

# Retail Market Strategy

Prepared for:  
The City of St. Clair, MI

*Final Report*

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## 1.0 Executive Summary

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### 1.1 Introduction

The City of St. Clair and its Downtown Development Authority (DDA) have retained McKenna Associates to create a vision for downtown St. Clair. As a part of that effort, Anderson Economic Group was retained to develop a strategy for retail revitalization in the downtown. This Retail Market Strategy analyzes the development potential for the community with an emphasis on economic catalysts to benefit retail. Our report also addresses residential options in the downtown.

### 1.2 Strategy and Recommendations

St. Clair holds favorable potential for retail growth and development beyond its current level. The optimal strategy focuses on actions to be undertaken by the City and DDA. However, private investment and public/private cooperation will also be crucial to achieving its full retail potential.

The strategy focuses on three areas for invigorating retail and development in St. Clair, as follows:

1. Re-position Businesses in the Plaza to Maximize Potential
2. Recruit Additional Anchor Store
3. Recruit Quality Restaurants
4. Focus on “Discovery” Types of Retail
5. Improve the Utilization of the Riverfront

#### *1. Re-position Businesses in the Plaza to Maximize Potential*

Through the process of community input, McKenna Associates has developed a strategy to reshape Riverview Plaza to look and feel more like a traditional historic downtown retail area by converting covered pedestrian walkways into intimate one-way streets lined with shops and restaurants. These streets will increase visibility and access to interior stores and provide ambient street life to an otherwise quiet walkway. We believe this strategy has good merit and we support this concept.

The next step is to re-position businesses within the Plaza to achieve synergies from appropriate clusters of retail, dining, and services. Generally, restaurants and retail shops should be located to the front of the project while services and office space should be located to the back. Section 2.0 on page 5 includes a block-by-block description of the appropriate uses for each storefront.

## *2. Recruit Additional Anchor Store*

In today's competitive retail environment, anchor stores are essential to the success of shopping centers. An anchor store drives traffic to the destination, helping smaller tenants benefit from cross-over, spill-over and impulse shopping. For Riverview Plaza, three anchors are recommended, including retention of the existing St. Clair Pharmacy and Riverside Market, plus the addition a new modern green grocer with a lawn and garden center. New and existing stores would benefit from having fully renovated space with updated facades.

## *3. Recruit Quality Restaurants*

In addition to the grocery and pharmacy anchors, it is essential that several quality full service restaurants be located in the project. These may include a bistro, grill, oyster bar, sushi, or similar formats. These restaurants should be located at prominent corners or upper levels that offer panoramic views of the river, rather than being tucked to the back or along inside corridors of the project.

## *4. Focus on “Discovery” Types of Retail*

After the anchor stores are secured, Riverview Plaza should then focus its business recruitment efforts on retailers that offer unique merchandise or a unique shopping experience and “Discovery” types of retail. This type of retail can include stores with lifestyle merchandise like books, sporting goods, games, toys, hobby items, collectables, gifts, and souvenirs. The key is to sell unique items and create a unique shopping experience with intriguing displays, exceptional customer service, and creative marketing.

## *5. Improve the Utilization of the Riverfront*

Businesses in downtown St. Clair should be oriented around the river, with the best views saved for the most appropriate uses. Restaurants should have the best views of the river, utilizing upper levels and corner locations to maximize the view. Retail shops should have the next priority to maximize visibility to potential customers. Offices and service-based businesses should be kept to a minimum and located in interior corridors of the Plaza.

### **1.3 Retail Opportunity**

With the retail opportunity portion of the strategy, we recommended that St. Clair focus on local residents, while offering dining and entertainment options for visitors and tourists. While we have examined the retail potential for the entire City, we focus our recommendations on the retail core of the downtown.

In completing the supply - demand analysis, we determined that there is opportunity for 85,500 square feet of new retail in 20 unique retail categories, and a clear need to better meet the wants and needs of both residents and visitors. The majority of new retailers should be positioned in the renovated Riverview Plaza, while other categories like automotive, recreational vehicles, and bowling can be located elsewhere. The 20 categories are shown in Exhibit 2 on page 11, and are described in detail in Section 3.3 on page 12 of this report.

### **1.4 Residential Assessment**

Anderson Economic Group was not retained to conduct a comprehensive or rigorous residential feasibility or market strategy for the City of St. Clair or its downtown. However, the downtown is an attractive location for residential units that provide views of the St. Clair River in an urban setting.

For the City of St. Clair, we recommend that developers and builders focus on development of multi-family condominiums that provide views of the water and convenient access to shopping and dining options. Units should be at least 1,000 square feet but no more than 1,800 square feet in size, and should offer modern amenities and panoramic views of the waterfront. Private entrances, rear-loaded garages, generous patios, and open floor plans are highly recommended.

### **1.5 Conclusion**

Our recommended strategy for St. Clair is aimed at facilitating the long-term economic growth of its downtown and community. This strategy will not be easy and may not produce immediate results, but is critical for ensuring a favorable retail climate.

Economic growth never happens overnight, and considerable time, dedication, human resources, public and private funding, and cooperation are essential to successfully carry out and complete these major objectives. Many project steering committees make admirable attempts at accomplishing far too much with too few resources.

It is essential that a few key tasks be prioritized, that goals are clear and measurable, and that the DDA board remain dedicated and focused. To conclude, the community - The City, DDA, Chamber of Commerce, service agencies, businesses, schools, churches, civic organizations, and citizens - all need to work together in this strategy to improve the local economy, community image, and sustain a favorable quality of life in St. Clair.

## 1.6 About the Authors

Anderson Economic Group, LLC (AEG) provides consulting services in market assessments, feasibility studies, and community and regional economic analyses. AEG has expertise in a variety of planning sectors that include industrial parks, economics, public policy, retail strategies, and residential development. For information about our firm and the authors, visit [www.AndersonEconomicGroup.com](http://www.AndersonEconomicGroup.com).

### *Disclaimer and Limits*

It is recommended that this Retail Market Strategy not be used as the sole basis for real estate ventures, development, financing or leasing by the City of St. Clair, private developers, or prospective retail tenants and businesses within the area. Actual site, building, parking, utility, environmental, grading, civil engineering, architectural plans and construction documents are not included within the scope of this work. The City should work closely with McKenna Associates and/or a professional engineering firm to address these and all related planning considerations.

*For additional information or clarification regarding anything in this report, please contact Ms. Sharon M. Vokes or Mr. Cameron L. Van Wyngarden at Anderson Economic Group.*

*- END OF EXECUTIVE SUMMARY -*

## 2.0 Recommended Strategy

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Our recommended strategy focuses on three actions that should be taken to improve the retail viability of downtown St. Clair. This section of our report describes our recommendations in detail.

Riverview Plaza mall comprises the retail core of the downtown and after its renovation, will continue to hold that position.

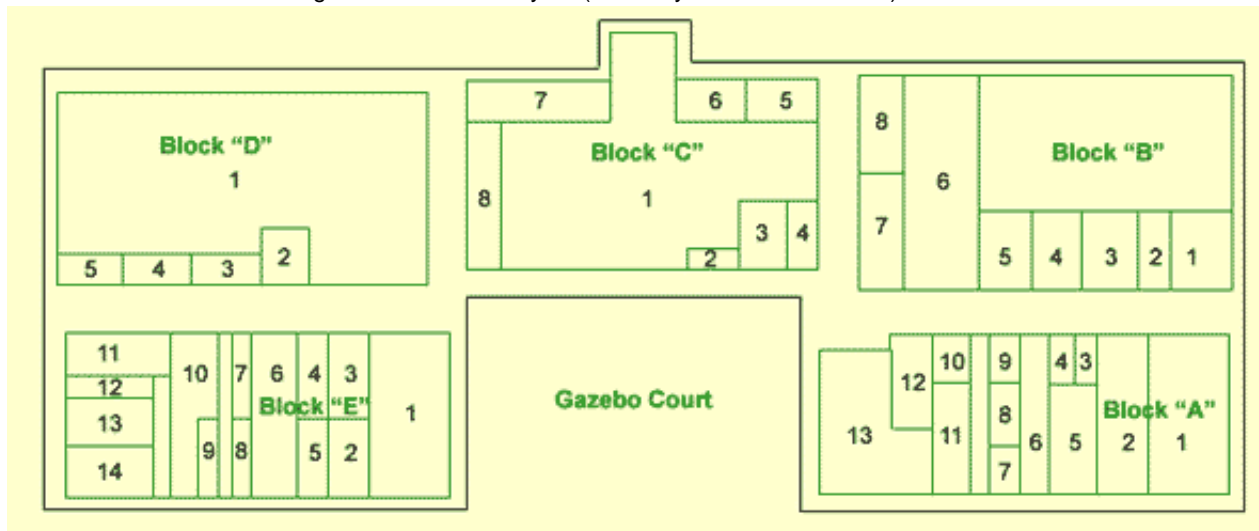
Small plazas with covered walkways were popular 30 years ago, but have fallen out of fashion in today's retail environment. Cities across Michigan and the US are striving to bring back their historic main streets, and locations without historic retail centers are trying to recreate the atmosphere through "lifestyle centers."

Through the process of community input, McKenna Associates has developed a strategy to reshape Riverview Plaza to look and feel more like a traditional historic downtown retail area by converting covered pedestrian walkways into intimate one-way streets lined with shops and restaurants. These streets will increase visibility and access to interior stores and provide ambient street life to an otherwise quiet walkway.

We believe this strategy has good merit and support the concept. The new mall will increase the retail recruitment potential of the Riverview Plaza by increasing visibility of interior storefronts and by adding a sense of newness to the area. A well-planned facade improvement program can create the perception of new construction without all the associated building costs and disruption.

The next step is to re-position businesses within the Plaza to achieve synergies from appropriate clusters of retail, dining, and services. Generally, restaurants and retail shops should be located to the front of the project while services and office space should be located to the back.

Our locational strategy will require some shifting of some businesses to a better location for their use, or to make way for a better use in their location. Some current storefronts will need to be combined, while others will be divided to create the appropriate amount of space for each tenant. The following tables present the optimal retail location strategy, block by block, following the diagram in Exhibit 1 on page 6.

**EXHIBIT 1.** Diagram of the Store Layout (Courtesy of Riverview Plaza)**TABLE 1.** Block "A"

Storefront	Optimal Use
1	Pharmacy
2, 5, 6, 7, 11	Discovery Types of Retail
3, 4, 8, 9, 10, 12	Services
13	Restaurant

**TABLE 2.** Block "B"

Storefront	Optimal Use
1-6, 8	Services
7	Limited Service Restaurant
NW corner (unmarked)	Grocery Store

**TABLE 3.** Block "C"

Storefront	Optimal Use
All	Apparel, Accessories, and Related Retail

**TABLE 4.** Block "D"

Storefront	Optimal Use
1, 4, 5	Anchor Supermarket
2, 3	Personal Care Services
New space on NE corner	Cafe / Coffee Shop



**TABLE 5.** Block “E”

Storefront	Optimal Use
1, 14	Restaurant
2, 5, 6, 8 - 13	Discovery Types of Retail
3, 4, 7	Services

Riverview Plaza should focus its business recruitment efforts on retailers that offer unique merchandise or a unique shopping experience and “Discovery” types of retail. This type of retail can include stores with lifestyle merchandise like books, sporting goods, games, toys, hobby items, collectables, gifts, and souvenirs.

The key is to sell unique or hard-to-find items, or create a unique shopping experience through intriguing displays, exceptional customer service, and creative marketing. Section 4.3 “Retail Categories - Riverview Plaza” on page 12 contains a detailed description of the types of discovery retailers that should be recruited.

Businesses in downtown St. Clair should be oriented toward the river. Restaurants should have the best views, utilizing upper levels and corner locations to maximize views of the river. A corner storefront facing the river allows for a wider angle of views than a mid-block location. These locations should be reserved for higher-end full service restaurants.

Retail shops should have the next priority to maximize visibility to potential customers. Visibility is more important to these businesses than views of the river, but being seen by boaters in the river is important to attract visitors to the marina and into the downtown.

Offices and service-based businesses should be kept to a minimum and located in interior corridors of the Plaza. These uses are less reliant on views and visibility, and should not occupy spaces that could be put to a better use. Offices should be encouraged to locate in mid-block locations on interior corridors to preserve high-visibility and accessible locations for retailers.

## 2.1 Other Recommendations

This section of our report addresses several specific action items that apply generally to the downtown, but are highly recommended to catalyze economic growth and improvements for the community. These projects may not be entirely new to St. Clair, but it is essential that they be documented as specific action items that should be addressed proactively.

1. *Get organized:* Before a concerted marketing or business recruitment and retention effort can start, the community should get organized. Active and motivated merchant groups can accomplish more with a single focus than with multiple, overlapping efforts.
2. *Pursue business retention before recruitment:* Even more than recruitment, retention is critically important to downtowns. Before new tenants are recruited, it must be clear that existing merchants are valued and wanted.
3. *Talk to your existing retailers and valued businesses:* One way to work on retention and recruitment simultaneously is through effective communication with existing merchants. Focus group sessions are helpful, but sometimes it is necessary to go door-to-door for one-on-one discussions, or to conduct phone interviews. This way, you can discover wants and needs, and learn of the biggest challenges confronted by current retailers.
4. *Recruit and pursue new retailers:* Retailers consider a variety of criteria when choosing a location, including population and income, parking options, community image, traffic counts and vehicular speed, proximity to other retail and competition, access and visibility, and jurisdictional growth policies. All of these and related factors should be considered when approaching new tenants.
5. *Enhance St. Clair's Presence on the Internet:* The internet is a growing source of information for businesses and shoppers. The marketing done on a website can be as crucial as any other marketing for the downtown. The Riverside Plaza has a good website. However, we have a few recommendations to further enhance its potential as a marketing and information sharing tool:
  - Increase visibility on internet search engines such as Google, Yahoo, and MSN; make sure your website is near the top of the list when someone searches for St. Clair, Michigan;
  - Add a map to direct visitors to the Riverside Plaza from out of town;
  - Photographs help visitors visualize the downtown. Capturing the right settings in a picture can provide a powerful visual appeal to attract visitors and local shoppers alike;
  - Consider a "news" page that is frequently updated with the latest news and events from downtown St. Clair. This may include profiles of new businesses that have recently opened, new development plans that are in the works, grants or awards the City has received, or other noteworthy news that is relevant to the downtown.

6. *Maintain a current consumer guide:* Another excellent recruitment and retention piece is a consumer guide which is distributed to all downtown employees and visitors. Such a guide is often accompanied by a map, and can provide coupons and information on downtown restaurants, entertainment and retailers, their hours of operation, and location. Publication costs can be paid for through advertising.
7. *Recruit and utilize volunteers routinely:* Several successful business recruitment and retention programs use volunteers to visit businesses, in addition to salaried city staff members. Volunteers may be downtown merchants, or leaders from local libraries, museums and associations. High school or college students may even be recruited as part of a class program.
8. *Utilize matchmakers and local business expertise:* Consider retaining a licensed and professional local broker to approach prospective developers, tenants, and businesses. A commercial real estate broker with interest in the downtown's success will maintain a catalogue and brochures (cut-sheets) of all the available properties and their size, condition, sale price or rent structure, prior use, duration of vacancy, and other pertinent information of interest to potential tenants. The broker may collect a commission from the representative landlords or sellers to include their property on a flyer, brochure, or in facility tours.
9. *Build a network of referrals:* When volunteers are conducting interviews with existing businesses and merchants, they should always ask, "Do you know anyone who might be interested in locating downtown?" Volunteers can then follow up by contacting such prospects for in-person meetings. After contacting referrals on the phone, they should be invited for a general tour of available properties, but with no pressure to disclose intentions.
10. *Practice cross-promotion:* Merchants and businesses should engage in friendly conversation with approachable customers, and invite them to visit other shoppes and establishments within the downtown. If existing merchants do not have a specific item that a customer is seeking, it is always much better to send them across the street to the "competition" than send them away from the downtown. Better yet, offer a coupon for 10% off one purchase at a complementary store. In a downtown setting, any dollar spent will benefit all, and hopefully generate return trips and longer shopping excursions.
11. *Merchant Workshops:* A variety of workshops should be held on a regular basis to discuss methods and techniques merchants can use to increase sales. Topics to be covered include store hours, leaving the best parking for customers, customer service techniques, marketing techniques, etc. These workshops can be led by a local merchant(s) or outside experts can be brought in. Time should be provided for an open discussion for merchants to share ideas.
12. *Media Marketing Campaign:* Launch a media marketing campaign, including weekly stories or a dedicated column in the local newspaper promoting the downtown and informing residents of recent changes and upcoming events. Continue this media campaign with similar stories on local radio and television news shows. Use this campaign to keep Downtown St. Clair fresh in the minds of potential shoppers.

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## 3.0 Retail Opportunity

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### 3.1 Retail Opportunity - Introduction

With the retail opportunity portion of the strategy, we recommended that St. Clair focus on local residents, while offering dining and entertainment options for those visiting the riverfront, the marina, or passing through on I-94. While we have examined the retail potential for the entire community, we focus our recommendations on the core downtown retail area; the Riverview Plaza.

We recommend that the St. Clair DDA actively recruit new business to fill gaps and niches in the retail mix, and with a deliberate focus on categories that are clear opportunities for new retail or have already proven to work in the downtown. The focus should be on:

- Anchor Stores - New Green Grocer, Retention of existing pharmacy and grocer
- Dining and Entertainment
- “Discovery Retail” (toy and hobby shops, books, sporting goods, unique retailers)

### 3.2 Retail Opportunity - Aggregate Opportunity

Our recommendations for St. Clair reflect our analysis of the retail expenditure data for over 100 unique categories and an assessment of the community’s ability to intercept sales from its own area residents and surrounding communities. We evaluated the share of income that ‘typical’ shoppers spend in each category, and compared this resident expenditure potential to the retail supply within the project’s Potential trade area to identify any market *gaps*.

We have also qualified the opportunity for a variety of other unique market considerations, including site and locational characteristics, local economics, and significant retail events. We also examined strategic considerations and retail concepts like clustering, critical mass, synergy, connectivity, merchandise mix, import / export, and sales transfer, impact or “cannibalization.”

Based on the results of our supply - demand analysis and qualified by our visits to the market, we have conservatively determined that there is support for 85,500 square feet of additional retail space in the DDA District. Exhibit 2 displays the retail category and potential square feet of new or expanded space for various retail categories that present opportunity for growth in St. Clair.

The first column presents the opportunity specifically for the Riverview Plaza and the area immediately surrounding it. The second column presents other opportunity for the DDA that is not the best fit for the Riverview Plaza area, but would work well in other retail locations in the community. The third column presents the total retail opportunity presented in the two previous columns.

**EXHIBIT 2.** St. Clair Strategy - Aggregate Retail Categories

NAICS	Description	Retail Potential (Square Feet of New Retail Space)		
		Riverview Plaza	Other DDA Locations	St. Clair DDA Total
44122	Boat and Other Recreational Vehicle Dealers	-	3,000	3,000
44131	Automotive Parts and Accessories Stores	-	7,000	7,000
44132	Tire Dealers	-	2,000	2,000
4422	Home Furnishings Stores	4,000	-	4,000
443112	Radio, Television, and Other Electronics Stores	2,000	-	2,000
4442	Lawn & Garden Equipment and Supplies Stores	7,000	-	7,000
44511	Supermarkets and Specialty Food Stores	15,000	-	15,000
446	Health and Personal Care Stores	6,000	-	6,000
44812	Women's Clothing Stores	6,000	-	6,000
44813	Children's and Infants' Clothing Stores	2,000	-	2,000
4482	Shoe Stores	4,000	-	4,000
45111	Sporting Goods Stores	4,000	-	4,000
45112	Hobby, Toy, and Game Stores	2,000	-	2,000
451211	Book Stores	2,000	-	2,000
4532	Office Supplies, Stationery, and Gift Stores	4,000	-	4,000
71111	Theater Companies and Dinner Theaters	4,000	-	4,000
71312	Amusement Arcades	1,500	-	1,500
7221	Full-Service Restaurants	6,000	-	6,000
722211	Limited-Service Restaurants	2,000	-	2,000
8123	Drycleaning and Laundry Services	2,000	-	2,000
Total New Retail Potential		73,500	12,000	85,500

The results of our analysis represent the best opportunity for a successful new store or expansion. However, this opportunity is based on the assumption that the business is well-run and follows the recommendations presented in this report. In addition, while this analysis identifies the best opportunity for new or expanded retail, it does not mean that retail categories not mentioned in this section will necessarily be unsuccessful. The success of any business depends on a number of factors and market conditions, especially the management of the operation.

Good clusters of quality restaurants and retailers help create a regional draw, whereas convenience retail and services primarily meet the needs of local residents. While both types of businesses are needed and valued in a community, restaurants and discovery types of retail hold the highest potential to increase the retail draw of the downtown and should be given the highest priority.

### **3.3 Retail Categories - Riverview Plaza**

This section of our report describes the opportunity for selected retail category in detail, including specific recommendations on the retail brands that would best fit the opportunity for Riverview Plaza, leading with anchors that include a new grocery store and quality casual restaurants.

#### *Grocery and Specialty Food Stores, Lawn & Garden Supplies*

The Plaza should add a 22,000 square foot green grocery and garden supply store as a third anchor to complement the existing St. Clair Pharmacy and Riverside Market grocery store. We recommend this new green grocery store offer a wider selection of fresh produce, organic foods, plant seedlings, and other specialty items not typically found in traditional grocery stores.

This green grocer should offer fresh produce and a selection of organic foods without being too pricey or high-end. A good example of this type of store is the Horrock's Farm Market chain, with locations in Lansing, Battle Creek, and Ionia. This store has a large selection of fresh fruit and vegetables at prices that are often lower than chain grocery stores such as Meijer and Kroger. Horrock's also has a large lawn and garden section with a wide selection of trees, flowers, shrubs, vegetable plants, and garden supplies.

We do not recommend this opportunity be met through a high-end green grocer chain such as Whole Foods or Trader Joe's, as these are not the right fit for this market. The appropriate store for St. Clair will focus on offering a wide selection of fresh produce at reasonable prices that appeals to all income classes.

We are aware that there is currently a Riverside Market grocery store located in the Riverview Plaza, and that another store has recently opened in the former Farmer Jack location. However, we believe the opportunity for grocery remains strong, especially for product lines that are not well represented at traditional grocers.

*Cosmetics, Health, Nutrition, and Personal Care*

The Riverview Plaza should also be anchored by the existing Pharmacy, ideally in a space with an updated facade and interior treatments. In addition, there is room for up to 6,000 square feet of new or expanded space for health, nutrition, and personal care items. This includes cosmetics, beauty supplies, optical goods, health foods, and other personal care items.

We recommend that this opportunity could be met through the expansion of existing stores, or through one new store offering a wide variety of health and personal care items. This opportunity could also be combined with the opportunity for grocery for a larger store format.

*Apparel*

Clothing stores in particular rely upon drive-by traffic, impulse shopping and brand-name recognition, and are not generally considered 'destination' stores. In comparison, automotive supply, furniture, electronics, home improvement and appliance stores are all regional destinations, and rely less upon drive-by traffic.

There is opportunity for a cluster of quality women's and children's apparel stores in St. Clair. However, popular chain stores are likely to prefer locations along major retail corridors near a mall, and will also seek to cluster near existing apparel stores and discount department stores.

It is possible to attract apparel stores into the downtown district, particularly if they are independent merchants or operate in specialty categories. However, it will be crucial to establish a good cluster of related stores for this category to be successful in downtown St. Clair.

Provided that other retail expansion and physical improvements have already occurred, Downtown St. Clair has opportunity for up to 6,000 square feet of new space in women's apparel, 2,000 in children's apparel, and an additional 4,000 square feet in shoe stores. This opportunity could be met by up to six stores, or could be combined into a few, larger retailers.

There is opportunity for two to three new women's clothing stores, focused on modern and trendy apparel. Any new store should be located within walking distance of other apparel stores to create a cluster effect and draw in more shoppers that will take advantage of the opportunity to cross-shop between stores.

The key for small, independent apparel stores is to offer higher levels of service, unique selections of merchandise, and special promotions. Independent and local clothing stores need to give shoppers a compelling reason to shop the traditional downtown district as well as more contemporary malls.

There is opportunity for up to 2,000 square feet of children's and infant's apparel. This could be one new store, or combined with other apparel opportunity into a larger store. The store should focus on unique and specialty clothes for infants and young children. Typical customers will be grandmothers (especially first-time grandmothers), parents looking for clothing for a special occasion, and others searching for gifts.

In addition, up to 4,000 square feet of shoe store space is supportable, with stronger opportunity if other new apparel stores have also opened downtown. This opportunity could be met through one or two new stores offering athletic, dress, or casual shoes, or work boots.

#### *Full-Service Restaurant with Liquor License*

Small tenants in the Riverview Plaza will have a better chance of achieving favorable sales if the project includes a few quality restaurants. There is a need for at least two full-service establishments with up to 6,000 square feet in combined space. Liquor licenses are recommended to appeal to patrons and visitors seeking riverside leisure settings. Mediterranean, seafood, ristorante, bistros, grills and sushi would be good choices. Panoramic views of the river and outdoor seating would be ideal.

#### *Theater Companies and Dinner Theaters*

There is also opportunity to add entertainment options through a new theater or dinner theater operation. Any new theater should be self-supporting; not relying on public funding to support operations.

There are currently no live theaters in the St. Clair market, with the possible exception of semi-professional and amateur theater groups. A professional dinner theater would establish St. Clair as an entertainment destination and boost retail throughout the community.

A dinner theater should have 3 to 6 shows a week, and can include a number of entertainment acts including music, comedy, and theater productions. Dinner should be included in the cost of the show, and should be an upscale, cloth napkin type of atmosphere. Guests should have an option of 3 or 4 entrees on the menu, including items like steak, chicken, seafood, and a vegetarian dish.



### *Limited Service Restaurants*

In addition to full-service restaurants, there is also some opportunity for up to 2,000 square feet of new or expanded space in limited service restaurants. We recommend this opportunity be met through a few new establishments, such as a bagel shop. This establishment should also serve coffee, muffins, sandwiches, etc. and provide a warm and cozy seating area. This facility should also consider providing free wireless internet access, otherwise known as a “wi-fi hotspot.”

The limited service food establishments in the Riverview Plaza should be concentrated around the center plaza, creating a food court effect. This provides visitors with a sense of choice, and increases their likelihood of dining at the plaza. This food court approach also provides a central meeting place for groups, encouraging shoppers to browse independently and reconnect for a meal.

### *Sporting Goods Stores*

There is opportunity for up to 4,000 square feet in sporting goods stores. This opportunity should be met through one new store focusing on specialty sporting goods, with an emphasis on watersports.

An example of an appropriate sporting goods store is The Outpost, a outdoor sporting goods outfitter with locations in Holland and Manistee, Michigan. This store offers a full line of outdoor sporting apparel, canoes and kayaks, wet-suits, and other outdoor gear. A similar example is Go Gear, an outdoor sporting goods store with locations in Brighton and Muskegon, Michigan.

### *Hobby, Toy, and Game Stores*

There is opportunity for up to 2,000 square feet of space in hobby, toy, and game stores. This opportunity should be met through one new store that offers unique, high quality toys, games, and hobby supplies. This store should be a retail discovery that can be enjoyed by all ages.

Mackinaw Kite Company is an independent toy store that has locations in Mackinaw City and Grand Haven, Michigan. These stores specialize in kites and carry a full compliment of high-quality games and toys.

*Book Stores*

Up to 2,000 square feet of new or expanded space selling books, recorded music, and similar items is recommended for the project. We recommend that this opportunity be met through one new store that specializes in specialty items and customer service. This store could specialize in a specific type of books and music, like a religious bookstore, or offer a selection of slightly used books and music in combination with new titles.

*Office Supplies, Stationery, and Gift/Novelty/Souvenir Stores*

Riverview Plaza has opportunity for up to 4,000 square feet of new or expanded space for office supplies, stationery, and gift stores. We recommend this opportunity be met through one store that offers a selection of greeting cards, gifts, stationery, and a few basic office supplies. This store should be an independent operation, but could be a franchise of a national chain.

*Electronics Stores*

An additional 2,000 square feet of new or expanded space in electronics merchandise lines should be added to Riverside Plaza. This opportunity could be met through one new store that emphasizes service and selection to their customers. This opportunity would be best met through a store like Radio Shack that offers a variety of electronic devices and equipment as well as cell phones.

*Home Furnishings Stores*

The Plaza also has opportunity for up to 4,000 square feet of new or expanded space in home furnishings. Home Furnishings are defined as merchandise that is used to decorate or furnish a home, but does not include furniture. This does include floor covering, window treatments, lighting fixtures, cabinets, and hardware.

This opportunity would be best met through one or two home furnishing stores, specializing in window treatments, illumination, or specialty hardware. This store should focus on service and unique product to become a regional destination and compete with larger national chain stores that will be able to offer products at a lower price.

*Amusement Arcades*

There is opportunity for 1,500 square feet of amusement arcade. This opportunity could be met by an independent arcade operation, or in combination with a bowling alley or a restaurant like a pizza parlor. This arcade should include a variety of entertainment options such as video games, pool tables, and arcade games such as skeeball.

If enough space is available, this arcade could also offer a laser tag course. However, this use should not take up space that could be used for another retail business. Optimally, the arcade should be located near the courtyard of the plaza, in a mid-block storefront facing either north or south, perpendicular to the river.

*Drycleaning and Laundry Services*

Downtown St. Clair has opportunity for up to 2,000 square feet in coin-operated laundry services. This opportunity should be met through the addition of one new drycleaner in the community.

Because this business is not a traditional retail business, we do not advise locating a new drycleaner in the heart of the downtown. Instead, this facility should be located to the edge of the downtown, or on a secondary street.

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## 4.0 Project Background

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### 4.1 Statement of the Problem

The City of St. Clair does not have the expected cluster of historic commercial buildings often found in small Michigan communities, and is instead dominated by the Riverview Plaza shopping mall. The Riverview Plaza is an open-air pedestrian mall, with retail space divided into five “blocks”. The blocks are connected by covered walkways that protect shoppers from rain and snow, but also reduce visibility for interior locations.

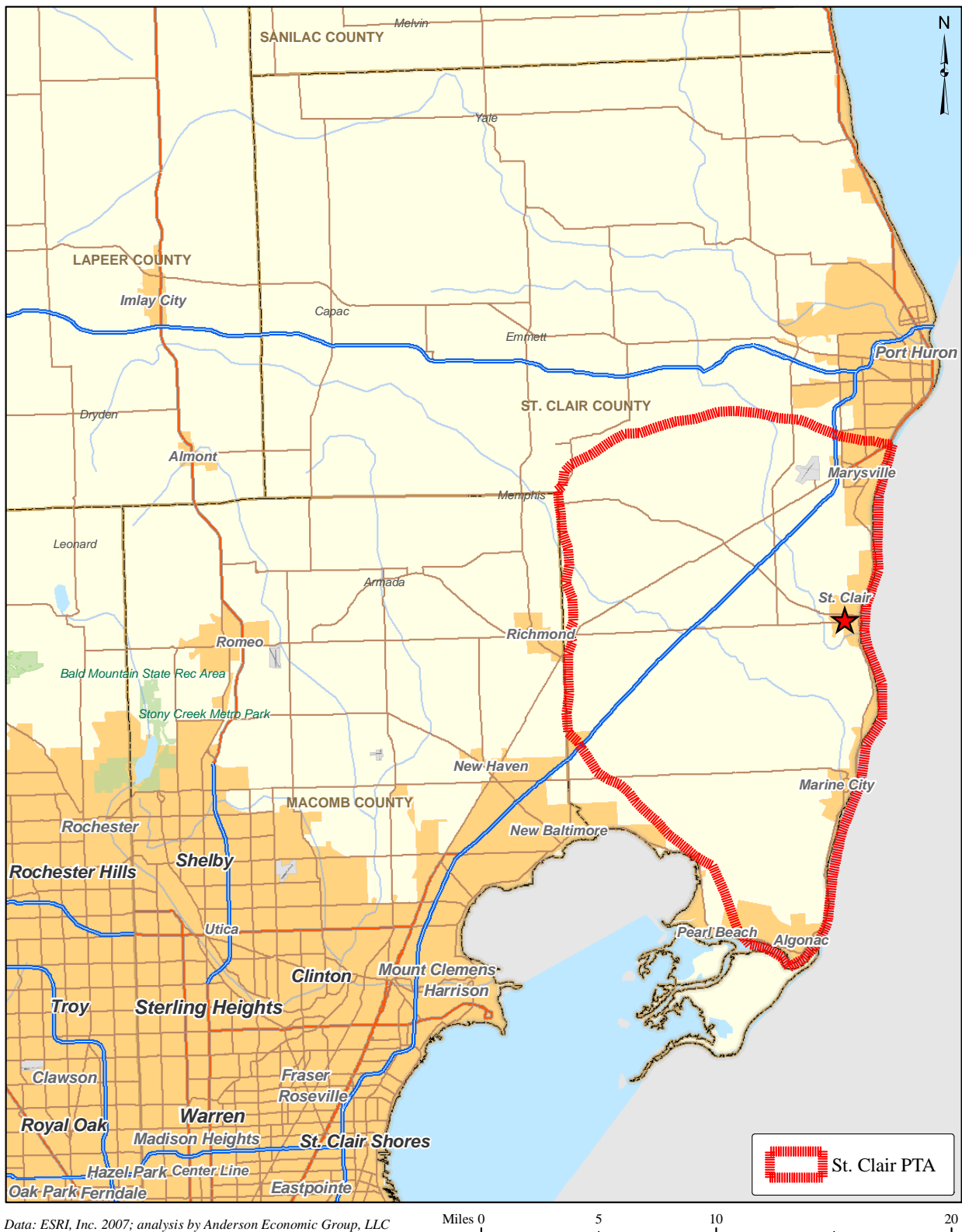
The following items highlight some additional issues facing downtown St. Clair:

- The St. Clair riverfront is currently under utilized;
- Some retailers have “shifted” to Carney Drive at Fred Moore Highway where large undeveloped parcels have become targets for chain stores and national brands;
- The region has experienced slowing population growth in recent years;
- Michigan’s recent economic woes have impacted income, consumer confidence, visitors, and retail expenditures.

Meanwhile, there is a renewing interest in downtown districts, and many shoppers are seeking retail environments that are walkable, unique, and enjoyable to shop. The City of St. Clair is clearly vested in its downtown district, local merchants, entrepreneurs, and developers, and we applaud the community’s efforts to promote economic growth.

### 4.2 Regional Locational Analysis

St. Clair is located in St. Clair County, along the St. Clair River between Port Huron and Detroit. The community is located near Interstate 94, a significant traffic route through the region, connecting the Detroit metropolitan area to Port Huron and the Blue Water Bridge, one of three crossings into Canada from southeast Michigan. The map in Exhibit 3 displays St. Clair’s location and trade area in southeast Michigan.

**EXHIBIT 3.** St. Clair is located south of Port Huron along the St. Clair River

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## 5.0 Supply-Demand Analysis

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To determine the retail potential for Downtown St. Clair, we have conducted a rigorous supply - demand analysis of the trade area. In the following sections we will describe our approach to the supply - demand analysis, indicate the supply, define the demand, and present the opportunity for new retail in the downtown.

Downtown St. Clair is located in the core of the City of St. Clair, on the western bank of the St. Clair River in St. Clair County, Michigan. For the purposes of developing this retail and residential market strategy, we have evaluated several levels of geography, including the State of Michigan, St. Clair and surrounding Counties, and the trade area.

Based on our evaluation of regional geographies and the location of St. Clair, we have determined an Primary Trade Area (PTA) for its downtown. The methodology for the delineation of this PTA is discussed later in this report.

For new retail, the PTA will represent 70 percent of retail sales, with the balance being import by visitors. Visitors may include any combination of the following:

- Motorists traveling through the region on Interstate 94;
- Visitors doing business in and around the City;
- Shoppers attracted to downtown St. Clair through an effective marketing program;
- Visitors attracted to the marina or passing by on the St. Clair River.

### 5.1 Methodology and Approach

The deductive supply - demand analysis assumes that there will be no over-storing in any given market. In other words, it is assumed that each new merchant will reasonably attempt to reach the limit of expenditure potential in each category, but will not exceed a threshold level of market saturation.

A market's saturation level within any given retail category is usually discovered by trial-and-error, as merchants can learn through experimentation if an increase in space or merchandise no longer results in an increase in sales. This process can be both discouraging and costly, but can be mitigated with an accurate supply-demand analysis. This type of opportunity analysis can enable effective retail planning, as existing stores, or new entrepreneurs can back-fill the retail voids, capturing a possible niche market in the area, maximizing sales and creating a sustainable shopping environment.

Up to a certain threshold, expenditures can be influenced by opportunity and competitive levels. If local residents have a capacity to spend, but choose not to because of limited retail selection or quality, they will seek competing destinations, resulting in sales export. If other options do not exist, they may simply curtail spending. This can indicate a considerable opportunity for additional retail space in the market.

Once a market reaches its threshold in retail space, the addition of more space will result in negative sales impact for existing merchants, and cannot be expected to motivate additional spending. Rather, the market share for each retail category is then expected to be redistributed after new stores open, with inevitable negative sales impact on existing units.

The “build it and they will come” principle applies only when local supply does not yet meet the market demand. However, resident expenditure potential does increase with gains in population, households and labor force, and particularly with increases in income levels. These fundamental rules, when applied in our retail analysis, are used to quantify the amount of additional space that is supportable in the downtown, which represents the retail core for the Primary Trade Area.

## **5.2 Trade Area Delineation**

As an essential step in our quantitative supply - demand analysis, we have delineated a Primary Trade Area based on a number of market factors and conditions. These include the locations of competing shopping destinations, distribution of population and income levels, physical and socio-economic barriers, transportation networks and corresponding drive-time distances.

We have generated a drive-time analysis for the downtown at 10, 20, and 30 minute intervals. While the results of this computer-generated analysis tend to be conservative in terms of distance traveled within a certain time frame, they are consistent and provide an accurate basis for delineating the trade area. Map 4 in the Appendix displays the drive time results.

Based on our review of the market, the downtown’s full potential, highway linkages, and the drive time analysis, we have determined a Primary Trade Area. As displayed in Map 1, this area includes Marysville to the north, Marine City and Algonac to the south, and reaching west toward Richmond.

This trade area has been delineated with consideration of likely shopping patterns. For example, shoppers tend to gravitate toward urban centers that are either closer or provide greater shopping opportunities. For this reason, the trade area boundary is very tight to the north, with a large supply of competing retail in Port Huron. However, the trade area has a wider range to the west, as there are few communities with comparable retail draw in that direction.

### **5.3 Supply - Regional Shopping Destinations**

Shopping opportunities outside of St. Clair attract residents with retail shops that are not available in the City. A majority of residents that shop outside St. Clair head north to Port Huron and Fort Gratiot. The large critical mass of retail in and around the mall enables more retail options and attracts shoppers from miles away for items they may not be able to find in their home market.

Regional shopping centers such as Birchwood Mall and the retailers that surround it offer retail choices that are not available in St. Clair. Stores like Younkers, Macy's, Best Buy and Barnes & Noble offer higher end merchandise, greater selection, or lower prices that attract shoppers from a wide region.

### **5.4 Supply - Trade Area**

While downtown St. Clair serves as the geographic and civic hub of the community, a large portion of the City's retail activity is located to the south and west of the downtown along Fred Moore Highway. This appears to have been a consistent trend over the past few decades as new retailers enter the market and locate where they have the best access to highway traffic and where large tracts of land have been available for development. Some of the retailers located in these corridors include Sears, CVS, GNC, and Hallmark.

Retail continues to grow in this area, with expansion west along Fred Moore Highway where large tracts of undeveloped land are available. While this expansion may appear to be a threat to retail downtown, it may actually help the downtown as the addition of large retailers expands St. Clair's trade area and attracts more shoppers to the city. Downtown merchants must focus on providing the service, selection, and convenience that large retail chains often don't provide.



We have created a matrix to compare the retail options available in St. Clair to the retail options in surrounding communities of the area. As seen on the next page, this grid includes a select list of retailers found in St. Clair and neighboring communities, and indicates that retail in St. Clair is lacking some of the options that are available in other communities in the area.

**EXHIBIT 4. Big-Box and National Chain Retailers in the St. Clair Area**

**Big-Box and Chain Retail Grid, May 2007**

	St. Clair	Port Huron / Marysville / Fort Gratiot	Marine City	Algonac	New Baltimore	Richmond
<b>Hard Lines</b>						
Aco Hardware	1	1			1	
Art Van Furniture		1				
Do It Best	1	2				1
Home Depot		1				
Lowe's		1				
Tractor Supply Co.		1				
<b>Count</b>	<b>2</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>
<b>Soft Lines</b>						
Dress Barn		1				
Fashion Bug		2				
Pier 1 Imports		1				
TJ Maxx		1				
Catherine's		1				
<b>Count</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Office and Electronics</b>						
Best Buy		1				
ABC Warehouse		1				
Office Depot		1				
Radio Shack		2	1			
<b>Count</b>	<b>0</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Discount and Supercenter</b>						
Big Lots		1				
Kmart		1	1			1
Gordon Food Service (GFS)		1				
Meijer		2				
Sam's Club		1				
Target		1				
Wal-Mart		1				
<b>Count</b>	<b>0</b>	<b>8</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>

Source: Anderson Economic Group, LLC 2006. Data collected from retailer websites - May, 2007 .

**EXHIBIT 5. Big-Box and National Chain Grid - Continued****Big-Box and Chain Retail Grid, May 2007**

	St. Clair	Port Huron / Marysville / Fort Gratiot	Marine City	Algonac	New Baltimore	Richmond
<b>Department Stores</b>						
Elder-Beerman		1				
Younkers		1				
Macy's		1				
Boston		1				
Sears	1	1				
<b>Count</b>	<b>1</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Sporting Goods</b>						
Dick's Sporting Goods		1				
Gander Mountain		1				
MC Sports		1				
<b>Count</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grocery and General Merchandise</b>						
Aldi's		1				
CVS	1	3	1	1	1	1
Kroger		2				1
Rite Aid		3		1	1	1
Dollar Tree		1				
Dollar General		3		1		1
Sunny Dollar	1				1	
Save a Lot			1			
Spartan Stores	1	1	2			
Walgreen's		2				
<b>Count</b>	<b>3</b>	<b>16</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>4</b>
<b>Specialty - Non Sports Related</b>						
Pet Supplies Plus		1				
Hobby Lobby		1				
Joanne Fabrics		1				
Borders Books		1				
Barnes and Noble		1				
Family Christian Bookstore		1				
Toys R' Us		1				
<b>Count</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Source: Anderson Economic Group, LLC 2006. Data collected from retailer websites - May, 2007 .

## 5.5 Supply - Downtown St. Clair

As part of our supply inventory, we have included a list of traditional retailers and services in St. Clair's Riverside Plaza. These businesses can be found in the exhibit below. As shown in the list, the downtown currently has a mix of retail, services and eating establishments. This mix is important, as residents and visitors that come downtown for one particular store or service may be enticed to cross-shop and extend the duration of their stay.

**TABLE 6.** Businesses in the Riverview Plaza, September 2007 (Source: [www.stclairriverviewplaza.com](http://www.stclairriverviewplaza.com))

A-1 Computers	Achatz Riverview Restaurant
Alice Moore Center for the Arts	American Diamond Exporters
Antique Mall	Bella Casa di Vino (wine bar)
Bob and Ella's Pizza	Brush & Palette
Celebration of Faith	Center For Learning Voice & Piano
Coney Island	Crumbs Pastry Pantry
Dennis & Susan's Hair Stylist	Distinctive Eyewear
Dragon Wok	European Touch Hair Salon
Farmers Insurance	Financial Coach LLC
First Step Internet and Telephone Services	Grape & Cheddar
Headroom Salon	Hers Womens Fashions
Hungry Howie's Pizza	London's Ice Cream
Music Station	Norbert Alexander Hair Design
Pizzo Barber Shop	Riverside Market Riverplace Mercantile
Riverview Plaza Mall Office	Scrapbook Sisters
Sine/GMAC Real Estate	SC Bike
Soave & Associates, Law Offices	St. Clair Chamber of Commerce
St. Clair Pharmacy	St. Clair Quick Clean Laundromat
St. Clair Travel Service	Subway
Sue's Coffee House	Sunny Dollar
That's Entertainment Dance Studio	The Charmed Touch
The Chocolate Harbor	Thompson – Schroyer, DDS-PC

## 5.6 Demand - Demographic Analysis

In order to determine the demand potential for St. Clair, we must understand the market demographics of the study area. To accomplish this, we have analyzed key socioeconomic variables for the County and measured those results against the competitive region and the State of Michigan. The complete results of this analysis are in the attached appendix.

### *Population and Growth*

Between 1990 and 2000, the population in St. Clair County grew at an annual rate of 1.2%, while the State grew at 0.7%, and population growth in the County has continued to outpace the State of Michigan since 2000. Between 2000 and 2006, St. Clair County grew at an annual rate of 1.0%, while the State grew at 0.6%. The population in the County is expected to continue to grow, based on 2005 to 2011 projections.

Population in the Primary Trade Area (PTA) grew at a faster pace than the County from 1990 to 2000 (1.6% annually), but has since slowed to 0.7% between 2000 and 2006. Growth is projected to continue at an annual rate of 0.7% between 2006 and 2011.

### *Per Capita Income and Growth*

Growth in Per Capita Income for St. Clair County grew faster than the State, Lapeer, and Macomb Counties from 1989 to 1999, at 5.0% compound annual growth rate (CAGR). However, growth in per capita income in St. Clair County between 1999 and 2006 dipped to 2.9%, trailing the State, Lapeer, and Macomb Counties.

Growth in Per Capita Income for the PTA has mirrored St. Clair County from 1989 through 2006, however the actual dollar amount remains higher for the PTA than for the County. In 2006, the per capita income for the St. Clair PTA was \$28,085 compared to \$26,292 for St. Clair County and \$27,724 for the State of Michigan.

### *Age Profiles*

The median age of residents in St. Clair County was 36.3 in 2000, and grew to 38.4 in 2006. This increase in median age is an indicator of an aging population and possibly an increasing population size of active seniors, retirees, and empty nesters in the County. In comparison, the median age for the State of Michigan was 35.5 in 2000 and is now 37.2 years.

The median age of residents in the PTA was 37.2 in 2000, and grew to 39.6 in 2006. This is higher than the State and St. Clair County as well as Macomb and Lapeer Counties.

### *Home Values*

The average home values in St. Clair County have increased at a slower rate than the State and Lapeer and Macomb counties. From 2000 to 2006, Macomb County had the highest growth in the region at 5.2%, compared to the PTA and St. Clair County at 4.9%. St. Clair County also had a lower average home value in 2006 than Macomb or Lapeer, at \$188,443, but the PTA was higher at \$204,954. The State average in 2006 was \$184,845.

### *Housing and Vehicle Ownership*

As of 2006, the majority of the housing units in St. Clair County and the PTA were owner-occupied, single-family detached. The housing vacancy rate in St. Clair County and the PTA decreased from 1990 to 2000, but increased slightly by 2006. The 2006 vacancy rate is relatively low in the PTA (5.5%) when compared to the State (11.4%) and St. Clair County (7.9%).

On average, households in St. Clair County have about 2 vehicles (1.9), and over 94% of households own at least 1 vehicle. The numbers are higher in the PTA, with an average of 2.0 vehicles per household and 95.7% of households owning at least one vehicle.

### *Educational Attainment*

The PTA had a higher percentage of residents with a 4-year degree (13.8%) than St. Clair County (12.6%) or Lapeer County (12.7%) in 2000. However, this was lower than the State average of 21.8% and Macomb County (17.6%).

## **5.7 Demand - Expenditure Potential**

The demand evaluation of our retail analysis involves a comparison of resident income levels to those of the region, with the portion of income that is actually spent on each retail category in the trade area (*transacted* expenditures) compared to the portion of income that is more typically spent on each retail category within the region or State (resident expenditure *potential*).

Our demand analysis reflects the propensity of resident shoppers to spend in over 100 retail categories, and is a direct reflection of their income, the state and market that they live in, household composition, and lifestyle characteristics. To determine the resident expenditure potential by retail category, we evaluated actual expenditures per capita within St. Clair County and the State of Michigan.

By calculating the portion of local expenditures being captured by existing retailers, it can be determined which categories have remaining sales potential. A comparison of these results to supply by retail category would enable us to identify opportunities for additional shops, merchants, or businesses. The analysis includes the following variables:

- # Estab.= Number of establishments within that retail category
- Sales (\$000)= Total sales in thousands for each retail category
- Sales Productivity (\$/Sq. Ft.) = Sales per square foot of sales floor
- \$/Cap. (\$)= Sales per capita, or total sales divided by total population
- % of PCI (%)= Sales per capita as a share of per capita income

We also qualify the opportunity for a variety of other unique market considerations, including site and locational characteristics, local economics, and significant retail events. We have considered strategic analysis concepts like clustering, critical mass, synergy, connectivity, merchandise mix, import / export, sales transfer, and impact or ‘cannibalization.’

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## 6.0 Residential Assessment

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### 6.1 Introduction

Anderson Economic Group was not retained to conduct a comprehensive or rigorous residential feasibility or market strategy for the City of St. Clair or its downtown. However, the City is clearly interested in understanding potential demand, particularly in the vicinity of the downtown.

This section of our report specifically addresses residential opportunities, and provides some top-line recommendations regarding the potential for residential units in downtown St. Clair based on our market observations. They are intended to provide an objective snapshot of current pricing and amenities within the market place, with a very general and preliminary sense of magnitude for St. Clair.

### 6.2 Current Downtown Residential Situation

Residential units proximate to downtown St. Clair currently include a mix of single-family detached houses, with the majority owner-occupied. A number of multi-unit condominium structures are located north of town along the river. However, there are few condos or apartments in the downtown urban environment.

Despite the recent downturn in Michigan's overall economy and in the residential real estate market, households continue searching for market-rate housing units that offer modern amenities like views of water, extra storage, large bathrooms, extra bedrooms for home offices, vaulted ceilings, wood floors, and other amenities. Many of these households are seeking opportunities to trade up into new units, and are less interested in post-war or functionally obsolete houses.

There is a current trend of residents returning to urban and downtown districts for housing, with particular popularity among condominiums, townhouses and lofts or flats above street front retail. Urban housing choices seem particularly appealing to young professionals seeking lifestyle choices; empty nesters, early retirees, and active seniors seeking low maintenance living; single parents seeking affordability; and young families willing to trade large yards in return for indoor living space.

Meanwhile, much of the over-building that has occurred in other markets is also in the upper price brackets. Two-income households can easily become 'house poor' by stretching their budgets to trade up into larger homes. Aggressive lending practices have contributed to the problem, such as: a) variable and adjustable interest rate plans,

b) zero-down offers, c) relaxed credit requirements, d) balloon loans with payments that accelerate quickly after the first five years, e) relaxed mortgage-to-income requirements, and f) forty-year loan terms. Other factors, particularly escalating rental rates on apartments, can also motivate families to jump into a home purchase.

In the current economic environment and at the bottom of the periodic housing cycle (typically about 10 years), St. Clair is wise to proceed with caution before approving residential communities. A large variety of factors should be carefully considered by developers and builders before proceeding, including:

- product type, including renter- and owner-occupied units
- product format, including single- and multi-family units
- product style, including houses, apartments, flats, condos and live-work units
- unit amenities, including bathrooms, bedrooms and garages
- community amenities, including club houses, tot lots and bike paths
- prices and price per square foot
- price per square foot relative to unit size
- mortgage-to-income ratios, current lending practices
- competitive developments and comparable successes
- absorption rates and project phasing.

### **6.3 Preliminary Recommendations**

For the City of St. Clair, we recommend that developers and builders generally strive for the development of multi-family condominiums that provide views of the water and convenient access to shopping and dining options. New units should range from approximately 1,000 to 1,800 square feet in size, and should offer unique amenities to differentiate from other options in the market.

Visitors will also have an impact on this market, as affluent households in metro Detroit may be looking for an “affordable” second home in a quiet community near the water. St. Clair fits this mold well, as current for-sale owner-occupied waterfront condo prices range from \$110,000 to \$290,000 - affordable by big-city standards.

The challenge for developers in St. Clair will not be finding demand for these units, it will be pinpointing locations that provide unobstructed views of the river as well as proximity to downtown amenities. If structurally feasible, lofts over existing retail in the Riverview Plaza would be optimal. Alternatively, parcels along the parameter of the Plaza could be developed to three or four levels to provide views over top the existing structures.



## 6.4 Closing Statement

We hope that the City of St. Clair, its community stakeholders and local developers find this preliminary data helpful in their assessment of future residential proposals. Of course, we recommend that the City commission a full Residential Market Strategy or Target Market Analysis before incorporating any significant number of residential units into its long-term plan, and certainly before approving new housing developments with more than 4 units.

*- END OF REPORT -*

# Retail Market Strategy APPENDIX

Prepared for:  
The City of St. Clair, MI

*Final Report*  
*October 22, 2007*

*Prepared by:*

**Sharon M. Vokes**  
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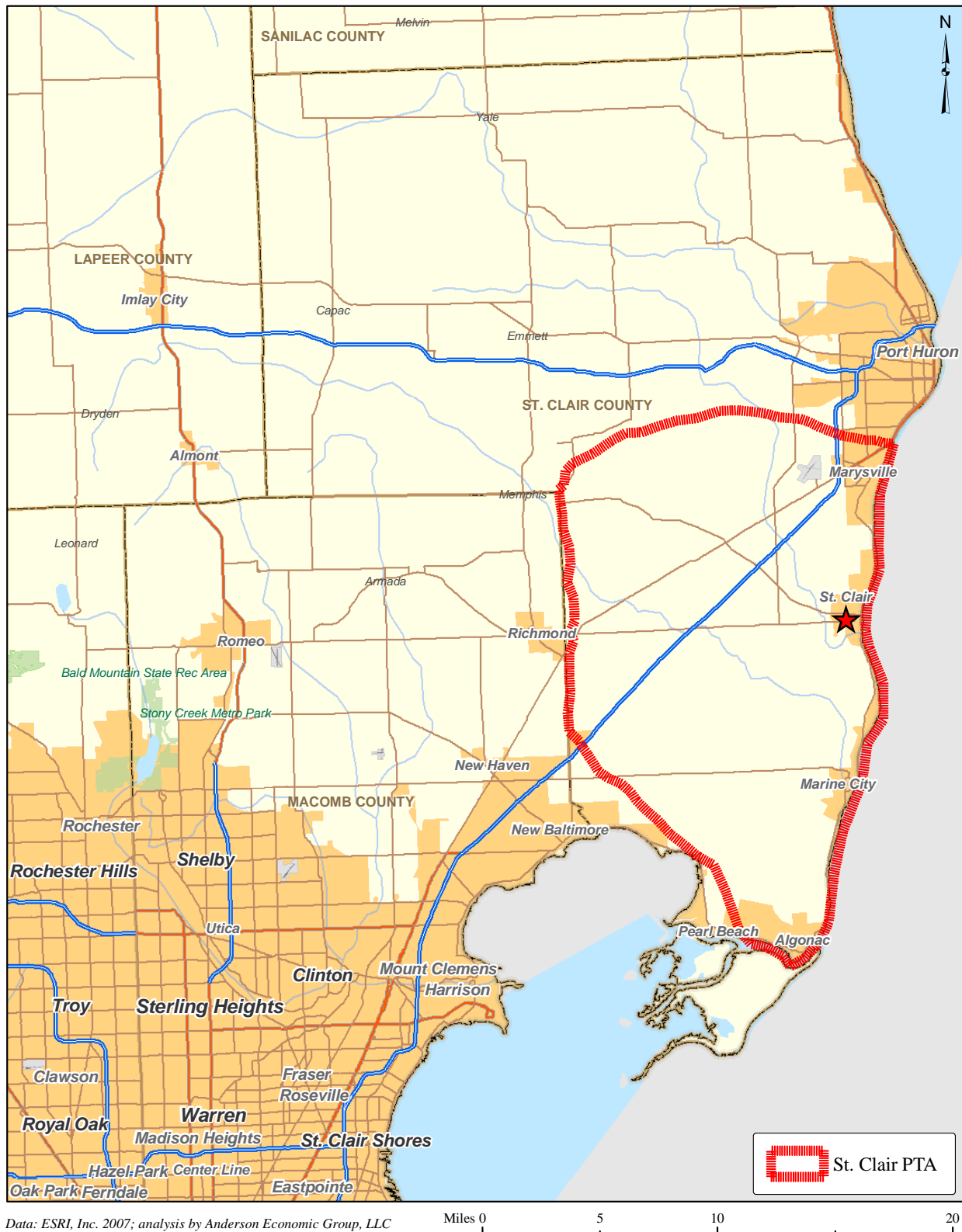
*In Collaboration with:*

*McKenna Associates Incorporated*

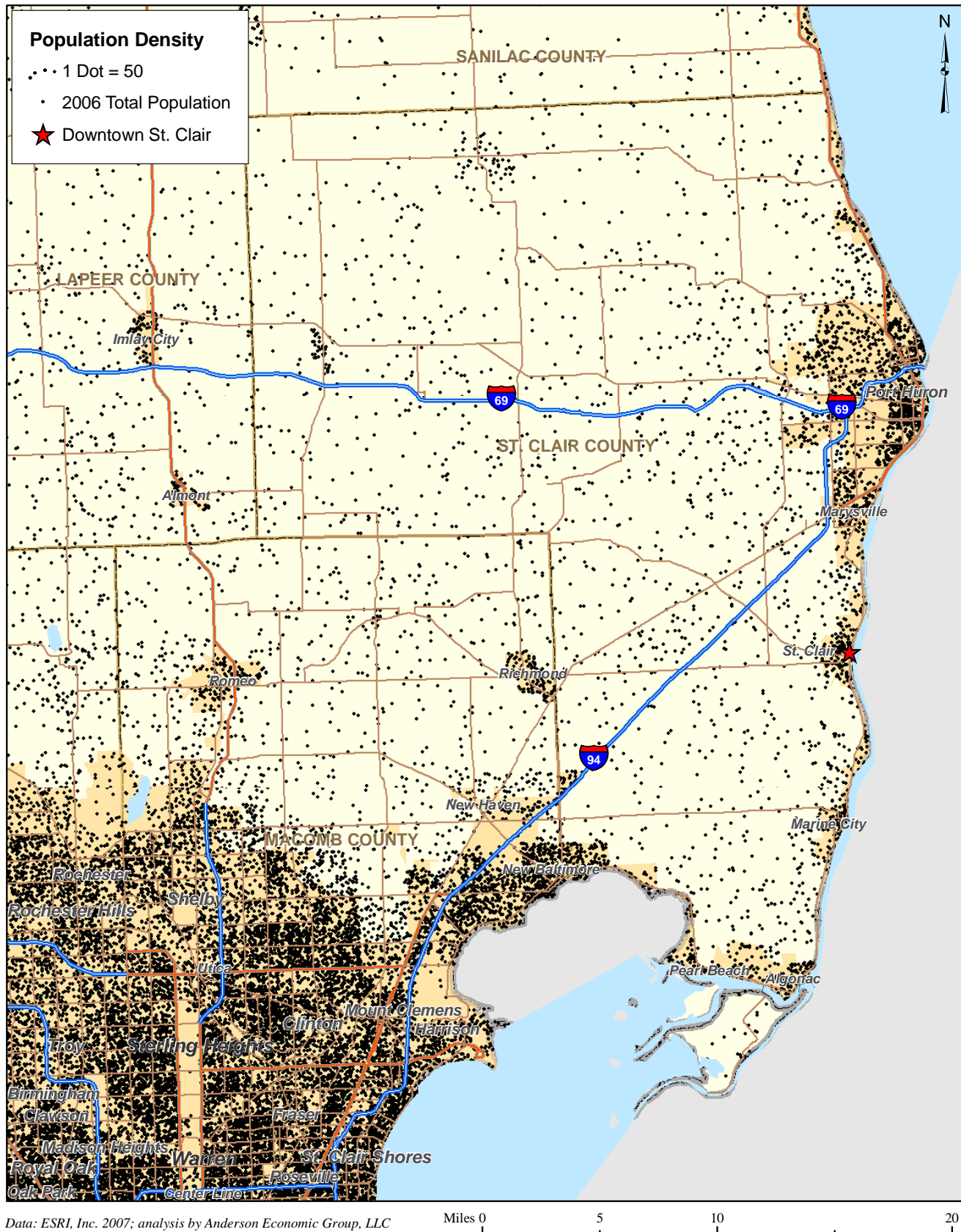


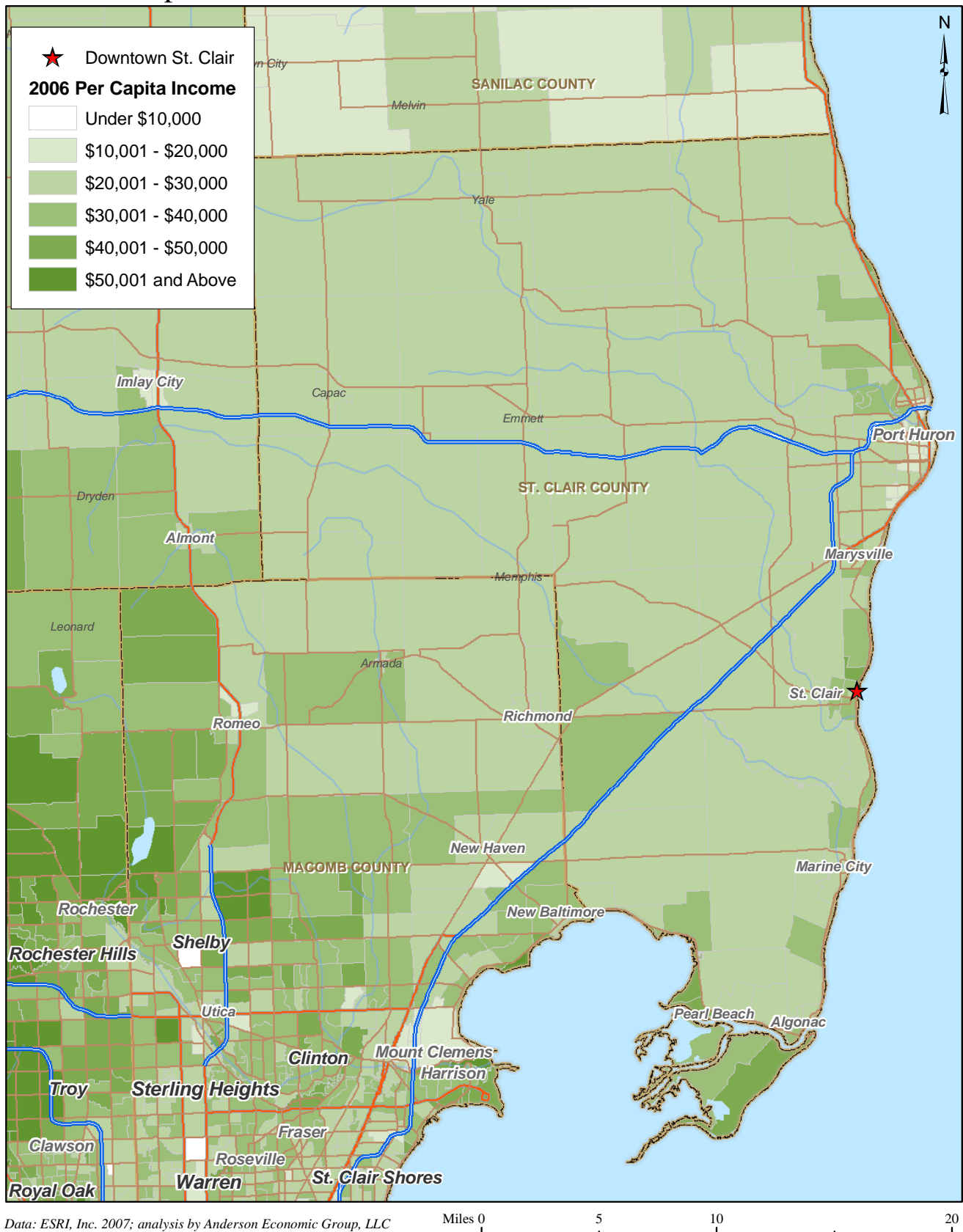
## A. Maps and Demographic Tables

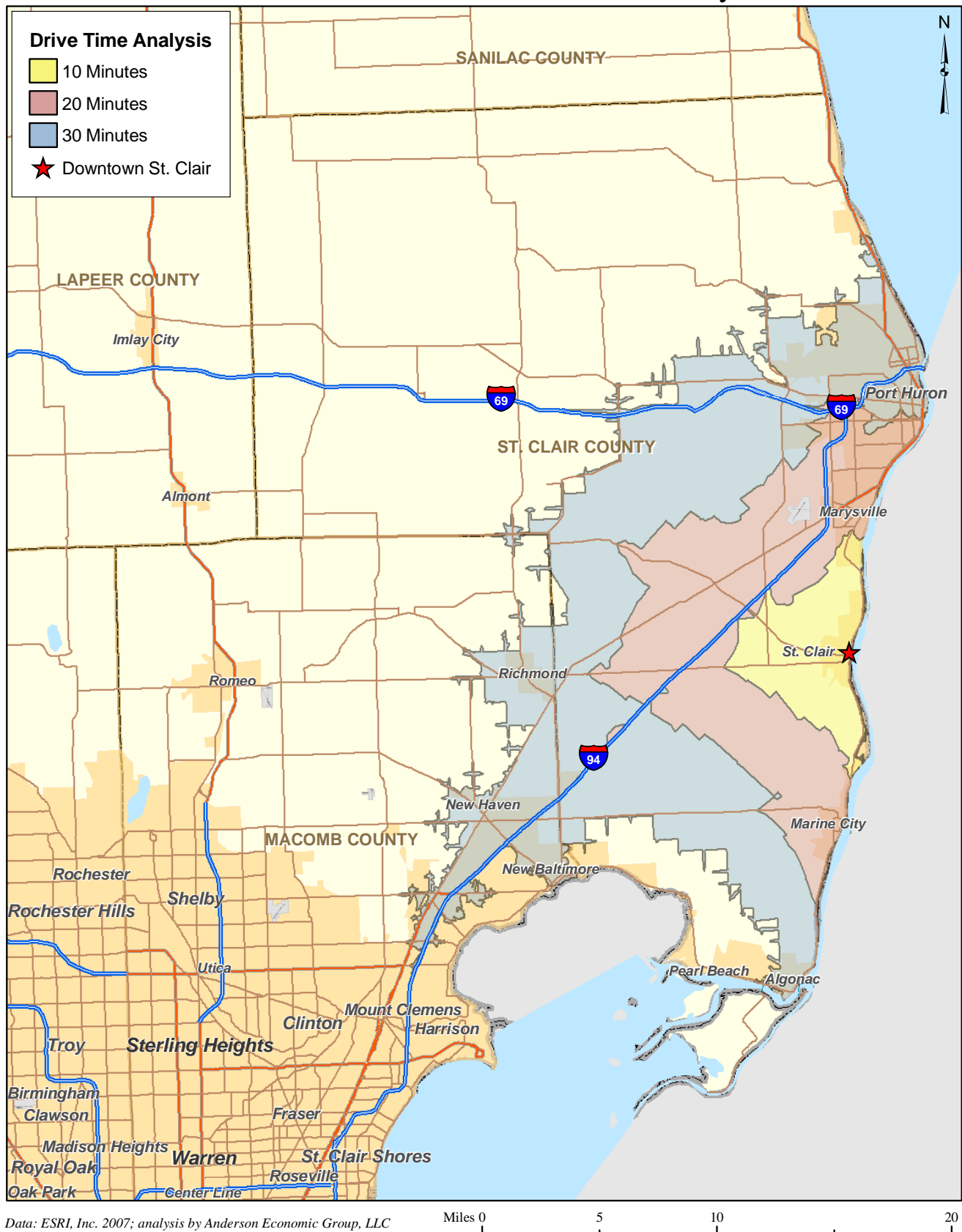
**MAP 1.** St. Clair Regional Overview and Primary Trade Area



MAP 2. 2006 Population Density



**MAP 3.** 2006 Per Capita Income

**MAP 4.** Downtown St. Clair 10, 20, 30 Minute Drive Time

**TABLE 1.** Demographic and Socioeconomic Tables

	<b>Downtown St. Clair PTA</b>	<b>St. Clair County</b>	<b>Lapeer County</b>	<b>Macomb County</b>	<b>Michigan</b>
<b>POPULATION</b>					
1990 Total Population (census)	49,269	145,607	74,768	717,400	9,295,297
2000 Total Population (census)	58,019	164,235	87,904	788,149	9,938,444
2006 Total Population	60,605	174,367	94,882	843,476	10,317,569
2011 Total Population	62,796	182,044	99,834	888,737	10,605,939
CAGR 1990-2000	1.6%	1.2%	1.6%	0.9%	0.7%
CAGR 2000-2006	0.7%	1.0%	1.3%	1.1%	0.6%
CAGR 2006-2011	0.7%	0.9%	1.0%	1.1%	0.6%
2000 Pop in Group Quarters	257	1,677	1,869	8,861	249,889
2006 Group Quarters Population	257	1,677	2,100	8,853	253,962
2006 Group Quarters Population (%)	0.4%	1.0%	2.2%	1.0%	2.5%
1990 Median Age	33.8	32.9	31.8	33.9	32.6
2000 Median Age	37.2	36.3	35.9	37.0	35.5
2006 Median Age	39.6	38.4	38.1	38.6	37.2
<b>PER CAPITA INCOME</b>					
1989 Per Capita Income (census)	\$14,130	\$13,257	\$13,313	\$16,187	\$14,154
1999 Per Capita Income (census)	\$23,017	\$21,582	\$21,462	\$24,446	\$22,168
2006 Per Capita Income	\$28,085	\$26,292	\$26,419	\$30,844	\$27,724
2011 Per Capita Income	\$33,763	\$31,564	\$31,283	\$37,992	\$33,767
CAGR 1989-1999	5.0%	5.0%	4.9%	4.2%	4.6%
CAGR 1999-2006	2.9%	2.9%	3.0%	3.4%	3.2%
CAGR 2006-2011	3.8%	3.7%	3.4%	4.3%	4.0%
<b>TOTAL PERSONAL INCOME</b>					
1990 Total Personal Income (\$Mil.)	\$716,246	\$1,985,523	\$1,025,378	\$12,004,691	\$135,837,001
2000 Total Personal Income (\$Mil.)	\$1,338,346	\$3,544,438	\$1,886,612	\$19,267,239	\$220,316,999
2006 Total Personal Income (\$Mil.)	\$1,702,115	\$4,584,476	\$2,506,675	\$26,016,579	\$286,048,432
2011 Total Personal Income (\$Mil.)	\$2,120,189	\$5,746,098	\$3,123,128	\$33,765,090	\$358,126,954
CAGR 1990-2000	6.5%	6.0%	6.3%	4.8%	5.0%
CAGR 2000-2006	4.1%	4.4%	4.9%	5.1%	4.4%
CAGR 2006-2011	4.5%	4.6%	4.5%	5.4%	4.6%
<b>HOUSEHOLDS</b>					
1990 Average Household Size	2.8	2.7	3.0	2.7	2.7
2000 Average Household Size	2.7	2.6	2.8	2.5	2.6
2006 Average Household Size	2.6	2.6	2.7	2.5	2.5
1990 Total Households	17,617	52,882	24,659	264,991	3,419,331
2000 Total Households	21,717	62,072	30,729	309,203	3,785,661
2006 Total Households	23,166	67,242	33,960	334,854	3,982,308
2011 Total Households	24,217	70,829	36,179	355,953	4,122,882
CAGR 1990-2000 (%)	2.1%	1.6%	2.2%	1.6%	1.0%
CAGR 2000-2006 (%)	1.1%	1.3%	1.7%	1.3%	0.8%
CAGR 2006-2011 (%)	0.9%	1.0%	1.3%	1.2%	0.7%

**TABLE 2.** Demographic and Socioeconomic Tables

	<b>Downtown St. Clair PTA</b>	<b>St. Clair County</b>	<b>Lapeer County</b>	<b>Macomb County</b>	<b>Michigan</b>
<b>HOUSEHOLD INCOME TOTALS</b>					
2000 Median HH Income	\$51,701	\$46,346	\$51,886	\$52,433	\$44,683
2006 Median HH Income	\$61,390	\$54,908	\$60,819	\$64,548	\$53,860
1990 Average HH Income	\$39,241	\$36,312	\$40,065	\$43,603	\$38,064
2000 Average HH Income	\$60,915	\$56,269	\$60,771	\$61,862	\$57,400
2006 Average HH Income	\$73,186	\$67,854	\$73,006	\$77,351	\$70,999
<b>URBAN V. RURAL</b>					
1990 Sample Population	49,269	145,607	74,768	717,400	9,295,297
1990 Urban Pop: Inside UA	14,861	68,406	0	677,257	5,811,662
1990 Urban Pop: Outside UA	10,157	12,501	10,680	7,661	743,184
1990 Rural Farm Pop	530	2,131	3,317	1,066	120,496
1990 Rural Nonfarm Pop	23,720	62,569	60,771	31,416	2,619,955
2000 Sample Population	58,148	164,235	87,904	788,149	9,938,444
2000 Pop by Urban/Rural Base	58,148	164,235	87,904	788,149	9,938,444
2000 Pop: Urban/in Urbnzd Area	33,421	102,214	0	757,634	6,580,632
2000 Pop: Urban/in Urb Cluster	0	0	21,038	5,068	838,892
2000 Pop: Rural/Farm	616	1,918	1,944	701	94,192
2000 Pop: Rural/Nonfarm	24,111	60,103	64,922	24,746	2,424,728
1990 Percent Urban	30%	47%	0%	94%	63%
2000 Percent Urban	57%	62%	0%	96%	66%
<b>HIGHEST ADULT EDUCATIONAL ATTAINMENT</b>					
2000 Pop 25+ by Educ Base	38,391	107,583	56,454	535,836	6,415,941
2000 Pop 25+/Educ: No School	164	711	395	4,252	54,757
2000 Pop 25+/Educ: Nurs-4th	52	193	81	1,981	18,887
2001 Pop 25+/Educ: 5-8th Grd	1,035	3,642	1,713	19,522	225,370
2001 Pop 25+/Educ: 9-10th Grade	2,122	6,757	2,837	28,810	347,742
2001 Pop 25+/Educ: 11-12th Grade	2,304	7,158	3,718	36,806	417,377
2000 Pop 25+/Educ: HS Grad	14,345	40,018	21,751	175,565	2,010,861
2000 Pop 25+/Educ: Coll <1 Yr	3,933	10,682	5,184	48,662	534,119
2000 Pop 25+/Educ: Coll 1+ Yrs	6,122	16,559	9,376	84,157	962,457
2000 Pop 25+/Educ: Assoc Deg	3,021	8,339	4,217	41,936	448,112
2000 Pop 25+/Educ: Bach Deg	3,459	8,562	4,950	63,603	878,680
2000 Pop 25+/Educ: Mast Deg	1,389	3,720	1,656	23,199	363,931
2000 Pop 25+/Educ: Prof Deg	371	1,028	465	5,652	103,840
2000 Pop 25+/Educ: Doct Deg	73	214	111	1,691	49,808
2000 Thru 8th Grade or Lower (#)	1,251	4,546	2,189	25,755	299,014
2000 Some College (#)	18,368	49,104	25,959	268,900	3,340,947
2000 4-Yr. Degree or More (#)	5,292	13,524	7,182	94,145	1,396,259
2000 Thru 8th Grade or Lower (%)	3.3%	4.2%	3.9%	4.8%	4.7%
2000 Some College (%)	47.8%	45.6%	46.0%	50.2%	52.1%
2000 4-Yr. Degree or More (%)	13.8%	12.6%	12.7%	17.6%	21.8%



**TABLE 3.** Demographic and Socioeconomic Tables

	<b>Downtown St. Clair PTA</b>	<b>St. Clair County</b>	<b>Lapeer County</b>	<b>Macomb County</b>	<b>Michigan</b>
<b>ETHNICITY AND RACE</b>					
1990 Total Population (census)	49,269	145,607	74,768	717,400	9,295,297
1990 White / Caucasian	48,413	138,470	72,224	682,504	7,639,405
1990 Black / African American	90	2,979	482	10,325	1,271,373
1990 American Indian / Aleut	197	745	319	2,639	55,501
1990 Asian	129	457	280	9,006	103,341
1990 Pacific	5	18	2	103	1,482
1990 Other Race	82	1,106	635	1,563	86,649
1990 Two or More Races	463	1,832	826	11,260	137,546
2000 Total Population (census)	58,019	164,235	87,904	788,149	9,938,444
2000 White / Caucasian	56,715	155,962	84,541	730,270	7,966,053
2000 Black / African American	144	3,451	720	21,326	1,412,742
2000 American Indian / Aleut	242	829	337	2,478	58,479
2000 Asian	185	650	339	16,843	176,510
2000 Pacific	12	32	8	178	2,692
2000 Other Race	170	1,052	943	3,106	129,552
2000 Two or More Races	551	2,259	1,016	13,948	192,416
2000 Hispanic - of any race	681	3,593	2,731	12,435	323,877
2006 Population by Race Base	60,605	174,367	94,882	843,476	10,317,569
2006 White / Caucasian	59,047	164,406	90,667	770,034	8,133,369
2006 Black / African American	158	3,990	845	24,687	1,491,275
2006 American Indian / Aleut	255	890	368	2,664	60,638
2006 Asian	266	970	515	25,199	251,869
2006 Pacific	12	43	12	244	3,513
2006 Other Race	209	1,336	1,224	3,861	156,300
2006 Two or More Races	658	2,732	1,251	16,787	220,605
2006 Hispanic - of any race	861	4,599	3,565	15,974	394,671
1990 White / Caucasian (%)	98.3%	95.1%	96.6%	95.1%	82.2%
1990 Black / African American (%)	0.2%	2.0%	0.6%	1.4%	13.7%
1990 American Indian / Aleut (%)	0.4%	0.5%	0.4%	0.4%	0.6%
1990 Asian (%)	0.3%	0.3%	0.4%	1.3%	1.1%
1990 Pacific (%)	0.0%	0.0%	0.0%	0.0%	0.0%
1990 Other Race (%)	0.2%	0.8%	0.8%	0.2%	0.9%
1990 Two or More Races (%)	0.9%	1.3%	1.1%	1.6%	1.5%
2000 White / Caucasian (%)	97.8%	95.0%	96.2%	92.7%	80.2%
2000 Black / African American (%)	0.2%	2.1%	0.8%	2.7%	14.2%
2000 American Indian / Aleut (%)	0.4%	0.5%	0.4%	0.3%	0.6%
2000 Asian (%)	0.3%	0.4%	0.4%	2.1%	1.8%
2000 Pacific (%)	0.0%	0.0%	0.0%	0.0%	0.0%
2000 Other Race (%)	0.3%	0.6%	1.1%	0.4%	1.3%
2000 Two or More Races (%)	0.9%	1.4%	1.2%	1.8%	1.9%
2000 Hispanic - of any race (%)	1.2%	2.2%	3.1%	1.6%	3.3%
2006 White / Caucasian (%)	97.4%	94.3%	95.6%	91.3%	78.8%
2006 Black / African American (%)	0.3%	2.3%	0.9%	2.9%	14.5%
2006 American Indian / Aleut (%)	0.4%	0.5%	0.4%	0.3%	0.6%
2006 Asian (%)	0.4%	0.6%	0.5%	3.0%	2.4%
2006 Pacific (%)	0.0%	0.0%	0.0%	0.0%	0.0%
2006 Other Race (%)	0.3%	0.8%	1.3%	0.5%	1.5%
2006 Two or More Races (%)	1.1%	1.6%	1.3%	2.0%	2.1%
2006 Hispanic - of any race (%)	1.4%	2.6%	3.8%	1.9%	3.8%

**TABLE 4.** Demographic and Socioeconomic Tables

	<b>Downtown St. Clair PTA</b>	<b>St. Clair County</b>	<b>Lapeer County</b>	<b>Macomb County</b>	<b>Michigan</b>
<b>MODE OF TRAVEL TO WORK (#)</b>					
2000 Wrkrs: Transp to Wrk Base	26,937	76,437	40,141	383,664	4,540,372
2000 Wrkrs 16+: Worked at Home	577	2,018	1,160	6,343	127,765
2000 Wrkrs/Transp: Car-Alone	23,414	63,994	33,572	341,300	3,776,535
2000 Wrkrs/Transp: Carpooled	2,344	8,129	4,542	28,738	440,606
2000 Wrkrs/Transp: Bus	24	290	112	1,707	54,423
2000 Wrkrs/Transp: Streetcar	0	0	0	60	560
2000 Wrkrs/Transp: Subway	0	0	8	0	576
2000 Wrkrs/Transp: Railroad	0	0	0	10	290
2000 Wrkrs/Transp: Ferryboat	0	2	0	9	466
2000 Wrkrs/Transp: Taxicab	0	58	0	140	4,222
2000 Wrkrs/Transp: Motorcycle	33	56	11	101	1,698
2000 Wrkrs/Transp: Bicycle	38	228	0	370	10,034
2000 Wrkrs/Transp: Walked	393	1,325	554	3,546	101,506
2000 Wrkrs/Transp: Other Means	114	337	182	1,340	21,691
2000 Wrkrs 16+ Not Home Base	26,360	74,419	38,981	377,321	4,412,607
2000 Wrkrs/Transp: Total Private Trans (#)	23,485	64,278	33,583	341,771	3,788,267
2001 Wrkrs/Transp: Total Carpooled (#)	2,344	8,129	4,542	28,738	440,606
2000 Wrkrs/Transp: Total Public Trans (#)	24	350	120	1,926	60,537
2000 Wrkrs/Transp: Total Other Trans (#)	507	1,662	736	4,886	123,197
2000 Wrkrs/Transp: Total Private Trans (%)	87.2%	84.1%	83.7%	89.1%	83.4%
2001 Wrkrs/Transp: Total Carpooled (%)	8.7%	10.6%	11.3%	7.5%	9.7%
2000 Wrkrs/Transp: Total Public Trans (%)	0.1%	0.5%	0.3%	0.5%	1.3%
2000 Wrkrs/Transp: Total Other Trans (%)	1.9%	2.2%	1.8%	1.3%	2.7%
<b>TRAVEL TIME TO WORK</b>					
2000 Wrkrs/Trvl Time < 5 min	1,291	2,946	1,291	7,880	158,315
2000 Wrkrs/Trvl Time 5-9 min	3,122	9,168	3,600	31,847	507,653
2000 Wrkrs/Trvl Time 10-14 min	3,035	11,253	3,977	47,315	681,990
2000 Wrkrs/Trvl Time 15-19 min	3,092	9,844	3,942	55,404	708,036
2000 Wrkrs/Trvl Time 20-24 min	2,529	8,338	3,760	59,012	675,865
2000 Wrkrs/Trvl Time 25-29 min	1,334	3,447	1,729	27,209	291,938
2000 Wrkrs/Trvl Time 30-34 min	2,561	6,954	3,956	58,735	546,870
2000 Wrkrs/Trvl Time 35-39 min	966	2,008	1,140	13,816	126,158
2000 Wrkrs/Trvl Time 40-44 min	1,129	2,686	1,976	17,644	147,930
2000 Wrkrs/Trvl Time 45-59 min	3,379	7,719	5,877	35,977	304,785
2000 Wrkrs/Trvl Time 60-89 min	2,985	7,398	5,830	16,671	171,403
2000 Wrkrs/Trvl Time 90+ min	938	2,658	1,903	5,811	91,664
2000 Avg Travel Time to Work (min)	31	29	35	26	24
<b>VEHICLE OWNERSHIP</b>					
2000 Households with 0 Cars (#)	945	3,730	1,126	17,729	290,240
2000 Households with 1 or More Cars (#)	20,781	58,342	29,603	291,474	3,495,421
2000 Households with 2 or More Cars (#)	14,643	39,312	22,468	188,786	2,217,766
2000 Households with 3 or More Cars (#)	5,135	13,263	8,535	57,698	676,190
2000 Households with 0 Cars (%)	4.3%	6.0%	3.7%	5.7%	7.7%
2000 Households with 1 or More Cars (%)	95.7%	94.0%	96.3%	94.3%	92.3%
2000 Households with 2 or More Cars (%)	67.4%	63.3%	73.1%	61.1%	58.6%
2000 Households with 3 or More Cars (%)	23.6%	21.4%	27.8%	18.7%	17.9%
2000 Avg # of Vehicles: HHs	2.0	1.9	2.1	1.8	1.8

**TABLE 5.** Demographic and Socioeconomic Tables

	<b>Downtown St. Clair PTA</b>	<b>St. Clair County</b>	<b>Lapeer County</b>	<b>Macomb County</b>	<b>Michigan</b>
<b>HOUSING UNIT GROWTH AND TENURE</b>					
1990 Total Housing Units	18,743	57,494	26,445	274,843	3,847,926
1990 Owner Occupied HUs	14,347	40,015	19,978	204,609	2,427,643
1990 Percent Owner Occ.	76.5%	69.6%	75.5%	74.4%	63.1%
1990 Renter Occupied HUs	3,269	12,867	4,681	60,382	991,688
1990 Vacant HUs	1,128	4,612	1,786	9,852	428,595
1990 Vacancy Rate	6.0%	8.0%	6.8%	3.6%	11.1%
2000 Total Housing Units	22,938	67,107	32,732	320,276	4,234,279
2000 Owner Occupied HUs	18,313	49,419	26,088	243,964	2,793,124
2000 Percent Owner Occ.	79.8%	73.6%	79.7%	76.2%	66.0%
2000 Renter Occupied HUs	3,404	12,653	4,641	65,239	992,537
2000 Vacant HUs	1,224	5,035	2,003	11,073	448,618
2000 Vacancy Rate	5.3%	7.5%	6.1%	3.5%	10.6%
2006 Total Housing Units	24,521	72,997	35,969	350,382	4,493,903
2006 Owner Occupied HUs	19,711	54,106	29,045	266,634	2,988,123
2006 Percent Owner Occ.	80.4%	74.1%	80.8%	76.1%	66.5%
2006 Renter Occupied HUs	3,455	13,136	4,915	68,220	994,185
2006 Percent Renter Occ.	14.1%	18.0%	13.7%	19.5%	22.1%
2006 Vacant Housing Units	1,358	5,755	2,009	15,528	511,595
2006 Vacancy Rate	5.5%	7.9%	5.6%	4.4%	11.4%
2000 Avg HH Size: Owner Occ	2.8	2.7	2.9	2.7	2.7
<b>HOUSEHOLD INCOME CATEGORIES</b>					
2006 HHs w/Inc \$14,999 and Below (#)	1,907	6,642	2,419	25,941	445,131
2006 HHs w/Inc \$15,000 - \$29,999 (#)	2,949	10,284	4,258	40,312	608,264
2006 HHs w/Inc \$30,000 - \$44,999 (#)	3,112	9,720	4,957	46,871	609,857
2006 HHs w/Inc \$45,000 - \$59,999 (#)	3,300	9,848	5,056	40,375	520,803
2006 HHs w/Inc \$60,000 - \$74,999 (#)	2,734	7,599	4,200	39,274	436,175
2006 HHs w/Inc \$75,000 - \$99,999 (#)	4,021	10,432	5,234	56,003	538,790
2006 HHs w/Inc \$100,000 - \$124,999 (#)	2,377	5,925	3,844	36,696	341,791
2006 HHs w/Inc \$125,000 - \$149,999 (#)	1,420	3,481	2,259	24,174	210,721
2006 HHs w/Inc \$150,000 - \$199,999 (#)	673	1,680	865	14,966	132,394
2006 HHs w/Inc \$200,000 and Above (#)	672	1,631	868	10,241	138,338
2006 HHs w/Inc \$14,999 and Below (%)	8.2%	9.9%	7.1%	7.7%	11.2%
2006 HHs w/Inc \$15,000 - \$29,999 (%)	12.7%	15.3%	12.5%	12.0%	15.3%
2006 HHs w/Inc \$30,000 - \$44,999 (%)	13.4%	14.5%	14.6%	14.0%	15.3%
2006 HHs w/Inc \$45,000 - \$59,999 (%)	14.2%	14.6%	14.9%	12.1%	13.1%
2006 HHs w/Inc \$60,000 - \$74,999 (%)	11.8%	11.3%	12.4%	11.7%	11.0%
2006 HHs w/Inc \$75,000 - \$99,999 (%)	17.4%	15.5%	15.4%	16.7%	13.5%
2006 HHs w/Inc \$100,000 - \$124,999 (%)	10.3%	8.8%	11.3%	11.0%	8.6%
2006 HHs w/Inc \$125,000 - \$149,999 (%)	6.1%	5.2%	6.7%	7.2%	5.3%
2006 HHs w/Inc \$150,000 - \$199,999 (%)	2.9%	2.5%	2.5%	4.5%	3.3%
2006 HHs w/Inc \$200,000 and Above (%)	2.9%	2.4%	2.6%	3.1%	3.5%
2006 Share of HHs Earning <\$30K	21.0%	25.2%	19.7%	19.8%	26.5%
2006 Share of HHs Earning \$30K+	79.0%	74.8%	80.3%	80.2%	73.5%
2006 Share of HHs Earning \$60K+	51.4%	45.7%	50.9%	54.2%	45.2%
2006 Share of HHs Earning \$100K+	22.2%	18.9%	23.1%	25.7%	20.7%

**TABLE 6.** Demographic and Socioeconomic Tables

	<b>Downtown St. Clair PTA</b>	<b>St. Clair County</b>	<b>Lapeer County</b>	<b>Macomb County</b>	<b>Michigan</b>
<b>HOUSING UNITS IN STRUCTURE</b>					
2000 HUs/Units in Struct Base	22,936	67,107	32,732	320,276	4,234,279
2000 HU/Units in Struct: 1-Det	18,012	50,384	26,468	219,955	2,988,818
2000 HU/Units in Struct: 1-Att	686	1,472	316	23,967	164,910
2000 HU/Units in Struct: 2	559	2,610	673	3,103	146,414
2000 HU/Units in Struct: 3-4	485	1,998	658	9,535	118,067
2000 HU/Units in Struct: 5-9	718	2,251	786	20,635	169,946
2000 HU/Units in Struct: 10-19	426	1,101	297	12,908	144,848
2000 HU/Units in Struct: 20-49	269	608	369	5,813	91,625
2000 HU/Units in Struct: 50+	302	974	310	9,756	124,948
2000 HU/Units in Struct: Mobile	1,481	5,688	2,833	14,452	277,158
2000 HU/Units in Struct: Other	0	21	22	152	7,545
2000 HUs/Units in Struct Base (%)	100%	100%	100%	100%	100%
2000 HU/Units in Struct: 1-Det (%)	78.5%	75.1%	80.9%	68.7%	70.6%
2000 HU/Units in Struct: 1-Att (%)	3.0%	2.2%	1.0%	7.5%	3.9%
2000 HU/Units in Struct: 2 (%)	2.4%	3.9%	2.1%	1.0%	3.5%
2000 HU/Units in Struct: 3-4 (%)	2.1%	3.0%	2.0%	3.0%	2.8%
2000 HU/Units in Struct: 5-9 (%)	3.1%	3.4%	2.4%	6.4%	4.0%
2000 HU/Units in Struct: 10-19 (%)	1.9%	1.6%	0.9%	4.0%	3.4%
2000 HU/Units in Struct: 20-49 (%)	1.2%	0.9%	1.1%	1.8%	2.2%
2000 HU/Units in Struct: 50+ (%)	1.3%	1.5%	0.9%	3.0%	3.0%
2000 HU/Units in Struct: Mobile (%)	6.5%	8.5%	8.7%	4.5%	6.5%
2000 HU/Units in Struct: Other (%)	0.0%	0.0%	0.1%	0.0%	0.2%
2 or more units per structure (%)	12.0%	14.2%	9.4%	19.3%	18.8%
<b>YEAR STRUCTURE BUILT</b>					
2006 HUs by Yr Struct Blt Base	24,521	72,997	35,969	350,382	4,493,903
2000 HUs by Yr Struct Blt Base	22,936	67,107	32,732	320,276	4,234,279
2006 Hus/Yr Blt: 3/2000-2006	1,585	5,890	3,237	30,106	259,624
2006 HUs/Yr Blt: 1999-3/2000	525	2,083	982	8,810	91,872
2006 HUs/Yr Blt: 1995-1998	2,264	5,876	3,648	24,678	272,594
2006 HUs/Yr Blt: 1990-1994	2,252	5,640	3,533	22,356	259,389
2006 HUs/Yr Blt: 1980-1989	2,641	6,892	3,935	40,392	446,197
2006 HUs/Yr Blt: 1970-1979	4,373	11,043	7,477	61,864	722,799
2006 HUs/Yr Blt: 1960-1969	1,922	6,912	3,260	65,639	602,670
2006 HUs/Yr Blt: 1950-1959	3,023	8,828	2,645	61,780	706,799
2006 HUs/Yr Blt: 1940-1949	1,964	6,200	1,683	18,712	416,500
2006 HUs/Yr Blt: 1939/Before	3,973	13,633	5,569	16,045	715,459
2006 Median Yr Struct Blt: HUs	1971	1967	1974	1970	1965
2006 Hus/Yr Blt: 3/2000-2006 (%)	6.5%	8.1%	9.0%	8.6%	5.8%
2006 HUs/Yr Blt: 1999-3/2000 (%)	2.1%	2.9%	2.7%	2.5%	2.0%
2006 HUs/Yr Blt: 1995-1998 (%)	9.2%	8.0%	10.1%	7.0%	6.1%
2006 HUs/Yr Blt: 1990-1994 (%)	9.2%	7.7%	9.8%	6.4%	5.8%
2006 HUs/Yr Blt: 1980-1989 (%)	10.8%	9.4%	10.9%	11.5%	9.9%
2006 HUs/Yr Blt: 1970-1979 (%)	17.8%	15.1%	20.8%	17.7%	16.1%
2006 HUs/Yr Blt: 1960-1969 (%)	7.8%	9.5%	9.1%	18.7%	13.4%
2006 HUs/Yr Blt: 1950-1959 (%)	12.3%	12.1%	7.4%	17.6%	15.7%
2006 HUs/Yr Blt: 1940-1949 (%)	8.0%	8.5%	4.7%	5.3%	9.3%
2006 HUs/Yr Blt: 1939/Before (%)	16.2%	18.7%	15.5%	4.6%	15.9%
Housing Units Built Since 1990 (%)	27.0%	26.7%	31.7%	24.5%	19.7%

**TABLE 7.** Demographic and Socioeconomic Tables

	<b>Downtown St. Clair PTA</b>	<b>St. Clair County</b>	<b>Lapeer County</b>	<b>Macomb County</b>	<b>Michigan</b>
<b>YEAR OCCUPIED BY CURRENT HHLD</b>					
2000 HHs by Yr HHr Moved Base	21,725	62,072	30,729	309,203	3,785,661
2000 HHs/Mvd in: 1999-3/2000	3,141	9,728	4,132	50,151	661,630
2000 HHs/Mvd in: 1995-1998	6,021	17,779	9,275	88,998	1,053,121
2000 HHs/Mvd in: 1990-1994	3,928	10,805	5,722	51,428	616,386
2000 HHs/Mvd in: 1980-1989	3,762	10,315	5,154	48,989	614,938
2000 HHs/Mvd in: 1970-1979	2,707	6,906	3,903	33,992	415,497
2000 HHs/Mvd in: 1969/Before	2,166	6,539	2,543	35,645	424,089
2000 Median Yr Moved: HHs	1993	1993	1993	1993	1994
2000 HHs by Yr HHr Moved Base (%)	100.0%	100.0%	100.0%	100.0%	100.0%
2000 HHs/Mvd in: 1999-3/2000 (%)	14.5%	15.7%	13.4%	16.2%	17.5%
2000 HHs/Mvd in: 1995-1998 (%)	27.7%	28.6%	30.2%	28.8%	27.8%
2000 HHs/Mvd in: 1990-1994 (%)	18.1%	17.4%	18.6%	16.6%	16.3%
2000 HHs/Mvd in: 1980-1989 (%)	17.3%	16.6%	16.8%	15.8%	16.2%
2000 HHs/Mvd in: 1970-1979 (%)	12.5%	11.1%	12.7%	11.0%	11.0%
2000 HHs/Mvd in: 1969/Before (%)	10.0%	10.5%	8.3%	11.5%	11.2%
<b>OWNER OCCUPIED HOME VALUES</b>					
2000 Median Home Value	\$135,175	\$122,682	\$139,353	\$134,889	\$110,257
2006 Median Home Value	\$177,978	\$161,300	\$185,090	\$180,982	\$148,154
2011 Median Home Value	\$217,823	\$195,497	\$206,340	\$214,538	\$168,372
2000 Average Home Value	\$153,919	\$141,384	\$161,340	\$149,063	\$137,227
2006 Average Home Value	\$204,954	\$188,443	\$215,735	\$202,148	\$184,845
2011 Average Home Value	\$252,174	\$232,081	\$244,004	\$240,788	\$212,885
CAGR 2000-2006 (%)	4.9%	4.9%	5.0%	5.2%	5.1%
CAGR 2006-2011 (%)	4.2%	4.3%	2.5%	3.6%	2.9%
2006 OOHUs/Value \$49,999 and Below (#)	1,087	4,013	1,529	12,378	280,653
2006 OOHUs/Value \$50,000 - \$99,999 (#)	1,691	7,630	2,569	22,568	533,269
2006 OOHUs/Value \$100,000 - \$149,999 (#)	4,410	12,773	5,842	57,194	703,055
2006 OOHUs/Value \$150,000 - \$199,999 (#)	4,517	10,872	6,398	66,331	541,143
2006 OOHUs/Value \$200,000 - \$249,999 (#)	3,241	7,845	4,998	50,237	349,666
2006 OOHUs/Value \$250,000 - \$299,999 (#)	1,643	3,867	2,670	22,232	179,509
2006 OOHUs/Value \$300,000 - \$399,999 (#)	1,849	4,131	2,968	22,116	210,471
2006 OOHUs/Value \$400,000 - \$499,999 (#)	746	1,630	978	7,768	86,116
2006 OOHUs/Value \$500,000 - \$749,999 (#)	383	948	744	4,194	65,822
2006 OOHUs/Value \$750,000 and Above (#)	145	397	349	1,610	38,250
2006 OOHUs/Value \$49,999 and Below (%)	5.5%	7.4%	5.3%	4.6%	9.4%
2006 OOHUs/Value \$50,000 - \$99,999 (%)	8.6%	14.1%	8.8%	8.5%	17.8%
2006 OOHUs/Value \$100,000 - \$149,999 (%)	22.4%	23.6%	20.1%	21.5%	23.5%
2006 OOHUs/Value \$150,000 - \$199,999 (%)	22.9%	20.1%	22.0%	24.9%	18.1%
2006 OOHUs/Value \$200,000 - \$249,999 (%)	16.4%	14.5%	17.2%	18.8%	11.7%
2006 OOHUs/Value \$250,000 - \$299,999 (%)	8.3%	7.1%	9.2%	8.3%	6.0%
2006 OOHUs/Value \$300,000 - \$399,999 (%)	9.4%	7.6%	10.2%	8.3%	7.0%
2006 OOHUs/Value \$400,000 - \$499,999 (%)	3.8%	3.0%	3.4%	2.9%	2.9%
2006 OOHUs/Value \$500,000 - \$749,999 (%)	1.9%	1.8%	2.6%	1.6%	2.2%
2006 OOHUs/Value \$750,000 and Above (%)	0.7%	0.7%	1.2%	0.6%	1.3%

**TABLE 8.** Demographic and Socioeconomic Tables

	<b>Downtown St. Clair PTA</b>	<b>St. Clair County</b>	<b>Lapeer County</b>	<b>Macomb County</b>	<b>Michigan</b>
<b>AVERAGE CONTRACT RENT</b>					
2000 Median Contract Rent	\$447	\$453	\$461	\$543	\$468
2000 Average Contract Rent	\$473	\$451	\$459	\$552	\$494
2000 Contract Rent: \$199 and Below (#)	276	1,033	323	4,001	73,410
2000 Contract Rent: \$200 - \$299 (#)	258	805	153	2,501	80,178
2000 Contract Rent: \$300 - \$399 (#)	473	2,018	791	5,171	175,177
2000 Contract Rent: \$400 - \$499 (#)	891	3,273	1,064	11,399	199,109
2000 Contract Rent: \$500 - \$599 (#)	602	2,669	765	16,890	162,711
2000 Contract Rent: \$600 - \$699 (#)	312	1,211	544	11,693	108,784
2000 Contract Rent: \$700 - \$799 (#)	149	381	157	5,150	52,574
2000 Contract Rent: \$800 - \$999 (#)	94	283	128	3,721	47,851
2000 Contract Rent: \$1000 - \$1249 (#)	60	60	4	1,111	16,823
2000 Contract Rent: \$1250 - \$1499 (#)	13	34	3	196	6,503
2000 Contract Rent: \$1500 - \$1999 (#)	16	16	4	508	6,709
2000 Contract Rent: \$2000 and Above (#)	7	7	0	159	3,718
2000 Contract Rent: Base (%)	100%	100%	100%	100%	100%
2000 Contract Rent: \$199 and Below (%)	9%	9%	8%	6%	8%
2000 Contract Rent: \$200 - \$299 (%)	8%	7%	4%	4%	9%
2000 Contract Rent: \$300 - \$399 (%)	15%	17%	20%	8%	19%
2000 Contract Rent: \$400 - \$499 (%)	28%	28%	27%	18%	21%
2000 Contract Rent: \$500 - \$599 (%)	19%	23%	19%	27%	17%
2000 Contract Rent: \$600 - \$699 (%)	10%	10%	14%	19%	12%
2000 Contract Rent: \$700 - \$799 (%)	5%	3%	4%	8%	6%
2000 Contract Rent: \$800 - \$999 (%)	3%	2%	3%	6%	5%
2000 Contract Rent: \$1000 - \$1249 (%)	2%	1%	0%	2%	2%
2000 Contract Rent: \$1250 - \$1499 (%)	0%	0%	0%	0%	1%
2000 Contract Rent: \$1500 - \$1999 (%)	1%	0%	0%	1%	1%
2000 Contract Rent: \$2000 and Above (%)	0%	0%	0%	0%	0%