Filer Township

Retail Market Analysis

Prepared For:

Filer Township

Downtown Development Authority

Prepared By;

Gibbs Planning Group

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INTRODUCTION

Figure 1: Nestled between Lake Michigan and Manistee Lake, Filer Township is a popular northwest Michigan resort and retirement community.

Executive Summary

This study finds that the Filer Township area can presently support up to 30,000 additional square feet (sf) of retail and restaurant development, generating as much as $8 million in new sales by 2024. This new retail could include five to ten new retail stores totaling 24,000 sf and offering apparel, electronics, gifts, hardware and home furnishings merchandise. In addition, Filer has a market demand for three to five restaurants and a brew pub totaling 6,000 sf.

Overall, residents, visitors and workers located in Filer's primary trade area (Figure 5) spent $68.5 million in combined restaurant and retail goods in services during 2018. Approximately 75 percent of this spending occurred on the internet and in shopping destinations outside of Filer, including Manistee, Ludington and Traverse City. Filer's retail stores and restaurants only captured $17.2 million in total sales last year.

Filer is surrounded by the million-acre Huron-Manistee National Forest, Lake Michigan and Manistee Lake limiting the potential population to support its commercial businesses. The township has an estimated 250 square mile retail trade area extending approximately 20 - 30 miles north and south. The trade area includes 8,600 year-round residents and 3,600 households with an average income of $63,000 per year. Many of Filer's residents are retired and the average age is 49.5 years - 25 percent higher than the state average. Over 20 percent of the trade area's residents have a four-year college degree and 30 percent earn over $75,000 per year.

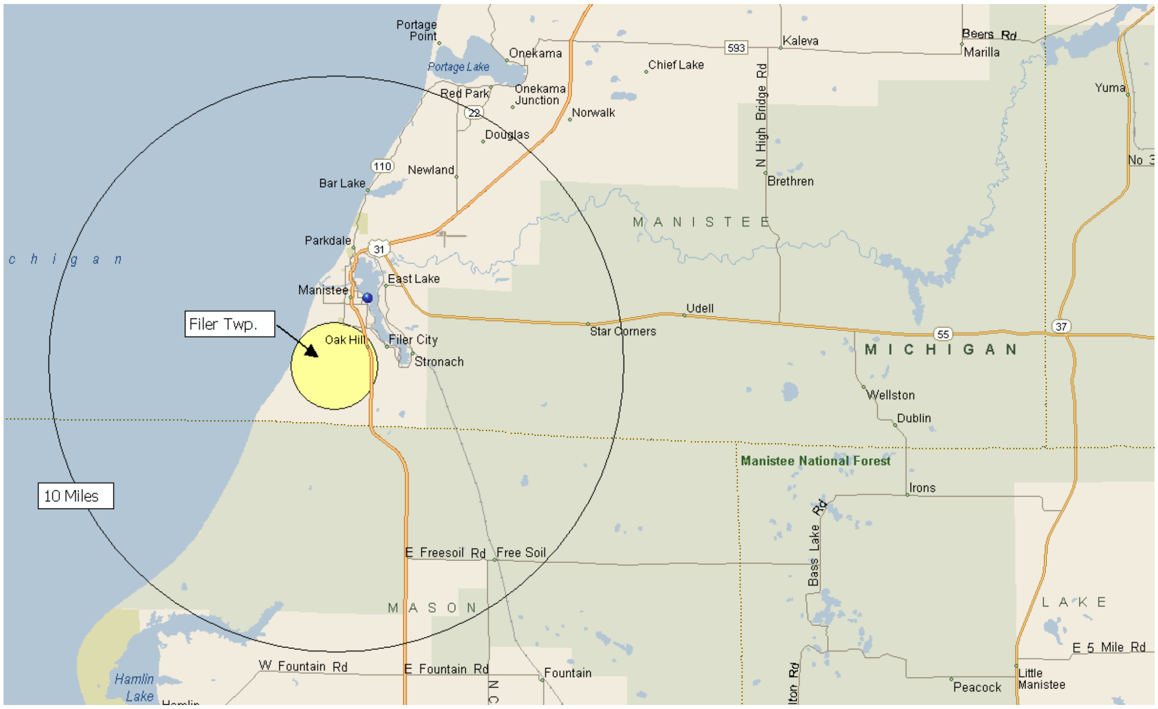


Figure 2: *Filer Township is located along US Highway 31 and is surrounded by Lake Michigan and the one million-acre Huron Manistee National Lake Forest.*

Background

Gibbs Planning Group, Inc. (GPG) has been retained by the Filer Township Downtown Development Authority (DDA) to conduct a retail feasibility analysis to determine how much additional (if any) retail and restaurant development are supportable in the township.

GPG addressed the following issues in this study:

- What is the existing and planned retail market in Filer Township and surrounding areas?
- What are the existing and potential trade areas for the Filer Township?
- What are the population, demographic and lifestyle characteristics in the Filer Township area currently and projected for 2024?
- What is the current and projected growth for retail expenditures in the township area, now and in 2024?
- How much additional retail square footage is supportable in the township and what retailers may seek to deploy a new business there?
- What retail sales volumes can potentially be achieved in the Filer Township area by these new businesses?

Methodology

To address the above issues, GPG defined existing and potential trade areas that would likely serve the existing and new retail development in the Filer area based on geographic and topographic considerations, traffic access/flow in the area, relative retail strengths, concentrations of daytime employment and the retail gravitation in the market, as well as our experience defining trade areas for similar markets.

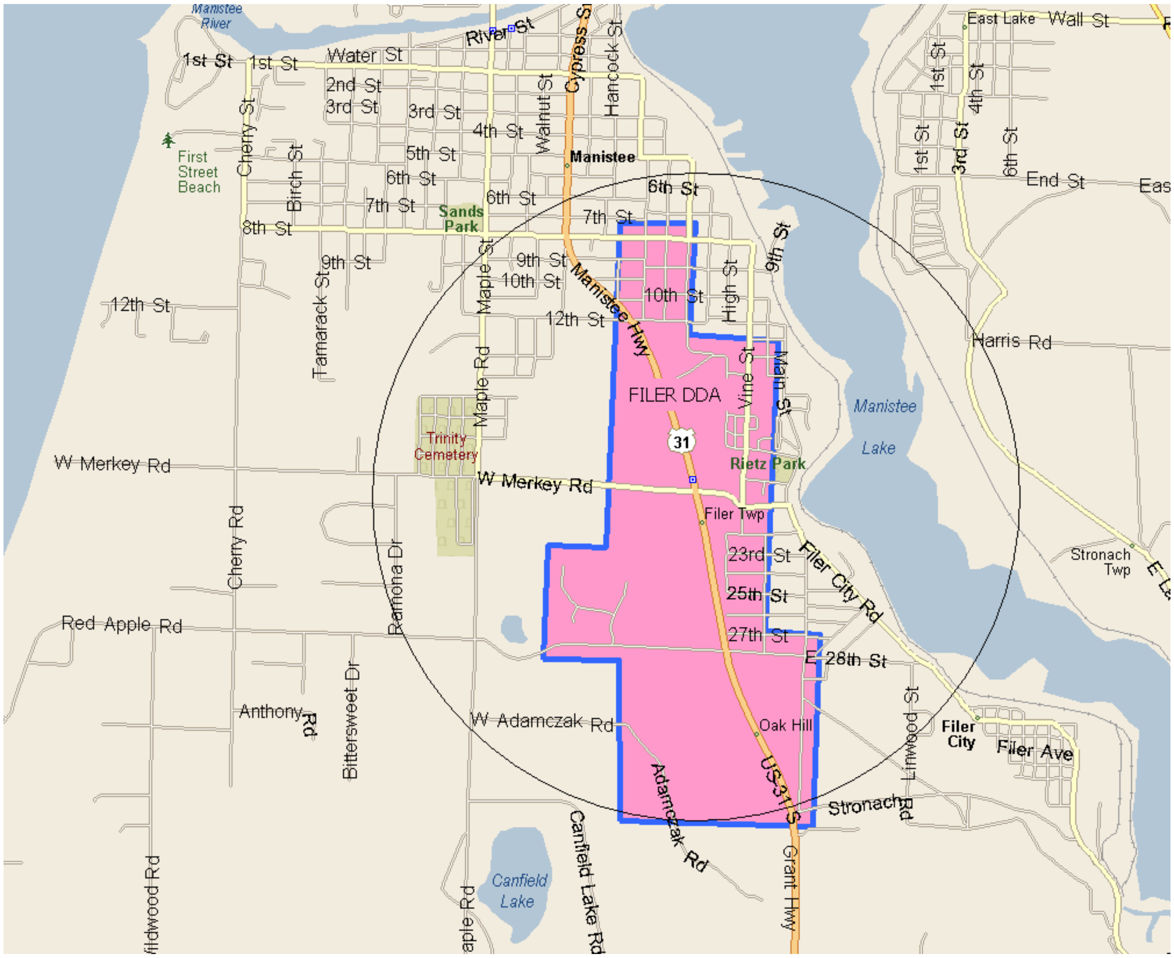


Figure 3: *The Filer Township DDA boundaries are shown inside the blue lines above.*

Population, consumer expenditure and demographic characteristics of trade area residents were collected by census tracts from the U.S. Bureau of the Census, U.S. Bureau of Labor Statistics and Environmental Systems Research Institute (ESRI).

Finally, based on the projected consumer expenditure capture (demand) in the primary trade area of the gross consumer expenditure by retail category, less the current existing retail sales (supply) by retail category, GPG projects the potential net consumer expenditure (gap) available to support existing and new commercial development. The projected net consumer expenditure capture is based on household expenditure and demographic characteristics of the trade areas, existing and planned retail competition, traffic and retail gravitational patterns and GPG's qualitative assessment of Filer.

Net potential captured consumer expenditure (gap) is equated to potential retail development square footage, with the help of retail sales per square foot data provided by Dollars and Cents of Shopping Centers (Urban Land Institute and International Council of Shopping Centers), qualitatively adjusted to fit the urbanism and demographics of the study area.

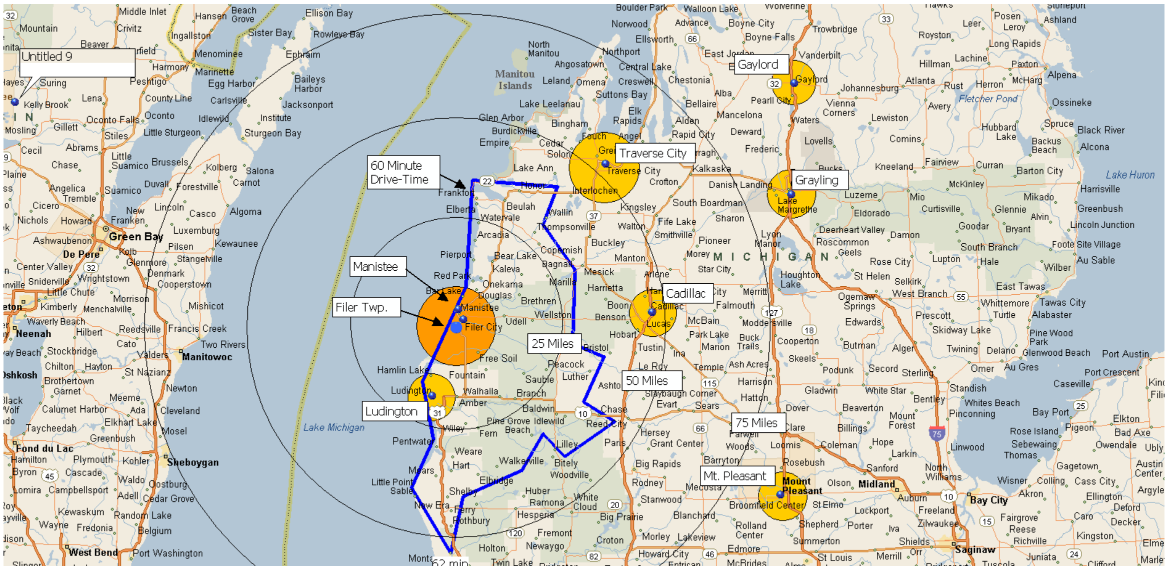


Figure 4: *Filer's 60-minute drive time range shown above inside the blue line.*

Retail Trade Areas

Based on GPG's analysis of the existing Filer Township region's commercial centers, population clusters, employment, visitors, highway access and the retail gravitation in the market, this study estimates Filer Township has two trade areas, a primary and a secondary. Using data from ESRI and the U.S. Census Bureau, GPG obtained the most recent population and demographic characteristics (2019), and those projected for 2024 for the defined trade areas, Michigan's northwest region and the State of Michigan.

Primary Trade Area

Filer's primary retail trade area extends 15 miles south, includes 8,700 year-round residents and covers 250 square miles of area. Manistee's vibrant downtown and surrounding commercial centers likely intercept most of the residents and visitors to its north from driving to Filer's businesses, limiting the trade area's north boundary. GPG estimates that Filer's primary trade area's residents, visitors and workers generate approximately 60 - 65 percent of the township's retailers and restaurant sales. By 2024, the primary trade area's population is estimated to grow by 750 persons, or 0.09 percent. Surprisingly, this rate is lower than the estimated growth in northwest Michigan and State of Michigan generally. The number of households in the primary trade area will increase from 3,600 to 3,700 and will include an average of 2.39 people per household.

Filer's primary trade area's median household income is $50,100 and is expected to increase to $54,700 by 2023. Its average household income is $63,000, with over 30 percent of households earning over $75,000 per year – higher than that for the secondary trade area, but lower than northwest Michigan and the State of Michigan. Nearly 20 percent of the trade area's residents over the age of 25 have earned a bachelor's degree or higher, compared to 28.6 percent for Michigan. Residents living in the primary trade area have a median age older than that of the state at 49.5, reflecting the area's attraction to retired couples.

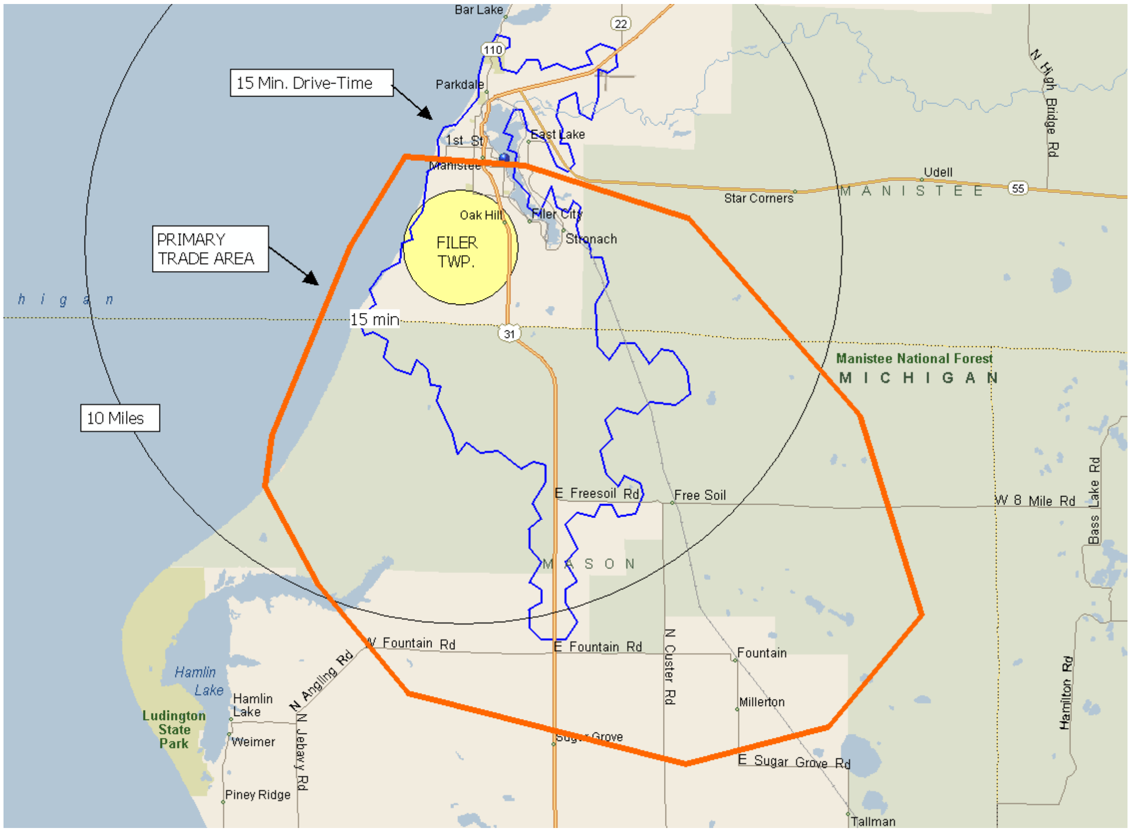


***Figure 5:** Filer Township's estimated primary trade area is shown above inside the orange line and the 15-minute drive time inside the blue line.*

Approximately 68.8 percent of the primary trade area homes are occupied year-round, and the median home value is estimated to be $132,000. Of all the primary trade area's households, 58.3 percent are owner-occupied, a number that has decreased 0.5 percent since 2011 and is expected to decrease to 58.0 percent by 2024. Renter-occupied households have decreased from 10.7 percent in 2011 to 10.5 percent in 2019 and are expected to decrease to 10.4 percent by 2024.

The primary trade area's current residential vacancy rate is 31.2 percent, a number that has increased 0.7 percent since 2011 and is projected to continue to increase to 31.6 percent by 2024. The high vacancy rate can largely be explained by seasonally or recreationally used houses, which account for 80 percent of all vacant households and nearly 25 percent of all households. The percentage of housing units valued at over $200,000 is expected to increase from 27.2 percent to 34.8 percent – coinciding with an increase in the median home value to $151,700 by 2024.

The following borders approximately delineate Filer's primary trade area (See Figure 5 above):

- North – 12th Street & 9th Street & Harris Road
- South – East Decker Road & West Sugar Grove Road
- East – Taylor Road & Yonker Road & Round Lake
- West – Lake Michigan

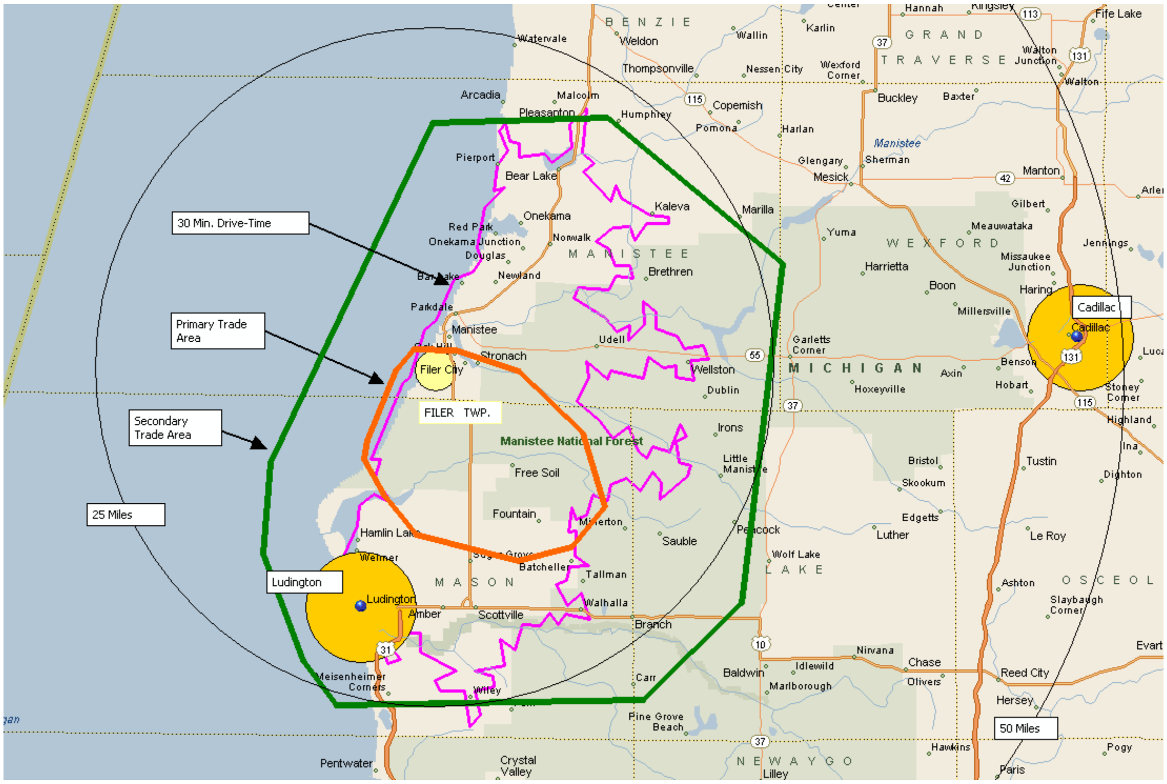


Figure 6: Filer Township's estimated primary trade shown above in green and the primary trade area in orange. The township's estimated 30-minute drive time is shown inside the purple line.

Secondary Trade Area

Filer's estimated secondary trade area extends approximately 20 to 25 miles north and south and includes Manistee and Ludington. The primary trade area includes 71,600 year-round residents and nearly 30,000 households. GPG estimates residents, workers and visitors in the area between the primary and secondary trade area will only account for a minimal amount of Filer's retail and restaurant commerce due to other more convenient commercial centers.

***Figure 7:** There are two shopping centers within the Filer DDA area. One of these, pictured on the left, includes Dunham's Sports, Dollar Tree, Peebles and Gill-Roy's. The other, pictured on the right, was until recently a Kmart and Sears anchored community shopping center. However, both anchors have closed their locations and this center is now mostly vacant and only occupied by Subway, Fiesta Hair Salon, Admiral Tobacco, a martial arts studio and offices.*

However, Filer businesses, that offer unique, exceptional goods and services, could potentially attract customers from the secondary trade area on a regular basis. Additionally, a new small walkable commercial village, similar to Walloon Village, could generate a market draw beyond the estimated secondary trade area.

The secondary trade area demonstrates a higher household growth rate (0.19 percent annually) than that for the primary trade area, but a lower growth rate than that for northwest Michigan and the State of Michigan generally. The number of households is 29,900, increasing to 30,200 by 2024. The population is expected to grow by 0.17 percent annually to 72,200 by 2024. This rate is also higher than the annual growth rate for the primary trade area and lower than that for northwest Michigan and the State of Michigan.

Median household income in the secondary trade area is $42,500 and the average household income is $56,200, both of which are lower than the state's figures. Median household incomes are expected to increase to $47,600 by 2024, while average household incomes will have grown by 13.5 percent to $63,800. Educational attainment of a bachelor's degree or higher is at 19.6 percent and 23.8 percent of households earn more than $75,000 annually. The secondary's median age is 48.7 years, nearly 20 percent higher than the state's 40.2.

Figure 8: Filer's Demographic Comparisons

Demographic Characteristics	***Primary Trade Area***	***Secondary Trade Area***	***Northwest Michigan***	***State of Michigan***
2019 Population	**8,700**	71,600	310,900	10,057,200
2024 Population	**8,700**	72,200	319,200	10,182,800
2019-24 Projected Annual Growth Rate	**0.09%**	0.17%	0.52%	0.25%
2019 Households	**3,600**	29,900	128,000	3,957,600
2024 Households	**3,600**	30,200	131,500	4,015,500
2018-2024 Projected Annual HH Growth Rate	**0.08%**	0.19%	0.54%	0.29%
Persons Per Household 2019	**2.39**	2.31	2.38	2.48
Median Age	**49.5**	48.6	46.0	40.2
2019 Median Household Income	**$50,100**	$42,500	$51,800	$53,700
2019 Average Household Income	**$63,000**	$56,200	$69,400	$74,100
2024 Median Household Income	**$54,700**	$47,600	$55,800	$60,900
2024 Average Household Income	**$71,300**	$63,800	$77,800	$87,600
% Households w. incomes $75,000+	**30.2%**	23.8%	31.4%	35.4%
% Bachelor's Degree or higher	**19.8%**	19.6%	28.2%	28.6%

Figure 8: *This side-by-side table compares and contrasts the primary trade area demographic statistics with those of the secondary trade area, northwest Michigan and the State of Michigan.*

Lifestyle Tapestry Demographics

As a part of this analysis, GPG has purchased third-party demographic research prepared by ESRI. The ESRI data includes tapestry lifestyles, which creates 65 classifications, or lifestyle segments, that help determine purchasing patterns. These segments are broken down to the U.S. Census Block Group level and used by many national retailers to help determine future potential locations. Filer's ESRI lifestyle groups include: Rural Resort Dwellers, Rooted Rural, Comfortable Empty Nesters, Small Town Simplicity and Salt of the Earth.

Figure 9: *Filer's trade areas include a variety of residents and visitors including young families, empty-nesters and active seniors.*

Rural Resort Dwellers: The primary trade area's most prominent lifestyle group is *"Rural Resort Dwellers,"* which represent 30.5 percent of Filer's primary trade area's households. They live in scenic rural locations within close proximity to outdoor activities. The average household size is 2.22, and 42 percent of households consist of married couples with no children at home. They tend to live in resort areas, many in the Midwest, where the change in seasons supports a variety of outdoor activities.

They are passionate about their hobbies, like freshwater fishing and hunting, but otherwise have very simple tastes. Rural resort dwellers primarily live in single-family, owner-occupied housing, with a median value of $210,000. Their median net worth is $163,000, which is significantly higher than the US median of $93,300. In terms of occupation, office and administrative support employs the most workers in this group followed by management.

Over 60 percent of this group is college educated and close to retirement. They have accumulated wealth and begun to shift their portfolios to low-risk assets. In terms of purchasing patterns, simple tastes and modesty characterize these blue-collar residents. They shop for timeless, comfortable clothing, but only when something must be replaced. These residents tend to drive older domestic vehicles and prefer to spend their disposable income on gear to support their hobbies, which include fishing, hunting and motorcycling.

Rooted Rural: Rooted Rural residents live in many of the heavily forested regions of the country similar to Filer. This group has a $42,300 median household income and enjoy the outdoors, hunting, fishing, or working in their gardens. While indoors, they enjoy watching television with a spouse and spending time with their pets. When shopping, they look for American-made and generic products. These communities are heavily influenced by religious faith, traditional gender roles, and family history. Nearly 20 percent, 700 of Filer's primary households are defined as rooted rural lifestyles.

Comfortable Empty Nesters: Residents in this large, growing baby-boomer segment are older, with nearly half of all householders aged 55 or older; many still live in the suburbs where they grew up. Most are professionals working in government, health care, or manufacturing. Over 600 of Filers primary trade area households are classified as belonging to this group. They earn a $75,000 median household income, benefitting from years of prudent investing and saving. Their net worth is well above average. They value their health and financial well-being.

Small Town Simplicity: Over 500, 13.6 percent of Filer's total trade area households are classified as small-town simplicity, a group that includes young families and senior householders. Their lifestyle is down-to-earth and semirural, with television for entertainment and news, and emphasis on convenience for both young parents and senior citizens. Residents embark on pursuits including, online computer games, renting movies and rural activities like hunting and fishing. They have a modest household income of $31,500 and 25 percent live below the poverty level. Residents also keep their finances simple—paying bills in person and avoiding debt.

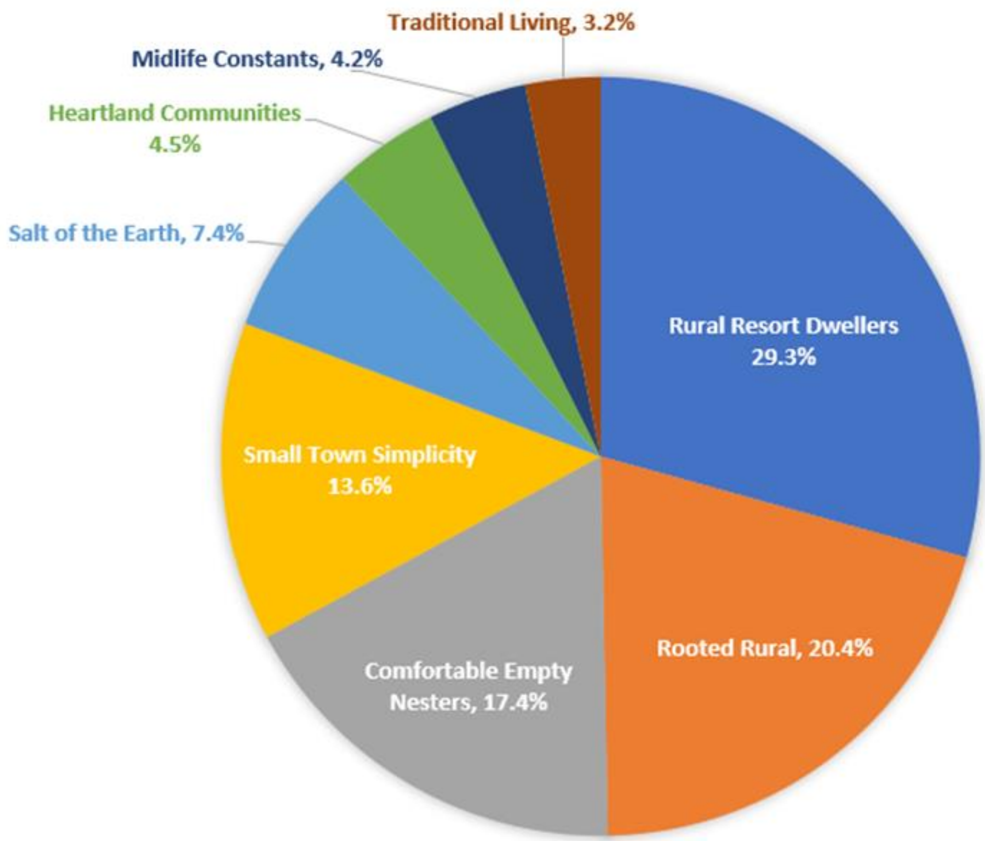
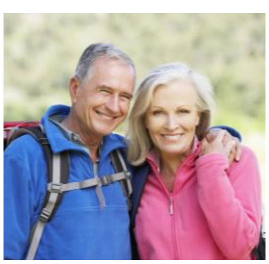


***Figure 10**: The relative proportions of the Tapestry Lifestyle segments found in the primary trade area.*

Salt of the Earth: Entrenched in their traditional, rural lifestyles, this group's members are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors and have a $17,000 median household income. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. This group comprises 8 percent or 300 of Filer's total trade area households.

Figure 11: Filer Primary Trade Area Tapestry Lifestyles

Lifestyle Group	*Filer Primary Trade Area Statistics*	*Lifestyle Summary*
 ***Rural Resort Dwellers***	Population **2,100** Households **1,100** Median HH Income **$50,400** Filer Households **30.5%** US Market Share **1 %**	Although the Great Recession forced many owners of second homes to sell, *Rural Resort Dwellers* residents remain an active market, just a bit smaller. These communities are centered in resort areas, many in the Midwest, where the change in seasons supports a variety of outdoor activities. Retirement looms for many of these blue collar, older householders, but workers are postponing retirement or returning to work to maintain their current lifestyles. Workers are traveling further to maintain employment. They are passionate about their hobbies, like freshwater fishing and hunting, but otherwise have very simple tastes.
 ***Rooted Rural***	Population **1,500** Households **700** Median HH Income **$42,300** Filer Households **19.4 %** US Market Share **2 %**	*Rooted Rural* is heavily concentrated in the Appalachian mountain range as well as in Texas and Arkansas. Employment in the forestry industry is common, and *Rooted Rural* residents live in many of the heavily forested regions of the country. Nearly 9 of 10 residents are non-Hispanic whites. This group enjoys time spent outdoors, hunting, fishing, or working in their gardens. Indoors, they enjoy watching television and spending time with their pets. When shopping, they look for American-made and generic products. These communities are heavily influenced by religious faith, traditional gender roles, and family history.
 ***Comfortable Empty Nesters***	Population **1,300** Households **600** Median HH Income **$75,000** Filer Households **16.6 %** US Market Share **2.5 %**	*Comfortable Empty Nesters:* Residents in this large, growing segment are older, with nearly half of all householders aged 55 or older; many still live in the suburbs where they grew up. Most are professionals working in government, health care, or manufacturing. These Baby Boomers are earning a comfortable living and benefitting from years of prudent investing and saving. Their net worth is well above average. Many are enjoying the transition from child rearing to retirement. They value their health and financial well-being.

Lifestyle Group	*Filer Primary Trade Area Statistics*	*Lifestyle Summary*
 ***Small Town Simplicity***	Population **900** Households **500** Median HH Income **$31,500** Filer Households **13.6 %** US Market Share **2 %**	*Small Town Simplicity* includes young families and senior householders that are bound by community ties. The lifestyle is down-to-earth and semirural, with television for entertainment and news, and emphasis on convenience for both young parents and senior citizens. Residents embark on pursuits including online computer games, renting movies, indoor gardening, and rural activities like hunting and fishing. Since 1 in 4 households is below poverty level, residents also keep their finances simple—paying bills in person and avoiding debt.
 ***Salt of the Earth***	Population **500** Households **300** Median HH Income **$17,000** Filer Households **8.3 %** US Market Share **3 %**	*Salt of the Earth* residents are entrenched in their traditional, rural lifestyles. Citizens here are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors; they spend much of their free time preparing for their next fishing, boating, or camping trip. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. They may be experts with DIY projects, but the latest technology is not their forte.

Figure 11: *The top five Tapestry Lifestyle groups profiled above portray an older population in a more rural setting.*

EMPLOYMENT BASE

The employment picture found in the Filer primary trade area reflects a concentrated manufacturing and services sector foundation, comprising 60.8 percent of total employment. Compared to the secondary trade area, the percentage of employees in the primary trade area engaged in the manufacturing sector is high and services, wholesale trade and government sectors is low.

As shown in Figure 12 below, the manufacturing sector employs the single largest percentage (40.2 percent) of people in the Filer primary trade area. Although the primary trade area is home to various manufacturing facilities, its exceedingly high concentration of manufacturing workers is in large part due to The Packing Corporation of America (PCA) paper mill located in Filer

Township. The PCA mill, which produces materials for corrugated boxes on site, employs over 1,000 people.

Figure 12: Employment Comparison by Sector (SIC)

Employment Sector	*Primary Trade Area*	*Secondary Trade Area*	*Northwest Michigan*	*State of Michigan*
Agriculture and Mining	**1.9%**	1.6%	1.9%	1.3%
Construction	**3.9%**	3.7%	4.6%	3.1%
Manufacturing	**40.2%**	14.6%	10.4%	12.1%
Transportation	**1.6%**	2.9%	2.6%	2.4%
Communication	**0.0%**	0.3%	0.8%	0.7%
Utility	**2.8%**	0.7%	0.5%	0.5%
Wholesale Trade	**2.2%**	6.1%	2.6%	6.2%
Retail Trade	**19.4%**	21.1%	23.3%	20.8%
Finance, Insurance & Real Estate	**2.8%**	4.3%	4.6%	5.5%
Services	**20.6%**	36.3%	42.7%	42.2%
Government	**4.5%**	8.5%	5.8%	5.0%
Unclassified	**0.0%**	0.0%	0.2%	0.2%

Figure 12: *Manufacturing and services comprise the bulk of primary trade area employment.*

As the second leading category of employment, services account for 20.6 percent of employment within the primary trade area. Within this category, educational institutions & libraries are the leading subcategories of employment comprising 8.9 percent of total employment, followed by other services (6.0 percent) and hotels and lodging (2.2 percent).

Daytime employment plays a large role in supporting retail. The primary trade area is estimated to have 3,000 employees; an estimated 400 of them are office employees who are known to expend at much higher rates, often eating out for lunch and shopping on the way to and from work. The mix of employees throughout the ten-minute drive time varies from the primary trade area most noticeably in the services industry sector, with an additional 2,050 employees within the 10-minute drivetime compared to the primary trade area.

Services, retail and manufacturing employ the most people by industry inside the ten-minute drivetime with 2,730, 1,300 and 1,300 jobs, respectively. With only 6,700 workers within a ten-minute drive time, there appears to be just a fair amount of captive daytime consumers close to Filer Township.

Figure 13: Drive Time and Trade Area Employment by Industry Sector

Employment Sector	*5-Minute Drive Time*	*10-Minute Drive Time*	*Primary Trade Area*
Agriculture & Mining	10	40	60
Construction	20	200	100
Manufacturing	1,100	1,300	1,200
Transportation	100	100	50
Communication	20	20	0
Utility	50	70	90
Wholesale Trade	40	100	70
Retail Trade	990	1,300	560
Home Improvement	50	80	70
General Merchandise Stores	50	70	30
Food Stores	200	300	100
Auto Dealers, Gas Stations, Auto Aftermarket	60	100	60
Apparel & Accessory Stores	20	20	10
Furniture & Home Furnishings	10	30	10
Eating & Drinking Places	400	500	200
Miscellaneous Retail	200	200	80
Finance, Insurance & Real Estate	170	230	90
Banks, Savings, & Lending Institutions	80	100	60
Securities Brokers	20	20	10
Insurance Carriers & Agents	30	40	10
Real Estate, Holding, Other Investment Offices	40	70	10
Services	1,470	2,730	680
Hotels & Lodging	90	900	70
Automotive Services	20	50	10
Motion Pictures & Amusements	40	60	60
Health Services	200	300	40
Legal Services	20	20	0
Education Institutions & Libraries	300	400	300
Other Services	800	1,000	200
Government	200	600	100
Unclassified Establishments	0	10	0
Total Employment	**4,170**	**6,700**	**3,000**

Figure 13: *Filer Township's primary trade area's employment by sector.*

Consumer expenditure from daytime employment compliments that captured in the evenings and on weekends by households in the trade area. "*Office Worker Retail Spending in a Digital Age*," published by the International Council of Shopping Centers in 2012, provides insight into the impact of office worker employment. Weekly office worker expenditure, adjusted for 2019 dollars, is estimated at $180. Weekly non-office worker expenditure is estimated at 37 percent of office workers.

Figure 14: Ten Minute Drive-Time Worker Expenditure

Category	*Weekly Expenditure*	*Annual Expenditure*	*Office Worker Expenditure*	*Non-Office Worker Expenditure*	*Total Expenditure*
Prepared Food & Beverage					
Limited & Full-Service Restaurants	$40	$2,300	$3,220,000	$4,510,300	$7,730,300
Drinking Places	$20	$900	$1,260,000	$1,764,900	$3,024,900
Retail Goods					
General Merchandise, Apparel, Home Furnishings, Electronics	$70	$3,600	$5,040,000	$7,059,600	$12,099,600
Grocery	$30	$1,600	$2,240,000	$3,137,600	$5,377,600
Convenience Items	$20	$1,000	$1,400,000	$1,961,000	$3,361,000
Total	**$180**	**$9,400**	**$13,160,000**	**$18,433,400**	**$31,593,400**

Figure 14*: Employees within ten minutes of the study site expend $31.6 million dollars annually.*

Non-office workers are estimated to have slightly less disposable income, to have multiple work locations including at home, and typically are on the road more during their work-week. Retail purchases (general merchandise, apparel, home furnishings, electronics, grocery and convenience items) make up the majority of the office worker dollars, at $120 per week. Restaurant expenditures (full service, limited service and drinking places) account for the balance at $40 per week. Annualized, each office worker expends $9,400 before, during and after work.

The annual impact of 6,700 workers within ten minutes of Filer Township's DDA is $31.6 million. This expenditure breaks down to include $10.8 million in prepared food and beverage establishments, $5.4 million in grocery purchases, $12.1 million in retail sales and $3.4 in convenience items. Catering to the daytime worker crowd with fast-casual restaurants, convenient parking and extended evening hours may increase the worker expenditure captured by study area retailers.

Filer Area Characteristics

Location

During the summer, the Filer-Manistee area is a popular destination for tourists and seasonal residents. Many summer cottages line Filer's roughly 12 miles of picturesque coastline along Lake Michigan. In addition to homes and beaches, the scenic Sundling Park and Maroon Creek Park are situated on this coastline in the northern section of the primary trade area. The sprawling Huron-Manistee National Forest covers the region's northeastern section and practically its entire central section and is popular for fishing. camping, boating and hunting. Additionally, the primary trade area is replete with large inland lakes, the most notable of which are Round Lake, Gun Lake and Hamlin Lake in the South. Finally, many visitors come to the renowned Manistee National Golf & Resort, which is in the north central section of the primary trade area.


***Figure 15**: In the summer, the primary trade area is home to many seasonal residents who are drawn to the area because of its natural beauty and location on Lake Michigan*

Although the Filer area is generally sparsely populated, the highest concentration of residential development is in its north section within the City of Manistee. This north section is also home to three schools (Manistee Middle & High School, Manistee Catholic Central and Casman Academy) as well as, large manufacturing facilities for the Packaging Corporation of America and Martin Marietta Magnesia Chemicals. Lastly, the Walk Score of the DDA area is 50, which classifies it as "somewhat walkable."

Figure 16: Traffic Counts

Road	***AADT (2017)***
U.S. Hwy. 31 north of Merkey Road	12,800
U.S. Hwy 31 south of Merkey Road	8,300
U.S. Hwy 31 north of County Line Road	7,300

***Figure 16:** The traffic chart shows the heaviest traffic on U.S. Hwy 31, which runs north-south through the center of the primary trade area (source: https:www.michigan.gov/mdot).*

Access

As shown in Figure 16 above, vehicular traffic along the Filer's primary highways is light. The only reported traffic counts were taken on the main road US-31. Furthermore, US-31 is the only thoroughfare that provides regional linkage for the primary trade area, as it runs north through Traverse City and south through Ludington. However, there are a handful of local roads surrounding the Filer Township DDA that make it easily accessible to nearby residents and visitors. These include Grant Highway and Maple Road running north-south and Merkey Road and Red Apple Road running east-west.

Surrounding Downtown Shopping Districts

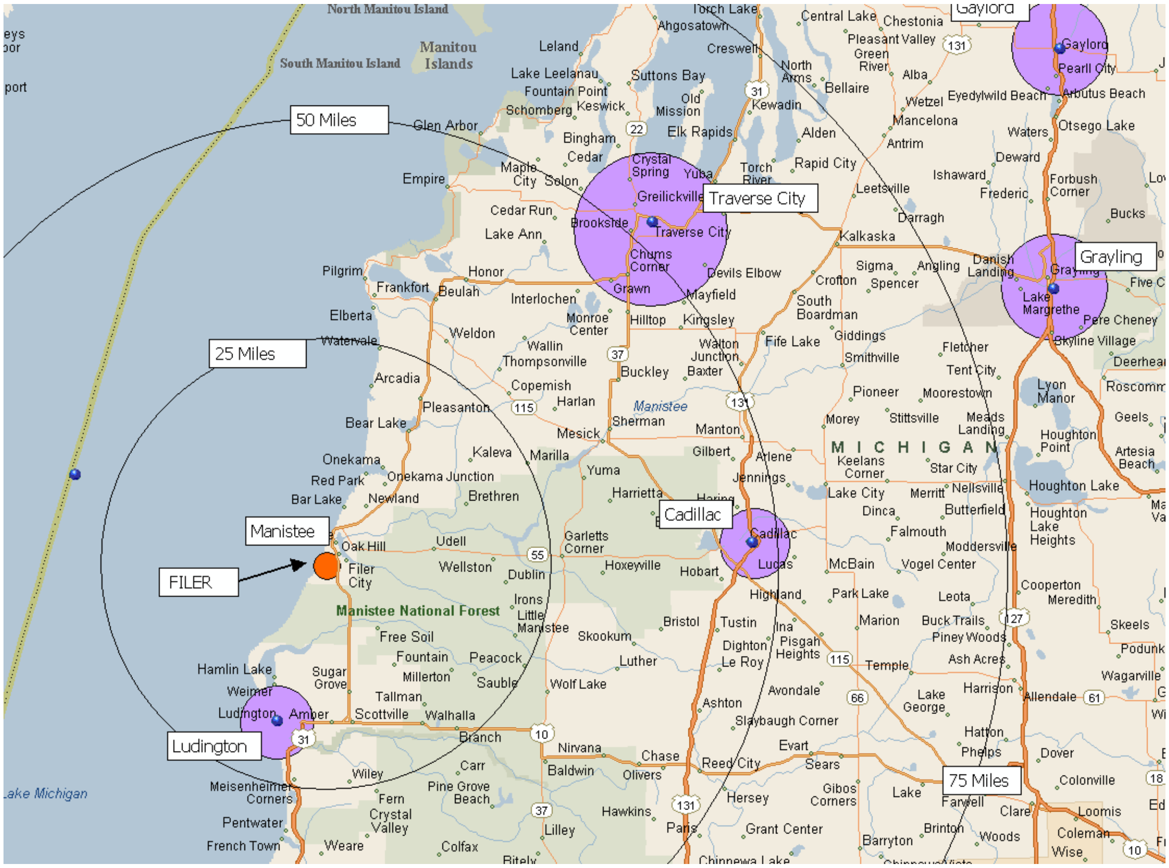


Figure 17: *Map of the primary downtown shopping districts around Filer Township.*

Manistee

Downtown Manistee is situated to the immediate north of Filer Township. In the 1800's, the city of Manistee was a lumber boomtown that had more millionaires per capita than anywhere else in country, as a result, many buildings and churches were designed by nationally known architects. Today, its downtown is a national and state historic district that includes nearly 150 retail shops, restaurants, galleries, bakeries and businesses.

Most of these shops and restaurants are locally owned, and there is a cluster of women-owned and operated businesses, including the Ideal Kitchen, Surroundings Candle Factory & Fine Cigars and Moving Spirits Boutique. The downtown is anchored by the stunning art deco styled Vogue Theater, which was built in 1938 and has recently been restored. Also, a 1.75-mile Riverwalk runs along the Big Manistee River through the heart of downtown Manistee and contains 25 historic markers that highlight the history of the region and the importance that the Manistee River played in the foundation of the city.

Downtown Manistee hosts a handful of popular public events throughout the year. For example, a band shell on the river walk is home to free concerts every Thursday night from June through August, the Manistee National Forest Festival is celebrated the first week in July and The Port City Street Fair runs the first weekend after Labor Day in September. Lastly, downtown Manistee boasts an impressive Walk Score of 86, classifying it as a "very walkable."

Figure 18: Manistee's entire downtown district is listed on the National Register of Historic.

Ludington

Downtown Ludington lies approximately 20 miles south of Filer Township. Located on Lake Michigan, at one-point Ludington was the largest car ferry port in the world. Today, Ludington is one of Michigan's top vacation destinations. As well as featuring relaxing beaches and many outdoor adventures, the city's thriving downtown offers a wide variety of unique shopping and dining options. A short walk from Stearns Park Beach and the marinas, one can find the famous House of Flavors and Anna Bach's Chocolates. Furthermore, there are galleries, antique shops, a natural food store, music stores, and specialty shops offering a range of gifts that include; new and consignment clothing, quilting, knitting and crocheting supplies, housewares, furniture, books and Ludington-made art and crafts items.

Figure 19: Ludington is home to the largest producer of ice cream in Michigan, House of Flavors. Additionally, downtown Ludington has many galleries featuring the talents of local artists including photographers, painters, potters, jewelers and crafters.

Additionally, dining in downtown Ludington ranges from the gregarious atmosphere of the Jamesport Brewing Company and the adventurous The Blue Moon with its fusion fare and sushi, to beautiful water-front dining options like Barnhart's Marina and Restaurant. Throughout the year, many public events are held in the downtown. From May through October, James Street Plaza is the venue for the Ludington Farmer's Market. Friday Night Live takes place in late July and early August, where the three blocks of downtown are closed to traffic. Food vendors, music and kid's games and make this event very popular with visitors and residents alike. Some other popular festivals that take place downtown include the July 4th Freedom Festival, Oktoberfest and the New Year's Eve Lighted Ball Drop.

Figure 20: View of downtown Cadillac above left (source City of Cadillac) and the Raven Brewing & BBQ above right.

Cadillac

Downtown Cadillac is located approximately 50 miles east of Filer Township. The Mitchell Street corridor is downtown Cadillac's "main street" and has both businesses that are unique to Cadillac and those that are regionally or nationally-based. While the northern portion of Mitchell Street features regional and national chains, to the immediate south is Cadillac's historic downtown with its charming brick sidewalks and old fashion street lights.

Historic downtown Cadillac has several local boutiques, gift shops, candy/food makers, antique stores, salons and restaurants. It is also home to the newly updated Cadillac Commons in the downtown's city park, which includes a fully renovated pavilion, memorial fountain, a full historic locomotive, an outdoor gas fireplace and a 6,000 sf covered farmer's market. Also, throughout the historic downtown are eleven unique monuments and sculptures that are placed in remembrance of significant figures and times in Cadillac's history.

Figure 21: Downtown Traverse City is located on the Grand Traverse Bay and hosts many festivals and events throughout the year, including the Traverse City Film Festival, above right (left image source: Google).

Traverse City

Downtown Traverse City has been acclaimed as one of the most walkable, charming places in America. It features scenic views of the Boardman River and Grand Traverse Bay, a Victorian-era opera house, the Jay Smith Walkway pocket park, festivals and special events that attract hundreds of thousands of people each year, and numerous stores and restaurants. Legacy stores that have been around since the 1960s are woven between trendy new boutiques. The downtown is peppered with a few chains (such as Chico's, Subway and Talbots), but most are unique, authentic and owned by local families.

Front Street, which is the heart of downtown Traverse City, is a prime example of superb urban planning. It features generous 12-to-14-foot-wide sidewalks with benches and beautiful trees, generous pedestrian crosswalks, 8-foot bump-outs that calm traffic and improve pedestrian safety and its "complete street" design accommodates motorized and non-motorized users equally well.

RETAIL & RESTAURANT DEMAND

Overall residents, visitors and workers located in Filer's primary trade area (Figure 5) spent $68.5 million in combined restaurant and retail goods in services in 2018. Approximately 75 percent of this spending occurred on the internet and in shopping destinations outside of Filer including Manistee, Ludington and Traverse City. Filer's retailer's sales and restaurants only captured $17.2 million in total sales last year.

This study estimates that existing or new commercial businesses located in the DDA area can realistically expand by $7.7 million in additional sales in 2019, growing to $8.1 million by 2024. If achieved, this growth would support 23,700 sf of new retailers and 6,100 new restaurants, for a total of nearly 30,000 square feet. This growth could be absorbed with the opening of 10-15 new businesses or by existing stores through expanded operations and marketing. If managed per industry best practices, these new stores could generate above average sales of nearly $290 per square foot per year.

The Filer market can support additional apparel, merchandise, electronics, gift, home and hardware stores generating $6 million in new sales in 2019 growing to $6.3 million in 2024. The market can also support a brew-pub, full-service, limited-service and specialty food restaurants producing $1.7 million in annual sales in 2019, growing to $1.8 million in 2024. This growth would represent 12 percent of the existing $51.3 million retail and restaurant spending presently leaving Filer.

One may ask, given the demand, why are these retailers not already in Filer? GPG concludes that the township's unmet commercial potential is a result of several non-market factors including: The lack of large anchors, scattered small retail centers and the general suburban character of the existing centers. In addition, Filer is surrounded by multiple beautiful and well managed historic downtowns and popular superstores such as Meijer. Today's retailers can only compete with mass discounters and the internet by offering an extraordinary value, service and/or an exceptional shopping setting.

GPG encourages the DDA to continue to implement the McKenna Corridor Plan and the Wade Trim master plan or to seek seasoned real estate developers to plan and build a walkable mixed-use village center with shops and restaurants based on New Urban principles.

See below GPG's supportable retail table, Figure 22. Note, these figures are in addition to existing Filer businesses and only reflect potential new demand. This study does not necessarily recommend that the DDA pursue any or all of this forecast commercial demand.

Figure 22: Supportable Retail Table

Retail Category	Estimated Supportable SF	2019 Sales/SF	2019 Estimated Retail Sales	2024 Sales/SF	2024 Estimated Retail Sales
Retailers					
Apparel Stores	1,100	$260	$286,000	$275	$302,500
Beer, Wine & Liquor Stores	1,200	$315	$378,000	$330	$396,000
Department Store Merchandise	4,900	$220	$1,078,000	$230	$1,127,000
Electronics & Appliance Stores	1,200	$340	$408,000	$355	$426,000
Furniture Stores	1,200	$245	$294,000	$255	$306,000
General Merchandise Stores	4,500	$245	$1,102,500	$255	$1,147,500
Gift Stores	900	$270	$243,000	$285	$256,500
Hardware	4,600	$250	$1,150,000	$265	$1,219,000
Home Furnishings Stores	1,200	$275	$330,000	$290	$348,000
Miscellaneous Store Retailers	2,000	$245	$490,000	$255	$510,000
Gift Stores	900	$270	$243,000	$285	$256,500
Retailer Totals	**23,700**	**$267**	**$6,002,500**	**$280**	**$6,295,000**
Restaurants					
Bars, Breweries & Pubs	1,500	$330	$495,000	$345	$517,500
Full-Service Restaurants	1,900	$280	$532,000	$295	$560,500
Limited-Service Eating Places	1,500	$260	$390,000	$275	$412,500
Special Food Services	1,200	$245	$294,000	$255	$306,000
Restaurant Totals	**6,100**	**$279**	**$1,711,000**	**$293**	**$1,796,500**
Retailer & Restaurant Totals	**29,800**	**$270**	**$7,713,500**	**$283**	**$8,091,500**

Figure 22*: Estimated Filer Township's additional retail and restaurant 2019-2024 demand. Note: Sales stated in constant 2019 dollars*

Potential Business Mix:
As a part of this study, GPG has listed potential store brands that could potentially deploy a new business in the Filer DDA area.

- **Apparel:** Casual stores with clothing suitable for outdoor activities would be favorable. Representative retailers include Backcountry North, Momentum and Glik's.

- **Beer, Wine & Liquor Stores**: This demand could be met by attracting a local retailer from the surrounding area such as The Beverage Company (in Traverse City), Sam's Drink-All (from Muskegon) or Smitty's Specialty Beverage (in Grand Rapids).

- **Department Store Merchandise:** Representative examples are Threads (in Petoskey), Journey North (in Harbor Springs) and Peebles.

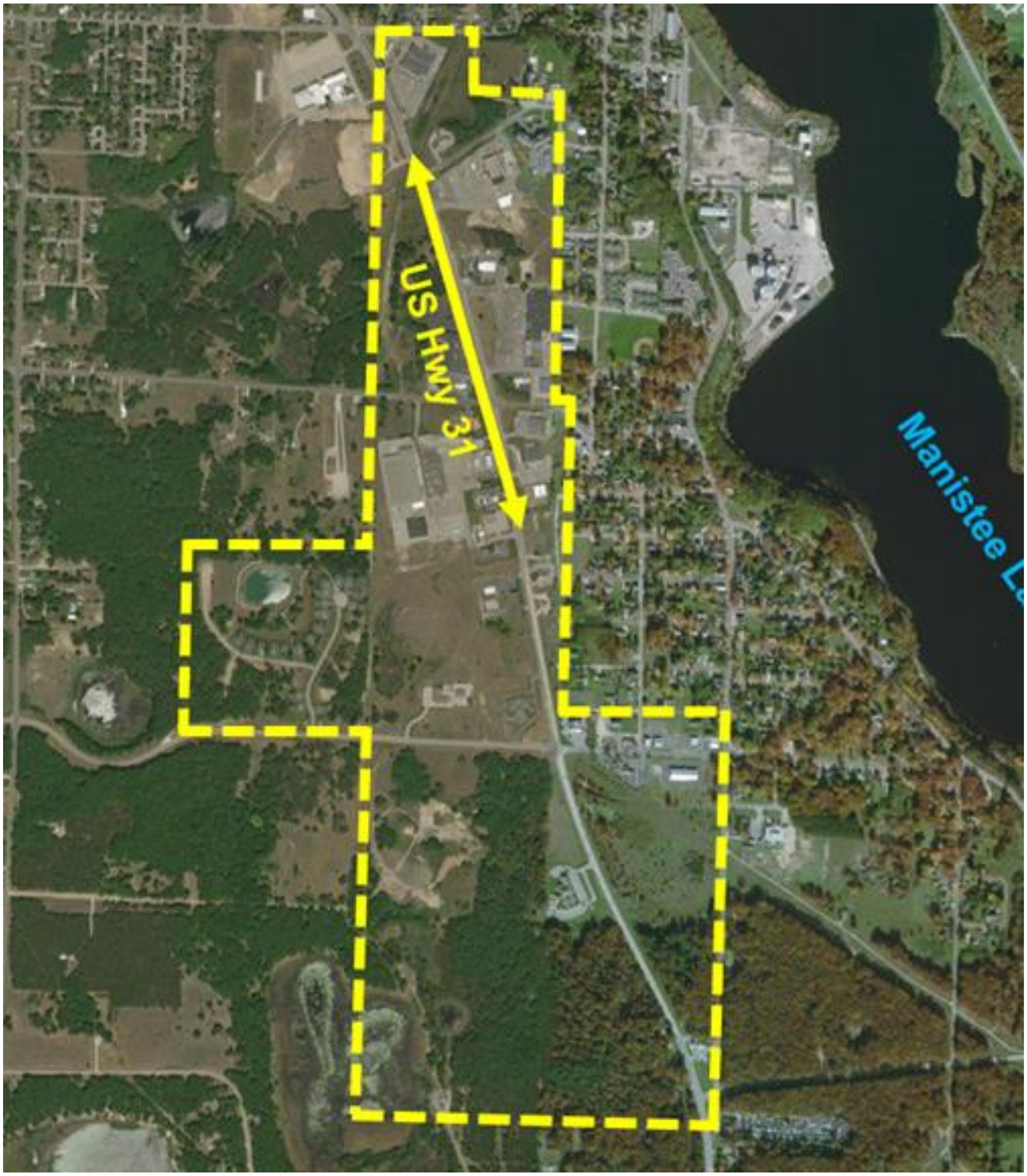


Figure 23: Air photo of Filer Township's Downtown Development Authorities approximate boundaries (Photo Source: Google).

- **Electronics & Appliance Stores**: An electronics store such as Boost Mobile, T-Mobile or Sprint would be appropriate. Similarly, appliances could be covered by retailers such as Rent-A-Center, Aaron's or Continental Home Center (Cadillac).

- **Furniture Store**: A local furniture maker would be an attractive destination for day trip tourists and residents looking for a unique set of furniture. Representative retailers include

Lindsay's Furniture (in Ludington), Cohn's Furniture & Carpeting (Muskegon Heights) and Woodland Creek Furniture (in Traverse City)

- **General Merchandise Stores**: A chain general merchandise store such as General Dollar or Big Lots could provide residents with a broad range of everyday essentials.

- **Hardware Stores**: Sherwin Williams, Ace Hardware or Menards would be attractive options for the DDA.

- **Home Furnishings Stores**: Bringing in a local retailer that sells charming northern Michigan products would be preferable. Representative retailers include The Quiet Moose (in Petoskey), Empireblu Vintage Furnishings (in Traverse City) and Huzza (in Harbor Springs).

- **Gift Stores**: Local quaint gift stores would be preferable. Representative examples are the Whistling Moose Gallery (in Harbor Springs), Suhm Thing (in Traverse City) and The Ultimate Gift (in Cadillac).

- **Bars, Breweries & Pubs**: An enterprising brewery would be a significant addition to the DDA. Similarly, an Applebee's or Ruby Tuesday could provide a sports bar environment.

- **Full-Service Restaurants & Limited-Service Eating Places:** Mid-price range offerings would complement the restaurants that are already present in Filer Township. Suitable full-service restaurants are Red Lobster, Bob Evans and Golden Corral, and representative fast-casual restaurants are Panera Bread, Boston Market and Noodles & Company.

- **Special Food Services:** Coffee, ice cream and juice stores would be good complements to the Filer Township DDA area. Specific appropriate retailers include Baskin-Robbins, Jamba Juice and Biggby Coffee.

Analysis Assumptions

Gibbs Planning Group, Inc. has assumed the following factors in the competition of this commercial market analysis:

- No major regional retail centers will be developed within the defined Filer trade area of this analysis through 2024.

- The Northwest Michigan's region's economy will continue at normal or above normal ranges of employment, inflation, retail demand and growth.

- Properties inside the Filer DDA area will properly zoned and have the necessary infrastructure necessary to support new commercial development.

- Annual population growth for the primary trade area is estimated to be 0.09 percent from 2019 to 2024.

- Any new commercial development in the Filer area will be planned, designed, built and managed to the best practices of the American Institute of Architects, American Planning Association, American Society of Landscape Architects, Congress for New Urbanism, International Council of Shopping Centers and The Urban Land Institute.

Rationale

The rationale for the findings in this study as follows:

- **Sales Leakage:** Approximately 75 percent of the existing $68.5 million in retail and restaurant spending is presently leaving the Filer area.

- **Strong Competition:** Filer is surrounded by multiple beautiful historic downtowns, major retailer superstores and the Traverse City's regional commercial district.

- **Limited Demographic Base:** With only 8,700 year-round residents, 3,600 households and 3,000 workers in the primary trade area, combined with a short tourist season, there is not a large market demand for large amounts of new retailers and restaurants.

- **Limited Regional Access**: Filer Township's potential for retail growth is limited partly because it is surrounded by the expansive Huron-Manistee National Forest, Lake Michigan and Manistee Lake limiting the potential population to support its commercial businesses. In addition, the township is only connected to other regional cities by one thoroughfare, US Hwy. 31.

Retail Category Definitions

Retail categories in the Supportable Retail Table correspond to the North American Industry Classification System (NAICS), the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy. The following NAICS codes and definitions are provided by the U.S. Census Bureau:

Retail

Auto Supply Stores (4411): establishments known as automotive supply stores primarily engaged in retailing new, used, and/or rebuilt automotive parts and accessories, automotive supply stores that are primarily engaged in both retailing automotive parts and accessories and repairing automobiles; establishments primarily engaged in retailing and installing automotive accessories; and establishments primarily engaged in retailing new and/or used tires and tubes or retailing new tires in combination with automotive repair services.

Furniture Stores (4421): establishments primarily engaged in retailing new furniture, such as household furniture (e.g., baby furniture box springs and mattresses) and outdoor furniture; office furniture (except those sold in combination with office supplies and equipment); and/or furniture sold in combination with major appliances, home electronics, home furnishings and/or floor coverings.

Home Furnishings Stores (4422): establishments primarily engaged in retailing new home furnishings (except furniture).

Electronics and Appliance Stores (4431)**:** establishments primarily engaged in retailing the following new products: household-type appliances (refrigerator, dishwasher, oven), cameras, computers/software, televisions and other electronic goods.

Hardware Stores (4441): establishments primarily engaged in retailing new building materials and supplies (lumber, plumbing, electrical, tools, housewares, hardware, paint, and wallpaper).

Lawn and Garden Supply Stores (4442): establishments primarily engaged in retailing new lawn and garden equipment and supplies. (Nursery, farm and garden products, outdoor power equipment).

Grocery Stores (4451): establishments primarily engaged in retailing a general line of food products (canned/frozen food, fruits and vegetables, meat, fish, poultry, milk, bread, eggs, soda).

Specialty Food Stores (4452)**:** establishments primarily engaged in retailing specialized lines of food (meat, fish/seafood, fruits/vegetables, baked goods, candy, nuts, confections, popcorn, ice cream, items not made on the premises).

Beer, Wine, and Liquor Stores (4453): establishments primarily engaged in retailing packaged alcoholic beverages, such as ale, beer, wine and liquor.

Health & Personal Care Stores (4461): establishments primarily engaged in retailing health and personal care products (pharmacies/drug stores, first aid, beauty products, household supplies, candy, prepackaged snacks, optical goods, vitamins/supplements).

Clothing stores (4481): men’s and boys’ clothing stores; women’s and girls’ clothing stores; children’s and infants’ clothing stores; family clothing stores; clothing accessories stores.

Shoe Stores (4482): Shoes (men’s, women’s, child/infant, athletic).

Jewelry Stores (4483): Jewelry, luggage, and leather goods (silverware, watches, clocks, handbags, briefcases, belts, gloves).

Sporting Goods Stores (4511): establishments primarily engaged in retailing new sporting goods (fitness equipment, bikes, camping, uniforms and footwear).

Book & Music Stores (4512): establishments primarily engaged in retailing new books, newspapers, magazines, and prerecorded audio and video media.

Department Stores (4521): establishments known as department stores primarily engaged in retailing a wide range of the following new products with no one merchandise line predominating: apparel; furniture; appliances and home furnishings; and selected additional items, such as paint, hardware, toiletries, cosmetics, photographic equipment, jewelry, toys and sporting goods. Merchandise lines are normally arranged in separate departments.

General Merchandise Stores (4529): establishments primarily engaged in retailing new goods in general merchandise stores (except department stores) (warehouse clubs, supercenters, apparel, auto parts, dry goods, hardware, groceries, housewares, no line predominating).

Florists (4531): establishments known as florists primarily engaged in retailing cut flowers, floral arrangements, and potted plants purchased from others. These establishments usually prepare the arrangements they sell.

Office Supplies & Gift Stores (4532): establishments primarily engaged in one or more of the following: (1) retailing new stationery, school supplies, and office supplies; (2) retailing a combination of new office equipment, furniture, and supplies; (3) retailing new office equipment, furniture, and supplies in combination with retailing new computers; and (4) retailing new gifts, novelty merchandise, souvenirs, greeting cards, seasonal and holiday decorations and curios.

Miscellaneous Retailers (4539)**:** establishments primarily engaged in retailing new miscellaneous specialty store merchandise (except motor vehicle and parts dealers; furniture and home furnishings stores; consumer-type electronics and appliance stores; building material and garden equipment and supplies dealers; food and beverage stores; health and personal care stores; gasoline stations; clothing and clothing accessories stores; sporting goods, hobby, book, and music stores; general merchandise stores; florists; office supplies, stationery, and gift stores; and used merchandise stores). Pet supplies, art dealers, manufactured home dealers, tobacco/cigar stores,

Restaurants

Full-Service Restaurants (7221): establishments primarily engaged in providing food services to patrons who order and are served while seated (i.e., waiter/waitress service) and pay after eating. Establishments that provide these types of food services to patrons with any combination of other services, such as carryout services are classified in this industry.

Limited-Service Restaurants (7222): establishments primarily engaged in providing food services where patrons generally order or select items and pay before eating. Most establishments do not have waiter/waitress service, but some provide limited service, such as cooking to order (i.e., per special request), bringing food to seated customers, or providing off-site delivery (cafeterias, snack/ juice bar, ice cream/soft serve shops, cookie shops, popcorn shops, donut shops, coffee shops, bagel shops).

Special Food Services (7223): establishments primarily engaged in providing one of the following food services (2) a location designated by the customer; or (3) from motorized vehicles or non-motorized carts.

- Food Service Contractors: Establishments may be engaged in providing food services at institutional, governmental, commercial, or industrial locations of others based (cafeteria, restaurant, and fast food eating-place) on contractual arrangements with these types of organizations for a specified period of time. Management staff is always provided by the food services contractor.

- Caterers: providing single event-based food services. These establishments generally have equipment and vehicles to transport meals and snacks to events and/or prepare food at an off-premise site. Banquet halls with catering staff are included in this industry. Examples of events catered by establishments in this industry are graduation parties, wedding receptions, business or retirement luncheons and trade shows.

- Mobile Food Services: establishments primarily engaged in preparing and serving meals and snacks for immediate consumption from motorized vehicles or non-motorized carts. The establishment is the central location from which the caterer route is serviced, not each vehicle, or cart. Included in this industry are establishments primarily engaged in providing food services from vehicles, such as hot dog carts and ice cream trucks.

Drinking Places (Alcoholic Beverages) (7224): establishments primarily engaged in preparing and serving alcoholic beverages for immediate consumption (bars, taverns, nightclubs).

Shopping Center Definitions

This study utilizes the shopping centers typologies defined by the International Council of Shopping Centers (ICSC) as follows:

- **Convenience Centers:** Convenience centers are 30,000 sf or less, unanchored, and generally will service a trade area of up to one mile. These centers include banking, carryout foods, florists, mail centers, small restaurants, small food markets, and professional services such as real estate and financial consulting. The centers typically include six to eight businesses.

- **Neighborhood Centers:** Neighborhood centers are anchored with a full-sized supermarket and typically range from 60,000 to 100,000 sf. They service a trade area of two to three miles and can include apparel, banks, carryout food, hardware, mail centers, restaurants, sporting goods and professional services such as financial consulting and real estate.

- **Community Centers:** Community centers typically range from 150,000 to 300,000 sf and are almost always anchored with a full-sized department store. They also include junior anchor retailers selling books, crafts, shoes, and sporting goods. Community centers often include large home improvement stores and medium-sized discount apparel stores. Their service area is typically five to seven miles in suburban locations.

- **Lifestyle Centers:** Lifestyle centers average 150,000 to 200,000 sf and feature popular apparel, book, and home furnishing stores, as well as cinemas and a wide selection of themed restaurants. The centers are frequently planned as walkable areas with main streets. Recently, lifestyle centers have included large anchors such as department stores, public libraries, and supermarkets. These centers typically have a trade area of four to six miles when developed in suburban settings. Lifestyle centers that include civic, employment, and residential buildings along with the retail land use are defined as 'town centers.'

- **Regional Centers:** Regional centers average trade areas of eight to 12 miles and are anchored with multiple department stores. The centers can range from 800,000 to 1,500,000 sf, and often include cinemas along with 200,000 sf of national brand fashion.

Limits of Study

The findings of this study represent GPG's best estimates for the amounts and types of retailers and restaurants that may be reasonably supportable in the Filer Township area. Every reasonable effort has been made to ensure that the data contained in this study reflect the most accurate and timely information possible and are believed to be reliable. Information discussed by individuals and in focus groups have not been independently verified by GPG.

This study is based on estimates, assumptions, and other information developed by GPG independent research effort, general knowledge of the industry, and consultations with the client and its representatives. This study is designed as objective third-party research and GPG does not recommend that any or all of the supportable retail be developed in the study area.

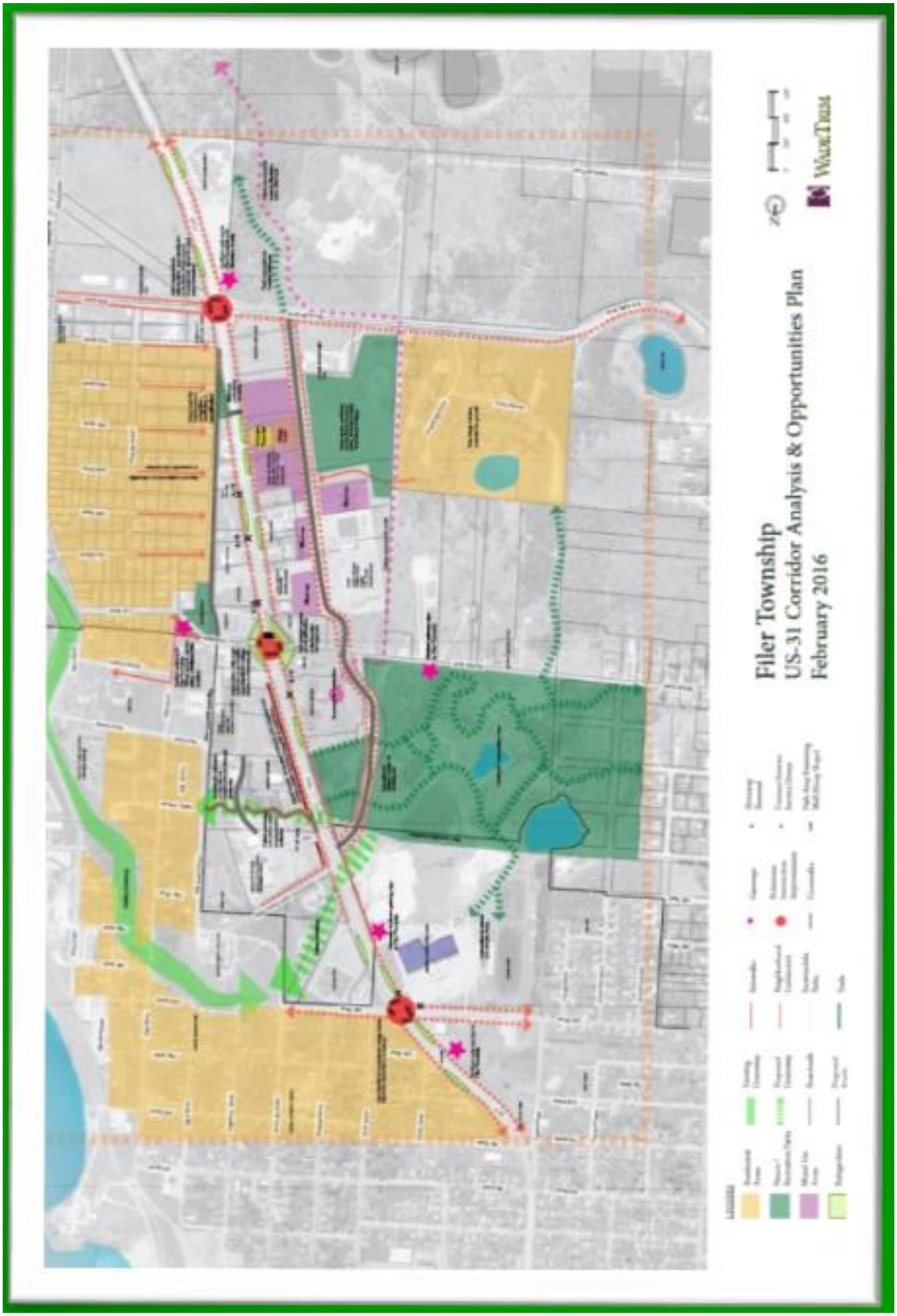
No responsibility is assumed for inaccuracies in reporting by the client, its agent and representatives or in any other data source used in preparing or presenting this study. This report is based on information that was current as of April 10, 2019 and GPG has not undertaken any update of its research effort since such date.

This report may contain prospective financial information, estimates, or opinions that represent GPG's view of reasonable expectations at a particular time, but such information, estimates, or opinions are not offered as predictions or assurances that a particular level of income or profit will be achieved, that particular events will occur, or that a particular price will be offered or accepted.

The actual amounts of supportable retail could be significantly higher or lower depending on multiple market and not market factors including the type, design and quality of the new development. It is plausible that a walkable town center, with well-designed buildings and public realm, could draw visitors from beyond this study's estimated trade area boundaries and considerably outperform the site's location and limited market potential. This would require an extraordinary development team and retailer mix unique to the market, including anchor retailers. On the other hand, a poorly implemented commercial center or badly managed businesses could underperform the location.

Actual results achieved during the period covered by our prospective financial analysis may vary from those described in our report, and the variations may be material. Therefore, no warranty or representation is made by GPG that any of the projected values or results contained in this study will be achieved. This study should not be the sole basis for programming, planning, designing, financing, or development of any commercial center.

END OF STUDY


Filer Township
US-31 Corridor Analysis & Opportunities Plan
February 2016
WadeTrim

Appendix A1: Primary Trade Area Business Summary

Gibbs Planning Group

Business Summary

PTA
Area: 248.73 square miles

Prepared by Esri

Data for all businesses in area				
Total Businesses:	285			
Total Employees:	3,070			
Total Residential Population:	8,685			
Employee/Residential Population Ratio (per 100 Residents)	35			

	Businesses		Employees	
by SIC Codes	Number	Percent	Number	Percent
Agriculture & Mining	19	6.7%	58	1.9%
Construction	34	11.9%	121	3.9%
Manufacturing	16	5.6%	1,233	40.2%
Transportation	17	6.0%	49	1.6%
Communication	0	0.0%	0	0.0%
Utility	4	1.4%	86	2.8%
Wholesale Trade	7	2.5%	68	2.2%
Retail Trade Summary	61	21.4%	597	19.4%
Home Improvement	8	2.8%	65	2.1%
General Merchandise Stores	3	1.1%	33	1.1%
Food Stores	11	3.9%	134	4.4%
Auto Dealers, Gas Stations, Auto Aftermarket	8	2.8%	60	2.0%
Apparel & Accessory Stores	2	0.7%	4	0.1%
Furniture & Home Furnishings	2	0.7%	9	0.3%
Eating & Drinking Places	14	4.9%	213	6.9%
Miscellaneous Retail	13	4.6%	79	2.6%
Finance, Insurance, Real Estate Summary	18	6.3%	87	2.8%
Banks, Savings & Lending Institutions	7	2.5%	58	1.9%
Securities Brokers	3	1.1%	7	0.2%
Insurance Carriers & Agents	2	0.7%	8	0.3%
Real Estate, Holding, Other Investment Offices	5	1.8%	14	0.5%
Services Summary	95	33.3%	632	20.6%
Hotels & Lodging	8	2.8%	68	2.2%
Automotive Services	4	1.4%	12	0.4%
Motion Pictures & Amusements	14	4.9%	61	2.0%
Health Services	5	1.8%	36	1.2%
Legal Services	0	0.0%	0	0.0%
Education Institutions & Libraries	6	2.1%	272	8.9%
Other Services	58	20.4%	184	6.0%
Government	11	3.9%	138	4.5%
Unclassified Establishments	4	1.4%	0	0.0%
Totals	285	100.0%	3,070	100.0%

Date Note: Data on the Business Summary report is calculated **Esri's Data allocation** which uses census block groups to allocate business summary data to custom areas.

Appendix A2: Primary Trade Area Business Summary

Gibbs Planning Group

Business Summary

PTA
Area: 248.73 square miles

Prepared by Esri

	Businesses		Employees	
by NAICS Codes	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	15	5.3%	35	1.1%
Mining	2	0.7%	10	0.3%
Utilities	1	0.4%	1	0.0%
Construction	35	12.3%	126	4.1%
Manufacturing	15	5.3%	1,225	39.9%
Wholesale Trade	7	2.5%	68	2.2%
Retail Trade	46	16.1%	384	12.5%
Motor Vehicle & Parts Dealers	6	2.1%	54	1.8%
Furniture & Home Furnishings Stores	0	0.0%	0	0.0%
Electronics & Appliance Stores	3	1.1%	10	0.3%
Bldg Material & Garden Equipment & Supplies Dealers	8	2.8%	65	2.1%
Food & Beverage Stores	9	3.2%	124	4.0%
Health & Personal Care Stores	4	1.4%	49	1.6%
Gasoline Stations	2	0.7%	6	0.2%
Clothing & Clothing Accessories Stores	2	0.7%	6	0.2%
Sport Goods, Hobby, Book, & Music Stores	2	0.7%	17	0.6%
General Merchandise Stores	3	1.1%	33	1.1%
Miscellaneous Store Retailers	6	2.1%	18	0.6%
Nonstore Retailers	0	0.0%	0	0.0%
Transportation & Warehousing	12	4.2%	41	1.3%
Information	1	0.4%	7	0.2%
Finance & Insurance	13	4.6%	73	2.4%
Central Bank/Credit Intermediation & Related Activities	6	2.1%	53	1.7%
Securities, Commodity Contracts & Other Financial	4	1.4%	12	0.4%
Insurance Carriers & Related Activities; Funds, Trusts & Other	2	0.7%	8	0.3%
Real Estate, Rental & Leasing	10	3.5%	23	0.7%
Professional, Scientific & Tech Services	9	3.2%	39	1.3%
Legal Services	0	0.0%	0	0.0%
Management of Companies & Enterprises	0	0.0%	0	0.0%
Administrative & Support & Waste Management & Remediation	18	6.3%	140	4.6%
Educational Services	6	2.1%	272	8.9%
Health Care & Social Assistance	14	4.9%	73	2.4%
Arts, Entertainment & Recreation	13	4.6%	57	1.9%
Accommodation & Food Services	22	7.7%	280	9.1%
Accommodation	8	2.8%	68	2.2%
Food Services & Drinking Places	14	4.9%	213	6.9%
Other Services (except Public Administration)	31	10.9%	77	2.5%
Automotive Repair & Maintenance	3	1.1%	10	0.3%
Public Administration	11	3.9%	138	4.5%
Unclassified Establishments	4	1.4%	0	0.0%
Total	285	100.0%	3,070	100.0%

Date Note: Data on the Business Summary report is calculated **Esri's Data allocation** which uses census block groups to allocate business summary data to custom areas.

Appendix B1: Primary Trade Area Community Profile

Gibbs Planning Group

Community Profile

PTA — Prepared by Esri
Area: 248.73 square miles

Population Summary	
2000 Total Population	8,394
2010 Total Population	8,661
2018 Total Population	8,685
2018 Group Quarters	31
2023 Total Population	8,722
2018-2023 Annual Rate	0.09%
2018 Total Daytime Population	7,621
Workers	2,915
Residents	4,706
Household Summary	
2000 Households	3,295
2000 Average Household Size	2.49
2010 Households	3,608
2010 Average Household Size	2.39
2018 Households	3,619
2018 Average Household Size	2.39
2023 Households	3,633
2023 Average Household Size	2.39
2018-2023 Annual Rate	0.08%
2010 Families	2,502
2010 Average Family Size	2.83
2018 Families	2,469
2018 Average Family Size	2.82
2023 Families	2,463
2023 Average Family Size	2.82
2018-2023 Annual Rate	-0.05%
Housing Unit Summary	
2000 Housing Units	4,728
Owner Occupied Housing Units	61.0%
Renter Occupied Housing Units	8.7%
Vacant Housing Units	30.3%
2010 Housing Units	5,189
Owner Occupied Housing Units	58.8%
Renter Occupied Housing Units	10.7%
Vacant Housing Units	30.5%
2018 Housing Units	5,263
Owner Occupied Housing Units	58.3%
Renter Occupied Housing Units	10.5%
Vacant Housing Units	31.2%
2023 Housing Units	5,313
Owner Occupied Housing Units	58.0%
Renter Occupied Housing Units	10.4%
Vacant Housing Units	31.6%
Median Household Income	
2018	$50,099
2023	$54,733
Median Home Value	
2018	$131,916
2023	$151,742
Per Capita Income	
2018	$26,267
2023	$29,670
Median Age	
2010	46.6
2018	49.5
2023	51.4

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2018 and 2023. Esri converted Census 2000 data into 2010 geography.

Appendix B2: Primary Trade Area Community Profile

Gibbs Planning Group

Community Profile

PTA
Area: 248.73 square miles

Prepared by Esri

2018 Households by Income	
Household Income Base	3,619
<$15,000	9.8%
$15,000 - $24,999	11.7%
$25,000 - $34,999	12.4%
$35,000 - $49,999	15.9%
$50,000 - $74,999	19.9%
$75,000 - $99,999	12.9%
$100,000 - $149,999	12.1%
$150,000 - $199,999	3.5%
$200,000+	1.7%
Average Household Income	$63,045
2023 Households by Income	
Household Income Base	3,633
<$15,000	8.5%
$15,000 - $24,999	10.0%
$25,000 - $34,999	11.1%
$35,000 - $49,999	15.0%
$50,000 - $74,999	20.3%
$75,000 - $99,999	14.2%
$100,000 - $149,999	15.1%
$150,000 - $199,999	3.9%
$200,000+	1.9%
Average Household Income	$71,264
2018 Owner Occupied Housing Units by Value	
Total	3,067
<$50,000	9.5%
$50,000 - $99,999	27.5%
$100,000 - $149,999	20.5%
$150,000 - $199,999	15.3%
$200,000 - $249,999	8.3%
$250,000 - $299,999	6.1%
$300,000 - $399,999	6.1%
$400,000 - $499,999	3.2%
$500,000 - $749,999	2.2%
$750,000 - $999,999	0.7%
$1,000,000 - $1,499,999	0.2%
$1,500,000 - $1,999,999	0.5%
$2,000,000 +	0.1%
Average Home Value	$179,703
2023 Owner Occupied Housing Units by Value	
Total	3,080
<$50,000	8.1%
$50,000 - $99,999	23.5%
$100,000 - $149,999	17.9%
$150,000 - $199,999	15.8%
$200,000 - $249,999	9.7%
$250,000 - $299,999	7.6%
$300,000 - $399,999	8.2%
$400,000 - $499,999	4.4%
$500,000 - $749,999	3.0%
$750,000 - $999,999	1.0%
$1,000,000 - $1,499,999	0.2%
$1,500,000 - $1,999,999	0.6%
$2,000,000 +	0.1%
Average Home Value	$203,312

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2018 and 2023 Esri converted Census 2000 data into 2010 geography.

Appendix B3: Primary Trade Area Community Profile

Gibbs Planning Group

Community Profile

PTA
Area: 248.73 square miles

Prepared by Esri

2010 Population by Age	
Total	8,662
0 - 4	4.5%
5 - 9	5.7%
10 - 14	6.6%
15 - 24	10.5%
25 - 34	8.4%
35 - 44	11.9%
45 - 54	16.4%
55 - 64	17.0%
65 - 74	11.1%
75 - 84	6.0%
85 +	2.0%
18 +	79.0%
2018 Population by Age	
Total	8,685
0 - 4	4.1%
5 - 9	4.6%
10 - 14	5.5%
15 - 24	10.3%
25 - 34	9.7%
35 - 44	10.1%
45 - 54	13.9%
55 - 64	18.3%
65 - 74	14.6%
75 - 84	6.5%
85 +	2.4%
18 +	82.2%
2023 Population by Age	
Total	8,721
0 - 4	4.0%
5 - 9	4.4%
10 - 14	5.0%
15 - 24	9.6%
25 - 34	9.5%
35 - 44	10.0%
45 - 54	12.4%
55 - 64	17.2%
65 - 74	17.1%
75 - 84	8.4%
85 +	2.5%
18 +	83.2%
2010 Population by Sex	
Males	4,372
Females	4,289
2018 Population by Sex	
Males	4,375
Females	4,309
2023 Population by Sex	
Males	4,393
Females	4,330

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2018 and 2023. Esri converted Census 2000 data into 2010 geography.

Appendix B4: Primary Trade Area Community Profile

Gibbs Planning Group

Community Profile

PTA
Area: 248.73 square miles

Prepared by Esri

2010 Population by Race/Ethnicity	
Total	8,662
White Alone	95.5%
Black Alone	0.3%
American Indian Alone	1.3%
Asian Alone	0.4%
Pacific Islander Alone	0.0%
Some Other Race Alone	0.6%
Two or More Races	1.9%
Hispanic Origin	2.4%
Diversity Index	13.1
2018 Population by Race/Ethnicity	
Total	8,685
White Alone	94.5%
Black Alone	0.4%
American Indian Alone	1.4%
Asian Alone	0.6%
Pacific Islander Alone	0.0%
Some Other Race Alone	0.7%
Two or More Races	2.4%
Hispanic Origin	2.9%
Diversity Index	15.8
2023 Population by Race/Ethnicity	
Total	8,722
White Alone	93.6%
Black Alone	0.6%
American Indian Alone	1.6%
Asian Alone	0.7%
Pacific Islander Alone	0.0%
Some Other Race Alone	0.8%
Two or More Races	2.7%
Hispanic Origin	3.2%
Diversity Index	17.9
2010 Population by Relationship and Household Type	
Total	8,661
In Households	99.7%
In Family Households	84.1%
Householder	28.8%
Spouse	23.4%
Child	27.5%
Other relative	1.9%
Nonrelative	2.5%
In Nonfamily Households	15.5%
In Group Quarters	0.3%
Institutionalized Population	0.0%
Noninstitutionalized Population	0.3%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.
Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2018 and 2023. Esri converted Census 2000 data into 2010 geography.

Appendix B5: Primary Trade Area Community Profile

Gibbs Planning Group

Community Profile

PTA
Area: 248.73 square miles

Prepared by Esri

2018 Population 25+ by Educational Attainment	
Total	6,555
Less than 9th Grade	1.8%
9th - 12th Grade, No Diploma	5.3%
High School Graduate	31.4%
GED/Alternative Credential	3.6%
Some College, No Degree	25.0%
Associate Degree	13.0%
Bachelor's Degree	11.7%
Graduate/Professional Degree	8.1%
2018 Population 15+ by Marital Status	
Total	7,449
Never Married	22.8%
Married	59.4%
Widowed	7.4%
Divorced	10.4%
2018 Civilian Population 16+ in Labor Force	
Civilian Employed	94.7%
Civilian Unemployed (Unemployment Rate)	5.3%
2018 Employed Population 16+ by Industry	
Total	4,014
Agriculture/Mining	2.7%
Construction	6.1%
Manufacturing	19.9%
Wholesale Trade	2.4%
Retail Trade	11.4%
Transportation/Utilities	4.7%
Information	1.0%
Finance/Insurance/Real Estate	3.9%
Services	42.0%
Public Administration	5.9%
2018 Employed Population 16+ by Occupation	
Total	4,015
White Collar	48.4%
Management/Business/Financial	11.4%
Professional	15.5%
Sales	8.4%
Administrative Support	13.0%
Services	22.9%
Blue Collar	28.7%
Farming/Forestry/Fishing	0.9%
Construction/Extraction	4.7%
Installation/Maintenance/Repair	3.0%
Production	10.5%
Transportation/Material Moving	9.7%
2010 Population By Urban/ Rural Status	
Total Population	8,661
Population Inside Urbanized Area	0.0%
Population Inside Urbanized Cluster	25.4%
Rural Population	74.6%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2018 and 2023 Esri converted Census 2000 data into 2010 geography.

Appendix B6: Primary Trade Area Community Profile

Gibbs Planning Group

Community Profile

PTA Revised
Area: 248.73 square miles

Prepared by Esri

2010 Households by Type	
Total	3,607
Households with 1 Person	25.8%
Households with 2+ People	74.2%
Family Households	69.4%
Husband-wife Families	56.4%
With Related Children	17.7%
Other Family (No Spouse Present)	12.9%
Other Family with Male Householder	4.7%
With Related Children	2.8%
Other Family with Female Householder	8.3%
With Related Children	5.0%
Nonfamily Households	4.9%
All Households with Children	26.2%
Multigenerational Households	2.1%
Unmarried Partner Households	7.0%
Male-female	6.6%
Same-sex	0.4%
2010 Households by Size	
Total	3,608
1 Person Household	25.8%
2 Person Household	40.2%
3 Person Household	14.9%
4 Person Household	11.7%
5 Person Household	4.6%
6 Person Household	2.1%
7 + Person Household	0.9%
2010 Households by Tenure and Mortgage Status	
Total	3,608
Owner Occupied	84.6%
Owned with a Mortgage/Loan	47.7%
Owned Free and Clear	36.9%
Renter Occupied	15.4%
2010 Housing Units By Urban/ Rural Status	
Total Housing Units	5,189
Housing Units Inside Urbanized Area	0.0%
Housing Units Inside Urbanized Cluster	20.4%
Rural Housing Units	79.6%

Data Note: Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2018 and 2023. Esri converted Census 2000 data into 2010 geography.

Appendix B7: Primary Trade Area Community Profile

Gibbs Planning Group

Community Profile

PTA Revised
Area: 248.73 square miles

Prepared by Esri

Top 3 Tapestry Segments		
	1.	Rural Resort Dwellers (6E)
	2.	Rooted Rural (10B)
	3.	Comfortable Empty Nesters
2018 Consumer Spending		
Apparel & Services: Total $		$5,646,191
Average Spent		$1,560.15
Spending Potential Index		72
Education: Total $		$3,211,763
Average Spent		$887.47
Spending Potential Index		61
Entertainment/Recreation: Total $		$9,604,922
Average Spent		$2,654.03
Spending Potential Index		82
Food at Home: Total $		$15,043,432
Average Spent		$4,156.79
Spending Potential Index		83
Food Away from Home: Total $		$9,398,782
Average Spent		$2,597.07
Spending Potential Index		74
Health Care: Total $		$18,640,988
Average Spent		$5,150.87
Spending Potential Index		90
HH Furnishings & Equipment: Total $		$5,824,675
Average Spent		$1,609.47
Spending Potential Index		77
Personal Care Products & Services: Total $		$2,214,116
Average Spent		$611.80
Spending Potential Index		74
Shelter: Total $		$41,899,612
Average Spent		$11,577.68
Spending Potential Index		69
Support Payments/Cash Contributions/Gifts in Kind: Total $		$7,090,371
Average Spent		$1,959.21
Spending Potential Index		79
Travel: Total $		$5,473,166
Average Spent		$1,512.34
Spending Potential Index		70
Vehicle Maintenance & Repairs: Total $		$3,181,310
Average Spent		$879.06
Spending Potential Index		82

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2015 and 2016 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.
Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2018 and 2023. Esri converted Census 2000 data into 2010 geography.

Appendix C1: Primary Trade Area Housing Profile

Gibbs Planning Group

Housing Profile

PTA
Area: 248.73 square miles

Prepared by Esri

Population		Households	
2010 Total Population	8,661	2018 Median Household Income	$50,099
2018 Total Population	8,685	2023 Median Household Income	$54,733
2023 Total Population	8,722	2018-2023 Annual Rate	1.79%
2018-2023 Annual Rate	0.09%		

	Census 2010		2018		2023	
Housing Units by Occupancy Status and Tenure	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	5,189	100.0%	5,263	100.0%	5,313	100.0%
Occupied	3,608	69.5%	3,619	68.8%	3,633	68.4%
Owner	3,053	58.8%	3,067	58.3%	3,080	58.0%
Renter	555	10.7%	552	10.5%	553	10.4%
Vacant	1,581	30.5%	1,644	31.2%	1,680	31.6%

	2018		2023	
Owner Occupied Housing Units by Value	Number	Percent	Number	Percent
Total	3,067	100.0%	3,080	100.0%
<$50,000	290	9.5%	248	8.1%
$50,000-$99,999	842	27.5%	723	23.5%
$100,000-$149,999	629	20.5%	552	17.9%
$150,000-$199,999	469	15.3%	488	15.8%
$200,000-$249,999	254	8.3%	299	9.7%
$250,000-$299,999	186	6.1%	234	7.6%
$300,000-$399,999	186	6.1%	252	8.2%
$400,000-$499,999	97	3.2%	134	4.4%
$500,000-$749,999	67	2.2%	92	3.0%
$750,000-$999,999	23	0.7%	30	1.0%
$1,000,000-$1,499,999	5	0.2%	7	0.2%
$1,500,000-$1,999,999	16	0.5%	17	0.6%
$2,000,000+	3	0.1%	4	0.1%
Median Value	$131,916		$151,742	
Average Value	$179,703		$203,312	

Census 2010 Housing Units	Number	Percent
Total	5,189	100.0%
In Urbanized Areas	0	0.0%
In Urban Clusters	1,059	20.4%
Rural Housing Units	4,130	79.6%

Data Note: Persons of Hispanic Origin may be of any race.
Source: U.S. Census Bureau, Census 2010 Summary File 1

Appendix C2: Primary Trade Area Housing Profile

Gibbs Planning Group

Housing Profile

PTA
Area: 248.73 square miles

Prepared by Esri

Census 2010 Owner Occupied Housing Units by Mortgage Status	Number	Percent
Total	3,053	100.0%
Owned with a Mortgage/Loan	1,722	56.4%
Owned Free and Clear	1,331	43.6%

Census 2010 Vacant Housing Units by Status	Number	Percent
Total	1,590	100.0%
For Rent	55	3.5%
Rented- Not Occupied	6	0.4%
For Sale Only	87	5.5%
Sold - Not Occupied	28	1.8%
Seasonal/Recreational/Occasional Use	1,265	79.6%
For Migrant Workers	0	0.0%
Other Vacant	149	9.4%

Census 2010 Occupied Housing Units by Age of Householder and Home Ownership		Owner Occupied Units	
	Occupied	Number	% of Occupied
Total	3,609	3,054	84.6%
15-24	78	18	23.1%
25-34	294	188	63.9%
35-44	523	433	82.8%
45-54	755	658	87.2%
55-64	854	764	89.5%
65-74	605	556	91.9%
75-84	373	331	88.7%
85+	127	106	83.5%

Census 2010 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership		Owner Occupied Units	
	Occupied	Number	% of Occupied
Total	3,606	3,052	84.6%
White Alone	3,499	2,987	85.4%
Black/African American	7	5	71.4%
American Indian/Alaska	38	22	57.9%
Asian Alone	5	5	100.0%
Pacific Islander Alone	0	0	0.0%
Other Race Alone	17	10	58.8%
Two or More Races	40	23	57.5%
Hispanic Origin	52	32	61.5%

Census 2010 Occupied Housing Units by Size and Home Ownership		Owner Occupied Units	
	Occupied	Number	% of Occupied
Total	3,608	3,053	84.6%
1-Person	930	731	78.6%
2-Person	1,449	1,314	90.7%
3-Person	536	437	81.5%
4-Person	422	358	84.8%
5-Person	165	130	78.8%
6-Person	74	60	81.1%
7+ Person	32	23	71.9%

Data Note: Persons of Hispanic Origin may be of any race.
Source: U.S. Census Bureau, Census 2010 Summary File 1

Gibbs Planning Group

Tapestry Segmentation Area Profile

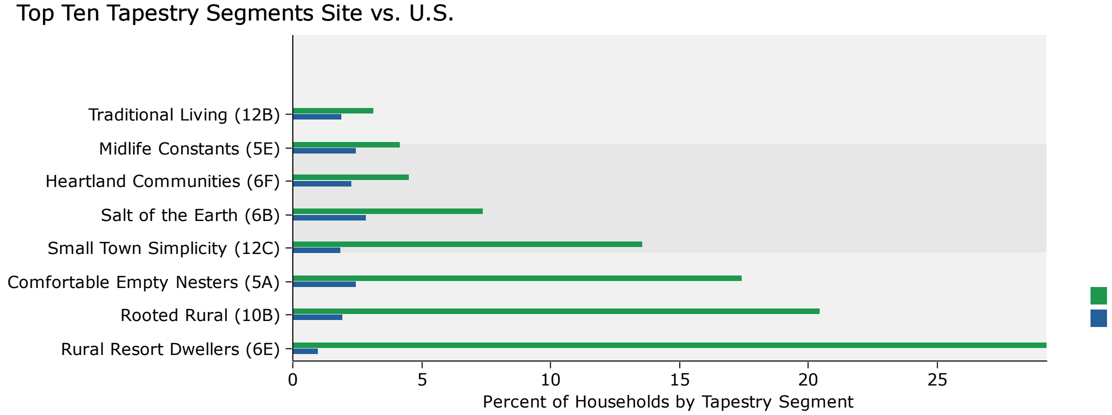
PTA
Area: 248.73 square miles

Prepared by Esri

Top Twenty Tapestry

		2018 Households		2018 U.S. Households		
			Cumulativ		Cumulativ	
Rank	Tapestry Segment	Percent	Percent	Percent	Percent	Index
1	Rural Resort Dwellers (6E)	29.3%	29.3%	1.0%	1.0%	2924
2	Rooted Rural (10B)	20.4%	49.7%	2.0%	3.0%	1,039
3	Comfortable Empty Nesters (5A)	17.4%	67.1%	2.5%	5.5%	711
4	Small Town Simplicity (12C)	13.6%	80.7%	1.9%	7.4%	732
5	Salt of the Earth (6B)	7.4%	88.1%	2.9%	10.3%	258
	Subtotal	88.1%		10.3%		
6	Heartland Communities (6F)	4.5%	92.6%	2.3%	12.6%	197
7	Midlife Constants (5E)	4.2%	96.8%	2.5%	15.1%	169
8	Traditional Living (12B)	3.2%	100.0%	1.9%	17.0%	163
	Subtotal	11.9%		6.7%		
	Total	100.0%		16.8%		594

Top Ten Tapestry Segments Site vs. U.S.



Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.
Source: Esri

LifeMode Group: Cozy Country Living

Rural Resort Dwellers

6E

Households: 1,227,200

Average Household Size: 2.22

Median Age: 54.1

Median Household Income: $50,400

WHO ARE WE?

Although the Great Recession forced many owners of second homes to sell, *Rural Resort Dwellers* residents remain an active market, just a bit smaller. These communities are centered in resort areas, many in the Midwest, where the change in seasons supports a variety of outdoor activities. Retirement looms for many of these blue collar, older householders, but workers are postponing retirement or returning to work to maintain their current lifestyles. Workers are traveling further to maintain employment. They are passionate about their hobbies, like freshwater fishing and hunting, but otherwise have very simple tastes.

OUR NEIGHBORHOOD

- Housing is owner-occupied, single-family homes, with some mobile homes. A strong market for second homes, these rural areas contain homes valued near the US median. Over half of the housing units are vacant due to a high seasonal vacancy rate.
- In this older market, 42% of households consist of married couples with no children at home, while another 28% are single person. Married couples with children at home have older school-age children.
- Set in scenic rural locations with proximity to outdoor activities, two vehicles are essential to get around.

SOCIOECONOMIC TRAITS

- *Rural Resort Dwellers* residents are close to retirement. They've accumulated wealth and begun to shift their portfolios to low-risk assets. These active residents continue to work in skilled occupations.
- Simple tastes and modesty characterize these blue collar residents. They shop for timeless, comfortable clothing, but only when something must be replaced. They pay little attention to advertising and usually stick to the brands they know.
- They spend time with their spouses and also maintain a social calendar.

TAPESTRY SEGMENTATION
esri.com/tapestry

Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.
Consumer preferences are estimated from data by GfK MRI.