

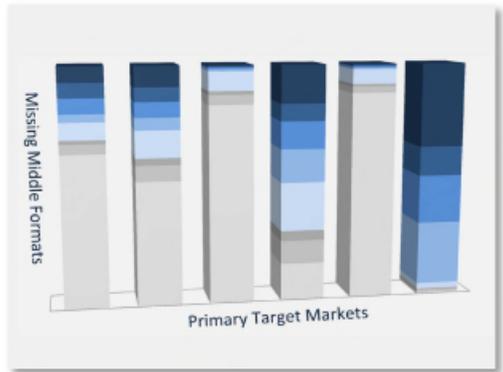
Target Market Analysis

Retail TMA

Mason County, MI

Market Strategy Report

July 1, 2015



Final Report



Prepared for:
The Mason County
Steering Committee



Prepared By:



Acknowledgments

Collaborative Partners

Pennies from Heaven Foundation
John Wilson, President

Habitat for Humanity of Mason County
Jamie Healy, Executive Director
Sara Jeruzal, President

United Way of Mason County
Lynne Russell, Executive Director

Mason County, Michigan
Fabian Knizacky, Administrator

Mason County Growth Alliance
John Shay, Chairman

The City of Ludington, Michigan
John Shay, City Manager
Heather Tykoski, Community Development Director

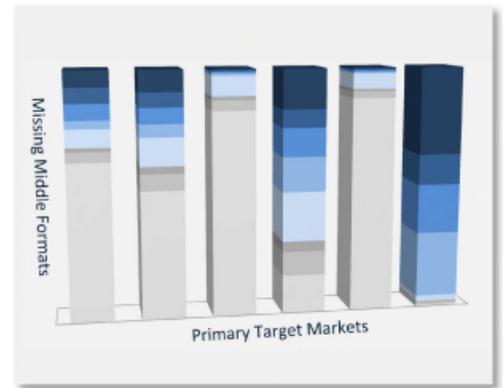
Ludington Downtown Development Authority
John Henderson, Chairman

Ludington & Scottville Area Chamber of Commerce
Kathy Maclean, CEO/President

True North Community Services
Christina Soulard, Division Director
Veronica Turien, Program Manager

TMA Consultant

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



TMA Team

Prepared for:
Mason County, Michigan
Collaborative Partners



Prepared By:



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Introduction

This Retail Target Market Analysis (TMA) has been prepared for Mason County and its collaborating partners. The work includes a detailed business cluster analysis for Mason County; an evaluation of lifestyle preferences among its primary and upside target markets for Mason County; and comparative study of economic census data with all counties across the state (Note: see the TMA Workbook for detailed descriptions of the target markets).

Each component of the analysis includes data for all of Mason County, and results have been qualified with a focus the City of Ludington and its Downtown Development Authority (DDA) district. In this report, the local study area may be more generally referred to as “Downtown Ludington”.

The market strategy and retail recommendations in this report are designed to reflect the perspectives of retailers, developers, and real estate investors. It is also intended for a diverse audience, including the City of Ludington, private citizens and merchants who have directly supported this effort, city leaders, volunteers, developers, property owners, and investors.

Ongoing collaboration among these stakeholders will be important for Downtown Ludington to achieve its goals. Collaboration may include a combination of public-private partnerships, talent-sharing with teamwork for problem-solving, hard and soft incentives, creative financing, negotiation, and compromise.

This Retail TMA is a companion document to a Residential TMA that has been completed at the same time during the spring of 2015. Both documents share a TMA Workbook with detailed profiles on the primary and upside target markets. An outline of all work products completed for both studies is shown in the list below.

Outline of 4 Work Products - Mason County, Michigan

Number	Work Product	Category
01.	The Market Strategy Report	Residential
02.	Supply-Demand Workbook	Residential
03.	The Retail TMA	Retail
04.	The TMA Workbook	Retail <i>and</i> Residential

Executive Summary

Downtown Ludington currently includes a mix of unique boutiques, galleries, restaurants, and drinking establishments. Downtown parking is free, which helps encourage shopping and generates revenues for businesses. Recent development of quality projects and streetscape amenities have helped establish the downtown district as a desirable retail environment.

Downtown Ludington's independent merchants will always face formidable competition from national chain retailers along Highway 10. The commercial corridor benefits from shopper activity generated by big-box supercenters and mega home improvement stores. It is proximate to Highway 31, which connects visitor traffic from Chicago north to Traverse City, Charlevoix, and Petoskey; and connects the local market with Manistee to the north, and Pentwater to the south. It also has the capacity to handle higher traffic volumes than the downtown.

National chains have achieved critical mass through clustering that will continue to attract other brands. The preponderance of big-box retailers and national chains along the commercial corridor has pushed the market beyond its saturation point for most retail categories (there are some exceptions).

We anticipate that additional chain stores will strive to carve out niches and leverage shopping activity along the commercial corridor – which could have dire consequences for Downtown Ludington. The downtown has already been negatively impacted by the highway retail, and now has a number of large and small vacancies (see Exhibit A.8). An aggressive and defensive strategy is essential to ensure its long-term success as a viable retail and shopping destination.

The downtown's long-term success will depend on its ability to pull draw shopper traffic past the highway retail. This is a tough challenge, but success will help generate shopper activity that supports smaller merchant and fills small tenant vacancies. Success will depend on Ludington's ability to act and implement three core strategies outlined on the following page.

Downtown Ludington – 3 Core Strategies

1. *Signature, Cameo Project* – The second objective is to envision, plan, design, and implement a significant mixed-use project that includes a diverse mix of venues; has critical mass in size and scale; and is walkable to both the downtown and waterfront. With a smart design and mix of complementary uses, it can serve as a cameo or signature project and economic catalyst for the downtown.

Although most retail categories are saturated in the market, there is a clear need and opportunity to expand the mix and variety of entertainment venues. The concept should include a mix of venues designed to meet the wants and needs of year-round residents first, and tourists and vacationing families second.

The mixed-use project should be anchored by a civic center with flex space that can be programmed year-round for events, celebrations, and exhibits that appeal to the general public.

A similar project has already been proposed for the Downtown Ludington “bowling alley” site, and that location is ideal. It is also worth noting that the West Shore Community College has expressed some interest in exploring downtown locations for new classroom space, and might also be a good fit for a mixed-use project.

The attached Exhibit A.1 for a recommended list of venues that should be included in the project; Exhibits A.3 - A.5 for aerials showing the optimal location; and Exhibit A.6 – A.7 for photos of existing uses. Note that additional retail space is not recommended for the project, because the downtown already has an over-supply of space that could accommodate both anchors and small tenants.

Each partner in the mixed-use project should anticipate conducting additional due diligence before committing to the project, and to ensure that their model aligns with the overall vision. The civic center, community college, fitness center and retail anchors should each prepare their own business and marketing plans; and complete in-depth feasibility analysis and fiscal impact analysis. We also recommend that traffic and environmental impact studies be completed as part of the planning and due diligence process.

2. *Aggressive Recruitment of Anchor Retail*

The speculative development of small tenant retail space is not recommended in the new mixed-use project. The market already has too much retail space (both occupied and vacant), and creating more retail space would siphon tenants away from existing space that must be filled with anchors and merchants.

Existing retail space in the downtown should be used to incentivize at least one anchor retailer with 4,000 square feet or more of space, and ideally 6,000 to 14,000 square feet. Candidates may include independent business, but could also include national chains if necessary – particularly if they are already looking for locations among the mix of national chains along the Highway 10 commercial corridor.

We rarely recommend national chain store anchors for traditional downtown districts. But in Ludington’s unique case, the market is already saturated across most retail categories, and chain stores are the most likely to succeed in its highly competitive environment.

Chain stores have many advantages over independent merchants, including an ability to order larger quantities of stock at lower prices; leverage regional supply-chains and distribution networks; leverage brand-name recognition and marketing; and pay higher rents while offering lower prices. We also consider it inevitable that new chains will open stores in the market, particularly in selected categories like crafts, beauty supplies, pets, toys, teaching supplies, vitamins, and eateries.

Again, new anchor stores (either independents or chains) located in Downtown Ludington will help counter-balance the Highway 10 commercial corridor, which is currently intercepting shopper traffic into the downtown. In turn, the shopper traffic to destination chain stores can be leveraged by smaller merchants through cross marketing.

See Exhibit A.2 for a list of the potential retail categories and small tenants; Exhibit A.1 for a list of potential national chain stores; and Exhibit A.9 – A.12 for a comparison of their location strategies among Michigan markets of similar size.

3. *Waterfront and Downtown Vistas* – Downtown Ludington should also strive to optimize and strengthen pedestrian connections between its waterfront and downtown district. Pedestrian wayfinding, amenities like plazas and town squares, bike paths, and public open spaces can be used to reinforce these connections. Vista views of the waterfront from the downtown, and views of the downtown from the waterfront should be enhanced as much as possible.



The Ludington Municipal Marina, located just a few blocks from the downtown.

Economic Catalyst

The optimal retail strategy for downtown Ludington can be partially achieved with the design and implementation of an economic catalyst and mixed-use project. Based on the results of this retail study, we recommend that this type of project strive to include the following components.

Cameo, Signature Project, Retail Catalyst

- ❖ A civic center with multi-purpose space, meeting rooms, commercial kitchen, music pavilion, and chapel.
- ❖ Event space that can support year-round entertainment venues that appeal to year-round residents as well as seasonal visitors. The indoor civic center should be able to support up to 2,000 attendees.
- ❖ A wellness center and/or nutrition center with therapy pools, massage therapy, day spa, and related amenities.

- ❖ A fitness center that connects to the therapy pools and can offers membership-based services (i.e., not exclusive for hotel patrons).
- ❖ A privately-owned boutique hotel (possibly an extended-stay hotel) that diversifies choices for seasonal residents and visitors. The hotel units should be designed as flex-units with adjoining rooms and easy to convert into residential lofts (if needed to accommodate long-term shifts in the market.) Each unit should have a small kitchen, sitting area that is separate from the bedroom, electric fireplace, and balcony with a view of Pere Marquette Lake or street scene of the downtown.
- ❖ At least one unique restaurant with a Mediterranean or fresh seafood cuisine, reinforced with a unique setting, live music or other entertainment. These concepts appear to be missing (or at least under-represented) from the market. To be competitive, the restaurant should also offer curbside patio seating along the sidewalk, and/or upper-level balcony seating with vista views of the marina or a street scene in the downtown.
- ❖ Open space that can be programmed for public or private events, and placemaking amenities that help link the downtown with the nearby waterfront.
- ❖ Outdoor amenities, such as a public courtyard with gardens, gazebo, and chapel linked with paths, and also linked with the nearby waterfront and downtown district. The outdoor space could also be leased for special events (national holiday celebrations, reunions, conferences, retreats, and family celebrations).
- ❖ Stacked parking in a municipal deck, either underground or buffered from view by the hotel and residential units. Surface parking is not recommended and does not represent the highest and best use.

Depending on the mix and sizes of these components, the total project could range between 90,000 to 220,000 square feet. Owner- and renter-occupied residential units (attached) could also be integrated into the project with additional space. Additional observations are provided below, with a guide to supporting materials attached to this narrative report. Note: The market potential for Missing Middle housing formats is addressed in the Residential TMA Strategy Report.

Exhibits Key Observations

A.1 *Envisioning an Economic Catalyst* – The retail strategy for downtown Ludington focuses on the creation of an economic catalyst with a mixed-use project that is anchored by a civic center with multi-purpose space with meeting rooms and a commercial kitchen; a wellness/nutrition center with therapy pools and fitness center; a privately-owned boutique hotel; and open space that can be leased for outdoor events.

A.3 *The Bowling Alley Block* – Downtown Ludington includes a significant redevelopment site with that presents a compelling and attractive opportunity for development of a mixed-use project that serves as economic catalyst for the entire county. The site is located just one block northeast of the Lake Pere Marquette waterfront, and at the western edge of the established retail node.

The Bowling Alley Block – Downtown Ludington

<i>Compass</i>	<i>Boundary</i>	<i>Compass</i>	<i>Boundary</i>
North	Ludington Avenue	East	Rath Avenue
South	Loomis Street	West	Robert Street

The site includes several cinder-block buildings that could easily be razed and removed. There is also a historic (est. 1904) Wm. Rath building that must be preserved and could be integrated into the project. There is also considerable open area on the site that has been paved and used for visitor parking in peak months.

A.4-A.5, A.7 The former bowling alley site presents an ideal location for a mixed-use, cameo type of project for Downtown Ludington. It is ideally located between the core of the downtown retail and the city’s municipal marina. It is also adjacent to several other properties that could be redeveloped, including a former gas station, seasonal garden center, and municipal fire safety dispatch center.

Local Reference	Quadrant	Intersection Street Names
Former bowling alley	SWQ	Ludington Ave., Rath Ave.
Mobile gas station	NWQ	Ludington Ave., Robert St.
Seasonal garden center	SEQ	Ludington Ave., William St.
Municipal fire dispatch	NEQ	Loomis St., Robert St.

These properties should be prepared as “shovel-ready” sites so they are marketable to prospective developers, investors, and hotel anchors. The city and/or its DDA should consider purchasing the properties, razing any obsolete buildings, and completing other due diligence tasks as needed. The municipal fire safety dispatch facility could be relocated or a new facility could be integrated into the project.

M.9 The Greater Ludington Area Waterfront Master Plan from 1997 is the first document to mention a multi-purpose community/civic center as an economic growth strategy for the city. As described in the plan:

“This center could include such amenities as: an ice rink; conference facilities; a great room and hall for large gatherings, weddings and meetings; a new city hall and government offices. The center should be directly connected to a proposed hotel complex built adjacent to the center. The space can be designed and programmed to be flexible so as to maximize its use for community functions.”

M.12 The city’s 2011 Cultural Economic Redevelopment Plan reinforces the idea and recommends a Cultural Concierge Center that could link with the Ludington Center for the Arts, Mason County Library, and Sandcastles Children’s Museum. It also recommends an ArtPlex, or mixed-use commercial project for artisans, boutique hotel, and residential units.

Business Clusters, Inventory

The retail and business inventory has been used to track retail closings throughout the market since the 2007 Economic Census. The detailed inventory is provided in the attached Section B of this report (see Exhibits B.8 – B.30) and referenced throughout this report. The list is clustered by general business category, and differentiates businesses that are open from those that have closed over time.

A number of retail and business categories are currently saturated in the market, so do not represent potential gaps for new businesses either along Highway 10 or downtown Ludington or Scottville. Summary charts are provided in Section B (see Exhibit B.1 – B.5) to demonstrate the categories where choices are most prevalent.

Most Prevalent Retail Categories

- ❖ Marine-related sporting goods
- ❖ Fast food restaurants and drinking establishments
- ❖ Convenience stores and other small markets
- ❖ Home improvement stores
- ❖ Auto dealerships and supply stores
- ❖ Apparel stores
- ❖ Antique, consignment, and resale shops
- ❖ Art galleries and gift shops
- ❖ Bed & breakfasts
- ❖ Cabins, cottage resorts, and campgrounds

A large number of traditional department stores and apparel stores have closed in the market over time (see Exhibit B.6 and Exhibit B.7 for summary charts). A number of traditional department stores (like Berger's, Comstock, Klemm's, Toggery, Gittleman's, JCPenney, and Montgomery Ward) had closed more than 20 years ago because they had either outlived their life cycle; failed to adapt to shifting consumer preferences; and/or struggled to adapt compete with Walmart and Meijer.

Mason County is by no means unique in the closure and turnover of retailers over time. Although we have tracked closed stores, this is not intended to imply market risks for future retailers, and they are not necessarily indicators of "no gap" or "no potential." Depending on the category, stores that have closed could indicate any combination of influences listed below:

Reasons for Tracking Store Closings

- ❖ Some closed stores can actually provide evidence of businesses that were viable at one time, so could be viable again. In some cases the merchants may have closed the business for any number of personal reasons, and may have left market gaps and opportunities for replacements.
- ❖ Store closings can offer some evidence of the cumulative impact that big-box retailers and national chain stores can have on small merchants, and serve as a caution for the future. They may have closed due to market saturation and too much new competition within their category.
- ❖ Other store closings offer evidence of what can happen when merchants choose the wrong location, or mismanage the business. Many business fail because they don't maintain high service levels (particularly hours of operation); follow effective marketing plans (including cross-marketing, signage, online presence, and window displays); manage cash flow; build merchandise depth (density) and breadth (variety); and/or rotate stock with sales and promotions.
- ❖ Some stores may have closed due to shifts in consumer preferences. For example, preferences for digital and online reading materials have impacted sales of printed books; online sales among brand-name electronics (such as ipads) has impacted electronics stores; and the recent recession and soft housing market took a toll on home improvement stores.
- ❖ The names of some closed stores from the distant past (particularly the larger department stores and restaurants, etc.) can offer nostalgic value for some stakeholder groups, and invoke feelings of community pride for the historic downtown district.

Retail Inventory by Exhibit Number

Attachment	Retail or Business Category
Exhibit B.8	Meeting Space, Hotels and Inns
Exhibit B.9	Motels, Bed & Breakfasts
Exhibit B.10	Cabins, Cottages, and Campgrounds
Exhibit B.11	Anchor Institutions, Museums
Exhibit B.12	Cinemas, Entertainment, Fitness Centers
Exhibit B.13	Boat Rental
Exhibit B.14	Sporting Goods
Exhibit B.15	Fishing Charter, Expedition Boats
Exhibit B.16	Book Stores, Art Galleries, Floral Supply
Exhibit B.17	Gifts, Hobby, Toy, Music, Crafts
Exhibit B.18	Variety, Antiques, Used Merchandise
Exhibit B.19	Apparel
Exhibit B.20	Accessories, Shoes
Exhibit B.21	Furniture, Appliances, Electronics
Exhibit B.22	Hardware, Garden Supply, Home Improvement
Exhibit B.23	Auto Dealerships, Auto Parts and Supplies
Exhibit B.24	Grocery, Markets, Pantries, Party Stores
Exhibit B.25	Grocery, Farms, Meats, Pharmacies
Exhibit B.26	Pharmacy, Office Supplies, Pet Stores
Exhibit B.27	Restaurants, Italian, Pizza
Exhibit B.28	Wineries, Bars, Ethnic Restaurants
Exhibit B.29	Fast Food, Restaurants
Exhibit B.30	Bakeries, Cafes, Sweets

Hotel Strategies

Based on our assessment of current market conditions, we anticipate that at least one, but no more than two new hotels could open in Ludington over the next 10 years. We have also studied the location strategies of chain hotels through Michigan, we have identified 8 national brands that might be plausible.

Most of the chain hotels missing from Ludington are also budget formats and likely to choose the most affordable sites available with visibility to highway traffic. Most are also inclined to build free-standing prototypes, so probably are not ideal for anchoring a new mixed-use, catalyst project in the downtown.

Hotel Brands Not Currently Represented in the Ludington Market

1. Hampton Inn
2. Comfort Inn
3. Quality Inn
4. Red Roof Inn
5. Clarion Inn & Suites
6. Econo Lodge
7. Super 8 Motel
8. Days Inn

At one time, Ludington had a Super 8 and a Day's Inn, but they have since been converted into Best Western and Americas Best Value Inn, respectively. These types of moderate brands are likely to succeed only if they can find locations that are superior to their predecessors, and only with flawless operational and management strategies.



For additional perspective, a Marriott Courtyard is currently under construction in downtown HoliHolland. However, that market is nearly 3 times larger than Ludington, and also much closer for visitors travelling into Michigan from the Chicago area. The Holland hotel will be freestanding, and will not include convention facilities. There is also a newer Clarion Inn & Suites in Mackinaw City that includes convention facilities – but it too is freestanding.

Rather than looking to national hotel brands, a better strategy is to focus on privately owned brands, such as a boutique hotel that is clearly unique and with amenities that differentiate it from the mainstream competition. A few examples are provided in the following photo collage, and numerous examples can be found throughout Michigan’s coastal communities.

Another option might be to build a new Stearn’s Hotel, and then renovate and convert the historic hotel into residential condominiums, flats, or lofts; or into weekly rentals. A photo of the existing Stearn’s Hotel is provided on the following page, followed by additional observations on market conditions for the hotel industry. (Note: To the best of our knowledge, this idea has not yet been discussed with the Stearn’s owners or property managers.)



Examples of boutique-style hotels in downtown districts and waterfront settings.



The existing Stearns Motor Inn, Downtown Ludington, Michigan - 2015

- | Exhibit | Key Observations |
|------------|---|
| B.8 – B.10 | <p><i>Existing Hotel Inventory</i> – This retail study includes a detailed inventory of most retail and related business throughout Ludington, Scottville, and Custer. Based on that inventory, there are about 11 choices among hotels, motels, and inns (excluding bed and breakfasts, cabins, campgrounds / resorts). Four of them operate under national brands, and include: (1) Best Western (former Super 8); (2) Holiday Inn Express; (3) Americas Best Value Inn (former Day’s Inn); and 4) Baymont Inn.</p> |
| F.1 | <p><i>Hotels in Ludington</i> – There are currently six establishments in Downtown Ludington that offer overnight traveler accommodations within a few short blocks of Lake Michigan. There is also the historic Stearns Motor inn across from the Mason County Courthouse, and it closest to the downtown shops.</p> |
| F.2 | <p><i>Hotels Near Highway 31</i> – Among the existing hotels and motels, the national brands are strategically located along the Highway 10 corridor and within 1 mile of the Highway 31 interchange. Their locational choices are important when contemplating potential new hotels for the downtown.</p> |

Hotel Study – Disclaimer

This study does not include a comprehensive hotel feasibility study, which would require a far more in-depth study of the variables listed below. The Ludington Area Visitor’s and Convention Bureau has very little of this data, which limits our ability to complete an in-depth analysis on behalf of the community. However, brand-name hotels almost always conduct in-house studies and probably have access to detailed data sources. We recommend that an in-depth hotel study be conducted by the hotel corporations and their research departments, who have the expertise to evaluate the market with far greater detail and accuracy.

In-depth Hotel Feasibility Analyses – Variables to Consider

Number of available hotel rooms	Average rooms per establishment
Average hotel room rates	Average persons per room
Hotel occupancy rates	Retail expenditures per day
Seasonality of occupancy rates	Purpose of the stay
Seasonality of room rates	Average duration of stay
Quality of hotels v. motels	Mix of unique hotel amenities
Access to pools, fitness centers	Choices among restaurants, eateries
Availability of water parks, arcades	Walkability, waterfront linkages
Marketing, advertising, promotions	Conference facilities, special events
Revenues, operating costs, profits	Business plans, cost-benefit analyses
Traffic and environmental impacts	Fiscal and economic impacts

Retail Strategies

We don't typically advocate national chain stores for unique downtown districts like Ludington. However, the prevalence of big-box retail along the Highway 10 commercial corridor makes it difficult for downtown merchants to compete. There is a real need to counter-balance the highway retail, and a need to attract at least one anchor store into the downtown, and into existing commercial space. Anchor stores in the downtown will help draw shopper and generate cross-shopping activity.

There are three possible scenarios that the city should consider long-term – and the last scenario represents the optimal strategy.

Anchor Store Recruitment – 3 Alternative Scenarios

1. *Status Quo, No Action* – Assumes that the city continues with business as usual, allowing new national chain stores to add to the mix along the commercial corridor, intercepting shoppers, and having cumulative negative impacts on downtown retail sales. Without anchor stores, the downtown merchants will remain at a significant disadvantage, reinforcing trends of high merchant turn-over rates, high vacancy rates, and suppressed rents.
2. *Proactive Planning and Incentives* – Assumes that the Mason County and/or its cities and townships revise their various master plans and zoning ordinances to prevent national chain stores – unless they locate in the downtown districts (i.e., either Ludington or Scottville). In this scenario, there is a risk that national chains will then choose alternative locations in the City of Manistee and/or Filer Township to the north.
3. *Incentives and Recruitment* – Assumes that the City of Ludington revises its master plan and zoning ordinances to encourage redevelopment in downtown Ludington. It then purchases and prepares the bowling alley block for reinvestment, and incentivizes development of a mixed-use project that helps fuel economic growth.

In addition, the identified at least one large commercial vacancy in the downtown, acquires the property, and prepared it for occupancy by a new retail anchor. It develops an aggressive recruitment strategy with attractive incentives to support the plan. It uses the space to recruit at least one anchor store into the downtown, which helps draw shoppers, encourage cross-shopping, and counter-balance the effect of big-box retailers along the commercial corridor.

The city should have a business attraction program that includes a thoughtfully prepared and well-documented mix of hard (monetary or other tangible) and soft (tertiary or intangible) incentives. Hard incentives may include land or buildings, attractive lease terms, low-interest loans, TIF or bond financing, and/or tax rebates. Examples of soft incentives include training, cross-marketing, training, or promotional services; easy project approval processes; and form-based (rather than use-based) planning and and zoning guidelines.

Again, anchor stores in Downtown Ludington will help draw shopper traffic and support the downtown tenants, merchants, and independent entrepreneurs. In the best-case scenario, the anchor stores are local brands and independently owned merchants. However, national chain stores should also be considered candidates. We anticipate that new chain stores will inevitably open in the market, and every reasonable attempt should be made to accommodate them in the downtown. Additional observations are provided below:

Exhibits	Key Observations
B.3	<p><i>Sports and Recreation</i> – Among sports, recreation, and fitness venues, several unique categories stands out in the inventory of existing businesses: 1) fishing and boating charter excursions; 2) boat rental; and 3) sporting goods stores specializing in marine sports (including boats, motorsports, boating supplies, and liveries).</p>
B.12 – B.15	<p><i>Fitness Centers</i> – The market is a mecca for sport enthusiasts, and there are a range of choices among conventional sporting goods stores, and among fitness venues. Assuming that it is part of a mixed-use project, the market could support one more fitness center. Several national chains might be candidates – including Snap Fitness, YMCA, and Anytime Fitness.</p>

Between 2004 and 2007 there was a West Shore Family YMCA, but it closed due an inability to meet membership goals. However, the former operators indicated that there might be a future for another YMCA in the area, but that it would need to have a central location within the City of Ludington in order to provide effective programming and achieve membership goals. The former Y was located near the community college and is a good example of how establishments can fail simply by locating too far away from their target market.

Regardless of its brand, the new fitness center should be linked with a new hotel, therapy pools, wellness / nutrition center, and attached residential units. The fitness center and therapy pools should be targeted primarily to year-round residents (particularly seniors) and patients of the wellness center, and not exclusively to hotel patrons.

Niche programming for health and wellness (such as nutrition classes, urban farming classes, yoga, Zumba, spin/cycling, martial arts, fencing, etc.) should also be integrated into the venue. However, the center should also be prepared to adapt its program to shifting lifestyle preferences over time.



B.5, B.21-23 *Hardline Retail Categories* – Hardline retail categories are important because they tend to have large trade areas; draw shopper from farther away; and serve as anchors to help support smaller merchants. There are ample furniture, home improvement, lumber, building materials, auto dealerships, and auto parts and supply stores in the market.

Hardline Retail Categories – The appliance, electronics, office supply, and dollar store categories all appear to be well-served with a mix of existing chains and local businesses. [Also see Exhibit B.16 and Exhibit B.21]. However, national chain stores could still carve out some niches, including 1) Sears Appliances; 2) Ace Hardware; 3) JoAnn Fabric & Craft; and/or 4) Ben Franklin Crafts.



Potential Anchors for Downtown Ludington, with significant financial incentives.

- B.4, B.24 *Chain Grocery and Pharmacy Stores* – The grocery retail category is dominated by Meijer and Walmart supercenters. Niches are served by Save-A-Lot, Shop-N-Save, and numerous smaller neighborhood markets. There is also a selection of smaller farm markets, pantries, convenience stores, and party stores – many of them leveraging traffic from gasoline stations.
- M.3 *Independent Grocery Stores* – There is also a boutique grocery store and eatery located in Downtown Ludington called Best Choice Market Specialty Food. This store has a compelling and attractive mix of venues, including fresh meats, upscale groceries, and café.
- Meijer and Walmart will make it challenging for another conventional grocery store to compete. Even so, it is conceivable that other national chains could carve out niches in the market, including brands like Big Lots, Gordon Food Service (GFS), and GNC vitamins. We had previously speculated that Aldi would open in Ludington, and they are now under construction near Walmart. Other chains might also enter the market, such as Pet Supplies Plus, and Sally Beauty.
- A.8 *Investment Opportunities* – There are several large buildings in the downtown that could reasonably serve as candidates for adaptive reuse. Significant hard and soft incentives may be necessary to convince chain stores to anchor existing buildings in Downtown Ludington. The city’s cost of incentives would be more than offset by the additional traffic that they would generate for the downtown’s independent businesses, merchants, small tenants, and entrepreneurs.
- B.6 *Discovery Types of Retail* – Unique and niche shops are important because they motivate impulse shopping; offer local residents with alternatives to the national chains; and can help fill small merchant space in both Downtown Ludington and Downtown Scottville. However, their long-term survival also depends on cross-shopping activity with anchor stores in the immediate vicinity.

B.16 – B.20 *Softline Retail Categories* – Downtown Ludington has a good mix of choices among apparel shops; antique / consignment / resale shops; art galleries; and locally-owned craft supply stores. Some brands should be anticipated, such as Fashion Bug, T.J. Maxx, and/or Dress Barn. Again, unless these are recruited into the downtown, they represent threats to its other merchants.

A.2 *Merchant Opportunities* – When recruiting merchants to fill downtown vacancies, the city and its DDA should focus on specific categories with an aggregate market potential for at least 30,000 and up to 60,000 square feet of new merchants. Prospective merchants should occupy existing retail space, and should not be used as justification for the speculative development of new retail space.

Total Opportunity: 30,000 to 60,000 sq. ft.

- ❖ Billiards hall, family arcade
- ❖ Toy store, teaching supplies
- ❖ Pet and pet supply store
- ❖ Vitamin store
- ❖ Furniture restoration
- ❖ Fine Jewelry Store
- ❖ Artisan market vendors
- ❖ Garden novelties
- ❖ Studio for culinary arts, classes
- ❖ Leather goods and luggage

Potential Threats to Ludington’s Boutiques:



B.19 – B.20 *Market Constraints* – The magnitude of opportunity for boutique types of merchants is constrained by the prevalence of national chains and big-box retailers clustered along Highway 10 commercial, and existing choices already in the downtown.

Again, Ludington should brace itself for new market entries by value-priced apparel stores, such as T.J. Maxx or Fashion Bug. These types of stores will leverage cross-shopping traffic with Walmart and Meijer, and then siphon sales away from the downtown boutiques – unless they can be recruited *into* the downtown.

Existing boutique stores in Downtown Ludington can leverage the shopping traffic that national chains bring, and benefit through cross-shopping activity. Boutique stores do not need to compete with chains on the lowest price formula. Rather, they should compete by in 3 other critical areas:

- (1) Exemplary levels of customer service, including (but not only) matching the chains on hours of operation; custom orders; special deliveries; private parties; personable approach; front door parking; special sales events; etc.
- (2) Unique, one-of-a-kind, and discovery types of merchandise that cannot be found in the chain stores. Attractive and unique window displays are essential, as well as an on-line presence and website (even if merchandise cannot be purchased online).
- (3) Unique shopping experiences that invokes an emotional and favorable response through historic preservation, nostalgia, community pride, and sense of place (including walkability to waterfronts). Niches like reading nooks, secret gardens, wine tastings, artisan classes, and special events can help reinforce the unique shopping experience.

B.4, B.27+ *Restaurants, Bars, Specialty Food Service* – Restaurants and drinking establishments are prevalent in Mason County, particularly in Ludington and Scottville. There are choices among ethnic cuisine, and a popular microbrewery in Downtown Ludington. A few new choices should be added to diversify the mix, including 1) Middle Eastern cuisine; and 2) seafood restaurant with a fresh fish market. Unique restaurants are most likely to thrive if they also offer imaginative themes, ethnic cuisine, entertainment, and/or vista views of the waterfront or downtown street scenes.

Target Market Analysis

The Residential TMA (the companion document to this Retail TMA) provides detailed information on the number of existing households by target market. The target markets were selected based on their high propensity to choose urban locations to live; propensity for attached units in those urban places; and inclination to have high movership rates.

This Retail TMA shares a “TMA Workbook” with the Residential TMA, and the workbook provides detailed descriptions of the target markets. Below is an outline of all work products completed for both studies:

Outline of Four Work Products - Mason County, Michigan

Number	Work Product	Category
01.	The Market Strategy Report	Residential
02.	Supply-Demand Workbook	Residential
03.	The Retail TMA	Retail
04.	The TMA Workbook	Retail <i>and</i> Residential

The table on the following page shows the number of existing households by target market for Mason County. The table also shows the number of households that will regularly patron restaurants in the market, and the number that will regularly attend movie theaters (these two categories are provided only as examples). There are 3,511 households in Mason County that align with the target markets (over 5,000 persons). About 48% have a propensity to dine out at restaurants (excluding fast food); and 58% have a propensity to go to movie theaters.

Primary Target Market Households – Number of Regular Patrons
Mason County, Michigan – 2015

Primary Target Markets	Total Households	Restaurants Households	Theaters Households
K40 Bohemian Groove	224	105	134
L42 Rooted Flower Power	264	166	150
M45 Infants Debit Cards	718	302	395
O51 Digital Dependents	420	239	302
O54 Striving Single Scene	18	9	14
O55 Family Troopers	208	87	139
Q65 Senior Discounts	611	299	330
R66 Dare to Dream	629	340	390
S70 Tight Money	344	107	151
S71 Tough Times	<u>77</u>	<u>26</u>	<u>34</u>
Total 10 Primary Targets	3,511	1,680	2,039
Share of 10 Primary Targets	100%	48%	58%

The following section provides additional observations on the propensity of the target market households to choose a range of lifestyle amenities. These observations link to exhibits in the attached Sections H, I, J, and K, attached to this report. Detailed observations are also provided on the next two pages of this report.

Attachments	Target Market Propensity
Section H	Entertainment
Section I	Retail Categories
Section J	Fitness, Sports
Section K	Mode of Transportation

Exhibits

Key Observations

H.1

Total Participation in Entertainment – Based on the known preferences of lifestyle clusters currently living in Mason County, over 55% are inclined to participate in dining (other than fast food) and attend movie theaters; about 52% enjoy reading books (including electronic books); 40% enjoy gardening; 33% enjoy cooking for fun; 22% regularly attend concerts; and nearly 18% regularly attend live theaters.

These results are consistent with some national trends, with the following observations:

- a) *Dining Out as Entertainment* – Dining out is increasingly viewed by households as not only as a time-saving alternative to cooking at home, but also a source of affordable family entertainment. Restaurants most likely to succeed also know that they must diversify by having unique cuisines, creative themes, vista views (i.e., of the nightlife activity along Ludington Avenue, or of the Lake Pere Marquette waterfront), or live entertainment – and ideally a combination of these.
- b) *Gardening* – Interest in urban gardens, community gardens, farm-to-table education, farmers’ markets, and organic grocery choices is gaining momentum nation-wide and in Michigan.
- c) *Theaters and Concerts* – Affordable family venues like summer concert series, outdoor movies, story time readings, historical re-enactments, mystery theater, and other venues will also appeal to a wide audience. Amphitheaters, marinas, boardwalks, downtown plazas, town squares, and parks are all important placemaking elements that help support this category.
- d) *Other Venues* – Restaurants, farmers’ markets, and live theater venues should be given priority over other types of venues like comedy clubs, billiard halls, bowling alleys, dance halls, museums, zoos, theme parks, aquariums, and artisan studios. However, these other venues will help complement and diversify the mix of core venues listed above.

H.2 – H.9 *Target Markets and Entertainment* – Each target market will have a different propensity for participating in various entertainment venues. The Digital Dependents, Striving Singles, and Family Troopers are more likely to attend entertainment venues than the lower-income households.

The upside target markets are an smaller group of households, but they also have deeper pockets and more discretionary income for shopping and entertainment venues. For example, they are more likely to attend restaurants than the primary targets. Even if the retail environment is saturated with restaurants, attracting the upside targets may still depend on offering unique and trendy choices.

I.1 – I.9 *Retail Categories* – Among traditional retail categories, the analysis focuses on products that support lifestyle preferences, such as games and toys, sporting goods equipment, and collectibles.

Based on the known preferences of all lifestyle clusters currently living in Mason County, 44% have a high propensity to purchase games and toys; 42% are inclined to buy collectibles and memorabilia; 19% have a propensity to buy video games and books; and 14% expect to buy a big-ticket item in the next 30 days. Only 7% of the households are inclined to purchase sporting goods equipment.

J.1 – J.9 *Fitness and Sports* – It is undeniable that Mason County’s vacationing families and visitors enjoy its diverse opportunities for bird watching, fishing, camping, hiking, power boating, and golf. However, the vast majority of local residents are actually working families with lower participation rates in these types of activities.

To best serve its year-round resident households and appeal to the target markets who are seeking places to live and work, Mason County should channel reinvestment into the public realm. This includes ongoing reinvestment into fitness and walking paths, beaches and lakes, swimming areas (including public pools), fitness centers, and ball fields. Among all lifestyle clusters currently living in Mason County, 38% are inclined participate in fitness walking; 32% will visit the beaches and lakes; and 26% will go swimming at either pools or lakes.

K.1 – K.4 *Mode of Transportation* – The data on fitness and sports participation by target market is reinforced by their propensity to choose different modes of transportation to work. For example, the Tough Times group is most likely to walk to work. Most the targets will drive to work; 10% to 15% will carpool; and about 5% will use public transportation.

Fitness participation in walking, jogging/running, and bicycling can be used as an indicator demand for trails and pathways. Depending on the target market, between 20% and 45% of the households will be seeking fitness walking paths; 10% to 20% will seek jogging / running paths, and 5% to 10% will seek bike paths.

Also on an interesting note, 68% of the households in the Dare to Dream category have a propensity to work from home. They are also one of the largest of the target markets, and have a propensity to choose attached housing units that are above street front retail shops.

Retail Gap, Import-Export

This retail analysis and study includes several supply-demand and gap models that have been conducted for Mason County and the City of Ludington. National averages in market share performance across industry sectors are used as “standards” to test the relative performance within Mason County. For reference, market share is a measure of transacted retail sales per capita as a share of income.

The analysis relies on 2007 (local data) and 2012 (USA averages) economic census of trade for Mason County compared to the nation. This data has been studied and compared for retail (NAICS codes 44 – 45); entertainment (71); and services (72) business categories. Results provide a sense of magnitude among market gaps by category, and detailed observations are provided on the following pages of this report.

The economic census is completed every 5 years, and the most recent 2012 census data will be released for Michigan in mid- to late- 2015 (consistent with time lags for the U.S. Decennial Census). Mason County could consider updating this analysis when the 2012 Economic Census data is released. However, we anticipate that it will have little if any bearing on the conclusions or strategies provided in this market study.

Exhibits	Key Observations
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C.1	<p><i>Building Materials</i> – Transacted sales for 18 stores in the building materials and garden equipment category (which includes Home Depot and Lowes) is estimated at \$49.2 million. This implies that the average resident spends \$1,725 annual in this category, or 7.9% of their per capita income. Based on national averages (not shown in the table) that this is high, so we can deduce that market demand is fully served (i.e., there isn’t a gap).</p>
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General Merchandise – Similarly, the results indicate that general merchandise categories are also saturated in the market. This category is met by Walmart, Meijer, and numerous variety stores. Results also suggest that there is a moderate market potential across most of the other retail categories.

C.2 – C.15 *Detailed Analysis* – We have included a closer study of the 1) retail trade; 2) entertainment; 3) hotels and food service (restaurants); 4) education; and 5) health care categories for Mason County. For retail trade, data is also available to provide a comparison for the City of Ludington (Exhibit C.5).

Geographies throughout Michigan are compared based on a) market share; and b) employees per 1,000 residents. Results are also graphed against per capita income (the x-axis). An outline of exhibits is provided below.

Section C – Outline of Exhibits

Exhibit	Category	Variable	Geography
Exhibit C.2	Retail Trade	Net Import	Counties
Exhibit C.3	Retail Trade	Market Share	Counties
Exhibit C.4	Retail Trade	Employees	Counties
Exhibit C.5	Retail Trade	Market Share	<i>Ludington</i>
Exhibit C.6	Entertainment	Net Export	Counties
Exhibit C.7	Entertainment	Market Share	Counties
Exhibit C.8	Entertainment	Employees	Counties
Exhibit C.9	Hotels, Food	Net Import	Counties
Exhibit C.10	Hotels, Food	Market Share	Counties
Exhibit C.11	Hotels, Food	Employees	Counties
Exhibit C.12	Education	Market Share	Counties
Exhibit C.13	Education	Employees	Counties
Exhibit C.14	Health Care	Market Share	Counties
Exhibit C.15	Health Care	Employees	Counties

The hypothesis is that residents with low incomes spend a higher share of their income on essential retail goods, including groceries, pharmaceuticals, apparel, and home maintenance supplies. (Lower-income residents also spend a higher share of their income on housing costs).

Inversely, higher-income households spend a lower share of their income on essentials. They are also more likely to spend on advanced education, savings and investments, higher mortgage costs, family vacations, additional vehicles, and taxes. They spend more than the lower-income consumers but their spending represents a smaller share of their income.

- C.2 *Retail Trade Net Import* – Mason County has a net import of total retail sales, and performs better than even Muskegon or Kalamazoo Counties on this measure. We attribute much of the retail import to the prevalence of big-box retailers, including Meijer, Walmart, Home Depot, Lowes, etc. From our retail experience, we know that large national chains stores tend to have significantly larger trade areas than local merchants.
- C.3 *Retail Trade Market Share* – Compared to other counties in Michigan, Mason County has a high market share in the retail trade category. In other words, sales per capita as a share of income is relatively high for the local market.
- C.4 *Retail Trade Employees* – The retail trade data is also shown for the number of employees per 1,000 residents, for each county in Michigan. Again, the data is also scattered with the per capita income along the x-axis. Results show that Mason County also performs well on this measure.
- C.5 *The City of Ludington* – The market share analysis has also been conducted for the City of Ludington compared to other cities in the State of Michigan (wherever data is available). On this measure, Ludington seems to be under-performing below the pack. Results show the impact of the national chain stores along the Highway 10 corridor, but not technically inside of the city’s municipal boundaries.
- C.6 – C.8 *Arts, Entertainment, Recreation* – Mason County is experiencing significant net export of arts, entertainment, and recreation venues, and is under-performing relative to Muskegon, Kalamazoo, Manistee, and Benzie Counties. For perspective, there are only two counties in the state that have a net import – Wayne County (not shown), and Grand Traverse County.

Mason County seems to have a good market share and employment among the arts, entertainment, and recreation category. However, it's not quite keeping pace with the retail category.

- C.9 – C.11 *Hotel and Food Services* – In the hotel accommodations and food services (restaurants, eateries, and drinking establishments) categories, Mason County is not keeping pace with Benzie, Kalamazoo, Oceana and Muskegon Counties on the basis of net import. Its performance on the basis of market share could also be a little higher.
- C.12, C.13 *Education* – Mason county seems to have a low market share in the educational services, colleges, and universities category, but performs better on the basis of employees per 1,000 residents. This may indicate some support for an expansion of the Western Michigan Community College. It would be prudent for the college to conduct a more complete and independent feasibility study to verify these preliminary observations.
- C.14, C.15 *Health Care* – The county performs well in the health care category, both on the basis of market share, and particularly on the basis of employment. This category could be leveraged to help bolster market import for recreational venues – such as fitness, therapy, and wellness venues.

Retail Industry Trends

This retail market analysis for Mason County includes an assessment of retail industry trends for the nation and the Great Lakes Region, which includes Michigan. The analysis begins with a study of retail sales productivity (sales per square foot). Additional data shows state-wide hotel occupancy rates; and trends among chain store openings and closings. All of these observations have been reflected in our conclusions and development of the optimal retail strategy for Downtown Ludington.

Exhibits	Key Observations
D.1	<i>Productivity Over Time</i> – In the Great Lakes Region, retail tenants have demonstrated good recovery since the Great Recession. Sales were approaching \$350 per square foot before the recession, and fell to about \$300 per square foot in 2009. Sales have since recovered and are trending above the pre-recessionary levels.
D.2	<i>Productivity by Retail Type</i> – Average sales per square foot will vary by retail type and store size. In general, productivity tends to be higher for small stores selling hardline merchandise (such as jewelry, electronics, and toys). Inversely, productivity tends to be lower for large stores selling softline merchandise (such as large apparel stores). Some of the lowest performing categories will include theaters, book stores, apparel shops, and gift / novelty shops.
D.3	<i>Hotel Occupancy Rates</i> – In Michigan, average occupancy rates fell to 50% during the recession, but have since exceeded pre-recessionary levels and are approaching 60%. These occupancy rates partly reflect the benefits of the Pure Michigan campaign. Average daily room rates have also increased from \$75/night during the recession to about \$90/night currently.

- D.4 *Gains for Restaurants* – Nation-wide, restaurants are the only retail group where 2014 announced store openings actually exceeded store closings. Although Mason County has a good mix of restaurants and eateries, growth in this category bodes well for adding a few unique choices, such as a Middle Eastern or Mediterranean Restaurant, and a seafood restaurant / fresh fish market.

- D. 5 *National Store Openings, Closings* – Nation-wide openings among national chain stores is also a good way to track retail trends. Dollar stores and other value-priced choices (such as T.J. Maxx); and sporting goods and are among the winning categories. Other categories benefiting from growth include green grocery stores offering organic alternatives to Meijer and Walmart.

Additional Market Perspective

Sections E, F, and G provide additional materials used in the retail analysis for Mason County and Ludington, and key observations from each exhibit are summarized below. Section A describes the market size and import; Section E provides maps showing the distribution of existing national chain stores; Section F provides maps showing the distribution of entertainment and retail expenditures; and Section G provides data on discretionary income, daytime population, and aggregate household income.

Section L provides materials documenting our economic assessment of the market, including unemployment rates, employment by industry sector, and diversity among major employers. Section M provides additional reference materials, including a bibliography of materials; photo collages; and assessments of local market strength and opportunities.

Exhibits	Key Observations
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A.3 – A.5	<i>Market Size and Import</i> – Many national chain stores are seeking new markets with a threshold population of 10,000 or more, and the City of Ludington falls a bit short. However, visitor import is also an important criterion for national chains that could serve as downtown retail anchors.
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For retail merchants located in Downtown Ludington, approximately 50% of their collective sales will be derived from residents living within the local market, and the remaining 50% will be derived through import by visitors. Visitors are usually a diverse group and include more than just vacationing families (see below):

Visitor Groups - Examples

- ❖ Tourists and vacationing families
- ❖ Seasonal, non-resident households, including seasonal workers
- ❖ Travelers using the SS Badger Lake Michigan Car Ferry
- ❖ Business travelers and convention attendees
- ❖ Patients of Spectrum Health and other health care providers
- ❖ Students at the nearby West Shore Community College
- ❖ Truck drivers distributing and transporting goods along Highway 31
- ❖ Individuals conducting business at the county administrative offices

Note: Visitor import will be significantly less for the City of Scottville (35%) and the Village of Custer (30%), and will be closer to national averages (30%).

The City of Ludington had a 2013 estimated population of just over 8,000 residents. After adjusting for its significant visitor import, the city will have an effective population that is twice as large as its resident population. The resident population includes all households that report Ludington as their primary address in the decennial census and/or the American Community Survey.

Collectively, Ludington, Scottville, and Custer had an estimated population of nearly 9,500 in 2013, which is nearly as large as Cadillac and Big Rapids, and larger than Petoskey or Gaylord. After adjusting for visitor import, the effective population is closer to 17,000.

E.1, E.2

Chain Retail in Ludington – National chain retailers are prevalent along the Highway 10 corridor and east of Ludington. They have clustered to leverage synergies, proximities, and critical mass, and are strategically located to benefit from Highway 31 traffic.

- E.5 *Chain Retail in Scottville and Custer* – Compared to Ludington, there are only two national chains in the City of Scottville and the Village of Custer. Scottville includes a Family Dollar, and there is a small IGA in Custer.
- E.3, E.4 *Downtown Ludington Setting* – Downtown Ludington benefits from proximity to Pere Marquette Lake, which includes a municipal arena and park, beaches, and public and private piers. The downtown district pivots at the intersection of Ludington Avenue and South James Street, and includes a good mass of traditional retail buildings on both sides of both streets.
- F.3 – F.6 *Retail Expenditures per Square Mile* – The spatial distribution of retail expenditures per square mile shows the size of the local Ludington, Scottville, Custer, and Manistee markets compared to larger metropolitan areas like Traverse City and Muskegon.
- The data is plotted by the location of the spending households (not by location of the retailers), and at the block group level. The results can be influenced by a number of variables, including household income, household density, the number of shopping choices, and convenience / access.
- G.3 *Average Daily Traffic (ADT)* – The Highway 10 corridor between Ludington and Scottville has an average daily traffic count of 13,000 to 17,000 vehicles, and exceeds traffic along Highway 31 (5,000 to 10,000 vehicles). Traffic Counts in Downtown Ludington are even higher, and range between 23,000 and 27,000. Although some of the counts are probably for the same vehicle, the activity increases the marketing exposure for downtown retailers and merchants.
- G.4, L.3 *Daytime Population, Major Employers* – The distribution of daytime population in the Ludington area is influenced by the location of the market’s major employers. The market offers a diverse mix of anchor institutions and employment opportunities.

Ludington is the county seat, has a Spectrum Health Ludington Hospital, and West Shore Community College is nearby. There has been some local speculation that the college might be interested in expanding with new classroom space in the downtown. Major employers also include a number of manufacturing companies and retailers (Meijer, Home Depot, Lowe's and Walmart).

- G.5 – G.8 *Aggregate Household Income* – According to the American Community Survey, Mason County had 11,940 households at the time of the 2010 census, and has since grown to 12,605 households, which is larger than neighboring Manistee and Oceana Counties. Mason county has a median household income of just over \$41,300, which is on-par with its neighbors. Collectively, the households and their income generate an aggregate household income of about \$515 million.

As a rule-of-thumb, resident households will typically spend about 12% of their income on general merchandise, apparel, and furniture (GAF) retail categories. For Mason County, this translates to roughly equivalent to \$60 million in retail sales. Visitor import will also double the volume of retail sales. Local retailers must compete for a share of these sales to achieve their sales goals.

- L.1 *Unemployment Rates* – Mason County has recovered well from the Great Recession, and unemployment rates are keeping pace with Michigan and national averages. Unemployment rates tend to fluctuate seasonally, but those fluctuations are less pronounced than they had been during the 1990's and 2000's.

Nationwide, unemployment rates tend to follow 10-year cycles with highs during depressions and/or recessions, and lows during the most robust of economic times. During the recent Great Recession of 2008 – 2010, employment rates in Michigan were negatively impacted more than any other state in the Union.

These trends can be used to help gauge “peak” times for real estate investments and for opening new businesses – including retail and merchants in downtown districts. The risk levels are lower now than they were during the recession – but recessions should be anticipated every 10 years or so. So, now is the time for investment in Mason County, and delays could only push viable projects into the next downward cycle with higher associated risks.

- L.2 *Employment by Industry Sector* – About 10% of Mason County’s total employment is in the Retail Trade industry sector, and the City of Ludington is on-par with the county. The city is surpassing the county for employment in the arts, entertainment, recreation, traveler accommodations, and food services categories – and this strength could be leveraged for new establishments.

Finance, insurance and real estate are also good performers for the market. Future economic diversification should be focused on two specific categories, including 1) information; and 2) wholesale trade.

- M.1 *Bibliography of Resources* – The City of Ludington, Mason County, Pere Marquette Charter Township, and Hamlin Charter Township have all completed plans in recent years, and there is a range of resources available. These include: master plans; parks and rec plans; downtown retail studies; and economic growth strategies. Collectively, these indicate Mason County’s high level of interest in reinvestment and growth.

M.2 – M.14 *Additional Resources* – To provide additional perspective on the local markets and for general reference, some additional qualitative materials have been assembled as follows:

- ❖ Aerial photographs shown the scale, street grids, and building mass within Ludington, Scottville, and Custer (aerials).
- ❖ Assessments of local market strengths, opportunities, and risks (narratives).
- ❖ Photographs conveying the size and scale of the Ludington’s existing downtown environment; high quality of recent projects and retail tenants; and diversity of building murals (photo collages).
- ❖ Excerpts from plans to document the history of Ludington’s vision for a cultural concierge center, ArtPlex, and Multi-Purpose Community / Civic Center (excerpts from plans).
- ❖ A copy of the Ludington’s vision for a new Maritime Heritage Park, which is among its most recent planning initiatives (site diagram).

TMA Terminology

At LandUse|USA, we provide our TMA communities with complete transparency in the data, analytic approach, and target market descriptions and criteria. We do not transform, encrypt, rename, or otherwise modify the underlying Mosaic|USA lifestyle cluster data used in this TMA. This means that you can replicate, test, or update the data by purchasing it directly from Sites|USA.

This section of the TMA report includes a list of terminology and serves as a general guide to the methodological approach. It is nearly identical to the TMA Terminology section provided in the Residential Market Strategy, but has been customized to reflect the retail industry instead of the housing industry. The topics below begin with an explanation of the conventional supply-demand approaches to conducting market studies, and an explanation of how gaps and opportunities are typically measured.

This is followed by explanations of flaws in the supply-demand rationale; methodological benefits to the TMA approach, and additional terminology explaining the importance of migration, movership rates, and propensities of households to choose urban places to live and shop.

Market Supply and Demand – Conventional approaches to market studies involve direct comparisons of supply and demand within the effective local trade area. Demand is traditionally based on the attributes of households currently living within the market, and seldom consider movership rates or migration among target markets.

It has also been traditional to assume that the current retail supply is a good indicator of what consumers want. In other words, it is assumed that developers have accurately gauged market preferences and that what is offered is an accurate reflection of what consumers want.

Market Gap – A direct comparison of demand with supply is made to gauge market gaps, where $\text{Gap} = (\text{Demand}) - (\text{Supply})$. Market gap is usually measured by a) the number of establishments by retail category; b) size range (square feet); and c) sales performance (sales per establishment, sales per capita, and market share).

Target Market Analysis – The TMA approach for relies on measuring demand based on the migration of populations that have a clear preference for choosing attached to live in small and large urban places, and in downtown settings. The approach involves a study of the lifestyle characteristics of households that are on the move, and not just the households that are already living within the market.

The target market analysis approach is designed to identify the types of retail, recreation, and entertainment venues that migrating households are seeking, so they can be intercepted and retained with new shopping choices. It is also designed to attract households that are migrating throughout the region, and that are showing a propensity to migrate into Michigan’s urban communities. Adding new retail and entertainment venues can significantly improve a market’s ability to compete for, and intercept households who are on the move.

Migration – Under the TMA approach, in-migration and internal migration are at the foundation of measuring the market potential for new and rehabbed units. Each household that moves in any given year is a candidate for new housing, and a potential new shopper. If their preferences in housing units are not met, then they might bypass the market altogether.

Migration patterns are tracked at county and local levels of geography, and include a combination of 1) internal migration within; 2) in-migration from beyond; and 3) out-migration. Net migration is the difference between in-migration, and out-migration. In-migration and internal migration have both been integrated into the model to measure the market potential for this Retail TMA. Stakeholders are encouraged to study the materials in Section CC of the TMA Workbook for an overview of local in-migration and total migration patterns.

Movership Rates - The share (or percent) of population that is likely to make a change in address during any given year is referred to as a movership rate. In general, movership rates tend to be higher among young renters with relatively low incomes.

- ❖ Movership rates are almost always higher among renters, and lower for home owners.
- ❖ Movership rates are almost always higher among lower-income households.
- ❖ Movership rates are almost always higher among younger populations.
- ❖ After adjusting for incomes, movership rates tend to be higher for larger families.

Mosaic Lifestyle Clusters – Based on definitions provided by Experian Decision Analytics (the vendor of demographic data used in this study), there are 71 possible lifestyle clusters (Mosaics) located across the United States. Experian’s definitions of the lifestyle clusters are based primarily on a) geographic region in the United States; b) household density; c) household income; d) tenure (owner and renter-occupancy); d) consumer behavior (credit and debt); and e) a wide variety of socio-economic variables – of which ethnicity is just one factor. Many of these variables also have direct correlations when viewed nation-wide. For example, household densities have historically been higher among lower-income households.

Sorted by Income – Experian Decision Analytics has assigned codes to the 71 Mosaic lifestyle clusters based on income, generally with the highest income cluster getting a code of A01, and the lowest income cluster being assigned a code of S71. However, there are some variances within the list, and these variances tend to be more pronounced within smaller places than national averages.

Target Markets – When lifestyle clusters are identified as candidates for living in small and large urban places, then they became target markets for new shopping, recreational, and entertainment venues. The target markets are selected from among the 71 lifestyle clusters based on their known propensity to choose locations in small and large urban places, communities, and/or downtown settings. They also tend to be young singles with high movership rates, but also include empty-nesters, early retirees, active seniors, and singles of all ages.

Primary Target Markets – The TMA approach involves identifying between 8 and 12 primary target markets, which represent the near-term market potential through 2020, and are based on lifestyle clusters that have already demonstrated a clear propensity to live in the the local market. Relatively lower-income lifestyle clusters tend to be more prominent in moderate markets, and the primary target markets tend to be similarly moderate.

Upside Target Markets – In most TMA’s we also test local markets for an additional 4 to 8 upside target markets, lifestyle clusters with a small propensity to live in the subject market(s), but with high movership rates and tendency to choose urban places to live and shop. Upside targets tend to have better incomes, so are more likely to afford high price-points among retail stores. The upside targets represent good goals for the community, employers, and developers to aspire for longer-term.

Urban-to-Rural Transect – “The Transect is a master planning tool that guides the placement and form of buildings and landscape, allocates uses and densities, and appropriately details civic spaces, including the selection of tree types and lighting poles for thoroughfares. A model Transect, depicted below, is included in the SmartCode. For simplicity is it divided into six zones, nicknamed "T-Zones", which increase in intensity of development towards the higher T-zones (T5 and T6) and decrease to the agrarian and untouched natural conditions (T2 and T1). Many human settlements are organized this way, in which the walkable neighborhood with a center and an edge provides the natural gradient.” – *Duany-Plater Zyberk & Co.*

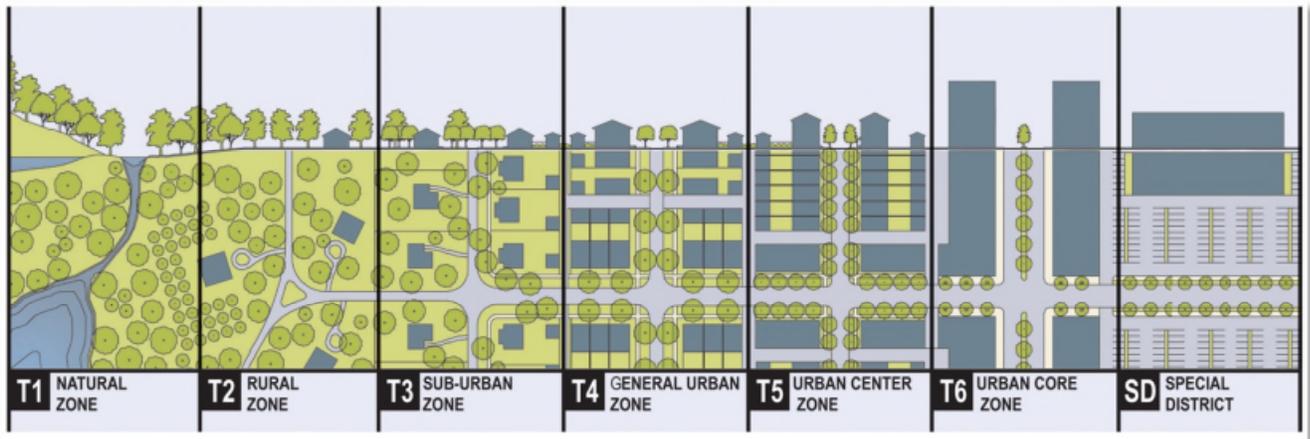


Image: Current (post-2008) Transect diagram with six normative Transect Zones (T-zones) used for the zoning of urban areas as well as natural lands. Credit: Duany Plater-Zyberk & Company.

Urbanicity Index –The target market criteria includes household propensity to choose urban places, which is deduced from the urbanicity index. The urbanicity index is actually a density index, and is a measure of the likelihood that households will live in a high-density neighborhood rather than a low-density neighborhood. The average density across the nation is 1.00, so target markets with an index of 1.10 are 10 percent more likely to live in a high-density neighborhood. Lifestyle clusters with indexes of at least 0.80 have a high propensity to choose urban places, and clusters with indexes less than 0.80 tend to live in relatively suburban and rural settings.

Advisory Report

This section of the Retail TMA provides a list of action-specific recommendations for distributing the study results and ensuring that it is used to create new investment and tangible projects. For communities that received a matching grant for the Residential TMA through MSHDA's Place-Based Planning Program, they should strive to demonstrate measureable progress with at least one new project over the next three years. The following recommendations are written to help communities identify strategies for achieving that goal.

City Council and Planning Commission – Have the TMA consultant present the study results before the city council, township board, and/or planning commission. Afterwards, have a local ambassador meet with the local planning department to discuss ways that the TMA recommendations can be integrated into local planning documents.

Master Plans and Zoning Ordinances – Integrate the TMA recommendations into master plan updates and applicable zoning ordinances. Consider form-based planning tools (such as form based codes), and ensure that the plan can accommodate mixed-use projects with retail anchors at the street level.

Email Outreach – Gather and review existing email lists of local stakeholders, committee members, local staff, elected officials, developers, real estate brokers, and property owners. Email the TMA report to the stakeholders as a .pdf electronic file, and invite them to contact the TMA consultant with any questions.

Media Outreach – To ensure thorough and accurate coverage of the TMA results and stakeholder engagement process, write news releases and event invitations internally, and ask the media to print the articles as written.

Internet and World Wide Web – Post a .pdf electronic copy of the TMA on local websites, including city planning and economic development departments, downtown development authorities (or similar downtown associations), chambers of commerce, and neighborhood associations.

Social Media Outreach – Announce and promote the TMA results on social media websites, and particularly Facebook and Twitter. Designate a staff person to steer conversation in a positive manner, and to keep the content current and relevant.

Public Open Houses – Facilitate public open houses for the general public and/or special interest groups. Elements could include presentations, charrettes, workshops, focus groups, and interactive surveys. Related tools could include phone interviews, intercept surveys, mail surveys, etc.

Developer Outreach – In addition to public open houses, host one or more Developer Summits for local investors, real estate brokers, and lending institutions. Initiate and facilitate one-on-one meetings with developers to review the TMA results, implications, and next-steps. Give them the TMA consultant’s contact information.

MSHDA and MEDC Outreach – Meet with the Michigan State Housing and Development Authority’s (MSHDA) Community Development Specialist; plus the CATeam representative from the Michigan Economic Development Corporation. Review the TMA results and discuss agency programs and funding sources, and the process for seeking assistance with site-specific projects that align with the TMA recommendations. Among developers with competitive projects, encourage them to talk with grant specialists in MSHDA’s Community Development Division.

Other State Resources – Leverage other state programs, such as the Michigan Main Street Communities program; MEDC’s Redevelopment Ready Communities (RCC) program; and PlacePlans programs underway by the Michigan Municipal League (MML) and MSU’s Land Policy Institute (LPI). If timing and context is appropriate, use the marketing materials to link the TMA with these other initiatives.

Marketing Plan – Retain the services of a local and professional marketing firm to prepare a cost-effective marketing plan. Focus on reinvestment opportunities in the downtown and urban neighborhoods, with an emphasis on mixed-use projects with retail anchors. (Note: Property listings by real estate brokers can help, but are not a substitute for effective and aggressive marketing strategies.)

Stakeholder Engagement – Ensure that at least one local staff person is trained and certified by the National Charrette Institute (NCI) to facilitate the stakeholder engagement process. Alternatively, retain the services of an urban planning firm (or town planners) with NCI-certified professionals to assist with the process.

Professional Planning Services – Retain the professional services of a local urban planner, town planner, or landscape architect to prepare preliminary site plans or artist renderings for site-specific projects. Strive to accurately convey the TMA recommendations relative to those projects and locations. Then, integrate the results into marketing brochures.

Marketing Brochures – Work with the marketing firm to summarize the TMA results into glossy brochures, flyers, or other promotional materials. Create a website page that promotes the site-specific investment opportunities.

Hard and Soft Incentives – Based on input during the developer forums and open houses, evaluate and solidify the financial (hard) and soft incentives, and ensure that they are clearly conveyed on local websites. Hard incentives may include tax credits, loans and other financial tools (revolving funds, bond programs, tax increment financing, etc.). Soft incentives may include flexible terms, infrastructure, brownfield remediation, collaborative marketing, land bank assistance, etc.

Financial Institutions – Ask for financial institutions to consider low-interest loans (or negotiable terms) for any developers and investors that create projects in alignment with the TMA recommendations. Ask the lenders to announce public open houses and other events on their electronic news boards.

Conference Outreach – Sponsor conferences in Michigan and cities like Chicago, Milwaukee, Indianapolis, Toledo, Columbus, Cleveland, etc. Host a booth that markets the community as an attractive place for investment, and offer brochures on site-specific projects. Consider sponsoring a community booth the CNU24 Detroit Conference, which takes place in late April and early May of 2016. Sponsor other Michigan conferences hosted by the following organizations and associations:

Organizations and Associations with Conferences and Vendor Halls
 Opportunities for Promoting Mason County and the West Shoreline Communities

Organizations and Associations	Acronym
Michigan State Housing Development Authority	MSHDA
Michigan Economic Development Corporation	MEDC
Community Economic Development Association of Michigan	CEDAM
Congress of New Urbanism (Detroit 2016)	CNU
Michigan Economic Developers Association	MEDA
American Planning Association – Michigan Chapter	MAP
Urban Land Institute – Michigan Chapter	ULI
Michigan Community Development Association	MCDA
Michigan Local Government Managers Association	MLGMA
Michigan Downtown Association	MDA
International Council of Shopping Centers	ICSC

Organization, Management – Continue meeting as a project steering committee and collectively work toward these goals. Recruit new volunteers to help as needed. In addition to the tasks listed above, related objectives could include making sites shovel ready, pursuing grants and funding, and commissioning developer bids through an RFP process. Follow the Michigan Main Street Center’s 4-point approach for recruiting and organizing volunteers, and addressing placemaking in the downtown.

Contact Information

This concludes the narrative report for the Mason County Target Market Analysis (TMA). Questions regarding economic growth initiatives and implementation of the retail market strategy can be addressed to Sara Jeruzal, VP of Business Administration, SafetyDecals.com; or Lynne Russell, Executive Director of United Way of Mason County, Michigan.

Sara E. Jeruzal
VP of Business Administration
SafetyDecals.com
5236 W. 1st Street
Ludington, MI 49431
888-219-6301

Lynne Russell
Executive Director
United Way of Mason County
lynne@masoncountyuw.org
Ludington, MI 49431
231-843-8593

Questions regarding any of the target market analysis (TMA) work products, work approach, analytic results, and strategy recommendations can be directed to Sharon Woods at LandUse|USA.

Sharon M. Woods, CRE
Principal
LandUse|USA, LLC
www.LandUseUSA.com
sharonwoods@landuseusa.com
(517) 290-5531 direct

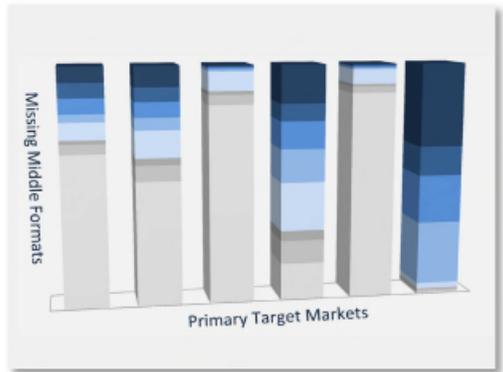
Target Market Analysis

Retail TMA

Mason County, MI

Economic Assessment

July 1, 2015



Sections

A - M



Prepared for:
The Mason County
Steering Committee



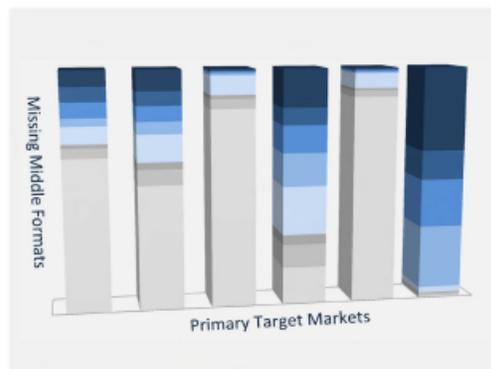
Prepared By:



Retail TMA

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TOC

Prepared for:
The Mason County
Steering Committee



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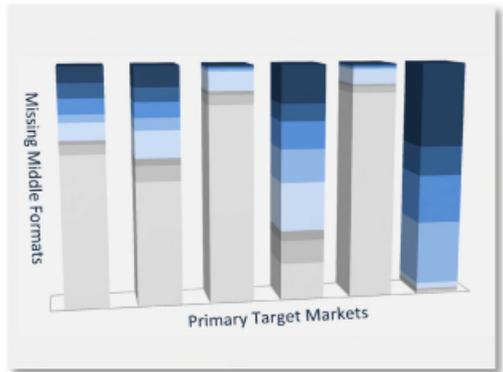
Target Market Analysis

Retail TMA

Mason County, MI

Retail Strategy Tables

July 1, 2015



Section A



Prepared for:
The Mason County
Steering Committee



Prepared By:



Economic Catalyst and Anchor Retailers for Existing Space
The City of Ludington and Mason County, Michigan - 2015

		Low-End Sq. Ft.	High-End Sq. Ft.
Mixed-Use Project, Economic Catalyst			
1	Civic Center, Multi-purpose Space	30,000	60,000
2	WSCC - Satellite Hall / Classrooms	10,000	20,000
3	Wellness Center, Therapy Pools	8,000	15,000
4	Fitness Center (see below)	10,000	20,000
5	Unique, themed Restaurant	3,000	6,000
6	Courtyard, Gazebo, Chapel	9,000	19,000
7	Hotel (see below)	<u>20,000</u>	<u>60,000</u>
	Subtotal Space	90,000	200,000
National Chains - Fitness Centers			
1	Snap Fitness	10,000	30,000
2	Anytime Fitness	10,000	30,000
3	YMCA Fitness	20,000	45,000
National Chains - Hotels			
1	Hampton Inn	30,000	70,000
2	Fairfield Inn	30,000	70,000
3	Clarion Inn	30,000	70,000
National Chains - New Downtown <i>Anchors</i>			
1	Ace Hardware or Sears Appliance	6,000	10,000
3	JoAnn Fabric or Ben Franklin	10,000	20,000
5	Pet Supplies Plus	5,000	10,000
Existing Stores - <i>Relocate Downtown</i>			
1	Radio Shack	2,000	4,000
2	Maurices	2,000	6,000
3	Bela Floral	2,000	4,000
National Chains - Retail <i>Threats</i>			
2	Gordon Food Service	15,000	18,000
3	Big Lots / Odd Lots	20,000	30,000
4	Aldi (opening 2015)	15,000	20,000
5	TJMaxx	25,000	30,000

Source: Results of highly preliminary analyses by LandUse|USA; 2015.

Subject to revision and refinement upon completion of the final report.

If the national chains open freestanding along the Hwy. 10 commercial corridor, then they will intercept sales and negatively impact the downtown merchants.

Therefore, aggressive strategies must be underway to locate them downtown.

Chain Stores and Independents for Downtown Infill
The City of Ludington and Mason County, Michigan - 2015

		Low-End Sq. Ft.	High-End Sq. Ft.
Chain Store Merchants - Downtown Infill			
1	GNC Vitamins	1,500	2,000
2	Sally Beauty Supplies	1,000	2,000
3	Claire's Accessories	1,000	2,000
4	Dress Barn	2,000	4,000
5	Fashion Bug	2,000	4,000
6	Carhartt Apparel	<u>1,000</u>	<u>2,000</u>
	Subtotal - Small Chains	8,500	16,000
		Low-End Sq. Ft.	High-End Sq. Ft.
Independent Merchants - Downtown Infill			
1	Boating / Camping Outfitters	1,000	3,000
2	Uniforms and Scrubs	1,000	2,000
3	Billiards / Bounce House	4,000	6,000
4	Craft Store, Fabrics, Beads	2,000	5,000
5	Toys, Kites, Puzzles, Teaching	500	2,000
6	Leather Goods, Luggage, Access.	1,000	2,000
7	Fine Jewelry	1,000	2,000
8	Furniture Restoration, Upholstery	1,000	2,000
9	Garden Novelty Shop	500	2,000
10	Artisan Marketplace, Incubator	3,000	8,000
11	Pets and Pet Supplies	1,000	2,000
12	Fresh Fish Market	500	2,000
13	Restaurant - Fresh Seafood	2,000	3,000
14	Restaurant - Middle Eastern	1,000	3,000
15	Food Trucks - Hispanic, Gyros	0	0
16	Industrial Kitchen Supply Store	1,000	2,000
17	Culinary arts, classrooms	<u>1,000</u>	<u>3,000</u>
	Subtotal Independents	21,500	49,000
	Total Small Merchant Infill	30,000	65,000

Source: Results of highly preliminary analyses by LandUse|USA; 2015.
Subject to revision and refinement upon completion of the final report.

Former Bowling Alley - Signature Redevelopment Opportunity
The City of Ludington, Michigan (Downtown) - 2015

Exhibit A.3



Downtown Building Mass and Scale
The City of Ludington, Michigan - 2015

Exhibit A.4



Source: Underlying mapping licensed to LandUse|USA through Sites|USA.

The former bowling alley site and adjacent land available for redevelopment.

Planned Maritime Heritage Park

Reference Map - Location of Recommended Mixed-Use Project
The City of Ludington, Michigan - 2015

Exhibit A.5



Source: Aerial photograph licensed to LandUse|USA through Sites|USA; 2015 ©.



Source: Original photos by LandUse | USA; 2015 ©.

Existing Uses at the Site for Cameo, Signature Project and Economic Catalyst
The City of Ludington, Michigan - 2015

Exhibit A.7



Source: Original photos by LandUse|USA; 2015 ©.

Examples of Recent Reinvestment and Anchor Types of Retail Space
Downtown - The City of Ludington, Michigan - 2015

Exhibit A.8



Source: Original Photos by LandUse|USA, 2015 ©.

Trade Area Size and Chain Store Presence - GROCERY, VITAMINS, and BEAUTY SUPPLY
 Selected Mid-Sized Communities in Michigan - 2013

Exhibit A.9

	2013 Resident Population	Resident Trade Area	Percent Import	2013 Effective Population	Gordon Food Serv.	Aldi Grocery	Big Lots Odd Lots	GNC Vitamins	Sally Beauty
Benton Harbor	10,054	65%	35%	15,468	--	--	--	--	--
St. Joseph	8,342	50%	50%	16,684	--	--	--	--	--
Twin Cities	18,396	60%	40%	30,660	Yes	Yes	Yes	Yes	Yes
Cadillac	10,331	50%	50%	20,662	Yes	Yes	Yes	--	Yes
Ludington	8,057	50%	50%	16,114	--	--	--	--	--
Scottville	1,160	70%	30%	1,657	--	--	--	--	--
Custer	249	65%	35%	383	--	--	--	--	--
4 Markets	9,466	55%	45%	17,211	--	--	--	--	--
Big Rapids	10,529	65%	35%	16,198	--	Yes	Yes	Yes	Yes
Petoskey	5,716	45%	55%	12,702	Yes	--	--	Yes	Yes
Manistee	6,188	75%	25%	8,251	--	--	--	--	--
Gaylord	3,643	55%	45%	6,624	Yes	--	Yes	Yes	Yes

Source: Underlying data provided by the US Population and Economic Census, and by the American Community Survey. Analysis and exhibit prepared by LandUse|USA; 2015.
 The effective population reflects visitor import.

Trade Area Size and Chain Store Presence - GENERAL MERCHANDISE
 Selected Mid-Sized Communities in Michigan - 2013

Exhibit A.10

	2013 Resident Population	Resident Trade Area	Percent Import	2013 Effective Population	Ace Hardware	Sears Appliance	JoAnn Fabric	Ben Franklin
Benton Harbor	10,054	65%	35%	15,468	--	--	--	--
St. Joseph	8,342	50%	50%	16,684	--	--	--	--
Twin Cities	18,396	60%	40%	30,660	Yes	Yes	Yes	Bridgman
Cadillac	10,331	50%	50%	20,662	--	Yes	--	--
Ludington	8,057	50%	50%	16,114	--	--	--	--
Scottville	1,160	70%	30%	1,657	--	--	--	--
Custer	249	65%	35%	383	--	--	--	--
4 Markets	9,466	55%	45%	17,211	--	--	--	--
Big Rapids	10,529	65%	35%	16,198	Can. Lake	Yes	--	--
Petoskey	5,716	45%	55%	12,702	Yes	Charlvx.	Yes	Yes
Manistee	6,188	75%	25%	8,251	Yes	Yes	--	Benzonia
Gaylord	3,643	55%	45%	6,624	Yes	Yes	--	--

Source: Underlying data provided by the US Population and Economic Census, and by the American Community Survey. Analysis and exhibit prepared by LandUse|USA; 2015.
 The effective population reflects visitor import.

Trade Area Size and Chain Store Presence - PET SUPPLIES and FITNESS CENTERS
 Selected Mid-Sized Communities in Michigan - 2013

Exhibit A.11

	2013 Resident Population	Resident Trade Area	Percent Import	2013 Effective Population	Pet Supplies Plus	Snap Fitness	Anytime Fitness	YMCA Fitness
Benton Harbor	10,054	65%	35%	15,468	--	--	--	--
St. Joseph	8,342	50%	50%	16,684	--	--	--	--
Twin Cities	18,396	60%	40%	30,660	PetSmart	Saugatuck	Yes	Yes
Cadillac	10,331	50%	50%	20,662	--	--	Yes	Yes
Ludington	8,057	50%	50%	16,114	--	--	--	--
Scottville	1,160	70%	30%	1,657	--	--	--	--
Custer	249	65%	35%	383	--	--	--	--
4 Markets	9,466	55%	45%	17,211	--	--	--	--
Big Rapids	10,529	65%	35%	16,198	--	--	--	--
Petoskey	5,716	45%	55%	12,702	Yes	--	Yes	Yes
Manistee	6,188	75%	25%	8,251	--	--	--	--
Gaylord	3,643	55%	45%	6,624	Yes	Yes	--	Yes

Source: Underlying data provided by the US Population and Economic Census, and by the American Community Survey. Analysis and exhibit prepared by LandUse|USA; 2015.
 The effective population reflects visitor import.

Trade Area Size and Chain Store Presence - CHAIN HOTELS
 Selected Mid-Sized Communities in Michigan - 2013

Exhibit A.12

	2013 Resident Population	Resident Trade Area	Percent Import	2013 Effective Population	Hampton Inn	Fairfield Inn	Clarion Inn	Marriott Hotels
Benton Harbor	10,054	65%	35%	15,468	--	--	--	--
St. Joseph	8,342	50%	50%	16,684	--	--	--	--
Twin Cities	18,396	60%	40%	30,660	Stevnsvle.	Watervliet	--	Holland
Cadillac	10,331	50%	50%	20,662	Yes	--	--	--
Ludington	8,057	50%	50%	16,114	--	--	--	--
Scottville	1,160	70%	30%	1,657	--	--	--	--
Custer	249	65%	35%	383	--	--	--	--
4 Markets	9,466	55%	45%	17,211	--	--	--	--
Big Rapids	10,529	65%	35%	16,198	--	--	--	--
Petoskey	5,716	45%	55%	12,702	Yes	--	Mackinaw	--
Manistee	6,188	75%	25%	8,251	--	--	--	--
Gaylord	3,643	55%	45%	6,624	Yes	--	--	--

Source: Underlying data provided by the US Population and Economic Census, and by the American Community Survey. Analysis and exhibit prepared by LandUse|USA; 2015.
 The effective population reflects visitor import.

Trade Area Size and Chain Store Presence - JUNIOR DEPARTMENT STORES
 Selected Mid-Sized Communities in Michigan - 2013

Exhibit A.13

	2013 Resident Population	Resident Trade Area	Percent Import	2013 Effective Population	Peebles	TJMaxx TJX Cos.	Fashion Bug	Burlington Coat
Benton Harbor	10,054	65%	35%	15,468	--	--	--	--
St. Joseph	8,342	50%	50%	16,684	--	--	--	--
Twin Cities	18,396	60%	40%	30,660	--	Yes	--	Yes
Cadillac	10,331	50%	50%	20,662	--	Yes	Yes	--
Ludington	8,057	50%	50%	16,114	Yes	--	--	--
Scottville	1,160	70%	30%	1,657	--	--	--	--
Custer	249	65%	35%	383	--	--	--	--
4 Markets	9,466	55%	45%	17,211	Yes	--	--	--
Big Rapids	10,529	65%	35%	16,198	--	--	Yes	--
Petoskey	5,716	45%	55%	12,702	Yes	--	Yes	--
Manistee	6,188	75%	25%	8,251	Yes	--	closed	--
Gaylord	3,643	55%	45%	6,624	Houghton	Yes	Houghton	--

Source: Underlying data provided by the US Population and Economic Census, and by the American Community Survey. Analysis and exhibit prepared by LandUse|USA; 2015.
 The effective population reflects visitor import.

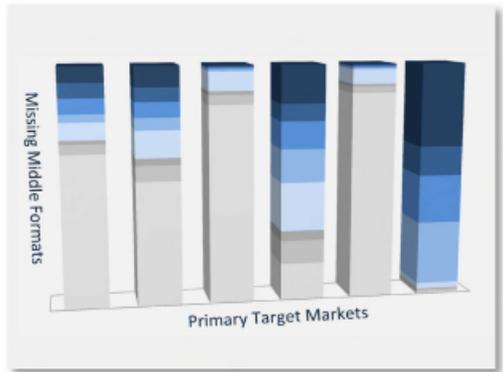
Target Market Analysis

Retail TMA

Mason County, MI

Business Cluster Analysis

July 1, 2015



Section B



Prepared for:
The Mason County
Steering Committee

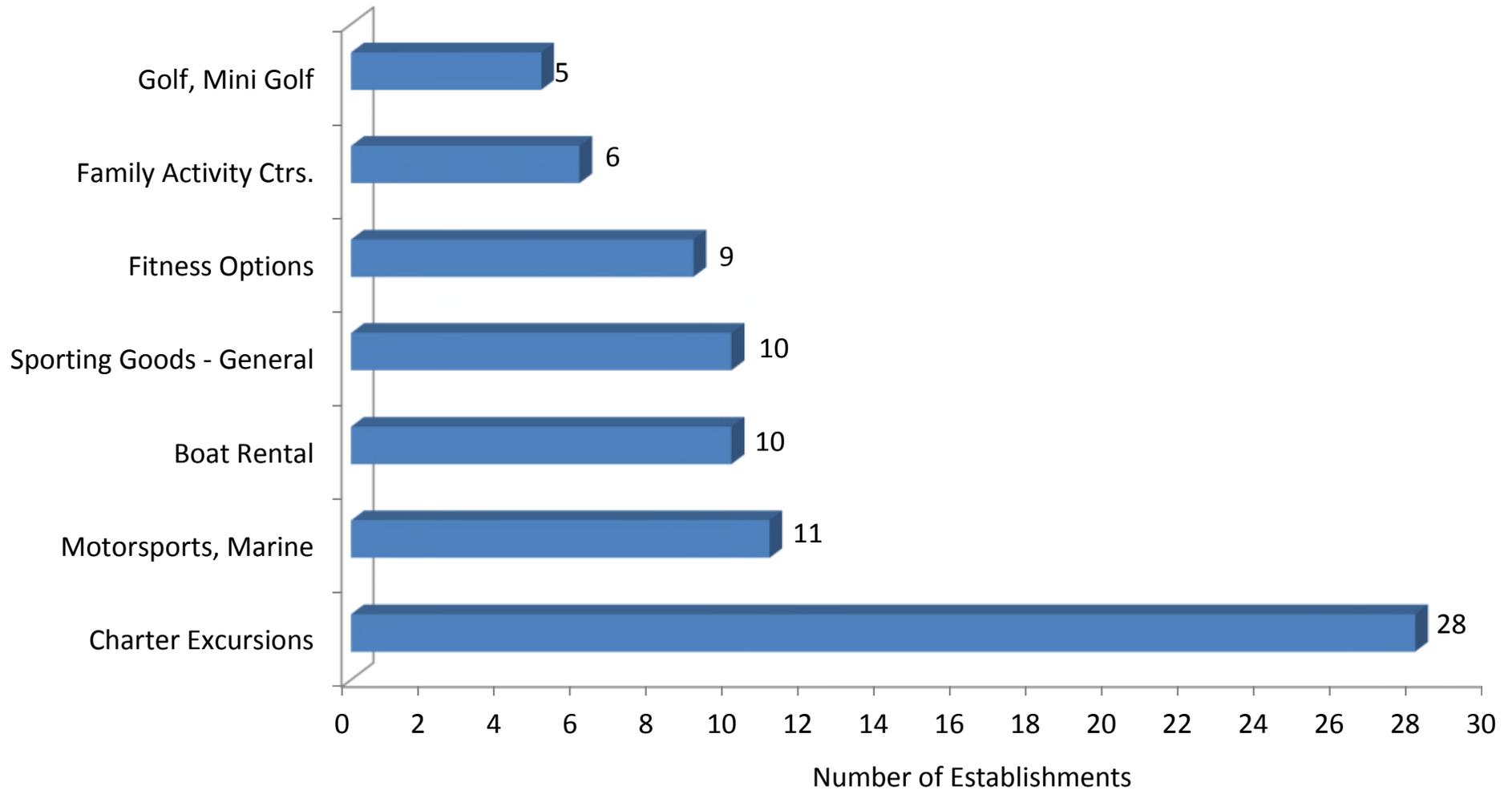


Prepared By:



Number of Establishments by Discrete Business Category - SPORTS, RECREATION
Ludington, Scottville, and Custer, Michigan - Spring 2015
(Sporting Goods Excludes Meijer and Walmart Departments)

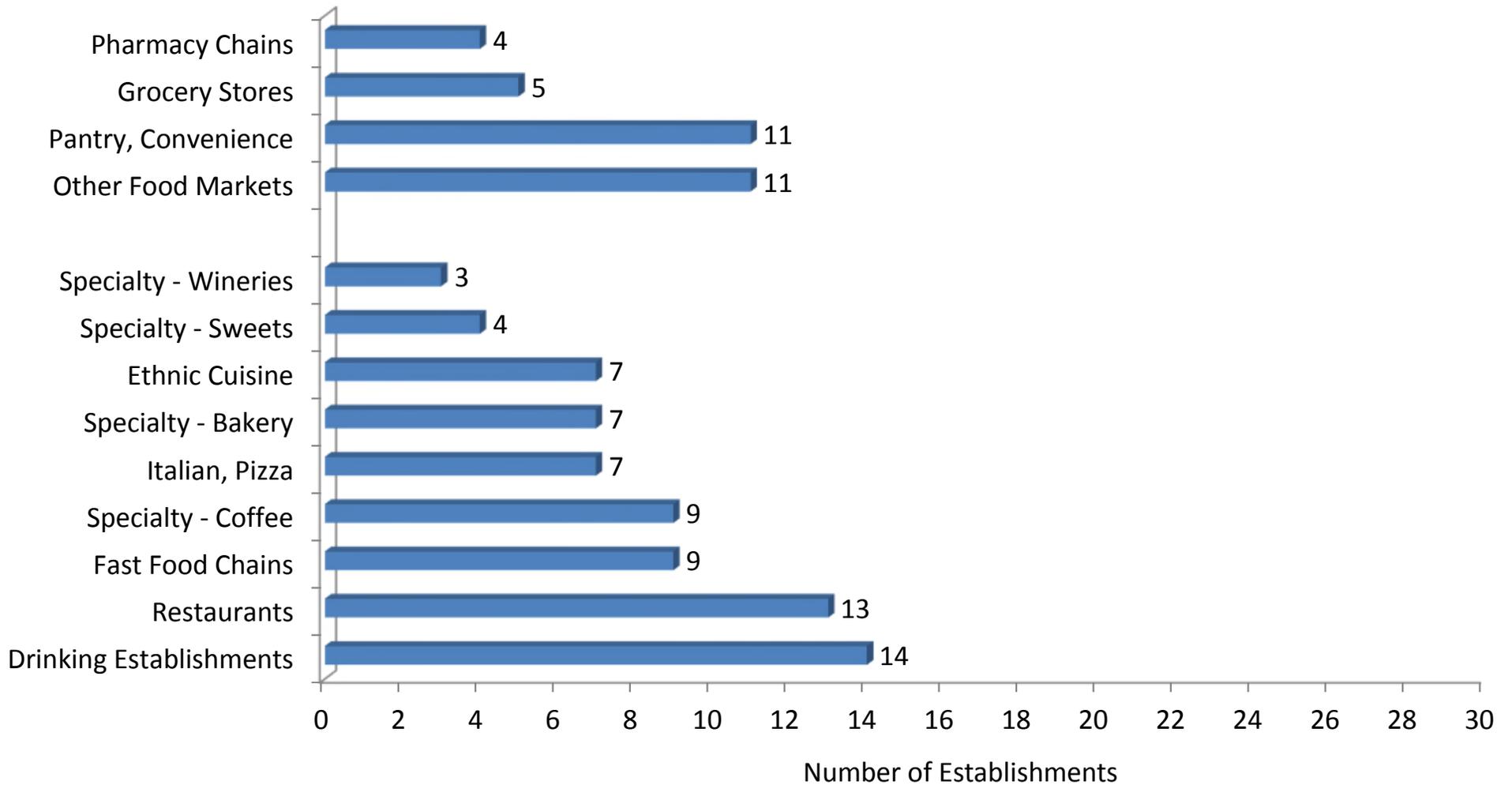
Exhibit B.1



Each business is counted only once, without overlap. Analysis and exhibit prepared by LandUse|USA; not intended to be statistically significant, and any errors or omissions are unintentional. The assignment of individual businesses to discrete categories may be imperfect, particularly for businesses that may overlap into several categories.

Number of Establishments by Discrete Business Category - GROCERY, RESTAURANTS
Ludington, Scottville, and Custer, Michigan - Spring 2015
(Grocery and Pharmacy Includes Meijer and Walmart Supercenters)

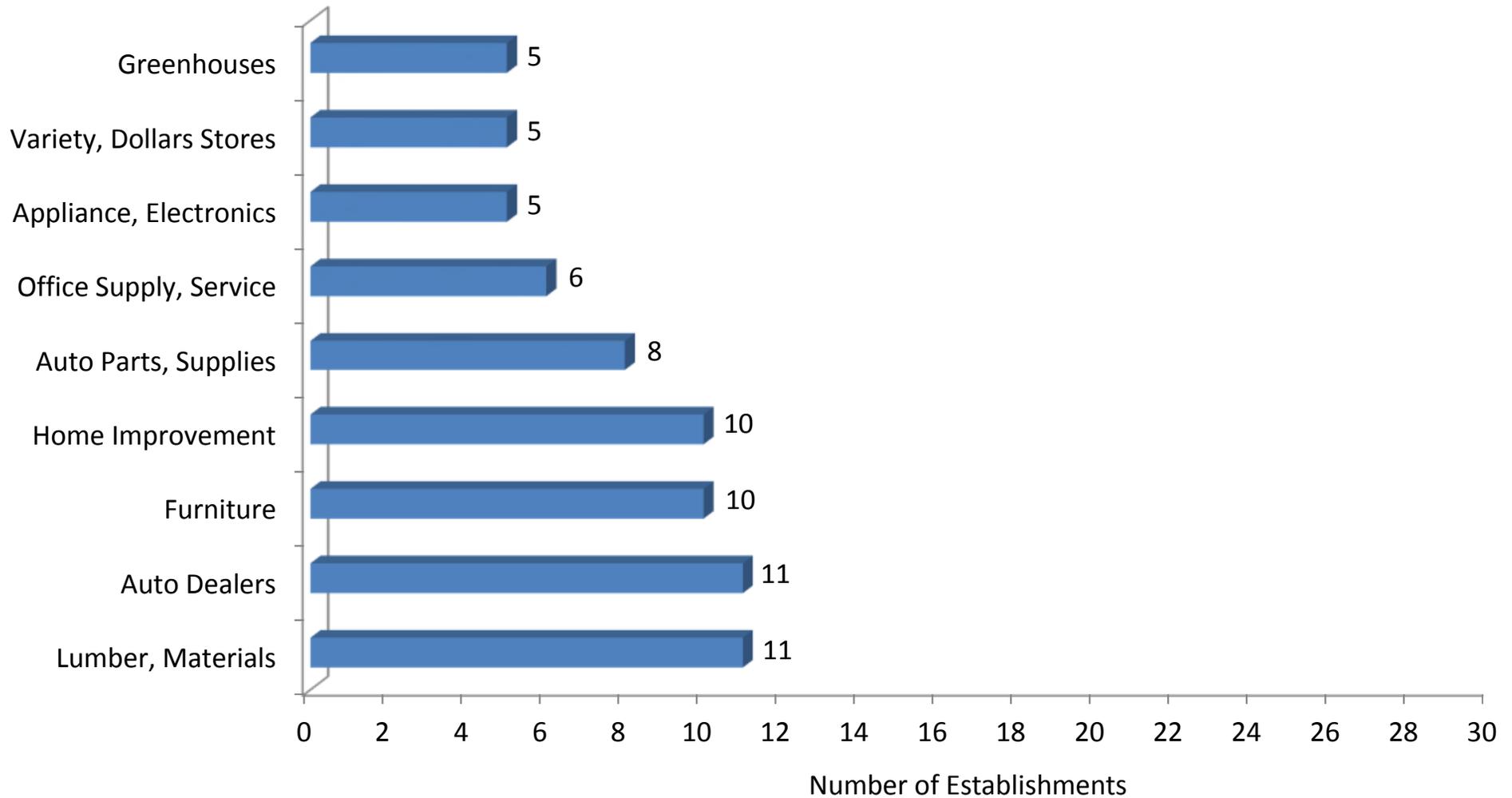
Exhibit B.2



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Number of Establishments by Discrete Business Category - HARDLINES
Ludington, Scottville, and Custer, Michigan - Spring 2015
(All Categories Exclude Walmart and Meijer Departments)

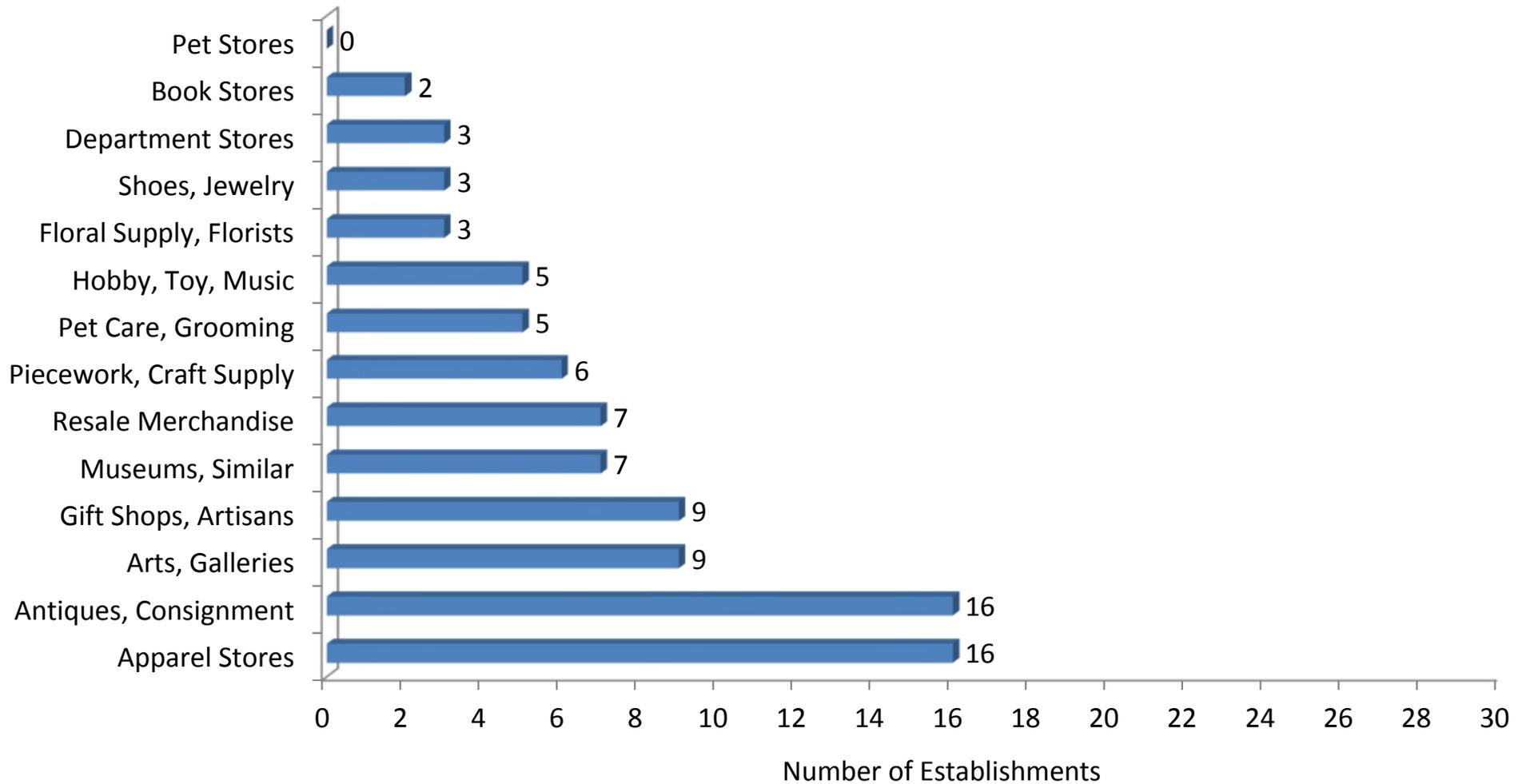
Exhibit B.3



Each business is counted only once, without overlap. Analysis and exhibit prepared by LandUse|USA; not intended to be statistically significant, and any errors or omissions are unintentional. The assignment of individual businesses to discrete categories may be imperfect, particularly for businesses that may overlap into several categories.

Number of Establishments by Discrete Business Category - DISCOVERY RETAIL
Ludington, Scottville, and Custer, Michigan - Spring 2015
(Only Apparel Includes Meijer and Walmart Departments)

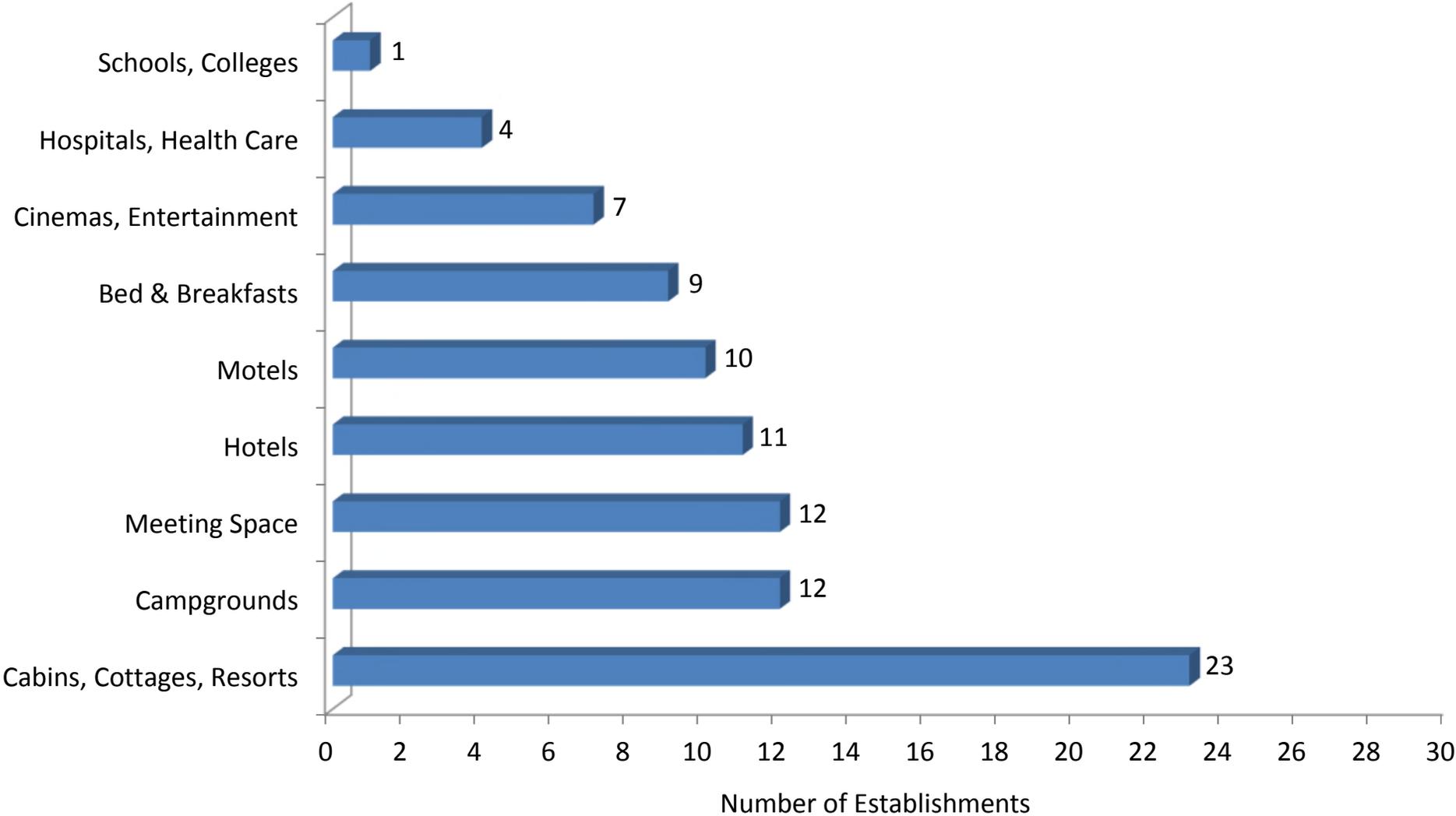
Exhibit B.4



Each business is counted only once, without overlap. Analysis and exhibit prepared by LandUse|USA; not intended to be statistically significant, and any errors or omissions are unintentional. The assignment of individual businesses to discrete categories may be imperfect, particularly for businesses that may overlap into several categories.

Number of Establishments by Discrete Business Category - MEETING SPACE
Ludington, Scottville, and Custer, Michigan - Spring 2015

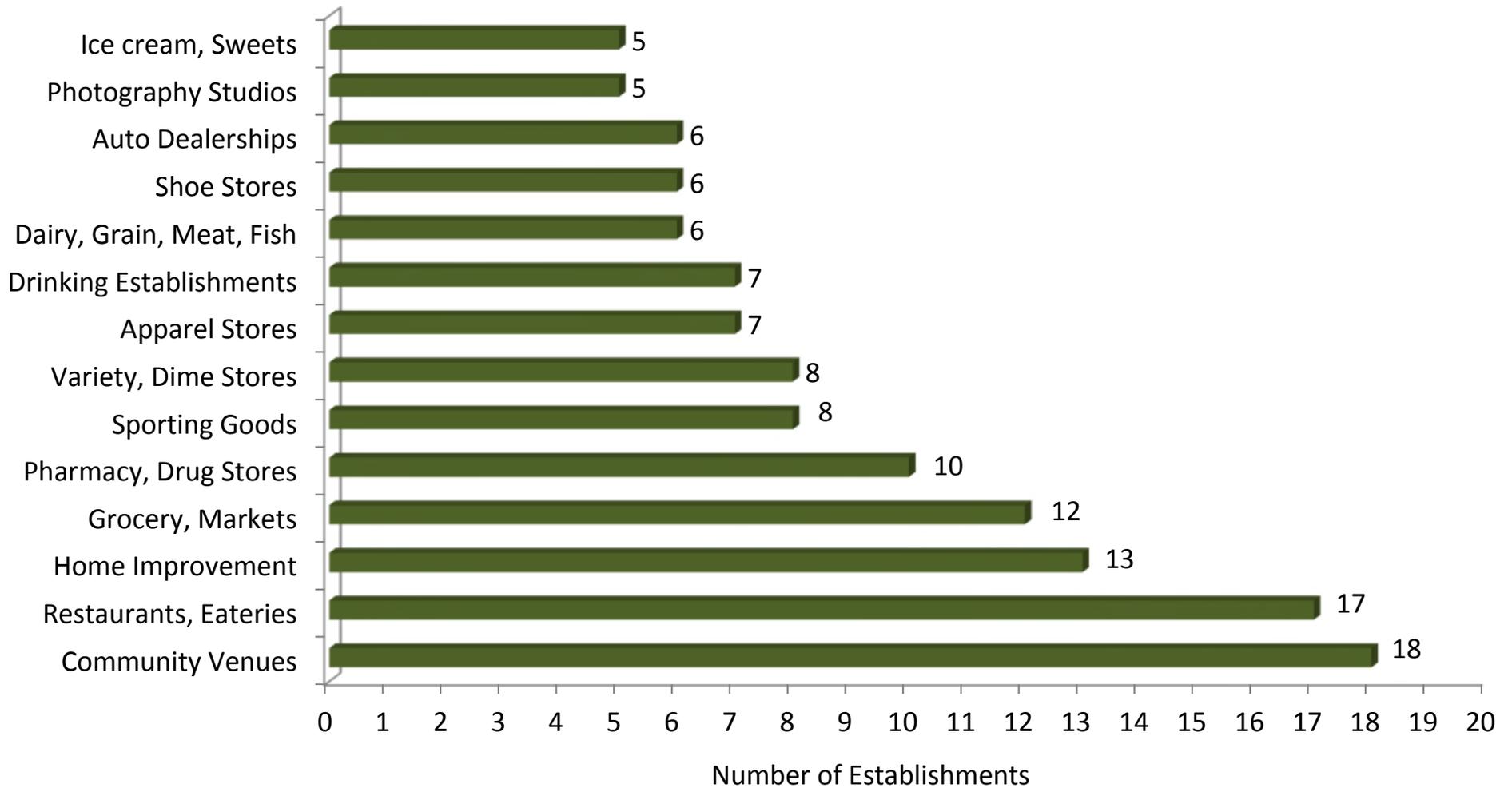
Exhibit B.5



Each business is counted only once, without overlap. Analysis and exhibit prepared by LandUse|USA; not intended to be statistically significant, and any errors or omissions are unintentional. The assignment of individual businesses to discrete categories may be imperfect, particularly for businesses that may overlap into several categories.

Number of Establishments that Closed for Various Reasons
(A Subjective Assessment of Retail Trends)
Ludington, Scottville, and Custer, Michigan

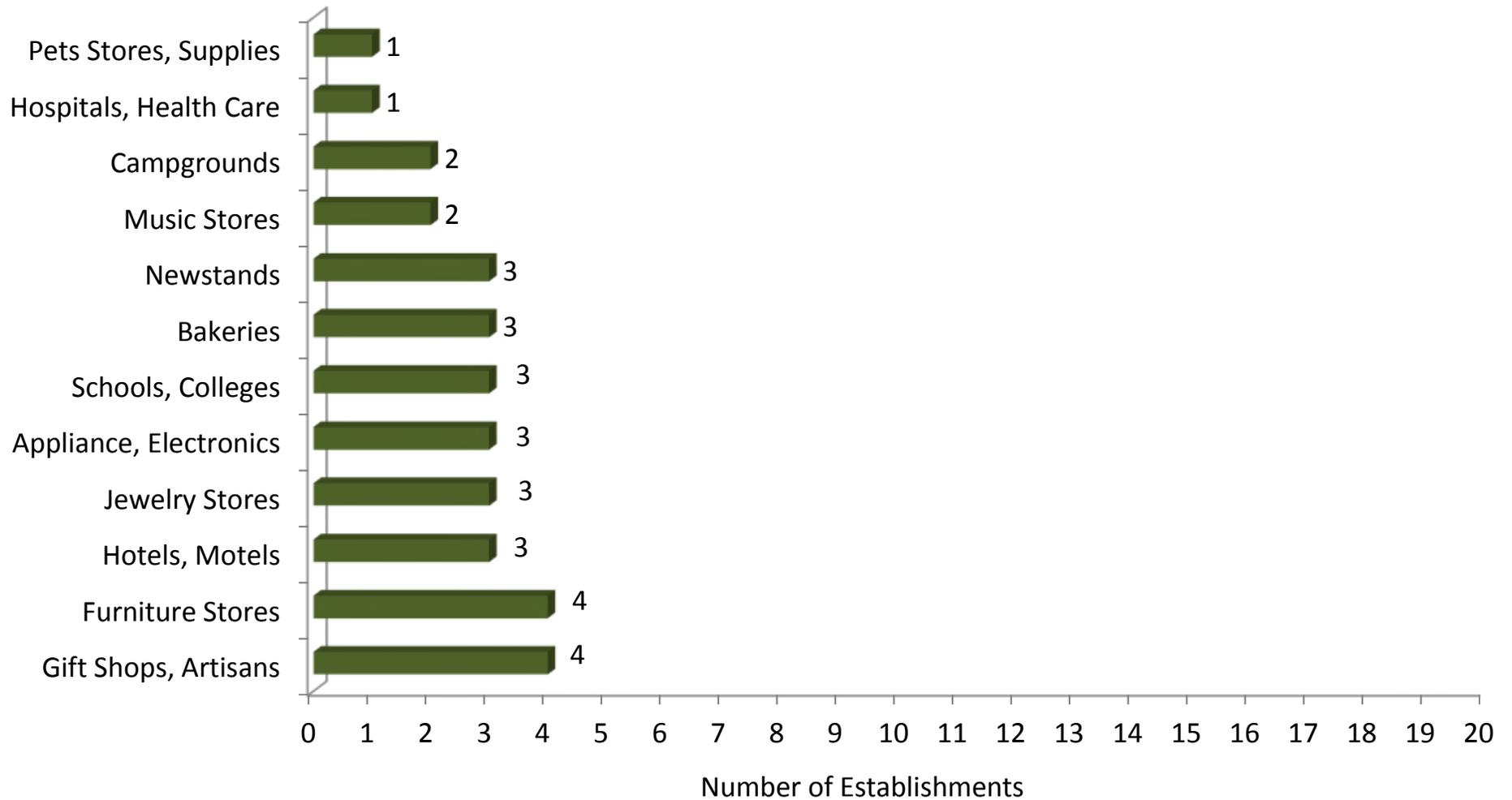
Exhibit B.6



Each business is counted only once, without overlap. Analysis and exhibit prepared by LandUse|USA; not intended to be statistically significant, and any errors or omissions are unintentional. The assignment of individual businesses to discrete categories may be imperfect, particularly for businesses that may overlap into several categories.

Number of Establishments that Closed for Various Reasons
(A Subjective Assessment of Retail Trends)
Ludington, Scottville, and Custer, Michigan

Exhibit B.7



Each business is counted only once, without overlap. Analysis and exhibit prepared by LandUse|USA; not intended to be statistically significant, and any errors or omissions are unintentional. The assignment of individual businesses to discrete categories may be imperfect, particularly for businesses that may overlap into several categories.

Exhibit B.8

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
12	1	Cartier Mansion Conference Ctr.	Meeting Space	Ludington
	1	Ludington Area CVB	Meeting Space	Ludington
	1	BPOE / Elks Lodge	Meeting Space	Ludington
	1	Lions Club	Meeting Space	Ludington
	1	VFW Hall	Meeting Space	Ludington
	1	Stearn Motor Inn - rental space	Meeting Space	Ludington
	1	Scottville Area Senior Center	Meeting Space	Scottville
	1	Mason County Courthouse	Meeting Space	Ludington
	1	Ludington Admin. Offices	Meeting Space	Ludington
	1	Ludington Public Library	Meeting Space	Ludington
	1	Scottville Library	Meeting Space	Scottville
	1	West Shore Community College	Schools, Colleges, Institutes	Scottville
11	1	Best Western Lakewinds (<i>Super 8</i>)	hotels and inns	Ludington
	1	Holiday Inn Express	hotels and inns	Ludington
	1	Baymont Inn & Suites	hotels and inns	Ludington
	1	Americas Best Value Inn (<i>Day's Inn</i>)	hotels and inns	Ludington
	1	Ludington Pier House	hotels and inns	Ludington
	1	Stearns Motor Inn	hotels and inns	Ludington
	1	Blue Spruce Inn	hotels and inns	Ludington
	1	Lakeside Inn of Ludington (Millers)	hotel - motel by name	Ludington
	1	Snyders Shoreline Inn	hotels and inns	Ludington
	1	Summer's Inn Ludington	hotels and inns	Ludington
	1	Viking Arms Inn	hotels and inns	Ludington
	--	Days Inn (<i>former Comfort Inn</i>)	hotels and inns	South Mason County
0.03	0	<i>Edgewater Hotel</i>	<i>hotels, motels</i>	
	0	<i>Epworth Heights Hotel</i>	<i>hotels, motels</i>	
	0	<i>Avenue Motel (for sale)</i>	<i>hotels, motels</i>	Ludington
	0	<i>Super 8 Motel (now Best Western)</i>	<i>hotels, motels</i>	Ludington
	0	<i>Day's Inn (now America's Best Value)</i>	<i>hotels, motels</i>	Ludington

Source: Field observations and internet research by LandUse|USA; 2015.

Imperfections are unintentional and unlikely to alter conclusions.

Small italics indicate vacancies and/or business that have closed for any number of reasons.

Closures may point to market gaps, changing consumer preferences, and/or competitive impacts.

Exhibit B.9

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
10	1	Nader's Lakeshore Motor Lodge	hotel - motel by name	Ludington
	1	Alpine Motel	hotel - motel by name	Custer Area
	1	By the Lake at Lighthouse Motel	hotel - motel by name	Ludington
	1	Country Haven Resort Motel	hotel - motel by name	Ludington
	1	Greiner Motel	hotel - motel by name	Ludington
	1	Motel Lakewood	hotel - motel by name	Ludington
	1	Nader Lakeshore Motor Lodge	hotel - motel by name	Ludington
	1	Nova Motel	hotel - motel by name	Ludington
	1	Ventura Motel	hotel - motel by name	Ludington
	1	Vista Villa Motel	hotel - motel by name	Ludington
9	1	Abbey Lynn Inn B & B	hotel - b & b by name	Ludington
	1	Candlelight Inn B & B	hotel - b & b by name	Ludington
	1	Cartier Mansion B & B	hotel - b & b by name	Ludington
	1	Eden Hill B & B	hotel - b & b by name	Scottville Area
	1	Ludington House B & B	hotel - b & b by name	Ludington
	1	ReJoyce B & B	hotel - b & b by name	Ludington
	1	Shining Light Inn B & B	hotel - b & b by name	Ludington
	1	Inn at Ludington B & B	hotel - b & b by name	Ludington
	1	Aloha House B & B	hotel - b & b by name	Ludington
	0	<i>Sunburst Inn B & B</i>	<i>hotel - b & b (former)</i>	<i>Ludington</i>

Source: Field observations and internet research by LandUse|USA; 2015.

Imperfections are unintentional and unlikely to alter conclusions.

Establishments in *small italics* indicates vacancies or business that have long since vanished.

Small italics indicate vacancies and/or business that have closed for any number of reasons.

Closures may point to market gaps, changing consumer preferences, and/or competitive impacts.

Exhibit B.10

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
23	1	All Seasons Resort Log Cabins	Cabins, Cottages, Resorts	Custer Area
	1	Alpine Cabins	Cabins, Cottages, Resorts	Custer Area
	1	At the Waterfront Cottages	Cabins, Cottages, Resorts	Greater Ludington Area
	1	Barothy Lodge Resort Cabins	Cabins, Cottages, Resorts	Custer Area
	1	Blue Lake Resort Cabins	Cabins, Cottages, Resorts	Custer Area (Fountain)
	1	By the Lake at Parkview Cottages	Cabins, Cottages, Resorts	Ludington
	1	Cameron's Cottage	Cabins, Cottages, Resorts	Greater Ludington Area
	1	Cattail Cottage and Levi's Landing	Cabins, Cottages, Resorts	Greater Ludington Area
	1	Ferwerda's Peaceful Acres	Cabins, Cottages, Resorts	Ludington
	1	Hobby Crest Resort Cabins	Cabins, Cottages, Resorts	Ludington
	1	Jennings Cottages	Cabins, Cottages, Resorts	Greater Ludington Area
	1	K's Edgewater Resort Cabins	Cabins, Cottages, Resorts	Greater Ludington Area
	1	Lakeview Cottages	Cabins, Cottages, Resorts	Ludington
	1	North Bayou Resort	Cabins, Cottages, Resorts	Greater Ludington Area
	1	Peaceful Acres Resort Cabins	Cabins, Cottages, Resorts	Greater Ludington Area
	1	Sauble Resort Cottages	Cabins, Cottages, Resorts	Ludington
	1	Sunny Birch Resort	Cabins, Cottages, Resorts	Greater Ludington Area
	1	Sunset Bluff Resort	Cabins, Cottages, Resorts	Ludington
	1	Vacation Lane Resort	Cabins, Cottages, Resorts	Ludington
	1	Vacation Station RV Resort	Cabins, Cottages, Resorts	Greater Ludington Area
	1	Waterside Resort	Cabins, Cottages, Resorts	Greater Ludington Area
	1	Willow-by-the-Lake Resort	Cabins, Cottages, Resorts	Greater Ludington Area
	1	One Ludington Place	Apartment Rentals	Ludington
12	1	Henry's Landing	accommodations - other	Scottville
	1	Laman's Landing	accommodations - other	Greater Ludington Area
	1	Windswept Farms	accommodations - other	Scottville Area
	1	Heaven on Hamlin	accommodations - other	Greater Ludington Area
	1	Kibby Creek Travel Park	accommodations - parks	Greater Ludington Area
	1	Poncho's Pond RV Park	accommodations - parks	Ludington
	1	Scottville Riverside Park	accommodations - parks	Scottville
	1	Ludington State Park Campground	accommodations - parks	Ludington
	1	Cartier Park Campground	accommodations - camps	Ludington
	1	Lakeview Campsite	accommodations - camps	Greater Ludington Area
	1	Mason County Campground	accommodations - camps	Greater Ludington Area
	1	Riverside Park Campground	accommodations - camps	Scottville
	--	Bo Sloany's Hideaway	one cottage	Greater Ludington Area
0.02	0	<i>Bluff Beach Farm Resort</i>	<i>accommodations</i>	
	0	<i>Carrier Ridge Lodge</i>	<i>accommodations</i>	<i>Scottville Area</i>

Source: Field observations and internet research by LandUse | USA; 2015.

Imperfections are unintentional and unlikely to alter conclusions.

Small italics indicate vacancies and/or business that have closed for any number of reasons.

Closures may point to market gaps, changing consumer preferences, and/or competitive impacts.

Exhibit B.11

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
1	1	West Shore Community College	Schools, Colleges, Institutes	Scottville
0.03	0	<i>Ludington Business College</i>	<i>Schools, education</i>	<i>Ludington</i>
	0	<i>French Language School</i>	<i>Schools, education</i>	<i>Ludington</i>
	0	<i>Ferris Institute</i>	<i>Schools, education</i>	<i>Ludington</i>
4	1	Spectrum Health Ludington Hospital	medical services	Ludington
	1	Mercy Health Physician Partners	medical services	Ludington
	1	Great Lakes Medical, Urgent Care	medical services	Ludington
	1	All Access Care Clinic	medical services	Ludington
0.01	0	<i>Paulina Stearns Hospital</i>	<i>medical services</i>	<i>Ludington</i>
7	1	Port of Ludington Maritime Museum	Museum (proposed)	Ludington
	1	Mason Co. Sports Hall of Fame	Museum (proposed)	
	1	Ludington North Pier Lighthouse	Museum	
	1	Ludington State Park	Museum	
	1	Historic White Pine Village	Museum	Greater Ludington Area
	1	Sable Points Lighthouse Keepers Assoc.	Museum	Ludington
	1	Sandcastles Children's Museum	Museum	Ludington

Source: Field observations and internet research by LandUse|USA; 2015.

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Exhibit B.12

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
7	1	Harbor Cinemas 8	Cinemas, Entertainment	Greater Ludington Area
	1	John Marek Entertainment	Cinemas, Entertainment	Custer
	1	Mason County Fair Grounds	Cinemas, Entertainment	Ludington
	1	Western Michigan Fair Association	Cinemas, Entertainment	Greater Ludington Area
	1	Quarter Retrocade (arcade)	Cinemas, Entertainment	Ludington
	1	Tye-One-J Rentals, party supplies	Cinemas, Entertainment	Ludington
	1	Grand Rental Station (bounce)	Cinemas, Entertainment	Ludington
6	1	AJ's Family Fun Center	family activity centers	Greater Ludington Area
	1	Johnny's Skate Center	family activity centers	Custer
	1	West Shore Rec. - Ice Arena	family activity centers	Scottville
	1	West Shore Rec. Ctr. - Pool	family activity centers	N. of Ludington
	1	Donald C. Baldwin Community Pool	family activity centers	Ludington
	1	Country Lanes & Bowling Center	family activity centers	Greater Ludington Area
9	1	West Shore Recreation Center	sports - fitness	Scottville Area
	1	Ludington Athletic Club (racquet club)	sports - fitness	Ludington
	1	Ludington Crossfit	sports - fitness	Ludington
	1	America's Fitness Center	sports - fitness	Ludington
	1	Gymnastics Flipstar	sports - fitness	Ludington
	1	Freedom Martial Arts	sports - fitness	Ludington
	1	Smiling Lotus Yoga, LLC	sports - fitness	Ludington
	1	Calista Marie's School of Dance	sports - fitness	Ludington
	1	Leta Fulton School of Dance	sports - fitness	Ludington
5	1	Lincoln Hills Golf Course	sports - golf	Greater Ludington Area
	1	Ludington Area Jaycees Mini Golf	sports - golf	Ludington
	1	Lakeside Links Golf	sports - golf	Ludington
	1	Hemlock Golf	sports - golf	
	1	Sportsman's Indoor Golf	sports - golf	Ludington

Source: Field observations and internet research by LandUse|USA; 2015.

Imperfections are unintentional and unlikely to alter conclusions.

Small italics indicate vacancies and/or business that have closed for any number of reasons.

Closures may point to market gaps, changing consumer preferences, and/or competitive impacts.

Exhibit B.13

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
10	1	Hammond Camper Rentals of Mich.	sports - camper rental	Scottville Area
	1	Pere Marquette Expeditions Kayak	sports - boat rental	Greater Ludington Area
	1	Dune Grass Watercrafts	sports - boat rental	Greater Ludington Area
	1	Hamlin Lake Boat Rentals	sports - boat rental	Greater Ludington Area
	1	Henry's Landing	sports - boat rental	Scottville
	1	North Bayou Marina	sports - boat rental	Greater Ludington Area
	1	River Run Canoe Livery	sports - boat rental	Scottville
	1	Sauble Boat Rentals	sports - boat rental	Greater Ludington Area
	1	Sunset Bluff Boat Rentals	sports - boat rental	Greater Ludington Area
	1	Waterside Boat Rentals	sports - boat rental	Greater Ludington Area
0.18	0	<i>Rose Hawley Museum</i>	<i>Community Venues</i>	
	0	<i>Perch Festival</i>	<i>Community Venues</i>	
	0	<i>Center Theatre</i>	<i>Community Venues</i>	
	0	<i>Coliseum</i>	<i>Community Venues</i>	
	0	<i>Fruitport Pavilion</i>	<i>Community Venues</i>	
	0	<i>Parsons Puppets</i>	<i>Community Venues</i>	
	0	<i>Rainbow Garden Pavilion</i>	<i>Community Venues</i>	
	0	<i>Raymars at the Lake</i>	<i>Community Venues</i>	
	0	<i>Val-Du Lakes Outdoor Amphitheater</i>	<i>Community Venues</i>	
	0	<i>Ewing's Poolroom / Hall</i>	<i>Community Venues</i>	
	0	<i>Lyric Theatre</i>	<i>Community Venues</i>	
	0	<i>Moose Lodge</i>	<i>Community Venues</i>	
	0	<i>Salt Bath House</i>	<i>Community Venues</i>	
	0	<i>Senior Center</i>	<i>Community Venues</i>	
	0	<i>Smith's Recreation & Billiards</i>	<i>Community Venues</i>	
	0	<i>Starlite Drive-in Theatre</i>	<i>Community Venues</i>	
	0	<i>Studio 31 Youth Center</i>	<i>Community Venues</i>	
	0	<i>Beach House</i>	<i>Community Venues</i>	
	0	<i>West Shore Family YMCA</i>	<i>Community Venues</i>	

Source: Field observations and internet research by LandUse|USA; 2015.

Imperfections are unintentional and unlikely to alter conclusions.

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Closures may point to market gaps, changing consumer preferences, and/or competitive impacts.

Exhibit B.14

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
10	1	Dunham's Sports	sporting goods	Greater Ludington Area
	1	Spindrift Cyclesports	sporting goods - bicycles	Downtown Ludington
	1	SE Bike & Trike	sporting goods - bicycles	Ludington
	1	Trailhead Bike Shop	sporting goods - bicycles	Ludington
	1	Gilligan's Guns and Hobbies	sporting goods - hunting	Greater Ludington Area
	1	Captain Chuck's Fish / Hunt / Archery	sporting goods - hunting	Greater Ludington Area
	1	Xtreme Archery	sporting goods - hunting	Greater Ludington Area
	1	Fireworks Depot	sporting goods - fireworks	Greater Ludington Area
	1	Tuna's Reel Troubles	sporting goods - fishing	Greater Ludington Area
	1	Yeck Lure Company	sporting goods - fishing	Greater Ludington Area
11	1	River Run Canoe Livery	sporting goods - marine	Scottville
	1	Paddle Sports Factory Outlet	sporting goods - marine	Scottville
	1	JC Marine	sporting goods - marine	Ludington
	1	Harbor View Marina	sporting goods - marine	Ludington
	1	Ludington Docks	sporting goods - marine	Ludington
	1	Ludington Municipal Marina	sporting goods - marine	Ludington
	1	Pere Pointe Marina	sporting goods - marine	Ludington
	1	Star Port Marina	sporting goods - marine	Ludington
	1	Lake Shore Motor Sports	sporting goods - marine	Greater Ludington Area
	1	U-Win Motorsports	automotive - motorcycles	Greater Ludington Area
	1	Lake Shore Motor Sports	automotive - motorcycles	Greater Ludington Area
0.08	0	<i>Pedersen's Gun Shop</i>	<i>sporting goods</i>	
	0	<i>Eastman's Sporting Goods</i>	<i>sporting goods - marine</i>	
	0	<i>Tuck's Sport Shop</i>	<i>sporting goods - marine</i>	
	0	<i>Barnhart Elto Evinrude</i>	<i>sporting goods - marine</i>	
	0	<i>Brant's Minnow Business</i>	<i>sporting goods - marine</i>	
	0	<i>C & O Marine Store / Shop</i>	<i>sporting goods - marine</i>	
	0	<i>Livery and Sale / Hardware</i>	<i>sporting goods - marine</i>	
	0	<i>Tamarac Harbor Marina</i>	<i>sporting goods - marine</i>	

Source: Field observations and internet research by LandUse|USA; 2015.

Imperfections are unintentional and unlikely to alter conclusions.

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Closures may point to market gaps, changing consumer preferences, and/or competitive impacts.

Exhibit B.15

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
28	1	Annie Mac II	fishing charter, expedition	Ludington, MI 49431
	1	Blue Fairways	fishing charter, expedition	Ludington, MI 49431
	1	Charlie	fishing charter, expedition	Ludington, MI 49431
	1	Double Trouble	fishing charter, expedition	Ludington
	1	Dreamweaver III	fishing charter, expedition	Scottville, MI 49454
	1	E-Fish-N-Sea Charters	fishing charter, expedition	Greater Ludington Area
	1	ENCORE	fishing charter, expedition	Ludington, MI 49431
	1	Finweaver, Finwonder	fishing charter, expedition	Ludington, MI 49431
	1	Finlander	fishing charter, expedition	Ludington, MI 49431
	1	Finwarrior	fishing charter, expedition	Ludington, MI 49431
	1	Free Style	fishing charter, expedition	Ludington, MI 49431
	1	God's Country Guides	fishing charter, expedition	Ludington
	1	Hattrick Charters	fishing charter, expedition	Ludington
	1	Katch Me Charters	fishing charter, expedition	Scottville, MI 49454
	1	Katfish Charters	fishing charter, expedition	Ludington
	1	Lie-a-Lot IV	fishing charter, expedition	Ludington, MI 49431
	1	Pere Marquette Expeditions	fishing charter, expedition	Greater Ludington Area
	1	Polecat III	fishing charter, expedition	Scottville, MI 49454
	1	Raptor Charters	fishing charter, expedition	Ludington
	1	Reel Rascal II	fishing charter, expedition	Ludington, MI 49431
	1	Relentless	fishing charter, expedition	Ludington, MI 49431
	1	Rockin-N-Reelin	fishing charter, expedition	Ludington, MI 49431
	1	RodMaster	fishing charter, expedition	Greater Ludington Area
	1	Salmon Slayer	fishing charter, expedition	Custer, MI 49405
	1	Stowaway	fishing charter, expedition	Ludington, MI 49431
	1	Therapy Too	fishing charter, expedition	Ludington, MI 49431
	1	Wet Net	fishing charter, expedition	Ludington
	1	Wild Thing II	fishing charter, expedition	Ludington, MI 49431

Source: Field observations and internet research by LandUse|USA; 2015.

Imperfections are unintentional and unlikely to alter conclusions. Charters includes those with local addresses

Small italics indicate vacancies and/or business that have closed for any number of reasons.

Closures may point to market gaps, changing consumer preferences, and/or competitive impacts.

Exhibit B.16

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
2	1	Book Mark	Book Stores	Ludington
	1	Windowsill New/Used Books	Book Stores	Ludington
9	1	Ludington Area Center for the Arts	Arts, Galleries	Ludington
	1	AM Galleries / Artists Market	Arts, Galleries	Ludington
	1	Golden Key Art Gallery	Arts, Galleries	Ludington
	1	Maude's Garage: Arts & Gift Gallery	Arts, Galleries	Ludington
	1	Red Door Gallery	Arts, Galleries	Ludington
	1	Shagway Arts Barn	Arts, Galleries	Greater Ludington Area
	1	Timeless Picture Framing	Arts, Galleries	Ludington
	1	Craig Sterken Photography	Photography	Ludington
	1	Todd & Brad Reed Photo Gallery	Photography	Ludington
	--	Paintings by Riedl & Creations by Mir	Arts, Galleries	Ludington
0.05	0	<i>Gleason's Photography</i>	<i>Photography studios</i>	
	0	<i>Gross Photography</i>	<i>Photography studios</i>	
	0	<i>Holmes Studio</i>	<i>Photography studios</i>	
	0	<i>Silver Photography</i>	<i>Photography studios</i>	
	0	<i>Swarthout Photography</i>	<i>Photography studios</i>	
3	1	Bela Floral	Floral Supply, Florists	Ludington
	1	Beads & Blooms Florist	Floral Supply, Florists	Ludington
	1	PM Floral	Floral Supply, Florists	Ludington

Source: Field observations and internet research by LandUse|USA; 2015.

Imperfections are unintentional and unlikely to alter conclusions.

Small italics indicate vacancies and/or business that have closed for any number of reasons.

Closures may point to market gaps, changing consumer preferences, and/or competitive impacts.

Exhibit B.17

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

9	1	Angelus Religious Store	Gifts, Artisans	Ludington
	1	Avenue's End Mini Mall (12 vendors)	Gifts, Artisans	Ludington
	1	Mariellen's Hallmark	Gifts, Artisans	Ludington
	1	AGS Something Different	Gifts, Artisans	Ludington
	1	Badger Boutique	Gifts, Artisans	Ludington
	1	By Sarah Beth	Gifts, Artisans	Ludington
	1	Daul's Twisted Arrow Gift Shop	Gifts, Artisans	Ludington
	1	Ludington Gallery and Gifts	Gifts, Artisans	Ludington
	1	Ludington North Breakwater	Gifts, Artisans	Ludington
0.04	0	<i>Artists Market</i>	<i>Gifts, Art</i>	
	0	<i>Ludington Legends</i>	<i>Gifts, Art</i>	<i>Ludington</i>
	0	<i>Bear Track Trader</i>	<i>Gifts, Art</i>	
	0	<i>Dawn's Gift Shop</i>	<i>Gifts, Art</i>	
	0	<i>Fort Daul / Ludington Souvenires</i>	<i>Gifts, Art</i>	
5	1	Gamestop	Hobby, Toy, Music	Ludington
	1	Backstage Hobbies and Games	Hobby, Toy, Music	Ludington
	1	Hobbies by Allard (remote control)	Hobby, Toy, Music	Ludington
	1	Lakeshore Expressions Coins	Hobby, Toy, Music	Ludington
	1	Instrumental Music and Sound	Hobby, Toy, Music	Ludington
0.02	0	<i>Peterson's Music Shop</i>	<i>Hobby, Toy, Music</i>	
	0	<i>Ron's Record Shop</i>	<i>Hobby, Toy, Music</i>	
6	1	Textile & Lakeside Crafts	Piecework, Craft Supply	Ludington
	1	Cindy's Sewing	Piecework, Craft Supply	Scottville
	1	Custom Embroidery	Piecework, Craft Supply	Scottville Area
	1	Ludington Paint & Glass	Piecework, Craft Supply	Ludington
	1	Nautical Yarn	Piecework, Craft Supply	Ludington
	1	Scrapbook Store	Piecework, Craft Supply	Greater Ludington Area

Source: Field observations and internet research by LandUse|USA; 2015.

Imperfections are unintentional and unlikely to alter conclusions.

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Closures may point to market gaps, changing consumer preferences, and/or competitive impacts.

Exhibit B.18

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
5	1	Dollar General	variety - dollar	Greater Ludington Area
	1	Dollar General	variety - dollar	Scottville
	1	Dollar Tree	variety - dollar	Greater Ludington Area
	1	Family Dollar Store	variety - dollar	Greater Ludington Area
	1	Scottville Variety / Outlet	variety - dollar	Scottville
0.08	0	<i>Ben Franklin</i>	<i>variety stores</i>	
	0	<i>Morris 5 10 25 50 to \$1</i>	<i>variety stores</i>	
	0	<i>Uptown Discount</i>	<i>variety stores</i>	
	0	<i>White Birch Inn Store</i>	<i>variety stores</i>	
	0	<i>Wolko's Store</i>	<i>variety stores</i>	
	0	<i>Busy Big Store</i>	<i>variety stores</i>	
	0	<i>Dean's 4 in 1</i>	<i>variety stores</i>	
	0	<i>J. J. Newberry Co. Dime Store</i>	<i>variety stores</i>	
16	1	Always Antique Mall	antiques, consignment	Ludington
	1	Curly Haired Girl (<i>Luding. Legends</i>)	Vintage Furniture	Ludington
	1	Antique Store	antiques, consignment	Ludington
	1	Beyond the Door Consignment	antiques, consignment	Scottville
	1	Blackberry Hollow Antiques	antiques, consignment	Ludington
	1	Carriage House at Cartier Mansion	antiques, consignment	Ludington
	1	Cedar Chest Consignment Shoppe	antiques, consignment	Ludington
	1	Christa's Antiques, Collectibles	antiques, consignment	Ludington
	1	Cole's Antiques Villa	antiques, consignment	Scottville
	1	Holden's Emporium, used	antiques, consignment	Scottville
	1	Little Horse Antiques	antiques, consignment	Scottville
	1	Picker's Paradise	antiques, consignment	Ludington
	1	Scottville Mini Mall	antiques, consignment	Scottville
	1	Speedy's Treasures	antiques, consignment	Scottville
	1	Sunset Bay Antiques	antiques, consignment	Ludington
	1	Tell me a Story	antiques, consignment	Scottville
7	1	Better Than a Pawn Shop	used merchandise	Ludington
	1	Habitat for Humanity Re-Store	used merchandise	Greater Ludington Area
	1	PJ's Outlet	used merchandise	Ludington
	1	Salvation Army	used merchandise	Greater Ludington Area
	1	St. Simon's Bargain Center	used merchandise	Ludington
	1	Use It Again	used merchandise	Scottville
	1	Yada Yada Resale	used merchandise	Greater Ludington Area

Source: Field observations and internet research by LandUse | USA; 2015.

Imperfections are unintentional and unlikely to alter conclusions.

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Closures may point to market gaps, changing consumer preferences, and/or competitive impacts.

Exhibit B.19

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
3	1	Meijer	apparel - chain dept. store	Greater Ludington Area
	1	Walmart	apparel - chain dept. store	Greater Ludington Area
	1	Peebles	apparel - chain dept. store	Greater Ludington Area
0.07	0	<i>Berger's Store</i>	<i>apparel; dept. stores</i>	
	0	<i>Comstock Apparel Store</i>	<i>apparel; dept. stores</i>	
	0	<i>Klemm's Men's Wear</i>	<i>apparel; dept. stores</i>	
	0	<i>Toggery Clothes</i>	<i>apparel; dept. stores</i>	
	0	<i>Gittleman's</i>	<i>apparel; dept. stores</i>	
	0	<i>JC Penney</i>	<i>apparel; dept. stores</i>	
	0	<i>Montgomery Ward</i>	<i>apparel; dept. stores</i>	
16	1	Glick's (<i>former Closson's Jewelry</i>)	apparel	Ludington
	1	Sloaney's	apparel	Ludington
	1	Maurices	apparel	Greater Ludington Area
	1	108 Threads	apparel	Ludington
	1	Provisions Sport Shop	apparel	Ludington
	1	Big Fish Sportswear	apparel	Ludington
	1	Gordy's Skate Company	apparel	Ludington
	1	Just Bargains	apparel	Greater Ludington Area
	1	Label Shopper	apparel	Greater Ludington Area
	1	Purple Monkey - children's	apparel - children's	Ludington
	1	Linda's Baby Store	apparel - children's	Scottville
	1	ABC Kidz (<i>Monkey Business</i>)	apparel - children's	Ludington
	1	A Bride's Time	apparel - specialty	Ludington
	1	Bliss Bridals	apparel - specialty	Scottville
	1	On the Ave. Boutique, Tux; Raven's	apparel - specialty	Ludington
	1	Ann's Preferred Uniforms	apparel - specialty	Ludington

Source: Field observations and internet research by LandUse|USA; 2015.

Imperfections are unintentional and unlikely to alter conclusions.

Small italics indicate vacancies and/or business that have closed for any number of reasons.

Closures may point to market gaps, changing consumer preferences, and/or competitive impacts.

Exhibit B.20

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
3	1	Snyders Shoes	accessories - shoes	Ludington
	1	Shadz Sunglasses	accessories - sunglasses	Ludington
	1	Lakeshore Expressions Jewelry	accessories - jewelry	Ludington
0.03	0	<i>Clossons Jewelry (now Glick's)</i>	<i>accessories; jewelry</i>	<i>Ludington</i>
	0	<i>Albitus' Ludington Jewelry</i>	<i>accessories; jewelry</i>	
	0	<i>Schol's Jewelry</i>	<i>accessories; jewelry</i>	
0.04	0	<i>Mollys Hats</i>	<i>Accessories; other</i>	
	0	<i>Anderson's Luggage, Leather Goods</i>	<i>Accessories; other</i>	
	0	<i>Vorac's Leather, Saddles</i>	<i>Accessories; other</i>	
	0	<i>Tandy Leather Shop, Hobby</i>	<i>Accessories; other</i>	
0.06	0	<i>Buells Shoes</i>	<i>apparel - shoes</i>	
	0	<i>Dawn Shoes</i>	<i>apparel - shoes</i>	
	0	<i>Robin Hood Shoes</i>	<i>apparel - shoes</i>	
	0	<i>Shoe Store</i>	<i>apparel - shoes</i>	
	0	<i>Taylor's Shoe Repair</i>	<i>apparel - shoes</i>	
	0	<i>Vogels Shoes</i>	<i>apparel - shoes</i>	

Source: Field observations and internet research by LandUse|USA; 2015.

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Exhibit B.21

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
10	1	Max Home Furn. <i>(former Dean's)</i>	furniture, mattresses	Ludington
	1	Ludington Mattress Outlet	furniture, mattresses	Greater Ludington Area
	1	Simply Cottages by Lindsay's	furniture	Ludington
	1	Lundquist Furniture	furniture	Scottville
	1	R & R Furniture & More	furniture	Scottville
	1	Fricks Old Country Store	furniture	Scottville
	1	Holden's Home Emporium, new	furniture	Scottville
	1	Great Openings	furniture	Ludington
	1	DeJa Vu Furniture Consignment	furniture	Ludington
	1	Custer Wood-N-Things	furniture	Custer
5	1	Kirby	appliances, electronics	Ludington
	1	Gunberg's Appliances	appliances, electronics	Ludington
	1	Aaron's Rent-A-Center (R-A-C)	appliances, electronics	Ludington
	1	Radio Shack	appliances, electronics	Ludington
	1	STS Computers	electronics	Greater Ludington Area
0.04	0	<i>Hanson's Furniture</i>	<i>furniture</i>	
	0	<i>L. W. Swan Furniture</i>	<i>furniture</i>	
	0	<i>Palm Furniture Co.</i>	<i>furniture</i>	
	0	<i>Rupert Stephens & Sons</i>	<i>furniture</i>	
	0	<i>Molly's Furniture</i>	<i>furniture</i>	Ludington
0.03	0	<i>Good Housekeeping Shop</i>	<i>appliances</i>	
	0	<i>Radio Shop</i>	<i>appliances</i>	
	0	<i>Wallace Kuras Appliances</i>	<i>appliances</i>	

Source: Field observations and internet research by LandUse|USA; 2015.

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Exhibit B.22

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
10	1	Lowe's	mega home improvement	Greater Ludington Area
	1	Home Depot	mega home improvement	Greater Ludington Area
	1	Briggs True Value Hardware	hardware store	Greater Ludington Area
	1	Hometown Hardware	hardware store	Scottville
	1	Custer Hardware	hardware store	Custer
	1	HDI Hardware	hardware store	Scottville
	1	Tractor Supply Co	hardware store	Greater Ludington Area
	1	Acres Co-op Inc	hardware store	Scottville Area
	1	Yard Man Power Equipment	hardware store	Scottville
	1	Standard Kitchens	home improvement	Ludington
5	1	Giving Tree Garden Center	garden supply	Ludington
	1	Meijer Garden Center	garden supply	Ludington
	1	Walmart Garden Center	garden supply	Ludington
	1	Home Depot Garden Center	garden supply	Ludington
	1	Lowes Garden Center	garden supply	Ludington
11	1	Interiors by Beverly	home improvement - other	Ludington
	1	Met, Inc.	home improvement - other	Greater Ludington Area
	1	Carter Lumber	home improvement - other	Greater Ludington Area
	1	Great Lakes Materials	home improvement - other	Ludington
	1	D M Supply	home improvement - other	Ludington
	1	Square Deal Building Supply	home improvement - other	Ludington
	1	Theradapt Products	home improvement - other	Ludington
	1	Cooper's Floorcovering Services Sales & In	home improvement - other	Ludington
	1	Water Clinic Pool & Spa	home improvement - other	Greater Ludington Area
	1	Sherwin Williams	home improvement - other	Ludington
	1	Kerry's Blinds	home improvement - other	Ludington
0.13	0	<i>Kolbe & Kolbe Windows, Patio Doors</i>	<i>home improvement</i>	
	0	<i>Butters & Peters Salt & Lumber</i>	<i>home improvement</i>	
	0	<i>Abrahamson-Nerheim Co.</i>	<i>home improvement</i>	
	0	<i>Ackersville Hardware</i>	<i>home improvement</i>	
	0	<i>Booth-Schoenherr Co.</i>	<i>home improvement</i>	
	0	<i>Custer Lumber Co.</i>	<i>home improvement</i>	
	0	<i>Interiors Inc.</i>	<i>home improvement</i>	
	0	<i>Krogen Hardware Co.</i>	<i>home improvement</i>	
	0	<i>Ludington Lumber Co.</i>	<i>home improvement</i>	
	0	<i>Scottville Lumber Co.</i>	<i>home improvement</i>	
	0	<i>Skoogs Hardware</i>	<i>home improvement</i>	
	0	<i>T. D. Smith Hardware</i>	<i>home improvement</i>	
	0	<i>Vinyl Siding Warehouse</i>	<i>home improvement</i>	
0	<i>PM Greenhouse</i>	<i>garden supply</i>	Ludington	

Source: Field observations and internet research by LandUse|USA; 2015.

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Exhibit B.23

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
11	1	Great Lakes Ford	auto dealership - branded	Ludington
	1	Watson Chrysler Dodge Jeep (<i>Healy</i>)	auto dealership - branded	Greater Ludington Area
	1	Urka Buick - Chevrolet	auto dealership - branded	Greater Ludington Area
	1	Boes Auto Sales	auto dealership - used	Custer Area
	1	Countryside Auto	auto dealership - used	Greater Ludington Area
	1	Johnson's Car Sales	auto dealership - used	Custer
	1	Johnson's Supreme Auto	auto dealership - used	Ludington
	1	Midway Auto Sales	auto dealership - used	Scottville Area
	1	Northern Classic Auto Sales	auto dealership - used	Greater Ludington Area
	1	Urka Auto Center	auto dealership - used	Greater Ludington Area
	1	Vehicles Plus	auto dealership - used	Greater Ludington Area
	--	Gene's Ventures / Travel Buses	bus rental / charter	Ludington
0.06	0	<i>Barnett Oldsmobile Buick Sales</i>	<i>auto dealers</i>	
	0	<i>Hansen-Carlson/Peterson Chevrolet</i>	<i>auto dealers</i>	
	0	<i>Peters Harley Davidson</i>	<i>auto dealers</i>	
	0	<i>Stevenson Motor Sales</i>	<i>auto dealers</i>	
	0	<i>Mid USA Motorcycle Parts</i>	<i>auto dealers</i>	
	0	<i>Blodgett Used Cars</i>	<i>auto dealers</i>	
8	1	Advanced Auto Parts	auto supply and services	Greater Ludington Area
	1	Auto Value Parts Store	auto supply and services	Greater Ludington Area
	1	AutoZone	auto supply and services	Greater Ludington Area
	1	Change Parts	auto supply and services	Greater Ludington Area
	1	Marek Auto Parts	auto supply and services	Greater Ludington Area
	1	NAPA Auto Parts	auto supply and services	Greater Ludington Area
	1	O'Reilly Auto Parts	auto supply and services	Greater Ludington Area
	1	Parts Plus	auto supply and services	Scottville Area

Source: Field observations and internet research by LandUse|USA; 2015.

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Exhibit B.24

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area	
5	1	Meijer Supercenter	grocery - chain	Greater Ludington Area	
	1	Walmart Supercenter	grocery - chain	Greater Ludington Area	
	1	Save-A-Lot	grocery - chain	Greater Ludington Area	
	1	Shop-N-Save	grocery - chain	Greater Ludington Area	
	1	Aldi (under construction)	grocery - chain	Greater Ludington Area	
11	1	Best Choice Market Specialty Foods	grocery, markets	Ludington	
	1	Bonser's of Custer, Inc	grocery, markets	Custer	
	1	Evergreen Natural Food Store	grocery, markets	Ludington	
	1	Hamlin Grocery	grocery, markets	Ludington	
	1	Jason's Main Street Market	grocery, markets	Scottville	
	1	K & L Foods	grocery, markets	Ludington	
	1	Marketplace 31	grocery, markets	Scottville	
	1	Mercantile LLC	grocery, markets	Scottville Area	
	1	West Shore Market	grocery, markets	Scottville Area	
	1	Grassa's Farm Market	grocery, markets	Greater Ludington Area	
	1	Orchard Market	grocery, markets	Greater Ludington Area	
	--		Cox Farms	Farms by name	Scottville Area
	--		Kistler Crest Farm	Farms by name	Greater Ludington Area
11	1	Caritas Food Pantry	grocery - pantry, mart	Custer	
	1	Express Mart	grocery - pantry, mart	Greater Ludington Area	
	1	E-Z Mart	grocery - pantry, mart	Greater Ludington Area	
	1	E-Z Mart	grocery - pantry, mart	Scottville Area	
	1	Scottville Shell Food Mart	grocery - pantry, mart	Scottville	
	1	State Street EZ Mart	grocery - pantry, mart	Scottville	
	1	West Shore Eagle Snacks	grocery - pantry, mart	Ludington	
	1	Scottville Shell Food Mart	grocery - pantry, mart	Scottville	
	1	Pioneer Party Store	grocery - party store	Custer Area	
	1	AJ's Party Port	grocery - party store	Ludington	
	1	The Bottle & Can	grocery - party store	Scottville	

Source: Field observations and internet research by LandUse|USA; 2015.

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Exhibit B.25

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
0.12	0	<i>Barnett's Grocery Store</i>	<i>grocery</i>	
	0	<i>Beyer's Market</i>	<i>grocery</i>	
	0	<i>Bonser's SuperMarket of Custer</i>	<i>grocery</i>	
	0	<i>Fourth Ward Market</i>	<i>grocery</i>	
	0	<i>Gunbergs / Market Basket / RJR Grocers</i>	<i>grocery</i>	
	0	<i>H. C. Nielsen</i>	<i>grocery</i>	
	0	<i>Hollick & Carlson Market</i>	<i>grocery</i>	
	0	<i>Krogers</i>	<i>grocery</i>	
	0	<i>Liquor Store, 7 UP</i>	<i>grocery</i>	
	0	<i>Lyons Food Market</i>	<i>grocery</i>	
	0	<i>Plumb's Super Market</i>	<i>grocery</i>	
	0	<i>Yeck's Grocery</i>	<i>grocery</i>	
0.06	0	<i>Fish market</i>	<i>farms, meats</i>	
	0	<i>Continental Grain Co.</i>	<i>farms, meats</i>	
	0	<i>Nelson Wholesale Meats</i>	<i>farms, meats</i>	
	0	<i>Hansen's Evergreen Dairy</i>	<i>farms, meats</i>	
	0	<i>Pere Marquette Lake Grain Elevator</i>	<i>farms, meats</i>	
	0	<i>Stearns Farm</i>	<i>farms, meats</i>	
0.10	0	<i>City Drug / Rose Drug</i>	<i>pharmacy</i>	
	0	<i>Harbor Pharmacy</i>	<i>pharmacy</i>	
	0	<i>Johnston McDonald Drug Store</i>	<i>pharmacy</i>	
	0	<i>Latimer's Drug Store</i>	<i>pharmacy</i>	
	0	<i>Lewis Drugs</i>	<i>pharmacy</i>	
	0	<i>Pinkerton's Drug Store</i>	<i>pharmacy</i>	
	0	<i>Rochon's Drug Store</i>	<i>pharmacy</i>	
	0	<i>Sahlmark's Drug Store</i>	<i>pharmacy</i>	
	0	<i>Snow's Drug Store</i>	<i>pharmacy</i>	
	0	<i>Weinert Drugstore</i>	<i>pharmacy</i>	
0	<i>Nichols Drug Store</i>	<i>pharmacy</i>	Scottville	

Source: Field observations and internet research by LandUse|USA; 2015.

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Exhibit B.26

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
4	1	Meijer Pharmacy	pharmacy	Greater Ludington Area
	1	Walmart Pharmacy	pharmacy	Greater Ludington Area
	1	Walgreens	pharmacy	Greater Ludington Area
	1	Rite Aid Pharmacy	pharmacy	Downtown Ludington
6	1	Staples	office supplies - chain stores	Greater Ludington Area
	1	Jackpine Business Centers	office supplies	Greater Ludington Area
	1	River City Business Equipment	office supplies	Ludington
	1	Business Print	office supplies - misc.	Scottville
	1	Kwik Print Plus	office supplies - misc.	Ludington
	1	UPS Customer Center	office supplies - misc.	Ludington
5	1	4 Pawz Pet Salon & Boutique	pets - boutique	Ludington
	1	Acres Co-op Inc	pets - kennels	Scottville Area
	1	Anderson Creek Kennels	pets - kennels	Greater Ludington Area
	1	Veterinary Medical Center	pets - vets	Greater Ludington Area
	1	Waggin' Tails Pet Grooming	pets - grooming	Scottville
<i>0.01</i>	<i>0</i>	<i>Pet Shop</i>	<i>pet supplies</i>	

Source: Field observations and internet research by LandUse|USA; 2015.

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Exhibit B.27

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
13	1	G & M Burgers	restaurant	Scottville
	1	Jamesport Brewing Co.	restaurant	Ludington
	1	Kuntry Kubbard	restaurant	Greater Ludington Area
	1	Scotty's Prime Rib	restaurant	Greater Ludington Area
	1	Tasty Meals	restaurant	Scottville
	1	Old Hamlin	restaurant	Ludington
	1	Big Boy	restaurant	Greater Ludington Area
	1	Ponderosa Steakhouse	restaurant	Greater Ludington Area
	1	Big Apple Bagels	restaurant	Greater Ludington Area
	1	Kaz's Catering	restaurant	Scottville
	1	Alley Bar & Grill	restaurant	Ludington
	1	Michael's Bar & Grille	restaurant	Ludington
	1	PM Steamers	restaurant	Ludington
7	1	Mancino's Pizza, Grinders	restaurant - pizza	Greater Ludington Area
	1	Ron's Place	restaurant - pizza	Ludington
	1	Chuckwagon Pizza	restaurant - pizza	Ludington
	1	Little Caesars Pizza	restaurant - pizza	Greater Ludington Area
	1	Pizza Barn Plus	restaurant - pizza	Scottville
	1	Pizza Hut	restaurant - pizza	Greater Ludington Area
	1	Spanky's Pizza	restaurant - pizza	Greater Ludington Area

Source: Field observations and internet research by LandUse|USA; 2015.

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Exhibit B.28

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
3	1	Love Wines, Inc.	Boutique Winery	Ludington
	1	Krolczyk Cellars	Boutique Winery	Free Soil
	1	Jomagrha Winery	Boutique Winery	Pentwater
14	1	Grand	restaurant - bar	Ludington
	1	Barley & Rye	restaurant - bar	Ludington
	1	Johnny's Sports Bar	restaurant - bar	Custer
	1	Jamesport Brewing Company	restaurant - bar	Ludington
	1	Intersection Bar	restaurant - bar	Greater Ludington Area
	1	James Street Station	restaurant - bar	Ludington
	1	South Main Tavern	restaurant - bar	Scottville
	1	Sportsman's Irish Pub	restaurant - bar	Ludington
	1	Bud's Tap Room	restaurant - bar	Ludington
	1	Charlie's Bar	restaurant - bar	Scottville
	1	Ludington Pub	restaurant - bar	Ludington
	1	Mitten Bar	restaurant - bar	Ludington
	1	Sand Bar, The	restaurant - bar	Ludington
1	Tiki Lounge & Nightclub	restaurant - bar	Ludington	
7	1	Blu Moon Bistro / Over the Moon	restaurant - Sushi	Downtown Ludington
	1	Luciano's Ristoranti	restaurant - Italian	Ludington
	1	Thai Mango (opened Spr. 2015)	restaurant - Asian	Downtown Ludington
	1	China Buffet	restaurant - Asian	Greater Ludington Area
	1	Hunan Gardens	restaurant - Asian	Greater Ludington Area
	1	El Rancho	restaurant - Hispanic	Greater Ludington Area
	1	Barnharts Jamaican	restaurant - Jamaican	Greater Ludington Area
9	1	Applebee's	restaurant - fast food	Greater Ludington Area
	1	Taco Bell	restaurant - fast food	Greater Ludington Area
	1	Arby's	restaurant - fast food	Greater Ludington Area
	1	McDonald's (chain)	restaurant - fast food	Ludington
	1	Wendy's	restaurant - fast food	Greater Ludington Area
	1	KFC	restaurant - fast food	Greater Ludington Area
	1	Hungry Howie's	restaurant - fast food	Greater Ludington Area
	1	Jimmy John's	restaurant - fast food	Greater Ludington Area
	1	Subway	restaurant - fast food	Ludington

Source: Field observations and internet research by LandUse|USA; 2015.

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Exhibit B.29

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
0.17	0	A&W	<i>restaurants, eateries</i>	
	0	Anie's (sp?) Fine Food	<i>restaurants, eateries</i>	
	0	Burger Chef	<i>restaurants, eateries</i>	
	0	Chat-N-Nibble	<i>restaurants, eateries</i>	
	0	Copper Kettle Chicken	<i>restaurants, eateries</i>	
	0	Del's Restaurant	<i>restaurants, eateries</i>	
	0	Gibbs Rest. / Country House	<i>restaurants, eateries</i>	
	0	Marine Dining Room	<i>restaurants, eateries</i>	
	0	Neumann's Café	<i>restaurants, eateries</i>	
	0	Obrian's Restaurant	<i>restaurants, eateries</i>	
	0	Orgie's Restaurant	<i>restaurants, eateries</i>	
	0	Oriole Café	<i>restaurants, eateries</i>	
	0	Rikker's Pantry	<i>restaurants, eateries</i>	
	0	Scotty's Wrens Roost	<i>restaurants, eateries</i>	
	0	Seeba's Buffet	<i>restaurants, eateries</i>	
	0	Ye' All Come Back	<i>restaurants, eateries</i>	
	0	Steak & Egger	<i>restaurants, eateries</i>	Scottville
	0	Bones & Butts BBQ	<i>restaurants, eateries</i>	Ludington
	0	Duck Blind Café & Deli	<i>restaurants, eateries</i>	Scottville
	0	Angry Tomato	<i>restaurants, eateries</i>	Ludington
	0	Coffee House	<i>restaurants, eateries</i>	
0.07	0	Artic Wonder Bar	<i>drinking establishments</i>	
	0	Copper Keg Drive In	<i>drinking establishments</i>	
	0	Clark Bar & Liquor	<i>drinking establishments</i>	
	0	Cymbal's Tavern / Bud's Tap Room	<i>drinking establishments</i>	
	0	Town Tavern	<i>drinking establishments</i>	
	0	Crow's Nest Bar	<i>drinking establishments</i>	
	0	J. D. Neumann Fine Import Wines	<i>drinking establishments</i>	

Source: Field observations and internet research by LandUse | USA; 2015.

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Exhibit B.30

Retail and Business Cluster Analysis (Supply Inventory) Ludington, Scottville, and Custer - Mason County, Michigan - 2015

Count	Tag	Name	Category	Sub Area
7	1	Chef John's European Bakery	specialty - bakery	Ludington
	1	Country View Bakery	specialty - bakery	Greater Ludington Area
	1	Le Serving Spoon	specialty - bakery	Ludington
	1	McDonald's Bakery	specialty - bakery	Ludington
	1	JOS Sanders Retail Meats	specialty - butcher	Custer
	1	Northside Market	specialty - butcher	Ludington
	1	Shop-N-Save Bakery	specialty - bakery	
9	1	Brenda's Harbor Café	restaurant - café by name	Ludington
	1	Café 106	restaurant - café by name	Ludington
	1	North Country Cafe	restaurant - café by name	Scottville
	1	Quarter Cafe & Retrocade	restaurant - café by name	Ludington
	1	Biggby (07/2015 opening)	specialty - coffee	Ludington
	1	Epworth Assembly Coffee Shop	specialty - coffee	Ludington
	1	Redolencia Coffee	specialty - coffee	Ludington
	1	ReJoyce Tea Room	specialty - coffee	Ludington
1	Spindrift Coffee Bar	specialty - coffee	Downtown Ludington	
4	1	Dairy Queen	specialty - ice cream	Greater Ludington Area
	1	Dune Grass Concessions	specialty - ice cream	Greater Ludington Area
	1	House of Flavors (<i>Park Dairy</i>)	specialty - ice cream	Ludington
	1	Kilwins Chocolates	specialty - sweets	Ludington
0.03	0	<i>Coles Bakeries</i>	<i>specialty - bakery</i>	
	0	<i>Daisey Mae Bakery</i>	<i>specialty - bakery</i>	
	0	<i>Bach's Bakery</i>	<i>specialty - bakery</i>	
0.05	0	<i>Raymar's Frosty Cup</i>	<i>specialty - ice cream</i>	
	0	<i>Schrink Ice Cream Co.</i>	<i>specialty - ice cream</i>	
	0	<i>Anna Bachs Candy Shop</i>	<i>specialty - sweets</i>	
	0	<i>Candies, Tobacco</i>	<i>specialty - sweets</i>	
	0	<i>H. C. Schrink & Son Fountain</i>	<i>specialty - sweets</i>	
	0	<i>Chocolate Covered Stuff</i>	<i>specialty - sweets</i>	Greater Ludington Area

Source: Field observations and internet research by LandUse|USA; 2015.

Imperfections are unintentional and unlikely to alter conclusions.

Small italics indicate vacancies and/or business that have closed for any number of reasons.

Closures may point to market gaps, changing consumer preferences, and/or competitive impacts.

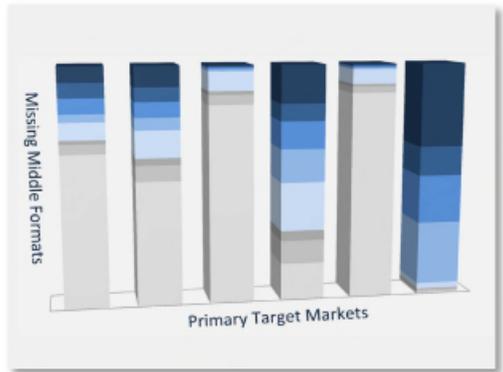
Target Market Analysis

Retail TMA

Mason County, MI

Retail Gap, Import-Export

July 1, 2015



Section C



Prepared for:

The Mason County
Steering Committee



Prepared By:



Analysis of Transacted Sales, Market Share, and Market Gaps
Mason County, Michigan

Exhibit C.1

NAICS Code	Type of Store	Number of Stores	Transacted Sales (\$000)	Average Sales/Store	Average Sales per Capita	Stores/1,000 Capita	Market Share	Maximum Gap (# Stores)	Moderate Gap (# Stores)
44-45	All Retail Stores	143	\$330,400	\$2,311,000	\$11,500	5.0	52.9%	nc	nc
441	Motor vehicles, parts	19	\$28,000	\$1,473,000	\$975	0.7	4.5%	4	2
442	Furniture, home furnishings	11	\$5,100	\$459,000	\$175	0.4	0.8%	2	1
443	Electronics, appliances	7	\$6,600	\$942,000	\$225	0.2	1.1%	2	1
444	Bldg. materials, garden equip.	18	\$49,200	\$2,735,000	\$1,725	0.6	7.9%	0	0
445	Food and beverage	13	\$18,200	\$1,403,000	\$625	0.5	2.9%	5	2
446	Health, personal care	7	\$24,600	\$3,512,000	\$850	0.2	3.9%	1	1
448	Clothing, accessories	11	\$4,900	\$441,000	\$175	0.4	0.8%	4	2
451	Sptg. goods, hobby, music	12	\$5,400	\$446,000	\$175	0.4	0.9%	7	3
452	General merchandise	9	\$81,000	\$9,000,000	\$2,825	0.3	13.0%	0	0
453	Office, gifts, art, pets, used	13	\$7,800	\$600,000	\$275	0.5	1.2%	2	1
	Sum of Listed Retail Stores	120	\$230,800	\$1,923,000	\$8,050	4.2	36.9%	28	13
711	Performing arts, spec. sports	3	\$15,000	\$5,000,000	\$525	0.1	2.4%	1	1
713	Amusement, gaming, recreat.	12	\$6,000	\$500,000	\$200	0.4	1.0%	1	1
721	Hotels, motels, etc.	29	\$9,300	\$320,000	\$325	1.0	1.5%	2	1
722	Restaurants, drinking estab.	61	\$30,400	\$498,000	\$1,050	2.1	4.9%	4	2

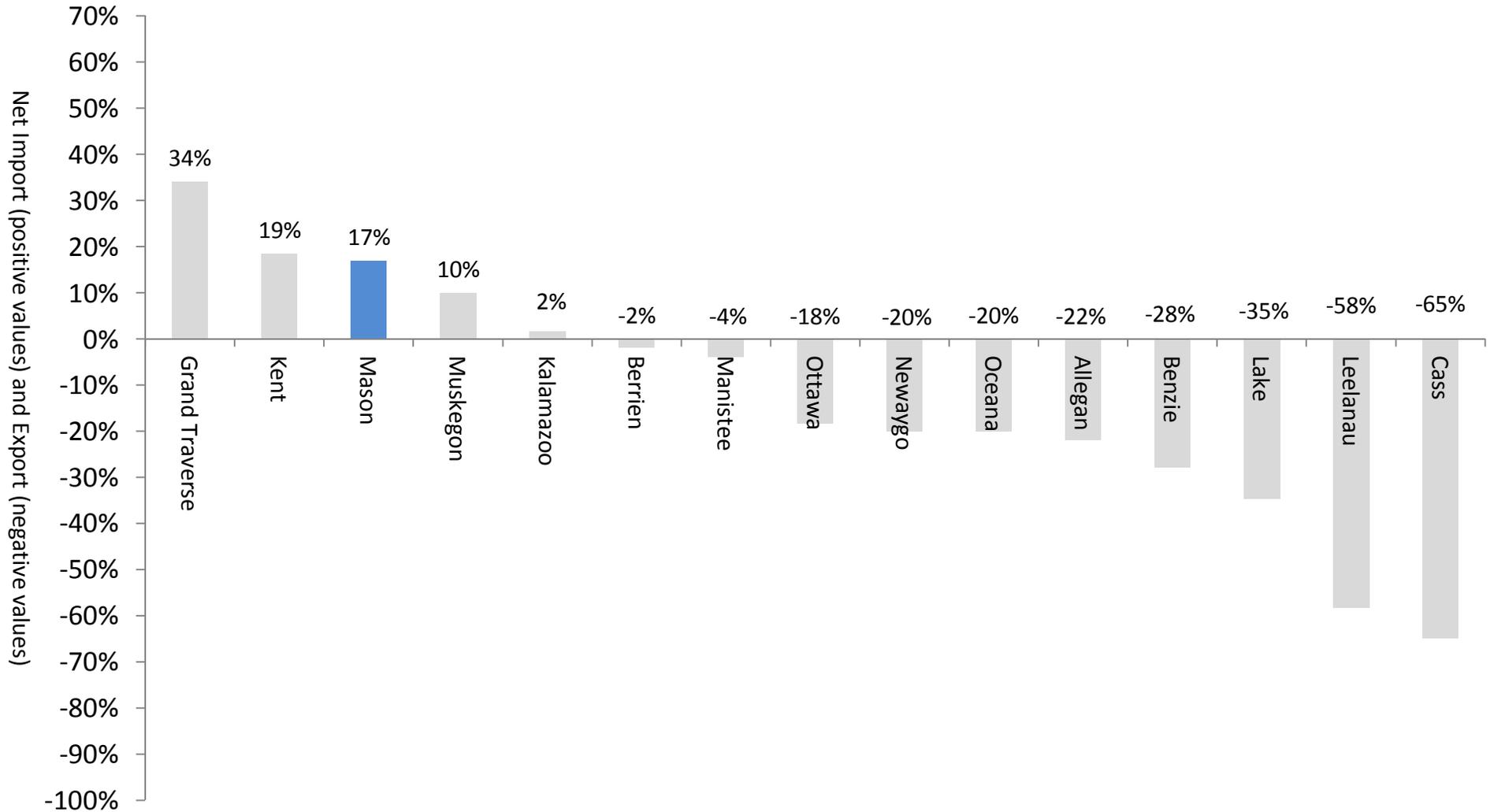
Source: Underlying data provided by the 2007 and 2012 Economic Census, 2010 U.S. Population Census, and 2008 - 2013 American Community Survey.

Analysis, model, and exhibit prepared by LandUse|USA; © 2015 with all rights reserved.

nc indicates not comparable. NAICS indicates the North American Industrial Classification System.

Mason County, Michigan (with Comparisons)
Net Import-Export of Expenditure Potential
Retail Trade

Exhibit C.2



Source: Underlying data by the 2000 and 2010 Population Census, and the 2007 Economic Census; analysis by LandUse|USA; December 2013. Results are based on average expenditures for Michigan. Negative values indicate net export, and could be interpreted as a market gaps and opportunities. Positive values indicate net import, and represent market strengths to be leveraged for growth.

Counties in Michigan
Market Share v. Per Capita Income
All Retail Establishments (NAICS 44-45)

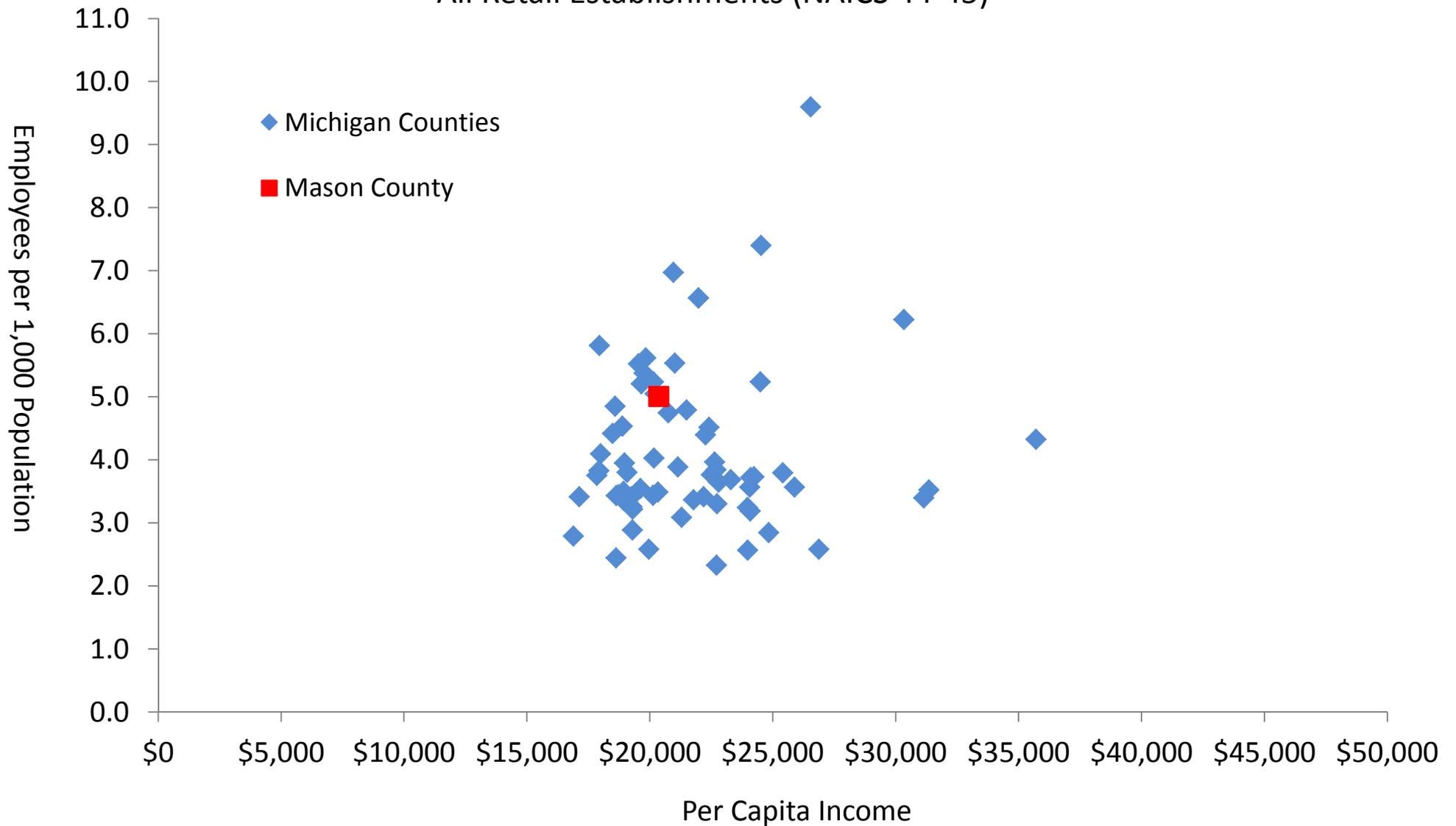
Exhibit C.3



Source: Underlying data provided by the 2007 Economic Census, 2000 and 2010 Population Census, and PopStats. Analysis and exhibits prepared by LandUse|USA; November 2013. Market Share indicates sales per capita as a share of income, unadjusted for import and export. High results imply high net import; low results imply high net export.

Counties in Michigan
Employees per 1,000 Population v. Per Capita Income
All Retail Establishments (NAICS 44-45)

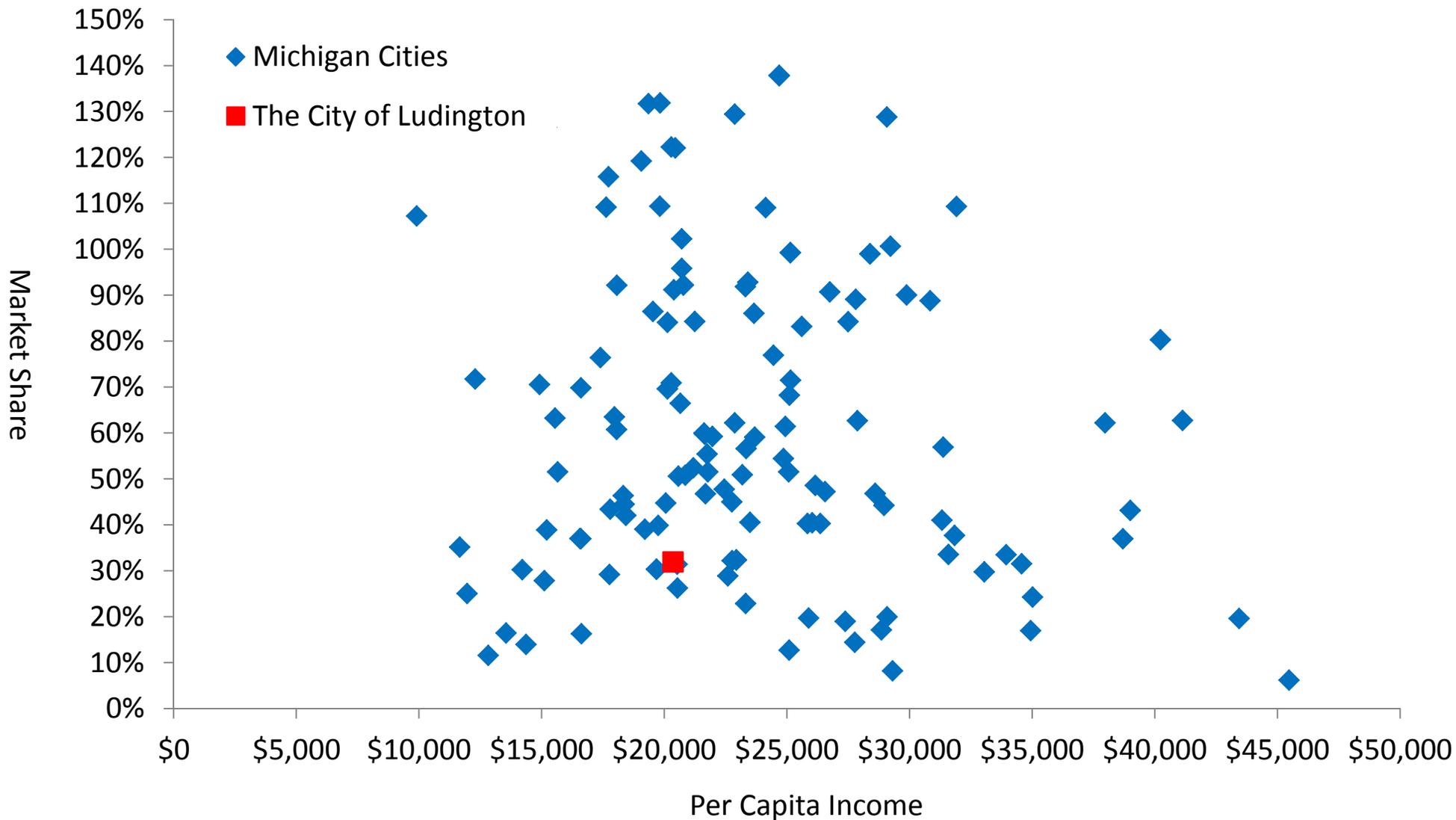
Exhibit C.4



Source: Underlying data provided by the 2007 Economic Census, 2000 and 2010 Population Census, and PopStats. Analysis and exhibits prepared by LandUse|USA; November 2013. Market Share indicates sales per capita as a share of income, unadjusted for import and export. High results imply high net import; low results imply high net export.

Cities in Michigan
Market Share v. Per Capita Income
All Retail Establishments (NAICS 44-45)

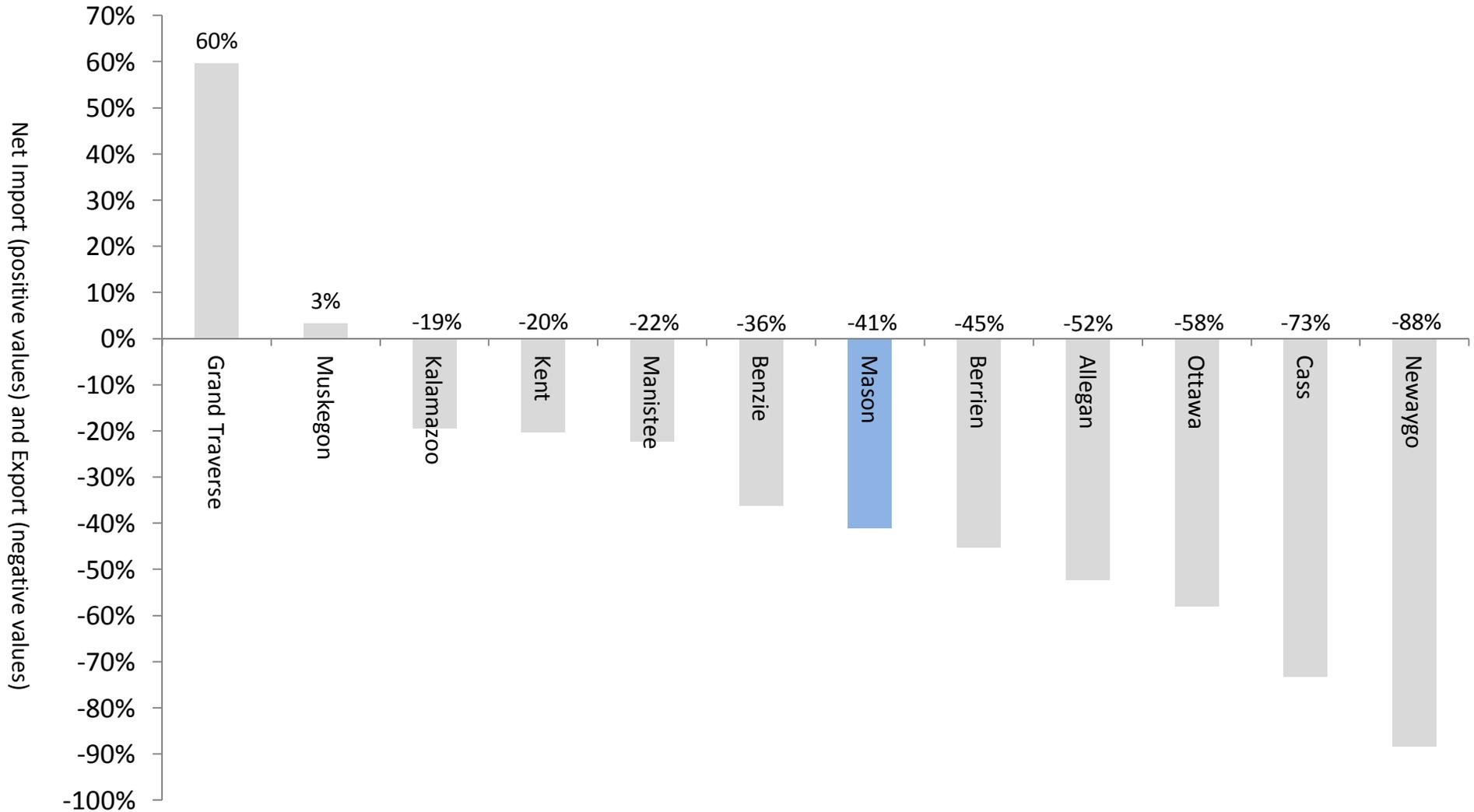
Exhibit C.5



Source: Underlying data provided by the 2007 Economic Census, 2000 and 2010 Population Census, and PopStats. Analysis and exhibits prepared by LandUse|USA; November 2013. Market Share indicates sales per capita as a share of income, unadjusted for import and export. High results imply high net import; low results imply high net export.

Mason County, Michigan (with Comparisons)
Net Import-Export of Expenditure Potential
Arts, Entertainment, and Recreation

Exhibit C.6

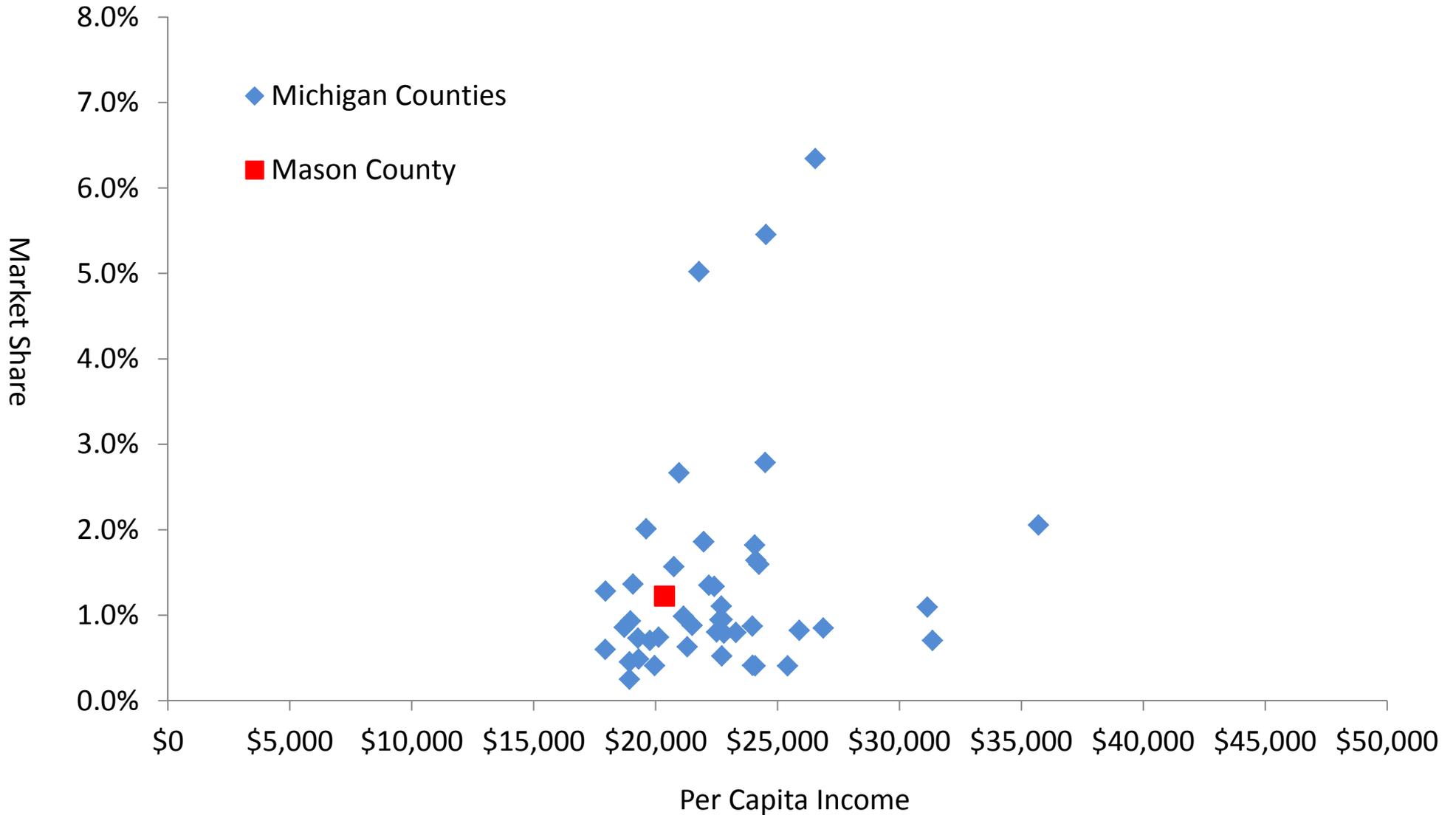


Source: Underlying data by the 2000 and 2010 Population Census, and the 2007 Economic Census; analysis by LandUse|USA; December 2013. Results are based on average expenditures for Michigan. Negative values indicate net export, and could be interpreted as a market gaps and opportunities. Positive values indicate net import, and represent market strengths to be leveraged for growth.

Counties in Michigan Market Share v. Per Capita Income

Exhibit C.7

Arts, Entertainment, and Recreational Establishments (NAICS 71)



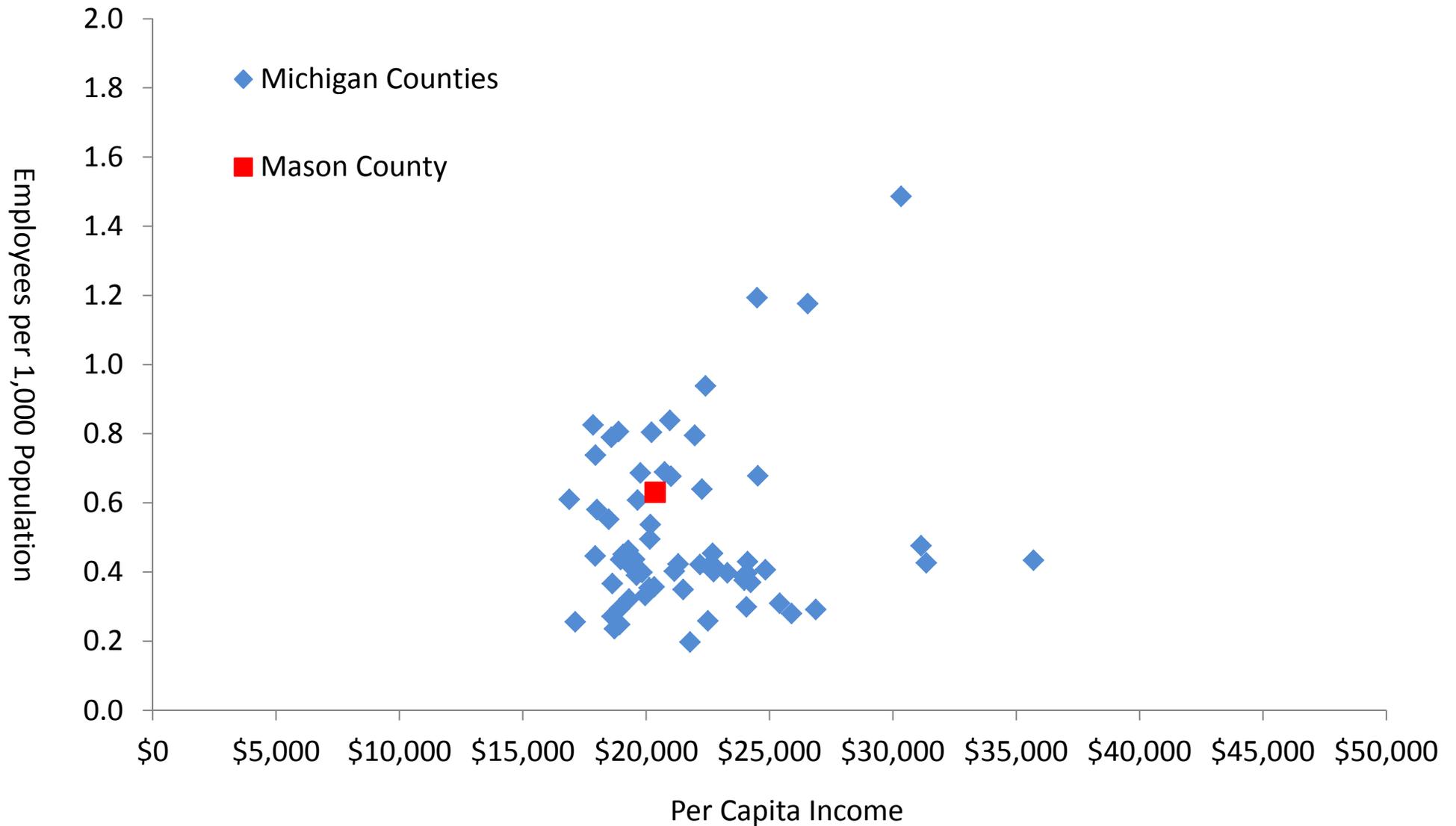
Source: Underlying data provided by the 2007 Economic Census, 2000 and 2010 Population Census, and PopStats. Analysis and exhibits prepared by LandUse|USA; November 2013. Market Share indicates sales per capita as a share of income, unadjusted for import and export. High results imply high net import; low results imply high net export.

Counties in Michigan

Employees per 1,000 Population v. Per Capita Income

Arts, Entertainment, and Recreational Establishments (NAICS 71)

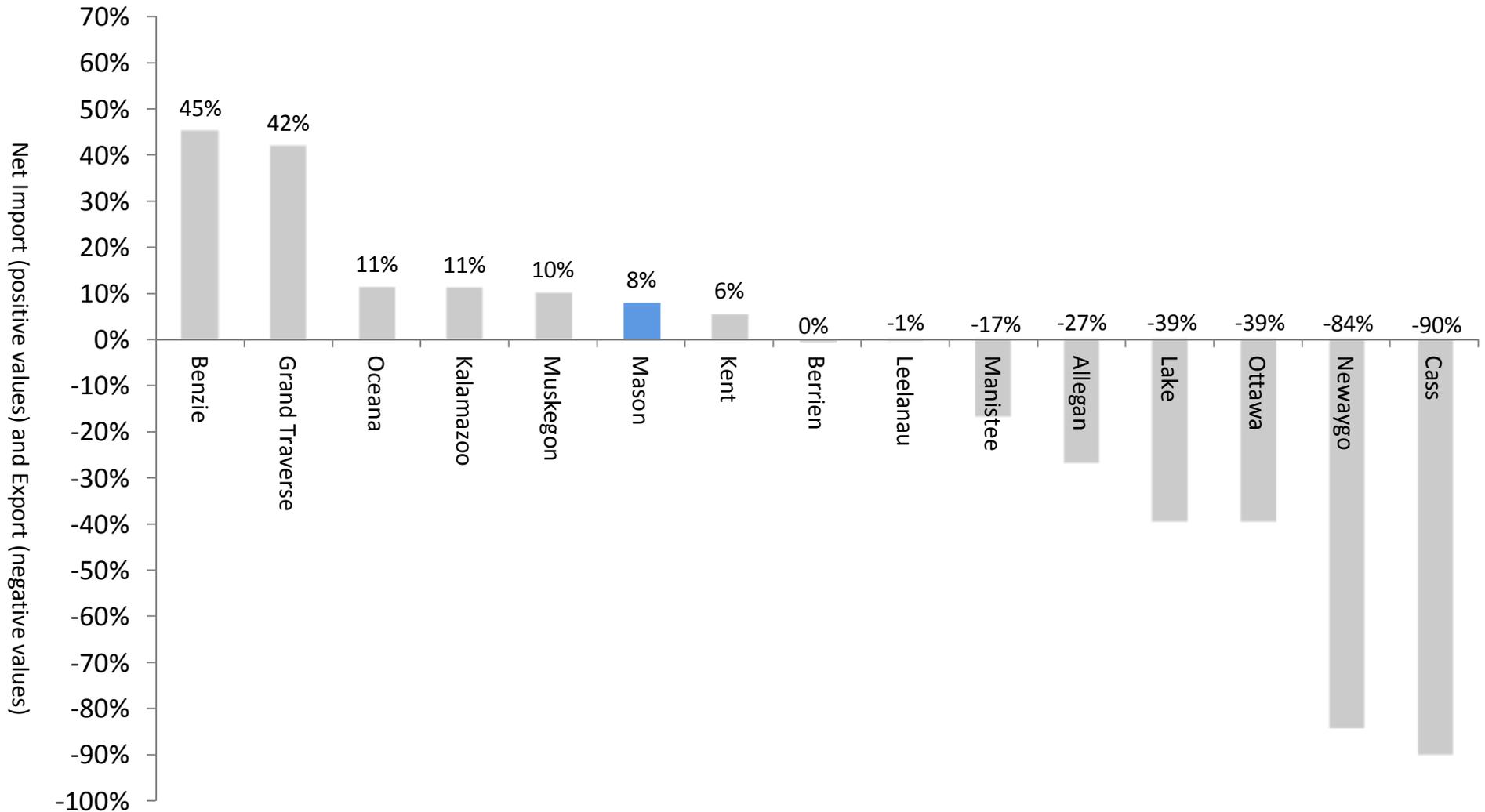
Exhibit C.8



Source: Underlying data provided by the 2007 Economic Census, 2000 and 2010 Population Census, and PopStats. Analysis and exhibits prepared by LandUse|USA; November 2013. Market Share indicates sales per capita as a share of income, unadjusted for import and export. High results imply high net import; low results imply high net export.

Mason County, Michigan (with Comparisons)
 Net Import-Export of Expenditure Potential
 Hotel Accommodations and Food Services

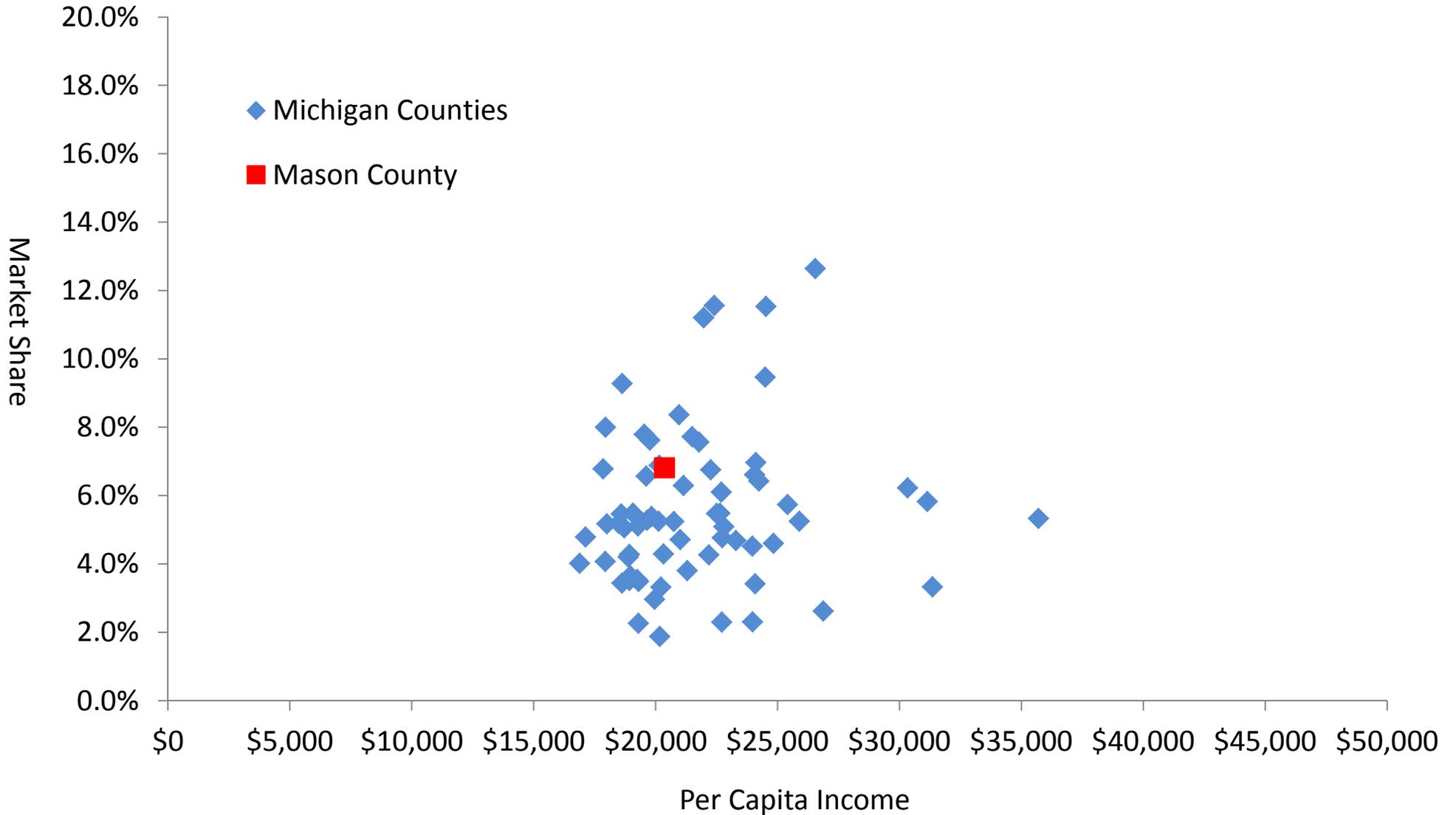
Exhibit C.9



Source: Underlying data by the 2000 and 2010 Population Census, and the 2007 Economic Census; analysis by LandUse|USA; December 2013. Results are based on average expenditures for Michigan. Negative values indicate net export, and could be interpreted as a market gap and opportunities. Positive values indicate net import, and represent market strengths to be leveraged for growth.

Counties in Michigan Market Share v. Per Capita Income

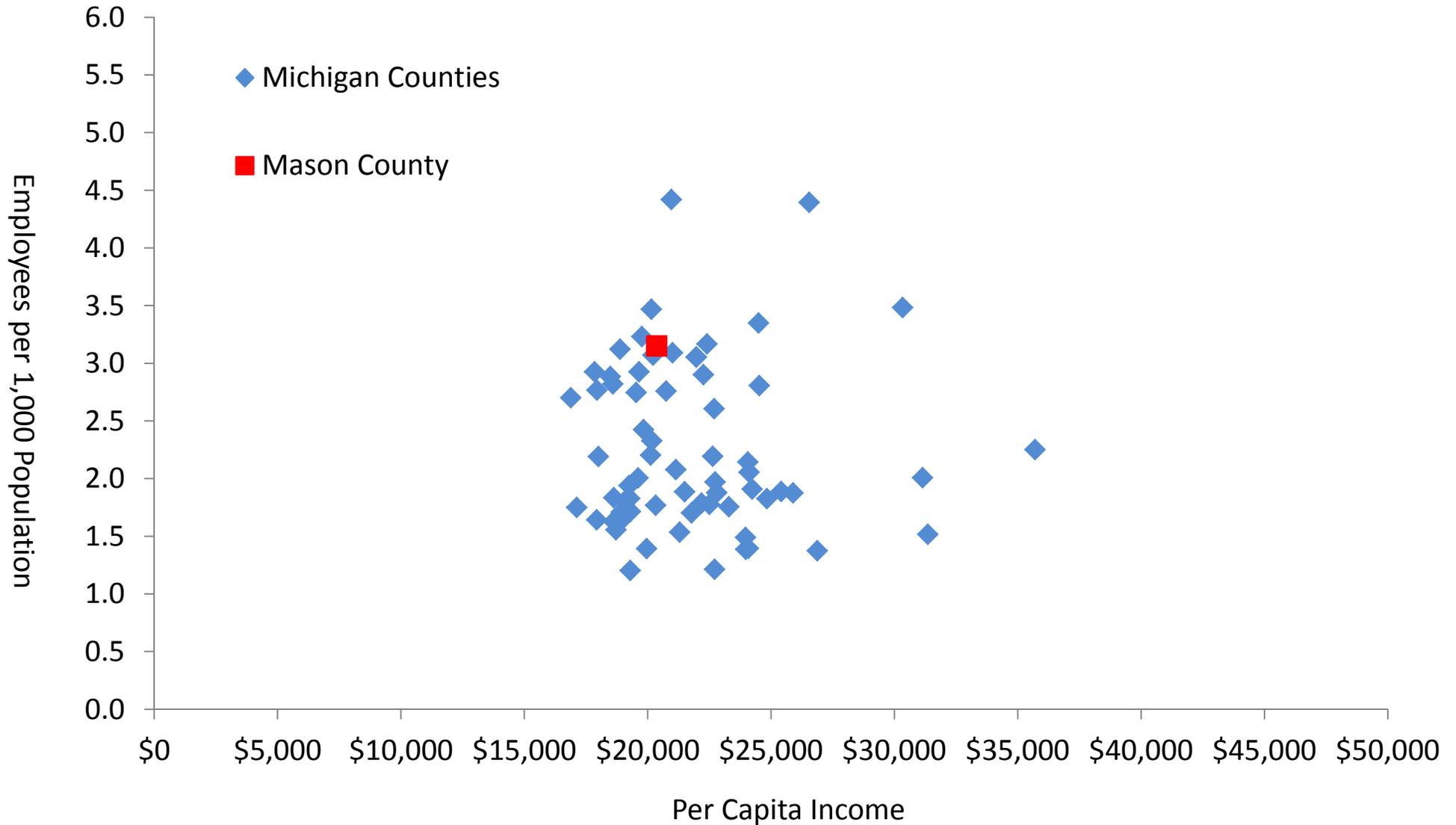
Hotel/Motel Accommodations, Food Service Establishments (NAICS 72)



Source: Underlying data provided by the 2007 Economic Census, 2000 and 2010 Population Census, and PopStats. Analysis and exhibits prepared by LandUse|USA; November 2013. Market Share indicates sales per capita as a share of income, unadjusted for import and export. High results imply high net import; low results imply high net export.

Counties in Michigan
Employees per 1,000 Population v. Per Capita Income
Hotel/Motel Accommodations, Food Service Establishments (NAICS 72)

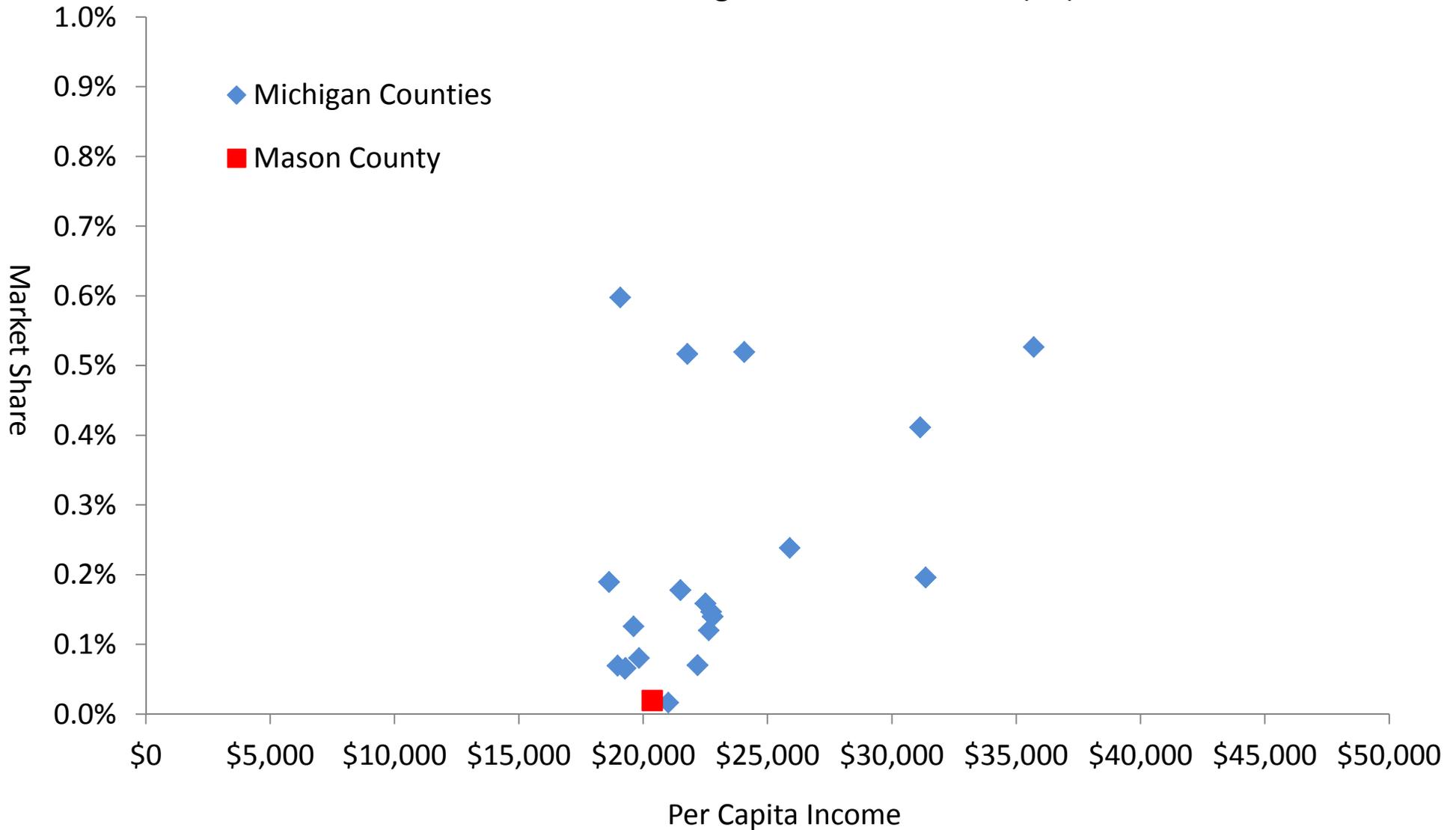
Exhibit C.11



Source: Underlying data provided by the 2007 Economic Census, 2000 and 2010 Population Census, and PopStats. Analysis and exhibits prepared by LandUse|USA; November 2013. Market Share indicates sales per capita as a share of income, unadjusted for import and export. High results imply high net import; low results imply high net export.

Counties in Michigan
Market Share v. Per Capita Income
Educational Services, Colleges, and Universities (61)

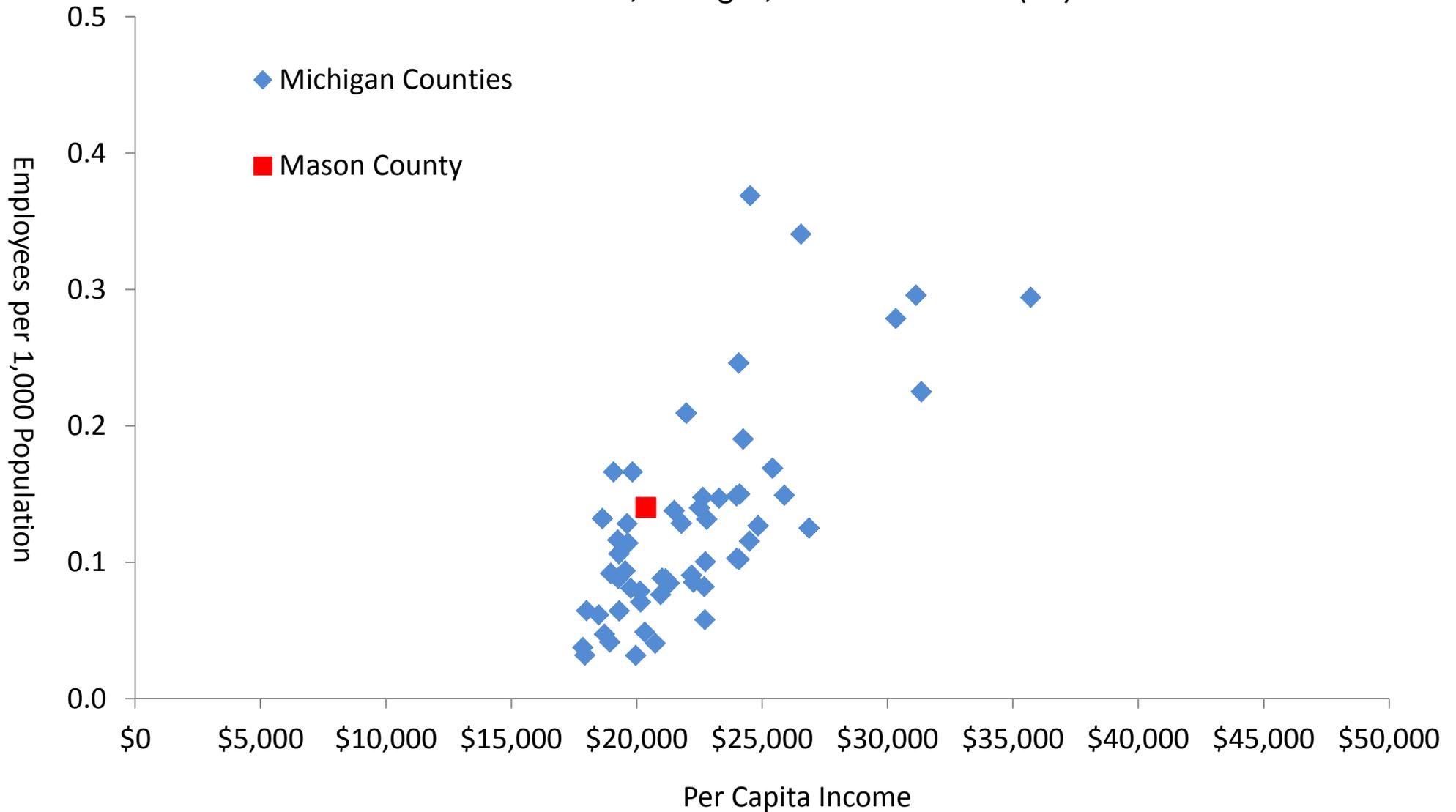
Exhibit C.12



Source: Underlying data provided by the 2007 Economic Census, 2000 and 2010 Population Census, and PopStats. Analysis and exhibits prepared by LandUse|USA; November 2013. Market Share indicates sales per capita as a share of income, unadjusted for import and export. High results imply high net import; low results imply high net export.

Counties in Michigan
Employees per 1,000 Population v. Per Capita Income
Educational Services, Colleges, and Universities (61)

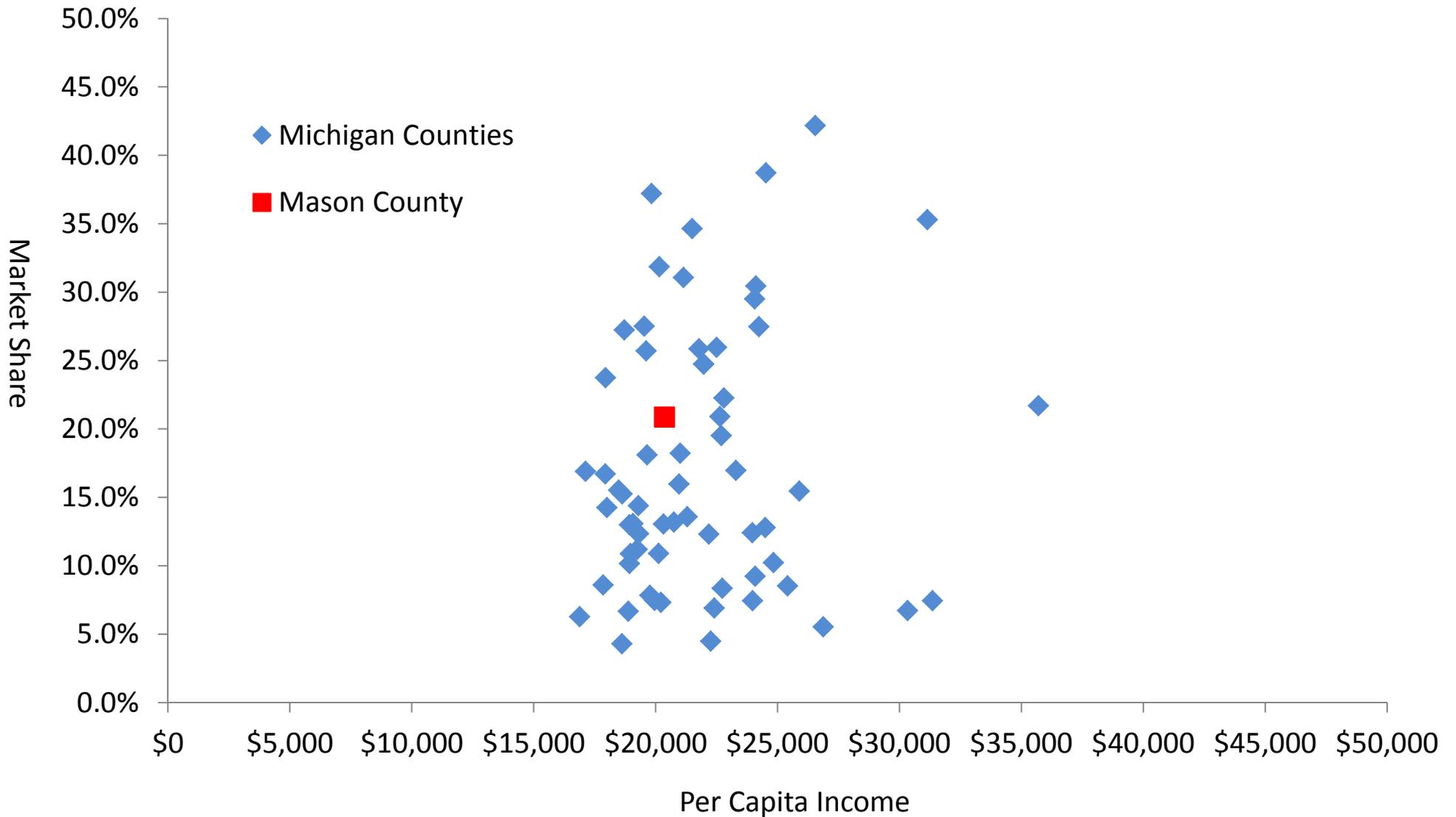
Exhibit C.13



Source: Underlying data provided by the 2007 Economic Census, 2000 and 2010 Population Census, and PopStats. Analysis and exhibits prepared by LandUse|USA; November 2013. Market Share indicates sales per capita as a share of income, unadjusted for import and export. High results imply high net import; low results imply high net export.

Counties in Michigan
Market Share v. Per Capita Income
Health Care and Social Assistance (NAICS 62)

Exhibit C.14



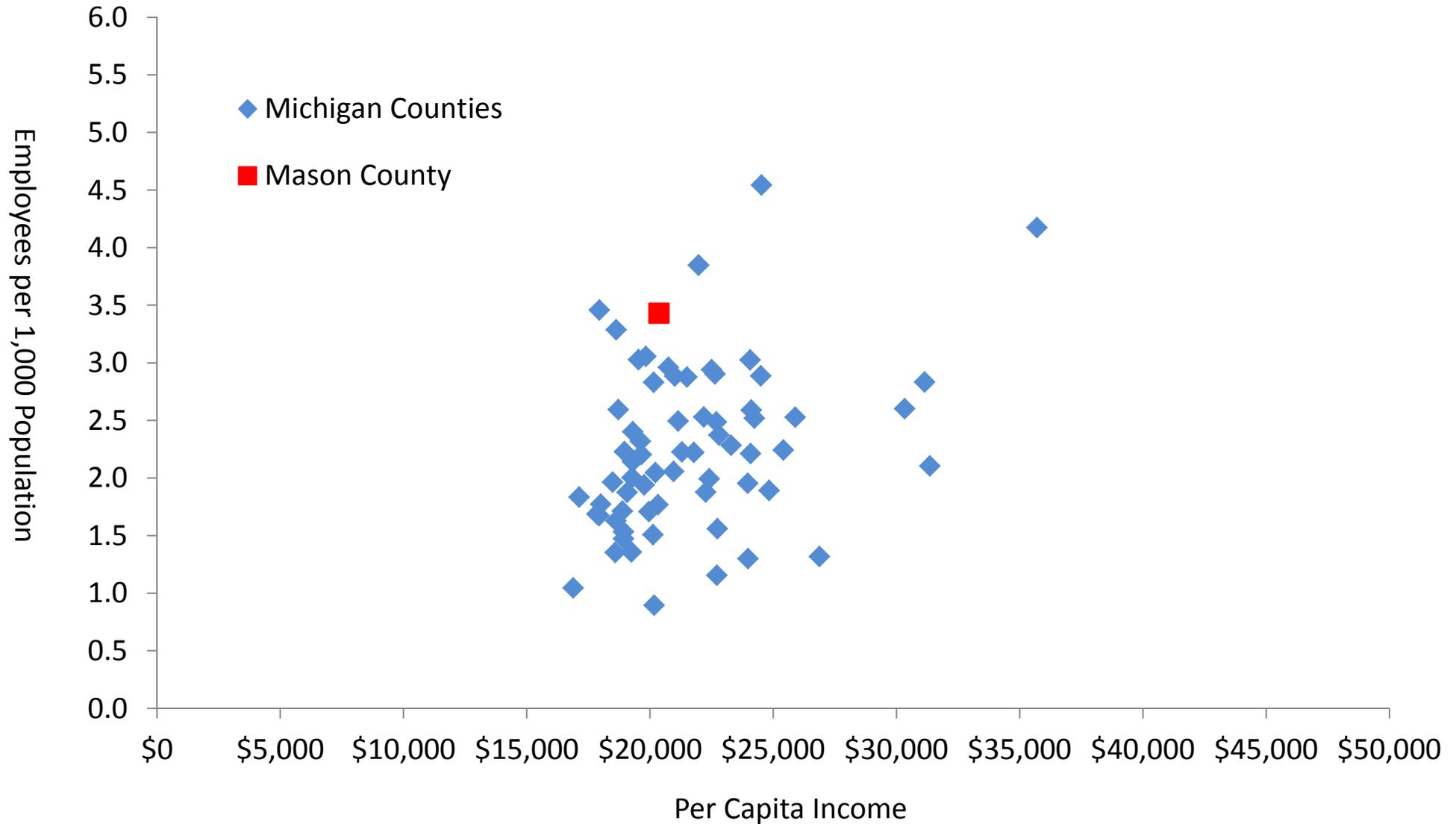
Source: Underlying data provided by the 2007 Economic Census, 2000 and 2010 Population Census, and PopStats. Analysis and exhibits prepared by LandUse|USA; November 2013. Market Share indicates sales per capita as a share of income, unadjusted for import and export. High results imply high net import; low results imply high net export.

Counties in Michigan

Employees per 1,000 Population v. Per Capita Income

Health Care and Social Assistance (NAICS 62)

Exhibit C.15



Source: Underlying data provided by the 2007 Economic Census, 2000 and 2010 Population Census, and PopStats. Analysis and exhibits prepared by LandUse|USA; November 2013. Market Share indicates sales per capita as a share of income, unadjusted for import and export. High results imply high net import; low results imply high net export.

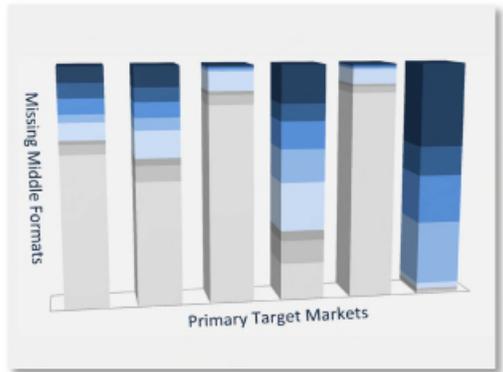
Target Market Analysis

Retail TMA

Mason County, MI

Retail Industry Trends

July 1, 2015



Section D



Prepared for:
The Mason County
Steering Committee

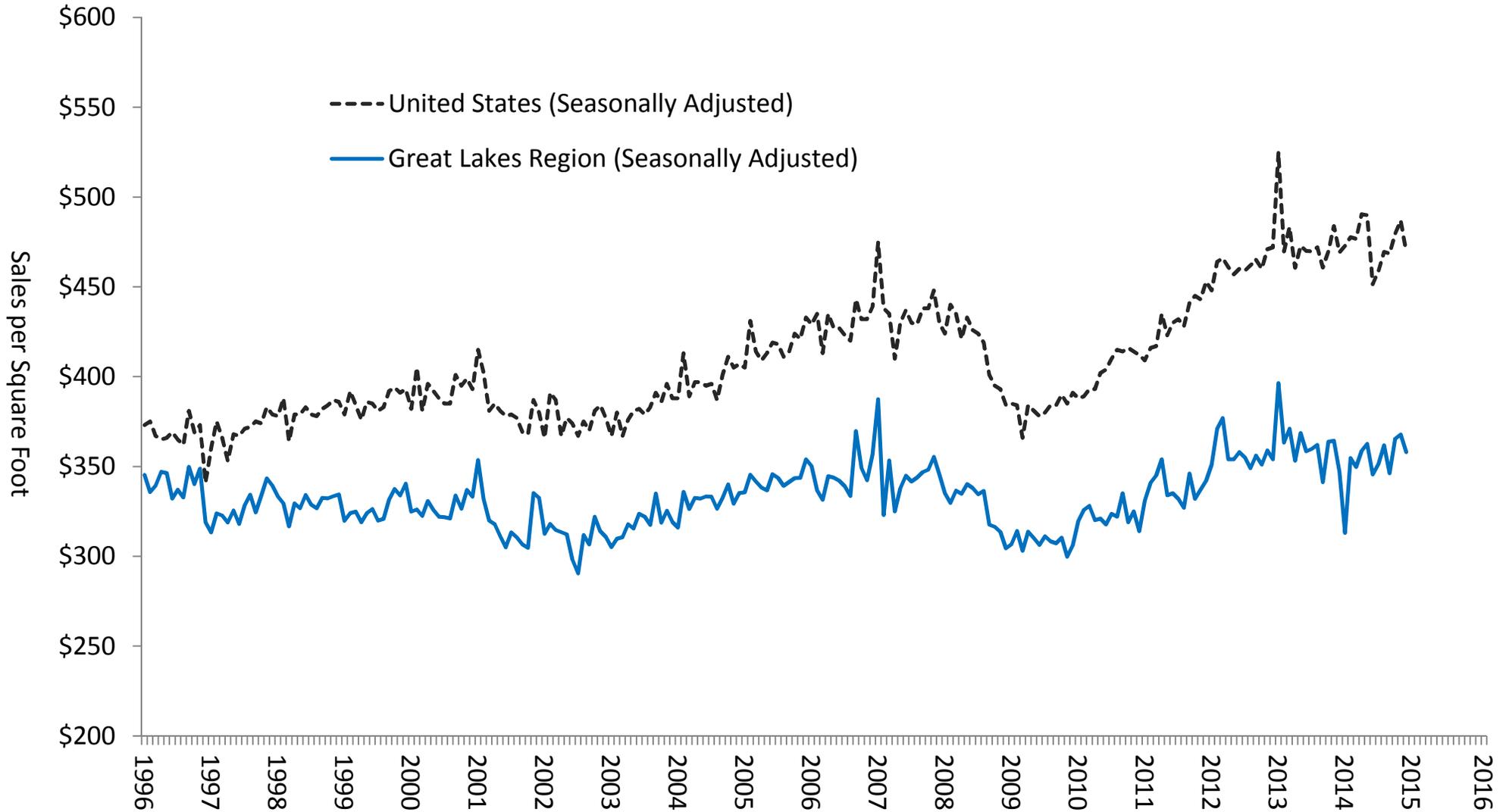


Prepared By:



Month-to-Month Sales Productivity (Sales per Square Foot)
All Retail Tenants Excluding Anchors; 1996 - 2014
The Great Lakes Region, Including Michigan

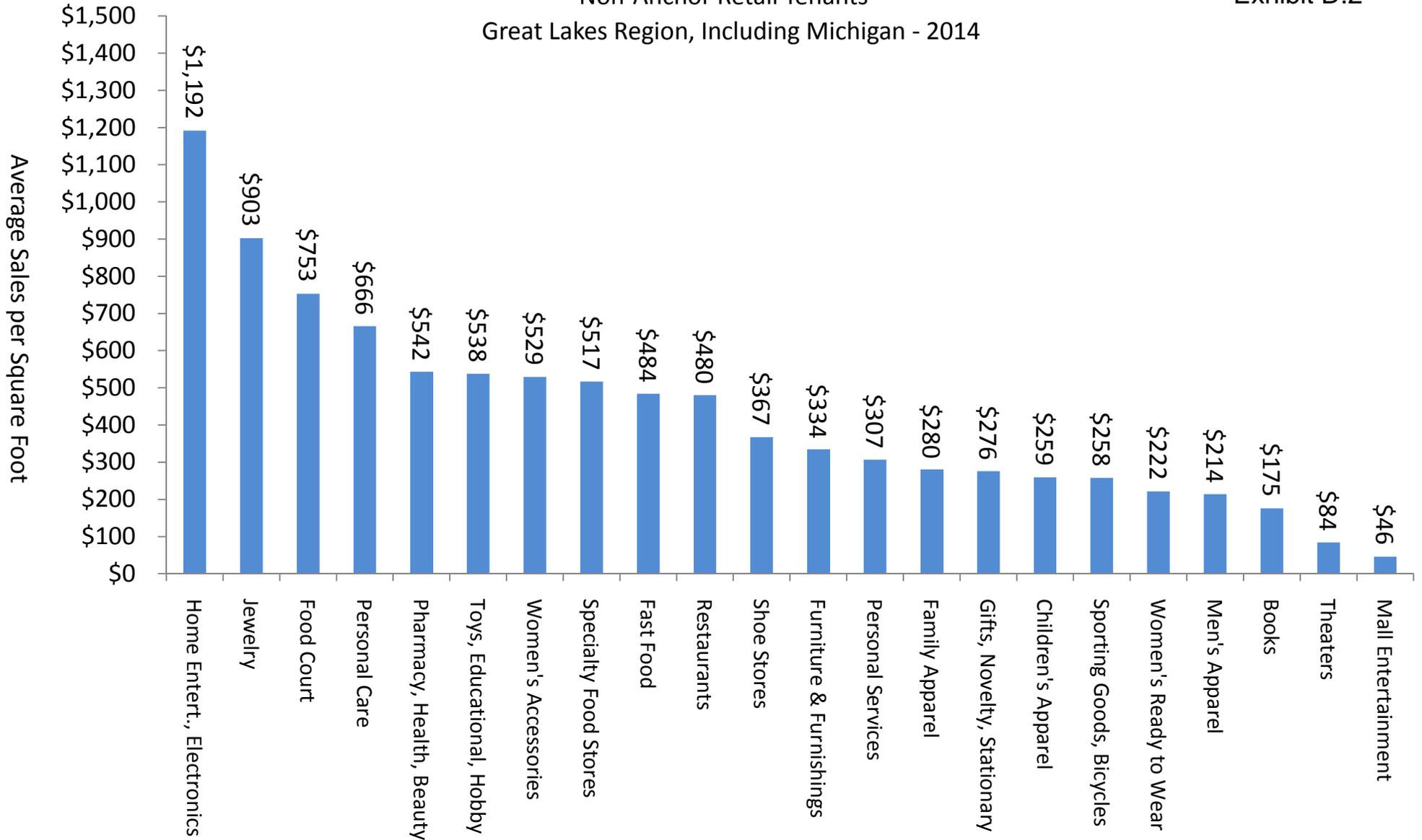
Exhibit D.1



Source: Sales tracking by the International Council of Shopping Centers Research Department.
Analysis by LandUse | USA; 2015.

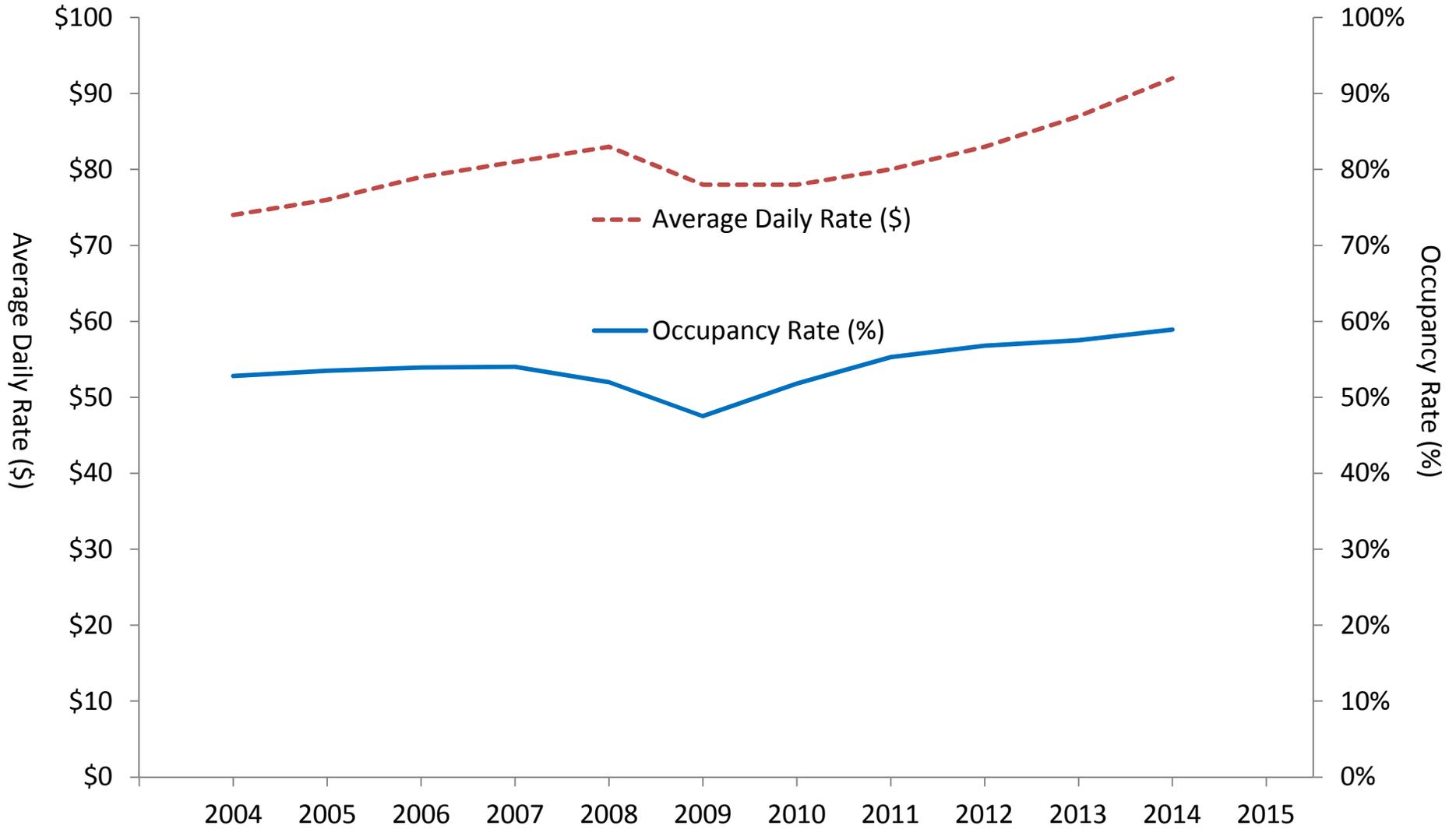
Average Sales per Square Foot by Retail Category
 Non-Anchor Retail Tenants
 Great Lakes Region, Including Michigan - 2014

Exhibit D.2



Source: Sales tracking by the International Council of Shopping Centers Research Department; analysis by LandUse|USA; 2015.

The State of Michigan - Averages Selected Hotel Room Performance Measures 2004 - 2014

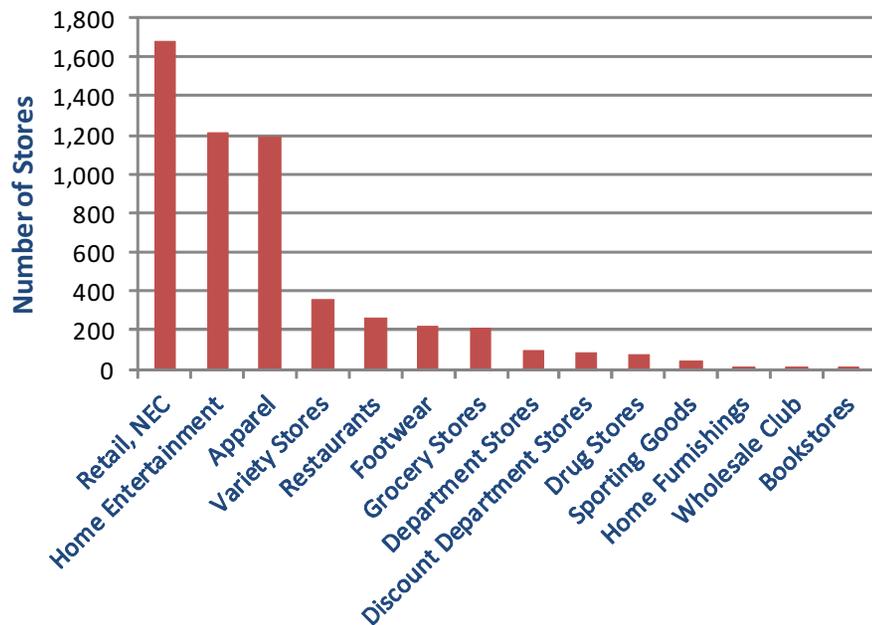


Source: Underlying data provided by the STR Monthly Hotel Review on behalf of Pure Michigan; February 2015. Analysis and exhibit prepared by LandUse|USA; 2015.

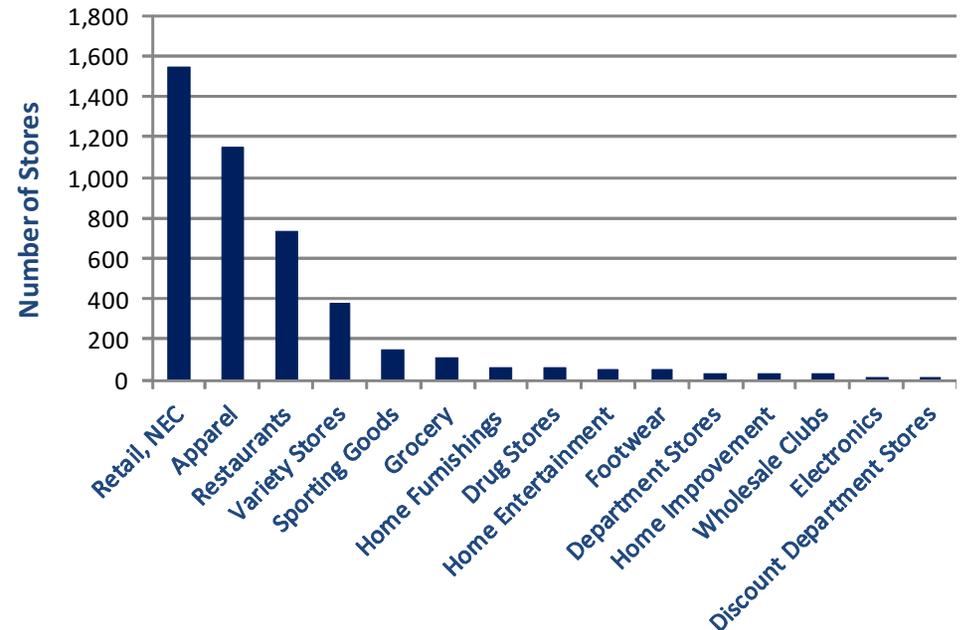
Announced Store Closings and Openings by Non-Anchor Tenants
As an Indicator of Nation-Wide Industry Trends - 2014

Exhibit D.4

2014 Announced-Store Closings
by Tenant Type



2014 Announced-Store Openings
by Tenant Type



Source: Data and charts provided by the Research Department at the International Council of Shopping Centers, and PNC Research (c) 2015. Intended for educational purposes only. Retail and Not Elsewhere Classified (NEC) includes brands like Aaron's, PetSmart, dollar stores, and others.

Exhibit D.5

Nation-wide Openings Announced by Chain Stores
 As Indicator of Potential Retail Impacts for the City of Detroit, Michigan
 Hardline Categories: Discount, Variety, Furniture, and Home Furnishings - 2014

General Category	Chain Store Name	# Stores Announced in 2014
Discount Dept.	Stein Mart	6
Variety Stores	Dollar General	700
Variety Stores	Dollar Tree	375
Variety Stores	Family Dollar	375
Variety Stores	Five Below	62
Subtotal Variety Stores		1512
Electronics	Conn's HomePlus	15
Home Entertainment	Game Stop	20
Home Entertainment	Conn's	15
Home Entertainment	Microsoft	10
Home Entertainment	Apple	7
Subtotal Electronics, Home Entertainment		67
Pets	PetSmart	70
Sporting Goods	Dick's Sporting Goods	50
Sporting Goods	Cabela's	23
Sporting Goods	Field & Stream	8
Sporting Goods	Academy Sports + Outdoors	4
Sporting Goods	Sportsmans Warehouse	2
Subtotal Pets and Sporting Goods		157

Source: Research Department at the International Council of Shopping Centers
 © 2015; analysis and exhibit prepared by LandUse|USA. Includes only chains
 that have actively announced store openings, so is not all-inclusive.

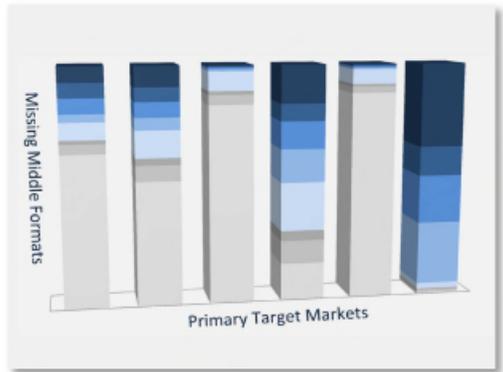
Target Market Analysis

Retail TMA

Mason County, MI

Maps – Street Patterns

July 1, 2015



Section E



Prepared for:
The Mason County
Steering Committee

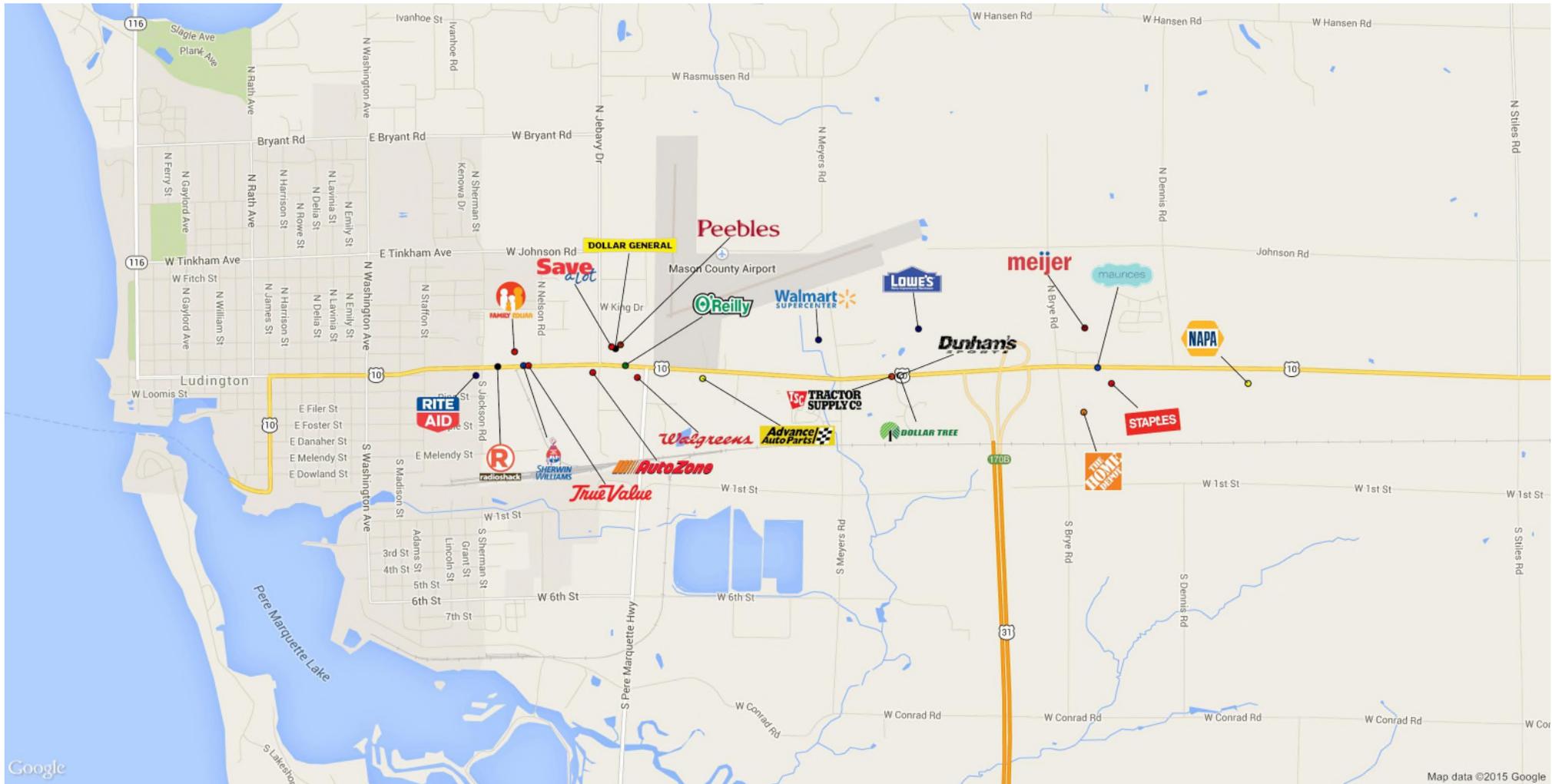


Prepared By:



Locations of Selected National Chain Retailers The City of Ludington, Michigan and Surrounding Areas -

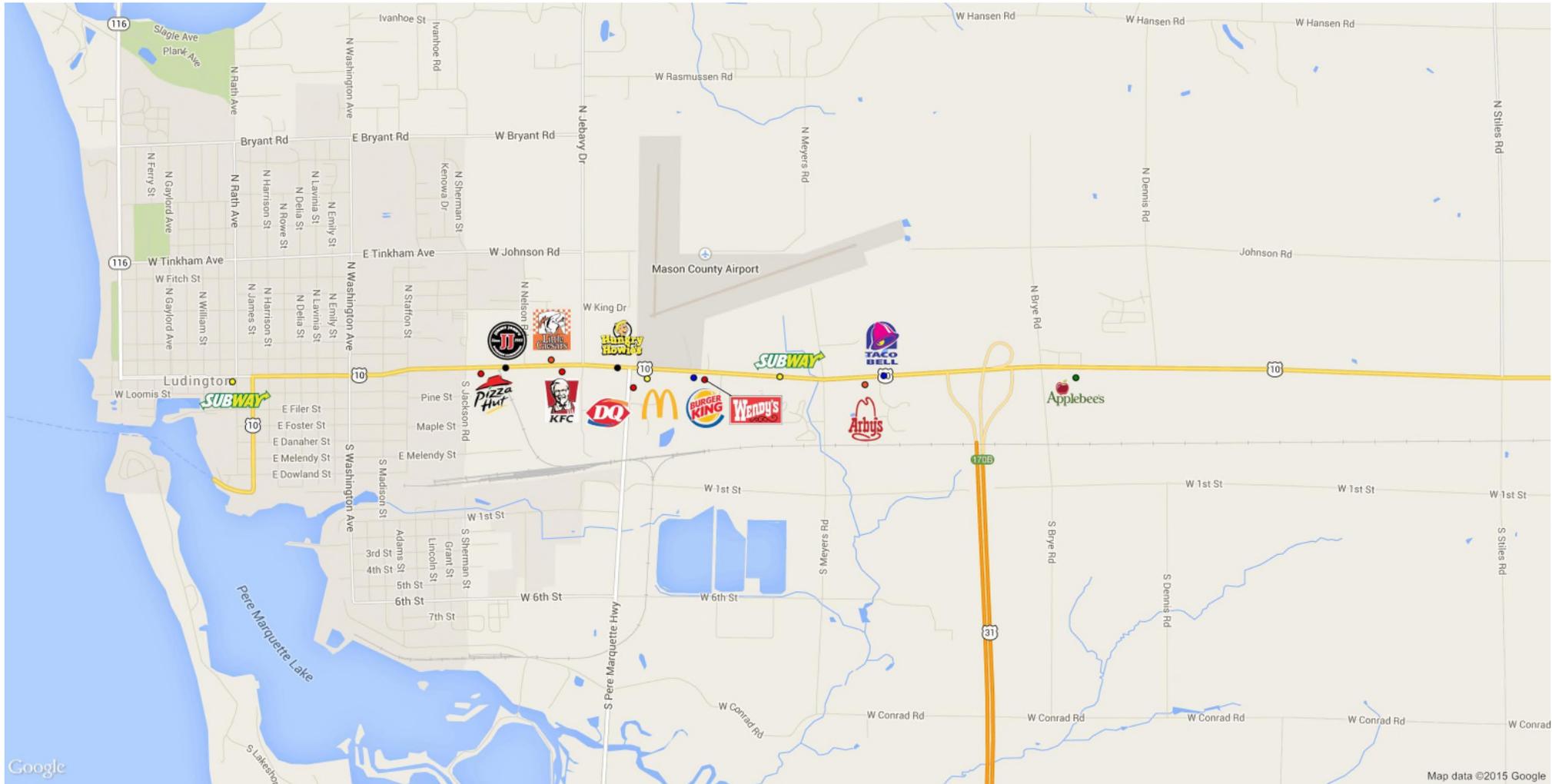
Exhibit E.1



Source: Underlying data and mapping provided by Sites|USA; analysis and exhibit prepared by LandUse|USA; 2015.

Locations of Selected National Chain Retailers The City of Ludington, Michigan and Surrounding Areas -

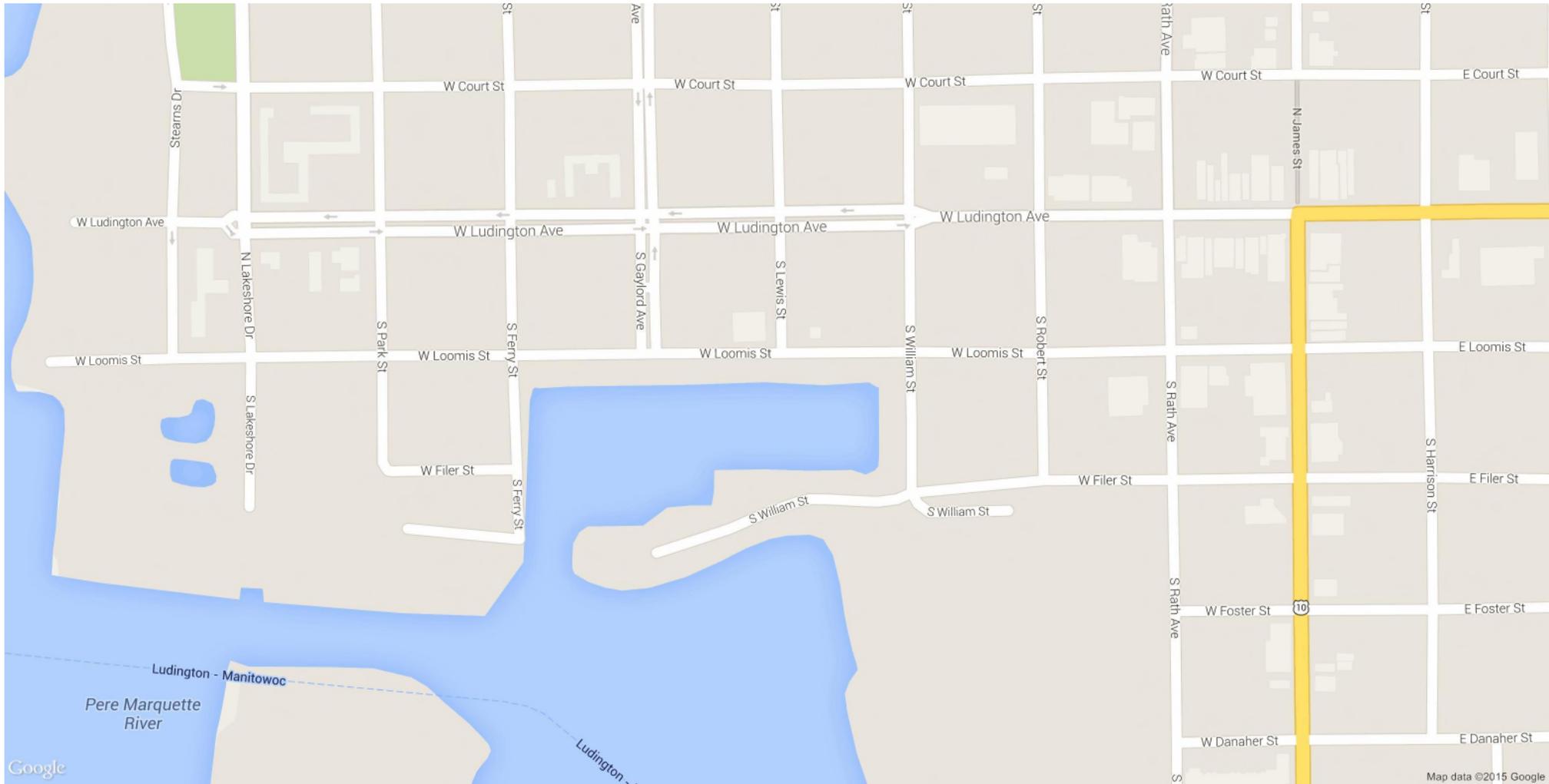
Exhibit E.2



Source: Underlying data and mapping provided by Sites|USA; analysis and exhibit prepared by LandUse|USA; 2015.

Downtown Street Grid and Building Mass The City of Ludington, Michigan - 2015

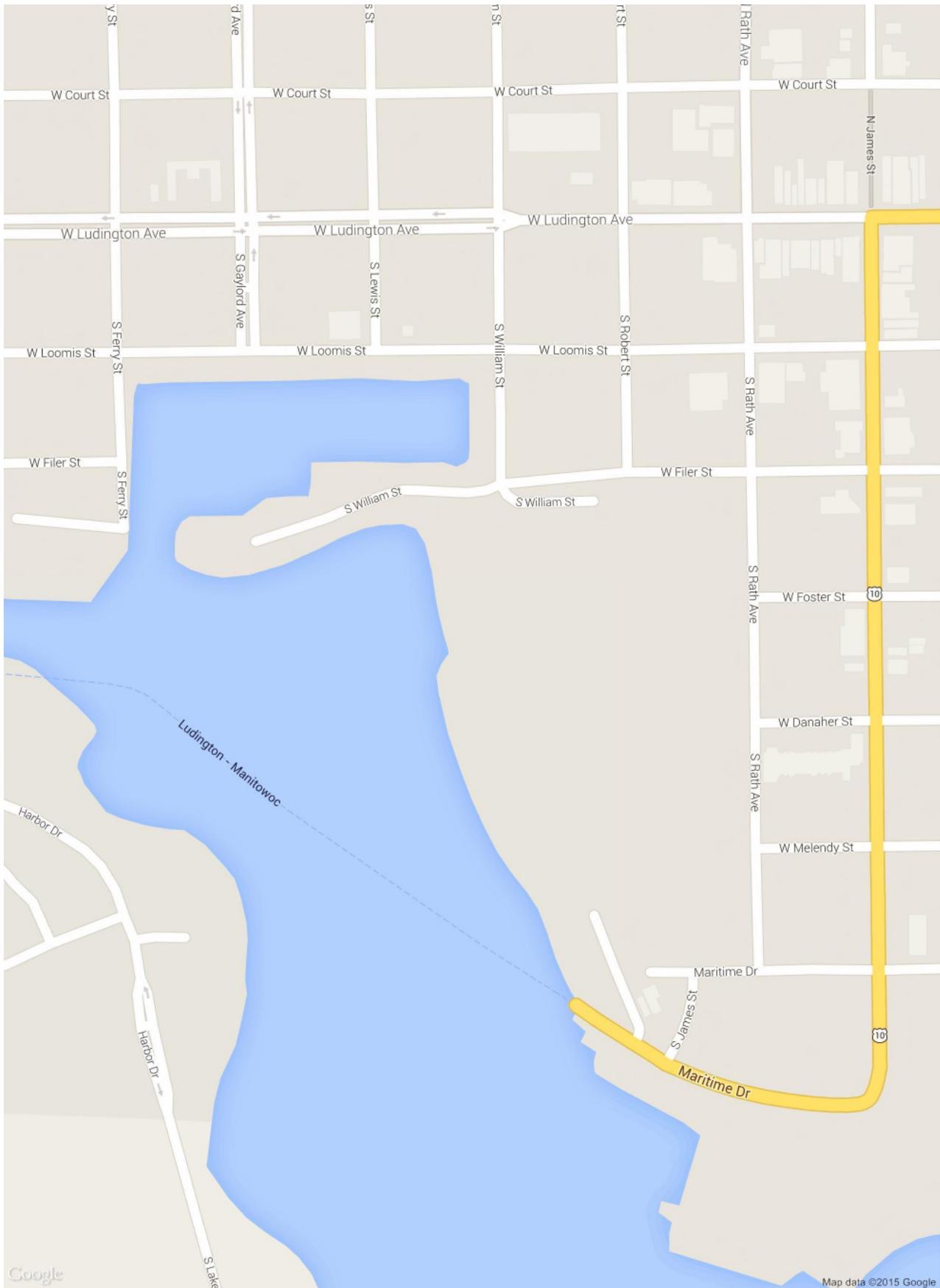
Exhibit E.3



Source: Underlying data and mapping provided by Sites|USA; analysis and exhibit prepared by LandUse|USA; 2015.

Downtown Street Grid and Building Mass The City of Ludington, Michigan - 2015

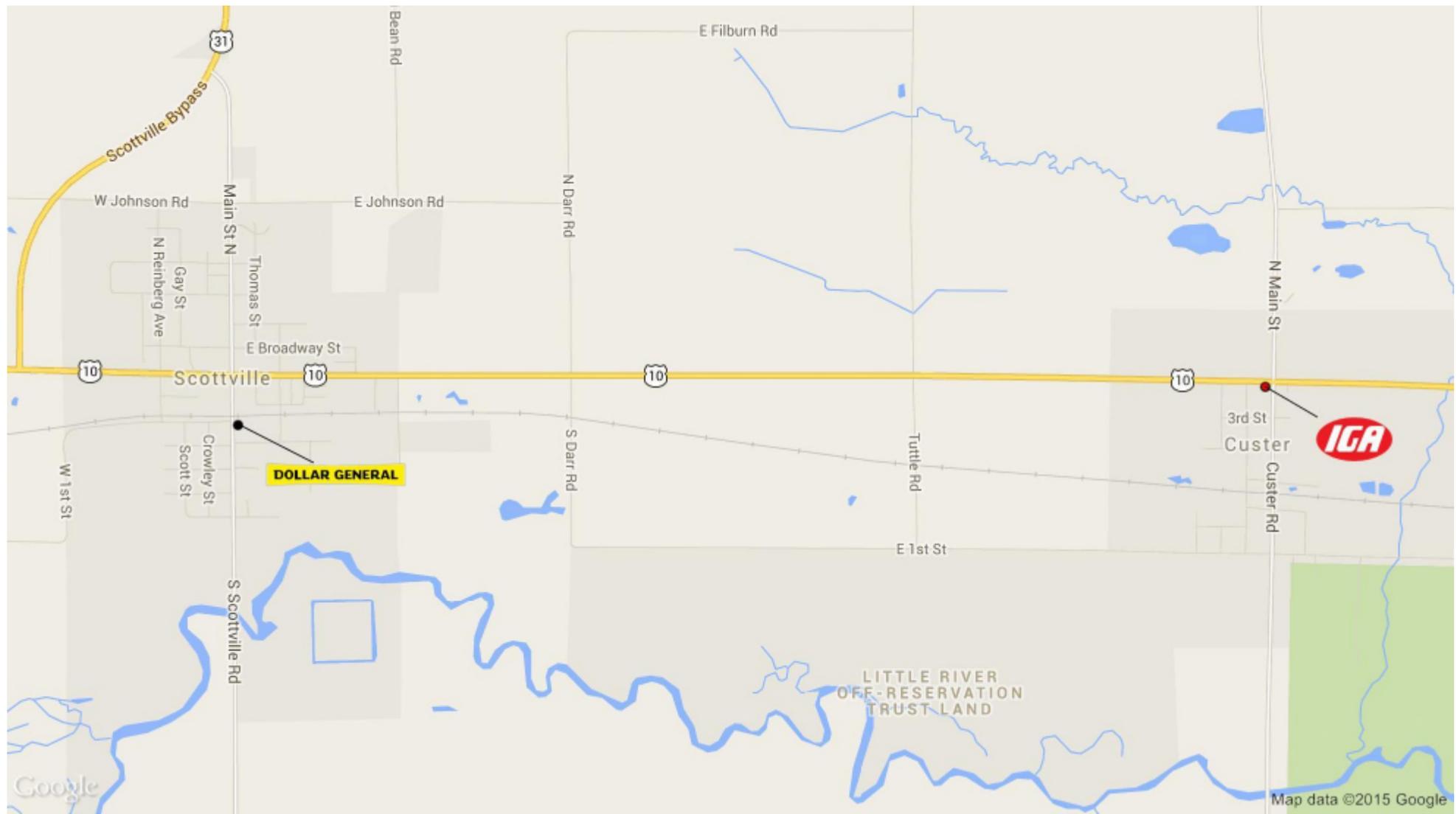
Exhibit E.4



Source: Underlying data and mapping provided by Sites|USA; analysis and exhibit prepared by LandUse|USA; 2015.

Locations of Selected National Chain Retailers
The City of Scottville and the Village of Custer, Michigan - 2015

Exhibit E.5



Source: Underlying data and mapping provided by Sites|USA; analysis and exhibit prepared by LandUse|USA; 2015.

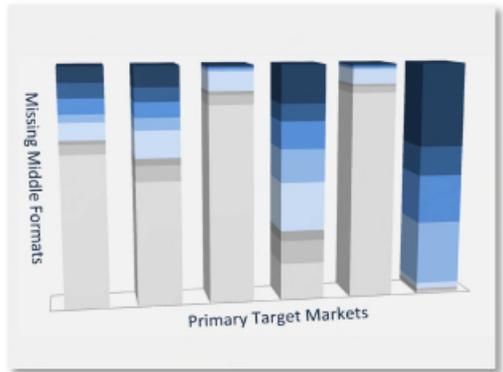
Target Market Analysis

Retail TMA

Mason County, MI

Maps – Expenditures

July 1, 2015



Section F



Prepared for:
The Mason County
Steering Committee

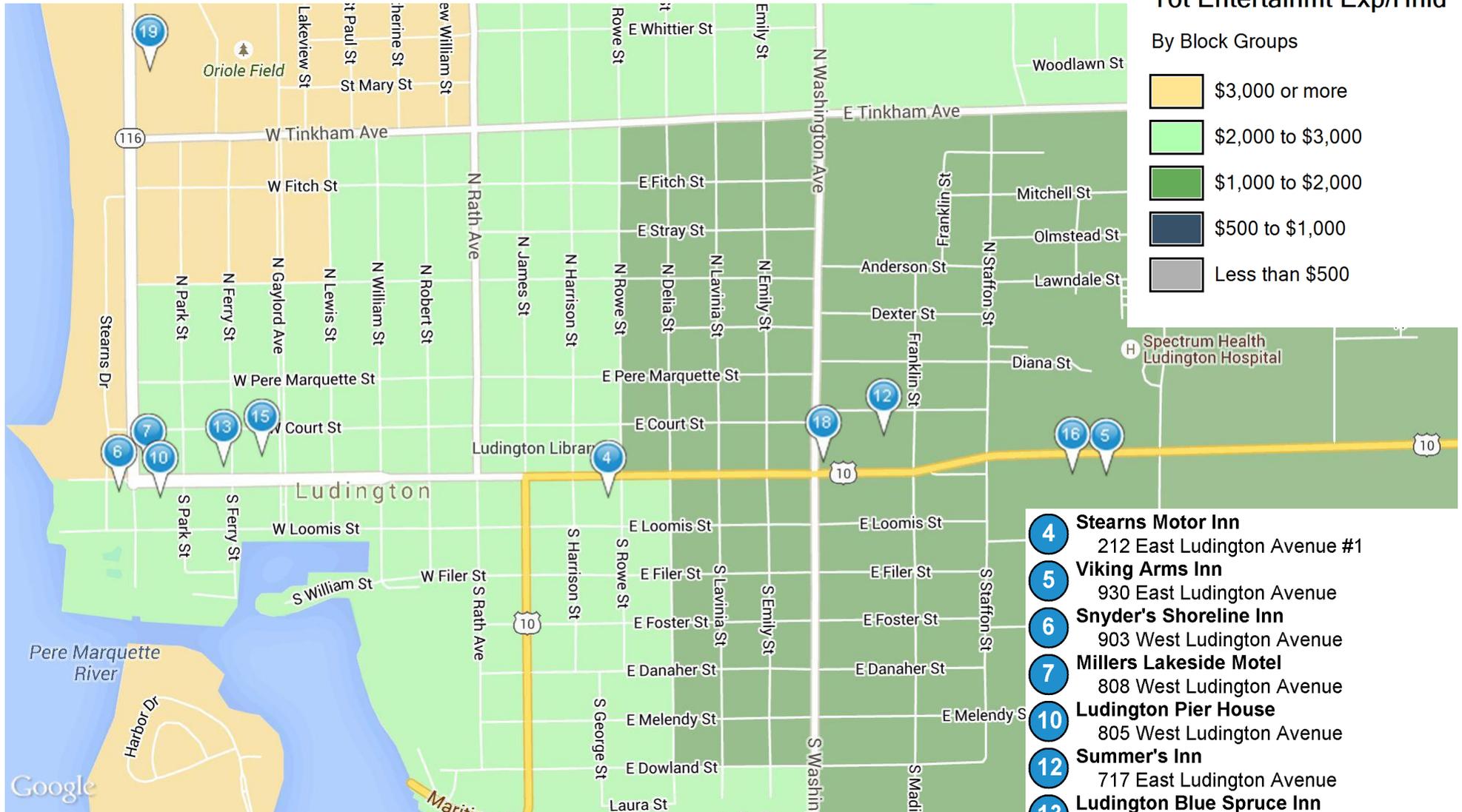


Prepared By:



Spatial Distribution of Entertainment Expenditures per Household
 With Hotels and Motel Locations
 The City of Ludington Michigan and Mason County - 2014

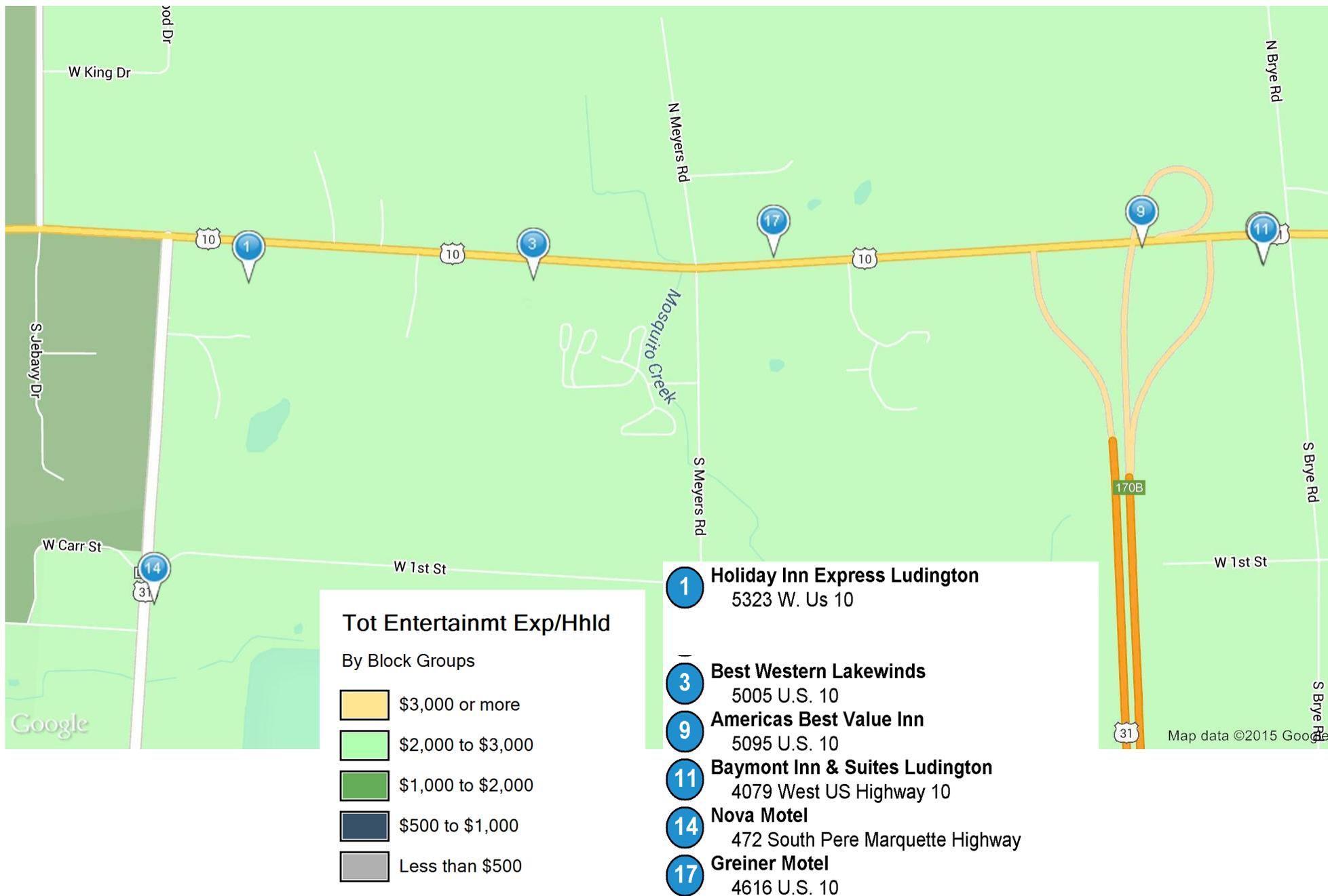
Exhibit F.1



Source: Underlying data and mapping provided by Sites|USA; analysis and exhibit prepared by LandUse|USA; 2015.

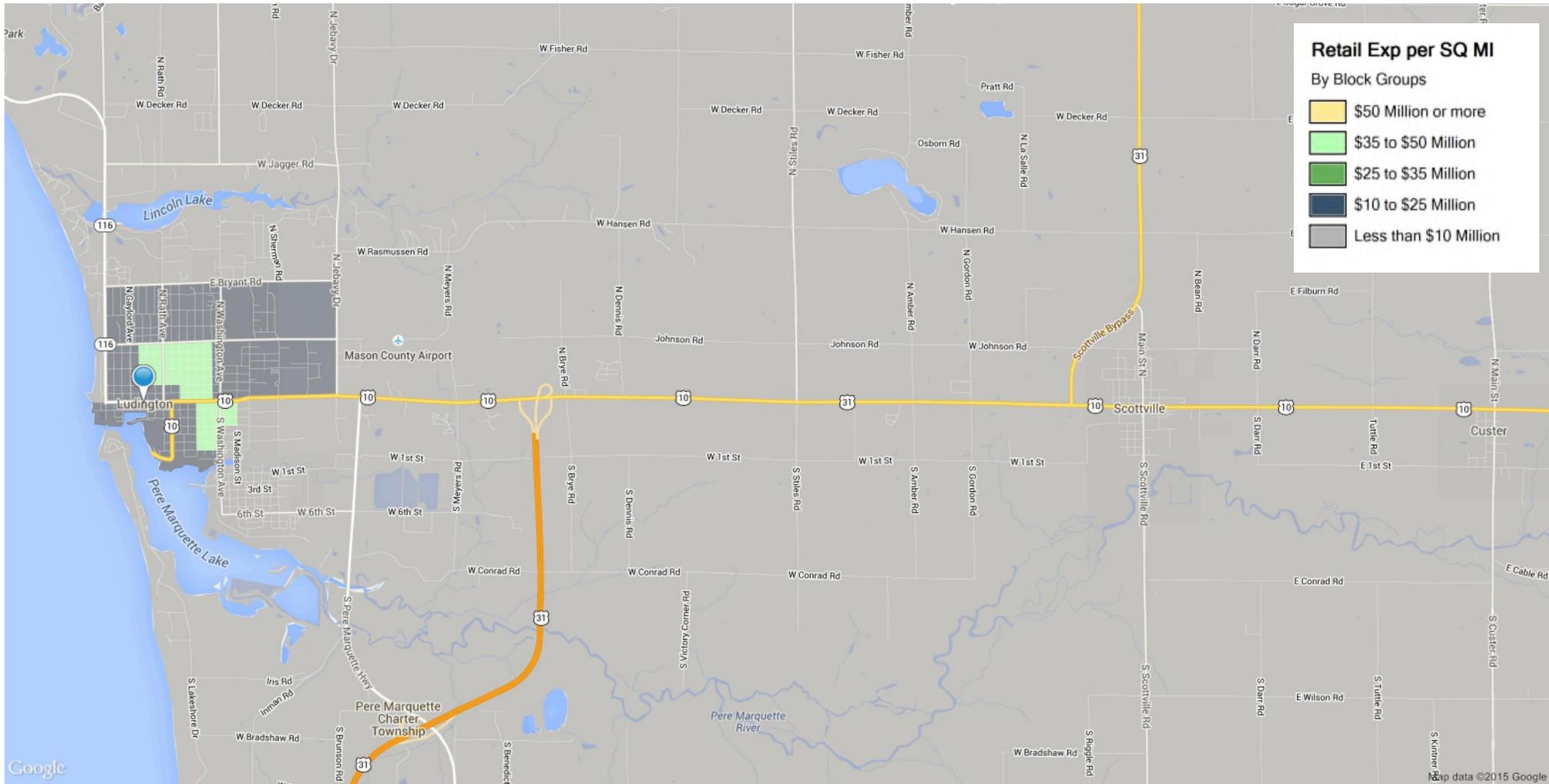
Spatial Distribution of Entertainment Expenditures per Household
 With Hotels and Motel Locations
 The City of Ludington Michigan and Mason County - 2014

Exhibit F.2



Spatial Distribution of Retail Expenditures per Square Mile The City of Ludington, Michigan and Surrounding Areas - 2014

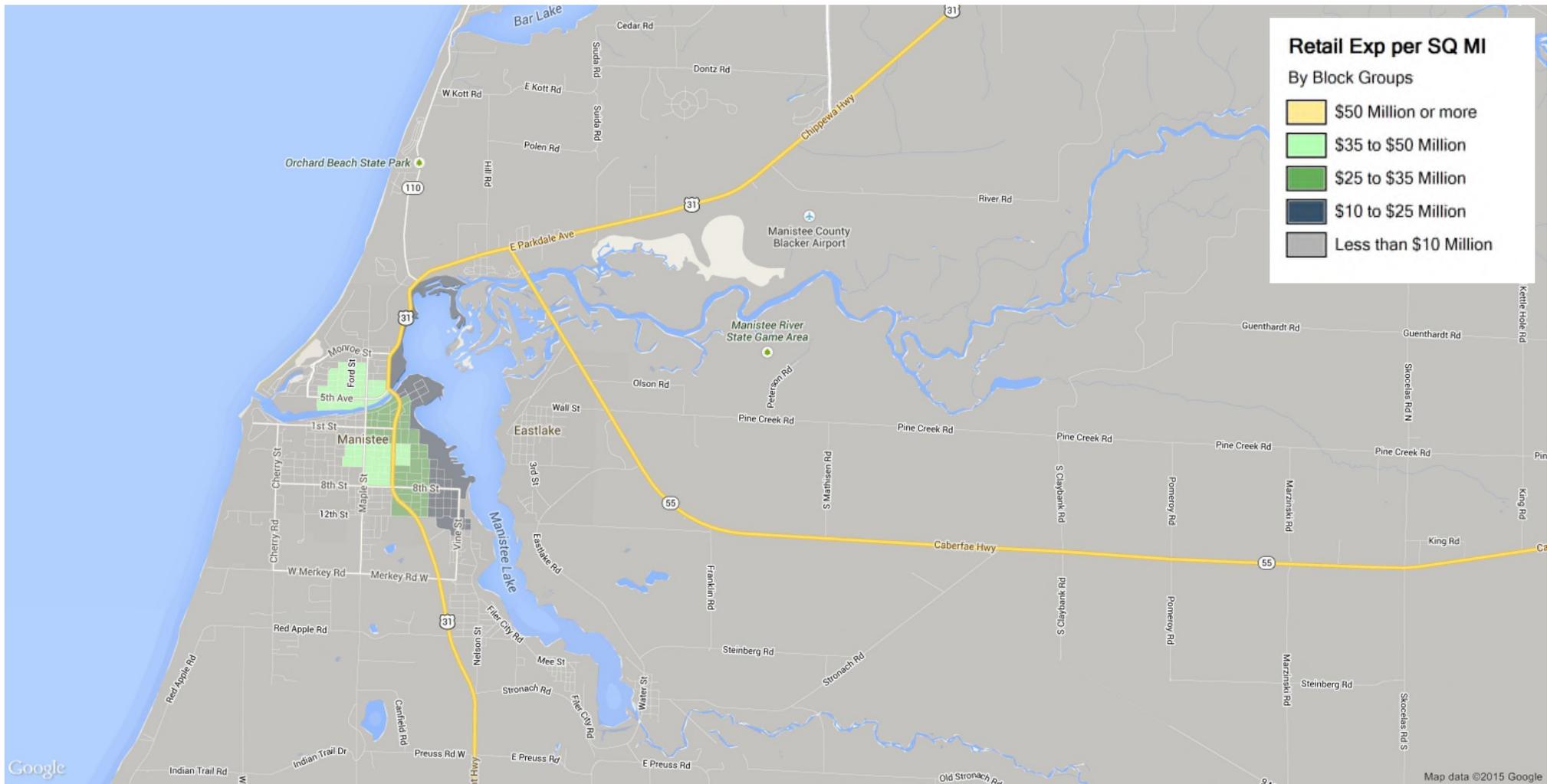
Exhibit F.3



Source: Underlying data and mapping provided by Sites|USA; analysis and exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Retail Expenditures per Square Mile The City of Manistee, Michigan and Surrounding Areas - 2014

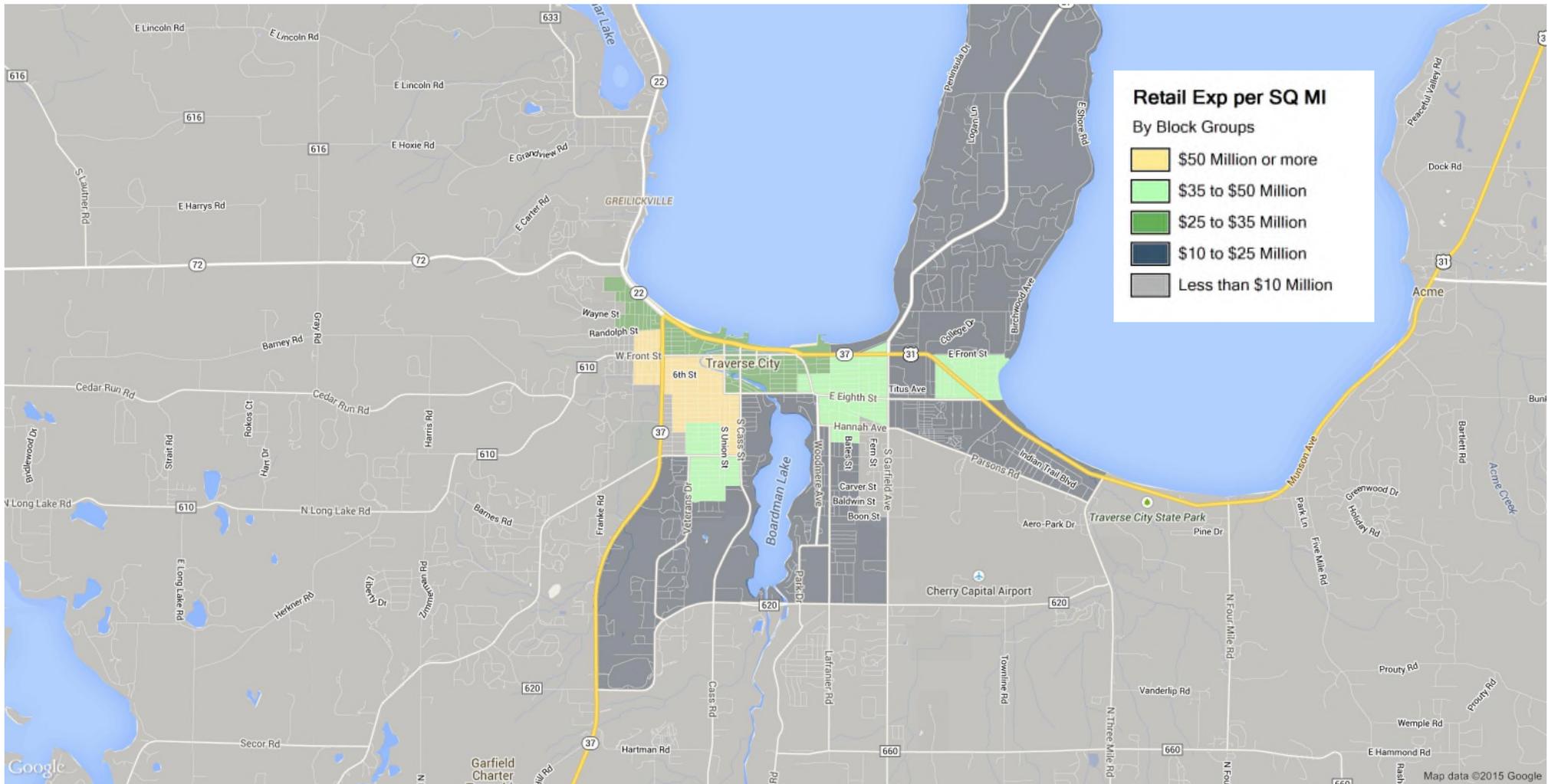
Exhibit F.4



Source: Underlying data and mapping provided by Sites|USA; analysis and exhibit prepared by LandUse|USA; 2015.

Spatial Distribution of Retail Expenditures per Square Mile The City of Traverse City, Michigan and Surrounding Areas - 2014

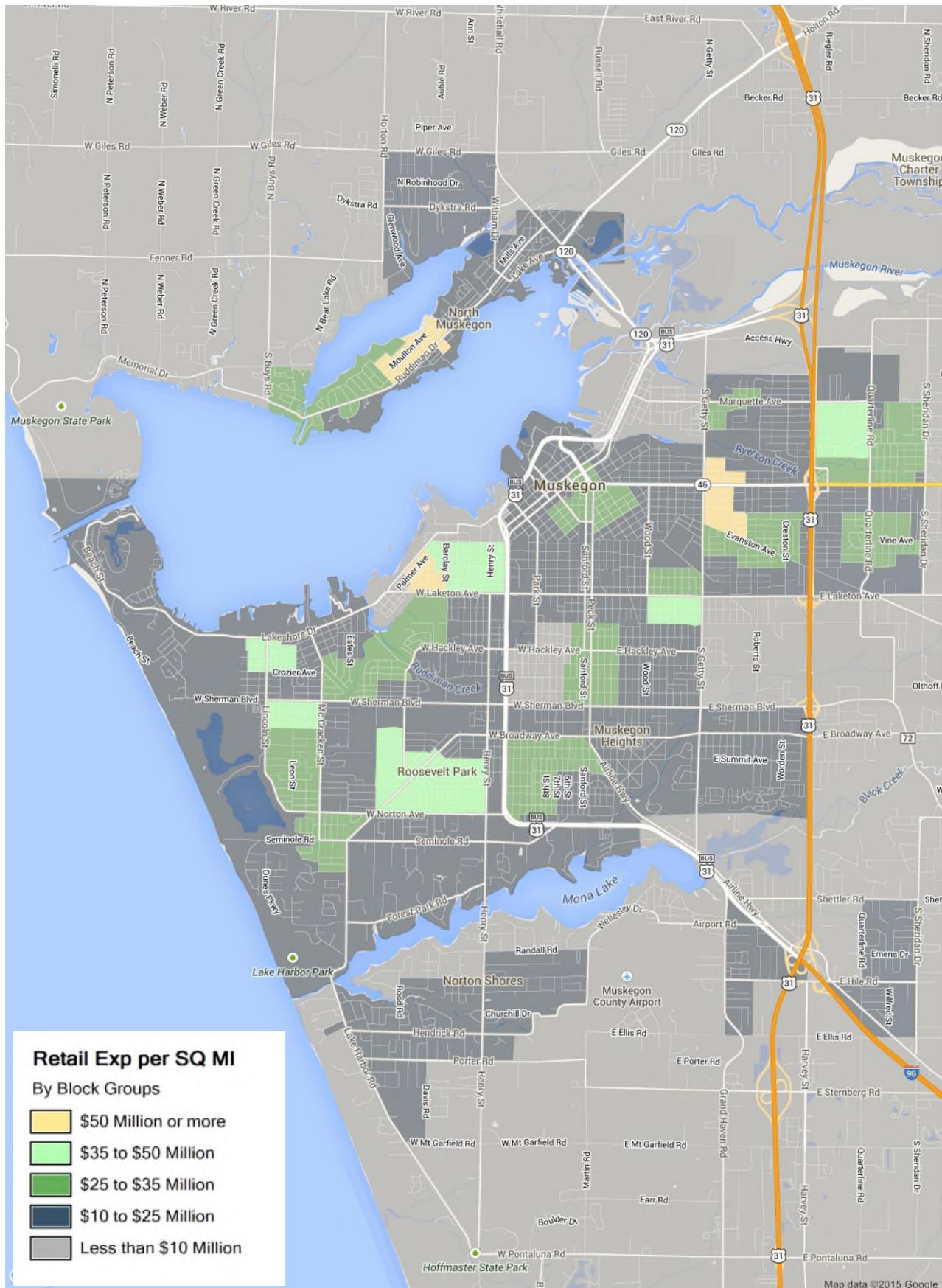
Exhibit F.5



Source: Underlying data and mapping provided by Sites|USA; analysis and exhibit prepared by LandUse|USA; 2015.

Retail Expenditures per Square Mile The City of Muskegon, Michigan and Surrounding Areas - 2014

Exhibit F.6



Source: Underlying data and mapping provided by Sites|USA; analysis and exhibit prepared by LandUse|USA; 2015.

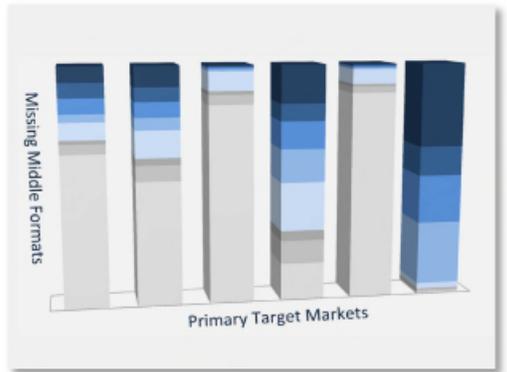
Target Market Analysis

Retail TMA

Mason County, MI

Market Parameters

July 1, 2015



Section

G



Prepared for:
The Mason County
Steering Committee

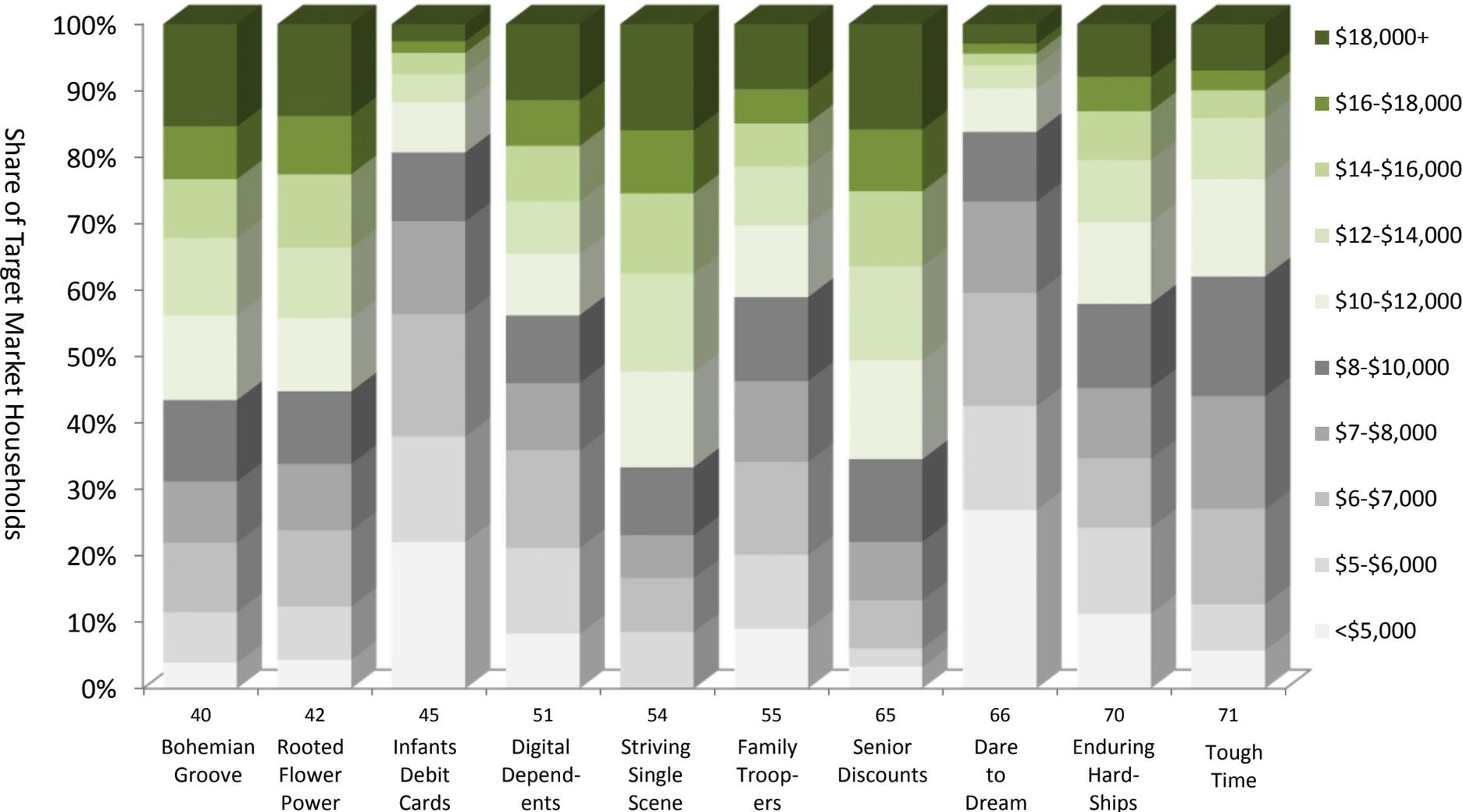


Prepared By:



Share of Households by Discretionary Income Bracket
 Primary Target Markets for Mason County, Michigan - 2015

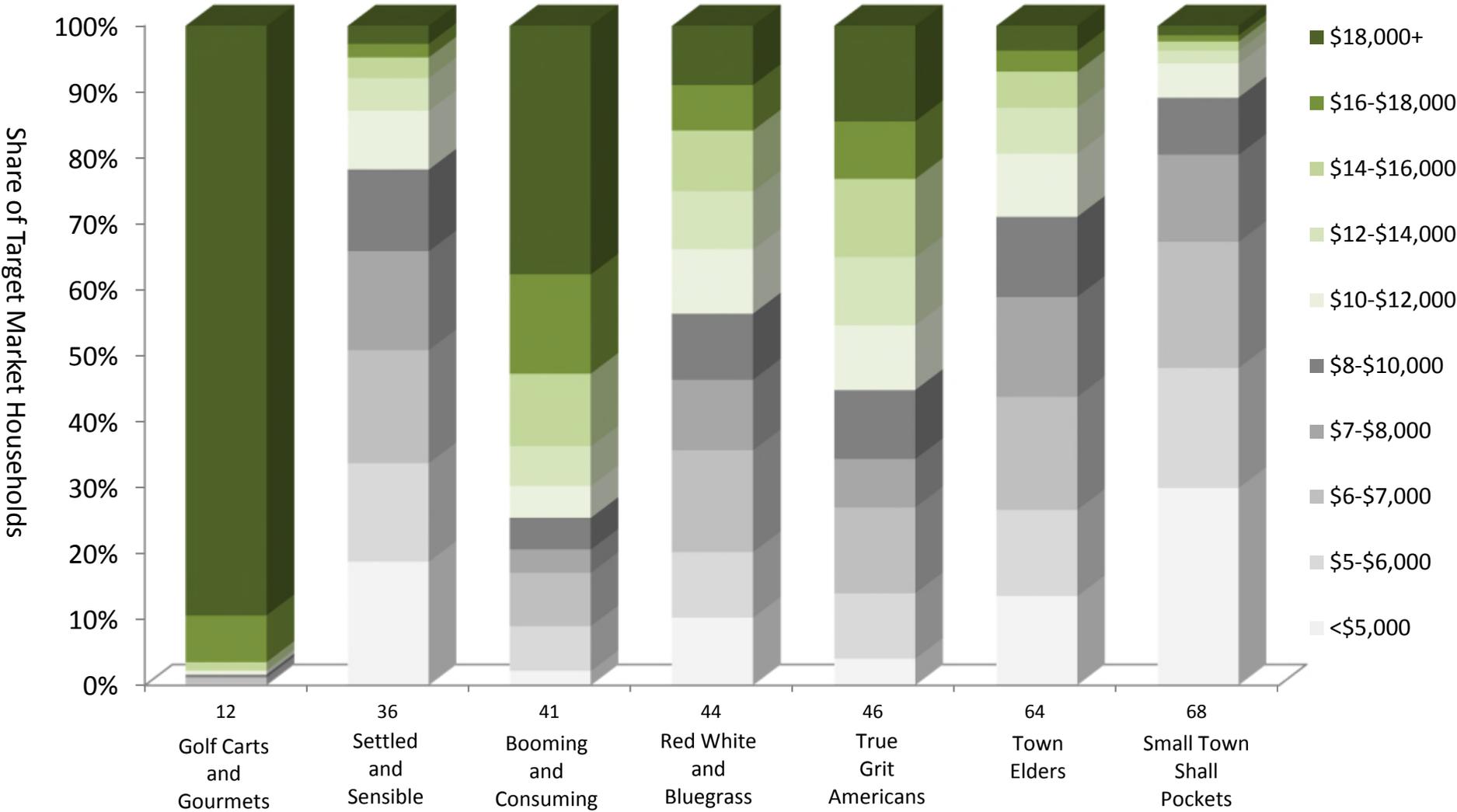
Exhibit G.1



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and licensed to LandUse|USA through SItes|USA. Estimates for the Mason County, analysis and exhibit prepared by LandUse|USA © 2015 with all rights reserved.

Share of Households by Discretionary Income Bracket
Upside Target Markets for Mason County, Michigan - 2015

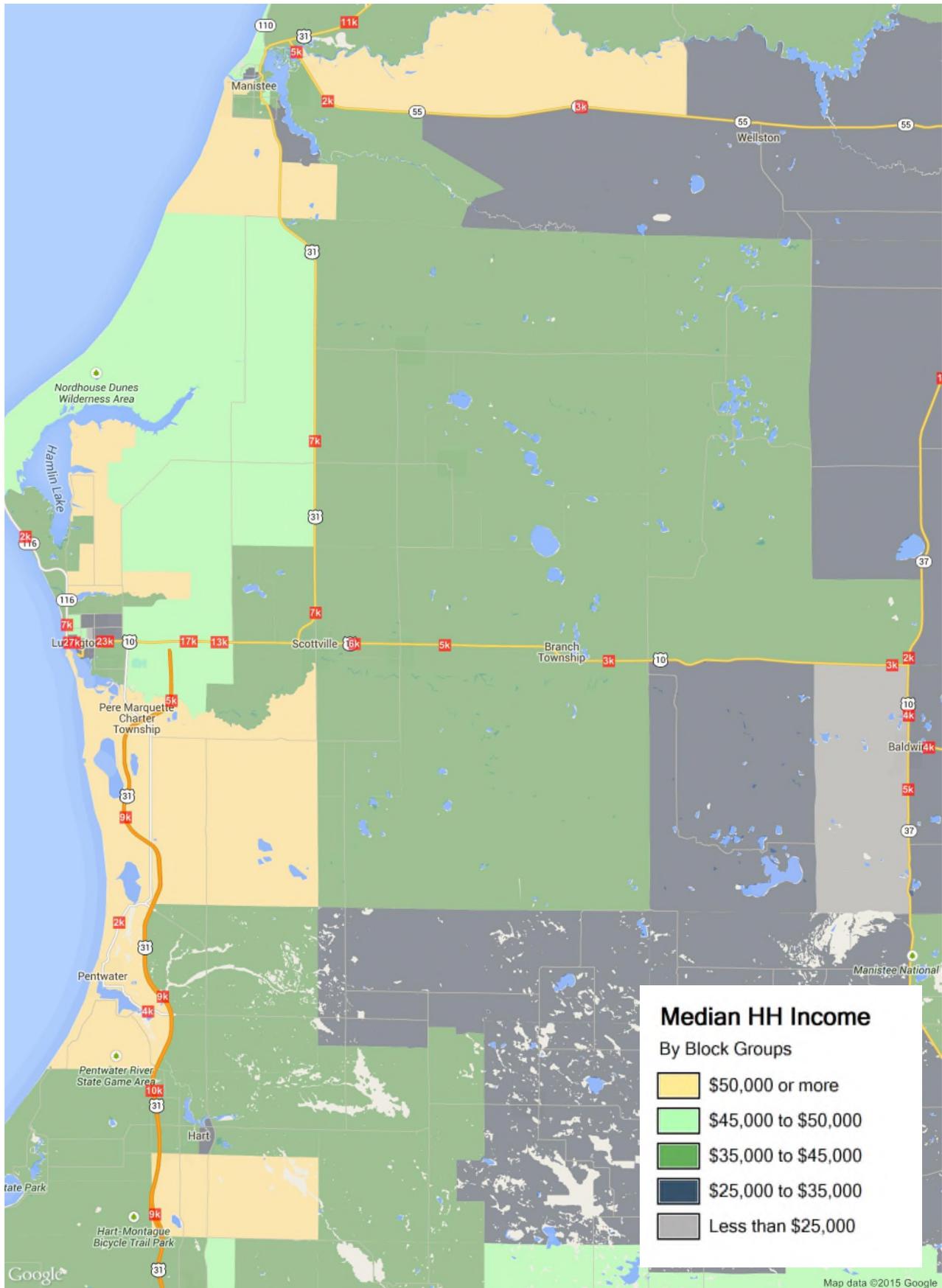
Exhibit G.2



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and licensed to LandUse|USA through Sites|USA. Estimates for the Mason County, analysis and exhibit prepared by LandUse|USA © 2015 with all rights reserved.

Average Daily Traffic Counts; 2014 Mason County, Michigan and Surrounding Areas

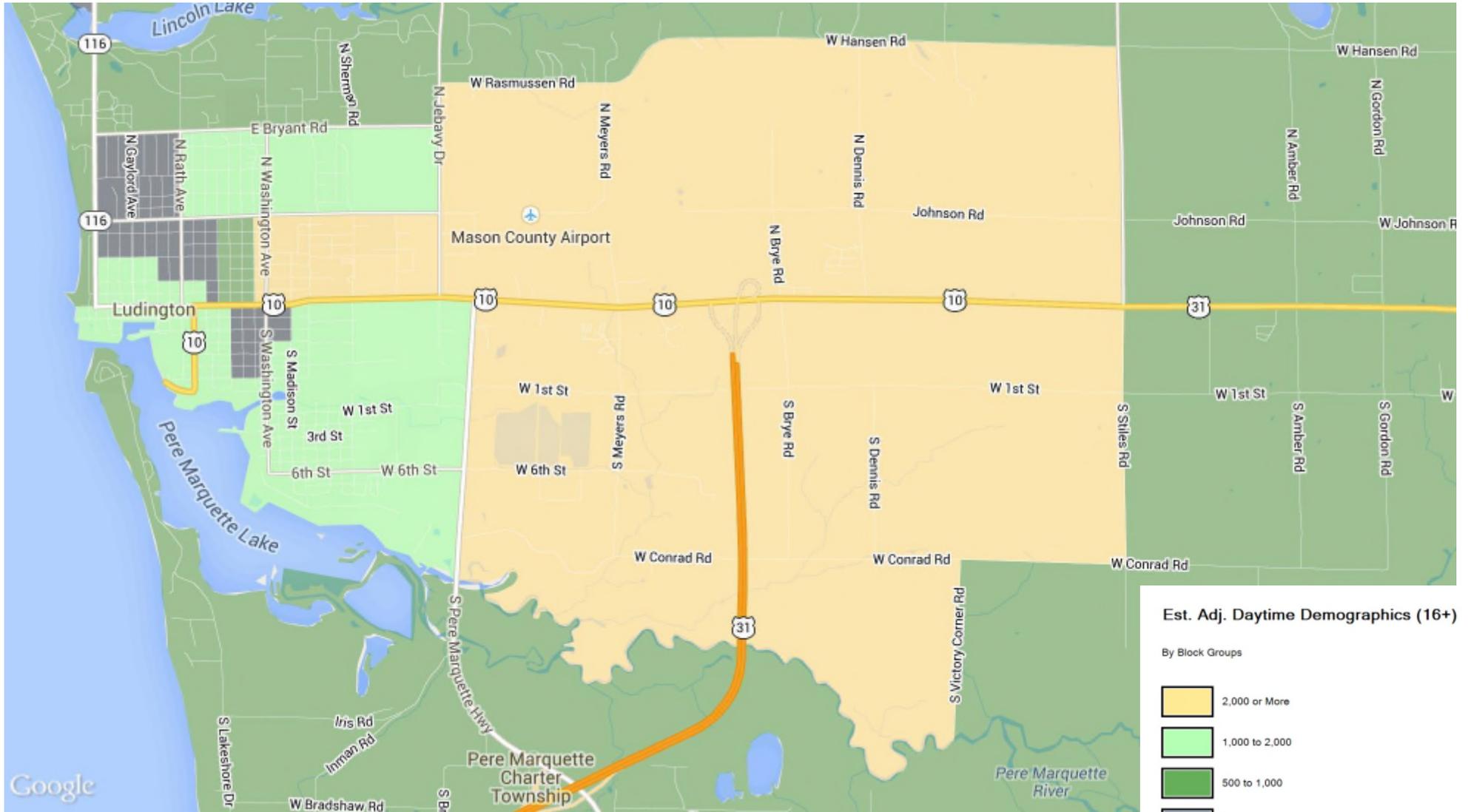
Exhibit G.3



Source: Underlying data and mapping provided by Sites|USA; analysis and exhibit prepared by LandUse|USA; 2015.

Distribution of Daytime Population The City of Ludington, Michigan and Surrounding Areas - 2015

Exhibit G.4



Source: Underlying data provided by Sites|USA; exhibit and analysis prepared by LandUse|USA; 2015.

Market Parameters and Forecasts - Population
 Selected Counties Along the West Michigan Shoreline - 2010 - 2020

Exhibit G.5

County Name	2010 Census Pop- ulation	2010 ACS 5-yr Pop- ulation	2011 ACS 5-yr Pop- ulation	2012 ACS 5-yr Pop- ulation	2013 ACS 5-yr Pop- ulation	2014 Forecast Pop- ulation	2015 Forecast Pop- ulation	2020 Forecast Pop- ulation	Persons per Hhld.
Manistee	24,733	24,951	24,853	24,753	24,626	24,626	24,626	24,626	2.3
Mason Co.	28,705	28,715	28,682	28,672	28,648	28,648	28,648	28,648	2.3
Oceana Co.	26,570	27,029	26,839	26,636	26,456	26,456	26,456	26,456	2.8
Lake Co.	11,539	11,625	11,594	11,543	11,485	11,485	11,485	11,485	2.8
Newaygo Co.	48,460	48,962	48,778	48,517	48,280	48,280	48,280	48,280	2.6
Muskegon Co.	172,188	173,223	172,745	171,755	171,153	171,153	171,153	171,153	2.6
Kent Co.	602,622	599,432	602,046	605,244	609,544	613,875	618,236	640,512	2.7
Ottawa Co.	263,801	261,376	263,037	264,835	267,017	269,217	271,435	282,803	2.8
Allegan Co.	111,408	111,385	111,405	111,589	111,742	111,895	112,049	112,819	2.7
Van Buren Co.	76,258	76,585	76,410	76,149	75,897	75,897	75,897	75,897	2.7
Berrien Co.	156,813	157,232	157,109	156,759	156,290	156,290	156,290	156,290	2.6
Cass Co.	52,293	52,429	52,373	52,412	52,212	52,212	52,212	52,212	2.6

Source: Underlying data provided by the US Decennial Census and the American Community Survey for 2008 - 2013 (5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA, 2015.

Market Parameters and Forecasts - Households
 Selected Counties Along the West Michigan Shoreline - 2010 - 2020

Exhibit G.6

	2010 Census	2010 ACS 5-yr	2011 ACS 5-yr	2012 ACS 5-yr	2013 ACS 5-yr	2014 Forecast	2015 Forecast	2020 Forecast
County Name	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.	Total Hhlds.
Manistee	10,308	10,747	10,745	10,648	10,571	10,571	10,571	10,571
Mason Co.	11,940	12,320	12,312	12,336	12,470	12,605	12,742	13,450
Oceana Co.	10,174	9,974	9,759	9,654	9,537	9,537	9,537	9,537
Lake Co.	5,158	4,078	4,192	4,139	4,096	4,096	4,096	4,096
Newaygo Co.	18,406	18,952	18,616	18,478	18,156	18,156	18,156	18,156
Muskegon Co.	65,616	65,778	65,272	65,247	65,008	65,008	65,008	65,008
Kent Co.	227,239	227,177	227,698	228,204	229,373	230,548	231,729	237,725
Ottawa Co.	93,775	92,526	93,777	94,389	94,666	94,944	95,222	96,628
Allegan Co.	42,018	42,078	41,914	41,958	41,794	41,794	41,794	41,794
Van Buren Co.	28,928	29,096	28,846	28,378	28,374	28,374	28,374	28,374
Berrien Co.	63,054	62,612	61,678	61,286	60,414	60,414	60,414	60,414
Cass Co.	20,604	20,201	19,913	19,801	19,663	19,663	19,663	19,663

Source: Underlying data provided by the US Decennial Census and the American Community Survey for 2008 - 2013 (5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA, 2015.

Market Parameters and Forecasts - Median Household Income
 Selected Counties Along the West Michigan Shoreline - 2010 - 2020

Exhibit G.7

	2010	2011	2012	2013	2014	2015	2020
	ACS 5-yr	ACS 5-yr	ACS 5-yr	ACS 5-yr	Forecast	Forecast	Forecast
	Med.						
County Name	Hhld. Inc.						
Manistee	\$40,853	\$41,169	\$41,228	\$41,551	\$41,877	\$42,205	\$43,884
Mason Co.	\$40,039	\$40,683	\$40,957	\$41,136	\$41,316	\$41,496	\$42,411
Oceana Co.	\$39,543	\$40,422	\$40,422	\$40,023	\$40,023	\$40,023	\$40,023
Lake Co.	\$31,205	\$31,205	\$31,205	\$29,379	\$29,379	\$29,379	\$29,379
Newaygo Co.	\$43,218	\$43,864	\$43,864	\$42,571	\$42,571	\$42,571	\$42,571
Muskegon Co.	\$40,670	\$40,670	\$40,843	\$40,979	\$41,115	\$41,252	\$41,944
Kent Co.	\$49,532	\$50,801	\$51,030	\$51,667	\$52,312	\$52,965	\$56,354
Ottawa Co.	\$55,095	\$55,661	\$55,760	\$56,453	\$57,018	\$57,588	\$60,525
Allegan Co.	\$50,240	\$51,232	\$51,232	\$52,061	\$52,903	\$53,697	\$57,847
Van Buren Co.	\$44,435	\$44,435	\$44,435	\$45,129	\$45,806	\$46,264	\$48,624
Berrien Co.	\$42,625	\$42,625	\$43,471	\$43,633	\$43,796	\$43,959	\$44,784
Cass Co.	\$45,177	\$45,432	\$45,462	\$44,346	\$44,346	\$44,346	\$44,346

Source: Underlying data provided by the US Decennial Census and the American Community Survey for 2008 - 2013 (5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA, 2015.

Aggregate Household Income and Resident Expenditure Potential
 On G.A.F. Categories (General Merchandise, Apparel, and Furniture)
 Selected Counties Along the West Michigan Shoreline - 2010 - 2020

Exhibit G.8

County Name	2010 5-yr Aggregate Household Income (\$Mil.)	2011 5-yr Aggregate Household Income (\$Mil.)	2012 5-yr Aggregate Household Income (\$Mil.)	2013 5-yr Aggregate Household Income (\$Mil.)	2014 Forecast Aggregate Household Income (\$Mil.)	2015 Forecast Aggregate Household Income (\$Mil.)	2020 Forecast Aggregate Household Income (\$Mil.)	2015 G.A.F.. Expend- iture Potential (\$Mil.)	2020 G.A.F. Expend- iture Potential (\$Mil.)
Manistee	\$421.1	\$442.4	\$443.0	\$442.4	\$442.7	\$446.1	\$463.9	\$58.0	\$60.3
Mason Co.	\$478.1	\$501.2	\$504.3	\$507.5	\$515.2	\$523.1	\$540.4	\$68.0	\$70.3
Oceana Co.	\$402.3	\$403.2	\$394.5	\$386.4	\$381.7	\$381.7	\$381.7	\$49.6	\$49.6
Lake Co.	\$161.0	\$127.3	\$130.8	\$121.6	\$120.3	\$120.3	\$120.3	\$15.6	\$15.6
Newaygo Co.	\$795.5	\$831.3	\$816.6	\$786.6	\$772.9	\$772.9	\$772.9	\$100.5	\$100.5
Muskegon Co.	\$2,668.6	\$2,675.2	\$2,665.9	\$2,673.8	\$2,672.8	\$2,681.7	\$2,726.7	\$348.6	\$354.5
Kent Co.	\$11,255.6	\$11,540.8	\$11,619.4	\$11,790.6	\$11,998.9	\$12,211.0	\$13,058.9	\$1,587.4	\$1,697.7
Ottawa Co.	\$5,166.5	\$5,150.1	\$5,229.0	\$5,328.5	\$5,397.6	\$5,467.6	\$5,763.4	\$710.8	\$749.2
Allegan Co.	\$2,111.0	\$2,155.7	\$2,147.3	\$2,184.4	\$2,211.0	\$2,244.2	\$2,417.7	\$291.7	\$314.3
Van Buren Co.	\$1,285.4	\$1,292.9	\$1,281.8	\$1,280.7	\$1,299.7	\$1,312.7	\$1,379.7	\$170.7	\$179.4
Berrien Co.	\$2,687.7	\$2,668.8	\$2,681.2	\$2,674.1	\$2,645.9	\$2,655.7	\$2,705.6	\$345.2	\$351.7
Cass Co.	\$930.8	\$917.8	\$905.3	\$878.1	\$872.0	\$872.0	\$872.0	\$113.4	\$113.4

Source: Underlying data provided by the US Decennial Census and the American Community Survey for 2008 - 2013 (5-year estimates). Analysis, interpolations, and forecasts by LandUse|USA, 2015.

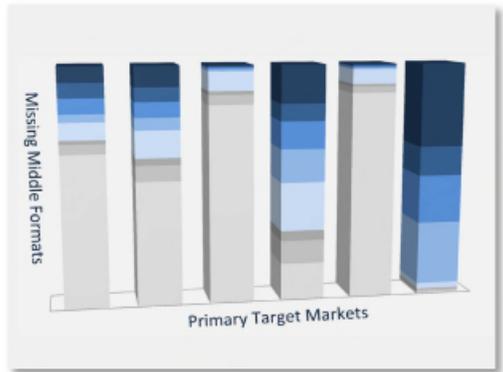
Target Market Analysis

Retail TMA

Mason County, MI

Targets - Entertainment

July 1, 2015



Section H



Prepared for:

The Mason County
Steering Committee



Prepared By:



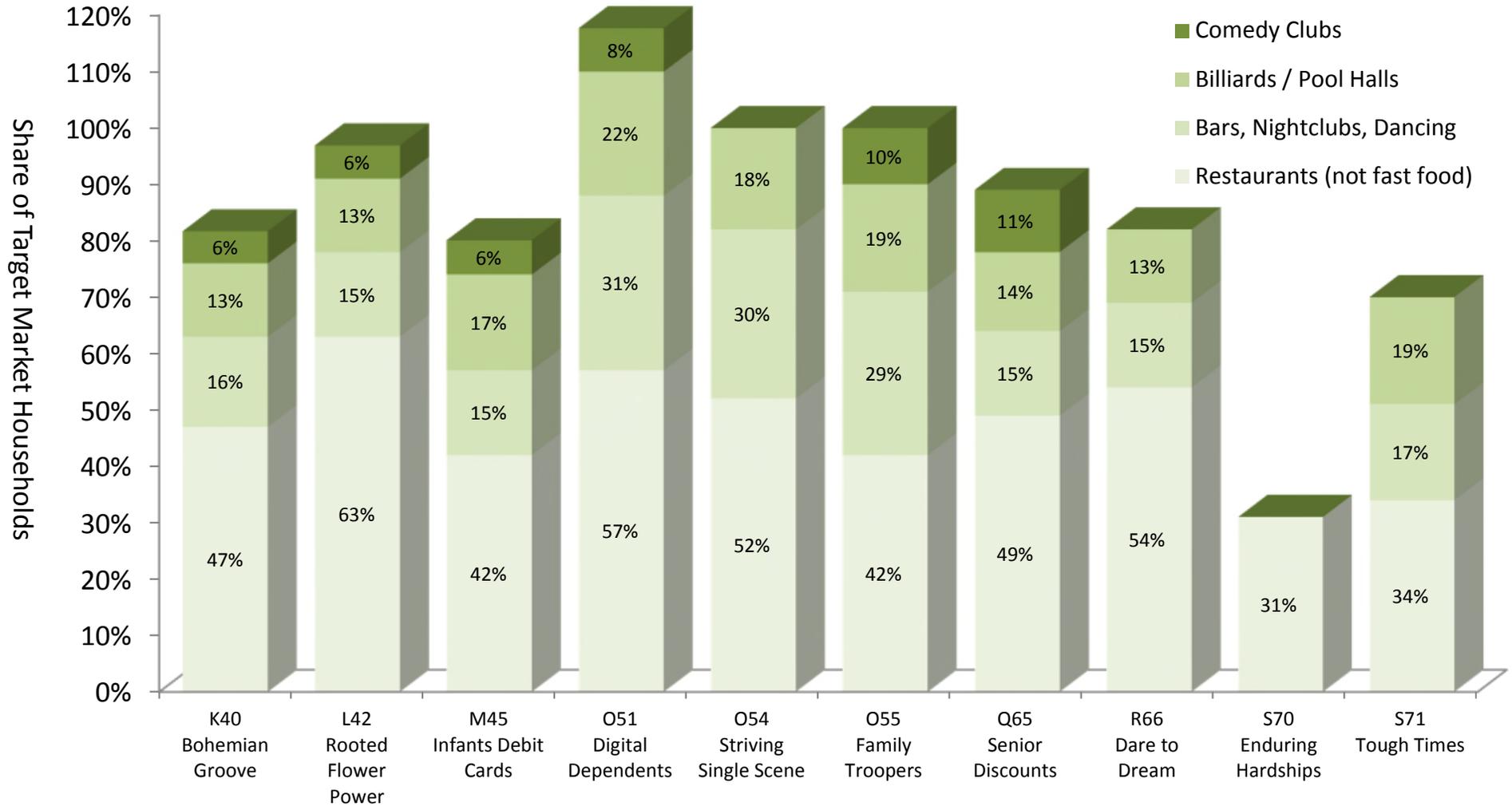
Annual Household Participation in Cultural Arts and Entertainment
 Weighted for Households Currently Living in the Mason County, Michigan - 2015

Annual Estimates Mason County, Michigan	Number of Households	Share of Households
Frequents Restaurants, etc.		
Restaurants (not fast food)	6,779	55.5%
Bars, Nightclubs, Dancing	1,660	13.6%
Bowling Alleys	1,642	13.4%
Billiards / Pool Halls	1,461	12.0%
Comedy Clubs	667	5.5%
Attended Cultural Arts Venues		
Movie Theaters	6,749	55.2%
Concerts	2,747	22.5%
Live Theater	2,179	17.8%
Museums	2,015	16.5%
Dance Performances	782	6.4%
Attended Entertainment Venues		
Casinos	3,276	26.8%
Zoos	1,932	15.8%
Spectator Sport Events	1,866	15.3%
Theme Parks	1,720	14.1%
Aquariums	1,197	9.8%
Participates in Hobbies		
Reading books	6,452	52.8%
Gardening	4,959	40.6%
Cooking for fun	4,084	33.4%
Photography	2,288	18.7%
Needlework/quilting	1,444	11.8%
Educational Courses	1,172	9.6%
Painting, drawing, sculpting	824	6.7%
Playing musical instrument	999	8.2%

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Share of Households by Propensity to Visit Restaurants, Billiard Halls, Bars, and Comedy Clubs
 As Indicators of Demand for Night-Life Venues
 Primary Target Markets for Mason County, Michigan - 2015

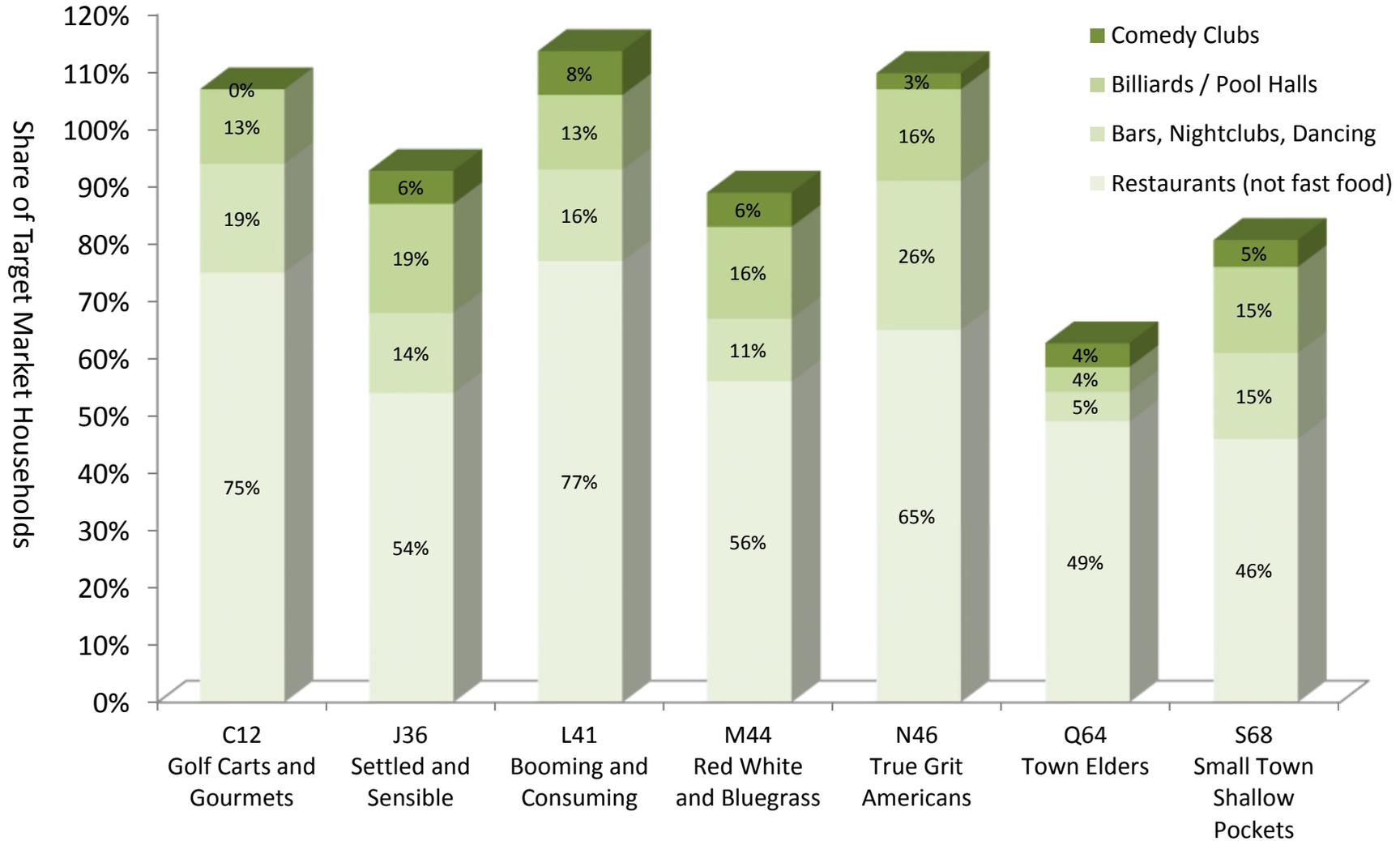
Exhibit H.2



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Share of Households by Propensity to Visit Restaurants, Billiard Halls, Bars, and Comedy Clubs
 As Indicators of Demand for Night-Life Venues
 Upside Target Markets for Mason County, Michigan - 2015

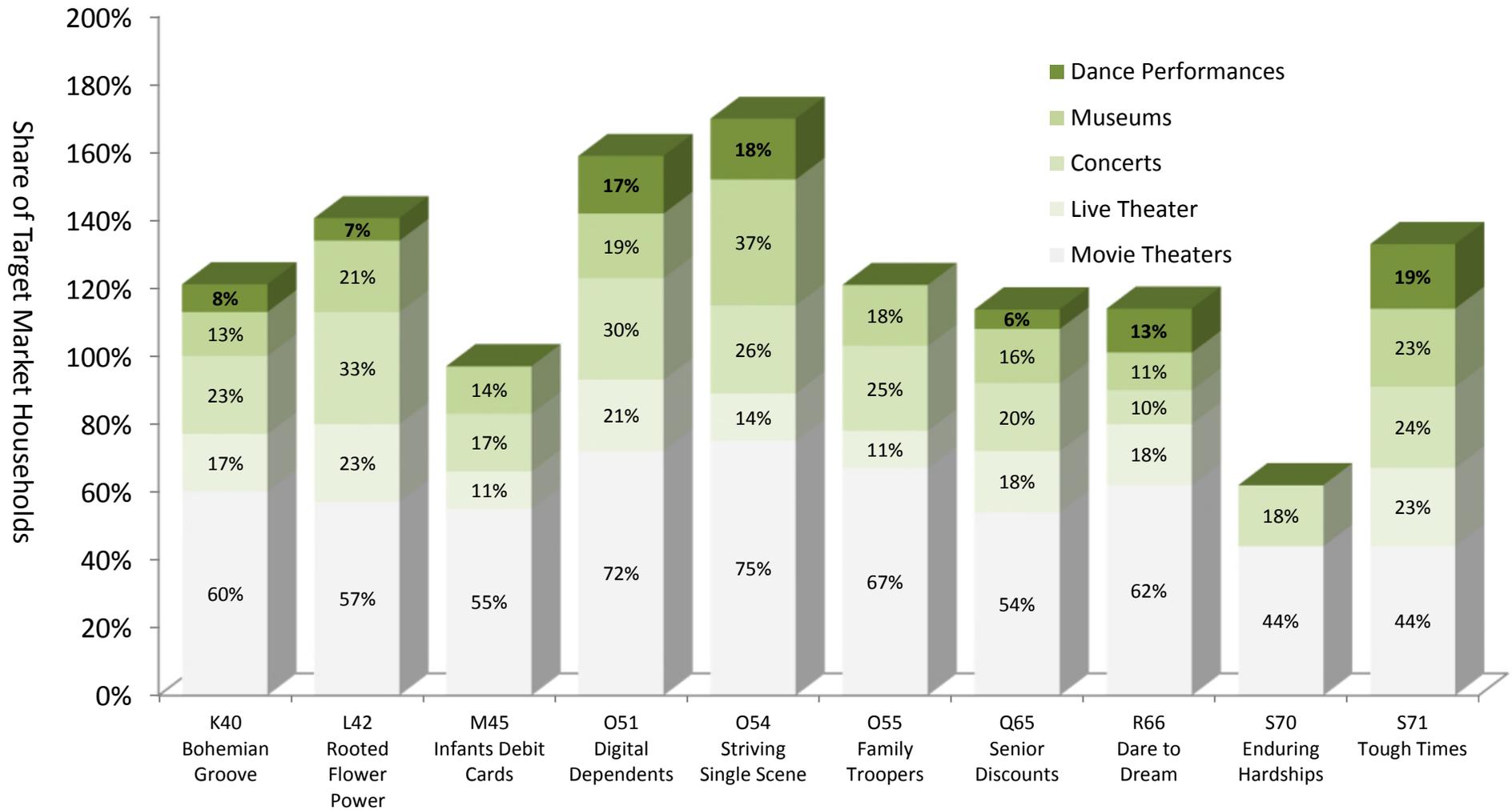
Exhibit H.3



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Share of Household Propensity to Visit Dance Performances, Theaters, Concerts, and Museums
 As Indicators of Demand For Cultural Arts Venues
 Primary Target Markets for Mason County, Michigan - 2015

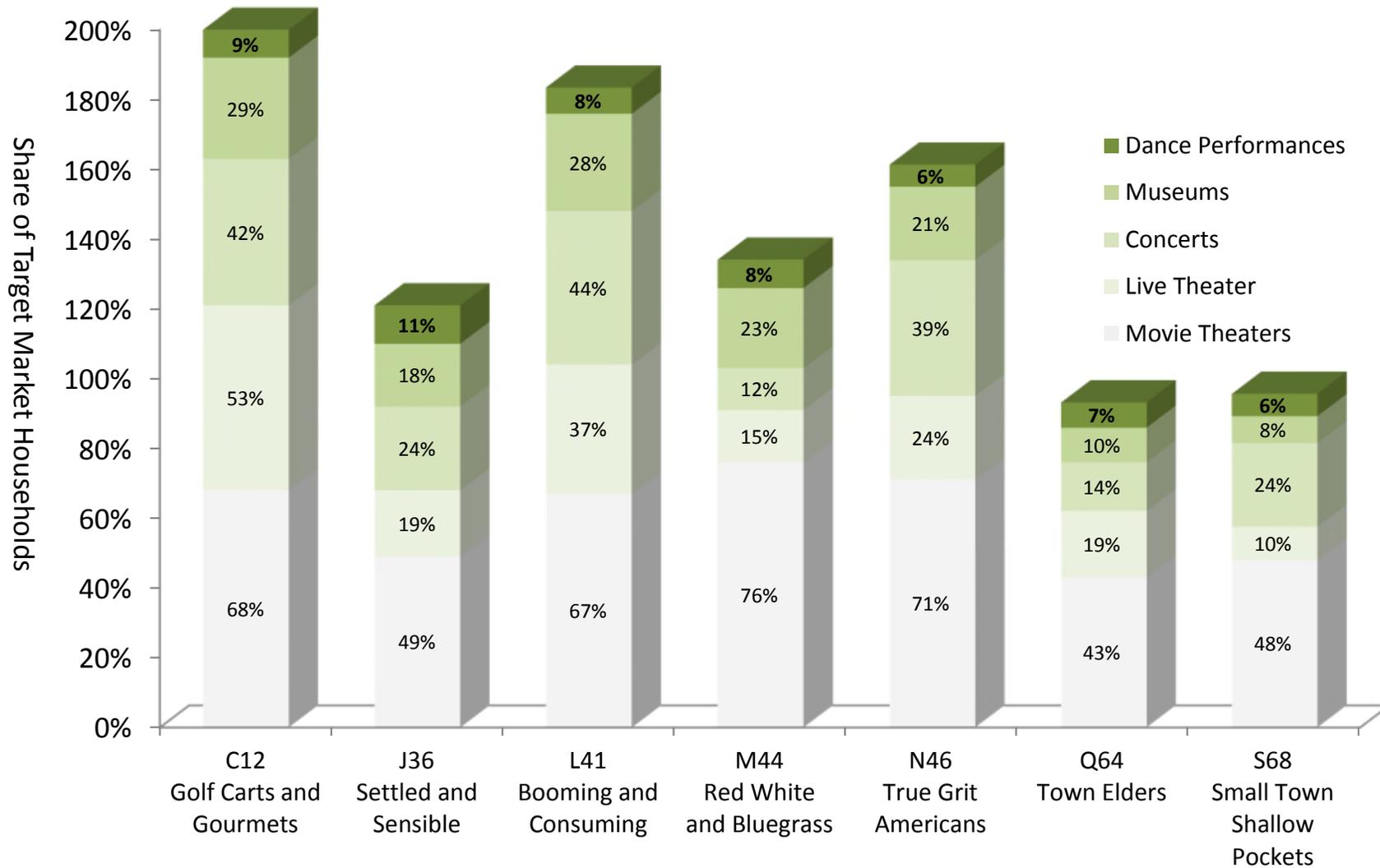
Exhibit H.4



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Share of Household Propensity to Visit Dance Performances, Theaters, Concerts, and Museums
 As Indicators of Demand For Cultural Arts Venues
 Upside Target Markets for Mason County, Michigan - 2015

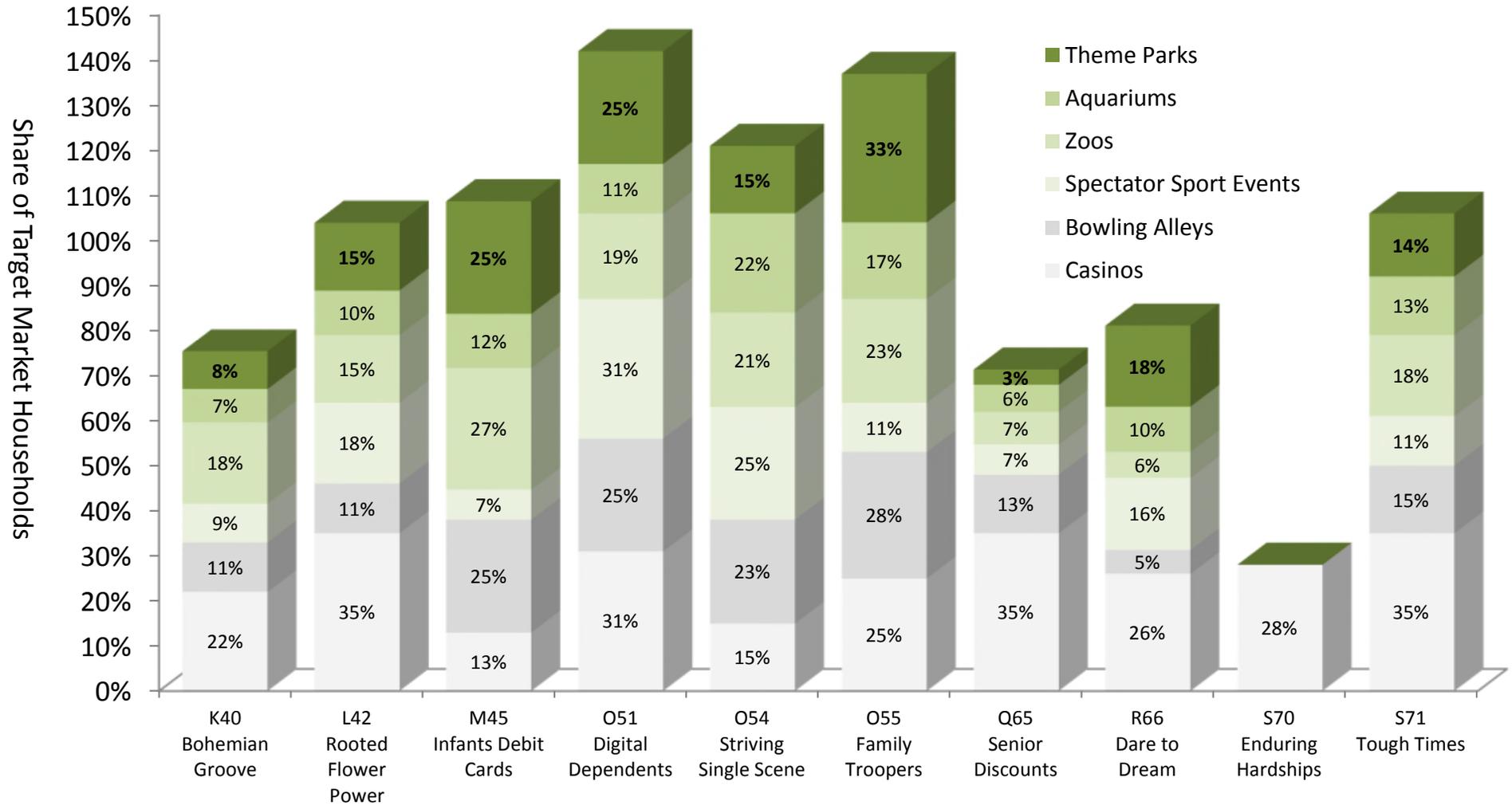
Exhibit H.5



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Share of Households by Propensity to Visit Entertainment Venues
As Indicators of Demand for Ticketed and Indoor/Outdoor Venues
Primary Target Markets for Mason County, Michigan - 2015

Exhibit H.6



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Share of Households by Propensity to Visit Entertainment Venues
As Indicators of Demand for Ticketed and Indoor/Outdoor Venues
Upside Target Markets for Mason County, Michigan - 2015

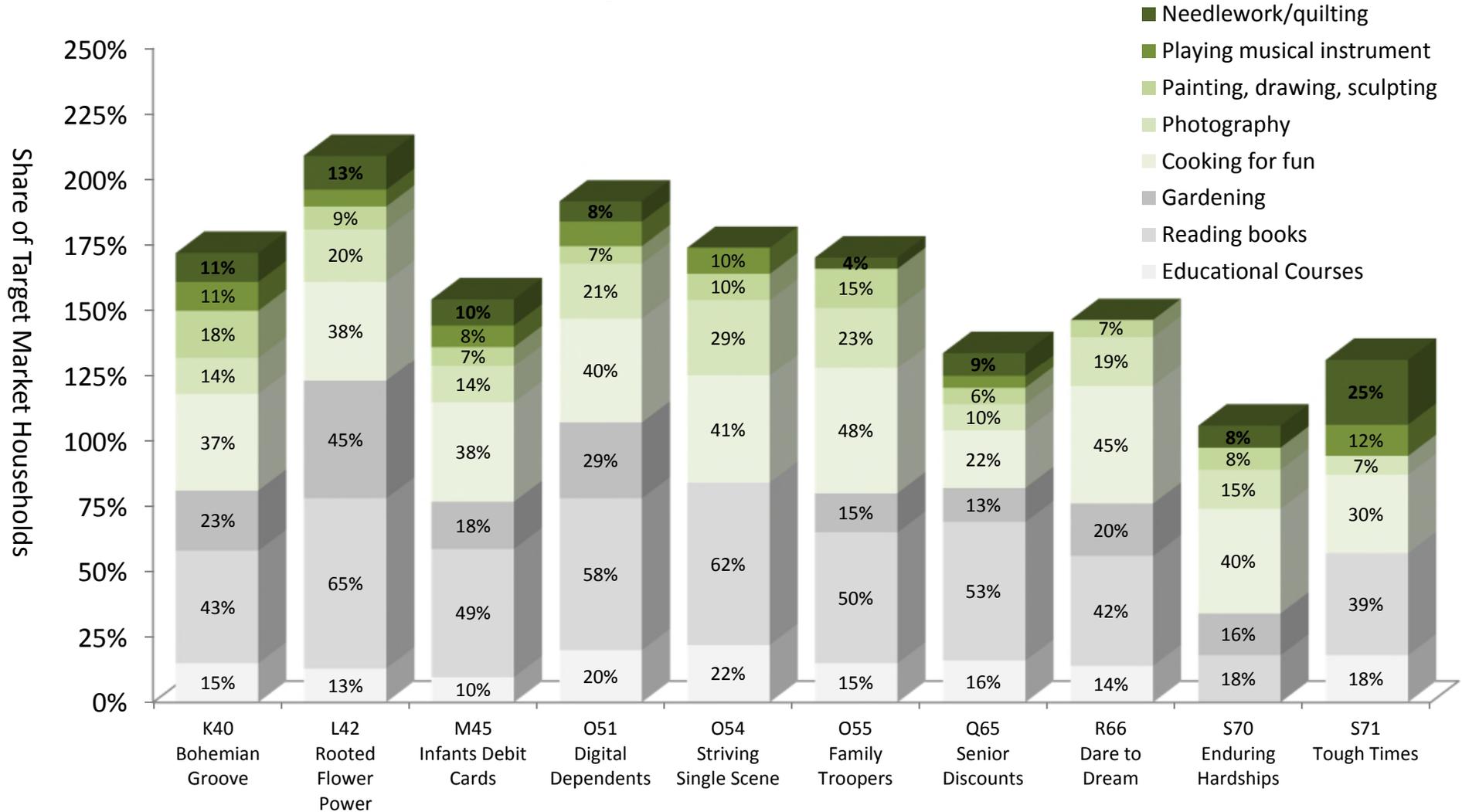
Exhibit H.7



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Share of Households Propensity to Participate in Hobbies and Pass-Times
 Indicators of Demand for Adult Classes and Artisan Supply Stores
 Primary Target Markets for Mason Co., MI - 2015

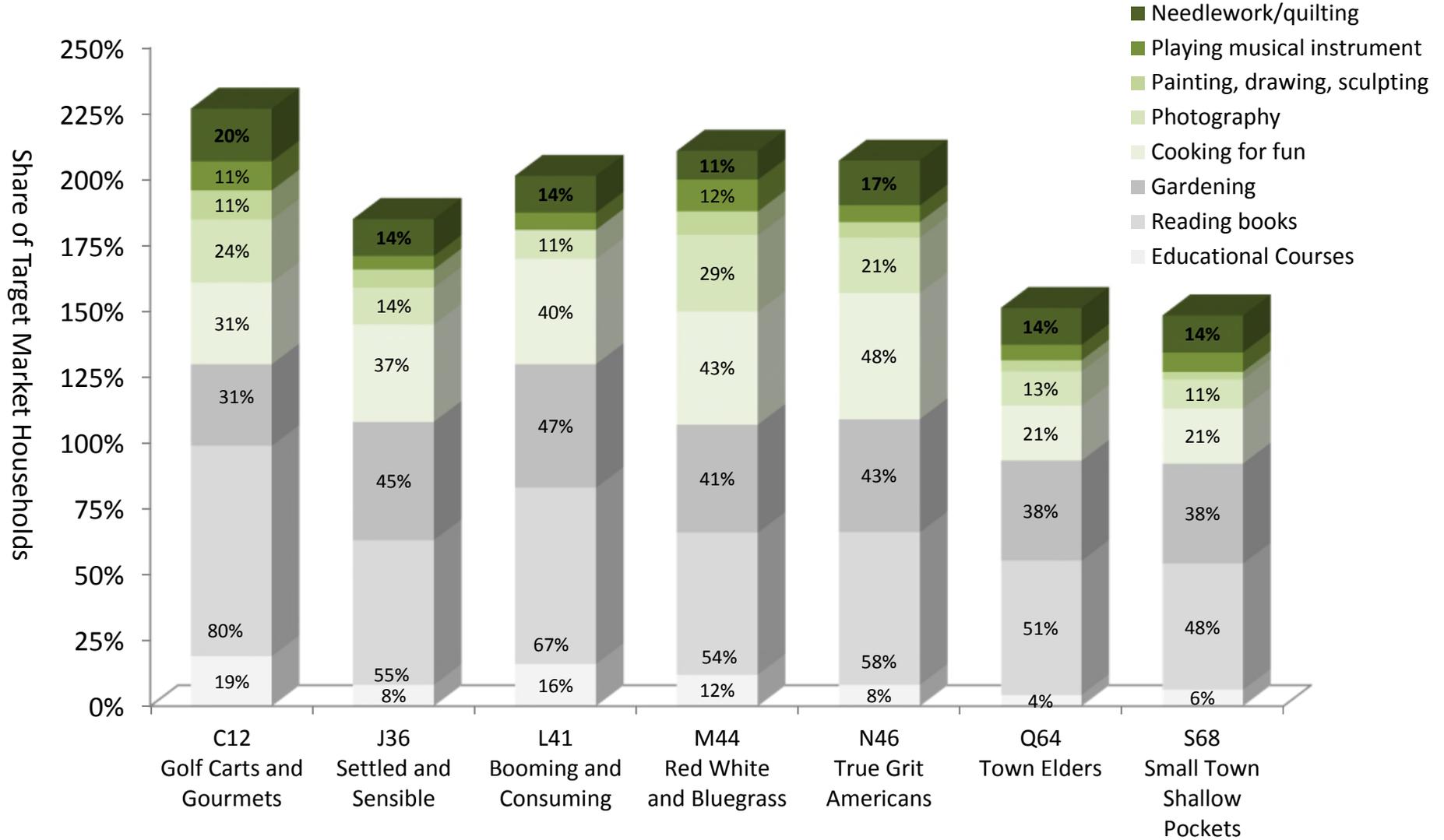
Exhibit H.8



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Share of Households Propensity to Participate in Hobbies and Pass-Times
 Indicators of Demand for Adult Classes and Artisan Supply Stores
 Upside Target Markets for Mason Co., MI - 2015

Exhibit H.9



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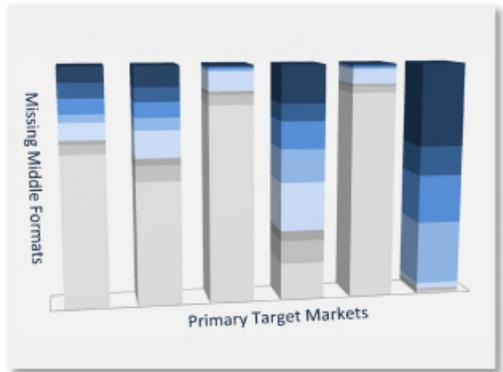
Target Market Analysis

Retail TMA

Mason County, MI

Targets – Retail Categories

July 1, 2015



Section

I



Prepared for:
The Mason County
Steering Committee



Prepared By:



Exhibit I.1

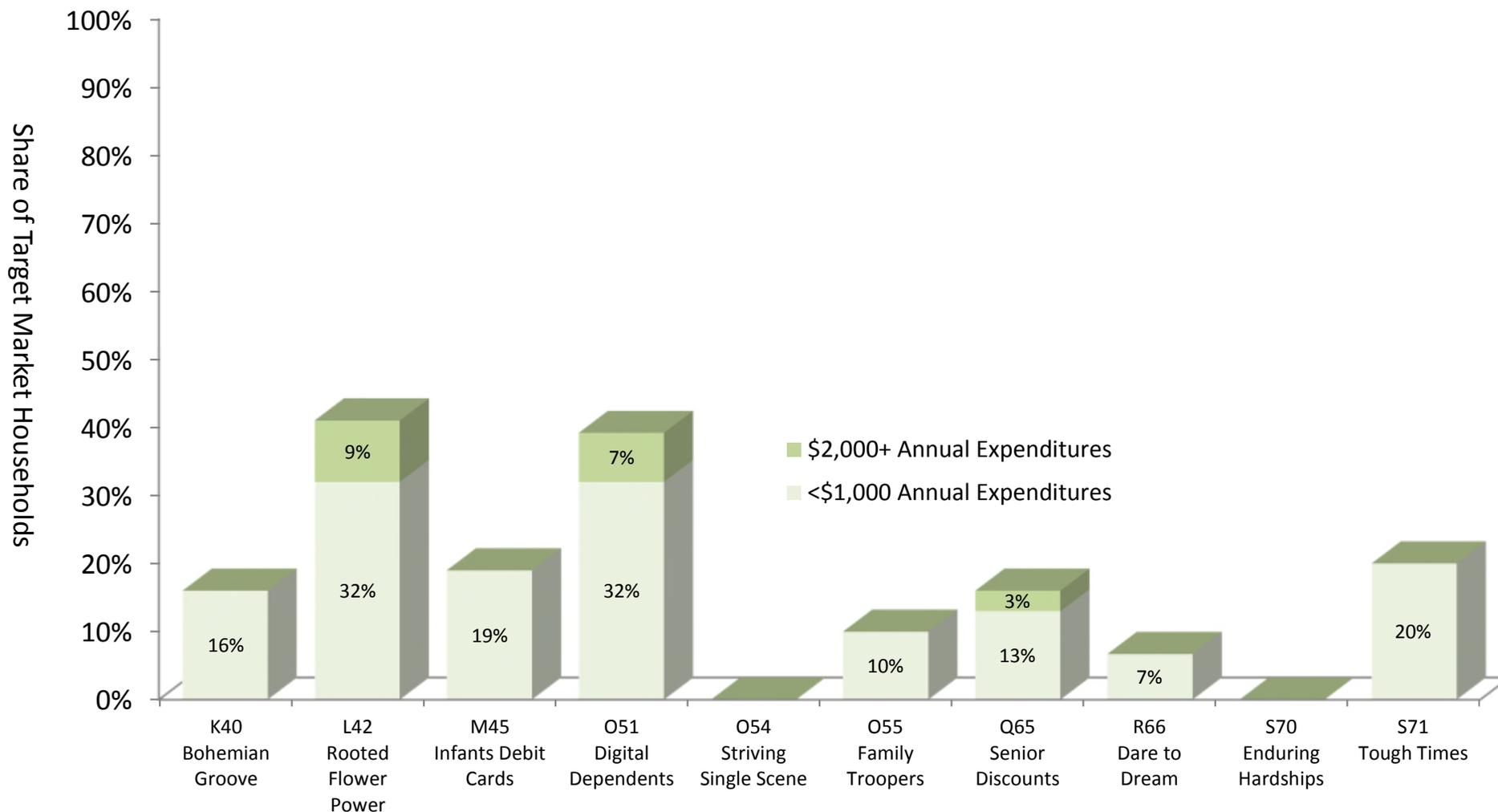
Annual Household Participation in Retail Shopping Weighted for Households Currently Living in the Mason County, Michigan - 2015

Annual Estimates Mason County, Michigan	Number of Households	Share of Households
Total Households	12,219	100.0%
Will Buy Big-Ticket Item w/in 30 days	1,673	13.7%
Home Improvement Expenditures		
\$2,000+ Annual Expenditures	1,040	8.5%
<\$1,000 Annual Expenditures	2,870	23.5%
Bought Games and Toys		
Games and Toys	5,372	44.0%
Video Games	2,352	19.2%
Electronic Educational Toys	772	6.3%
Bought Children's, Infants Toys, Books		
Children's Books	2,368	19.4%
Infant Toys	1,388	11.4%
Pre-School Toys	1,327	10.9%
Bought Sporting Goods Equipment	835	6.8%
Bought Collectibles, Memorabilia		
Collectibles, Memorabilia	5,164	42.3%
Coins	1,543	12.6%
Ornaments	1,030	8.4%
Sports Memorabilia	512	4.2%
Disney Items	278	2.3%
Antique Shopping, Shows	1,878	15.4%

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Share of Households by Annual Expenditures on Home Improvements
 As Indicators of Demand for Hardware and Home Improvement Stores
 Primary Target Markets for Mason County, Michigan - 2015

Exhibit I.2



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Share of Households by Annual Expenditures on Home Improvements
 As Indicators of Demand for Hardware and Home Improvement Stores
 Upside Target Markets for Mason County, Michigan - 2015

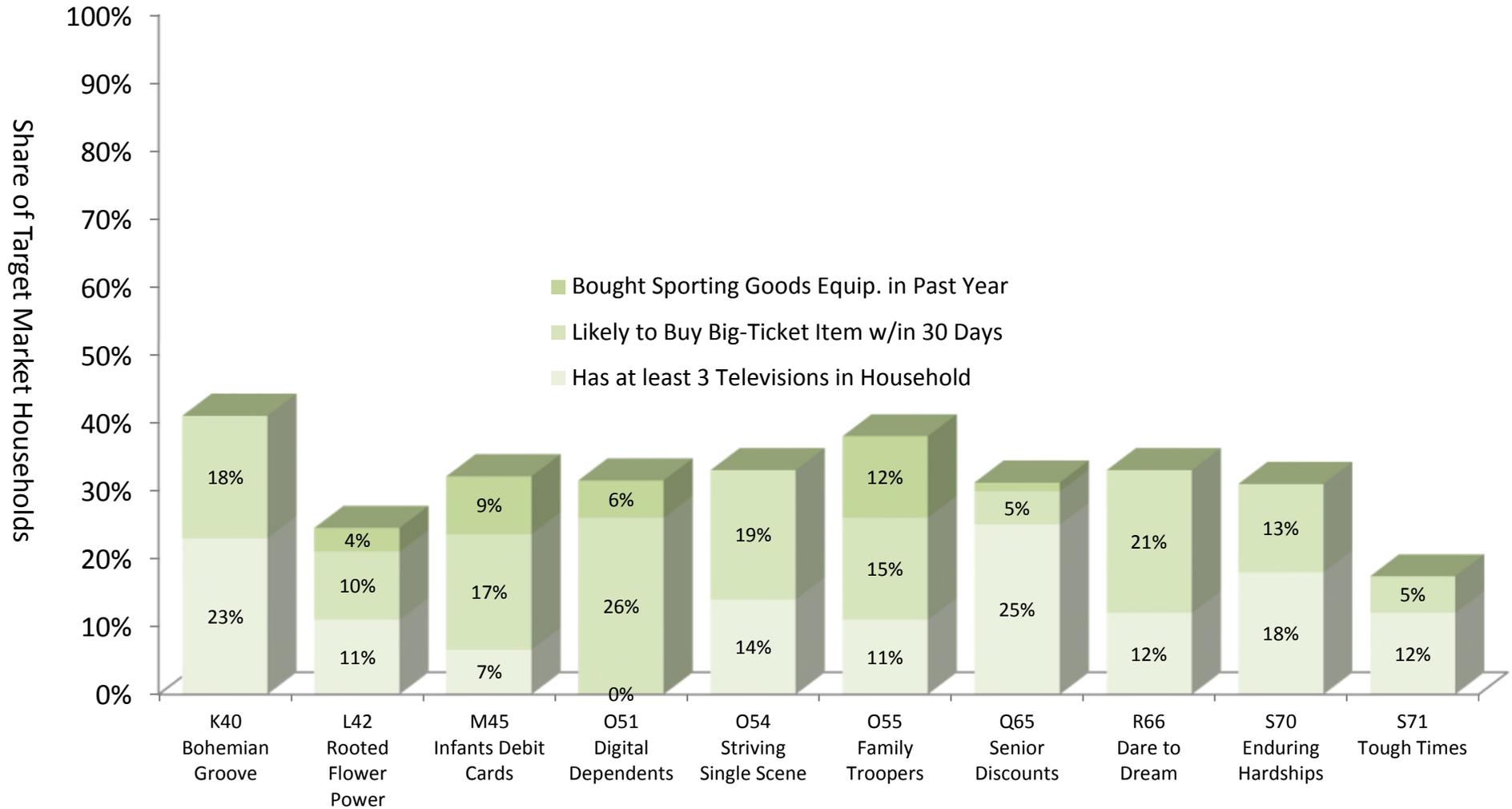
Exhibit I.3



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Share of Households by Propensity to Buy Big-Ticket Items and Sporting Goods
 As Indicators of Demand for Hard-line Categories of Retail
 Primary Target Markets for Mason County, Michigan - 2015

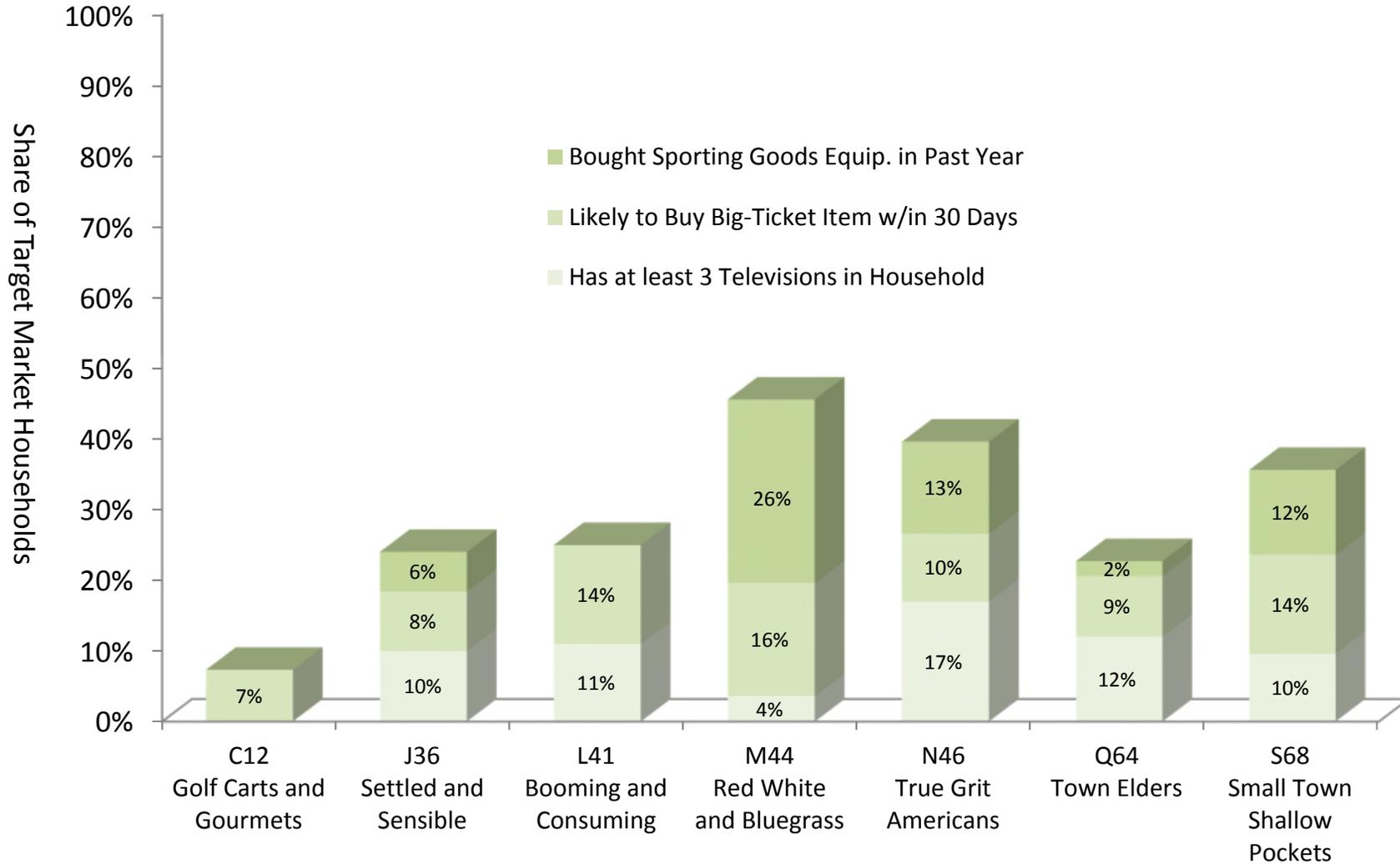
Exhibit I.4



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Share of Households by Propensity to Buy Big-Ticket Items and Sporting Goods
 As Indicators of Demand for Hard-line Categories of Retail
 Upside Target Markets for Mason County, Michigan - 2015

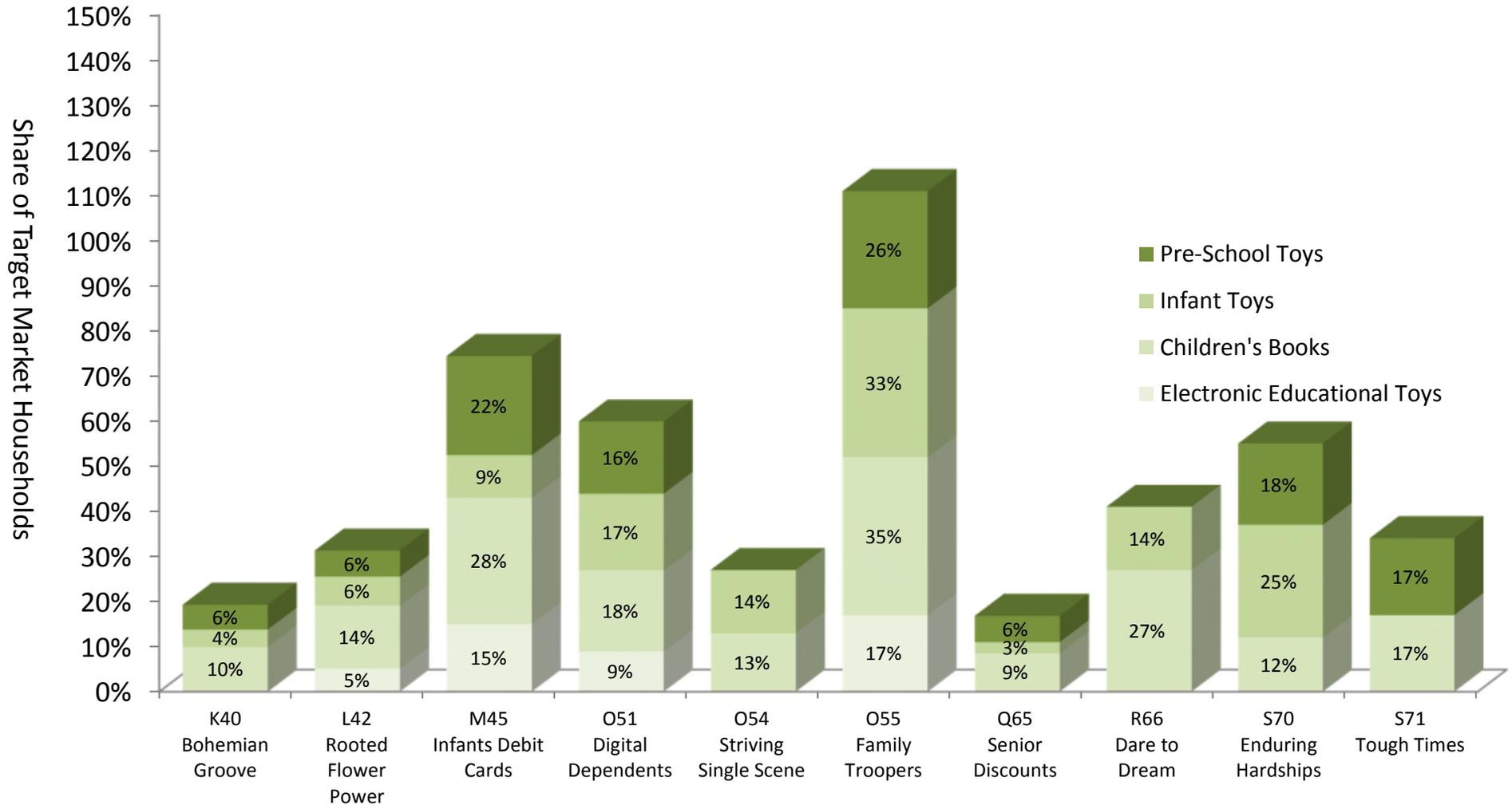
Exhibit I.5



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Share of Households by Propensity to Spend on Children's Toys, Books, and Education
 As Indicators of Demand for Toy and Book Stores
 Primary Target Markets for Mason County, Michigan - 2015

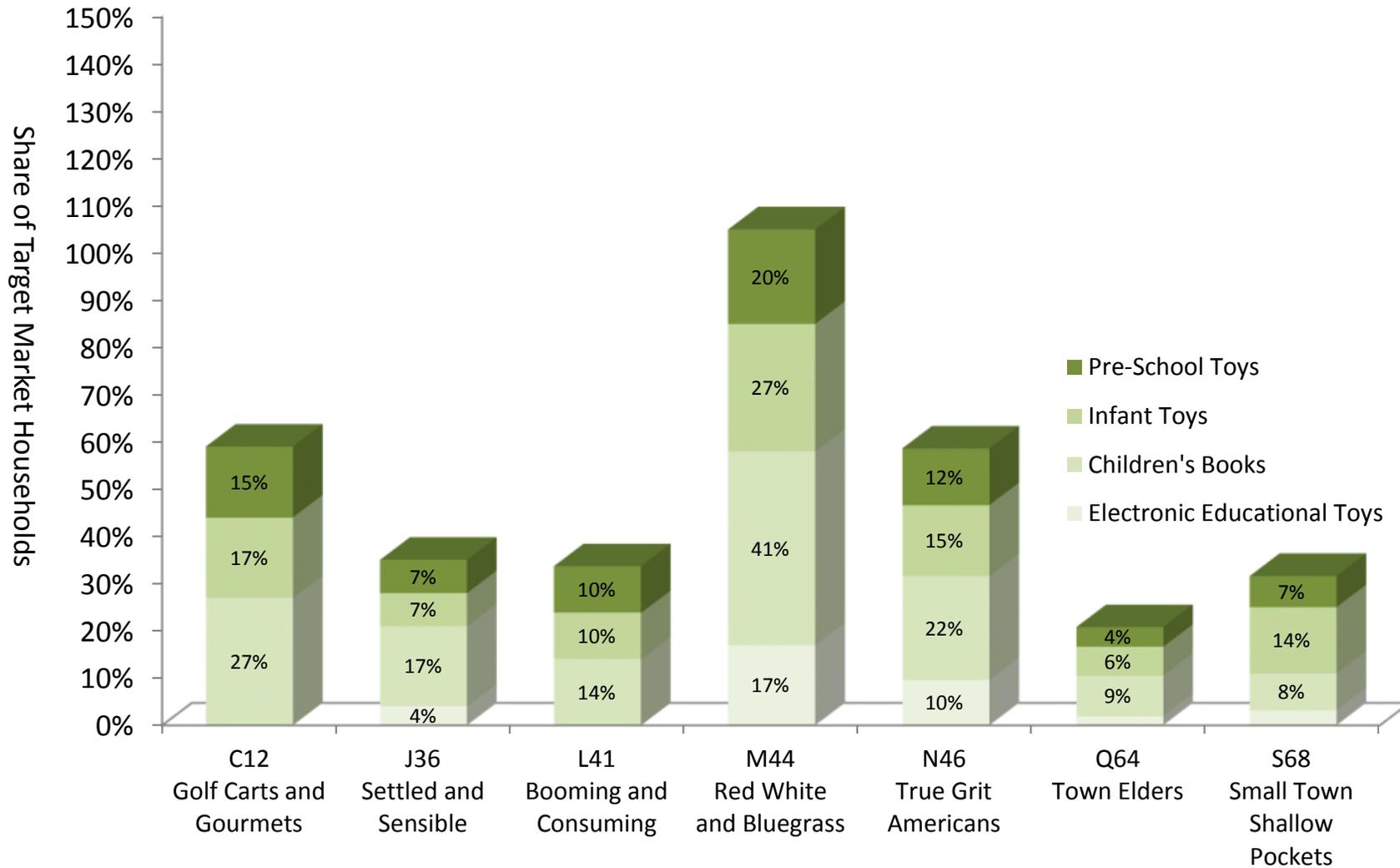
Exhibit I.6



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Share of Households by Propensity to Spend on Children's Toys, Books, and Education
 As Indicators of Demand for Toy and Book Stores
 Upside Target Markets for Mason County, Michigan - 2015

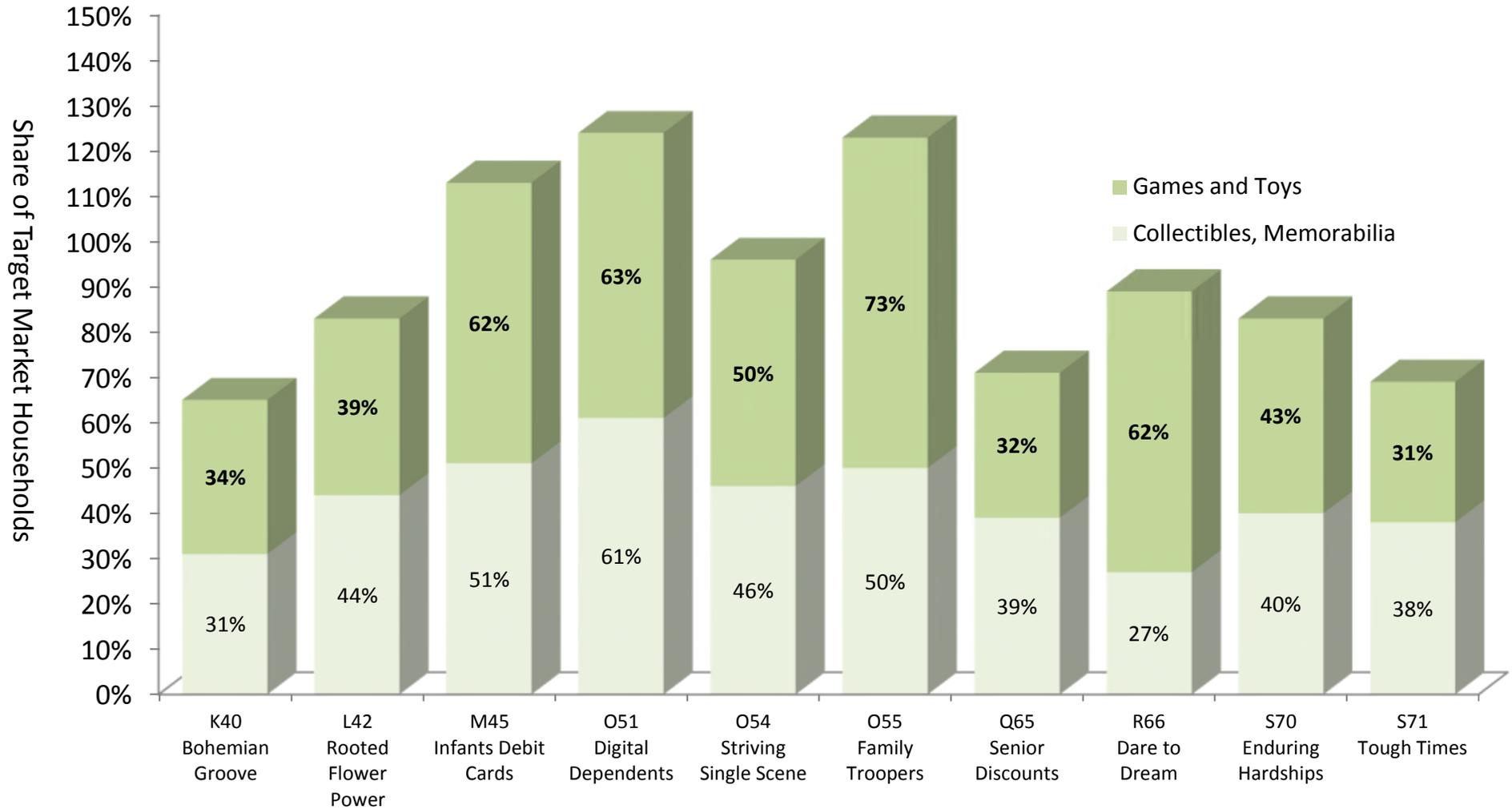
Exhibit I.7



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Share of Households by Propensity to Spend on Games, Toys, and Collectibles
 As Indicators of Demand for Toy, Game, and Gift Stores
 Primary Target Markets for Mason County, Michigan - 2015

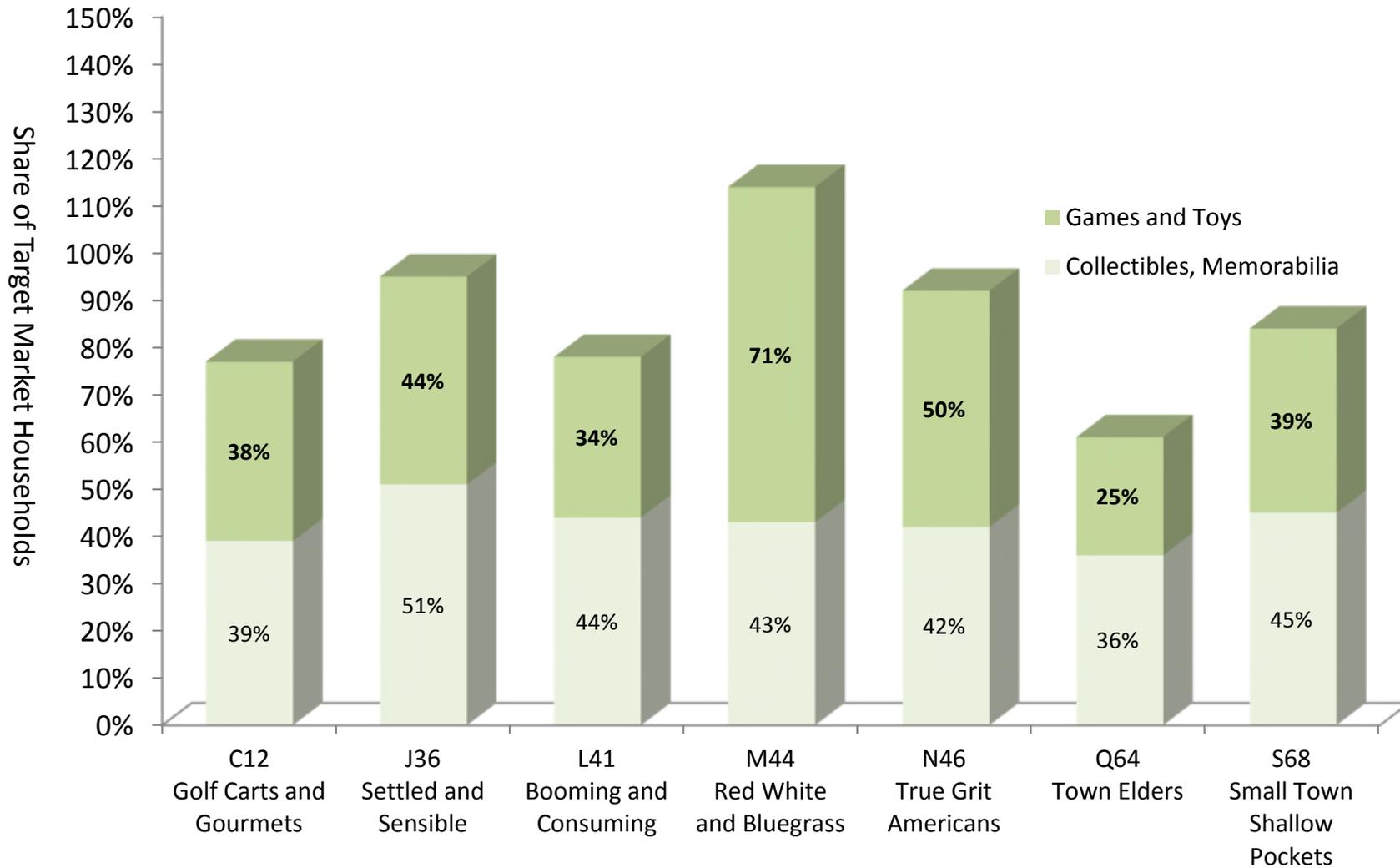
Exhibit I.8



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Share of Households by Propensity to Spend on Games, Toys, and Collectibles
 As Indicators of Demand for Toy, Game, and Gift Stores
 Upside Target Markets for Mason County, Michigan - 2015

Exhibit I.9



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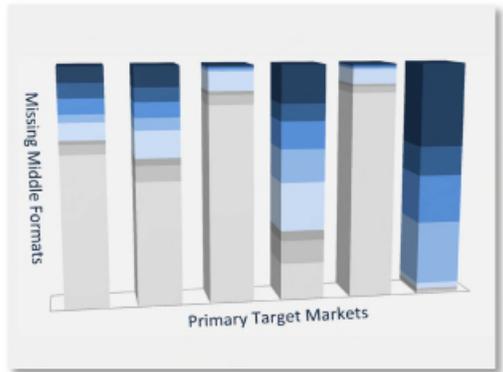
Target Market Analysis

Retail TMA

Mason County, MI

Targets – Fitness, Sports

July 1, 2015



Section J



Prepared for:
The Mason County
Steering Committee



Prepared By:



Exhibit J.1

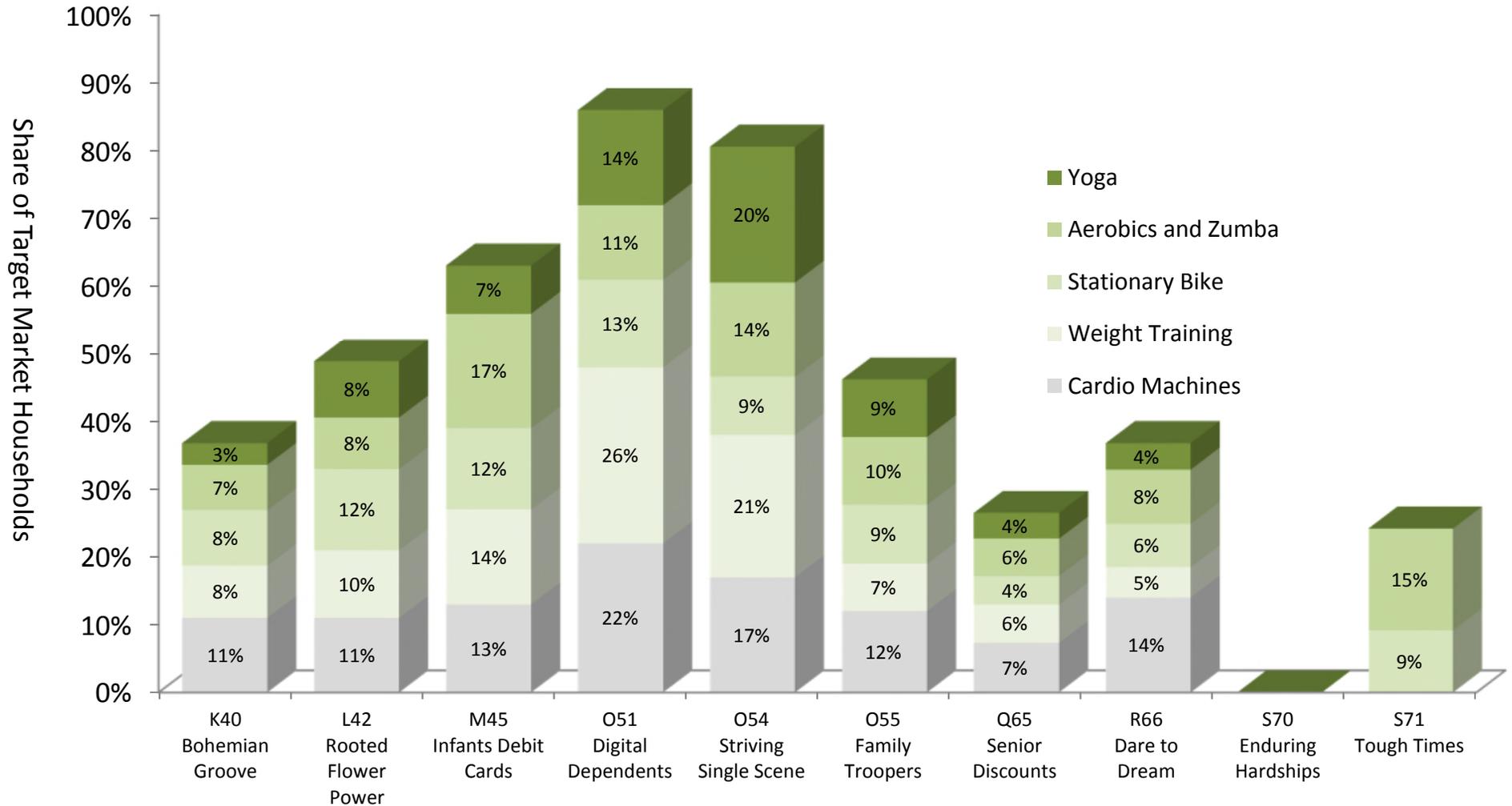
Annual Household Participation in Fitness and Sports Activities Weighted for Households Currently Living in the Mason County, Michigan - 2015

Annual Estimates Mason County, Michigan	Number of Households	Share of Households
Participates in Fitness Activities		
Fitness Walking	4,643	38.0%
Swimming (pools and lakes)	3,148	25.8%
Cardio Machines	1,580	12.9%
Weight Training	1,380	11.3%
Stationary Bike	1,321	10.8%
Jogging/Running	1,151	9.4%
Aerobics and Zumba	923	7.6%
Yoga	582	4.8%
Participates in Outdoor Activities		
Visiting Beach / Lake	3,920	32.1%
Bird Watching	2,112	17.3%
Fresh-Water Fishing	2,046	16.7%
Overnight Camping	1,857	15.2%
Bicycling, Mntn. or Road	1,241	10.2%
Backpacking/Hiking	1,067	8.7%
Power Boating	744	6.1%
Horseback Riding	611	5.0%
Downhill / CC Skiing	264	2.2%
Participates in Team Sports		
Golf (courses)	1,410	11.5%
Basketball (courts)	1,022	8.4%
Baseball (ball fields)	824	6.7%
Football (ball fields)	657	5.4%
Tennis (courts)	381	3.1%

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Share of Households by Propensity Engage in Indoor Fitness
 As Indicators of Demand for Fitness Centers, Health Clubs, and Sporting Goods Stores
 Primary Target Markets for Mason County, Michigan - 2015

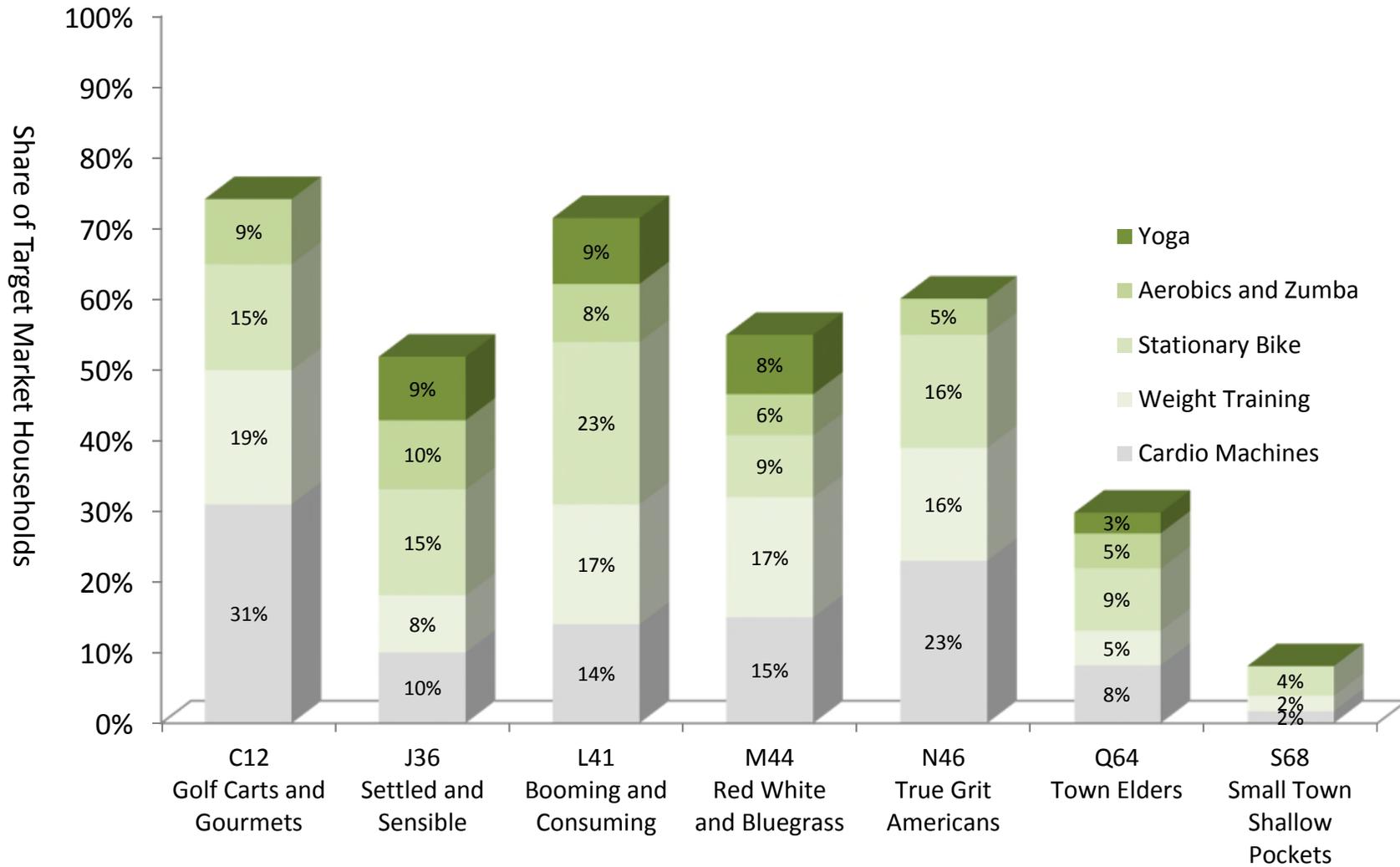
Exhibit J.2



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Share of Households by Propensity Engage in Indoor Fitness
 As Indicators of Demand for Fitness Centers, Health Clubs, and Sporting Goods Stores
 Upside Target Markets for Mason County, Michigan - 2015

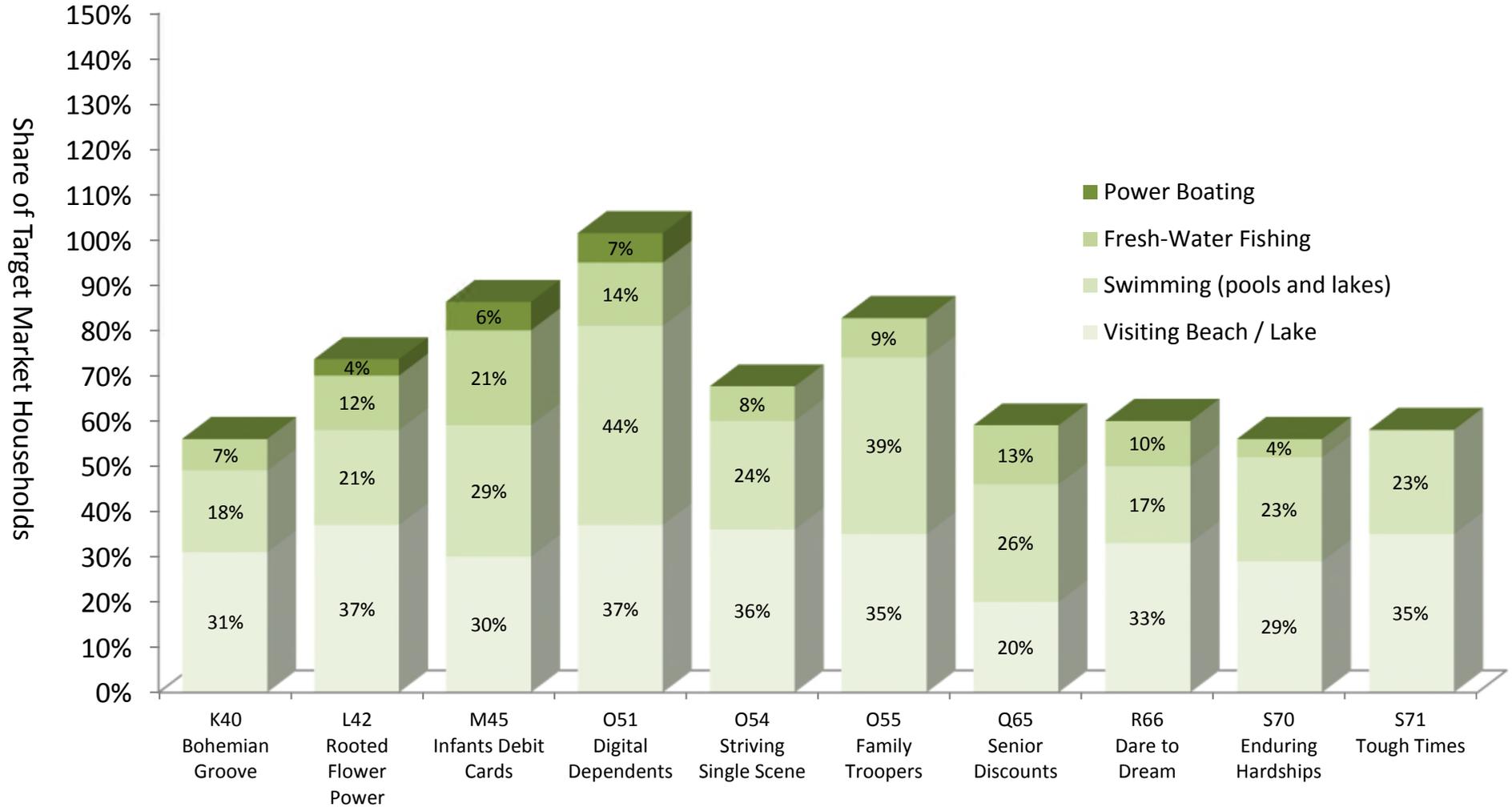
Exhibit J.3



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Share of Households by Propensity Engage in Water-Related Activities
 As Indicators of Demand for Recreational Resources and Public Access to Lake Michigan
 Primary Target Markets for Mason County, Michigan - 2015

Exhibit J.4



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Share of Households by Propensity Engage in Water-Related Activities
 As Indicators of Demand for Recreational Resources and Public Access to Lake Michigan
 Upside Target Markets for Mason County, Michigan - 2015

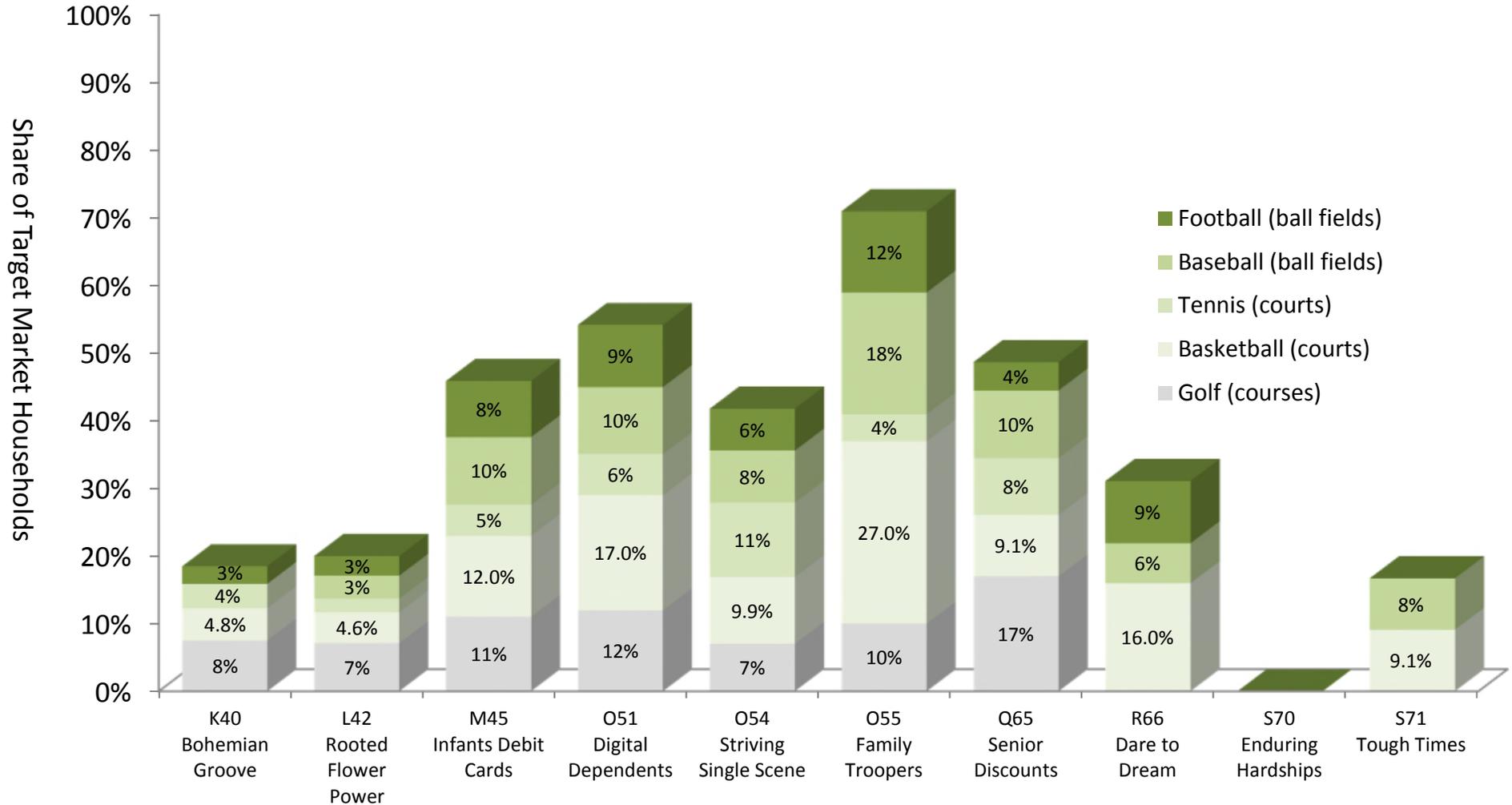
Exhibit J.5



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Share of Households by Propensity Participate in Team Sports
 As Indicators of Demand for Ball Fields, Courts, and Golf Courses
 Primary Target Markets for Mason County, Michigan - 2015

Exhibit J.6



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Share of Households by Propensity Participate in Team Sports
 As Indicators of Demand for Ball Fields, Courts, and Golf Courses
 Upside Target Markets for Mason County, Michigan - 2015

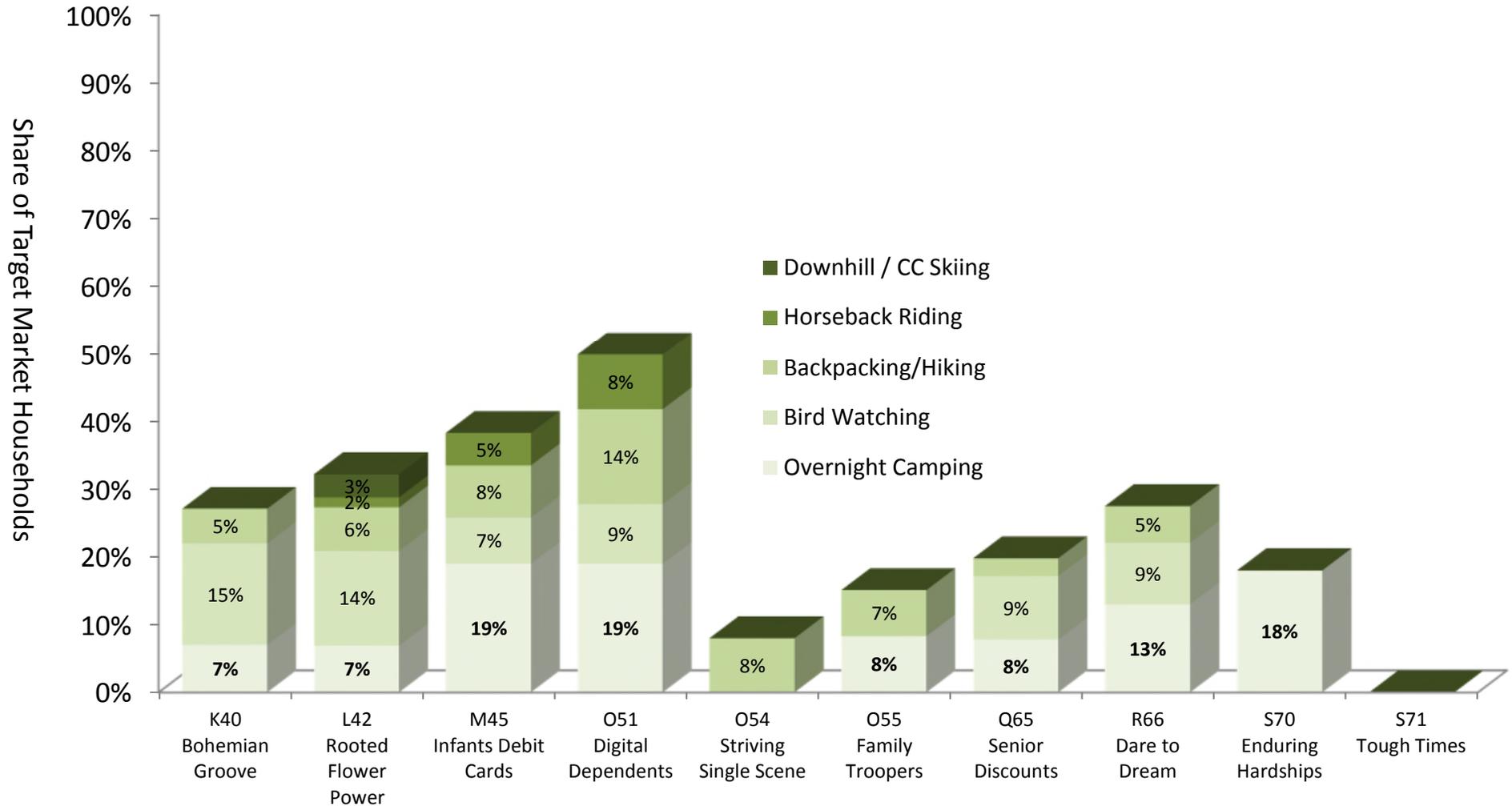
Exhibit J.7



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Share of Households by Propensity Engage in Other Outdoor Recreational Activities
 As Indicators of Demand for Parks, Campgrounds, and Natural Trail Systems
 Primary Target Markets for Mason County, Michigan - 2015

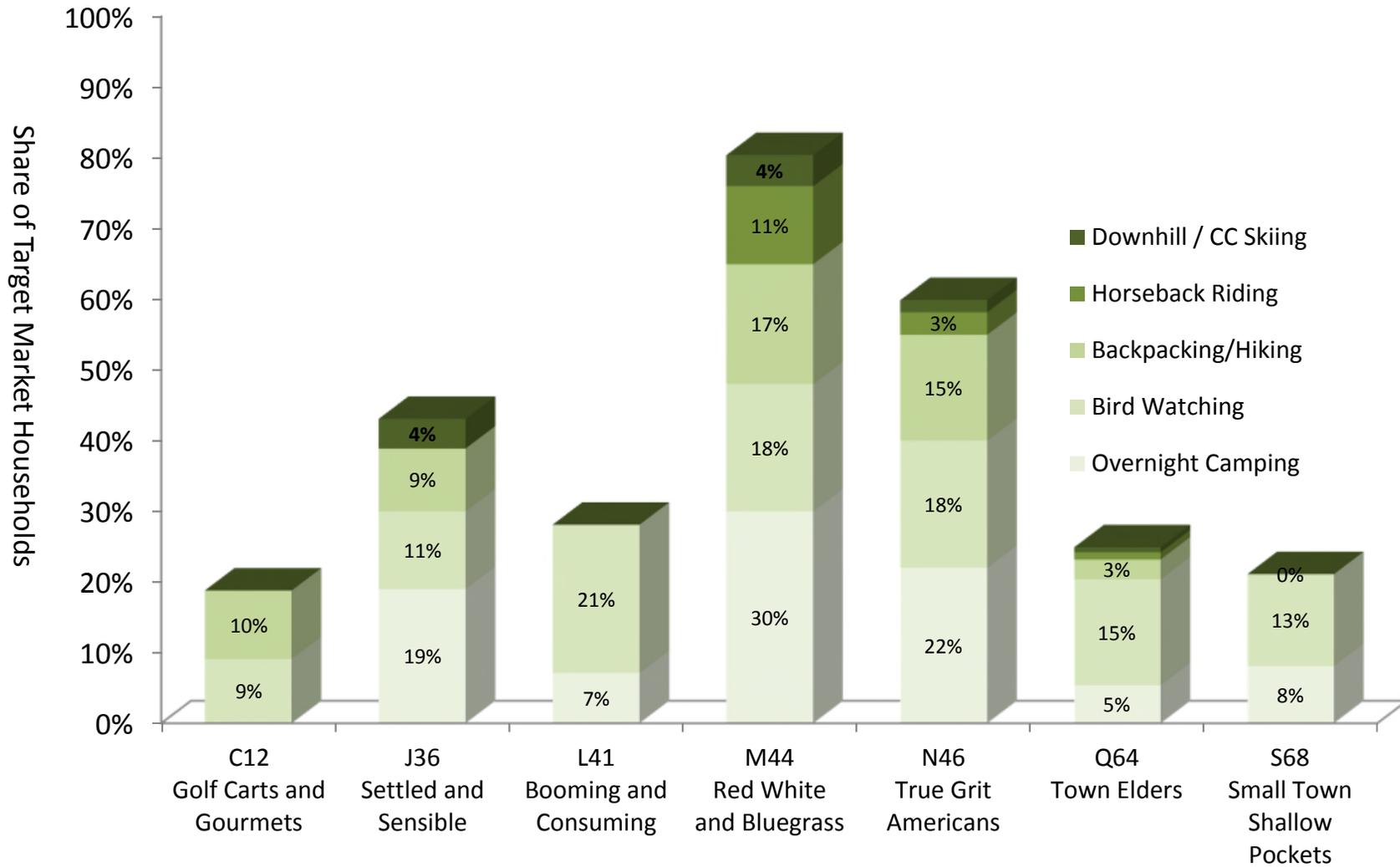
Exhibit J.8



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Share of Households by Propensity Engage in Other Outdoor Recreational Activities
 As Indicators of Demand for Parks, Campgrounds, and Natural Trail Systems
 Primary Target Markets for Mason County, Michigan - 2015

Exhibit J.9



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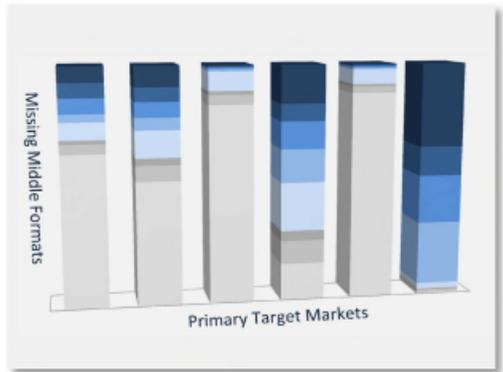
Target Market Analysis

Retail TMA

Mason County, MI

Mode of Transportation

July 1, 2015



Section K



Prepared for:

The Mason County
Steering Committee

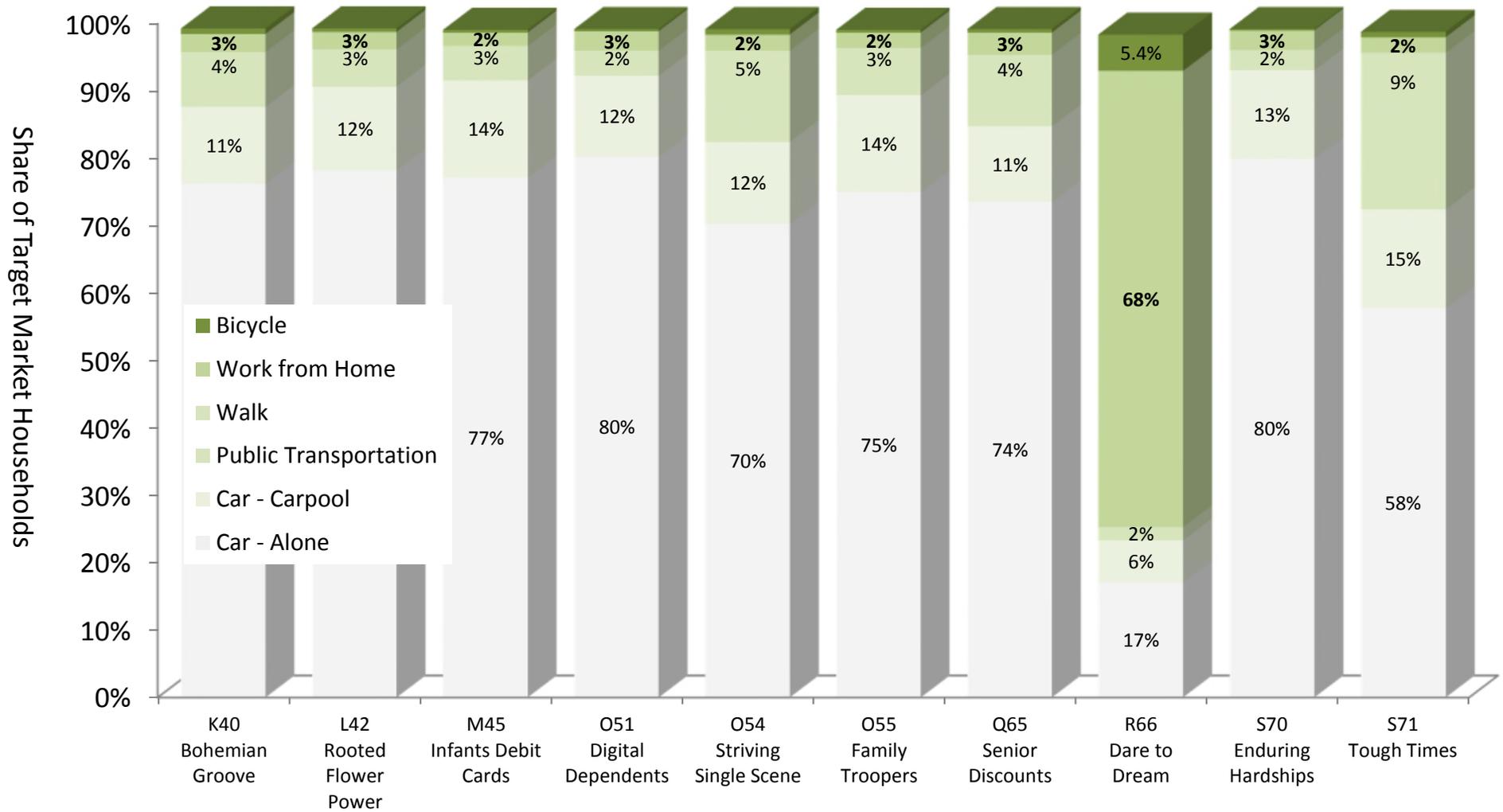


Prepared By:



Share of Households by Mode of Transportation to Work
 As Indicators of the Need for Complete Streets
 Primary Target Markets for Mason County, Michigan - 2015

Exhibit K.1



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and licensed to LandUse|USA through Sites|USA. Analysis and exhibit prepared by LandUse|USA © 2015 with all rights reserved. Due to the variety of methods that Experian uses to gather and report this data, the categories might not be exclusive and might include some overlap.

Share of Households by Mode of Transportation to Work
 As Indicators of the Need for Complete Streets
 Upside Target Markets for Mason County, Michigan - 2015

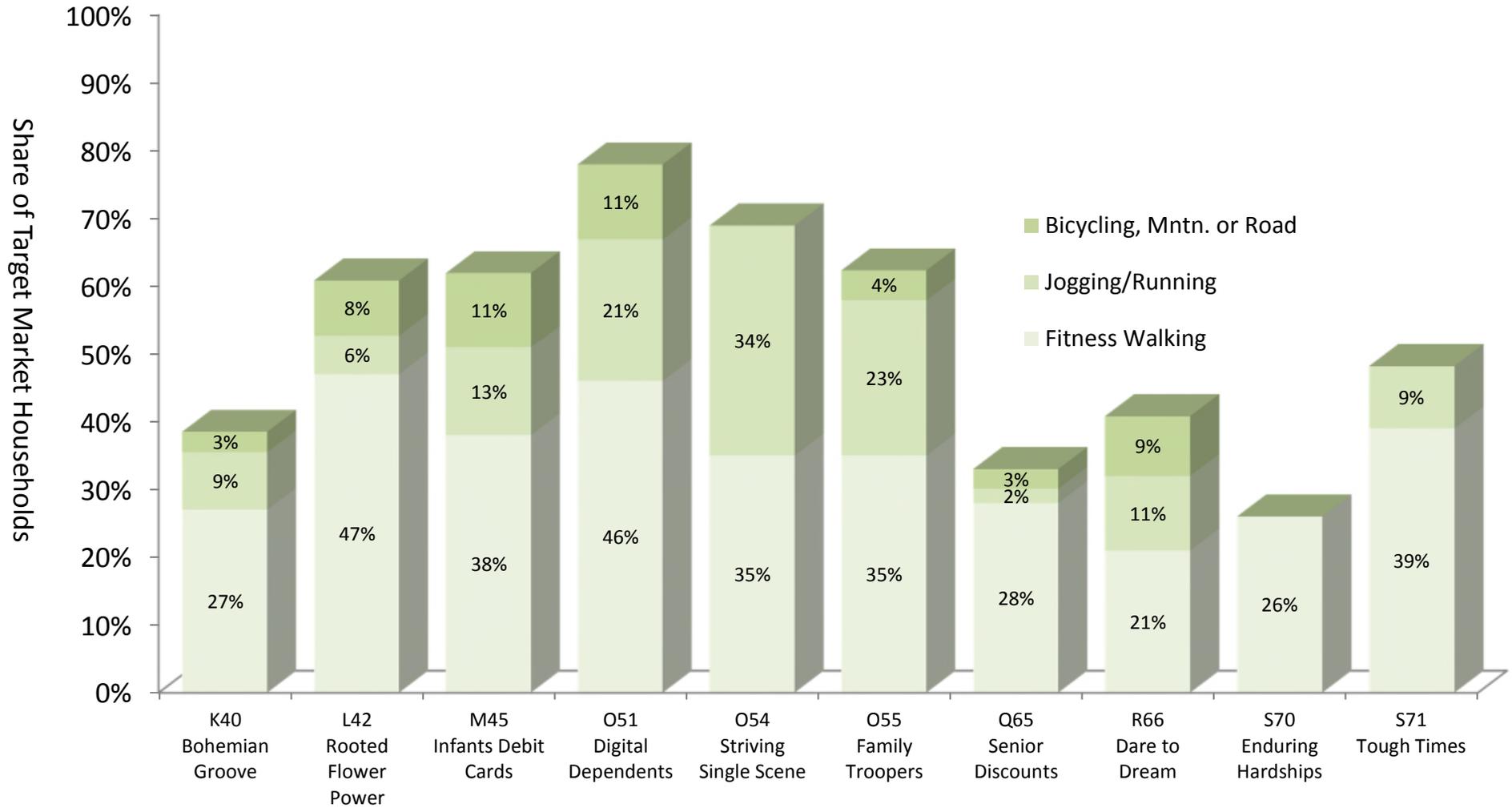
Exhibit K.2



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Share of Households by Propensity Engage in Outdoor Fitness Activities
 As Indicators of Demand for Paths, Trails, and Sporting Goods Stores
 Primary Target Markets for Mason County, Michigan - 2015

Exhibit K.3



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and licensed to LandUse|USA through Sites|USA. Analysis and exhibit prepared by LandUse|USA © 2015 with all rights reserved. Due to the variety of methods that Experian uses to gather and report this data, the categories might not be exclusive and might include some overlap.

Share of Households by Propensity Engage in Outdoor Fitness Activities
 As Indicators of Demand for Paths, Trails, and Sporting Goods Stores
 Upside Target Markets for Mason County, Michigan - 2015

Exhibit K.4



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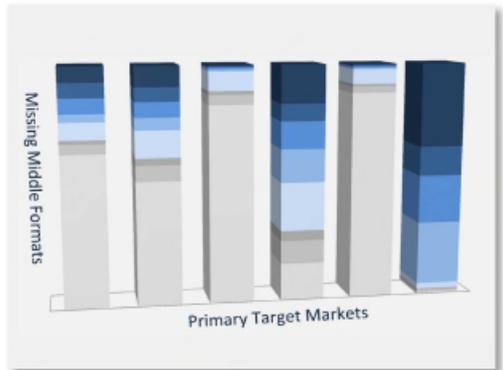
Target Market Analysis

Retail TMA

Mason County, MI

Economic Assessment

July 1, 2015



Section

L



Prepared for:
The Mason County
Steering Committee

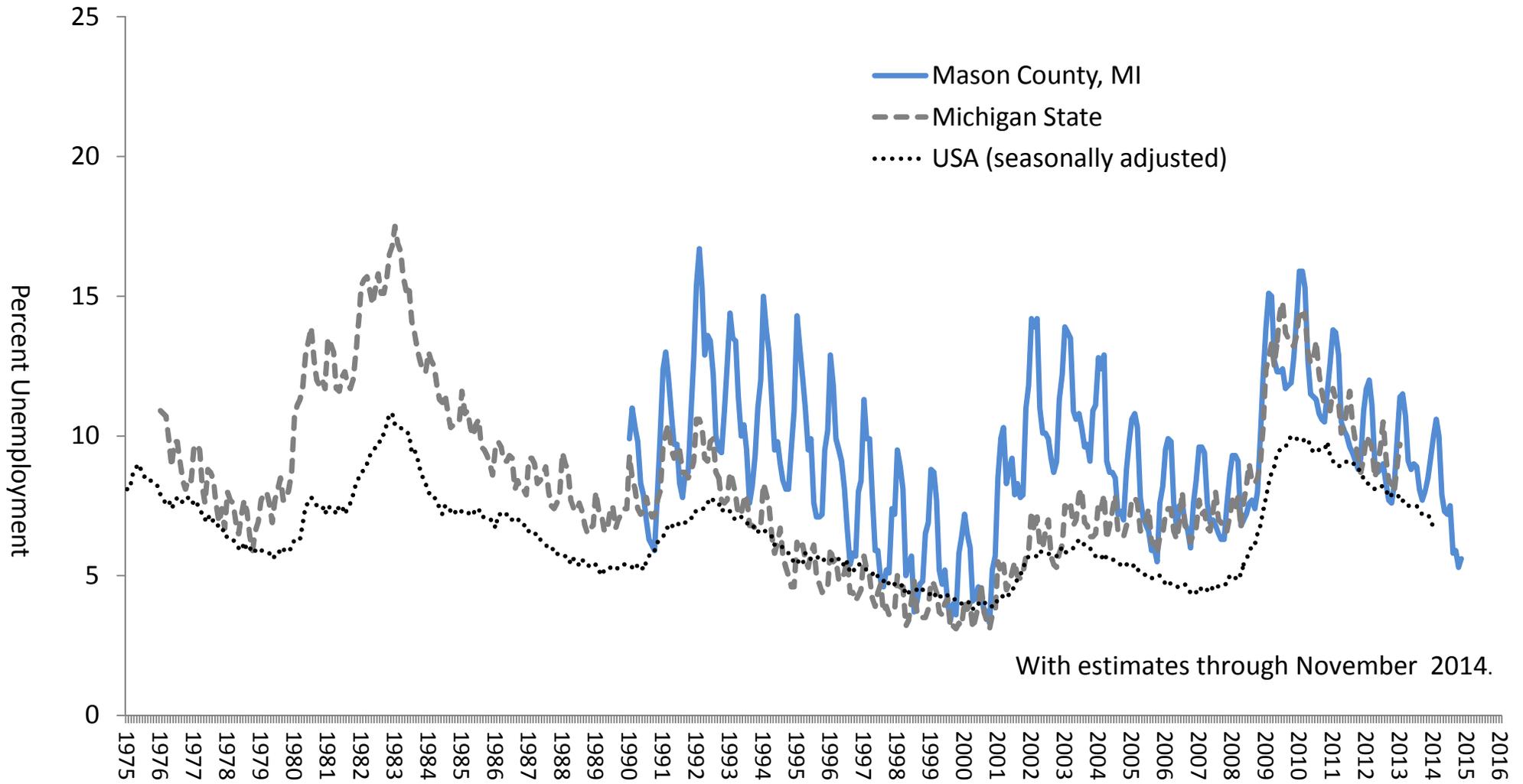


Prepared By:



Monthly Unemployment Rates
 Mason County, Michigan - through January 2014
 (Not Seasonally Adjusted)

Exhibit L.1

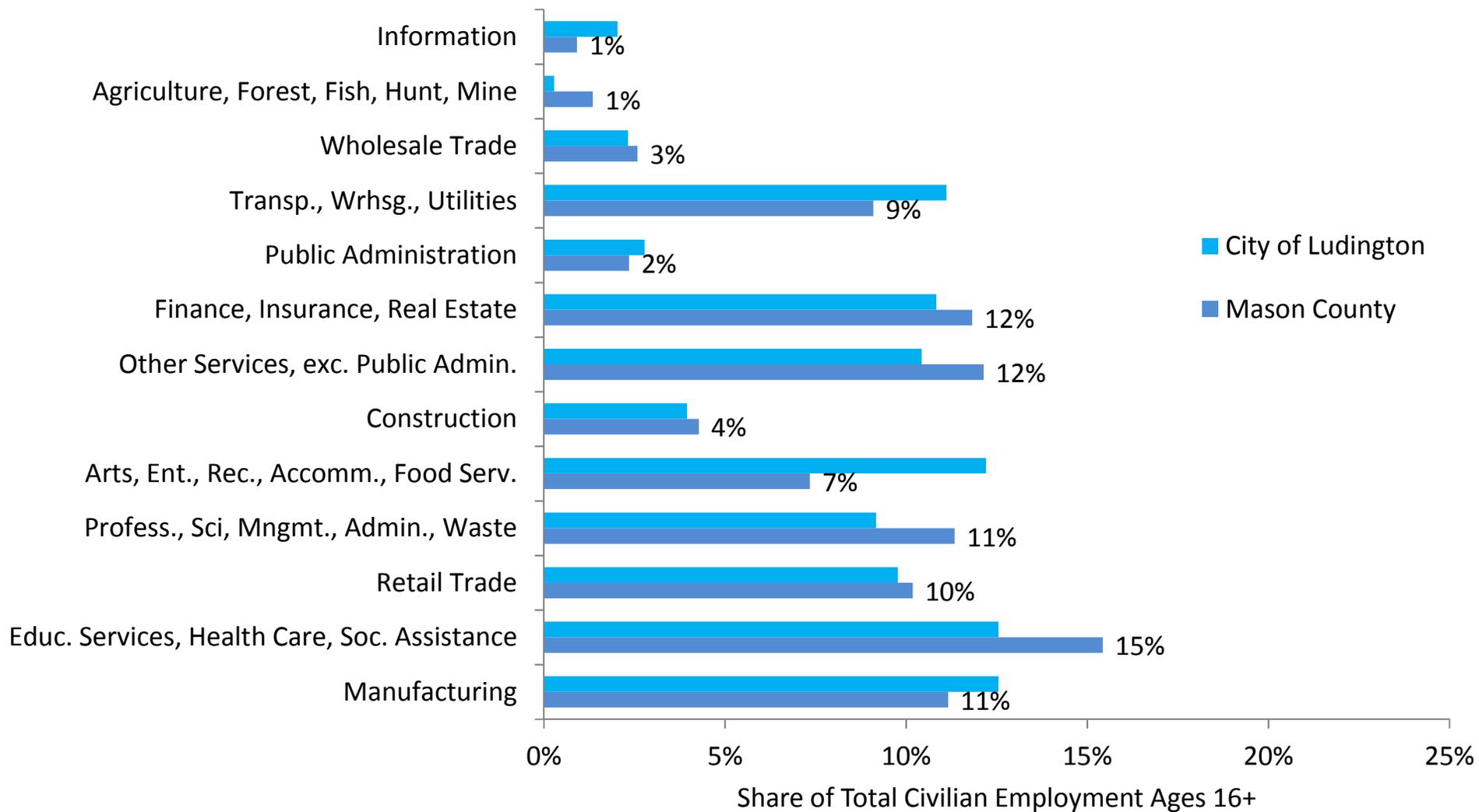


With estimates through November 2014.

Figures for 2014 are estimates and subject to revision by the BLS. All figures are percents of the total Labor Force Age 16+. Source: Bureau of Labor Statistics; Analysis by LandUse|USA, 2015.

Civilian Employment by Industry Sectors (Ages 16+)
 The City of Ludington v. Mason County, Michigan -2013

Exhibit L.2



Source: Underlying data provided by the 2013 American Community Survey (1-year estimate); analysis and exhibit prepared by LandUse|USA; 2015.

Regional Employers with 100 or More Employees Mason County, Michigan - 2014

Exhibit L.3

Category/Company Name	City	Website	Employees
Agriculture, Forest, Fish, Hunt, Mine			
Needlefast Evergreens	Ludington	needlefastevergreens.com	100-249
Educational Services			
Ludington Area School Dist.	Ludington	lasd.net	250-499
Mason/Lake Int. School Dist.	Ludington	wsed.org	100-249
West Shore Comm. College	Scottville	westshore.edu	100-249
Mason Co. Central Schools	various	mccschools.org	100-249
Health Care, Soc. Assistance			
Spectrum Health Hospital	Ludington	spectrumhealth.org/ludington	500-999
W Mich. Com. Mental Health	Ludington	wmcmhs.org	100-249
Oakview Med. Care Facility	Ludington	oakviewmcf.com	100-249
Tendercare	Ludington	tendercareludington.com	100-249
Manufacturing			
Whitehall Industries	Ludington	whitehallindustries.com	250-499
Harsco Rail	Ludington	harscorail.com	100-249
Metalworks Inc.	Ludington	metalworks1.com	100-249
Floracraft Corp	Ludington	floracraft.com	100-249
Great Lakes Casting	Ludington	greatlakescastings.com	100-249
OxyChem Calcium Chloride	Ludington	oxycalciumchloride.com	100-249
House of Flavors	Ludington	houseofflavors.com	100-249
Cal-Chlor Corporation	Ludington	cal-chlor.com	<100
Retail Trade			
Meijer	Ludington	meijer.com	250-499
Home Depot	Ludington	homedepot.com	100-249
Lowe's	Ludington	lowes.com	100-249
Walmart	Ludington	walmart.com	100-249
Wholesale Trade			
Indian Summer Co-Op	Ludington	--	100-249

Source: Based only on internet research only with some stakeholder input; not field-verified.
Analysis and exhibit prepared by LandUse|USA, 2015.

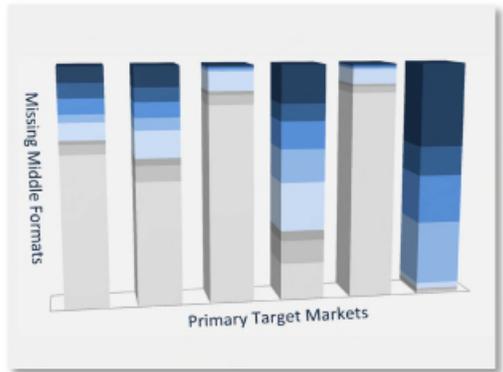
Target Market Analysis

Retail TMA

Mason County, MI

Local Reference

July 1, 2015



Section

M



Prepared for:

The Mason County
Steering Committee



Prepared By:



Count Document Name, Author, Year

- 1 *Mason County, Michigan, Target Market Analysis (TMA)* ; LandUse|USA; 2015.
- 2 *Pere Marquette Charter Township Parks, Recreation, and Open Spaces Plan* ; JMB Associates; 2015.
- 3 *List of ERN Companies* ; The Lakeshore Employer Resource Network of Mason County; 2014.
- 4 *Mason County Place-Based Targeting Strategy* ; Kuntzsch Business Services; 2014.
- 5 *"Resilient Ludington"; Planning for Resilient Communities - Cooperative Community Planning Project for the Ludington Community* ; LIAA and the MEDC Community CATEam; 2014.
- 6 *Ludington Downtown Guide 2014* ; DowntownLudington.org; 2014.
- 7 *Mason County Master Plan Update* ; Mason County Planning Commission; 2013.
- 8 *ERN Data Report 05 2013* ; United Way of Mason County; 2013.
- 9 *Cultural Economy Development Plan Mason County 2011* ; Hargrove International, Becky Anderson Consulting; 2011.
- 10 *Ludington East Historic District Study* ; Historic District Study Committee; 2011.
- 11 *Pere Marquette Charter Township Comprehensive Plan* ; J. L. Cools; 2010.
- 12 *Ludington Comprehensive Plan - 2009-2010 Update of the 2004 Plan* ; Williams and Works; 2010.
- 13 *Hamlin Township Master Plan* ; Hamlin Township Planning Commission; 2008.

Notation: List is a summary of document reviewed by LandUse|USA; 2015

Existing Downtown Scale with 2-Level Buildings and Historic Character
The City of Ludington, Michigan - 2015

Exhibit M.2



Source: Original photos by LandUse|USA; 2015.

Examples of Quality Projects and Existing Retail
Downtown - The City of Ludington, Michigan - 2015

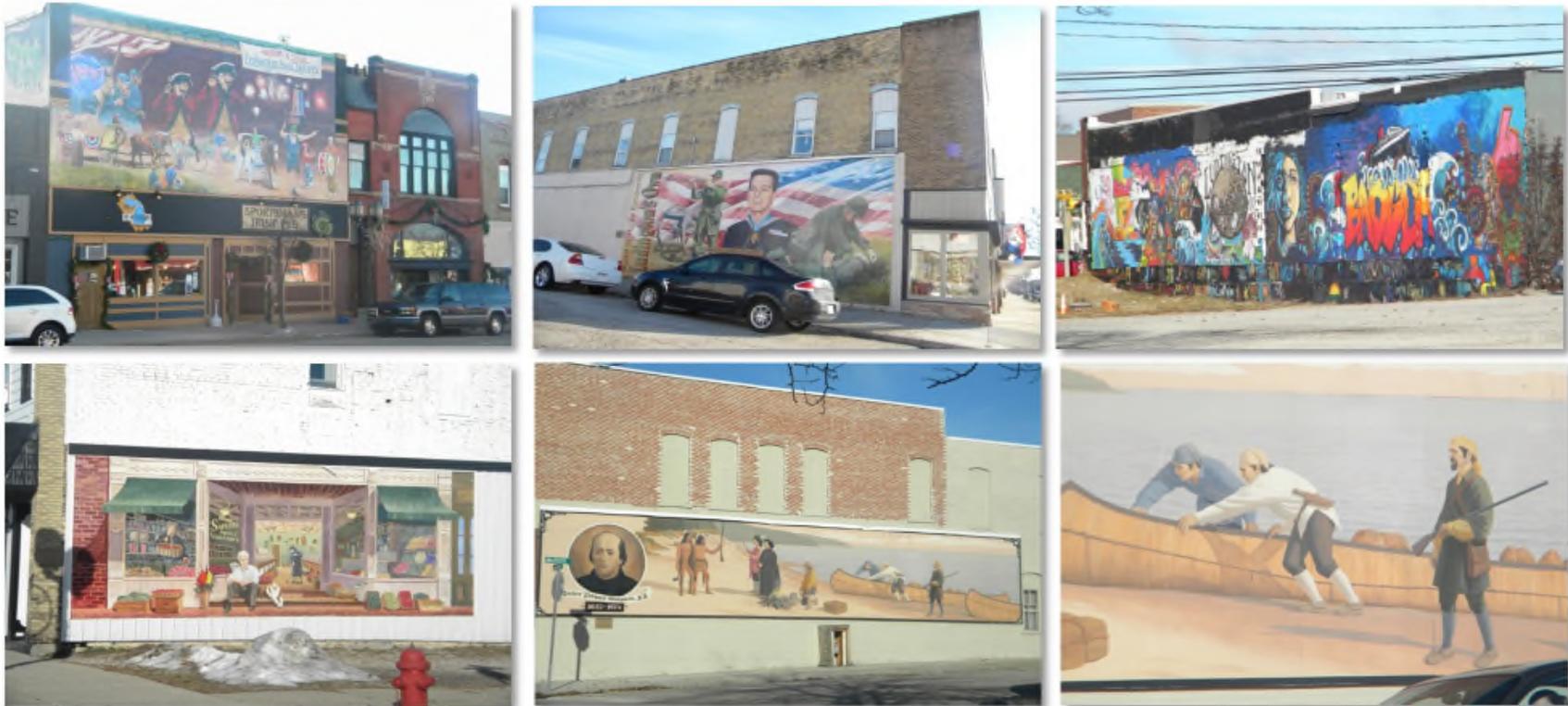
Exhibit M.3



Source: Original photos by LandUse|USA; 2015 ©.

Murals as an Element of Placemaking and Historic Preservation.
Downtown - The City of Ludington, Michigan

Exhibit M.4



Upper Photos: LandUse|USA; 2015.



Bottom image: Courtesy, David K. Peterson.

Introduction and Overview

As part of the Retail and Residential Target Market Analysis (TMA), we reviewed the recent Resilient Ludington plan prepared by the Michigan Economic Development Corporation (MEDC) and its Community Action Team (CATeam). The CATEam gathered input from the community and citizens who participated in a series of working sessions that focuses on 6 community systems: (1) Access and Transportation; (2) Agriculture and Food; (3) Energy and Economy; (4) Environment and Natural; (5) Human and Social; and (6) Neighborhoods and Infrastructure.

An 11-page Executive Summary was then released in October 2014, which documented the following Community Assets and Community Threats, and we generally concur with their assessment.

Community Action Team Process Executive Summary (October 2014)

Community Assets

- ❖ Strong and Meaningful Social Connections
- ❖ Diversity of All Kinds
- ❖ Innovation and Creative Problem Solving
- ❖ Extensive Ecosystem Services

Community Threats

- ❖ Aging Population, Pressure on Social Services and Health Care
- ❖ Aging Infrastructure (roads, residential units, etc.)
- ❖ Lack of a Consistent Non-Motorized Transportation System
- ❖ Sustainability of Environmental and Natural Features, and Impacts on Tourism Economy
- ❖ Extreme Weather Events, Heavy Precipitation, High Winds
- ❖ Loss of Manufacturing Jobs During the Economic Recession; Lack of New Jobs
- ❖ Loss of Natural and Agricultural Areas to New Development

Introduction and Purpose

In addition to the CATeam’s market assessments (summarized on the previous page), we have also conducted an evaluation. Our evaluation has been prepared independent from the Resilient Ludington plan, but has also been qualified based on that work. We did not strive to match or align our assessment with the Resilient Ludington plan, and is not intended to be all-inclusive of those study results. Rather, it is intended only to offer some additional perspective, and in some cases reinforce the importance of the Resilient Ludington recommendations.

Our assessment also focuses on community attributes that potential retailers and commercial investors would typically weigh into a location analysis, such as traffic counts, college enrollment, and unique amenities. Here is a summary of our work approach:

Objective Assessment by LandUse|USA – Work Approach

1. We relied on our first-hand observations during field work and market tours that we conducted in Ludington in the spring of 2015.
2. We also relied on the results of our own internet research while scoring the market on 30 placemaking attributes, which were also tallied into an overall Place Score (for Place Score results, see Section B of the *01 MasonCo Residential Strategy Report*).
3. We applied our experience with evaluating many other markets across the nation for residential and retail feasibility studies, and with identifying attributes that are most appealing to retailers and commercial real estate investors.
4. We included some input and commentary provided by key stakeholders and members of the TMA Steering Committee during the TMA kick-off meeting, market tours, in-person meetings, and phone conferences.
5. We also reviewed and integrated some items from the Resilient Ludington plan, and including the Community Action Team’s recommendations.

Community Assets

- ❖ *Connectivity* – Downtown Ludington is located at the west terminus of US Highway 10, about 2.5 miles west of US Highway 31. Highway 31 is regional connector that links Ludington and other Western Shoreline Communities to Traverse City and Chicago. Highway 10 is equally important and connects traffic from Highway 31 to Downtown Ludington, and to numerous shopping choices along the commercial corridor. It also connects Custer and Scottville with Ludington.
- ❖ *Downtown Traffic Counts* – According to the Michigan Department of Transportation (MDOT) Highway 31 had a 2013 average daily traffic (ADT) count of nearly 9,000 vehicles. This is exceeded by 13,000 vehicles traveling daily along Highway 10, to and from downtown Ludington. High traffic volumes will be viewed favorably by retailers, even while other stakeholders might view traffic congestion as a risk or challenge.
- ❖ *Ludington's Blue Economy* – Ludington's tourism industry is a major contributor to the area's economy and continues to show strong growth through generating increased spending and employment. Lake Michigan, Pere Marquette, and Lake Hamlin are important water resources that help draw visitors to Ludington. Visitors help boosts shopping activity and sales for local merchants in the downtown and chain stores along Highway 10,

Ludington State Park is located 2 miles north of Downtown Ludington, and is one of Michigan's most popular state parks. It provides public access to the sandy beaches of Lake Michigan and Hamlin Lake, and draws over 840,000 annual visitors. Several private campgrounds offer a variety of camping experiences.

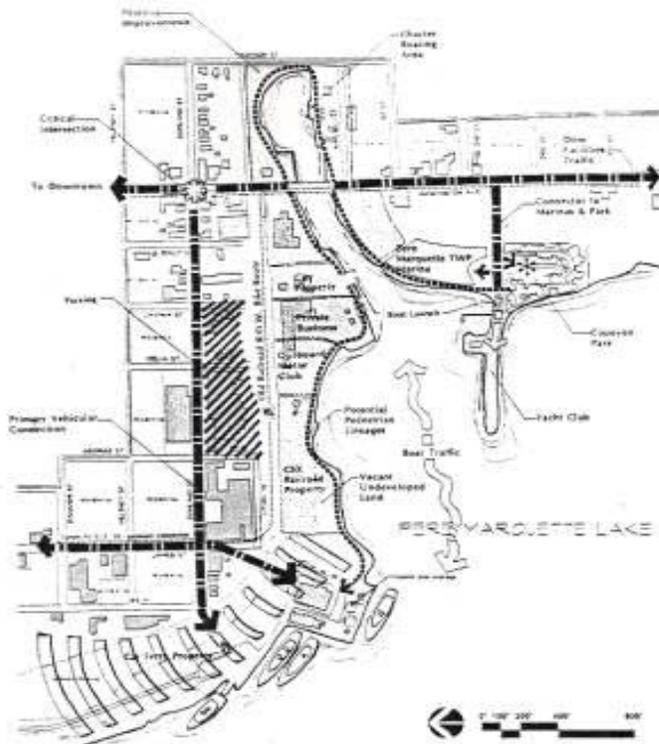
Downtown Ludington is within walking distance to public access areas on the Lake Michigan and Pere Marquette Lake shores, and a scenic waterfront walkway links with local parks. Ludington is a top ranking salmon port on Lake Michigan, and there are numerous fishing and boating charters available. Related amenities include municipal and private marinas, and sailing and yacht clubs.
- ❖ *Advanced Education* – West Shore Community College in nearby Scottville has an annual enrollment of about <1,500 students, and offers curricula for occupational programs and higher degree transfer programs. Ferris State University in Big Rapids is located about 1 hour and 15 minutes away and has <15,000 students with higher degrees. Additional choices are available about 1 hours south in the Muskegon area.
- ❖ *Business Growth and Retention* –The Mason County Growth Alliance provides assistance and services in areas such as site location, business counseling, business resources, and tax incentive assistance, which help create a business-friendly environment for new and expanding businesses.

Community Assets – continued

- ❖ *Anchor Institutions* – Ludington is a leading economic and retail center of West Michigan. The strong and growing local economy is driven by manufacturing, professional and financial services, a leading hospital (Spectrum Health Ludington Hospital). Adding to the economy are major employers like the Whitehall, Cal-Chlor (OxyChem), Metalworks, Floracraft, House of Flavors, and Harsco Rail. Ludington is also the Mason County seat and the County Courthouse is in an ideal location anchoring the eastern end of the downtown.
- ❖ *Mason County Airport* – The Mason County Airport has two asphalt runways with 3,500’ feet and 5,000’, and helps connect the market to supply chains and trade with an average of about 40 aircraft operations per day. Public airports with regularly scheduled flights are also available from the Muskegon County Airport, about 75 minutes directly south.
- ❖ *Ferry Transit across Lake Michigan* – Ludington has one of only two high-speed ferries that connect Michigan with Wisconsin (the other is the Lake Express in Muskegon). Ludington’s S.S. Badger provides four-hour car ferry service to and from Manitowoc, Wisconsin. It generally runs on a May to October schedule, and significantly shortens travel times for commuters while providing an attraction of vacationing families.

Community Opportunities

- ❖ *Consider a Form Based Code* – Form based codes are generally designed to have a streamlined process for approvals and provide more flexibility in use, in order to connect the built environment to the public realm, and can significantly enhance and support vibrant downtown districts. In addition, the Resilient Ludington plan appropriately recommends a multi-jurisdictional overlay zone that addresses buildings as well as streetscape improvements.
- ❖ *Plan for All Transportation Modes* – We concur with the Resilient Ludington plan that planning for all modes of transportation will have direct benefits and help support other placemaking initiatives. The need for improving walkability, biking, and accessibility is echoed throughout the Resilient Ludington plan. Consistent with the Resilient Ludington plan, we also concur with its recommendation for creating a multi-jurisdictional overlay zone, with a focus on addressing sidewalks, landscaping, buildings, access management, and pedestrian crossings.
- ❖ *Address the Needs of both Residents and Visitors* – The population of Ludington is significantly higher in the summer months compared to the winter, and visitors and tourists help bolster retail sales. However, overreliance on tourism can result in economic vulnerability, because tourists and vacationing families can be fickle spenders during economic down-turns. In all aspects, the community should strive to meet the needs of year-round residents first, and the needs of visitors and tourists second.



At the heart of the major development proposals for this area is a Multi-Purpose Community/Civic Center for the citizens of greater Ludington and Mason County. This center could include such amenities as: an ice rink; conference facilities; a great room and hall for large gatherings, weddings and meetings; a new city hall and governmental offices. The center could be directly connected to a proposed hotel complex built adjacent to the center. The space can be designed and programmed to be flexible so as to maximize its use for community

functions. It is envisioned as a special place primarily for the people of the Ludington area—a friendly and comfortable place to carry out the best, most important and happiest occasions for Ludington's and Mason County's families and for the area's community functions.

The Conference/Civic center can do double duty in supporting meeting functions for numerous and varied groups from all over west Michigan and beyond. In this mode the Conference/Civic center offers the opportunity to significantly boost the downtown and area economy. For years the challenge for Ludington has been to extend the season from basically a three and one-half to four month season to year around activity. This facility will help greatly in the pursuit of that objective.

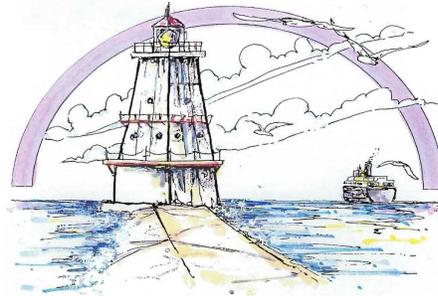
The architectural character of a facility this size can be designed and scaled so it is in keeping with the character of the historic downtown and the downtown waterfront. Though the structure would be large, its facades could be treated in a manner that would enable this structure to fit harmoniously into the downtown waterfront setting.

The function of such a conference/civic center would be important to the success of the area economy. It would be attractive to businesses of the size most likely to locate in Ludington. It would, in and of itself, be attractive to tourists and visitors providing another activity and rainy day option. As a community serving facility foremost and programmed as such, it would bring area residents to the downtown where they are more likely to increase their support of retail establishments. These benefits are critical, especially bringing more people downtown more often if the complementary strategies of revitalizing James Street and building downtown businesses is to succeed.

It is anticipated that the objective would be to program the conference/civic facility to be busy

Exhibit M.9 (continued)

365 days a year. It should be seen as an engine bringing people downtown every day and every evening. Multiple events can occur simultaneously. Events can be scheduled one after another. This is the way successful Conference/Civic centers are run across the country. The idea is to keep the lights on at all times; that is to keep it active and spread its appeal to as many organizations, groups and families as is possible. The idea is not necessarily to make money on each use but to make it an active and useful community facility. As such, it will pay the community back handsomely in the health of the downtown, in service to residents and as a draw for new and expanding businesses and tourism.



THE GREATER LUDINGTON AREA WATERFRONT MASTER PLAN

Maritime Community Celebrating the Region's Heritage

Prepared by: Camiros, Ltd.



**CULTURAL ECONOMY
DEVELOPMENT PLAN**

For
**LUDINGTON/MASON COUNTY,
MICHIGAN**

Presented October 2011 by:
Hargrove International, Inc.
Becky Anderson Consulting

Exhibit M.10

Task 1.3.5: Encourage the establishment of a Cultural Concierge Center in 2014 to anchor the Ludington Center for the Arts with Mason County Library and the Sandcastles Children’s Museum, offering visitors information about cultural activities and events at this “creativity” corner. An iconic sculpture outside defines the space.

Task 1.3.6: In 2015, encourage the opening of ArtPlex, a mixed-use commercial/residential space with craft studios, artist flats and boutique hotel, in downtown Ludington on the south side of Ludington Avenue where the former bowling alley is located.

The Planned Maritime Heritage Park
The City of Ludington, Michigan - 2015

Exhibit M.11





Source: Underlying mapping licensed to LandUse|USA through Sites|USA; 2015.

Existing Downtown Retail and Shopping Environment
The City of Scottville, Michigan - 2015

Exhibit M.13



Source: Original photos by LandUse|USA; 2015.



Source: Underlying mapping licensed to LandUse|USA through Sites|USA; 2015.