

AGENDA

OWOSSO MAIN STREET & DDA

REGULAR BOARD MEETING

Wednesday, May 6, 2026; 7:30 a.m.

Owosso City Hall; 301 W. Main St., Owosso, MI



Owosso Main Street's mission is to foster an active and thriving downtown that is the heart of our community by supporting historic preservation and promoting redevelopment, drawing both local residents and visitors to our city.

Call to order and roll call:

Review and Approval of Agenda: May 6, 2026

Review and Approval of Minutes: March 4, 2026

Public Comments:

Reports:

- Check Disbursement Report
- Revenue and Expenditure Report
- ChargePoint Reports
- 2026 Downtown Owosso Market Snapshot

Items of Business:

- 1) Amy's Place Loan Application
- 2) FY26-27 Committee Work Plans
- 3) FY26-27 Budget

Committee Updates:

- Promotion (Davis & Parzych)
- Organization (Moore, Parzych & Ardelean)
- Economic Vitality (Howard, Omer, Teich & Parzych)
- Design (McCallum, Parzych, Ardelean & Gilbert)

Director Updates:

Board Comments:

Adjournment:

[The City of Owosso will provide necessary reasonable auxiliary aids and services, such as signers for the hearing impaired and audiotapes of printed materials being considered at the meeting, to individuals with disabilities at the meeting/hearing upon 72 hours' notice to the City of Owosso. Individuals with disabilities requiring auxiliary aids on services should contact the City of Owosso by writing or calling Amy Kirkland, City Clerk, 301 W. Main St, Owosso, MI 48867 (989) 725-0500 or on the Internet. The City of Owosso Website address is www.ci.owosso.mi.us.]

**REGULAR MEETING MINUTES OF THE
OWOSSO MAIN STREET & DOWNTOWN DEVELOPMENT AUTHORITY
CITY OF OWOSSO**

March 4, 2026, at 7:30 A.M.

CALL TO ORDER: The meeting was called to order by Chair Daylen Howard at 7:32 A.M.

ROLL CALL: Taken by Lizzie Fredrick

PRESENT: Chair Daylen Howard, Vice-Chair Lance Omer, Mayor Robert J. Teich, Jr., and Commissioners Josh Ardelean, Jill Davis, Karen Parzych, Jon Moore, and Colin McCallum. Commissioner Bill Gilbert arrived at 7:33 A.M.

ABSENT: None

STAFF PRESENT: Lizzie Fredrick

AGENDA:

MOVED BY GILBERT, SUPPORTED BY MOORE TO APPROVE THE MARCH 4, 2026, OWOSSO MAIN STREET & DOWNTOWN DEVELOPMENT AUTHORITY AGENDA AS PRESENTED.

**AYES: ALL
MOTION CARRIED**

MINUTES:

MOVED BY PARZYCH, SUPPORTED BY DAVIS TO APPROVE THE FEBRUARY 4, 2026, OWOSSO MAIN STREET & DOWNTOWN DEVELOPMENT AUTHORITY REGULAR MEETING MINUTES.

**AYE: ALL
MOTION CARRIED**

PUBLIC COMMENTS: None

REPORTS: Fredrick reviewed the February Check Disbursement and Revenue & Expenditure Reports.

Fredrick presented the February reports for Electric Vehicle Charging Station Revenue, Unique Drivers, and Session Quantity.

ITEMS OF BUSINESS:

1. **FY25-26 Work Plans:** Fredrick presented a breakdown of potential OMS projects, programs and work plans for Fiscal Year 2026-2027.

Fredrick highlighted two new project work plans which are Downtown Signage, which includes the Steam Railroading Institute's Historical Marker funded by the 2025 Chocolate Walk proceeds, and the Main Street Plaza Landscaping Project for the reconstructed planter.

Fredrick confirmed that the four OMS committees will review the proposed work plans and submit a final version for the Board's approval in April.

COMMITTEE UPDATES:

1. **Promotion:** Davis provided updates on Chocolate Walk ticket sales and business participation.

Davis confirmed the Summer Sidewalk Sales will take place July 16th-18th.

Davis announced a storefront scavenger hunt planned for the month of July and that the Promotion Committee will be collaborating with The Cook Family Foundation, Lebowsky Center for Performing Arts, and the City of Owosso Parks and Recreation Commission on the Summer Concert Series at the amphitheater.

2. **Economic Vitality:** Parzych announced Taphouse Specialty Meat Market as the March Business of the Month.

Parzych provided updates on the Main Street Meetups planned for March, which is open to the public and will focus on Summer Beautification, and May, which will be a networking event for the downtown businesses.

3. **Organization:** Moore provided a recap of February's Volunteer Appreciation Party and announced that Board Member Spotlights will start appearing in the OMS newsletters and on social media.
4. **Design:** Ardelean provided updates on the new Social District signage, Seasonal Beautification budget, and plans for Summer Beautification.

Ardelean noted that the bee sculpture, which was removed due to vandalism, is being assessed by the original artist for repairs and that a new location is being considered for the sculpture.

DIRECTOR UPDATES: Fredrick shared that City Council and the General Fund will now oversee operation, maintenance, and expenses for the holiday lights on the downtown trees and streetlights.

Fredrick provided updates on cost estimates for the Ground Bed Concrete Project and annual landscaping contract.

BOARD COMMENTS: None

ADJOURNMENT:

**MOVED BY MOORE, SUPPORTED BY ARDELEAN TO ADJOURN AT 8:14 A.M.
AYES: ALL
MOTION CARRIED**

NEXT MEETING APRIL 1, 2026.

05/01/2026 09:08 AM
User: ELFredrick
DB: Owosso

CHECK DISBURSEMENT REPORT FOR CITY OF OWOSSO
CHECK DATE FROM 03/01/2026 - 04/30/2026

Check Date	Bank	Check #	Payee	Description	Account	Dept	Amount
Fund: 248 DOWNTOWN DEVELOPMENT AUTHORITY							
04/24/2026	1	139196	GREAT LAKES APPAREL CO, LLC	CHOCOLATE WALK BAGS	818.780	705	937.50
				SCREEN PRINTING SETUP	818.780	705	15.00
				CHECK 1 139196 TOTAL FOR FUND 248:			<u>952.50</u>
04/24/2026	1	139208	RICOH USA	DDA	728.000	200	7.11
				Total for fund 248 DOWNTOWN DEVELOPMENT AUTHORITY			5,050.58

PERIOD ENDING 06/30/2026

*NOTE: Available Balance / Pct Budget Used does not reflect amounts encumbered.

GL NUMBER	DESCRIPTION	2025-26	YTD BALANCE	ACTIVITY FOR	AVAILABLE	% BDGT USED
		AMENDED BUDGET	06/30/2026 (NORMAL (ABNORMAL))	MONTH 06/30/2026 (INCREASE (DECREASE))	BALANCE (NORMAL (ABNORMAL))	
Fund 248 - DOWNTOWN DEVELOPMENT AUTHORITY						
Revenues						
Dept 000 - REVENUE						
248-000-402.000	GENERAL PROPERTY TAX	35,286.00	35,286.54	0.00	(0.54)	100.00
248-000-402.100	TIF	229,031.00	232,879.58	0.00	(3,848.58)	101.68
248-000-540.000	STATE SOURCES	25,000.00	0.00	0.00	25,000.00	0.00
248-000-540.531	LOCAL GRANT	4,140.00	0.00	0.00	4,140.00	0.00
248-000-569.000	OTHER STATE GRANTS	4,643.00	4,960.22	0.00	(317.22)	106.83
248-000-573.000	LOCAL COMMUNITY STABILIZATION SHARE	24,443.00	24,443.43	0.00	(0.43)	100.00
248-000-605.200	CHARGE FOR SERVICES RENDERED	0.00	0.00	0.00	0.00	0.00
248-000-665.000	INTEREST INCOME	5,000.00	5,724.80	0.00	(724.80)	114.50
248-000-670.000	LOAN PRINCIPAL	0.00	0.00	0.00	0.00	0.00
248-000-670.100	LOAN INTEREST	1,260.00	1,050.15	0.00	209.85	83.35
248-000-674.200	DONATIONS	0.00	0.00	0.00	0.00	0.00
248-000-674.300	INCOME-ECNMC RESTRUCTING	0.00	0.00	0.00	0.00	0.00
248-000-674.400	INCOME-PROMOTION	13,000.00	9,087.00	0.00	3,913.00	69.90
248-000-674.500	INCOME-ORGANIZATION	1,000.00	3,610.00	0.00	(2,610.00)	361.00
248-000-674.600	INCOME-DESIGN	0.00	0.00	0.00	0.00	0.00
248-000-674.700	EV STATION REVENUE	12,000.00	14,584.43	0.00	(2,584.43)	121.54
248-000-675.000	MISCELLANEOUS	0.00	0.00	0.00	0.00	0.00
248-000-699.101	TRANSFERS FROM GENERAL FUND	36,286.00	26,952.85	0.00	9,333.15	74.28
248-000-699.287	ARPA TRANSFER IN	0.00	0.00	0.00	0.00	0.00
Total Dept 000 - REVENUE		391,089.00	358,579.00	0.00	32,510.00	91.69
TOTAL REVENUES		391,089.00	358,579.00	0.00	32,510.00	91.69
Expenditures						
Dept 200 - GEN SERVICES						
248-200-728.000	OPERATING SUPPLIES	2,000.00	505.27	0.00	1,494.73	25.26
248-200-751.000	GAS & OIL	50.00	33.11	0.00	16.89	66.22
248-200-801.000	PROFESSIONAL SERVICES: ADMINISTRATIVE	0.00	0.00	0.00	0.00	0.00
248-200-810.000	INSURANCE & BONDS	3,134.00	3,134.24	0.00	(0.24)	100.01
248-200-818.000	CONTRACTUAL SERVICES	115,000.00	98,348.20	0.00	16,651.80	85.52
248-200-818.500	AUDIT	607.00	607.00	0.00	0.00	100.00
248-200-920.000	UTILITIES	3,000.00	2,086.28	0.00	913.72	69.54
248-200-920.100	ELECTRICITY-EV STATION	8,000.00	6,926.74	0.00	1,073.26	86.58
248-200-920.300	TELEPHONE	520.00	386.67	0.00	133.33	74.36
248-200-930.000	BUILDING MAINTENANCE - DPW	20,000.00	8,981.50	0.00	11,018.50	44.91
248-200-940.000	EQUIPMENT RENTAL - DPW	10,000.00	7,139.35	0.00	2,860.65	71.39
248-200-955.000	MEMBERSHIPS & DUES	800.00	250.00	0.00	550.00	31.25
248-200-956.000	EDUCATION & TRAINING	3,500.00	955.79	0.00	2,544.21	27.31
248-200-969.000	DEVELOPER REIMBURSEMENT	0.00	0.00	0.00	0.00	0.00
248-200-995.101	TRANSFER TO GENERAL FUND	84,500.00	84,008.31	0.00	491.69	99.42
248-200-995.243	TRANSFER TO BROWNFIELDS	33,465.00	17,326.12	0.00	16,138.88	51.77
Total Dept 200 - GEN SERVICES		284,576.00	230,688.58	0.00	53,887.42	81.06
Dept 261 - GENERAL ADMIN						
248-261-702.100	SALARIES	69,272.00	56,975.24	0.00	12,296.76	82.25
248-261-702.200	WAGES	10,000.00	8,198.89	0.00	1,801.11	81.99
248-261-702.300	OVERTIME	5,000.00	2,308.84	0.00	2,691.16	46.18
248-261-702.800	ACCRUED SICK LEAVE	1,170.00	1,170.39	0.00	(0.39)	100.03

PERIOD ENDING 06/30/2026

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GL NUMBER	DESCRIPTION	2025-26		YTD BALANCE	ACTIVITY FOR	AVAILABLE		% BGDG USED
		AMENDED BUDGET	NORMAL	06/30/2026 (ABNORMAL)	MONTH 06/30/2026 INCREASE (DECREASE)	NORMAL	(ABNORMAL) BALANCE	
Fund 248 - DOWNTOWN DEVELOPMENT AUTHORITY								
Expenditures								
248-261-703.000	OTHER COMPENSATION	0.00		682.86	0.00		(682.86)	100.00
248-261-715.000	SOCIAL SECURITY (FICA)	6,536.00		5,221.78	0.00		1,314.22	79.89
248-261-716.100	HEALTH INSURANCE	7,718.00		7,336.62	0.00		381.38	95.06
248-261-716.200	DENTAL INSURANCE	369.00		359.75	0.00		9.25	97.49
248-261-716.300	OPTICAL INSURANCE	52.00		47.52	0.00		4.48	91.38
248-261-716.400	LIFE INSURANCE	467.00		501.27	0.00		(34.27)	107.34
248-261-716.500	DISABILITY INSURANCE	905.00		795.44	0.00		109.56	87.89
248-261-717.000	UNEMPLOYMENT INSURANCE	10.00		0.00	0.00		10.00	0.00
248-261-718.200	DEFINED CONTRIBUTION	7,585.00		5,863.17	0.00		1,721.83	77.30
248-261-719.000	WORKERS' COMPENSATION	1,200.00		842.78	0.00		357.22	70.23
Total Dept 261 - GENERAL ADMIN		110,284.00		90,304.55	0.00		19,979.45	81.88
Dept 704 - ORGANIZATION								
248-704-728.000	SUPPLIES	150.00		58.08	0.00		91.92	38.72
248-704-818.000	WORK PLAN EXPENDITURE	1,500.00		1,014.42	0.00		485.58	67.63
Total Dept 704 - ORGANIZATION		1,650.00		1,072.50	0.00		577.50	65.00
Dept 705 - PROMOTION								
248-705-802.000	ADVERTISEMENT	0.00		0.00	0.00		0.00	0.00
248-705-818.000	WORK PLAN EXPENDITURES	1,000.00		227.73	0.00		772.27	22.77
248-705-818.730	ART WALK	0.00		0.00	0.00		0.00	0.00
248-705-818.750	GLOW	10,710.00		9,246.09	0.00		1,463.91	86.33
248-705-818.760	RETAIL EVENTS	0.00		0.00	0.00		0.00	0.00
248-705-818.770	MOTORCYCLE DAYS	2,100.00		1,960.50	0.00		139.50	93.36
248-705-818.780	CHOCOLATE WALK	1,500.00		952.50	0.00		547.50	63.50
248-705-818.790	NYE BLOCK PARTY	0.00		0.00	0.00		0.00	0.00
Total Dept 705 - PROMOTION		15,310.00		12,386.82	0.00		2,923.18	80.91
Dept 706 - DESIGN								
248-706-818.000	WORK PLAN EXPENDITURES	12,000.00		4,887.20	0.00		7,112.80	40.73
248-706-818.700	CONTRACTUAL SERVICES-FLOWERS	0.00		0.00	0.00		0.00	0.00
Total Dept 706 - DESIGN		12,000.00		4,887.20	0.00		7,112.80	40.73
Dept 707 - ECONOMIC VITALITY								
248-707-818.000	WORK PLAN EXPENDITURES	27,000.00		1,174.97	0.00		25,825.03	4.35
Total Dept 707 - ECONOMIC VITALITY		27,000.00		1,174.97	0.00		25,825.03	4.35
Dept 901 - CAPITAL OUTLAY								
248-901-965.585	CAPITAL CONTRIBUTION-DDA	0.00		0.00	0.00		0.00	0.00
Total Dept 901 - CAPITAL OUTLAY		0.00		0.00	0.00		0.00	0.00

REVENUE AND EXPENDITURE REPORT FOR CITY OF OWOSSO
 PERIOD ENDING 06/30/2026

*NOTE: Available Balance / Pct Budget Used does not reflect amounts encumbered.

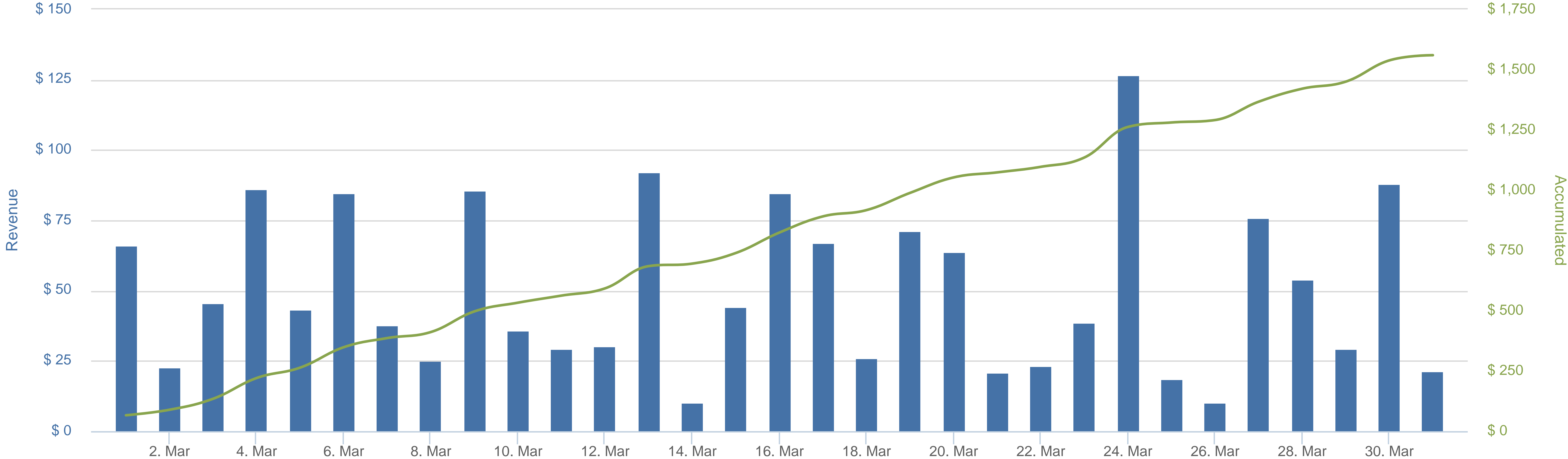
GL NUMBER	DESCRIPTION	2025-26	YTD BALANCE	ACTIVITY FOR	AVAILABLE	% BGD USED
		AMENDED BUDGET	06/30/2026 NORMAL (ABNORMAL)	MONTH 06/30/2026 INCREASE (DECREASE)	BALANCE NORMAL (ABNORMAL)	
Fund 248 - DOWNTOWN DEVELOPMENT AUTHORITY						
Expenditures						
Dept 905 - DEBT SERVICE						
248-905-991.100	PRINCIPAL	0.00	0.00	0.00	0.00	0.00
248-905-992.000	PAYING AGENT FEES	0.00	0.00	0.00	0.00	0.00
248-905-993.000	INTEREST	0.00	0.00	0.00	0.00	0.00
Total Dept 905 - DEBT SERVICE		0.00	0.00	0.00	0.00	0.00
Dept 966 - TRANSFERS OUT						
248-966-995.304	TRANSFER TO DEBT 2009 LTGO FUND	0.00	0.00	0.00	0.00	0.00
Total Dept 966 - TRANSFERS OUT		0.00	0.00	0.00	0.00	0.00
TOTAL EXPENDITURES		450,820.00	340,514.62	0.00	110,305.38	75.53
Fund 248 - DOWNTOWN DEVELOPMENT AUTHORITY:						
TOTAL REVENUES		391,089.00	358,579.00	0.00	32,510.00	91.69
TOTAL EXPENDITURES		450,820.00	340,514.62	0.00	110,305.38	75.53
NET OF REVENUES & EXPENDITURES		(59,731.00)	18,064.38	0.00	(77,795.38)	30.24

March 2026 EV Charging Revenue: \$1,560.07

February 2026: \$1,729.52

Revenue

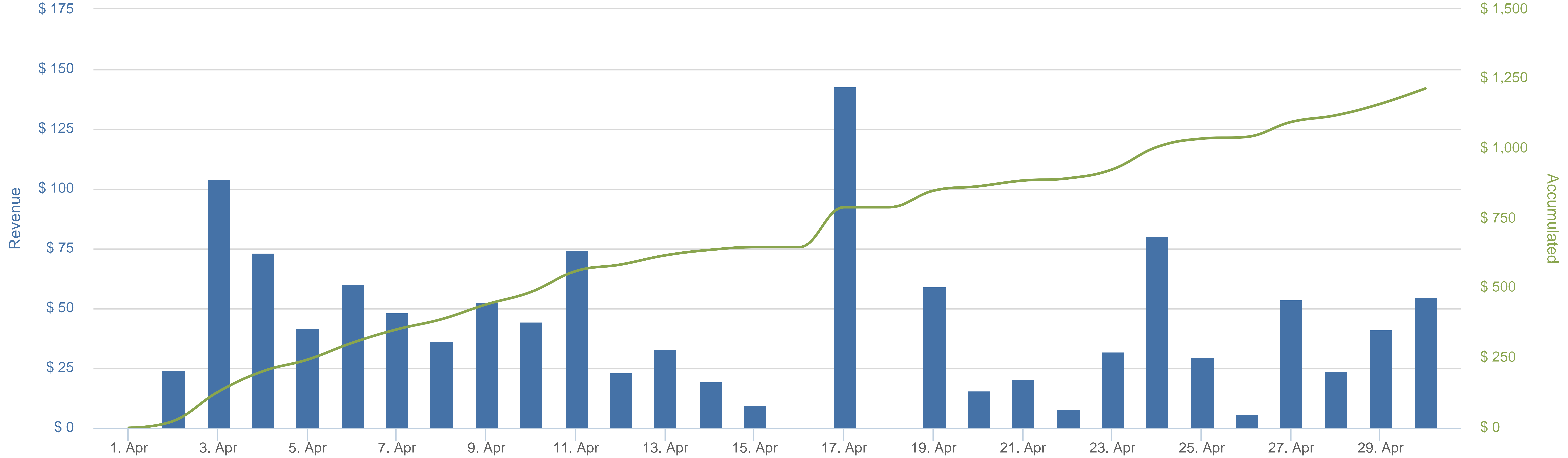
Accumulated



April 2026 EV Charging Revenue: \$1,216.21

Revenue

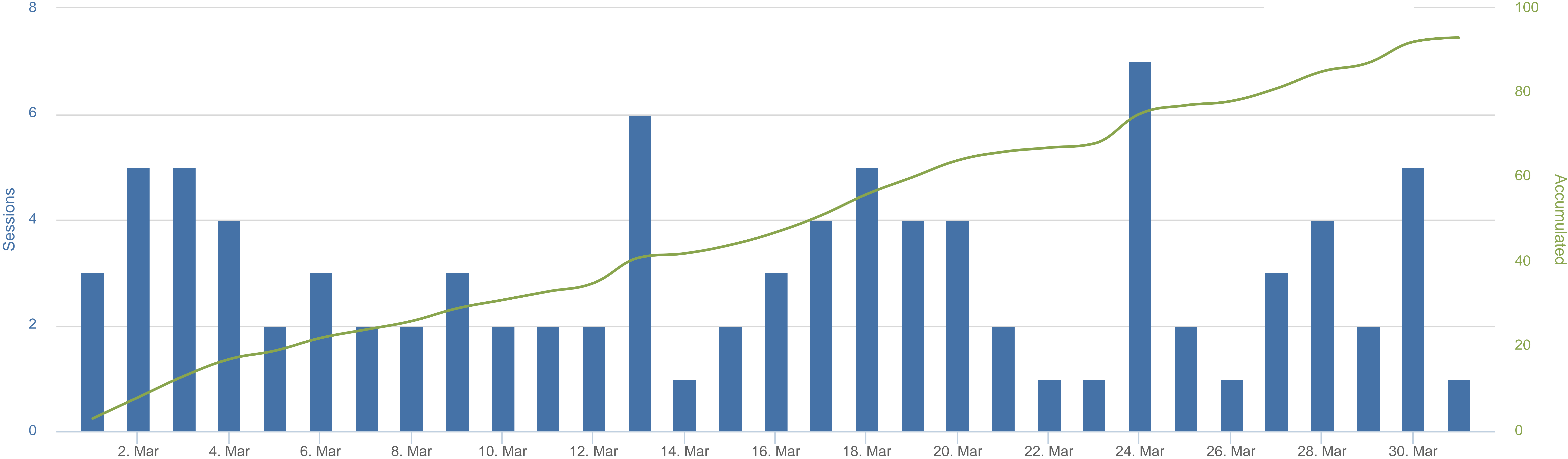
Accumulated



March 2026 EV Charging Sessions: 93

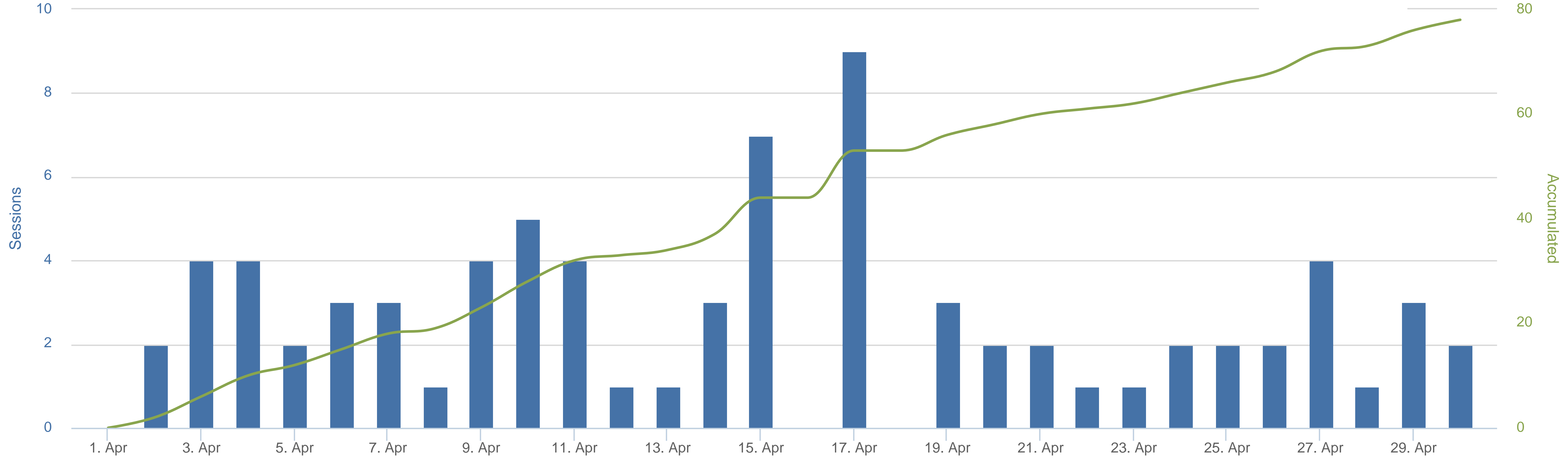
February 2026: 100

Sessions
Accumulated



April 2026 EV Charging Sessions: 78

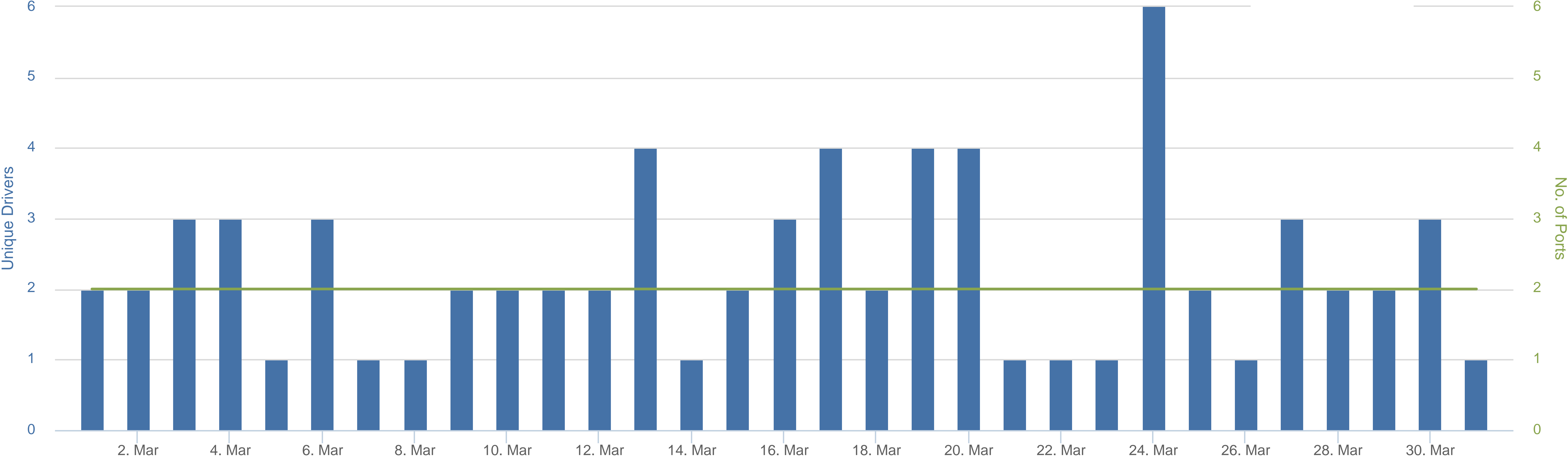
Sessions
Accumulated



March 2026 Unique EV Drivers: 39

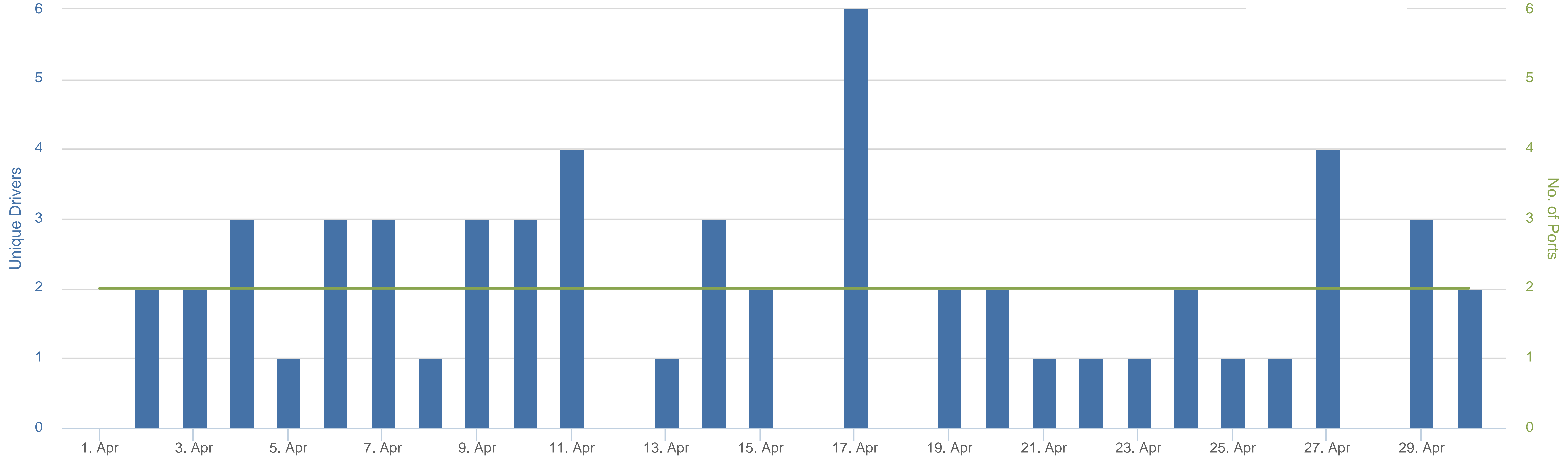
February 2026: 42

Unique Drivers
No. of Ports



April 2026 Unique EV Drivers: 35

Unique Drivers
No. of Ports



OWOSSO
MAIN STREET
DOWNTOWN OWOSSO

2026 Market Snapshot

Key Insights & Opportunities

Prepared by Lizzie Fredrick, Executive Director

Owosso Main Street & Downtown Development Authority

April 2026

Prepared in partnership with Michigan Main Street & Downtown Professionals Network
as part of the Ready 2 Recruit (R2R) program • downtownowosso.org

ABOUT THIS REPORT

I am pleased to share Downtown Owosso’s 2026 Market Snapshot, prepared in partnership with Michigan Main Street and the Downtown Professionals Network as part of our Ready 2 Recruit (R2R) work. This report accompanies the full Market Snapshot data and is intended to provide context, highlight key takeaways, and explain what the data means for our downtown strategy.

The Market Snapshot combines demographic, consumer behavior, and retail data to help answer important questions about our market:

- Who lives here — and who we’re trying to attract
- What people are spending money on
- Where we’re capturing spending — and where we’re losing it
- What types of businesses are most likely to succeed here

It is one of the foundational tools we will use through the R2R process to guide business recruitment and support existing businesses. I also encourage you to compare this year’s figures against the 2025 Market Snapshot, which is included for year-over-year reference.

OWOSSO AT A GLANCE | 2025 COMMUNITY PROFILE

The following figures reflect the City of Owosso’s current demographic and housing profile. Source: Esri Market Profile, April 2026.

<p>14,446 Population <i>Esri 2025 Estimate</i></p>	<p>6,290 Households <i>Esri 2025 Estimate</i></p>	<p>\$48,403 Median Household Income <i>vs. \$72,645 State Avg.</i></p>
<p>39.2 Median Age (years) <i>State: 40.8</i></p>	<p>6,758 Housing Units <i>93.1% Occupied</i></p>	<p>131 Housing Affordability Index <i>State: 100 baseline</i></p>

Owner-occupied housing stands at 64.9%, with renters comprising 35.1% of occupied units. The median home value is \$127,475 — affordable relative to state norms, reflected in the Housing Affordability Index of 131 (an index above 100 indicates that the average household income is sufficient to qualify for a median-priced home).

KEY INSIGHT 1: WE CONTINUE TO FUNCTION AS A REGIONAL DRAW

One of the most important findings in the 2026 data is that Downtown Owosso is attracting more retail spending than local demand alone would generate. In simple terms: our downtown is serving a broader region, not just our immediate population.

	5-Minute	10-Minute	20-Minute
Total Retail Sales (Supply)	\$285.7M	\$840.3M	\$1,006.3M
Consumer Demand	\$253.0M	\$507.2M	\$898.1M
Surplus / (Leakage)	+\$32.7M	+\$333.1M	+\$108.2M

Source: Claritas Retail Market Power® 2026.

The total retail, food, and drink market generates \$310.1 million within a 5-minute drive, \$928.2 million within 10 minutes, and \$1.1 billion within 20 minutes. This regional draw is a genuine strength and a foundation for continued growth.

KEY INSIGHT 2: CLEAR BUSINESS GAPS PRESENT RECRUITMENT OPPORTUNITIES

While overall retail performance is strong, several categories show significant sales leakage — meaning our residents are spending money outside the community. These gaps represent the most actionable opportunities for business recruitment, business expansion, or shifts in product mix by existing businesses.

Category	5-Min Gap Factor	10-Min Gap Factor	20-Min Gap Factor	What It Means
Clothing & Accessories	(75.8)	(74.7)	(82.1)	Strong leakage at all distances — top recruitment target
Furniture & Home Furnishings	(52.8)	(14.6)	(39.7)	Significant leakage, esp. locally
Health & Personal Care	(32.5)	(20.6)	(34.3)	Pharmacies and cosmetics underserved
Sporting Goods & Hobby	(49.9)	(32.5)	(44.0)	Consistent leakage across all zones
Food & Beverage (Restaurants)	(18.2)	+10.0	(8.4)	Local zone leakage; regional draw at 10 min
Electronics & Appliances	(22.6)	(21.4)	(44.3)	Noteworthy across all zones

	5-Min (City Core)	10-Min	20-Min	State Avg.
2025 Median HH Income	\$48,069	\$49,033	\$60,811	\$72,645
2030 Projected Income	\$51,481	\$53,749	\$67,684	—
Projected Growth (2025–30)	7.1%	9.6%	11.3%	11.2%
2025 Per Capita Income	\$29,318	\$30,184	\$33,930	\$41,134

Source: Esri Market Profile, April 2026.

While income growth is projected to track near state levels in the broader 20-minute market, the immediate city core remains well below state medians. Business recruitment strategies should account for value-conscious spending patterns while also leveraging the regional draw from higher-income surrounding areas.

KEY INSIGHT 4: OUR MARKET IS ROOTED IN COMMUNITY CONNECTION

The 2026 Tapestry segmentation data identifies two dominant consumer lifestyle groups in our market area. Understanding who our customers are — what they value, how they spend, and what motivates them — is essential to recruiting the right businesses and marketing Downtown Owosso effectively.

Segment	5-Min HHs	10-Min HHs	20-Min HHs	LifeMode Group
Hometown Charm (E3)	33.4%	18.7%	9.6%	Community Connections
Loyal Locals (K3)	10.8%	21.7%	14.0%	Suburban Shine
Heartland Communities (I3)	15.5%	13.4%	14.1%	Salt of the Earth
Small Town Sincerity (I1)	14.7%	—	—	Salt of the Earth

Source: Esri ArcGIS Tapestry Segmentation, April 2026.

Our largest segment, Hometown Charm (E3), reflects young suburban families in the Midwest and South. They shop online for convenience, frequent fast-food restaurants, and are value-and-deal-oriented. Our second prominent segment, Loyal Locals (K3), represents senior Midwestern suburbanites in stable growth areas — brand-loyal, community-oriented, and television-driven in their media consumption.

What both groups share is a strong preference for local, familiar, and relationship-driven businesses. This reinforces that small, locally-owned, experience-based businesses are a strong fit for Downtown Owosso.

YEAR-OVER-YEAR COMPARISON | 2025 VS. 2026 SNAPSHOT

The following compares key metrics between the 2025 and 2026 Market Snapshot reports. Note that data sources and methodologies were updated between editions, which accounts for some of the variance in estimates.

Metric	2025 Snapshot (Esri 2024)	2026 Snapshot (Esri 2025)	Change
Population (5-min)	14,457	14,332	0.9%
Households (5-min)	6,214	6,255	+0.7%
Median HH Income (5-min)	\$51,558	\$48,069	\$3,489
Median Age (5-min)	38.8	39.4	+0.6 yrs
Per Capita Income (5-min)	\$28,621	\$29,318	+\$697
Median Home Value	\$119,442	\$127,475	+\$8,033
Housing Affordability Index	163	131	32 pts

The decline in estimated median household income reflects a methodology update in Esri’s 2025/2030 data release rather than an actual decrease in community income. The rise in median home value (+\$8,033) and per capita income (+\$697) are encouraging signals. The drop in the Housing Affordability Index from 163 to 131 warrants monitoring as home values continue to rise relative to income.

WHAT’S NEXT: READY 2 RECRUIT

This Market Snapshot is the starting point, not the destination. Through the Ready 2 Recruit program, the Owosso Main Street/DDA is:

- Building a targeted business recruitment strategy grounded in data
- Developing marketing materials for prospective businesses
- Mapping the local business journey from prospect to opening
- Strengthening retention efforts for our existing business community

The gaps identified in this report — particularly in clothing and accessories, furniture and home furnishings, health and personal care, and full-service dining — will form the foundation of our recruitment priorities. At the same time, we will work to build on our documented strengths in motor vehicles, building materials, and specialty retail.

Questions or Collaboration

If you are interested in digging deeper into this data or using it for your own planning work, I am happy to walk through it with you. Please reach out:

Lizzie Fredrick, Executive Director • Office: 989.725.0571 • Cell: 989.277.1705 • downtownowosso.org

Thank you for your continued partnership and support in building a strong and vibrant Downtown Owosso.

DOWNTOWN OWOSSO

OWOSSO, MICHIGAN



MARKET SNAPSHOT

Owosso Main Street/DDA and community partners are taking a proactive approach to planning for the future prosperity of Downtown Owosso. Ongoing efforts are serving to heighten the appeal of Downtown Owosso as a place to work, visit, live, do business, and invest. A holistic approach to revitalization is sparking a new wave of activity and positioning Downtown Owosso as a local and regional attraction, economic engine, and center for commerce.

This Market Snapshot, commissioned by Michigan Main Street, a program of The Michigan Economic Development Corporation, summarizes local and regional demographic, lifestyle and retail data. The information provides a starting point for evaluating the market, identifying potential opportunities, and assessing Owosso Main Street/DDA enhancement strategies; and for benchmarking and tracking changes in the market and possible implications for Downtown Owosso.



Owosso Main Street/DDA

(989) 725-0571

downtownowosso.org



Owosso is a Michigan Main Street community.

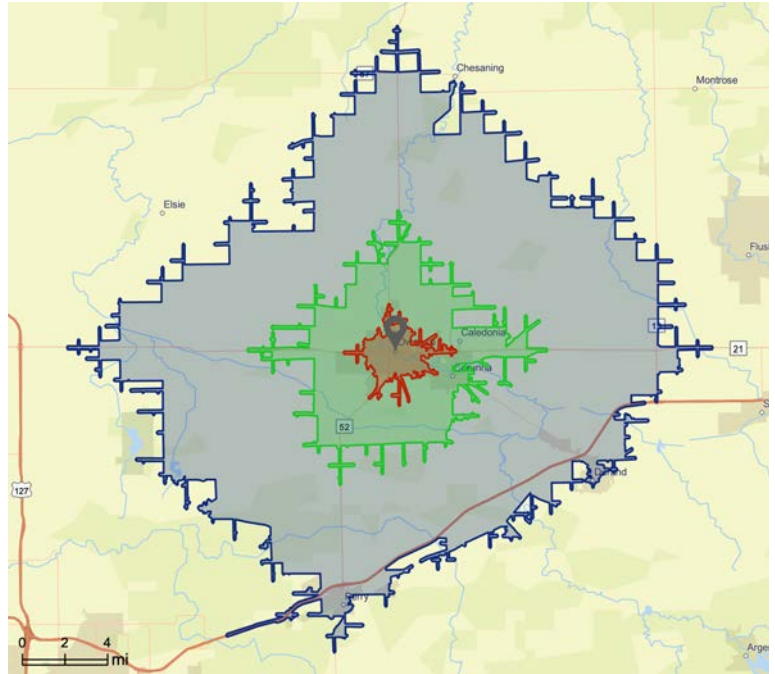
Michigan Main Street assists communities revitalizing and preserving their traditional commercial districts.

The program provides technical assistance for communities desiring to develop their own local Main Street program by utilizing the Main Street Approach™ – a common-sense approach to tackling the complex issues of revitalization by capitalizing on downtown’s history and identifying the unique assets of the community itself.

DOWNTOWN OWOSSO DRIVE TIME MARKET

DEMOGRAPHIC FAST FACTS

SOURCE: ESRI 2024



POPULATION	5 Minutes	10 Minutes	20 Minutes
2010 Total	15,199	27,442	55,671
2020 Total	14,614	26,384	53,557
2024 Estimate	14,457	26,061	53,110
2029 Projection	14,233	25,781	52,635
Growth (2024-29)	-1.5%	-1.1%	-0.9%
Projected State Population Growth (2024-29)			-0.4%



2024 DAYTIME POP	5 Minutes	10 Minutes	20 Minutes
Total Daytime Population	14,881	27,414	47,383
Workers	7,342	13,469	19,349
Residents	7,539	13,945	28,034
Daytime Change	2.9%	5.2%	-10.8%



HOUSEHOLDS	5 Minutes	10 Minutes	20 Minutes
2010 Total	6,172	11,101	21,785
2020 Total	6,236	11,221	22,054
2024 Estimate	6,214	11,229	22,127
2029 Projection	6,233	11,312	22,335
Growth (2024-29)	0.3%	0.7%	0.9%
Projected State Households Growth (2024-29)			1.4%



MEDIAN HH INCOME	5 Minutes	10 Minutes	20 Minutes
2024 Estimate	\$51,558	\$53,177	\$61,437
2029 Projection	\$56,569	\$59,548	\$70,921
Growth (2024-29)	9.7%	12.0%	15.4%
2024 State Median HH: \$71,476		2024-29 Growth: 15.0%	

MARKET TRAITS

| SOURCE: ESRI 2024



HOUSING UNITS	5 Minutes	10 Minutes	20 Minutes
2024 Estimate	6,697	12,039	23,748
- Owner Occupied	60.7%	64.1%	71.8%
- Renter Occupied	32.1%	29.2%	21.4%
- Vacant	7.2%	6.7%	6.8%

Estimated State Percent Vacant (2024) 11.3%



POPULATION BY RACE/ETHNICITY—DIVERSITY

Diversity Index	5 Minutes	10 Minutes	20 Minutes
2010	14.7	13.0	11.7
2020	23.0	21.1	19.5
2024	24.4	22.4	20.7
2029	26.1	24.0	22.2

State Diversity Index 2024: 50.5 2029: 52.3

The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).



2024 POPULATION 25+ BY EDUCATIONAL ATTAINMENT

Education	5 Minutes	10 Minutes	20 Minutes
No High School Diploma	12.1%	9.7%	8.3%
High School Grad/GED	33.2%	34.4%	34.9%
Some College/Associate	36.3%	36.5%	37.5%
Bachelor/Grad/Prof	18.4%	19.4%	19.2%



PER CAPITA INCOME

2024 ESTIMATE

5 Minutes	\$28,621
10 Minutes	\$29,738
20 Minutes	\$32,701
State	\$40,752



MEDIAN AGE

2024 ESTIMATE

5 Minutes	38.8
10 Minutes	41.6
20 Minutes	43.2
State	40.5



2024 EMPLOYED

CIVILIAN POPULATION 16+

5 Minutes	95.0%
10 Minutes	95.2%
20 Minutes	95.2%
State	95.6%



2024 EMPLOYMENT BY OCCUPATION

2024 Employed 16+	5 Minutes	10 Minutes	20 Minutes
Total Estimate	6,993	12,133	25,152
- White Collar	46.5%	48.7%	50.7%
- Services	21.3%	20.6%	18.8%
- Blue Collar	32.2%	30.7%	30.5%

LIFESTYLE PROFILE

| SOURCE: ESRI 2024

Esri's Community Tapestry is a geodemographic segmentation system that combines the "who" of lifestyle demography with the "where" of local geography to create a classification with 67 distinct behavioral market segments (**Tapestry Segments**).

PREVALENT TAPESTRY SEGMENTS

5 Minutes—HHs	10 Minutes—HHs	20 Minutes—HHs
Traditional Living (12B) 33%	Traditional Living (12B) 24%	Salt of the Earth (6B) 27%
Hometown Heritage (8G) 22%	Heartland Communities (6F) 18%	Traditional Living (12B) 16%
Midlife Constants (5E) 13%	Hometown Heritage (8G) 18%	Heartland Communities (6F) 15%

Tapestry's 14 **LifeMode groups**—groups of Tapestry segments that share similar demographic characteristics and consumer behavior patterns—offer a broader view of consumer behavior patterns.

PREVALENT TAPESTRY LIFEMODE GROUPS



HOMETOWN [LM12] | #1 in 5 Minute Drive Time

5 Minutes		10 Minutes		20 Minutes	
HHs	Percent	HHs	Percent	HHs	Percent
2,587	41.6%	3,200	28.5%	4,158	18.8%

- Growing up and staying close to home; single householders.
- Close-knit urban communities of young singles (many with children).
- Owners of old, single-family houses, or renters in small multiunit buildings.
- Religion is the cornerstone of many of these communities.
- Visit discount stores and clip coupons.
- Purchase used vehicles to get to and from nearby jobs.



COZY COUNTRY LIVING [LM6] | #1 in 10 Minute Drive

5 Minutes		10 Minutes		20 Minutes	
HHs	Percent	HHs	Percent	HHs	Percent
513	9.2%	3,329	29.6%	10,547	47.7%

- Empty nesters in bucolic settings.
- Largest Tapestry group, almost half of households located in the Midwest.
- Homeowners with pets, residing in single-family dwellings in rural areas; almost 30% have 3 or more vehicles and, therefore, auto loans.
- Politically conservative and believe in the importance of buying American
- Own domestic trucks, motorcycles, and ATVs/UTVs.
- Prefer to eat at home, shop at discount retail stores (especially Walmart), bank in person, and spend little time online.
- Own every tool and piece of equipment imaginable to maintain their homes, vehicles, vegetable gardens, and lawns.
- Listen to country music, watch auto racing on TV, and play the lottery; enjoy outdoor activities, such as fishing, hunting, camping, boating, and even bird watching.

Learn more and view complete Tapestry descriptions at the Esri website: <http://doc.arcgis.com/en/esri-demographics/data/tapestry-segmentation.htm>

RETAIL VIEW

| SOURCE: CLARITAS 2025

An understanding of area supply and demand for retail and food and drink establishments, infused with local insights on market forces influencing performance and opportunities in the marketplace, can yield a meaningful assessment of a retail market’s performance and possibilities for growth.

Data sourced from Claritas’ Retail Market Power® (RMP) reports provide a good starting point for:

- Assessing and tracking overall sales volumes and retail performance.
- Identifying market strengths, retail clusters, and possibilities for complementary business types, products, and uses.
- Detecting gaps in the business mix and possible repositioning, expansion, and recruitment opportunities.

Claritas RMP estimates provide a direct comparison between sales by businesses (supply) and consumer spending (potential sales or demand). The resulting difference between supply and demand is expressed as sales surplus or leakage.

SALES SURPLUS AND LEAKAGE ESTIMATES | (\$MM)

Total Retail Trade (NAICS 44 – 45)	5 Minutes	10 Minutes	20 Minutes
- Est. Sales (Supply)	\$250.6M	\$790.8M	\$959.7M
- Potential Sales (Demand)	\$248.2M	\$503.5M	\$886.1M
- Est. Surplus/(Leakage)	\$2.4M	\$287.4M	\$73.6M
<hr/>			
Total Food and Drink (NAICS 722)	5 Minutes	10 Minutes	20 Minutes
- Est. Sales (Supply)	\$28.0M	\$94.8M	\$117.8M
- Potential Sales (Demand)	\$36.3M	\$75.1M	\$132.2M
- Est. Surplus/(Leakage)	(\$8.4M)	\$19.8M	(\$14.5M)
<hr/>			
Total Retail, Food and Drink (NAICS 44 – 45, 722)	5 Minutes	10 Minutes	20 Minutes
- Est. Sales (Supply)	\$278.6M	\$885.7M	\$1077.4M
- Potential Sales (Demand)	\$284.5M	\$578.5M	\$1018.4M
- Est. Surplus/(Leakage)	(\$6.0M)	\$307.1M	\$59.1M

Estimates shown in millions and rounded to nearest one hundred thousand dollars.



SUPPLY IS GREATER THAN DEMAND = SALES SURPLUS
A surplus could signal the area is attractive to retailers and offer opportunities for complementary or niche establishments that capitalize on existing strengths, clusters and consumer patterns.



SUPPLY IS LESS THAN DEMAND = SALES LEAKAGE
Sectors showing leakage may help to attract new establishments or reveal changes that could be made to an existing business’ menu or product mix to fill gaps and increase market share.

Source: Claritas Retail Market Power® 2025 by Retail Store Type.

Data Note: The polarity of surplus/leakage estimates and sales gap factors shown in this document (as compared to those shown in source Claritas reports) have been reversed to show surplus as a positive value, and to show leakage as a negative value. The Retail Gap (Sales Surplus/Leakage) represents the difference between Retail Potential (Demand) and Retail Sales (Supply). A positive value represents a surplus in sales, often indicating a market where sales are being captured from customers residing outside the defined area.

TOTAL SALES

DOWNTOWN OWOSSO DRIVE TIME AREAS

[Retail Trade (NAICS 44–45) + Food & Drink (NAICS 722)] | Source: Claritas 2025

\$279
MILLION
5 MINUTES

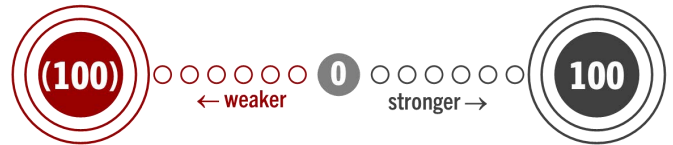
\$886
MILLION
10 MINUTES

\$1.1
BILLION
20 MINUTES

PERFORMANCE BY CATEGORY

Sales gap factors offer a quick look means of assessing the relative strength of retail and food and drink categories for a defined area. The factor is a measure of the relationship between supply and demand that ranges from -100 (total leakage) to 100 (total surplus).

Sales Gap Factors provide a measure of relative strength



- + Categories with a positive factor have a surplus of sales. The higher the sales gap factor, the stronger the performance. Categories with the highest factors indicate market strengths.
- Categories with a negative factor have sales leakage. The lower the sales gap factor, the weaker the performance. Categories with the lowest factors could identify business gaps and possibilities for re-positioning or expansion.

SALES GAP FACTORS | DOWNTOWN OWOSSO DRIVE TIME AREAS

Category—Factor	5 Minutes	10 Minutes	20 Minutes
Motor Vehicle and Parts Dealers	31.3	57.9	38.1
Furniture / Home Furnishings Stores	(59.6)	7.5	(18.9)
Electronics and Appliance Stores	21.6	17.4	(9.8)
Building Materials, Garden & Supply	27.8	33.3	24.0
Food and Beverage Stores	5.3	15.4	(3.8)
Health and Personal Care Stores	(21.8)	(0.6)	(14.9)
Gasoline Stations	(19.3)	(18.5)	(21.3)
Clothing and Clothing Accessories	(72.1)	(77.9)	(84.3)
Sporting Goods, Hobby, Book, Music	(18.2)	(11.5)	(22.3)
General Merchandise Stores	1.5	20.3	14.2
Miscellaneous Store Retailers	15.1	15.3	(0.9)
Nonstore Retailers	(60.6)	(41.6)	(55.4)
Food Services and Drinking Places	(13.0)	11.6	(5.8)

Source: Claritas Retail Market Power® 2025 by Retail Store Type | Calculations by DPN

See the Categories Detail (provided as a supplement) for sales surplus and leakage figures for more than one hundred retail and food and drink categories and subcategories.

See the supplemental Categories Detail—Page 3 for other important notes, limitations and disclaimers.

A USER'S GUIDE TO YOUR MARKET SNAPSHOT

DATA SOURCES AND APPLICATIONS

ESRI DEMOGRAPHICS DATA | MARKET PROFILE

Esri's demographics provide decision makers the most current information available to understand and track changes in the population, consumer behavior, and broader market area trends. Information can help inform market strategies by analyzing and assessing:

- How trends in population, households, income, and other variables might impact existing businesses and prospects for growth.
- How changes in daytime population effect commerce, opportunities, and the district's way of life.
- How housing unit numbers and occupancy trends might influence demand, housing styles, and price points for district housing.
- How changes in age, diversity, and other population traits could effect demand for products and services, menu items, amenities, events, etc.
- How education and employment levels might impact opportunities for business growth and the cost of doing business.

ESRI SEGMENTATION DATA | TAPESTRY SEGMENTATION AREA PROFILE

Esri Tapestry is a geodemographic segmentation system that integrates consumer traits with residential characteristics to identify markets and classify U.S. neighborhoods among 67 distinct market segments. For a broader view of consumer markets, segments are summarized by 14 LifeMode groups — groups of Tapestry segments that share similar demographic characteristics and consumer behavior patterns. Information profiling concentrations of different groups and segments in the marketplace can offer insights useful for:

- Gauging the market's potential response to business concepts and features such as menu items, products, services, amenities, price points, merchandising techniques, etc.
- Fine-tuning messaging, marketing, and advertising strategies to resonate with and reach intended market segments.
- Programming activities and events that appeal to the lifestyles and preferences of targeted audience members.
- Assessing how current housing styles, preferences, and life stages of different segments could impact district housing opportunities.

CLARITAS | RETAIL MARKET POWER (RMP) OPPORTUNITY GAP DATA

Claritas' Retail Market Power Opportunity Gap by Retail Store Types report enables users to assess growth strategies by depicting the sales gaps that exist in the marketplace. By using sales estimates to depict supply and geography-based estimates of potential annual consumer expenditures to depict demand, Retail Market Power® enables an opportunity gap (sales surplus and leakage) analysis of the retail environment. The information provides a good starting point for:

- Assessing and tracking overall sales volumes and retail performance.
- Identifying market strengths, retail clusters, and possibilities for complementary business types, products, and uses.
- Detecting gaps in the business mix and possible business repositioning, expansion, and recruitment opportunities.

DIGGING DEEPER | SOURCE REPORTS

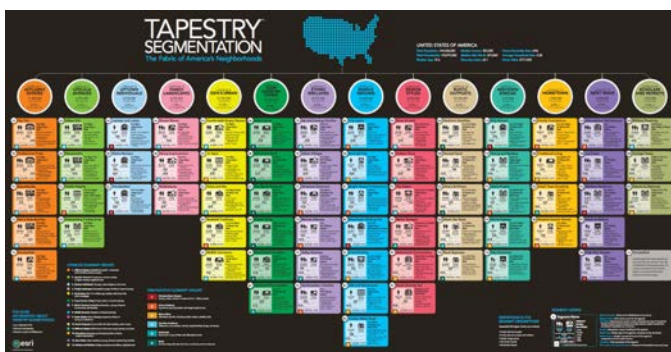
The Market Snapshot summarizes slices of more extensive data contained in source Esri and Claritas reports delivered with your snapshot. For example:

- Esri's Market Profile report contains in-depth demographic data for hundreds of variables, some dating back to the year 2000.
- Esri's Tapestry Segmentation Profile report shows the distribution of 67 Tapestry segments with links to detailed descriptions.
- Claritas' RMP Opportunity Gap data provides sales supply, demand, and opportunity gap/surplus estimates for more than 100 Retail and Food Services and Drinking Places categories and subcategories.



Esri's 2024/2029 release of Updated Demographics uses Census 2020–based geographic boundaries and the most current Census 2020 data available. Select Esri demographic update universes including population, housing, race, and ethnicity have now been rebased using the P.L.94-171 redistricting counts from the initial release of Census 2020 data.

View the [2024/2029 Esri Update Demographics Methodology Statement](#) for more information.



Esri's Tapestry is a market segmentation system designed specifically to understand customers' lifestyle choices—what they buy, how they spend their free time, etc. The system's 67 different segments are grouped into and generalized in 14 LifeMode Groups. Two of your area's most prevalent LifeMode Groups are displayed in your Snapshot. Information identifying and detailing other LifeMode Groups and which of the 67 segments are present in your study area can be accessed using the Esri source reports accompanying your Market Snapshot.

Visit Esri's website to learn more about the [Esri Tapestry Segmentation](#) system.



Your Market Snapshot shows overall sales surplus and leakage estimates derived from Claritas Retail Market Power (RMP) data for the retail and food & drink sectors. Claritas RMP compares Demand and Supply estimates to display an Opportunity Gap (Leakage) or Surplus.

Example	2025 Demand (\$)	2025 Supply (\$)	Opportunity Gap/Surplus (\$)
A.	10,000,000	18,000,000	- 8,000,000
B.	10,000,000	4,000,000	6,000,000

Claritas Retail Market Power Opportunity Gap Report Display Format

Example A shows an instance where Supply (\$18M) exceeds Demand (\$10M) resulting in a surplus of \$8 million (displayed as a negative amount in Claritas RMP reports). In Example B, Demand (\$10M) is greater than Supply (\$4M) resulting in an Opportunity Gap (or Leakage) of \$6 million (shown as a positive figure in Claritas RMP reports).

As indicated in your Snapshot's footnotes, the polarity of the resulting Opportunity Gap/Surplus figures shown in source Claritas RMP reports has been reversed so that your Market Snapshot shows a Surplus as a positive value, and Leakage as a negative value. The same information is used to calculate the Leakage/Surplus Factor displayed in your Market Snapshot, where leakage values are shown as negative, and surplus as positive.

View or download Environics' [Retail Market Power™ Release Notes](#).



OWOSSO, MICHIGAN



Population

14,562



Households

6,249



Median Household Income

\$51,801



Median Age

38.6 years



Housing Units

6,751



92.6% Housing Units Occupied

60.2% Owner-occupied

32.4% Renter-occupied

POPULATION BY RACE/ETHNICITY | 2024

Total	14,562
- White Alone	91.1%
- Black Alone	1.1%
- American Indian Alone	0.4%
- Asian Alone	0.4%
- Pacific Islander Alone	0.0%
- Some Other Race Alone	1.0%
- Two or More Races	6.0%
Hispanic Origin	4.7%
Diversity Index	24.2

KEY HOUSING INDICATORS | 2024

Median Home Value	\$119,442
Average Spent on Mortgage & Basics	\$7,521
Percentage of Income for Mortgage	14.4%
Housing Affordability Index	163

A **Housing Affordability Index (HAI)** of 100 represents an area that on average has sufficient household income to qualify for a loan on a home valued at the median home price. An index greater than 100 suggests homes are easily afforded by the average area resident. An HAI less than 100 indicates homes are less affordable (and the median income is not enough to purchase a median valued home).

Source: Esri Market Profile | 08.24

POPULATION BY GENERATION [SOURCE: ESRI 2024]



	GREATEST GEN BORN 1945 & EARLIER	BABY BOOMER BORN 1946 TO 1964	GENERATION X BORN 1965 TO 1980
Owosso	4.7%	19.5%	18.9%
Michigan	5.0%	21.3%	19.4%



	MILLENNIAL BORN 1981 TO 1998	GENERATION Z BORN 1999 TO 2016	ALPHA BORN 2017 TO PRESENT
Owosso	24.1%	22.9%	10.0%
Michigan	23.0%	22.5%	8.8%

AVERAGE SALES PER HOUSEHOLD [SOURCE: CLARITAS 2025]

Furniture and Home Furnishings

	Owosso	\$64
	Michigan	\$920

Sporting Goods, Hobby, Book, Music

	Owosso	\$358
	Michigan	\$778

Food and Beverage Stores

	Owosso	\$9,026
	Michigan	\$6,407

General Merchandise Stores

	Owosso	\$4,190
	Michigan	\$9,608

Health and Personal Care Stores

	Owosso	\$1,831
	Michigan	\$3,639

Miscellaneous Store Retailers

	Owosso	\$1,226
	Michigan	\$1,336

Clothing and Clothing Accessories

	Owosso	\$256
	Michigan	\$1,797

Food Services and Drinking Places

	Owosso	\$4,220
	Michigan	\$7,531

Data Sources: Claritas and Environics 2025. Calculations performed by DPN using Claritas 2025 Pop-Facts Demographic Quick Facts households estimate and Retail Market Power by Retail Store Type supply (sales) estimates for businesses located within Owosso's city limits.

SUPPLEMENT | SALES SURPLUS AND LEAKAGE CATEGORY ESTIMATES

| SOURCE: CLARITAS 2025

DOWNTOWN OWOSSO (MI) DRIVE TIME AREAS

		Estimated Sales Surplus/ (Leakage)					
NAICS	Totals	5 Minutes	Factor	10 Minutes	Factor	20 Minutes	Factor
44,45,722	Total retail trade including food and drink	(5,956,613)	(1.1)	307,129,249	21.0	59,072,121	2.8
44,45	- Total retail trade	2,412,441	0.5	287,360,352	22.2	73,551,067	4.0
NAICS	Motor Vehicle and Parts Dealers	5 Minutes	Factor	10 Minutes	Factor	20 Minutes	Factor
441	Motor vehicle and parts dealers	46,326,580	31.3	285,351,106	57.9	227,664,236	38.1
4411	- Automobile dealers	49,390,306	36.5	280,616,643	61.5	224,765,951	41.8
44111	-- New car dealers	51,052,533	39.8	283,303,753	64.2	233,962,187	45.4
44112	-- Used car dealers	(1,662,227)	(23.7)	(2,687,109)	(17.9)	(9,196,237)	(41.0)
4412	- Other motor vehicle dealers	(1,927,138)	(50.8)	(1,823,488)	(17.8)	735,663	3.3
44121	-- Recreational vehicle dealers	(1,066,744)	(100.0)	(2,276,606)	(100.0)	(177,797)	(2.2)
44122	-- Motorcycle, boat, and other motor vehicle dealers	(860,394)	(31.6)	453,118	5.7	913,461	6.3
441222	--- Boat dealers	(637,205)	(100.0)	(1,359,094)	(100.0)	(2,459,440)	(100.0)
441228	--- Motorcycle, ATV, and all other motor vehicle dealers	(223,189)	(10.7)	1,812,211	27.4	3,372,901	28.2
4413	- Automotive parts, accessories, and tire stores	(1,136,588)	(12.9)	6,557,952	24.6	2,162,623	5.7
44131	-- Automotive parts and accessories stores	(980,668)	(18.5)	5,489,818	30.2	3,652,241	14.0
44132	-- Tire dealers	(155,919)	(4.4)	1,068,134	12.6	(1,489,619)	(12.8)
NAICS	Furniture and Home Furnishings Stores	5 Minutes	Factor	10 Minutes	Factor	20 Minutes	Factor
442	Furniture and home furnishings stores	(3,192,024)	(59.6)	1,432,269	7.5	(4,950,266)	(18.9)
4421	- Furniture stores	(1,795,839)	(62.0)	2,401,210	19.8	(965,473)	(6.0)
4422	- Home furnishings stores	(1,396,185)	(56.7)	(968,941)	(13.8)	(3,984,793)	(39.1)
44221	-- Floor covering stores	(518,802)	(52.1)	(235,709)	(8.0)	(1,464,636)	(34.6)
44229	-- Other home furnishings stores	(877,382)	(59.8)	(733,232)	(17.9)	(2,520,158)	(42.4)
442291	--- Window treatment stores	(56,682)	(100.0)	(115,676)	(100.0)	(204,450)	(100.0)
442299	--- All other home furnishings stores	(820,700)	(58.2)	(617,556)	(15.6)	(2,315,707)	(40.4)
NAICS	Electronics and Appliance Stores	5 Minutes	Factor	10 Minutes	Factor	20 Minutes	Factor
443	Electronics and appliance stores	1,704,070	21.6	2,639,103	17.4	(1,953,641)	(9.8)
443141	- Household appliance stores	671,663	31.6	3,719,575	55.8	2,607,330	33.5
443142	- Electronics stores	1,032,408	17.9	(1,080,472)	(12.8)	(4,560,970)	(37.5)
NAICS	Building Material and Garden Equipment and Supplies Dealers	5 Minutes	Factor	10 Minutes	Factor	20 Minutes	Factor
444	Building material and garden equipment and supplies dealers	12,467,805	27.8	33,091,515	33.3	36,980,264	24.0
4441	- Building material and supplies dealers	13,991,271	33.4	33,350,307	36.8	28,631,407	22.0
44411	-- Home centers	(3,503,623)	(30.5)	1,083,831	3.4	(1,018,452)	(1.9)
44412	-- Paint and wallpaper stores	656,042	36.5	7,037,317	74.7	7,992,712	65.4
44413	-- Hardware stores	3,368,574	54.6	2,728,261	32.1	1,726,351	14.5
44419	-- Other building material dealers	13,470,277	60.0	22,500,897	55.0	19,930,797	38.0
4442	- Lawn and garden equipment and supplies stores	(1,523,464)	(53.0)	(258,792)	(3.0)	8,348,857	34.4
44421	-- Outdoor power equipment stores	(60,172)	(7.8)	(301,679)	(21.2)	10,132,225	76.9
44422	-- Nursery, garden center, and farm supply stores	(1,463,294)	(69.6)	42,887	0.6	(1,783,369)	(16.1)
NAICS	Food and Beverage Stores	5 Minutes	Factor	10 Minutes	Factor	20 Minutes	Factor
445	Food and beverage stores	3,711,929	5.3	24,134,757	15.4	(8,456,221)	(3.8)
4451	- Grocery stores	2,474,874	4.0	24,605,375	17.1	(3,523,539)	(1.7)
44511	-- Supermarkets and other grocery (except convenience) stores	979,975	1.7	21,303,107	15.8	(6,851,491)	(3.6)
44512	-- Convenience stores	1,494,899	34.6	3,302,268	36.9	3,327,952	25.2
4452	- Specialty food stores	763,323	29.5	726,848	16.5	(453,898)	(7.6)
44521	-- Meat markets	(274,342)	(100.0)	(552,638)	(100.0)	(967,319)	(100.0)
44522	-- Fish and seafood markets	807,381	78.9	698,080	61.6	535,153	41.3
44523	-- Fruit and vegetable markets	(65,662)	(20.7)	460,844	37.6	368,126	21.6
44529	-- Other specialty food stores	295,946	30.3	120,562	8.1	(389,856)	(19.5)
445299	--- All other specialty food stores	203,442	39.1	209,324	24.7	(30,093)	(2.8)
4453	- Beer, wine, and liquor stores	473,733	9.1	(1,197,466)	(14.2)	(4,478,783)	(35.8)

SUPPLEMENT | SALES SURPLUS AND LEAKAGE CATEGORY ESTIMATES | DOWNTOWN OWOSSO (MI) DRIVE TIME AREAS

		Estimated Sales Surplus/ (Leakage)					
NAICS		5 Minutes	Factor	10 Minutes	Factor	20 Minutes	Factor
NAICS	Health and Personal Care Stores						
446	Health and personal care stores	(5,879,213)	(21.8)	(414,093)	(0.6)	(15,079,809)	(14.9)
44611	- Pharmacies and drug stores	(5,147,644)	(22.9)	100,115	0.2	(11,384,177)	(13.2)
44612	- Cosmetics, beauty supplies, and perfume stores	(889,118)	(63.1)	(569,330)	(14.0)	(1,915,770)	(30.9)
44613	- Optical goods stores	(420,339)	(58.5)	(142,572)	(6.6)	(703,203)	(21.4)
44619	- Other health and personal care stores	577,888	23.9	197,693	5.1	(1,076,658)	(19.9)
446191	-- Food (health) supplement stores	54,885	7.8	(273,011)	(26.5)	(728,014)	(46.8)
446199	-- All other health and personal care stores	523,003	30.5	470,703	16.4	(348,643)	(9.0)
NAICS	Gasoline Stations						
447	Gasoline Stations	(7,101,321)	(19.3)	(13,819,088)	(18.5)	(27,225,138)	(21.3)
NAICS	Clothing and Clothing Accessories Stores						
448	Clothing and clothing accessories stores	(8,404,856)	(72.1)	(17,975,763)	(77.9)	(32,914,424)	(84.3)
4481	- Clothing stores	(6,654,115)	(88.6)	(13,737,676)	(90.0)	(24,317,866)	(91.6)
44811	-- Men's clothing stores	(306,803)	(100.0)	(631,657)	(100.0)	(1,028,637)	(86.9)
44812	-- Women's clothing stores	(735,453)	(49.9)	(1,886,893)	(71.9)	(3,580,320)	(82.9)
44813	-- Children's and infants' clothing stores	(257,884)	(100.0)	(526,357)	(100.0)	(935,318)	(100.0)
44814	-- Family clothing stores	(4,328,101)	(97.3)	(8,591,453)	(91.5)	(15,272,987)	(94.0)
44815	-- Clothing accessories stores	(418,233)	(100.0)	(857,666)	(100.0)	(1,501,511)	(100.0)
44819	-- Other clothing stores	(607,641)	(100.0)	(1,243,650)	(100.0)	(1,999,094)	(84.8)
4482	- Shoe stores	(9,749)	(0.4)	(674,593)	(15.9)	(2,359,193)	(37.8)
4483	- Jewelry, luggage, and leather goods stores	(1,740,991)	(100.0)	(3,563,495)	(100.0)	(6,237,364)	(100.0)
44831	-- Jewelry stores	(985,519)	(100.0)	(2,015,410)	(100.0)	(3,527,467)	(100.0)
44832	-- Luggage and leather goods stores	(755,472)	(100.0)	(1,548,085)	(100.0)	(2,709,897)	(100.0)
NAICS	Sporting Goods, Hobby, Musical Instrument, and Book Stores						
451	Sporting goods, hobby, musical instrument, and book stores	(1,007,951)	(18.2)	(1,377,325)	(11.5)	(4,301,913)	(22.3)
4511	- Sporting goods, hobby, and musical instrument stores	(1,272,696)	(28.7)	(1,215,680)	(11.6)	(3,518,007)	(20.6)
45111	-- Sporting goods stores	(763,192)	(24.2)	(74,374)	(0.9)	(1,628,269)	(12.9)
45112	-- Hobby, toy, and game stores	(665,525)	(93.5)	(1,233,858)	(79.8)	(2,246,825)	(85.4)
45113	-- Sewing, needlework, and piece goods stores	168,477	49.5	94,431	21.2	516,642	45.5
45114	-- Musical instrument and supplies stores	(12,457)	(5.4)	(1,879)	(0.4)	(159,553)	(23.5)
4512	- Book stores and news dealers	264,745	24.3	(161,645)	(10.7)	(783,906)	(36.1)
451211	-- Book stores	285,652	26.7	(119,530)	(8.1)	(710,055)	(33.8)
451212	-- News dealers and newsstands	(20,907)	(100.0)	(42,114)	(100.0)	(73,851)	(100.0)
NAICS	General Merchandise Stores						
452	General merchandise stores	956,239	1.5	31,949,525	20.3	36,425,299	14.2
4522	- Department stores	(1,197,091)	(48.1)	627,713	7.7	(1,230,386)	(10.3)
4523	- Other general merchandise stores	2,153,331	3.6	31,321,814	21.0	37,655,685	15.4
452311	-- Warehouse clubs and supercenters	2,285,145	4.1	29,637,813	21.5	36,524,414	16.2
452319	-- All other general merchandise stores	(131,814)	(2.8)	1,684,000	14.8	1,131,271	6.2
NAICS	Miscellaneous Store Retailers						
453	Miscellaneous store retailers	2,124,358	15.1	4,396,927	15.3	(390,023)	(0.9)
4531	- Florists	(246,295)	(82.7)	(339,355)	(43.4)	(179,250)	(9.9)
4532	- Office supplies, stationery, and gift stores	229,088	11.4	(475,160)	(15.0)	(943,752)	(17.3)
45321	-- Office supplies and stationery stores	423,749	46.3	171,044	14.6	703,410	28.7
45322	-- Gift, novelty, and souvenir stores	(194,661)	(17.8)	(646,205)	(32.3)	(1,647,162)	(54.9)
4533	- Used merchandise stores	(615,768)	(60.0)	1,453,379	30.3	1,130,873	16.2
4539	- Other miscellaneous store retailers	2,757,334	25.7	3,758,063	18.9	(397,895)	(1.4)
45391	-- Pet and pet supplies stores	887,006	25.1	1,262,545	19.1	354,561	3.7
45392	-- Art dealers	(537,758)	(100.0)	(1,096,506)	(100.0)	(1,917,367)	(100.0)
45393	-- Manufactured (mobile) home dealers	(305,668)	(100.0)	(652,715)	(100.0)	(1,070,561)	(82.8)
45399	-- All other miscellaneous store retailers	2,713,753	42.7	4,244,738	36.7	2,235,472	14.9
453991	--- Tobacco stores	2,075,781	60.3	3,772,873	58.5	3,351,758	42.0
453998	--- All other miscellaneous store retailers (except tobacco stores)	637,973	21.9	471,864	9.2	(1,116,287)	(15.9)

		Estimated Sales Surplus/ (Leakage)					
NAICS	Non-store Retailers	5 Minutes	Factor	10 Minutes	Factor	20 Minutes	Factor
454	Non-store retailers	(39,293,176)	(60.6)	(62,048,580)	(41.6)	(132,247,299)	(55.4)
4541	- Electronic shopping and mail-order houses	(36,766,885)	(60.1)	(59,206,884)	(42.4)	(126,745,315)	(57.0)
4542	- Vending machine operators	(297,041)	(100.0)	(594,459)	(100.0)	(992,211)	(91.4)
4543	- Direct selling establishments	(2,229,249)	(65.2)	(2,247,237)	(24.6)	(4,509,774)	(29.1)
45431	-- Fuel dealers	(1,620,951)	(73.7)	(2,163,017)	(39.3)	(3,884,497)	(40.5)
45439	-- Other direct selling establishments	(608,299)	(49.8)	(84,219)	(2.3)	(625,278)	(10.6)
NAICS	Food Services and Drinking Places	5 Minutes	Factor	10 Minutes	Factor	20 Minutes	Factor
722	Food services and drinking places	(8,369,055)	(13.0)	19,768,897	11.6	(14,478,947)	(5.8)
7223	- Special food services	(1,674,693)	(50.6)	(4,288,596)	(71.2)	(7,976,458)	(78.2)
72231	-- Food service contractors	(1,157,711)	(41.4)	(3,274,129)	(66.7)	(6,395,141)	(79.6)
72232	-- Caterers	(466,643)	(100.0)	(910,833)	(90.0)	(1,398,906)	(70.4)
72233	-- Mobile food services	(50,338)	(100.0)	(103,634)	(100.0)	(182,411)	(100.0)
7224	- Drinking places (alcoholic beverages)	(241,982)	(11.0)	(1,510,327)	(41.8)	(2,017,523)	(28.6)
7225	- Restaurants and other eating places	(6,452,382)	(11.0)	25,567,819	16.0	(4,484,966)	(1.9)
722511	-- Full-service restaurants	(2,119,998)	(6.9)	(4,904,538)	(7.8)	(25,375,204)	(27.0)
722513	-- Limited-service restaurants	(5,006,568)	(22.2)	30,467,888	34.9	23,605,340	19.1
722514	-- Cafeterias, grill buffets, and buffets	(351,311)	(100.0)	(723,563)	(100.0)	(1,148,004)	(82.0)
722515	-- Snack and non-alcoholic beverage bars	1,025,496	19.5	728,032	7.7	(1,567,098)	(11.4)

Source: Claritas 2025 Retail Market Power® by Retail Store Type
 Provider: Environics Analytics | U.S. Census Bureau | U.S. Bureau of Labor Statistics | Data Axle
 Sales Gap Factor calculations by DPN

Retail Market Power (RMP): RMP focuses on Retail Trade NAICS codes 44 and 45, as well as the Food Services industry NAICS code 722. RMP can help retailers and real estate analysts understand the supply and demand characteristics of any area. Using supply estimates derived from retail sales data and demand estimates derived from consumer expenditures, the database presents a net gap between supply and demand to assess opportunities in your current or potential new trade areas. Developed using the Census of Retail Trade from the U.S. Census Bureau and the Consumer Expenditure Survey from the U.S. Bureau of Labor Statistics, the database offers current-year supply and demand estimates, as well as five-year demand projections, for all standard census, postal, marketing geographies or custom trade areas such as radii or drive times. The 2025 update transitioned to a model that fully aligns with Monthly Retail Trade Survey (MRTS) data, and consistent with projected controls for Consumer Buying Power (CBP), for better transparency and accuracy. This model improvement eliminates the blending of multiple data sources that was previously used. View or download Environics' [Retail Market Power™ Release Notes](#).

Sales Surplus and Leakage Estimates: The polarity of surplus/leakage estimates shown in this summary document (as compared to those shown in source Claritas Retail Market Power by Retail Stores reports) have been reversed to show surplus as a positive value, and to show leakage as a negative value. The Retail Gap (Sales Surplus/Leakage) represents the difference between Retail Potential (Demand) and Retail Sales (Supply).

- A positive value represents a surplus in sales, often indicating a market where customers are drawn in from outside the defined area.
- Conversely, in categories where demand exceeds supply, an opportunity gap - or sales leakage - exists and could indicate possibilities for attracting new retail operations or informing what changes need to be made to a store's product mix to increase market share.

Factors: Sales gap factors (sometimes referred to as Pull Factors) provide an at-a-glance means of assessing the relative strength of various retail categories within a defined geography. The factor displayed in this instance is a measure of the relationship between supply and demand that ranges from +100 (total surplus) to -100 (total leakage).

- A positive value factor represents a surplus of retail sales and can be indicative of a market where customers are drawn from outside the defined area. Categories showing the highest surplus factors may signal possible opportunities for expansion or the introduction of complementary product and service lines to build on market strengths or existing and evolving niche markets.
- Likewise, categories with negative value factors indicate sales leakage is occurring and might offer an initial indication of gaps in the business mix and potential targets for re-positioning, expansion, or recruitment.



DOWNTOWN OWOSSO

OWOSSO, MICHIGAN



MARKET SNAPSHOT

Owosso Main Street/DDA and community partners are taking a proactive approach to planning for the future prosperity of Downtown Owosso. Ongoing efforts are serving to heighten the appeal of Downtown Owosso as a place to work, visit, live, do business, and invest. A holistic approach to revitalization is sparking a new wave of activity and positioning Downtown Owosso as a local and regional attraction, economic engine, and center for commerce.

This Market Snapshot, commissioned by Michigan Main Street, a program of The Michigan Economic Development Corporation, summarizes local and regional demographic, lifestyle and retail data. The information provides a starting point for evaluating the market, exploring opportunities, and fine-tuning Downtown Owosso economic development and district enhancement strategies.



Owosso Main Street/DDA | (989) 725-0571 | downtownowosso.org



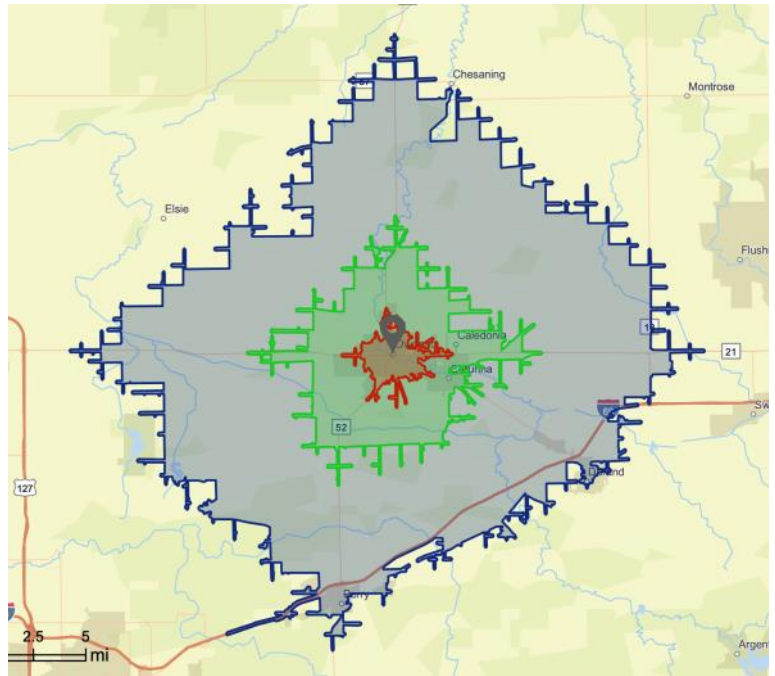
Owosso is a Michigan Main Street community.

Michigan Main Street assists communities revitalizing and preserving their traditional commercial districts.

The program provides technical assistance for communities desiring to develop their own local Main Street program by utilizing the Main Street Approach™ – a common-sense approach to tackling the complex issues of revitalization by capitalizing on downtown’s history and identifying the unique assets of the community itself.

DOWNTOWN OWOSSO DRIVE TIME MARKET

DEMOGRAPHIC FAST FACTS | SOURCE: ESRI 2024



POPULATION	5 Minutes	10 Minutes	20 Minutes
2010 Total	15,199	27,442	55,671
2020 Total	14,614	26,384	53,557
2025 Estimate	14,332	25,800	52,775
2030 Projection	14,140	25,457	52,169
Growth (2025-30)	-1.3%	-1.3%	-1.1%

- Projected State Population Growth (2025-30): 0.2%



2025 DAYTIME POP	5 Minutes	10 Minutes	20 Minutes
Total Daytime Population	14,680	27,189	46,807
Workers	7,398	13,725	19,648
Residents	7,282	13,464	27,159
Daytime Change	2.4%	5.4%	-11.3%



HOUSEHOLDS	5 Minutes	10 Minutes	20 Minutes
2010 Total	6,172	11,101	21,785
2020 Total	6,236	11,221	22,054
2025 Estimate	6,255	11,291	22,369
2030 Projection	6,271	11,330	22,512
Growth (2025-30)	0.3%	0.3%	0.6%

- Projected State Households Growth (2025-30): 1.3%



MEDIAN HH INCOME	5 Minutes	10 Minutes	20 Minutes
2025 Estimate	\$48,069	\$49,033	\$60,811
2030 Projection	\$51,481	\$53,749	\$67,684
Growth (2025-30)	7.1%	9.6%	11.3%

- 2025 State Median HH Income: \$72,645 | Projected Growth (2025-30): 11.2%

MARKET TRAITS

| SOURCE: ESRI 2025



HOUSING UNITS	5 Minutes	10 Minutes	20 Minutes
2025 Estimate	6,709	12,047	23,885
- Owner Occupied	65.3%	68.6%	77.1%
- Renter Occupied	34.7%	31.4%	22.9%
- Vacant	6.8%	6.3%	6.4%
- Estimated State Percent Vacant (2025): 11.0%			



POPULATION BY RACE/ETHNICITY—DIVERSITY

Diversity Index	5 Minutes	10 Minutes	20 Minutes
2020	23.0	21.1	19.5
2025	24.2	22.2	20.6

2025 State Diversity Index: 50.6

The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).



2025 POPULATION 25+ BY EDUCATIONAL ATTAINMENT

Education	5 Minutes	10 Minutes	20 Minutes
No High School Diploma	9.3%	7.8%	7.0%
High School Grad/GED	33.0%	35.2%	35.9%
Some College/Associate	36.5%	36.6%	37.1%
Bachelor/Grad/Prof	21.2%	20.4%	19.9%



PER CAPITA INCOME

2025 ESTIMATE

5 Minutes	\$29,318
10 Minutes	\$30,184
20 Minutes	\$33,930
State	\$41,134



MEDIAN AGE

2025 ESTIMATE

5 Minutes	39.4
10 Minutes	42.0
20 Minutes	43.5
State	40.8



2025 EMPLOYED

CIVILIAN POPULATION 16+

5 Minutes	93.8%
10 Minutes	93.9%
20 Minutes	94.1%
State	94.4%



2025 EMPLOYMENT BY OCCUPATION

2025 Employed 16+	5 Minutes	10 Minutes	20 Minutes
Total Estimate	7,602	13,154	27,327
- White Collar	47.0%	49.0%	50.8%
- Services	21.5%	20.8%	18.9%
- Blue Collar	31.6%	30.3%	30.2%

LIFESTYLE PROFILE

| SOURCE: ESRI 2025

Esri's ArcGIS Tapestry is a geodemographic segmentation system that combines the "who" of lifestyle demography with the "where" of local geography to create a classification with 60 distinct behavioral market segments (**Tapestry Segments**).

Decision makers can use the Tapestry system to learn how consumers spend their time and their money, what communities are interested in, and anticipate their marketplace behavior.

TOP DRIVE TIME TAPESTRY SEGMENTS

Households — 5 Minutes	
Hometown Charm (E3)	33.4%
Heartland Communities (I3)	15.5%
Small Town Sincerity (I1)	14.7%
Households — 10 Minutes	
Loyal Locals (K3)	21.7%
Hometown Charm (E3)	18.7%
Heartland Communities (I3)	13.4%
Households — 20 Minutes	
Heartland Communities (I3)	14.1%
Loyal Locals (K3)	14.0%
Room to Roam (K7)	13.4%



DOMINANT TAPESTRY SEGMENTS

HOMETOWN CHARM (E3)

LIFEMODE GROUP E: [COMMUNITY CONNECTIONS](#)

Young suburban families in the Midwest and South.

Households—5 Minutes	Households—10 Minutes	Households—20 Minutes
2,088 33.4%	2,108 18.7%	2,148 9.6%

Key Statistics		Lifestyle Patterns
Median Age	35.7	<ul style="list-style-type: none"> Residents typically shop online and order products such as pet supplies from large retail establishments. They tend to buy tools for garden maintenance and purchase used vehicles. Almost all adults have access to smartphones, typically with discount prepaid services, which they use for social media and entertainment. Fast-food restaurants are frequently visited for both lunch and dinner, especially on weekends.
Median HH Income	\$50,994	
Median Net Worth	\$60,861	
Bachelor's Degree +	14.8%	
Median Home Value	\$109,158	
Homeownership Rate	52.5%	
Pct. In Labor Force	63.2%	
Unemployment Rate	6.1%	

LOYAL LOCALS (K3)

LIFEMODE GROUP I: [SUBURBAN SHINE](#)

Senior Midwestern and Southern suburbanites in stable growth areas.

Households—5 Minutes	Households—10 Minutes	Households—20 Minutes
675 10.8%	2,447 21.7%	3,141 14.0%

Key Statistics		Lifestyle Patterns
Median Age	46.4	<ul style="list-style-type: none"> When it comes to shopping, they often visit large retail establishments for food and home supplies. This segment tends to stick to the same foods, stores, and brands. They often buy American-made products and domestic vehicles. Television is a primary source for both news and entertainment, including programs related to hunting and sports. They use social media to follow groups and stay in touch with friends and family.
Median HH Income	\$77,226	
Median Net Worth	\$291,287	
Bachelor's Degree +	33.9%	
Median Home Value	\$255,205	
Homeownership Rate	78.2%	
Pct. In Labor Force	57.5%	
Unemployment Rate	3.5%	

Learn more about [ArcGIS Tapestry](#) and visit the [Segment Infographic Dashboard](#).

RETAIL VIEW

| SOURCE: CLARITAS 2025

Claritas' Retail Market Power® (RMP) data can help retailers and real estate analysts understand the supply and demand characteristics of any area, and provide a good starting point for:

- Assessing and tracking sales volume and retail performance.
- Identifying market strengths, retail clusters, and possibilities for complementary business types, products, and uses.
- Detecting gaps in the business mix and possible repositioning, expansion, and recruitment opportunities.

Understanding Area Supply and Demand Estimates

RMP compares estimates of sales by businesses (supply) and consumer expenditures (demand) within any given geography.

Demand (\$): Total dollars spent by all consumers and businesses in the defined trade area, regardless of where the dollars were spent.

Supply (\$): The total aggregate sales by businesses located within the defined trade area.

Calculating Sales Surplus and Leakage

Supply - Demand = Sales Surplus or Sales Leakage

The resulting difference between supply and demand is expressed as sales surplus or sales leakage.

➤ Sales Surplus (+): Supply is greater than Demand

A retail surplus appears when sales (supply) exceed expenditures (demand). In this case, local retailers are likely attracting expenditures from consumers and areas outside the defined trade area. A surplus could signal the area is attractive to retailers and offer opportunities for complementary or niche establishments that capitalize on existing market strengths, business clusters, and common consumer traits.

➤ Sales Leakage (-): Demand is greater than Supply

Sales leakage appears when expenditure levels for a specific geography are higher than the corresponding sales estimates. Sectors showing leakage may help to attract new establishments or reveal changes that could be made to an existing business' menu or product mix to fill gaps and increase market share.

Sales Gap Factors

Sales gap factors provide a quick-look means of assessing the relative strength of retail and food and drink categories for a defined area based on a range of -100 (total leakage) to 100 (total surplus).

- + Categories with a positive factor show a surplus of sales. The higher the sales gap factor, the stronger the performance. Categories with the highest factors indicate market strengths.
- Categories with a negative factor show sales leakage. The lower the sales gap factor, the weaker the performance. Categories with the lowest factors could identify business gaps and possibilities for re-positioning or expansion.

RMP data is best used as a first step in assessing the potential for growth, and when local knowledge is infused to better understand what might be driving the results.

Source: Claritas Retail Market Power® 2026 by Retail Store Type.

Data Note: The polarity of surplus/leakage estimates and sales gap factors shown in this document (as compared to those shown in source Claritas reports) have been reversed to show surplus as a positive value, and to show leakage as a negative value. The Retail Gap (Sales Surplus/Leakage) represents the difference between expenditures (Demand) and sales (Supply). A positive value represents a surplus in sales, often indicating a market where sales are being captured from customers residing outside the defined area.

SALES SURPLUS AND LEAKAGE ESTIMATES

Total Retail Trade (NAICS 44 – 45)	5 Minutes	10 Minutes	20 Minutes
Supply (estimated sales)	\$285.7M	\$840.3M	\$1006.3M
- Demand (est. expenditures)	\$253.0M	\$507.2M	\$898.1M
= Surplus or (Leakage)	\$32.7M	\$333.1M	\$108.2M
<hr/>			
Total Food and Drink (NAICS 722)	5 Minutes	10 Minutes	20 Minutes
Supply (estimated sales)	\$24.4M	\$87.9M	\$107.7M
- Demand (est. expenditures)	\$35.3M	\$71.9M	\$127.6M
= Surplus or (Leakage)	(\$10.9M)	\$16.0M	(\$19.8M)
<hr/>			
Total Retail, Food and Drink (NAICS 44 – 45, 722)	5 Minutes	10 Minutes	20 Minutes
Supply (estimated sales)	\$310.1M	\$928.2M	\$1114.1M
- Demand (est. expenditures)	\$288.2M	\$579.1M	\$1025.7M
= Surplus or (Leakage)	\$21.9M	\$349.1M	\$88.4M

Estimates shown in millions and rounded to nearest one hundred thousand dollars.

SALES GAP FACTORS | DOWNTOWN OWOSSO DRIVE TIME AREAS

Category—Factor	5 Minutes	10 Minutes	20 Minutes
Motor Vehicle and Parts Dealers	32.4	57.8	37.3
Building Materials, Garden & Supply	32.6	47.7	37.1
Food and Beverage Retailers	(15.7)	3.5	(14.1)
Furniture and Home Furnishings	(52.8)	(14.6)	(39.7)
Electronics and Appliance Retailers	(22.6)	(21.4)	(44.3)
General Merchandise Retailers	13.5	11.3	0.5
Health and Personal Care Retailers	(32.5)	(20.6)	(34.3)
Gasoline Stations and Fuel Dealers	(24.3)	(14.1)	(17.1)
Clothing and Clothing Accessories	(75.8)	(74.7)	(82.1)
Sporting Goods, Hobby, Music Instr	(49.9)	(32.5)	(44.0)
Book Retailers and News Dealers	67.1	43.0	18.1
Florists	(90.5)	(56.4)	(21.5)
Office Supply, Stationery and Gifts	(34.3)	(48.1)	(57.1)
Used Merchandise Retailers	(92.8)	(54.8)	(64.2)
Other Miscellaneous Retailers	17.2	9.5	(13.1)
Food Services and Drinking Places	(18.2)	10.0	(8.4)

Source: Claritas Retail Market Power® 2026 by Retail Store Type | Calculations by DPN

See the Categories Detail (provided as a supplement) for sales surplus and leakage figures for more than one hundred retail and food & drink categories and subcategories.

See the supplemental Categories Detail—Page 3 for other important notes, limitations and disclaimers.

A USER'S GUIDE TO YOUR MARKET SNAPSHOT

DATA SOURCES AND APPLICATIONS

ESRI DEMOGRAPHICS DATA | MARKET PROFILE

Esri's demographics provide decision makers the most current information available to understand and track changes in the population, consumer behavior, and broader market area trends. Information can help inform market strategies by analyzing and assessing:

- How trends in population, households, income, and other variables might impact existing businesses and prospects for growth.
- How changes in daytime population effect commerce, opportunities, and the district's way of life.
- How housing unit numbers and occupancy trends might influence demand, housing styles, and price points for district housing.
- How changes in age, diversity, and other population traits could effect demand for products and services, menu items, amenities, events, etc.
- How education and employment levels might impact opportunities for business growth and the cost of doing business.

ESRI SEGMENTATION DATA | TAPESTRY SEGMENTATION PROFILE

Esri Tapestry is a geodemographic segmentation system that integrates consumer traits with residential characteristics to identify markets and classify U.S. neighborhoods among 60 distinct market segments. For a broader view of consumer markets, segments are summarized by 12 LifeMode groups — groups of Tapestry segments that share similar demographic characteristics and consumer behavior patterns. Information profiling concentrations of different groups and segments in the marketplace can offer insights useful for:

- Gauging the market's potential response to business concepts and features such as menu items, products, services, amenities, price points, merchandising techniques, etc.
- Fine-tuning messaging, marketing, and advertising strategies to resonate with and reach intended market segments.
- Programming activities and events that appeal to the lifestyles and preferences of targeted audience members.
- Assessing how current housing styles, preferences, and life stages of different segments could impact district housing opportunities.

CLARITAS | RETAIL MARKET POWER (RMP) OPPORTUNITY GAP DATA

Claritas' Retail Market Power Opportunity Gap by Retail Store Types report enables users to assess growth strategies by depicting the sales gaps that exist in the marketplace. By using sales estimates to depict supply and geography-based estimates of potential annual consumer expenditures to depict demand, Retail Market Power® enables an opportunity gap (sales surplus and leakage) analysis of the retail environment. The information provides a good starting point for:

- Assessing and tracking overall sales volumes and retail performance.
- Identifying market strengths, retail clusters, and possibilities for complementary business types, products, and uses.
- Detecting gaps in the business mix and possible business repositioning, expansion, and recruitment opportunities.

DIGGING DEEPER | SOURCE REPORTS

The Market Snapshot summarizes slices of more extensive data contained in source Esri and Claritas reports delivered with your snapshot. For example:

- Esri's Market Profile report contains in-depth demographic data for hundreds of variables, some dating back to the year 2000.
- Esri's Tapestry Segmentation Profile report shows the distribution of 60 Tapestry segments with links to detailed descriptions.
- Claritas' RMP Opportunity Gap data provides sales supply, demand, and opportunity gap/surplus estimates for more than 100 Retail and Food Services and Drinking Places categories and subcategories.



Esri provides an Updated Demographics advanced demographics dataset for the United States. This dataset is developed by Esri and includes source material supplied by the U.S. Census Bureau, the U.S. Census Bureau's American Community Survey, and public and private data sources.

View the [2025/2030 Esri Update Demographics Methodology Statement](#) for more info.



Esri's ArcGIS Tapestry is a market segmentation system designed specifically to understand customers' lifestyle choices—what they buy, how they spend their free time, etc. The system's 60 different segments are grouped into and generalized in 12 LifeMode Groups. Two of your area's most dominant Tapestry Segments or LifeMode Groups are summarized in your Snapshot. Information identifying and detailing other LifeMode Groups and which of the 60 segments are present in your study area can be accessed using the Esri source reports accompanying your Market Snapshot.

Learn more about [ArcGIS Tapestry](#) and visit the [Segment Infographic Dashboard](#).



Your Market Snapshot shows overall sales surplus and leakage estimates derived from Claritas Retail Market Power (RMP) data for the retail and food & drink sectors. Claritas RMP compares Demand and Supply estimates to display an Opportunity Gap (Leakage) or Surplus.

Example	2026 Demand (\$)	2026 Supply (\$)	Opportunity Gap/Surplus (\$)
A.	10,000,000	18,000,000	- 8,000,000
B.	10,000,000	4,000,000	6,000,000

Claritas Retail Market Power Opportunity Gap Report Display Format

Example A shows an instance where Supply (\$18M) exceeds Demand (\$10M) resulting in a surplus of \$8 million (displayed as a negative amount in Claritas RMP reports). In Example B, Demand (\$10M) is greater than Supply (\$4M) resulting in an Opportunity Gap (or Leakage) of \$6 million (shown as a positive figure in Claritas RMP reports).

As indicated in your Snapshot's footnotes, the polarity of the resulting Opportunity Gap/Surplus figures shown in source Claritas RMP reports has been reversed so that your Market Snapshot shows a Surplus as a positive value, and Leakage as a negative value. The same information is used to calculate the Leakage/Surplus Factor displayed in your Market Snapshot, where leakage values are shown as negative, and surplus as positive.

View or download Envirionics' [Retail Market Power™ Release Notes](#).



OWOSSO, MICHIGAN



Population

14,446



Households

6,290



Median Household Income

\$48,403



Median Age

39.2 years



Housing Units

6,758



93.1% Housing Units Occupied

64.9% Owner-occupied

35.1% Renter-occupied

POPULATION BY RACE/ETHNICITY | 2025

Total	14,446
- White Alone	91.2%
- Black Alone	1.1%
- American Indian Alone	0.4%
- Asian Alone	0.4%
- Pacific Islander Alone	0.0%
- Some Other Race Alone	1.0%
- Two or More Races	6.0%
Hispanic Origin	4.6%
Diversity Index	23.9

KEY HOUSING INDICATORS | 2025

Median Home Value	\$127,475
Average Spent on Mortgage & Basics	\$7,236
Percentage of Income for Mortgage	16.5%
Housing Affordability Index	131

A **Housing Affordability Index (HAI)** of 100 represents an area that on average has sufficient household income to qualify for a loan on a home valued at the median home price. An index greater than 100 suggests homes are easily afforded by the average area resident. An HAI less than 100 indicates homes are less affordable (and the median income is not enough to purchase a median valued home).

Source: Esri Market Profile | 04,26

POPULATION BY GENERATION [SOURCE: ESRI 2025]



	GREATEST GEN BORN 1945 & EARLIER	BABY BOOMER BORN 1946 TO 1964	GENERATION X BORN 1965 TO 1980
Owosso	4.3%	19.3%	18.9%
Michigan	4.6%	21.0%	19.3%



	MILLENNIAL BORN 1981 TO 1998	GENERATION Z BORN 1999 TO 2016	ALPHA BORN 2017 TO PRESENT
Owosso	24.1%	22.4%	10.9%
Michigan	23.1%	22.2%	9.8%

AVERAGE SALES PER HOUSEHOLD [SOURCE: CLARITAS 2026]

Furniture and Home Furnishings

	Owosso	\$168
	Michigan	\$952

Sporting Goods, Hobby, Book, Music

	Owosso	\$684
	Michigan	\$979

Food and Beverage Stores

	Owosso	\$6,057
	Michigan	\$5,942

General Merchandise Stores

	Owosso	\$9,083
	Michigan	\$11,999

Health and Personal Care Stores

	Owosso	\$2,682
	Michigan	\$4,645

Miscellaneous Store Retailers

	Owosso	\$1,788
	Michigan	\$1,734

Clothing and Clothing Accessories

	Owosso	\$311
	Michigan	\$2,061

Food Services and Drinking Places

	Owosso	\$3,820
	Michigan	\$5,543

Data Sources: Claritas and Environics 2026. Calculations performed by DPN using Claritas 2026 Pop-Facts Demographic Quick Facts households estimate and Retail Market Power by Retail Store Type supply (sales) estimates for businesses located within Owosso's city limits.

SUPPLEMENT | SALES SURPLUS AND LEAKAGE CATEGORY ESTIMATES | SOURCE: CLARITAS 2025
DOWNTOWN OWOSSO (MI) DRIVE TIME AREAS

		Estimated Sales Surplus/ (Leakage) Sales Gap Factor					
NAICS	Totals	5 Minutes	Factor	15 Minutes	Factor	30 Minutes	Factor
44,45,722	Total retail trade including food and drink	21,874,238	3.7	349,116,117	23.2	88,372,604	4.1
44,45	- Total retail trade	32,736,552	6.1	333,141,038	24.7	108,195,127	5.7
NAICS	Motor Vehicle and Parts Dealers	5 Minutes	Factor	15 Minutes	Factor	30 Minutes	Factor
441	Motor vehicle and parts dealers	53,903,417	32.4	310,384,340	57.8	241,092,636	37.3
4411	- Automobile dealers	59,397,344	38.8	314,052,242	62.5	250,089,434	42.5
44111	-- New car dealers	53,260,746	38.7	300,716,799	64.0	243,487,868	44.5
44112	-- Used car dealers	6,136,598	39.1	13,335,443	40.9	6,601,566	16.0
4412	- Other motor vehicle dealers	(2,504,537)	(55.7)	(2,609,181)	(21.7)	(1,267,647)	(5.0)
44121	-- Recreational vehicle dealers	(1,274,910)	(100.0)	(2,651,838)	(100.0)	(2,297,693)	(30.6)
44122	-- Motorcycle, boat, and other motor vehicle dealers	(1,229,627)	(38.2)	42,656	0.5	1,030,048	5.7
441222	--- Boat dealers	(668,476)	(100.0)	(1,416,059)	(100.0)	(1,837,214)	(54.6)
441228	--- Motorcycle, ATV, and all other motor vehicle dealers	(561,151)	(22.0)	1,458,715	18.4	2,867,261	19.6
4413	- Automotive parts, accessories, and tire retailers	(2,989,390)	(35.4)	(1,058,721)	(4.8)	(7,729,151)	(23.4)
44131	-- Automotive parts and accessories retailers	(2,474,086)	(45.7)	(583,062)	(3.8)	(4,634,233)	(19.7)
44132	-- Tire dealers	(515,305)	(16.9)	(475,659)	(7.1)	(3,094,918)	(32.3)
NAICS	Building Material and Garden Equipment and Supplies Dealers	5 Minutes	Factor	15 Minutes	Factor	30 Minutes	Factor
444	Building material and garden equipment and supplies dealers	16,377,294	32.6	62,246,472	47.7	71,857,822	37.1
4441	- Building material and supplies dealers	16,475,756	36.1	41,599,974	41.4	42,533,099	28.9
44411	-- Home centers	(713,897)	(5.0)	13,467,310	30.6	18,435,236	25.3
44412	-- Paint and wallpaper retailers	(263,413)	(31.2)	924,350	29.6	550,854	12.4
44413	-- Hardware retailers	2,299,723	42.3	1,668,836	20.8	254,237	2.2
44419	-- Other building material dealers	15,153,342	60.7	25,539,478	56.5	23,292,772	39.9
4442	- Lawn and garden equipment and supplies retailers	(98,462)	(2.1)	20,646,498	68.4	29,324,722	63.3
44421	-- Outdoor power equipment retailers	(273,527)	(41.5)	(649,261)	(52.0)	4,484,052	56.8
44422	-- Nursery, garden center, and farm supply retailers	175,064	4.4	21,295,758	73.6	24,840,670	64.6
NAICS	Food and Beverage Retailers	5 Minutes	Factor	15 Minutes	Factor	30 Minutes	Factor
445	Food and beverage retailers	(9,480,070)	(15.7)	5,038,582	3.5	(30,106,790)	(14.1)
4451	- Grocery and convenience retailers	(10,598,883)	(20.9)	6,127,962	4.8	(22,773,289)	(12.0)
44511	-- Supermarkets and other grocery retailers (except convenience)	(10,934,949)	(23.1)	5,956,010	4.9	(22,204,662)	(12.3)
44513	-- Convenience retailers and vending machine operators	336,065	10.2	171,953	2.9	(568,627)	(5.9)
445131	--- Convenience retailers	616,309	20.5	725,528	13.3	401,170	4.6
445132	--- Vending machine operators	(280,244)	(100.0)	(553,575)	(100.0)	(969,797)	(100.0)
4452	- Specialty food retailers	1,180,766	26.0	317,777	4.6	(2,151,906)	(22.7)
44523	-- Fruit and vegetable retailers	(150,651)	(81.7)	(213,355)	(47.6)	(433,851)	(60.0)
44524	-- Meat retailers	(451,699)	(100.0)	(891,054)	(100.0)	(1,560,619)	(100.0)
44525	-- Fish and seafood retailers	424,663	63.2	304,485	38.5	120,194	12.3
44529	-- Other specialty food retailers	1,358,452	42.0	1,117,700	23.2	(277,630)	(4.5)
445291	--- Baked goods retailers	103,595	42.8	75,327	21.5	(28,417)	(6.3)
445292	--- Confectionery and nut retailers	97,050	30.3	(12,635)	(2.9)	(180,009)	(30.1)
445298	--- All other specialty food retailers	1,157,808	43.4	1,055,008	26.1	(69,204)	(1.3)
4453	- Beer, wine, and liquor retailers	(61,953)	(1.2)	(1,407,157)	(15.5)	(5,181,595)	(38.1)
NAICS	Furniture, Home Furnishings, Electronics & Appliance Retailers	5 Minutes	Factor	15 Minutes	Factor	30 Minutes	Factor
449	Furniture, home furnishings, electronics, and appliance retailers	(6,965,613)	(36.0)	(8,118,646)	(17.9)	(27,977,530)	(41.9)
4491	- Furniture and home furnishings retailers	(4,551,750)	(52.8)	(3,444,134)	(14.6)	(13,592,802)	(39.7)
44911	-- Furniture retailers	(2,476,753)	(70.0)	(1,068,899)	(9.5)	(5,542,091)	(34.4)
44912	-- Home furnishings retailers	(2,074,996)	(40.8)	(2,375,234)	(19.3)	(8,050,711)	(44.3)
449121	--- Floor covering retailers	(107,864)	(6.0)	811,775	17.1	(710,066)	(11.2)
449122	--- Window treatment retailers	(83,290)	(32.5)	(68,050)	(10.7)	(349,609)	(37.6)
449129	--- All other home furnishings retailers	(1,883,841)	(62.0)	(3,118,961)	(45.0)	(6,991,037)	(64.3)
4492	- Electronics and appliance retailers	(2,413,864)	(22.6)	(4,674,513)	(21.4)	(14,384,728)	(44.3)

SUPPLEMENT | SALES SURPLUS AND LEAKAGE CATEGORY ESTIMATES | DOWNTOWN OWOSSO (MI) DRIVE TIME AREAS

		Estimated Sales Surplus/ (Leakage) Sales Gap Factor					
NAICS	General Merchandise Retailers	5 Minutes	Factor	15 Minutes	Factor	30 Minutes	Factor
455	General merchandise retailers	15,365,274	13.5	24,977,556	11.3	1,616,888	0.5
4551	- Department stores	(787,295)	(27.0)	3,814,792	33.7	2,693,569	16.9
4552	- Warehouse clubs, supercenters, and other general merchandise	16,152,569	14.6	21,162,764	10.1	(1,076,681)	(0.3)
455211	-- Warehouse clubs and supercenters	14,601,406	19.8	21,624,732	15.5	11,399,352	5.2
455219	-- All other general merchandise retailers	1,551,163	4.2	(461,968)	(0.7)	(12,476,032)	(11.1)
NAICS	Health and Personal Care Retailers	5 Minutes	Factor	15 Minutes	Factor	30 Minutes	Factor
456	Health and personal care retailers	(15,860,045)	(32.5)	(21,953,247)	(20.6)	(58,249,866)	(34.3)
45611	- Pharmacies and drug retailers	(13,791,504)	(33.2)	(16,787,251)	(18.0)	(46,273,020)	(31.1)
45612	- Cosmetics, beauty supplies, and perfume retailers	(1,795,751)	(96.5)	(3,454,433)	(88.4)	(6,222,003)	(91.8)
45613	- Optical goods retailers	(599,303)	(81.7)	(871,806)	(48.2)	(1,762,582)	(59.2)
45619	- Other health and personal care retailers	326,514	7.1	(839,758)	(11.0)	(3,992,263)	(36.0)
456191	-- Food (health) supplement retailers	(724,678)	(51.1)	(1,788,393)	(72.1)	(3,437,375)	(83.2)
456199	-- All other health and personal care retailers	1,051,192	33.1	948,635	18.3	(554,888)	(8.0)
NAICS	Gasoline Stations and Fuel Dealers	5 Minutes	Factor	15 Minutes	Factor	30 Minutes	Factor
457	Gasoline stations and fuel dealers	(8,169,627)	(24.3)	(10,280,491)	(14.1)	(21,247,875)	(17.1)
4571	- Gasoline stations	(7,096,753)	(21.9)	(8,322,567)	(11.9)	(17,601,061)	(14.6)
45711	-- Gasoline stations with convenience stores	(3,500,044)	(13.5)	(1,822,109)	(3.2)	(5,826,977)	(6.0)
45712	-- Other gasoline stations	(3,596,709)	(55.3)	(6,500,458)	(47.8)	(11,774,083)	(50.1)
4572	- Fuel dealers	(1,072,874)	(95.2)	(1,957,924)	(79.2)	(3,646,814)	(85.6)
NAICS	Clothing, Clothing Accessories, Shoe, and Jewelry Retailers	5 Minutes	Factor	15 Minutes	Factor	30 Minutes	Factor
458	Clothing, clothing accessories, shoe, and jewelry retailers	(12,108,766)	(75.8)	(24,389,718)	(74.7)	(45,288,555)	(82.1)
4581	- Clothing and clothing accessories retailers	(9,110,586)	(78.6)	(17,895,528)	(74.3)	(33,176,680)	(81.3)
4582	- Shoe retailers	(1,259,430)	(47.7)	(2,899,737)	(58.4)	(5,764,581)	(72.0)
4583	- Jewelry, luggage, and leather goods retailers	(1,738,750)	(100.0)	(3,594,454)	(100.0)	(6,347,294)	(100.0)
45831	-- Jewelry retailers	(1,399,622)	(100.0)	(2,894,616)	(100.0)	(5,100,832)	(100.0)
45832	-- Luggage and leather goods retailers	(339,128)	(100.0)	(699,837)	(100.0)	(1,246,461)	(100.0)
NAICS	Sporting Goods, Hobby, Musical Instrument, Book, Misc Retailers	5 Minutes	Factor	15 Minutes	Factor	30 Minutes	Factor
459	Sporting goods, hobby, musical instrument, book, misc. retailers	(325,311)	(1.1)	(4,763,810)	(8.2)	(23,501,602)	(27.0)
4591	- Sporting goods, hobby, and musical instrument retailers	(2,873,223)	(49.9)	(4,286,813)	(32.5)	(9,425,946)	(44.0)
45911	-- Sporting goods retailers	(1,950,258)	(53.5)	(2,840,545)	(33.2)	(6,095,052)	(43.5)
45912	-- Hobby, toy, and game retailers	(1,041,632)	(83.6)	(1,586,586)	(52.6)	(3,169,255)	(64.2)
45913	-- Sewing, needlework, and piece goods retailers	197,030	44.5	233,245	32.0	263,111	22.8
45914	-- Musical instrument and supplies retailers	(78,362)	(18.8)	(92,928)	(10.4)	(424,751)	(32.5)
4592	- Book retailers and news dealers	2,191,237	67.1	1,640,474	43.0	854,422	18.1
4593	- Florists	(408,172)	(90.5)	(634,582)	(56.4)	(558,127)	(21.5)
4594	- Office supplies, stationery, and gift retailers	(1,129,587)	(34.3)	(2,912,219)	(48.1)	(5,754,803)	(57.1)
45941	-- Office supplies and stationery retailers	(1,131,734)	(82.3)	(2,435,937)	(90.9)	(3,810,089)	(72.7)
45942	-- Gift, novelty, and souvenir retailers	2,148	0.1	(476,282)	(14.1)	(1,944,714)	(40.2)
4595	- Used merchandise retailers	(1,016,573)	(92.8)	(1,502,199)	(54.8)	(2,903,771)	(64.2)
4599	- Other miscellaneous retailers	2,911,007	17.2	2,931,529	9.5	(5,713,378)	(13.1)
45991	-- Pet and pet supplies retailers	(208,105)	(5.6)	(832,836)	(11.9)	(3,120,843)	(29.4)
45993	-- Manufactured (mobile) home dealers	(374,250)	(100.0)	(778,325)	(100.0)	(1,423,274)	(97.6)
45992+99	-- All other miscellaneous retailers and art dealers	3,493,363	27.1	4,542,689	19.6	(1,169,260)	(3.7)
459991	--- Tobacco, electronic cigarette, and other smoking supplies	4,880,838	61.1	7,896,299	56.9	6,757,512	39.5
45999+20	--- All other misc. retailers & art dealers (except tobacco retailers)	(1,387,476)	(28.4)	(3,353,610)	(36.2)	(7,926,772)	(55.0)

SUPPLEMENT | SALES SURPLUS AND LEAKAGE CATEGORY ESTIMATES | DOWNTOWN OWOSSO (MI) DRIVE TIME AREAS

NAICS	Food Services and Drinking Places	Estimated Sales Surplus/ (Leakage) Sales Gap Factor					
		5 Minutes	Factor	15 Minutes	Factor	30 Minutes	Factor
722	Food services and drinking places	(10,862,315)	(18.2)	15,975,078	10.0	(19,822,523)	(8.4)
7223	- Special food services	(16,864)	(0.4)	(2,615,651)	(35.2)	(6,483,159)	(56.3)
72231	-- Food service contractors	537,804	13.0	(1,380,586)	(22.8)	(4,314,999)	(48.0)
72232	-- Caterers	(485,931)	(100.0)	(1,047,515)	(96.5)	(1,807,371)	(88.2)
72233	-- Mobile food services	(68,738)	(41.8)	(187,549)	(65.2)	(360,790)	(74.9)
7224	- Drinking places (alcoholic beverages)	(922,118)	(50.3)	(2,356,250)	(70.9)	(3,983,539)	(65.5)
7225	- Restaurants and other eating places	(9,923,332)	(18.7)	20,946,979	14.1	(9,355,825)	(4.3)
722511	-- Full-service restaurants	(3,963,010)	(15.0)	(7,846,951)	(14.5)	(26,869,770)	(32.4)
722513	-- Limited-service restaurants	(5,255,078)	(23.8)	30,995,227	35.8	23,301,293	19.1
722514	-- Cafeterias, grill buffets, and buffets	(216,422)	(100.0)	(440,053)	(100.0)	(747,029)	(91.9)
722515	-- Snack and non-alcoholic beverage bars	(488,821)	(11.4)	(1,761,244)	(22.1)	(5,040,319)	(41.3)

Source: Claritas 2026 Retail Market Power® by Retail Store Type
 Provider: Environics Analytics | U.S. Census Bureau | U.S. Bureau of Labor Statistics | Data Axle
 Sales Gap Factor calculations by DPN

Retail Market Power (RMP): RMP focuses on Retail Trade NAICS codes 44 and 45, as well as the Food Services industry NAICS code 722. RMP can help retailers and real estate analysts understand the supply and demand characteristics of any area. Using supply estimates derived from retail sales data and demand estimates derived from consumer expenditures, the database presents a net gap between supply and demand to assess opportunities in your current or potential new trade areas. Developed using the Census of Retail Trade from the U.S. Census Bureau and the Consumer Expenditure Survey from the U.S. Bureau of Labor Statistics, the database offers current-year supply and demand estimates, as well as five-year demand projections, for all standard census, postal, marketing geographies or custom trade areas such as radii or drive times. The 2025 update transitioned to a model that fully aligns with Monthly Retail Trade Survey (MRTS) data, and consistent with projected controls for Consumer Buying Power (CBP), for better transparency and accuracy. This model improvement eliminates the blending of multiple data sources that was previously used.

Sales Surplus and Leakage Estimates: The polarity of surplus/leakage estimates shown in this summary document (as compared to those shown in source Claritas Retail Market Power by Retail Stores reports) have been reversed to show surplus as a positive value, and to show leakage as a negative value. The Retail Gap (Sales Surplus/Leakage) represents the difference between Retail Potential (Demand) and Retail Sales (Supply).

- A positive value represents a surplus in sales, often indicating a market where customers are drawn in from outside the defined area.
- Conversely, in categories where demand exceeds supply, an opportunity gap - or sales leakage - exists and could indicate possibilities for attracting new retail operations or informing what changes need to be made to a store's product mix to increase market share.

Factors: Sales gap factors (sometimes referred to as Pull Factors) provide an at-a-glance means of assessing the relative strength of various retail categories within a defined geography. The factor displayed in this instance is a measure of the relationship between supply and demand that ranges from +100 (total surplus) to -100 (total leakage).

- A positive value factor represents a surplus of retail sales and can be indicative of a market where customers are drawn from outside the defined area. Categories showing the highest surplus factors may signal possible opportunities for expansion or the introduction of complementary product and service lines to build on market strengths or existing and evolving niche markets.
- Likewise, categories with negative value factors indicate sales leakage is occurring and might offer an initial indication of gaps in the business mix and potential targets for re-positioning, expansion, or recruitment.





MEMORANDUM

DATE: March 4, 2026

TO: Owosso Main Street & Downtown Development Authority

FROM: Lizzie Fredrick, OMS & DDA Executive Director

SUBJECT: Amy's Place Loan Application

BACKGROUND:

In 1994, the City of Owosso established a Revolving Loan Fund for projects within the Downtown Development Authority District. This program later expanded to include grants, becoming the Revolving Loan & Grant Program and funding projects within identified zoning districts. Stewardship was given to the Owosso Main Street & Downtown Development Authority Board of Directors with oversight of the application and program revision process by the Revolving Loan Fund Sub-Committee, now known as the Economic Vitality Committee.

On July 29, 2025, Amy's Place was awarded a Match on Main reimbursement grant for \$25,000 from the Michigan Economic Development Corporation (MEDC). The Match on Main Program requires an additional investment of \$2,500 in matching funds from Amy's Place. Amy's Place has proposed an additional private investment of \$4,703.41 for the project. To help a small business cover the upfront costs required for the grant program, Match on Main Awarded Projects are eligible for loans from the Revolving Loan & Grant Program. Loan underwriting fees will be added to the borrowing amount.

On April 21, 2026, the Economic Vitality Committee approved recommending a loan from the Revolving Loan & Grant Program to Amy's Place. The next step in the approval process is for the OMS & DDA Board to review the grant application and consider a recommendation for the City Council's approval.

FISCAL IMPACT:

Dependent upon the City Council's approval, \$32,203.41, plus the additional costs for underwriting services, will be paid to Amy's Place from General Ledger Number 239.200.818.000.

Upon project completion, Amy's Place will submit paid receipts, photos, and a grant report to OMS & DDA for the \$25,000.00 reimbursement from the MEDC.

MOTION TO CONSIDER:

To recommend the City Council approve a loan in the amount of \$32,203.41, plus the additional costs for underwriting services, to Amy's Place from the Revolving Loan & Grant Program covering costs related to Amy's Place Match on Main Grant award.

ATTACHMENTS:

Amy's Place Loan Application

Amy's Place Match on Main Application with Project Scope Change

Amy's Place Interior Photos

Amy's Place Loan Application Scoring Rubric



OWOSSO MAIN STREET & DOWNTOWN DEVELOPMENT AUTHORITY REVOLVING LOAN & GRANT PROGRAM

301 W. Main Street, Owosso, MI | 989.725.0571 | lizzie.fredrick@ci.owosso.mi.us

LOAN APPLICATION

Before completing/submitting this application, please contact lizzie.fredrick@ci.owosso.mi.us. The OMS & DDA Economic Vitality Committee can help answer any questions or concerns associated with the application and review process.

Applicant Information

Name: _____

Address: _____

Phone: _____ Business Mobile Home

Email: _____

Address of Property Owned in the City of Owosso: _____

Additional: _____ Additional: _____

License Plate: _____ Additional: _____

Property Information

Owner entity name: _____

DBA (if different): _____ EIN # (if applicable): _____

Address: _____

Phone: _____ Website: _____

Type/Category of property: _____

Tax classification of owner entity:

- Corporation LLC Partnership Proprietorship S-Corp Individual

Property is: Vacant Occupied – list tenants: _____

Facility/Building is: Owned Leased Rented Other – explain: _____

Property is: Owned by business Owned by applicant Owned by other: _____

Property Information Continued

Square footage currently occupied: _____

Square footage activated as a result of project: _____

Financial Information

Amount of financing already secured for project: _____

Source of funds: _____

Cash investment by applicant and/or other owners: _____

List of other investors/owners (if applicable):

Name: _____ Name: _____

Name: _____ Name: _____

Eligibility Criteria

Check all that apply.

- Business and/or property is located within approved zoning districts
- Business is headquartered in Michigan
- Business is not a franchise, located in a strip mall, a "big box" retailer, or a business whose primary sales come from adult entertainment, marijuana, CDB and/or tobacco
- Applicant will have control over the site for which they are applying for prior to the loan or grant approval (excluding acquisition projects)
- Loan applicant either
 - Has never received funds from the Revolving Loan & Grant Program
 - Has a zero balance on past Program loans
 - Elects to refinance the balance of an existing Program loan based on current Program terms with the addition of new loan request (not exceeding \$200,000)
- Applicant is not in default with the City of Owosso including but not limited to taxes, utilities, special assessment, invoices, permits, and loan payments
- Applicant, or any LLC associated with the applicant, has not filed for bankruptcy
- Applicant is not on the Owosso City Council, Owosso Main Street & Downtown Development Authority Board of Directors, or OMS & DDA Economic Vitality Committee

Application Checklist

Please ensure the following are submitted with your completed application:

- Business Plan and Financial Projections
- Project Pro-Forma
- Cost Estimate(s)
- Design Plans and/or Renderings
- Permits
- Before Photos
- Downtown Historic District Commission Certificate of Appropriateness or Notice to Proceed

Note: Applicants may be requested to attend the Economic Vitality Committee Meeting at the time of the application review. Other documentation may be requested if deemed necessary by OMS & DDA. Additional information that may be requested are credit reports for all business/owners; proof of equity investment; personal/business tax returns, current business financial statement, cash flow statements, copy of lease/purchase agreement, commitment letters from other lenders/project participants, cost estimates-all items being purchased with Revolving Loan & Grant Program monies, articles of incorporation, partnership, and/or operating agreements.

The applicant shall be responsible for any and all costs associated with the OMS & DDA loan application, including any fees or services rendered by a third party for, but not limited to, loan review, underwriting and/or consultation with lending institutions. The applicant will be responsible for any and all costs associated with the OMS & DDA loan application as described above regardless of whether the loan is approved or if applicant retracts the loan application.

By signing this form, I, the applicant, certify that all information contained above is true and complete to the best of my knowledge and belief. Applicant understands this application and any other information received with it will be retained whether this request is approved or denied.

Applicant signature:  Date signed: 4-9-24

Owosso Main Street & Downtown Development Authority

Application received by:  Date received: 4/9/26

Completed loan applications will be reviewed by the OMS & DDA Economic Vitality Committee. If approved, loan applications will be submitted to the OMS & DDA Board of Directors for their approval. Loan applications approved by the OMS & DDA Board will then be submitted to the Lapeer Development Corporation for underwriting, collateralization, and approval. Loan applications approved by the LDC will then be submitted to Owosso City Council for final approval.



UPDATED Amy's Place, Owosso Michigan FY 2025 Local Business Worksheet [Appendix C](#)

Business Information

Contact Information			
First Name:	Amy	Last Name:	Coffey
Cell Number:	██████████	Office Number:	
Email:	amysplace115@gmail.com		
Preferred	Email	Cell Phone	Office Phone
Business Role:	Owner	Employee	Other: Please describe your role below:
<i>Please describe your role below:(i.e. manager)</i> Sole Member LLC Owner/Operator for Amy's Place			
Community Information			
Insert Name of Municipality/DDA/Main Street Organization: Owosso Main Street			
General Business Information			
Legal Business Name:	Amy's Place Limited Liability Company		
DBA (if applicable):			
Street Address:	115 East Main Street		

City:	Owosso	Zip Code:	48867
Employer Identification Number (EIN):	[REDACTED]		
Date of Business Formation (filed with LARA):	03/06/2025 [REDACTED]		
For existing, when did the business open?	04/25/2025		
If new, when will the business open?	Plan to open Brick and Mortar in Owosso in April 2025		
Are you a sole proprietor?	Yes		No
Business Type:	Retail	Restaurant	Service Other
Please select the 4-digit NAICS Code that best represents your business/industry			
Retail/Stores		Restaurants / Food	
4221	Furniture	7223	Special Food Services (Food Truck)
4422	Home Furnishings	7224	Limited Service: Taverns, Bars, Bakeries, Delis, Candy, Ice Cream
4452	Specialty Food		
4461	Health & Personal Care	7225	Full Service – Dine In
4482	Shoes	Service Related	
4483	Jewelry, Luggage, Leather Goods	5411	Legal, Title Company
4511	Sports, Hobby, Musical Instruments	5412	Accounting
4512	Books	8121	Personal Care (Salons, Barbers, Spas)
4523	General Merchandise	8129	Pet Care (excluding Veterinary)
4531	Florists	6211	Health Care
4532	Gifts, Novelty, Souvenir	7139	Exercise & Wellness (Amusement, Recreation)
4539	Other - Miscellaneous		
Other	<i>Please Describe:</i>		

Is the business a for-profit entity?	Yes	No
Is the business headquartered in Michigan?	Yes	No
How many current FULL-TIME employees does the business currently have. Write "1" if sole proprietor	2	

How many NEW jobs are estimated because of this project?	Full Time: 9	Part Time: 2
New Business Information		
Is the business a brick-and-mortar storefront with face-to-face operations located within the community's traditional downtown, historic neighborhood commercial corridor, or an area planned and zoned for a concentrated commercial district?	Yes	No
What is the total square footage of any NEW (currently vacant or underutilized) space being activated?	Interior: 1900	Exterior
How long has the space being activated been vacant or underutilized?	Space has been underutilized since March 2023 when Abiding in the Vine Tea Room closed. It sat vacant for a year and Canine University leased the space. Canine University is moving next door to a vacant building.	
Business Plan: Link to Amy's Place Business Plan (includes cash flow projections as a link in the business plan) Signed Lease for 115 East Main Street, Owosso, MI 48867		

Project Information

Scope

115 East Main Street Owosso, MI 48867 operated as a full service restaurant until March 3, 2025 when they closed. The kitchen area has a hood system, there is a stove and griddle but the space needs more equipment. I have kitchen equipment from Amy's Diner Perry but some of it is inefficient and doesn't fit ergonomically in the space we are moving into.

According to Owosso's Master Plan, opportunities include filling empty and vacant buildings as a priority. Internal weaknesses holding OMS back from success is lack of retail and restaurants. Our building is located across from the Lebowky Center which has been identified as an internal strength of Downtown Owosso. We plan to partner with them and collaboratively work with them during their shows and hosting events at our brick and mortar.

Downtown Owosso has a lack of full service restaurants, we plan to offer brunch on the weekends to increase weekend foot traffic to the downtown area. Amy's Place will be an eatery that local residents can enjoy multiple times throughout the week and visitors will enjoy during their travels to Mid-Michigan.

[Owosso Main Street Strategic Plan](#)

Eligible Activities Being Considered

<input type="checkbox"/>	Technical Assistance
<input type="checkbox"/>	Interior Building Renovation
<input type="checkbox"/>	Permanent or semi-permanent activation of outdoor space
<input type="checkbox"/>	General marketing and/or technology
<input type="checkbox"/>	Working capital needs (inventory)
<input checked="" type="checkbox"/>	Other: Kitchen Equipment and Dining Room Seating

Proposed Start Date:	September 2025 (dependent on MEDC timeline for executed contracts) Currently November 18, 2025. Start of Project Depends on MEDC
Proposed Completion Date:	October 2025 (dependent on MEDC timeline for executed contracts) Currently November 18, 2025. Start of Project Depends on MEDC

Project & Private Investment

Budget

- Provide a detailed list of all items and cost of the work to be performed or the items to be purchased that will support a reimbursement request from the Match on Main dollars. Be specific by providing vendor, items and quantity, and cost.

[Link to 3rd Party Cost Estimates](#)

[Link to Updated 3rd Party Cost Estimates](#)

Vendor	Item Description	Cost
Webstaurant	<p>(1) True TFP-48-18M-D-4-HC 48 1/8" Mega Top Refrigerated Sandwich Prep Table with Four Drawers</p> <p>(1) Avantco SS-PT-60-10-HC 60" 2 (1) Door Stainless Steel Refrigerated Sandwich Prep Table with Workstation with 5 Year Warranty</p> <p>(1) Avantco SL713A 13" Medium-Duty Automatic Meat Slicer with Manual Use Option - 3/4 hp with 5 Year Warranty Coverage</p> <p>(1) Avantco A-49F-HC 54" Solid Door Reach-In Freezer with 5 Year Warranty Coverage</p> <p>(1) Avantco DLC47-HC-B 47" Black Curved Glass Refrigerated Deli Case with 5 Year Warranty Coverage</p>	<p>\$8,170.88</p> <p>Price Increase from \$3,001.49 to \$3,315.99 = \$3,099 + \$216.99</p> <p>Meat Slicer Changed from Manual to Automatic</p> <p>No Change</p> <p>\$7,781.28 = \$7,137 + \$644.28</p> <p>Change to \$20,993.26</p>
<u>Webstaurant</u>	<p><u>(4) Acopa 10 1/2" Round Bright White Coupe Stoneware Plate - 12/Case</u></p> <p><u>(4) Acopa 12" Bright White Wide Rim Rolled Edge Stoneware Plate - 12/Case</u></p> <p><u>(2) Acopa 12 oz. Customizable Ivory (American White) Victor Stoneware Coffee Mug - 36/Case</u></p>	<p><u>\$576.50</u></p> <p><u>The styles may change, Amy wants to go to Restaurant Depot in Detroit to get china that matches her current pattern.</u></p>

Webstaurant	(2) Koala Kare KB115-02 Black Assembled Infant Seat Kradle	\$180.42 Price Change \$207.30
Webstaurant	(1) Estella Caffè ECEM1 One Group Automatic Espresso Machine - 120V with 5 Year Warranty Coverage and C Pure Oceanloch - M Water Filtration System	\$3,646.99 Price Lowered
Grill Advantage	(1) Platinum Package 36" (3) 1/2 Pan Holder Accessory	Added \$162.00 (3) 1/2 Pan Holder Accessory \$1,115.00 Platinum Package 36" \$104.99 Shipping
Webstaurant	(6) American Tables & Seating 45 1/2" Long Forest Green Upholstered Standard Single Booth with 3-Button Tufted Back - 42" High	\$2,076.00 Changed from 4 to 6 Price now: \$3,654.00
A: Total MoM Grant Sought (including 10% Match):		\$27,529.19 Changed to \$32,203.41
B: Total Expenses Not Covered By The Grant:		\$2,529.19 Changed to \$7,203.41
C: Total Project Cost:		\$27,529.19 Changed to \$32,203.41
D: Match on Main Grant Request:		\$25,000.00
E: Total Private Investment:		\$2,529.19 Changed to \$7,203.41
Private Investment		
How will the Private Investment be funded? (Check all that apply)		
<input checked="" type="checkbox"/>	Personal Savings	<input type="checkbox"/> Bank Loan

<input type="checkbox"/>	Friends & Family	<input type="checkbox"/>	Other Grants
<input type="checkbox"/>	Credit Cards	<input checked="" type="checkbox"/>	Other (Please describe)

Please describe how you will fund the gap between the Grant amount awarded and the total cost of the project:

Personal Savings for Total Private Investment - We will be applying for the Owosso Main Street Revolving Loan Fund which will be paid back immediately upon reimbursement from the MEDC after paid invoices are submitted.

If the Revolving Loan Fund is not approved, personal savings will be used for the total project cost prior to MEDC reimbursement.

Community Impact

How will this project contribute to the local community:

Shiawassee County lacks in quality food and beverage establishments. The local population has more fast food and chain restaurants than locally owned. We will bring more jobs to Downtown Owosso for a total of 14 new jobs. We will continually be changing our menu based on customer feedback ensuring we are providing our guests with what feeds their soul. The underused space at 115 East Main Street operated as a cafe/team room for many years before the business closed. Most recently the building has been rented to a canine training facility but with a commercial kitchen already installed the space is not being used for its full potential. We are going to offer prepared meals for community members who lack the knowledge or struggle with eating healthy and lack the time to cook.

[Link to Screenshots from Facebook - Amy's Diner Announcing Closing in Perry, MI](#)

[Link to Screenshots from Facebook - Amy's Downtown Diner Business Closing Post by Customer on Perry Michigan Community Page](#)

Business Impact

How will this project benefit your existing business:

Amy's Place Downtown Owosso will be able to increase the revenue from their current location in Perry by 40%.

Amy's Place Downtown Owosso will increase seating by 40% over what the Perry location is able to accommodate. The Owosso location is larger than the building Amy's Diner has been operating in since 2018.

We will be able to offer a more expanded menu in the Downtown Owosso location because the client base is much larger. Based on the 2020 census Owosso's total population is 14,714 where Perry's total population is 2,091 - according to Demographics Now.

How will this project bring innovation and creativity to the area:

We will partner with the Lebowsky Center when they host shows and events. Staying open special hours to coincide with their schedule as well as actively participate in Downtown Owosso DDA Events and other Business Driven Community Events.

How will this project attract residents and visitors:

During the time Amy's Diner was operating in Perry, Michigan we attracted visitors from Grand Rapids, Grand Ledge, Bay City and beyond - people have shared they drive from a half hour away to enjoy our food.

The residents of Owosso have limited options for dining that are not fast food or chain restaurants. We are fulfilling a primary goal of the Owosso DDA by being a full service restaurant.

We will work closely with Downtown Owosso to help promote our events and menu changes. We will also work with the Shiawassee Convention and Visitor's Bureau to help promote our restaurant to hotels throughout the area.

We will host a ribbon cutting with the Shiawassee Regional Chamber of Commerce once we are open.

How will Match on Main funds impact your business?

Warrantied Commercial Kitchen Equipment will ensure we are able to provide the highest quality of food in the most efficient time possible. We will be able to serve more guests in less time which will increase our table turns and allow us to be more profitable during our hours of operation. The new kitchen equipment will also allow us to book larger catering events.

How will the execution of the proposed project result in business growth? Provide specific example(s):

With the limited kitchen equipment we will be bringing to the Downtown Owosso Restaurant we could only accommodate our current footprint of 40 seats in the restaurant. By purchasing new warrantied equipment we will be able to increase our seating capacity by 40% in the new building and also be able to offer dinner service on nights when special events are occurring in Downtown Owosso.

Describe how the proposed project will result in the activation of underutilized or vacant space.

Will the project increase efficiency in operations? Please provide specific example(s):

115 East Main Street has been an underutilized space since March 2023, this is one of the few locations in Downtown Owosso with a hood system in the kitchen and having a dog training facility occupy the space is not the most efficient use of the space. The new warrantied kitchen equipment will increase our efficiencies in the kitchen and allow us to prepare more food in a shorter amount of time which will reduce our guest wait time and allow us to turnover dining tables to have more seatings during our hours of operation.

Checklist and Required Attachments

Please initial below to confirm:

AMC - I verify that I have NOT previously been awarded Match on Main funding (excluding the Match on Main – COVID-19 Response Program). Initialing here confirms my understanding and assertion that I am eligible to apply under this condition.

Please initial below to confirm:

AMC - I have read and understand the Program Guidelines concerning ineligible business types. I confirm that my business does not fall into any of the following categories: franchises, businesses located in strip malls, "big box" retailers, businesses whose primary sales come from marijuana, CBD, tobacco, or any other businesses deemed ineligible by the MEDC. Initialing here affirms that my business is eligible to participate in the Match on Main Program.

Initial to Confirm Understanding of Program Details:

AMC - I understand that I am required to review the Match on Main Program Guide prior to completing the Local Business Worksheet. I acknowledge that I have accessed and reviewed the guide available at [Match on Main Program Guide](#).

AMC - I understand that the Match on Main is a reimbursement grant program provided to local units of government, downtown development authorities, or other downtown management or community development organizations. These entities administer funds on behalf of the small business that I represent.

AMC - I understand that, if awarded, I will be required to enter into a sub-grant agreement with the small business being supported, and I commit to adhere to the terms and responsibilities outlined in this agreement.

Required Attachments:

[Link to 3rd Party Cost Estimates](#)

[Changes after award announcement](#)

[Link to Updated 3rd Party Cost Estimates](#)

[Link to Photos of 115 East Main Street Owosso, Michigan](#)

Local Questions	How will your project impact the economic development of Downtown Owosso?
	Amy's Place is unique. We are hoping to fill the gap in the market and bring more visitors, benefiting neighboring businesses.
	How will receiving this grant impact your involvement with Owosso Main Street programming, activities, and events?
	The Grant will allow us to purchase new appliances to expand our Menu Options – High-quality tools and appliances can allow us to introduce new dishes, making our menu more diverse and appealing.

	Did you attend the January 2025 Match on Main Info Session?
	No, I was unaware of it because I have been operating in Perry, Michigan and they don't have the same program. My building sold in November 2024 but there was no discussion that I would be asked to move from the place I have operated my business since 2018. I was approached by the current building owner to work for his son in the space I have operated in since 2018 and worked in since 2016 when it was Tammy's Bakery (now located in Laingsburg).
	Did you utilize free business consulting services from the Michigan Small Business Development Center in the past 12 months?
	Yes, I worked with the Michigan SBDC to prepare my application for Match on Main in addition to creating my business plan and cash flow projections.

Upon application completion, please submit to your local Municipality/DDA/Main Street Organization.











Business Scoring Matrix									
Step 1: Eligibility Verification									
Program Eligibility Criteria									
	Business and/or property is located within approved zoning districts.	The business is headquartered in Michigan.	The business is NOT a franchise, located in a strip mall, a "big box" retailer, or a business whose primary sales come from adult entertainment, marijuana, CDB, and/or tobacco.	The applicant will have control over the site for which they are applying for prior to the loan or grant approval. Excluding acquisition projects.	Grant - Applicant has NOT received funds from the Revolving Loan & Grant Program within the last 24 months. Loan - Applicant has NEVER RECEIVED a loan from the Program, has a ZERO BALANCE on past Program loans, or are ELECTING TO REFINANCE the balance of an existing Program loan based on current terms with the addition of new loan request (not exceeding \$200,000)	The applicant is NOT in default with the City of Owosso including but not limited to taxes, utilities, special assessment, invoices, permits and loan payments.	The applicant, or any LLC associated with the applicant, has NOT filed for bankruptcy.	Applicant is not on the Owosso Main Street Economic Vitality Committee, City of Owosso Downtown Development Authority or City Council.	Business submitted a completed application, including required documents, AND has identified an eligible project.
Name	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Staff									

Business Scoring Matrix																		
Step 2: Economic Vitality Committee Consideration																		
Committee Consideration Criteria																		
	Does the project support residential development?	Does the project support Certified Local Government historic preservation goals?	Does this project help fulfill a goal within the City of Owosso Master Plan or Downtown Plan?	Does this project help fulfill the Owosso Main Street Transformation Strategy?	Does this project help fulfill the Owosso Main Street Strategic Plan?	Does the project score 20% or higher on question 6 or 7 of the Pulse Poll Surevy Results?	Is the project creating an offering that doesn't already exist in Owosso?	Is the project going to bring people from outside the local community?	Does the project serve a new demographic of visitors?	Does the project activate currently vacant or underutilized property?	Is this an existing business expanding their product/services based on customer demand/feedback or new innovative items/technology?	Requested amount is no more than one-third of project costs.	What is the applicant's cash investment in the project?	Has the applicant ever received a loan or grant from the Revolving Loan & Grant Program?	If the applicant HAS an active loan from the Revolving Loan & Grant Program, what percentage has been paid off?	Does the applicant utilize the SBDC's services?	Has the applicant volunteered, sponsored or participated in Owosso Main Street programming, activities or events in the past 12 months?	
Name																		
EV Committee: Teich, Howard, Omer, Meyer	No	No	Yes	Yes	Yes	Yes	No	Yes	No	No	Yes	No	Less than 10%	No	Not Applicable	Yes, still using services	Yes	

Business Scoring Matrix					
Step 3: Economic Vitality Committee Consideration			Step 4: Selected for Funding		
Annual Committee Criteria					
	Does this project support the #1 Economic Vitality Committee priority for the fiscal year?	Does this project support the #2 Economic Vitality Committee priority for the fiscal year?	Does this project support the #3 Economic Vitality Committee priority for the fiscal year?	Meets Eligibility	Recommended for Funding
Name					
EV Committee: Teich, Howard, Omer, Meyer	No	Yes	Weekend Only	Yes	Yes

FY25-26 PRIORITIES		
Façade Improvement	Full-Service Dining	Evening & Weekend Activation

OMS Mission Statement	Owosso Main Street's mission is to foster an active and thriving downtown that is the heart of our community by supporting historic preservation and promoting redevelopment, drawing both local residents and visitors to our city.
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OMS Vision Statement	Our downtown, bright with promise and potential, captures the spirit of community. It is a gathering place to work, eat, play, and stay. Downtown Owosso is rich with opportunities in art, entertainment, business, and development. Owosso Main Street unites individuals, businesses, and local government to revitalize our historic downtown. It is a comprehensive approach that focuses on community assets and partnerships to preserve and promote historic Owosso.
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OMS Transformation Strategy	<p>Downtown Renaissance</p> <p>For building a strong foundation for revitalization through intentional investment in improvements to the public realm and supporting small business development. Focus could include beautification efforts, public improvement projects with the intent to improve the district's aesthetics, economic development initiatives to enhance the variety of small business offerings, and strategic placemaking projects that create activity and vitality in the district through the inclusion of art and live music. With a resident-serving focus, this strategy prioritizes businesses, events, activities, and amenities that meet the resident's needs and desires, aiming to increase local pride, support business growth, and drive consistent resident patronage. Additional focus could include convenience goods and services, health and wellness, arts and culture, or outdoor recreation related activities and businesses, dependent upon a community's existing assets.</p>
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FY25-26 Economic Vitality Committee Priorities	<p>Facade Improvement</p> <p>Full Service Dining</p> <p>Evening & Weekend Activation</p>
-------------------------------------------------------	----------------------------------------------------------------------------------------------

OMS Strategic Plan Implementation Goal #1	
Support New and Existing Businesses, Help Create Entrepreneurs, and Attract Developers	
1.5 - Organize, Launch, and Maintain Revolving Loan Fund (Revolving Loan & Grant Program)	Immediate 1-2 years
1.8 - Assist in Redevelopment of Key Properties	Short Term 3-5 years

OMS Strategic Plan Implementation Goal #3	
Ensure downtown is an attractive place where infrastructure is maintained and enhanced to improve the aesthetics and functionality	
3.3 - Assist in Facade Improvements; Create and Execute Facade Improvement Grant Program	Short Term 3-5 years

City of Owosso Master Plan*	
1.17 - Protect Health, Safety and General Wellbeing of the Community	Support existing businesses
1.19 - Protect Health, Safety and General Wellbeing of the Community	Cultivate an environment that demonstrates a commitment to the development of businesses, housing and community organizations in Downtown Owosso
2.3 - Provide Excellent Customer Service to Residents and Investors	Support a regulatory environment that demonstrates a commitment to the development of businesses, housing, and community organization in Downtown Owosso
5.11 - Increase Quality of Life and Quality of Place for All	Expand housing options
5.13 - Increase Quality of Life and Quality of Place for All	Encourage and support upper floor residential uses
5.15- Increase Quality of Life and Quality of Place for All	Encourage home-based businesses, live-work space, mixed uses, and flexible commercial spaces to accommodate the new economy worker and business
5.31 - Increase Quality of Life and Quality of Place for All	Establish smaller-scale retail and office infill development

**Reference pages: 42,43, 50, 51, 52*

2024 Pulse Poll Survey Results

Question 6: Which of the following types of new or expanded eating and drinking establishments would make you visit Downtown Owosso more often? (Select up to three)			Question 7: Which of the following types of new or expanded retail establishments would make you visit Downtown Owosso more often? (Select up to three)		
Breakfast/Brunch Restaurant	215	32.70%	Arts, Crafts and Hobbies	233	35.50%
Farm-to-Table Restaurant	178	27.10%	Book Store	210	32.00%
Brick Oven Pizzeria	174	26.50%	General/Variety Store	178	27.10%
Italian Restaurant	159	24.20%	Vintage/Antique Store	143	21.80%
Steakhouse	144	21.90%	Specialty Foods	117	17.80%
Brewery or Winery	137	20.90%	Women's Clothing	98	14.90%
Healthy Menu Restaurant	102	15.50%	Home Furnishings	84	12.80%
Mediterranean Restaurant	93	14.20%	Men's Clothing	77	11.70%
Upscale Restaurant	78	11.90%	Jewelry Store	74	11.30%
Seafood Restaurant	73	11.10%	Children's Clothing	68	10.40%
Mexican Restaurant	44	6.70%	Cards and Gifts	66	10.00%
Deli/Sandwich Shop	43	6.50%	Sporting Goods/Outdoors	64	9.70%
Other (please specify)	40	6.10%	Health and Beauty	48	7.30%
Vegetarian and Vegan Restaurant	37	5.60%	Other (please specify)	27	4.1
None	18	2.70%	None	18	2.70%



MEMORANDUM

DATE: May 6, 2026

TO: Owosso Main Street & Downtown Development Authority

FROM: Lizzie Fredrick, OMS & DDA Executive Director

SUBJECT: Fiscal Year 2026-2027 Committee Projects, Programs & Work Plans

BACKGROUND:

To maintain accreditation with Michigan Main Street (MMS) and Main Street America (MSA), OMS is required to utilize detailed work plans aligned with the selected Transformation Strategy that outlines programming across the Main Street Four Points.

Work plans include program or project details, expected measurable outcomes, specific tasks needed to accomplish the project, assignments of those tasks showing volunteer and staff responsibilities, timeliness, and budgets.

Attached is a breakdown of FY26-27 (July 1, 2026 – June 30, 2027) OMS projects, programs, and work plans for the Board’s approval. Below is a breakdown of year-to-date funding sources from the current fiscal year that exclude the TIF, DDA Mileage, and Transfer from the General Fund.

FY25-26 as of 4/24/26 (fiscal year ends 6/30/26)

Interest Revenue: \$5,724.80
+ Fundraising Revenue: \$12,697
+ EV Charging Station Revenue: \$14,584.43
\$33,006.23

New work plans and program budget adjustments to note:

- Downtown Signage includes the Steam Railroading Institute Historical Marker funded by the 2025 Chocolate Walk proceeds
- Main Street Plaza Landscaping for the second reconstructed planter

- Additional funds allocated to the Organization Committee for volunteer recruitment and retention

FISCAL IMPACT:

Budget request of \$32,500 for OMS committee programming.

MOTION TO CONSIDER:

To approve the Fiscal Year 2026-2027 projects, programs, and work plans as presented.

ATTACHMENTS:

OMS & DDA Transformation Strategy Development Plan Excerpt
FY26-27 Committee Projects, Programs & Work Plans

OWOSSO TRANSFORMATION STRATEGY

Downtown Renaissance

For building a strong foundation for revitalization through intentional investment in improvements to the public realm and supporting small business development. Focus could include beautification efforts, public improvement projects with the intent to improve the district’s aesthetics, economic development initiatives to enhance the variety of small business offerings, and strategic placemaking projects that create activity and vitality in the district through the inclusion of art and live music. With a resident-serving focus, this strategy prioritizes businesses, events, activities, and amenities that meet the resident’s needs and desires, aiming to increase local pride, support business growth, and drive consistent resident patronage. Additional focus could include convenience goods and services, health and wellness, arts and culture, or outdoor recreation related activities and businesses, dependent upon a community’s existing assets.

VISION STATEMENT

Our downtown, bright with promise and potential, captures the spirit of community. It is a gathering place to work, eat, play, and stay. Downtown Owosso is rich with opportunities in art, entertainment, business, and development. Owosso Main Street unites individuals, businesses, and local government to revitalize our historic downtown. It is a comprehensive approach that focuses on community assets and partnerships to preserve and promote historic Owosso.

GOAL # 1

Goal	Measures of Success
Support New and Existing Businesses, Help Create Entrepreneurs, and Attract Developers	<ul style="list-style-type: none"> a. Building and Business Inventory is updated and complete b. 5 empty storefronts have been filled with businesses that meet the market data and community demand c. Business retention – deliver welcome baskets to new businesses and host business roundtables quarterly d. Business recruitment process is updated e. 5 grants or loans have been deployed through revolving loan fund/grant program

Project/Program	Lead & Partners	Timeline
Obtain and Promote Market Data	Economic Vitality	Immediate (1-2 years)
Update Building and Business Inventory	Economic Vitality	Ongoing
Promote Vacant Properties & Create Custom Marketing Materials	Economic Vitality	Short-term (3-5 years)
Organize Business Roundtables	Economic Vitality	Immediate (1-2 years)

Organize, Launch, and Maintain Revolving Loan Fund (RLF)	Economic Vitality	Ongoing
Conduct Business Recruitment	Economic Vitality	Short-term (3-5 years)
Obtain Professional Photography of Downtown	Promotion	Immediate (1-2 years)
Assist in Redevelopment of Key Properties	Economic Vitality	Short-term (3-5 years)

GOAL # 2

Goal	Measures of Success
Promote and Expand Arts & Culture Opportunities	<ul style="list-style-type: none"> a. Increase in public art installations by 2 projects b. One targeted collaboration with business owners to drive activity downtown per year c. An event evaluation has been conducted for every event d. Change in Pulse Poll visitation to increase in visits to 25% or more and decrease in visit to 20% or less

Project/Program	Lead & Partners	Timeline
Evaluate Existing Events for Purpose, Profitability	Promotion	Immediate (1-2 years)
Promote Lebowski Theater and Shiawassee Arts Center	Promotion	Ongoing
Create Murals or other public art in Downtown	Design	Short-term (3-5 years)
Create and Execute Storefront Competition	Promotion	Immediate (1-2 years)

GOAL # 3

Goal	Measures of Success
Ensure Downtown Owosso is an Attractive Place Where Infrastructure is Maintained and Enhanced to Improve the Aesthetics and Functionality	<ul style="list-style-type: none"> a. Street light replacement project is complete b. Increase in placemaking installations by 3 projects c. A system and plan is in place for downtown flowers d. Consistent volunteers are attending meetings and implementing Design projects e. Durable signage is planned and installed downtown for social district and wayfinding

Project/Program	Lead & Partners	Timeline
Weed public spaces, Painting curbs, etc., Planting/Trees	Design	Ongoing
Consistently Improve Landscape and Streetscape (consistent with Master Plan and Capital Improvement, and TIF Plans)	Design	Ongoing
Assist in Façade Improvements; Create and Execute Façade Grant Program	Economic Vitality	Short-term (3-5 years)
Improve Public Lighting in Streetscape Elements	Design	Short-term (3-5 years)
Plan and Implement Traffic Calming on M-21	Design	Short-term (3-5 years)
Plan and Execute Pedestrian Improvements	Design	Immediate (1-2 years)
Create a Greater Connection to the Shiawassee River	Design & Promotion	Short-term (3-5 years)

GOAL # 4

Goal	Measures of Success
Maintain and Grow the Owosso Main Street Organization to Ensure it has the Human and Financial Resources it needs to Fulfill its Mission	<ul style="list-style-type: none"> a. Increase funds raised by 5% each year (baseline is \$15,000) b. Develop a volunteer appreciation plan c. Maintain an active consistent volunteer base of 50 volunteers per year d. Develop an Owosso Main Street Organization Section in OMS Newsletter e. Pulse Poll perception data shows less than 20% in declining or losing ground category

Project/Program	Lead & Partners	Timeline
Promote the Activities and Accomplishments of Main Street Owosso	Organization & Promotion	Ongoing
Create and Execute Volunteer Recruitment Plan	Organization	Immediate (1-2 years)
Create and Execute Fundraising Plan	Organization	Immediate (1-2 years)
Volunteer Appreciation & Recognition	Organization	Immediate (1-2 years)
Report Out Monthly at City Council Meetings for the Purpose of Improving Relationships	Organization	Ongoing

Fiscal Year 2026-27 OMS Projects, Programs & Work Plans

Committee	Name	Description	Budget	Strategic Plan Goal #	Master Plan Goal #	Timeline
Promotion	Storefront Competition	TBD	\$600.00	2.40	4.5, 4.6, 4.16, 5.9, 5.12, 5.17	TBD
Promotion	Misc. Promo Supplies	General event and marketing supplies	\$200.00	2.10	4.6, 4.16, 5.12	As needed
Promotion	Owosso Vintage Motorcycle Days	Vintage Motorcycle Ride & Show that brings together enthusiasts from across the state and beyond.	\$2,000.00	2.10	4.5, 4.6, 4.16, 5.9, 5.12, 5.17	August 2027
Promotion	Downtown Trick or Treat	Activity: Golden Pumpkin Hunt	\$200.00	2.10	4.5, 4.6, 4.16, 5.9, 5.12, 5.17	October 2026
Promotion	Glow Owosso	A cherished holiday tradition that lights up downtown with a 5k, dazzling light parade and magical Christmas tree lighting celebration the day after Thanksgiving. This is Owosso Main Street's largest event of the year.	\$10,000.00	2.10	4.5, 4.6, 4.16, 5.9, 5.12, 5.17	November 2026
Promotion	Chocolate Walk	A delightful fundraising event, where participants explore downtown businesses and enjoy various chocolate treats, contributing to a beautification, historic preservation, or public art project.	\$1,500.00	4.30	4.5, 4.6, 4.16, 5.9, 5.12, 5.17	April 2027
Design	Community Cleanup	Supplies such as trash bags, gloves, grabbers, dust pans, etc.	\$100.00	3.1, 3.2, 3.6	3.18, 4.5, 5.20, 5.33, 7.1	As needed
Design	Main Street Plaza Landscaping	Landscaping for the recently reconstructed planter in Main Street Plaza.	\$1,400.00	3.1, 3.2, 3.6	5.20	Spring 2027
Design	Seasonal Beautification	Holiday or seasonal vegetation, art installations or other decorative elements, creating a welcoming atmosphere for downtown visitors.	\$6,000.00	3.1, 3.2, 3.6	3.18, 4.5, 5.1, 5.20, 5.26, 6.5	Ongoing
Design	Downtown Signage	SRI Historical Marker & downtown wayfinding updates	\$6,000.00	2.2, 3.6	3.18, 4.4, 4.5, 4.21, 5.1, 5.20, 5.26, 6.5	TBD
Design	Misc. Design Supplies	General supplies for downtown maintenance, landscaping, placemaking, etc.	\$500.00	3.1, 3.2, 3.6	3.18, 4.5, 5.20, 5.26	As needed
Economic Vitality	Business of the Month Program	One downtown business will receive additional marketing exposure and tailored business support each month to help elevate their brand and drive growth.	\$900.00	1.2, 1.6	1.17, 1.19, 1.21, 4.22, 5.17	Ongoing
Economic Vitality	Main Street Meetups	Business & property owner roundtables, info sessions, trainings, networking events, and more	\$1,100.00	1.2, 1.4, 4.1	1.17, 1.19, 1.21, 4.22, 5.17	Ongoing
Economic Vitality	Business Recruitment	Update Building and Business Inventory, Promote Vacant Properties & Create Custom Marketing Materials, Conduct Business Recruitment	\$0.00	1.1, 1.2, 1.3, 1.6	1.17, 1.19, 1.21, 4.12,	Ongoing
Economic Vitality	Revolving Loan & Grant Program	A public investment initiative, providing financial assistance for improvements that enhance economic growth, historic preservation, and business development.	Separate Funding	1.5, 1.6, 1.8	1.17, 1.19, 2.3, 5.11, 5.13, 5.15, 5.31	Ongoing
Economic Vitality	Match on Main	MEDC Grant Program	Separate Funding	1.6, 1.8, 4.1	1.17, 1.19, 1.21, 4.22, 5.17, 6.6	Winter 2027
Organization	Volunteer Supplies	Board & Committee Supplies + OMS provides water for volunteers at all events, project installations, etc.	\$500.00	4.40	1.19, 2.2, 5.17	Ongoing
Organization	Sponsorship Program	Sponsor Guide printing, sponsor signage, thank you cards	\$100.00	4.30	2.2, 3.16	Ongoing
Organization	Board Workshops & Trainings	Board Training + Annual Main Street Service	\$300.00	4.40	1.19, 2.2, 5.17	TBD
Organization	2026 Volunteer Appreciation Event	A special gathering designed to express gratitude to Owosso Main Street volunteers, featuring special acknowledgements and giveaways to show appreciation for their contribution to the vitality of downtown.	\$1,100.00	4.1, 4.4	1.19, 2.2, 5.17	February 2027
TOTAL			\$32,500.00			



301 W. MAIN ▪ OWOSSO, MICHIGAN 48867-2958 ▪ (989) 725-0599 ▪ FAX (989) 723-8854

MEMORANDUM

DATE: May 6, 2026
TO: Owosso Main Street & Downtown Development Authority
FROM: Lizzie Fredrick, OMS & DDA Executive Director
SUBJECT: OMS & DDA Fiscal Year 2026-2027 Budget

BACKGROUND:

In February 2026, the four Owosso Main Street Committees finalized their budgets and work plans for Fiscal Year 2026-2027. A draft was presented to the Board at the March 4, 2026, meeting.

Attached is the complete FY26-27 budget for the Downtown Development Authority Fund.

FISCAL IMPACT:

Budgeted Total Revenue of \$393,565.00 and Budgeted Total Expenditures of \$359,483.00 for the Downtown Development Authority Fund in Fiscal Year 2026-2027.

MOTION TO CONSIDER:

To approve the Fiscal Year 2026-2027 budget as presented.

ATTACHMENTS:

OMS & DDA FY26-27 Budget

FISCAL YEAR 2026-27 BUDGET
FUND 248 - DOWNTOWN DEVELOPMENT AUTHORITY

GENERAL LEDGER NUMBER	DESCRIPTION	FY 2023-24 BUDGET	FY 2024-25 BUDGET	FY 2025-26 BUDGET	YTD BALANCE AS OF 4/24/26	FY 2026-27 BUDGET
REVENUES						
248-000-402.000	GENERAL PROPERTY TAX	\$ 33,008	\$ 34,673	\$ 35,286	\$ 35,287	\$ 39,528
248-000-402.100	TIF	\$ 218,644	\$ 237,912	\$ 229,031	\$ 232,880	\$ 252,393
248-000-540.000	STATE SOURCES	\$ 6,760				
248-000-540.000-MATCHMAIN2	STATE SOURCES	\$ 25,000				
248-000-540.000-MATCHMAIN3	STATE SOURCES		\$ 20,857			
248-000-540.000-MTCHONMAIN	STATE SOURCES			\$ 25,000		
248-000-540.531	LOCAL GRANT			\$ 4,140		
248-000-569.000	OTHER STATE GRANTS			\$ 4,643	\$ 4,960	\$ 5,000
248-000-573.000	LOCAL COMMUNITY STABILIZATION SHARE	\$ 24,228	\$ 26,454	\$ 24,443	\$ 24,443	\$ 24,500
248-000-665.000	INTEREST INCOME	\$ 6,270	\$ 8,833	\$ 5,000	\$ 5,725	\$ 5,000
248-000-670.100	LOAN INTEREST	\$ 1,791	\$ 1,521	\$ 1,260	\$ 1,050	\$ 878
248-000-674.400	INCOME-PROMOTION	\$ 15,687	\$ 13,693	\$ 13,000	\$ 9,087	\$ 13,000
248-000-674.500	INCOME-ORGANIZATION		\$ 3,500	\$ 1,000	\$ 3,610	\$ 3,000
248-000-674.600	INCOME-DESIGN		\$ 735			
248-000-674.700	EV STATION REVENUE	\$ 6,279	\$ 8,736	\$ 12,000	\$ 14,584	\$ 13,000
248-000-675.000	MISCELLANEOUS	\$ 47				
248-000-699.101	TRANFERS FROM GENERAL FUND	\$ 33,332	\$ 34,479	\$ 36,286	\$ 26,953	\$ 37,266
TOTAL REVENUES		\$ 371,046	\$ 391,393	\$ 391,089	\$ 358,579	\$ 393,565

EXPENDITURES						
Dept 200 - GEN SERVICES						
248-200-728.000	OPERATING SUPPLIES	\$ 1,007	\$ 2,818	\$ 2,000	\$ 505	\$ 1,000
248-200-751.000	GAS & OIL		\$ 22	\$ 50	\$ 33	\$ 50
248-200-801.000	PROFESSIONAL SERVICES: ADMINISTRATIVE		\$ 28			
248-200-810.000	INSURANCE & BONDS	\$ 2,907	\$ 3,021	\$ 3,134	\$ 3,134	\$ 3,447
248-200-818.000	CONTRACTUAL SERVICES	\$ 18,775	\$ 21,313	\$ 115,000	\$ 98,348	\$ 70,000
248-200-818.500	AUDIT	\$ 1,221	\$ 581	\$ 607	\$ 607	\$ 693
248-200-920.000	UTILITIES	\$ 3,167	\$ 1,245	\$ 3,000	\$ 2,086	\$ 3,000
248-200-920.100	ELECTRICITY-EV STATION	\$ 5,850	\$ 5,417	\$ 8,000	\$ 6,927	\$ 10,000
248-200-920.300	TELEPHONE	\$ 530	\$ 520	\$ 520	\$ 387	\$ 547

248-200-930.000	BUILDING MAINTENANCE - DPW	\$ 32,169	\$ 14,830	\$ 20,000	\$ 8,982	\$ 15,000
248-200-940.000	EQUIPMENT RENTAL - DPW	\$ 6,028	\$ 7,516	\$ 10,000	\$ 7,139	\$ 8,268
248-200-955.000	MEMBERSHIPS & DUES	\$ 495	\$ 735	\$ 800	\$ 250	\$ 1,000
248-200-956.000	EDUCATION & TRAINING	\$ 2,963	\$ 3,031	\$ 3,500	\$ 956	\$ 5,000
248-200-969.000	DEVELOPER REIMBURSEMENT	\$ 32,059				
248-200-995.101	TRANSFER TO GENERAL FUND	\$ 76,232	\$ 81,929	\$ 84,500	\$ 84,008	\$ 88,296
248-200-995.243	TRANSFER TO BROWNFIELDS		\$ 33,964	\$ 33,465	\$ 17,326	\$ 16,030
Totals for dept 200 - GEN SERVICES		\$ 183,403	\$ 176,970	\$ 284,576	\$ 230,688	\$ 222,331

Dept 261 - GENERAL ADMIN

248-261-702.100	SALARIES	\$ 64,432	\$ 66,823	\$ 69,272	\$ 54,311	\$ 71,350
248-261-702.200	WAGES	\$ 32	\$ 1,438	\$ 10,000	\$ 8,172	\$ 9,000
248-261-702.300	OVERTIME	\$ 513	\$ 354	\$ 5,000	\$ 2,309	\$ 1,000
248-261-702.800	ACCRUED SICK LEAVE			\$ 1,170	\$ 1,170	\$ 1,000
248-261-703.000	OTHER COMPENSATION				\$ 683	
248-261-715.000	SOCIAL SECURITY (FICA)	\$ 4,972	\$ 5,197	\$ 6,536	\$ 5,016	\$ 6,300
248-261-716.100	HEALTH INSURANCE	\$ 7,530	\$ 7,936	\$ 7,718	\$ 7,337	\$ 7,718
248-261-716.200	DENTAL INSURANCE	\$ 281	\$ 362	\$ 369	\$ 360	\$ 435
248-261-716.300	OPTICAL INSURANCE	\$ 31	\$ 52	\$ 52	\$ 48	\$ 52
248-261-716.400	LIFE INSURANCE	\$ 508	\$ 526	\$ 467	\$ 501	\$ 550
248-261-716.500	DISABILITY INSURANCE	\$ 711	\$ 834	\$ 905	\$ 795	\$ 320
248-261-717.000	UNEMPLOYMENT INSURANCE	\$ 10	\$ 5	\$ 10		\$ 5
248-261-718.200	DEFINED CONTRIBUTION	\$ (1,079)	\$ 6,080	\$ 7,585	\$ 5,622	\$ 6,422
248-261-719.000	WORKERS' COMPENSATION	\$ 439	\$ 515	\$ 1,200	\$ 826	\$ 500
Totals for dept 261 - GENERAL ADMIN		\$ 78,380	\$ 90,122	\$ 110,284	\$ 87,150	\$ 104,652

Dept 704 - ORGANIZATION

248-704-728.000	SUPPLIES	\$ 133	\$ 66	\$ 150	\$ 58	\$ 900
248-704-818.000	WORK PLAN EXPENDITURE	\$ 175	\$ 914	\$ 1,500	\$ 1,014	\$ 1,100
Totals for dept 704 - ORGANIZATION		\$ 308	\$ 980	\$ 1,650	\$ 1,072	\$ 2,000

Dept 705 - PROMOTION

248-705-818.000	WORK PLAN EXPENDITURES	\$ 2,109	\$ 328	\$ 1,000	\$ 228	\$ 1,000
248-705-818.750	GLOW	\$ 4,190	\$ 8,665	\$ 10,710	\$ 9,246	\$ 10,000
248-705-818.770	MOTORCYCLE DAYS	\$ 2,692	\$ 1,528	\$ 2,100	\$ 1,961	\$ 2,000
248-705-818.780	CHOCOLATE WALK	\$ 253	\$ 513	\$ 1,500	\$ 953	\$ 1,500
Totals for dept 705 - PROMOTION		\$ 13,683	\$ 11,034	\$ 15,310	\$ 12,388	\$ 14,500

Dept 706 - DESIGN

248-706-818.000	WORK PLAN EXPENDITURES	\$ 4,894	\$ 7,326	\$ 12,000	\$ 4,887	\$ 14,000
Totals for dept 706 - DESIGN		\$ 6,849	\$ 7,326	\$ 12,000	\$ 4,887	\$ 14,000

Dept 707 - ECONOMIC VITALITY

248-707-818.000	WORK PLAN EXPENDITURES	\$ 274	\$ 976	\$ 2,000	\$ 1,175	\$ 2,000
248-707-818.000-MATCHMAIN2	CONTRACTUAL SERVICES	\$ 25,000				
248-707-818.000-MATCHMAIN3	CONTRACTUAL SERVICES		\$ 20,857			
248-707-818.000-MTCHONMAIN	CONTRACTUAL SERVICES			\$ 25,000		
248-707-818.000-VIBRANCY22	CONTRACTUAL SERVICES	\$ 4,983				
Totals for dept 707 - ECONOMIC VITALITY		\$ 30,257	\$ 21,833	\$ 27,000	\$ 1,175	\$ 2,000

Dept 905 - DEBT SERVICE

248-905-991.100	PRINCIPAL	\$ 21,643				
248-905-993.000	INTEREST	\$ 413				
Totals for dept 905 - DEBT SERVICE		\$ 22,056				

TOTAL EXPENDITURES \$ 334,936 \$ 308,265 \$ 450,820 \$ 337,360 \$ 359,483

	FY 2023-24 BUDGET	FY 2024-25 BUDGET	FY 2025-26 BUDGET	YTD BALANCE AS OF 4/24/26	FY 2026-27 BUDGET
TOTAL REVENUES	\$ 371,046	\$ 391,393	\$ 391,089	\$ 358,579	\$ 393,565
TOTAL EXPENDITURES	\$ 334,936	\$ 308,265	\$ 450,820	\$ 337,360	\$ 359,483
NET OF REVENUES/EXPENDITURES	\$ 36,110	\$ 83,128	\$ (59,731)	\$ 21,219	\$ 34,082
BEGINNING FUND BALANCE	\$ 151,213	\$ 187,326	\$ 270,455	\$ 270,455	\$ 291,674
ENDING FUND BALANCE	\$ 187,323	\$ 270,454	\$ 210,724	\$ 291,674	\$ 325,756

COMMITTEE REPORT

PROMOTION

Thursday, March 12, 2026, 8:00 a.m.
City Hall; 301 W. Main Street



Present: K. Parzych, P. Vreibel, J. Davis, and J. Jacobs

Absent: S. Maginity

Staff: L. Fredrick

Discussion Items

Chocolate Walk

- Tickets Sold: 160
- Participating Businesses: 20 + 2 guest businesses
- Business Participation Info Session

Q4 Mattesons Photography Photo Assignments

- Chocolate Walk: 4/25
- New Social District Signage
- Spring Social Main Street Meetup: Date TBD
- Summer Beautification Installation: Date TBD
- Business of the Month
- Seasonal Photos

Discover Downtown: Summer Scavenger Hunt

- Best Dressed Bass Competition

Summer Concert Series: 7/9, 7/16, 7/23, 7/30, and 8/6

Action Items

Chocolate Walk

- Fredrick: Map, Press Release
- Davis: Info Session, W9s
- Maginity: Business Participation

Summer Concert Series

- Fredrick & Davis: Booking Entertainment

Motion(s) for the Board of Directors Consideration: None

Next Meeting: April 9, 2026

COMMITTEE REPORT

PROMOTION

Thursday, April 9, 2026, 8:00 a.m.

City Hall; 301 W. Main Street



Present: S. Maginity and J. Davis

Absent: K. Parzych, P. Vreibel, and J. Jacobs

Staff: L. Fredrick

Discussion Items

Chocolate Walk

- Tickets Sold: 216
- Participating Businesses: 26 + 2 guest businesses
- Post Event Business Survey

Hooked on Downtown: Search for the Smallmouth

Summer Concert Series: 7/9, 7/16, 7/23, 7/30, and 8/6

Sidewalk Sales: 7/16 – 7/18

DowntownOwosso.org Updates

Action Items

Chocolate Walk

- Fredrick: Map, Business Survey
- Davis: Interviews
- Maginity: Business Participation

July Scavenger Hunt

- Fredrick: Create draft flyer and QR Code survey for Committee's review in May

Summer Concert Series

- Fredrick & Davis: Finalize contracts
- Davis: Acquire 2 more fish

Sidewalk Sales

- Fredrick: Create Facebook Event & Event Calendar Listing

Motion(s) for the Board of Directors Consideration: None

Next Meeting: May 14th at 8:00 a.m. at City Hall

COMMITTEE REPORT

ORGANIZATION

Friday, March 20, 2026, 1:00 p.m.
City Hall; 301 W. Main Street



Present: K. Parzych and J. Moore

Absent: J. Ardelean and J. Adams

Staff: L. Fredrick

Discussion Items

Board Member Spotlights

- Every other month in the Community and Business Newsletters and on the Owosso Main Street social media channels.

FY26-27 Organization Budget

- Ideas for Volunteer Supplies
- Hosting Board Workshop/Retreat in a Main Street neighboring community

Volunteer Signup Event

- Saturday, May 16th
- Downtown Owosso Farmers Market
- 9 AM to 1 PM
- Gift card incentives

Action Items

Fredrick will begin Board Member Spotlights in April.

Fredrick and Moore will research an online format for volunteer shift check-in and attendance tracking.

Motion(s) for the Board of Directors Consideration: None

Next Meeting: April 10, 2026

COMMITTEE REPORT

ORGANIZATION

Friday, April 10, 2026, 1:00 p.m.
City Hall; 301 W. Main Street



Present: K. Parzych, E. Tagg, and J. Adams

Absent: J. Ardelean and J. Moore

Staff: L. Fredrick

Discussion Items

Monthly Business & Community Newsletters

- Behind the Scenes & From the Director's Desk
- About Us
- Board Member Spotlights

Volunteer Signup Event

- Saturday, May 16th
- Downtown Owosso Farmers Market
- 9 AM to 1 PM

Volunteer Database & Volunteer Local Annual Subscription

FY26-27 Organization Budget

- Ideas for Volunteer Supplies and Rewards
- Hosting Board Workshop/Retreat in Historic Downtown Lapeer
- Hosting the Volunteer Appreciation Party at The Sideline again or at Amy's Place after hours if estimated attendance exceeds The Sideline's event space capacity

Action Items

Parzych will research purchasing Volunteer Local for volunteer shift communications and attendance tracking.

Motion(s) for the Board of Directors Consideration: None

Next Meeting: May 15th at 1:00 p.m. at City Hall

COMMITTEE REPORT

ECONOMIC VITALITY

Tuesday, March 24, 2026, 1:00 p.m.

City Hall; 301 W. Main Street



Present: B. Meyer, D. Howard, and L. Omer

Absent: R. Teich and K. Parzych

Staff: L. Fredrick

Discussion Items

April Business of the Month: Smokin' Jack's BBQ, located at 220 N. Park Street

Finalized Business of the Month Program Revisions

Reviewed Fortune House Match on Main Application

March 11th Summer Beautification Main Street Meetup Recap

Spring Social Main Street Meetup

- Thursday, May 7th
- 5:00 p.m. to 7:00 p.m.
- At The Sideline Sports Bar
- Meet Your Neighbor Bingo
- Downtown Business Gift Card Giveaways

Annual Main Street Technical Assistance Service: Business Recruitment

- Kickoff is Wednesday, April 29th

Action Items

Spring Social Main Street Meetup

- Fredrick will secure supplies and begin marketing event

Motion(s) for the Board of Directors Consideration: None

Next Meeting: April 21, 2026

COMMITTEE REPORT

ECONOMIC VITALITY

Tuesday, April 21, 2026, 1:00 p.m.

City Hall; 301 W. Main Street



Present: B. Meyer, D. Howard, L. Omer, R. Teich and

Absent: K. Parzych

Staff: L. Fredrick

Discussion Items

May Business of the Month: Fortune House, located at 212 W. Main Street

Spring Social Main Street Meetup

- Thursday, May 7th
- 5:00 p.m. to 7:00 p.m.
- At The Sideline Sports Bar
- Meet Your Neighbor Bingo
- Gift Cards & Swag Giveaways

Amy's Place Loan Application Review

Annual Main Street Technical Assistance Service: Business Recruitment

- Kickoff is Wednesday, April 29th

Action Items

Fredrick will finalize the Spring Social Main Street Meetup menu and secure the giveaways and supplies.

Fredrick will submit the Amy's Place Loan Application for the Board's approval at the May meeting and complete the Business of the Month Program tasks for May.

Motion(s) for the Board's Consideration: Recommend City Council approve the Amy's Place Loan Application.

Moved by Omer. Supported by Howard.

Aye: All

Next Meeting: May 19th at 1:00 p.m.

COMMITTEE REPORT

DESIGN

Thursday, March 26, 2026, 8:00 a.m.
City Hall; 301 W. Main Street



Present: D. Drenovsky and L. Mills

Absent: C. McCallum, K. Parzych, J. Ardelean, J. Ross, C. Guillen, and B. Gilbert

Staff: L. Fredrick

Discussion Items

March 11th Main Street Meetup Recap

- Black was approved as the standard mulch color for downtown landscaping
- Approx. 75 to 100 bags of mulch will be available to planter adopters during cleanup event
- The 6 reservoir planters will return to Main Street
- Adopt-a-Planter webpage in the works with guidelines, FAQs, map of available planters, and a maintenance service request form

Downtown Spring Cleanup & Flower Planting Days

- Friday, May 29th | 8am – 10am & 10am – 12pm
- Saturday, May 30th | 8am – 10am & 10am – 12pm

Action Items

Fredrick will order the new Social District signage and acquire Main Street Plaza landscape design renderings for approval at the June committee meeting.

Motion(s) for the Board of Directors Consideration: None

Next Meeting: March 23, 2026

COMMITTEE REPORT

DESIGN

Thursday, April 23, 2026, 8:00 a.m.
City Hall; 301 W. Main Street



Present: D. Drenovsky, J. Ross, C. Guillen, and C. McCallum

Absent: K. Parzych, J. Ardelean, B. Gilbert, and L. Mills

Staff: L. Fredrick

Discussion Items

Planter Adoption Program Webpage: DowntownOwosso.org/flowers

FY26-27 Design Projects & Programs

- Main Street Plaza Landscaping 2.0
- Wayfinding Logo Updates
- Steam Railroading Institute Historical Marker
- Seasonal Beautification
- Additional Waste Receptacles
- Main Street Winter Wreath-Off TBD

Downtown Spring Cleanup & Flower Planting

- Friday, May 29th | 8am – 10am & 10am – 12pm
- Saturday, May 30th | 8am – 10am & 10am – 12pm
- Free mulch for planter adopters

Action Items

Drenovsky and Ross will provide nature inspired sculpture examples for Main Street Plaza.

Fredrick will order the Summer Beautification supplies, submit the MDOT permit application for the reservoir planters, acquire Main Street Plaza landscape design renderings, and market the Planter Adoption Program webpage.

Motion(s) for the Board of Directors Consideration: None

Next Meeting: May 28th at 8:00 a.m.