

Market	Name	Market	Name	Market	Name
3	Alcona	141	Gaylord	281	Prudenville
9	Alpena	156	Grayling	293	Rogers City
56	Cheboygan	179	Houghton Lake	390	Skidway Lake-Prescott
108	East Tawas	236	Mio	326	St. Helen

The Northeast Housing Partnership includes 11 counties (Alcona, Alpena, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle and Roscommon), as well as 12 Statewide Housing Needs Assessment markets. An analysis of the latest-available Census data, as well as changes in housing prices and availability since 2016, shows that the eight markets in the partnership fall into three broad categories.

- The first market type describes Alpena and eastern Presque Isle counties. Housing demand indicators in these areas are near statewide averages. The housing supply in these areas is predominately made up of single-family detached homes, with a slightly elevated proportion of mobile homes as well. Units here tend to be slightly larger than in other markets, and the percentage of new-build units is relatively low. Seasonal housing vacancies are low here, as are market vacancies. “Other” vacancies—a Census designation often used as a proxy for dilapidated or blighted housing units—are higher than average, however. Both housing values and housing costs tend to be low; that coupled with moderate income tends to keep the incidence of shelter overburden relatively low. This pattern is likely to continue into the short term, at least, since housing costs and home values have decreased or remained steady since 2016.
- The second group covers most of the partnership, outside of central Presque Isle and northeastern Roscommon counties. Housing demand measures are softer here compared to other markets, since incomes here tend to be lower, and unemployment is relatively high. Supply measures indicate that the housing stock tends to be older and comprised mainly of single-family detached structures. Mobile homes are more common here than in other markets as well. A small percentage of the housing units here have been built after 2010, and a moderate percentage of its current residents moved into the area since 2018. Housing value tend to be lower in this category than in others as well, which tends to keep housing costs lower. Seasonal vacancies tend to take up a large percentage of all housing units in these regions, and “other” vacancies tend to be moderately high. Changes in housing costs between 2016 and 2021 tend to be stable or on a slight decline, while median housing values registered a small increase.
- The partnership’s last market type covers two areas—northwestern Roscommon and central Presque Isle counties. General housing demand variables are moderate in these areas and are coupled with supply indicators that show the area’s housing stock is dominated by older single-family structures. Seasonal vacancies take up a large portion of all housing units, The stock also tends to be a bit smaller than average, and homeowner rates are very high. Housing costs tend to be low or moderate, likely impacted by the age and size of local housing units. “Other” vacancies tend to be higher as well. Market vacancies—those units either for sale or rent—decreased less than in other places, but upward pressures did force values significantly higher. Housing costs, however, were stable or dropped.
- Given local market conditions, certain tools or practices can be more effective than others. This data review uses two sources to generate possible policies to investigate for use regionally. The first is a product of researchers at Brookings and the Aspen Institute, who used local trends in housing data to determine logical tools and practices that could be used to help solve housing issues. They derived a set of market types, and policy responses tailored to conditions within

these groups. Their work is at <https://www.brookings.edu/essay/introducing-the-housing-policy-matchmaker-a-diagnostic-tool-for-local-officials/>. The other is derived from the National Community of Practice on Local Housing Policy, which is a joint project of the Furman Center at New York University and Abt Associates. Their work was funded by the Ford Foundation, the John D. and Catherine T. MacArthur Foundation, the Kresge Foundation and the JPMorgan Chase Foundation. They have assembled a large list of tools that are keyed to what they term strong and soft markets, which are detailed at <https://localhousingsolutions.org/housing-policy-framework/>. Each tool entry is hyperlinked to its description on the Local Housing Solutions website. These policies are not presented as prescriptions to meet local goals, since conditions outside the scope of this analysis could impact their appropriateness. Instead, they are a way to start thinking about what might work given a general sense of local market context.

# Alcona

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
10,138	4,795	\$46,885	\$50,768	\$22,151

## Housing Costs

### Owner Units

Home Value	\$122,884	2016 Value	\$116,582
Cost M/NM	\$942/\$394	Value ▲	5.4%

\$40,961 To afford median home

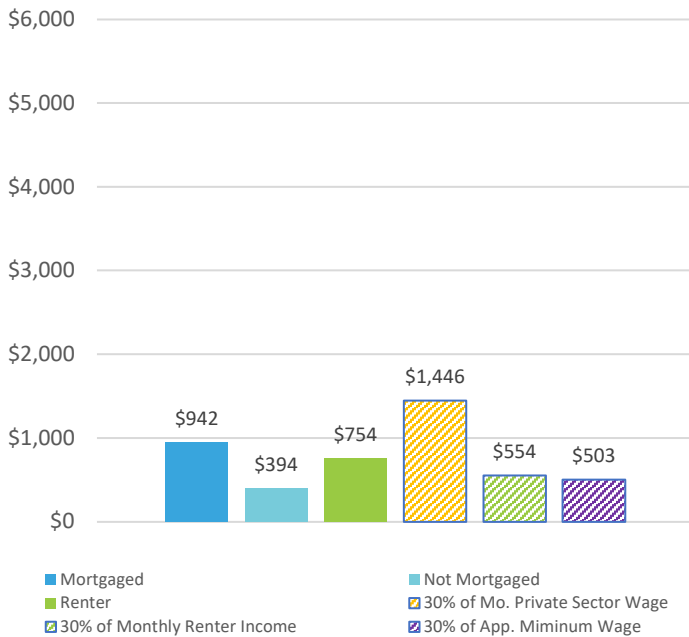
### Renter Units

Gross Rent	\$754	2016 Rent	\$663
		Rent ▲	13.8%

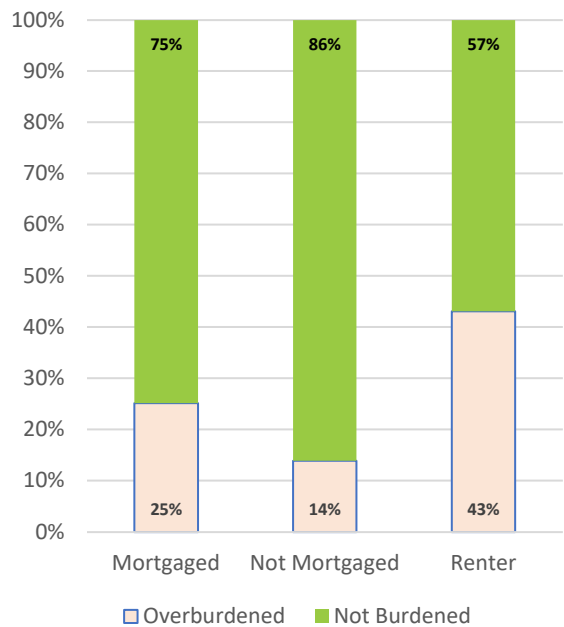
\$30,160 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	10,363	Owner HH	89%	Renter HH	11%
Median Year Built	1974	% Built Pre-1970		42.1%	
Median Move Year	2007	% Built After 2010		2.5%	
Median Rooms	5.0	SF%	87.5%	MM%	1.2%
		MF%	0.6%		

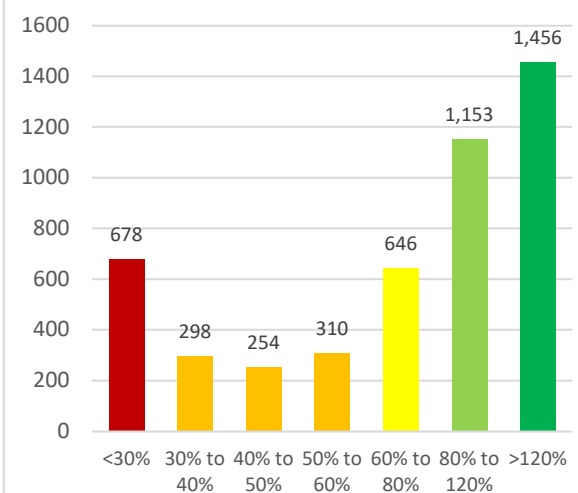
### Vacancy Rates

Total	53.7%	Owner	0%	Renter	0.1%
Seasonal	48.2%	Other	3.7%	# V Rent	43
				#V Owner	128

### Homeownership Rate by Race/Ethnicity

Black	0.0%	White	89.0%
Asian	100.0%	Other or Multiracial	90.8%
Am. Indian	100.0%	Hispanic	98.2%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Alcona

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-3.6%	-1.6%
Household Count, 2021	4,795	89,063

### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.52	--	--	--	--	--
Median Income, 2021	\$46,885	--	7.2%	\$48,759	--	10.2%
Median owner income, 2021	\$50,768	--	10.6%	\$54,221	--	10.7%
Median renter income, 2021	\$22,151	--	-26.6%	\$26,300	--	7.2%
Median home value	\$122,884	--	5.4%	\$120,458	--	12.4%
Median gross rent	\$754	--	13.8%	\$696	--	-0.2%
Income needed for median rent	\$30,160	--	--	\$27,831	--	--
Income needed for median value	\$40,961	--	--	\$40,153	--	--
Overburdened households	1,041	22%	-19.4%	20,113	22.6%	-18.6%

### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	379	3.7%	29.4%	4,888	3.0%	-1.6%
Seasonal vacancy	5,000	48.2%	-7.6%	57,286	35.6%	-5.4%
For-Sale vacancy	128	1.2%	-51.5%	1,433	0.9%	-50.9%
For-Rent vacancy	43	0.4%	-23.2%	786	0.5%	-48.8%
Homes built pre-1940	831	8.0%	--	11,595	7.2%	--
Homes built post-1990	2,572	24.8%	--	41,421	25.7%	--

### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Moderate Cost and Shrinking  
Low Strength and Low Need (Type III)**

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	66	28	94
Market supply (vacant on market, adjusted for age)	45	19	63
5 year Market production goals (based on 75K units)	21	9	29
1 year Market production goals (based on 15K units)	4	2	6
5 year Partnership goals (based on 75K units)	681	402	1,083
1 year Partnership goals (based on 15K units)	136	80	217

## Alcona

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	134	Total Amt/App	\$140,746	% Approved	67.9%
Total Conventional Apps	75	Conventional Amt/App	\$128,067	% Conv Apprvd	66.7%
Total Assisted Apps	59	Assisted Amt/App	\$156,864	% Asst Apprvd	69.5%
<b>Applications by Race: White</b>					
Total Apps	115	Total Amt/App	\$139,435	% Positive	65.2%
Total Conventional Apps	66	Conventional Amt/App	\$121,667	% Conv Positive	65.2%
Total Assisted Apps	49	Assisted Amt/App	\$163,367	% Asst Positive	65.3%
<b>Applications by Race: Black</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Asian</b>					
Total Apps	1	Total Amt/App	\$95,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$95,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	4	Total Amt/App	\$147,500	% Positive	75.0%
Total Conventional Apps	1	Conventional Amt/App	\$105,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$161,667	% Asst Positive	66.7%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	17	Total Amt/App	\$155,588	% Positive	88.2%
Total Conventional Apps	7	Conventional Amt/App	\$199,286	% Conv Positive	85.7%
Total Assisted Apps	10	Assisted Amt/App	\$125,000	% Asst Positive	90.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	3	Total Amt/App	\$81,667	% Positive	66.7%
Total Conventional Apps	1	Conventional Amt/App	\$85,000	% Conv Positive	0.0%
Total Assisted Apps	2	Assisted Amt/App	\$80,000	% Asst Positive	100.0%

# Alpena

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
32,914	14,372	\$47,524	\$55,969	\$25,382

## Housing Costs

### Owner Units

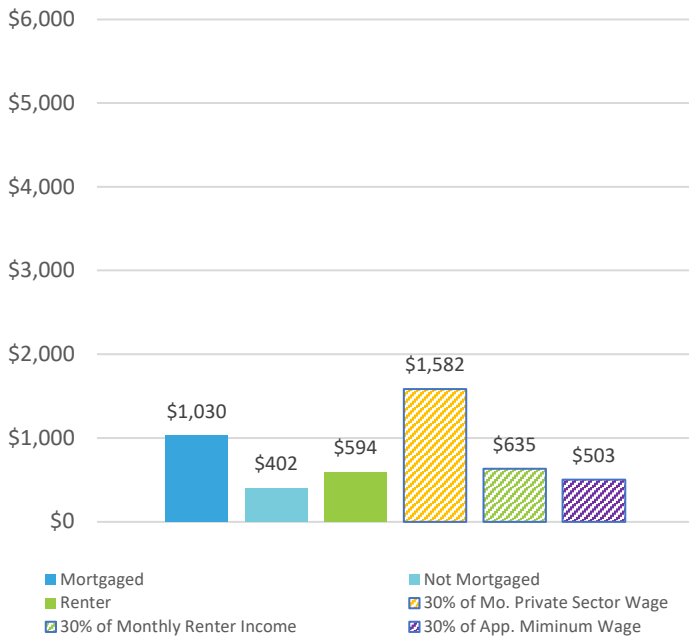
Home Value	\$121,827	2016 Value	\$112,525
Cost M/NM	\$1030/\$402	Value ▲	8.3%
\$40,609 To afford median home			

### Renter Units

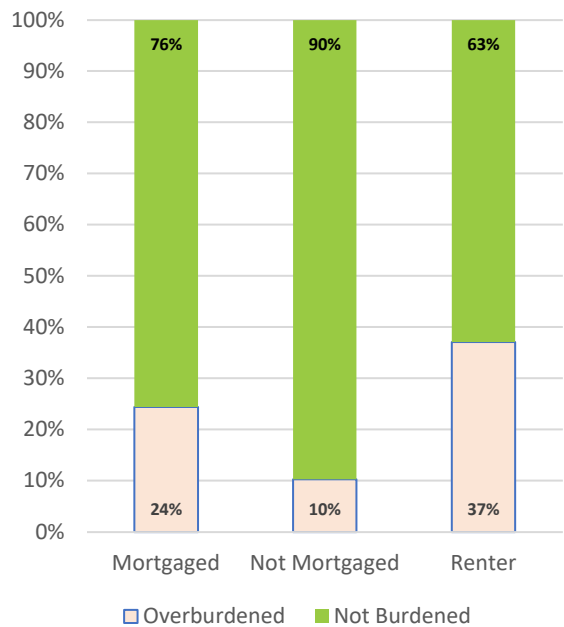
Gross Rent	\$594	2016 Rent	\$617
		Rent ▲	-3.8%
\$23,760 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	19,087	Owner HH	80%	Renter HH	20%
Median Year Built	1966	% Built Pre-1970		52.6%	
Median Move Year	2008	% Built After 2010		1.9%	
Median Rooms	5.6	SF%	82.2%	MM%	8.7%
		MF%		3.1%	

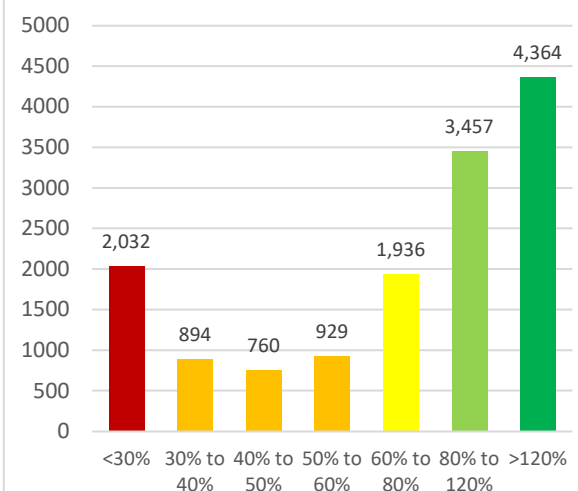
### Vacancy Rates

Total	24.7%	Owner	0%	Renter	0%
Seasonal	16.7%	Other	6.5%	# V Rent	76
				#V Owner	194

### Homeownership Rate by Race/Ethnicity

Black	35.7%	White	80.6%
Asian	81.6%	Other or Multiracial	72.6%
Am. Indian	50.0%	Hispanic	69.8%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Alpena

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.2%	-1.6%
Household Count, 2021	14,372	89,063

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
<b>Housing Affordability</b>						
Home value / partnership income	2.50	--	--	--	--	--
Median Income, 2021	\$47,524	--	4.8%	\$48,759	--	10.2%
Median owner income, 2021	\$55,969	--	3.3%	\$54,221	--	10.7%
Median renter income, 2021	\$25,382	--	11.7%	\$26,300	--	7.2%
Median home value	\$121,827	--	8.3%	\$120,458	--	12.4%
Median gross rent	\$594	--	-3.8%	\$696	--	-0.2%
Income needed for median rent	\$23,760	--	--	\$27,831	--	--
Income needed for median value	\$40,609	--	--	\$40,153	--	--
Overburdened households	3,045	21%	-18.0%	20,113	22.6%	-18.6%

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
<b>Housing Quality and Vacancy</b>						
"Other" vacancy	1,233	6.5%	79.7%	4,888	3.0%	-1.6%
Seasonal vacancy	3,178	16.7%	-14.6%	57,286	35.6%	-5.4%
For-Sale vacancy	194	1.0%	-46.7%	1,433	0.9%	-50.9%
For-Rent vacancy	76	0.4%	-66.4%	786	0.5%	-48.8%
Homes built pre-1940	2,984	15.6%	--	11,595	7.2%	--
Homes built post-1990	3,813	20.0%	--	41,421	25.7%	--

### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and Low Need (Type III)**

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	223	127	350
Market supply (vacant on market, adjusted for age)	101	44	144
5 year Market production goals (based on 75K units)	118	80	198
1 year Market production goals (based on 15K units)	24	16	40
5 year Partnership goals (based on 75K units)	681	402	1,083
1 year Partnership goals (based on 15K units)	136	80	217



## Alpena

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	301	Total Amt/App	\$151,944	% Approved	78.4%
Total Conventional Apps	156	Conventional Amt/App	\$167,115	% Conv Apprvd	84.6%
Total Assisted Apps	145	Assisted Amt/App	\$135,621	% Asst Apprvd	71.7%
<b>Applications by Race: White</b>					
Total Apps	257	Total Amt/App	\$153,093	% Positive	77.4%
Total Conventional Apps	134	Conventional Amt/App	\$169,328	% Conv Positive	83.6%
Total Assisted Apps	123	Assisted Amt/App	\$135,407	% Asst Positive	70.7%
<b>Applications by Race: Black</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	40	Total Amt/App	\$150,000	% Positive	82.5%
Total Conventional Apps	19	Conventional Amt/App	\$161,316	% Conv Positive	89.5%
Total Assisted Apps	21	Assisted Amt/App	\$139,762	% Asst Positive	76.2%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	8	Total Amt/App	\$133,750	% Positive	75.0%
Total Conventional Apps	5	Conventional Amt/App	\$101,000	% Conv Positive	80.0%
Total Assisted Apps	3	Assisted Amt/App	\$188,333	% Asst Positive	66.7%

# Cheboygan

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
27,999	11,700	\$53,644	\$58,929	\$30,425

## Housing Costs

### Owner Units

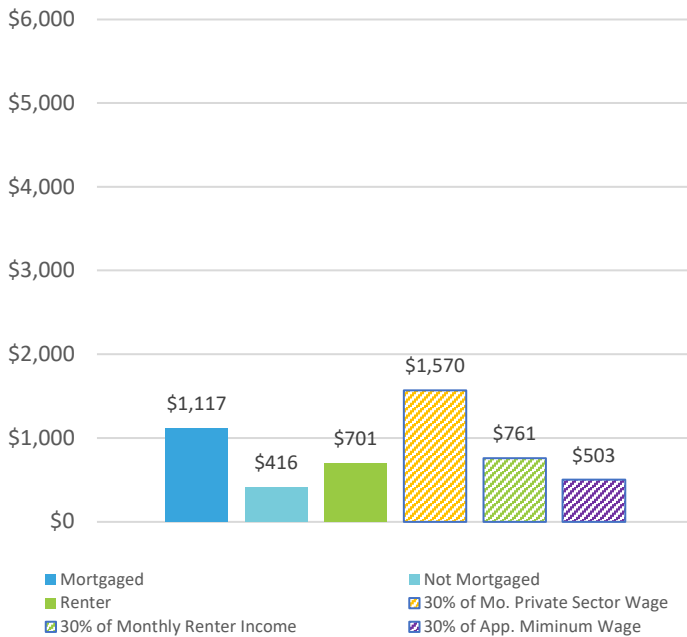
Home Value	\$145,802	2016 Value	\$133,440
Cost M/NM	\$1117/\$416	Value ▲	9.3%
\$48,601 To afford median home			

### Renter Units

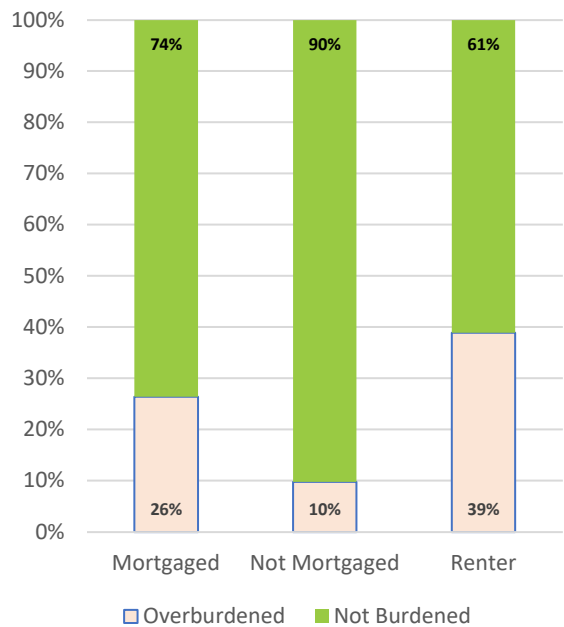
Gross Rent	\$701	2016 Rent	\$682
		Rent ▲	2.7%
\$28,040 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	19,069	Owner HH	85%	Renter HH	15%
Median Year Built	1978	% Built Pre-1970		34.5%	
Median Move Year	2006	% Built After 2010		3%	
Median Rooms	5.4	SF%	86.2%	MM%	3.6%
		MF%	1.5%		

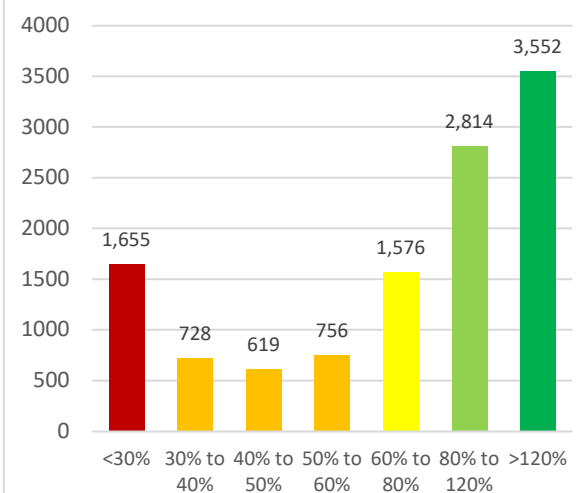
### Vacancy Rates

Total	38.6%	Owner	0%	Renter	0.1%
Seasonal	32.2%	Other	5.1%	# V Rent	105
				#V Owner	103

### Homeownership Rate by Race/Ethnicity

Black	63.9%	White	85.4%
Asian	87.1%	Other or Multiracial	76.3%
Am. Indian	89.1%	Hispanic	42.4%
Pacific Islnd	100.0%		

### Number of Households by AMI Group



# Cheboygan

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-4.2%	-1.6%
Household Count, 2021	11,700	89,063

### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.99	--	--	--	--	--
Median Income, 2021	\$53,644	--	20.6%	\$48,759	--	10.2%
Median owner income, 2021	\$58,929	--	20.2%	\$54,221	--	10.7%
Median renter income, 2021	\$30,425	--	26.3%	\$26,300	--	7.2%
Median home value	\$145,802	--	9.3%	\$120,458	--	12.4%
Median gross rent	\$701	--	2.7%	\$696	--	-0.2%
Income needed for median rent	\$28,040	--	--	\$27,831	--	--
Income needed for median value	\$48,601	--	--	\$40,153	--	--
Overburdened households	2,472	21%	-25.2%	20,113	22.6%	-18.6%

### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	971	5.1%	-5.5%	4,888	3.0%	-1.6%
Seasonal vacancy	6,144	32.2%	9.0%	57,286	35.6%	-5.4%
For-Sale vacancy	103	0.5%	-76.3%	1,433	0.9%	-50.9%
For-Rent vacancy	105	0.6%	-65.9%	786	0.5%	-48.8%
Homes built pre-1940	1,948	10.2%	--	11,595	7.2%	--
Homes built post-1990	6,961	36.5%	--	41,421	25.7%	--

### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Moderate Cost and Shrinking  
Low Strength and Low Need (Type III)**

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	85	58	143
Market supply (vacant on market, adjusted for age)	32	43	75
5 year Market production goals (based on 75K units)	51	15	65
1 year Market production goals (based on 15K units)	10	3	13
5 year Partnership goals (based on 75K units)	681	402	1,083
1 year Partnership goals (based on 15K units)	136	80	217

## Cheboygan

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	242	Total Amt/App	\$175,702	% Approved	75.2%
Total Conventional Apps	122	Conventional Amt/App	\$188,443	% Conv Apprvd	74.6%
Total Assisted Apps	120	Assisted Amt/App	\$162,750	% Asst Apprvd	75.8%
<b>Applications by Race: White</b>					
Total Apps	200	Total Amt/App	\$179,700	% Positive	78.0%
Total Conventional Apps	106	Conventional Amt/App	\$195,094	% Conv Positive	76.4%
Total Assisted Apps	94	Assisted Amt/App	\$162,340	% Asst Positive	79.8%
<b>Applications by Race: Black</b>					
Total Apps	1	Total Amt/App	\$85,000	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$85,000	% Asst Positive	100.0%
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	2	Total Amt/App	\$155,000	% Positive	50.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$155,000	% Asst Positive	50.0%
<b>Applications by Race: Race Not Available</b>					
Total Apps	24	Total Amt/App	\$187,917	% Positive	66.7%
Total Conventional Apps	10	Conventional Amt/App	\$163,000	% Conv Positive	60.0%
Total Assisted Apps	14	Assisted Amt/App	\$205,714	% Asst Positive	71.4%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	3	Total Amt/App	\$111,667	% Positive	33.3%
Total Conventional Apps	2	Conventional Amt/App	\$90,000	% Conv Positive	0.0%
Total Assisted Apps	1	Assisted Amt/App	\$155,000	% Asst Positive	100.0%

# East Tawas

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
21,095	9,643	\$45,169	\$49,088	\$26,180

## Housing Costs

### Owner Units

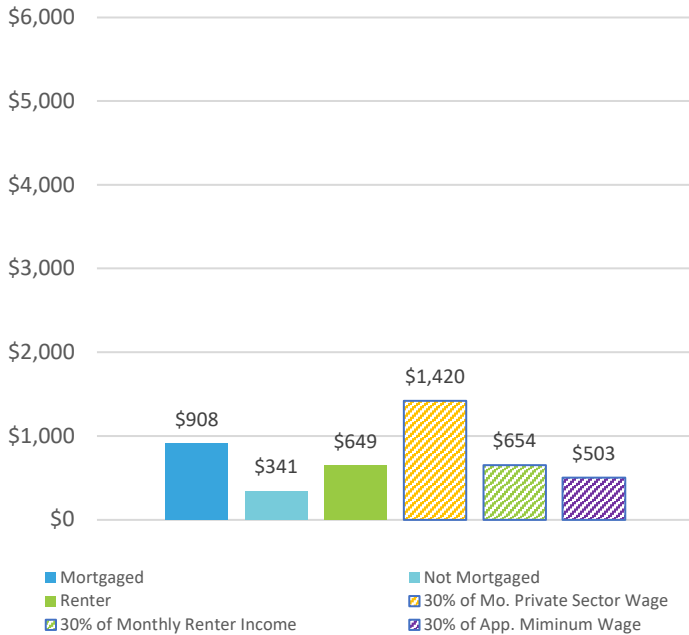
Home Value	\$105,237	2016 Value	\$98,049
Cost M/NM	\$908/\$341	Value ▲	7.3%
\$35,079 To afford median home			

### Renter Units

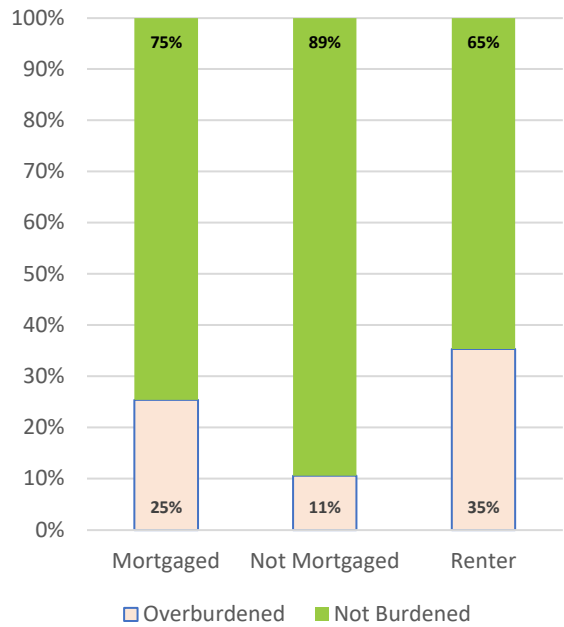
Gross Rent	\$649	2016 Rent	\$678
		Rent ▲	-4.3%
\$25,960 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	16,457	Owner HH	81%	Renter HH	19%
Median Year Built	1970	% Built Pre-1970	47.9%		
Median Move Year	2010	% Built After 2010	1.9%		
Median Rooms	5.3	SF%	81.4%	MM%	8.5%
		MF%	3.4%		

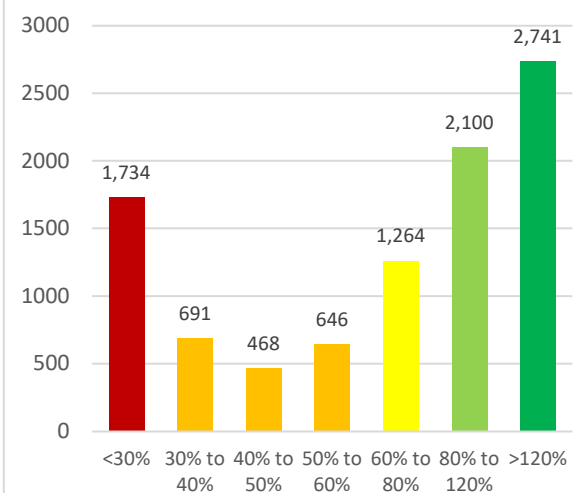
### Vacancy Rates

Total	41.4%	Owner	0%	Renter	0.1%
Seasonal	36.7%	Other	2.3%	# V Rent	115
				#V Owner	196

### Homeownership Rate by Race/Ethnicity

Black	4.9%	White	82.0%
Asian	72.5%	Other or Multiracial	73.0%
Am. Indian	78.1%	Hispanic	35.5%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## East Tawas

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.3%	-1.6%
Household Count, 2021	9,643	89,063

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.16	--	--	--	--	--
Median Income, 2021	\$45,169	--	3.6%	\$48,759	--	10.2%
Median owner income, 2021	\$49,088	--	3.4%	\$54,221	--	10.7%
Median renter income, 2021	\$26,180	--	-22.1%	\$26,300	--	7.2%
Median home value	\$105,237	--	7.3%	\$120,458	--	12.4%
Median gross rent	\$649	--	-4.3%	\$696	--	-0.2%
Income needed for median rent	\$25,960	--	--	\$27,831	--	--
Income needed for median value	\$35,079	--	--	\$40,153	--	--
Overburdened households	2,040	21%	-9.2%	20,113	22.6%	-18.6%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	377	2.3%	-44.5%	4,888	3.0%	-1.6%
Seasonal vacancy	6,044	36.7%	2.6%	57,286	35.6%	-5.4%
For-Sale vacancy	196	1.2%	-45.4%	1,433	0.9%	-50.9%
For-Rent vacancy	115	0.7%	-20.7%	786	0.5%	-48.8%
Homes built pre-1940	942	5.7%	--	11,595	7.2%	--
Homes built post-1990	3,374	20.5%	--	41,421	25.7%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>Low Strength and Low Need (Type III)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	122	104	226
Market supply (vacant on market, adjusted for age)	88	56	144
5 year Market production goals (based on 75K units)	33	46	79
1 year Market production goals (based on 15K units)	7	9	16
5 year Partnership goals (based on 75K units)	681	402	1,083
1 year Partnership goals (based on 15K units)	136	80	217

## East Tawas

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	299	Total Amt/App	\$146,605	% Approved	73.2%
Total Conventional Apps	171	Conventional Amt/App	\$146,754	% Conv Apprvd	75.4%
Total Assisted Apps	128	Assisted Amt/App	\$146,406	% Asst Apprvd	70.3%
<b>Applications by Race: White</b>					
Total Apps	256	Total Amt/App	\$143,555	% Positive	74.2%
Total Conventional Apps	148	Conventional Amt/App	\$142,770	% Conv Positive	75.7%
Total Assisted Apps	108	Assisted Amt/App	\$144,630	% Asst Positive	72.2%
<b>Applications by Race: Black</b>					
Total Apps	3	Total Amt/App	\$128,333	% Positive	33%
Total Conventional Apps	2	Conventional Amt/App	\$120,000	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% Asst Positive	0.0%
<b>Applications by Race: Asian</b>					
Total Apps	3	Total Amt/App	\$128,333	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$75,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
Total Apps	4	Total Amt/App	\$92,500	% Positive	75.0%
Total Conventional Apps	2	Conventional Amt/App	\$70,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$115,000	% Asst Positive	100.0%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	32	Total Amt/App	\$170,313	% Positive	71.9%
Total Conventional Apps	16	Conventional Amt/App	\$182,500	% Conv Positive	81.3%
Total Assisted Apps	16	Assisted Amt/App	\$158,125	% Asst Positive	62.5%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	12	Total Amt/App	\$134,167	% Positive	66.7%
Total Conventional Apps	5	Conventional Amt/App	\$109,000	% Conv Positive	80.0%
Total Assisted Apps	7	Assisted Amt/App	\$152,143	% Asst Positive	57.1%

# Gaylord

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
25,016	10,452	\$59,026	\$70,348	\$31,253

## Housing Costs

### Owner Units

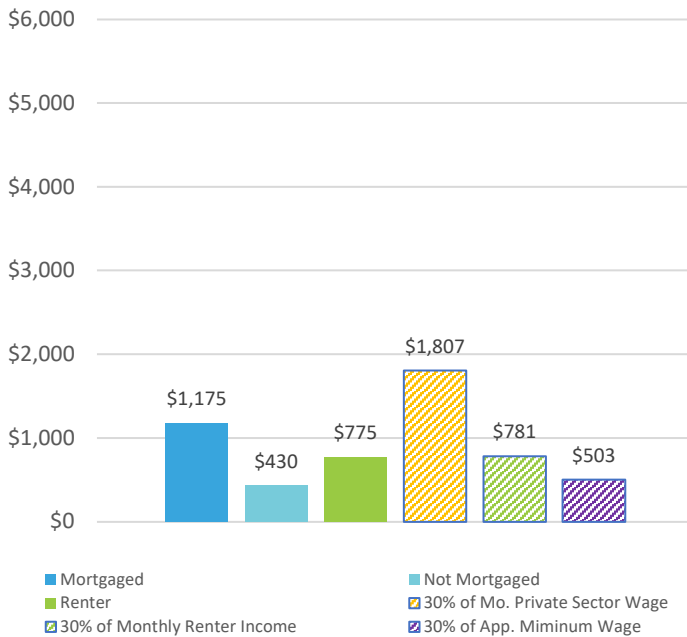
Home Value	\$154,890	2016 Value	\$138,721
Cost M/NM	\$1175/\$430	Value ▲	11.7%
\$51,630 To afford median home			

### Renter Units

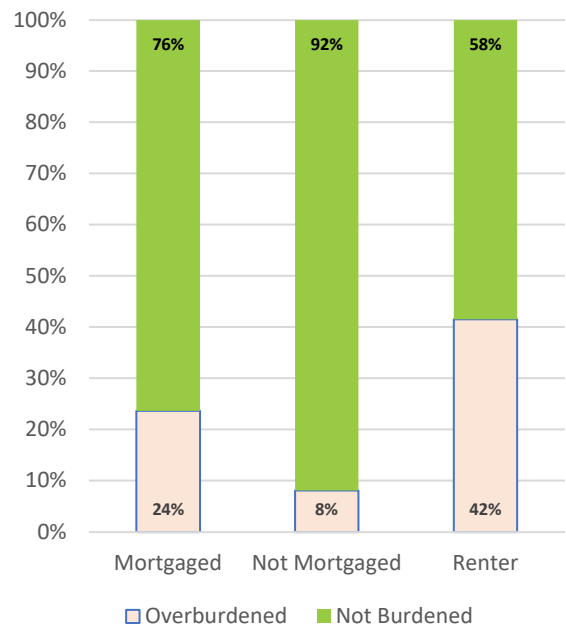
Gross Rent	\$775	2016 Rent	\$825
		Rent ▲	-6.0%
\$31,000 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	14,841	Owner HH	75%	Renter HH	25%
Median Year Built	1981	% Built Pre-1970		26.1%	
Median Move Year	2011	% Built After 2010		4.6%	
Median Rooms	5.3	SF%	79.4%	MM%	8.9%
		MF%	4%		

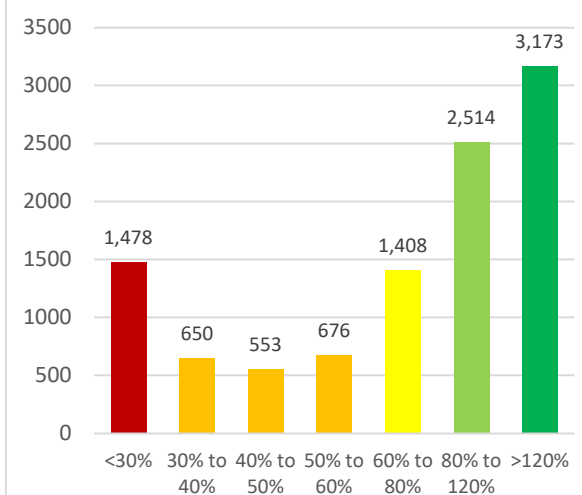
### Vacancy Rates

Total	29.6%	Owner	0%	Renter	0%
Seasonal	27.1%	Other	1.0%	# V Rent	85
				#V Owner	109

### Homeownership Rate by Race/Ethnicity

Black	0.0%	White	75.4%
Asian	100.0%	Other or Multiracial	81.1%
Am. Indian	54.5%	Hispanic	74.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group





# Gaylord

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	6.6%	-1.6%
Household Count, 2021	10,452	89,063

### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.18	--	--	--	--	--
Median Income, 2021	\$59,026	--	9.7%	\$48,759	--	10.2%
Median owner income, 2021	\$70,348	--	14.5%	\$54,221	--	10.7%
Median renter income, 2021	\$31,253	--	0.3%	\$26,300	--	7.2%
Median home value	\$154,890	--	11.7%	\$120,458	--	12.4%
Median gross rent	\$775	--	-6.0%	\$696	--	-0.2%
Income needed for median rent	\$31,000	--	--	\$27,831	--	--
Income needed for median value	\$51,630	--	--	\$40,153	--	--
Overburdened households	2,498	24%	-2.0%	20,113	22.6%	-18.6%

### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	141	1.0%	-30.9%	4,888	3.0%	-1.6%
Seasonal vacancy	4,026	27.1%	-10.2%	57,286	35.6%	-5.4%
For-Sale vacancy	109	0.7%	-37.7%	1,433	0.9%	-50.9%
For-Rent vacancy	85	0.6%	51.8%	786	0.5%	-48.8%
Homes built pre-1940	624	4.2%	--	11,595	7.2%	--
Homes built post-1990	5,213	35.1%	--	41,421	25.7%	--

### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Moderate Cost and Growing  
Low Strength and High Need (Type II)**

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	153	112	265
Market supply (vacant on market, adjusted for age)	25	18	43
5 year Market production goals (based on 75K units)	124	91	215
1 year Market production goals (based on 15K units)	25	18	43
5 year Partnership goals (based on 75K units)	681	402	1,083
1 year Partnership goals (based on 15K units)	136	80	217

## Gaylord

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	369	Total Amt/App	\$197,168	% Approved	74.5%
Total Conventional Apps	238	Conventional Amt/App	\$198,025	% Conv Apprvd	75.6%
Total Assisted Apps	131	Assisted Amt/App	\$195,611	% Asst Apprvd	72.5%
<b>Applications by Race: White</b>					
Total Apps	323	Total Amt/App	\$194,071	% Positive	74.6%
Total Conventional Apps	203	Conventional Amt/App	\$196,232	% Conv Positive	75.9%
Total Assisted Apps	120	Assisted Amt/App	\$190,417	% Asst Positive	72.5%
<b>Applications by Race: Black</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	3	Total Amt/App	\$148,333	% Positive	33.3%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	3	Assisted Amt/App	\$148,333	% Asst Positive	33.3%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	44	Total Amt/App	\$224,545	% Positive	77.3%
Total Conventional Apps	34	Conventional Amt/App	\$212,353	% Conv Positive	76.5%
Total Assisted Apps	10	Assisted Amt/App	\$266,000	% Asst Positive	80.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	5	Total Amt/App	\$285,000	% Positive	60.0%
Total Conventional Apps	3	Conventional Amt/App	\$305,000	% Conv Positive	66.7%
Total Assisted Apps	2	Assisted Amt/App	\$255,000	% Asst Positive	50.0%

# Grayling

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
13,102	5,705	\$51,631	\$61,069	\$23,512

## Housing Costs

### Owner Units

Home Value	\$122,171	2016 Value	\$104,519
Cost M/NM	\$1014/\$430	Value ▲	16.9%

\$40,724 To afford median home

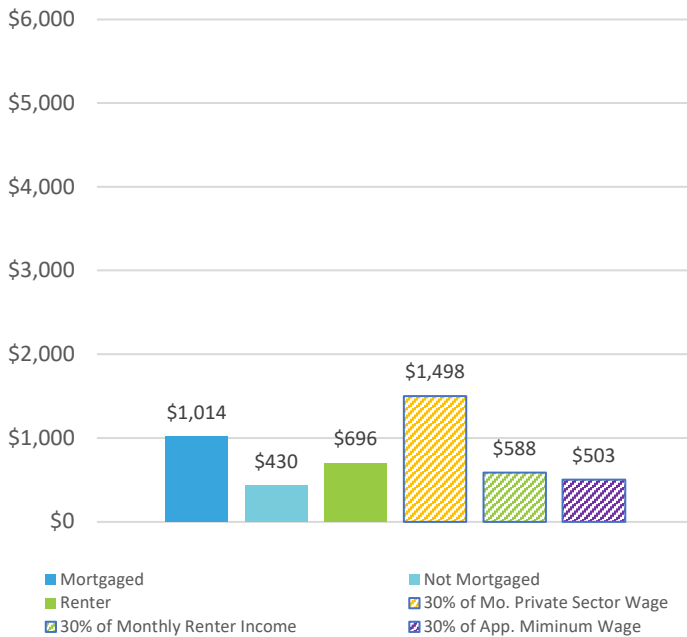
### Renter Units

Gross Rent	\$696	2016 Rent	\$783
		Rent ▲	-11.1%

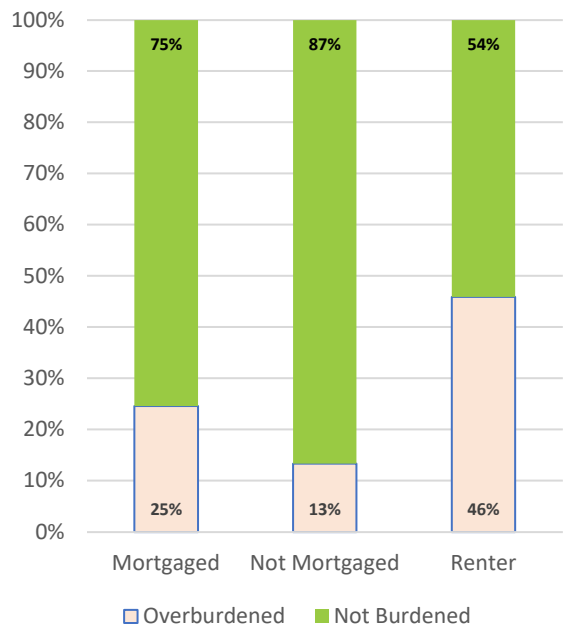
\$27,840 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	10,285	Owner HH	82%	Renter HH	18%		
Median Year Built	1978	% Built Pre-1970		33%			
Median Move Year	2009	% Built After 2010		1.4%			
Median Rooms	4.7	SF%	84.8%	MM%	3%	MF%	1.2%

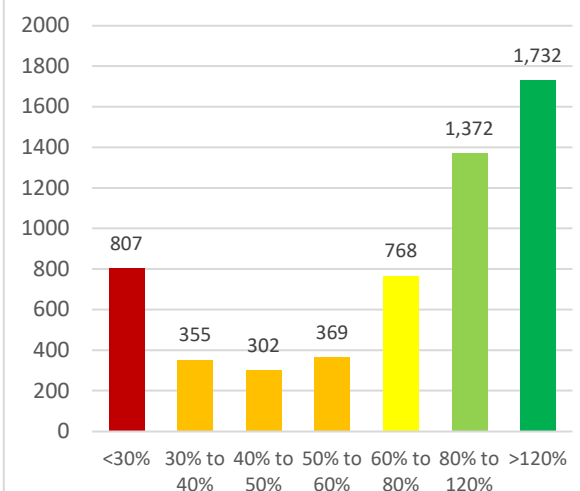
### Vacancy Rates

Total	44.5%	Owner	0%	Renter	0.1%		
Seasonal	41.2%	Other	1.9%	# V Rent	62	#V Owner	47

### Homeownership Rate by Race/Ethnicity

Black	100.0%	White	82.0%
Asian	0.0%	Other or Multiracial	82.0%
Am. Indian	100.0%	Hispanic	37.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Grayling

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-5.9%	-1.6%
Household Count, 2021	5,705	89,063

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.51	--	--	--	--	--
Median Income, 2021	\$51,631	--	12.2%	\$48,759	--	10.2%
Median owner income, 2021	\$61,069	--	16.2%	\$54,221	--	10.7%
Median renter income, 2021	\$23,512	--	-13.0%	\$26,300	--	7.2%
Median home value	\$122,171	--	16.9%	\$120,458	--	12.4%
Median gross rent	\$696	--	-11.1%	\$696	--	-0.2%
Income needed for median rent	\$27,840	--	--	\$27,831	--	--
Income needed for median value	\$40,724	--	--	\$40,153	--	--
Overburdened households	1,399	25%	-14.7%	20,113	22.6%	-18.6%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	197	1.9%	-7.1%	4,888	3.0%	-1.6%
Seasonal vacancy	4,235	41.2%	-4.3%	57,286	35.6%	-5.4%
For-Sale vacancy	47	0.5%	-58.4%	1,433	0.9%	-50.9%
For-Rent vacancy	62	0.6%	-64.4%	786	0.5%	-48.8%
Homes built pre-1940	575	5.6%	--	11,595	7.2%	--
Homes built post-1990	3,127	30.4%	--	41,421	25.7%	--

### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Moderate Cost and Shrinking  
Low Strength and Low Need (Type III)**

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	78	69	147
Market supply (vacant on market, adjusted for age)	15	32	47
5 year Market production goals (based on 75K units)	61	36	97
1 year Market production goals (based on 15K units)	12	7	19
5 year Partnership goals (based on 75K units)	681	402	1,083
1 year Partnership goals (based on 15K units)	136	80	217

## Grayling

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	231	Total Amt/App	\$161,234	% Approved	74.9%
Total Conventional Apps	129	Conventional Amt/App	\$158,488	% Conv Apprvd	74.4%
Total Assisted Apps	102	Assisted Amt/App	\$164,706	% Asst Apprvd	75.5%
<b>Applications by Race: White</b>					
Total Apps	204	Total Amt/App	\$156,471	% Positive	76.5%
Total Conventional Apps	118	Conventional Amt/App	\$155,085	% Conv Positive	75.4%
Total Assisted Apps	86	Assisted Amt/App	\$158,372	% Asst Positive	77.9%
<b>Applications by Race: Black</b>					
Total Apps	2	Total Amt/App	\$135,000	% Positive	50%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$135,000	% Asst Positive	50.0%
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	2	Total Amt/App	\$200,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$215,000	% Asst Positive	0.0%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	1	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% Asst Positive	100.0%
<b>Applications by Race: Race Not Available</b>					
Total Apps	21	Total Amt/App	\$189,286	% Positive	61.9%
Total Conventional Apps	10	Conventional Amt/App	\$195,000	% Conv Positive	60.0%
Total Assisted Apps	11	Assisted Amt/App	\$184,091	% Asst Positive	63.6%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	4	Total Amt/App	\$150,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$151,667	% Asst Positive	100.0%

# Houghton Lake

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
16,470	7,396	\$41,310	\$49,373	\$23,072

## Housing Costs

### Owner Units

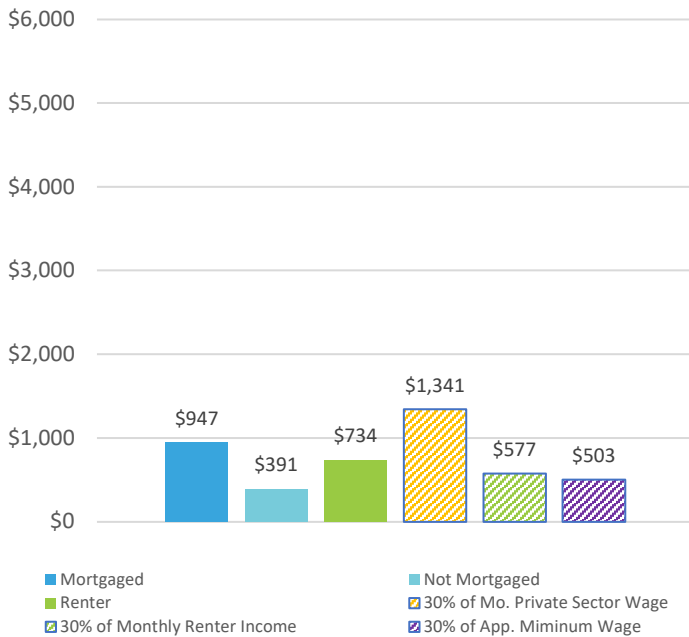
Home Value	\$112,397	2016 Value	\$101,204
Cost M/NM	\$947/\$391	Value ▲	11.1%
\$37,466 To afford median home			

### Renter Units

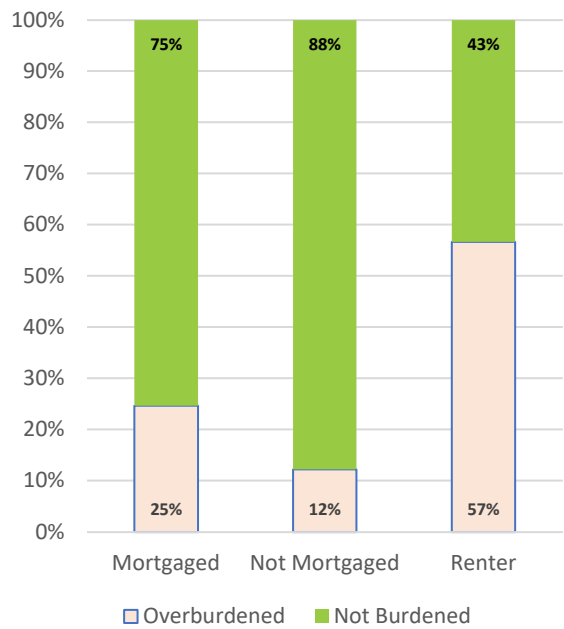
Gross Rent	\$734	2016 Rent	\$715
		Rent ▲	2.7%
\$29,360 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	12,182	Owner HH	74%	Renter HH	26%
Median Year Built	1979	% Built Pre-1970		33.8%	
Median Move Year	2011	% Built After 2010		2.8%	
Median Rooms	4.8	SF%	80.9%	MM%	3.8%
		MF%		3.5%	

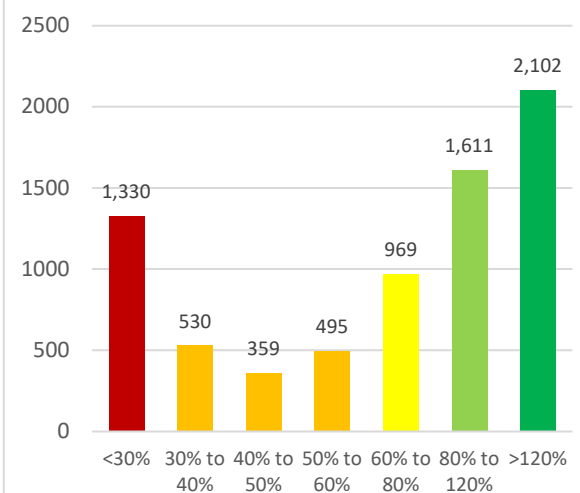
### Vacancy Rates

Total	39.3%	Owner	0%	Renter	0%
Seasonal	33.4%	Other	2.6%	# V Rent	78
				#V Owner	216

### Homeownership Rate by Race/Ethnicity

Black	0.0%	White	75.0%
Asian	65.5%	Other or Multiracial	32.6%
Am. Indian	50.0%	Hispanic	54.8%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Houghton Lake

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-2.2%	-1.6%
Household Count, 2021	7,396	89,063

### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.31	--	--	--	--	--
Median Income, 2021	\$41,310	--	6.7%	\$48,759	--	10.2%
Median owner income, 2021	\$49,373	--	12.8%	\$54,221	--	10.7%
Median renter income, 2021	\$23,072	--	4.1%	\$26,300	--	7.2%
Median home value	\$112,397	--	11.1%	\$120,458	--	12.4%
Median gross rent	\$734	--	2.7%	\$696	--	-0.2%
Income needed for median rent	\$29,360	--	--	\$27,831	--	--
Income needed for median value	\$37,466	--	--	\$40,153	--	--
Overburdened households	2,089	28%	-23.3%	20,113	22.6%	-18.6%

### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	321	2.6%	-30.2%	4,888	3.0%	-1.6%
Seasonal vacancy	4,065	33.4%	7.8%	57,286	35.6%	-5.4%
For-Sale vacancy	216	1.8%	2.9%	1,433	0.9%	-50.9%
For-Rent vacancy	78	0.6%	-40.0%	786	0.5%	-48.8%
Homes built pre-1940	660	5.4%	--	11,595	7.2%	--
Homes built post-1990	3,837	31.5%	--	41,421	25.7%	--

### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and High Need (Type II)**

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	70	102	172
Market supply (vacant on market, adjusted for age)	64	25	89
5 year Market production goals (based on 75K units)	6	74	80
1 year Market production goals (based on 15K units)	1	15	16
5 year Partnership goals (based on 75K units)	681	402	1,083
1 year Partnership goals (based on 15K units)	136	80	217

## Houghton Lake

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	226	Total Amt/App	\$147,035	% Approved	73.9%
Total Conventional Apps	129	Conventional Amt/App	\$146,938	% Conv Apprvd	72.1%
Total Assisted Apps	97	Assisted Amt/App	\$147,165	% Asst Apprvd	76.3%
<b>Applications by Race: White</b>					
Total Apps	197	Total Amt/App	\$141,447	% Positive	77.2%
Total Conventional Apps	113	Conventional Amt/App	\$139,867	% Conv Positive	76.1%
Total Assisted Apps	84	Assisted Amt/App	\$143,571	% Asst Positive	78.6%
<b>Applications by Race: Black</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Asian</b>					
Total Apps	3	Total Amt/App	\$138,333	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$105,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$155,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$275,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$275,000	% Asst Positive	100.0%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	24	Total Amt/App	\$185,000	% Positive	45.8%
Total Conventional Apps	14	Conventional Amt/App	\$199,286	% Conv Positive	35.7%
Total Assisted Apps	10	Assisted Amt/App	\$165,000	% Asst Positive	60.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	6	Total Amt/App	\$175,000	% Positive	66.7%
Total Conventional Apps	2	Conventional Amt/App	\$120,000	% Conv Positive	50.0%
Total Assisted Apps	4	Assisted Amt/App	\$202,500	% Asst Positive	75.0%



Mio

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
17,370	7,597	\$45,200	\$48,203	\$26,658

### Housing Costs

#### Owner Units

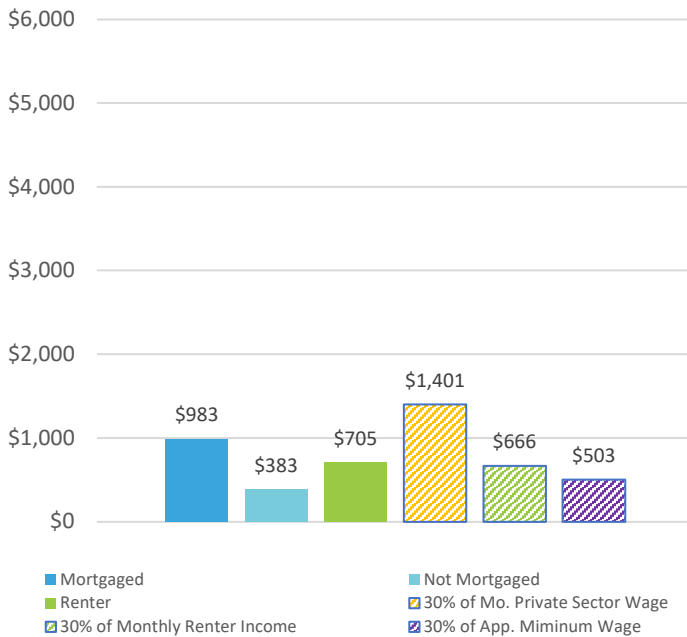
Home Value	\$108,481	2016 Value	\$97,426
Cost M/NM	\$983/\$383	Value ▲	11.3%
\$36,160 To afford median home			

#### Renter Units

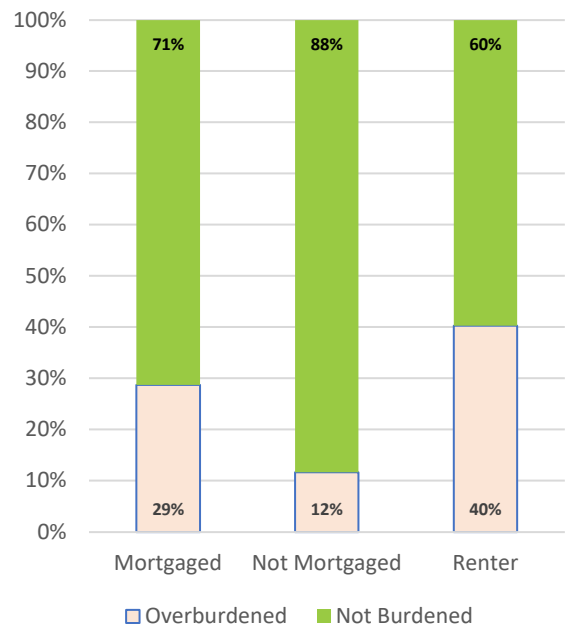
Gross Rent	\$705	2016 Rent	\$656
		Rent ▲	7.4%
\$28,200 To afford median gross rent			

### Affordability Gap

#### Monthly Costs: Owners and Renters



#### Cost-Burdened Households



### Housing and Development Conditions

#### Housing Stock

Units	16,822	Owner HH	87%	Renter HH	13%
Median Year Built	1973	% Built Pre-1970	43.3%		
Median Move Year	2007	% Built After 2010	1.3%		
Median Rooms	4.7	SF%	85.2%	MM%	1.4%
		MF%	1.1%		

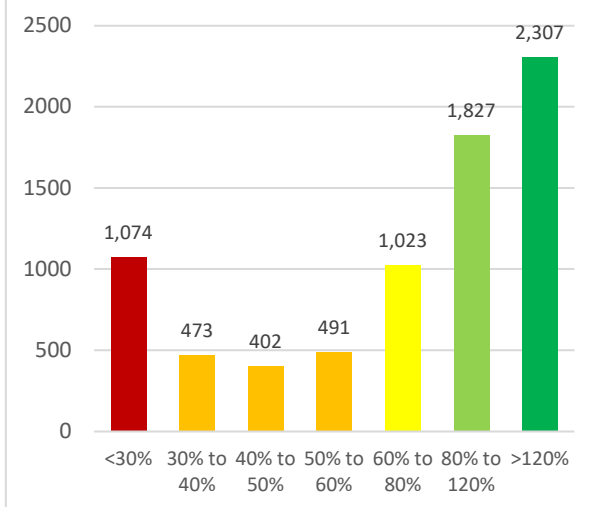
#### Vacancy Rates

Total	54.8%	Owner	0%	Renter	0%
Seasonal	50.8%	Other	2.8%	# V Rent	14
				#V Owner	130

#### Homeownership Rate by Race/Ethnicity

Black	100.0%	White	86.9%
Asian	0.0%	Other or Multiracial	87.2%
Am. Indian	96.2%	Hispanic	57.1%
Pacific Islnd	0.0%		

#### Number of Households by AMI Group



## Mio

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-2.4%	-1.6%
Household Count, 2021	7,597	89,063

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.22	--	--	--	--	--
Median Income, 2021	\$45,200	--	13.0%	\$48,759	--	10.2%
Median owner income, 2021	\$48,203	--	12.1%	\$54,221	--	10.7%
Median renter income, 2021	\$26,658	--	14.7%	\$26,300	--	7.2%
Median home value	\$108,481	--	11.3%	\$120,458	--	12.4%
Median gross rent	\$705	--	7.4%	\$696	--	-0.2%
Income needed for median rent	\$28,200	--	--	\$27,831	--	--
Income needed for median value	\$36,160	--	--	\$40,153	--	--
Overburdened households	1,732	23%	-21.1%	20,113	22.6%	-18.6%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	468	2.8%	96.6%	4,888	3.0%	-1.6%
Seasonal vacancy	8,542	50.8%	-15.5%	57,286	35.6%	-5.4%
For-Sale vacancy	130	0.8%	-66.2%	1,433	0.9%	-50.9%
For-Rent vacancy	14	0.1%	-86.5%	786	0.5%	-48.8%
Homes built pre-1940	754	4.5%	--	11,595	7.2%	--
Homes built post-1990	3,604	21.4%	--	41,421	25.7%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and Low Need (Type III)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	158	33	190
Market supply (vacant on market, adjusted for age)	47	6	52
5 year Market production goals (based on 75K units)	107	26	133
1 year Market production goals (based on 15K units)	21	5	27
5 year Partnership goals (based on 75K units)	681	402	1,083
1 year Partnership goals (based on 15K units)	136	80	217

## Mio

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	246	Total Amt/App	\$140,081	% Approved	67.5%
Total Conventional Apps	137	Conventional Amt/App	\$135,073	% Conv Apprvd	73.7%
Total Assisted Apps	109	Assisted Amt/App	\$146,376	% Asst Apprvd	59.6%
<b>Applications by Race: White</b>					
Total Apps	207	Total Amt/App	\$136,159	% Positive	67.6%
Total Conventional Apps	116	Conventional Amt/App	\$130,776	% Conv Positive	71.6%
Total Assisted Apps	91	Assisted Amt/App	\$143,022	% Asst Positive	62.6%
<b>Applications by Race: Black</b>					
Total Apps	3	Total Amt/App	\$205,000	% Positive	33%
Total Conventional Apps	1	Conventional Amt/App	\$85,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$265,000	% Asst Positive	0.0%
<b>Applications by Race: Asian</b>					
Total Apps	3	Total Amt/App	\$281,667	% Positive	33.3%
Total Conventional Apps	2	Conventional Amt/App	\$295,000	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$255,000	% Asst Positive	0.0%
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	31	Total Amt/App	\$149,839	% Positive	71.0%
Total Conventional Apps	16	Conventional Amt/App	\$155,625	% Conv Positive	87.5%
Total Assisted Apps	15	Assisted Amt/App	\$143,667	% Asst Positive	53.3%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Prudenville

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
7,809	3,824	\$59,323	\$61,641	\$24,399

## Housing Costs

### Owner Units

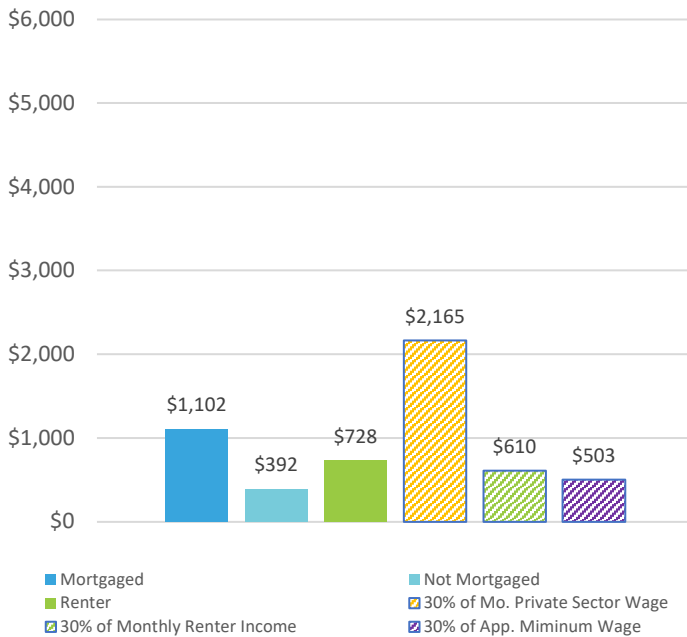
Home Value	\$141,246	2016 Value	\$133,101
Cost M/NM	\$1102/\$392	Value ▲	6.1%
\$47,082 To afford median home			

### Renter Units

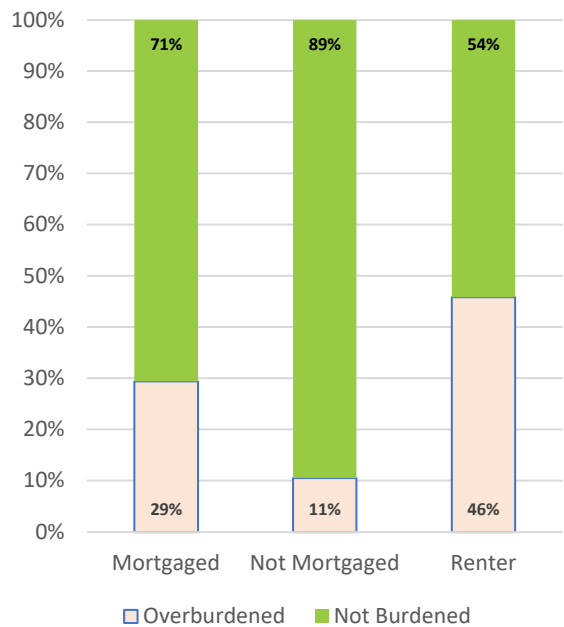
Gross Rent	\$728	2016 Rent	\$711
		Rent ▲	2.3%
\$29,120 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	10,001	Owner HH	92%	Renter HH	8%
Median Year Built	1977	% Built Pre-1970			36.1%
Median Move Year	2009	% Built After 2010			2.3%
Median Rooms	4.6	SF%	93%	MM%	1.3%
				MF%	0.6%

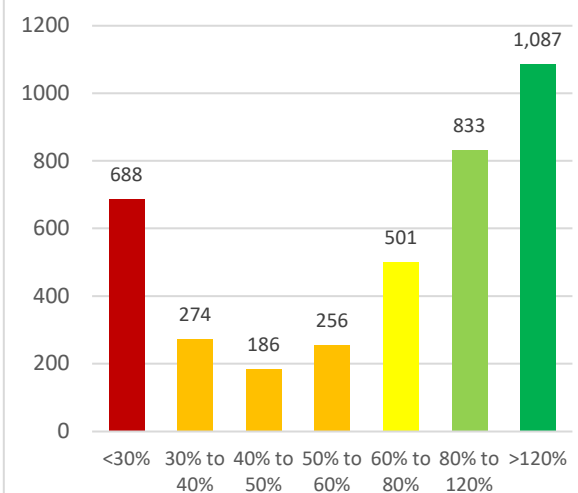
### Vacancy Rates

Total	61.8%	Owner	0%	Renter	0.2%
Seasonal	58.2%	Other	1.2%	# V Rent	108
				#V Owner	93

### Homeownership Rate by Race/Ethnicity

Black	0.0%	White	91.3%
Asian	100.0%	Other or Multiracial	98.2%
Am. Indian	100.0%	Hispanic	100.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Prudenville

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.8%	-1.6%
Household Count, 2021	3,824	89,063

### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.90	--	--	--	--	--
Median Income, 2021	\$59,323	--	33.1%	\$48,759	--	10.2%
Median owner income, 2021	\$61,641	--	28.0%	\$54,221	--	10.7%
Median renter income, 2021	\$24,399	--	-13.1%	\$26,300	--	7.2%
Median home value	\$141,246	--	6.1%	\$120,458	--	12.4%
Median gross rent	\$728	--	2.3%	\$696	--	-0.2%
Income needed for median rent	\$29,120	--	--	\$27,831	--	--
Income needed for median value	\$47,082	--	--	\$40,153	--	--
Overburdened households	828	22%	-24.7%	20,113	22.6%	-18.6%

### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	122	1.2%	58.4%	4,888	3.0%	-1.6%
Seasonal vacancy	5,820	58.2%	-10.6%	57,286	35.6%	-5.4%
For-Sale vacancy	93	0.9%	-48.0%	1,433	0.9%	-50.9%
For-Rent vacancy	108	1.1%	-15.0%	786	0.5%	-48.8%
Homes built pre-1940	274	2.7%	--	11,595	7.2%	--
Homes built post-1990	2,530	25.3%	--	41,421	25.7%	--

### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Moderate Cost and Shrinking  
Low Strength and Low Need (Type III)**

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	77	24	102
Market supply (vacant on market, adjusted for age)	28	32	61
5 year Market production goals (based on 75K units)	47	0	47
1 year Market production goals (based on 15K units)	9	0	9
5 year Partnership goals (based on 75K units)	681	402	1,083
1 year Partnership goals (based on 15K units)	136	80	217

## Prudenville

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	135	Total Amt/App	\$187,000	% Approved	73.3%
Total Conventional Apps	102	Conventional Amt/App	\$197,059	% Conv Apprvd	72.5%
Total Assisted Apps	33	Assisted Amt/App	\$155,909	% Asst Apprvd	75.8%
<b>Applications by Race: White</b>					
Total Apps	118	Total Amt/App	\$190,424	% Positive	75.4%
Total Conventional Apps	88	Conventional Amt/App	\$201,705	% Conv Positive	73.9%
Total Assisted Apps	30	Assisted Amt/App	\$157,333	% Asst Positive	80.0%
<b>Applications by Race: Black</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Asian</b>					
Total Apps	1	Total Amt/App	\$105,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$105,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	14	Total Amt/App	\$154,286	% Positive	57.1%
Total Conventional Apps	11	Conventional Amt/App	\$157,727	% Conv Positive	63.6%
Total Assisted Apps	3	Assisted Amt/App	\$141,667	% Asst Positive	33.3%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	6	Total Amt/App	\$180,000	% Positive	83.3%
Total Conventional Apps	3	Conventional Amt/App	\$221,667	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$138,333	% Asst Positive	66.7%

# Rogers City

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
6,630	3,027	\$51,416	\$54,587	\$26,533

## Housing Costs

### Owner Units

Home Value	\$118,972	2016 Value	\$113,164
Cost M/NM	\$980/\$381	Value ▲	5.1%

\$39,657 To afford median home

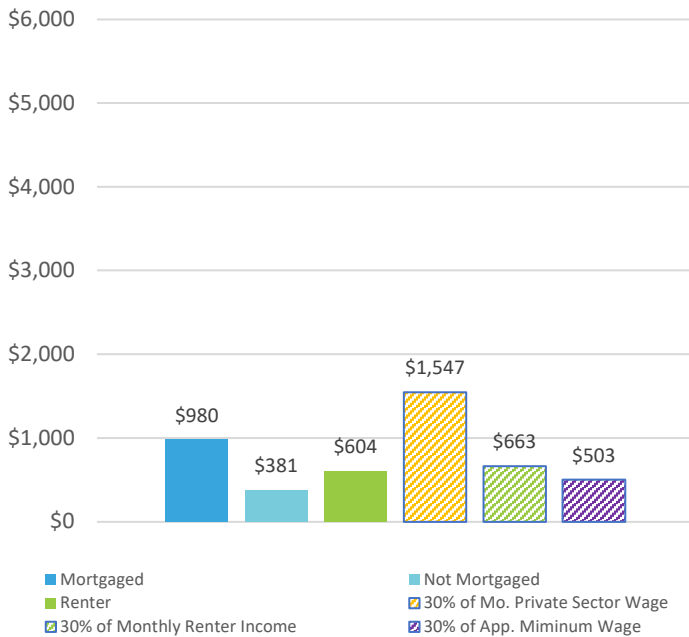
### Renter Units

Gross Rent	\$604	2016 Rent	\$624
		Rent ▲	-3.3%

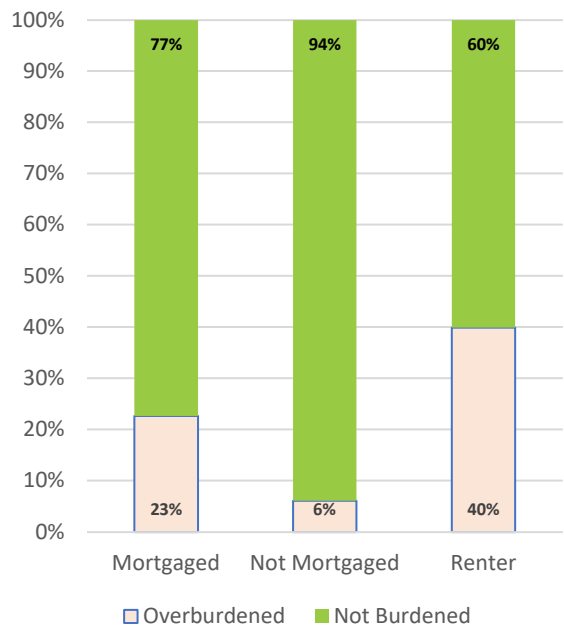
\$24,160 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	5,105	Owner HH	88%	Renter HH	12%
Median Year Built	1965	% Built Pre-1970	55.1%		
Median Move Year	2006	% Built After 2010	1.7%		
Median Rooms	5.4	SF%	89.8%	MM%	5.3%
		MF%	0.8%		

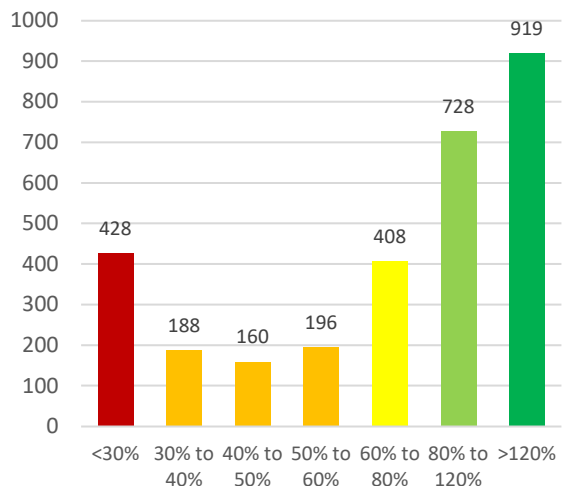
### Vacancy Rates

Total	40.7%	Owner	0%	Renter	0.2%
Seasonal	34.4%	Other	4.0%	# V Rent	71
				#V Owner	37

### Homeownership Rate by Race/Ethnicity

Black	0.0%	White	87.9%
Asian	100.0%	Other or Multiracial	75.0%
Am. Indian	100.0%	Hispanic	47.1%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Rogers City

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	0.6%	-1.6%
Household Count, 2021	3,027	89,063

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.44	--	--	--	--	--
Median Income, 2021	\$51,416	--	11.4%	\$48,759	--	10.2%
Median owner income, 2021	\$54,587	--	8.8%	\$54,221	--	10.7%
Median renter income, 2021	\$26,533	--	22.1%	\$26,300	--	7.2%
Median home value	\$118,972	--	5.1%	\$120,458	--	12.4%
Median gross rent	\$604	--	-3.3%	\$696	--	-0.2%
Income needed for median rent	\$24,160	--	--	\$27,831	--	--
Income needed for median value	\$39,657	--	--	\$40,153	--	--
Overburdened households	520	17%	-19.4%	20,113	22.6%	-18.6%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	202	4.0%	17.4%	4,888	3.0%	-1.6%
Seasonal vacancy	1,755	34.4%	-13.9%	57,286	35.6%	-5.4%
For-Sale vacancy	37	0.7%	-48.6%	1,433	0.9%	-50.9%
For-Rent vacancy	71	1.4%	61.4%	786	0.5%	-48.8%
Homes built pre-1940	716	14.0%	--	11,595	7.2%	--
Homes built post-1990	1,143	22.4%	--	41,421	25.7%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Stable</b>
Strength and Need Type**	<b>Low Strength and Low Need (Type III)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	31	27	58
Market supply (vacant on market, adjusted for age)	20	42	62
5 year Market production goals (based on 75K units)	11	0	11
1 year Market production goals (based on 15K units)	2	0	2
5 year Partnership goals (based on 75K units)	681	402	1,083
1 year Partnership goals (based on 15K units)	136	80	217



## Rogers City

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	50	Total Amt/App	\$157,800	% Approved	62.0%
Total Conventional Apps	24	Conventional Amt/App	\$156,250	% Conv Apprvd	66.7%
Total Assisted Apps	26	Assisted Amt/App	\$159,231	% Asst Apprvd	57.7%
<b>Applications by Race: White</b>					
Total Apps	41	Total Amt/App	\$151,341	% Positive	61.0%
Total Conventional Apps	18	Conventional Amt/App	\$135,000	% Conv Positive	72.2%
Total Assisted Apps	23	Assisted Amt/App	\$164,130	% Asst Positive	52.2%
<b>Applications by Race: Black</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	2	Total Amt/App	\$270,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$325,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$215,000	% Asst Positive	100.0%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	9	Total Amt/App	\$187,222	% Positive	66.7%
Total Conventional Apps	6	Conventional Amt/App	\$220,000	% Conv Positive	50.0%
Total Assisted Apps	3	Assisted Amt/App	\$121,667	% Asst Positive	100.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	1	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	100.0%

# Skidway Lake-Prescott

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
9,026	3,851	\$40,798	\$45,762	\$22,892

## Housing Costs

### Owner Units

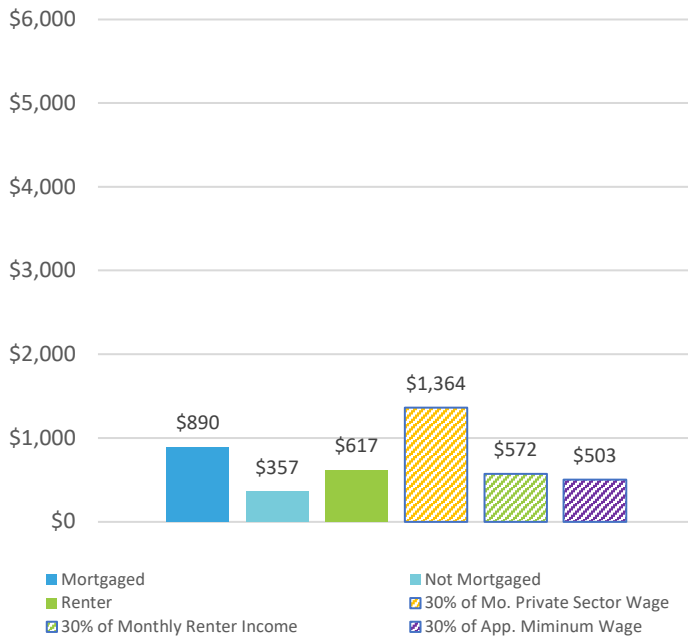
Home Value	\$91,573	2016 Value	\$83,737
Cost M/NM	\$890/\$357	Value ▲	9.4%
\$30,524 To afford median home			

### Renter Units

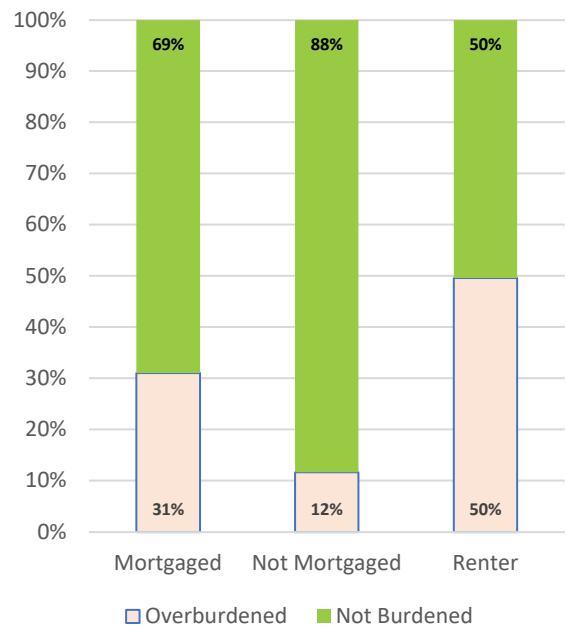
Gross Rent	\$617	2016 Rent	\$699
		Rent ▲	-11.7%
\$24,680 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	6,721	Owner HH	85%	Renter HH	15%		
Median Year Built	1977	% Built Pre-1970		33.8%			
Median Move Year	2007	% Built After 2010		1.7%			
Median Rooms	5.4	SF%	85%	MM%	0.9%	MF%	1%

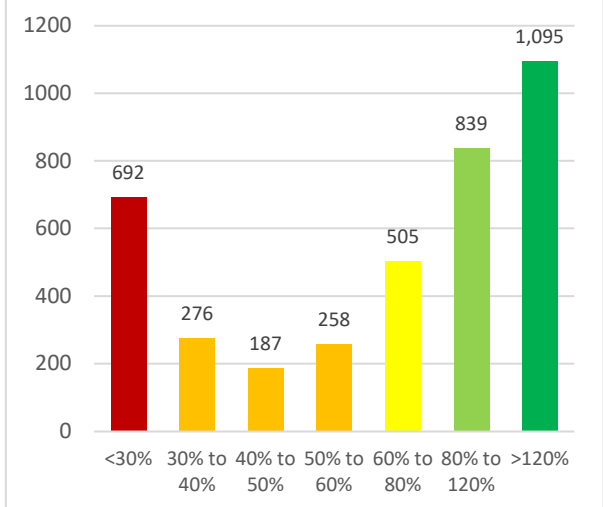
### Vacancy Rates

Total	42.7%	Owner	0%	Renter	0%		
Seasonal	37.7%	Other	3.1%	# V Rent	13	#V Owner	41

### Homeownership Rate by Race/Ethnicity

Black	0.0%	White	86.2%
Asian	0.0%	Other or Multiracial	66.1%
Am. Indian	28.6%	Hispanic	100.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Skidway Lake-Prescott

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-9.6%	-1.6%
Household Count, 2021	3,851	89,063

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.88	--	--	--	--	--
Median Income, 2021	\$40,798	--	5.6%	\$48,759	--	10.2%
Median owner income, 2021	\$45,762	--	8.1%	\$54,221	--	10.7%
Median renter income, 2021	\$22,892	--	0.2%	\$26,300	--	7.2%
Median home value	\$91,573	--	9.4%	\$120,458	--	12.4%
Median gross rent	\$617	--	-11.7%	\$696	--	-0.2%
Income needed for median rent	\$24,680	--	--	\$27,831	--	--
Income needed for median value	\$30,524	--	--	\$40,153	--	--
Overburdened households	954	25%	-18.0%	20,113	22.6%	-18.6%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	206	3.1%	-57.1%	4,888	3.0%	-1.6%
Seasonal vacancy	2,535	37.7%	3.2%	57,286	35.6%	-5.4%
For-Sale vacancy	41	0.6%	-62.4%	1,433	0.9%	-50.9%
For-Rent vacancy	13	0.2%	-75.5%	786	0.5%	-48.8%
Homes built pre-1940	434	6.5%	--	11,595	7.2%	--
Homes built post-1990	2,028	30.2%	--	41,421	25.7%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	57	9	66
Market supply (vacant on market, adjusted for age)	14	3	16
5 year Market production goals (based on 75K units)	42	6	48
1 year Market production goals (based on 15K units)	8	1	10
5 year Partnership goals (based on 75K units)	681	402	1,083
1 year Partnership goals (based on 15K units)	136	80	217

## Skidway Lake-Prescott

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	102	Total Amt/App	\$142,941	% Approved	69.6%
Total Conventional Apps	68	Conventional Amt/App	\$149,559	% Conv Apprvd	75.0%
Total Assisted Apps	34	Assisted Amt/App	\$129,706	% Asst Apprvd	58.8%
<b>Applications by Race: White</b>					
Total Apps	92	Total Amt/App	\$145,326	% Positive	71.7%
Total Conventional Apps	61	Conventional Amt/App	\$150,082	% Conv Positive	77.0%
Total Assisted Apps	31	Assisted Amt/App	\$135,968	% Asst Positive	61.3%
<b>Applications by Race: Black</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	10	Total Amt/App	\$121,000	% Positive	50.0%
Total Conventional Apps	7	Conventional Amt/App	\$145,000	% Conv Positive	57.1%
Total Assisted Apps	3	Assisted Amt/App	\$65,000	% Asst Positive	33.3%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# St. Helen

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
15,065	6,701	\$46,618	\$50,188	\$28,690

## Housing Costs

### Owner Units

Home Value	\$113,416	2016 Value	\$99,503
Cost M/NM	\$992/\$392	Value ▲	14.0%

\$37,805 To afford median home

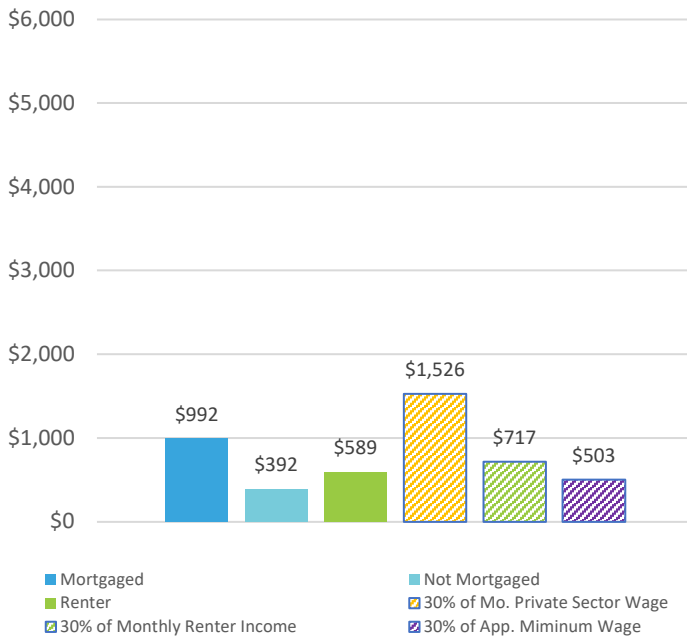
### Renter Units

Gross Rent	\$589	2016 Rent	\$711
		Rent ▲	-17.1%

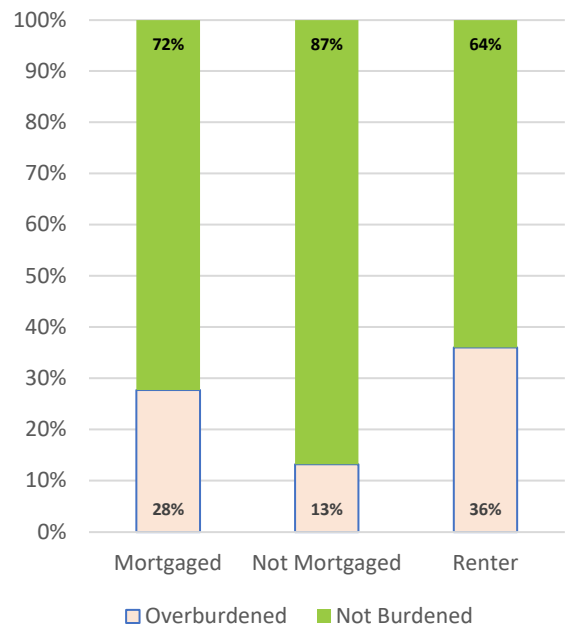
\$23,560 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	13,163	Owner HH	86%	Renter HH	14%
Median Year Built	1975	% Built Pre-1970		41.2%	
Median Move Year	2008	% Built After 2010		2.4%	
Median Rooms	4.9	SF%	87.5%	MM%	2.4%
		MF%	0.9%		

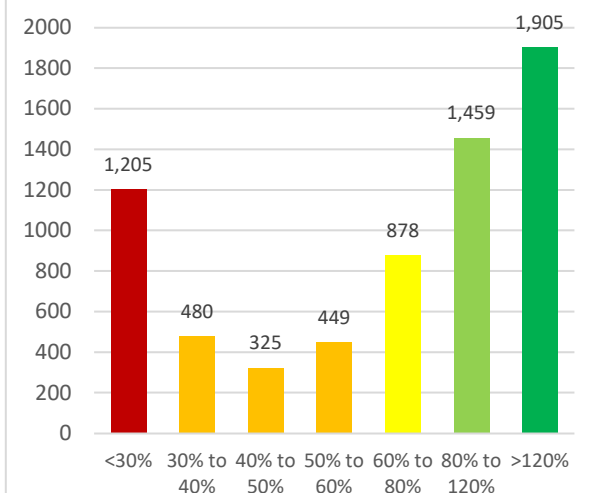
### Vacancy Rates

Total	49.1%	Owner	0%	Renter	0%
Seasonal	45.1%	Other	2.1%	# V Rent	16
				#V Owner	139

### Homeownership Rate by Race/Ethnicity

Black	0.0%	White	86.2%
Asian	100.0%	Other or Multiracial	83.5%
Am. Indian	44.7%	Hispanic	41.1%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## St. Helen

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-3.0%	-1.6%
Household Count, 2021	6,701	89,063

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.33	--	--	--	--	--
Median Income, 2021	\$46,618	--	12.7%	\$48,759	--	10.2%
Median owner income, 2021	\$50,188	--	9.1%	\$54,221	--	10.7%
Median renter income, 2021	\$28,690	--	36.3%	\$26,300	--	7.2%
Median home value	\$113,416	--	14.0%	\$120,458	--	12.4%
Median gross rent	\$589	--	-17.1%	\$696	--	-0.2%
Income needed for median rent	\$23,560	--	--	\$27,831	--	--
Income needed for median value	\$37,805	--	--	\$40,153	--	--
Overburdened households	1,495	22%	-29.6%	20,113	22.6%	-18.6%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	271	2.1%	-38.4%	4,888	3.0%	-1.6%
Seasonal vacancy	5,942	45.1%	-2.2%	57,286	35.6%	-5.4%
For-Sale vacancy	139	1.1%	-45.1%	1,433	0.9%	-50.9%
For-Rent vacancy	16	0.1%	-85.7%	786	0.5%	-48.8%
Homes built pre-1940	853	6.5%	--	11,595	7.2%	--
Homes built post-1990	3,219	24.5%	--	41,421	25.7%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and Low Need (Type III)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	113	27	140
Market supply (vacant on market, adjusted for age)	51	7	58
5 year Market production goals (based on 75K units)	60	19	79
1 year Market production goals (based on 15K units)	12	4	16
5 year Partnership goals (based on 75K units)	681	402	1,083
1 year Partnership goals (based on 15K units)	136	80	217

## St. Helen

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	217	Total Amt/App	\$144,585	% Approved	71.0%
Total Conventional Apps	133	Conventional Amt/App	\$151,617	% Conv Apprvd	73.7%
Total Assisted Apps	84	Assisted Amt/App	\$133,452	% Asst Apprvd	66.7%
<b>Applications by Race: White</b>					
Total Apps	184	Total Amt/App	\$136,359	% Positive	71.7%
Total Conventional Apps	107	Conventional Amt/App	\$143,505	% Conv Positive	75.7%
Total Assisted Apps	77	Assisted Amt/App	\$126,429	% Asst Positive	66.2%
<b>Applications by Race: Black</b>					
Total Apps	2	Total Amt/App	\$180,000	% Positive	100%
Total Conventional Apps	1	Conventional Amt/App	\$65,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$295,000	% Asst Positive	100.0%
<b>Applications by Race: Asian</b>					
Total Apps	1	Total Amt/App	\$405,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$405,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	15	Total Amt/App	\$169,667	% Positive	53.3%
Total Conventional Apps	6	Conventional Amt/App	\$153,333	% Conv Positive	83.3%
Total Assisted Apps	9	Assisted Amt/App	\$180,556	% Asst Positive	33.3%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	25	Total Amt/App	\$149,000	% Positive	76.0%
Total Conventional Apps	20	Conventional Amt/App	\$144,000	% Conv Positive	75.0%
Total Assisted Apps	5	Assisted Amt/App	\$169,000	% Asst Positive	80.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	2	Total Amt/App	\$85,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$85,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Market Conditions According to Household Growth and Housing Cost/Value

## Strong Markets:

East Tawas  
Gaylord

## Soft Markets:

Alcona  
Alpena  
Cheboygan  
Grayling  
Houghton Lake  
Mio  
Prudenville  
Rogers City  
Skidway Lake-Prescott  
St. Helen

## Housing Policy Toolbox

### I. Create and preserve dedicated affordable housing units

### Suggested Market Type

#### Establishing incentives or requirements for affordable housing

[Expedited permitting for qualifying projects](#)  
[Reduced or waived fees for qualifying projects](#)  
[Reduced parking requirements for qualifying developments](#)  
[Tax abatements or exemptions](#)  
[Density bonuses](#)  
[Inclusionary zoning](#)

Soft, Strong  
Soft, Strong  
Soft, Strong  
Soft, Strong  
Strong  
Strong

#### Generating revenue for affordable housing

[Dedicated revenue sources](#)  
[Employer-assisted housing programs](#)  
[State tax credits for affordable housing](#)  
[Tax increment financing](#)  
[General obligation bonds for affordable housing](#)  
[Housing trust funds](#)  
[Increased use of multifamily private activity bonds to draw down 4 percent Low Income Housing Tax Credits](#)  
[Activation of housing finance agency reserves](#)  
[Demolition taxes and condominium conversion fees](#)  
[Linkage fees/affordable housing impact fees](#)  
[Transfers of development rights](#)

Soft, Strong  
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Soft, Strong  
Soft, Strong  
Soft, Strong  
Strong  
Strong  
Strong

#### Supporting affordable housing through subsidies

[Below-market financing of affordable housing development](#)  
[Low income housing tax credit](#)  
[Project-basing of housing choice vouchers](#)  
[Acquisition and operation of moderate-cost rental units](#)  
[Capital subsidies for building affordable housing developments](#)  
[Operating subsidies for affordable housing developments](#)

Soft, Strong  
Soft, Strong  
Soft, Strong  
Strong  
Strong  
Strong

#### Preserving existing affordable housing

[The Rental Assistance Demonstration \(RAD\)](#)  
[Preservation inventories](#)  
[Rights of first refusal](#)

Soft, Strong  
Strong  
Strong

#### Expanding the availability of affordable housing in resource-rich areas

[Regional collaboration to support the development of affordable housing in resource-rich areas](#)  
[Targeted efforts to expand the supply of rental housing and lower-cost housing types in resource-rich areas](#)

Soft, Strong  
Soft, Strong



<a href="#">Targeted efforts to create and preserve dedicated affordable housing in resource-rich areas</a>	Strong
<b>Creating durable affordable homeownership opportunities</b>	
<a href="#">Community land trusts</a>	Soft, Strong
<a href="#">Deed-restricted homeownership</a>	Soft, Strong
<a href="#">Limited equity cooperatives</a>	Soft, Strong
<b>Facilitating the acquisition or identification of land for affordable housing</b>	
<a href="#">Land banks</a>	Soft
<a href="#">Brownfields</a>	Soft, Strong
<a href="#">Joint development on land owned by transit and other agencies</a>	Soft, Strong
<a href="#">Property acquisition funds</a>	Soft, Strong
<a href="#">Use of publicly owned property for affordable housing</a>	Soft, Strong

## II. Align housing supply with market and neighborhood housing conditions

<b>Planning</b>	
<a href="#">Regulating short term rentals</a>	Strong
<b>Reducing development costs and barriers</b>	
<a href="#">Accessory dwelling units</a>	Soft, Strong
<a href="#">Changes to increase the predictability of the regulatory process</a>	Soft, Strong
<a href="#">Housing rehabilitation codes</a>	Soft, Strong
<a href="#">Reduced parking requirements</a>	Soft, Strong
<a href="#">Reductions in impact fees and exactions</a>	Soft, Strong
<a href="#">Reforms to construction standards and building codes</a>	Soft, Strong
<a href="#">Streamlined environmental review processes</a>	Soft, Strong
<a href="#">Streamlined permitting processes</a>	Soft, Strong
<a href="#">Zoning changes to facilitate the use of lower-cost housing types</a>	Soft, Strong
<a href="#">Increases in the supply of buildable land by expanding growth boundaries</a>	Strong
<a href="#">Missing middle housing</a>	Strong
<a href="#">Zoning changes to allow for higher residential density</a>	Strong
<b>Creating incentives for new development or redevelopment</b>	
<a href="#">Appraisal gap financing</a>	Soft
<a href="#">Land value taxation</a>	Soft
<a href="#">Brownfields</a>	Soft, Strong
<a href="#">Tax incentives for new construction and substantial rehabilitation</a>	Soft, Strong
<a href="#">Incentives to encourage the development of lower-cost housing types</a>	Strong
<b>Dealing with vacant, abandoned, and tax-delinquent properties</b>	
<a href="#">Land banks</a>	Soft
<a href="#">Creating and managing vacant property inventories</a>	Soft
<a href="#">Demolition of neglected properties</a>	Soft, Strong
<a href="#">Foreclosure and disposition of tax-delinquent properties</a>	Soft, Strong

## III. Help households access and afford private-market homes

<b>Providing tenant-based rental assistance</b>	
<a href="#">HOME tenant-based rental assistance</a>	Soft, Strong
<a href="#">Housing choice vouchers</a>	Soft, Strong
<a href="#">Security deposit and/or first and last month's rent assistance</a>	Soft, Strong
<a href="#">State or local funded tenant-based rental assistance</a>	Soft, Strong

### **Promoting mobility for housing choice voucher holders**

<a href="#">Mobility counseling for housing choice voucher holders</a>	Soft, Strong
<a href="#">Landlord recruitment and retention</a>	Strong
<a href="#">Increased voucher payment standards in high-cost areas</a>	Strong

### **Reducing barriers to homeownership**

<a href="#">Discounted sales of city-owned property</a>	Soft, Strong
<a href="#">Down payment and closing cost assistance</a>	Soft, Strong
<a href="#">Special Purpose Credit Programs</a>	Soft, Strong
<a href="#">Subsidized home mortgages</a>	Soft, Strong
<a href="#">Housing education and counseling</a>	Soft, Strong
<a href="#">Asset building programs</a>	Soft, Strong
<a href="#">Shared appreciation mortgages</a>	Strong
<a href="#">Small balance home mortgages</a>	Strong

### **Reducing energy use and costs**

<a href="#">Energy-efficiency retrofits</a>	Soft, Strong
<a href="#">Energy-efficiency standards</a>	Soft, Strong

### **Combatting housing discrimination**

<a href="#">Enforcement of fair housing laws</a>	Soft, Strong
<a href="#">Fair housing education for real estate professionals and consumers</a>	Soft, Strong
<a href="#">Source of income laws</a>	Soft, Strong
<a href="#">Legal assistance for victims of discrimination</a>	Soft, Strong

## **IV. Protect against displacement and poor housing conditions**

### **Enhancing renters' housing stability**

<a href="#">Just cause eviction policies</a>	Soft, Strong
<a href="#">Eviction prevention programs</a>	Soft, Strong
<a href="#">Legal assistance for at-risk renters</a>	Soft, Strong
<a href="#">Protection from condo conversions</a>	Strong
<a href="#">Rent regulation</a>	Strong

### **Enhancing homeowners' housing stability**

<a href="#">Property tax relief for income-qualified homeowners</a>	Soft, Strong
<a href="#">Foreclosure prevention programs</a>	Soft, Strong

### **Enhancing community stability**

<a href="#">Insurance against property value decline</a>	Soft
<a href="#">Stabilizing high-poverty neighborhoods through a mixed-income approach</a>	Soft, Strong

### **Improving quality of both new and existing housing**

<a href="#">Assistance for home safety modifications</a>	Soft, Strong
<a href="#">Code enforcement</a>	Soft, Strong
<a href="#">Homeowner rehabilitation assistance programs</a>	Soft, Strong
<a href="#">Housing and building codes</a>	Soft, Strong
<a href="#">Lead abatement</a>	Soft, Strong
<a href="#">Weatherization assistance</a>	Soft, Strong

### **Ensuring the ongoing viability of unsubsidized affordable rental properties**

<a href="#">Guidance for small, market affordable rental properties</a>	Soft
<a href="#">Expanded access to capital for owners of unsubsidized affordable rental properties</a>	Soft, Strong
<a href="#">Tax incentives for the maintenance and rehabilitation of unsubsidized affordable rental properties</a>	Soft, Strong