

# Twin Cities Harbor Retail Market Analysis

Twin Cities Harbor: Benton Harbor and St. Joseph, Michigan



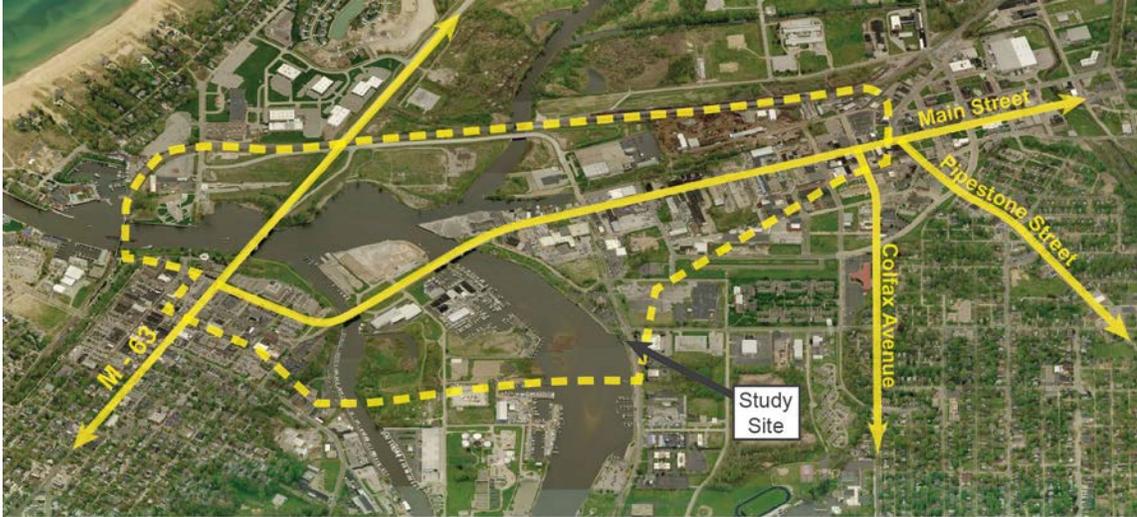
*Prepared for:*  
City of Benton Harbor

*Prepared by:*  
Gibbs Planning Group

29 September 2015

**Twin Cities Harbor, Benton Harbor  
RETAIL MARKET STUDY**

Gibbs Planning Group, Inc.  
29 September 2015



**Figure 1:** The Twin Cities Harbor study area, shown above, can presently support an additional 66,480 sf of retail and restaurant development.

**Executive Summary**

This study finds that the Twin Cities Harbor study area has an existing demand for up to 66,480 square feet (sf) of new retail development producing up to \$19.2 million in sales. By 2020, this demand could generate up to \$20.4 million in gross sales. This new retail demand could be absorbed by existing businesses and/or with the opening of 25 to 35 new stores and restaurants.

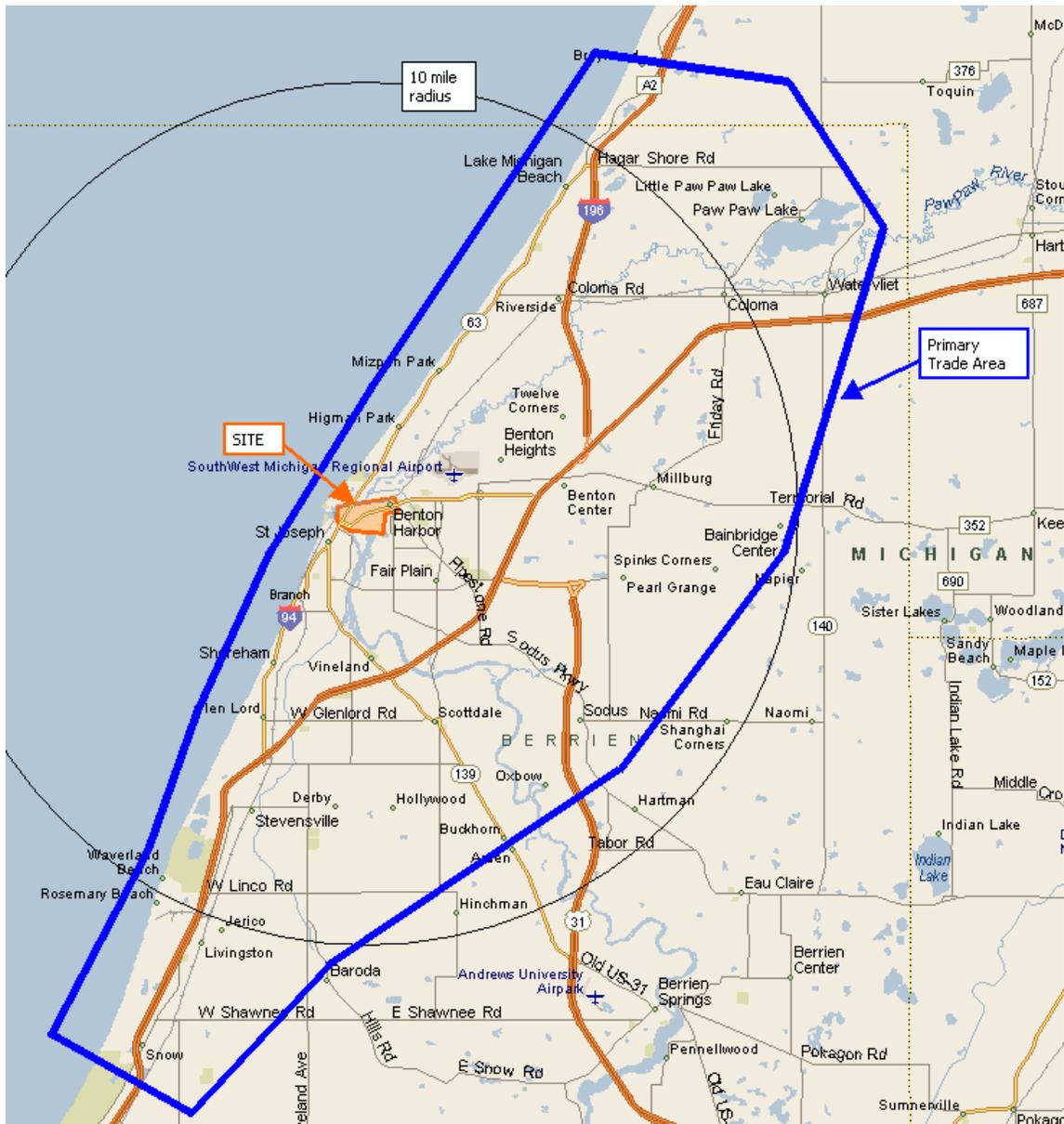
Please find below a summary of the 2015 supportable retail:

14,200	sf	Grocery Stores
11,400	sf	General Merchandise Stores
8,200	sf	Apparel & Shoes
7,800	sf	Full-Service Restaurants
6,000	sf	Limited-Service Restaurants
5,700	sf	Bars, Breweries & Pubs
4,000	sf	Miscellaneous Store Retailers
3,000	sf	Special Food Services
2,000	sf	Furniture & Home Furnishings Stores
2,000	sf	Jewelry Stores
1,200	sf	Sporting Goods & Hobby Stores
1,000	sf	Gift Stores
<b>66,500</b>	<b>sf</b>	<b>Total</b>

If constructed as a new single-site center, the development would be classified as a small neighborhood type shopping center by industry definitions and could include 3-4 apparel stores; 2-3 full service restaurants; 2-3 limited-service eating places; 3-4 general merchandise stores; 2-3 grocery and specialty food and drink stores; 1-2 jewelry stores; 1-2 shoe stores; and an assortment of other retail and restaurant offerings.

## Trade Area Boundaries

This study estimates that the Twin Cities Harbor study area has an approximate 208-square-mile trade area, limited by M-140 to the East, Warren Dunes State Park to the South, Lake Michigan to the West, and 44<sup>th</sup> Avenue to the North. The boundaries roughly equate to a 12-mile radius or a 20-minute drive time.



**Figure 2:** Downtown Helena has an approximate 482-square-mile primary trade area (shown above in blue).

The primary trade area is the consumer market where the study area has a significant competitive advantage because of access, design, lack of competition and traffic and commute patterns. This competitive advantage equates to a potential domination of the capture of consumer expenditure by the retailers in the study area. Consumers inside the primary trade area will account for up to 60 to 70 percent of the total sales captured by retailers in the Twin Cities Harbor study area.

## Trade Area Demographics

The study site's primary trade area includes 85,500 people, which is expected to decrease at an annual rate of -0.09 percent to 85,100 by 2020. The current 2015 households number is 34,900, increasing slightly to 34,800 by 2020 at an annual rate of -0.05 percent. Both population and household trends contrast the overall growth expected in the state. The primary trade area's 2015 average household income is \$61,300 and is estimated to increase to \$71,200 by 2020. Median household income in the primary trade area in 2015 is \$43,300 and estimated to increase to \$51,800 by 2020. Moreover, 36.8 percent of the households earn above \$75,000 per year. Income levels in the primary trade area are less than state figures, but greater than the metropolitan statistical area. The average household size of 2.32 persons in 2015 is expected to remain nearly the same through 2020; the 2015 median age is 41.4 years old.

**Table 1: Trade Area Demographic Characteristics**

<i>Demographic Characteristic</i>	<i>Primary Trade Area</i>	<i>Niles-Benton Harbor MSA</i>	<i>State of Michigan</i>
2015 Population	<b>85,500</b>	155,600	9,870,800
2015 Households	<b>34,900</b>	63,100	3,902,600
2020 Population	<b>85,100</b>	155,200	9,944,000
2020 Households	<b>34,800</b>	63,000	3,902,600
2015-2020 Annual Population Growth Rate	<b>-0.09%</b>	-0.05%	0.15%
2015-2020 Annual HH Growth Rate	<b>-0.05%</b>	-0.01%	0.21%
2015 Average Household Income	<b>\$61,300</b>	\$59,100	\$66,500
2015 Median Household Income	<b>\$43,000</b>	\$43,000	\$49,400
2020 Average Household Income	<b>\$71,200</b>	\$68,500	\$76,300
2020 Median Household Income	<b>\$51,800</b>	\$51,400	\$56,700
% Households w. incomes \$75,000 or higher	<b>29.3%</b>	27.3%	31.5%
% Bachelor's Degree	<b>16.3%</b>	15.1%	16.7%
% Graduate or Professional Degree	<b>10.3%</b>	10.6%	10.8%
Average Household Size	<b>2.4</b>	2.4	2.47
Median Age	<b>42.8</b>	43.1	39.9

**Table 1:** Key demographic characteristics of the study area's primary trade area, the Niles-Benton Harbor Metropolitan Statistical Area and the State of Michigan.

The primary trade area demonstrates a weakening housing market. Approximately 84.3 percent of housing units are occupied and the median home value is estimated to be \$176,000. Of all households, 57.6 percent are owner-occupied, and that number that is expected to decrease to 57.4 percent by 2020. Renter-occupied households have increased from 25.9 percent in 2010 to 26.7 percent in 2015, but this statistic is projected to level at 26.5 percent by 2020. The vacancy rate has correspondingly increased from 15.0 percent in 2010 to 15.7 percent in 2015, and is expected to continue its incline to 16.1 percent by 2020. However, when seasonal or recreation housing units (2,450 units) are taken into account, the vacancy rate decreases to 9 percent. The

percentage of housing units valued at over \$250,000 is expected to increase from 23.9 percent to 36 percent - coinciding with an increase in the median home value to \$217,600 by 2020.

**Table 2: 2015 & 2020 Supportable Retail Table**

Retail Category	Estimated Supportable SF	2015 Sales/SF	2015 Estimated Retail Sales	2020 Sales/SF	2020 Estimated Retail Sales	No. of Stores
<b>Retailers</b>						
Apparel Stores	6,080	\$255	\$1,550,400	\$270	\$1,641,600	3 - 4
Beer, Wine & Liquor Stores	730	\$275	\$200,750	\$290	\$211,700	1
Book & Music Stores	680	\$215	\$146,200	\$230	\$156,400	1
Florists	620	\$195	\$120,900	\$205	\$127,100	1
Furniture Stores	970	\$225	\$218,250	\$240	\$232,800	1
General Merchandise Stores	11,360	\$295	\$3,351,200	\$315	\$3,578,400	3 - 4
Grocery Stores	13,430	\$305	\$4,096,150	\$325	\$4,364,750	1 - 2
Home Furnishings Stores	1,050	\$235	\$246,750	\$250	\$262,500	1
Jewelry Stores	2,000	\$315	\$630,000	\$335	\$670,000	1 - 2
Lawn & Garden Supply Stores	770	\$205	\$157,850	\$220	\$169,400	1
Miscellaneous Store Retailers	1,880	\$245	\$460,600	\$260	\$488,800	1 - 2
Office Supplies & Gift Stores	1,040	\$250	\$260,000	\$265	\$275,600	1
Shoe Stores	2,100	\$260	\$546,000	\$275	\$577,500	1 - 2
Sporting Goods & Hobby Stores	1,210	\$225	\$272,250	\$240	\$290,400	1
<b>Retailer Totals</b>	<b>43,920</b>	<b>\$250</b>	<b>\$12,257,300</b>	<b>\$266</b>	<b>\$13,046,950</b>	<b>18 - 24</b>
<b>Restaurants</b>						
Bars, Breweries & Pubs	5,730	\$300	\$1,719,000	\$320	\$1,833,600	2 - 3
Full-Service Restaurants	7,830	\$320	\$2,505,600	\$340	\$2,662,200	2 - 3
Limited-Service Eating Places	6,010	\$310	\$1,863,100	\$330	\$1,983,300	2 - 3
Special Food Services	2,990	\$295	\$882,050	\$315	\$941,850	2 - 3
<b>Restaurant Totals</b>	<b>22,560</b>	<b>\$306</b>	<b>\$6,969,750</b>	<b>\$326</b>	<b>\$7,420,950</b>	<b>7 - 11</b>
<b>Retailer &amp; Restaurant Totals</b>	<b>66,480</b>	<b>\$263</b>	<b>\$19,227,050</b>	<b>\$279</b>	<b>\$20,467,900</b>	<b>25 - 35</b>

*Table 2: The study site's primary trade area has demand for roughly 142,900 sf of new retail and restaurants.*

### Methodology

To address the above issues, GPG defined a trade area that would serve the retail in the study area based on geographic and topographic considerations, traffic access/flow in the area, relative retail strengths and weaknesses of the competition, concentrations of daytime employment and the retail gravitation in the market, as well as our experience defining trade areas for similar markets. Population, consumer expenditure and demographic characteristics of trade area residents were collected using census tracts from the U.S. Bureau of the Census, U.S. Bureau of Labor Statistics and Esri (Environmental Systems Research Institute).

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

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

### **Assumptions**

The projections of this study are based on the following assumptions:

- No other major retail centers are planned or proposed at this time and, as such, no other retail is assumed in our sales forecasts.
- No other major retail will be developed within the trade area of the subject site.
- The region's economy will stabilize at normal or above normal ranges of employment, inflation, retail demand and growth.
- The new retail development will be planned, designed, built, leased and managed as a walkable town center, to the best shopping center industry practices of the American Planning Association, Congress for New Urbanism, the International Council of Shopping Centers and Urban Land Institute.
- Parking for the area is assumed adequate for the proposed uses, with easy access to the retailers in the development.
- Visibility of the shopping center or retail is assumed to meet industry standards, with signage as required to assure good visibility of the retailers.

### **Limits of Study**

The findings of this study represent GPG's best estimates for the amounts and types of retail tenants that should be supportable in the Twin Cities Harbor primary trade area by 2020. Every reasonable effort has been made to ensure that the data contained in this study reflect the most accurate and timely information possible and are believed to be reliable. It should be noted that the findings of this study are based upon generally accepted market research and business standards. It is possible that the study site's surrounding area could support lower or higher quantities of retailers and restaurants yielding lower or higher sales revenues than indicated by this study, depending on numerous factors including respective business practices and the management and design of the study area.

This study is based on estimates, assumptions and other information developed by GPG as an independent third party research effort with general knowledge of the retail industry, and consultations with the client and its representatives. This report is based on information that was current as of September 29, 2015, and GPG has not undertaken any update of its research effort since such date.

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This report may contain prospective financial information, estimates, or opinions that represent GPG's view of reasonable expectations at a particular time. Such information, estimates, or opinions are not offered as predictions or assurances that a particular level of income or profit will be achieved, that particular events will occur, or that a particular price will be offered or accepted. Actual results achieved during the period covered by our market analysis may vary from those described in our report, and the variations may be material. Therefore, no warranty or representation is made by GPG that any of the projected values or results contained in this study will be achieved.

This study *should not* be the sole basis for designing, financing, planning, and programming any business, real estate development, or public planning policy. This study is intended only for the use of the client and is void for other site locations, developers, or organizations.

- *End of Study* -



## Appendix EXHIBIT A1: Community Profile

Gibbs Planning Group

### Community Profile

Benton Harbor Primary Trade Area  
Area: 208.64 square miles

Prepared by Esri  
Latitude: 42.09800838  
Longitude: -86.4067366

<b>Population Summary</b>	
2000 Total Population	89,678
2010 Total Population	86,498
2015 Total Population	85,494
2015 Group Quarters	1,437
2020 Total Population	85,118
2015-2020 Annual Rate	-0.09%
<b>Household Summary</b>	
2000 Households	35,431
2000 Average Household Size	2.48
2010 Households	35,021
2010 Average Household Size	2.43
2015 Households	34,917
2015 Average Household Size	2.41
2020 Households	34,838
2020 Average Household Size	2.40
2015-2020 Annual Rate	-0.05%
2010 Families	23,013
2010 Average Family Size	2.99
2015 Families	22,642
2015 Average Family Size	2.98
2020 Families	22,414
2020 Average Family Size	2.98
2015-2020 Annual Rate	-0.20%
<b>Housing Unit Summary</b>	
2000 Housing Units	39,931
Owner Occupied Housing Units	61.9%
Renter Occupied Housing Units	26.8%
Vacant Housing Units	11.3%
2010 Housing Units	41,207
Owner Occupied Housing Units	59.1%
Renter Occupied Housing Units	25.9%
Vacant Housing Units	15.0%
2015 Housing Units	41,426
Owner Occupied Housing Units	57.6%
Renter Occupied Housing Units	26.7%
Vacant Housing Units	15.7%
2020 Housing Units	41,527
Owner Occupied Housing Units	57.4%
Renter Occupied Housing Units	26.5%
Vacant Housing Units	16.1%
<b>Median Household Income</b>	
2015	\$43,058
2020	\$51,832
<b>Median Home Value</b>	
2015	\$175,994
2020	\$217,624
<b>Per Capita Income</b>	
2015	\$25,209
2020	\$29,310
<b>Median Age</b>	
2010	40.6
2015	41.8
2020	42.8

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

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.

## Appendix EXHIBIT A2: Community Profile

Gibbs Planning Group

### Community Profile

Benton Harbor Primary Trade Area  
Area: 208.64 square miles

Prepared by Esri  
Latitude: 42.09800838  
Longitude: -86.4067366

<b>2015 Households by Income</b>	
Household Income Base	34,917
<\$15,000	18.6%
\$15,000 - \$24,999	11.9%
\$25,000 - \$34,999	11.6%
\$35,000 - \$49,999	12.9%
\$50,000 - \$74,999	15.8%
\$75,000 - \$99,999	11.8%
\$100,000 - \$149,999	11.0%
\$150,000 - \$199,999	3.8%
\$200,000+	2.7%
Average Household Income	\$61,285
<b>2020 Households by Income</b>	
Household Income Base	34,838
<\$15,000	17.6%
\$15,000 - \$24,999	8.9%
\$25,000 - \$34,999	10.0%
\$35,000 - \$49,999	12.0%
\$50,000 - \$74,999	15.4%
\$75,000 - \$99,999	14.6%
\$100,000 - \$149,999	13.2%
\$150,000 - \$199,999	5.1%
\$200,000+	3.4%
Average Household Income	\$71,163
<b>2015 Owner Occupied Housing Units by Value</b>	
Total	23,863
<\$50,000	2.6%
\$50,000 - \$99,999	13.5%
\$100,000 - \$149,999	21.9%
\$150,000 - \$199,999	23.1%
\$200,000 - \$249,999	15.0%
\$250,000 - \$299,999	9.2%
\$300,000 - \$399,999	9.2%
\$400,000 - \$499,999	2.4%
\$500,000 - \$749,999	2.5%
\$750,000 - \$999,999	0.4%
\$1,000,000 +	0.2%
Average Home Value	\$202,346
<b>2020 Owner Occupied Housing Units by Value</b>	
Total	23,850
<\$50,000	1.4%
\$50,000 - \$99,999	6.9%
\$100,000 - \$149,999	11.1%
\$150,000 - \$199,999	23.0%
\$200,000 - \$249,999	21.8%
\$250,000 - \$299,999	13.9%
\$300,000 - \$399,999	12.9%
\$400,000 - \$499,999	4.0%
\$500,000 - \$749,999	4.3%
\$750,000 - \$999,999	0.7%
\$1,000,000 +	0.2%
Average Home Value	\$245,021

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

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.

## Appendix EXHIBIT A3: Community Profile

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### Community Profile

Benton Harbor Primary Trade Area  
Area: 208.64 square miles

Prepared by Esri  
Latitude: 42.09800838  
Longitude: -86.4067366

2010 Population by Age	
Total	86,503
0 - 4	6.4%
5 - 9	6.8%
10 - 14	7.0%
15 - 24	12.2%
25 - 34	11.0%
35 - 44	12.4%
45 - 54	15.4%
55 - 64	13.0%
65 - 74	8.2%
75 - 84	5.2%
85 +	2.5%
18 +	75.5%
2015 Population by Age	
Total	85,493
0 - 4	6.0%
5 - 9	6.2%
10 - 14	6.6%
15 - 24	12.4%
25 - 34	11.3%
35 - 44	11.4%
45 - 54	14.2%
55 - 64	14.4%
65 - 74	9.9%
75 - 84	5.1%
85 +	2.6%
18 +	77.3%
2020 Population by Age	
Total	85,119
0 - 4	5.8%
5 - 9	5.9%
10 - 14	6.3%
15 - 24	11.6%
25 - 34	11.4%
35 - 44	11.5%
45 - 54	12.6%
55 - 64	14.7%
65 - 74	11.6%
75 - 84	6.1%
85 +	2.6%
18 +	78.2%
2010 Population by Sex	
Males	41,920
Females	44,578
2015 Population by Sex	
Males	41,582
Females	43,912
2020 Population by Sex	
Males	41,537
Females	43,581

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.

## Appendix EXHIBIT A4: Community Profile

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### Community Profile

Benton Harbor Primary Trade Area  
Area: 208.64 square miles

Prepared by Esri  
Latitude: 42.09800838  
Longitude: -86.4067366

<b>2010 Population by Race/Ethnicity</b>	
Total	86,499
White Alone	72.0%
Black Alone	22.4%
American Indian Alone	0.4%
Asian Alone	1.5%
Pacific Islander Alone	0.0%
Some Other Race Alone	1.6%
Two or More Races	2.0%
Hispanic Origin	3.9%
Diversity Index	47.3
<b>2015 Population by Race/Ethnicity</b>	
Total	85,496
White Alone	71.4%
Black Alone	22.1%
American Indian Alone	0.5%
Asian Alone	1.8%
Pacific Islander Alone	0.0%
Some Other Race Alone	1.9%
Two or More Races	2.3%
Hispanic Origin	4.6%
Diversity Index	49.0
<b>2020 Population by Race/Ethnicity</b>	
Total	85,119
White Alone	70.7%
Black Alone	21.8%
American Indian Alone	0.5%
Asian Alone	2.1%
Pacific Islander Alone	0.0%
Some Other Race Alone	2.3%
Two or More Races	2.6%
Hispanic Origin	5.3%
Diversity Index	50.8
<b>2010 Population by Relationship and Household Type</b>	
Total	86,498
In Households	98.3%
In Family Households	82.0%
Householder	26.6%
Spouse	18.6%
Child	31.4%
Other relative	3.1%
Nonrelative	2.3%
In Nonfamily Households	16.4%
In Group Quarters	1.7%
Institutionalized Population	1.1%
Noninstitutionalized Population	0.5%

**Data Note:** Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.

## Appendix EXHIBIT A5: Community Profile

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### Community Profile

Benton Harbor Primary Trade Area  
Area: 208.64 square miles

Prepared by Esri  
Latitude: 42.09800838  
Longitude: -86.4067366

<b>2015 Population 25+ by Educational Attainment</b>	
Total	58,848
Less than 9th Grade	4.2%
9th - 12th Grade, No Diploma	7.9%
High School Graduate	25.2%
GED/Alternative Credential	3.8%
Some College, No Degree	22.5%
Associate Degree	9.6%
Bachelor's Degree	16.3%
Graduate/Professional Degree	10.3%
<b>2015 Population 15+ by Marital Status</b>	
Total	69,419
Never Married	31.0%
Married	49.1%
Widowed	7.7%
Divorced	12.3%
<b>2015 Civilian Population 16+ in Labor Force</b>	
Civilian Employed	93.4%
Civilian Unemployed	6.6%
<b>2015 Employed Population 16+ by Industry</b>	
Total	37,473
Agriculture/Mining	1.6%
Construction	5.1%
Manufacturing	21.7%
Wholesale Trade	1.9%
Retail Trade	10.6%
Transportation/Utilities	5.5%
Information	1.1%
Finance/Insurance/Real Estate	4.6%
Services	45.2%
Public Administration	2.8%
<b>2015 Employed Population 16+ by Occupation</b>	
Total	37,471
White Collar	58.0%
Management/Business/Financial	13.5%
Professional	20.4%
Sales	10.5%
Administrative Support	13.7%
Services	19.9%
Blue Collar	22.1%
Farming/Forestry/Fishing	1.2%
Construction/Extraction	4.4%
Installation/Maintenance/Repair	2.9%
Production	8.3%
Transportation/Material Moving	5.3%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.

## Appendix EXHIBIT A6: Community Profile

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### Community Profile

Benton Harbor Primary Trade Area  
Area: 208.64 square miles

Prepared by Esri  
Latitude: 42.09800838  
Longitude: -86.4067366

2010 Households by Type	
Total	35,021
Households with 1 Person	29.3%
Households with 2+ People	70.7%
Family Households	65.7%
Husband-wife Families	45.9%
With Related Children	17.4%
Other Family (No Spouse Present)	19.8%
Other Family with Male Householder	4.3%
With Related Children	2.4%
Other Family with Female Householder	15.5%
With Related Children	10.7%
Nonfamily Households	5.0%
All Households with Children	30.9%
Multigenerational Households	3.5%
Unmarried Partner Households	6.1%
Male-female	5.5%
Same-sex	0.5%
2010 Households by Size	
Total	35,021
1 Person Household	29.3%
2 Person Household	34.5%
3 Person Household	15.2%
4 Person Household	12.0%
5 Person Household	5.6%
6 Person Household	2.1%
7 + Person Household	1.4%
2010 Households by Tenure and Mortgage Status	
Total	35,021
Owner Occupied	69.5%
Owned with a Mortgage/Loan	45.5%
Owned Free and Clear	24.0%
Renter Occupied	30.5%

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

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.

Benton Harbor Primary Trade Area  
Area: 208.64 square miles

Prepared by Esri  
Latitude: 42.09800838  
Longitude: -86.4067366

Data for all businesses in area			
Total Businesses:		4,073	
Total Employees:		65,399	
Total Residential Population:		85,494	
Employee/Residential Population Ratio:		0.76:1	
by SIC Codes	Number	Percent	Employees Number Percent
Agriculture & Mining	114	2.8%	534 0.8%
Construction	304	7.5%	1,685 2.6%
Manufacturing	215	5.3%	19,075 29.2%
Transportation	99	2.4%	1,085 1.7%
Communication	25	0.6%	545 0.8%
Utility	16	0.4%	1,353 2.1%
Wholesale Trade	160	3.9%	1,877 2.9%
Retail Trade Summary	854	21.0%	11,777 18.0%
Home Improvement	63	1.5%	617 0.9%
General Merchandise Stores	31	0.8%	1,179 1.8%
Food Stores	89	2.2%	1,868 2.9%
Auto Dealers, Gas Stations, Auto Aftermarket	105	2.6%	1,212 1.9%
Apparel & Accessory Stores	48	1.2%	160 0.2%
Furniture & Home Furnishings	68	1.7%	435 0.7%
Eating & Drinking Places	223	5.5%	3,392 5.2%
Miscellaneous Retail	228	5.6%	2,914 4.5%
Finance, Insurance, Real Estate Summary	450	11.0%	1,915 2.9%
Banks, Savings & Lending Institutions	178	4.4%	739 1.1%
Securities Brokers	33	0.8%	102 0.2%
Insurance Carriers & Agents	76	1.9%	259 0.4%
Real Estate, Holding, Other Investment Offices	163	4.0%	815 1.2%
Services Summary	1,586	38.9%	21,664 33.1%
Hotels & Lodging	41	1.0%	490 0.7%
Automotive Services	122	3.0%	483 0.7%
Motion Pictures & Amusements	95	2.3%	778 1.2%
Health Services	233	5.7%	3,262 5.0%
Legal Services	48	1.2%	241 0.4%
Education Institutions & Libraries	103	2.5%	3,154 4.8%
Other Services	944	23.2%	13,256 20.3%
Government	154	3.8%	3,619 5.5%
Unclassified Establishments	96	2.4%	270 0.4%
Totals	4,073	100.0%	65,399 100.0%

Source: Copyright 2015 Infogroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2015.

## Gibbs Planning Group

## Business Summary

Benton Harbor Primary Trade Area  
Area: 208.64 square miles

Prepared by Esri  
Latitude: 42.09800838  
Longitude: -86.4067366

by NAICS Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	34	0.8%	126	0.2%
Mining	2	0.0%	11	0.0%
Utilities	8	0.2%	1,202	1.8%
Construction	326	8.0%	1,795	2.7%
Manufacturing	228	5.6%	18,800	28.7%
Wholesale Trade	151	3.7%	1,709	2.6%
Retail Trade	613	15.1%	8,282	12.7%
Motor Vehicle & Parts Dealers	67	1.6%	960	1.5%
Furniture & Home Furnishings Stores	30	0.7%	197	0.3%
Electronics & Appliance Stores	36	0.9%	241	0.4%
Bldg Material & Garden Equipment & Supplies Dealers	63	1.5%	617	0.9%
Food & Beverage Stores	79	1.9%	1,807	2.8%
Health & Personal Care Stores	54	1.3%	2,039	3.1%
Gasoline Stations	38	0.9%	251	0.4%
Clothing & Clothing Accessories Stores	54	1.3%	178	0.3%
Sport Goods, Hobby, Book, & Music Stores	47	1.2%	289	0.4%
General Merchandise Stores	31	0.8%	1,179	1.8%
Miscellaneous Store Retailers	98	2.4%	477	0.7%
Nonstore Retailers	16	0.4%	48	0.1%
Transportation & Warehousing	74	1.8%	840	1.3%
Information	56	1.4%	1,072	1.6%
Finance & Insurance	291	7.1%	1,111	1.7%
Central Bank/Credit Intermediation & Related Activities	179	4.4%	741	1.1%
Securities, Commodity Contracts & Other Financial	35	0.9%	110	0.2%
Insurance Carriers & Related Activities; Funds, Trusts &	76	1.9%	259	0.4%
Real Estate, Rental & Leasing	193	4.7%	2,839	4.3%
Professional, Scientific & Tech Services	271	6.7%	2,012	3.1%
Legal Services	56	1.4%	285	0.4%
Management of Companies & Enterprises	3	0.1%	29	0.0%
Administrative & Support & Waste Management & Remediation	159	3.9%	1,382	2.1%
Educational Services	113	2.8%	3,123	4.8%
Health Care & Social Assistance	363	8.9%	4,686	7.2%
Arts, Entertainment & Recreation	89	2.2%	897	1.4%
Accommodation & Food Services	264	6.5%	3,892	6.0%
Accommodation	41	1.0%	490	0.7%
Food Services & Drinking Places	223	5.5%	3,402	5.2%
Other Services (except Public Administration)	576	14.1%	7,483	11.4%
Automotive Repair & Maintenance	95	2.3%	401	0.6%
Public Administration	158	3.9%	3,674	5.6%
Unclassified Establishments	103	2.5%	432	0.7%
<b>Total</b>	<b>4,073</b>	<b>100.0%</b>	<b>65,399</b>	<b>100.0%</b>

Source: Copyright 2015 Infogroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2015.

## Appendix EXHIBIT C1: Housing Profile - Primary Trade Area

Gibbs Planning Group

### Housing Profile

Benton Harbor Primary Trade Area  
Area: 208.64 square miles

Prepared by Esri  
Latitude: 42.09800838  
Longitude: -86.4067366

Population		Households	
2010 Total Population	86,498	2015 Median Household Income	\$43,058
2015 Total Population	85,494	2020 Median Household Income	\$51,832
2020 Total Population	85,118	2015-2020 Annual Rate	3.78%
2015-2020 Annual Rate	-0.09%		

Housing Units by Occupancy Status and Tenure	Census 2010		2015		2020	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	41,207	100.0%	41,426	100.0%	41,527	100.0%
Occupied	35,021	85.0%	34,917	84.3%	34,838	83.9%
Owner	24,334	59.1%	23,863	57.6%	23,850	57.4%
Renter	10,687	25.9%	11,054	26.7%	10,988	26.5%
Vacant	6,186	15.0%	6,509	15.7%	6,689	16.1%

Owner Occupied Housing Units by Value	2015		2020	
	Number	Percent	Number	Percent
Total	23,862	100.0%	23,850	100.0%
<\$50,000	622	2.6%	337	1.4%
\$50,000-\$99,999	3,224	13.5%	1,643	6.9%
\$100,000-\$149,999	5,222	21.9%	2,636	11.1%
\$150,000-\$199,999	5,507	23.1%	5,475	23.0%
\$200,000-\$249,999	3,580	15.0%	5,203	21.8%
\$250,000-\$299,999	2,197	9.2%	3,305	13.9%
\$300,000-\$399,999	2,186	9.2%	3,072	12.9%
\$400,000-\$499,999	582	2.4%	943	4.0%
\$500,000-\$749,999	599	2.5%	1,015	4.3%
\$750,000-\$999,999	94	0.4%	174	0.7%
\$1,000,000+	49	0.2%	47	0.2%
Median Value			\$175,994	\$217,624
Average Value			\$202,346	\$245,021

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

## Appendix EXHIBIT C2: Housing Profile - Primary Trade Area

Gibbs Planning Group

### Housing Profile

Benton Harbor Primary Trade Area  
Area: 208.64 square miles

Prepared by Esri  
Latitude: 42.09800838  
Longitude: -86.4067366

<b>Census 2010 Owner Occupied Housing Units by Mortgage Status</b>			
		<b>Number</b>	<b>Percent</b>
Total		24,334	100.0%
Owned with a Mortgage/Loan		15,929	65.5%
Owned Free and Clear		8,405	34.5%

<b>Census 2010 Vacant Housing Units by Status</b>			
		<b>Number</b>	<b>Percent</b>
Total		6,186	100.0%
For Rent		1,358	22.0%
Rented- Not Occupied		79	1.3%
For Sale Only		614	9.9%
Sold - Not Occupied		155	2.5%
Seasonal/Recreational/Occasional Use		2,448	39.6%
For Migrant Workers		105	1.7%
Other Vacant		1,451	23.5%

<b>Census 2010 Occupied Housing Units by Age of Householder and Home Ownership</b>				
		<b>Occupied Units</b>	<b>Owner Occupied Units</b>	
			<b>Number</b>	<b>% of Occupied</b>
Total		35,020	24,334	69.5%
15-24		1,415	279	19.7%
25-34		4,536	2,017	44.5%
35-44		5,723	3,727	65.1%
45-54		7,476	5,519	73.8%
55-64		6,748	5,360	79.4%
65-74		4,538	3,789	83.5%
75-84		3,129	2,575	82.3%
85+		1,455	1,068	73.4%

<b>Census 2010 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership</b>				
		<b>Occupied Units</b>	<b>Owner Occupied Units</b>	
			<b>Number</b>	<b>% of Occupied</b>
Total		35,020	24,334	69.5%
White Alone		26,737	21,009	78.6%
Black/African American		6,994	2,678	38.3%
American Indian/Alaska		133	69	51.9%
Asian Alone		444	251	56.5%
Pacific Islander Alone		5	3	60.0%
Other Race Alone		357	145	40.6%
Two or More Races		350	179	51.1%
Hispanic Origin		847	397	46.9%

<b>Census 2010 Occupied Housing Units by Size and Home Ownership</b>				
		<b>Occupied Units</b>	<b>Owner Occupied Units</b>	
			<b>Number</b>	<b>% of Occupied</b>
Total		35,020	24,332	69.5%
1-Person		10,250	5,942	58.0%
2-Person		12,079	9,551	79.1%
3-Person		5,329	3,728	70.0%
4-Person		4,197	3,031	72.2%
5-Person		1,950	1,326	68.0%
6-Person		739	470	63.6%
7+ Person		476	284	59.7%

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

## Appendix EXHIBIT E1: Tapestry Segmentation

Gibbs Planning Group

### Tapestry Segmentation Area Profile

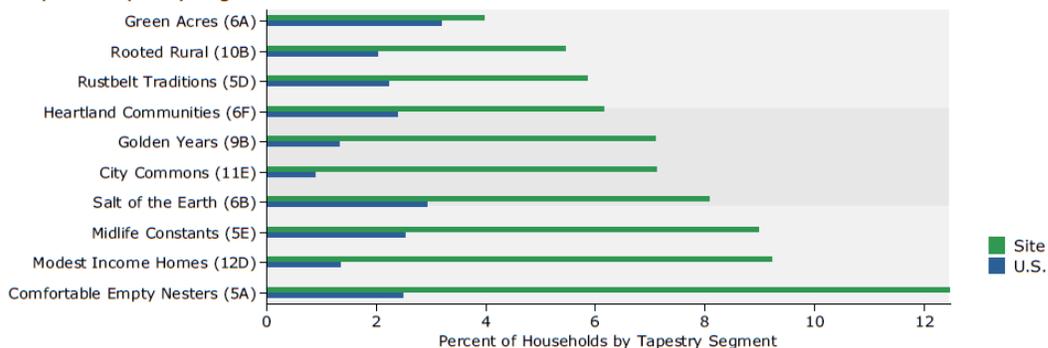
Benton Harbor Primary Trade Area  
Area: 208.64 square miles

Prepared by Esri  
Latitude: 42.09800838  
Longitude: -86.4067366

#### Top Twenty Tapestry Segments

Rank	Tapestry Segment	2015 Households		2015 U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	Comfortable Empty Nesters (5A)	12.5%	12.5%	2.5%	2.5%	501
2	Modest Income Homes (12D)	9.2%	21.7%	1.4%	3.9%	679
3	Midlife Constants (5E)	9.0%	30.7%	2.5%	6.4%	353
4	Salt of the Earth (6B)	8.1%	38.8%	2.9%	9.3%	275
5	City Commons (11E)	7.1%	45.9%	0.9%	10.2%	789
<b>Subtotal</b>		<b>45.9%</b>		<b>10.2%</b>		
6	Golden Years (9B)	7.1%	53.0%	1.3%	11.5%	530
7	Heartland Communities (6F)	6.2%	59.2%	2.4%	13.9%	258
8	Rustbelt Traditions (5D)	5.9%	65.1%	2.2%	16.1%	261
9	Rooted Rural (10B)	5.5%	70.6%	2.0%	18.1%	269
10	Green Acres (6A)	4.0%	74.6%	3.2%	21.3%	125
<b>Subtotal</b>		<b>28.7%</b>		<b>11.1%</b>		
11	Old and Newcomers (8F)	3.8%	78.4%	2.3%	23.6%	163
12	Savvy Suburbanites (1D)	3.6%	82.0%	3.0%	26.6%	121
13	In Style (5B)	3.6%	85.6%	2.3%	28.9%	160
14	Southern Satellites (10A)	2.6%	88.2%	3.2%	32.1%	82
15	Small Town Simplicity (12C)	1.9%	90.1%	1.9%	34.0%	99
<b>Subtotal</b>		<b>15.5%</b>		<b>12.7%</b>		
16	Hardscrabble Road (8G)	1.8%	91.9%	1.2%	35.2%	145
17	Down the Road (10D)	1.5%	93.4%	1.1%	36.3%	132
18	Bright Young Professionals (8C)	1.4%	94.8%	2.2%	38.5%	65
19	Soccer Moms (4A)	1.3%	96.1%	2.8%	41.3%	45
20	Front Porches (8E)	0.9%	97.0%	1.6%	42.9%	54
<b>Subtotal</b>		<b>6.9%</b>		<b>8.9%</b>		
<b>Total</b>		<b>96.9%</b>		<b>43.1%</b>		<b>225</b>

#### Top Ten Tapestry Segments Site vs. U.S.



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

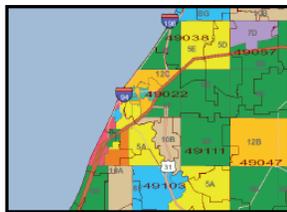
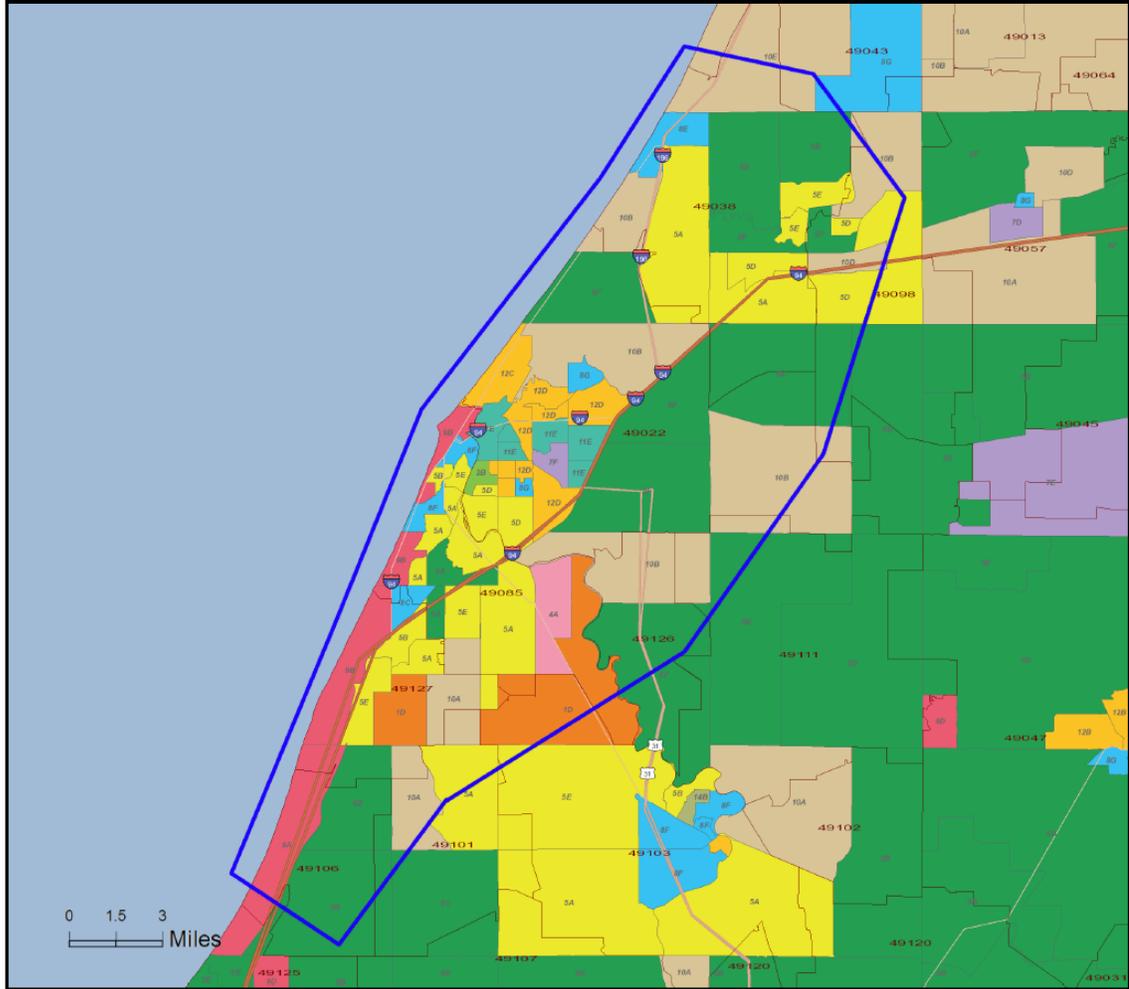
# Appendix EXHIBIT E2: Tapestry Segmentation

Gibbs Planning Group

## Dominant Tapestry Map

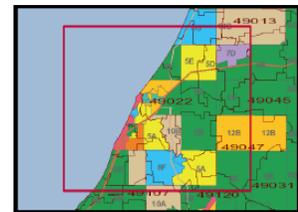
Benton Harbor Primary Trade Area  
Area: 208.64 square miles

Prepared by Esri



### Tapestry LifeMode

- |                                                               |                                                                   |
|---------------------------------------------------------------|-------------------------------------------------------------------|
| <span style="color: #C85130;">■</span> L1: Affluent Estates   | <span style="color: #4682B4;">■</span> L8: Middle Ground          |
| <span style="color: #3CB371;">■</span> L2: Upscale Avenues    | <span style="color: #8B4513;">■</span> L9: Senior Styles          |
| <span style="color: #ADD8E6;">■</span> L3: Uptown Individuals | <span style="color: #D2B48C;">■</span> L10: Rustic Outposts       |
| <span style="color: #FF69B4;">■</span> L4: Family Landscapes  | <span style="color: #3CB371;">■</span> L11: Midtown Singles       |
| <span style="color: #FFD700;">■</span> L5: GenXurban          | <span style="color: #FF8C00;">■</span> L12: Hometown              |
| <span style="color: #3CB371;">■</span> L6: Cozy Country       | <span style="color: #483D8B;">■</span> L13: Next Wave             |
| <span style="color: #8A2BE2;">■</span> L7: Ethnic Enclaves    | <span style="color: #8B4513;">■</span> L14: Scholars and Patriots |



Source: Esri

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## Appendix EXHIBIT E1: Tapestry Segmentation

Gibbs Planning Group

### Dominant Tapestry Map

Benton Harbor Primary Trade Area  
Area: 208.64 square miles

Prepared by Esri

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#### Tapestry Segmentation

Tapestry Segmentation represents the fifth generation of market segmentation systems that began 30 years ago. The 67-segment Tapestry Segmentation system classifies U.S. neighborhoods based on their socioeconomic and demographic composition. Each segment is identified by its two-digit Segment Code. Match the two-digit segment labels on the map to the list below. Click each segment below for a detailed description.

Segment 1A (Top Tier)	Segment 8C (Bright Young Professionals)
Segment 1B (Professional Pride)	Segment 8D (Downtown Melting Pot)
Segment 1C (Boomburbs)	Segment 8E (Front Porches)
Segment 1D (Savvy Suburbanites)	Segment 8F (Old and Newcomers)
Segment 1E (Exurbanites)	Segment 8G (Hardscrabble Road)
Segment 2A (Urban Chic)	Segment 9A (Silver & Gold)
Segment 2B (Pleasantville)	Segment 9B (Golden Years)
Segment 2C (Pacific Heights)	Segment 9C (The Elders)
Segment 2D (Enterprising Professionals)	Segment 9D (Senior Escapes)
Segment 3A (Laptops and Lattes)	Segment 9E (Retirement Communities)
Segment 3B (Metro Renters)	Segment 9F (Social Security Set)
Segment 3C (Trendsetters)	Segment 10A (Southern Satellites)
Segment 4A (Soccer Moms)	Segment 10B (Rooted Rural)
Segment 4B (Home Improvement)	Segment 10C (Diners & Miners)
Segment 4C (Middleburg)	Segment 10D (Down the Road)
Segment 5A (Comfortable Empty Nesters)	Segment 10E (Rural Bypasses)
Segment 5B (In Style)	Segment 11A (City Strivers)
Segment 5C (Parks and Rec)	Segment 11B (Young and Restless)
Segment 5D (Rustbelt Traditions)	Segment 11C (Metro Fusion)
Segment 5E (Midlife Constants)	Segment 11D (Set to Impress)
Segment 6A (Green Acres)	Segment 11E (City Commons)
Segment 6B (Salt of the Earth)	Segment 12A (Family Foundations)
Segment 6C (The Great Outdoors)	Segment 12B (Traditional Living)
Segment 6D (Prairie Living)	Segment 12C (Small Town Simplicity)
Segment 6E (Rural Resort Dwellers)	Segment 12D (Modest Income Homes)
Segment 6F (Heartland Communities)	Segment 13A (International Marketplace)
Segment 7A (Up and Coming Families)	Segment 13B (Las Casas)
Segment 7B (Urban Villages)	Segment 13C (NeWest Residents)
Segment 7C (American Dreamers)	Segment 13D (Fresh Ambitions)
Segment 7D (Barrios Urbanos)	Segment 13E (High Rise Renters)
Segment 7E (Valley Growers)	Segment 14A (Military Proximity)
Segment 7F (Southwestern Families)	Segment 14B (College Towns)
Segment 8A (City Lights)	Segment 14C (Dorms to Diplomas)
Segment 8B (Emerald City)	Segment 15 (Unclassified)

Source: Esri

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