

2020 ECONOMIC REPORT



SAGINAW COUNTY IS IN THE MIDDLE OF IT ALL



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The COVID-19 pandemic has created both a public health and an economic crisis across the world including Saginaw County and the Region. The pandemic has disrupted lives, pushed the hospital system to its capacity and created a global economic slowdown and shutdowns for specific industries like restaurants. The economic crisis has subsided in May 2021, but the industry and employment data included in this document reflect the downturn brought on by COVID-19.



LOCATION

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



LINKS

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



HELP DESK

P: 989-754-8222
info@SaginawFuture.com



IN THE MIDDLE OF IT ALL

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 FREE shovel-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.

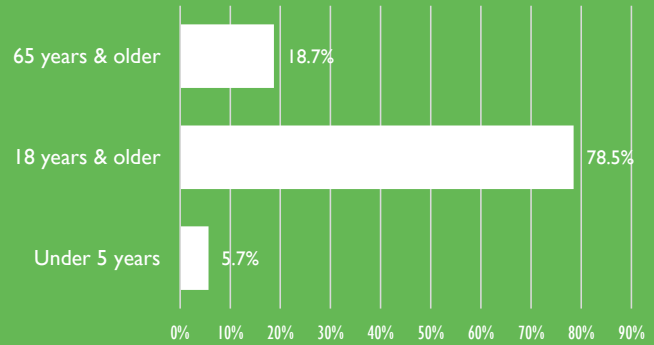
The GLBR is made up of Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland and Saginaw Counties and features:

- Population just over half a million
- Home to five universities and two community colleges
- \$14 million recently invested in STEM education initiatives at the college level
- One of the nation's highest concentrations of PhDs and registered patents per capita
- 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 Automotive
- Innovation supported through corporations, medical complexes, educational institutions and more than half a dozen independent research and innovation organizations
- Affordability of land and resources
- Access to Lake Huron, Saginaw Bay and the Saginaw River and the second largest seaport in Michigan

POPULATION

Saginaw County and the Great Lakes Bay Region (GLBR) are home to more than 560,000 residents. Regional educational attainment is one of the highest priorities for local leaders and growth continues. Saginaw Valley State University has hosted the FIRST Robotics Competition State Championship the past two years, drawing thousands of high school competitors.

Saginaw County Population by Age Range



Source: U.S. Census Bureau, 2019 American Community Survey



324,304

Age 20-64 Population for GLBR

252,718

In Labor Force for GLBR

70.2%

Core Working Age 20-64 for GLBR

Source: U.S. Census Bureau, 2019 American Community Survey

AREA	Population*	College Degrees~*	High School Grad or Higher*	Business Establishments**
Saginaw County	191,821	31.2%	89.4%	4,261
Great Lakes Bay Region	561,884	28.8%	89.6%	11,945

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

*Source: U.S. Census Bureau, 2019 American Community Survey **2016 County Business Patterns

MEDIAN AGE

40.9
Saginaw County

42.6
Great Lakes Bay Region

Source: U.S. Census Bureau, 2019 American Community Survey

MEDIAN HOUSEHOLD INCOME

\$48,000
Saginaw County
(\$1,081 Yearly Increase)

\$47,360
Great Lakes Bay Region
(\$1,732 Yearly Increase)

Source: U.S. Census Bureau, 2019 American Community Survey

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	78,933	227,062
Less than \$10,000	8.0%	7.9%
\$10,000 to \$14,999	5.5%	5.8%
\$15,000 to \$24,999	11.4%	12.2%
\$25,000 to \$34,999	11.9%	11.4%
\$35,000 to \$49,999	15.3%	15.8%
\$50,000 to \$74,999	18.3%	18.7%
\$75,000 to \$99,999	11.3%	11.5%
\$100,000 to \$149,999	11.5%	10.5%
\$150,000 to \$199,999	3.6%	3.3%
\$200,000 or more	3.3%	3.0%

Source: U.S. Census Bureau, 2019 American Community Survey

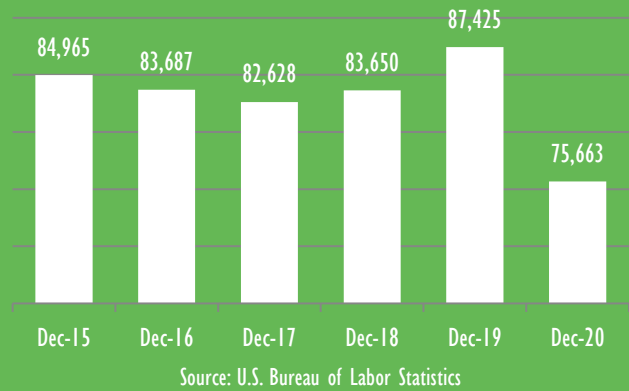


WORKFORCE

The Region is home to one of the highest per-capita concentrations of Ph.D. professionals in the U.S. – offering one of the country’s richest pools of science/engineering talent. From fiscal services to supply management, we have well-trained and experienced people.

The Region continually tops the charts for most registered patents per capita in the U.S.

Saginaw County Employed Labor



SAGINAW COUNTY	GREAT LAKES BAY REGION
58%	60%
White Collar	
42%	40%
Blue Collar	

Source: Applied Geographic Solutions, 2020

AREA	Labor Force	Unemployment Rate	Avg. Commute Time
Saginaw County	80,519	6.0%	22.2 minutes
Great Lakes Bay Region	240,587	5.8%	24.3 minutes

Sources: U.S. Bureau of Labor Statistics, Dec. 2020; U.S. Census Bureau, 2019 American Community Survey



EMPLOYEES BY INDUSTRY	Saginaw County	GLBR
Agriculture, Forestry, Fishing & Hunting	325	1,698
Mining	37	322
Construction	2,435	7,947
Manufacturing	8,758	22,403
Wholesale Trade	1,710	4,566
Retail Trade	8,434	21,015
Transportation and Warehousing	1,815	3,966
Information	944	1,838
Finance and Insurance	2,752	5,698
Real Estate and Rental and Leasing	499	1,509
Professional and Technical Services	2,154	5,591
Management of Companies and Enterprises	268	4,691
Administrative and Waste Services	5,876	10,457
Educational Services	239	1,550
Health Care and Social Assistance	13,905	31,067
Arts, Entertainment, and Recreation	414	1,291
Accommodation and Food Services	4,268	11,733
Other Services (except Public Admin.)	1,602	4,563
Unclassified	61	240

Source: MI DTMB LMISI Quarterly Census of Employment and Wages, 2019

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/workforce-training/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

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

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

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

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

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

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

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

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

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.ydcusa.com

U.A. Local 85 Journeyman & Apprenticeship of the Pipefitting and Plumbing Industry - covers the installation of commercial and industrial progress piping systems. A welding certification is also available. 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.



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.



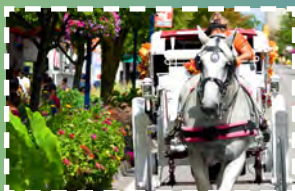
Medical Saginaw County is where everything comes together for manufacturers of medical equipment and devices. We have leaders in intellectual property development, clinical trials, prototype development and manufacturing deployment. We are a major healthcare hub with a medical school and a source for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



Agribusiness With 1,250 farms, Saginaw County was 3rd in Michigan for corn and soy production, 4th in Sugarbeets, and was one of the top 10 counties in wheat production. We are home to Star of the West Milling Co., Hausbeck Pickle Company and ADM Edible Bean Specialties.



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 County 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. , and has regional and statewide IT service firms.



Accommodation and Retail The Saginaw economy greatly benefits from many shopping opportunities. Recently 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
All Occupations	75,790	\$18.35
Management Occupations	3,630	\$46.40
Business and Financial Operations Occupations	3,630	\$30.78
Computer and Mathematical Occupations	1,580	\$35.29
Architecture and Engineering Occupations	1,980	\$39.61
Life, Physical, and Social Science Occupations	260	\$31.50
Community and Social Service Occupations	1,380	\$23.86
Legal Occupations	230	\$24.58
Education, Training, and Library Occupations	3,390	\$26.34
Arts, Design, Entertainment, Sports, and Media Occupations	700	\$21.99
Healthcare Practitioners and Technical Occupations	6,760	\$31.72
Healthcare Support Occupations	4,870	\$13.74
Protective Service Occupations	1,290	\$21.71
Food Preparation and Serving Related Occupations	6,120	\$11.55
Building and Grounds Cleaning and Maintenance Occupations	3,120	\$14.35
Personal Care and Service Occupations	1,180	\$12.56
Sales and Related Occupations	9,180	\$13.43
Office and Administrative Support Occupations	10,200	\$16.85
Farming, Fishing, and Forestry Occupations	30	\$16.16
Construction and Extraction Occupations	2,690	\$23.11
Installation, Maintenance, and Repair Occupations	3,390	\$23.48
Production Occupations	4,650	\$18.27
Transportation and Material Moving Occupations	5,530	\$15.47

Source: Bureau of Labor Statistics, Occupational Employment Statistics

INDUSTRY

THREE YEAR SAGINAW COUNTY INDUSTRY EMPLOYMENT	2018	2019	2020
Total Nonfarm	88,000	87,700	78,890
Total Private	77,000	76,600	68,400
Goods Producing	15,600	15,300	13,600
Service Providing	72,500	72,300	65,300
Private Service Providing	61,400	61,300	54,800
Mining, Logging and Construction	3,000	3,200	3,000
Manufacturing	12,600	12,200	10,600
Durable Goods	11,500	11,200	9,700
Transportation Equipment	5,400	5,100	4,000
Trade, Transportation and Utilities	16,900	16,800	15,400
Wholesale Trade	2,100	2,000	1,900
Retail Trade	12,100	12,000	10,800
Transportation and Warehousing	2,600	2,700	2,700
Information	1,400	1,300	1,100
Financial Activities	3,700	3,800	3,700
Professional and Business Services	11,200	11,200	10,000
Educational and Health Services	16,000	16,000	15,400
Leisure and Hospitality	9,100	9,000	6,700
Other Services	3,200	3,100	2,600
Government	11,000	11,100	10,500
Federal Government	1,500	1,500	1,500
State Government	2,900	2,900	2,500
Local Government	6,700	6,700	6,400

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

SAGINAW COUNTY INDUSTRY CHARACTERISTICS

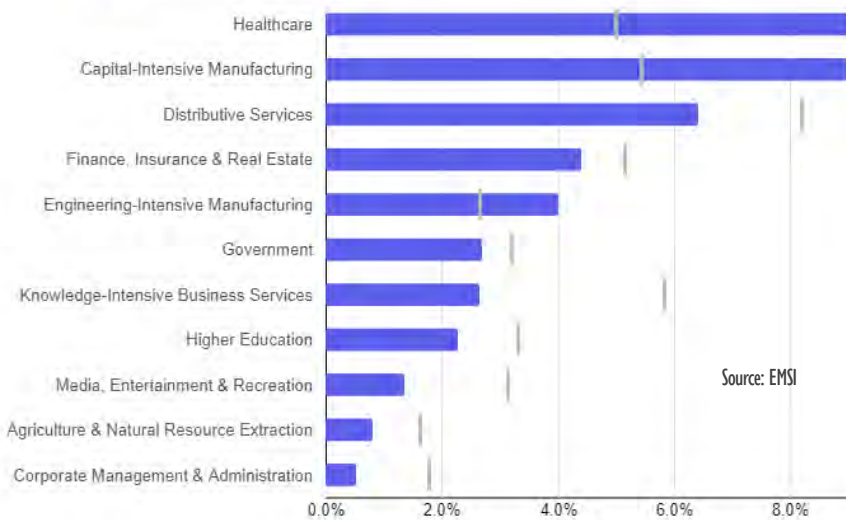
Rank: 653
(out of 3142 Counties)

Source: EMSI



Industry diversity is high for Saginaw. This means that employment is distributed more evenly between the 12 industry clusters compared to the typical county. A region with high diversity can signal economic stability and more easily withstand economic pressures, while a region with low diversity can signal economic instability.

● Industry Share ● Typical County Employment Share



Source: EMSI

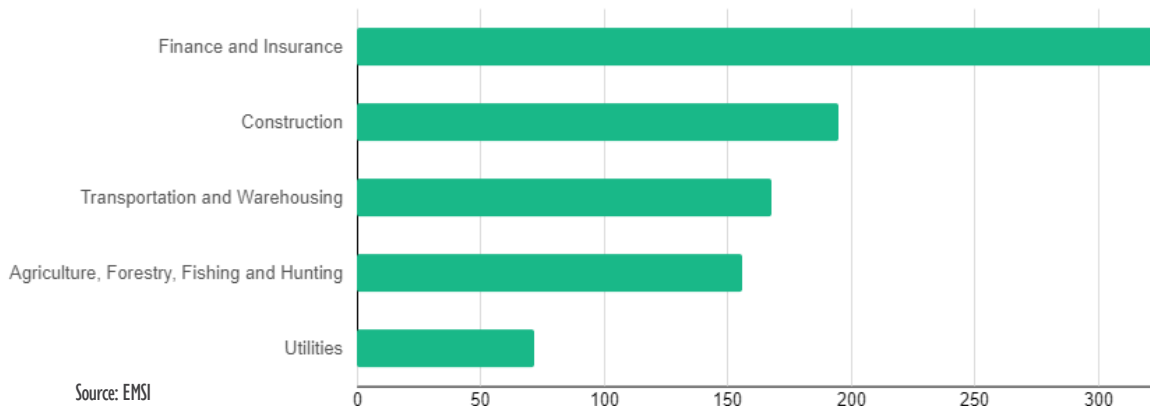


Saginaw County, MI has 12,182 veterans. The national average for an area this size is 10,582.

Source: EMSI

Top Growing Industries

● Industry Jobs Growth



Source: EMSI

INTERNATIONAL



SISTER UNIVERSITY
Saginaw Valley
State University
- Jinan University in
Guangzhou, China
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



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

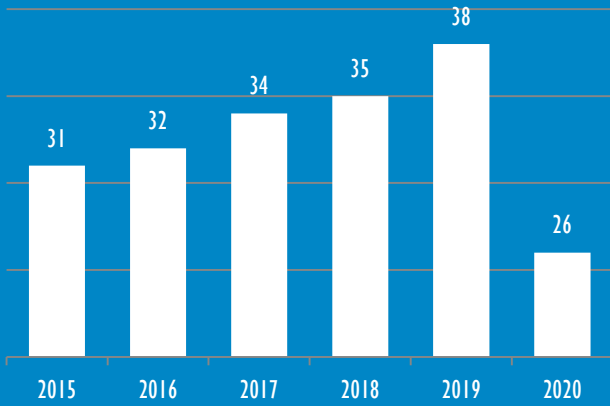
EB-5

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.

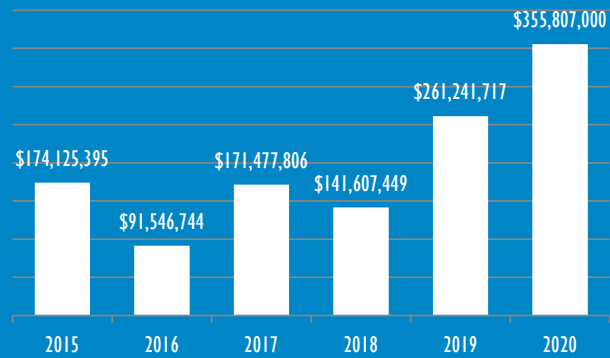
BUSINESS COMMUNITY

In 2018, according to Site Selection's Conway Projects Database, the Saginaw Metro Area was tied for 10th with 6 corporate facility projects in Metros with Population Less Than 200,000. Saginaw was 9th in 2017.

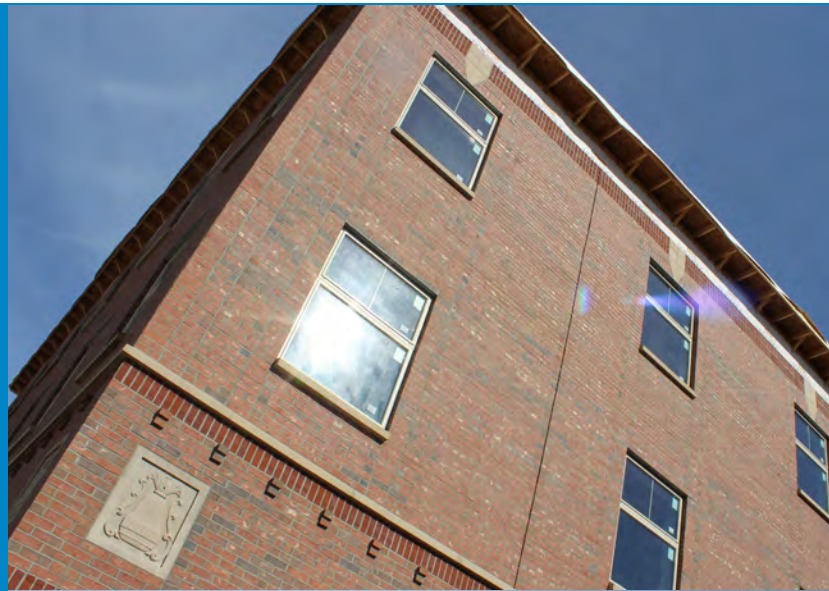
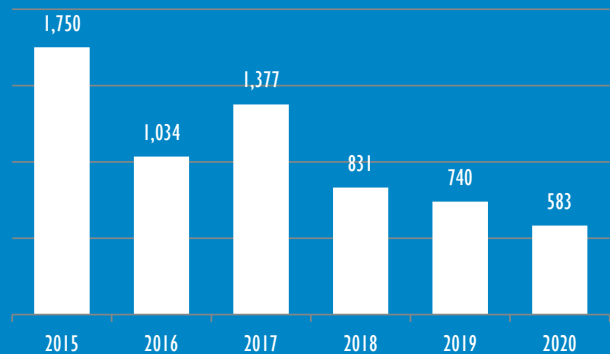
Development Projects



New Investment



Jobs Created and Retained



2020 Expansions	Investment	Jobs
Amigo Mobility International	\$3,325,000	5
Cinderella Inc.	\$215,000	105
DuPont Healthcare Industries Materials Site	\$4,800,000	194
Frankenmuth Woolen Mill	\$1,200,000	17
Hemlock Semiconductor	\$26,400,000	~
Homestead Elements	\$250,000	4
Lake State Railway	\$16,000,000	~
Ms C and T's Learning Place	\$150,000	44
Nexteer Automotive	\$48,000,000	~
Rescue Ministries of Mid-Michigan	\$600,000	35
Sargent Docks & Terminal	\$1,080,000	3
Star of the West Milling Co-2	\$7,800,000	38
SVSU Downtown Center	~	~
Turn One	\$350,000	~
Urban Tennis Foundation	\$2,200,000	4
NEW INVESTMENT	\$111,670,717	449

2020 Attractions	Investment	Jobs
218 S. Washington Ave., Saginaw	\$1,250,000	8
Covenant HealthCare and Mary Free Bed	\$40,700,000	30
DTE Energy	\$100,000,000	3
Just the Essentials	\$75,000	15
Moltus Building Group	\$1,210,000	5
Prem Yoga and Wellness Studio	\$25,000	4
Saginaw Beauty Suites	\$95,000	16
Saginaw Public School District	\$100,000,000	~
Saginaw Sugar Beets	\$155,000	44
Youth Development Corporation	\$627,000	9
NEW INVESTMENT	\$244,137,000	134

2020 Michigan Small Business Relief Grants	
Business Grants	642
Jobs Created	837
Jobs Retained	3,053
TOTAL VALUE OF GRANTS	\$2,665,000

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,

We have worked closely with the SFI team on numerous occasions, they have been a valuable partner in our business strategies, especially when they supported us in new capital investment plans.

Saginaw Future assisted with our new Fullerton Tool West facility at the Great Lakes Tech Park.

Patrick Curry, President, Fullerton Tool Company Inc.

Government Contracting, Site Location Assistance, Shovel-ready FREE land, Industrial Site Development, Business Advocacy and Community Liaison assistance, Workforce Development needs and more!

Saginaw Future is only one of 62 economic development organizations accredited by the International Economic Development Council as an Accredited Economic Development Organization. Saginaw Future has ten 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 FREE Great
Lakes Tech Park (pg. 17)

More Than
14 million

square feet of Regional
building space ready for
development

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 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.



According to the U.S. Bureau of Labor Statistics, there are **90 Transportation and Warehousing** establishments in Saginaw County with 1,885 employees and includes 55 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 Transportation Inc.



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.



MBS International Airport provided air travel services to 94,681 people in 2020, which was significantly lower due to COVID-19. The airport's cargo routes are key supply linkages and distribution paths for many Regional businesses. MBS had 76,041 pounds of air carried cargo in 2020. MBS features its 75,000 sq. ft., \$55 million terminal that opened in the Fall of 2012.



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 access to the Saginaw River shipping channel and 3.6 million tons of material was shipped and received in 2019. It was ranked 19th in tonnage among the Great Lakes harbors for 2019.



The **Great Lakes Tech Park** is a free 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	79	214
Students	26,675	73,440
Full-Time Equivalent Teachers	1,483	4,160
Teacher to Student Ratio	18.0	17.8

Source: National Center for Education Statistics, 2018-2019

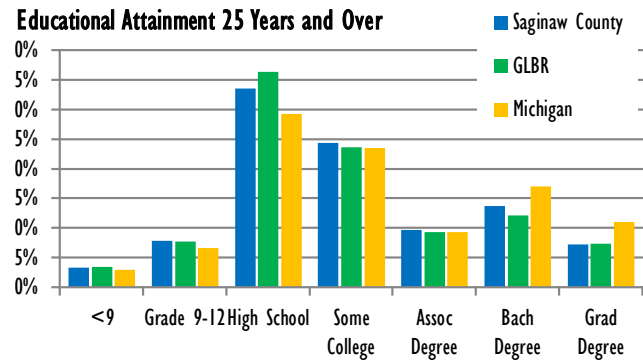
School Enrollment	Saginaw County	GLBR
Population 3 years and over	46,555	136,514
Nursery school, preschool	3,140	7,451
Kindergarten	2,116	5,902
Elementary school (grades 1-8)	18,232	49,596
High school (grades 9-12)	10,405	28,331
College or graduate school	12,662	45,234

Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates

Degree	Certificate	Associates	Bachelor	Graduate & Plus	Post-Grad Certificate
Biological, Biomedical, Physical & Chemical Sciences	~	~	415	60	~
Business Management, Marketing & Related Support Services	84	316	2,603	1,153	91
Computers & Information Sciences & Support Services	5	65	297	124	16
Engineering Technologies & Engineering-Related Fields	10	36	256	36	~
Health Professions & Related Programs	98	399	968	598	21
Precision Production & Science Technologies /Technicians	53	211	952	424	90

Sources: National Center for Education Statistics, Fall 2019

Educational Attainment 25 Years and Over



Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Institution	2019 Fall Enrollment	County
Central Michigan University	19,362	Isabella, Saginaw
Saginaw Valley State University	8,251	Saginaw
Northwood University	2,934	Midland, Saginaw
Alma College	1,442	Gratiot
Davenport University (13 MI Locations)	6,429	Midland
Delta College	7,819	Bay
Mid Michigan College	3,726	Clare

Source: National Center for Education Statistics, 2019

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. 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 50,000 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



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



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



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 1,435 undergraduate students from 24 states and 17 countries. www.alma.edu



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



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



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

COST OF LIVING



6%

Michigan Corporate
Income Tax

Simple, Fair
and Efficient

State of Michigan

#1

Saginaw County

Healthiest housing
market in the country

Nationwide Economics

#5

Frankenmuth

5 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 County overall cost of living is 81.9, which is 18.1% below the United States cost of living average of 100.

The City of Saginaw was recently ranked #92 and the City of Bay City was #74 for Business Costs out of 1,337 small-sized cities by WalletHub.

Bridgeport Charter Township,

Chesaning Township, City of Bay City, City of Frankenmuth, City of Saginaw and Saginaw Charter Township have all been 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 (\$101,300) was well below the national median of \$217,500. Saginaw County home ownership is 71.3%,

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.

while the national rate is 64.0%. On average, Saginaw County's Median Gross Rent is \$780 monthly, which is also much lower than the national median of \$1,062.

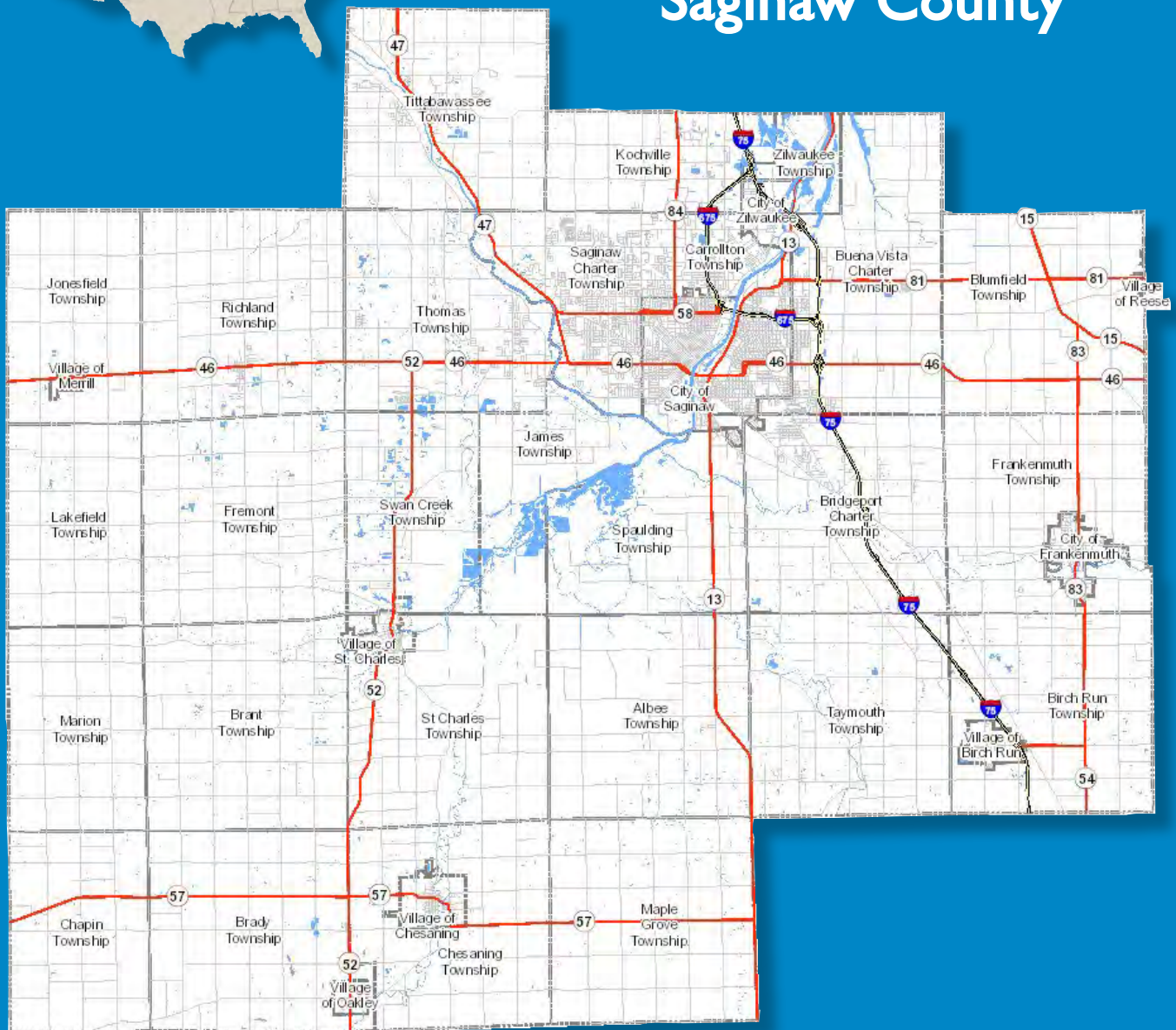
Saginaw County 9th Most Affordable Market in the Nation

24/7 Wall St. reviewed county-level data from ATTOM Data Solutions. Counties were ranked based on the affordability ratio – median income needed to buy a house in the area relative to average annual wages.

COMMUNITIES



Saginaw County



COMMUNITIES

CITY OF SAGINAW

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

2019 Population: **48,650**

2019 Median Household Income: **\$29,582**

2019 Median Age: **35.0**

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**

2019 Population: **6,234**

2019 Median Household Income: **\$30,735**

2019 Median Age: **41.0**

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.

THOMAS TOWNSHIP

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

2019 Population: **11,539**

2019 Median Household Income: **\$65,758**

2019 Median Age: **50.4**

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.

SAGINAW CHARTER TOWNSHIP

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

2019 Population: **39,383**

2019 Median Household Income: **\$51,680**

2019 Median Age: **44.7**

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.

CITY OF FRANKENMUTH

Zip Codes: **48734**

2019 Population: **5,274**

2019 Median Household Income: **\$62,427**

2019 Median Age: **47.7**

Frankenmuth was ranked #16 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**

2019 Population: **9,877**

2019 Median Household Income: **\$84,171**

2019 Median Age: **37.3**

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**

2019 Population: **4,854**

2019 Median Household Income: **\$47,460**

2019 Median Age: **21.1**

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**

2019 Population: **3,955**

2019 Median Household Income: **\$63,415**

2019 Median Age: **44.9**

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**

2019 Population: **9,958**

2019 Median Household Income: **\$50,144**

2019 Median Age: **44.5**

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**

2019 Population: **5,732**

2019 Median Household Income: **\$38,931**

2019 Median Age: **37.3**

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**

2019 Population: **1,896**

2019 Median Household Income: **\$48,750**

2019 Median Age: **36.7**

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**

2019 Population: **2,339**

2019 Median Household Income: **\$44,009**

2019 Median Age: **38.3**

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.

CITY OF ZILWAUKEE

Zip Code: **48604**

2019 Population: **1,668**

2019 Median Household Income: **\$55,625**

2019 Median Age: **36.2**

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 MERRILL

Zip Code: **48637**

2019 Population: **761**

2019 Median Household Income: **\$42,250**

2019 Median Age: **37.4**

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.

CHESANING TOWNSHIP

Zip Code: **48616**

2019 Population: **4,421**

2019 Median Household Income: **\$48,322**

2019 Median Age: **43.8**

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.

VILLAGE OF BIRCH RUN

Zip Code: **48415**

2019 Population: **1,499**

2019 Median Household Income: **\$45,938**

2019 Median Age: **41.2**

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.

SPAULDING TOWNSHIP

Zip Code: **48601**

2019 Population: **2,137**

2019 Median Household Income: **\$40,556**

2019 Median Age: **42.5**

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 new 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 602 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 29,674
GLBR 55,720



WAGES & SALARIES

Saginaw County \$1.7 billion +
GLBR \$3 billion +



TAX REVENUE

Saginaw County \$460 million +
GLBR \$790 million +

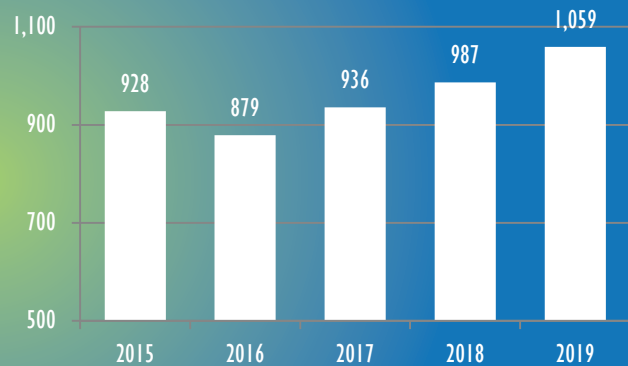
(federal, state, local - includes indirect employee earnings)

Source: The information presented here was compiled using IMPLAN® V.3.1 software and 2019 data, along with 2019 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.

Saginaw County Crimes Against Persons



Source: Michigan Incident Crime Reporting, Michigan State Police

Saginaw County's successful 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 added a third helicopter that is based in Saginaw part of the "Secure Cities Partnership" initiative to reduce crime in Michigan.

Four communities in the Great Lakes Bay Region are on the top 100 list for "The Safest Cities in Michigan 2020" by the National Council for Home Safety and Security. They are:

- Thomas Township #25
- City of Midland #29
- Mount Pleasant #51
- Saginaw Charter Township #78
- City of Bay City #81.

To identify the safest cities in Michigan, the National Council for Home Safety and Security reviewed the most recent FBI Uniform Crime Report statistics along with its own population data and internal research. It eliminated any cities that failed to submit a complete crime report to the FBI and





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 83 degrees. The January low is 15. 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 of all worlds 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" Mid West League affiliate Great Lakes Loons.

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



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 for more information!



SHOPPING & ENTERTAINMENT

Saginaw is 21 on the **Expedia favorite medium & small towns to visit** in the US list. 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. **Birch Run Premium Outlets** is a large outlet mall boasting over 145 brand name stores. The Fashion Square Mall is the cornerstone for the Bay and Tittabawassee Road Corridor shopping district, which recently welcomed new attractions, retail shopping and dining opportunities.

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 Huntington 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!

Go to www.GoGreat.com for more information!

