

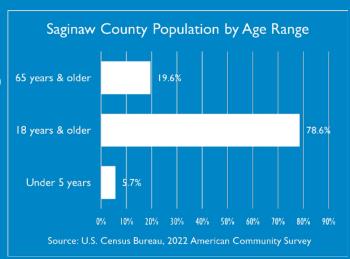


Saginaw County is located in the central portion of Michigan's Lower Peninsula and is part of the Great Lakes Bay Region (GLBR). It is a regional urban center with a population of nearly 200,000 and is the home to Saginaw Valley State University and Central Michigan University College of Medicine. Saginaw County features 114 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
- Home to the largest indoor waterpark in Michigan
- Hosted the 2024 Memorial Cup Canadian Hockey League tournament
- 900 small to medium sized manufacturing operations
- Legacy high-tech 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 more than 555,000 residents. Regional educational attainment is one of the highest priorities for local leaders. In 2024 Saginaw Valley State University hosted the FIRST Robotics Competition State Championship for the fifth time and the Region recently hosted the STEM Learning Ecosystems Community of Practice Conference.





315,769

Age 20-64 Population for GLBR

253,670

In Labor Force for GLBR

56.9%

Core Working Age 20-64 for GLBR

Source: U.S. Census Bureau, 2022 American Community Survey

AREA	Population*	College Degrees~**	High School Grad or Higher**	Business Establishments^
Saginaw County	187,782	34.4%	90.5%	4,145
Great Lakes Bay Region	555,038	35.0%	91.4%	13,793

[~]Includes Associate's, Bachelor's and Graduate Degrees *Source: U.S. Census Bureau Population Division U.S. Census Bureau (2018-2022).

Educational Attainment for the Population 25 Years and Over American Community Survey 5-year estimates. ^2021 County Business Patterns.

MEDIAN AGE

41.0 Saginaw County

43.0
Great Lakes Bay Region

Source: U.S. Census Bureau, 2022 American Community Survey

MEDIAN HOUSEHOLD INCOME

\$56,579

Saginaw County (\$3,830 Yearly Increase)

\$51,928

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

Source: U.S. Census Bureau, 2022 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	78,000	226,064
Less than \$10,000	5.8%	5.7%
\$10,000 to \$14,999	5.6%	5.3%
\$15,000 to \$24,999	9.3%	9.0%
\$25,000 to \$34,999	9.6%	9.8%
\$35,000 to \$49,999	14.3%	13.8%
\$50,000 to \$74,999	18.8%	18.3%
\$75,000 to \$99,999	12.0%	13.1%
\$100,000 to \$149,999	13.2%	13.6%
\$150,000 to \$199,999	6.0%	5.9%
\$200,000 or more	5.5%	5.4%

Source: U.S. Census Bureau, 2022 American Community Survey

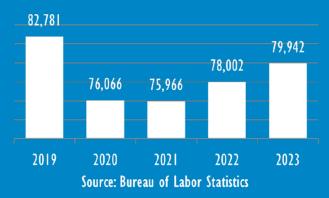


WORKFORCE

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





SAGINAW GREAT LAKES BAY REGION

63% 62% White Collar

36% 37% Blue Collar

Source: Applied Geographic Solutions and GIS Planning 2022, TaxFoundation.Org 2021 and GIS Planning research

AREA	Labor Force	Unemployment Rate	Median Commute Time	
Saginaw County	84,315	5.2%	22.0 minutes	
Great Lakes Bay Region	253,670	4.9%	25.0 minutes	

Sources: U.S. Bureau of Labor Statistics, 2023; U.S. Census Bureau, 2022 5-year American Community Survey



EMPLOYEES BY PRIVATE INDUSTRY	Saginaw County	GLBR
Agriculture, Forestry, Fishing & Hunting	707	2,265
Mining	36	413
Construction	3,138	9,316
Manufacturing	11,115	27,343
Wholesale Trade	1,691	4,703
Retail Trade	10,968	25,681
Transportation and Warehousing	2,013	4,331
Information	882	1,735
Finance and Insurance	2,926	5,674
Real Estate and Rental and Leasing	551	1,653
Professional and Technical Services	2,402	6,320
Management of Companies and Enterprises	N/A	4,353
Administrative and Waste Services	6,273	11,724
Educational Services	391	1,812
Health Care and Social Assistance	14,562	35,288
Arts, Entertainment, and Recreation	702	2,249
Accommodation and Food Services	7,420	18,931
Other Services (except Public Admin.)	2,552	6,588
Unclassified	164	455

WORKFORCE DEVELOPMENT

Delta College Fast Start Training Programs - When your business needs to hire skilled workers fast, you can count on their help. The Delta College Fast Start™ training programs are powerful, unique partnerships between your business, Great Lakes Bay Michigan Works! and Delta College. They provide employers with a pool of potential employees who are already trained and ready to power the local economy. www.delta.edu/academics/career-credentials/fast-start.html

Delta College - provides the regional workforce robust ways to continue their educational journey. Delta encourages access to high quality instruction, state-of-the-art facilities, apprenticeships, internships and co-op experiences. They partner with businesses after hire to upskill the workforce to meet changing technology and skill set demands. https://www.delta.edu/workforce-strategies/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-I.com

Great Lakes Bay Michigan Works! – provides employment services directly to employers. Services include employee recruitment, screening, interview facilities, skills testing, custom training. Pure Michigan Talent Connect is a free internet-based resume and job bank available to employers. www.mitalent.org

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, informal Coming Home events are scheduled annually. www.discovergreatlakesbay.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 a powerful service and supply network are in place to support industry. 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 1,284 farms, Saginaw County's top crops in acres are Soybeans (123K), Corn (84K), Wheat (16K) and Sugarbeets (12K). We are home to Star of the West Milling Co., Hausbeck Pickle and Peppers 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 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.



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
Total, All Occupations	78,770	\$19.34
Management Occupations	4,100	\$45.60
Business and Financial Operations Occupations	3,450	\$30.36
Computer and Mathematical Occupations	1,050	\$34.63
Architecture and Engineering Occupations	1,250	\$38.37
Life, Physical, and Social Science Occupations	300	\$30.92
Community and Social Service Occupations	1,620	\$23.53
Legal Occupations	420	\$27.78
Educational Instruction and Library Occupations	3,030	\$28.66
Arts, Design, Entertainment, Sports, and Media Occupations	720	\$20.62
Healthcare Practitioners and Technical Occupations	6,890	\$35.95
Healthcare Support Occupations	4,570	\$15.23
Protective Service Occupations	1,050	\$21.43
Food Preparation and Serving Related Occupations	6,790	\$13.43
Building and Grounds Cleaning and Maintenance Occupations	2,670	\$14.83
Personal Care and Service Occupations	1,300	\$13.06
Sales and Related Occupations	7,660	\$14.24
Office and Administrative Support Occupations	11,660	\$17.69
Farming, Fishing, and Forestry Occupations	50	\$19.09
Construction and Extraction Occupations	3,130	\$25.70
Installation, Maintenance, and Repair Occupations	3,100	\$23.84
Production Occupations	7,760	\$19.60
Transportation and Material Moving Occupations	6,180	\$16.96
Source: Bureau of Labor Statistics, Occupational Employmen	t Statistics, May 2022	

INDUSTRY

THREE YEAR SAGINAW COUNTY INDUSTRY EMPLOYMENT	2022	2022	2023
Total nonfarm	80,700	83,100	83,300
Total private	70,200	72,300	72,100 👃
Mining, Logging and Construction	3,200	3,300	3,600
Manufacturing	10,700	11,300	11,500
Durable goods	9,700	10,200	10,300
Trade, transportation, and utilities	15,900	15,900	15,600 👃
Wholesale Trade	1,900	1,800	1,800
Retail trade	11,200	11,300	11,200 👃
Transportation and warehousing	2,800	2,800	2,600 👃
Information	1,000	1,000	900 👃
Financial activities	3,700	3,800	3,900
Professional and business services	10,000	9,700	9,600
Education and health services	15,500	15,500	15,200 👃
Leisure and hospitality	7,200	8,300	8,500
Other services	3,000	3,300	3,400
Government	10,500	10,800	11,200
Federal	1,500	1,600	1,800
State government	2,600	2,600	2,700
Local government	6,400	6,600	6,800

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







PIONEERS OF INDUSTRY HOME TO DOW, NEXTEER, DUPONT, CORTEVA, AMERICAN MITSUBA HEMLOCK SEMICONDUCTOR, AIRCRAFT PRECISION PRODUCTS





PAD READY IN **SAGINAW COUNTY**



Certified Business Park Wetlands Study AT&T Fiber Ready Site Archeological Study Energy Ready Site Soil Bearing Study

New Infrastructure Accelerated Permitting



GreatLakesTechnologyPark.com 989-757-2104 glamarreSaginawFuture.com



INTERNATIONAL



SISTER UNIVERSITY

Saginaw Valley
State University
- Jinan University in
Guangzhou, China

www.jnu.edu.cn





one of the most authentic tea houses in North America www.japaneseculturalcenter.or;



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; Barrie, Canada; 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

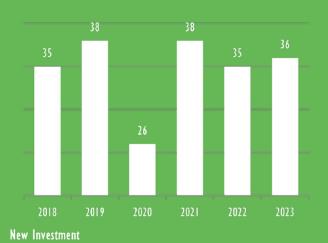
EB-5

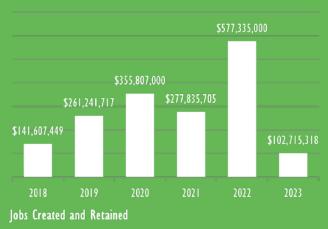
The EB-5 Program allows foreigners to obtain two-year US Green Cards by investing a minimum of US \$1 million (or US \$500,000 if the projects is located in a "Targeted Employment area"). Within five years, investors and families can begin the Naturalization process to become official US citizens.

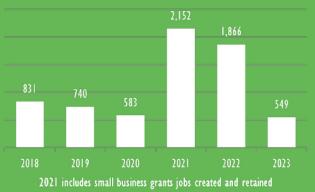
BUSINESS COMMUNITY

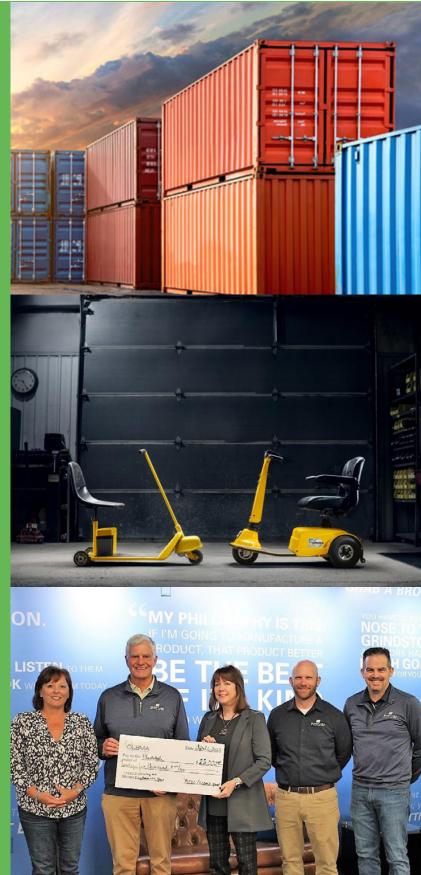
Multi-million-dollar expansions in advanced manufacturing led the way in 2023 from Amigo Mobility to Saginaw Control and Engineering. Core Saginaw County companies continue to develop such as Shaheen Development, Morley Companies, Nexteer and MERRILL.

Development Projects









2023 Expansions	Investment	Jobs
A1 Mobile Storage Leasing	\$1,000,000	12
Amigo Mobility International	\$6,250,000	23
Ann Arbor Builders	\$500,000	~
Bavarian Inn Lodge	\$750,000	~
Beattie Master Pool and Spa	~	6
BGT Aerospace LLC	\$34,000	6
Cignys	~	7
CMU College of Medicine & CMU Medical Education Partners	~	89
Cornerstone Fabricating	\$1,000,000	6
Endurance Carbide	\$1,231,780	~
Fullerton Tool Company	\$1,765,196	2
Merrill Technologies Group	\$350,000	~
Morley Companies, Inc.	~	96
Nexteer Automotive	\$33,000,000	~
Saginaw Art Museum	\$42,000	~
Saginaw Control and Engineering	\$10,577,000	36
Shaheen Development	~	109
The Work Wear Store - 2	\$51,752	2
UMBRA Group	\$1,500,000	26
United Way of Saginaw County	\$50,000	~
Vargas & Sons Tortillas	\$30,000	~
Zehnder's Mill Project	\$7,600,000	15
TOTALS	\$65,731,728	435

2023 Attractions	Investment	Jobs
Adams Street Development	\$15,800,000	~
Don Angelo Institute	\$350,000	8
EduPlay Discover Center North	\$1,500,000	20
Fifth Avenue Partnership LLC	\$5,000,000	~
Higher Purpose	\$700,000	~
Memorial Cup/Symphony Lane/Hockey Sculpture	\$853,590	~
Michigan Cream and Sugar	\$500,000	21
Old Town Saginaw Properties	\$500,000	~
Prahi Enterprises LLC	\$2,000,000	6
Self-ish Selfie Shoppe and Trinity Creations Photography	\$180,000	4
The Other Side Grill	\$1,200,000	25
VA RG Development WRG	\$6,000,000	~
Wall Den Saginaw LLC	\$2,400,000	30
TOTALS	\$36,983,590	114

SAGINAW FUTURE IS...

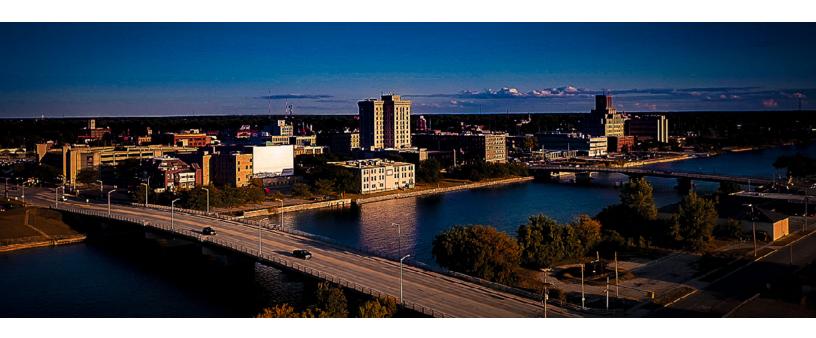
Saginaw Future is in the business of generating new investment and job growth in Saginaw County, MI, U.S.



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

More Than 14.5 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







According to the U.S. Bureau of Labor Statistics, there are 111 **Transportation and Warehousing** establishments in Saginaw County with 2,013 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



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 and Chicago. 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 American and United airlines.



MBS International Airport provided air travel services to 184,388 people in 2023, which was an increase of 44,521 passengers. The airport's cargo routes are key supply linkages and distribution paths for many Regional businesses. MBS had 163,144 pounds of air carried cargo in 2022. MBS features its 75,000 sq. ft., \$55 million terminal that opened in 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 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.



The **Great Lakes Tech Park** is a 114-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.

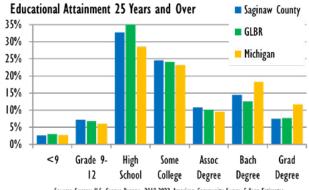
EDUCATION

Public & Charter Elementary - Secondary Schools	Saginaw County	GLBR
Schools	72	197
Students	27,086	72,956
Full-Time Equivalent Teachers	1,624	4,456
Teacher to Student Ratio	16.7	16.4

Source: National Center for Education Statistics, 2022-2023

School Enrollment	Saginaw County	GLBR
Population 3 years and over	44,257	129,359
Nursery school, preschool	2,288	6,701
Kindergarten	2,341	6,545
Elementary school (grades 1-8)	17,102	48,282
High school (grades 9-12)	10,599	27,213
College or graduate school	11,927	40,618

Source: U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates



Source: Source: U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

Institution	2022 Fall Enrollment	County
Central Michigan University	14,557	Isabella, Saginaw
Saginaw Valley State University	7,147	Saginaw
Northwood University	2,246	Midland, Saginaw
Alma College	1,260	Gratiot
Davenport University (13 MI Locations)	5,073	Midland
Delta College	7,056	Bay
Mid Michigan College	3,382	Clare
	F II 2022	

Source: National Center for Education Statistics, Fall 2022

2023 College Graduates Per Year - 60 Mile Radius	Associates	Bachelors	Masters	PhD	Total
Business, Management, Marketing, & Related Support Services	500	3,999	1,758	25	6,282
Health Professions & Related Programs	1,280	1,737	777	1,054	4,848
Biological & Biomedical Sciences	87	1,736	93	116	2,032
Engineering	19	1,363	109	72	1,563
Mechanic and Repair Technologies/Technicians	106	10	0	0	116
Precision Production	105	0	0	0	105
Source: Applied Goographic Solutions 2022					

Source: Applied Geographic Solutions 2023

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 42,000 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.



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 with 50+ academic programs and a 12:1 student-faculty ratio. Alma enrolls more than 1,200 students and is accredited by the Higher Learning Commission. 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

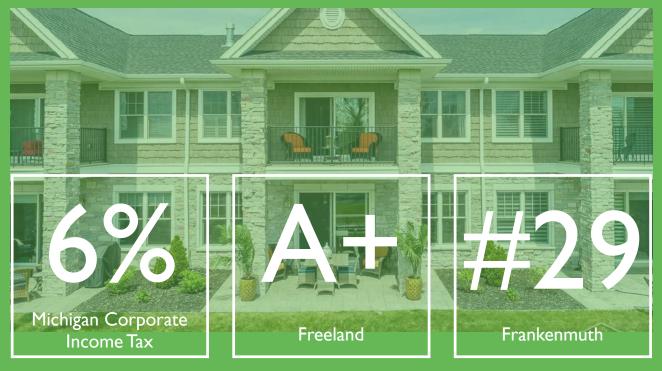


Delta College is a fully-accredited community college offering 150 transfer, career degree and certificate programs. Delta is known for excellent programs, technological innovation and community leadership. www.delta.edu



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



Simple, Fair and Efficient

State of Michigan

Cost of Living and Employment

Livability Score by areavives

Best Suburbs for Young Professionals In Michigan

Niche

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 79.2, which is 20.8% below the United States cost of living average of 100.

The City of Saginaw was recently ranked #129 and the City of Bay City was #84 for Business Costs out of 1,334 small-sized cities by WalletHub.

In 2023, Chesaning Township,

Bangor Township, Thomas Township, City of Alma, City of Bay City, Brady Township and the City of Frankenmuth were all recognized for the strongest business growth over the past five years, while controlling costs of doing business in town, 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 (\$145,700) was well below the national median of \$311,300. Saginaw County home ownership is

Saginaw was ranked 18 out of 804 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 rates in the state, with choices ranging from townhouses to rental homes.

72.7%, while the national rate is 64.8%. On average, Saginaw County's Median Gross Rent is \$876 monthly, which is also much lower than the national median of \$1,268.

Zillow cited that there were 428 homes for sale in Saginaw County in April 2024. The National Association of Realtors indicated that the average monthly mortgage payment in the same time period for Saginaw County was \$1,010, which is an increase of \$160 from last year due to higher mortgage rates.



CITY OF SAGINAW

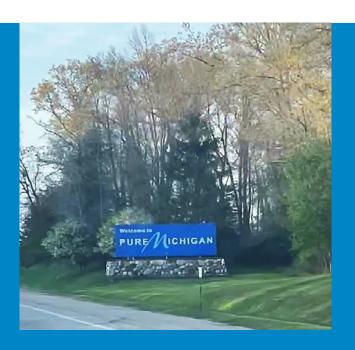
Zip Codes: **48601**, **48602**, **48604**, **48605**, **48607**

2022 Population: **44,316**

2022 Median Household Income: \$35,521

2021 Median Age: **34.5**

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 family.



BUENA VISTA CHARTER TOWNSHIP

Zip Codes: **48601**

2022 Population: **7,662**

2022 Median Household Income: \$39,373

2022 Median Age: **43.6**

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

2022 Population: 41,404

2022 Median Household Income: \$62,440

2022 Median Age: **43.3**

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

2022 Population: **II,887**

2022 Median Household Income: \$77,029

2022 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

2022 Population: 5,064

2022 Median Household Income: \$80,956

2022 Median Age: 49.4

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.

TITTABAWASSEE TOWNSHIP

Zip Code: 48623

2022 Population: **10,580**

2022 Median Household Income: \$96,710

2022 Median Age: 39.6

Tittabawassee Township contains Freeland - ranked #I 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** 2022 Population: **4,907**

2022 Median Household Income: \$48,542

2022 Median Age: **21.0**

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

2023-2024

Zip Code: **48626**

2022 Population: **3,948**

2022 Median Household Income: \$74,208

2022 Median Age: **43.2**

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**

2022 Population: 10,059

2022 Median Household Income: \$47,934

2022 Median Age: **41.6**

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

2022 Population: **5,723**

2022 Median Household Income: \$45,640

2022 Median Age: 36.8

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**

2022 Population: **20,20**

2022 Median Household Income: \$51,875

2022 Median Age: **45.4**

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

VILLAGE OF CHESANING

Zip Code: 48616

2022 Population: **2,450**

2022 Median Household Income: \$50,785

2022 Median Age: 41.8

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**

2022 Population: **4,708**

2022 Median Household Income: \$53,323

2022 Median Age: **48.2**

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

2022 Population: **1,673**

2022 Median Household Income: \$54,769

2022 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

2022 Population: 1,180

2022 Median Household Income: \$60,172

2022 Median Age: **49.8**

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**

2022 Population: **898**

2022 Median Household Income: \$43,523

2022 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: **4860** I

2022 Population: **2, I 28**

2022 Median Household Income: \$61,957

2022 Median Age: **51.0**

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 MyMichigan Health, 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.



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 Juvenile Courts, Kochville DDA, Spaulding Township,

Per 100,000 Residents							
Crime	Saginaw County	US					
Robbery	75.1	135.5					
Burglary	468.7	500.1					
Theft	1,145.4	2,042.8					
Vehicle Theft	87.8	284					

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.

2024 Best Places to Live in MI

2024 Michigan Safest Places Grading

•	Larkin Charter Township	#24	•	City of Midland	A+	•	Village of Breckenridge	B e
•	City of Midland	#4 I	•	City of Frankenmuth	Α	•	Garfield Township	В
•	City of Frankenmuth	#57	•	Village of Chesaning	B+	•	City of Pinconning	В
•	Homer Township	#114	•	Village of Shepherd	B+	•	Richland Township	В
•	Freeland	#132	•	City of Alma	В	•	Village of St. Charles	В
•	Saginaw Charter Township	#152						



Niche uses the most up-to-date data available from dozens of public data sources including the Department of Education, U.S. Census, and FBI. From rigorous analysis, Niche refines and simplify complex data into comparable rankings, grades, and profiles.



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 33 inches of rain per year. The US average is 38. Snowfall is 40 inches. The average US city gets 28 inches of snow per year. The number of days with any measurable precipitation is 120.

On average, there are 172 sunny days per year in Saginaw, MI. The July high is around 82 degrees. The January low is 15. The annual BestPlaces Comfort Index for Saginaw County is 6.7 (10=best), which means it is more comfortable than most places in Michigan. The US is 7.

- Saginaw County January average minimum temperature: 14.8°F
- US January average minimum temperature: 21.7°F
- Saginaw County July average maximum temperature: 82.1°F
- US July average maximum temperature: 85.8°F
- Saginaw County average growing season: 165 days

Humidity in Saginaw County is generally quite low and comfortable. There are few days during the summer when the humidity becomes unpleasant. The most humid months (but still comfortable) are July, August and June.

Sources: Bestplaces and The National Gardening Association



SPORTS & RECREATION

Minor League Sports – With a national reputation for great sports, top-notch facilities and youth-friendly hospitality, the Great Lakes Bay Region offers the best amenities. 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. Saginaw hosted the Canadian Hockey League's 2024 Memorial Cup, which is one of the oldest hockey tournaments in the world. Our Saginaw Spirit were 2024 champions!

LPGA Tour - The Dow Championship was introduced to the LPGA Tour schedule in 2019. The Dow Championship is played with 72 two-woman teams competing in a 72-hole stroke play format with alternating rounds of foursomes (alternate shot) and four-ball (best ball).

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. 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, Sawmill – Saginaw and The Fortress – Frankenmuth, which was one of six Michigan golf courses ranked among America's top 25 publics for best conditions

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. Recently, Saginaw County was selected to host the US Youth Soccer Region II (Midwest) Championships.

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 system spans nearly 100 miles of safe, paved, and accessible trails for walking, running, biking or blading. Access maps, trailheads and amenities at www.greatlakesbaytrails.com *Go to www.GoGreat.com for more information!*



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. 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!



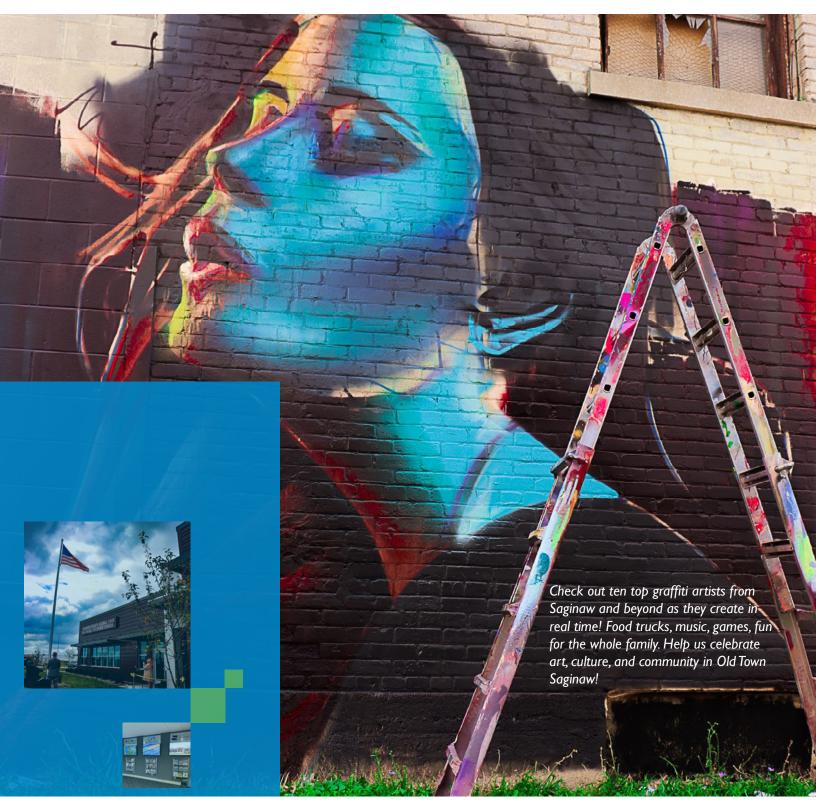
SHOPPING & ENTERTAINMENT

Saginaw 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 Splash Village Hotel and Waterpark has been recognized as a 2023 Travelers' Choice Best of the Best Winner for hotels for families around the world. In 2024 the Frankenmuth Bavarian Inn Lodge will be the largest indoor waterpark in the Midwest. **Birch Run Premium Outlets** is a large outlet mall boasting over 145 brand name stores and Cabela's is located in the Bay and Tittabawassee Road shopping district. Check out attractions like wall-to-wall trampolines, a Ninja Warrior Course and Foam Zone at the Airborne Adventure Park. Race go-karts, ride bumper boats and play mini-golf at the Press Play 989. Step into Stardust and enjoy bowling, LED bumper cars, arcade games, two-story laser tag, and four escape rooms.

Enjoy musicals, plays and entertainers at **TheDow Event Center** and the historic **Temple Theatre** in Downtown Saginaw. We are home to an 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!

Go to www.GoGreat.com for more information!









www.SaginawFuture.com





www.michiganbusiness.org