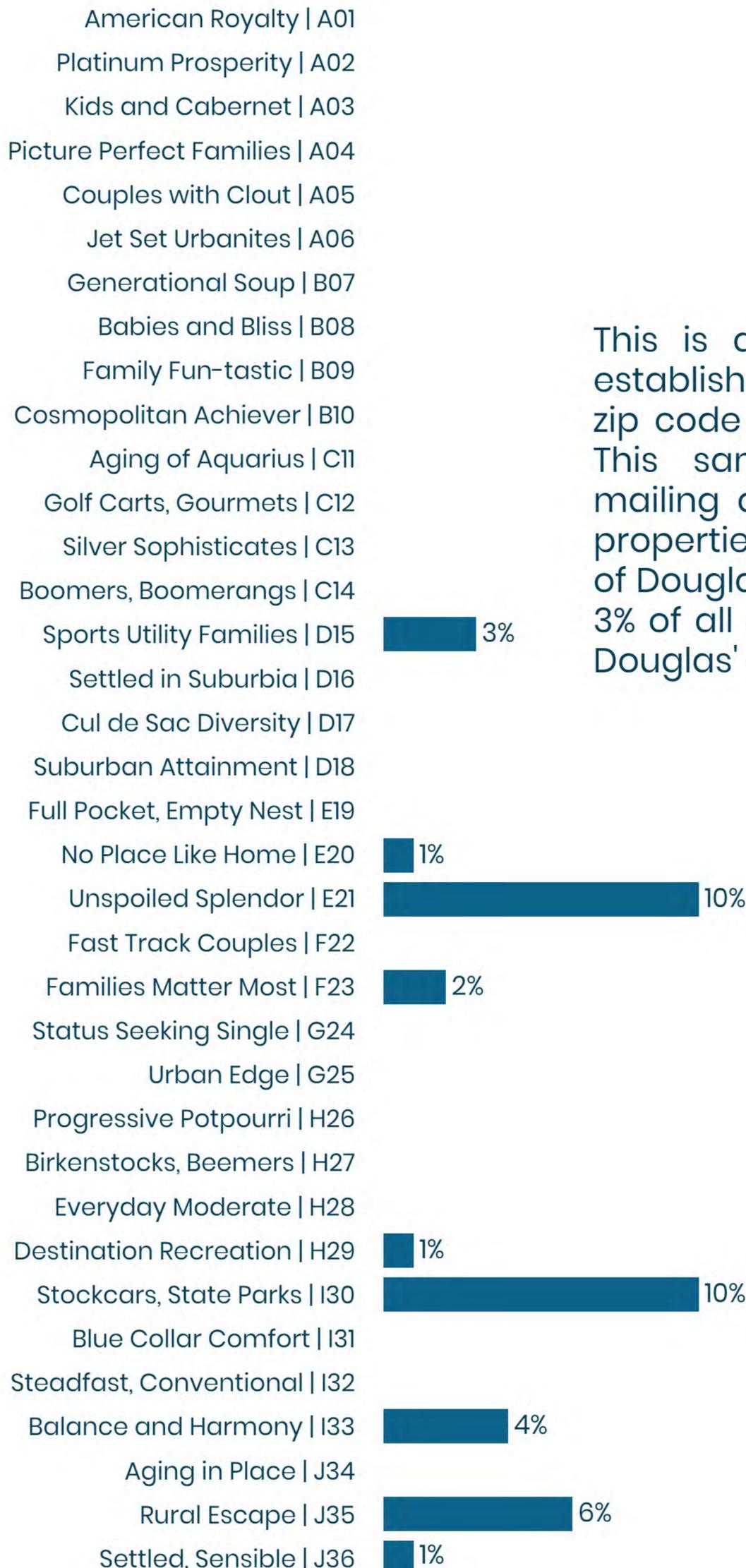
All households
residing in one
Zip Code: 49453

This is a lifestyle cluster profile of all established households residing in one zip code (49453) in the City of Saugatuck. This same zip code represents the mailing addresses for the owners of 63 properties located south across the river and physically in the City of Douglas. Those 63 properties represent 5% of all mailing addresses in the City of Douglas' directory of properties.



1-36 Lifestyle Clusters | Fennville

All established households reporting the City of Fennville as their primary residence.



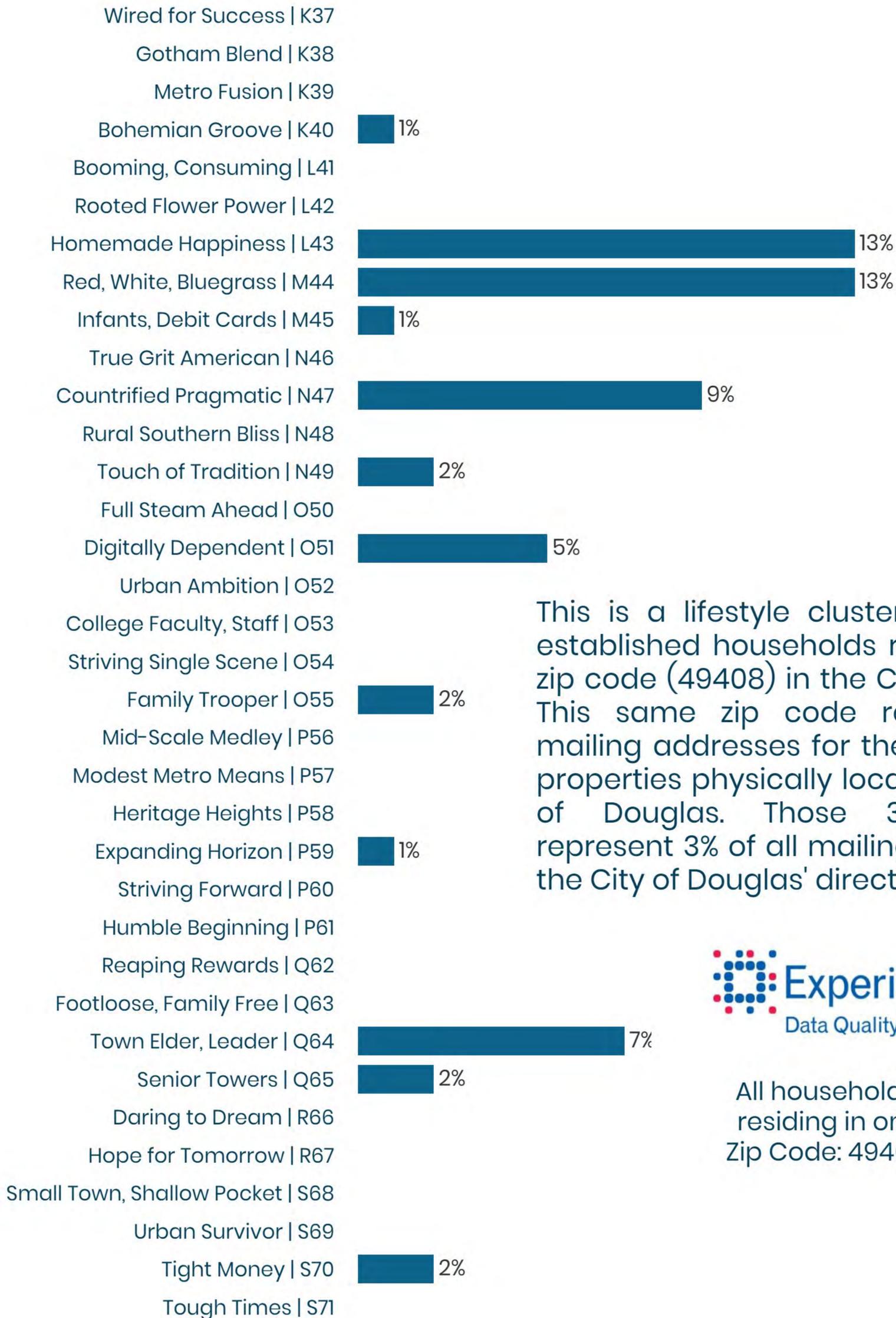
All households
residing in one
Zip Code: 49408

This is a lifestyle cluster profile of all established households residing in one zip code (49408) in the City of Fennville. This same zip code represents the mailing addresses for the owners of 34 properties physically located in the City of Douglas. Those 34 properties represent 3% of all mailing addresses in the City of Douglas' directory.



37-71 Lifestyle Clusters | Fennville

All established households reporting the City of Fennville as their primary residence.



This is a lifestyle cluster profile of all established households residing in one zip code (49408) in the City of Fennville. This same zip code represents the mailing addresses for the owners of 34 properties physically located in the City of Douglas. Those 34 properties represent 3% of all mailing addresses in the City of Douglas' directory.

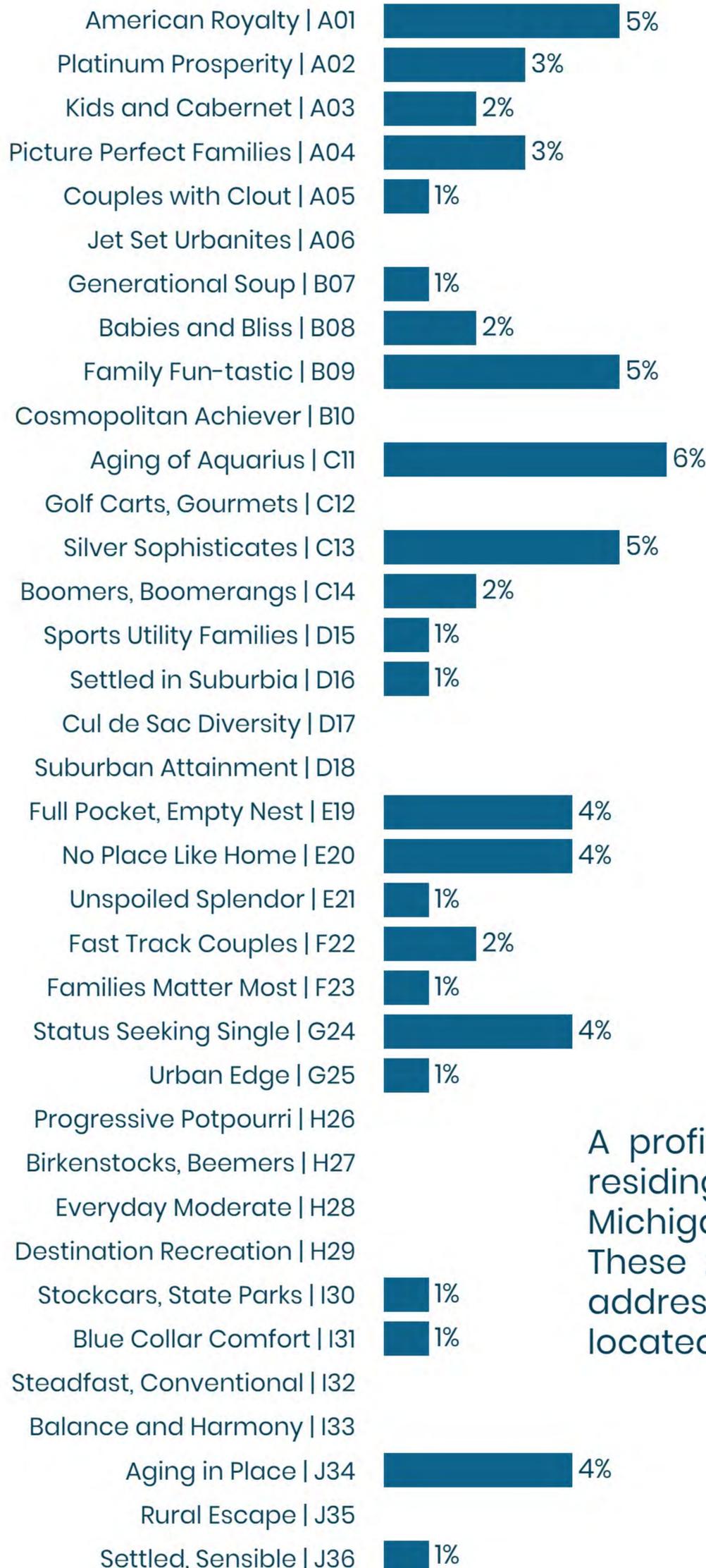


All households residing in one Zip Code: 49408



1-36 Lifestyle Clusters | MICHIGAN

Michigan owners of 127 properties located in Douglas, but mailing addresses elsewhere.



17 Zip Codes | County

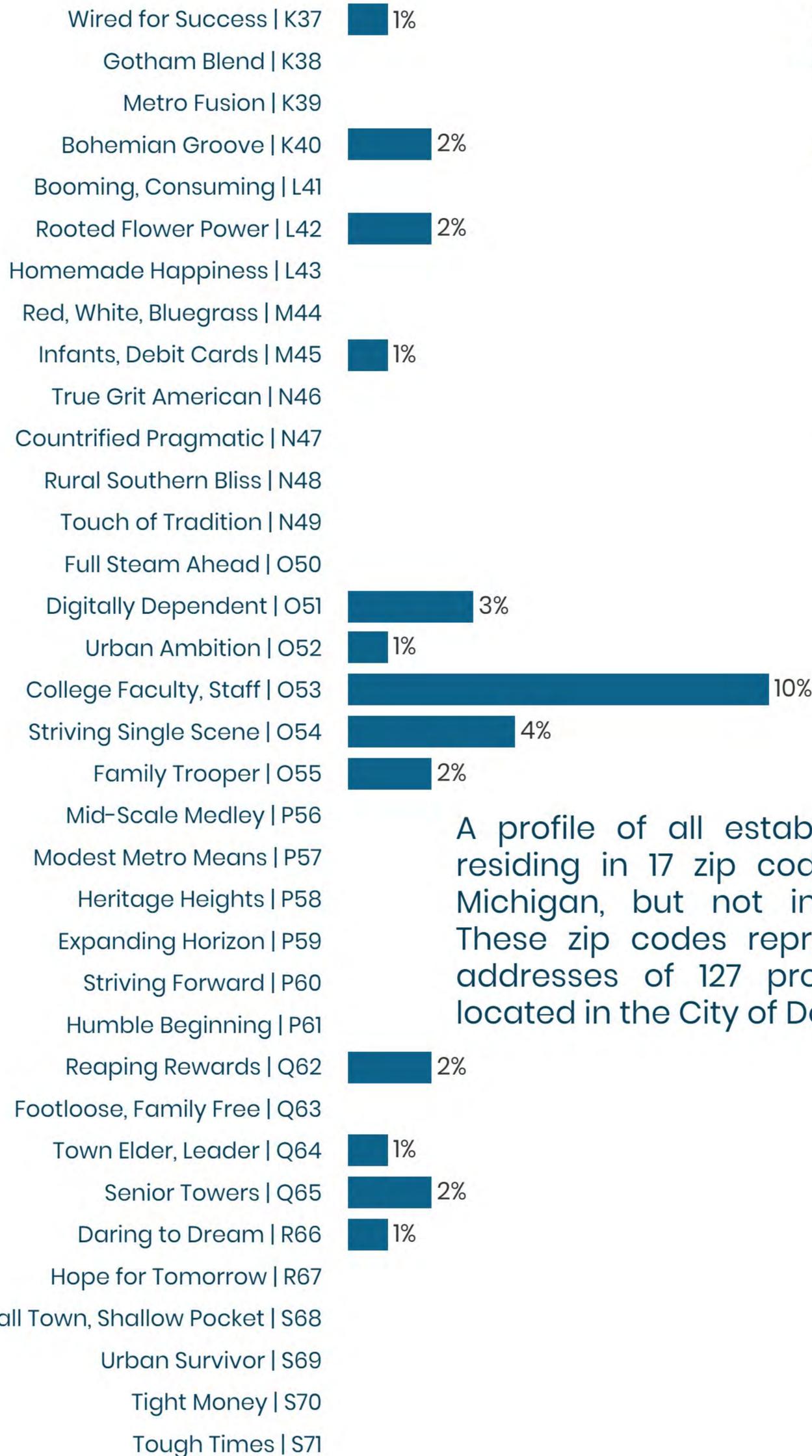
- 48009 | Oakland
- 48067 | Oakland
- 48069 | Oakland
- 48073 | Oakland
- 48301 | Oakland
- 48103 | Washtenaw
- 48104 | Washtenaw
- 48230 | Wayne
- 48823 | Clinton
- 49002 | Kalamazoo
- 49009 | Kalamazoo
- 49017 | Calhoun
- 49423 | Ottawa
- 49424 | Ottawa
- 49446 | Oceana
- 49506 | Kent
- 49546 | Kent

A profile of all established households residing in 17 zip codes located within Michigan, but not in Allegan County. These zip codes represent the mailing addresses of 127 properties physically located in the City of Douglas, Michigan.



37-71 Lifestyle Clusters | MICHIGAN

Michigan owners of 127 properties located in Douglas, but mailing addresses elsewhere.



17 Zip Codes | County

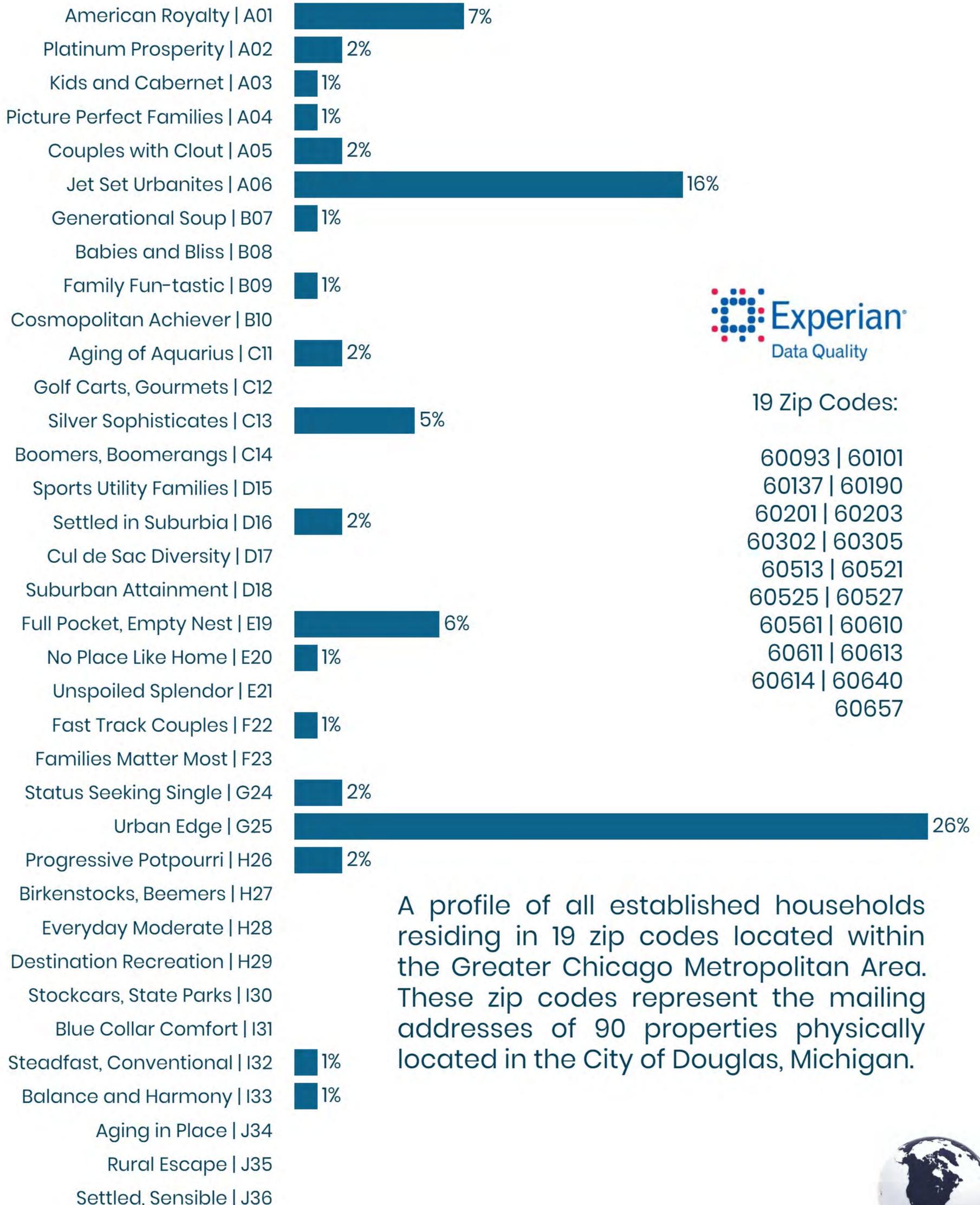
- 48009 | Oakland
- 48067 | Oakland
- 48069 | Oakland
- 48073 | Oakland
- 48301 | Oakland
- 48103 | Washtenaw
- 48104 | Washtenaw
- 48230 | Wayne
- 48823 | Clinton
- 49002 | Kalamazoo
- 49009 | Kalamazoo
- 49017 | Calhoun
- 49423 | Ottawa
- 49424 | Ottawa
- 49446 | Oceana
- 49506 | Kent
- 49546 | Kent

A profile of all established households residing in 17 zip codes located within Michigan, but not in Allegan County. These zip codes represent the mailing addresses of 127 properties physically located in the City of Douglas, Michigan.



1-36 Lifestyle Clusters | Metro Chicago IL

Owners of 90 properties located in Douglas, but mailing addresses in Metro Chicago.



19 Zip Codes:

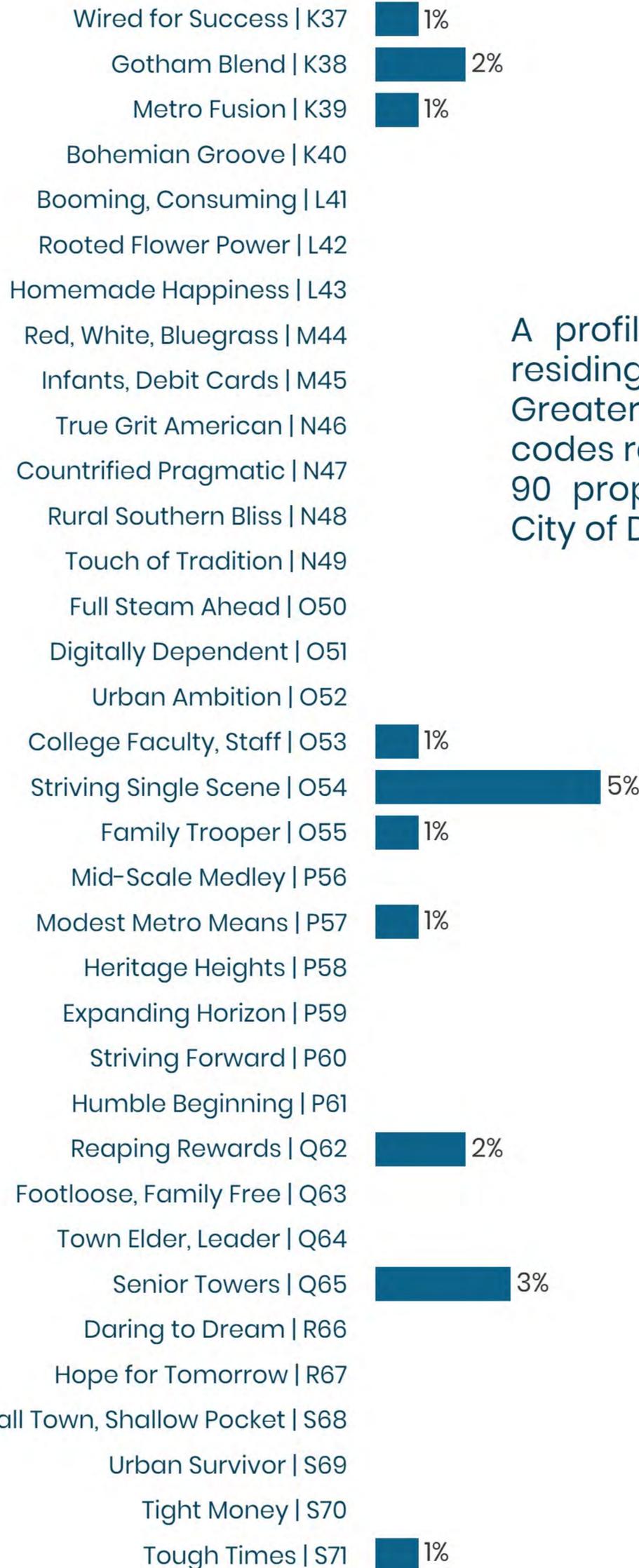
60093 | 60101
 60137 | 60190
 60201 | 60203
 60302 | 60305
 60513 | 60521
 60525 | 60527
 60561 | 60610
 60611 | 60613
 60614 | 60640
 60657

A profile of all established households residing in 19 zip codes located within the Greater Chicago Metropolitan Area. These zip codes represent the mailing addresses of 90 properties physically located in the City of Douglas, Michigan.



37-71 Lifestyle Clusters | Metro Chicago IL

Owners of 90 properties located in Douglas, but mailing addresses in Metro Chicago.



A profile of all established households residing in 19 zip codes located within the Greater Chicago Metro Area. These zip codes represent the mailing addresses of 90 properties physically located in the City of Douglas, Michigan.

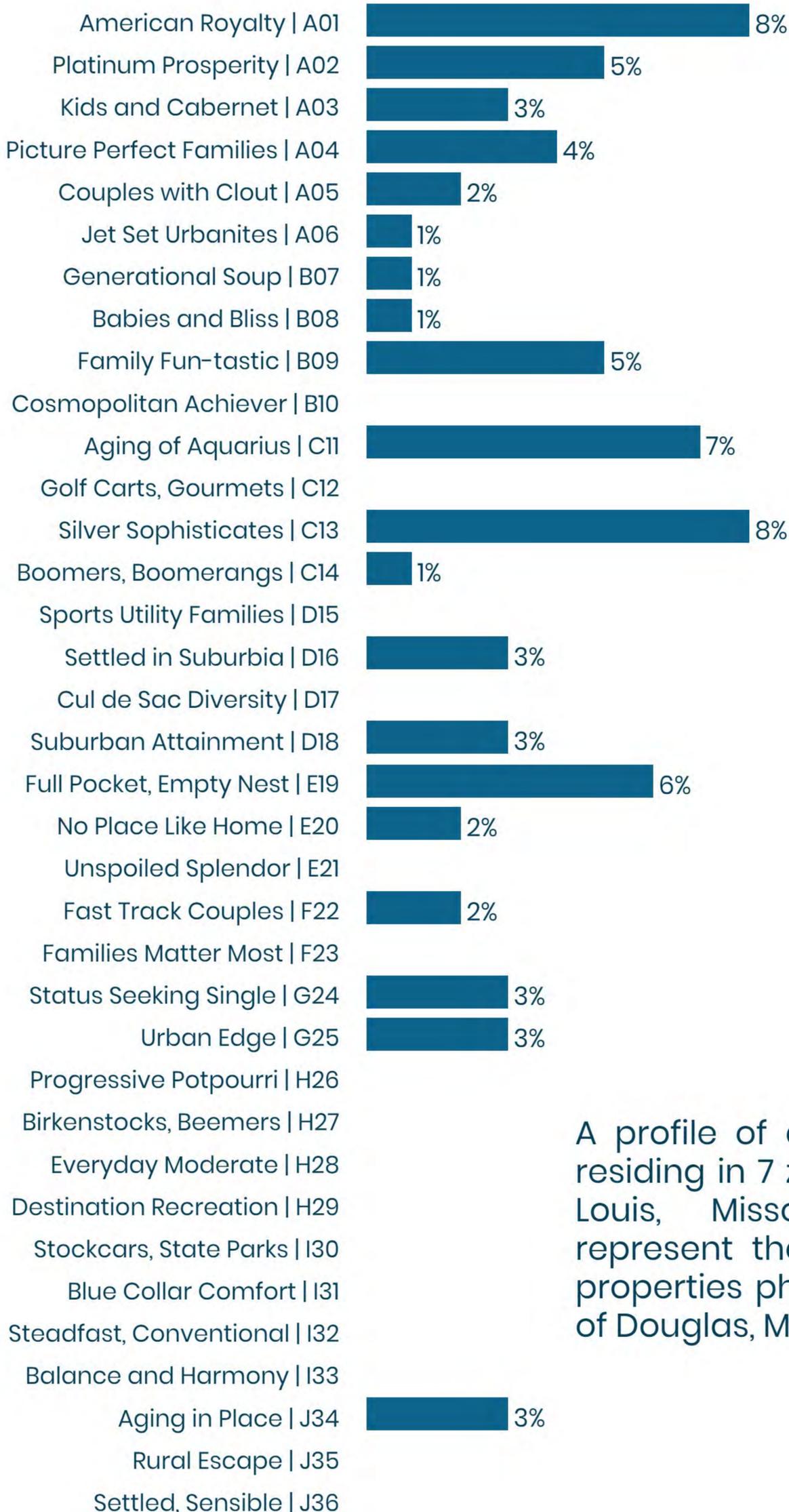
19 Zip Codes:

60093 | 60101
 60137 | 60190
 60201 | 60203
 60302 | 60305
 60513 | 60521
 60525 | 60527
 60561 | 60610
 60611 | 60613
 60614 | 60640
 60657



1-36 Lifestyle Clusters | St. Louis MO

Owners of 27 properties located in Douglas, but with mailing addresses in St. Louis.



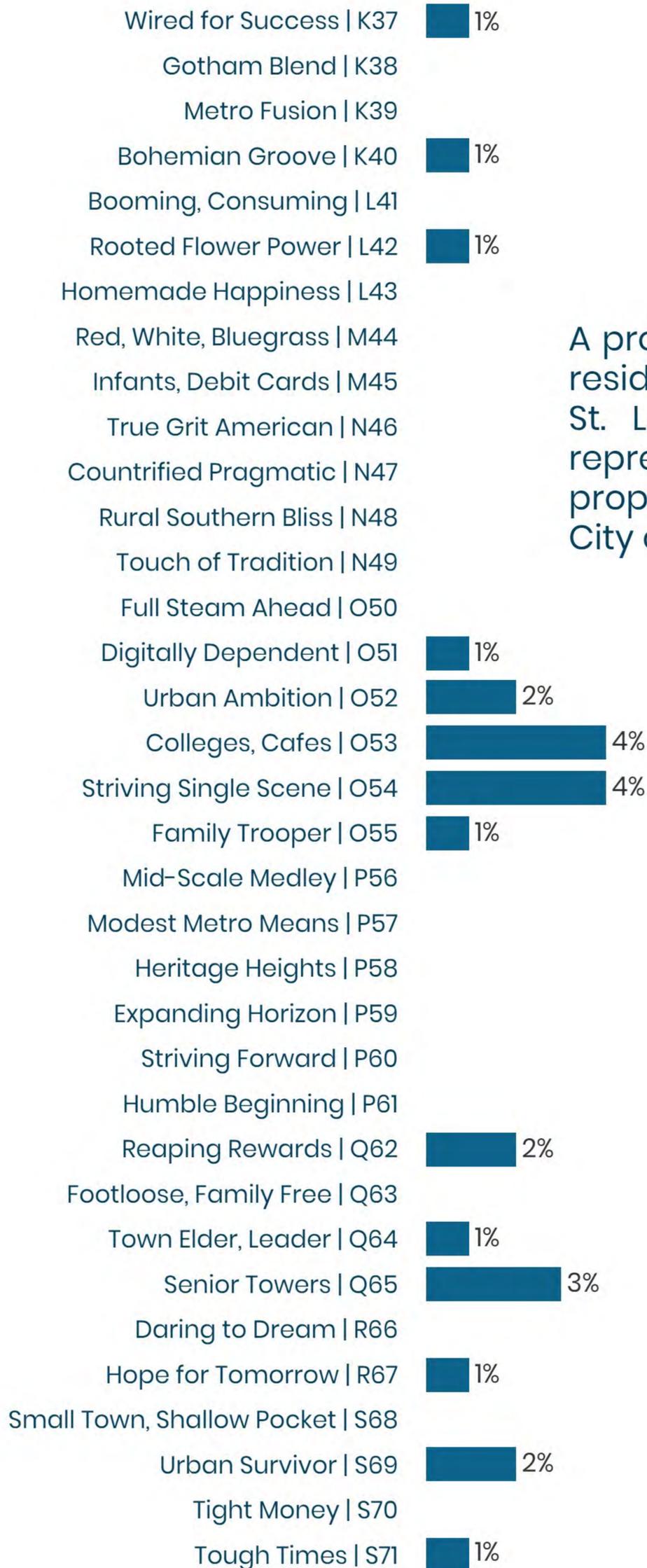
7 Zip Codes:
 63108
 63117
 63119
 63122
 63130
 63131
 63146

A profile of all established households residing in 7 zip codes located within St. Louis, Missouri. These zip codes represent the mailing addresses of 27 properties physically located in the City of Douglas, Michigan.



37-71 Lifestyle Clusters | St. Louis MO

Owners of 27 properties located in Douglas, but with mailing addresses in St. Louis.



A profile of all established households residing in 7 zip codes located within St. Louis, Missouri. These zip codes represent the mailing addresses of 27 properties physically located in the City of Douglas, Michigan.



- 7 Zip Codes:
- 63108
 - 63117
 - 63119
 - 63122
 - 63130
 - 63131
 - 63146



section j

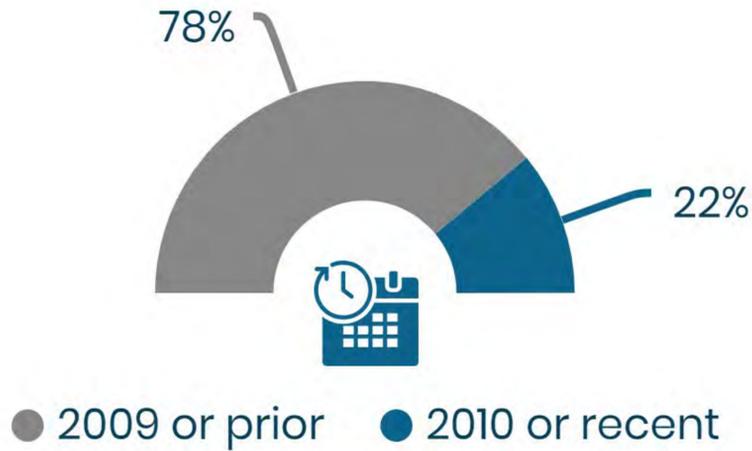
**The Target
Markets**



Platinum Prosperity | A02

Lifestyles and Housing Preferences | National Averages

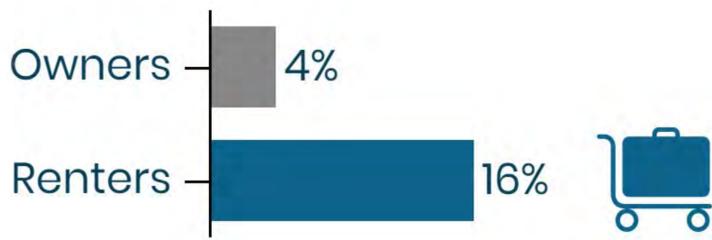
Units by Decade Built



Households by Tenure



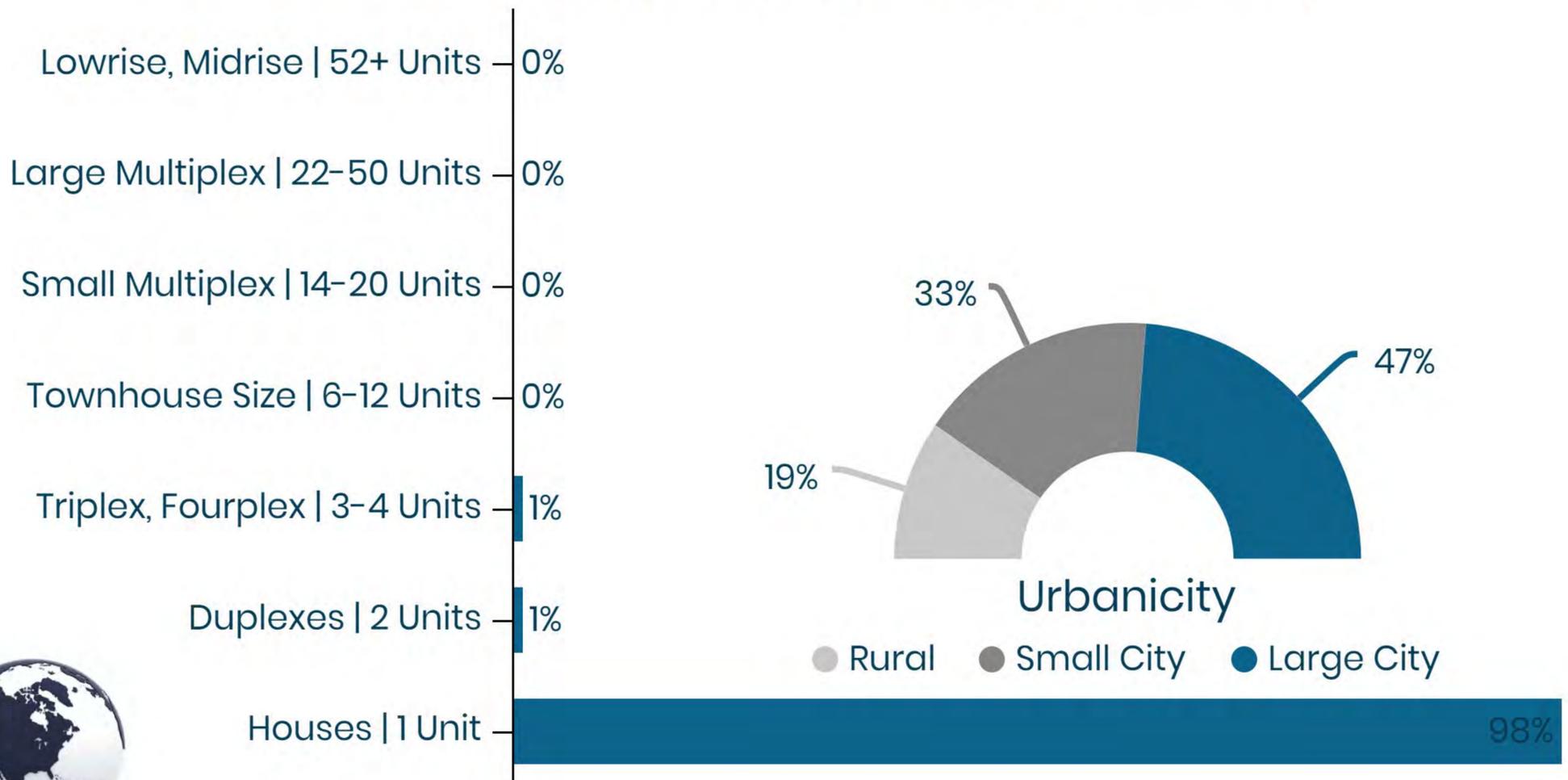
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Platinum Prosperity | A02

Wealthy and established empty-nesting couples residing in lavish suburban homes

Platinum Prosperity households are the wealthiest households in the nation, and they include mature empty-nesting couples and retirees enjoying lives of luxury. With average incomes well into the six figures, many own spacious suburban homes valued at more than half a million dollars. Most are married, college educated and at the peak of their careers. While nearly 20% are retired, those still in the workforce are holding executive and management positions in business, finance, legal and health services. With their child-rearing days behind them, they enjoy entertaining their friends and pursuing cultural activities.

They like to network with other households on the same social rung, which serves them well in their philanthropic pursuits. These households tend to belong to associations that support museums, symphonies, opera companies and other charities of the arts, and they are among the nation's top supporters of political groups and private foundation organizations. As consumers, they resonate with brands that portray images of honor, integrity and the traditional themes of the American culture. Not surprising, men usually filling a traditional role as head-of-household. They will occasionally use coupons and discount-based incentives.

Many Platinum Prosperity consumers are fitness fanatics who belong to health clubs, enjoy cardio and weight training sports and watch professional tennis, basketball, football and baseball games. At night, they enjoy cultural activities. Plays, ballets, operas, movies and concerts are all on their must-do lists. At home, they've outfitted their family rooms with top-of-the-line computers, large-screen televisions and serious exercise equipment, as well as books. About 35% of the books are read digitally on hand-held devices. They also like to get away from their busy schedules. Platinum Prosperity couples travel for business and pleasure; both domestic and afar. Organized events like cruises are also a fan favorite for these households.

As shoppers, they like to buy brands with reputations that align with the traditional American conventions of pride, integrity, honor and respect. Brands who are also reputable for being high quality, time-saving and fashion or industry-leading also grab the attention of the Platinum Prosperity consumers. When it comes to preferences for interacting with and learning about brands, they prefer brand messages be delivered during their favorite television shows, while enjoying the best of the 1970s and 1980s music stations and apps, in-store and on specialty online retailers, and via direct mail. They are not the most receptive to mobile or online video and display ads, but they are highly receptive to almost every other advertising channel.

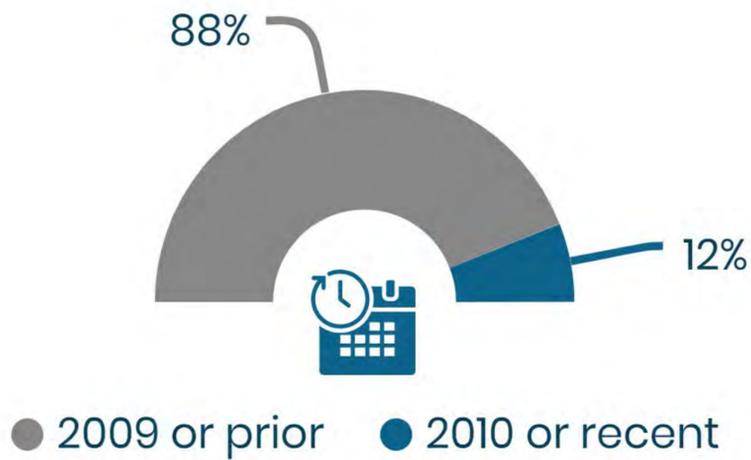
Platinum Prosperity households have a strong global consciousness and interest in international affairs. They purchase "green products" and support ethically responsible businesses. With a genuine interest in other people of all backgrounds, they like to learn new things and pursue a healthy, sustainable lifestyle.

To reach these consumers, companies and non-profits should recognize that they are well-educated, global citizens who tend to be independent thinkers. They feel they are informed shoppers and are conservative when it comes to their outlooks on spend. Increasingly, they are going online for news and commerce, reading blogs and informative Websites that help them research products. They not only shop and learn about products online, but they also frequent social media, and stream for online channels and videos. Their mobile usage is more pragmatic and social in nature which is consistent with their average technology adoption.

Aging of Aquarius, Settled | C11

Lifestyles and Housing Preferences | National Averages

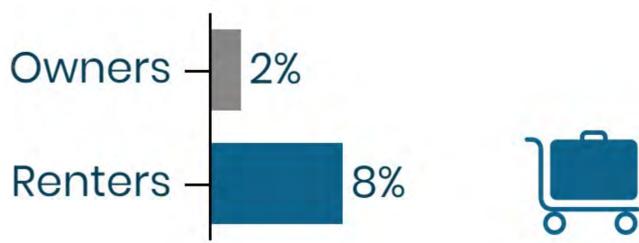
Units by Decade Built



Households by Tenure



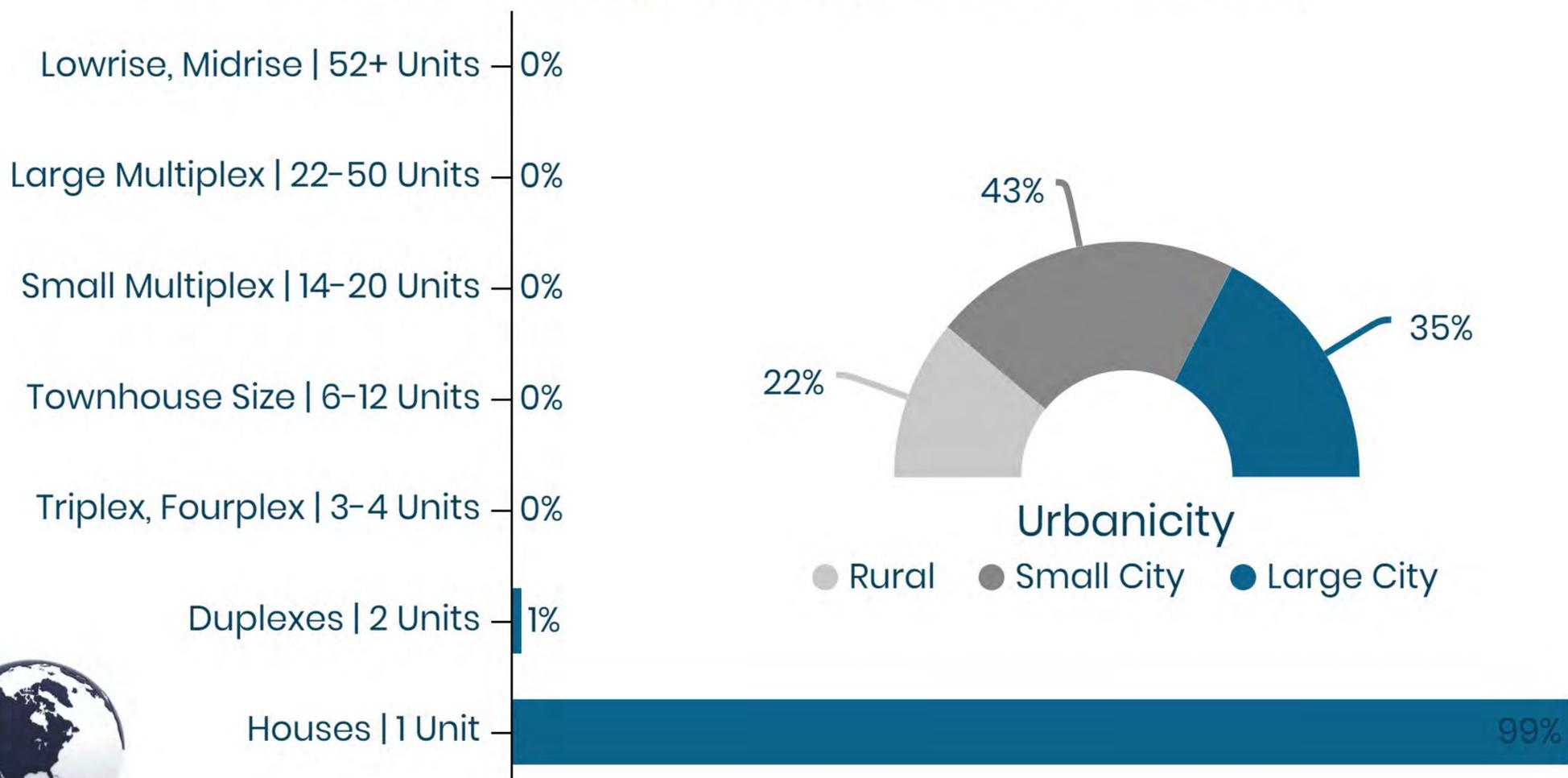
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Aging of Aquarius, Settled | C11

Upscale boomer-aged couples living in cities and close-in suburbs

The vanguard of the Baby Boom Generation, Aging of Aquarius is comprised of empty-nesting couples between 50 and 65 years old, and they are quite settled. Most households are married couples; and 90% have no children at home so they are enjoying a kick-back-and-relax life. With their graduate school educations, they earn high incomes at professional and technical positions and often travel for business. Virtually all own older single-family homes in established neighborhoods. Scattered throughout the nation, these households are found in both large metros and mid-sized cities. One sign of their stability is that a large share has resided at the same address for over ten years.

Aging of Aquarius households enjoy active leisure lives. They like to exercise at fitness clubs and do non-aerobic sports such as golf, and yoga. They have a cultured lifestyle and enjoy going to plays, museums and reading books online. They also have enough time and money to travel frequently, both domestically and internationally. With their parenting years behind them, these couples relish the opportunity to take cruises, go to casinos and frequent gourmet restaurants.

As shoppers, these households are responsive to both brands and bargains. They shop all kinds of brick-and-mortar stores, from high-end retailers to discount clubs. They also buy products through catalogs, direct mail, and online. Although they are much more likely to be in the market for a new vehicle than a used one, they are not known as early adopters when it comes to consumer electronics, nor are they fashion-forward. Now approaching retirement age, they are increasingly health-conscious and usually only snack on healthy foods while avoiding the fast food their children may have grown up on. When they shop, they take along coupons clipped from newspapers or downloaded from the internet.

As consumers, these households tend to have eclectic media tastes. They are print fans who read daily newspapers from cover to cover and subscribe to magazines that specialize in business, news and travel. They go online often to track down news, book travel and research medical subjects as well as make purchases. Aging of Aquarius still maintain their love of music, though these one-time rock 'n' rollers now listen to jazz, classical and easy listening music.

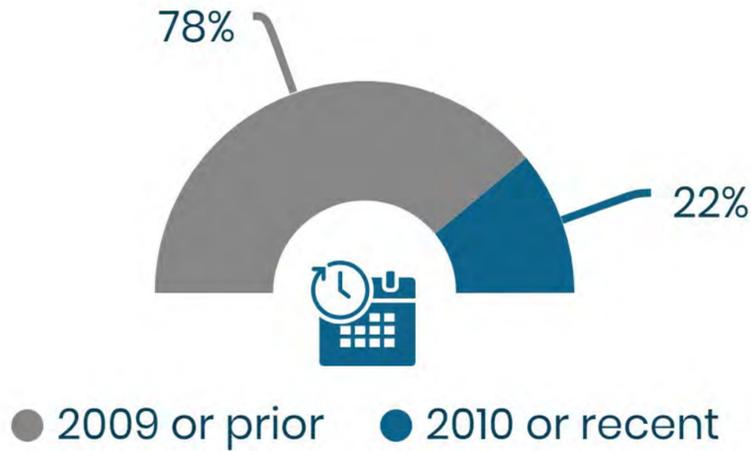
No longer the radicals of their youth about forty% of these households are now aligned with the Republican Party, and nearly 35% vote for the Democratic nominee. Although they are split down party lines, only five% are politically aware and make it to the booth on Election Day. They are more liberal regarding environmental issues, however, and donate to "green" causes.

The evolution of the countercultural generation evident in Aging of Aquarius reflects an economic system that has rewarded these households handsomely. Thanks to their high incomes, they've accumulated large portfolios of investments to fund their retirement. With homes they've owned for many years, they are creditworthy prospects for home equity loans, insurance and lines of credit. They carry multiple credit cards and pay off their balances each month.

Golf Carts & Gourmets | C12

Lifestyles and Housing Preferences | National Averages

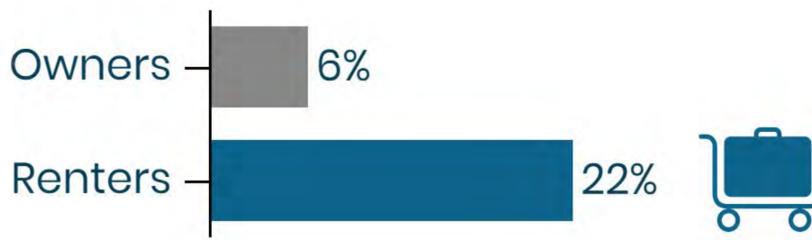
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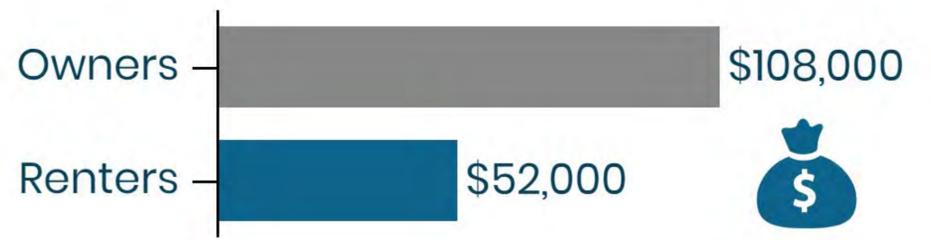
Households by Tenure



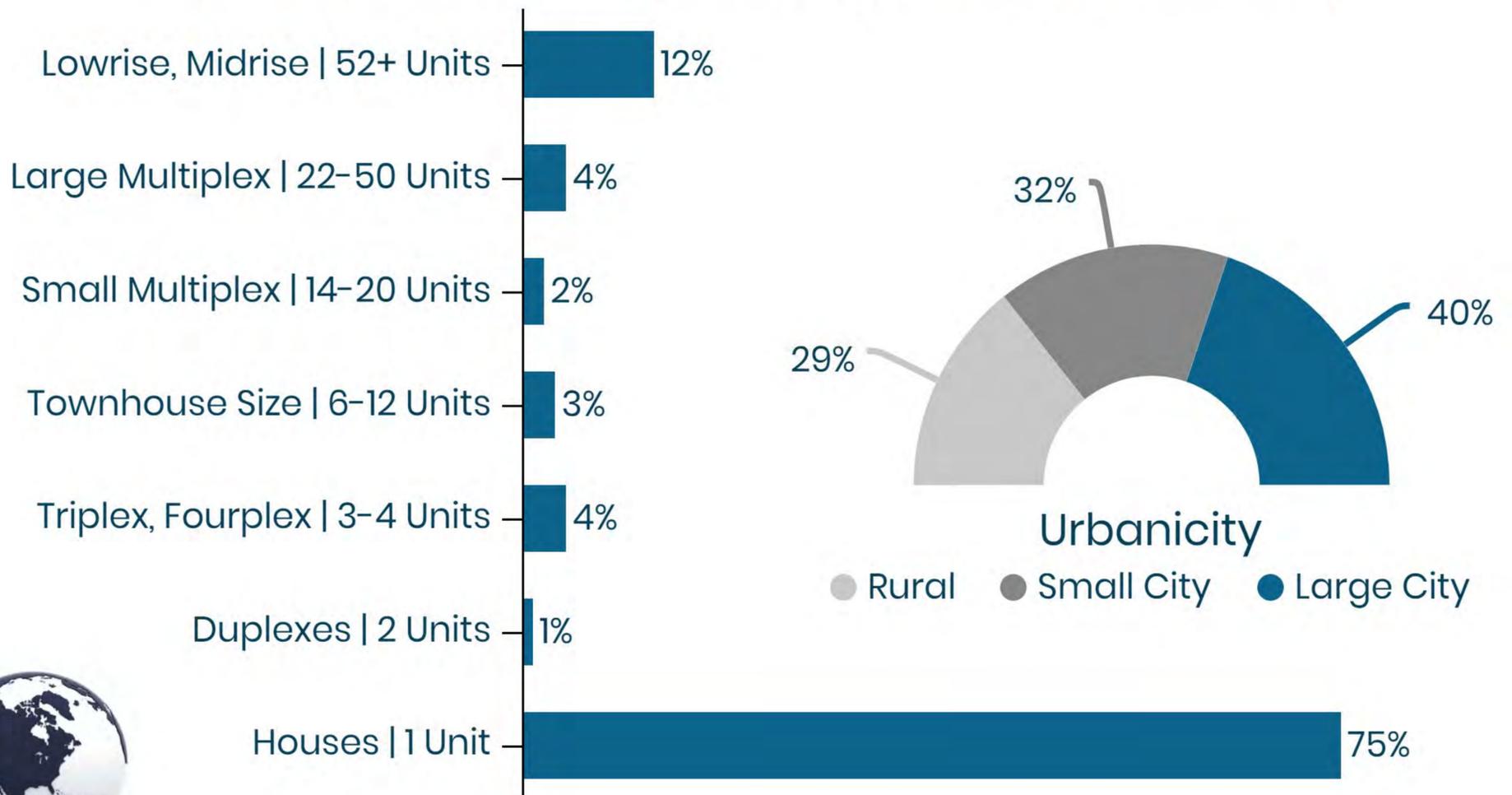
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Golf Carts & Gourmets | C12

Upscale retirees and empty-nesters in comfortable communities

About 75% the Golf Carts & Gourmet householders are 65 years of age and better. They are retirees living in relative comfort. Most of these households are married couples without children enjoying active retirements. However, many of these educated residents choose to work past retirement and are earning solid paychecks from professional and technical occupations. With their salaries, pensions and investments, these households report high incomes and they can afford newer homes and townhouses in beachfront retirement resorts.

Golf Carts & Gourmet households feel they have put in their time raising families and working hard and they are ready to enjoy the finer things in life. They like going out to restaurants, plays, classical concerts and casinos. They have the time and money to travel and they especially enjoy taking cruises and visiting friends and relatives around the country. These active seniors try to stay fit by golfing, playing tennis and swimming. Around their homes, they lead quiet lives, including reading books and newspapers, playing cards and cooking for fun.

With their solid incomes, these households like to frequent malls and shop at reputable department stores like Nordstrom and Dillard's. These traditionalists buy clothes that are conservative and high-quality. However, they also like their possessions to make a statement, and they seek out designer labels to convey a sense of status. While they care about having a healthy diet, they also consider themselves foodies who like foreign foods and spicy dishes, especially if served in an artistic way.

These maturing households will always be fans of traditional media. They read newspapers from cover to cover and subscribe to venerable magazines that cover travel, sports, business and senior topics. They tune in to the radio for news and music, especially stations that play easy listening and golden oldies of the 1960s and 70s. They consider television their favorite form of entertainment, preferring movies, dramas and how-to programs. By contrast, they are still a little nervous around newer media sites offering movies and music. They'll go online for news and information, and particularly stock quotes, medical research, and map directions. However, these households do not download music, watch video streams, or participate in online gaming. Streaming television and radio stations are not recommended for brand messaging targeted at these households.

Golf Carts & Gourmet households are more of a conservative bastion on political issues as well. They describe themselves as people of faith who attend religious services. A majority belong to the Republican Party despite some pockets of liberals and Independents. Many have a global awareness and give generously to health, educational and cultural groups.

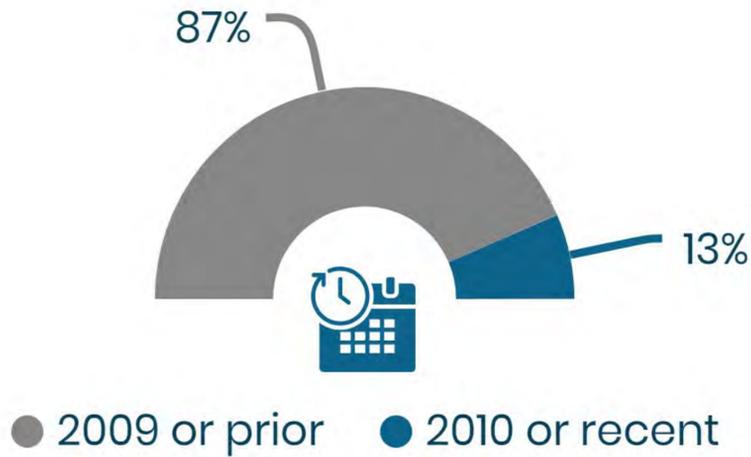
However, that philanthropy is tempered by a fiscal conservatism. These households have amassed large nest eggs and are typically drawing down their retirement accounts. In order to maintain their comfortable standard of living, they carry plenty of insurance and umbrella coverage to protect their substantial assets.

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Unspoiled Splendor | E21

Lifestyles and Housing Preferences | National Averages

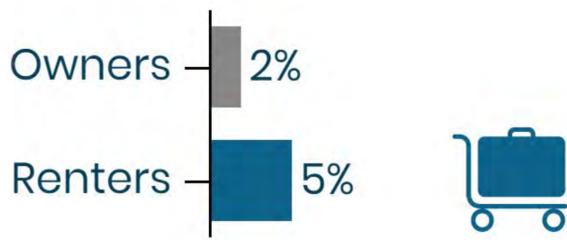
Units by Decade Built



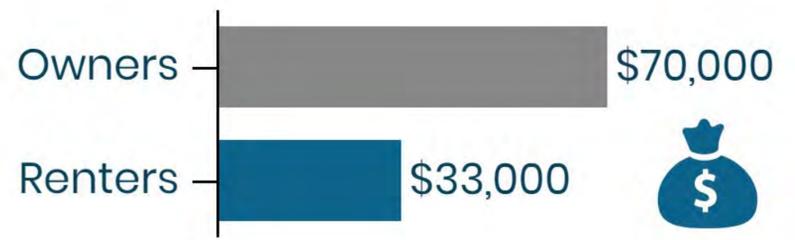
Households by Tenure



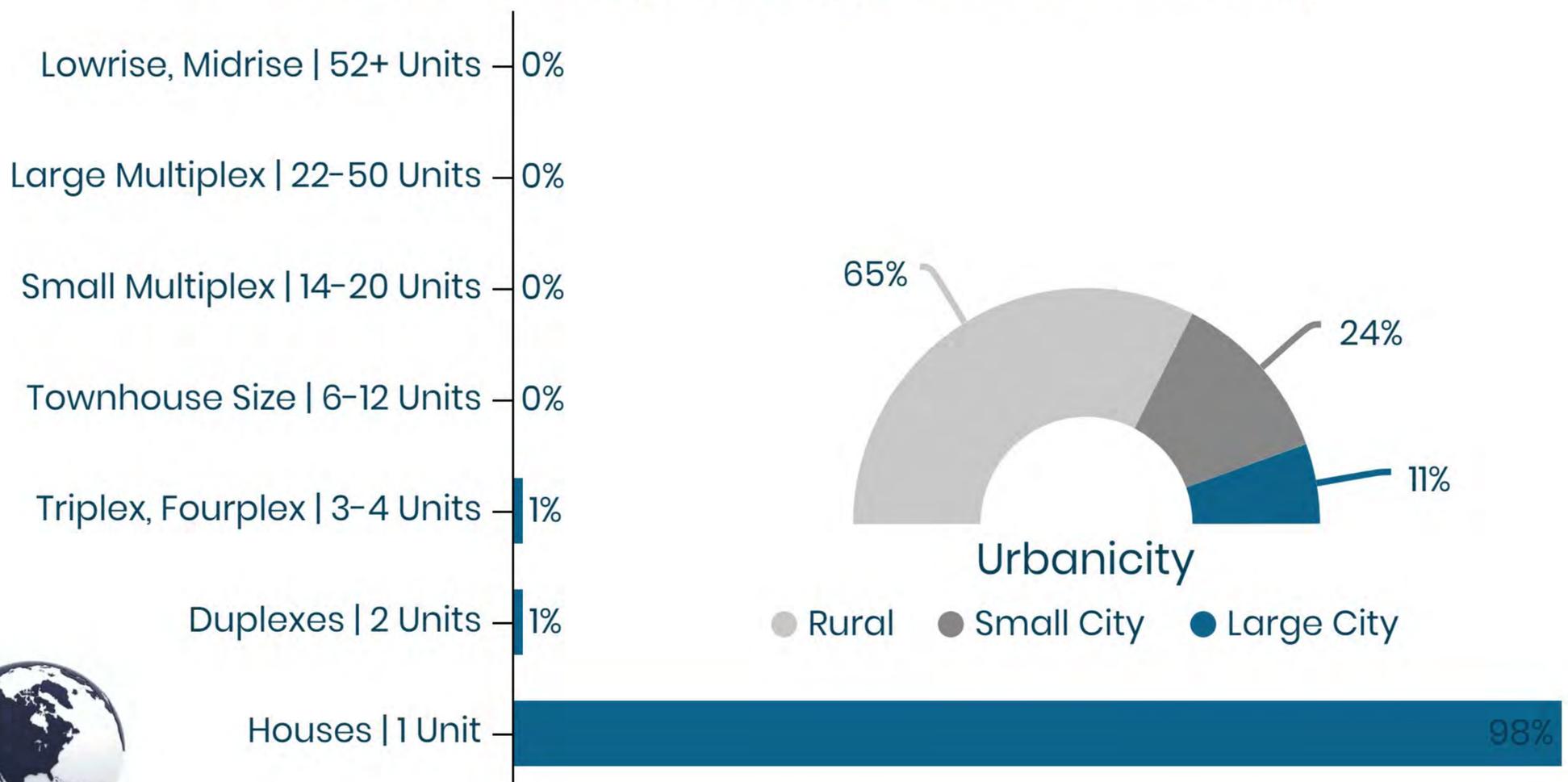
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Unspoiled Splendor | E21

Comfortably established baby boomer couples in town & country communities

Far from the major population centers, Unspoiled Splendor live in small cities, villages, and subdivisions where farms once dominated the landscape. Today, about 35% of the adults still work in a blue-collar setting while most hold mid-level jobs in sales and white-collar professions. These baby-boomer couples tend to be high-school educated; some attended college. With most of their children grown and out of the house, both parents are typically in the workforce with their combined middle-incomes. Many live in homes built on large lots in moderate communities. Although these households are scattered around the country, almost half can be found in the Midwest and Western states.

In their remote areas, Unspoiled Splendor households appreciate the traditional hobbies and activities associated with a more relaxed, rural lifestyle. Around their houses, they like to garden and bird watch. Their idea of a social outing is a trip to the state fair, antique show, or country music festival. They are outdoorsy households who like to fish, hunt and ride horses. When they travel they are fond of pitching a tent and breathing in the fresh air at a national park or recreational campsite.

Thanks to a conservative financial style, these households have built up decent investment portfolios and a comfortable nest egg for their impending retirements. However, while they have money in their pockets, they are reluctant to spend much of it on aspirational purchases. When they do, shopping online seems to work for them. They buy utilitarian trucks that are made in America, and will they favor anything that can survive the rough roads of their off-the-beaten-track communities.

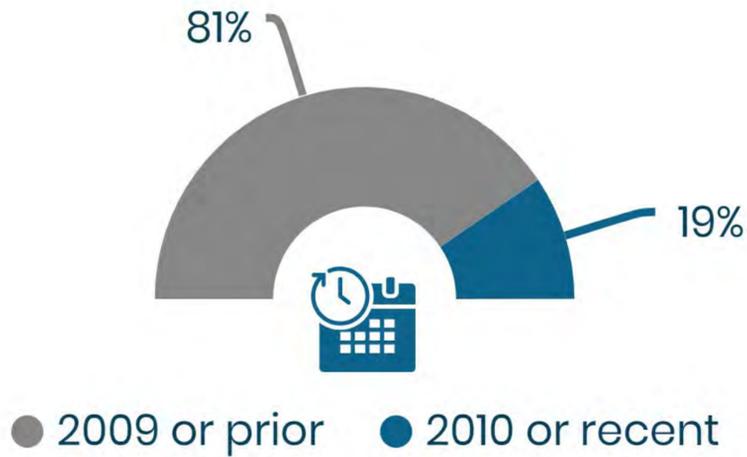
For advertisers, Unspoiled Splendor households read the daily newspaper and pick up a magazine targeted to a country lifestyle. They are also receptive to learning about brands while watching television, listening to the radio and going to their postal mailbox. In many respects, they are true traditionalists. This market has a good mix of both social conservatives as well as liberal values. They are concerned about pollution, recycling or threats to their health and generally take some actions one might consider "green". They have deep roots in their communities and care about their neighbors. Many support a variety of charities, volunteer for different groups and serve as community leaders. They describe themselves as spiritual and passionate in their opinions.

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Booming & Consuming | L41

Lifestyles and Housing Preferences | National Averages

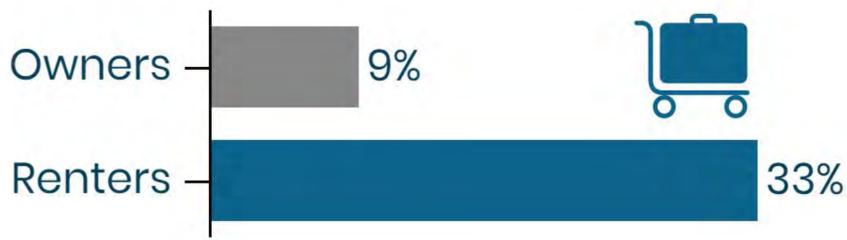
Units by Decade Built



Households by Tenure



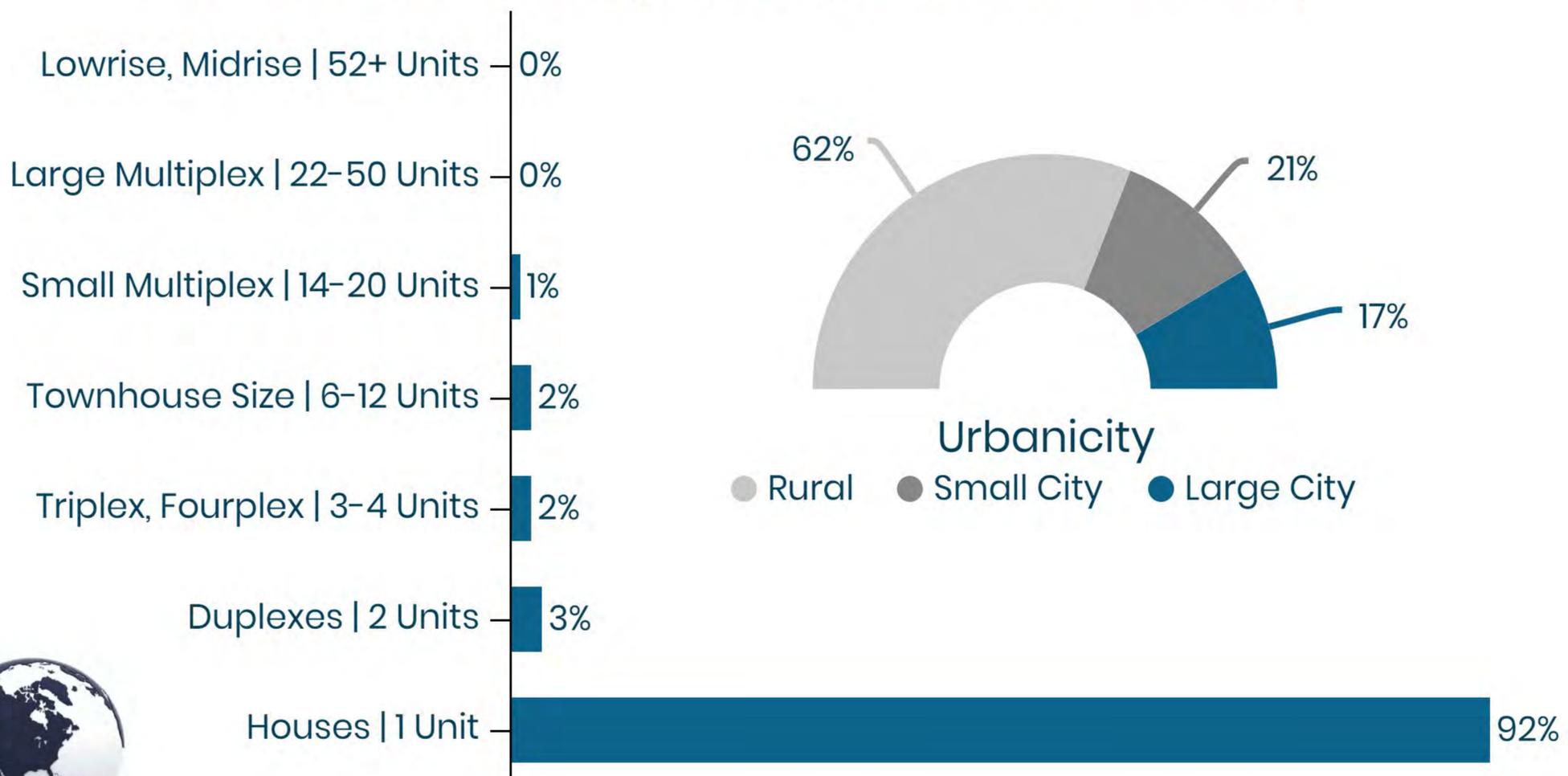
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Booming & Consuming | L41

Older empty-nesting couples and singles enjoying relaxed lives in satellite cities

Booming & Consuming households are older couples and widowed individuals who have migrated to small cities and villages, seeking a more relaxed pace of life. With most of these households between 50 and 75 years old, their nests are empty and they are soon to be, or already, enjoying their retirements. Booming and Consuming tend to have average educations and, for those still in the workforce, have jobs in a mix of white-collar, blue-collar and service sector positions. Their moderate incomes typically allow them to afford to own a recently-built ranch with a well-landscaped yard in a Sun Belt community. With their children grown and out of the house, these mature adults have crafted a cushy lifestyle that's heavy on recreation and leisure.

The lack of children to nurture and clothe means more disposable income for travel and outdoor activities. These households are big on heading to nearby parks and woodlands to bike and walk through the outdoor scenery. They enjoy long car trips, cruises and a significant number own recreational vehicles for scenic vacations. They may not live close to downtown centers, but they've carried their enthusiasm for culture with them and will drive to a city to attend a play or concert. For a splurge, they'll go to an antique show.

With their moderate incomes and healthy savings accounts, they can afford to be materialistic. However, these consumers have little need for status recognition and prefer to focus on the integrity of the brand and the customer service when shopping. Booming and Consuming typically shop discount department stores. Many are interested in home décor as well as electronic furnishings like flat-screen televisions.

With its mix of adults still working and those already retired, values in Booming & Consuming are wide-ranging. Their relative open-mindedness is a reflection of their generation and life experiences. Although the highest concentration is conservative, voting for the Republican Party, many also espouse liberal views. Reflecting the pristine surroundings of their community, everyone seems to agree on the value of recycling to help protect the environment. Additionally, many are active in community affairs; they support arts, health and environmental groups.

While they may have moved to secluded suburban settings, Booming & Consuming like to stay current with main-stream culture. They typically read a daily newspaper and subscribe to magazines like The New Yorker and Entertainment Weekly. They have eclectic music tastes that include country, 1960s and 1970s hits, and jazz; and they will tune in to news talk radio to keep up with the issues of the day. These older households have only somewhat embraced the internet and go online to shop, get the latest headlines and download information like stock reports. Few use email regularly though, remaining much more receptive to direct mail offerings. Use messaging that aims at the "buy American" consumer; one that exemplifies honest quality products that can only be made in the USA. Doing so typically works better than attempts to incentivize or appear to be the iconic trendy option.

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Digital Dependents | O51

Lifestyles and Housing Preferences | National Averages

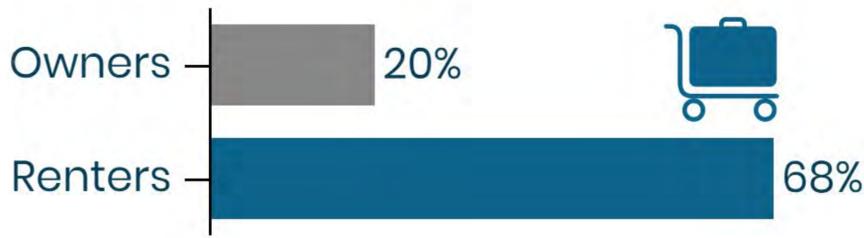
Units by Decade Built



Households by Tenure



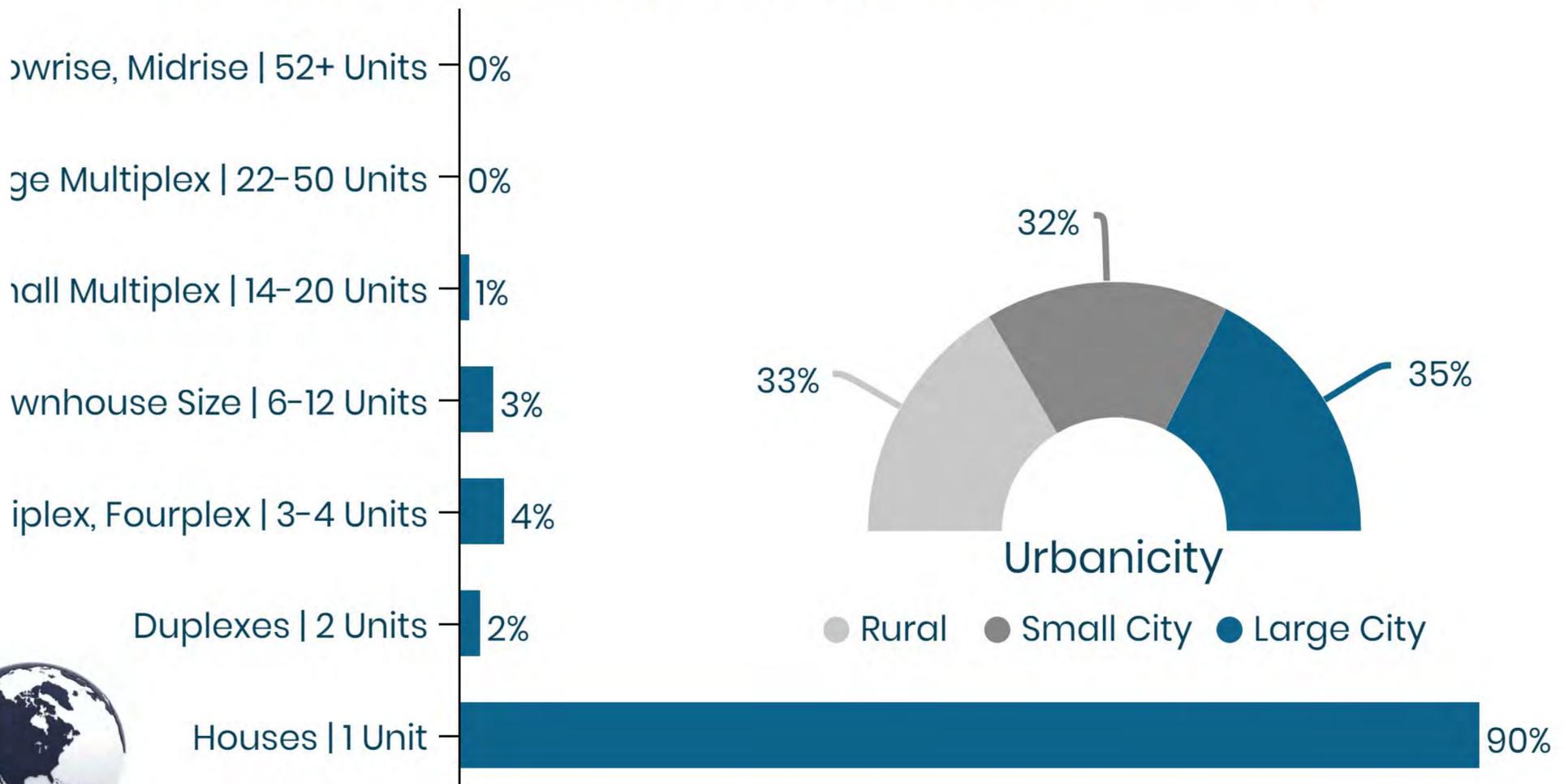
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Digital Dependents | O51

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

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

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

In the marketplace, Digital Dependent households have champagne tastes 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.

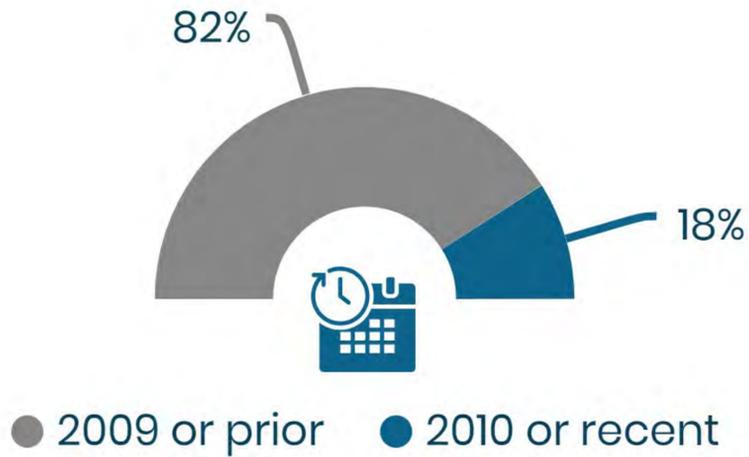
Advertisers will have a hard time connecting with them through traditional media. Instead, use mobile and online video and display to reach this market. Addressable television is another viable option as Digital Dependents are receptive to learning about brands in this channel.

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.

Reaping Some Rewards | Q62

Lifestyles and Housing Preferences | National Averages

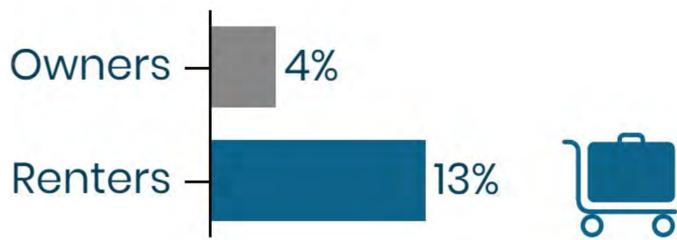
Units by Decade Built



Households by Tenure



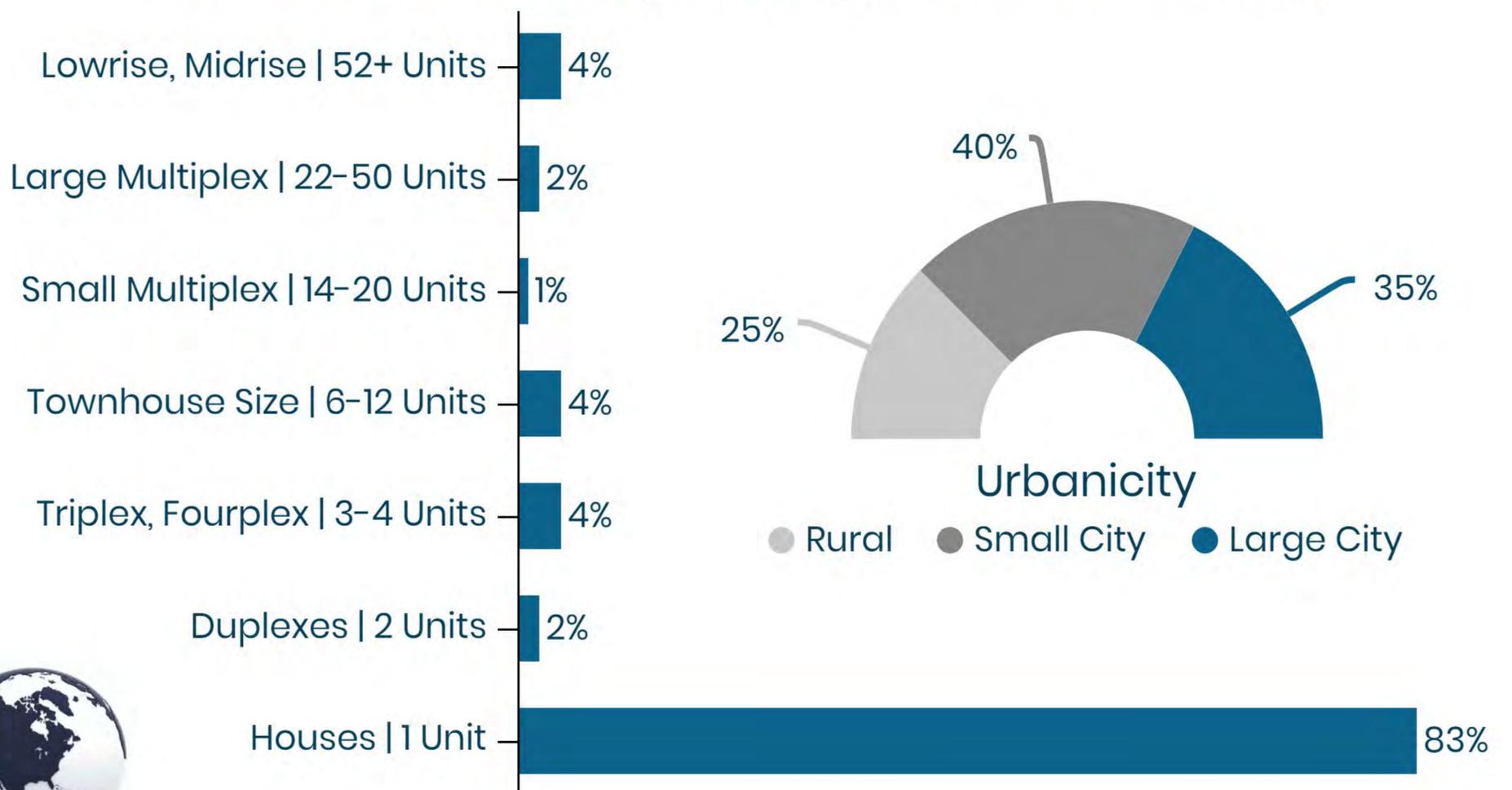
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Reaping Some Rewards | Q62

Relaxed, retired couples and individuals in suburban homes living quiet lives

Reaping Some Rewards include head-of-householders who are 65 years or better, and no longer in the workforce. As householders in the Greatest Generation, they grew up during the Depression and World War II, typically married young, and then thrived in the workplace in the latter half of the 20th century. These hardy seniors are now a mix of elderly couples and widowed individuals, and they are reaping the rewards of their many years of work, while staying settled in quiet subdivisions. They are living reasonably well on decent pensions and investments.

They have done very well in managing their investments with their lower middle-income incomes. With reduced living expenses, some can afford to own a comfortable cottage or ranch houses priced above the market average. Some moved to their homes in mixed-age communities about a decade ago, after their children had finally left home and they could retire with some financial security. They are not fans of active retirement communities, and prefer vibrant cities with access to transportation hubs and top-flight hospitals.

Reaping Some Rewards are not about working up a sweat. They engage in a lot of indoor activities, including watching television and listening to classical music as well as pursuing hobbies like needlework and playing cards. They also like to go out on the town; they frequent restaurants and try their luck at casinos and bingo parlors. They have the disposable cash to dine out regularly, showing a fondness for casual restaurants. After a lifetime of labor, they now enjoy traveling, take overseas cruises, and tour the nation with recreational vehicles.

Reaping Some Reward households have the money to shop, but they find little joy in consumption. They are brand-loyal traditionalists and prefer to buy tried-and-true styles at stores that are familiar. They are regulars at mall retailers and traditional anchor stores, and they will browse before buying the classics in apparel. While they are admittedly tech-shy and own few consumer gadgets, they like cars that are equipped with all the latest options, and especially new luxury sedans.

These households are also brand-loyal when it comes to media. They still read a newspaper from cover to cover every day. These well-read households read magazines, and subscribe to a variety of steadfast publications like Reader's Digest, People, and Time magazine. Many keep their televisions on all day for a comforting audio backdrop to their routine. Regarding television as their main source of news and entertainment, they like to tune in to newscasts, talk shows, game shows and historical programs. Late-adopters when it comes to the internet, they rarely go online for shopping or banking. However, they will do more age-specific activities online, like researching various ailments and maladies and making travel arrangements to visit their grandchildren.

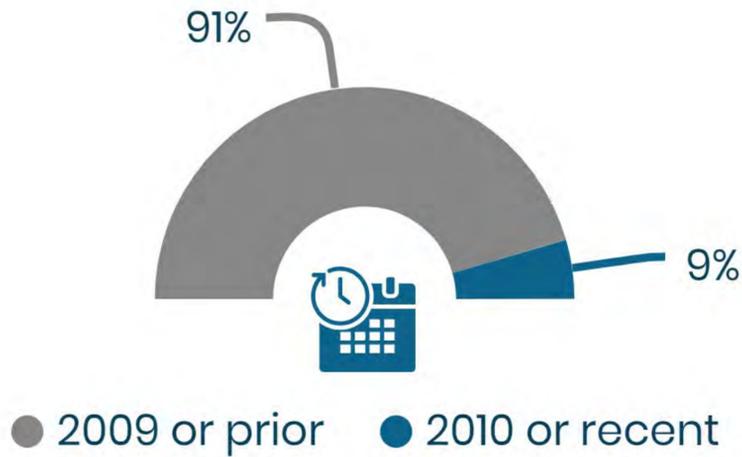
The values system of Reaping Some Rewards reflects old-fashioned traditions. They are religious households who express their faith by going to church and synagogue as well as watching religious television shows. Risk-averse, they buy a lot of insurance products. They tend to vote Republican and are active in their communities. These households are charitable, giving to nearly every kind of not-for-profit, including religious, health, political, environmental and arts groups.

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Town Elders & Leaders | Q64

Lifestyles and Housing Preferences | National Averages

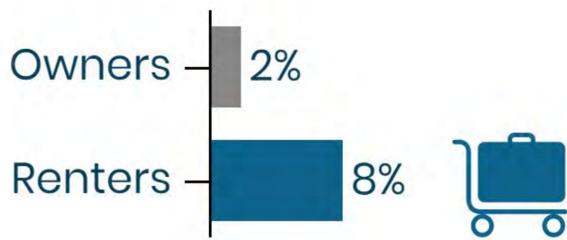
Units by Decade Built



Households by Tenure



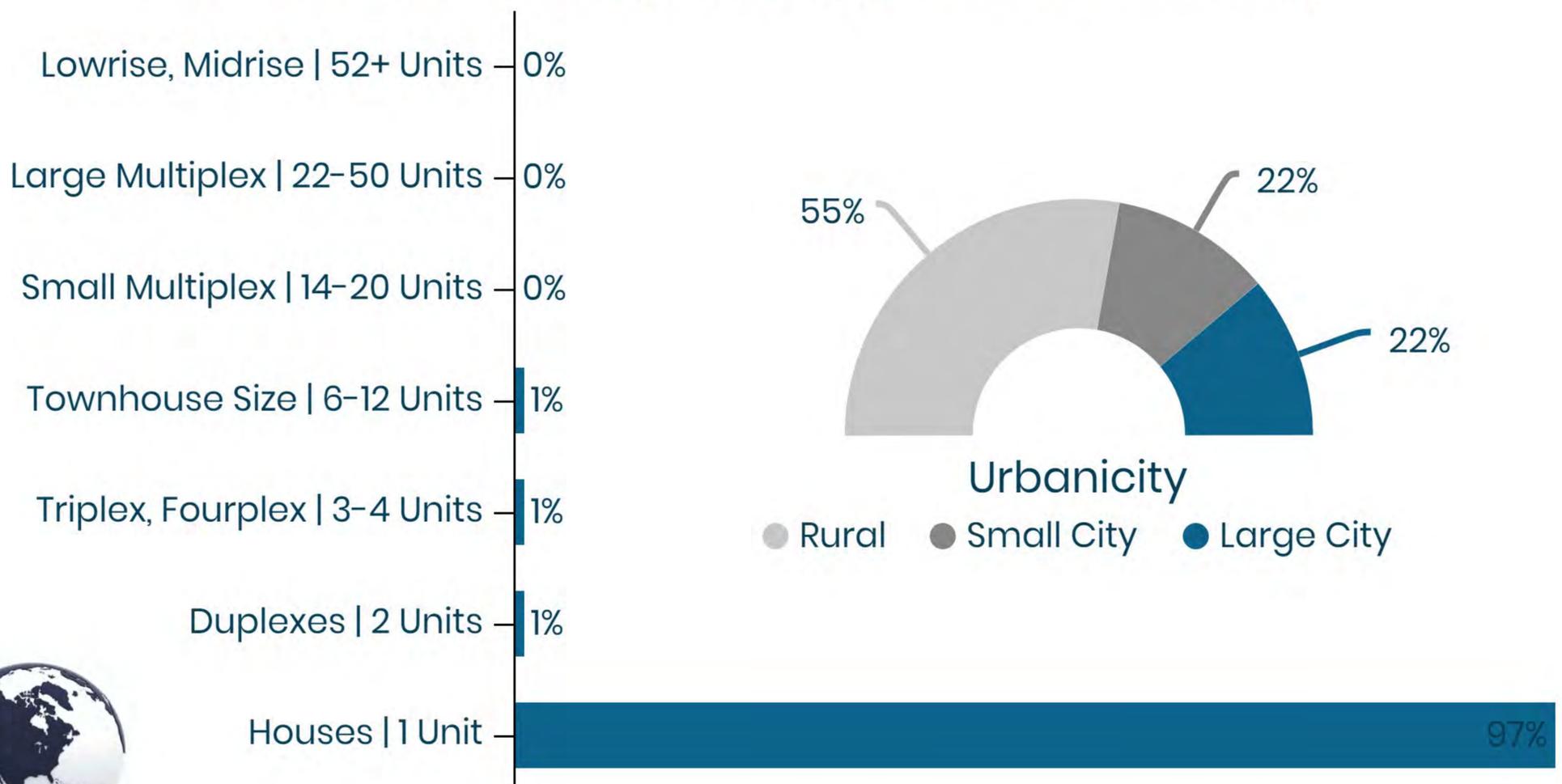
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



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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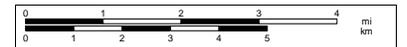
**Geographic
Setting**



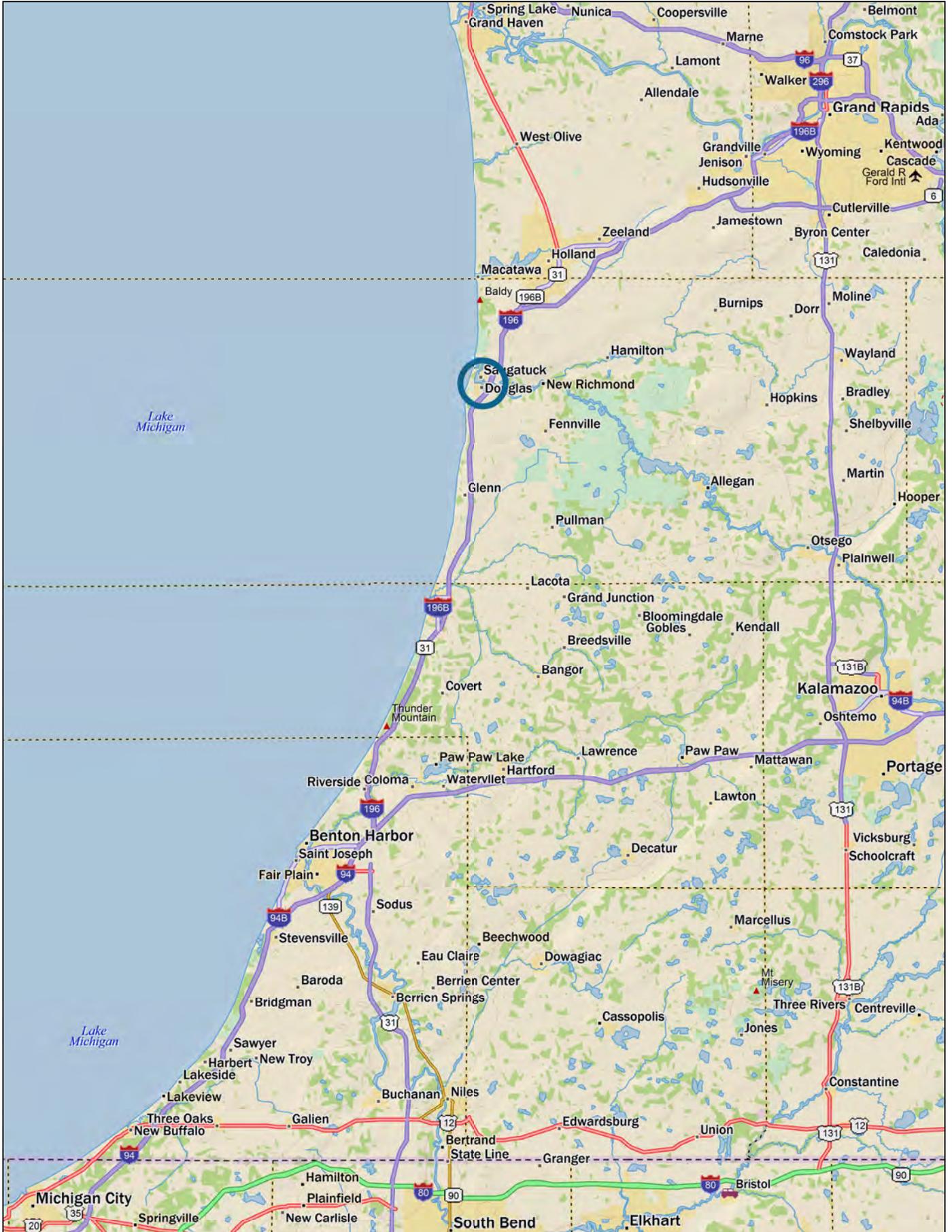
Geographic Setting, Lakes, and Highways The City of Douglas, Michigan



Underlying map provided by DeLorme XMap; exhibit created by LandUseUSA | Urban Strategies ©
on behalf of the City of Douglas, 2019.



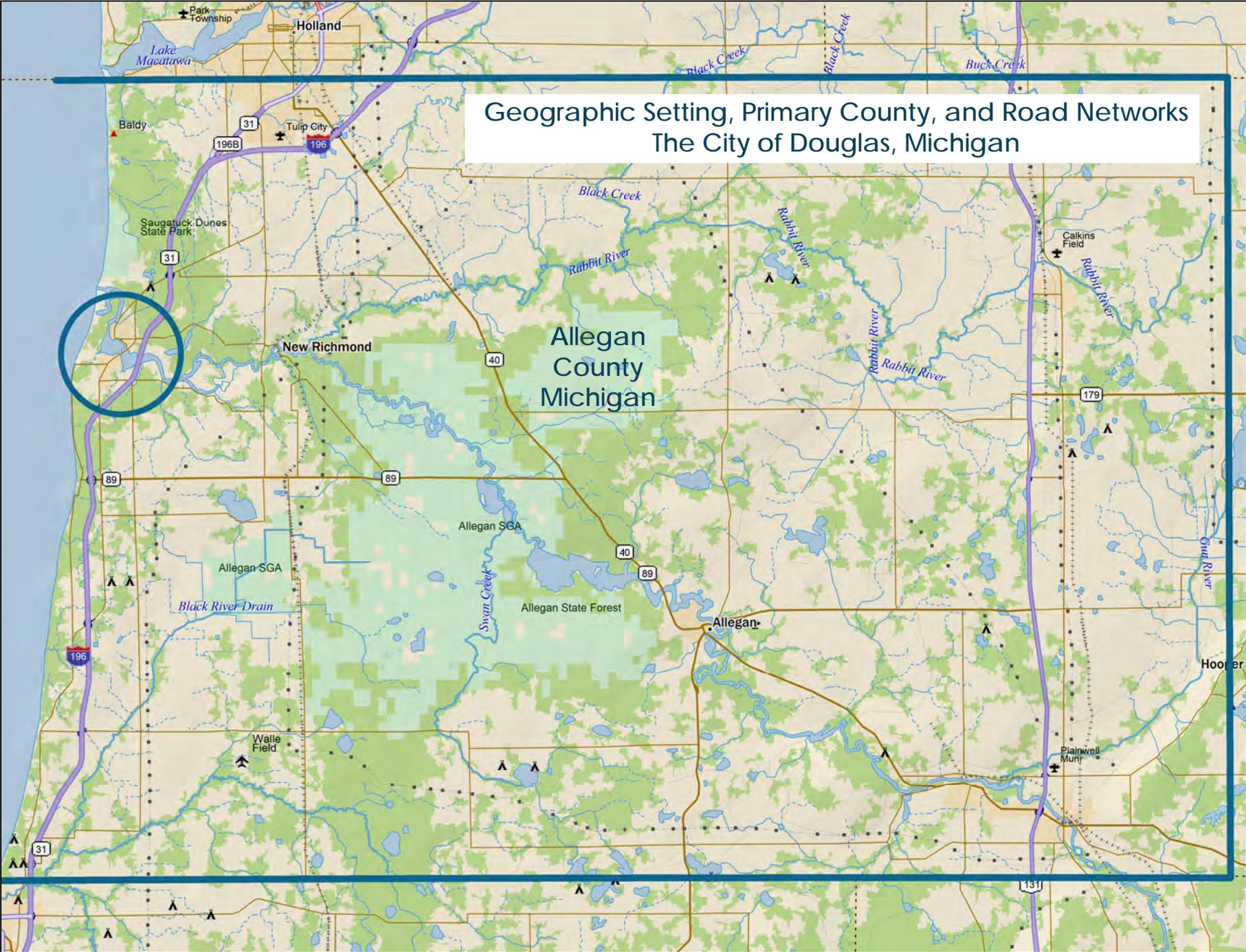
Geographic Setting, Lakes, and Highways The City of Douglas, Michigan



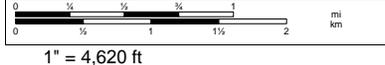
Underlying map provided by DeLorme XMap; exhibit created by LandUseUSA | Urban Strategies © on behalf of the City of Douglas, 2019.



Geographic Setting, Primary County, and Road Networks The City of Douglas, Michigan

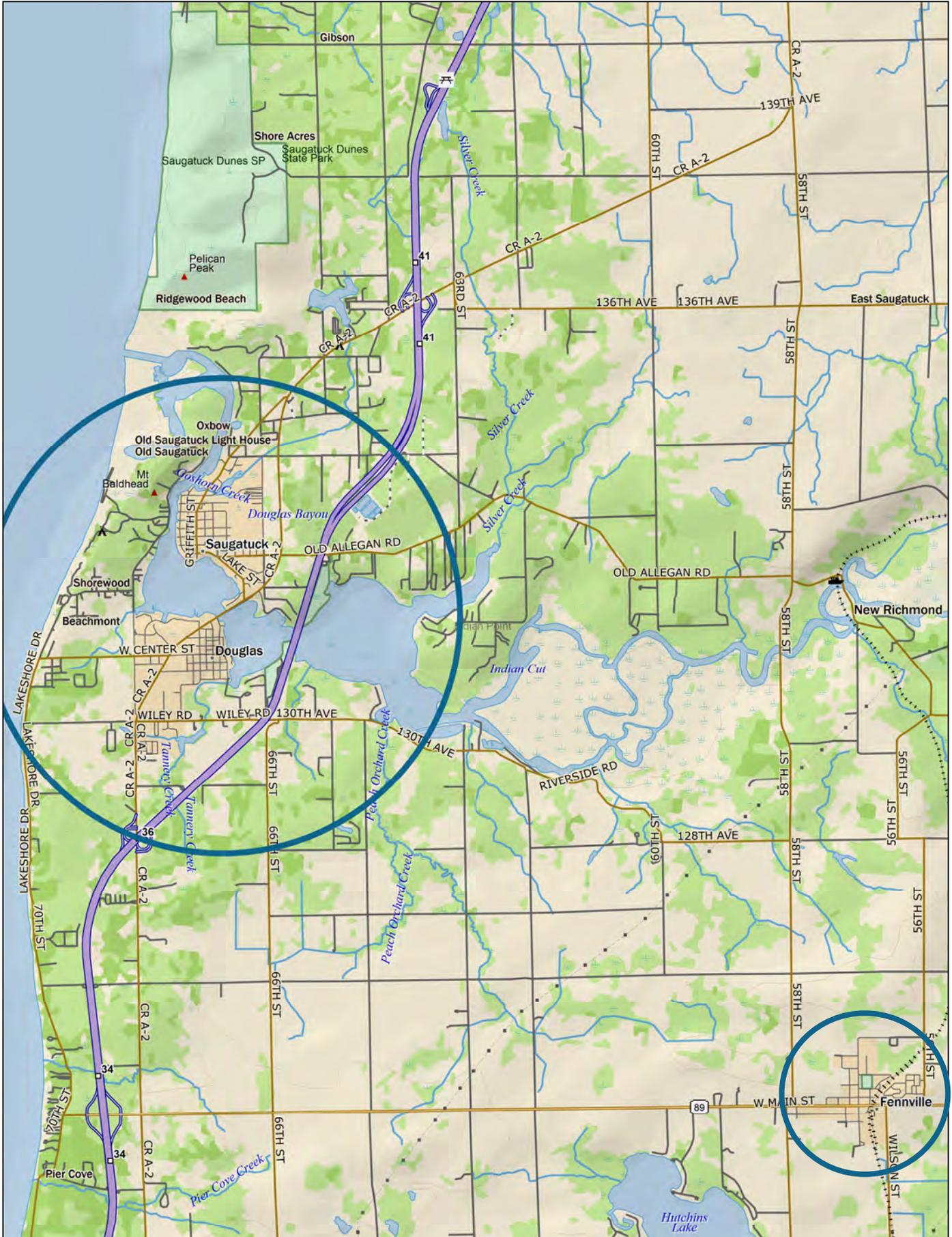


Underlying map provided by DeLorme XMap; exhibit created by LandUseUSA | Urban Strategies © on behalf of the City of Douglas, 2019.

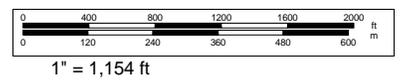


1" = 4,620 ft

Geographic Setting and Local Street Networks The Cities of Douglas, Saugatuck, and Fennville, Michigan

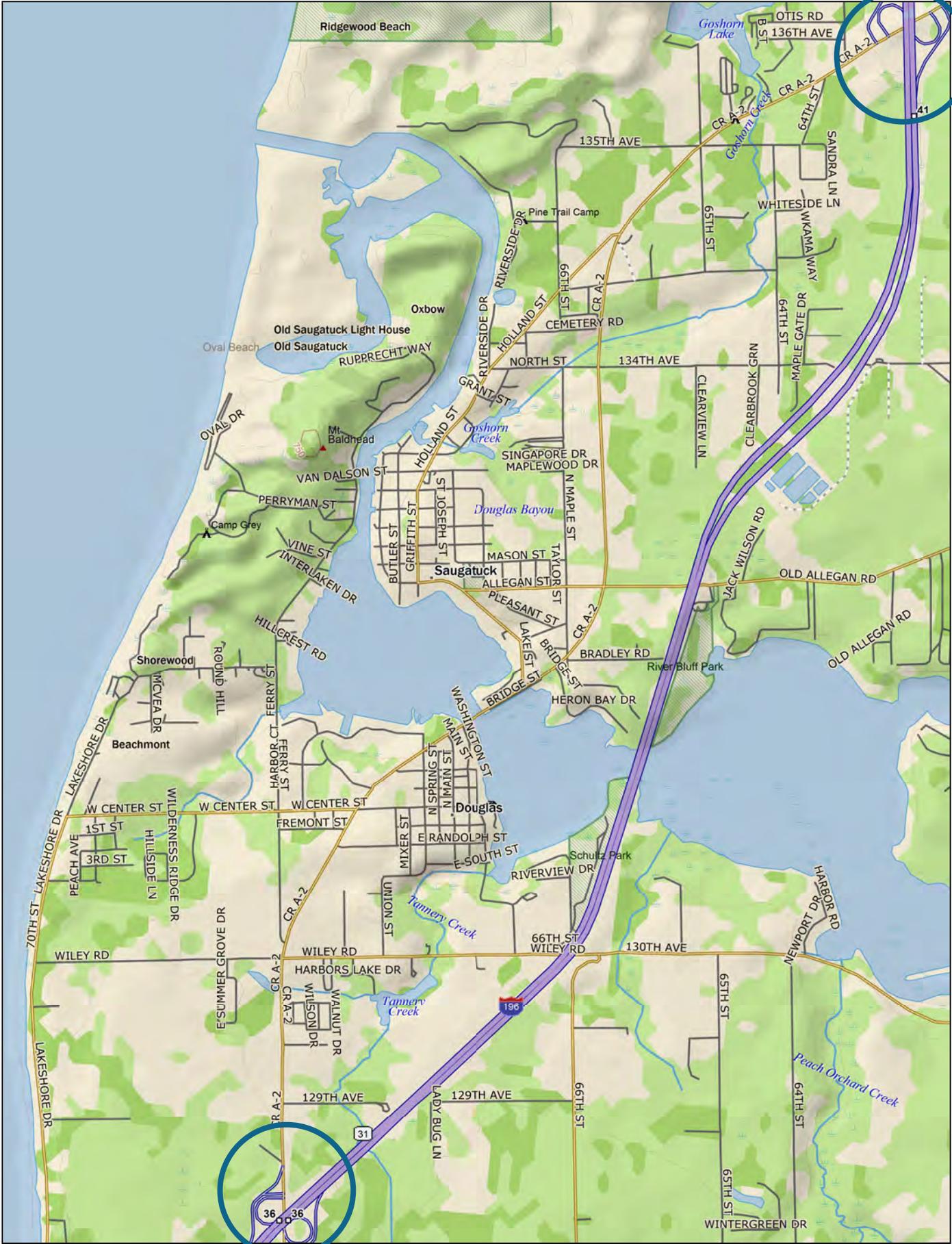


Underlying map provided by DeLorme XMap; exhibit created by LandUseUSA | Urban Strategies © on behalf of the City of Douglas, 2019.

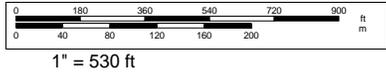


Geographic Setting and Highway Interchanges

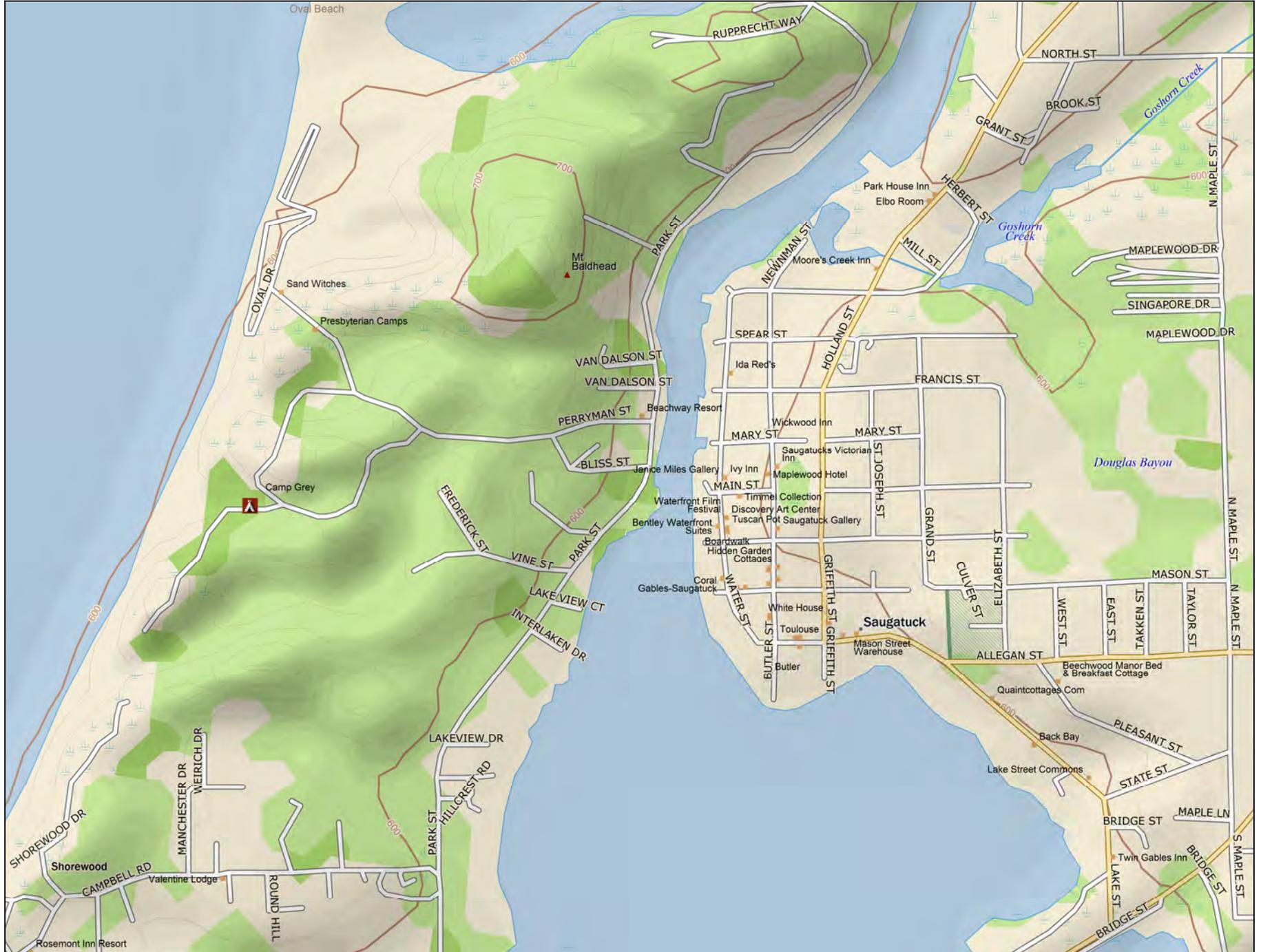
The Cities of Douglas and Saugatuck, Michigan



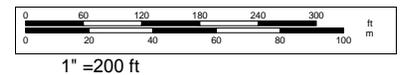
Underlying map provided by DeLorme XMap; exhibit created by LandUseUSA | Urban Strategies © on behalf of the City of Douglas, 2019.



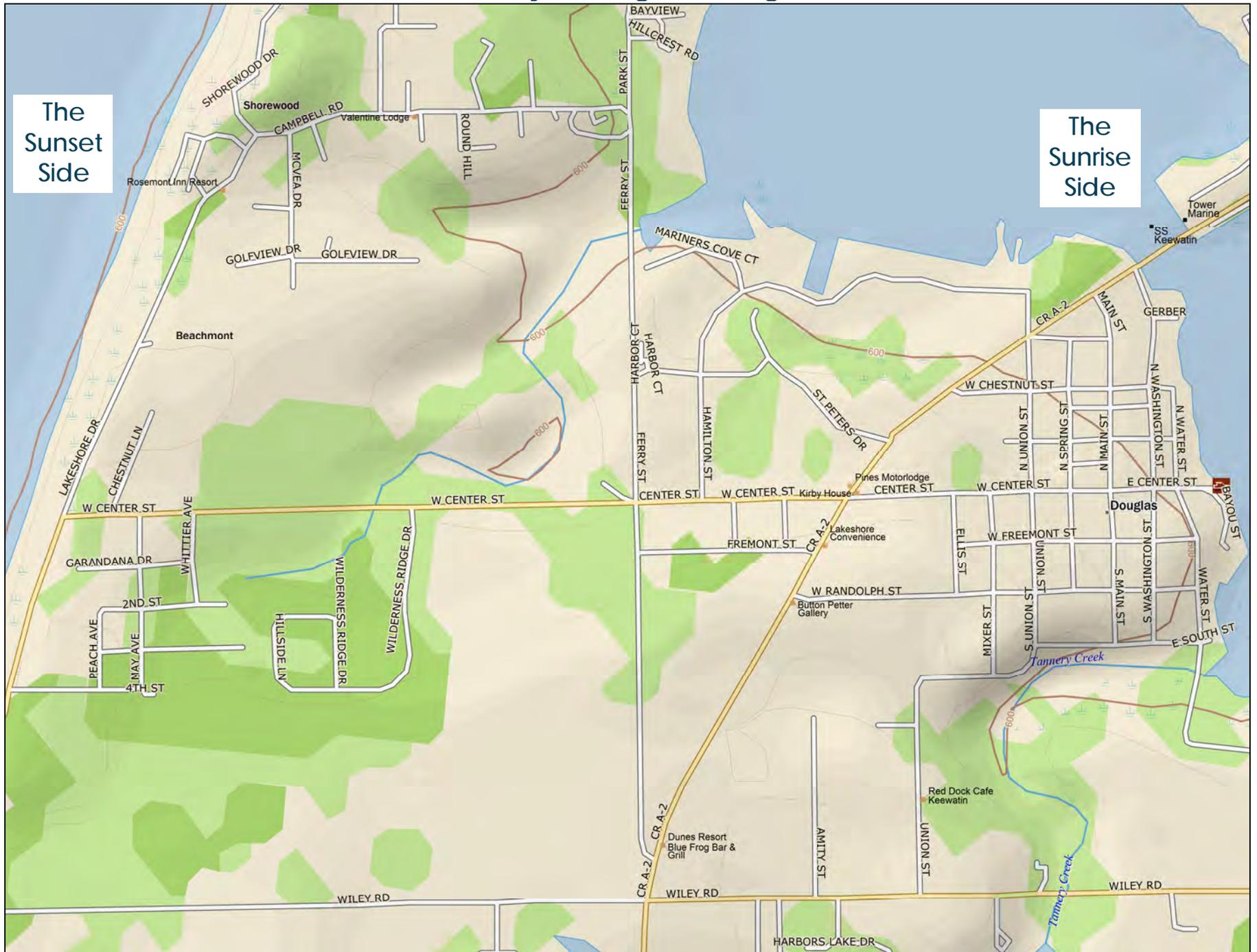
Geographic Setting, Shorelines, and Street Grids The City of Saugatuck, Michigan



Underlying map provided by DeLorme XMap; exhibit created by LandUseUSA | Urban Strategies © on behalf of the City of Douglas, 2019.



Geographic Setting, Shorelines, and Street Grid The City of Douglas, Michigan



Underlying map provided by DeLorme XMap; exhibit created by LandUseUSA | Urban Strategies ©
on behalf of the City of Douglas, 2019.



section |

**Master Plan
Review**

Prioritization of Prospective Development and Urban Infill Sites The City of Douglas, Michigan | Residential Units without Retail



Underlying aerial photo provided by Google and licensed to LandUseUSA | Urban Strategies through eSite Analytics. Exhibit prepared by LandUseUSA | Urban Strategies on behalf of the City of Douglas, 2019. City boundary and site lines are imprecise and intended only for demonstrative purposes.

Page check Recommendations and Strategies with Benefits for HOUSING

STREET GRIDS DESIGNED TO CONNECT NEIGHBORHOODS

- | | | |
|-------|--------------------------|--|
| 37 | <input type="checkbox"/> | Update the zoning ordinance to ensure that it supports creation of connected, walkable neighborhoods with a variety of housing types. |
| added | <input type="checkbox"/> | Wherever physically possible, every street must link with another, with exceptions for pre-existing natural or man-made barriers. |
| added | <input type="checkbox"/> | Neighborhoods isolated from each with the use of "one way in, one way out" cul-du-sacs should be avoided wherever physically possible. |

RESIDENTIAL BUILDING FORMATS, UNIT SIZES

- | | | |
|-------------|--------------------------|---|
| 38 | <input type="checkbox"/> | Ensure that the zoning ordinance allows rebuilding on existing footprint, and as an administrative approval. Refine the ordinance if necessary. |
| 39 | <input type="checkbox"/> | Diversify the housing stock to encourage more households to seek longer-term and even permanent residency in the city. |
| 39 | <input type="checkbox"/> | Allow accessory units by right in the R-1, R-2, and R-4 residential zoning districts. |
| 39 | <input type="checkbox"/> | Facilitate infill housing through increased density allowances, and reduced unit size requirements. Avoid minimum requirements on unit sizes. |
| 39, limited | <input type="checkbox"/> | Allow for "missing middle housing" types within walking distance to the city center and Douglas Elementary School. |
| clarified | <input type="checkbox"/> | Allow for "missing middle housing" types within all neighborhoods and new development areas, without restrictions on location. |
| 39 | <input type="checkbox"/> | Ensure that for-sale and for-rent housing is available and attainably-priced in all new master-planned projects and communities. |
| added | <input type="checkbox"/> | Ensure that developers are right-sizing the units with smaller unit sizes, so that the prices can be reduced and made more attainable. |
| 51 | <input type="checkbox"/> | Allow a mix of medium density mixed-use with attached residential units along Hamilton Street, plus public access to the waterfront. |

Source: Original recommendations (as indicated by the page numbers) have been garnered from the city's 2016 master plan prepared by Williams & Works. LandUseUSA | Urban Strategies has made refinements with additions, clarifications, and other notations based on the findings of the 2019 market studies.

Page check Recommendations and Strategies with Benefits for HOUSING

SENIOR AND AGE-RESTRICTED HOUSING

38	<input type="checkbox"/>	Ensure housing stock that is inclusive of all age groups and attractive to younger households - not just mature adults, age-in-place, and seniors.
38, flawed	<input checked="" type="checkbox"/>	Encourage housing communities for "aging in place".
39, flawed	<input checked="" type="checkbox"/>	Explore opportunities for a senior housing "complex" that features services and amenities geared toward active adults.
clarified	<input type="checkbox"/>	To clarify, age-in-place housing should be zero-step and barrier-free townhouses and patio homes, NOT senior apartment complexes.
clarified	<input type="checkbox"/>	Senior housing "complexes" should be changed to mean attached patio homes and cottages arranged around shared courtyards.
clarified	<input type="checkbox"/>	Every unit must have a private entrance, and the units should not be designed as conventional apartments arranged down shared corridors.
clarified	<input type="checkbox"/>	Instead, townhouses, patio homes, and/or cottages should be generally designed as barrier-free, but available to residents of any age.
clarified	<input type="checkbox"/>	Update the plan and ordinance to avoid development of isolated big-box complexes of senior apartments wrapped by parking lots.
added	<input type="checkbox"/>	It would be prudent to develop a local urgent care center or small hospital first. Regardless, the need for age diversity should prevail.
clarified	<input type="checkbox"/>	Encourage the development of accessory dwellings that can generate rental income or accommodate aging parents or mature children.

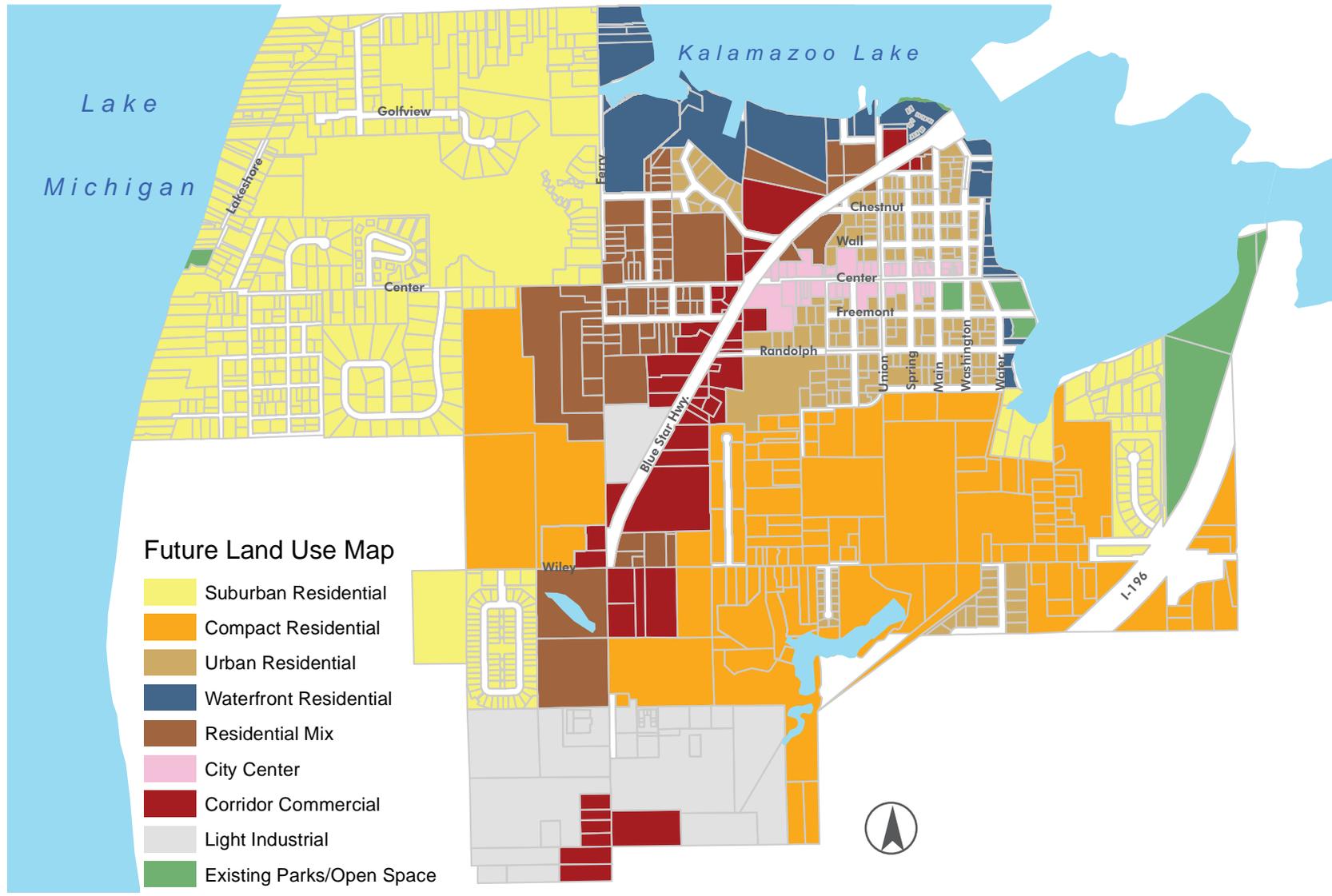
LGBTQ+ ACCESS TO HOUSING - BUYING AND LEASING

38, vague	<input type="checkbox"/>	Encourage housing communities that are LGBTQ+ friendly, featuring a range of lifestyle amenities.
clarified	<input type="checkbox"/>	Provide educational workshops that teach LGBTQ+ buyers and renter to know and exercise their rights when leasing or buying a home.
clarified	<input type="checkbox"/>	Provide educational workshops to teach real estate brokers, underwriters, and title cos. how to help LGBTQ+ buyers purchase houses.
clarified	<input type="checkbox"/>	Encourage development of new housing formats and unit sizes that are attainable to a range of family sizes and household compositions.
clarified	<input type="checkbox"/>	Allow the development of stacked lofts with four to six sharing one kitchens; and leases that can be co-signed by unrelated adults.
clarified	<input type="checkbox"/>	Avoid the development of projects targeted at specific lifestyles, family sizes, or family composition. Include a mix of unit sizes in every project.

Source: Original recommendations (as indicated by the page numbers) have been garnered from the city's 2016 master plan prepared by Williams & Works. LandUseUSA | Urban Strategies has made refinements with additions, clarifications, and other notations based on the findings of the 2019 market studies.

Future Land Use Map

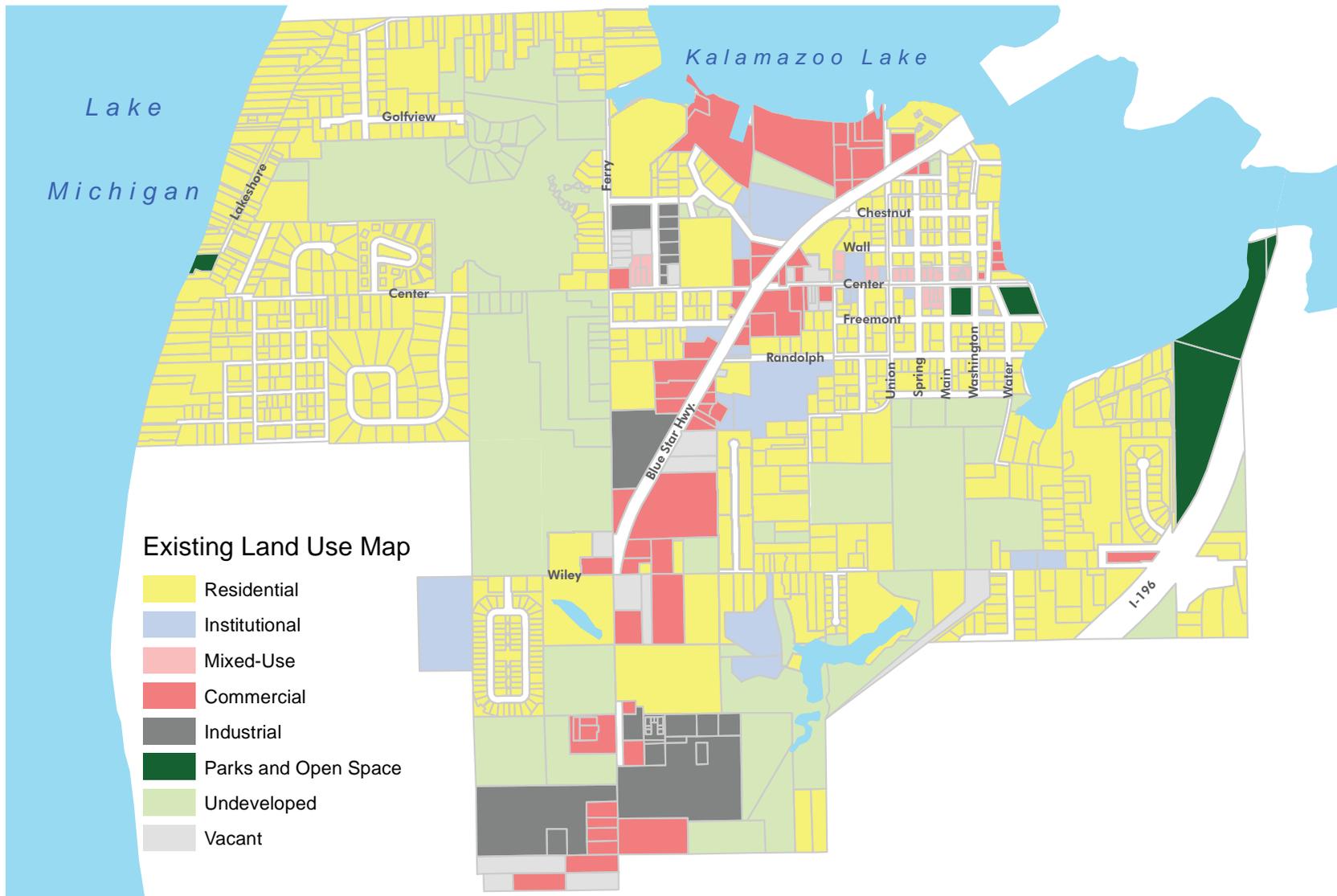
The City of Douglas, Michigan | 2016



Source: Excerpted from the 2016 Master Plan (prepared by Williams & Works) with permission from the City of Douglas.

Existing Land Use Map

The City of Douglas, Michigan | 2016



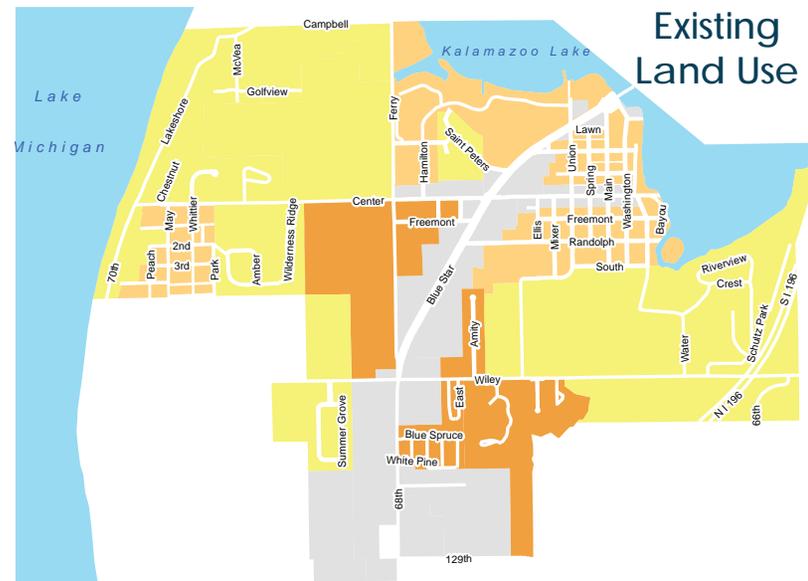
Source: Excerpted from the 2016 Master Plan (prepared by Williams & Works) with permission from the City of Douglas.

Current Residential Zoning | 2016 The City of the Village of Douglas

There is an underlying need for more year-round residents to support strong neighborhoods, schools and a robust economy. Existing neighborhood character types range from high density single-family development, medium density residential in some of the older residential districts downtown, and low density, primarily seasonal homes along the waterfront. Residents see the potential of the Miro Property to accomplish a variety of housing goals, including mixed housing types of condos/stacked flats, live/work space, mixed use, rowhouses and single-family detached units.

The maps shown at right display the current and potential build-out densities of residential areas. The map at top shows displays current residential density, while the map at right shows the capacity of full build out, based upon the Douglas Zoning Ordinance. High density residential zoning districts are shown in dark orange, medium density is shown in orange and low density is shown as yellow.

-  Low Density Residential
-  Medium Density Residential
-  High Density Residential



Current Residential Zoning | 2016 The City of the Village of Douglas

While home types in the region vary, single family detached housing is the most prominent in the region.

In the west portion of the city, land uses consist primarily of large lot residential housing. In areas closer to downtown, home types consist of small lot single family residential and duplex housing.

- Low Density Residential (examples at top-right) is characterized by large lot, single family homes located primarily west of downtown and along the Lake Michigan waterfront
- Medium Density Residential (examples at middle-right) is characterized by midsize lot, single family homes and duplex homes located in close proximity to downtown and near the Kalamazoo Lake waterfront. A number of these lots include accessory units behind the principle living units.
- High Density Residential (example at bottom-right) is characterized by multifamily apartment units, lofts, live-work units and condominium units located primarily downtown along Center Street.



Source: Excerpted from the 2016 Master Plan (prepared by Williams & Works) with permission from the City of Douglas.

Recommended Residential Zoning | 2016

The City of the Village of Douglas



Urban Residential (up to 6 du/ac)

Intent: To address the need for denser housing options that help to protect open space by utilizing higher densities while providing a mix of housing for families of varying income levels. These uses are typically located just outside of the city center.

Desired Building Types:

- Single-family detached house
- Accessory dwelling units



City Center (up to 15 du/ac)

Intent: To address the desire for an identifiable focal point of the City, and provide a walkable mixed-use development pattern where residents from adjacent neighborhoods can obtain goods and services as well as provide for a place to attract those from outside the City. Upper floor residential is encouraged.

Desired Building Types:

- Mixed-use buildings
- Flex buildings
- Retail buildings
- Note that active ground floor uses are required for buildings and lots with

frontage on Center Street

Recommended Residential Zoning | 2016

The City of the Village of Douglas



Residential Mix (up to 10 du/ac)

Intent: To provide goods and services for adjacent neighborhoods and industrial areas as well as provide for additional housing opportunities via live-work buildings. Residential Mix uses may include small-scale retail, small contractor's offices, eating and drinking establishments, personal service establishments, professional and support offices and medical facilities.



Desired Building Types:

- Single-family detached house
 - Courtyard house
 - Two-unit
 - Live-work
 - Townhouse
 - Apartment house
- Flex
Retail building



Waterfront Residential (Density Varies)

Intent: To address single-family and multi-family residential uses which abut Kalamazoo Lake and Wade's Bayou. These uses may also be adjacent to or in close proximity to the marina, accommodating single-family residences and resort or tourist lodging consistent with the natural, waterfront setting of the area. Marina and other waterfront uses may be considered as special land uses. Development in these areas will be encouraged to preserve views of the water bodies and restricted from disturbing any environmentally-sensitive areas.

Desired Building Types:

- Frontage south of Wade's Bayou, single-family detached
- Frontage along Kalamazoo Lake, single-family, large and small multi-plexes

Mixed-Use Development Guides

An introduction to formats preferred by urban target markets & shoppers.



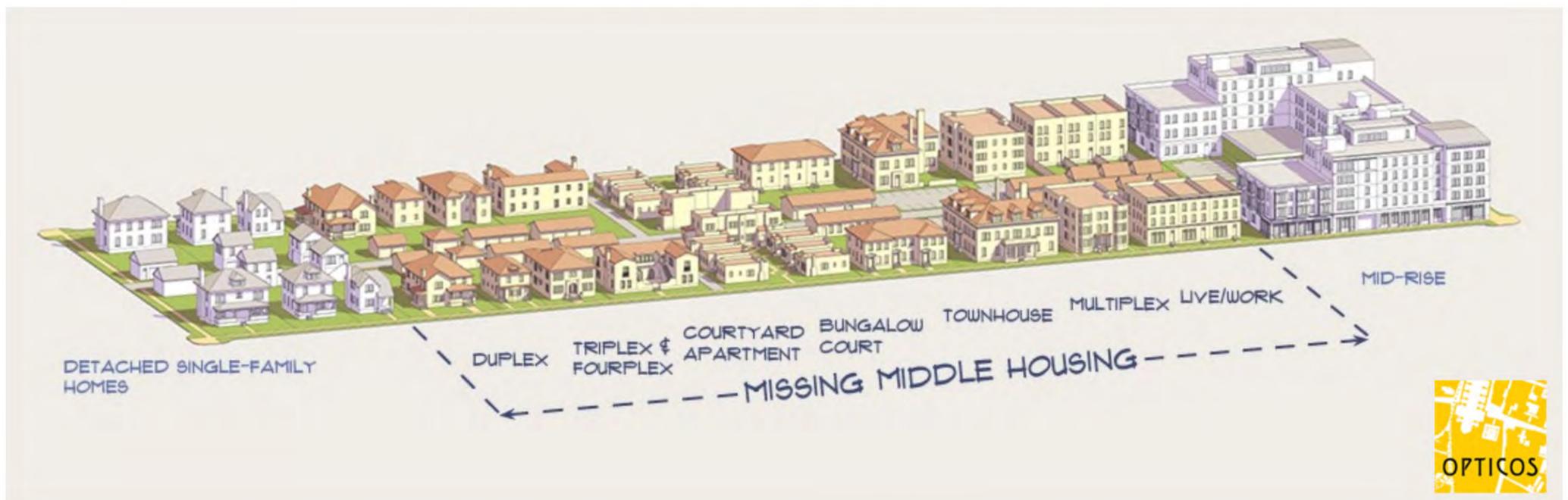
Above: TownMaker's Guide to Healthy Building Placement

Source: Walkable and Livable Communities Institute



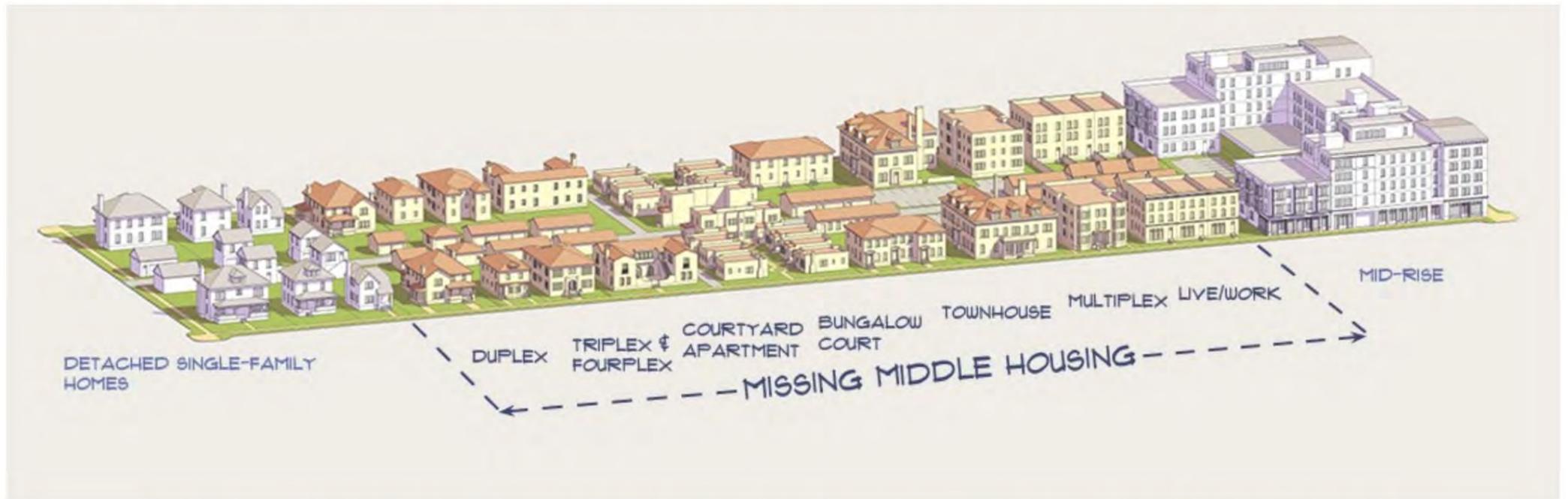
Above and Below: Downtowns and Urban Edges

Source: Dan Parolek and Opticos Design Group



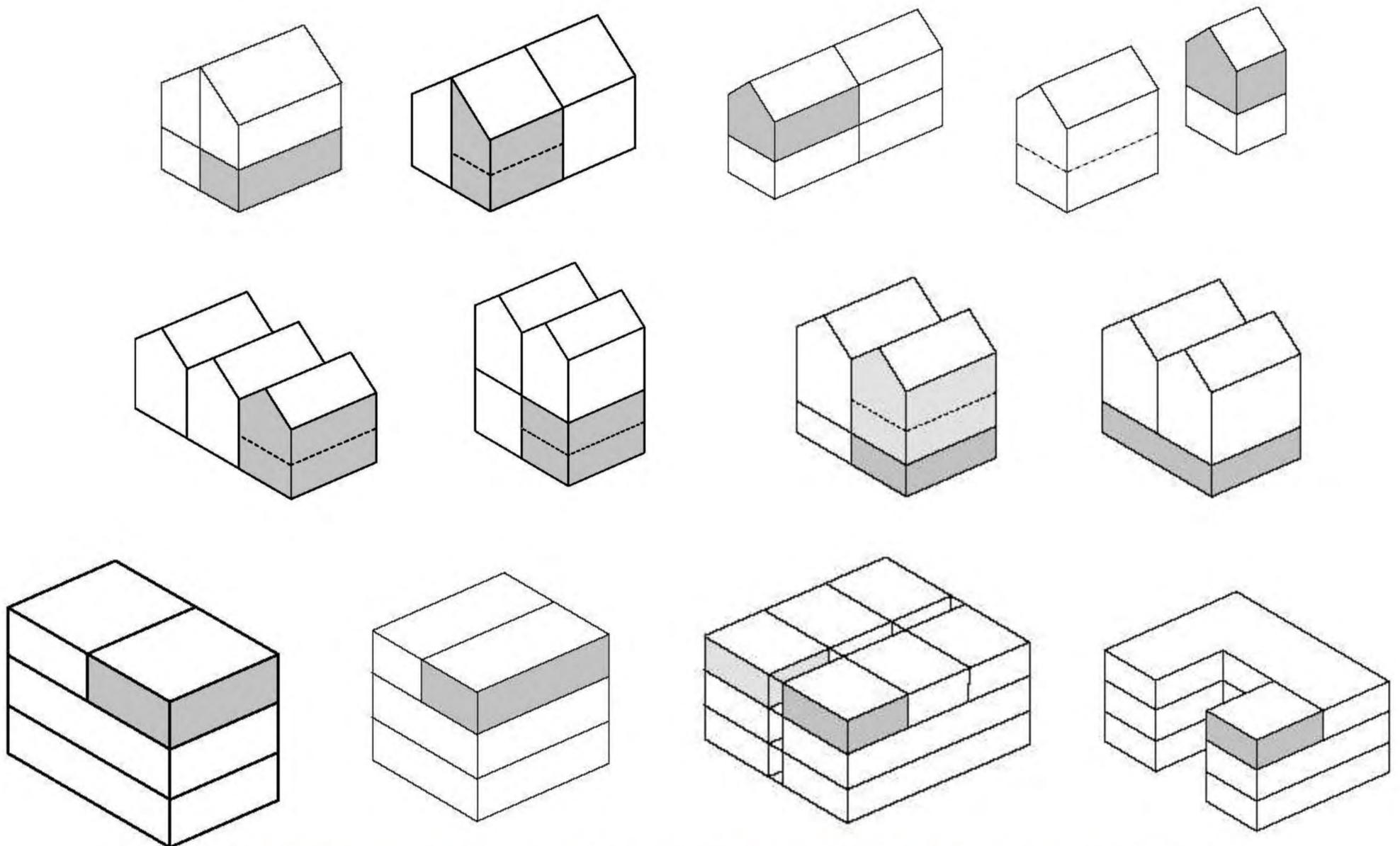
Missing Middle Housing

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



Above: Missing Middle Housing | Urban Infill and Transition

Source: Dan Parolek and Opticos Design Group



Above: Building Blocks for Mixed-Use Projects
Flex Space Lofts Above and/or Behind Street-Front Retail



LandUseUSA
UrbanStrategies

Exhibit prepared by LandUseUSA, LLC with permission from the contributors, 2018.

Sample Elevations | Missing Middle Housing Formats



Rowhouses, stucco exterior



Rowhouses, clapboard or other siding



Three-level rowhouse with consistent exteriors



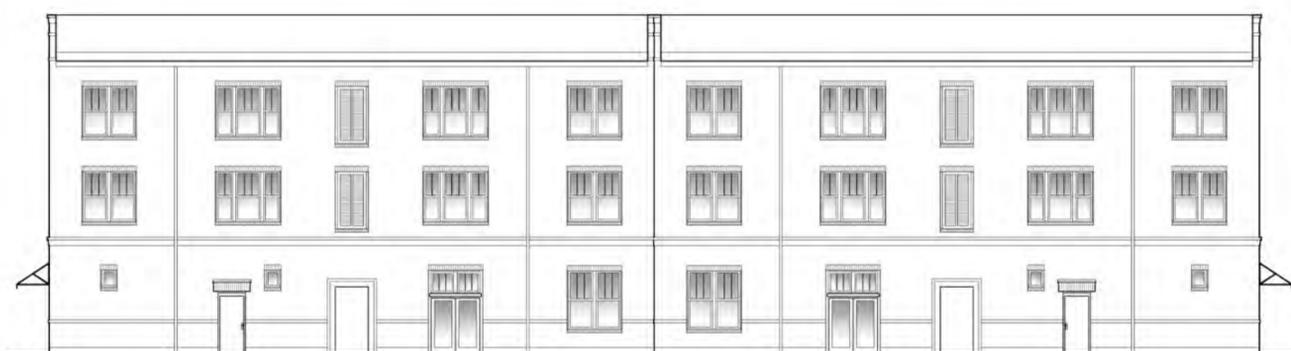
Rowhouse, Tuck-Under



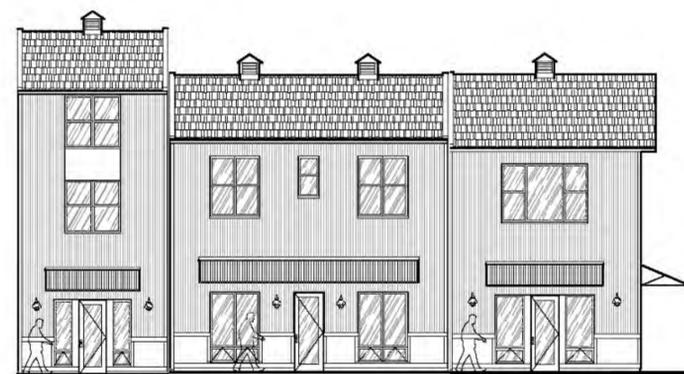
Mews Units: Alley-Loaded Garages



Mews Units: Two Stacked Units Above



Mixed-Use, Residential above Street-front Retail



Live-Work Units

Source: Exhibits assembled by LandUseUSA with permission from Anderson|Kim. Elevations are intended for demonstration and discussion purposes only, and may be reused only with additional permission.

Contact: Anderson | Kim Architecture + Urban Design
R. John Anderson, Principal | direct: (530) 624-5093
email: janderson@andersonkim.com



Quality Renderings of Missing Middle Formats



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Duplexes
Triplexes
Fourplexes





Row Houses
Townhouses
Small-Plexes



CENTER FOR APPLIED TRANSECT STUDIES



Missing
Middle
Housing
Formats

