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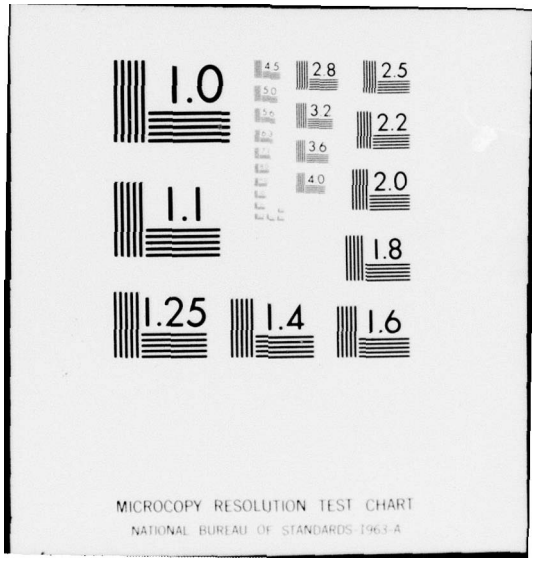
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Book 6
Market Value Data

Seafarer Site Survey
Upper Michigan Region

for
U.S. Navy
Naval Electronic Systems Command
Washington, D.C.

by
EDAW inc.
under contract to
GTE Sylvania
Communication Systems Division

UNCLASSIFIED

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Market values for land outside of cities and towns do not vary significantly. Variations are principally reflective of varying accessibility and recreation potential. For more than 70% of the Study Area, the average price per acre is $90-$100.

Similarity in land value is primarily a result of large holding by federal and state governments, and corporations, which limits the amount available in the open market.

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BOOK 6

MARKET VALUE DATA
of the
UPPER MICHIGAN REGION
PROJECT SEAFARER

for
U. S. Navy. Naval Electronic Systems Command

by
EDAW, Inc., 50 Green Street, San Francisco 94111

Under Contract to
GTE Sylvania, Communication Systems Division

April, 1976

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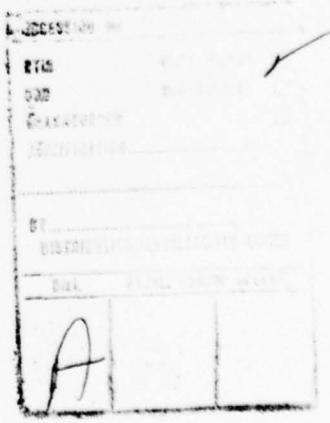


SUMMARY

Market values for land outside of cities and towns within the Study Area do not vary significantly. Variations are principally reflective of varying accessibility and recreational potential. The lowest prices begin at $45 per acre and rise as high as $350 in a few areas. However, for more than 70% of the Study Area, the average price per acre is $90-$100. This valuation is the value of one acre of land in a square measure of 40 acres. So the valuation per acre should be considered a minimum valuation based on bulk purchase. Land values discussed in this report are the maximum prices in today's economy that a willing buyer would pay and a willing seller would accept, without either party being under abnormal pressure. The analysis represents a collective opinion by knowledgeable real estate brokers, government officials (i.e., tax equalization officers) and local real estate appraisers.

Similarity in land values is a result of several factors. Approximately 0.6 million of the 2.9 million acres in the Study Area (including water bodies) is owned by the federal and state governments. This land, under the Commercial Forest Act, is specifically designated for public use and is not available on the open market. Of the remaining 2.3 million acres, 45% is owned by large corporations such as Kimberly Clark, American Can Company, Owens Illinois, Mead Corporation, Keweenaw Land Association, Ford Motor Company and others. Most of the corporate properties are of substantial size (1,000 acres or more) and are not for sale except for high prices per acre and in large acreages. Exceptions occur when one corporation sells parcels to another corporation. This type of transaction keeps land out of the open market.

Approximately 80% of the land in the Study Area is forested, which is a consistent physical (market) factor. Although the forests have definite market value, most of the federal, state, and corporate lands are not available to individuals for harvesting. Most of the land does not have the easy access required for moving in and removing the timber.

Additionally, land remains frozen at least four months of the year, which limits its utilization, accessibility, profitability, and productivity.

The most expensive land can be found bordering on the Great Lakes, the major rivers, highways and the two largest

urbanized areas in the Study Area: Marquette-Ishpeming-Negaunee and Iron Mountain-Kingsford. Great Lake frontage is valued from $75-$200 per foot and land in the urbanized areas mentioned above is valued from $125 to over $1,000 an acre depending on accessibility and subdivision potential. In southern Dickinson and Iron Counties, land speculation and turnover is high, which drives prices upwards. Also, in this area much of the land is used for recreational living, and demand is moving upward as the supply dwindles.

Agricultural land totals approximately 4% of the Study Area. Agricultural land falls into the middle price category, valued at $75 to $100. Due to climatic features, agricultural utilization is extremely limited. In areas where the land is of poor quality or has been overworked, agricultural land values have been declining.

Moving away from any city (5,000 and up), market values tend to drop. Essentially, the larger the city, the more drastic the increase in price for land bordering the city limits.

Price differentials, although not drastic, are the result of a number of physical, social and economic influences. To some extent, the variations in land values also indicate the difference of prices that exist through negotiations involving specific properties, their size, and location.

Through fieldwork in the Study Area a number of factors were determined which affect the value of the land when considered individually, or more often as a group. These are broadly classified as physical, social, and economic factors, and are listed below.

Physical

- Proximity or access to markets, highways or roads, water or waterways, railroads, rights-of-way, cities or towns.
- Climate
- Topography
- Natural boundaries
- Soil fertility - productivity (timber)
- Mineral deposits - productivity
- Directional growth of adjoining urban areas
- Size of parcel

Social

- Pride and prestige of ownership
- Desire for privacy
- Historical dependence on the land
- Desire for recreation and amusement
- Preservation of land for aesthetic beauty
- Personal desire for particular life style
- Protection of property from outside intrusion - corporate or governmental

Economic

- Supply and demand
- Highest and best profitable use - timber vs. agricultural vs. preservation vs. recreational
- Anticipation of future benefits, usually in terms of profitability

For this study, land values were established by evaluation of specific land areas in relation to one, several, or all of the above influences. Realtors, appraisers, abstractors, and developers were involved in determining land values. They contributed their appraisal of land by location and use, based on their knowledge of how the above influences affect the price of the land. Select records of actual land sales transactions were examined to provide representative and comparable prices of land.

EVOLUTION

Processes Leading to the Existing Conditions

The growth patterns in population and industry in the Study Area have remained fairly static over the past 30 years. Through 1969, as a result of this relatively stable yet slow growth rate, the market value of the majority of real property available for sale in the area has also remained stable. However, over the past six years the demand for recreational land has increased significantly; but because of large government and corporate holdings, and lack of good accessibility, the availability of good recreational property is limited. This demand has led to an increase in sales of sections of the Study Area, especially in Iron County, Baraga, Marquette and southern Dickinson. Values of rural 40 acre parcels have risen at an accelerated rate over the past three years at an average annual rate of approximately 10%.

Actual residential and recreational development has not been intense in the region, but is picking up significantly now because of rising demand and turnover. Residential development has occurred over the entire Study Area, but the major portion consists of individual sites on lakes and rivers or in the cities, towns, or villages. Concentrated residential development has taken place in a few areas, all of which are near the larger cities of Marquette, Iron Mountain, Kingsford, and Crystal Falls.

Aside from the rising demand for recreational property and facilities, the mining, timber, and agricultural industries have remained fairly static during the past few decades. The fluctuations that have occurred in these industries resulted, in part, from the push and pull of nationwide market pressures for these industry products. Mining activity is now increasing again. However, the resulting pressure for residential land is mainly being felt in existing urbanized areas because the extensive mining company land holdings are normally kept off the open market.

Much of the agricultural lands tend to be in proximity to the larger urban clusters of the region. Approximately 20% of the agricultural land in use in the early 1960's had fallen into inactive use by 1973 or had been sold to persons seeking recreational land or seeking to stock this fallow land with timber. This process has continued in the past two years.

Anticipated Future Conditions

Prediction of the future values of specific real property categories for an area as large as the Study Area must take into consideration many independent variables and factors, as listed and discussed in the previous section. Subject to change and variations through time, it is unrealistic to assume that all market influences will remain static.

There are several trends which indicate that the market values of the real property categories within the Study Area will continue to rise in the future. The following rates should be considered to be maximums:

- The major portion of the Study Area (70%) will continue to rise at an annual average rate of approximately 10%. However, this rate could change drastically depending upon supply. For example, governmental agencies or corporations may sell land on the open market which may increase the availability of recreational, agricultural, or residential land. On the other hand, they may increase their holdings and decrease the supply available on the open market. This would increase prices if demand remains on an upward trend. With the mining industry on an upswing, and the federal government's recent decision to raise the timber harvesting ceilings, the timberlands may soon become more valuable due to an increase in production and profitability.

- Prime frontage property near lakes, rivers, and major traffic arteries will continue to rise at 5-10% annually.

- Prime agricultural land will continue to rise at a rate in direct proportion to any productivity increase or product market price increase. This increase will fluctuate in the area of 6-8% annually. Approximately 2% of the agricultural land annually reverts back to forest land, or is sold off as recreational land. This slowly shrinks the supply of agricultural land in active use.

- Recreational land, with good access, should increase at a slightly higher rate of 10-15% annually. However, if massive development occurs (i.e., installation of access roads), recreational land will increase at a higher rate.

DISTINCTIVE UNITS AND CHARACTERISTICS

Introduction

More than 90% of all land sales reviewed were the result of private landholders selling to other private parties. Very few land sales have occurred between private, corporate and government interests. This tends to keep major fluctuations in the land value contour pattern shown on the Market Value Map to a minimum. The 1975 assessed valuation by section was mapped for representative townships in Marquette County (the only County for which these data are available). The resulting pattern generally confirmed the contour locations mapped in 1973 (although 1975-1976 market values are somewhat higher as explained on a per-county basis in this section of the report).

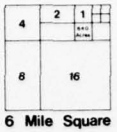
The 1975 Marquette County assessments lag significantly behind actual current market values. However, interviews with assessors, appraisers and realtors indicated that nonurban land values have risen generally by between 10% and 20% per year since 1973.

Land values are generally consistent throughout the site area. However, values vary slightly from county to county, and within each county. Due to this fact, and to focus clearly on the various values for the entire Study Area, the mapping of the data is essential. The Market Value Data Map contains the following information:

- Market Value Zones. These are areas defined by strong natural or man-made boundaries such as rivers and highways within which the market value data was derived.
- Market Value. Price in dollars per acre on bulk sales basis.
- Increasing Value Trends. Arrows indicate the directions in which land value increases.
- Lake Frontage Zone. A 300' deep area at the edge of Lake Superior. Value is expressed in dollars per foot of frontage.

A narrative of the Study Area can best be presented in a county by county discussion of real property values and value influences.

Seafarer Site Survey
Upper Michigan Region



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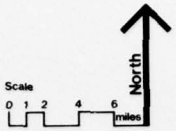
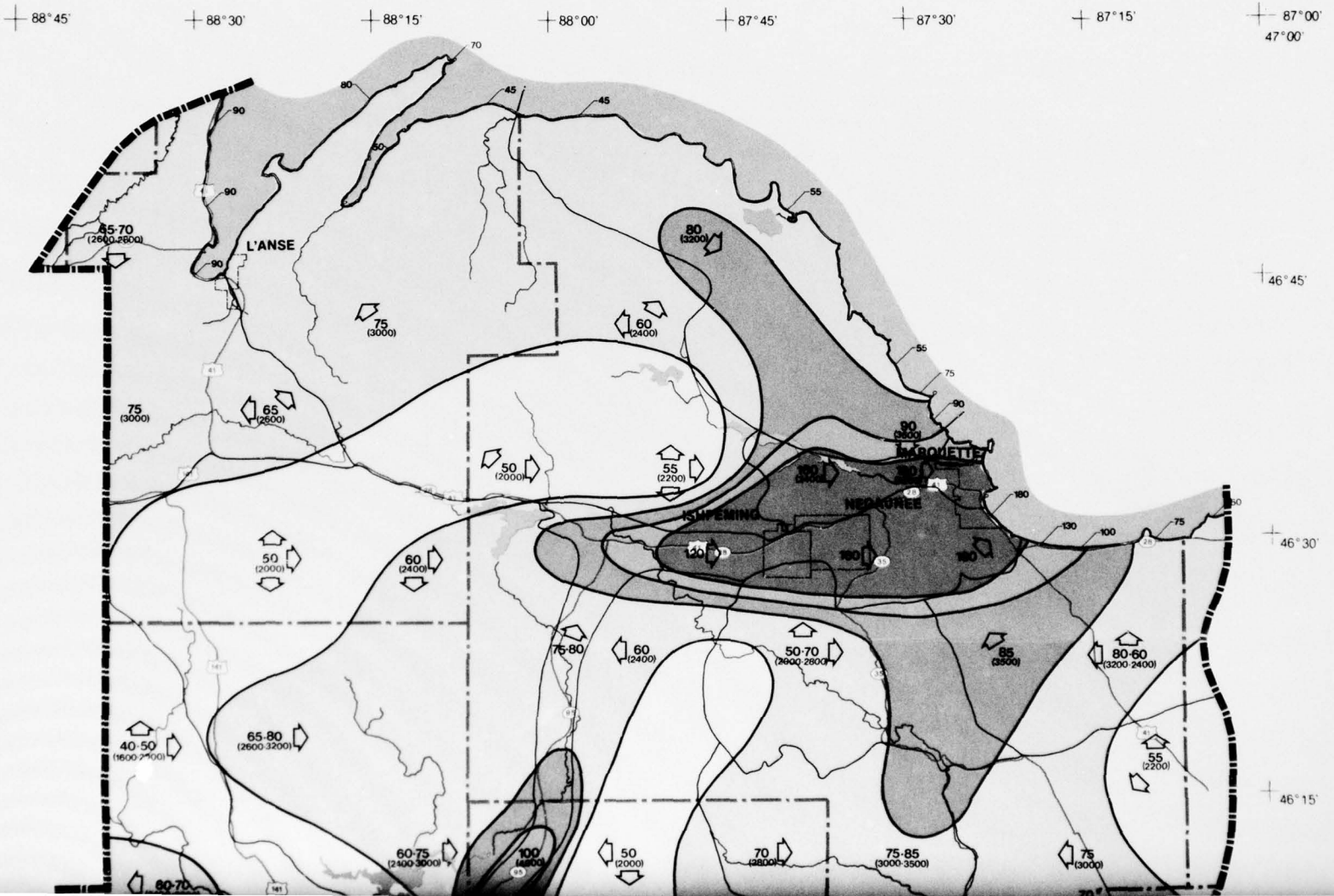
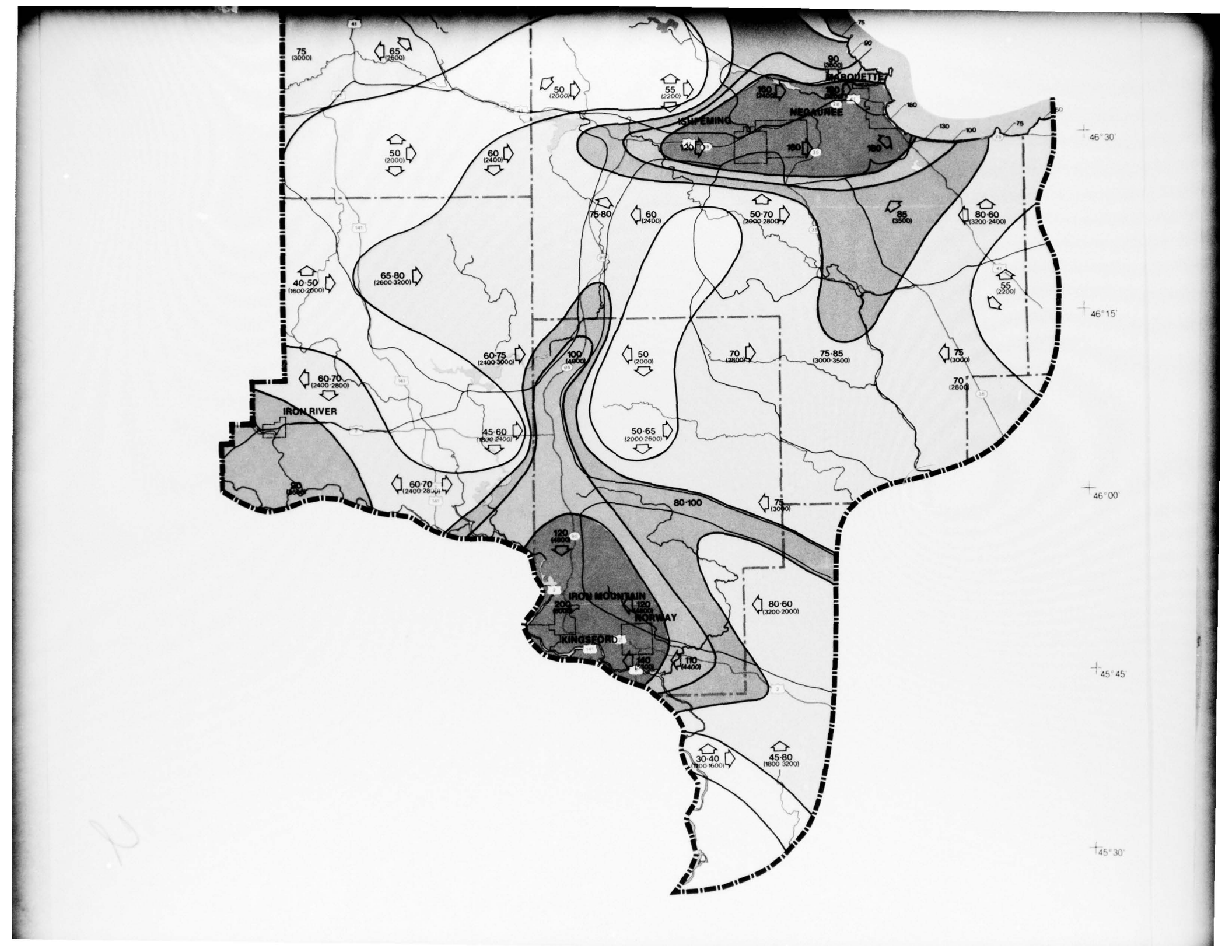


MARKET VALUE

- Market Value Increases in Direction of Arrow
- Market Value Zone Boundary (See Text)
- 55 — Lake Frontage Zone $/ft
- GENERALIZED MARKET VALUE $/AC (See Text)
- 40 (2000) — 40 or Less $/40ac
- 40-60
- 60 - 80
- 80 - 100
- 100 - 120
- 120 or More




MARQUETTE
NEGAUNEE
ISHPEMING
IRON RIVER
IRON MOUNTAIN
NORWAY
KINGSFORD
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65 (2600)
50 (2000)
55 (2200)
90 (3600)
160 (4000)
120
180
130
100
50 (2000)
60 (2400)
75-80
60 (2400)
50-70 (2000-2800)
85 (3500)
80-60 (3200-2400)
40-50 (1600-2000)
65-80 (2600-3200)
55 (2200)
60-75 (2400-3000)
100 (4000)
50 (2000)
70 (2800)
75-85 (3000-3500)
75 (3000)
70 (2800)
60-70 (2400-2800)
45-60 (1800-2400)
50-65 (2000-2600)
60-70 (2400-2800)
80-100
75 (3000)
120 (4800)
200 (8000)
120 (4800)
80-60 (3200-2000)
140 (5600)
110 (4400)
30-40 (1200-1600)
45-80 (1800-3200)
46°30'
46°15'
46°00'
45°45'
45°30'

Counties

Alger County

Approximately 10,000 acres of Alger County are in the Study Area. Values for this western section of the county are $100 to $150 per acre. This represents an increase of approximately 60% in two years although more limited annual increase is reported verbally by the assessor.

Baraga County

Prices range from $75 to $100 per foot for shoreline frontage. Much of the Keweenaw Bay frontage and a portion of the Huron Bay frontage are in the L'Anse Indian Reservation, however. Rural and agricultural land ranges from $3,000 to $4,000 for 40 acre lots and averages approximately $85 per acre. The majority of sales are for recreational land to buyers from outside the County. Land in urban areas on major roads is valued from $150 to $180 per acre.

Delta County

There are 10,240 acres of Delta County in the Study Area. Land in 40 acre lots sells for $100 to $150 per acre with a limited annual increase although two years ago values of $70 were reported.

Old farm land close to urban areas with good access and/or recreational value sells for $250 to $350 per acre. Values have risen 8% to 10% annually in the past two years. Values of agricultural land have been declining in rural areas where the land has been overworked or is of poor quality.

Dickinson County

The western and southern sections of Dickinson County are residential and recreational, especially in the southwestern corner near Iron Mountain and Kingsford. This area is abundant in both summer and winter sports/recreational activities for permanent and seasonal residents. It is the second most urbanized area in the Study Area, beside the Marquette-Ishpeming-Negaunee area. It is easily accessible by road, rail and air from other cities within the Study Area or outside of the state (i.e., Chicago, Milwaukee, Madison, Sault Sainte Marie and Duluth). As a result, this area has a high turnover in available small residential and recreational sites, valued at $300 to $500 per acre. This turnover raises prices and has been influenced by a significant rise in demand over the past several years for this type of property.

The price of urban land has not risen as fast as the price of undeveloped land. However, forty acre urban tracts with good road access now sell for between $4,000 and $6,000, an increase of approximately 50% since 1973, although prices have begun to level off recently.

Agricultural land is generally located in the central section of the county, and is priced in a range of $80-$100 per acre. The least expensive land is located in the north central section of the county, priced at basically $50-$60 per acre. The average price per acre in Dickinson County is $90.

River and lake frontage with good access is estimated to be valued at $15 to $35 per foot. Frontage on the Menominee River, which is the southern boundary of the Study Area, is estimated to be valued at $23 to $50 per foot, depending on location and size of plot.

Houghton County

Approximately 5,000 acres of Houghton County are within the Study Area. They lie in the central eastern section of the county where land prices are generally lowest. Land in rural areas in the county ranges from $45 to $200 per acre for 40 acre parcels. Study Area values are estimated to lie at the lower end of the range.

Iron County

Approximately 60% or 468,096 acres of Iron County is within the Study Area. The majority of the southern section of the county, where rivers, lakes and forested lands are plentiful, is the most urbanized and recreation-oriented part of the county. The northern section also has high recreational use. Because of their relatively easy access and the high demand for recreational land, both areas have a high plot turnover and values ranging from $75 to $150 per acre. The central section is mainly commercial forest land, valued from $75 per acre. Lake frontage on larger rivers and lakes like the Michigamme Reservoir, Peary Pond, Chicagon Lake and the Brule River vary from $15-$35 per foot.

Most of the county's population live in the southern tract of the County and vacant urban land is valued between $1,000 and $2,500 per acre.

Marquette County

Marquette is the second largest county in terms of land area in the Continental United States.

Lake Superior frontage is the most expensive frontage in the Study Area. Frontage ranges from $75 to $100 per foot in the northwest to $175 per foot on the northern edge of Marquette. Within the City of Marquette frontage is $180-$200 per foot. Moving away to the east along the shoreline values drop to approximately $100 per foot, with a 300' depth.

Throughout the county, rural land in accessible 40 acre lots ranges between $3,000 and $5,000 per lot or $75 to $125 per acre. Almost nowhere do values of 40 acre parcels with potential for residential or recreational use drop below $1,500 to $2,000, or $38 to $50 per acre. Frontage on rivers and lakes throughout the county ranges from $30 per foot in the north to $35 per foot further south and may reach $50 per foot for prime waterfront lots.

Values for 40 acre parcels in the central section of the county between Marquette and Lake Michigamme average $5,000 to $6,000 or $125 to $150 per acre. Values are highest at the eastern end of the corridor in the vicinity of Marquette. The highest values in the county exist in this area along Highways U.S. 41 and Michigan 28 between Ishpeming, Negaunee and Marquette. This area is relatively highly populated and contains small service industrial and commercial uses in strips along the highways. Negaunee and Ishpeming are growing towards Marquette. Marquette is moving in several directions. The main thrust is towards Negaunee and Ishpeming but significant expansion is occurring in Chocolay Township to the east. Undeveloped subdivision land on county roads in these urban fringe areas range from $1,000 to $3,000 per acre and frontage on secondary roads is valued between $20 and $25 per foot. Several new developments are taking place in what should be considered as satellite communities such as Sand River, Harvey and Trowbridge.

New mining activity south of Ishpeming and Negaunee has led to significant increases in values of improved land in Richmond and Tilden Townships, particularly in Palmer. However, these increases are not reflected in the price of unimproved acreage, the majority of which is owned by the mining companies.

The major portion of the agricultural land is located in the lower southern sections of the county, with values running from $75-$85 per acre.

Menominee County

Approximately 230,400 acres of Menominee County are in the Study Area. Basic values for rural land in 40 acre parcels

range from $100 to $150 per acre, with the lower values occurring in the southern part of the county where some grassy swampland is located. Agricultural land is in the northern section of the county and priced slightly higher than surrounding land. Vacant land on the fringe of urban areas is valued at a minimum of $700 per acre. However, urban and lake frontage land has not increased in value as fast as rural land which rose 25% per year between 1973 and 1975, slowing to 10% by 1976.

RELATIONSHIP TO OTHER DATA

The market value of land in the Study Area has a strong relationship to land use. For example, the amount a buyer will pay for a parcel of land will depend not only on his ability to finance the land, but on his relative need or intended use of the land. Where the demand for land is high, the market value is apt to be high while economically feasible options for land use diminish.

The natural features of land areas function as determinants of land use, thereby influencing market value. Locally available water is often important to industrial site selection or the evolution of a city. The quality and extent of soil fertility, forest stands and mineral resources economically justifies the location of enterprises that utilize those resources. In addition, the topographic and geologic characteristics of a unit of land affect the degree or extent to which intensive land development will take place.

Established settlements with developed transportation systems, social services, commerce and cultural opportunities are where market values are found to be highest in the Study Area. The above physical, social and economic characteristics described in other reports of the Site Survey should be kept in mind as they affect market value, so that the appropriate cross references may be made where required.

VALIDITY

General Procedures

The information on land values presented in this report was obtained primarily from interviews with local realtors, appraisers, and county tax equalization officials. Selected state agencies were visited, along with statewide realtor/ appraiser associations to gain further insights into present prices and trends of land sales.

The only up-to-date market value publication is a printout of 1975 assessed values by section and general use, prepared by the Marquette County Tax Equalization Department. No other publications are available from agencies, individuals or universities.

County plat books were available and were used by researchers as the base maps in plotting 1973 land value contours on the Market Value Data Map. While the contour locations are valid on 1976, the 1975-1976 market values are higher than the 1973 values shown within the various contours.

The differences in market values between counties, and within counties, is best presented by:

- Mapping of the approximate geographical boundaries of different value areas.

- An explanation, by county, or market value areas, and the value determinents in these areas.

Data Sources/Availability

One realtor was selected in each county. Those who contributed information are shown in the DATA SOURCES section of this report. Selection was based on firm size and length of operation in the county. Also, researchers attempted to locate realtors who were appraisers.

- Land sales records on file at each county office were reviewed to obtain selected recent geographical market value information.

- County tax equalization officers were interviewed in each county. Discussions with these officials were centered around the relationship between assessed values (equalized) and market values. These discussions revealed the procedures and criteria utilized by county officials in establishing land values, both equalized and market values.

- o A listing of developers and large land owners was compiled and selected interviews were conducted.

- o A check and balance comparative interview system was employed using sales records, assessed or equalized values, and appraisal interview information as the data base.

Data Reliability/Limitations

All market value data collected was original data obtained from on-site interviews with those local persons most knowledgable in the area of real property values. Mapped prices are minimum values for the purchase of one acre of land.

In some instances, market value data for certain areas in specific counties, collected from one source, would differ slightly from information collected for the same geographical area from a different source. For example, in some cases, sales receipts for certain areas differed from an appraiser's assessment of the same area. In no cases were the differences substantial, but in some cases, both values were mapped to illustrate the range.

As can be seen on the Market Value Map, geographical boundaries used to separate market value areas are either natural boundaries (i.e., highways, rivers, lakes, etc.), or artificial boundaries and delineations to provide price ranges. These boundaries should not be considered permanent or inflexible.

Because of the size of the area under consideration, the boundaries were selected to facilitate mapping. However, in some cases, no geographical boundaries for market value were used because accuracy would suffer if such arbitrary boundaries were established. The boundaries selected should be considered to be intelligent and specific estimates. The selected boundaries and estimates of price change will in the future depend upon the ebb and flow of the market, the dynamics of marketing the land and the disposition of large holdings by government agencies and corporations.

Values were established by evaluation of specific land areas in relation to one, several, or all of the influences mentioned above (physical, social, or economic). Realtors, appraisers, abstractors, and developers contributed appraisal data based on their knowledge of how the factors influencing value were actually affecting the price of the land. Sales records indicated present worth of actual and comparable properties.

DATA SOURCES

State Agencies

Mr. T. R. Tucker, Acquisitions
Department of Natural Resources, Lands Division
Lansing, Michigan

Nancy Baerwalt, Analyst
Department of Management and Budget
Office of Revenue and Tax Analysis
Lansing, Michigan

Mr. Ron Page
U. S. Department of Agriculture
Soil Conservation Service
East Lansing, Michigan

Regional Planning Agencies

Mr. Duane Beard, Community Assistance Coordinator
Central Upper Peninsula Planning and Development District
Escanaba, Michigan

County Agencies

Mr. Don Sandstrom, Assessor
Mr. Charles Cheverette, Assessor
Alger County Board of Equalization
County Courthouse
Munising, Michigan

Mr. Lloyd Adams
Mr. Gary Osterman
Baraga County Tax Equalization Board
County Courthouse
L'Anse, Michigan

Delta County Board of Taxation
County Courthouse
Escanaba, Michigan

Mr. Fiore Gianunzio, Director
Mr. John Lovato, County Assessor
Dickinson County Tax Equalization Department
County Courthouse
Iron Mountain, Michigan

Mr. Samuel Sowka, Director
Mr. Raymond Hosking, County Clerk
Houghton County Department of Taxation
County Courthouse
Houghton, Michigan

Mr. Joseph Rossi
Iron County Tax Equalization Department
County Courthouse
Crystal Falls, Michigan

Mr. Henry W. Schneider, Director
Marquette County Board of Tax Equalization and
Registrar of Deeds
County Courthouse
Marquette, Michigan

Mr. Ken Krouse, County Clerk
Mr. Phil Tanguay
Menominee County Board of Tax Equalization
County Courthouse
Menominee, Michigan

Real Estate/Appraisers

Mr. Bath, President
Bath & Associates, Real Estate Company
Iron Mountain, Michigan

Mr. Don Closser
Closser Associates, Real Estate Appraisers
Marquette, Michigan

Mr. Bill Todd
Longyear Realty Company
Marquette, Michigan

Turner Real Estate Company
Iron Mountain, Michigan