

STATE OF MICHIGAN

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

IN

NON-ENTITLED AREAS OF THE STATE

2008 UPDATE
(December, 2008)

Prepared for the

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Prepared by the

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"We still see a high degree of non-compliance with fair housing laws..."

"Regretfully...there is much work still to be done to achieve fair housing opportunities. Cynically I might observe that there is a fair likelihood that *the next president of the United States would likely have difficulty renting an apartment in many of our suburban communities today.*"

**Judge Avern Cohn
United States District Court
Eastern District of Michigan**

From his **KEYNOTE** address at
A Seminar on Fair Housing Testing
Wayne State University Law School
April 3, 2008 (emphasis added)

EXECUTIVE SUMMARY

This **Statewide Analysis of Impediments to Fair Housing Choice 1998-2007** is submitted to the Michigan State Housing Development Authority (MSHDA) in accordance with requirements of the U.S. Department of Housing and Urban Development (HUD) for units of government that receive and/or are responsible for the distribution of Federal funds under the Community Development Block Grant Small Cities Program (CDBG) or the HOME Investment Partnership Program (HOME). A similar “Analysis” was prepared in 1998. This “Analysis” is an update of the **1998 Analysis** and satisfies the HUD Fair Housing Needs Analysis requirement.

The Governor of Michigan has designated the MSHDA as the lead agency for the CDBG and HOME Planning Requirements. MSHDA is responsible for the administration of the CDBG program in the non-entitled communities in Michigan. MSHDA has contracted with the Fair Housing Center of Metropolitan Detroit (FHC-Detroit) to prepare this 2008 Analysis. While the FHC-Detroit has worked with and relied on MSHDA staff for some of the data in this Analysis, FHC-Detroit is responsible for the contents of this Analysis, including the recommendations offered and any errors or omissions that may be present.

This 2008 Analysis does not repeat some of the excellent information that was included in the 1998 Analysis, including an excellent **Historical Perspective** on Fair Housing in Michigan (pages 15 – 18), but it does present more recent information to update that overview. This report also covers a few additional subjects that were not included in the **1998 Analysis**. The addition of **Hate and Bias Crime information** that is now being compiled by the Michigan State Police is a particularly important addition to the 2008 Analysis. Also included is an extensive analysis of the most recent HMDA data (2007), as well as GIS mapping of the newest data on ***foreclosure risk*** in Michigan communities across the State (2008). Many key indicators are detailed on a county-by-county basis and some by city and census tract (i.e., the *foreclosure risk* data). Wherever possible, the newest U.S. Census data for 2007 (released on September 1, 2008) is used.

Chapter 1 describes, in greater detail, the purposes and scope of the Analysis and identifies the entitlement counties and communities that are not part of this Analysis along with the 77 non-entitled counties that are eligible for inclusion in the MSHDA CDBG and HOME programs and are part of this 2008 Analysis. Also included in Chapter 1 is a review of the **1998 Findings**, along with a review of actions taken by MSHDA and the State of Michigan in response to those findings during the past decade, citing in particular the significant increase in the receipt of complaints of housing discrimination by MDCR after the appointment of Linda Parker as the MDCR Director in 2004.

Chapter 2 includes a detailed review of the demographic characteristics of the State and its non-entitled communities. That portion of the Analysis confirms that there are persons from every characteristic covered under State and Federal Fair Housing Laws in virtually every county and community in Michigan. It further identifies specific counties where concentrations of protected group persons (e.g., by race, national origin, disability status or familial status) are present and recommends that the State of Michigan take additional steps to assist county and local jurisdictions to renew and strengthen their commitments to ***affirmatively further fair housing***, and to embed ***specific, measurable goals & objectives throughout their mainstream operations and strategic planning processes***. Key recommendations made in Chapter 2 include:

- The laws protecting Fair Housing Choice apply everywhere equally, and the range of populations protected under State and Federal Fair Housing Laws make those laws a significant challenge in every Michigan location, regardless of size.
- Given the broad impact of Fair Housing Laws on virtually any housing decision, we recommend that if a planned housing decision – by a unit of government or a housing provider – does **not** increase the possibility that protected group persons will be able to secure housing in the community on an equal basis as other persons, then the decision maker should carefully weigh the possible fair housing consequences of the planned decision.

In **Chapter 3** the Analysis notes the enabling legislation in Michigan that allows local units of government to revise or create Master Plans and Zoning Ordinances, and then examines the role that MSHDA can play in helping local units of government incorporate aspects of their fair housing assurances into their Master Plans and Zoning Ordinances. It identifies some of the steps that can be taken to foster regional cooperation to address common challenges, including the development of affirmative fair housing actions. Also included in Chapter 3 are reminders that many of the zoning ordinances contain definitions of “family” that could present legal problems for the unit of government, and that many master plans do not take into consideration the need for affordable housing for lower- and moderate- income persons and families. Some of the specific recommendations in Chapter 3 include:

- **Zoning and Planning for Fair Housing Access:** We recommend that MSHDA take an active role in encouraging local units of government to incorporate fair housing assurances and issues in their Master Plans and Zoning Ordinances – particularly with **model language**, **how-to-guides** for local civic leaders, **training** for both professionals and lay leaders working in Fair Housing-related specialties (especially zoning oversight and enforcement, all aspects of residential construction, transportation planning and implementation, and local/regional planning).¹

We recommend that MSHDA take actions to alert local units of government of the potential legal liabilities they face with aspects of current ordinances and procedures that are in potential conflict with the Fair Housing laws, such as a definition of family that includes “related by blood or marriage.”

- **Fair Building Codes:** We recommend that MSHDA should work with the Michigan Department of Labor to insure that the Michigan Construction Standards not only meet Federal accessibility requirements for persons with disability, but that MSHDA also work to make Fair Building Codes (such as Universal Design Standards) a reality in all Michigan sub-state jurisdictions.

In **Chapter 4** the Analysis looks at evidence of impediments to fair housing choice based on complaints of unlawful housing discrimination, the incidence of residential hate crimes, the results of fair housing testing and the continuing filing of housing discrimination lawsuits involving properties in the non-entitled communities in Michigan. Data from the major sources of fair housing violation information, MDCR, HUD, the Michigan Fair Housing Centers (MFHC), the Michigan State Police and the U.S. Department of Justice is reviewed in detail. The Analysis notes that evidence from fair housing testing conducted by the MFHCs showed that fair housing testing of MSHDA-assisted properties revealed a significantly lower rate of unlawful differences in treatment of the testers (23.4%) than the testing conducted of privately funded housing in the non-entitlement communities (36%). Given the evidence

¹ The Michigan Fair Housing Centers has expertise in many of these areas that might be useful for MSHDA initiatives to implement this Recommendation.

pointing to continuing high levels of unlawful discrimination in the housing market, the Analysis includes a strong recommendation that **more resources be addressed to the investigation and resolution of violations of Fair Housing Laws**. Other key recommendations in Chapter 4 include:

- **Ongoing Fair Housing TESTING:** Renew steps to conduct fair housing testing of MSHDA assisted housing providers.
- **A (1-200) Phone Hotline for Fair Housing Violations:** Work with HUD, MDCR and the MFHCs to fund and aggressively market a housing discrimination *phone hot-line* and *internet connection* that will allow persons with complaints of unlawful housing discrimination to make contact with resources that can effectively investigate and help resolve those complaints.

In **Chapter 5** the Analysis begins with a review of the laws and the regulatory agency policies related to *fair mortgage lending practices* and includes a review of the types of practices that have resulted in serious predatory lending and unfair lending practices at the national level. The Analysis notes the financial assistance provided by MSHDA to Michigan groups working on fair lending issues and then looks at the impact of fair lending policies and practices at the State level. Finally, the Analysis reviews, to the extent that data is available, fair lending practices in the non-entitled communities. Some of the key recommendations included in Chapter 5 are:

- **Need for a Fair Lending watchdog organization in Michigan:** The lack of data collection and accountability on discriminatory mortgage practices within the state is an impediment to fair housing in and of itself that *can and should be addressed by MSHDA*.
- We recommend that MSHDA *affirmatively further the fair lending practices in the non-entitlement communities* by providing funding for the Michigan Community Reinvestment Coalition² and/or other similar citizen based groups for both research and organizational purposes.

In **Chapter 6** the contacts made by the 2008 Analysis staff persons with citizens and representatives of a variety of governmental, human service and housing industry groups are reviewed. Contacts were made with local units of government that are recipients of CDBG funds; housing providers that have housing assisted with MSHDA financing; representatives of disability, American Indian and other protected groups; and representatives from the real estate sales, rental and financing industry. The following are some of the many recommendations that came from those meetings:

- There is a need for *educational workshops* to provide information to prospective buyers and renters about their rights under fair housing legislation and how complaints are filed.
- Many of the non-resident workers would like to move into the area to reduce their commute time, but are finding it hard to locate housing that fits their budget.
- There is a need for *better enforcement* of accessibility requirements for persons with disabilities.

² MCRC was launched by the Community Development Association of Michigan/CEDAM in 2004. It currently is on the “back burner” while CEDAM and housing nonprofits and advocates statewide address the Subprime Mortgage Crisis. Nonetheless, MCRC continues to be the single organization devoted to Fair Lending on a statewide basis in Michigan. (The Detroit Alliance for Fair Banking is the most effective and nationally recognized local/regional organization in Michigan that serves this purpose.)

In **Chapter 7** there is a discussion of **What Is Being Done** by MSHDA, MDCR , the MFHCs and by various housing providers to help eliminate impediments to fair housing choice and to affirmatively further fair housing. While each of the groups has made, and is continuing to implement positive fair housing actions, the affirmative actions by portions of the housing provision industry – including the use of self-testing by the Michigan Association of Realtors, a *national first* – represent new and creative approaches to affirmatively further fair housing by members of the housing industry.

Chapter 8 includes a list of **Findings** from this Analysis along with a complete list of **Recommendations** for additional actions that can be taken by MSHDA and its partners, to eliminate impediments to fair housing choice and to *affirmatively further fair housing* throughout the State.

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ACKNOWLEDGEMENTS

Noel J. Saleh, Chairperson
Board of Directors
Fair Housing Center of Metropolitan Detroit

The Fair Housing Center of Metropolitan Detroit (FHC-Det) was pleased to have been selected by the Michigan State Housing Development Authority (MSHDA) to prepare the 2008 Update to Impediments to the Fair Housing Choice in the Non-Entitled Communities in Michigan. We are especially grateful for the assistance, guidance, access to information and patience provided to us by Carolyn Cunningham, Vernon Shadd and other MSHDA staff members. The Analysis has been both a challenging and, we trust, an important project.

FHC-Detroit would not have even attempted this project were it not for the availability and assistance of Maryellen J. Lewis, who has served as the Principal Investigator for this project. Her expertise, especially in relation to the functioning of local units of government and fair lending practices, will be apparent to any who review this report. Her many extra hours of effort on this project are not as noticeable, but certainly appreciated.

FHC-Detroit is also grateful for the assistance provided for this project by the Directors and staff of the other Michigan Fair Housing Centers: Pamela Kisch, Executive Director and the staff of the Fair Housing Center of Southeast Michigan; Robert Ells, Executive Director and the staff of the Fair Housing Center of Southwest Michigan; Nancy Haynes, Executive Director and the staff of the Fair Housing Center of West Michigan and certainly, to Cliff Schrupp, Executive Director and the staff members of FHC-Detroit. The Michigan Fair Housing Centers have had a long tradition of working cooperatively together, and the preparation of this Analysis is another example of that cooperation.

We also express our sincere thanks and appreciation to the hundreds of people in Michigan, many who work for local governments, human service organizations or housing providers, for their cooperation, advice and good wishes. Their assistance was critical to the Analysis, and their continued assistance is needed to help remove impediments to fair housing choice and to affirmatively further fair housing in Michigan.



MSHDA's FAIR HOUSING POLICY STATEMENT

Equal housing opportunity for all persons, regardless of race, color, national origin, religion, age, sex, familial status, marital status, or disability, is a fundamental policy of the Michigan State Housing Development Authority. MSHDA is committed to diligence in assuring equal housing opportunity and non-discrimination to all aspects of its housing financing activities. As a state created housing financing agency, MSHDA has an ethical as well as legal imperative to work aggressively to ensure that MSHDA financed housing programs comply fully with all state, and federal fair housing laws.

If you believe you are the victim of housing discrimination you can contact the **Michigan Department of Civil Rights** at <http://www.michigan.gov/mdcr/1,1607,7-138-4953-6202--00.html> or call their Fair Housing hotline number at 1-800-482-3604.

You may also contact the **U.S. Department of Housing and Urban Development** at <http://www.usdoj.gov/crt/housing/file.htm> or call their Housing Discrimination hotline number at 1-800-669-9777.

If you live in a MSHDA financed development or are applying to live in a MSHDA financed development, and you believe you are the victim of housing discrimination, you can contact Vernon Shadd at shaddv@michigan.gov or call him at (313) 456-3606.

CHAPTER 1 – Overview

A. INTRODUCTION

This report is a consequence of the State of Michigan’s obligation to *affirmatively furthering fair housing choice* throughout the jurisdiction of the Michigan State Housing Development Authority/MSHDA.

The Fair Housing/Fair Lending laws, of course, apply to all citizens and jurisdictions in the nation, and the State of Michigan is no exception. MSHDA, however – as administrator of federal housing funds allocated to the State through the Community Development Block Grant/CDBG and HOME grants programs – bears a larger responsibility not just to follow the law, but also to take additional steps to *affirmatively further* the fair housing goals of this nation.

MSHDA has taken this obligation seriously over the years, including a dedicated staff and in-field partners; clear guidelines for funded communities; regional and statewide training events; site visits and technical assistance throughout the state; a recently-launched newsletter; and other forms of assistance, outreach and communication. Throughout the development of this report, interviews with MSHDA’s field partners revealed deep commitment to the principles of fair housing choice in many local jurisdictions throughout the state. There is currently a collegial network of long-experienced and dedicated professionals with MSHDA staff – in several county governments and housing nonprofits, for example – who are steeped in the history and struggles of social and economic justice in this state. MSHDA’s fair housing office has collaborated extensively with the Michigan Department of Civil Rights, and has sometimes provided fair housing training for other state professionals relating to community development and housing. MSHDA has also partnered effectively with the state’s nonprofit Fair Housing Centers over the years for training, outreach and monitoring of the fair housing and fair lending laws.

Nonetheless, years of budget cutbacks and State revenue shortfalls have taken their toll. The aggressive outreach and leadership of the 1990s, with a high of 4 FTEs¹ on MSHDA’s staff, has dwindled in the past few years to two heavily-burdened 10% FTEs, one in Detroit and one in Lansing. Outreach activities shrank correspondingly. For example, “local on-site monitoring and technical assistance reviews” declined steadily from a high of 439 in 2002 to only 111 in 2007 (covering Michigan’s 77 *Non-Entitlement* counties and their *Non-Entitled* Cities, Villages and Townships).

Now, in 2008, MSHDA is taking stock. In the coming months, MSHDA will complete its reexamination of the past decade of its efforts to *affirmatively furthering fair housing choice*, as part of its accountability report and next 5-Year Plan to the U.S. Department of Housing and Urban Development/HUD.

This Statewide Analysis of Impediments to Fair Housing Choice in Michigan 1998-2007 has been prepared² to support MSHDA’s self-evaluation and 5-year plan to advance the goal of Fair Housing Choice in every Michigan community.

¹ Full-Time Equivalents.

² By the Michigan Fair Housing Centers, with Maryellen J Lewis, consulting Principle Investigator.

B. PURPOSE OF A STATEWIDE “ANALYSIS OF IMPEDIMENTS” TO FAIR HOUSING CHOICE

Like all states and local jurisdictions that receive CDBG or HOME funds from HUD, the State of Michigan is obligated to identify and find solutions to “impediments to fair housing choice” that may exist within its borders. This is more than simply the call for every citizen, community and unit of government to abide by the Fair Housing/Fair Lending laws. It is, in fact, a specific legal requirement laid out in the Housing and Community Development Act of 1974, which includes an instruction from Congress to recipients of CDBG funds to “affirmatively advance fair housing.”³

Even before the Act of 1974, the passage of the 1968 Fair Housing Law put HUD itself under an obligation to “affirmatively advance fair housing” in the programs it administers.⁴ Then in 1996, HUD officials famously reported:

However, we also know that [HUD] itself has not, for a number of reasons, always been successful in ensuring results that are consistent with the Act. It should be a source of embarrassment that fair housing poster contests or other equally benign activity were ever deemed sufficient evidence of a community’s efforts to affirmatively further fair housing. The Department believes that the principles embodied in the concept of “fair housing” are fundamental to healthy communities, and that communities must be encouraged and supported to include *real, effective* fair housing strategies in their overall planning and development process, not only because it is the law, but because it is the right thing to do.⁵

Since that time HUD has required, as a condition of receiving CDBG or HOME funds, that recipients *certify* that they will *affirmatively further fair housing* – with actions designed to accomplish much more than the old “poster contest or other equally benign activity” that had previously stocked community plans.

In its instructions to communities about fulfilling the national fair housing goals, HUD officials clarify that:

Local communities will meet this obligation by performing an *analysis of the impediments to fair housing choice* within their communities and developing (and implementing) strategies and actions to overcome these barriers based on their history, circumstances, and experiences.⁶

Specifically, the HUD manual requires fund recipients to:

- Conduct an Analysis of Impediments/AI to identify potential barriers to fair housing choice within their jurisdiction;
- Take appropriate actions to overcome the effects of any impediments identified through this AI, and

³ PL 93–383, 88 Stat. 633 (August 22, 1974). See especially 42 U.S.C. §§1437 et seq. and 42 U.S.C. §§5301 et seq.

⁴ Office of Fair Housing and Equal Opportunity, U. S. Department of HUD, *Fair Housing Planning Guide*, (Washington, DC. March 1996), I.i.

⁵ *Ibid.* Emphasis in original.

⁶ *Ibid.* Emphasis added.

- Maintain records documenting the AI, the remedial and proactive strategies/policies/activities to address its findings and progress made.⁷

The HUD guide goes further, clarifying the goals and expected outcomes of those fair housing activities by local jurisdictions. They are expected to:

- Analyze, address and eliminate housing discrimination within the jurisdiction;
- Promote fair housing choice for all persons, but particularly for protected groups under the Fair Housing laws;
- Provide opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promote housing that is physically accessible and usable by all persons, particularly persons with disabilities; and
- Foster compliance with the nondiscrimination provisions (including fair housing and fair lending) of the Fair Housing Act.⁸

The 1968 Fair Housing Act specifically made it illegal “to refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, **or otherwise make unavailable or deny** a dwelling to any person because of race, color, religion or national origin.”⁹ In 1973, sex was added, and in 1988, familial status was added.

Also in 1988, Congressional amendments to the Fair Housing Act added *discrimination on the basis of handicap*, and required that *reasonable accommodations* be made “in rules, policies, practices, or services when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling.”¹⁰ In addition, the 1988 amendments require that “reasonable modifications of existing premises” be allowed for people with disabilities.¹¹ The amendments also require that new multifamily construction will meet specific accessibility standards for public areas and in individual dwelling units.¹²

Courts have interpreted the phrase, “*or otherwise make unavailable or deny*” to include a broad range of housing practices that can discriminate illegally, such as these:

- Exclusionary zoning policies or practices by public officials or units of government;
- “Redlining” by banks, and similar illegal practices by mortgage companies, insurers and appraisers;
- “Steering” of protected groups by realtors or other housing professionals;
- “Blockbusting”: that is, using a “changing neighborhood” argument to scare homeowners into selling low, in order for blockbusters to resell those homes to protected groups at a higher price;

⁷ Ibid., 1–2.

⁸ Ibid., 1–3.

⁹ 42 U.S.C. §3604(a). *Emphasis added.*

¹⁰ Ibid., §3604(f)(3)(B).

¹¹ Ibid., §3604(f)(3)(A). *Renters* must agree to restore the interior of the premises to the condition it was in prior to making the modifications

¹² Ibid., §3604(f)(3)(C).

- Discriminatory advertising – including slanted content or selective placement of ads, resulting in the exclusion of protected groups;
- Selective policies or practices that apply to some applicants but not others, resulting in exclusion of one or more protected groups;
- Harassment that would discourage minorities from living in certain dwellings or communities;
- Prohibiting white tenants from entertaining minority guests;
- and many more.¹³

After HUD annually funds MSHDA to administer CDBG and HOME funding programs, MSHDA must then require each of its Michigan applicants fulfill these same obligations; grant recipients formally *certify* that they will do so. The Analysis of Impediments that HUD (and, by extension, MSHDA) requires of applicants should address all these same core issues and seek to determine if any of these forbidden practices are present – or, perhaps inadequately monitored or prominently discouraged – and then take effective actions to address them.

Special role of the STATEWIDE Analysis of Impediments:

Michigan’s largest cities and urban counties have a direct relationship with HUD, applying for and receiving CDBG and HOME funds without a state-level intermediary. These are called *Entitlement Communities* (described further below).

The balance of the state – *Non-Entitlement Communities* comprising 77 counties and the non-metropolitan jurisdictions contained within them – must apply to MSHDA for CDBG and HOME funds, and MSHDA is then accountable to HUD for those funds.

These *Non-Entitlement Communities* are the focus of this report.

MSHDA bears responsibility for Fair Housing leadership (“affirmatively furthering fair housing”) throughout the vast majority of the state’s geography, housing 41% of the state’s population in 2000. Eligible jurisdictions include the following counties, which incorporate all but 17 of the state’s 533 cities and villages and most of its 1242 township governments.

Seventy-Seven (77) Non-Entitlement Michigan counties [excluding 6 of Michigan’s 83 Counties that are designated *Entitlement Counties*, which apply directly to HUD rather than to MSHDA for CDBG and HOME funds and therefore are not included in this Statewide Analysis of Impediments: Genesee, Kent, Macomb, Oakland, Wayne & Washtenaw¹⁴.]

Alcona	Crawford	Kalkaska	Muskegon
Alger	Delta	Keweenaw	Newaygo
Allegan	Dickinson	Lake	Oceana
Alpena	Eaton	Lapeer	Ogemaw
Antrim	Emmet	Leelanau	Ontonagon
Arenac	Gladwin	Lenawee	Osceola
Baraga	Gogebic	Livingston	Oscoda
Barry	Grand Traverse	Luce	Otsego

¹³ Robert Schwemm, *Housing Discrimination: Law and Litigation*, §13:4–13:16, 2007.

¹⁴ NOTE: Washtenaw County is unique in this respect: Although Washtenaw County itself and many of its subdivisions (such as Ann Arbor City and Ann Arbor Township) are *Entitled*, selected Washtenaw County communities are designated *Non-Entitlement* and therefore are eligible to apply to MSHDA for funding. For this reason, some Washtenaw County jurisdictions were *included* in this study.

Bay	Gratiot	Mackinac	Ottawa
Benzie	Hillsdale	Manistee	Presque Isle
Berrien	Houghton	Marquette	Roscommon
Branch	Huron	Mason	Saginaw
Calhoun	Ingham	Mecosta	Sanilac
Cass	Ionia	Menominee	Schoolcraft
Charlevoix	Iosco	Midland	Shiawassee
Cheboygan	Iron	Missaukee	St. Clair
Chippewa	Isabella	Monroe	St. Joseph
Clare	Jackson	Montcalm	Tuscola
Clinton	Kalamazoo	Montmorency	Van Buren
			Wexford

MSHDA’s leadership role for Fair Housing Choice throughout Michigan amounts to a mandate to educate, encourage and track the progress of Michigan’s *Non Entitlement communities* – and then to assess and recalibrate its strategies based on progress made by those communities – toward the nation’s Fair Housing goals. Those goals are quite broad, as summarized here in the Analysis of Impediments from Naperville, IL (2007):

The Housing and Community Development Act of 1974 clearly [reflects] the intent of Congress that the “primary objective” of the act and “of the community development program of each grantee is the development of viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income.”¹⁵

... Taken as a whole the act has “the goal of open, integrated residential housing patterns and to prevent the increase of segregation, in ghettos, of racial groups.”¹⁶ With such a panoptic goal, HUD is obligated to use its grant programs “to assist in ending discrimination and segregation, to the point where the supply of genuinely open housing increases.”¹⁷ “Congress saw the antidiscrimination policy [embodied in the Fair Housing Act] as the means to affect the antisegregation–integration policy.”¹⁸

These purposes of the act have implications for the proper conduct of an analysis of impediments to fair housing choice expressed very clearly this past July [2007] when the federal district court in the Southern District of New York ruled “a local government entity that certifies to the federal government that it will affirmatively further fair housing as a condition to its receipt of federal funds must consider the existence and impact of race discrimination on housing opportunities and choice in its jurisdiction.”¹⁹ The court concluded “an analysis of impediments that purposefully and explicitly, “as a matter of policy,” avoids consideration of race in analyzing fair housing needs fails to satisfy the duty affirmatively to further fair housing.”²⁰

This “Statewide Analysis of Impediments” focuses on the current state of Fair Housing Choice in

¹⁵ 42 U.S.C. §5301(c).

¹⁶ *Otero v. New York City Housing Authority*, 484 F.2d 1122, 1134 (2d Cir. 1973).

¹⁷ *N.A.A.C.P. v. Secretary of HUD*, 817 F.2d 149, 155 (1st Cir. 1987) (Breyer, J.).

¹⁸ *United States v. Starrett City Associates*, 840 F.2d 1096, 1100 (2d Cir. 1988).

¹⁹ *U.S. ex rel. Antidiscrimination Center of Metro New York, Inc. v. Westchester County, New York*, 495 F.Supp.2d 375, at 387 (S.D.N.Y. 2007).

²⁰ *Ibid.*, 388.

Michigan; on the progress made in Michigan's Non-Entitlement Communities since the 1998 "Statewide Analysis of Impediments"; on MSHDA's role in that progress; on and recommended strategies for MSHDA's next 5-Year Plan to advance further toward our national and state Fair Housing goals.

C. REVIEW OF THE 1998 FINDINGS & Implications for MSHDA's 5-Year Plan

The 1998 **Analysis of Impediments to Fair Housing Choice in Non-Entitled Areas of the State** included the following Findings, as presented by the MFHCs (the Michigan Fair Housing Centers):

- 1. The major finding, based primarily on the MFHC and MDCR Complaint evidence, the MFHC testing evidence and the MFHC assisted litigation evidence, is that there are significant impediments to the exercise of fair housing choice in the home sales, home/apartment rental, housing cooperative, housing condominium and mortgage lending markets. Most specifically, that evidence includes impediments to fair housing choice based on race, familial status, national origin, handicap status and marital status. The evidence suggests that additional actions are needed by a variety of sources to remove those impediments.*
- 2. There is sufficient evidence to conclude that the process of investigating complaints of housing discrimination through the use of testers is an important component to any fair housing enforcement program. Currently, testing of complaints of unlawful discrimination is conducted only by private, non-profit fair housing organizations. There is basis to conclude that additional testing will disclose additional evidence of unlawful practices of housing discrimination.*
- 3. There is sufficient evidence to conclude that a large number of housing consumers and a large number of housing providers are unfamiliar with the full scope of federal and state fair housing laws, the types of services available (or not available) to help enforce those laws, and the positive results of over 30 years of fair housing enforcement actions in Michigan. If more persons are to become aware about fair housing laws additional steps need to be taken to provide more information to more persons in the Non-Entitlement communities.*
- 4. Additional research would be necessary to identify the degree to which housing choice on the basis of sex, religion, age or color is limited by unlawful impediments.*
- 5. Additional research would be necessary to identify the degree to which impediments to the exercise of fair housing choice exist in the appraisal or insuring of residential property.*
- 6. It appears that a considerable amount of information about state government/agency efforts to affirmatively further fair housing, enforce fair housing laws, or remove impediments to the exercise of fair housing choice has not been conveyed to HUD. This includes information about: MDCR enforcement actions; Department of Labor enforcement of accessibility standards for persons with disabilities; MSHDA fair housing project review standards, fair housing educational programs, and fair housing testing and monitoring programs.*
- 7. There is insufficient evidence, from this Analysis, to assess the degree to which Non-Entitlement community recipients of CDBG funds through the State of Michigan are encouraged and/or required to affirmatively further fair housing.*
- 8. There is insufficient evidence, from this Analysis, to assess the degree of compliance by builders of multi-family housing projects, with the Federal Fair Housing Act accessibility requirements for persons with disabilities. Based on the high levels of non-compliance in other states, it would be*

appropriate to conduct research on this issue in Michigan.

The following is a brief review of MSHDA actions between 1/1/98 and 12/31/07 in relation to those 1998 findings.

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Finding #1

**That there are significant impediments to the exercise of housing choice and additional actions are needed by a variety of sources to remove those impediments.**

Evidence that the State of Michigan has taken steps to improve its efforts to remove impediments to the exercise of fair housing choice can be seen by the dramatic increases in MDCR housing discrimination complaint activity from 1998 - 2007

| <u>YEAR</u>   | <u>TOTAL NUMBER OF HOUSING DISCRIMINATION COMPLAINTS</u> | <u>NUMBER OF COMPLAINTS IN NON-ENTITLEMENT COMMUNITIES</u> |
|---------------|----------------------------------------------------------|------------------------------------------------------------|
| 1998          | 103                                                      | 13                                                         |
| 1999          | 62                                                       | 17                                                         |
| 2000          | 124                                                      | 18                                                         |
| 2001          | 122                                                      | 11                                                         |
| 2002          | 170                                                      | 30                                                         |
| 2003          | 193                                                      | 33                                                         |
| 2004          | 439                                                      | 78                                                         |
| 2005          | 542                                                      | 95                                                         |
| 2006          | 519                                                      | 90                                                         |
| 2007          | <u>536</u>                                               | <u>75</u>                                                  |
| <b>TOTALS</b> | <b>2,810</b>                                             | <b>460</b>                                                 |

The increase in complaint activity beginning in 2004 cannot be traced to increases in the amount of discrimination in the housing market. Rather, the Director of the MDCR since 2004, Attorney Linda Parker, has made fair housing and housing discrimination efforts important parts of the MDCR program, with subsequent increases in complaint activity.

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Finding #2

Fair Housing testing is an important investigative tool and additional use of that tool is warranted.

Since the early 1990s MSHDA made use of MFHC fair housing testing services to monitor the fair housing practices of the firms that marketed MSHDA-assisted properties. Between 1998 and 2004 MSHDA entered into four contracts with the MFHCs to conduct in excess of 200 fair housing tests of MSHDA-assisted properties. A number of those tests identified significant differences in treatment of the testers and the MSHDA Fair Housing and Equal Opportunity office was able to use the evidence from those tests in their fair housing educational activities with the housing providers. There have been no contracts issued by MSHDA for fair housing testing services since the completion of the 2003 contract in 2004.

Since 2004 the MDCR has entered into agreements with the four Michigan FHCs to conduct fair housing tests in relation to some of the housing discrimination complaints received by MDCR. In 2006 the Office of the Michigan Attorney General contracted with the Fair Housing Center of Metropolitan Detroit to conduct a number of non-complaint based survey fair housing tests. Although some evidence of unlawful differences was disclosed by the tests, no remedial actions were taken by the Attorney General's Office.

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Finding #3

**Large numbers of housing consumers and housing providers are unfamiliar with fair housing laws and fair housing services. Additional steps are needed to inform more persons in the Non-Entitlement communities.**

As noted above, the MDCR has, since 2004, taken steps that have resulted in a dramatic increase in the number of housing discrimination complaints filed with MDCR. Contacts by the 2008 Analysis staff have confirmed that housing providers of MSHDA-assisted properties are being made aware by MSHDA of their responsibilities to comply with fair housing laws. MSHDA also aided the efforts to increase awareness of fair housing laws and services through the funding, in 2001/2 of the Jackson County FHC (now closed) to conduct fair housing advocacy training.

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Finding #4

Additional research was necessary to identify the degree to which impediments to fair housing choice exist on the bases of sex, religion, age or color.

In addition to racial discrimination testing, MSHDA did include testing for discrimination based on religion, national origin and disability status in its four testing contracts with the MFHCs.

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Finding #5

**Additional research was necessary to identify the degree to which impediments to fair housing choice exist in the residential appraisal or residential insurance industry.**

No MSHDA-supported research has been conducted in either of these areas.

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Finding #6

Some key information about Michigan's efforts to affirmatively further fair housing is not being conveyed to HUD.

The 2008 Analysis staff is not aware of any changes in practices of reporting fair housing data to HUD by MSHDA.

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Finding #7

**There was insufficient evidence in the 1998 Analysis to assess the degree to which recipients of Federal CDBG through MSHDA are encouraged to affirmatively further fair housing.**

This 2008 Analysis has been able to confirm that MSHDA has taken some affirmative steps to inform CDBG and HOME recipients of their duty to affirmatively further fair housing.

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Finding #8

There was insufficient evidence to assess the degree to which builders of MSHDA-assisted multi-family housing developments are informed about and required to adhere to the disability accessibility requirements of the FHA.

This 2008 Analysis has been able to confirm that MSHDA has taken some steps to inform housing providers of their duty to comply with the disability accessibility requirements of the FHA. In addition, in 2001 MSHDA contracted with the Fair Housing Center of Metropolitan Detroit and the Fair Housing Center of West Michigan to conduct a review of **The Supply and Utilization of Barrier Free Units in Michigan State Housing Development Authority's Portfolio of Housing Developments in Wayne and Kent Counties**. That study found that "Nearly one quarter (22.8%) of the MSHDA-assisted units that have been designed for use by persons who need barrier free units are not being used by those persons". The barrier free utilization study has not been conducted in other counties of the State. This 2008 Analysis staff have not identified any specific actions taken by the State to respond to and/or implement the findings and recommendations from the 2001 barrier free utilization study.

D. CONCLUSION

As MSHDA prepares its next 5-year plan it may wish to note any affirmative steps that it has taken to respond to and/or implement actions it has taken in response to the 1998 Analysis. This 2008 Analysis will identify other steps that MSHDA and the recipients of federal funds through MSHDA will be taking to affirmatively further fair housing in Michigan.

Chapter 2 - Fair Housing in Michigan: Related demographics 1998-2007

A. Introduction

Any Fair Housing Analysis of Impediments must acknowledge the importance of income and other economic factors on housing choice. Nonetheless, the aim of the Fair Housing laws is that every household should have the opportunity to make the personal housing choice that is within their economic means while best meeting their individual needs and preferences. This goal requires that the AI extend beyond examination of the point-of-contact in home sales or rentals (e.g., landlords, realtors, lenders and their agents) to consider discrimination reflected within the housing system itself, including: range and condition of housing stock, housing availability, cost burden in relation to resident incomes, and other structural issues.

Therefore, a community demographic profile and a profile of income and poverty are essential for planning and for annual progress assessment regarding Michigan's Fair Housing goals.

Unlawful housing discrimination is most likely to occur in areas with some turnover in the housing market, and particularly where economic growth brings in job opportunities and attracts new homeseekers. On the other hand, unintended exclusion can occur in any community – even those with stable populations and low turnover – if institutional policies and practices as well as local culture are not attuned to potential sources of unlawful discrimination – some of which are not necessarily obvious to citizens-at-large. The frequency of discrimination against single mothers with children, for example, surprised a number of community leaders we interviewed who had been unclear about its illegality. (Of course, these were not housing professionals or advocates.) However, housing discrimination will likely continue until and unless its causes and solutions are widely understood and practiced, and not just by housing specialists.

In a number of Michigan communities, the Master Plans contain explicit goals for, not growth, but controlled expansion intended to maintain the community and quality of life preferred by current residents. In those communities, it is particularly important for local leaders to review strategies for potential impact on lawful housing access. For this, they need accurate and up-to-date profiles not only of community demographics and income, but also of the community housing market. Experience of fair housing practitioners over the past 40 years shows clearly that, unless local leadership and institutions take an explicit and positive stance toward fair housing choice, unlawful discrimination will continue unabated and, most likely, unattended. (For further discussion, see Chapter 4.)

Closely related to income and poverty, as well as to affordable housing, is employment data. Continuously-updated information on employment characteristics is essential for community planning and progress assessment in the area of housing and, in particular, Fair Housing Access.

And lastly, certain aspects of transportation are known to be fundamental in determining fair housing choice – particularly access to public transportation for low and moderate income families to travel from home to work.

For these reasons, we compiled the State's and each County's profile in terms of:

- population demographics
- income & poverty profile
- housing market profile
- employment/local economy profile
- related transportation issues

This will serve as an outline of each of the following sections, including the Statewide Profile and 77 County Profiles for the Non-Entitlement counties.

B. MICHIGAN STATEWIDE PROFILE WITH COUNTY RANKINGS:²¹

For statewide planning and for sub-state comparisons and planning, Michigan's statewide data is essential – even though in fact, the state is highly diverse, and unique local/county characteristics become muted in the big picture. Michigan's diversity in demographics, social and economic characteristics cover a very wide spectrum, as will be detailed in this section.

For example, Southeast Michigan/SEMI (including Detroit and 4 of the 6 Entitled Urban Counties) has historically served as a magnet for job-seekers from across the nation and the world; therefore its population is far more diverse than most Non-Entitlement counties. SEMI is also heavily tied to the fortunes (good or bad) of the auto industry, and therefore reflects the up-and-downturns of this industry far more than many Non-Entitlement communities, except for economically-linked communities such as Albion in Calhoun County and many Downriver (south of Detroit) parts of Monroe County. Non-urban Counties with extensive farming operations, and those with extensive National or State Forest Lands or American Indian Reservations are likely to have different housing needs and, often, a different range of Fair Housing challenges, requiring customized planning and strategies. Therefore, everything from the urban counties' and large cities' housing costs, poverty rates, range of incomes, population demographics, housing stock and employment/unemployment rates can differ substantially from the Non-Entitled communities included in this study.

Also, more than 40% of Michigan's population lives densely in its 6 urban Entitlement Counties plus the 17 additional Entitlement Cities in other counties.²² In other parts of the state, the less-dense and often less-diverse but more stable populations – as well as less-diverse economies that characterize the Non-Entitlement counties, townships and other local jurisdictions in this study – allows a widespread impression that Fair Housing issues are an urban phenomenon, and not a high-priority local concern for many.

Nonetheless, the *laws protecting Fair Housing Choice apply everywhere equally*, and the range of populations protected under the Federal and State of Michigan Fair Housing laws (defined by race,

²¹ **NOTE CONCERNING MEASURES OF SEGREGATION:** The technical capabilities available to urban analysts have come a long way in the past 20 years, and now there exist standard *measures of residential segregation* that have been applied to many cities and metropolitan areas across the country. However, the available studies that address segregation concentrate on the nation's largest cities and metropolitan areas. For example, in Michigan, segregation data (both "Exposure by Race" and "Dissimilarity Indices") are available for every Entitlement City – but not (at least from our search) for the Non-Entitlement counties, townships, cities or villages, that are the focus of this study.

For this reason, we do not include data on "Exposure by Race" nor "dissimilarity indices" in this AI. But we recommend to MSHDA that this data be assembled for every MSHDA-eligible community – both by centralizing any existing studies from Non-Entitlement communities, and by encouraging, facilitating and supporting these critical snapshots for all others. This data– while not definitive by itself – will provide a critical template for each community and region, not only for planning but also for tracking progress on these critical indicators.

²² Seventeen additional cities outside the 6 Entitlement Counties also qualify to apply directly to HUD for block-grant funds, rather than to MSHDA. By definition, these Entitlement Cities should be over 50,000 pop. However, some cities have been grandfathered into this category based on relationships established in the Model Cities programs of the late 1960s and early 1970s. These 17 Entitlement Cities are therefore excluded from this MSHDA Statewide AI: **Battle Creek, Bay City, Benton Harbor, East Lansing, Holland, Jackson, Kalamazoo, Lansing, Midland, Monroe, Muskegon, Muskegon Heights, Niles, Norton Shores, Portage, Port Huron, and Saginaw.**

color, religion, national origin, gender, age, disability status, marital status or familial status) make the **laws regarding Fair Housing Choice a significant challenge in every Michigan location, regardless of size.**

Further, the findings of the U.S. Department of Justice, the Michigan Civil Rights Commission, the Michigan State Police and the Michigan Fair Housing Centers, among others, demonstrate that since 1998 allegations of illegal Fair Housing violations have arisen in nearly every Michigan county (there were no, “0”, allegations reported in Baraga and Keweenaw counties). Because of the potential legal liability, therefore, government officials would be wise not to assume that their jurisdiction – whether it is a county, a township, a city or a village – is immune. (This data is fully reviewed in Chapter 4.)

This statewide AI, therefore, has proceeded on the assumption that MSHDA will continue to take leadership on Fair Housing issues by assisting every eligible jurisdiction to **affirmatively furthering fair housing choice** within their boundaries and, where appropriate, in collaboration with neighboring jurisdictions.²³

Therefore, in this chapter we include the data necessary for MSHDA to move through the various levels of governmental responsibility, beginning with the statewide picture and county rankings on key characteristics. The rest of this section summarizes the most current data from the U.S. Census and a wide range of other sources²⁴ for the state of Michigan as a whole, along with County Rankings on key demographics. (For data on mortgages, see Chapter 5.) After this section on the statewide demographic picture we will discuss Michigan’s 77 Non-Entitlement Counties in more detail.

Michigan Population demographics

U.S. Growth Rates: Although the nation’s population as a whole has continued to expand, growth has been far from uniform. Between 1990 and 2000, in fact, 684 of the nation’s 3142 counties reported a **population loss**, many of these in the Great Plains states including Michigan. At the same time, five counties (three in Colorado and two in Georgia) more than doubled their population, and another 80 U.S. counties experienced population growth rates greater than 50%. Altogether, 1109 of the nation’s counties reported growth that exceeded the **national growth rate of approximately 13%** between 1990 and 2000.

Michigan’s Growth Rate: Similarly, Michigan’s overall population showed significant growth in the 1990s – 6.92%, less than the national average but nonetheless a steep increase over the 1990s -- but those gains leveled off in the 2000s, with an estimated growth rate in 2006 of only 1.6% statewide since the turn of the 21st century. That trend is likely to continue and perhaps decline further, given the economic downturn that began in 2007 and continued unabated through 2008. However, the long trend of decreasing mobility throughout the nation, and in Michigan in particular (discussed below) suggests that the population will remain fairly stable during the coming years. Though an unprecedented number of

²³ The strategy of **multiple jurisdiction collaborative planning** is already widespread in Michigan: multiple adjacent communities, multiple counties, and larger regional cooperations. These collaborations represent opportunities for MSHDA to **encourage a sharp focus on measurable Fair Housing goals and strategies** to be incorporated into the planning process at these high levels.

²⁴ We sought information from national sources, such as the National Association of Counties and the National Fair Housing Alliance, as well as HUD and the U.S. Department of Justice and a wide range of U.S. Census publications. At the state level, we gathered information from the Michigan Association of Counties, the Michigan Township Association, the MSU Extension county offices, MEDC, the Michigan Builders Association, and many others.

homes face foreclosure, and unemployment rates are showing a steep rise, Michigan's predicament is comparable to other states, usually indicating that families, for the most part, will not seek opportunities outside the state.

<u>MICHIGAN TOTAL POPULATION & Change Rate 1960-2006</u>						
	1960	1970	1980	1990	2000	2006 (est)
Total	7,823,194	8,881,826	9,262,078	9,295,297	9,938,444	10,100,000
Change		1,058,632	380,252	33,219	643,147	161,556
Percent Change		<u>13.53%</u>	<u>4.28%</u>	<u>0.36%</u>	<u>6.92%</u>	<u>1.6%</u>
[Source: U.S. Census.]						

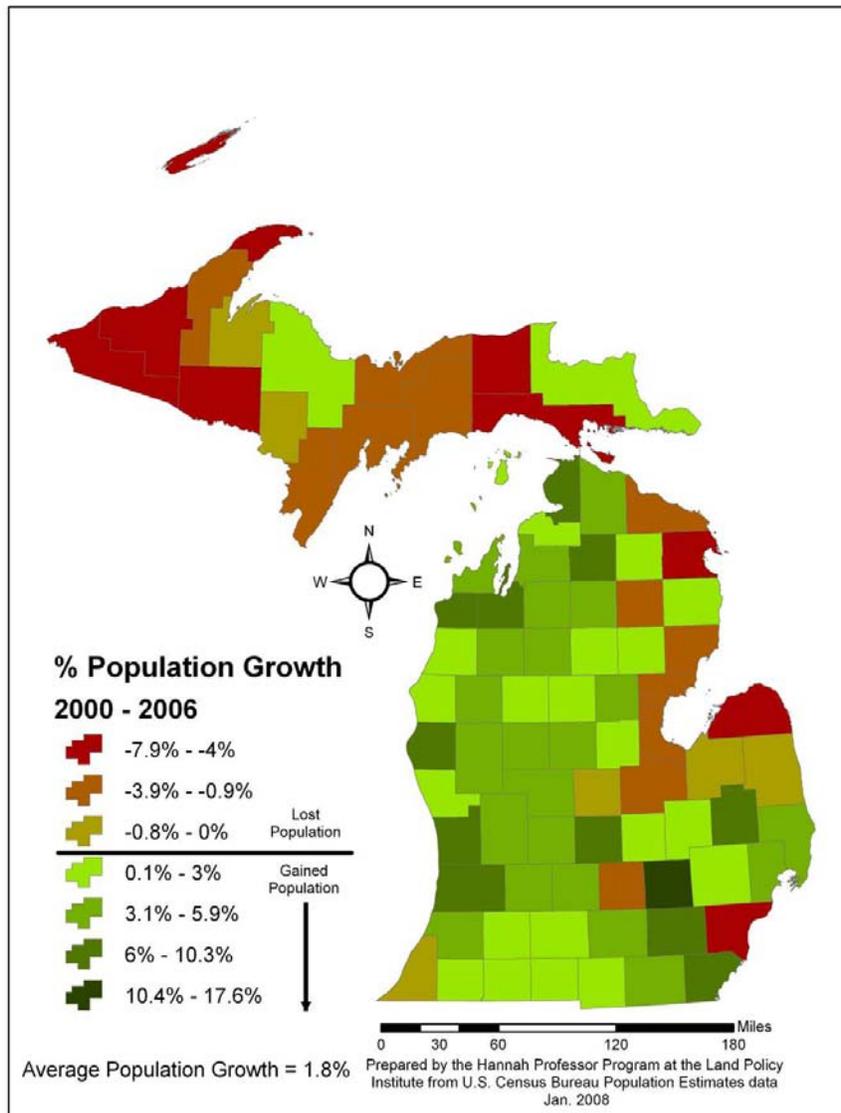
These statewide numbers, however, likely conceal a wide range of growth rates among the counties. County-level data for the post-2000 years is not yet available, but this was certainly the case for the 1990s: Eighteen counties experienced growth rates of over 20%, and another 28 counties (totaling 45 counties) had growth rates of over 10% during the period from 1990 through 1999 – while 9 counties had declines as high as 11.7%.

Michigan Counties Ranked by Rate of Population Growth, 1990-1999

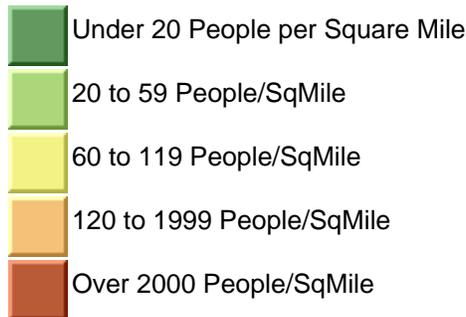
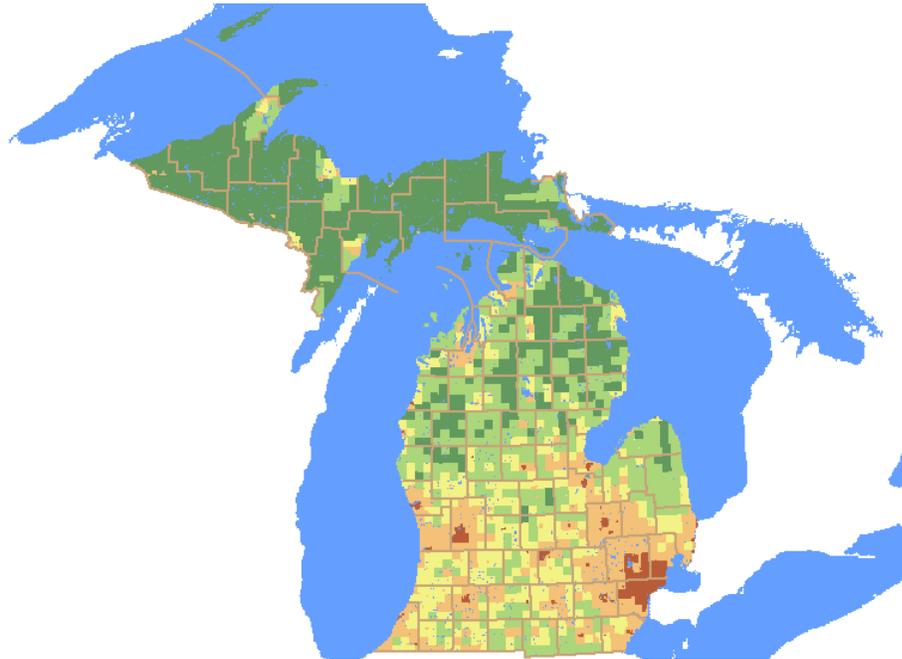
Rank	County	Percent Growth			
1.	Livingston County	35.72%	33.	Osceola County	15.14%
2.	Keweenaw County	35.27%	34.	Kent County	14.72%
3.	Lake County	32.04%	35.	Washtenaw County	14.12%
4.	Benzie County	31.13%	36.	Barry County	13.38%
5.	Otsego County	29.76%	37.	St. Clair County	12.79%
6.	Roscommon County	28.79%	38.	Mackinac County	11.89%
7.	Leelanau County	27.78%	39.	Clinton County	11.87%
8.	Antrim County	27.08%	40.	Eaton County	11.60%
9.	Ottawa County	26.92%	41.	Sanilac County	11.57%
10.	Emmet County	25.55%	42.	Chippewa County	11.38%
11.	Newaygo County	25.32%	43.	Mason County	10.72%
12.	Clare County	25.25%	44.	Branch County	10.32%
13.	Cheboygan County	23.60%	45.	Oakland County	10.20%
14.	Kalkaska County	22.78%	46.	Baraga County	9.96%
15.	Luce County	21.88%	47.	Alger County	9.92%
16.	Charlevoix County	21.53%	48.	Macomb County	9.86%
17.	Grand Traverse County	20.82%	49.	Midland County	9.55%
18.	Oscoda County	20.10%	50.	Monroe County	9.24%
19.	Oceana County	19.68%	51.	Van Buren County	8.85%
20.	Missaukee County	19.19%	52.	Mecosta County	8.70%
21.	Gladwin County	18.85%	53.	Gratiot County	8.47%
22.	Lapeer County	17.57%	54.	Lenawee County	8.10%
23.	Allegan County	16.75%	55.	Ionia County	7.88%
24.	Crawford County	16.42%	56.	Schoolcraft County	7.24%
25.	Isabella County	15.98%	57.	Hillsdale County	7.13%
26.	Ogemaw County	15.87%	58.	Muskegon County	7.06%
27.	Arenac County	15.66%	59.	Kalamazoo County	6.80%
28.	Wexford County	15.64%	60.	St. Joseph County	5.96%
29.	Alcona County	15.52%	61.	Jackson County	5.79%
30.	Montcalm County	15.47%	62.	Tuscola County	4.99%
31.	Montmorency County	15.43%	63.	Presque Isle County	4.86%
32.	Manistee County	15.34%	64.	Cass County	3.29%
			65.	Huron County	3.23%

66.	Shiawassee County	2.75%	76.	Saginaw County	-0.90%
67.	Dickinson County	2.39%	77.	Ingham County	-0.92%
68.	Alpena County	2.32%	78.	Bay County	-1.40%
69.	Delta County	1.96%	79.	Wayne County	-2.39%
70.	Menominee County	1.63%	80.	Gogebic County	-3.78%
71.	Houghton County	1.61%	81.	Marquette County	-8.82%
72.	Calhoun County	1.47%	82.	Iosco County	-9.50%
73.	Genesee County	1.32%	83.	Ontonagon County	-11.70%
74.	Berrien County	0.67%			
75.	Iron County	-0.28%			

Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).



Map of Michigan Population DENSITY
[Source: Census 2000, Michigan Township Association]



Population diversity: Michigan's population has become increasingly diverse during the past 30 years, with growth especially in the proportion of Hispanics (nearly doubling their proportion from 1980 to 2000), Asians (nearly tripling their proportion in that period) and Blacks (increasing from 12.86% of the population in 1980 to 14.11% in 2000). American native populations remained fairly stable, declining slightly in 2000 to 0.54% of the population.

In 2006, for people reporting one race alone, 81% were White; 14% were Black or African American; 1% were American Indian and Alaska Native; 2% were Asian; less than 0.5% were "Native Hawaiian and Other Pacific Islander"; and 2% was "Some other race". Two% reported 2 or more races. Four% of the people in Michigan were Hispanic, while 70% chose the "White non-Hispanic" category. (People of Hispanic origin may be of any race.)

The great diversity in Michigan's population offers both challenges and opportunities in relation to fair housing. The challenge is to help assure that all persons have an equal opportunity to obtain the housing of their choice without encountering policies or practices of unlawful housing discrimination. MSHDA policies and practices have helped to meet that challenge. This Analysis sets forth additional

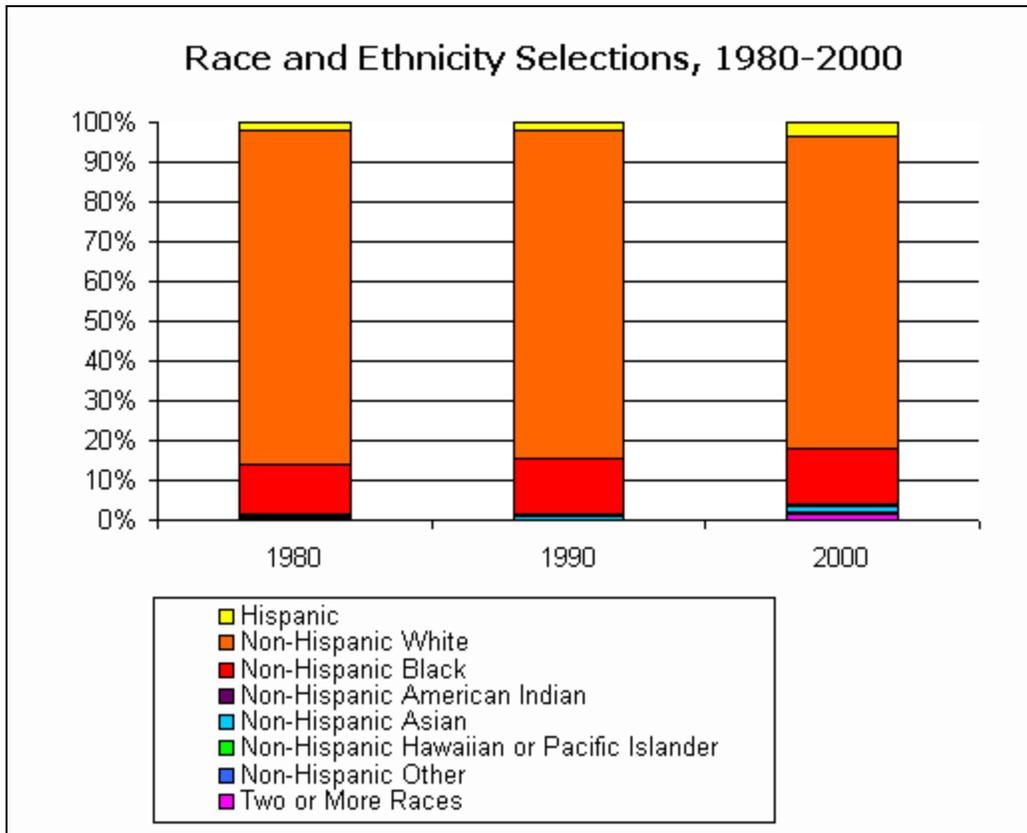
steps that can be taken to remove unlawful housing discrimination as an impediment to the exercise of fair housing choice. The opportunity is for the State of Michigan, including MSHDA, local units of government, housing providers and the citizens of the State, to leverage that diversity for civic and social improvements for all residents, and develop an even more inclusive atmosphere for the great variety of persons who live in, or may wish to live in, the State of Michigan.

Census data on Michigan’s population for the preceding 3 decennials are as follows:

Racial and Ethnic Distribution for Michigan Population

	1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent
Total Population	9,262,078	100.00%	9,295,297	100.00%	9,938,444	100.00%
Total Hispanics	162,440	1.75%	201,596	2.17%	323,877	3.26%
White*	7,785,520	84.06%	7,649,951	82.30%	7,806,691	78.55%
Black*	1,190,682	12.86%	1,282,744	13.80%	1,402,047	14.11%
American Indian and Eskimo*	40,050	0.43%	52,571	0.57%	53,421	0.54%
Asian*	56,789	0.61%	102,506	1.10%	175,311	1.76%
Hawaiian and Pacific Islander*	-	-	-	-	2,145	0.02%
Other*	26,597	0.29%	5,929	0.06%	11,465	0.12%
Two or More Races*	-	-	-	-	163,487	1.64%

* Non-Hispanic only; in 1980 and 1990 "Asians" includes Hawaiians and Pacific Islanders.
 [Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).]



The vast majority of Michigan Counties have seen a steady increase in pupolation diversity over the past nearly 3 decades.

% White Population, MI & 83 counties 1980, 1990, 2000 & 2006 (est.)

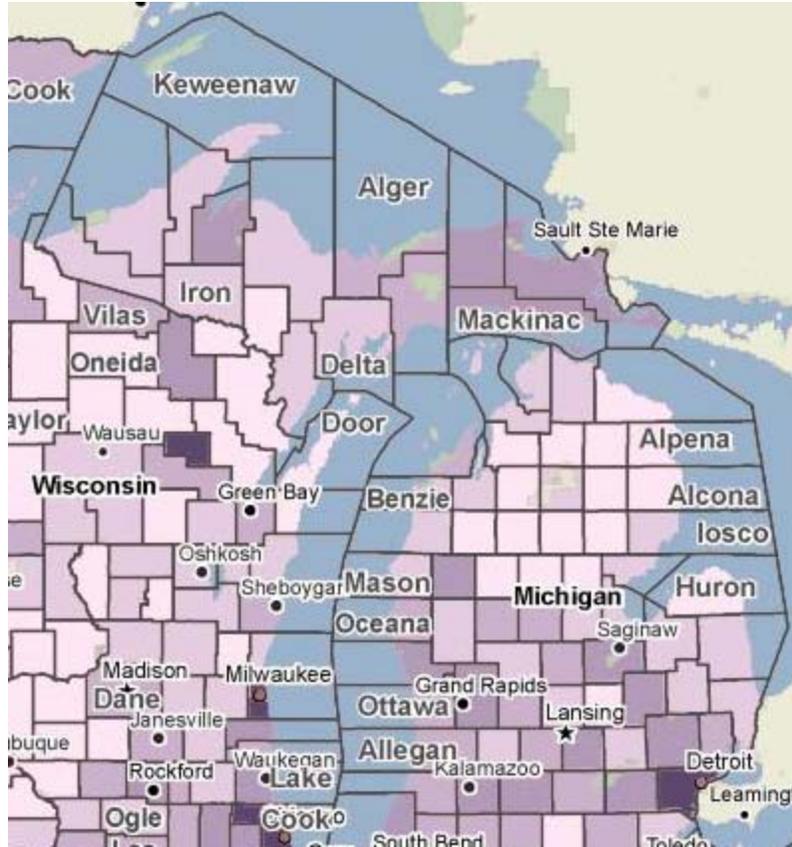
Source: U.S. Census Bureau - censtats.census.gov

[Shaded counties are Entitlement Counties]

	1980	1990	2000	2006 (est)
MICHIGAN	84.9	83.4	81.8	81.2
Alcona, MI	99.1	98.8	97.9	97.8
Alger, MI	97.0	93.9	88.1	87.2
Allegan, MI	96.0	95.8	96.5	96.2
Alpena, MI	99.4	99.2	98.4	97.7
Antrim, MI	98.9	98.4	97.3	96.8
Arenac, MI	98.8	98.4	95.7	95.0
Baraga, MI	90.2	87.6	79.2	77.4
Barry, MI	98.9	98.7	98.0	97.6
Bay, MI	96.9	96.4	96.4	96.0
Benzie, MI	97.9	97.2	96.7	96.1
Berrien, MI	84.1	82.6	80.9	81.5
Branch, MI	99.2	97.1	95.3	94.5
Calhoun, MI	88.7	87.3	85.4	85.2
Cass, MI	90.4	90.6	90.5	90.9
Charlevoix, MI	98.0	97.8	96.7	96.0
Cheboygan, MI	98.5	97.4	95.0	94.8
Chippewa, MI	89.9	81.9	76.5	76.6
Clare, MI	99.2	98.8	97.7	97.4
Clinton, MI	98.2	97.9	97.4	96.1
Crawford, MI	98.6	96.3	96.7	94.9
Delta, MI	98.3	97.5	96.0	95.5
Dickinson, MI	99.6	98.9	98.2	97.8
Eaton, MI	96.0	94.3	91.7	90.1
Emmet, MI	96.4	96.3	94.7	94.3
Genesee, MI	80.5	78.2	76.3	76.7
Gladwin, MI	99.3	99.0	98.1	97.9
Gogebic, MI	97.8	96.9	94.6	91.5
Grand Traverse, MI	98.5	98.0	97.1	96.4
Gratiot, MI	97.6	97.0	94.1	93.5
Hillsdale, MI	99.1	98.9	98.0	97.7
Houghton, MI	98.5	97.2	95.4	94.9
Huron, MI	99.0	99.1	98.4	98.1
Ingham, MI	88.1	84.1	82.2	81.1
Ionia, MI	95.3	93.2	93.2	92.6
Iosco, MI	96.0	95.9	97.1	96.5

Iron, MI	99.3	98.9	96.5	96.0
Isabella, MI	96.7	95.6	92.1	90.7
Jackson, MI	91.4	90.5	89.5	89.1
Kalamazoo, MI	90.5	88.4	86.0	85.0
Kalkaska, MI	99.3	98.7	97.5	97.1
Kent, MI	90.8	88.7	86.7	86.0
Keweenaw, MI	98.9	99.2	94.8	96.8
Lake, MI	82.1	85.5	85.4	84.5
Lapeer, MI	98.2	97.7	97.5	97.0
Leelanau, MI	98.2	96.6	94.7	94.5
Lenawee, MI	96.2	94.4	95.9	95.7
Livingston, MI	98.5	98.2	97.5	96.9
Luce, MI	96.0	94.0	83.4	81.9
Mackinac, MI	90.8	83.9	80.4	78.8
Macomb, MI	97.2	96.7	93.6	88.9
Manistee, MI	98.2	98.0	95.4	94.5
Marquette, MI	96.6	96.0	95.3	94.8
Mason, MI	97.6	97.7	96.8	96.6
Mecosta, MI	96.8	95.8	92.9	92.6
Menominee, MI	98.6	98.2	96.3	95.9
Midland, MI	97.6	97.1	96.0	95.5
Missaukee, MI	99.2	98.9	98.0	97.8
Monroe, MI	97.3	96.9	96.2	95.6
Montcalm, MI	98.6	96.5	95.7	95.5
Montmorency, MI	99.5	99.1	98.5	98.3
Muskegon, MI	86.0	84.2	82.7	82.9
Newaygo, MI	96.8	96.2	96.7	96.5
Oakland, MI	93.1	89.6	84.0	80.8
Oceana, MI	95.0	94.5	97.2	96.8
Ogemaw, MI	99.4	99.0	97.6	97.3
Ontonagon, MI	99.1	98.5	97.3	97.0
Osceola, MI	99.2	98.8	97.8	97.4
Oscoda, MI	99.4	99.2	98.2	97.7
Otsego, MI	99.3	98.8	97.7	97.3
Ottawa, MI	97.2	95.7	95.3	94.8
Presque Isle, MI	99.4	99.3	98.1	97.8
Roscommon, MI	99.5	99.1	98.1	97.7
Saginaw, MI	80.0	78.1	78.5	77.9
St. Clair, MI	96.6	96.4	95.8	95.5
St. Joseph, MI	96.7	96.2	95.2	94.8
Sanilac, MI	98.4	98.3	98.2	98.0
Schoolcraft, MI	95.7	93.4	89.1	88.6
Shiawassee, MI	98.8	98.4	98.0	97.7
Tuscola, MI	98.0	97.4	97.0	96.8

Van Buren, MI	90.1	90.2	91.7	92.3
Washtenaw, MI	85.8	83.5	78.7	76.8
Wayne, MI	62.4	57.4	54.0	54.0
Wexford, MI	99.2	98.8	97.6	97.2



Percent of all people who were of a race other than White in 2000.

Percent of the population that is not White in 2000. Percentage calculations were suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (eg, households, people, householders, etc). Such areas are represented as having "Insufficient Data" in the map. Denominators for percentage calculations were created by summing all of the component data items in a particular dataset.



The Census asks questions about *language use at home* to locate groups of people who speak a language other than English. Their isolation or integration into a primarily English speaking community can be determined by their ability to speak English proficiently. In 2006 – among people at least 5 years old living in Michigan – 9% spoke a language other than English at home. Of those, 35% spoke Spanish and 65% spoke some other language; 38% reported that they did not speak English "very well."

These 2006 estimates continue a trend that strengthened in the 1990s, in Michigan and in the nation, when a great diversity of non-English immigrants were welcomed into our communities. In

Michigan, the non-English speakers (at home) included those speaking “Other Indo-European” languages (3.37% in 1990 and 3.27% in 2000), Spanish (1.6% in 1990 and 2.66% in 2000), Asian languages (0.69% in 1990 and 1.13% in 2000), and “Other” non-English languages (0.87% in 1990 and 1.37% in 2000).

While language in itself is not a “protected class” under the Fair Housing laws, it does provide a useful indicator of diversity and its trends within a jurisdiction. Particularly in the process of raising public awareness of diversity, this census data reveals a greater diversity among the “other” than might be generally understood.

Michigan census data on “Language spoken at home” in 1990 and 2000 is as follows:

Language Spoken at Home, 1990-2000				
	1990		2000	
	Number	Percent	Number	Percent
Only English	8,024,930	93.37%	8,487,401	91.57%
Spanish	137,490	1.60%	246,688	2.66%
Other Indo-European*	298,146	3.47%	303,122	3.27%
Asian Language**	59,426	0.69%	104,467	1.13%
Other	74,745	0.87%	127,104	1.37%
Total Population Age 5+	8,594,737	100.00%	9,268,782	100.00%

Population Speaking English Less Than "Very Well" in 1990		
Language Spoken at Home:	Number	Percent
Spanish	46,144	33.56%
Other Indo-European*	88,934	29.83%
Asian Language**	28,229	47.50%
Other Language	25,355	33.92%
Total	188,662	2.20%

Population Speaking English Less Than "Very Well" in 2000		
Language Spoken at Home:	Number	Percent
Spanish	100,689	40.82%
Other Indo-European*	96,900	31.97%
Asian Language**	48,454	46.38%
Other Language	48,563	38.21%
Total	294,606	3.18%

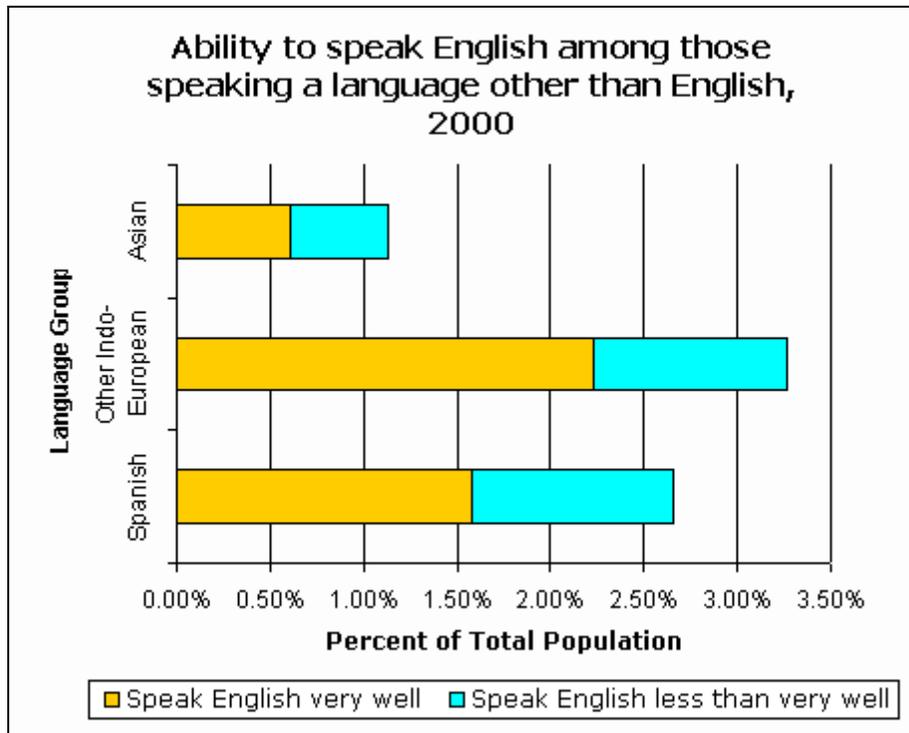
* "Other Indo-European" excludes English and Spanish. "Indo-European" is not synonymous with "European." French, German, Hindi, and Persian are all classified as Indo-European. Hungarian, on the other hand, is lumped into "Other Language."

** "Asian Language" includes languages indigenous to Asia and Pacific Island areas that are not also Indo-European languages. Chinese, Japanese, Telugu, and Hawaiian are all classified here.

Also note that ability to speak English "very well" is based on the self-assessment of those responding to Census questions, not on a test of language ability.

Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).

The ability of non-English language groups to “Speak English Well” has often been the target of political controversy and exclusionary tactics, not only in housing. Therefore it would be helpful to seek to increase public awareness of the many steps members of these language groups are already taking to acquire skill in the English language – as has always been the case throughout American history. At the same time, it is useful to remind persons, especially housing providers, that limiting or restricting access to housing because of difficulty in speaking English is likely to be a violation of the Fair Housing Act.



County Data on Language Diversity: Once again, of course, there are differences among Michigan counties regarding language diversity and its subsequent social and economic challenges. Here is a ranking of Michigan's 83 counties on language diversity:

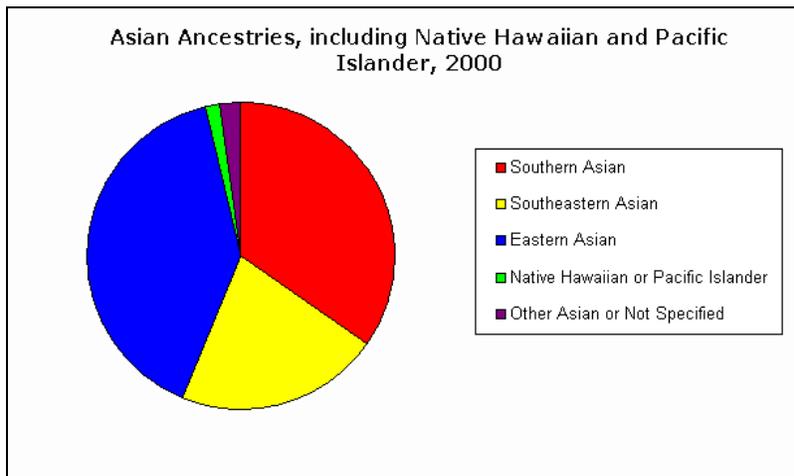
Michigan Counties Ranked by % of Population Age 5+ Speaking a Language Other Than English Who Reported Speaking English Less Than "Very Well"

<u>Rank</u>	<u>County</u>	<u># Speaking a Language Other Than English Who Reported Speaking English Less Than "Very Well"</u>	<u>Total Pop. Age 5+</u>	<u>% Speaking a Language Other Than English Who Reported Speaking English Less Than "Very Well"</u>
1.	Kent County	25,944	530,219	4.89%
2.	Macomb County	35,934	737,174	4.87%
3.	Oceana County	1,156	25,165	4.59%
4.	Oakland County	50,462	1,114,228	4.53%
5.	Wayne County	86,283	1,909,251	4.52%
6.	Washtenaw County	13,523	302,785	4.47%
7.	Van Buren County	2,804	71,045	3.95%
8.	Ingham County	10,142	261,790	3.87%
9.	St. Joseph County	2,148	57,924	3.71%
10.	Ottawa County	7,475	220,333	3.39%
11.	Allegan County	2,611	98,039	2.66%
12.	Oscoda County	237	8,942	2.65%
13.	Branch County	1,118	42,921	2.60%
14.	Berrien County	3,776	151,825	2.49%
15.	Kalamazoo County	4,943	223,228	2.21%
16.	Houghton County	707	34,058	2.08%
17.	Baraga County	166	8,273	2.01%
18.	Calhoun County	2,434	129,025	1.89%
19.	Lenawee County	1,687	92,699	1.82%
20.	Saginaw County	3,474	195,858	1.77%
21.	Newaygo County	785	44,614	1.76%
22.	Muskegon County	2,722	158,669	1.72%
23.	Lapeer County	1,405	82,051	1.71%
24.	Mecosta County	609	38,146	1.60%
25.	Sanilac County	660	41,666	1.58%
26.	Manistee County	364	23,247	1.57%
27.	Leelanau County	305	20,044	1.52%
28.	Eaton County	1,439	97,148	1.48%
29.	Bay County	1,506	103,467	1.46%
30.	Ontonagon County	107	7,484	1.43%
31.	Montcalm County	804	57,225	1.40%
32.	Cass County	667	47,996	1.39%
33.	Alger County	130	9,431	1.38%
34.	Isabella County	823	59,998	1.37%
35.	Jackson County	2,000	147,975	1.35%
36.	Monroe County	1,842	136,291	1.35%
37.	Gladwin County	321	24,587	1.31%
38.	Gratiot County	516	39,779	1.30%
39.	Gogebic County	213	16,563	1.29%
40.	Midland County	997	77,546	1.29%
41.	Benzie County	193	15,061	1.28%
42.	Chippewa County	466	36,493	1.28%
43.	St. Clair County	1,950	153,105	1.27%
44.	Huron County	432	34,093	1.27%
45.	Genesee County	5,112	404,586	1.26%
46.	Otsego County	274	21,844	1.25%
47.	Alpena County	371	29,600	1.25%
48.	Grand Traverse County	909	72,878	1.25%
49.	Clare County	362	29,444	1.23%
50.	Ionia County	697	57,310	1.22%
51.	Tuscola County	664	54,665	1.21%
52.	Mason County	315	26,721	1.18%
53.	Keweenaw County	25	2,195	1.14%
54.	Emmet County	322	29,490	1.09%
55.	Luce County	72	6,665	1.08%
56.	Charlevoix County	259	24,369	1.06%

57.	Hillsdale County	458	43,505	1.05%
58.	Presque Isle County	144	13,712	1.05%
59.	Marquette County	641	61,409	1.04%
60.	Menominee County	240	23,811	1.01%
61.	Wexford County	281	28,536	0.98%
62.	Osceola County	213	21,755	0.98%
63.	Livingston County	1,421	145,664	0.98%
64.	Dickinson County	253	25,939	0.98%
65.	Clinton County	566	60,284	0.94%
66.	Arenac County	153	16,361	0.94%
67.	Iosco County	238	26,040	0.91%
68.	Iron County	104	12,568	0.83%
69.	Roscommon County	200	24,380	0.82%
70.	Missaukee County	110	13,548	0.81%
71.	Cheboygan County	198	24,896	0.80%
72.	Montmorency County	75	9,856	0.76%
73.	Shiawassee County	501	66,861	0.75%
74.	Lake County	78	10,739	0.73%
75.	Schoolcraft County	60	8,405	0.71%
76.	Ogemaw County	146	20,523	0.71%
77.	Crawford County	95	13,477	0.70%
78.	Mackinac County	80	11,383	0.70%
79.	Antrim County	149	21,810	0.68%
80.	Alcona County	70	11,202	0.62%
81.	Barry County	267	52,919	0.50%
82.	Delta County	173	36,481	0.47%
83.	Kalkaska County	30	15,490	0.19%

Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).

Ethnic Ancestry & Heritage in Michigan Census 2000: The Census now provides two different ways for respondents to indicate their heritage: Race and Ethnicity. The method shown here pertains to Asians, American Indians and Alaskan Natives, Native Hawaiians and Pacific Islanders, and persons of Hispanic *ethnicity*. As a part of the race and ethnicity questions on the short form of the 2000 Census, members of these groups were asked to indicate one or more categories of racial or ethnic origin. In the case of Americans Indians and Alaskan Natives, respondents were given the opportunity to identify their affiliation with one or more tribes. [These details are not available except in the decennial census.]

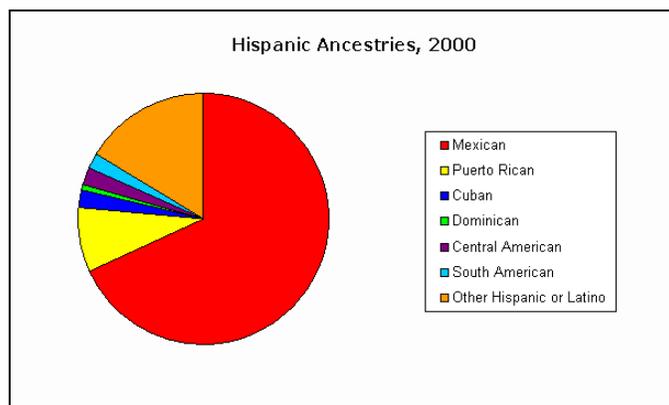


Asian Ancestries, including Native Hawaiian and Pacific Islander (NHPI), 2000			
	Number	Percent of Total Population	Percent of Asian/NHPI Population
Total Non-Asian, Non-NHPI	9,761,993	98.22%	n/a
Total Asian and NHPI	176,451	1.78%	100.00%
Total Asian	173,791	1.75%	98.49%
Southern Asian	61,036	0.61%	34.59%
Asian Indian	54,631	0.55%	30.96%
Bangladeshi	1,674	0.02%	0.95%
Pakistani	4,338	0.04%	2.46%
Sri Lankan	393	0.00%	0.22%
Southeastern Asian	38,053	0.38%	21.57%
Cambodian	1,306	0.01%	0.74%
Filipino	17,377	0.17%	9.85%
Indonesian	519	0.01%	0.29%
Laotian	3,158	0.03%	1.79%
Malaysian	355	0.00%	0.20%
Thai	1,665	0.02%	0.94%
Vietnamese	13,673	0.14%	7.75%
Eastern Asian	70,746	0.71%	40.09%
Chinese, except Taiwanese	31,086	0.31%	17.62%
Hmong	5,383	0.05%	3.05%
Japanese	11,288	0.11%	6.40%
Korean	20,886	0.21%	11.84%
Taiwanese	2,103	0.02%	1.19%
Other Asian or Not Specified	3,956	0.04%	2.24%
Total Native Hawaiian or Pacific Islander	2,660	0.03%	1.51%
Polynesian	1,295	0.01%	0.73%
Native Hawaiian	734	0.01%	0.42%
Samoan	505	0.01%	0.29%
Tongan	37	0.00%	0.02%
Other Polynesian	19	0.00%	0.01%
Micronesian	760	0.01%	0.43%
Guamanian or Chamorro	622	0.01%	0.35%
Other Micronesian	138	0.00%	0.08%
Melanesian	17	0.00%	0.01%
Fijian	11	0.00%	0.01%
Other Melanesian	6	0.00%	0.00%
Other Pacific Islander or Not Specified	588	0.01%	0.33%

* Southern Asian includes Asian Indian, Bangladeshi, Pakistani, and Sri Lankan.

** Southeastern Asian includes Cambodian, Filipino, Indonesian, Laotian, Malaysian, Thai and Vietnamese.

*** Eastern Asian includes Chinese, Hmong, Japanese, Korean, and Taiwanese.



Hispanic Ancestries, 2000			
	Number	Percent of Total Population	Percent of Hispanic Population
Total Non-Hispanic (All Races)	9,614,567	96.74%	n/a
Total Hispanic (All Races)	323,877	3.26%	100.00%
Mexican	220,769	2.22%	68.16%
Puerto Rican	26,941	0.27%	8.32%
Cuban	7,219	0.07%	2.23%
Dominican	2,236	0.02%	0.69%
Central American	7,189	0.07%	2.22%
Costa Rican	544	0.01%	0.17%
Guatemalan	3,059	0.03%	0.94%
Honduran	1,037	0.01%	0.32%
Nicaraguan	409	0.00%	0.13%
Panamanian	762	0.01%	0.24%
Salvadorian	1,136	0.01%	0.35%
Other Central American	242	0.00%	0.07%
South American	6,868	0.07%	2.12%
Argentinean	1,075	0.01%	0.33%
Bolivian	208	0.00%	0.06%
Chilean	660	0.01%	0.20%
Columbian	2,093	0.02%	0.65%
Ecuadorian	522	0.01%	0.16%
Paraguayan	114	0.00%	0.04%
Peruvian	923	0.01%	0.28%
Uruguayan	77	0.00%	0.02%
Venezuelan	867	0.01%	0.27%
Other South American	329	0.00%	0.10%
Other Hispanic or Latino Ancestry	52,655	0.53%	16.26%
Spaniard	891	0.01%	0.28%
Spanish	8,273	0.08%	2.55%
Spanish American	564	0.01%	0.17%
All Other Hispanic or Latino Ancestry	42,927	0.43%	13.25%

American Indians in Michigan: The American Indian population in Michigan is relatively small compared to other ethnic groups, but their communities comprise a significant part of the population in some counties, particularly those counties with tribal lands. American Indian Reservations are not included in MSHDA’s Non-Entitlement Communities, since the tribes receive their housing funds directly from the U.S. Bureau of Indian Affairs. Tribal governments have their own internal structures and processes for housing which tend not to interact extensively with MSHDA.

However, *American Indians living off the reservations* are protected by State and Federal Fair Housing Laws and are populations of concern to MSHDA. Many American Indians appear to be significantly isolated and members of an often underserved population, particularly relating to housing and housing discrimination. As former HUD Secretary Mel Martinez wrote in the introduction to a 2003 national study of housing discrimination against American Indians in urban areas:²⁵

²⁵ Discrimination in Metropolitan Housing Markets Phase 3 – Native Americans (2003), prepared for the U.S. Department of Housing & Urban Development, by Margery Austin Turner and Stephen L. Ross, The Urban Institute, Washington, DC.

No previous testing studies had focused on systematically measuring the incidence and forms of discrimination against American Indian homeseekers. The study concludes: “In the metropolitan housing markets of Minnesota, Montana, and New

“The research found that the level of discrimination faced by Native Americans in the rental markets^[26] of the three states is greater than the national levels of housing discrimination experienced by African American, Hispanic, and Asian and Pacific Islander renters. Discrimination is most observable on measures of availability. That is, white testers were significantly more often told an advertised unit was available, told about similar units, and told about more units than similarly qualified Native American testers inquiring about the same advertised unit.”

The federal and state Fair Housing complaint data (presented in Chapter 4) does not provide much documentation of illegal housing discrimination against American Indians. Nonetheless, our interviews revealed that discrimination is perceived by tribal leaders and service providers to be widespread, even though – often for cultural reasons – American Indians may fail to report the incidents outside native communities.

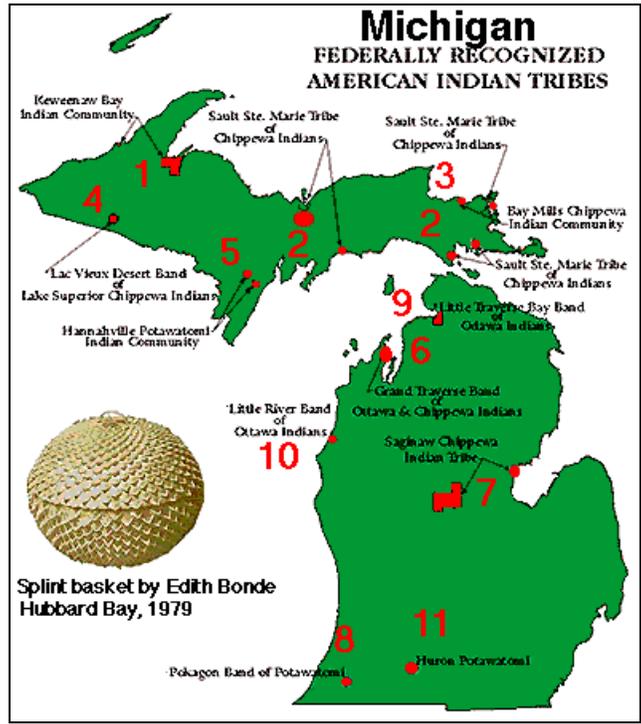
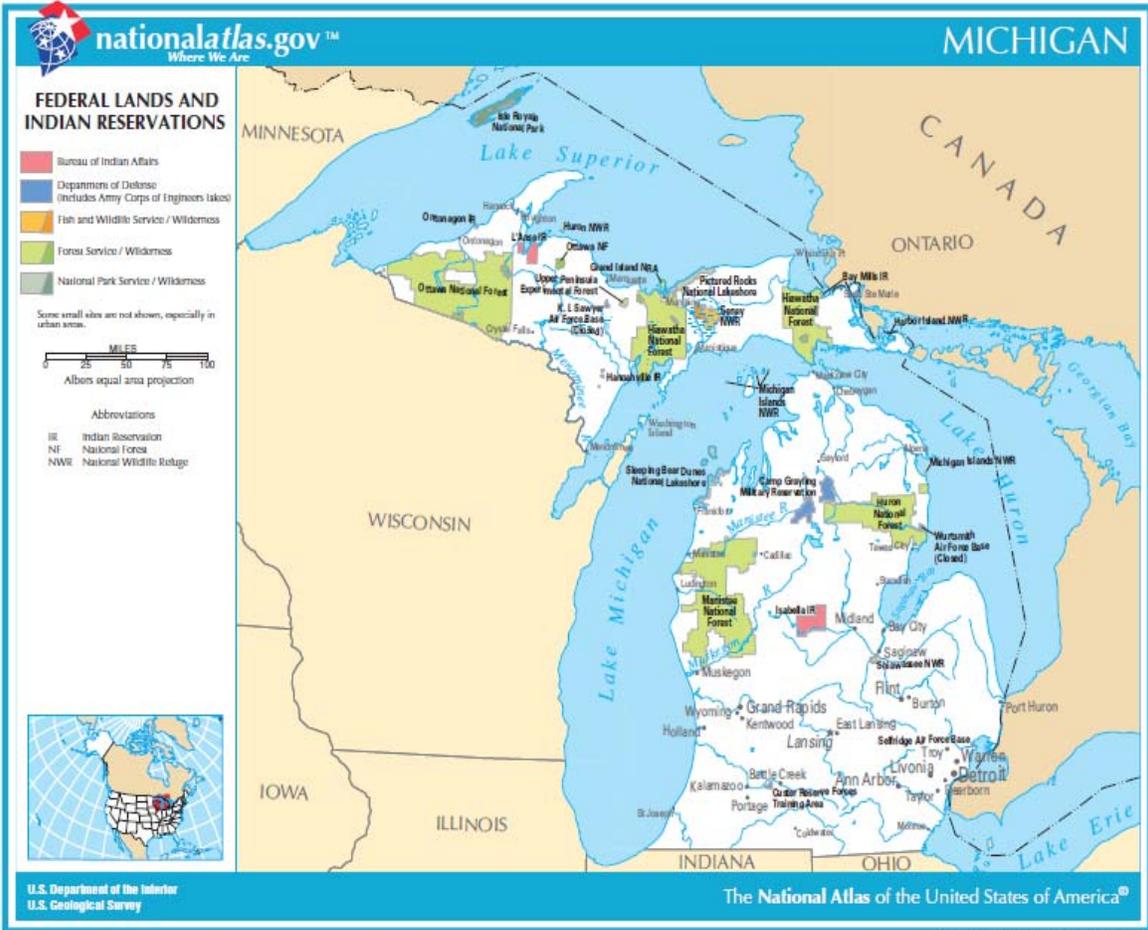
For these reasons, we present more extensive tribal data than usually appears in Analyses of Impediments, and we recommend that MSHDA – in collaboration with tribal leaders and service providers – strengthen its current efforts to address the housing needs of this protected but often isolated demographic group.

The following map indicates the locations of the reservations of the 11 Federally Recognized Tribes in Michigan (along with contact information).²⁷ Next is a chart showing membership of 38 additional tribes with members residing in Michigan – Chippewa tribe being by far the largest, comprising over 52% of reported tribal members – plus 3 categories of miscellaneous “other tribes” that include Michigan residents from tribes in Alaska, other U.S. states, and Latin America.

Mexico, American Indian renters experience significant adverse treatment with respect to housing availability. ...This pattern of discrimination across all indicators of rental housing availability is striking in comparison to results from earlier phases of HDS2000. It suggests that American Indians may be more likely than African Americans, Hispanics, or Asians and Pacific Islanders to be denied access to available rental housing in metropolitan areas.”

²⁶ NOTE: The study included four types of measured discrimination for renters: 1-Housing availability (do they lie to you about whether a unit is for rent?); 2-Housing inspections (do they let you see the place?); 3-Housing costs (the incentives, price citations, or discounts given); and 4-Agent encouragement (did they arrange for contact, or give you the right phone number?).

²⁷ From <http://www.kstrom.net/isk/maps/mi/michigan.html>. Text, maps and graphics copyright -- Paula Giese, 1996, 1997 except where elsewhere attributed. **CREDITS:** Paula Giese did the maps and all other graphics here. Tribal info comes from the BIA webserver, corrected by Tiller's "American Indian Reservation and Trust Areas," 1996. Last Updated: 1/23/97



1. **Keweenaw Bay Indian Community (L'Anse):**
795 Michigan Ave
Baraga, MI 49908
<http://www.ojibwa.com>
2. **Sault Ste. Marie Tribe of Chippewa:**
532 Ashmun St
Sault Ste Marie, MI 49783
<http://www.sootribe.org>
3. **Bay Mills Indian Community:**
Rt 1 Box 313
Brimley, MI 49715
<http://www.baymills.org>
4. **Lac Vieux Desert Band of Lake Superior Chippewa Indians of Michigan:**
PO Box 249, Choate Road
Watersmeet, MI 49969
5. **Hannahville Indian Community - Potawatomi:**
N14911 Hannahville B1 Rd.
Wilson, MI 49896
<http://www.hannahville.com>
6. **Grand Traverse Band of Ottawa and Chippewa Indians:**
2605 NW Bayshore Dr
Suttons Bay, MI 49682
<http://www.gtb.nsn.us>
7. **Saginaw Chippewa Indian Tribe – Isabella Reservation:**
7070 E. Broadway Road
Mt. Pleasant, MI 48858
<http://www.sagchip.org>
8. **Pokagon Band of Potawatomi Indians:**
714 N. Front St
Dowagiac, MI 49057
<http://www.pokagon.com>
9. **Little Traverse Bay Band of Ottawa Indians – Odawa tribe:**
PO Box 246
Petoskey, MI 49770
<http://www.ltbodawa-nsn.gov>
10. **Little River Bay Band of Ottawa Indians:**
409 Water Street
Manistee, MI 49660
11. **Huron Potawatomi Nation – Nottawaseppi Huron Band:**
2221 1-1/2 Mile Road
Fulton, MI 49052

Reported Membership in American Indian or Alaskan Tribes in Michigan, ranked by Frequency, 2000

Native American or Alaskan Tribe	# Reported	% of Total Tribes Reported	% of Total Population
1. Chippewa	21,618	52.22%	0.22%
2. Cherokee	4,926	11.90%	0.05%
3. Ottawa	3,951	9.54%	0.04%
4. Potawatomi	2,262	5.46%	0.02%
5. Iroquois	1,530	3.70%	0.02%
6. All Other Native American Tribes	1,522	3.68%	0.02%
7. Latin American Indians	1,189	2.87%	0.01%
8. Blackfeet	677	1.64%	0.01%
9. Lumbee	592	1.43%	0.01%

10.	Sioux	590	1.43%	0.01%
11.	Apache	504	1.22%	0.01%
12.	Choctaw	301	0.73%	0.00%
13.	Navajo	271	0.65%	0.00%
14.	Delaware	152	0.37%	0.00%
15.	Creek	131	0.32%	0.00%
16.	Pueblo	119	0.29%	0.00%
17.	Menominee	109	0.26%	0.00%
18.	Cree	98	0.24%	0.00%
19.	Eskimo	94	0.23%	0.00%
20.	Chickasaw	90	0.22%	0.00%
21.	Seminole	88	0.21%	0.00%
22.	Cheyenne	69	0.17%	0.00%
23.	Comanche	68	0.16%	0.00%
24.	Tlingit-Haida	59	0.14%	0.00%
25.	Alaskan Athabascan	51	0.12%	0.00%
26.	Yaqui	47	0.11%	0.00%
27.	Pima	42	0.10%	0.00%
28.	Shoshone	38	0.09%	0.00%
29.	Aleut	37	0.09%	0.00%
30.	Osage	31	0.07%	0.00%
31.	Crow	23	0.06%	0.00%
32.	Kiowa	23	0.06%	0.00%
33.	Paiute	16	0.04%	0.00%
34.	Yuman	14	0.03%	0.00%
35.	All Other Alaskan Native Tribes	13	0.03%	0.00%
36.	Puget Sound Salish	12	0.03%	0.00%
37.	Yakama	12	0.03%	0.00%
38.	Ute	10	0.02%	0.00%
39.	Tohono O'Odham	8	0.02%	0.00%
40.	Houma	6	0.01%	0.00%
41.	Colville	2	0.00%	0.00%

Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).

Population Mobility: The significant migrations of families and individuals in response to economic opportunity and social change have shaped and reshaped the lived American landscape many times over. The patterns vary immensely between states and even among communities in any single state. These sometimes large geographic shifts have important implications for policy and planning, especially in regard to housing, economic development, transportation and infrastructure, and education, for example. The Census asks respondents to identify if they lived in the same residence 5 years prior to the survey. If not, they are asked the location of their previous residence.

Between 1995 and 2000, only 54.13% of Americans remained in the same house. This rate has been fairly steady: between 1985 and 1990, 53.3% remained in the same house.

Regionally, the mobility rates differ greatly. Nevada's population was the most mobile: About 62.6% of Nevada residents in 2000 lived in a different house in 1995. Of the Nevadans living in different houses, 40.2% were new arrivals to the state. On the other hand, Pennsylvania's population was the most permanent. Only 36.5% of Pennsylvanians in 2000 lived in a different house in 1995. Of these people, only 15.8% were new arrivals to Pennsylvania.

One significant connection between annual residential mobility rates and *fair housing* is the likelihood that significant numbers of persons protected under fair housing laws will move each year, *prompting an ongoing need to assure that those moves will not be limited by policies or practices of unlawful housing discrimination*. To the extent that the State of Michigan, through MSHDA (or another agency or department), local units of government or housing providers, provides information and assistance to persons making residential relocations or moves in Michigan, the inclusion of

information about State and Federal fair housing laws and the services provided to help enforce those laws would not only be valuable, but would constitute another affirmative fair housing action.

Geographic Mobility in Michigan: The 2006 American Community Survey asked about mobility over 1 year rather than 5 years. Estimates based on that survey suggest that 85% of the *Michigan residents who were at least one year old* were living in the same domicile as one year earlier; 9% had moved during the past year from within the same county; 4% had moved from another county in the same state; 1% from another state; and less than 0.5% from outside the U.S.

<u>Geographic Mobility of Residents of Michigan in 2006</u>	
	<u>1 year and over</u>
Same residence	85%
Different residence, same County	9%
Different County, same State	4%
Different State	1%
Abroad	0%

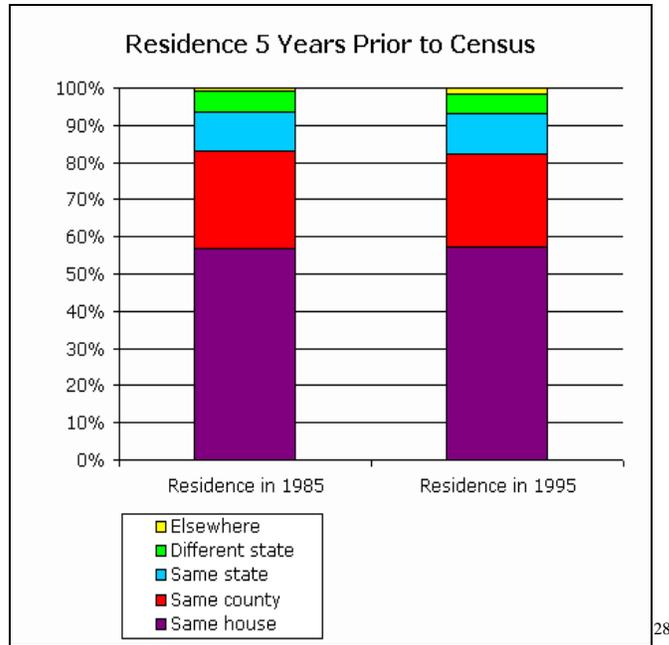
[Source: American Community Survey, 2006]

Over a 5-year period, obviously the Michigan mobility figures accrue, but nonetheless show significantly more stability than in the nation as a whole:

Migration, 1990: Residence 5 Years Prior to Census		
Residence in 1985	Number	Percent
Same house	4,890,515	56.90%
Different house	3,704,222	43.10%
Same county	2,234,436	26.00%
Different county	1,395,479	16.24%
Same state	922,006	10.73%
Different State	473,473	5.51%
Elsewhere in 1985*	74,307	0.86%
Total Population Age 5+	8,594,737	100.00%

Migration, 2000: Residence 5 Years Prior to Census		
Residence in 1995	Number	Percent
Same house	5,307,228	57.26%
Different house	3,961,554	42.74%
Same county	2,324,137	25.07%
Different county	1,477,755	15.94%
Same state	1,010,117	10.90%
Different State	467,638	5.05%
Elsewhere in 1995*	159,662	1.72%
Total Population Age 5+	9,268,782	100.00%

* "Elsewhere" includes those living in U.S. Island Areas, in foreign countries, and at sea.

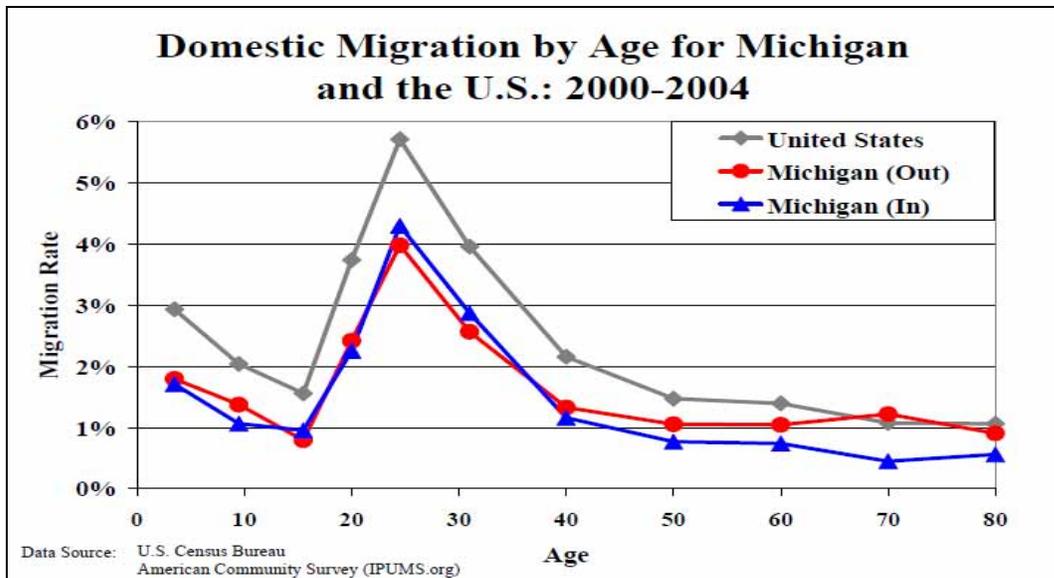


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In fact, after the period from 1978 to about 1985, Michigan’s out-migration and in-migration have roughly balanced each other out, overall. From 1985 to 2004, the shifts among county populations were driven as much by within-state migrations as anything else.

The following table shows clearly how closely the in- and out-migration patterns match each other in Michigan. This is a combined snapshot of overall domestic migration during the years 2000-2004 (which clearly masks considerable in-state migration during this same period – see the varied County growth patterns in the County Growth Trends above, for example). Predictably, residents after high school and into their mid 20s have the greatest mobility, as they go on to college or advanced training, or otherwise begin their careers. But most significantly here, note how closely the blue and red lines match each other throughout this period – and how Michigan’s population is consistently less mobile than the nation as a whole.

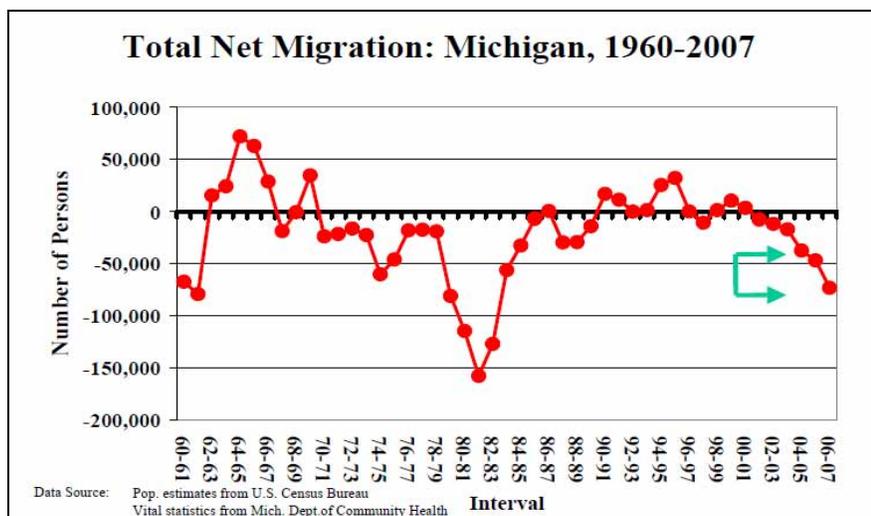
²⁸ Michigan.gov Report: "Fallacies that Misinform Our Thinking About Michigan’s Population and Economy," by Kenneth Darga, Senior Demographer, Office of the Michigan State Demographer. Michigan Revenue Estimating Conference, January 11, 2008 (January 2008, .pdf format, 33p).



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However, this pattern has changed sharply in recent years (see the following graph) and is likely to continue to decline with the current economic pressures. Rising unemployment and home mortgage foreclosures are taking a toll on communities in all parts of the state, though most heavily in metropolitan areas.

Even without a near-term recovery, however, the population losses have at least one limiting factor: This economic crisis is national, and indeed international, so there are few “magnets” to draw Michigan’s population elsewhere.



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Persons with Disabilities: “Persons with Disabilities” is a protected characteristic under the

²⁹ Michigan.gov Report: "Fallacies that Misinform Our Thinking About Michigan’s Population and Economy," by Kenneth Darga, Senior Demographer, Office of the Michigan State Demographer. Michigan Revenue Estimating Conference, January 11, 2008 (January 2008, .pdf format, 33p.).

³⁰ Michigan.gov Report: "Fallacies that Misinform Our Thinking About Michigan’s Population and Economy," by Kenneth Darga, Senior Demographer, Office of the Michigan State Demographer. Michigan Revenue Estimating Conference, January 11, 2008 (January 2008, .pdf format, 33p.).

Fair Housing Laws, and consistently ranks among the highest numbers of discrimination complaints in Michigan and the nation. Since persons with disabilities comprise from 10% to 20% of the population in every county of the State, local units of government are well advised to ensure that the fair housing rights of persons with disabilities are protected. Persons with disabilities may experience impediments to their fair housing choice in a number of ways. The following are some of the most common.

State and Federal Fair Housing Laws require that since 1991 some newly constructed multi-family housing developments must meet certain minimal accessibility standards for persons with disabilities in both subsidized and market rate housing. When units are constructed that do not meet those standards, some persons with disabilities are locked out of housing, MSHDA can assist housing providers and local units of government – those that receive CDBG or HOME funds through MSHDA – to understand and implement those accessibility requirements. Strong affirmative “accessibility” educational programs can assist persons with disabilities while helping housing providers and local units of government to avoid costly litigations and court-ordered corrective actions.

Sometimes persons with disabilities who seek housing in group home settings – in accordance with State and Federal Fair Housing Laws – are met with opposition by neighbors, neighborhood groups or units of government. MSHDA is in a position to help local communities to understand those laws and the State and Federal court cases that have interpreted them.

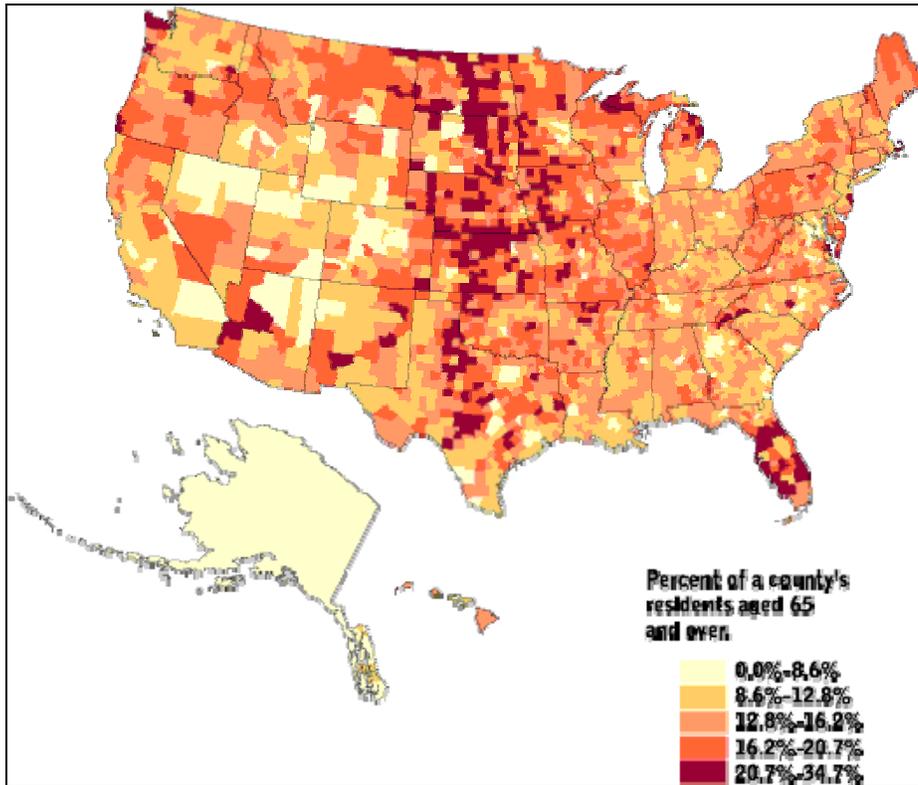
Persons with disabilities may request a “reasonable modification” in the physical aspects of a dwelling unit (the need for a ramp for a wheelchair user, for instance) or a “reasonable accommodation” in relation to policies or practices of a housing provider (such as waiving a “no pet” policy for a persons with disabilities who needs the assistance of a service animal). MSHDA can assist housing providers and local units of government to understand those requirements and the State and Federal Court cases that have interpreted those laws.

Too often, persons with disabilities seeking housing are met with direct, even offensive denials by landlords, neighbors or others who do not want to live near or have persons with disabilities in their communities. (This is consistent with AI findings in many other states and cities in the U.S.) Actions by housing providers or units of government that help to create more inclusive communities, where acts of discrimination against persons with disabilities are openly discouraged, can be considered *actions that affirmatively further fair housing*. (For more detailed discussion of complaints, see Chapter 4.)

In the 2006 American Community Survey, covering the U.S. as a whole, 15.1% of the national population over five years old is estimated to be disabled. Michigan reports a slightly higher proportion: 16% in 2006. The likelihood of having a disability in Michigan (as elsewhere) varies by age: from 7 % of people 5-15 years old, to 13% of people 16-64 years old, and to 40% of those 65 or older in 2006. The concentration of disabilities in senior populations receives further analysis in the next section on Age & Gender.

Age & Gender: America's elderly are a growing population, but one that tends to be concentrated in specific geographical areas. Areas where a high percentage of the population is over the age of 65 include not only retirement hotspots like Florida and the Southwest, but also places like the Great Plains – including Michigan – with higher level of out-migration by younger residents.

United States - AN AGING POPULATION



Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).

In 2006, Michigan had a total population of 10.1 million - 5.1 million (51%) females and 5.0 million (49%) males. The median age was 37.3 years. Twenty-five% of the population was under 18 years, while 12%t was 65 years and older.

Age Distribution of People in Michigan, 2006

65 and over:	12%
45 to 64:	26%
25 to 44:	27%
18 to 24:	10%
Under 18:	25%

[Source: American Community Survey, 2006]

The figures for 1990 and 2000 (by age and gender) are as follows:

	Age Distribution by Sex, 1990			
	Male		Female	
	Number	Percent	Number	Percent
Total Population	4,512,781	48.55%	4,782,516	51.45%
0-4	359,179	3.86%	343,375	3.69%
5-9	354,276	3.81%	337,971	3.64%
10-14	341,138	3.67%	325,232	3.50%
15-19	354,213	3.81%	342,590	3.69%

20-24	349,570	3.76%	355,748	3.83%
25-29	376,794	4.05%	387,468	4.17%
30-34	396,653	4.27%	413,638	4.45%
35-39	368,243	3.96%	380,819	4.10%
40-44	322,860	3.47%	334,227	3.60%
45-49	257,695	2.77%	266,035	2.86%
50-54	206,904	2.23%	217,485	2.34%
55-59	188,020	2.02%	204,767	2.20%
60-64	190,306	2.05%	211,630	2.28%
65-69	166,321	1.79%	202,790	2.18%
70-74	121,386	1.31%	165,341	1.78%
75-79	83,061	0.89%	129,433	1.39%
80-84	46,061	0.50%	87,161	0.94%
85+	30,101	0.32%	76,806	0.83%

Age Distribution by Sex, 2000				
	Male		Female	
	Number	Percent	Number	Percent
Total Population	4,873,095	49.03%	5,065,349	50.97%
0-4	343,816	3.46%	328,189	3.30%
5-9	382,141	3.85%	363,040	3.65%
10-14	383,304	3.86%	363,708	3.66%
15-19	368,728	3.71%	351,139	3.53%
20-24	324,562	3.27%	319,277	3.21%
25-29	327,764	3.30%	326,865	3.29%
30-34	354,559	3.57%	352,983	3.55%
35-39	391,749	3.94%	395,618	3.98%
40-44	401,485	4.04%	409,521	4.12%
45-49	363,472	3.66%	371,433	3.74%
50-54	311,850	3.14%	321,184	3.23%
55-59	237,738	2.39%	248,157	2.50%
60-64	180,968	1.82%	196,176	1.97%
65-69	151,136	1.52%	177,699	1.79%
70-74	139,471	1.40%	174,574	1.76%
75-79	106,386	1.07%	153,758	1.55%
80-84	63,216	0.64%	110,318	1.11%
85+	40,750	0.41%	101,710	1.02%

These statewide figures conceal a remarkably varied age composition of Michigan's 83 counties. Data from the 2000 census (county-level data is not available for the American Community Survey estimates since then) show 65+ populations ranging from a mere 8.14% in Washtenaw County (home of the University of Michigan), to a high of over 25% in Iron County in the Upper Peninsula. In 6 Michigan counties, the population over 65 was 10% or less; and in 10 counties, such seniors comprised 20% or more. (See the next table.)

Michigan's Fair Housing Law of 1968 (later renamed the **Elliott-Larsen Civil Rights Act**) prohibits discrimination in housing because of a person's chronological age, as long as the person is old enough to enter into a legal contract. The Federal Fair Housing Act does **not** prohibit discrimination because of chronological age. Both State and Federal Fair Housing Laws provide **exceptions** from the age or the familial status provisions of the Acts to allow for the establishment of housing for seniors (50 and over under Michigan law; 55 and over, or 62 and over under the Federal law).

Actions taken by MSHDA to help ensure that citizens of Michigan, local units of government, and Michigan housing providers are aware of the age provisions of the Michigan Act can be considered **actions taken to affirmatively further fair housing**.

Michigan Counties Ranked by % of Population Over 65, 2000

Rank	County	Number Over 65	Total Population	Percent Over 65
1.	Iron County	3,313	13,138	25.22%
2.	Alcona County	2,866	11,719	24.46%
3.	Montmorency County	2,466	10,315	23.91%
4.	Roscommon County	6,054	25,469	23.77%
5.	Gogebic County	3,931	17,370	22.63%
6.	Presque Isle County	3,220	14,411	22.34%
7.	Ontonagon County	1,690	7,818	21.62%
8.	Iosco County	5,897	27,339	21.57%
9.	Keweenaw County	468	2,301	20.34%
10.	Oscoda County	1,903	9,418	20.21%
11.	Lake County	2,234	11,333	19.71%
12.	Huron County	7,006	36,079	19.42%
13.	Ogemaw County	4,064	21,645	18.78%
14.	Schoolcraft County	1,653	8,903	18.57%
15.	Gladwin County	4,768	26,023	18.32%
16.	Mackinac County	2,178	11,943	18.24%
17.	Dickinson County	4,972	27,472	18.10%
18.	Manistee County	4,435	24,527	18.08%
19.	Cheboygan County	4,744	26,448	17.94%
20.	Benzie County	2,803	15,998	17.52%
21.	Antrim County	4,033	23,110	17.45%
22.	Leelanau County	3,669	21,119	17.37%
23.	Menominee County	4,392	25,326	17.34%
24.	Clare County	5,398	31,252	17.27%
25.	Alger County	1,694	9,862	17.18%
26.	Alpena County	5,357	31,314	17.11%
27.	Delta County	6,542	38,520	16.98%
28.	Mason County	4,748	28,274	16.79%
29.	Crawford County	2,372	14,273	16.62%
30.	Arenac County	2,860	17,269	16.56%
31.	Baraga County	1,423	8,746	16.27%
32.	Houghton County	5,579	36,016	15.49%
33.	Sanilac County	6,865	44,547	15.41%
34.	Luce County	1,082	7,024	15.40%
35.	Charlevoix County	3,894	26,090	14.93%
36.	Missaukee County	2,143	14,478	14.80%
37.	Bay County	16,170	110,157	14.68%
38.	Berrien County	23,449	162,453	14.43%
39.	Emmet County	4,495	31,437	14.30%
40.	Osceola County	3,284	23,197	14.16%
41.	Wexford County	4,278	30,484	14.03%
42.	Oceana County	3,760	26,873	13.99%
43.	Kalkaska County	2,278	16,571	13.75%
44.	Otsego County	3,201	23,301	13.74%
45.	Calhoun County	18,857	137,985	13.67%
46.	Macomb County	107,651	788,149	13.66%
47.	Cass County	6,927	51,104	13.55%
48.	Gratiot County	5,723	42,285	13.53%
49.	Marquette County	8,739	64,634	13.52%
50.	Saginaw County	28,331	210,039	13.49%
51.	Hillsdale County	6,192	46,527	13.31%
52.	Mecosta County	5,339	40,553	13.17%
53.	Branch County	6,002	45,787	13.11%
54.	Grand Traverse County	10,144	77,654	13.06%
55.	St. Joseph County	8,097	62,422	12.97%
56.	Jackson County	20,380	158,422	12.86%
57.	Muskegon County	21,887	170,200	12.86%
58.	Tuscola County	7,450	58,266	12.79%

59.	Newaygo County	6,115	47,874	12.77%
60.	Chippewa County	4,886	38,543	12.68%
61.	Lenawee County	12,523	98,890	12.66%
62.	Van Buren County	9,373	76,263	12.29%
63.	St. Clair County	20,088	164,235	12.23%
64.	Montcalm County	7,421	61,266	12.11%
65.	Wayne County	248,982	2,061,162	12.08%
66.	Midland County	9,975	82,874	12.04%
67.	Shiawassee County	8,581	71,687	11.97%
68.	Barry County	6,696	56,755	11.80%
69.	Genesee County	50,607	436,141	11.60%
70.	Kalamazoo County	27,148	238,603	11.38%
71.	Eaton County	11,751	103,655	11.34%
72.	Oakland County	134,959	1,194,156	11.30%
73.	Monroe County	16,222	145,945	11.12%
74.	Allegan County	11,725	105,665	11.10%
75.	Clinton County	7,034	64,753	10.86%
76.	Kent County	59,625	574,335	10.38%
77.	Ottawa County	24,112	238,314	10.12%
78.	Ionia County	6,165	61,518	10.02%
79.	Lapeer County	8,399	87,904	9.55%
80.	Ingham County	26,251	279,320	9.40%
81.	Isabella County	5,722	63,351	9.03%
82.	Livingston County	13,037	156,951	8.31%
83.	Washtenaw County	26,271	322,895	8.14%

Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).

Disabled Elderly in the U.S.: Beginning in 1830, questions regarding disability status have been included in the decennial census. Census 2000 asked respondents about *five types of disability*: 1-sensory, 2-physical, 3-mental, 4-self-care, and 5-mobility. Nationally, the proportion of persons reporting at least one disability was highest among persons 65 and older, with *two out of every five aged Americans reporting at least one disability*. Physical disability accounted for the majority of the reported disabilities in the 65 and older population. Mobility disability was the next most frequently reported.

For comparison: Note that Pitkin County CO had the lowest% of older disabled people in the nation, with only 13.3% of persons 65 and older reporting at least one disability. At the other extreme, Dimmit County TX reported that 71.3% of its aged population had at least one disability.

U.S. Disability Status of the Aged, 2000		
	Number	Percent
Population Age 65 and over	33,346,626	100.00%
No disability	19,368,508	58.08%
One disability*	6,704,088	20.10%
Sensory disability only	1,327,266	3.98%
Physical disability only**	3,246,580	9.74%
Mental disability only	364,937	1.09%
Selfcare disability only	50,436	0.15%
Mobility disability only***	1,714,869	5.14%
Two or more disabilities	7,274,030	21.81%

The Michigan picture is much the same, with only slight variations in type of disability:

Michigan Disability Status of the Aged, 2000		
	Number	Percent
Population Age 65 and over	1,171,080	100.00%
No disability	675,403	57.67%
One disability*	241,511	20.62%

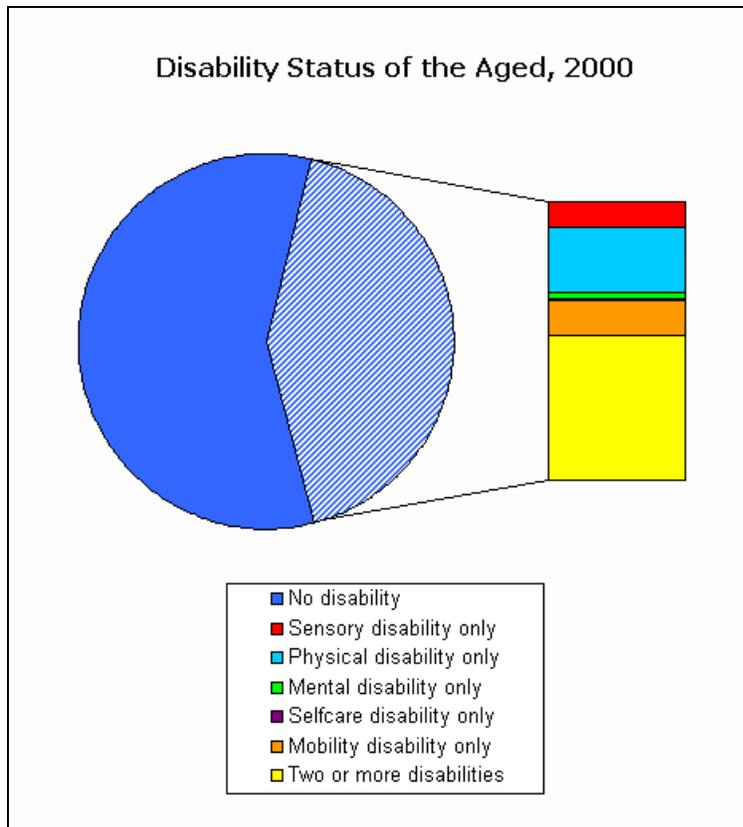
Sensory disability only	47,517	4.06%
Physical disability only**	118,425	10.11%
Mental disability only	12,829	1.10%
Self-care disability only	1,777	0.15%
Mobility disability only***	60,963	5.21%
Two or more disabilities	254,166	21.70%

* Disability: A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

** Physical Disability: A condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying.

*** Mobility Disability: The 2000 Census asks people if they have a "Go Outside The Home" disability. In previous years, the question has been labeled a "Mobility Disability." Both terms have the same meaning and include people who are limited from leaving their homes without assistance. The Census specifically asks if a person is unable to go outside the home for activities such as shopping and visiting the doctor.

Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).



Households and Families: A household is defined as one or more people living in a residence. The U.S. Census definition of a family – as more than one person living together, either “married” or of the “same bloodline” – is **not** the standard being applied under the Federal Fair Housing Act or the Michigan Fair Housing Act, because the “blood” or “marriage” components of the definition may **unlawfully restrict group homes for persons with disabilities** in violation of the Federal Fair Housing Act, or may unlawfully discriminate against persons living together who are not related by “marriage” in violation of Michigan’s **marital status** provisions.

However, for the purposes of this demographic review, the U.S. Census definition will be used, since this is the best statewide data currently available. The “head of a household” is one of the people who owns or rents the residence and was indicated first on the Census questionnaire.

In 2006 there were 3.9 million households in Michigan. The average household size was 2.5 people.

Families made up 67% of the households in Michigan. This figure includes both married-couple families (50 percent) and other families (17 percent). Nonfamily households made up 33% of all households in Michigan. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder.

Both State of Michigan and Federal Fair Housing Laws prohibit discrimination against persons with children under the age of 18 that reside with that person. **Actions taken by MSHDA to help ensure that citizens of Michigan, local units of government, and Michigan housing providers are aware of familial status provisions of the State and Federal Fair Housing Laws can be considered actions taken to affirmatively further fair housing.**

<u>The Types of Households in Michigan in 2006</u>	
	% of households
Married-couple families	50%
Other families	17%
People living alone	28%
Other nonfamily households	5%
Source: American Community Survey, 2006	

2006 data:

HOUSEHOLDS BY TYPE		
Total households	3,869,117	+/-11,246
Family households (families)	2,579,201	+/-15,447
With own children under 18 years	1,194,613	+/-11,711
Married-couple families	1,938,688	+/-16,149
With own children under 18 years	819,240	+/-11,444
Male householder, no wife present	165,478	+/-5,634
With own children under 18 years	85,747	+/-4,174

Female householder, no husband present	475,035	+/-9,499
With own children under 18 years	289,626	+/-8,348
Nonfamily households	1,289,916	+/-13,531
Householder living alone	1,082,712	+/-13,422
65 years and over	364,461	+/-6,185
Households with one or more people under 18 years	1,301,031	+/-12,187
Households with one or more people 65 years and over	887,504	+/-4,291
Average household size	2.54	+/-0.01
Average family size	3.13	+/-0.01
RELATIONSHIP		
Household population	9,840,396	*****
Householder	3,869,117	+/-11,246
Spouse	1,939,337	+/-15,305
Child	3,068,655	+/-17,817
Other relatives	483,021	+/-16,098
Nonrelatives	480,266	+/-12,831
Unmarried partner	205,888	+/-6,551
MARITAL STATUS		
Males 15 years and over	3,934,276	+/-3,123
Never married	1,335,798	+/-11,362
Now married, except separated	2,046,588	+/-15,683
Separated	51,859	+/-3,634
Widowed	99,754	+/-3,737
Divorced	400,277	+/-9,478
Females 15 years and over	4,142,364	+/-2,722
Never married	1,142,610	+/-10,360
Now married, except separated	2,025,990	+/-15,665
Separated	68,108	+/-3,490
Widowed	405,375	+/-6,556
Divorced	500,281	+/-9,889
FERTILITY		
Number of women 15 to 50 years old who had a birth in the past 12 months	135,258	+/-6,038
Unmarried women (widowed, divorced, and never married)	46,590	+/-4,161
Per 1,000 unmarried women	35	+/-3
Per 1,000 women 15 to 50 years old	53	+/-2
Per 1,000 women 15 to 19 years old	22	+/-4
Per 1,000 women 20 to 34 years old	106	+/-5
Per 1,000 women 35 to 50 years old	21	+/-2
GRANDPARENTS		
Number of grandparents living with own grandchildren under 18 years	157,819	+/-6,838
Responsible for grandchildren	65,062	+/-4,105
Years responsible for grandchildren		
Less than 1 year	16,859	+/-2,216
1 or 2 years	15,125	+/-2,205
3 or 4 years	9,535	+/-1,609
5 or more years	23,543	+/-2,538
Characteristics of grandparents responsible for own grandchildren under 18 years		
Who are female	64.5%	+/-1.9
Who are married	65.6%	+/-2.9

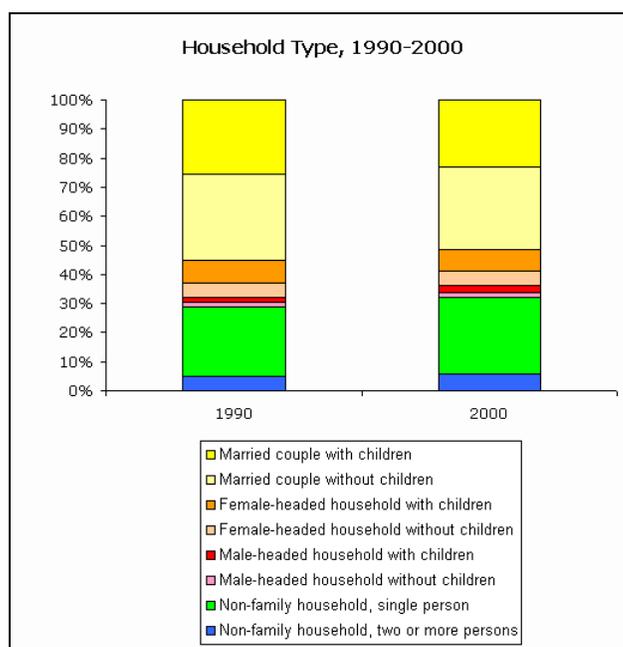
Household Types, 1990-2000

	1990		2000	
	Number	Percent	Number	Percent
Total Households	3,419,331	100.00%	3,785,661	100.00%
Married Couple	1,883,143	55.07%	1,947,710	51.45%
With Children*	874,878	25.59%	873,227	23.07%
Without Children*	1,008,265	29.49%	1,074,483	28.38%
Female Householder, no spouse	442,239	12.93%	473,802	12.52%
With Children*	267,681	7.83%	283,758	7.50%
Without Children*	174,558	5.11%	190,044	5.02%
Male Householder, no spouse	113,789	3.33%	154,187	4.07%
With Children*	49,768	1.46%	79,728	2.11%
Without Children*	64,021	1.87%	74,459	1.97%
Non-Family Households	980,160	28.67%	1,209,962	31.96%
Living Alone	809,449	23.67%	993,607	26.25%
Two or More Persons	170,711	4.99%	216,355	5.72%

*In this table, children are people under age 18

Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).

HOUSEHOLD AND FAMILY STRUCTURE



Income & Poverty: One of the recurring arguments related to “fair housing choice” is that *lack of income* or a *lack of “affordable housing”* is the primary reason for limitations to housing choice. As will be discussed in Chapter 4, that argument is not supported by facts. ***“Fair housing choice” is limited for persons from all economic levels.***

At the same time, it is clear that “lack of income” or an insufficient supply of “affordable housing” limits the housing choices of many homeseekers. Fair Housing laws have had little impact on that reality since the establishment of minimum or maximum “income” limits by housing providers is not prohibited under Federal, State or local fair housing laws or ordinances.

However, to the extent that *lack of housing for persons with limited incomes* creates a

disparate impact for persons protected under State and Federal Fair Housing Laws (e.g., because of race, disability status, national origin, by having children as part of the family, or other protected characteristic), local communities and housing providers are well-advised to consider the potential fair housing impact of housing-related decisions before approving or denying any housing-related matter. If the housing decision does not increase the possibility that protected group persons will be able to secure housing in the community, local communities are well-advised to ***carefully weigh the possible fair housing consequences of the planned action.***

In 2006, the median income of households in Michigan was \$47,182. Seventy-eight% of the households received earnings and 21% received retirement income other than Social Security. Twenty-eight% of the households received Social Security. The average income from Social Security was \$14,760. These income sources are not mutually exclusive; that is, some households received income from more than one source.

INCOME AND BENEFITS (IN 2006 INFLATION-ADJUSTED DOLLARS)		
Total households	3,869,117	+/-11,246
Less than \$10,000	311,217	+/-7,416
\$10,000 to \$14,999	231,883	+/-6,354
\$15,000 to \$24,999	447,660	+/-10,329
\$25,000 to \$34,999	450,683	+/-10,200
\$35,000 to \$49,999	586,369	+/-8,944
\$50,000 to \$74,999	766,342	+/-10,778
\$75,000 to \$99,999	460,134	+/-7,660
\$100,000 to \$149,999	405,422	+/-7,239
\$150,000 to \$199,999	118,089	+/-4,456
\$200,000 or more	91,318	+/-3,884
Median household income (dollars)	47,182	+/-318
Mean household income (dollars)	61,248	+/-438
With earnings	3,027,981	+/-14,312
Mean earnings (dollars)	63,004	+/-533
With Social Security	1,084,162	+/-7,619
Mean Social Security income (dollars)	14,760	+/-87
With retirement income	816,716	+/-9,234
Mean retirement income (dollars)	18,025	+/-243
With Supplemental Security Income	152,274	+/-5,531
Mean Supplemental Security Income (dollars)	7,755	+/-188
With cash public assistance income	124,461	+/-5,918
Mean cash public assistance income (dollars)	2,604	+/-114
With Food Stamp benefits in the past 12 months	377,514	+/-8,018
Families	2,579,201	+/-15,447
Less than \$10,000	125,593	+/-5,808
\$10,000 to \$14,999	93,649	+/-4,160
\$15,000 to \$24,999	215,193	+/-6,302
\$25,000 to \$34,999	259,831	+/-7,123
\$35,000 to \$49,999	390,146	+/-7,962
\$50,000 to \$74,999	569,540	+/-9,784
\$75,000 to \$99,999	379,374	+/-6,618
\$100,000 to \$149,999	358,151	+/-6,881
\$150,000 to \$199,999	106,099	+/-4,181
\$200,000 or more	81,625	+/-3,614
Median family income (dollars)	57,996	+/-535
Mean family income (dollars)	72,056	+/-620
Per capita income (dollars)	24,097	+/-174

Nonfamily households	1,289,916	+/-13,531
Median nonfamily income (dollars)	27,737	+/-451
Mean nonfamily income (dollars)	37,469	+/-533
Median earnings for workers (dollars)	26,851	+/-180
Median earnings for male full-time, year-round workers (dollars)	47,329	+/-427
Median earnings for female full-time, year-round workers (dollars)	33,748	+/-389
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL		
All families	9.6%	+/-0.3
With related children under 18 years	15.2%	+/-0.5
With related children under 5 years only	15.8%	+/-1.2
Married couple families	4.2%	+/-0.2
With related children under 18 years	5.7%	+/-0.4
With related children under 5 years only	4.3%	+/-0.9
Families with female householder, no husband present	30.2%	+/-1.2
With related children under 18 years	39.0%	+/-1.5
With related children under 5 years only	46.2%	+/-3.8
All people	13.5%	+/-0.3
Under 18 years	18.3%	+/-0.6
Related children under 18 years	17.8%	+/-0.6
Related children under 5 years	20.3%	+/-1.0
Related children 5 to 17 years	17.0%	+/-0.6
18 years and over	11.9%	+/-0.2
18 to 64 years	12.6%	+/-0.3
65 years and over	8.7%	+/-0.3
People in families	10.7%	+/-0.3
Unrelated individuals 15 years and over	26.4%	+/-0.5

Source: U.S. Census Bureau, 2006 American Community Survey

Because incomes fluctuate greatly in the ten years between counts, the Census cannot provide us with income trends. Rather, it takes a snapshot of income levels and depicts a general picture of income rise, fall and change.

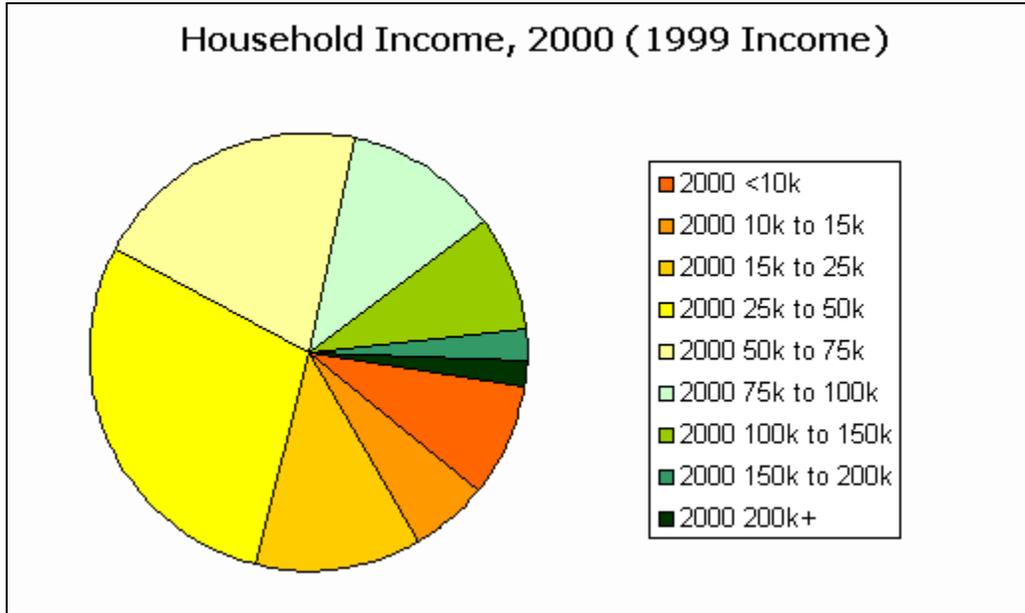
Household Income, 2000 (1999 Income)		
	Number	Percent of Total Households
Total Households	3,788,780	100.00%
Less than \$9,999	313,905	8.29%
\$10,000 - \$14,999	219,133	5.78%
\$15,000 - \$24,999	469,100	12.38%
\$25,000 - \$34,999	470,419	12.42%
\$35,000 - \$49,999	624,326	16.48%
\$50,000 - \$74,999	778,755	20.55%
\$75,000 - \$99,999	432,681	11.42%
\$100,000 - \$149,999	324,966	8.58%
\$150,000 - \$199,999	79,291	2.09%
\$200,000 and above	76,204	2.01%

Household Income, 1990 (1989 Income)		
	Number	Percent of Total Households
Total Households	3,424,122	100.00%
Less than \$9,999	533,563	15.58%
\$10,000 - \$14,999	293,659	8.58%
\$15,000 - \$24,999	562,017	16.41%
\$25,000 - \$34,999	525,350	15.34%

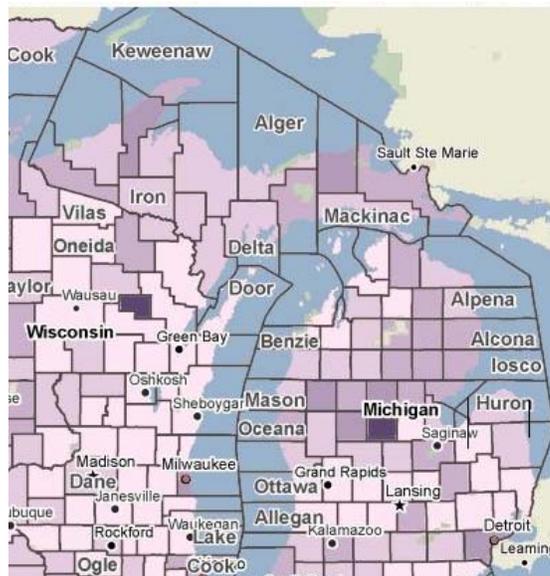
\$35,000 - \$49,999	638,963	18.66%
\$50,000 - \$74,999	556,760	16.26%
\$75,000 - \$99,999	185,137	5.41%
\$100,000 - \$149,999	87,277	2.55%
\$150,000 and above	41,396	1.21%

Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).

HOUSEHOLD INCOME



POVERTY AND PARTICIPATION IN GOVERNMENT PROGRAMS: In 2006, 14% of people were in poverty. Eighteen% of related children under 18 were below the poverty level, compared with 9% of people 65 years old and over. Ten% of all families and 30% of families with a female householder and no husband present had incomes below the poverty level.



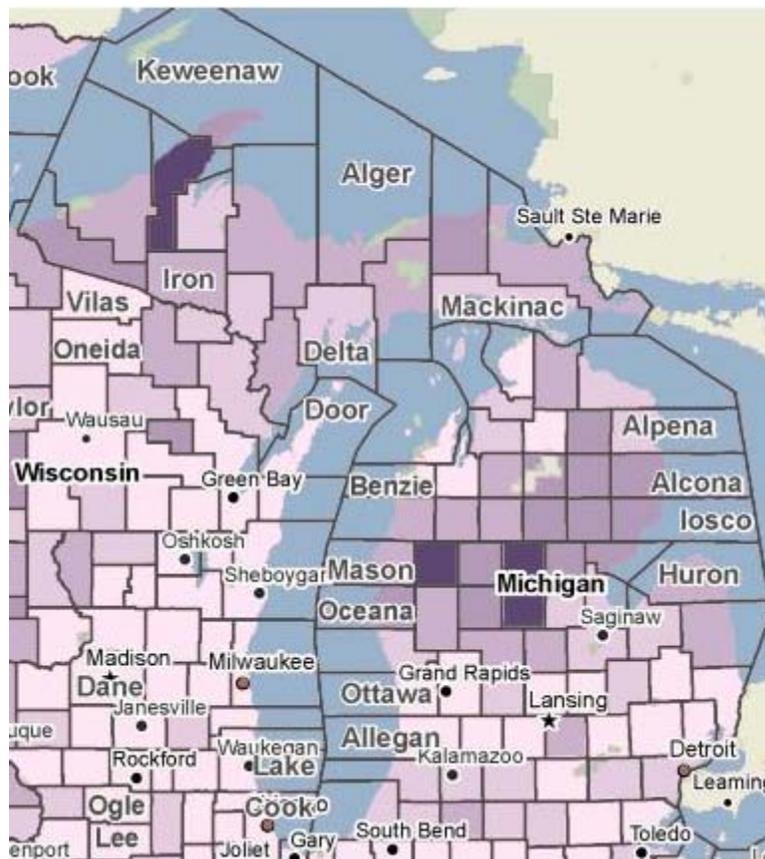
Percent of all people that are living in poverty as of 2000.

Percent of population living below poverty level in 2000. Percentage calculations were suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (eg, households, people, householders, etc). Such areas are represented as having "Insufficient Data" in the map. Denominators for percentage calculations were created by summing all of the component data items in a particular dataset.

<u>Poverty Rates in Michigan in 2006</u>	
	% below the poverty level
People age 65 and over:	9%
Related children under 18 Years:	18%
All families:	10%
Female householder families:	30%

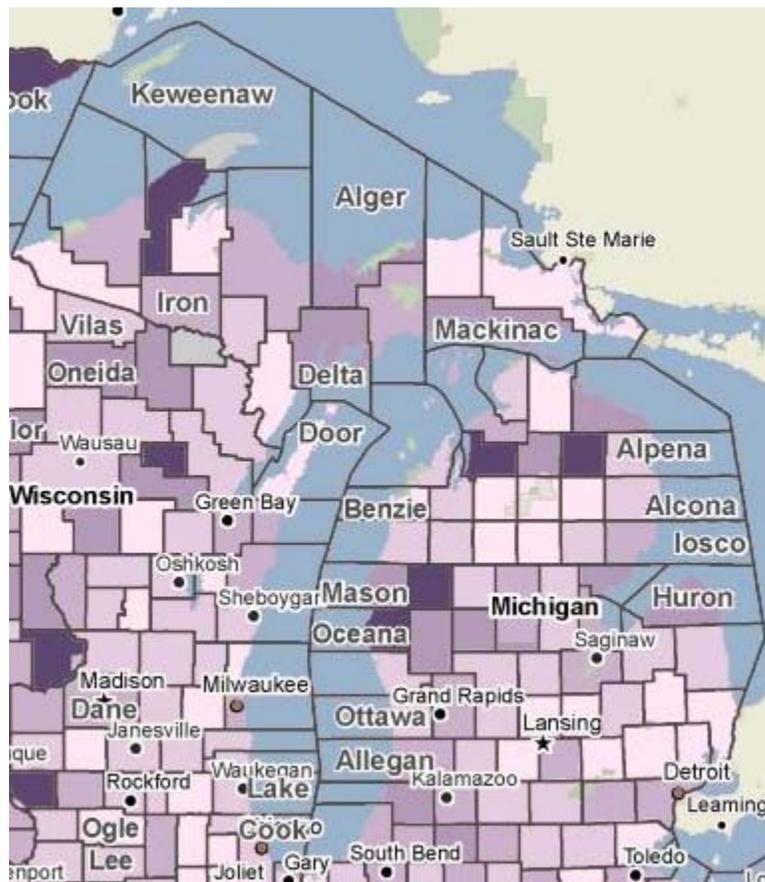
Source: American Community Survey, 2006

In the following maps, it becomes clear that *poverty* is closely associated with *race and ethnicity* in Michigan, as it is in many part of the United States.



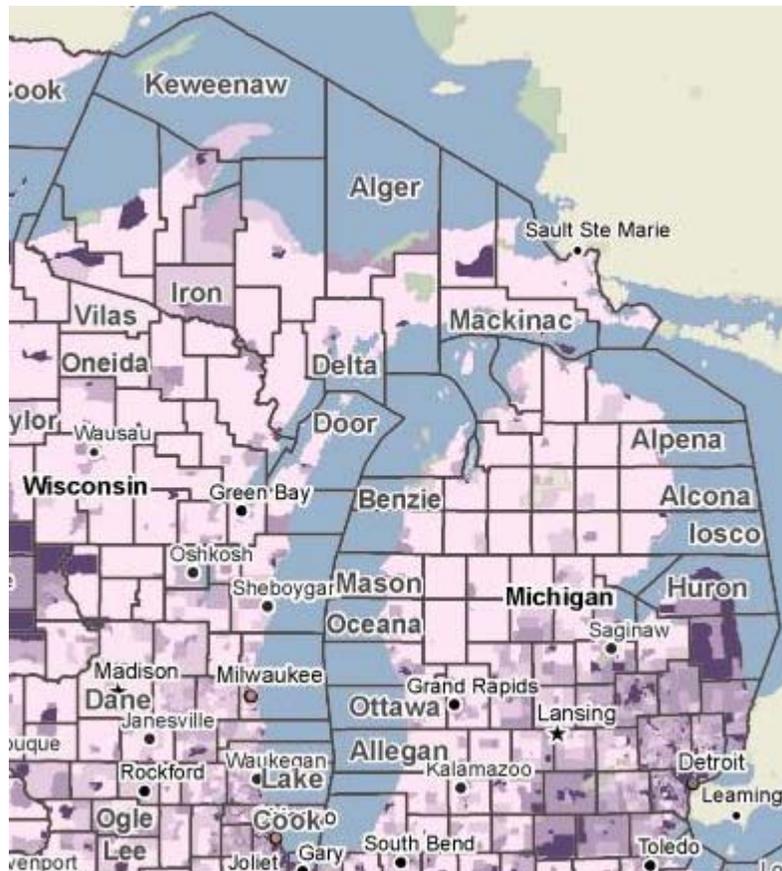
Percent of all White households who lived in poverty in 2000.

Percent of households with a White householder, by single classification of Census race, that are below the poverty level in 2000. The US Census Bureau identifies the householder as the person in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 15 years and older can serve as the householder for the purposes of the Census. Percentage calculations were suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (eg, households, people, householders, etc). Such areas are represented as having "Insufficient Data" in the map. Denominators for percentage calculations were created by summing all of the component data items in a particular dataset.



Percent of all Hispanic households who were living in poverty in 2000.

Percent of households with a Hispanic householder, by single classification of Census race, that are below the poverty level in 2000. The US Census Bureau identifies the householder as the person in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 15 years and older can serve as the householder for the purposes of the Census. Percentage calculations were suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (eg, households, people, householders, etc). Such areas are represented as having "Insufficient Data" in the map. Denominators for percentage calculations were created by summing all of the component data items in a particular dataset.



The percent of all residential units that are vacant as of 2008.

The percent of residential units that are vacant as of USPS Quarter 2 ending June 30, 2008. This is a count of addresses that USPS delivery staff on urban routes have identified as being vacant (not collecting their mail) for 90 days or longer divided by the total number of residential and commercial units. The percentage has been suppressed in cases where the total number of residential units is less than 5 addresses.



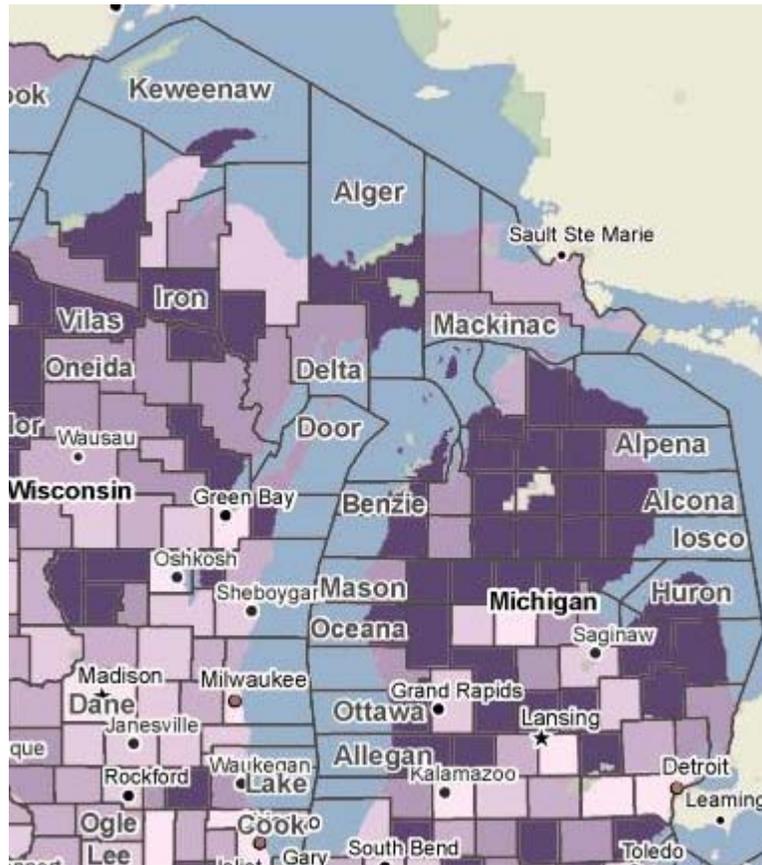
Of the total housing units, 76% was in single-unit structures, 18% was in multi-unit structures, and 6% was mobile homes. Twenty-one% of the housing units were built since 1990.

The Types of Housing Units in Michigan in 2006

	% of housing units
Single unit structures	76%
In multi-unit structures	18%
Mobile homes	6%

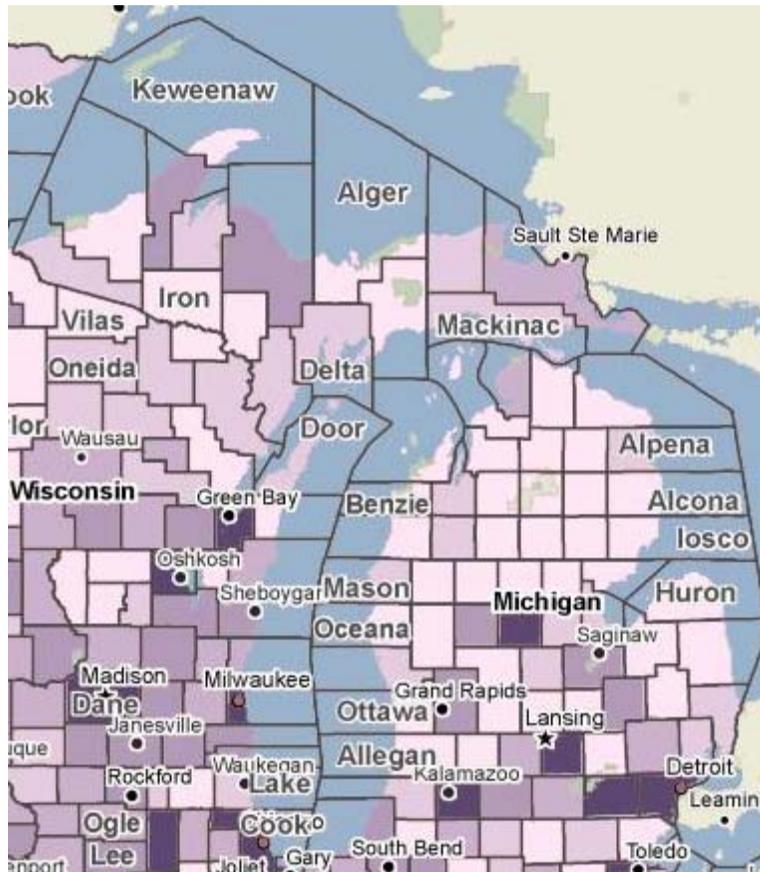
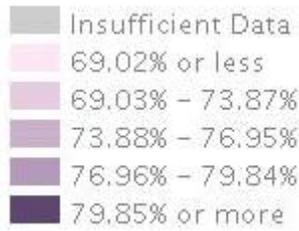
Source: American Community Survey, 2006

OCCUPIED Housing Unit Characteristics: In 2006, Michigan had 3.9 million *occupied* housing units – 2.9 million (75%) *owner occupied* and 961,000 (25%) *renter occupied*. Eight% of the truck, or van for private use. Multi -vehicle households were not rare: Forty% had two vehicles and another 20% had three or more.



Percent of all households that own a home in 2000.

Percent of households (occupied housing units) that are owner occupied in 2000. Percentage calculations were suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (eg, households, people, householders, etc). Such areas are represented as having "Insufficient Data" in the map. Denominators for percentage calculations were created by summing all of the component data items in a particular dataset.



Percent of all households that rent a home in 2000.

Percent of households (occupied housing units) that are renter occupied in 2000. A household includes all the people who occupy a housing unit as their usual place of residence. Percentage calculations were suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (eg, households, people, householders, etc). Such areas are represented as having "Insufficient Data" in the map. Denominators for percentage calculations were created by summing all of the component data items in a particular dataset.



Housing Costs: The median monthly housing costs for *mortgaged owners* was \$1,302, non-*mortgaged owners* \$422, and *renters* \$675. Thirty-five% of owners with mortgages, 18% of owners

without mortgages, and 52% of renters in Michigan **spent 30% or more of household income on housing.**

Occupants with a Housing Cost Burden in Michigan in 2006

Percent paying 30% or more
of income for housing

Owners with mortgage	35%
Owners without mortgages	18%
Renters	52%

Source: American Community Survey, 2006

Selected Housing Characteristics: 2006	Estimate	Margin of Error
HOUSING OCCUPANCY		
Total housing units	4,513,502	+/-618
Occupied housing units	3,869,117	+/-11,246
Vacant housing units	644,385	+/-11,621
Homeowner vacancy rate	3.1	+/-0.1
Rental vacancy rate	10.4	+/-0.6
UNITS IN STRUCTURE		
1-unit, detached	3,213,554	+/-13,149
1-unit, attached	206,147	+/-5,794
2 units	129,464	+/-5,365
3 or 4 units	130,270	+/-5,124
5 to 9 units	186,422	+/-6,324
10 to 19 units	162,956	+/-6,501
20 or more units	214,831	+/-7,163
Mobile home	269,175	+/-6,527
Boat, RV, van, etc.	683	+/-447
YEAR STRUCTURE BUILT		
Built 2005 or later	51,984	+/-3,184
Built 2000 to 2004	330,073	+/-7,917
Built 1990 to 1999	579,245	+/-8,126
Built 1980 to 1989	452,716	+/-8,803
Built 1970 to 1979	712,027	+/-9,735
Built 1960 to 1969	552,832	+/-9,219
Built 1950 to 1959	693,931	+/-9,865
Built 1940 to 1949	397,806	+/-7,204
Built 1939 or earlier	742,888	+/-9,608
ROOMS		
1 room	23,933	+/-2,040
2 rooms	103,056	+/-4,301
3 rooms	342,069	+/-9,812
4 rooms	683,050	+/-11,313
5 rooms	1,047,634	+/-12,846
6 rooms	938,217	+/-12,842
7 rooms	606,329	+/-9,670
8 rooms	387,715	+/-9,020
9 rooms or more	381,499	+/-7,471
Median (rooms)	5.6	+/-0.2

Selected Housing Characteristics: 2006	<u>Estimate</u>	<u>Margin of Error</u>
BEDROOMS		
No bedroom	32,725	+/-2,179
1 bedroom	436,979	+/-9,278
2 bedrooms	1,209,520	+/-12,895
3 bedrooms	1,971,544	+/-16,261
4 bedrooms	711,288	+/-10,582
5 or more bedrooms	151,446	+/-5,494
Occupied housing units	3,869,117	+/-11,246
HOUSING TENURE		
Owner-occupied	2,908,273	+/-13,927
Renter-occupied	960,844	+/-12,074
Average household size of owner-occupied unit	2.65	+/-0.01
Average household size of renter-occupied unit	2.22	+/-0.02
YEAR HOUSEHOLDER MOVED INTO UNIT		
Moved in 2005 or later	690,961	+/-10,429
Moved in 2000 to 2004	1,128,228	+/-10,860
Moved in 1990 to 1999	1,005,268	+/-10,365
Moved in 1980 to 1989	438,001	+/-8,428
Moved in 1970 to 1979	317,545	+/-5,880
Moved in 1969 or earlier	289,114	+/-5,317
VEHICLES AVAILABLE		
No vehicles available	258,434	+/-6,081
1 vehicle available	1,292,401	+/-12,719
2 vehicles available	1,553,054	+/-15,124
3 or more vehicles available	765,228	+/-11,692
HOUSE HEATING FUEL		
Utility gas	3,033,588	+/-11,278
Bottled, tank, or LP gas	375,108	+/-7,007
Electricity	250,360	+/-7,454
Fuel oil, kerosene, etc.	92,451	+/-3,092
Coal or coke	1,219	+/-425
Wood	84,155	+/-2,855
Solar energy	1,037	+/-516
Other fuel	21,877	+/-2,220
No fuel used	9,322	+/-1,282
SELECTED CHARACTERISTICS		
Lacking complete plumbing facilities	11,498	+/-1,329
Lacking complete kitchen facilities	15,468	+/-1,878
No telephone service available	305,394	+/-8,656
OCCUPANTS PER ROOM		
1.00 or less	3,806,428	+/-10,991
1.01 to 1.50	53,245	+/-3,546
1.51 or more	9,444	+/-1,585
Owner-occupied units	2,908,273	+/-13,927
VALUE		
Less than \$50,000	218,929	+/-6,071
\$50,000 to \$99,999	491,500	+/-8,051
\$100,000 to \$149,999	697,860	+/-8,769
\$150,000 to \$199,999	591,662	+/-10,397

Selected Housing Characteristics: 2006	Estimate	Margin of Error
\$200,000 to \$299,999	500,670	+/-9,619
\$300,000 to \$499,999	302,341	+/-6,028
\$500,000 to \$999,999	87,951	+/-3,297
\$1,000,000 or more	17,360	+/-1,612
Median (dollars)	153,300	+/-701
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS		
Housing units with a mortgage	2,008,547	+/-14,038
Less than \$300	4,662	+/-836
\$300 to \$499	46,963	+/-2,774
\$500 to \$699	133,814	+/-4,304
\$700 to \$999	379,786	+/-8,117
\$1,000 to \$1,499	699,233	+/-10,335
\$1,500 to \$1,999	402,796	+/-8,752
\$2,000 or more	341,293	+/-7,511
Median (dollars)	1,302	+/-7
Housing units without a mortgage	899,726	+/-9,380
Less than \$100	6,777	+/-984
\$100 to \$199	52,475	+/-2,475
\$200 to \$299	140,236	+/-4,139
\$300 to \$399	209,168	+/-5,357
\$400 or more	491,070	+/-7,803
Median (dollars)	422	+/-3
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME		
Housing unit with a mortgage	2,008,547	+/-14,038
Less than 20.0 percent	672,495	+/-9,375
20.0 to 24.9 percent	354,706	+/-7,858
25.0 to 29.9 percent	264,881	+/-7,280
30.0 to 34.9 percent	180,249	+/-5,000
35.0% or more	527,526	+/-9,872
Not computed	8,690	+/-1,476
Housing unit without a mortgage	899,726	+/-9,380
Less than 10.0 percent	298,885	+/-5,809
10.0 to 14.9 percent	188,206	+/-5,203
15.0 to 19.9 percent	118,944	+/-3,911
20.0 to 24.9 percent	79,341	+/-3,983
25.0 to 29.9 percent	49,313	+/-2,920
30.0 to 34.9 percent	34,654	+/-2,617
35.0% or more	122,123	+/-4,169
Not computed	8,260	+/-1,370
Renter-occupied units	960,844	+/-12,074
GROSS RENT		
Less than \$200	36,747	+/-2,635
\$200 to \$299	36,657	+/-2,397
\$300 to \$499	140,823	+/-4,853
\$500 to \$749	337,407	+/-8,603
\$750 to \$999	212,952	+/-6,296
\$1,000 to \$1,499	113,861	+/-5,951
\$1,500 or more	27,698	+/-2,574
No cash rent	54,699	+/-3,304
Median (dollars)	675	+/-6
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME		
Less than 15.0 percent	110,523	+/-4,832
15.0 to 19.9 percent	111,571	+/-5,126
20.0 to 24.9 percent	106,582	+/-5,054

Selected Housing Characteristics: 2006	Estimate	Margin of Error
25.0 to 29.9 percent	97,947	+/-4,768
30.0 to 34.9 percent	76,832	+/-4,178
35.0% or more	382,227	+/-9,620
Not computed	75,162	+/-4,394

Source: U.S. Census Bureau, 2006 American Community Survey

Housing structural conditions: Because census figures do not provide information on the structural conditions of housing units, state-level analysis is infeasible. However, many counties and regions incorporate housing elements into their Comprehensive Community Planning efforts. We recommend that MSHDA continue to assist and encourage this useful long-term planning process, particularly as it impacts Fair Housing access for protected groups. For example, MSHDA could encourage more local governments to inventory housing stock and assess the suitability and adequacy for current *and future* populations and economic development needs. Further, it would be useful to be able to aggregate this kind of information at the county, regional and state levels – and MSHDA is in a position to assist and facilitate this process.

C. **Implications for Fair Access**

The above analysis of some key demographic characteristics of Michigan and the Non-Entitlement counties and communities in Michigan confirms that there are protected persons accounting for every characteristic covered under State and Federal Fair Housing Laws in virtually every county and community in Michigan. Certainly, the presence of these protected persons – or the variances in the presence of protected group members from one community to another – does not prove that there are impediments to Fair Housing choice in those counties and communities. However, the information does *establish a basis for those communities to recognize the possibility of unlawful housing discrimination* negatively affecting some persons in their communities while also providing the opportunity for proactive strategies that affirm diversity and build on it to insure unimpeded access for all.

Clearly, actions taken by State and sub-state units of government to *recognize, appreciate and provide safe and secure housing for the wide range of residents and potential residents in the communities* can be considered “affirmative fair housing actions”.

Some of the key findings and recommendations related to the demographic analysis are noted below.

- The laws protecting Fair Housing Choice apply everywhere equally, and the range of populations protected under State and Federal Fair Housing Laws make those laws a significant challenge in every Michigan location, regardless of size.
- A significant percentage of the American Indian population in Michigan lives in non-tribal areas of the State. We recommend that MSHDA, in collaboration with tribal leaders and service providers, strengthen current efforts to address the fair housing needs of American Indians.
- Given the normal annual relocation of 5% of the population we recommend that the State of Michigan or local units of government in Michigan include, in whatever assistance or

information provided to persons making residential relocations, information about State and Federal fair housing laws and the services provided to help enforce those laws.

- We recommend that MSHDA provide additional assistance and information to local units of government and housing providers to help assure compliance with the less well known or understood provisions of State and Federal Fair Housing Laws: age, disability status, marital status and familial status.
- Given the broad impact of Fair Housing Laws on virtually any housing decision, we recommend that if a planned housing decision, by a unit of government or a housing provider does not increase the possibility that protected group persons will be able to secure housing in the community on an equal basis as other persons, the decision maker should carefully weigh the possible fair housing consequences of the planned action.

Chapter 3 –Michigan County/Local Zoning Ordinances & Master Plans

A. Overview

An opportunity exists right now (2008-2010) for MSHDA to embed Fair Housing principles and commitments deeply into the legal operating framework of Michigan communities, with the potential for lasting, even generational impact.

Fair Housing professionals and advocates have known since the 1950s that Zoning Ordinances and Master Land Use Plans can have extremely detrimental but hidden effects on the fair housing choice of populations that also face more direct forms of housing discrimination. In Michigan, for example, MSHDA's fair housing goals included a focus on local ordinances from the mid-1990s, which appeared in each annual progress report (though without reference to any strategic planning documents or measures).

Nonetheless, progress on this front has been slow – not only in Michigan but across the nation. By the time of this AI in 2008, less than 4% of Michigan's Non-Entitlement communities refer to Fair Housing in any way in their zoning ordinances or master plans.³¹ A larger number of these documents refer to particular classes of protected groups. For example, 65% include specific guidelines for accommodating disabled residents – though these references are mostly for handicapped parking. In only 10%, “family” is defined in such a way as to accommodate Group Homes – an important indicator of progress for Fair Housing in Michigan – but there is little attention in any of these framing documents to protecting against the widespread discrimination concerning “family status,” particularly against single mothers with children.

Now, however, there is a real opportunity for change. In recent years (2005 and 2007), Michigan transformed its framework for sub-state zoning and land use planning, which has potential impact on every county, township, city and incorporated village in the state; these new laws took effect in 2006 and 2008.. The process of achieving consensus on these revisions – which consolidate and transform Michigan laws that have been on the books since the 1930s and 1940s – took many years, with widespread input and many drafts, but the end result is a new legal enabling framework for communities and regional planning that has energized efforts in every county (though some more than others, of course). **Many Michigan governments have or are now revising or creating their very first Master Plans³² and Zoning Ordinances³³. This represents a unique opportunity, for the next 2 years especially, for MSHDA to seek to embed Fair Housing principles, guidelines and goals into the operating framework of every Michigan jurisdiction.**

In 2003, the Michigan Township Association/MTA conducted a survey to determine which townships had a Zoning Ordinance – either one tailored to a particular jurisdiction or else a county ordinance that included self-selected townships. (Small, especially rural townships often choose to be included under their county's ordinance, mainly to reduce costs for bare-bones township administrations.) Here is the map created by the MTA, based on their 2003 survey:

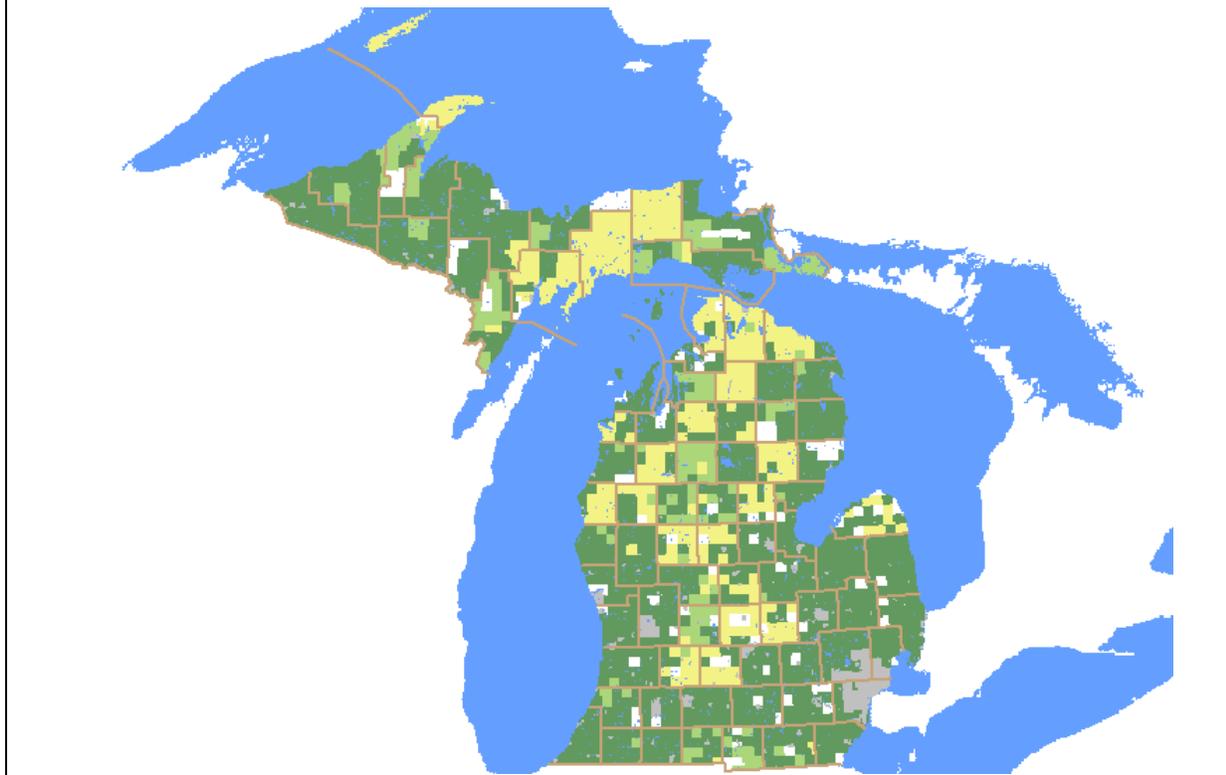
³¹ For this AI, the zoning ordinances and/or Master Plans were reviewed for a total of 827 of Michigan's counties, townships, cities and incorporated villages. [List attached to the end of this chapter.]

³² Also called Strategic Plans, Master Land Use Plans, Comprehensive Plans, Long-Range Plans, and sometimes more specifically Transportation Plans and so on.

³³ Sometimes more narrowly, their Construction Codes, Building Ordinances, or other zoning-related governmental function.

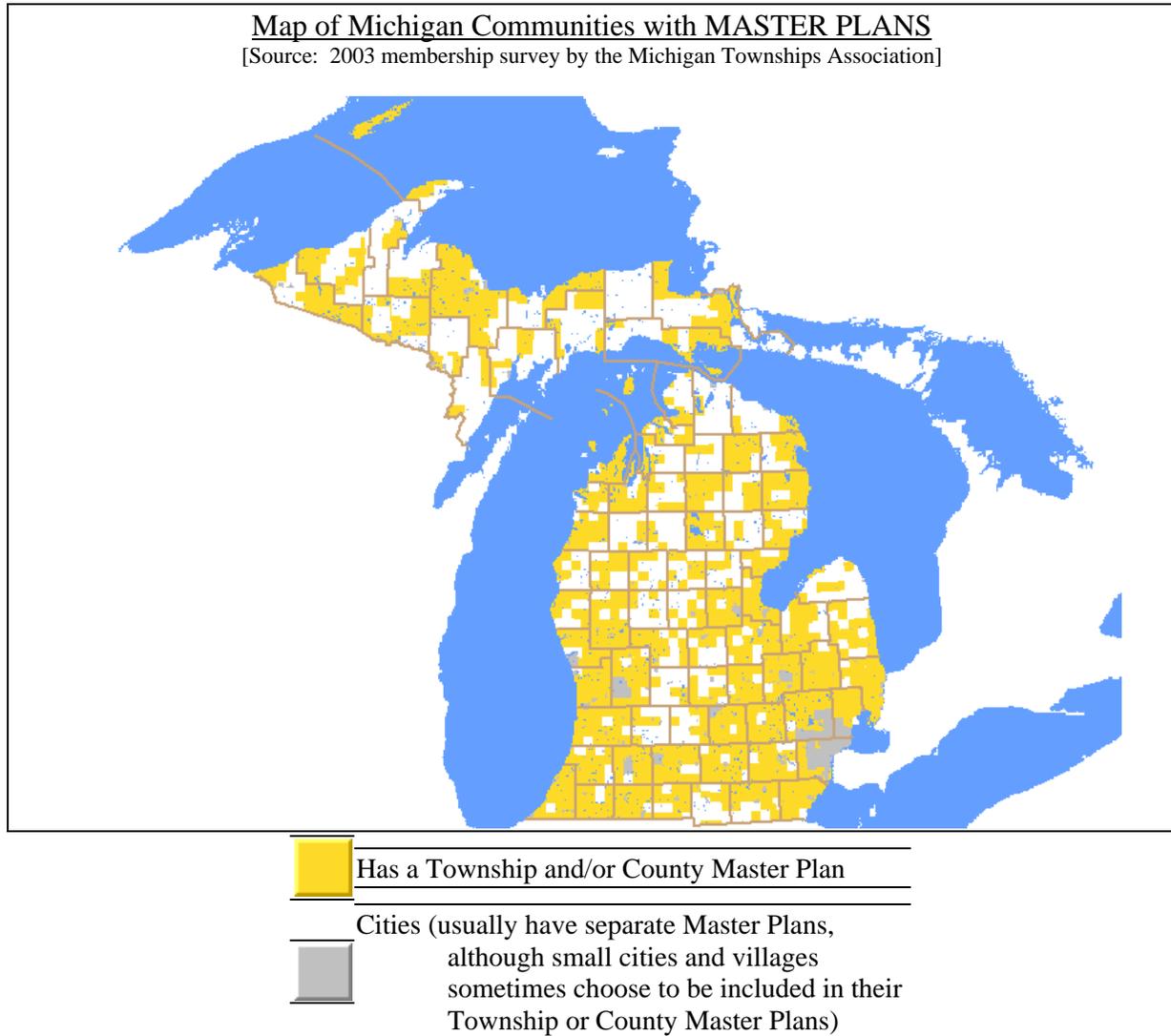
Map of ZONED Communities in Michigan

[Source: 2003 membership survey, Michigan Township Association]



	<u>Unknown</u>
	<u>County Zoning</u>
	<u>No Zoning for Township</u> (townships are not automatically included in County zoning ordinances, though they may choose to be)
	<u>Township Zoning</u>
	<u>Cities</u> (usually have separate Zoning Ordinances, although small Cities and Villages sometimes choose to be included under their Township or County Zoning Ordinances – or not to have zoning at all)

From that same 2003 survey, the MTA produced a map of Michigan communities that reported having a Master Plan for their jurisdiction – as shown on this map:



By the time of this AI in 2008, there have been many additions to these two maps, but the distribution pattern remains much the same. Communities near cities tend more often than rural areas to produce planning and/or zoning frameworks to control nuisances and the directions of growth. Some counties tend to have more direct control of local zoning and growth patterns than others – particularly rural counties and those with significant non-urban land areas. The following statewide land use map gives a good indication of these significant differences.

Few counties in Michigan are completely unzoned or unplanned, which means that the policy infrastructure already exists for MSHDA to “affirmatively further fair housing” within these jurisdictions. (Lake County is one exception, by citizen referendum 4 years ago. In Lake County, only a few local jurisdictions have developed their own local zoning ordinances.) The actual role of County Governments in local planning and zoning varies greatly, depending on its history and staff capacities. In most cases, the best description of that role perhaps is that of leadership, facilitation, and technical assistance, except for those areas for which the county is directly responsible: all unincorporated areas that are not administered by the federal, state or tribal governments. (NOTE: Some of these “unincorporated areas” may be surprising. They include, for example, the communities of Holt, Okemos and Haslett. A list of unincorporated areas in Michigan is appended to this chapter.) Since these terms also could describe MSHDA’s role, there appears to be grounds for optimism that a collaborative strategy could be most effective.

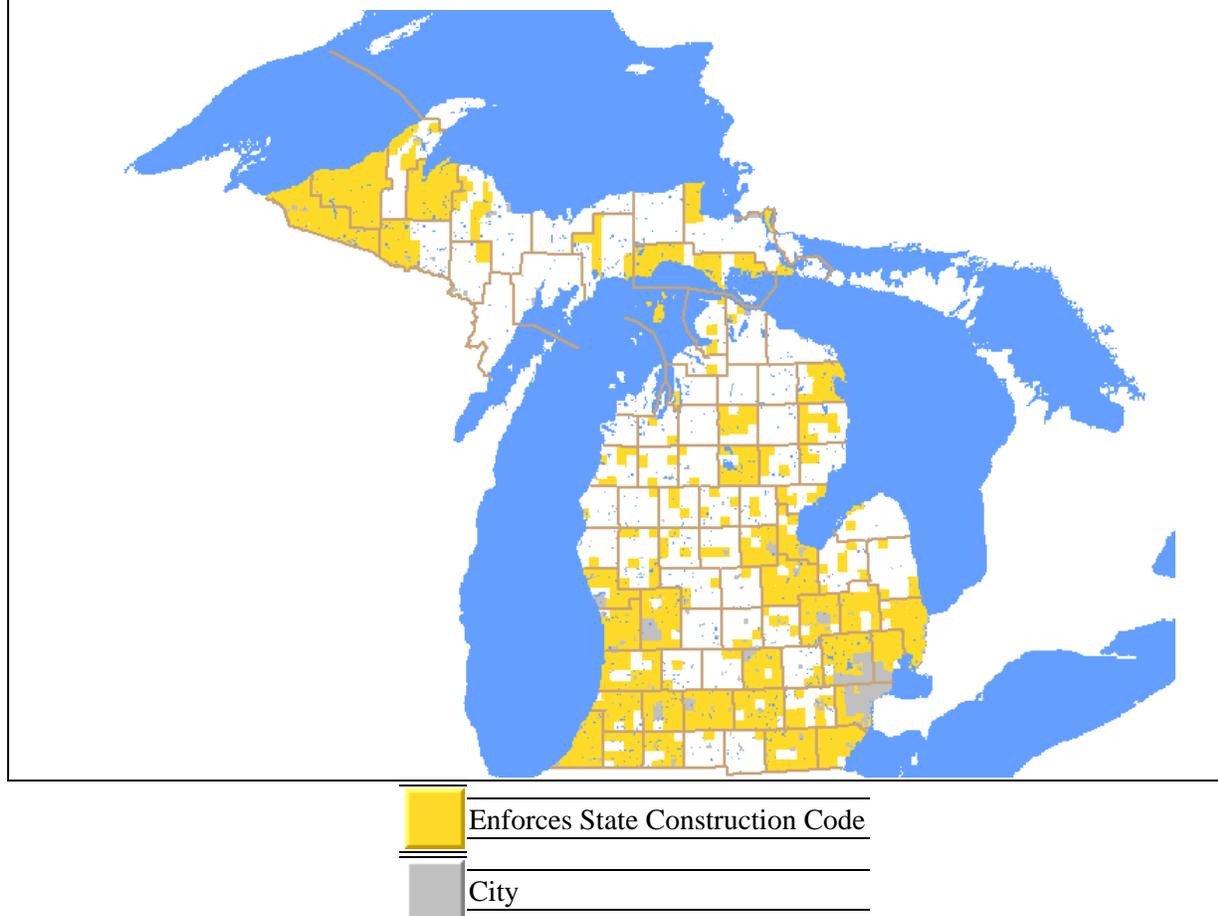
The steps toward this goal are not always straightforward. It would be a mistake, for example, to assume that either a widely announced policy re-articulation, or a one-time series of workshops, or any kind of fair-like dissemination plan would have lasting impact. Instead, the complex strategies for “institutional change” provide a better guide.

For example, by working through the networks and associations *that already exist and are structured to reach and influence key stakeholders and institutional settings* (such as the Michigan Township Association, the Michigan Association of Counties, the Michigan Association of Realtors, the Michigan Builders Association, and the nonprofit alliances that unite stakeholder groups that serve populations protected under the Fair Housing Acts), MSHDA would be able to leverage its limited Fair Housing staff and resources. By influencing the nexus organizations that shape professional practice – not only of government offices but of the consultants and advisors who assist and influence them (such as the Planning and Zoning Center at Michigan State University, or the informal association of planning consultants who produce many/most of the Master Plans and Zoning Ordinances for Michigan counties and local units of government) – MSHDA would go a long way toward embedding Fair Housing principles and models into Michigan’s way of life. And by setting for itself *explicit goals and trackable change measures*, MSHDA would be able to make mid-course corrections where necessary and produce solid documentation of accountable progress on the difficult charge of “affirmatively furthering fair housing” across the state.

To demonstrate some of the complexity that lies ahead, here is a map on *those Michigan jurisdictions that enforce the Michigan Construction Code* in 2003. Even now, this Code is (according to those involved with Michigan’s disabled community) inadequate to serve fully the charge to “affirmatively further fair housing choice” for **handicapped residents** *even in those communities where the Code is enforced*. MSHDA should certainly work with the Michigan Department of Labor to insure that the Code is modernized with the best known strategies for achieving this goal – but that is not enough. MSHDA must also devise strategies to drill down through jurisdictional levels, in order to make Fair Building Code a reality in ALL Michigan communities.

Communities that enforce the Michigan CONSTRUCTION CODE

[Source: 2003 membership survey by the Michigan Township Association]



To accomplish this, within MSHDA's staff and budget limitations, will take significant planning (goal-setting and tracking with benchmarks) and working in partnership with other Michigan departments and community partners. Similar planning and tracking will be necessary for other goals that seek significant change in fair housing policy and practice, if the preferred outcomes are ever to be achieved. This AI concludes with several recommendations that are of this game-changing nature. (See Recommendations in Chapter 8.)

Charter Townships: Some townships have greater staff capacity than others – the kind of capacity that will influence how much attention they will be able to give these issues in the near term. These differences should be considerable help for MSHDA to prioritize any statewide strategy. For example, a small number of Michigan's 1242 township governments changed their legal status from General Law Townships to Charter Townships (mostly during the late 1940s-1960s after Michigan's enabling legislation was passed) and therefore have greater freedom and often capacity for such things as community planning. (This is not always the case: A significant number of General Law Townships would be in a position to be able partners for any MSHDA fair housing-related initiatives.)

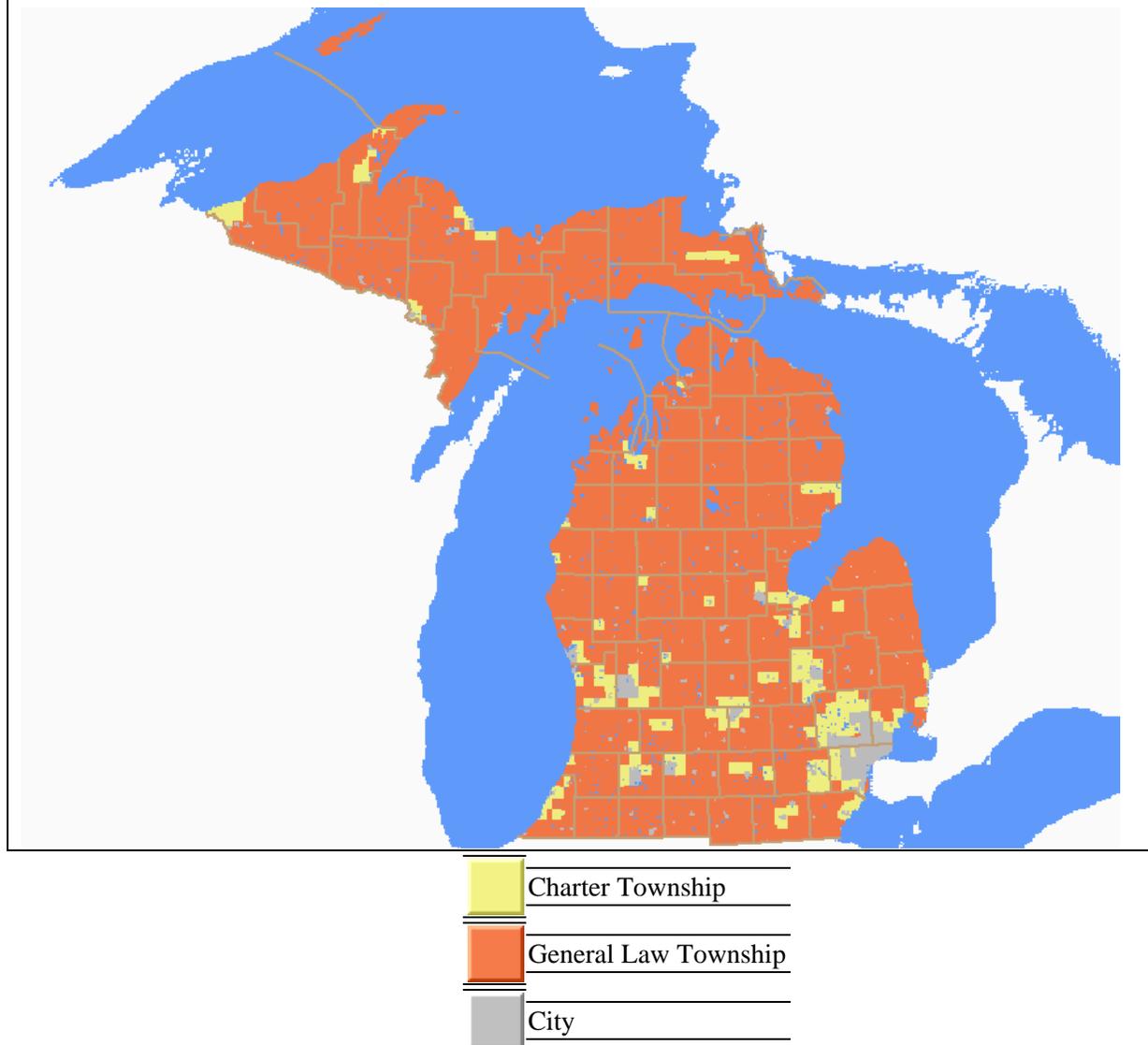
For the most part, Charter Townships cluster around major cities and, therefore, most of them are in Entitlement Counties, which are not part of this AI. Historically, this is because the Charter Township concept became popular in the highly mobile years after World War II, when suburbs and exurbs sought ways to prevent the overpopulated urban centers from annexing them, and to control population growth that was overwhelming many municipal services.

Even so, a number of Charter Townships exist in the Non-Entitled areas of the state – particularly outside the Entitled cities of Monroe, Jackson, Battle Creek, Kalamazoo, Benton Harbor and St Joseph, Saginaw, Bay City, Muskegon/Muskegon Heights/Norton Shores, and Lansing/East Lansing. There are also Charter Townships in every Michigan region, including those surrounding Adrian/Tecumseh, Albion, Holland, Mt Pleasant, Big Rapids, Cadillac, Traverse City, Tawas City, Marquette, Houghton and Ironwood. These might be good places for MSHDA to start with a statewide strategy (though consultation with the MTA is highly recommended).

Here is a map showing the state's Charter Townships in yellow:

Michigan Map showing CHARTER TOWNSHIPS (yellow)

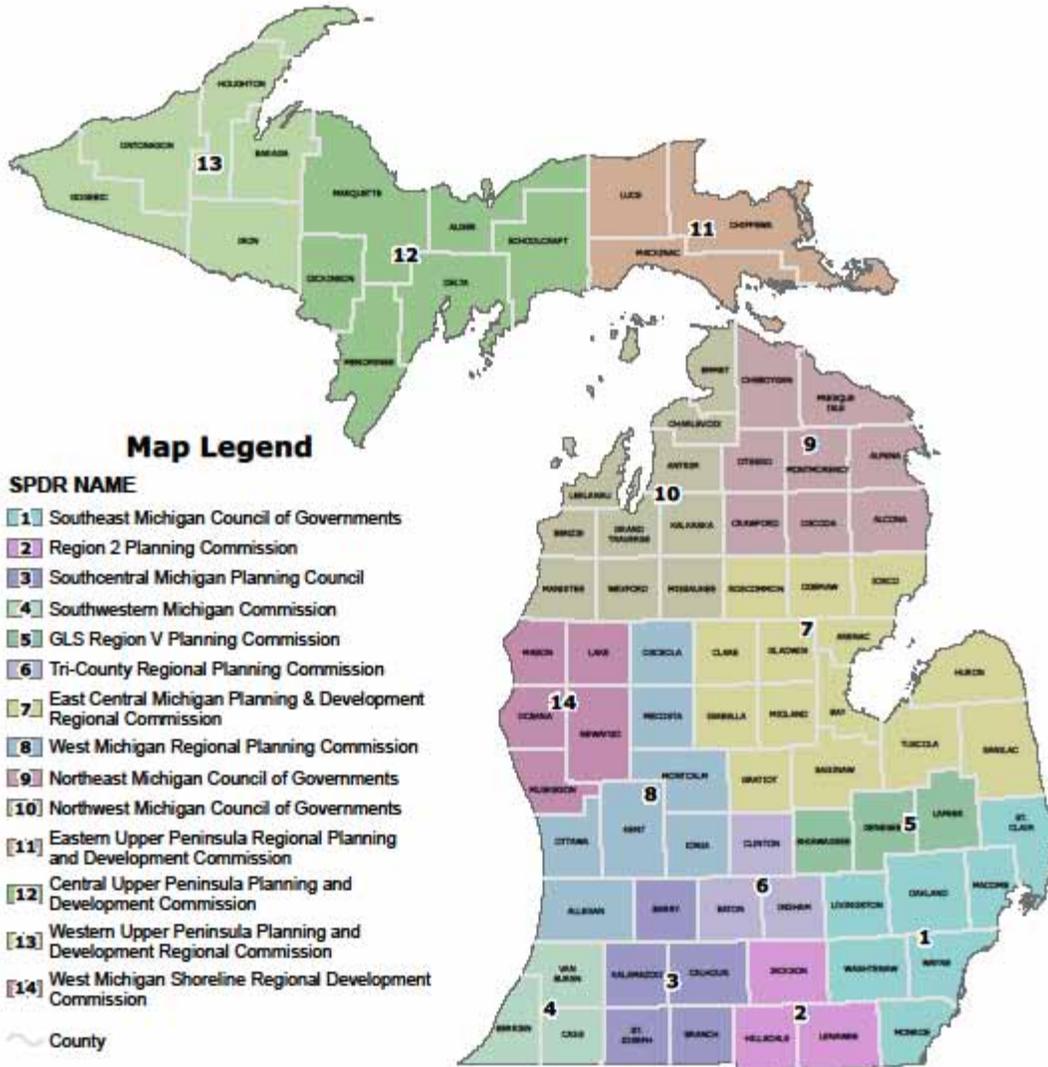
[Source: Census 2000 and 2003 membership survey by the Michigan Township Association]



Jurisdictions working together: A growing number of Michigan jurisdictions work cooperatively on matters that cross borders. Many townships contract-out together, for example, for municipal services such as accounting, water and drains, fire and police services. More relevant for this AI are those communities, townships and counties that have formed formal or semi-formal collaborations for land use planning, watershed management, and transportation. These often staffed units represent an opportunity for MSHDA to leverage change in Fair Housing policy and practice through partnerships.

For example, here is a map of the regional associations of counties/RACs, all of which include housing and community development among their responsibilities (but do not currently include an explicit commitment to advancing Fair Housing Choice within their jurisdictions):

MICHIGAN STATE PLANNING & DEVELOPMENT REGIONS (SPDRs)

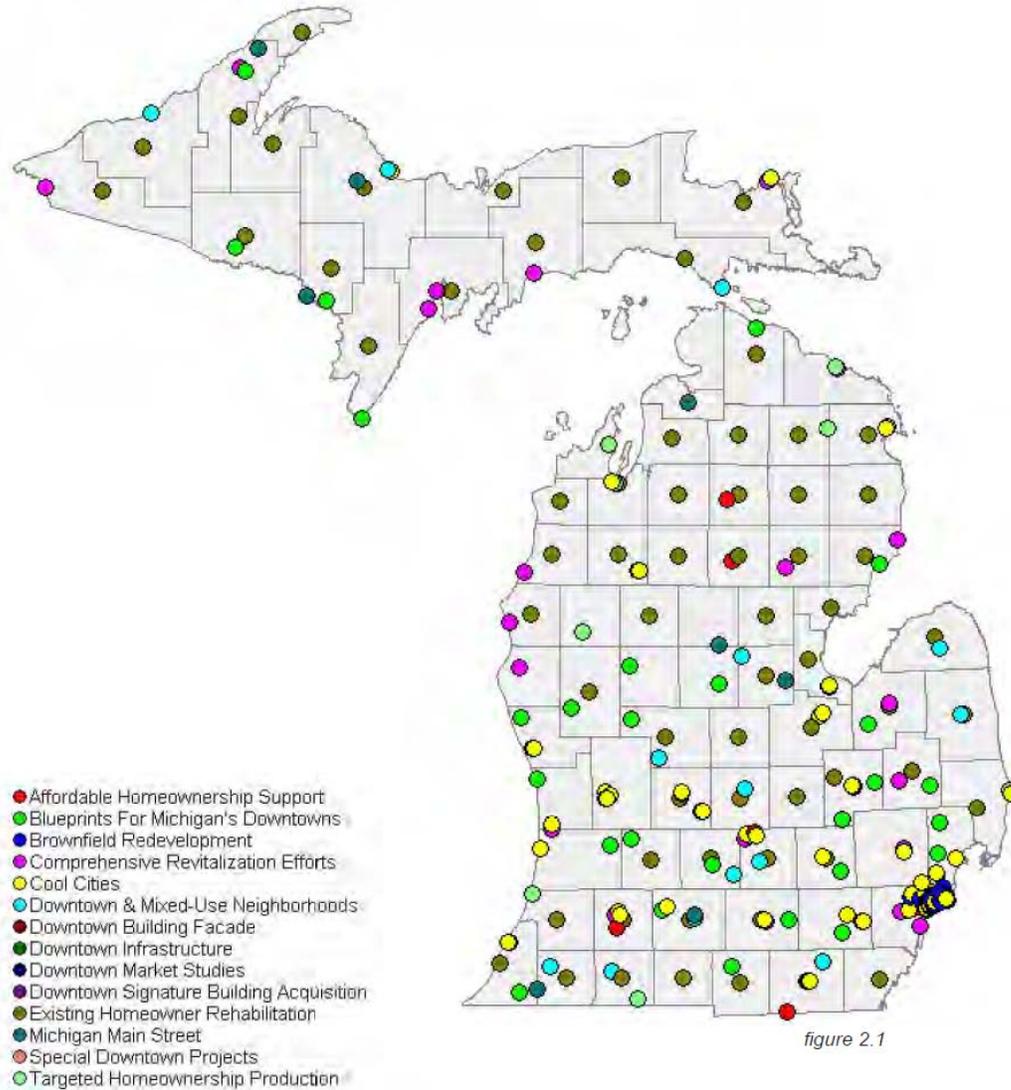


Produced by
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Michigan's RACs provide a wide range of services to their member counties and, many times, serve a leadership role for modernizing county operations and building the capacity of counties to improve the quality of life in their sub-county jurisdictions. It is likely that they could become very effective partners for any MSHDA statewide strategy to raise the level of institutional commitment to Fair Housing at all levels and improve outcomes for protected populations across the state.

Already, MSHDA is working with local partners in every county. These sites are also likely hotspots for near-term success as part of a MSHDA statewide Fair Housing Advancement strategy.



[Copied from the MSHDA Annual Report 2007, figure 2.1]

B. Appendices to Chapter 3

1. List of Zoning Ordinances (ZO) & Master Plans (MP) reviewed for this Report
2. List of unincorporated communities in Michigan

List of Zoning Ordinances (ZO) + Master Plans (MP) reviewed for this Report

COUNTIES:

AlconaCo – Master Recr Plan	GratiotCo - ZO+MP	MidlandCo – no ZO; MP
AlgerCo – no ZO; MP	GrTraverseCo – no ZO; MP	MissaukeeCo – no ZO
AlleganCo – MP-Park+Recr ZO – [all local]	HillsdaleCo – no ZO; MP	MonroeCo – no ZO; MP
AntrimCo – MP	HoughtonCo - ZO+MP	MontcalmCo – no ZO; MP
ArenacCo - NONE	HuronCo - ZO+MP	MontmorencyCo - MP
BaragaCo – Master Recr Plan	InghamCo – no ZO; MP	MuskegonCo – no ZO; MP
BarryCo - ZO+MP	IoniaCo – ZO+MP	NewaygoCo – no ZO; MP
BayCo - ZO+MP	IoscoCo – no ZO; MP	OceanaCo – no ZO; MP
BenzieCo – no ZO; MP	IronCo – all local	OgemawCo – ZO+MP
BerrienCo - ZO+MP	IsabellaCo – ZO+MP	OntonagonCo – All local
BranchCo – no ZO; MP	JacksonCo – no ZO; MP	OsceolaCo – no ZO; MP
CalhounCo – no ZO; MP	KalamazoCo – no ZO-MPsoon	OscodaCo – no ZO; MP
CassCo – [All local]	KalkaskaCo – ZO+MP	OtsegoCo – ZO+MP
CharlevoisCo – no ZO; MP	KeweenawCo – ZO+MP	OttawaCo – no ZO; MP
CheboyganCo - ZO+MP	LakeCo – All local	PresqueIsleCo – ZO+MP
ChippewaCo – All local	LapeerCo – no ZP: MP	RoscommonCo – All local
ClareCo – no ZO; MP	LeelanauCo – no ZO; MP	SaginawCo – All local
ClintonCo - ZO+MP	LenaweeCo – no ZO; MP	SanilacCo – no ZO; MP
CrawfordCo – no ZO;MP	LivingtonCo – no ZO; MP	SchoolcraftCo - ZO
DeltaCo – [all local, MP soon]	LuceCo – ZO+MP	ShiawasseeCo – ZO+MP
DickinsonCo – All local	MackinawCo – no ZO; MP	StClairCo – no ZO; MP
EatonCo – ZO + MP	ManisteeCo – no ZO; MP	StJosephCo – no ZO; MP
EmmetCo - ZO+MP	MarquetteCo – no ZO; MP	TuscolaCo – no ZO; MP
GladwinCo – ZO	MasonCo – ZO	VanBurenCo – no ZO; MP
GogebicCo – no ZO-MP soon	MecostaCo – ZO	WexfordCo – ZO+MP
	MenomineeCo – ZO	

TOWNSHIPS, CITIES & VILLAGES:

<u>AcmeTwp-GrTraverseCo</u> – ZO+MP	<u>AshTwp-MonroeCo</u> – ZO
<u>AdamsTwp-HoughtonCo</u> – no ZO, no MP	<u>AshlandTwp-NewaygoCo</u> – ZO
<u>AdamsTwp-ArenacCo</u> – no ZO, no MP	<u>AssyriaTwp-BarryCo</u> – COUNTY ZO, no MP
<u>AdrianChTwp-LenaweeCo</u> – ZO+MP	<u>AtticaTwp-LapeerCo</u> – ZO+MP
<u>AdrianCITY-LenaweeCo</u> –ZO+MP	<u>AugustaChTwp-WashtenawCo</u> – ZO+MP
<u>AetnaTwp-MecostaCo</u> – COUNTY ZO, no MP	<u>AugustaVLG-KalamazooCo</u> – ZO
<u>AhmeekVLG-KeweenawCo</u> – COUNTY ZO	<u>AureliusTwp-InghamCo</u> – ZO
<u>AlbertTwp-MontmorencyCo</u> – ZO	<u>AuSableChTwp-IoscoCo</u> – ZO+MP
<u>AlbionCITY-CalhounCo</u> –ZO+MP	<u>AustinTwp-MecostaCo</u> – COUNTY ZO, no MP
<u>AlgansseeTwp-BranchCo</u> – ZO + MP	<u>AuTrainTwp-AlgerCo</u> – ZO, no MP
<u>AlgonacCITY-StClairCo</u> – ZO	<u>BadAxeCITY-HuronCo</u> – ZO + ZO
<u>AlleganCITY-StClairCo</u> –ZO+MP	<u>BaglevTwp-OtsegoCo</u> – COUNTY ZO, no MP
<u>AlleganTwp-AlleganCo</u> – ZO	<u>BaldwinTwp-DeltaCo</u> – COUNTY ZO, no MP
<u>AllenTwp-HilsdaleCo</u> – no ZO, no MP	<u>BaltimoreTwp-BarryCo</u> – COUNTY ZO, no MP
<u>AllendaleChTwp-OttawaCo</u> – ZO+MP	<u>BangorChTwp-VanBurenCo</u> – ZO+MP
<u>AllouezTwp-KeweenawCo</u> – COUNTY ZONING	<u>BangorCITY-VanBurenCo</u> – ZO+MP
<u>AlmaCITY-GratiotCo</u> – ZO+MP	<u>BangorTwp-BayCo</u> – ZO
<u>AlmenaTwp-VanBurenCo</u> – MP	<u>BanksTwp-AntrimCo</u> – ZO+MP
<u>AlmiraTwp-BenzieCo</u> – ZO	<u>BarkRiverTwp-DeltaCo</u> – ZO
<u>AlmontTwp-LapeerCo</u> – ZO	<u>BarodaTwp-BerrienCo</u> – MP
<u>AlohaTwp-CheboyganCo</u> – no ZO, no MP	<u>BarodaVLG-BerrienCo</u> – ZO+MP
<u>AlenaCity- AlpenaCo</u> –ZO+MP	<u>BarryTwp-BarryCo</u> – COUNTY ZO, no MP
<u>AlenaTwp- ZOenaCo</u> – ZO+MP	<u>BartonHillsVLG-WashtenawCo</u> – ZO
<u>AmberTwp-MasonCo</u> – COUNTY ZONING	<u>BatesTwp-IronCo</u> – ZO
<u>AntiochTwp-WexfordCo</u> – COUNTY ZO, no MP	<u>BathChTwp-ClintonCo</u> – ZO-ZO, no MP
<u>AntrimTwp-ShiawasseeCo</u> – COUNTY ZONING	<u>BayDeNocTwp-DeltaCo</u> – COUNTY ZO, no MP
<u>AntwerpTwp-VanBurenCo</u> – ZO	<u>BayMillsTwp-ChippewaCo</u> – ZO
<u>ArcadiaTwp-ManisteeCo</u> – ZO, no MP	<u>BayTwp-CharlevoixCo</u> – ZO+MP

BearCreekTwp-EmmetCo – ZO+MP (2007 edits)
BearLakeTwp-KalkaskaCo – CO ZO, no MP
BearLakeTwp-ManisteeCo – MP
BearLakeVLG-ManisteeCo – ZO
BearingerTwp-PresqueIsleCo – CO ZO, no MP
BeaugrandTwp-CheboyganCo – CO ZO, no MP
BeaverCreekTwp-CrawfordCo – ZO+MP
BeaverIsland-CharlevoixCo – ZO+MP
BedfordChTwp-CalhounCo – ZO-MAP
BedfordTwp-MonroeCo – ZO+MP
Beldin CITY-IoniaCo – ZO+MP
BelknapTwp-PresqueIsleCo – CO ZO, no MP
BellaireVLG-AntrimCo – ZO+MP
BellevueTwp-EatonCo – ZO, no MP
BellevueVLG-EatonCo – ZO+MP
BelvidereTwp-MontcalmCo – ZO+MP
BenningtonTwp-ShiawasseeCo – CO ZO, no MP
BenonaTwp-OceanaCo – ZO+MP
BentonChTwp-BerrienCo – ZO
BentonTwp-CheboyganCo – ZO
BenzoniaTwp-BenzieCo – COUNTY ZONING
BerglandTwp-OntonagonCo – ZO
BerlinChTwp-MonroeCo – ZO
BerlinTwp-StClairCo – ZO+MP
BerlinTwp-IoniaCo – no ZP, no MP
BerrienTwp-BerrienCo – ZO
BethelTwp-BranchCo – no ZO, no MP
Beulah VLG-BenzieCo – ZO
BigRapidsChTwp-MecostaCo – ZO
BigRapidsCITY-MecostaCo – ZO+MP
BillingsTwp-GladwinCo – ZO
BinghamTwp-HuronCo – COUNTY ZO, no MP
BinghamTwp-LeelanauCo – ZO+MP
BirchRunVLG-SaginawCo – ZO +ZO
BismarckTwp-PresqueIsleCo – CO ZO, no MP
BlackmanChTwp-JacksonCo – ZO+ZO+MP
BlaineTwp-BenzieCo – COUNTY ZO, no MP
BlairTwp-GrTraverseCo – ZO+MP
BlissTwp-EmmetCo – COUNTY ZO, no MP
BlissfieldTwp-LenaweeCo – ZO(amends)+MP
BlissfieldVLG-LenaweeCo – ZO
BloomfieldTwp-HuronCo – COUNTY ZO, no MP
BoonTwp-WexfordCo – COUNTY ZONING
Boon-WexfordCo – COUNTY ZONING
BouretTwp-GladwinCo – COUNTY ZO
BoyneCityCITY-CharlevoixCo - ZO+ MP
BramptonTwp-DeltaCo – COUNTY ZONING
Branch-MasonCo – COUNTY ZONING
BranchTwp-MasonCo – COUNTY ZONING
BreckenridgeVLG-GratiotCo – COUNTY ZO
Breitun ZOhtwp-DickinsonCo – ZO
BridgeportChTwp-SaginawCo – ZO+MP
BrightonChTwp-LivingstonCo – MP
BrightonCITY-LivingstonCo – ZO
BrookfieldTwp-EatonCo – COUNTY ZONING
BrooklvnVLG-JacksonCo – MP
BrooksTwp-NewaygoCo – ZO+MP
BroomfieldTwp-IsabellaCo – COUNTY ZO
BrownCITY-SanilacCo - ZO
BruceTwp-ChippewaCo – ZO+MP
Brutus-EmmetCo – COUNTY ZONING
BuchananTwp-BerrienCo – MP

BuckeyeTwp-GladwinCo – COUNTY ZONING
BuckleyVLG-WexfordCo – COUNTY ZONING
BurnsTwp-ShiawasseeCo – COUNTY ZONING
BurtLake-CheboyganCo – COUNTY ZONING
BurtTwp-AlgerCo – ZO+MP
BurtTwp-CheboyganCo – ZO+MP
BurtchvilleTwp-StClairCo – MP
ButlerTwp-BranchCo – ZO+MP
ButmanTwp-GladwinCo – COUNTY ZONING
BvronVLG-ShiawasseeCo – COUNTY ZONING
CadillacCITY-WexfordCo – ZO
CaledoniaChTwp-ShiawasseeCo – ZO
CalvinTwp-CassCo – ZO
CambridgeTwp-LenaweeCo – ZO
CampbellTwp-IoniaCo – COUNTY ZONING
CapacVLG-StClairCo – ZO -- 1994
CarmelTwp-EatonCo - COUNTY ZONING
CarpLake-EmmetCo – COUNTY ZONING
CarpLakeTwp-EmmetCo – ZO
CarrrolltonTwp-SaginawCo - MP
CascoTwp-AlleganCo – ZO
CascoTwp-StClairCo - MP
CaspianCITY-IronCo – ZO
CassCityVLG-TuscolaCo – ZO
CassopolisVLG-CassCo – ZO
CastletonTwp-BarryCo – COUNTY ZONING
CedarSpringsCITY-KentCo – ZO+MP
CenterTwp-EmmetCo – COUNTY ZONING
CentervilleTwp-EmmetCo – COUNTY ZONING
Ceresco-CalhounCo -????
ChandlerTwp-CharlevoixCo – ZO
CharlestonTwp-KalamazooCo – ZO
CharlevoixCITY-CharlevoixCo – ZO+MP
CharlevoixTwp-CharlevoixCo – ZO
CharlotteCITY-EatonCo – ZO+MP
CharltonTwp-OtsegoCo – COUNTY ZONING
ChassellTwp-HoughtonCo - ZO
Cheboygan-CheboyganCo ZO
CheboyganCITY-CheboyganCo – ZO
ChelseaVLG-WashtenawCo – ZO+MP
CherryGroveTwp-WexfordCo – COUNTY ZO
CheshireTwp-AlleganCo – ZO
ChesterTwp-OtsegoCo – COUNTY ZONING
ChesterTwp-OttawaCo – ZO
ChinaChTownship-StClairCo – ZO+MP
ChippewaLake-MecostaCo – COUNTY ZO
ChippewaTwp-MecostaCo – COUNTY ZONING
ChocolavChTap-MarquetteCo – ZO
ChurchillTwp-OgemawCo – COUNTY ZONING
ClamLakeTwp-WexfordCo – COUNTY ZO
ClareCITY-ClareCo – MP
ClarkTwp-MackinacCo – ZP+MP
ClayTwp-StClairCo – ZP+MP
ClaytonTwp-ArenacCo – ZO+MP
ClearwaterTwp-KalKaskaCo – ZO+MP
ClevelandTwp-LeelanawCo – ZO+MP
ClintonVLG-LenaweeCo – ZO
Cloverdale-BarryCo – COUNTY ZONING
ClydeTwp-StClairCo – ZO+MP
CoeTwp-IsabellaCo – ZO
CohoctahTwp-LivingstonCo – ZO
ColdspringsTwp-KalkaskaCo – COUNTY ZO

ColdwaterCITY-BranchCo – ZO+MP
ColdwaterTwp-BranchCo – ZO
ColdwaterTwp-IsabellaCo – COUNTY ZONING
ColfaxTwp-BenzieCo – COUNTY ZONING
ColfaxTwp-MecostaCo – ZO
ColfaxTwp-WexfordCo – COUNTY ZONING
ColomaChTwp-BerrienCo – ZO
ColumbiaTwp-JacksonCo – ZO
ColumbiaTwp-VanBurenCo – ZO+MP
ColumbusTwp-LuceCo – COUNTY ZONING
ComstockChTwp-KalamazooCo – ZO
ConstantineTwp-StJosephCo – ZO+MP
ConstantineVLG-StJosephCo – ZO
Conway-EmmetCo – COUNTY ZONING
ConwayTwp-LivingstonCo – ZO+MP [in 1 doc]
CoopersvilleCITY-OttawaCo – ZO+MP
CopperHarbor-KeweenawCo – COUNTY ZO
Coral-MontcalmCo – COUNTY ZONING
Cornell-DeltaCo – COUNTY ZONING
CornellTwp-DeltaCo – COUNTY ZONING
CorunnaCITY-ShiawasseeCo – ZO
CorwithTwp-OtsegoCo – COUNTY ZONING
CottrellvilleTwp-StClairCo – ZO+MP
CrockeryTwp-OttawaCo – ZO+MP
CrossVillageVLG-EmmetCo – CO ZO+ MP
CrossVlgTwp-EmmetCo – CO ZONING + MP
CrotonTwp-NewaygoCo – ZO
Crystal-MontcalmCo – COUNTY ZONING
CrystalFallsCITY-IronCo – ZO+MP
CrystalFallsTwp-IronCo – ZO-MAP
CrystalLakeTwp-BenzieCo – COUNTY ZO
CummingTwp-OgemawCo – COUNTY ZO
CusterTwp-MasonCo – COUNTY ZONING
CusterVLG-MasonCo – COUNTY ZONING
DafterTwp-ChippewaCo – ZO
DaggettTwp-MenomineeCo – COUNTY ZO
DaggettVLG-MenomineeCo – COUNTY ZO
DallasTwp-ClintonCo – COUNTY ZONING
DaltonTwp-MuskegonCo – ZO+MP
DanbyTwp-IoniaCo – ZO+MP
DaytonTwp-NewaygoCo – ZO+MP
DecaturVLG-VanBurenCo – MP
DeerfieldTwp-IsabellaCo – ZO+MP
DeerfieldTwp-LapeerCo – ZO
DeerfieldTwp-LenaweeCo – no ZO, no MP
DeerfieldTwp-LivingstonCo – ZO+MP
DeerfieldTwp-MecostaCo – COUNTY ZONING
DelhiChTwp-InghamCo – MP
DeltaChTwp-EatonCo – ZO+MP
Delton-BarryCo – COUNTY ZONING
DentonTwp-RoscommonCo – ZO
DenverTwp-IsabellaCo – COUNTY ZONING
DeWittCITY-ClintonCo – ZO
DeWittChTwp-ClintonCo – ZO+MP
DexterTwp-WashtenawCo – ZO+MP
DexterVLG-WashtenawCo – ZO
DimondaleVLG-EatonCo – ZO
Dodgeville-HoughtonCo – COUNTY ZONING
DollarBay-HoughtonCo – COUNTY ZONING
DorrTwp-AlleganCo – ZO+MP+MAP
Douglas- – ZO
DouglasVLG-AlleganCo – ZO+MP

DouglassTwp-MontcalmCo – ZO
DoverTwp-LakeCo – no ZO, no MP
DowagiacCITY-CassCo – ZO+MP
DoyleTwp-SchoolcraftCo – COUNTY ZONING
DundeeTwp-MonroeCo – ZO
DuplainTwp-ClintonCo – COUNTY ZONING
DurandCITY-ShiawasseeCo – ZO
DwightTwp-HuronCo – COUNTY ZONING
EagleHarborTwp-KeweenawCo – ZO
EagleTwp-ClintonCo – COUNTY ZONING
EagleVLG-ClintonCo – COUNTY ZONING
EastBayTwp-GrTraverseCo – ZO
EastChinaChTwp-StClairCo – ZO
EastJordanCITY-CharlevoixCo – ZO
EastLakeVLG-ManisteeCo – COUNTY ZO
EastLerov-CalhounCo – COUNTY ZONING
Eastlake-ManisteeCo – COUNTY ZONING
EatonRapidsCITY-EatonCo – ZO
EatonRapidsTwp-EatonCo – COUNTY ZO
EatonTwp-EatonCo – COUNTY ZONING
EdenTwp-MasonCo – COUNTY ZONING
EdenvilleTwp-MidlandCo – ZO+MP
EdwardsburgVLG-CassCo – ZO
ElbaTwp-GratiotCo – COUNTY ZONING
ElbaTwp-LapeerCo – ZO
ElberaTwp-BenzieCo – COUNTY ZONING
Elk Rapids- – ZO
ElkRapidsTwp-AntrimCo – ZO+MP
ElkRapidsVlg-AntrimCo – ZO+MP
ElktonVLG-HuronCo – COUNTY ZONING
EllisTwp-CheboyganCo – COUNTY ZONING
EllsworthTwp-LakeCo – no ZO, no MP
EllsworthVLG-AntrimCo – ZO + MP
ElmHall-GratiotCo – COUNTY ZONING
Elmira-OtsegoCo – COUNTY ZONING
ElmiraTwp-OtsegoCo – COUNTY ZO + MP
ElmoodChTwp-LeelanauCo – ZO+MP
ElmwoodTwp-TuscolaCo – ZO+MP
ElsieVLG-ClintonCo – COUNTY ZONING
Elwell-GratiotCo – COUNTY ZONING
ElyTwp-MarquetteCo – ZO
EmmettChTwp-CalhounCo – ZO + MP
EmmettTwp-StClairCo – ZO
EmpireTwp-LeelanauCo – ZO+MP
EnsignTwp-DeltaCo – COUNTY ZONING
EnsleyTwp-NewaygoCo – ZO+MP
ErieTwp-MonroeCo – ZO +MP
EscanabaCITY-DeltaCo – ZO + MP
EscanabaTwp-DeltaCo – ZO
EssexTwp-ClintonCo – COUNTY ZONING
EssexvilleCITY-BayCo – ZO+MP
EurekaChTwp-MontcalmCo – ZO
Eureka-ClintonCo – COUNTY ZONING
EvangelineTwp-CharlevoixCo – ZO+MP
EvartTwp-OsceolaCo – no ZO, no MP
EvelineTwp-CharlevoixCo – ZO+MP
EvergreenTwp-MontcalmCo – COUNTY ZO
EwingTwp-MarquetteCo – COUNTY ZONING
ExcelsiorTwp-KalkaskaCo – COUNTY ZO
FabiusTwp-StJosephCo – ZO
FairbanksTwp-DeltaCo – COUNTY ZONING
FairfieldTwp-LenaweeCo – ZO

FairfieldTwp-ShiawasseeCo – COUNTY ZO
FayetteTwp-HillsdaleCo – ZO
FennvilleCITY-AlleganCo – ZO
Fenwick-MontcalmCo – COUNTY ZONING
FerrisTwp-MontcalmCo – COUNTY ZONING
FifeLakeTwp-GrTraverseCo – ZO+MP
Filion-HuronCo – COUNTY ZONING
FlowerfieldTwp-StJosephCo – ZO
ForestHomeTwp-AntrimCo – ZO+MP
ForestTwp-ChebovganCo – COUNTY ZONING
ForesterTwp—SanilacCo – ZO+MP
ForkTwp-MecostaCo – COUNTY ZONING
FortGratiotChTwp-StClairCo – ZO + MP
FosterTwp-OgemawCo – COUNTY ZONING
FountainVLG-MasonCo – COUNTY ZONING
FowlerVLG-ClintonCo - ZO
FowlervilleVLG-LivingstonCo – ZO
FrankenlustTwp-BayCo – ZO+MP
FrankenmuthCITY-SaginawCo – ZO+MP
FrankenmuthTwp-SaginawCo – ZO+MP
FrankfortCITY-BenzieCo – ZO+MP
FranklinCITY-BenzieCo – ZO+MP
FredericTwp-CrawfordCo – ZO
FreeSoilTwp-MasonCo – COUNTY ZONING
FreeSoilVLG-MasonCo – COUNTY ZONING
FreedomTwp-WashtenawCo – ZO+MP
FreeportVLG-BarryCo – COUNTY ZONING
FremontCITY-NewaygoCo - ZO +ZO+MP
FremontTwp-IsabellaCo – ZO
FrenchtownChTwp-MonroeCo – ZO+MP
FriendshipTwp-EmmetCo – COUNTY ZO +MP
FruitlandTwp-MuskegonCo – ZO+MP
FruitportChTwp-MuskegonCo – ZO+MP
Galesbur ZOITY-KalamazooCo – ZO
GangesTwp-AlleganCo – ZO
GardenTwp-DeltaCo – COUNTY ZONING
GarfieldChTwp-GrTraverseCo – ZO+MP
GarfieldTwp-NewaygoCo – ZO
GenevaTwp-VanBurenCo – ZO
GenoaTwp-LivingstonCo – ZO+MP
GeorgetownChTwp-OttawaCo – ZO+MP
GermfaskTwp-SchoolcraftCo – COUNTY ZO
GerrishTwp-RoscommonCo – ZO
GilmoreTwp-BenzieCo – COUNTY ZONING
GilmoreTwp-IsabellaCo – COUNTY ZONING
GladstoneCITY-DeltaCo – ZO+MP
GladwinCITY-GladwinCo – ZO
GlenArborTwp-LeelanauCo – ZO+MP
GoldenTwp-OceanaCo – ZO+MP
GoodarTwp-OgemawCo – COUNTY ZONING
GrandBeachVLG-BerrienCo – ZO
GrandHavenChTwp-OttawaCo – Z+MP
GrandHavenCITY-OttawaCo – ZO
GrandLedgeCITY-EatonCo – ZO+ZO
GrantCITY-NewaygoCo - MP
GrantTwp-ChebovganCo – COUNTY ZONING
GrantTwp-HuronCo – COUNTY ZONING
GrantTwp-KeweenawCo – COUNTY ZONING
GrantTwp-MecostaCo – COUNTY ZO GrantTwp-NewaygoCo - ZO
GrantTwp-StClairCo – ZO+MP
GrassLakeChTwp-JacksonCo – ZO+MP

GravlingTwp-CrawfordCo – ZO
Gravlin ZOITY-CrawfordCo – ZO+MP
GreenChTwp-MecostaCo – COUNTY ZONING
GreenLakeTwp-GrTraverseCo – ZO+MP
GreenOakChTwp-LivingstonCo – MP
GreenbushTwp-AlconaCo – ZO
GreenleafTwp-SanilacCo – ZO
GreenvilleCITY-MontcalmCo – ZO+MP
GreenwoodTwp-OceanaCo – ZO
GreenwoodTwp-StClairCo – ZO+MP
GreenwoodTwp-WexfordCo – COUNTY ZO
GrimTwp-GladwinCo – COUNTY ZONING
GroutTwp-GladwinCo – COUNTY ZONING
GunPlainChTwp-AlleganCo – ZO
HagarShores-BerrienCo – ZO
HamburgTwp-LivingstonCo – ZO+MP
HamiltonTwp-GratiotCo – COUNTY ZONING
HamiltonTwp-VanBurenCo – MP
HamlinTwp-EatonCo – COUNTY ZONING
HamlinTwp-MasonCo – ZO+MAP
HamptonChTwp-BayCo – ZO
HancockCITY-HoughtonCo – ZO
HandyTwp-LivingstonCo –ZO+MP
HanoverTwp-WexfordCo – COUNTY ZONING
HarrisonCITY-ClareCo – ZO
HarrisvilleCITY-AlconaCo – MP
HartCITY-OceanaCo – ZO
HartTwp-OceanaCo – ZO+MP
HartfordCITY-VanBurenCo – ZO+MP
HartfordTwp-VanBurenCo - ZO
HartlandTwp-LivingstonCo – ZO
HastingsChTwp-BarryCo – COUNTY ZONING
HastingsCITY-BarryCo – ZO + MP
HayTwp-GladwinCo – COUNTY ZONING
HavesTwp-CharlevoixCo – ZP+MP
HavesTwp-ClareCo – ZO+MP
HavesTwp-OtsegoCo – COUNTY ZONING
HazeltonTwp-ShiawasseeCo – COUNTY ZO
HeathTwp-AlleganCo – ZO
HebronTwp-ChebovganCo – COUNTY ZO
HelenaTwp-AntrimCo – ZO+MP
Henderson Twp-WexfordCo – COUNTY ZO
HendricksTwp-MackinacCo – COUNTY ZO
HiawathaTwp-SchoolcraftCo – OUNTY ZO
HighlandTwp-OsceolaCo - ZO
HillTwp-OgemawCo – COUNTY ZONING
Hilmann VLG-MontmorencyCo - MP
HillsdaleCITY-HillsdaleCo - ZO
HillsdaleTwp-HillsdaleCo – ZO
HintonTwp-MecostaCo – COUNTY ZO
HollandChTwp-OttawaCo – ZO + MP
HomerVLG-CalhounCo –ZO-MAP
HomesteadTwp-BenzieCo – ZO+MP
HopeTwp-MidlandCo – ZO+MP
HopkinsTwp-AlleganCo – ZO+MP
HortonTwp-OgemawCo – COUNTY ZO
HoughtonCITY-HoughtonCo – ZO
HoughtonTwp-KeweenawCo – COUNTY ZO
HowardCityVLG-MontcalmCo – ZO + MP
HowardTwp-CassCo – ZO-MAP
HowellCITY-LivingstonCo – ZO +MP
HowellTwp-LivingstonCo – ZO+MP

HudsonCITY-LenaweeCo – ZO
HudsonTwp-CharlevoixCo – ZO
HudsonvilleCITY-OttawaCo – ZO
HumeTwp-HuronCo – COUNTY ZONING
ImlayCityCITY-LapeerCo – ZO +MP
ImlayTwp-LapeerCo – ZO
IngallstonTwp-MenomineeCo – ZO
IngersollTwp-MidlandCo – ZP+MP
InlandTwp-BenzieCo – ZO+MP
InteriorTwp-OntonagonCo – ZO
InvernessTwp-CheboyganCo – COUNTY ZO
InwoodTwp-SchoolcraftCo – COUNTY ZO
IoniaCITY-IoniaCo – ZO
IraTwp-StClairCo – ZO+MP
IronMountainCITY-DickinsonCo ZO+MP
IronRiverTwp-IronCo – ZO
IronRiverCITY – ZO
IronwoodChTwp-GogebicCo – MP
IronwoodCITY-GogebicCo – ZO
IrvingTwp-BarryCo – COUNTY ZONING
IsabellaTwp-IsabellaCo – COUNTY ZO + MP
JamestownChTwp-OttawaCo – ZO+MP
JeffersonTwp-CassCo – ZO+MP
JeromeTwp-MidlandCo – ZO
JohnstownTwp-BarryCo – COUNTY ZONING
JonesvilleVLG-HillsdaleCo – ZO
JoyfieldTwp-BenzieCo – COUNTY ZONING
KalamazooChTwp-KalamazooCo – ZO
KalamoTwp-EatonCo – COUNTY ZONING
KakaTwp-KalkaskaCo – COUNTY ZONING
KalkaskaVLG-KalkaskaCo – ZO
KassonTwp-LeelanauCo – ZO+MP
KeelerTwp-VanBurenCo – MP
KimballTwp-StClairCo – ZO
KinderhookTwp-BranchCo – ZO+MP
KingsfordCITY-DickinsonCo – MP
KingsleyVLG-GrTraverseCo – ZO
KinrossChTwp-ChippewaCo – ZO
KlackingTwp-OgemawCo – COUNTY ZONING
KochvilleTwp-SaginawCo – ZO
KoehlerTwp-CheboyganCo – COUNTY ZO
KrakowTwp-PresqueIsle – ZO
LaGrangeTwp-CassCo – ZO+ZO-MAP
LafayetteTwp-GratiotCo – COUNTY ZONING
LakeTwp-HuronCo – ZO+MP
LakeIsabellaVLG-IsabellaCo – ZO+MP
LakeOdessaVlg-IoniaCo – ZO
LakefieldTwp-LuceCo – COUNTY ZONING
LaketonTwp-MuskegonCo – ZO
LaketownTwp-AlleganCo – ZO
Lansin ZOhtwp-InghamCo – ZO
LarkinChTwp-MidlandCo –
LawrenceTwp-VanBurenCo – ZO
LawrenceVLG-VanBurenCo – ZO+MP
LebanonTwp-ClintonCo – COUNTY ZONING
LeeTwp-AlleganCo – ZO
LeelanauTwp-LeelanauCo – ZO+MP
LelandTwp-LeelanauCo – ZO+MP
LeoniTwp-JacksonCo – ZO
LeslieCITY-InghamCo – ZO
LexingtonTwp-SanilacCo – ZO
LibertyTwp-JacksonCo – ZO
LibertyTwp-WesfordCo – COUNTY ZONING
LimaTwp-WashtenawCo (Non-Entitled) – MP
LincolnChTwp-BerrienCo – ZO+MP
LincolnTwp-ClareCo – ZO
LincolnTwp-IsabellaCo – COUNTY ZONING
LincolnTwp-MidlandCo – ZO
LincolnTwp-NewaygoCo – COUNTY ZONING
LincolnTwp-OsceolaCo – no ZO, no MP
LittleTraverseTwp-EmmetCo – ZO+MP
LittlefieldTwp-EmmetCo – COUNTY ZONING
LivingstonTwp-OtsegoCo – COUNTY ZONING
LockeTwp-InghamCo – ZO+MP
LodiTwp-WashtenawCo – ZO+MP
LoganTwp-MasonCo – COUNTY ZONING
LoganTwp-OgemawCo – COUNTY ZONING
LondonTwp-MonroeCo – ZO
LongLakeTwp-GrTraverseCo – ZO+MP
LudingtonCITY-MasonCo – ZO+MP
LunaPierCITY-MonroeCo – ZO
LyndonTwp-WashtenawCo – ZO+MP
LynnTwp-StClairCo – ZP
LyonTwp-RoscommonCo – ZO
MackinacIslandCITY-MackinacCo – MP
MackinawCityVLG-CheboyganCo – ZO+MP
MackinawTwp-CheboyganCo – COUNTY ZO
ManchesterTwp-WashtenawCo – ZO
ManchesterVLG-WashtenawCo – ZO+MP
ManisteeCITY-ManisteeCo – ZO+MP
ManistiqueTwp-SchoolcraftCo – COUNTY ZO
MantonCITY-WexfordCo – ZO
MapleForestTwp-CrawfordCo – COUNTY ZO
MapleGroveTwp-BarryCo – COUNTY ZONING
MapleGroveTwp-ManisteeCo – ZO
MapleRidgeTwp-DeltaCo – COUNTY ZONING
MapleRiverTwp-EmmetCo – COUNTY ZO
MapleValleyTwp-SanilacCo – ZO
MarathonTwp-LapeerCo – ZO
MarcellusTwp-CassCo – ZO
MarineCityCITY-StClairCo – ZO+ZO
MarionTwp-CharlevoixCo – ZO
MarionTwp-LivingstonCo – ZO+MP
MarkeyTwp-RoscommonCo – ZO
MarquetteChTwp-MarquetteCo – ZO
MarquetteCITY-MarquetteCo – ZO+MP
MarshallCITY-CalhounCo – ZO +ZO+MP
MartinyTwp-MecostaCo – COUNTY ZONING
MarvsvilleCITY-StClairCo – ZO
MasonCITY-InghamCo – ZO +ZO+MP
MasonTwp-CassCo – ZO
MastodonTwp-IronCo – ZO, no MP
MattawanVLG-VanBurenCo – ZO+MP
MayfieldTwp-LapeerCo – ZO+MP
McKinleyTwp-EmmetCo – COUNTY ZONING
McKinleyTwp-HuronCo – COUNTY ZONING
McMillanTwp-LuceCo – COUNTY ZONING
MeadeTwp-MasonCo – COUNTY ZONING
MelroseTwp-CharlevoixCo – ZO+MP
MemphisCITY-StClairCo (partial) – ZO+MP
MenomineeCITY-MenomineeCo – ZO
MentorTwp-CheboyanCo – COUNTY ZONING
MeridianChTwp-InghamCo – ZO + MP
MetamoraTwp-LapeerCo – MP

MeyerTwp-MenomineeCo – no ZO, no MP
MichianaVLG-BerrienCo – Z)+MP
MiddleburyTwp-ShiawaseeCo – COUNTY ZO
MiddlevilleVLG-BarryCo – ZO + MP
MilanTwp-MonroeCo – ZO
MillbrookTwp-MecostaCo – CO ZO+ ZO-MAP
MillsTwp-OgemawCo – COUNTY ZONING
MiltonTwp-AntrimCo – ZO+MP
MiltonTwp-CassCo – ZO+MP
MoltkeTwp-PresqueIsleCo – COUNTY ZO
MonroeChTwp-MonreCo – ZO
MontagueTwp-MuskegonCo – ZO
MontcalmTwp-MontcalmCo – ZO
MoranTwp-MackinacCo – ZO
MorenciTwp-LenaweeCo – ZO
MortonTwp-MecostaCo – ZO+MP
Mount PleasantCITY-IsabellaCo – ZO +ZO+MP
MuellerTwp-SchoolcraftCo – COUNTY ZO
MullettTwp-CheboyganCo – COUNTY ZO
Zosin ZOITY-AlgerCo – ZO
MunroTwp-CheboyganCo – COUNTY ZONING
MuskegonChTwp-MuskegonCo – ZO
MusseyTwp-StClairCo – ZO+MP
NahmaTwp-DeltaCo – COUNTY ZONING
NapoleonTwp-JacksonCo – ZO+MP
NegauneeCITY-MarquetteCo – ZO
NegauneeTwp-MarquetteCo – ZO
NewarkTwp-GratiotCo – COUNTY ZONING
NewaygoCITY-NewaygoCo – ZO+MP
NewkirkTwp-LakeCo – MP
NewtonTwp-CalhounCo – ZO+MP
NewtonTwp-MackinacCo – MP
NormanTwp-ManisteeCo – ZO+MP
NorthAllisTwp-PresqueIsleCo – COUNTY ZO
NorthStarTwp-GratiotCo – COUNTY ZONING
NorthportVLG-LeelanauCo – ZO
NorwayCITY-DickinsonCo – ZP+MP
NorwayTwp-DickinsonCo – ZO
NorwoodTwp-CharlevoixCo – ZO+MP
NottawaTwp-IsabellaCo – COUNTY ZONING
NundaTwp-CheboyganCo – COUNTY ZONING
OcqueocTwp-PresqueIsleCo – COUNTY ZO
Oden-EmmetCo – COUNTY ZONING
OgemawTwp-OgemawCo – COUNTY ZONING
OliveTwp-ClintonCo – COUNTY ZONING
OliverTwp-KalkaskaCo – COUNTY ZONING
OnandagaTwp-InghamCo – ZO
OneidaChTwp-EatonCo – ZO
OntwaTwp-CassCo – ZO
OrangeTwp-IoniaCo – ZO
OrangeTwp-KalkaskaCo – COUNTY ZONING
OsceolaTwp-HoughtonCo – COUNTY ZONING
OsceolaTwp-OsceolaCo – ZO
OscodaChTwp-IoscoCo – ZO
OshtemoChTwp-KalamazooCo – ZO
OtiscoTwp-IoniaCo – ZO
OtsegoCITY-AlleganCo – ZO + ZO
OtsegoLakeTwp-OtsegoCo – COUNTY ZO
OtterLakeVLG-LapeerCo – ZO
OvidVLG-ClintonCo – COUNTY ZONING
OwossoCITY-ShiawaseeCo – ZO
ParadiseTwp-GrTraverseCo – ZO+MP

ParchmentCITY-KalamazooCo – ZO
ParkTwp-OttawaCo – ZO-MAP
PavilionTwp-KalamazooCo – ZO
Paw Paw - ZO
PawPawTwp-VanBurenCo – ZO – MP being reviewed
 now
PeaineTwp-CharlevoixCo – ZO+MP
PeninsulaTwp-GrTraverseCo – ZO+MP
PennTwp-CassCo – ZO
Pennfield Township, (Calhoun Co.) - ZO
PennfieldTwp-CalhounCo – ZO
PentlandTwp-LuceCo – COUNTY ZONING
PentwaterTwp-OceanaCo – ZO
PereMarquetteChTwp-MasonCo – MP
PerryCITY-ShiawaseeCo – ZO+MP
PerryTwp-ShiawaseeCo – COUNTY ZONING
PiersonTwp-MontcalmCo – ZO
PigeonVLG-HuronCo – MP
PinckneyCITY - [minutes only] ZO
PineRiverTwp-GratiotCo – ZO+MP
PineTwp-MontcalmCo - ZO
PittsfordTwp-HillsdaleCo – ZO
PlainfieldTwp-IoscoCo – ZO+MP
PlainwellCITY-AlleganCo – ZO+MP
PlatteTwp-BenzieCo – COUNTY ZONING
PleasantonTwp-ManisteeCo – ZO+MP
PleasantviewTwp-EmmetCo – ZO
PokagonTwp-CassCo – ZO
PortHuronChTwp-StClairCo – ZO
PortSheldonTwp-OttawaCo – ZO
PorterTwp-CassCo – ZO-MAP
PortlandCITY-IoniaCo – ZO+NP
PosenTwp-PresqueIsleCo – COUNTY ZONING
PrairievilleTwp-BarryCo – ZO+MP
PresqueIsleTwp-PresqueIsle – ZO
PulawskiTwp-PresqueIsleCo – COUNTY ZO
PutnamTwp-LivingstonCo – ZP+MP
QuincyVLG-BranchCo – ZO
RaisinChTwp-LenaweeCo – ZO
RapidRiverTwp-KalkaskaCo – COUNTY ZO
ReadingTwp-HillsdaleCo – ZO
ReadmondTwp-EmmetCo – COUNTY ZONING
ReddingTwp-ClareCo – COUNTY ZONING
RepublicTwp-MarquetteCo – ZO+MP
ResortTwp-EmmetCo – MP + ZO-MAP
ReynoldsTwp-MontcalmCo – ZO
RichfieldTwp-RoscommonCo – ZO
RichlandTwp-KalamazooCo – ZO
RichlandTwp-OgemawCo – COUNTY ZONING
RichlandTwp-SaginawCo – ZO
RichmondTwp-MarquetteCo – ZO
RileyTwp-ClintonCo – COUNTY ZONING
RivertonTwp-MasonCo – COUNTY ZONING
RobinsonTwp-OttawaCo – ZO
RogersTwp-PresqueIsleCo – COUNTY ZONING
RollandTwp-IsabellaCo – COUNTY ZONING
RomeTwp-LenaweeCo – ZO
RooseveltParkCITY-MuskegonCo – ZO
RoseTwp-OgemawCo – COUNTY ZONING
RossTwp-KalamazooCo – ZO
RoxandTwp-EatonCo – COUNTY ZONING
RudyardTwp-ChippewaCo – ZO+MP

RushTwp-ShiawasseeCo – COUNTY ZONING
RutlandChTwp-BarryCo – MP
SaginawChTwp-SaginawCo – MP
SalemTwp-AlleganCo – ZO+MP
SalineCITY-WashtenawCo – ZO
SalineTwp-WashtenawCo – ZO
SandstoneChTwp-JacksonCo – ZO+MP
SanduskyCITY-SanilacCo – ZO
SaranacVLG-IoniaCo – ZO
SaugatuckCITY-AlleganCo – ZO + MP
SaugatuckTwp-AlleganCo – ZO + MP
SaultSteMarieCITY-ChippewaCo – MP
SchoolcraftTwp-HoughtonCo – COUNTY ZO
SchoolcraftTwp-KalamazooCo – ZO+MP
SchoolcraftVLG-KalamazooCo – ZO
ScioTwp-WashtenawCo (Non-Entitled) – ZO
SecordTwp-GladwinCo – ZO
SelmaTwp-WexfordCo – COUNTY ZONING
SeneyTwp-SchoolcraftCo – COUNTY ZONING
SharonTwp-WashtenawCo (Non-Entitled) – ZO
SheridanChTwp-NewaygoCo – MP
SheridanTwp-CalhounCo – ZO+MP
SheridanTwp-HuronCo – COUNTY ZONING
SheridanTwp-MasonCo – COUNTY ZONING
SheridanTwp-MecostaCo – CO ZO + ZO-MAP
ShermanTwp-GladwinCo – COUNTY ZONING
ShermanTwp-HuronCo – COUNTY ZONING
ShermanTwp-KeweenawCo – COUNTY ZO
ShermanTwp-MasonCo – COUNTY ZONING
ShiawasseeTwp-ShiawasseeCo – COUNTY ZO
SidneyTwp-MontcalmCo – ZO+MP
SigelTwp-HuronCo – COUNTY ZONING
SilverCreekTsp-CassCo – ZO
SlagleTwp-WexfordCo – COUNTY ZONING
SolonTwp-LeelanauCo – ZO+MP
SomersetTwp-HillsdaleCo – ZO+MP
SouthArmTwp-CharlevoixCo – ZO
SouthBranchTwp-CrawfordCo – COUNTY ZO
SouthBranchTwp-WexfordCo – COUNTY ZO
SouthHavenCITY-VanBurenCo – ZO+MP
SouthHavenTwp-VanBurenCo – ZO+MP
SpringArborTwp-JacksonCo – ZO+MP
SpringLakeVLG--OttawaCo – ZO
SpringLakeTwp-OttawaCo – MP
SpringfieldCITY-CalhounCo – ZO
SpringfieldTwp-KalkaskaCo – COUNTY ZO
SpringportTwp-JacksonCo – ZO
SpringvaleTwp-EmmetCo – COUNTY ZONING
StandishCITY-ArenacCo – ZO
StCharles -StClair Co – ZO
StClairCITY-StClairCo – ZO+MP
StClairTwp-StClairCo – ZO
StJamesTwp-Charlevoix – ZO
StJohnsCITY-ClintonCo – ZO
StJosephCITY-BerrienCo – ZO + MP
StLouisCITY-GratiotCo – ZO
StockbridgeVLG-InghamCo – ZO
SturgisCITY-StJosephCo – ZO
SugarIslandTwp-ChippewaCo – ZO
SummerfieldTwp-MonroeCo – ZO+MP
SummitTwp-JacksonCo – ZO+ZO
SummitTwp-MasonCo – COUNTY ZONING

SumnerTwp-GratiotCo – COUNTY ZONING
SunfieldTwp-EatonCo – COUNTY ZONING
SuttonsBayTwp-LeelanauCo – ZO+MP
SuttonsBayVLG-LeelanauCo – ZO+MP
SylvanTwp-OsceolaCo – COUNTY ZONING
TawasCity-IoscoCo – ZO
TecumsehCITY-LenaweeCo – ZO _ MP
TekonshaVLG-CalhounCO – ZO
TexasChTwp-KalamazooCo – ZO + ZO-MAP
ThomasTwp-SaginawCo – Sterlin ZOodifs +ZO
ThompsonTwp-SchoolcraftCo – COUNTY ZO
ThornappleTwp-BarryCo – ZO+MP
ThreeOaksTwp-BerrienCo – ZO+MP
TittabawasseeTwp-SaginawCo – ZO
TompkinsTwp-JacksonCo – ZO+ZO-MAP
TorchLakeTwp-AntrimCo – ZO+MP
Tunn(orTurin)Twp-MarquetteCo – CO ZO
TuscaroraTwp-ChebovganCo – COUNTY ZO
TyroneTwp-LivingstonCo – ZO
UnionChTwp-IsabellaCo – ZO+MP
ValleyTwp-AlleganCo – ZO
VandaliaVLG-CassCo – ZO-MAP
VassarTwp-TuscolaCo – ZO
VermontvilleVLG-EatonCo – ZO
VernonTwp-IsabellaCo – COUNTY ZONING
VernonTwp-ShiawasseeCo – COUNTY ZO
VevayTwp-InghamCo – ZO+MP
VictorTwp-ClintonCo – COUNTY ZO
VictoryTwp-MasonCo – COUNTY ZONING
VoliniaTwp-CassCo – ZO-MAP
WaldronVLG-HillsdaleCo – ZO
WalesTwp-StClairCo – ZO
WalkerTwp-ChebovganCo – COUNTY ZONING
WaltonTwp-EatonCo – COUNTY ZONING
WaterlooTwp-JacksonCo – ZO
WatersmeetTwp-GogebicCo – ZO
WatertownChTwp-ClintonCo – ZO+MP
WatertownTwp-SanilacCo – ZO
WatsonTwp-AlleganCo – ZO
WaverlyTwp-ChebovganCo – COUNTY ZO
WaverlyTwp-VanBurenCo – ZO+MP
WawatamTwp-EmmetCo – COUNTY ZONING
WaylandCITY-AlleganCo – ZO
WaylandTwp-AlleganCo – ZO-MAP
WayneTwp-CassCo – ZO
WebsterTwp-WashtenawCo – ZO+MP
WellsTwp-DeltaCo – COUNTY ZONING
WestBranchTwp-OgemawCo – ZO
WestTraverseTwp-EmmetCo – ZO+MP
WestphaliaTwp-ClintonCo – COUNTY ZO
WheatlandTwp-HillsdaleCo – ZO
WheatlandTwp-MecostaCo – COUNTY ZO
WhiteCloudCITY-NewaygoCo – ZO-MAP
WhiteOakTwp-InghamCo – ZO
WhitehallTwp-MuskegonCo – ZO
WhitewaterTwp-GrTraverseCo – ZO+MP
WilliamsChTwp-BavCo – ZO
WilliamstonCITY-InghamCo – ZO+MP
WilliamstownTwp-InghamCo [minutes] ZO+ ZO
WilmofTwp-ChebovganCo – COUNTY ZO
WilsonTwp-CharlevoixCo – ZO+MP
WindsorChTwp-EatonCo – ZO

WinterfieldTwp-ClareCo – ZO+MP-LOANED!!!

WiseTwp-IsabellaCo – ZO-MAPS

WoodhullTwp-ShiawasseeCo – COUNTY ZO

WoodlandTwp-BarryCo – COUNTY ZONING

WrightTwp-OttawaCo – ZO

YaleCITY-StClairCo – ZO+MP

YankeeSpringsTwp-BarryCo - ZO

ZeelandCITY-OttawaCo - ZO+MP

Unincorporated communities in Michigan

[administered at the township or county level]

Total: 510

A

Abbotsford, Michigan
Acme, Michigan
Ada, Michigan
Adair, Michigan
Aetna, Michigan
Afton, Michigan
Agnew, Michigan
Alaska, Michigan
Alba, Michigan
Alberta, Michigan
Albion Landing, Michigan
Albright Shores, Michigan
Alcona, Michigan
Alden, Michigan
Alfred, Michigan
Algansee, Michigan
Alger, Michigan
Allendale, Michigan
Allenton, Michigan
Allenville, Michigan
Aloha, Michigan
Alto, Michigan
Altona, Michigan
Alvin, Michigan
Amasa, Michigan
Anchorville, Michigan
Antrim, Michigan
Argentine, Michigan
Arnheim, Michigan
Arnold, Michigan
Arthur, Michigan
Assinins, Michigan
Assyria, Michigan
Atkins, Michigan
Atlanta, Michigan
Atlantic Mine, Michigan
Atlas, Michigan
Atwood, Michigan
Au Sable, Michigan
Au Train, Michigan
Aura, Michigan
Aurelius, Michigan
Austin, Michigan
Avoca, Michigan
Azalia, Michigan

Bark River, Michigan
Barnes Lake-Millers Lake, Michigan
Barton City, Michigan
Batavia, Michigan
Bates, Michigan
Bath, Michigan
Bay Mills, Michigan
Bay Port, Michigan
Bay Shore, Michigan
Bay View, Michigan
Beadle Lake, Michigan
Beal City, Michigan
Bear Town, Michigan
Beebe, Michigan
Beecher, Michigan
Beechwood, Michigan
Benson, Michigan
Bentley, Michigan
Benton Heights, Michigan
Berrien Center, Michigan
Bethany Beach, Michigan
Big Bay, Michigan
Billings, Michigan
Birchwood, Michigan
Bitely, Michigan
Black River, Michigan
Blaine, Michigan
Blumfield Corners, Michigan
Bolton, Michigan
Boon, Michigan
Bradley, Michigan
Branch, Michigan
Brethren, Michigan
Bridgeport, Michigan
Brimley, Michigan
Brownlee Park, Michigan
Brunswick, Michigan
Brutus, Michigan
Bryant, Michigan
Buena Vista, Kent County, Michigan
Bunker Hill, Michigan
Burnips, Michigan
Burt Lake, Michigan
Burt, Michigan
Burton, Shiawassee County, Michigan
Butman, Michigan
Byron Center, Michigan

B

Bach, Michigan
Backus Beach, Michigan
Bailey, Michigan
Bannister, Michigan
Barbeau, Michigan

C

Caffey Corner, Michigan
Caffey, Michigan
Canada Creek Ranch, Michigan
Canadian Lakes, Michigan
Cannonsburg, Michigan

Carland, Michigan
Carp Lake, Michigan
Casco, Michigan
Castle Park, Michigan
Cathro, Michigan
Cedar Lake, Michigan
Cedar River, Michigan
Cedar, Michigan
Cedarville, Michigan
Ceresco, Michigan
Channing, Michigan
Chase, Michigan
Chassell, Michigan
Cheviers, Michigan
Christmas, Michigan
Colfax, Michigan
Colling, Michigan
Comins, Michigan
Commerce, Michigan
Comstock Park, Michigan
Comstock, Michigan
Conway, Michigan
Copper Harbor, Michigan
Corrine, Michigan
Covington, Michigan
Crofton, Michigan
Cross Village, Michigan
Crump, Michigan
Crystal Valley, Michigan
Cutlerville, Michigan

D

Dakota Heights, Michigan
Dayton, Berrien County, Michigan
Decker, Michigan
Deerton, Michigan
Delaware, Michigan
Delton, Michigan
Detroit Beach, Michigan
Diamond Springs, Michigan
Dixboro, Michigan
Dodgeville, Michigan
Dollar Bay, Michigan
Dollarville, Michigan
Dowling, Michigan
Drayton Plains, Michigan
Dreamland, Michigan
Drenthe, Michigan
Drummond, Michigan
Dublin, Michigan
Duel, Michigan
Dutton, Michigan

E

Eagle River, Michigan
Eastmanville, Michigan
Eastwood, Michigan
Eckerman, Michigan
Edenville, Michigan
Edgemont Park, Michigan
Edgewood, Michigan
Elbridge, Michigan

Eldorado, Michigan
Elm Hall, Michigan
Elmhurst, Michigan
Elwell, Michigan
Engadine, Mackinac County, Michigan
Engadine, Michigan
Entrican, Michigan
Epoufette, Michigan
Estey, Michigan
Evergreen Shores, Michigan

F

Fair Plain, Michigan
Fairport, Michigan
Fairview, Michigan
Fargo, Michigan
Fayette, Michigan
Felch, Michigan
Fenwick, Michigan
Ferry, Michigan
Filion, Michigan
Fitchburg, Michigan
Five Points Corner, Michigan
Flanders, Michigan
Forest Hill, Michigan
Forest Hills, Michigan
Foster City, Michigan
Frankentrost, Michigan
Franklin Mine, Michigan
Frederic, Michigan
Freeland, Michigan
Frontier, Michigan

G

Ganges, Michigan
Garden Corners, Michigan
Garnet, Michigan
Gay, Michigan
Gilchrist, Allegan County, Michigan
Gilchrist, Mackinac County, Michigan

- Gill's Pier, Michigan
- Glendora, Michigan
- Glenn, Michigan
- Goetzville, Michigan
- Good Hart, Michigan
- Goodells, Michigan
- Gould City, Michigan
- Grand Marais, Michigan
- Grand Valley, Michigan
- Grawn, Michigan
- Greilickville, Michigan
- Grindstone City, Michigan
- Gros Cap, Michigan
- Gulliver, Michigan
- Gwinn, Michigan

H

Hale, Michigan
Halls Corner, Michigan
Hamilton, Michigan

Harbert, Michigan
Harbor Point, Michigan
Hardwood, Michigan
Haring, Michigan
Harvey, Michigan
Haslett, Michigan
Hazelhurst, Michigan
Hell, Michigan
Hemlock, Michigan
Henderson, Michigan
Herman, Michigan
Herron, Michigan
Hessel, Michigan
Hickory Corners, Michigan
Higgins Lake, Michigan
Hilliards, Michigan
Hockaday, Michigan
Holt, Michigan
Holton, Michigan
Homestead, Michigan
Hope, Michigan
Hopkinsburg, Michigan
Houghton Lake Heights, Michigan
Houghton Lake, Michigan
Hoxeyville, Michigan
Hubbard Lake, Alcona County, MI
Hubbard Lake, Alpena County, MI
Hubbell, Michigan
Huron Bay, Michigan
Huron City, Michigan
Hurontown, Michigan

I

Indian River, Michigan
Interlochen, Michigan
Irons, Michigan
Ironton, Michigan
Isabella, Michigan
Isadore, Michigan

J

Jacobsville, Michigan
Jeddo, Michigan
Jenison, Michigan
Jerome, Michigan
Johannesburg, Michigan
Juddville, Michigan

K

Kelden, Michigan
Kendall, Michigan
Kenton, Michigan
Keweenaw Bay, Michigan
Kimball, Michigan
Kincheloe, Michigan
Kurtz, Michigan

L

La Salle, Michigan
Lac La Belle, Michigan
Lachine, Michigan
Lake Fenton, Michigan

Lake George, Michigan
Lake Leelanau, Michigan
Lake Michigan Beach, Michigan
Lakeland, Michigan
Lakeport, Michigan
Lakeside, Berrien County, Michigan
Lakeside, Genesee County, Michigan
Lakeside, Macomb County, Michigan
Lakeville, Michigan
Lakewood, Michigan
Lambertville, Michigan
Lambs, Michigan
Lamont, Michigan
Langport, Michigan
Larson Beach, Michigan
Leer, Michigan
Leland, Michigan
Leonidas, Michigan
Leota, Michigan
Level Park-Oak Park, Michigan
Levering, Michigan
Lewiston, Michigan
Lewisville, Michigan
Limestone, Michigan
Linwood, Michigan
Little Lake, Michigan
Little Venice, Michigan
Lockwood Beach, Michigan
Long Lake, Michigan
Loretto, Michigan
Lost Lake Woods, Michigan
Lovells, Michigan
Luzerne, Michigan

M

Macatawa, Michigan
Macomb, Michigan
Manitou Beach-Devils Lake, Michigan
Maple City, Michigan
Maple Grove, Michigan
Marenisco, Michigan
Marne, Michigan
Mason, Houghton County, Michigan
Mayfield, Michigan
McKinley, Oscoda County, Michigan
Mears, Michigan
Meauwataka, Michigan
Melstrand, Michigan
Mentha, Michigan
Merriman, Michigan
Merritt, Michigan
Metropolitan, Michigan
Michigamme, Michigan
Michigan Center, Michigan
Middleton, Michigan
Middletown, Michigan
Millburg, Michigan
Millecoquins, Michigan
Millett, Michigan
Mio, Michigan
Moddersville, Michigan
Moline, Michigan

Moorestown, Michigan
Moorestown, Michigan
Mosherville, Michigan
Mullett Lake, Michigan
Munger, Michigan
Munith, Michigan

N

Napoleon, Michigan
Naubinway, Michigan
Nestoria, Michigan
New Boston, Michigan
New Haven Center, Michigan
New Hudson, Michigan
New Richmond, Michigan
New Salem, Michigan
New Swanzy, Michigan
New Troy, Michigan
Newark, Michigan
Newport, Michigan
North Aurelius, Michigan
North Star, Michigan
North Street, Michigan
Northview, Michigan

O

Oak Grove, Michigan
Oden, Michigan
Oil City, Michigan
Okemos, Michigan
Old Mission Point, Michigan
Old Mission, Michigan
Omena, Michigan
Onondaga, Michigan
Oscoda, Michigan
Oshtemo, Michigan
Osmer, Michigan
Osseo, Michigan
Ossineke, Michigan
Ozark, Michigan

P

Palmer, Michigan
Paradise, Michigan
Parisville, Michigan
Parkdale, Michigan
Parkville, Michigan
Patrick Landing, Michigan
Paw Paw Lake, Michigan
Pearl Beach, Michigan
Pelkie, Michigan
Pequaming, Michigan
Peshawbestown, Michigan
Peters, Michigan
Pine Grove Mills, Michigan
Pine River, Michigan
Pittsburg, Michigan
Pittsford, Michigan
Pointe Aux Pins, Michigan
Pointe aux Pins, Michigan
Pompeii, Michigan
Ponshewaing, Michigan
Popple, Michigan

Port Dolomite, Michigan
Port Inland, Michigan
Prudenville, Michigan
Pullman, Michigan

Q

Quinnesec, Michigan

R

Raber, Michigan
Raco, Michigan
Ralph, Michigan
Ramsay, Michigan
Randville, Michigan
Rankin, Michigan
Ransom, Michigan
Rapid River, Michigan
Rapson, Michigan
Rathbone, Michigan
Republic, Michigan
Rexton, Michigan
Rhodes, Michigan
Richville, Michigan
Ripley, Michigan
Riverdale, Michigan
Riverside, Michigan
Riverview, Newaygo County, Michigan
Robin Glen-Indiantown, Michigan
Rock River, Michigan
Rodney, Michigan
Ruby, Michigan
Ruth, Michigan

S

Sagola, Michigan
St. Helen, Michigan
Samaria, Michigan
Sand River, Michigan
Sawyer, Michigan
Schaffer, Michigan
Seney, Michigan
Senter, Michigan
Sethton, Michigan
Shaytown, Michigan
Sherman City, Michigan
Sherman, Michigan
Shields, Michigan
Shingleton, Michigan
Shorewood Hills, Michigan
Sickles, Michigan
Skanee, Michigan
Skidway Lake, Michigan
Smiths Creek, Michigan
Somerset Center, Michigan
Somerset, Michigan
South Boardman, Michigan
South Gull Lake, Michigan
South Monroe, Michigan
Sparlingville, Michigan
Spratt, Michigan
Springport, Alcona County, Michigan
Spruce, Michigan

	Stalwart, Michigan		Wabaningo, Michigan
	Steiner, Michigan		Wadhams, Michigan
	Stony Lake, Michigan		Waldenburg, Michigan
	Stony Point, Michigan		Wales, Michigan
	Strong's, Michigan		Wallace, Michigan
	Sugar Rapids, Michigan		Walton, Michigan
	Sumner, Michigan		Waters, Michigan
	Sunrise Heights, Michigan		Watersmeet, Michigan
	Swedetown, Michigan		Watrousville, Michigan
	Sylvester, Michigan		Wattles Park, Michigan
T			Watton, Michigan
	Tamarack City, Michigan		Waucedah, Michigan
	Temperance, Michigan		Waverly, Michigan
	Temple, Michigan		Weare, Michigan
	Theodore, Michigan		Weidman, Michigan
	Thomaston, Michigan		Wellston, Michigan
	Three Lakes, Michigan		Wequetonsing, Michigan
	Tipton, Michigan		West Ishpeming, Michigan
	Topinabee, Michigan		West Monroe, Michigan
	Torch Lake, Michigan		Westwood, Michigan
	Tower Hill Shorelands, Michigan		Wetmore, Michigan
	Trowbridge Park, Michigan		Wheeler, Michigan
	Trufant, Michigan		Whigville, Michigan
	Twin Lake, Michigan		White Pine, Michigan
	Tyre, Michigan		White Rock, Michigan
			White Star, Michigan
U			Whitmore Lake, Michigan
	Union Lake, Michigan		Willard, Michigan
	Union Pier, Michigan		Williamsburg, Michigan
	Union, Michigan		Winegars, Michigan
	University Center, Michigan		Wolf Lake, Michigan
V			Wooden Shoe Village, Michigan
	Vandercook Lake, Michigan		Woodland Beach, Michigan
	Vriesland, Michigan	Y	Wyman, Michigan
	Vulcan, Michigan		Yuma, Michigan
W		Z	
			Zeba, Michigan

CHAPTER 4: Evidence of Impediments to Fair Housing Choice in Michigan 1998-2007: Complaints, Hate Crimes, Testing and Lawsuits

A. Introduction

During our interviews for this study, we found widespread commitment to the principles and values of the Fair Housing laws, particularly among housing and community development professionals. Yet we also found in some non-metropolitan communities the view that housing discrimination is largely a problem of Michigan's largest cities, not of the smaller cities, townships and villages that were the focus of this research.

Nonetheless, every local jurisdiction that receives Federal block-grant dollars – including CDBG and HOME funds – has signed assurances that local officials will “affirmatively further fair housing choice.” And even for those few jurisdictions that may not have received MSHDA funding during the past 10 years, *fair housing is the law in Michigan and the Nation*. Therefore it is the obligation for governmental units at all levels to seek to reduce barriers to fair housing choice and combat unlawful discrimination within their borders.

In contrast to frequent misunderstandings that fair housing violations are largely an urban phenomenon, *evidence of barriers to Fair Housing choice are found in nearly every Michigan county*, as are the official complaints of discrimination compiled by Michigan Fair Housing Centers/MFHC, Michigan Department of Civil Right/MDCRs, the U.S. Department of Justice/DOJ and the U.S. Department of Housing and Urban Development/HUD. Evidence of “hate crimes” from the Michigan Police also come from nearly every region of the state. (For detailed discussion of these official statistics, see Chapter 4.)

Further, according to estimates for 2007 by the National Fair Housing Alliance/NFHA - based on HUD research findings from the past 30 years – the number of discrimination complaints that are actually reported represent only 1% of actual instances of unlawful housing discrimination across the nation.³⁴

Although MSHDA has a Fair Housing presence in every county, and has a statewide communication network through the MSHDA Fair Housing office, this Statewide A.I. includes recommendations that seek to augment local commitments and institutional processes for “affirmatively furthering fair housing” throughout the state.

Most importantly, we recommend *actions to strengthen systems for identifying unlawful discrimination and then following through for the benefit of the abused homeseeker and the community as a whole*.

B. Housing Discrimination Complaints

³⁴ NFHA Trends Report (2008). Based on 27,000 discrimination complaints reported from NFHA's member Fair Housing Centers across the county, and using the national research from HUD, NFHA estimates that at least 2,700,000 and perhaps as many as 4,000,000 incidents of unlawful discrimination occurred during 2007 across the United States.

Introduction: One significant source for identifying impediments to the exercise of fair housing choice is the presence of complaints of unlawful housing discrimination that have been filed with public or private entities. MSHDA's 1998 "Analysis of Impediments" included information about the number and type of housing discrimination complaints in Michigan Non-Entitlement communities between 1990 and 1997. This 2008 "Analysis" includes information on housing discrimination complaint activity in the Michigan Non-Entitlement counties for the period from 1/1/98 through 12/31/07.

Two notes of caution about the significance of housing discrimination complaint activity are important to recognize:

- Housing discrimination complaints are "allegations" of unlawful discrimination, they do not constitute "proof" that the unlawful discrimination actually took place. "Proof" of unlawful discrimination is normally only established if the respondent (defendant) has admitted to the discrimination or has been found to have discriminated against the complainant (plaintiff) in an administrative process or by a court of law.
- Many acts of unlawful housing discrimination are not reported as complaints to any agency, public or private. The U.S. Department of Housing and Urban Development (HUD) has estimated, based on the outcomes from the national fair housing audits HUD has sponsored in 1997, 1989 and 2000, that there may be over 2,700,000 acts of unlawful housing discrimination each year, while public and private agencies normally report the reception of approximately 27,000 complaints of unlawful housing discrimination each year. Many persons, for a variety of reasons, do not bother to file their complaints with any agency, public or private.

Given the above noted limitations involved in a review of housing discrimination complaint activity, the number and type of housing discrimination complaints filed with public and private agencies does provide a very conservative estimate of the numbers of persons in Michigan who feel that their access to and/or use of housing in Michigan is being limited by acts of unlawful housing discrimination. As such, the information concerning housing discrimination complaint activity is an important element in conducting an analysis to the exercise of fair housing choice in Michigan.

This "Analysis" includes housing discrimination complaint data for the period from 1/1/98 through 12/31/07 from the following sources:

- The Michigan Department of Civil Rights (MDCR)
- The United States Department of Housing and Urban Development (HUD)
- The four, private, non-profit Michigan Fair Housing Centers (MFHC):
 - * Fair Housing Center of Metropolitan Detroit
 - * Fair Housing Center of Southeast Michigan
 - * Fair Housing Center of Southwest Michigan
 - * Fair Housing Center of West Michigan

This review of housing discrimination complaint activity is not an evaluation of the effectiveness of the fair housing enforcement efforts of the public agencies or private organizations. Representatives of the above groups readily acknowledge that, even after over forty years of fair housing enforcement efforts, acts of unlawful housing discrimination continue at alarming rates.

However, they are quick to point out that lack of funding has seriously limited their ability to gain compliance with fair housing laws through enforcement efforts. The large number of housing discrimination complaints that have been closed by the MFHCs, MDCR and HUD, without a finding of discrimination (see data attached at the end of this chapter) is, according to representatives of the three agencies, attributable to the limited resources made available for the enforcement of fair housing laws and is not evidence that the alleged acts of unlawful housing discrimination did not occur. The following section describes the complaint activity for each of the three enforcement groups (MDCR, HUD and the MFHCs).

C. Michigan Department of Civil Rights Complaint Activity

The Michigan Department of Civil Rights regularly receives and investigates complaints of unlawful discrimination in Michigan, including complaints of unlawful housing discrimination. According to provisions in the Michigan Elliott-Larsen Civil Rights Act, the Department shall:

"Receive, initiate, investigate, conciliate, adjust, dispose of, issue charges, and hold hearings on complaints alleging a violation of this act..." (Article 6 Section 602 [c]).

The Department is currently directed by Attorney Linda Parker. Ms. Parker and her staff have generously provided information about MDCR complaint activity for this Analysis, and have met with the MFHC Analysis staff to discuss MDCR fair housing related activities. Information about MDCR housing discrimination complaint activity for the period from 1/1/98 through 12/31/07 is attached at the end of this chapter and is summarized below.

During the ten year period since the last MSHDA "Analysis", the MDCR has closed 2,810 complaints of unlawful housing discrimination. A total of 460 of those closed complaints (16.3%) involved allegations from persons residing in, or in relation to housing providers with offices in, one of the Non-Entitlement communities in Michigan. There were complaints arising from 64 of the 77 Non-Entitlement counties in Michigan. The Michigan population residing in Non-Entitlement communities is 40.65% of the total Michigan population. It is possible that the lower percentage of complaints arising from the Non-Entitlement communities (16.3%) is explained by significantly lower percentages of unlawful housing discrimination practices in those communities. However, the MFHC testing conducted in Non-Entitlement communities discloses the same levels of differences in treatment in those areas as the MFHCs find throughout the state of Michigan. Based on the data available for this Analysis, it appears the major reason for the lower percentage of closed MDCR complaints from the Non-Entitlement communities is the lower percentage of persons with characteristics that most often form the basis for a housing discrimination complaint (African-American persons, Hispanic American persons, persons with disabilities) residing in and/or searching for housing in the Non-Entitlement communities.

Contacts by MFHC Analysis staff with local officials in the Non-Entitlement communities revealed a significant lack of knowledge about how, when or why to file a complaint of unlawful housing discrimination, other than to call the HUD Housing Discrimination Hot Line (1-800-669-9777). The housing discrimination complaint investigation services of MDCR do not appear to be widely known throughout the Non-Entitlement communities.

The annual average of closed complaints (46/year) is significantly higher than the 18.375/year average of closed MDCR cases (147 total closed cases) for the period from 1990 through 1997, as reported in the 1998 "Analysis". The reason for the higher number of closed complaints

during the past ten years is better explained as a result of the commitment of the current MDCR Director, Linda Parker, and staff to bring attention to housing discrimination issues than to suggest that there has been a significant difference in the amount of housing discrimination being practiced in Michigan between 1990 - 1997 and 1998 - 2007.

The number of complaints received by MDCR from complainants, or that involve respondents in each Non-Entitlement county are:

Alpena - 2	Houghton - 4	Montcalm - 6
Antrim - 2	Huron - 1	Muskegon - 9
Barry - 6	Ingham - 26	Newaygo - 4
Bay - 4	Ionia - 3	Oceana - 2
Berrien - 13	Iosco - 5	Ogemaw - 6
Branch - 9	Iron - 2	Osceola - 7
Calhoun - 6	Isabella - 14	Oscoda - 2
Cass - 3	Jackson - 4	Otsego - 1
Charlevoix - 3	Kalamazoo - 14	Ottawa - 18
Chippewa - 4	Lake - 5	Presque Ile - 1
Clare - 3	Lapeer - 12	Roscommon - 2
Clinton - 1	Leelanau - 2	Saginaw - 9
Crawford - 1	Lenawee - 8	St. Clair - 11
Delta - 6	Livingston - 10	St. Joseph - 22
Dickinson - 6	Mackinac - 1	Sanilac - 6
Eaton - 4	Manistee - 2	Schoolcraft - 1
Emmet - 10	Marquette - 13	Shiawassee - 8
Gladwin - 3	Mason - 5	Tuscola - 4
Gogebic - 3	Mecosta - 15	Van Buren - 14
Grand Traverse - 21	Menominee - 2	Wexford - 7
Gratiot - 3	Missaukee - 4	
Hillsdale - 15	Monroe - 21	

A few differences in the "basis" for the complaints are worth noting. Between 1990 and 1997 8.8% of the closed cases involved allegations of discrimination based on disability status. That percentage increased to 40.8% for the period from 1998 - 2007. Similarly, the percentage of familial status discrimination complaints increased from 1.3% between 1990 - 1997 to 7.6% between 1998 - 2007. The percentage of race discrimination complaints saw a slight increase from 25.1% between 1990 - 1997, to 28.9% between 1998 - 2007. Other characteristics (national origin, color, religion, sex, sex, age and marital status) did not show significant changes. One change does suggest an internal improvement in record keeping by MDCR. The percentage of "other/not indicated" closed cases declined from 37.4% between 1990 - 1997 to 4.1% for the period from 1998 - 2007.

The percentage of closed complaints involving rental properties increased from 61% between 1990 - 1997 to 87.3% between 1998 - 2007. The percentage of cases in the other categories (sales, mortgage lending, condominiums and housing cooperatives, advertising) remained approximately the same, however the percentage of "other/not indicated" decreased from 29.2% between 1990 - 1997 to 0.006% between 1998 - 2007, another commendable indication of improved MDCR housing discrimination complaint record keeping.

The number (101 of 460) and percentage (21.9%) of closed cases between 1998 - 2007 with

"recovery for the complainant" is only slightly lower than the number (43 of 147) and percentage (29%) of "recovery" cases reported for the period from 1990 - 1998. The percentage of cases with "recovery" for the complainants in the Non-Entitlement communities (21.9%) is comparable to the level of "recovery" for closed MDCR complaints in all of Michigan.

The major "finding" to be gleaned from the analysis of MDCR complaint activity is that even though knowledge of MDCR complaint procedures appears to be fairly low, there are still significant numbers of persons who have filed their complaints of unlawful housing discrimination with MDCR. Given a higher level of resources to allow MDCR to provide more attention to the Non-Entitlement communities, it can be expected that the number of housing discrimination complaints from the Non-Entitlement communities will significantly increase.

D. U.S. Department of Housing and Urban Development Complaint Activity

The U.S. Department of Housing and Urban Development (HUD) is identified in the Fair Housing Act (FHA) as the Federal agency that receives and investigates individual complaints of unlawful housing discrimination. The FHA also provides that if a state or local unit of government has a fair housing law or ordinance that HUD has determined is substantially equivalent to the FHA, that HUD will refer complaints of unlawful housing discrimination that it receives to the state or local unit of government. Michigan has been ruled by HUD to have a substantially equivalent fair housing law, however, no local units of government in Michigan have received that designation.

Although the Michigan fair housing laws have been determined by HUD to be substantially equivalent to the Federal Act, the Michigan laws have a six month statute of limitations to file an administrative complaint compared to the twelve month statute of limitations provisions in the FHA. The complaint data provided for the A.I. by HUD does not identify which HUD cases have also been referred to MDCR, so, for purposes of this Analysis it will be assumed that, given the difference in the statute of limitations and without reducing the totals found in the HUD Complaints, approximately 50% of the HUD complaints have also been filed with MDCR, with the remaining 50% handled by HUD.

As noted in the list of HUD closed complaints (see data attached at the end of this chapter), between 1/1/98 and 12/31/07 HUD closed 2,359 complaints involving complainants and/or respondents in Michigan. A total of 477 (20.2%) of the complaints arose from Non-Entitlement communities in Michigan, including 67 of the 77 Non-Entitlement counties in Michigan. Thirty-six (36) of the counties had from 1 - 5 complaints, 12 had from 6 - 10 complaints, 18 had from 11 - 20 complaints and one county had more than 20 complaints (Clinton, with 27 complaints).

The number of complaints closed by HUD between 1/1/98 and 12/31/07 from complainants residing in or involving respondents with offices in each Non-Entitlement county are:

Alcona - 8	Gladwin - 2	Menominee - 1
Alger - 1	Gogebic - 2	Monroe - 13
Allegan - 11	Grand Traverse - 12	Montcalm - 5
Alpena - 2	Gratiot - 1	Montmorency - 1
Antrim - 2	Hillsdale - 11	Muskegon - 4
Arenac - 2	Houghton - 6	Newaygo - 5

Barry - 11	Huron - 5	Oceana - 10
Bay - 11	Ingham - 17	Ogemaw - 4
Benzie - 1	Ionia - 5	Osceola - 4
Berrien - 15	Iosco - 1	Oscoda - 1
Branch - 9	Isabella - 13	Ottawa - 11
Calhoun - 9	Jackson - 3	Roscommon - 1
Cass - 5	Kalamazoo - 14	Saginaw - 19
Charlevoix - 4	Kalkaska - 2	Sanilac - 6
Cheboygan - 2	Lake - 4	Schoolcraft - 1
Chippewa - 3	Lapeer - 14	Shiawassee - 8
Clare - 3	Leelanau - 4	St. Clair - 14
Clinton - 27	Lenawee - 19	St. Joseph - 20
Crawford - 2	Livingston - 8	Tuscola - 3
Delta - 4	Manistee - 3	Van Buren - 9
Dickinson - 7	Marquette - 10	Wexford - 3
Eaton - 14	Mason - 5	
Emmet - 9	Mecosta - 11	

Similar to the MDCR totals, the majority of the 477 HUD complaints alleged discrimination against persons with disabilities (200 - 42%), followed by racial discrimination (163 - 34%), familial status (54 - 11%), sex/gender (32 - 7%), national origin (23 - 5%) and religion (5 - 1%). Also, similar to the MDCR totals, the vast majority of complaints (417 - 87%) involved rental properties and, also similar to MDCR, the vast majority were closed without a favorable ruling or adjustment for the complainant (318 - 67%). Favorable adjustments or rulings for the complainant were reached in 159 (33%) of the complaints.

For the purposes of this A.I. it is concluded that a substantial number (perhaps as high as 50%) of the Michigan 477 based housing discrimination complaints closed by HUD between 1/1/98 and 12/31/2007 have also been filed with and closed by MDCR. The estimated percentage of cases referred by HUD to MDCR is not 100% because Michigan has a 6 month statute of limitations for filing an administrative complaint compared to the 12 month federal, making it very likely that some of the timely complaints accept by HUD could not be accepted by MDCR.

Detailed HUD complaint statistics were not available, and therefore not included, in the 1998 "Analysis", making it impossible to compare the 1/1/98 - 12/31/07 HUD figures with any previous HUD numbers. It is possible to conclude that the 477 reported HUD filed complaints from the Non-Entitlement communities represents a significant number of complaints from areas of the State that are less likely to be exposed to information concerning ways to file complaints of unlawful housing discrimination.

E. Michigan Fair Housing Centers Discrimination Complaints

There are four active private, enforcement oriented, nonprofit fair housing organizations in Michigan that have supplied information for this Analysis:

- * Fair Housing Center of Metropolitan Detroit
- * Fair Housing Center of Southeast Michigan
- * Fair Housing Center of Southwest Michigan
- * Fair Housing Center of West Michigan

The record of the housing discrimination complaint activity filed with the MFHCs involving properties in the Michigan Non-Entitlement communities is attached at the end of this chapter. The primary service areas for the four MFHCs include five of the six entitlement counties (Kent, Macomb, Oakland, Washtenaw and Wayne) and the Non-Entitlement county of Kalamazoo. Each of the four MFHCs attempts to provide their fair housing services to persons in other Non-Entitlement counties and communities, usually without funding from any source to do so. Given the limitation of resources available to the MFHCs, those groups, between 1/1/98 and 12/31/07 received and investigated 372 complaints of unlawful housing discrimination involving properties in 37 Non-Entitlement counties. The 372 complaint represents 8.18% of the 4,543 complaints of unlawful housing discrimination received by the MFHCs between 1/1/98 and 12/31/07. The MFHCs estimate that approximately 10% of the complaints received by the MFHCs are also filed with MDCR or HUD.

The 372 complaints received involving properties in 37 Non-Entitlement counties between 1/1/98 and 12/31/2007 compares with the 285 complaints in 43 Non-Entitlement counties reported in the 1998 Analysis for the years from 1990 through 1997. The annual complaint averages - 37/year for 1998 - 2007 compared to 35/year for 1990 - 1997 - suggest that the level of complaint activity has remained relatively the same from 1990 - 2007. The difference in the number of counties with complaint activity is related to the fact that the 1998 Analysis was based on information from five MFHCs compared to the four MFHCs that provided the data for this 2008 Analysis.

The number of complaints received by the MFHCs involving properties in Non-Entitlement counties are:

Allegan - 36	Ingham - 3	Muskegon - 5
Alpena - 1	Ionia - 5	Newaygo - 4
Barry - 3	Isabella - 4	Oceana - 4
Berrien - 4	Kalamazoo - 39	Ontonagon - 2
Branch - 4	Kent - 1	Osceola - 3
Calhoun - 7	Lake - 4	Ottawa - 32
Cass - 1	Lapeer - 2	Roscommon - 1
Charlevoix - 6	Lenawee - 75	St. Clair - 4
Clinton - 3	Livingston - 26	St. Joseph - 15
Crawford - 1	Mackinac - 1	Sanilac - 4
Delta - 1	Mecosta - 4	Van Buren - 14
Eaton - 3	Monroe - 38	
Grand Traverse - 3	Montcalm - 9	

Racial discrimination complaints accounted for the largest number and percentage of Non-Entitlement community complaints received by the MFHCs (121 - 32.5%) followed by familial status (106 - 28.5%), disability status (98 - 26.3%), sex/gender (27 - 7.2%), national origin (24 - 6.4%) and religion (3 - 0.8%). The Michigan fair housing laws protect two characteristics that are not included under the FHA: chronological age (22 - 5.9%) and marital status (15 - 4%), while source of income (4 - 0.8%) and sexual orientation (0 - 0%) are protected under some local community ordinances.

The 317 (85%) volume of rental cases is similar to the percentage of rental cases received by MDCR and HUD, with significantly smaller percentages for sales/purchase transactions (32 - 8.6%) and mortgage financing (2.9%). The most common allegation made by complainants was for the

housing provider to "refusal to rent, sell or negotiate" a property (144 of 434 - 33.1%). Of particular interest, in light of the discussion of Hate Crimes in this Analysis (below) is the significant number of "harassment/intimidation" allegations (39 - 8.9%) made to the MFHCs.

The MFHC data includes information on "open" cases (64 - 17%) as well as "closed" cases (308 - 83%). Favorable outcomes for the complainants were reported in 56 (18%) of the closed cases. The fact that 252 (82%) of the closed cases did not result in a favorable outcome for the complainant does not allow for the conclusion that the complainant was not unlawfully discriminated against in each of those 252 cases. Rather, the MFHCs suggest that with additional investigative resources to more adequately investigate the complaints in Non-Entitlement communities, the number and percentage of cases favorably closed for the complainant would increase significantly.

F. Housing Discrimination Complaint Summary

There has been no evidence that the number or percentage of housing discrimination complaints involving properties or complainants in the Non-Entitlement communities that were filed with the MDCR, HUD or the MFHCs has been reduced during the 1/1/98 - 12/31/2007 period when compared with the period from 1/1/90 - 12/31/97. The characteristic with the most significant increase in complaint activity involves complaints from persons with disabilities. The level of "favorable outcomes" for the complainants has remained approximately the same for each of the reporting groups. Allegations of unlawful housing discrimination in the Non-Entitlement communities of Michigan remain high and warrant the allocation of additional resources to more adequately identify, investigate and resolve complaints of unlawful housing discrimination in the Non-Entitlement communities.

G. Fair Housing TESTING

For over 40 years the process of fair housing testing has been used for the purpose of social science research and/or as evidence in relation to administrative or court housing discrimination enforcement actions. The U.S. Supreme Court, in **Havens v Coleman**, has approved testing as an evidence gathering tool in housing discrimination cases, and the U.S. Department of Housing and Urban Development has conducted three national fair housing studies (in 1977, 1989 and 2000) that utilized testing as the toll for gathering evidence related to the identifying differences in treatment accorded to equally qualified homeseekers who differ only in the variable being tested (race, sex, national origin, etc.).

The HUD funded Housing Discrimination Study 2000 (HDS), like the previous two national studies in 1987 and 1977, was limited to an analysis of housing discrimination in urban housing markets. The studies identified levels of unlawful housing discrimination based on race (all three studies), national origin (discrimination against persons of Hispanic origin in the 1989 and 2000 studies) and several other characteristics (discrimination against Asian Americans, Native Americans, persons with disabilities, disability status in the 2000 study) in urban housing markets. Only one Michigan community, the Detroit metropolitan area, was included in the 2000 study. As such, the HDS data does not shed light on the levels of housing discrimination that may be occurring in the largely non-urban, Non-Entitlement community housing markets in Michigan and will not be utilized in relation to this 2008 Analysis of Impediments in the Non-Entitlement communities in Michigan. This 2008 Analysis does include information concerning testing conducted by the Michigan Fair Housing Centers of MSHDA-assisted properties and of properties in Non-Entitlement communities between 1/1/98 and 12/31/07.

G-1: Tests of MSHDA-assisted Properties

Included at the conclusion of this chapter is a summary of MFHC tests of MSHDA-assisted housing developments. The testing was conducted under contract with and at the request of MSHDA and results of the tests were turned over to MSHDA. The MFHCs, for the purpose of this Analysis, were able to identify 209 fair housing tests conducted of MSHDA-assisted multi-family housing developments between 1/1/98 and 12/31/07. In fact, the last of the tests were conducted in 2004 and MSHDA has not contracted with any of the MFHCs for additional testing services since 2004.

Of the 209 tests 97 were conducted to identify differences in treatment based on race; 64 for disability status; 28 for national origin and 20 for religion. Equally qualified tester homeseekers visited rental offices, usually within 24 hours of each other, looking for the type of housing available at the housing development, to identify information related to the quantity and quality of information and services provided to each test. An MFHC Test Coordinator assigned the testers to their tests sites, monitored the tests, debriefed the testers, compared the report forms completed by the testers and then prepared a comparison form of the tests that identified if the test:

- disclosed any significant evidence of differences in treatment of the testers that could be attributed to the difference in the variable being tested (e.g., differences in dates of availability, the rental rates charged for the unit, the qualifications needed to apply for the unit);
- did not disclose any significant differences in treatment of the testers;
- was inconclusive, often because there were no units available for either tester and there were no other significant differences in treatment.

According to the information about the 209 tests for this Analysis, the MSHDA-assisted tests disclosed 49 tests (23.4%) with evidence of significant differences in treatment; 116 tests (55.5%) with no significant differences in treatment; and 44 (21.1%) tests that were inconclusive. Since the FHA and State fair housing laws require that there be no (0) significant differences in treatment of persons because of a protected characteristic, the 23.4% level of differences in treatment is significant and suggests that additional efforts need to be made by MSHDA to assure that housing providers that do business with MSHDA follow fair housing laws. At the same time, it should be noted that the 23.4% level of "evidence" tests is lower than the 35% level of differences in testing found in most of the other testing done by the MFHCs.

G-2: Testing of Non-MSHDA properties in Non-Entitlement communities

Two of the MFHCs (the FHC of S.W. Michigan and the FHC of West Michigan) conducted 129 survey tests (i.e., non-complaint initiated tests) of non-MSHDA-assisted housing developments in Non-Entitlement communities. A total of 29 of the 129 tests (22.5%) disclosed evidence of significant differences in treatment; 50 (38.75%) were inconclusive and 50 (38.75%) did not disclose any significant differences in treatment. Once again, since the level of differences in treatment tests should be "0", the 22.5% level of evidence tests suggests the need for additional training of housing providers.

G-3: Enforcement Oriented/Complaint Based Testing Activity

Most of the complaint activity, and therefore most of the complaint based testing activity, conducted by the MFHCs involves properties in entitlement communities. The complaint testing done by the MFHCs in the Non-Entitlement communities between 1/1/98 and 12/31/07 (included in the

attachments to Chapter 3) discloses a 36% level of less favorable treatment of the protected tester. That level of differences in treatment in the Non-Entitlement communities is consistent with the level of differences in treatment found by the MFHCs in its current testing in the entitlement communities. The 36% level of evidence tests is a very slight improvement over the 39% level of differences in treatment reported by the MFHCs in the 1998 Analysis.

When equally qualified individuals are provided differences in treatment because of their race, national origin, religion, sex or other protected characteristic, the FHA is violated and additional impediments to the exercise of fair housing choice have been thrown in the path of the homeseeker. As recipients of Federal CDBG and HOME funds MSHDA and each of the communities that receive those funds through MSHDA, have an affirmative duty to further fair housing and remove any impediments to the exercise of fair housing choice. Given the continuing unlawful differences in treatment as reflected by the MFHC testing more affirmative steps need to be taken to achieve that result.

H. HOUSING DISCRIMINATION LAWSUITS

The 1998 Analysis noted that there were 36 MFHC assisted lawsuits involving properties in Non-Entitlement communities between 1/1/90 and 12/31/97. Twenty-nine (29) of those lawsuits had been closed at the time the 1998 Analysis was prepared (7 remained "open"), with 92% of the closed cases resolved in favor of the plaintiffs. Those 29 closed lawsuits resulted in payments of \$286,125 to the plaintiffs.

Since the 1998 Analysis, the seven open cases have been closed and the MFHC has assisted in filing 10 new lawsuits. The 17 lawsuits open between 1/1/98 and 12/31/07 is significantly lower than the 36 open between 1/1/90 and 12/31/07 primarily because there were 25 lawsuits open between 1/1/90 and 12/31/97 involving properties that were then in Non-Entitlement communities that are now considered part of entitlement communities and the lawsuits in those entitlement communities are not being reported in this 2008 Analysis. Of the 10 lawsuits that were opened between 1/1/98 and 12/31/07, 5 involved allegations against persons with disabilities, 2 were based on race, 2 were based on familial status (families with children) and 1 involved a charge of religious discrimination.

Nine of the new lawsuits have been closed, making a total of 16 closed and one open lawsuit as of 12/31/07. Of the 16 closed lawsuits, 8 were closed with disclosed financial recovery of \$718,000; 3 were closed with undisclosed amounts of financial recovery; 3 were dismissed by a judge before trial, 1 was voluntarily dismissed by the plaintiff with no financial recovery; and one was closed after a trial that resulted in a ruling in favor of the defendant. In total 11 of the closed cases (68.75%) resulted in a favorable outcome for the plaintiff, 5 (31.25%) resulted in a favorable outcome for the defendant.

In addition to the MFHC assisted lawsuits the U.S. Department of Justice (DOJ) has also been involved in fair housing litigations in Michigan. The FHA authorizes the DOJ to bring actions where it has reason to believe that there is a pattern or practice of unlawful discrimination by one or more housing providers. DOJ is also required by the FHA to represent the interests of the U.S. in individual complaints of housing discrimination when either the complainant or respondent in a HUD investigated administrative action elects to have the case filed in federal court.

The U.S. Department of Justice has initiated and settled 3 lawsuits between 1/1/98 and 12/31/07 that involved properties in Non-Entitlement communities. The settlement of the accessibility discrimination case filed by DOJ against Ed Rose & Sons (**U.S. V Edward Rose & Sons**), builders of multi-family housing developments throughout Michigan including developments in several Non-Entitlement communities, has helped to make hundreds of units available to wheelchair users and other

persons with disabilities who might benefit from accessible units. Information and complaint referrals from several of the MFHCs became part of the evidence that was used by DOJ to prompt a settlement that included expenditures of millions of dollars by the defendants to bring units into compliance with the accessibility provisions of the Fair Housing Act.

In the racial discrimination case brought against Old Kent Bank (**U.S. v Old Kent Bank**), the DOJ was able to reach a settlement with the new owners of Old Kent, Fifth Third Bank, that included many affirmative steps to be taken by the bank to reach out to African Americans in entitlement and Non-Entitlement communities who had been denied access to, or provided with inferior services, by the bank. The case against the Candlelight Manor Condominium Associate (**U.S. v Candlelight Manor**), involved a property in a Non-Entitlement community (Holland Township). The plaintiffs alleged violations of the familial status provisions of the FHA by maintaining a three person occupancy limit and refusing to allow their family of four (including a minor child) to continue living in a their mobile home unit. That case was settled with a Consent Decree that required policy and practice changes by the defendants.

I. Hate/Bias Crime Data

In 1997 the Michigan State Police began publication of a Uniform Crime Report that included data concerning Hate/Bias Crimes. It should be noted that the reports count the number of "allegations" made, they do not describe the outcome of any investigation made by authorities or any indication of the results of any criminal actions brought against the persons alleged to have committed the Hate/Bias crimes. The data on Hate/Bias Crimes was gathered through reports from the State Police itself as well as from data voluntarily supplied by local police and county sheriff's office throughout Michigan. Not all police departments or sheriff's offices in Michigan provide data for the Hate-Bias Crime report. The 1997 - 1999 reports include the following:

Total Reported Hate/Bias Crimes:

1997: 676

1998: 620

1999: 618

The reports noted the many types of offenses reported (e.g., murder, assault, arson), the bias or motivation involved (e.g., anti-American Indian, anti-Asian, anti-Black, anti-White) and the location of the hate crime (e.g., bar, department store, field/woods, residence/home, hotel/motel). The number of Hate/Bias Crimes alleged to have been committed in or around private residences or homes appeared to have the most relevance for as analysis of impediments to fair housing choice. The residence/home figure also accounted for the highest number and percentage of hate/bias crime allegations for each of the three years (1997 - 1999).

Total of the Hate/Bias Crimes in Residences/Homes:

1997: 251 (37.1%)

1998: 240 (38.7%)

1999: 203 (32.8%)

Information from those three years (1997 - 1999) has not been made available on a county by county basis. Beginning with the report for 2000, through 2006, the Hate/Bias crime data has included both state-wide totals as well as county totals. This 2008 Analysis therefore includes the state totals for Residence/Home - Hate/Bias crimes as well county figures for the period from 2000 through 2006. The number of allegations of Residence/Home Hate/Bias Crimes reported in each Non-Entitlement county

are:

Alger - 1	Houghton - 3	Monroe - 11
Allegan - 3	Huron - 20	Montcalm - 38
Alpena - 6	Ingham - 24	Montmorency - 1
Antrim - 2	Ionia - 7	Muskegon - 6
Arenac - 1	Iosco - 1	Newaygo - 9
Barry - 4	Iron - 1	Oceana - 5
Bay - 6	Isabella - 6	Ogemaw - 1
Benzie - 1	Kalamazoo - 6	Osceola - 4
Berrien - 25	Lake - 13	Oscoda - 4
Branch - 6	Lapeer - 10	Otsego - 3
Calhoun - 47	Leelanau - 6	Ottawa - 10
Cass - 8	Lenawee - 29	Roscommon - 2
Chippewa - 1	Livingston - 21	Saginaw - 15
Clare - 5	Luce - 1	St. Clair - 28
Clinton - 4	Mackinac - 1	St. Joseph - 11
Crawford - 1	Manistee - 2	Sanilac - 7
Dickinson - 6	Marquette - 2	Shiawassee - 5
Eaton - 7	Mason - 5	Tuscola - 20
Emmet - 1	Mecosta - 4	Van Buren - 30
Gladwin - 1	Menominee - 3	Wexford - 20
Grand Traverse - 20	Midland - 5	
Hillsdale - 10	Missaukee - 1	

Between 2000 and 2006 there were 4,287 alleged Hate/Bias Crime violations in Michigan, with 1,543 involving Residence/Home - Hate/Bias crimes. Of those 1,543 violations a total of 569 involved Residence/Home - Hate/Bias crimes in 64 Non-Entitlement counties (see data attached at the conclusion of this chapter). Anti-Black Hate/Bias crimes were the most common (162 or 28.4% of 569) followed by Anti-White (124 - 21.8%), Anti-Homosexual (73 - 12.8%) and Anti-female (57 - 10%). The most common charge was that of simple/non-aggravated assault (136 - 23.9%) followed by intimidation/stalking (134 - 23.5%) and damage to property (107 - 18.8%).

The significance of the Residence/Home - Hate Crime data should not be undervalued when discussing impediments to the exercise of fair housing choice. Although not an incident involving a Non-Entitlement community, the recent admission of guilt by a Livonia resident to racial harassment of an African American family provides insight into the significance of such acts. The Livonia resident left a note at the home of a white person who was in the process of selling his home to the African American family. The note said: "You move to an all white area and dump those niggers on us, we'll track you down. Don't betray us." The writer of the note is currently awaiting sentencing by a Federal Court Judge.

The chilling impact of such actions on the free movement of persons to exercise their legal rights to housing in Michigan is obvious, even if difficult to enumerate. The 364 incidents of Anti-Black (162), Anti-Hispanic (29), Anti-Disability (10), Anti-Female (57), Anti-American Indian (5), Anti-Asian (6), Anti-Jewish (10), Anti-Islamic (12) or Anti-Homosexual (73) allegations are particularly disconcerting given the heavily white composition of the Non-Entitlement counties. The 124 Anti-White allegations are more difficult to understand and may suggest a difficulty among enforcement personnel in

understanding what constitutes a Hate/Bias crime (in 67% [38 of 56]of the incidents in which the offender was identified by race the offender was identified as "white".)

Certainly, the State of Michigan needs to address the reality of Hate Crimes in a clear and effective manner. Certainly, strong enforcement of Michigan and Federal anti-Hate/Crime laws is necessary. But equally necessary are preventive educational and informational actions that could help to prevent Hate/Bias crimes.

The following chart, produced by the Southern Poverty Law Center, identifies the Hate and Bias Crimes in Michigan that came to their attention (mainly through the media) in 2007:

<u>NAME</u>	<u>TYPE</u>	<u>CITY</u>	<u>STATE</u>
Imperial Klans of America	<u>Ku Klux Klan</u>		MI
National Socialist Movement - NSM	Neo-Nazi		MI
National Socialist Movement - NSM	<u>Neo-Nazi</u>		MI
National Socialist Movement Skinhead Division	<u>Neo-Nazi</u>		MI
National Vanguard	Neo-Nazi		MI
Romanian National Vanguard	<u>Neo-Nazi</u>		MI
Council of Conservative Citizens	White Nationalist	Caledonia	MI
National Socialist Aryan Order	<u>Neo-Nazi</u>	Davison	MI
Nation of Islam	<u>Black Separatist</u>	Detroit	MI
National Socialist Movement - NSM	Neo-Nazi	Detroit	MI
Northern Hammerskins	<u>Racist Skinhead</u>	Detroit	MI
Volksfront	Racist Skinhead	Detroit	MI
National Knights of the Ku Klux Klan	<u>Ku Klux Klan</u>	Dowling	MI
Young Americans for Freedom--MI State University	General Hate	East Lansing	MI
Yahweh's Truth	<u>Christian Identity</u>	Essexville	MI
United Northern and Southern Knights of the Ku Klux Klan	Ku Klux Klan	Fraser	MI
White Voices of America	White Nationalist	Grand Haven	MI
National Socialist Movement - NSM	Neo-Nazi	Grand Rapids	MI
Brotherhood of Klans Knights of the Ku Klux Klan	<u>Ku Klux Klan</u>	Ironwood	MI
American National Socialist Workers' Party	<u>Neo-Nazi</u>	Jackson	MI
United Northern and Southern Knights of the Ku Klux Klan	Ku Klux Klan	Milan	MI
Social Contract Press	Anti-Immigrant	Petoskey	MI
Charles Darwin Research Institute	<u>White Nationalist</u>	Port Huron	MI
By Yahweh's Design	<u>Christian Identity</u>	Stevensville	MI
American Nazi Party	Neo-Nazi	Westland	MI
RNS Publications	<u>Neo-Nazi</u>	Wyandotte	MI

J. RECOMMENDATIONS

When equally qualified individuals are provided differences in treatment because of race, national origin, religion, sex or other protected characteristic, the FHA is violated and additional impediments to the exercise of fair housing choice have been thrown in the path of the homeseeker. As recipients of Federal CDBG and HOME funds MSHDA housing providers, and each of the communities that receive those funds through MSHDA, have an affirmative duty to further fair housing and remove any impediments to fair housing choice. Given the continuing unlawful differences in treatment as reflected by the MFHC testing and the other data included in this Analysis, more affirmative steps need to be taken to achieve that result.

Some of those steps in relation to fair housing enforcement that can either be taken or encouraged by MSHDA as actions to affirmatively further fair housing include:

- **Testing:** Renew steps to conduct fair housing testing of MSHDA-assisted housing providers.
- **Communication Flow:** Improve the flow of information between MSHDA and MDCR so that MDCR staff are fully aware of the name and location of all MSHDA-financed properties and can promptly notify MSHDA of the existence and status of housing discrimination complaints they receive that are filed against any of the MSHDA financed properties.
- **(1-200) Fair Housing Hotline:** Work with HUD, MDCR and the MFHCs to fund and aggressively market a housing discrimination phone hot-line and internet connection that will allow persons with complaints of unlawful housing discrimination to make contact with resources that can effectively investigate and help resolve those complaints.
- **Fair Housing Enforcement Efforts by Recipients of MSHDA Funds:** Require that government recipients of CDBG and HOME funds through MSHDA utilize a fixed percentage of those funds to support fair housing enforcement activities.

K. APPENDICES to Chapter 4

- HUD Complaint Data, 1998-2007
- MDCR Complaint Data, 1998-2007
- MFHC Complaint Data, 1998-2007
- MFHC Assisted Lawsuits Data, 1998-2007
- Summary of MFHC Survey-Based Testing Activity of MSHDA-assisted Properties in Michigan, 1998-2007
- Summary of MFHC Housing Discrimination Complaint-Based Testing in Non-Entitlement Communities in Michigan
- Michigan State Police – Hate Crimes in Non-Entitlement Counties, 1998-2007

Chapter 5: Evidence of discrimination by financial institutions

A. Introduction & background on the Fair Finance provisions of the Fair Housing laws¹

The ability to own a home is, for most people, dependent upon access to mortgage credit. Courts have interpreted the Fair Housing laws as covering all aspects of the home purchase process, including such things as appraisals, financing and insurance. Further, the Equal Credit Opportunity Act of 1974 provides a complimentary framework for legal action. Even so, these are difficult cases to prosecute, and few cases were made successfully before the Home Mortgage Disclosure Act/HMDA² data became easily accessible in the late 1980s. The first mortgage discrimination case prosecuted by the U.S. Department of Justice³, for example – U.S. v. Decatur – was not until 1992.

Here is the relevant language from the DOJ website:

The Fair Housing Act

The Fair Housing Act[42 USC 3601 et seq.] prohibits discrimination in home mortgage loans, home improvement loans, and other residential credit transactions on the basis of race, color, religion, national origin, sex, familial status or disability. The Department of Housing & Urban Development (HUD) issued regulations under the Fair Housing Act, including regs addressing fair lending issues. [24 C.F.R. Part 100, Subpart C]

The Equal Credit Opportunity Act

The Equal Credit Opportunity Act (ECOA) [15 U.S.C. 1691 et seq.] prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, or because an applicant receives income from a public assistance program or exercises rights protected under the Consumer Credit Protection Act. The Board of Governors of the Federal Reserve System has issued regulations under ECOA. These regulations, known as Regulation B, provide the substantive and procedural framework for fair lending enforcement under ECOA.

Other federal agencies have general regulatory authority over certain types of lenders, and they monitor creditors for their compliance with ECOA. ECOA requires these agencies to refer matters to the Justice Department when there is reason to believe that a creditor is engaged in a pattern or practice of discrimination which violates ECOA. These agencies also may refer to the Justice Department matters involving an individual incident of

¹ For this section, the authors acknowledge the excellent work and publications of the National Community Reinvestment Coalition and its 600 active organizational members across this county, who continue to inform and shape lending policies and oversight at all levels of government in the U.S. NCRC has been a significant leader in the battle against Predatory Lending in the nation and, now, the world. This project's Principal Investigator, Maryellen J. Lewis, is a long-time elected NCRC Board and Executive Committee Member, and is the founding chair of NCRC's Global Fair Banking Initiative.

² In 1975, Congress enacted the Home Mortgage Disclosure Act (HMDA) in response to widespread community concerns about the illegal denial of financial credit to residents of low-income neighborhoods and communities, commonly referred to as "redlining." HMDA and its related regulations require certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions, to submit annual public disclosure reports of all home purchase, refinancing and home improvement lending activities by the institution. This information is made available to public officials and the general public to identify possible discriminatory lending patterns and practices, and to aid in determining if financial institutions are meeting the housing finance needs of all communities.

³ The U.S. Department of Justice/DOJ maintains a website for all its Fair Lending cases: <http://www.usdoj.gov/crt/housing/fairhousing/caseslist.htm#lending>. As part of the DOJ's Fair Lending Program, the Department has authority to investigate and file a fair lending lawsuit under the Fair Housing Act or the Equal Credit Opportunity Act/ECOA. The DOJ's enforcement authority is focused on *pattern or practice* discrimination cases.

discrimination. Each year, the Department files a report with Congress on its activities under the statute.

Although court action has been limited, citizen groups and public policymakers waged an escalating battle against Predatory Lending⁴ throughout the 1990s and continuing today. The newly-accessible HMDA data now provides the best ammunition for advocates and progressive policymakers to demonstrate discriminatory practices by lenders and others and to seek to control and remediate them.

Financial institutions have been required since 1975 by the Home Mortgage Disclosure Act (HMDA) to report their mortgage lending data (exclusive of personal identification) to their regulatory agencies. That data, however, did not become available in a form useful to citizens until after 1989, when it began to be centrally collected by the Federal Financial Institutions Examination Council (FFIEC). Since then, the FFIEC has gathered data on home mortgage activity from all the federal agencies that regulate the home mortgage industry, thus centralizing it into one pool, available any citizen on compact disk or, now, via Web download. The data is rich with variables that help analysts to create a nuanced picture of mortgage lending activity, including such variables as race, income, census tract, loan type (e.g., Conventional, FHA, VA), loan purpose, completion rates, denial rates and reason for denial (such as debt-to-income ratio, employment history, credit history, quality of collateral, insufficient cash, unverifiable information, credit application incomplete, denied mortgage insurance) and many others.

Based on HMDA data, research by academic institutions, federal agencies, community organizations, and others document significant disparities in loan pricing based on the race, age and income levels of neighborhood residents. These disparities are due to a combination of discrimination, market failure and a variety of other factors.⁵

Significant disparities in loan pricing are associated with the growth of subprime lending. A *subprime* or *high-cost non-traditional loan*⁶ has an interest rate higher than prevailing and competitive rates in order to compensate for the added risk of lending to a borrower with impaired credit. A *predatory loan* has one or more of the following features:

- 1) It charges more in interest and fees than is required to cover the added risk of lending to borrowers with credit imperfections;

⁴ Predatory Lending came to mean a number of scurrilous practices by lenders, including disparate availability of loans, interest rates, fees, marketing practices, and the like. Each practice served as the basis for debates and civil actions that led to policy responses to attempt to restrain it. This battle, however, is by no means completed, and the focus in recent years has been on comprehensive national anti-predatory lending legislation. The current Subprime Mortgage Crisis may be the catalyst to complete this process.

⁵ The disparities reflect a number of factors including income, wealth, and credit rating. – but discrimination remains a significant factor. Several studies discussed below found that, despite even controlling on credit-related factors, disparities persist.

⁶ A non-traditional loan is a loan that does not have a standard fixed-rate interest rate and/or does not have a traditional 30-year term. An example of a non-traditional loan is an *interest-only loan* in which the borrower only has to make interest payments during a specified time period of the loan. An *option ARM loan* features a number of payment options; under one option the borrower does not even have to pay the monthly interest that is due. A substantial number of subprime loans are non-traditional loans, as are a significant number of prime loans. Option ARM loans, for example, are almost always prime loans, though they can be as “predatory” as subprime loans when made inappropriately to vulnerable borrowers.

- 2) It contains abusive terms and conditions that trap borrowers and lead to increased indebtedness;
- 3) It does not take into account the borrower's ability to repay the loan; and
- 4) It violates Fair Lending laws by targeting women, minorities and communities of color.

One of the compelling arguments for enforcement of the Fair Lending laws is that homeownership is – in this country at least – key to building wealth and expanding economic opportunity for individuals and families. Not only is the home the largest asset of the typical American family, but it also represents an important asset for accessing loans for other wealth-building and wealth-preserving assets, such as education, training, investment and entrepreneurship.

According to a 2001 Federal Reserve Survey of Consumer Finances, the median value of financial assets was \$38,500 for whites and \$7,200 for minorities in that year. Whites had more than five times the dollar amount of financial assets than their minority counterparts. Likewise, the median home value for whites was \$130,000, compared to \$92,000 for minorities in 2001.⁷

The Federal Reserve Survey of Consumer Finances reports that by 2004 the median net worth of minorities was only 17.6% of that for all other families. In addition, the median net worth for African-Americans was virtually the same (\$20,400) as it was in 2001 (\$20,300).⁸ This data supports the fact that *steering high-cost loans to underserved borrowers who are qualified for market rate loans* not only results in equity-stripping, but also contributes to long-term inequalities in wealth.

A neighborhood receiving a disproportionate number of subprime loans loses a significant amount of equity and wealth. For a family that technically qualifies for a prime loan but receives a subprime loan instead, the total loss in equity during the term of the loan can range from \$50,000 and \$100,000. This amount represents resources that could have been used to send children to college or start a small business.

Using a mortgage calculator from **Bankrate.com**, a \$140,000, 30-year mortgage with a prime rate of 6.25% costs about \$862 per month, or about \$310,320 over the life of the loan. In contrast, a 30-year subprime loan with an interest rate of 8.25% costs \$1,052 per month, or approximately \$378,637 over the life of the loan. The difference in total costs between the 6.25% and 8.25% loan is \$68,317. Finally, a 30-year subprime loan at 9.25% costs \$1,152 per month and \$414,630 over the life of the loan.

The difference in total costs between a 6.25% and 9.25% loan is \$104,310. *For even one neighborhood*, the magnitude of **wealth loss** and **drainage of equity** due to pricing disparities and/or discrimination have significant consequences.

For example, consider if 300 families in a predominantly minority census tract with 2,000 households receive subprime loans, despite the fact that they qualify for prime loans. (In fact, according to National Community Reinvestment Coalition/NCRC data, that 15% of families are inappropriately steered into subprime loans is a realistic assumption based on existing research).

⁷ Evidence from the 1998 and 2001 Survey of Consumer Finances, Federal Reserve Bulletin, January 2003.

⁸ Brian K. Bucks, Arthur B. Kennickell, and Kevin B. Moore, *Recent Changes in U.S. Family Finances: Evidence from the 2001 and 2004 Survey of Consumer Finances*, Federal Reserve Bulletin, March 2006.

Assume that these families pay \$50,000 more than they should over the life of the loan (the \$50,000 figure is conservative based on the calculations immediately above). In total, the 300 families in the minority census tract will have paid lenders \$15 million more than they would have if they had received the prime loans for which they could have qualified. **This \$15 million in purchasing power could have supported stores, economic development and other wealth-building endeavors for their neighborhoods.**

In NCRC's study, *Broken Credit System* study (2004), NCRC selected ten large metropolitan areas for analysis: Atlanta, Baltimore, Cleveland, Detroit, Houston, Los Angeles, Milwaukee, New York, St. Louis, and Washington DC. For the study, NCRC obtained creditworthiness data on a one time basis from a large credit bureau. This important study showed that the number of subprime loans increased as the amount of neighborhood residents in higher-credit risk categories increased.

After controlling for risk and housing market conditions, however, the race and age composition of the neighborhood had an independent and strong effect, increasing the amount of high-cost subprime lending.

In particular:

- In nine out of ten metropolitan areas, the level of subprime refinance lending increased as the number of African-Americans in the neighborhood, relative to whites, increased. In the case of home purchase subprime lending, the African-American composition of a neighborhood boosted lending in six out of ten metropolitan areas.
- The impact of the age of borrowers was significant in refinance lending. In seven metropolitan areas, the portion of subprime refinance lending increased solely when the number of neighborhood residents over the age of 65 increased.

A later NCRC study, *Homeownership and Wealth Building Impeded* (2006), found that racial disparities in the share of borrowers receiving high-cost loans were greater for upper-income borrowers than for lower-income borrowers across the nation. High-cost loans made up 41.9% of all refinance loans to low- and moderate-income (LMI) African-Americans. In contrast, subprime loans were 19.2% of refinance loans to LMI whites in 2004. LMI African-Americans were 2.2 times more likely than LMI whites to receive high-cost loans. For middle- and upper-income (MUI) African-Americans, high-cost loans made up a large percentage (30.2%) of all refinance loans. Moreover, **the subprime share of loans to MUI African-Americans was 2.7 times larger than the subprime share of loans to MUI whites.**

NCRC's findings remain consistent with other research conducted on subprime lending. A survey study that was conducted by Freddie Mac analysts, for example, found that two-thirds (2/3) of subprime borrowers were not satisfied with their loans, while three-quarters of prime borrowers believed they received fair rates and terms.⁹ In previous years, Freddie Mac and Fannie Mae have stated that close to one-third to one-half of borrowers who qualify for low-cost loans receive subprime loans.¹⁰

⁹ Freddie Mac analysts Marsha J. Courchane, Brian J. Surette, Peter M. Zorn, *Subprime Borrowers: Mortgage Transitions and Outcomes*, September 2002, prepared for Credit Research Center, Subprime Lending Symposium in McLean, VA.

¹⁰ *Fannie Mae Vows More Minority Lending*, The Washington Post, March 16, 2000, page E01. Freddie Mac web page, <http://www.freddie.com/corporate/reports/moseley/chap5.htm>. Robert B. Avery, Glenn B. Canner, and Robert E. Cook, "New Information Reported under HMDA and Its Application in Fair Lending Enforcement." *Federal Reserve Bulletin*, Summer 2005. Robert B. Avery, Kenneth P. Brevoort, and Glenn B. Canner, "Higher-Priced Home Lending and the 2005

The Federal Reserve also released analyses of the 2004 and 2005 HMDA data, revealing racial disparities even after controlling for income levels, loan types and geographical areas. Author, researcher and professor Dan Immergluck was one of the first researchers to document the “hypersegmentation” of lending by race of neighborhood.¹¹ HUD found that after controlling for housing stock characteristics and the income level of the census tract, subprime lending increases as the minority level of the tract increases.¹² Federal Reserve economists Paul Calem and Kevin Gillen, along with Susan Wachter of the Wharton School of Business, also use credit scoring data to conduct econometric analysis scrutinizing the influence of credit scores, demographic characteristics and economic conditions on the level of subprime lending. Their study found that after controlling for creditworthiness and housing market conditions, the level of subprime refinance and home purchase loans increased in a statistically significant fashion as the portion of African-Americans increased on a census tract level in Philadelphia and Chicago.¹³ The Center for Responsible Lending (CRL) also used the 2004 HMDA data with pricing information to reach the same conclusions that racial disparities remain after controlling for creditworthiness. A more recent CRL study suggests that brokers are particularly likely to steer borrowers into subprime loans.¹⁴

Most recently in 2008, NCRC conducted an analysis of Home Mortgage Disclosure Act (HMDA) 2006 data¹⁵ for metropolitan areas across the country, the most recent publicly available data on an industry-wide basis. NCRC considered loans for traditional single family homes occupied by the borrowers of the loans (investor-owned properties were not considered). The home loan data considered was home purchase, refinance and home improvement lending (first liens only).

NCRC focused analysis on racial disparities in lending experienced by low- and moderate-income borrowers, considered separately from middle- and upper-income borrowers. Income level is an important factor in the lending process. Large disparities at all income levels suggest a lack of competition among lenders and other market barriers that can be reduced by concerted action. While persistent racial disparities across all income levels do not prove discrimination, it does show that action should be taken to narrow particularly large disparities for middle- and upper-income minorities and whites.

HMDA Data,” *Federal Reserve Bulletin*, September 2006.

¹¹ Dan Immergluck, *Two Steps Back: The Dual Mortgage Market, Predatory Lending, and the Undoing of Community Development*, the Woodstock Institute, November 1999.

¹² Randall M. Scheessele, *Black and White Disparities in Subprime Mortgage Refinance Lending*, April 2002, published by the Office of Policy Development and Research, the U.S. Department of Housing and Urban Development.

¹³ Paul S. Calem, Kevin Gillen, and Susan Wachter, *The Neighborhood Distribution of Subprime Mortgage Lending*, October 30, 2002. Available via pcalem@frb.gov. Paul S. Calem, Jonathan E. Hershaff, and Susan M. Wachter, *Neighborhood Patterns of Subprime Lending: Evidence from Disparate Cities*, in Fannie Mae Foundation's *Housing Policy Debate*, Volume 15, Issue 3, 2004 pp. 603-622.

¹⁴ Center for Responsible Lending, *Unfair Lending: The Effect of Race and Ethnicity on the Price of Subprime Mortgages*. , see <http://www.responsiblelending.org/issues/mortgage/reports/page.jsp?itemID=29371010>. Also see *Steered Wrong: Brokers, Borrowers, and Subprime Loans*, April 2008,

<http://www.responsiblelending.org/pdfs/steered-wrong-brokers-borrowers-and-subprime-loans.pdf>.

¹⁵ HMDA data for 2007 didn't become available until September 1, 2008

Critical need to address fair finance issues in Michigan: The national subprime mortgage crisis has its roots in discriminatory and predatory mortgage lending practices targeted especially to protected groups under the Fair Housing laws. In Michigan, the financial crisis has been especially devastating: Michigan has had among the highest foreclosure and related home abandonment rates of any state.

Yet, outside of Detroit, Michigan has few resources for tracking and disciplining the worst actors, nor for developing high-level collaborative strategies with financial institutions to benefit Michigan communities and vulnerable populations.

In Detroit and southeast Michigan, the Detroit Alliance for Fair Banking has done extraordinary work over the years and continues to be a leader in promoting fair and equal access to appropriate mortgage products and fighting discriminatory and predatory practices by financial institutions.

In Lansing, the Community Economic Development Association of Michigan/CEDAM has provided an important leadership role, first in launching the Michigan Community Reinvestment Coalition/MCRC to track bank lending practices (though funding ran out for MCRC in 2006) and then launching the Michigan Foreclosure Prevention Coalition to tackle the huge foreclosure issues in many Michigan Communities. (MSHDA has been a significant partner and funder of these foreclosure-prevention efforts.) To create a lasting infrastructure focusing on Fair Finance in Michigan, MSHDA should consider assisting the MCRC to become an established utility for all Michigan communities in the future.

The next section examines more closely the available Michigan data on home financing and related foreclosure risk.

B. Findings from home mortgage data 2007 and HUD's foreclosure/abandonment risk scores 2008

This section reviews two important data sets which cover home ownership in Michigan (though not rental or other investment properties). The first is the latest HMDA¹⁶ data (for 2007) for mortgages, released on September 1, 2008 by the FFIEC. Second is the HUD Neighborhood Stabilization Program¹⁷ community scores (2008) that measure risk of foreclosures for particular

¹⁶ Since 1975, the Home Mortgage Disclosure Act (HMDA) has required most banks to report mortgage loan applications, including the outcome of the application, information about the loan and applicant, and location of the property. In 2004, the FFIEC/Federal Financial Institutions Examination Council expanded the data requirement to include structure type, lien status, and if the loan had high interest rates. FFIEC collects the data in order (1) to determine whether financial institutions are meeting a community's housing credit needs; (2) to target community development funds to attract private investment; and (3) to identify possible discriminatory lending patterns in particular geographies, such as biases in denial rates by race or concentrations of subprime loans among borrowers in protected categories (race, ethnicity, age, gender, disability....). See www.ffiec.gov/hmda

¹⁷ HUD's estimated foreclosure/abandonment risk score provides a score for each neighborhood from 0 to 10, where 0 indicates that HUD's analysis suggests a very low risk and 10 suggests a very high risk. This score does not provide the actual level of foreclosures in each neighborhood, but rather indicates that there is a risk for problems. These data were released by HUD through their website to help grantees apply for the Neighborhood Stabilization Program in keeping with the stipulations laid out in the Housing and Economic Recovery Act of 2008. Grey shading in the map indicates that either the data released by HUD did not include these areas or that HUD gave these locations more than one score. The HUD Neighborhood Stabilization Fund Program (HUD NSFP) scoring system is particularly useful because, in its analysis, it incorporates HUD's required parameter of 120% of Area Median Income (AMI).

communities, using a wide range of indicators. These two sets of data are fundamental to identify patterns of possible discrimination in housing and planning to overcome them.

HMDA data has been the foundation for every citizen challenge of the mortgage industry since it became widely available after 1989, when federal reporting standards for lenders were strengthened. By itself, this data does not “prove” illegal behavior – nor does HMDA data pinpoint the proximate source of that behavior.

Discriminatory patterns may result from actions by those within the housing industry, including sellers, realtors, property management companies, lenders, insurers, appraisers.

Or perhaps, exclusionary patterns result from public policies and practices that can have significant impact on fair housing opportunity, such as local or regional zoning ordinances and master land use plans; oversights in economic development, marketing or even transportation planning; or perhaps from disconnects between local housing planning and the larger regional goals and demographic trends.

But whatever the source, any effective strategies to identify and combat discrimination and to promote fair housing choice must be built upon a solid analytical foundation. The HMDA data, and now the new HUD foreclosure risk scores, are excellent tools for that analysis, available to every community now on the Web.¹⁸

HMDA Analysis of Mortgage Loans: Housing advocates learned in the early 1990s that “a picture is worth a thousand words” when it comes to discrimination data. User-friendly GIS mapping capabilities that were made available to communities, beginning with CRA Whiz in 1992, have empowered citizen groups across the country to join the table as more equal partners with financial professionals and regulators. In fact, this important analytical tool is now being adopted in countries around the world, as part of the Global Fair Banking movement.

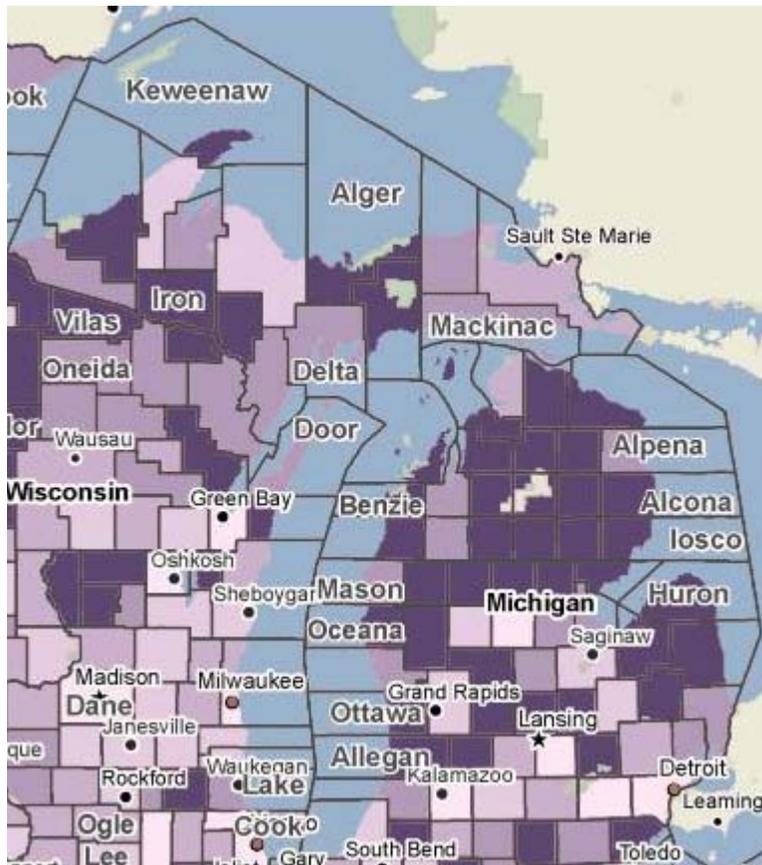
HMDA data combines census data (at the zip code level) with reported bank statistics on their loans (stripped of personal identifying details), including applications, actual originations, denials and reasons for denial, and many other important indicators that can be disaggregated by race and/or ethnicity¹⁹, age, and other demographic characteristics. The result is a snapshot of lending patterns in specific geographies that can be indicative of possible “patterns and practices of discrimination.” Because the Fair Housing laws include not only blatant and intentional discrimination, but also less obvious policies and actions that may create a disparate impact because of race or other protected characteristics -- MSHDA and its funded jurisdictions need dependable and up-to-date information on the practices on financial institutions within Michigan communities.

In Michigan for the year 2007 (January 1-December 31), the ownership rate is over 80% in much of the state, though often with low turnover rates and limited population mobility in those typically rural areas:²⁰

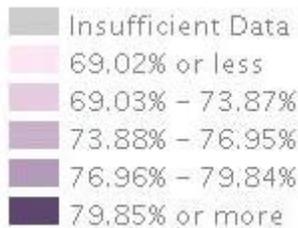
¹⁸ Several Web locations provide access to this kind of data, but one new site in particular – PolicyMap.Com – provides a rapidly expanding array of data that even non-technical users can manipulate to focus on their local areas of interest.

¹⁹ The HMDA race data provides only a limited but useful picture, since the largest category (besides White) is always “no race information” according to lender-generated documentation.

²⁰ NOTE ON THE LEGENDS FOR MAPS IN THIS SECTION: Every map legend is distinct, representing the bell curve around the mean.



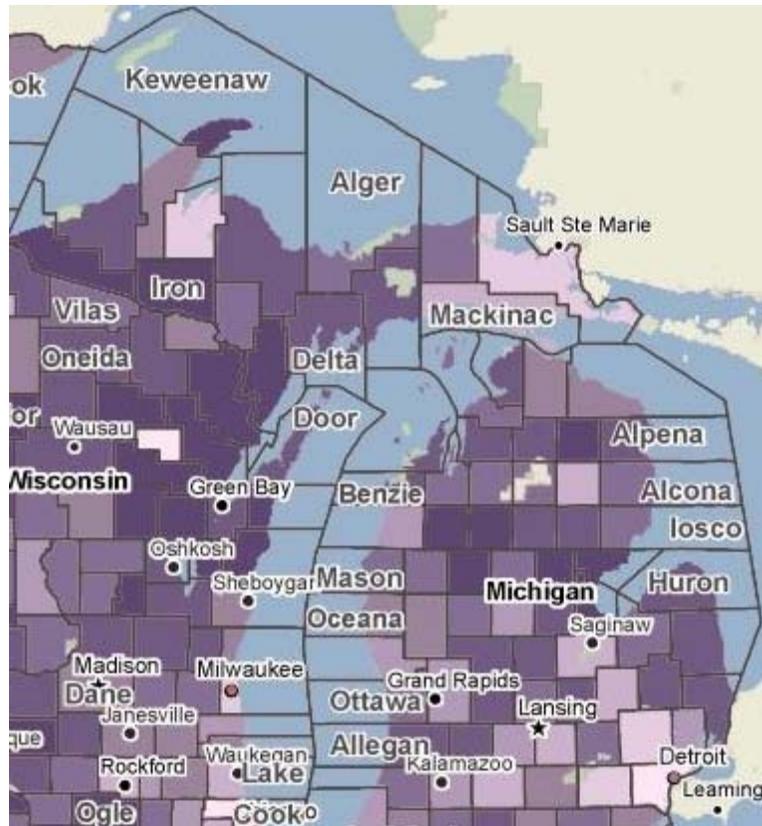
Percent of all households (occupied housing units) that are owner-occupied, according to the 2000 U.S. Census (the most recent for which this U.S. Census data is available).



In Michigan's largest cities (excluded from this study because they are designated Entitlement Cities and deal directly with HUD rather than MSHDA for block grant funds), the ownership rate is lower, having more rentals and much higher population turnover.

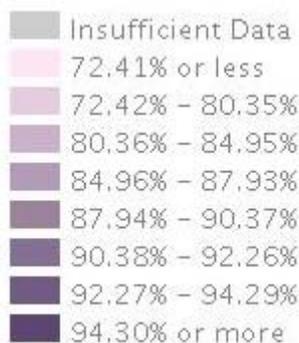
The issue of mobility can also change over time, as local/regional jurisdictions take on major economic development initiatives, or the reverse: where a loss of a major employer, for example, leads to significant short-term out-migration of unemployed workers and their families. Nonetheless, when it concerns Fair Housing issues, even HMDA data for small housing markets can be instructive and useful for planners and civic leaders to understand.

The following map shows the proportions of ALL HOME PURCHASE LOANS THAT WENT TO WHITES in all Michigan counties.



Percent of all home loans that were made to Whites in 2007.

Percent of all loans in 2007 that were originated to White applicants. These loans were originated for the purchase or refinance of an owner-occupied, one-to-four family dwelling, as reported by HMDA. Medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five.

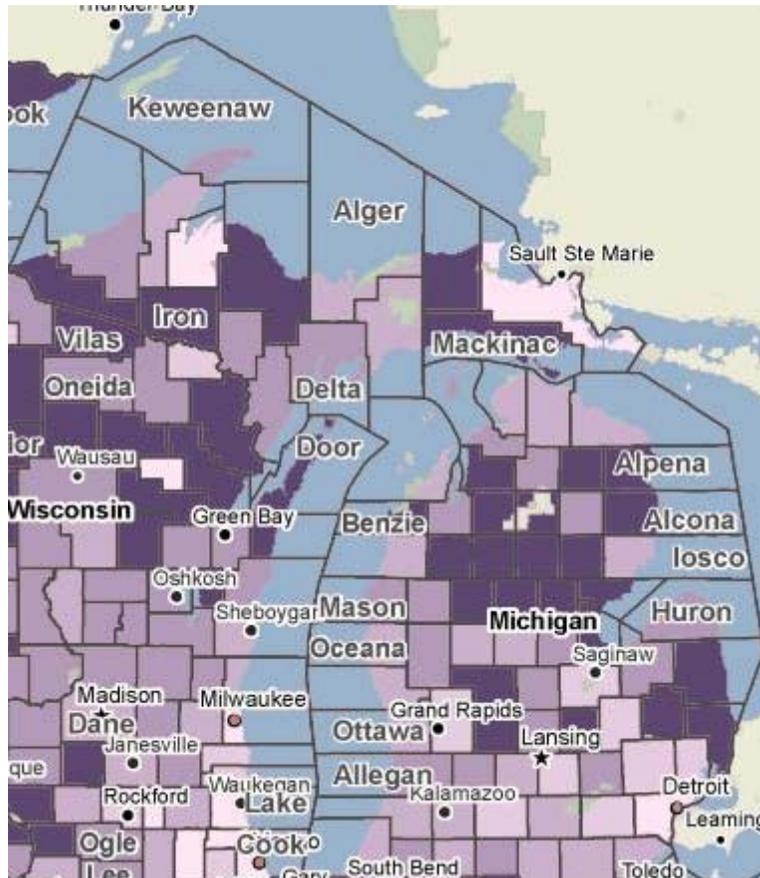


By itself, of course, this is not a ‘map of discrimination’, since the populations of many Michigan housing markets consist of largely of White residents. The *comparison* is what is significant: How does **access to mortgage finance** for Whites compare to access for non-White populations in that area?

For comparison, first we need the lending patterns to races other than white, and persons who chose Hispanic as their ethnicity. One intermediate step is also necessary, because of the nature of the U.S. Census questionnaire: A person’s choice of Race category is separate from the choice of Ethnicity category, such as Hispanic. Therefore, it is necessary to distinguish *non-Hispanic* Whites,

Blacks and Asians so that the *Hispanic* category (which covers all races) can be identified.

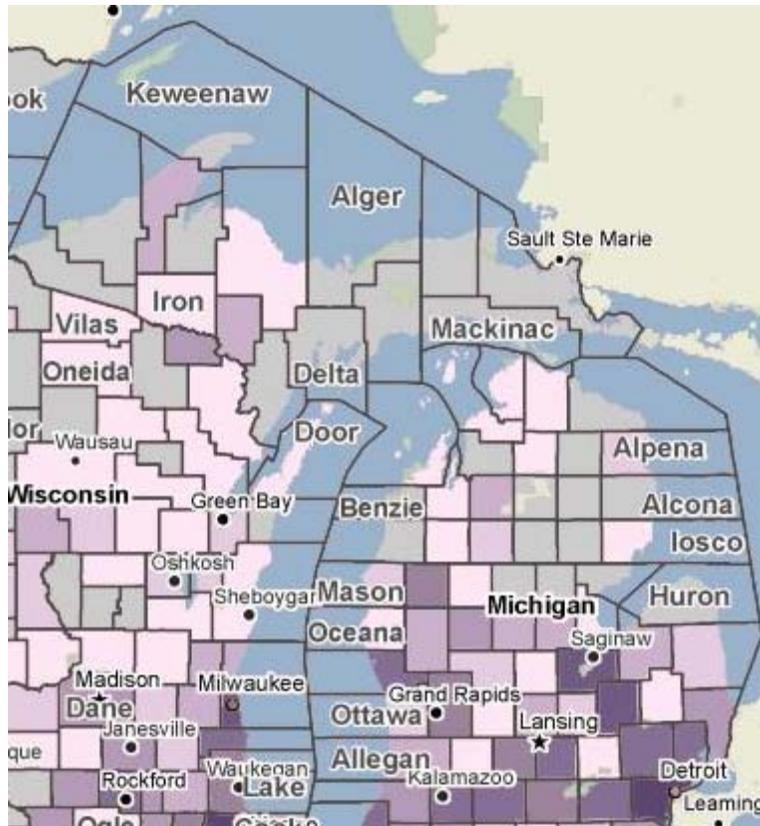
So first, here is a map of home purchase loans made to *non-Hispanic Whites* by county:



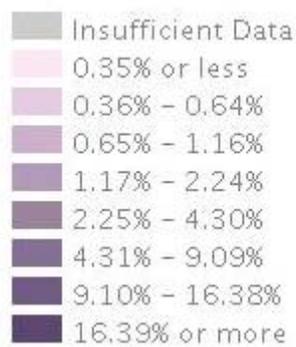
Percent of all home purchase loans that were made to Non-Hispanic WHITES in 2007. These loans were for the purchase of an owner-occupied, one-to-four family dwelling, as reported by HMDA.



Next is a map of home purchase loans made to *non-Hispanic Blacks* by county:

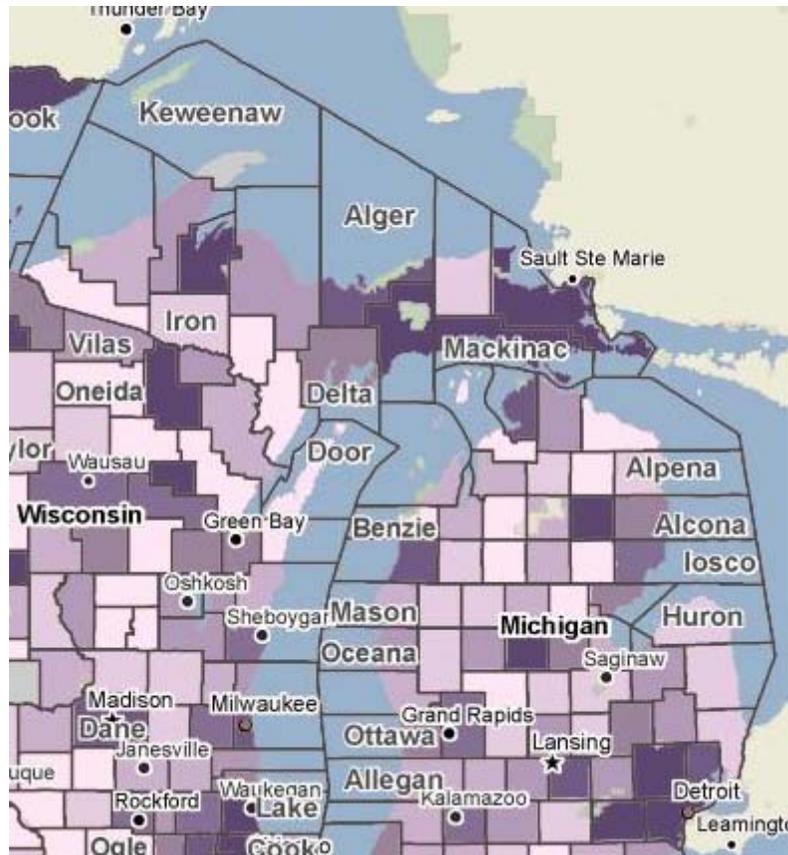


Percent of all home purchase loans that were made to Non-Hispanic BLACKS in 2007. These loans were originated for the purchase of an owner-occupied, one-to-four family dwelling, as reported by HMDA.



Next is a map of home purchase loans made to *non-Hispanics of all other races* (including American Indians and Alaskan Natives, Asians, Native Hawaiians or Other Pacific Islanders, and all others) by county:²¹

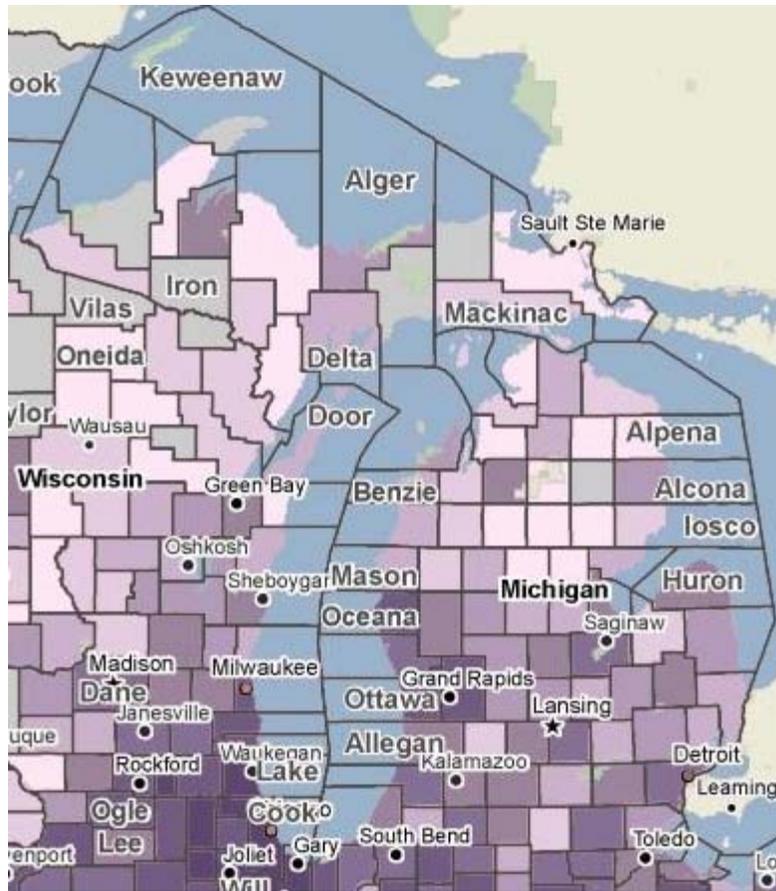
²¹ Arab Americans, who make up a significant proportion of the population in Southeast Michigan, tend to designate themselves as White on census and survey data. The next largest chosen category is Black.



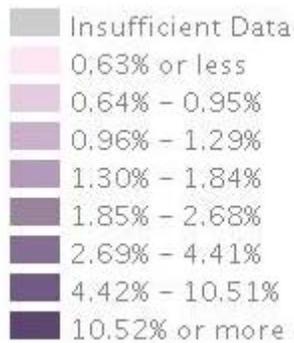
Percent of all home purchase loans that were made to NON-HISPANICS OF ALL OTHER RACES in 2007. These loans were originated for the purchase of an owner-occupied, one-to-four family dwelling, as reported by HMDA.



So now we can map the more distinct category of loans made to HISPANICS OF ALL RACES by county:



Percent of all home purchase loans that were made to HISPANICS OF ALL RACES in 2007. These loans were originated for the purchase of an owner-occupied, one-to-four family dwelling, as reported by HMDA.



These kinds of maps were historically the best analytic tool communities had for demonstrating differences in *access to mortgage financing*. In 2004, however, housing and economic justice advocates had a significant victory, when the bank regulatory agencies expanded the HMDA regulations to add *high-cost loans* reporting requirement. This policy change – to track SUBPRIME LENDING²² – came as a result of a nationwide (and continuing) movement to combat Predatory

²² Subprime loans are defined as loans with a “reported rate spread”. Rate spreads are only reported by financial institutions if the APR is 3 or more % higher for a “first lien loan”, or 5 or more % points higher for a “second lien loan” (second mortgage). A rate spread of 3 or more suggests that a loan is of notably higher than a typical loan. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan’s origination.

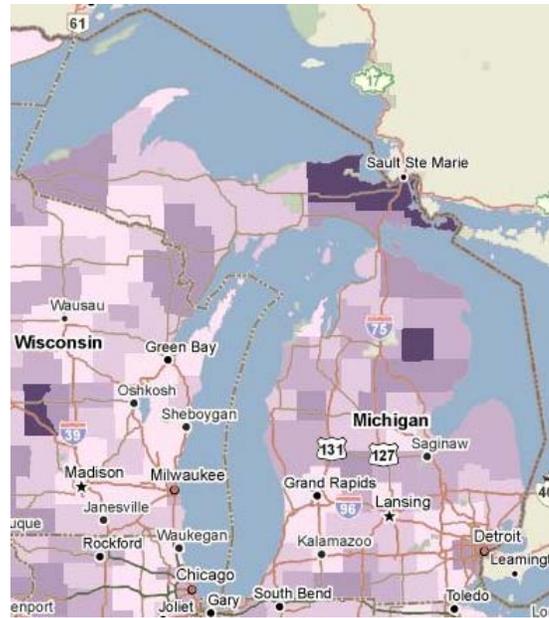
Lending, and the advance has provided communities and planners with greatly expanded information relating to Fair Housing choice and illegal discriminatory behaviors in specific geographies.

The subprime loan product was originally designed for very specific purposes and a tiny group of specialized borrowers; for those borrowers, it still serves a legitimate purpose. However, in the late 1990s, housing advocates noticed a sharp increase in subprime mortgages²³ being made to low- and moderate-income borrowers and non-Whites, particularly to African Americans. This disturbing pattern caused controversy and significant policy debate at the state and national levels, particularly since 1999 (with financial deregulation by the U.S. Congress).

Notably, this escalating pattern of excessive use of subprime – rather than conventional 20- to 30-year mortgages – exploded after 2004 and became the anxious focus of all Americans with the Mortgage Crisis of 2007, still underway.

Following is a map showing the pattern of SUBPRIME LENDING in Michigan counties in 2007 (the latest data available at the county and community level):

²³ The National Community Reinvestment Coalition/NCRC defines these kinds of subprime loans as “predatory”, including any loan designed to exploit borrowers who are in a potentially vulnerable state due to financial conditions, minority status or income level. Predatory loans are a subset of subprime and non-traditional prime loans.



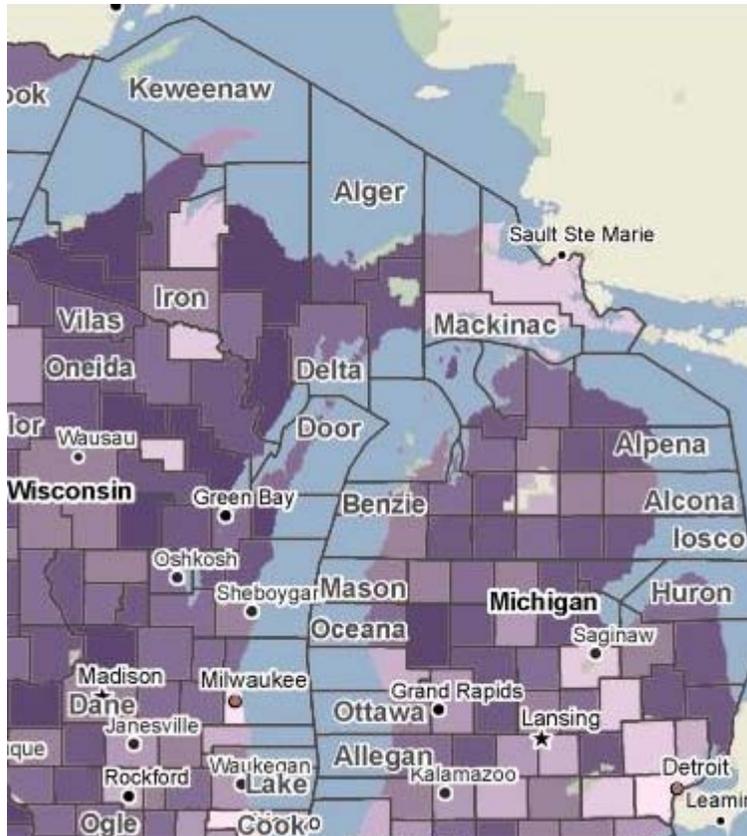
Percent of all home loans that were SUBPRIME in 2007. These loans were for the purchase or refinance of an owner-occupied, one-to-four family dwelling, as reported by HMDA.



Importantly, though subprime loans were increasingly made to all categories of Americans, they continued to be targeted to low-income and minority communities. The following map shows the *subprime* lending patterns to Whites by county – much lower than their proportion of the population in most parts of the state. Clearly, though, the high-cost “predatory” loans with adverse terms were a scourge upon vulnerable White populations as well, particularly among the elderly.

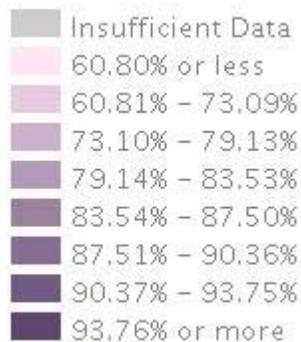
Another important indicator is *what % of Subprime mortgages went to protected populations?* Is there evidence of disproportionate *targeting* of populations that are protected under the Fair Housing laws? And if so, what steps can MSHDA take to address these illegal behaviors?

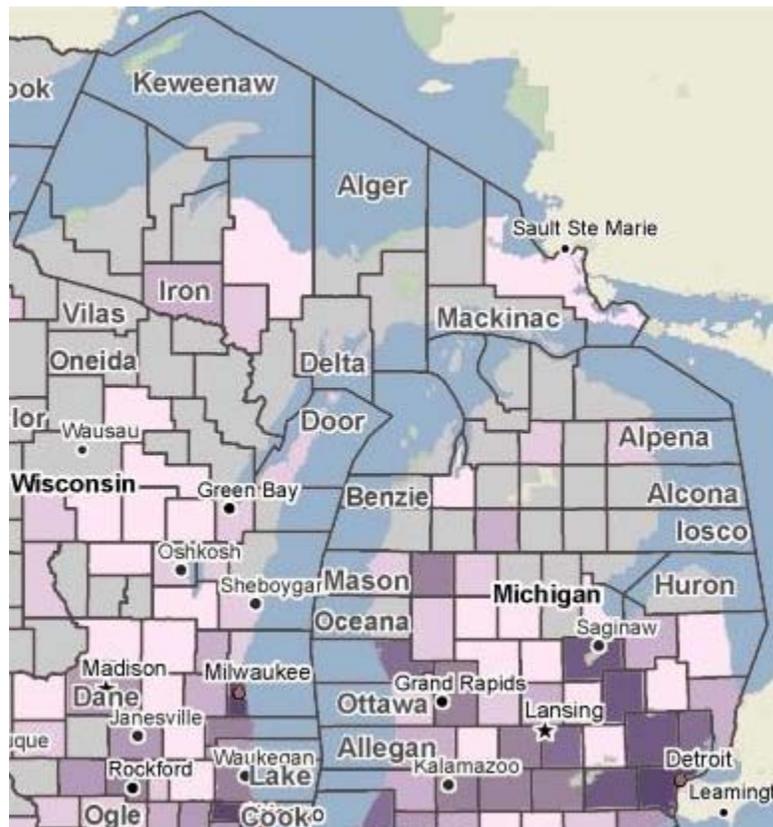
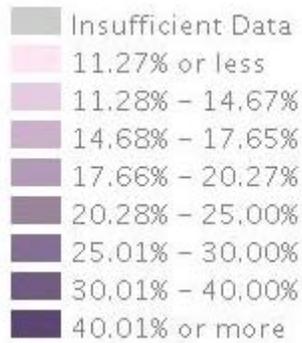
Here is an analysis of *all Subprime loans* broken up by race and ethnicity:



Percent of all subprime home loans made that were made to Whites in 2007.

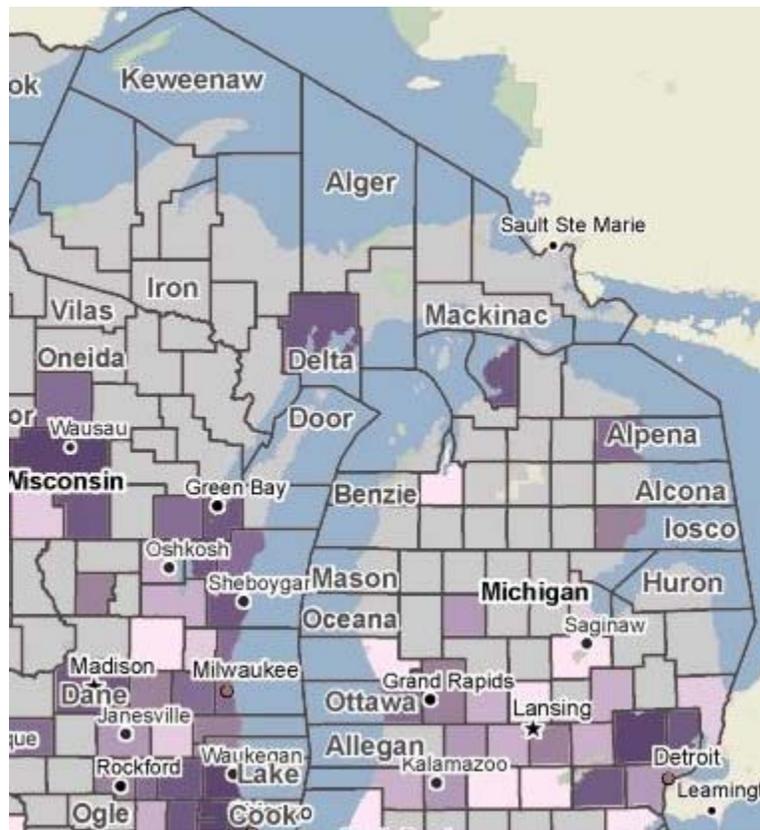
Percent of subprime loans in 2007 that were originated to Hispanic and nonhispanic White applicants. Subprime loans are defined as loans with a reported rate spread. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is 3 or more percentage points higher for a first lien loan, or 5 or more percentage points higher for a second lien loan. A rate spread of 3 or more suggests that a loan is of notably higher cost than a typical loan. These loans were originated for the purchase or refinance of an owner-occupied, one-to-four family dwelling, as reported by HMDA. Medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five.





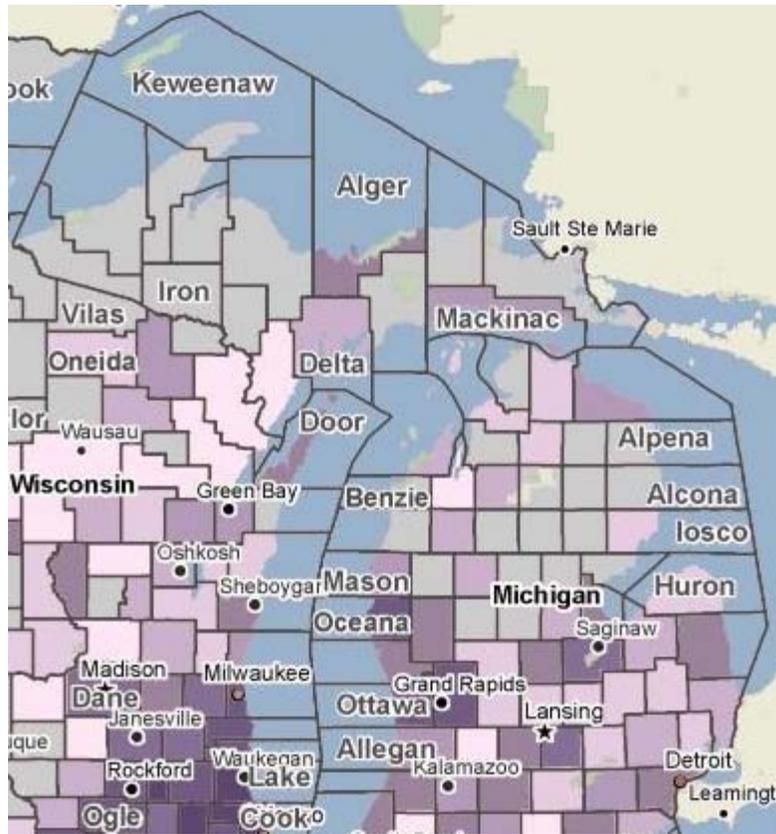
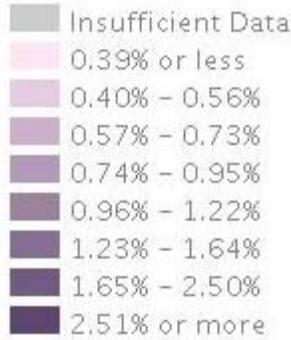
Percent of all subprime home loans made that were made to African Americans in 2007.

Percent of all subprime loans that were made to Hispanic and nonhispanic Black or African American applicants in 2007. Subprime loans are defined as loans with a reported rate spread. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is 3 or more percentage points higher for a first lien loan, or 5 or more percentage points higher for a second lien loan. A rate spread of 3 or more suggests that a loan is of notably higher cost than a typical loan. These loans were originated for the purchase or refinance of an owner-occupied, one-to-four family dwelling, as reported by HMDA. Medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five.



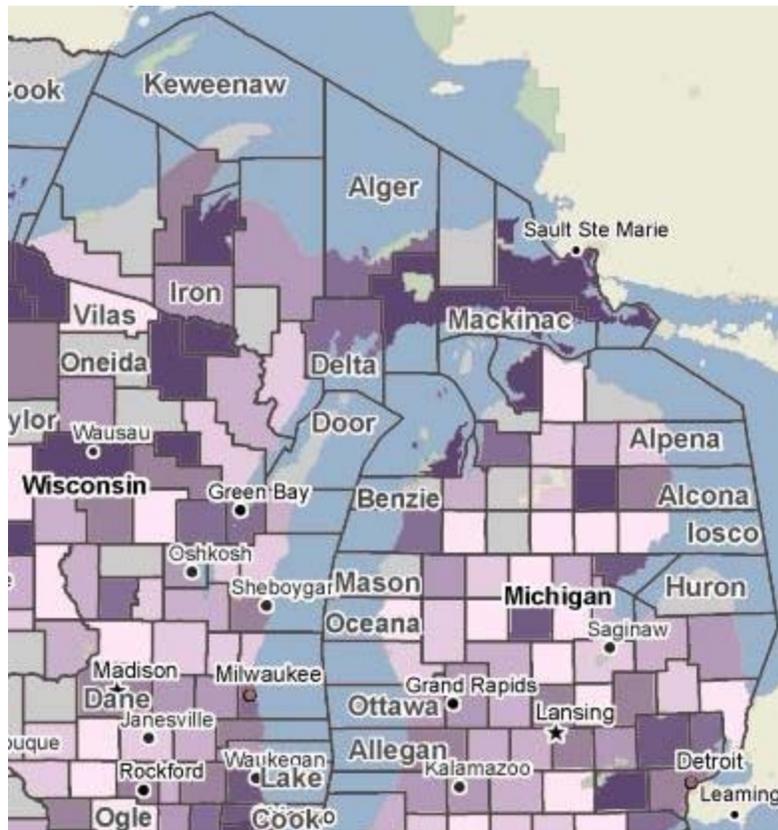
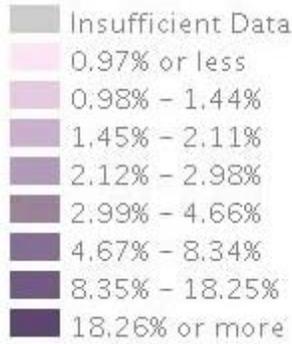
Percent of all subprime home loans made that were made to Asians in 2007.

Percent of all subprime loans that were made to Hispanic and nonhispanic Asian applicants in 2007. Subprime loans are defined as loans with a reported rate spread. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is 3 or more percentage points higher for a first lien loan, or 5 or more percentage points higher for a second lien loan. A rate spread of 3 or more suggests that a loan is of notably higher cost than a typical loan. These loans were originated for the purchase or refinancing of an owner-occupied, one-to-four family dwelling, as reported by HMDA. Medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five.



Percent of all subprime home loans made that were made to Hispanics of all races in 2007.

Percent of all subprime loans that were made to Hispanic applicants of all races in 2007. Subprime loans are defined as loans with a reported rate spread. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is 3 or more percentage points higher for a first lien loan, or 5 or more percentage points higher for a second lien loan. A rate spread of 3 or more suggests that a loan is of notably higher cost than a typical loan. These loans were originated for the purchase or refinance of an owner-occupied, one-to-four family dwelling, as reported by HMDA. Medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five.



Percent of all subprime home loans made that were made to nonhispanics of other races in 2007.

Percent of all subprime loans that were made to nonhispanic applicants of "other" races in 2007. "Other" races is defined as American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, and individuals who either did not provide information or provided inapplicable information. For a description of subprime loans and TRF's subprime loan calculations, see the "Home Mortgage Disclosure Act" entry in the Data Directory. These loans were originated for the purchase or refinance of an owner-occupied, one-to-four family dwelling, as reported by HMDA. Medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five.



Together, these data maps provide the information that has historically been used (since the early 1990s) for identifying discriminatory behaviors and (since 2004) *racial targeting of high-cost loans* by financial institutions.

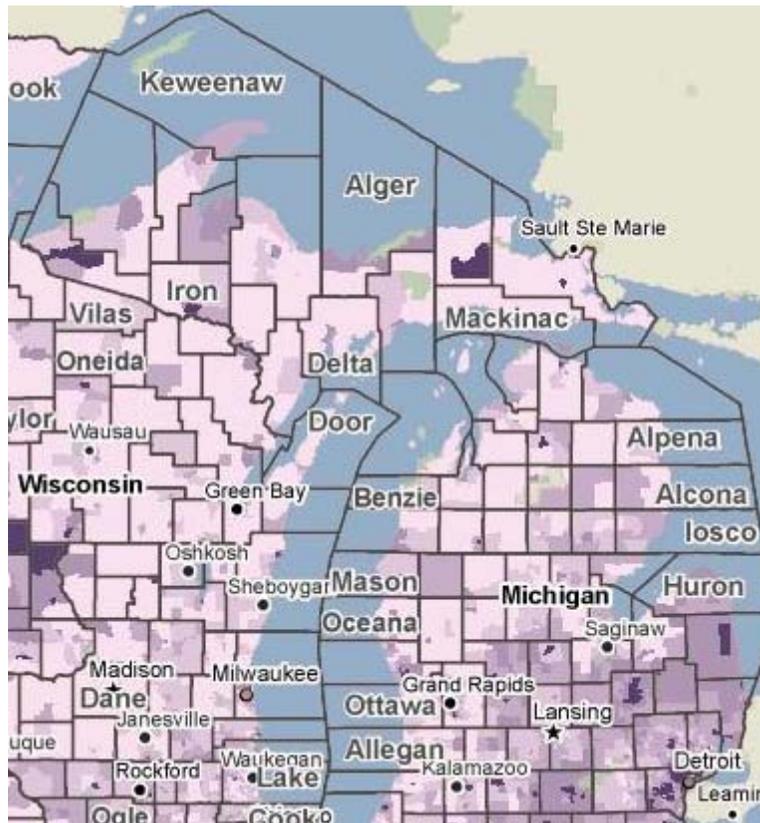
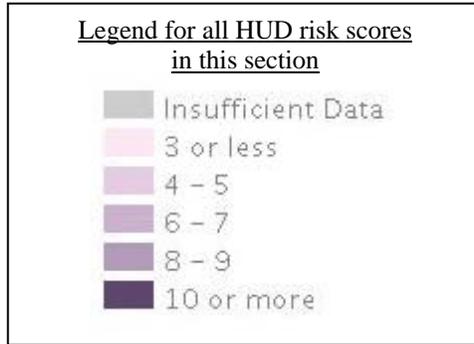
Now, however, there are measures that are much richer and authoritative, available only since late summer 2008: the *risk of foreclosure/abandonment* scale developed by HUD for communities in crisis across the country. In the current volatile housing market in an economy in recession, these figures provide a much more nuanced picture than even the excellent HMDA data. The rest of the mortgage maps in this section are based on that data.

These maps are particularly useful for those concerned with statewide housing patterns, such as MSHDA. In particular, the data reveal that *even outside the large metropolitan areas*, there are pockets of high-risk geographies that should be of particular concern on issues of Fair Housing.

HUD's *estimated foreclosure/abandonment risk scale* provides a score for every neighborhood in the nation, ranging from 0 to 10 where 0 indicates that HUD's analysis suggests a very low risk and 10 suggests a very high risk. This score goes beyond documenting the actual level of foreclosures to incorporate trend data (loan-to-income ratios and other economic and social indicators).²⁴

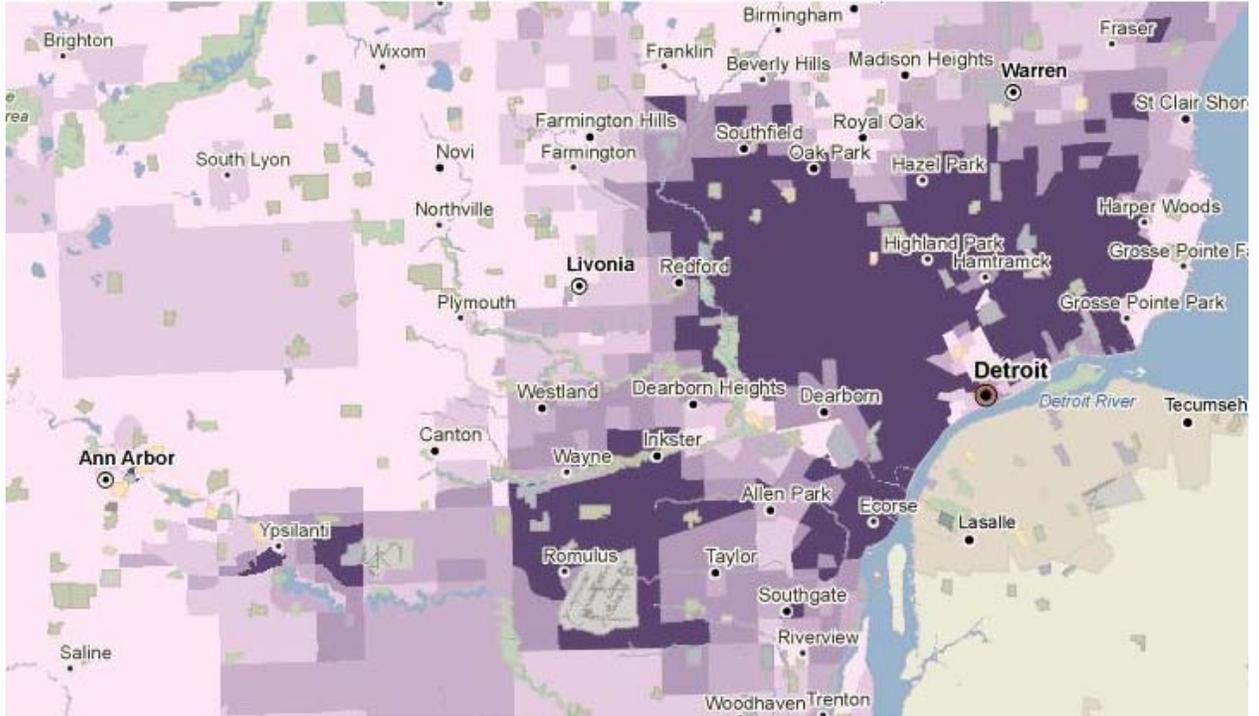
Here is a statewide Michigan map of HUD's risk scores, showing particular hotspots for home mortgage foreclosures – both current and forecasted:

²⁴ Gray areas indicate that either there is insufficient data or that HUD gave the area multiple scores.

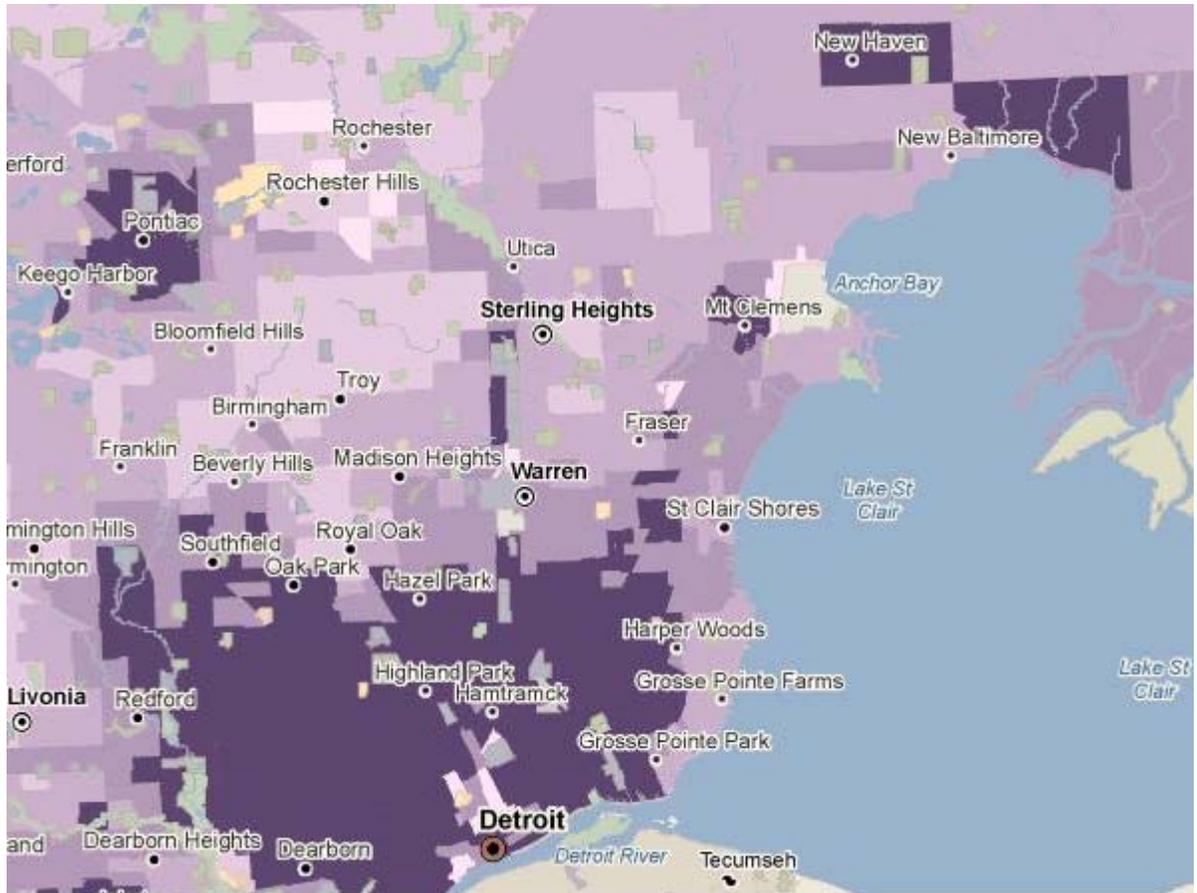


Estimated foreclosure/abandonment risk score, according to HUD, 2008.

With closer examination, the HUD data provides an even more nuanced picture. Here, for example, is a closer look at Southeast Michigan. While Detroit has shown some of the highest foreclosure rates in the country during the past year, this map shows that the high *and forecasted high* risk areas reach far beyond the city.



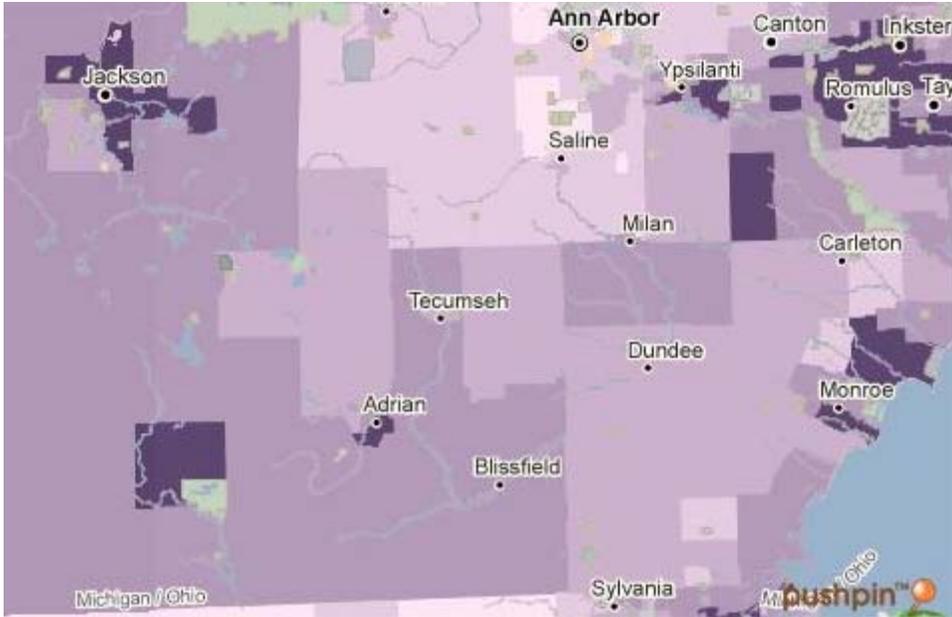
SEMI and south of Detroit



SEMI and north of Detroit

Most of this area is comprised of Entitlement Communities, which don't directly concern this Analysis (though certainly they have implications for any statewide planning).

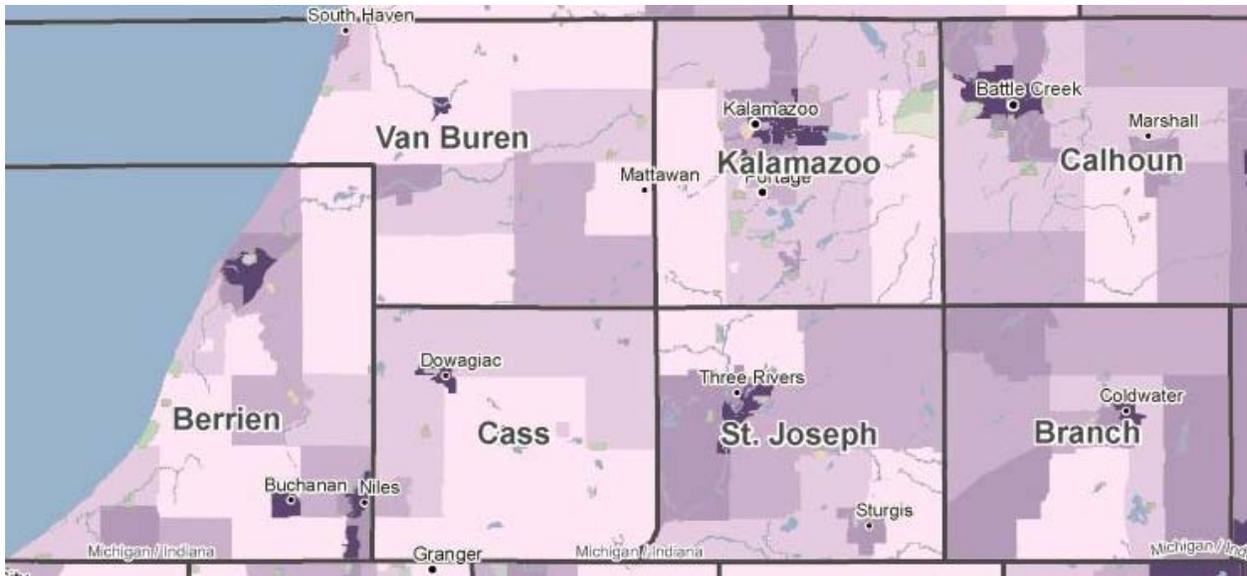
But south of Detroit, Monroe County faces significant challenges. Monroe City is also Entitled, but the surrounding townships have been facing real hardship and, according to HUD, this pressure is expected to continue:



Washtenaw County is also largely made up of Entitlement cities and townships, and the County itself is Entitled. However, many non-entitled townships have experienced significant losses and face high risks of foreclosure and abandonment, particularly south and east of Ypsilanti.



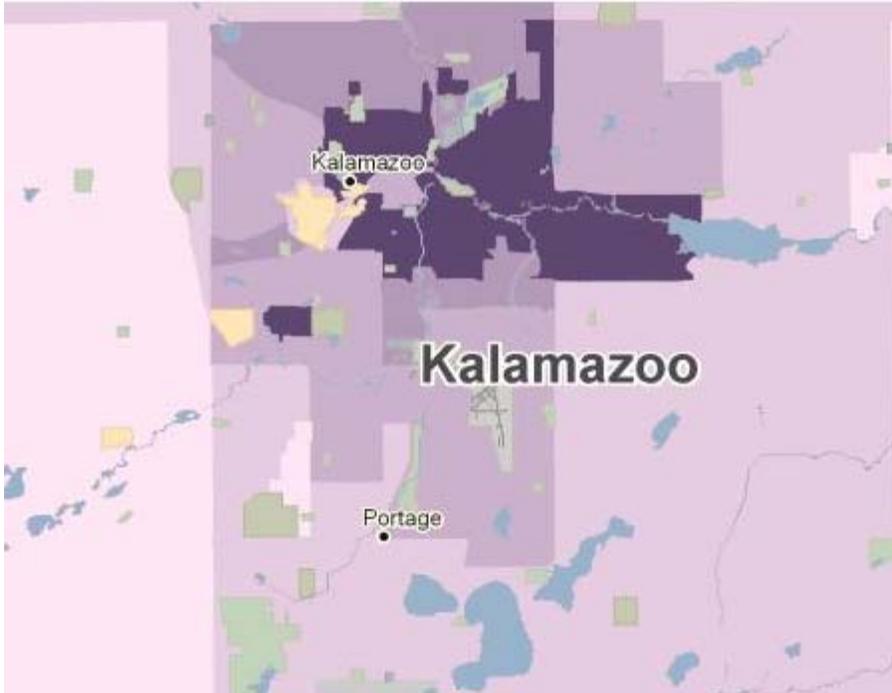
Southwestern Michigan has also suffered huge losses and will continue with immense pressure on local housing markets. The highest-risk patterns tend to border cities; rural areas have less concentrated risk though face other unique challenges.



The I-94 corridor is particularly hard-hit, especially the post-industrial cities long connected with the auto industry.



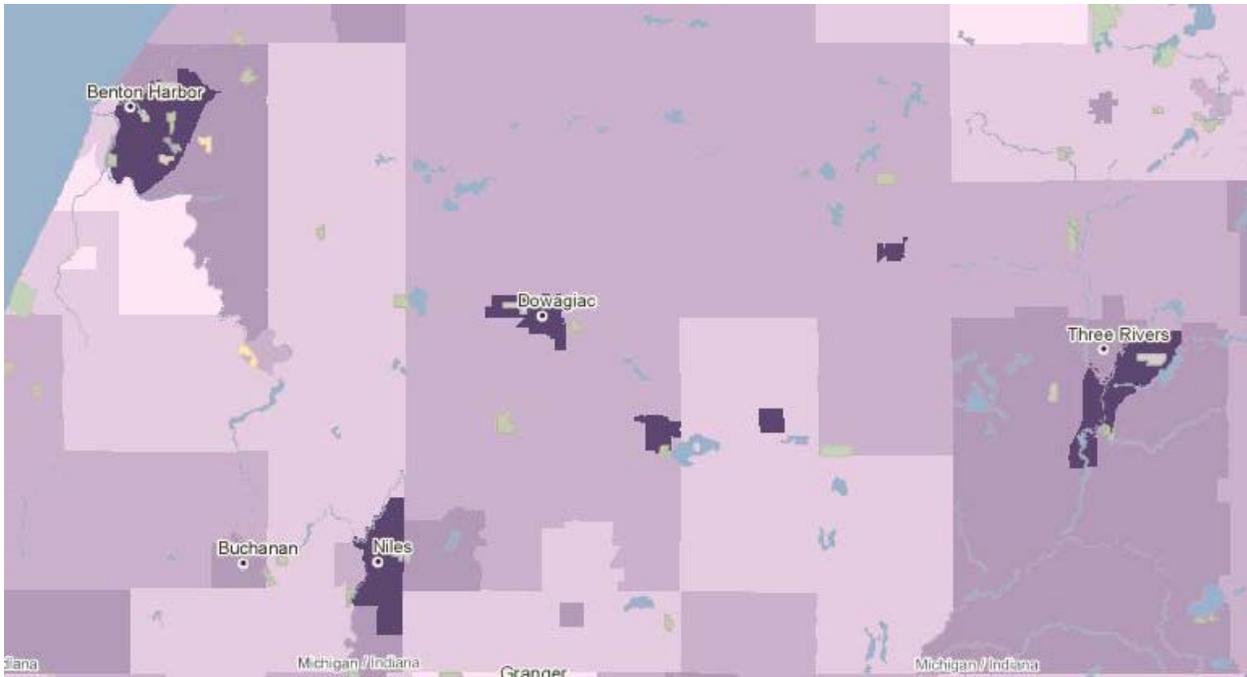
I-94 Corridor: The pattern of high foreclosure rates in the past year continues east on I-94, tracking all the industrial cities with high minority rates, high poverty rates, high unemployment rates (compared to the State as a whole) and economies that have been struggling (particularly Jackson and Albion) since the 1970s, with the first major downturn of the auto industry in Michigan.



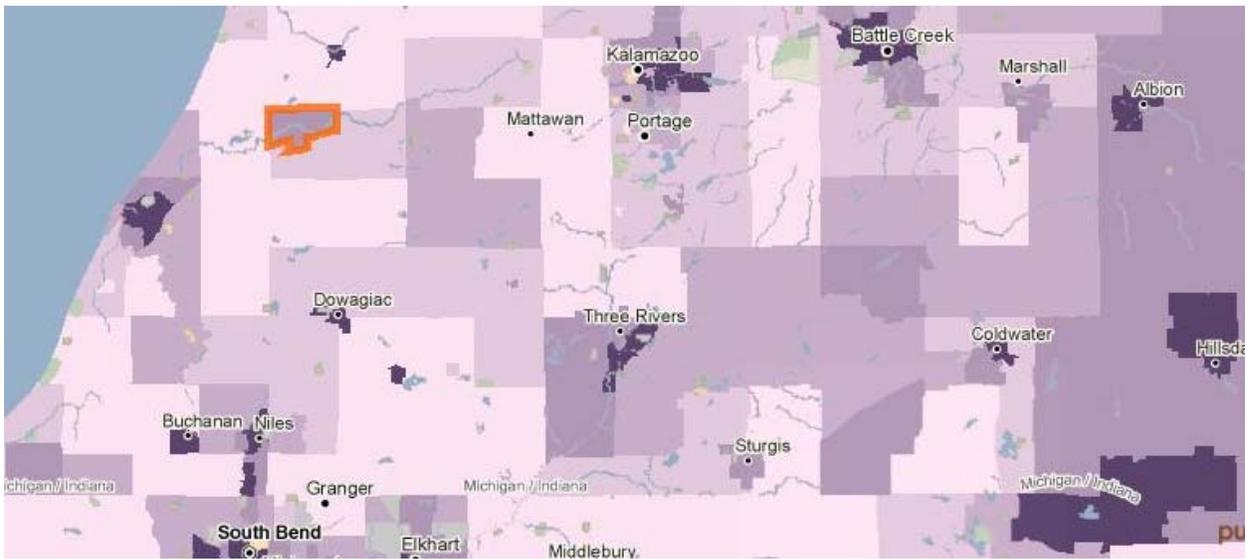
A closer look at Kalamazoo shows the high-risk areas extending east along I-94 toward Battle Creek.



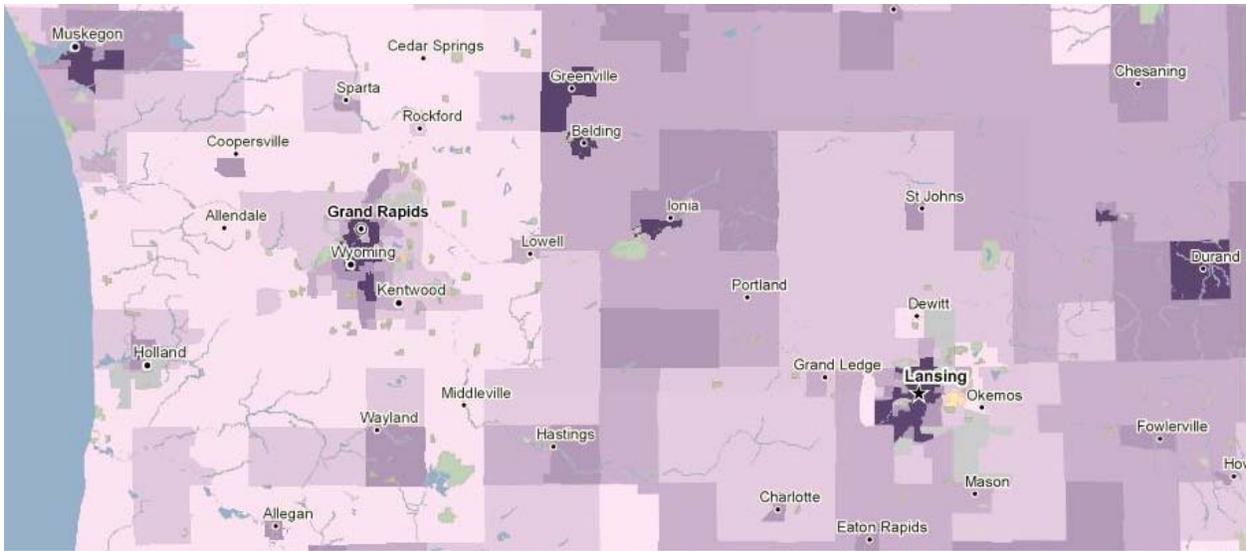
Further south, even much smaller communities have experienced high rates of predatory lending to vulnerable populations, and face even higher risk in the future.



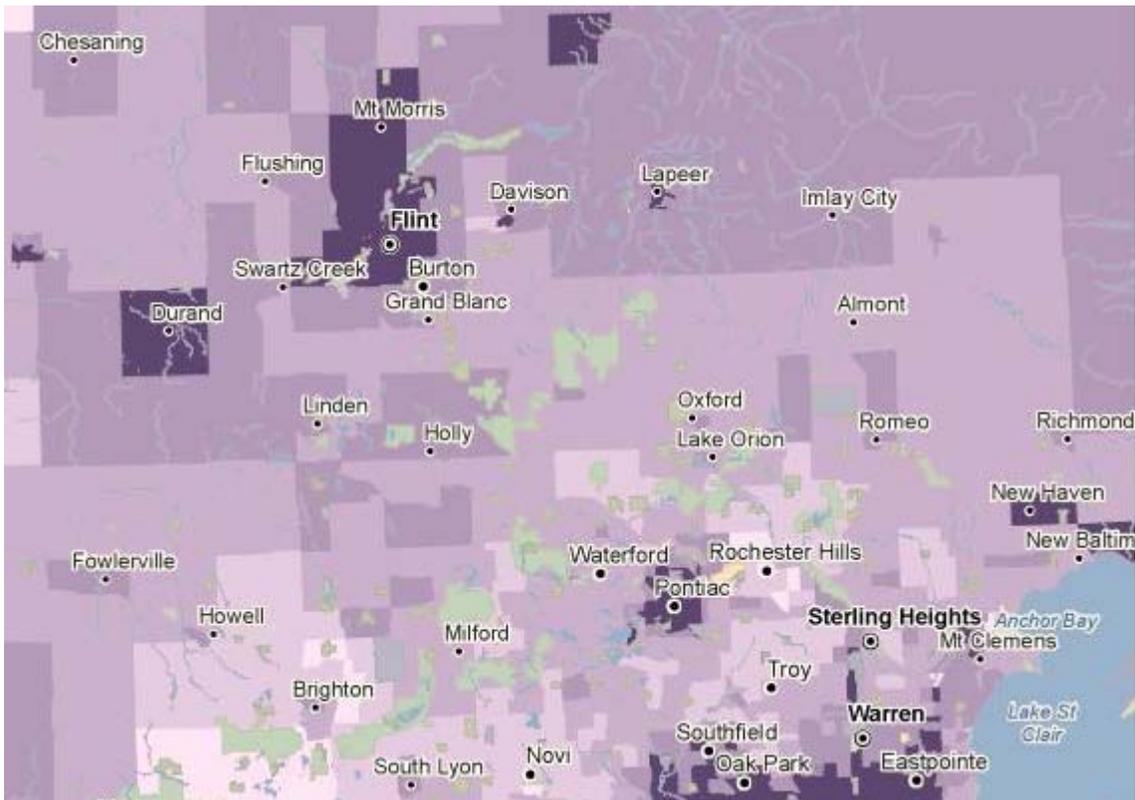
Lower Mid MI West



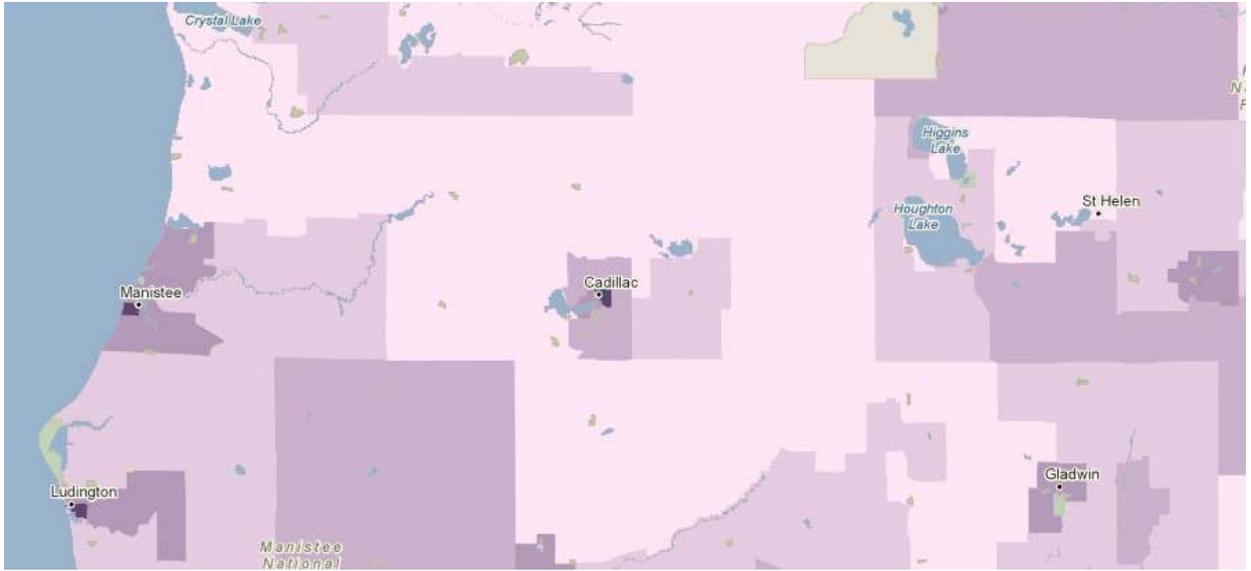
Lower MI – beyond the Michigan border into Indiana



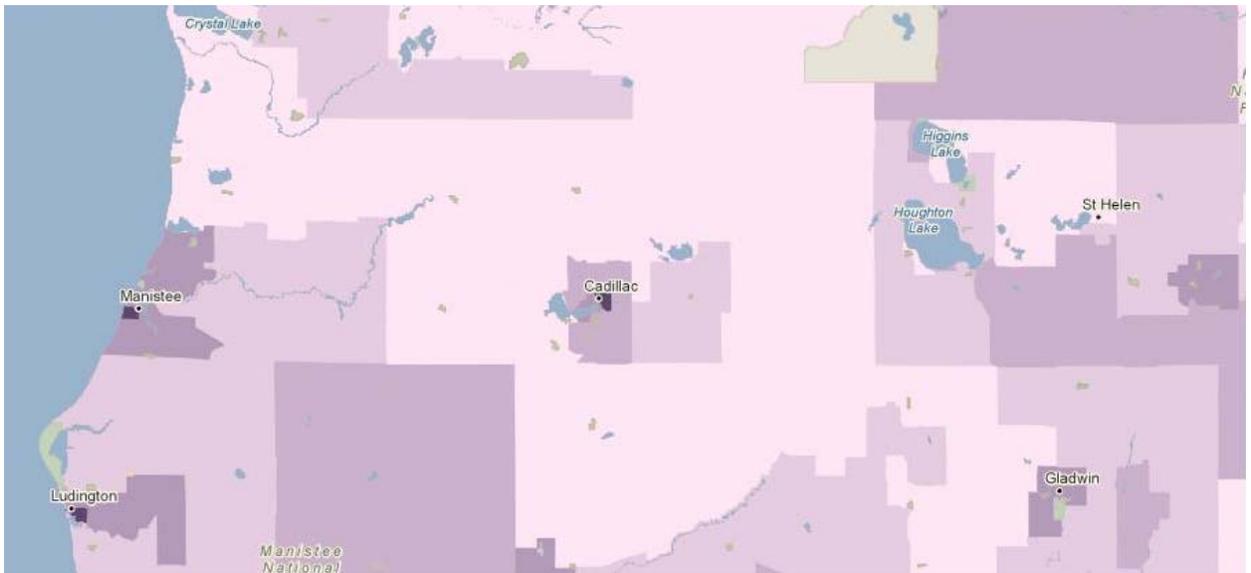
MidMi East



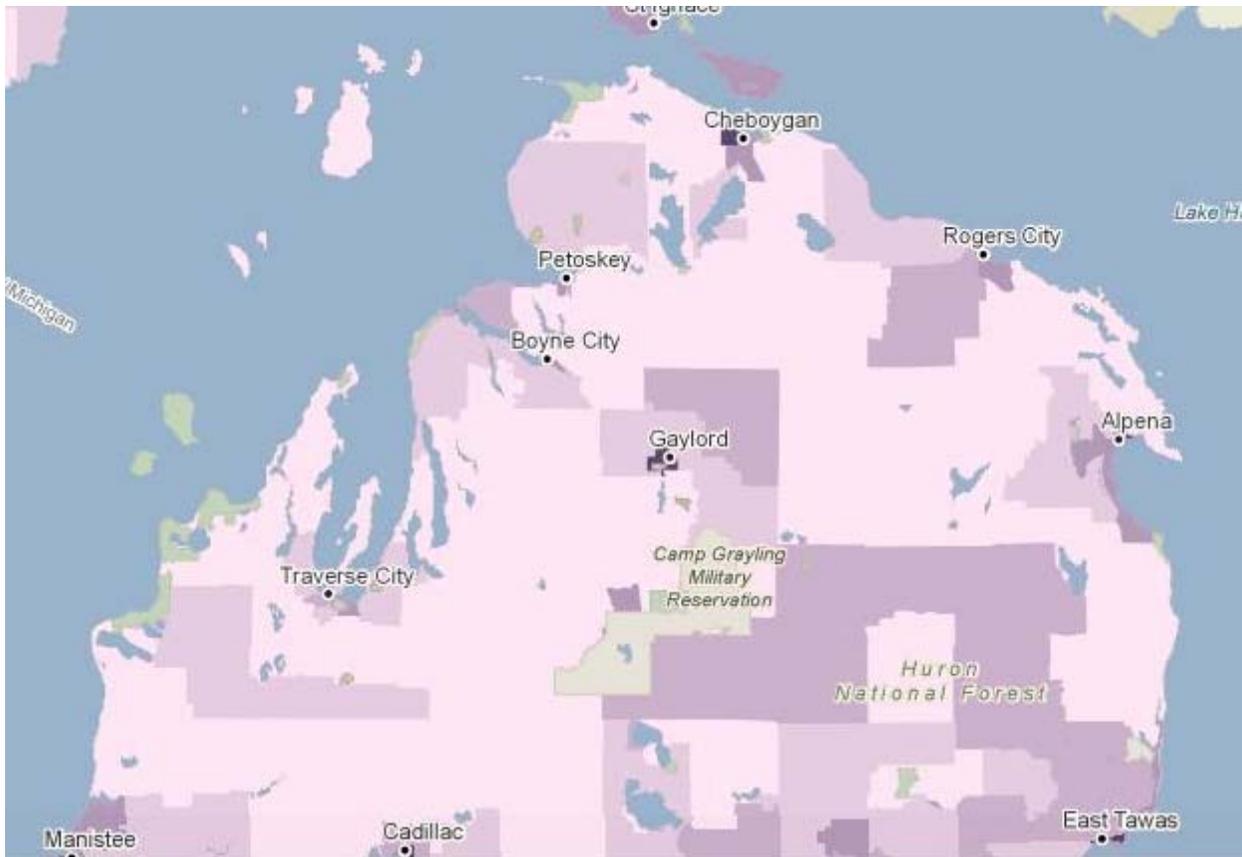
Western Mid MI



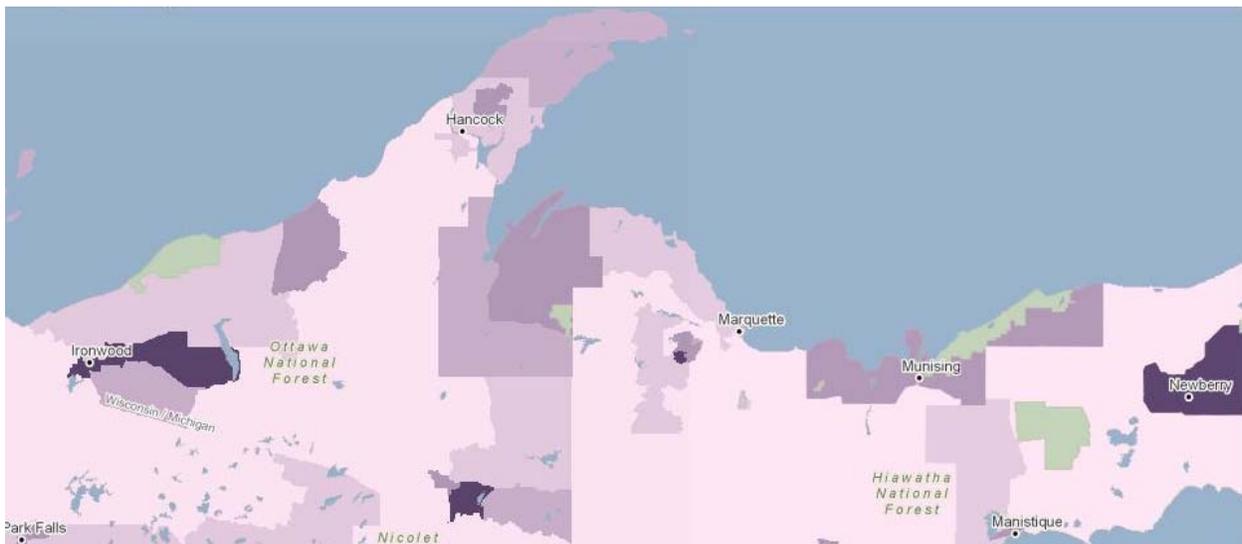
Eastern Upper Mid MI



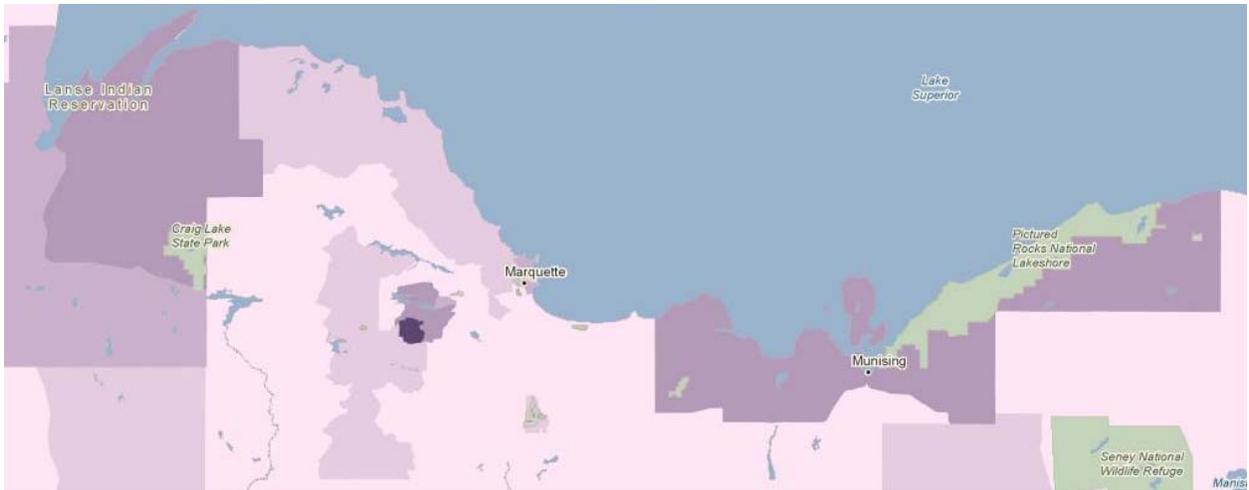
Upper-mid MI



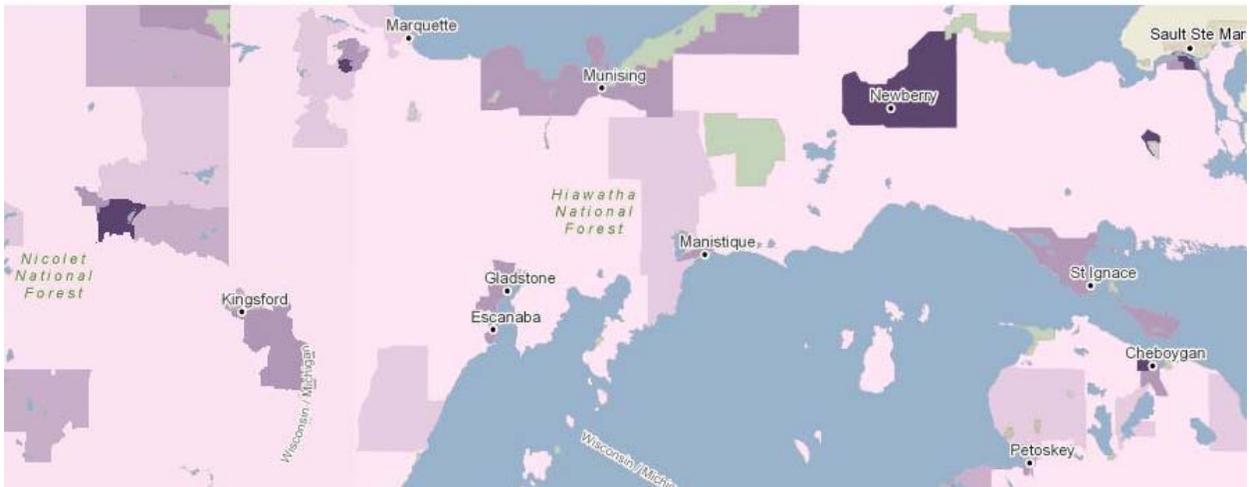
Upper Lower [smaller scale]



Upper UP East



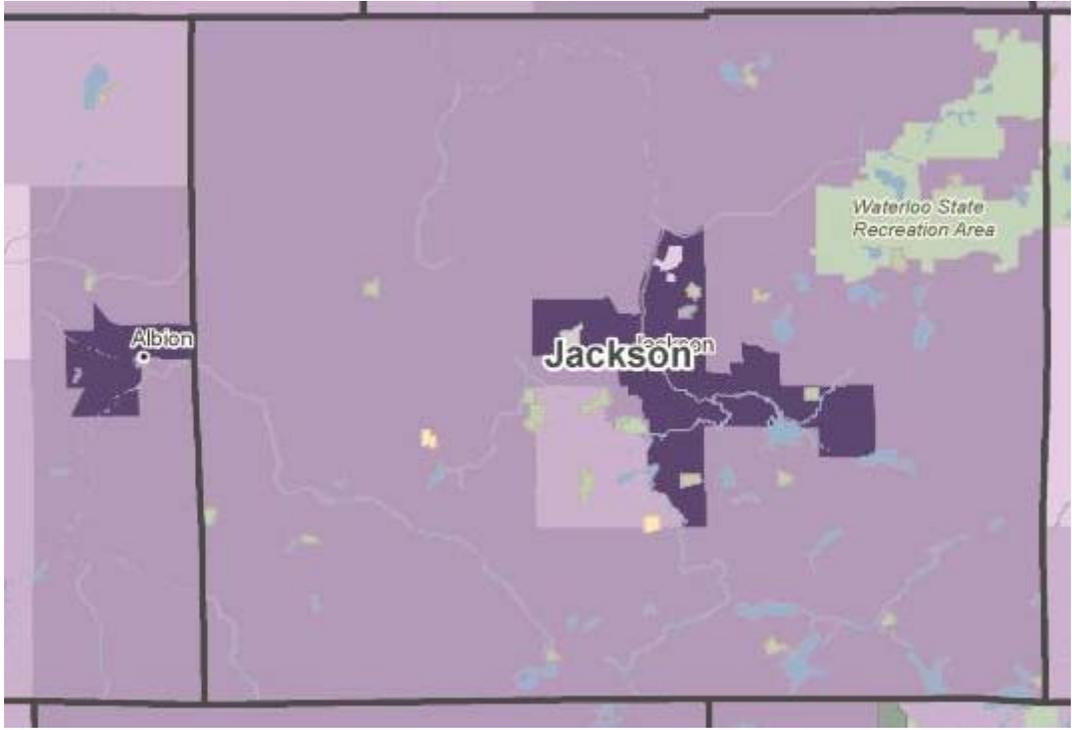
CLOSER U.P. east – shows Indian Land left



Lower U.P. east



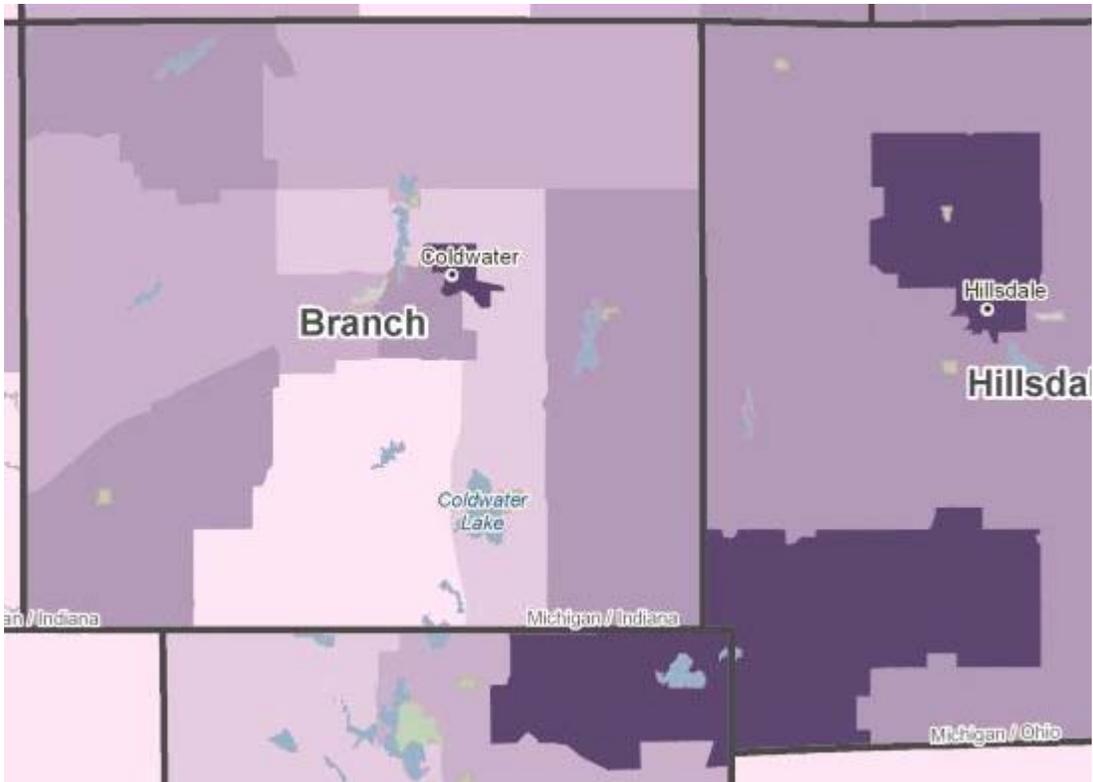
Lower UP showing counties

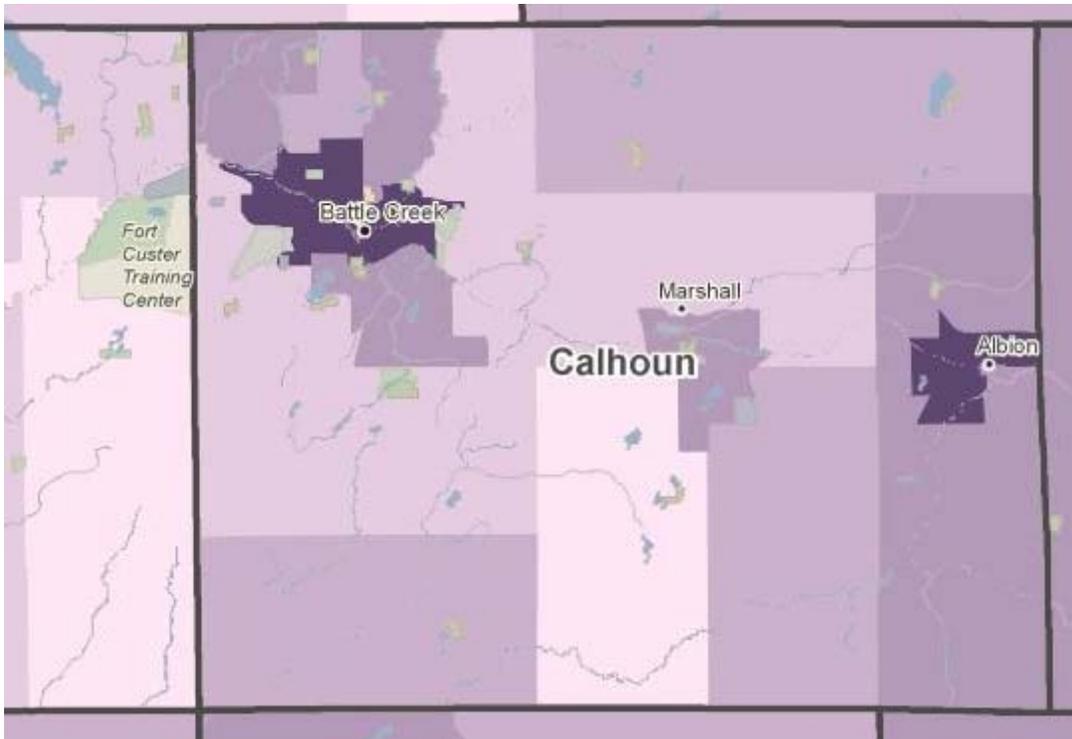


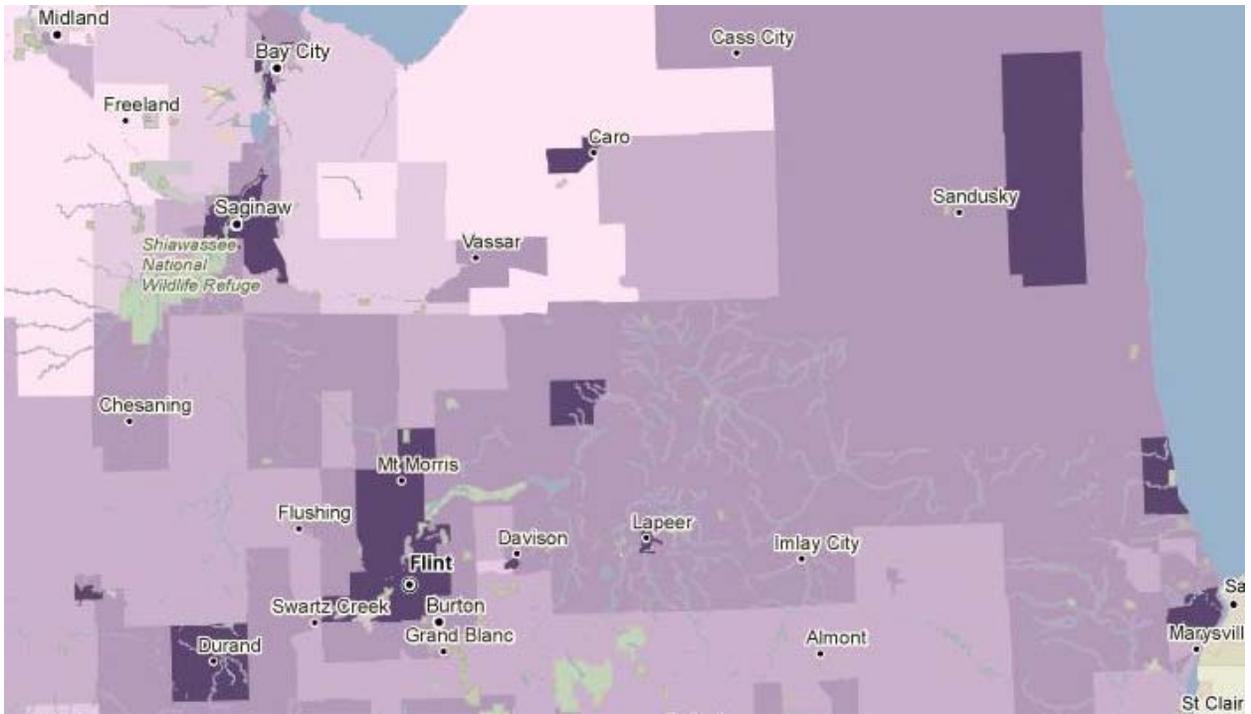
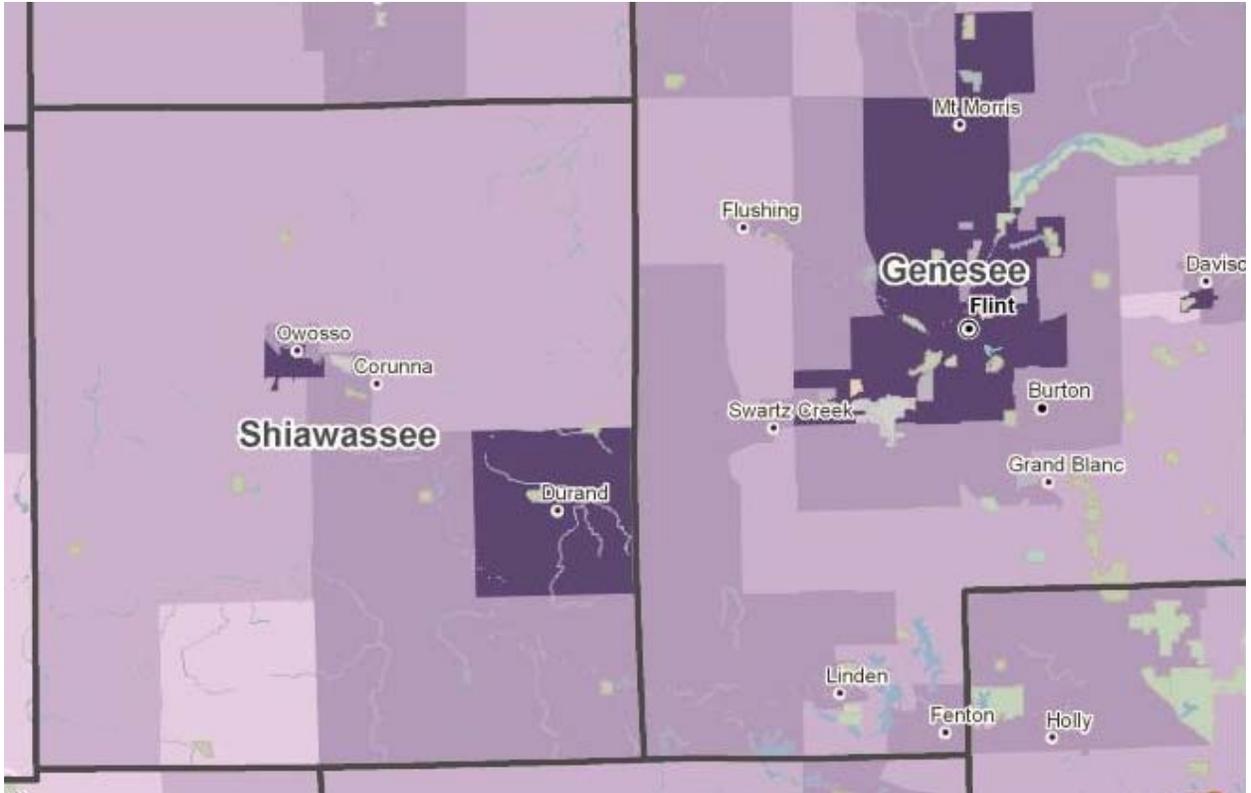
This kind of data – even richer than the HMDA data that has long been used to track discriminatory and predatory lending practices – represents a powerful tool for community planning for battling the foreclosure crisis and, in the longer run, for identifying the causes and potential cures for illegal discriminatory practices under the Fair Housing and Fair Lending laws.

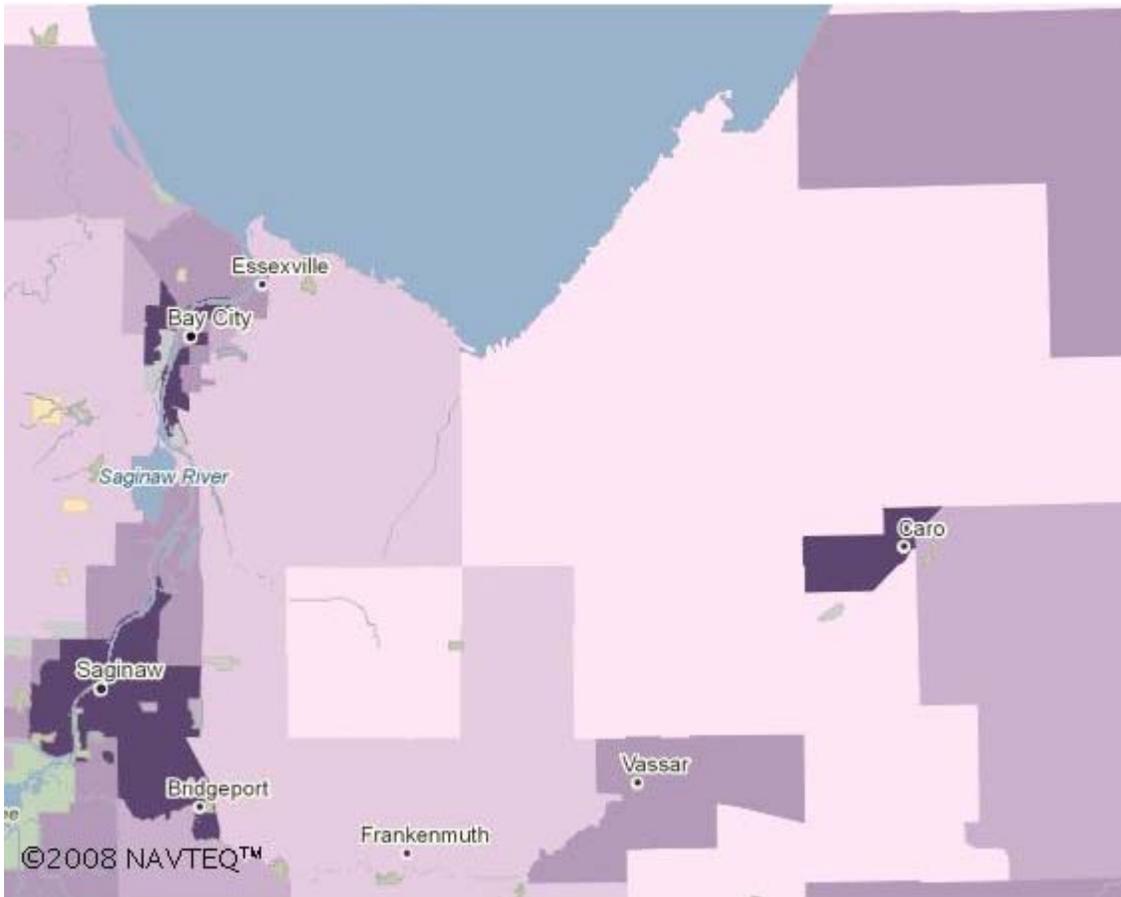
MSHDA is in a position to assist communities by facilitating the collection and dissemination of these kinds of data.

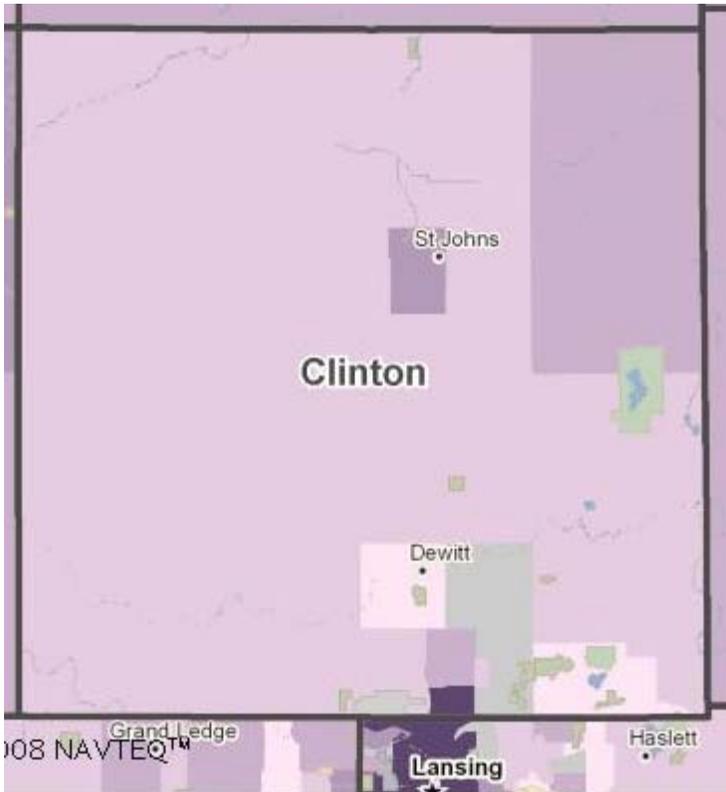


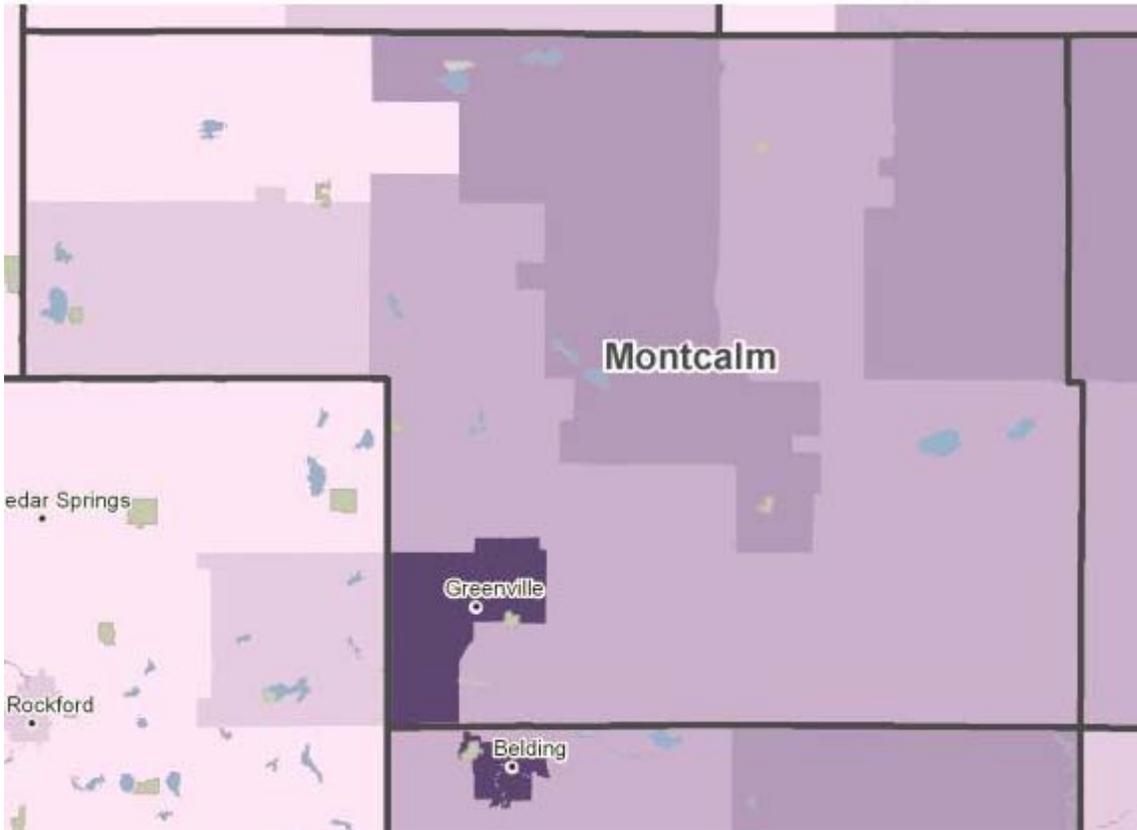
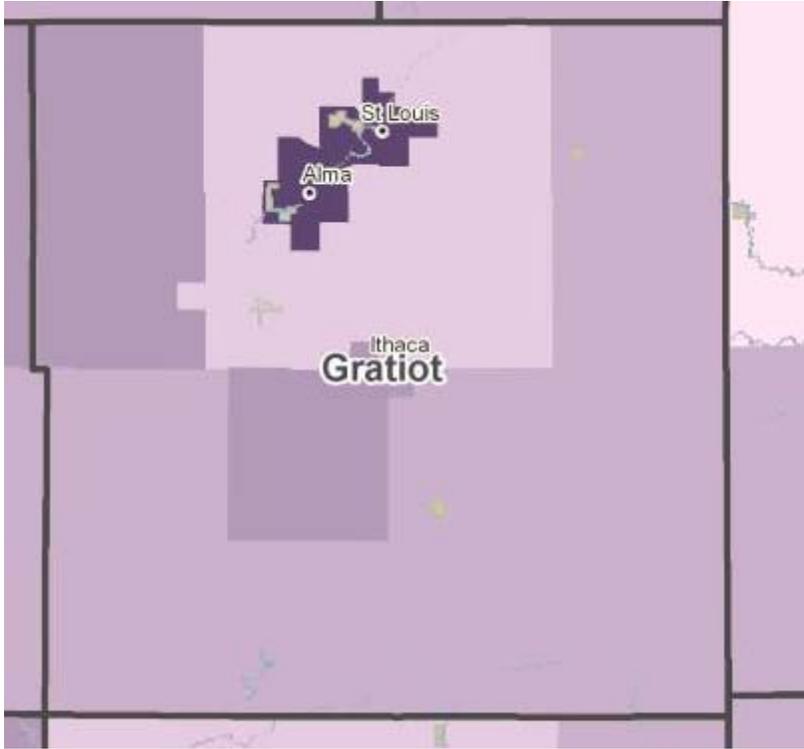


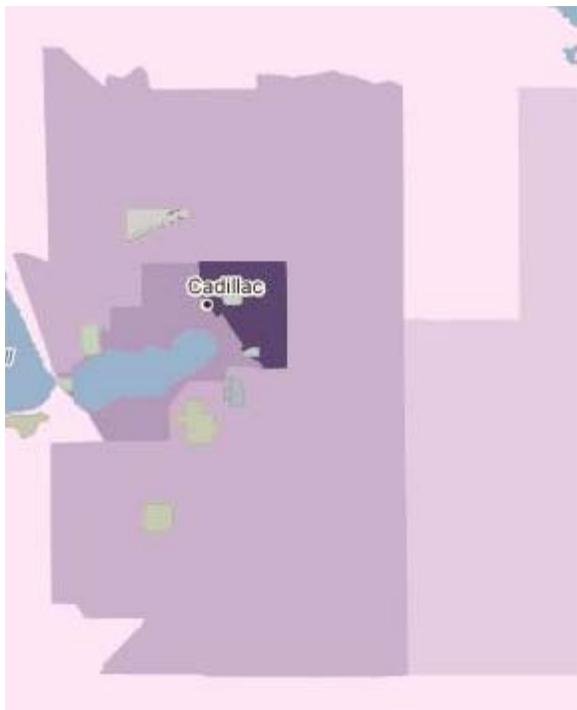
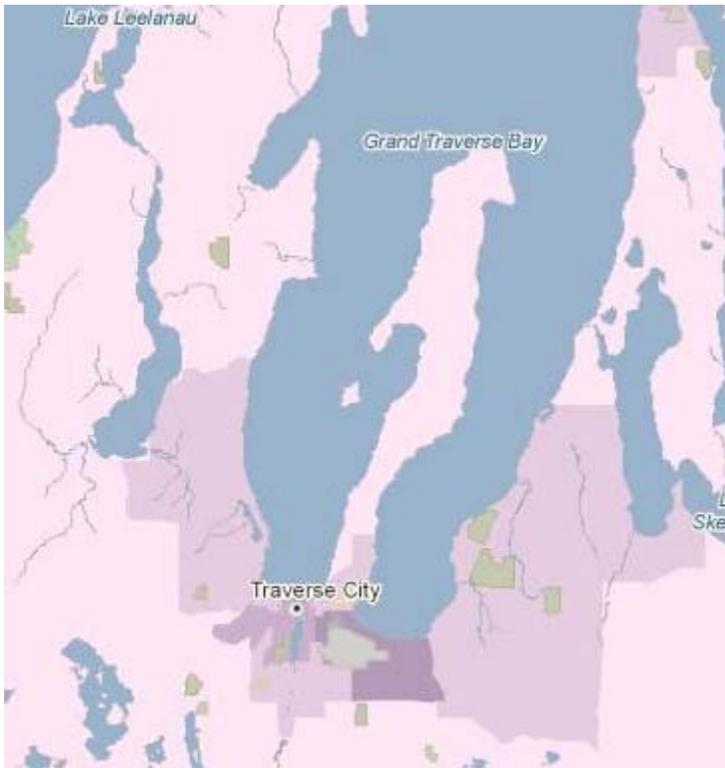


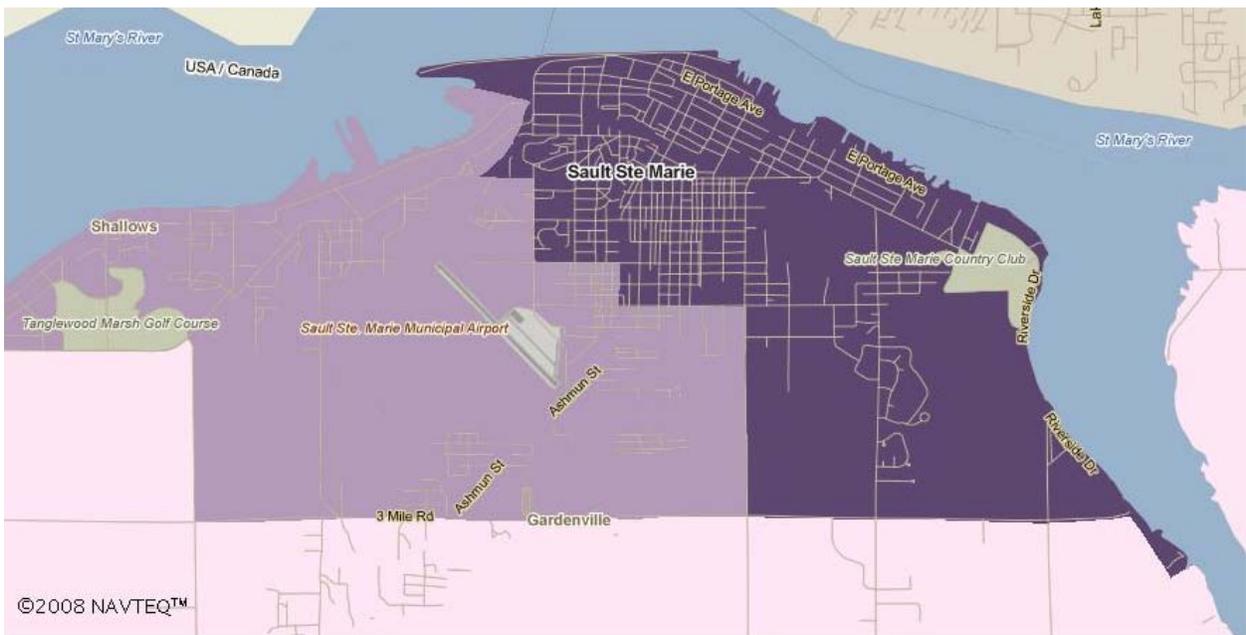












C. Implications for Fair Access – Preliminary comments

National trends and the Michigan data reviewed in this chapter indicate that discriminatory practices persist in the provision of financial services in the housing sector. African Americans and other persons of color, including immigrant communities, are particularly affected by these discriminatory and predatory behaviors. Also, national data show that older and disabled persons are often specifically targeted by unscrupulous lenders who offer high interest products with complex

terms, hidden costs, and penalties.

Frequently the result is that the victim of the predatory lending practices loses his/her home through foreclosure.

Other discriminatory practices include charging higher rates for home appraisals or insurance products based on neighborhood demographics rather than legitimate business reasons, resulting in higher costs for African Americans, older persons, and recent immigrants. Owners of **manufactured homes** generally finance their purchases through less regulated consumer loans, and there has been evidence of predatory lending practices in this industry as well. (No Michigan studies are currently available.)

MSHDA has already demonstrated its commitment as a strong and able partner during Michigan's current foreclosure crisis. MSHDA has partnered with, and provides substantial resources for, foreclosure prevention initiatives across the state, including loan workouts as well as counseling and financial education. With the new Neighborhood Stabilization Program funds available from HUD, MSHDA will launch an aggressive program to help stabilize markets which now struggle with massive foreclosures, and to work with jurisdictions across the state to combat future foreclosures and related home abandonment.

In the long run, however, a different set of actions and commitments will be necessary. Except for Detroit, Michigan communities lack adequate resources for tracking and staying ahead of the discriminatory and predatory practices by financial institutions that first created this crisis. Further, the capacity within the state to bring litigation against those illegal practices is extremely limited; by far the largest source of financial discrimination cases have been brought by the four Michigan Fair Housing Centers, and their resources are currently quite limited.

What is needed now – looking beyond the current extraordinary crisis – is an aggressive strategy to create an ongoing utility for Michigan communities, a source of up-to-date analysis of troubling mortgage patterns and their institutional sources. **The lack of data collection and accountability on discriminatory mortgage practices within the state is an impediment to fair housing in and of itself.** The accountability mechanisms might perhaps be provided by a staff person within MSHDA, or they be achieved by MSHDA support of an external nonprofit entity, such as the Michigan Community Reinvestment Coalition launched by CEDAM in 2004 (which is currently unfunded) to create and maintain a **working database of HMDA and related data** available to Michigan communities, along with a **training and technical assistance** capacity to serve community leaders, planners and housing advocates for protected populations, including senior citizens and disabled persons who tend to be disproportionately affected by economic downturns, as are families with children.

Chapter 6 – Citizen Input – Interviews, focus groups, questionnaire

Throughout this Statewide Analysis of Impediments, we sought input from a wide range of stakeholders, through individual interviews (in person, by phone and in via email), focus groups, larger group meetings and questionnaires. In all cases, respondents were generous with their cooperation, indicating that these were important and often compelling issues for them.

Their input, while informative and useful, should not be seen as any kind of scientific sampling of particular groups. Because of the short timeline for this study (seven months all told), these interviews and meetings can best be described as spontaneous groupings – often called together on short notice – of persons with keen interest in the issues being discussed. For example, in Sault Ste. Marie we met with the MSHDA-funded housing agency staff, along with the new County Administrator and other colleagues who happened to be in town and available to meet. In Benton Harbor, we met with the director and a range of field staff from the Community Action Agency serving three townships surrounding the city. In Lansing, we met with the CEO and staff of several statewide associations concerned with housing issues in non-metropolitan Michigan, including the Michigan Township Association, the Michigan Association of Counties, the Michigan Association of Realtors, the Michigan Builders Association, the Michigan Bankers Association, and several others. Through these associations, we received recommendations of other persons to be interviewed and subjects to be addressed.

Most of the stakeholder input for this AI came from housing professionals, either in government and the nonprofit sector, or from within the housing industry. A significant number also came from non-housing government employees at the county, township and city or village level; these comments are particularly important because they open up a new possible strategy for MSHDA to “affirmatively further fair housing choice” in every Michigan sub-state jurisdiction. (See below).

The comments and suggestions received during this project can be separated into five general categories:

- Impediments regarding access to housing finance;
- Impediments within the local housing market (such as lack of adequate quantities of affordable housing, for example);
- Public Sector impediments, emerging from governmental policies and/or practices that tend to have discriminatory effects on groups protected under the Fair Housing laws;
- Private Sector impediments, emerging from policies and/or practices of firms in the housing sector;
- Discrimination – Illegal behaviors and patterns or practices that continue to impede fair housing access, despite 40 years of Fair Housing law, litigation, education, strenuous advocacy and public action.

The following are notes made by the MFHC 2008 Analysis staff of comments and suggestions made by some of the persons contacted for advice for this Analysis or who responded to the Fair Housing Questionnaire prepared for this Analysis.

Impediments Category #1: Access to housing finance

It used to be that *exclusion* was the problem – but in recent years, Predatory Lending practices (not just by banks but by mortgage companies, brokers and other independent agents) have

pushed high-cost loans on vulnerable people who not only can't afford them, but they don't know what to do to get out of the crisis and are at high risk of losing their homes and any other assets they may have.

There appears to be more stringent, and possibly discriminatory, evaluation of minority mortgage applicants' credit worthiness.

Impediments Category #2: Characteristics of the Local housing market

Availability and affordability of land for housing development. To utilize the CDBG funding to assist with infrastructure development, reducing the cost of new developments and, thus, the cost of lots for homebuilders. They felt that **if some of the costs could be covered by grant money, developers could spend a little more on land acquisition, while still remaining within a budget that supported affordable housing development**

How often do developers and builders encounter resistance from local communities when proposing affordable housing projects? Response from housing industry representatives: "Always".

Many of the non-resident workers would like to move into the area to reduce their commute time, but are **finding it hard to locate housing that fits their budget.**

Impediments Category #3: Public sector impediments

The need for **educational workshops** to provide information to prospective buyers and renters about their rights under fair housing legislation and how complaints are filed.

Real estate professionals, realtors and apartment managers typically are provided continuing education opportunities through their professional organizations to keep them up to date on fair housing law while **the community at large is typically unaware of their rights and the process involved in standing up for their rights. A structure for organizing a series of workshops around the state** would help spread awareness of fair housing rights and remedies among those most affected by violations of the law.

A common concern expressed at the focus group sessions relates to the **extent to which fair housing rights are known within the community** of citizens looking for housing. While there are federal, state, and, sometimes, local laws governing fair housing choice, the **common impression is that the vast majority of citizens have no idea of what their rights are nor do they know what to do if they feel that they have been discriminated against.** Realtors and apartment management organizations appear to be well versed in their responsibilities, but the **lack of general knowledge of fair housing law opens up the possibility that unscrupulous landlords or agents could violate aspects of the law with little fear that the prospective buyer or renter would file a complaint.** Similarly, participants from Escanaba indicated that **Low-Income Housing Tax Credit projects recently developed in the region require rents that are too high for the market,** while still within the rent structure requirements of the tax credit rules. Other communities needing new multifamily housing **cannot get the interest of developers due to the low rents that would have to be installed to meet the needs of the residents.** The rents collected would not be high enough to make the project feasible. **As a result, little new multifamily housing is being developed** in Delta county.

Concern was expressed about the municipal regulations that appear to be targeted at moving a

protected class out of their jurisdiction, immigrant populations living in overcrowded conditions, Homelessness in rural areas

State could do a better job of **keeping communities informed about their programs and mortgage loan opportunities**. Many participants were not aware of programs offered within their own city and showed confusion about the guidelines of programs offered by, or through, the State.

Impediments Category #4: Private sector

Availability of accessible housing for the elderly and disabled. While there **has been some recent progress** in meeting the needs of these groups, the **demand still remains high** for new mixed-income, non-segregated, accessible apartments.

There is also need for better enforcement of accessibility requirements for persons with disabilities.

Builders in the area tend to focus on high-end housing and many municipalities prohibit modular or manufactured housing, which could be a source of lower-cost units

Impediments Category #5: Discrimination

Reports from those professionals involved in the housing field also confirm that **people in the protected classes face discrimination**. (Similar comments received from housing advocates, developers, activists, foundation staff, bank staff, and town planners).

Some persons fail to submit allegations of discrimination because of concern for negative repercussions if complaints were filed.

CHAPTER 7: What is Being Done?

This section of the Analysis will review the efforts that are being made by public and private organizations in the State of Michigan to identify and eliminate impediments to the exercise of fair housing choice and to affirmatively further fair housing. The preceding sections have made clear that impediments to the exercise of fair housing choice still exist and that additional affirmative actions to assure fair housing need to be taken. However, some corrective and/or affirmative actions are being taken and this section will review some of those actions.

A. Fair Housing Actions of the Michigan State Housing Development Authority

The Michigan State Housing Development Authority (MSHDA) has adopted a **Fair Housing Policy Statement** that is attached at the front of this Analysis. Besides a firm statement of commitment to assuring equal housing opportunity the statement includes references for persons with complaints of unlawful housing discrimination to the Michigan Department of Civil Rights (MDCR), the U.S. Department of Housing and Urban Development (HUD) and for people who live in or are applying for housing in a MSHDA financed development, a referral to the MSHDA housing discrimination complaint contact person, Vernon Shadd. The Statement also lists the Michigan Fair Housing Centers and includes website referrals to several other fair housing groups and agencies.

At the time of the 1998 A.I. MSHDA fair housing reviews and actions were focused in a Fair Housing and Equal Opportunity Office headed by Attorney Margaret L.M. Brown, with the able assistance of Mr. Vernon Shadd and the continuing legal support of MSHDA Counsel, Carl Bryson. Among the activities engaged in by the MSHDA staff during the four years (from 1998 - 2002) were:

- Regular fair housing training session of MSHDA staff and employees of the managers of MSHDA-assisted housing developments;
- Routine monitoring reviews of the occupancy and fair housing reports submitted to MSHDA by developers and managers of MSHDA-assisted properties.
- Fairly periodic fair housing testing contracts with the various private non-profit fair housing centers in Michigan to identify if there were differences in treatment accorded to homeseekers based on the variable tested (race, national origin, religion, disability status, etc.);
- Follow-up meetings with developers or management companies where testing indicated possible non-compliance with fair housing laws.
- Implementation of a Contract with the Fair Housing Center of Metropolitan Detroit and the Fair Housing Center of Greater Grand Rapids to prepare a "Report on the Supply of Barrier Free Units in Michigan State Housing Authority's Portfolio of Housing Developments in Wayne and Kent Counties".
- Preparation and submission of required fair housing activity reports to HUD.

Beginning in 2002, after the departure of Ms. Brown from MSHDA, a number of fair housing training and project monitoring activities were transferred to the large number of MSHDA staff persons directly involved in project development and management activities. The fair housing responsibilities of Mr. Shadd were diminished, no fair housing testing of assisted facilities was

conducted by any group after 2004, and the responsibility for preparing and submitting fair housing reports to HUD was given to Carolyn Cunningham, the MSHDA Federal Compliance Specialist.

The changes by MSHDA in relation to the structuring of its fair housing staff and program has coincided with no additional fair housing testing of MSHDA-assisted properties; no follow-up research to the "Barrier Free Units" project; limited use of the MSHDA fair housing staff and/or outside resources for fair housing training of MSHDA staff or MSHDA-assisted projects. At the same time, the contacts made by this 2008 A.I. staff with housing providers and local recipients of CDBG and HOME funds through MSHDA confirm that those groups are being informed of their fair housing and affirmative action responsibilities by MSHDA staff. This suggests that the MSHDA staff members may be supportive of and are more than willing to convey some of the additional suggestions included in this A.I. about affirmative fair housing actions that can be taken by MSHDA and the public and private entities that receive Federal funding through MSHDA.

B. Fair Housing Actions of the Michigan Department of Civil Rights

As has been previously noted, the number of housing discrimination complaints received by MDCR and the attention provided by MDCR to fair housing activities increased considerably with the appointment of Attorney Linda Parker as the Director of the Department. Since 2002 MDCR staff have received additional fair housing enforcement training, the Department has entered into fair housing enforcement testing contracts with several of the Michigan Fair Housing Centers, the issue of fair housing and fair housing enforcement was prominently addressed in the 2006 Michigan Civil Rights Summit and the Department has sponsored a series of training sessions on addressing "Hate Crimes". A disability discrimination case that resulted in a court-upheld Michigan Civil Rights Commission award, in 2004, of \$107,000 to the plaintiff in the case (**Emmick v Royalwood Cooperative**) is an example of the potential for effective fair housing law enforcement by MDCR.

Any discernable problems related to the *effectiveness of the fair housing enforcement actions* of the MDCR are related more to *limitations in the financial resources available to the Department* and the enforcement procedures included in the State of Michigan fair housing laws than to the willingness of the current MDCR staff to address fair housing issues. What is apparent to the A.I. staff is the need for expanded cooperation and communication between MDCR and MSHDA staff in relation to fair housing issues. MDCR staff might be used more extensively, for example, for the training of MSHDA and other state departmental staff on the fair housing laws. Information on MDCR complaint activity could be incorporated into MSHDA CAPER and other reports to HUD, describing fair housing enforcement and affirmative actions taken by the State and those it contracts with for local and regional enforcement (particularly as the Michigan Fair Housing Centers).

C. Fair Housing Actions of the Michigan Fair Housing Centers

These comments relate to the activities of the four private, non-profit fair housing centers in Michigan (FHC of Metro Detroit, FHC of Southeast Michigan, FHC of Southwest Michigan, and FHC of West Michigan) and not to the fair housing programs of the Eastern Michigan or Metropolitan Detroit Legal Aid programs. The Michigan Fair Housing Centers have worked together to provide information for this A.I. for MSHDA. The four Michigan Fair Housing Centers are the only groups in Michigan that provide fair housing testing services in relation to complaints of unlawful housing discrimination. Their complaint reception and testing activities for the period from 1/1/98 through 12/31/07 have been included in this A.I. These four groups are also the only groups that have developed and maintain a group of Cooperating Attorneys who are available to file MFHC assisted cases in State or Federal Courts. Since 1/1/98 the MFHCs have, collectively, assisted

complainants file 101 lawsuits alleging violations of state or federal fair housing laws. As noted in Chapter 4, 17 of those lawsuits involved properties in Michigan non-entitlement communities. No other organizations in Michigan, public or private, have provided similar fair housing enforcement services for persons with complainants of unlawful housing discrimination.

Between 1983 and 1998 there were four other private, non-profit fair housing organizations that existed for periods of time and then closed (FHC-Jackson, FHC-Lansing, FHC-Saginaw and FHC-Muskegon). In each instance the closing was related to a shortage of funds or the extreme difficulty of raising funds for the local group. There is no secure source of funding for any of the private, non-profit fair housing groups, making the continued existence of any of the groups a year-to-year proposition. If the services of the Michigan private, non-profit fair housing groups are a benefit to the State of Michigan, additional efforts by the State to help ensure the continued viability of the private groups would constitute affirmative fair housing actions by the State.

D. Fair Housing Actions by Other Housing Providers

The term "housing providers" has been used in this A.I. to apply to any person or group that provides or assists in the provision of housing to housing consumers. The term therefore applies to groups in the business of owning, renting, selling, building, financing, appraising, insuring, regulating, counseling or providing support or approval for housing in Michigan. The A.I. staff met with the following types of groups in order to identify some of the fair housing related activities of Michigan housing providers.

From our contacts with persons and representative of groups in the multi-family rental housing markets it is apparent that the larger multi-family development and management firms in Michigan have substantially increased the amount of fair housing education and training provided to their employees. Many of the larger firms have full-time staff devoted to fair housing training, others regularly contract with outside resources for fair housing training services. The MFHCs report a significant decline since 1998 in rental discrimination complaints and litigations against the larger multi-family rental firms, suggesting that the fair housing training activities are having a positive impact in the rental housing industry.

Less clear is to what degree the developers of multi-family housing have incorporated the "accessibility" provisions of the Fair Housing Act (FHA), adopted in 1988, into their design and construction procedures. Several recent lawsuits (**U.S. v Ed Rose and Sons**, **U.S. v Palazzolo** and **Lowery v Uptown Apartments**) have prompted settlements that have involved millions of dollars to retro-fit apartments and entrances to apartments that were built in violation of the FHA requirements to ensure that certain multi-family housing developments are accessible for persons with disabilities, including wheel-chair users. It appears that the requirements and reviews by MSHDA staff have helped the developers of MSHDA-assisted properties to construct their multi-family units in accordance with the FHA. However, there remain "accessibility" concerns about non-MSHDA-assisted housing throughout Michigan, including multi-family housing in the non-entitlement communities.

The primary industry group working in the real estate sales market is the Michigan Association of Realtors. Since 1998 the Association and/or members of the Association have taken a number of affirmative steps to further fair housing in Michigan. Those steps have included:

- A number of the larger real estate sales firms have hired full-time staff to provide fair housing education and services to their employees;

- Some of the Regional Realtor Associations, and the Michigan Association, have active fair housing/equal opportunity committees that plan and implement fair housing training programs;
- A number of real estate sales agents and/or firms have been publicly recognized by one or more of the Michigan Fair Housing Centers, and in some occasions by the Michigan Association of Realtors, for their positive, and sometime courageous, efforts to assure and promote fair and equal housing opportunities.
- In 2007 the Michigan Association of Realtors became the first state-wide Realtor Association in the U.S. to offer a self-testing program to their member groups.

Since 1977 some of the major mortgage lending institutions have been required to be in compliance with the provisions of the Federal Community Redevelopment Act (CRA). That Act has prompted many financial institutions to approve and make residential loans in many rural and urban communities that had previously been ignored by the financial institutions. Many of the larger mortgage lending institutions that are covered by the provisions of the CRA have hired staff to help the institution meet the requirements of the CRA. Some of those staff members have formed the Michigan Community Reinvestment Act Association, and regularly meet to explore ways that their institutions can comply with the CRA and other Federal Acts, including the Fair Housing Act. It is clear that many community development programs in urban and rural areas of Michigan that, prior to 1977, would not have received the attention of financial institutions are receiving loans and grants from financial institutions that benefit all persons in Michigan, including persons and groups of persons specifically protected from discrimination under the FHA.

Public officials who adopt, and staff members who help implement, policies and programs that affect the establishment, development and maintenance of housing in Michigan are in positions where knowledge of fair housing laws is important. Most of those officials have a general knowledge that fair housing laws exist, but are not acquainted with the specific provisions of those laws or how they might impact local policies and programs. Since the FHA does not require local units of government to assure that the "accessibility" requirements of the FHA are followed by developers of multi-family housing in Michigan, a number of firms have received local approval for *housing that does not conform with provisions of the FHA*. The resulting economic losses to developers of multi-family housing are preventable if public officials and the staff members who implement housing development are better trained and more committed to the enforcement of all of the provisions of the FHA. MSHDA may be in a position to provide more fair housing information and training for public officials and staff members in local units of government.

E. Implications for Fair Access - Preliminary Comments

The above Analysis has demonstrated that between 1998 and 2007 some very helpful actions to eliminate impediments to fair housing choice and other affirmative fair housing actions have been taken by MSHDA, MDCR, other State Departments as well as by some local units of government and some housing providers. At the same time, very positive actions of the MDCR have demonstrated that there were many more allegations of acts of unlawful housing discrimination reported annually in the period from 2003 – 2007 than in the period from 1990 – 2002. State resources to assist in the investigation and resolution of complaints of unlawful housing discrimination or in taking additional steps to affirmatively further fair housing have been limited, at least in part by the serious downturn in the Michigan and Federal economy.

Throughout this Analysis there have been many suggestions and recommendations made that may assist MSHDA to help eliminate impediments to fair housing choice and/or to affirmatively further fair housing. The suggestions have been made with the economic limitations of the State government fully in mind. In spite of those limitations the requirements of the Fair Housing Laws and goal of fair and equal treatment for housing consumers requires that we shift priorities sufficiently to more fully address the fair housing needs in Michigan.

CHAPTER 8 -- FINDINGS & RECOMMENDATIONS

There have been numerous findings, suggestions and recommendations offered throughout the pages of this Analysis. These have been made with the recognition that the depressed state of the national and Michigan economy in 2008 makes the implement of new statewide strategies very difficult. Much can be done, however, through *collaborations and partnerships with other stakeholders who share a set of commitments and already have the necessary infrastructure in place to implement new strategies with minimal new resources.*

Nonetheless, our recommendations are made with the further recognition that many negative impacts from past and current IMPEDIMENTS TO FAIR HOUSING ACCESS have had lasting detrimental effects on protected populations, even during the best of economic times. Now is not the time to postpone hope or opportunity for the least advantaged and most vulnerable Michigan citizens..

The following Recommendations are culled from the data, findings, suggestions and recommendations included in the previous seven chapters.

Chapter 2

- **Embed Fair Housing into the Legal Instruments, Policies and Practices of all Sub-State Jurisdictions:** The laws protecting Fair Housing Choice apply everywhere equally, and the range of populations protected under State and Federal Fair Housing Laws make those laws a significant challenge in every Michigan location, regardless of size. MSHDA's 5-year plan for affirmatively furthering Fair Housing should acknowledge this reality and make firm commitments (with measurable outcomes for tracking progress) to strengthening the local, county and regional infrastructure that can embed Fair Housing policies and practices at every level, in every jurisdiction. This represents a new kind of approach for MSHDA, and will demand careful strategic planning and considerable collaboration with stakeholders across the state.
- **"Public Benefits" must start with the most vulnerable populations:** Given the broad impact of Fair Housing Laws on virtually any housing decision, we recommend that: if a planned housing decision, by a unit of government or a housing provider, does not *increase the possibility that protected group persons will be able to secure housing in the community on an equal basis as other persons*, then the decision makers should carefully weigh the possible *fair housing consequences* of the planned decision.
- **American Indians in Michigan:** A significant percentage of the American Indian population in Michigan lives in non-tribal areas of the State, where they fall within MSHDA's responsibilities. We recommend that MSHDA, in collaboration with tribal leaders and service providers, strengthen its current efforts to address the Fair Housing needs of American Indians residing on non-tribal land.
- **Growth, Community Marketing and Fair Housing:** Residential relocations are continuous in Michigan, as in nearly every state. Especially in areas where strong, effective Economic Development strategies are planned or underway, the prospect of in-migration is promising. As part of *affirmatively furthering fair housing in Michigan*, MSHDA should insure (through collaboration with other Michigan departments and local/regional units of government) that Economic Development Plans include an explicit commitment to Fair

Housing – such as Fair Marketing Plans and materials that provides information about State and Federal Fair Housing Laws and the services provided to help enforce those laws.

- **Adherence to Fairness in Building Codes:** We recommend that MSHDA take additional steps (including collaboration with other Michigan Departments and private sector groups) to assure that housing providers in Michigan are aware of and adhere to the provisions in State and Federal Fair Housing Laws that prohibit discrimination against *persons with disabilities*; that require accessibility standards for certain multi-family dwelling units; and that require landlords to make, or allow to be made, reasonable modifications or reasonable accommodations so that persons with disabilities have an equal right to housing.

- **Review of the Michigan Construction Standards:** We recommend that MSHDA work with the Michigan Department of Labor to insure that the Michigan Construction Standards not only meet Federal accessibility requirements for persons with disability, but that they also work to make Fair Building Codes (such as Universal Design Standards) a reality in All Michigan communities.

- **Further public awareness necessary:** We recommend that MSHDA provide additional assistance and information to local units of government and housing providers to help assure compliance with the less well known or understood provisions of State and Federal Fair Housing Laws: age, disability status, marital status and familial status.

Chapter 3

- **The current Planning & Zoning revolution in Michigan:** Given the recent enabling legislation affecting the development of Master Plans and Zoning Ordinances by local units of government, we recommend that MSHDA take an active role in encouraging local units of government to incorporate fair housing assurances and issues in their Master Plans and Zoning Ordinances

- **Housing Stock Inventories:** We recommend that MSHDA encourage and assist more communities to make inventories of their housing stock, with particular attention to the adequacy of housing (for sale or rental) for protected populations under the Fair Housing laws.

- **Legal Definitions of “Family”:** We recommend that MSHDA take actions to alert local units of government of the potential legal liabilities they face with a definition of family based on “bloodline” or “marriage.”

- **Embed Fair Housing compliance & support in Michigan’s “way of doing local government”:** We recommend that MSHDA work through the networks and associations of county, city and township officials and with the professional planning groups that advise local units of government to take steps to more effectively embed compliance and support for Fair Housing laws, principles models into the structures of local government in Michigan.

Chapter 4

■ **Fair Housing TESTING:** We recommend that MSHDA renew steps to conduct fair housing testing of MSHDA-assisted housing providers.

■ **Fair Housing ENFORCEMENT:** We recommend that MSHDA require that governmental recipients of CDBG or HOME funds through MSHDA set utilize a fixed percentage of those funds to support fair housing enforcement activities.

Chapter 5

■ **Need an expanded Michigan capacity to track Fair Lending compliance:** The lack of data collection and accountability on discriminatory mortgage practices within the state is an impediment to fair housing in and of itself.

■ **Support the Michigan Community Reinvestment Coalition, sponsored by CEDAM:** We recommend that MSHDA can assist the fair lending practices in the non-entitlement communities by providing funding for the Michigan Community Reinvestment Coalition and/or other similar citizen based groups for both research and organizational purposes.

Chapter 6

■ **Improve public awareness by buyers & renters:** There is a need for educational workshops to provide information to prospective buyers and renters about their rights under fair housing legislation and how complaints are filed.

■ **Improve local availability of affordable housing:** Many of the non-resident workers (including many members of protected populations) would like to move into the area to reduce their commute costs but are finding it hard to locate housing that fits their budget.

■ **Enforcement of accessibility standards for persons with disabilities:** There is a need for better enforcement of accessibility requirements for persons with disabilities.

■ **Need a PHONE HOTLINE (1-200) for Fair Housing concerns:** We recommend that MSHDA work with HUD, MDCR and the MFHCs to secure funding for and aggressively market a housing discrimination *phone hot-line* and *Internet connection* that will allow persons with complaints of unlawful housing discrimination to make contact with resources that can effectively investigate and help resolve those complaints.

(9) APPENDICES:

- Michigan Counties ranked by % Non-Hispanic WHITE population, 2000,
- Michigan Counties ranked by % HISPANIC or LATINO population, 2000
- Michigan Counties ranked by % ASIAN population, 2000
- Michigan Counties ranked by % AMERICAN INDIAN/ALASKAN NATIVE population, 2000
- Michigan Counties ranked by % population (over 5 yrs ole) living in current residence for 5+ years, 2000
- MI: Selected Housing Characteristics, 2006 (American Community Survey)
- MI: Selected Housing Characteristics, 2000 (U.S. Census)
- MI: Selected Economic Characteristics, 2006 (American Community Survey)
- MI: Selected Economic Characteristics, 2000 (U.S. Census)
- MI: Demographic & Housing characteristics, 2006 (American Community Survey)
- MI: General Demographic Characteristics, 2000 (U.S. Census)
- MI: Selected Social Characteristics, 2006 (American Community Survey)
- MI: Selected Social Characteristics, 2000 (U.S. Census)

% White Population, MI & 83 counties 1980, 1990, 2000 & 2006 (est.)

Source: U.S. Census Bureau - censtats.census.gov

[shaded counties are Entitlement Counties]

	1980	1990	2000	2006 (est)
MICHIGAN	84.9	83.4	81.8	81.2
Alcona, MI	99.1	98.8	97.9	97.8
Alger, MI	97.0	93.9	88.1	87.2
Allegan, MI	96.0	95.8	96.5	96.2
Alpena, MI	99.4	99.2	98.4	97.7
Antrim, MI	98.9	98.4	97.3	96.8
Arenac, MI	98.8	98.4	95.7	95.0
Baraga, MI	90.2	87.6	79.2	77.4
Barry, MI	98.9	98.7	98.0	97.6
Bay, MI	96.9	96.4	96.4	96.0
Benzie, MI	97.9	97.2	96.7	96.1
Berrien, MI	84.1	82.6	80.9	81.5
Branch, MI	99.2	97.1	95.3	94.5
Calhoun, MI	88.7	87.3	85.4	85.2
Cass, MI	90.4	90.6	90.5	90.9
Charlevoix, MI	98.0	97.8	96.7	96.0
Cheboygan, MI	98.5	97.4	95.0	94.8
Chippewa, MI	89.9	81.9	76.5	76.6
Clare, MI	99.2	98.8	97.7	97.4
Clinton, MI	98.2	97.9	97.4	96.1
Crawford, MI	98.6	96.3	96.7	94.9
Delta, MI	98.3	97.5	96.0	95.5
Dickinson, MI	99.6	98.9	98.2	97.8
Eaton, MI	96.0	94.3	91.7	90.1
Emmet, MI	96.4	96.3	94.7	94.3
Genesee, MI	80.5	78.2	76.3	76.7
Gladwin, MI	99.3	99.0	98.1	97.9
Gogebic, MI	97.8	96.9	94.6	91.5
Grand Traverse, MI	98.5	98.0	97.1	96.4
Gratiot, MI	97.6	97.0	94.1	93.5
Hillsdale, MI	99.1	98.9	98.0	97.7
Houghton, MI	98.5	97.2	95.4	94.9
Huron, MI	99.0	99.1	98.4	98.1
Ingham, MI	88.1	84.1	82.2	81.1
Ionia, MI	95.3	93.2	93.2	92.6
Iosco, MI	96.0	95.9	97.1	96.5
Iron, MI	99.3	98.9	96.5	96.0
Isabella, MI	96.7	95.6	92.1	90.7
Jackson, MI	91.4	90.5	89.5	89.1
Kalamazoo, MI	90.5	88.4	86.0	85.0

Kalkaska, MI	99.3	98.7	97.5	97.1
Kent, MI	90.8	88.7	86.7	86.0
Keweenaw, MI	98.9	99.2	94.8	96.8
Lake, MI	82.1	85.5	85.4	84.5
Lapeer, MI	98.2	97.7	97.5	97.0
Leelanau, MI	98.2	96.6	94.7	94.5
Lenawee, MI	96.2	94.4	95.9	95.7
Livingston, MI	98.5	98.2	97.5	96.9
Luce, MI	96.0	94.0	83.4	81.9
Mackinac, MI	90.8	83.9	80.4	78.8
Macomb, MI	97.2	96.7	93.6	88.9
Manistee, MI	98.2	98.0	95.4	94.5
Marquette, MI	96.6	96.0	95.3	94.8
Mason, MI	97.6	97.7	96.8	96.6
Mecosta, MI	96.8	95.8	92.9	92.6
Menominee, MI	98.6	98.2	96.3	95.9
Midland, MI	97.6	97.1	96.0	95.5
Missaukee, MI	99.2	98.9	98.0	97.8
Monroe, MI	97.3	96.9	96.2	95.6
Montcalm, MI	98.6	96.5	95.7	95.5
Montmorency, MI	99.5	99.1	98.5	98.3
Muskegon, MI	86.0	84.2	82.7	82.9
Newaygo, MI	96.8	96.2	96.7	96.5
Oakland, MI	93.1	89.6	84.0	80.8
Oceana, MI	95.0	94.5	97.2	96.8
Ogemaw, MI	99.4	99.0	97.6	97.3
Ontonagon, MI	99.1	98.5	97.3	97.0
Osceola, MI	99.2	98.8	97.8	97.4
Oscoda, MI	99.4	99.2	98.2	97.7
Otsego, MI	99.3	98.8	97.7	97.3
Ottawa, MI	97.2	95.7	95.3	94.8
Presque Isle, MI	99.4	99.3	98.1	97.8
Roscommon, MI	99.5	99.1	98.1	97.7
Saginaw, MI	80.0	78.1	78.5	77.9
St. Clair, MI	96.6	96.4	95.8	95.5
St. Joseph, MI	96.7	96.2	95.2	94.8
Sanilac, MI	98.4	98.3	98.2	98.0
Schoolcraft, MI	95.7	93.4	89.1	88.6
Shiawassee, MI	98.8	98.4	98.0	97.7
Tuscola, MI	98.0	97.4	97.0	96.8
Van Buren, MI	90.1	90.2	91.7	92.3
Washtenaw, MI	85.8	83.5	78.7	76.8
Wayne, MI	62.4	57.4	54.0	54.0
Wexford, MI	99.2	98.8	97.6	97.2

Michigan Counties ranked by % HISPANIC OR LATINO Population, 2000

Michigan Counties Ranked by Percent of Population Checking Hispanic/Latino

Rank	County	Number Checking Hispanic/Latino	Total Population	Percent Checking Hispanic/Latino
1.	Oceana County	3,212	26,873	11.95%
2.	Van Buren County	5,762	76,263	7.56%
3.	Ottawa County	17,036	238,314	7.15%
4.	Kent County	40,018	574,335	6.97%
5.	Lenawee County	6,797	98,890	6.87%
6.	Saginaw County	14,048	210,039	6.69%
7.	Allegan County	6,325	105,665	5.99%
8.	Ingham County	16,004	279,320	5.73%
9.	Gratiot County	1,814	42,285	4.29%
10.	Newaygo County	1,892	47,874	3.95%
11.	Bay County	4,186	110,157	3.80%
12.	Wayne County	77,501	2,061,162	3.76%
13.	St. Joseph County	2,346	62,422	3.76%
14.	Muskegon County	5,775	170,200	3.39%
15.	Calhoun County	4,367	137,985	3.16%
16.	Mason County	865	28,274	3.06%
17.	Eaton County	3,163	103,655	3.05%
18.	Lapeer County	2,538	87,904	2.89%
19.	Branch County	1,310	45,787	2.86%
20.	Manistee County	692	24,527	2.82%
21.	Clinton County	1,823	64,753	2.82%
22.	Berrien County	4,569	162,453	2.81%
23.	Washtenaw County	8,950	322,895	2.77%
24.	Kalamazoo County	6,476	238,603	2.71%
25.	Leelanau County	570	21,119	2.70%
26.	Sanilac County	1,179	44,547	2.65%
27.	Oakland County	29,327	1,194,156	2.46%
28.	Ionia County	1,483	61,518	2.41%
29.	Isabella County	1,498	63,351	2.36%
30.	Jackson County	3,723	158,422	2.35%
31.	Genesee County	10,140	436,141	2.32%
32.	Cass County	1,177	51,104	2.30%
33.	St. Clair County	3,643	164,235	2.22%
34.	Tuscola County	1,251	58,266	2.15%
35.	Montcalm County	1,299	61,266	2.12%
36.	Monroe County	2,626	145,945	1.80%
37.	Shiawassee County	1,261	71,687	1.76%
38.	Benzie County	270	15,998	1.69%
39.	Chippewa County	630	38,543	1.63%
40.	Macomb County	12,510	788,149	1.59%
41.	Lake County	178	11,333	1.57%
42.	Midland County	1,207	82,874	1.46%
43.	Huron County	520	36,079	1.44%

44.	Luce County	89	7,024	1.27%
45.	Arenac County	216	17,269	1.25%
46.	Mecosta County	484	40,553	1.19%
47.	Grand Traverse County	924	77,654	1.19%
48.	Keweenaw County	27	2,301	1.17%
49.	Crawford County	165	14,273	1.16%
50.	Barry County	654	56,755	1.15%
51.	Livingston County	1,802	156,951	1.15%
52.	Hillsdale County	525	46,527	1.13%
53.	Clare County	340	31,252	1.09%
54.	Wexford County	321	30,484	1.05%
55.	Charlevoix County	273	26,090	1.05%
56.	Oscoda County	94	9,418	1.00%
57.	Ogemaw County	215	21,645	0.99%
58.	Baraga County	84	8,746	0.96%
59.	Osceola County	222	23,197	0.96%
60.	Antrim County	219	23,110	0.95%
61.	Roscommon County	232	25,469	0.91%
62.	Gladwin County	229	26,023	0.88%
63.	Alcona County	102	11,719	0.87%
64.	Missaukee County	124	14,478	0.86%
65.	Schoolcraft County	75	8,903	0.84%
66.	Emmet County	253	31,437	0.80%
67.	Cheboygan County	210	26,448	0.79%
68.	Iosco County	214	27,339	0.78%
69.	Iron County	101	13,138	0.77%
70.	Ontonagon County	60	7,818	0.77%
71.	Gogebic County	132	17,370	0.76%
72.	Kalkaska County	125	16,571	0.75%
73.	Alger County	74	9,862	0.75%
74.	Houghton County	264	36,016	0.73%
75.	Marquette County	450	64,634	0.70%
76.	Otsego County	158	23,301	0.68%
77.	Mackinac County	71	11,943	0.59%
78.	Montmorency County	55	10,315	0.53%
79.	Dickinson County	143	27,472	0.52%
80.	Menominee County	129	25,326	0.51%
81.	Delta County	163	38,520	0.42%
82.	Presque Isle County	59	14,411	0.41%
83.	Alpena County	122	31,314	0.39%

Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).

MI Counties ranked by PERCENT ASIAN Population, 2000

Michigan Counties Ranked by Percent of Population Selecting Race of Asian Alone

Rank	County	Number Selecting Race of Asian Alone	Total Population	Percent Selecting Race of Asian Alone
1.	Washtenaw County	20,021	322,895	6.20%
2.	Oakland County	48,378	1,194,156	4.05%
3.	Ingham County	9,991	279,320	3.58%
4.	Macomb County	17,378	788,149	2.20%
5.	Ottawa County	5,180	238,314	2.17%
6.	Kent County	10,515	574,335	1.83%
7.	Kalamazoo County	4,315	238,603	1.81%
8.	Wayne County	35,273	2,061,162	1.71%
9.	Houghton County	508	36,016	1.41%
10.	Midland County	1,165	82,874	1.41%
11.	Isabella County	799	63,351	1.26%
12.	Eaton County	1,222	103,655	1.18%
13.	Calhoun County	1,473	137,985	1.07%
14.	Berrien County	1,671	162,453	1.03%
15.	Saginaw County	1,747	210,039	0.83%
16.	Crawford County	107	14,273	0.75%
17.	Genesee County	3,161	436,141	0.72%
18.	Livingston County	1,059	156,951	0.67%
19.	Monroe County	944	145,945	0.65%
20.	Mecosta County	260	40,553	0.64%
21.	Cass County	324	51,104	0.63%
22.	Otsego County	141	23,301	0.61%
23.	Dickinson County	163	27,472	0.59%
24.	Wexford County	178	30,484	0.58%
25.	Allegan County	592	105,665	0.56%
26.	Bay County	617	110,157	0.56%
27.	Clinton County	358	64,753	0.55%
28.	Chippewa County	212	38,543	0.55%
29.	Lenawee County	533	98,890	0.54%
30.	Branch County	230	45,787	0.50%
31.	St. Joseph County	297	62,422	0.48%
32.	Marquette County	306	64,634	0.47%
33.	Jackson County	732	158,422	0.46%
34.	Muskegon County	745	170,200	0.44%
35.	Gratiot County	174	42,285	0.41%
36.	Arenac County	70	17,269	0.41%
37.	Roscommon County	101	25,469	0.40%
38.	Ogemaw County	85	21,645	0.39%
39.	Grand Traverse County	301	77,654	0.39%
40.	Alger County	38	9,862	0.39%
41.	Alpena County	120	31,314	0.38%
42.	Hillsdale County	169	46,527	0.36%

43.	Ionia County	219	61,518	0.36%
44.	Leelanau County	73	21,119	0.35%
45.	Missaukee County	50	14,478	0.35%
46.	Newaygo County	165	47,874	0.34%
47.	Clare County	100	31,252	0.32%
48.	Sanilac County	141	44,547	0.32%
49.	Baraga County	27	8,746	0.31%
50.	Cheboygan County	81	26,448	0.31%
51.	Delta County	104	38,520	0.27%
52.	Manistee County	66	24,527	0.27%
53.	Montcalm County	162	61,266	0.26%
54.	Huron County	94	36,079	0.26%
55.	Van Buren County	198	76,263	0.26%
56.	Schoolcraft County	23	8,903	0.26%
57.	St. Clair County	424	164,235	0.26%
58.	Tuscola County	147	58,266	0.25%
59.	Charlevoix County	65	26,090	0.25%
60.	Gogebic County	42	17,370	0.24%
61.	Mackinac County	27	11,943	0.23%
62.	Emmet County	70	31,437	0.22%
63.	Barry County	123	56,755	0.22%
64.	Alcona County	24	11,719	0.20%
65.	Lapeer County	180	87,904	0.20%
66.	Oscoda County	19	9,418	0.20%
67.	Osceola County	46	23,197	0.20%
68.	Ontonagon County	15	7,818	0.19%
69.	Antrim County	43	23,110	0.19%
70.	Shiawassee County	133	71,687	0.19%
71.	Kalkaska County	30	16,571	0.18%
72.	Mason County	50	28,274	0.18%
73.	Iron County	21	13,138	0.16%
74.	Iosco County	42	27,339	0.15%
75.	Gladwin County	39	26,023	0.15%
76.	Oceana County	38	26,873	0.14%
77.	Menominee County	35	25,326	0.14%
78.	Montmorency County	13	10,315	0.13%
79.	Lake County	14	11,333	0.12%
80.	Benzie County	18	15,998	0.11%
81.	Luce County	5	7,024	0.07%
82.	Presque Isle County	5	14,411	0.03%
83.	Keweenaw County	0	2,301	0.00%

Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).

Michigan Counties Ranked by Percent of Population Selecting Race of American Indian or Alaskan Native Alone

Rank	County	Number Selecting Race of American Indian or Alaskan Native Alone	Total Population	Percent Selecting Race of American Indian or Alaskan Native Alone
1.	Mackinac County	1,759	11,943	14.73%
2.	Chippewa County	5,138	38,543	13.33%
3.	Baraga County	1,059	8,746	12.11%
4.	Schoolcraft County	555	8,903	6.23%
5.	Luce County	400	7,024	5.69%
6.	Alger County	402	9,862	4.08%
7.	Leelanau County	799	21,119	3.78%
8.	Emmet County	1,058	31,437	3.37%
9.	Cheboygan County	766	26,448	2.90%
10.	Isabella County	1,750	63,351	2.76%
11.	Delta County	1,021	38,520	2.65%
12.	Menominee County	576	25,326	2.27%
13.	Gogebic County	330	17,370	1.90%
14.	Benzie County	296	15,998	1.85%
15.	Charlevoix County	389	26,090	1.49%
16.	Marquette County	874	64,634	1.35%
17.	Manistee County	327	24,527	1.33%
18.	Ontonagon County	96	7,818	1.23%
19.	Lake County	134	11,333	1.18%
20.	Grand Traverse County	908	77,654	1.17%
21.	Oceana County	294	26,873	1.09%
22.	Kalkaska County	180	16,571	1.09%
23.	Iron County	142	13,138	1.08%
24.	Antrim County	240	23,110	1.04%
25.	Mason County	240	28,274	0.85%
26.	Arenac County	146	17,269	0.85%
27.	Otsego County	179	23,301	0.77%
28.	Cass County	392	51,104	0.77%
29.	Van Buren County	580	76,263	0.76%
30.	Calhoun County	1,019	137,985	0.74%
31.	Muskegon County	1,248	170,200	0.73%
32.	Iosco County	199	27,339	0.73%
33.	Alpena County	207	31,314	0.66%
34.	Crawford	93	14,273	0.65%

County			
35. Alcona County	75	11,719	0.64%
36. Montcalm County	391	61,266	0.64%
37. Presque Isle County	91	14,411	0.63%
38. Mecosta County	252	40,553	0.62%
39. Genesee County	2,708	436,141	0.62%
40. Clare County	190	31,252	0.61%
41. Ingham County	1,666	279,320	0.60%
42. Clinton County	373	64,753	0.58%
43. Houghton County	207	36,016	0.57%
44. Newaygo County	274	47,874	0.57%
45. Kent County	3,209	574,335	0.56%
46. Tuscola County	322	58,266	0.55%
47. Barry County	308	56,755	0.54%
48. St. Clair County	886	164,235	0.54%
49. Wexford County	163	30,484	0.53%
50. Bay County	583	110,157	0.53%
51. Midland County	436	82,874	0.53%
52. Gratiot County	221	42,285	0.52%
53. Roscommon County	132	25,469	0.52%
54. Allegan County	537	105,665	0.51%
55. Lapeer County	444	87,904	0.51%
56. Ogemaw County	109	21,645	0.50%
57. Gladwin County	128	26,023	0.49%
58. Berrien County	786	162,453	0.48%
59. Livingston County	759	156,951	0.48%
60. Oscoda County	45	9,418	0.48%
61. Shiawassee County	334	71,687	0.47%
62. Kalamazoo County	1,094	238,603	0.46%
63. Branch County	205	45,787	0.45%
64. Ionia County	272	61,518	0.44%
65. Missaukee County	63	14,478	0.44%
66. Jackson County	677	158,422	0.43%
67. Osceola County	97	23,197	0.42%
68. Saginaw County	863	210,039	0.41%
69. Eaton County	424	103,655	0.41%
70. Dickinson County	112	27,472	0.41%
71. Wayne County	8,231	2,061,162	0.40%
72. Lenawee County	392	98,890	0.40%
73. St. Joseph County	247	62,422	0.40%

74.	Keweenaw County	9	2,301	0.39%
75.	Washtenaw County	1,227	322,895	0.38%
76.	Huron County	131	36,079	0.36%
77.	Macomb County	2,824	788,149	0.36%
78.	Hillsdale County	158	46,527	0.34%
79.	Sanilac County	149	44,547	0.33%
80.	Ottawa County	762	238,314	0.32%
81.	Montmorency County	28	10,315	0.27%
82.	Oakland County	3,114	1,194,156	0.26%
83.	Monroe County	338	145,945	0.23%

Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).

Michigan Counties Ranked by Percent of Population Age 5+ Living in Same Residence as 5 Years Prior to Census

Rank	County	Number Living in Same Residence as 5 Years Prior to Census	Total Population Age 5+	Percent Living in Same Residence as 5 Years Prior to Census
1.	Ontonagon County	5,332	7,484	71.25%
2.	Presque Isle County	9,587	13,712	69.92%
3.	Huron County	23,511	34,093	68.96%
4.	Iron County	8,448	12,568	67.22%
5.	Keweenaw County	1,467	2,195	66.83%
6.	Gogebic County	11,027	16,563	66.58%
7.	Alger County	6,275	9,431	66.54%
8.	Baraga County	5,504	8,273	66.53%
9.	Delta County	24,249	36,481	66.47%
10.	Menominee County	15,689	23,811	65.89%
11.	Bay County	67,351	103,467	65.09%
12.	Dickinson County	16,849	25,939	64.96%
13.	Missaukee County	8,791	13,548	64.89%
14.	Arenac County	10,583	16,361	64.68%
15.	Alcona County	7,243	11,202	64.66%
16.	Tuscola County	35,180	54,665	64.36%
17.	Mackinac County	7,270	11,383	63.87%
18.	Alpena County	18,831	29,600	63.62%
19.	Sanilac County	26,442	41,666	63.46%
20.	Clinton County	38,124	60,284	63.24%
21.	Shiawassee	42,171	66,861	63.07%

County			
22. Oceana County	15,758	25,165	62.62%
23. Manistee County	14,537	23,247	62.53%
24. Schoolcraft County	5,227	8,405	62.19%
25. Oscoda County	5,545	8,942	62.01%
26. Saginaw County	120,547	195,858	61.55%
27. Barry County	32,487	52,919	61.39%
28. Cheboygan County	15,270	24,896	61.34%
29. Leelanau County	12,276	20,044	61.25%
30. Cass County	29,370	47,996	61.19%
31. Van Buren County	43,407	71,045	61.10%
32. Ogemaw County	12,538	20,523	61.09%
33. Osceola County	13,290	21,755	61.09%
34. Monroe County	83,124	136,291	60.99%
35. Gladwin County	14,955	24,587	60.82%
36. Lapeer County	49,642	82,051	60.50%
37. Newaygo County	26,985	44,614	60.49%
38. Mason County	16,093	26,721	60.23%
39. Wayne County	1,145,372	1,909,251	59.99%
40. Montmorency County	5,909	9,856	59.95%
41. Midland County	46,318	77,546	59.73%
42. Ionia County	34,187	57,310	59.65%
43. Charlevoix County	14,419	24,369	59.17%
44. Luce County	3,932	6,665	58.99%
45. Jackson County	87,254	147,975	58.97%
46. Clare County	17,349	29,444	58.92%
47. Gratiot County	23,426	39,779	58.89%
48. Muskegon County	92,943	158,669	58.58%
49. Montcalm County	33,512	57,225	58.56%
50. St. Clair County	89,393	153,105	58.39%
51. Roscommon County	14,226	24,380	58.35%
52. Branch County	25,033	42,921	58.32%
53. Marquette County	35,782	61,409	58.27%
54. Macomb County	429,516	737,174	58.27%
55. Lenawee County	53,883	92,699	58.13%
56. Hillsdale County	25,239	43,505	58.01%
57. Allegan County	56,745	98,039	57.88%
58. St. Joseph County	33,499	57,924	57.83%
59. Crawford County	7,790	13,477	57.80%
60. Benzie County	8,694	15,061	57.73%
61. Antrim County	12,584	21,810	57.70%

62. Berrien County	87,551	151,825	57.67%
63. Kalkaska County	8,905	15,490	57.49%
64. Iosco County	14,953	26,040	57.42%
65. Calhoun County	73,717	129,025	57.13%
66. Eaton County	55,310	97,148	56.93%
67. Houghton County	19,352	34,058	56.82%
68. Genesee County	229,690	404,586	56.77%
69. Emmet County	16,734	29,490	56.74%
70. Lake County	6,007	10,739	55.94%
71. Oakland County	622,085	1,114,228	55.83%
72. Wexford County	15,916	28,536	55.78%
73. Otsego County	12,146	21,844	55.60%
74. Livingston County	80,163	145,664	55.03%
75. Ottawa County	121,181	220,333	55.00%
76. Grand Traverse County	39,671	72,878	54.43%
77. Chippewa County	19,530	36,493	53.52%
78. Kent County	277,682	530,219	52.37%
79. Mecosta County	19,681	38,146	51.59%
80. Kalamazoo County	111,175	223,228	49.80%
81. Ingham County	121,729	261,790	46.50%
82. Isabella County	26,002	59,998	43.34%
83. Washtenaw County	130,068	302,785	42.96%

Source: Census 2000 analyzed by the Social Science Data Analysis Network (SSDAN).

Selected Housing Characteristics: 2006
Data Set: 2006 American Community Survey
Survey: American Community Survey

Selected Housing Characteristics: 2006	Estimate	Margin of Error
HOUSING OCCUPANCY		
Total housing units	4,513,502	+/-618
Occupied housing units	3,869,117	+/-11,246
Vacant housing units	644,385	+/-11,621
Homeowner vacancy rate	3.1	+/-0.1
Rental vacancy rate	10.4	+/-0.6
UNITS IN STRUCTURE		
1-unit, detached	3,213,554	+/-13,149
1-unit, attached	206,147	+/-5,794
2 units	129,464	+/-5,365
3 or 4 units	130,270	+/-5,124
5 to 9 units	186,422	+/-6,324

10 to 19 units	162,956	+/-6,501
20 or more units	214,831	+/-7,163
Mobile home	269,175	+/-6,527
Boat, RV, van, etc.	683	+/-447
YEAR STRUCTURE BUILT		
Built 2005 or later	51,984	+/-3,184
Built 2000 to 2004	330,073	+/-7,917
Built 1990 to 1999	579,245	+/-8,126
Built 1980 to 1989	452,716	+/-8,803
Built 1970 to 1979	712,027	+/-9,735
Built 1960 to 1969	552,832	+/-9,219
Built 1950 to 1959	693,931	+/-9,865
Built 1940 to 1949	397,806	+/-7,204
Built 1939 or earlier	742,888	+/-9,608
ROOMS		
1 room	23,933	+/-2,040
2 rooms	103,056	+/-4,301
3 rooms	342,069	+/-9,812
4 rooms	683,050	+/-11,313
5 rooms	1,047,634	+/-12,846
6 rooms	938,217	+/-12,842
7 rooms	606,329	+/-9,670
8 rooms	387,715	+/-9,020
9 rooms or more	381,499	+/-7,471
Median (rooms)	5.6	+/-0.2
BEDROOMS		
No bedroom	32,725	+/-2,179
1 bedroom	436,979	+/-9,278
2 bedrooms	1,209,520	+/-12,895
3 bedrooms	1,971,544	+/-16,261
4 bedrooms	711,288	+/-10,582
5 or more bedrooms	151,446	+/-5,494
Occupied housing units	3,869,117	+/-11,246
HOUSING TENURE		
Owner-occupied	2,908,273	+/-13,927
Renter-occupied	960,844	+/-12,074
Average household size of owner-occupied unit	2.65	+/-0.01
Average household size of renter-occupied unit	2.22	+/-0.02
YEAR HOUSEHOLDER MOVED INTO UNIT		
Moved in 2005 or later	690,961	+/-10,429
Moved in 2000 to 2004	1,128,228	+/-10,860
Moved in 1990 to 1999	1,005,268	+/-10,365
Moved in 1980 to 1989	438,001	+/-8,428
Moved in 1970 to 1979	317,545	+/-5,880
Moved in 1969 or earlier	289,114	+/-5,317
VEHICLES AVAILABLE		
No vehicles available	258,434	+/-6,081
1 vehicle available	1,292,401	+/-12,719
2 vehicles available	1,553,054	+/-15,124
3 or more vehicles available	765,228	+/-11,692
HOUSE HEATING FUEL		
Utility gas	3,033,588	+/-11,278

Bottled, tank, or LP gas	375,108	+/-7,007
Electricity	250,360	+/-7,454
Fuel oil, kerosene, etc.	92,451	+/-3,092
Coal or coke	1,219	+/-425
Wood	84,155	+/-2,855
Solar energy	1,037	+/-516
Other fuel	21,877	+/-2,220
No fuel used	9,322	+/-1,282
SELECTED CHARACTERISTICS		
Lacking complete plumbing facilities	11,498	+/-1,329
Lacking complete kitchen facilities	15,468	+/-1,878
No telephone service available	305,394	+/-8,656
OCCUPANTS PER ROOM		
1.00 or less	3,806,428	+/-10,991
1.01 to 1.50	53,245	+/-3,546
1.51 or more	9,444	+/-1,585
Owner-occupied units	2,908,273	+/-13,927
VALUE		
Less than \$50,000	218,929	+/-6,071
\$50,000 to \$99,999	491,500	+/-8,051
\$100,000 to \$149,999	697,860	+/-8,769
\$150,000 to \$199,999	591,662	+/-10,397
\$200,000 to \$299,999	500,670	+/-9,619
\$300,000 to \$499,999	302,341	+/-6,028
\$500,000 to \$999,999	87,951	+/-3,297
\$1,000,000 or more	17,360	+/-1,612
Median (dollars)	153,300	+/-701
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS		
Housing units with a mortgage	2,008,547	+/-14,038
Less than \$300	4,662	+/-836
\$300 to \$499	46,963	+/-2,774
\$500 to \$699	133,814	+/-4,304
\$700 to \$999	379,786	+/-8,117
\$1,000 to \$1,499	699,233	+/-10,335
\$1,500 to \$1,999	402,796	+/-8,752
\$2,000 or more	341,293	+/-7,511
Median (dollars)	1,302	+/-7
Housing units without a mortgage	899,726	+/-9,380
Less than \$100	6,777	+/-984
\$100 to \$199	52,475	+/-2,475
\$200 to \$299	140,236	+/-4,139
\$300 to \$399	209,168	+/-5,357
\$400 or more	491,070	+/-7,803
Median (dollars)	422	+/-3
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME		
Housing unit with a mortgage	2,008,547	+/-14,038
Less than 20.0 percent	672,495	+/-9,375
20.0 to 24.9 percent	354,706	+/-7,858
25.0 to 29.9 percent	264,881	+/-7,280
30.0 to 34.9 percent	180,249	+/-5,000
35.0 percent or more	527,526	+/-9,872
Not computed	8,690	+/-1,476
Housing unit without a mortgage	899,726	+/-9,380
Less than 10.0 percent	298,885	+/-5,809
10.0 to 14.9 percent	188,206	+/-5,203

15.0 to 19.9 percent	118,944	+/-3,911
20.0 to 24.9 percent	79,341	+/-3,983
25.0 to 29.9 percent	49,313	+/-2,920
30.0 to 34.9 percent	34,654	+/-2,617
35.0 percent or more	122,123	+/-4,169
Not computed	8,260	+/-1,370
Renter-occupied units		
	960,844	+/-12,074
GROSS RENT		
Less than \$200	36,747	+/-2,635
\$200 to \$299	36,657	+/-2,397
\$300 to \$499	140,823	+/-4,853
\$500 to \$749	337,407	+/-8,603
\$750 to \$999	212,952	+/-6,296
\$1,000 to \$1,499	113,861	+/-5,951
\$1,500 or more	27,698	+/-2,574
No cash rent	54,699	+/-3,304
Median (dollars)	675	+/-6
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME		
Less than 15.0 percent	110,523	+/-4,832
15.0 to 19.9 percent	111,571	+/-5,126
20.0 to 24.9 percent	106,582	+/-5,054
25.0 to 29.9 percent	97,947	+/-4,768
30.0 to 34.9 percent	76,832	+/-4,178
35.0 percent or more	382,227	+/-9,620
Not computed	75,162	+/-4,394

Selected Housing Characteristics: 2006
Data Set: 2006 American Community Survey
Survey: American Community Survey

Selected Housing Characteristics: 2006	<u>Estimate</u>	<u>Margin of Error</u>
HOUSING OCCUPANCY		
Total housing units	4,513,502	+/-618
Occupied housing units	3,869,117	+/-11,246
Vacant housing units	644,385	+/-11,621
Homeowner vacancy rate	3.1	+/-0.1
Rental vacancy rate	10.4	+/-0.6
UNITS IN STRUCTURE		
1-unit, detached	3,213,554	+/-13,149
1-unit, attached	206,147	+/-5,794
2 units	129,464	+/-5,365
3 or 4 units	130,270	+/-5,124
5 to 9 units	186,422	+/-6,324
10 to 19 units	162,956	+/-6,501
20 or more units	214,831	+/-7,163
Mobile home	269,175	+/-6,527
Boat, RV, van, etc.	683	+/-447
YEAR STRUCTURE BUILT		
Built 2005 or later	51,984	+/-3,184
Built 2000 to 2004	330,073	+/-7,917
Built 1990 to 1999	579,245	+/-8,126
Built 1980 to 1989	452,716	+/-8,803
Built 1970 to 1979	712,027	+/-9,735
Built 1960 to 1969	552,832	+/-9,219

Built 1950 to 1959	693,931	+/-9,865
Built 1940 to 1949	397,806	+/-7,204
Built 1939 or earlier	742,888	+/-9,608
ROOMS		
1 room	23,933	+/-2,040
2 rooms	103,056	+/-4,301
3 rooms	342,069	+/-9,812
4 rooms	683,050	+/-11,313
5 rooms	1,047,634	+/-12,846
6 rooms	938,217	+/-12,842
7 rooms	606,329	+/-9,670
8 rooms	387,715	+/-9,020
9 rooms or more	381,499	+/-7,471
Median (rooms)	5.6	+/-0.2
BEDROOMS		
No bedroom	32,725	+/-2,179
1 bedroom	436,979	+/-9,278
2 bedrooms	1,209,520	+/-12,895
3 bedrooms	1,971,544	+/-16,261
4 bedrooms	711,288	+/-10,582
5 or more bedrooms	151,446	+/-5,494
Occupied housing units	3,869,117	+/-11,246
HOUSING TENURE		
Owner-occupied	2,908,273	+/-13,927
Renter-occupied	960,844	+/-12,074
Average household size of owner-occupied unit	2.65	+/-0.01
Average household size of renter-occupied unit	2.22	+/-0.02
YEAR HOUSEHOLDER MOVED INTO UNIT		
Moved in 2005 or later	690,961	+/-10,429
Moved in 2000 to 2004	1,128,228	+/-10,860
Moved in 1990 to 1999	1,005,268	+/-10,365
Moved in 1980 to 1989	438,001	+/-8,428
Moved in 1970 to 1979	317,545	+/-5,880
Moved in 1969 or earlier	289,114	+/-5,317
VEHICLES AVAILABLE		
No vehicles available	258,434	+/-6,081
1 vehicle available	1,292,401	+/-12,719
2 vehicles available	1,553,054	+/-15,124
3 or more vehicles available	765,228	+/-11,692
HOUSE HEATING FUEL		
Utility gas	3,033,588	+/-11,278
Bottled, tank, or LP gas	375,108	+/-7,007
Electricity	250,360	+/-7,454
Fuel oil, kerosene, etc.	92,451	+/-3,092
Coal or coke	1,219	+/-425
Wood	84,155	+/-2,855
Solar energy	1,037	+/-516
Other fuel	21,877	+/-2,220
No fuel used	9,322	+/-1,282
SELECTED CHARACTERISTICS		
Lacking complete plumbing facilities	11,498	+/-1,329
Lacking complete kitchen facilities	15,468	+/-1,878

No telephone service available	305,394	+/-8,656
OCCUPANTS PER ROOM		
1.00 or less	3,806,428	+/-10,991
1.01 to 1.50	53,245	+/-3,546
1.51 or more	9,444	+/-1,585
Owner-occupied units	2,908,273	+/-13,927
VALUE		
Less than \$50,000	218,929	+/-6,071
\$50,000 to \$99,999	491,500	+/-8,051
\$100,000 to \$149,999	697,860	+/-8,769
\$150,000 to \$199,999	591,662	+/-10,397
\$200,000 to \$299,999	500,670	+/-9,619
\$300,000 to \$499,999	302,341	+/-6,028
\$500,000 to \$999,999	87,951	+/-3,297
\$1,000,000 or more	17,360	+/-1,612
Median (dollars)	153,300	+/-701
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS		
Housing units with a mortgage	2,008,547	+/-14,038
Less than \$300	4,662	+/-836
\$300 to \$499	46,963	+/-2,774
\$500 to \$699	133,814	+/-4,304
\$700 to \$999	379,786	+/-8,117
\$1,000 to \$1,499	699,233	+/-10,335
\$1,500 to \$1,999	402,796	+/-8,752
\$2,000 or more	341,293	+/-7,511
Median (dollars)	1,302	+/-7
Housing units without a mortgage	899,726	+/-9,380
Less than \$100	6,777	+/-984
\$100 to \$199	52,475	+/-2,475
\$200 to \$299	140,236	+/-4,139
\$300 to \$399	209,168	+/-5,357
\$400 or more	491,070	+/-7,803
Median (dollars)	422	+/-3
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME		
Housing unit with a mortgage	2,008,547	+/-14,038
Less than 20.0 percent	672,495	+/-9,375
20.0 to 24.9 percent	354,706	+/-7,858
25.0 to 29.9 percent	264,881	+/-7,280
30.0 to 34.9 percent	180,249	+/-5,000
35.0 percent or more	527,526	+/-9,872
Not computed	8,690	+/-1,476
Housing unit without a mortgage	899,726	+/-9,380
Less than 10.0 percent	298,885	+/-5,809
10.0 to 14.9 percent	188,206	+/-5,203
15.0 to 19.9 percent	118,944	+/-3,911
20.0 to 24.9 percent	79,341	+/-3,983
25.0 to 29.9 percent	49,313	+/-2,920
30.0 to 34.9 percent	34,654	+/-2,617
35.0 percent or more	122,123	+/-4,169
Not computed	8,260	+/-1,370
Renter-occupied units	960,844	+/-12,074
GROSS RENT		
Less than \$200	36,747	+/-2,635
\$200 to \$299	36,657	+/-2,397
\$300 to \$499	140,823	+/-4,853

\$500 to \$749	337,407	+/-8,603
\$750 to \$999	212,952	+/-6,296
\$1,000 to \$1,499	113,861	+/-5,951
\$1,500 or more	27,698	+/-2,574
No cash rent	54,699	+/-3,304
Median (dollars)	675	+/-6
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME		
Less than 15.0 percent	110,523	+/-4,832
15.0 to 19.9 percent	111,571	+/-5,126
20.0 to 24.9 percent	106,582	+/-5,054
25.0 to 29.9 percent	97,947	+/-4,768
30.0 to 34.9 percent	76,832	+/-4,178
35.0 percent or more	382,227	+/-9,620
Not computed	75,162	+/-4,394

Selected Housing Characteristics: 2006

[Estimate](#)

[Margin of Error](#)

Source: U.S. Census Bureau, 2006 American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see [Accuracy of the Data](#)). The effect of nonsampling error is not represented in these tables.

Notes:

- The median gross rent excludes no cash renters.
- While the 2006 American Community Survey (ACS) data generally reflect the December 2005 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas, in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.

DP-4. Profile of Selected Housing Characteristics: 2000
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
Geographic Area: **Michigan**

Subject	Number	Percent
Total housing units	4,234,279	100.0
UNITS IN STRUCTURE		
1-unit, detached	2,988,818	70.6
1-unit, attached	164,910	3.9
2 units	146,414	3.5
3 or 4 units	118,067	2.8

Subject	Number	Percent
5 to 9 units	169,946	4.0
10 to 19 units	144,848	3.4
20 or more units	216,573	5.1
Mobile home	277,158	6.5
Boat, RV, van, etc.	7,545	0.2
YEAR STRUCTURE BUILT		
1999 to March 2000	91,872	2.2
1995 to 1998	272,594	6.4
1990 to 1994	259,389	6.1
1980 to 1989	446,197	10.5
1970 to 1979	722,799	17.1
1960 to 1969	602,670	14.2
1940 to 1959	1,123,299	26.5
1939 or earlier	715,459	16.9
ROOMS		
1 room	50,170	1.2
2 rooms	135,304	3.2
3 rooms	333,130	7.9
4 rooms	599,129	14.1
5 rooms	958,345	22.6
6 rooms	882,230	20.8
7 rooms	562,036	13.3
8 rooms	365,157	8.6
9 or more rooms	348,778	8.2
Median (rooms)	5.5	(X)
Occupied Housing Units		3,785,661
YEAR HOUSEHOLDER MOVED INTO UNIT		100.0
1999 to March 2000	661,630	17.5
1995 to 1998	1,053,121	27.8
1990 to 1994	616,386	16.3
1980 to 1989	614,938	16.2
1970 to 1979	415,497	11.0
1969 or earlier	424,089	11.2
VEHICLES AVAILABLE		
None	290,240	7.7
1	1,277,655	33.7
2	1,541,576	40.7
3 or more	676,190	17.9
HOUSE HEATING FUEL		
Utility gas	2,961,242	78.2
Bottled, tank, or LP gas	357,502	9.4
Electricity	251,208	6.6
Fuel oil, kerosene, etc.	130,933	3.5
Coal or coke	659	0.0
Wood	54,608	1.4
Solar energy	641	0.0
Other fuel	18,413	0.5
No fuel used	10,455	0.3
SELECTED CHARACTERISTICS		
Lacking complete plumbing facilities	16,971	0.4
Lacking complete kitchen facilities	17,844	0.5
No telephone service	99,747	2.6

Subject	Number	Percent
OCCUPANTS PER ROOM		
Occupied housing units	3,785,661	100.0
1.00 or less	3,671,717	97.0
1.01 to 1.50	75,064	2.0
1.51 or more	38,880	1.0
Specified owner-occupied units	2,269,175	100.0
VALUE		
Less than \$50,000	224,603	9.9
\$50,000 to \$99,999	711,648	31.4
\$100,000 to \$149,999	603,454	26.6
\$150,000 to \$199,999	339,716	15.0
\$200,000 to \$299,999	252,044	11.1
\$300,000 to \$499,999	104,079	4.6
\$500,000 to \$999,999	27,642	1.2
\$1,000,000 or more	5,989	0.3
Median (dollars)	115,600	(X)
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS		
With a mortgage	1,580,828	69.7
Less than \$300	9,917	0.4
\$300 to \$499	106,879	4.7
\$500 to \$699	254,041	11.2
\$700 to \$999	460,678	20.3
\$1,000 to \$1,499	459,859	20.3
\$1,500 to \$1,999	176,098	7.8
\$2,000 or more	113,356	5.0
Median (dollars)	972	(X)
Not mortgaged	688,347	30.3
Median (dollars)	288	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15 percent	947,804	41.8
15 to 19 percent	416,803	18.4
20 to 24 percent	297,909	13.1
25 to 29 percent	188,161	8.3
30 to 34 percent	112,427	5.0
35 percent or more	288,961	12.7
Not computed	17,110	0.8
Specified renter-occupied units	976,313	100.0
GROSS RENT		
Less than \$200	53,844	5.5
\$200 to \$299	52,030	5.3
\$300 to \$499	275,832	28.3
\$500 to \$749	373,820	38.3
\$750 to \$999	122,289	12.5
\$1,000 to \$1,499	42,865	4.4
\$1,500 or more	12,867	1.3
No cash rent	42,766	4.4
Median (dollars)	546	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15 percent	203,605	20.9
15 to 19 percent	144,994	14.9
20 to 24 percent	120,980	12.4
25 to 29 percent	97,918	10.0

Subject	Number	Percent
30 to 34 percent	66,101	6.8
35 percent or more	277,644	28.4
Not computed	65,071	6.7

(X) Not applicable.

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H7, H20, H23, H24, H30, H34, H38, H40, H43, H44, H48, H51, H62, H63, H69, H74, H76, H90, H91, and H94

Selected Economic Characteristics: 2000
Data Set: 2006 American Community Survey
Survey: American Community Survey

Selected Economic Characteristics: 2006	Estimate	Margin of Error
EMPLOYMENT STATUS		
Population 16 years and over	7,927,727	+/-4,789
In labor force	5,063,540	+/-17,077
Civilian labor force	5,058,549	+/-17,141
Employed	4,577,409	+/-20,270
Unemployed	481,140	+/-11,335
Armed Forces	4,991	+/-959
Not in labor force	2,864,187	+/-17,109
Civilian labor force	5,058,549	+/-17,141
Unemployed	9.5%	+/-0.2
Females 16 years and over	4,069,347	+/-4,193
In labor force	2,387,256	+/-11,020
Civilian labor force	2,386,756	+/-11,049
Employed	2,172,754	+/-12,778
Own children under 6 years	740,600	+/-5,740
All parents in family in labor force	470,998	+/-7,839
Own children 6 to 17 years	1,596,713	+/-7,687
All parents in family in labor force	1,139,003	+/-11,928
COMMUTING TO WORK		
Workers 16 years and over	4,433,325	+/-21,661
Car, truck, or van -- drove alone	3,675,973	+/-20,500
Car, truck, or van -- carpoled	403,383	+/-10,322
Public transportation (excluding taxicab)	52,258	+/-3,836
Walked	99,422	+/-4,698
Other means	49,773	+/-3,793
Worked at home	152,516	+/-5,319
Mean travel time to work (minutes)	23.4	+/-0.1
Civilian employed population 16 years and over	4,577,409	+/-20,270
OCCUPATION		
Management, professional, and related occupations	1,490,636	+/-14,882
Service occupations	780,991	+/-12,680
Sales and office occupations	1,152,560	+/-16,807
Farming, fishing, and forestry occupations	21,883	+/-1,909
Construction, extraction, maintenance and repair occupations	392,174	+/-8,761
Production, transportation, and material moving occupations	739,165	+/-11,614

Selected Economic Characteristics: 2006	Estimate	Margin of Error
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	51,689	+/-2,804
Construction	279,213	+/-8,242
Manufacturing	866,239	+/-11,587
Wholesale trade	142,952	+/-5,221
Retail trade	527,856	+/-12,235
Transportation and warehousing, and utilities	186,028	+/-6,524
Information	90,688	+/-4,406
Finance and insurance, and real estate and rental and leasing	273,327	+/-7,605
Professional, scientific, and management, and administrative and waste management services	400,937	+/-9,675
Educational services, and health care, and social assistance	993,859	+/-13,201
Arts, entertainment, and recreation, and accommodation, and food services	394,539	+/-8,334
Other services, except public administration	211,405	+/-7,588
Public administration	158,677	+/-5,236
CLASS OF WORKER		
Private wage and salary workers	3,763,663	+/-18,720
Government workers	541,552	+/-9,282
Self-employed workers in own not incorporated business	262,070	+/-7,163
Unpaid family workers	10,124	+/-1,457
INCOME AND BENEFITS (IN 2006 INFLATION-ADJUSTED DOLLARS)		
Total households	3,869,117	+/-11,246
Less than \$10,000	311,217	+/-7,416
\$10,000 to \$14,999	231,883	+/-6,354
\$15,000 to \$24,999	447,660	+/-10,329
\$25,000 to \$34,999	450,683	+/-10,200
\$35,000 to \$49,999	586,369	+/-8,944
\$50,000 to \$74,999	766,342	+/-10,778
\$75,000 to \$99,999	460,134	+/-7,660
\$100,000 to \$149,999	405,422	+/-7,239
\$150,000 to \$199,999	118,089	+/-4,456
\$200,000 or more	91,318	+/-3,884
Median household income (dollars)	47,182	+/-318
Mean household income (dollars)	61,248	+/-438
With earnings		
Mean earnings (dollars)	63,004	+/-533
With Social Security		
Mean Social Security income (dollars)	14,760	+/-87
With retirement income		
Mean retirement income (dollars)	18,025	+/-243
With Supplemental Security Income		
Mean Supplemental Security Income (dollars)	7,755	+/-188
With cash public assistance income		
Mean cash public assistance income (dollars)	2,604	+/-114
With Food Stamp benefits in the past 12 months	377,514	+/-8,018
Families		
Less than \$10,000	125,593	+/-5,808
\$10,000 to \$14,999	93,649	+/-4,160
\$15,000 to \$24,999	215,193	+/-6,302
\$25,000 to \$34,999	259,831	+/-7,123
\$35,000 to \$49,999	390,146	+/-7,962
\$50,000 to \$74,999	569,540	+/-9,784
\$75,000 to \$99,999	379,374	+/-6,618
\$100,000 to \$149,999	358,151	+/-6,881

Selected Economic Characteristics: 2006	Estimate	Margin of Error
\$150,000 to \$199,999	106,099	+/-4,181
\$200,000 or more	81,625	+/-3,614
Median family income (dollars)	57,996	+/-535
Mean family income (dollars)	72,056	+/-620
Per capita income (dollars)	24,097	+/-174
Nonfamily households	1,289,916	+/-13,531
Median nonfamily income (dollars)	27,737	+/-451
Mean nonfamily income (dollars)	37,469	+/-533
Median earnings for workers (dollars)	26,851	+/-180
Median earnings for male full-time, year-round workers (dollars)	47,329	+/-427
Median earnings for female full-time, year-round workers (dollars)	33,748	+/-389
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL		
All families	9.6%	+/-0.3
With related children under 18 years	15.2%	+/-0.5
With related children under 5 years only	15.8%	+/-1.2
Married couple families	4.2%	+/-0.2
With related children under 18 years	5.7%	+/-0.4
With related children under 5 years only	4.3%	+/-0.9
Families with female householder, no husband present	30.2%	+/-1.2
With related children under 18 years	39.0%	+/-1.5
With related children under 5 years only	46.2%	+/-3.8
All people	13.5%	+/-0.3
Under 18 years	18.3%	+/-0.6
Related children under 18 years	17.8%	+/-0.6
Related children under 5 years	20.3%	+/-1.0
Related children 5 to 17 years	17.0%	+/-0.6
18 years and over	11.9%	+/-0.2
18 to 64 years	12.6%	+/-0.3
65 years and over	8.7%	+/-0.3
People in families	10.7%	+/-0.3
Unrelated individuals 15 years and over	26.4%	+/-0.5
Selected Economic Characteristics: 2006	Estimate	Margin of Error

Source: U.S. Census Bureau, 2006 American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see [Accuracy of the Data](#)). The effect of nonsampling error is not represented in these tables.

Notes:

- Employment and unemployment estimates may vary from the official labor force data released by the Bureau of Labor Statistics because of differences in survey design and data collection. For guidance on differences in employment and unemployment estimates from different sources go to [Labor Force Guidance](#).
- Workers include members of the Armed Forces and civilians who were at work last week.
- Occupation codes are 4-digit codes, but are still based on Standard Occupational Classification 2000.
- Industry codes are 4-digit codes and are based on the North American Industry Classification System 2002. However, the Industry categories adhere to the guidelines issued in Clarification Memorandum No. 2, "NAICS Alternate Aggregation Structure for Use By U.S. Statistical Agencies," issued by the Office of Management and Budget.
- While the 2006 American Community Survey (ACS) data generally reflect the December 2005 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas, in certain instances

Selected Economic Characteristics: 2006	Estimate	Margin of Error
-----------------------------------------	--------------------------	---------------------------------

the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.

Profile of Selected Economic Characteristics: 2000
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
Geographic Area: **Michigan**

Subject	Number	Percent
EMPLOYMENT STATUS		
Population 16 years and over	7,630,645	100.0
In labor force	4,926,463	64.6
Civilian labor force	4,922,453	64.5
Employed	4,637,461	60.8
Unemployed	284,992	3.7
Percent of civilian labor force	5.8	(X)
Armed Forces	4,010	0.1
Not in labor force	2,704,182	35.4
Females 16 years and over		
In labor force	2,305,121	58.5
Civilian labor force	2,304,452	58.4
Employed	2,178,114	55.2
Own children under 6 years		
All parents in family in labor force	472,740	60.9
COMMUTING TO WORK		
Workers 16 years and over	4,540,372	100.0
Car, truck, or van -- drove alone	3,776,535	83.2
Car, truck, or van -- carpooled	440,606	9.7
Public transportation (including taxicab)	60,537	1.3
Walked	101,506	2.2
Other means	33,423	0.7
Worked at home	127,765	2.8
Mean travel time to work (minutes)	24.1	(X)
Employed civilian population 16 years and over	4,637,461	100.0
OCCUPATION		
Management, professional, and related occupations	1,459,767	31.5
Service occupations	687,336	14.8

Subject	Number	Percent
Sales and office occupations	1,187,015	25.6
Farming, fishing, and forestry occupations	21,120	0.5
Construction, extraction, and maintenance occupations	425,291	9.2
Production, transportation, and material moving occupations	856,932	18.5
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	49,496	1.1
Construction	278,079	6.0
Manufacturing	1,045,651	22.5
Wholesale trade	151,656	3.3
Retail trade	550,918	11.9
Transportation and warehousing, and utilities	191,799	4.1
Information	98,887	2.1
Finance, insurance, real estate, and rental and leasing	246,633	5.3
Professional, scientific, management, administrative, and waste management services	371,119	8.0
Educational, health and social services	921,395	19.9
Arts, entertainment, recreation, accommodation and food services	351,229	7.6
Other services (except public administration)	212,868	4.6
Public administration	167,731	3.6
CLASS OF WORKER		
Private wage and salary workers	3,852,698	83.1
Government workers	528,201	11.4
Self-employed workers in own not incorporated business	243,300	5.2
Unpaid family workers	13,262	0.3
INCOME IN 1999		
Households	3,788,780	100.0
Less than \$10,000	313,905	8.3
\$10,000 to \$14,999	219,133	5.8
\$15,000 to \$24,999	469,100	12.4
\$25,000 to \$34,999	470,419	12.4
\$35,000 to \$49,999	624,326	16.5
\$50,000 to \$74,999	778,755	20.6
\$75,000 to \$99,999	432,681	11.4
\$100,000 to \$149,999	324,966	8.6
\$150,000 to \$199,999	79,291	2.1
\$200,000 or more	76,204	2.0
Median household income (dollars)	44,667	(X)
With earnings	3,037,312	80.2
Mean earnings (dollars)	57,926	(X)
With Social Security income	994,035	26.2
Mean Social Security income (dollars)	11,943	(X)
With Supplemental Security Income	160,722	4.2
Mean Supplemental Security Income (dollars)	6,545	(X)
With public assistance income	137,224	3.6
Mean public assistance income (dollars)	2,672	(X)
With retirement income	726,142	19.2
Mean retirement income (dollars)	16,725	(X)
Families	2,591,312	100.0
Less than \$10,000	123,861	4.8
\$10,000 to \$14,999	91,412	3.5
\$15,000 to \$24,999	249,241	9.6
\$25,000 to \$34,999	292,656	11.3
\$35,000 to \$49,999	434,128	16.8
\$50,000 to \$74,999	608,663	23.5

Subject	Number	Percent
\$75,000 to \$99,999	366,946	14.2
\$100,000 to \$149,999	287,956	11.1
\$150,000 to \$199,999	70,576	2.7
\$200,000 or more	65,873	2.5
Median family income (dollars)	53,457	(X)
Per capita income (dollars)	22,168	(X)
Median earnings (dollars):		
Male full-time, year-round workers	41,897	(X)
Female full-time, year-round workers	28,159	(X)
POVERTY STATUS IN 1999 (below poverty level)		
Families	192,376	(X)
Percent below poverty level	(X)	7.4
With related children under 18 years	151,943	(X)
Percent below poverty level	(X)	11.3
With related children under 5 years	76,449	(X)
Percent below poverty level	(X)	14.7
Families with female householder, no husband present	110,549	(X)
Percent below poverty level	(X)	24.0
With related children under 18 years	99,905	(X)
Percent below poverty level	(X)	31.5
With related children under 5 years	50,393	(X)
Percent below poverty level	(X)	44.2
Individuals	1,021,605	(X)
Percent below poverty level	(X)	10.5
18 years and over	668,670	(X)
Percent below poverty level	(X)	9.3
65 years and over	96,116	(X)
Percent below poverty level	(X)	8.2
Related children under 18 years	340,254	(X)
Percent below poverty level	(X)	13.4
Related children 5 to 17 years	237,590	(X)
Percent below poverty level	(X)	12.7
Unrelated individuals 15 years and over	362,575	(X)
Percent below poverty level	(X)	21.8
Subject	Number	Percent

(X) Not applicable.

[Detailed Occupation Code List \(PDF 42KB\)](#)

[Detailed Industry Code List \(PDF 44KB\)](#)

[User note on employment status data \(PDF 63KB\)](#)

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53

ACS Demographic and Housing Estimates: 2006	Estimate	Margin of Error
Total population	10,095,643	*****
SEX AND AGE		
Male	4,968,640	+/-3,109
Female	5,127,003	+/-3,109

ACS Demographic and Housing Estimates: 2006	Estimate	Margin of Error
Under 5 years	639,239	+/-1,641
5 to 9 years	657,808	+/-8,868
10 to 14 years	721,956	+/-9,114
15 to 19 years	751,512	+/-3,711
20 to 24 years	686,462	+/-3,635
25 to 34 years	1,261,563	+/-3,984
35 to 44 years	1,469,671	+/-3,372
45 to 54 years	1,536,628	+/-3,794
55 to 59 years	644,131	+/-6,937
60 to 64 years	466,306	+/-7,263
65 to 74 years	640,733	+/-2,277
75 to 84 years	446,703	+/-5,701
85 years and over	172,931	+/-5,537
Median age (years)	37.3	+/-0.2
18 years and over	7,618,222	+/-1,769
21 years and over	7,171,424	+/-6,813
62 years and over	1,539,667	+/-6,859
65 years and over	1,260,367	+/-2,229
18 years and over	7,618,222	+/-1,769
Male	3,699,468	+/-2,744
Female	3,918,754	+/-2,260
65 years and over	1,260,367	+/-2,229
Male	530,089	+/-1,337
Female	730,278	+/-1,508
RACE		
One race	9,916,699	+/-7,401
Two or more races	178,944	+/-7,401
Total population	10,095,643	*****
One race	9,916,699	+/-7,401
White	8,026,545	+/-7,876
Black or African American	1,426,809	+/-7,412
American Indian and Alaska Native	50,474	+/-2,801
Cherokee tribal grouping	3,795	+/-986
Chippewa tribal grouping	21,169	+/-1,951
Navajo tribal grouping	198	+/-177
Sioux tribal grouping	331	+/-239
Asian	236,972	+/-3,366
Asian Indian	71,757	+/-5,706
Chinese	41,810	+/-3,484
Filipino	23,718	+/-3,379
Japanese	14,711	+/-2,596
Korean	26,291	+/-4,312
Vietnamese	21,854	+/-3,447
Other Asian	36,831	+/-4,921
Native Hawaiian and Other Pacific Islander	1,423	+/-767
Native Hawaiian	N	N
Guamanian or Chamorro	N	N
Samoan	N	N
Other Pacific Islander	N	N
Some other race	174,476	+/-8,664
Two or more races	178,944	+/-7,401
White and Black or African American	49,504	+/-5,110

ACS Demographic and Housing Estimates: 2006	Estimate	Margin of Error
White and American Indian and Alaska Native	53,649	+/-2,967
White and Asian	25,445	+/-3,023
Black or African American and American Indian and Alaska Native	11,211	+/-2,454
Race alone or in combination with one or more other races		
Total population	10,095,643	*****
White	8,185,309	+/-9,594
Black or African American	1,503,886	+/-4,191
American Indian and Alaska Native	126,579	+/-3,846
Asian	267,794	+/-2,171
Native Hawaiian and Other Pacific Islander	3,336	+/-1,200
Some other race	199,442	+/-8,962
HISPANIC OR LATINO AND RACE		
Total population	10,095,643	*****
Hispanic or Latino (of any race)	392,770	+/-888
Mexican	281,856	+/-6,516
Puerto Rican	34,284	+/-4,881
Cuban	10,197	+/-2,245
Other Hispanic or Latino	66,433	+/-6,199
Not Hispanic or Latino	9,702,873	+/-888
White alone	7,836,885	+/-2,651
Black or African American alone	1,417,505	+/-7,267
American Indian and Alaska Native alone	46,259	+/-2,553
Asian alone	236,565	+/-3,322
Native Hawaiian and Other Pacific Islander alone	1,237	+/-712
Some other race alone	14,683	+/-3,786
Two or more races	149,739	+/-6,462
Two races including Some other race	3,481	+/-1,317
Two races excluding Some other race, and Three or more races	146,258	+/-6,434
Total housing units	4,513,502	+/-618

Source: U.S. Census Bureau, 2006 American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see [Accuracy of the Data](#)). The effect of nonsampling error is not represented in these tables.

Notes:

- For more information on understanding race and Hispanic origin data, please see the Census 2000 Brief entitled, [Overview of Race and Hispanic Origin](#), issued March 2001. (pdf format)
- While the 2006 American Community Survey (ACS) data generally reflect the December 2005 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas, in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.

6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.

Profile of General Demographic Characteristics: 2000
 Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
 Geographic Area: **Michigan**

Subject	Number	Percent
Total population	9,938,444	100.0
SEX AND AGE		
Male	4,873,095	49.0
Female	5,065,349	51.0
Under 5 years	672,005	6.8
5 to 9 years	745,181	7.5
10 to 14 years	747,012	7.5
15 to 19 years	719,867	7.2
20 to 24 years	643,839	6.5
25 to 34 years	1,362,171	13.7
35 to 44 years	1,598,373	16.1
45 to 54 years	1,367,939	13.8
55 to 59 years	485,895	4.9
60 to 64 years	377,144	3.8
65 to 74 years	642,880	6.5
75 to 84 years	433,678	4.4
85 years and over	142,460	1.4
Median age (years)	35.5	(X)
18 years and over	7,342,677	73.9
Male	3,541,373	35.6
Female	3,801,304	38.2
21 years and over	6,914,135	69.6
62 years and over	1,436,729	14.5
65 years and over	1,219,018	12.3
Male	500,959	5.0
Female	718,059	7.2
RACE		
One race	9,746,028	98.1
White	7,966,053	80.2
Black or African American	1,412,742	14.2
American Indian and Alaska Native	58,479	0.6
Asian	176,510	1.8
Asian Indian	54,631	0.5
Chinese	33,189	0.3
Filipino	17,377	0.2
Japanese	11,288	0.1
Korean	20,886	0.2
Vietnamese	13,673	0.1

Other Asian ¹	25,466	0.3
Native Hawaiian and Other Pacific Islander	2,692	0.0
Native Hawaiian	734	0.0
Guamanian or Chamorro	622	0.0
Samoaan	505	0.0
Other Pacific Islander ²	831	0.0
Some other race	129,552	1.3
Two or more races	192,416	1.9
<i>Race alone or in combination with one or more other races ³</i>		
White	8,133,283	81.8
Black or African American	1,474,613	14.8
American Indian and Alaska Native	124,412	1.3
Asian	208,329	2.1
Native Hawaiian and Other Pacific Islander	7,276	0.1
Some other race	195,724	2.0
HISPANIC OR LATINO AND RACE		
Total population	9,938,444	100.0
Hispanic or Latino (of any race)	323,877	3.3
Mexican	220,769	2.2
Puerto Rican	26,941	0.3
Cuban	7,219	0.1
Other Hispanic or Latino	68,948	0.7
Not Hispanic or Latino	9,614,567	96.7
White alone	7,806,691	78.6
RELATIONSHIP		
Total population	9,938,444	100.0
In households	9,688,555	97.5
Householder	3,785,661	38.1
Spouse	1,947,710	19.6
Child	3,037,440	30.6
Own child under 18 years	2,347,192	23.6
Other relatives	432,980	4.4
Under 18 years	183,621	1.8
Nonrelatives	484,764	4.9
Unmarried partner	202,220	2.0
In group quarters	249,889	2.5
Institutionalized population	126,132	1.3
Noninstitutionalized population	123,757	1.2
HOUSEHOLDS BY TYPE		
Total households	3,785,661	100.0
Family households (families)	2,575,699	68.0
With own children under 18 years	1,236,713	32.7
Married-couple family	1,947,710	51.4
With own children under 18 years	873,227	23.1
Female householder, no husband present	473,802	12.5
With own children under 18 years	283,758	7.5
Nonfamily households	1,209,962	32.0
Householder living alone	993,607	26.2
Householder 65 years and over	355,414	9.4
Households with individuals under 18 years	1,347,469	35.6
Households with individuals 65 years and over	862,730	22.8
Average household size	2.56	(X)
Average family size	3.10	(X)

HOUSING OCCUPANCY		
Total housing units	4,234,279	100.0
Occupied housing units	3,785,661	89.4
Vacant housing units	448,618	10.6
For seasonal, recreational, or occasional use	233,922	5.5
Homeowner vacancy rate (percent)	1.6	(X)
Rental vacancy rate (percent)	6.8	(X)
HOUSING TENURE		
Occupied housing units	3,785,661	100.0
Owner-occupied housing units	2,793,124	73.8
Renter-occupied housing units	992,537	26.2
Average household size of owner-occupied unit	2.67	(X)
Average household size of renter-occupied unit	2.24	(X)

(X) Not applicable

¹ Other Asian alone, or two or more Asian categories.

² Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

³ In combination with one or more other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, P3, P4, P8, P9, P12, P13, P17, P18, P19, P20, P23, P27, P28, P33, PCT5, PCT8, PCT11, PCT15, H1, H3, H4, H5, H11, and H12.

Selected Social Characteristics in the United States: 2006
Data Set: 2006 American Community Survey
Survey: American Community Survey

Selected Social Characteristics in the United States: 2006	Estimate	Margin of Error
HOUSEHOLDS BY TYPE		
Total households	3,869,117	+/-11,246
Family households (families)	2,579,201	+/-15,447
With own children under 18 years	1,194,613	+/-11,711
Married-couple families	1,938,688	+/-16,149
With own children under 18 years	819,240	+/-11,444
Male householder, no wife present	165,478	+/-5,634
With own children under 18 years	85,747	+/-4,174
Female householder, no husband present	475,035	+/-9,499
With own children under 18 years	289,626	+/-8,348
Nonfamily households	1,289,916	+/-13,531
Householder living alone	1,082,712	+/-13,422
65 years and over	364,461	+/-6,185
Households with one or more people under 18 years	1,301,031	+/-12,187
Households with one or more people 65 years and over	887,504	+/-4,291
Average household size	2.54	+/-0.01
Average family size	3.13	+/-0.01
RELATIONSHIP		
Household population	9,840,396	*****
Householder	3,869,117	+/-11,246
Spouse	1,939,337	+/-15,305
Child	3,068,655	+/-17,817
Other relatives	483,021	+/-16,098
Nonrelatives	480,266	+/-12,831

Selected Social Characteristics in the United States: 2006	Estimate	Margin of Error
Unmarried partner	205,888	+/-6,551
MARITAL STATUS		
Males 15 years and over	3,934,276	+/-3,123
Never married	1,335,798	+/-11,362
Now married, except separated	2,046,588	+/-15,683
Separated	51,859	+/-3,634
Widowed	99,754	+/-3,737
Divorced	400,277	+/-9,478
Females 15 years and over	4,142,364	+/-2,722
Never married	1,142,610	+/-10,360
Now married, except separated	2,025,990	+/-15,665
Separated	68,108	+/-3,490
Widowed	405,375	+/-6,556
Divorced	500,281	+/-9,889
FERTILITY		
Number of women 15 to 50 years old who had a birth in the past 12 months	135,258	+/-6,038
Unmarried women (widowed, divorced, and never married)	46,590	+/-4,161
Per 1,000 unmarried women	35	+/-3
Per 1,000 women 15 to 50 years old	53	+/-2
Per 1,000 women 15 to 19 years old	22	+/-4
Per 1,000 women 20 to 34 years old	106	+/-5
Per 1,000 women 35 to 50 years old	21	+/-2
GRANDPARENTS		
Number of grandparents living with own grandchildren under 18 years	157,819	+/-6,838
Responsible for grandchildren	65,062	+/-4,105
Years responsible for grandchildren		
Less than 1 year	16,859	+/-2,216
1 or 2 years	15,125	+/-2,205
3 or 4 years	9,535	+/-1,609
5 or more years	23,543	+/-2,538
Characteristics of grandparents responsible for own grandchildren under 18 years		
Who are female	64.5%	+/-1.9
Who are married	65.6%	+/-2.9
SCHOOL ENROLLMENT		
Population 3 years and over enrolled in school	2,750,796	+/-13,439
Nursery school, preschool	155,623	+/-5,444
Kindergarten	129,287	+/-4,824
Elementary school (grades 1-8)	1,094,515	+/-6,866
High school (grades 9-12)	634,227	+/-7,316
College or graduate school	737,144	+/-10,407
EDUCATIONAL ATTAINMENT		
Population 25 years and over	6,638,666	+/-4,038
Less than 9th grade	251,501	+/-7,977
9th to 12th grade, no diploma	597,096	+/-10,717
High school graduate (includes equivalency)	2,157,157	+/-16,826
Some college, no degree	1,492,765	+/-15,801
Associate's degree	514,685	+/-10,037
Bachelor's degree	1,016,033	+/-14,720
Graduate or professional degree	609,429	+/-11,088
Percent high school graduate or higher	87.2%	+/-0.2

Selected Social Characteristics in the United States: 2006	Estimate	Margin of Error
Percent bachelor's degree or higher	24.5%	+/-0.3
VETERAN STATUS		
Civilian population 18 years and over	7,613,279	+/-2,098
Civilian veterans	765,929	+/-10,185
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION		
Population 5 years and over	9,323,046	+/-1,876
With a disability	1,487,499	+/-16,984
Population 5 to 15 years	1,526,380	+/-4,475
With a disability	110,957	+/-4,929
Population 16 to 64 years	6,583,481	+/-5,392
With a disability	888,307	+/-13,791
Population 65 years and over	1,213,185	+/-2,631
With a disability	488,235	+/-8,093
RESIDENCE 1 YEAR AGO		
Population 1 year and over	9,972,014	+/-4,334
Same house	8,525,248	+/-27,812
Different house in the U.S.	1,411,523	+/-25,575
Same county	912,827	+/-24,617
Different county	498,696	+/-13,664
Same state	359,928	+/-12,264
Different state	138,768	+/-8,537
Abroad	35,243	+/-5,195
PLACE OF BIRTH		
Total population	10,095,643	*****
Native	9,496,992	+/-15,252
Born in United States	9,437,082	+/-15,201
State of residence	7,638,467	+/-23,760
Different state	1,798,615	+/-22,359
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	59,910	+/-3,988
Foreign born	598,651	+/-15,252
U.S. CITIZENSHIP STATUS		
Foreign-born population	598,651	+/-15,252
Naturalized U.S. citizen	285,170	+/-9,802
Not a U.S. citizen	313,481	+/-12,077
YEAR OF ENTRY		
Population born outside the United States	658,561	+/-15,201
Native	59,910	+/-3,988
Entered 2000 or later	7,616	+/-1,527
Entered before 2000	52,294	+/-3,483
Foreign born	598,651	+/-15,252
Entered 2000 or later	163,664	+/-10,388
Entered before 2000	434,987	+/-12,326
WORLD REGION OF BIRTH OF FOREIGN BORN		
Foreign-born population, excluding population born at sea	598,651	+/-15,252
Europe	152,428	+/-7,907
Asia	248,748	+/-8,901

Selected Social Characteristics in the United States: 2006	Estimate	Margin of Error
Africa	27,237	+/-3,834
Oceania	2,457	+/-850
Latin America	120,282	+/-6,309
Northern America	47,499	+/-3,180
LANGUAGE SPOKEN AT HOME		
Population 5 years and over	9,456,404	+/-1,641
English only	8,607,334	+/-16,503
Language other than English	849,070	+/-16,775
Speak English less than "very well"	322,094	+/-11,957
Spanish	292,996	+/-7,481
Speak English less than "very well"	117,188	+/-6,003
Other Indo-European languages	284,909	+/-10,946
Speak English less than "very well"	90,650	+/-5,751
Asian and Pacific Islander languages	134,231	+/-6,531
Speak English less than "very well"	60,974	+/-4,996
Other languages	136,934	+/-10,750
Speak English less than "very well"	53,282	+/-5,712
ANCESTRY		
Total population	10,095,643	*****
American	548,496	+/-14,405
Arab	147,404	+/-11,245
Czech	53,313	+/-4,179
Danish	51,342	+/-4,117
Dutch	532,184	+/-14,517
English	1,086,858	+/-16,860
French (except Basque)	538,711	+/-13,948
French Canadian	191,592	+/-7,780
German	2,310,365	+/-23,520
Greek	50,524	+/-4,574
Hungarian	111,296	+/-6,329
Irish	1,183,736	+/-17,650
Italian	500,172	+/-15,390
Lithuanian	32,965	+/-3,146
Norwegian	91,795	+/-6,126
Polish	928,265	+/-19,693
Portuguese	5,412	+/-1,623
Russian	80,745	+/-5,081
Scotch-Irish	165,807	+/-6,742
Scottish	254,232	+/-10,697
Slovak	27,006	+/-2,739
Subsaharan African	50,818	+/-5,810
Swedish	173,303	+/-7,302
Swiss	23,384	+/-2,887
Ukrainian	45,475	+/-4,738
Welsh	55,236	+/-4,224
West Indian (excluding Hispanic origin groups)	12,475	+/-2,720
Selected Social Characteristics in the United States: 2006	Estimate	Margin of Error

Source: U.S. Census Bureau, 2006 American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see [Accuracy of the Data](#)). The effect of nonsampling error is not represented in these tables.

Selected Social Characteristics in the United States: 2006	Estimate	Margin of Error
------------------------------------------------------------	--------------------------	---------------------------------

Notes:

- Ancestry listed in this table refers to the total number of people who responded with a particular ancestry; for example, the estimate given for Russian represents the number of people who listed Russian as either their first or second ancestry. This table lists only the largest ancestry groups; see the Detailed Tables for more categories. Race and Hispanic origin groups are not included in this table because official data for those groups come from the Race and Hispanic origin questions rather than the ancestry question (see Demographic Table).
- The Census Bureau introduced a new skip pattern for the disability questions in the 2003 ACS questionnaire. This change mainly affected two individual items -- go-outside-home disability and employment disability -- and the recode for disability status, which includes the two items. Accordingly, comparisons of data from 2003 or later with data from prior years are not recommended for the relevant questions. For more information, see the [ACS Subject Definitions](#) for Disability.
- Data for year of entry of the native population reflect the year of entry into the U.S. by people who were born in Puerto Rico, U.S. Island Areas or born outside the U.S. to a U.S. citizen parent and who subsequently moved to the U.S.
- While the 2006 American Community Survey (ACS) data generally reflect the December 2005 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas, in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
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3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
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6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.

Profile of Selected Social Characteristics: 2000
 Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
 Geographic Area: **Michigan**

Subject	Number	Percent
SCHOOL ENROLLMENT		
Population 3 years and over enrolled in school	2,780,378	100.0
Nursery school, preschool	173,083	6.2
Kindergarten	149,186	5.4
Elementary school (grades 1-8)	1,225,217	44.1
High school (grades 9-12)	597,056	21.5
College or graduate school	635,836	22.9
EDUCATIONAL ATTAINMENT		
Population 25 years and over	6,415,941	100.0
Less than 9th grade	299,014	4.7
9th to 12th grade, no diploma	765,119	11.9
High school graduate (includes equivalency)	2,010,861	31.3
Some college, no degree	1,496,576	23.3
Associate degree	448,112	7.0
Bachelor's degree	878,680	13.7
Graduate or professional degree	517,579	8.1

Subject	Number	Percent
Percent high school graduate or higher	83.4	(X)
Percent bachelor's degree or higher	21.8	(X)
MARITAL STATUS		
Population 15 years and over	7,775,603	100.0
Never married	2,162,860	27.8
Now married, except separated	4,188,512	53.9
Separated	111,578	1.4
Widowed	513,010	6.6
Female	417,088	5.4
Divorced	799,643	10.3
Female	450,439	5.8
GRANDPARENTS AS CAREGIVERS		
Grandparent living in household with one or more own grandchildren under 18 years	166,705	100.0
Grandparent responsible for grandchildren	70,044	42.0
VETERAN STATUS		
Civilian population 18 years and over	7,341,880	100.0
Civilian veterans	913,573	12.4
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION		
Population 5 to 20 years	2,335,938	100.0
With a disability	197,611	8.5
Population 21 to 64 years	5,631,322	100.0
With a disability	1,017,943	18.1
Percent employed	54.8	(X)
No disability	4,613,379	81.9
Percent employed	77.9	(X)
Population 65 years and over	1,171,080	100.0
With a disability	495,677	42.3
RESIDENCE IN 1995		
Population 5 years and over	9,268,782	100.0
Same house in 1995	5,307,228	57.3
Different house in the U.S. in 1995	3,801,892	41.0
Same county	2,324,137	25.1
Different county	1,477,755	15.9
Same state	1,010,117	10.9
Different state	467,638	5.0
Elsewhere in 1995	159,662	1.7
NATIVITY AND PLACE OF BIRTH		
Total population	9,938,444	100.0
Native	9,414,855	94.7
Born in United States	9,357,816	94.2
State of residence	7,490,125	75.4
Different state	1,867,691	18.8
Born outside United States	57,039	0.6
Foreign born	523,589	5.3
Entered 1990 to March 2000	235,269	2.4
Naturalized citizen	239,955	2.4
Not a citizen	283,634	2.9

Subject	Number	Percent
REGION OF BIRTH OF FOREIGN BORN		
Total (excluding born at sea)	523,585	100.0
Europe	156,988	30.0
Asia	209,416	40.0
Africa	16,735	3.2
Oceania	2,083	0.4
Latin America	88,704	16.9
Northern America	49,659	9.5
LANGUAGE SPOKEN AT HOME		
Population 5 years and over	9,268,782	100.0
English only	8,487,401	91.6
Language other than English	781,381	8.4
Speak English less than 'very well	294,606	3.2
Spanish	246,688	2.7
Speak English less than "very well"	100,689	1.1
Other Indo-European languages	303,122	3.3
Speak English less than "very well"	96,900	1.0
Asian and Pacific Island languages	104,467	1.1
Speak English less than "very well"	48,454	0.5
ANCESTRY (single or multiple)		
Total population	9,938,444	100.0
<i>Total ancestries reported</i>	10,859,658	109.3
Arab	116,331	1.2
Czech ¹	62,053	0.6
Danish	44,267	0.4
Dutch	480,774	4.8
English	988,625	9.9
French (except Basque) ¹	489,589	4.9
French Canadian ¹	191,899	1.9
German	2,028,210	20.4
Greek	44,214	0.4
Hungarian	98,036	1.0
Irish ¹	1,068,901	10.8
Italian	450,952	4.5
Lithuanian	30,977	0.3
Norwegian	85,753	0.9
Polish	854,844	8.6
Portuguese	4,993	0.1
Russian	71,015	0.7
Scotch-Irish	130,282	1.3
Scottish	224,803	2.3
Slovak	28,049	0.3
Subsaharan African	51,435	0.5
Swedish	161,301	1.6
Swiss	24,700	0.2
Ukrainian	46,350	0.5
United States or American	517,701	5.2
Welsh	50,609	0.5
West Indian (excluding Hispanic groups)	11,135	0.1
Other ancestries	2,501,860	25.2

(X) Not applicable.

¹ The data represent a combination of two ancestries shown separately in Summary File 3. Czech includes Czechoslovakian. French includes Alsatian. French Canadian includes Acadian/Cajun. Irish includes Celtic.

[Ancestry Code List \(PDF 35KB\)](#)

[Place of Birth Code List \(PDF 74KB\)](#)

[Language Code List \(PDF 17KB\)](#)

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P18, P19, P21, P22, P24, P36, P37, P39, P42, PCT8,

PCT16, PCT17, and PCT19

MICHIGAN FAIR HOUSING CENTERS

SUMMARY OF
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING DISCRIMINATION COMPLAINT ACTIVITY IN
NON-ENTITLEMENT COUNTIES IN MICHIGAN

1/1/98 - 12/31/07

TOTALS

1. Total number of housing discrimination complaints filed with the U.S. Department of Housing and Urban Development involving complainants and/or respondents in Michigan: **2,359**
2. Total number of Michigan counties with discrimination complaints filed with HUD (excluding the entitlement counties of Genesee, Kent, Oakland, Macomb, Washtenaw and Wayne): **67**
3. Total number of housing discrimination complaints filed with the U.S. Department of Housing and Urban Development involving complainants and/or respondents in the non-entitlement counties in Michigan: **477** (20.2% of all complaints)
4. Primary basis for the complaints:

Disability Status:	200
Race:	163
Familial Status:	54
Sex/Gender:	32
National Origin:	23
<u>Religion:</u>	<u>5</u>
TOTAL	477
5. Type of Transaction:

Rental:	417
Sales:	24
Mortgage:	17
Advertising:	13
Housing Cooperative/Condominium:	2
Appraisal:	1
Construction/Builder:	1
Residential Insurance:	1
Government Action/ Zoning:	<u>1</u>
TOTAL	477
6. Status/Outcome

No Probable Cause Determination:	242
Dismissed by HUD:	14
Dropped by Complainant:	45
Withdrawn by Complainant:	14
Withdrawn with Successful Resolution for Complainant:	69
Conciliation/Settlement for Complainant:	83

Administrative Hearing, Discrimination Found:	6
Litigation - No discrimination found:	3
Litigation: Consent Order in Favor of Complainant:	<u>1</u>
TOTAL	477

SUMMARY OF HUD COMPLAINT DATA BY COUNTY - MICHIGAN

CODES FOR HUD COMPLAINTS

Column #2: Basis for the Complaint

A = Racial Discrimination
 B = Familial Status Discrimination
 C = Disability Status Discrimination
 D = National Origin Discrimination
 E = Religious Discrimination
 F = Sex Discrimination
 G = Color Discrimination
 J = Other

Column #3: Type of Transaction

A = Rental
 B = Sales/Purchase
 C = Mortgage Financing
 D = Housing Condominium/Cooperative
 E = Appraisal
 F = Residential Insurance
 G = Advertising
 H = Governmental Action
 I = Other

Column #4: Status/Result

A = No Probable Cause Finding
 B = Dismissed by HUD
 C = Insufficient Evidence
 D = Dropped by Complainant
 E = Withdrawn by Complainant - no adjustment
 F = Withdrawn by Complainant after adjustment
 G = Conciliation/Settlement Agreement reached
 H = Litigation - No discrimination found
 I = Litigation - Consent Order
 J = Administrative Hearing - Discrimination Found
 K = Other

COUNTY Alcona

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
8	A - 4 C - 3 F - 1	A - 6 B - 1 E - 1	A - 5 F - 2 G - 1

COUNTY Alger

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
1	A - 1	A - 1	A - 1

COUNTY Allegan

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
11	A - 4 B - 1 C - 3 D - 2 F - 1	A - 9 C - 1	A - 9 G - 1 I - 1

COUNTY Alpena

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
2	A - 1 C - 1	A - 2	A - 2

COUNTY Antrim

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
2	A - 2	A - 2	A - 1 H - 1

COUNTY Arenac

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
2	C - 2	A - 2	A - 1 G - 1

COUNTY Barry

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
11	A - 3 B - 2 C - 4 D - 1 F - 1	A - 11	A - 4 B - 1 D - 1 F - 4 G - 1

COUNTY Bay

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
11	A - 7 B - 1 C - 1 D - 2	A - 10 S - 1	A - 9 F - 1 G - 1

COUNTY Benzie

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
1	A - 1	A - 1	A - 1

COUNTY Berrien

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
15	A - 5 B - 6 C - 2 D - 1 F - 1	A - 10 B - 1 C - 2 G - 2	A - 9 D - 3 F - 2 G - 1

COUNTY Branch

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
9	A - 2 B - 2 C - 3 D - 1 F - 1	A - 8 G - 1	A - 4 B - 1 D - 1 F - 2 G - 1

COUNTY Calhoun

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
9	A - 6 B - 1 C - 2	A - 6 B - 1 C - 1 G - 1	A - 3 D - 2 F - 1 G - 3

COUNTY Cass

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
5	A - 3 B - 1 F - 1	A - 3 C - 2	A - 2 D - 1 F - 1 G - 1

COUNTY Charlevoix

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
4	A - 1 C - 3	A - 3 B - 1	A - 3 F - 1

COUNTY Cheboygan

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
2	C - 2	A - 1 B - 1	A - 1 D - 1

COUNTY Chippewa

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
3	B - 1 C - 2 G - 1	A - 3	A - 1 D - 1 F - 1

COUNTY Clare

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
3	A - 1 B - 1 C - 1	A - 3	A - 2 F - 1

COUNTY Clinton

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
27	A - 11 B - 2 C - 11 D - 2 F - 1	A - 23 B - 2 C - 2	A - 12 D - 6 F - 6 G - 3

COUNTY Crawford

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
2	C - 2	A - 1	A - 1 F - 1

COUNTY Delta

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
4	A - 1 B - 3 I - 1	A - 4	A - 1 G - 3 F - 1 G - 1

COUNTY Dickinson

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
7	B - 1 C - 6	A - 6 D - 1	A - 5 G - 1 J - 1

COUNTY Eaton

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
14	A - 6 B - 2 C - 5 E - 1	A - 10 B - 4	A - 9 F - 2 G - 2 J - 1

COUNTY Emmet

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
9	A - 2 B - 2 C - 4 D - 1	A - 9	A - 5 B - 1 D - 1 F - 1 G - 1

COUNTY Gladwin

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
2	A - 1 C - 1	A - 2	D - 1 G - 1

COUNTY Gobegic

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
2	A - 1 C - 1	A - 2	A - 1 D - 1

COUNTY Grand Traverse

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
12	A - 4 B - 3 C - 3 D - 1 E - 1	A - 11 B - 1	A - 7 D - 1 E - 1 F - 1 G - 2

COUNTY Gratiot

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
1	D - 1	A - 1	D - 1

COUNTY Hillsdale

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
11	B - 1 C - 9 F - 1	A - 11	A - 2 D - 1 E - 1 G - 7

COUNTY Houghton

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
6	A - 1 C - 3 F - 2	A - 6	A - 3 B - 1 F - 2

COUNTY Huron

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
5	B - 1 C - 3 F - 1	A - 5	A - 3 F - 2

COUNTY Ingham

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
17	A - 6 B - 1 C - 9 D - 1	A - 13 B - 1 G - 1 H - 1	A - 5 B - 1 E - 2 F - 3 G - 6

COUNTY Ionia

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
5	A - 1 B - 1 C - 3	A - 4 G - 1	A - 2 B - 1 G - 1 J - 1

COUNTY Iosco

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
1	A - 1	A - 1	A - 1

COUNTY Isabella

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
13	A - 5 B - 1 C - 6 F - 1	A - 12 G - 1	A - 4 D - 2 F - 3 G - 4

COUNTY Jackson

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
3	A - 1 C - 2	A - 3	A - 2 G - 1

COUNTY Kalamazoo

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
14	A - 7 B - 3 C - 3 F - 1	A - 11 B - 1 C - 2	A - 7 B - 1 D - 1 E - 1 G - 3 H - 1

COUNTY Kalkaska

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
2	A - 1 C - 1	A - 2	A - 2

COUNTY Lake

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
4	A - 2 E - 2	A - 4	A - 3 B - 1

COUNTY Lapeer

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
14	A - 2 B - 2 C - 7 D - 3	A - 12 B - 1 D - 1	A - 6 D - 3 E - 1 F - 3 G - 1

COUNTY Leelanau

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
4	C - 4	A - 4	A - 1 F - 3

COUNTY Lenawee

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
19	A - 7 B - 2 C - 6 F - 4	A - 18 B - 1	A - 9 D - 2 F - 2 G - 6

COUNTY Livingston

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
8	A - 2 B - 1 C - 2 D - 1 F - 2	A - 5 B - 1 C - 2	A - 4 B - 1 E - 1 G - 2

COUNTY Manistee

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
3	A - 2 C - 1	A - 2 C - 1	A - 3

COUNTY Marquette

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
10	A - 2 B - 1 C - 6 G - 1	A - 10	A - 4 B - 1 D - 2 F - 2 J - 1

COUNTY Mason

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
5	B - 1 C - 4	A - 4 G - 1	A - 1 D - 1 F - 1 G - 2

COUNTY Mecosta

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
11	A - 8 C - 3	A - 11	A - 9 D - 1 E - 1

COUNTY Menominee

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
1	G - 1	A - 1	A - 1

COUNTY Monroe

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
13	A - 6 B - 2 C - 5	A - 13	A - 6 D - 1 E - 1 F - 2 G - 3

COUNTY Montcalm

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
5	A - 2 C - 1 D - 2	A - 4 S - 1	A - 5

COUNTY Montmorency

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
1	C - 1	A - 1	G - 1

COUNTY Muskegon

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
4	A - 2 C - 2 G - 1	A - 4	A - 1 D - 2 F - 1

COUNTY Newaygo

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
5	A - 3 C - 2	A - 5	A - 3 F - 2

COUNTY Oceana

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
10	A - 3 C - 5 D - 1 F - 1	A - 9 B - 1	A - 5 B - 2 D - 1 F - 1 G - 1

COUNTY Ogemaw

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
4	A - 1 C - 3	A - 4	A - 2 B - 1 G - 1

COUNTY Osceola

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
4	A - 2 C - 2 G - 1	A - 4	A - 2 D - 1 G - 1

COUNTY Oscoda

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
1	C - 1	A - 1	B - 1

COUNTY Ottawa

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
11	A - 2 B - 1 C - 5 D - 1 E - 1 F - 1	A - 9 G - 1 I - 1	A - 3 E - 3 F - 3 G - 2

COUNTY Roscommon

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
1	B - 1	A - 1	J - 1

COUNTY Saginaw

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
19	A - 6 B - 3 C - 6 F - 4	A - 14 B - 2 F - 1 G - 2	A - 11 D - 1 F - 1 G - 6

COUNTY Sanilac

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
6	A - 1 C - 4 F - 1	A - 6	A - 3 D - 1 F - 2

COUNTY Schoolcraft

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
1	A - 1	A - 1	F - 1

COUNTY Shiawasee

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
8	A - 1 B - 2 C - 4 D - 1	A - 8	A - 3 F - 3 G - 2

COUNTY St.Clair

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
14	A - 3 C - 10 F - 1 D - 1	A - 13 C - 1	A - 7 D - 3 E - 1 F - 1 G - 1 J - 1

COUNTY St.Joseph

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
20	A - 11 C - 8 D - 1	A - 16 C - 3 G - 1	A - 9 D - 1 E - 1 F - 3 G - 5 I - 1

COUNTY Tuscola

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
3	B - 1 C - 2	A - 3	A - 3

COUNTY Van Buren

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
9	A - 3 C - 4 F - 2	A - 8 B - 1	A - 6 F - 1 G - 2

COUNTY Wexford

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
3	A - 1 C - 1 F - 1	A - 3	A - 2 G - 1

* * * * *

MICHIGAN FAIR HOUSING CENTERS

SUMMARY OF MICHIGAN DEPARTMENT OF CIVIL RIGHTS
HOUSING DISCRIMINATION COMPLAINT/RESOLUTION ACTIVITY IN
NON-ENTITLEMENT COMMUNITIES IN MICHIGAN

1/1/98 - 12/31/07

TOTAL NUMBER OF HOUSING DISCRIMINATION COMPLAINTS FILED WITH MDCR: 2,810

TOTAL NUMBER OF COMPLAINTS INVOLVING COMPLAINANTS FROM NON-ENTITLEMENT
COMMUNITIES: 460 (16.3%)

TOTAL NUMBER OF NON-ENTITLEMENT COUNTIES WITH COMPLAINTS OF UNLAWFUL HOUSING
DISCRIMINATION FILED WITH MDCR: 64

Basis for the MDCR Non-entitlement Complaints:

Age: 29
Disability Status: 188
Familial Status: 35
Marital status: 6
National Origin: 18
Race: 133
Religion: 5
Sex: 27
Other: 19

Type of Transaction:

Advertising of housing: 1
Housing Condominium/Cooperative: 8
Discrimination by a unit of government: 8
Residential Mortgage: 19
Rental of housing: 402
Sale/Purchase of housing: 19
Other: 3

Type of Closing:

No recovery for complainant: 359
Dismissed by MDCR before investigation: 73
Dropped by complainant: 83
Insufficient evidence of discrimination: 9
No probable cause: 182
Withdrawn by complainant: 11
Other: 1
Recovery/Adjustment for complainant: 101
Withdrawn with Adjustment: 46
Conciliation or Settlement Agreement Reached: 54
Order from the Court: 1

CODES FOR MDCR COMPLAINTS

Column #2: Basis for the Complaint

A = Racial Discrimination
B = Familial Status Discrimination
C = Disability Status Discrimination
D = Marital Status Discrimination
E = National Origin Discrimination
F = Religious Discrimination
G = Sex Discrimination
H = Color Discrimination
I = Age Discrimination
J = Other

Column #3: Type of Transaction

A = Rental
B = Sales/Purchase
C = Mortgage Financing
D = Housing Condominium/Cooperative
E = Advertising
F = Governmental Action
G = Other

Column #4: Status/Result

A = No Probable Cause Finding
B = Dismissed by MDCR
C = Insufficient Evidence
D = Dropped by Complainant
E = Withdrawn by Complainant - no adjustment
F = Withdrawn by Complainant after adjustment
G = Conciliation/Settlement Agreement reached
H = Closed with a Binding Order
I = Other

ENTITLEMENT COUNTIES NOT INCLUDED IN THIS COMPLAINT REPORT

GENESEE, KENT, MACOMB, OAKLAND, WAYNE, WASHTENAW

ENTITLEMENT CITIES/TOWNSHIPS NOT INCLUDED

ANN ARBOR	BATTLE CREEK	BAY CITY
BENTON HARBOR	CANTON TOWNSHIP	CLINTON TOWNSHIP
DEARBORN	DEARBORN HEIGHTS	DETROIT
EAST LANSING	FARMINGTON HILLS	FLINT
GRAND RAPIDS	HOLLAND	JACKSON
KALAMAZOO	LANSING	LINCOLN PARK
LIVONIA	MIDLAND	MONROE
MUSKEGON	MUSKEGON HEIGHTS	NILES
NORTON SHORES	PONTIAC	PORTAGE
PORT HURON	REDFORD TOWNSHIP	ROSEVILLE
ROYAL OAK	SAGINAW	ST. CLAIR SHORES
SOUTHFIELD	STERLING HEIGHTS	TAYLOR
WARREN	WATERFORD TOWNSHIP	WESTLAND
WYOMING		

SUMMARY OF MDCR COMPLAINTS/RESOLUTIONS BY COUNTY

COUNTY Alpena

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
2	A - 1 C - 1	A - 2	A - 2

COUNTY Antrim

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
2	C - 2	A - 2	A - 2

COUNTY Barry

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
6	A - 1 B - 3 C - 2	A - 5 B - 1	A - 2 D - 1 F - 2 G - 1

COUNTY Bay

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
4	C - 2 E - 2	A - 4	A - 3 D - 1

COUNTY Berrien

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
13	A - 6 B - 2 C - 4 J - 1	A - 11 B - 1 F - 1	A - 4 B - 5 C - 1 D - 1 F - 1 G - 1

COUNTY Branch

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
9	B - 2 C - 5 E - 1 F - 1	A - 9	A - 1 B - 1 D - 2 F - 2 G - 3

COUNTY Calhoun

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
6	A - 1 C - 2 E - 1 G - 1 J - 1	A - 6	A - 2 B - 2 D - 1 G - 1

COUNTY Cass

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
3	A - 1 G - 1 J - 1	A - 2 G - 1	A - 1 B - 2

COUNTY Charlevoix

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
3	C - 2 I - 1	A - 3	A - 2 E - 1

COUNTY Chippewa

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
4	B - 2 C - 1 G - 1	A - 4	A - 1 B - 1 D - 1 E - 1

COUNTY Clare

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
3	A - 1 C - 2	A - 3	A - 2 F - 1

COUNTY Clinton

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
1	E - 1	A - 1	A - 1

COUNTY Crawford

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
1	C - 1	A - 1	A - 1

COUNTY Delta

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
6	A - 3 G - 2 I - 1	A - 6	A - 3 B - 1 F - 1 G - 1

COUNTY Dickinson

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
6	B - 2 C - 4 I - 1	A - 5 B - 1	A - 4 D - 1 G - 1

COUNTY Eaton

<u>2</u> Total Number of Complaints	<u>3</u> Basis for Complaint	<u>4</u> Type of Transaction	<u>3</u> Status/Result
4	C - 2 I - 2	A - 3 B - 1	A - 3 G - 1

COUNTY Emmet

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
10	A - 6 B - 1 C - 2 E - 1	A - 10	A - 4 B - 1 D - 2 F - 2 G - 1

COUNTY Gladwin

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
3	A - 1 B - 1 I - 1	A - 3	A - 1 D - 2

COUNTY Gobegic

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
3	C - 2 E - 1	A - 3	B - 3

COUNTY Grand Traverse

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
21	A - 7 B - 2 C - 10 I - 2	A - 18 B - 1 F - 2	A - 7 B - 2 D - 7 F - 2 G - 3

COUNTY Gratiot

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
3	C - 3	A - 1 C - 2	D - 3

COUNTY Hillsdale

1	2	3	4
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
15	A - 2 B - 1 C - 10 G - 1 J - 1	A - 14 C - 1	A - 4 B - 1 D - 2 F - 2 G - 6

COUNTY Houghton

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
4	A - 1 C - 2 I - 1	A - 4	A - 1 F - 2 G - 1

COUNTY Huron

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
3	B - 1 C - 1 G - 1	A - 3	A - 2 D - 1

COUNTY Ingham

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
26	A - 7 B - 2 C - 13 E - 1 J - 3	A - 23 B - 2 D - 1	A - 5 B - 6 D - 5 E - 1 F - 3 G - 6

COUNTY Ionia

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
3	A - 1 C - 2	A - 3	A - 1 B - 1 G - 1

COUNTY Iosco

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
5	A - 1 E - 2 G - 2	A - 4 G - 1	A - 1 B - 2 D - 2

COUNTY Iron

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
2	C - 2	A - 2	A - 2

COUNTY Isabella

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
14	A - 5 B - 2 C - 3 D - 1 G - 1 I - 1 J - 1	A - 14	A - 5 B - 1 C - 2 E - 1 F - 2 G - 3

COUNTY Jackson

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
4	A - 3 C - 1	A - 3 B - 1	A - 3 B - 1

COUNTY Kalamazoo

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
14	A - 9 C - 2 G - 3	A - 11 B - 1 C - 1 G - 1	A - 3 B - 2 D - 7 E - 1 G - 1

COUNTY Lake

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
5	A - 3 C - 2	A - 4 C - 1	A - 2 B - 2 D - 1

COUNTY Lapeer

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
12	A - 3 B - 2 C - 5 E - 1 G - 1	A - 12	A - 4 B - 2 C - 1 D - 4 F - 1

COUNTY Leelanau

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
2	C - 2	A - 2	B - 1 D - 1

COUNTY Lenawee

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
8	A - 1 B - 1 C - 1 D - 1 G - 1 I - 3	A - 8	A - 1 B - 1 C - 1 D - 1 F - 2 G - 2

COUNTY Lexington

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
10	A - 1 C - 5 D - 1 E - 1 I - 2	A - 7 C - 1 D - 2	A - 7 B - 1 D - 1 G - 1

COUNTY Mackinac

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
1	C - 1	A - 1	B - 1

COUNTY Manistee

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
2	A - 1 C - 1	A - 2	A - 2

COUNTY Marquette

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
13	A - 2 B - 1 C - 6 G - 1 I - 2 J - 1	A - 12 C - 1	A - 5 B - 3 D - 2 F - 2 G - 1

COUNTY Mason

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
5	A - 1 B - 1 C - 3	A - 4 D - 1	A - 3 B - 1 F - 1

COUNTY Mecosta

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
15	A - 9 C - 5 J - 1	A - 12 C - 2 F - 1	A - 9 B - 1 D - 4 G - 1

COUNTY Menominee

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
2	A - 2	A - 2	A - 1 B - 1

COUNTY Missaukee

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
4	C - 3 J - 1	A - 3 C - 1	A - 2 B - 1 E - 1

COUNTY Monroe

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
21	A - 12 B - 2 C - 3 D - 1 F - 1 G - 1 I - 1	A - 18 B - 1 D - 1 E - 1	A - 9 B - 1 D - 5 E - 2 F - 1 G - 3

COUNTY Montcalm

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
6	A - 2 C - 2 I - 1 J - 1	A - 6	A - 3 B - 1 E - 1 I - 1

COUNTY Muskegon

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Total Number of Complaints	Basis for Complaint	Type of Transaction	Status/Result
9	A - 2 C - 6 G - 1	A - 8 D - 1	A - 2 B - 2 D - 3 E - 1 H - 1

COUNTY Newaygo

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
4	A - 2 G - 2	A - 2 C - 2	A - 3 F - 1

COUNTY Oceana

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
2	E - 1 I - 1	A - 1 B - 1	D - 1 G - 1

COUNTY Ogemaw

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
6	A - 1 C - 5	A - 6	A - 3 D - 1 G - 2

COUNTY Osceola

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
7	A - 1 C - 5 G - 1	A - 5 C - 2	A - 4 B - 2 F - 1

COUNTY Oscoda

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
2	C - 2	A - 1 F - 1	A - 1 B - 1

COUNTY Otsego

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
1	J - 1	A - 1	D - 1

COUNTY Ottawa

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
18	A - 4 C - 8 G - 1 I - 4 J - 1	A - 12 B - 4 C - 1 D - 1	A - 6 B - 2 D - 2 F - 2 G - 6

COUNTY Presque Isle

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
1	C - 1	A - 1	D - 1

COUNTY Roscommon

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
2	A - 1 B - 1	A - 1 B - 1	F - 1 G - 1

COUNTY Saginaw

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
9	A - 2 C - 3 D - 1 F - 1 G - 1 J - 1	A - 9	A - 4 C - 1 D - 1 F - 3

COUNTY St. Clair

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
11	A - 3 C - 8	A - 4 B - 1 C - 2 D - 2 F - 2	A - 7 B - 2 D - 2

COUNTY St. Joseph

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
22	A - 10 B - 2 C - 8 F - 1 I - 1	A - 22	A - 7 B - 7 D - 6 F - 2

COUNTY Sanilac

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
6	A - 1 C - 3 E - 1 G - 1	A - 5 C - 1	A - 3 B - 1 D - 1 F - 1

COUNTY Schoolcraft

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
1	I - 1	A - 1	C - 1

COUNTY Shiawasee

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
8	A - 1 B - 3 C - 1 I - 2 J - 1	A - 8	A - 4 E - 1 F - 2 G - 1

COUNTY Tuscola

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
4	A - 2 D - 1 E - 1	A - 4	A - 2 B - 1 F - 1

COUNTY Van Buren

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
14	A - 5 B - 1 C - 2 E - 1 G - 2 J - 3	A - 13 B - 1	A - 3 B - 3 D - 4 F - 2 G - 2

COUNTY Wexford

<u>1</u> Total Number of Complaints	<u>2</u> Basis for Complaint	<u>3</u> Type of Transaction	<u>4</u> Status/Result
7	C - 4 E - 1 G - 1 I - 1	A - 6 B - 1	A - 3 B - 1 C - 1 F - 1 G - 1

* * * * *

MICHIGAN FHC ASSISTED LAWSUITS

Involving Properties in Michigan Non-Entitlement Communities

1/1/98 - 12/31/07

CASE NUMBER	CASE NAME	PRIMARY ALLEGATION	TYPE OF TRANSACTION	LOCATION OF PROPERTY	COURT	RESULT/ STATUS
D92-212	Edwards v Flagstar	Race	Mortgage	Ypsilanti#	Federal	*\$583,000
W95-047	Fount'n COGIC v Scio Tp	Race	Sale	Scio Twp.#	Federal	\$35,000
W95-123	NAACP v Adrian Manor	Race	Rental	Adrian	Federal	Non-discl.
D95-222	Granberry v Waltower	Marital St.	Rental	Hamtramck#	State	\$8,000
D96-NCN	Nitsos v American Mtge	Sex	Mortgage	Prudenville	Federal	\$6,000
D97-186	Baker v Coldwell Bkr	Race	Sales	Inkster#	Federal	**
D98-024	City Inkster v Coldwell	Race	Sales	Inkster#	Federal	**
D00-008	Black v Colt Meadows	Disability	Sales	Delta Twp.	State	*****
D02-060	Rothenberg v Nortley	Relilgion	Sales	Casco Twp.	Federal	Non-discl.
W02-039	Caldwell v Bailey	Fam. Status	Rental	Adrian	Federal	\$7,500
D03-056	Bishop v Hartland Est.	Race	Sales	Hartland	Federal	****
W03-083	Bevins v Sanch	Fam. Status	Rental	Milan	Federal	\$30,000
FHC.S.E	Ability Center v PTL	Disability	Rental	Temperance	Federal	\$26,000
D04-094	Accord v Yorkshire Man.	Disability	Mobile Home	Carleton Vil	State	Non-discl.
W04-096	Beswick v Arbors at La.	Disability	Rental	Jackson Cty.	Federal	\$22,500
D04-115	G.L. Housing v Howell	Disability	Group Home	Howell	State	**
D05-119	Sherry v Coldwell Bkr.	Race	Sales	Putnam Twp.	Federal	Open

Non-entitlement communities for 1998 Analysis but not for 2008 Analysis

* Jury or Bench decision for Plaintiff after trial.

** Dismissed by Court before trial.

*** Open - on Appeal.

**** Voluntarily dismissed by Plaintiff with no financial recovery.

***** Jury or Bench decision for Defendant after trial.

Indented = Consolidated with main case, no additional financial recovery.

D = Assisted by the FHC of Metropolitan Detroit

W = Assisted by the FHC of Southeast Michigan

SUMMARY OF LITIGATION ACTIVITY: 1/1/98- 12/31/07

1. Total Number of Lawsuits Filed in State or Federal Courts: 17
 - Open and Carried over from 1998 Analysis: 7
 - New Cases filed between 1/1/98 and 12/31/07: 10
2. Total Number of Lawsuits Filed in Federal Court: 13
4. Total Number of Lawsuits Filed in State Court: 4
5. Total Number of Lawsuits Open, 12/31/07: 1
6. Total Number of Closed Lawsuits: 16
 - a. Total Number Closed with Disclosed Financial Recovery for Plaintiffs: 8
 - b. Total Amount of Disclosed Financial Recovery for Plaintiffs: \$718,000
 - c. Total Number Closed with Non-disclosed Financial Recovery for Plaintiffs: 3
 - d. Number Dismissed by the Court before trial: 3
 - e. Number Voluntarily dismissed by the Plaintiff, no financial recovery: 1
 - f. Jury of Bench decision for the defendant after trial: 1
7. Total Number of Primary Types of Discriminatory Allegations in the 17 lawsuits:
 - Race - 7
 - Familial Status - 2
 - Marital Status - 1
 - Handicap/Disability Status - 5
 - Sex - 1
 - Religion - 1

8. Distribution of the 17 Lawsuits by the Type of Transaction Involved:

Rental - 5
Sales - 7
Mortgage - 2
Group Home/Government - 1
Mobile Home Park - 1

9. Distribution of the 17 Lawsuits by the location of the property identified in the complaint:

Adrian - Lenawee County	2
Carleton Vil. - Monroe County	1
Casco Twp. - St. Clair County	1
Delta Twp. - Ingham County	1
Hamtramck - Wayne County	1
Hartland - Livingston County	1
Howell - Livingston County	1
Inkster - Wayne County	2
Jackson County	1
Milan - Monroe County	1
Prudenville - Roscommon County	1
Putnam Twp. - Livingston County	2
Scio Twp. - Washtenaw County	1
Temperance - Monroe County	1
Ypsilanti - Washtenaw County	1

* * * * *

MICHIGAN FAIR HOUSING CENTERS

SUMMARY OF HOUSING DISCRIMINATION COMPLAINTS
RECEIVED BY THE MICHIGAN FAIR HOUSING CENTERS
INVOLVING PROPERTIES IN
MICHIGAN NON-ENTITLEMENT COMMUNITIES

1/1/98 - 12/31/07

TOTAL NUMBER OF HOUSING DISCRIMINATION COMPLAINTS FILED WITH THE MICHIGAN FAIR HOUSING CENTERS: 4,543

TOTAL NUMBER OF COMPLAINTS INVOLVING COMPLAINANTS FROM NON-ENTITLEMENT COMMUNITIES: 372 (8.18%)

TOTAL NUMBER OF MICHIGAN COUNTIES WITH DISCRIMINATION COMPLAINTS FILED WITH AN MFHC (excluding the entitlement cities and the entitlement counties of Genesee, Kent, Oakland, Macomb, Washtenaw and Wayne): 37

Basis for the MDCR Non-entitlement Complaints*:

Age Discrimination: 22
Color: 0
Disability Status: 98
Familial Status: 106
Marital status: 15
National Origin: 24
Race: 121
Religion: 3
Sex: 27
Sexual Orientation: 0
Source of Income: 4
Other/Not Indicated: 4
TOTAL: 424*

Type of Transaction:

Housing Condominium: 7
Housing Cooperative: 0
Mortgage Financing: 11
Rental: 317
Residential Insurance: 0
Residential Appraisal: 0
Sales/Purchase: 32
Other/Not Indicated: 5
TOTAL: 372

* Total is greater than the total number of complaints because some complaints involved more than one "basis". of allegation."

MFHC Complaint Summary, page 2

Type of Allegation*:

Differences in availability: 2
Differences in financing: 5
Different provision of broker services: 0
Discourteous treatment: 10
Dispute on use of property: 17
Harassment/Intimidation: 39
Illegal Steering: 3
Making false statements: 3
Making statements of intent, policy or practice of discrimination: 36
Providing different services: 10
Providing different terms and conditions: 62
Publish illegal statements/advertising: 30
Refuse to make a reasonable accommodation or modification for persons with disabilities: 46
Refuse to rent/sell/negotiate: 144
Refuse to transmit an offer: 4
Requiring different qualifications: 19
Other/Not indicated: 4
TOTAL: 434*

Status/Result:

Open - MFHC: 56
Open - Referred to HUD/MDCR/DOJ: 7
Open - Referred to attorney: 1
Open - Referred to other agency: 0
Closed - No further contact with complainant: 108
Closed - Insufficient evidence of unlawful discrimination: 95
Closed - Withdrawn by complainant: 19
Closed - Administrative/court ruling for respondent: 3
Closed - Adjusted for complainant; occupancy/property rights secured/maintained: 52
Closed - Financial recovery for complainant: 4
Closed - No finding by administrative agency: 2
Closed - Other/Not indicated: 25
TOTAL: 372

* Total is greater than the total number of complaints because some complaints involved more than one "type of allegation."

* * * * *

CODES FOR MFHC COMPLAINTS

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
372	A - 121	A - 317	A - 144	A - 56
	B - 106	B - 32	B - 4	B - 7
	C - 98	C - 11	C - 3	C - 1
	D - 15	D - 7	D - 46	D - 0
	E - 24	E - 0	E - 30	E - 108
	F - 3	F - 0	F - 39	F - 95
	G - 27	G - 0	G - 19	G - 19
	H - 0	H - 5	H - 10	H - 3
	I - 0	372	I - 62	I - 52
	J - 22		J - 36	J - 4
	K - 4		K - 2	K - 2
	L - 4		L - 3	L - 25
	424		M - 0	372
			N - 0	
			O - 5	
			P - 10	
			Q - 17	
			R - 4	
			434	

* Totals are greater than the total number of complaints because some complaints involved more than one "basis" or more than one "type of allegation."

Column #1: Total Number of Complaints

Total Number of all housing discrimination complaints involving properties in non-entitlement counties in Michigan, including some communities in Kent and Washtenaw Counties. The list of complaints does not include complaints involving properties in the following CDBG Entitlement Communities and Counties:

ENTITLEMENT COUNTIES NOT INCLUDED IN THIS REPORT

GENESEE, KENT, MACOMB, OAKLAND, WAYNE, WASHTENAW

ENTITLEMENT CITIES/TOWNSHIPS NOT INCLUDED IN THIS REPORT

ANN ARBOR	BATTLE CREEK	BAY CITY
BENTON HARBOR	CANTON TOWNSHIP	CLINTON TOWNSHIP
DEARBORN	DEARBORN HEIGHTS	DETROIT
EAST LANSING	FARMINGTON HILLS	FLINT
GRAND RAPIDS	HOLLAND	JACKSON
KALAMAZOO	LANSING	LINCOLN PARK
LIVONIA	MIDLAND	MONROE
MUSKEGON	MUSKEGON HEIGHTS	NILES
NORTON SHORES	PONTIAC	PORTAGE
PORT HURON	REDFORD TOWNSHIP	ROSEVILLE
ROYAL OAK	SAGINAW	ST. CLAIR SHORES
SOUTHFIELD	STERLING HEIGHTS	TAYLOR
WARREN	WATERFORD TOWNSHIP	WESTLAND
WYOMING		

MFHC Complaint Summary, page 4

Column #2: Basis for the Complaint

A = Racial Discrimination
B = Familial Status Discrimination
C = Disability Status Discrimination
D = Marital Status Discrimination
E = National Origin Discrimination
F = Religious Discrimination
G = Sex Discrimination
H = Sexual Orientation Discrimination
I = Color Discrimination
J = Age Discrimination
K = Source of Income Discrimination
L = Other/Not Indicated

* Totals may be greater than the total number of complaints because some complaints involved more than one "basis". of allegation."

Column #3: Type of Transaction

A = Rental
B = Sales/Purchase
C = Mortgage Financing
D = Housing Condominium
E = Housing Cooperative
F = Residential Insurance
G = Residential Appraisal
H = Other/Not Indicated

Column #4: Type of Allegation

A = Refuse to rent/sell/negotiate
B = Refuse to transmit an offer
C = Making false statement
D =Refuse to make a reasonable accommodation or modification for persons
with disabilities
E =Publishing illegal statements/advertising
F =Harassment/Intimidation
G = Requiring different qualifications
H =Providing different services
I =Providing different terms and conditions
J = Making statements of intent, policy or practice of discrimination
K =Differences in availability
L =Illegal steering
M = Different provision of broker services
N = Illegal solicitation (blockbusting)
O =Differences in financing
P =Discourteous treatment
Q = Dispute on use of property
R =Other/Not indicated

* Totals may be greater than the total number of complaints because some complaints involved more than one "type of allegation."

Column #5: Status/Result

- A = Open - MFHC
- B = Open - Referred to HUD/MDCR/DOJ
- C = Open - Referred to Attorney
- D = Open - Referred to Other Agency
- E = Closed - No further contact with complainant
- F = Closed - Insufficient evidence of unlawful discrimination
- G = Closed - Withdrawn by complainant
- H = Closed - Administrative/court ruling for respondent
- I = Adjusted for complainant; occupancy/property rights secured/maintained
- J = Closed - Financial recovery for complainant
- K = Closed - No finding by administrative agency
- L. = Closed - Other/Not indicated.

MICHIGAN FAIR HOUSING CENTERS
 COUNTY TOTALS OF MICHIGAN FAIR HOUSING CENTER
 HOUSING DISCRIMINATION COMPLAINT ACTIVITY IN
 NON-ENTITLEMENT COUNTIES IN MICHIGAN
 1/1/98 - 12/31/07

COUNTY ALLEGAN

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
36	A - 14 B - 12 C - 6 E - 2 L - 2	A - 30 B - 4 C - 2	A - 20 D - 2 E - 4 H - 2 I - 4 O - 2 R - 1	B - 2 E - 14 F - 12 G - 4 I - 2 L - 2

COUNTY ALPENA

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
1	B - 1	A - 1	A - 1	A - 1

COUNTY BARRY

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
3	D - 1 G - 2	A - 3	F - 2 I - 1	E - 1 H - 2

COUNTY BERRIEN

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
4	A - 2 B - 1 J - 1	A - 1 B - 1 C - 1 H - 1	A - 1 F - 1 J - 1 O - 1	F - 1 I - 1 L - 2

MFHC Complaint Summary, page 7

COUNTY BRANCH

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
4	D - 1 E - 1 G - 1 J - 1	A - 4	A - 2 E - 1 R - 1	E - 1 F - 1 G - 2

COUNTY CALHOUN

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
7	A - 2 B - 4 J - 1	A - 7	A - 2 E - 3 F - 1 J - 1	A - 1 E - 1 F - 1 I - 3 J - 1

COUNTY CASS

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
1	E - 1	A - 1	A - 1	F - 1

COUNTY CHARLEVOIX

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
6	A - 1 C - 1 E - 4	A - 6	A - 2 D - 1 E - 1 F - 2	A - 1 E - 2 F - 3

MFHC Complaint Summary, page 8

COUNTY CLINTON

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
3	B - 2 C - 1	A - 3	A - 3	A - 1 F - 2

COUNTY CRAWFORD

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
1	A - 1	A - 1	A - 1	E - 1

COUNTY DELTA

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
1	A - 1	A - 1	A - 1	F - 1

COUNTY EATON

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
3	C - 2 F - 1	A - 3	A - 1 D - 1 G - 2 I - 2 P - 1	A - 1 E - 1 G - 1

COUNTY GRAND TRAVERSE

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
3	C - 3	A - 3	I - 3	E - 1 F - 1 I - 1

MFHC Complaint Summary, page 9

COUNTY INGHAM

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
3	C - 2 G - 1	A - 3	A - 2 D - 1	A - 1 E - 1 I - 1

COUNTY IONIA

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
5	A - 4 B - 1	A - 5	A - 3 F - 1 I - 1	F - 4 L - 1

COUNTY ISABELLA

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
4	A - 3 C - 1	A - 4	A - 1 E - 1 F - 2	E - 3 I - 1

COUNTY KALAMAZOO

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
39	A - 20 B - 5 C - 7 E - 5 G - 1 J - 1	A - 37 B - 2	A - 12 D - 8 F - 10 I - 3 J - 3 L - 1 R - 2	A - 1 E - 7 F - 17 G - 8 H - 1 I - 5

MFHC Complaint Summary, page 10

COUNTY KENT

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
1	B - 1	A - 1	A - 1	I - 1

COUNTY LAKE

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
4	A - 2 C - 2	A - 4	A - 2 D - 1 E - 1	E - 3 F - 1

COUNTY LAPEER

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
2	C - 1 E - 1	A - 2	A - 2	A - 1 F - 1

COUNTY LENAWEE

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
75	A - 23 B - 18 C - 13 D - 3 E - 1 G - 10 J - 5 L - 2	A - 73 B - 1 C - 1	A - 24 B - 1 C - 2 D - 13 E - 3 F - 5 G - 9 H - 2 I - 21 J - 17 K - 1 P - 4 Q - 6	A - 15 B - 2 E - 21 F - 25 I - 6 J - 1 L - 5

MFHC Complaint Summary, page 11

COUNTY LIVINGSTON

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
26	A - 5 B - 7 C - 11 E - 1 G - 2	A - 18 B - 4 C - 2 H - 2	A - 9 B - 1 D - 4 F - 3 G - 2 H - 2 I - 2 J - 2 P - 1 Q - 4	A - 2 B - 1 E - 10 G - 2 I - 6 K - 1 L - 4

COUNTY MACKINAC

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
1	C - 1	A - 1	D - 1	E - 1

COUNTY MECOSTA

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
4	A - 3 C - 1	A - 3 C - 1	E - 1 H - 1 I - 1 O - 1	A - 1 E - 2 F - 1

MFHC Complaint Summary, page 12

COUNTY MONROE

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
38	A - 9 B - 13 C - 15 D - 2 E - 1 F - 1 G - 4 J - 4 K - 2	A - 33 B - 5	A - 11 C - 1 D - 6 E - 3 F - 5 G - 5 H - 2 I - 12 J - 8 K - 1	A - 13 B - 2 C - 1 E - 11 F - 1 I - 4 J - 1 L - 5
			P - 3 Q - 4	

COUNTY MONTCALM

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
9	A - 2 B - 2 C - 3 D - 1 E - 1	A - 9	A - 3 D - 2 F - 1 I - 2 K - 1	E - 3 F - 4 I - 1 L - 1

COUNTY MUSKEGON

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
5	B - 2 C - 3	A - 5	A - 1 D - 2 F - 1 L - 1	E - 3 I - 3 L - 1

MFHC Complaint Summary, page 13

COUNTY NEWAYGO

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
4	A - 1 B - 2 C - 1	A - 2 B - 1 D - 1	A - 1 E - 1 J - 1 Q - 1	A - 3 I - 1

COUNTY OCEANO

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
4	A - 1 E - 2 J - 1	A - 4	A - 2 E - 1 I - 1	E - 1 F - 2 I - 1

COUNTY ONTONAGAN

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
2	B - 1 J - 1	A - 1 D - 1	A - 2	A - 1 I - 1

COUNTY OSCEOLA

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
3	A - 3	A - 2 B - 1	A - 2 E - 1	E - 2 L - 1

MFHC Complaint Summary, page 14

COUNTY OTTAWA

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
32	A - 7 B - 13 C - 2 D - 5 G - 2 J - 3	A - 19 B - 8 C - 1 D - 4	A - 15 D - 1 E - 8 F - 1 H - 1 I - 4 J - 1 O - 1	A - 11 E - 3 F - 6 G - 1 I - 8 J - 1 L - 2

COUNTY ROSCOMMON

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
1	C - 1	H - 1	P - 1 Q - 1	L - 1

COUNTY ST. CLAIR

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
4	A - 2 B - 2	A - 4	A - 2 E - 1 G - 1	E - 4

COUNTY ST. JOSEPH

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
15	A - 8 B - 4 C - 2 E - 1 G - 2 J - 3	A - 11 B - 3 C - 1	A - 6 B - 1 D - 1 F - 2 I - 3 J - 2	E - 6 F - 5 G - 1 I - 3

MFHC Complaint Summary, page 15

COUNTY SANILAC

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
4	C - 3 E - 1	A - 3 H - 1	A - 1 D - 1 F - 1 Q - 1	A - 1 E - 2 I - 1

COUNTY VAN BUREN

1	2	3	4	5
Total Number of Complaints	Basis for Complaint*	Type of Transaction	Type of Allegation*	Status/Result
14	A - 7 B - 2 C - 3 D - 1 E - 1	A - 9 B - 2 C - 2 D - 1	A - 7 B - 1 D - 1 E - 1 F - 1 I - 2 L - 1	A - 1 E - 5 F - 5 I - 2 K - 1

MICHIGAN FAIR HOUSING CENTERS **Error! Bookmark not defined.**

**SUMMARY OF MFHC HOUSING DISCRIMINATION
SURVEY-BASED TESTING ACTIVITY OF
MSHDA ASSISTED PROPERTIES IN MICHIGAN
1/1/98 - 12/31/07**

TESTING BY: All Michigan Fair Housing Centers

Project Name & # of Tests	Number of Tests Per Variable	Number of Tests By Type of Transaction	Number of Tests That Disclosed:
MSHDA - 1998/ 1999 71 Tests	42 - Race (B/W) 29 - Disability status	71 - Multi-family Rental	Evidence of Differences In Treatment: 16 - 22.5% No Significant Differences in Treatment: 43 - 60.5% Inconclusive: 12 - 17%
MSHDA - 2000/ 2001 78 Tests	38 - Race (B/W) 20 - Religion 20 - Disability Status	78 - Multi-family rental	Evidence of Differences In Treatment: 16 - 20.5% No Significant Differences in Treatment: 36 - 46.2% Inconclusive: 26 - 33.3%
MSHDA - 2002 - 2004 60 Tests	17 - Race (B/W) 28 - National Origin (Hispanic/ Anglo) 15 - Disability Status	60 - Multi-family rental	Evidence of Differences In Treatment: 17 - 28.3% No Significant Differences in Treatment: 37 - 61.7% Inconclusive: 6 - 10%
MSHDA TOTALS 1998 - 2007 209 Tests	97 - Race 28 - National Origin (Hispanic/ Anglo) 20 - Religion 64 - Disability Status	209 - Multi-family rental	Evidence of Differences In Treatment: 49 - 23.4% No Significant Differences in Treatment: 116 - 55.5% Inconclusive: 44 - 21.1%

MICHIGAN FAIR HOUSING CENTERS

SUMMARY OF MFHC HOUSING DISCRIMINATION
 SURVEY-BASED TESTING ACTIVITY OF
 NON-MSHDA ASSISTED PROPERTIES
 IN NON-ENTITLEMENT COMMUNITIES IN MICHIGAN
 1/1/98 - 12/31/07

TESTING BY: Fair Housing Center of S.W. Michigan and Fair Housing Center of West Michigan*

Project Name & # of Tests	Number of Tests Per Variable	Number of Tests By Type of Transaction	Number of Tests That Disclosed:
FHC-S.W. Michigan 1998 - 2007 100 Tests	96 - Race 2 - National Origin 2 - Familial Status	100 - Rental	Evidence of Differences In Treatment: 21 No Significant Differences in Treatment: 33 Inconclusive: 46
FHC-W. Michigan 1998 - 2007 29 Tests	26 - Race 3 - Familial Status	27 - Rental 2 - Sales	Evidence of Differences In Treatment: 8 No Significant Differences in Treatment: 17 Inconclusive: 4
MFHC TOTALS 1998 - 2007 129 Tests	122 - Race 5 - Familial Status 2 - National Origin	127 - Rental 2 - Sales	Evidence of Differences In Treatment: 29 - 22.5% No Significant Differences in Treatment: 50 - 38.75% Inconclusive: 50 - 38.75%

*No (0) non-MSHDA survey tests in non-entitlement areas conducted by FHC-Detroit or FHC of S.E. Michigan.

MICHIGAN RESIDENCE/HOME HATE CRIMESError! Bookmark not defined.
IN NON-ENTITLEMENT COUNTIES 2000-2006
(Data from the Michigan State Police
Criminal Justice Information Center)

ENTITLEMENT COUNTIES NOT INCLUDED IN THIS REPORT

GENESEE
KENT
MACOMB
OAKLAND
WAYNE
WASHTENAW

ENTITLEMENT CITIES/TOWNSHIPS NOT INCLUDED IN THIS REPORT

ANN ARBOR	BATTLE CREEK
BAY CITY	BENTON HARBOR
CANTON TOWNSHIP	CLINTON TOWNSHIP
DEARBORN	DEARBORN HEIGHTS
DETROIT	EAST LANSING
FARMINGTON HILLS	FLINT
GRAND RAPIDS	HOLLAND
JACKSON	KALAMAZOO
LANSING	LINCOLN PARK
LIVONIA	MIDLAND
MONROE	MUSKEGON
MUSKEGON HEIGHTS	NILES
NORTON SHORES	PONTIAC
PORTAGE	PORT HURON
REDFORD TOWNSHIP	ROSEVILLE
ROYAL OAK	SAGINAW
ST. CLAIR SHORES	SOUTHFIELD
STERLING HEIGHTS	TAYLOR
WARREN	WATERFORD TOWNSHIP
WESTLAND	WYOMING

SUMMARY

*TOTAL NUMBER OF NON-ENTITLEMENT COUNTIES WITH REPORTED RESIDENCE/HOME HATE CRIME ALLEGATIONS: 64

*TOTAL NUMBER OF ALLEGATIONS OF RESIDENCE/HOME RELATED HATE CRIME VIOLATIONS REPORTED IN MICHIGAN NON-ENTITLEMENT COUNTIES: 569

**TOTAL NUMBER OF ALLEGED HATE CRIME VIOLATIONS (all types) REPORTED IN MICHIGAN BETWEEN: 4,287

**TOTAL NUMBER OF ALLEGED RESIDENCE/HOME HATE CRIME VIOLATIONS IN MICHIGAN: 1,543

*****TYPE/NUMBER OF OFFENSES AND MICHIGAN NON-ENTITLEMENT COUNTY TOTALS**

A = Intimidation/Stalking - 134
 B = Arson - 2
 C = Aggravated Assault - 50
 D = Simple or non-aggravated assault - 136
 E = Civil Rights - 5
 F = Robbery, Burglary, Forced entry - 43
 G = Murder - 0
 H = Damage to Property - 107
 I = Larceny - 53
 J = Sexual contact - 6
 K = Disturbing the Public Peace - 9
 L = Stolen Property - 1
 M = Miscellaneous Criminal Offense - 4
 N = Health and Safety - 1
 O = Disorderly Contact - 7
 P = Obstructing Justice - 4
 Q = Fraud - 7

******TYPE/NUMBER OF BIAS MOTIVATIONS AND MICHIGAN NON-ENTITLEMENT COUNTY TOTALS**

A = Anti-Female - 57
 B = Anti-Black - 162
 C = Anti-White - 124
 D = Anti-Hispanic - 29
 E = Anti-American Indian, Alaskan Native - 5
 F = Anti-Asian, Pacific Islands - 6
 G = Anti-Jewish - 10
 H = Anti-Other Ethnic Origins - 25
 I = Anti-Religion - 7
 J = Anti-Homosexual - 73
 K = Anti-Multi-racial Group - 10
 L = Anti-Athiest - 4
 M = Anti-Male - 22
 N = Anti-Disability - 10
 O = Anti-Islamic - 12
 P = Anti-Protestant - 11
 Q = Anti-Catholic - 2
 R = Anti-Heterosexual - 0

HATE CRIME DATA BY COUNTY

COUNTY: ALGER

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
3	A - 1 D - 2	A - 2 M - 1

COUNTY: ALLEGAN

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
3	A - 1 D - 1 H - 1	B - 2 J - 1

COUNTY: ALPENA

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
6	A - 1 D - 2 H - 3	B - 3 J - 3

COUNTY: ANTRIM

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
2	D - 1 Q - 1	B - 1 C - 1

COUNTY: ARENAC

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
1	A - 1	B - 1

COUNTY: BARRY

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
4	A - 1 D - 2 I - 1	A - 1 B - 2 C - 1

COUNTY: BAY

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
6	A - 2 C - 1 D - 1 H - 2	B - 3 C - 1 I - 1 N - 1

COUNTY: BENZIE

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
1	D - 1	B - 1

COUNTY: BERRIEN

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
25	A - 4 C - 3 D - 4 F - 1 H - 7 I - 2 K - 2 O - 1 P - 1	A - 2 B - 12 C - 4 D - 1 E - 1 G - 1 H - 1 J - 2 N - 1

COUNTY: BRANCH

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
6	C - 4 H - 1 K - 1	B - 1 C - 1 H - 3 J - 1

COUNTY: CALHOUN

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
47	A - 6 C - 4 D - 10 F - 7 H - 9 I - 8 J - 1 O - 1 Q - 1	A - 1 B - 11 C - 1 D - 1 E - 1 G - 1 H - 1 J - 15 M - 15

COUNTY: CASS

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
8	A - 1 C - 1 D - 1 H - 4 J - 1	A - 3 B - 1 C - 3 F - 1

COUNTY: CHIPPEWA

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
1	A - 1	M - 1

COUNTY: CLARE

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
5	A - 2 B - 1 C - 1 D - 1	A - 2 B - 1 J - 2

COUNTY: CLINTON

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
4	C - 1 D - 2 H - 1	B - 4

COUNTY: CRAWFORD

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
1	M - 1	K - 1

COUNTY: DICKINSON

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
6	A - 3 C - 1 D - 1 H - 1	B - 3 C - 1 J - 1 O - 1

COUNTY: EATON

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
7	A - 5 C - 1 D - 1	A - 1 B - 2 D - 2 H - 1 J - 1

COUNTY: EMMET

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
1	P - 1	J - 1

COUNTY: GLADWIN

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
1	D - 1	K - 1

COUNTY: GRAND TRAVERSE

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
20	A - 3 C - 3 D - 5 E - 1 H - 4 K - 1 L - 1 O - 2	B - 6 C - 3 G - 2 H - 1 J - 7 K - 1

COUNTY: HILLSDALE

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
10	A - 1 C - 1 D - 1 H - 1 I - 6	A - 1 C - 1 G - 1 J - 1 N - 1 O - 5

COUNTY: HOUGHTON

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
3	C - 1 D - 1 I - 1	C - 2 N - 1

COUNTY: HURON

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
20	A - 6 D - 7 H - 5 I - 1 J - 1	C - 16 K - 1 M - 1 N - 2

COUNTY: INGHAM

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
24	A - 10 C - 1 D - 5 F - 1 H - 4 K - 2 P - 1 O - 1	A - 2 B - 9 C - 3 D - 2 H - 3 J - 2 K - 1 L - 1

COUNTY: IONIA

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
7	A - 1 D - 1 H - 2 I - 2 J - 1	B - 1 C - 6

COUNTY: IOSCO

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
1	H - 1	M - 1

COUNTY: IRON

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
1	D - 1	C - 1

COUNTY: ISABELLA

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
6	A - 1 C - 1 D - 1 F - 1 H - 2	B - 1 C - 2 G - 1 P - 1 Q - 1

COUNTY: KALAMAZOO

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
6	A - 1 D - 2 H - 2 M - 1	B - 3 C - 1 H - 2

COUNTY: LAKE

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
13	A - 4 C - 1 D - 3 F - 1 H - 2 I - 2	A - 2 B - 4 C - 3 G - 1 H - 1 J - 1 P - 1

COUNTY: LAPEER

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
10	C - 1 D - 4 E - 1 H - 1 M - 1 N - 1 Q - 1	A - 3 B - 2 C - 2 H - 2 N - 1

COUNTY: LEELANAU

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
6	D - 3 F - 2 H - 1	A - 1 B - 1 C - 3 E - 1

COUNTY: LEENAWEE

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
29	A - 10 C - 2 D - 7 F - 2 H - 5 I - 3	A - 3 B - 5 C - 12 D - 7 J - 1 N - 1

COUNTY: LIVINGSTON

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
21	A - 5 C - 1 D - 3 F - 5 H - 2 I - 2 K - 1 P - 1 Q - 1	A - 3 B - 4 C - 3 F - 1 I - 2 J - 7 K - 1

COUNTY: LUCE

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
1	C - 1	I - 1

COUNTY: MACKINAC

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
1	I - 1	C - 1

COUNTY: MANISTEE

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
2	F - 1 I - 1	C - 2

COUNTY: MARQUETTE

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
2	H - 1 I - 1	B - 1 C - 1

COUNTY: MASON

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
5	D - 1 I - 4	C - 4 J - 1

COUNTY: MECOSTA

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
4	A - 1 D - 1 H - 1 O - 1	A - 1 B - 1 D - 1 E - 1

COUNTY: MENOMINEE

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
3	A - 1 F - 1 I - 1	A - 1 B - 1 C - 1

COUNTY: MIDLAND

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
5	E - 1 F - 1 I - 1 M - 1 Q - 1	C - 3 F - 1 P - 1

COUNTY: MISSAUKEE

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
1	A - 1	B - 1

COUNTY: MONROE

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
11	A - 2 D - 2 E - 1 F - 1 H - 4 I - 1	B - 7 C - 1 H - 1 J - 2

COUNTY: MONTCALM

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
38	A - 11 B - 1 C - 3 D - 13 F - 1 H - 3 I - 6	A - 5 B - 10 C - 12 F - 1 J - 4 K - 1 L - 1 M - 1 N - 2 O - 1

COUNTY: MONTMORENCY

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
1	D - 1	C - 1

COUNTY: MUSKEGON

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
6	D - 1 H - 5	B - 4 C - 1 J - 1

COUNTY: NEWAYGO

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
9	A - 3 D - 4 F - 1 K - 1	A - 2 B - 5 C - 1 D - 1

COUNTY: OCEANA

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
5	A - 1 C - 1 D - 1 H - 1 I - 1	A - 1 D - 1 H - 2 I - 1

COUNTY: OGEMAW

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
1	A - 1	B - 1

COUNTY: OSCEOLA

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
4	C - 1 D - 2 F - 1	A - 1 B - 2 C - 1

COUNTY: OSCODA

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
4	A - 2 D - 1 F - 1	B - 1 F - 1 J - 1 O - 1

COUNTY: OTSEGO

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
3	A - 1 C - 1 H - 1	B - 2 C - 1

COUNTY: OTTAWA

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
10	A - 5 D - 1 F - 2 H - 1 K - 1	B - 2 C - 1 D - 3 G - 1 H - 2 O - 1

COUNTY: ROSCOMMON

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
2	C - 1 H - 1	B - 1 F - 1

COUNTY: SAGINAW

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
15	A - 5 D - 3 H - 2 I - 2 J - 2 Q - 1	A - 1 B - 4 C - 8 K - 1 O - 1

COUNTY: ST. CLAIR

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
28	A - 10 C - 3 D - 5 F - 5 H - 5	A - 4 B - 15 C - 1 G - 1 H - 1 J - 4 K - 1 O - 1

COUNTY: ST. JOSEPH

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
11	A - 4 C - 1 D - 1 E - 1 H - 3 O - 1	A - 2 B - 5 C - 1 D - 1 J - 2

COUNTY: SANILAC

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
7	D - 3 H - 3 I - 1	B - 1 C - 1 D - 1 E - 1 G - 1 J - 1 M - 1

COUNTY: SHIAWASSEE

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
5	C - 1 H - 2 I - 1 O - 1	B - 2 J - 2 L - 1

COUNTY: TUSCOLA

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
20	A - 1 C - 2 D - 8 F - 4 H - 3 I - 1 Q - 1	A - 2 B - 1 C - 2 D - 1 H - 3 I - 1 J - 1 L - 1 P - 8

COUNTY: VAN BUREN

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
30	A - 8 C - 4 D - 10 F - 1 H - 5 I - 2	A - 9 B - 5 C - 6 D - 5 H - 1 J - 3 M - 1

COUNTY: WEXFORD

TOTAL NUMBER OF REPORTED ALLEGATIONS**	TYPE/NUMBER OF OFFENSES REPORTED***	TYPE/NUMBER OF BIAS MOTIVATIONS****
20	A - 6 C - 2 D - 3 F - 3 H - 5 I - 1	A - 1 B - 6 C - 3 D - 2 I - 1 J - 5 K - 1 Q - 1