
REGION G (EAST CENTRAL, MI) Housing Needs Assessment



**BOWEN
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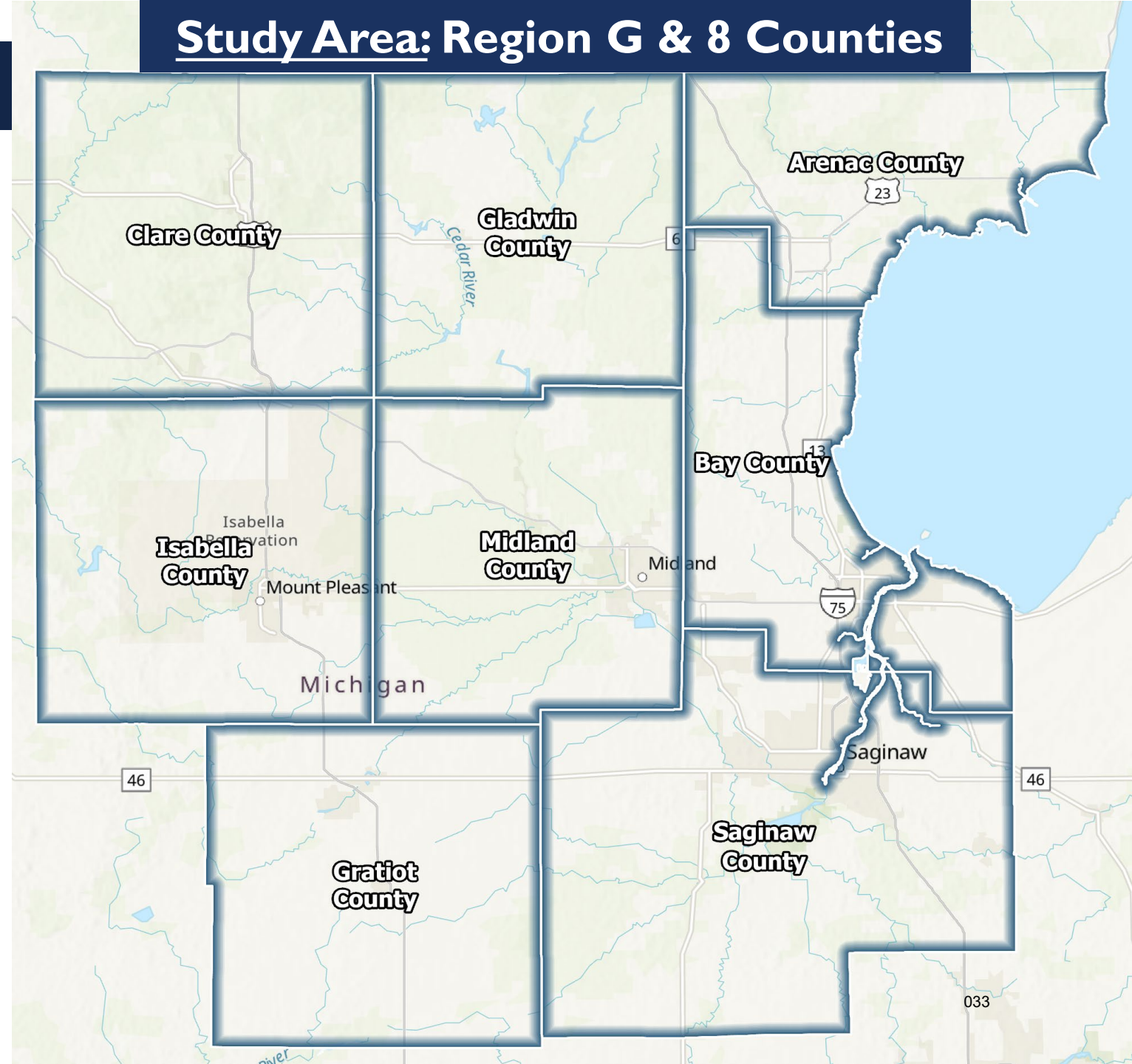
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Study Area: Region G & 8 Counties

Study Area & Scope of Work

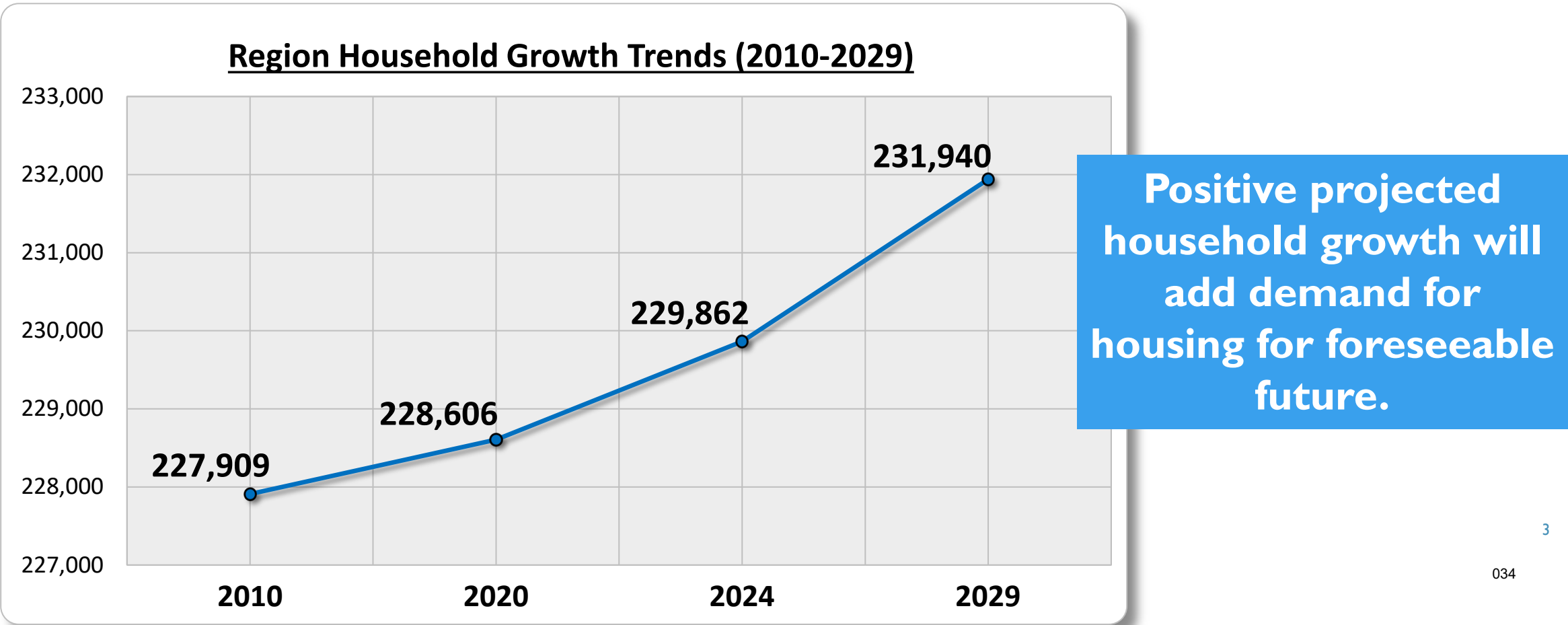
Scope of Work

- Study of Region G & its 8 Counties
- Demographic Characteristics and Trends
- Economic Conditions and Investments
- Existing Housing Stock (Rentals and For-Sale)
- Blight Analysis (Midland County only)
- Development Opportunity Sites
- Identification of Developer & Investor Partners
- Stakeholder, Employer & Resident Surveys
- Quantified Rental and For-Sale Housing Gaps by Various Levels of Affordability
- Recommended Housing Strategies



Demographics – Overall Household Growth Trends

The overall region experienced household growth between 2010 and 2024 and growth is projected to continue through 2029, adding nearly 2,100 households between 2024 and 2029.



Demographics – Households and Household Change

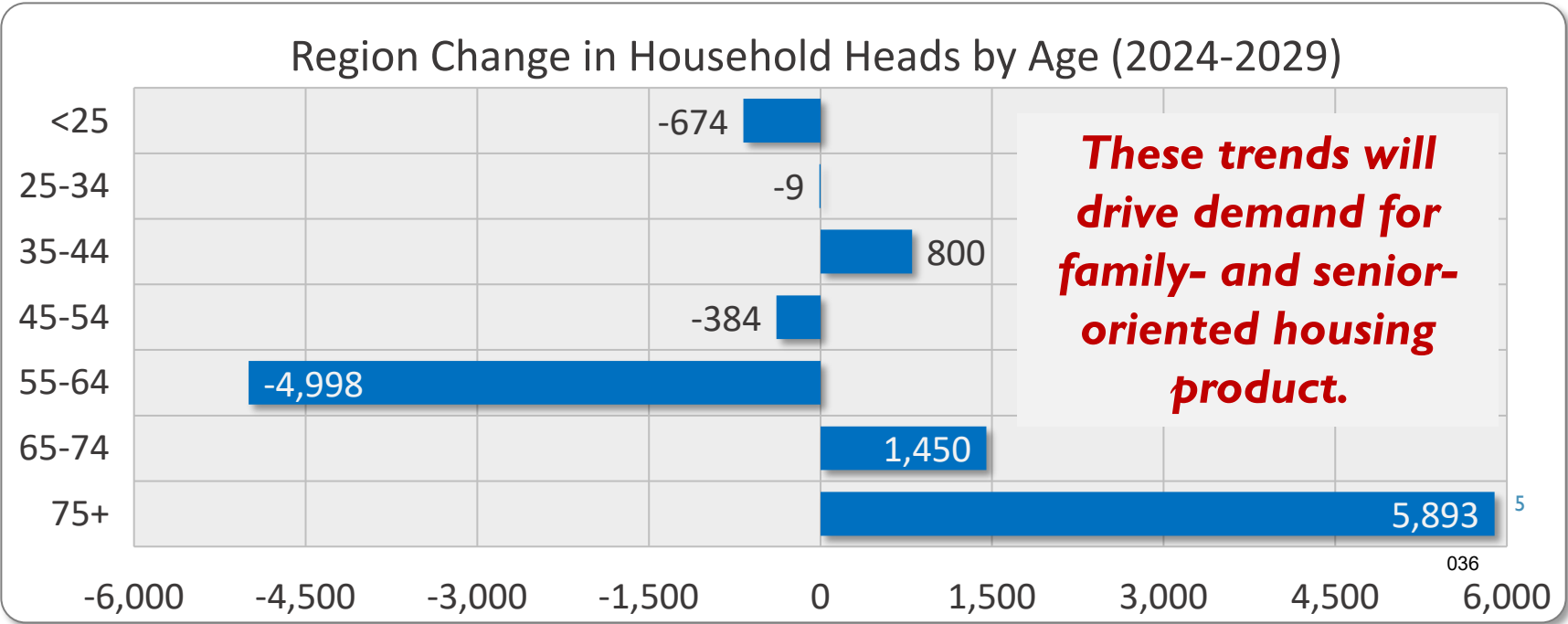
- All counties but Gratiot are projected to experience positive household growth.
- Largest projected county household increases in Isabella (585), Saginaw (447), Bay (432) and Midland (380).

	Total Households				Household Change					
	2010 Census	2020 Census	2024 Estimated	2029 Projected	2010-2020		2020-2024		2024-2029	
					Number	Percent	Number	Percent	Number	Percent
Arenac	6,701	6,631	6,665	6,740	-70	-1.0%	34	0.5%	75	1.1%
Bay	44,603	45,005	45,008	45,440	402	0.9%	3	0.0%	432	1.0%
Clare	12,966	13,279	13,494	13,533	313	2.4%	215	1.6%	39	0.3%
Gladwin	10,753	11,006	11,220	11,347	253	2.4%	214	1.9%	127	1.1%
Gratiot	14,852	14,764	14,677	14,670	-88	-0.6%	-87	-0.6%	-7	<0.1%
Isabella	25,586	25,191	25,637	26,222	-395	-1.5%	446	1.8%	585	2.3%
Midland	33,437	34,288	34,682	35,062	851	2.5%	394	1.1%	380	1.1%
Saginaw	79,011	78,442	78,479	78,926	-569	-0.7%	37	0.0%	447	0.6%
Region	227,909	228,606	229,862	231,940	697	0.3%	1,256	0.5%	2,078	0.9%
Michigan	3,872,509	4,041,761	4,095,144	4,151,690	169,252	4.4%	53,383	1.3%	56,546	1.4%

Demographics – Household Heads by Age

Senior households (ages 55 and older) comprise the majority of households in the region in 2024, and the share and number of such households are projected to increase between 2024 and 2029. Notable growth is also projected to occur between ages 35 and 44.

	Household Heads by Age						
	<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
2020	10,606 (4.6%)	29,826 (13.0%)	32,122 (14.1%)	36,471 (16.0%)	47,466 (20.8%)	40,537 (17.7%)	31,578 (13.8%)
2024	10,338 (4.5%)	30,291 (13.2%)	33,429 (14.5%)	34,838 (15.2%)	43,721 (19.0%)	42,595 (18.5%)	34,650 (15.1%)
2029	9,664 (4.2%)	30,282 (13.1%)	34,229 (14.8%)	34,454 (14.9%)	38,723 (16.7%)	44,045 (19.0%)	40,543 (17.5%)
Change 2024-2029	-674 (-6.5%)	-9 (0.0%)	800 (2.4%)	-384 (-1.1%)	-4,998 (-11.4%)	1,450 (3.4%)	5,893 (17.0%)



Demographics – Change in RENTER Households by Income

	Renter Households by Income							
	Less Than \$15,000	\$15,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000 & Higher
2020	17,214 (28.2%)	10,242 (16.8%)	8,966 (14.7%)	9,379 (15.3%)	8,642 (14.1%)	3,619 (5.9%)	2,086 (3.4%)	998 (1.6%)
2024	14,629 (25.9%)	8,651 (15.3%)	7,281 (12.9%)	8,174 (14.5%)	8,211 (14.5%)	5,230 (9.2%)	2,610 (4.6%)	1,756 (3.1%)
2029	13,117 (24.7%)	7,177 (13.5%)	6,326 (11.9%)	7,297 (13.8%)	8,137 (15.3%)	5,526 (10.4%)	3,120 (5.9%)	2,328 (4.4%)
Change 2024-2029	-1,512 (-10.3%)	-1,474 (-17.0%)	-955 (-13.1%)	-877 (-10.7%)	-74 (-0.9%)	296 (5.7%)	510 (19.5%)	572 (32.6%)

Despite the significant projected increase in the higher-income (earning \$75,000+) renter households, it is important to note that **over one-half (50.1%) of renter households** in the region are projected to continue earning less than \$35,000 annually. As such, demand will likely increase for moderate and higher-priced rentals, but substantial demand will persist for affordably priced rentals in Region G.

Demographics – Change in OWNER Households by Income

	Owner Households by Income							
	Less Than \$15,000	\$15,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000 & Higher
2020	11,814 (7.1%)	14,436 (8.6%)	17,312 (10.3%)	24,898 (14.9%)	34,396 (20.5%)	22,955 (13.7%)	25,038 (15.0%)	16,602 (9.9%)
2024	10,885 (6.3%)	11,734 (6.8%)	13,545 (7.8%)	21,712 (12.5%)	31,533 (18.2%)	26,159 (15.1%)	29,857 (17.2%)	27,895 (16.1%)
2029	9,596 (5.4%)	9,584 (5.4%)	11,695 (6.5%)	19,238 (10.8%)	30,712 (17.2%)	27,332 (15.3%)	35,000 (19.6%)	35,755 (20.0%)
Change 2024-2029	-1,289 (-11.8%)	-2,150 (-18.3%)	-1,850 (-13.7%)	-2,474 (-11.4%)	-821 (-2.6%)	1,173 (4.5%)	5,143 (17.2%)	7,860 (28.2%)

Between 2024 and 2029, owner household growth is projected to **primarily be concentrated among owner households earning \$75,000 or more.** Regardless, with **very limited overall for-sale availability** throughout the region, there will be **demand for a variety of for-sale housing product by price.**

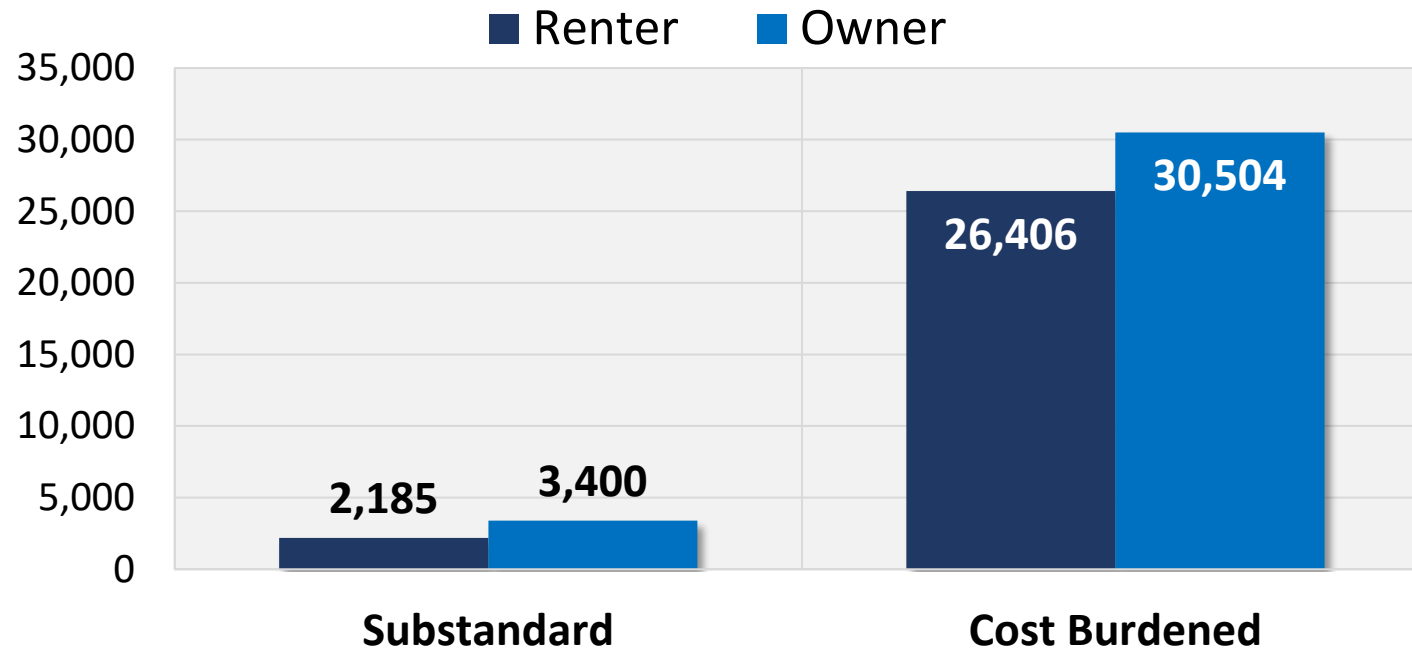
Substandard & Cost Burdened Households

Substandard = Housing that is Overcrowded or Lacks Complete Plumbing

Housing Cost Burdened = Paying Over 30% of Income Toward Housing

Severe Housing Cost Burdened = Paying Over 50% of Income Toward Housing

Region G Substandard & Cost Burdened Housing
Units by Tenure



Over 5,500 households live in substandard housing.

Nearly 57,000 households in Region G are housing cost burdened.

Severe Cost Burdened Households:
Renter – 13,627
Owner – 12,652

Substandard Housing by Submarket

- The **oldest** housing stock (pre-1970) is within the counties of **Bay, Gratiot & Saginaw**.
- **Overcrowded** housing appears to be most common in the counties of **Clare & Gladwin**.
- Incomplete kitchen and plumbing is most frequent in the counties of **Arenac, Clare & Isabella**.

	Housing Age and Conditions (2024)											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Arenac	362	37.4%	1,972	35.6%	6	0.7%	62	1.1%	118	12.2%	30	0.5%
Bay	5,756	54.9%	20,542	59.5%	85	0.8%	259	0.7%	182	1.7%	271	0.8%
Clare	590	27.8%	3,786	35.7%	102	4.8%	185	1.7%	62	2.9%	177	1.7%
Gladwin	619	42.1%	2,855	29.8%	41	2.8%	236	2.5%	92	6.2%	421	4.4%
Gratiot	1,391	41.9%	6,577	57.8%	57	1.7%	177	1.6%	62	1.9%	39	0.3%
Isabella	2,169	22.8%	5,663	36.0%	158	1.7%	194	1.2%	224	2.4%	211	1.3%
Midland	2,952	39.7%	10,761	39.7%	163	2.2%	285	1.1%	65	0.9%	148	0.5%
Saginaw	10,235	48.2%	31,093	54.6%	314	1.5%	546	1.0%	454	2.1%	159	0.3%
Region	24,075	42.6%	83,249	48.6%	927	1.6%	1,944	1.1%	1,258	2.2%	1,456	0.8%
Michigan	496,850	44.8%	1,392,778	47.3%	31,042	2.8%	33,798	1.1%	21,323	1.9%	19,540	0.7%

SOURCE: ACS 2010-2022, ECRH, BOWEN + NATIONAL RESEARCH

Housing Cost Burdened Households by Submarket

The PSA has an estimated 26,406 renter households and 30,504 owner households that are housing cost burdened. Among these cost burdened households, approximately 13,627 renter households and 12,652 owner households are considered to be severe cost burdened.

	Household Income, Housing Costs and Affordability							
	Total Households (2024)	Median Household Income (2024)	Median Home Value (2024)	Median Gross Rent (2022)	Share of Cost Burdened Households (2023)*		Share of Severe Cost Burdened Households (2023)**	
					Renter	Owner	Renter	Owner
Arenac	6,665	\$55,600	\$156,437	\$665	40.3%	16.7%	19.2%	7.2%
Bay	45,008	\$58,477	\$160,105	\$786	39.6%	18.3%	19.7%	7.2%
Clare	13,494	\$46,900	\$151,214	\$750	40.7%	21.4%	17.7%	9.9%
Gladwin	11,220	\$58,700	\$181,098	\$680	35.6%	22.4%	13.5%	9.6%
Gratiot	14,677	\$59,822	\$153,076	\$757	45.2%	15.5%	18.8%	7.0%
Isabella	25,637	\$55,304	\$182,797	\$840	49.8%	19.2%	28.9%	9.2%
Midland	34,682	\$80,852	\$208,333	\$931	47.3%	16.1%	25.0%	6.5%
Saginaw	78,479	\$56,804	\$166,874	\$876	50.4%	16.6%	26.1%	6.5%
Region	229,862	\$59,224	\$172,642	\$844	46.7%	17.6%	24.1%	7.3%
Michigan	4,095,144	\$71,476	\$249,290	\$1,037	45.8%	19.1%	23.7%	7.9%

Source: American Community Survey; ESRI; Bowen National Research

*Paying more than 30% of income toward housing costs

**Paying more than 50% of income toward housing costs

Multifamily Rental Housing

The overall vacancy rate of the region is 2.2%, and the vacancy rates for units operating under an affordable housing program (Tax Credit and government-subsidized) are even lower, representative of limited availability.

Surveyed Multifamily Rental Housing – Region G					
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate	Vacancy Rate
Market-Rate	84	9,692	301	96.9%	3.1%
Market-Rate/Tax Credit	5	666	27	95.9%	4.1%
Market-Rate/-Subsidized	3	374	4	98.9%	1.1%
Tax Credit	33	1,659	28	98.3%	1.7%
Tax Credit/Government-Subsidized	26	1,291	0	100.0%	0.0%
Government-Subsidized	35	2,650	6	99.8%	0.2%
Total	186	16,332	366	97.8%	2.2%

Source: Bowen National Research

Typically, healthy, well-balanced markets have rental housing vacancy rates generally between 4% and 6%.

Multifamily Rental Housing

Overall vacancy rates are low within each county in the region, as well as among each program type.

Surveyed Multifamily Rental Housing Supply by Area							
Area	Projects Surveyed	Total Units	Vacant Units	Overall Vacancy Rate	Vacancy Rate by Type		
					Market-Rate	Tax Credit	Government Subsidy
Arenac	7	153	2	1.3%	0.0%	-	1.5%
Bay	28	2,748	32	1.2%	1.9%	0.4%	0.0%
Clare	16	559	5	0.9%	3.0%	0.0%	0.0%
Gladwin	9	259	3	1.2%	2.9%	-	0.0%
Gratiot	20	918	16	1.7%	2.2%	1.1%	1.0%
Isabella	23	2,423	87	3.6%	3.7%	5.9%	0.2%
Midland	25	2,506	76	3.0%	3.5%	2.1%	0.9%
Saginaw	58	6,766	145	2.1%	3.3%	0.0%	0.0%
Region	186	16,332	366	2.2%	3.1%	2.1%	0.2%

Multifamily Rental Vacancy Rates & Wait Lists

Over 1,900 households on a wait lists demonstrate the substantial level of pent-up demand for a variety of rental housing by affordability level.

Wait Lists by Property Type – Region G				
Study Area (County)	Market-Rate	Tax Credit	Government-Subsidized	Total Households
Arenac	-	-	71 HH	71
Bay	36 HH (Up to 24 Mo.)	98 HH	249 HH	383
Clare	Yes*	127 HH	59 HH (Up to 3 Mo.)	186
Gladwin	18 HH	-	167 HH	185
Gratiot	3 HH	62 HH	55 HH (Up to 18 Mo.)	120
Isabella	-	91 HH	8 HH (Up to 24 Mo.)	99
Midland	5 HH	364 HH (Up to 8 Mo.)	Yes*	369
Saginaw	-	152 HH	352 HH (Up to 12 Mo.)	504
Region	62 HH (Up to 24 Mo.)	894 HH (Up to 8 Mo.)	961 HH (Up to 24 Mo.)	1,917

Housing Supply – Non-Conventional Rentals

Non-Conventional Rentals Consist of Single-Family Homes, Duplexes, Mobile Homes, Etc., and Comprise a Notable Portion of the Local Housing Market

161 non-conventional rentals that were listed as available for rent in Region G.

Available Non-Conventional Rental Supply Region G			
Bedroom	Vacant Units	Rent Range	Median Rent
One-Bedroom	20	\$600 - \$1,400	\$700
Two-Bedroom	46	\$650 - \$2,000	\$1,000
Three-Bedroom	68	\$693 - \$4,200	\$1,313
Four-Bedroom+	27	\$975 - \$6,000	\$1,499
Total	161		

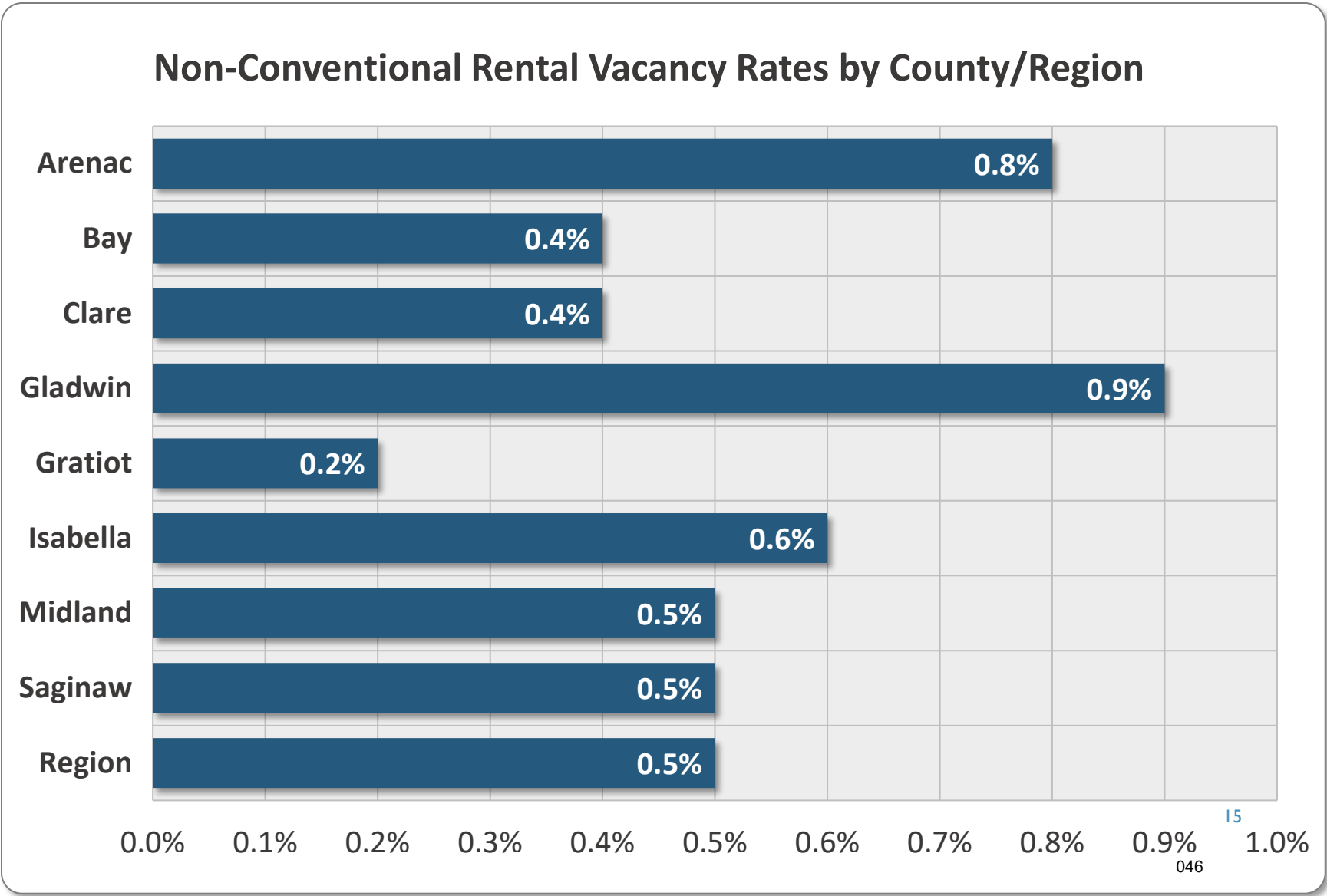
There are **33,320 non-conventional rentals** in Region G, representing **58.9% of all rentals**.

Region G has an overall **vacancy rate of 0.5%** (well below the optimal range of 4% - 6%).

The median rent by bedroom type is generally \$1,000+. **Most lower income households** would be able to **afford the typical non-conventional rental** in the area.

Housing Supply – Non-Conventional Rentals by Submarket

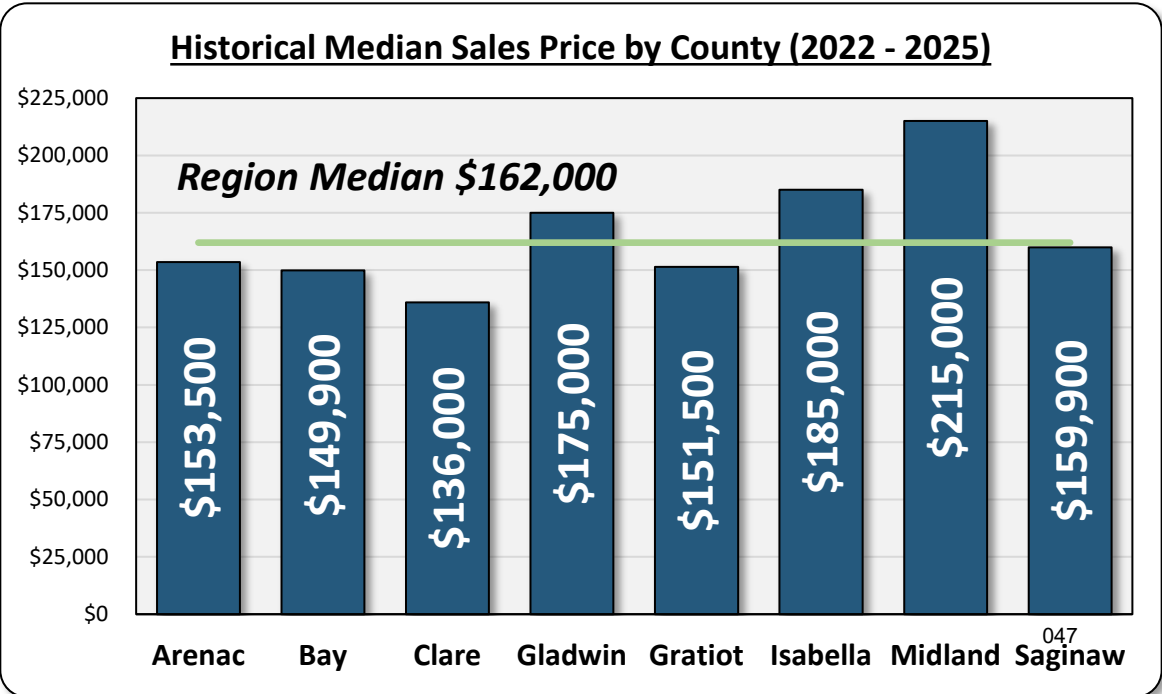
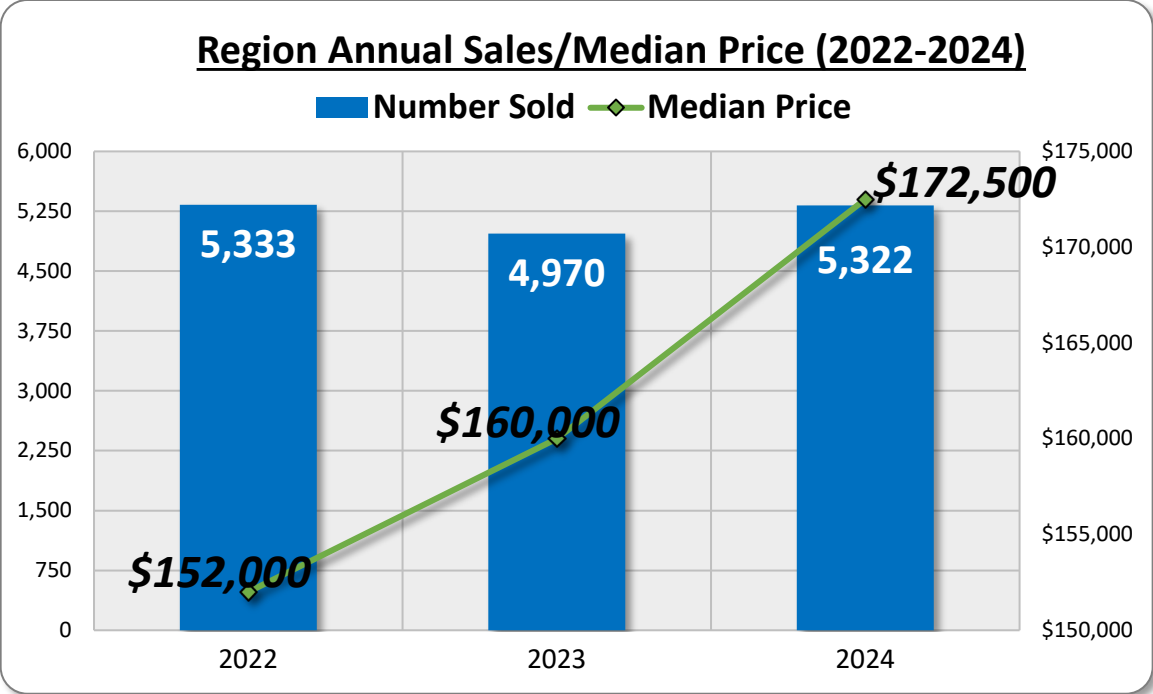
Limited Availability
Exists Among
Non-Conventional
Rentals In All
Submarkets, with
Each Submarket
Operating at
Vacancy Rates
Below 1.0%.



Home Sales (2022 to 2025)

Between January 2, 2022 and March 19, 2025, a total of 16,468 homes were sold in Region G

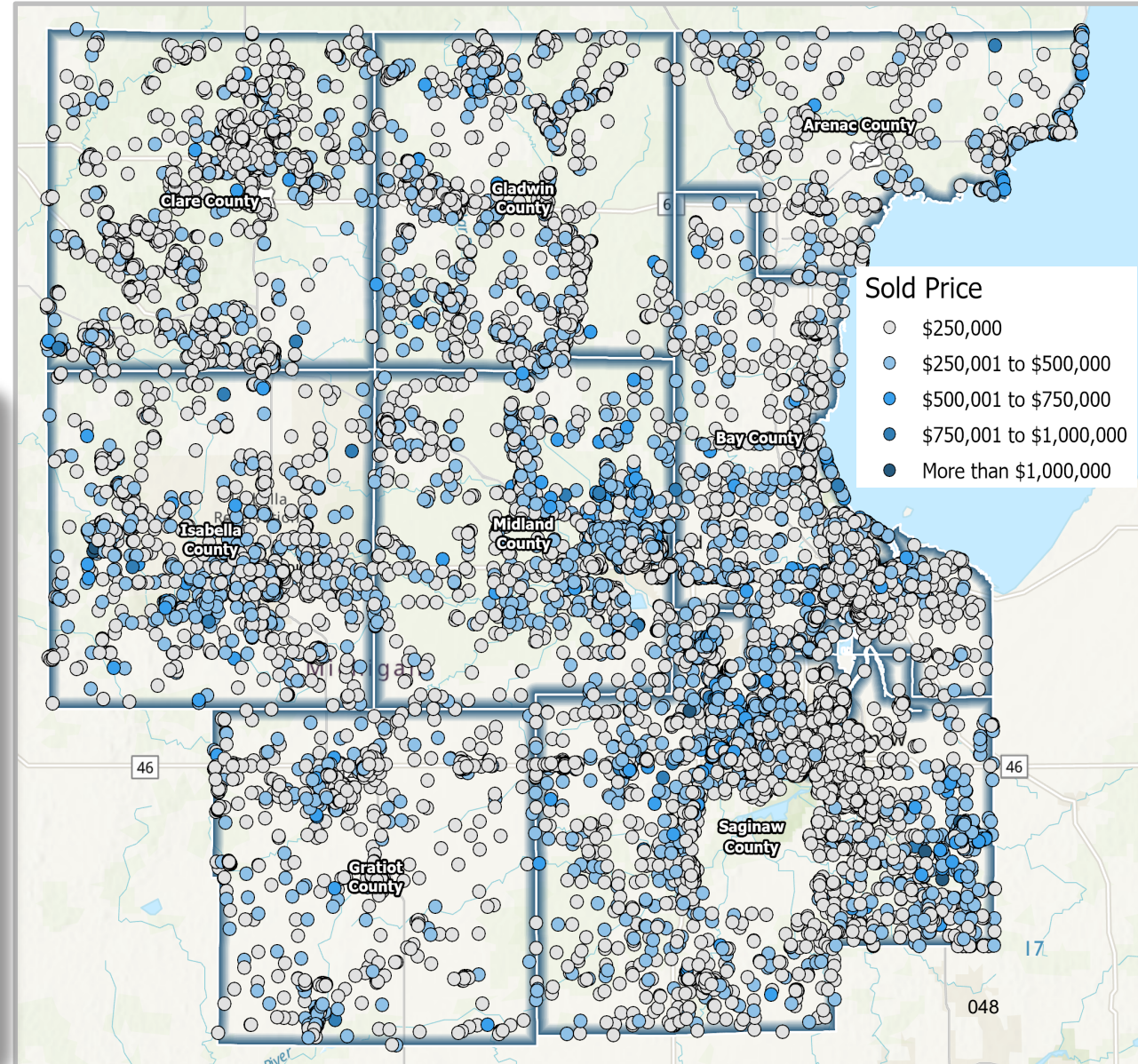
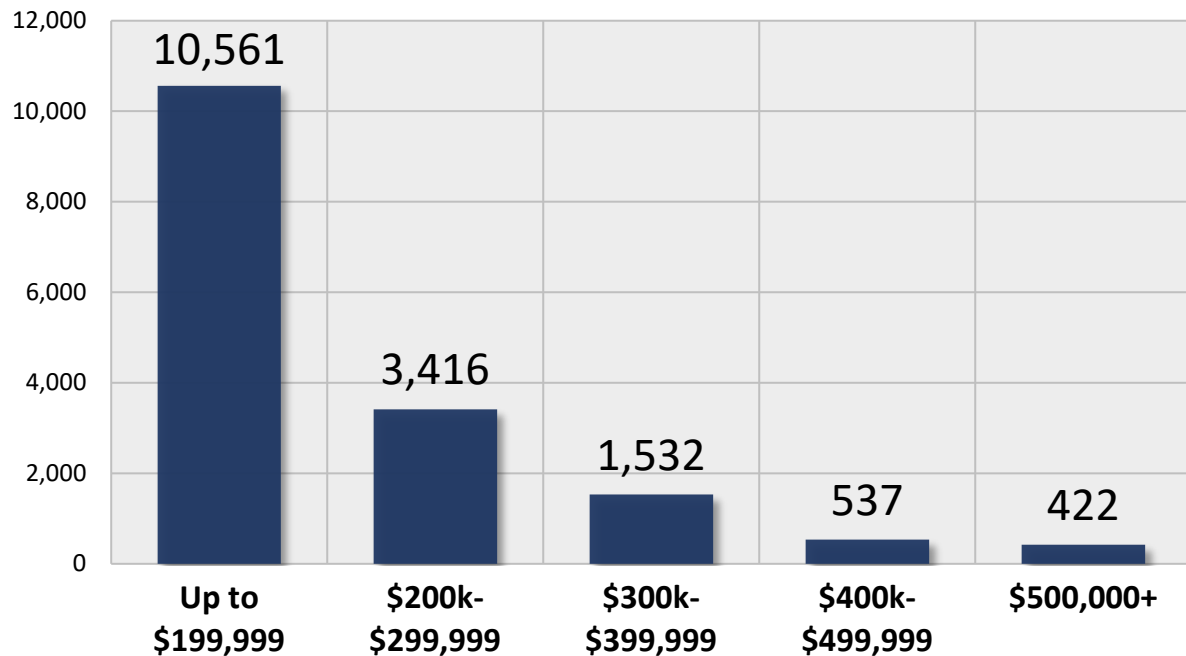
While the region’s **volume of homes sold each year** has remained relatively stable for the past three years, the **annual median sales price of for-sale homes in the region** has increased by **\$20,500** since 2022.



Home Sales (2022-2025)

Homes priced below \$200,000 represented the vast majority of sales in all eight counties, with Clare County (74.4%) and Bay County (71.6%) reporting the highest shares.

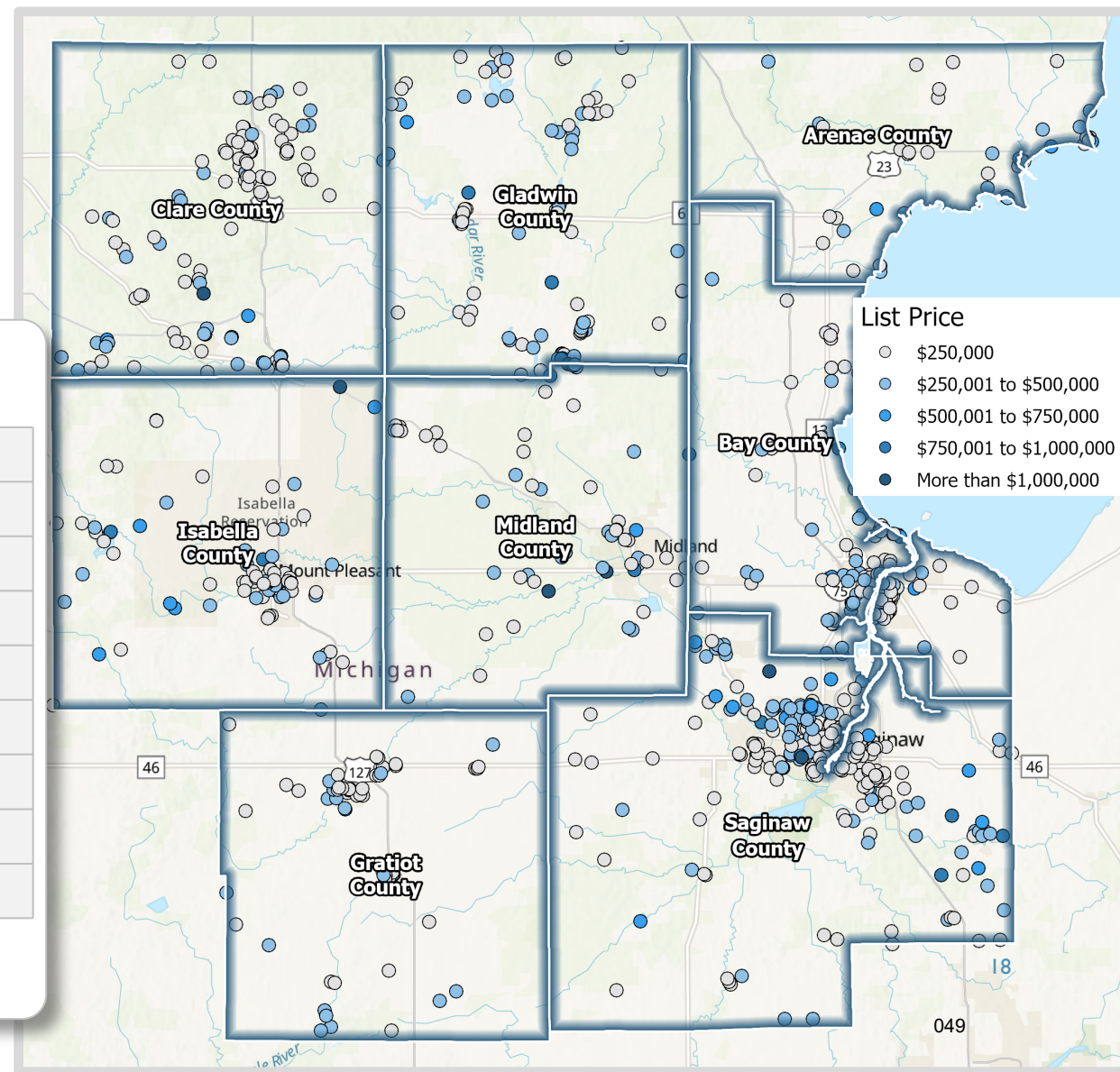
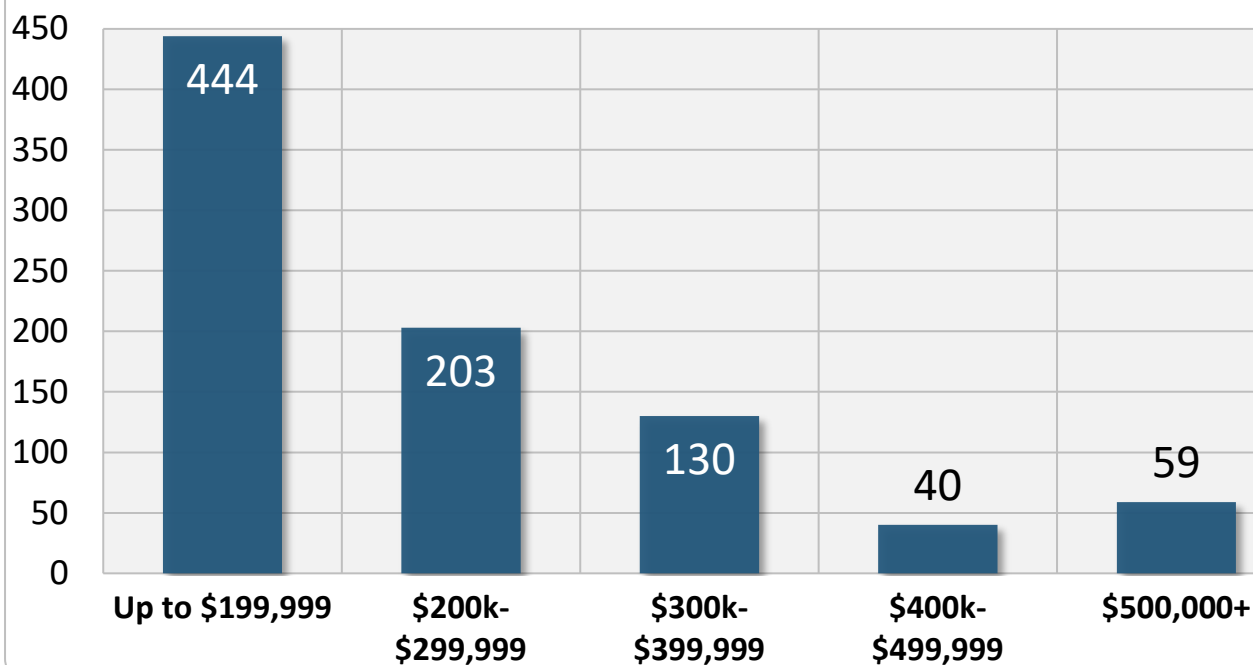
Region Sales History by Price



Available Home Listings by Price

Over one-half (50.7%) of the available for-sale homes in the region are priced below \$200,000, but these homes are typically much older than the higher-priced product.

Region Available For-Sale Housing by Price



Available Home Listings by Submarket & List Price

The median list price of the 876 available homes in the region is \$199,700. The lowest median list price (\$174,000) among the study areas is in Clare County while the highest median list price (\$235,000) is in Midland County.

Available For-Sale Housing – Region G (As of March 19, 2025)							
	Total Units	% Share of Region	Availability Rate / MSI	Median List Price	Average Square Feet	Average Year Built	Average Days on Market
Arenac	42	4.8%	0.7% / 3.2	\$191,250	1,532	1973	135
Bay	126	14.4%	0.4% / 1.5	\$199,900	1,581	1953	71
Clare	119	13.6%	1.1% / 3.0	\$174,000	1,297	1974	121
Gladwin	87	9.9%	0.9% / 2.9	\$221,900	1,462	1977	96
Gratiot	64	7.3%	0.6% / 2.3	\$176,750	1,670	1951	71
Isabella	105	12.0%	0.7% / 2.3	\$224,000	1,628	1969	112
Midland	53	6.0%	0.2% / 1.4	\$235,000	1,973	1970	74
Saginaw	280	32.0%	0.5% / 1.8	\$187,450	1,663	1956	76
Region	876	100.0%	0.5% / 2.0	\$199,700	1,590	1963	90

Source: Redfin.com & Bowen National Research



Counties with an availability rate and an MSI that are below the healthy ranges are likely at risk of rapid increases in home prices and/or limited household growth.

2-Br. Fair Market Rent: \$942							Median List Price: \$199,700	
Wages and Housing Affordability for Top 35 Occupations by Share of Labor Force (East Central Michigan Prosperity Region)								
Occupation Sector, Title & Wages*					Housing Affordability**			
Sector Group (Code)	Labor Force Share	Occupation Title	Annual Wages		Max. Monthly Rent		Max. Purchase Price	
			Lower Quartile	Median	Lower Quartile	Median	Lower Quartile	Median
Sales Occupations (41)	3.4%	Retail Salespersons	\$26,520	\$30,010	\$663	\$750	\$88,400	\$100,033
	2.5%	Cashiers	\$25,680	\$28,140	\$642	\$704	\$85,600	\$93,800
	0.8%	First-Line Supervisors of Retail	\$35,000	\$44,390	\$875	\$1,110	\$116,667	\$147,967
	0.8%	Sales Representatives, Wholesale	\$47,330	\$65,670	\$1,183	\$1,642	\$157,767	\$218,900
Food Preparation/ Serving (35)	3.0%	Fast Food and Counter Workers	\$25,630	\$27,590	\$641	\$690	\$85,433	\$91,967
	1.8%	Waiters and Waitresses	\$27,820	\$34,430	\$696	\$861	\$92,733	\$114,767
	1.0%	Cooks, Restaurant	\$29,000	\$32,040	\$725	\$801	\$96,667	\$106,800
	0.8%	First-Line Supervisors, Food Prep	\$31,010	\$36,550	\$775	\$914	\$103,367	\$121,833
Office and Administrative Support (43)	2.1%	Customer Service Representatives	\$30,010	\$36,680	\$750	\$917	\$100,033	\$122,267
	2.0%	Office Clerks, General	\$33,620	\$39,720	\$841	\$993	\$112,067	\$132,400
	1.0%	Secretaries/Admin. Assistants,	\$34,530	\$39,670	\$863	\$992	\$115,100	\$132,233
	0.9%	Bookkeeping/Accounting Clerks	\$36,750	\$43,150	\$919	\$1,079	\$122,500	\$143,833
	0.7%	First-Line Supervisors of Office	\$46,660	\$56,780	\$1,167	\$1,420	\$155,533	\$189,267
	0.7%	Receptionists/Information Clerks	\$29,850	\$34,470	\$746	\$862	\$99,500	\$114,900
	0.7%	Medical Secretaries	\$34,490	\$37,150	\$862	\$929	\$114,967	\$123,833
Transportation Material Moving (53)	1.9%	Stockers and Order Fillers	\$29,630	\$31,990	\$741	\$800	\$98,767	\$106,633
	1.5%	Heavy/Tractor-Trailer Drivers	\$44,040	\$49,100	\$1,101	\$1,228	\$146,800	\$163,667
	1.2%	Freight and Material Movers	\$31,030	\$35,160	\$776	\$879	\$103,433	\$117,200
	0.6%	Light Truck Drivers	\$29,000	\$36,720	\$725	\$918	\$96,667	\$122,400
Education, Training, and Library (25)	1.0%	Elementary School Teachers	\$48,600	\$62,450	\$1,215	\$1,561	\$162,000	\$208,167
	1.0%	Teaching Assistants	\$28,230	\$29,310	\$706	\$733	\$94,100	\$97,700
	0.7%	Secondary School Teachers	\$51,020	\$64,710	\$1,276	\$1,618	\$170,067	\$215,700

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2-Br. Fair Market Rent:
\$942

Median List Price:
\$199,700

**Wages and Housing Affordability for Top 35 Occupations by Share of Labor Force
(East Central Michigan Prosperity Region)**

Occupation Sector, Title & Wages*					Housing Affordability**			
Sector Group (Code)	Labor Force Share	Occupation Title	Annual Wages		Max. Monthly Rent		Max. Purchase Price	
			Lower Quartile	Median	Lower Quartile	Median	Lower Quartile	Median
Healthcare (29, 31)	2.8%	Registered Nurses	\$80,190	\$82,390	\$2,005	\$2,060	\$267,300	\$274,633
	1.4%	Nursing Assistants	\$34,990	\$36,590	\$875	\$915	\$116,633	\$121,967
	0.8%	Medical Assistants	\$35,820	\$37,530	\$896	\$938	\$119,400	\$125,100
Management (11,13)	1.9%	General and Operations Managers	\$56,130	\$82,180	\$1,403	\$2,055	\$187,100	\$273,933
	0.9%	Accountants and Auditors	\$58,830	\$72,740	\$1,471	\$1,819	\$196,100	\$242,467
Engineering (17)	0.6%	Mechanical Engineers	\$77,820	\$93,660	\$1,946	\$2,342	\$259,400	\$312,200
Construction/ Installation/ Repair (47, 49)	0.9%	Maintenance and Repair Workers	\$34,040	\$39,580	\$851	\$990	\$113,467	\$131,933
	0.7%	Construction Laborers	\$37,330	\$45,910	\$933	\$1,148	\$124,433	\$153,033
	0.6%	Electricians	\$46,500	\$60,510	\$1,163	\$1,513	\$155,000	\$201,700
	0.6%	Automotive Service Technicians	\$35,960	\$46,810	\$899	\$1,170	\$119,867	\$156,033
Bldg./Grounds Maint. (37)	1.5%	Janitors and Cleaners	\$28,940	\$31,850	\$724	\$796	\$96,467	\$106,167
	0.8%	Landscaping and Groundskeeping	\$31,390	\$36,090	\$785	\$902	\$104,633	\$120,300
	0.6%	Maids and Housekeeping	\$28,310	\$32,430	\$708	\$811	\$94,367	\$108,100

Single-income households with workers employed in some of the most common occupations in the region likely struggle to afford rental and/or for-sale housing.

Housing Gap Estimates 2024-2029 (Rental Housing)

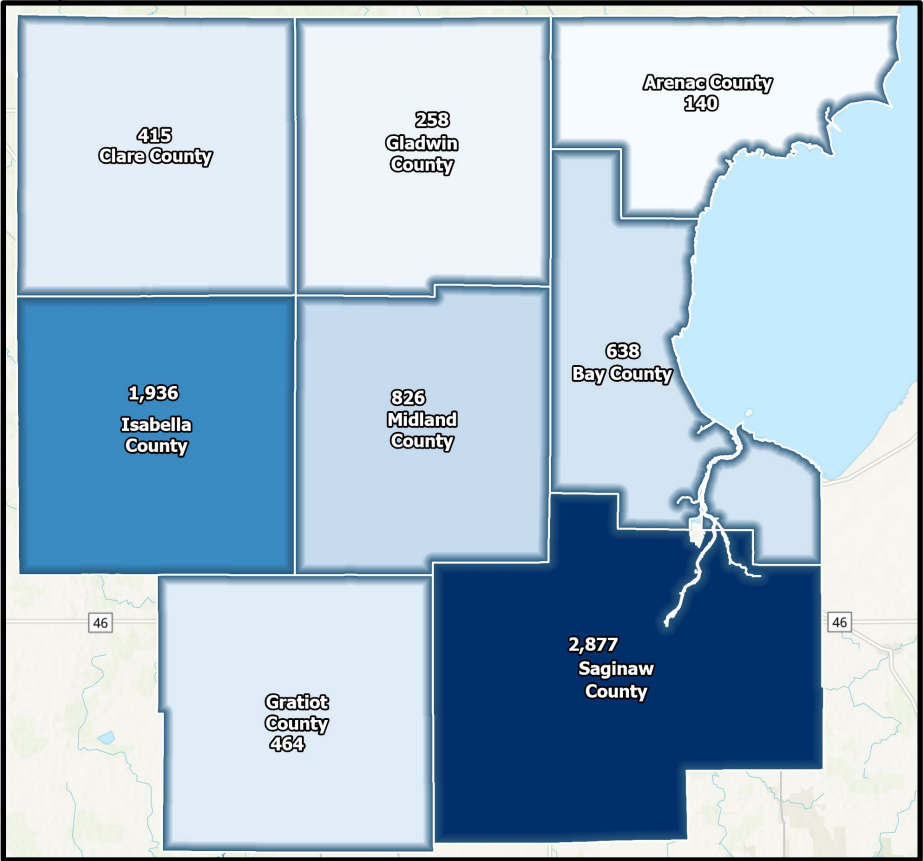
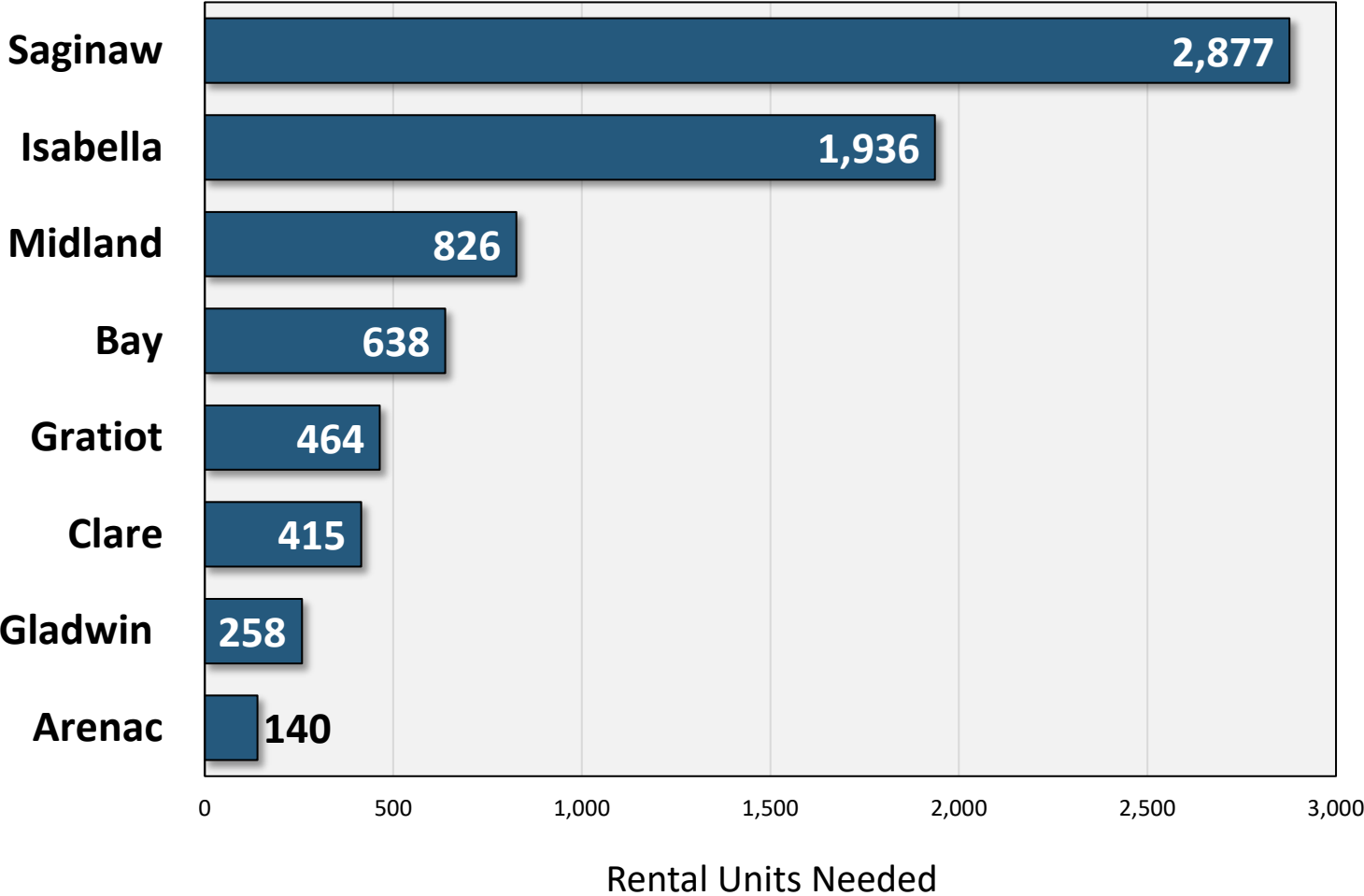
Between 2024 and 2029, Region G has an overall housing gap of 7,554 rental units. While there is a notable gap among each affordability level, the greatest gap is for the most affordable product which has rents generally priced at \$1,256 or lower.

Region G		AMHI Level				Total Rental Gap	
		≤ 60%	61%-80%	81%-120%	121%+	Number of Units	Regional Share
Region Total	Units	3,809	1,790	1,469	486	7,554	100.0%
	Share	50.4%	23.7%	19.4%	6.4%	100.0%	-

AMHI – Area Median Household Income

Housing Gap Estimates by Submarket 2024-2029 (Rental) – 7,554 Units Needed

Overall Rental Housing Gap by County (2024-2029)
Region G



Housing Gap Estimates 2024-2029 (For-Sale Housing)

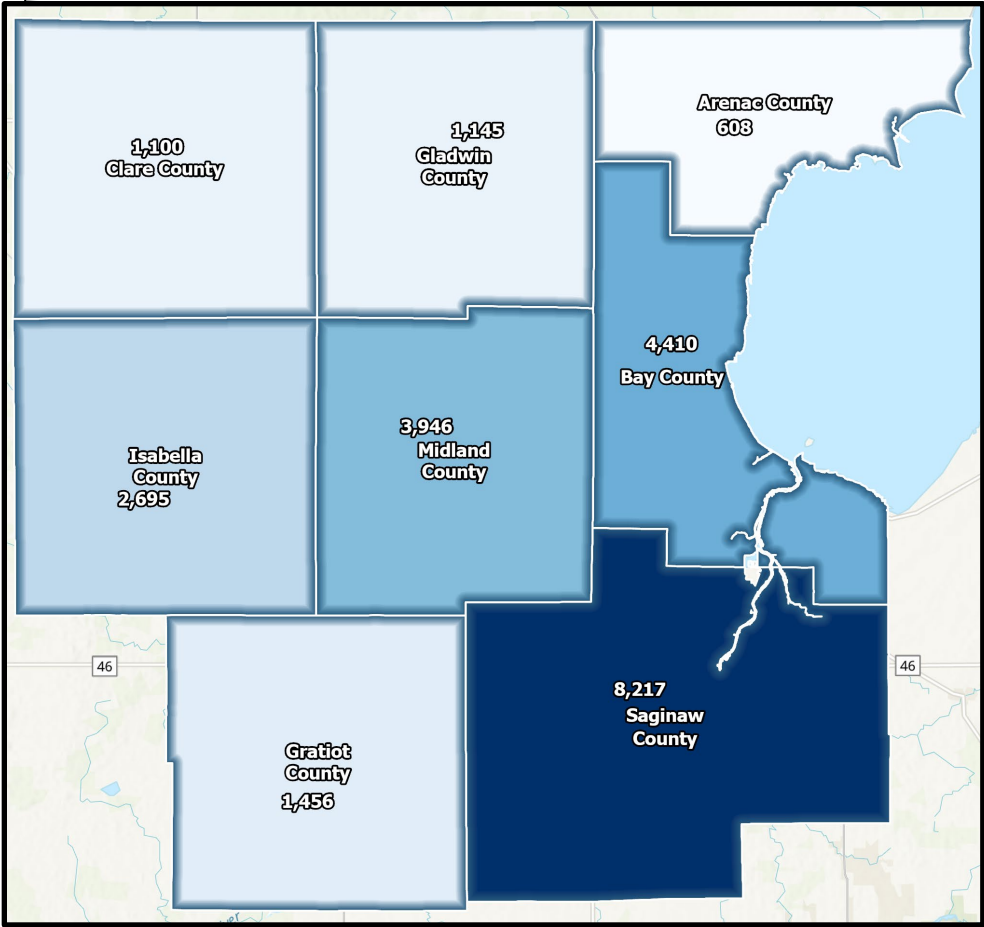
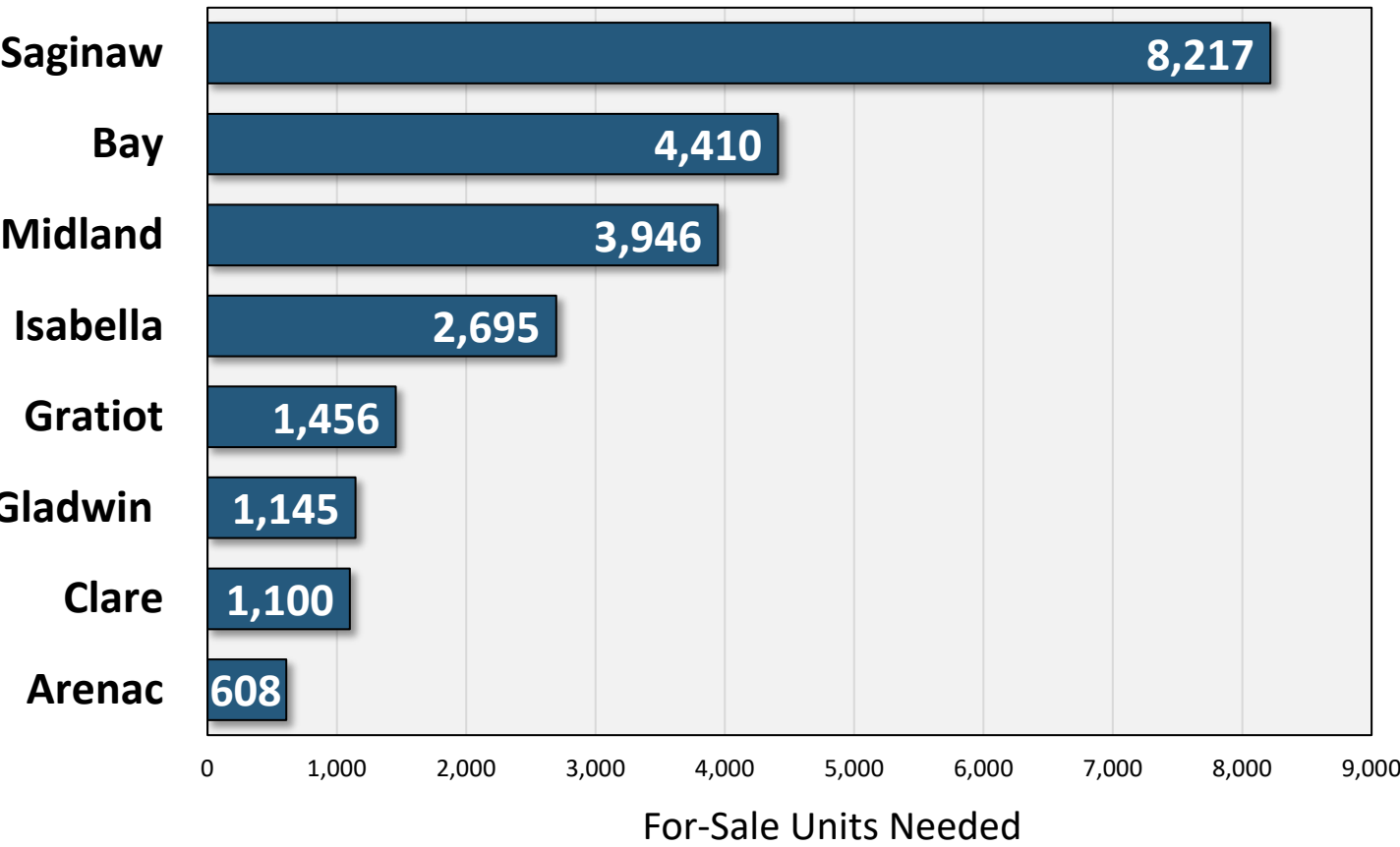
Between 2024 and 2029, Region G has an overall housing gap of 23,577 for-sale units. While gaps exist among all affordability levels, the greatest gap is for housing affordable to households earning between 81% and 120% of AMHI that can afford housing generally priced between \$218k & \$335k.

Region G		AMHI Level				Total For-Sale Gap	
		≤ 60%	61%-80%	81%-120%	121%+	Number of Units	Regional Share
Region	Units	389	3,936	12,554	6,698	23,577	100.0%
Total	Share	1.6%	16.7%	53.2%	28.4%	100.0%	

AMHI – Area Median Household Income

Housing Gap Estimates by Submarket 2024-2029 (For-Sale) – 23,577 Units Needed

Overall For-Sale Housing Gap by County (2024-2029)
Region G



Community Input – Employer Survey

47 Respondents Participated

- Manufacturing/Industrial
- Public/Government
- Education
- Hospitality/Lodging
- Recreation
- Professional
- Utilities
- Healthcare
- Other

Category	Top Needs / Issues	Consensus
Housing Issues/Challenges Experienced by Employees	<ul style="list-style-type: none">• Lack of Available Housing• Unaffordable Rental Housing• Unaffordable For-Sale Housing	67.4% 50.0% 41.3%
Impacts for Employers Resulting from Housing Issues	<ul style="list-style-type: none">• Difficulty Attracting Employees• Difficulty Retaining Employees• Unknown	58.7% 39.1% 30.4%
Likelihood of Increasing Number of Employees if Adequate Housing Available	<ul style="list-style-type: none">• Much More Likely• Somewhat Likely• Not Likely/No Impact	30.4% 26.1% 26.1%



Recommended Housing Strategies

- **Refine the Existing Regional Housing Plan based on Findings of this Housing Needs Assessment**
- **Establish/Reassess Entity Responsible for Leading Long-Term Housing Efforts in the Region and Within Individual Counties/Municipalities and Expand Local Organizational Capacity to Assist the Area's Housing Efforts**
- **Identify and Leverage Resources to Increase Housing Production and Impact of Housing Initiatives**
- **Utilize Resources to Help Stabilize Housing Situations and Secure Housing for the Most Vulnerable Households**
- **Develop Education and Outreach Campaign to Help Support Housing Initiatives**
- **Market the Region's Residential Development Opportunities to Encourage Residential Development, including Leveraging Data Related to Potential Residential Development Sites and Potential Development Partners Outlined in this Report**
- **Create Housing Services Resource Center or Build Upon Existing Tools**

COMMUNITY OVERVIEW & HOUSING MARKET SUMMARY

Charter Township of Union,
Michigan



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RESEARCH

2025

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I. INTRODUCTION

A. PURPOSE

The East Michigan Council of Governments retained Bowen National Research in September 2024 for the purpose of conducting a Community Overview and Housing Market Summary of Charter Township of Union, Michigan. This overview was completed in conjunction with the Housing Needs Assessment for Region G in the state of Michigan.

With changing demographic characteristics and trends expected over the years ahead, it is important for the local government, stakeholders and its citizens to understand the current market conditions and projected changes that are anticipated to occur that will influence future housing needs. Toward that end, this report intends to:

- Provide an overview of present-day Charter Township of Union, Michigan.
- Present and evaluate past, current and projected detailed demographic characteristics.
- Present and evaluate employment characteristics and trends, as well as the economic drivers impacting the community.
- Determine current characteristics of major housing components within the market (for-sale/ownership and rental housing alternatives).
- Provide housing gap estimates by tenure (renter and owner) and income segment.

By accomplishing the study's objectives, government officials, area stakeholders, and housing advocates can: (1) better understand the community's evolving housing market, (2) establish housing priorities, (3) modify, expand, or introduce local government housing policies, and (4) enhance and/or expand the community's housing market to meet current and future housing needs.

B. METHODOLOGIES AND DATA SOURCES

The following methods and data sources were used by Bowen National Research:

Study Area Delineation

The primary geographic scope of this study is Charter Township of Union, Michigan. A description of the individual study area and corresponding maps are included in Section II.

Demographic Information

Demographic data for population, households, and housing was secured from ESRI, the 2010 and 2020 U.S. Census, the U.S. Department of Commerce, and the American Community Survey. This data has been used in its primary form and by Bowen National Research for secondary calculations. Estimates and projections of key demographic data for 2024 and 2029 were also provided.

Employment Information

Employment information was obtained and evaluated for various geographic areas that were part of this overall study. This information included data related to employment by job sector, total employment, unemployment rates, and identification of large-scale job expansions or contractions. Most information was obtained through the U.S. Department of Labor, Bureau of Labor Statistics. Bowen National Research also conducted numerous interviews with local stakeholders familiar with the area's employment characteristics and trends.

Housing Supply

This study focuses on rental and for-sale housing components. Rentals include multifamily apartments (generally five+ units per building) and non-conventional rentals (single-family homes, duplexes, mobile homes, etc.). For-sale housing includes individual homes, mobile homes, and projects within subdivisions. It is important to note, depending upon the availability of data and housing product, we present and evaluate housing data as reported by secondary data sources and/or collected by Bowen National Research.

Housing Gap Estimates

Based on the demographic data for both 2024 and 2029 and taking into consideration the housing data from our field survey of area housing alternatives, we are able to project the potential number of new housing units that are needed (housing gap) in the county, then apportioned part of this gap toward the smaller subject market. The following summarizes the metrics used in our demand estimates.

We included renter and owner household growth, the number of units required for a balanced market, the need for replacement of substandard housing, commuter/external market support, severe cost-burdened households, and step-down support as the demand components in our estimates for new rental and for-sale housing units. As part of this analysis, we accounted for vacancies reported among both renter- and owner-occupied housing alternatives, considered applicable units in the development pipeline, and concluded this analysis by providing the number of units that are needed by different income segments, rent levels, and purchase price points.

C. REPORT LIMITATIONS

The intent of this report is to collect and analyze selected data for Charter Township of Union, Michigan. Bowen National Research relied on a variety of data sources to generate this report. These data sources are not always verifiable; however, Bowen National Research makes a concerted effort to assure accuracy. While this is not always possible, we believe that our efforts provide an acceptable standard margin of error. Bowen National Research is not responsible for errors or omissions in the data provided by other sources.

We have no present or prospective interest in any of the properties included in this report, and we have no personal interest or bias with respect to the parties involved. Our compensation is not contingent on an action or event resulting from the analyses, opinions, or use of this study. Any reproduction or duplication of this study without the expressed approval of the East Michigan Council of Governments or Bowen National Research is strictly prohibited.

II. COMMUNITY OVERVIEW & HOUSING MARKET SUMMARY

In May 2025, Bowen National Research completed an eight-county Housing Needs Assessment of Region G in the state of Michigan. In conjunction with the regional Housing Needs Assessment, individual housing overviews were also prepared for select communities within the region.

This housing overview includes a summary of demographic, economic and housing metrics specific to Charter Township of Union, Michigan. It should be noted that while Charter Township of Union surrounds the city of Mount Pleasant, the township excludes the city. As such, all data presented in this analysis, unless noted otherwise, only includes Charter Township of Union. To provide a base of comparison, various metrics of Charter Township of Union are compared with Isabella County and statewide numbers.

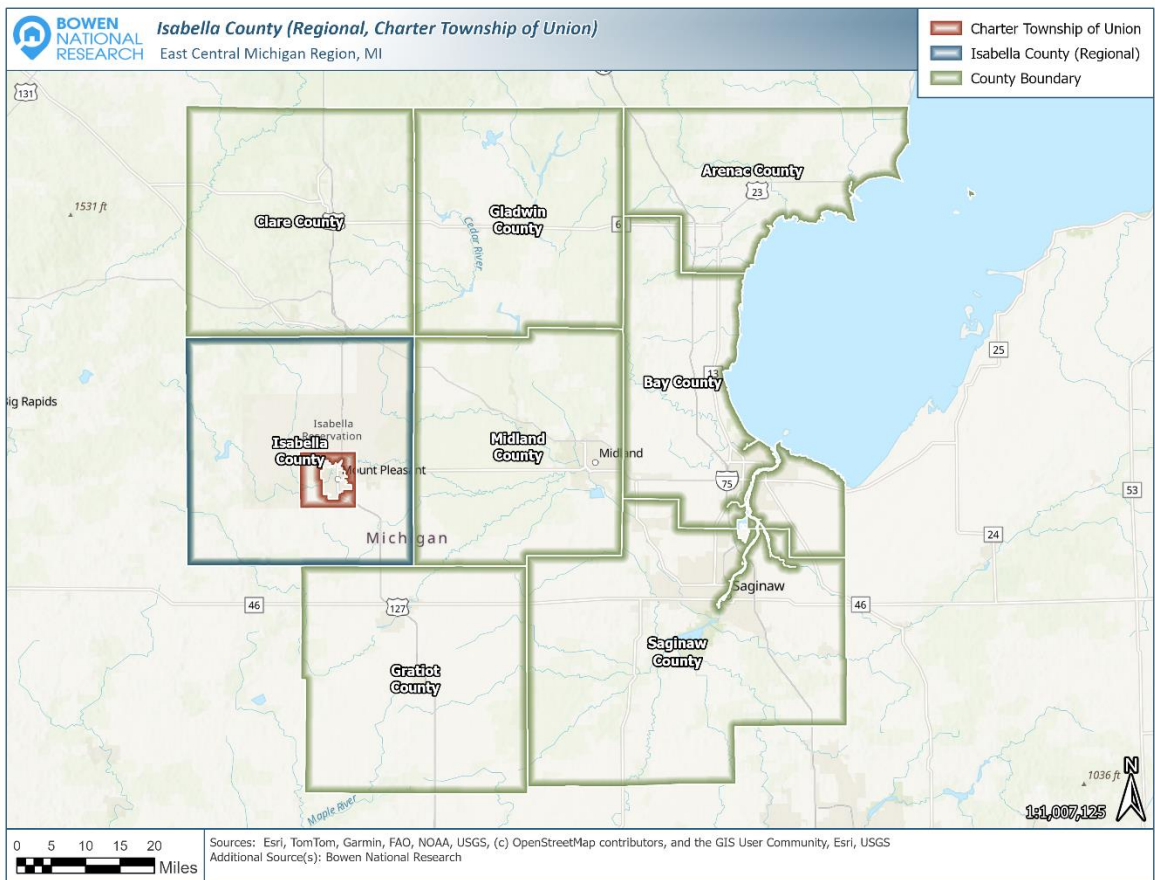
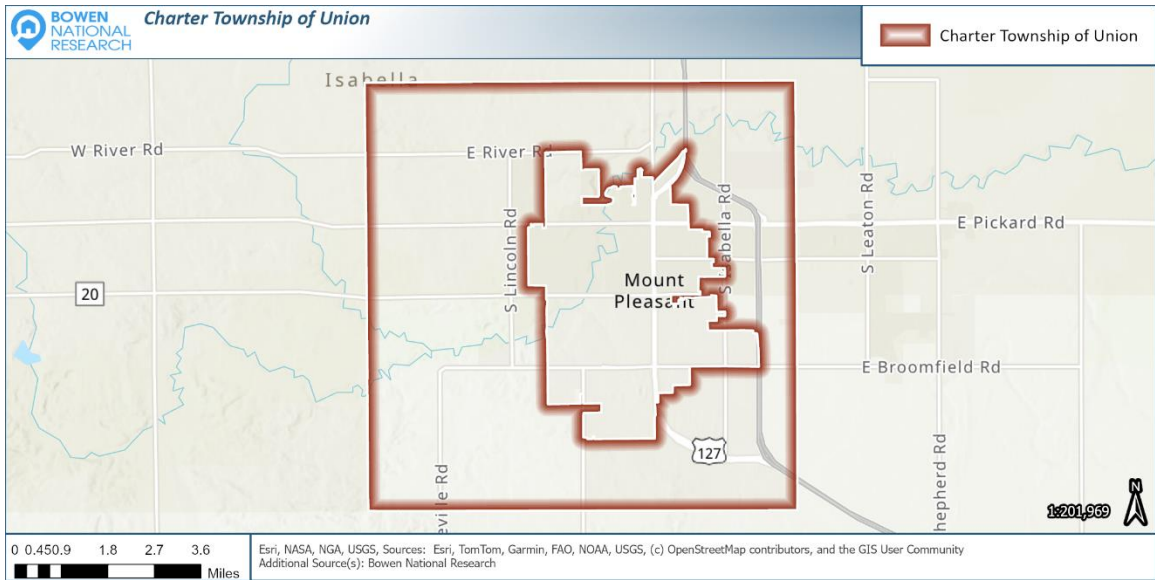
The analyses on the following pages provide overviews of key demographic and economic data, summaries of the multifamily rental market and for-sale housing supply, and general conclusions on the housing needs of the area. Demographic projections included in this overview assume that no significant government policies, programs or incentives are enacted that would drastically alter residential development or economic activity.

It is important to note that 2010 and 2020 demographic data are based on U.S. Census data (actual count), while 2024 and 2029 data are based on calculated estimates provided by ESRI, a nationally recognized demography firm. Additionally, secondary housing data included within this analysis uses a combination of ESRI estimates and data obtained from the American Community Survey (ACS). As such, differences in totals and shares among various tables within this analysis may exist. Also note that due to the relative size of the population and number of households in the subject community, the margins of error for survey-driven data from sources such as the American Community Survey may be higher compared to larger geographies. Nonetheless, the demographic data provided as part of this analysis is the most accurate available, as provided by the aforementioned reputable sources.

A. INTRODUCTION

Charter Township of Union is located within Isabella County, Michigan. The township fully encircles the city of Mount Pleasant, which is the county seat of Isabella County. The community has an estimated 2024 population of 11,734, representative of approximately 18.5% of the population in Isabella County and is slightly over 28 square miles in size. Charter Township of Union is approximately 75 miles north of the state capital of Lansing, and U.S. Highway 127 and State Route 20 serve as the primary connectors for Charter Township of Union.

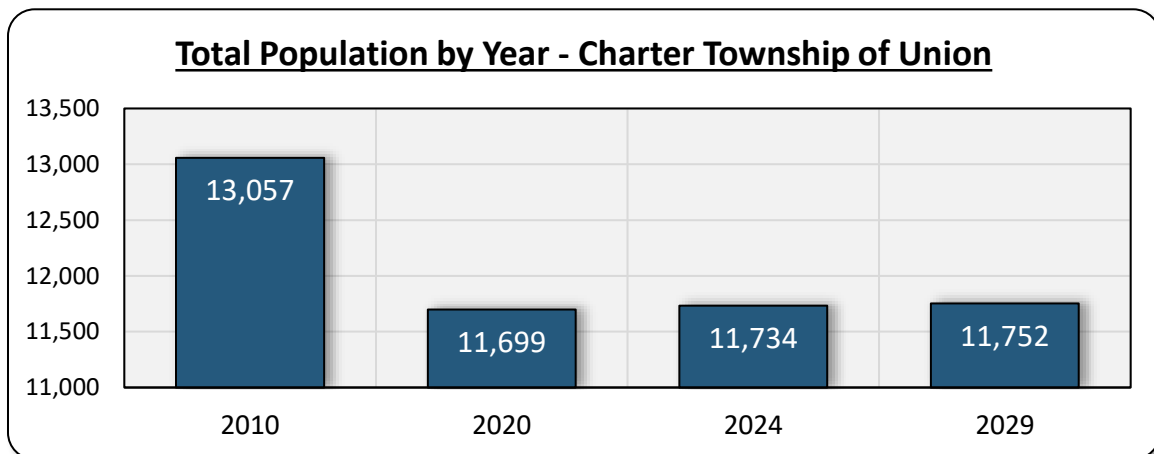
Maps illustrating Charter Township of Union, Michigan and Isabella County in relation to Region G are included on the following page.



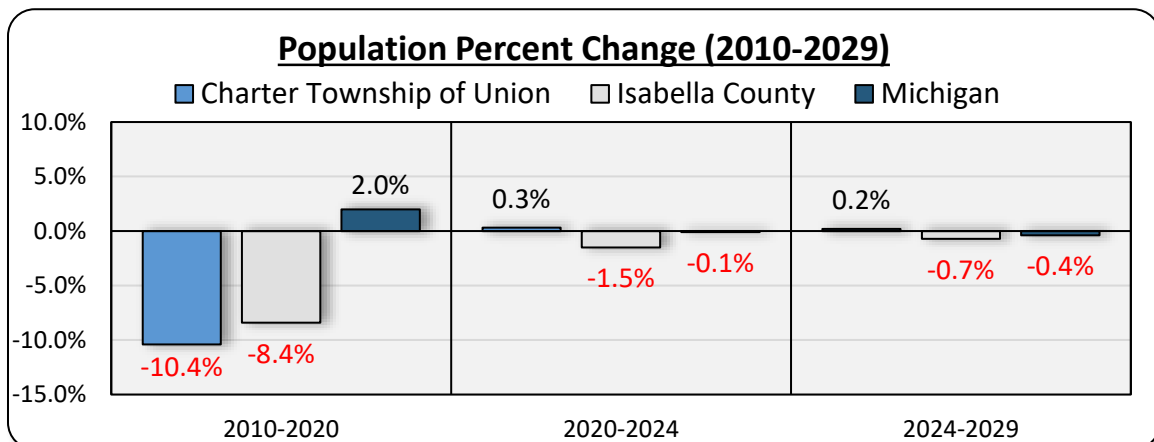
B. DEMOGRAPHICS

This section of the report evaluates key demographic characteristics for Charter Township of Union. Demographic comparisons provide insights into the human composition of housing markets. It should be noted that some total numbers and percentages may not match the totals within or between tables/graphs in this section due to rounding.

The following graphs illustrate **total population** by year for Charter Township of Union and population *percent* changes for each study area between 2010 and 2029.



Source: 2010, 2020 Census; ESRI; Bowen National Research

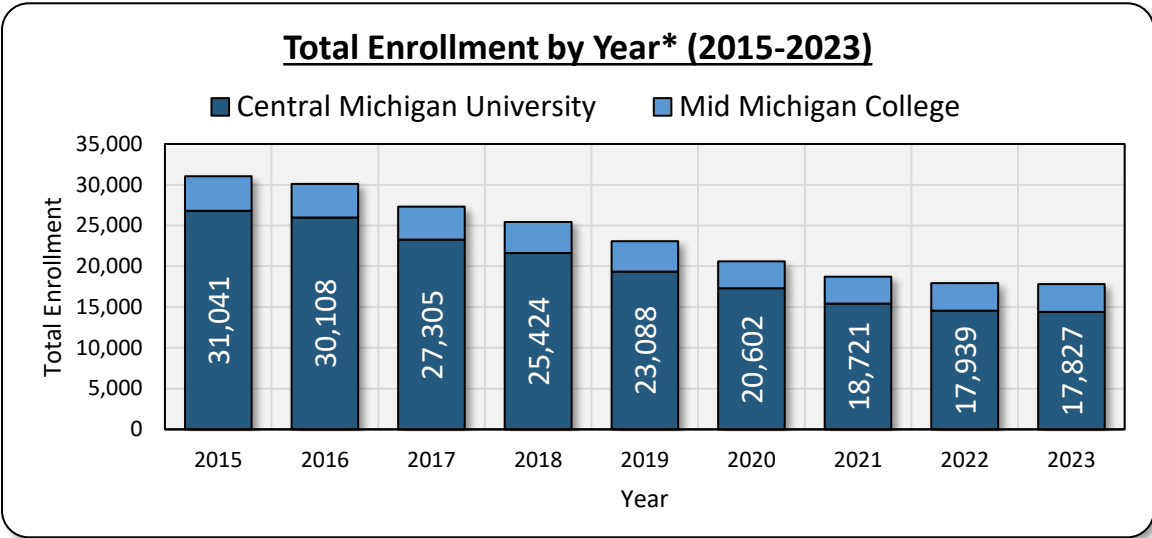


Source: 2010, 2020 Census; ESRI; Bowen National Research

The population of Charter Township of Union decreased by 1,358 (10.4%) between 2010 and 2020. This is a larger percent decline than in the county and contrasts with the 2.0% increase for the state during the time period. Between 2020 and 2024, the population in Charter Township of Union increased by 0.3%, and the population within the area is projected to increase by 0.2% over the next five years. The projected population increase within Charter Township of Union contrasts with the declines projected for the county and state during this time period. Household growth, which is a better reflection of housing needs, is discussed later in this section.

It is important to note that the population decline in the Charter Township of Union and Isabella County between 2010 and 2024 was significantly influenced by decreases in enrollment at both Central Michigan University (CMU) and Mid Michigan College (MMC). The combined enrollment for both institutions in 2023 was 17,827. This represents a decrease in enrollment of 13,214 students, or a decline of 42.6%, from the enrollment in 2015 (31,041). However, recent data from the Michigan Association of State Universities indicates that enrollment for CMU increased from 14,423 in 2023 to 14,515 in 2024, likely indicating a stabilization of enrollment.

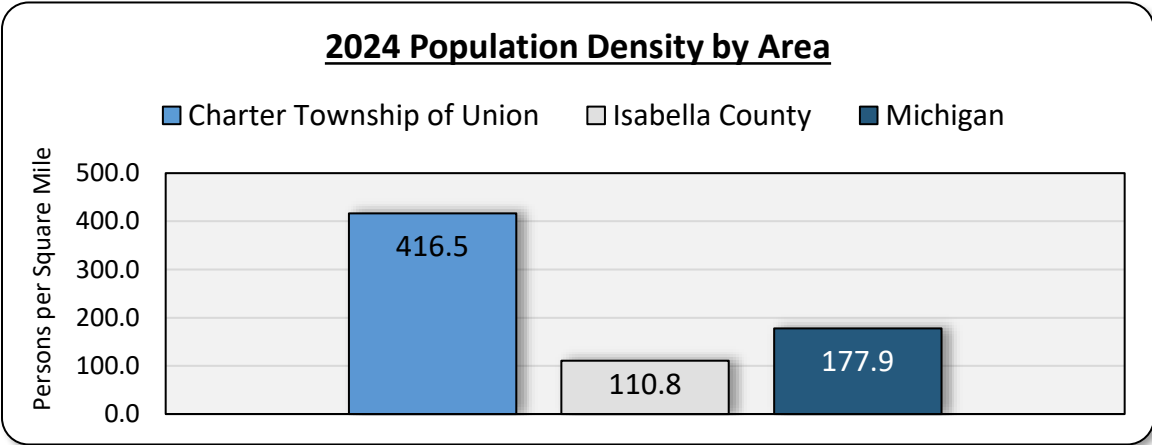
The following graph illustrates the combined total enrollment for Central Michigan University (CMU) and Mid Michigan College (MMC) between 2015 and 2023.



Source: midmich.edu; cm-life.com; collegetuitioncompare.com; Bowen National Research

*Combined enrollment for both institutions

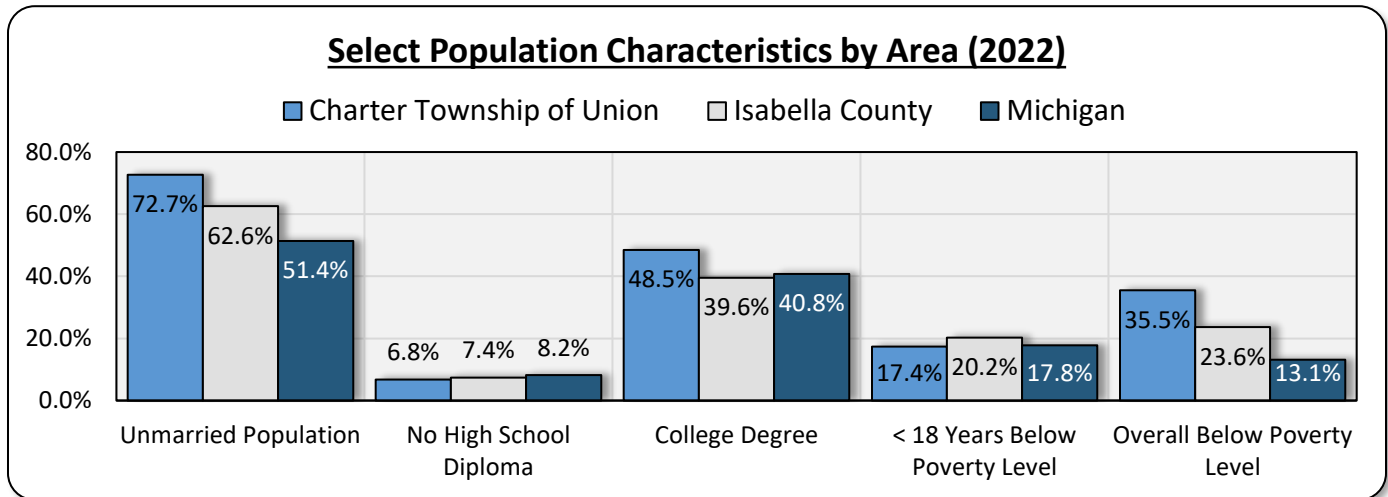
The following graph illustrates the *population density* for each study area in 2024.



Source: 2010, 2020 Census; ESRI; Bowen National Research

With a population density of 416.5 persons per square mile, Charter Township of Union is significantly more densely populated than Isabella County and the state of Michigan.

The following graph illustrates *select population characteristics* that typically influence housing affordability for each of the study areas.



Source: 2018-2022 American Community Survey; ESRI; Bowen National Research

As the data illustrates, Charter Township of Union has a higher share of unmarried population (72.7%), a lower share of the population without a high school diploma (6.8%), and a higher share of individuals with a college degree (48.5%) as compared to the county and state. The two educational attainment factors likely have a positive influence on household income within area, while the high share of unmarried individuals likely reduces household income. Overall, Charter Township of Union has a comparable poverty rate for children less than 18 years of age (17.4%), but a much higher overall poverty rate (35.5%) when compared to the state. It is important to note that the presence of Central Michigan University and Mid Michigan College has a notable influence on both population characteristics and economic activity in the area. Similar to the influence on overall population decline, this segment of the population can have a notable influence on poverty rates and household median income levels.

While not specific to Charter Township of Union, 20.6% of the Isabella County population is enrolled in college or graduate school. This is a substantially larger share compared to the state of Michigan (6.2%) and is evidence of the substantial influence the college population has in the area. To provide some quantifiable context to this influence, the following table illustrates the poverty rate for three different household categories: overall, non-family, and family. *Family* households are defined as households in which at least one individual is related by birth, marriage or adoption to the head of household. Conversely, a *non-family* household is one in which a person lives alone or lives with non-relatives only (i.e., college students living together off-campus). Note that students living in school-sponsored dormitories (group quarters) are not considered households by the U.S. Census Bureau and do not influence household metrics, which includes poverty calculations.

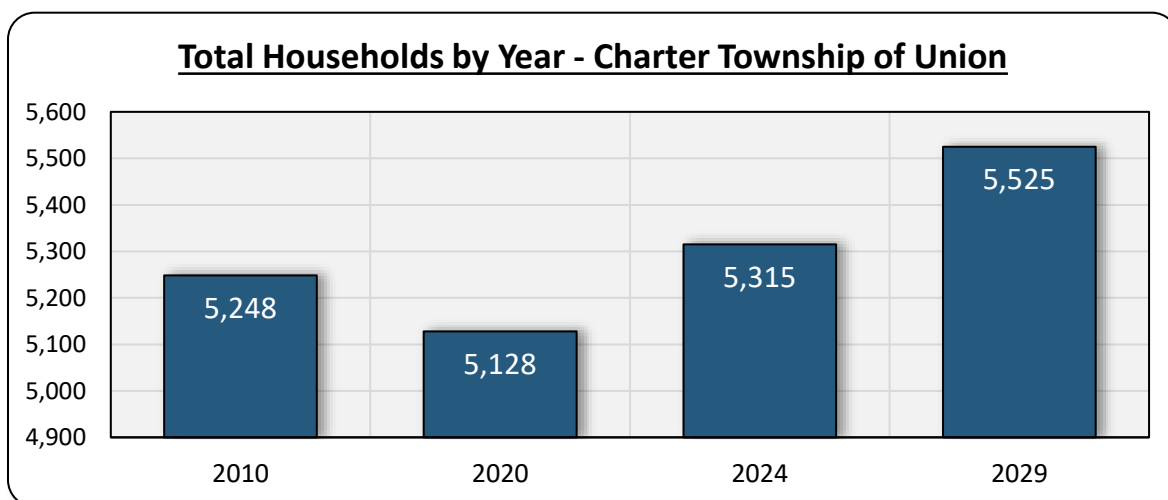
College Student Share of Total Population / Household Poverty Rates					
	% Population Enrolled in College	Overall Household Poverty Rate	Non-Family Household Poverty Rate	Family Household Poverty Rate	Difference Family versus Non-Family*
Isabella County	20.6%	23.3%	34.4%	14.1%	-20.3
Michigan	6.2%	13.0%	20.2%	8.8%	-11.4

Source: U.S. Census Bureau, 2019-2023 American Community Survey (S1401, B17017); Bowen National Research

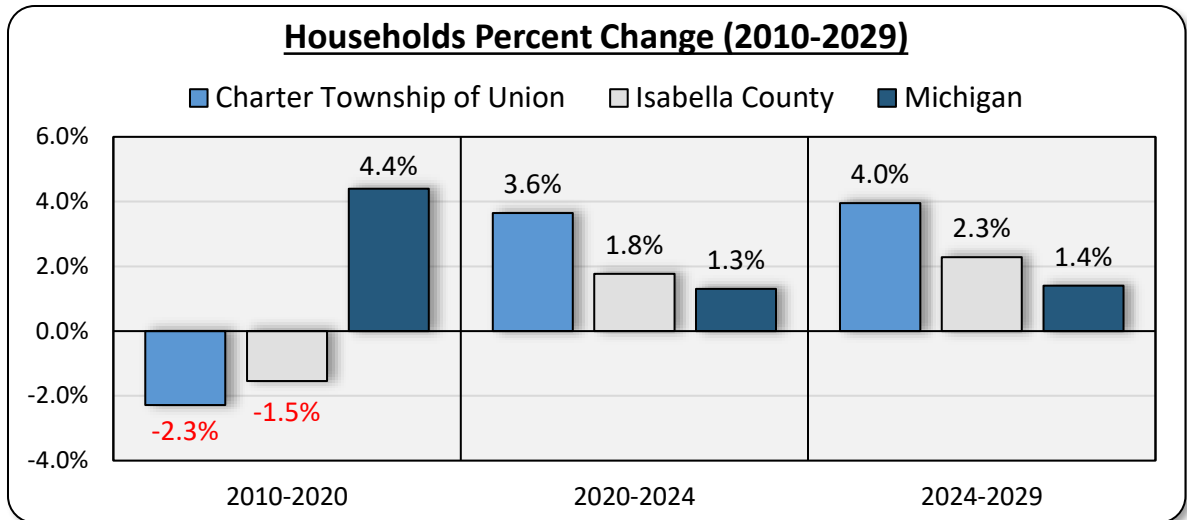
*Percentage point difference between family and non-family household poverty rates

With an overall *household* poverty rate of 23.3%, Isabella County has a notably higher overall poverty rate than the state of Michigan (13.0%). However, 34.4% of *non-family* households in the county have incomes below poverty level. This is 20.3 percentage points higher than the 14.1% *family* household poverty rate in Isabella County. While the family household poverty rate in the county is still notably higher than the 8.8% family poverty rate for the state, it is much lower than *overall* household poverty rate in the area and illustrates the extent to which college students influence select demographics (age, income, poverty) in the county and Charter Township of Union.

The following graphs illustrate the number of ***total households*** by year for Charter Township of Union and household *percent* changes for each study area between 2010 and 2029.



Source: 2010, 2020 Census; ESRI; Bowen National Research



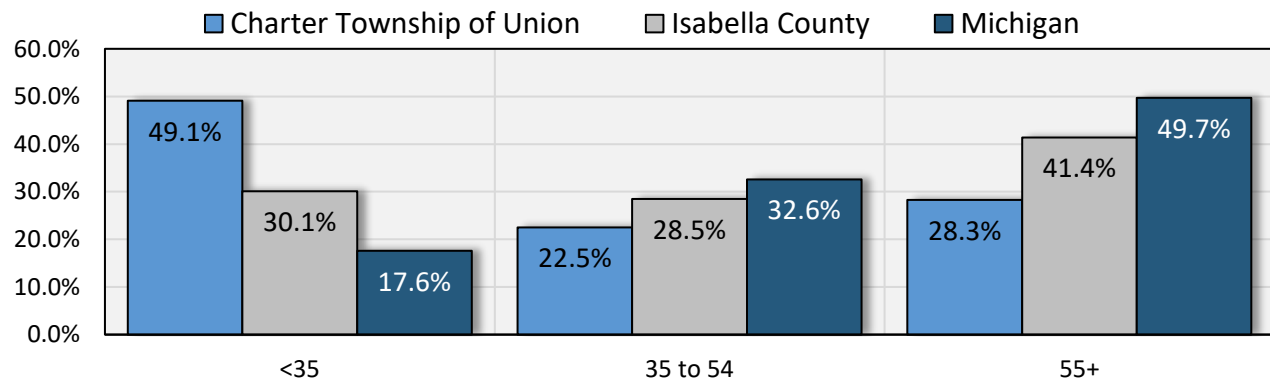
Source: 2010, 2020 Census; ESRI; Bowen National Research

The number of households in Charter Township of Union decreased by 120 (2.3%) between 2010 and 2020. This is a larger percentage decline compared to the county and contrasts with the 4.4% increase within the state during this time period. Between 2020 and 2024, the number of households in Charter Township of Union increased by 3.6%, and the household base is projected to increase by an additional 4.0% between 2024 and 2029. While increases are projected for both the county and state over the next five years, the percent increase projected for Charter Township of Union is notably higher than both areas. While household growth can heavily influence the total housing needs of a market, factors such as households living in substandard or cost-burdened housing, people commuting into the area for work, pent-up demand, and availability of existing housing all affect housing needs. These factors are addressed throughout this overview.

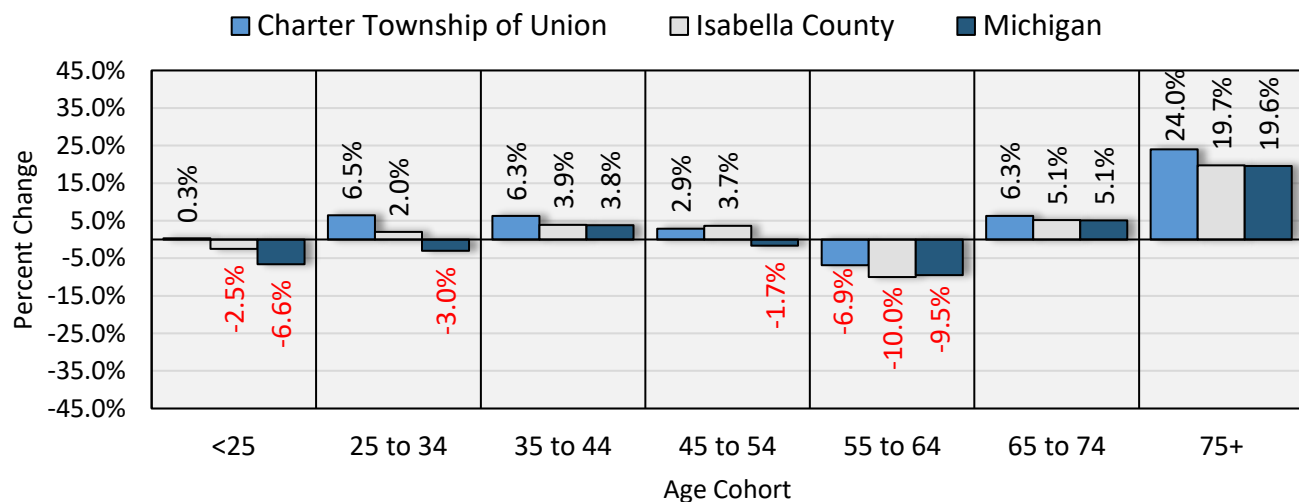
The following table and graphs illustrate *household heads by age* for the subject community, the distribution in 2024, and the projected percent changes between 2024 and 2029 for each of the study areas.

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Charter Township of Union	2020	569 (4.0%)	2,320 (16.3%)	2,292 (16.1%)	2,387 (16.7%)	2,962 (20.8%)	2,323 (16.3%)	1,406 (9.9%)
	2024	548 (3.8%)	2,299 (16.1%)	2,392 (16.7%)	2,302 (16.1%)	2,769 (19.4%)	2,484 (17.4%)	1,502 (10.5%)
	2029	509 (3.5%)	2,109 (14.6%)	2,498 (17.3%)	2,316 (16.0%)	2,476 (17.1%)	2,684 (18.6%)	1,872 (12.9%)
	Change 2024-2029	-39 (-7.1%)	-190 (-8.3%)	106 (4.4%)	14 (0.6%)	-293 (-10.6%)	200 (8.1%)	370 (24.6%)

Distribution of Household Heads by Age (2024)



Projected Percent Change in Household Heads by Age (2024-2029)



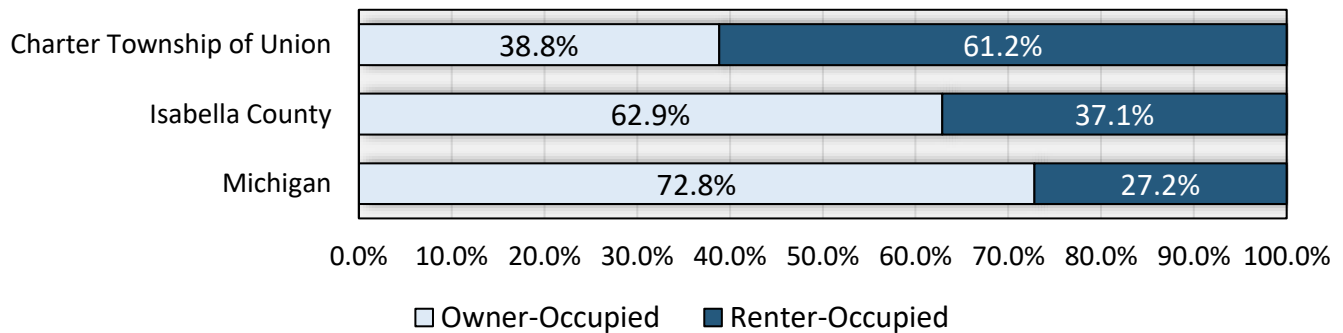
Source: ESRI; Bowen National Research

Overall, the data shows that households within Charter Township of Union in 2024 are more heavily concentrated among households less than 35 years of age (49.1%) when compared to the county and state. While households aged 75 and older are projected to increase by 24.0% within Charter Township of Union over the next five years, moderate increases are also projected for households between the ages of 25 and 54 and between the ages of 65 and 74. These projected changes will likely result in an increase in demand for a wide range of housing types within the area.

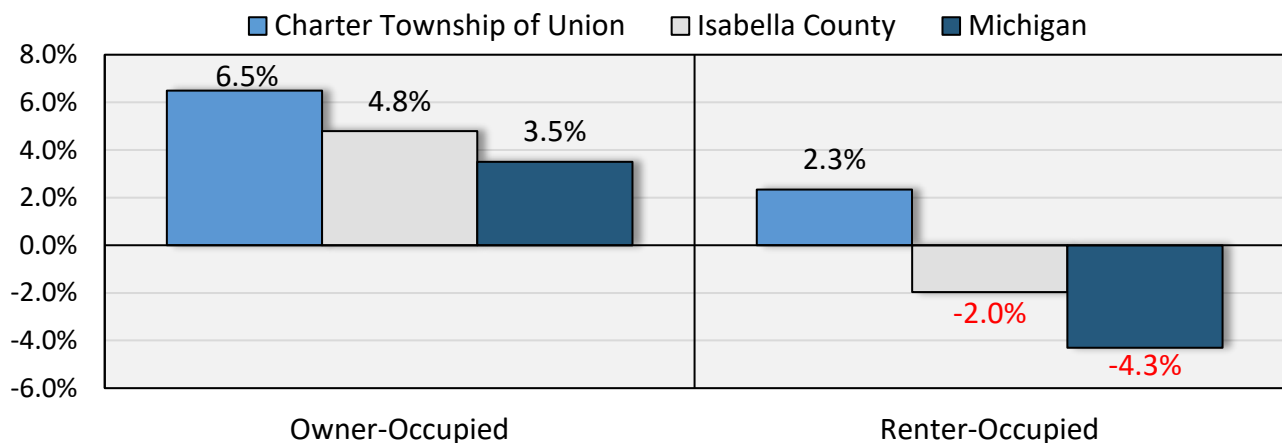
The following table and graphs illustrate **households by tenure** (renters and owners) for the subject community in 2024 and compare the shares and projected *percent* changes in households by tenure for each of the study areas between 2024 and 2029.

	Households by Tenure								
	Household Type	2020		2024		2029		Change 2024-2029	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
Charter Township of Union	Owner-Occupied	1,894	36.9%	2,064	38.8%	2,198	39.8%	134	6.5%
	Renter-Occupied	3,235	63.1%	3,251	61.2%	3,327	60.2%	76	2.3%
	Total	5,129	100.0%	5,315	100.0%	5,525	100.0%	210	4.0%

Households by Tenure (2024)



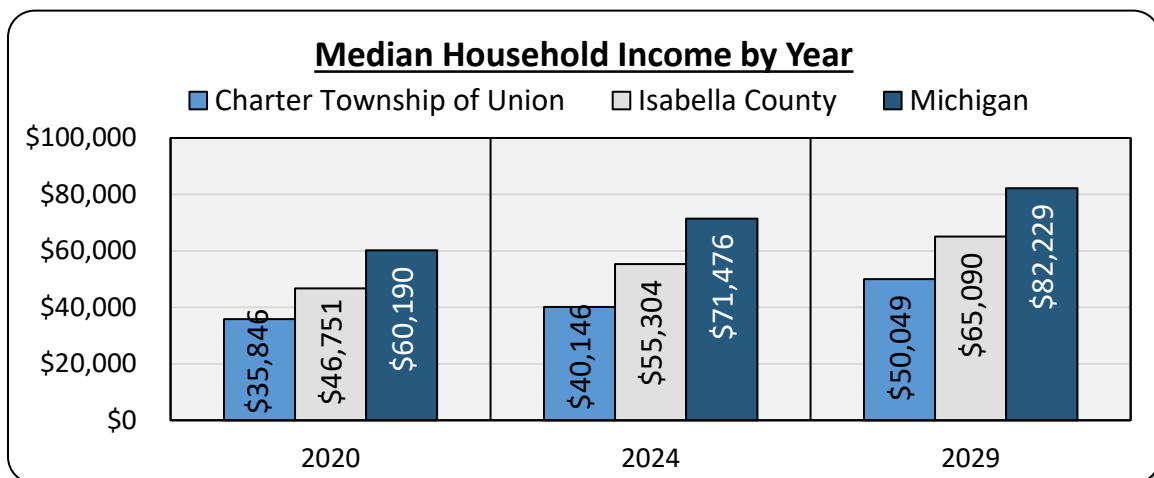
Projected Percent Change in Households by Tenure (2024-2029)



Source: 2020 Census; ESRI; Bowen National Research

In 2024, the distribution of households by tenure in Charter Township of Union (38.8% owners and 61.2% renters) is more heavily weighted toward renter households as compared to the county and state. Over the next five years, it is projected that the number of owner households in Charter Township of Union will increase by 6.5%, while the number of renter households will increase by 2.3%. While the increase in owner households is broadly consistent with county and state projections, the increase in renter households is noteworthy. These changes in households by tenure will likely influence housing demand between 2024 and 2029. However, it is important to understand that housing demand is influenced by a variety of factors, which may include existing pent-up demand, substandard housing, housing cost burden, commuting, and/or other factors.

The following compares the *median household income* for each of the study areas from 2020 to 2029.



Source: 2020 Census; ESRI; Bowen National Research

As the preceding illustrates, the 2024 median household income in Charter Township of Union (\$40,146) is 27.4% lower than the county median household income and 56.2% lower than the statewide median household income. Over the next five years, it is projected that the median household income in Charter Township of Union will increase to \$50,049, representing an increase of 24.7%. Despite this significant increase, the median household income in Charter Township of Union is projected to remain well below both county and statewide levels over the next five years. As is the case with many population and household metrics, median household income in the area can be significantly influenced by the presence of the college population because many students are employed on a part-time or seasonal basis while enrolled in college.

Due to the influence of the sizable student population in the county, the median household income within Isabella County and Charter Township of Union, is likely understated. In order to provide some quantitative context to this influence, the following compares the *family* median household income to the *non-family* median household income for Isabella County and the state of Michigan. Refer to Page II-5 for the full definitions of both household types.

	Median Household Income by Household Type			
	Non-Family Household	Family Household	\$ Difference	% Difference
Isabella County	\$32,138	\$75,757	\$43,619	135.7%
Michigan	\$42,017	\$90,947	\$48,930	116.5%

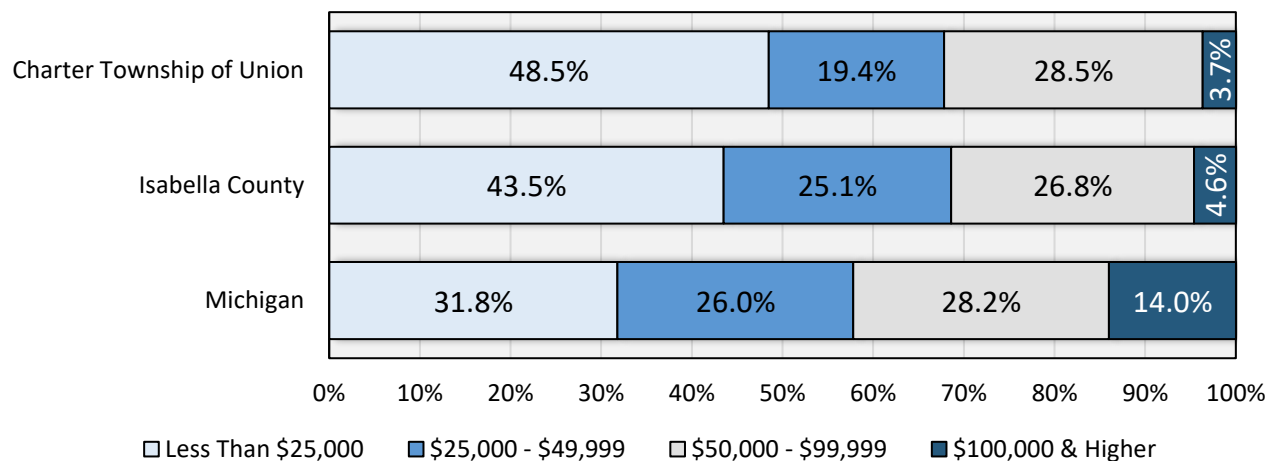
Source: 2019-2023 American Community Survey (B19113, B19202); Bowen National Research

As the preceding illustrates, the median household income for non-family households in Isabella County is significantly less than the median household income for family households. The *non-family* median household income in the county of \$32,138 is less than one-half of the *family* median household income of \$75,757. This difference of 135.7% is larger than the 116.5% difference for the state of Michigan. This is evidence of the influence that non-family households, such as college students who do not live in dormitories, have on the overall median household income in Isabella County.

The following table and graphs illustrate *renter households by income* for the subject community and compare the distribution and the projected *percent* changes in renter households by income between 2024 and 2029 for each of the study areas.

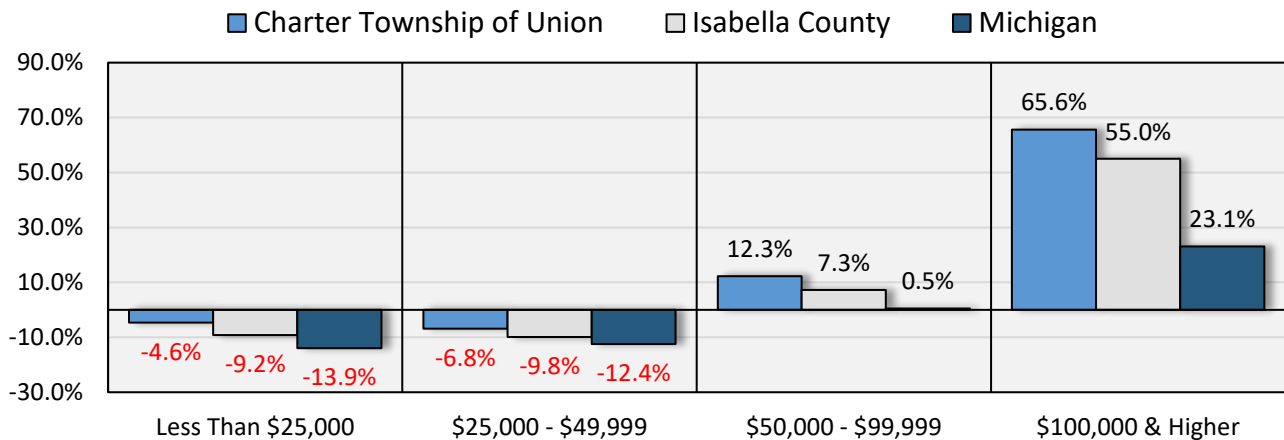
		Renter Households by Income							
		Less Than \$15,000	\$15,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000 & Higher
Charter Township of Union	2020	1,237 (38.2%)	532 (16.4%)	330 (10.2%)	264 (8.2%)	620 (19.2%)	115 (3.6%)	70 (2.2%)	67 (2.1%)
	2024	1,054 (32.4%)	522 (16.0%)	311 (9.6%)	318 (9.8%)	602 (18.5%)	325 (10.0%)	46 (1.4%)	73 (2.2%)
	2029	1,005 (30.2%)	498 (15.0%)	282 (8.5%)	304 (9.1%)	685 (20.6%)	356 (10.7%)	57 (1.7%)	140 (4.2%)
	Change 2024-2029	-49 (-4.6%)	-24 (-4.6%)	-29 (-9.3%)	-14 (-4.4%)	83 (13.8%)	31 (9.5%)	11 (24.1%)	67 (91.6%)

2024 Distribution of Renter Households by Income



Source: 2020 Census; ESRI; Bowen National Research

Percent Change in Renter Households by Income (2024-2029)



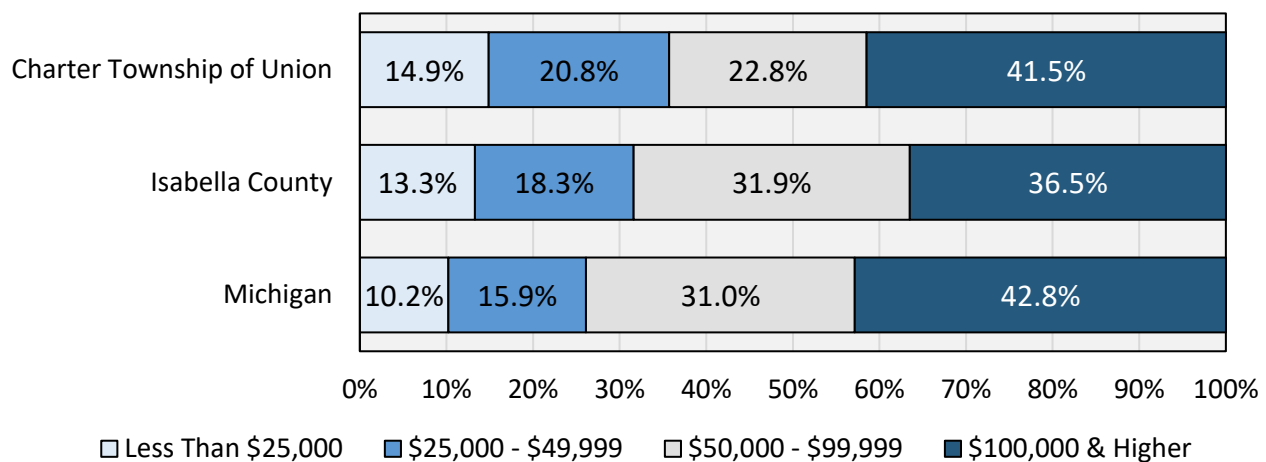
Source: 2020 Census; ESRI; Bowen National Research

In 2024, Charter Township of Union has a notably higher share of renter households with incomes less than \$25,000 (48.5%) when compared to the county and state. The shares of renter households earning \$100,000 or higher in both Charter Township of Union (3.7%) and Isabella County (4.6%) are substantially less than the state share of 14.0%. Between 2024 and 2029, renter household growth in all three geographies is projected to be among households earning \$50,000 or higher. Within Charter Township of Union, renter households earning between \$50,000 and \$99,999 are projected to increase by 12.3%, while renter households earning \$100,000 or higher are projected to increase by 65.6%. Despite these changes, 62.8% of renter households in Charter Township of Union will continue to earn less than \$50,000 through 2029, and 45.2% will continue to earn less than \$25,000 annually.

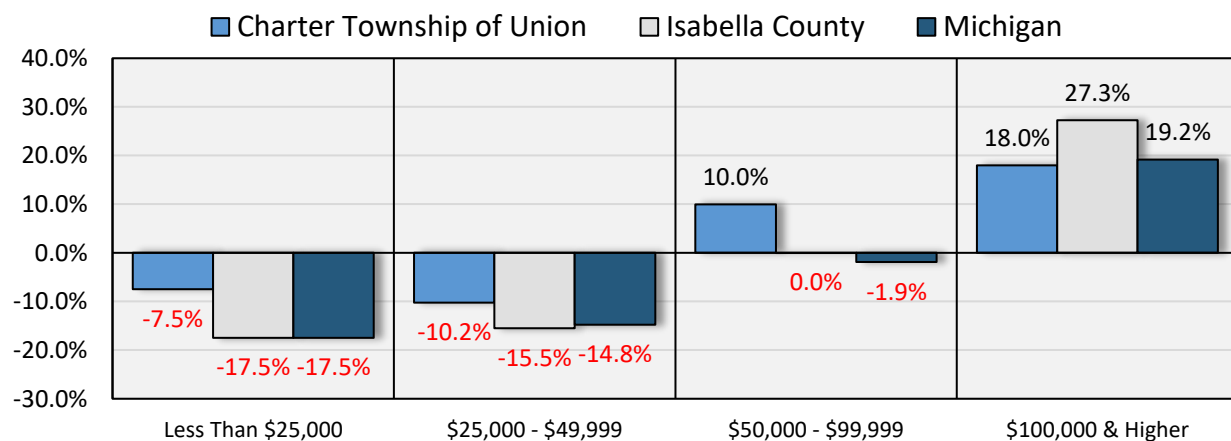
The following table and graphs illustrate **owner households by income** for the subject community in 2024 and compare the distribution and the projected *percent* changes in owner households by income between 2024 and 2029 for each of the study areas.

		Owner Households by Income							
		Less Than \$15,000	\$15,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000 & Higher
Charter Township of Union	2020	71 (3.8%)	179 (9.5%)	319 (16.9%)	169 (8.9%)	317 (16.7%)	298 (15.7%)	243 (12.8%)	297 (15.7%)
	2024	103 (5.0%)	204 (9.9%)	267 (12.9%)	163 (7.9%)	282 (13.7%)	189 (9.2%)	366 (17.7%)	490 (23.8%)
	2029	95 (4.3%)	189 (8.6%)	233 (10.6%)	153 (7.0%)	319 (14.5%)	199 (9.1%)	428 (19.5%)	582 (26.5%)
	Change 2024-2029	-8 (-7.8%)	-15 (-7.4%)	-34 (-12.7%)	-10 (-6.1%)	37 (13.1%)	10 (5.3%)	62 (17.0%)	92 (18.8%)

2024 Distribution of Owner Households by Income



Percent Change in Owner Households by Income (2024-2029)



Source: 2020 Census; ESRI; Bowen National Research

In 2024, approximately 58.5% of Charter Township of Union owner households earn less than \$100,000, which is a slightly larger share compared to the state (57.1%). Specifically, 35.7% of owner households in the subject area earn less than \$50,000, which is a notably larger share than the state share (26.1%) of such households. Between 2024 and 2029, significant growth in owner households is projected to occur among households earning between \$50,000 and \$99,999 (10.0%) and households earning \$100,000 or more (18.0%). Despite this increase among owner households earning \$100,000 or higher, 54.1% of all owner households in Charter Township of Union will continue to earn less than \$100,000 through 2029, and 30.5% will earn less than \$50,000 annually.

The following table illustrates the *components of population change* for Isabella County and the state of Michigan between April 2020 and July 2024. Note that components of change data is only available at the county level or higher. The estimate for each geography includes a *residual* value, which is the change that cannot be attributed to any specific component. The residual value adjusts the total population change for the given geography so that the sum of each county equals the state, and each state equals the total national population change.

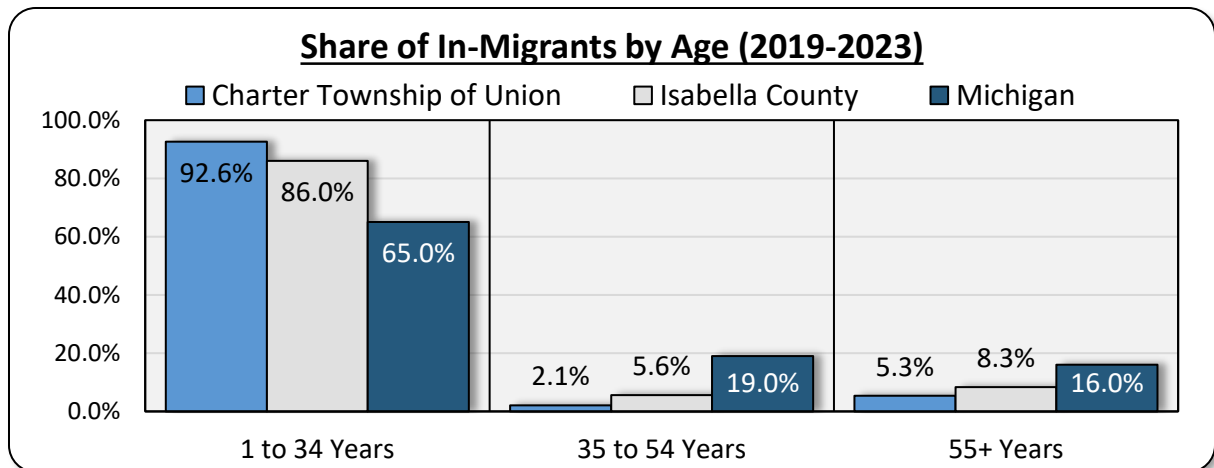
Estimated Components of Population Change by Area April 1, 2020 to July 1, 2024							
Area	Change		Components of Change				
	Number	Percent	Natural Change	Domestic Migration	International Migration	Net Migration	Residual*
Isabella County	670	1.0%	-124	105	687	792	2
Michigan	61,121	0.6%	-38,340	-67,785	164,465	96,680	2,781

Source: U.S. Census Bureau, Population Division, March 2025

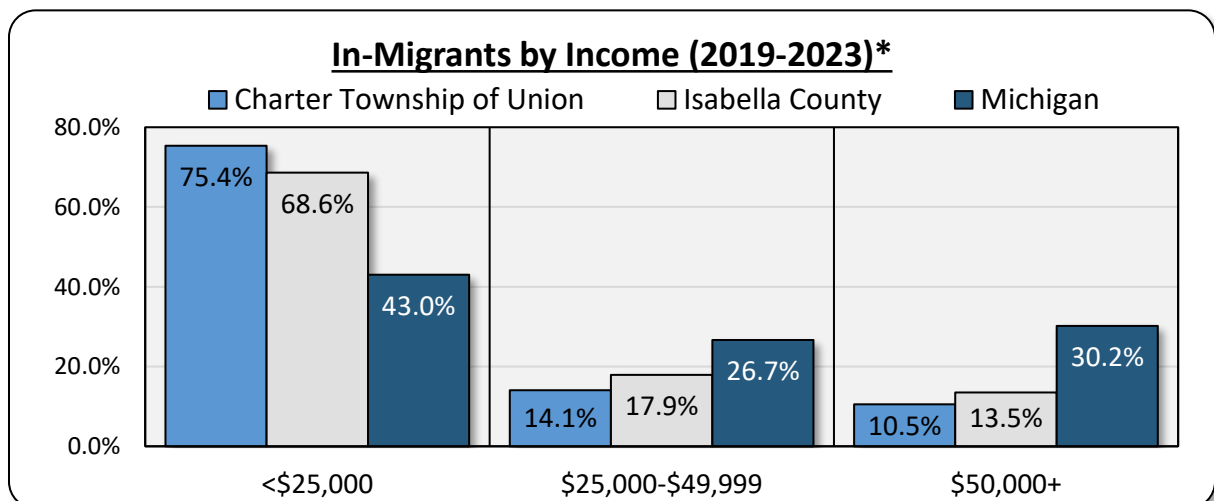
*Each geography includes residual representing the change that cannot be attributed to any specific demographic component

Based on the preceding data, the population increase within Isabella County between 2020 and 2024 was heavily influenced by positive international migration and, to a lesser degree, positive domestic migration. Although the county experienced natural decrease (more deaths than births) during this time period, the overall result of the three components was a net increase in population within the county. While this data is not specific to Charter Township of Union, it is reasonable to conclude that the components of population change for Isabella County likely have a significant influence on each of the geographies located within the county.

The following graphs illustrate the distribution of *in-migrants by age* and *by income* for each study area from 2019 to 2023. Note that the data illustrated in both graphs is based on *population*, not households.



Source: U.S. Census Bureau, 2023 5-Year American Community Survey (S0701); Bowen National Research



Source: U.S. Census Bureau, 2023 5-Year American Community Survey (B07010); Bowen National Research

*Excludes population with no income

As the preceding data illustrates, the distribution of in-migrants by age for Charter Township of Union and Isabella County is much more heavily weighted toward the youngest age cohort (under age 35) as compared to the distribution within the state. The distribution of in-migrants by income within Charter Township of Union is heavily concentrated among the lowest income cohort (less than \$25,000). Given the presence of the nearby campuses of Central Michigan University and Mid Michigan College, both in-migration datasets are likely heavily influenced by the college student population.

C. ECONOMY AND WORKFORCE ANALYSIS

Note that some economic data specific to Charter Township of Union is not available within this section. In these instances, data for Isabella County has been provided as economic trends within the county likely influence economic conditions within Charter Township of Union.

Labor Force

The following table illustrates *the employment base by industry* for Charter Township of Union, Isabella County, and the state of Michigan. The top five industries by share of employment for each area are highlighted in **red** text.

NAICS Group	Employment by Industry					
	Charter Township of Union		Isabella County		Michigan	
	Employees	Percent	Employees	Percent	Employees	Percent
Agriculture, Forestry, Fishing & Hunting	26	0.2%	82	0.2%	20,855	0.5%
Mining	52	0.5%	124	0.4%	4,899	0.1%
Utilities	0	0.0%	77	0.2%	11,620	0.3%
Construction	454	4.3%	1,235	3.7%	168,108	3.8%
Manufacturing	737	7.1%	2,267	6.7%	504,941	11.3%
Wholesale Trade	153	1.5%	912	2.7%	187,578	4.2%
Retail Trade	1,806	17.3%	3,971	11.8%	542,818	12.1%
Transportation & Warehousing	174	1.7%	632	1.9%	98,990	2.2%
Information	136	1.3%	621	1.8%	81,327	1.8%
Finance & Insurance	174	1.7%	715	2.1%	144,434	3.2%
Real Estate & Rental & Leasing	280	2.7%	720	2.1%	94,915	2.1%
Professional, Scientific & Technical Services	202	1.9%	833	2.5%	319,369	7.1%
Management of Companies & Enterprises	3	0.0%	35	0.1%	13,783	0.3%
Administrative, Support, Waste Management & Remediation Services	376	3.6%	732	2.2%	110,005	2.5%
Educational Services	194	1.9%	5,196	15.5%	386,042	8.6%
Health Care & Social Assistance	842	8.1%	4,162	12.4%	750,195	16.7%
Arts, Entertainment & Recreation	2,846	27.3%	4,823	14.3%	119,596	2.7%
Accommodation & Food Services	1,286	12.3%	3,626	10.8%	398,128	8.9%
Other Services (Except Public Administration)	334	3.2%	1,363	4.1%	272,318	6.1%
Public Administration	356	3.4%	1,474	4.4%	245,144	5.5%
Non-classifiable	6	0.1%	30	0.1%	5,515	0.1%
Total	10,437	100.0%	33,630	100.0%	4,480,580	100.0%

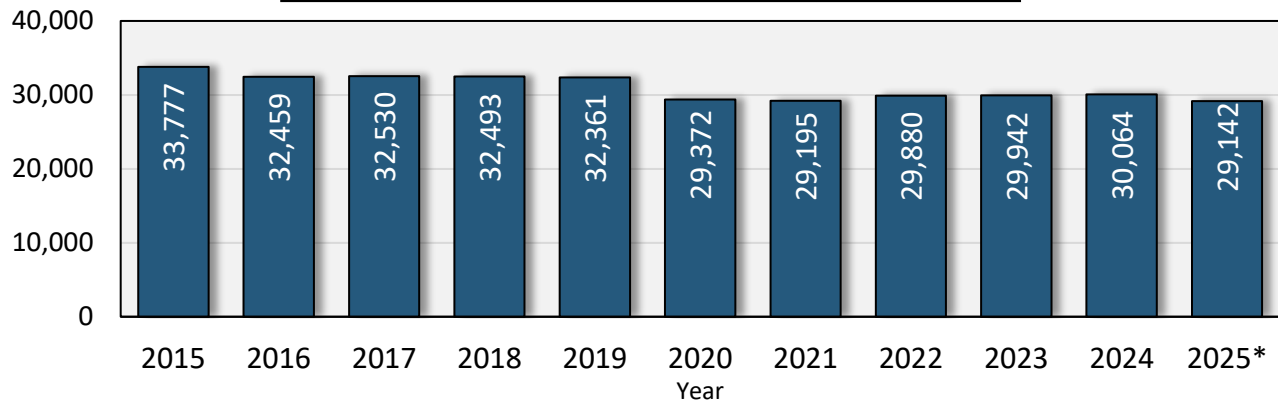
Source: 2020 Census; ESRI; Bowen National Research

Note: Since this survey is conducted of establishments and not of residents, some employees may not live within each market. These employees, however, are included in our labor force calculations because their places of employment are located within each market.

Charter Township of Union has an employment base of over 10,400 individuals within a broad range of employment sectors. The labor force within the area comprises approximately 31.0% of the total Isabella County employment base and is based primarily in five sectors: Arts, Entertainment, & Recreation (27.3%), Retail Trade (17.3%), Accommodation & Food Services (12.3%), Health Care & Social Assistance (8.1%), and Manufacturing (7.1%). Combined, the top five job sectors represent 72.1% of the Charter Township of Union employment base.

Total employment reflects the number of employed persons who live within an area regardless of where they work. The following illustrates the ***total employment*** base for Isabella County between 2015 and February 2025.

Total Employment - Isabella County (2015-2025)



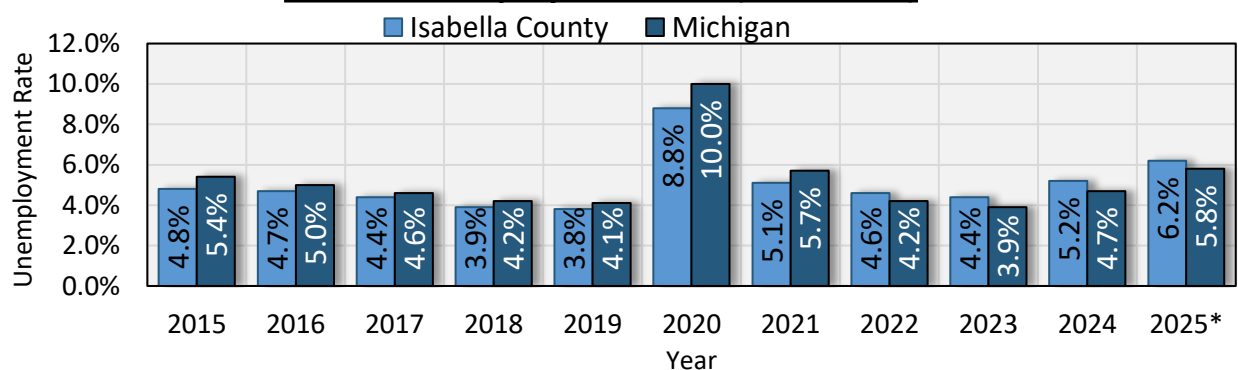
Source: Department of Labor; Bureau of Labor Statistics; Bowen National Research

*Through February

As the preceding illustrates, total employment within Isabella County decreased by 3.9% in 2016, then remained stable through 2019. In 2020, total employment decreased 9.2% within the county, which can be largely attributed to the economic impact of the COVID-19 pandemic. Following an additional 0.6% decrease in 2021, total employment increased for three consecutive years. As of year-end 2024, total employment was at 92.9% of the 2019 level. As such, it appears the local economy may have been disproportionately affected by the pandemic. However, the small but steady increases in total employment since 2022 are a positive sign of recovery, and given the number of economic investments in the larger region, it is likely that improvement within Isabella County will continue to occur.

The following illustrates the ***annual unemployment rate*** for Isabella County and the state of Michigan from 2015 to February 2025.

Annual Unemployment Rate (2015-2025)

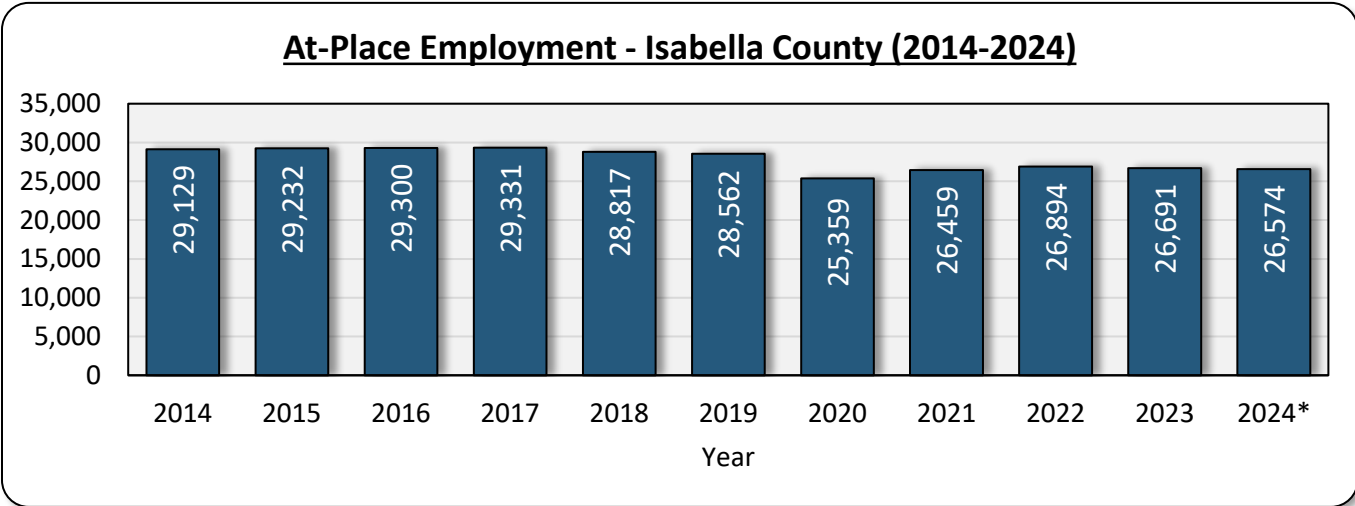


Source: Department of Labor; Bureau of Labor Statistics; Bowen National Research

*Through February

The unemployment rate in Isabella County declined from 4.8% in 2015 to 3.8% in 2019. After the sharp increase in 2020, the unemployment rate in the county decreased to 4.4% in 2023. In 2024, the unemployment rate in the county increased to 5.2%. While the state unemployment rate also increased in 2024, the rate within Isabella County was higher than that for the state. It is also interesting to note that prior to 2020 the unemployment rate within Isabella County was lower than the statewide rate in each year. Since 2022, the unemployment rate in the county has been slightly higher than the statewide rate. This further illustrates the extent to which the local economy was impacted by the pandemic.

At-place employment reflects the total number of jobs within the county regardless of the employee's county of residence. The following illustrates the total *at-place employment* base for Isabella County from 2014 to September 2024.



Source: Department of Labor; Bureau of Labor Statistics; Bowen National Research
*Through September

As the preceding illustrates, at-place employment within Isabella County remained relatively stable between 2014 and 2017 (0.7% increase) before declining 2.6% between 2017 and 2019. The largest decrease (11.2%) occurred in 2020, which can be largely attributed to the economic effects related to the COVID-19 pandemic. Through September 2024, at-place employment within the county was at 93.0% of the 2019 level. As such, it appears employment challenges still persist within the county despite the improvement since 2020.

Economic Outlook

The Worker Adjustment and Retraining Notification (WARN) Act requires advance notice of qualified plant closings and mass layoffs. WARN notices were reviewed on March 18, 2025. According to the Michigan Department of Labor and Economic Opportunity and Michigan Department of Technology, Management & Budget, there were no WARN notices reported for Isabella County over the past 12 months.

The following tables summarize recent and ongoing economic development projects and infrastructure projects identified within Isabella County:

Economic Development Activity – Isabella County			
Project Name / Location	Investment	Job Creation	Scope of Work/Details
DTE Solar Farm Isabella Township	N/A	300 (Temporary)	Construction started September 2024 on a new 1,000-acre solar farm to install 350,000 solar panels. ECD in 2025.

N/A – Not Available; ECD – Estimated Completion Date

Infrastructure Projects – Isabella County			
Project Name / Location	Scope of Work	Status	Investment
Remus Rd. Grind and Pave Mount Pleasant	Currently scheduled to grind and pave from Shepherd Rd. to Loomis Rd.	Project to start July 2024. ECD unknown.	N/A
Isabella Rd. Overlay Mount Pleasant	Overlay from Fremont Rd. to Pleasant Valley Rd.	Planned. Additional information unknown.	N/A

ECD – Estimated Completion Date; N/A – Not Available

As the preceding illustrates, a substantial solar farm project commenced in 2024. While employment at a project of this type is primarily temporary construction jobs, this level of activity will provide an economic boost to the local economy. In addition to the large solar farm project, two roadway projects were identified within the county.

Commuting Data

The ability of a person or household to travel easily, quickly, safely, and affordably throughout a market influences the desirability of a housing market. In addition, the individuals commuting into a market from neighboring markets represent a potential base of support for future residential development.

The following tables summarize two *commuting pattern attributes* (mode and time) for each of the study areas.

		Commuting Mode						
		Drove Alone	Carpooled	Public Transit	Walked	Other Means	Worked at Home	Total
Charter Township of Union	Number	5,537	689	46	93	86	162	6,613
	Percent	83.7%	10.4%	0.7%	1.4%	1.3%	2.4%	100.0%
Isabella County	Number	23,806	2,527	165	2,102	426	1,619	30,645
	Percent	77.7%	8.2%	0.5%	6.9%	1.4%	5.3%	100.0%
Michigan	Number	3,557,296	375,519	56,353	96,131	56,391	471,483	4,613,173
	Percent	77.1%	8.1%	1.2%	2.1%	1.2%	10.2%	100.0%

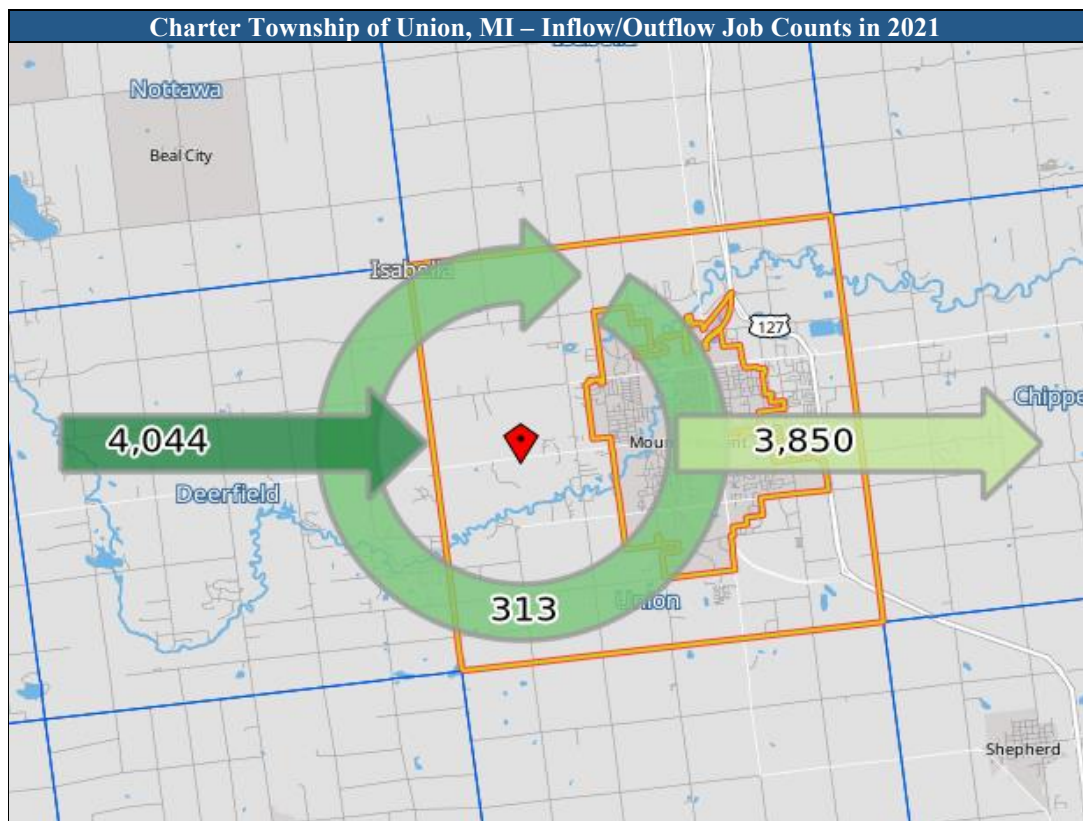
Source: ESRI; Bowen National Research

		Commuting Time						
		Less Than 15 Minutes	15 to 29 Minutes	30 to 44 Minutes	45 to 59 Minutes	60 or More Minutes	Worked at Home	Total
Charter Township of Union	Number	4,179	1,489	359	160	267	162	6,616
	Percent	63.2%	22.5%	5.4%	2.4%	4.0%	2.4%	100.0%
Isabella County	Number	14,969	8,483	2,999	1,080	1,495	1,619	30,645
	Percent	48.8%	27.7%	9.8%	3.5%	4.9%	5.3%	100.0%
Michigan	Number	1,171,444	1,605,041	813,580	294,030	257,594	471,483	4,613,172
	Percent	25.4%	34.8%	17.6%	6.4%	5.6%	10.2%	100.0%

Source: ESRI; Bowen National Research

As the preceding illustrates, 94.1% of individuals in Charter Township of Union utilize their own vehicles or carpool to work, 1.4% walk to work, and 2.4% work from home. Overall, commuters in Charter Township of Union primarily rely on their own vehicles or carpool to work. Combined, 85.7% of commuters have commute times of less than 30 minutes to their place of employment. As such, the vast majority of individuals in the area have relatively short commute times or work from home, while only 4.0% have commute times of 60 minutes or more.

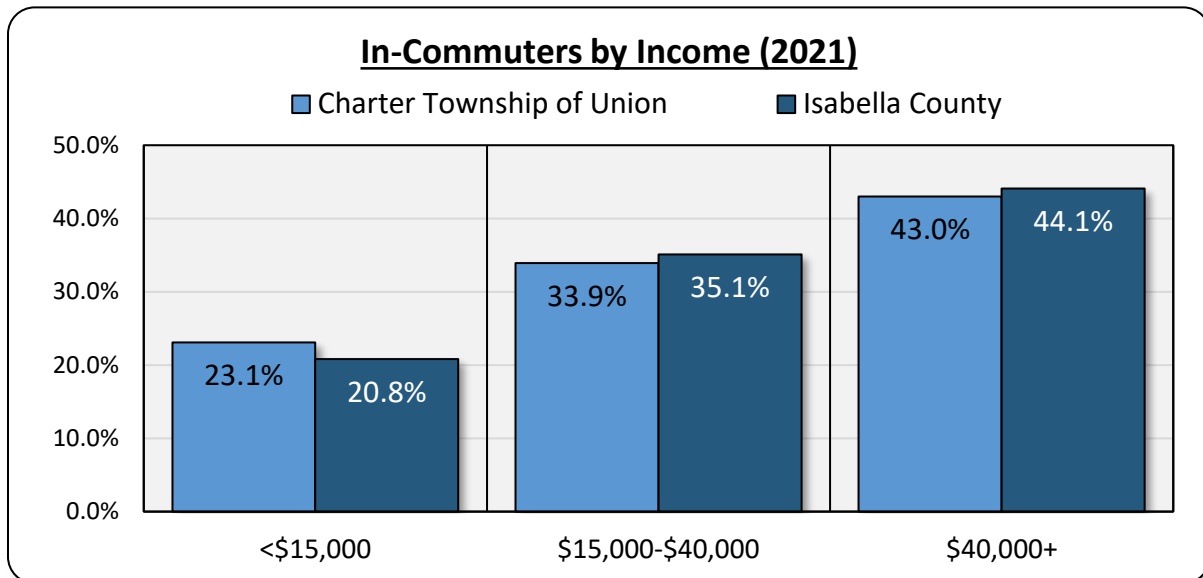
The following illustrates the overall *commuter flow* for Charter Township of Union based on 2021 U.S. Census Longitudinal Origin-Destination Employment Statistics (LODES) data.



Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES); Bowen National Research

Of the approximately 4,357 persons *employed* in Charter Township of Union in 2021, 92.8% (4,044) originate from outside the area, while 7.2% (313) live within the township. Approximately 3,850 residents of the township commute to surrounding areas daily for employment. Regardless, the 4,044 non-residents who work in the area represent a substantial base of potential support for future residential development within Charter Township of Union.

The following compares the distribution of *in-commuters by annual income* for the Charter Township of Union and Isabella County.

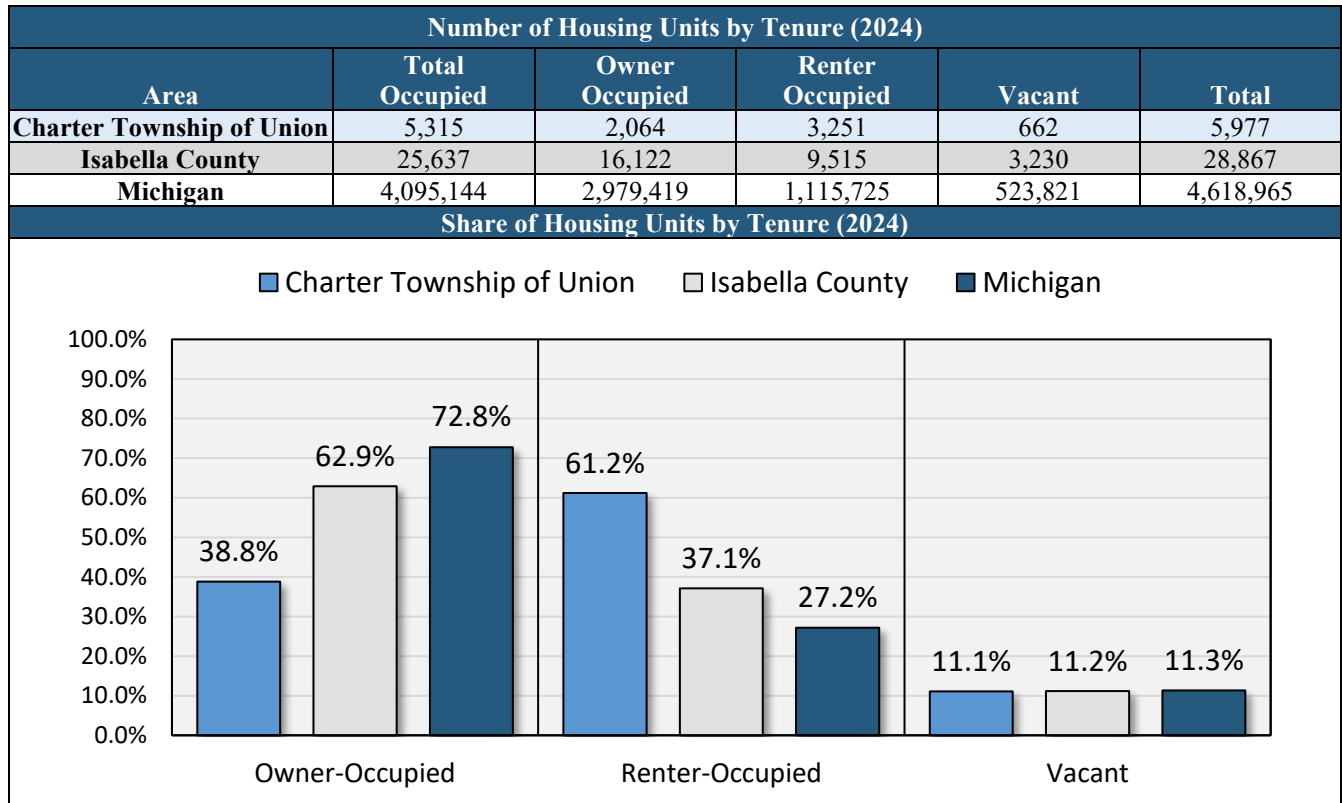


Source: U.S. Census, Longitudinal Origin-Destination Employment Statistics (LODES); Bowen National Research

The preceding shows that the largest share (43.0%) of in-commuters to Charter Township of Union earn \$40,000 or more annually, while 33.9% earn between \$15,000 and \$40,000, and 23.1% earn less than \$15,000 annually. As such, Charter Township of Union has a very similar distribution of in-commuters by income compared to Isabella County overall. As a result, a variety of housing types could be developed to potentially attract some of the 4,342 in-commuters to live within Charter Township of Union. We accounted for a portion of the in-commuters as additional household growth in the housing gaps shown later in this overview.

D. HOUSING METRICS

The estimated distribution of the area *housing stock by occupancy/tenure status* for each study area for 2024 is illustrated in the following table and graph:



Source: 2020 Census; ESRI; Bowen National Research

Of the 5,315 total *occupied* housing units in Charter Township of Union, 38.8% are owner occupied and 61.2% are renter occupied. This is much more heavily weighted toward renter-occupied housing when compared to the county and state. Among the 5,977 total housing units in Charter Township of Union, 11.1% (662 units) are classified as vacant. This is a marginally lower share of vacant units as compared to both the county (11.2%) and the state (11.3%). Vacant units are comprised of a variety of units including abandoned properties, unoccupied rentals, for-sale homes, and seasonal housing units. According to 2019-2023 American Community Survey estimates (Table ID B25004), 19.6% of vacant housing units in Charter Township of Union are classified as seasonal/recreational units. This is a much smaller share of such units compared to the Region G share of 56.4%. While a notable portion of the vacant units in Charter Township of Union are seasonal/recreational units, the influence of these units is significantly less than the influence in the overall region.

The following table compares key *housing age and conditions* based on American Community Survey and ESRI data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room), or housing that lacks complete indoor kitchens or bathroom plumbing are illustrated by tenure. It is important to note that some occupied housing units may have more than one housing issue.

	Housing Age and Conditions (2024)											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Charter Twp. of Union	534	15.6%	444	24.8%	40	1.2%	9	0.5%	24	0.6%	0	0.0%
Isabella County	2,169	22.8%	5,663	36.0%	158	1.7%	194	1.2%	224	2.4%	211	1.3%
Michigan	496,850	44.8%	1,392,778	47.3%	31,042	2.8%	33,798	1.1%	21,323	1.9%	19,540	0.7%

Source: American Community Survey; ESRI; Bowen National Research

In Charter Township of Union, 15.6% of the renter-occupied housing units and 24.8% of the owner-occupied housing units were built prior to 1970. Both shares are less than the corresponding shares for the county and state and are indicative of a comparably newer inventory of housing units. While it appears housing condition issues are not widespread in Charter Township of Union, the 1.2% share of overcrowded renter-occupied housing units is the most prevalent issue. However, this is still a lower share of such households when compared to the county and state. The shares of overcrowded owner-occupied housing units and the shares of housing units with incomplete plumbing or kitchens, regardless of tenure, are very low. Overall, the data suggests that the vast majority of housing units within Charter Township of Union are relatively modern and exhibit very few condition issues.

The following table compares key household income, housing cost, and housing affordability metrics. It should be noted that cost burdened households pay over 30% of income toward housing costs, while severe cost burdened households pay over 50% of income toward housing.

	Household Income, Housing Costs and Affordability							
	Total Households (2024)	Median Household Income (2024)	Estimated Median Home Value (2024)	Median Gross Rent (2022)	Share of Cost Burdened Households* (2023)		Share of Severe Cost Burdened Households** (2023)	
					Renter	Owner	Renter	Owner
Charter Township of Union	5,315	\$40,146	\$182,927	\$801	49.8%	20.5%	30.7%	11.9%
Isabella County	25,637	\$55,304	\$182,797	\$840	49.8%	19.2%	28.9%	9.2%
Michigan	4,095,144	\$71,476	\$249,290	\$1,037	45.8%	19.1%	23.7%	7.9%

Source: American Community Survey; ESRI; Bowen National Research

*Paying more than 30% of income toward housing costs; **Paying more than 50% of income toward housing costs

The estimated median home value in Charter Township of Union of \$182,927 is nearly identical to that within the county and 57.5% lower than the state. Similarly, the median gross rent of \$801 is 4.6% lower than that for the county and 22.8% lower than that for the state. With a median household income of \$40,146 in Charter Township of Union, approximately 49.8% of renter households and 20.5% of owner households are housing cost burdened. As a result, there are roughly 1,618 renter households and 423 owner households in Charter Township of Union that are housing cost burdened, of which approximately 998 renter households and 245 owner households are severe cost burdened (paying more than 50% of income toward housing costs). As such, housing affordability should be an integral part of future housing solutions.

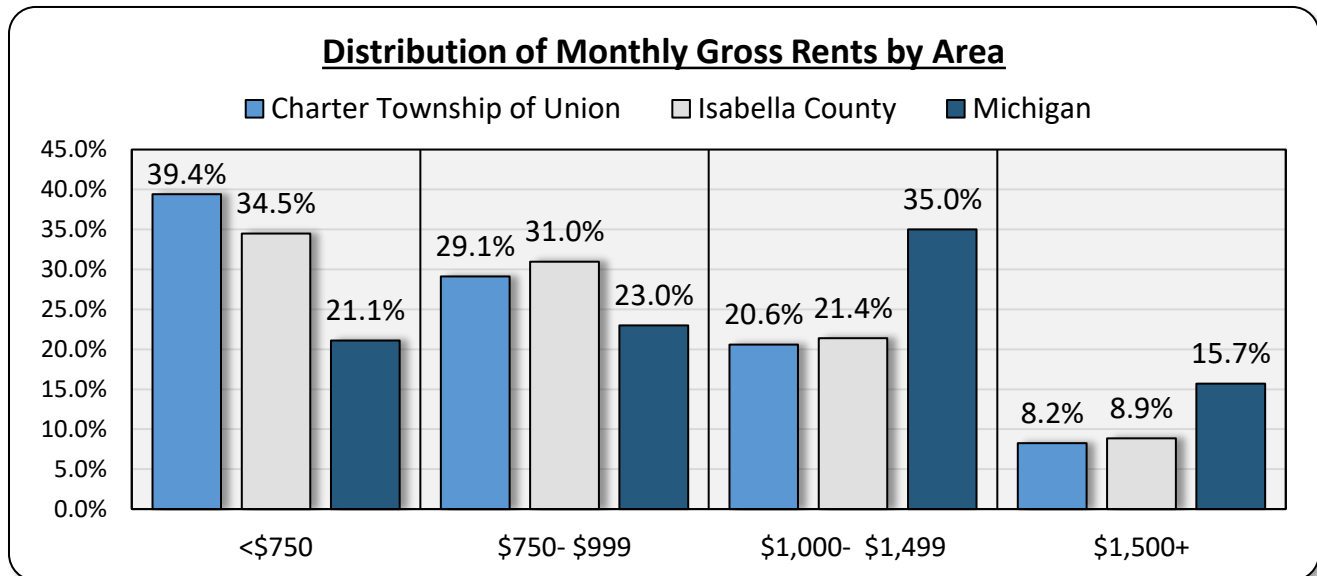
Based on the American Community Survey data, the following is a distribution of all occupied housing by *units in structure by tenure* (renter or owner) for each of the study areas.

		Renter-Occupied Housing by Units in Structure				Owner-Occupied Housing by Units in Structure			
		4 Units or Less	5 Units or More	Mobile Home/ Other	Total	4 Units or Less	5 Units or More	Mobile Home/ Other	Total
Charter Twp. of Union	Number	3,953	5,051	521	9,525	14,124	0	1,607	15,731
	Percent	41.5%	53.0%	5.5%	100.0%	89.8%	0.0%	10.2%	100.0%
Isabella County	Number	1,001	2,230	92	3,322	1,603	0	329	1,932
	Percent	30.1%	67.1%	2.8%	100.0%	83.0%	0.0%	17.0%	100.0%
Michigan	Number	558,443	504,600	46,212	1,109,254	2,762,130	36,728	144,116	2,942,974
	Percent	50.3%	45.5%	4.2%	100.0%	93.9%	1.2%	4.9%	100.0%

Source: American Community Survey (2019-2023); ESRI; Bowen National Research

Approximately 47.0% of the *rental* units in Charter Township of Union are within structures of four units or less or mobile homes. Overall, Charter Township of Union has a slightly larger share (53.0%) of multifamily rental housing (five or more units within a structure) when compared to the state (45.5%). Among *owner*-occupied units in Charter Township of Union, all are within structures of four units or less (89.8%) and mobile homes (10.2%). While the share of owner-occupied mobile homes is less than the 17.0% share in the county, it is notably higher than the overall state share of 4.9%.

The following graph illustrates the *distribution of monthly gross rents* (per unit) for rental alternatives within each of the study areas. Note that this data includes both multifamily rentals and non-conventional rentals, and gross rents include tenant-paid rents and tenant-paid utilities.



Source: American Community Survey (2019-2023); ESRI; Bowen National Research
 *Excludes rentals classified as “No Cash Rent”

As the preceding illustrates, the largest share (39.4%) of Charter Township of Union rental units have rents less than \$750, followed by units with rents between \$750 and \$999 (29.1%), and those with rents between \$1,000 and \$1,499 (20.6%). Although considerably less in share, 8.2% of rentals in the area have rents of \$1,500 or more. Compared to the county and state, the distribution of gross rental rates in Charter Township of Union is more heavily weighted toward the lowest priced product (less than \$750), illustrating the dominance of low to moderately priced rental product in the area.

Bowen National Research’s Survey of Housing Supply

Renter-occupied housing in a market is generally classified in one of two categories: *multifamily apartments* or *non-conventional rentals*. Multifamily apartments are typically properties consisting of five or more rental units within a structure, while non-conventional rentals are usually defined as rental properties with four or less units within a structure. The following pages provide an analysis of the rental market within Charter Township of Union and Isabella County based on secondary data from sources such as the American Community Survey and U.S. Census Bureau, and when applicable, includes primary data collected directly by Bowen National Research.

Multifamily Apartments

A survey of multifamily apartment properties was conducted as part of this Housing Market Summary. Multifamily apartments can operate under a number of program types. These can include market-rate rentals and affordable housing programs such as the Low-Income Housing Tax Credit (LIHTC) and various government-subsidized programs. Properties that operate under a LIHTC program, hereinafter referred to as “Tax Credit,” are generally restricted to households earning up to 80% of Area Median Housing Income (AMHI), while government-subsidized rental housing typically serves households earning no more than 50% of AMHI and requires tenants to pay only 30% of their income toward housing costs.

The following table summarizes the surveyed multifamily rental supply within Charter Township of Union.

Multifamily Supply by Product Type – Charter Township of Union				
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate	4	654	31	95.3%
Tax Credit/Government-Subsidized	1	149	0	100.0%
Government-Subsidized	1	12	0	100.0%
Total	6	815	31	96.2%

Source: Bowen National Research

In Charter Township of Union, a total of six apartment properties were surveyed, comprising a total of 815 units. The overall occupancy rate for the multifamily units in the township is 96.2% with 31 vacant units. All 31 vacant units are market-rate units, which has an overall occupancy rate of 95.3%. Among the Tax Credit and government-subsidized supply there are no vacancies. Typically, healthy, well-balanced markets have rental housing vacancy rates generally between 4% and 6%. As such, it appears the Charter Township of Union market has a shortage of Tax Credit and government-subsidized multifamily apartments, while market-rate units are operating at a healthy occupancy rate. The lack of available Tax Credit and government-subsidized units may represent a potential future development opportunity in the area.

The following tables illustrate the *median rent by bedroom/bathroom type* for the surveyed *market-rate* and *Tax Credit* units in Charter Township of Union and Isabella County, where applicable. Note that data for Region G is also included for reference due to the lack of Tax Credit units within the subject community. The tables only include the most common bedroom/bathroom configurations.

Market-Rate Median Rents by Bedroom/Bathroom Type				
Area	One-Br/ 1.0-Ba	Two-Br/ 1.0-Ba	Two-Br/ 2.0-Ba	Three-Br/ 1.5-Ba
Charter Twp. of Union	\$875	\$935	\$935	-
Isabella County	\$875	\$900	\$1,135	-
Region (Range)	\$750-\$890	\$800-\$984	\$840-\$2,349	\$998-\$1,180

Source: Bowen National Research

Tax Credit Median Rents by Bedroom/Bathroom Type				
Area	One-Br/ 1.0-Ba	Two-Br/ 1.0-Ba	Two-Br/ 2.0-Ba	Three-Br/ 2.0-Ba
Isabella County	\$597	\$815	\$828	\$949
Region (Range)	\$597-\$820	\$700-\$900	\$828-\$999	\$903-\$1,092

Source: Bowen National Research

As the preceding illustrates, the median rents for the most common market-rate unit configurations in Charter Township of Union range from \$875 (one-bedroom/1.0-bathroom) to \$935 (two-bedroom/1.0-bathroom and 2.0-bathroom). Note that all Tax Credit projects surveyed within Charter Township of Union operate with a *concurrent* government subsidy and are excluded from the previous tables. Within the entirety of Isabella County, Tax Credit units have median rents that range from \$597 (one-bedroom/1.0-bathroom) to \$949 (three-bedroom/2.0-bathroom). While the median rent for the one-bedroom market-rate units in Charter Township of Union is on the upper end of the range of median rents for the region, but still considered relatively affordable, it appears the two-bedroom units have median rents that are roughly average to below average for the region. The lack of available Tax Credit and government-subsidized units means that low-income households that qualify for such programs are forced to secure housing through market-rate apartments or non-conventional rentals, which typically have higher rents. This can increase the prevalence of housing cost burden and also result in households seeking housing options outside the area to find more readily available and/or affordable housing choices.

Housing Choice Vouchers, which are administered by local housing authorities, can be utilized to increase rental housing options for lower-income households. The following table summarizes the number of Housing Choice Vouchers (HCVs) issued, the estimated number of unused vouchers, and the number of households on the housing authority's wait list for the next available vouchers in Isabella County, which includes Charter Township of Union.

Housing Choice Voucher Use – Isabella County				
Total Vouchers Issued	Estimated Unused Vouchers	Unused Voucher Share	Annual Program Turnover	Wait List
194	9	4.6%	31	672

Source: Michigan State Housing Development Authority (MSHDA)

There are currently 194 HCVs issued in Isabella County, of which 185 are currently being utilized. In addition, there are approximately 672 households currently on the wait list for additional vouchers within the county, and the annual program turnover is estimated to be 31 vouchers. As such, it appears there is extremely high demand for affordable housing in Isabella County, and the presence of unused vouchers is likely due to the lack of available apartments or non-conventional rental units that accept HCVs.

Non-Conventional Rental Housing

Non-conventional rentals are considered rental units typically consisting of single-family homes, duplexes, units over store fronts, and mobile homes. For the purposes of this particular inventory and analysis, we have assumed that rental properties consisting of four or less units within a structure and mobile homes are non-conventional rentals. Overall, 47.0% of the rental units in Charter Township of Union are classified as non-conventional rentals.

During May 2025, Bowen National Research conducted an online survey and identified 26 non-conventional rentals that were listed as *available* for rent in Isabella County. Note that due to the very limited number of available non-conventional rentals in the area, all such homes available within Isabella County have been evaluated as part of this analysis, regardless of their inclusion within Charter Township of Union.

The following table illustrates the vacancy rate, which compares the number of identified *vacant* non-conventional rentals to the *total number* of non-conventional rentals based on the American Community Survey, for Isabella County.

Non-Conventional Rentals Overview			
Area	Non-Conventional Rentals*	Identified Vacant Units	Vacancy Rate
Isabella County	4,474	26	0.6%

Source: American Community Survey (2019-2023); ESRI; Bowen National Research

*ACS reported number of rental units within structures of four units or less and mobile homes

With only 26 available units identified, Isabella County has an overall vacancy rate of 0.6% for non-conventional rentals, which is well below the optimal range of 4% to 6% for non-conventional rentals and indicates a significant lack of available non-conventional supply in the area.

A summary of the available *non-conventional rental* units in Isabella County, which includes bedroom type, rent range, and median rent, follows:

Available Non-Conventional Rental Supply – Isabella County			
Bedroom	Vacant Units	Rent Range	Median Rent
One-Bedroom	3	\$650 - \$750	\$650
Two-Bedroom	5	\$850 - \$1,200	\$1,100
Three-Bedroom	9	\$700 - \$1,800	\$1,200
Four-Bedroom+	9	\$1,400 - \$6,000	\$1,750
Total	26		

Source: Zillow; Apt.com; Trulia; Realtor.com; Facebook

The available non-conventional rentals identified in Isabella County are primarily comprised of three-bedroom and four-bedroom or larger units, representing a combined share of 69.2% of the available non-conventional rentals identified. Although it is impossible to draw general conclusions about the typical non-conventional rentals in the market based on such limited data, the limited number of available units throughout

the county and a vacancy rate of 0.6% indicate there is a notable shortage of non-conventional rentals in the area. Given that the multifamily rental units surveyed in Charter Township of Union are 96.2%, there appear to be very limited options available for households to rent within or near Charter Township of Union. This challenge is further exacerbated for low-income households due to the fact that there are no available Tax Credit or government-subsidized units within the township.

For-Sale Housing

The following table summarizes the *recently sold* (between January 1, 2022 and March 19, 2025) and *available* (as of March 19, 2025) for-sale housing stock for Charter Township of Union and Isabella County.

Sold/Currently Available For-Sale Housing Supply*		
Status	Number of Homes	Median Price
Charter Township of Union		
Sold	282	\$185,750
Available	18	\$189,950
Isabella County		
Sold	1,751	\$185,000
Available	105	\$224,000

Source: Redfin.com & Bowen National Research

*Historical sales (sold) from January 1, 2022 to March 19, 2025; Available supply as of March 19, 2025

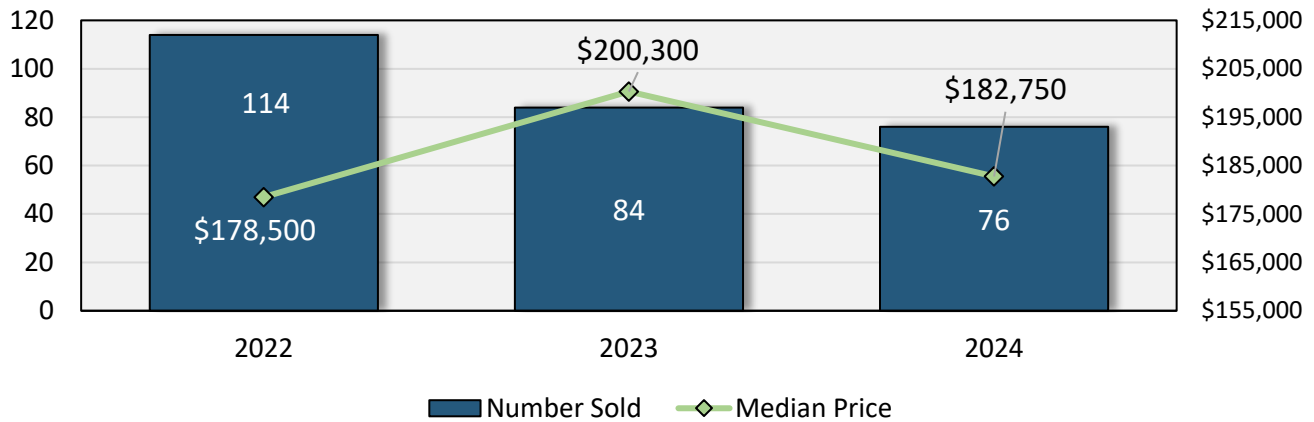
Historical sales from January 2022 to March 2025 in Charter Township of Union consisted of 282 homes (16.1% of all homes sold within the county during this time period) with a median sales price of \$185,750 which is nearly identical (0.4% higher) to that reported for the county (\$185,000) during this time period. The available for-sale housing stock in Charter Township of Union as of March 19, 2025 consists of 18 total units with a median list price of \$189,950. The 16 units available within the township comprise 17.1% of the 105 total units available for purchase within the county. The median list price within Charter Township of Union is 15.2% lower than the median list price for the county (\$224,000).

The following table and graph summarize *historical sales volume* and *median sales price* by year from January 2022 through December 2024.

Sales History/Median Sales Price by Year – Union Charter Twp. (January 1, 2022 to December 31, 2024)				
Year	Number Sold	Percent Change	Median Sales Price	Percent Change
2022	114	-	\$178,500	-
2023	84	-26.3%	\$200,300	12.2%
2024	76	-9.5%	\$182,750	-8.8%

Source: Redfin.com & Bowen National Research

Annual Sales/Median Sales Price (2022-2024)
Charter Township of Union



As the preceding illustrates, the volume of home sales in Charter Township of Union decreased by 26.3% between 2022 and 2023, followed by a 9.5% decrease in 2024. During this time period, the median sales price of homes sold in Charter Township of Union fluctuated year over year, increasing by 2.4% overall between 2022 and 2024.

The following table provides various housing market metrics for the *available* for-sale homes in Charter Township of Union and Isabella County as of March 19, 2025. Note that availability rates (less than 2.0%) and Months Supply of Inventory (MSI) numbers (less than 4.0 months) that are indicative of limited availability are highlighted in **red** text.

Available For-Sale Housing (As of March 19, 2025)							
Area	Total Available Units	% Share of County	Availability Rate / MSI	Median List Price	Average Square Feet	Average Year Built	Average Days on Market
Charter Twp. of Union	18	17.1%	0.9% / 2.5	\$189,950	1,616	1990	140
Isabella County	105	100.0%	0.7% / 2.3	\$224,000	1,628	1969	112

Source: Redfin.com & Bowen National Research

The 18 available for-sale homes in Charter Township of Union represent 17.1% of the total available for-sale homes in Isabella County. These homes equate to an availability rate of 0.9% when compared to the 2,064 owner-occupied units in the township, which is only slightly higher than the availability rate for Isabella County (0.7%). Based on recent sales history, this inventory represents *2.5 Months Supply of Inventory* (MSI). Typically, in healthy, well-balanced markets, approximately 2% to 3% of the for-sale housing stock should be available for purchase and there should be between four and six months of available inventory to allow for inner-market mobility and household growth. The available for-sale homes in Charter Township of Union have a median list price of \$189,950, an average number of days on market of 140 days, and an average

year built of 1990. While this indicates the typical for-sale home in the township is affordably priced compared to homes within the entirety of Isabella County, the average days on market in Charter Township of Union are higher than in the county. Regardless, the data illustrates that there is a limited number of homes available for sale in the township and the county compared to the overall inventory of owner-occupied homes. This limited inventory of available for-sale homes can constrain household growth within the area and has the potential to drive pricing increases.

Planned & Proposed

In addition to the surveys of each housing type within this overview, Bowen National Research conducted interviews with representatives of area building and permitting departments and performed extensive online research to identify residential projects either planned for development or currently under construction within the Charter Township of Union area. Although no projects were identified in Charter Township of Union at the time of research, the following summarizes the known details for the housing developments by type that are planned, proposed, or under construction within Isabella County. Note that additional projects may have been introduced into the pipeline since the interviews and research were completed.

Multifamily Rental Housing Development – Isabella County				
Project Name & Address	Type	Units	Developer	Status/ Details
Mill Street Landing 200 & 410 Mill Street Mount Pleasant	Tax Credit	49	Spire Development	Proposed: One- to three-bedrooms; Site plan approved; Pending LIHTC approval; If approved, ECD 2027

ECD – Estimated Completion Date

As the preceding illustrates, there is one multifamily rental housing project currently proposed in Mount Pleasant. This proposed Tax Credit project consists of 49 units. If approved, the estimated completion date of the project is in 2027.

Development Opportunities

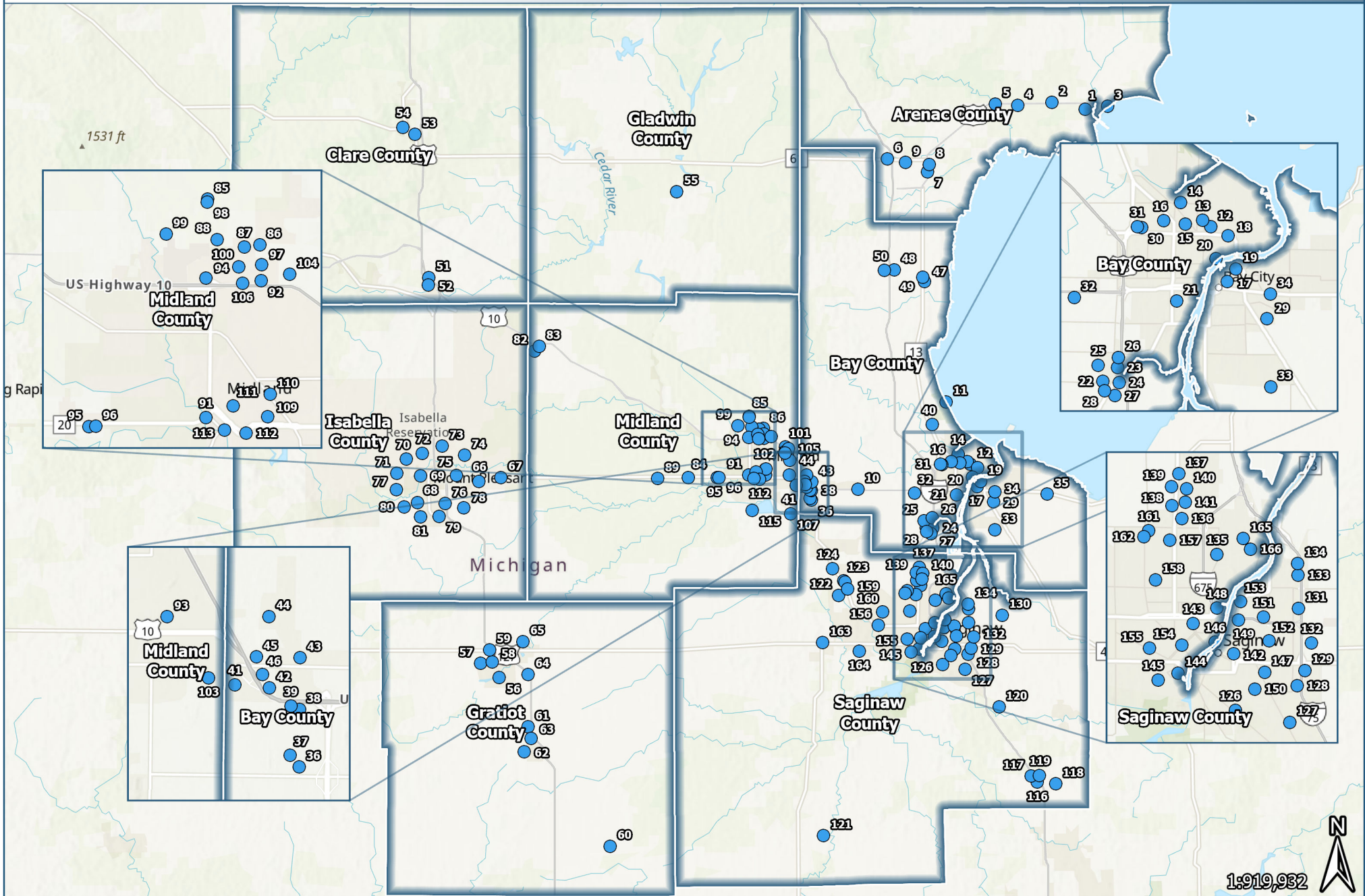
Based on a review of a variety of resources, potential development opportunities (sites) were identified in the subject market. This likely does not represent all development opportunities within the area. Note that the Map Code number for each site corresponds to the Development Opportunity Locations Map included on page VII-12 of the regional Housing Needs Assessment completed for Region G.

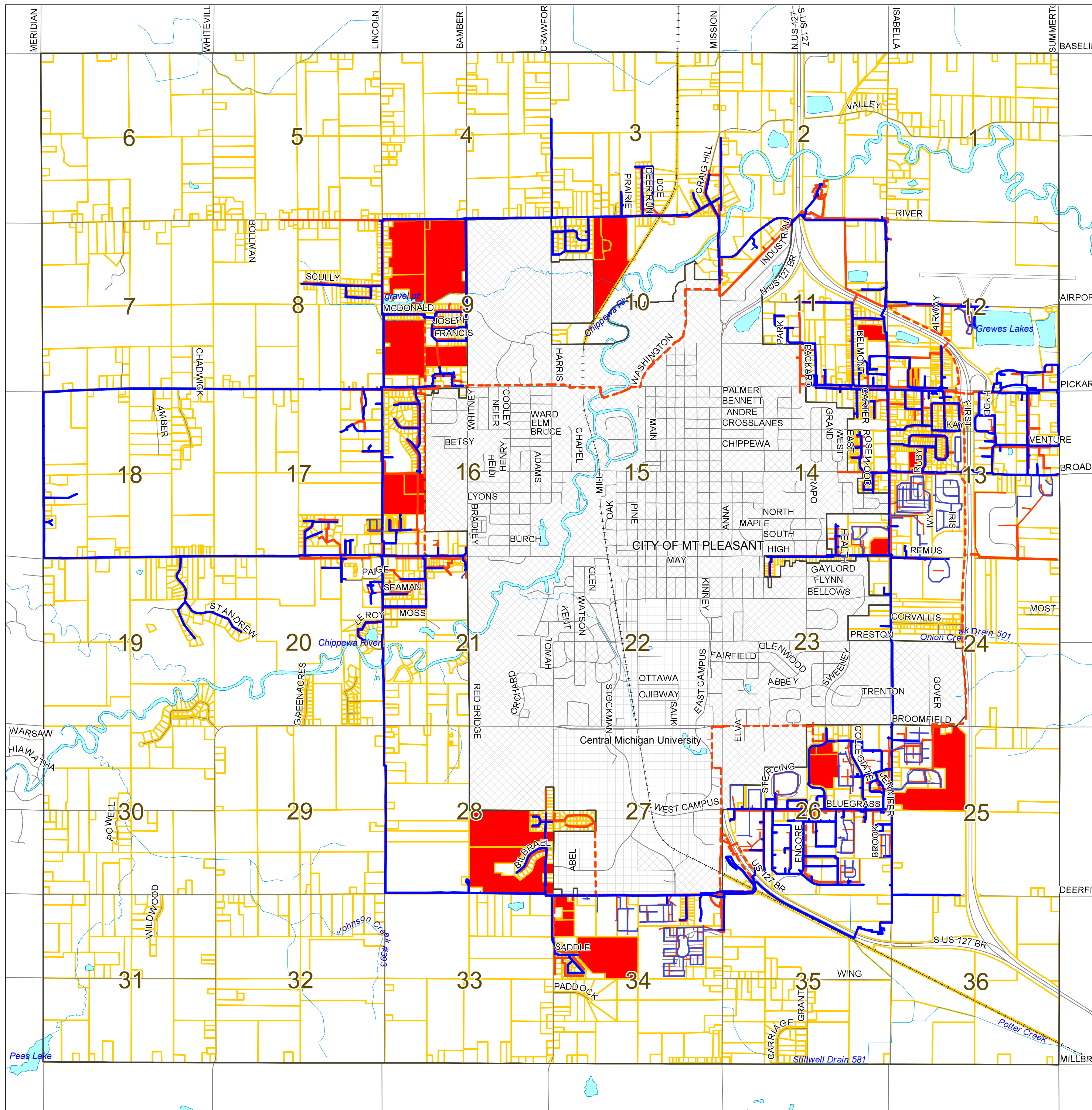
Development Opportunity Sites – Charter Township of Union						
Map Code	Street Address	Location	Year Built	Building Size (Square Feet)	Land Size (Acres)	Zoning District
70	E. River Rd./S. Bamber Rd.	Mount Pleasant	1999	1,650	136.98	R2A One- and Two-Family Low-Density Residential District (Charter Township of Union)
71	1691 S. Lincoln Rd.	Mount Pleasant	1889	2,084	81.93	R2A One- and Two-Family Low-Density Residential District OS Office Service District (Charter Township of Union)
72	E. River Rd.	Mount Pleasant	1979	1,716	54.38	R2A One- and Two-Family Low-Density Residential District (Charter Township of Union)
73	S. Isabella Rd./National Dr.	Mount Pleasant	-	-	9.74	R2A One- and Two-Family Low-Density Residential District B5 Highway Business District (Charter Township of Union)
74	E. Pickard Rd./Bud St.	Mount Pleasant	1966	1,120	5.08	B7 Retail and Service Highway Business District (Charter Township of Union)
75	E. Broadway Rd./S. Isabella Rd.	Mount Pleasant	1977	1,404	8.76	R2B One- and Two-Family Medium-Density Residential District R3A Multiple-Family Residential District (Charter Township of Union)
76	2926 S. Isabella Rd.	Mount Pleasant	-	-	8.36	B4 General Business District (Charter Township of Union)
77	2499 Sandstone Dr.	Mount Pleasant	-	-	45.73	R2A One- and Two-Family Low-Density Residential District B4 General Business District OS Office Service District (Charter Township of Union)
78	E. Broomfield Rd./U.S. Highway 127	Mount Pleasant	-	-	72.72	R2A One- and Two-Family Low-Density Residential District B4 General Business District B5 Highway Business District (Charter Township of Union)
79	E. Broomfield Rd./Sweeney Rd.	Mount Pleasant	-	-	26.11	R3A Multiple-Family Residential District (Charter Township of Union)
80	4692 S. Crawford Rd.	Mount Pleasant	1950	2,184	121.29	R1 Rural Residential District, R2A One- and Two-Family Low-Density Residential District (Charter Township of Union)
81	5175-5183 S. Crawford Rd.	Mount Pleasant	2007	1,944	84.92	AG Agricultural District, R2B One- and Two-Family Medium-Density Residential District R3A Multiple-Family Residential District (Charter Township of Union)

Sources: LoopNet, Realtor.com, Michigan Economic Development Corporation, County Equalization and GIS websites

Note: Total land area includes total building area; Location reflects postal address of site; Zoning jurisdiction reflects specific municipality or township

Overall, there were 12 development opportunity sites identified within Charter Township of Union comprising a total of 656 acres of land. Of these, 10 sites include at least some type of residential zoning designation. As such, it appears there are several sites within Charter Township of Union that could support residential development.

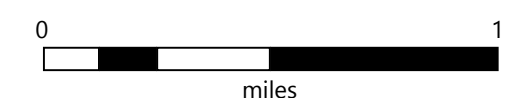
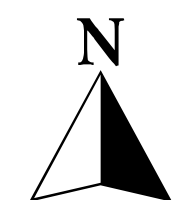




Project Name:
Potential Sites for New
Residential Development
(highlighted in red)

Data Source:
Spreadsheet for Housing -
Potential Sites for New
Projects

Date: August 13, 2025



E. HOUSING GAP

Charter Township of Union is located in Isabella County. As shown in the Region G Housing Needs Assessment, the county has an overall housing gap of 4,631 units, with gaps of 1,936 rental units and 2,695 for-sale units. While a variety of factors influence the decisions of where people ultimately choose to live and where developers choose to develop, it is assumed that individual communities can reasonably capture a “fair share” of the overall county’s housing needs. As such, we have applied the subject market’s current portion of the overall county’s renter and owner households to the county’s housing gap estimates to derive the local community’s estimated housing gaps. However, we recognize, however, that it is possible that development efforts in Charter Township of Union could potentially satisfy the overall needs of the county, which were considered in the following demand estimates. Considering the preceding factors, a housing gap range is shown for each income segment in the following table. The low end of this range is reflective of the minimum housing gap/need for each segment based on the township’s current share of the countywide housing stock. Comparatively, the high end of this range is reflective of total county housing gap/need for each segment.

The following table summarizes the rental and for-sale housing gaps by income and affordability levels for Charter Township of Union. Details of the methodology and data used to derive the housing gap estimates are provided in Section VIII of the separate Housing Needs Assessment for Region G.

Charter Township of Union (Isabella County), Michigan					
Housing Gap Estimates (2024-2029)					
Percent of AMHI	≤60%	61%-80%	81%-120%	121%+	Total Housing Gap
Household Income*	≤\$49,140	\$49,141-\$65,520	\$65,521-\$98,280	\$98,281+	
Rent Range	≤\$1,229	\$1,230-\$1,638	\$1,639-\$2,457	\$2,458+	
Price Range	≤ \$163,800	\$163,801-\$218,400	\$218,401-\$327,600	\$327,601+	
Rental Housing Gap	355 – 1,038	147 - 429	122 - 356	39 - 113	663 – 1,936
For-Sale Housing Gap	0 - 0	47 - 371	189 – 1,479	108 - 845	344 – 2,695

Source: Bowen National Research

AMHI – Area Median Household Income

*Based on HUD limits for Isabella County (4-person limit)

As the preceding table illustrates, the projected housing gaps over the next five years encompass a variety of affordability levels for both rental and for-sale housing product. Overall, it is estimated that Charter Township of Union has a minimum rental housing gap of 663 units and a minimum for-sale housing gap of 344 units. While the local market could outperform these minimum estimates and serve a greater portion of the overall county’s housing needs, these housing gap estimates should provide a baseline for establishing priorities within the community. While housing gap estimates are substantially influenced by the projected changes in the number of households within an area over a specified time period, it is critical to note that housing gaps also consider many other housing needs and issues such as substandard physical conditions and housing cost burden.

F. **STRENGTHS, WEAKNESSES, OPPORTUNITIES AND THREATS (SWOT)**

A SWOT analysis often serves as the framework to evaluate an area's competitive position and to develop strategic planning. It considers internal and external factors, as well as current and future potential. Ultimately, such an analysis is intended to identify core strengths, weaknesses, opportunities, and threats that can lead to strategies that can be developed and implemented to address local housing issues.

The following is a summary of key findings from this SWOT analysis for Charter Township of Union.

SWOT Analysis	
Strengths	Weaknesses
<ul style="list-style-type: none"> • High share of households less than 35 years of age (49.1%) and high share (48.5%) of college graduates • Estimated 3.6% increase in households (2020-2024) and 4.0% projected increase in households (2024-2029) • Projected increase in renter and owner households earning \$50,000 or more (2024-2029) and projected increase in renter households earning \$100,000 or more (2024-2029) • Relatively modern inventory of housing products with few housing condition issues • Overall affordability of rental and for-sale housing 	<ul style="list-style-type: none"> • 10.4% decrease in population between 2010 and 2020, which is likely attributed to reduced enrollment at colleges/universities • Elevated poverty rate (35.5%) compared to county/state • Relatively slow recovery of total employment and at-place employment following COVID-19 pandemic • High shares of cost burdened (49.8%) and severe cost burdened (30.7%) renter households • Lack of vacancies for Tax Credit/government-subsidized rentals • Limited availability (0.9%) and low Months Supply Inventory (2.5 months) of for-sale housing
Opportunities	Threats
<ul style="list-style-type: none"> • Minimum housing need of 663 rental units (2024-2029) • Minimum housing need of 344 for-sale units (2024-2029) • Projected increases in owner (6.5%) and renter (2.3%) households (2024-2029) • Attract some of the 4,000+ commuters coming into the area for work to live in the township • Significant number of potential development opportunity sites with a variety of current zoning designations 	<ul style="list-style-type: none"> • High share of employment among industries that are relatively susceptible to economic downturns and typically have lower wages (retail, food services, entertainment, recreation, etc.) • Area risks losing some of the 3,800+ residents that commute out of the township for employment • Low availability of for-sale housing and affordable rentals may constrain household growth and contribute to increasing costs • Potential for decreases in student enrollment at colleges/universities could impact population and economic conditions in the township/county

Charter Township of Union experienced notable population and household declines between 2010 and 2020. However, recent estimates and future projections indicate improvement in this regard. While the significant college student population in the area contributes to housing demand and economic activity, this also influences the lower median income and higher poverty rates in the area. While there is a healthy occupancy rate among market-rate apartments in the township, there is a notable lack of available Tax Credit and government-subsidized rentals and low availability among the for-sale housing segment in the market. While many of these factors increase the threat of population and household loss, there are noteworthy opportunities within Charter Township of Union. The projected increases for both renter (2.3%) and owner (6.5%) households, the over 4,000 commuters to the township, and the current minimum housing gap of 663 rental units and 344 for-sale units are all opportunities for the township. In addition, there are a number of development opportunity sites to accommodate future growth.

III. QUALIFICATIONS

The Company

Bowen National Research employs an expert staff to ensure that each market study includes the highest standards. Each staff member has hands-on experience evaluating sites and comparable properties, analyzing market characteristics and trends, and providing realistic recommendations and conclusions. The Bowen National Research staff has national experience and knowledge to assist in evaluating a variety of product types and markets.



Primary Contact and Report Author

Patrick Bowen, President of Bowen National Research, has conducted numerous housing needs assessments and provided consulting services to city, county and state development entities as it relates to residential development, including affordable and market-rate housing, for both rental and for-sale housing, and retail development opportunities. He has also prepared and supervised thousands of market feasibility studies for all types of real estate products, including housing, retail, office, industrial and mixed-use developments, since 1996. Mr. Bowen has worked closely with

many state and federal housing agencies to assist them with their market study guidelines. Mr. Bowen has his bachelor's degree in legal administration (with emphasis on business and law) from the University of West Florida and currently serves as Chairman of the National Council of Housing Market Analysts (NCHMA).

Housing Needs Assessment Experience		
Location	Client	Completion Year
Asheville, NC	City of Asheville Community and Economic Development Department	2020
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2020
Youngstown, OH	Youngstown Neighborhood Development Corporation (YNDC)	2020
Richlands, VA	Town of Richlands, Virginia	2020
Elkin, NC	Elkin Economic Development Department	2020
Grand Rapids, MI	Grand Rapids Area Chamber of Commerce	2020
Morgantown, WV	City of Morgantown	2020
Erwin, TN	Unicoi County Economic Development Board	2020
Ferrum, VA	County of Franklin (Virginia)	2020
Charleston, WV	Charleston Area Alliance	2020
Wilkes County, NC	Wilkes Economic Development Corporation	2020
Oxford, OH	City of Oxford - Community Development Department	2020
New Hanover County, NC	New Hanover County Finance Department	2020
Ann Arbor, MI	Smith Group, Inc.	2020

Housing Needs Assessment Experience (CONTINUED)		
Location	Client	Completion Year
Austin, IN	Austin Redevelopment Commission	2020
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2021
Giddings, TX	Giddings Economic Development Corporation	2021
Georgetown County, SC	Georgetown County	2021
Western North Carolina (18 Counties)	Dogwood Health Trust	2021
Carteret County, NC	Carteret County Economic Development Foundation	2021
Ottawa County, MI	HOUSING NEXT	2021
Dayton, OH	Miami Valley Nonprofit Housing Collaborative	2021
High Country, NC (4 Counties)	NC REALTORS	2022
Evansville, IN	City of Evansville, IN - Department of Metropolitan Development	2022
Barren County, KY	The Barren County Economic Authority	2022
Kirksville, MO	City of Kirksville	2022
Rutherfordton, NC	Town of Rutherfordton	2022
Spindale, NC	Town of Spindale	2022
Wood County, WV	Wood County Development Authority & Parkersburg-Wood County Area Development Corporation	2022
Yancey County, NC	Yancey County	2022
Cherokee County, NC	Economic and Workforce Development, Tri-County Community College	2022
Rowan County, KY	Morehead-Rowan County Economic Development Council	2022
Avery County, NC	Avery County	2022
Muskegon, MI	City of Muskegon	2023
Firelands Region, OH	Firelands Forward	2023
Marshall County, WV	Marshall County Commission	2023
Lebanon County, PA	Lebanon County Coalition to End Homelessness	2023
Northern, MI (10 Counties)	Housing North	2023
Muskegon County, MI	Community Foundation for Muskegon County	2023
Mason County, MI	Mason County Chamber Alliance	2023
Oceana County, MI	Dogwood Community Development	2023
Allegan County, MI	Allegan County Community Foundation	2023
Bowling Green, KY	City of Bowling Green	2023
Fayette County, PA	Fay-Penn Economic Development Council	2023
Tarboro, NC	Town of Tarboro	2023
Southwest Region, WV (10 Counties)	Advantage Valley	2023
Lake County, MI	FiveCap, Inc.	2023
Owensboro, KY	City of Owensboro	2023
Burke County, NC	Burke County	2023
Charleston, WV	Charleston Land Reuse Agency	2024
Huntington, WV	Huntington Municipal Development Authority	2024
Cabarrus, Iredell, Rowan Counties, NC	Cabarrus, Iredell and Rowan County Housing Consortium	2024
Carolina Core Region, NC (21 Counties)	NC Realtors	2024
Shiloh Neighborhood, NC	Dogwood Health Trust	2024
Muhlenberg County, KY	Muhlenberg Economic Growth Alliance	2024
Macon County, NC	Macon County	2024
Statewide Kentucky	Kentucky Housing Corporation	2024
Clarksville, TN	Clarksville Montgomery County Regional Planning Commission	2024
Stone County, MO	Table Rock Lake Chamber of Commerce	2024
Dakota County, MN	Dakota County Community Development Agency	2024

Housing Needs Assessment Experience (CONTINUED)		
Location	Client	Completion Year
Independence County, AR	Batesville Area Chamber of Commerce	2024
Statewide North Carolina	NC Chamber	2024
Northeast, MI (11 Counties)	Target Alpena Development Corporation	2024
Tampa Region, FL (3 Counties)	Greater Tampa REALTORS and Pinellas REALTOR Organization/ Central Pasco REALTOR Organization	2024
Hopkinsville, KY	City of Hopkinsville	2024
New River Gorge Region, WV	New River Gorge Regional Development District	2025
Evansville, IN	City of Evansville, Department of Metropolitan Development	2025
Johnson City, TN	City of Johnson City	2025
Ottawa County, MI	HOUSING NEXT	2025
Grand Rapids (Kent County), MI	HOUSING NEXT	2025

The following individuals provided research and analysis assistance:

Christopher Bunch, Market Analyst, has more than two decades of experience in conducting both site-specific market feasibility studies and broader housing needs assessments. He has conducted on-site market research of a variety of housing product, conducted stakeholder interviews and completed specialized research on housing market attributes including the impact of military personnel, heirs and estates and other unique factors that impact housing needs. He holds a bachelor's degree in geography from Ohio University.

Desirée Johnson is the Director of Operations for Bowen National Research. Ms. Johnson is responsible for all client relations, the procurement of work contracts, and the overall supervision and day-to-day operations of the company. Ms. Johnson also coordinates and oversees research staff and activities. She has been involved in the real estate market research industry since 2006. Ms. Johnson has an Associate of Applied Science in Office Administration from Columbus State Community College.

Pat McDavid, Market Analyst, has conducted housing research for housing needs assessments completed throughout the country. Additionally, he is experienced in analyzing demographic and economic data in rural, suburban and metropolitan communities. Mr. McDavid has been a part of the development of market strategies, operational and fiscal performance analysis, and commercial, industrial and government (local, state, and federal) client consultation within the construction and manufacturing industries. He holds a bachelor's degree in educational studies from Western Governors University.

Jody LaCava, Research Specialist, has more than a decade of real estate research experience. She has extensive experience in surveying a variety of housing alternatives, including rental, for-sale, and senior housing. She has experience in conducting on-site research of real estate, evaluating existing housing properties, conducting interviews, and evaluating community services. She has been involved in industry leading case studies, door-to-door resident surveys and special needs housing research.

In-House Researchers – Bowen National Research employs a staff of in-house researchers who are experienced in the surveying and evaluation of all rental and for-sale housing types, as well as in conducting interviews and surveys with city officials, economic development offices and chambers of commerce, housing authorities and residents.

No subconsultants were used as part of this assessment.

Housing Plan

Director's Note #1: *Please review the following proposed purpose and goal statements as developed from the Planning Commission's agreed-upon framework for updating the Master Plan. Based on what you learned from your review of the Region G Housing Needs Assessment summary presentation slides and from the associated Community Overview & Housing Market Summary for the Township prepared by Bowen National Research, do these statements align with your policy priorities for this Master Plan project?*

The purpose of this plan is to support a thriving, inclusive, and sustainable community with a diverse array of housing options that meet the key basic needs of our Township residents for shelter across all ages, abilities, and income levels, while also preserving community character and natural resources. To the extent possible, every resident should have access to safe, affordable, and appropriate housing for their basic needs.

The goal of this plan is to position the Township for long-term community vitality through diversifying our housing stock with a balanced mix of affordable owner-occupied and rental options, encouraging development of accessible housing options for our senior and elderly residents to be able to maintain their independence and quality of life, working with the Township's regional housing partners and neighboring communities to provide for supportive housing solutions for homeless residents, and planning for development of new housing in a manner consistent with this Plan's Future Land Use Map and coordinated with the arrangement and capacity of our municipal water and sanitary sewer systems and in keeping with long-term conservation of the rural areas of the Township planned for agricultural preservation.

Director's Note #2: *The following is from the Planning Commission's agreed-upon framework for updating the Master Plan. Based on what you learned from the Bowen National Research materials, please review the policy priorities below and consider whether any potential changes or additions are needed to guide completion of the Housing Plan element:*

(E) Plan for Housing

- (1) The Plan for Housing should include consideration of the needs of all Township residents and households at all ages, abilities, and income levels.
- (2) Expand affordable housing choices and a balance of owner and renter-occupied units to support multiple options for a wide range of age groups and family types.
- (3) Consideration should be given to proactive, regionally-coordinated action to provide more adequate supportive housing options for the homeless in the community.
- (4) New residential development should be placed adjacent to existing residential or commercial development, and be served by existing utilities and a paved road.
- (5) For new housing subdivisions in proximity to sensitive areas of the property (the Chippewa

River, steep slopes, wetlands, woodlands, etc.), use of the rural open space development option available under the state Zoning Act and the Township's Zoning Ordinance is encouraged to cluster new development on smaller lot sizes to maximize protection of these resources without increasing the overall permitted density.

- (6) Retrofitting existing homes to be accessible for seniors desiring to "age in place" could include ramps, wider doorways, and first floor bedrooms and accessible bathrooms. Where "aging in place" is not feasible, special facilities, such as senior independent living, assisted living and congregate care is another important housing option to be provided within the community.
 - (7) The Township seeks to strike a careful balance between serving the student housing market and protecting character of the community. The Bluegrass area remains the best location for new housing catered to students.
 - (8) Multiple family or attached single-family buildings and developments should incorporate design elements that maximize a pedestrian and community-orientation, including pitched roof lines, prominent entries, minimization of the appearance of garage doors, pedestrian connections between building entrances and internal and public sidewalks and paved pathways, indoor and outdoor community recreation facilities and gathering spaces, and secured and sheltered bike storage.
 - (9) Evaluate residential and business districts to consider potential expansion of additional development options for a variety of housing in the Township, including the potential for expanded options for accessory dwellings in single-family areas.
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(F) Plan for Agricultural and Preservation of Rural Character

- (1) Areas planned for preservation of agricultural land and rural character can be served by municipal water but must not include any areas of the Township served by a municipal sewer system or planned for expansion of municipal sewer services.

(I) Community Facilities and Infrastructure Plan

- (1) Improve connections between utility systems and land use planning.
 - (a) Allow municipal water but not municipal sewer into rural areas.
 - (b) Establish planning principles to guide future municipal sewer extensions.
 - (c) Prohibit municipal sewer system extensions into agricultural preservation areas.
- (2) Coordinate utility expansion in a way that encourages development along existing arterial roadways and on underutilized sites first.