

Draft
Residential Analysis
The City of Royal Oak
Oct 23, 2023

Prepared by:



In Collaboration with:



Residential Market Analysis

Section 1-A	Narrative Report
Section 1-B	Annual Market Potential
Section 1-C	Preferred New-Build Prices
Section 1-D	Migrating Target Markets
Section 1-E	Experian Mosaic Overview
Section 1-F	Lifestyle Preference by Target
Section 1-G	Household Demand
Section 1-H	Housing Unit Supply
Section 1-I	Vacancies by Tenure
Section 1-J	Income v. Prices

Section 1-A

Residential Analysis

Acknowledgements

This Residential Analysis for the City of Royal Oak is the result of a collaborative planning effort among public and private stakeholders led by the city's Planning Commission and with considerable support and dedication by staff within the city's Department of Planning and Economic Development. It supports a significant planning initiative underway by the city's consultants, DPZ CoDesign, and has been used as an economic foundation in DPZ's development of the new citywide Master Plan.

This document is one of four that have been prepared during the planning process. It focuses on the Residential Analysis (Document 01) and is complemented by a separate Real Estate Analysis (Document 03) and Economic Analysis (Document 04). In addition, Document 02 is designed to focus on a separate but correlated Retail Market Analysis that focuses on the potential for new shopping choices.

Four Documents	Industry
01 Residential Analysis	Housing
02 Retail Market Analysis	Retail Trade
03 Real Estate Analysis	Housing + Retail
04 Economic Analysis	All Industries

The market analyses listed above have all been prepared by Sharon Woods, President of LandUseUSA | Urban Strategies. The firm was founded in 2008 and is located within the Greater Lansing Metropolitan Area. Lansing also is home to the state's capital, department of treasury, land bank authority, economic development corporation (MEDC), housing and development authority (MSHDA), and community and economic development association (CEDAM). LandUseUSA's contact information is provided on the following page along with DPZ CoDesign's.

Prime Contractor and Planning Lead
 DPZ CoDesign, Inc
 Matthew Lambert, AICP, CNUA
 Managing Partner
 (305) 644-1023
info@dpz.com



Subcontractor and Market Analyst
 LandUseUSA | Urban Strategies
 Sharon Woods, CRE, CNUA, President
 (517) 290-5531
sharonwoods@landuseusa.com

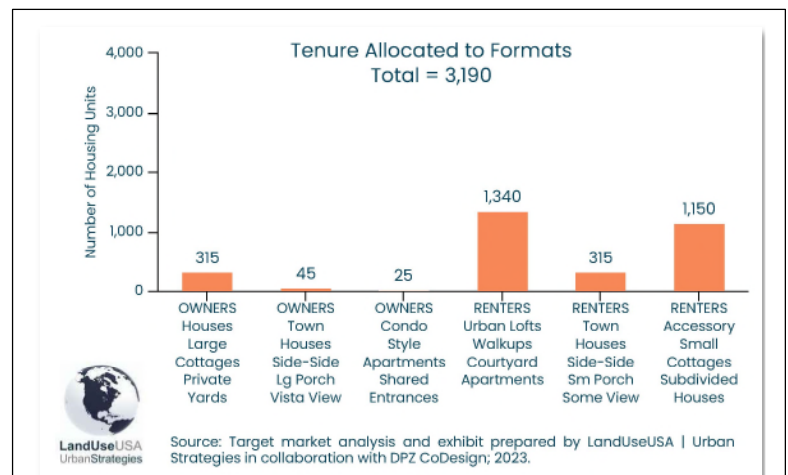


Residential Analysis

Owner Potential – Based on the results of a comprehensive residential Target Market Analysis (TMA), about 385 new owner households will migrate into the City of Royal Oak in the year 2025, and about 80% of them (315 households) will choose detached houses. In general, most of them will be families with two wage earners able to sustain a mortgage; and they also will tend to include children under eighteen years of age.

The other 20% (45 + 25 = 70 households) of in-migrating owners will search for alternatives like side-by-side townhouses, duplexes, and condo-style apartments with shared entrances. In general, these households will include a mix of singles and couples, and they also are less likely to include children.

Owner For-Sale Potential



Annual market potential for new-builds by tenure and format; and based on in-migration into the City of Royal Oak.

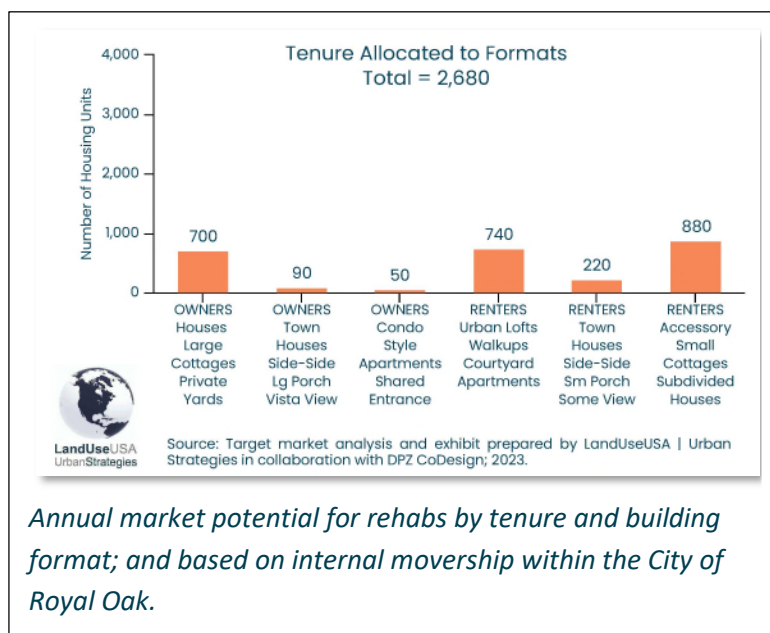
There also will be 790 existing owner households migrating from one address to another within the City of Royal Oak in 2025, and nearly 90% of them will move into detached houses. The high internal movership suggests a need to improve the existing housing stock with renovations, remodels, and/or expansions. In fact, for every new unit that is built in the city, at least two existing units should be rehabbed.

If the city is successful in collaborating with developers on thoughtfully designed projects, then some of the households moving between addresses could be intercepted and converted

into buyers of new-build units. Although building new choices for both in-migrating and existing households can increase vacancy rates, that should be temporary and nevertheless will enable the city to grow.

As previously noted, about 20% (70 households) of new home buyers migrating into Royal Oak each year will prefer to purchase side-by-side townhouses, duplexes, or condo-style apartments – if they are available. In other words, they are disinclined to choose detached houses unless there are no other choices.

Townhouses and duplexes with shared walls, parking, and utility mains can be good strategies for reducing construction costs and making home ownership relatively attainable. However, most of these formats, and especially condo-style apartments, should be strategically located in places with vista views of local parks, golf fairways, and/or the downtown. Locations lacking vista views will be better suited for the rental market, which is addressed in the next section of this narrative.



Annual market potential for rehabs by tenure and building format; and based on internal movership within the City of Royal Oak.

Residential Analysis

Renter For-Lease Potential

Renter Potential – Remarkably, 2,805 new renter households will be migrating into the City of Royal Oak in the year 2025, which is more than seven (7) times that of migrating owner households. Half of the in-migration among renters can be attributed to their exceptionally high movership rates. On average, only 11% of all owner households are migrating into and within Royal Oak each year, whereas 35% of the city's renters are on the move.

High levels of renter in-migration also can be motivated by new construction activity among for-lease choices, especially near Downtown Royal Oak. In fact, there appears to be no limit to the number of rental units that the city can support, and no limit to the number of renters inclined to move into the city. In general, if the developers build it, then the renters will come.

Since the Covid-19 pandemic, both owners and renters have become more inclined than ever to seek out communities with a variety of lifestyle and quality-of-life amenities, especially entertainment venues, recreational resources, and restaurants. However, renters are more likely to be singles of all ages and for any reason, including those who are choosing not to marry; postponing marriage; and/or divorced, separated, or widowed. Many of them are young professionals, upwardly mobile, college educated, and aspiring for promotions that might motivate another move.

Because single renters are getting by with only one wage earner, their household incomes tend to be significantly lower than that of home buyers. However, they do not necessarily aspire to own a home, and many of them prefer to be footloose, family free, and able to move if they become dissatisfied with their location, disenchanted by an absence of local amenities, or when another job opportunity comes along.

Among the 2,805 new renter households expected to migrate into Royal Oak in 2025, nearly 60% (1,340 + 315 = 1,655) will choose attached building formats, including apartment buildings (preferably with courtyards), townhouses (no more than 6 units along any given building façade), walkups (4 lofts on each of three levels), and urban lofts. The balance of 40% (1,150 households) will search for detached and/or subdivided houses to lease; and some of the lower income singles will also tolerate detached accessory dwellings.

To meet the preferences of the transient renter households, developers should strive to diversify their product mix unique building formats, including small cottages, duplexes, walkups, townhouses, lofts around shared courtyards, and other “Missing Middle Housing” (in the image below, see the buildings highlighted in light yellow.)



Missing Middle Housing – Image provided courtesy of Dan Parolek and Opticos Design Group.



STEP Buildings © – Images provided courtesy of Gracen Johnson and Shophouse Studio, Inc.

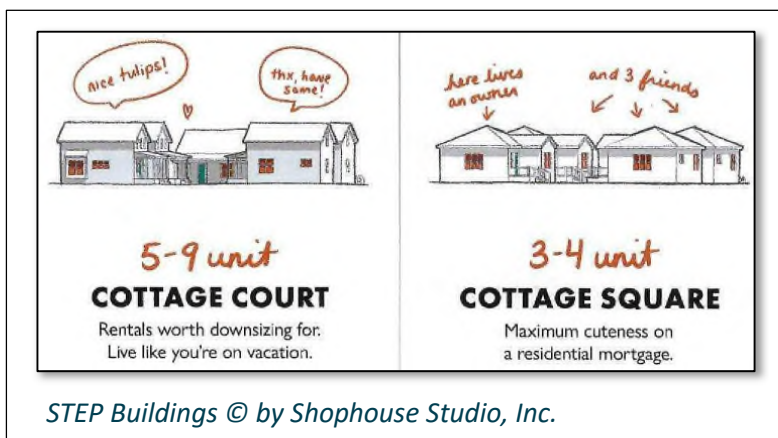


STEP Buildings © by Shophouse Studio, Inc.

Ideally, some developers will include small cottages behind new-build detached houses. The cottages can be used by the new owners to generate rental income (i.e., to help offset mortgage costs); for extended family members (i.e., age in place parents, boomerang college students, etcetera); and/or for guests. Cottages also can be developed around shared courtyards and can be designed for a mix of owners and renters with diverse incomes.

Among the attached formats designed for migrating renter households, most of them should be located within or adjacent to established neighborhoods

throughout the City of Royal Oak. Missing Middle Housing formats could be appropriate as urban infill within established neighborhoods - as long as the locations are context-sensitive and the building scale doesn't over-shadow that of existing detached houses.



Residential Analysis

Values and Rents

Forecasting the market potential based solely on in-migration and internal movership can easily yield large numbers. Meanwhile, many of the households moving into and within the City of Royal Oak have incomes that are relatively low. Therefore, they tend to seek housing choices with moderate prices. For developers focused on new-builds rather than rehabs, this can significantly reduce the market potential – unless they are building for the affordable housing market.

As previously noted, 285 new owner households are migrating into the City of Royal Oak each year. However, only one-third of them (140 households or 36%) can afford to buy homes priced at \$300,000 or more; and only 50 of those same buyer households will tolerate prices of \$500,000 or more. At the lower two-thirds of the price spectrum, 165 of the households will search for choices in the range of \$250,000 to \$300,000, and 65 households will hope to find something more affordable.

Similarly, of the 2,805 new renter households migrating into the city each year, only one-fifth of them (575 households, or 20%) will afford to lease units with monthly contract rents of \$1,400 or more; and only 180 of those same renter households will tolerate rents of \$2,000 or more. At the lower majority end of the price spectrum, 845 households will search for rents in the range of \$900 to \$1,400 per month. Finally, of the 2,805 new renter households, half of them (1,385 or 50%) will hope to find an apartment for less than \$900 per month.

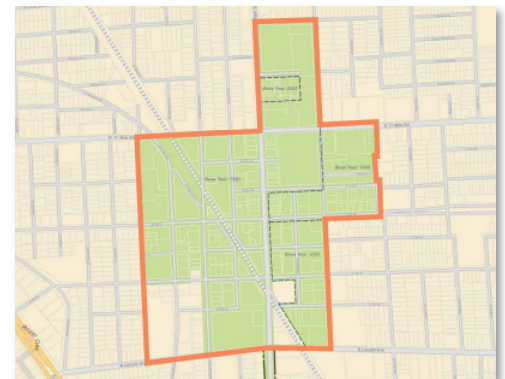
Again, allocating the migrating households to price brackets can significantly reduce the market potential for developers seeking to build large or luxury housing choices in premier locations. Meanwhile, there also is a significant need and market potential for more moderate prices in both the buyer and renter markets.

In general, the market potential is highest for relatively small, attached units with moderate prices; whereas large, detached houses with luxury prices will tend to sell slower. Developers are encouraged to focus on rightsizing (i.e., reducing) the footprints of new-builds; and they also should continue exploring attached and Missing Middle Housing formats.

Residential Analysis

The residential analysis also has been completed for the City of Royal Oak's downtown core, which is the northern portion of the Downtown Development Authority (DDA) district and a subset of the city. Based on the study results, only ten (10) new home buyers are moving into the core each year, including six (6) households that are inclined to buy a detached house, and four households inclined to buy side-by-side townhouses with vista views.

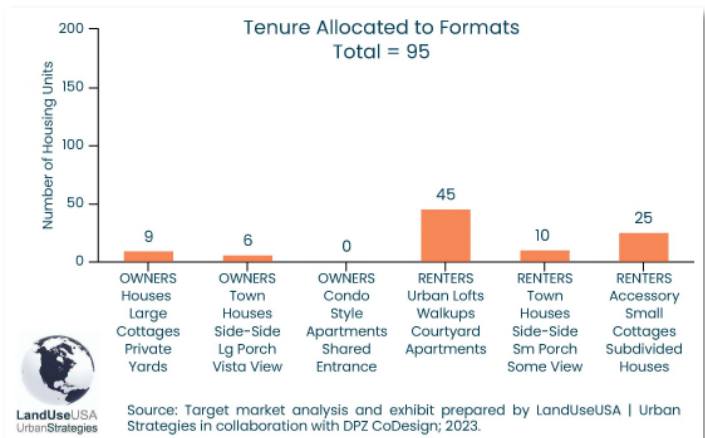
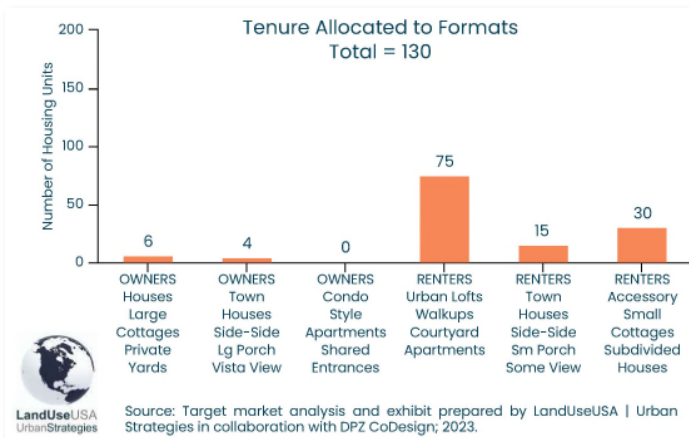
Geographic Subsets



Downtown Core (a subset of the DDA)

The buyer market potential for the downtown core is significantly outnumbered by the renter market. There are 120 new renter households migrating into the downtown core each year, and 75% (75 + 15 = 90 households) are inclined to choose an attached unit.

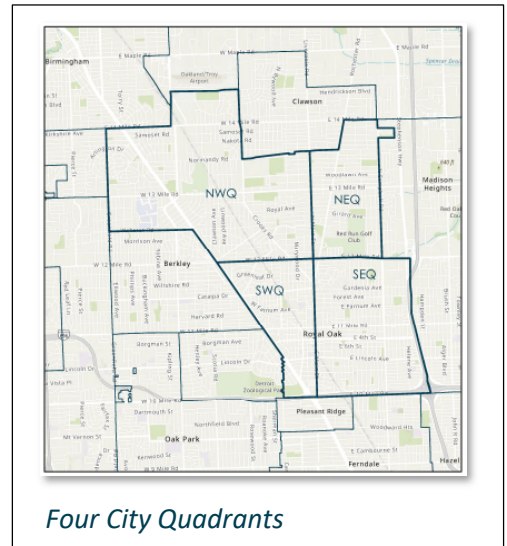
In addition, internal movership among existing households (15 owners and 80 renters) is a reasonable approximation of the number of existing units that should be rehabbed, renovated, or remodeled. If developers strive to retain those existing households by giving them new choices in the downtown core, then that could increase the market potential by additional 15 (9 + 6) units in the buyer market and 80 (45 + 10 + 25) units in the renter market.



*Annual market Potential for the Downtown Core by tenure and building format;
and based on in-migration (left exhibit) and internal movership (right).*

The residential analysis also has been completed for each of city's four quadrants, defined by a simple dissection of the city along Main Street (north-south) and Twelve Mile Road (east west). Note: The northwest quadrant is the largest, the southeast quadrant is second largest, and the northeast and southwest quadrant are the smallest and similar in size. These spatial sizes should be kept in mind when comparing the market potential across all four quadrants.

The following table provides a summary of the market potential for the city's four quadrants, the summation for the entire city, and the downtown core as a subset of the city. As shown, the market potential for new-builds and rehabs is consistently larger for the rental market than the buyer market.



Geography	New-Builds		Rehabs Units	
	Own	Rent	Own	Rent
Northwest Quadrant	145	1,290	320	830
Northeast Quadrant	60	240	130	165
Southwest Quadrant	55	495	115	320
Southeast Quadrant	<u>125</u>	<u>780</u>	<u>275</u>	<u>525</u>
The City of Royal Oak	385	2,805	840	1,840
Downtown Core (subset)	10	120	15	80

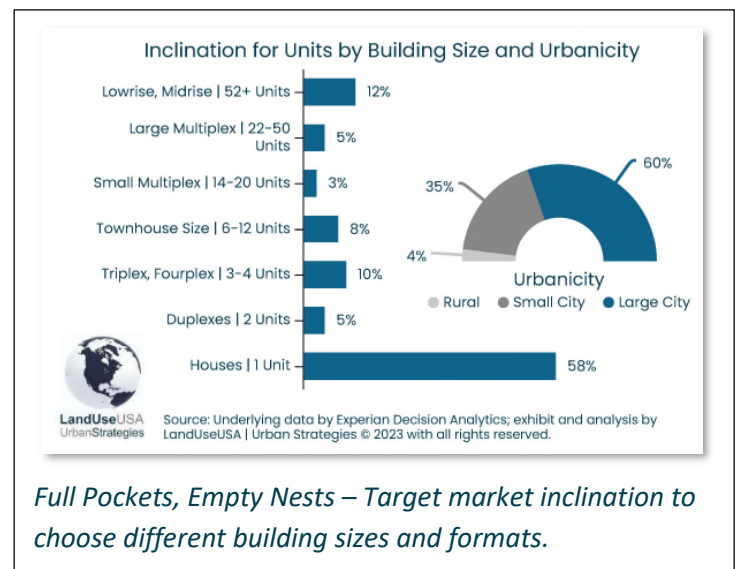
It is not recommended that developers “adjust” the unit sizes and/or prices for different quadrants of the city. Instead, they should strive to provide a variety and diversity of choices that helps create mixed-income and diverse neighborhoods.

Residential Analysis

Target Markets

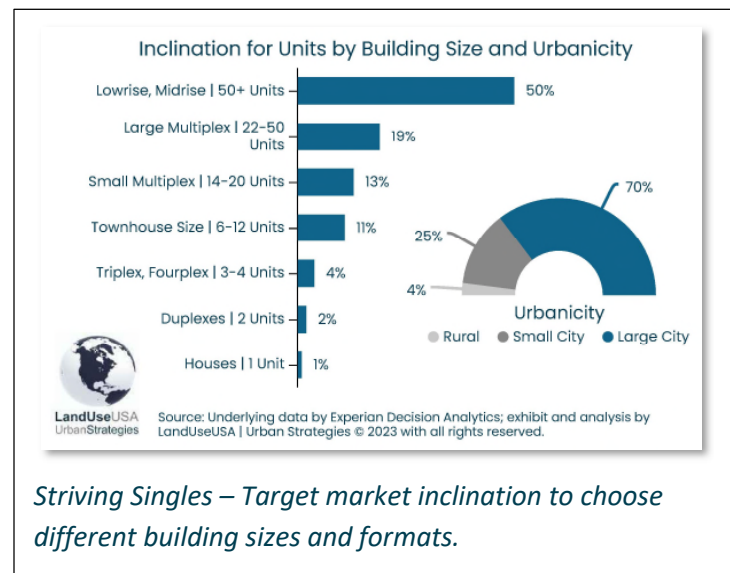
Among the 385 new owner households expected to migrate into the City of Royal Oak in 2025, eighty (80) of them will be *Fast Track Couples*, fifty-one (51) will be *Couples with Clout*, and forty-eight (48) will be *Status Seeking Singles*. In addition, twenty-five (25) will be *Full Pockets Empty Nests*, twenty-five (25) will be *No Place Like Home*, and twenty-four (24) will be *Family Fantastic* households. Each of these target markets has a unique profile, including movership rate, income, and inclination to choose duplexes, townhouses, or condos as alternatives to detached houses.

		New Owners Hshlds
...	The Top Target Markets	
A05	Couples with Clout	51
B09	Family Fantastic	24
E19	Full Pockets, Empty Nests	25
E20	No Place Like Home	25
F22	Fast Track Couples	80
G24	Status Seeking Singles	48
...	all other target markets	<u>132</u>
...	total market potential	385



In comparison, among the 2,805 new renter households expected to migrate into the City of Royal Oak, 997 of them will be *Striving Singles*, and 335 will be *Status Seeking Singles*. Other renter target markets are listed on the following page. Again, renters are far more likely than owners to choose attached housing formats in larger buildings.

		New
		Renter
...	The Top Target Markets	Hshlds
A05	Couples with Clout	96
E19	Full Pockets, Empty Nests	117
F22	Fast Track Couples	201
G24	Status Seeking Singles	335
G25	Urban Edge	159
K37	Wired for Success	161
O51	Digital Dependents	143
O54	Striving Single Scene	977
...	all other target markets	<u>616</u>
...	total market potential	2,805



Residential Analysis

The Residential Target Market Analysis (TMA) for the City of Royal Oak has included a Demographic Analysis of supply and demand variables, such that gap = (demand) – (supply). In general, the residential demand variables include the number of existing households by tenure (owner and renter); median household income; movership rates (the share of households that moves in any given year); and origins of migration (globally and locally).

On the supply side of the housing equation, key variables include the number of existing housing units by building size (units in structure); age of housing stock (units by decade built); median rents (contract and gross) and values; and vacancies by tenure. In general, most demographic parameters for the City of Royal Oak are favorable and demonstrate that it is a high-quality market with high incomes, movership rates, rents, and values; and low vacancy rates.

The city is slowly losing owner-occupied households while gaining in renter households. Incomes for both owners and renters are high with favorable growth. Based on forecasts by LandUseUSA, the median household is expected to reach \$120,000 for owners and \$85,000 for renters by the year 2025.

Demographics

Annual movership rates for the City of Royal Oak currently are about 11% for owners and 35% for renters, which is high compared to Oakland County averages (7.5% for owners and 24% for renters) and the Southeast Michigan Region (6.5% and 19.5%, respectively). In other words, 11% of all existing owners and 35% of all existing renters currently living in Royal Oak moved either into or within the city in the past year.

Based on a study of the origins of in-migration into Royal Oak, most new residents are arriving from other places in Oakland County. The cities of Troy, Pontiac, and Clawson are the biggest contributors, followed by Ferndale, Berkley, Orion Township, Southfield, Rochester Hills, Madison Heights, and Auburn Hills. However, when residents leave Royal Oak, they are more inclined to move to Madison Heights, Bloomfield Township, Ferndale, and Southfield (in that order).

Beyond Oakland County, new residents migrating into Royal Oak are most likely to arrive from other counties in the Southeast Michigan region, especially Macomb, Wayne, Washtenaw, and Lapeer Counties (albeit in relatively small numbers.) Beyond the region, lesser contributing geographies include Ingham County, other states, and other countries.

On the supply side of the equation, 90% of the owner-occupied housing units are detached houses, and very few are attached townhouses with private entrances, duplexes, or larger buildings. In comparison, over three-quarters (76%) of renter-occupied units are in attached formats and nearly one-quarter (24%) of the renter-occupied units are detached houses. In other words, one in every four renter households is renting an entire house rather than an apartment, loft, or other format.

Also on the supply side, most of the existing housing stock in Royal Oak was built prior to 1980, and construction has significantly slowed (although not stopped) since. Construction activity appears to have increased slightly in 2010 to 2020, but then took a hiatus during the recent Covid-19 pandemic. Based on comparisons to Oakland County and the Southeast Michigan region, Royal Oak could have sustained more construction activity between 1980 and 2008, which suggests a pent-up market potential and opportunity to close the gap.

Based on forecasts by LandUseUSA, the median contract rent of established rental units in Royal Oak is expected to reach \$1,325 by the year 2025 (with a gross rent of \$1,450 with utilities and fees for extra services). Median home values also are high and expected to reach \$350,000 by the year 2025.

Vacancies are used in this study to further gauge relative strengths and opportunities in Royal Oak's housing market. The number of for-sale (and/or sold but not yet occupied) units in the city has been steadily declining since the year 2016. There currently are about 360 vacant for-sale units in the city, and unless construction activity increases, the number of vacancies can be expected to continue declining.

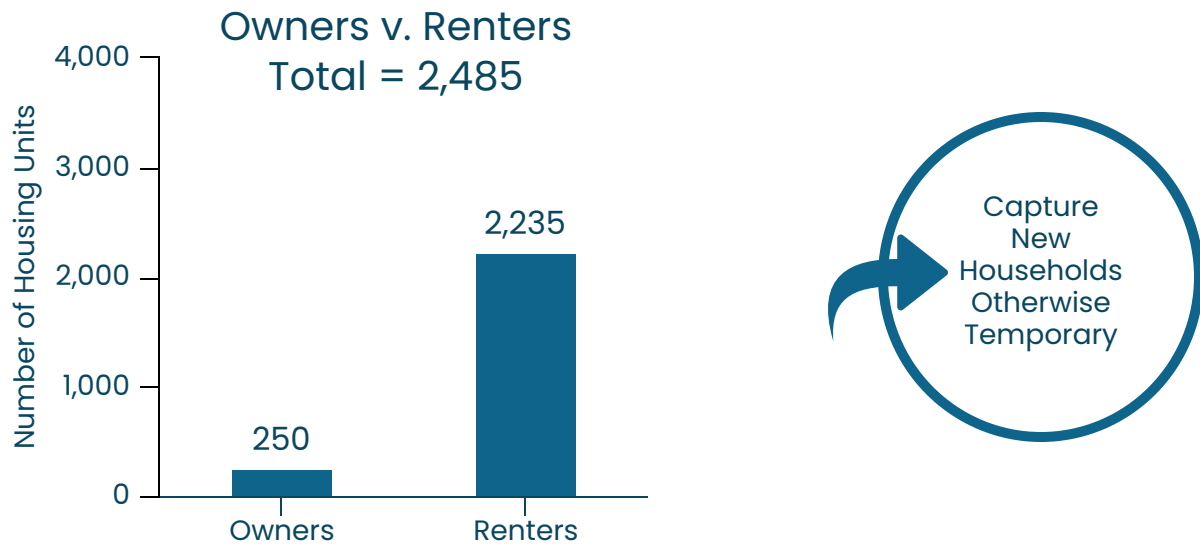
In comparison, the number of for-lease (and/or leased but not yet occupied) units was on the decline until the year 2015 but has increased significantly since. There currently are over 800 vacant for-lease units in the city, including a possible surplus of about 300 units. However, these units could be easily absorbed over the next two years and should not be viewed as a deterrent to development of new for-lease choices.

DRAFT
October 23, 2023

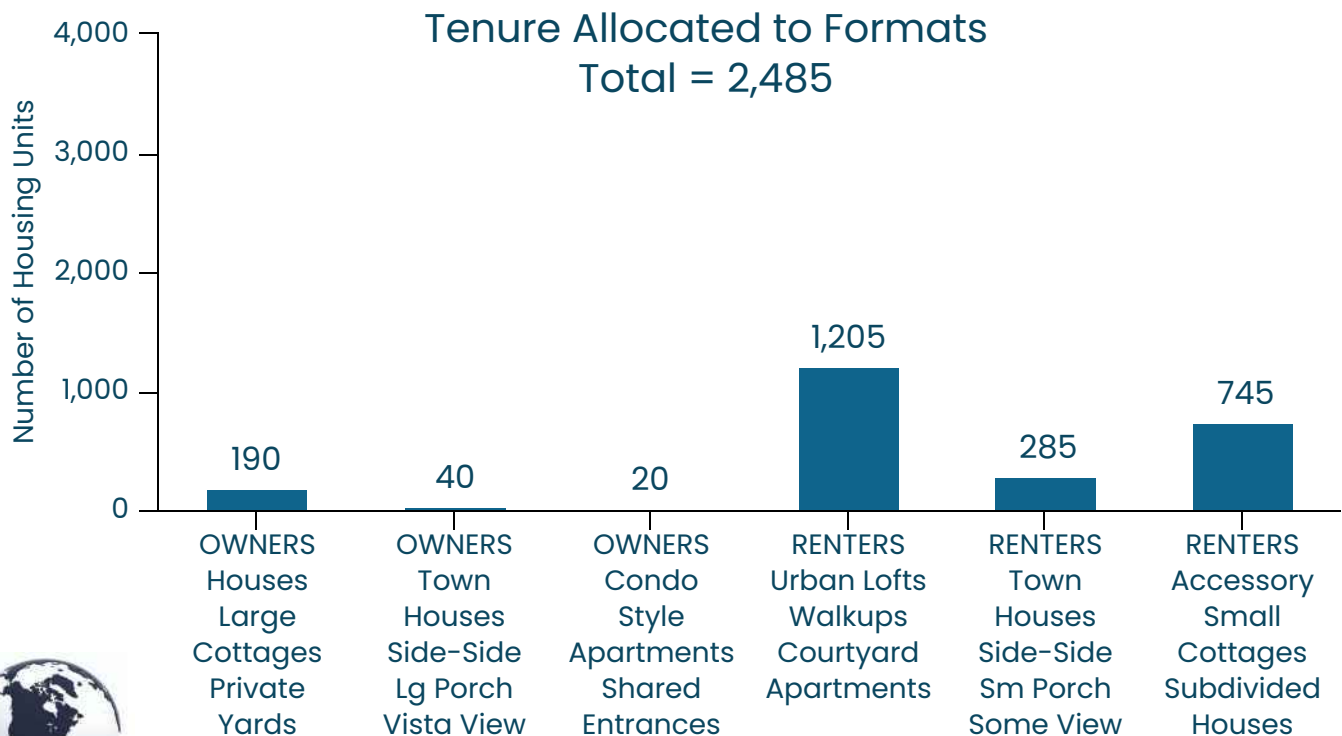
Section 1-B

Annual Market Potential | Royal Oak City

Capture with New Builds | Year 2016



Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into the City of Royal Oak by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.

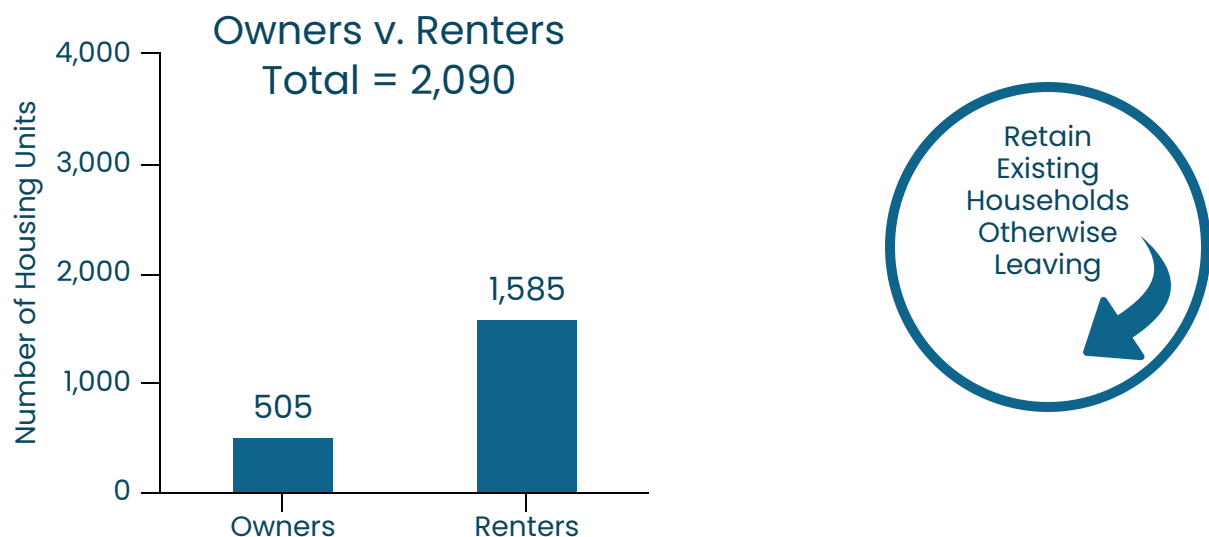


LandUseUSA
UrbanStrategies

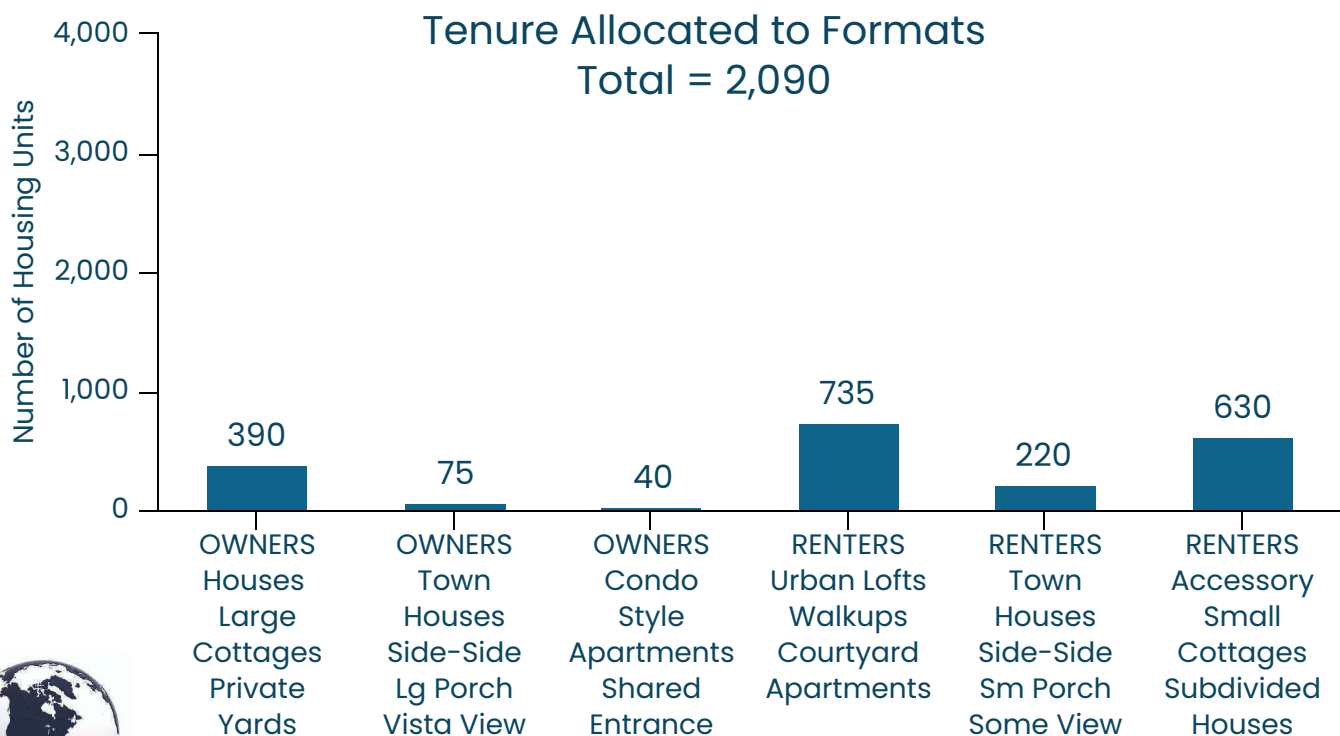
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak City

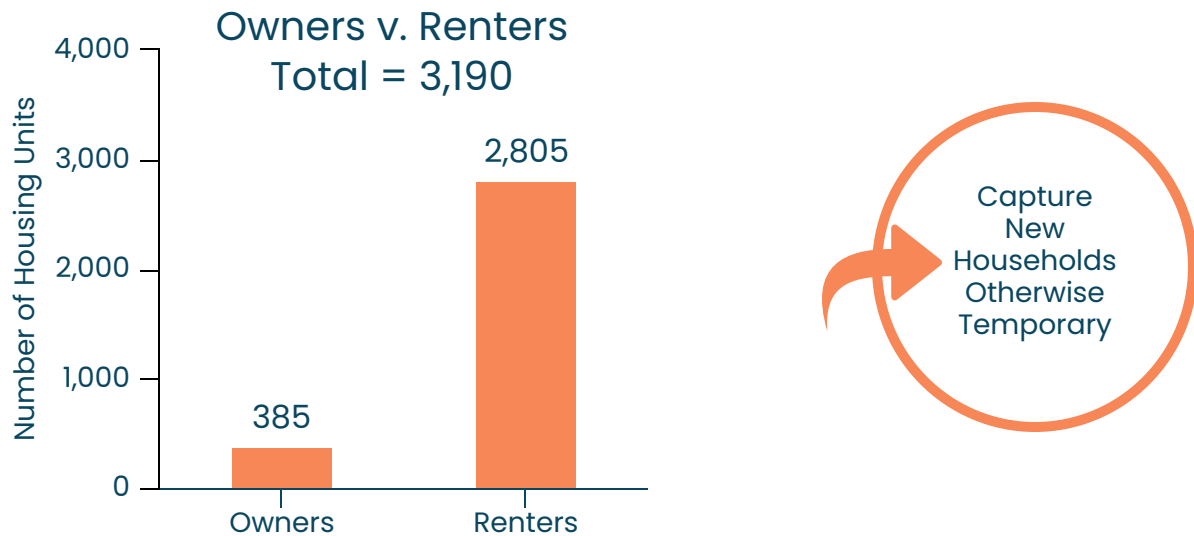
Retain with Rehabs | Year 2016



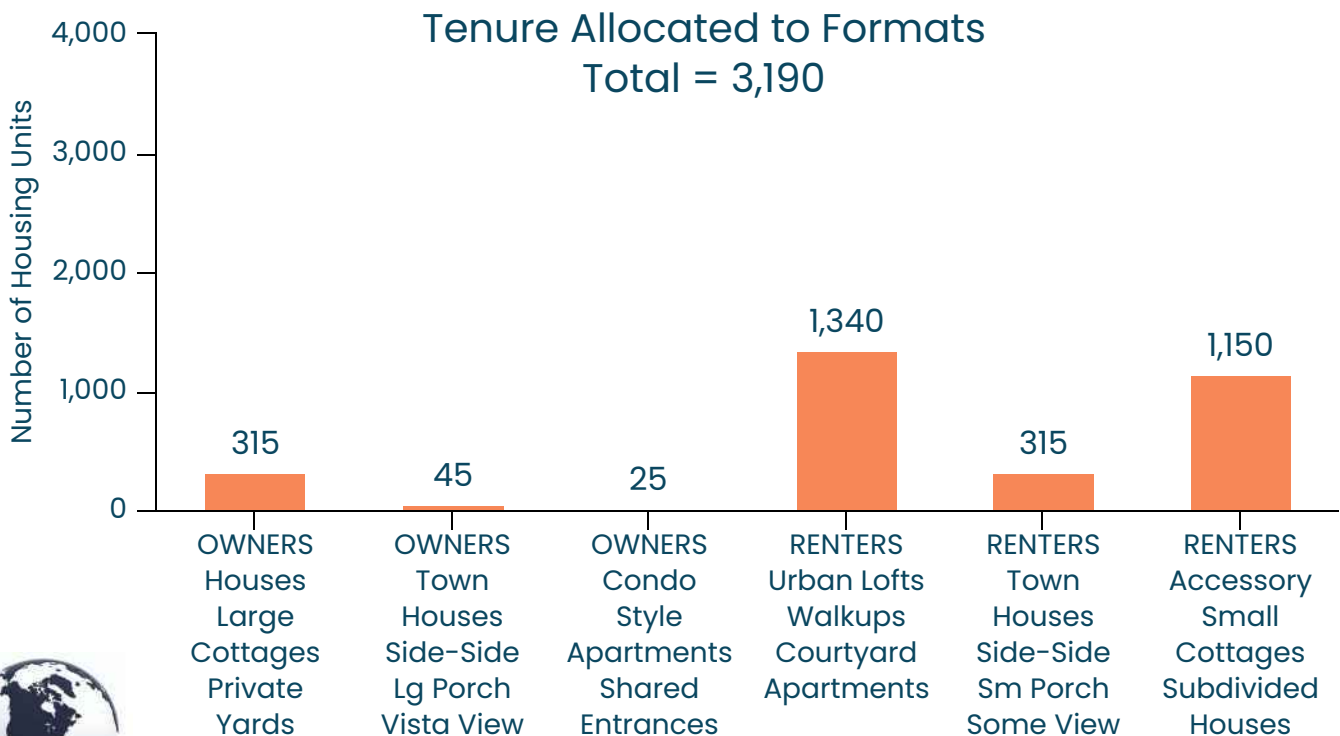
Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within the City of Royal Oak by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



Annual Market Potential | Royal Oak City Capture with New Builds | Year 2025



Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into the City of Royal Oak by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.

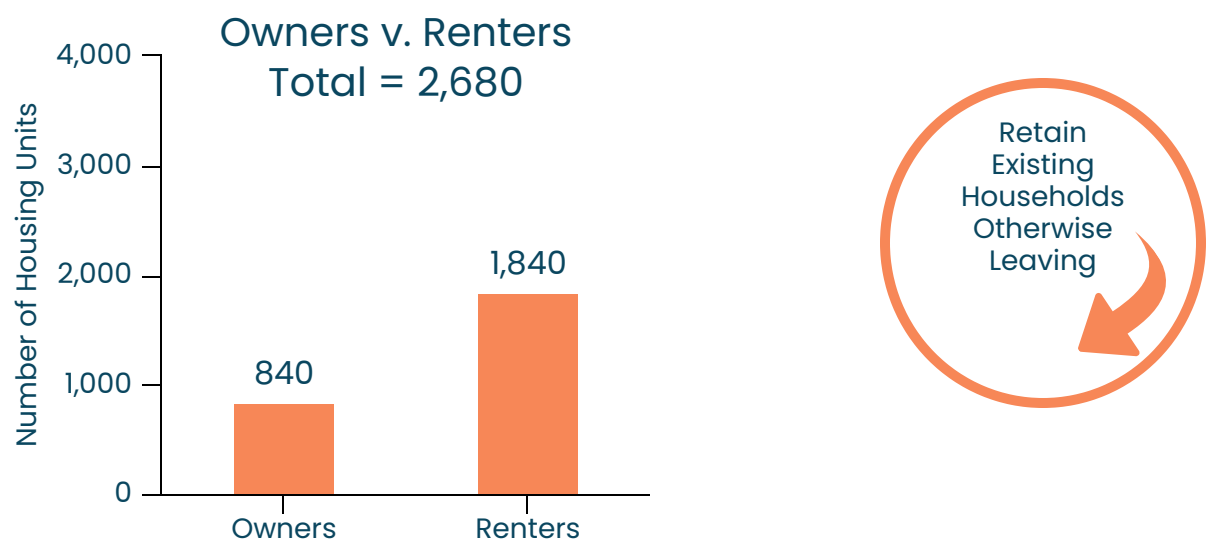


LandUseUSA
UrbanStrategies

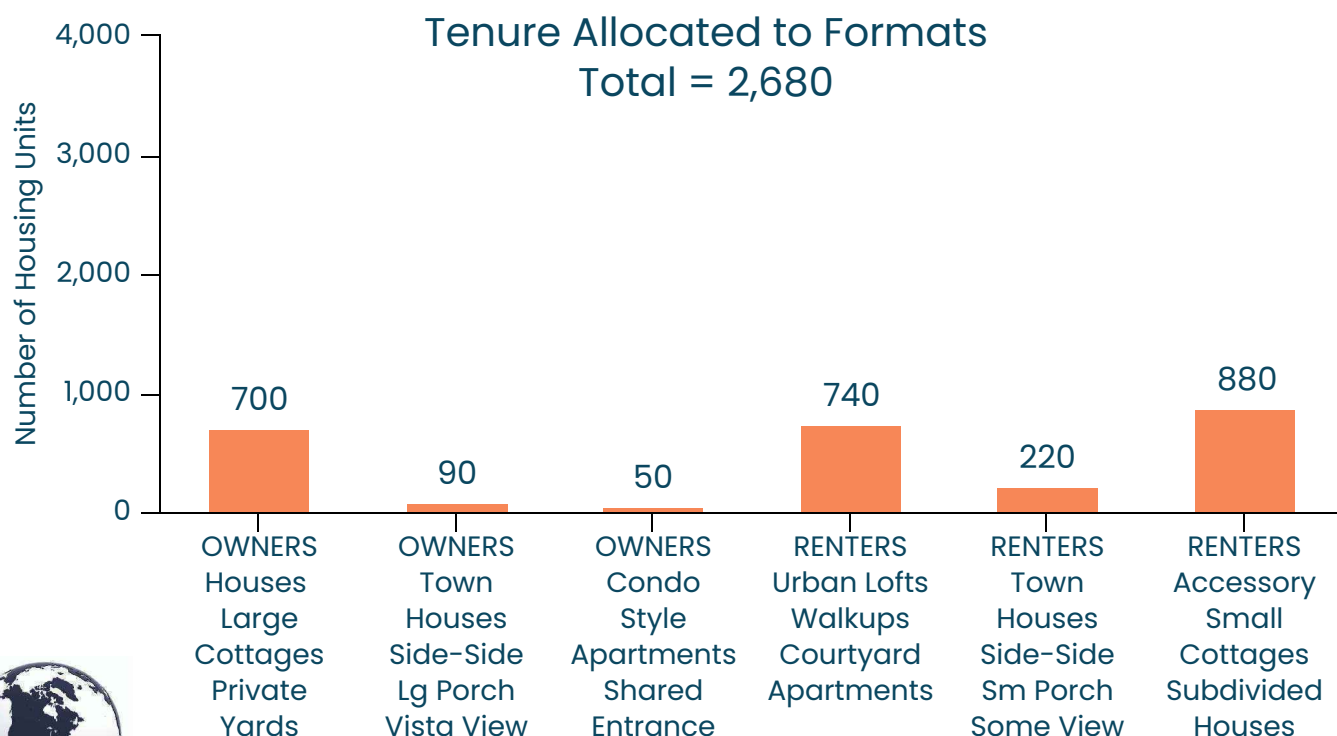
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak City

Retain with Rehabs | Year 2025

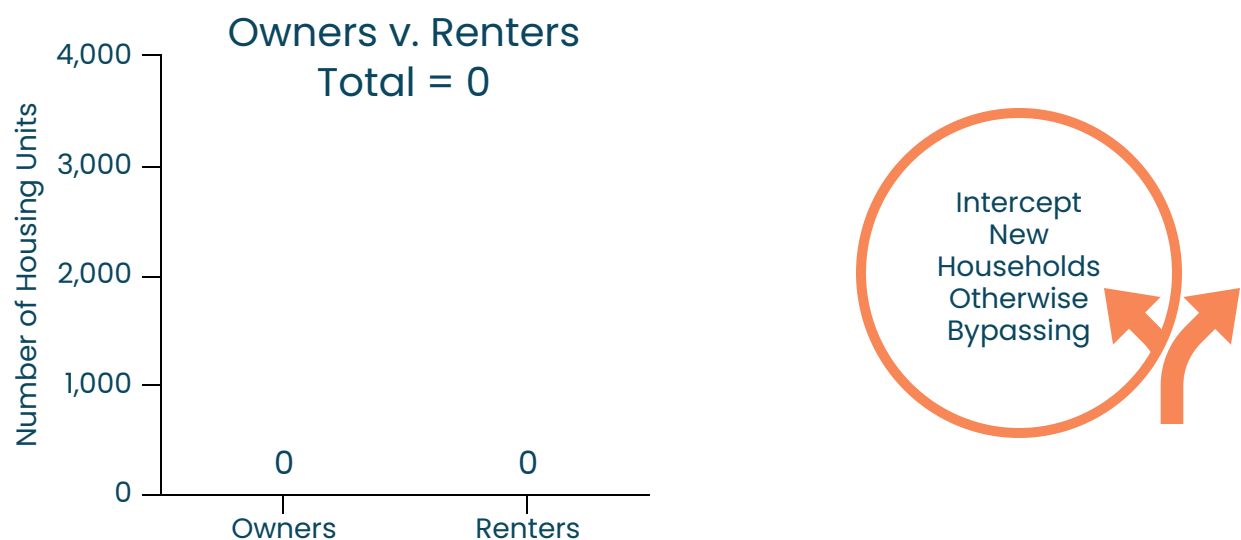


Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within the City of Royal Oak by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.

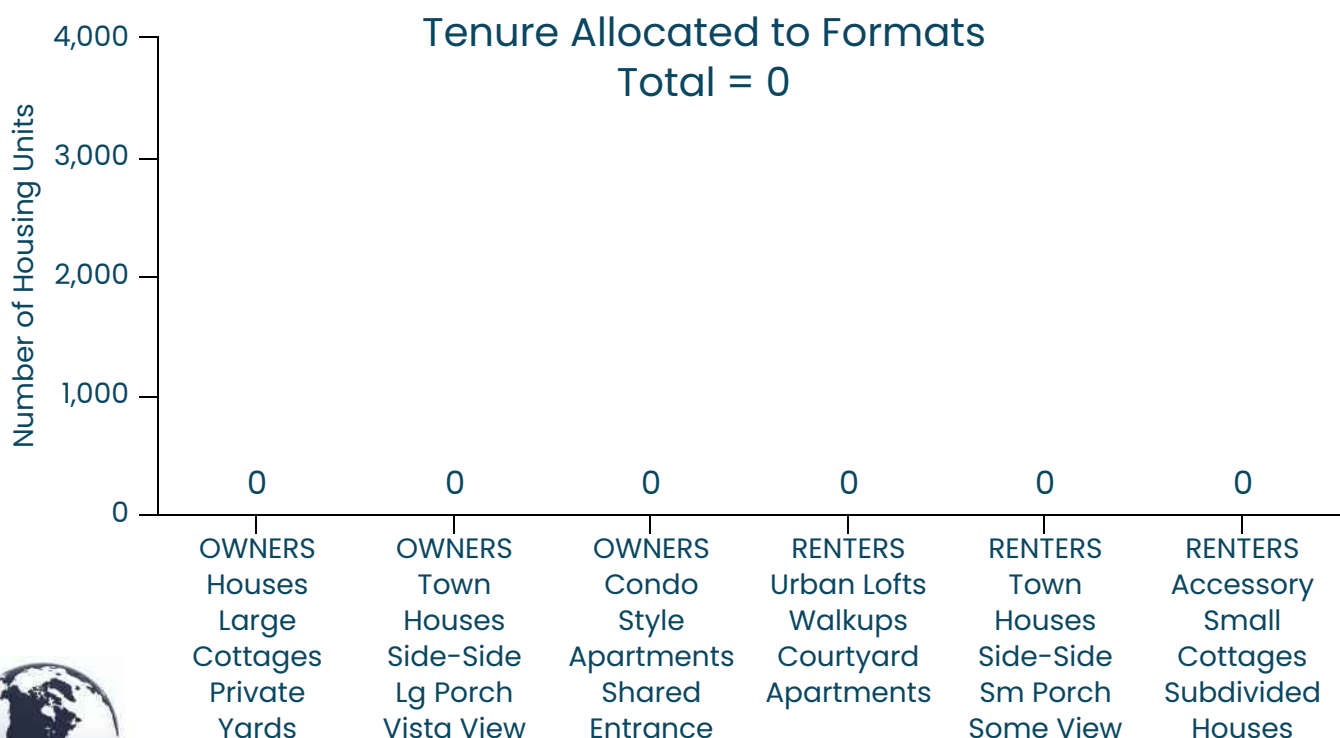


Annual Market Potential | Royal Oak City

Intercept with New Builds | Year 2025



Both charts on this page represent an upside potential based on the interception of other households that are on the move but currently bypassing the City of Royal Oak. There is a need to INTERCEPT these households by building new housing formats that are under-represented in the market. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.

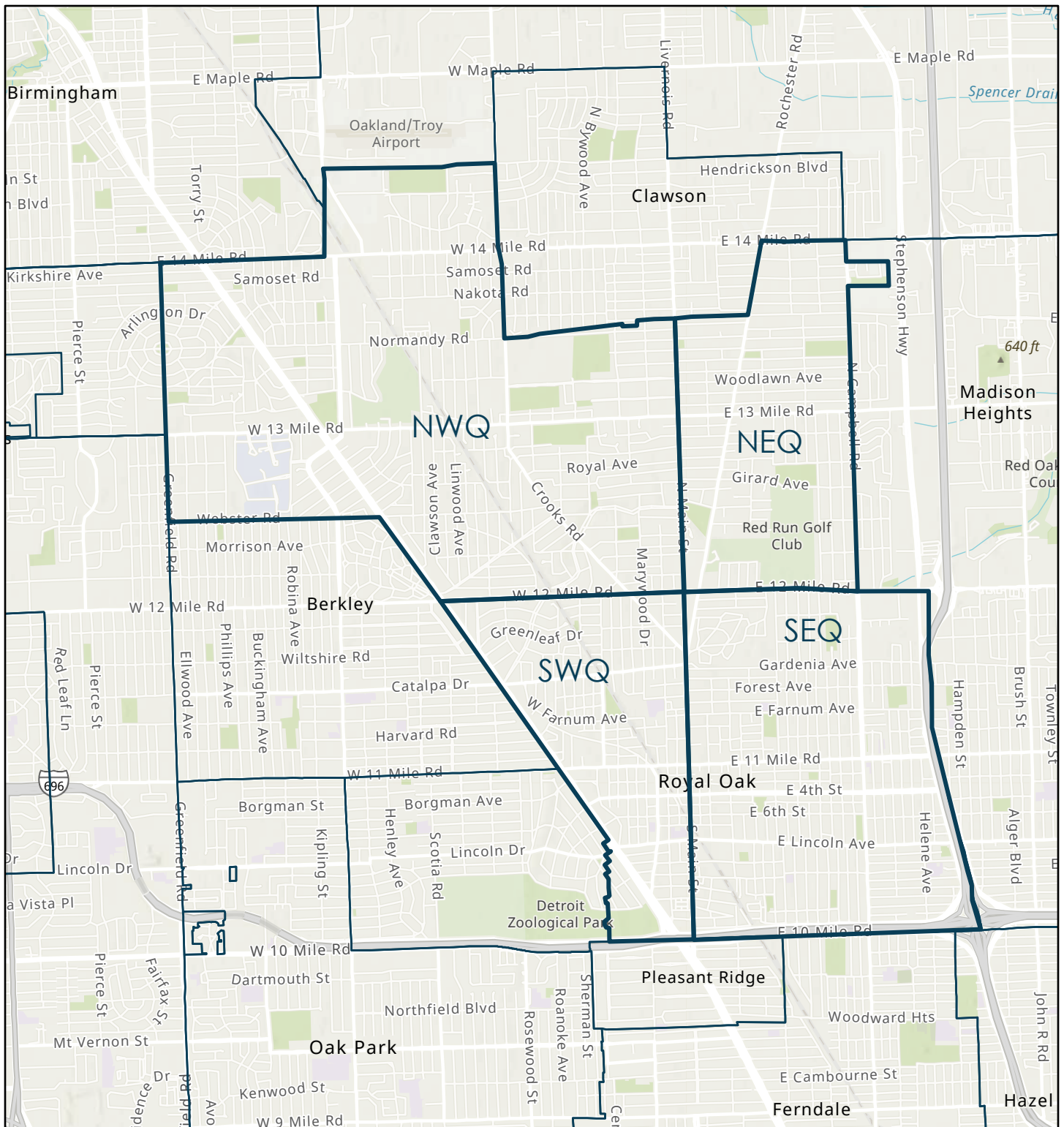


LandUseUSA
UrbanStrategies

Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.

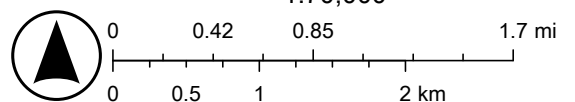
Regional Overview and Geographic Setting

Four Quadrants | The City of Royal Oak, Michigan



4/8/2023

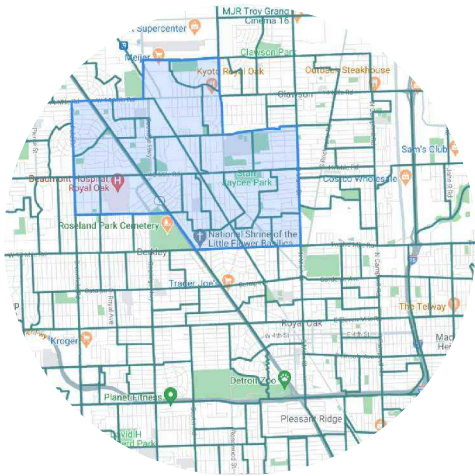
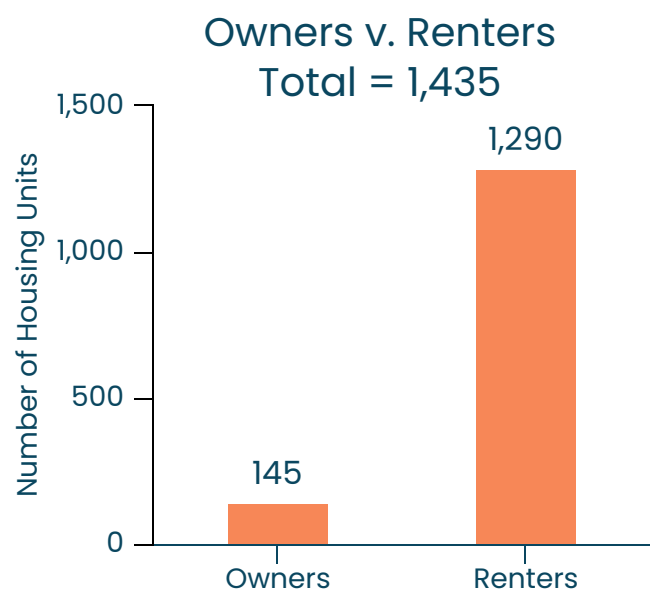
1:70,000



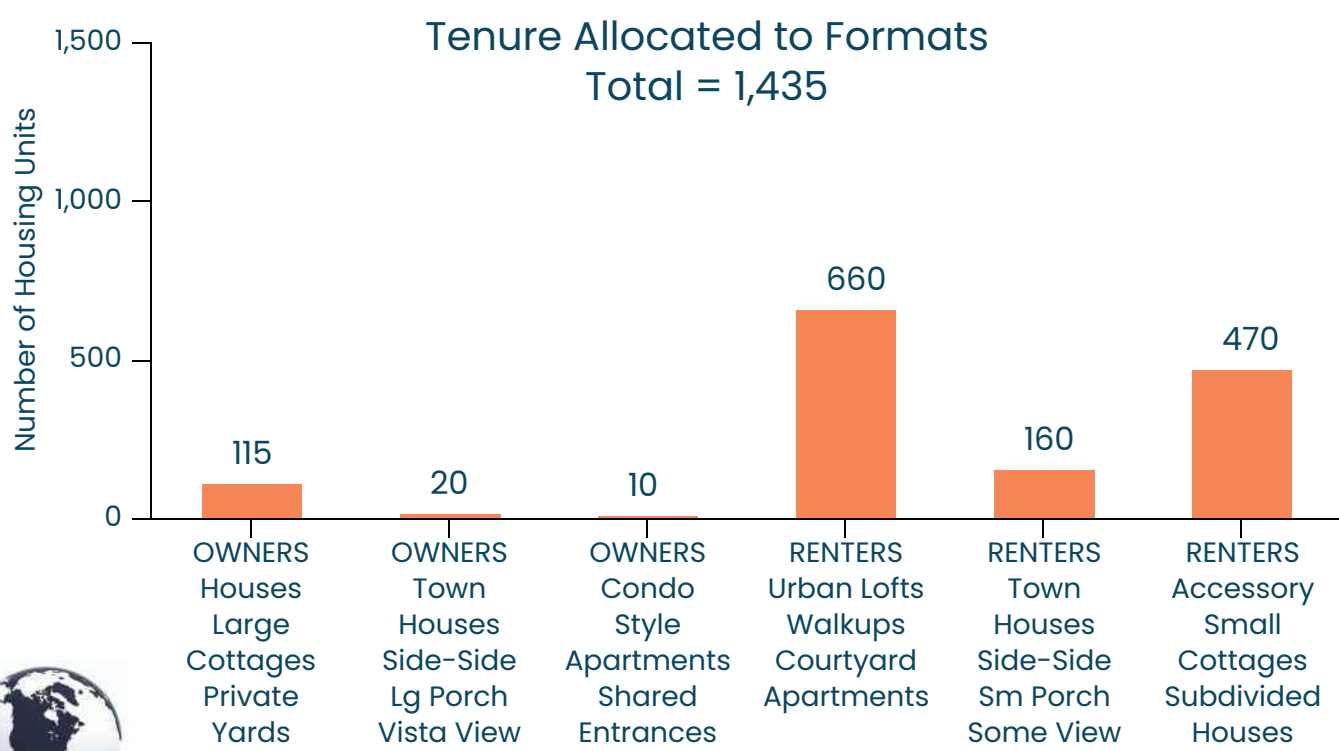
Esri, NASA, NGA, USGS, Province of Ontario, Oakland County, Michigan, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA

Annual Market Potential | Royal Oak NWQ

Capture with New Builds | Year 2025



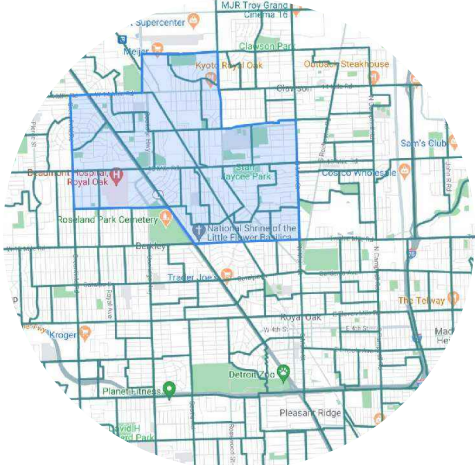
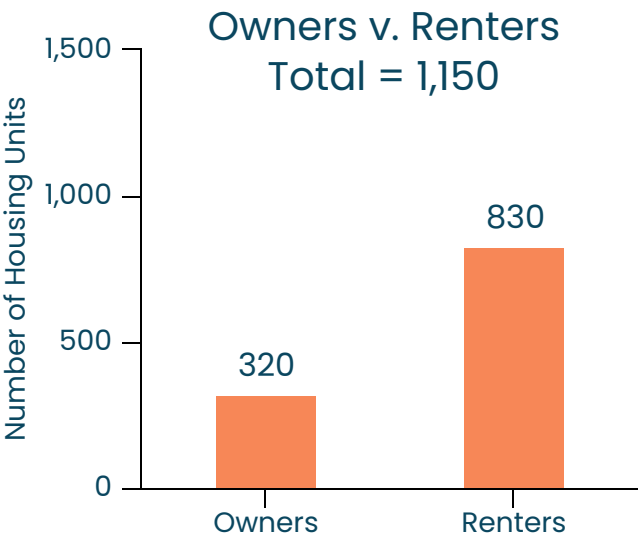
Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into Northwest Royal Oak by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



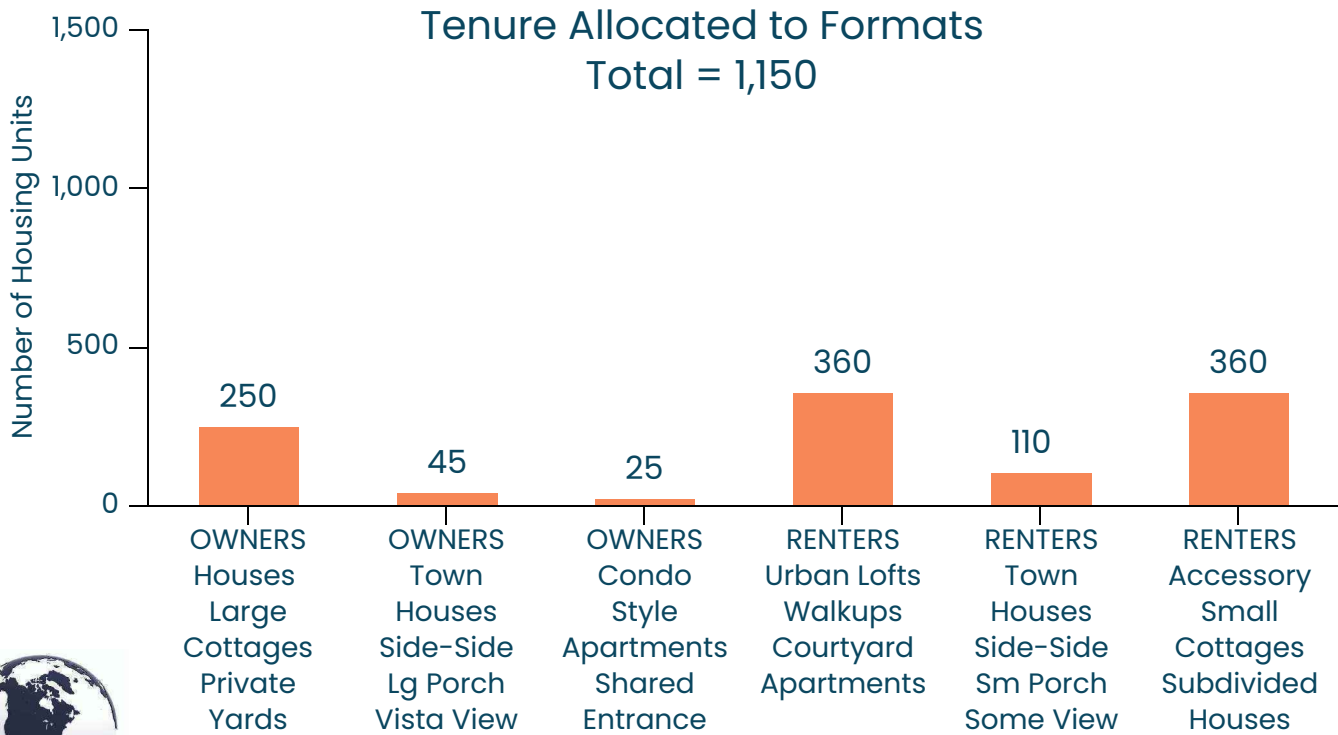
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak NWQ

Retain with Rehabs | Year 2025

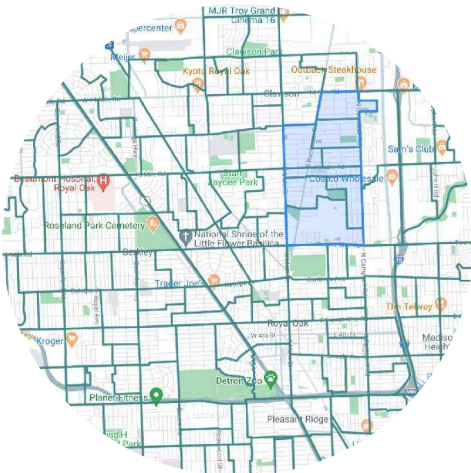
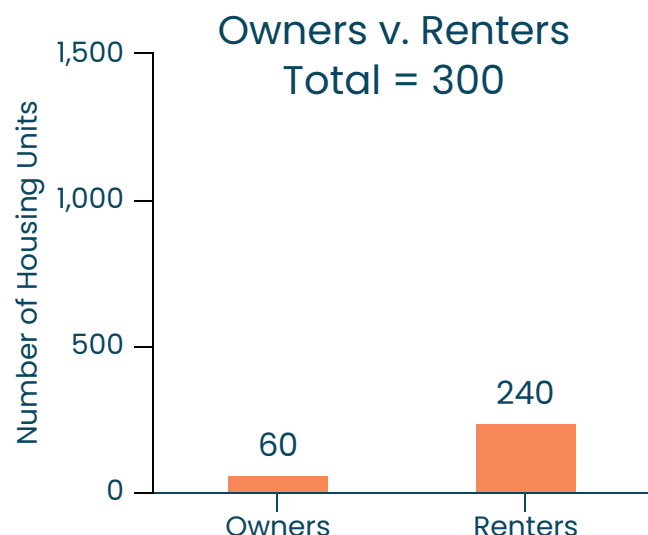


Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within Northwest Royal Oak by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.

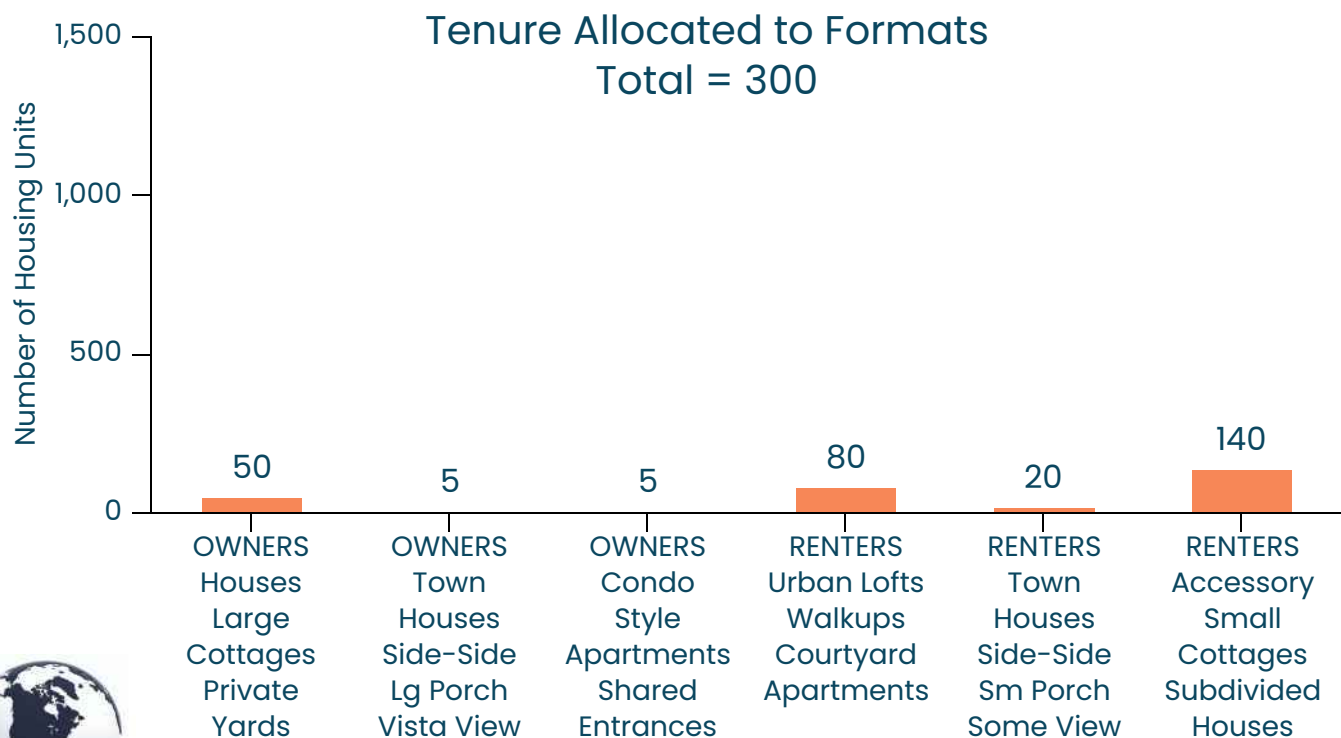


Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak NEQ Capture with New Builds | Year 2025



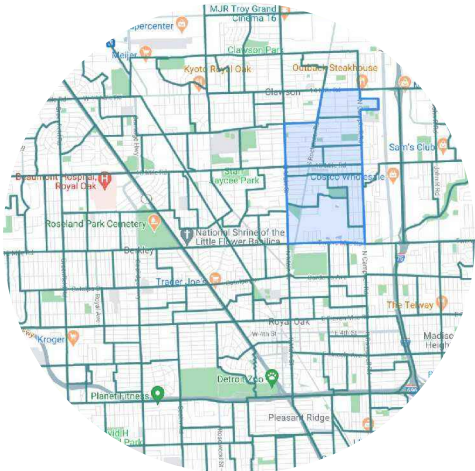
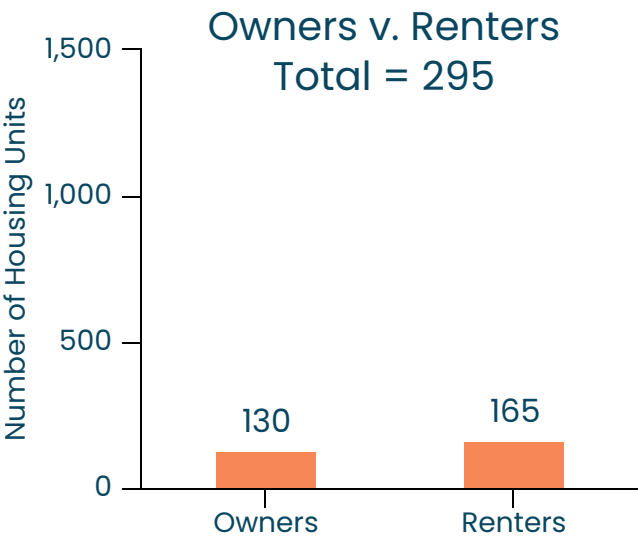
Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into Northeast Royal Oak by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



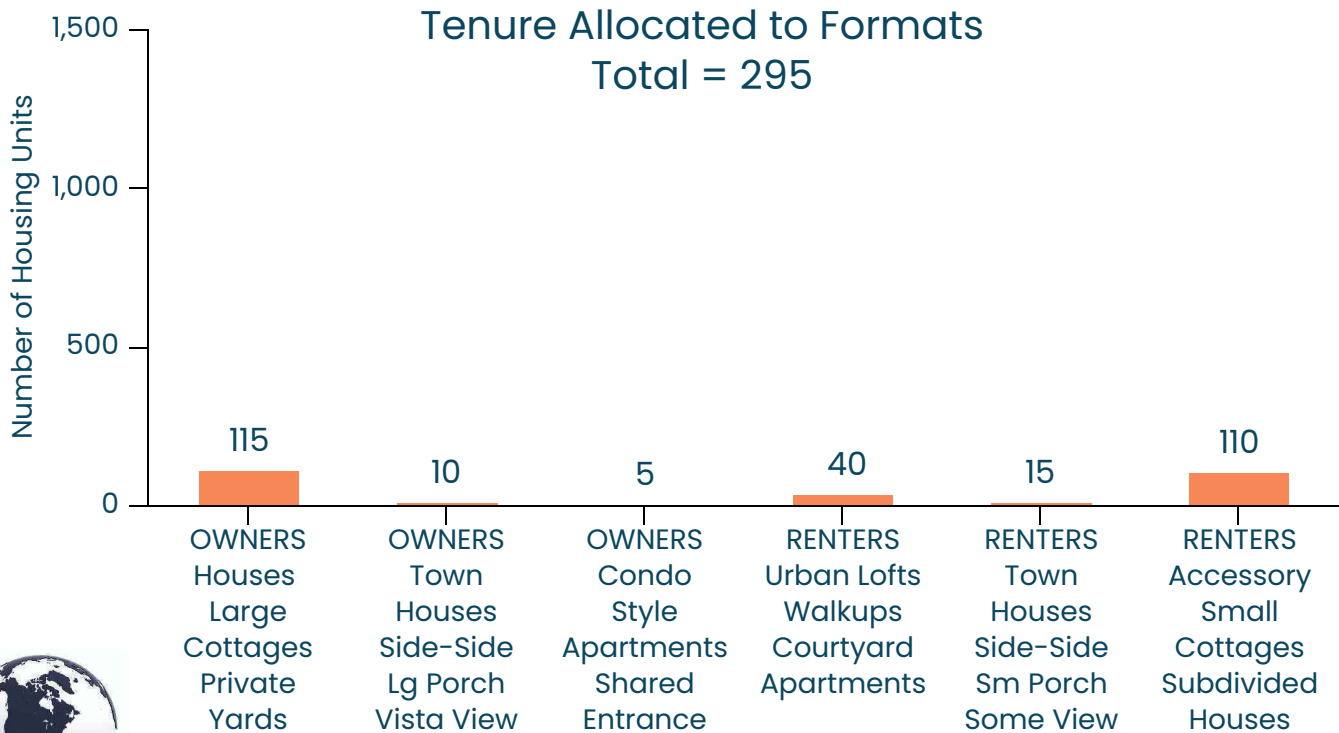
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak NEQ

Retain with Rehabs | Year 2025



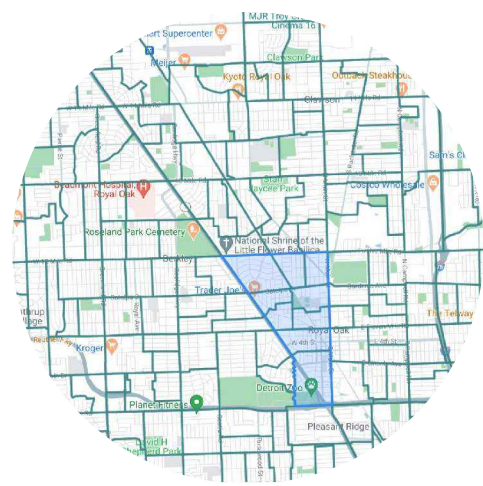
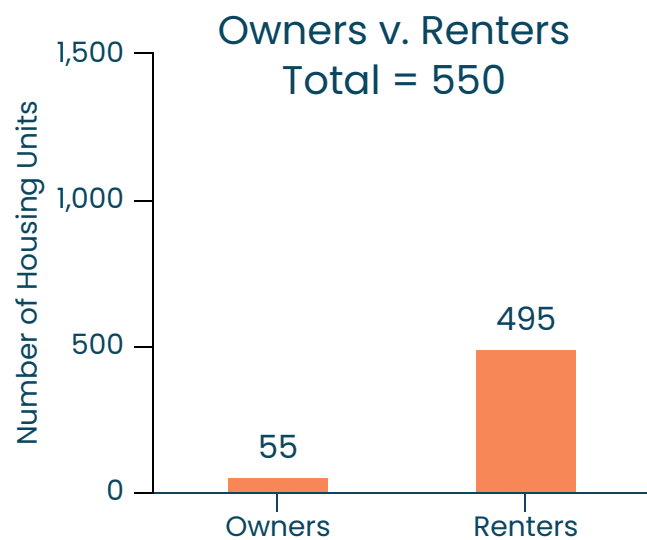
Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within Northeast Royal Oak by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



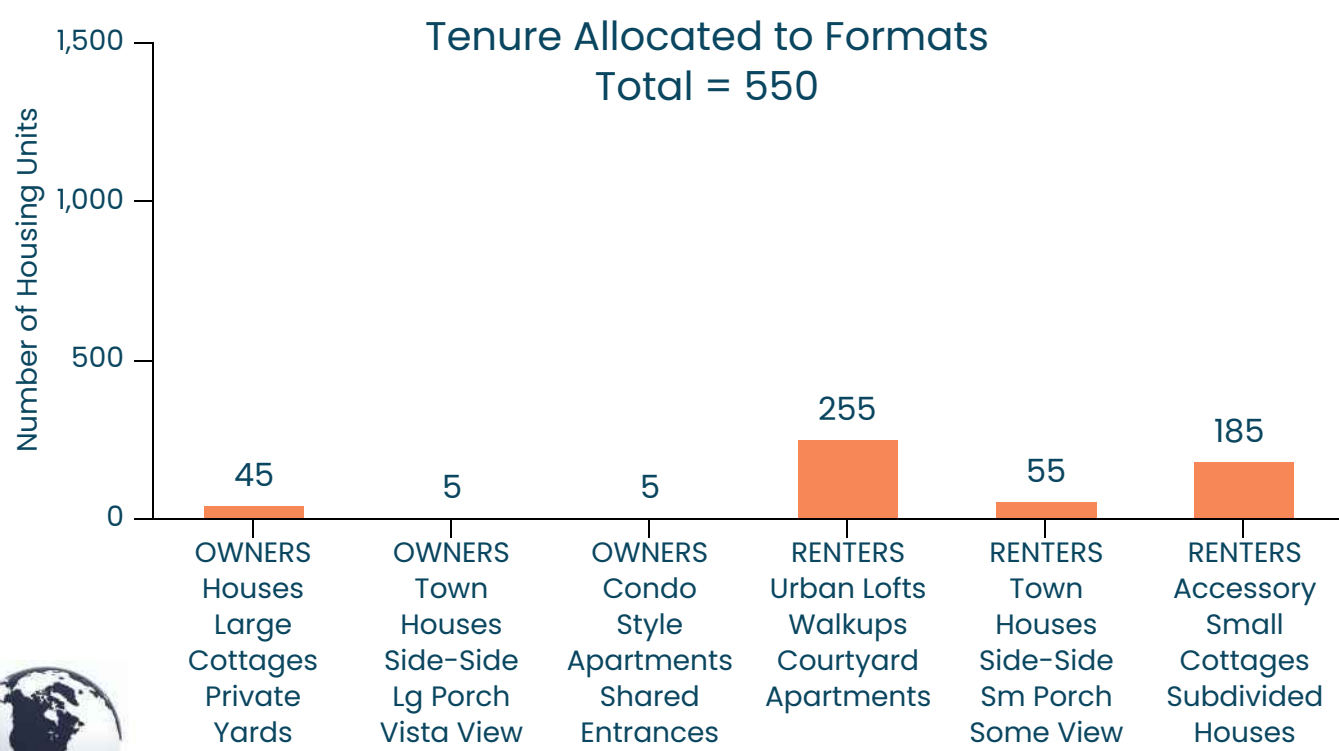
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak SWQ

Capture with New Builds | Year 2025



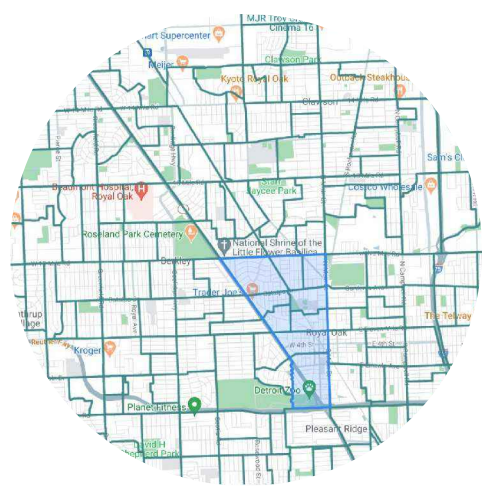
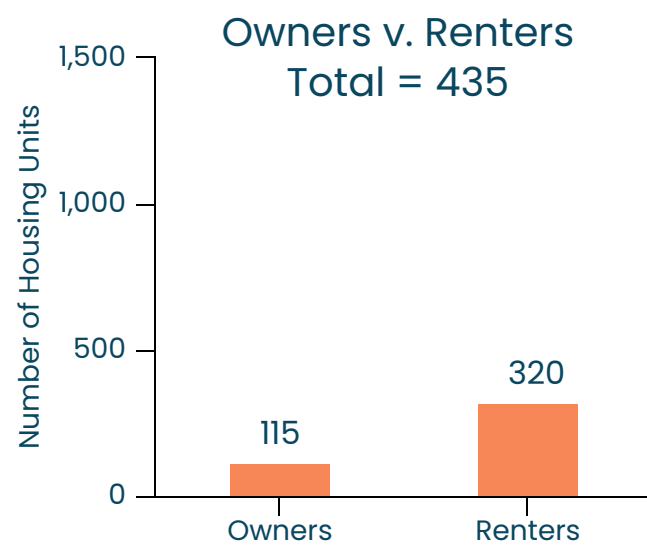
Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into Southwest Royal Oak by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



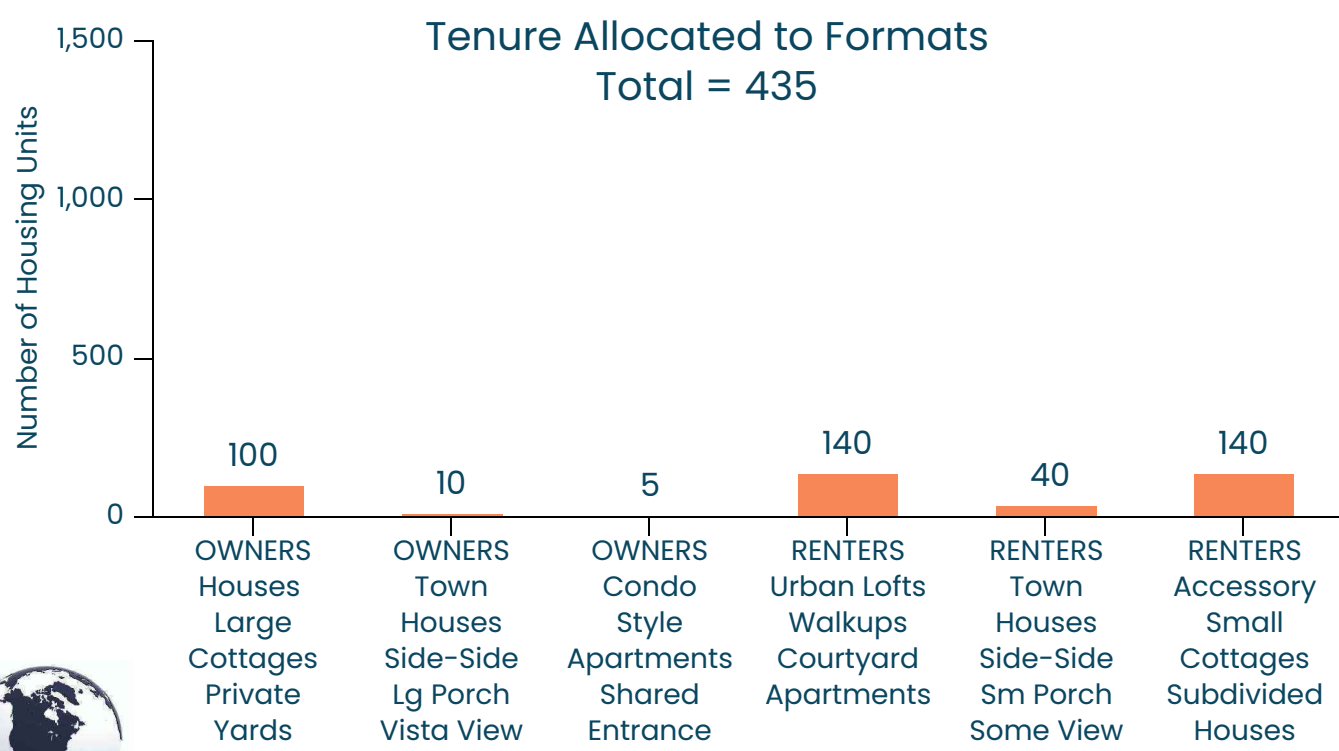
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak SWQ

Retain with Rehabs | Year 2025

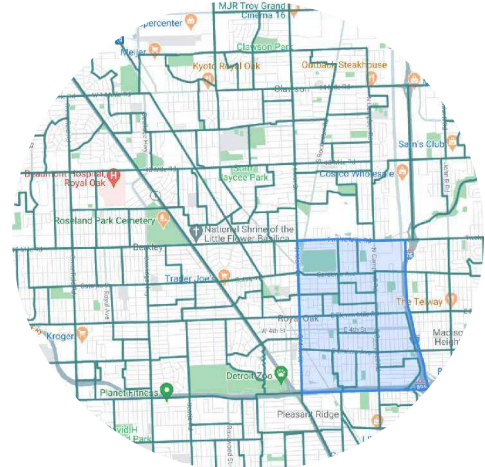
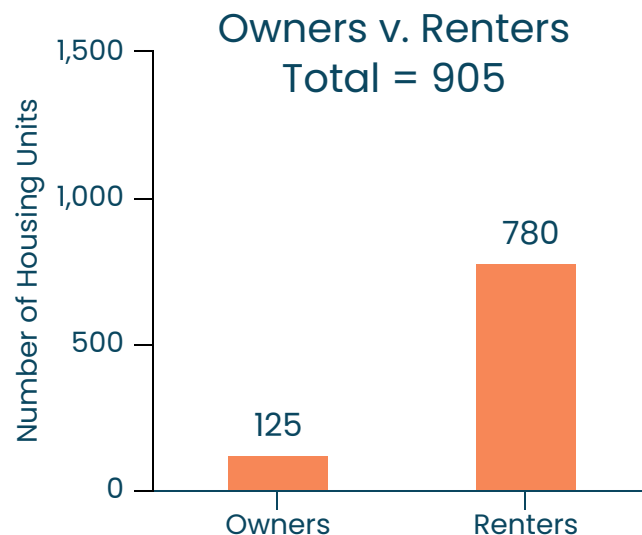


Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within Southwest Royal Oak by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.

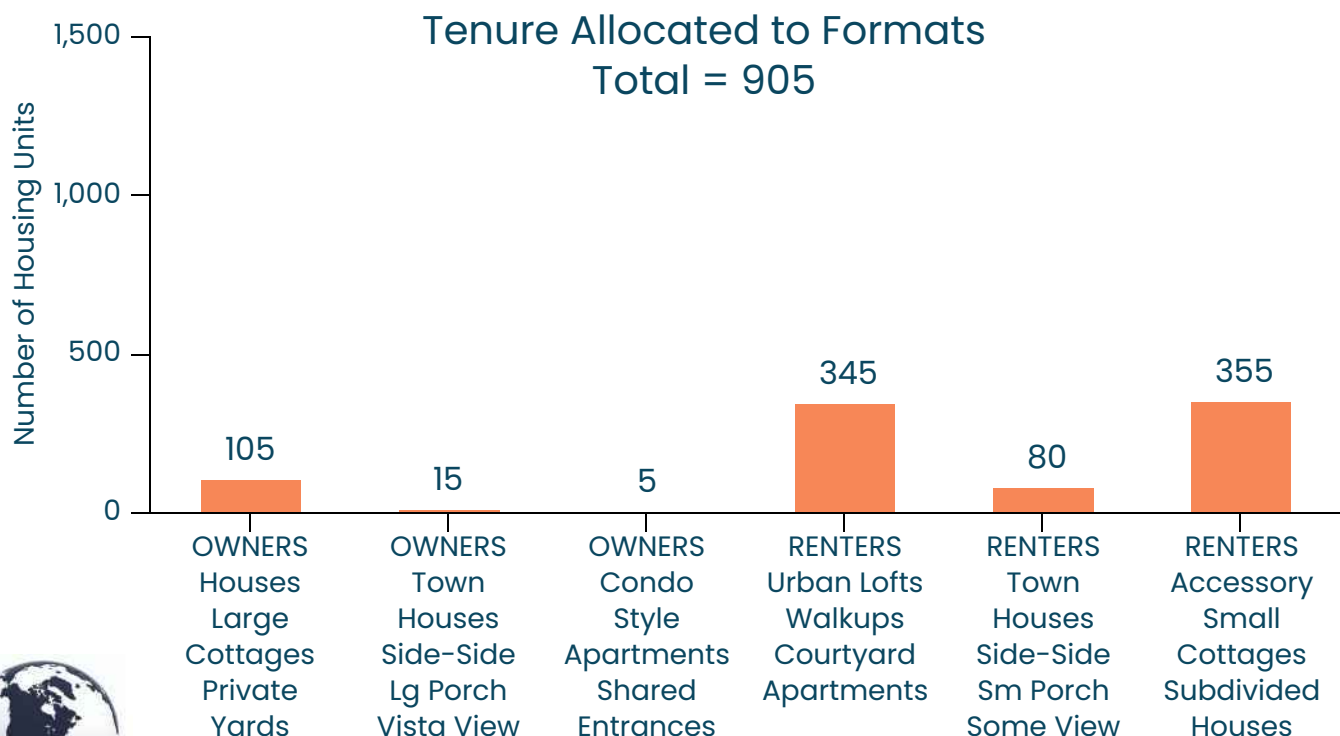


Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak SEQ Capture with New Builds | Year 2025



Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into Southeast Royal Oak by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.

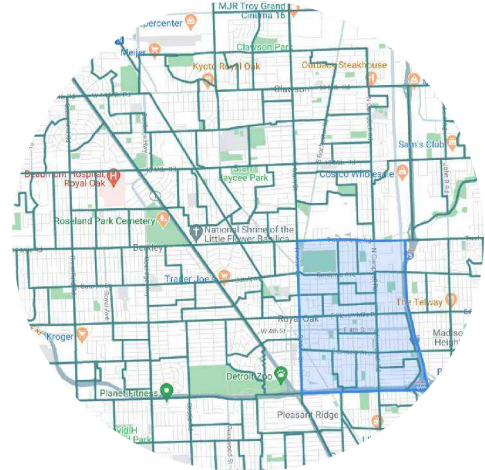
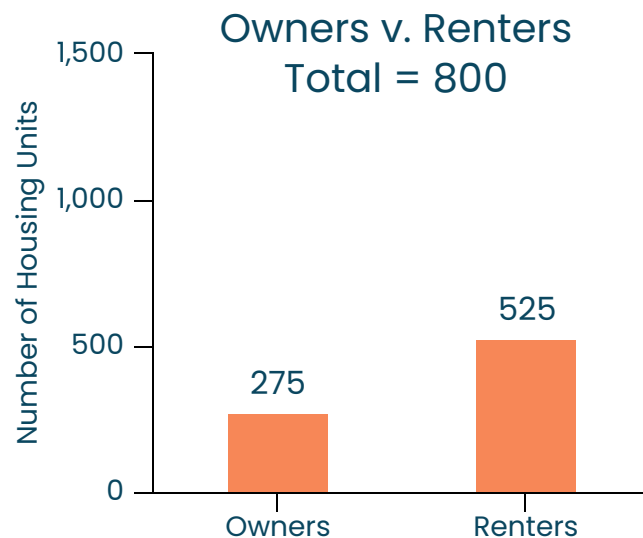


LandUseUSA
UrbanStrategies

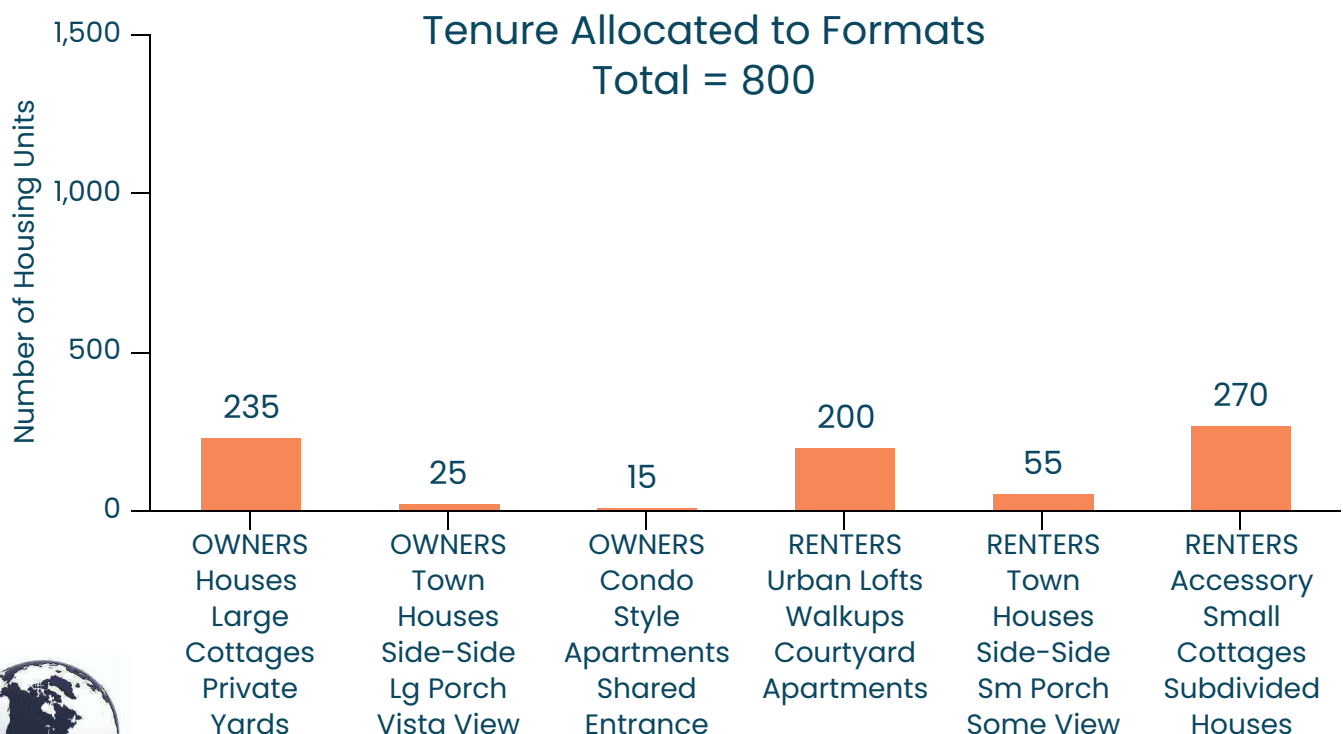
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak SEQ

Retain with Rehabs | Year 2025

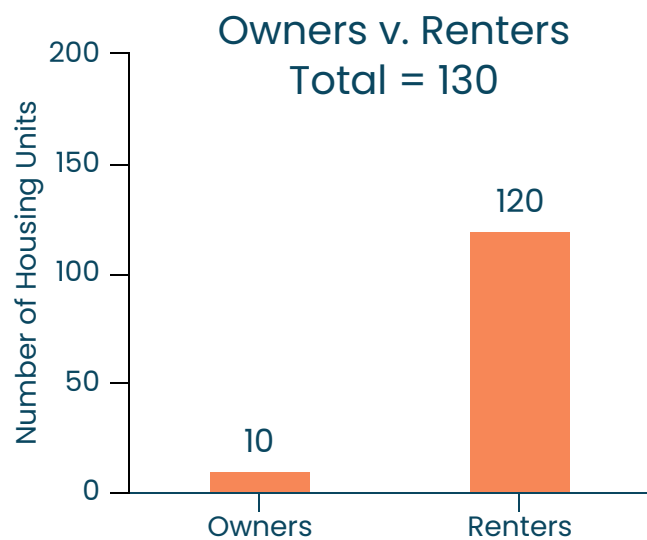


Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within Southeast Royal Oak by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.

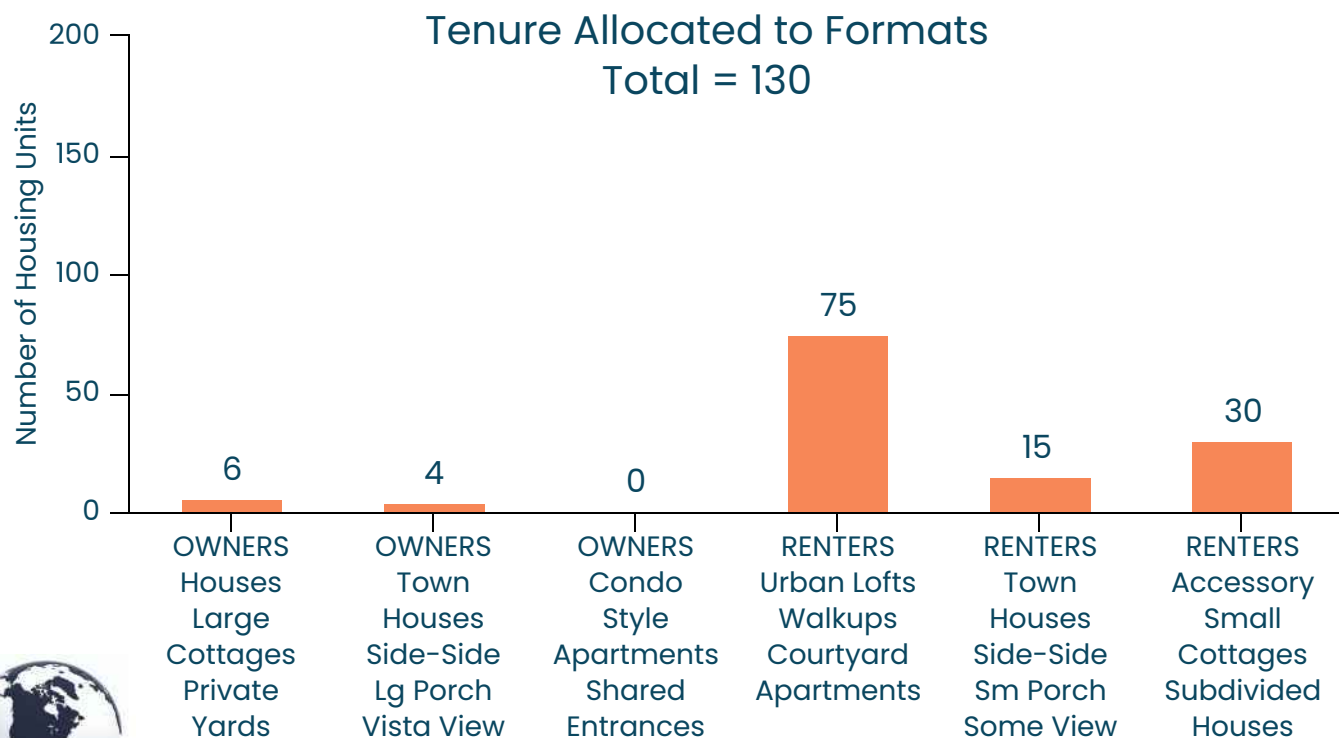


Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak Core Capture with New Builds | Year 2025



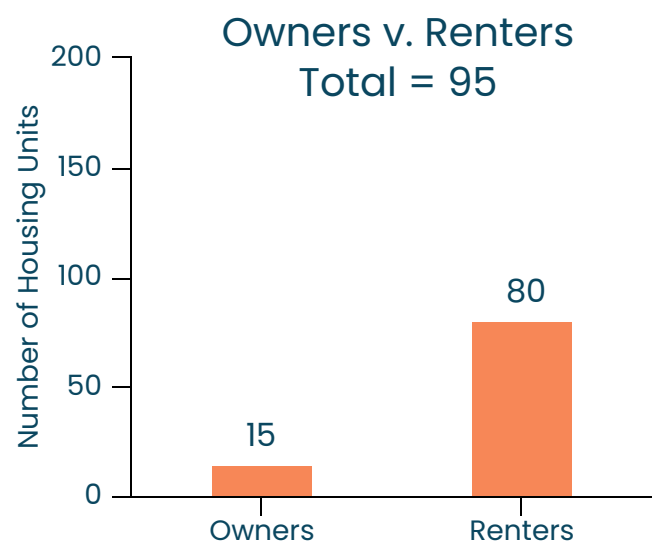
Both charts on this page represent a conservative market potential based on in-migration by new households only, and excluding internal movership by existing households. There is a need to CAPTURE these new households that are moving into Royal Oak's Downtown Core by building new housing units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



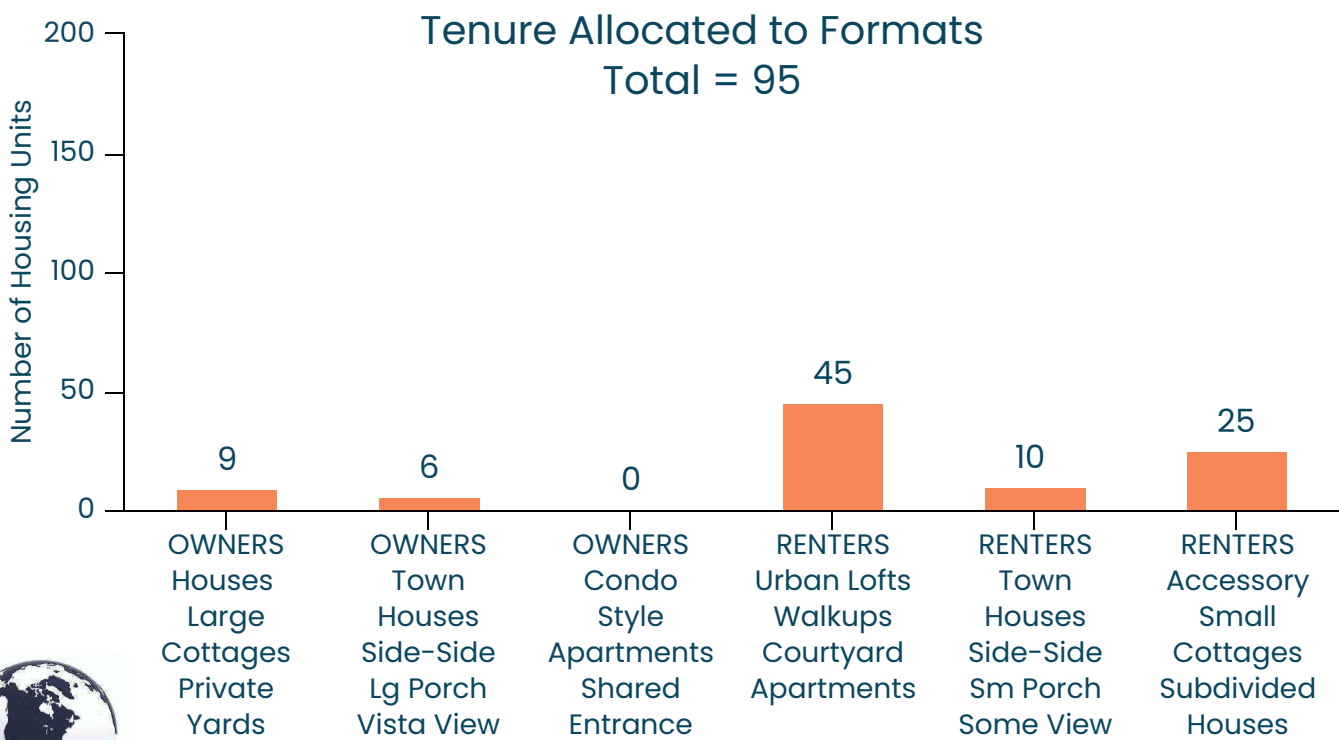
Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak Core

Retain with Rehabs | Year 2025



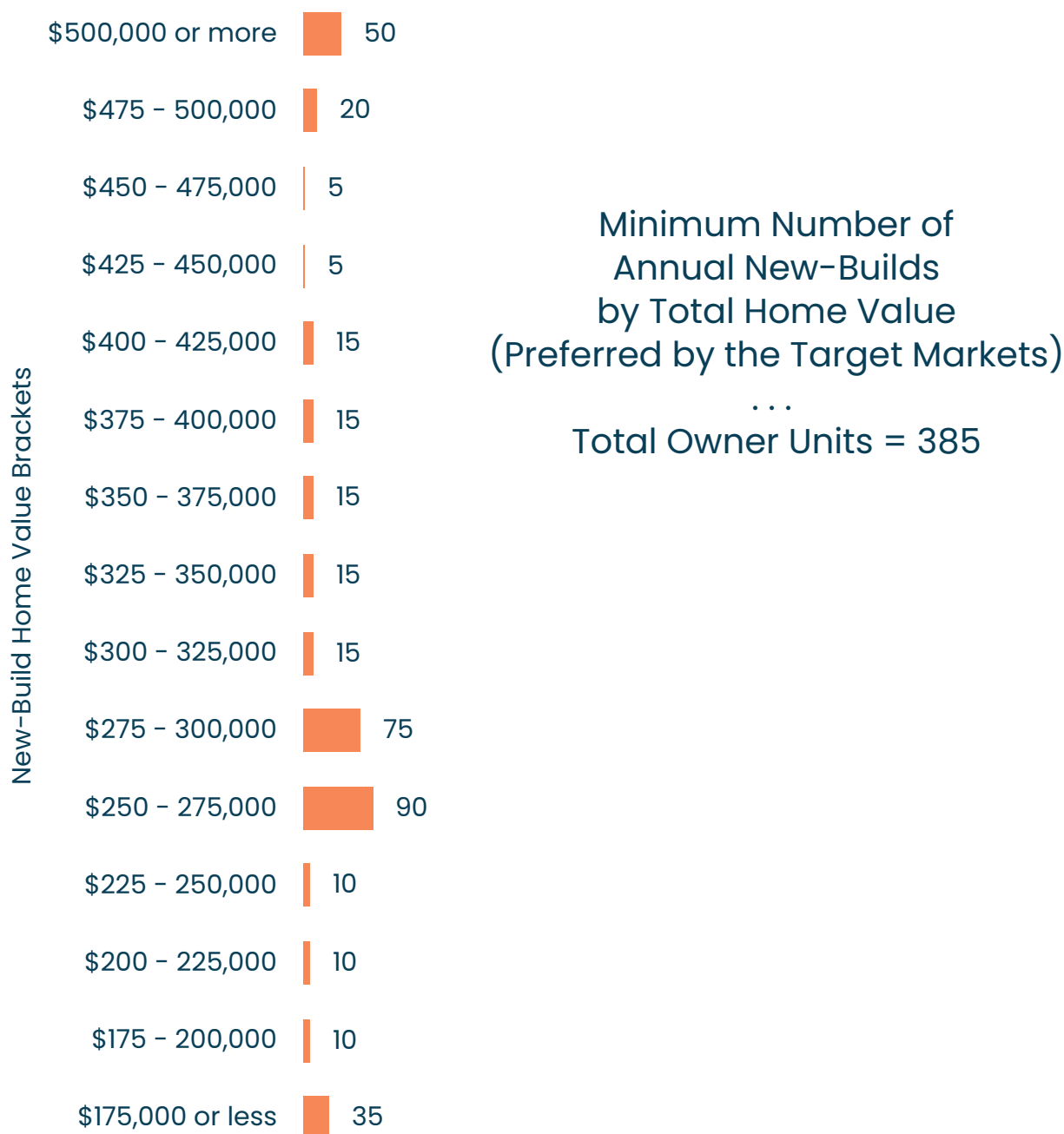
Both charts on this page represent a conservative market potential based on internal movership by existing households only, and excluding in-migration by new households. There is a need to RETAIN these existing households that are moving within Royal Oak's Downtown Core by rehabbing outdated units every year. All figures are unadjusted for out-migration, current vacancies, and competing developments that might be in the construction pipeline.



Source: Target market analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.

Section 1-C

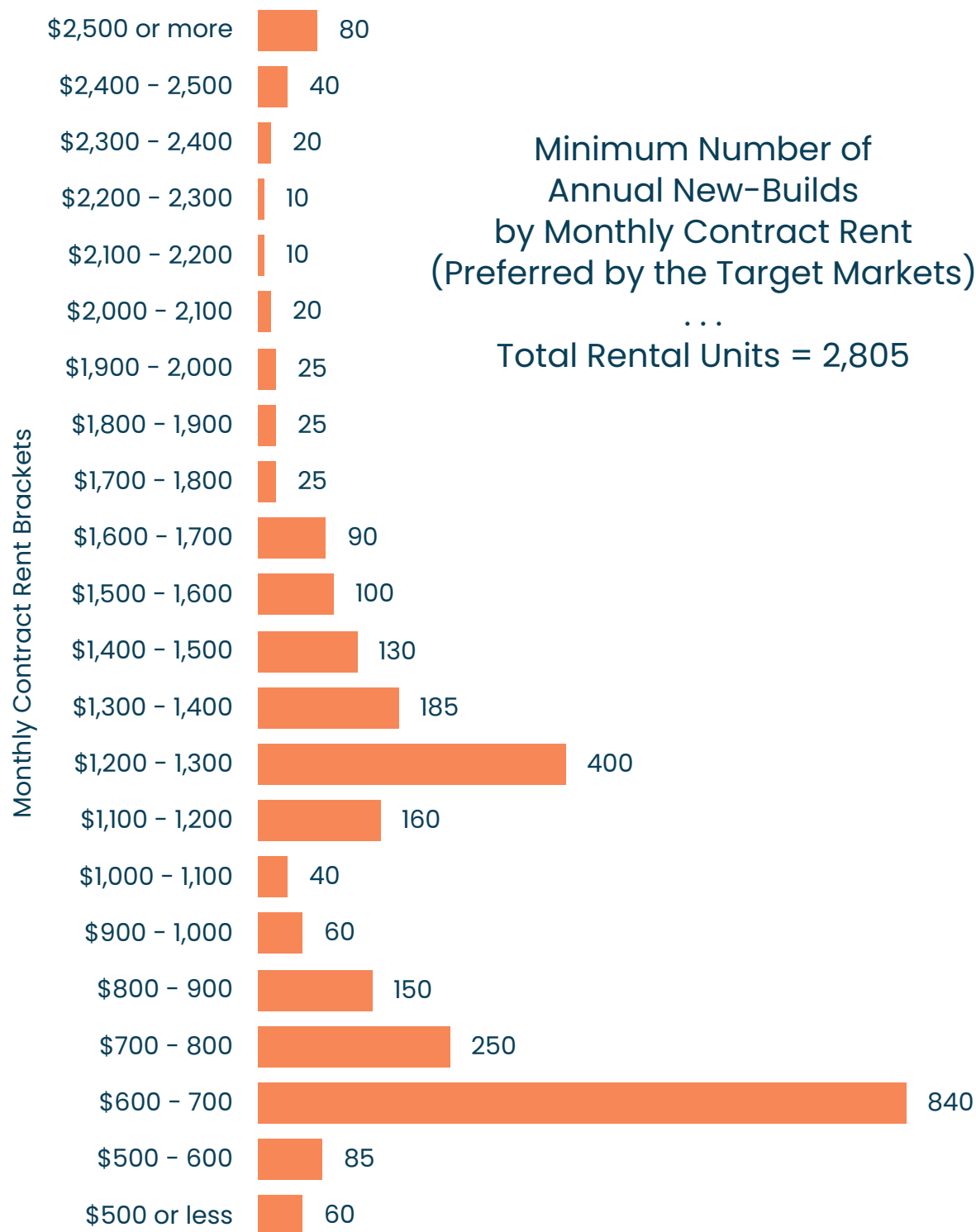
Preferred Home Values | Royal Oak City Capture with New-Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.



Preferred Contract Rents | Royal Oak City Capture with New Builds | Year 2025



Based on the results of a Target Market Analysis and study of households moving into the local market. Analysis & exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.



Section 1-D

Annual Market Potential | Royal Oak City

Capture of New Owners | Year 2016

all other lifestyle clusters	5
Platinum Prosperity A02	4
Picture Perfect Family A04	3
Couples with Clout A05	12
Jet Set Urbanites A06	2
Family Fun-tastic B09	22
Aging of Aquarius C11	11
Silver Sophisticates C13	2
Settled in Suburbia D16	3
Full Pocket Empty Nest E19	16
No Place Like Home E20	25
Fast Track Couples F22	27
Status Seeking Singles G24	58
Urban Edge G25	2
Aging in Place J34	7
Wired for Success K37	2
Bohemian Groove K40	3
Rooted Flower Power L42	10
Full Steam Ahead O50	
Digital Dependents O51	27
Urban Ambition O52	
Striving Single Scene O54	3
Family Troopers O55	
Reaping Rewards Q62	3
Senior Discounts Q65	3
Daring to Dream R66	

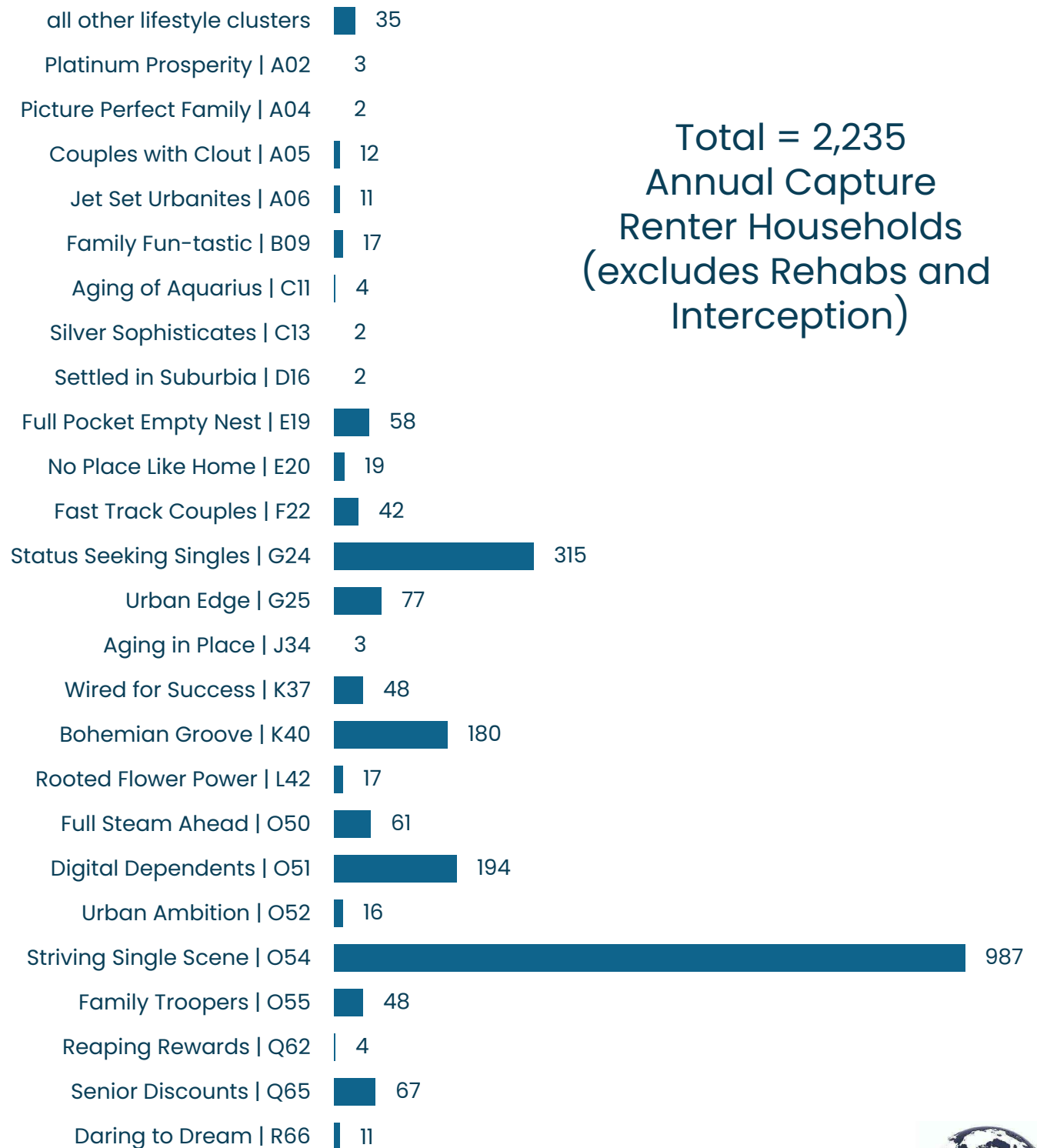
Total = 250
Annual Capture
Owner Households
(excludes Rehabs and
Interception)

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2016. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.



Annual Market Potential | Royal Oak City

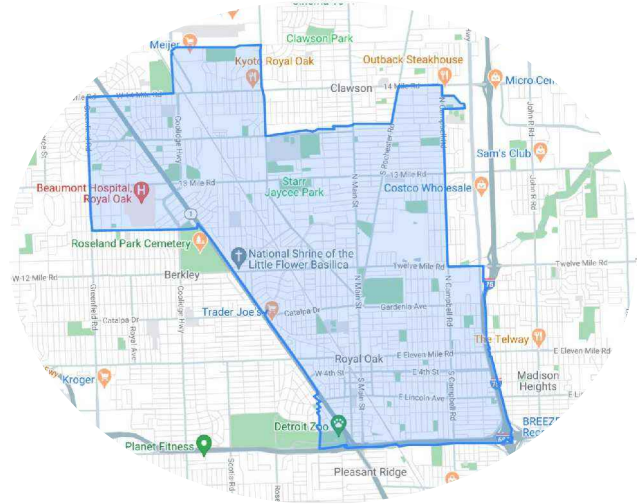
Capture of New Renters | Year 2016



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2016. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak City Capture of New Owners | Year 2025

all other lifestyle clusters	15
Platinum Prosperity A02	16
Picture Perfect Family A04	8
Couples with Clout A05	51
Jet Set Urbanites A06	4
Family Fun-tastic B09	24
Aging of Aquarius C11	17
Silver Sophisticates C13	16
Settled in Suburbia D16	10
Full Pocket Empty Nest E19	25
No Place Like Home E20	25
Fast Track Couples F22	80
Status Seeking Singles G24	48
Urban Edge G25	3
Aging in Place J34	7
Wired for Success K37	4
Bohemian Groove K40	1
Rooted Flower Power L42	3
Full Steam Ahead O50	
Digital Dependents O51	17
Urban Ambition O52	
Striving Single Scene O54	2
Family Troopers O55	
Reaping Rewards Q62	6
Senior Discounts Q65	3
Daring to Dream R66	

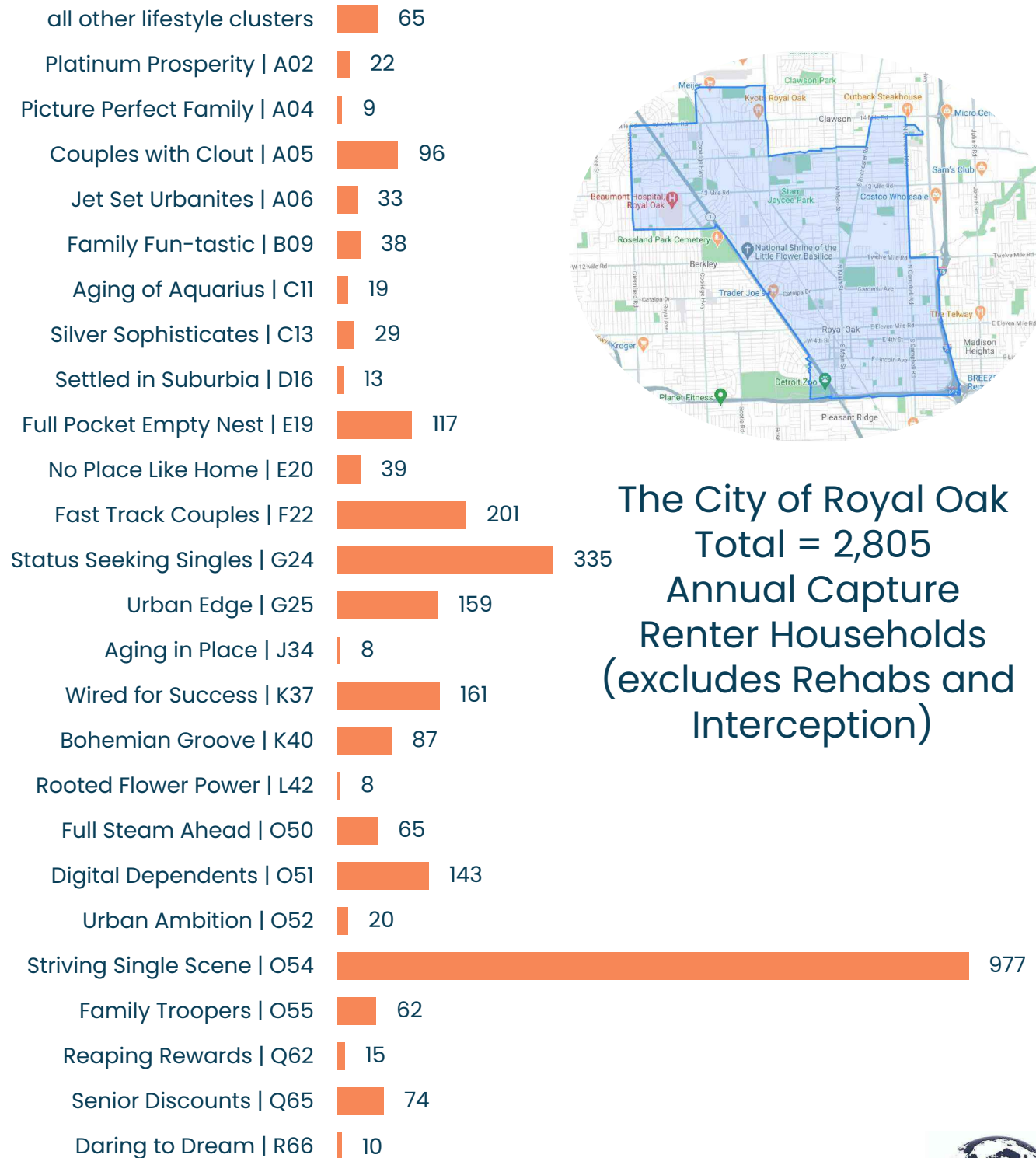


**The City of Royal Oak
Total = 385
Annual Capture
Owner Households
(excludes Rehabs and
Interception)**

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.



Annual Market Potential | Royal Oak City Capture of New Renters | Year 2025



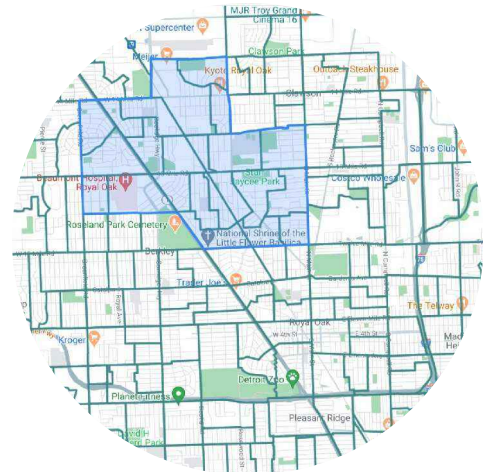
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak NWQ

Capture of New Owners | Year 2025

all other lifestyle clusters	5
Platinum Prosperity A02	7
Picture Perfect Family A04	5
Couples with Clout A05	17
Jet Set Urbanites A06	
Family Fun-tastic B09	11
Aging of Aquarius C11	7
Silver Sophisticates C13	10
Settled in Suburbia D16	4
Full Pocket Empty Nest E19	12
No Place Like Home E20	7
Fast Track Couples F22	17
Status Seeking Singles G24	23
Urban Edge G25	1
Aging in Place J34	2
Wired for Success K37	2
Bohemian Groove K40	1
Rooted Flower Power L42	2
Full Steam Ahead O50	
Digital Dependents O51	7
Urban Ambition O52	
Striving Single Scene O54	1
Family Troopers O55	
Reaping Rewards Q62	3
Senior Discounts Q65	1
Daring to Dream R66	

Northwest Royal Oak
Total = 145
Annual Capture
Owner Households
(excludes Rehabs and
Interception)

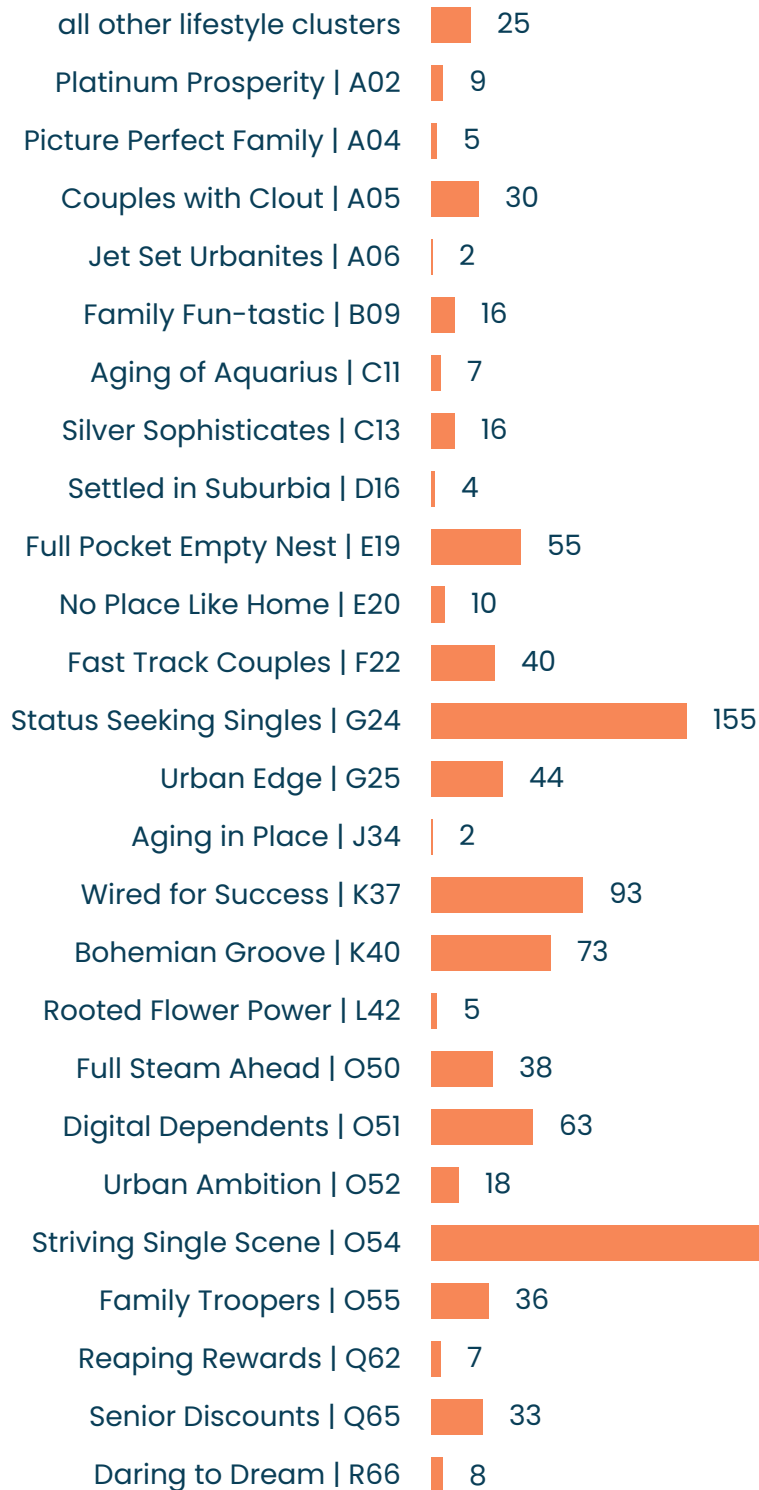


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.

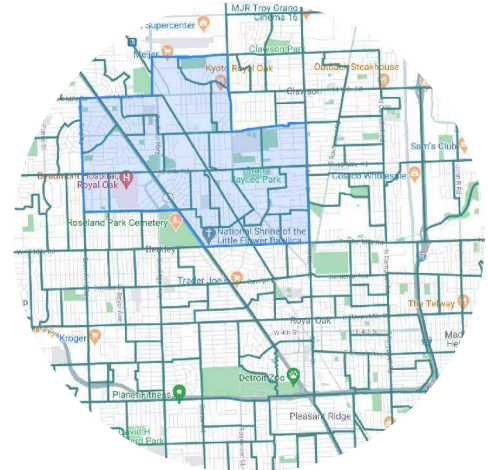


Annual Market Potential | Royal Oak NWQ

Capture of New Renters | Year 2025



Northwest Royal Oak
Total = 1,290
Annual Capture
Renter Households
(excludes Rehabs and
Interception)



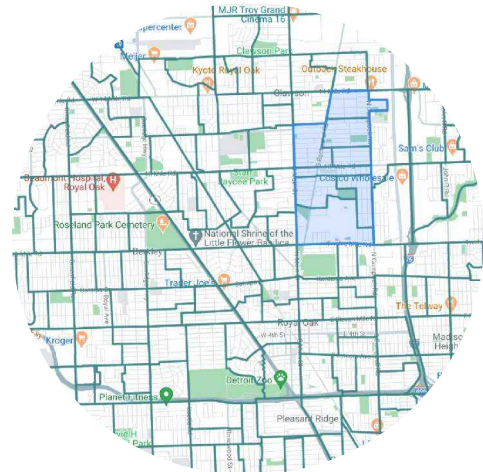
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.



Annual Market Potential | Royal Oak NEQ Capture of New Owners | Year 2025

all other lifestyle clusters	5
Platinum Prosperity A02	
Picture Perfect Family A04	1
Couples with Clout A05	6
Jet Set Urbanites A06	
Family Fun-tastic B09	3
Aging of Aquarius C11	3
Silver Sophisticates C13	
Settled in Suburbia D16	3
Full Pocket Empty Nest E19	1
No Place Like Home E20	9
Fast Track Couples F22	18
Status Seeking Singles G24	3
Urban Edge G25	
Aging in Place J34	2
Wired for Success K37	1
Bohemian Groove K40	
Rooted Flower Power L42	
Full Steam Ahead O50	
Digital Dependents O51	4
Urban Ambition O52	
Striving Single Scene O54	
Family Troopers O55	
Reaping Rewards Q62	1
Senior Discounts Q65	
Daring to Dream R66	

Northeast Royal Oak
Total = 60
Annual Capture
Owner Households
(excludes Rehabs and
Interception)



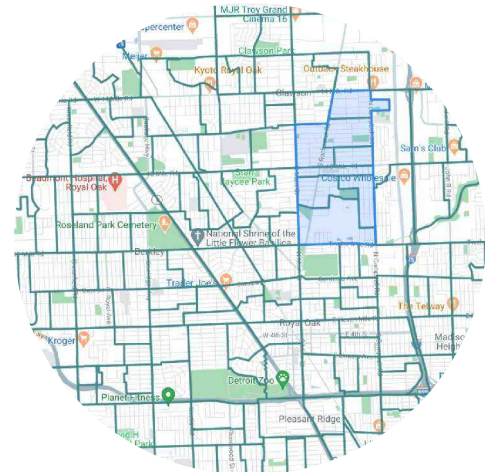
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.



Annual Market Potential | Royal Oak NEQ Capture of New Renters | Year 2025

all other lifestyle clusters	10
Platinum Prosperity A02	
Picture Perfect Family A04	1
Couples with Clout A05	10
Jet Set Urbanites A06	
Family Fun-tastic B09	3
Aging of Aquarius C11	3
Silver Sophisticates C13	
Settled in Suburbia D16	4
Full Pocket Empty Nest E19	3
No Place Like Home E20	11
Fast Track Couples F22	40
Status Seeking Singles G24	20
Urban Edge G25	1
Aging in Place J34	2
Wired for Success K37	23
Bohemian Groove K40	4
Rooted Flower Power L42	1
Full Steam Ahead O50	16
Digital Dependents O51	32
Urban Ambition O52	1
Striving Single Scene O54	45
Family Troopers O55	6
Reaping Rewards Q62	2
Senior Discounts Q65	1
Daring to Dream R66	1

Northeast Royal Oak
Total = 240
Annual Capture
Renter Households
(excludes Rehabs and
Interception)



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.

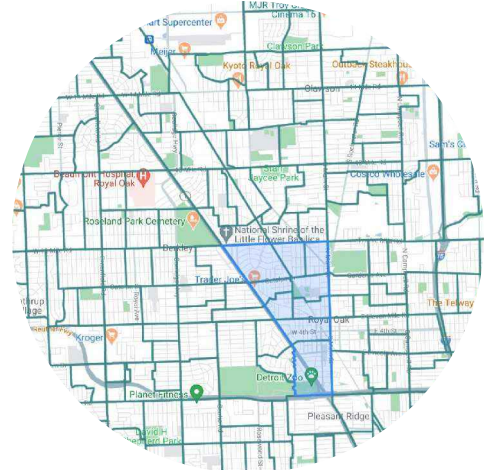


Annual Market Potential | Royal Oak SWQ

Capture of New Owners | Year 2025

all other lifestyle clusters	5
Platinum Prosperity A02	5
Picture Perfect Family A04	1
Couples with Clout A05	9
Jet Set Urbanites A06	1
Family Fun-tastic B09	2
Aging of Aquarius C11	2
Silver Sophisticates C13	4
Settled in Suburbia D16	1
Full Pocket Empty Nest E19	4
No Place Like Home E20	1
Fast Track Couples F22	12
Status Seeking Singles G24	5
Urban Edge G25	1
Aging in Place J34	
Wired for Success K37	
Bohemian Groove K40	
Rooted Flower Power L42	
Full Steam Ahead O50	
Digital Dependents O51	1
Urban Ambition O52	
Striving Single Scene O54	
Family Troopers O55	
Reaping Rewards Q62	1
Senior Discounts Q65	
Daring to Dream R66	

Southwest Royal Oak
Total = 55
Annual Capture
Owner Households
(excludes Rehabs and
Interception)

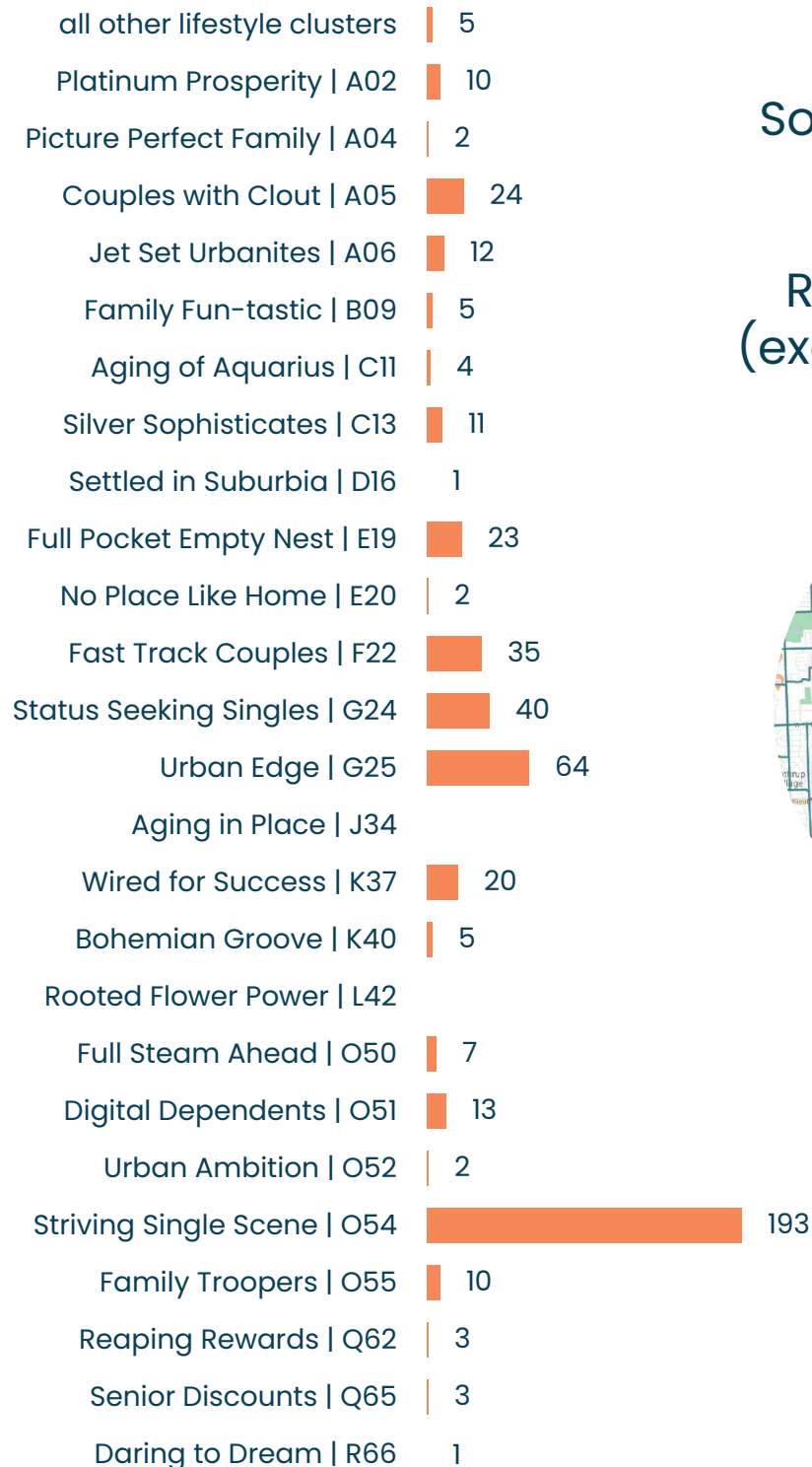


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.

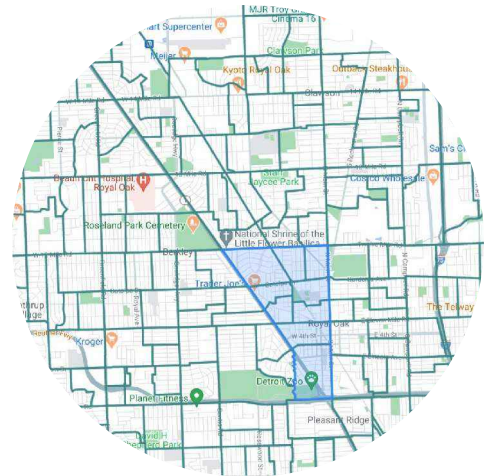


Annual Market Potential | Royal Oak SWQ

Capture of New Renters | Year 2025



Southwest Royal Oak
Total = 495
Annual Capture
Renter Households
(excludes Rehabs and
Interception)



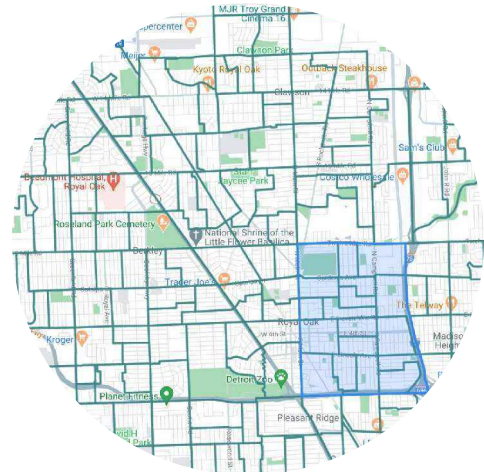
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.



Annual Market Potential | Royal Oak SEQ Capture of New Owners | Year 2025

all other lifestyle clusters	5
Platinum Prosperity A02	3
Picture Perfect Family A04	1
Couples with Clout A05	18
Jet Set Urbanites A06	2
Family Fun-tastic B09	8
Aging of Aquarius C11	4
Silver Sophisticates C13	1
Settled in Suburbia D16	2
Full Pocket Empty Nest E19	8
No Place Like Home E20	9
Fast Track Couples F22	35
Status Seeking Singles G24	17
Urban Edge G25	1
Aging in Place J34	2
Wired for Success K37	1
Bohemian Groove K40	
Rooted Flower Power L42	1
Full Steam Ahead O50	
Digital Dependents O51	4
Urban Ambition O52	
Striving Single Scene O54	1
Family Troopers O55	
Reaping Rewards Q62	1
Senior Discounts Q65	1
Daring to Dream R66	

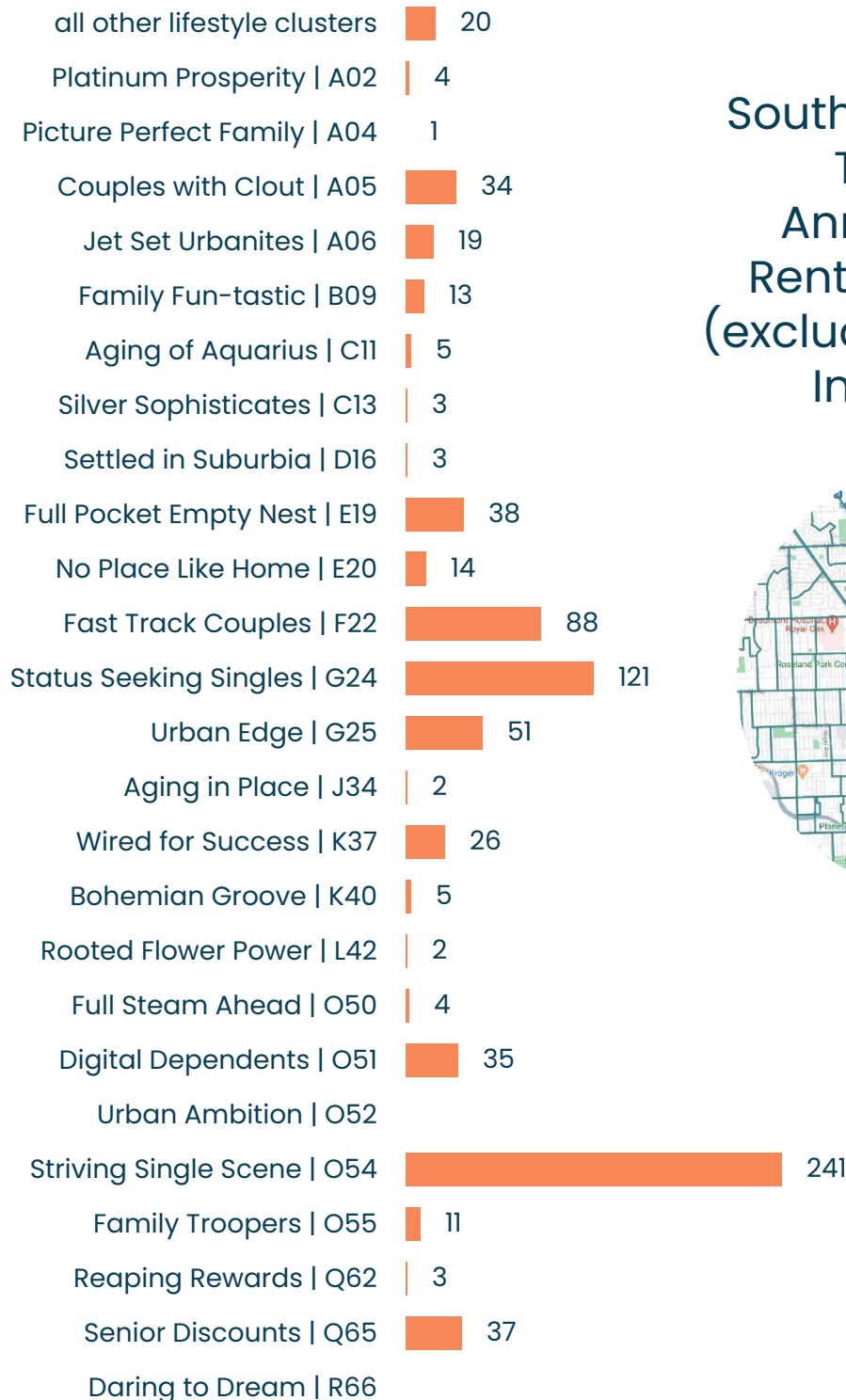
**Southeast Royal Oak
Total = 125
Annual Capture
Owner Households
(excludes Rehabs and
Interception)**



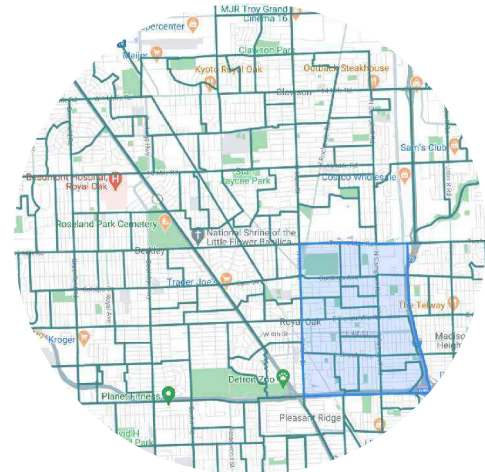
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.



Annual Market Potential | Royal Oak SEQ Capture of New Renters | Year 2025



Southeast Royal Oak
Total = 780
Annual Capture
Renter Households
(excludes Rehabs and
Interception)



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.

Annual Market Potential | Royal Oak Core Capture of New Owners | Year 2025

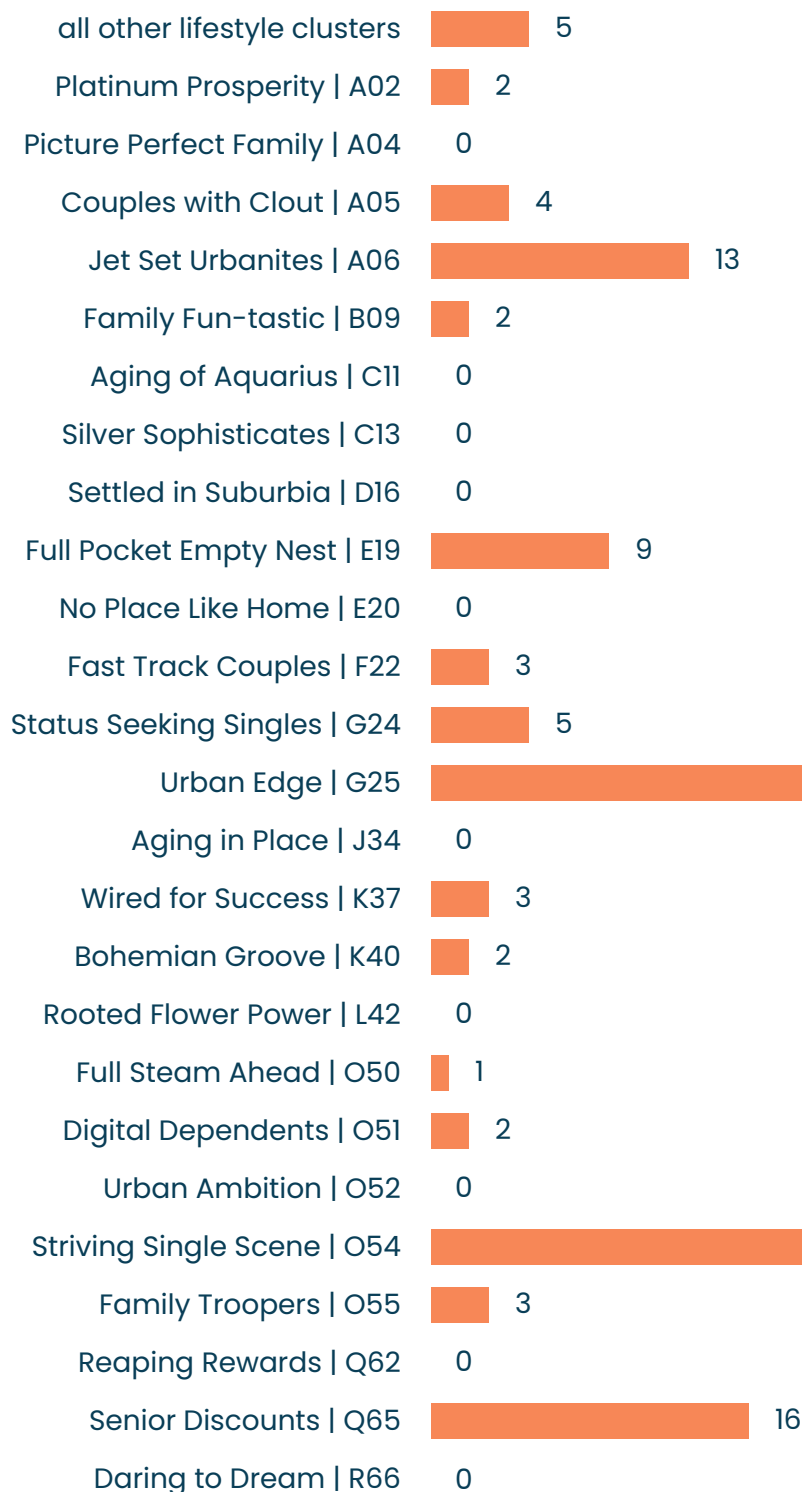
all other lifestyle clusters	
Platinum Prosperity A02	1
Picture Perfect Family A04	
Couples with Clout A05	2
Jet Set Urbanites A06	2
Family Fun-tastic B09	2
Aging of Aquarius C11	
Silver Sophisticates C13	
Settled in Suburbia D16	
Full Pocket Empty Nest E19	1
No Place Like Home E20	
Fast Track Couples F22	2
Status Seeking Singles G24	
Urban Edge G25	
Aging in Place J34	
Wired for Success K37	
Bohemian Groove K40	
Rooted Flower Power L42	
Full Steam Ahead O50	
Digital Dependents O51	
Urban Ambition O52	
Striving Single Scene O54	
Family Troopers O55	
Reaping Rewards Q62	
Senior Discounts Q65	
Daring to Dream R66	

Royal Oak's
Downtown Core
Total = 10
Annual Capture
Owner Households
(excludes Rehabs and
Interception)



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.

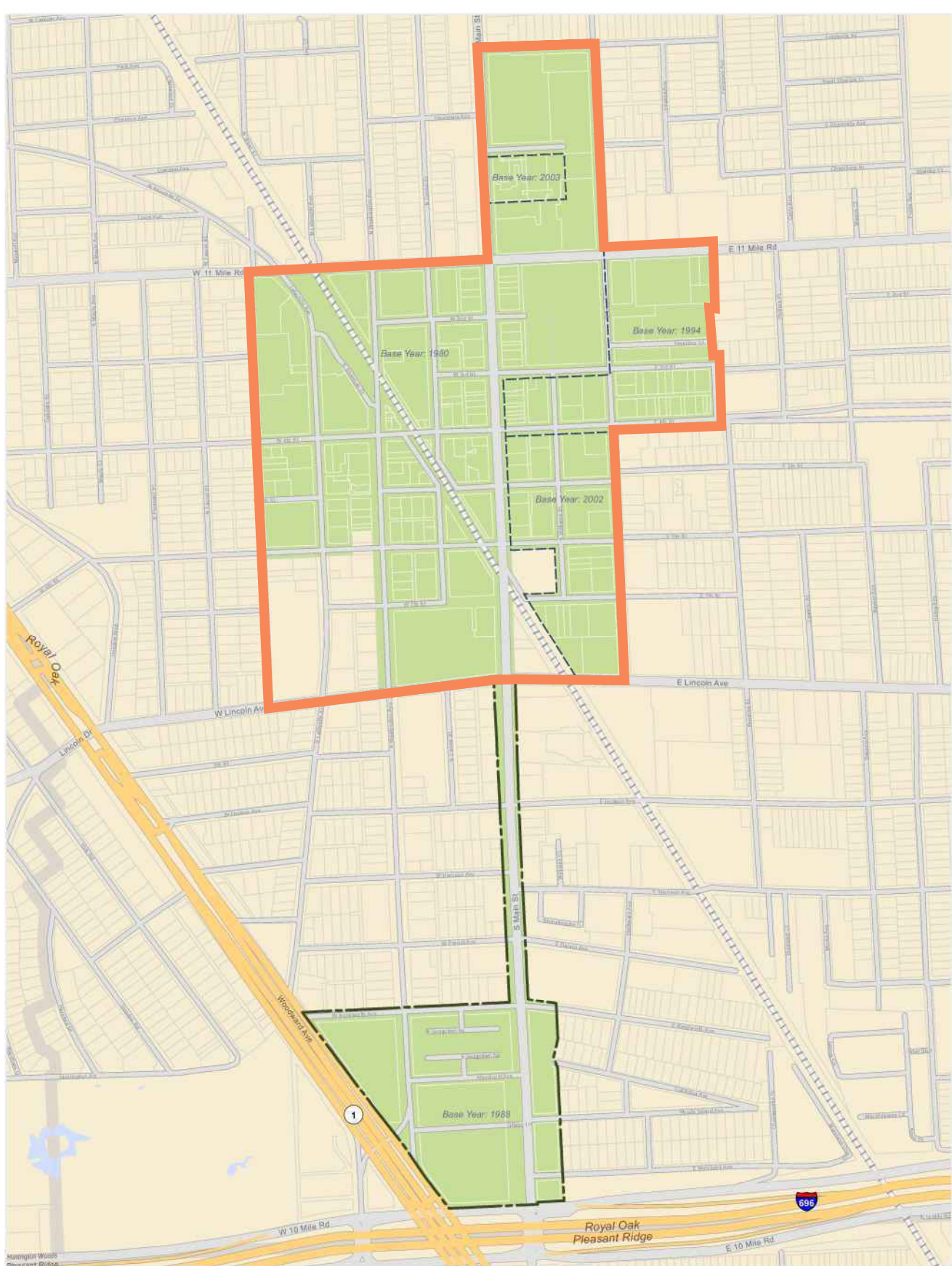
Annual Market Potential | Royal Oak Core Capture of New Renters | Year 2025



Royal Oak's
Downtown Core
Total = 120
Annual Capture
Renter Households
(excludes Rehabs and
Interception)



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through 2021, and with forecasts through 2025. Analysis & exhibit prepared by LandUseUSA in collaboration with DPZ CoDesign; 2023.



Community Overview



Royal Oak Downtown Development Authority

Contact
Tim Thwing
211 Williams St.
Royal Oak, MI 48068
248-246-3280

Statistics
Authority: 164 acres
Dev. Area: 149 acres
Millage: Yes



Legend

— Authority Boundary

Development/Capture Area
Area defined in the development plan where TIF capture can occur.

Separate Base Years
Represents blended base years due to development area boundary amendment or expansion



0 300 600 Feet

Map date: May 6, 2019
Created by: Oakland County Planning and Economic Development Services

The information provided herewith has been compiled from recorded deeds, plats, tax maps, surveys and other public records. It is not a legally recorded map or survey and is not intended to be used as one. Users should consult the information sources mentioned above when questions arise.

Section 1-E

71 Lifestyle Clusters - The Categories

Experian Decision Analytics; 2020 - 2023

Page 1 of 2

A Power Elite	A01	American Royalty
	A02	Platinum Prosperity
	A03	Kids and Cabernet
	A04	Picture Perfect Families
	A05	Couples with Clout
	A06	Jet Set Urbanites
B Flourishing Families	B07	Across the Ages
	B08	Babies and Bliss
	B09	Family Fun-tastic
	B10	Cosmopolitan Achievers
C Booming with Confidence	C11	Sophisticated City Dwellers
	C12	Golf Carts and Gourmets
	C13	Philanthropic Sophisticates
	C14	Boomers and Boomerangs
D Suburban Style	D15	Sport Utility Families
	D16	Settled in Suburbia
	D17	Cul de Sac Diversity
	D18	Suburban Nightlife
E Thriving Boomers	E19	Consummate Consumers
	E20	No Place Like Home
	E21	Unspoiled Splendor

F Promising Families	F22	Fast Track Couples
	F23	Families Matter Most
G Young City Solos	G24	Ambitious Singles
	G25	Urban Edge
H Bourgeois Melting Pot	H26	Progressive Assortment
	H27	Life of Leisure
	H28	Everyday Moderates
	H29	Destination Recreation
I Family Union	I30	Potlucks and the Great Outdoors
	I31	Hard Working Values
	I32	Steadfast Conventionalists
	I33	Balance and Harmony
J Autumn Years	J34	Suburban Sophisticates
	J35	Rural Escape
	J36	Settled and Sensible
K Significant Singles	K37	Wired for Success
	K38	Modern Blend
	K39	Metro Fusion
	K40	Bohemian Groove

Continued on the next page.

71 Lifestyle Clusters - The Categories

Experian Decision Analytics; 2020-2023

Page 2 of 2

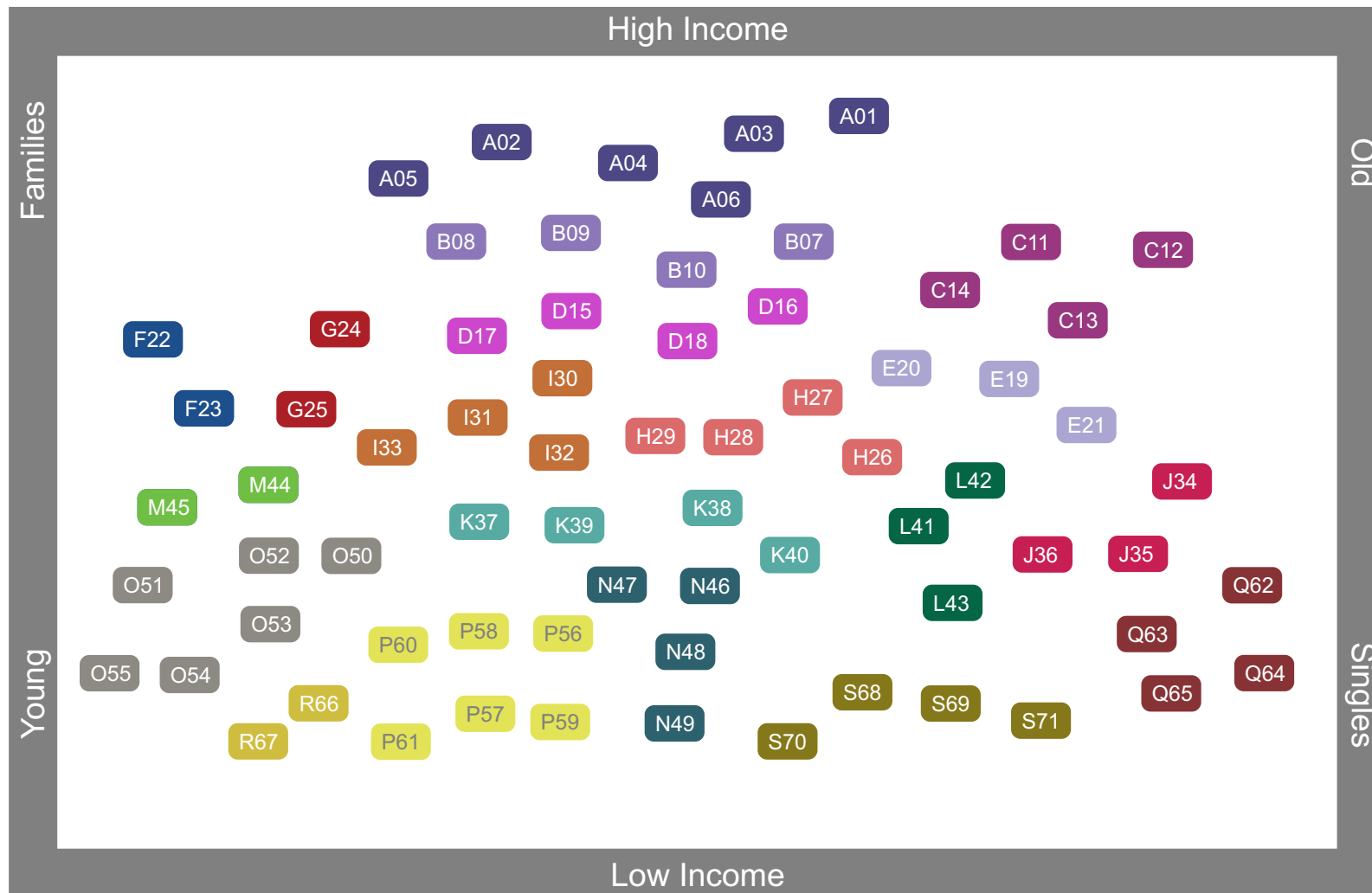
L Blue Sky Boomers	L41	Booming and Consuming
	L42	Rooted Flower Power
	L43	Homemade Happiness
M Families in Motion	M44	Creative Comfort
	M45	Growing and Expanding
N Pastoral Pride	N46	True Grit Americans
	N47	Countrified Pragmatics
	N48	Rural Southern Bliss
	N49	Touch of Tradition
O Singles and Starters	O50	Full Steam Ahead
	O51	Digital Savvy
	O52	Urban Ambition
	O53	Colleges and Cafes
	O54	Influenced by Influencers
	O55	Family Troopers

P Cultural Connections	P56	Mid-scale Medley
	P57	Modest Metro Means
	P58	Heritage Heights
	P59	Expanding Horizons
	P60	Striving Forward
	P61	Simple Beginnings
Q Golden Year Guardians	Q62	Enjoying Retirement
	Q63	Footloose and Family Free
	Q64	Established in Society
	Q65	Mature and Wise
R Aspirational Fusion	R66	Ambitious Dreamers
	R67	Passionate Parents
S Thrifty Habits	S68	Small Town Sophisticates
	S69	Urban Legacies
	S70	Thrifty Singles
	S71	Modest Retirees

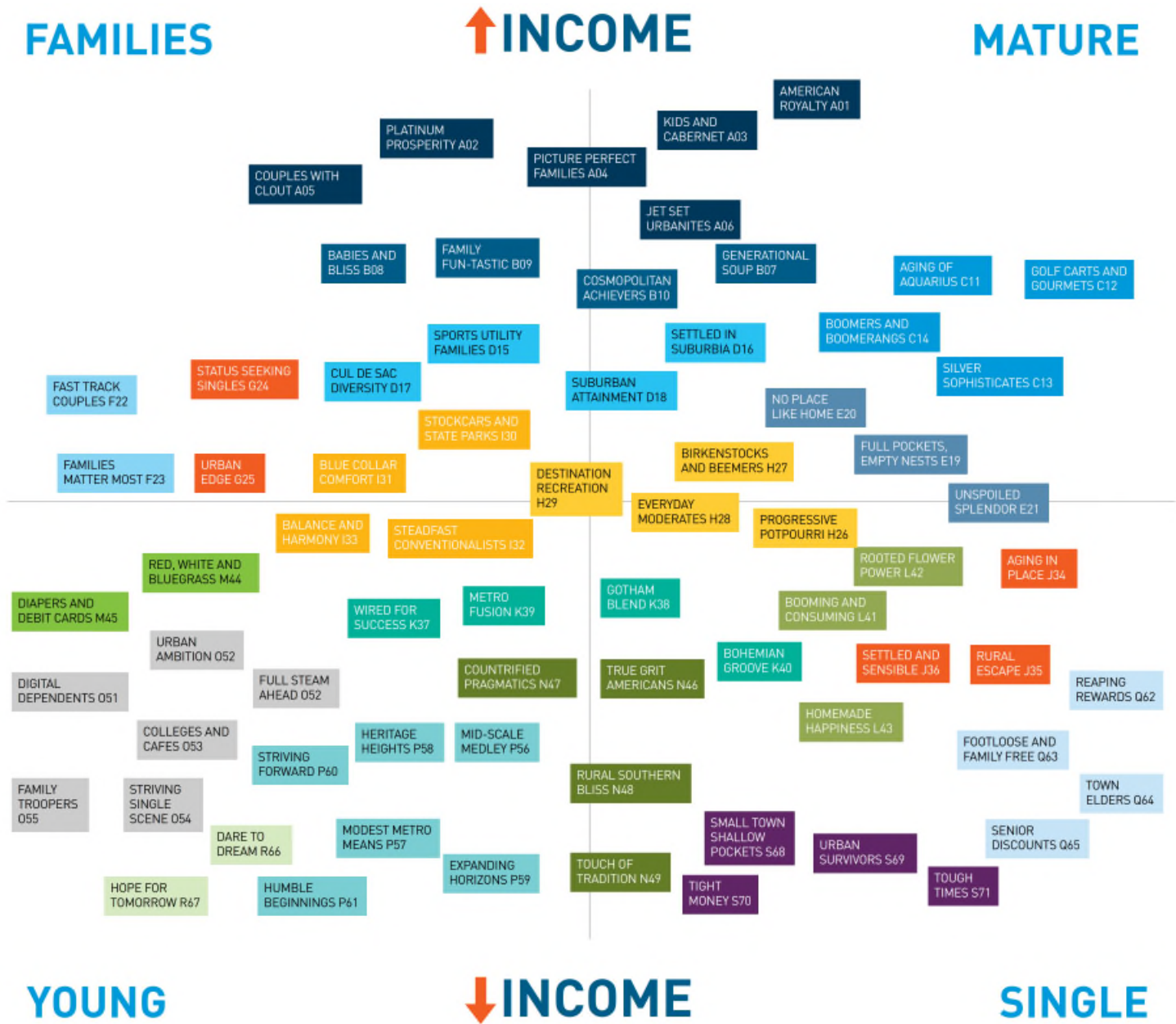
71 Lifestyle Clusters - The Mosaic

Experian Decision Analytics; 2022 - 2023

The Mosaic USA family tree illustrates the major demographic and lifestyle polarities between the groups and types, and shows how the Mosaic types relate to each other.



71 Lifestyle Clusters - The Mosaic by Income
Experian Decision Analytics; 2022 - 2023



71 Lifestyle Clusters - The Mosaic Experian Decision Analytics; 2020-2023

A POWER ELITE

American Royalty A01
Age: 51-65 years, \$250k
Single Family, 5+
Age of children: 13-18
Tech Use: Below Average
Prestigious housing; Luxury living;
Upscale cars; Healthy lifestyles;
Charitable giving; World travelers

Couples with Clout A05
Age: 36-45, \$175-\$199k
Single family, 2
Tech Use: Excellent
Affluent; Designer-brand
conscious; Politically conservative;
Risk takers; Active social lives;
Highly educated

Jet Set Urbanites A06
Age: 51-65 years, \$250k
Multi-family, 1
Tech Use: Excellent
Upscale urban living; Busy social
lives; Highly educated; Supporter
of fine arts; Avid *NY Times* readers;
Politically liberal

Kids and Cabernet A03
Age: 36-45, \$175-\$199k
Single family, 5+
Age of children: 10-12
Tech Use: Below Average
Affluent young families;
Foodies; Politically conservative;
Saving for college; PTA members;
Family vacations

Picture Perfect Families A04
Age: 46-50, \$125-149k
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Wealthy households; Educated;
Digitally plugged-in; PTA
members; Practical priorities;
Travel enthusiasts

Platinum Prosperity A02
Age: 51-65 years, \$250k
Single Family, 2
Tech Use: Below Average
Luxury products; Empty-nesters;
Political donor; Country club
members; Philanthropic;
Investment-savvy

B FLOURISHING FAMILIES

Babies and Bliss B08
Age: 35-45, \$100-\$124k
Single family, 5+
Age of children: 4-6
Tech Use: Above Average
Athletic activities; Engaged
Parenting; Child oriented
purchases; Large families; High
credit awareness; Online shoppers

Cosmopolitan Achievers B10
Age: 51-65, \$75-99k
Single family, 2
Age of children: 13-18
Tech Use: Excellent
Bilingual; Luxury living; Family
abroad; Status spenders;
Economicliterature;
Progressive liberals

Family Fun-tastic B09
Age: 36-45, \$75-99k
Single Family, 5+
Age of children: 13-18
Tech Use: Above Average
Bargain hunters; Comfortable
spending; Saving for college;
Charity donor; Sports fans;
Active lifestyles

Generational Soup B07
Age: 51-65, \$125-149k
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Environmental donor; Outdoor
hobbies; Fitness club members;
Rooted in the suburbs;
Multigenerational households;
Affluent

C BOOMING WITH CONFIDENCE

Aging of Aquarius C11
Age: 51-65, \$75-99k
Single family, 3
Tech Use: Below Average
Affluent; College sports fans;
Upscale housing; Highly educated;
Philanthropic; Savvy investor

Boomers and Boomerangs C14
Age: 51-65, \$75-99k
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Suburbanites; Middle-class
families; Politically conservative;
Big spenders; Charitable;
Multigenerational households

Golf Carts and Gourmets C12
Age: 66-75, \$100-124k
Single family, 2
Tech Use: Below Average
Resort sports; Highly educated;
Luxury living; Country club
members; Financially savvy;
Music lover

Silver Sophisticates C13
Age: 66-75, \$175-199k
Single family, 2
Tech Use: Below Average
Retiring in comfort; Experienced
travelers; Art connoisseurs;
Philanthropic; Retirement
investments; Ecological lifestyles

D SUBURBAN STYLE

Cul de Sac Diversity D17
Age: 36-45, \$75-99k
Single family, 2
Age of children: 13-18
Tech Use: Below Average
Bilingual; Career-focused;
2nd generation success; Saving
for college; Outdoor activities;
Professional sports fans

Settled in Suburbia D16
Age: 46-50, \$75-99k
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Comfortable lifestyles; Diverse
investments; Confident consumers;
Active kids; Movie-goers; Theme
park vacations

Sports Utility Families D15
Age: 36-45, \$75-99k
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Suburb living; Comfortable
spending; Athletic activities;
Outdoor leisure; Saving for college;
Soccer moms/dads

Suburban Attainment D18
Age: 51-65, \$50-75k
Single family, 3
Age of children: 13-18
Tech Use: Below Average
Racially diverse; Politically liberal;
Power shoppers; Active lifestyles;
Jazz listeners; Brick and
mortar shoppers

E THRIVING BOOMERS

Full Pockets, Empty Nests E19
Age: 51-65, \$50-74k
Single family, 1
Tech Use: Below Average
Empty nesters; Highly educated;
City dwellers; Environmental
advocates; Well-traveled;
Fitness minded

No Place Like Home E20
Age: 51-65, \$75-99k
Single family, 5+
Age of children: 0-3
Tech Use: Below Average
Smart shoppers; Contribute to
charities; Multi-generational
homes; Tailgaters; Financially
informed; Conservative values

Unspoiled Splendor E21
Age: 51-65, \$50-74k
Single family, 2
Tech Use: Below Average
Price conscious; Politically
conservative; Do-it-yourselfers;
NASCAR fanatics; Outdoor
enthusiasts; Domestic travelers

F PROMISING FAMILIES

Fast Track Couples F22
Age: 31-35, \$100-124k
Single family, 2
Age of children: 0-3
Tech Use: Above Average
Credit aware; Comfortable spender;
Active lifestyles; Tech savvy; Music
lovers; Football fans

Families Matter Most F23
Age: 31-35, \$75-99k
Single family, 5+
Age of children: 0-3
Tech Use: Excellent
Sprawling families; Family
vacations; PTA parents; Child
related purchases; Internet active;
Credit revolver

G YOUNG CITY SOLOS

Status Seeking Singles G24
Age: 36-45, \$50-74k
Single family, 1
Tech Use: Above Average
Single city dweller; Highly
educated; Upwardly mobile;
Professionals; Physically fit;
Foodies

Urban Edge G25
Age: 25-30, \$50-74k
Multi-family: 101+, 1
Tech Use: Above Average
Progressive views; Urban-
dwellers; Environmental
advocates; Ambitious; Highly
educated; Exercise enthusiasts

H MIDDLE-CLASS MELTING POT

Birkenstocks and Beemers H27
Age: 46-50, \$50-74k
Single family, 1
Age of children: 13-18
Tech Use: Below Average
Suburb living; Active investors;
Comfortable spending; Yogis;
Charitable giving; Outdoor
activities

Destination Recreation H29
Age: 36-45, \$50-74k
Single family, 1
Age of children: 13-18
Tech Use: Below Average
Risk takers; Entrepreneurial spirit;
Money isn't everything;
Sports focused; Outdoor
recreation; Price conscious

Everyday Moderates H28
Age: 51-65, \$50-74k
Single family, 2
Age of children: 13-18
Tech Use: Excellent
Credit aware; Comfortable
living; Brand conscious; Fashion
orientated; Financially alert;
Middle of the road views

Progressive Potpourri H26
Age: 51-65, \$50-74k
Single family, 2
Age of children: 13-18
Tech Use: Below Average
Bilingual; Ethnically diverse; Urban
centric; Status spenders; Family
abroad; Comfortable lifestyles

I FAMILY UNION

Balance and Harmony I33
Age: 36-45, \$50-74k
Single family, 2
Age of children: 10-12
Tech Use: Excellent
Bilingual households; Roots
abroad; Blue-collar income;
Athletic fitness; Soccer fans;
Financially curious

Blue Collar Comfort I31
Age: 36-45, \$50-74k
Single family, 5+
Age of children: 13-18
Tech Use: Excellent
Multi-generational households;
Patriotic; Middle class comfort;
Older homes; Union workers;
Bargain hunters

Steadfast Conventionalists I32
Age: 51-65, \$50-74k
Single family, 5+
Age of children: 10-12
Tech Use: Excellent
Ethnically diverse; Foreign
travelers; Family abroad;
Limited investments; High school
educated; Health conscious

Stock Cars and State Parks I30
Age: 46-50, \$50-74k
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Country living; Outdoor activities;
Blue-collar jobs; Family-centric
activities; Conservative views;
Motor sports fans

J AUTUMN YEARS

Aging in Place J34
Age: 66-75, \$50-74k
Single family, 2
Tech Use: Very Poor
Retired; Fine arts appreciation;
Financially secure; AARP
members; Avid newspaper reader;
Republican

Rural Escape J35
Age: 66-75, \$35-49k
Single family, 2
Tech Use: Very Poor
Country living; Modest educations;
Risk adverse; Outdoor activities;
Traditional media; Aftermarket
buyers

Settled and Sensible J36
Age: 51-65, \$50-74k
Single family, 2
Tech Use: Very Poor
Humble living; Modest spending;
Limited financial savings;
Retired; Stable lifestyle;
Limited internet activity

K SIGNIFICANT SINGLES

Bohemian Groove K40
Age: 51-65, <\$15k
Single family, 1
Tech Use: Very Poor
Apartment dwellers; Single adults;
Environmentally sympathetic;
Modest living; Value-conscious
shoppers; Eclectic interests

Gotham Blend K38
Age: 51-65, \$50-74k
Multi-family: 2 units, 1
Tech Use: Excellent
City lifestyle; Environmental donor;
Bilingual; Aspirational consumers;
Culturally diverse Newspaper
readers

Metro Fusion K39
Age: 36-45, \$50-74k
Single family, 1
Tech Use: Excellent
City apartment living; Family
abroad; Ethnically diverse; Modest
investments; Digitally dependent;
Youthful perseverance

Wired for Success K37
Age: 36-45, \$35-49k
Multi-family: 101+, 1
Tech Use: Above Average
Conspicuous consumption; Status
seekers; Digital media gurus;
Value education; Liberal
household; Active lifestyles

L BLUE SKY BOOMERS

Booming and Consuming L41
Age: 51-65, \$50-74k
Single family, 1
Tech Use: Below Average
Busy social lives; Diversified
investments; Home and garden
enthusiasts; Open-minded;
Balanced shoppers;
Disposable income

Homemade Happiness L43
Age: 51-65, \$50-74k
Single family, 1
Tech Use: Very Poor
Humble rural living; Hunting/
fishing; Blue-collar and
agricultural jobs; Cash not credit;
Pragmatic shoppers; Traditional
family values

Rooted Flower Power L42
Age: 51-65, \$50-74k
Single family, 1
Tech Use: Above Average
Philanthropic; Deeply rooted;
Single adults; Bargain hunters;
Liberal; Clubs and volunteering

M FAMILIES IN MOTION

Diapers and Debit Cards M45
Age: 31-35, \$35-49k
Single family, 5+
Age of children: 0-3
Tech Use: Excellent
Rural living; Home-based family
activities; Enjoy bargain hunting;
Middle of the road politics; Early
childrearing years; Bowling and
pool leagues

Red, White and Bluegrass M44
Age: 36-45, \$50-74k
Single family, 5+
Age of children: 4-6
Tech Use: Excellent
Family-centered activities; Rural
communities; Working-class
lifestyles; Racing fan; Modest
financial investments; Country life

N PASTORAL PRIDE

Countrified Pragmatics N47
Age: 51-65, \$35-49k
Single family, 1
Age of children: 13-18
Tech Use: Excellent
Remote rural communities;
Patriotic; Independent streak;
Modest housing; Active outdoor
lifestyles; Risk takers

Rural Southern Bliss N48
Age: 51-65, \$50-74k
Single family, 5+
Age of children: 0-3
Tech Use: Excellent
Fashionable; Limited discretionary
spend; Aspirational;
Multigenerational households;
Modest educations; Status
shoppers

Touch of Tradition N49
Age: 36-45, \$35-49k
Single family, 1
Age of children: 13-18
Tech Use: Very Poor
Frugal; Working-class sensibility;
Home-based activities; Sports TV;
Remote settings; Hunting/fishing

True Grit Americans N46
Age: 36-45, \$50-74k
Single family, 1
Age of children: 13-18
Tech Use: Very Poor
Rural residences; Live within
means; Outdoor activities;
After-market buyers; Practical
priorities; Cowboy values

O SINGLES

Colleges and Cafes O53
Age: 19-24, <\$15k
Multi-family: 101+ units, 1
Tech Use: Very Poor
University towns; Single adults;
Risk takers; Active lifestyles;
Politically disengaged;
Well-educated

Digital Dependents O51
Age: 25-30, \$35-49k
Single family, 1
Age of children: 0-3
Tech Use: Excellent
Ambitious; Appearances are
important; Single adults;
Outdoor activities; Music lovers;
Digitally savvy

Family Troopers O55
Age: 25-30, <\$15k
Multi-family: 5-9 units, 2
Age of children: 0-3
Tech Use: Excellent
Renters; Military base communities;
Ethnically diverse; Children's
activities; Limited educations;
Active social lives

Full Steam Ahead O50
Age: 36-45, <\$15k
Multi-family: 101+ units, 1
Age of children: 13-18
Tech Use: Very Poor
Busy lives; Television fans; Single
adults; Informed shopper; Leaning
liberal; Competitive sports

Striving Single Scene O54
Age: 25-30, <\$15k
Multi-family: 101+ units, 1
Tech Use: Excellent
Career-driven; Urban-centric;
Digitally dependent; Active social
lives; Gym memberships; Music fan

Urban Ambition O52
Age: 31-35, <\$15k
Multi-family: 5-9 units, 1
Age of children: 13-18
Tech Use: Very Poor
Racially diverse; Singles and single
parents; City apartment renters;
Music hip; Technology adapting;
Video games

P CULTURAL CONNECTIONS

Expanding Horizons P59
Age: 36-45, \$35-49k
Single family, 5+
Age of children: 10-12
Tech Use: Excellent
Blue-collar jobs; Bilingual;
Style conscious; Budget
constraints; Preteens and teens;
Team sports

Heritage Heights P58
Age: 36-45, <\$15k
Multi-family: 2 units, 1
Age of children: 13-18
Tech Use: Excellent
Ethnically eclectic; Fashion
forward; Artistically inclined;
Bilingual; Single parents;
Appearances matter

Humble Beginnings P61
Age: 36-45, <\$15k
Multi-family: 101+ units, 1
Age of children: 10-12
Tech Use: Excellent
Rental housing; Single parents;
Bilingual; Driven to impress;
Family abroad; Style on a budget

Mid-scale Medley P56
Age: 36-45, \$50-74k
Single family, 1
Age of children: 13-18
Tech Use: Below Average
Modest living; Single adults;
Trendsetters; Cash over credit;
Outdoor leisure; Family abroad

Modest Metro Means P57
Age: 51-65, <\$15k
Multi-family: 2 units, 1
Age of children: 13-18
Tech Use: Very Poor
Public transportation; Ethnically
diverse; Single parents; Rental
housing; TV watchers;
Opportunity seekers

Striving Forward P60
Age: 36-45, <\$15k
Multi-family: 5-9 units, 1
Age of children: 10-12
Tech Use: Excellent
Multi-ethnic; Ambitious;
Single parents; Family activities;
Active athletes; Fashionable

Q GOLDEN YEAR GUARDIANS

Footloose and Family Free Q63
Age: 76+, \$15-24k
Single family, 1
Tech Use: Below Average
Retirees; Epicurean; Healthy living;
Active social lives; Well-invested;
Financially secure

Reaping Rewards Q62
Age: 76+, \$35-49k
Single family, 2
Tech Use: Very Poor
Retirees; Established credit;
Cruise vacations; Daytime
entertainment; Brand loyal;
Republican supporter

Town Elders Q64
Age: 76+, \$15-24k
Single family, 1
Tech Use: Very Poor
Spiritual, Cautious money
managers; Seniors, Home-
centered activities; Health-related
purchases; Rural lifestyle

Senior Discounts Q65
Age: 76+, <\$15k
Multi-family: 101+ units, 1
Tech Use: Very Poor
Discount shoppers; Retirement
residences; TV entertainment;
Active leisure lives; Active health
maintenance; Avid newspaper
readers

R ASPIRATIONAL FUSION

Dare to Dream R66
Age: 26-30, <\$15k
Multi-family: 5-9 units, 1
Age of children: 13-18
Tech Use: Above Average
Single parents; Apartment dweller;
Bilingual; Brand-conscious; Team
sports; Window-shoppers

Hope for Tomorrow R67
Age: 19-24, <\$15k
Single family, 1
Age of children: 13-18
Tech Use: Excellent
Single parents; Striving for
more; City living; Shopping as
entertainment; Seeking approval;
Cash not credit

S ECONOMIC CHALLENGES

Small Town Shallow Pockets S68
Age: 51-65, <\$15k
Single family, 1
Tech Use: Very Poor
Modest spenders; Rural towns;
Single, empty nesters; Frequent
movers; Modest educations;
Status seeking purchases

Tight Money S70
Age: 36-45, <\$15k
Multi-family: 20-49 units, 1
Age of children: 13-18
Tech Use: Excellent
Rental housing; Rural towns;
Bluecollar jobs; Simple lifestyles;
Bargain hunters; Status shoppers

Tough Times S71
Age: 51-65, <\$15k
Multi-family: 101+ units, 1
Tech Use: Excellent
City renters; Ethnically diverse;
Brand conscious; Aspirational;
Limited budgets;
Appearances matter

Urban Survivors S69
Age: 51-65, <\$15k
Single family, 1
Age of children: 13-18
Tech Use: Excellent
Modest budgets; Racially
diverse; Entrepreneurial spirit;
Homeowners; Materialistic
aspirations; Style on a budget

Half of all Lifestyle Clusters | Nationwide

A01 – J36 | Better-to-Upper Incomes

- A01 | American Royalty - Wealthy influential couples and families in prestigious communities - Suburbs.
A02 | Platinum Prosperity - Wealthy and established empty-nesting couples - Suburbs.
A03 | Children & Cabernet - Prosperous, middle-aged married couples focused on their children's lives - Suburbs.
A04 | Picture Perfect Families - Established families of child-raising households in wealthy communities - Suburbs.
A05 | Couples with Clout - Middle-aged childless couples living in affluent areas - Metros.
A06 | Jet Set Urbanites - Mix of affluent singles and couples enjoying diverse neighborhoods - Urban.
- B07 | Generational Soup - Affluent couples and multi-generational families, wide range of lifestyles - Suburbs.
B08 | Babies & Bliss - Middle-aged couples with large families and active lives - Suburbs.
B09 | Family Funtastic - Upscale, middle-aged families with busy lives focused on older children - Satellite Cities.
B10 | Cosmopolitan Achievers - Affluent middle-aged, established couples & families, dynamic lifestyles - Metros.
- C11 | Aging of Aquarius, Settled - Upscale boomer couples settled in detached houses - Cities, Nearby Suburbs.
C12 | Golf Carts & Gourmets - Upscale retirees & empty-nesters in comfortable golf communities - Urban Edges.
C13 | Silver Sophisticates - Mature, upscale couples & singles in larger detached houses - Suburbs.
C14 | Boomers & Boomerangs - Baby boomer adults with young adult children sharing their house - Suburbs.
- D15 | Sports Utility Families - Upscale, multi-generational, middle-aged families, active lifestyles - Outer Suburbs.
D16 | Settled in Suburbia - Upper-middle-income diverse families & empty nesters - Established Suburbs.
D17 | Cul de Sac Diversity - Culturally diverse, middle-aged families settling into emerging communities - Suburbs.
D18 | Suburban Attainment - Upper middle-class couples and families moving to newer communities - Suburbs.
- E19 | Full Pockets & Empty Nests - Empty-nesters, discretionary income and sophisticated lifestyles - Most Cities.
E20 | No Place Like Home - Middle-to-upper income, multi-generational households, detached houses - Urban Edges.
E21 | Unspoiled Splendor - Comfortably established baby boomer couples, detached houses - Small Cities, Rural.
F22 | Fast Track Couples - Young, upwardly-mobile couples with active lifestyles - Inner Suburbs.
F23 | Families Matter Most - Young, middle-to-upper income families with active, family-focused lives - Suburbs.
- G24 | Status Seeking Singles - Young, upwardly-mobile singles balancing work and leisure - Metros, Urban.
G25 | Urban Edge - Younger, up-and-coming singles living big-city lifestyles - Largest Metros.
- H26 | Progressive Potpourri - Mature couples with comfortable and active lives - Suburbs.
H27 | Birkenstocks & Beemers - Middle-to-upper income couples living leisurely lifestyles - Small Cities.
H28 | Everyday Moderates - Multi-cultural couples & families choosing modest lifestyles - Suburbs to Mid-sized Cities.
H29 | Destination Recreation - Middle-aged couples working hard to support active lifestyles - Small Cities, Suburbs.
- I30 | Stockcars & State Parks - Middle-income couples & families seeking affordable entertainment - Small Cities.
I31 | Blue Collar Comfort - Middle-income families working solid, blue-collar jobs - Small Cities.
I32 | Steadfast Conventionalists - Conventional Gen-X families in conventional detached houses - Coastal Cities.
I33 | Balance & Harmony - Middle-income families with lively lifestyles - City-Centric Neighborhoods.
- J34 | Aging in Place Already - Middle-income seniors established in their homes, preferring to stay - Suburban.
J35 | Rural Escape - Older, middle-income couples & singles, living modestly, comfortably - Small Cities, Rural Edges.
J36 | Settled & Sensible - Older, middle-income, empty nest couples & singles living sensibly - City Neighborhoods.

Half of all Lifestyle Clusters | Nationwide

K37 – S71 | Lower-to-Moderate Incomes

- K37 | Wired for Success - Young, middle-income singles and couples living socially-active lives - Cities.
- K38 | Gotham Blend - Middle-aged, middle-income singles & couples with big city lifestyles - Urban, Large Cities.
- K39 | Metro Fusion - Middle-aged singles living active lifestyles with a wide range of backgrounds - Urban.
- K40 | Bohemian Groove - Older, unattached singles enjoying settled lives in detached houses - Urban Neighborhoods.
- L41 | Booming & Consuming - Older empty nester couples and singles enjoying relaxed lifestyles - Small Cities.
- L42 | Rooted Flower Power - Middle-income baby boomer singles & couples, rooted & nearing retirement - Suburban.
- L43 | Homemade Happiness - Middle-income baby boomers in detached houses - Small Cities, Rural.
- M44 | Red, White, Bluegrass - Middle-income families with diverse household dynamics - Rural.
- M45 | Infants and Debit Cards - Young, working families & single parents in small houses - Urban Neighborhoods.
- N46 | True Grit Americans - Older, middle-income households located in nation's mid-section - Small Cities, Rural.
- N47 | Countrified Pragmatics - Middle-income couples and singles with casual lifestyles - Rural.
- N48 | Rural Country Bliss - Middle-income, multi-generational families in the nation's south - Small Cities, Rural.
- N49 | Touch of Tradition - Working, middle-aged couples and singles in detached houses - Rural.
- O50 | Full Steam Ahead - Young and middle-aged singles on the move forward and upward - Mid-Sized Cities.
- O51 | Digital Dependents - Gen-X and Gen-Y singles living digitally-driven lifestyles - Urban.
- O52 | Urban Ambition - Gen-Y singles, some with children, moving into urban places - Mid-Sized Cities, Urban.
- O53 | Colleges & University Affiliates - Young singles, alumni, recent grads, staff connected to colleges - College Towns.
- O54 | Striving Single Scene - Young singles, upwardly mobile, aspiring in early careers - City Centers, Urban.
- O55 | Family Troopers - Families & single parents, with current or recent connections to the military - Nationwide.
- P56 | Mid-Scale Medley - Middle-aged, moderate-income singles, many starting over - Mid-Sized Cities.
- P57 | Modest Metro Means - Moderate-income singles settled in moderate communities - Inner-City Neighborhoods.
- P58 | Heritage Heights - Moderate-income singles & families settled in apartments - Urban, Compact Neighborhoods.
- P59 | Expanding Horizons - Middle-aged, middle-income families - Border Towns.
- P60 | Striving Forward - Moderate-income families & single parents in newer communities - Urban Edges.
- P61 | Humble Beginnings - Multi-cultural singles, some with children, starting in apartments - Inner-Cities, Urban.
- Q62 | Reaping Rewards - Retired couples and widowed singles living relaxed, quiet lives in detached houses - Suburban.
- Q63 | Footloose and Family Free - Older couples and widowed singles living active, comfortable lives - Urban Edges.
- Q64 | Town Elders & Leaders - Elders and community leaders settled into small houses and living frugally - Small Cities.
- Q65 | Senior Discounts & Towers - Low-income seniors in apartments with some rent assistance - Metros, City Edges.
- R66 | Daring to Dream - Aspiring young couples & singles, some with children, just starting out - Inner-City, Urban.
- R67 | Hoping Tomorrow - Hopeful, young, single parents with low-incomes, living in apartments - Mid-Sized Cities.
- S68 | Small Towns & Shallow Pockets - Older, low-income empty nesters & singles, tight budgets. - Small Satellite Cities.
- S69 | Urban Survivors - Older, low-income singles, some with children, settled & living modestly - Urban Neighborhoods.
- S70 | Tight Money - Middle-aged, low-income, unattached singles seeking to move upward - Small Cities, Urban Edges.
- S71 | Tough Times - Older, low-income singles, struggling to get by, apartments - Inner-Cities, Compact Neighborhoods.

71 Lifestyle Clusters - General Approach

Experian Decision Analytics; 2020 - 2023

More than 300 data points have been used to build Mosaic USA. These have been selected as inputs to the classification on the basis of their coverage, quality, consistency and sustainability.

The data variables enable accurate identification and differentiation between a wide range of consumer characteristics and attributes. (See the list below.)

The data variables are updated quarterly to ensure continued accuracy in assignments of the Mosaic codes.

In general, they meet the following criteria:

- Allow the identification and description of consumer segments that are not necessarily distinguished solely by the use of census data.
- Ensure accuracy of Mosaic code by either household or neighborhood.
- Are updated regularly to ensure that changes are monitored.
- Improve differentiation and allow for the identification of a wide range of consumer behaviors.

Characteristics and Attributes

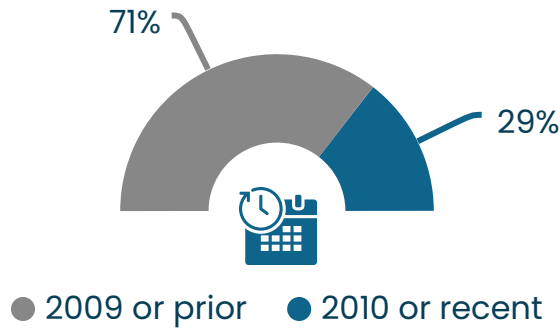
Demographics	Socio-economics	Location	Financial measures	Property characteristics
Age	Education/qualifications	Urbanity/rurality	Income	Tenure
Marital status	Occupation	Means of transport	Credit behaviour	Property value
Household composition	Industry	Travel to work time	Owner of multiple homes	Number of rooms
Length of residency	Hours worked		Social security/assistance	Year built
Presence of children	Home business			Number of dwellings
Number of occupants	Vehicle ownership			Rent amount
Ethnicity				Group quarters
Language ability				

Section 1-F

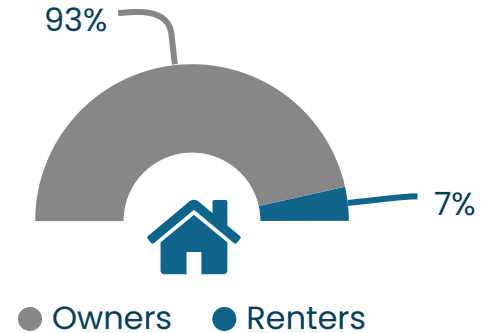
Couples with Clout | A05

Lifestyles and Housing Preferences | National Averages

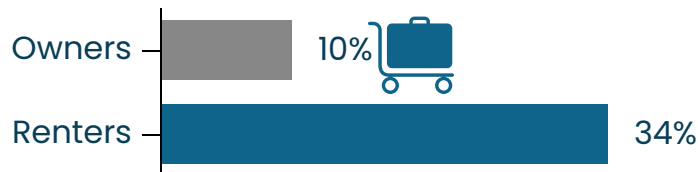
Units by Decade Built



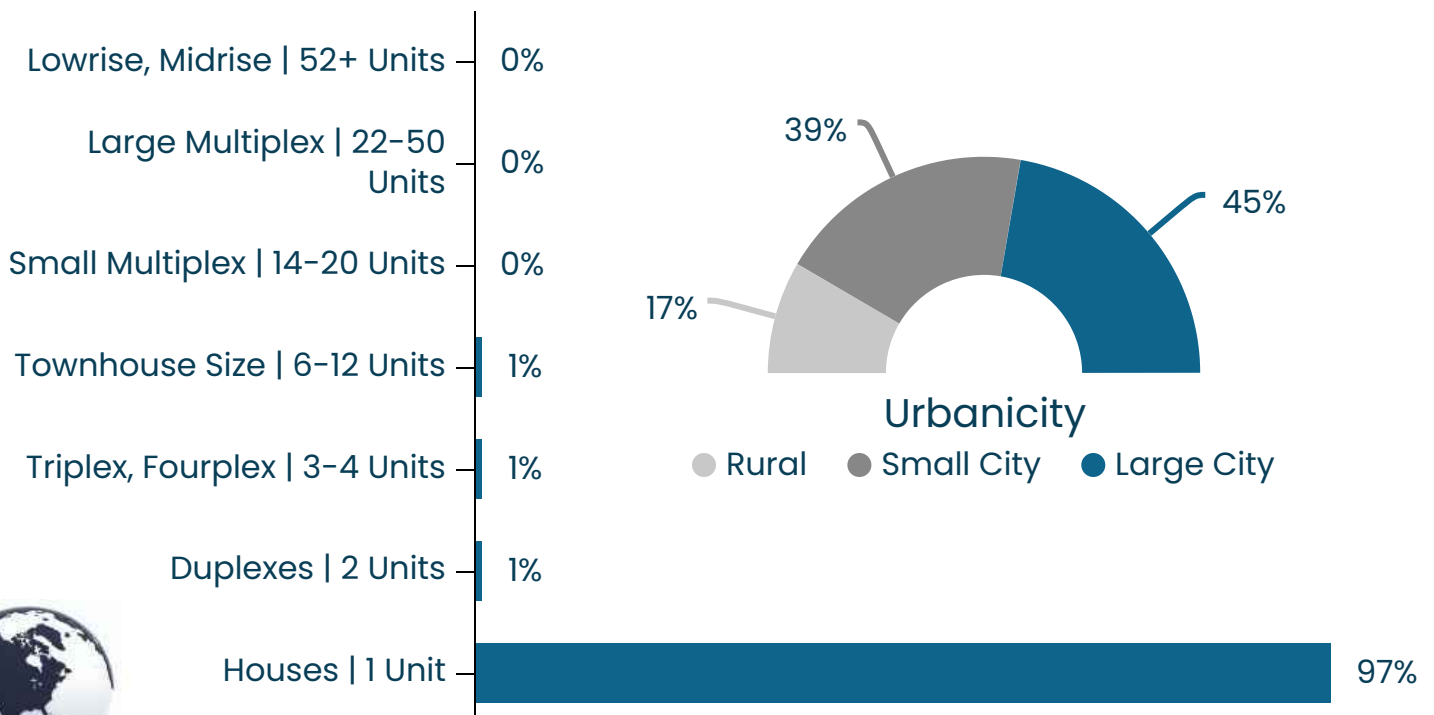
Households by Tenure



Share that Moves each Year



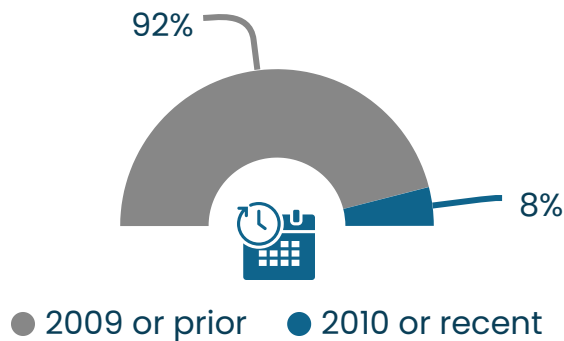
Inclination for Units by Building Size and Urbanicity



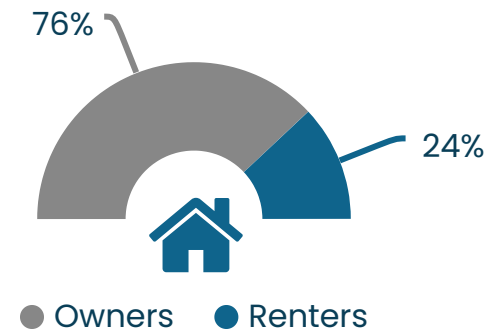
Full Pockets & Empty Nests | E19

Lifestyles and Housing Preferences | National Averages

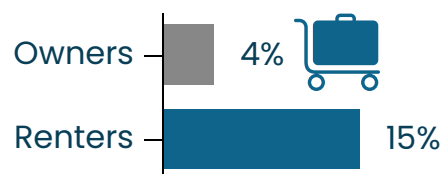
Units by Decade Built



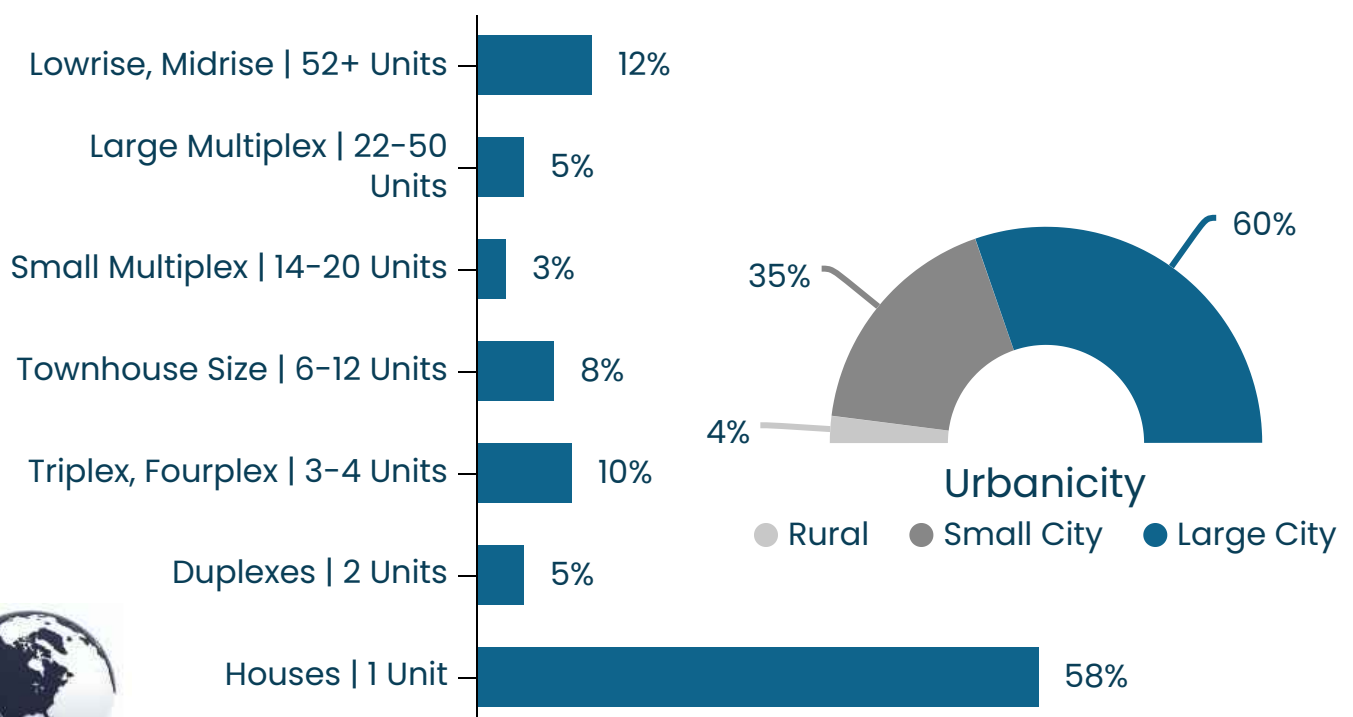
Households by Tenure



Share that Moves each Year



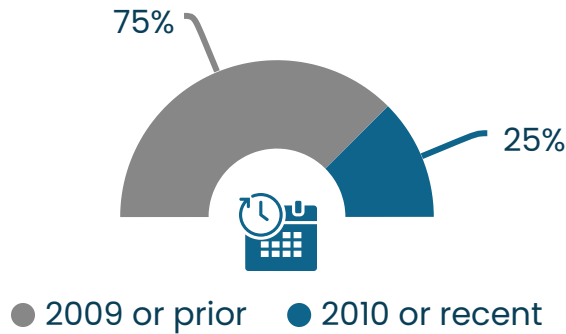
Inclination for Units by Building Size and Urbanicity



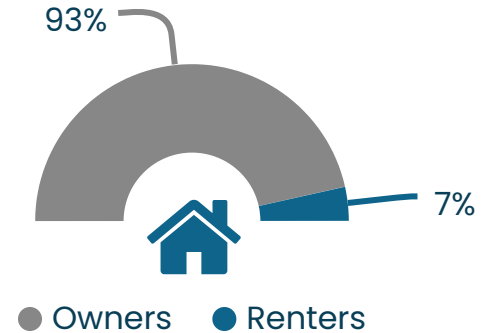
Fast Track Couples | F22

Lifestyles and Housing Preferences | National Averages

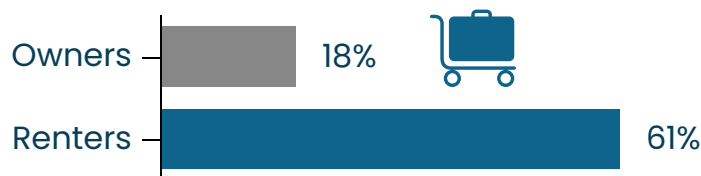
Units by Decade Built



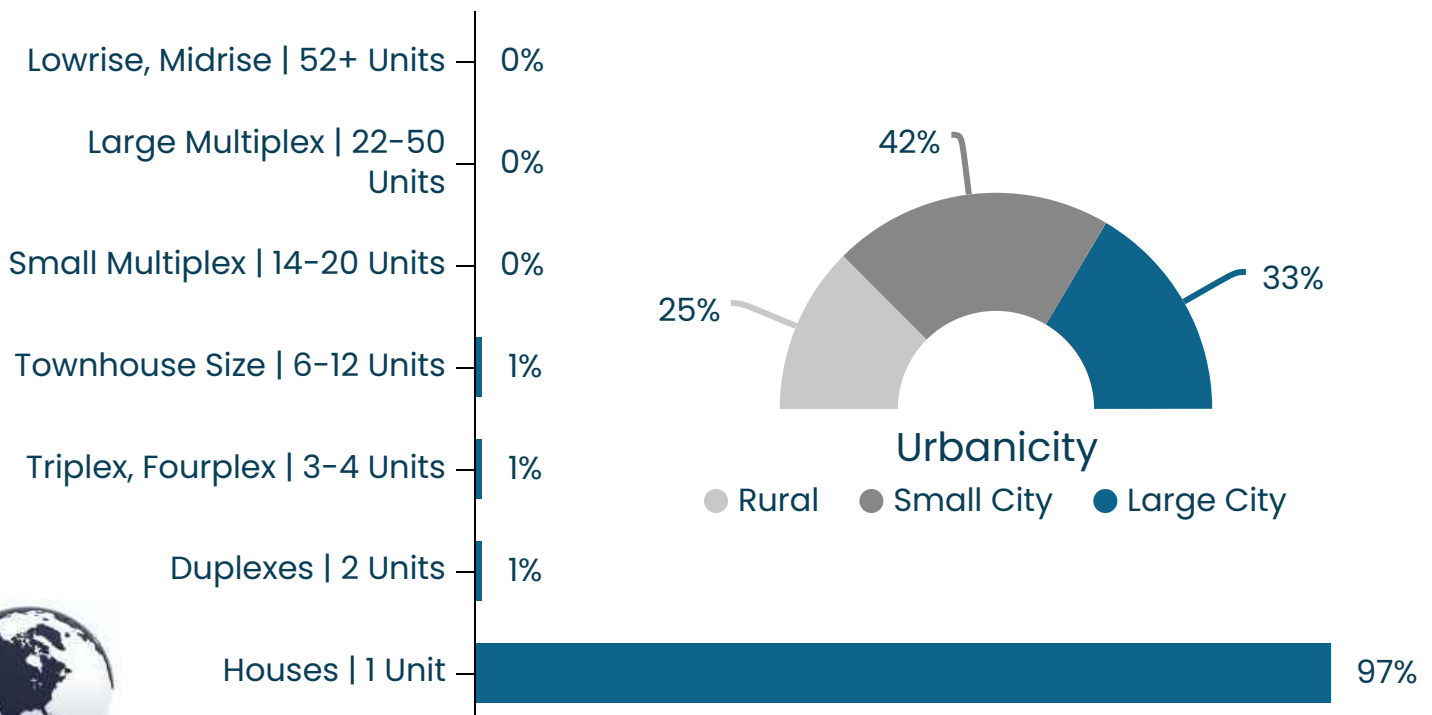
Households by Tenure



Share that Moves each Year



Inclination for Units by Building Size and Urbanicity



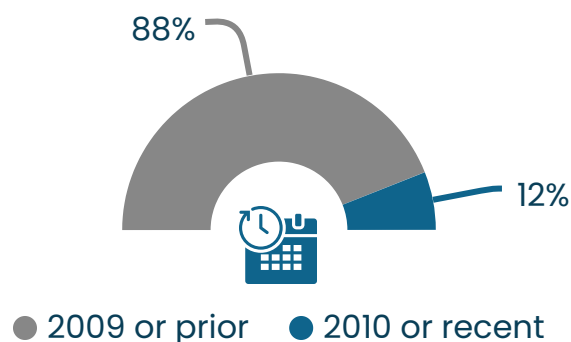
LandUseUSA
UrbanStrategies

Source: Underlying data by Experian Decision Analytics; exhibit and analysis by LandUseUSA | Urban Strategies © 2023 with all rights reserved.

Status Seeking Singles | G24

Lifestyles and Housing Preferences | National Averages

Units by Decade Built



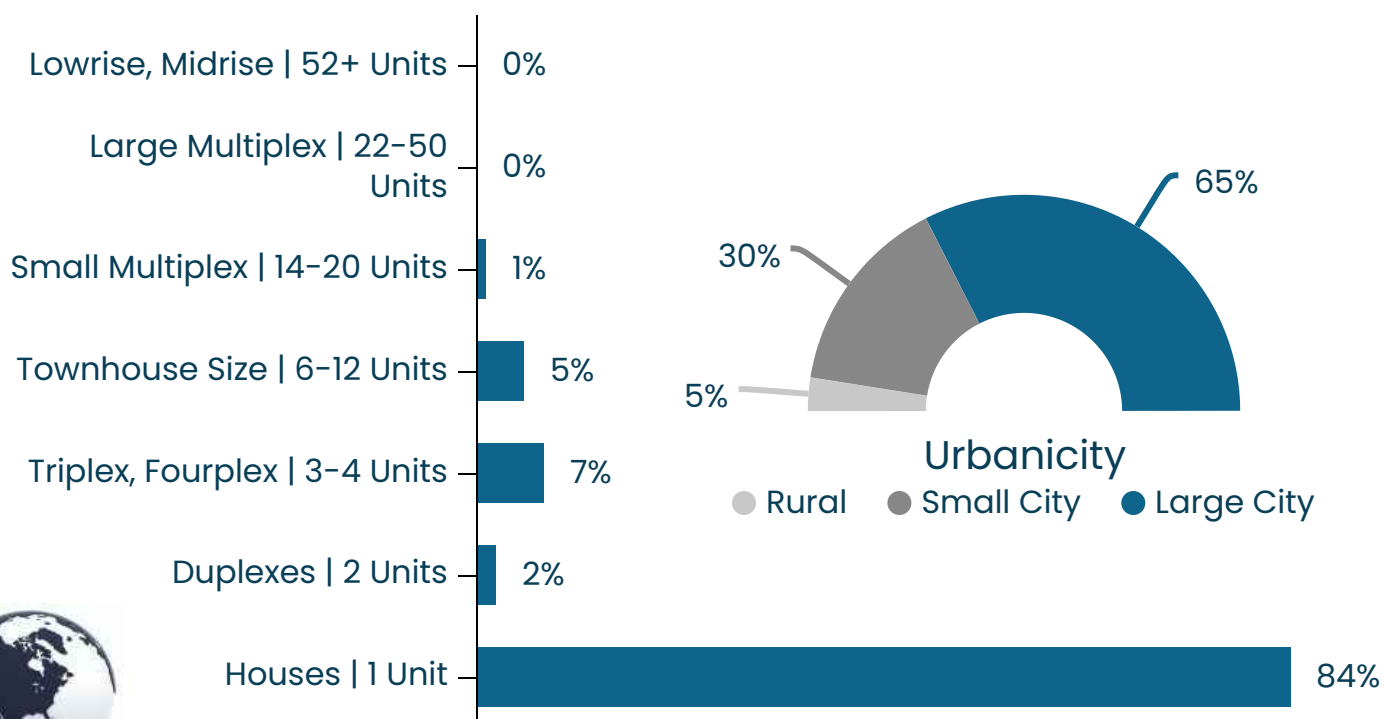
Households by Tenure



Share that Moves each Year



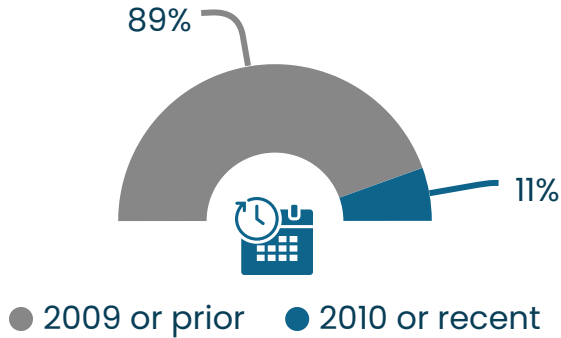
Inclination for Units by Building Size and Urbanicity



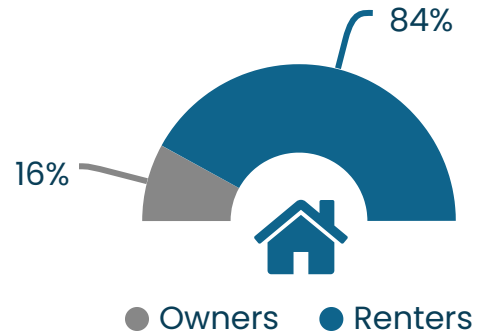
Urban Edge | G25

Lifestyles and Housing Preferences | National Averages

Units by Decade Built



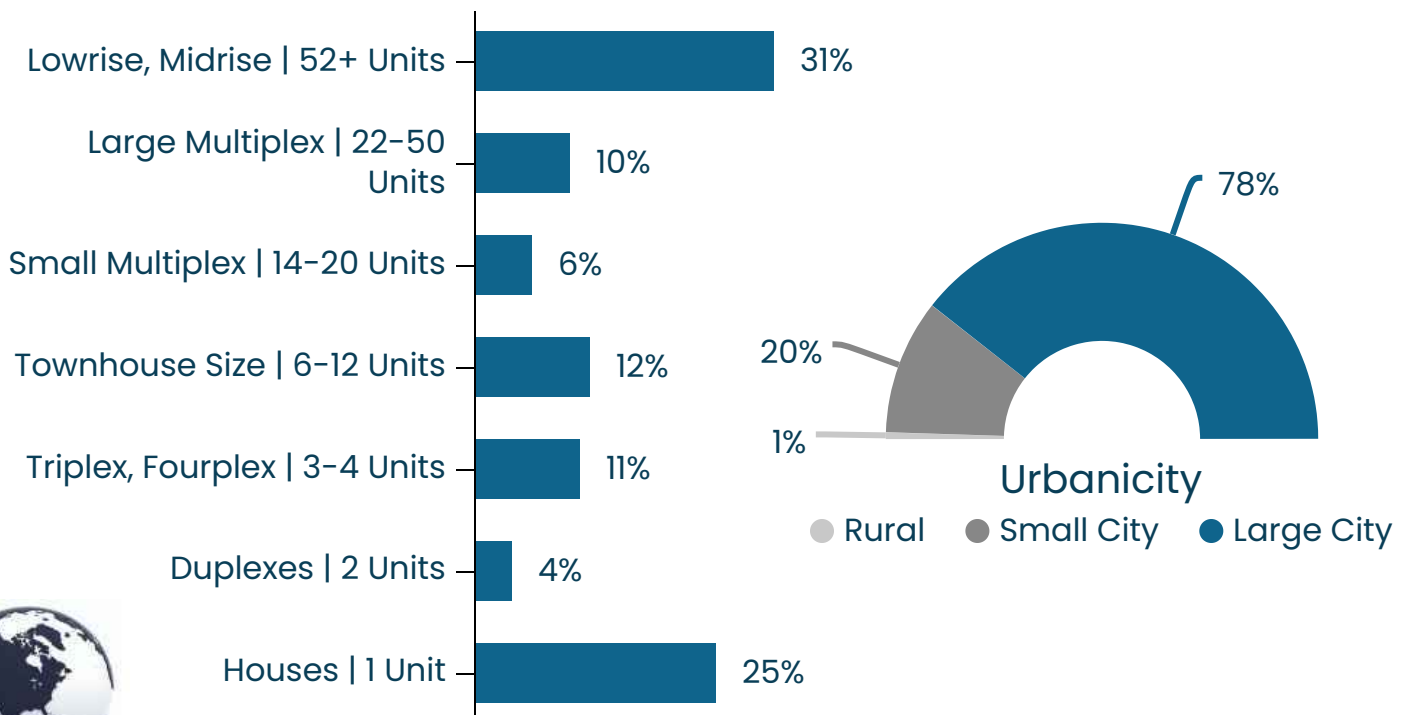
Households by Tenure



Share that Moves each Year



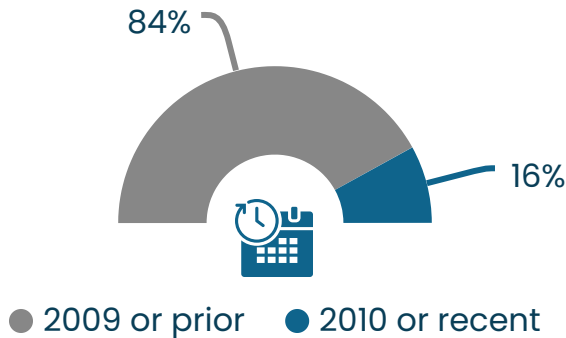
Inclination for Units by Building Size and Urbanicity



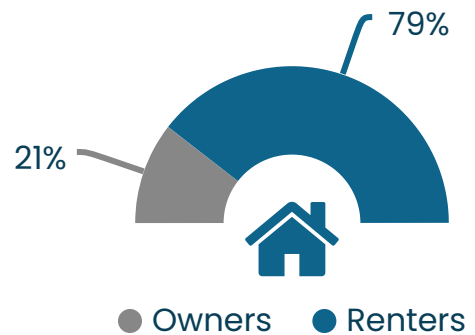
Wired for Success | K37

Lifestyles and Housing Preferences | National Averages

Units by Decade Built



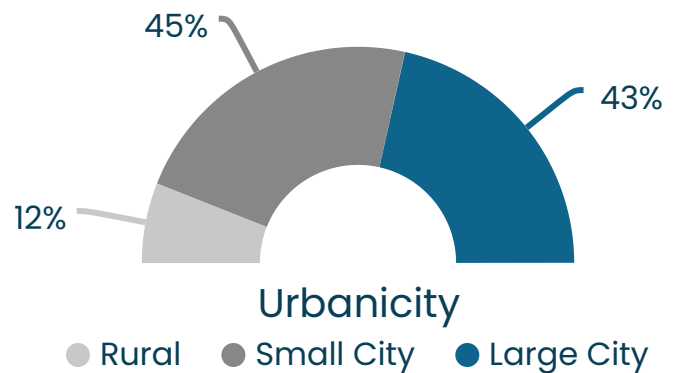
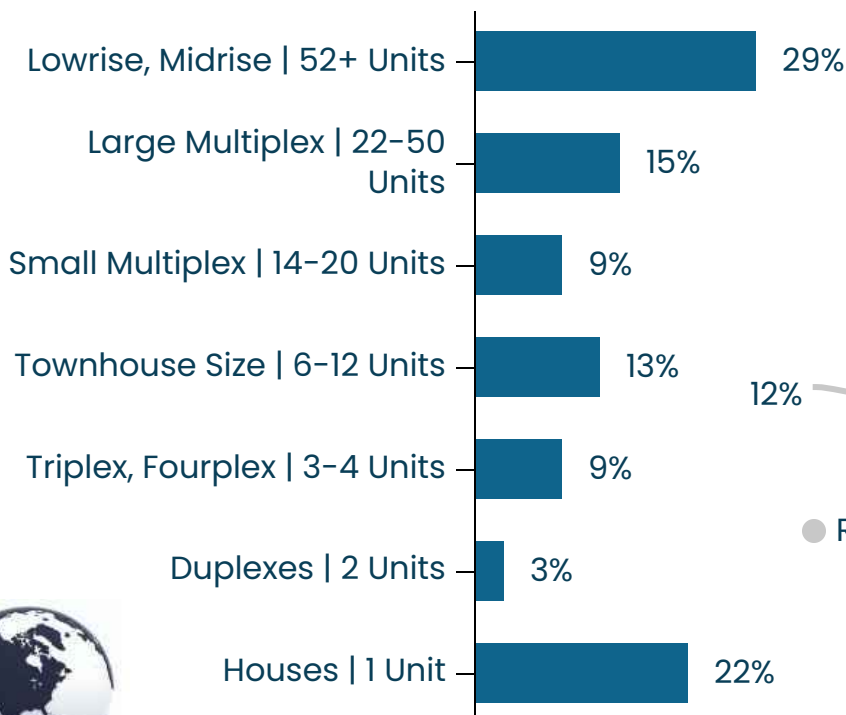
Households by Tenure



Share that Moves each Year



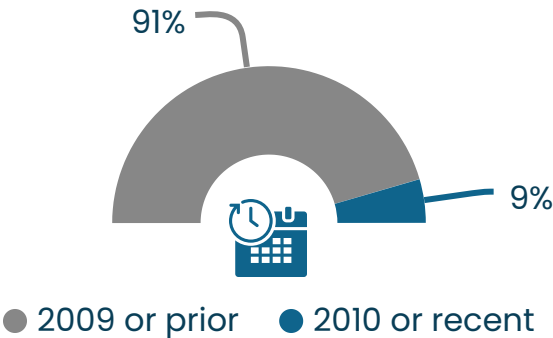
Inclination for Units by Building Size and Urbanicity



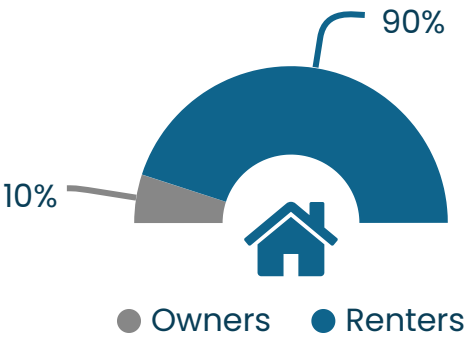
Bohemian Groove | K40

Lifestyles and Housing Preferences | National Averages

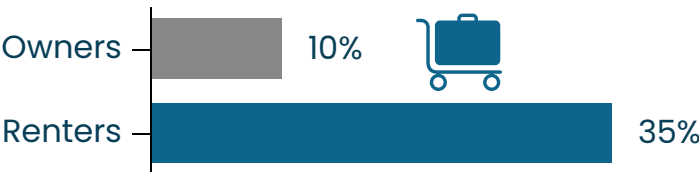
Units by Decade Built



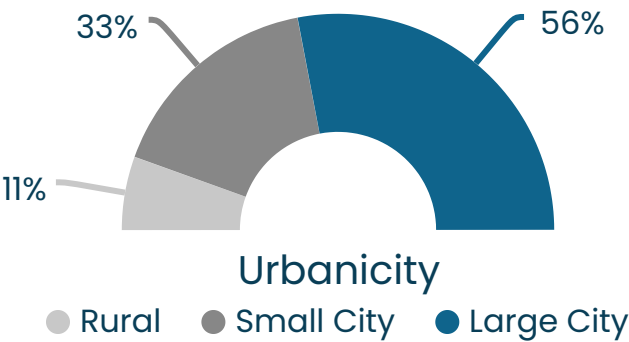
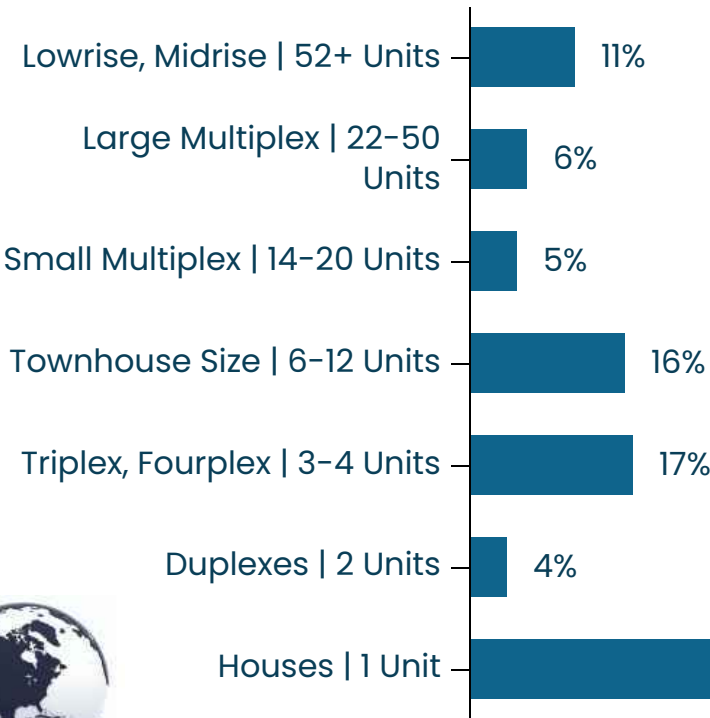
Households by Tenure



Share that Moves each Year



Inclination for Units by Building Size and Urbanicity



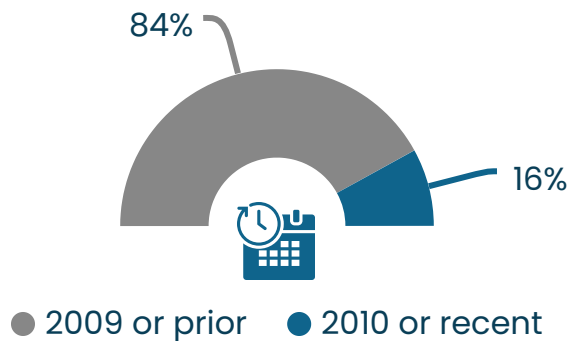
LandUseUSA
UrbanStrategies

Source: Underlying data by Experian Decision Analytics; exhibit and analysis by LandUseUSA | Urban Strategies © 2023 with all rights reserved.

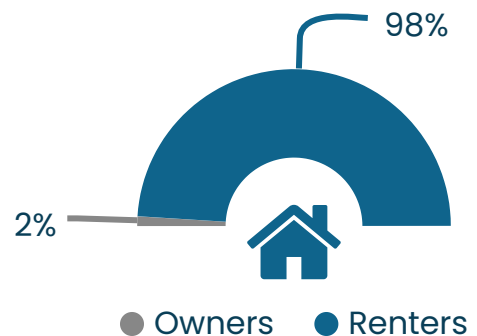
Full Steam Ahead | O50

Lifestyles and Housing Preferences | National Averages

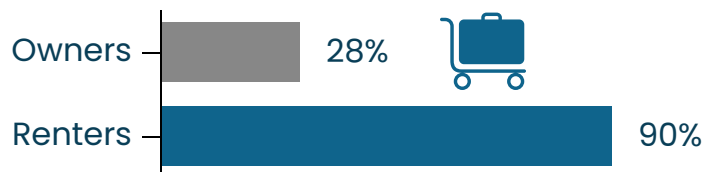
Units by Decade Built



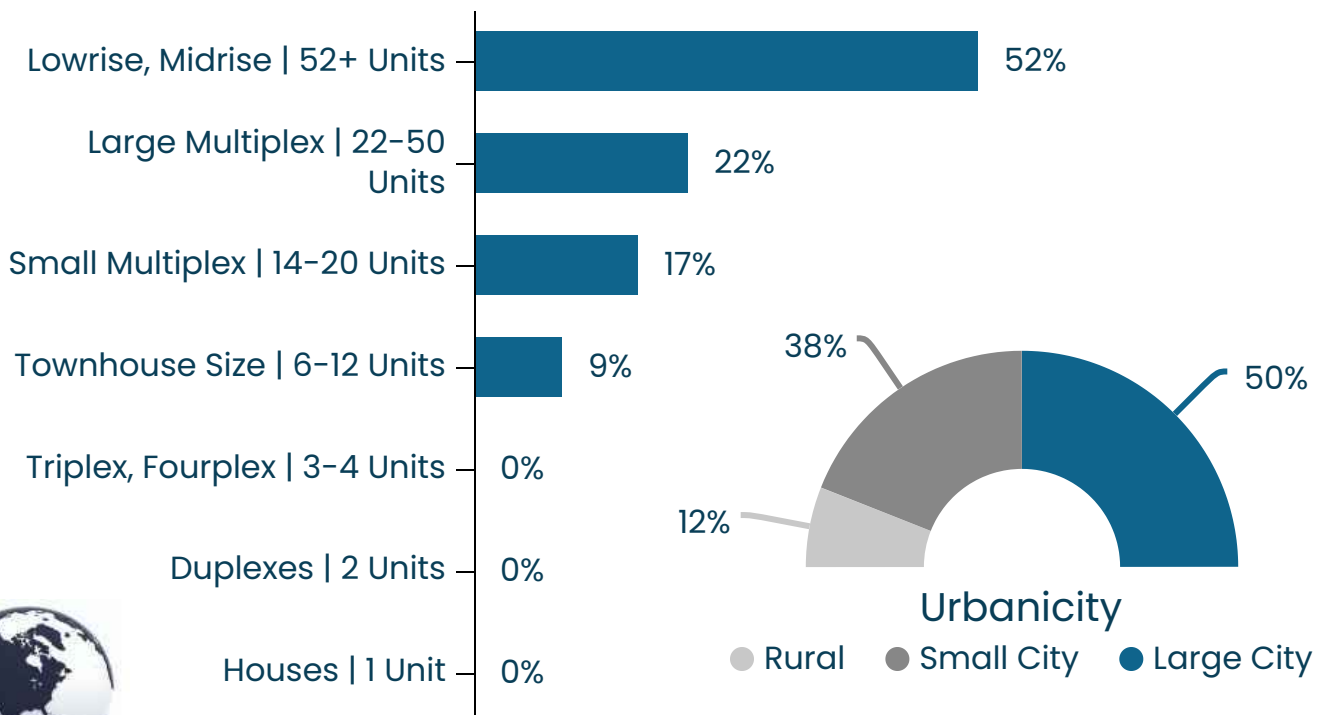
Households by Tenure



Share that Moves each Year



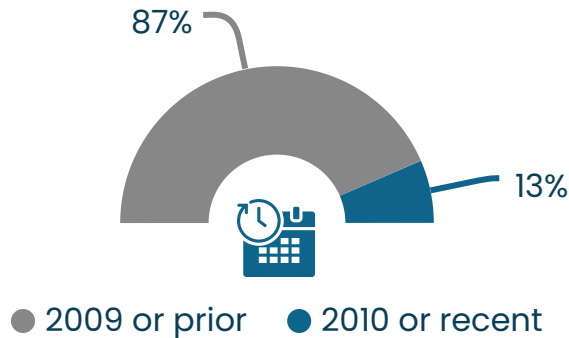
Inclination for Units by Building Size and Urbanicity



Digital Dependents | O51

Lifestyles and Housing Preferences | National Averages

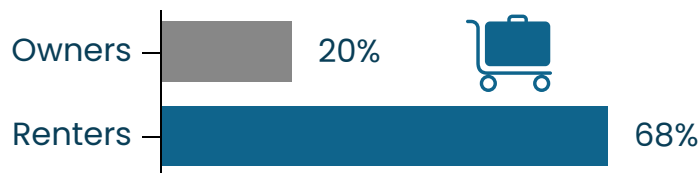
Units by Decade Built



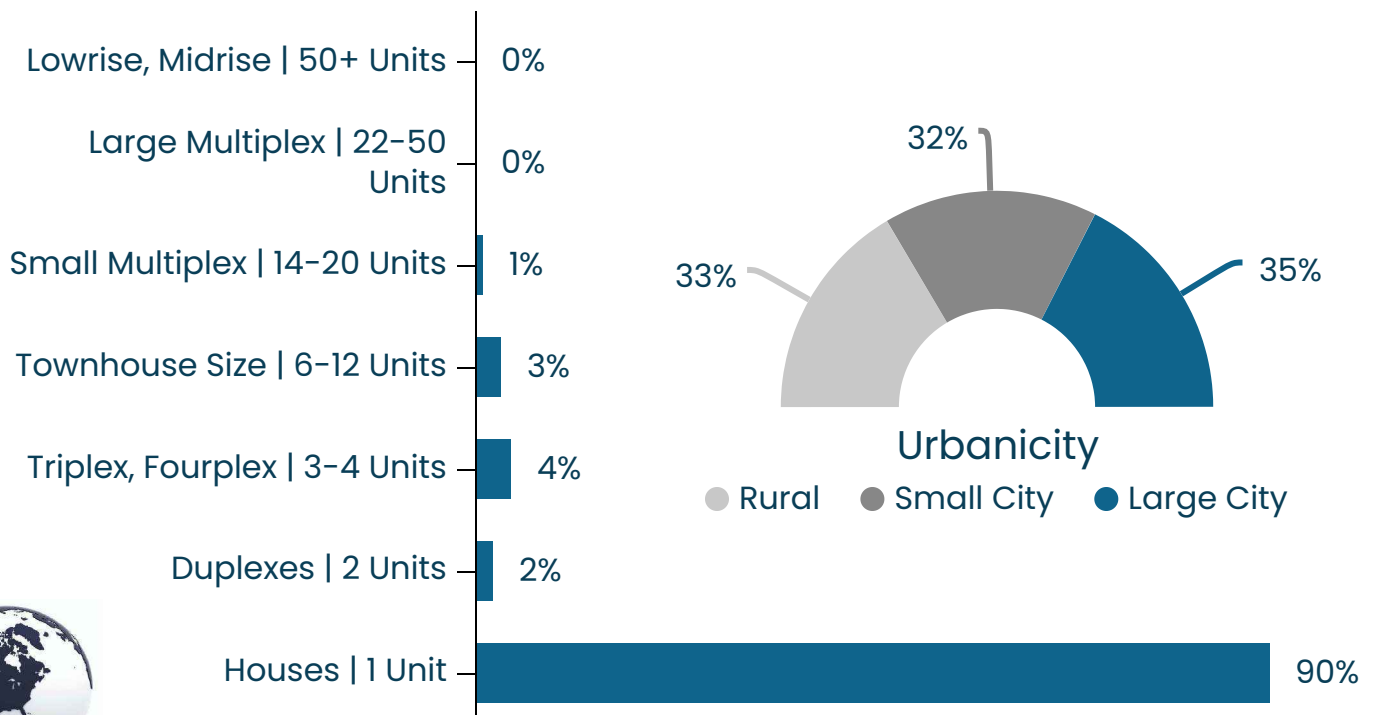
Households by Tenure



Share that Moves each Year



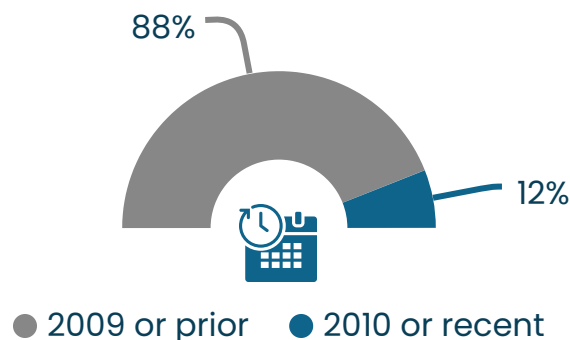
Inclination for Units by Building Size and Urbanicity



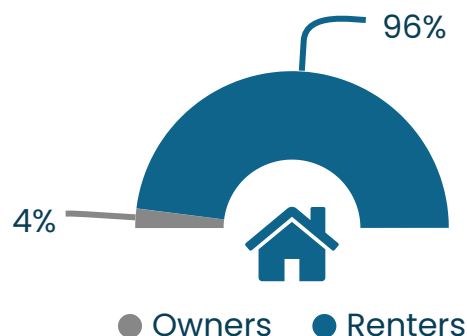
Striving Single Scene | O54

Lifestyles and Housing Preferences | National Averages

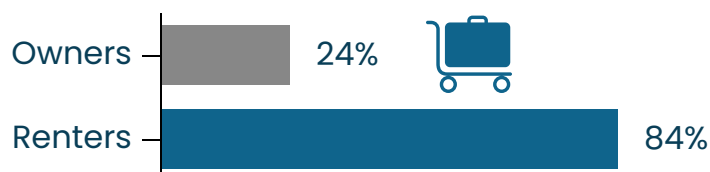
Units by Decade Built



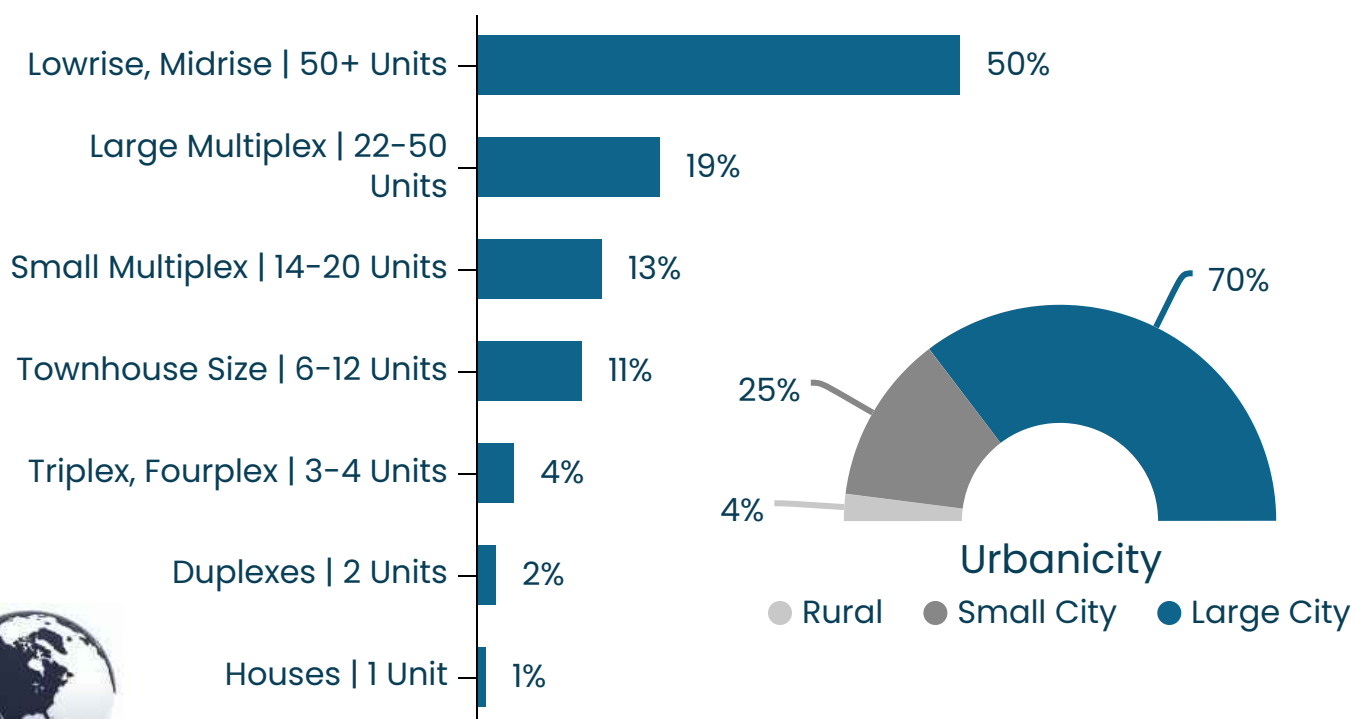
Households by Tenure



Share that Moves each Year



Inclination for Units by Building Size and Urbanicity



Section 1-G



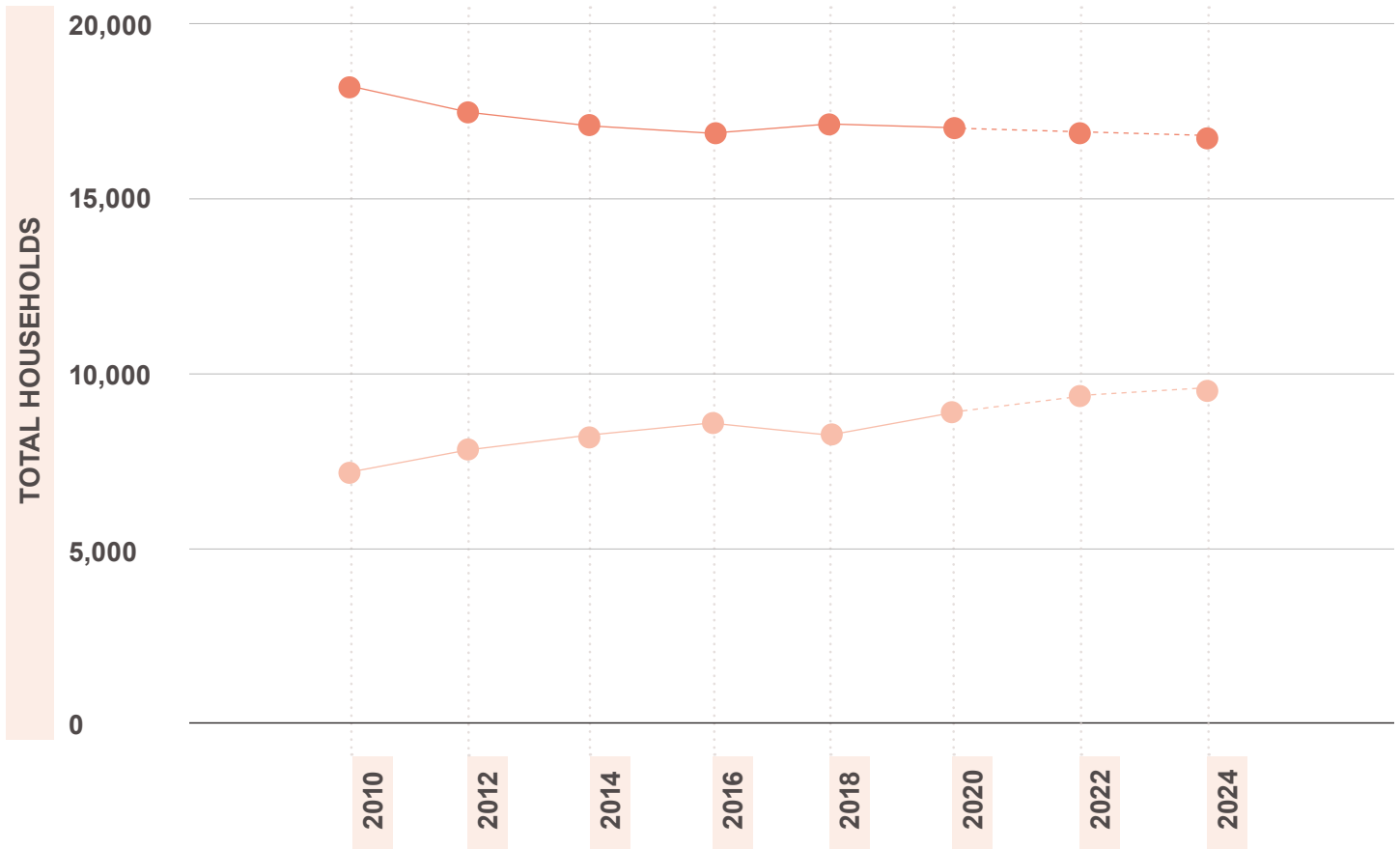
Royal Oak Context Analysis

Households (Residential Demand)



Households by Tenure Over Time

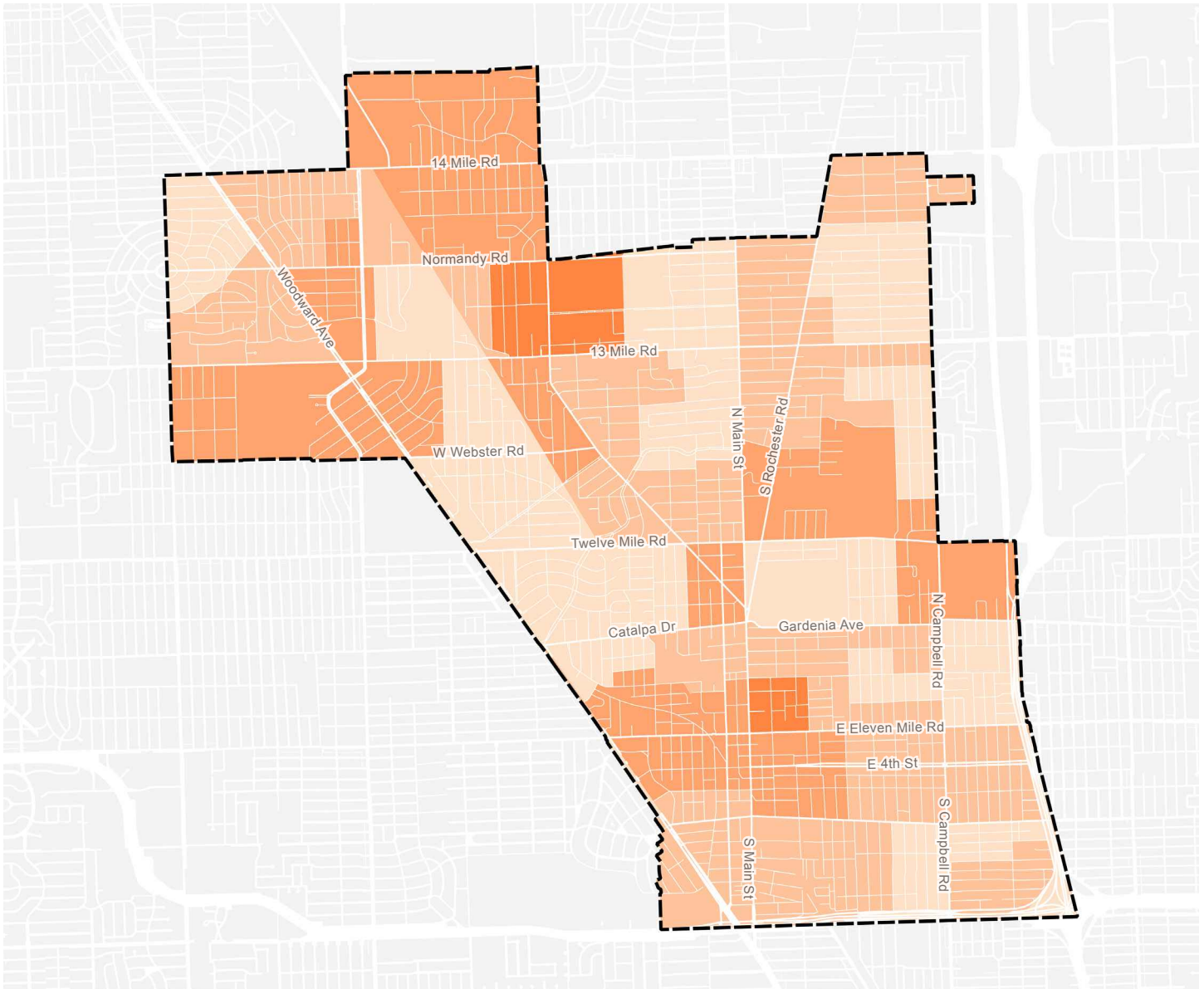
Renter Owner Forecast



Source: 2021 ACS 5-Year Estimates, U.S. Census Bureau

Royal Oak Citywide Mapping

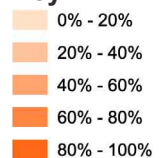
Renters as a Share of Total Households



Renters as a Share of Total Households

This map demonstrates the share of households that are renters (i.e., renter-occupied housing units as a share of all units) according to census reporting. Residents may be unaware of how many households actually are renters, because many renters choose detached houses and duplexes, and not just apartments and lofts. While there are some neighborhoods with higher renter occupancy, renters also are dispersed throughout the city.
(text edited by LandUseUSA).

Key



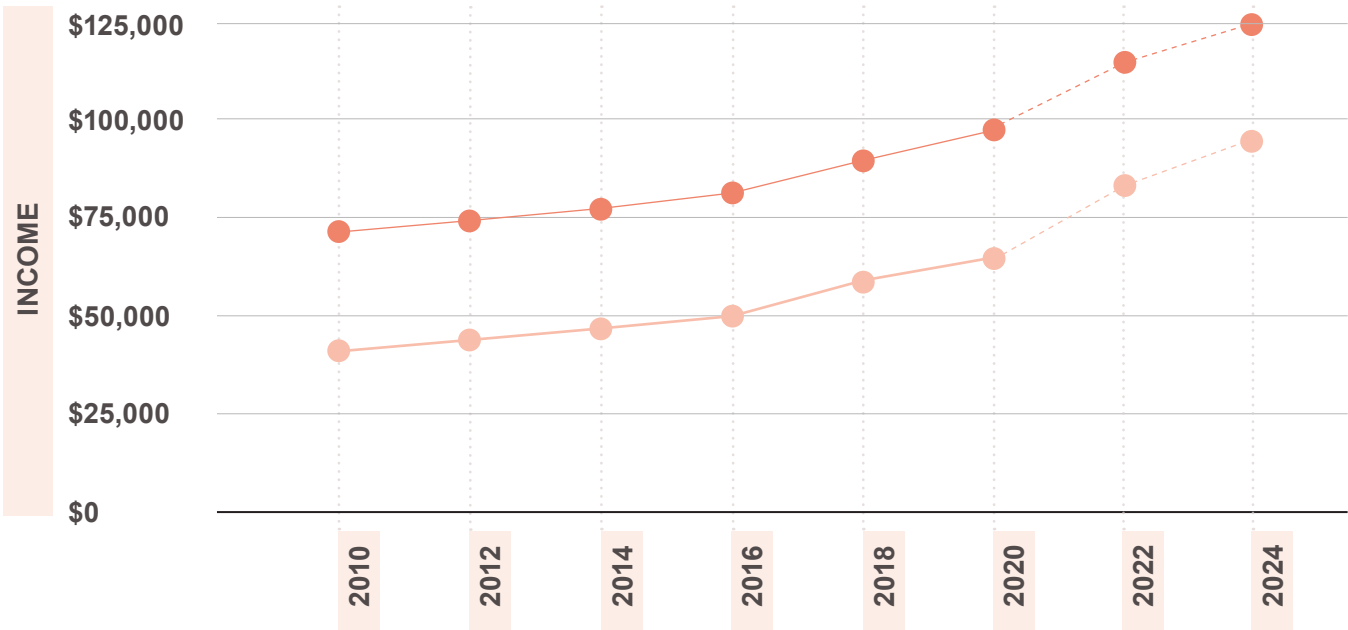
Royal Oak Context Analysis

Housing (Residential Supply)



Median Household Income by Tenure Over Time

■ Renter ■ Owner Forecast



Source: 2021 ACS 5-Year Estimates, U.S. Census Bureau

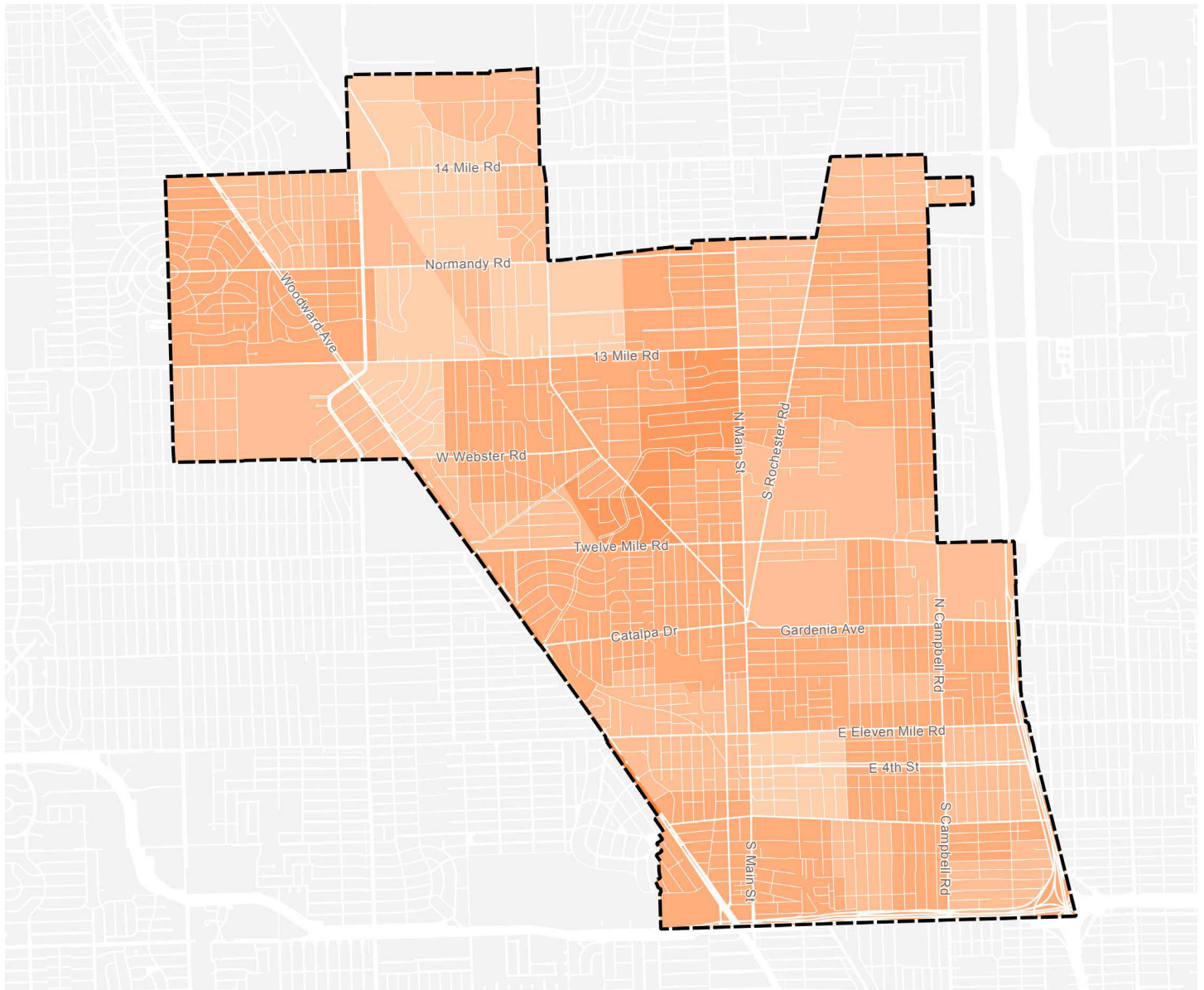
1-year estimates by LandUseUSA

	Owners	Renters
2016	\$ 80,000	\$ 50,000
2018	\$ 90,000	\$ 60,000
2020	\$100,000	\$ 65,000
2021	\$105,000	\$ 70,000
2025	\$120,000	\$ 85,000

Based on 1-yr to 5-yr ratios of ACS estimates for Oakland County, Michigan.

Royal Oak Citywide Mapping

Median Household Income



Median Household Income by Block Group

This map shows the weighted median household income for both owners and renters combined. The median household income for owners typically will be significantly higher than that of renters.

(Noted added by LandUseUSA | Urban Strategies)

0 2,000 4,000 6,000 ft

Key

- <\$25k
- \$25k - \$50k
- \$50k - \$75k
- \$75k - \$100k
- \$100k - \$125k
- \$125k - \$150k
- \$150k - \$200k
- \$200k +

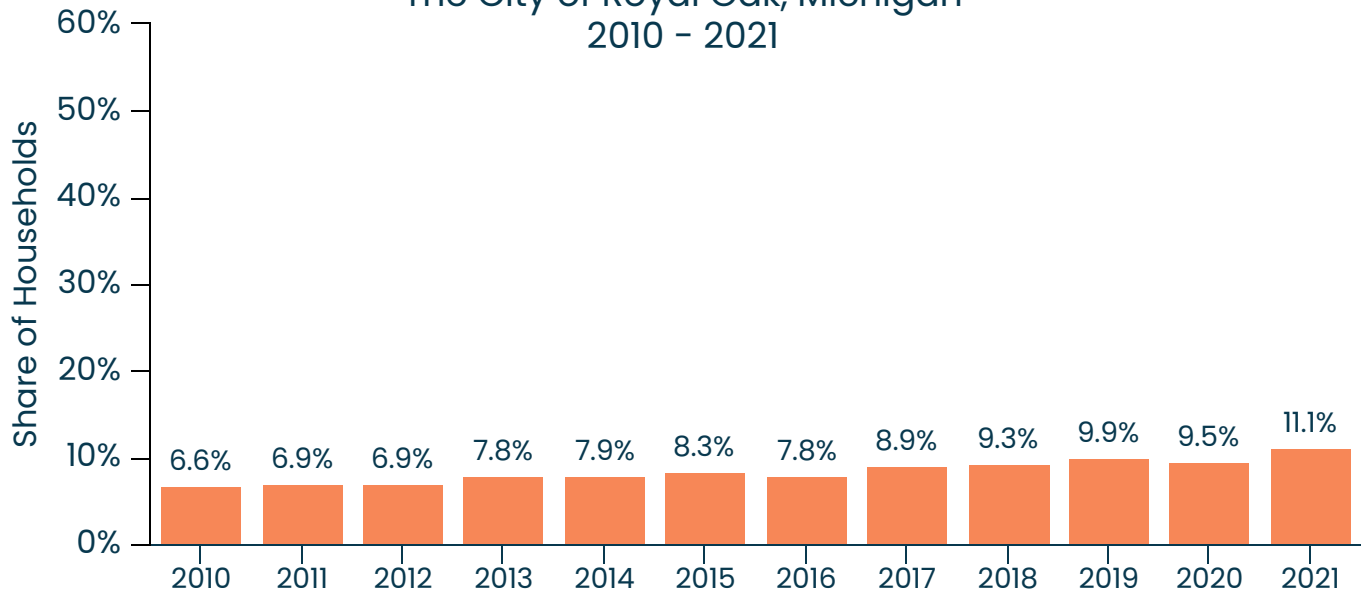


Source: US Census 2020

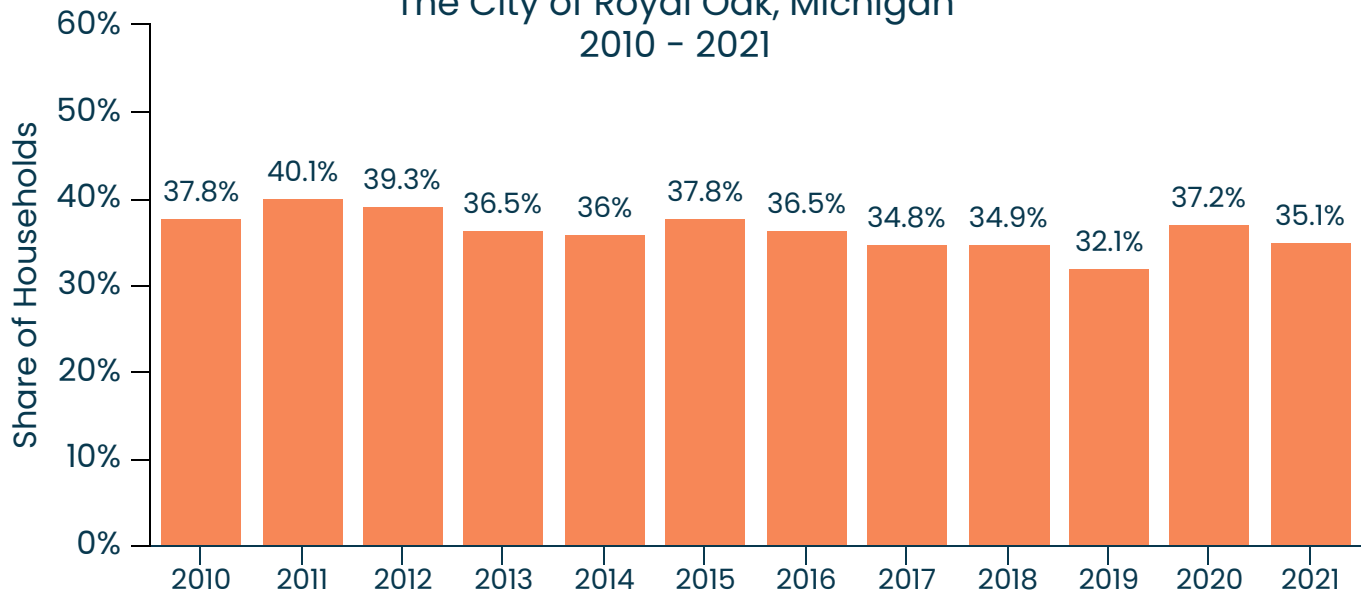
Movership Rate by Tenure | Royal Oak

Movership rates by tenure (owners v. renters) for the City of Royal Oak, 2010–2021. (A movership rate is the share of households that move in any given year.)

Annual Movership Rates for Owners
The City of Royal Oak, Michigan
2010 – 2021



Annual Movership Rates for Renters
The City of Royal Oak, Michigan
2010 – 2021

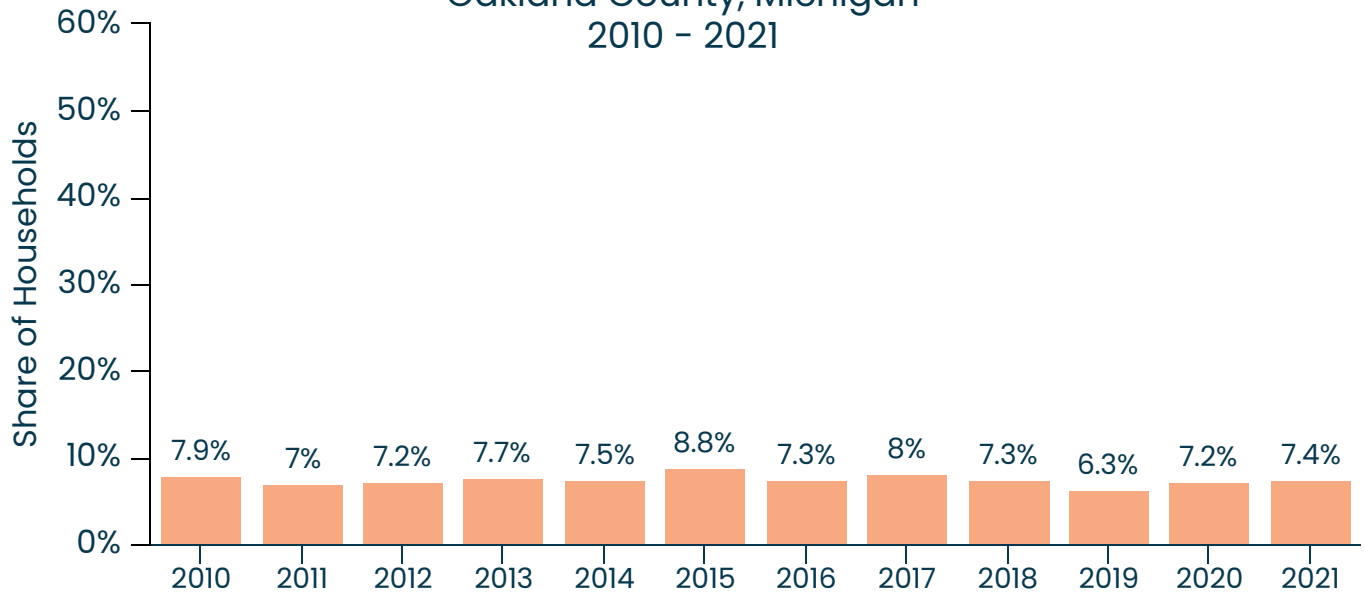


Underlying data based on tax filings reported by the Internal Revenue Service (IRS) through 2020 and the American Community Survey through 2021. Analysis & exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2022 – 2023.

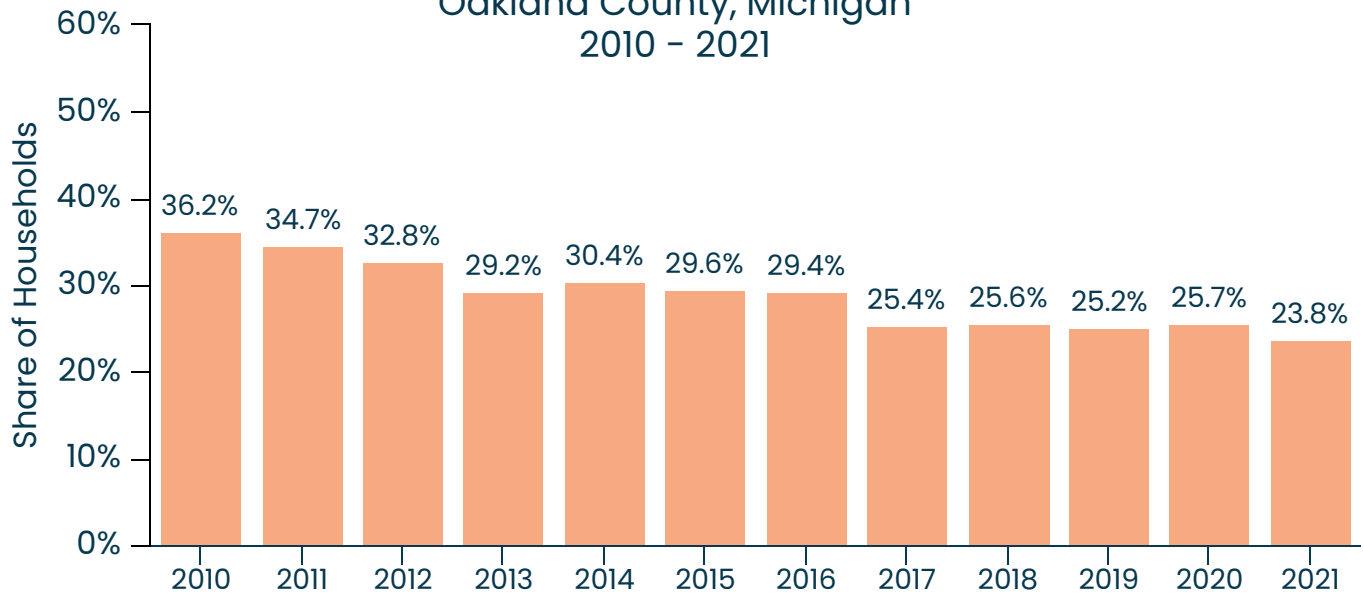
Movership Rate by Tenure | Oakland Co

Movership rates by tenure (owners v. renters) for Oakland County, 2010–2021.
(A movership rate is the share of households that move in any given year.)

Annual Movership Rates for Owners
Oakland County, Michigan
2010 – 2021



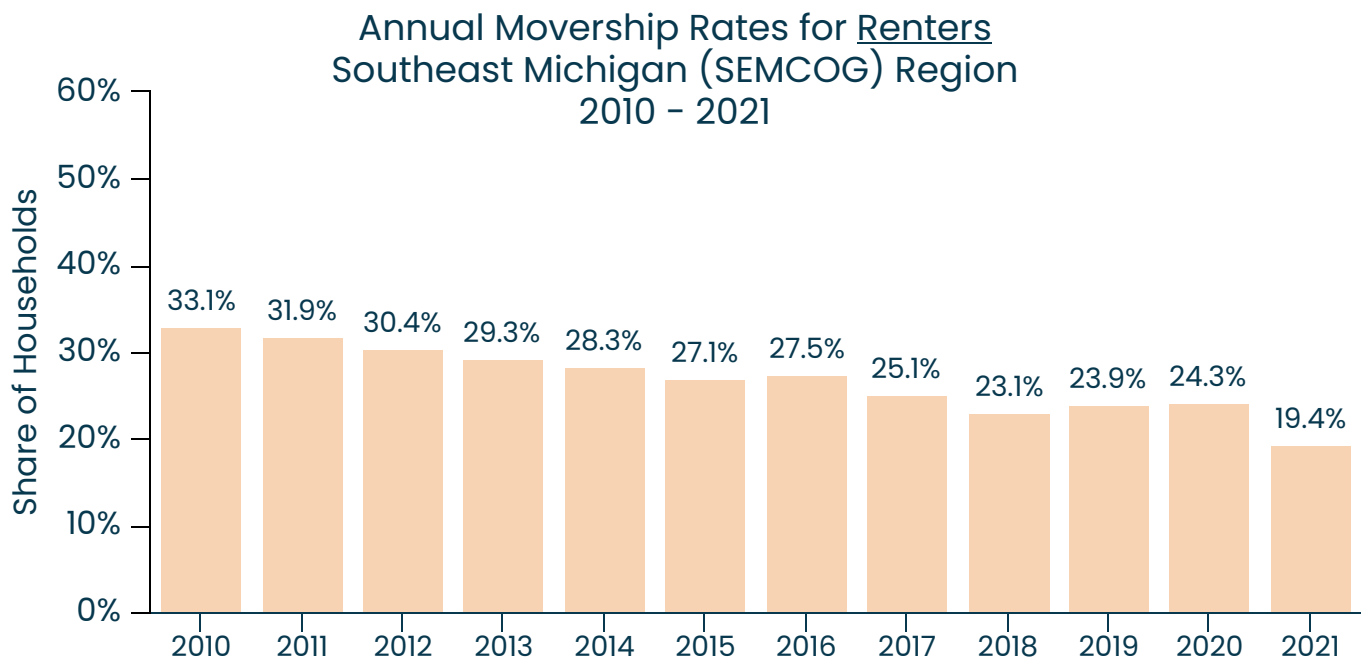
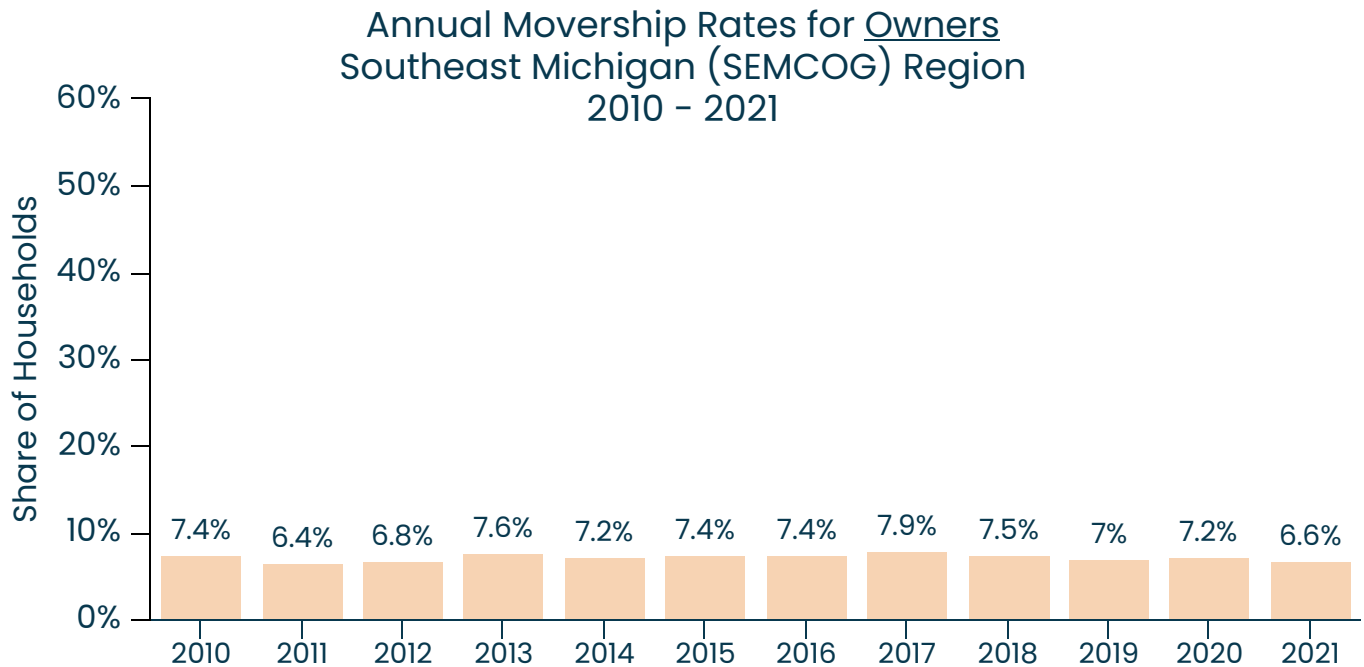
Annual Movership Rates for Renters
Oakland County, Michigan
2010 – 2021



Underlying data based on tax filings reported by the Internal Revenue Service (IRS) through 2020 and the American Community Survey through 2021. Analysis & exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2022 – 2023.

Movership Rate by Tenure | Southeast MI

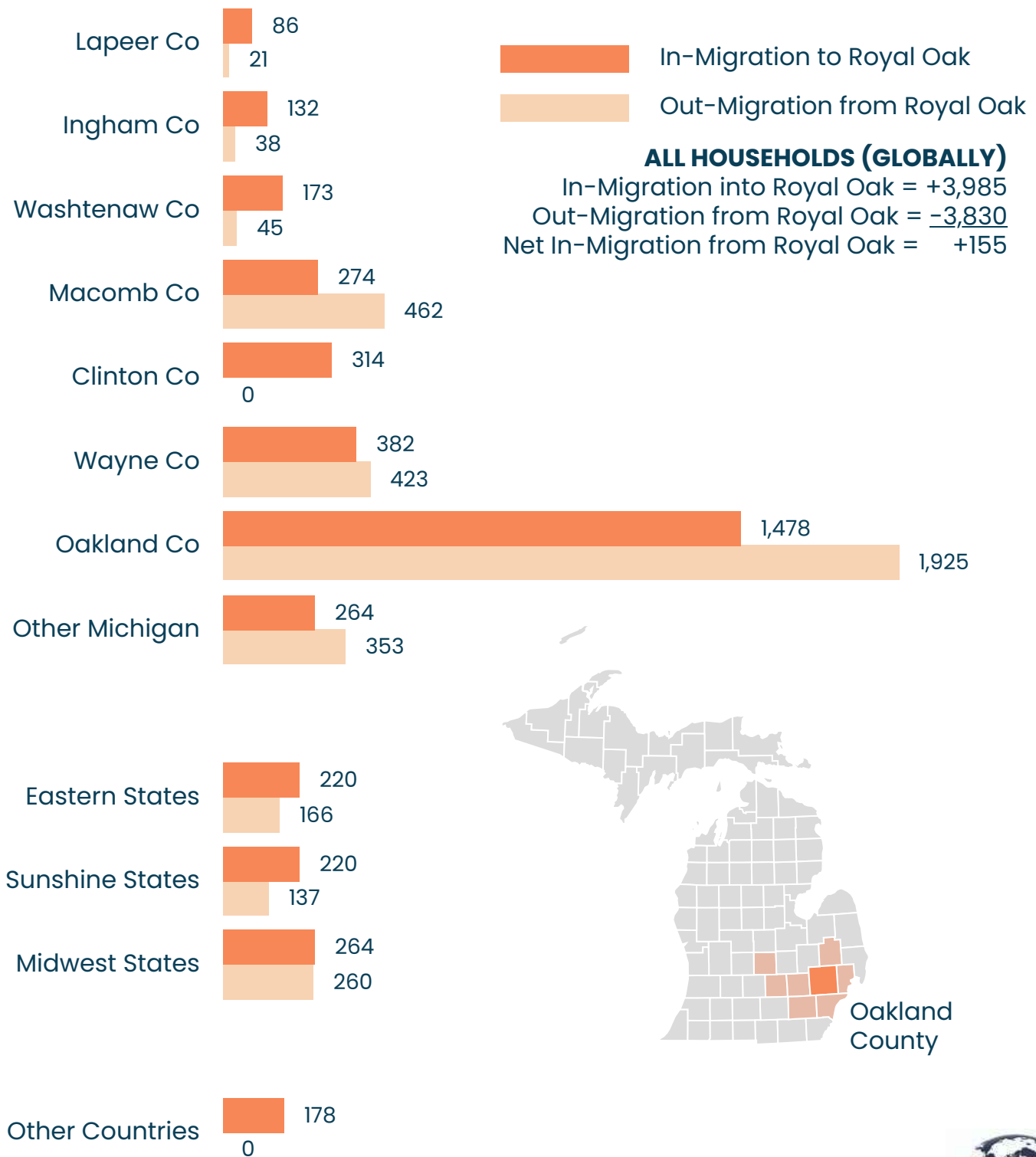
Movership rates by tenure (owners v. renters) for Southeast Michigan, 2010–2021.
(A movership rate is the share of households that move in any given year.)



Underlying data based on tax filings reported by the Internal Revenue Service (IRS) through 2020 and the American Community Survey through 2021. Analysis & exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2022 – 2023.

Global Migration | Royal Oak

Origins of household in-migration and destinations of out-migration, with a net gain.

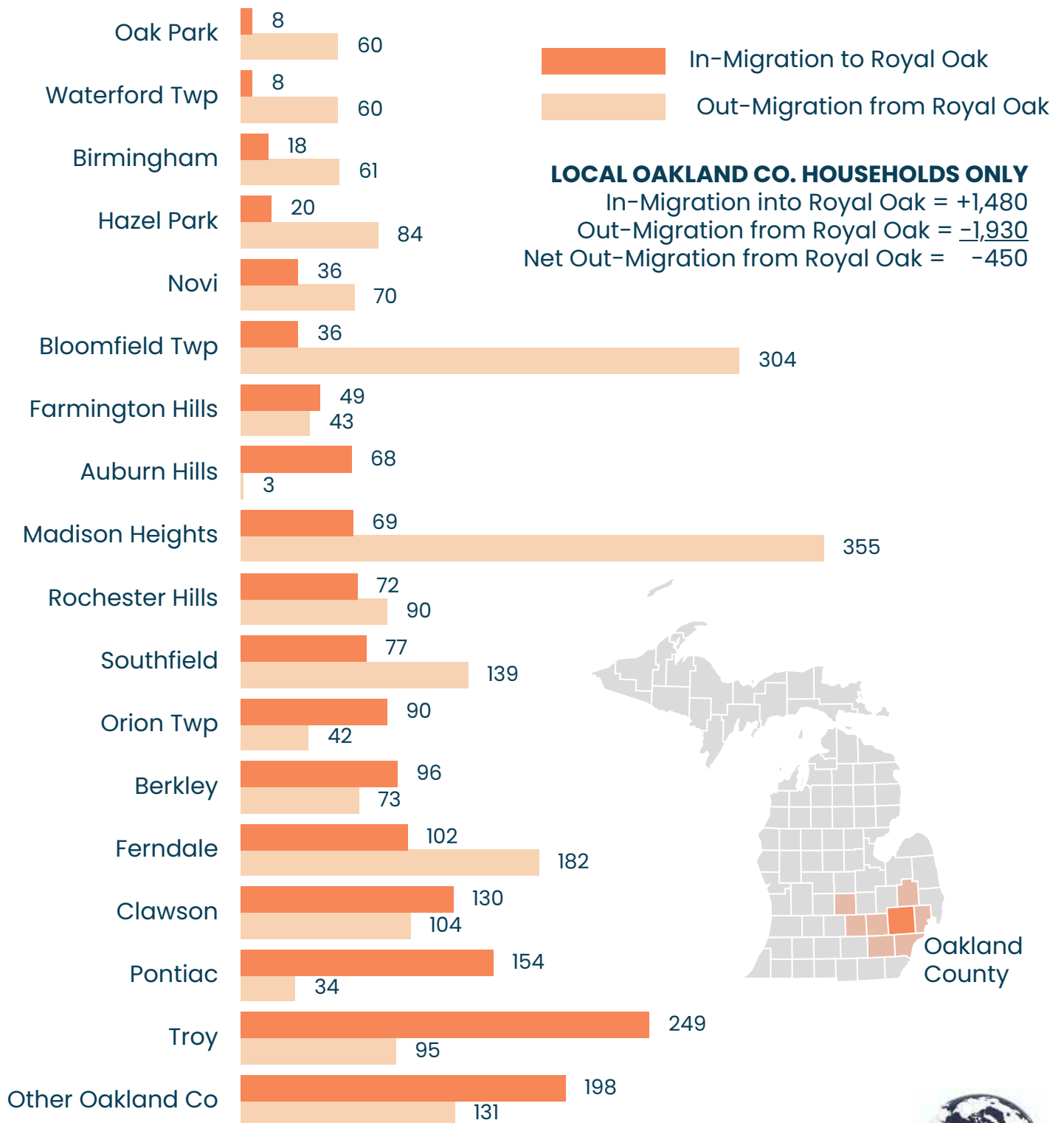


Underlying data based on individual tax returns as reported by the American Community Survey with five-year estimates through 2020. Analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.



Local Migration | Royal Oak

Origins of household in-migration and destinations of out-migration, with a net loss.



Underlying data based on individual tax returns as reported by the American Community Survey with five-year estimates through 2020. Analysis and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign; 2023.



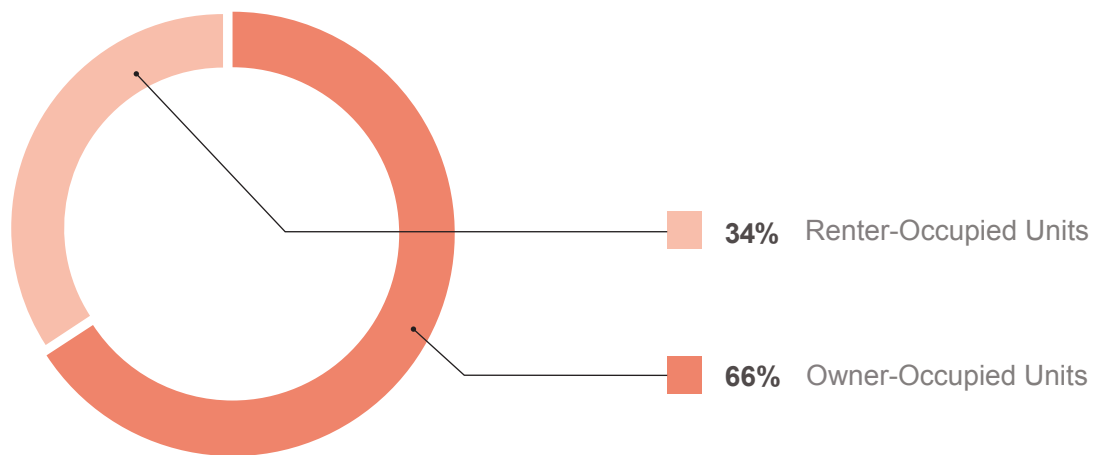
Section 1-H

Royal Oak Context Analysis

Housing (Residential Supply)



Owner vs. Renter Occupancy (%)

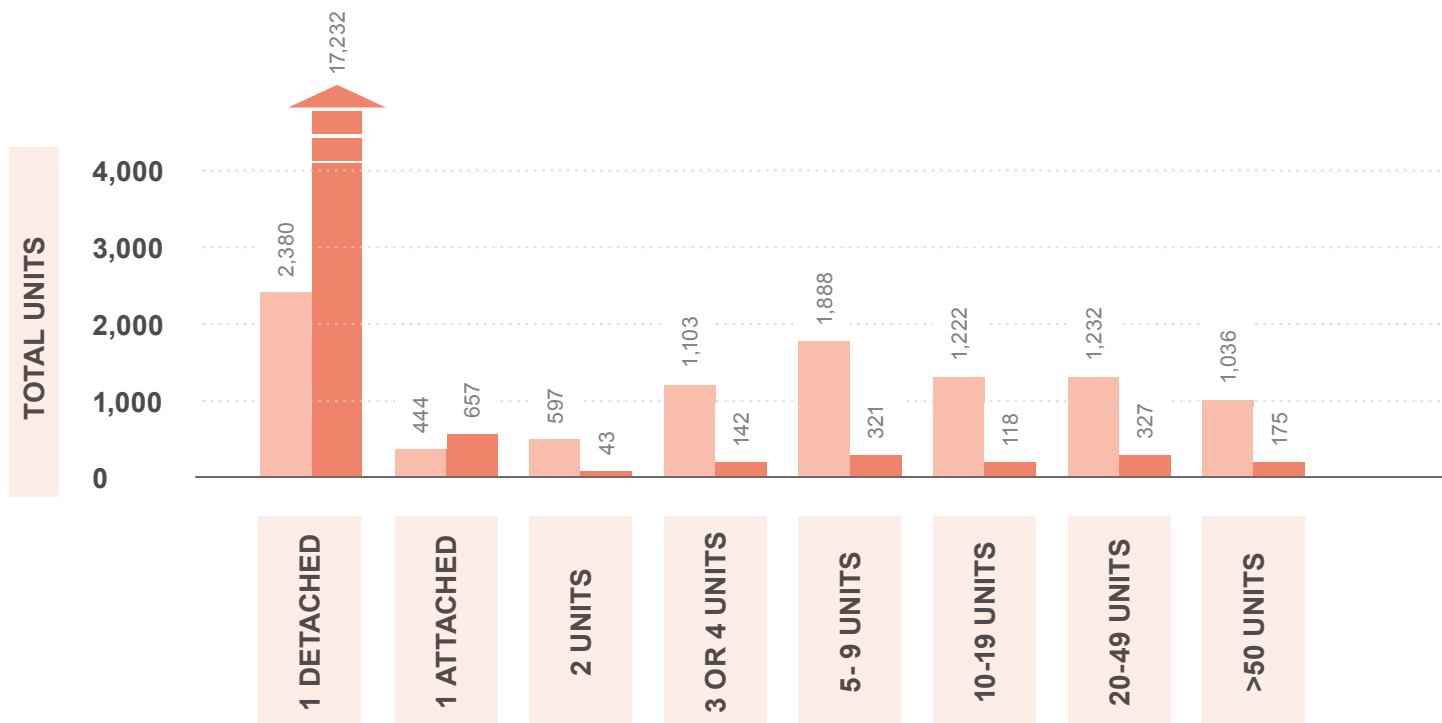


Source: 2021 ACS 5-Year Estimates, U.S. Census Bureau



Units in Structure By Tenure

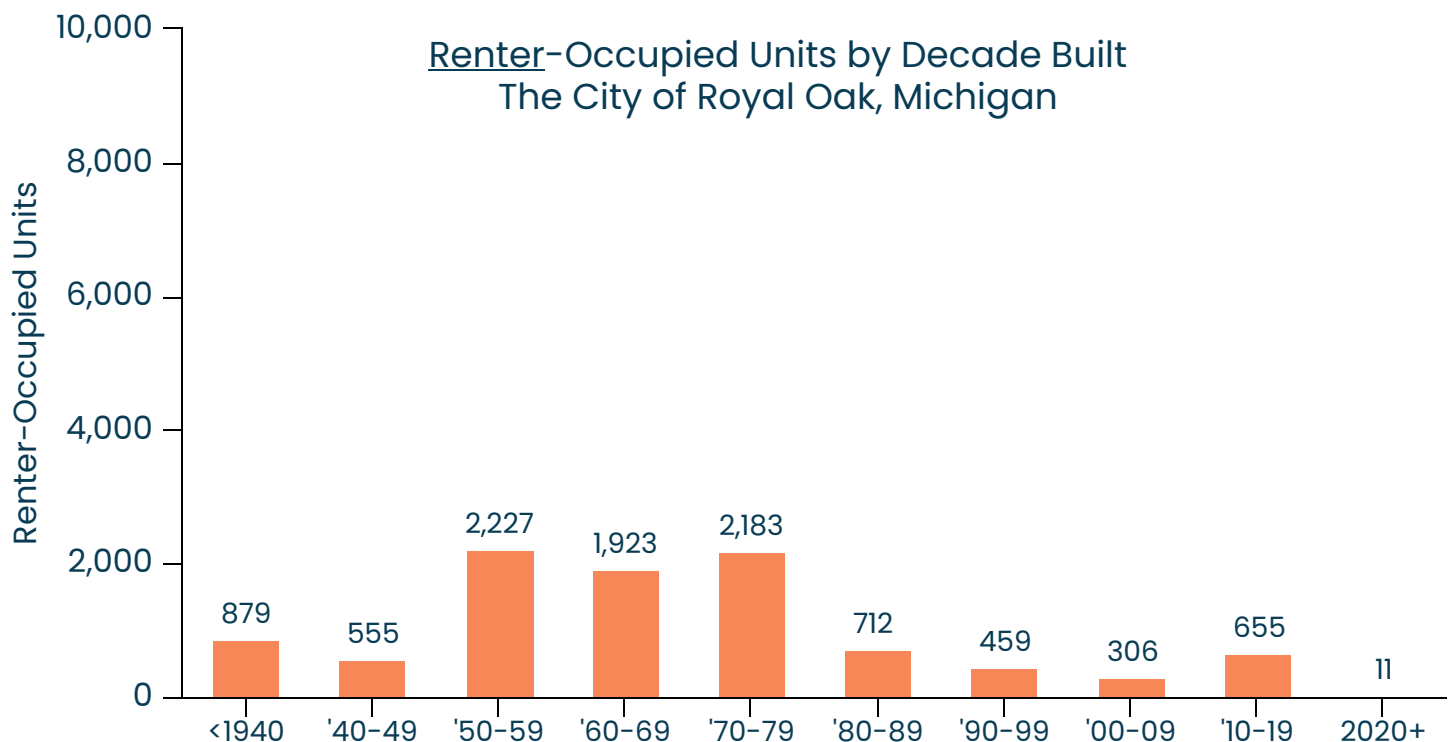
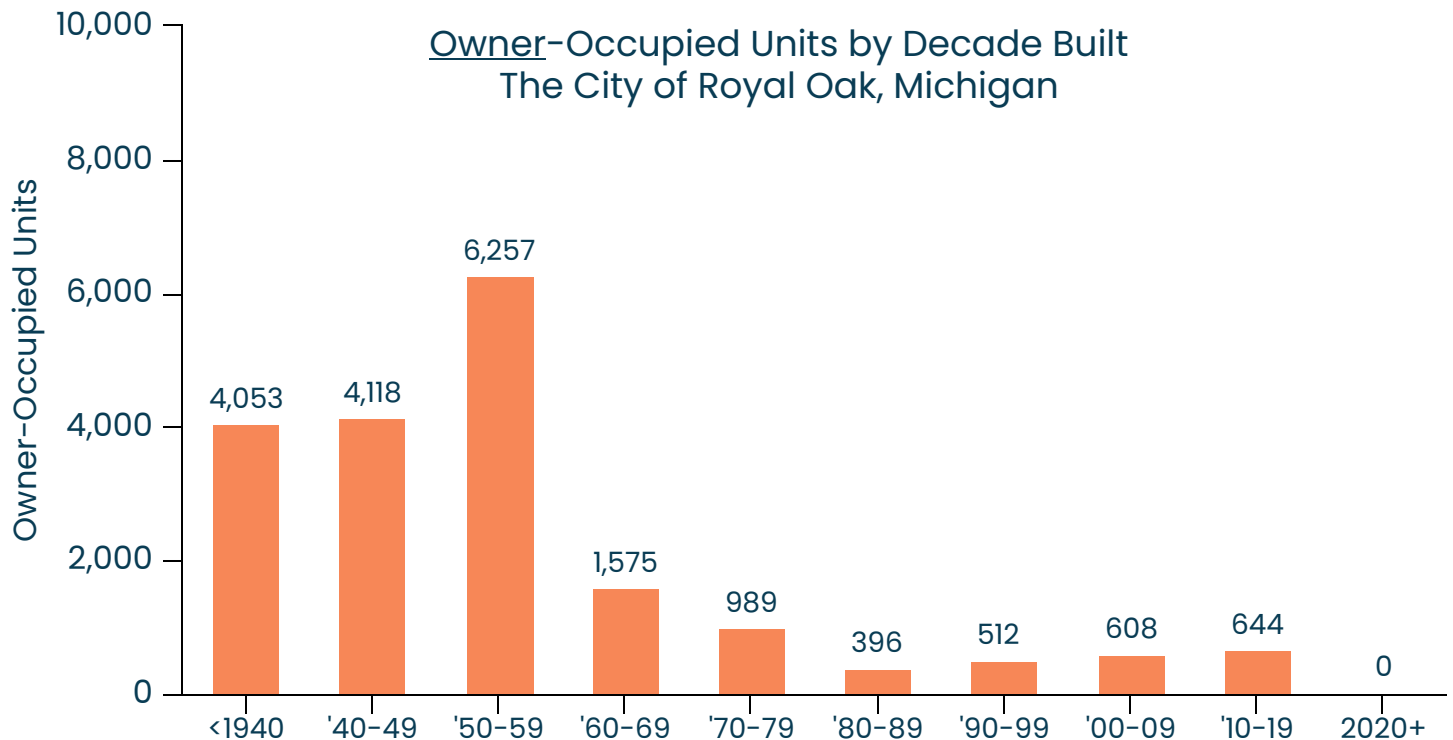
■ Renter ■ Owner-Occupied Units



Source: 2021 ACS 5-Year Estimates, U.S. Census Bureau

of Units by Decade Built | Royal Oak

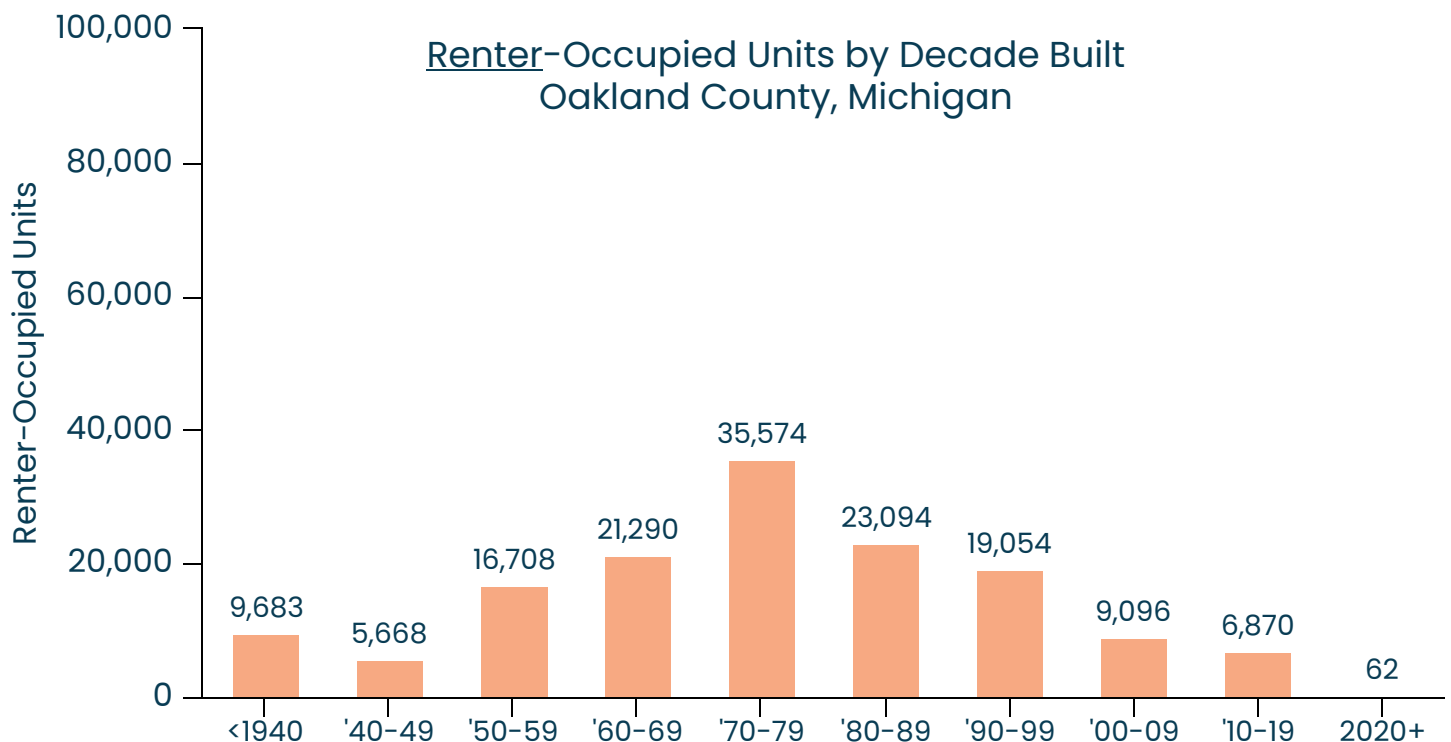
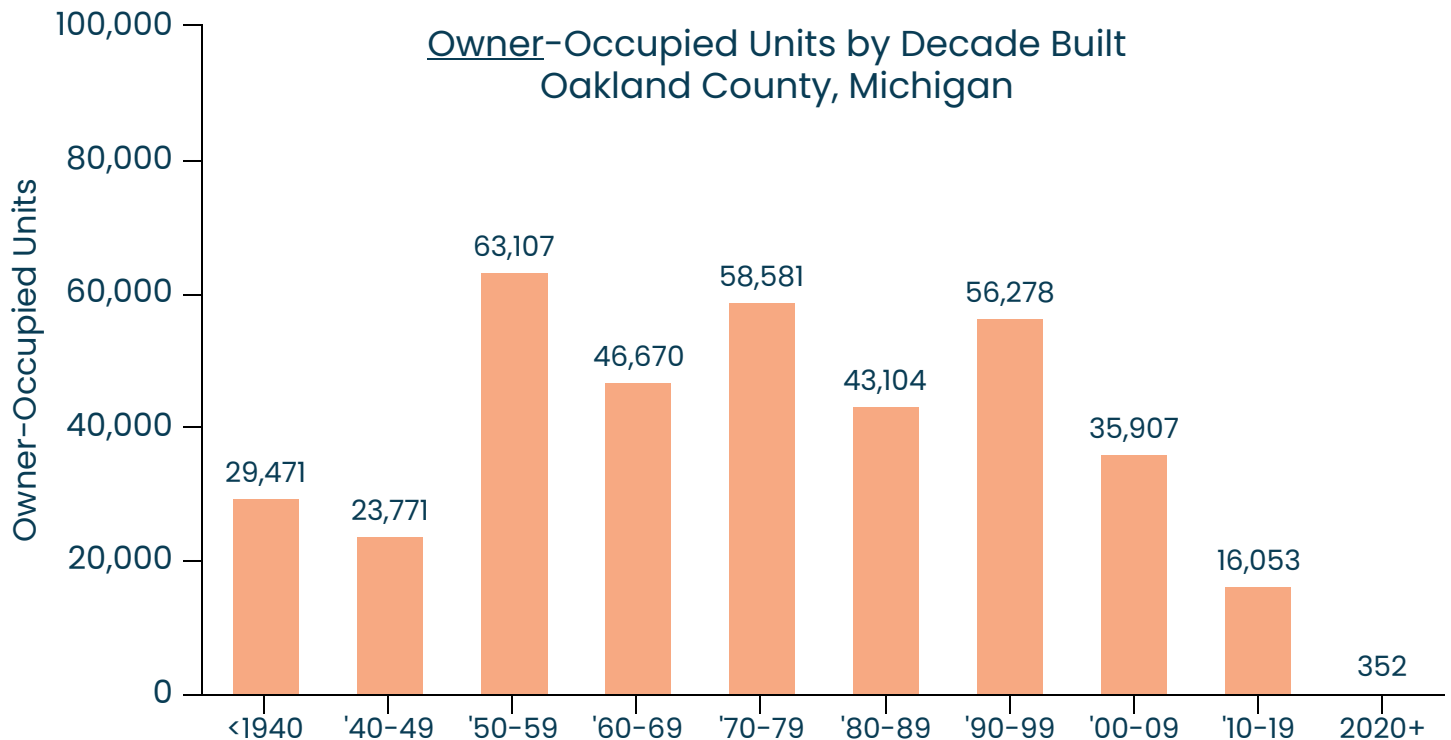
The number of existing units by decade built and by tenure (owner v. renter), 2021.



Underlying data by the Decennial Census and American Community Survey (ACS) with five-year estimates through the year 2021. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign, 2023.

of Units by Decade Built | Oakland Co

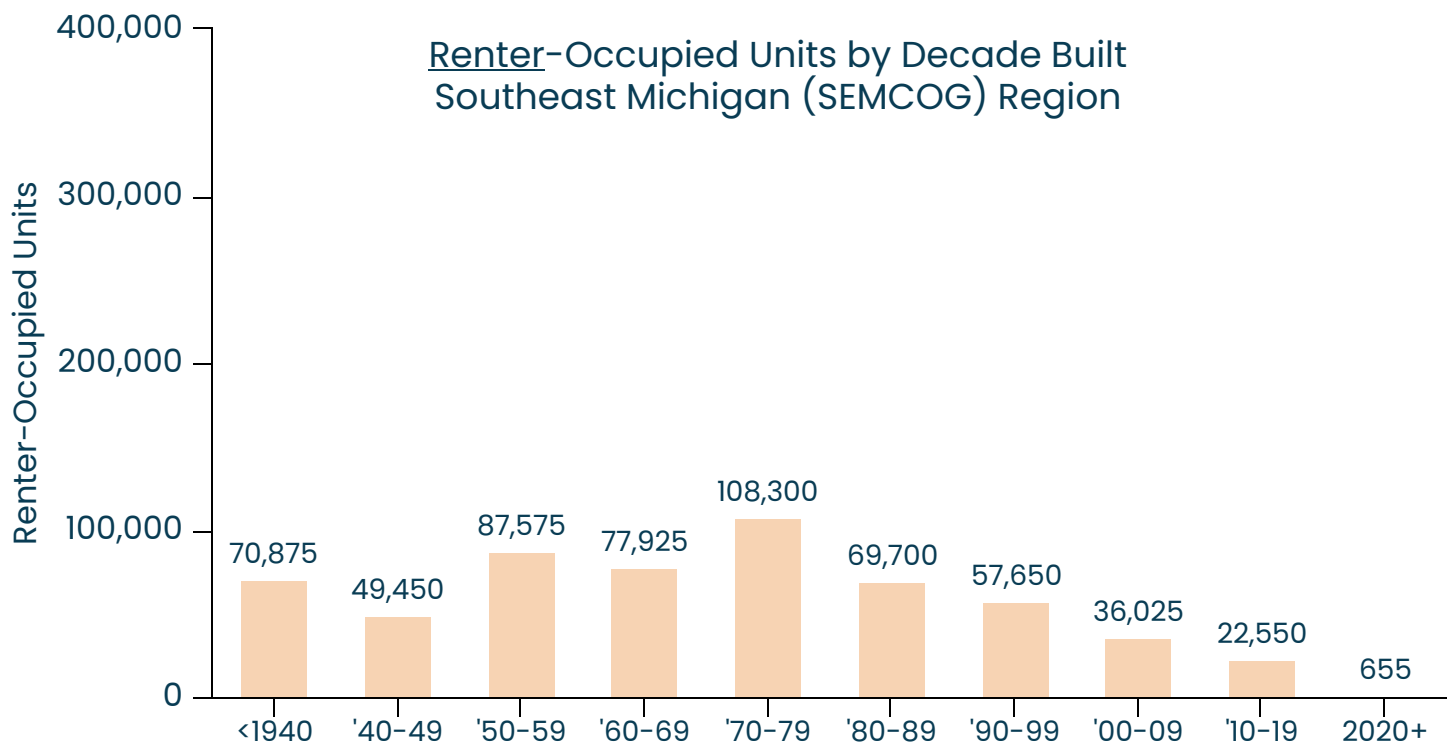
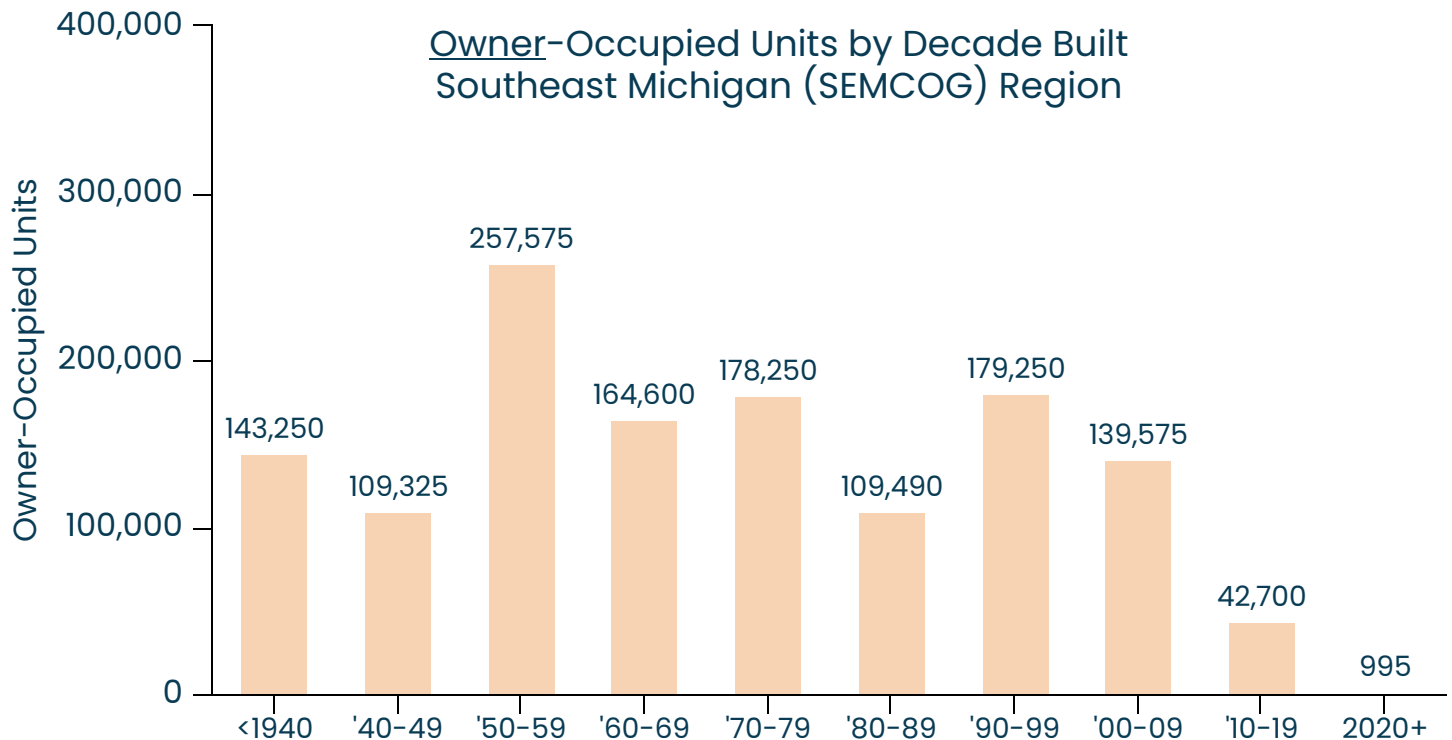
The number of existing units by decade built and by tenure (owner v. renter), 2021.



Underlying data by the Decennial Census and American Community Survey (ACS) with five-year estimates through the year 2021. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign, 2023.

of Units by Decade Built | Southeast MI

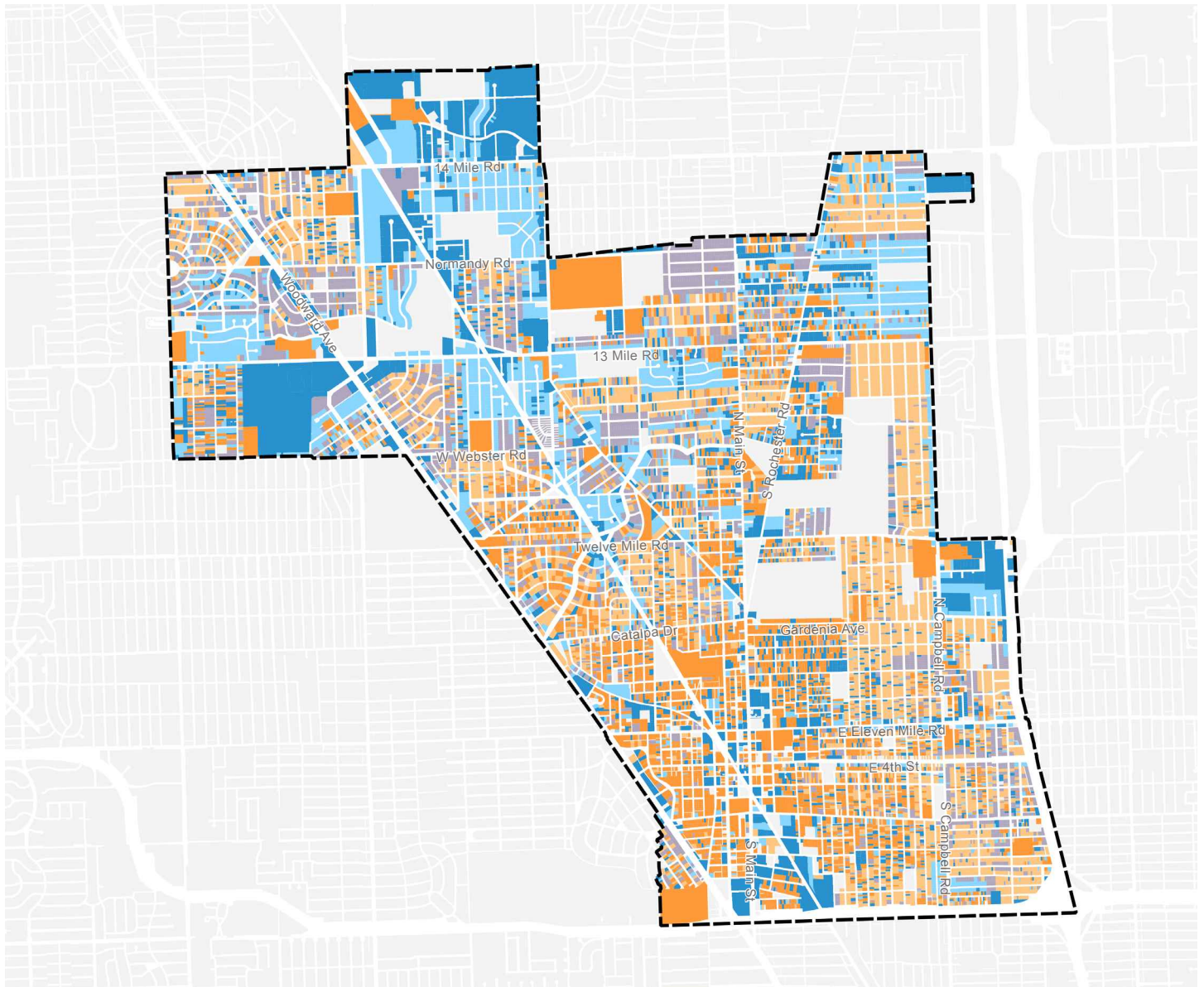
The number of existing units by decade built and by tenure (owner v. renter), 2021.



Underlying data by the Decennial Census and American Community Survey (ACS) with five-year estimates through the year 2021. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies in collaboration with DPZ CoDesign, 2023. The Southeast Michigan (SEMCOG) Region includes seven counties: Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne.

Royal Oak Citywide Mapping

Parcels by Building Age



Parcels by Building Age

This map identifies the age of buildings throughout the city. Building age is mapped to the property to make it easier to read. This demonstrates that most of the city has seen redevelopment over the past 1/2 century, with very few places remaining consistent relative to building age.

0 2,000 4,000 6,000 ft

Key

- Before 1938
- 1938 - 1949
- 1949 - 1953
- 1953 - 1963
- 1963 - 2020



Source: City of Royal Oak, SEMCOG Building Footprints

© 2022 DPZ CoDesign | Royal Oak | Draft 03/28/23



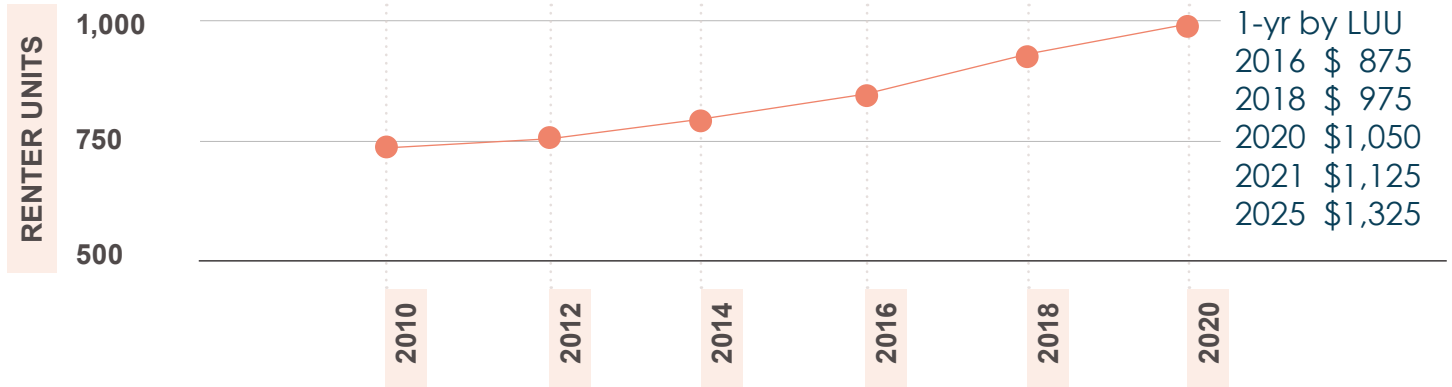
Royal Oak Context Analysis

Housing (Residential Supply)

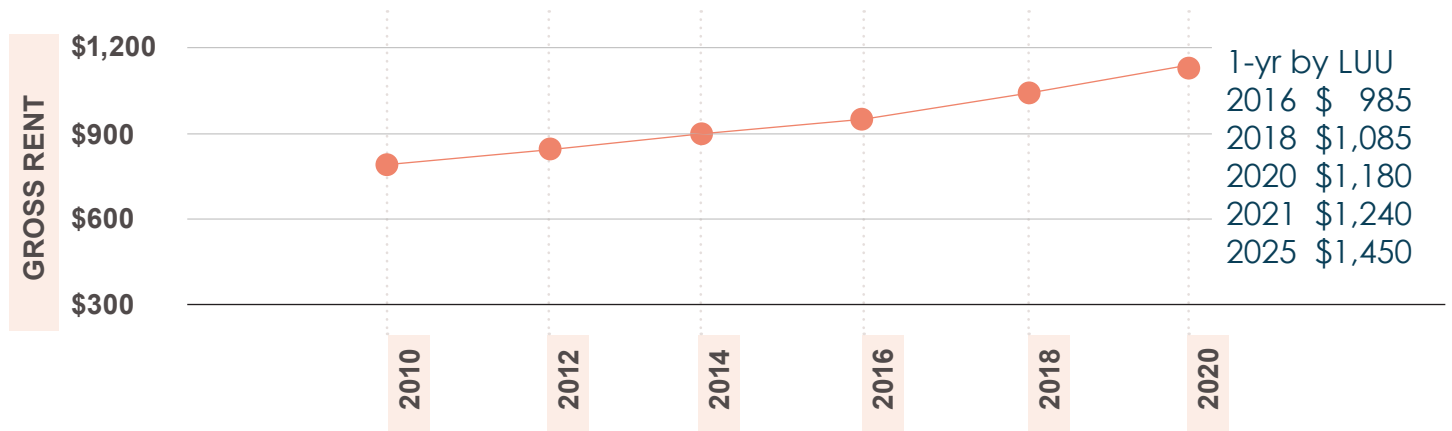


Median Contract Rent Over Time

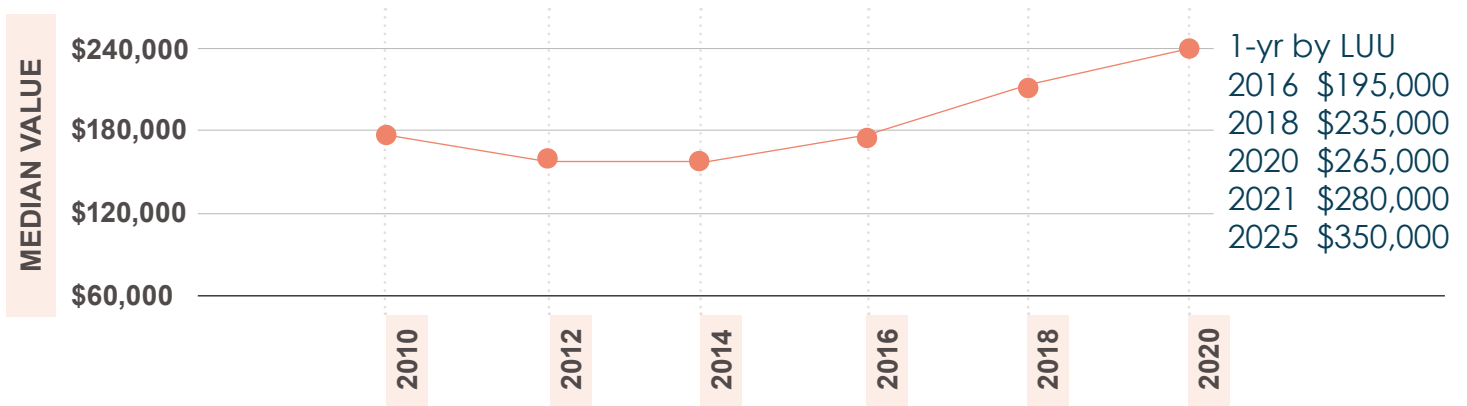
Y-Axis = Median Contract Rent



Median Gross Rent Over Time



Median Value Over Time

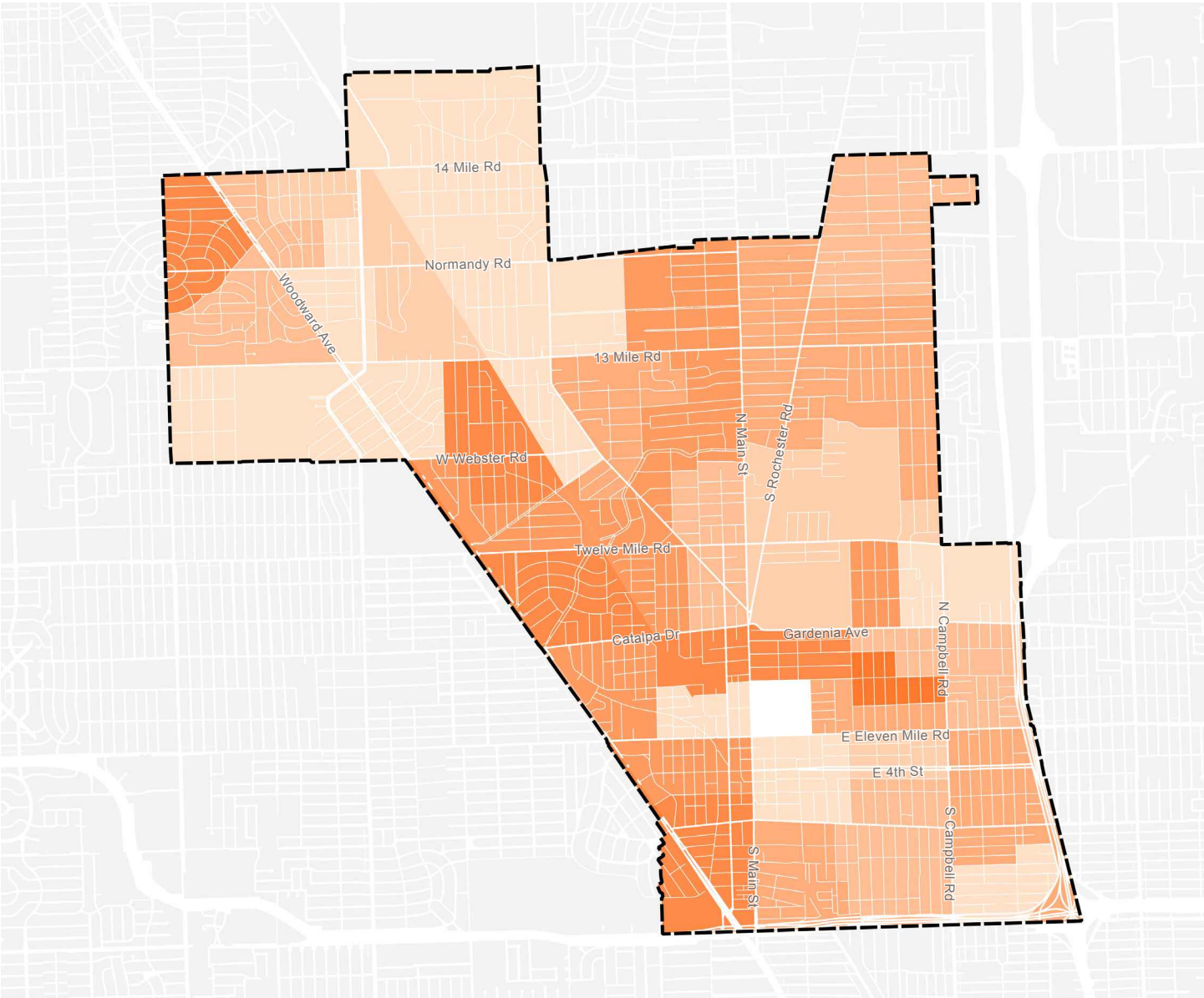


Source (3 Charts): 2021 ACS 5-Year Estimates, U.S. Census Bureau

Source: 2021 ACS 5-Year Estimates, U.S. Census Bureau

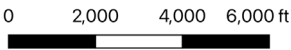
Royal Oak Citywide Mapping

Median Home Value



Median Home Value

Notes by DPZ CoDesign and/or LandUseUSA | Urban Strategies:



Key

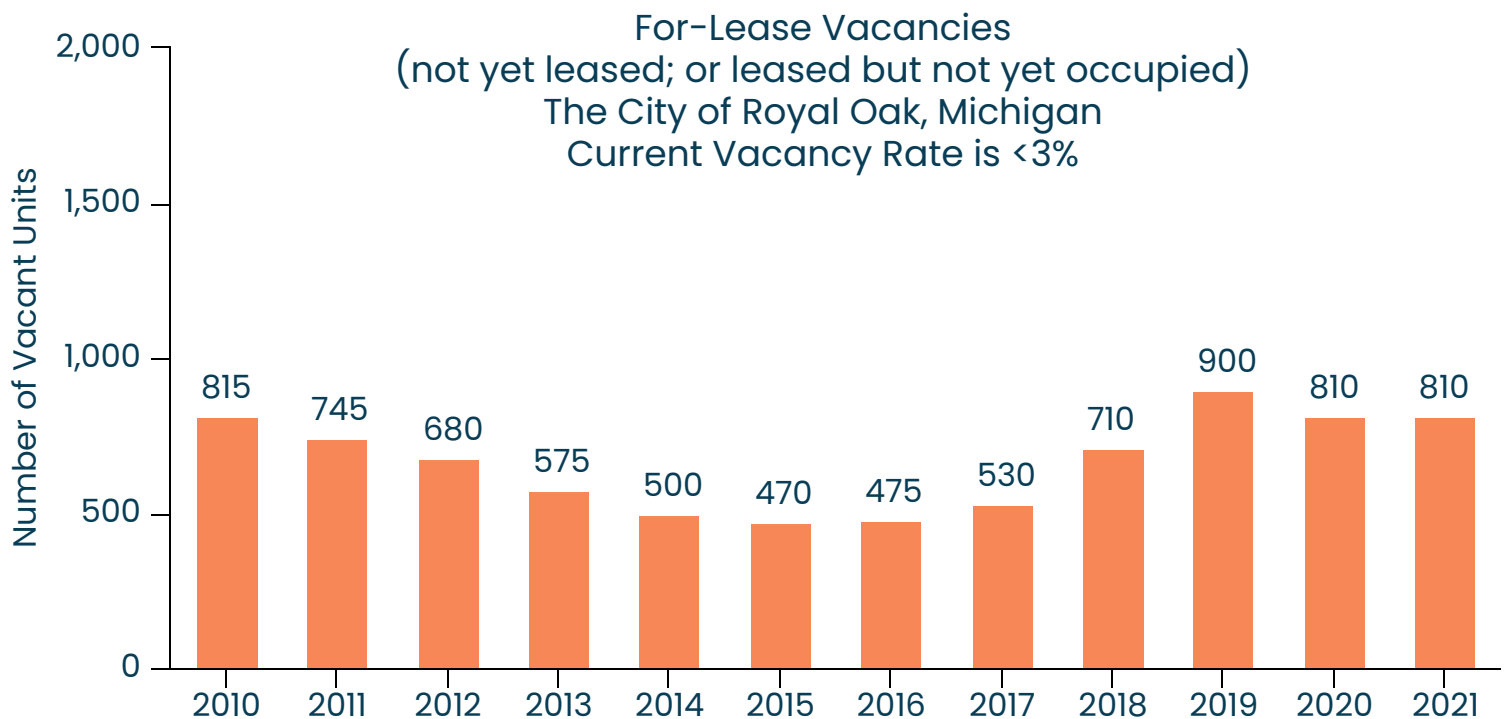
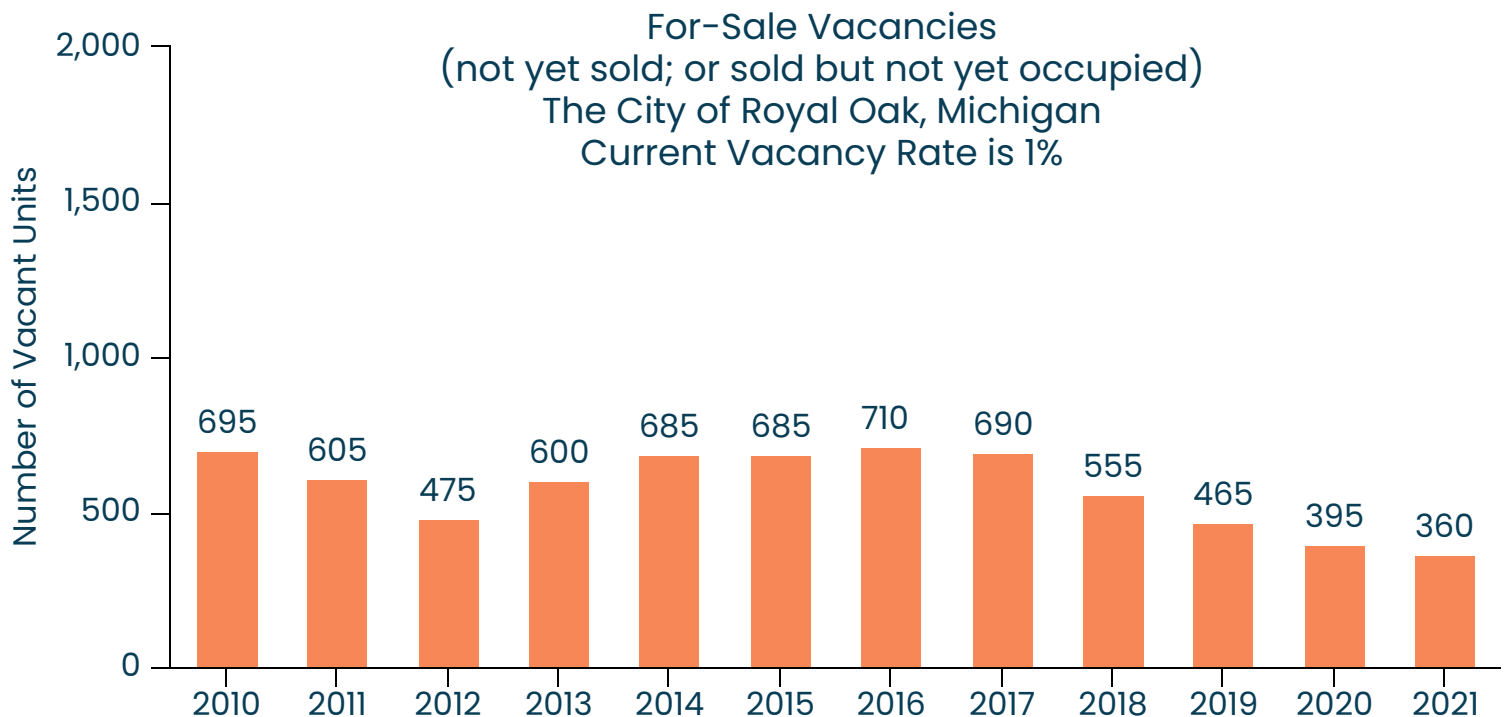
- <\$125k
- \$125k - \$150k
- \$150k - \$175k
- \$175k - \$200k
- \$200k - \$250k
- \$250k - \$500k
- \$500k - \$750k
- \$750k +

Source: US Census 2020

Section 1-I

Vacancy over Time, by Tenure | Royal Oak

A comparison of the number of housing vacancies by tenure and over time.



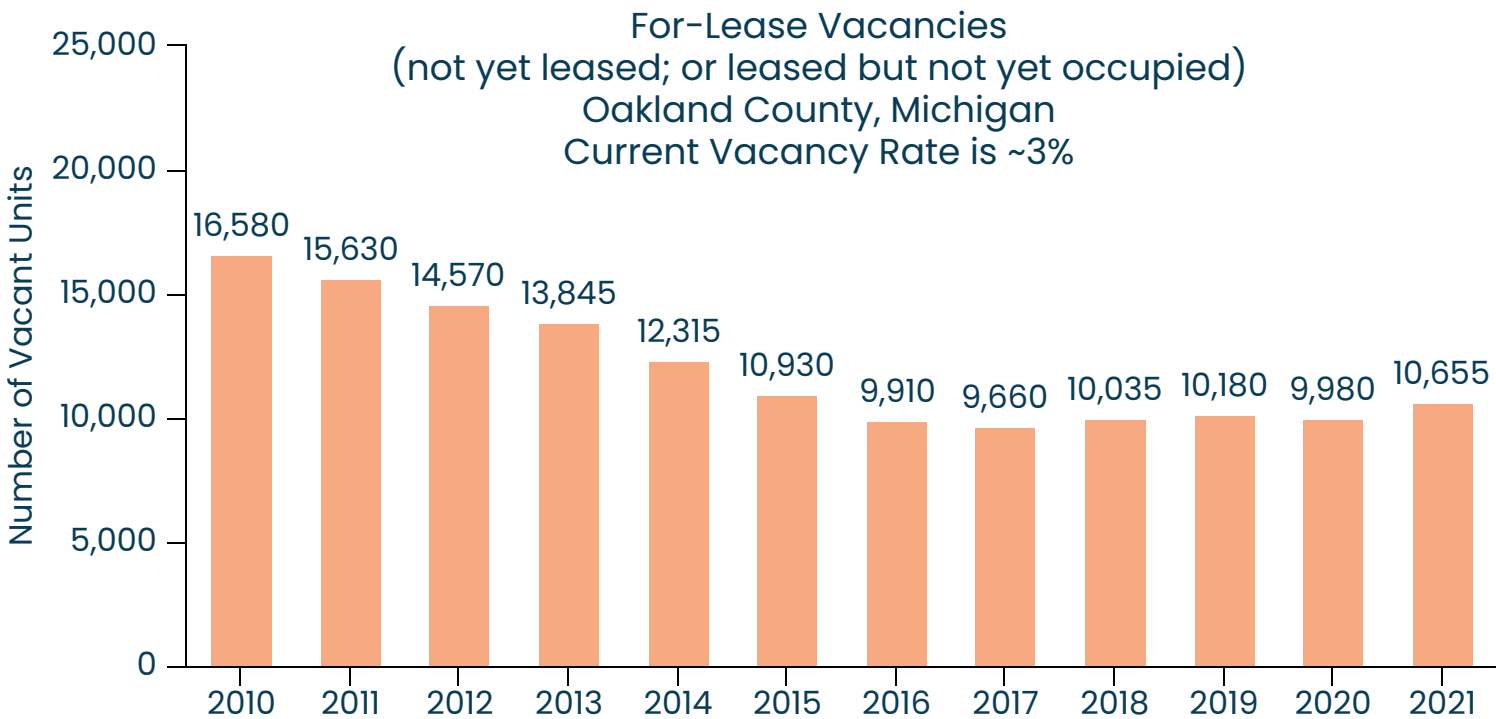
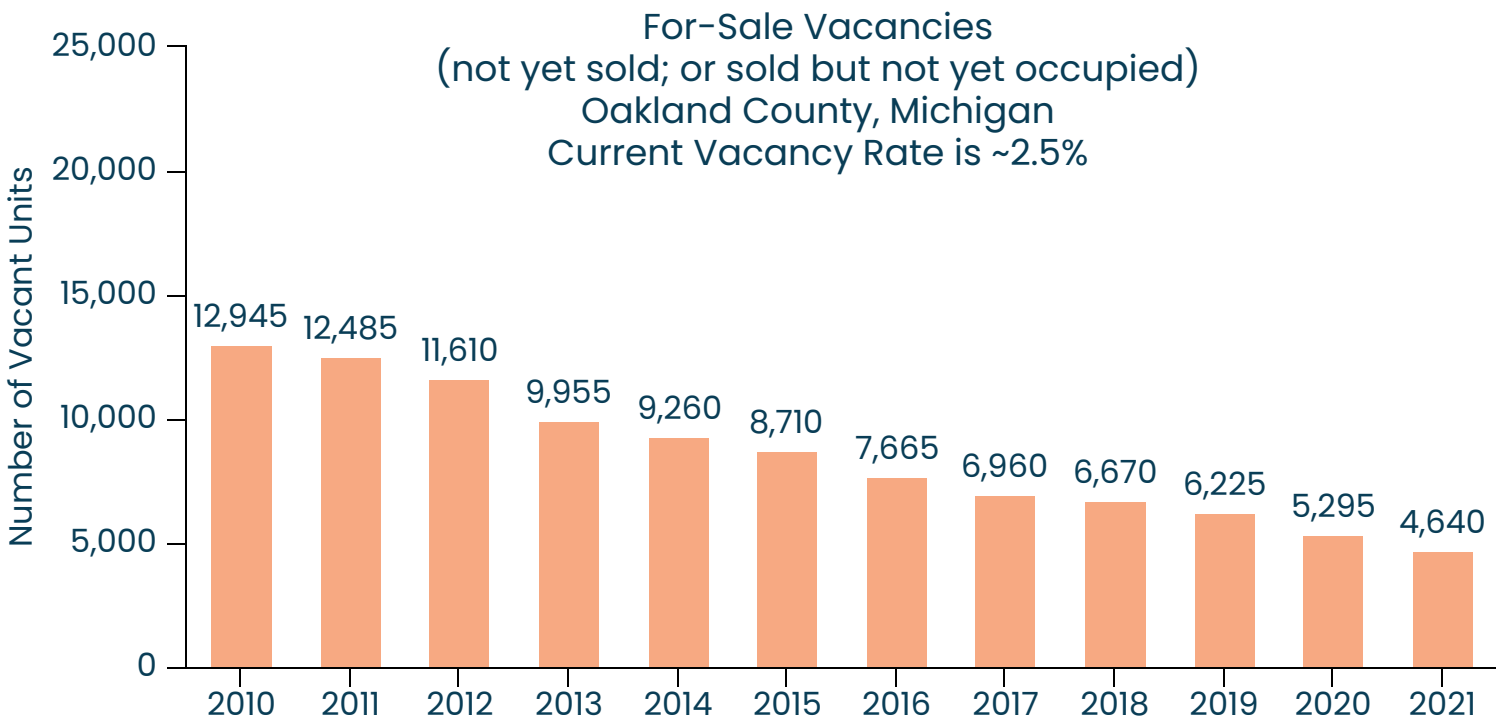
Underlying data by the Decennial Census and American Community Survey through the year 2021. Analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023.



LandUseUSA
UrbanStrategies

Vacancy over Time, by Tenure | Oakland Co

A comparison of the number of housing vacancies by tenure and over time.



Underlying data by the Decennial Census and American Community Survey through the year 2021. Analysis and exhibit prepared by LandUseUSA | Urban Strategies; 2023.



Section 1-J



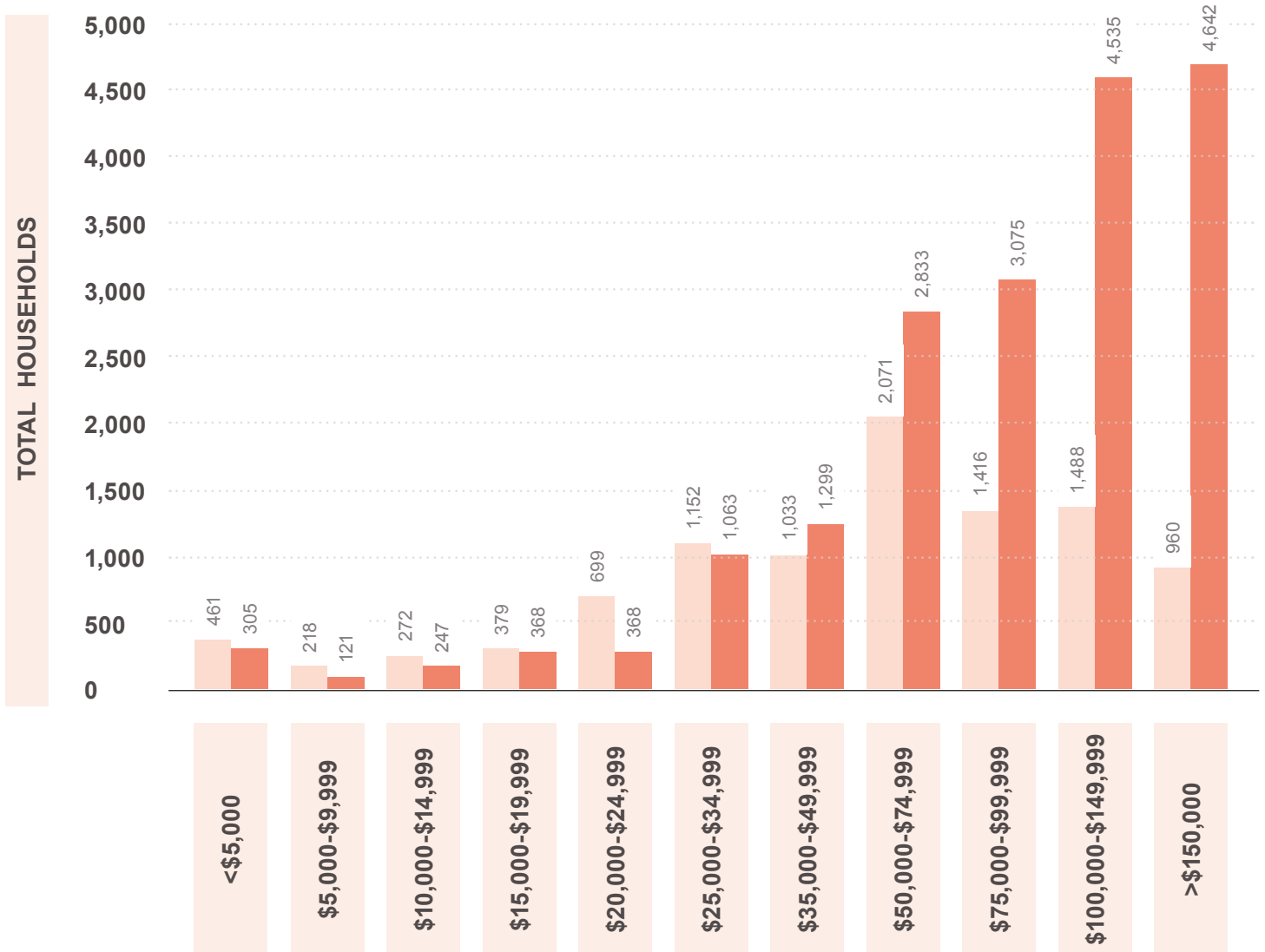
Royal Oak Context Analysis

Housing (Residential Demand)



Household Income Brackets by Tenure

Renter Owner



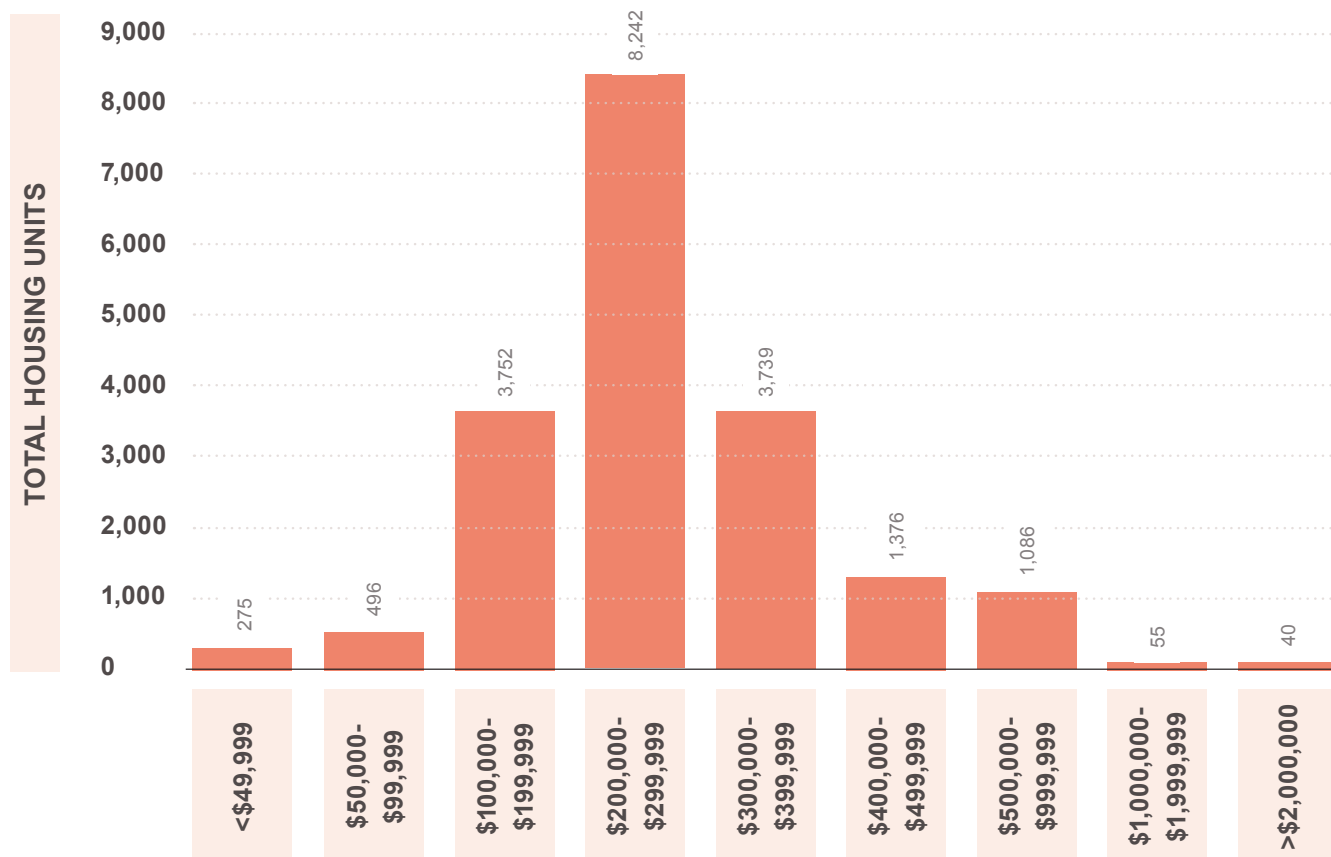
Source: 2021 ACS 5-Year Estimates, U.S. Census Bureau

Royal Oak Context Analysis

Housing (Residential Supply)



Home Value Brackets



Source: 2021 ACS 5-Year Estimates, U.S. Census Bureau



Contract Rent Brackets



Source: 2021 ACS 5-Year Estimates, U.S. Census Bureau