



SOCIOECONOMIC AND MARKET ANALYSIS



INTRODUCTION

The purpose of this analysis is to describe the social, economic and market characteristics of the Milford Community, which is a fundamental element in determining their short- and long-term planning goals. Social characteristics include such items as the size of the population, age, gender, race, household characteristics and housing value. Economic conditions will center on employment types within the community, as well as income and educational characteristics. Finally, the current market conditions of the community will be

reviewed, plus projections for anticipated growth in population and housing units. The Chapter begins with an overview of conditions within Oakland County, and then becomes more specific with current demographic trends and market conditions within the Milford Community. Compiling and examining data on these elements will help guide Community Officials in determining future land use needs.

OAKLAND COUNTY ECONOMIC OUTLOOK

In April of 2004, the Planning and Economic Development Division of Oakland County distributed a report which outlined the current economic conditions of the County. The report was prepared by the Institute of Labor and Industrial Relations at the University of Michigan.

Three main questions were posed before the preparation of the report that the County wished to answer. These included:

1. Has the Oakland economy turned a corner and is it returning to a regime of sustained job growth?
2. If the County economy returns to a sustained job growth, where will the growth come from?
3. What will it take to continue growing this traditionally high-powered economy?¹

The report concluded that indeed the County had turned a corner and was returning to its historical job growth pattern. It was expected that the loss in jobs experienced between 2001 through 2003 would be fully recovered by our current year of 2006. It was concluded that at least nine out of the ten new jobs created in the County would be in the service-providing sector. A down side to this type of growth is that often the types of employment generated in this section are generally low-wage jobs. However, in Oakland County, approximately 40 percent of this job growth was expected in industries that pay at least as well as the manufacturing sector (outside of the motor vehicle industry) in employment such as: wholesale trade; financial activities; professional, scientific, and technical services; and corporate headquarters. The report concluded that the County should continue to exploit existing advantages as the world center for

automotive engineering, research, and design, as well as Automation Alley. In addition, attracting headquarters and other managerial activities was considered a good fit for the region.

In April of 2006, Oakland County distributed a new "Oakland County Economic Outlook" report which forecasts the economy from 2006 through 2008. While the expectations from the 2004 publication were not fully realized, job growth did increase. Some of the conclusions from this report are as follows:

- In the early 2000s, the Oakland economy was hit with the double whammy of a general recession and severe structural problems in the domestic auto industry. The difficulties in the auto industry persist, and restructuring will continue at least through 2008, the end of our forecast horizon.
- Between 2000 and 2004, Oakland lost 53,000 jobs, 60 percent of them in the goods-producing sector (manufacturing and construction).
- The nation began adding jobs again in mid-2003, and Oakland turned the corner in early 2004, posting modest job gains.
- The Oakland economy added 5,100 jobs in the service-providing sector in 2005, but further job losses in the goods-producing sector, cumulating to 3,200, resulted in a net job gain of 1,900 for the calendar year.
- Oakland is forecast to add 14,000 jobs over the next three years, continuing the mix of job gains in the service-providing sector and job losses in the goods producing sector.
- When the restructuring of the domestic auto industry eventually runs its course, the Oakland economy will grow more rapidly, labor force growth permitting.
- The short-run difficulties of the County economy must be put in context with its longer-term outlook. Oakland remains one of the most prominent local economies in the nation, with some of the most promising longer-term prospects.

Oakland County Economic Outlook Summary Report, 2006-2008

Policy Implications

- Oakland County's assets provide opportunities to continue diversifying its economy into areas with longer-term growth potential.
- The knowledge-based, export-oriented service economy is the most promising avenue for future economic prosperity. Knowledge-based industries require a skilled and educated work force.
- Oakland County has been very successful in educating and training highly skilled workers. The county should focus on continuing and intensifying its efforts in this direction.
- Also, efficient transportation networks and modern infrastructure are becoming increasingly important in a faster-paced economic environment.
- The structural problems of the domestic auto industry and the budget squeeze faced by state government are substantial headwinds hindering economic progress over the short term. There is little that county government can do to ameliorate these conditions.
- Instead, the county leadership should continue to do well what it is already doing well. Oakland has been the most successful locality in Michigan in making the transition from the traditional industrial economy to a knowledge-based economy. This success reflects a community-business, education, and government-that understands what the thriving economies of the future will look like and that has the will to get there.

- Among more than two dozen comparably sized counties in the nation, Oakland is a top leader in economic well-being and longer-term economic performance. It is also among the most concentrated in knowledge-based economic activity, which is where we see the most promise for future prosperity.
- Oakland County is on the right road to sustain economic success. It is simply navigating some large potholes along the way.²

DEMOGRAPHIC PROFILE

Historical Population Growth

Population growth is the most important factor influencing land use decisions in any community. Simply put, if the population of a community is growing, there will be a need for more housing, commerce, industry, parks and recreation, public services and facilities, or roads.

Population trends for the Milford Community and its neighboring communities are presented in **Table 1, Historic Population Trends**. This information helps to establish trends and patterns that occur as area populations change.

Much like the other communities outlined in this table, Milford Township has experienced a significant population increase between years 1970 to 2000. Milford Township's population has increased by 251.9 percent since 1970, which translates into an increase of 6,442 residents.

The Village of Milford has also experienced an increase in population over this same time span. Since 1970, the Village of Milford's population has increased by 33.5 percent, or 1,573 residents.

All of the municipalities surrounding the Milford Community have experienced significant population growth since 1970. The City of Wixom had the greatest increase in population at 559.9 percent, or 11,253 residents. Brighton Township in Livingston County also experienced a very large increase in population at 200.5 percent, or 6,541 residents. In addition, Lyon Township (145.4 percent), Highland Township (129.0 percent), and Commerce Township (84.4 percent) have also realized significant increases.

Table 1: Historic Population Trends

| PLACE | 1970 | 1980 | Change 1970-1980 | | 1990 | Change 1980-1990 | | 2000 | Change 1990-2000 | | Change 1970-2000 | |
|--------------------------|-----------|-----------|------------------|--------|-----------|------------------|-------|-----------|------------------|-------|------------------|--------|
| | | | # | % | | # | % | | # | % | # | % |
| Village of Milford | 4,699 | 5,041 | 342 | 7.3% | 5,511 | 470 | 9.3% | 6,272 | 761 | 13.8% | 1,573 | 33.5% |
| Milford Township* | 2,557 | 5,146 | 2,589 | 101.3% | 6,610 | 1,464 | 28.4% | 8,999 | 2,389 | 36.1% | 6,442 | 251.9% |
| Oakland County | | | | | | | | | | | | |
| Highland Township | 8,372 | 16,958 | 8,586 | 102.6% | 17,941 | 983 | 5.8% | 19,169 | 1,228 | 6.8% | 10,797 | 129.0% |
| Commerce Township | 18,857 | 23,757 | 4,900 | 26.0% | 26,955 | 3,198 | 13.5% | 34,764 | 7,809 | 29.0% | 15,907 | 84.4% |
| Wixom | 2,010 | 6,705 | 4,695 | 233.6% | 8,550 | 1,845 | 27.5% | 13,263 | 4,713 | 55.1% | 11,253 | 559.9% |
| Lyon Township | 4,500 | 7,078 | 2,578 | 57.3% | 9,450 | 2,372 | 33.5% | 11,041 | 1,591 | 16.8% | 6,541 | 145.4% |
| Livingston County | | | | | | | | | | | | |
| Brighton Township | 5,882 | 11,222 | 5,340 | 90.8% | 14,815 | 3,593 | 32.0% | 17,673 | 2,858 | 19.3% | 11,791 | 200.5% |
| Oakland County | 907,871 | 1,011,793 | 103,922 | 11.4% | 1,083,592 | 71,799 | 7.1% | 1,194,156 | 110,564 | 10.2% | 286,285 | 31.5% |
| Michigan | 8,875,083 | 9,262,078 | 386,995 | 4.4% | 9,295,297 | 33,219 | 0.4% | 9,938,444 | 643,147 | 6.9% | 1,063,361 | 12.0% |

Source: 1970 through 2000 U.S. Census Reports

*Milford Township numbers do not include the Village of Milford

Oakland County as a whole saw a population increase of 31.5 percent between 1970 and 2000. This seems to be a trend as the majority of communities within the County have gained population. The State of Michigan increased in population by 12.0 percent during this same time period.

Overall, the figures for the Milford Community and the surrounding communities indicate a trend for increased population and steady growth.

Age Groups

Information on age distribution within a population can assist a community in matching public services to community characteristics and in determining special needs of certain age groups. For example, the younger population tends to require more rental housing units and smaller homes, while the elderly population may have a need for assisted living facilities. Analysis of age distribution may also be used by policy makers to identify current gaps in services and to project future service needs for housing, education, recreation and medical care. It is of equal importance in planning to anticipate which age groups are likely to increase during the planning period. Examples of this are the ag-

ing “baby boomers” and their children; both forming waves of population rise and fall as they move through their lifecycles.

As shown in **Table 2, Age Groups**, the median age in 2000 for Milford Township was 37.3 years, which makes Milford Township slightly older than most of it’s surrounding communities with the exception of Brighton Township (37.6). In addition, Milford Township has a higher median age than both Oakland County (36.7 years) and the State of Michigan (35.5 years). Based on this information, an assumption could be made that a large majority of Township residents are in the family formation age bracket. In addition, the larger percentage of persons 55 and older are influencing the median age.

The Village of Milford has a median age (35.2 years) that is younger than the Townships. The Village is also slightly younger than most of the surrounding communities. The City of Wixom is the only community with a lower median age (30.3 years). While the Village’s median age is still in the family formation age bracket, a greater percentage of children under 20 are producing a lower median than the Township.

Table 2: Age Groups, 2000

| Place | Total Population | Under 5 years | | 5 to 9 years | | 10 to 14 years | | 15 to 19 years | | 20 to 24 years | | 25 to 34 years | | 35 to 44 years | | 45 to 54 years | | 55 to 59 years | | 60 to 64 years | | 65 to 74 years | | 75 to 84 years | | 85 years and over | | Median Age (years) |
|--------------------------|------------------|---------------|------|--------------|------|----------------|------|----------------|------|----------------|-------|----------------|-------|----------------|-------|----------------|-------|----------------|------|----------------|------|----------------|------|----------------|------|-------------------|------|--------------------|
| | | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | |
| Village of Milford | 6,272 | 517 | 8.2% | 507 | 8.1% | 482 | 7.7% | 447 | 7.1% | 243 | 3.9% | 923 | 14.7% | 1,146 | 18.3% | 882 | 14.1% | 263 | 4.2% | 211 | 3.4% | 314 | 5.0% | 252 | 4.0% | 85 | 1.4% | 35.2 |
| Milford Township* | 8,999 | 580 | 6.4% | 748 | 8.3% | 812 | 9.0% | 629 | 7.0% | 345 | 3.8% | 808 | 9.0% | 1,809 | 20.1% | 1,641 | 18.2% | 550 | 6.1% | 330 | 3.7% | 448 | 5.0% | 199 | 2.2% | 100 | 1.1% | 37.3 |
| Oakland County | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Highland Township | 19,169 | 1,345 | 7.0% | 1,504 | 7.8% | 1,694 | 8.8% | 1,510 | 7.9% | 930 | 4.9% | 2,390 | 12.5% | 3,669 | 19.1% | 2,989 | 15.6% | 1,087 | 5.7% | 654 | 3.4% | 825 | 4.3% | 457 | 2.4% | 113 | 0.6% | 35.6 |
| Commerce Township | 34,764 | 2,812 | 8.1% | 3,129 | 9.0% | 2,866 | 8.2% | 2,083 | 6.0% | 1,298 | 3.7% | 4,446 | 12.8% | 7,396 | 21.3% | 5,354 | 15.4% | 1,754 | 5.0% | 1,141 | 3.3% | 1,576 | 4.5% | 770 | 2.2% | 139 | 0.4% | 36.0 |
| Wixom | 13,263 | 1,130 | 8.5% | 915 | 6.9% | 802 | 6.0% | 860 | 6.5% | 1,455 | 11.0% | 2,739 | 20.7% | 2,451 | 18.5% | 1,518 | 11.4% | 400 | 3.0% | 272 | 2.1% | 390 | 2.9% | 258 | 1.9% | 73 | 0.6% | 30.3 |
| Lyon Township | 11,041 | 881 | 8.0% | 901 | 8.2% | 893 | 8.1% | 780 | 7.1% | 535 | 4.8% | 1,476 | 13.4% | 2,284 | 20.7% | 1,695 | 15.4% | 545 | 4.9% | 305 | 2.8% | 454 | 4.1% | 229 | 2.1% | 63 | 0.6% | 35.2 |
| Livingston County | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Brighton Township | 17,673 | 1,192 | 6.7% | 1,475 | 8.3% | 1,693 | 9.6% | 1,361 | 7.7% | 651 | 3.7% | 1,672 | 9.5% | 3,551 | 20.1% | 3,186 | 18.0% | 1,061 | 6.0% | 643 | 3.6% | 751 | 4.2% | 363 | 2.1% | 74 | 0.4% | 37.6 |
| Oakland County | 1,194,156 | 80,367 | 6.7% | 86,326 | 7.2% | 85,498 | 7.2% | 74,272 | 6.2% | 60,591 | 5.1% | 176,187 | 14.8% | 211,055 | 17.7% | 179,816 | 15.1% | 62,410 | 5.2% | 42,675 | 3.6% | 70,271 | 5.9% | 48,479 | 4.1% | 16,209 | 1.4% | 36.7 |
| Michigan | 9,938,444 | 672,005 | 6.8% | 745,181 | 7.5% | 747,012 | 7.5% | 719,867 | 7.2% | 643,839 | 6.5% | 1,362,171 | 13.7% | 1,598,373 | 16.1% | 1,367,939 | 13.8% | 485,895 | 4.9% | 377,144 | 3.8% | 642,880 | 6.5% | 433,678 | 4.4% | 142,460 | 1.4% | 35.5 |

Source: 2000 U.S. Census Report

*Milford Township numbers do not include the Village of Milford

In terms of percentage of the population within certain age groups, there are some significant findings in **Table 2**. When compared to surrounding communities, the Township has the highest percentages of persons from 45 to 54 years (18.2 percent), 55 to 59 years (6.1 percent), 60 to 64 years (3.7 percent), and 65 to 74 years (5.0 percent). The Township also has one of the highest percentage of persons 85 years and over (1.1 percent) with only the Village of Milford having a larger percentage (1.4 percent).

Table 3: Age & Gender Distribution, 1990-2000

| Subject | Village of Milford | | | | | Milford Township* | | | | |
|---------------------------|--------------------|---------------|--------------|---------------|--------------|-------------------|---------------|--------------|---------------|--------------|
| | 1990 | | 2000 | | % Change | 1990 | | 2000 | | % Change |
| | Number | Percent | Number | Percent | 1990-2000 | Number | Percent | Number | Percent | 1990-2000 |
| Total population | 5,511 | 100.0% | 6,272 | 100.0% | 13.8% | 6,610 | 100.0% | 8,999 | 100.0% | 36.1% |
| Male | 2,656 | 48.2% | 2,992 | 47.7% | 12.7% | 3,317 | 50.2% | 4,501 | 50.0% | 35.7% |
| Female | 2,855 | 51.8% | 3,280 | 52.3% | 14.9% | 3,118 | 47.2% | 4,498 | 50.0% | 44.3% |
| Under 5 years | 462 | 8.4% | 517 | 8.2% | 11.9% | 635 | 9.6% | 580 | 6.4% | -8.7% |
| 5 to 9 years | 479 | 8.7% | 507 | 8.1% | 5.8% | 776 | 11.7% | 748 | 8.3% | -3.6% |
| 10 to 14 years | 427 | 7.7% | 482 | 7.7% | 12.9% | 867 | 13.1% | 812 | 9.0% | -6.3% |
| 15 to 19 years | 401 | 7.3% | 447 | 7.1% | 11.5% | 675 | 10.2% | 629 | 7.0% | -6.8% |
| 20 to 24 years | 333 | 6.0% | 243 | 3.9% | -27.0% | 255 | 3.9% | 345 | 3.8% | 35.3% |
| 25 to 34 years | 1,049 | 19.0% | 923 | 14.7% | -12.0% | 682 | 10.3% | 808 | 9.0% | 18.5% |
| 35 to 44 years | 884 | 16.0% | 1,146 | 18.3% | 29.6% | 2,071 | 31.3% | 1,809 | 20.1% | -12.7% |
| 45 to 54 years | 541 | 9.8% | 882 | 14.1% | 63.0% | 1,982 | 30.0% | 1,641 | 18.2% | -17.2% |
| 55 to 59 years | 176 | 3.2% | 263 | 4.2% | 49.4% | 637 | 9.6% | 550 | 6.1% | -13.7% |
| 60 to 64 years | 187 | 3.4% | 211 | 3.4% | 12.8% | 354 | 5.4% | 330 | 3.7% | -6.8% |
| 65 to 74 years | 333 | 6.0% | 314 | 5.0% | -5.7% | 429 | 6.5% | 448 | 5.0% | 4.4% |
| 75 to 84 years | 165 | 3.0% | 252 | 4.0% | 52.7% | 286 | 4.3% | 199 | 2.2% | -30.4% |
| 85 years and over | 74 | 1.3% | 85 | 1.4% | 14.9% | 111 | 1.7% | 100 | 1.1% | -9.9% |
| Median Age (years) | 31.8 | | 35.2 | | | 33.4 | | 37.3 | | |

Source: 1990 and 2000 U.S. Census Report

*Milford Township numbers do not include the Village of Milford

In contrast, the Township has the lowest percentage of persons under 5 years of age (6.4 percent) and 25 to 34 years (9.0 percent). Generally, the remaining age groups in the Township tend to be consistent with surrounding communities.

Similarly, when compared to surrounding communities, the Village of Milford also has a high percentage of persons in the 65 to 74 years (5.0 percent), 75 to 84 years (4.0 percent), and 85 years and over (1.4 percent) age categories. Yet the median age is one of the lowest when compared to neighboring municipalities.

The Village has the second highest percentage of persons 5 years of age and under (8.2 percent), 25 to 34 years (14.7), and 60 to 64 years (3.4 percent). Generally, the remaining age groups in the Village tend to be consistent with its surrounding communities.

Age Structure and Gender Distribution

Table 3, Age and Gender Distribution, details the age group and gender distribution trends between the 1990 and 2000 Census. As can be seen, gender is evenly distributed within the Township while the Village has a larger female population. It is more typical to find a greater percentage of females within any given community because of longevity. The even distribution in Milford Township is unique.

The Township has decreased in terms of percentage in many age categories: under 5 years (-8.7 percent), 5 to 9 years (-3.6 percent), 10 to 14 years (-6.3 percent), 15 to 19 years (-6.8 percent), 35 to 44 years (-12.7

years), 45 to 54 years (-17.2 percent), 55 to 59 years (-13.7 percent), 60 to 64 years (-6.8 percent), 75 to 84 years (-30.4 percent), and 85 years and over (-9.9 percent). The only age brackets where the Township has shown increases from 1990-2000 is in the 20 to 24 years (35.3 percent), 25 to 34 years (18.5 percent), and 65 to 74 years (4.4 percent) age groups.

The Village experienced different trends between the 1990 and 2000 Census. In the Village, only three age groups underwent a decline from 1990 to 2000: 20 to 24 years (-27.0 percent), 25 to 34 years (-12.0 percent), and 65 to 74 years (-5.7 percent). Coincidentally, every age category that has shown an increase in the Village has experienced a decreased in the Township and vice versa.

Racial Composition

Another important characteristic of a community is its racial make-up. Understanding the racial composition of a community helps to identify the diverse needs of its population. The U.S. Census Bureau categorizes the population into a number of racial categories. First the population is broken down into either the One Race category or Two or More Races. The One Race category is further categorized into the traditional racial groups (i.e., White, African American, Asian, etc.). Additionally, the Census Bureau identifies Hispanic or Latino citizens that may be a part of any other race.

Table 4: Racial Distribution, 2000

| Place | Total Population | Total One Race | | White | | Black or African American | | American Indian and Alaska Native | | Asian or Pacific Islander | | Some Other Race | | Two or More Races | |
|--------------------------|------------------|----------------|-------|-----------|-------|---------------------------|-------|-----------------------------------|------|---------------------------|------|-----------------|------|-------------------|------|
| | | # | % | # | % | # | % | # | % | # | % | # | % | # | % |
| Village of Milford | 6,272 | 6,193 | 98.7% | 6,106 | 97.4% | 10 | 0.2% | 24 | 0.4% | 31 | 0.5% | 22 | 0.4% | 79 | 1.3% |
| Milford Township* | 8,999 | 8,912 | 99.0% | 8,778 | 97.5% | 55 | 0.6% | 18 | 0.2% | 39 | 0.4% | 22 | 0.2% | 87 | 1.0% |
| <u>Oakland County</u> | | | | | | | | | | | | | | | |
| Highland Township | 19,169 | 18,944 | 98.8% | 18,675 | 97.4% | 58 | 0.3% | 89 | 0.5% | 74 | 0.4% | 48 | 0.3% | 225 | 1.2% |
| Commerce Township | 34,764 | 34,435 | 99.1% | 33,626 | 96.7% | 175 | 0.5% | 66 | 0.2% | 458 | 1.3% | 110 | 0.3% | 329 | 0.9% |
| Wixom | 13,263 | 12,979 | 97.9% | 11,990 | 90.4% | 332 | 2.5% | 68 | 0.5% | 383 | 2.9% | 206 | 1.6% | 284 | 2.1% |
| Lyon Township | 11,041 | 10,926 | 99.0% | 10,721 | 97.1% | 39 | 0.4% | 45 | 0.4% | 71 | 0.6% | 50 | 0.5% | 115 | 1.0% |
| <u>Livingston County</u> | | | | | | | | | | | | | | | |
| Brighton Township | 17,673 | 17,530 | 99.2% | 17,194 | 97.3% | 76 | 0.4% | 52 | 0.3% | 153 | 0.9% | 55 | 0.3% | 143 | 0.8% |
| Oakland County | 1,194,156 | 171,945 | 14.4% | 988,194 | 82.8% | 120,720 | 10.1% | 3,270 | 0.3% | 49,697 | 4.2% | 10,064 | 0.8% | 22,211 | 1.9% |
| Michigan | 9,938,444 | 9,746,028 | 98.1% | 7,966,053 | 80.2% | 1,412,742 | 14.2% | 58,479 | 0.6% | 179,202 | 1.8% | 129,552 | 1.3% | 192,416 | 1.9% |

Source: 2000 U.S. Census Report

*Milford Township numbers do not include the Village of Milford

As can be seen in **Table 4**, the Milford Community and many of the surrounding communities are relatively homogeneous, with the majority of citizens classified as White. The Village of Milford and Milford Township represent the largest percentages of its population being white (97.4 percent and 97.5 percent). These percentages are much higher than Oakland County (82.8) as a whole and the State of Michigan (80.2 percent).

Household Size

The number of persons per household constitutes average household size. Since the 1970's, the nationwide trend has been a decline in household size. This trend has occurred due to a number of reasons, which include: declining number of children per family, higher divorce rates, and a growing number of elderly living alone.

Table 5: Household Size, 1990-2000

| Place | 1990 | 2000 | % Change |
|--------------------------|------|------|----------|
| Village of Milford | 2.74 | 2.55 | -6.9% |
| Milford Township | 2.86 | 2.76 | -3.5% |
| <u>Oakland County</u> | | | |
| Highland Township | 3.02 | 2.82 | -6.6% |
| Commerce Township | 2.88 | 2.81 | -2.4% |
| Wixom | 2.07 | 2.24 | 8.2% |
| Lyon Township | 2.83 | 2.83 | 0.0% |
| <u>Livingston County</u> | | | |
| Brighton Township | 3.17 | 2.96 | -6.6% |
| Oakland County | 2.61 | 2.51 | -3.8% |
| Michigan | 2.66 | 2.56 | -3.8% |

Source: 1990 and 2000 U.S. Census Report

Table 5 provides the household size trends for the Milford Community, and surrounding areas between 1990 and 2000. During this period, the average household size in Milford Township decreased from 2.86 to 2.76, or a decline of 3.5 percent. The Village decreased from 2.74 to 2.55, or a decline of 6.9 percent. The only adjacent units of government that did not experience a decline in household size were Lyon Township who stayed the same (2.83) and Wixom which actually increased during this time period from 2.07 to 2.24.

Declining numbers of persons per household often is accompanied by an increase in the total number of households and demand for new housing units. This is often true even in circumstances of negative population growth. For example, a population of 1,000 with an average of 4 persons per household requires 250 dwelling units. Following national trends, let's assume that the average persons per household in the community declines to 3. Even if the community declines in population to 900, the smaller household size of 3 results in the need for 300 dwelling units, 50 more units than were previously required.

Household Type

This section examines households in terms of the relationships among the persons who share a housing unit. Some households are families, consisting of two or more persons related by blood, marriage, or adoption, while others are non-family households composed of persons living alone or with unrelated persons. **Table 6, Household Characteristics**, outlines the total number of households, breakdown of family and non-family households, and other household charac-

Table 6: Household Characteristics, 2000

| Place | Total households | Family households (families) | | Married-couple family | | Female householder, no husband present | | Nonfamily households | | Householder living alone | | Householder 65 years and over | | Households with individuals under 18 years | | Households with individuals 65 years and over | | Average household size |
|--------------------------|------------------|------------------------------|-------|-----------------------|-------|--|-------|----------------------|-------|--------------------------|-------|-------------------------------|------|--|-------|---|-------|------------------------|
| | | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | |
| Village of Milford | 2,427 | 1,707 | 70.3% | 1,334 | 55.0% | 308 | 12.7% | 720 | 29.7% | 625 | 25.8% | 215 | 8.9% | 966 | 39.8% | 438 | 18.0% | 2.55 |
| Milford Township* | 3,043 | 2,553 | 83.9% | 2,228 | 73.2% | 224 | 7.4% | 490 | 16.1% | 379 | 12.5% | 110 | 3.6% | 1,333 | 43.8% | 467 | 15.3% | 2.76 |
| Oakland County | | | | | | | | | | | | | | | | | | |
| Highland Township | 6,786 | 5,373 | 79.2% | 4,465 | 65.8% | 605 | 8.9% | 1,413 | 20.8% | 1,140 | 16.8% | 388 | 5.7% | 2,967 | 43.7% | 1,034 | 15.2% | 2.82 |
| Commerce Township | 12,379 | 9,759 | 78.8% | 8,465 | 68.4% | 898 | 7.3% | 2,620 | 21.2% | 2,100 | 17.0% | 530 | 4.3% | 5,480 | 44.3% | 1,801 | 14.5% | 2.81 |
| Wixom | 5,889 | 3,153 | 53.5% | 2,462 | 41.8% | 473 | 8.0% | 2,736 | 46.5% | 2,203 | 37.4% | 241 | 4.1% | 1,896 | 32.2% | 522 | 8.9% | 2.24 |
| Lyon Township | 3,887 | 3,054 | 78.6% | 2,650 | 68.2% | 284 | 7.3% | 833 | 21.4% | 658 | 16.9% | 165 | 4.2% | 1,699 | 43.7% | 527 | 13.6% | 2.83 |
| Livingston County | | | | | | | | | | | | | | | | | | |
| Brighton Township | 5,950 | 5,013 | 84.3% | 4,523 | 76.0% | 321 | 5.4% | 937 | 15.7% | 757 | 12.7% | 221 | 3.7% | 2,651 | 44.6% | 844 | 14.2% | 2.96 |
| Oakland County Michigan | 471,115 | 315,392 | 66.9% | 255,361 | 54.2% | 44,598 | 9.5% | 155,723 | 33.1% | 128,807 | 27.3% | 39,910 | 8.5% | 162,384 | 34.5% | 96,585 | 20.5% | 2.51 |
| | 3,785,661 | 2,575,699 | 68.0% | 1,947,710 | 51.4% | 473,802 | 12.5% | 1,209,962 | 32.0% | 993,607 | 26.2% | 355,414 | 9.4% | 1,347,469 | 35.6% | 862,730 | 22.8% | 2.56 |

Source: 2000 U.S. Census Report

*Milford Township numbers do not include the Village of Milford

teristics in the Milford Community and surrounding communities, Oakland County, and the State of Michigan.

When comparing the Village of Milford to its surrounding areas, we see some interesting percentage differences among the household categories. The Village has one of the lowest concentrations of family households at 70.3 percent of all the surrounding communities. Correlating with that number, the Village has one of the highest percentages of Non-family Households (29.7 percent) and households where the Householder Lives Alone (25.8 percent). The Village of Milford also has one of the lowest concentrations of Married-Couple Families at 55.0 percent and Households with Individuals under 18 Years of Age (39.8 percent). The Village has the highest percentages of households with a Female Householder (12.7 percent), Householder 65 years and over (8.9 percent), and Households with Individuals 65 Years and Over (18.0 percent).

When comparing Milford Township to surrounding communities, we find that the percentages differ from that of the Village. The Township is relatively high in Family Households at 83.9 percent, as well as one of the highest percentages of Married-Couple Families (73.3 percent) and households where there are Individuals Under the Age of 18 (43.8 percent). The Township has the lowest concentration of households where the Householder is 65 Years and Over (3.6 percent) and yet has the second highest concentration of households with Individuals 65 Years and Over (15.3 percent). The Township has the lowest concentration of households where the Householder Lives Alone (12.5 percent) and is also relatively low in the Non-Family Households category (16.1 percent).

HOUSING PROFILE

Housing is a vital characteristic of any community. Houses are highly visible, relatively permanent, and are often the major asset of the householder and for these reasons serve as great indicators of the well being of a community. The Housing Profile section of the Master Plan describes the housing stock by age, type, value and tenure for the Milford Community. This analysis will assist the Village and Township in determining their future housing needs based on the characteristics of existing structures.

Type of Structure

Type of structure is the most basic measure of housing that refers to the kind of housing units found in a community. **Table 7, Type of Housing Units** shows the distribution of housing units for the Village of Milford, Milford Township and surrounding communities.

The Village’s housing stock is composed mostly of single-family detached dwelling units. In 2000, 70.7 percent of the housing stock was categorized as one-unit detached structures. When compared to surrounding communities, the Village of Milford is relatively low in its percentage of single-family detached homes. Only the City of Wixom has a lower percentage of single-family detached structures at 38.6 percent. The next largest category of housing units in the Village of Milford is housing units that contain three or four units, which make up 8.5 percent of the total housing stock.

Milford Township differs from the Village of Milford when comparing housing types. The Township’s housing stock mainly consists of single-family detached

Table 7: Type of Housing Units, 2000

| Place | Total housing units | 1-unit, detached | | 1-unit, attached | | 2 units | | 3 or 4 units | | 5 to 9 units | | 10 to 19 units | | 20 or more units | | Mobile home | | Boat, RV, van, etc. | |
|--------------------------|---------------------|------------------|-------|------------------|------|---------|------|--------------|------|--------------|------|----------------|-------|------------------|-------|-------------|-------|---------------------|------|
| | | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % |
| Village of Milford | 2,498 | 1,767 | 70.7% | 182 | 7.3% | 68 | 2.7% | 212 | 8.5% | 126 | 5.0% | 108 | 4.3% | 35 | 1.4% | 0 | 0.0% | 0 | 0.0% |
| Milford Township* | 3,152 | 2,551 | 80.9% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 601 | 19.1% | 0 | 0.0% |
| Oakland County | | | | | | | | | | | | | | | | | | | |
| Highland Township | 7,148 | 5,626 | 78.7% | 46 | 0.6% | 58 | 0.8% | 19 | 0.3% | 75 | 1.0% | 41 | 0.6% | 74 | 1.0% | 1,209 | 16.9% | 0 | 0.0% |
| Commerce Township | 12,897 | 10,843 | 84.1% | 579 | 4.5% | 54 | 0.4% | 64 | 0.5% | 104 | 0.8% | 187 | 1.4% | 61 | 0.5% | 1,005 | 7.8% | 0 | 0.0% |
| Wixom | 6,086 | 2,349 | 38.6% | 313 | 5.1% | 9 | 0.1% | 46 | 0.8% | 377 | 6.2% | 978 | 16.1% | 2,002 | 32.9% | 12 | 0.2% | 0 | 0.0% |
| Lyon Township | 4,047 | 2,923 | 72.2% | 47 | 1.2% | 0 | 0.0% | 44 | 1.1% | 98 | 2.4% | 103 | 2.5% | 0 | 0.0% | 832 | 20.6% | 0 | 0.0% |
| Livingston County | | | | | | | | | | | | | | | | | | | |
| Brighton Township | 6,207 | 5,697 | 91.8% | 56 | 0.9% | 51 | 0.8% | 37 | 0.6% | 16 | 0.3% | 64 | 1.0% | 0 | 0.0% | 286 | 4.6% | 0 | 0.0% |
| Oakland County | 492,006 | 336,864 | 68.5% | 26,964 | 5.5% | 5,918 | 1.2% | 15,183 | 3.1% | 31,736 | 6.5% | 22,689 | 4.6% | 34,509 | 7.0% | 18,061 | 3.7% | 82 | 0.0% |
| Michigan | 3,785,661 | 2,699,025 | 71.3% | 148,573 | 3.9% | 126,697 | 3.3% | 103,764 | 2.7% | 167,353 | 4.4% | 122,929 | 3.2% | 188,002 | 5.0% | 228,306 | 6.0% | 1,012 | 0.0% |

Source: 2000 U.S. Census Report

*Milford Township numbers do not include the Village of Milford

units (80.9 percent). This number is relatively high when comparing the Township to surrounding communities. Commerce Township (84.1 percent) and Brighton Township (91.8 percent) are the only communities with a higher concentration of single-family detached units.

The remaining units in Milford Township are made up of mobile homes at 19.1 percent of the Township's housing stock. When compared to surrounding communities, only Lyon Township has a higher concentration of mobile home units at 20.6 percent. These numbers far exceed Oakland County (3.7 percent) and the State of Michigan (6.0 percent) totals.

Age of Structure

The age of a dwelling unit is a factor used to evaluate its structural quality. The average industry standard for the life span of a single-family dwelling unit is generally 50 years. However, this typical life span often depends on the quality of the original construction and continued maintenance of the unit.

Using this standard, some homes within the Village and Township constructed prior to 1959 may be approaching the end of their utility. Data in **Table 8, Age of Structure** identifies the age of year-round residential structures for the Milford Community as compared to Oakland County.

As can be seen, the largest percentage of housing units in the Village

(28.6 percent), were built between 1940 and 1959. Also, 14.9 percent of single-family homes in the Village were constructed prior to 1939. The combination of these numbers indicates that 43.5 of all single-family homes in the Village were constructed prior to 1959 resulting in a large percentage of the housing stock that requires regular maintenance and upkeep to maintain their utility.

Milford Township has very different results when looking at age of housing stock. The majority of units constructed in the Township took place between 1970 and 1994. The total percentage of units constructed in this time period is 63 percent. More recently, between 1995 to 1998, 12.7 percent of all housing units were constructed and 2.5 percent from 1999 to March of 2000.

Home Ownership and Housing Occupancy

The home ownership rate is a very important aspect of a community. A high home ownership rate could be an indication that the community has stable and

Table 8: Age of Structure

| Year Structure Built | Village of Milford | | Milford Township* | | Oakland County | |
|-------------------------|--------------------|---------------|-------------------|---------------|----------------|---------------|
| | # | % | # | % | # | % |
| 1999 to March 2000 | 42 | 1.7% | 80 | 2.5% | 11,348 | 2.3% |
| 1995 to 1998 | 169 | 6.8% | 399 | 12.7% | 33,463 | 6.8% |
| 1990 to 1994 | 305 | 12.2% | 611 | 19.4% | 34,928 | 7.1% |
| 1980 to 1989 | 250 | 10.0% | 748 | 23.7% | 69,394 | 14.1% |
| 1970 to 1979 | 425 | 17.0% | 660 | 20.9% | 99,169 | 20.2% |
| 1960 to 1969 | 221 | 8.8% | 223 | 7.1% | 76,675 | 15.6% |
| 1940 to 1959 | 715 | 28.6% | 244 | 7.7% | 126,331 | 25.7% |
| 1939 or earlier | 371 | 14.9% | 187 | 5.9% | 40,698 | 8.3% |
| Total Structures | 2,498 | 100.0% | 3,152 | 100.0% | 492,006 | 100.0% |

Source: 2000 U.S. Census Report

*Milford Township numbers do not include the Village of Milford

well kept neighborhoods. A higher percentage of rental housing might indicate a more transient population. Owner and renter occupancy rates can also reveal whether the housing stock in the community is affordable. Lower income citizens, who may include single persons, young families, and the elderly, require more affordable housing options, including rental housing. A low percentage of rental units could indicate that the community is not providing adequate housing for these groups.

Table 9, Housing Occupancy shows home ownership trends for the Village of Milford and Milford Township between 1990 and 2000. During this decade, the Village added 487 owner-occupied housing units, increasing the owner occupancy rate from 66.3 percent to 74.7 percent. Renter-occupied housing units decreased by 59 units, resulting in a reduction in the renter occupancy rate from 33.7 percent in 1990 to 25.3 percent in 2000. Milford Township also added 845 owner-occupied housing units during this same time period, increasing the owner occupancy rate slightly from 96.7 percent to 97.1 percent. Renter-occupied housing units increased by 16 units between 1990 and 2000. However, the overall percentage of rental units compared to total housing units decreased to 2.9 percent.

Knowledge of vacancy statistics can be helpful in predicting future growth and housing needs. A high vacancy rate might be an indicator of residential decline, but also shows that in the event of population growth, housing units are available. The Urban Land Institute has indicated that generally a five percent vacancy rate is considered necessary to provide an adequate housing selection and to keep home prices from rising faster than inflation. Vacancy rates below five percent often indicate a restricted housing market.

Table 10, Occupancy and Tenure outlines home ownership and housing occupancy statistics for the Milford Community and the surrounding municipalities taken during the 2000 Census. As shown, the Milford Community has some of the highest percentage of occupied housing units and lowest percentage of vacant housing units of all the neighboring communities. Based on the 2.6 percent vacancy rate in the Village and a 3.8 percent vacancy rate in the Township, the supply of housing appears to be restricted and may be insufficient to meet the sale or rental needs of the local population.

Housing Values

Analyzing housing values and rent could be the best way to determine both the quality and affordability of housing. It is of crucial importance that both quality and affordable housing is maintained to help retain current residents and attract new homeowners to a community.

As illustrated in **Table 11, Housing Values**, the largest portion of the Village of Milford homes are in the \$100,000 and \$149,999 range (36 percent). Approximately 21.1 percent of owner-occupied homes were valued between \$150,000 and \$199,999, while 22.4 percent were valued between \$200,000 and \$299,999.

Milford Township housing values differ from those in the Village in that the largest majority of homes are valued from \$200,000 to \$299,999 (42.5 percent). In terms of median values of owner-occupied

Table 9: Housing Occupancy, 1990-2000

| Housing Units | Village of Milford | | | | Milford Township* | | | |
|-------------------------------------|--------------------|---------------|--------------|---------------|-------------------|---------------|--------------|---------------|
| | 1990 | | 2000 | | 1990 | | 2000 | |
| | # | % | # | % | # | % | # | % |
| Total Occupied Housing Units | 1,999 | 100.0% | 2,427 | 100.0% | 2,182 | 100.0% | 3,043 | 100.0% |
| Owner-Occupied Housing Units | 1,325 | 66.3% | 1,812 | 74.7% | 2,110 | 96.7% | 2,955 | 97.1% |
| Renter-Occupied Housing Units | 674 | 33.7% | 615 | 25.3% | 72 | 3.3% | 88 | 2.9% |

Source: 1990 and 2000 U.S. Census Report

*Milford Township numbers do not include the Village of Milford

Table 10: Housing Occupancy and Tenure, 2000

| Place | Total Housing Units | Occupied Housing Units | | | | | | Vacant Housing Units | |
|--------------------------|---------------------|------------------------|--------------------------|------------------------------|---------------------------|-------------------------------|---------------------------|----------------------|--------------------------|
| | | Number | % of Total Housing Units | Owner-Occupied Housing Units | | Renter-Occupied Housing Units | | Number | % of Total Housing Units |
| | | | | Number | % of Total Occupied Units | Number | % of Total Occupied Units | | |
| Village of Milford | 2,498 | 2,427 | 97.2% | 1,812 | 74.7% | 615 | 25.3% | 64 | 2.6% |
| Milford Township* | 3,152 | 3,043 | 96.5% | 2,955 | 97.1% | 88 | 2.9% | 116 | 3.8% |
| Oakland County | | | | | | | | | |
| Highland Township | 7,179 | 6,786 | 94.5% | 6,283 | 92.6% | 503 | 7.4% | 393 | 5.8% |
| Commerce Township | 12,924 | 12,379 | 95.8% | 11,451 | 92.5% | 928 | 7.5% | 545 | 4.4% |
| Wixom | 6,086 | 5,889 | 96.8% | 2,572 | 43.7% | 3,317 | 56.3% | 197 | 3.3% |
| Lyon Township | 4,065 | 3,887 | 95.6% | 3,559 | 91.6% | 328 | 8.4% | 178 | 4.6% |
| Livingston County | | | | | | | | | |
| Brighton Township | 6,177 | 5,950 | 96.3% | 5,602 | 94.2% | 348 | 5.8% | 227 | 3.8% |
| Oakland County | 492,006 | 471,115 | 95.8% | 352,125 | 74.7% | 118,990 | 25.3% | 20,891 | 4.4% |
| Michigan | 4,234,279 | 3,785,661 | 89.4% | 2,793,124 | 73.8% | 992,537 | 26.2% | 448,618 | 11.9% |

Source: 2000 U.S. Census Report

*Milford Township numbers do not include the Village of Milford

**Table 11: Housing Values, 2000
Owner-Occupied**

| Place | Specified Units | Less than \$50,000 | | \$50,000 to \$99,999 | | \$100,000 to \$149,999 | | \$150,000 to \$199,999 | | \$200,000 to \$299,999 | | \$300,000 to \$499,999 | | \$500,000 to \$999,999 | | \$1,000,000 or more | | Median (dollars) |
|--------------------------|-----------------|--------------------|------|----------------------|-------|------------------------|-------|------------------------|-------|------------------------|-------|------------------------|-------|------------------------|------|---------------------|------|------------------|
| | | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | |
| Village of Milford | 1,742 | 13 | 0.7% | 169 | 9.7% | 627 | 36.0% | 367 | 21.1% | 390 | 22.4% | 165 | 9.5% | 11 | 0.6% | 0 | 0.0% | 157,300 |
| Milford Township* | 2,146 | 0 | 0.0% | 54 | 2.5% | 214 | 10.0% | 260 | 12.1% | 911 | 42.5% | 481 | 22.4% | 194 | 9.0% | 32 | 1.5% | 218,200 |
| <i>Oakland County</i> | | | | | | | | | | | | | | | | | | |
| Highland Township | 4,855 | 4 | 0.1% | 403 | 8.3% | 1,259 | 25.9% | 1,507 | 31.0% | 1,021 | 21.0% | 515 | 10.6% | 133 | 2.7% | 13 | 0.3% | 171,700 |
| Commerce Township | 10,221 | 38 | 0.4% | 525 | 5.1% | 2,180 | 21.3% | 2,458 | 24.0% | 2,938 | 28.7% | 1,675 | 16.4% | 348 | 3.4% | 59 | 0.6% | 197,600 |
| Wixom | 2,385 | 12 | 0.5% | 129 | 5.4% | 367 | 15.4% | 774 | 32.5% | 873 | 36.6% | 208 | 8.7% | 22 | 0.9% | 0 | 0.0% | 195,000 |
| Lyon Township | 2,541 | 7 | 0.3% | 89 | 3.5% | 331 | 13.0% | 711 | 28.0% | 902 | 35.5% | 428 | 16.8% | 64 | 2.5% | 9 | 0.4% | 211,700 |
| <i>Livingston County</i> | | | | | | | | | | | | | | | | | | |
| Brighton Township | 4,956 | 29 | 0.6% | 101 | 2.0% | 648 | 13.1% | 1,199 | 24.2% | 1,955 | 39.4% | 856 | 17.3% | 146 | 2.9% | 22 | 0.4% | 222,900 |
| Oakland County | 314,366 | 5,411 | 1.7% | 36,423 | 11.6% | 70,769 | 22.5% | 67,539 | 21.5% | 76,193 | 24.2% | 41,777 | 13.3% | 13,249 | 4.2% | 3,005 | 1.0% | 181,200 |
| Michigan | 2,269,175 | 224,603 | 9.9% | 711,648 | 31.4% | 603,454 | 26.6% | 339,716 | 15.0% | 252,044 | 11.1% | 104,079 | 4.6% | 27,642 | 1.2% | 5,989 | 0.3% | 115,600 |

Renter-Occupied

| Place | Specified Units | Less than \$200 | | \$200 to \$299 | | \$300 to \$499 | | \$500 to \$749 | | \$750 to \$999 | | \$1,000 to \$1,499 | | \$1,500 or more | | No cash rent | | Median (dollars) |
|--------------------------|-----------------|-----------------|------|----------------|------|----------------|-------|----------------|-------|----------------|-------|--------------------|-------|-----------------|------|--------------|-------|------------------|
| | | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | |
| Village of Milford | 609 | 38 | 6.2% | 20 | 3.3% | 86 | 14.1% | 319 | 52.4% | 113 | 18.6% | 14 | 2.3% | 5 | 0.8% | 14 | 2.3% | 589 |
| Milford Township* | 115 | 0 | 0.0% | 0 | 0.0% | 26 | 22.6% | 21 | 18.3% | 38 | 33.0% | 0 | 0.0% | 0 | 0.0% | 30 | 26.1% | 591 |
| <i>Oakland County</i> | | | | | | | | | | | | | | | | | | |
| Highland Township | 471 | 29 | 6.2% | 14 | 3.0% | 136 | 28.9% | 111 | 23.6% | 116 | 24.6% | 49 | 10.4% | 8 | 1.7% | 8 | 1.7% | 659 |
| Commerce Township | 915 | 8 | 0.9% | 8 | 0.9% | 96 | 10.5% | 287 | 31.4% | 139 | 15.2% | 249 | 27.2% | 79 | 8.6% | 49 | 5.4% | 778 |
| Wixom | 3,320 | 37 | 1.1% | 16 | 0.5% | 1,318 | 39.7% | 1,601 | 48.2% | 260 | 7.8% | 42 | 1.3% | 18 | 0.5% | 28 | 0.8% | 523 |
| Lyon Township | 287 | 0 | 0.0% | 0 | 0.0% | 15 | 5.2% | 200 | 69.7% | 23 | 8.0% | 0 | 0.0% | 0 | 0.0% | 26 | 9.1% | 624 |
| <i>Livingston County</i> | | | | | | | | | | | | | | | | | | |
| Brighton Township | 317 | 0 | 0.0% | 0 | 0.0% | 69 | 21.8% | 102 | 32.2% | 81 | 25.6% | 26 | 8.2% | 13 | 4.1% | 26 | 8.2% | 719 |
| Oakland County | 118,342 | 3,982 | 3.4% | 3,156 | 2.7% | 12,313 | 10.4% | 45,559 | 38.5% | 30,718 | 26.0% | 14,640 | 12.4% | 4,556 | 3.8% | 3,418 | 2.9% | 707 |
| Michigan | 976,313 | 53,844 | 5.5% | 52,030 | 5.3% | 275,832 | 28.3% | 373,820 | 38.3% | 122,289 | 12.5% | 42,865 | 4.4% | 12,867 | 1.3% | 42,766 | 4.4% | 546 |

Source: 2000 U.S. Census Report

*Milford Township numbers do not include the Village of Milford

housing units, Milford Township is the highest (\$218,200) of all the units of government compared in the table.

In the Village of Milford, the majority of rental units (52.4 percent) cost between \$500 and \$749 for monthly rents. The second highest rent category was \$750 to \$999, representing 18.6 percent of all rental units. The median rent for the Village is \$589, which is the second lowest average of the surrounding communities, behind the City of Wixom.

Milford Township has the lowest number of rental units of all surrounding communities. A large portion of rental units in the Township are priced between \$750 to \$999 (33 percent), while 18.3 percent are between \$500 and \$749.

ECONOMIC PROFILE

Economic characteristics comprise a major part of census data. Economic characteristics are important because they help determine a community’s viability and ability to support future commercial, residential and industrial growth. The economic strength of the Milford

Community is related to the number and type of employment opportunities in the labor market area, as well as the level of educational attainment by its residents. Within a labor market area, some communities function as major employment centers while others serve primarily as residential communities. According to the U.S. Census, a total of 7,840 residents 16 years of age and older within the Milford Community were employed in 2000. The following text identifies educational attainment levels, which industries employ Milford Community residents, what positions are held, and the wages earned.

Educational Attainment

The Milford Community has highly educated citizens. Over 90 percent of its residents have achieved a high school diploma and over 30 percent a bachelor’s degree or higher. This is very similar to Oakland County as a whole, as well as many of the neighboring communities. However, these percentage are much higher than the State. See **Table 12, Educational Attainment**.

Income Characteristics

Studying income and poverty levels is a good way to

Table 12: Educational Attainment, 2000

| Place | Percent High School Graduate or Higher | Percent Bachelor's Degree or Higher |
|--------------------------|--|-------------------------------------|
| Village of Milford | 90.6% | 30.2% |
| Milford Township* | 91.7% | 35.2% |
| <u>Oakland County</u> | | |
| Highland Township | 88.9% | 20.2% |
| Commerce Township | 92.4% | 33.7% |
| Wixom | 93.0% | 38.1% |
| Lyon Township | 89.7% | 26.0% |
| <u>Livingston County</u> | | |
| Brighton Township | 93.1% | 37.9% |
| Oakland County | 89.3% | 38.2% |
| Michigan | 83.4% | 21.8% |

Source: 2000 U.S. Census Report

*Milford Township numbers do not include the Village of Milford

measure the relative economic health of a community. Three measures of income (median household, median family and per capita) are recorded by the Census Bureau. Household income is a measure of the total incomes of the persons living in a single household. Family income is a measure of the total incomes of a family unit. Family income does not include non-family units, such as single persons living alone, and for this reason is usually higher than household income. Per capita income is a measure of the incomes of every citizen of an area. Because per capita income is based on all individuals, they are much lower than family or household incomes.

Table 13 presents incomes and poverty levels for the Milford Community and surrounding communities between 1989 and 1999. The income values from 1989 are shown in 1999 constant dollars based on the Consumer Price Index (CPI) values provided by the U.S. Department of Labor, Bureau of Labor Statistics (\$1 in 1989 equals \$1.34 in 1999). The CPI is a measure of the average

change over time in the prices paid by consumers for a market share of consumer goods and services. This index helps to measure inflation experienced by consumers in their day-to-day living expenses by calculating the cost of market goods based on today's prices.

As shown in the table, Milford Township and the Village of Milford reported increases in all three income categories between 1989 and 1999.

The Township's Per capita income rose 25.8 percent at the highest rate and median family income increased 12.0 percent. Median household income increased (9.9 percent) from 1989 to 1999.

Income levels in the Village of Milford rose at a higher percentage than the Township. Per Capita Income increased the most at 31.8 percent. Median family income also rose sharply at 28.4 percent and median household income increased 19.3 percent.

When compared to surrounding communities, the Village of Milford demonstrated the greatest percentage increase in all categories, with the exception of median household income where Lyon Township (22.3 percent) experienced the most increase. All of the surrounding communities experienced gains in all of the three income categories.

For the Milford Community, the poverty level rose in both the Village and the Township. The Township experienced an increase from 4.3 percent in 1989 to 5.3 percent in 1999 and the Village experienced an increase from 6.4 percent to 7.2 percent. At 7.2 percent in 1999, the poverty level in the Village is the highest when compared to the surrounding commu-

Table 13: Income and Poverty, 1989*-1999

| Place | Median Household Income | | | Median Family Income | | | Per Capita Income | | | Percent Below Poverty Level** | |
|--------------------------|-------------------------|----------|----------|----------------------|----------|----------|-------------------|----------|----------|-------------------------------|-------|
| | 1989 | 1999 | % Change | 1989 | 1999 | % Change | 1989 | 1999 | % Change | 1989 | 1999 |
| Village of Milford | \$50,013 | \$59,688 | 19.3% | \$55,535 | \$71,333 | 28.4% | \$19,851 | \$26,159 | 31.8% | 6.4% | 7.2% |
| Milford Township | \$61,557 | \$67,672 | 9.9% | \$70,036 | \$78,463 | 12.0% | \$23,778 | \$29,913 | 25.8% | 4.3% | 5.3% |
| <u>Oakland County</u> | | | | | | | | | | | |
| Highland Township | \$56,490 | \$62,805 | 11.2% | \$62,313 | \$70,286 | 12.8% | \$21,059 | \$25,484 | 21.0% | 5.0% | 5.8% |
| Commerce Township | \$64,530 | \$72,702 | 12.7% | \$68,977 | \$79,796 | 15.7% | \$25,681 | \$33,104 | 28.9% | 3.5% | 3.4% |
| Wixom | \$42,552 | \$44,320 | 4.2% | \$61,628 | \$64,918 | 5.3% | \$26,322 | \$27,543 | 4.6% | 4.3% | 5.4% |
| Lyon Township | \$55,015 | \$67,288 | 22.3% | \$63,406 | \$76,045 | 19.9% | \$21,650 | \$27,414 | 26.6% | 2.3% | 4.2% |
| <u>Livingston County</u> | | | | | | | | | | | |
| Brighton Township | \$75,052 | \$83,940 | 11.8% | \$78,974 | \$89,006 | 12.7% | \$27,282 | \$33,070 | 21.2% | 1.7% | 2.5% |
| Oakland County | \$58,165 | \$61,907 | 6.4% | \$68,313 | \$75,540 | 10.6% | \$28,308 | \$32,534 | 14.9% | 6.0% | 5.5% |
| Michigan | \$41,567 | \$44,667 | 7.5% | \$49,114 | \$53,457 | 8.8% | \$18,966 | \$22,168 | 16.9% | 13.1% | 10.5% |

*1989 dollars have been adjusted for inflation to equal the value of 1999 dollars.

**All individuals for whom poverty status is determined

Source: 1990 and 2000 U.S. Census Report

Inflation adjustment source: U.S. Department of Labor, Bureau of Labor Statistics, August 2006

nities, and Oakland County. However, both the Village and Township have lower poverty levels than the State of Michigan.

Employment by Occupation and Industry

Employment by occupation and employment by industry are two related, yet individually significant indicators of community welfare. Employment by occupation describes the trades and professions in which Milford Community residents are employed, such as a manager or salesperson. Employment by industry quantifies in what field that manager or sales person

may be employed. For instance, two sales persons may be present in the “Sales and Office Occupations” category of the employment by occupation table, but may be employed in two different fields. That is, a sales person in the manufacturing industry and a sales person in the real estate trade would be categorized within those different classifications in the employment by industry table.

Employment by occupation for the Milford Community, and surrounding areas is detailed in **Table 14**. Generally, Milford Township and the Village of Milford are similar in the occupation of its residents to those

Table 14: Employment by Occupation, 2000

| Place | Employed civilian population 16 years and over | Management, professional, and related occupations | | Service occupations | | Sales and office occupations | | Farming, fishing, and forestry occupations | | Construction, extraction, and maintenance occupations | | Production, transportation, and material moving occupations | |
|--------------------------|--|---|-------|---------------------|-------|------------------------------|-------|--|------|---|-------|---|-------|
| | | # | % | # | % | # | % | # | % | # | % | # | % |
| Village of Milford | 3,274 | 1,250 | 38.2% | 397 | 12.1% | 847 | 25.9% | 0 | 0.0% | 360 | 11.0% | 420 | 12.8% |
| Milford Township* | 4,556 | 1,751 | 38.4% | 449 | 9.9% | 1,280 | 28.1% | 27 | 0.6% | 469 | 10.3% | 580 | 12.7% |
| Oakland County | | | | | | | | | | | | | |
| Highland Township | 9,991 | 2,996 | 30.0% | 1,170 | 11.7% | 2,787 | 27.9% | 50 | 0.5% | 1,633 | 16.3% | 1,355 | 13.6% |
| Commerce Township | 18,534 | 7,411 | 40.0% | 1,816 | 9.8% | 5,501 | 29.7% | 16 | 0.1% | 1,563 | 8.4% | 2,227 | 12.0% |
| Wixom | 7,956 | 3,047 | 38.3% | 1,004 | 12.6% | 2,223 | 27.9% | 0 | 0.0% | 1,563 | 19.6% | 958 | 12.0% |
| Lyon Township | 5,854 | 2,173 | 37.1% | 549 | 9.4% | 1,769 | 30.2% | 27 | 0.5% | 633 | 10.8% | 703 | 12.0% |
| Livingston County | | | | | | | | | | | | | |
| Brighton Township | 9,312 | 4,215 | 45.3% | 859 | 9.2% | 2,460 | 26.4% | 8 | 0.1% | 795 | 8.5% | 975 | 10.5% |
| Oakland County | 614,377 | 273,909 | 44.6% | 65,499 | 10.7% | 164,531 | 26.8% | 664 | 0.1% | 42,648 | 6.9% | 67,126 | 10.9% |
| Michigan | 4,637,461 | 1,459,767 | 31.5% | 687,336 | 14.8% | 1,187,015 | 25.6% | 21,120 | 0.5% | 425,291 | 9.2% | 856,932 | 18.5% |

Source: 2000 U.S. Census Report

*Milford Township numbers do not include the Village of Milford

Table 15: Employment by Industry, 2000

| Industry | Village of Milford | | Milford Township* | | Highland Township | | Commerce Township | | Wixom | | Lyon Township | | Brighton Township | | Oakland County | | Michigan | |
|---|--------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|--------------|---------------|---------------|---------------|-------------------|---------------|----------------|---------------|------------------|---------------|
| | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % |
| Total Employed Civilians over the age of 16 | 3,274 | 100.0% | 4,556 | 100.0% | 9,991 | 100.0% | 18,534 | 100.0% | 7,956 | 100.0% | 5,854 | 100.0% | 9,312 | 100.0% | 614,377 | 100.0% | 4,637,461 | 100.0% |
| Agriculture, forestry, fishing and hunting, and mining | 0 | 0.0% | 20 | 0.4% | 36 | 0.4% | 53 | 0.3% | 13 | 0.2% | 42 | 0.7% | 56 | 0.6% | 919 | 0.1% | 49,496 | 1.1% |
| Construction | 346 | 10.6% | 332 | 7.3% | 1,318 | 13.2% | 1,440 | 7.8% | 521 | 6.5% | 515 | 8.8% | 703 | 7.5% | 32,622 | 5.3% | 278,079 | 6.0% |
| Manufacturing | 783 | 23.9% | 1,053 | 23.1% | 2,166 | 21.7% | 4,462 | 24.1% | 1,894 | 23.8% | 1,390 | 23.7% | 2,262 | 24.3% | 134,003 | 21.8% | 1,045,651 | 22.5% |
| Wholesale trade | 116 | 3.5% | 220 | 4.8% | 351 | 3.5% | 989 | 5.3% | 373 | 4.7% | 256 | 4.4% | 334 | 3.6% | 24,045 | 3.9% | 151,656 | 3.3% |
| Retail trade | 425 | 13.0% | 617 | 13.5% | 1,283 | 12.8% | 2,563 | 13.8% | 1,041 | 13.1% | 904 | 15.4% | 1,221 | 13.1% | 72,807 | 11.9% | 550,918 | 11.9% |
| Transportation and warehousing, and utilities | 60 | 1.8% | 168 | 3.7% | 256 | 2.6% | 455 | 2.5% | 203 | 2.6% | 207 | 3.5% | 287 | 3.1% | 16,460 | 2.7% | 191,799 | 4.1% |
| Information | 65 | 2.0% | 77 | 1.7% | 268 | 2.7% | 456 | 2.5% | 140 | 1.8% | 117 | 2.0% | 159 | 1.7% | 16,635 | 2.7% | 98,887 | 2.1% |
| Finance, insurance, real estate, and rental and leasing | 191 | 5.8% | 264 | 5.8% | 545 | 5.5% | 1,468 | 7.9% | 611 | 7.7% | 348 | 5.9% | 530 | 5.7% | 43,838 | 7.1% | 246,633 | 5.3% |
| Professional, scientific, management, administrative, and waste management services | 367 | 11.2% | 482 | 10.6% | 975 | 9.8% | 1,844 | 9.9% | 905 | 11.4% | 567 | 9.7% | 683 | 7.3% | 81,511 | 13.3% | 371,119 | 8.0% |
| Educational, health and social services | 552 | 16.9% | 765 | 16.8% | 1,646 | 16.5% | 2,866 | 15.5% | 1,044 | 13.1% | 819 | 14.0% | 1,952 | 21.0% | 112,790 | 18.4% | 921,395 | 19.9% |
| Arts, entertainment, recreation, accommodation and food services | 172 | 5.3% | 276 | 6.1% | 552 | 5.5% | 883 | 4.8% | 674 | 8.5% | 365 | 6.2% | 490 | 5.3% | 38,212 | 6.2% | 351,229 | 7.6% |
| Other services (except public administration) | 111 | 3.4% | 210 | 4.6% | 363 | 3.6% | 620 | 3.3% | 387 | 4.9% | 223 | 3.8% | 301 | 3.2% | 25,165 | 4.1% | 212,868 | 4.6% |
| Public administration | 86 | 2.6% | 72 | 1.6% | 232 | 2.3% | 435 | 2.3% | 150 | 1.9% | 101 | 1.7% | 334 | 3.6% | 15,370 | 2.5% | 167,731 | 3.6% |

Source: 2000 U.S. Census Report

*Milford Township numbers do not include the Village of Milford

of surrounding communities.

The Milford Community ranks about average for each category. Occupations in Milford generally include Management, Professional, and Related Occupations; Production, Transportation, and Material Moving Occupations; Service Occupations; Sales and Office Occupations; and, Construction, Extraction, and Maintenance Occupations.

Employment by industry for the Milford Community and surrounding areas is detailed in **Table 15**. Again, the Milford Community is similar in the industry of employment of its residents to those of surrounding communities. The three largest industry classifications for both Milford Township and the Village of Milford include Manufacturing (23.1 percent and 23.9 percent), Educational, Health and Social Services (16.8 percent and 16.9 percent), and Retail Trade (13.5 percent and 13.0 percent).

State Equalized Value

According to Michigan law, the SEV is equal to approximately one-half of the true market value of real property and certain taxable personal property. The taxable value is used for computation of the tax base for a community.

Table 16 outlines the State Equalized Values, broken

down by land uses, for the Milford Community and Oakland County between 2001 and 2006. The total equalized value of real property in Milford Township was \$1,080,180,270 in 2006. This represents a gain of 50.4 percent from the total equalized value of 2001. When broken down by land use, the table shows that agriculture has decreased by 4.3 percent and developmental has decreased to \$0 from 2001 to 2006. Developmental real property includes parcels containing more than five acres without buildings, or more than 15 acres with a market value in excess of its value in use. Developmental real property may include farm land or open space land adjacent to a population center, or farm land subject to several competing valuation influences.

In the remaining land use categories, the value has increased between 2001 and 2006. However, certain land use categories are increasing at faster rates. Industrial properties had an increase in equalized value by 61.6 percent, the largest growth in any category. The total equalized value of residential properties grew at the second fastest rate, increasing by 52.7 percent between 2001 and 2006, followed by commercial (42.5 percent).

However, in terms of total percentage value, the land use categories have not changed significantly since 2001 in the Township. The largest category, residential, has stayed relatively steady since 2001, with a 1.2 percent increase. Commercial decreased from 10.2

Table 16: State Equalized Value (SEV) - Real Property, 2001-2006

| Year | Place | Agriculture | | Commercial | | Industrial | | Residential | | Developmental | | Total Real |
|------|--------------------|-------------|------------|----------------|------------|---------------|------------|----------------|------------|---------------|------------|----------------|
| | | SEV (\$) | % of Total | SEV (\$) | % of Total | SEV (\$) | % of Total | SEV (\$) | % of Total | SEV (\$) | % of Total | SEV (\$) |
| 2001 | Village of Milford | 0 | 0.0% | 53,759,220 | 23.9% | 4,295,480 | 1.9% | 167,271,910 | 74.2% | 63,370 | 0.0% | 225,389,980 |
| | Milford Township | 3,082,020 | 0.4% | 73,354,160 | 10.2% | 81,469,310 | 11.3% | 550,830,080 | 76.7% | 9,621,410 | 1.3% | 718,356,980 |
| | Oakland County | 151,716,860 | 0.3% | 9,638,252,705 | 18.3% | 3,367,641,990 | 6.4% | 39,403,105,948 | 74.6% | 241,351,560 | 0.5% | 52,802,069,063 |
| 2002 | Village of Milford | 0 | 0.0% | 55,302,590 | 22.4% | 2,523,520 | 1.0% | 188,651,730 | 76.5% | 71,240 | 0.0% | 246,549,080 |
| | Milford Township | 3,307,890 | 0.4% | 76,586,600 | 9.7% | 84,625,330 | 10.7% | 615,419,350 | 77.9% | 10,418,480 | 1.3% | 790,357,650 |
| | Oakland County | 166,082,650 | 0.3% | 10,609,472,888 | 18.2% | 3,822,186,970 | 6.6% | 43,302,023,776 | 74.4% | 297,604,170 | 0.5% | 58,197,370,454 |
| 2003 | Village of Milford | 0 | 0.0% | 59,571,640 | 22.3% | 2,828,060 | 1.1% | 205,212,950 | 76.7% | 71,240 | 0.0% | 267,683,890 |
| | Milford Township | 3,403,390 | 0.4% | 82,531,850 | 9.7% | 90,977,140 | 10.7% | 666,988,770 | 78.3% | 7,665,080 | 0.9% | 851,566,230 |
| | Oakland County | 179,175,390 | 0.3% | 11,435,938,410 | 18.3% | 4,133,581,982 | 6.6% | 46,577,341,174 | 74.4% | 275,251,120 | 0.4% | 62,601,288,076 |
| 2004 | Village of Milford | 0 | 0.0% | 65,063,560 | 22.8% | 2,834,290 | 1.0% | 217,073,350 | 76.2% | 0 | 0.0% | 284,971,200 |
| | Milford Township | 7,911,930 | 0.9% | 88,056,590 | 9.7% | 95,036,340 | 10.4% | 720,273,580 | 79.0% | 0 | 0.0% | 911,278,440 |
| | Oakland County | 208,104,760 | 0.3% | 11,850,471,372 | 18.0% | 4,265,204,120 | 6.5% | 49,408,890,846 | 75.1% | 80,353,280 | 0.1% | 65,813,024,378 |
| 2005 | Village of Milford | 0 | 0.0% | 67,950,000 | 22.1% | 2,910,620 | 0.9% | 237,178,170 | 77.0% | 0 | 0.0% | 308,038,790 |
| | Milford Township | 13,702,000 | 1.4% | 94,635,890 | 9.6% | 97,567,610 | 9.9% | 777,346,190 | 79.1% | 0 | 0.0% | 983,251,690 |
| | Oakland County | 286,532,300 | 0.4% | 12,373,303,295 | 17.9% | 4,369,825,460 | 6.3% | 52,230,680,064 | 75.4% | 22,920,650 | 0.0% | 69,283,261,769 |
| 2006 | Village of Milford | 0 | 0.0% | 75,663,410 | 22.4% | 3,735,900 | 1.1% | 258,857,020 | 76.5% | 0 | 0.0% | 338,256,330 |
| | Milford Township | 2,949,950 | 0.3% | 104,539,190 | 9.7% | 131,648,760 | 12.2% | 841,042,370 | 77.9% | 0 | 0.0% | 1,080,180,270 |
| | Oakland County | 144,357,345 | 0.2% | 12,704,731,140 | 17.6% | 4,491,747,190 | 6.2% | 54,926,992,118 | 76.0% | 23,501,580 | 0.0% | 72,291,329,373 |

Source: Oakland County 2001 through 2006 Equalization Reports

percent in 2001 to 9.7 percent in 2006, industrial lands increased from 11.3 percent of the total value to 12.2 percent, and agriculture declined from 0.4 percent to 0.3 percent.

The total equalized value of real property in the Village of Milford was 338,256,330 in 2006. This represents a gain of 50.1 percent from the total equalized value in 2001. When broken down by land use, the largest land use, residential, has increased in value by 54.8 percent, while commercial uses have increased by 40.7 percent. The smallest land use, industrial, has declined 13.0 percent from 2001 to 2006.

The State Equalized Value picture for Oakland County is very similar to the Milford Community. The value of residential lands, for example, comprises most of the SEV at 76.0 percent of the total value of the County. Commercial properties comprise 17.6 percent of the value of lands in the County and industrial properties comprise 6.2 percent.

MARKET ASSESSMENT

All of the demographic, housing, and economic characteristics of the Milford Community help to establish a certain lifestyle choice that is selected by the residents of both the Village and the Township. These preferences are directly linked to the market conditions and opportunities in Milford. Markets depend on the interest of the community for a specific good or service. Hence the desire of a community for a certain type of commodity directly relates to the success of that market. The following section outlines the lifestyle preferences of the Milford residents, as well as current market conditions and future opportunities.

Lifestyle Preferences

Various commercial data services including ESRI Business Information Systems® and Claritas® provide demographic analyses which identify certain lifestyle characteristics from traditional demographic data. These analyses go beyond income, age and employment and assess the lifestyle characteristics of populations and address subjects like housing type preferences, ownership preferences, family associations and lifestyle characteristics. The ESRI version, "Tapestry LifeMode Groups," divides the population of the United States into 65 lifestyle segments. A Tapestry

Table 17: Lifestyle Segments

| Lifestyle Segment | Milford Village | Milford Township |
|------------------------|-----------------|------------------|
| Suburban Splendor | 0.0% | 22.2% |
| Sophisticated Squires | 0.0% | 15.1% |
| Midland Crowd | 0.0% | 18.9% |
| Cosy and Comfortable | 30.5% | 13.3% |
| Main Street, USA | 27.8% | 12.2% |
| Boomburbs | 25.9% | 11.3% |
| Up and Coming Families | 15.8% | 6.9% |

Source: ESRI Retail MarketPlace Profile

analysis of the Village and the Township reveals that only four out of the 65 lifestyle segments in the ESRI analysis are present in the Village and only seven segments are present in the Township. This is an amazingly small number of segments (43 lifestyle segments are represented in all of Oakland County) and reveals that the Village and Township are remarkably homogeneous. **Table 17** and the **Lifestyle Segments Chart** illustrate the lifestyle findings for the Village and Township. The characteristics of each lifestyle segment is further detailed below:

Suburban Splendor

These successful suburbanites are the epitome of upward mobility, just a couple of rungs below the top, situated in growing neighborhoods of affluent homes with a median value of \$408,100. Most households are composed of two-income, married-couple families with or without children. The population is well educated and well employed, with a median age of 40.5 years. Home improvement and remodeling are a main focus of Suburban Splendor residents. Their homes feature the latest amenities and reflect the latest in home design. Suburban Splendor's travel extensively in the United States and overseas for both business and pleasure. Leisure activities include physical fitness, reading, visiting museums, or attending the theater. This market is proactive in tracking investments, financial planning, and holding life insurance policies.

Sophisticated Squires

Sophisticated Squires residents enjoy cultured country living in newer home developments with low density and a median home value of \$244,500. These urban escapees are primarily married-couple families, educated, and well employed. They prefer to com-

mute to maintain their semi-rural lifestyle. The median age is 37.4 years. They do their own lawn and landscaping work, as well as home improvement and remodeling projects such as installing carpet or hardwood floors and interior painting. They like to barbeque on their gas grills and make bread with their bread-making machines. This is the top market for owning three or more vehicles. Vehicles of choice are minivans and full-sized SUVs. Family activities include playing volleyball, bicycling, playing board games and cards, going to the zoo, and attending soccer and baseball games.

Boomburbs

The newest additions to the suburbs, Boomburb communities are home to younger families who live a busy, upscale lifestyle. The median age is 33.8 years. This market has the highest population growth at 4.6 percent annually, more than four times the national figure. The median home value is \$308,700, and most households have two earners and two vehicles. This is the top market for households to own projection TVs, MP3 players, scanners, and laser printers, as well as owning or leasing full-sized SUVs. It is the second-ranked market for owning flat-screen or plasma TVs, video game systems, and digital camcorders, as well as owning or leasing minivans. Family vacations are a top priority. Popular vacation destinations are Disney World and Universal Studios, Florida. For exercise, residents play tennis and golf, ski, and jog.

Up and Coming Families

Up and Coming Families represents the second highest household growth market and, with a median age of 31.9 years, is the youngest of Community Tapestry's affluent family markets. The profile for these neighborhoods is young, affluent families with young children. Approximately half of the households are concentrated in the South, with the other half in the West and Midwest. Neighborhoods are located in subur-

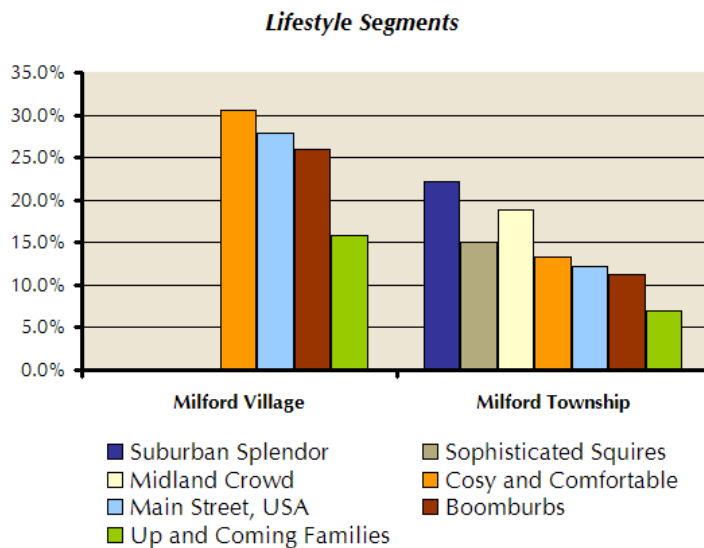
ban outskirts of mid-sized metropolitan areas. The homes are newer, with a median value of \$185,500. Because family and home priorities dictate their consumer purchases, they frequently shop for baby and children's products and household furniture. Leisure activities include playing softball, going to the zoo, and visiting theme parks (generally SeaWorld or Disney World). Residents enjoy watching science fiction, comedy, and family-type movies on VHS or DVD.

Cozy and Comfortable

Cozy and Comfortable residents are settled, married, and still working. Many couples are still living in the pre-1970s, single-family homes in which they raised their children. Households are located primarily in suburban areas of the Midwest, Northeast, and South. The median age is 41 years, and the median home value is \$164,000. Home improvement and remodeling are important to Cozy and Comfortable residents. Although some work is contracted, homeowners take an active part in many projects, especially painting and lawn care. They play softball and golf, attend ice hockey games, watch science fiction films on VHS/DVD, and gamble at casinos. Television is significant; many households have four or more sets. Preferred cable stations include QVC, Home and Garden Television, and The History Channel.

Main Street, USA

Main Street, USA neighborhoods are a mix of single-family homes and multi-unit dwellings found in the suburbs of smaller metropolitan cities, mainly in the Northeast, West, and Midwest. This market is similar to the United States when comparing household type, age, race, educational attainment, housing type, occupation, industry, and household income type distributions. The median age of 36.3 years matches that of the U.S. median. The median household income is a comfortable \$51,200. Homeownership is at 66 percent, and the median home value is \$190,200. Active



members of the community, residents participate in local civic issues and work as volunteers. They take care of their lawns and gardens, and work on small home projects. They enjoy going to the beach and visiting theme parks, as well as playing chess, going bowling or ice skating, and participating in aerobic exercise.

Midland Crowd

Approximately 10.8 million people represent Midland Crowd, Community Tapestry's largest market. The median age of 36.3 years matches the U.S. median. Most households are composed of married-couple families, half with children and half without. The median household income is \$48,200. Housing developments are generally in rural areas throughout the United States (more village or town than farm), mainly in the South. Homeownership is at 84 percent. Two-thirds of households are single-family structures; 28 percent are mobile homes. This is a somewhat conservative market politically. These do-it-yourselfers take pride in their homes, lawns, and vehicles. Hunting, fishing, and woodworking are favorite pursuits. Pet ownership, especially birds or dogs, is common. Many households have a satellite dish, and TV viewing includes various news programs as well as shows on CMT and Outdoor Life Network.

Summary

The relatively small number of lifestyle segments which are present in the Village and Township are revealing with regard to the character of these communities and the underlying values which drive the economics of the Milford Community. Households are generally married couples, relatively modern, dual income households with active lifestyles and an emphasis on travel. Although the segments vary with regard to household income, there is a strong emphasis in each segment on the nature and quality of housing and on housing ownership. There is an evident preference for a suburban lifestyle and on leisure and vacation activities. With the exception of the Midland Crowd and Main Street segments, the residents of the Village and Township evidence a lifestyle choice, leafy suburbs organized around a traditional town center, which is distant from the urban center of the region and isolated from "sprawl."

Population and Housing Unit Projections

To understand how many new residents and households of these Lifestyle Preferences may be expected within the Milford market, population and housing unit projections were conducted.

Population

Data in **Table 18, Population Projections**, provides the results of four approaches to projecting the population levels for Milford Township and Village through the year 2020. Population projections may be calculated in numerous ways but all involve the extrapolation of past population growth trends into the future.

Two of the sources utilized to calculate population projections for the Milford Community are based on County trends. First, the population projections for Oakland County as a whole were determined. Then, the projections for the Township and Village were extrapolated as a constant percentage of County population. The Woods and Poole County projection is based on a regional technique that links counties together to capture flows in population. This method considers the nation as a whole, and develops projections based on observations of the overall flow and movement of population, economic activity, and historical data within the nation. The second County projection was made by the Southeast Michigan Council of Governments (SEMCOG).

Both Woods and Poole and SEMCOG predict the County's population will increase by an average 11.8 percent from 2000 to 2020. Thus, when the population projection for the Milford Community is calculated as a constant percentage of the County's population, their projections show an increase as well. The Township population is expected to increase to 10,331 residents by 2020 according to Woods and Poole and 10,699 residents according to SEMCOG. Averaging the two figures provides a population increase of 10,515 citizens by the year 2020 for the Township.

When the Village is calculated as a constant percentage of the County's population, the number of residents increases to 7,200 by 2020 according to Woods and Poole and 6,534 residents according to SEMCOG. Averaging the two figures depicts an increase of 6,868 residents for the Village by the year 2020.

Table 18: Population Projections 2020

| Source | 2000 | 2005 | 2010 | 2015 | 2020 | % Change 2000-2020 |
|---------------------------|-----------|-----------|------------|------------|------------|-----------------------|
| Milford Township | 8,999 | | | | | |
| SEMCOG | | 9,348 | 9,852 | 10,320 | 10,699 | 18.9% |
| Woods&Poole | | 9,234 | 9,453 | 9,658 | 10,331 | 14.8% |
| Linear Extrapolation | | 9,986 | 11,026 | 12,065 | 13,105 | 45.6% |
| Exponential Extrapolation | | 9,986 | 14,469 | 17,694 | 21,639 | 140.5% |
| Village of Milford | 6,272 | | | | | |
| SEMCOG | | 6,257 | 6,381 | 6,473 | 6,534 | 4.2% |
| Woods&Poole | | 6,436 | 6,588 | 6,731 | 7,200 | 14.8% |
| Linear Extrapolation | | 6,419 | 6,678 | 6,937 | 7,197 | 14.7% |
| Exponential Extrapolation | | 6,419 | 6,792 | 7,125 | 7,473 | 19.1% |
| Oakland County | 1,194,156 | | | | | |
| SEMCOG | | 1,225,336 | 1,254,380 | 1,281,557 | 1,299,528 | 8.8% |
| Woods&Poole | | 1,236,530 | 1,279,080 | 1,324,580 | 1,370,970 | 14.8% |
| Michigan | 9,938,444 | | | | | |
| Woods&Poole | | 9,940,030 | 10,141,590 | 10,366,240 | 10,596,940 | 6.6% |

Source: 2000 U.S. Census Report; SEMCOG 2030 Regional Development Forecast; Woods & Poole, 1998 State Profile.

The final two projections, those of Linear and Exponential Extrapolation, aim to provide a “best fit” scenario for trends stemming from the Milford Community’s past population figures. The Linear Extrapolation and Exponential Extrapolation methods do not factor in Oakland County and, therefore, may better reflect the historically growing population of the Milford Community. However, because of this, these projections are the highest.

According to the Linear Extrapolation method, Milford Township is predicted to reach a population of 13,105 by 2020, while the Exponential Extrapolation method predicts a population of 21,639 by 2020. Averaging the two figures provides an increase of 17,372 citizens for the Township by the year 2020. This is a 93 percent increase from the 2000 Census population.

Similarly, those projections for the Village of Milford that are based on Exponential and Linear Extrapolation are also the highest. The Exponential method predicts a population increase of 7,473, while the Linear method predicts the population will reach 7,197 by 2020. Averaging these two figures provides an estimate of 7,335 citizens by the year 2020. This is a 16.9 percent increase from the 2000 Census population.

According to the Population Division of the U.S. Census Bureau, Milford Township’s population is estimated to be 9,567 people as of 2005 and the Village is estimated to be 6,587. This is a six percent increase for the Township and a five percent increase for the Village. Based on the population growth over the last two Census years (1990 and 2000), this is a typical growth pattern for the Village. However, it is a significant decrease for the Township. Between the 1990 and 2000 Census, the Township grew by 36 percent. If this same growth pattern had continued over the last five years, an increase of around 18 percent would be expected. This reduction in the overall rise in population may indicate a trend of decreasing population growth. Given these estimates, it seems the Woods and Poole and SEMCOG projections may be more accurate for the Township, while the Extrapolation methods are best suited for the Village.

As with all population projections, however, these numbers are based on past trends and do not take into consideration any significant developments, economic occurrences, or changing personal habitation preferences that may take place in the future. For example, the Township recently established a special assessment district for the development of water and sewer infrastructure in the southeast corner of the Township, which is experiencing a great deal of de-

velopment pressure. Therefore, these figures should be seen only as a preliminary benchmark for analysis of future population attributes.

Housing

Projecting housing units is dependent on a number of factors. As a rule, housing units can be estimated based on the projected population for the community, as well as the anticipated household size. In the Milford Community, the average household size is declining while the projected population is increasing. This equates to a demand for additional housing.

Based on the average of the Woods and Poole and SEMCOG population projections outlined above, Milford Township’s population is projected to increase to 10,515 citizens by the year 2020. According to SEMCOG, the Township’s average household size is projected to decrease to 2.67 persons per household by the year 2020. If trends continue, the Township will have the need for 3,938 occupied housing units by the year 2020. Currently, the Township has 3,152 housing units. Based on the current number of units available in the Township, an additional 786 units will be needed by the year 2020. (See **Table 19**).

As with population projections, housing projections are also based solely on past trends and do not factor in any new development opportunities that might be made available. For example, with the creation of the new water and sewer district in the Township, the possibility of new housing is significantly increased. According to a report generated by the Township Engineer, Hubbell, Roth and Clark, a total of 133 single-family and 1,277 multiple-family units could be accommodated under the current zoning classifications found in the district. However, with the advent of the

water and sewer district, the development of new homes could occur at a higher density offering opportunities to direct population growth.

Based on the average of the Linear and Exponential Extrapolation population projections, the Village of Milford’s population is projected to increase to approximately 7,335 persons by the year 2020. According to SEMCOG, the Village’s average household size is projected to decrease to 2.35 persons per household during this same time period. If trends continue, the Village will need approximately 3,121 occupied housing units by the year 2020. Currently, the Village has 2,498 housing units. A total of 623 new housing units may be needed by the year 2020. (See **Table 19**).

Market Conditions

Data with regard to retail activity in the Village indicates that the Village imports considerable retail activity from households which reside outside of the Village, particularly in the following categories of retail trade: clothing and accessories (43 percent); electronics and appliances (63 percent); health and personal care (54 percent); food and beverage (48 percent); furniture and furnishings (33 percent) and petroleum products (39 percent). At the same time, residents of the Village depend on vendors located outside of the Village for motor vehicles, general merchandise stores and food services and drinking places. The Village accounts for 63 percent of all the retail activity in the Township.³

An analysis of disposable income and retail activity in Milford Township shows that a considerable amount of retail activity, \$60 million (25 percent of retail activity generated by households in the Township) “leaks” out of the Township into adjacent areas, mostly to the south and southeast. General merchandise, including department stores makes up 75 percent of the retail activity which is “leaked” into other jurisdictions. Full service restaurants amount to another 20 percent, or more than \$12 million.

The future market for the Milford Community will be defined in part by eco-

Table 19: Housing Unit Projections

| Category | Milford Township | | | Village of Milford | | |
|------------------------------|------------------|--------|--------------------|--------------------|--------|--------------------|
| | 2000* | 2020** | % Change 2000-2020 | 2000* | 2020** | % Change 2000-2020 |
| Population | 8,999 | 10,515 | 16.8% | 6,272 | 7,335 | 16.9% |
| Persons per Household | 2.92 | 2.67 | -8.6% | 2.55 | 2.35 | -7.8% |
| Housing Units | 3,152 | 3,938 | 24.9% | 2,498 | 3,121 | 25.0% |

*Source: 2000 U.S. Census Reports

**2020 Population Source: For the Township is the average of the SEMCOG and Woods & Poole 2020 Population Projections; For the Village is the average of the Linear and Exponential 2020 Population Projections.

**2020 Persons per Household Source: SEMCOG 2030 Regional Development Forecast.

**2020 Housing Units Source: Based on 2020 Population divided by 2020 Persons Per Household.

conomic drivers operating at state and regional levels. While the Village and the Township have substantial economic advantages over many other areas of south-east Michigan, the community is nevertheless subject to most of the economic forces at play in the region. The Federal Deposit Insurance Corporation, in its summer 2006 survey of “state profiles”, recently described the conditions in Michigan in striking terms:

“Michigan was the only state in the country other than storm-ravaged Louisiana to record year-over-year job losses as of the first quarter 2006.”

The same survey reports that:

- Sales of existing homes were weak and declined 8.8 percent in the year ending the 1st quarter of 2006
- Building permits for new single-family homes declined 35.2 percent in the 1st quarter of 2006 (permits for multifamily units declined 17.4 percent)
- Home price appreciation in Michigan slowed to 2.9 percent in the 1st quarter of 2006, the slowest rate in the nation
- The expanding inventory of homes for sale in southeast Michigan is placing downward pressure on prices and increasing the time required to sell a property.

The State of Michigan, like the rest of middle America, continues to experience economic pressure as a result of a continuing loss of manufacturing jobs, particularly in the automotive segment. Modest growth is projected for the entire County (approximately half of the national average) creating relatively modest opportunities for new growth and development in the Village and the Township. Current Multiple Listing Search (MLS) catalog show a significant inventory of residential units for sale at comparatively attractive prices, including some new homes which were completed more than one year ago. The MLS listings also reveal anecdotal evidence of a weakened housing market, particularly for homes in excess of \$325,000. The data is insufficient to indicate any significant weakening of housing values, though the relatively modest difference in per square foot values over the spectrum of homes listed for less than \$100,000 to more than

\$1 million implies downward price pressure. It is also telling that the MLS listings include not-yet-constructed new custom homes, what in most markets would be “spec” homes.

In the context of the general malaise in the automobile industry, it is hard to imagine any near term acceleration in the rate of new growth and development. Instead, it is mostly likely that the Milford Community will continue to be attractive to economically and socially mobile married households at a steady but slow pace, so long as the essential “village” and “suburban” character of the community is maintained.

Logic suggests that the Village and the Township are likely to weather the weakened regional economy better than many other parts of the region, however, that perspective assumes that the Village and Township remain attractive to economically mobile households in the region. **Table 20** indicates that there are a considerable number of households within a relatively short distance (12 miles) which “fit” the evident lifestyle preferences of the Village and Township. If the quality of life of other communities were to decline as a result of economic circumstances or new growth and development, the attractiveness of the Village and Township could be beneficial to draw new households.

Table 20: Household Lifestyle Segments within Market Area

| Segment | 12 Mile Radius of Milford |
|-----------------------|---------------------------|
| Suburban Splendor | 16,733 |
| Boomburbs | 13,499 |
| Sophisticated Squires | 23,761 |

Source: ESRI Retail MarketPlace Profile

There is also some modest opportunity for additional retail floor area. Total net retail leakage from the Township exceeds \$58 million; however, most of that activity involves retail interests which are unlikely to be established in the Township, for example large retail department stores. Nevertheless, an ESRI Retail

MarketPlace Profile indicates that there is an opportunity for additional restaurant activity on the order of \$15 to \$18 million per year and some limited specialty retail, particularly food and wine.

In the final analysis, absent a significant shift in the regional economy or a major shift in public policy, the Milford Community will experience moderate growth and development, primarily residential. There are some modest opportunities for additional retail activity in the Village and the Township; however, most of the underserved areas of retail trade are highly competitive sectors which are well-served in other more intense suburban areas in Oakland County. The primary “stock in trade” of the Village and the Township is a quality of life which is attractive to economically mobile and successful households, despite perceived drawbacks of commutation distances and the peak periods of inconvenience in terms of travel and access to goods and services.

(Footnotes)

1 Oakland County Economic Outlook Final Report 2004-2005, Institute of Labor and Industrial Relations, University of Michigan, April 2004.

2 Oakland County Economic Outlook Summary Report 2006 – 2008, Institute of Labor and Industrial Relations, University of Michigan, April 2006.

3 The Village of Milford Downtown Development Authority commissioned a Market Analysis of Downtown Milford, Michigan which was published on August 8, 2002. The market analysis included detailed survey information and focused on downtown retail activity at a detailed level. This assessment does not attempt to re-trace that study; however, the general findings in this assessment are consistent with the strategic conclusions of the prior report, subject to observations regarding the weakening of the general economy and the housing market.