

# 2022 ECONOMIC REPORT



*Hemlock Semiconductor Operations hosted a virtual visit from President Joseph R. Biden, Jr. to highlight the signing of the CHIPS and Science Act of 2022.*



Saginaw  
County

**MICHIGAN. CENTERED.**

saginaw  
FUTURE

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The industry and employment data included in this document reflect the downturn brought on by COVID-19. The World Health Organization declared an international pandemic in March 2020.



### LOCATION

Saginaw Future Inc.  
515 N. Washington Ave.,  
3rd Floor  
Saginaw, MI 48607 US



### LINKS

[www.SaginawFuture.com](http://www.SaginawFuture.com)  
[www.GreatLakesTechnologyPark.com](http://www.GreatLakesTechnologyPark.com)  
[www.GreatLakesBaySites.com](http://www.GreatLakesBaySites.com)  
[@SaginawFuture](https://www.facebook.com/SaginawFuture)



### HELP DESK

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# GREAT LAKES BAY

*Michigan. Centered.*

Arenac | Bay | Clare | Gladwin | Gratiot |  
Isabella | Midland | Saginaw Counties

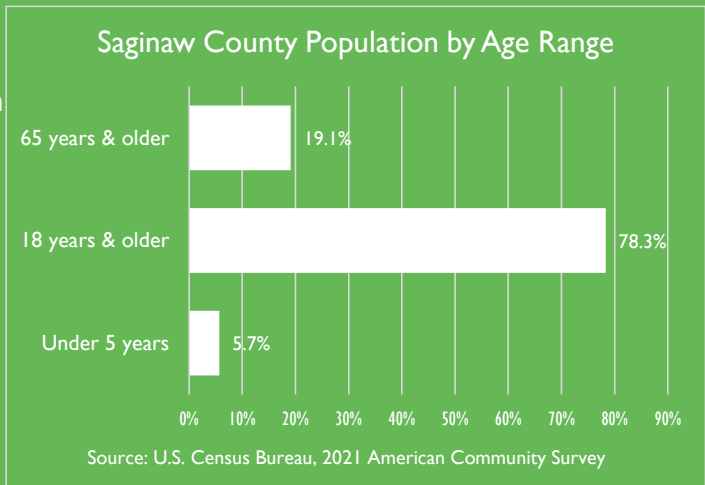
Saginaw Control & Engineering, manufacturing standard stock and custom designed electrical enclosures.

**Saginaw County is located in the central portion of Michigan's Lower Peninsula and is part of the Great Lakes Bay Region (GLBR).** It is a regional urban center with a population of nearly 200,000 and is the home to Saginaw Valley State University and Central Michigan University College of Medicine. Saginaw County features 148 acres of pad-ready land at the Great Lakes Tech Park. The global headquarters of Hemlock Semiconductor, Morley Companies, Inc. and Nexteer Automotive's Global Technology Center are all located here. Saginaw is an ideal intermodal location intersected by I-75, serviced by MBS International Airport, linked to the St. Lawrence Seaway and has multiple rail options. The GLBR features:

- Population over half a million
- Home to five universities and two community colleges
- Leader in semiconductor supply chain and electric vehicle development
- Will be home to the largest waterpark in Michigan
- Will host the 2024 Memorial Cup Canadian Hockey League tournament
- 900 small to medium sized manufacturing operations
- Legacy manufacturing workforce with Midwestern work ethic
- Nationally-recognized workforce sourcing and technical training programs available at no cost to employers
- Continued investment from global industry leaders such as Dow, Hemlock Semiconductor and Nexteer
- 100 miles from Detroit/Windsor; the busiest international crossing in the world
- Low levels for tornadoes and severe thunderstorms and lowest level for seismic activity
- Affordability of land and resources

## POPULATION

Saginaw County and the Great Lakes Bay Region (GLBR) are home to nearly 557,000 residents. Regional educational attainment is one of the highest priorities for local leaders and growth continues. Saginaw Valley State University hosted the FIRST Robotics Competition State Championship and the Region recently hosted the STEM Learning Ecosystems Community of Practice Conference.



# 318,274

Age 20-64 Population for GLBR

# 247,654

In Labor Force for GLBR

# 57.2%

Core Working Age 20-64 for GLBR

Source: U.S. Census Bureau, 2021 American Community Survey

AREA	Population*	College Degrees~*	High School Grad or Higher*	Business Establishments**
Saginaw County	190,540	33.8%	90.5%	4,126
Great Lakes Bay Region	555,618	31.2%	90.5%	11,262

~Includes Associate's, Bachelor's and Graduate Degrees

\*Source: U.S. Census Bureau 2021 Census, 2021 5-year American Community Survey \*\*2020 County Business Patterns

## MEDIAN AGE

**40.8**  
Saginaw County

**42.9**  
Great Lakes Bay Region

Source: U.S. Census Bureau, 2021 American Community Survey

## MEDIAN HOUSEHOLD INCOME

**\$52,749**  
Saginaw County  
(\$3,184 Yearly Increase)

**\$51,928**  
Great Lakes Bay Region  
(\$3,014 Yearly Increase)

Source: U.S. Census Bureau, 2021

## POPULATION

A growing economy, outstanding healthcare, low cost of living, award-winning schools, and diverse housing options are all available in Saginaw. Our Region has a vibrant, big-city feel with small city expenses and charm!

HOUSEHOLD INCOME	SC	GLBR
Total Households	77,995	225,225
Less than \$10,000	6.9%	6.7%
\$10,000 to \$14,999	4.9%	5.6%
\$15,000 to \$24,999	10.4%	10.5%
\$25,000 to \$34,999	10.6%	10.9%
\$35,000 to \$49,999	14.9%	15.2%
\$50,000 to \$74,999	19.4%	19.0%
\$75,000 to \$99,999	11.5%	12.6%
\$100,000 to \$149,999	12.4%	11.6%
\$150,000 to \$199,999	4.6%	4.3%
\$200,000 or more	4.4%	3.7%

Source: U.S. Census Bureau, 2021 American Community Survey

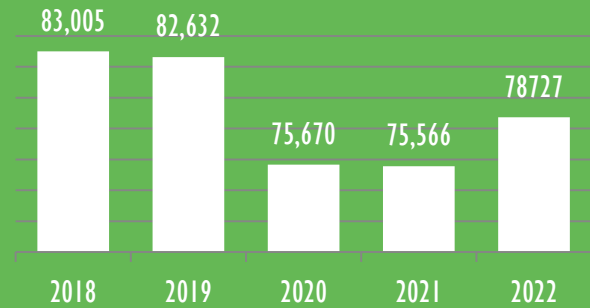


## WORKFORCE

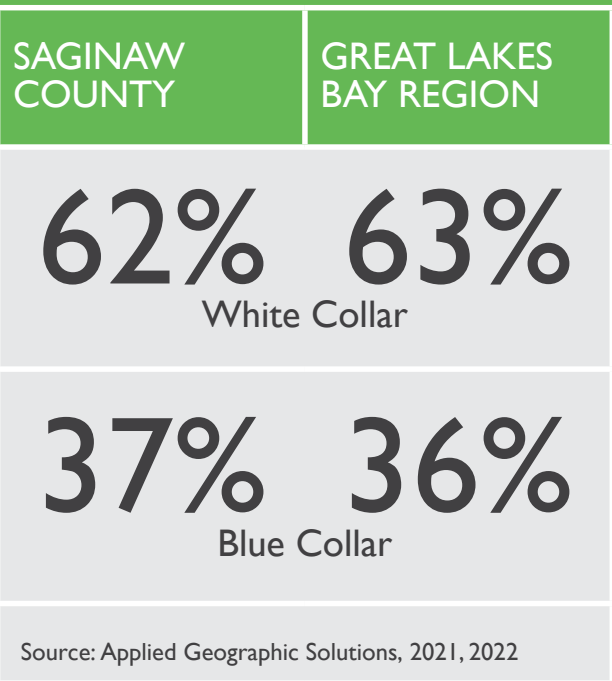
We embody Midwestern spirit and grit. Here, our businesses value strong communities, knowing their neighbors, and putting in an honest day's work.

We offer one of the country's richest pools of science/engineering talent. From fiscal services to supply chain management, we have well-trained and experienced people.

### Saginaw County Employed Labor



Source: Bureau of Labor Statistics



AREA	Labor Force	Unemployment Rate	Median Commute Time
Saginaw County	82,883	5.0%	21.7 minutes
Great Lakes Bay Region	247,654	5.0%	24.8 minutes

Sources: U.S. Bureau of Labor Statistics, 2022; U.S. Census Bureau, 2021 5-year American Community Survey



EMPLOYEES BY INDUSTRY	Saginaw County	GLBR
Agriculture, Forestry, Fishing & Hunting	743	2,262
Mining	37	406
Construction	3,231	9,538
Manufacturing	11,039	27,114
Wholesale Trade	1,716	4,732
Retail Trade	10,822	25,623
Transportation and Warehousing	1,952	4,287
Information	918	1,778
Finance and Insurance	2,943	5,722
Real Estate and Rental and Leasing	594	1,714
Professional and Technical Services	2,430	6,352
Management of Companies and Enterprises	NA	4,302
Administrative and Waste Services	6,258	11,753
Educational Services	401	1,785
Health Care and Social Assistance	14,673	35,346
Arts, Entertainment, and Recreation	791	2,591
Accommodation and Food Services	7,493	19,131
Other Services (except Public Admin.)	2,601	6,695
Unclassified	170	470

Source: MI DTMB LMISI Quarterly Census of Employment and Wages, 2022

## WORKFORCE DEVELOPMENT

**Delta College Fast Start Training Programs** - are powerful, unique partnerships between your business, Great Lakes Bay Michigan Works! and Delta College, providing pools of potential trained employees. Those programs include Chemical Process Operator, Computer Numeric Control (CNC), Customer Service, Diesel Technician and Manufacturing Assembly. [www.delta.edu/academics/career-credentials/fast-start.html](http://www.delta.edu/academics/career-credentials/fast-start.html)

**Delta College Corporate Services** - is located in the heart of the Great Lakes Bay Region and provides customized employee technical training, organizational development training, and customized pre-hire training programs to meet business demands. [www.delta.edu/workforce-training/index.html](http://www.delta.edu/workforce-training/index.html)

**Saginaw Career Complex** – is the Career and Technical Education Center for Saginaw County offering 19 programs that prepare students for college, advanced technical training or skilled entry-level work. [www.spsd.net/scc](http://www.spsd.net/scc)

**Partner Shift Network** – finds solutions to address employee needs relating to transportation, child care, finances, improving skill sets, and other issues related to employee retention, engagement, and productivity. [www.partnershiftnetwork.com](http://www.partnershiftnetwork.com)

**Education and Training Connection** – delivers training and assessment to Michigan Businesses. Its experienced staff works with adults in education and training environments. [www.etc-1.com](http://www.etc-1.com)

**Great Lakes Bay Michigan Works!** – provides employment services directly to employers. Services include employee recruitment, screening, interview facilities, skills testing, custom training. The Michigan Talent Bank is a free internet-based resume and job bank available to employers. [www.michiganworks.com](http://www.michiganworks.com)

**International Brotherhood of Electrical Workers (IBEW) Local 557 / NECA** – provides electrical apprenticeship and training. The program combines in-class knowledge and on-the-job training with electrical contractors. [www.ibew557.org](http://www.ibew557.org)

**Saginaw Valley State University College of Science, Engineering & Technology** - provides undergraduate programs in biology, chemistry, physics, engineering, mathematics, and computer science, as well as a graduate program in energy & materials. [www.svsu.edu/collegeofscienceengineeringtechnology](http://www.svsu.edu/collegeofscienceengineeringtechnology)

**Saginaw Valley State University Business Resource & Development Center** - is home to the Michigan Manufacturing Technology Center – Northeast, Office of Continuing Education and Professional Development, Independent Testing Laboratory, Small Business Development Center, Saginaw Valley Research and Development Corporation, Great Lakes Bay Manufacturers Association and The Stevens Center for Family Business. [www.svsu.edu/brdc](http://www.svsu.edu/brdc)

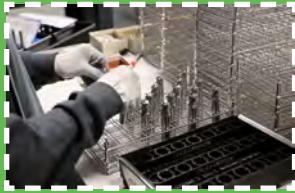
**Discover Great Lakes Bay** – is a talent recruitment and retention initiative to assist Regional companies that are targeting young professionals for hire. In-person and virtual Coming Home events are scheduled throughout the year. [www.discovergreatlakesbay.com](http://www.discovergreatlakesbay.com)

**Youth Development Corporation** – provides young men and women who have dropped out of high school an opportunity to earn their diploma and get a foot in the door of a trade program. Youth Development assists underrepresented populations, businesses, and communities. Its major focus is on serving young adults and giving them a chance to succeed. [www.facebook.com/YDCusa](http://www.facebook.com/YDCusa)

**U.A. Local 85 Journeyman & Apprenticeship of the Pipefitting and Plumbing Industry** - covers the installation of commercial and industrial process piping systems. A welding certification is also available. [www.ualocal85.org/apprenticeships](http://www.ualocal85.org/apprenticeships)



## INDUSTRY



**Advanced Manufacturing** Saginaw County and the Region have been global manufacturing leaders for more than 150 years. We have developed a great infrastructure for manufacturing: road, rail, air and water transportation...data communications and support...and a powerful service and supply network. More importantly, though, manufacturing is part of our Region's DNA. Every part of the community is in tune with the specialized needs of manufacturers.

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**Automotive** We understand automotive manufacturing! Saginaw is at the center of the global automotive market and Saginaw manufacturers, like Nexteer Automotive, are experts in electric power steering, advanced driver-assistance systems and automated driving.

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**Medical** Saginaw County is where everything comes together for manufacturers of medical equipment and devices. We have leaders in intellectual property development, clinical trials, prototype development and manufacturing deployment. We are a major healthcare hub with a medical school and a source for graduate medical education programming and medical specialties.

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**Agribusiness** With 1,250 farms, Saginaw County's top crops in acres are Soybeans (128K), Corn (100K), Wheat (21K) and Sugarbeets (15K). We are home to Star of the West Milling Co., Hausbeck Pickle and Peppers Company and ADM Edible Bean Specialties.

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**Professional Services** Saginaw County is a Regional service area for Professional Services, such as accounting and legal specialties, and engineering, architectural and construction firms. Saginaw is home to Andrews Hooper & Pavlik P.L.C., Rehmann and Yeo & Yeo CPAs & Business Consultants, Spicer Group, William A. Kibbe & Associates, Spence Brothers, Pumford Construction, Inc., Wolgast Corporation and has regional and statewide IT service firms.

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**Accommodation and Retail** The Saginaw economy greatly benefits from many shopping opportunities. The Michigan Travel Bureau ranked Saginaw County the Number 3 County for Tourism Revenue in the State of Michigan. Birch Run and Frankenmuth are two of the top Michigan destinations.

## INDUSTRY

SAGINAW MSA OCCUPATIONS	Employed	Median Hourly Wage
All Occupations	76,840	\$18.05
Management Occupations	3,690	\$45.41
Business and Financial Operations Occupations	3,460	\$29.60
Computer and Mathematical Occupations	1,260	\$30.26
Architecture and Engineering Occupations	1,360	\$35.92
Life, Physical, and Social Science Occupations	280	\$29.83
Community and Social Service Occupations	1,510	\$23.68
Legal Occupations	310	\$33.07
Education, Training, and Library Occupations	2,910	\$28.19
Arts, Design, Entertainment, Sports, and Media Occupations	730	\$18.44
Healthcare Practitioners and Technical Occupations	6,700	\$29.71
Healthcare Support Occupations	4,580	\$14.24
Protective Service Occupations	1,130	\$21.10
Food Preparation and Serving Related Occupations	6,150	\$11.88
Building and Grounds Cleaning and Maintenance Occupations	2,770	\$13.63
Personal Care and Service Occupations	1,190	\$12.95
Sales and Related Occupations	8,140	\$13.86
Office and Administrative Support Occupations	11,410	\$17.33
Construction and Extraction Occupations	2,840	\$22.89
Installation, Maintenance, and Repair Occupations	3,040	\$22.52
Production Occupations	7,200	\$17.80
Transportation and Material Moving Occupations	6,120	\$16.65

Source: Bureau of Labor Statistics, Occupational Employment Statistics, May 2021

# INDUSTRY

THREE YEAR SAGINAW COUNTY INDUSTRY EMPLOYMENT	2020	2021	2022
Total Nonfarm	78,890	80,300	83,000 ↑
Total Private	68,400	69,800	72,200 ↑
Goods Producing	13,600	13,900	14,600 ↑
Service Providing	65,300	66,400	68,400 ↑
Private Service Providing	54,800	55,900	57,600 ↑
Mining, Logging and Construction	3,000	3,200	3,300 ↑
Manufacturing	10,600	10,700	11,300 ↑
Durable Goods	9,700	9,700	10,200 ↑
Transportation Equipment	4,000	4,100	4,000 ↑
Trade, Transportation and Utilities	15,400	15,800	16,000 ↑
Wholesale Trade	1,900	1,900	1,800 ↓
Retail Trade	10,800	11,000	11,300 ↑
Transportation and Warehousing	2,700	2,900	2,800 ↓
Information	1,100	1,000	1,000 ↔
Financial Activities	3,700	3,700	3,800 ↑
Professional and Business Services	10,000	10,000	9,700 ↓
Educational and Health Services	15,400	15,400	15,600 ↑
Leisure and Hospitality	6,700	7,200	8,300 ↑
Other Services	2,600	2,800	3,300 ↑
Government	10,500	10,500	10,800 ↑
Federal Government	1,500	1,500	1,600 ↑
State Government	2,500	2,600	2,600 ↔
Local Government	6,400	6,400	6,600 ↑

Source: Michigan DTMB, Labor Market Information, Current Employment Estimates By Industry - CES

We work together to build on the regional strengths critical to business and community development. We offer you a workforce skilled in advanced manufacturing. A robust intermodal infrastructure is in place including rail, seaway, state highways, interstate highway and an international airport.

Thanks to our world-class companies, blue-collar heritage and advanced educational system, businesses of all types are finding that the Great Lakes Bay Region is at the center of it all...Michigan. Centered.



**POPULATION**

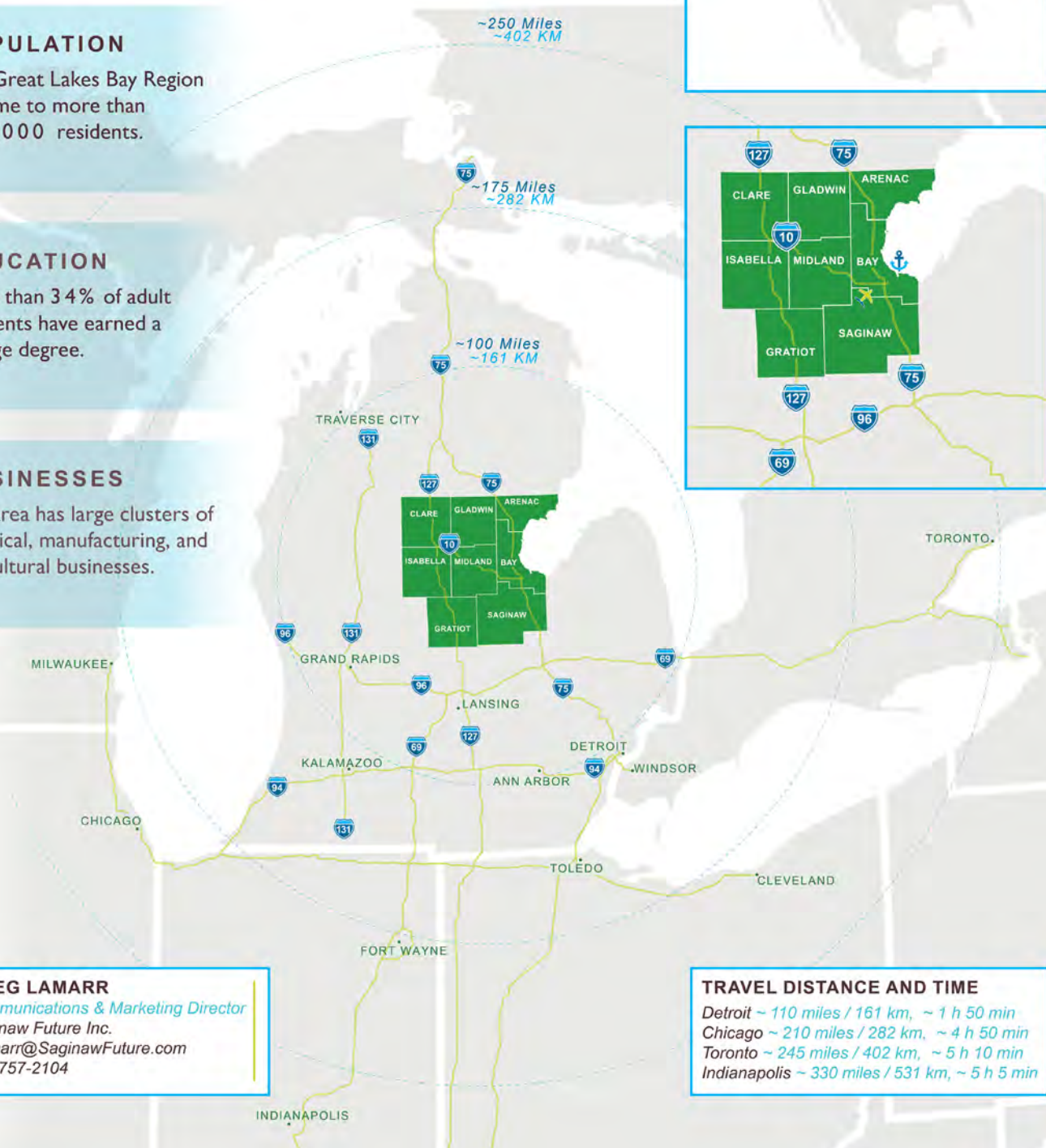
The Great Lakes Bay Region is home to more than 550,000 residents.

**EDUCATION**

More than 34% of adult residents have earned a college degree.

**BUSINESSES**

The area has large clusters of chemical, manufacturing, and agricultural businesses.



**GREG LAMARR**  
Communications & Marketing Director  
Saginaw Future Inc.  
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989-757-2104

**TRAVEL DISTANCE AND TIME**  
Detroit ~ 110 miles / 161 km, ~ 1 h 50 min  
Chicago ~ 210 miles / 282 km, ~ 4 h 50 min  
Toronto ~ 245 miles / 402 km, ~ 5 h 10 min  
Indianapolis ~ 330 miles / 531 km, ~ 5 h 5 min

# INTERNATIONAL



**SISTER UNIVERSITY**  
Saginaw Valley  
State University  
- Jinan University in  
Guangzhou, China  
[www.jnu.edu.cn](http://www.jnu.edu.cn)



**JAPANESE CULTURAL  
CENTER, TEA HOUSE  
AND GARDENS OF  
SAGINAW**  
one of the most authentic  
tea houses in North America  
[www.japaneseculturalcenter.org](http://www.japaneseculturalcenter.org)



## STATE AND GREAT LAKES BAY REGION SISTER CITIES

Michigan	Sichuan Province, China
Bay City	Ansbach, Germany; Goderich Ontario; Lome, Togo; Poznan, Poland
Frankenmuth	Gunzenhausen, Germany
Midland	Zigon, China
Mount Pleasant	Okaya, Japan; Valdivia, Chile
Saginaw	Awka, Nigeria; Tokushima, Japan; Zapopan, Mexico

## INTERNATIONAL

# INVESTMENT

## HIGHLIGHTS



GERMANY	KUKA Assembly and Test Corp. - was acquired in 1999
CHINA	Nexteer Automotive - was purchased in 2010 by Pacific Century Motors
JAPAN	Hemlock Semiconductor - composed of joint ventures owned by Corning Inc. and Shin-Etsu Handotai
S. KOREA	SK Siltron is a manufacturer specializing in the silicon wafer, which is an essential material in the semi-conductor process
ITALY	Umbragroup - largest supplier of aerospace ball bearings

Nearby Canadian Border Crossings

# 3

**Blue Water Bridge:** Port Huron, MI to Point Edward and Sarnia, Ontario, 104 mi/167 km

**Ambassador Bridge:** Detroit, MI to Windsor, Canada, 105 mi/169 km

**Detroit - Windsor Tunnel:** Detroit, MI to Windsor, Canada, 102 mi/165 km

## PROGRAM

# EB-5

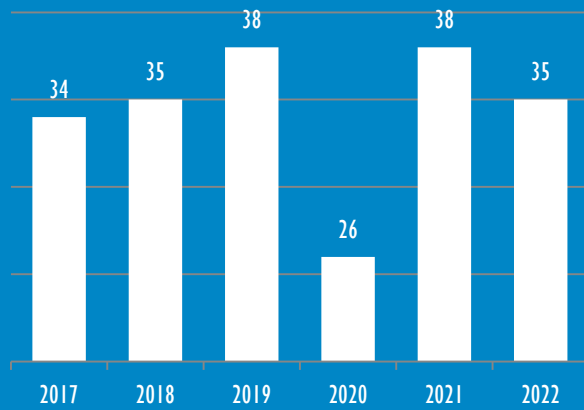
The EB-5 Program allows foreigners to obtain two-year US Green Cards by investing a minimum of US \$1 million (or US \$500,000 if the projects is located in a "Targeted Employment area"). Within five years, investors and families can begin the Naturalization process to become official US citizens.

# BUSINESS COMMUNITY

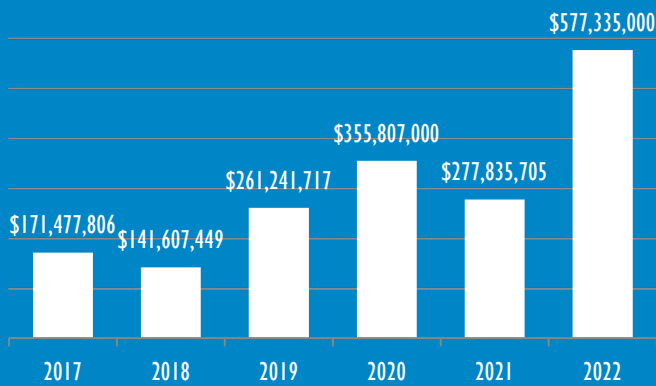
In 2022, three of Michigan's largest investments in semiconductor and EV supply chains were in the Region.

- Hemlock Semiconductor - \$375 Million
- Nexteer Automotive - \$51 Million
- SK Siltron CSS - \$300 Million

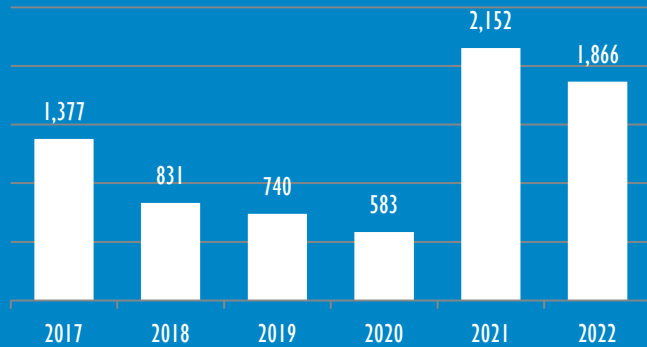
## Development Projects



## New Investment



## Jobs Created and Retained



2021 includes small business grants jobs created and retained



2022 Expansions	Investment	Jobs
AeroMotion by Textron	\$4,000,000	120
AKT Peerless	\$90,000	20
Bavarian Inn Lodge	\$80,000,000	80
Edward Jones & the LOFT by Pine Island Design	\$1,000,000	~
Elite Cannabis	\$3,000,000	15
Gibbs Music Studio	\$1,000	2
Hausbeck Pickles and Peppers	\$2,100,000	~
Hemlock Semiconductor	\$375,000,000	170
Incal Technologies, Inc.	\$403,000	1
Merrill Technologies Group	\$25,300,000	86
Michigan Brand	\$2,487,000	10
Nexteer Automotive	\$51,000,000	1,100
Old Town Distillery	\$75,000	4
Ox Eye Media - Shaheen Development	\$1,500,000	~
Ox Eye Media	\$1,000,000	~
READ Association	\$75,000	6
Saginaw County Mosquito Abatement Commission	\$7,000,000	~
Spicer Group	\$1,000,000	65
Walgreens	\$1,375,000	~
Weiss Equipment	\$2,500,000	3
<b>TOTALS</b>	<b>\$558,906,000</b>	<b>1,682</b>

2022 Attractions	Investment	Jobs
906 Lapeer	\$130,000	4
AHSRAT	\$50,000	5
Dupuis Corner Food & Spirits	\$250,000	6
EE Sports & Arcade	\$194,000	16
Elite Cannabis	\$3,000,000	20
Essex Energy	\$518,000	15
Food Process Solutions	\$6,000,000	25
Frank's Muth	\$300,000	13
Gemini Capital Management VIII, LLC	\$4,040,000	6
Kakes the Great	\$68,000	8
KOOPS Automation Systems	~	30
MDL Companies	\$1,000,000	~
Michigan Garage LLC	\$1,879,000	10
Saginaw House	\$1,000,000	26
<b>TOTALS</b>	<b>\$18,429,000</b>	<b>184</b>

## SAGINAW FUTURE IS...

Saginaw Future is in the business of generating new investment and job growth in Saginaw County, MI, U.S.



Established in 1992, SFI is a private, nonprofit alliance of local businesses, the Saginaw County Chamber of Commerce, the County and City of Saginaw, 16 local municipalities, labor organizations and local foundations. Saginaw Future assists companies with Financial and Incentive Packaging, identifying State Business Opportunity Programs,

Saginaw Future is instrumental in developing relationships with potential investors for Saginaw County and the entire Great Lakes Bay Region. I have seen firsthand on numerous occasions their capabilities to connect potential businesses to available grant funds, assist with meeting appropriate city officials, and most importantly, showcasing the amenities Saginaw County has to offer.

*Brian Keeler, Executive Vice President  
Spence Brothers*

Government Contracting, Site Location Assistance, Shovel-ready land, Industrial Site Development, Business Advocacy and Community Liaison assistance, Workforce Development needs and more! Saginaw Future is only one of 72 economic development organizations accredited by the International Economic Development Council (IEDC) as an Accredited Economic Development Organization. There are more than 5,000 IEDC organizational members. SFI has nine staff members who are advised by a 27 member Board of Directors.



# TRANSPORTATION & INFRASTRUCTURE

The Great Lakes Bay Region provides robust intermodal infrastructure including rail, seaway, state highways, interstate and International airport. Businesses have access to Lake Huron, the Saginaw Bay and Saginaw River and the second largest seaport in Michigan.

500 miles or  
805 kilometers

to half of the US and  
Canadian markets

9 Business  
Parks

in Saginaw County alone,  
including the pad-ready Great  
Lakes Tech Park (pg. 17)

More Than  
15 million

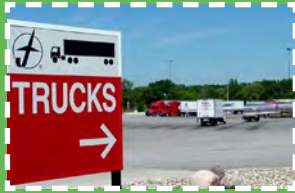
square feet of Regional  
building space ready for  
development

**[www.GreatLakesBaySites.com](http://www.GreatLakesBaySites.com) is an online property database that is designed to assist companies seeking to expand or open a new location in the Great Lakes Bay Region, MI, U.S.** The property database includes eight counties – Arenac, Bay, Clare, Gladwin, Gratiot,

Isabella, Midland and Saginaw Counties. It features available industrial, commercial, office and retail properties. [www.GreatLakesBaySites.com](http://www.GreatLakesBaySites.com) also provides specific demographics and mapping capabilities for properties, municipalities, counties and the overall Region.



## TRANSPORTATION & INFRASTRUCTURE



**Highway Interstate 75** bisects Saginaw County and the Great Lakes Bay Region as well as the country, linking the Canadian and Mexican markets. Eight major state highways pass through Saginaw County, and 15 through the Region. They provide direct links to all of Michigan's major cities and northern vacation destinations, along with competitive highway freight opportunities.

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According to the U.S. Bureau of Labor Statistics, there are 112 **Transportation and Warehousing** establishments in Saginaw County with 1,952 employees and includes 69 Saginaw County Truck Transportation companies. Class I rail transit is available for the U.S., Canada and Mexico through Regional carriers, such as Lake State Railway, which connects to CSX

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**Seven airports are located in the Region** with MBS International Airport being the largest. MBS is serviced by Delta and United Airlines, which link to major hubs in Detroit, Chicago and Minneapolis. Additional flight services are provided in Saginaw County by Harry W. Browne Airport in Buena Vista Charter Township and the William "Tiny" Zehnder Field in Frankenmuth. Flint Bishop Airport is 20 miles from Saginaw County and features Allegiant and American United airlines.

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**MBS International Airport** provided air travel services to 139,867 people in 2022, which was an increase of 2,227 passengers. The airport's cargo routes are key supply linkages and distribution paths for many Regional businesses. MBS had 71,452 pounds of air carried cargo in 2022. MBS features its 75,000 sq. ft., \$55 million terminal that opened in the Fall of 2012.

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The **Saginaw River shipping channel** provides linkage from commercial port facilities in the county to the St. Lawrence Seaway and ultimately to the Atlantic Ocean in three days' time. Thirty cargo docks provide bulk commodities that generate \$143 million annually in direct revenue while supporting over 1,100 jobs and generating \$51 million per year in personal income.

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The **Great Lakes Tech Park** is a 148-acre available, fiber and pad ready site with direct access to the global marketplace and a world-class workforce. Excellent incentives are available for prospective Park occupants. Located at the corner of two state highways, it is perfectly situated near many of the world's leading manufacturing, chemical, auto and renewable energy enterprises.

# EDUCATION

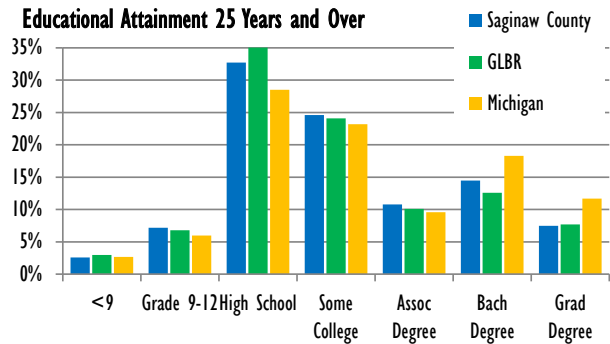
Public & Charter Elementary - Secondary Schools	Saginaw County	GLBR
Schools	75	208
Students	25,643	70,722
Full-Time Equivalent Teachers	1,493	4,232
Teacher to Student Ratio	17.2	16.7

Source: National Center for Education Statistics, 2021-2022

School Enrollment	Saginaw County	GLBR
Population 3 years and over	45,452	132,889
Nursery school, preschool	2,477	6,911
Kindergarten	2,356	6,524
Elementary school (grades 1-8)	17,352	49,127
High school (grades 9-12)	10,698	27,613
College or graduate school	11,032	37,333

Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates

**Educational Attainment 25 Years and Over**



Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates

Institution	2021 Fall Enrollment	County
Central Michigan University	15,424	Isabella, Saginaw
Saginaw Valley State University	7,523	Saginaw
Northwood University	2,422	Midland, Saginaw
Alma College	1,353	Gratiot
Davenport University (13 MI Locations)	5,384	Midland
Delta College	7,054	Bay
Mid Michigan College	3,297	Clare

Source: National Center for Education Statistics, Fall 2021

2022 College Graduates Per Year - 60 Mile Radius	Associates	Bachelors	Masters	PhD	Total
Business, Management, Marketing, & Related Support Services	622	5,238	1,942	21	7,823
Health Professions & Related Programs	1,389	2,076	792	1,020	5,277
Biological & Biomedical Sciences	63	1,628	122	81	1,894
Engineering	19	1,571	132	76	1,798
Mechanic and Repair Technologies/Technicians	122	12	0	0	134
Precision Production	94	0	0	0	94

Source: Applied Geographic Solutions 2022

## EDUCATION

To meet the needs of the new economy, the Great Lakes Bay Region has a developed educational infrastructure in place to benefit today's students and employer talents demands. Comprehensive higher educational opportunities and technical skill programs are available through local universities, community colleges and technical schools. Saginaw County and the Great Lakes Bay Region has nearly 43,000 students enrolled in local educational institutions who are the business leaders and workforce of tomorrow.



**Central Michigan University** is nationally recognized for academic excellence in more than 200 programs. Saginaw is home to the CMU College of Medicine, which is training the next generation of physicians. [www.cmich.edu](http://www.cmich.edu)



**Saginaw Valley State University** has over 94 programs of study offered at the undergraduate and graduate level including the nation's first graduate program dedicated to multi-media technology. [www.svsu.edu](http://www.svsu.edu)



**Northwood University** is a private university that was founded with the purpose of developing leaders, managers, and entrepreneurs with the skills and character to drive success. [www.northwood.edu](http://www.northwood.edu)



**Alma College** is a private institution that was founded in 1886. It features 50+ academic programs with a 12:1 student-faculty ratio. Alma enrolls more than 1,400 students and is accredited by the Higher Learning Commission.



**Davenport University** offers two and four year degrees, serves the Great Lakes Bay Region and strives to provide the highest quality education for success in business and medical fields. [www.davenport.edu](http://www.davenport.edu)



**Delta College** is a fully-accredited community college offering 150 transfer, career degree and certificate programs. Delta is known for excellent programs, technological innovation and community leadership. [www.delta.edu](http://www.delta.edu)



**Mid Michigan College** has been serving the community since 1965. With state-of-the-art facilities, experienced faculty, and knowledgeable counselors, it offers over 50 programs. [www.midmich.edu](http://www.midmich.edu)

# COST OF LIVING



6%

Michigan Corporate  
Income Tax

Simple, Fair  
and Efficient

State of Michigan

#19

Saginaw

Top 20 Housing Markets  
Gaining Buyers' Interest

Realtors.com's Hottest Housing Markets

#5

Frankenmuth

Best Cities for Families in  
Michigan

Livability  
(outdoors, jobs, affordable, vibe)

Michigan offers one of the best pro-business environments in the country.

We have been ranked one of the Top 10 states for corporate tax competitiveness due to our simple, fair and efficient 6% corporate income tax. It generated \$500 million in annual business savings through the elimination of industrial personal

property tax. According to Sperling's Best Places, Saginaw's overall cost of living is 79.3, which is 20.7% below the United States cost of living average of 100.

The City of Saginaw was recently ranked #118 and the City of Bay City was #80 for Business Costs out of 1,337 small-sized cities by WalletHub.

In 2022, Bangor Township,

Bridgeport Charter Township, Chesaning Township, City of Bay City, City of Frankenmuth and Thomas Township were all recognized for the strategies employed to foster entrepreneurial growth and economic development, according to the annual eCities study. The studies are conducted by iLabs, University of Michigan-Dearborn's Center for Innovation Research.

# HOUSING

People who relocate here agree that Saginaw County provides sound affordable housing in a market that gives you multiple choices. The Saginaw housing market is one of the most affordable in the nation and the cost of living in the Great Lakes Bay Region is considered the most reasonable in the country.



## Numerous Saginaw Options

Building a Saginaw dream home is a reality. Saginaw County provides the opportunity to build a new home that fulfills your every need with new neighborhood development. Saginaw is a blend of urban and rural settings that suits almost any preference. City homes and quiet country residences are available

## Saginaw Easily Beats the National Average

Saginaw County offers you more for your money in housing compared to other areas in the country. According to the US Census Bureau, the Current Median Housing Value in Saginaw County (\$128,600) was well below the national median of \$281,400. Saginaw County home ownership is

**Saginaw was ranked 21 out of 815 for Most Diverse Places to Live in Michigan by Niche, which provides millions of rankings and reviews on Colleges, K-12 schools, and Neighborhoods.**

for more than reasonable costs. Convenience is another important factor and Saginaw delivers with a number of large homes within a short drive to Downtown Saginaw, shopping districts and MBS International Airport. For those interested in upscale urban settings – Saginaw has those properties too.

There are numerous apartment and condominium communities with some of the most reasonable rental fees in the state, with choices ranging from townhouses to rental homes.

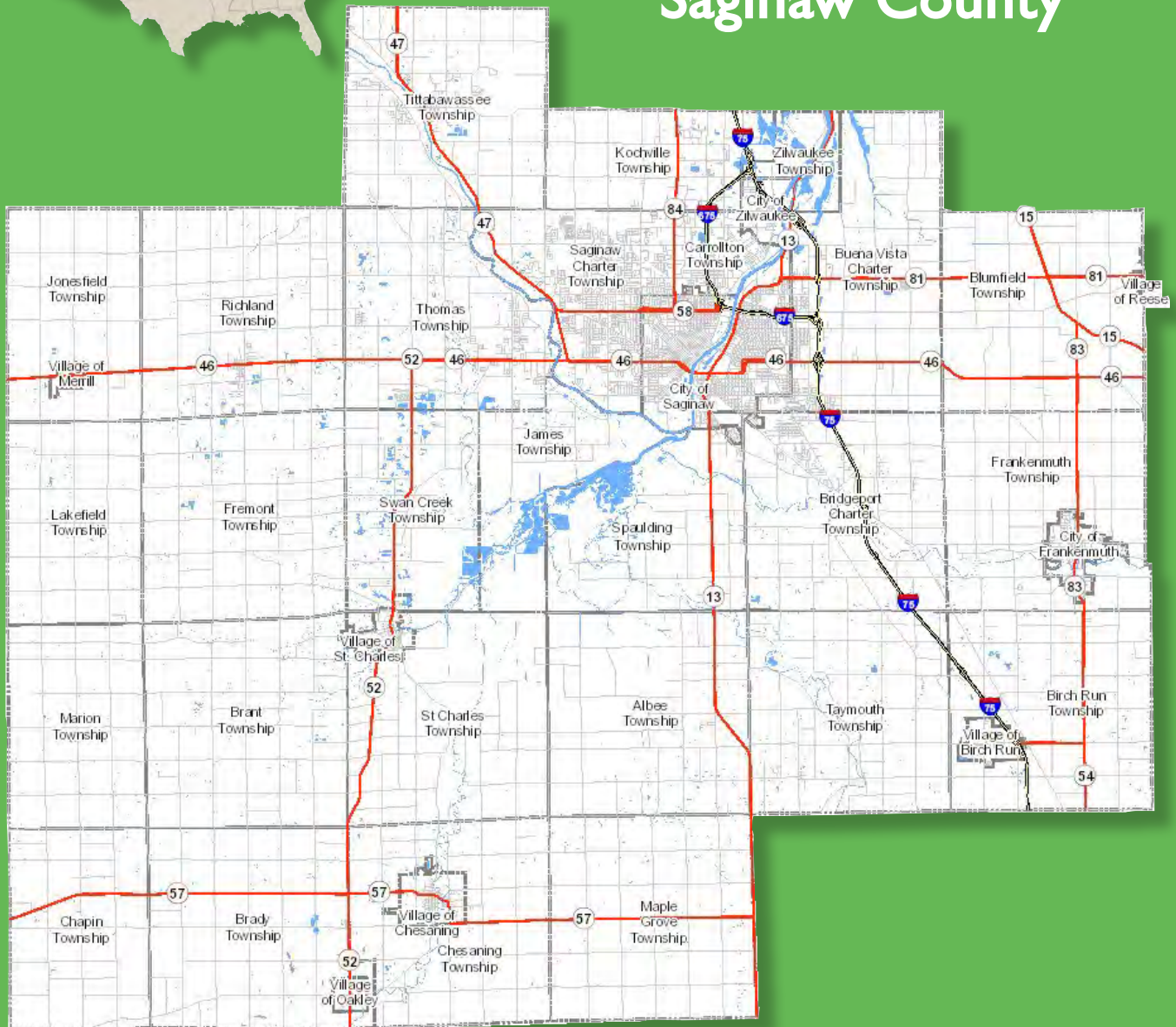
71.7%, while the national rate is 65.4%. On average, Saginaw County's Median Gross Rent is \$818 monthly, which is also much lower than the national median of \$1,191.

Zillow cited that there were 400 homes for sale in Saginaw County in April 2023. The National Association of Realtors indicated that the average monthly mortgage payment in the same time period for Saginaw County was \$748 and that home prices rose by 30.5% from a year earlier.

# COMMUNITIES



## Saginaw County



# COMMUNITIES

## CITY OF SAGINAW

Zip Codes: **48601, 48602, 48604, 48605, 48607**

2020 Population: **44,202**

2021 Median Household Income: **\$32,241**

2021 Median Age: **36.1**

As a city on the riverfront, that flourishes from the culture and diversity of its neighborhoods and localities, Saginaw embodies many traditional American qualities such as hard work and home.



## BUENA VISTA CHARTER TOWNSHIP

Zip Codes: **48601**

2020 Population: **5,855**

2021 Median Household Income: **\$36,520**

2021 Median Age: **34.6**

Interstate 75 runs through Buena Vista and is a part of the Interstate System that runs from Miami, Florida, to Sault Ste. Marie in Michigan's Upper Peninsula. It is a gateway to recreational areas.

## SAGINAW CHARTER TOWNSHIP

Zip Codes: **48603, 48604, 48602, 48638**

2020 Population: **41,679**

2021 Median Household Income: **\$5,619**

2021 Median Age: **44.6**

Saginaw Township has all the amenities, opportunities and conveniences of a modern metropolitan area, but it still contains the distinctive spirit of a traditional small town.

## THOMAS TOWNSHIP

Zip Codes: **48623, 48609, 48626**

2020 Population: **11,931**

2021 Median Household Income: **\$71,507**

2021 Median Age: **50.7**

Thomas Township offers great parks and schools, friendly neighborhoods and is business friendly. It is home to Hemlock Semiconductor, DuPont HIMS and the Great Lakes Tech Park.

## CITY OF FRANKENMUTH

Zip Codes: **48734**

2020 Population: **4,987**

2021 Median Household Income: **\$79,184**

2021 Median Age: **46.8**

Frankenmuth was ranked #40 in Michigan for Livability by Area Vibes, scoring high for amenities, cost, crime and education. Frankenmuth is one of the top three tourist destinations in Michigan.

## COMMUNITIES

### TITTABAWASSEE TOWNSHIP

Zip Code: **48623**

2020 Population: **10,606**

2021 Median Household Income: **\$84,534**

2021 Median Age: **38.0**

Tittabawassee Township contains Freeland - ranked #1 for Best Cities for Young Families in MI by NerdWallet, and is home to MBS International Airport and the Freeland SportsZone.

### KOCHVILLE TOWNSHIP

Zip Codes: **48601, 48722**

2020 Population: **4,911**

2021 Median Household Income: **\$53,000**

2021 Median Age: **21.4**

Kochville borders Saginaw Valley State University and is a major Regional commercial draw with its Bay/Tittabawassee Road Corridor. Farming still accounts for nearly 75% of all land use.

### RICHLAND TOWNSHIP

Zip Code: **48626**

2020 Population: **3,955**

2021 Median Household Income: **\$76,596**

2021 Median Age: **38.6**

Hemlock is in the middle of Richland Township and includes a vibrant and growing commercial district. Residentially, there are new subdivisions just completed with new housing being built.

### BRIDGEPORT CHARTER TOWNSHIP

Zip Codes: **48601, 48722**

2020 Population: **10,104**

2021 Median Household Income: **\$35,533**

2021 Median Age: **35.3**

Bridgeport features a range of industries, including hospitality, manufacturing and agriculture. Its residents enjoy thriving businesses and comfortable community living.

### CARROLLTON TOWNSHIP

Zip Codes: **48724, 48604**

2020 Population: **5,732**

2021 Median Household Income: **\$37,828**

2021 Median Age: **36.4**

Carrollton Township was organized in 1866. Big in community spirit, Carrollton has a 24-hour / 7-day a week police department, a fully equipped on-call fire department and a K-12 Public School system.

### VILLAGE OF ST. CHARLES

Zip Code: **48655**

2020 Population: **1,992**

2021 Median Household Income: **\$62,963**

2021 Median Age: **40.1**

St. Charles has access to the Shiawassee National Wildlife refuge providing opportunities for hunting, fishing, canoeing, hiking, birdwatching and other summer and winter sports.



# COMMUNITIES

## VILLAGE OF CHESANING

Zip Code: **48616**

2020 Population: **2,430**

2021 Median Household Income: **\$49,722**

2021 Median Age: **40.6**

Located on the picturesque Shiawassee River, the Village is a traditional small American town with a charming main street. The Village's location also provides easy access to surrounding large cities.

## CHESANING TOWNSHIP

Zip Code: **48616**

2020 Population: **4,748**

2021 Median Household Income: **\$49,194**

2021 Median Age: **46.5**

Chesaning Township was organized in 1847 and is 36 square miles. The Township is 25 miles from the City of Saginaw and M-57 runs through the community serving residents and business.

## CITY OF ZILWAUKEE

Zip Code: **48604**

2020 Population: **1,534**

2021 Median Household Income: **\$55,625**

2021 Median Age: **43.8**

Zilwaukee is the City made famous by the "Zilwaukee Bridge," which spans the Saginaw River and facilitates the movement of 45,000+ cars daily. The City also features easy I-75 access.

## VILLAGE OF BIRCH RUN

Zip Code: **48415**

2020 Population: **1,525**

2021 Median Household Income: **\$52,344**

2021 Median Age: **47.3**

Birch Run is located on I-75 and the gateway to the Great Lakes Bay Region. The Village is home to Birch Run Premium Outlets, which features over 140 stores that attracts millions of visitors.

## VILLAGE OF MERRILL

Zip Code: **48637**

2020 Population: **663**

2021 Median Household Income: **\$38,125**

2021 Median Age: **38.4**

Merrill provides the ideal small town lifestyle with main street shops, eateries and pubs. The close community enjoys the Merrill Farm Fest that includes a parade, an antique car show and more.

## SPAULDING TOWNSHIP

Zip Code: **48601**

2020 Population: **1,975**

2021 Median Household Income: **\$57,333**

2021 Median Age: **47.3**

Spaulding Township is 27 square miles and home of the Shiawassee Flats National Wildlife Refuge, a 9,800 acre refuge visited by many people each year. The quaint Township is about 70% rural.

# HEALTH CARE

When it comes to medical facilities and health care, Saginaw County and the Great Lakes Bay Region are proud to boast that it provides some of the most advanced medical technologies in the nation. Saginaw County alone is home to five major hospitals that provide a wide range of treatment. Saginaw is also home to the Central Michigan University College of Medicine.



Saginaw is the advanced multi-specialty care provider for nearly a quarter of Michigan’s Lower Peninsula. This has given the Region a wealth of state-of-the-art health care facilities and some of the Midwest’s most talented providers. This puts a tremendous amount of health care knowledge and experience in our own back yard, and offers a pool of employees, advisors and medical directors well-versed in nearly every specialty. It also offers medical research capabilities expected to be found only in a Top 10 market. Saginaw County is a leader in research in the neurosciences, cardiovascular health, radiation oncology and many other fields.

Saginaw County is home to more than 595 health care related providers that includes Regional hospitals – Covenant HealthCare and Ascension St. Mary’s Hospital, along with the Aleda E. Lutz VA Hospital. Saginaw County also has a residency training organization for physicians called CMU Medical Education Partners, which partners with the Central Michigan University College of Medicine. Its residents rotate among member hospitals that have a combined bed capacity of nearly 1,000 and feature state-of-the-art facilities. The Field Neurosciences Institute provides a full continuum of care to neurological patients - from prevention and diagnosis to treatment and care after treatment. Great Lakes Bay Health serves nearly 50,000 individuals throughout 14 counties in Michigan and has 568 employees. HealthSource Saginaw is a non-profit hospital, which owns and operates a behavioral medical center, nursing facility, rehabilitation center, and outpatient care clinics.

## ECONOMIC IMPACT OF HEALTH CARE



### EMPLOYEES

Saginaw County 26,461  
GLBR 50,988



### WAGES & SALARIES

Saginaw County \$1.8 billion +  
GLBR \$3.3 billion +



### TAX REVENUE

Saginaw County \$345 million +  
GLBR \$601 million +

(federal, state, local - includes indirect employee earnings)

Source: The information presented here was compiled using IMPLAN® V3.1 software and 2020 data, along with 2020 data from the American Hospital Association Annual Survey (the most recent data available).

# PUBLIC SAFETY

Saginaw County is committed to fostering a world-class county by providing efficient government services and collaborating with local and state police departments, all to provide a safe environment. Success of this vision can be seen in community safety and the leveling in serious crime. The Saginaw County Sheriff's Road Patrol and Detectives covers 810 square miles and contracts with MBS Airport, Juvenile Courts, Kochville DDA, Spaulding Township, and the U.S. Marshals.

*Crime in Saginaw County, Michigan  
Crime is ranked on a scale of 1  
(low crime) to 100 (high crime)*

*Saginaw County violent crime is  
18.5. (The US average is 22.7)  
Saginaw County property crime is  
28.1. (The US average is 35.4)*

*Source: BestPlaces.net*

Saginaw County's successful policing strategy is based on community policing and citizen-police partnerships that work together in neighborhood problem solving. Working together, both the citizens and police develop shared ownership and accountability for their neighborhood and community, thereby developing pride that translates into active citizenship.

Since December 2013, there are 26 Michigan State Police (MSP) troopers, including command staff and members of special task forces, assigned specifically to the City of Saginaw. Stepped-up enforcement efforts and cooperation by the MSP and the Michigan Department of Corrections alongside local partnerships with county sheriffs, jails, prosecutors and judges for the reduction has been credited with the success. The MSP also provides helicopter coverage for Saginaw as part of the "Secure Cities Partnership" initiative to reduce crime in Michigan.

## Safest Midsize Cities in Michigan

- Thomas Township #27
- City of Midland #41
- Mount Pleasant #66
- Saginaw Charter Township #72

## Safest Small Towns in Michigan

- Zilwaukee #27
- Tittabawassee Township #48
- Essexville #59
- Pinconning #60
- Richland Township #83



AdvisorSmith used crime reports published by the FBI on Return A in the Uniform Crime Reporting Data Set to determine the safest cities in the state of Michigan. This data set reports crimes from cities around the United States. In this study, AdvisorSmith investigated crime levels in 419 cities in the state of Michigan.





# WATER & WEATHER

The Great Lakes Bay Region is the **largest watershed in Michigan**, making it a place rich with natural resources. The **Saginaw River** and eight different rivers intertwine and drain into the **Saginaw Bay**, which is connected to **Lake Huron**.

The **Great Lakes** represent 84% of the fresh water in North America and the **largest freshwater system on Earth**.

Saginaw, MI, gets 30 inches of rain per year. The US average is 37. Snowfall is 37 inches. The average US city gets 25 inches of snow per year. The number of days with any measurable precipitation is 115.

On average, there are 174 sunny days per year in Saginaw, MI. The July high is around 82 degrees. The January low is 14. Our comfort index, which is based on humidity during the hot months, is a 47 out of 100, where higher is more comfortable. The US average on the comfort index is 44.

- January average minimum temperature: 14°F
- January average maximum temperature: 27°F
- July average minimum temperature: 60°F
- July average maximum temperature: 82°F
- Average rainfall: 30 inches
- Average growing season: 163 days



# SPORTS & RECREATION

**Minor League Sports** – With a national reputation for great sports, top-notch facilities and youth-friendly hospitality, Saginaw County offers the best amenities for your sporting event. We're home to two professional sports teams – the Ontario Hockey League's Saginaw Spirit and the Los Angeles Dodgers' Class "A" Midwest League affiliate Great Lakes Loons. Canadian Hockey League officials recently approved Saginaw's bid to host the 2024 Memorial Cup, which is one of the oldest hockey tournaments in the world. The three champions from the Canadian Hockey League compete, along with the team from the host city.

**Wildlife and Fishing** – Saginaw County is home to the 9,800 acre Shiawassee National Wildlife Refuge and fabulous river-based events. With the largest confluence of rivers east of the Mississippi River – we're home to one of the largest natural fish production areas in the country and fishermen flock to our rivers and Bay to enjoy many sport-fishing opportunities. Saginaw County is a popular destination for nature enthusiasts eager to participate in birding, fishing, boating, hunting and paddle sports.

**Great golf is here!** – Tee up in Saginaw and the Great Lakes Bay Region, where long fairways, rolling hills, and challenging greens await at more than 20 golf courses. We're proud to be home to three championship courses: Apple Mountain – Freeland, The Fortress – Frankenmuth, and the Sawmill – Saginaw.

**Saginaw Soccer** – Sports are big business in the Great Lakes Bay Region and the Saginaw Township Soccer Complex is the largest premier complex in the Region offering 21 regulation fields. Saginaw was selected to host the 2019 US Youth Soccer Region II (Midwest) Championships as part of the US Youth Soccer National Championship Series, the country's oldest and most prestigious national youth soccer tournament.

**Bowling in Saginaw County** – With more than 170 bowling lanes, an abundance of billiard tables and dart boards, this Region is a high-energy destination for tournaments and competitions in these popular sports.

**Great Lakes Bay Regional Trail** – The Regional system spans nearly 100 miles of safe, paved, and accessible trails for walking, running, biking or blading. Access maps, trailheads and amenity information at [www.greatlakesbaytrails.com](http://www.greatlakesbaytrails.com)



# ARTS & CULTURE

Saginaw County and the Great Lakes Bay Region provide many unique arts & cultural opportunities. Built in 1927, the historic **Temple Theatre** in Downtown Saginaw features a classic Barton pipe organ and shows the best in classic movies, art films, concerts and the **Saginaw Bay Symphony Orchestra**. Every year, Saginaw's **Pit and Balcony** hosts a series of plays in its own 289-seat theater.

The area has a number of additional cultural attractions including the **Japanese Cultural Center and Tea Garden**, and local artists display their work at the **Andersen Enrichment Center**. In **Frankenmuth**, Michigan's #3 tourist destination, visitors enjoy the German atmosphere found year round in the downtown shops and restaurants.

**TheDow Event Center's** 7,600 seat Wendler Arena is home to the Saginaw Spirit Hockey Club (a member of the Ontario Hockey League) and its 2,200 plus seat **Heritage Theater** has hosted entertainers from Sesame Street Live to Jerry Seinfeld. Summer would not be complete without outdoor concerts on **Ojibway Island** and the Saginaw Fireworks and ArtSaginaw is an online resource for Saginaw art programs. Saginaw County celebrates its past and culture through its museums and galleries. Saginaw Valley State University houses the **Marshall M. Fredericks Sculpture Gallery**, a permanent collection of more than 200 works by the world famous sculptor. The gallery also hosts monthly art exhibits by students, faculty and guest artists.

The **Castle Museum of Saginaw County History** contains artifacts from the area, as well as traveling exhibits from the Smithsonian Institution. The **Saginaw Art Museum** is another Saginaw County treasure that display everything from Ancient Near Eastern ceramics to contemporary paintings. The **Michigan Heroes Museum in Frankenmuth** has a tank and F-4 jet on display, as well as military uniforms and information on Michigan war veterans.

Go to [www.GoGreat.com](http://www.GoGreat.com) for more information!



# SHOPPING & ENTERTAINMENT

Saginaw County features numerous shopping options from traditional downtown districts and boutiques to shopping malls. **Frankenmuth** offers a number of restaurants and shops with Bavarian appeal and world famous chicken. Zehnder's announced its Splash Village Hotel and Waterpark was named a 2022 Tripadvisor Travelers' Choice Best of the Best winner. **Birch Run Premium Outlets** is a large outlet mall boasting over 145 brand name stores and the Fashion Square Mall is located in the Bay and Tittabawassee Road shopping district. New attractions, shopping and dining opportunities include Cabela's, Michigan's first Buffalo Wild Wings GO and soon the Frankenmuth Bavarian Inn Lodge will be the largest waterpark in Michigan.

Enjoy musicals, plays and entertainers at **TheDow Event Center** and the historic **Temple Theatre** in Downtown Saginaw. Saginaw County is home to a wide array of entertainment venues like the outdoor Jolt Credit Union Event Park across from TheDow. Go ziplining at **Frankenmuth Aerial Park**, take a scenic Michigan ecotour with Johnny Panther Quests Adventure Trips, or bike with Sunrise Pedal Trolley or PedAle Trolley on a Michigan beer tour.

Visit the **SVRC Marketplace** to support local entrepreneurial development, unique eateries, small businesses and one of a kind retail shops in the Riverfront Saginaw community.

The **Children's Zoo** is a Regional destination celebrating Nature, Wildlife, and Lifelong Discovery and the **Mid-Michigan Children's Museum** provides affordable and engaging experiences. Many Saginaw County communities offer fun and unique entertainment opportunities!

Hemlock Semiconductor welcomed Governor Whitmer and heard from President Biden on Tuesday to celebrate the passage of the Chips and Science Act which sets aside 50 billion dollars over the next five years for domestic production of microchips.



[www.saginawcounty.com](http://www.saginawcounty.com)



[www.SaginawFuture.com](http://www.SaginawFuture.com)



[www.michiganbusiness.org](http://www.michiganbusiness.org)