

Target Market Analysis
The City of Royal Oak
Oakland County, Michigan
2017

Prepared by:



LandUseUSA

Detroit Metro Prosperity Region 10

Prepared for the City of Royal Oak



Royal Oak

TMA Initiative endorsed by the
 Michigan State Housing Development Authority

TMA Executive Summary

The City of Royal Oak, Michigan

Summary of Gross and Net Market Potential

Gross New Households - There are 1,333 new households moving into the City of Royal Oak each year and inclined to choose attached units (duplexes or larger). Of these 1,333 new households, the vast majority (1,133, or 85%) are likely to be renters, and only 200 (15%) are likely to be owners.

Net New Households - After adjusting for out-migration, only one-third (377) of the city's new renters will represent net new households. Similarly, among the new owners moving into the city each year, only one-fifth (40) will be net new households. These figures are intended to indicate the maximum, not-to-exceed market potential for new-builds throughout the city. They are intended to provide a general sense of magnitude only, and are not absolutes.

Price Tolerance - The new households will have varying tolerances for monthly contract rents and home values. Tolerance is usually higher than HUD's conventional standards for "affordability" by income bracket. For the City of Royal Oak, over half of the new households will tolerate rents of \$900 or more. (Note: About 20% will be seeking relatively moderate rents of \$800 or less.) Among the owners, about half will tolerate prices of \$200,000 or more, and 20% will tolerate prices of \$300,000 or more.

Mismatch in Building Size - There is a mismatch between the allocation of new household preferences and existing building stock by building size. Houses (including duplexes) represent 77% of the existing housing stock - but only 48% of new households are actually seeking houses to either rent or buy. In comparison, about 52% of new households are inclined to choose triplex or larger buildings - but these formats represent only 23% of the existing stock.

Optimal Building Sizes - Recent developments among new lofts and flats are of good quality and diverse, and the vast majority are in large structures. There remains a need for at least one building that has at least 50 units (i.e., a mid-plex or lowrise building). The vast majority of interested households will be transient, upwardly mobile renters, and most will be singles. This building format is most appropriate in or proximate to the downtown (geographic Sector 6 and Sector 7).

There is also a considerable need for additional lofts and flats in small-plex buildings that have 20 or fewer units. Buildings with 10 to 20 units are ideal for transitional locations, such as along commuter routes, above street-front retail, and transitioning from the downtown into surrounding neighborhoods.

There is also a need for smaller buildings with less than 10 units each, including live-work units along streets that are perpendicular to the downtown, and along secondary commercial corridors. There is also a need for new and modern choices among row houses and townhouses, particularly buildings that are well-designed with private entrances, and that have generous porches, balconies, or patios overlooking street life, public green space, and other community amenities.

Implementation - New housing units for net new households can be provided through a variety of strategies. Not all of the units should necessarily be new-builds. Some could be conversions of existing structures, such as vacant warehouses, or vacant second level space above street front retail. Units should also be added by expanding existing buildings vertically (upward) with new flats and lofts above street-front retail.



Optimal Building Amenities

The City of Royal Oak, Michigan

Optimal Building Amenities

Common v. Private Entrances - Multiplexes may have units that share entrances and that are accessed off of a common corridor. However, units designed as row houses or townhouses (including brownstones) should each have a private entrance.

Shared, Enclosed Parking - Most buildings with shared entrances should also have shared, temperature-controlled garages in the basement or lower levels. Shared garages should include some optional storage units, plus bike racks. Guest parking may be provided in exterior lots or along side streets. If tenant parking is outdoors, then 1.5 parking spaces should be provided for each unit. In other words, there should be at least one tenant parking space per unit; plus one guest parking space for every two units.

Private, Detached Garages - All units with private entrances should also have private, attached or detached garages. Garages may be 1.5 capacity (one car, plus storage) for two-bedroom units, and 2.0 capacity (two cars) for three or more bedrooms.

Courtyards, Terraces - New multiplexes should include shared courtyards, terraces, rooftop gardens, or other common areas with open seating, both outdoors and indoors. In mixed-use projects and downtown districts, street-level courtyards should be designed as part of the public realm. In some special cases, pocket parks and town squares can serve as shared courtyards for several buildings.

Other Common Areas - Other common areas may include club houses or party rooms with kitchen rental, fitness centers, and/or swimming pools. Although these are not essential amenities, they can help optimize absorption rates and reduce turn-over among units. For downtown buildings with micro-units, small guest rooms could be made available for-lease and available to tenants to reserve on a nightly basis.

Bungalow Courts, Cottages - If developers decide to develop new, detached units, they are encouraged to consider bungalow courts or cottage-style houses that face onto a shared courtyard or terraced green. Houses are usually small, with a kitchen, living room, bedroom, and bathroom on the main level, and a mezzanine loft in the rafters.

Carriage Style Formats - Flats or lofts above garages are often referred to as carriage-style units. In zoning nomenclature, they may also be referred to as Accessory Dwelling Units (ADU), ancillary units, or secondary suites. Accessory dwelling units can also include basement apartments; apartments attached to the main dwelling through breezeways; and detached cottages behind the main dwelling.

Building Scale - When attached units are developed as row houses, four-plexes, or townhomes, they should have distinct façade articulations with no more than six (6) private entrances, porches, balconies, or stoops along any one side of each building. Some mid-rise and larger multiplex buildings could have back-to-back units, with up to 12 units on any given level.

Other buildings could include combinations of one-level and split-level lofts and townhouses that are stacked in any combination. Again, stacked lofts should have no more than 6 units along any building side. Large-plex buildings with 7, 8, or more units along any single side should be avoided. However, two buildings with 6 units each could be developed side-by-side and in a row.



Optimal Unit Amenities

The City of Royal Oak, Michigan

Optimal Unit Amenities

Number of Bedrooms - Attached units should be designed for renters of all ages and incomes, including a diverse group of single householders; two or more generations (singles with children, siblings, and aging parents); unrelated roommates (including unmarried couples); and some married couples. To meet the needs of these diverse groups, two-bedroom units should have the bedrooms placed on opposite sides of the kitchen and common areas (i.e., they should not share common walls). Each bedroom should have its own full private bath, and a ½ guest bath should be located next to the main entrance.

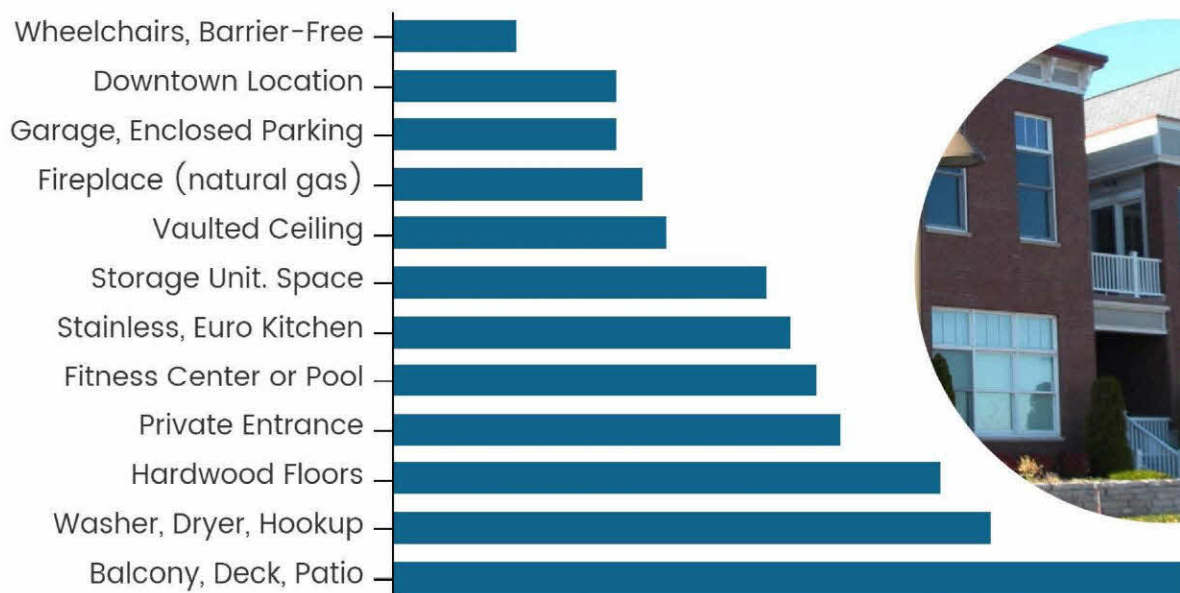
Balconies, Patios - In buildings with shared entrances, all two-bedroom units should have balconies or patios that can accommodate at least two chairs and a small end table. Kitchens and common areas should serve as buffers for units with two bedrooms. Kitchens should be centrally located and facing outward onto common areas (i.e., living rooms), and with clear sight-lines to patio doors or bay windows. Row houses and townhouses with private entrances must each have a generous porch or stoop that can accommodate a comfortable sitting area.

Micro-Units - One-bedroom, studio, and efficiency units may have less than 600 square feet, and should have movable walls. Some micro-units could be tested with 350 to 450 square feet. Micro units do not necessarily need to have balconies or patios. However, building amenities should be bolstered to include spacious common areas and flexible space.

Live-Work Units - Live-Work units are specially designed for living and operating a business out of the same unit. Usually the front of the lower level is for the business, the rear of the lower level is a garage and stairwell, and the upper level is for the residence. In other cases, it could also apply to flats and lofts where residents are permitted to operate home-based businesses at the front. They typically reside in an apartment behind the business and share a parking lot with patrons. On-street parking in front of the businesses should be reserved exclusively for patrons.

Competitive Marketing Strategies

Advertised Unit Amenities | The City of Royal Oak



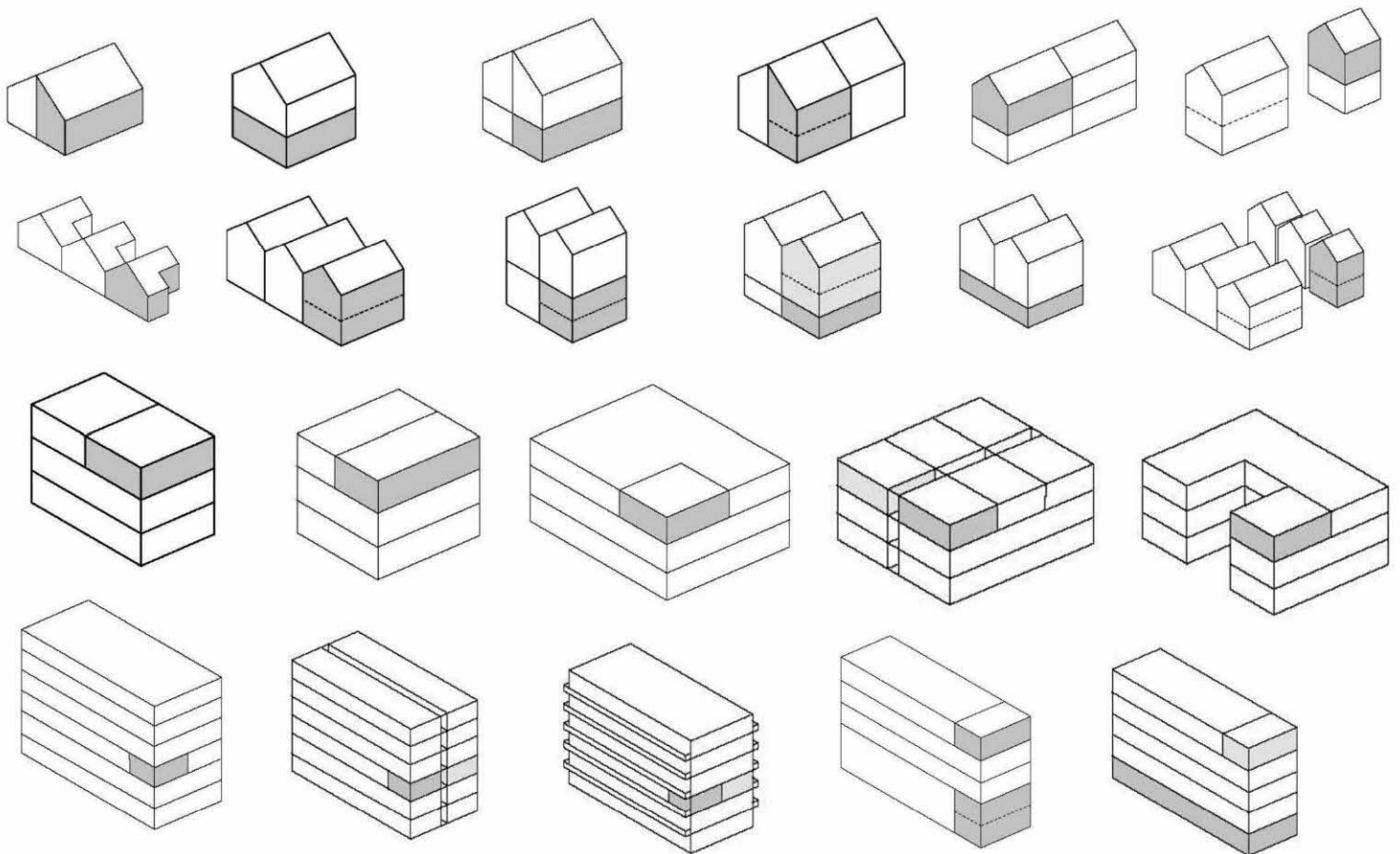
Target Market Analysis

A study of urban housing formats preferred by migrating households.



Above: Missing Middle Housing | Urban Infill and Transition

Source: Dan Parolek and Opticos Design Group



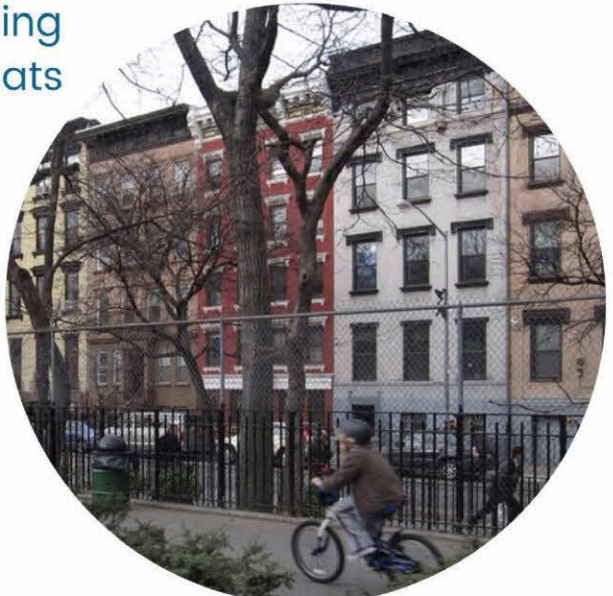
Above: Building Blocks for Subdivided Houses, Townhouses, and Low-Rises



CENTER FOR APPLIED TRANSECT STUDIES



Missing
Middle
Housing
Formats

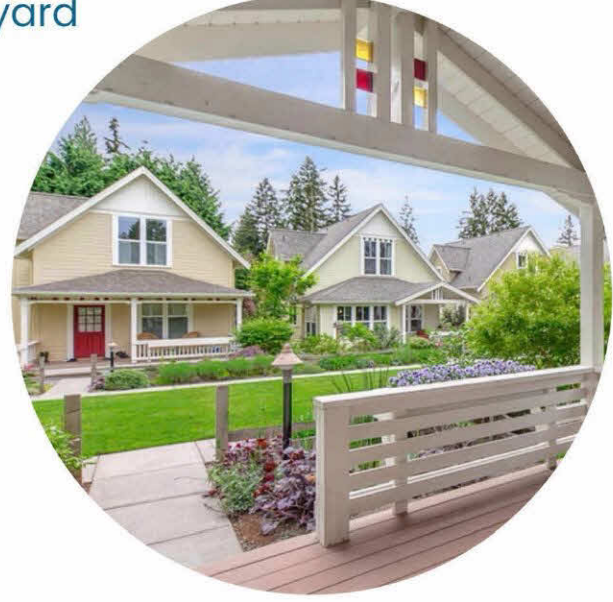




Carriage-Style
Accessory
Dwelling
Units



Cottage
Courtyard





Duplexes
Triplexes
Fourplexes



Locational Considerations

The City of Royal Oak, Michigan

Locational Preferences of Migrating Target Markets

Geographic Preferences - Although many new residents will explore downtown Royal Oak for attached housing choices, there is also a need and opportunity for more Missing Middle Housing formats throughout all of the city's geographic sectors. Only some of the target market households will tolerate prices in or near the downtown. Many will gladly choose other locations near highway interchanges, along commuter routes, and proximate to neighborhood amenities. Accordingly, the city and developers are encouraged to focus on placemaking along all of the connecting corridors, within all of the neighborhoods, and within every new development.

Convenience to Amenities - New households migrating into Royal Oak will seek locations that are convenient to destination-type amenities, such as Beaumont Hospital (Sector 1); golf courses and sports complexes (Sector 2); and Oakland Community College (Sector 7). They will also seek convenience to commuter routes (Woodward Avenue, I-75, and I-694, etc.), and public transit (including the downtown transit center in Sector 7).

Convenience to Shopping - Migrating households will also seek locations that are convenient to shopping choices, particularly grocery stores, pharmacies, and restaurants. Sectors 6 and 7 will continue to be desirable because they provide easy access to a variety of restaurants, entertainment venues, and other gathering places along Main Street and in the downtown..

Neighborhood Conveniences - New households will also seek locations that are walkable to local amenities, particularly within residential neighborhoods and inboard from the commercial corridors. They will consider proximity to elementary and middle schools, parks and boulevards, playgrounds, trails and fitness centers, churches, and neighborhood shopping conveniences (particularly pharmacies, convenience stores, and cafes).

Socially Connected Places - Migrating households will seek locations that help them feel socially connected, such as restaurants with outdoor seating, churches, civic venues (libraries, community centers, sports complexes, etc.), entertainment venues, fitness centers, and parks and trails.

Socially Connected Places



TMA Advisory Report

The City of Royal Oak, Michigan

Next-Steps for the City of Royal Oak

The City of Royal Oak's leadership team should share results of the Target Market Analysis with stakeholders through a variety of methods. The complete report and an abbreviated version should both be retrievable on the city's website. LandUseUSA will facilitate a study group on April 18, 2017; and additional developer forums or public meetings can also be facilitated upon request.

Printed copies of the abbreviated report should be printed and shared at one-on-one meetings with prospective developers. A printed copy should also be provided to every city council member and planning commissioner. The complete document should be studied by the city's planning staff and planning consultants. Key recommendations should be integrated or reflected in the city's next master plan update. The city should also write a media release for local newspapers, and media should also be invited to attend the study group and any subsequent developer forums.

LandUseUSA will provide the complete TMA report to key staff at the Michigan State Housing Development Authority (MSHDA), and the Michigan Economic Development Corporation's (MEDC) Community Development Division. Any questions regarding this report can be addressed to Sharon Woods at (517) 290-5531 or sharonwoods@landuseusa.com. Any questions regarding community development and planning in the City of Royal Oak can be addressed to Joseph Murphy, Director of Planning and Community Development at (248) 246-3285, or joem@ci.royal-oak.mi.us

Next-Steps for Private Developers

Private developers, investors, property owners, and lending institutions are encouraged to attend the TMA Study Group on April 18, 2017; and should also attend any subsequent developer forums. They should strive to add new units that align with the Missing Middle Housing typology, and that are unique to the City of Royal Oak. They should read the entire TMA report and then contact Sharon Woods with any questions.

When pursuing Missing Middle Housing formats, developers should avoid labeling projects as "multi-family", "worker", "low-income", or "subsidized" housing. Instead, projects should be envisioned, designed, and advertised based on their form and function. This will appeal to migrating target markets, optimize the market potential, and encourage socio-economic diversity within the city. Recommended terms are also listed below.

Use | Residential; mixed-use; live-work; and above retail, civic, and/or office space.

Tenure | For-lease, for-sale, and/or lease-to-own.

Scale | Building height, footprint, number of levels, total units, units along building sides.

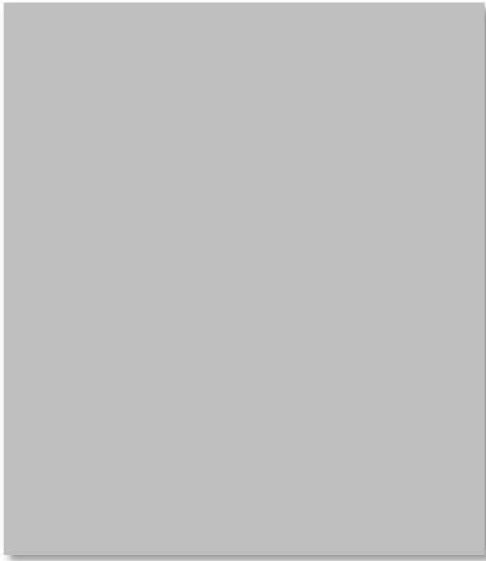
Form | Mansion-style houses, including new-builds designed as four-plexes or smaller.

Form | Cottages arranged around shared courtyards, accessory dwelling units.

Form | Townhouses, row houses, multiplex, low-rise, live-work, and flats/lofts above retail.

Disclaimers | This Target Market Analysis is not a substitute for a site-specific studies and pro-forma analyses, which are essential for underwriting purposes and to qualify for loans, grants, tax rebates, or other incentive programs. Each new project's success will depend on a wide variety of site-specific attributes, including location, building placement, adjacent uses, visibility, access and egress, project amenities, management, and marketing. Although MSHDA endorses and supports the work approach followed by this TMA study, developers who follow these recommendations are by no means assured of any MSDHA financial or technical assistance.





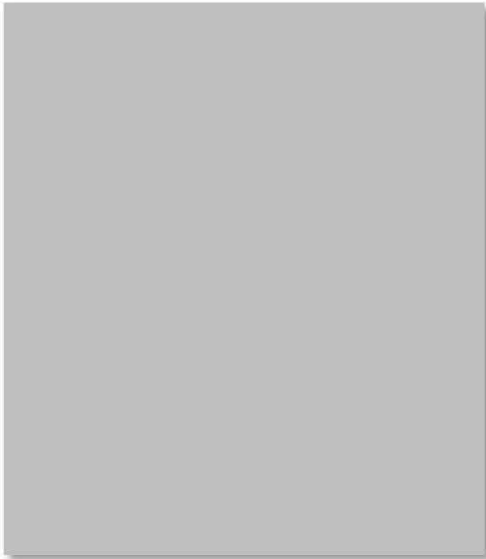
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LandUseUSA

Target Market Analysis

- The City of Royal Oak A
- Geographic Sectors B
- Half Mile Radius C
- The Target Markets D



Section **A**
The City of Royal Oak

Prepared by:



LandUseUSA

Detroit Metro Prosperity Region 10

Prepared for the City of Royal Oak



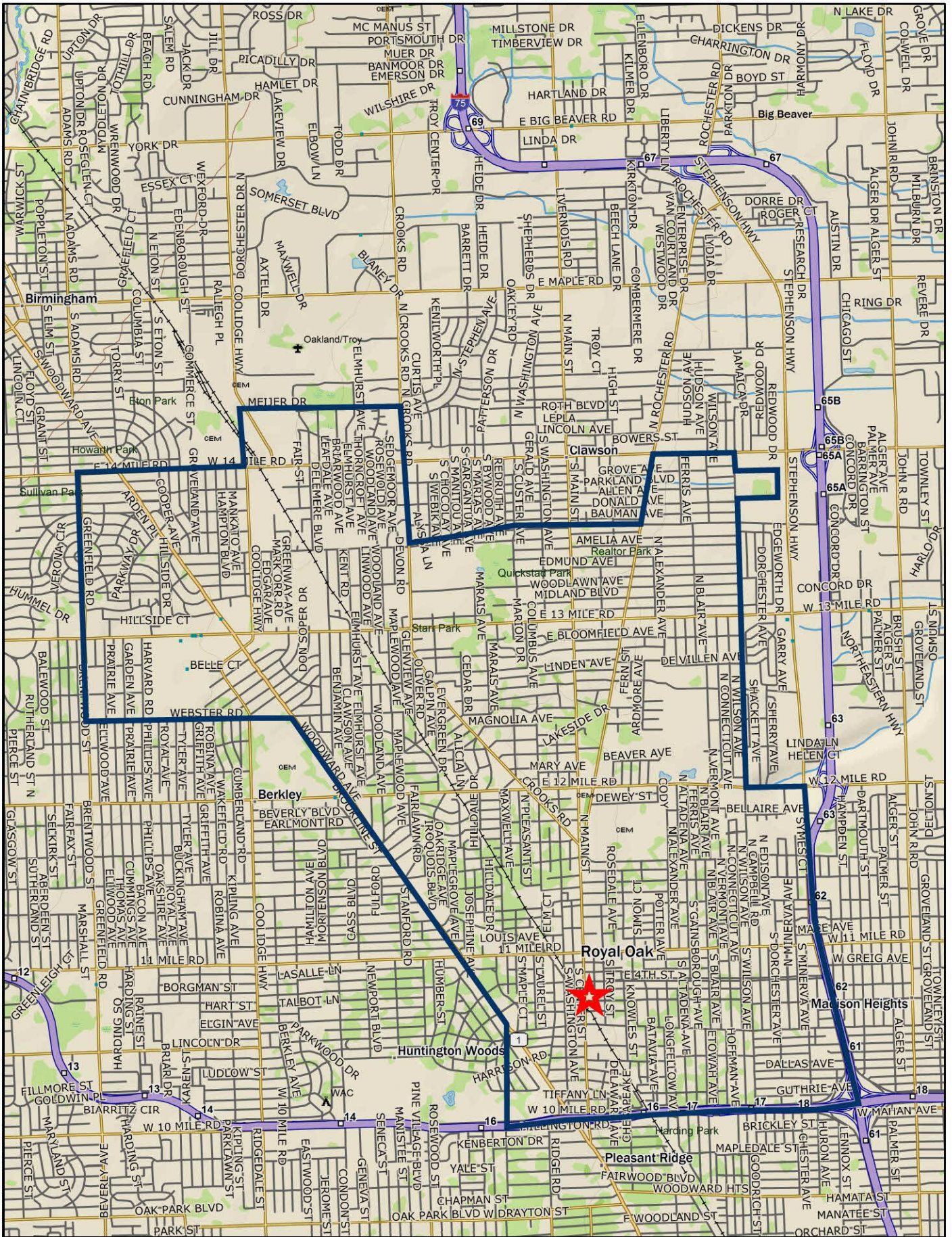
Royal Oak

TMA Initiative endorsed by the
Michigan State Housing Development Authority

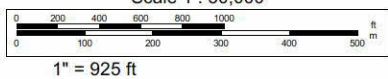
Geographic Setting, Water Features, and Street Grid

The City of Royal Oak | Oakland County, Michigan

Exhibit A.1



Underlying map provided by Delorme; analysis and exhibit prepared by LandUseUSA, 2016 (c) with all rights reserved. Might not align precisely with the city boundary.



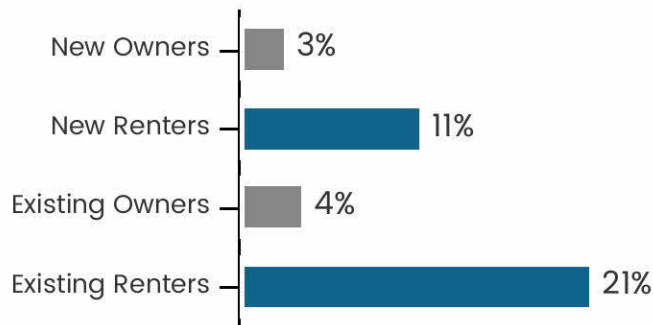
Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

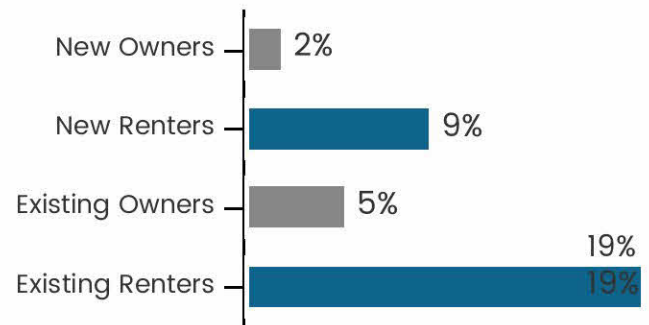
The City of Royal Oak, Michigan

Annual Movership Rates
Among New and Existing Owners and Renters

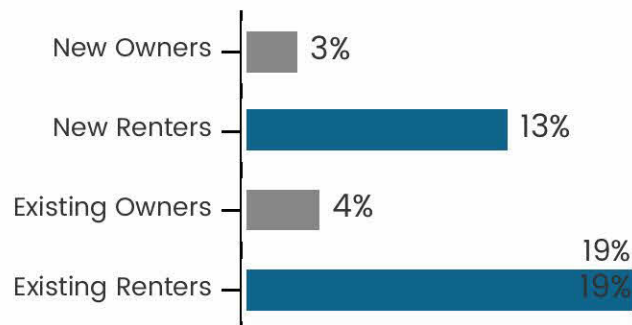
The State of Michigan



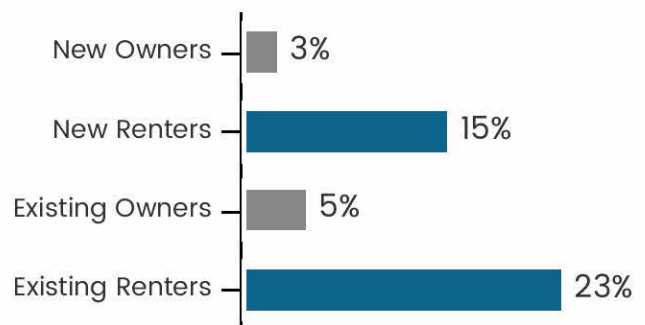
DM Region 10



Oakland County



The City of Royal Oak



For the City of Royal Oak, 15 percent of all households are new renters migrating into the city each year, and 3% are new owners. These rates are higher than county and regional averages, and indicate that the city is doing a good job at attracting new households.

Internal movership rates are also high for Royal Oak, and existing households are either transient (i.e., based on lifestyle preferences), and/or unsettled (i.e., driven by market factors like supply and price).



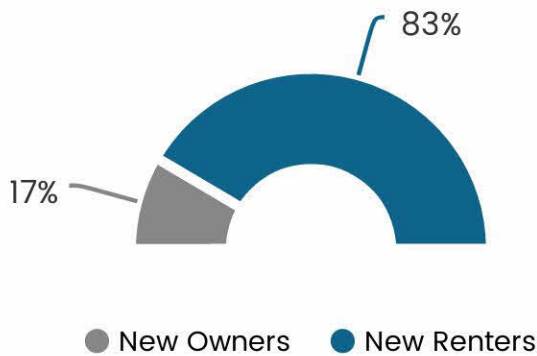
Residential Target Market Analysis

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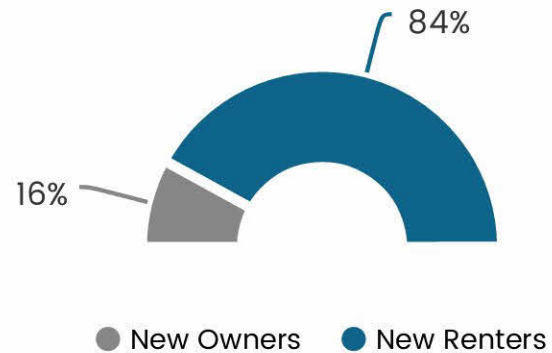
The City of Royal Oak, Michigan

Share of New Households by Tenure
Owners and Renters

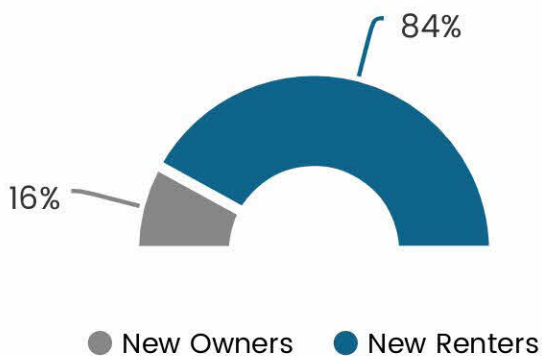
The State of Michigan



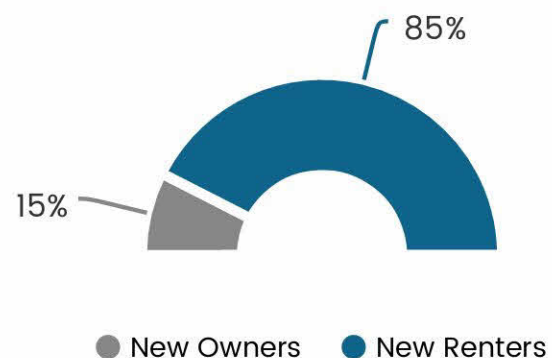
DM Region 10



Oakland County



The City of Royal Oak



For the City of Royal Oak, 85 percent of new households migrating into the city are renters, and only 15% are owners. This owner-renter ratio is nearly identical to averages for Oakland County and the Detroit Metro Prosperity Region 10 (Oakland, Wayne, and Macomb Cos. combined).

As a side note, 65% of all existing households living in Royal Oak are owners and only 35% are renters. However, renters are much more transient, unsettled, and have much higher movership rates.

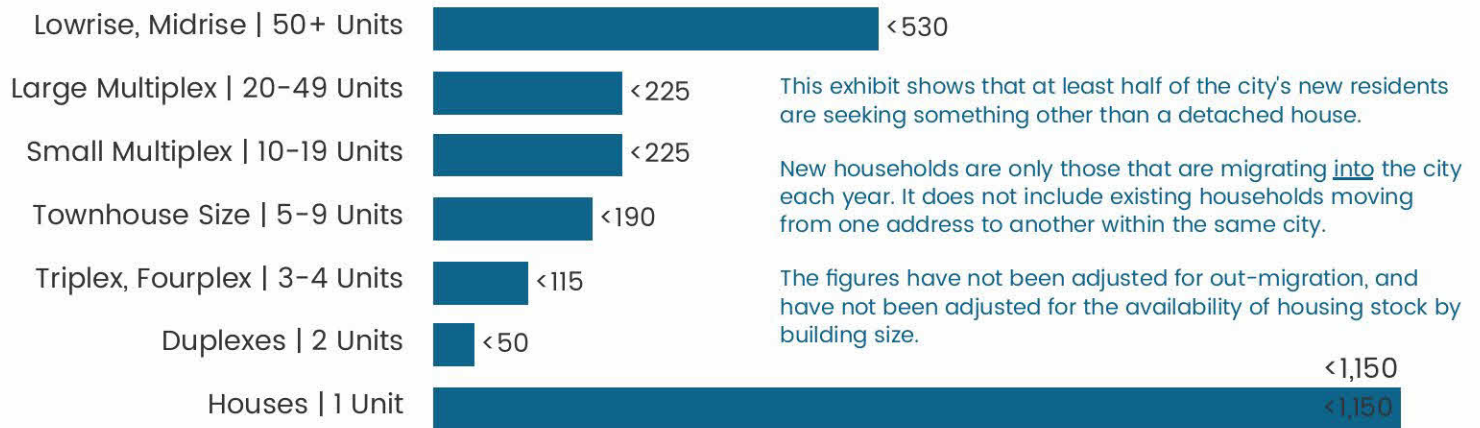


Residential Target Market Analysis

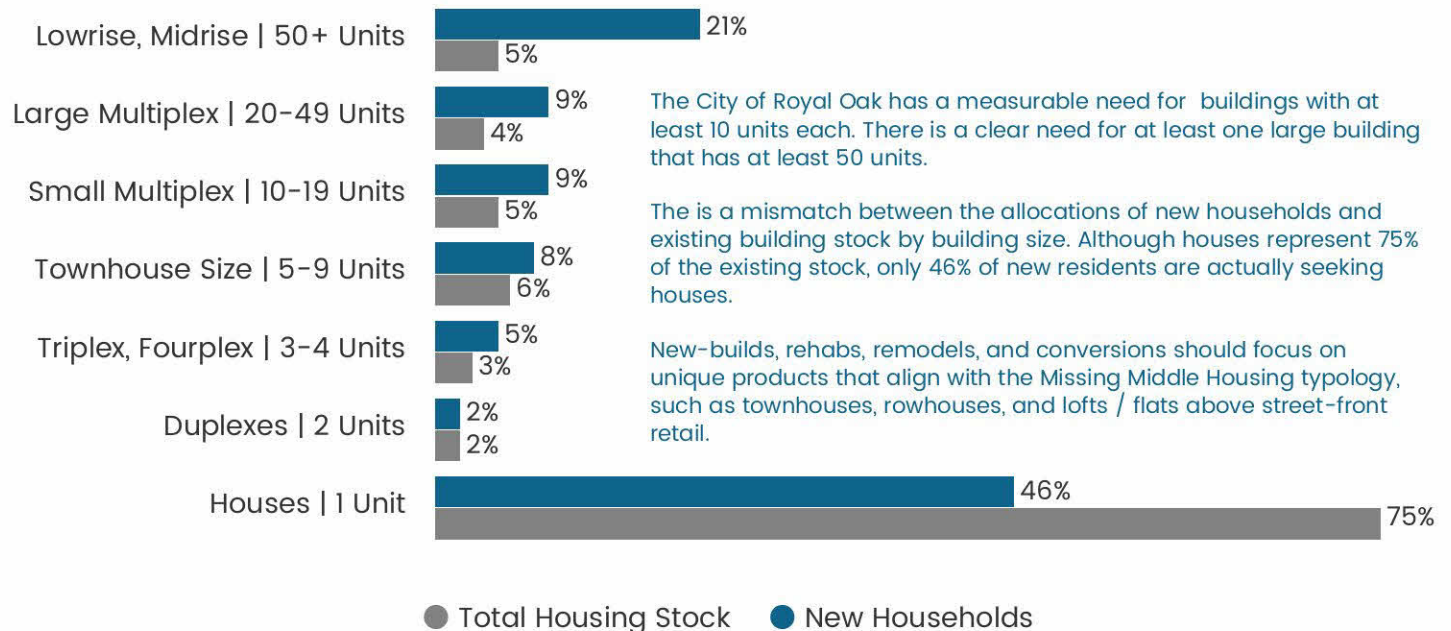
A study of migrating households seeking Missing Middle Housing formats.

The City of Royal Oak, Michigan

Maximum Annual Number of New Households Seeking Housing Choices by Building Size



Market Potential v. Existing Housing Stock Share of Total by Building Size

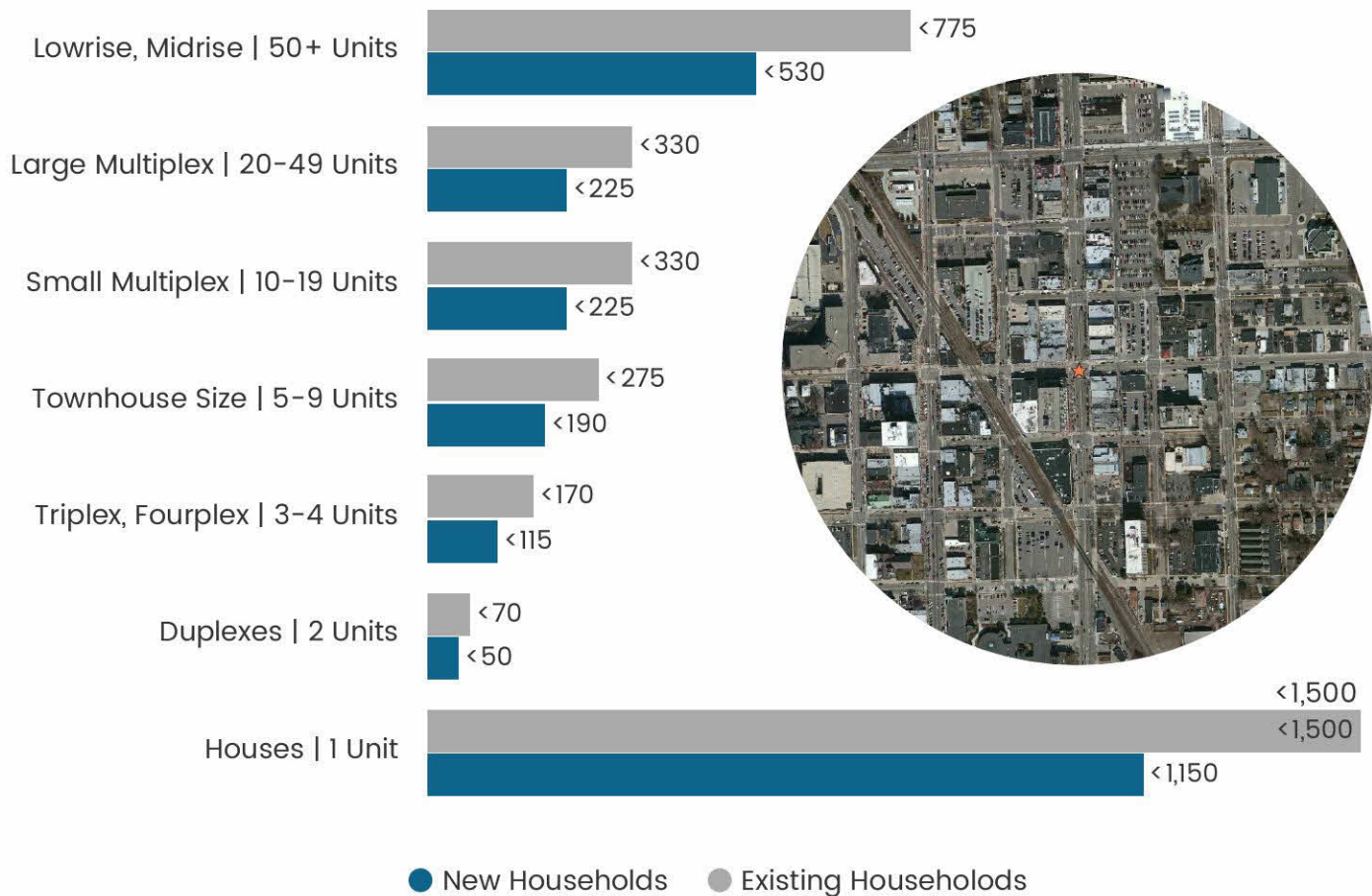


Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

The City of Royal Oak, Michigan

Annual Number of New and Existing Households Seeking Housing Choices by Building Size



This exhibit is intended to demonstrate the magnitude of in-migration among new households compared to internal movership among existing households. For example, up to 1,000 new households are moving into the City of Royal Oak each year and looking for houses. In addition, 1,500 existing households are moving within the city (i.e., moving from one address to another), and they are also looking for houses.

Similarly, there are up to 500 new households seeking structures with at least 50 units each year. In addition, there are up to 750 existing households moving within the city and also seeking those larger buildings.

These figures have not been adjusted for out-migration, and have not been adjusted for the supply of housing stock. In other words, they are a measure of total market potential or total demand, and are not intended to be a measure of market "gap".

$$(\text{Demand}) - (\text{Supply}) = \text{Gap.}$$

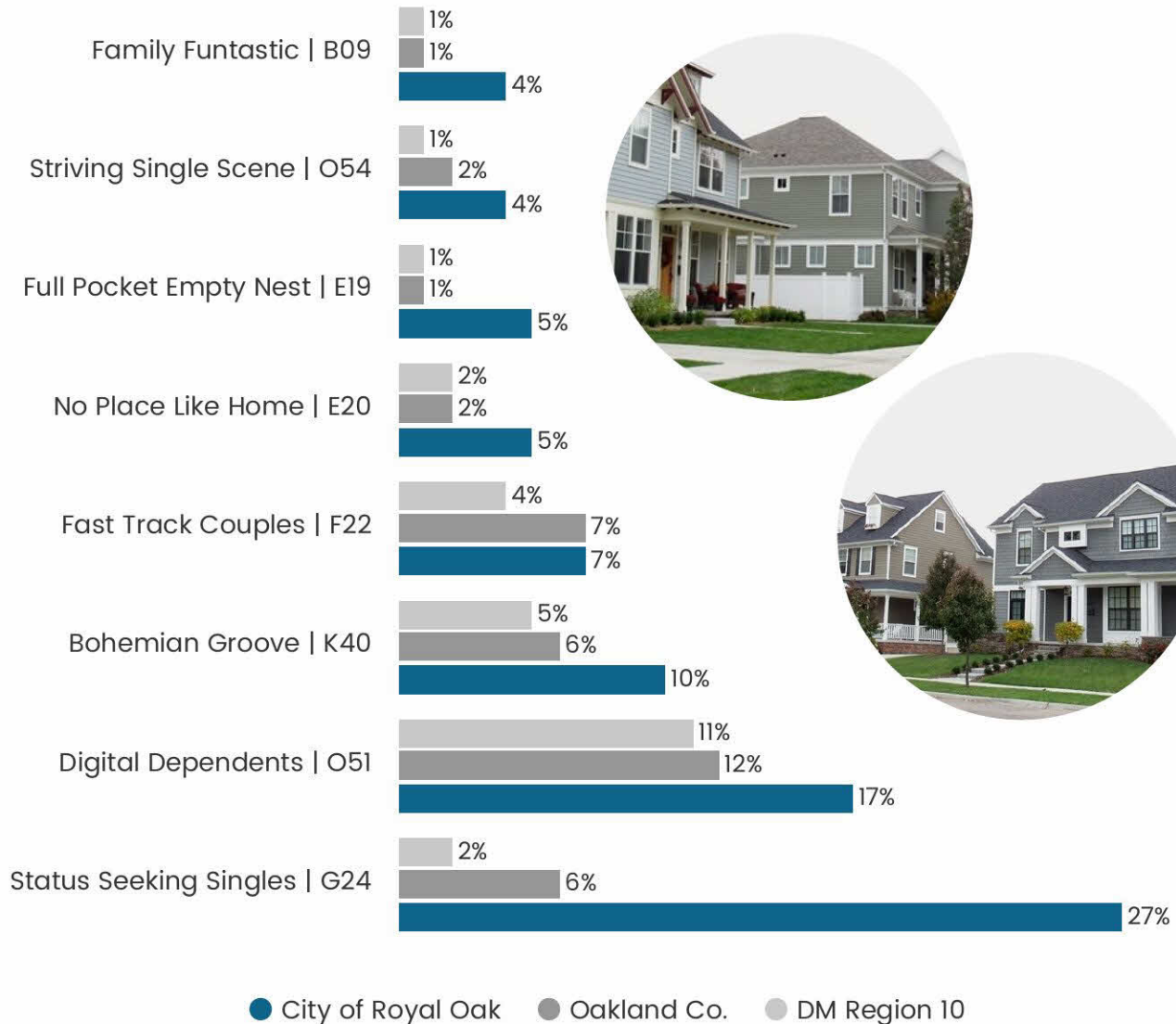


Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

The City of Royal Oak, Michigan

Share of New Households by Target Market Seeking Houses, Duplexes, and Triplexes



In the City of Royal Oak, "Status Seeking Singles" target market represents an impressive 27% of all new (in-migrating) households that are seeking Houses, Duplexes, and Triplexes. In addition, 17% are in the "Digital Dependents" target market. An additional 10% are "Bohemian Grooves"; 7% are Fast Track Couples; 4% are "Striving Singles"; and 4% are "Family Funtastics".

Among these target markets, "Family Funtastics" are the most affluent and in 9th place out of 71 lifestyle clusters across the nation (A01 is the most affluent, and S71 is the poorest). Similarly, the "Full Pockets, Empty Nests" cluster is in 19th place; "Fast Track Couples" are in 22nd place; and "Status Seeking Singles" are in 24th place. These clusters tend to be targets for developers that are prospecting on the development of new-build houses.



Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

The City of Royal Oak, Michigan

Share of New Households by Target Market Seeking Structures with at Least 4 Units



In the City of Royal Oak, the "Striving Single Scene" target market represents an impressive 62% of new (in-migrating) households seeking Structures with at least 4 units (i.e., fourplexes or larger). Royal Oak is also surpassing Oakland County and the region in its current ability to attract these households. In addition, 7% of the new households seeking these formats are "Bohemian Grooves" with better incomes; and 6% are "Senior Discounts" with low incomes.

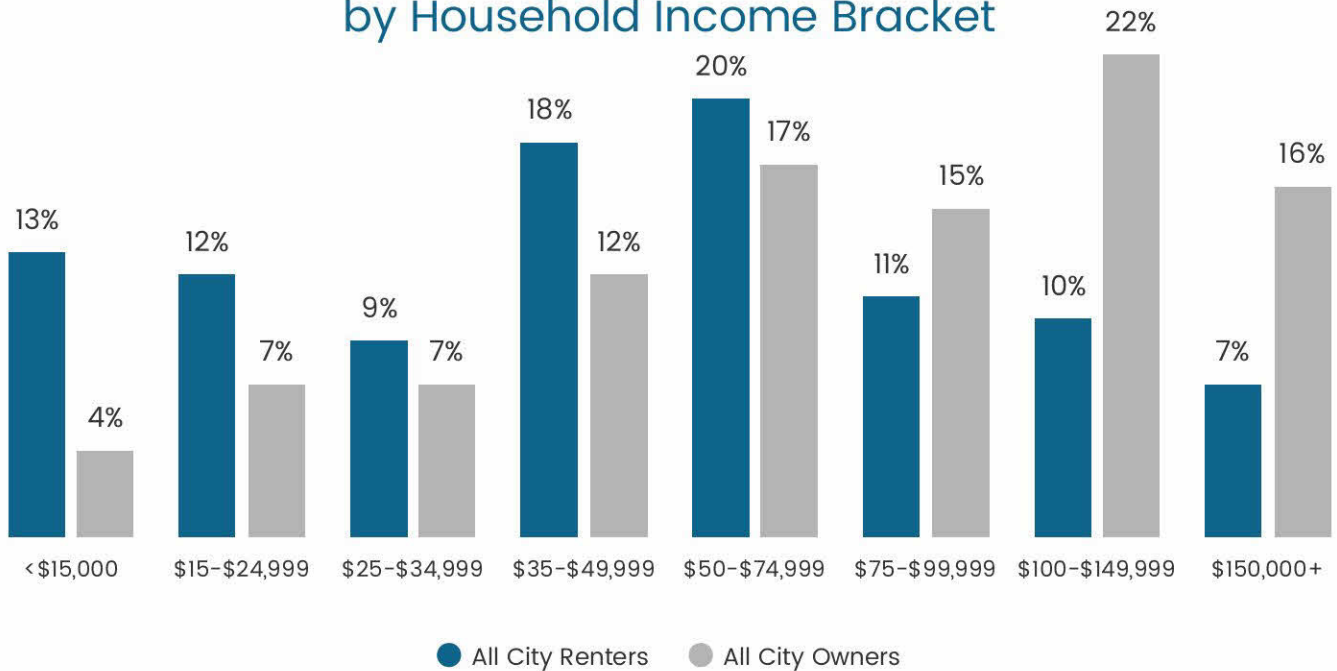
The prevalence of "Striving Singles" moving into Royal Oak is overshadowing the representative share among other target markets, including "Full Steam Ahead", "Family Troopers", and "Wired for Success". These migrating target markets represent larger shares of Oakland County's total market potential. Results suggest a need to diversify the mix of attached housing formats that appeal to these groups.



Household Tenure and Income

The City of Royal Oak, Michigan

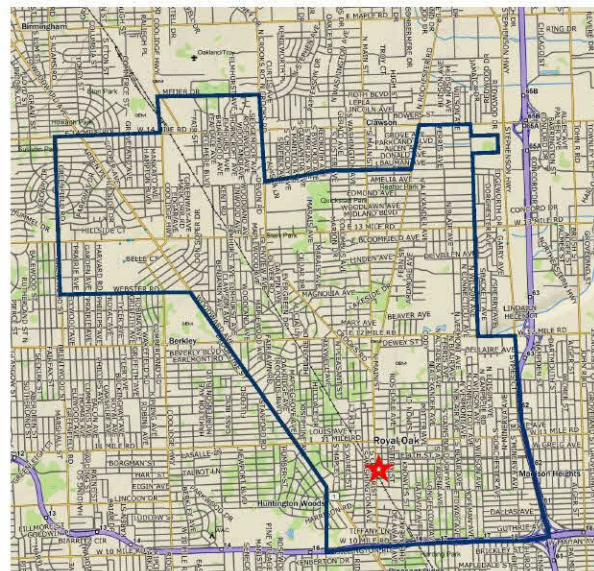
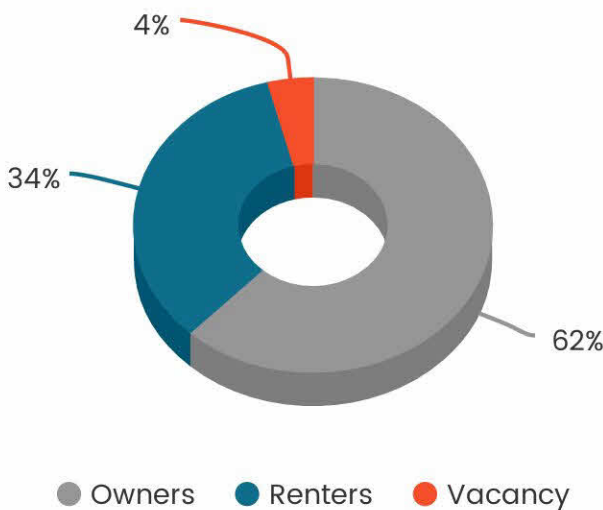
Existing Renter and Owner Households
by Household Income Bracket



Median Household Income | Average = \$65,800
 Median Household Income | Renters = \$47,500
 Median Household Income | Owners = \$65,800



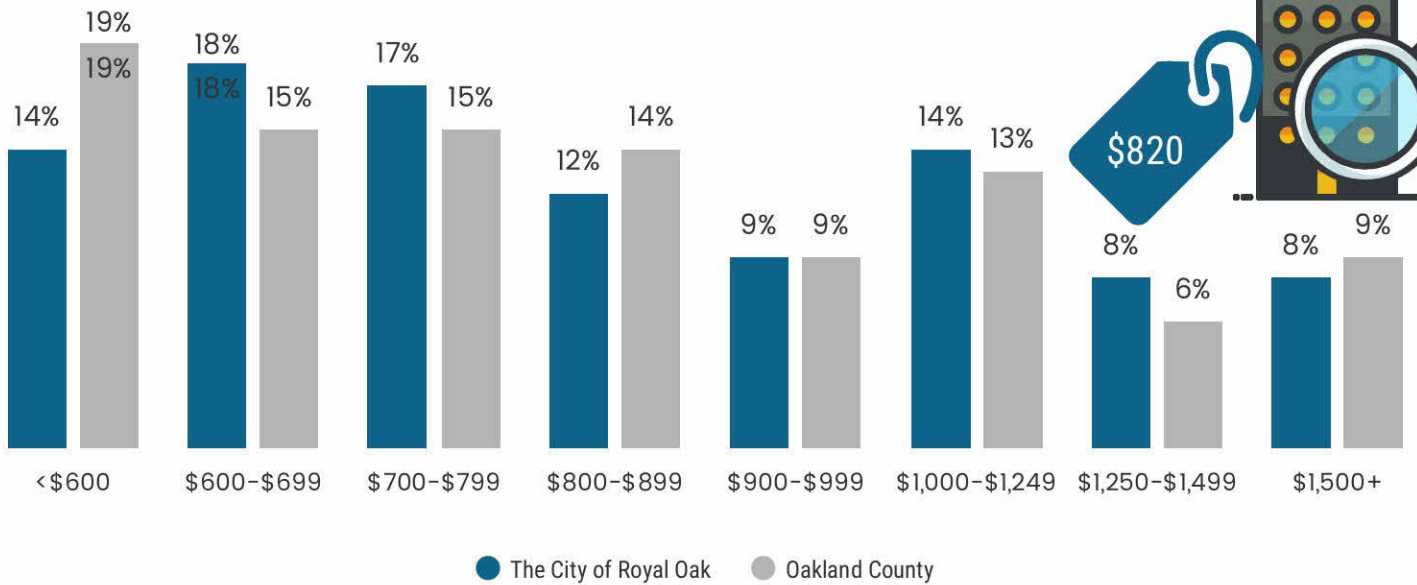
Estimated Total Households = 59,100
 Estimated Total Population = 29,100



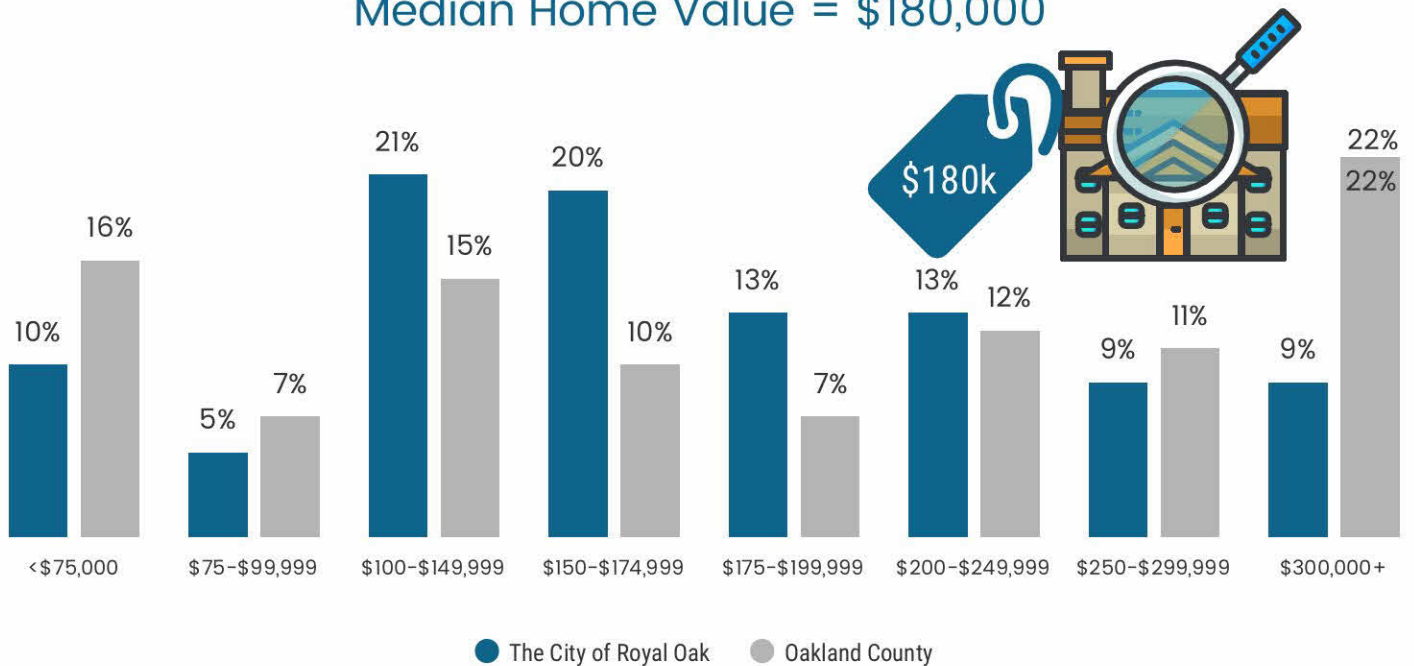
Rent and Value Brackets

The City of Royal Oak, Michigan

Renter Households by Contract (Cash) Rent Bracket
 Median Monthly Contract Rent = \$820



Owner Households by Home Value Bracket
 Median Home Value = \$180,000

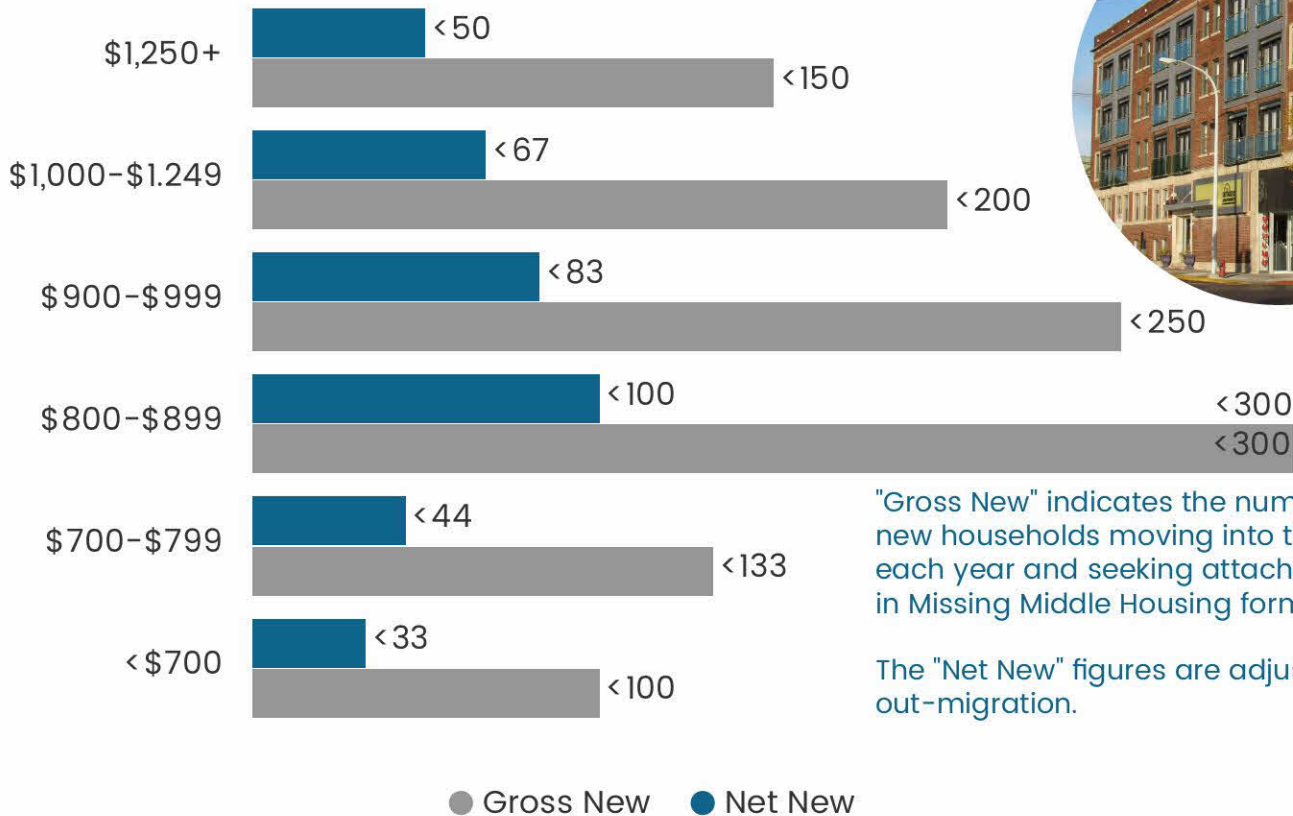


Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

The City of Royal Oak, Michigan

Annual New (Gross and Net) Renter Households Seeking Missing Middle Housing Formats by Contract Rent Bracket



City-wide, there are at least 1,000 new households seeking attached Missing Middle Housing formats to rent in Royal Oak each year (unadjusted for out-migration). It is estimated that about one-third (33%) of the new households will choose new products as soon as they are available. In other words, they support the addition of at least 350 "net new" housing units. The balance of 650 households will choose existing units that are vacated when others move away, and regardless of the availability among newer choices.

There is a need to introduce new Missing Middle Housing formats throughout the City of Royal Oak, including row houses and townhouses in established neighborhoods, multiplexes along most of the commercial corridors, and mid-rises within the downtown. The highest prices will be commanded by upper level penthouses, luxury flats and lofts with views of downtown street life, and townhouses overlooking parks and boulevards.



Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

The City of Royal Oak, Michigan

Annual New (Gross and Net) Owner Households Seeking Attached, Missing Middle Housing Formats by Home Value Bracket

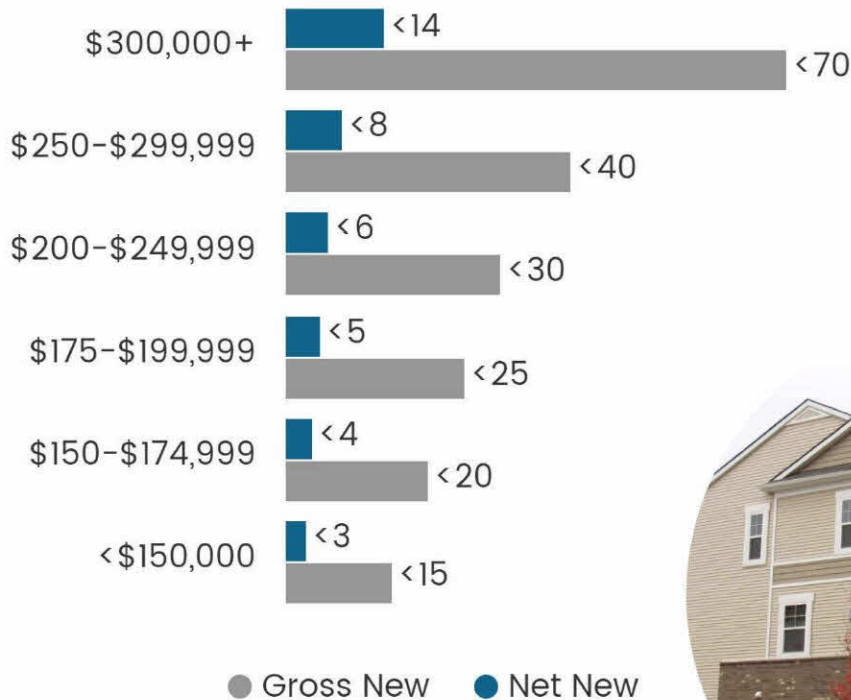


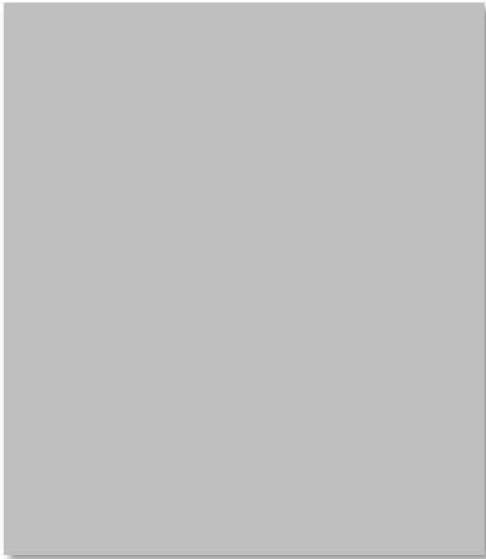
Chart: "Gross New" indicates the total number of new owner households moving into the city each year and seeking attached and Missing Middle Housing formats to purchase or buy. [Total = 200]

The "Net New" figures are adjusted for out-migration. [Subtotal = 40]

Above: Examples of existing choices and variety among attached, owner-occupied housing units in the City of Royal Oak.

City-wide, there are about 200 new households seeking attached or Missing Middle Housing formats to purchase in the Royal Oak each year (unadjusted for out-migration). It is estimated that about one-fifth (20%) of these new households will choose new products if they are available. In other words, they support the addition of about 40 (forty) "net new" housing units. The balance of 160 owner households will probably choose existing units that are vacated when others move away (particularly with "attainable" prices of \$200,000 or less), and regardless of the availability of newer choices. The city's existing and new households include target markets with exceptionally high movership rates among owners as well as renters.





Section **B**
Geographic Sectors

Prepared by:



LandUseUSA

Detroit Metro Prosperity Region 10

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Royal Oak

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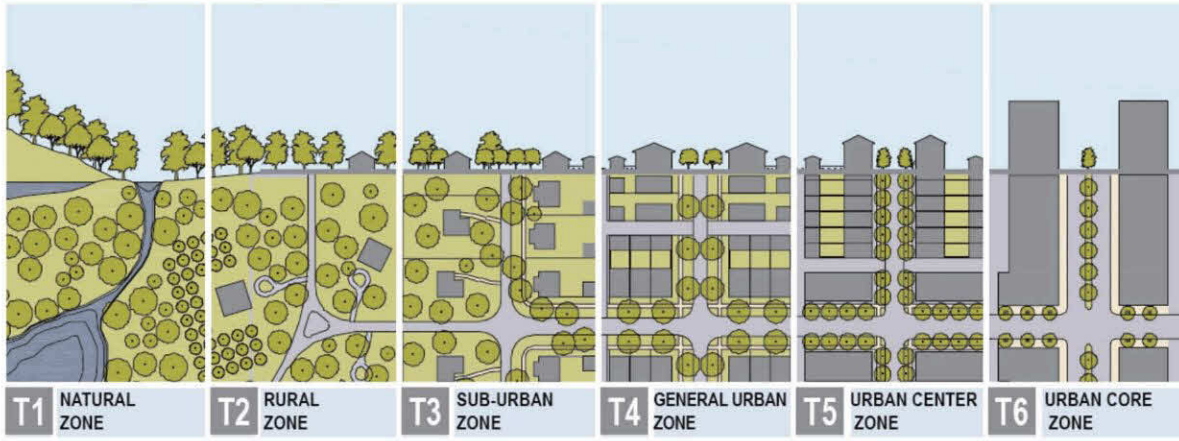
The Urban Transect

A comparison of Missing Middle Housing typology and the Urban Transect.

Below: The Urban Transect

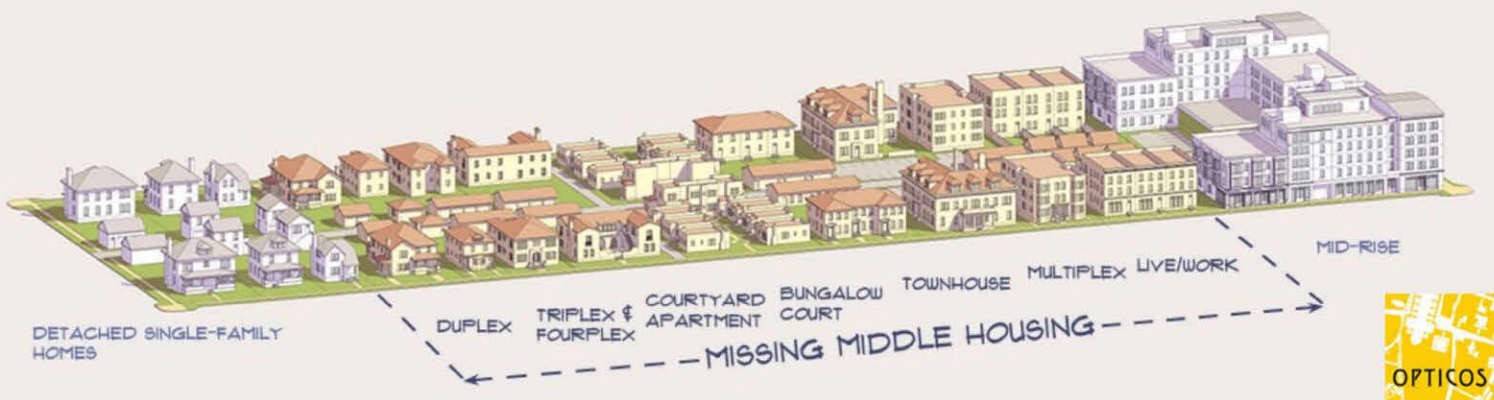
Source: Duany Plater-Zyberk

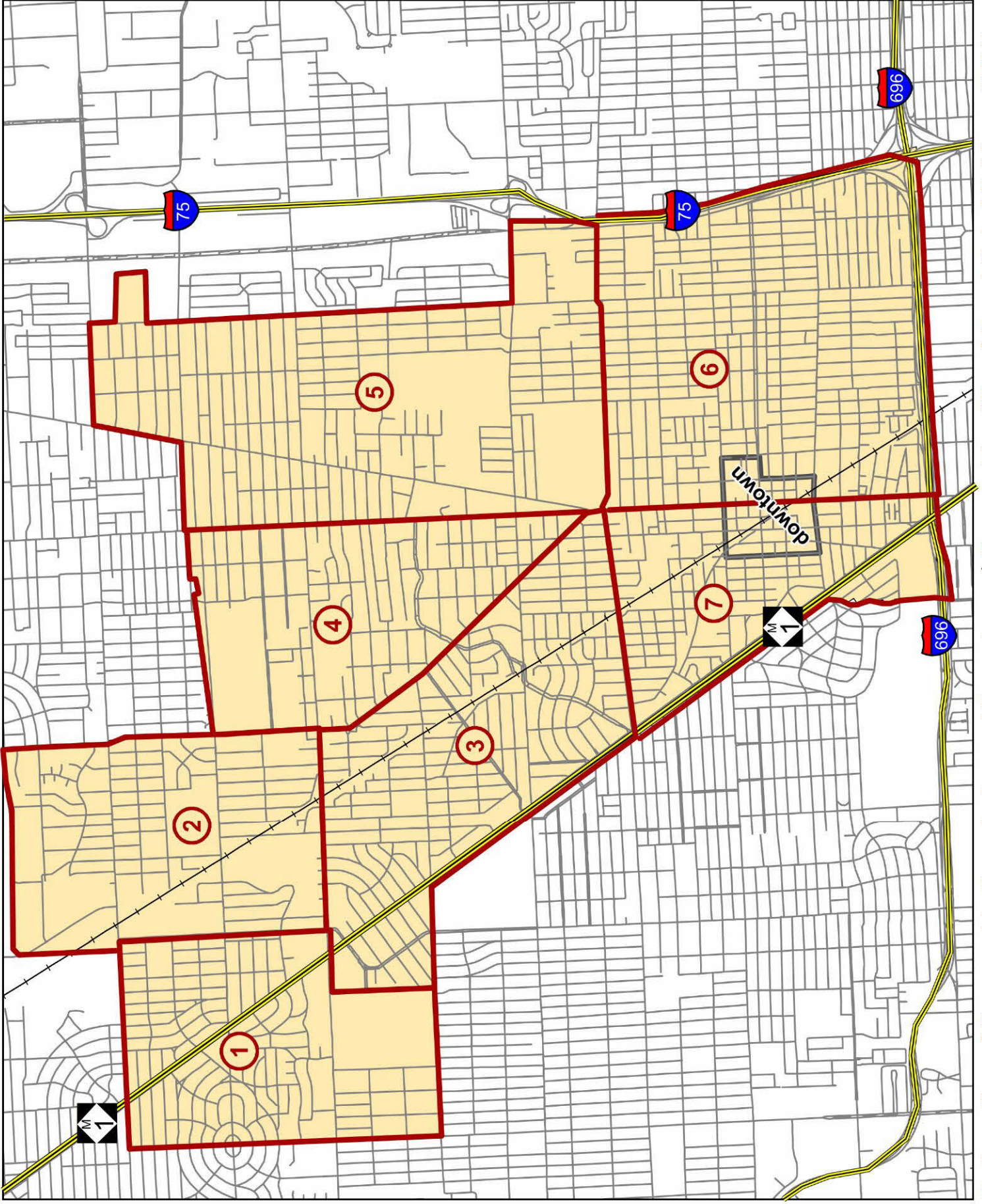
Source (Below):
Center for Applied
Transect Studies



Below: Missing Middle Housing

Source: Dan Parolek and Opticos Design Group





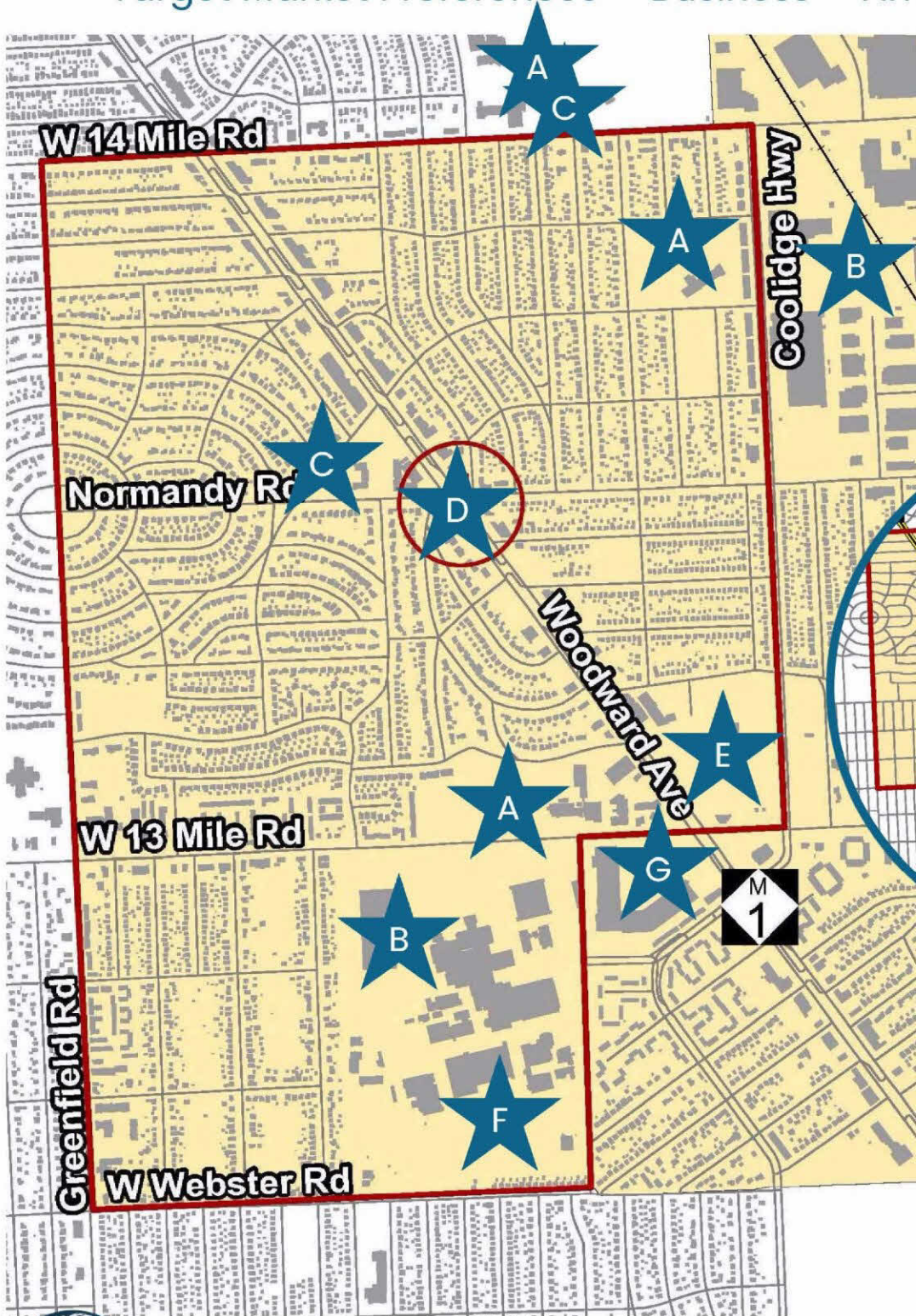
Delineation of Geographic Boundaries and Downtown | Source: The City of Royal Oak, Michigan, 2017.

Housing Location Strategy

Identifying optimal geographic locations for Missing Middle Housing.

Sector 1 | Beaumont Hospital

Target Market Preferences = Business + Amenities + Place



- Examples of Amenities
- A. Public, Private Schools
 - B. Employment Centers
 - C. Places of Worship
 - D. Commuter, Transit Routes
 - E. Parks, Sports Complexes
 - F. Hospitals, Health Care
 - G. Groceries, Pharmacies

Note: Identified amenities are representative only, and are not intended to be all-inclusive



Residential Supply Analysis

A study of existing choices among attached, Missing Middle Housing formats.

Sector 1 | Beaumont Hospital

Below: Beaumont Hospital - An Anchor Institution
Could Catalyze Development of New Housing Formats



Below: Examples of Existing Choices
Missing Middle Housing and other Attached Formats

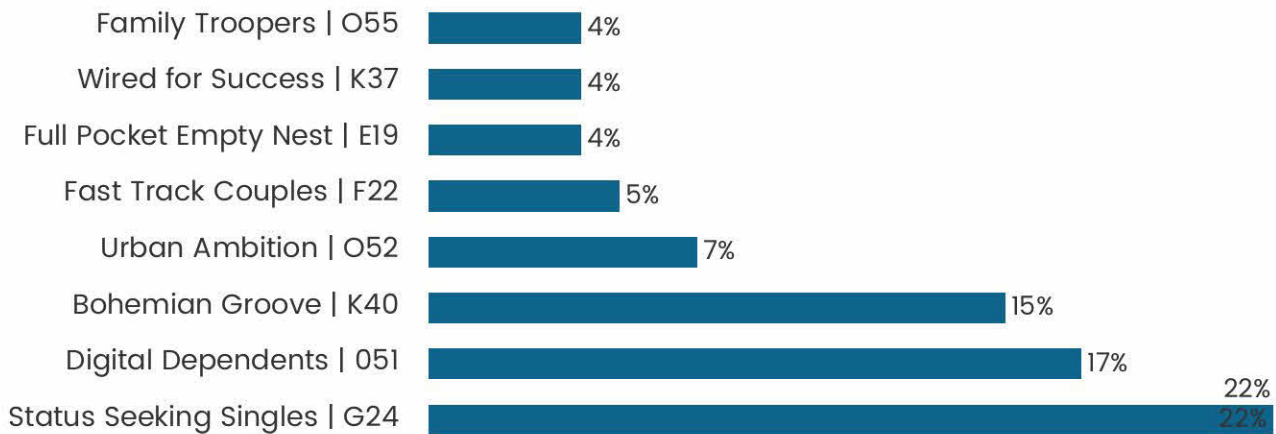


Residential Target Market Analysis

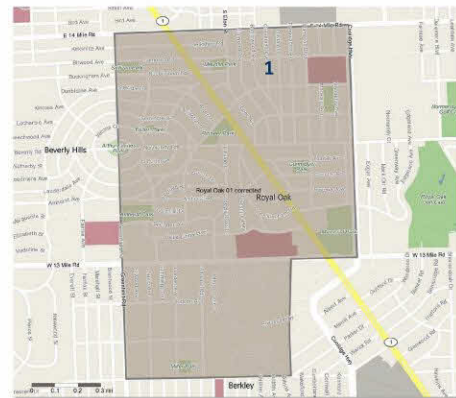
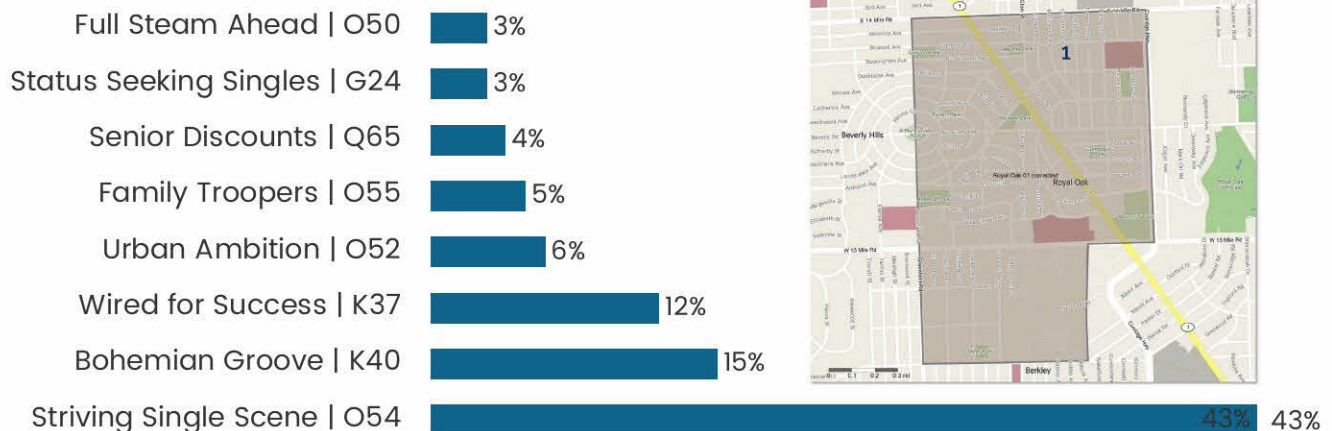
A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 1

Share of New Households by Target Market Seeking Houses, Duplexes, and Triplexes



Share of New Households by Target Market Seeking Structures With At Least 4 Units



The City of Royal Oak has been subdivided into seven geographic sectors, with many similarities among the target markets. "Status Seeking Singles" and "Striving Singles" are the most prevalent target markets moving into the City of Royal Oak, and they are inclined to choose locations in each and every one of the seven geographic sectors.

Geographic Sector 1 has a few unique profiles among the target markets, as summarized below:

1. "Wired for Success" households represent 4% of the sector's new households who are seeking houses (or other small structures). They are also moving into Sector 3, but seem disinclined to move into any of the other sectors.
2. "Urban Ambition" households represent 7% of new households seeking houses and other small formats like duplexes and triplexes. However, they don't seem inclined to move into any other geographic sector.
3. "Bohemian Groove" represents 15% of new households seeking structures with at least 4 units. They are also prevalent in Sector 2 (11%). However, they represent less than 5% of new households for all of the other geographic sectors.



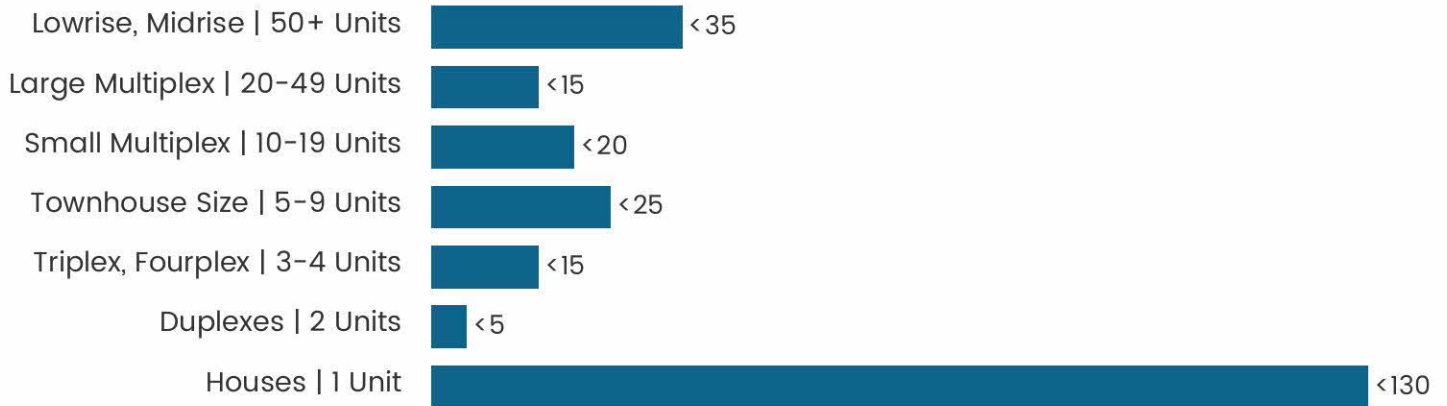
Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 1

Annual Number of New Households Seeking Housing Choices by Building Size

Gross | Unadjusted for Out-Migration



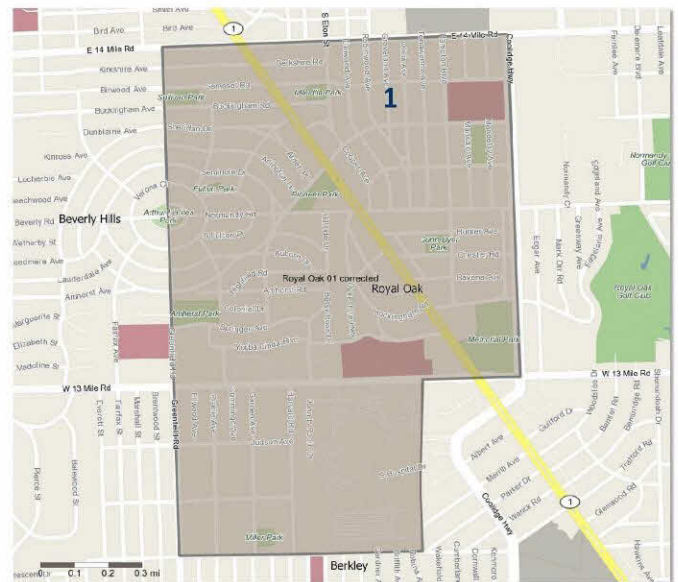
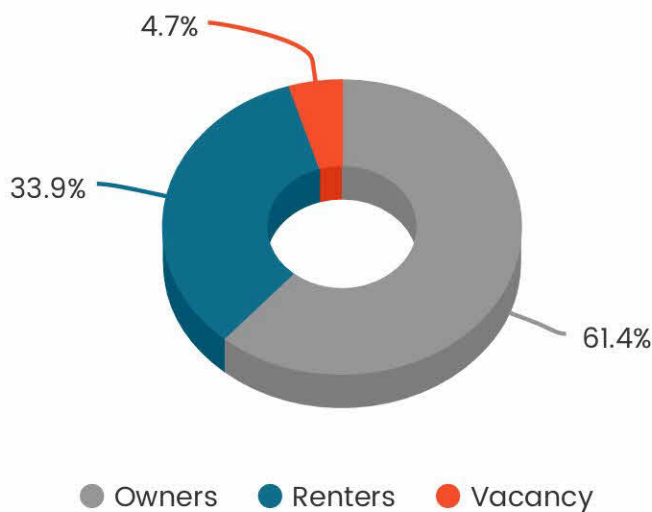
● Persons per Household = 2.1



2016 Existing Households = 3,089
Med. Hhld. Income = \$63,000



2016 Current Population = 6,474
Per Capita Income = \$41,400



Housing Location Strategy

Identifying optimal geographic locations for Missing Middle Housing.

Sector 2 | The Fairways

Target Market Preferences = Business + Amenities + Place



Residential Supply Analysis

A study of existing choices among attached, Missing Middle Housing formats.

Sector 2 | The Fairways

Examples of Existing Choices
Attached and Missing Middle Housing Formats

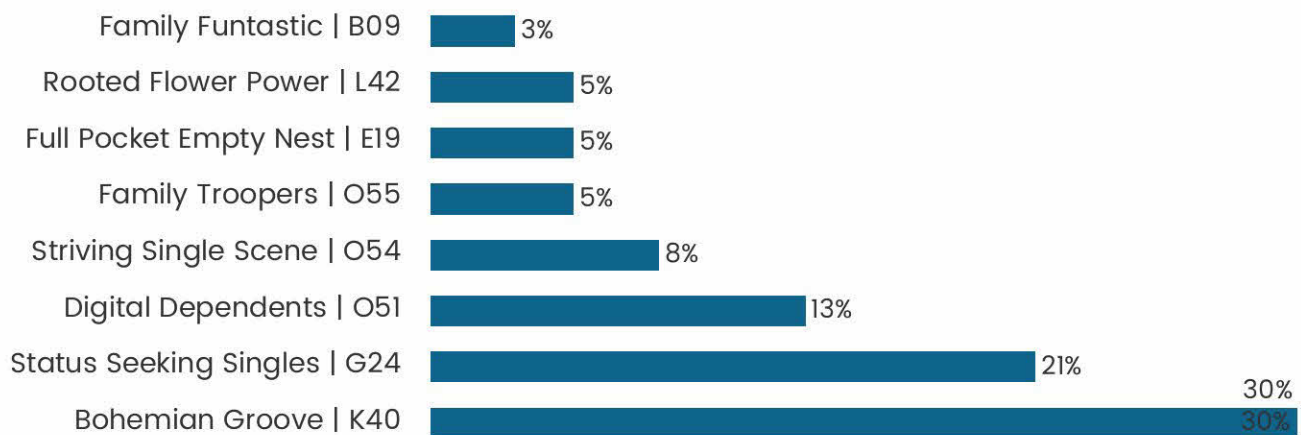


Residential Target Market Analysis

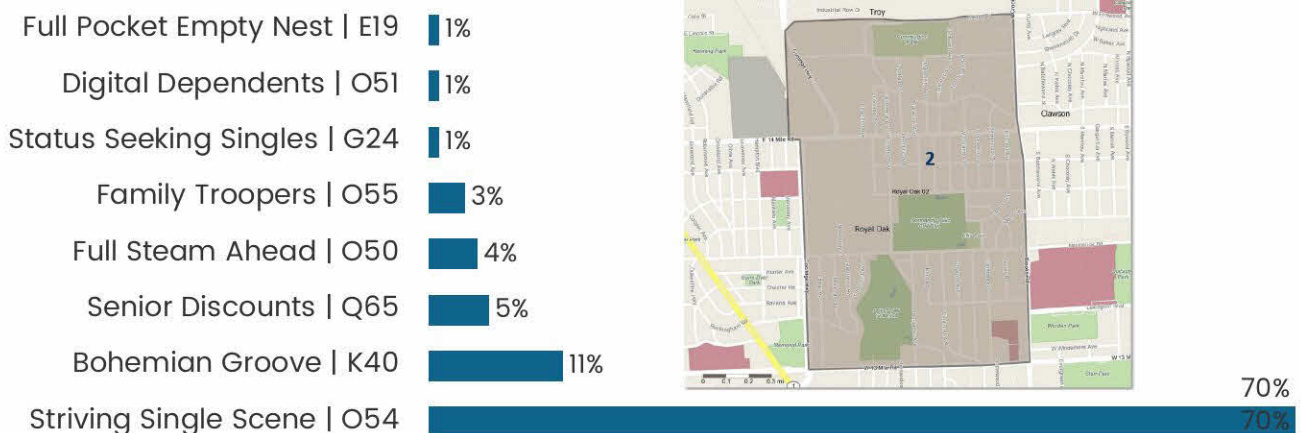
A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 2

Share of New Households by Target Market Seeking Houses, Duplexes, and Triplexes



Share of New Households by Target Market Seeking Structures With At Least 4 Units



The City of Royal has been subdivided into seven geographic sectors, with many similarities among the target markets. "Status Seeking Singles" and "Striving Singles" are the most prevalent target markets moving into the City of Royal Oak, and they are inclined to choose locations in each and every one of the seven geographic sectors.

Geographic Sector 2 has a few unique profiles among the target markets, as summarized below:

1. "Bohemian Groove" represents an impressive 30% of all new households seeking houses, duplexes, or triplexes. They are also prevalent in Sector 1, where they represent 15% of all new households. However, they tend to represent less than 10% of new households moving into the city's other geographic sectors.
2. "Bohemian Groove" households also represent 11% of all new households seeking structures with at least 4 units. They are twice as prevalent in Sector 2 than the other geographic sectors.

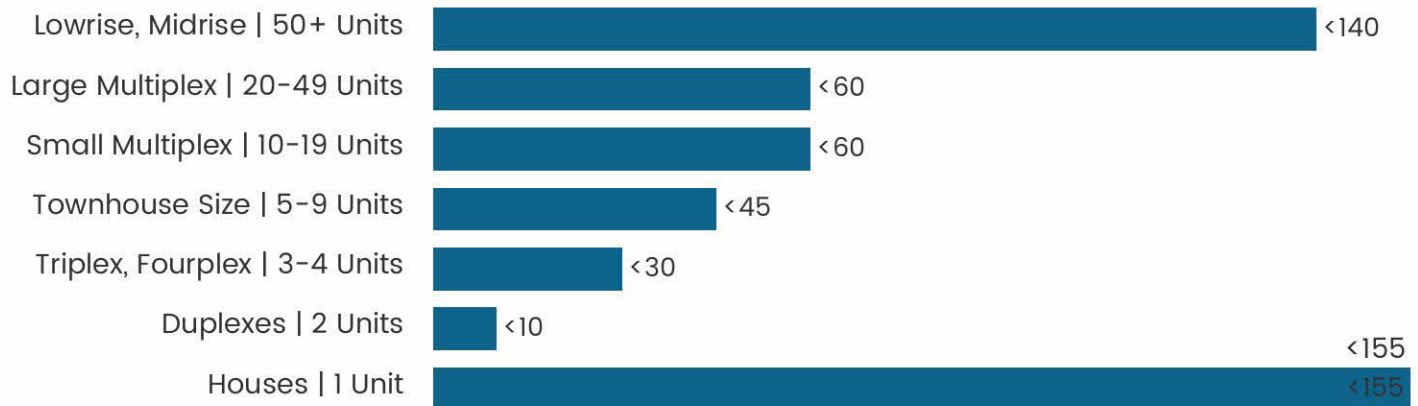


Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 2

Annual Number of New Households Seeking Housing Choices by Building Size Gross | Unadjusted for Out-Migration



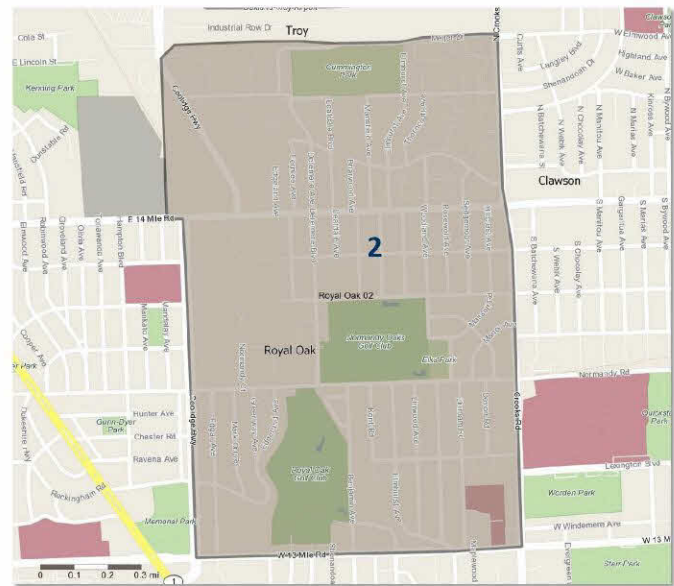
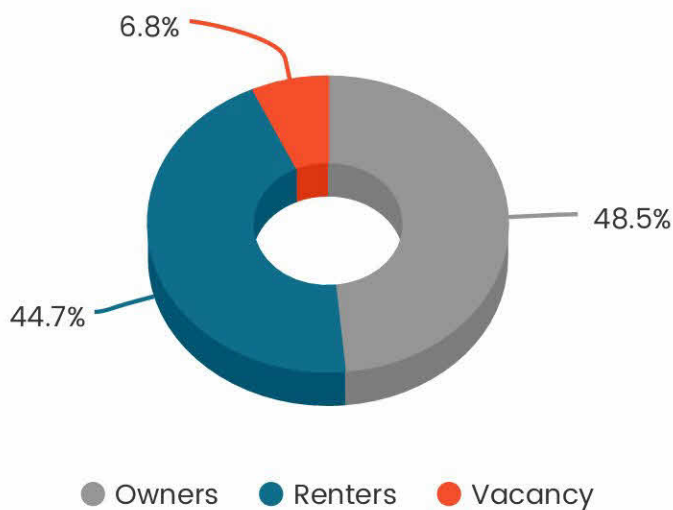
● Persons per Household = 1.7



2016 Existing Households = 3,620
Med. Hhld. Income = \$46,600



2016 Current Population = 6,295
Per Capita Income = \$34,300

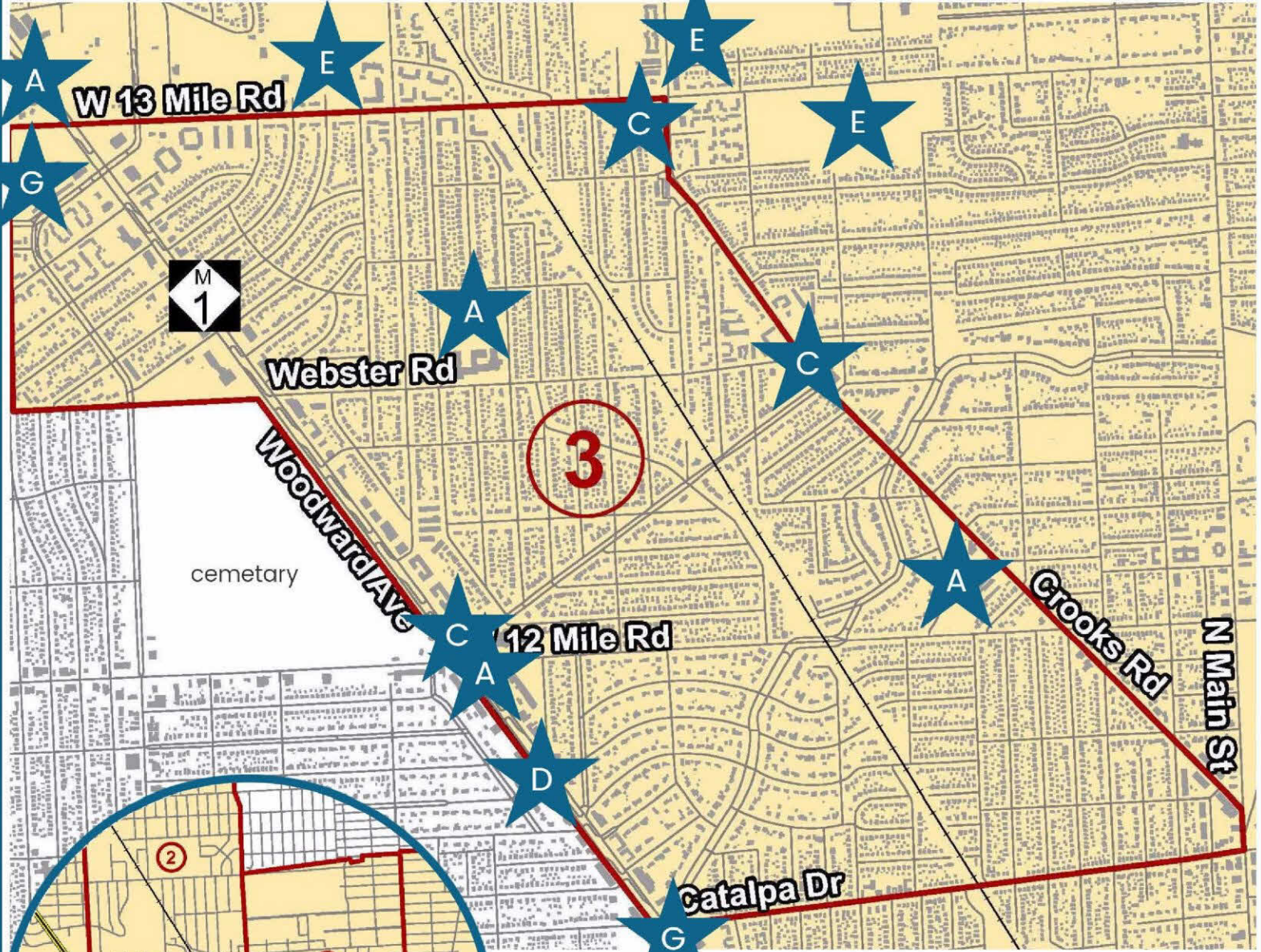


Housing Location Strategy

Identifying optimal geographic locations for Missing Middle Housing.

Sector 3 | Northwest

Target Market Preferences = Business + Amenities + Place



- Examples of Amenities
- A. Public, Private Schools
 - B. Employment Centers
 - C. Places of Worship
 - D. Commuter, Transit Routes
 - E. Parks, Golf, Sports Centers
 - F. Hospitals, Health Care
 - G. Groceries, Pharmacies

Note: Identified amenities are representative only, and are not intended to be all-inclusive.

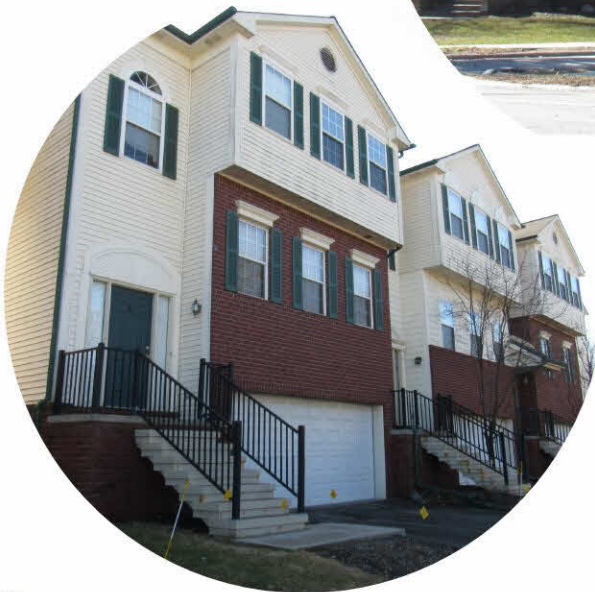
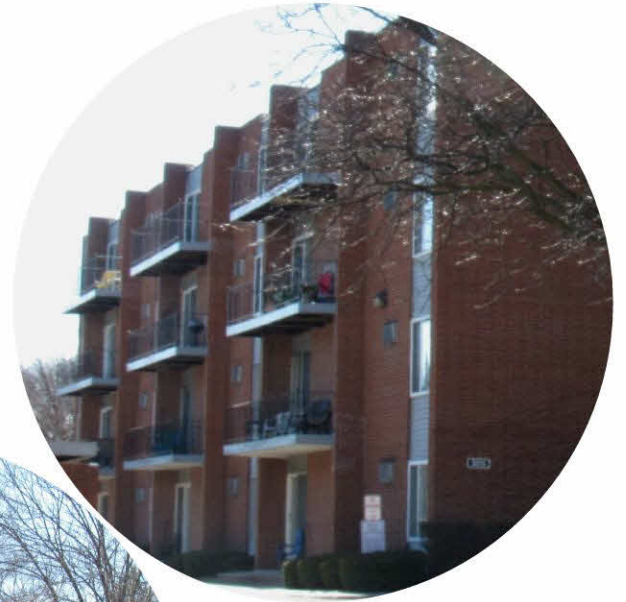


Residential Supply Analysis

A study of existing choices among attached, Missing Middle Housing formats.

Sector 3 | Northwest

Examples of Existing Choices
Attached and Missing Middle Housing Formats

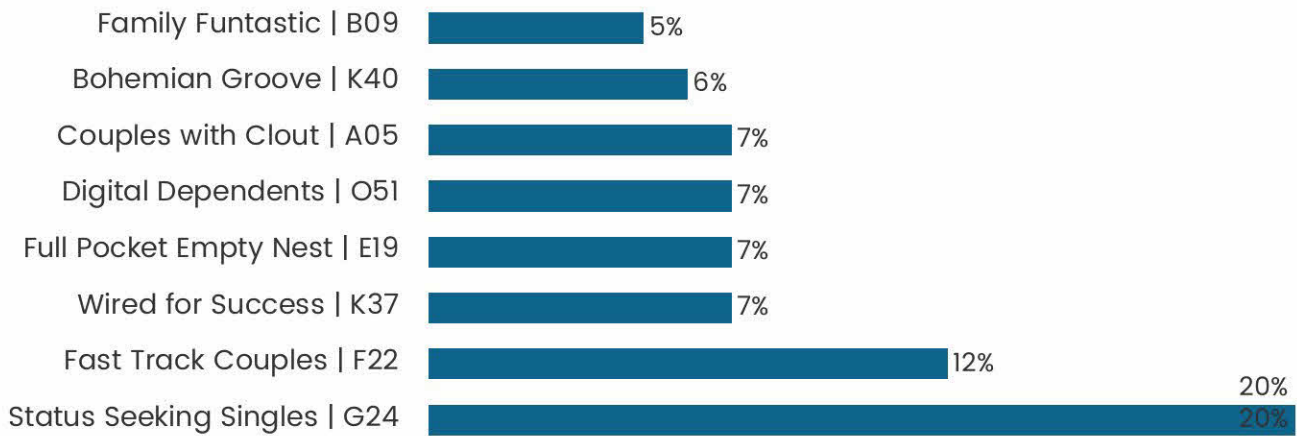


Residential Target Market Analysis

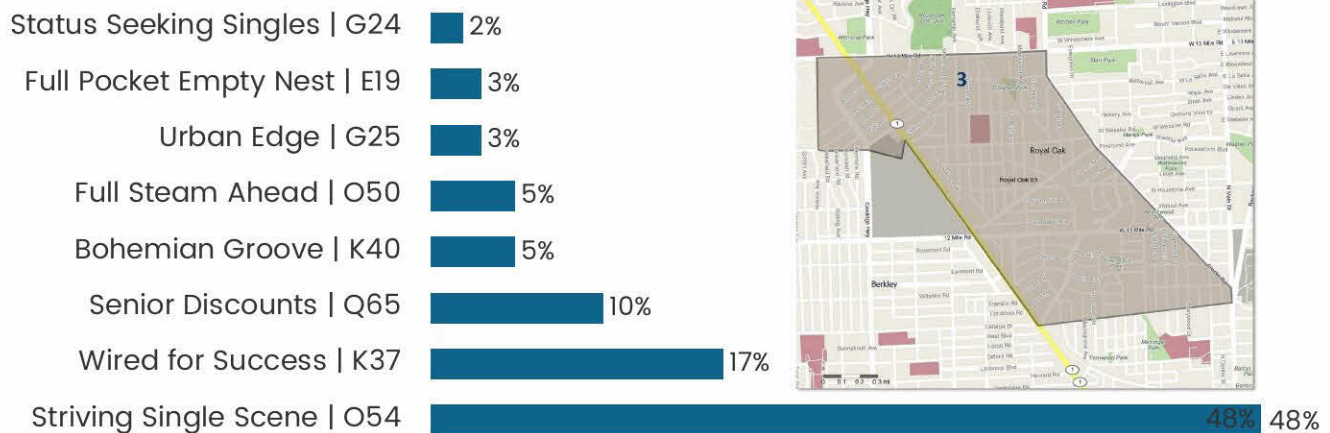
A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 3

Share of New Households by Target Market Seeking Houses, Duplexes, and Triplexes



Share of New Households by Target Market Seeking Structures With At Least 4 Units



The City of Royal Oak has been subdivided into seven geographic sectors, with many similarities among the target markets. "Status Seeking Singles" and "Striving Singles" are the most prevalent target markets moving into the City of Royal Oak, and they are inclined to choose locations in each and every one of the seven geographic sectors.

Sector 3 has a few unique profiles among the target markets, as summarized below:

1. "Fast Track Couples" represent 12% of all new households seeking houses (or other small buildings), which is a bit high. This target market also represents 10% of new households moving into Sector 5; and 8% of new households moving into Sector 6. However, they represent 6% or less of new households moving into the other sectors.
2. "Wired for Success" represents 7% of new households seeking houses, plus 17% of new households seeking larger formats. This target market also seems inclined to seek units in Sectors 1 and 4, but none of the other sectors.
3. "Couples with Clout" represents 7% of new households moving into Sector 3 and seeking houses. They also seem inclined to move into Sector 4, but none of the other geographic sectors.

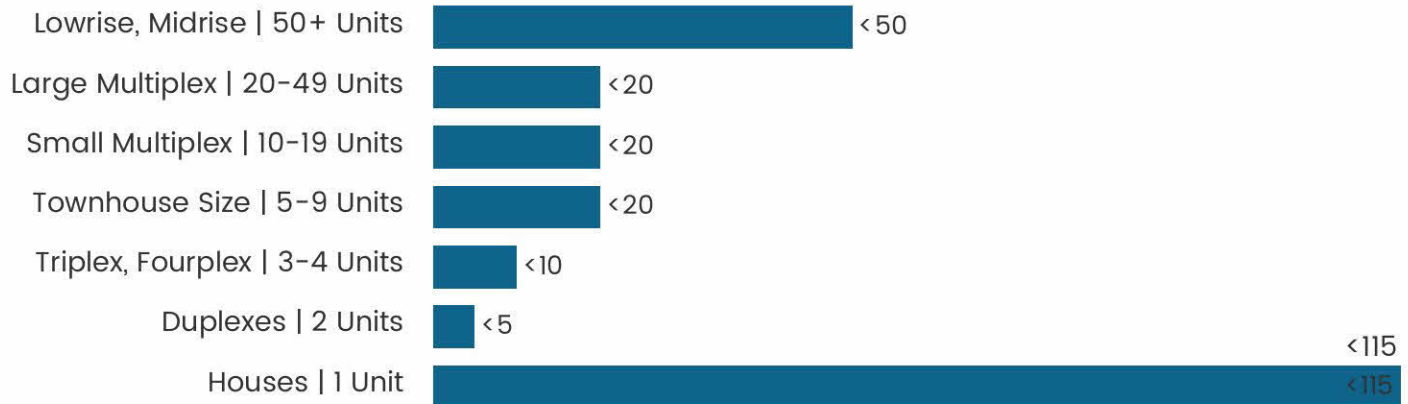


Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 3

Annual Number of New Households Seeking Housing Choices by Building Size Gross | Unadjusted for Out-Migration



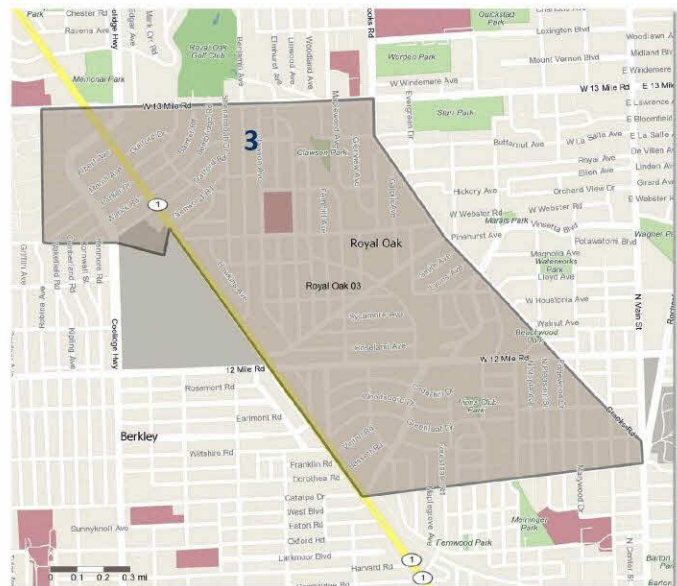
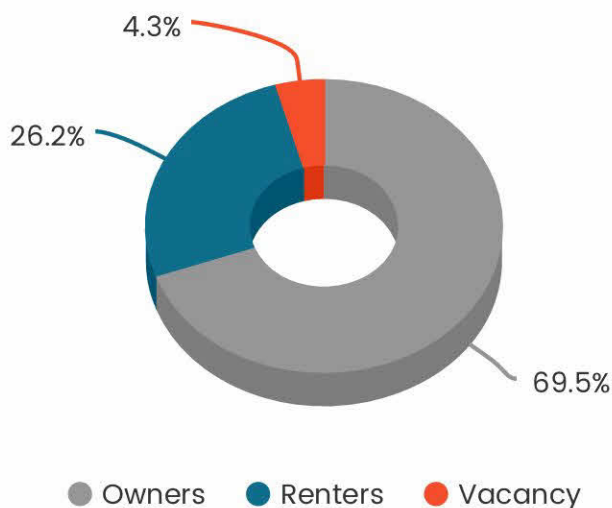
● Persons per Household = 2.1



2016 Existing Households = 4,314
Med. Hhld. Income = \$75,000



2016 Current Population = 9,057
Per Capita Income = \$48,500



Housing Location Strategy

Identifying optimal geographic locations for Missing Middle Housing.

Sector 4 | North Central

Target Market Preferences = Business + Amenities + Place



- Examples of Amenities
- A. Public, Private Schools
 - B. Employment Centers
 - C. Places of Worship
 - D. Commuter, Transit Routes
 - E. Parks, Golf, Sports Centers
 - F. Hospitals, Health Care
 - G. Groceries, Pharmacies

Note: Identified amenities are representative only, and are not intended to be all-inclusive.



Residential Supply Analysis

A study of existing choices among attached, Missing Middle Housing formats.

Sector 4 | North Central

Examples of Existing Choices
Attached and Missing Middle Housing Formats

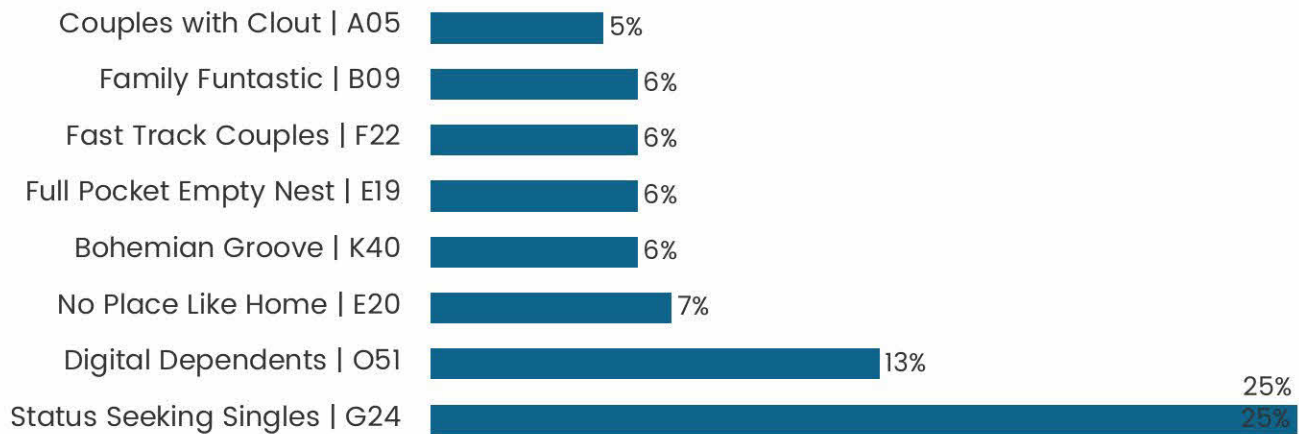


Residential Target Market Analysis

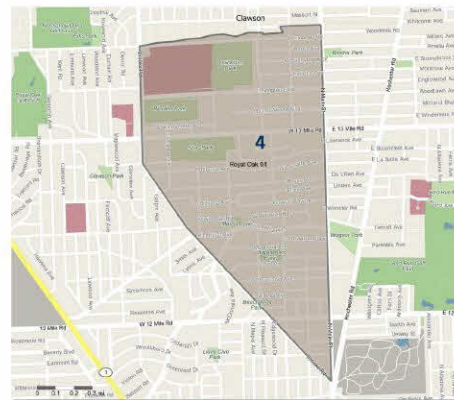
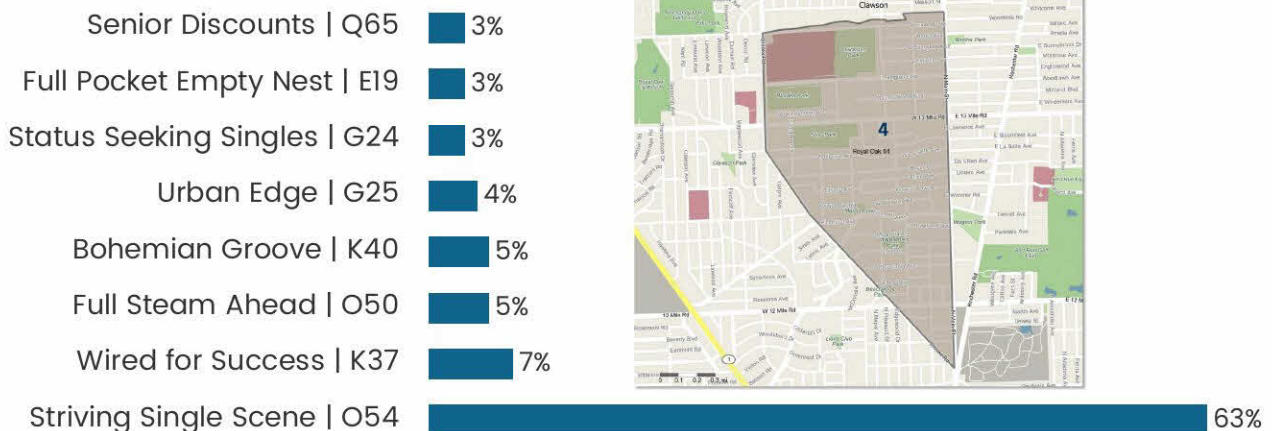
A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 4

Share of New Households by Target Market Seeking Houses, Duplexes, and Triplexes



Share of New Households by Target Market Seeking Structures With At Least 4 Units



The City of Royal has been subdivided into seven geographic sectors, with many similarities among the target markets. "Status Seeking Singles" and "Striving Singles" are the most prevalent target markets moving into the City of Royal Oak, and they are inclined to choose locations in each and every one of the seven geographic sectors.

Sector 4 has a few unique profiles among the target markets, as summarized below:

1. "Couples with Clout" represent 5% of new households moving into Sector 4 and seeking houses or other small building formats (including duplexes and triplexes). They also represent 7% of new households moving into Sector 3. However, they seem disinclined to move into any of the other geographic sectors.
2. "Wired for Success" represents 7% of new households moving into Sector 4 and seeking structures with at least 4 units. They are twice as likely to move into Sector 1 (15%) and Sector 3 (12%), but seem disinclined to choose any of the other geographic sectors.

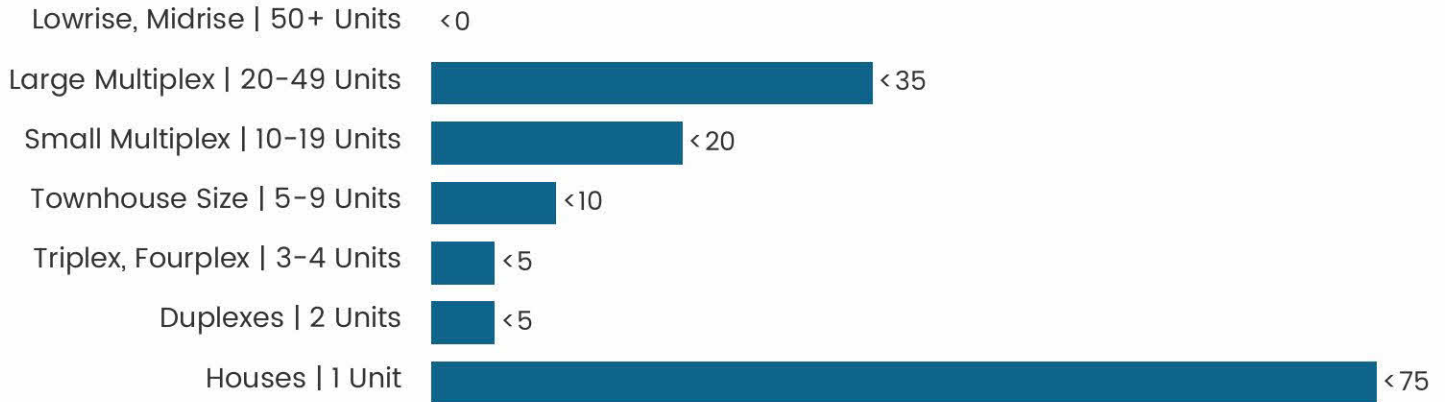


Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 4

Annual Number of New Households Seeking Housing Choices by Building Size
Gross | Unadjusted for Out-Migration



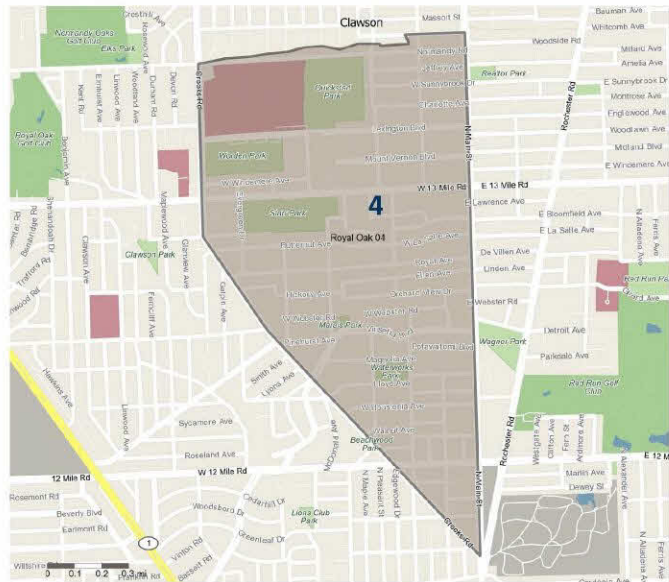
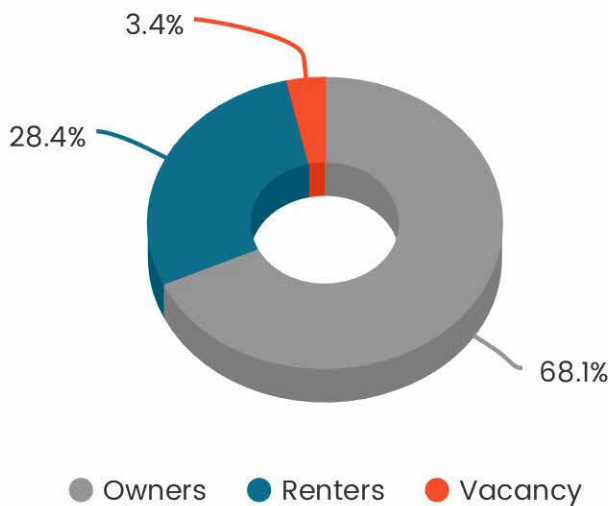
● Persons per Household = 2.1



2016 Existing Households = 2,668
Med. Hhld. Income = \$71,300



2016 Current Population = 5,607
Per Capita Income = \$43,200

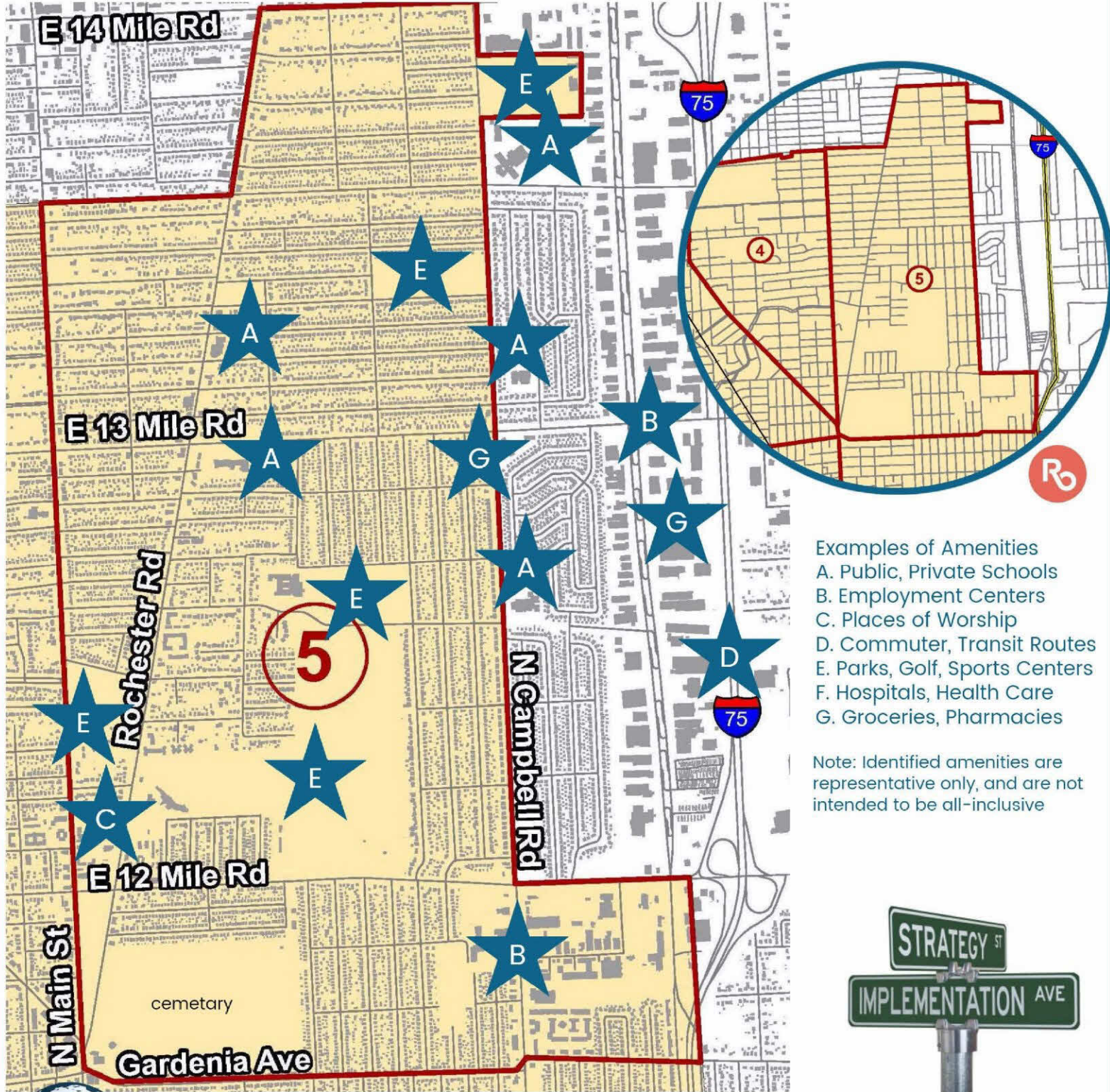


Housing Location Strategy

Identifying optimal geographic locations for Missing Middle Housing.

Sector 5 | Northeast

Target Market Preferences = Business + Amenities + Place



- Examples of Amenities
- A. Public, Private Schools
 - B. Employment Centers
 - C. Places of Worship
 - D. Commuter, Transit Routes
 - E. Parks, Golf, Sports Centers
 - F. Hospitals, Health Care
 - G. Groceries, Pharmacies

Note: Identified amenities are representative only, and are not intended to be all-inclusive



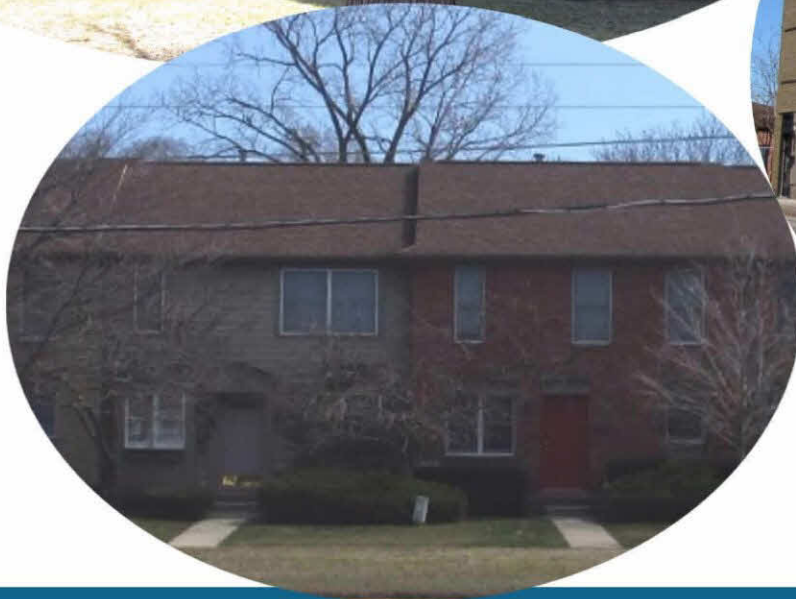
Residential Supply Analysis

A study of existing choices among attached, Missing Middle Housing formats.

Sector 5 | Northeast

Examples of Existing Choices

All Attached, Some Missing Middle Housing Formats

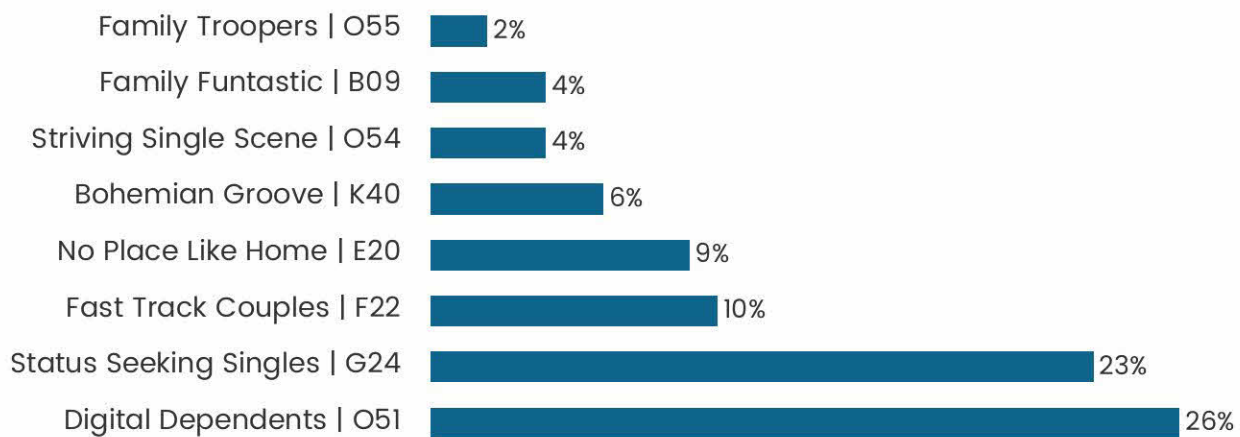


Residential Target Market Analysis

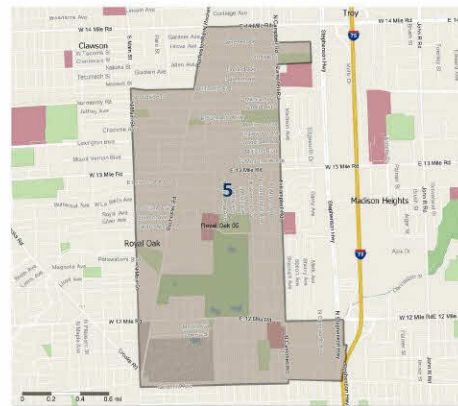
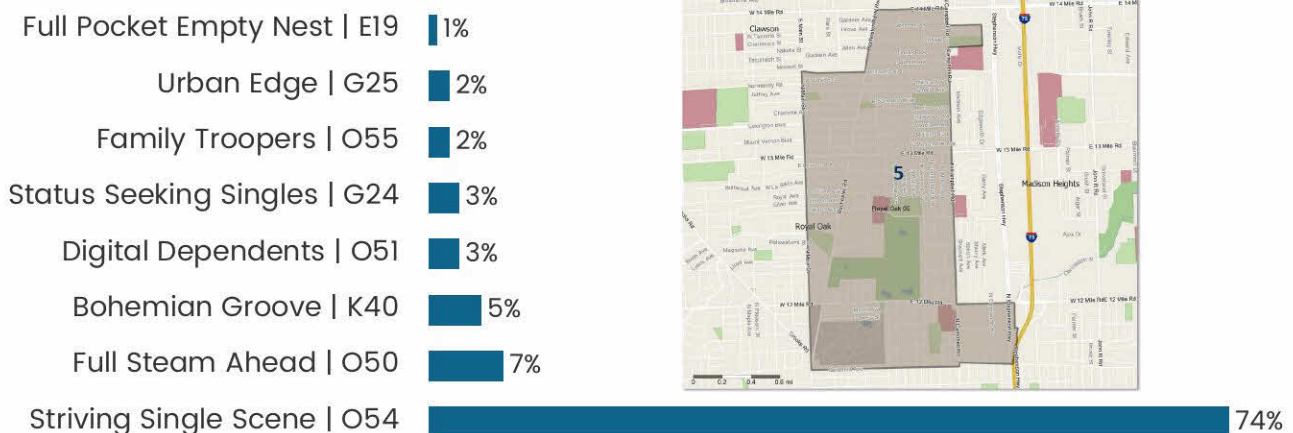
A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 5

Share of New Households by Target Market Seeking Houses, Duplexes, and Triplexes



Share of New Households by Target Market Seeking Structures With At Least 4 Units



The City of Royal Oak has been subdivided into seven geographic sectors, with many similarities among the target markets. "Status Seeking Singles" and "Striving Singles" are the most prevalent target markets moving into the City of Royal Oak, and they are inclined to choose locations in each and every one of the seven geographic sectors.

Sector 5 has a few unique profiles among the target markets, as summarized below:

1. "Digital Dependents" represent an impressive 26% of all new households moving into the Sector 5 and seeking houses, duplexes, or triplexes. This target market also represents 21% of new households moving into Sector 6. However, they represent much smaller shares of new households moving into the other geographic sectors.
2. "Fast Track Couples" represent 10% of all new households seeking houses (or other small buildings), which is a bit high. This target market also represents 12% of new households moving into Sector 3; and 8% of new households moving into Sector 6. However, they represent 6% or less of new households moving into the other sectors.

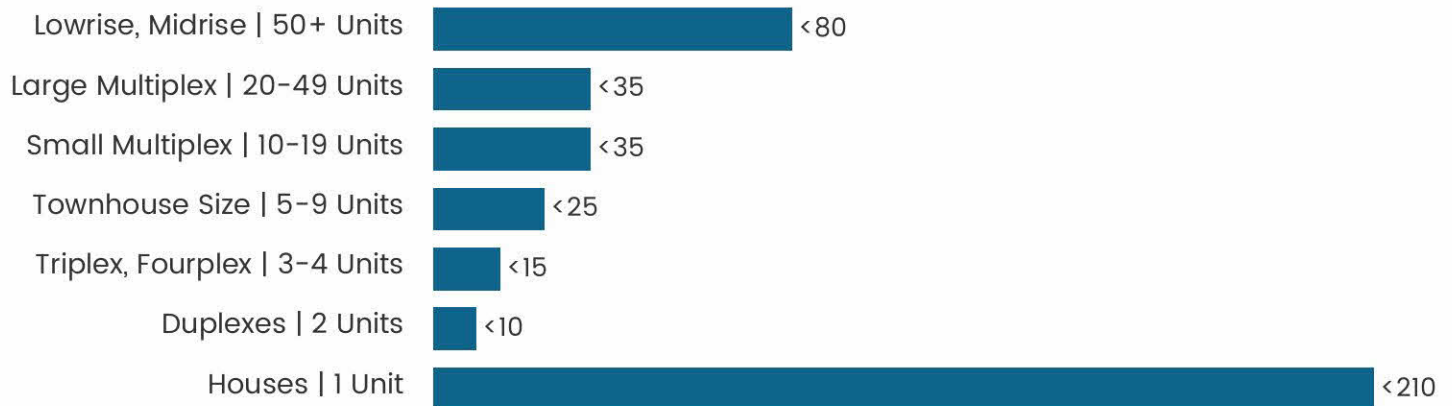


Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 5

Annual Number of New Households Seeking Housing Choices by Building Size Gross | Unadjusted for Out-Migration



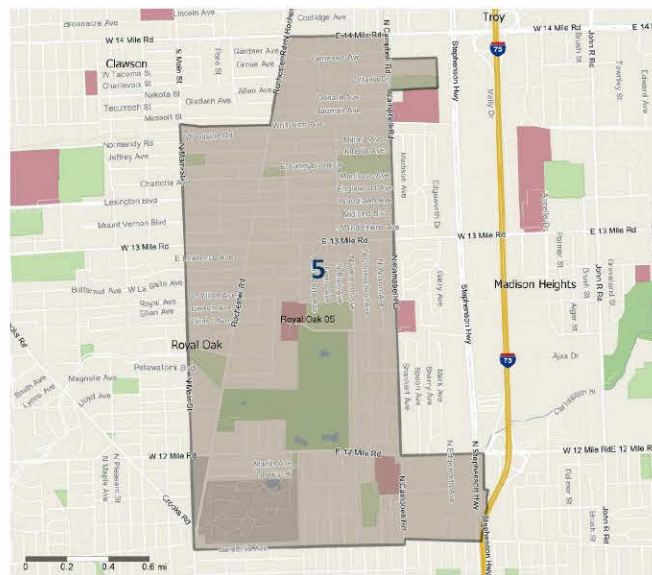
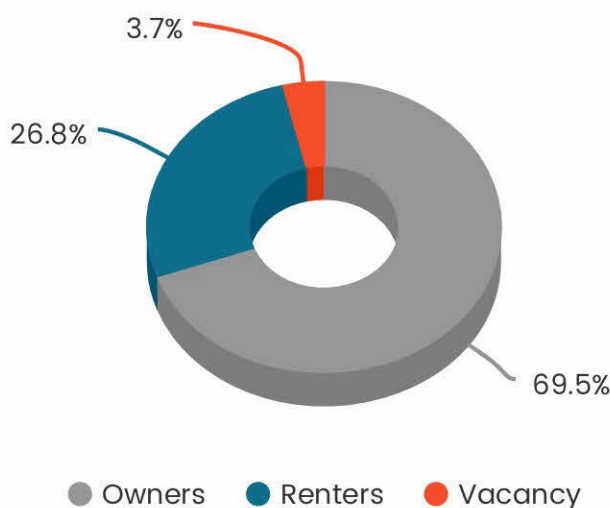
● Persons per Household = 2.2



2016 Existing Households = 5,318
Med. Hhld. Income = \$64,600



2016 Current Population = 11,713
Per Capita Income = \$36,800

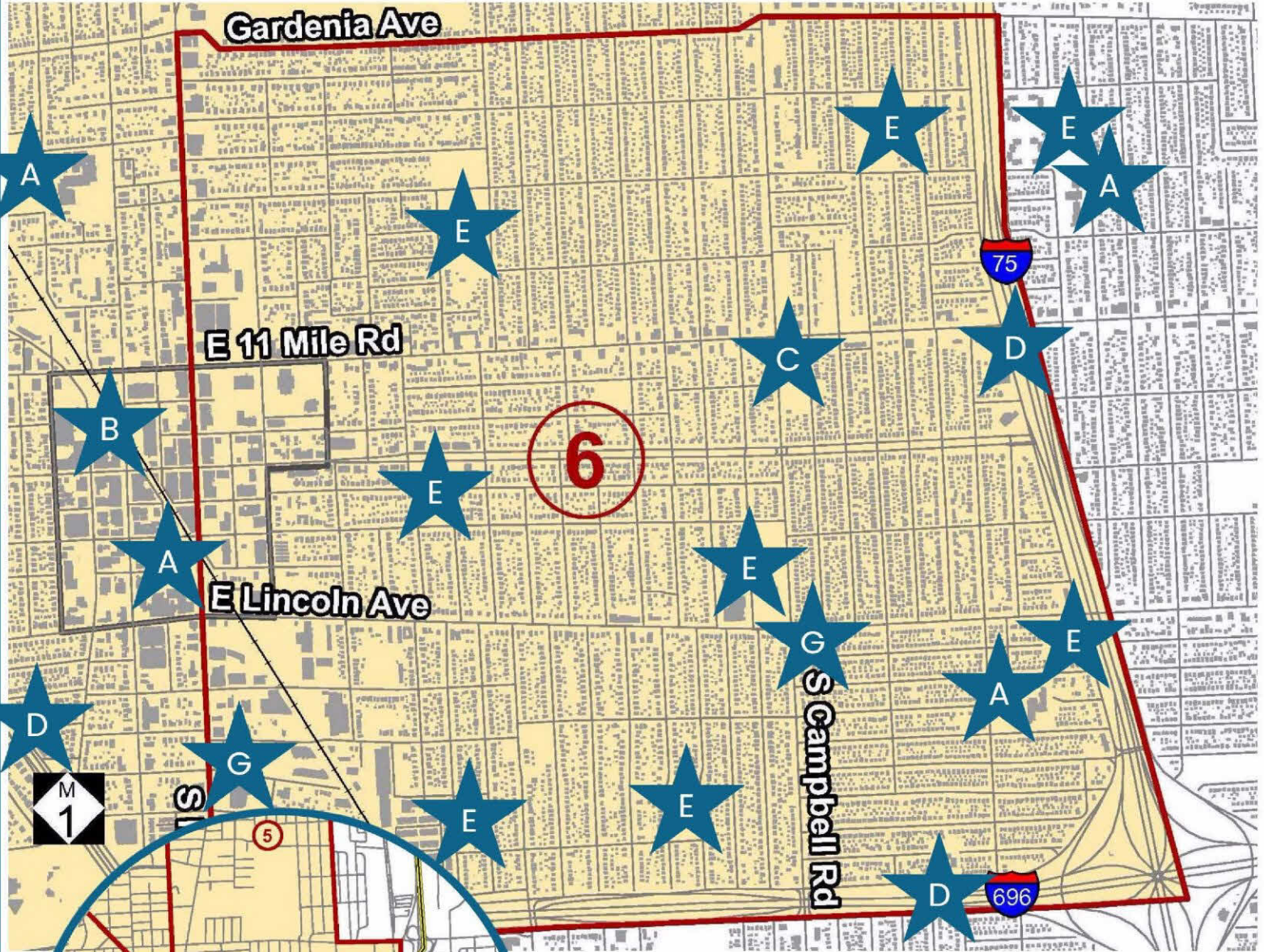


Housing Location Strategy

Identifying optimal geographic locations for Missing Middle Housing.

Sector 6 | Southeast

Target Market Preferences = Business + Amenities + Place



Examples of Amenities

- A. Public, Private Schools
- B. Employment Centers
- C. Places of Worship
- D. Commuter, Transit Routes
- E. Parks, Golf, Sports Centers
- F. Hospitals, Health Care
- G. Groceries, Pharmacies



Note: Identified amenities are representative only, and are not intended to be all-inclusive.



Residential Supply Analysis

A study of existing choices among attached, Missing Middle Housing formats.

Sector 6 | Southeast

Examples of Existing Choices
Attached and Missing Middle Housing Formats



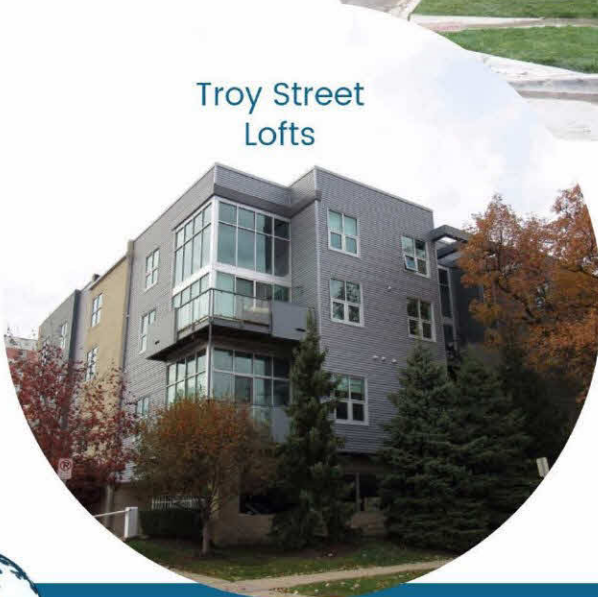
610 Troy Street
Lofts



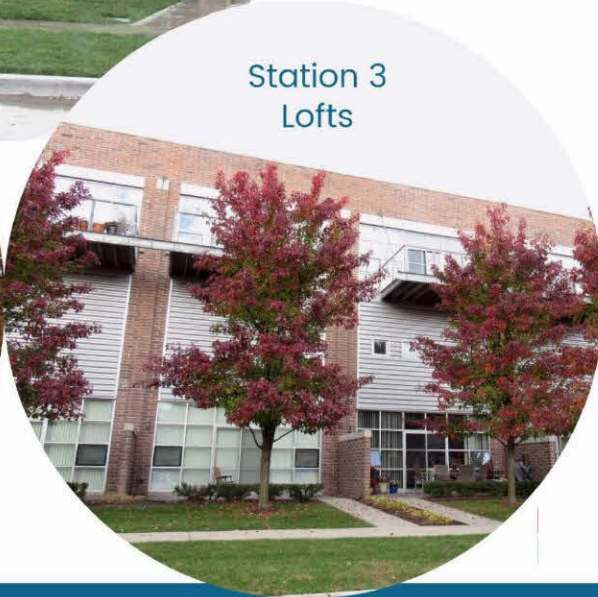
Eight 55
Lofts



H Residences
(The Harrison)



Troy Street
Lofts



Station 3
Lofts



Residential Supply Analysis

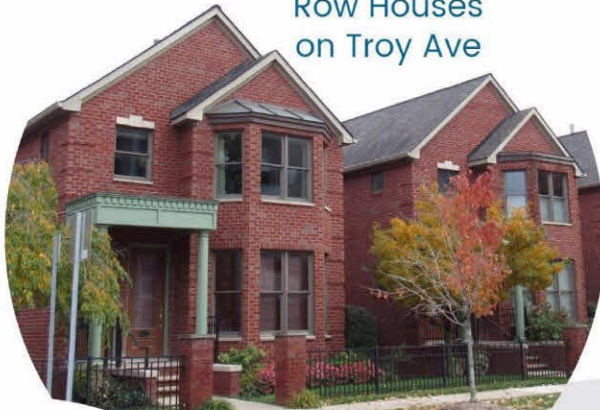
A study of existing choices among attached, Missing Middle Housing formats.

Sector 6 | Southeast

Examples of Existing Choices

Row Houses, Townhouses, Missing Middle Formats

Row Houses
on Troy Ave



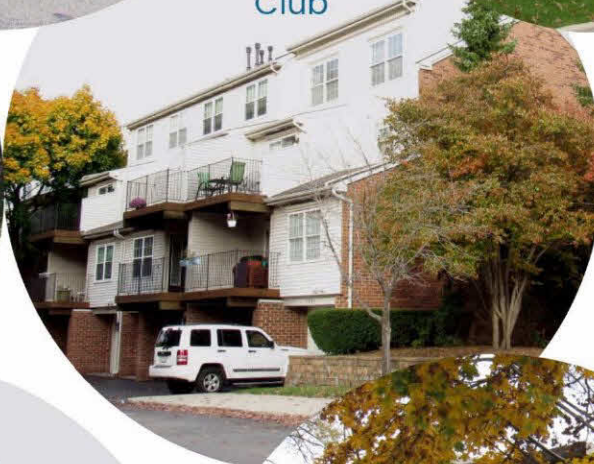
Irving Ave.
Crossings



Stonebrooke
Court



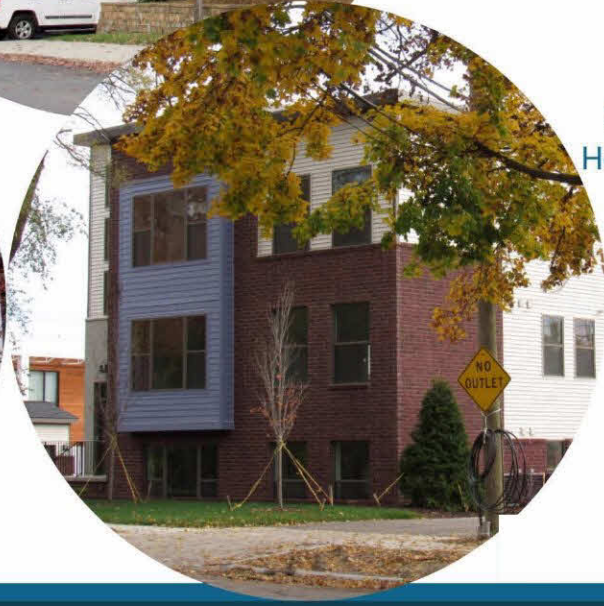
Maryland
Club



The
Harrison



33 on
Harrison

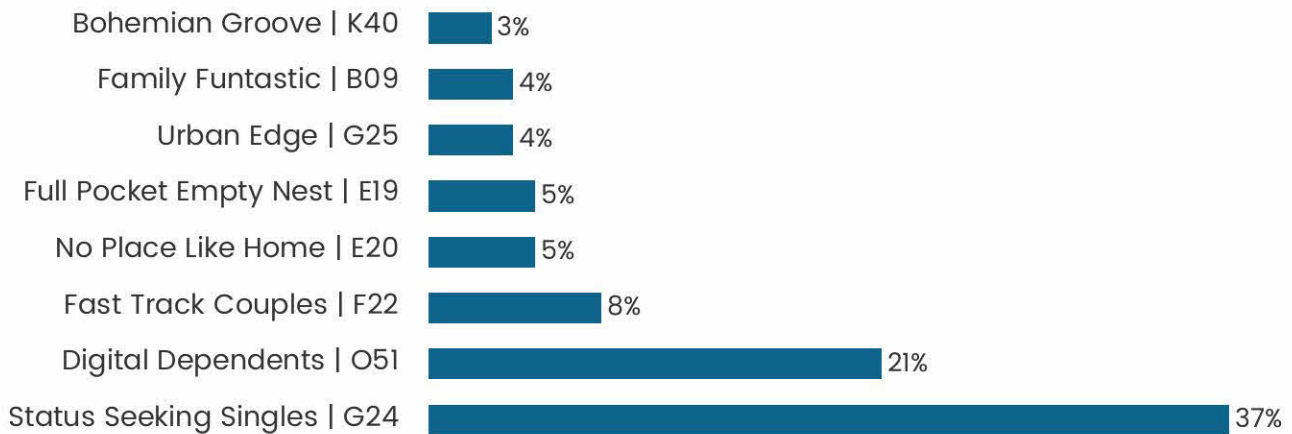


Residential Target Market Analysis

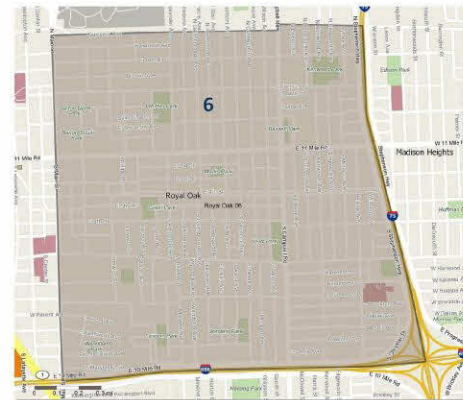
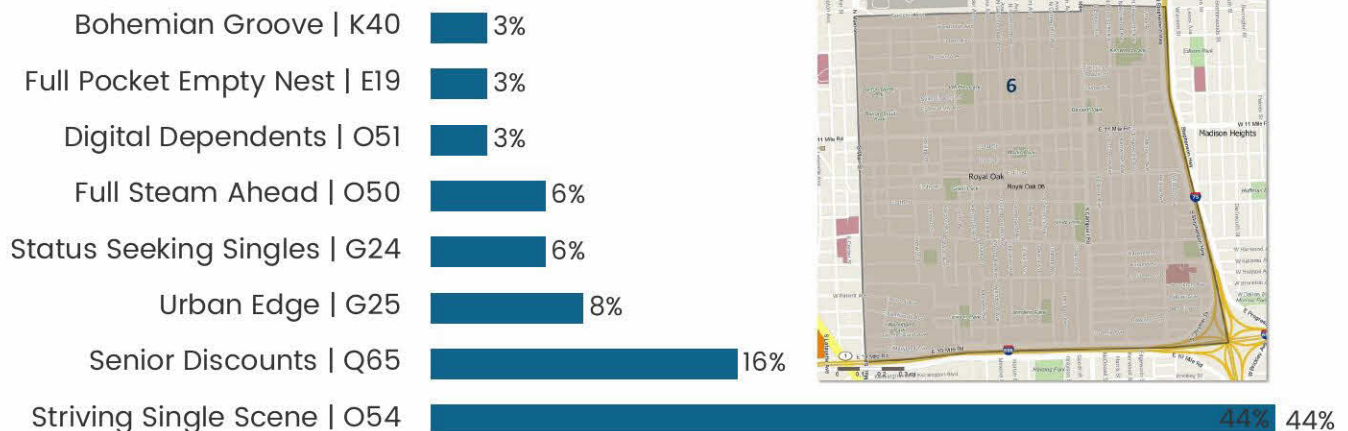
A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 6

Share of New Households by Target Market Seeking Houses, Duplexes, and Triplexes



Share of New Households by Target Market Seeking Structures With At Least 4 Units



The City of Royal Oak has been subdivided into seven geographic sectors, with many similarities among the target markets. "Status Seeking Singles" and "Striving Singles" are the most prevalent target markets moving into the City of Royal Oak, and they are inclined to choose locations in each and every one of the seven geographic sectors.

Sector 6 has one particularly unique profile among the target markets. Specifically, the "Senior Discounts" represent 16% of all new households moving into the sector and seeking structures with at least 4 units. This implies fourplexes or larger – but the vast majority will actually seek highrises apartments. The "Senior Discounts" also represent 10% of new households moving into Sector 3, but they represent less than 5% of all new households moving into the other geographic sectors. The vast majority of "Senior Discounts" have low incomes and disinclined to move after getting settled.

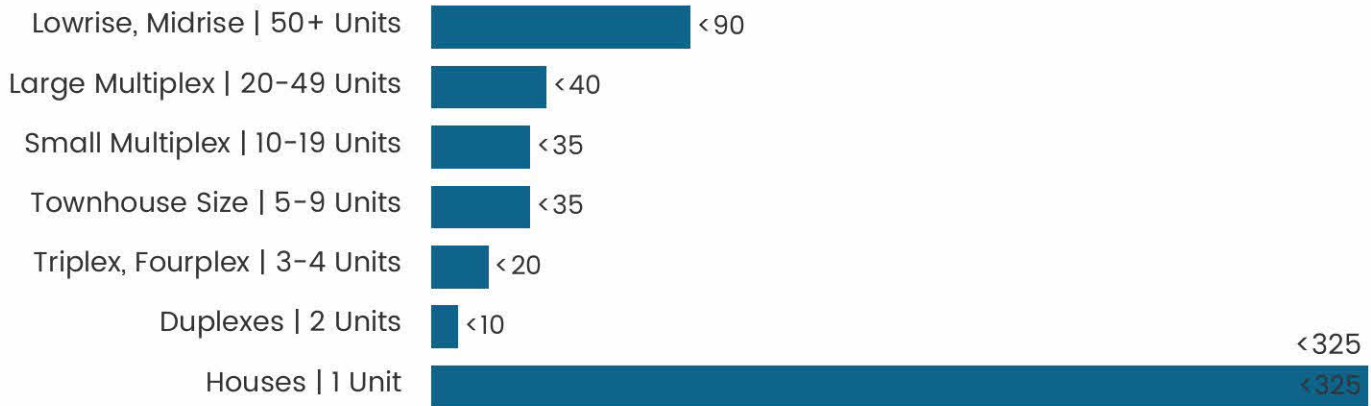


Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 6

Annual Number of New Households Seeking Housing Choices by Building Size Gross | Unadjusted for Out-Migration



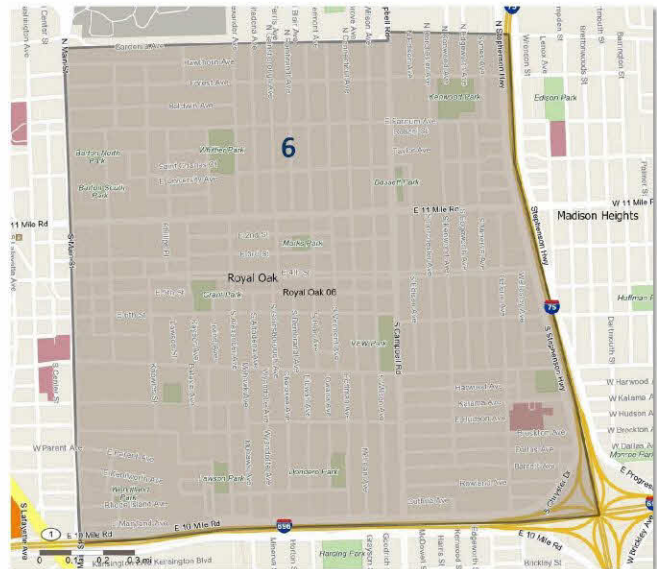
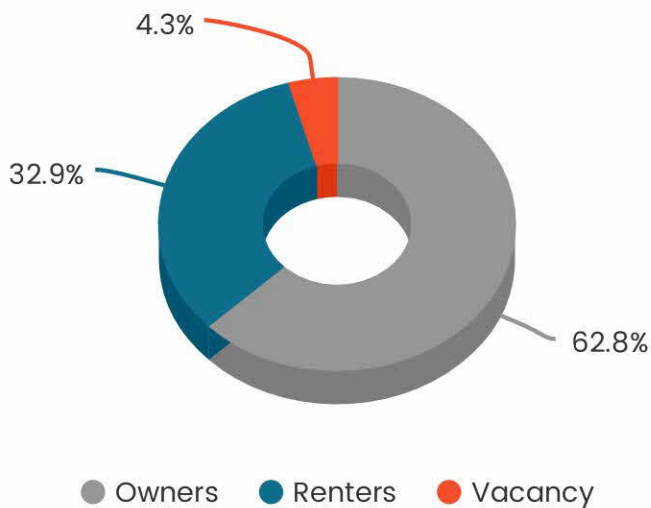
● Persons per Household = 2.0



2016 Existing Households = 7,174
Med. Hhld. Income = \$63,850



2016 Current Population = 14,492
Per Capita Income = \$40,650



Housing Location Strategy

Identifying optimal geographic locations for Missing Middle Housing.

Sector 7 | Southwest

Target Market Preferences = Business + Amenities + Place

- Examples of Amenities
- A. Public, Private Schools
 - B. Employment Centers
 - C. Places of Worship
 - D. Commuter, Transit Routes
 - E. Zoo, Sports, Fitness Ctrs.
 - F. Hospitals, Health Care
 - G. Groceries, Pharmacies

Note: Identified amenities are representative only, and are not intended to be all-inclusive.



Residential Supply Analysis

A study of existing choices among attached, Missing Middle Housing formats.

Sector 7 | Southwest

Examples of Existing Choices
Attached and Missing Middle Housing Formats

200 W. 11 Mile



680-690 W. 11 Mile



Beacon
Hill
Condos



Amber
Crossing
Townhomes

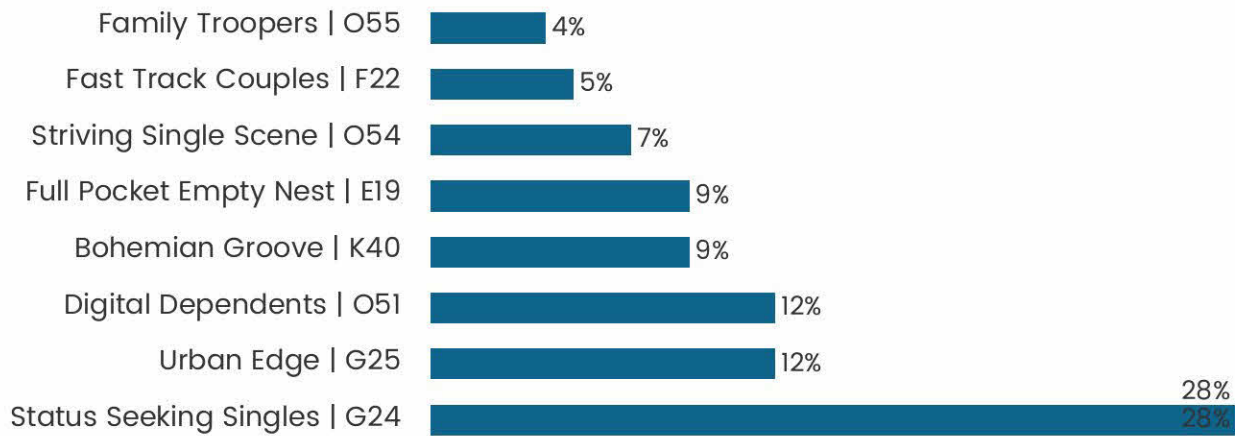


Residential Target Market Analysis

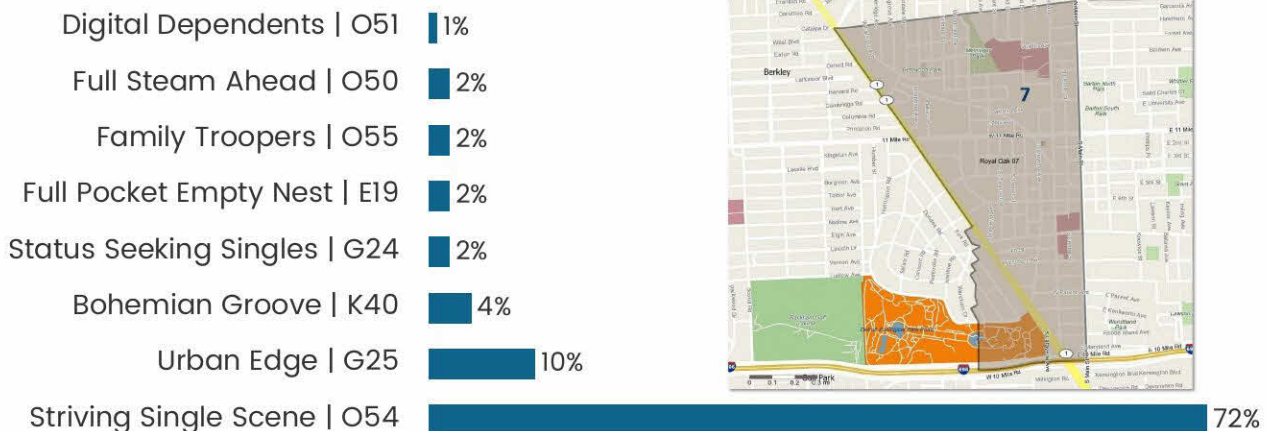
A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 7

Share of New Households by Target Market Seeking Houses, Duplexes, and Triplexes



Share of New Households by Target Market Seeking Structures With At Least 4 Units



The City of Royal Oak has been subdivided into seven geographic sectors, with many similarities among the target markets. "Status Seeking Singles" and "Striving Singles" are the most prevalent target markets moving into the City of Royal Oak, and they are inclined to choose locations in each and every one of the seven geographic sectors.

Sector 7 has one unique profile among the target markets, which is the "Urban Edge" households. This target market represents 12% of the sector's new households seeking houses or other small formats like duplexes and triplexes. They also represent 10% of all new households seeking structures with at least 4 units. "Urban Edge" also represents 8% of new households moving into Sector 6. However, they represent less than 5% of the households moving into the other geographic sectors. They are also particularly prevalent in Royal Oak's downtown.

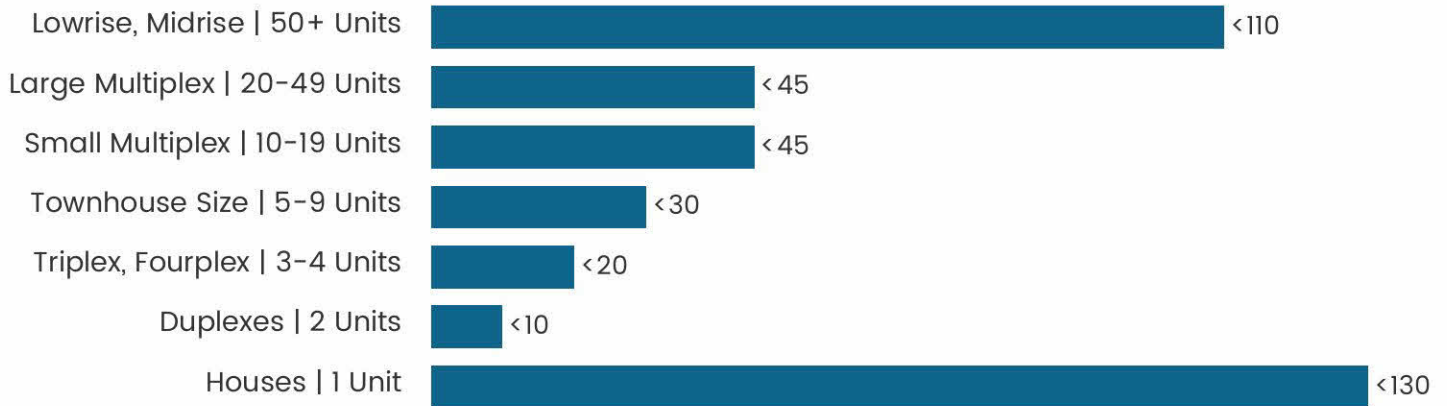


Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Geographic Sector 7

Annual Number of New Households Seeking Housing Choices by Building Size Gross | Unadjusted for Out-Migration



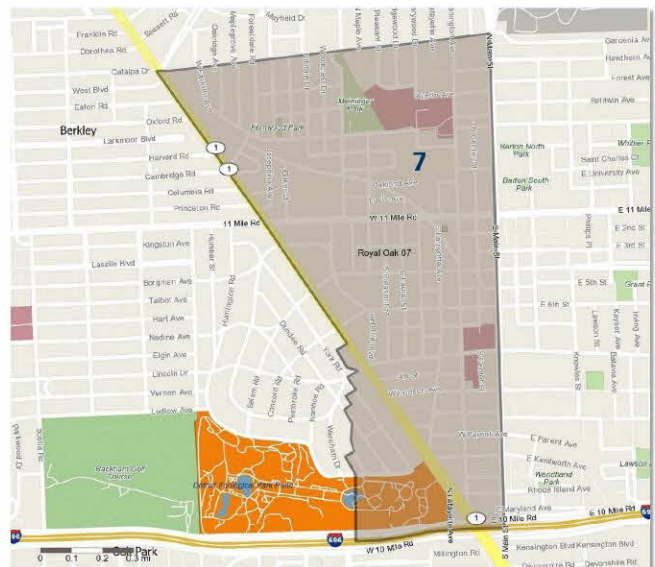
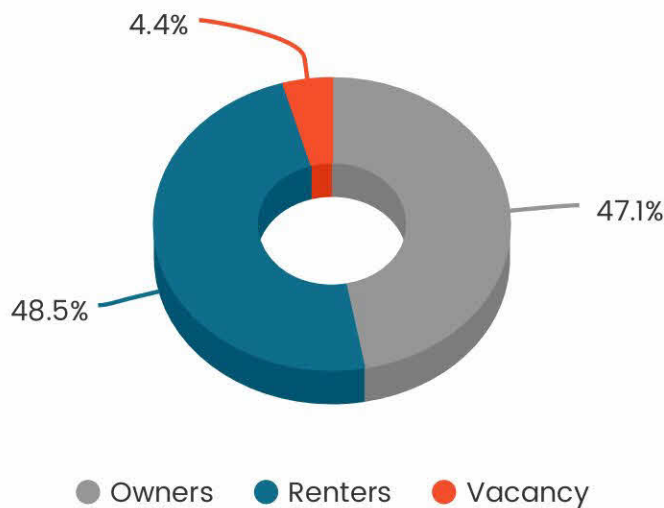
● Persons per Household = 1.9

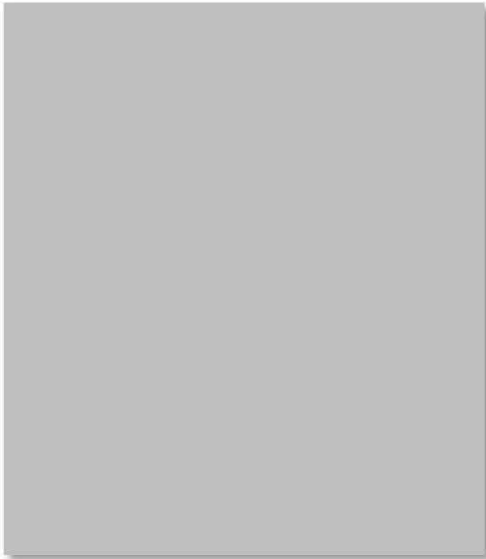


2016 Existing Households = 2,867
Med. Hhld. Income = \$61,400



2016 Current Population = 5,417
Per Capita Income = \$49,250





Section **C**
Downtown & 1/2 Mile

Prepared by:



LandUseUSA

Detroit Metro Prosperity Region 10

Prepared for the City of Royal Oak

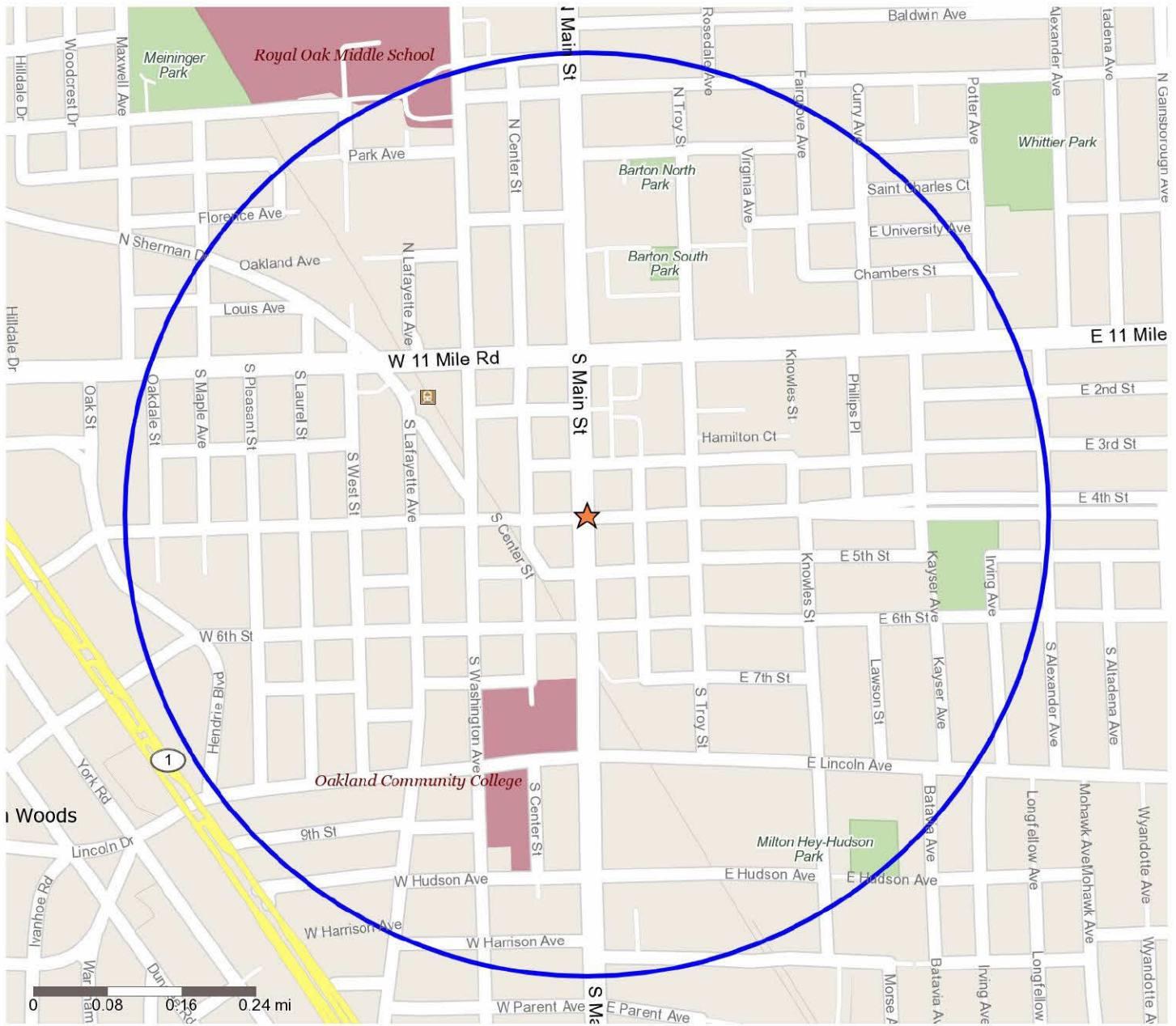


Royal Oak

TMA Initiative endorsed by the
Michigan State Housing Development Authority

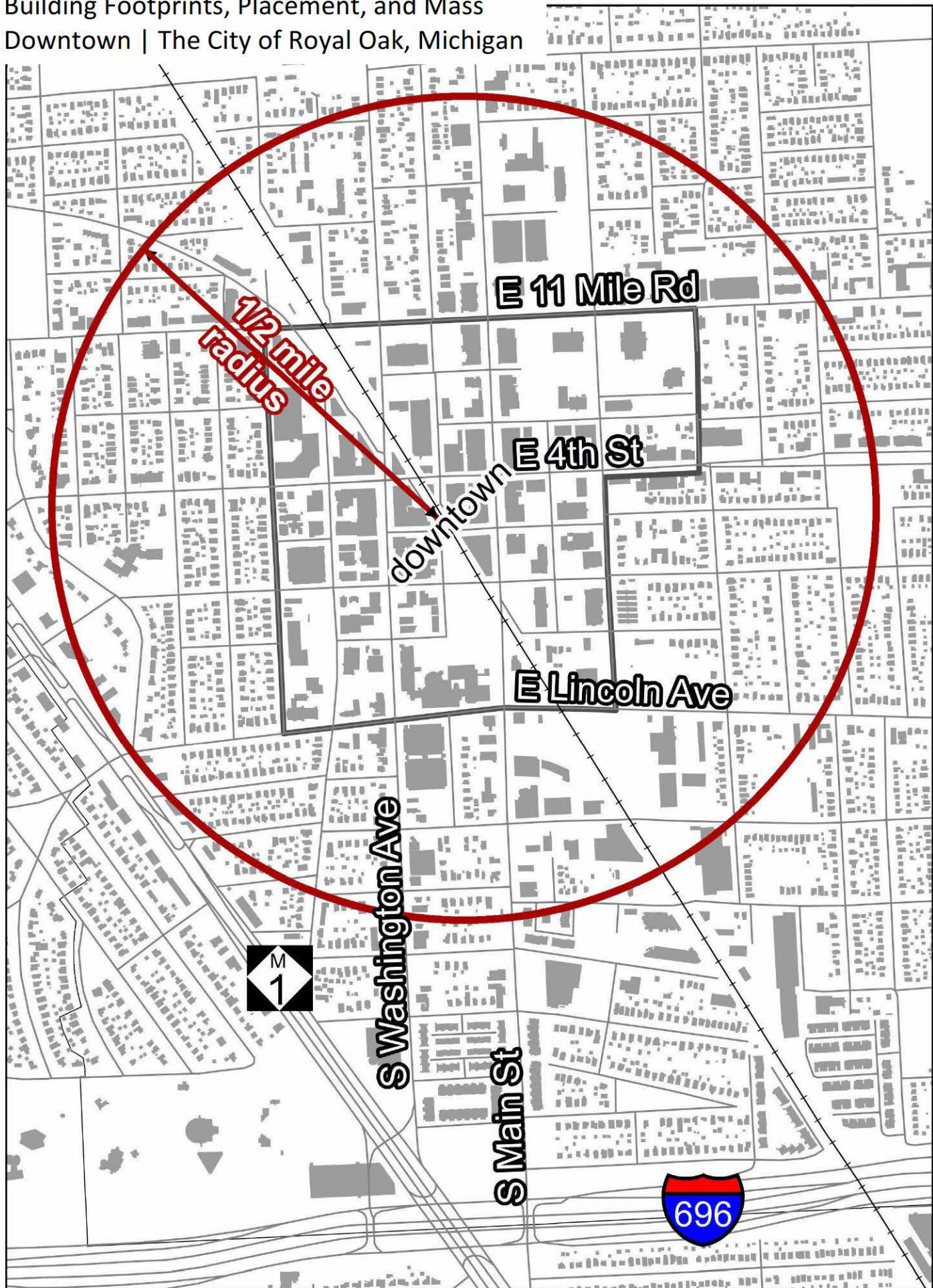
Street Grid and 0.5 Mile Radius Downtown Royal Oak | Oakland County, Michigan

Exhibit C.1



Underlying map provided by Alteryx; exhibit prepared by LandUseUSA, 2016.

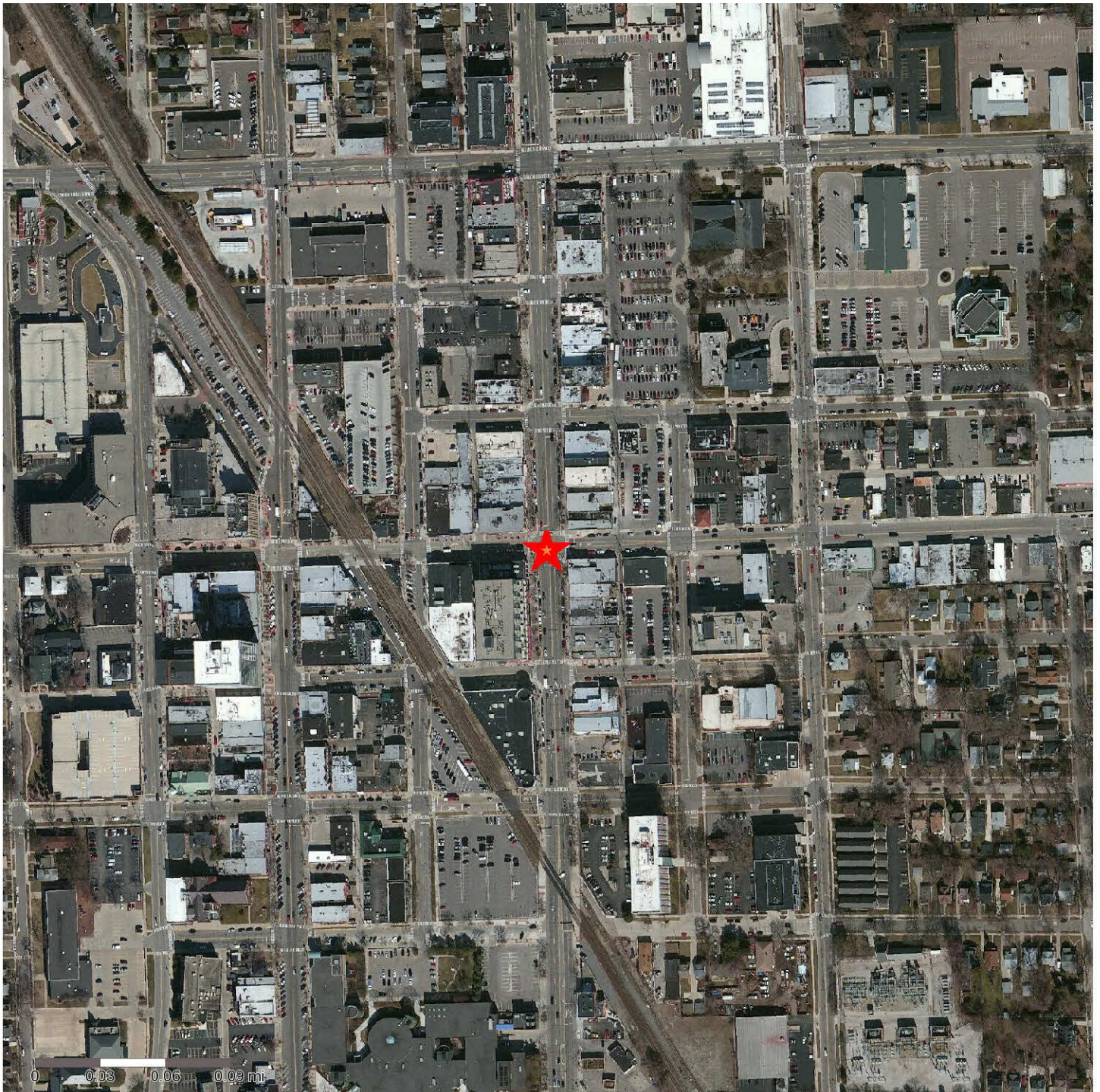
Building Footprints, Placement, and Mass
Downtown | The City of Royal Oak, Michigan



Source: The City of Royal Oak, Michigan, 2017.

Aerial Photo, Building Mass, and Street Grid
Downtown Core | The City of Royal Oak, Michigan

Exhibit C.3



Source: Underlying aerial licensed by Digital Globe and powered by Alteryx, Inc., 2016 (c).
Exhibit prepared by LandUseUSA, 2016.

Residential Supply Analysis

A study of existing choices among attached, Missing Middle Housing formats.

Downtown (Sector 7)

Examples of Existing Choices
Attached and Missing Middle Housing Formats



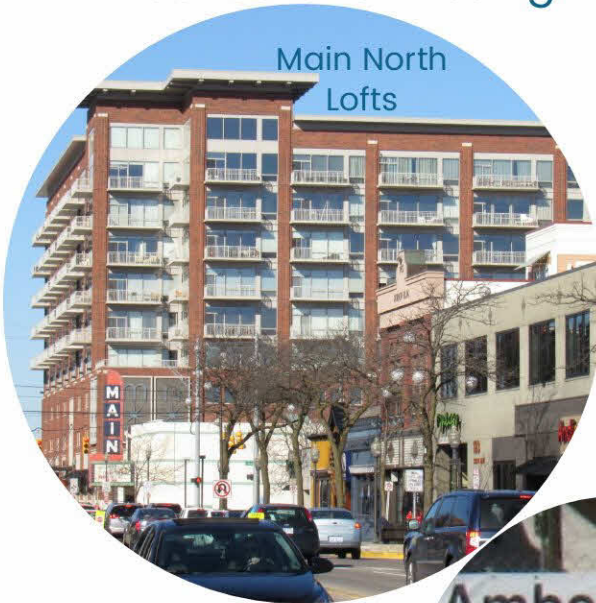
Residential Supply Analysis

A study of existing choices among attached, Missing Middle Housing formats.

Downtown (Sector 6)

Examples of Existing Choices
Attached and Missing Middle Housing Formats

Main North
Lofts



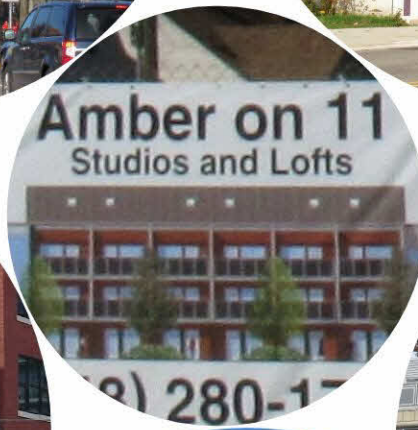
Skylofts Market Sq.
Eleven Mile Road



Main Street
Lofts



Amber on 11
Studios and Lofts



Grant Park Lofts
on 4th Street



Sky Lofts
Main Street



Residential Supply Analysis

A study of existing choices among attached, Missing Middle Housing formats.

Downtown Fringe (Sector 6)

Examples of Existing Choices
Attached and Missing Middle Housing Formats



Senior Towers

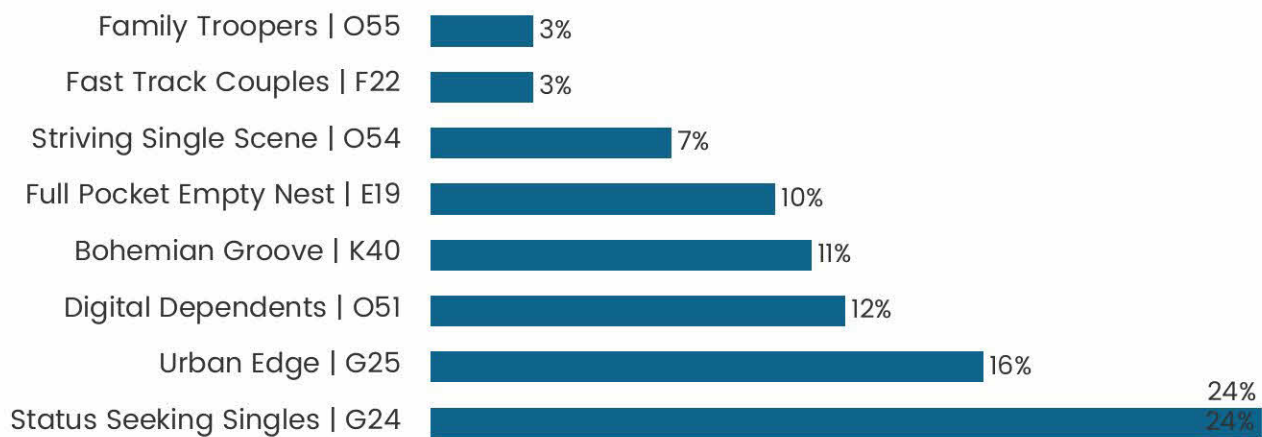


Residential Target Market Analysis

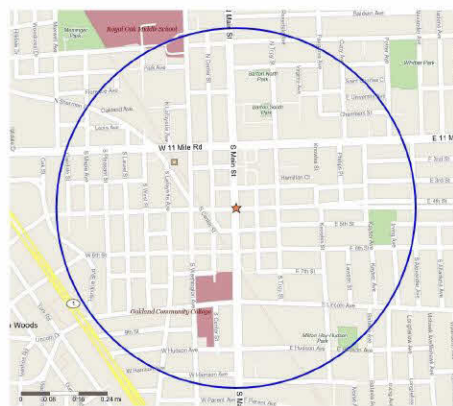
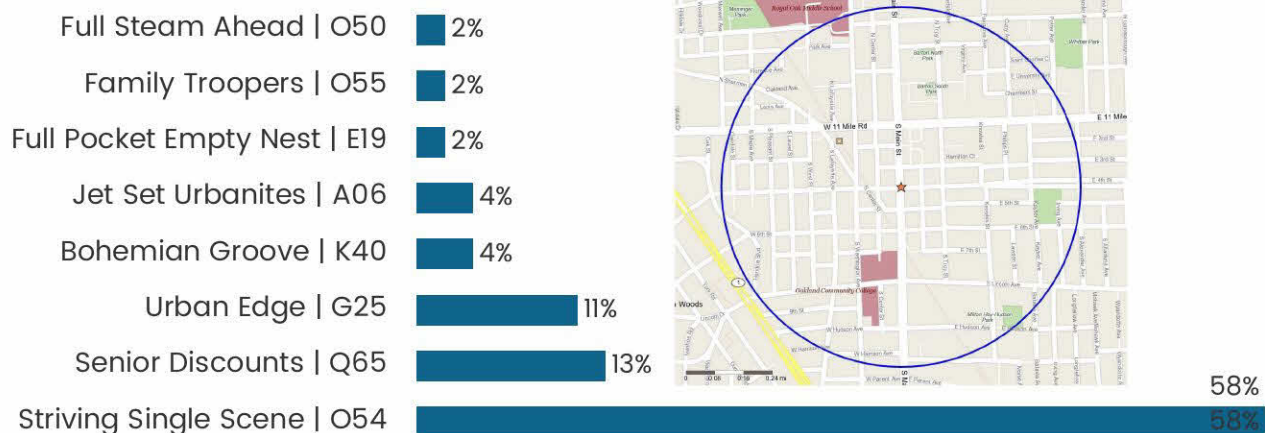
A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Downtown 0.5 Miles

Share of New Households by Target Market Seeking Houses, Duplexes, and Triplexes



Share of New Households by Target Market Seeking Structures With At Least 4 Units



A half-mile radius has been delineated around downtown Royal Oak, beginning at the intersection of 4th Street and South Main Street. This radius is a subset of the larger geographic Sector 6 (east half), and Sector 7 (west half). Based only on its target market profile, the downtown is not exceptionally unique from the other geographies - with two relatively minor exceptions:

1. The "Urban Edge" target market represents 16% of all new households moving into the downtown and seeking houses or other small buildings like duplexes and triplexes. This group is particularly inclined to choose urban neighborhoods surrounding downtown districts.
2. The "Jet Set Urbanites" represent 4% of new households moving into the radius and seeking structures with at least 4 units. Although 4% is a small share, they appear only in the downtown and are far less likely to be found in other parts of the city.



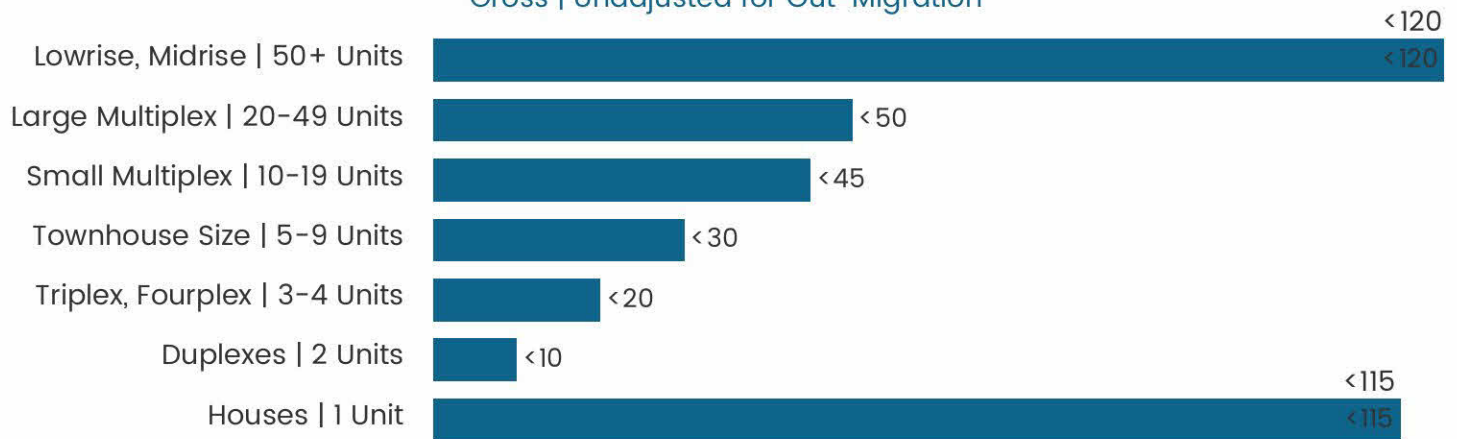
Residential Target Market Analysis

A study of migrating households seeking Missing Middle Housing formats.

Royal Oak | Downtown 0.5 Mile Radius

Annual Number of New Households Seeking Housing Choices by Building Size

Gross | Unadjusted for Out-Migration



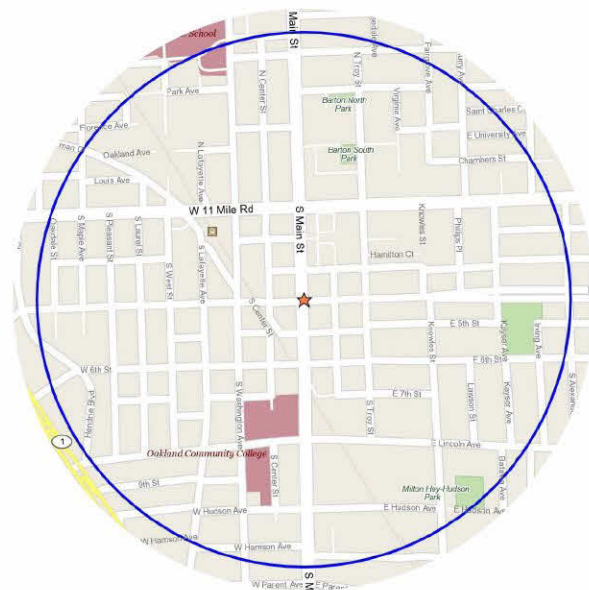
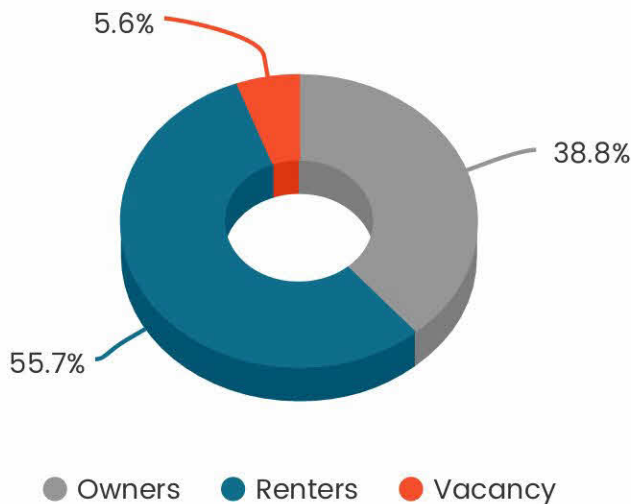
● Persons per Household = 1.7

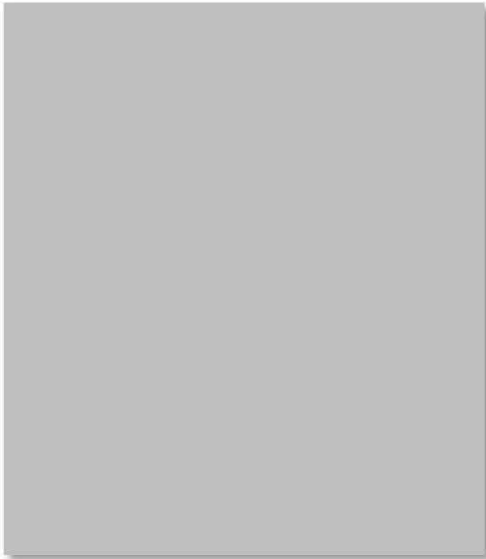


2016 Existing Households = 2,811
Med. Hhld. Income = \$47,800



2016 Current Population = 4,778
Per Capita Income = \$49,200





Section **D**
The Target Markets

Prepared by:



LandUseUSA

Detroit Metro Prosperity Region 10

Prepared for the City of Royal Oak



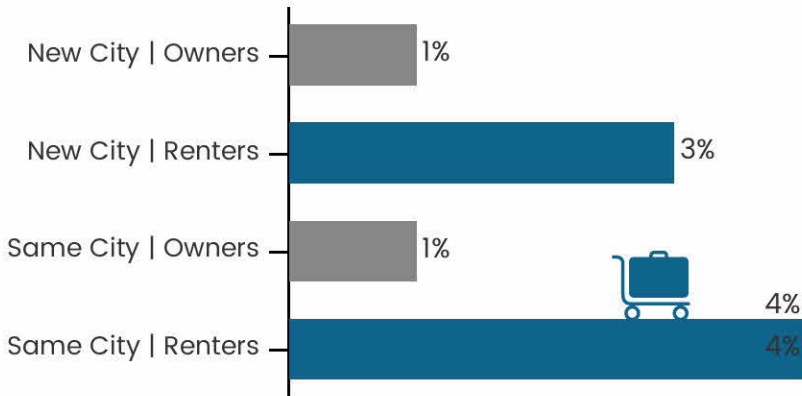
Royal Oak

TMA Initiative endorsed by the
Michigan State Housing Development Authority

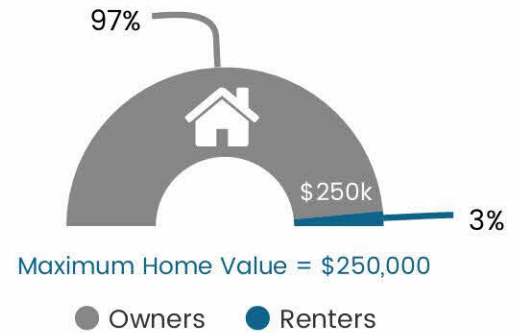
Family Funtastic | B09

Lifestyles and Housing Preferences | National Averages

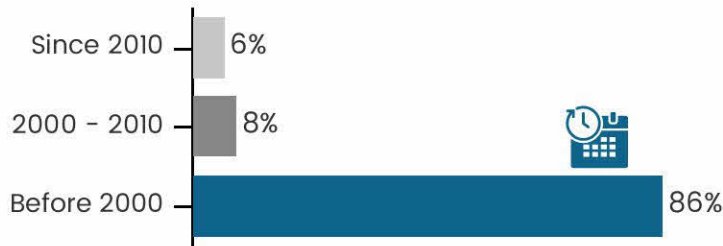
Average Annual Movership Rates



Average Tenure



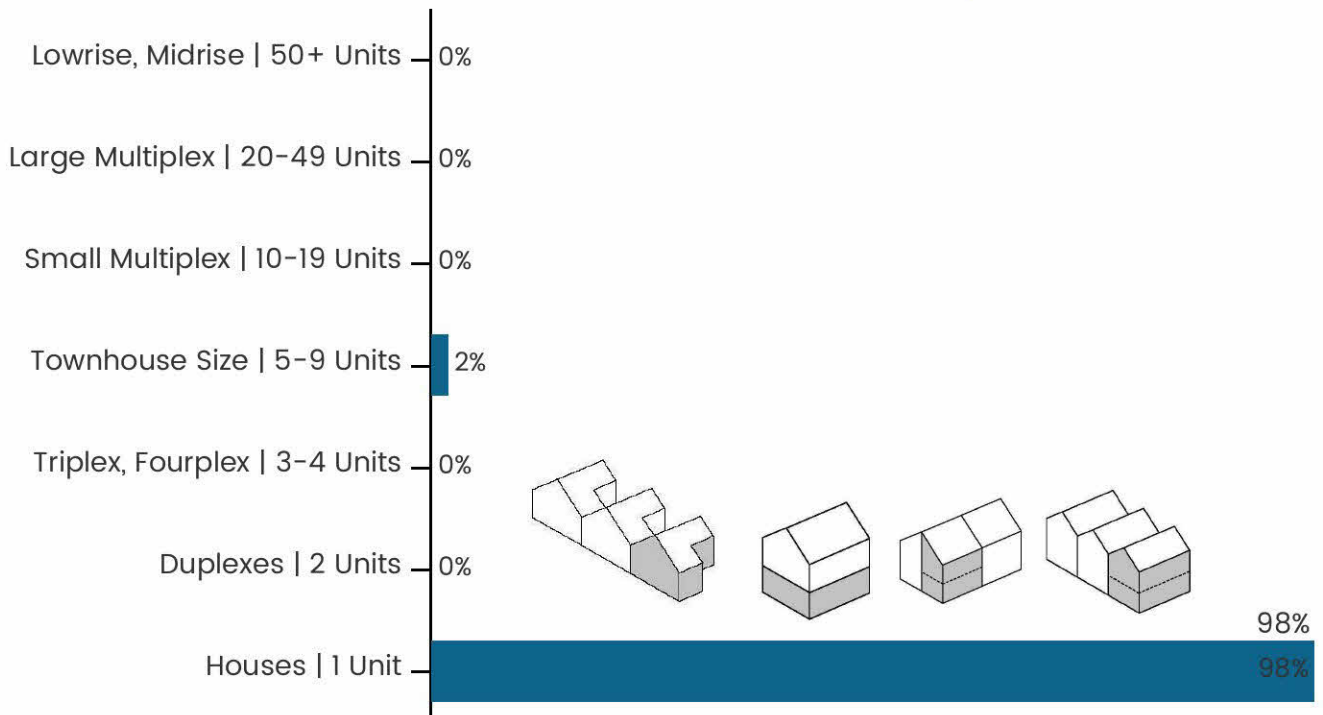
Inclination for Units by Decade Built



Median Household Income



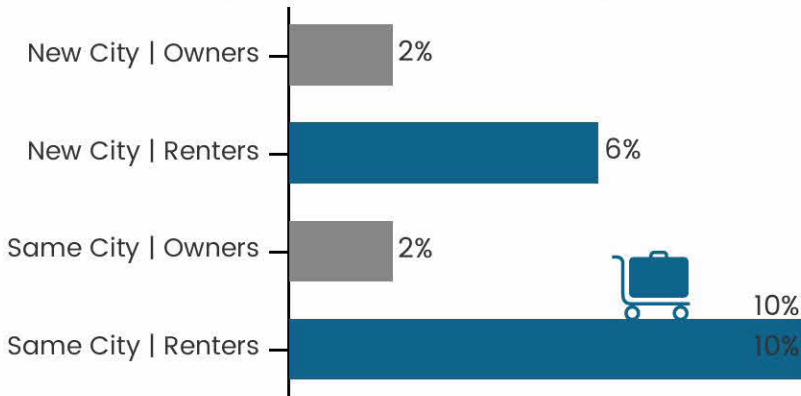
Inclination for Units by Building Size



Full Pockets, Empty Nests | E19

Lifestyles and Housing Preferences | National Averages

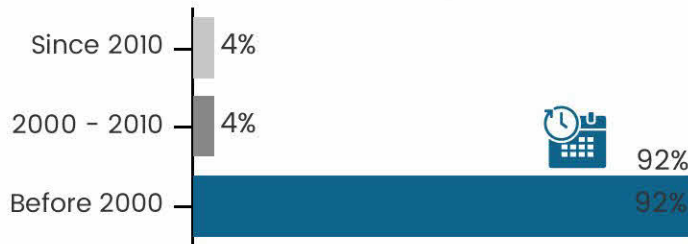
Average Annual Movership Rates



Average Tenure



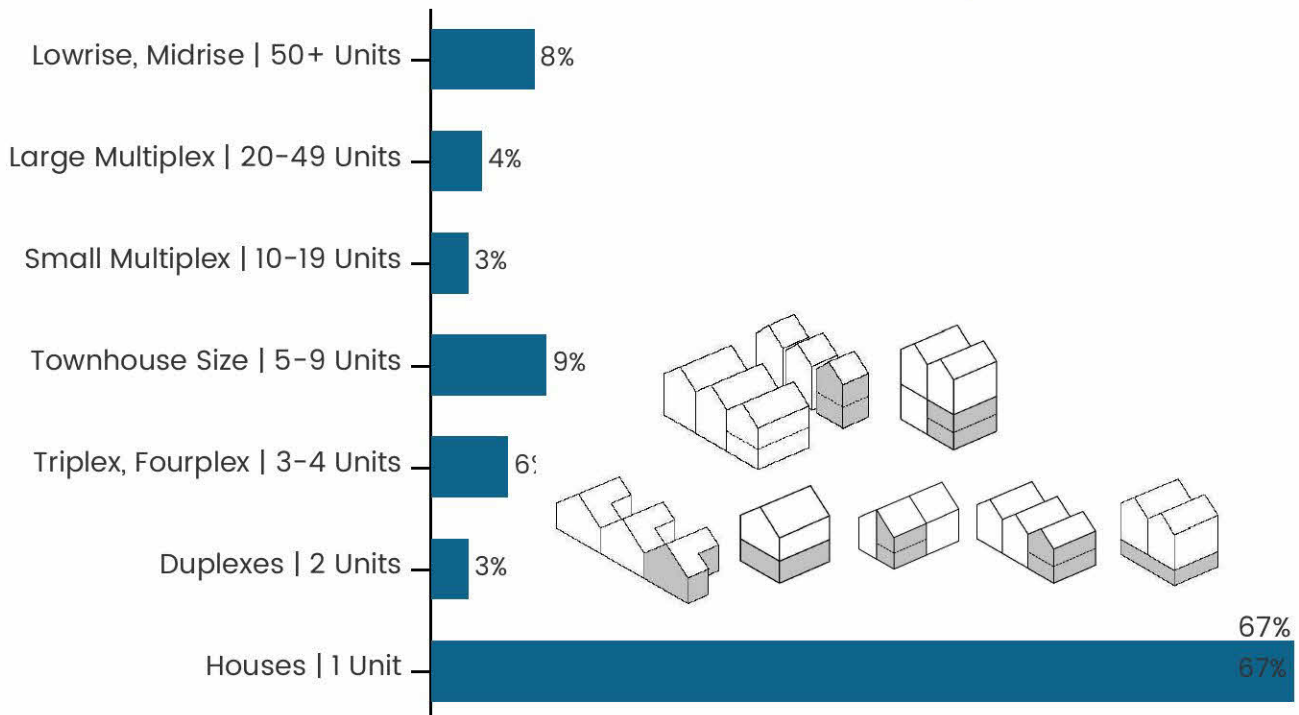
Inclination for Units by Decade Built



Median Household Income



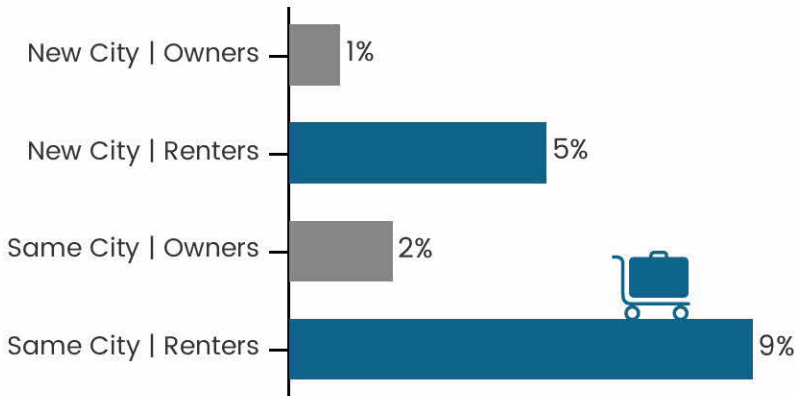
Inclination for Units by Building Size



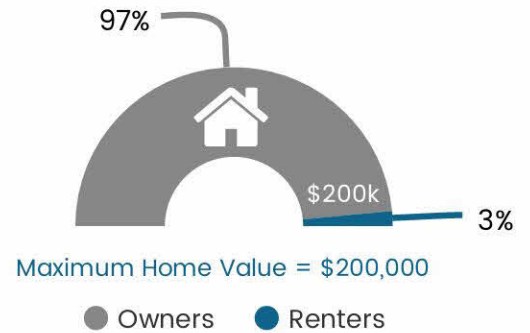
No Place Like Home | E20

Lifestyles and Housing Preferences | National Averages

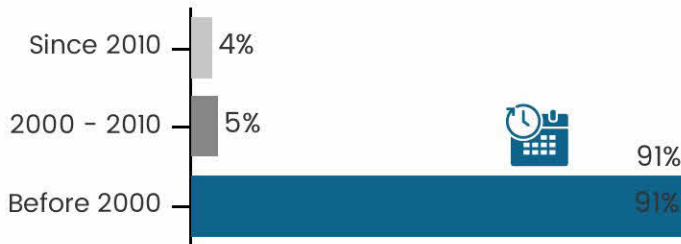
Average Annual Movership Rates



Average Tenure



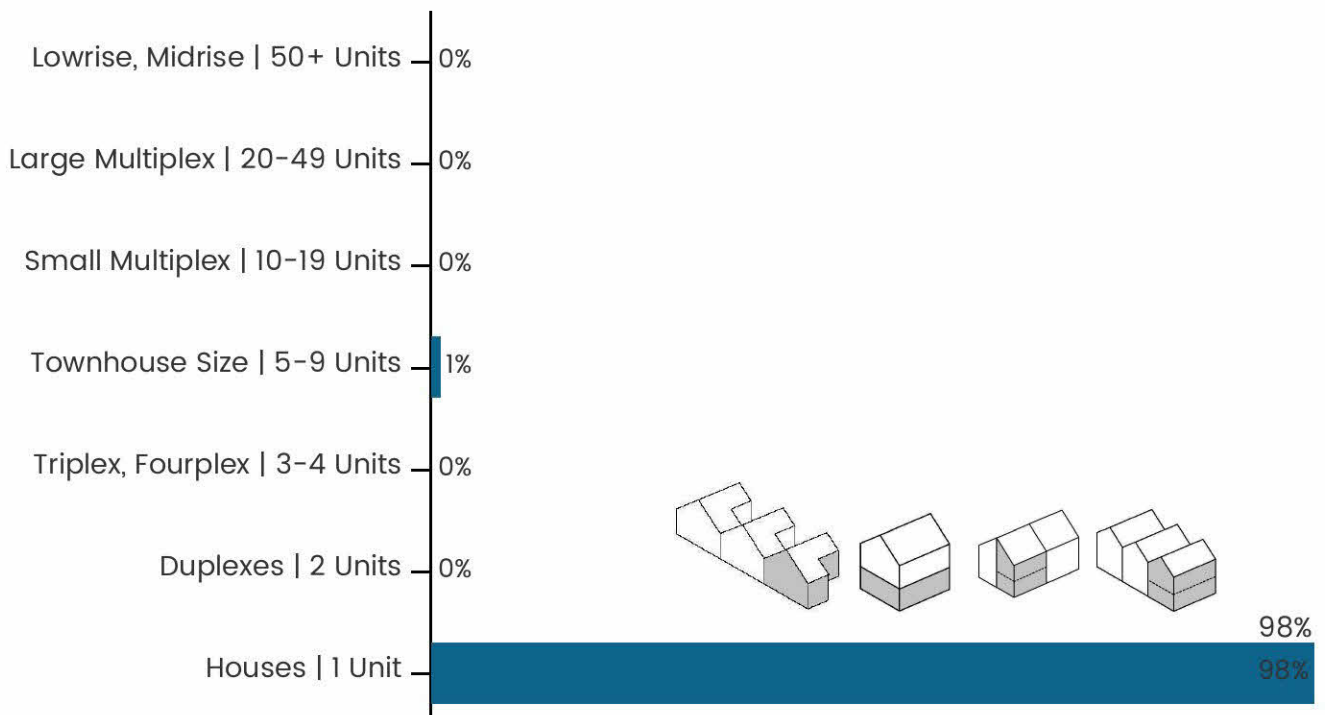
Inclination for Units by Decade Built



Median Household Income



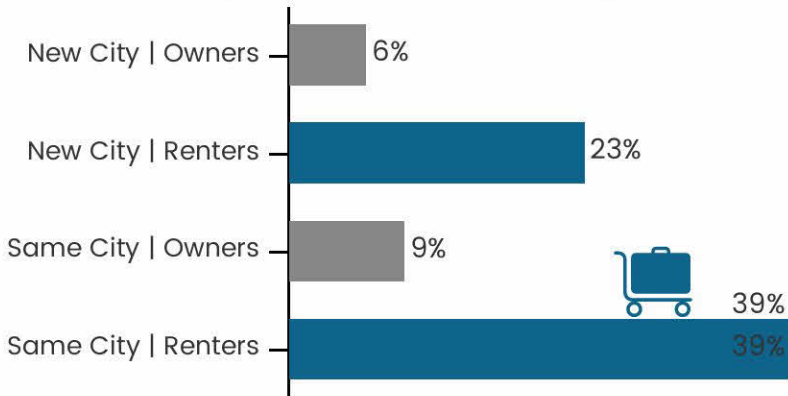
Inclination for Units by Building Size



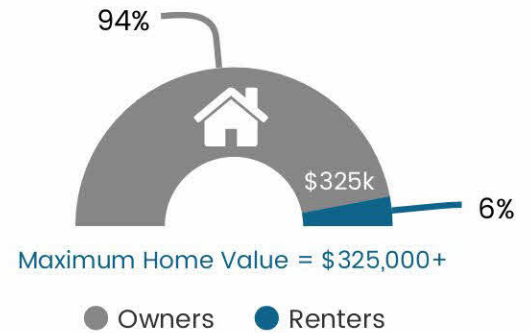
Fast Track Couples | F22

Lifestyles and Housing Preferences | National Averages

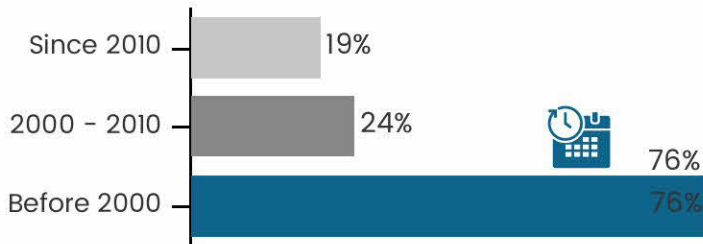
Average Annual Movership Rates



Average Tenure



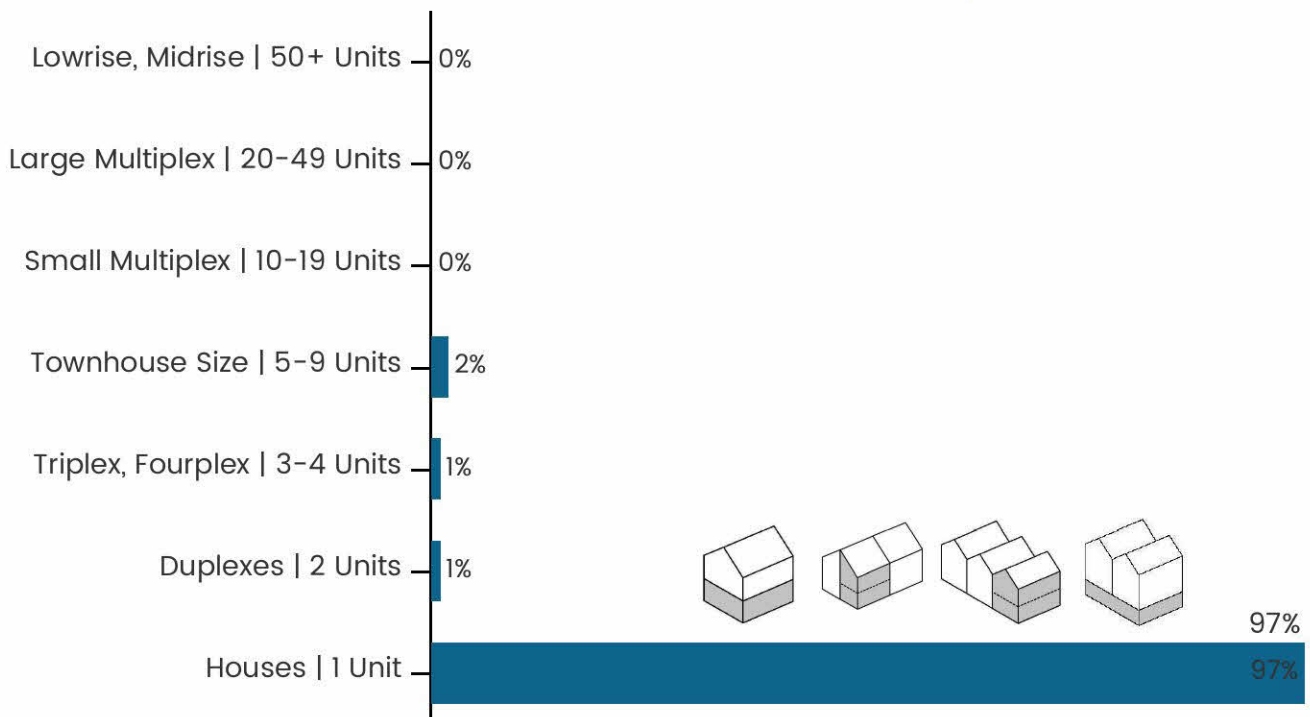
Inclination for Units by Decade Built



Median Household Income



Inclination for Units by Building Size

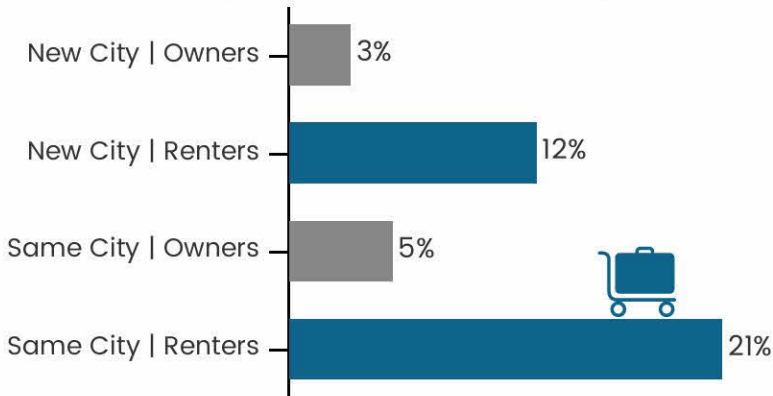


Source: Underlying data by Experian Decision Analytics. Exhibit and analysis by LandUseUSA, 2017.

Status Seeking Singles | G24

Lifestyles and Housing Preferences | National Averages

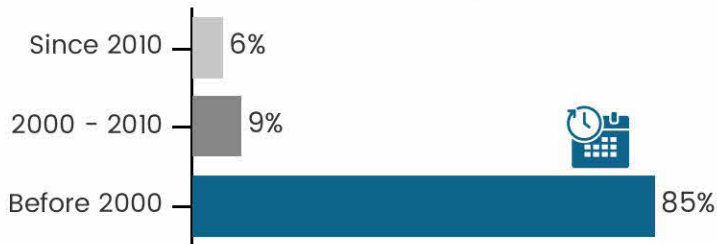
Average Annual Movership Rates



Average Tenure



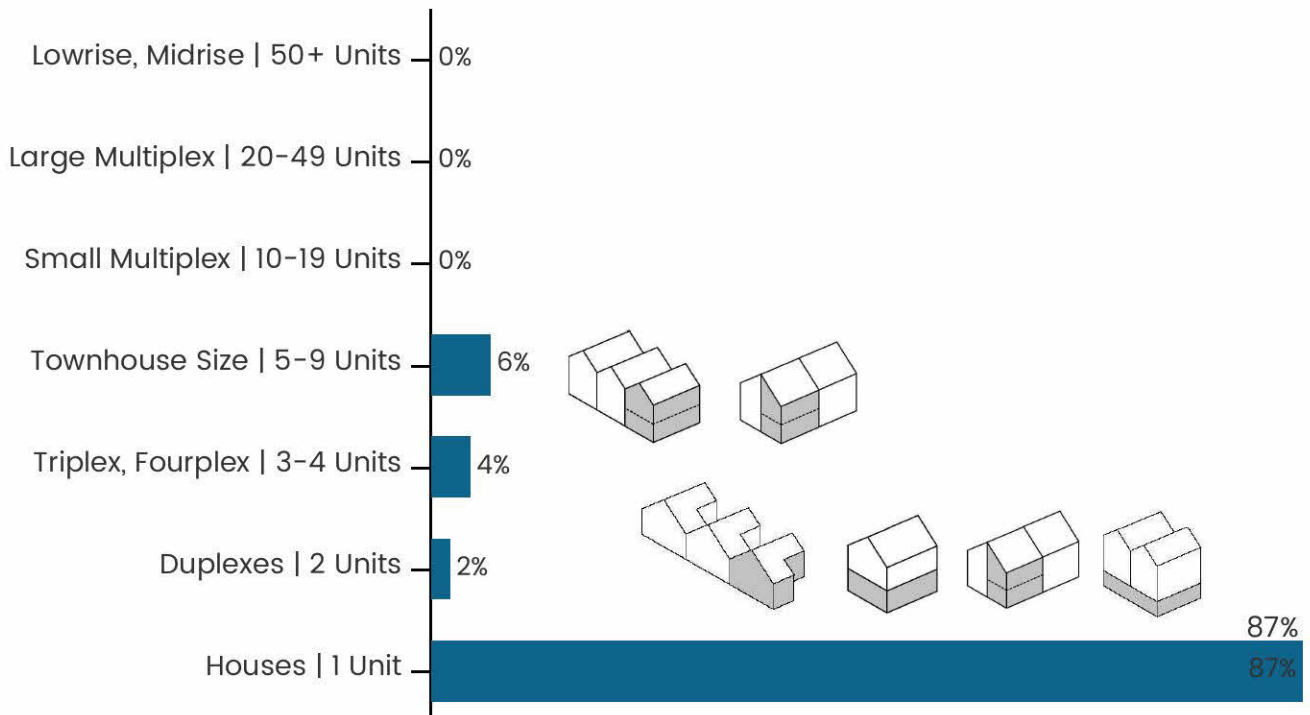
Inclination for Units by Decade Built



Median Household Income



Inclination for Units by Building Size

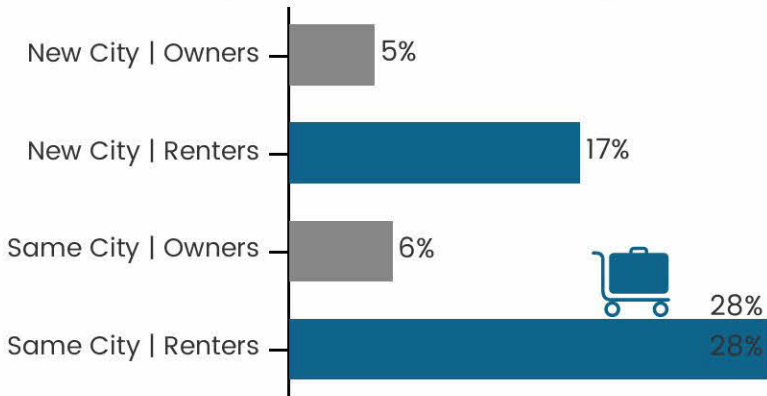


Source: Underlying data by Experian Decision Analytics. Exhibit and analysis by LandUseUSA, 2017.

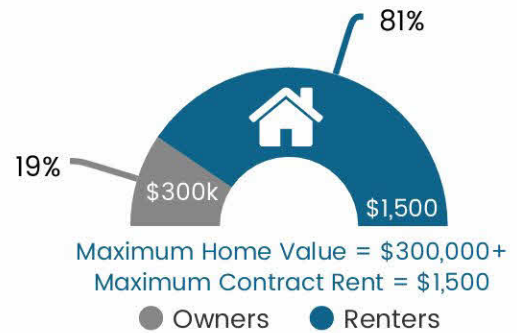
Urban Edge | G25

Lifestyles and Housing Preferences | National Averages

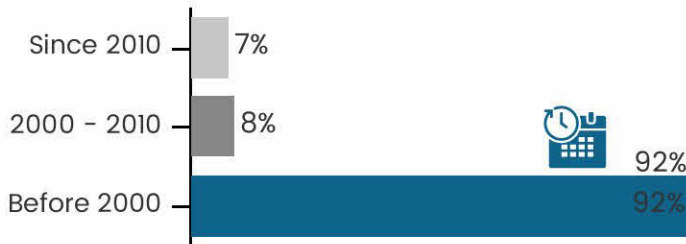
Average Annual Movership Rates



Average Tenure



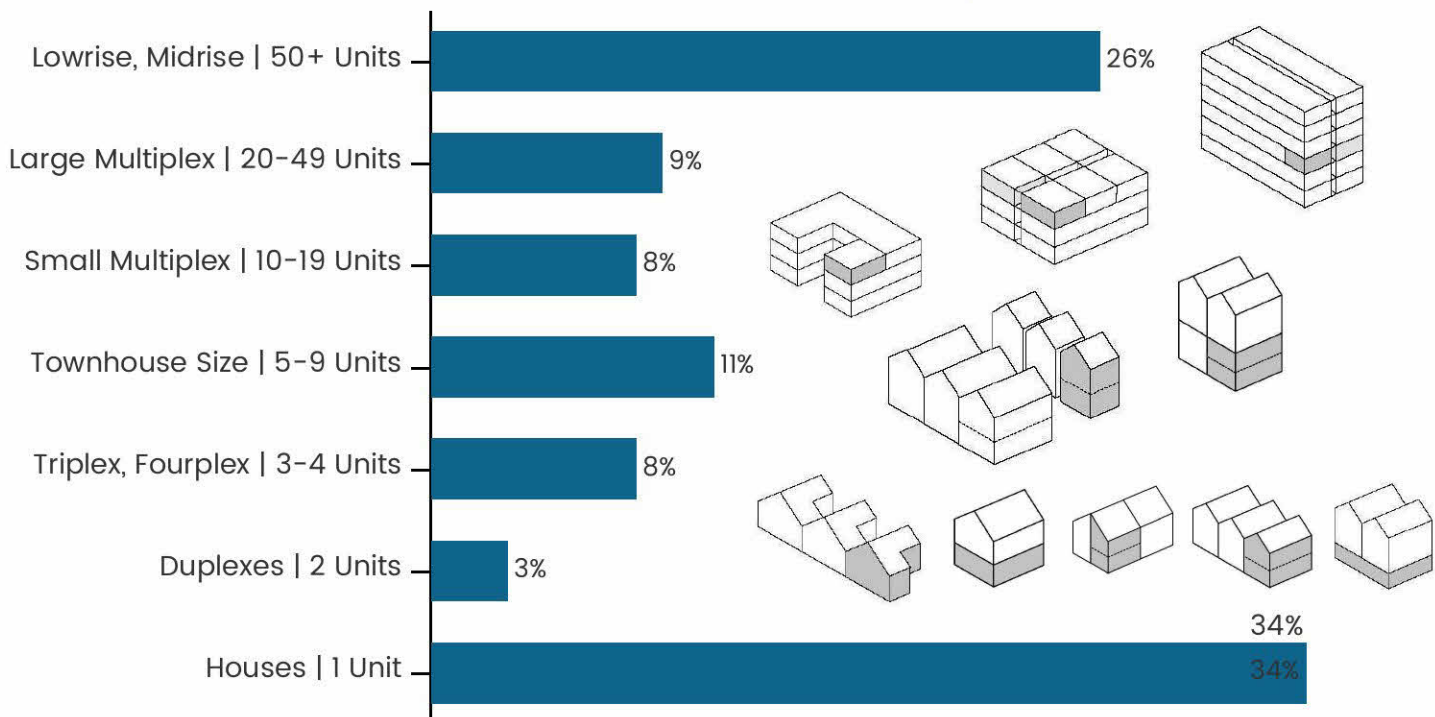
Inclination for Units by Decade Built



Median Household Income



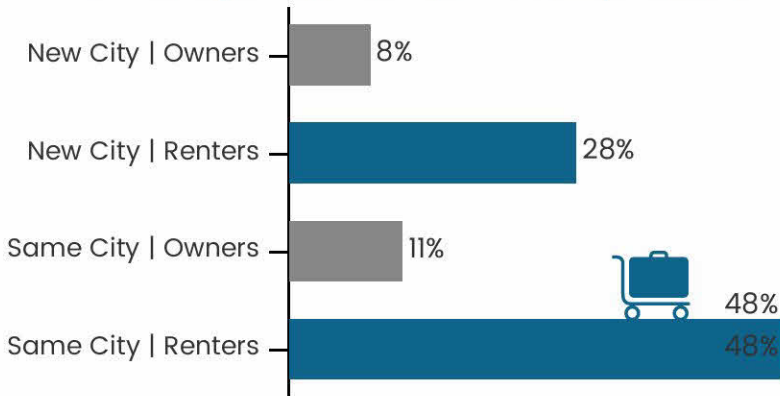
Inclination for Units by Building Size



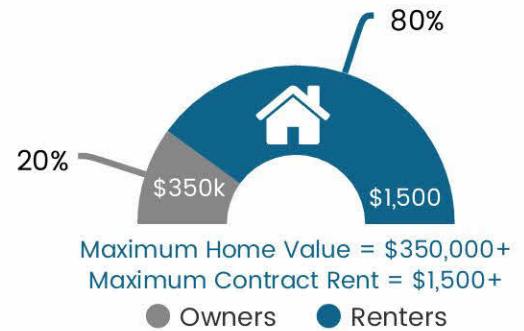
Wired for Success | K37

Lifestyles and Housing Preferences | National Averages

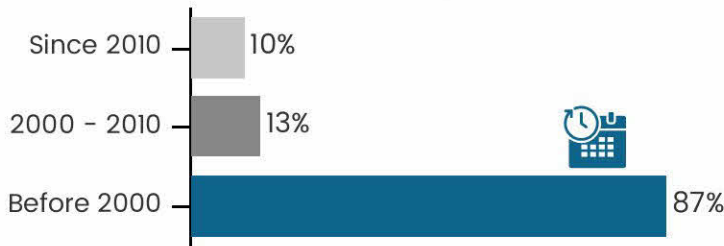
Average Annual Movership Rates



Average Tenure



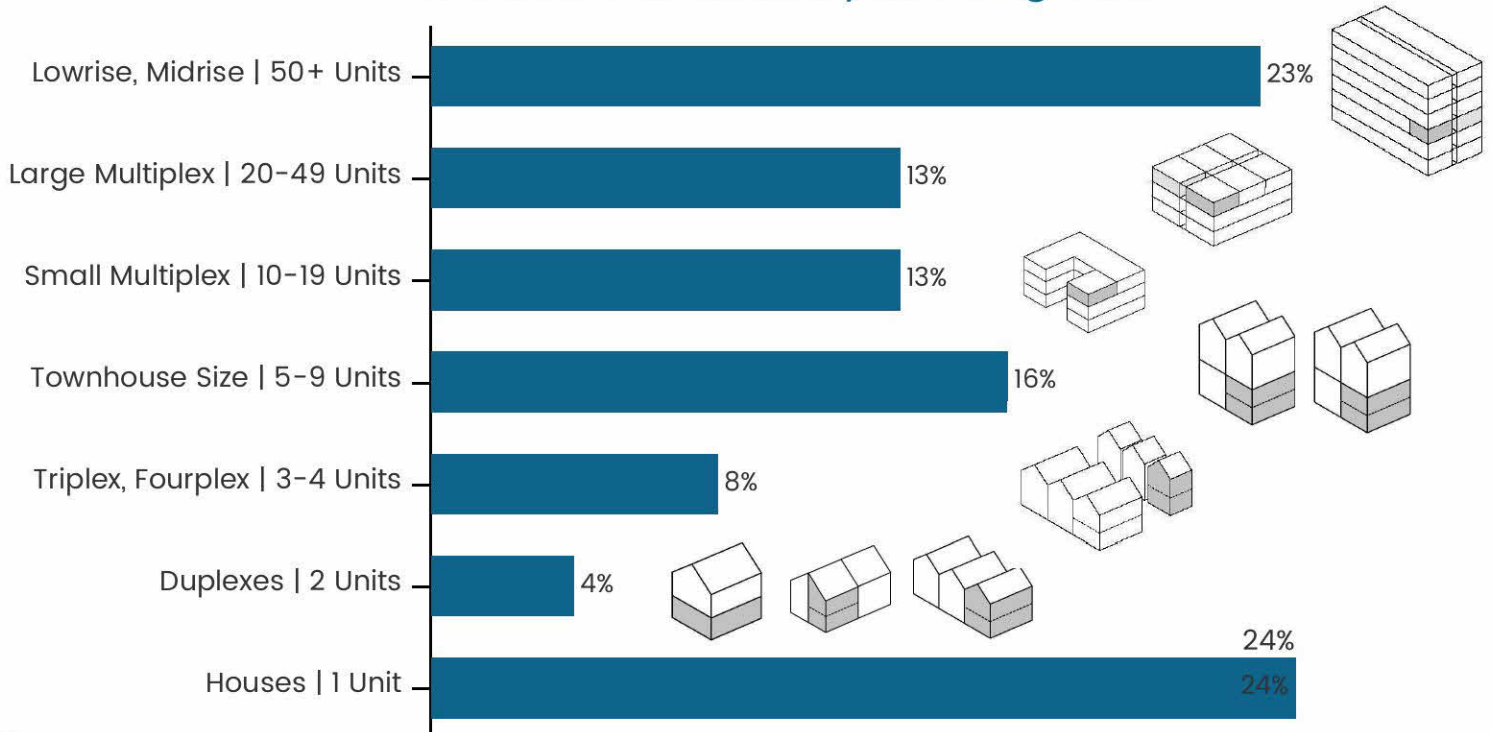
Inclination for Units by Decade Built



Median Household Income



Inclination for Units by Building Size

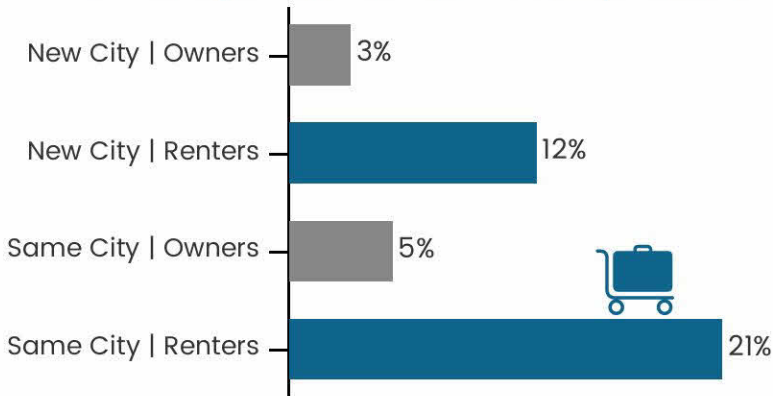


Source: Underlying data by Experian Decision Analytics. Exhibit and analysis by LandUseUSA, 2017.

Bohemian Groove | K40

Lifestyles and Housing Preferences | National Averages

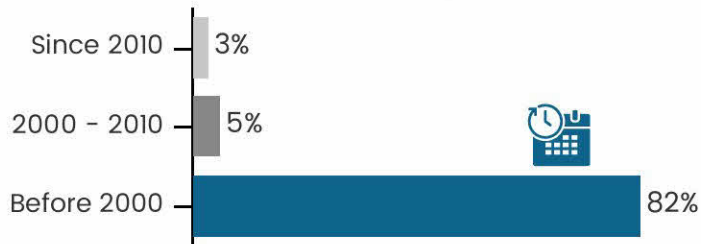
Average Annual Movership Rates



Average Tenure



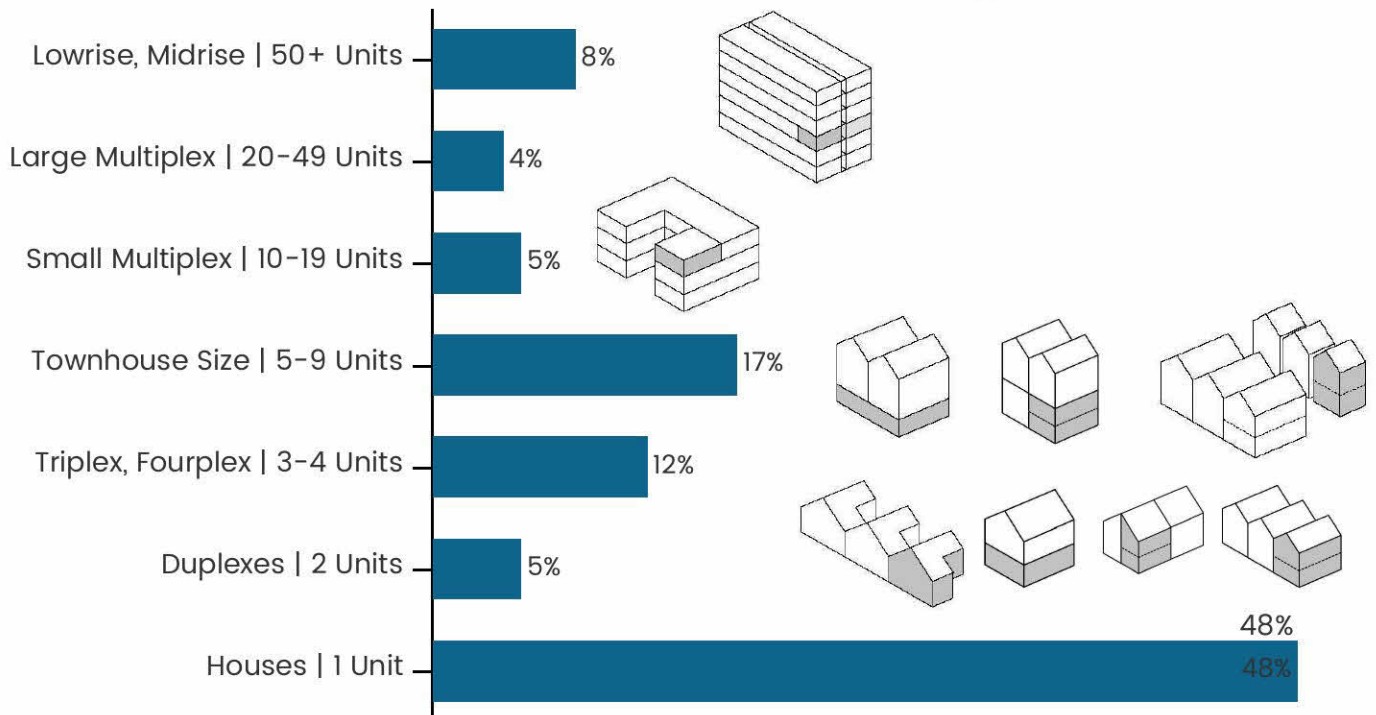
Inclination for Units by Decade Built



Median Household Income



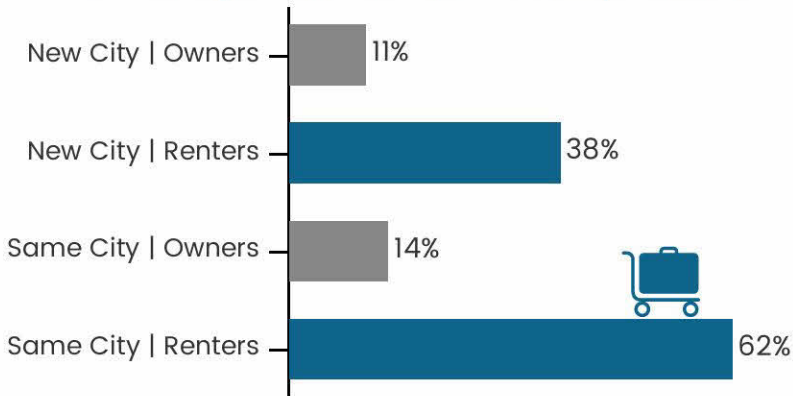
Inclination for Units by Building Size



Full Steam Ahead | O50

Lifestyles and Housing Preferences | National Averages

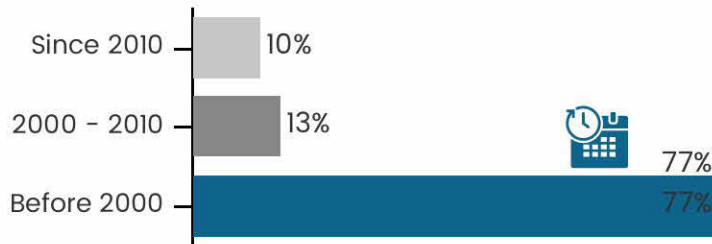
Average Annual Movership Rates



Average Tenure



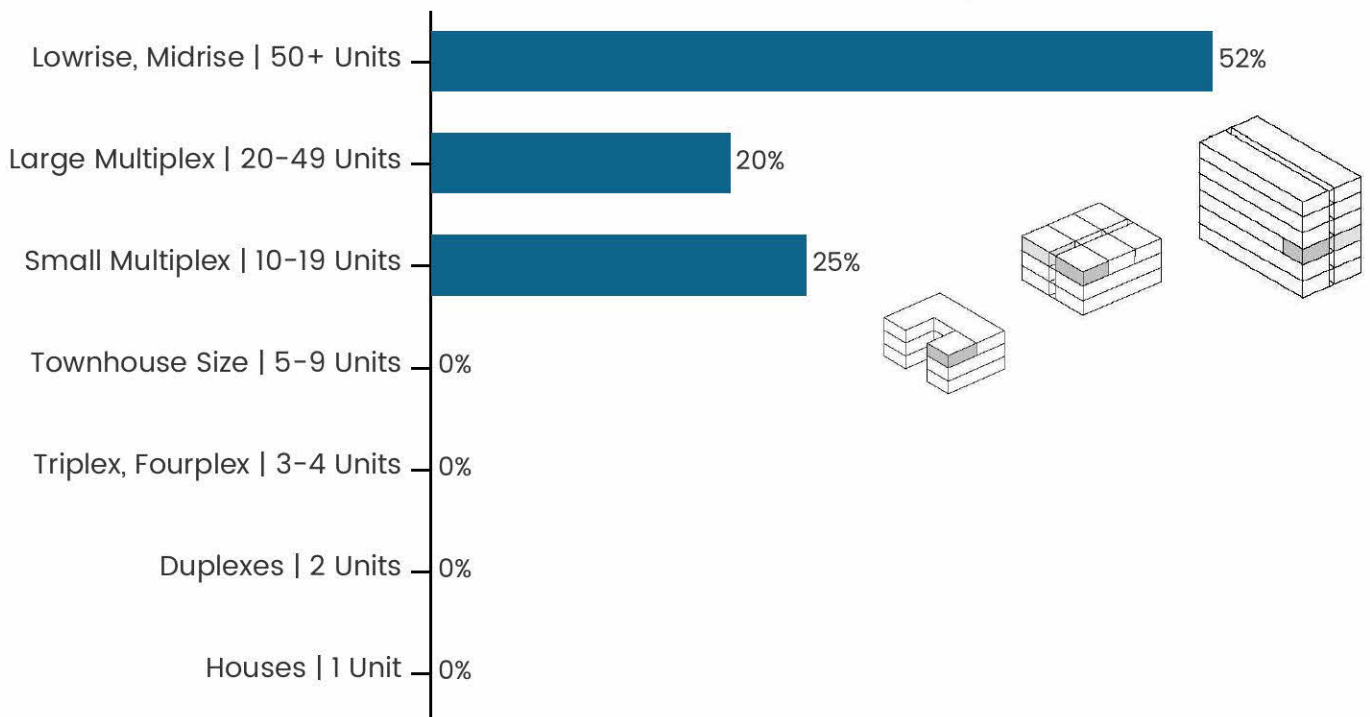
Inclination for Units by Decade Built



Median Household Income



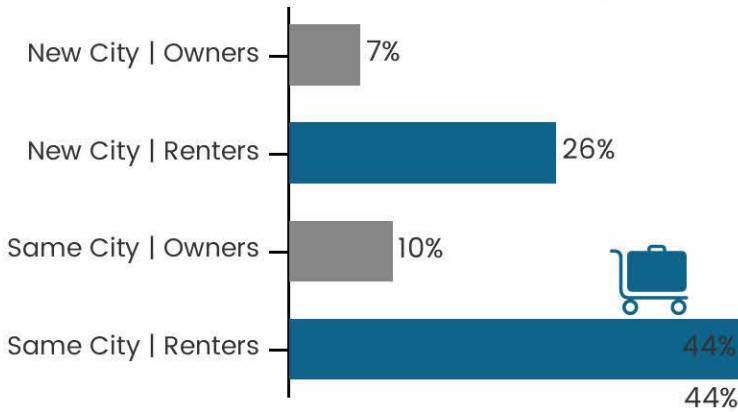
Inclination for Units by Building Size



Digital Dependents | O51

Lifestyles and Housing Preferences | National Averages

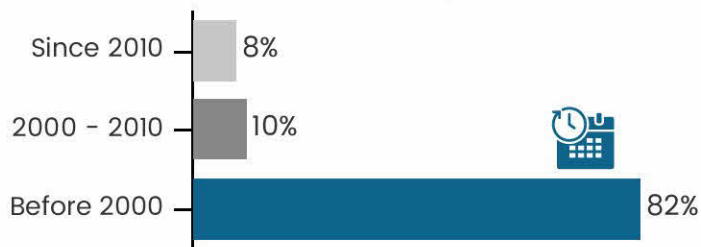
Average Annual Movership Rates



Average Tenure



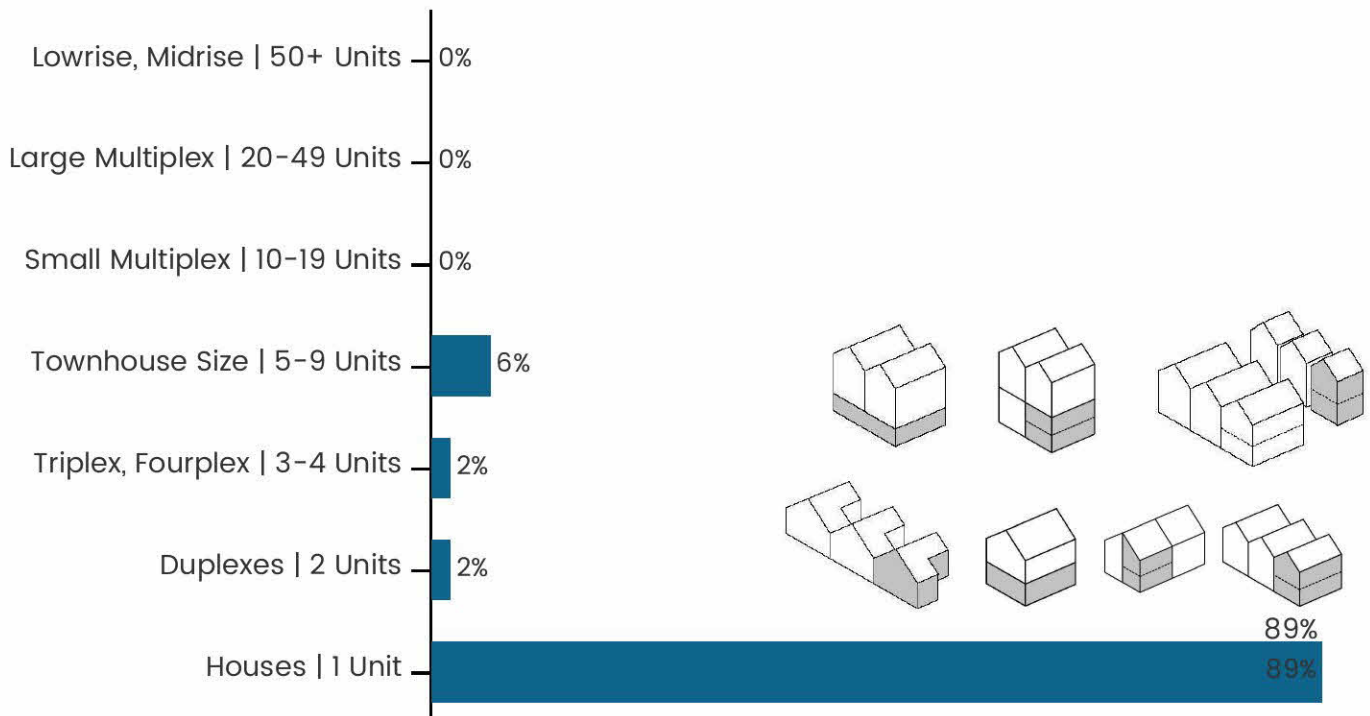
Inclination for Units by Decade Built



Median Household Income



Inclination for Units by Building Size

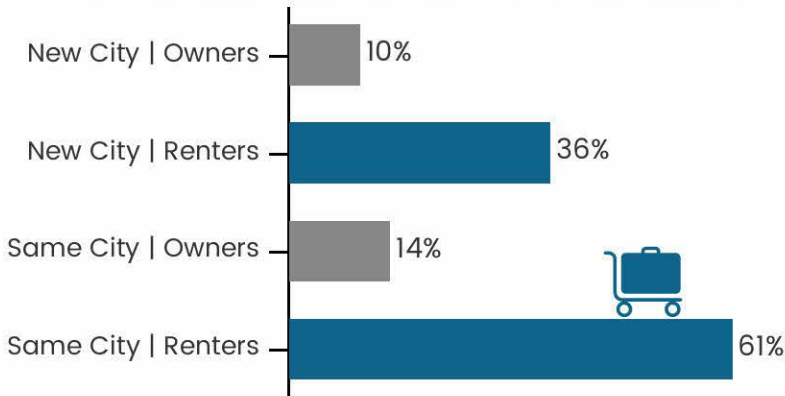


Source: Underlying data by Experian Decision Analytics. Exhibit and analysis by LandUseUSA, 2017.

Striving Single Scene | O54

Lifestyles and Housing Preferences | National Averages

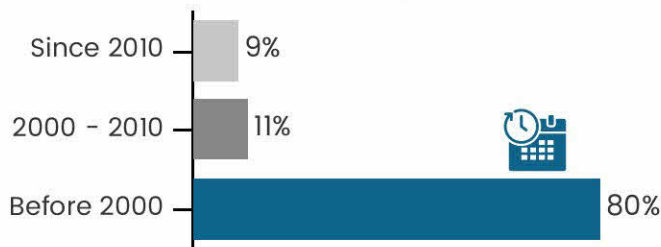
Average Annual Movership Rates



Average Tenure



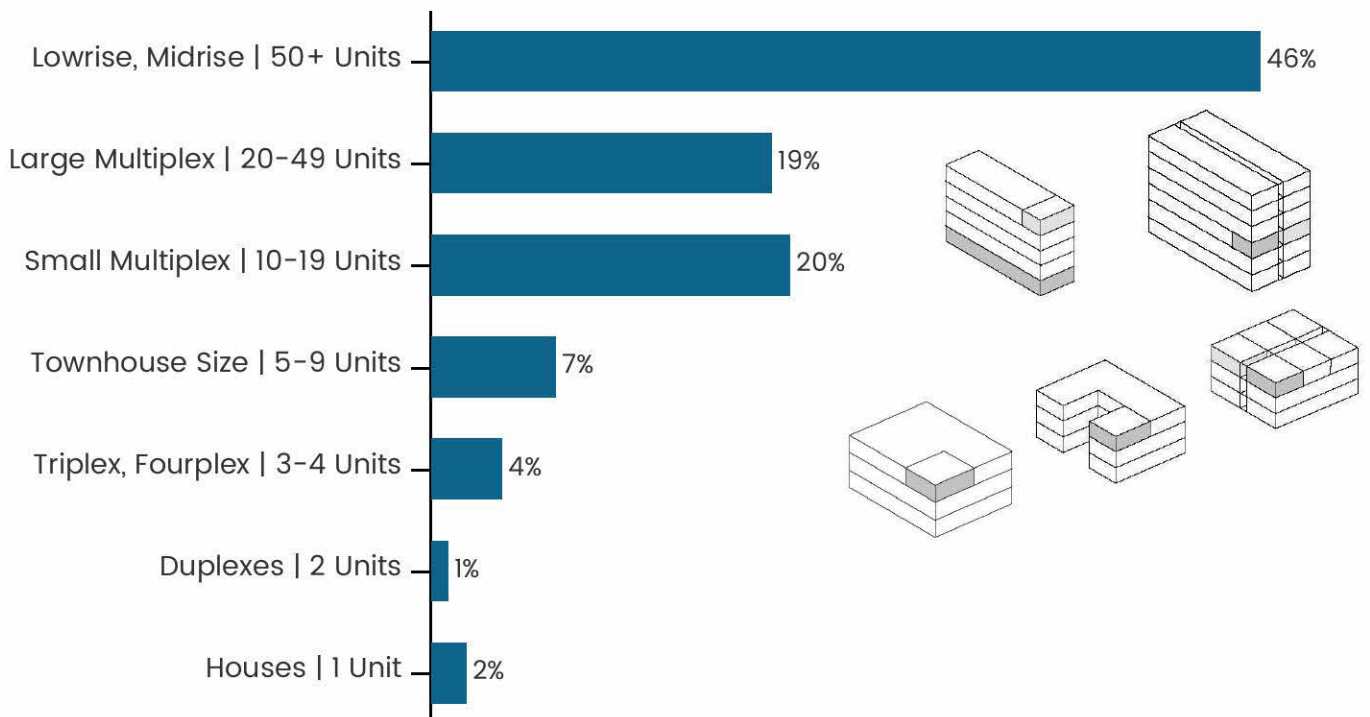
Inclination for Units by Decade Built



Median Household Income



Inclination for Units by Building Size

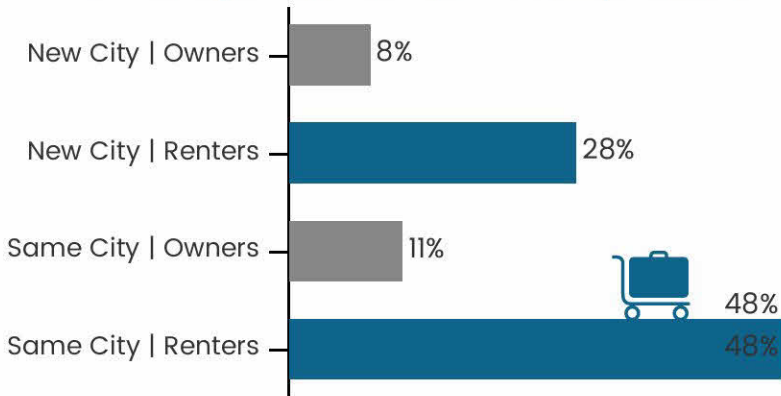


Source: Underlying data by Experian Decision Analytics. Exhibit and analysis by LandUseUSA, 2017.

Family Troopers | O55

Lifestyles and Housing Preferences | National Averages

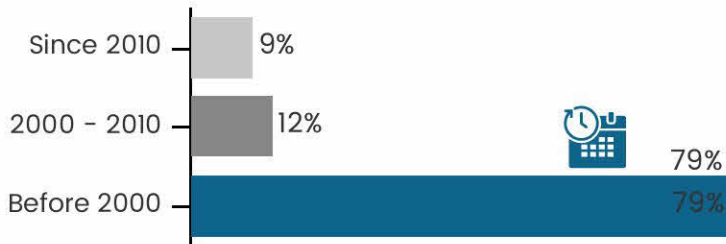
Average Annual Movership Rates



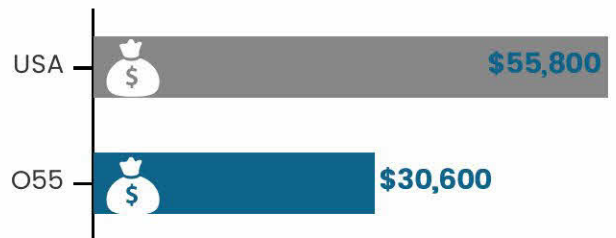
Average Tenure



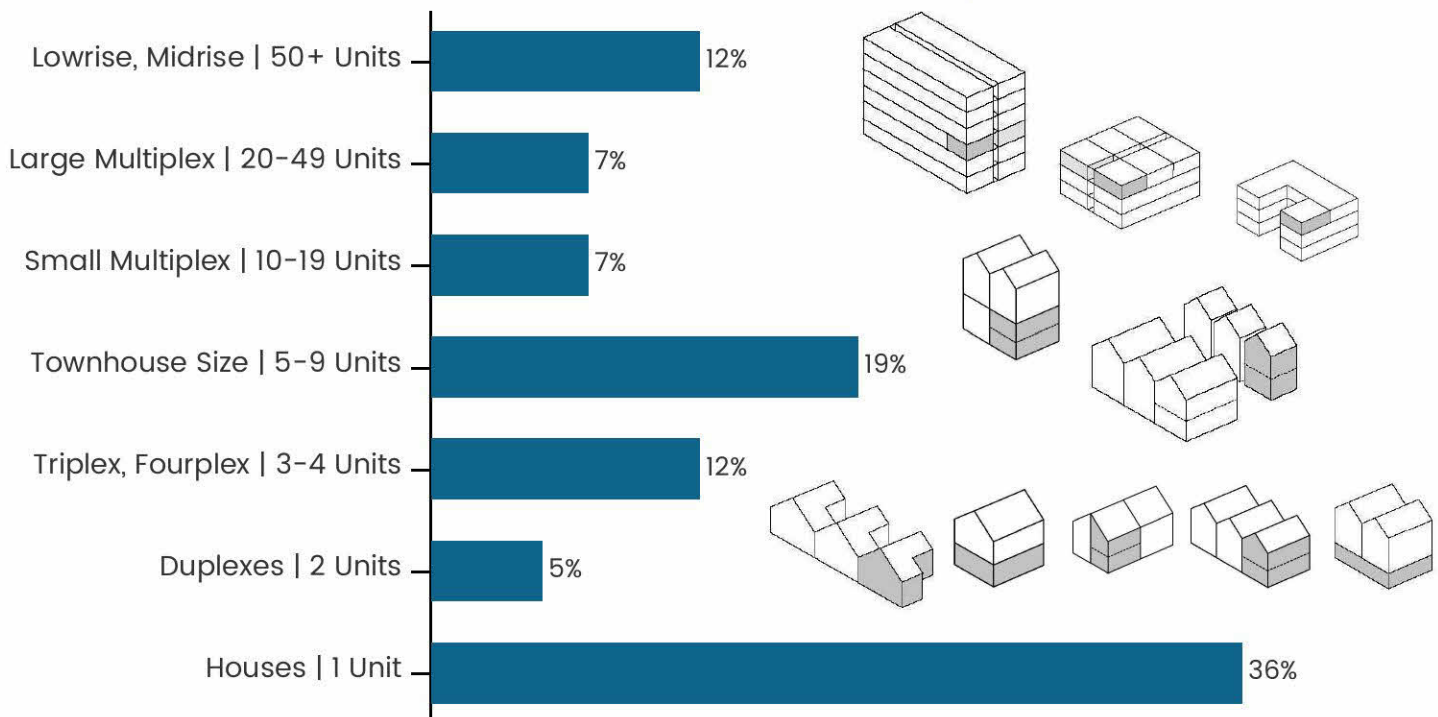
Inclination for Units by Decade Built



Median Household Income



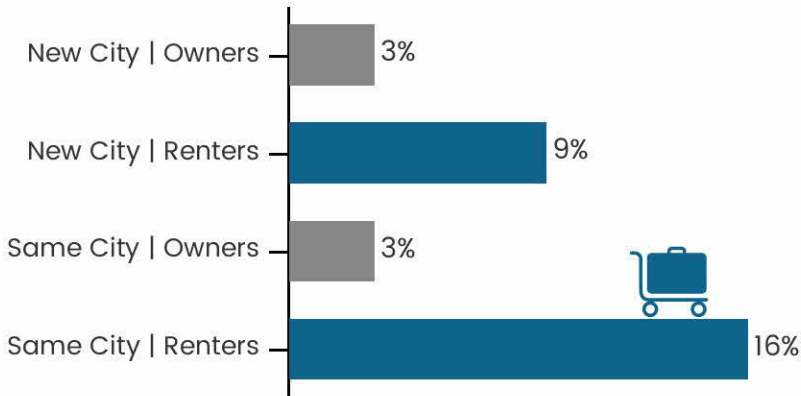
Inclination for Units by Building Size



Senior Discounts | Q65

Lifestyles and Housing Preferences | National Averages

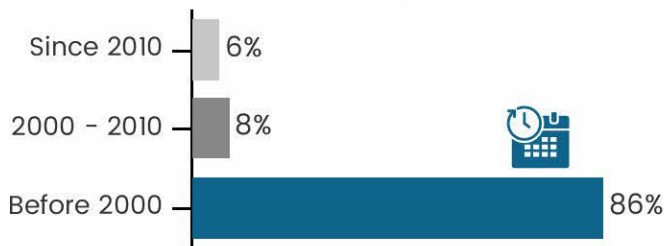
Average Annual Movership Rates



Average Tenure



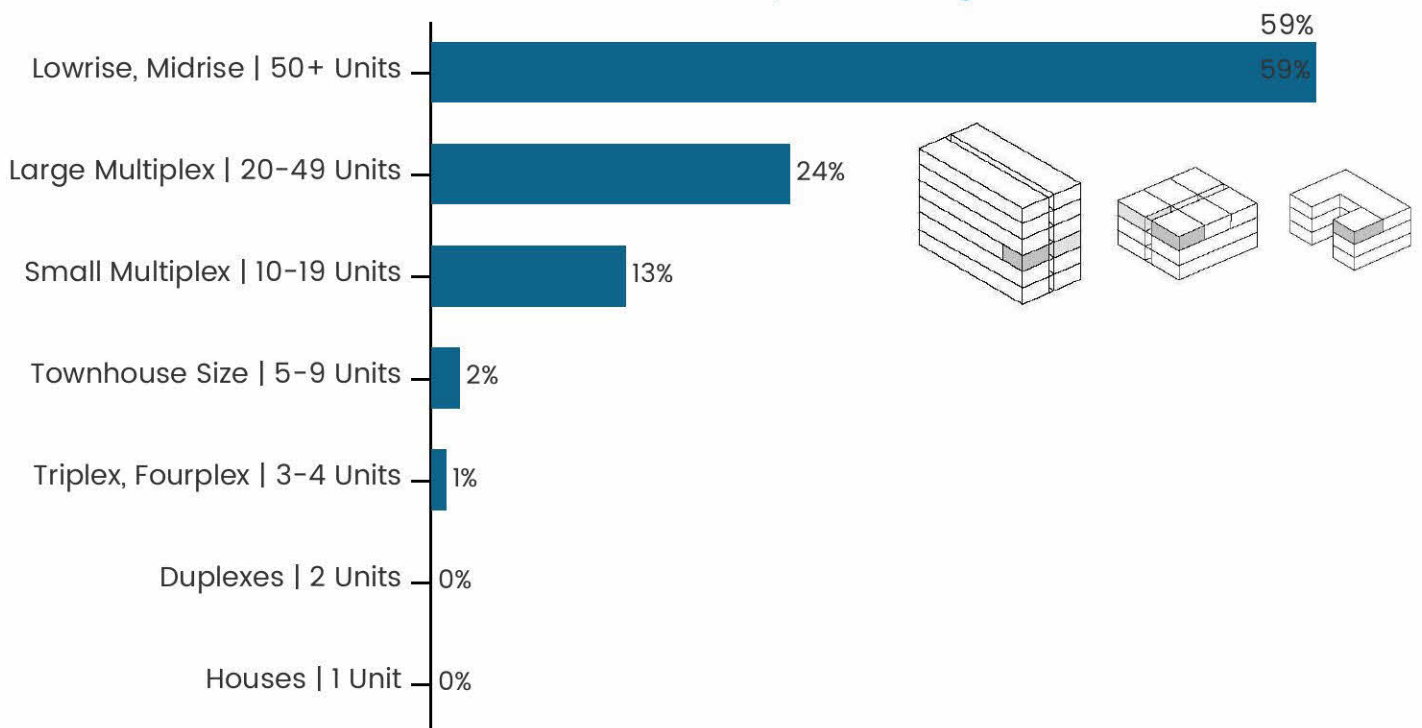
Inclination for Units by Decade Built



Median Household Income



Inclination for Units by Building Size



Source: Underlying data by Experian Decision Analytics. Exhibit and analysis by LandUseUSA, 2017.



Segment/Group	Name	Short Description
A	Power Elite	The wealthiest households in the US, living in the most exclusive neighborhoods, and enjoying all that life has to offer
A01	American Royalty	Wealthy, influential couples and families living in prestigious suburbs
A02	Platinum Prosperity	Wealthy and established empty-nesting couples residing in suburban and in-town homes
A03	Kids and Cabernet	Prosperous, middle-aged married couples with children living child-focused lives in affluent suburbs
A04	Picture Perfect Families	Established families of child-rearing households living in wealthy suburbs
A05	Couples with Clout	Middle-aged, childless couples living in affluent metro areas
A06	Jet Set Urbanites	Mix of affluent singles and couples living in urban neighborhoods
B	Flourishing Families	Affluent, middle-aged families and couples earning prosperous incomes and living very comfortable, active lifestyles
B07	Generational Soup	Affluent couples and multi-generational families living a wide range of lifestyles in suburbia
B08	Babies and Bliss	Middle-aged couples with large families and active lives in affluent suburbia
B09	Family Fun-tastic	Upscale, middle-aged families with older children pursuing busy kid-centered lives in satellite cities
B10	Cosmopolitan Achievers	Affluent middle-aged and established couples and families enjoying dynamic lifestyles in metro areas
C	Booming with Confidence	Prosperous, established couples in their peak earning years living in suburban homes
C11	Aging of Aquarius	Upscale boomer-aged couples living in city and close-in suburbs
C12	Golf Carts and Gourmets	Upscale retirees and empty-nesters in comfortable communities
C13	Silver Sophisticates	Mature, upscale couples and singles in suburban homes
C14	Boomers and Boomerangs	Baby boomer adults and their teenage/young adult children sharing suburban homes
D	Suburban Style	Middle-aged, ethnically-mixed suburban families and couples earning upscale incomes
D15	Sports Utility Families	Upscale, multi-generational households of middle-aged couples with school-aged children living active family lifestyles in outlying suburbs
D16	Settled in Suburbia	Upper middle-class diverse family units and empty nesters living in established suburbs
D17	Cul de Sac Diversity	Ethnically-diverse, middle-aged families settled in new suburban neighborhoods
D18	Suburban Attainment	Upper middle-class couples and families living mainly in the expanding suburbs
E	Thriving Boomers	Upper-middle-class baby boomer-age couples living comfortable lifestyles settled in town and exurban homes
E19	Full Pockets, Empty Nests	Empty-nesting, upper middle-class households with discretionary income living sophisticated lifestyles
E20	No Place Like Home	Upper middle-class multi-generational households in exurban areas
E21	Unspoiled Splendor	Comfortably established baby boomer couples in town and country communities

F	Promising Families	Young couples with children in starter homes living child-centered lifestyles
F22	Fast Track Couples	Active, young, upper middle-class suburban couples and families living upwardly-mobile lifestyles
F23	Families Matter Most	Young, middle-class families in scenic suburbs leading active, family-focused lives
G	Young, City Solos	Younger and middle-aged singles living active and energetic lifestyles in metropolitan areas
G24	Status Seeking Singles	Younger, upwardly-mobile singles living in mid-scale metro areas balancing work and leisure lifestyles
G25	Urban Edge	Younger, up-and-coming singles living big city lifestyles located within top CBSA markets
H	Middle-class Melting Pot	Mid-scale, middle-aged and established couples living in suburban and fringe homes
H26	Progressive Potpourri	Mature, couples with comfortable and active lives in middle-class suburbs
H27	Birkenstocks and Beemers	Upper middle-class, established couples living leisure lifestyles in small towns and cities
H28	Everyday Moderates	Mid-scale, multi-cultural couples and families living in mid-tier metro suburban settings
H29	Destination Recreation	Middle-aged, midscale couples in rural towns and fringe suburbs working to enjoy their active lifestyles
I	Family Union	Mid-scale, middle-aged families living in homes supported by solid blue-collar occupations
I30	Stockcars and State Parks	Middle-class couples and families living in more remote rural communities
I31	Blue Collar Comfort	Middle-class families in smaller cities and towns with solid blue-collar jobs
I32	Steadfast Conventionalists	Conventional Generation X families located in selected coastal city homes
I33	Balance and Harmony	Middle-class families living lively lifestyles in city-centric neighborhoods
J	Autumn Years	Established and mature couples living gratified lifestyles in older homes
J34	Aging in Place	Middle-class seniors living solid, suburban lifestyles
J35	Rural Escape	Older, middle-class couples and singles living comfortable lives in rural towns
J36	Settled and Sensible	Older, middle-class and empty-nesting couples and singles in city neighborhoods
K	Significant Singles	Middle-aged singles and some couples earning mid-scale incomes supporting active city styles of living
K37	Wired for Success	Young, mid-scale singles and couples living socially-active city lives
K38	Gotham Blend	Mix of middle-aged and middle-class singles and couples mainly living urban New York City-area lifestyles
K39	Metro Fusion	Middle-aged singles living urban active lifestyles
K40	Bohemian Groove	Older unattached individuals enjoying settled urban lives
L	Blue Sky Boomers	Lower- and middle-class baby boomer-aged households living in small towns
L41	Booming and Consuming	Older empty-nesting couples and singles enjoying relaxed lives in small towns
L42	Rooted Flower Power	Mid-scale baby boomer singles and couples rooted in established suburban communities and approaching retirement
L43	Homemade Happiness	Lower middle-class baby boomer households living in remote town and country homes
M	Families in Motion	Younger, working-class families earning moderate incomes in smaller residential communities
M44	Red, White and Bluegrass	Lower middle-income rural families with diverse adult and children household dynamics
M45	Infants and Debit Cards	Young, working-class families and single parent households living in small established, city residences

N	Pastoral Pride	Mix of lower middle-class unattached individuals and couples who have settled in country and small town areas
N46	True Grit Americans	Older, middle-class households in town and country communities located in the nation's midsection
N47	Countrified Pragmatics	Lower middle-income couples and singles living rural, casual lives
N48	Rural Southern Bliss	Lower middle-income multi-generational families living in small towns
N49	Touch of Tradition	Working-class, middle-aged couples and singles living in rural homes
O	Singles and Starters	Young singles starting out, and some starter families, in diverse urban communities
O50	Full Steam Ahead	Younger and middle-aged singles gravitating to second-tier cities
O51	Digital Dependents	Mix of Generation Y and X singles who live digital-driven, urban lifestyles
O52	Urban Ambition	Mainly Generation Y singles and single families established in mid-market cities
O53	Colleges and Cafes	Young singles and recent college graduates living in college communities
O54	Striving Single Scene	Young, singles living in Midwest and Southern city centers
O55	Family Troopers	Families and single-parent households living near military bases
P	Cultural Connections	Diverse, mid- and low-income families in urban apartments and residences
P56	Mid-scale Medley	Middle-aged, mid-scale income singles and divorced individuals in secondary cities
P57	Modest Metro Means	Mid-scale singles established in inner-city communities
P58	Heritage Heights	Singles and families with mid and low incomes living settled lives in urban apartments
P59	Expanding Horizons	Middle-aged, mid-scale income families living mainly within US border cities
P60	Striving Forward	Mid-scale families and single parents in gateway communities
P61	Humble Beginnings	Multi-cultural singles and single-parent households with mid-scale incomes in city apartments
Q	Golden Year Guardians	Retirees living in settled residences and communities
Q62	Reaping Rewards	Relaxed, retired couples and widowed individuals in suburban homes living quiet lives
Q63	Footloose and Family Free	Elderly couples and widowed individuals living active and comfortable lifestyles
Q64	Town Elders	Stable, minimalist seniors living in older residences and leading sedentary lifestyles
Q65	Senior Discounts	Downscale, settled retirees in metro apartment communities
R	Aspirational Fusion	Low-income singles and single parents living in urban locations striving to make a better life
R66	Dare to Dream	Young singles, couples and single parents with lower incomes starting out in city apartments
R67	Hope for Tomorrow	Young, lower-income single parents in second-city apartments
S	Economic Challenges	Economically challenged mix of singles, divorced and widowed individuals in smaller cities and urban areas looking to make ends meet
S68	Small Town Shallow Pockets	Older, low income singles and empty-nesters living in modest ex-urban small towns
S69	Urban Survivors	Older, lower income singles and single parents established in modest urban neighborhoods
S70	Tight Money	Middle-aged, lower income unattached individuals in transitional small town and ex-urban apartments
S71	Tough Times	Older, lower income and ethnically-diverse singles typically concentrated in inner-city apartments