MH100

FROM THE HEIGHTS TO NEW HEIGHTS

MH100 Volume I
A Comprehensive Community and Economic Development Strategy
2027-2037

MH100

FROM THE HEIGHTS TO NEW HEIGHTS

A Comprehensive Community & Economic Development Strategy

Volume I: State of Muskegon Heights

Building the Foundation for Community Wealth

Prepared by

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Muskegon Heights, Michigan

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LETTER FROM THE FOUNDER

MH100 was created from a simple belief: strong communities are built through intentional investment, long-term planning, and shared opportunity.

This publication provides a practical framework for transforming Muskegon Heights by strengthening housing, supporting entrepreneurship, expanding workforce development, revitalizing neighborhoods, and creating pathways to lasting community wealth.

More importantly, MH100 seeks to align residents, public officials, investors, nonprofit organizations, and private partners around a shared vision for the future. It is not simply a collection of development projects, it is a blueprint for building an economic ecosystem where investment creates opportunity, opportunity creates prosperity, and prosperity can be passed from one generation to the next.

The success of MH100 will not be measured by the number of buildings completed, but by the lives improved, businesses created, neighborhoods strengthened, and futures made possible. Together, we have an opportunity to build more than a stronger city, we have the opportunity to build a lasting legacy.

Rashard L Thrower

Rashard L. Thrower
Founder & Principal Author
Quality 9 Community Investment Foundation

As someone committed to the future of Muskegon Heights, I believe the city's challenges must be met with the same seriousness, creativity, and long-term investment routinely directed toward more prosperous communities.

EXECUTIVE SUMMARY

Mission: Build long-term community wealth through coordinated housing, business, workforce, infrastructure, and catalytic investment strategies.

Sections	7
Strategic Findings	41
Planning Horizon	10 Years
Core Pillars	Housing • Business • Workforce • Wealth • Governance • Investment

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MH100 AT-A-GLANCE

MISSION
Build long-term community wealth.

VISION
A stronger, more prosperous Muskegon Heights by 2037.

COMMUNITY WEALTH FRAMEWORK
Housing • Business • Workforce
Wealth • Governance • Investment

10-YEAR TIMELINE
2027 – 2037

STRATEGIC FINDINGS
41 key findings and opportunities.

IMPLEMENTATION ROADMAP
Phased strategy with measurable impact.

Quality 9 Community Investment Foundation | Planning Horizon: 2027 – 2037

MH100

VOLUME I: Building the Foundation for Community Wealth

Section 1 - Executive Summary & Community Wealth Framework

Building Community Wealth Through Ownership, Opportunity, and Investment

Communities do not become prosperous because money passes through them.

Communities become prosperous when residents own assets, build equity, and participate in wealth creation



Prepared by: Quality 9 Community Investment Foundation

Planning Horizon: 2027-2037

SECTION 1 PURPOSE

Establishing the thesis, metrics, and wealth framework for MH100.

Section 1 defines the operating logic for MH100: Muskegon Heights must be evaluated not only by activity, but by whether residents, households, and local institutions are gaining ownership, building equity, and retaining wealth.

Central Thesis

Muskegon Heights possesses greater economic potential than current outcomes suggest. The opportunity is converting existing assets into ownership, equity, and community wealth. Section 1 establishes the MH100 community-wealth thesis, introduces the nine foundational strategic findings, defines the Community Wealth Index, and establishes preliminary 2037 outcomes.

1 **Executive Dashboard**
Baseline scale and performance indicators

2 **Strategic Findings**
Nine detailed findings with analysis, exhibits, interpretation, and implications

3 **Community Wealth Framework**
The shift from economic activity to wealth creation

4 **Community Wealth Index**
Annual measurement system for MH100

5 **2037 Impact Pathway**
Ten-year target outcomes and cumulative impact

EXECUTIVE DASHBOARD

A concise baseline of the population, household, income, ownership, poverty, and workforce conditions MH100 seeks to transform. Baseline period: 2024–2025, depending on data availability. See Section 2 source notes for dataset-specific years.

POPULATION	HOUSEHOLDS	MEDIAN INCOME
9,841	3,847	$35,239

HOMEOWNERSHIP	POVERTY RATE	LABOR PARTICIPATION
44.9%	34.1%	59.4%

Source: U.S. Census Bureau, American Community Survey, latest available 5-Year Estimates; specific table years may vary. See Section 2 Data and Methodology Notes.

The dashboard shows a community with meaningful assets and significant wealth constraints. Population and household scale indicate that targeted initiatives can create visible impact. Income, homeownership, poverty, and labor participation show why MH100 must focus on wealth creation rather than activity alone.

Executive Read

The baseline is not a narrative of decline. It is a case for focused wealth conversion: income into ownership, ownership into equity, and equity into community wealth.

BASELINE INDICATORS

Scale indicators and performance indicators require separate charts.

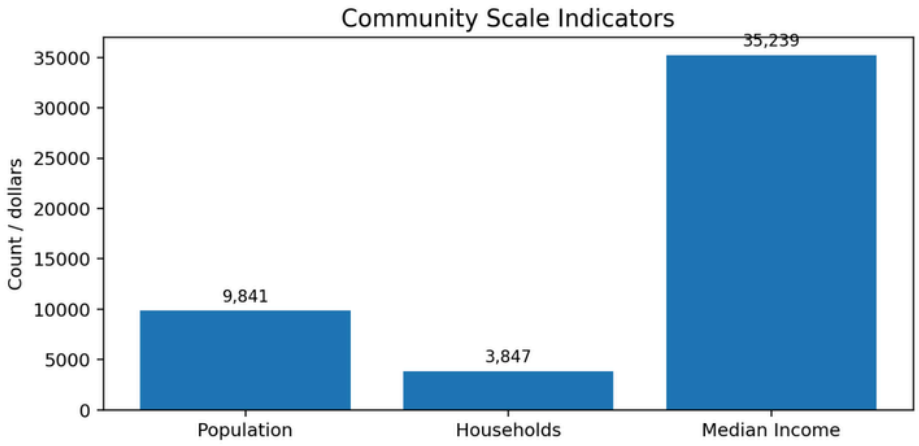


Exhibit 1.1: Community scale indicators.

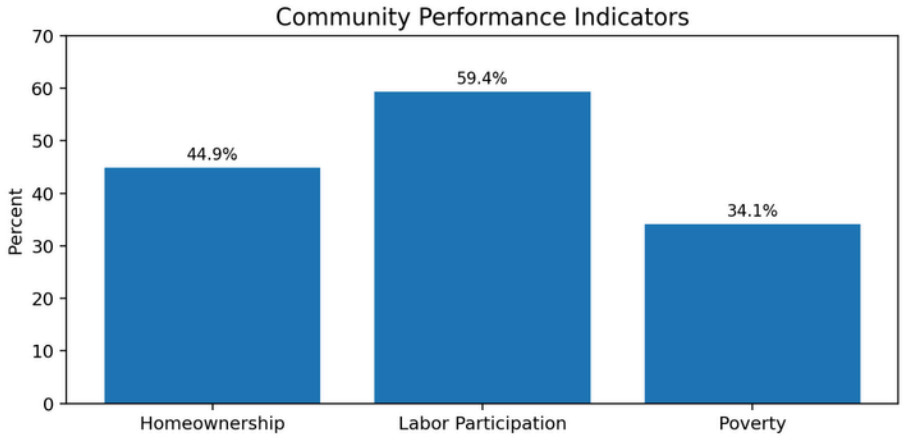


Exhibit 1.2: Percentage-based performance indicators.

Source: U.S. Census Bureau, American Community Survey, latest available 5-Year Estimates; specific table years may vary. See Section 2 Data and Methodology Notes.

Executive Interpretation

The combined picture is clear: Muskegon Heights has the scale to support focused intervention, but the wealth indicators show why ownership, home equity, and business formation must become central measures of progress.

EXECUTIVE SUMMARY

The reason MH100 exists.

MH100 is a ten-year economic transformation initiative focused on community wealth creation. Its central premise is that sustainable prosperity occurs when residents participate in ownership, asset creation, and wealth accumulation.

Traditional economic development often measures activity: projects announced, grants received, meetings held, or jobs counted. MH100 measures whether that activity creates resident wealth.

MH100 operationalizes this framework through seven interconnected economic engines: tax-base redevelopment, Broadway corridor redevelopment, neighborhood commercial services, export-oriented industrial production, modular housing and commercial manufacturing, development capacity building, and a community financial ecosystem.

The purpose of Section 1 is to establish the framework that governs the rest of Volume I. The findings that follow define why housing, ownership, entrepreneurship, workforce mobility, capital deployment, and fiscal capacity must be treated as connected parts of one system.

Operating Question

For every MH100 initiative, the central question should be: does this create ownership, equity, asset value, or long-term community wealth?

COMMUNITY WEALTH FRAMEWORK

The shift from activity to ownership.

The MH100 framework links income to ownership. Employment creates income. Income can support ownership. Ownership creates equity. Equity becomes wealth. Wealth can be reinvested locally.



Framework Interpretation
The model changes the definition of success. The goal is not only to place people into the economy; it is to increase the percentage of residents who own assets within the economy.

STRATEGIC FINDING #1

Housing is the largest wealth-building opportunity.

Executive Thesis

Housing is the largest wealth-building opportunity.

Housing is not simply a quality-of-life issue for Muskegon Heights. It is the most accessible wealth-building tool available to the largest number of residents. For many households, homeownership is the first point of entry into asset ownership.

Affordability alone does not create wealth. The economic power of housing comes from equity accumulation. When a renter makes a monthly payment, that payment primarily secures occupancy. When a homeowner makes a monthly payment, a portion of that payment may contribute to ownership.

Over time, equity can accumulate through principal reduction, property appreciation, improvements to the home, market demand, and neighborhood stabilization. The result is an asset capable of increasing net worth.

STRATEGIC FINDING #1

Housing is Muskegon Heights' largest immediately accessible wealth-building opportunity.

Strategic Analysis

Muskegon Heights' relatively low housing values create both a challenge and an opportunity. The city's median owner-occupied home value was approximately $68,000 during 2020–2024, compared with $198,300 in Muskegon County and $231,600 statewide. Lower values can limit household equity, appraisal capacity, rehabilitation financing, and municipal taxable value. However, they also create a comparatively accessible entry point for responsible homeownership, rehabilitation, and neighborhood-scale investment. U.S. Census Bureau QuickFacts

MH100's housing strategy should therefore focus on expanding responsible homeownership, rehabilitating existing properties, constructing quality housing, supporting long-term residents, and ensuring that appreciation produces resident equity rather than displacement.

STRATEGIC FINDING #1 - EXHIBIT

Housing is the largest wealth-building opportunity.

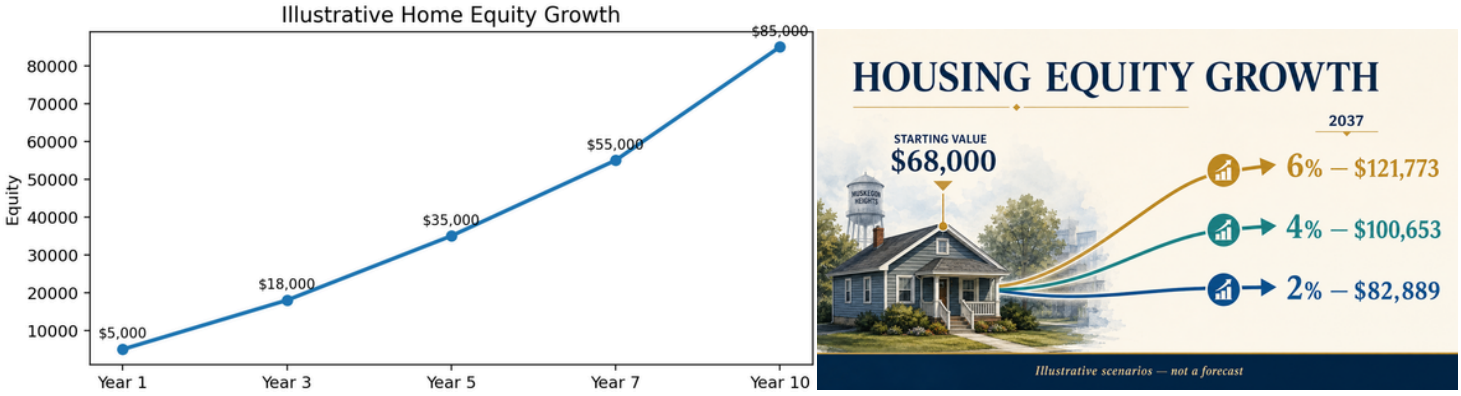


Exhibit 1.3: Home equity growth illustrates how ownership can accumulate value over time.

Executive Interpretation

Housing is not simply where wealth is stored. Housing is where wealth begins. For many households, homeownership represents the first meaningful opportunity to participate in asset appreciation.

MH100 should treat housing as a core economic development strategy rather than a standalone housing initiative. Success should be measured not only by units and rehabilitation activity, but by equity creation, homeownership growth, property value improvement, and wealth accumulation.

Strategic Implication

Housing is not the entire answer, but it may be the single largest wealth-building opportunity available to the greatest number of residents.

STRATEGIC FINDING #2

Ownership gaps drive wealth gaps.

Executive Thesis

Ownership gaps drive wealth gaps.

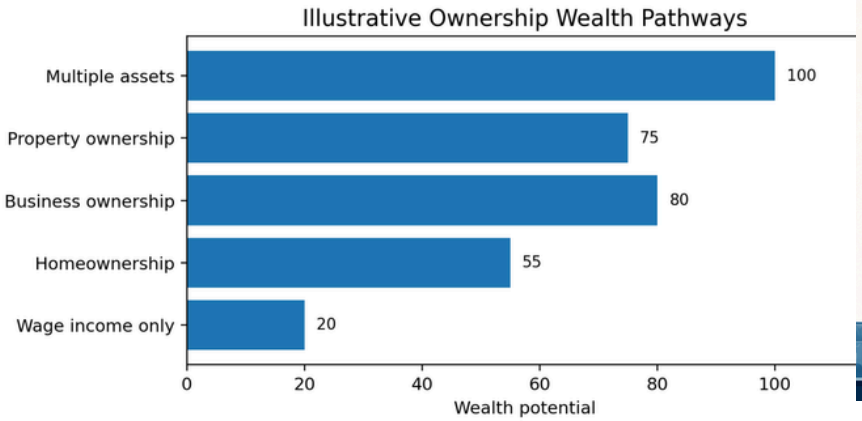
Income is necessary, but income alone does not create lasting wealth. A resident can work for decades, earn income, and still have limited assets if they never own anything that appreciates.

The ownership gap shows up through homeownership, business ownership, property ownership, investment ownership, and community ownership. The key issue is not simply whether money enters the community. The larger issue is whether residents and local institutions own the assets that capture value.

If residents work but do not own homes, they may generate income but not equity. If businesses operate locally but are owned elsewhere, sales may occur in the community while profits leave. If property is controlled by outside owners, appreciation can happen locally while wealth accumulates elsewhere.

Strategic Analysis

That is the difference between economic activity and community wealth. Activity can be visible while wealth is still leaving the community. Ownership changes who captures the value created by that activity.



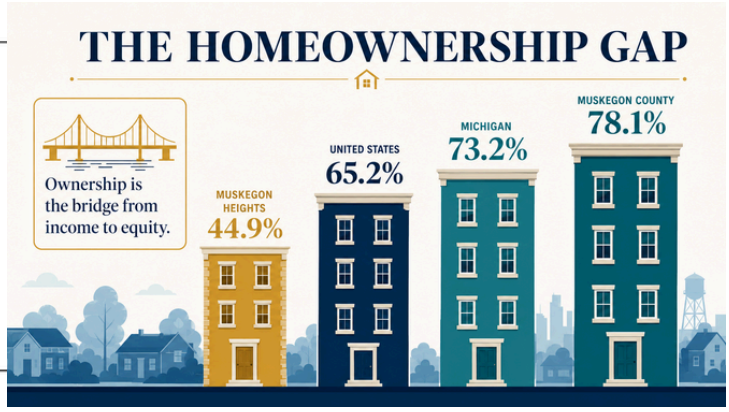


Exhibit 1.4: Ownership pathways create different wealth-building potential.

Executive Interpretation

The objective is not merely increasing income. The objective is increasing the percentage of households participating in appreciating assets.

MH100 should prioritize initiatives that increase resident ownership participation: home-ownership programs, small business formation, cooperative models, local property ownership, and community investment vehicles.

Strategic Implication

Every MH100 initiative should be tested against a simple question: does this create ownership, or does it only create activity?

STRATEGIC FINDING #3

Economic leakage weakens local wealth retention.

Executive Thesis

Economic leakage weakens local wealth retention.

Muskegon Heights residents participate in the economy every day. They earn wages, buy groceries, pay rent, purchase services, finance vehicles, and support businesses. The problem is that much of that spending may not stay in the community.

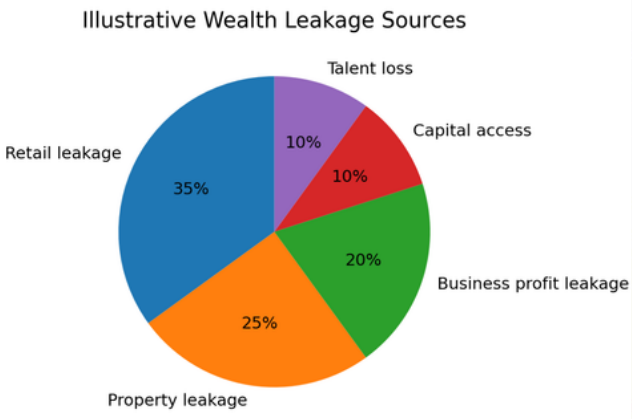
Economic leakage occurs when money leaves the local economy before it can create local wealth. Leakage does not mean residents are doing anything wrong. It means the local economy lacks enough ownership, businesses, services, and investment channels to capture more of the spending already happening.

Major leakage categories include retail leakage, property leakage, business profit leakage, capital leakage, and talent leakage.

Strategic Analysis

The fastest way to grow Muskegon Heights may not be creating entirely new spending. It may be capturing more of the spending that already exists.

If residents already spend money on food, home repair, childcare, transportation, health services, and personal services, MH100 should ask which categories can support local ownership.



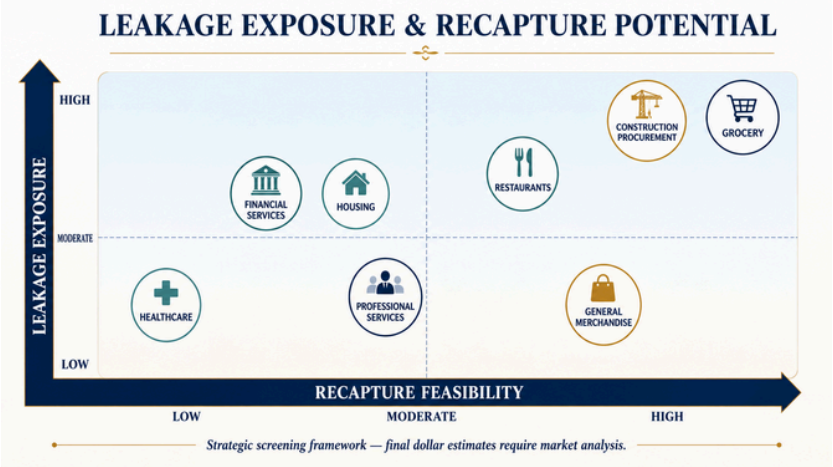


Exhibit 1.5: Illustrative wealth leakage Rsources.

Executive Interpretation

Leakage is one of the most overlooked economic development challenges. Capturing even a modest percentage of dollars currently leaving the community can have a significant cumulative impact over time.

MH100 should create a Wealth Retention Strategy focused on keeping more dollars circulating locally through business ownership, local procurement, property ownership, and neighborhood-based services.

Strategic Implication

Wealth recapture begins by identifying existing spending categories that can be converted into locally owned businesses and local property ownership.

STRATEGIC FINDING #4

Workforce development must lead to mobility, not just employment.

Executive Thesis

Workforce development must lead to mobility, not just employment.

A job is not the same as economic mobility. Employment matters, but MH100 should not measure workforce success only by job counts. A low-wage job may reduce unemployment while still leaving a household unable to buy a home, save money, start a business, or build wealth.

The real goal is not just employment. The real goal is movement up the economic ladder: employment, skill growth, career advancement, homeownership, business ownership, and asset ownership.

Strategic Analysis

Muskegon Heights' workforce strategy should connect directly to ownership. Skilled trades, healthcare, logistics, construction, entrepreneurship, and professional services are not just job sectors. They are pathways into higher wages and business formation.

A resident trained in HVAC, plumbing, electrical, construction, bookkeeping, childcare, food production, or home health can eventually become more than an employee. They can become an owner.

Workforce development must lead to mobility, not just employment.



Exhibit 1.6: Economic mobility progression.

Executive Interpretation

The work force strategy succeeds when residents move from employment into ownership and asset accumulation. Job placement is a beginning, not the end goal.

MH100 workforce programs should be judged by whether they increase wages, certifications, career advancement, business formation, homeownership readiness, and household wealth.

Strategic Implication

Workforce development should be designed as a career-to-ownership pipeline, not merely a job placement program.

STRATEGIC FINDING #5

Community wealth must be measured, not assumed.

Executive Thesis

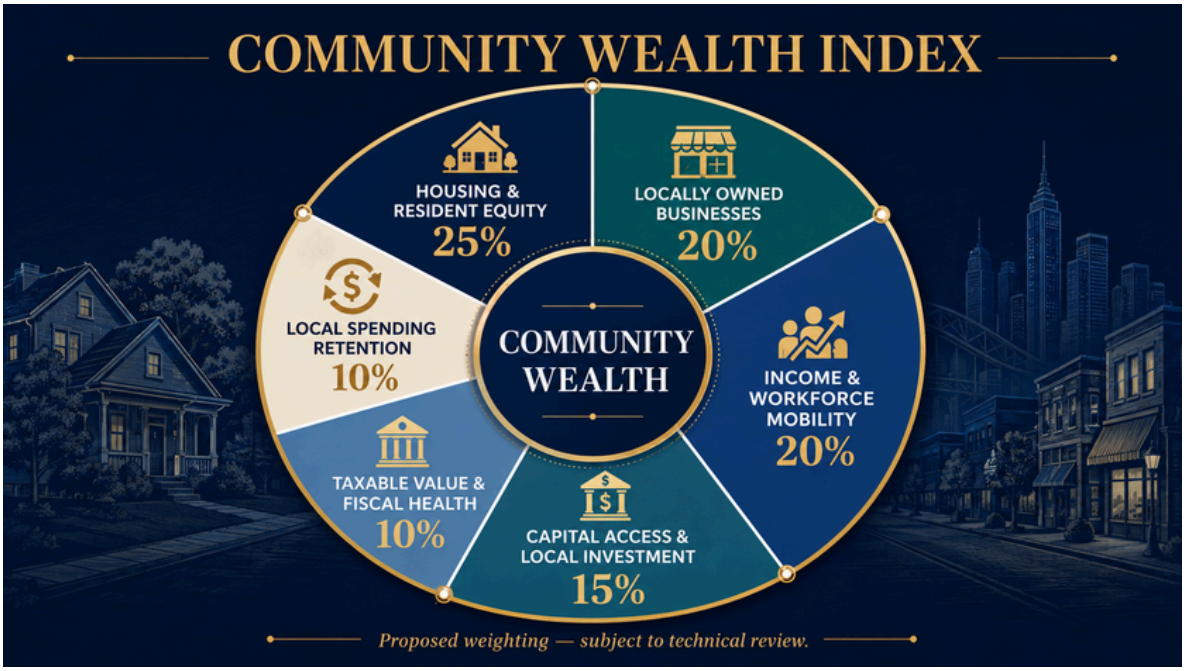
Community wealth must be measured, not assumed.

Many initiatives fail because they confuse activity with progress. A city can have meetings, programs, announcements, grants, and ribbon cuttings without meaningfully increasing resident wealth.

MH100 should avoid that mistake by measuring what actually matters. The Community Wealth Index gives MH100 a disciplined framework for evaluating whether the initiative is increasing ownership, asset value, income, business creation, and investment participation.

Strategic Analysis

The CWI forces the initiative to ask whether more residents are owning homes, whether property values are improving responsibly, whether more businesses are locally owned, whether incomes are rising, whether new businesses are surviving, and whether investment is being converted into community assets.



Proposed formula
CWI = $0.25H+0.20B+0.20W+0.15C+0.10F+0.10L$

Where:

- H = Housing and resident-equity score
- B = Locally owned business score
- W = Household income and workforce-mobility score
- C = Capital access and local-investment score
- F = Taxable value and fiscal-health score
- L = Local spending-retention score

Calculating each category
For an indicator where an increase is desirable:
Progress Score=2037 Current Value−Baseline Value/Target−Baseline Value×100

For an indicator where a decrease is desirable—such as poverty, vacancy, or leakage:
Progress Score= Baseline Value−Current Value/Baseline Value−2037 Target×100

Scores should be capped between 0 and 100 for target-progress reporting.

Exhibit 1.7: Community Wealth Index components.

Executive Interpretation

The Community Wealth Index ensures MH100 is evaluated on outcomes rather than activity. It provides a recurring framework for measuring whether the initiative is actually increasing community wealth.

Each year, Quality 9 Community Investment Foundation should publish an MH100 scorecard tracking the Community Wealth Index categories.

Accountability Mechanism

The annual scorecard turns MH100 from a vision document into a performance system.

STRATEGIC FINDING #6

Muskegon Heights faces a capital-access and capital-deployment gap: projects, entrepreneurs, homeowners, and institutions often lack coordinated pathways connecting viable opportunities to appropriate financing

Executive Thesis

The community has a capital deployment problem, not simply a resource problem.

One of the most common misconceptions about distressed communities is that their primary challenge is a lack of resources. In reality, many communities have significant assets: housing stock, public infrastructure, strategic location, human capital, institutional anchors, entrepreneurial talent, land, and community organizations.

The issue is often that these assets operate independently rather than as part of an integrated wealth creation system.

Strategic Analysis

A workforce training program produces more value when graduates can purchase homes. A housing improvement strategy produces more value when local businesses provide services. A new business produces more value when local residents have disposable income. A commercial corridor produces more value when nearby neighborhoods are stable.

MH100 focuses on building interconnected systems rather than solving isolated problems.



Exhibit 1.8: Major systems influencing community wealth.

Executive Interpretation

The strongest communities are not necessarily those with the most resources. They are often the communities that deploy resources most effectively.

Every MH100 investment should be evaluated by whether it strengthens other systems: housing, workforce, entrepreneurship, infrastructure, education, and investment.

Strategic Implication

MH100 should measure whether investments reinforce one another rather than operate as disconnected programs.

STRATEGIC FINDING #7

Small business development is a high-leverage wealth creation strategy.

Executive Thesis

Small business development is a high-leverage wealth creation strategy.

Economic development discussions frequently focus on attracting large employers. Large employers matter, but small business ownership creates an entirely different category of value.

Employees earn wages. Owners build equity. Employees participate in operations. Owners participate in appreciation. Employees receive compensation. Owners receive profit.

Strategic Analysis

If MH100 helps create 40 new businesses averaging 3-5 employees with increasing annual revenues, the cumulative economic impact may exceed the impact of many one-time recruitment efforts.

Small businesses also create local multipliers. Local owners are more likely to hire locally, purchase locally, invest locally, contribute locally, and reinvest profits into the community.

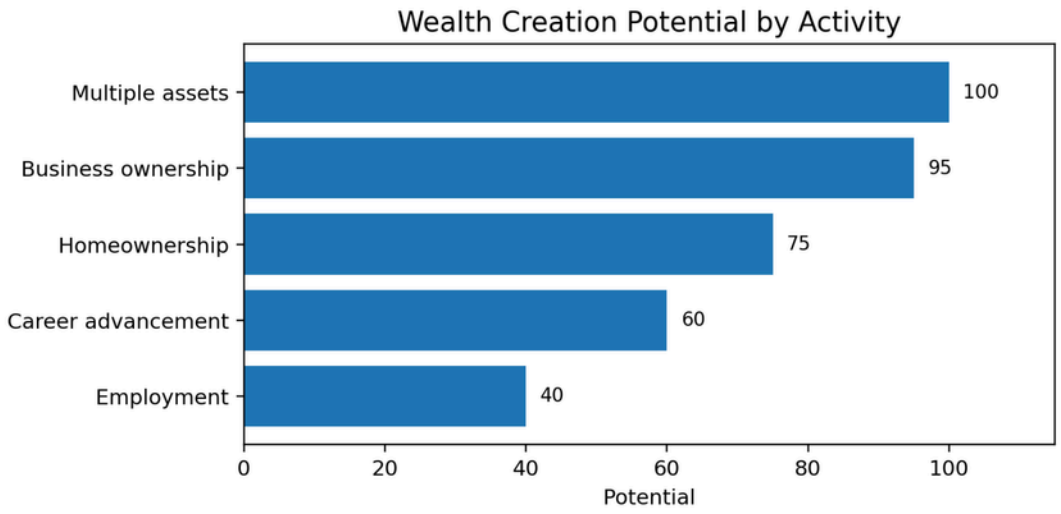


Exhibit 1.9: Ownership-based activities create stronger wealth potential.

Executive Interpretation

The purpose of entrepreneurship is not merely creating businesses. The purpose is increasing ownership participation across the community.

MH100 should build an entrepreneur pipeline that helps residents move from startup activity to stable small businesses, then to growth businesses capable of hiring and reinvesting locally.

Strategic Implication

Small business development should be treated as a wealth retention strategy, not only a jobs strategy.

STRATEGIC FINDING #8

Community wealth creation requires a long-term investment horizon.

Executive Thesis

Community wealth creation requires a long-term investment horizon.

Many economic initiatives fail because expectations are unrealistic. Communities are often told that transformative change can occur within a year or two. Meaningful wealth creation rarely works that way.

Housing equity, business equity, neighborhood appreciation, fiscal capacity, and investment confidence typically develop over years rather than months.

Strategic Analysis

MH100 adopts a ten-year horizon because wealth compounds. The first years focus on foundation building, project execution, ownership expansion, and business formation. Later years focus on appreciation, scaling, reinvestment, and wealth accumulation.

The largest impacts often occur in the later stages when early investments begin reinforcing one another.

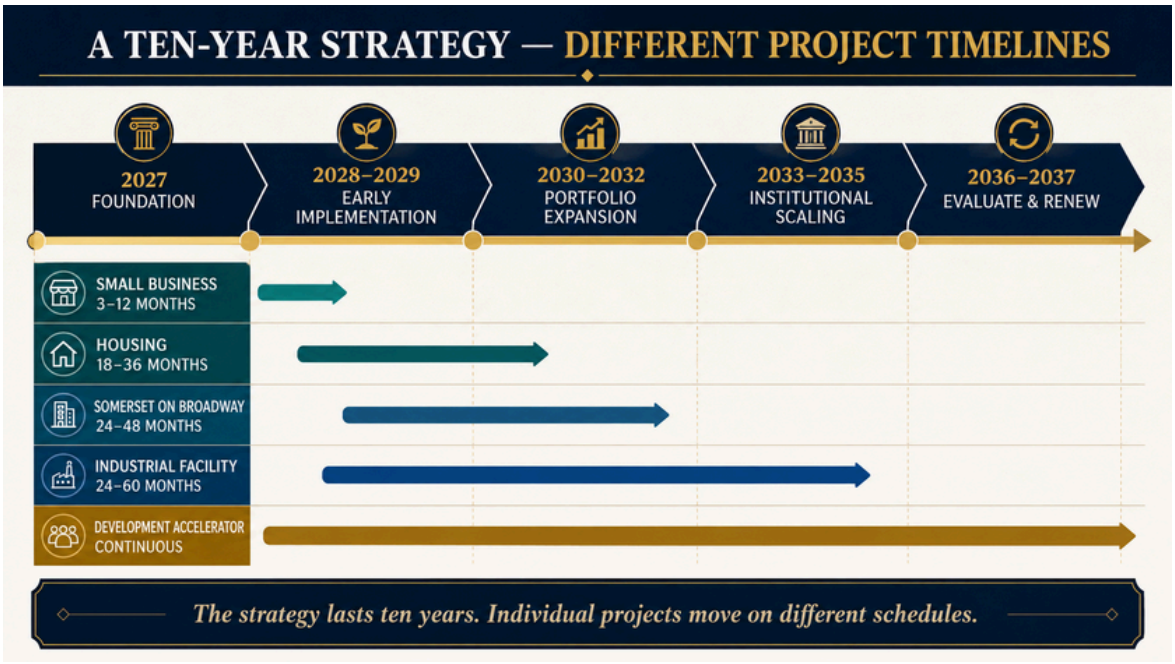


Exhibit 1.10: Wealth creation accelerates as systems compound.

Executive Interpretation

Patience isnot a weakness in community development. Patience is often the mechanism through which wealth is created.

MH100 should be evaluated through phased milestones rather than short-term expectations that fail to capture compounding effects.

Strategic Implication

The initiative should operate through a ten-year scorecard with near-term, mid-term, and long-term milestones.

STRATEGIC FINDING #9

Fiscal health is the outcome, not the starting point.

Executive Thesis

Fiscal health is the outcome, not the starting point.

Many communities attempt to solve fiscal challenges by focusing exclusively on revenue. Revenue matters, but sustainable revenue growth generally follows economic growth rather than preceding it.

A stronger tax base typically emerges from higher property values, business growth, increased employment, population stabilization, neighborhood investment, and broader ownership.

Strategic Analysis

The most sustainable path toward municipal stability is increasing community wealth. When households become stronger financially, spending increases, property investment increases, business activity increases, and assessed values improve.

These effects improve fiscal capacity over time.

STRATEGIC FINDING #9 - EXHIBIT

Fiscal health is the outcome, not the starting point.



Exhibit 1.11: Community wealth and fiscal capacity relationship.

Executive Interpretation

MH100 is not simply a community development strategy. It is also a long-term fiscal stabilization strategy rooted in wealth creation.

The initiative should measure fiscal health as an outcome of housing investment, business formation, ownership expansion, and property value growth.

Strategic Implication

Fiscal stabilization should be pursued through wealth creation rather than short-term budget thinking alone.

2037 TARGETS & IMPACT PATHWAY

Turning strategy into measurable outcomes.

ECONOMIC IMPACT $100M+	**NEW BUSINESSES** 40+
JOBS CREATED 350+	**HOMEOWNERSHIP** 55%
MEDIAN HOUSEHOLD INCOME $60,000	**HOUSING UNITS ADDED / IMPROVED** 100+

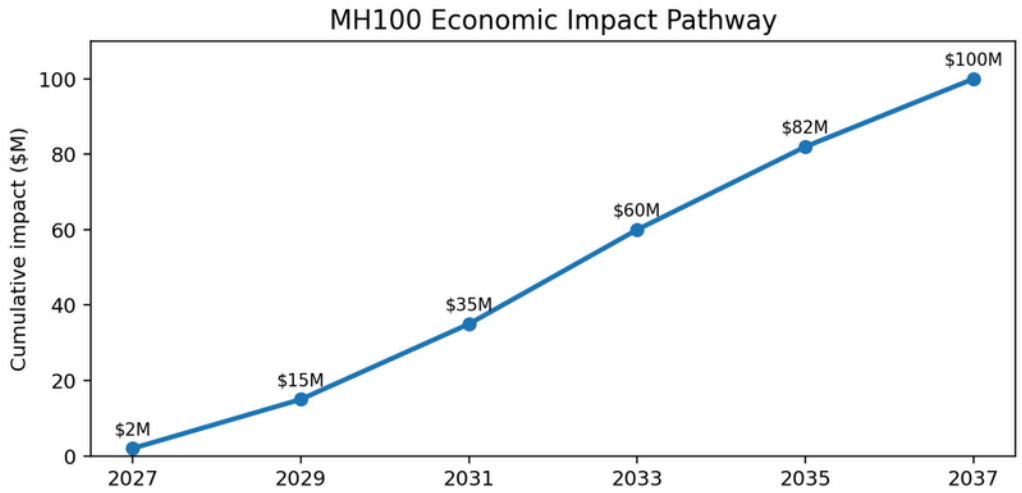


Exhibit 1.12: Cumulative economic impact pathway.



STRATEGIC FINDINGS SUMMARY

The nine findings create the operating logic for MH100.

Finding	Core Meaning	MH100 Priority
Housing	Homeownership converts affordability into equity.	Ownership + rehab
Ownership	Income without assets limits wealth.	Ownership expansion
Leakage	Money leaves before wealth forms.	Local capture strategy
Mobility	Jobs must lead to wealth pathways.	Career-to-ownership
Measurement	Activity is not impact.	Annual CWI scorecard
Deployment	Assets need coordination.	Capital alignment
Business	Small firms retain wealth.	Entrepreneur pipeline
Time	Wealth compounds over years.	10-year strategy
Fiscal	Stability follows wealth creation.	Tax base growth

SECTION 1 MASTER CONCLUSION

The foundation for the rest of Volume I.

The findings throughout Section 1 point toward a single conclusion: Muskegon Heights does not need to become something entirely different. It needs to more effectively leverage what it already possesses.

The city's future prosperity will not be determined by one project, one grant, one development, or one investor. It will be determined by the extent to which residents participate in homeownership, business ownership, asset ownership, workforce advancement, and investment participation.

Community wealth is not a single outcome. It is a system. Housing supports ownership. Ownership supports equity. Equity supports investment. Investment supports growth. Growth supports fiscal capacity. Fiscal capacity supports long-term community sustainability.

That cycle represents the foundation of MH100 and the basis for the chapters that follow.

Next Section

Section 2 will establish the State of Muskegon Heights: population, income, household composition, labor participation, education, and opportunity gaps.

MH100

VOLUME I: STATE OF MUSKEGON HEIGHTS

Section 2 - State of Muskegon Heights

Understanding the Baseline From Which Transformation Must Occur

Section 2 establishes the factual foundation for MH100: where Muskegon Heights stands ready, the opportunity gaps exist, and why community wealth creation must become the central measure of progress.



Prepared by: Quality 9 Community Investment Foundation

Planning Horizon: 2027-2037

SECTION 2 PURPOSE

Establishing the factual baseline for the MH100 initiative.

Section 1 explained why MH100 exists. Section 2 explains why MH100 is necessary. This section is not a basic city profile. It is a baseline study designed to identify the conditions limiting wealth creation and the opportunities that can be activated over the next decade.

The core thesis is that Muskegon Heights is not a community without assets. It is a community where existing assets have not yet been fully converted into household wealth, business ownership, property equity, fiscal strength, and long-term community prosperity.

Section 2 Thesis

The gap between current conditions and community potential becomes the basis for the MH100 strategy.

2.1	**Demographic Profile**	Population, age, households, and scale advantage
2.2	**Income& EconomicConditions**	Income, poverty, household economics, and wealth conversion
2.3	**HousingConditions**	Tenure, housing value, affordability, and wealth opportunity
2.4	**Education & Workforce**	Attainment, labor participation, mobility, and ownership pathways
2.5	**Business & Entrepreneurship Baseline**	Local demand, sales categories, ownership, and wealth retention
2.6	**Fiscal & Municipal Capacity**	Tax base logic, property values, and long-term capacity
2.7	**Opportunity Gap Assessment**	Current state, 2037 target state, and implementation logic

SECTION 2 BASELINE DASHBOARD

Core indicators that define the starting point.

POPULATION 9,841	HOUSEHOLDS 3,847	MEDIAN AGE 32.7
MEDIAN INCOME $35,239	POVERTY 34.1%	LABOR FORCE 59.4%
HOUSING UNITS 4,630	HOMEOWNERSHIP 44.9%	HOME VALUE $68K

Executive Read

The baseline is defined by a younger population, lower household income, high poverty, attainable but undervalued housing, and an opportunity to convert affordability into ownership and wealth.

DATA INTEGRITY & SOURCE NOTES

Numbers are separated by source, year, and use-case to prevent misplacement.

Metric	Value	Source / Use
Population	9,841	ACS 2024 5-year profile
2024 estimate	9,806	Census QuickFacts population estimate
2025 estimate	9,770	Census QuickFacts population estimate
Households	3,847	ACS 2024 5-year / QuickFacts
Median household income	$35,239	ACS 2024 5-year / QuickFacts
Poverty	34.1%	ACS 2024 5-year / QuickFacts
Owner-occupied housing rate	44.9%	QuickFacts 2020-2024
Median owner-occupied value	$68,000	QuickFacts 2020-2024
Labor force participation	59.4%	QuickFacts 2020-2024
High school graduate or higher	89.2%	QuickFacts 2020-2024
Bachelor's degree or higher	8.6%	QuickFacts 2020-2024

Method Note

CHAPTER 2.1 - DEMOGRAPHIC PROFILE

Who lives in Muskegon Heights, and why scale matters.

Demographics determine the market reality of a community. Population size, age structure, household composition, and mobility patterns influence housing demand, business demand, workforce availability, school stability, and the feasibility of community wealth creation.

Muskegon Heights' size is one of its most important strategic features. A community of roughly 10,000 residents is large enough to support meaningful economic activity, but small enough that coordinated investments can become visible quickly.

Demographic Thesis

Population scale should be viewed as leverage. A relatively compact city can convert focused investment into visible change more quickly than a much larger jurisdiction.

POPULATION TREND

The long-term trend shows population loss, but recent movement is relatively modest.

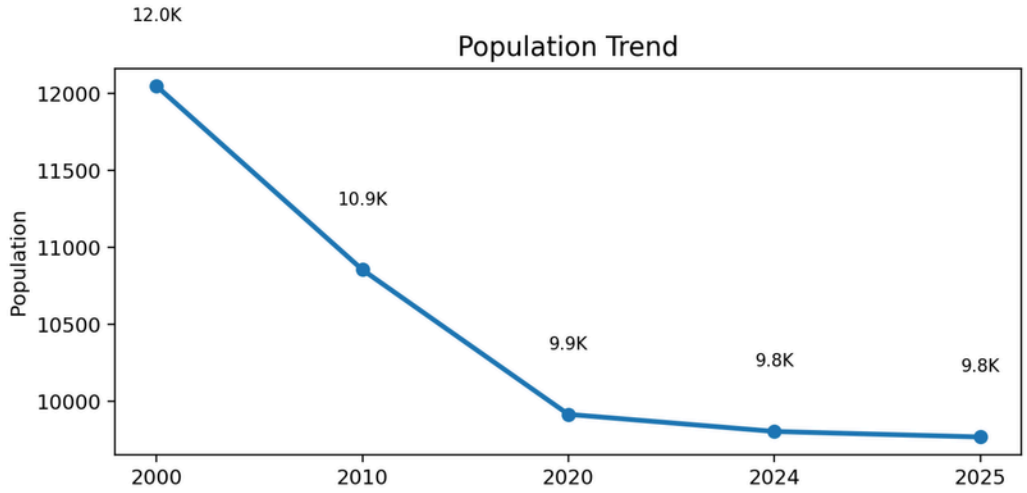


Exhibit 2.1: Population trend using 2000, 2010, 2020, 2024, and 2025 values.

Population decline matters because it can weaken housing demand, business demand, school stability, and the local tax base. However, the trend also reveals something important for MH100: the city has not disappeared as an economic unit. It remains a compact community with nearly 10,000 residents and thousands of households.

The strategic task is not simply population growth. The first task is stabilizing the existing population base by increasing household confidence, improving housing conditions, creating ownership pathways, and making the city a stronger place to invest.

POPULATION SCALE AS LEVERAGE

Small enough for concentrated impact; large enough for meaningful activity.

LAND AREA	DENSITY	HOUSEHOLDS
3.19 sq mi	3,089/sq mi	3,847

A $5 million investment can disappear into the scale of a large city. In Muskegon Heights, the same investment can affect entire blocks, corridors, and neighborhoods. That is the power of scale.

This does not mean transformation is easy. It means that the city is structurally positioned for targeted intervention. The MH100 model should concentrate early resources where visible improvement can generate confidence, then use that confidence to attract additional investment.

Strategic Implication

MH100 should avoid scattering resources too thinly. Concentrated investments can produce visible proof-of-concept outcomes that build trust and momentum.

AGE STRUCTURE & FUTURE WORKFORCE

Muskegon Heights has a younger median age than the county, state, and nation.

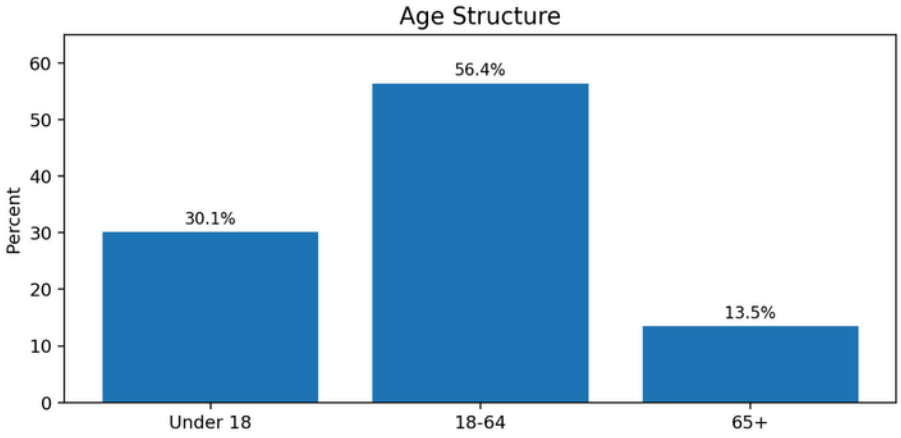


Exhibit 2.2: Youth, working-age, and older adult shares.

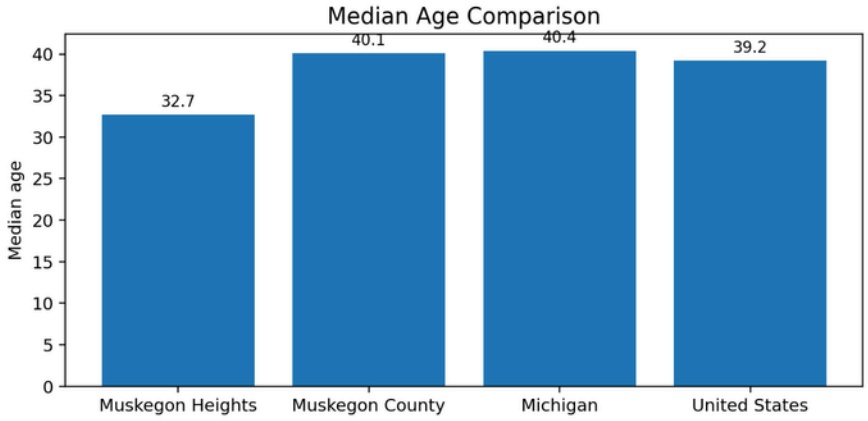


Exhibit 2.3: Median age comparison.

Executive Interpretation
A younger age profile is a responsibility and an opportunity. The city needs pathways that move youth and working-age residents into income, ownership, and stability.

HOUSEHOLD STRUCTURE & MOBILITY

Household stability is an economic development indicator.

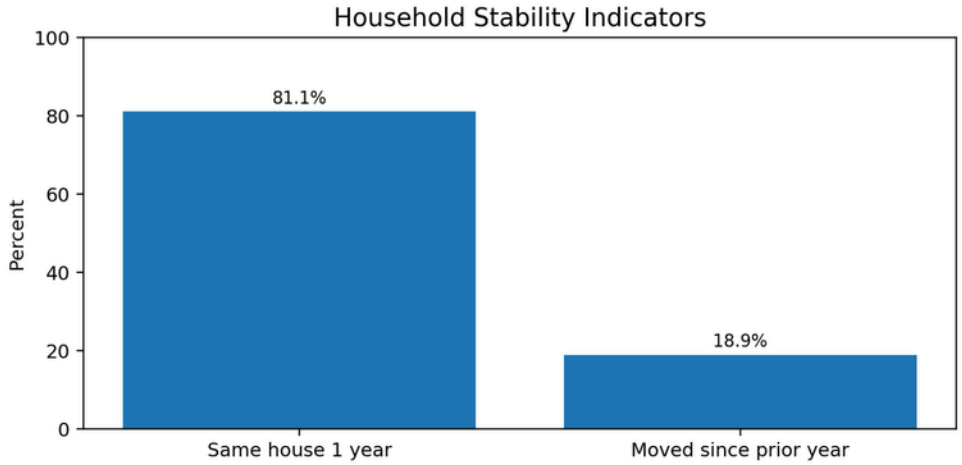


Exhibit 2.4: Household stability and movement indicators.

The city has 3,847 households and an average household size of 2.52. Household structure matters because housing demand is not driven only by population count; it is driven by the number of households, household income, household stability, and housing tenure.

The share of residents remaining in the same house one year earlier suggests there is an existing base of stability. The mobility rate also suggests churn that may be connected to rental instability, affordability, housing quality, or household economic conditions.

STRATEGIC FINDING #10

Population scale is a strategic advantage if investment is concentrated.

Executive Thesis

Muskegon Heights is smaller than many regional peers, but that scale can become an advantage.

One of the most overlooked advantages of Muskegon Heights is its scale. Large cities often require enormous investment to produce visible change. Muskegon Heights operates differently. With a population near 10,000 residents, targeted investment can create community-wide visibility more quickly.

Scale should not be viewed only as a limitation. It should be viewed as leverage. This is especially important for MH100 because early proof matters. Visible changes in housing, business formation, streetscape confidence, and ownership participation can reshape perception faster in a compact city.

STRATEGIC FINDING #10 - STRATEGIC ANALYSIS

Scale change show intervention should be designed.

Smaller communities can often evaluate initiatives faster because the feedback loop is shorter. Residents notice positive change sooner. Local institutions can see whether a strategy is working. Investors can identify momentum when improvement is visible.

That means MH100 should not behave like a broad, generic regional plan. It should behave like a concentrated wealth-building initiative. The objective is to use targeted interventions to produce visible outcomes, then convert those outcomes into confidence, participation, and reinvestment.

Strategic Implication

Early MH100 activity should be concentrated in areas where investment, ownership, and visible improvement can reinforce each other.

STRATEGIC FINDING #10 - EXECUTIVE INTERPRETATION

Scale is not the outcome; it is the leverage point.

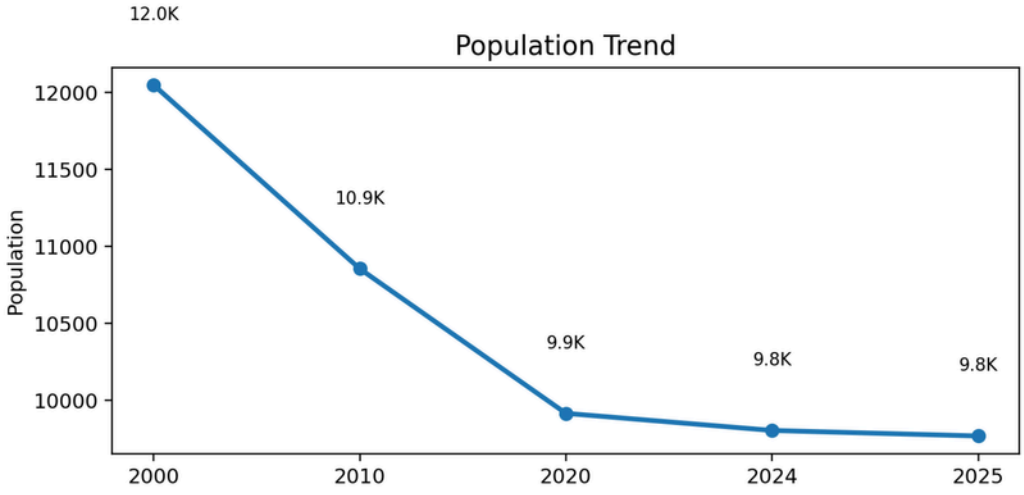


Exhibit 2.5: Population trend confirms the need for stabilization and reinvestment.

The population trend shows why stabilization matters, but it does not justify a pessimistic outlook. A community of this size can still support a strategic housing agenda, entrepreneurship pipeline, workforce strategy, and community wealth scorecard.

The question for MH100 is not whether Muskegon Heights can become a large city. The question is whether it can become a stronger, wealthier, more stable city.

CHAPTER 2.2 - INCOME & ECONOMIC CONDITIONS

Income determines participation; ownership determines wealth.

Income is one of the strongest indicators of household capacity. It influences housing affordability, consumer spending, savings, borrowing, entrepreneurship, and the ability to absorb financial shocks.

But income is not wealth. Income allows households to participate in the economy. Wealth allows households to own assets, build equity, transfer value, and sustain themselves during hardship.

Income Thesis

The challenge is not only raising household income. The challenge is improving the conversion of income into ownership and assets.

INCOME COMPARISON

The income gap explains why MH100 must be designed around attainable ownership.

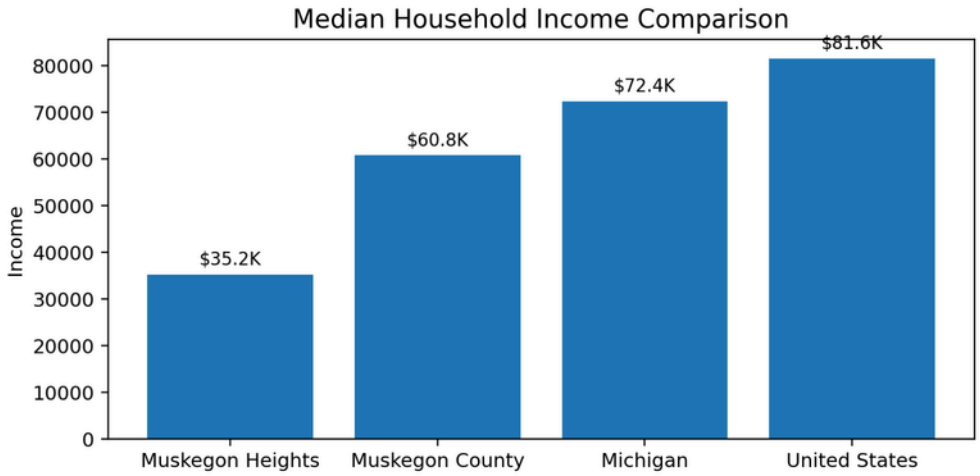


Exhibit 2.6: Median household income comparison.

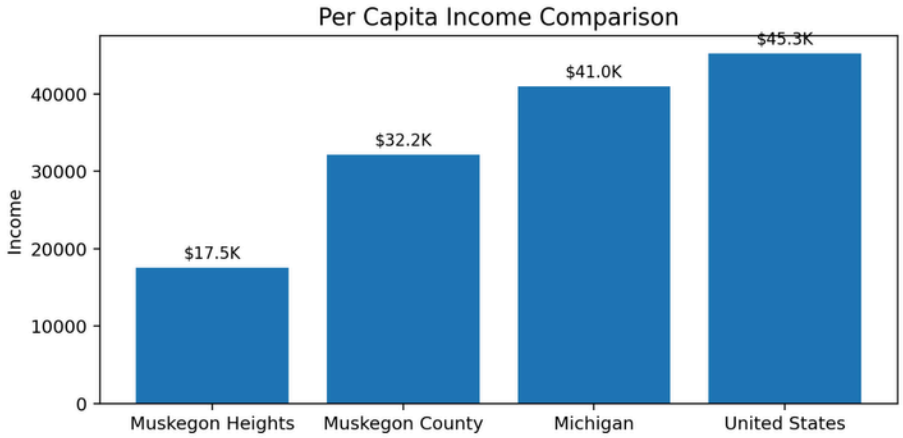


Exhibit 2.7: Per capita income comparison.

Executive Interpretation
Muskegon Heights households have less income capacity than surrounding and statewide benchmarks, making affordability and ownership pathway design essential.

POVERTY & ECONOMIC DISTRESS

Poverty data reveals structural barriers to wealth creation.

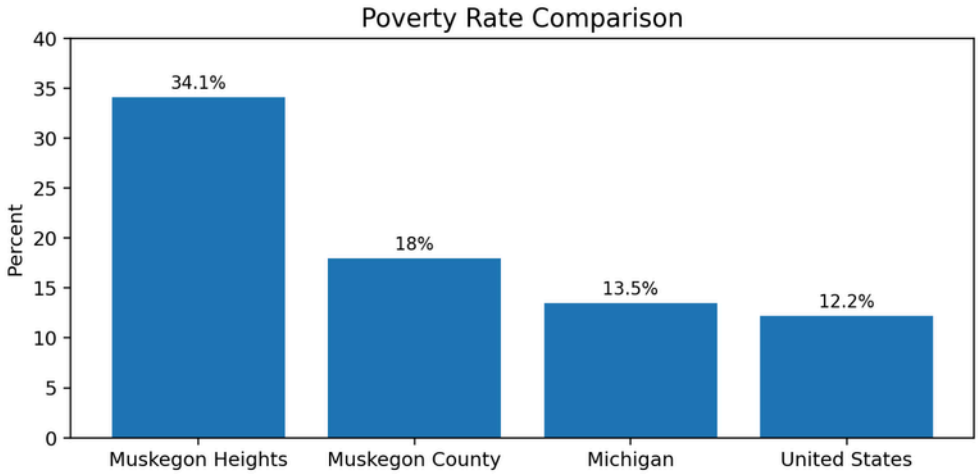


Exhibit 2.8: Poverty rate comparison.

The poverty rate should not be read as an individual failure metric. It reflects structural conditions that include limited ownership opportunities, constrained capital access, income instability, and historic disinvestment.

MH100 should not frame poverty reduction as a standalone program. Poverty reduction should be treated as an outcome of wealth creation: higher incomes, more ownership, stronger housing, business formation, and asset accumulation.

INCOME-TO-WEALTH CONVERSION

Economic mobility requires converting earnings into assets.

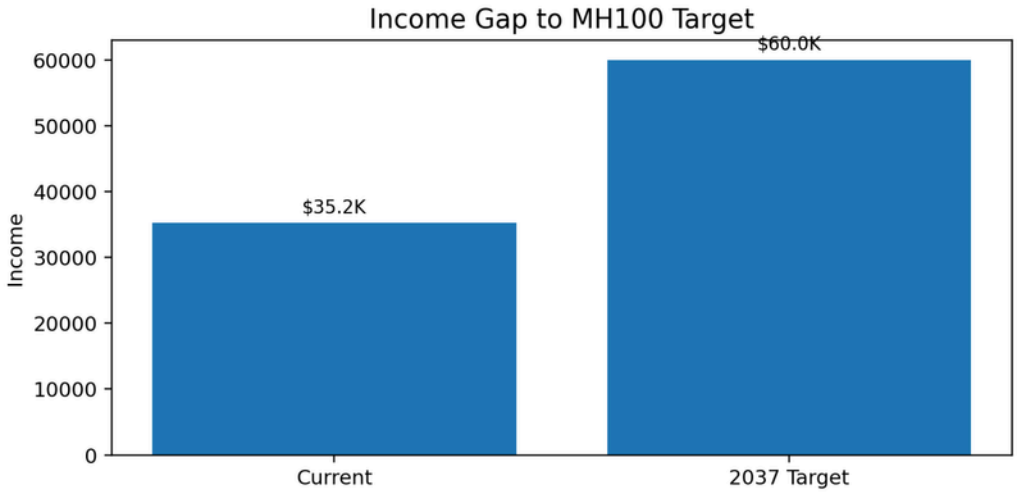


Exhibit 2.9: Current median household income compared with MH100 target.

The gap between current median household income and the MH100 target is not simply a wage gap. It is a capacity gap. It affects housing affordability, household savings, credit readiness, business formation, and local consumer spending.

The income strategy should therefore be paired with ownership tools. Higher incomes matter most when they become down payments, business capital, home repairs, savings, and local investment participation.

STRATEGIC FINDING #11

Income constraints limit wealth creation, but do not eliminate wealth potential.

Executive Thesis

Lower income creates real constraints, but it does not mean wealth creation is impossible.

A median household income of $35,239 means many households face limited financial margin. That makes savings, homeownership, business formation, and emergency preparedness difficult.

However, the correct conclusion is not that wealth creation cannot happen. The correct conclusion is that MH100 must design wealth pathways around the actual income reality of residents.

STRATEGIC FINDING #11 - STRATEGIC ANALYSIS

The strategy must reduce the distance between income and ownership.

Income constraints require a different approach to economic development. The city cannot assume that residents will automatically transition into homeownership or entrepreneurship without support. Credit readiness, down payment support, accessible financing, skills training, and business support become essential infrastructure.

The goal is not simply to raise wages in isolation. The goal is to design a system where rising income becomes rising ownership.

Strategic Implication

MH100 pairs income mobility with ownership mobility: workforce advancement, housing readiness, entrepreneurship support, and capital access would be designed together.

Income becomes transformative when it becomes ownership.

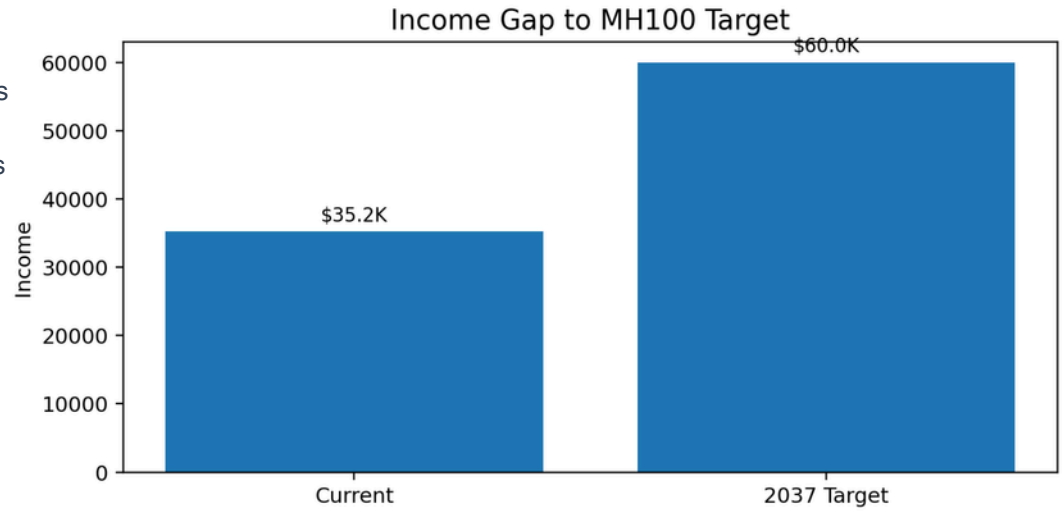


Exhibit 2.10: Income gap to the 2037 target.

The gap is the work plan. Each dollar of income growth creates greater long-term value when it can be converted into home equity, business equity, savings, or investment participation.

Executive Interpretation

The income challenge is substantial, but it is actionable when connected to housing, workforce, business formation, and community capital strategies.

CHAPTER 2.3 - HOUSING CONDITIONS

Housing is the most direct bridge between affordability and wealth.

Housing conditions sit at the center of MH100 because housing is the most accessible asset class available to many households. The city has an affordability advantage compared with broader markets, but that advantage exists alongside disinvestment, lower values, and capital access constraints.

The housing question is not only whether units exist. It is whether the housing system can generate equity, stability, neighborhood confidence, and fiscal capacity.

Housing Thesis

Muskegon Heights' housing market is not merely distressed; it is underutilized as a wealth-building platform.

HOUSING DASHBOARD

Core housing metrics that define the ownership opportunity.

HOUSING UNITS	HOMEOWNERSHIP	RENTER SHARE
4,630	44.9%	55.1%

MEDIAN HOME VALUE	GROSS RENT	OWNER COST W/ MORTGAGE
$68,000	$889	$1,080

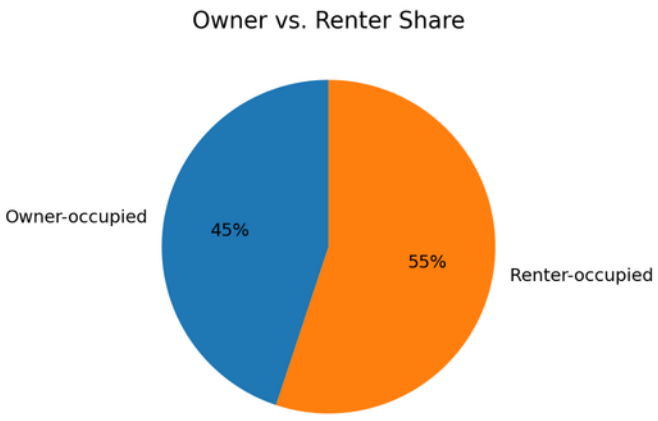


Exhibit 2.11: Owner vs. renter share.

Executive Interpretation
The city has a meaningful ownership base, but renter share remains high enough that ownership conversion can become a core wealth strategy.

HOUSING VALUE COMPARISON

Low values are both a warning signal and an entry-point opportunity.

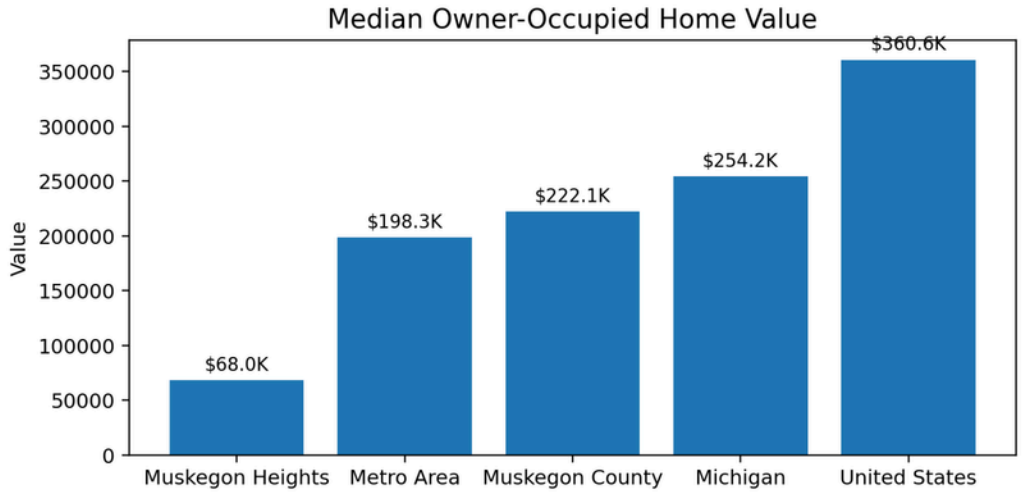


Exhibit 2.12: Median owner-occupied home value comparison.

The median owner-occupied home value of $68,000 is far below regional, state, and national benchmarks. That difference reflects historic disinvestment and weaker household wealth accumulation.

At the same time, lower values also create an attainable entry point for ownership if paired with rehabilitation, financing tools, and neighborhood confidence. The opportunity is not speculation. The opportunity is responsible appreciation tied to resident wealth creation.

HOUSING COST & AFFORDABILITY SIGNALS

Affordability must be converted into ownership, not consumed by instability.

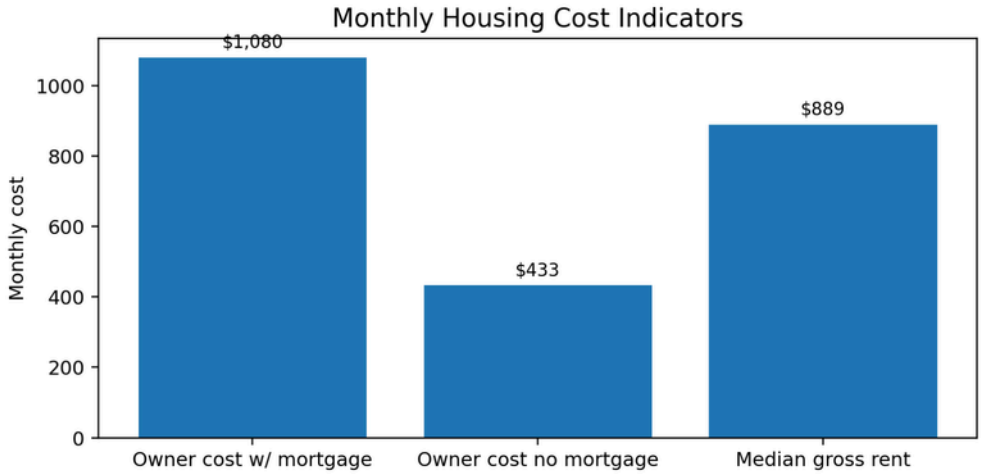


Exhibit 2.13: Monthly housing cost indicators.

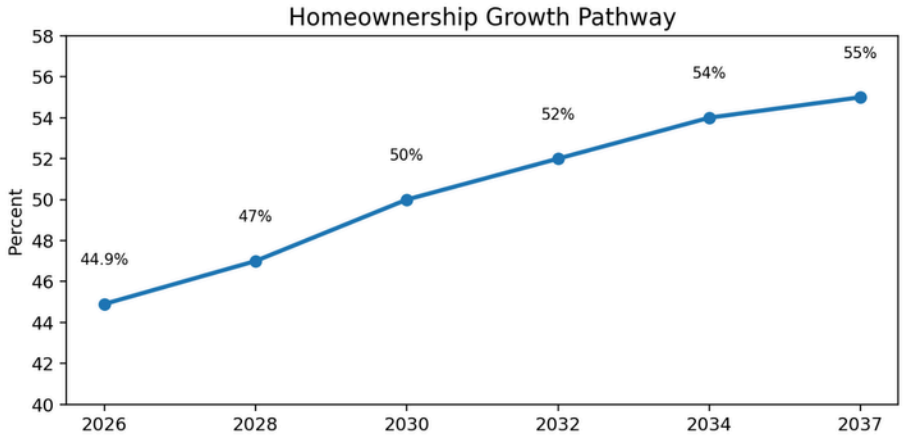


Exhibit 2.14: Illustrative homeownership growth pathway.

Strategic Implication
A housing strategy should link affordability, rehabilitation, homebuyer readiness, and neighborhood stabilization into one ownership pipeline.

STRATEGIC FINDING #12

Housing conditions represent both a challenge and a wealth creation opportunity.

Executive Thesis
The housing market is underutilized as a community wealth engine.

Aging housing stock, deferred maintenance, and lower values are real challenges. But those conditions also reveal an opportunity: improvement can produce visible neighborhood change, equity creation, and increased confidence.

Housing investment can support household wealth, local employment, tax base growth, and community pride. Few interventions touch as many economic outcomes at the same time.

STRATEGIC FINDING #12 - STRATEGIC ANALYSIS

Housing should be treated as infrastructure for household wealth.

The purpose of the MH100 housing strategy should not be limited to unit count. It should focus on the wealth mechanics of housing: ownership, equity, rehabilitation, appreciation, and reinvestment.

A successful housing strategy should help renters become owners, owners preserve and improve homes, neighborhoods regain confidence, and property values improve responsibly.

Housing Opportunity	Wealth Effect
Homeownership growth	Equity creation
Rehabilitation	Value improvement
Vacancy reduction	Neighborhood confidence
Local contractors	Job and business activity
Responsible appreciation	Tax base and household wealth

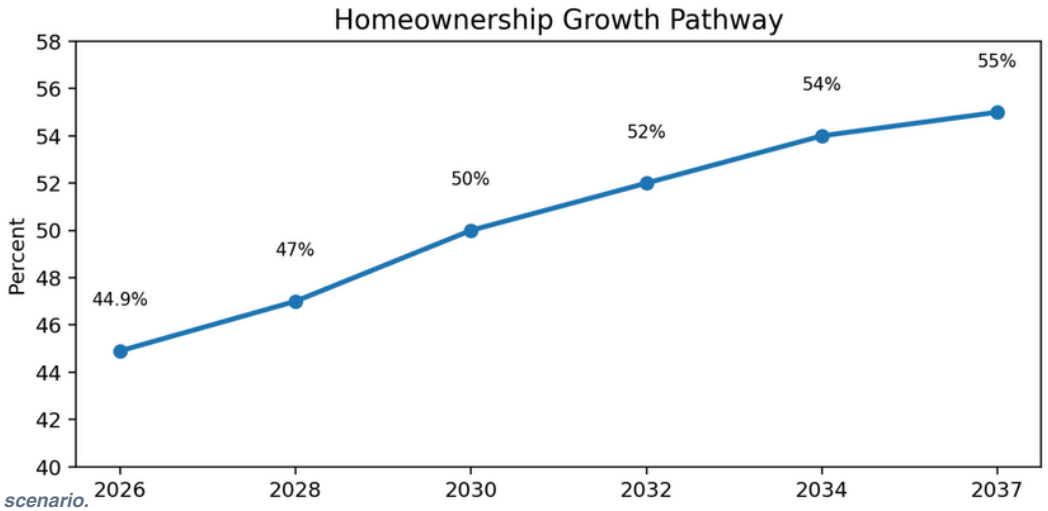


Exhibit 2.15: Homeownership growth scenario.

The target of 55% home-ownership is not only a housing target. It is a wealth target. Increasing ownership participation expands the number of households with a pathway into equity and asset appreciation.

Executive Interpretation

Housing should remain one of the highest-priority MH100 interventions because it links individual households to community wealth.

CHAPTER 2.4 - EDUCATION & WORKFORCE

Workforce potential must be connected to ownership pathways.

Education and workforce conditions determine whether residents can access higher wages, career mobility, and entrepreneurship opportunities. The analysis should avoid treating education only as degree attainment.

MH100 recognizes multiple pathways: skilled trades, healthcare, construction, logistics, manufacturing, professional services, and entrepreneurship. The key question is whether workforce development leads to economic mobility and ownership.

Workforce Thesis
Training should not stop at employment. It should create pathways toward higher wages, homeownership, business formation, and asset ownership.

EDUCATIONAL ATTAINMENT

High-school completion is relatively strong; bachelor's attainment is the major gap.

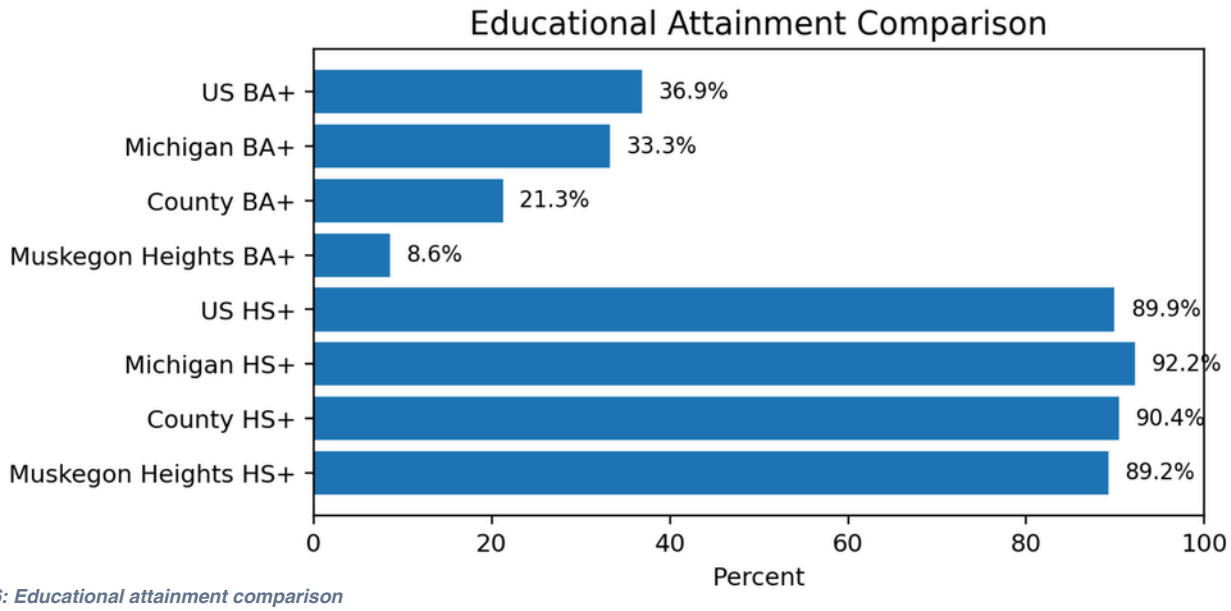


Exhibit 2.16: Educational attainment comparison

The high school graduate-or-higher rate is close to broader benchmarks, but bachelor's degree attainment is much lower. This does not mean the community lacks workforce potential. It means the strategy should emphasize multiple pathways into higher income.

Trades, certifications, apprenticeships, entrepreneurship, and employer partnerships become essential to building mobility without relying exclusively on four-year degree pathways.

LABOR FORCE & MOBILITY INDICATORS

Participation exists, but mobility must become the measure.

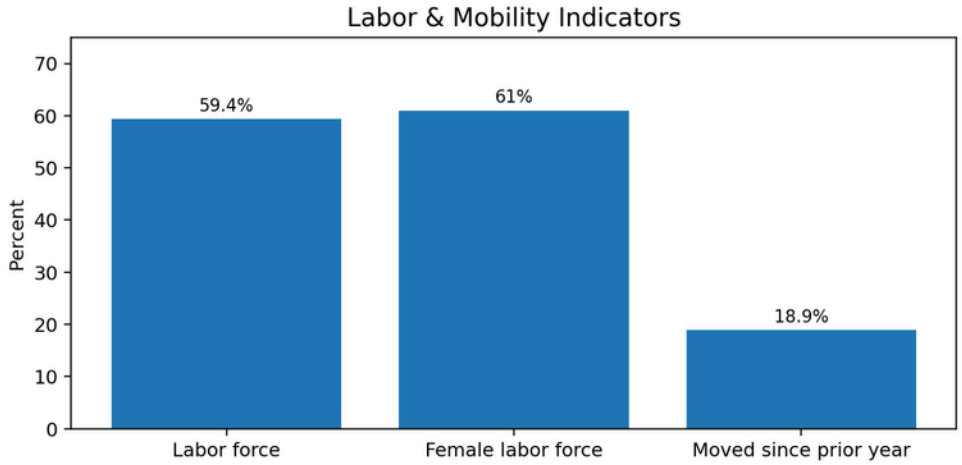


Exhibit 2.17: Labor participation and mobility indicators.

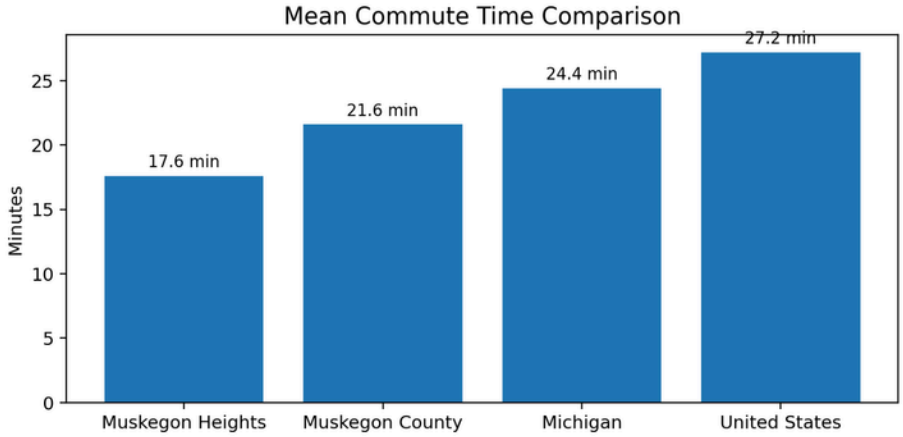


Exhibit 2.18: Mean commute comparison.

Executive Interpretation
Shorter commute times can be an advantage if paired with local job access, entrepreneurship, and neighborhood-based business development.

STRATEGIC FINDING #13

Workforce development must be connected to ownership pathways.

Executive Thesis
Economic mobility is strongest when training and employment are connected to wages, ownership, and assets.

A workforce program that places residents in jobs but does not improve wages, savings, homeownership readiness, or entrepreneurship potential has limited wealth impact.

The strongest workforce strategy is one that moves residents through a ladder:
Education → Credential → Employment → Wage Growth → Advancement → Entrepreneurship/Ownership → Asset Building

STRATEGIC FINDING #13 - STRATEGIC ANALYSIS

The workforce pipeline should become a wealth pipeline.

The city's lower bachelor's attainment makes it important to build alternative high-value pathways. Skilled trades, construction, healthcare, logistics, and entrepreneurship can all support income growth without requiring every resident to follow the same educational path.

The goal is not to separate workforce development from wealth creation. The goal is to integrate them.

Pipeline Stage	Wealth Objective
Training	Skill acquisition
Certification	Higher wage access
Employment	Income stability
Career advancement	Savings and credit readiness
Homeownership	Equity creation
Business formation	Enterprise value

STRATEGIC FINDING #13 - EXHIBIT

The ladder must lead beyond employment.

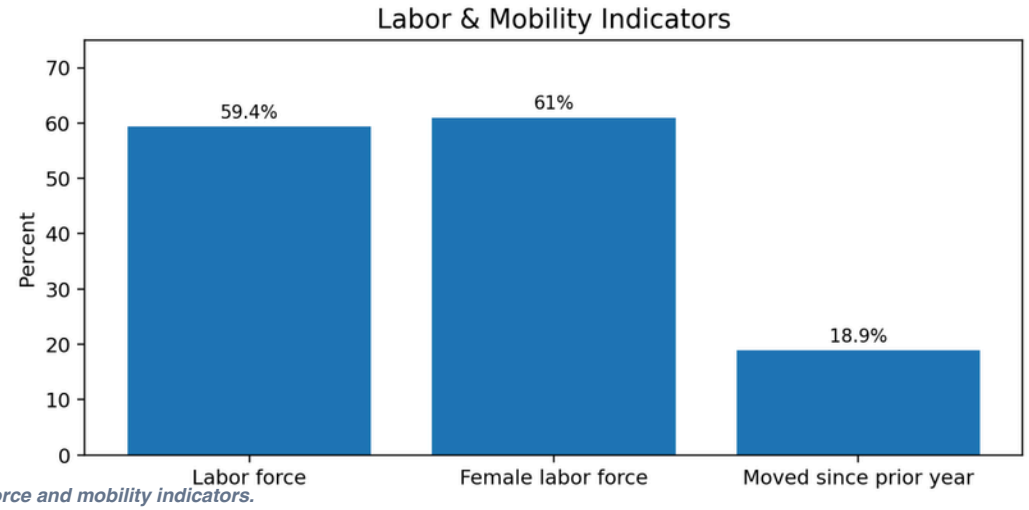


Exhibit 2.19: Labor force and mobility indicators.

Thedata reinforces the need todesign workforce interventions that connect to higher income and ownership. Employment should be treated as the first step in a broader wealth pathway.

Strategic Implication
MH100 should align workforce programming with homeownership readiness, entrepreneurship support, and local business formation.

CHAPTER 2.5 - BUSINESS & ENTREPRENEURSHIP BASELINE

Local business formation is a wealth retention strategy.

Business activity is an essential component of community wealth creation. Businesses provide goods and services, create employment, occupy commercial property, generate taxable value, retain consumer spending, and create ownership opportunities.

Available federal data confirms meaningful economic activity in Muskegon Heights, particularly in healthcare and social assistance, retail, accommodation, and food services. However, federal sources do not publish several critical city-level business measures for Muskegon Heights. A complete local business census is therefore necessary before MH100 establishes formal business-formation, ownership, survival, occupancy, and sector-growth targets.

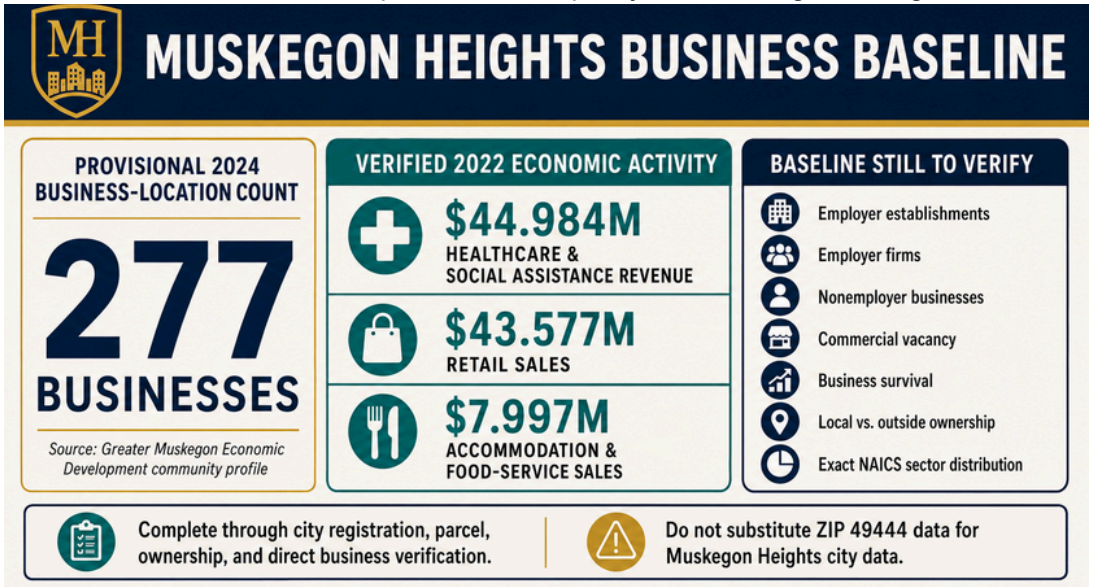


Exhibit 2.20: Reported local sales / revenue categories.

BUSINESS OPPORTUNITY CATEGORIES

The strongest opportunities connect resident demand to local ownership.

Category	Why It Matters	MH100 Use
Food / essentials	Recurring household demand	Wealth recapture
Home repair	Supports housing strategy	Contractor pipeline
Childcare	Supports workforce participation	Small business formation
Health services	Large local spending category	Career and business pathway
Transportation	Daily household need	Entrepreneurship opportunity
Professional services	Supports small firms	Business ecosystem support

Executive Interpretation

The business baseline should focus on what residents already buy and which categories can support resident ownership.

STRATEGIC FINDING #14

Local business formation isa wealth retention strategy.

Executive Thesis
Locally owned businesses increase the likelihood that revenue, wages, purchasing, profits, equity, and reinvestment remain connected to the community. Business formation becomes a community-wealth strategy when local entrepreneurs can access customers, commercial space, technical assistance, procurement opportunities, financing, and pathways to long-term ownership.

Small businesses can convert local demand into local wealth. When businesses are locally owned, more of the spending cycle can remain in the community through hiring, purchasing, profit, and reinvestment.

This does not mean every business will scale into a major employer. It means a larger base of stable local firms can create a stronger ownership culture and support household wealth.

STRATEGIC FINDING #14 - STRATEGIC ANALYSIS

The business pipeline should connect startup activity to stable ownership.

Consumer spending alone does not guarantee local wealth creation. When residents purchase from businesses controlled outside the city, part of that spending leaves Muskegon Heights through outside ownership, supply chains, management fees, debt payments, and profit distribution.

Locally owned businesses can retain a greater portion of that economic activity through local wages, local purchasing, owner equity, commercial occupancy, property investment, and neighborhood reinvestment. This does not mean every business must be locally owned or that outside investment is undesirable. The objective is to ensure that Muskegon Heights residents have meaningful opportunities to own and benefit from the businesses serving their community.

Strategic Implication
A business formation strategy should include technical assistance, capital access, procurement support, storefront readiness, and transition from microbusiness to stable local firm.

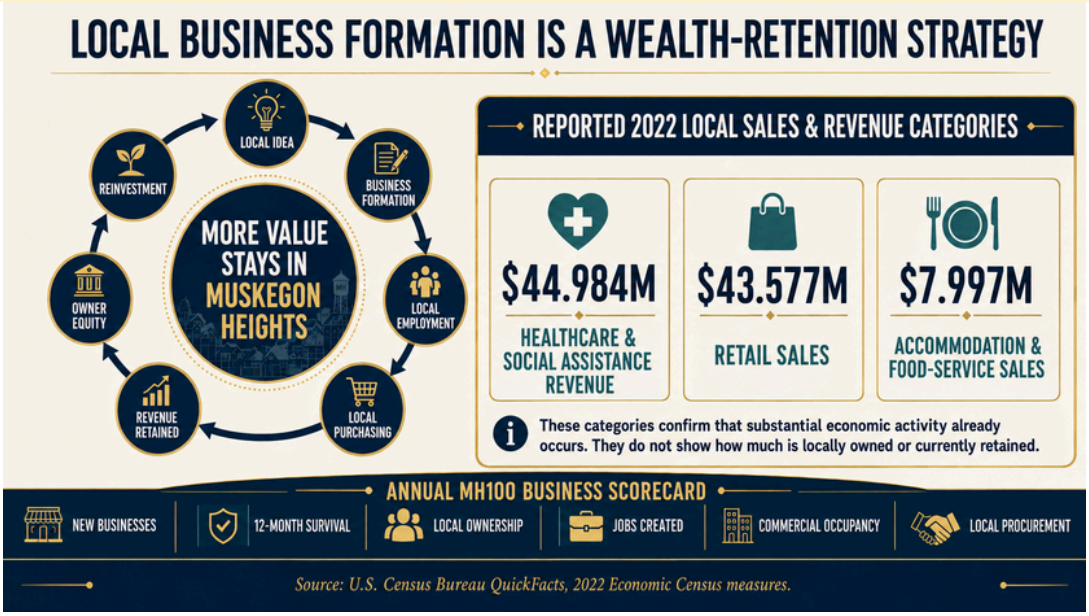


Exhibit 2.21: Existing sales and revenue categories show spending channels.

Executive Interpretation
Local business formation should be evaluated by wealth retention, not only by business count.

CHAPTER 2.6 - FISCAL & MUNICIPAL CAPACITY

Fiscal strength follows wealth creation.

Municipal capacity cannot be separated from household wealth, property values, business formation, and investment confidence. A struggling household base creates a struggling tax base. A stronger household base strengthens long-term fiscal capacity.

This does not mean residents should carry the burden. It means the strategy must increase wealth, ownership, and economic activity so the city's fiscal foundation improves naturally over time.

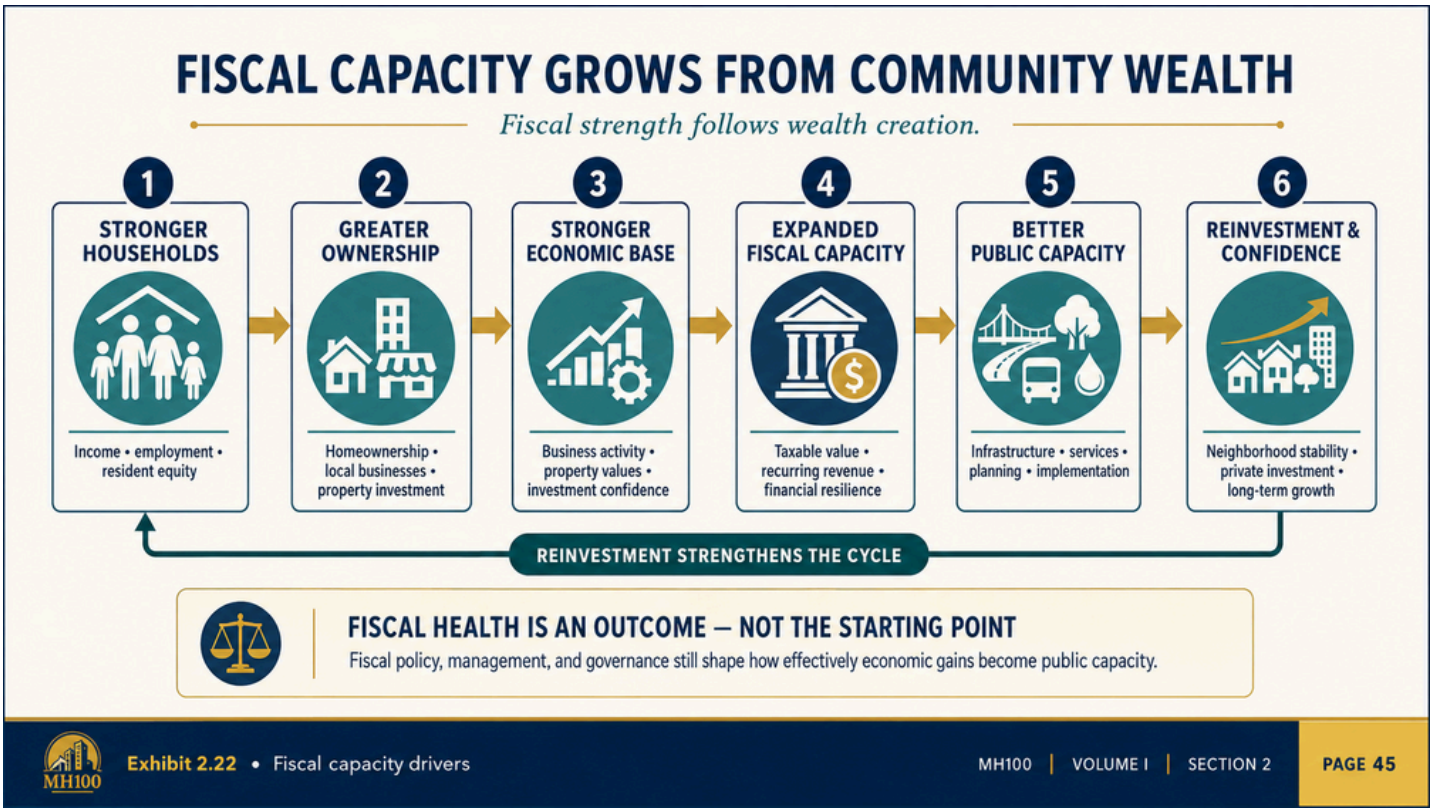


Exhibit 2.22: Fiscal capacity drivers.

STRATEGIC FINDING #15

Fiscal stability followswealth creation.

Executive Thesis

Fiscal health is an outcome of stronger households, property values, businesses, and investment.

Many communities attempt to solve fiscal challenges by focusing only on revenue. Revenue matters, but durable revenue growth usually follows economic strengthening.

The strongest fiscal strategy is not a separate municipal finance exercise. It is the creation of a stronger ownership base, stronger property base, stronger business base, and stronger household income base.

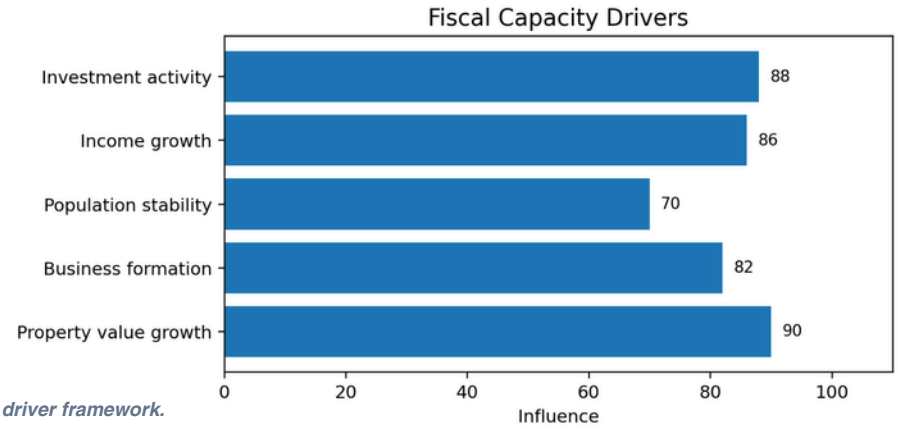


Exhibit 2.23: Fiscal capacity driver framework.

CHAPTER 2.7 - OPPORTUNITY GAP ASSESSMENT

The gap is not proof that transformation is impossible. The gap is the blueprint.

The opportunity gap represents the difference between current reality and MH100's target future. Each gap becomes a target. Each target becomes a strategy. Each strategy becomes an implementation initiative. Each initiative becomes part of the MH100 scorecard.

This is where Section 2 transitions from diagnosis into strategy.

FROM CURRENT BASELINE TO 2037 TARGETS

The opportunity gap converts need into measurable strategy.

MH100 VOLUME I SECTION 2

MEASURE	CURRENT BASELINE	2037 TARGET	GAP / CHANGE	STATUS
Median household income	$35,239	$60,000	+$24,761	Reported baseline / planning target
Homeownership	44.9%	55.0%	+10.1 percentage points	Reported baseline / planning target
New businesses	Formation baseline needed	40+	To be measured	Planning target
Housing units	Baseline needed	100+	To be measured	Planning target
Jobs	Baseline needed	350+	To be measured	Planning target
Community wealth creation	Methodology required	$50M	To be modeled	Modeled target
Economic impact	Baseline needed	$100M+	To be defined	Planning target

OPPORTUNITY GAP FRAMEWORK

Current state to target state.

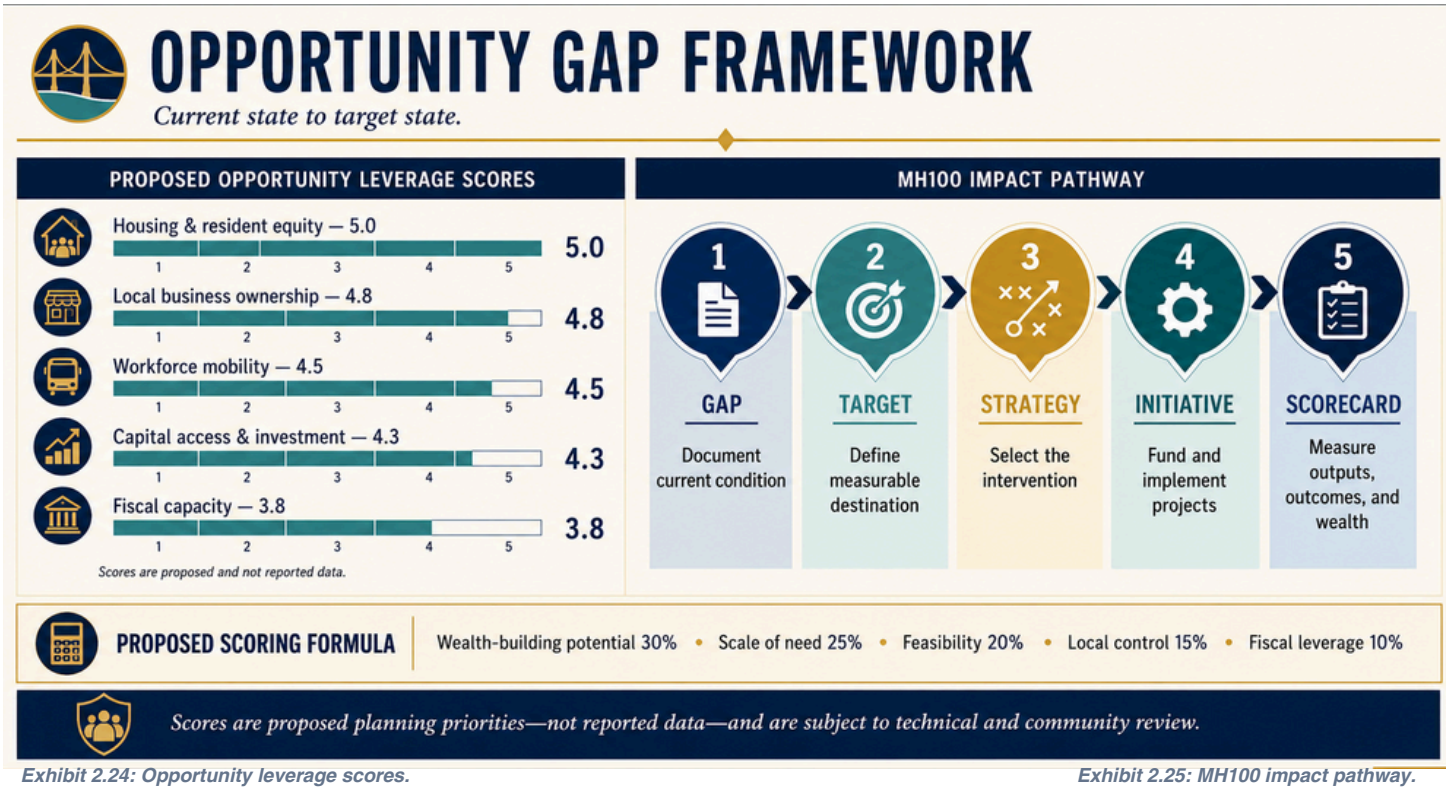


Exhibit 2.24: Opportunity leverage scores.

Exhibit 2.25: MH100 impact pathway.

Executive Interpretation

The opportunity gap is the organizing structure for implementation. It converts community need into measurable strategy.

SECTION 2 MASTER CONCLUSION

The baseline confirms the case for MH100.

Section 2 shows a city with real constraints and real assets. The constraints include lower income, elevated poverty, lower home values, a large renter share, limited bachelor's degree attainment, and the need for stronger business formation. The assets include compact scale, existing households, affordable entry points, a younger population, local demand, and the potential to convert housing and business activity into wealth.

The data does not support a narrative of inevitable decline. It supports a narrative of unrealized potential. Muskegon Heights has the basic ingredients required for transformation, but those ingredients must be organized around ownership, equity, income mobility, business formation, and fiscal capacity.

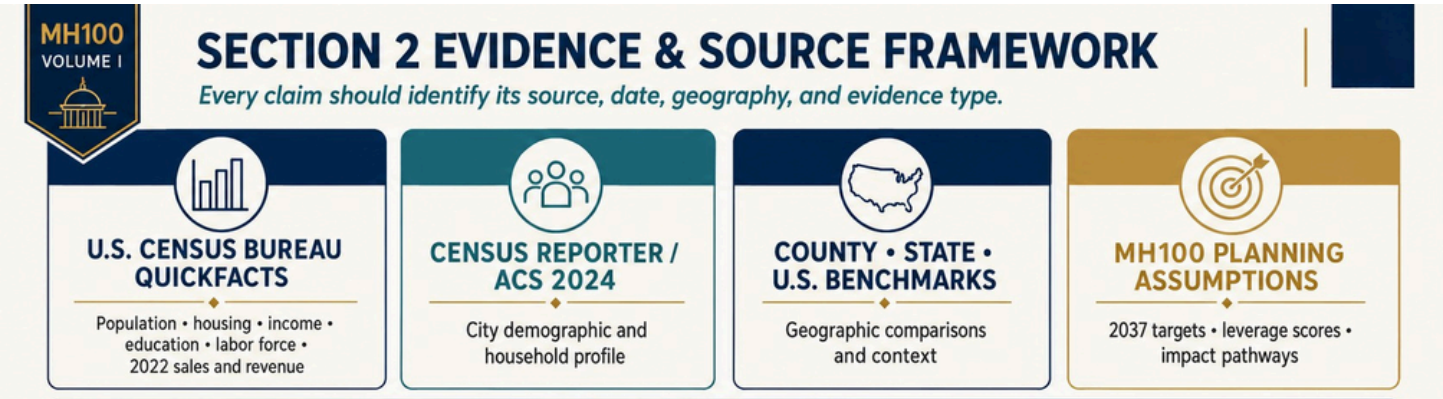
The purpose of MH100 is to close the opportunity gap identified in this section. The next section should move from baseline diagnosis into wealth leakage and wealth recapture: where value currently leaves the community and how MH100 can begin retaining more of it.

Next Section
Section 3 should quantify wealth leakage and identify the highest-priority wealth recapture opportunities.



SOURCE NOTES

Primary sources used for Section 2.



Important Note
Some exhibits are analytical or planning exhibits. Those are labeled as frameworks, pathways, or MH100 targets rather than reported historical data.

MH100

VOLUME I: STATE OF MUSKEGON HEIGHTS

Section 3 - Economic Leakage Analysis & Wealth Recapture

Keeping More Community Wealth Working in Muskegon Heights

Section 3 examines how wealth leaves the local economy through spending, housing, finance, and employment while identifying practical strategies to retain, multiply, and recirculate more economic value within the community.



Prepared by: Quality 9 Community Investment Foundation

Planning Horizon: 2027-2037

STAGE 1

Section 3 cover, executive summary, and Chapter 3.1.

Stage 1 establishes the core economic leakage framework for MH100. It explains why household income alone does not guarantee community wealth, why dollars leaving the city limit long-term prosperity, and why local capture must become a measurable strategic objective.

Stage 1 Thesis

Muskegon Heights does not only need more income. It needs more of each dollar to circulate locally through resident-owned assets, local firms, local labor, local property, and community reinvestment.

Stage 1 Element	Included in this PDF
Professional cover	Section 3 branded cover page
Section introduction	Purpose, thesis, and publication direction
Executive overview	Why economic leakage matters to MH100
Wealth leakage thesis	Income-to-capture-to-leakage framework
Full-page dashboard	KPI cards and priority indicators
Sankey-style dollar flow	Conceptual household dollar movement graphic
Community dollar lifecycle	Local multiplier and circulation graphic
Strategic Finding #16	Detailed analysis, interpretation, MH100 response
Custom visuals	Dashboard, charts, flow graphics, lifecycle, and scorecards

SECTION INTRODUCTION

From baseline diagnosis to economic forensics.

Section 2 established where Muskegon Heights stands today. Section 3 examines where community wealth goes after residents earn it. This is one of the most important shifts in the MH100 publication because it moves the analysis from conditions to flows.

A community can have income, employment, and spending while still failing to accumulate wealth. The reason is simple: money that enters a household budget may quickly leave the community through retail purchases, rent payments, mortgage servicing, insurance premiums, healthcare spending, banking relationships, and contractor activity.

Economic leakage analysis asks a different question than traditional economic development. It does not ask only whether people are working. It asks whether the dollars generated by that work help build local ownership, business equity, household assets, neighborhood stability, and fiscal capacity.

Core Question
How much of the economic activity generated by Muskegon Heights residents becomes lasting community wealth before it leaves the city?

EXECUTIVE OVERVIEW

Wealth retention becomes a central MH100 performance measure.

Traditional economic development often measures jobs created, grants received, projects announced, or buildings constructed. Those measures matter, but they do not fully explain whether residents are accumulating wealth.

MH100 adds another measure: wealth retention. Wealth retention examines whether dollars earned by residents continue circulating through the local economy long enough to support local businesses, local employees, local property owners, and community reinvestment.

When dollars are spent outside the community immediately, the local multiplier is weak. When dollars are spent with locally owned firms, paid to local workers, used by local contractors, or reinvested into local property, the multiplier becomes stronger.

This section does not assume that every dollar can or should remain inside Muskegon Heights. No local economy is fully self-contained. The objective is more practical: identify where local capture can increase and where even modest improvements can create compounding benefits over time.

Executive Interpretation
The goal is not economic isolation. The goal is increasing the number of times community dollars create local benefit before leaving.

WEALTH LEAKAGE THESIS

Income becomes wealth only when it is captured, owned, and reinvested.



Exhibit 3.2: Wealth leakage thesis framework.

A paycheck is not the same as wealth. Income is a flow. Wealth is what remains after income is used, invested, captured, or accumulated. A household may earn income every month and still build little wealth if the income is consumed without ownership, equity, or savings.

The same principle applies to communities. A city may contain economic activity but still lose wealth if the businesses, properties, banks, contractors, and service providers capturing that activity are controlled elsewhere.
MH100 treats leakage as a systems issue. The question is not whether residents spend money outside the city. The question is whether the local economy has enough ownership channels to capture a meaningful share of household demand.

FULL-PAGE EXECUTIVE DASHBOARD

Stage1 indicators for leakage and wealth recapture.

PRIMARY QUESTION	STRATEGIC MEASURE	CORE OUTCOME
Where $ goes	Local capture	Wealth retained

KEY MECHANISM	MAIN LEAKAGE	MH100 RESPONSE
Ownership	Outside spend	Recapture

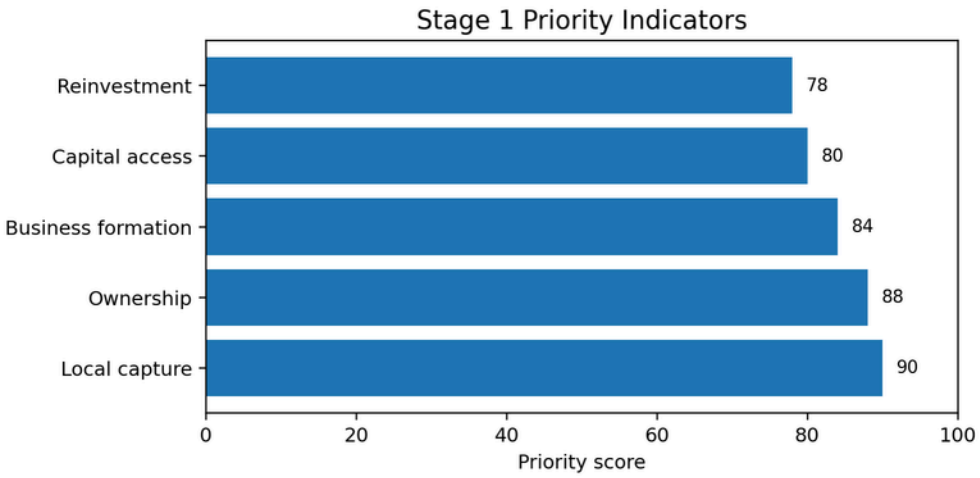


Exhibit 3.1: Stage 1 priority indicators.

Dashboard Read
The highest-value indicators are not simply spending totals. The highest-value indicators measure who captures the spending and whether it becomes ownership, equity, or reinvestment.

COMMUNITY DOLLAR FLOW

A conceptual map of how household income becomes either local wealth or leakage.

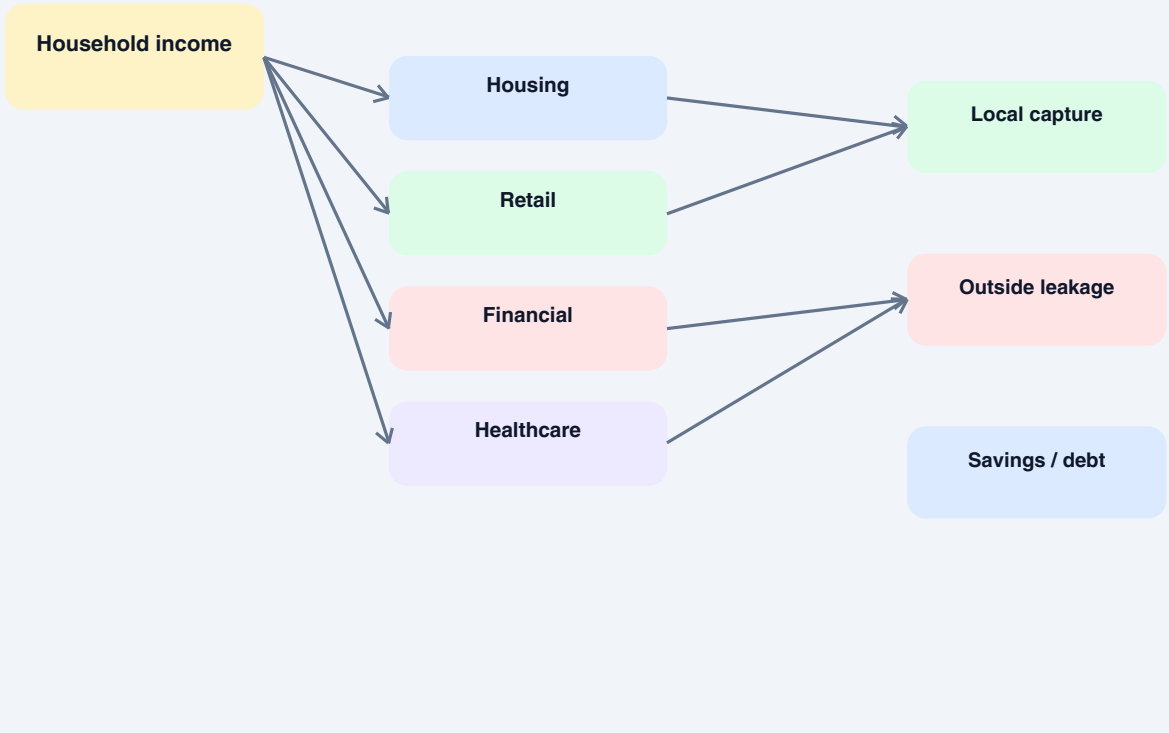


Exhibit 3.3: Sankey-style conceptual dollar flow. Values are framework categories, not final modeled leakage estimates.

This framework shows the basic logic of Section 3. Household income enters multiple spending channels. Some of those channels can support local capture. Others may become leakage if the firms, landlords, lenders, insurers, or service providers are located or owned elsewhere.

The purpose of MH100 is not to eliminate outside spending. The purpose is to expand local ownership channels so more dollars create local benefit before they exit the community.

COMMUNITY DOLLAR LIFECYCLE

The value of a dollar increases when it circulates locally.

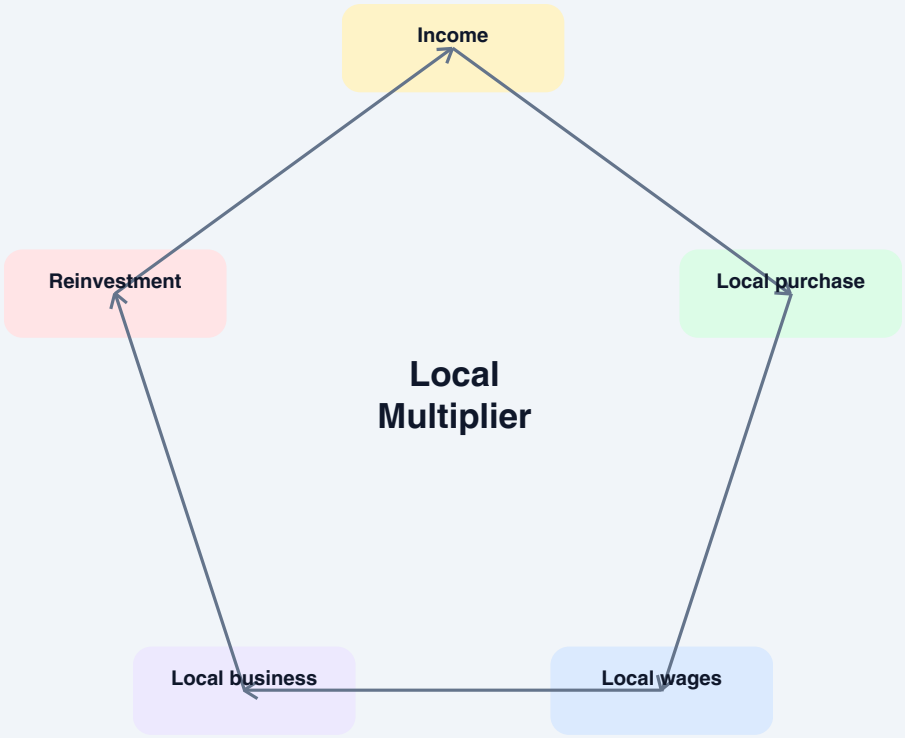


Exhibit 3.4: Community dollar lifecycle. Local recirculation increases the number of wealth-building touches before money exits.

A locally spent dollar can touch multiple parts of the community before leaving. It may support a local business owner, pay a local employee, fund a local contractor, contribute to a local lease, and strengthen the tax base.

An externally captured dollar may leave after the first transaction. The economic difference is not only the amount spent. The difference is the number of local wealth-building touches created by each dollar.

LOCAL ECONOMIC MULTIPLIER

Recirculation determines whether spending creates lasting impact.

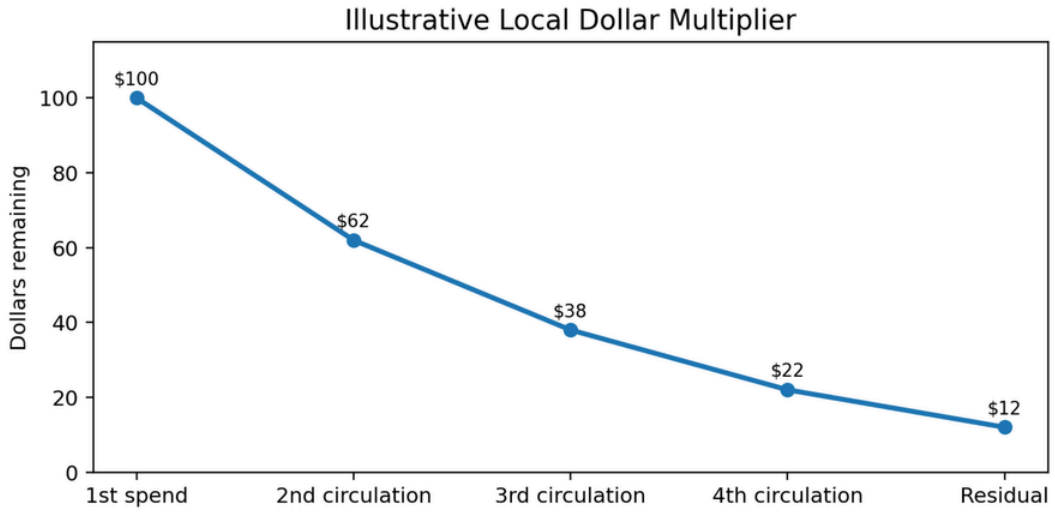


Exhibit 3.5: Illustrative local dollar multiplier.

The multiplier concept is central to wealth recapture. A dollar that circulates locally several times can support wages, business revenue, property investment, taxes, and household stability before it leaves the community.

The multiplier weakens when local businesses are absent, when residents must travel outside the city for essentials, or when major household expenses are captured by nonlocal firms.

MH100 should therefore evaluate leakage categories by their frequency, local ownership potential, employment impact, startup feasibility, and ability to support household wealth.

LEAKAGE EXPOSURE FRAMEWORK

Identifying categories where local capture can increase.

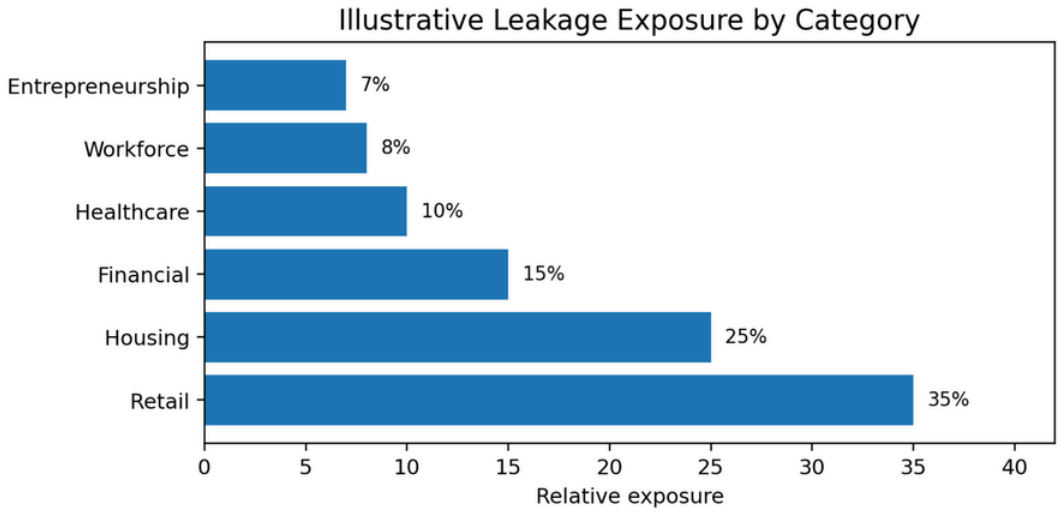


Exhibit 3.6: Illustrative leakage exposure by category.

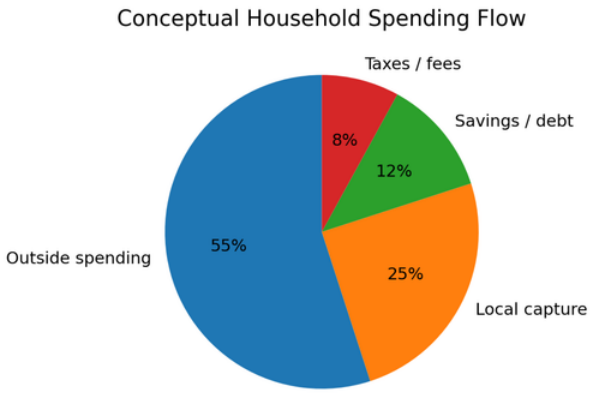


Exhibit 3.7: Conceptual household spending flow.

Interpretation
Retail and housing are often high-frequency, high-visibility leakage categories. Financial services, healthcare, and workforce leakage can also shape long-term wealth outcomes.

CHAPTER 3.1 - UNDERSTANDING ECONOMIC LEAKAGE

Economic leakage is the distance between activity and wealth.

Economic leakage occurs when dollars generated by residents leave the local economy before creating meaningful local value. Leakage can happen through everyday purchases, rent, mortgages, loans, insurance, healthcare, fuel, professional services, contractors, and online spending.

Leakage is not inherently bad. Every community trades with surrounding markets. The concern is excessive leakage, especially when residents have limited local options for essential goods and services.

When leakage is high, a community can appear economically active while remaining structurally weak. Residents may work, spend, and pay bills, but the profits, equity, interest income, and asset appreciation associated with that spending may accumulate elsewhere.

MH100 responds by treating leakage as a wealth creation opportunity. Each leakage category becomes a question: can a greater share of this spending be captured through local ownership, local employment, local property, or community investment?

Chapter 3.1 Thesis
Economic leakage analysis shows where MH100 can turn existing demand into local ownership and community wealth.

STRATEGIC FINDING #16

Economic leakage is one of the central mechanisms limiting community wealth.

Executive Thesis

Muskegon Heights does not only need more dollars entering households. It needs more dollars creating local wealth before they leave.

Traditional economic development often assumes that income growth automatically produces community improvement. That assumption is incomplete. Income can rise while wealth still leaks if spending is captured by outside businesses, outside landlords, outside lenders, outside insurers, and outside service providers.

This finding reframes the economic challenge. Muskegon Heights residents already participate in the economy every day. The question is whether the local economy is structured to capture enough of that participation.

If a resident earns income in the region but buys groceries outside the city, pays rent to an external landlord, finances a car through an outside lender, and hires contractors from elsewhere, most of the economic benefit leaves before becoming local wealth.

STRATEGIC FINDING #16 - STRATEGIC ANALYSIS

Leakage is not only spending loss. It is ownership loss.

The most important form of leakage is not the movement of dollars alone. It is the movement of ownership opportunity. When a category of household spending is consistently captured outside the community, the city loses more than sales. It loses potential business ownership, local jobs, property demand, supplier relationships, and tax base strength.

For MH100, this means leakage should be analyzed through ownership potential. Retail leakage matters because it may support local stores. Housing leakage matters because it may support local property ownership and home equity. Financial leakage matters because it affects credit, mortgage access, business capital, and reinvestment.

The strategic opportunity is to convert existing demand into local enterprise. The strongest leakage categories are not always the largest categories. The strongest categories are those where local capture is feasible, repeat spending is high, startup barriers are manageable, and ownership participation can expand.

Leakage Question	MH100 Interpretation
Where is money leaving?	Identify spending channels and ownership gaps
Who captures the value?	Separate activity from ownership
Can local capture increase?	Rank categories by feasibility and impact
What does capture create?	Jobs, equity, business value, taxes, reinvestment

STRATEGIC FINDING #16 - MH100 RESPONSE

Turn leakage categories into implementation categories.

Executive Interpretation

Leakage Category	Strategic Response	Expected Wealth Effect
Housing	Homeownership, rehab, local contractor pipeline	Equity, values, tax base
Financial	Community capital, lending partners, credit readiness	Access to ownership capital
Healthcare	Service expansion and workforce pathways	Jobs, service access, enterprise opportunities
Workforce	Career-to-ownership pipeline	Wage growth and asset readiness
Entrepreneurship	Business formation and procurement support	Profit retention and enterprise value

The purpose of leakage analysis is not simply to document loss. It is to identify where existing demand can be converted into local ownership and measurable wealth creation.

PERFORMANCE INDICATORS

How MH100 should measure wealth leakage and recapture.

Measurement Note

Stage 1 establishes the framework. Later stages should attach modeled dollar estimates, local capture rates, and category-specific implementation targets.

Local capture

Indicator	Why It Matters	Stage 1 Use
Resident ownership participation	Shows who captures value	Wealth creation metric
Business formation in leakage categories	Converts demand into enterprise	Implementation metric
Local procurement share	Tracks institutional spending capture	Partner metric
Housing ownership conversion	Moves households into equity	Housing metric
Capital access participation	Tracks lending and investment readiness	Finance metric
Reinvestment activity	Shows whether captured value compounds	Long-term metric

STAGE 1 CONCLUSION

From understanding leakage to measuring retail leakage.

Stage 1 establishes the central logic of Section 3: community wealth depends not only on income generation, but on local capture, ownership, recirculation, and reinvestment.

The analysis shows that leakage is not simply a spending issue. It is an ownership issue. When household demand is captured outside the city, the community loses opportunities for businesses, jobs, equity, tax base growth, and reinvestment.

The next production stage should move from the general leakage framework into the first specific leakage category: retail. Retail leakage matters because it is frequent, visible, and directly tied to everyday household demand.

Chapter 3.2 should identify retail categories where Muskegon Heights residents likely spend outside the city and rank which categories offer the strongest opportunity for local capture.

Next Stage

Stage 2: Chapter 3.2 - Retail Leakage, including retail spending analysis, grocery leakage, restaurant leakage, retail category dashboard, waterfall chart, opportunity matrix, heat map, and Strategic Finding #17.

Chapters 3.2 - RETAIL LEAKAGE

Executive Overview

Retail leakage represents one of the most actionable opportunities within MH100 because retail spending occurs frequently and can support local business ownership, employment, commercial occupancy, and municipal fiscal capacity. This chapter establishes a framework for identifying where community purchasing power exits Muskegon Heights and where targeted business development can recapture demand.

Retail Leakage Analysis

The objective is not to eliminate outside shopping but to increase the percentage of recurring household purchases that can reasonably be captured by businesses located in or directly benefiting Muskegon Heights. If Muskegon Heights households spend approximately $22 million annually on groceries and 90% occurs outside city limits, approximately $19.8 million leaves the local economy every year. Capturing just 10% of that spending would redirect roughly $2.2 million annually into locally owned businesses. Assuming a local multiplier of 1.4, that could generate approximately $3.1 million in annual economic activity.

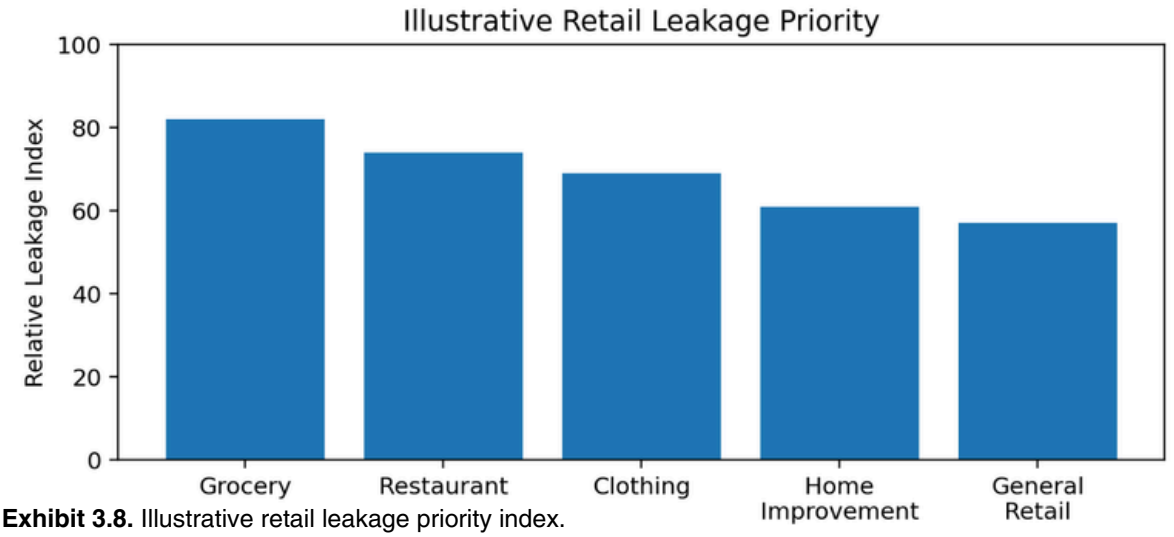


Exhibit 3.8. Illustrative retail leakage priority index.

Category	Illustrative Opportunity	MH100 Response
Grocery	Very High	Neighborhood grocery recruitment
Restaurants	High	Small business & food incubators
General Retail	Moderate	Commercial corridor activation
Home Improvement	Moderate	Contractor & supply ecosystem
Clothing	Moderate	Local entrepreneur support

Grocery Leakage

Grocery expenditures recur weekly, making them one of the strongest wealth-retention opportunities. Even modest increases in local grocery capture can generate recurring payroll, supplier relationships, commercial occupancy, and tax-base benefits.

Restaurant Leakage

Restaurants generate repeat spending and often serve as anchors for commercial corridors. Independent locally owned establishments retain a larger share of profits within the regional economy than externally owned operations.

Opportunity Matrix

Priority should be assigned to retail categories that combine high spending frequency, feasible startup costs, strong ownership potential, and measurable neighborhood impact.

Strategic Finding #17

Retail leakage should be treated as an ownership strategy rather than simply a consumer spending issue. Increasing local business ownership converts recurring household demand into enterprise value, employment, commercial investment, and long-term community wealth.

Chapters 3.3 & 3.4 - Financial Services Leakage & Housing Leakage

Executive Overview

Financial institutions and housing ownership influence how wealth accumulates over decades. Interest income, mortgage servicing, rental payments, insurance relationships, and property appreciation determine whether household expenditures strengthen the local economy or are captured elsewhere.

Chapter 3.3 – Financial Services Leakage

Financial leakage occurs when deposits, lending, insurance, and investment relationships primarily benefit institutions outside the community. MH100 seeks to expand pathways that increase local capital availability, improve ownership access, and encourage reinvestment.

If MH households hold approximately $85 million in bank deposits, but most deposits are placed with institutions headquartered outside Muskegon Heights, interest income and lending capacity largely benefit external markets rather than the local economy. If even 5% of those deposits were redirected through community-oriented financial partnerships, that could support additional mortgage lending, small business financing, and neighborhood investment.

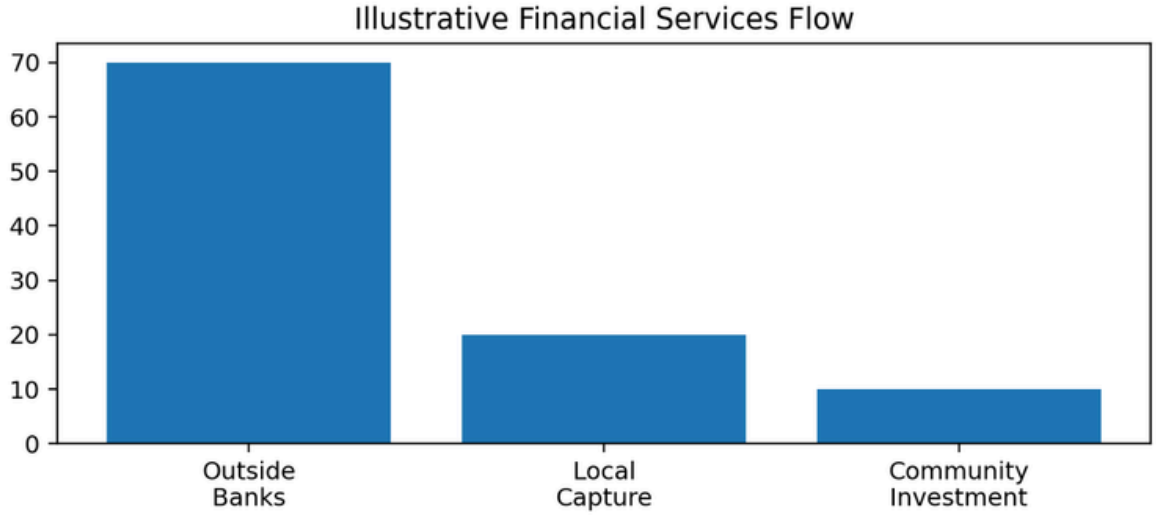


Exhibit 3.9. Illustrative financial services flow.

Financial Channel	Illustrative Leakage	MH100 Response
Consumer Banking	High	Expand community banking partnerships
Mortgage Lending	High	Increase homeownership readiness
Business Lending	High	Capital access initiatives
Insurance	Moderate	Local agency partnerships
Investment Capital	High	Community investment ecosystem

Chapter 3.4 – Housing Leakage

Housing represents one of the largest opportunities for long-term wealth creation. Rent paid to external owners, deferred maintenance, and limited ownership pathways reduce local wealth retention. Expanding homeownership and local real estate investment strengthens equity accumulation and neighborhood stability.

If 500 renter households transitioned into homeownership over the next decade, and each household accumulated an average of $45,000 in equity, that would represent approximately $22.5 million in new household wealth.

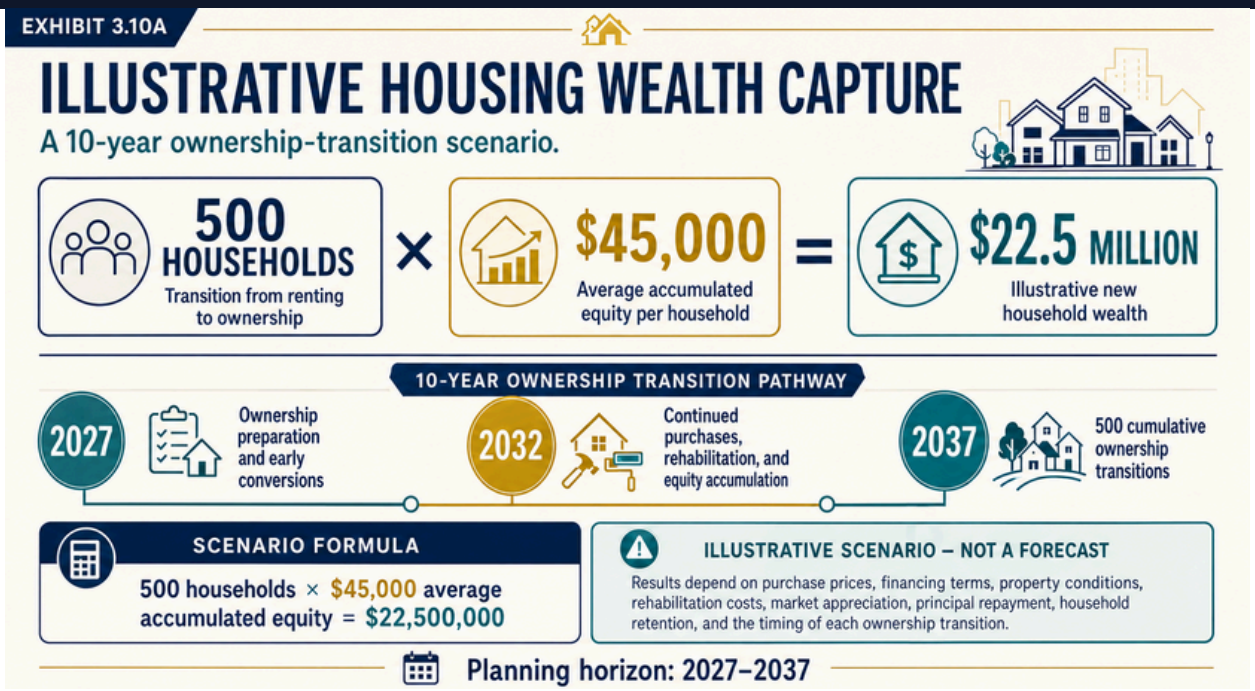


Exhibit 3.10. Illustrative housing wealth capture.

Ownership Pathways

The preferred MH100 pathway moves households from renter status toward ownership, rehabilitation, equity growth, and reinvestment. Local contractors, lenders, developers, and suppliers reinforce this ecosystem when projects are executed within the community.

Wealth Recapture Framework

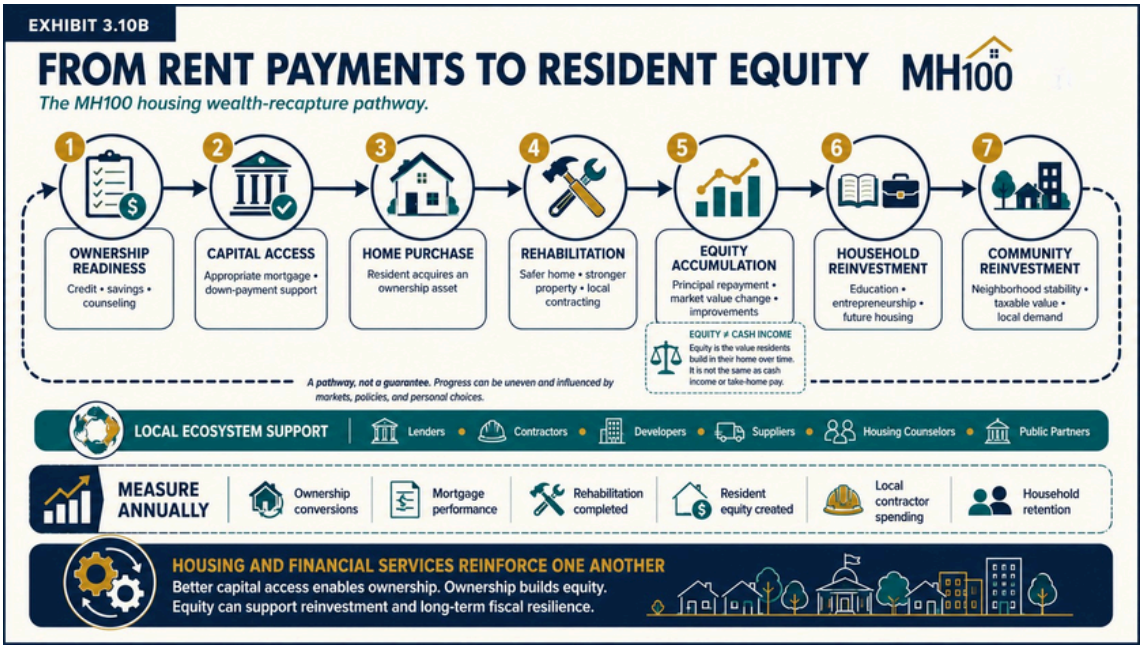
Financial services and housing reinforce each other. Better access to capital enables ownership. Ownership builds equity. Equity supports entrepreneurship, reinvestment, and long-term fiscal resilience.

Strategic Findings

Strategic Finding #18. Expanding homeownership increases household wealth creation and neighborhood stability.

Strategic Finding #19. Community-oriented financial partnerships improve capital access and strengthen local wealth retention.

Transition. Stage 4 examines healthcare and workforce leakage, focusing on employment pathways, service access, and economic mobility.



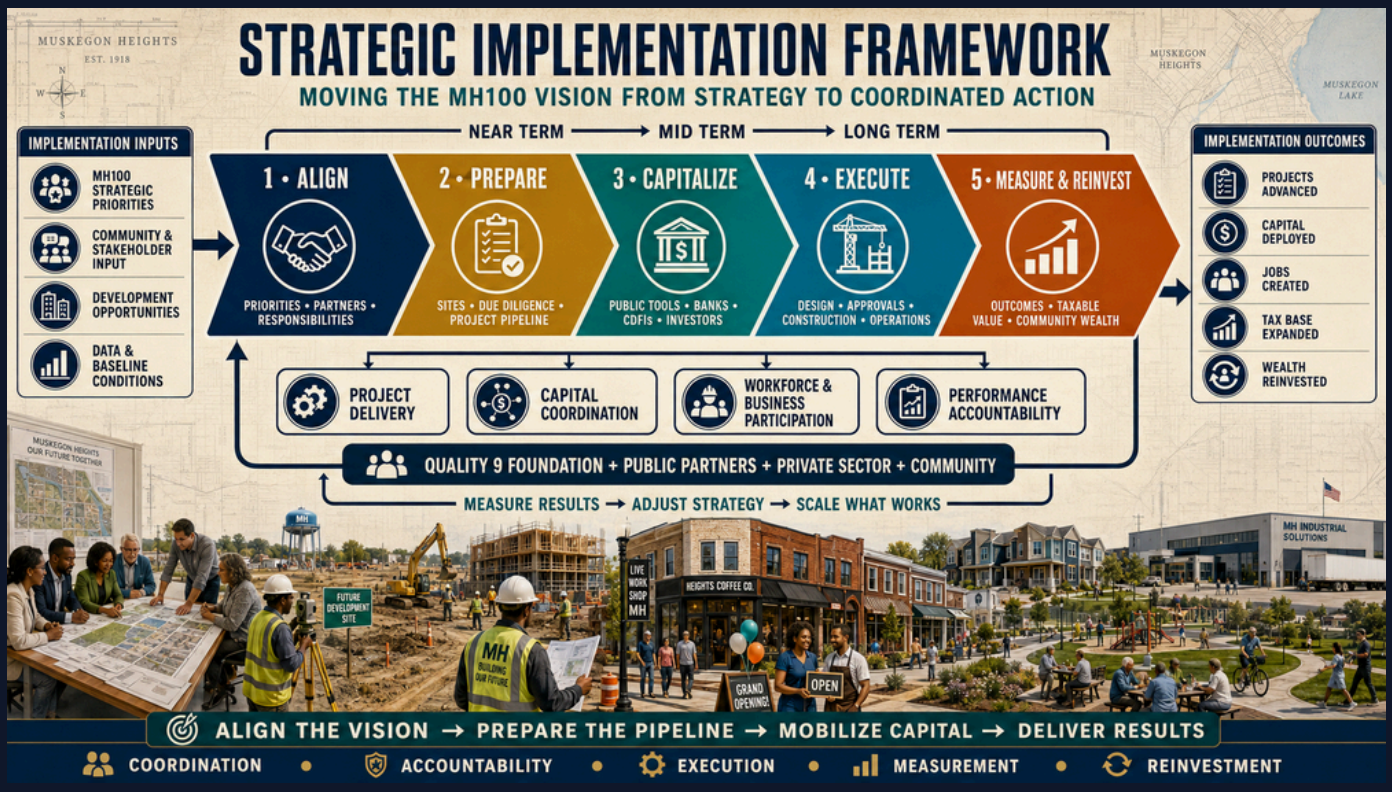
MH100

VOLUME I: STATE OF MUSKEGON HEIGHTS

Section 4 - STRATEGIC IMPLEMENTATION FRAMEWORK

Turning Vision Into Coordinated Action

Section 4 transforms strategy into execution by establishing the governance, financing, partnerships, implementation systems, and performance measures that will guide MH100 over the next decade.



Prepared by: Quality 9 Community Investment Foundation

Planning Horizon: 2027-2037

MH100 VOLUME I
SECTION 4

STRATEGIC IMPLEMENTATION FRAMEWORK

Executive Overview

Section 4 transitions MH100 from diagnosis to execution. Sections 1–3 established baseline conditions, strategic findings, and economic leakage. Section 4 establishes the implementation system that converts those findings into coordinated projects, governance, financing, and measurable outcomes.

From Analysis to Action

Implementation is treated as a system rather than a collection of individual projects. Every initiative should reinforce housing, entrepreneurship, workforce development, infrastructure, community wealth, and institutional partnerships.

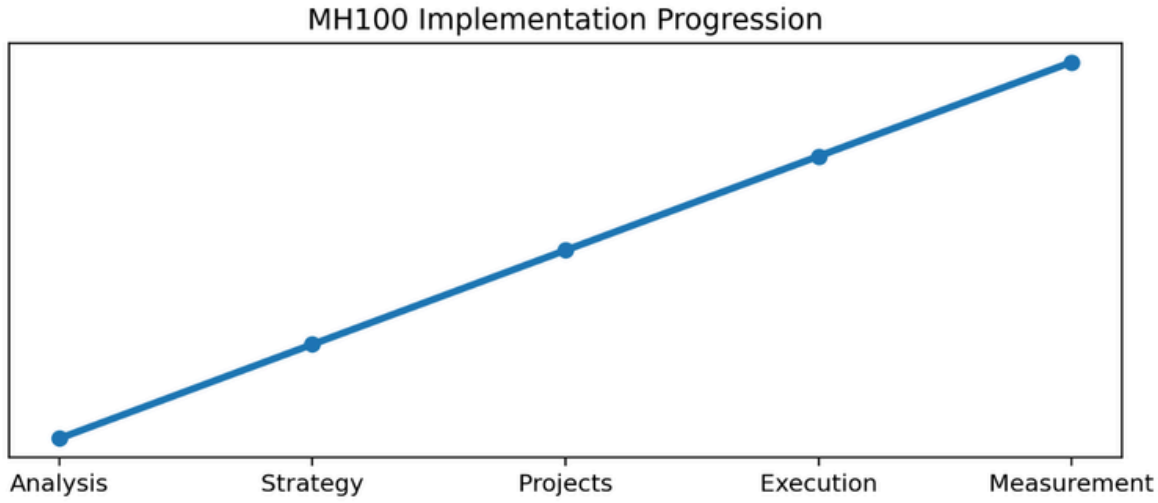


Exhibit 4.1. MH100 implementation progression.

MH100 Strategic Framework

The framework aligns strategic findings with implementation priorities, funding strategies, responsible partners, performance indicators, and long-term outcomes. Every project should contribute to one or more strategic pillars while reinforcing community wealth creation.

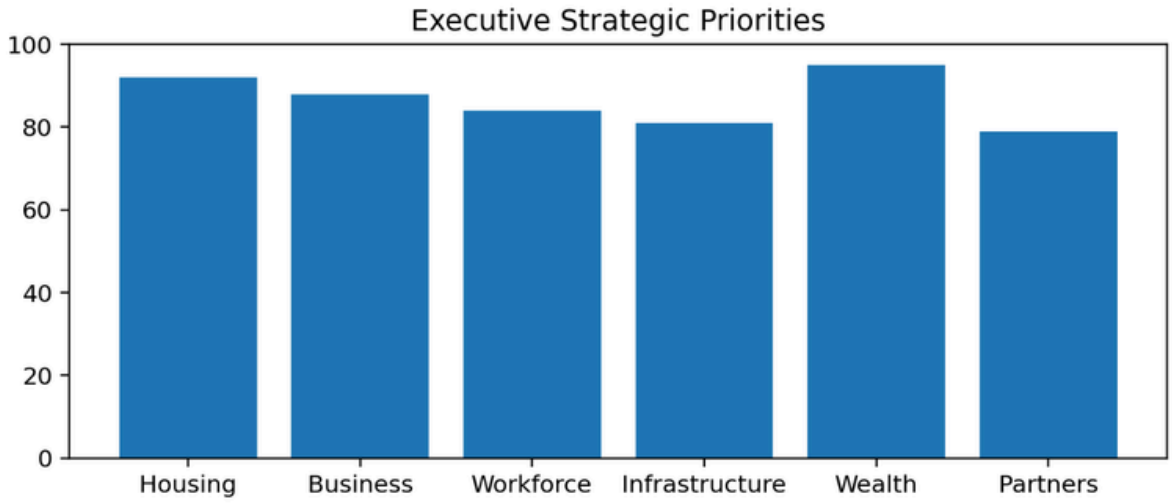


Exhibit 4.2. Executive strategic priorities dashboard.

Implementation Principle	Purpose
Systems Thinking	Projects reinforce one another
Ownership Focus	Increase local wealth creation
Performance Measurement	Track outcomes instead of activity
Partnership Alignment	Coordinate public and private stakeholders
Capital Deployment	Match projects with financing tools
Long-Term Sustainability	Support a ten-year implementation horizon

Strategic Finding #20

Successful implementation depends on aligning projects into a coordinated system rather than pursuing isolated investments. Housing, business development, workforce initiatives, infrastructure improvements, and institutional partnerships become mutually reinforcing components of the MH100 framework.

Transition

Stage 2 introduces the six strategic pillars that organize every MH100 initiative and establish the foundation for project prioritization and implementation sequencing.

CHAPTER 4.2 - SIX STRATEGIC PILLARS

Executive Overview

The six strategic pillars organize every MH100 initiative into a coordinated implementation system. Each pillar supports the others and should be evaluated based on its contribution to long-term community wealth.

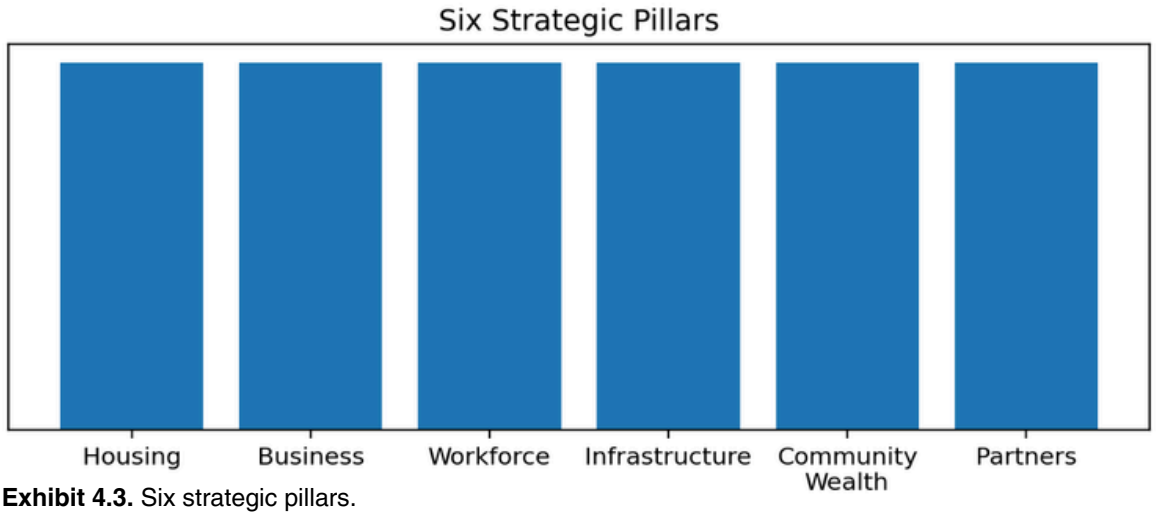


Exhibit 4.3. Six strategic pillars.

Pillar	Purpose
Housing & Neighborhoods	Expand ownership, stabilize neighborhoods, increase property values
Business Development	Support entrepreneurship and commercial growth
Workforce Development	Increase economic mobility and career pathways
Infrastructure	Strengthen public assets and investment readiness
Community Wealth	Increase local ownership and capital retention
Institutional Partnerships	Coordinate public, private, nonprofit and education sectors

Pillar Interdependency

The implementation framework assumes that no pillar operates independently. Housing supports workforce stability, workforce growth supports business development, business activity expands the tax base, and community wealth reinforces long-term investment.

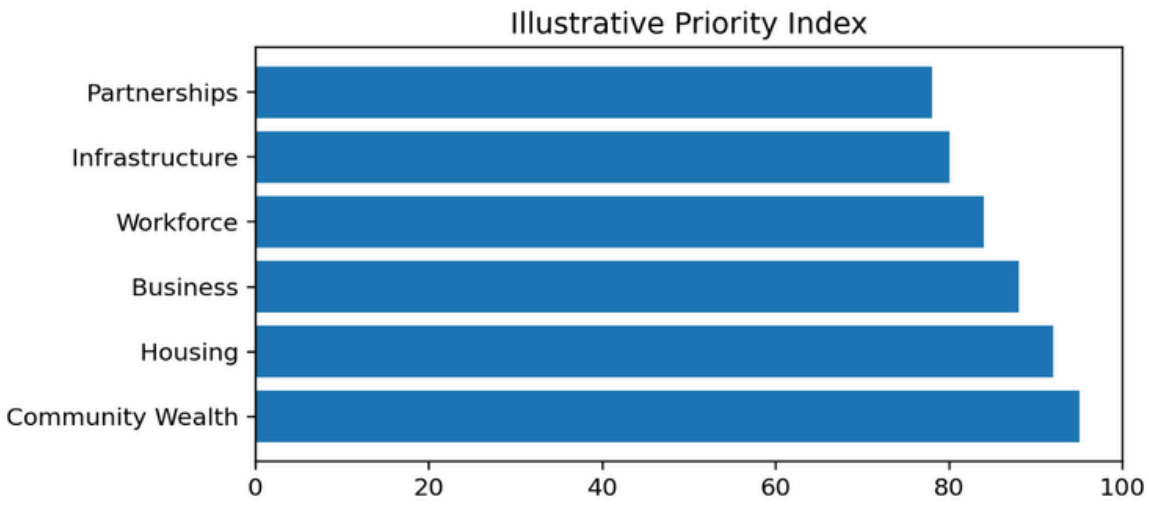


Exhibit 4.4. Illustrative implementation priority index.

Implementation Scorecard

Pillar	Impact	Readiness	Priority
Housing	High	High	Immediate
Business	High	Medium	Immediate
Workforce	High	Medium	Near-term
Infrastructure	Medium	Medium	Near-term
Community Wealth	Very High	High	Foundational
Partnerships	High	High	Continuous

Strategic Finding #21

Projects should be prioritized based on how effectively they strengthen multiple pillars simultaneously. Multi-pillar investments create stronger long-term outcomes than isolated initiatives.

Transition

Stage 3 introduces project prioritization, implementation sequencing, decision frameworks, and the ten-year roadmap.

CHAPTER 4.3 - Project Prioritization & Implementation Roadmap

Executive Overview

Stage 3 establishes the decision framework used to prioritize projects, allocate resources, and sequence implementation over the ten-year MH100 horizon.

Project Prioritization Framework

Criterion	Purpose
Community Impact	Increase resident benefit and quality of life
Wealth Creation	Expand ownership and economic value
Readiness	Ability to begin implementation
Capital Availability	Likelihood of funding
Strategic Alignment	Supports multiple MH100 pillars
Long-Term Sustainability	Creates durable community outcomes

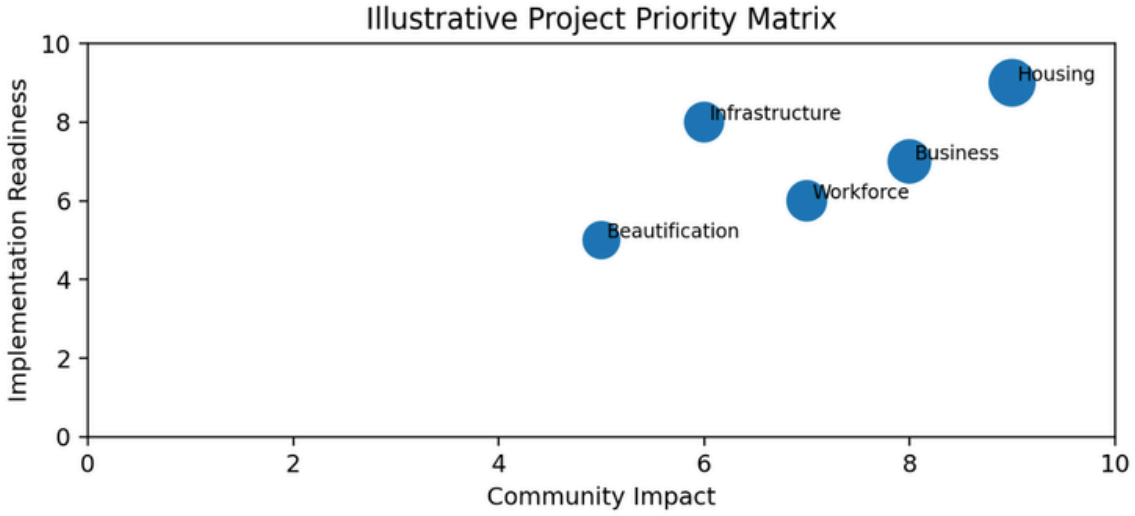


Exhibit 4.5. Illustrative project priority matrix.

Implementation Roadmap

Projects should move from foundational investments to expansion initiatives and finally toward long-term economic maturity. Sequencing reduces implementation risk while maximizing cumulative impact.

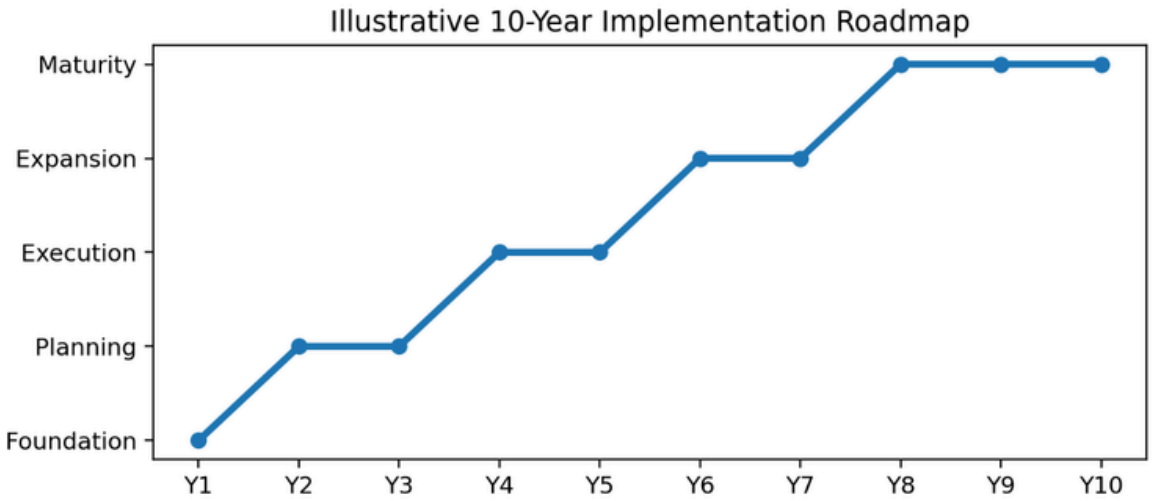


Exhibit 4.6. Illustrative ten-year implementation roadmap.

Milestone Dashboard

Phase	Years	Primary Objective
Foundation	1–2	Planning, governance, catalytic projects
Expansion	3–5	Construction, entrepreneurship, neighborhood investment
Acceleration	6–8	Private investment, wealth creation, scaling
Maturity	9–10	Long-term sustainability and reinvestment

Strategic Finding #22

Projects should be prioritized by cumulative strategic value rather than by individual merit alone. Investments that reinforce multiple MH100 pillars generate stronger long-term community outcomes.

Transition

Stage 4 introduces capital strategy, governance, funding alignment, and implementation accountability.

CHAPTER 4.4 - CAPITAL STACK

Executive Overview

Stage 4 establishes how MH100 is financed, governed, and managed. Capital deployment and governance should reinforce implementation priorities, accountability, and long-term community wealth creation.

Capital Strategy

Projects should align funding sources with project risk, timing, and expected public benefit. Layered financing reduces dependence on any single capital source while increasing implementation flexibility.

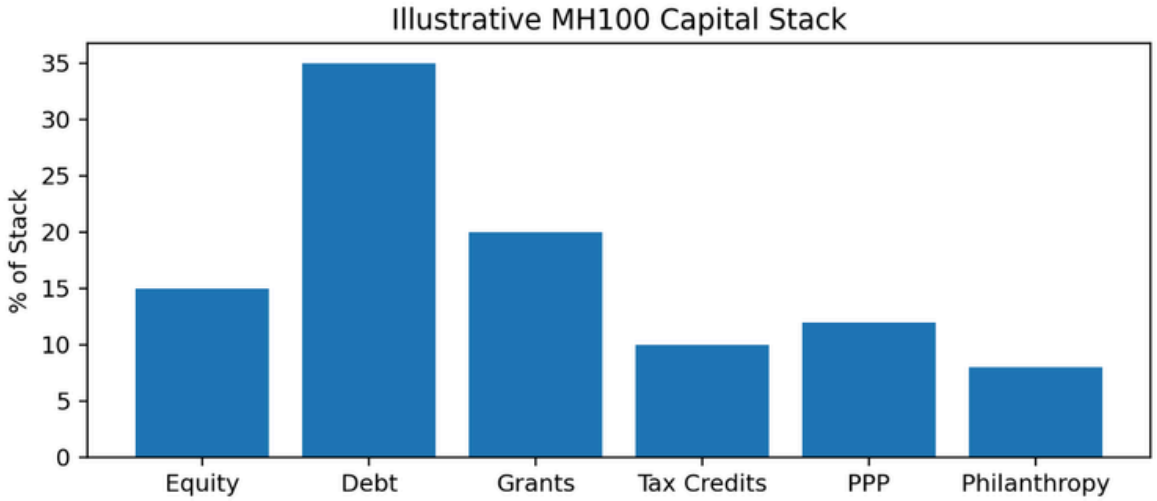


Exhibit 4.7. Illustrative MH100 capital stack.

Funding Source	Typical Use	Strategic Role
Public Grants	Infrastructure & planning	Catalytic funding
Private Equity	Development	Risk capital
Debt Financing	Construction	Project execution
Tax Credits	Eligible redevelopment	Gap financing
Public-Private Partnerships	Major initiatives	Shared implementation
Philanthropy	Community programs	Capacity building

Governance Framework

Clear governance ensures strategic alignment, transparent decision-making, and measurable accountability across every MH100 initiative.

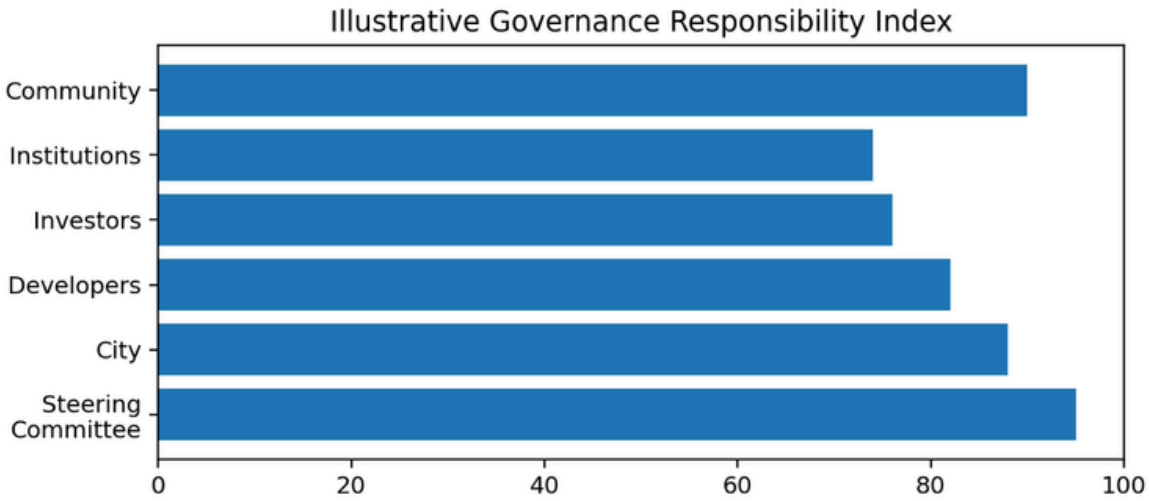


Exhibit 4.8. Illustrative governance responsibility index.

Function	Lead	Support	Review
Strategic Direction	Steering Committee	City	Board
Project Delivery	Developers	Partners	Steering Committee
Capital Deployment	Investors	Finance Partners	Board
Performance Reporting	Program Office	City	Community
Community Engagement	Comm. Organizers	Residents	Steering Committee

Strategic Finding #23

Capital allocation and governance should be integrated rather than independent. Funding decisions should reinforce MH100 priorities, while governance structures ensure that investments remain aligned with measurable community outcomes.

Transition

Stage 5 concludes Section 4 with performance management, risk management, community engagement, and the ten-year success scenario.

CHAPTER 4.5 Performance Management, Risk & Section Conclusion

Executive Performance Framework

The final stage establishes how MH100 will be monitored, evaluated, and refined throughout implementation. Success is measured by outcomes rather than activity, emphasizing sustained community wealth creation.

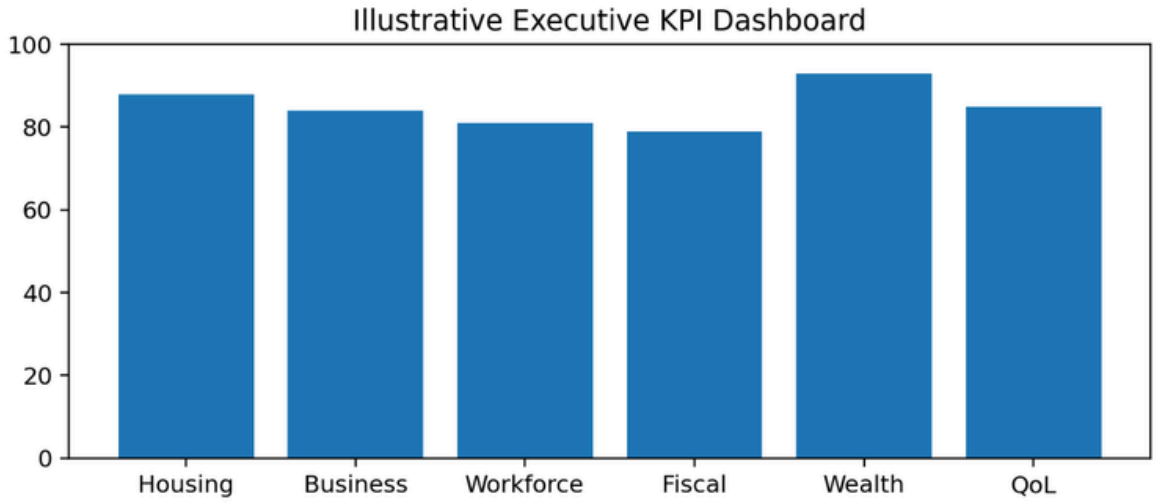


Exhibit 4.9. Illustrative Executive KPI Dashboard.

Category	Illustrative KPI
Housing	Homeownership, new units, neighborhood stabilization
Business	Business formation, survival, commercial occupancy
Workforce	Employment, wage growth, career advancement
Fiscal Health	Tax base growth, leveraged investment
Community Wealth	Ownership participation, capital retention
Quality of Life	Resident satisfaction, public safety, amenities

Risk Management

Continuous monitoring of implementation risks enables proactive adjustments to capital deployment, project sequencing, and partnership strategies.

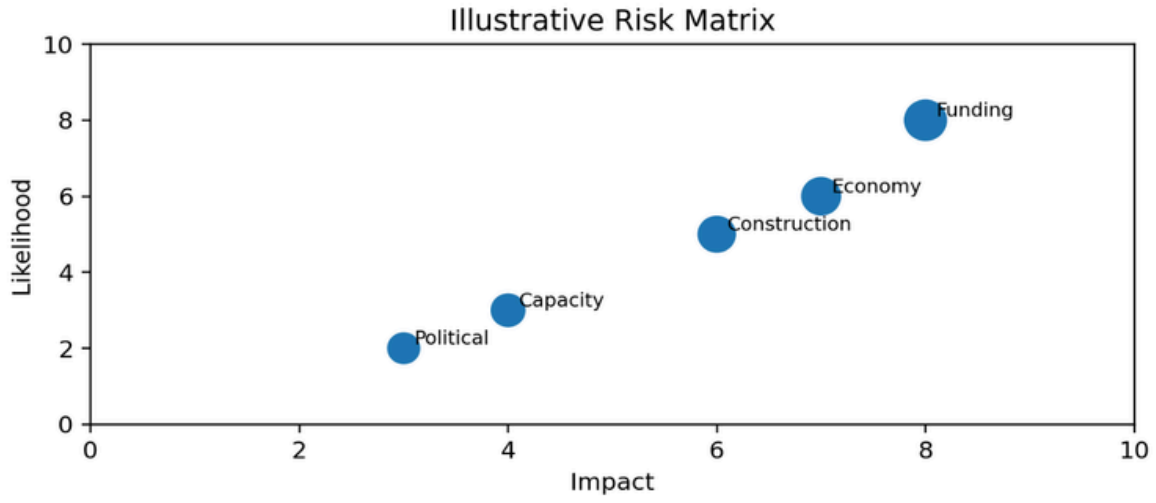


Exhibit 4.10. Illustrative implementation risk matrix.

Community Engagement

Residents, businesses, educational institutions, nonprofit organizations, healthcare systems, and public agencies should remain active participants throughout implementation. Regular reporting and transparent communication reinforce accountability and public trust.

Ten-Year Success Scenario

By Year 10, MH100 envisions stronger neighborhoods, increased homeownership, expanded business activity, improved workforce participation, enhanced fiscal capacity, and measurable growth in community wealth through coordinated implementation.

Section 4 Master Conclusion

Section 4 establishes the operational framework for MH100. The preceding sections identified conditions and strategic opportunities; this section provides the implementation architecture that aligns governance, capital, partnerships, project prioritization, and performance management. Section 5 transitions from strategy into catalytic project implementation and investment execution.

MH100

VOLUME I:STATE OF MUSKEGON HEIGHTS

Section 5 - Catalytic Development Strategy

Investing in Projects That Transform Communities

Section 5 presents the catalytic projects, development priorities, and investment strategies designed to stimulate economic growth, generate sustainable revenue, strengthen neighborhoods, and accelerate community wealth creation.



Prepared by: Quality 9 Community Investment Foundation

Planning Horizon: 2027-2037

MH100 VOLUME I
SECTION 5
CATALYTIC DEVELOPMENT STRATEGY

Executive Overview

Section 5 transitions from implementation planning into project execution. Catalytic developments are intended to create measurable improvements in neighborhood stability, business activity, investment confidence, and long-term community wealth.

Chapter 5.1 – Catalytic Development Philosophy

Catalytic projects are selected because they influence multiple strategic objectives simultaneously. Rather than producing isolated benefits, they stimulate additional private investment, expand ownership opportunities, strengthen neighborhoods, and improve the local tax base.

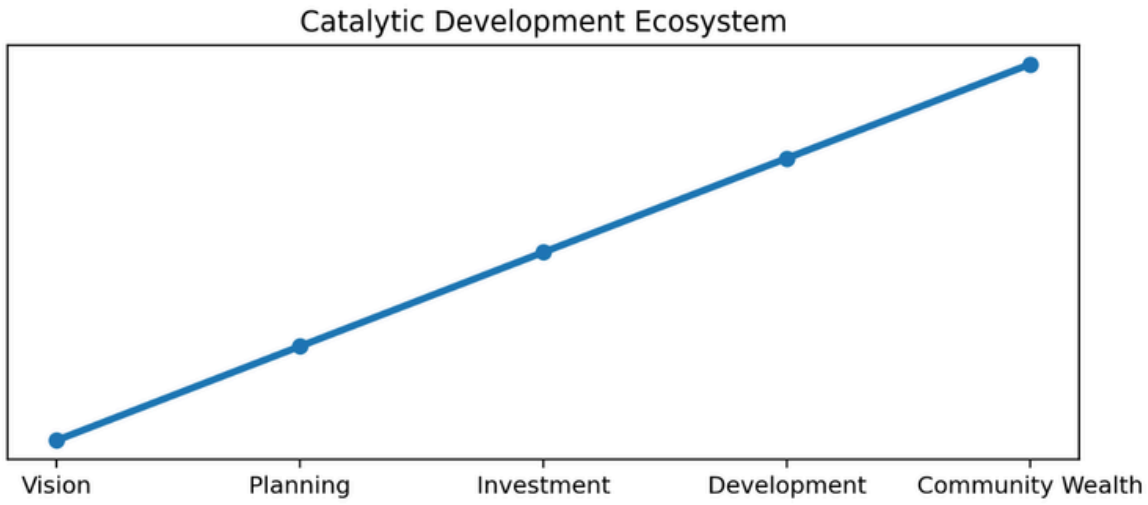


Exhibit 5.1. Illustrative catalytic development ecosystem.

Catalytic Principle	Strategic Purpose
Neighborhood Revitalization	Increase stability and investment confidence
Housing Development	Expand ownership and supply
Commercial Activation	Support business growth and services
Public Infrastructure	Improve development readiness
Community Wealth	Retain value through local ownership

Chapter 5.2 – Housing Strategy

Housing serves as the foundational catalytic investment within MH100. New construction, rehabilitation, homeownership expansion, and mixed-income development collectively strengthen neighborhood resilience while increasing long-term household wealth.

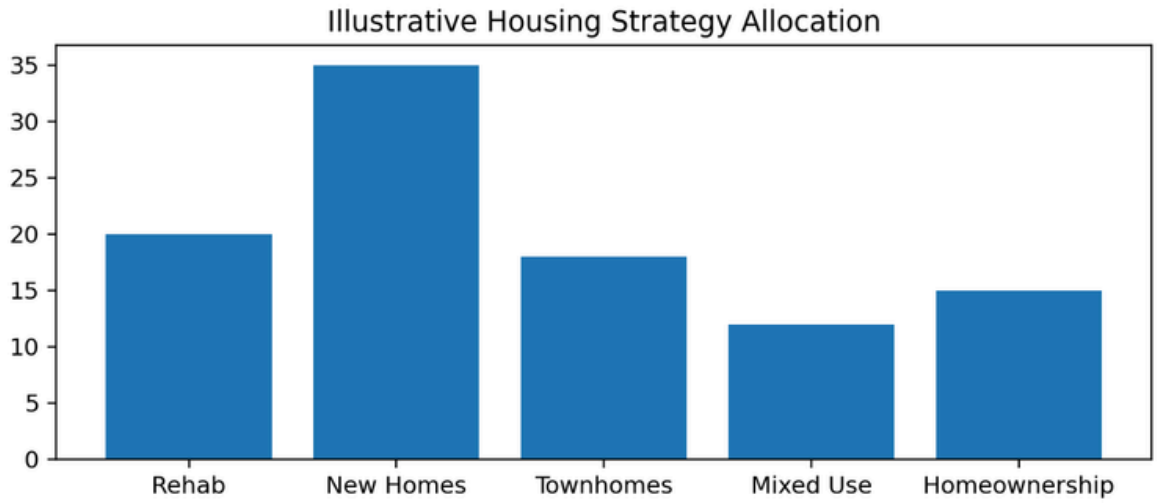


Exhibit 5.2. Illustrative housing strategy framework.

Housing Initiative	Primary Outcome	Priority
New Construction	Expand supply	High
Rehabilitation	Preserve neighborhoods	High
Homeownership	Build equity	Very High
Mixed-Income Housing	Diversify housing options	High
Neighborhood Stabilization	Increase property values	High

Strategic Finding #24

Catalytic housing investments generate value beyond new units. They influence neighborhood confidence, private investment, equity formation, workforce attraction, and municipal fiscal capacity when integrated into a coordinated development strategy.

Transition

Stage 2 expands the catalytic strategy to commercial development and entrepreneurship, demonstrating how business formation complements neighborhood investment and wealth creation.

Executive Overview

Commercial corridors and entrepreneurship transform neighborhood demand into locally owned businesses, employment opportunities, commercial occupancy, and long-term wealth creation.

Chapter 5.3 – Commercial Development

Commercial development should focus on strengthening neighborhood corridors, supporting mixed-use redevelopment, and increasing local access to goods and services while creating investment-ready business districts.

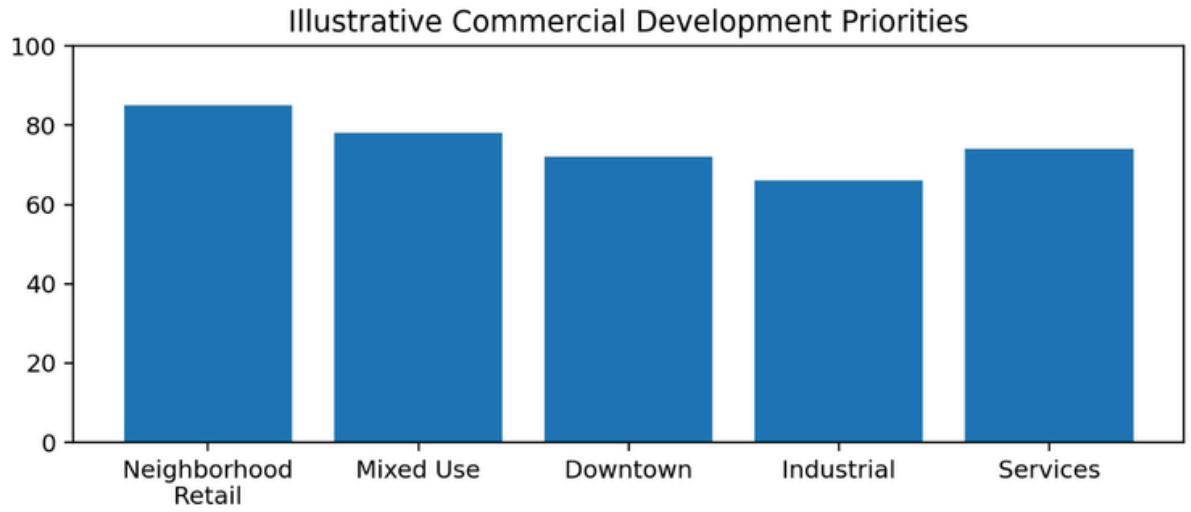


Exhibit 5.3. Illustrative commercial development priorities.

Commercial Focus	Primary Objective	Expected Impact
Neighborhood Retail	Increase local spending capture	Higher-local-sales
Mixed-Use Development	Blend housing and commerce	Walkable-investment
Downtown Revitalization	Catalytic redevelopment	Regional attraction
Business Corridors	Expand commercial activity	Tax base growth
Industrial Support	Employment & logistics	Regional competitiveness

Chapter 5.4 – Entrepreneurship Strategy

Entrepreneurship expands community ownership by converting local ideas into operating businesses. MH100 emphasizes training, mentorship, access to capital, technical assistance, procurement opportunities, and business incubation.

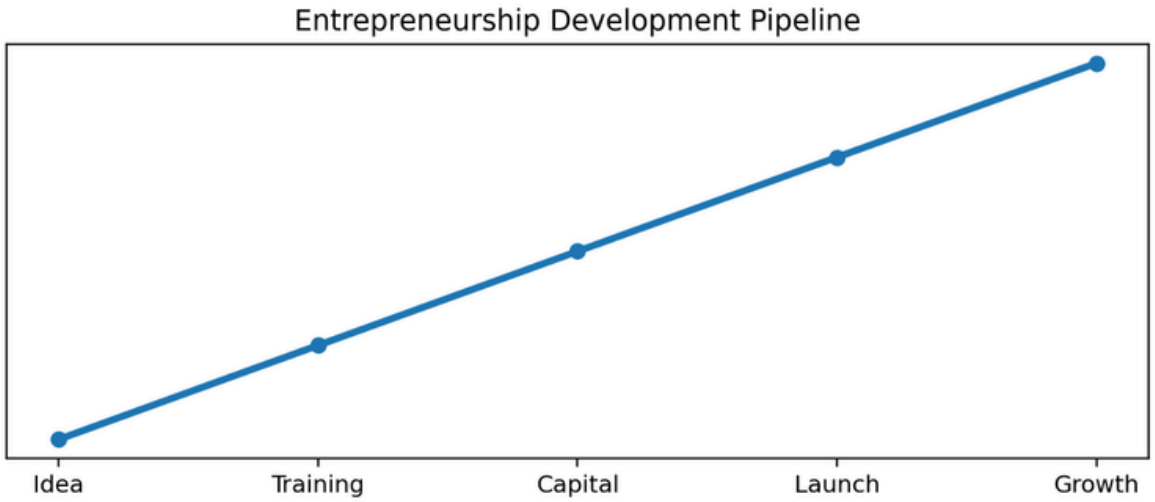


Exhibit 5.4. Entrepreneurship development pipeline.

Stage	Support Mechanism	Outcome
Idea	Education & outreach	Business readiness
Planning	Mentoring & planning	Viable concept
Capital	Loans, grants, investors	Launch funding
Launch	Incubation & procurement	Business formation
Growth	Expansion support	Long-term sustainability

Strategic Finding #25

Commercial development and entrepreneurship are complementary strategies. Strong commercial districts create demand for entrepreneurs, while successful entrepreneurs reinforce neighborhood vitality, employment, and community wealth.

Transition

Stage 3 advances the catalytic strategy through workforce development and talent retention.

Executive Overview

MH100's workforce strategy connects education, skills, employment, entrepreneurship, and ownership into a continuous talent pipeline that strengthens both household prosperity and long-term community wealth.

Chapter 5.5 – Workforce Development

The objective is to align training providers, employers, educational institutions, and community organizations around pathways that increase employment, wage growth, retention, and advancement.

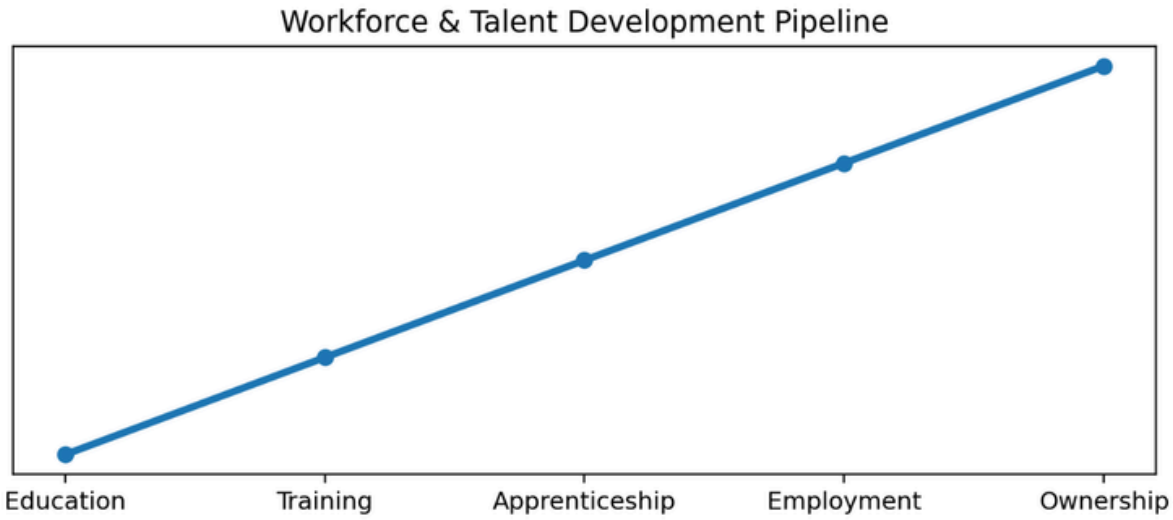


Exhibit 5.5. Workforce and talent pipeline.

Pipeline Stage	Primary Focus	Desired Outcome
Education	Career awareness	Prepared workforce
Training	Technical & soft skills	Job readiness
Apprenticeships	Work-based learning	Industry experience
Employment	Career placement	Income growth
Ownership	Leadership & entrepreneurship	Community wealth

Strategic Workforce Priorities

Priority sectors should reflect regional demand while creating opportunities for upward mobility and local business formation.

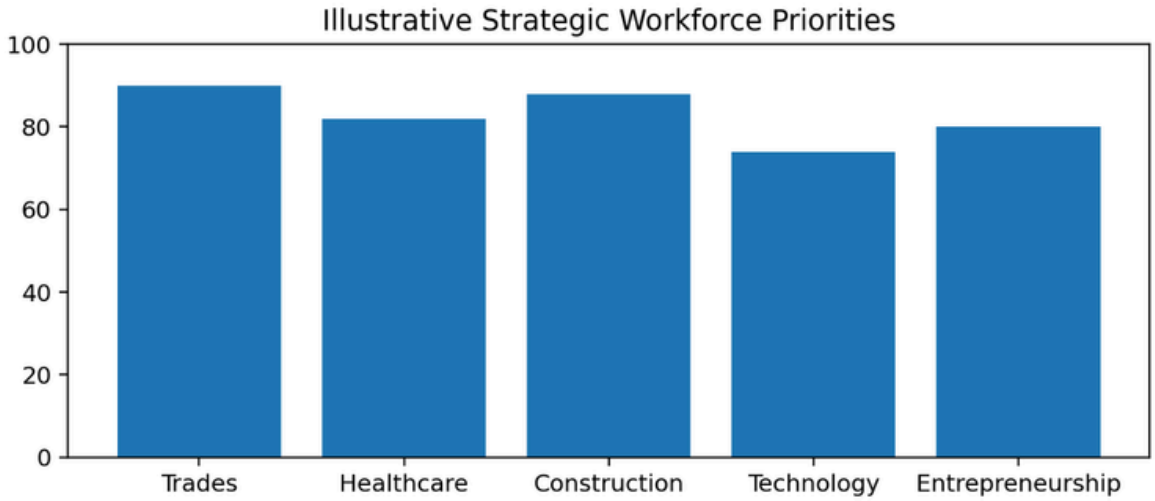


Exhibit 5.6. Illustrative workforce priority sectors.

Strategy	Implementation	Community Benefit
Career Pathways	Schools & colleges	Higher employment
Trades Expansion	Apprenticeships	Skilled workforce
Business Partnerships	Employer alignment	Talent retention
Entrepreneurship	Business support	Ownership growth
Continuous Learning	Upskilling	Long-term resilience

Strategic Finding #26

Workforce development creates the greatest long-term value when it leads beyond employment into leadership, entrepreneurship, homeownership, and asset accumulation.

Transition

Stage 4 presents the major catalytic projects, including project profiles, strategic alignment, implementation sequencing, and expected economic impact.

Executive Overview

This stage profiles flagship catalytic projects that are intended to reshape neighborhood investment, strengthen community wealth, and attract long-term public and private capital.

Catalytic Project Portfolio

Project	Strategic Alignment	Primary Outcome
Strand Theatre Redevelopment	Downtown, Revitalization	Entertainment & mixed-use activation
Asset Revenue Generation	Mixed-use, Recreation	Community destination & investment
Commercial Corridors	Business Development	Retail capture & activation
Neighborhood Revitalization	Housing & Infrastructure	Property value growth
Community Facilities	Quality of Life	Public amenities & engagement

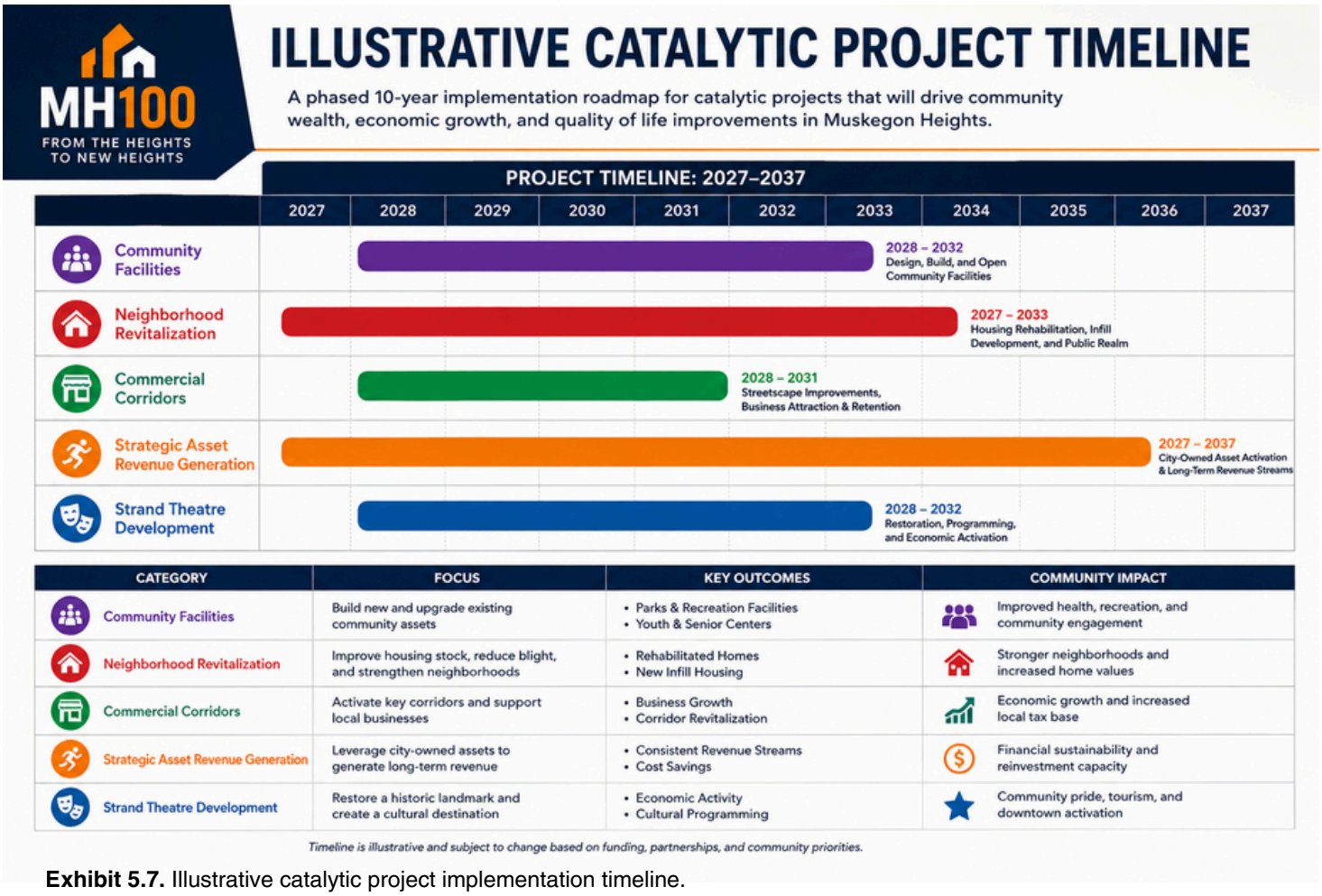


Exhibit 5.7. Illustrative catalytic project implementation timeline.

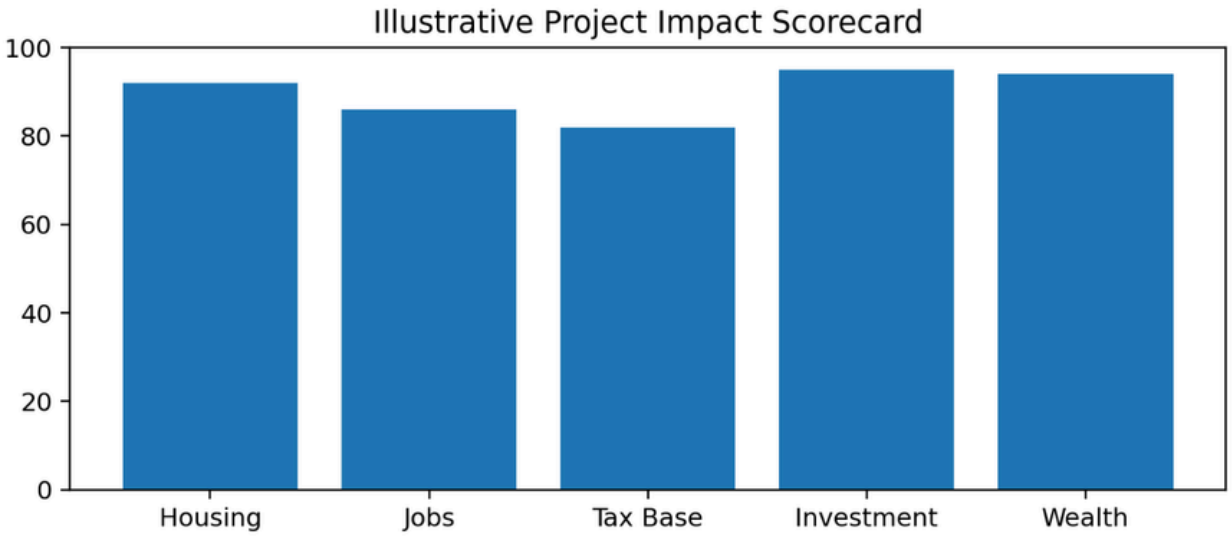


Exhibit 5.8. Illustrative project impact scorecard.

Strategic Alignment

Each catalytic project should support multiple MH100 pillars simultaneously, maximizing cumulative impact across housing, business activity, workforce opportunities, fiscal capacity, and community wealth.

Evaluation Area	Key Measure
Economic Impact	Private investment leveraged
Community Benefit	Residents served
Housing	Units created or preserved
Employment	Jobs supported
Fiscal Impact	Tax base growth
Long-Term Wealth	Ownership & equity creation

Strategic Finding #27

Catalytic projects produce their greatest value when planned as an interconnected portfolio rather than independent developments, allowing each investment to reinforce community-wide transformation.

Transition

Stage 5 concludes Section 5 with the remaining catalytic initiatives, the ten-year investment pipeline, expected community outcomes, and the section conclusion.

Major Catalytic Projects–Part II, Investment Pipeline & Community Outcomes

Executive Overview

The final stage of Section 5 consolidates catalytic investments into a coordinated ten-year implementation portfolio while illustrating the anticipated long-term outcomes of the MH100 initiative.

Ten-Year Investment Pipeline

Projects should be sequenced according to readiness, financing availability, strategic importance, and cumulative impact. Early catalytic projects establish momentum while later investments reinforce long-term community transformation.

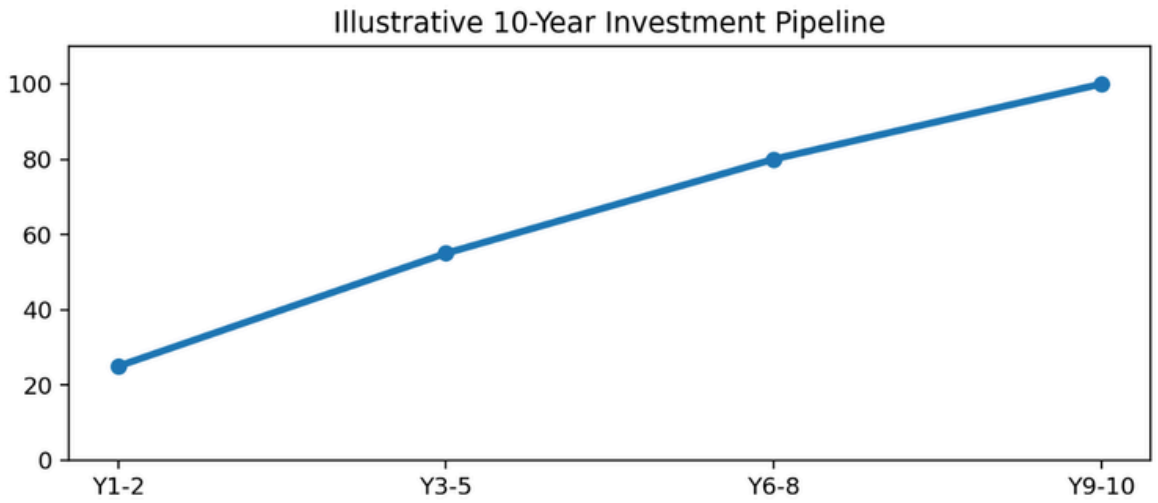


Exhibit 5.9. Illustrative ten-year investment pipeline.

Implementation Phase	Primary Focus	Illustrative Objective
Years 1–2	Catalytic Projects	Launch foundational investments
Years 3–5	Expansion	Scale housing and commercial activity
Years 6–8	Acceleration	Increase private investment and wealth creation
Years 9–10	Sustainability	Long-term reinvestment and fiscal resilience

Expected Community Outcomes

The integrated catalytic strategy is expected to strengthen neighborhood stability, business formation, employment opportunities, property values, community wealth, and municipal fiscal capacity over the ten-year planning horizon.

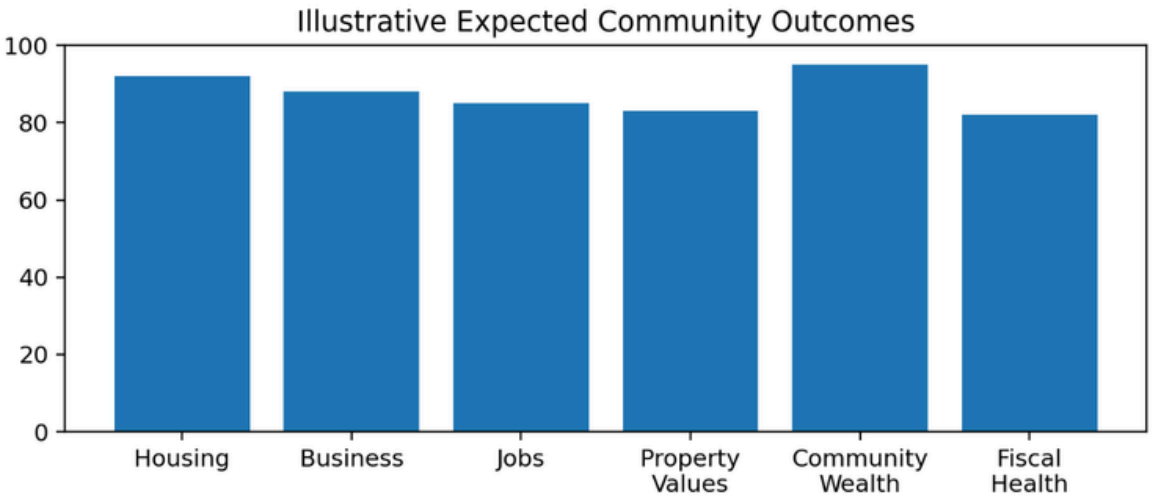


Exhibit 5.10. Illustrative expected community outcomes.

Outcome Area	Illustrative Long-Term Result
Housing	Expanded ownership and neighborhood stability
Business	Higher business formation and commercial activity
Employment	Improved workforce participation and wages
Community Wealth	Greater ownership, equity, and reinvestment
Fiscal Health	Broader tax base and investment capacity
Quality of Life	Improved amenities and resident confidence

Strategic Finding #28

Long-term community transformation is achieved through a coordinated portfolio of catalytic investments rather than isolated projects. Sequenced implementation allows each investment to reinforce future opportunities and expand cumulative community wealth.

Section 5 Master Conclusion

Section 5 demonstrates how MH100 translates strategic planning into catalytic development. Housing, commercial investment, entrepreneurship, workforce development, and coordinated capital deployment form the foundation for sustained neighborhood revitalization and measurable community wealth creation, preparing the publication for the concluding vision presented in Section 6.

MH100

VOLUME I: STATE OF MUSKEGON HEIGHTS

Section 6 - MH100 Community Wealth Ecosystem

Section 6 brings the MH100 vision together through a coordinated strategy for implementation, accountability, and long-term community impact.

The initiatives outlined throughout this publication are not intended to operate as isolated projects, but as interconnected parts of a broader community wealth ecosystem, one that expands the tax base, attracts private investment, creates quality jobs, strengthens local businesses, improves housing, and generates new resources for public services.

Successful implementation will require sustained collaboration among residents, city leadership, developers, financial institutions, nonprofit organizations, employers, and regional partners.

Through clearly defined priorities, measurable outcomes, and disciplined execution, Muskegon Heights can convert its existing assets and unrealized potential into lasting economic opportunity for current residents and future generations.

Prepared by: Quality 9 Community Investment Foundation

Planning Horizon: 2027-2037

MH100

VOLUME I:STATE OF MUSKEGON HEIGHTS

Section 6- MH100 Community Wealth Ecosystem

STAGE 1

SECTION 6

TAX BASE REDEVELOPMENT STRATEGY

From High Tax Rates to a High-Value Tax Base

Stage 1 establishes the fiscal philosophy supporting every initiative within the MH100 Community Wealth Ecosystem. The objective is to expand taxable value, attract private investment, diversify municipal revenue, and create a credible pathway toward stronger tax competitiveness without weakening essential public services.



CURRENT FISCAL LANDSCAPE

Muskegon Heights carries the highest municipal operating millage among the county's cities.

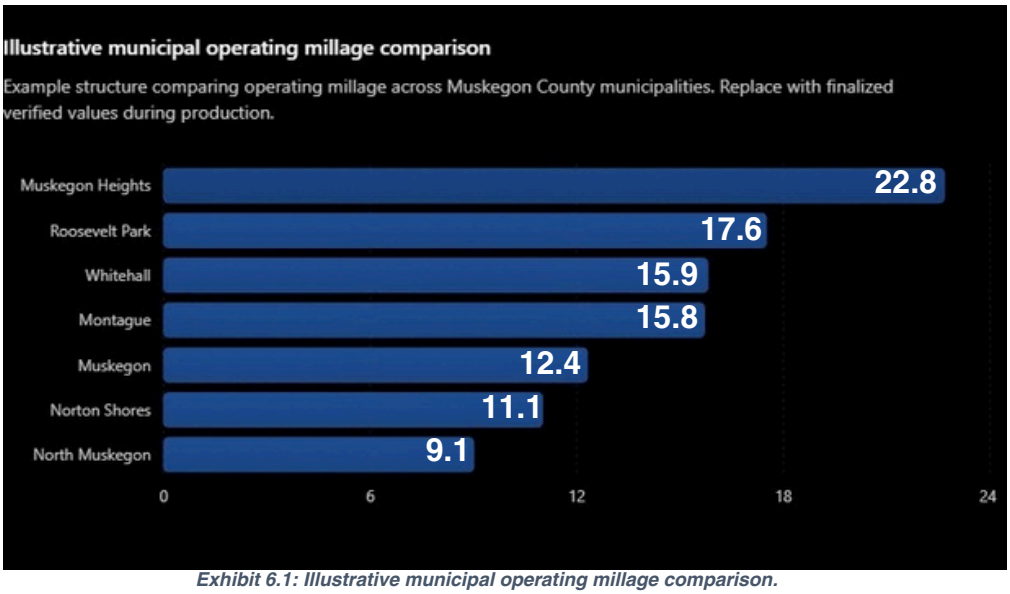


Exhibit 6.1: Illustrative municipal operating millage comparison.

The comparison demonstrates the central fiscal challenge facing Muskegon Heights: a comparatively high municipal operating millage is applied to a relatively limited tax base. This creates a competitiveness problem because new residents, developers, and businesses compare not only land and building costs, but also the long-term tax burden associated with investing in the city.

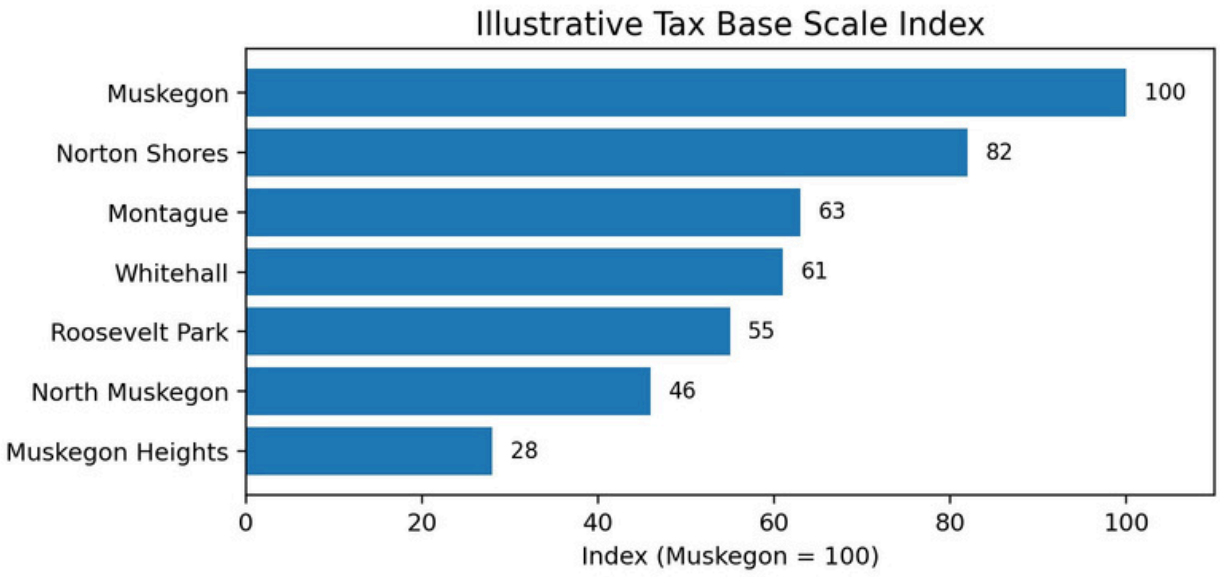


Exhibit 6.2: Illustrative tax base scale index. Values are indexed for strategic comparison, not audited taxable value totals.

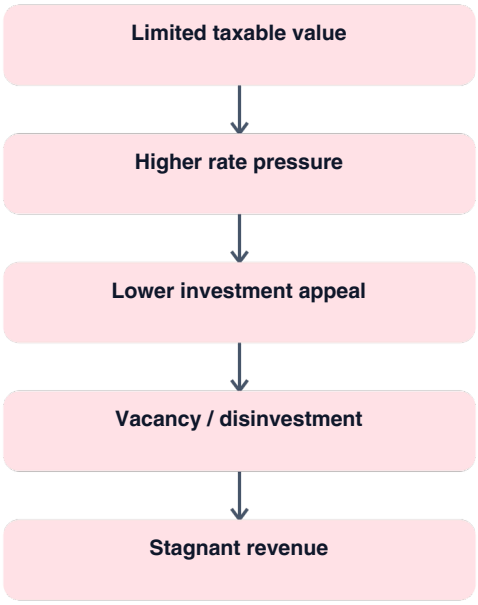
UNDERSTANDING TAX BASE ECONOMICS

The city's challenge is not simply the tax rate; it is the size and strength of the underlying taxable value.

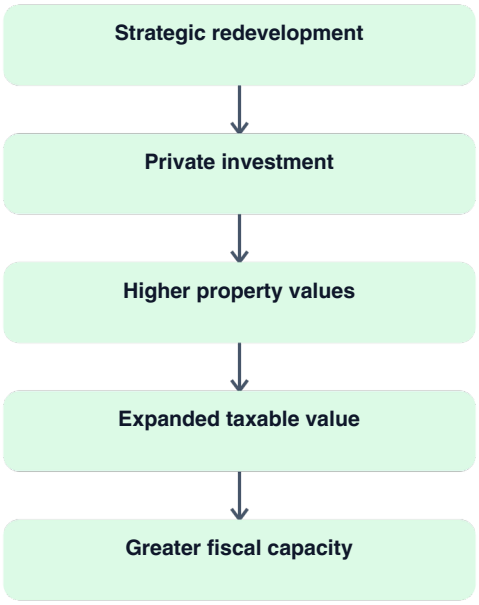
Core Fiscal Principle

A high rate applied to a weak tax base can still produce limited revenue. A more competitive rate applied to a stronger tax base can support equal or greater municipal capacity.

CURRENT STRUCTURAL CYCLE



MH100 GROWTH CYCLE



MH100 therefore treats redevelopment as a fiscal strategy. New construction, adaptive reuse, commercial occupancy, industrial investment, and neighborhood reinvestment increase the value of the property base.

The larger base creates room for revenue growth without relying on continued increases in the tax burden carried by existing residents and businesses.

MH100 TAX RECALIBRATION STRATEGY

A phased approach protects public services while creating a pathway toward stronger tax competitiveness.

1. Identify Catalytic Sites
Vacant, underused, and strategically located properties.

2. Remove Investment Barriers
Site control, permitting, infrastructure, incentives, and project packaging.

3. Attract Private Capital
Developers, manufacturers, retailers, financial institutions, and entrepreneurs.

4. Expand Taxable Value
New construction, rehabilitation, occupancy, and business investment.

5. Reinvest New Revenue
Public safety, roads, beautification, infrastructure, and code enforcement.

6. Evaluate Tax Relief
Reduce rate pressure only after recurring revenue and taxable value benchmarks are met.

Policy Guardrail

Tax relief should be triggered by verified recurring revenue growth, taxable value expansion, and service-capacity benchmarks - not by an arbitrary calendar date.

MUNICIPAL REVENUE DIVERSIFICATION

A stronger fiscal system depends on multiple recurring revenue channels.

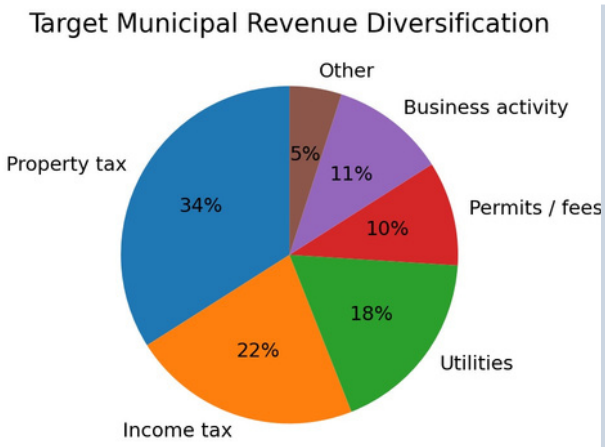


Exhibit 6.3: Target revenue diversification concept.

Revenue Channel	How Growth Is Created	MH100 Connection
Property tax	Higher taxable value	Redevelopment and occupancy
Income tax	More jobs and payroll	Manufacturing and business growth
Utilities	Higher commercial and industrial usage	Weater, sewer, and service demand
Permits / inspections	More construction activity	Housing and commercial redevelopment
Business activity	More firms and occupied properties	Entrepreneurship and retail capture
Fees / leases	Use of public assets and services	Strategic partnerships

Revenue diversification reduces dependence on any single source. It also allows the city to absorb economic cycles more effectively because growth in one category can partially offset weakness in another. MH100's businesses and redevelopment initiatives are therefore evaluated by their combined effect on taxable value, payroll, utilities, permits, commercial occupancy, and local spending.

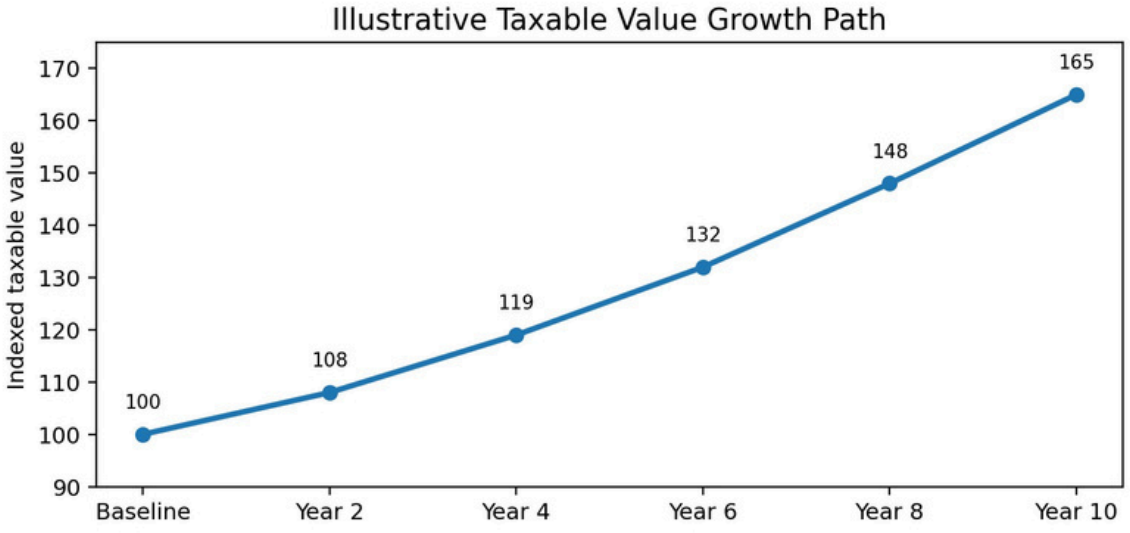


Exhibit6.4: Illustrativeten-yeartaxable value growth path.

EXECUTIVE DASHBOARD & PERFORMANCE INDICATORS

Progress should be measured through a consistent annual fiscal scorecard.

TAXABLE VALUE
Annual growth

PRIVATE INVESTMENT
Capital deployed

COMMERCIAL OCCUPANCY
Space activated

JOBS CREATED
Resident access

PROPERTY VALUES
Neighborhood growth

REVENUE DIVERSITY
Fiscal resilience

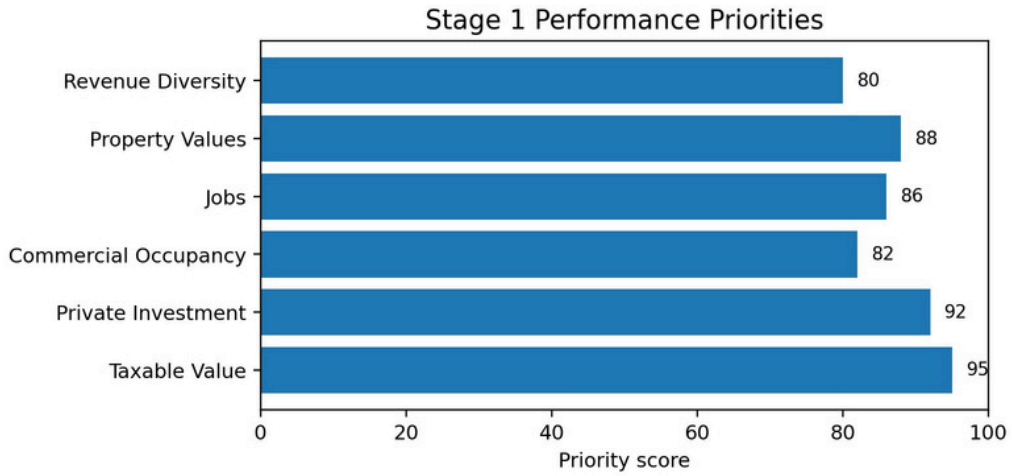


Exhibit 6.5: Stage 1 performance priorities.

Indicator	Baseline	Target Direction	Reporting Frequency
Taxable value	Establish Year 0	Increase	Annual
Private investment	Establish Year 0	Increase	Quarterly
Commercial occupancy	Measure corridors	Increase	Semiannual
Building permits	Measure current volume	Increase	Quarterly
Property values	Establish neighborhood baseline	Increase responsibly	Annual
Operating millage pressure	Current rate	Stabilize / reduce over time	Annual

STRATEGIC FINDING & TRANSITION

Tax base redevelopment is the fiscal foundation for the entire MH100 Community Wealth Ecosystem.

Strategic Finding #31

The long-term fiscal health of Muskegon Heights will be determined less by the tax rate alone and more by the strength, diversity, and growth of the underlying tax base. Sustainable redevelopment creates new value, broadens municipal revenue, and creates the conditions for stronger tax competitiveness without weakening essential services.

The Tax Base Redevelopment Strategy is not a standalone initiative. It is the operating logic behind every subsequent economic engine in Section 6. The Downtown Revitalization Engine, Community Car Wash Network, industrial facilities, modular manufacturing, Development Accelerator, and Community Financial Ecosystem each contribute to the same objective: expanding economic activity and converting that activity into lasting taxable value, employment, capital formation, and municipal capacity.

TRANSITION TO STAGE 2
Downtown Revitalization Engine

Stage 2 applies the fiscal framework to a catalytic Broadway redevelopment centered on the Strand Theatre, Somerset on Broadway, Somerset Market on Broadway, and Motu' on Broadway. Together, these components are designed to increase downtown housing, eliminate a food-access gap, capture retail spending, support an evening economy, and strengthen surrounding property values.

Stage 2 Component	Primary Function
Strand Theatre Redevelopment	Historic adaptive reuse and catalytic placemaking
Somerset on Broadway	Mixed-use housing and retail activation
Somerset Market on Broadway	Small-format grocery and food-access strategy
Motu' on Broadway	Dining, lounge, and evening-economy destination

MH100

VOLUME I: STATE OF MUSKEGON HEIGHTS

Section 6 - MH100 Community Wealth Ecosystem

STAGE 2
DOWNTOWN REVITALIZATION ENGINE

Restoring Broadway as a Place to Live, Shop, Dine, and Invest

Building the Foundation for Generational Prosperity

Stage 2 transforms the former Strand Theatre into an integrated mixed-use destination featuring Somerset on Broadway, Somerset Market on Broadway, Motu' on Broadway, local retail, and upper-floor housing. The strategy is designed to restore a recognizable historic asset, address downtown food access, reduce retail leakage, expand housing options, support an evening economy and create a durable catalyst for surrounding private investment.



HISTORIC PRESERVATION & EXISTING CONDITIONS

Adaptive reuse preserves place identity while restoring productive economic use.

The former Strand Theatre represents more than a vacant building. It is a recognizable Broadway asset whose physical presence connects the corridor's history to its future. Demolition would remove that identity; adaptive reuse converts it into a functioning economic anchor.

The redevelopment strategy preserves the building's civic significance while changing its operating model. Rather than attempting to revive a traditional theater, the property is repositioned as a vertically integrated mixed-use destination built around daily needs, housing, food access, retail, and hospitality.

Existing Condition	Redevelopment Response
Underutilized historic property	Adaptive reuse and long-term private ownership
Limited daily activity	Grocery, retail, bakery / coffee, lounge, and housing
Food-access gap	Somerset Market as a small-format neighborhood grocery
Low evening activity	Motu' on Broadway as a dining and lounge destination
Limited upper-floor activity	One to two floors of apartments above retail
Weak surrounding investment signal	High-visibility catalytic redevelopment

Why Adaptive Reuse

The project preserves a visible community landmark while introducing uses capable of producing recurring daily activity, rent, payroll, taxable value, and neighborhood confidence.

SOMERSET ON BROADWAY MIXED-USE STRATEGY

A single redevelopment platform supporting retail, housing, food access, and hospitality.

UPPER FLOORS - APARTMENTS / WORKFORCE HOUSING / LIVE-WORK POTENTIAL

GROUND FLOOR - SOMERSET MARKET + BAKERY / COFFEE + LOCAL RETAIL + MOTU' ON BROADWAY

Somerset on Broadway is the umbrella mixed-use identity for the redeveloped property. The concept creates one coordinated destination rather than a collection of disconnected tenants.

The ground floor is organized around frequent-use businesses that generate traffic at different times of day. Grocery and bakery activity support mornings and daytime visits; local retail creates everyday commerce; Motu' on Broadway extends activity into evenings and weekends. Apartments above create a built-in customer base and strengthen downtown residential density.

Component	Primary Function	Economic Role
Somerset Market	Small-format grocery	Food access and retail capture
Bakery / coffee	Daily convenience	Morning traffic and local vendor opportunity
Local retail	Neighborhood commerce	Small business occupancy
Motu' on Broadway	Lounge and dining	Evening economy and destination traffic
Apartments	Downtown housing	Resident spending and recurring rent

SOMERSET MARKET & FOOD ACCESS STRATEGY

A neighborhood grocery designed to reduce food-access barriers and retain everyday spending.

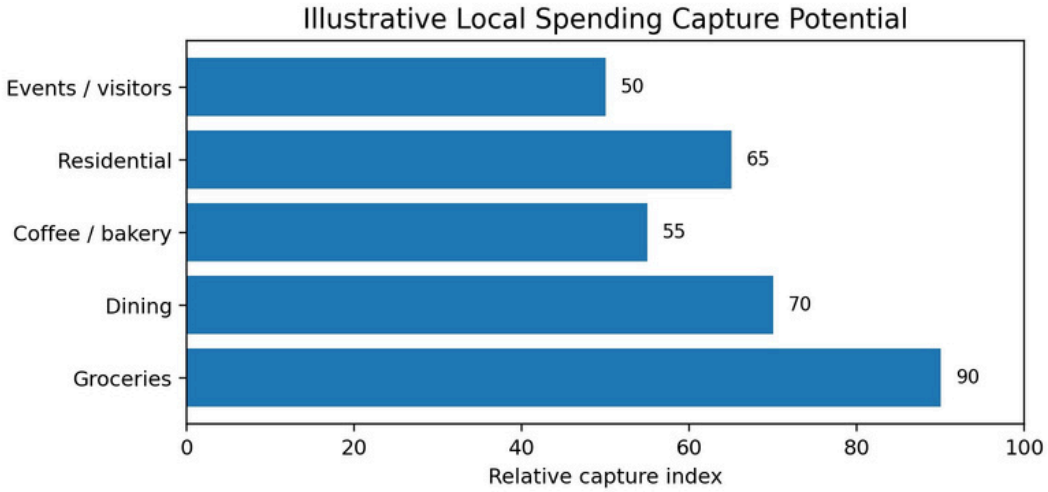


Exhibit 6.6: Illustrative local spending capture potential.

Somerset Market on Broadwayis designed as a small-format grocery rather than a conventional large supermarket. The smaller footprint reduces operating complexity while focusing on the categories residents purchase most frequently: fresh produce, meat, dairy, frozen foods, pantry staples, household essentials, prepared foods, and grab-and-go items.

Because grocery spending occurs weekly, even modest local capture can generate recurring payroll, supplier relationships, commercial rent, customer traffic, and adjacent retail demand. The market also creates a platform for local bakery products, prepared foods, and vendor participation.

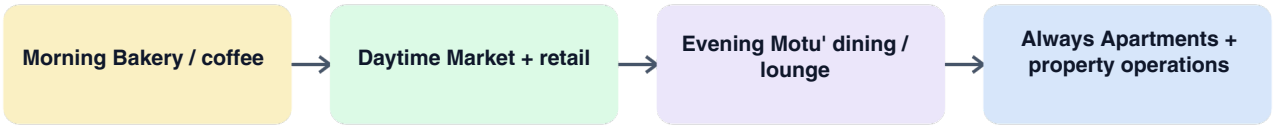
Market Objective	Expected Community Benefit
Fresh-food access	Reduced travel burden for essential groceries
Local spending capture	More household dollars retained on Broadway
Vendor participation	Shelf and prepared-food opportunities for local producers
Employment	Retail, inventory, management, food preparation, and delivery jobs
Downtown traffic	Frequent visits supporting nearby businesses

MOTU' ON BROADWAY & THE EVENING ECONOMY

A polished lounge and dining concept extending downtown activity beyond daytime hours.

Motu' on Broadway is envisioned as a refined but appropriately scaled lounge and restaurant. The objective is not an overbuilt entertainment venue; it is a comfortable destination offering table service, food, beverages, atmosphere, and recurring evening activity.

The concept complements Somerset Market rather than competing with it. The market creates daytime frequency, while Motu' adds evening and weekend traffic. Together, they improve the building's ability to operate across multiple dayparts and support surrounding businesses.



Evening Economy Contribution	Illustrative Effect
Dining and lounge payroll	Hospitality employment and management roles
Visitor spending	Additional revenue entering the Broadway corridor
Longer activity window	Improved visibility and natural surveillance
Destination identity	Stronger perception of Broadway as a place to visit
Event and private-use potential	Supplemental revenue and customer acquisition

Strategic Role

Motu' on Broadway gives the redevelopment an evening anchor, helping the property function as a destination rather than only a daytime retail building.

ECONOMIC & FISCAL CONTRIBUTIONS

The project creates value through construction, permanent operations, spending capture, housing, and taxable property.

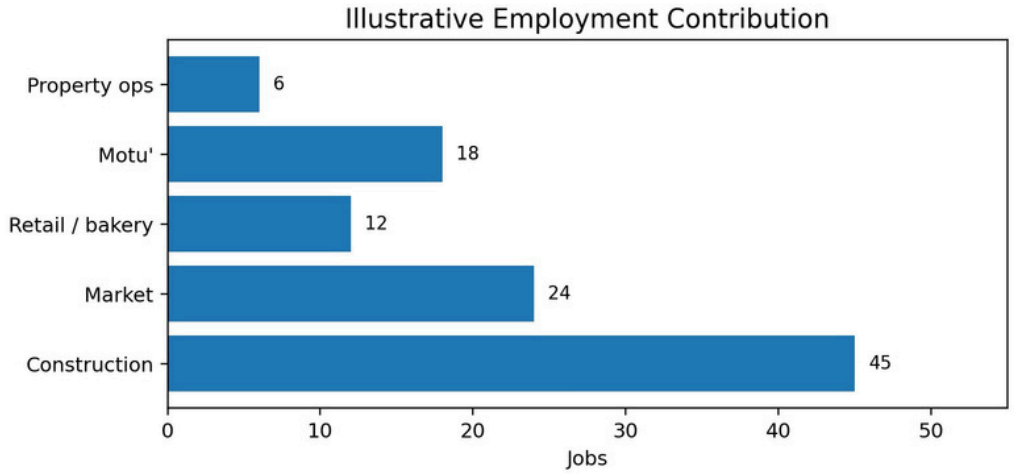


Exhibit 6.7: Illustrative employment contribution.

Contribution Channel	Potential Effect
Private capital investment	Building rehabilitation, equipment, tenant improvements, and housing
Construction employment	General contractors, skilled trades, suppliers, and professional services
Permanent employment	Grocery, bakery, retail, hospitality, maintenance, and management
Property tax base	Higher taxable value from adaptive reuse and occupancy
Income tax base	Payroll generated by permanent jobs and resident employment
Utilities / permits	Water, sewer, inspections, licenses, and construction activity
Retail leakage recapture	Grocery and dining dollars retained in Muskegon Heights
Property-value spillover	Improved confidence and reinvestment around Broadway

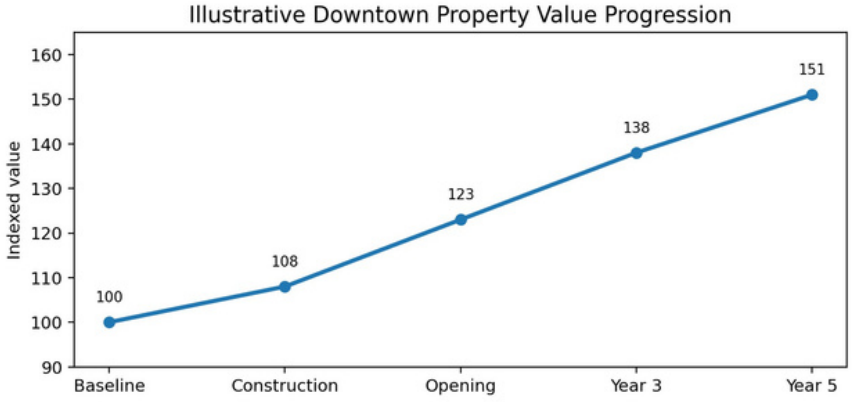


Exhibit 6.8: Illustrative downtown property value progression.

EXECUTIVE DASHBOARD & COMMUNITY RETURN ON INVESTMENT

A standardized scorecard for evaluating the downtown catalyst.

CONSTRUCTION JOBS 30-60	**PERMANENT JOBS** 25-50	**RESIDENT HIRING** Targeted
HOUSING 1-2 floors	**RETAIL ANCHORS** 3+	**STRATEGIC PRIORITY** Very High

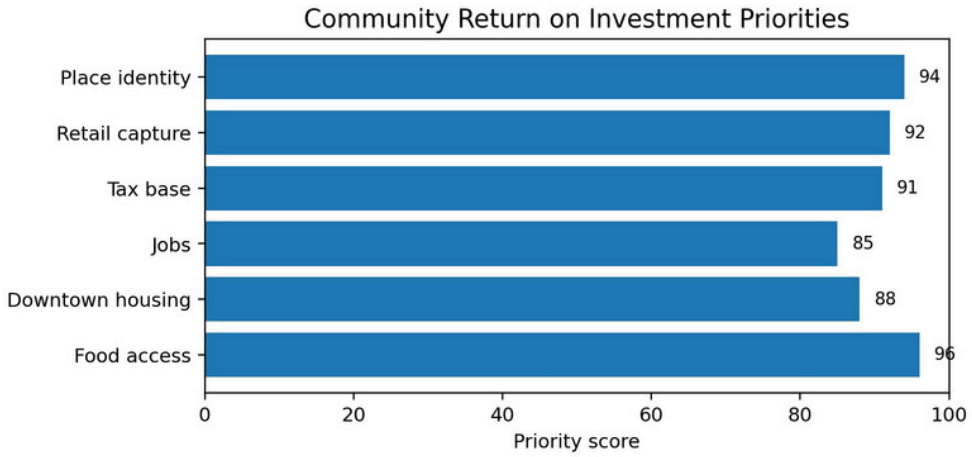


Exhibit 6.9: Community Return on Investment priorities.

CROI Measure	Expected Direction
Food access	Meaningful improvement
Downtown housing	New occupied residential units
Local spending capture	Higher Broadway grocery and dining activity
Taxable value	Substantial increase after redevelopment
Commercial occupancy	Activation of ground-floor space
Neighborhood confidence	Catalytic improvement in investor perception

STRATEGIC FINDING & TRANSITION

Downtown revitalization succeeds when multiple uses reinforce one another.

Strategic Finding #32

The Strand Theatre redevelopment should be treated as an integrated economic engine rather than a single real estate project. Somerset Market creates frequent essential-use traffic; Motu' on Broadway extends activity into the evening; local retail expands entrepreneurship; and apartments create a built-in customer base. Together, these uses increase the likelihood of durable occupancy, stronger taxable value, and broader investment along Broadway.

The project's central advantage is diversification. Revenue does not depend on one tenant, one customer segment, or one time of day. Grocery, retail, hospitality, housing, and property operations create multiple income streams and multiple reasons for residents and visitors to use the building.

TRANSITION TO STAGE 3

Community Car Wash Network

Stage 3 moves from downtown-scale redevelopment to neighborhood-scale commercial investment. Two strategically located car washes - one serving the Getty corridor and one near Sherman / Seaway - are evaluated as recurring service businesses, employment generators, corridor improvements, and visible signals of continued private investment.

Stage 3 Focus	Primary Purpose
Getty corridor location	Neighborhood service access and commercial activation
Sherman / Seaway location	Gateway investment and recurring traffic
Operating model	Stable service revenue and entry-level employment
Corridor effect	Beautification, visibility, and adjacent investment confidence

STAGE 3

CAR WASH NETWORK

Neighborhood Services, Corridor Investment, and Recurring Revenue

Building the Foundation for Generational Prosperity

Stage 3 proposes two strategically located car wash facilities - one along the Getty corridor and one near Sherman / Seaway - as neighborhood-scale commercial anchors. The facilities are designed to create recurring service demand, generate stable employment, improve corridor appearance, strengthen commercial property values, and signal continued private investment on opposite ends o Muskegon Heights.



CORRIDOR STRATEGY

Two service locations create geographic balance and visible reinvestment across the city.

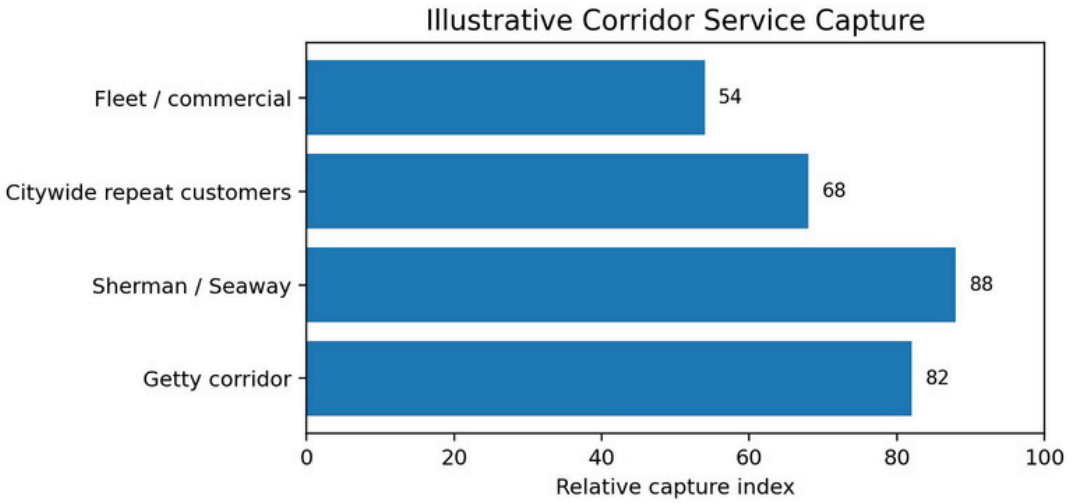


Exhibit 6.10: Illustrative corridor service capture.

The Community Car Wash Network is designed as a coordinated two-location strategy rather than two unrelated businesses. The Getty corridor location serves the eastern side of the city, while the Sherman / Seaway location captures traffic near a major gateway and commercial route.

Locating the facilities on opposite ends of Muskegon Heights increases convenience, broadens the customer base, and distributes private investment more evenly. Each facility also becomes a visible standard for site maintenance, lighting, landscaping, and commercial presentation.

Location	Strategic Role	Primary Benefit
Getty corridor	Neighborhood service anchor	Convenience and eastern corridor activation
Sherman / Seaway	Gateway commercial investment	Visibility, traffic capture, and reinvestment signal
Combined network	Citywide service platform	Recurring revenue and operating efficiencies

GETTY STREET INVESTMENT

A neighborhood commercial anchor supporting convenience, employment, and corridor appearance.

The Getty corridor facility is positioned as a daily-use neighborhood service business. Its value is not limited to vehicle washing; the project establishes a maintained commercial site, creates regular customer traffic, supports entry-level and supervisory employment, and improves the visual condition of the corridor.

A well-designed facility can incorporate modern equipment, strong lighting, landscaping, water-recovery systems, vacuum stations, membership programs, and fleet-service opportunities. These features improve operating stability and reduce dependence on one-time customer visits.

Getty Component	Operating Function	Community Effect
Automated wash bays	High-throughput service	Convenient recurring use
Membership program	Predictable monthly revenue	Customer retention
Vacuum / detailing area	Ancillary service	Longer visits and added revenue
Landscaping / lighting	Site presentation	Improved corridor appearance
Local hiring	Operations and maintenance	Accessible employment pathway

Strategic Role

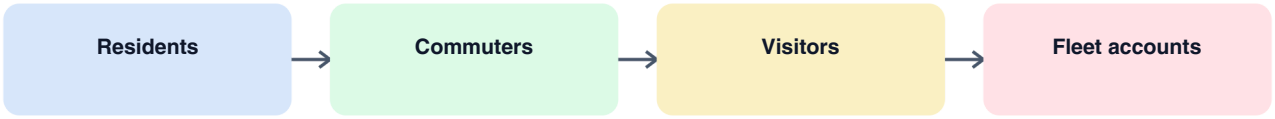
The Getty facility demonstrates that smaller neighborhood investments can still produce visible, recurring, and measurable economic value.

SHERMAN / SEAWAY INVESTMENT

A gateway location capable of serving residents, commuters, visitors, and commercial fleets.

The Sherman / Seaway location benefits from stronger regional visibility and gateway traffic. That creates an opportunity to serve both local residents and customers traveling through or near Muskegon Heights.

The site can also support commercial and fleet accounts, broadening the revenue base beyond individual retail customers. A gateway-quality design reinforces the city's investment image while creating an operating business capable of generating consistent utility use, payroll, and taxable value.



Gateway Advantage	Economic Contribution
High visibility	Stronger customer acquisition
Regional traffic	Outside spending captured locally
Fleet potential	Recurring commercial contracts
Modern site design	Improved perception of investment quality
Dual-location operations	Shared management, marketing, and purchasing efficiencies

Investment Signal

The Sherman / Seaway facility should look and operate like a gateway asset, signaling that Muskegon Heights can support well-maintained, modern commercial development.

ECONOMIC CONTRIBUTIONS

The network combines construction activity, recurring employment, utility demand, and commercial investment.

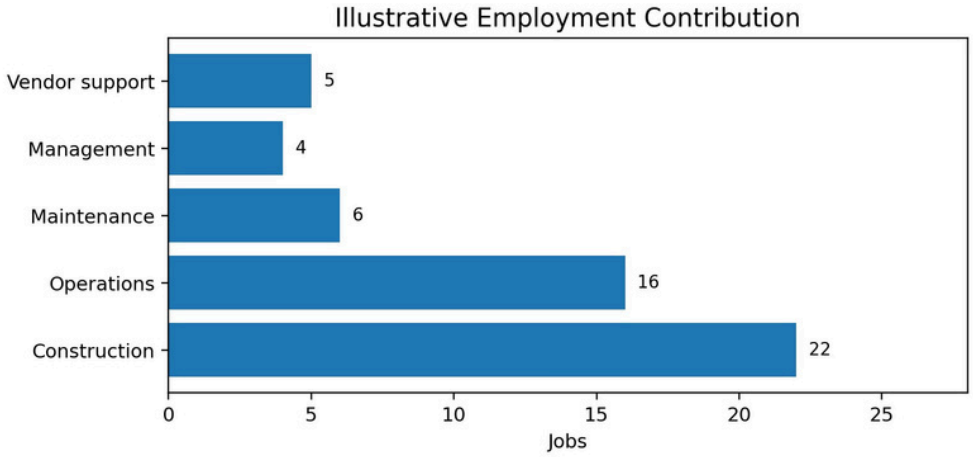


Exhibit 6.11: Illustrative employment contribution.

Contribution Channel	Potential Economic Effect
Private capital	Land, equipment, site improvements, and operating systems
Construction jobs	Site work, concrete, plumbing, electrical, equipment installation, landscaping
Permanent jobs	Customer service, site operations, maintenance, management, and detailing
Utility consumption	Recurring water, sewer, and electrical demand
Commercial taxable value	Improved real property and business equipment
Local purchasing	Maintenance, chemicals, repairs, insurance, accounting, and marketing
Customer spending	Recurring service purchases retained in Muskegon Heights

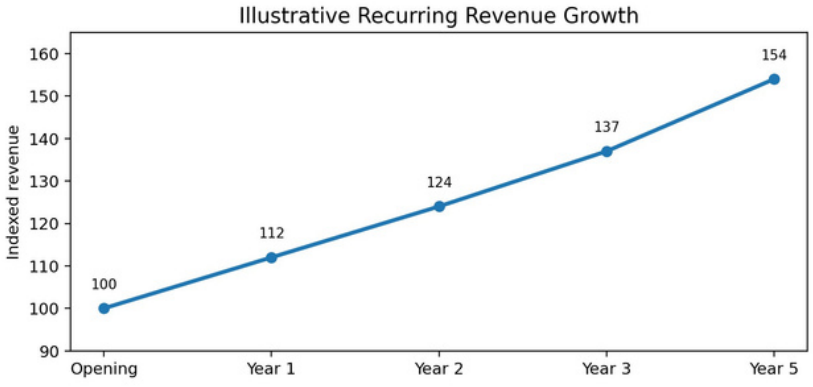


Exhibit 6.12: Illustrative recurring revenue growth.

CORRIDOR REVITALIZATION & FISCAL IMPACT

Well-maintained service businesses can improve commercial confidence beyond their property lines.

Car washes are not large employment centers, but they can be reliable commercial anchors when placed strategically and operated at a high standard. Their recurring customer traffic, lighting, landscaping, and maintenance improve corridor visibility and can reduce the appearance of disinvestment.

Fiscal contributions include higher commercial taxable value, utility usage, permit and inspection activity, income-tax revenue from payroll, and potential appreciation in nearby commercial property as corridor confidence improves.

Fiscal / Corridor Measure	Expected Direction
Commercial taxable value	Increase after site development
Utility revenue	Recurring monthly contribution
Permit / inspection activity	Increase during construction and equipment installation
Payroll income tax	Increase from local employment
Adjacent property confidence	Improve with visible investment and maintenance
Corridor appearance	Improve through lighting, landscaping, and site standards

Operational Standard

The economic value of the network depends on disciplined maintenance, strong customer service, modern equipment, safe lighting, and consistent site appearance. Poor operations would weaken the intended corridor effect.

EXECUTIVE DASHBOARD, STRATEGIC FINDING & TRANSITION

The Community Car Wash Network is a neighborhood-scale component of the broader wealth ecosystem.

LOCATIONS	CONSTRUCTION JOBS	PERMANENT JOBS
2	15-25	12-24

REVENUE MODEL	CORRIDOR REACH	STRATEGIC PRIORITY
Recurring	Citywide	High

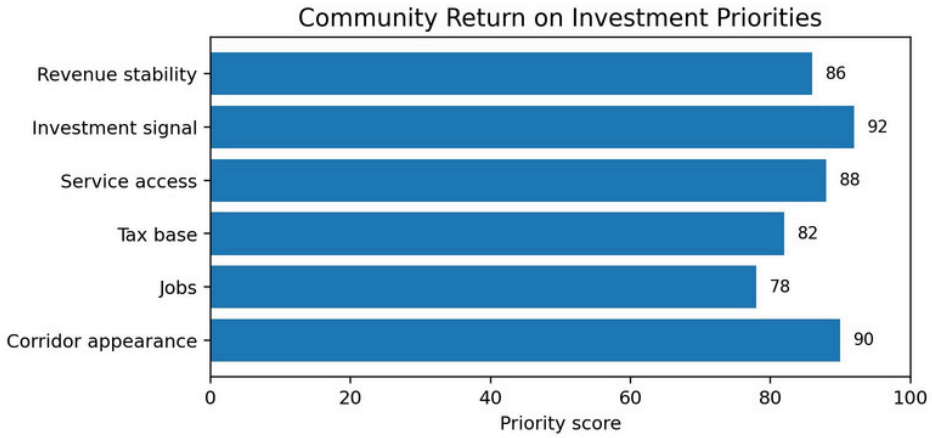


Exhibit 6.13: Community Return on Investment priorities.

Strategic Finding #33
Neighborhood-scale commercial investments can create meaningful cumulative value when they are strategically located, well maintained, and connected to a broader corridor strategy. The two-location car wash network strengthens service access, creates recurring employment and utility demand, improves corridor appearance, and demonstrates visible private confidence in Muskegon Heights.

TRANSITION TO STAGE 4

Industrial Growth Strategy

Stage 4 advances from neighborhood service businesses to export-oriented manufacturing. The water bottling facility and ammunition manufacturing operation are evaluated as industrial engines capable of bringing outside revenue into Muskegon Heights, creating skilled employment, expanding the industrial tax base, and strengthening supplier and logistics activity.

MH100

VOLUME I:STATE OF MUSKEGON HEIGHTS

Section 6 -MH100 Community Wealth Ecosystem

STAGE 4

INDUSTRIAL GROWTH STRATEGY

Export-Oriented Manufacturing, Skilled Employment, and Outside Revenue

Stage 4 develops an industrial growth platform anchored by a water bottling facility and a mall-to-medium ammunition manufacturing operation. Together, these businesses diversify the city industrial base, create skilled employment, bring outside revenue into Muskegon Heights, increase commercial and industrial taxable value, and support logistics, packaging, maintenance, compliance and professional-service activity.



INDUSTRIAL STRATEGY OVERVIEW

Manufacturing strengthens the economy by producing goods sold beyond the city's boundaries.

Service businesses primarily recirculate local spending. Manufacturing adds another layer by selling products into regional and national markets, allowing revenue generated elsewhere to enter Muskegon Heights through business income, payroll, supplier purchases, and capital investment.

The proposed industrial strategy focuses on two distinct but complementary operations: water bottling, which relies on high-volume production, packaging, utilities, distribution, and logistics; and ammunition manufacturing, which relies on specialized equipment, quality control, compliance, machining, packaging, and institutional sales.

Industrial Engine	Primary Market	Core Economic Function
Water bottling facility	Regional wholesale and institutional buyers	High-volume manufacturing and distribution
Ammunition manufacturing	Civilian, commercial, public-safety, and institutional markets	Specialized manufacturing and export sales
Shared supplier ecosystem	Packaging, freight, maintenance, security, insurance, professional sLeorcvaicl ebsusiness growth and indirect employment	

Industrial Objective

Create businesses that bring outside dollars into Muskegon Heights, convert those dollars into wages and supplier spending, and expand the industrial tax base.



WATER BOTTLING FACILITY

A scalable manufacturing operation built around production, packaging, logistics, and regional distribution.

The water bottling facility is envisioned as an independently owned, for-profit manufacturing business located in Muskegon Heights. Its direct community benefit comes from industrial investment, utility consumption, employment, payroll, supplier activity, and a targeted commitment that at least 30% of employees are Muskegon Heights residents.

The operation can scale through wholesale, institutional, private-label, emergency-supply, hospitality, retail, and government purchasing channels. Because the product is sold outside the city, the facility functions as an export engine rather than relying only on local consumer demand.

Operating Component	Economic Contribution
Production line	Manufacturing employment and equipment investment
Packaging	Cartons, labels, bottles, pallets, and vendor opportunities
Warehousing	Inventory, material handling, and logistics jobs
Distribution	Freight, fleet, fuel, and regional sales activity
Resident hiring goal	At least 40% Muskegon Heights workforce target
Utility consumption	Recurring water, sewer, and electrical demand

Strategic Value

The facility creates recurring production demand while connecting Muskegon Heights to regional distribution and institutional purchasing networks.

AMMUNITION MANUFACTURING FACILITY

A specialized industrial operation diversifying the city's manufacturing profile.

The ammunition facility is envisioned as a small-to-medium manufacturing operation serving commercial, civilian, public-safety, and institutional buyers. Its economic value lies in specialized production, equipment investment, skilled wages, compliance capacity, packaging, distribution, and national sales.

Unlike a local service business, the facility can sell products well beyond Muskegon County. That allows outside revenue to support payroll, maintenance, insurance, freight, equipment, professional services, and long-term business growth within Muskegon Heights.

Manufacturing Function	Economic Contribution
Production and loading	Skilled machine-operation employment
Quality control	Technical and supervisory positions
Packaging and fulfillment	Warehouse and distribution employment
Compliance and security	Professional, legal, insurance, and monitoring services
Regional / national sales	Outside revenue entering the local economy
Equipment investment	Higher industrial business-property value

Diversification Benefit

Specialized manufacturing reduces dependence on a narrow group of local industries and creates a platform for higher-value technical employment.

SUPPLY CHAIN & EXPORT ECONOMY

Industrial growth creates value beyond the factory floor.

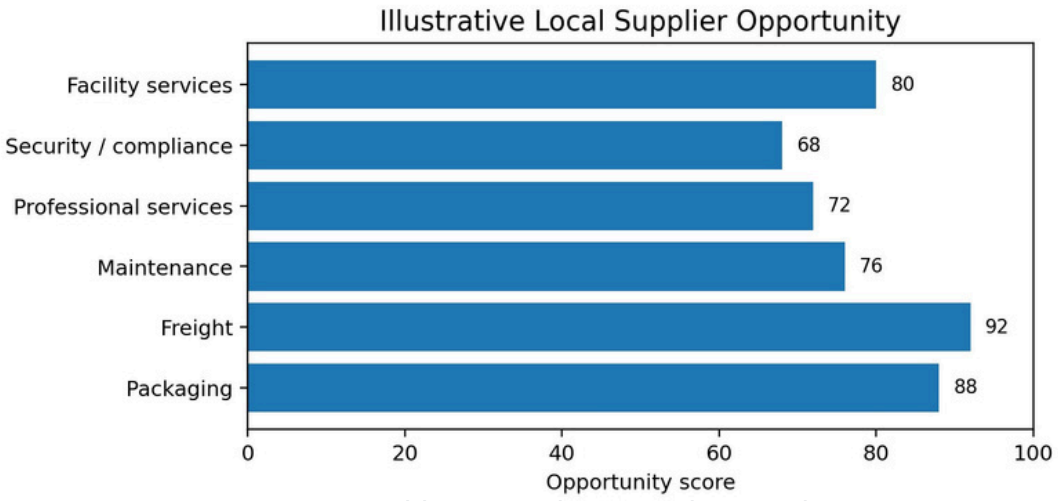


Exhibit 6.14: Illustrative local supplier opportunity.



The most important industrial contribution is the conversion of external demand into local economic activity. Revenue from customers outside Muskegon Heights supports employee wages, vendor contracts, freight activity, facility maintenance, and professional services.

A deliberate local-procurement strategy can increase the multiplier by directing feasible purchases toward local and regional firms. Packaging, transportation, custodial services, security, maintenance, insurance, legal services, accounting, and marketing represent potential secondary opportunities.

EMPLOYMENT & WORKFORCE DEVELOPMENT

Industrial employers can create entry-level, technical, supervisory, and professional career pathways.

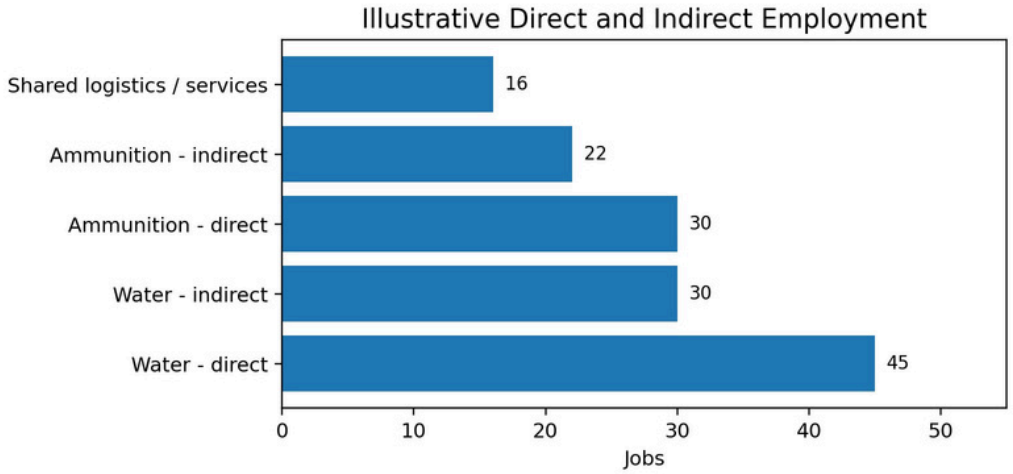


Exhibit 6.15: Illustrative direct and indirect employment.

Workforce Category	Potential Roles	Development Need
Entry-level production	Line operators, packers, handlers	Safety, attendance, equipment basics
Skilled production	Machine operators, mechanics, technicians	Technical training and certification
Quality / compliance	Inspectors, documentation, compliance staff	Regulatory and process training
Logistics	Warehouse, shipping, fleet coordination	Inventory and distribution skills
Supervision	Shift leads, operations managers	Leadership and production management
Professional services	Accounting, legal, insurance, sales	Business and industry expertise

Resident Employment Standard

The water bottling facility should maintain a minimum 30% Muskegon Heights resident hiring target. The broader industrial cluster should establish local recruitment, training, and advancement pathways wherever operationally feasible.

ECONOMIC & FISCAL CONTRIBUTIONS

Industrial investment expands payroll, utilities, supplier demand, taxable value, and outside revenue.

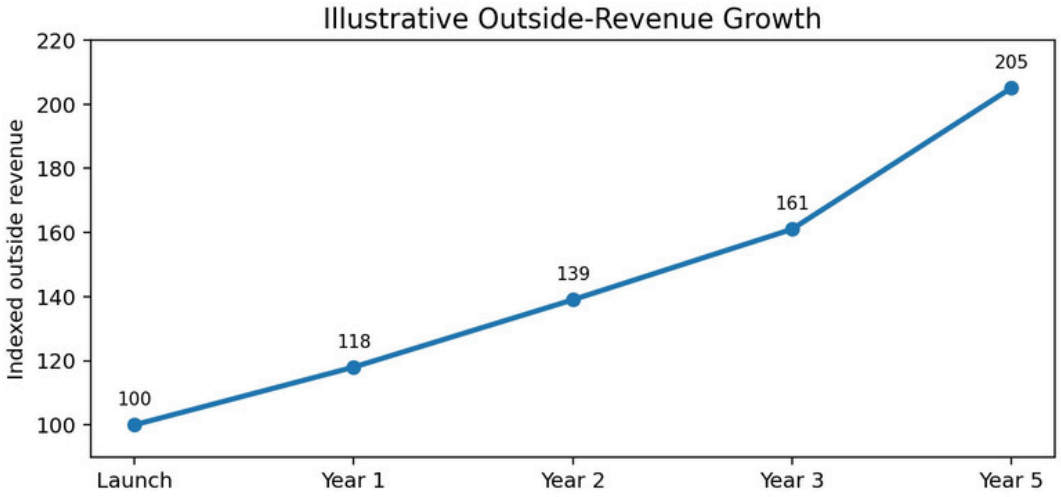


Exhibit 6.16: Illustrative outside-revenue growth.

Contribution Channel	Potential Effect
Private capital investment	Land, buildings, equipment, production lines, and tenant improvements
Industrial taxable value	Expanded real and business-property base
Payroll and income tax	Direct wages and local resident employment
Utility demand	Recurring water, sewer, electrical, and service consumption
Permits / inspections	Construction, equipment, safety, and occupancy activity
Supplier spending	Packaging, freight, maintenance, security, and professional services
Export revenue	Outside dollars entering Muskegon Heights
Workforce advancement	Higher-value technical and supervisory opportunities

Fiscal Interpretation

Industrial facilities strengthen municipal capacity not through one revenue stream, but through the combined effect of taxable value, payroll, utilities, construction activity, supplier spending, and long-term business growth.

EXECUTIVE DASHBOARD, STRATEGIC FINDING & TRANSITION

The industrial cluster brings outside revenue into the city and converts it into local economic capacity.

WATER DIRECT JOBS 25-60	AMMUNITION JOBS 20-40	WATER LOCAL HIRING 40%+
REVENUE SOURCE External markets	INDUSTRIAL IMPACT High	STRATEGIC PRIORITY Very High

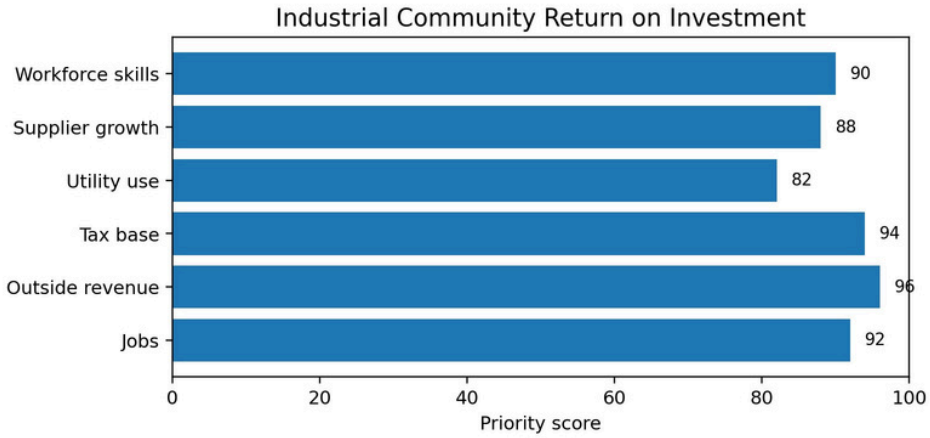


Exhibit 6.17: Industrial Community Return on Investment.

Strategic Finding #34

Export-oriented manufacturing is one of the strongest mechanisms for bringing new money into Muskegon Heights. The water bottling and ammunition facilities create direct employment, expand the industrial tax base, support local suppliers, generate recurring utility demand, and diversify the city's economic foundation beyond retail and residential activity.

TRANSITION TO STAGE 5

ModularHousing&Commercial Manufacturing

Stage 5 expands the industrial strategy into construction manufacturing. Modular housing and commercial building production are evaluated as tools for reducing construction time, supporting regional development demand, expanding skilled employment, and increasing Muskegon Heights' capacity to produce and export the physical components of redevelopment.

STAGE 5

MODULAR HOUSING & COMMERCIAL MANUFACTURING

Producing the Physical Components of Regional Growth

Building the Foundation for Generational Prosperity

Stage 5 establishes a modular housing and commercial manufacturing platform capable of producing residential and commercial building components in Muskegon Heights. The strategy is designed to reduce construction time, strengthen the local supply chain, expand skilled employment, support emerging developers, increase regional sales, and create a scalable industrial engine directly connected to housing and commercial redevelopment.



MANUFACTURING OVERVIEW

The facility links industrial growth directly to housing production, commercial development, and regional demand.

The modular manufacturing strategy is built around a simple economic proposition: Muskegon Heights should not only consume construction services; it should produce the building systems used by its own developers and by projects throughout the region.

The facility can manufacture residential modules, wall systems, floor systems, roof assemblies, bathroom and kitchen pods, small commercial buildings, office units, retail shells, and other repeatable building components. Production in a controlled environment improves scheduling, purchasing consistency, quality control, and workforce specialization.

Manufacturing Segment	Primary Customer	Strategic Contribution
Residential modular units	Developers, nonprofits, municipalities, homeowners	Faster housing production
Commercial modular units	Retailers, service businesses, institutions	Lower-cost commercial expansion
Panelized components	Builders and contractors	Reduced field labor and faster enclosure
Interior pods / assemblies	Multifamily and hospitality projects	Standardized quality and speed
Regional contract production	Outside developers and public agencies	Export revenue entering Muskegon Heights

Strategic Objective

Create an industrial platform that supports local redevelopment while selling building products into regional markets, thereby combining housing impact with export-oriented manufacturing.

RESIDENTIAL MODULAR PRODUCTION

A scalable pathway for expanding housing supply while strengthening local manufacturing employment.

Residential modular production can support single-family homes, duplexes, townhomes, small multifamily buildings, accessory dwelling units, and workforce-housing developments. Standardized design does not require identical neighborhoods; exterior finishes, rooflines, porches, and site plans can vary while core production systems remain efficient.

The greatest strategic value is predictability. Controlled-environment fabrication reduces weather delays, improves material control, creates repeatable quality standards, and allows site work and building production to occur simultaneously.

Residential Product	Potential Use	Community Benefit
Single-family modules	Infill and new subdivisions	Expanded ownership opportunities
Duplex / townhome systems	Workforce and missing-middle housing	Higher density with neighborhood scale
Small multifamily modules	Rental and mixed-income development	Faster unit delivery
ADUs / small homes	Senior, family, and supportive housing	Flexible and lower-cost options
Rehabilitation components	Roof, wall, bath, and kitchen systems	Faster neighborhood reinvestment

Housing Connection

The facility supports Q9 projects, nonprofit housing initiatives, emerging developers, and external customers rather than serving a single development pipeline.

COMMERCIAL MODULAR PRODUCTION

Small-format commercial buildings can lower the entry barrier for neighborhood businesses and institutions.

Commercial modular production extends the facility beyond housing. Potential products include small retail buildings, medical or professional offices, food-service kiosks, classrooms, daycare facilities, community-service buildings, temporary offices, and expandable commercial shells.

This capability supports the broader MH100 ecosystem by making it easier to place new businesses and services on vacant or underutilized sites. Repeatable commercial formats can reduce predevelopment time and allow owners to focus capital on equipment, inventory, staffing, and operations.

Commercial Product	Primary User	Economic Role
Small retail shell	Local entrepreneurs and franchise operators	Corridor activation
Office / clinic module	Professional and healthcare providers	Service expansion
Food-service building	Restaurants, bakeries, neighborhood concepts	Business formation
Education / childcare unit	Schools, nonprofits, childcare operators	Community capacity
Expandable commercial system	Growing businesses and institutions	Phased capital investment

Commercial Development Advantage

Manufacturing repeatable commercial spaces can shorten the time between site control and business opening, improving the feasibility of neighborhood-scale development.

CONSTRUCTION SUPPLY CHAIN & PRODUCTION WORKFLOW

The facility creates value through purchasing, fabrication, logistics, installation, and professional services.



Supply Chain Category	Potential Local / Regional Opportunity
Lumber and structural materials	Wholesale purchasing and distribution
Windows, doors, fixtures, and finishes	Vendor and supplier contracts
Electrical, plumbing, and mechanical systems	Trade partnerships and prefabrication
Transportation and crane services	Freight, setting, and site logistics
Engineering, architecture, insurance, and legal	Professional-service growth
Site work and final installation	Contractor and subcontractor opportunities

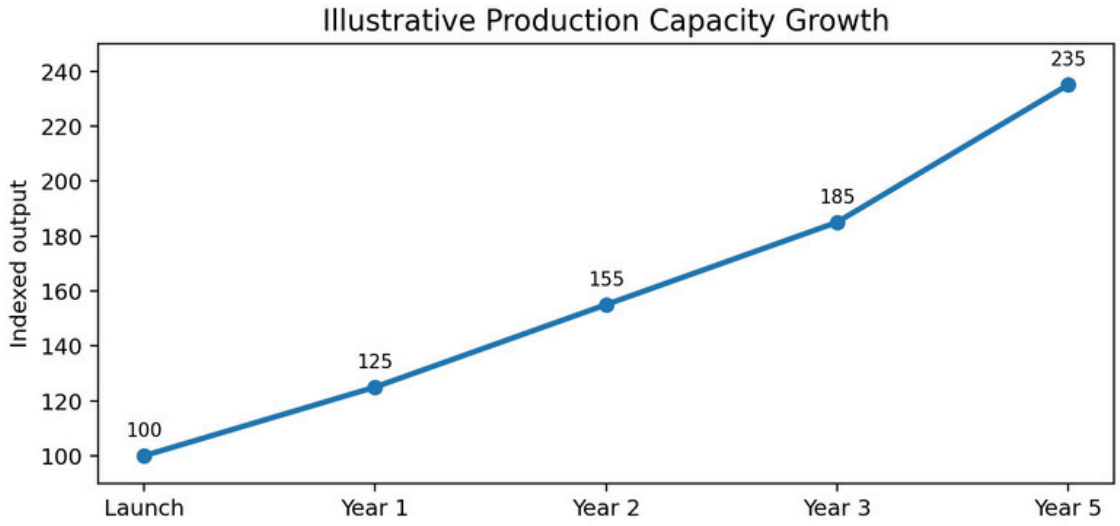


Exhibit 6.18: Illustrative production capacity growth.

HOUSING AFFORDABILITY & DEVELOPMENT SUPPORT

Manufacturing efficiency can improve feasibility, but affordability still depends on land, financing, infrastructure, and final project costs.

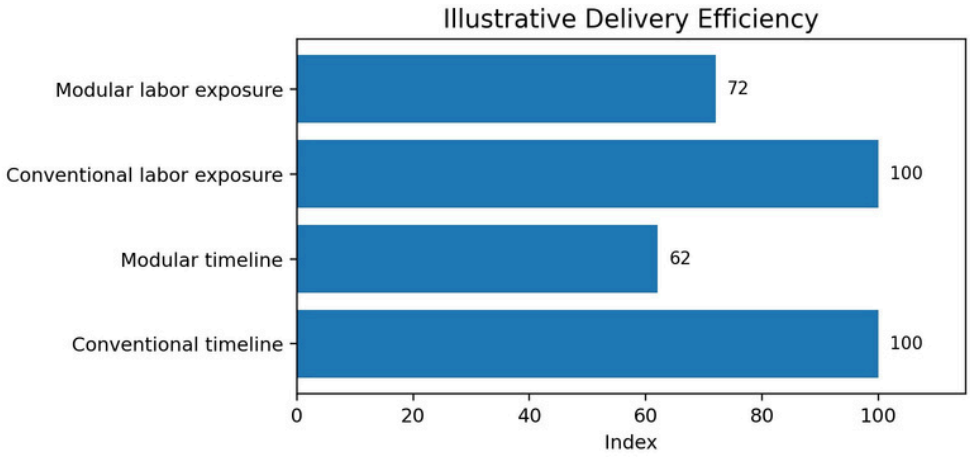


Exhibit 6.19: Illustrative delivery efficiency.

Modular construction should not be presented as an automatic low-cost solution. The final cost of housing still includes land, foundations, utility connections, transportation, site work, permits, financing, contractor overhead, and local code requirements.

Its value comes from reducing uncertainty and compressing the schedule. Faster delivery can lower carrying costs, reduce exposure to weather delays, improve labor productivity, and allow developers to complete more projects with the same management capacity.

Feasibility Lever	Potential Effect
Controlled production	Improved quality and lower material waste
Parallel site and factory work	Shorter overall development schedule
Standardized systems	More accurate estimating and procurement
Developer partnerships	More projects delivered by emerging builders
Regional sales	Factory overhead spread across a broader customer base

ECONOMIC & FISCAL CONTRIBUTIONS

The facility combines industrial employment, regional sales, construction capacity, and long-term taxable value.

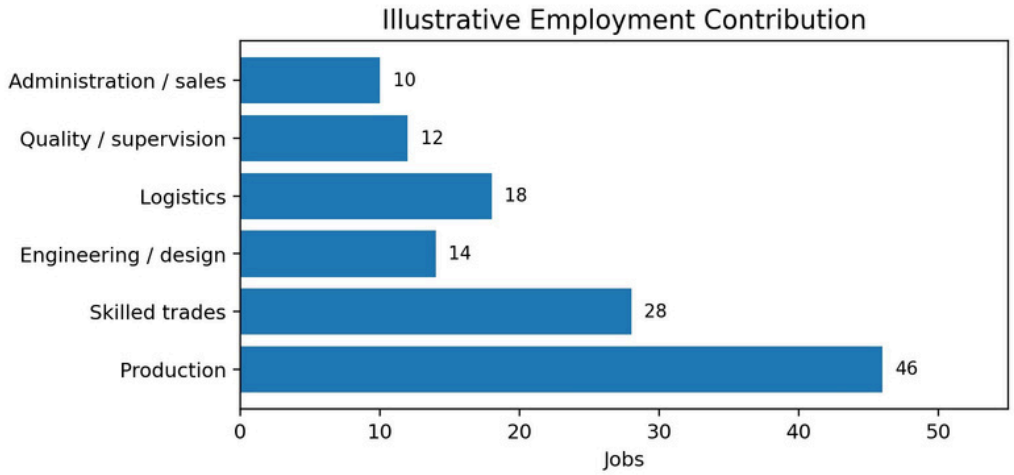


Exhibit 6.20: Illustrative employment contribution.

Contribution Channel	Potential Economic Effect
Private capital investment	Factory, equipment, production lines, warehousing, and yard improvements
Direct employment	Production, trades, design, logistics, quality, sales, and management
Indirect employment	Suppliers, transport, crane services, contractors, and professional services
Regional exports	Outside development dollars entering Muskegon Heights
Industrial taxable value	Expanded real and business-property base
Utility demand	Recurring electrical, water, sewer, and service consumption
Housing production	Greater capacity for local and regional development
Developer support	Reduced execution burden for emerging builders

EXECUTIVE DASHBOARD, STRATEGIC FINDING & TRANSITION

Modular manufacturing connects industrial growth to housing, commercial development, and developer capacity.

DIRECT JOBS	INDIRECT JOBS	PRIMARY MARKET
40-100	50-120	Regional

HOUSING IMPACT	EXPORT POTENTIAL	STRATEGIC PRIORITY
High	Very High	Very High

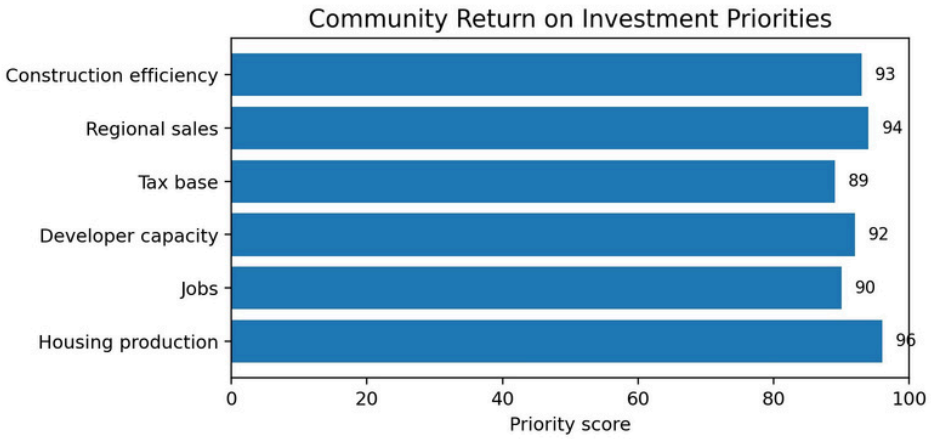


Exhibit 6.21: Community Return on Investment priorities.

Strategic Finding #35

Modular housing and commercial manufacturing can become one of the strongest connectors within the MH100 Community Wealth Ecosystem. The facility creates industrial jobs, supports local and emerging developers, accelerates housing and commercial delivery, strengthens the construction supply chain, and generates regional sales that bring outside revenue into Muskegon Heights.

TRANSITION TO STAGE 6

Development Accelerator

Stage 6 shifts from manufacturing buildings to developing the people and organizations capable of delivering them. Quality 9 Community Investment Foundation and Q9 Development Company will coordinate a developer and contractor accelerator connecting emerging firms to education, project packaging, banks, CDFIs, professional services, mentorship, and real redevelopment opportunities.

MH100

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Section 6 - MH100 Community Wealth Ecosystem

STAGE 6

DEVELOPMENT ACCELERATOR

Building Developers, Contractors, and Community Development Capacity

Building the Foundation for Generational Prosperity

Stage 6 establishes a coordinated Development Accelerator led by Quality 9 Community Investment Foundation and Q9 Development Company. The program is designed to develop developers - not jus developments - by connecting emerging contractors, entrepreneurs, and project sponsors to education, financial modeling, banks, CDFIs, professional services, construction mentorship, projec packaging, and real opportunities throughout Muskegon Heights.



ACCELERATOR OVERVIEW

The objective is to multiply redevelopment capacity by building capable local project sponsors.

Muskegon Heights will require more than one developer, one contractor, or one organization to complete the scale of redevelopment envisioned by MH100. The Development Accelerator responds by creating a repeatable pathway through which emerging firms can learn, partner, finance, and execute projects.

Quality 9 Community Investment Foundation serves as the community-facing and capacity-building platform. Q9 Development Company contributes practical development experience, project execution knowledge, and access to professional networks. Together, the organizations can help participants move from interest to readiness and from readiness to completed projects.

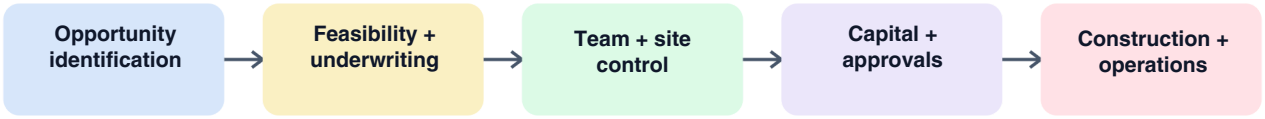
Organization	Primary Role	Strategic Contribution
Quality 9 Community Investment Foundation	Education, coordination, community partnerships, readiness support	Broadens participation and reduces entry barriers
Q9 Development Company	Technical guidance, project execution, development mentorship	Transfers practical development capacity
Banks / CDFIs	Debt, underwriting guidance, credit readiness	Improves access to capital
Professional network	Legal, accounting, architecture, engineering, insurance, surveying	Strengthens project quality and compliance

Core Philosophy

The Accelerator does not centralize every project within Q9. It distributes opportunity by helping more developers and contractors become capable of delivering projects independently.

DEVELOPER INCUBATOR

A structured pathway from concept development to finance-ready, executable projects.



Developer Module	Core Content
Site selection	Market fit, zoning, utilities, ownership, and acquisition strategy
Financial modeling	Sources and uses, operating projections, debt coverage, and sensitivity testin
Capital stack	Equity, debt, grants, tax credits, incentives, and guarantees
Professional team	Architect, engineer, attorney, CPA, surveyor, insurance, and lender
Approvals	Due diligence, permitting, environmental review, and municipal coordination
Project execution	Construction management, draw administration, leasing, and stabilization

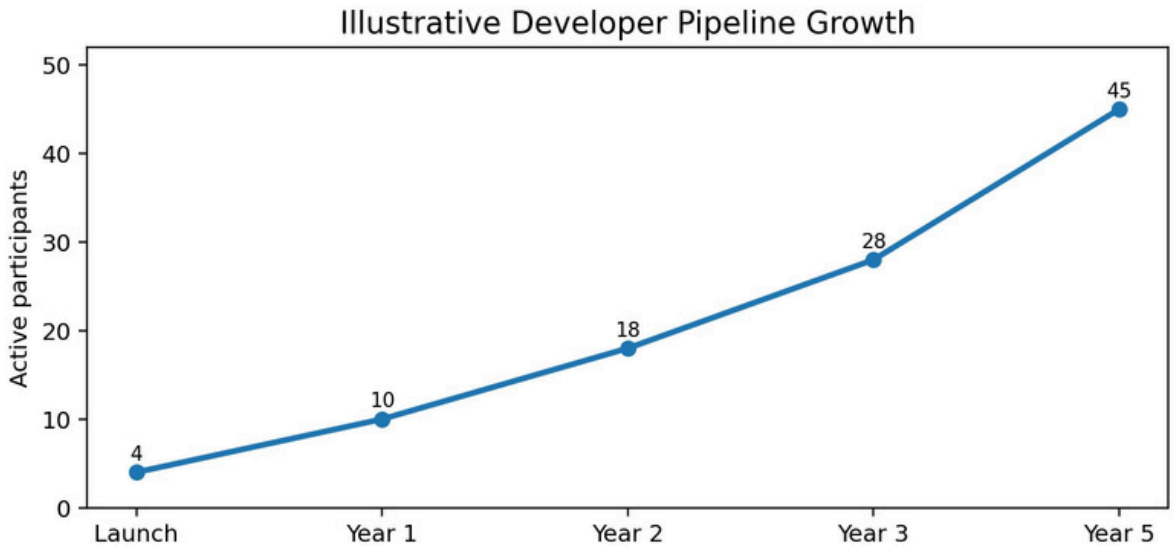


Exhibit 6.22: Illustrative developer pipeline growth.

CONTRACTOR ACCELERATOR

Helping skilled trades and small contractors become stronger businesses and future developers.

Many emerging developers begin as contractors. The Contractor Accelerator helps firms strengthen the business systems required to pursue larger contracts, manage multiple projects, obtain financing, and eventually sponsor developments of their own.

The program should focus on the practical barriers that prevent small firms from scaling: estimating, insurance, bonding, working capital, job costing, scheduling, documentation, payroll management, compliance, contract review, and lender readiness.

Contractor Need	Accelerator Support	Expected Result
Estimating and bidding	Templates, scope review, pricing support	Improved bid accuracy
Insurance and bonding	Broker introductions and readiness guidance	Eligibility for larger work
Working capital	Bank / CDFI connections and cash-flow planning	Greater project capacity
Job costing	Accounting systems and budget controls	Better profitability
Project documentation	Contracts, change orders, draw packages, lien management	Reduced risk
Leadership development	Scheduling, supervision, hiring, and delegation	Scalable operations

Long-Term Goal

Create a pipeline in which contractors can advance into general contracting, joint ventures, property ownership, and eventually independent development.

CAPITAL, BANKING & CDFI PARTNERSHIPS

Strong projects still fail without early financial guidance and credible capital relationships.

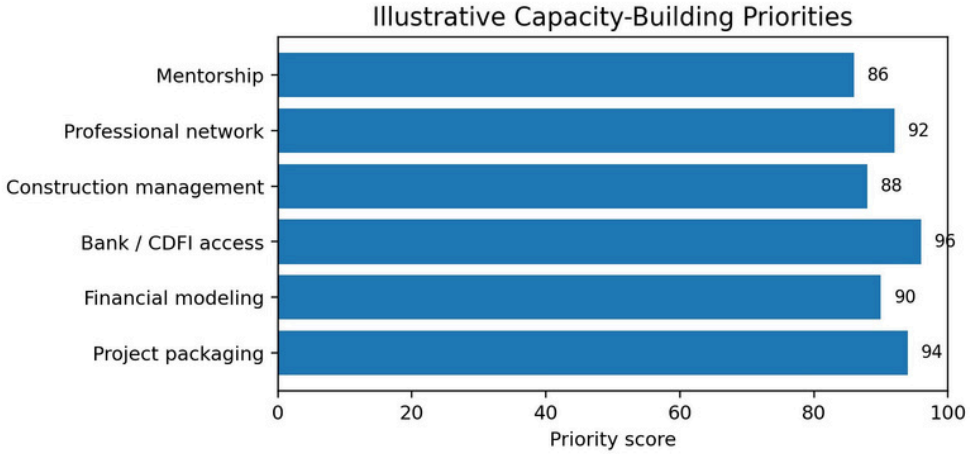


Exhibit 6.23: Illustrative capacity-building priorities.

The Accelerator should involve lenders before projects are fully designed. Early engagement helps participants understand equity requirements, guarantor expectations, debt-service coverage, collateral, construction draws, operating history, and documentation standards.

CDFIs can complement conventional banks by supporting smaller transactions, predevelopment needs, credit building, and borrowers who require additional technical assistance. The Accelerator's role is to package participants and projects more effectively, not to guarantee that every proposal receives financing.

Capital Partner	Potential Role
Commercial banks	Construction lending, commercial mortgages, treasury services
CDFIs	Flexible debt, technical assistance, smaller-project financing
Credit unions	Consumer, mortgage, and small-business financial services
Philanthropy	Program support, guarantees, grants, and capacity-building capital
Private investors	Equity, joint ventures, and project-specific capital

PROFESSIONAL SERVICES & HOUSING COLLABORATIVE

The Accelerator becomes a coordinated network rather than a stand-alone training program.

Development is a team activity. Participants need reliable access to architects, engineers, surveyors, environmental professionals, attorneys, CPAs, insurance brokers, lenders, real estate professionals, construction managers, and municipal staff.

The Housing Collaborative applies that network to a shared production goal. Instead of Q9 Development Company attempting to complete the majority of housing projects, larger redevelopment opportunities can be divided among qualified emerging developers and contractors, allowing multiple firms to build experience, revenue, and ownership.

Collaborative Function	Operating Method	Community Benefit
Project allocation	Match projects with qualified participants	Broader developer participation
Shared technical support	Standard templates, underwriting, consultants, and reviews	Higher project quality
Joint procurement	Coordinate materials and professional services where practical	Potential cost efficiency
Mentorship / joint ventures	Pair experienced and emerging firms	Faster capacity growth
Performance tracking	Monitor budgets, schedules, quality, and outcomes	Accountability and continuous improvement

Wealth Multiplication

When multiple local firms own projects, earn development fees, build contracting capacity, and retain equity, the community captures more value than it would through a single centralized developer.

ECONOMIC CONTRIBUTIONS & PERFORMANCE FRAMEWORK

The Accelerator's impact is measured through the projects and businesses it enables.

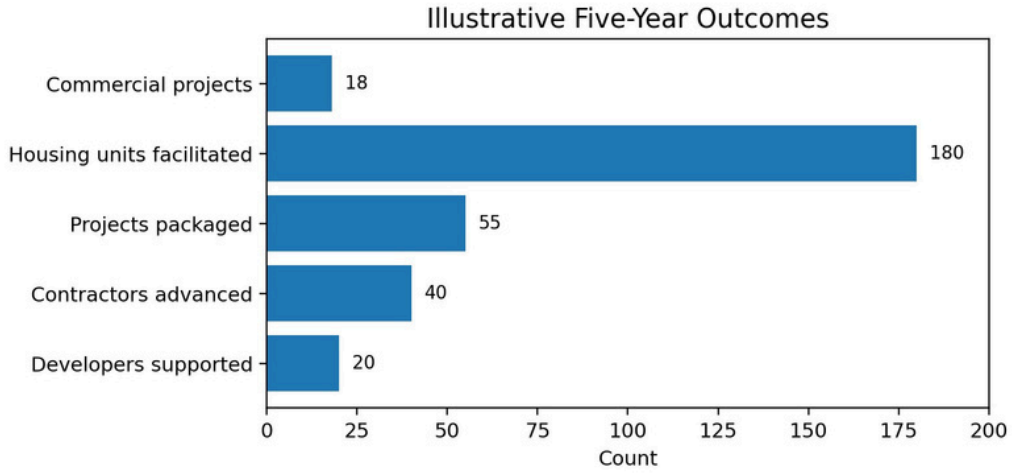


Exhibit 6.24: Illustrative five-year outcomes.

Performance Category	Illustrative Measure
Developer participation	Active firms completing readiness milestones
Contractor advancement	Firms increasing contract size, bonding, and staffing
Capital access	Loan applications, approvals, equity raised, and CDFI participation
Housing production	Units facilitated through participant projects
Commercial redevelopment	Projects activated through Accelerator support
Business formation	New entities, joint ventures, and professional-service growth
Tax-base expansion	New taxable value created by supported projects
Portfolio performance	Budget, schedule, occupancy, and debt-performance outcomes

EXECUTIVE DASHBOARD, STRATEGIC FINDING & TRANSITION

The Development Accelerator creates the human and organizational capacity required to sustain MH100.

DEVELOPERS	CONTRACTORS	HOUSING FACILITATED
10-20	25-50	100-300

CAPITAL PARTNERS	OPERATING MODEL	STRATEGIC PRIORITY
Banks + CDFIs	Collaborative	Very High

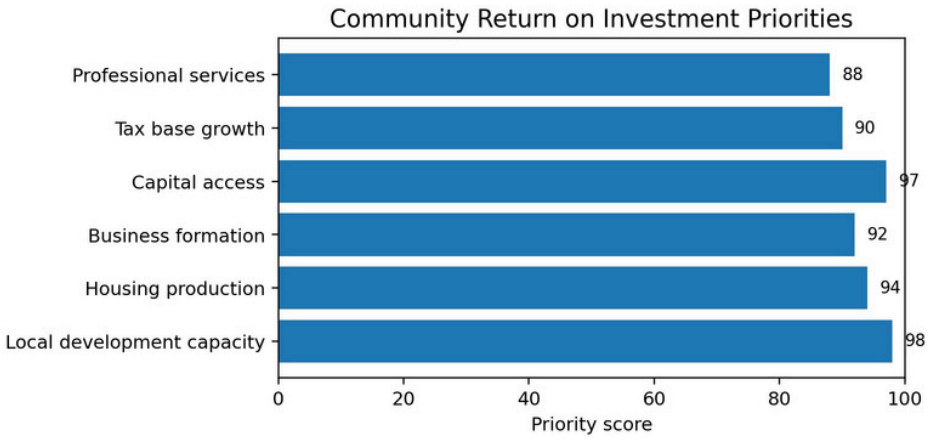


Exhibit 6.25: Community Return on Investment priorities.

Strategic Finding #36

Muskegon Heights cannot achieve long-term redevelopment by relying on one developer or contractor. The Development Accelerator multiplies capacity by building a network of finance-ready developers, scalable contractors, professional partners, lenders, and community organizations capable of delivering projects across multiple neighborhoods and commercial corridors.

TRANSITION TO STAGE 7

Community Financial Ecosystem

Stage 7 addresses the financial infrastructure required to sustain the broader wealth ecosystem. A community-focused credit union and a future privately owned community bank are evaluated as complementary institutions: one expanding household financial inclusion and asset building, the other supporting commercial lending, construction finance, treasury services, and larger-scale capital formation.

MH100

VOLUME I: STATE OF MUSKEGON HEIGHTS

Section 6 - MH100 Community Wealth Ecosystem

STAGE 7

COMMUNITY FINANCIAL ECOSYSTEM

Retaining Deposits, Expanding Credit, and Financing Community Investments

Building the Foundation for Generational Prosperity

Stage 7 establishes a layered financial ecosystem consisting of a community-focused credit union an future privately owned community bank with a Muskegon Heights branch. The credit union support household financial inclusion, savings, mortgages, consumer credit, and small-business readiness. he community bank supports commercial lending, construction finance, treasury services, real esta development, and long-term capital formation.



FINANCIAL ECOSYSTEM OVERVIEW

Two complementary institutions serve different needs while increasing local capital circulation.

MH100's financial strategy is designed around complementarity rather than duplication. A community credit union provides member-owned financial services centered on households, first-time homebuyers, consumers, and small businesses. A privately owned community bank supports larger commercial, construction, development, treasury, and investment needs.

The long-term objective is to retain more deposits, lending activity, interest income, professional employment, and financial decision-making within or directly connected to Muskegon Heights.

Institution	Primary Market	Core Function
Community credit union	Residents, households, first-time buyers, micro and small businesses	Savings, consumer credit, mortgages, financial education
Community bank	Developers, contractors, operating businesses, investors, institutions	Commercial lending, construction finance, treasury, development capital
Shared ecosystem	Residents, entrepreneurs, property owners, and community partners	Local capital circulation and coordinated referrals

Strategic Objective

Create a financial system capable of serving the full progression from household savings and credit building to business formation, construction lending, commercial expansion, and long-term investment.

COMMUNITY CREDIT UNION

A member-owned institution focused on financial inclusion, asset building, and local household stability.

The community credit union is intended to provide accessible financial services while retaining more household deposits and lending activity within the local economic ecosystem. Its member-owned structure aligns naturally with MH100's community wealth objectives.

The institution can prioritize low-cost transaction accounts, savings products, secured credit-building loans, auto loans, first-time homebuyer preparation, mortgage partnerships, small-business accounts, microenterprise financing, and financial education.

Credit Union Product	Community Purpose
Checking and savings	Affordable daily banking and deposit retention
Credit-building products	Improve borrower readiness and reduce reliance on high-cost alternatives
Consumer lending	Support transportation, household stability, and responsible borrowing
First-time homebuyer pathway	Prepare members for mortgage qualification and ownership
Small-business services	Accounts, microloans, and operating support
Financial education	Budgeting, credit, savings, fraud prevention, and asset-building knowledge

Community Ownership Advantage

A member-owned institution can return value through better service, lower fees, member benefits, and locally focused lending priorities rather than maximizing shareholder returns alone.

PRIVATE COMMUNITY BANK

A future acquisition strategy supporting commercial lending, construction finance, and capital formation.

MH100's long-term financial strategy includes exploring the acquisition of, investment in, or strategic partnership with an existing community bank capable of expanding commercial, construction, mortgage, and small-business lending in Muskegon Heights.

Its strategic role is to support the larger transactions required to build the MH100 ecosystem: construction loans, commercial real estate financing, equipment loans, working capital, treasury services, deposit relationships, investor services, and development lending.

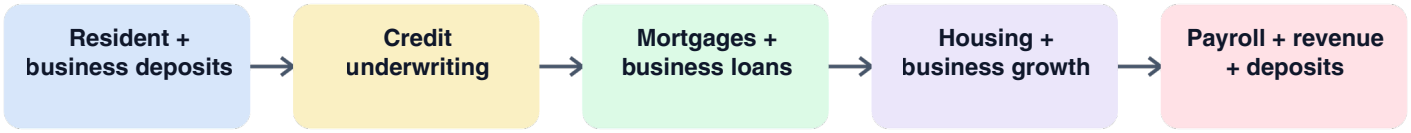
Banking Function	Economic Contribution
Commercial lending	Growth capital for operating businesses
Construction finance	Funding for housing, retail, industrial, and mixed-use development
Commercial real estate	Acquisition, rehabilitation, and long-term property finance
Treasury services	Cash management, merchant services, deposits, and payroll support
Equipment lending	Machinery, vehicles, production lines, and technology
Investor / development services	Capital formation and relationship banking

Strategic Distinction

The credit union is designed to build household and member wealth. The community bank is designed to expand commercial and development capacity. Together they create a broader financial platform.

INTEGRATED CAPITAL CIRCULATION

Deposits become loans, loans become assets and businesses, and successful activity returns deposits to the system.



The core purpose of the financial ecosystem is circulation. Deposits create lending capacity. Lending supports homeownership, business formation, equipment purchases, and redevelopment. Those activities create payroll, revenue, equity, and new deposits.

The institutions should also operate as referral partners. A household not yet ready for a mortgage can move through financial education and credit-building services. A small business that outgrows microenterprise financing can transition into conventional commercial banking. A contractor can move from working-capital support into equipment and construction lending.

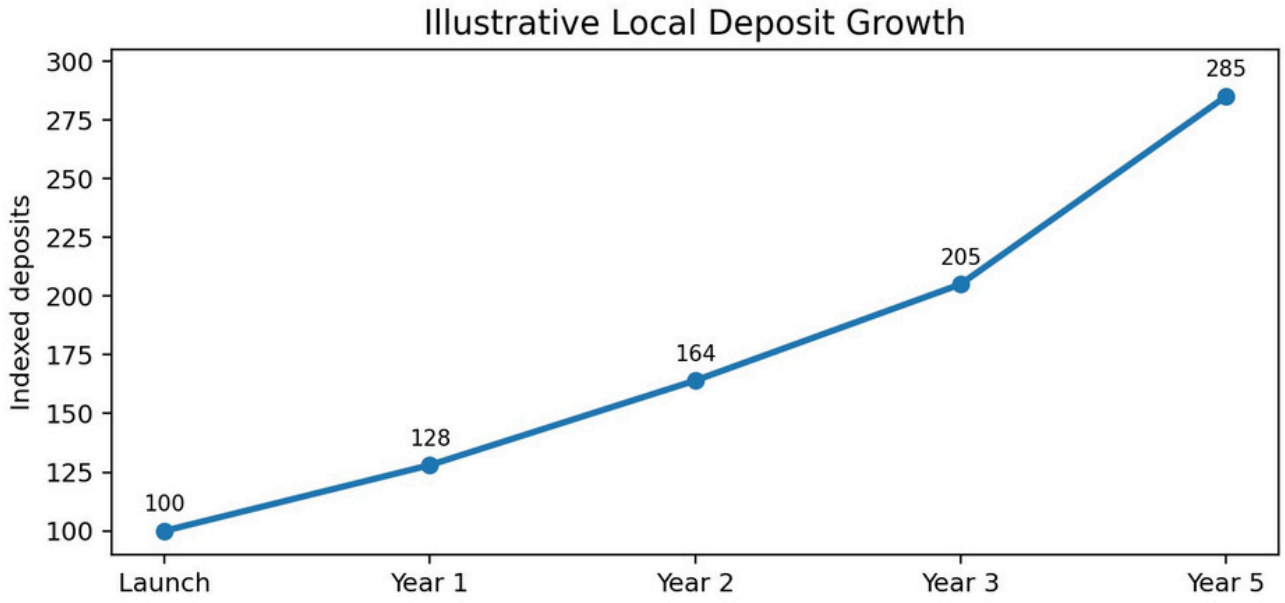


Exhibit 6.26: Illustrative local deposit growth.

MORTGAGE, BUSINESS LENDING & FINANCIAL INCLUSION

Financial access should support a progression from stability to ownership and from entrepreneurship to enterprise growth.

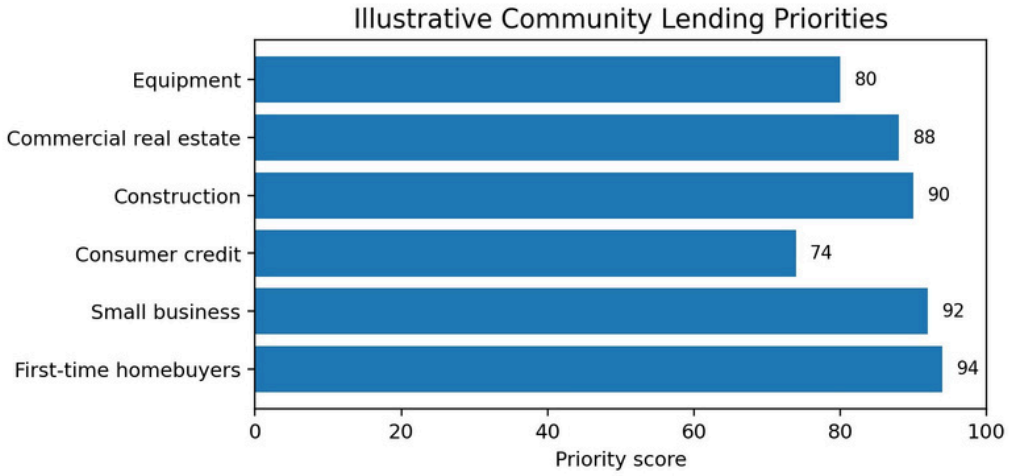


Exhibit 6.27: Illustrative community lending priorities.

Borrower Pathway	Financial Support	Long-Term Outcome
Household stability	Transaction accounts, savings, consumer credit	Reduced financial fragility
Credit readiness	Secured loans, counseling, payment history	Improved borrowing capacity
Homeownership	Mortgage preparation and lending partnerships	Household equity
Microenterprise	Accounts, microloans, technical assistance	Business formation
Business expansion	Working capital, equipment, treasury, commercial credit	Enterprise value and employment
Development	Acquisition, predevelopment, construction, permanent financing	Taxable value and community assets

Inclusion Standard

Financial inclusion should be measured by successful progression - not only account openings. The strongest outcome is movement from basic access to savings, credit readiness, ownership, business growth, and investment.

ECONOMIC & INSTITUTIONAL CONTRIBUTIONS

Financial institutions create employment, retain deposits, support investment, and improve the city's capital infrastructure.

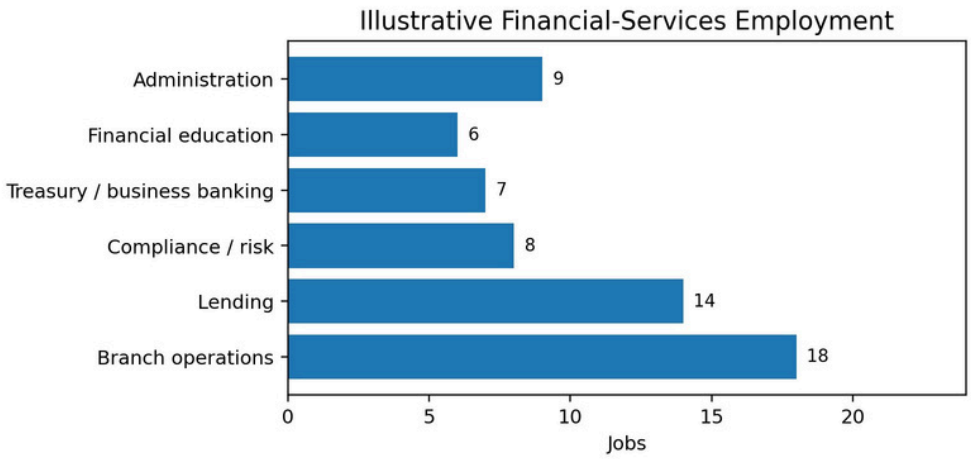


Exhibit 6.28: Illustrative financial-services employment.

Contribution Channel	Potential Economic Effect
Professional employment	Branch operations, lending, compliance, risk, treasury, education, and managem
Deposit retention	More local household and business funds connected to community lending
Mortgage access	Expanded pathways to homeownership and household equity
Small-business finance	Working capital, equipment, and startup support
Construction lending	Greater capacity for housing and commercial redevelopment
Commercial banking	Treasury, merchant services, payroll, and business deposits
Institutional confidence	A stronger financial-services presence supporting investment attraction
Capital formation	Greater ability to assemble debt, deposits, equity, and investor relationships

Governance Requirement

Both institutions would require rigorous regulatory approval, experienced management, strong capitalization, compliance systems, independent governance, and clear separation between community objectives and unsafe lending practices.

EXECUTIVE DASHBOARD, STRATEGIC FINDING & TRANSITION

The financial ecosystem captures value at both the household and commercial levels.

INSTITUTIONS 2	PRIMARY FOCUS Capital retention	EMPLOYMENT Professional
CREDIT UNION ROLE Household wealth	BANK ROLE Commercial growth	STRATEGIC PRIORITY Very High

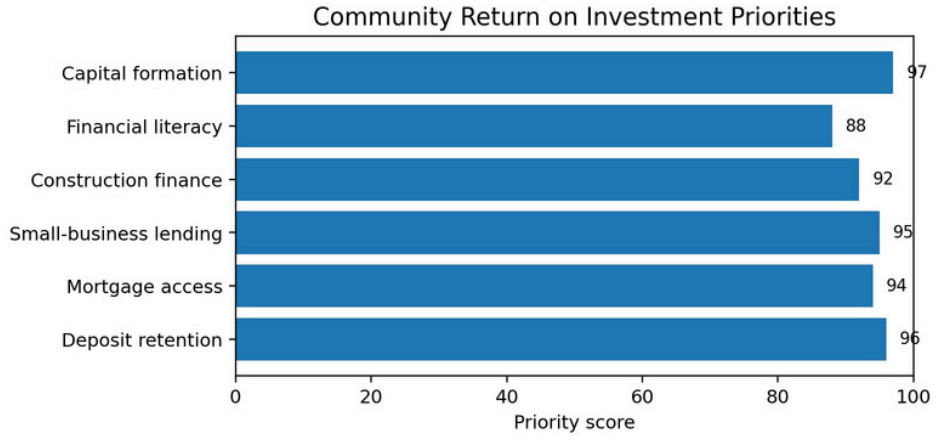


Exhibit 6.29: Community Return on Investment priorities.

Strategic Finding #37

A complete community wealth strategy requires institutions capable of financing both households and enterprises. The community credit union expands financial inclusion, savings, credit readiness, and homeownership pathways. The community bank supports commercial growth, construction finance, treasury services, and development capital. Together, they create a more versatile and locally connected financial ecosystem.

TRANSITION TO STAGE 8

Integrated Economic Contribution

Stage 8 consolidates every initiative within the MH100Community Wealth Ecosystem into one economic impact framework. The analysis will connect downtown redevelopment, neighborhood commerce, industrial production, modular manufacturing, developer capacity, and financial institutions to job creation, taxable value, municipal revenue, capital circulation, and long-term community wealth.

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VOLUME I: STATE OF MUSKEGON HEIGHTS

Section 6 - MH100 Community Wealth Ecosystem

STAGE 8

INTEGRATED ECONOMIC CONTRIBUTION

Connecting Projects, Capital, Jobs, Taxable Value, and Community Wealth

Building the Foundation for Generational Prosperity

Stage 8 consolidates the full MH100 Community Wealth Ecosystem into one economic framework. Downtown redevelopment, neighborhood commerce, industrial growth, modular manufacturing, developer capacity, and financial institutions are evaluated not as isolated initiatives, but as interconnected engines that create jobs, retain capital, expand taxable value, increase municipal revenue, and strengthen long-term community wealth.



COMMUNITY WEALTH FLYWHEEL

Each economic engine reinforces the next, creating a repeatable cycle of growth.



The MH100 Community Wealth Ecosystem is designed around circulation rather than one-time project completion. Private investment creates businesses and developments. Those activities generate jobs, payroll, supplier demand, and customer spending. Wages and business revenue support deposits, lending capacity, property ownership, and additional investment.

The city benefits as taxable value, income-tax activity, utility usage, permits, inspections, and commercial occupancy increase. Reinvestment in infrastructure, public safety, beautification, and quality of life then improves the environment for the next round of private investment.

Flywheel Stage	Primary Output
Investment	Capital deployed into properties, equipment, and businesses
Production / operations	Goods, services, housing, and commercial activity
Employment	Wages, skills, career pathways, and household stability
Capital circulation	Deposits, lending, purchasing, and reinvestment
Municipal growth	Taxable value, revenue, services, and infrastructure

INTEGRATED CAPITAL FLOW

The ecosystem connects consumer spending, business revenue, lending, development, and reinvestment.

The Downtown Revitalization Engine captures grocery, retail, housing, and hospitality spending. The Car Wash Network creates recurring neighborhood service revenue. Industrial and modular manufacturing bring outside revenue into Muskegon Heights. The Development Accelerator expands the number of capable project sponsors. The Community Financial Ecosystem retains deposits and finances the next generation of activity.

This integration improves resilience because no single project carries the entire strategy. Different engines create different forms of value: recurring cash flow, export revenue, taxable property, household wealth, professional employment, development capacity, and capital formation.

Economic Engine	Primary Capital Source	Primary Local Outcome
Downtown revitalization	Consumer spending, rents, private development capital	Retail capture, housing, property value
Car wash network	Recurring service revenue	Jobs, corridor activity, utility demand
Industrial growth	Regional / national sales	Outside revenue, manufacturing payroll
Modular manufacturing	Regional development demand	Production jobs and housing capacity
Development Accelerator	Banks, CDFIs, investors, project sponsors	More developers and completed projects
Financial ecosystem	Deposits, equity, and regulated lending	Mortgages, business credit, construction finance

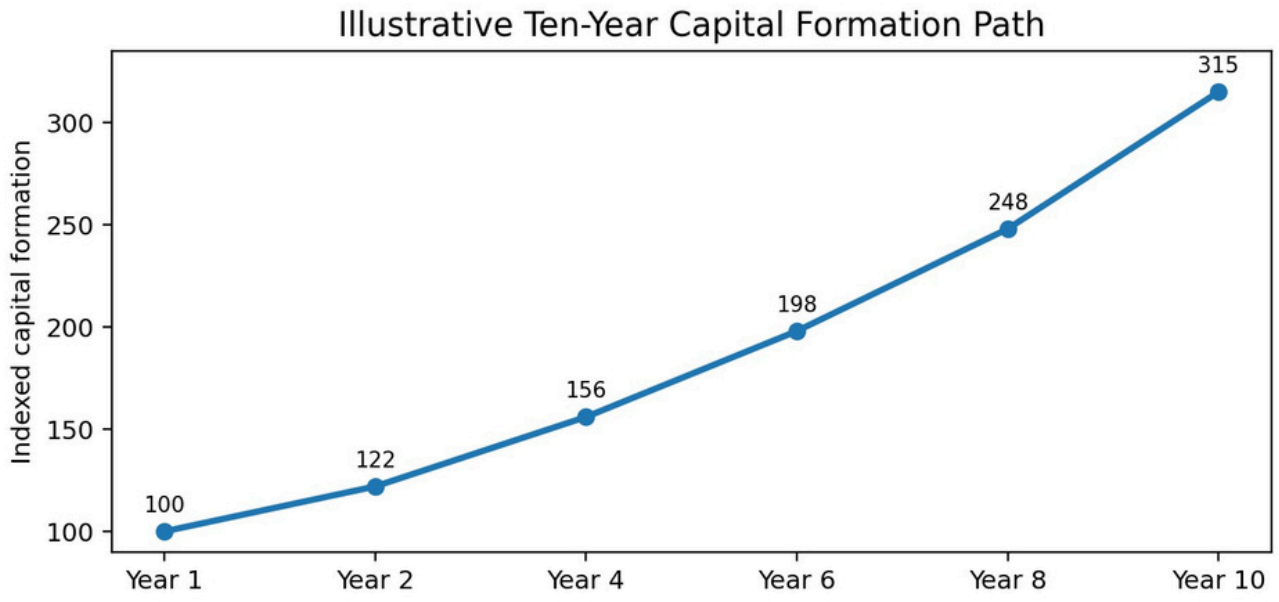


Exhibit 6.30: Illustrative ten-year capital formation path.

EMPLOYMENT & WORKFORCE CONTRIBUTION

The ecosystem creates a mix of entry-level, skilled, technical, managerial, and professional jobs.

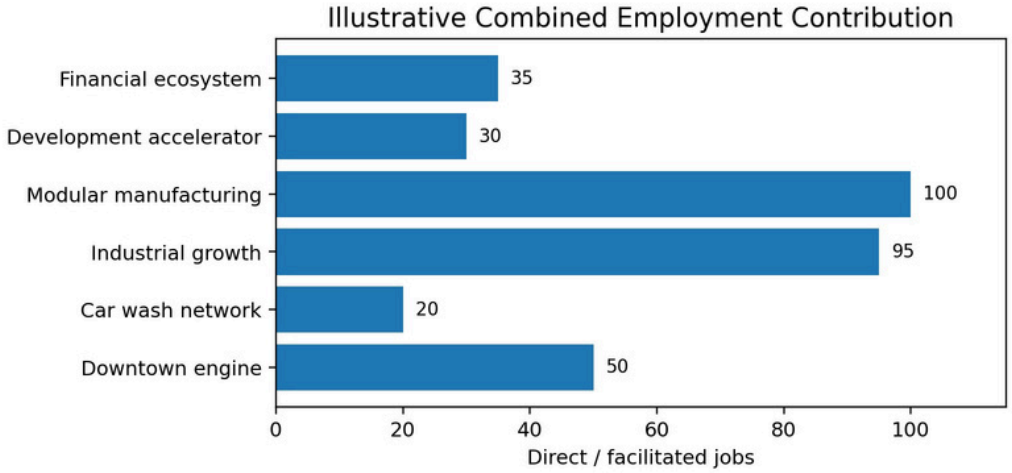


Exhibit 6.31: Illustrative combined employment contribution.

Employment Tier	Illustrative Roles	Economic Importance
Entry-level	Retail, hospitality, production support, site operations	Workforce entry and household income
Skilled trades	Construction, mechanical, electrical, maintenance, installation	Higher wages and project capacity
Technical	Machine operations, quality control, compliance, logistics	Industrial productivity
Managerial	Branch, site, production, property, and project management	Leadership and advancement
Professional	Finance, legal, accounting, engineering, architecture, insurance	Institutional capacity
Entrepreneurial	Developers, contractors, vendors, business owners	Ownership and enterprise value

Resident Benefit Standard

Employment outcomes should be tracked by residency, wage level, advancement, benefits, and long-term asset-building potential - not only by total job count.

TAX BASE & MUNICIPAL REVENUE IMPACT

Each initiative contributes to fiscal capacity through a different combination of property, payroll, utilities, and activity.

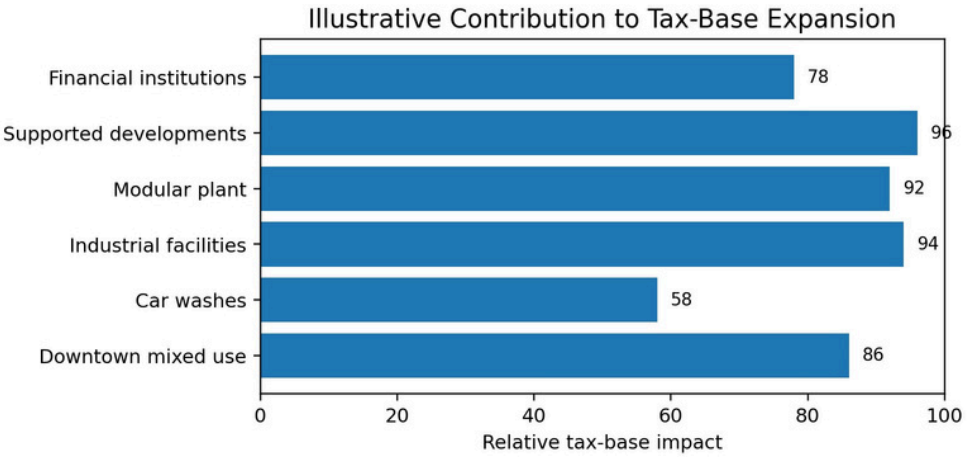


Exhibit 6.32: Illustrative contribution to tax-base expansion.

Municipal Revenue Channel	Ecosystem Contribution
Property tax	Adaptive reuse, industrial facilities, modular plant, housing, and supported dev
Income tax	Payroll from retail, manufacturing, financial services, construction, and operat
Utilities	Water, sewer, electricity, and recurring service demand
Permits / inspections	Construction, equipment installation, occupancy, and redevelopment activity
Commercial occupancy	Activated retail, industrial, office, and service properties
Property appreciation	Higher values surrounding visible private investment
Business activity	Licenses, supplier spending, professional services, and local procurement

Fiscal Interpretation

The strongest municipal outcome is not one large tax payment. It is a broader, more diverse base of occupied properties, operating businesses, payroll, utility demand, and recurring development activity.

COMMUNITY RETURN ON INVESTMENT FRAMEWORK

MH100 evaluates value through economic, fiscal, social, and ownership outcomes.

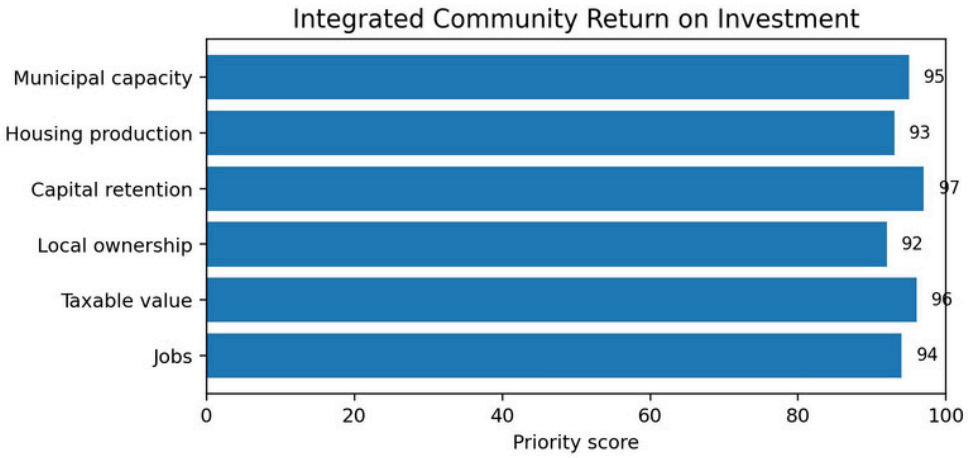


Exhibit 6.33: Integrated Community Return on Investment.

CROI Dimension	Core Measure
Economic	Jobs, payroll, business formation, local purchasing, and outside revenue
Fiscal	Taxable value, municipal revenue, utilities, and permit activity
Ownership	Homeownership, business equity, developer equity, and member ownership
Capital	Deposits retained, loans originated, equity deployed, and investment leveraged
Community	Food access, neighborhood services, corridor appearance, and public confidence
Institutional	Developer capacity, financial infrastructure, and professional networks

Measurement Discipline

All future projections should distinguish verified results from illustrative assumptions. Annual reporting should identify actual investment, jobs, taxable value, loans, units, occupancy, and municipal revenue generated by each engine.

EXECUTIVE PERFORMANCE DASHBOARD

A unified scorecard allows leadership to track the ecosystem as one portfolio.

ECONOMIC ENGINES
7

CORE OBJECTIVE
Wealth circulation

PLANNING HORIZON
10 years

JOBS
Direct + indirect

CAPITAL
Public + private

STRATEGIC PRIORITY
Highest

Portfolio KPI	Reporting Focus
Private investment	Capital committed, deployed, and leveraged
Employment	Direct, indirect, resident, wage, and advancement outcomes
Taxable value	New and rehabilitated real and business property
Housing	Units created, preserved, occupied, and owned
Business activity	Businesses opened, supported, expanded, and retained
Financial circulation	Deposits, mortgages, commercial loans, and construction finance
Municipal revenue	Property, income, utilities, permits, and recurring fees
Community wealth	Ownership, equity, local procurement, and reinvestment

STRATEGIC FINDING & TRANSITION

The full value of MH100 emerges from the interaction between its economic engines.

Strategic Finding #38

No single initiative can transform Muskegon Heights by itself. The MH100 Community Wealth Ecosystem creates its strongest value when downtown redevelopment, neighborhood commerce, industrial production, modular manufacturing, developer capacity, and financial institutions operate as one coordinated portfolio. Together, they create jobs, attract outside revenue, retain capital, expand ownership, increase taxable value, and strengthen municipal capacity.

Stage 8 establishes the integrated economic case for Section 6. Its purpose is not to claim that every outcome occurs automatically, but to define how each initiative should be designed, measured, and coordinated so that individual investments reinforce the broader community wealth strategy.

TRANSITION TO STAGE 9

Vision & Implementation

Stage 9 converts the integrated ecosystem into an implementation roadmap. It establishes near-term priorities, five-year and ten-year milestones, governance responsibilities, annual reporting expectations, risk management, performance review, and the final Section 6 conclusion.

Stage 9 Focus	Primary Purpose
Implementation sequencing	Identify what begins first and what depends on later capacity
Governance	Assign leadership, partnership, oversight, and reporting roles
Milestones	Define five-year and ten-year targets
Performance reporting	Track actual economic, fiscal, and community outcomes
Risk management	Identify capital, market, execution, and regulatory risks

STAGE 9

SECTION 6 CONCLUSION

The MH100 Community Wealth Ecosystem

Building the Foundation for Generational Prosperity

Section 6 establishes an integrated economic operating system where redevelopment, entrepreneurship, housing, manufacturing, finance, workforce development, and municipal growth continuously reinforce one another. The objective is not simply to complete developments, but to build an economy capable of producing wealth, expanding opportunity, and increasing fiscal capacity for future generations.



FROM PROJECTS TO AN ECONOMIC ECOSYSTEM

Each Section 6 initiative performs a distinct function while strengthening every other initiative.

Traditional redevelopment often focuses on individual projects. MH100 instead creates an interconnected economic system in which seven engines operate as one coordinated platform.

1 Tax Base Redevelopment Strategy

Investment competitiveness, municipal capacity, taxable value

2 Downtown Revitalization Engine

Somerset on Broadway, market, lounge, mixed-use housing, preservation

3 Community Car Wash Network

Neighborhood services, corridor activation, recurring revenue, jobs

4 Industrial Growth Strategy

Water bottling, ammunition manufacturing, export production, tax base

5 Modular Housing & Commercial Manufacturing

Faster redevelopment, regional exports, construction capacity

6 Development Accelerator

Developers, contractors, project readiness, capital connections

7 Community Financial Ecosystem

Credit union, future bank, mortgages, commercial and construction finance

Integrated Economic Thesis

Collectively, these initiatives create a diversified local economy capable of generating sustained long-term growth rather than isolated development success.

THE COMMUNITY WEALTH FLYWHEEL

Economic activity should continuously reinforce future economic activity.



Improved Quality of Life -> New Investment -> The Cycle Repeats

Unlike traditional redevelopment models that depend upon periodic outside investment, MH100 seeks to create a continuously compounding economic system. Every cycle should increase local capacity, improve the investment environment, and produce larger community benefits over time.

Flywheel Discipline

Each engine must be measured by what it adds to the next stage: investment must create operations; operations must create jobs and revenue; income must support spending and deposits; finance must support ownership and development; municipal growth must improve the conditions for the next round of investment.

LONG-TERM ECONOMIC CONTRIBUTIONS

The Community Wealth Ecosystem produces economic, fiscal, community, financial, and ownership returns.

ECONOMIC CONTRIBUTIONS

- Expanded commercial activity
- Increased industrial production
- Greater housing production
- Higher employment
- Increased payroll
- Local supplier growth
- Greater business formation

FISCAL CONTRIBUTIONS

- Expanded taxable value
- Diversified municipal revenue
- Increased utility consumption
- Higher commercial occupancy
- Increased permit activity
- Long-term fiscal stability

COMMUNITY CONTRIBUTIONS

- Improved food access
- Expanded housing options
- Greater neighborhood investment
- Historic preservation
- Beautification of commercial corridors
- Increased resident confidence

FINANCIAL CONTRIBUTIONS

- Increased local deposits
- Expanded mortgage lending
- Small business financing
- Commercial lending
- Construction financing
- Greater capital retention

OWNERSHIP CONTRIBUTIONS

- More homeowners
- More business owners
- More developers
- More contractors
- Greater community equity
- Increased generational wealth

MEASURING SUCCESS

Section 6 establishes performance indicators that should be reviewed annually.

MUNICIPAL GROWTH
Taxable value, property tax base, utility revenue, occupancy, openings

ECONOMIC GROWTH
Jobs, manufacturing output, outside revenue, private investment, expansion

HOUSING
Units delivered, homeownership growth, neighborhood revitalization, appreciation

COMMUNITY WEALTH
Deposits, mortgages, lending, financing, developers, contractors, employment

Annual MH100 Performance Scorecard

Indicator	Measurement Focus	Frequency
Taxable Value	Year-over-year growth	Annual
Jobs Created	Resident access, wages, advancement	Quarterly
Manufacturing Output	Units, sales, outside revenue	Quarterly
Housing Units	Delivered, occupied, ownership pathway	Semiannual
Local Deposits	Deposit growth and capital retention	Annual
Mortgage & Commercial Lending	Volume, approvals, local participation	Quarterly
Developer & Contractor Growth	Participation, capacity, completed projects	Annual

Measurement Principle

MH100 evaluates the overall health of the community wealth ecosystem, not project completion alone.

STRATEGIC FINDING

The greatest strength of Section 6 is diversification.

No single initiative is expected to transform Muskegon Heights independently.

Downtown revitalization strengthens neighborhood commerce.

↓

Neighborhood commerce supports local employment.

↓

Industrial manufacturing brings outside revenue into the city.

↓

Modular manufacturing lowers redevelopment costs and expands capacity.

↓

The Development Accelerator increases project readiness and local capability.

↓

The Community Financial Ecosystem finances future investment and ownership.

↓

Tax Base Redevelopment improves municipal competitiveness and fiscal capacity.

Resilient Economy

Each initiative strengthens every other initiative. The result is a diversified local economy capable of weathering market fluctuations while continuously expanding opportunity, ownership, revenue, and institutional capacity.

EXECUTIVE SUMMARY

Multiple economic engines work simultaneously to increase prosperity throughout Muskegon Heights.

MH100

CREATES A PORTFOLIO OF ECONOMIC ENGINES

SECTION 6 ESTABLISHES

- A competitive tax environment
- Mixed-use downtown redevelopment
- Neighborhood commercial investment
- Export-oriented manufacturing
- Construction manufacturing
- Developer incubation
- Financial institution development
- Community wealth creation
- Capital retention
- Long-term municipal fiscal growth

Diversified Growth Model

Rather than relying upon one transformative project, MH100 creates multiple economic engines working simultaneously. This diversified approach reduces long-term economic risk, expands the number of pathways to prosperity, and increases the probability that investment, employment, ownership, and municipal growth reinforce one another.

Strategic Comparison

SINGLE-PROJECT MODEL
Concentrated risk

MH100 ECOSYSTEM
Diversified resilience

SECTION 6 CLOSING STATEMENT

Building a City That Creates Wealth

The purpose of MH100 is not simply to construct buildings.

It is not simply to attract businesses. It is not simply to increase tax revenue.

The purpose is to create an economic environment where residents, entrepreneurs, developers, manufacturers, financial institutions, nonprofit organizations, investors, and municipal leadership collectively produce lasting community wealth.

Section 6 establishes the framework for accomplishing that mission. Every initiative contributes toward expanding opportunity, increasing ownership, strengthening local institutions, diversifying the tax base, improving municipal fiscal capacity, and creating a more resilient local economy.

The success of MH100 will ultimately be measured not by the number of projects completed, but by the lasting prosperity created for future generations of Muskegon Heights residents.

FINAL STRATEGIC FINDING #39

The MH100 Community Wealth Ecosystem transforms redevelopment from a series of individual projects into a coordinated economic platform where investment, ownership, employment, finance, manufacturing, entrepreneurship, and municipal growth reinforce one another. Through diversification, collaboration, disciplined implementation, and continuous reinvestment, Muskegon Heights positions itself to become one of Michigan's most resilient, investment-ready, and community-driven economies.

END OF SECTION 6

MH100

VOLUME I: STATE OF MUSKEGON HEIGHTS

Section 7 — Vision 2037

A Blueprint for the Next Generation of Muskegon Heights

Section 7 concludes Volume I by presenting the long-term vision for Muskegon Heights, outlining the measurable outcomes, implementation commitments, and shared responsibility required to build a stronger, more prosperous community by 2037.



Prepared by: Quality 9 Community Investment Foundation

Planning Horizon: 2027-2037

MH100 VOLUME I
SECTION 7 — VISION 2037
Stage 1 — Executive Vision & Strategic

Recap

Executive Overview
Section 7 concludes Volume I by describing the future state MH100 seeks to achieve. It consolidates the strategic findings, implementation framework, and catalytic investment strategy into a unified long-term vision for Muskegon Heights.

Vision 2037
Vision 2037 represents a community where coordinated investment, resident ownership, entrepreneurship, neighborhood revitalization, workforce advancement, and institutional collaboration reinforce one another to produce measurable and sustainable prosperity.

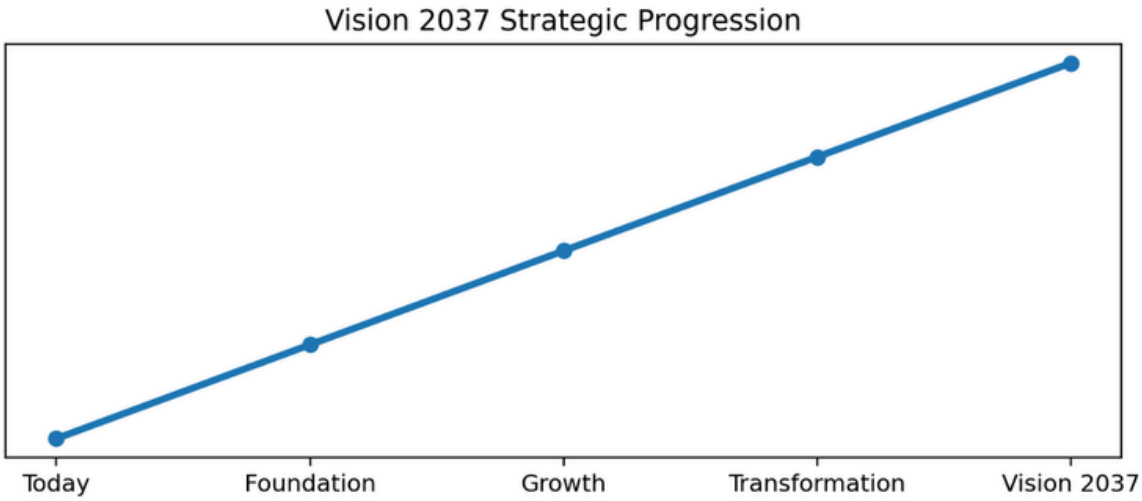


Exhibit 7.1. Vision 2037 strategic progression.

Strategic Theme	2037 Vision
Neighborhoods	Stable, attractive, investment-ready communities
Housing	Expanded ownership and quality housing options
Business	Growing entrepreneurial ecosystem
Workforce	Career pathways supporting economic mobility
Community Wealth	Higher ownership, equity, and reinvestment
Governance	Collaborative, accountable implementation

Executive Vision Scorecard

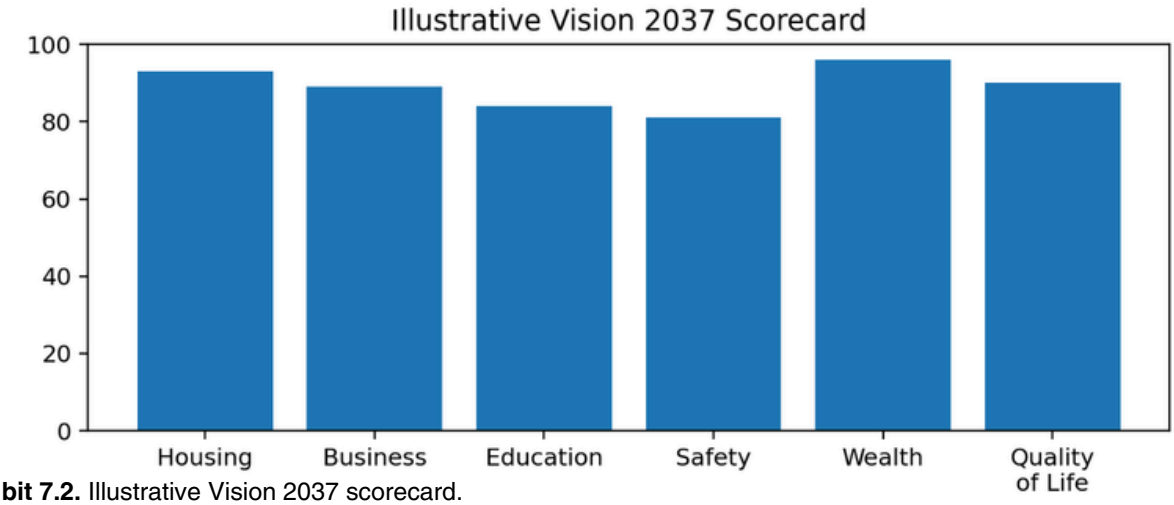


Exhibit 7.2. Illustrative Vision 2037 scorecard.

Strategic Finding #40

The long-term success of MH100 will be determined not by individual projects alone, but by the cumulative impact of coordinated investments that increase ownership, strengthen institutions, expand opportunity, and improve community wealth over time.

Transition

Stage 2 presents the Community Wealth Index, executive scorecards, and long-term performance framework that will measure progress toward Vision 2037.

CHAPTER 7.2 - Community Wealth Index & Executive Performance Framework

Executive Overview

Stage 2 establishes the measurement framework for Vision 2037. The Community Wealth Index provides a consolidated view of long-term progress by integrating housing, business development, workforce advancement, ownership, capital formation, and fiscal health into a single executive reporting framework.

Community Wealth Index

The Community Wealth Index is designed to evaluate whether MH100 is achieving its primary objective of expanding resident ownership, increasing investment, strengthening economic resilience, and improving long-term prosperity.

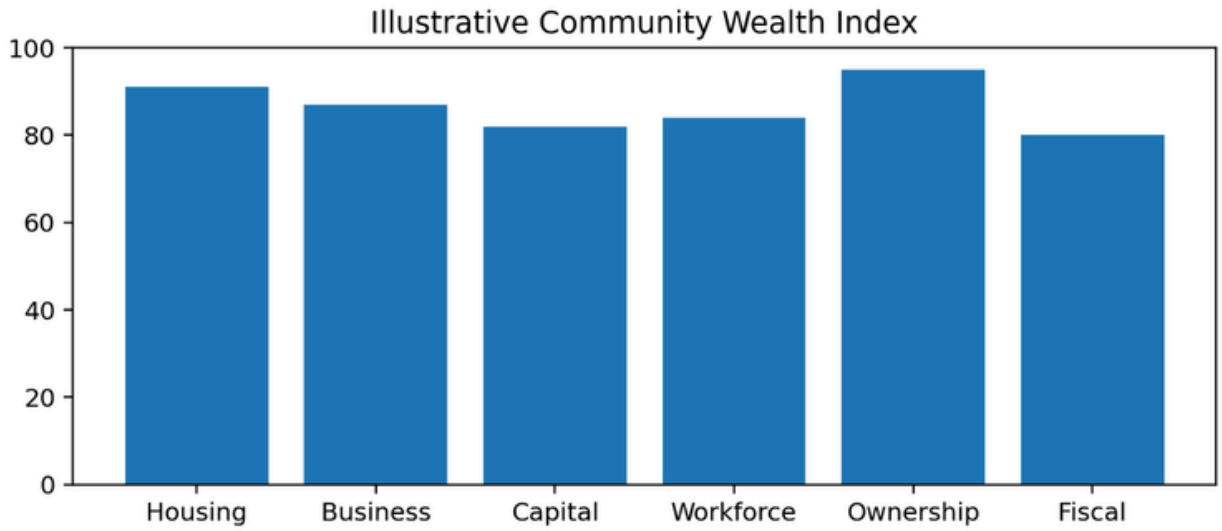


Exhibit 7.3. Illustrative Community Wealth Index.

Performance Category	Illustrative Indicator
Housing	Homeownership, neighborhood stabilization
Business	Business formation and commercial occupancy
Capital	Investment leveraged and financing access
Workforce	Employment, wages, and career advancement
Ownership	Resident equity and asset accumulation
Fiscal Health	Tax base growth and municipal capacity

Executive Scorecard

Annual reporting should summarize strategic progress using a standardized executive scorecard that tracks implementation milestones, performance indicators, and cumulative community outcomes.

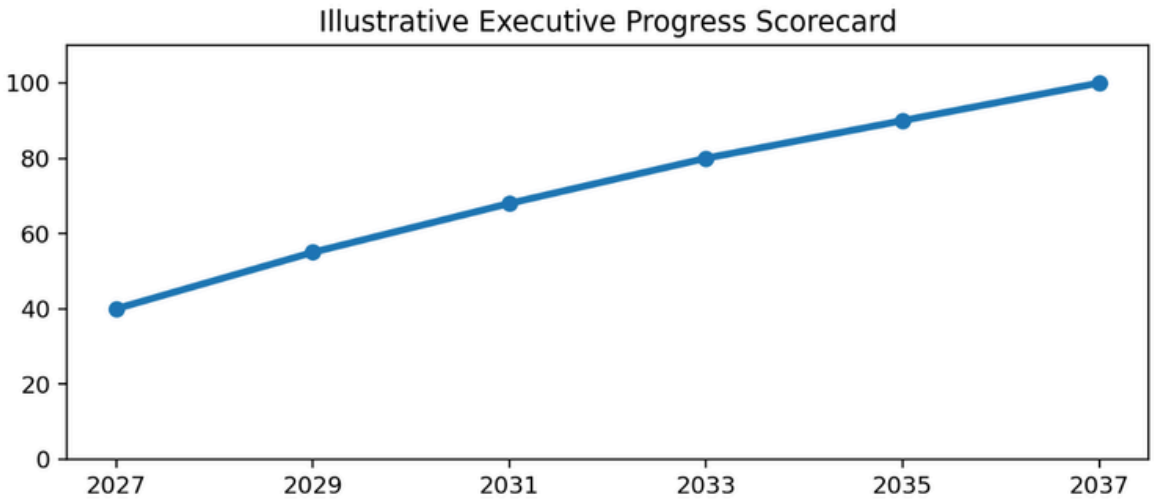


Exhibit 7.4. Illustrative Executive Progress Scorecard.

Strategic Finding #41

Long-term success should be evaluated through measurable outcomes rather than isolated accomplishments. A unified performance framework strengthens accountability, improves transparency, and supports continuous strategic improvement.

Transition

Stage 3 concludes Volume I by establishing implementation commitments, annual reporting expectations, and the closing Vision 2037 narrative.

CHAPTER 7.3 - Implementation Commitments, Annual Reporting & Closing Vision

Executive Overview

The concluding stage of Volume I establishes the commitments that guide MH100 implementation, defines expectations for annual reporting, and presents the closing Vision 2037 narrative.

Implementation Commitments

MH100 commits to transparent governance, measurable outcomes, responsible capital deployment, coordinated partnerships, and continuous engagement with residents and stakeholders.

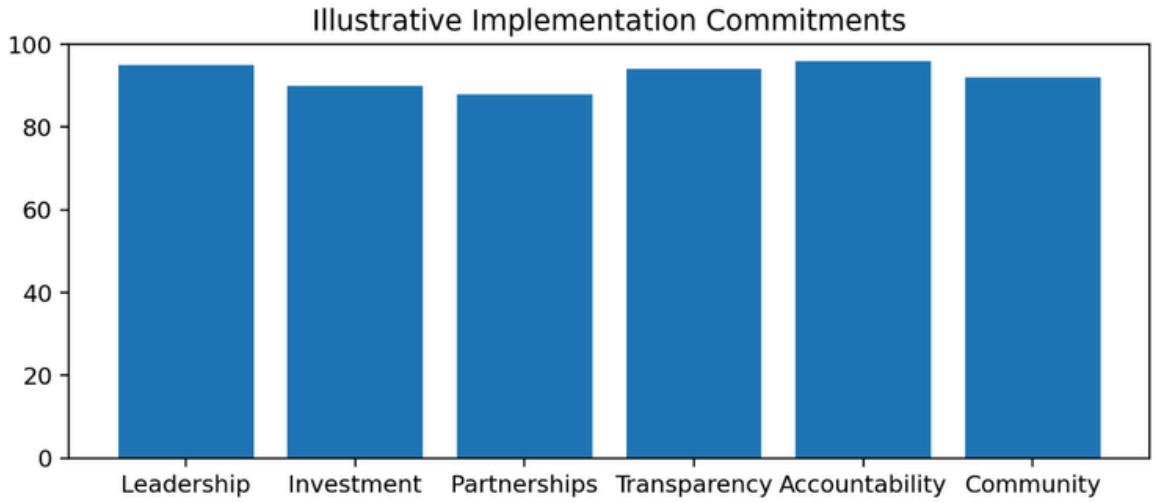


Exhibit 7.5. Illustrative implementation commitments.

Commitment	Purpose
Annual Reporting	Measure progress and communicate results
Performance Transparency	Public accountability
Community Engagement	Continuous resident participation
Partnership Alignment	Coordinate implementation
Adaptive Management	Refine strategy using measurable outcomes
Long-Term Stewardship	Protect Vision 2037 objectives

Vision 2037 Roadmap

Annual evaluation should compare implementation milestones against long-term objectives, allowing MH100 leadership to adapt while maintaining strategic direction.

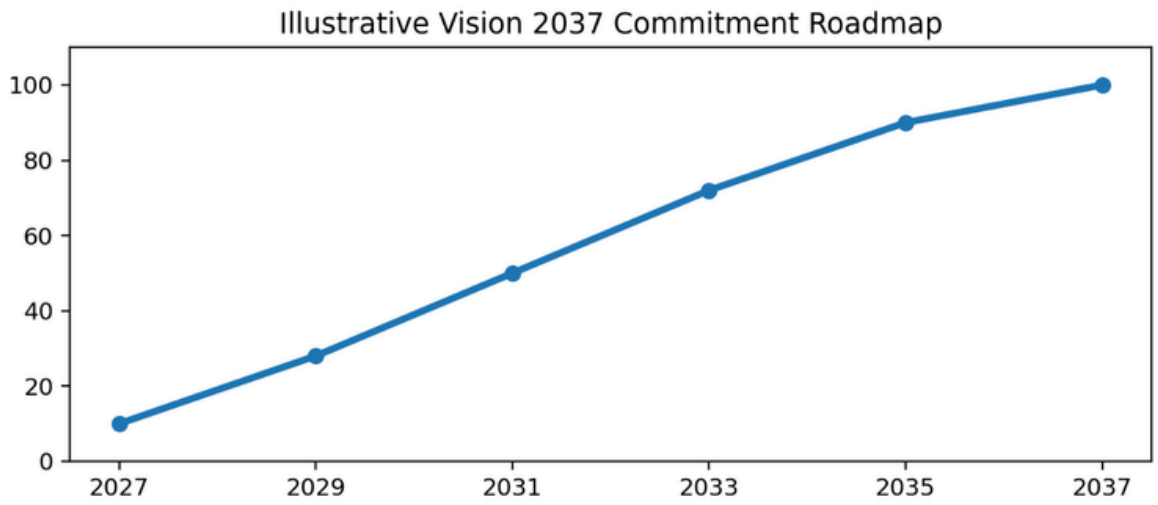


Exhibit 7.6. Illustrative Vision 2037 roadmap.

Closing Vision Narrative

Vision 2037 imagines Muskegon Heights as a community where coordinated investment, resident ownership, thriving neighborhoods, successful businesses, strong institutions, and measurable community wealth reinforce one another. The purpose of MH100 is not simply to complete projects but to establish a durable system that continually creates opportunity and prosperity for future generations.

Volume I Conclusion

Volume I establishes the analytical foundation, strategic framework, implementation architecture, catalytic investment strategy, and long-term vision for MH100. Future volumes may expand into project-level implementation, technical appendices, annual performance reporting, and investment updates as the initiative progresses.

Quality 9

CONTACT & CALL TO ACTION

Quality 9 Community Investment Foundation

SUPPORTERS

COMMUNITY & ECONOMIC DEVELOPMENT

MYBP
MUSKEGON YOUNG BLACK PROFESSIONALS

ROOM 35

CEDAM
COMMUNITY ECONOMIC DEVELOPMENT ASSOCIATION OF MICHIGAN

GREATER MUSKEGON economic development

THE RIGHT PLACE
Advancing the West Michigan Economy

FINANCE

WEST MICHIGAN COMMUNITY BANK

5/3

Huntington

Mercantile Bank Corporation

flagstar

EMBARK
FINANCIAL PARTNERS

LEGAL

Warner Norcross + Judd

SAG
SMITH AT LAW ATTORNEYS GROUP

HAMILTON LAW

CDFI

IFF

OPPORTUNITY RESOURCE FUND
A CDFI FUND FOR MICHIGAN COMMUNITIES

CONSTRUCTION, DEVELOPMENT & REAL ESTATE

Q9 DEVELOPMENT CO.
Community Building, Legacy Driven.

Erhardt CONSTRUCTION

Exclusive FINISH SOLUTIONS

TERRY PUFFER REAL ESTATE

MEDENDORP REAL ESTATE GROUP

BUILDING THE FUTURE TOGETHER

MH100 concludes with a commitment to sustained community transformation through coordinated investment, transparent leadership, and measurable outcomes. This living framework is intended to guide decisions, strengthen partnerships, and expand generational wealth in Muskegon Heights.

VISION 2037

FOCUS AREA	2037 VISION
Housing	Stable neighborhoods with expanded homeownership
Business	Thriving entrepreneurial ecosystem
Workforce	Career pathways and higher incomes
Community Wealth	Local ownership and capital retention
Fiscal Health	Growing tax base and resilient finances
Quality of Life	Safe,vibrant, opportunity-rich community

IMPLEMENTATION COMMITMENTS

1. Annual public performance reporting
2. Transparent governance and accountability
3. Data-driven decision-making
4. Community engagement and partnership
5. Continuous evaluation and improvement
6. Long-term stewardship of the MH100 vision

Every initiative should be evaluated against measurable outcomes and aligned with the long-term strategic objectives established throughout Volume I.

DATA & METHODOLOGY DOCUMENTATION

MH100 DATA AND METHODOLOGY APPENDIX

A complete MH100 Data and Methodology Appendix identifies source tables, years, calculations, assumptions, and access dates for all baseline figures, exhibits, projections, and planning targets.

Claim or exhibit ID	**Source agency and dataset**	**Table or series identifier**
Data year and release year	**Geography and universe**	**Calculation or formula**
Assumptions and limitations	**Access date**	**Evidence classification**

REPRESENTATIVE SOURCE FAMILIES

Federal	U.S. CensusBureau, ACS, HUD,BLS, BEA	**State**	MSHDA, EGLE, MEDC, Michigan Treasury
Regional	County planning agencies; economic-development organizations	**Local**	City documents, budgets, planning reports, assessments
Methodology	Strategic planning, demographic analysis, economic modeling	AI-assisted design tools were utilized solely in the creation and enhancement of select infographics and visual exhibits.	

Evidence labels used throughout MH100: Reported Data • Derived Measure • Planning Target • Modeled Scenario

CONTACT & CALL TO ACTION

Quality 9 Community Investment Foundation

Become an implementation partner by investing, collaborating, mentoring, volunteering, or supporting catalytic projects that advance the MH100 vision.

Website	**Q9CIF.COM**
Email	**RashardThrower@TheQ-9.com**
Phone	**616-295-0792**

MH100 is more than a plan, it is a long-term commitment to expanding opportunity, strengthening neighborhoods, and building generational community wealth.