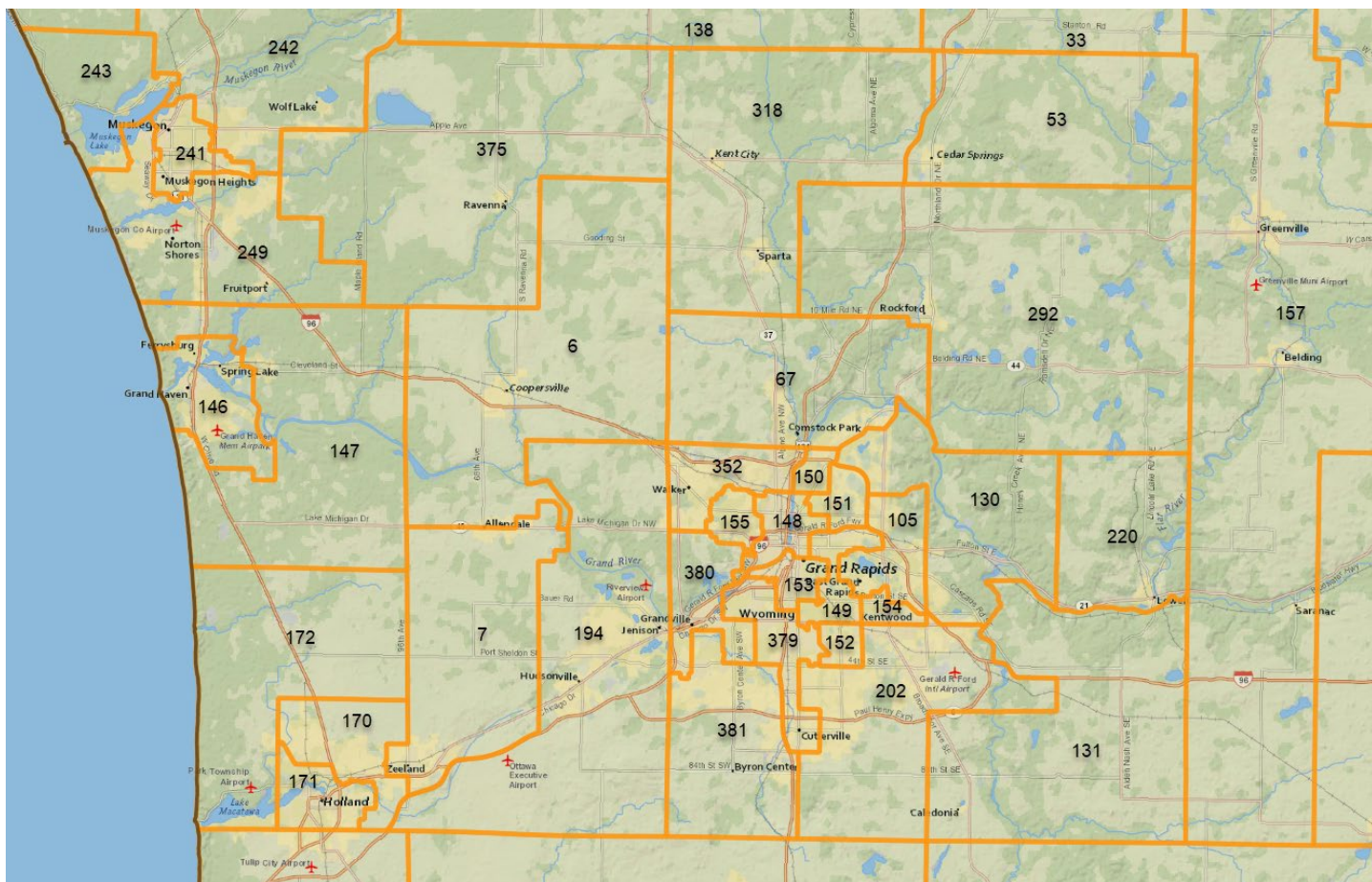


(A listing of the partnership's markets is on the next page)



Market	Name	Market	Name	Market	Name
4	Allegan City	152	Grand Rapids-South	242	Muskegon-Northeast
6	Allendale-North	153	Grand Rapids-South Central	243	Muskegon-Northwest
7	Allendale-South	154	Grand Rapids-Southeast	246	Newaygo
20	Baldwin	155	Grand Rapids-West	249	Norton Shores
33	Big Rapids	157	Greenville	285	Reed City
53	Cedar Springs	163	Hart	292	Rockford
67	Comstock Park	166	Hastings	318	Sparta Village
105	East Grand Rapids	170	Holland-Central-North	330	Stanton
118	Fennville	171	Holland-Central-South	352	Walker-North
130	Forest Hills-North	172	Holland-Northwest	359	Wayland
131	Forest Hills-South	173	Holland-Southwest	369	Whitehall
138	Fremont	184	Ionia	375	Wolf Lake (South)-Ravenna
146	Grand Haven-Central	194	Jenison	379	Wyoming-East
147	Grand Haven-Outer	202	Kentwood/Gerald Ford Airport	380	Wyoming-Grandville
148	Grand Rapids-Central	220	Lowell	381	Wyoming-South
149	Grand Rapids-East	221	Ludington	382	Yankee Springs Recreation Area
150	Grand Rapids-North	229	Marion		
151	Grand Rapids-Northeast	241	Muskegon City		

The West Michigan Housing Partnership includes 13 counties (Allegan, Barry, Ionia, Kent, Lake, Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola and Ottawa), as well as 52 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 52 markets in the partnership fall into 13 broad categories.

- One group of markets, including portions of Mecosta, Montcalm, Ionia, Allegan and Muskegon Counties as well as the city of Ludington, has housing demand indicators 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 category that is sometimes used as a proxy for dilapidated or blighted housing structures—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.
- Another group of markets is in coastal Muskegon County, as well as Grand Haven, northern Ottawa County, Comstock Park and scattered neighborhoods in Grand Rapids. Housing demand indicators here are higher than state averages. The group’s housing stock is dominated by single-family detached units, which tend to be older and larger than state averages. Homeownership here also exceeds the state average, and homeownership monthly costs are at or slightly below average. Rents tell a different story, however, since market vacancies declined sharply over the last five years, and rents have shot up as a result. Non-mortgaged homeowners also saw increases in housing costs during the same period. Home values also registered strong increases, but the rate of increase was slower than the Michigan average.
- The third market grouping takes in mainly rural and small-town regions in the partnership, including western Oceana County, southern Newaygo County, eastern Muskegon County, northern Kent County, eastern Montcalm, Ionia and Barry Counties, and much of Allegan County. Housing demand indicators in these markets is positive, as incomes are slightly higher than statewide averages, and unemployment rates tend to be lower. Workers tend to have longer commutes in these markets. On the supply side, older, single-family homes tend to dominate the landscape. Homes tend to be larger among members of this group, and homeownership rates are significantly higher than statewide. Markets in this group tend to have a more stable household base, since they have relatively fewer new in-movers, and a significant proportion of households residing in their neighborhoods since before 1990. Rents and homeowner costs are lower than statewide, as is the percentage of households experiencing shelter overburden. Vacancy tends to be very low in this market group. Despite a sharp drop in market vacancies over the last five years, housing costs for residents have remained mostly stable.
- The city of Muskegon makes up the next market type. Housing demand indicators in these markets are relatively low; household income tends to be significantly lower than the statewide

average, and unemployment is strongly higher. Housing supply indicators imply markets where single-family detached structures are very common, with some presence of denser housing types such as duplexes and small-scale multifamily structures. The stock tends to be quite old, with few units built after 2010 and nearly a quarter dating back to 1939 or earlier. Overcrowded conditions are more common in these places than in other markets around the state. Home values and shelter costs are much lower in these areas; this is likely due to the age of the stock among other factors. Despite this, overburden is a large issue for many households here. Five-year trends in housing costs (both owner and renter) show decreases, even in the face of a decrease in the stock available for sale or rent.

- Another market group in the partnership contains neighborhoods in central Ottawa County and Wyoming, Walker, Kentwood and the eastern areas of Grand Rapids. The residents in this group tend to be younger on average, with moderately high incomes and low levels of unemployment. They also tend to be well-educated, with a higher-than-average proportion of persons with bachelors degrees. Housing here tends to have more diversity in terms of both tenure and construction type; a majority is still single-family detached, but with higher levels of more-dense housing alternatives. Similarly, renters are more common in these markets, but most households own their homes. More of its stock tends to date back to the 1970s and 1980s, but some recent development has occurred as well. Housing quality is relatively high, since the percentage of units built before 1940 is low, as is the percentage of households that experience overcrowding. Housing values and cost tend to be moderately high in these markets, as is the overburdened percentage. Housing vacancy is not a large issue in these markets, as both the renter and owner vacancy rates are low, and there is not a large amount of seasonal or “other” vacancy either. Changes between 2016 and 2021 may indicate higher housing costs in the future, since the number of market vacancies has decreased significantly during that time. This seems to have increased housing costs and home values for current residents, especially renters.
- The next housing market group covers most of the northern areas of the partnership. 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.
- Another housing market pattern exists in western and southeastern Ottawa County, and southwestern, southeastern and northeastern Kent County. Housing demand indicators for this group are very strong, led by incomes that are significantly higher, and unemployment rates significantly lower, than statewide averages. Median age tends to be higher in these areas, as does educational attainment. The housing supply in this group is dominated by owner-occupied, larger, single-family detached structures, with little diversity in offerings outside of a

slightly elevated presence of mobile homes. Housing values and costs for both owners and renters are high in these markets as well; however, higher incomes keep the overburden rate relatively low. Vacancies are a smaller portion of the total housing stock than in other places as well. The five-year trends show that market vacancies have increased in these areas, along with housing costs for both tenure types.

- The eighth market type includes two areas: southwestern Barry County and Lowell, in Kent County. Housing demand indicators are strong here, performing better than the Michigan average. The housing supply in these markets, while not new, is of relatively recent vintage and corresponds to the push towards the exurban fringe, distant from more-established population centers. Units here tend to be larger and more expensive than average. Housing costs for owners and renters are higher than statewide, but due to higher income levels, shelter overburdened households are less common here than in other market types. Housing vacancies are low as well, which likely maintains higher housing values and rents. The five-year trend indicates that these patterns could extend into the future, since market vacancies declined strongly and costs for non-mortgaged homeowners and renters increased significantly as well.
- Neighborhoods in Wyoming and Grandville make up the next housing market type. Housing demand indicators are mixed; household incomes are lower than the state average, but so is the unemployment rate. Commute times are also generally low. In terms of supply, this group's housing stock displays a level of diversity rare in Michigan; the percentage of homes within single-family detached structures is significantly lower than in other markets, and multifamily structures account for around a quarter of the total. Mobile homes are about twice as common here than in other markets. Homeownership rates in these markets are also low, and majority renter markets are not uncommon among them. The stock also tends to be small, and of moderate age. While home values and costs are lower than state averages, lower incomes tend to increase the overburden rates in these markets. The proportion of vacancies on the market is higher here than in other places, and increased during the last five years, unlike the situation in other Michigan markets. During that same period, housing costs for owners and renters were either stable or decreased slightly, as did home values.
- The East Grand Rapids and Forest Hills areas comprise another market pattern. Housing demand indicators are robust here, with high household incomes and low unemployment rates. Educational attainment is higher as well. As in many other market types, the housing stock here is primarily owner-occupied single-family detached homes. Homes tend to be larger than the statewide average as well. Housing costs are much higher in these markets, as are home values. However, higher incomes tend to keep the number of households experiencing overburden relatively low. The five-year trend in market vacancies shows that significantly more homes were on the market in 2021 than in 2017, but even this increase had little influence on housing costs, which rose strongly for both owners and renters during that time.
- The next housing market type encompasses neighborhoods in the central portion of the City of Grand Rapids. Housing demand indicators in these markets is relatively soft, with low household incomes; however, the unemployment rate is closer to the state average. Residents

of these markets tend to be younger, with higher levels of educational attainment. The housing supply displays great diversity; on average, single-family detached units account for less than a third of all homes here. Smaller units are common, and newer construction is more common here than the state in general. These markets tend to have a greater amount of resident turnover, as about a quarter of their households moved to their current residences within the last three years. Housing costs for mortgaged homeowners and renters are higher than state averages, and median home values are higher as well. This market type tends to have more homes available overall, and a low percentage of “other” vacancies. The five-year trend in vacancies shows that the number of homes for sale or lease has increased significantly in these areas. Costs for owners tended to decrease, while renters saw their shelter costs increase significantly. Home values were also up strongly, but less than the statewide average.

- The next market type includes the northwestern corner of Allegan County, including the Allegan portion of the city of Holland. Demand indicators are strong in these markets, as income levels and employment are high. Educational attainment is also very high, and workers residing in these areas have relatively average commutes. Housing supply variables point to a stock that is chiefly comprised of single-family detached dwellings, with a relatively strong presence of smaller-scale multifamily structures as well. Homes tend to be larger than average, and the homeownership rate is significantly higher than in Michigan generally. Housing costs for owners and renters are higher here than in other market types, even though rental vacancy rates are about double the state figure. Due to higher income levels, overburden is lower here than elsewhere. The five-year vacancy trend shows that market vacancies strongly increased between 2017 and 2021, as did housing costs for owners and renters. Home values also rose faster in these markets than the Michigan average.
- The last market type in the partnership is the south-central area of the City of Grand Rapids. Housing demand, as measured by income and employment, is soft in these areas. The housing stock in these markets is chiefly comprised of single-family detached units, with an above average presence of small-scale multifamily structures. Housing units tend to be older, with many units constructed before 1940 in most markets. Homeownership rates in these markets tends to be around 50%, which means renters make up a considerable share of households here. Median values and shelter costs for both owners and renters are lower than statewide figures, but due to low incomes overburden is a serious issue for a significant proportion of households. Market vacancies in this market type were higher than the state average in 2021, but the five-year trend shows a large percentage decrease in units for sale or lease. Despite this, shelter costs for owners with mortgages and renters decreased during this period, while homeowners without mortgages rose strongly.
- 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.

Allegan City

Population

37,077

Households

14,057

Median HH Income

\$64,639

Owner HH Income

\$71,122

Renter HH Income

\$35,161

Housing Costs

Owner Units

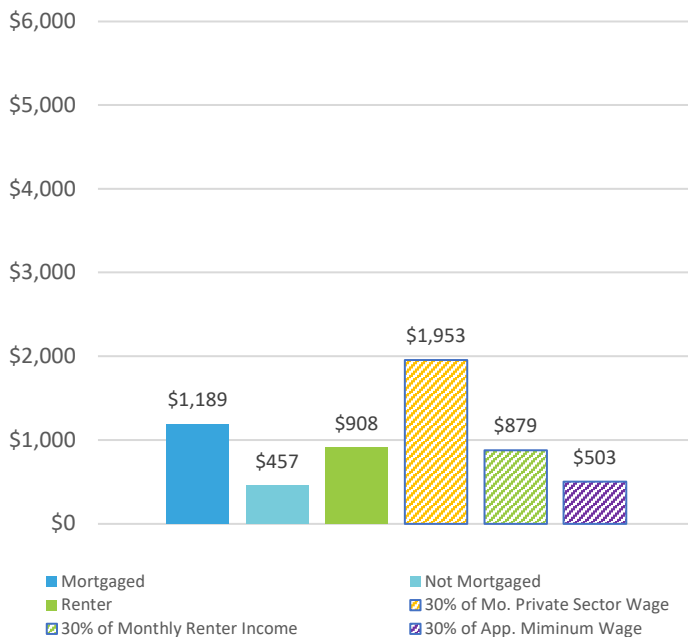
Home Value	\$156,390	2016 Value	\$136,991
Cost M/NM	\$1189/\$457	Value ▲	14.2%
\$52,130 To afford median home			

Renter Units

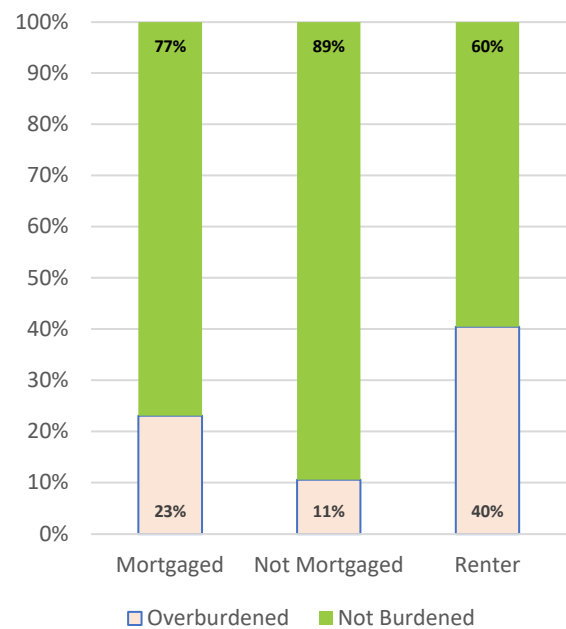
Gross Rent	\$908	2016 Rent	\$791
		Rent ▲	14.8%
\$36,320 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	15,270	Owner HH	83%	Renter HH	17%
Median Year Built	1971	% Built Pre-1970			44.8%
Median Move Year	2008	% Built After 2010			4.5%
Median Rooms	6.0	SF%	78.4%	MM%	7.2%
				MF%	5.7%

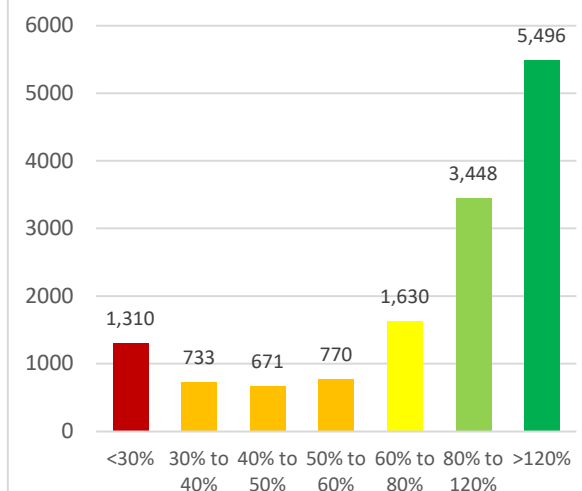
Vacancy Rates

Total	7.9%	Owner	0%	Renter	0.1%
Seasonal	2.8%	Other	2.6%	# V Rent	205
				#V Owner	55

Homeownership Rate by Race/Ethnicity

Black	68.4%	White	83.4%
Asian	20.2%	Other or Multiracial	76.4%
Am. Indian	98.1%	Hispanic	58.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Allegan City

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.3%	5.3%
Household Count, 2021	14,057	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.34	--	--	--	--	--
Median Income, 2021	\$64,639	--	11.9%	\$66,906	--	15.3%
Median owner income, 2021	\$71,122	--	8.9%	\$78,276	--	13.6%
Median renter income, 2021	\$35,161	--	-3.0%	\$38,135	--	17.1%
Median home value	\$156,390	--	14.2%	\$186,510	--	26.3%
Median gross rent	\$908	--	14.8%	\$936	--	12.0%
Income needed for median rent	\$36,320	--	--	\$37,422	--	--
Income needed for median value	\$52,130	--	--	\$62,170	--	--
Overburdened households	3,103	22%	1.5%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	395	2.6%	-30.8%	17,331	2.6%	-13.8%
Seasonal vacancy	428	2.8%	-27.0%	47,247	7.1%	-5.1%
For-Sale vacancy	55	0.4%	-77.6%	3,104	0.5%	-50.7%
For-Rent vacancy	205	1.3%	29.7%	6,237	0.9%	-7.3%
Homes built pre-1940	3,675	24.1%	--	104,716	15.8%	--
Homes built post-1990	4,806	31.5%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Low Cost and Growing
Strength and Need Type**	Low Strength and Low Need (Type III)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	150	169	319
Market supply (vacant on market, adjusted for age)	25	76	101
5 year Market production goals (based on 75K units)	121	90	211
1 year Market production goals (based on 15K units)	24	18	42
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Allegan City

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	631	Total Amt/App	\$208,677	% Approved	81.3%
Total Conventional Apps	452	Conventional Amt/App	\$214,248	% Conv Apprvd	83.4%
Total Assisted Apps	179	Assisted Amt/App	\$194,609	% Asst Apprvd	76.0%
Applications by Race: White					
Total Apps	514	Total Amt/App	\$210,039	% Positive	82.3%
Total Conventional Apps	368	Conventional Amt/App	\$216,005	% Conv Positive	84.2%
Total Assisted Apps	146	Assisted Amt/App	\$195,000	% Asst Positive	77.4%
Applications by Race: Black					
Total Apps	7	Total Amt/App	\$199,286	% Positive	86%
Total Conventional Apps	3	Conventional Amt/App	\$188,333	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$207,500	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$145,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$180,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$65,000	% Conv Positive	0.0%
Total Assisted Apps	1	Assisted Amt/App	\$295,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	98	Total Amt/App	\$203,265	% Positive	78.6%
Total Conventional Apps	74	Conventional Amt/App	\$206,486	% Conv Positive	79.7%
Total Assisted Apps	24	Assisted Amt/App	\$193,333	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	13	Total Amt/App	\$249,615	% Positive	84.6%
Total Conventional Apps	9	Conventional Amt/App	\$279,444	% Conv Positive	88.9%
Total Assisted Apps	4	Assisted Amt/App	\$182,500	% Asst Positive	75.0%

Allendale-North

Population

18,336

Households

6,360

Median HH Income

\$77,857

Owner HH Income

\$88,032

Renter HH Income

\$47,438

Housing Costs

Owner Units

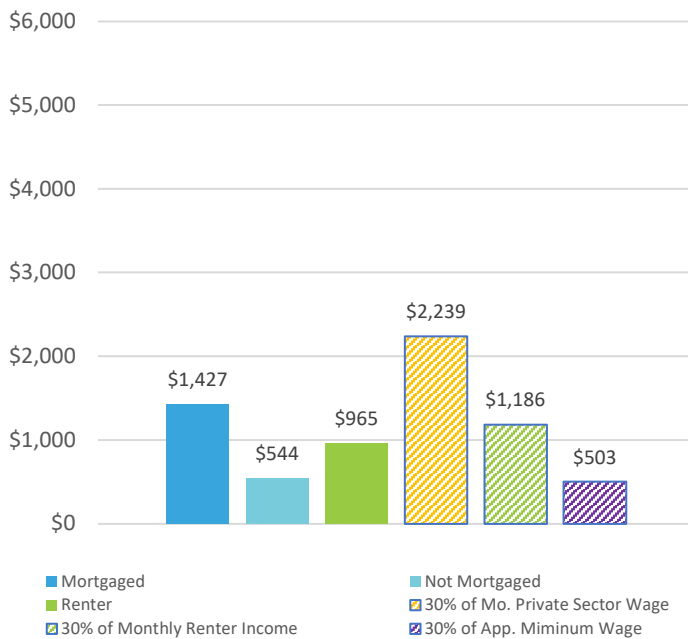
Home Value	\$221,659	2016 Value	\$174,892
Cost M/NM	\$1427/\$544	Value ▲	26.7%
\$73,886 To afford median home			

Renter Units

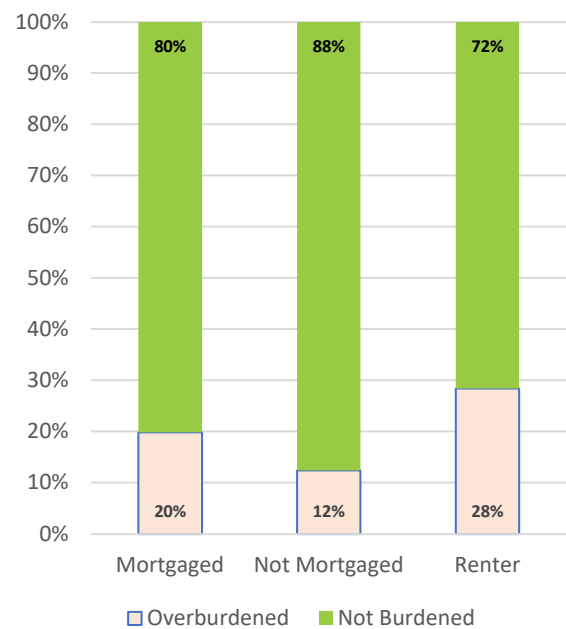
Gross Rent	\$965	2016 Rent	\$791
		Rent ▲	21.9%
\$38,600 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,648	Owner HH	85%	Renter HH	15%
Median Year Built	1980	% Built Pre-1970		35.1%	
Median Move Year	2009	% Built After 2010		6.7%	
Median Rooms	6.6	SF%	80.4%	MM%	9.2%
				MF%	3.3%

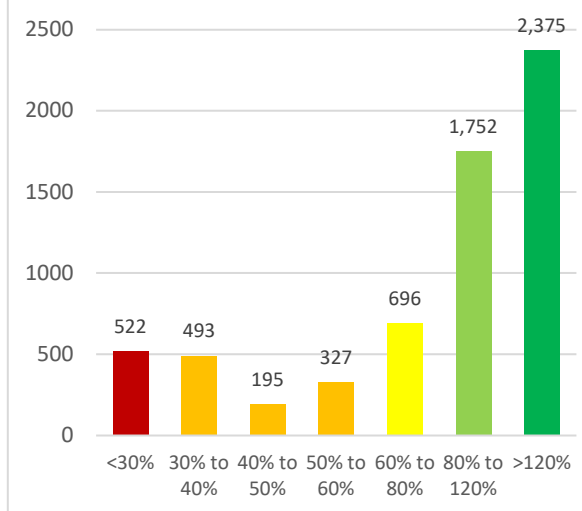
Vacancy Rates

Total	4.3%	Owner	0%	Renter	0%
Seasonal	0.4%	Other	2.4%	# V Rent	31
				#V Owner	49

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	85.5%
Asian	100.0%	Other or Multiracial	58.4%
Am. Indian	100.0%	Hispanic	42.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Allendale-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.3%	5.3%
Household Count, 2021	6,360	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.31	--	--	--	--	--
Median Income, 2021	\$77,857	--	16.3%	\$66,906	--	15.3%
Median owner income, 2021	\$88,032	--	19.6%	\$78,276	--	13.6%
Median renter income, 2021	\$47,438	--	59.2%	\$38,135	--	17.1%
Median home value	\$221,659	--	26.7%	\$186,510	--	26.3%
Median gross rent	\$965	--	21.9%	\$936	--	12.0%
Income needed for median rent	\$38,600	--	--	\$37,422	--	--
Income needed for median value	\$73,886	--	--	\$62,170	--	--
Overburdened households	1,198	19%	-4.3%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	157	2.4%	49.5%	17,331	2.6%	-13.8%
Seasonal vacancy	27	0.4%	-59.7%	47,247	7.1%	-5.1%
For-Sale vacancy	49	0.7%	19.5%	3,104	0.5%	-50.7%
For-Rent vacancy	31	0.5%	-3.1%	6,237	0.9%	-7.3%
Homes built pre-1940	1,114	16.8%	--	104,716	15.8%	--
Homes built post-1990	2,516	37.8%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate Cost and Growing
Strength and Need Type**	High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	104	48	152
Market supply (vacant on market, adjusted for age)	18	7	25
5 year Market production goals (based on 75K units)	83	39	122
1 year Market production goals (based on 15K units)	17	8	24
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Allendale-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	311	Total Amt/App	\$284,839	% Approved	84.6%
Total Conventional Apps	263	Conventional Amt/App	\$289,373	% Conv Apprvd	84.4%
Total Assisted Apps	48	Assisted Amt/App	\$260,000	% Asst Apprvd	85.4%
Applications by Race: White					
Total Apps	256	Total Amt/App	\$277,383	% Positive	85.5%
Total Conventional Apps	218	Conventional Amt/App	\$281,284	% Conv Positive	84.9%
Total Assisted Apps	38	Assisted Amt/App	\$255,000	% Asst Positive	89.5%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$318,333	% Positive	67%
Total Conventional Apps	2	Conventional Amt/App	\$310,000	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$335,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$215,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$215,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	48	Total Amt/App	\$328,125	% Positive	79.2%
Total Conventional Apps	40	Conventional Amt/App	\$338,000	% Conv Positive	82.5%
Total Assisted Apps	8	Assisted Amt/App	\$278,750	% Asst Positive	62.5%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$286,667	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$285,000	% Conv Positive	66.7%
Total Assisted Apps	3	Assisted Amt/App	\$288,333	% Asst Positive	66.7%

Allendale-South

Population

40,443

Households

13,131

Median HH Income

\$72,879

Owner HH Income

\$90,704

Renter HH Income

\$31,351

Housing Costs

Owner Units

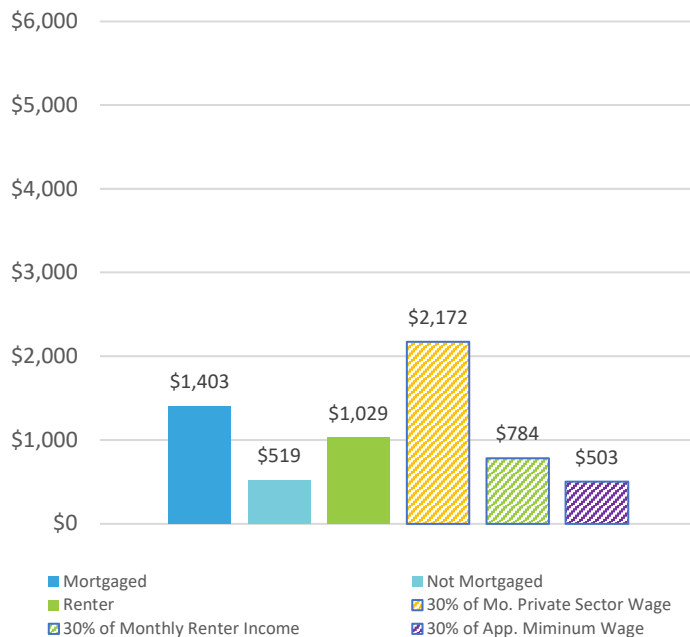
Home Value	\$247,031	2016 Value	\$179,227
Cost M/NM	\$1403/\$519	Value ▲	37.8%
\$82,344 To afford median home			

Renter Units

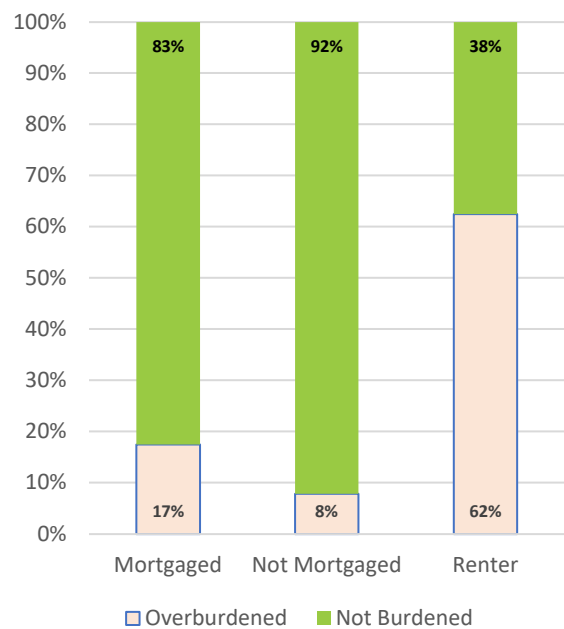
Gross Rent	\$1,029	2016 Rent	\$918
		Rent ▲	12.1%
\$41,160 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,864	Owner HH	68%	Renter HH	32%
Median Year Built	1991	% Built Pre-1970			21.6%
Median Move Year	2012	% Built After 2010			17.1%
Median Rooms	6.3	SF%	59.8%	MM%	24.3%
				MF%	10.2%

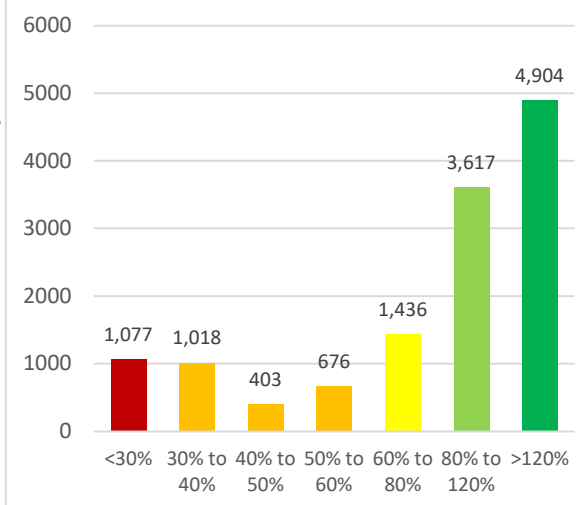
Vacancy Rates

Total	5.3%	Owner	0%	Renter	0.1%
Seasonal	1.2%	Other	1.0%	# V Rent	291
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	68.8%
Asian	64.3%	Other or Multiracial	58.3%
Am. Indian	0.0%	Hispanic	44.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Allendale-South

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	18.5%	5.3%
Household Count, 2021	13,131	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.69	--	--	--	--	--
Median Income, 2021	\$72,879	--	23.3%	\$66,906	--	15.3%
Median owner income, 2021	\$90,704	--	19.4%	\$78,276	--	13.6%
Median renter income, 2021	\$31,351	--	14.9%	\$38,135	--	17.1%
Median home value	\$247,031	--	37.8%	\$186,510	--	26.3%
Median gross rent	\$1,029	--	12.1%	\$936	--	12.0%
Income needed for median rent	\$41,160	--	--	\$37,422	--	--
Income needed for median value	\$82,344	--	--	\$62,170	--	--
Overburdened households	3,941	30%	11.9%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	135	1.0%	-36.6%	17,331	2.6%	-13.8%
Seasonal vacancy	165	1.2%	385.3%	47,247	7.1%	-5.1%
For-Sale vacancy	0	0.0%	-100.0%	3,104	0.5%	-50.7%
For-Rent vacancy	291	2.1%	27.6%	6,237	0.9%	-7.3%
Homes built pre-1940	1,254	9.0%	--	104,716	15.8%	--
Homes built post-1990	8,176	59.0%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderately High Cost and Growing
Strength and Need Type**	High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	124	381	504
Market supply (vacant on market, adjusted for age)	0	40	40
5 year Market production goals (based on 75K units)	119	329	448
1 year Market production goals (based on 15K units)	24	66	90
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Allendale-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	488	Total Amt/App	\$280,861	% Approved	85.7%
Total Conventional Apps	435	Conventional Amt/App	\$282,471	% Conv Apprvd	86.2%
Total Assisted Apps	53	Assisted Amt/App	\$267,642	% Asst Apprvd	81.1%
Applications by Race: White					
Total Apps	393	Total Amt/App	\$278,868	% Positive	85.0%
Total Conventional Apps	357	Conventional Amt/App	\$280,098	% Conv Positive	85.7%
Total Assisted Apps	36	Assisted Amt/App	\$266,667	% Asst Positive	77.8%
Applications by Race: Black					
Total Apps	8	Total Amt/App	\$212,500	% Positive	100%
Total Conventional Apps	4	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$260,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	8	Total Amt/App	\$266,250	% Positive	87.5%
Total Conventional Apps	6	Conventional Amt/App	\$265,000	% Conv Positive	83.3%
Total Assisted Apps	2	Assisted Amt/App	\$270,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	8	Total Amt/App	\$210,000	% Positive	62.5%
Total Conventional Apps	4	Conventional Amt/App	\$247,500	% Conv Positive	75.0%
Total Assisted Apps	4	Assisted Amt/App	\$172,500	% Asst Positive	50.0%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	68	Total Amt/App	\$297,500	% Positive	85.3%
Total Conventional Apps	58	Conventional Amt/App	\$301,552	% Conv Positive	86.2%
Total Assisted Apps	10	Assisted Amt/App	\$274,000	% Asst Positive	80.0%
Applications by Ethnicity: Hispanic					
Total Apps	20	Total Amt/App	\$247,000	% Positive	70.0%
Total Conventional Apps	10	Conventional Amt/App	\$268,000	% Conv Positive	80.0%
Total Assisted Apps	10	Assisted Amt/App	\$226,000	% Asst Positive	60.0%

Baldwin

Population

12,248

Households

4,349

Median HH Income

\$40,543

Owner HH Income

\$44,890

Renter HH Income

\$22,395

Housing Costs

Owner Units

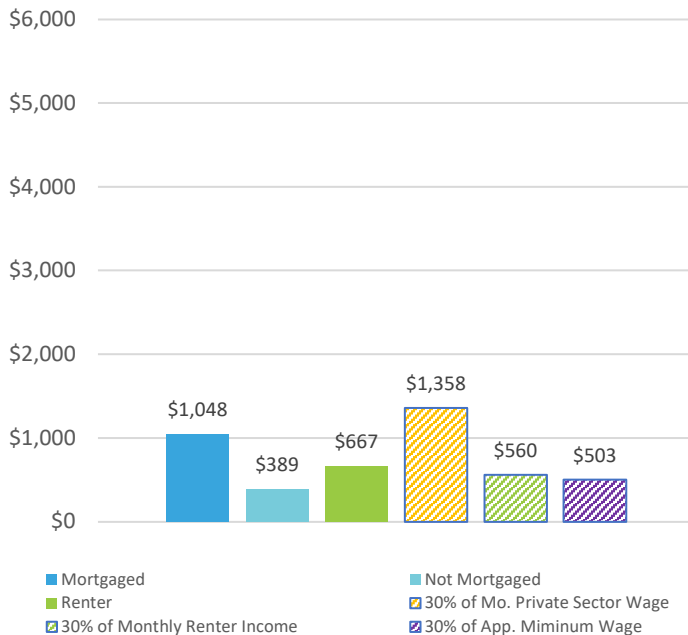
Home Value	\$103,455	2016 Value	\$87,365
Cost M/NM	\$1048/\$389	Value ▲	18.4%
\$34,485 To afford median home			

Renter Units

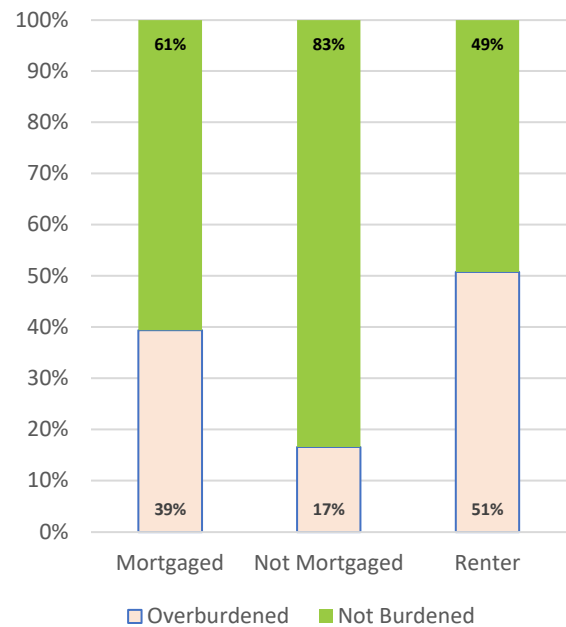
Gross Rent	\$667	2016 Rent	\$671
		Rent ▲	-0.7%
\$26,680 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,550	Owner HH	85%	Renter HH	15%
Median Year Built	1979	% Built Pre-1970		30.5%	
Median Move Year	2008	% Built After 2010		2.8%	
Median Rooms	4.0	SF%	69.1%	MM%	2.4%
				MF%	0.3%

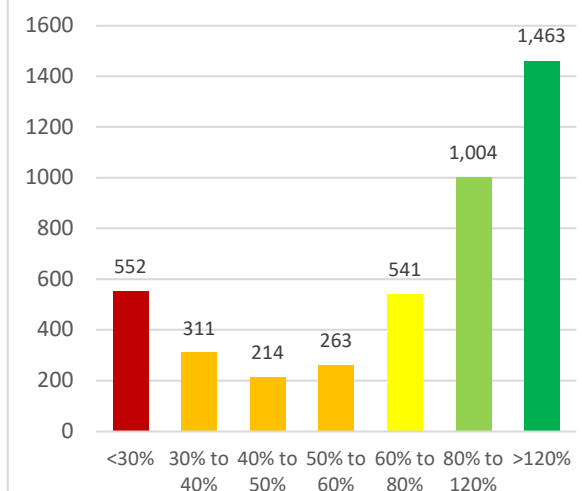
Vacancy Rates

Total	67.9%	Owner	0%	Renter	0%
Seasonal	62.3%	Other	4.2%	# V Rent	35
				#V Owner	123

Homeownership Rate by Race/Ethnicity

Black	50.4%	White	87.2%
Asian	100.0%	Other or Multiracial	87.4%
Am. Indian	100.0%	Hispanic	65.2%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Baldwin

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

-1.0%

4,349

Partnership

5.3%

607,624

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

1.55

--

--

--

--

--

\$40,543

--

19.2%

\$66,906

--

15.3%

\$44,890

--

17.2%

\$78,276

--

13.6%

\$22,395

--

51.8%

\$38,135

--

17.1%

\$103,455

--

18.4%

\$186,510

--

26.3%

\$667

--

-0.7%

\$936

--

12.0%

\$26,680

--

--

\$37,422

--

--

\$34,485

--

--

\$62,170

--

--

1,331

31%

-7.1%

140,776

23.2%

-8.7%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

572

4.2%

76.5%

17,331

2.6%

-13.8%

8,445

62.3%

-16.1%

47,247

7.1%

-5.1%

123

0.9%

6.0%

3,104

0.5%

-50.7%

35

0.3%

-20.5%

6,237

0.9%

-7.3%

892

6.6%

--

104,716

15.8%

--

4,315

31.8%

--

235,045

35.4%

--

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

20

78

Market supply (vacant on market, adjusted for age)

39

13

51

5 year Market production goals (based on 75K units)

18

8

26

1 year Market production goals (based on 15K units)

4

2

5

5 year Partnership goals (based on 75K units)

7,025

6,566

13,591

1 year Partnership goals (based on 15K units)

1,405

1,313

2,718

Baldwin

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	144	Total Amt/App	\$150,278	% Approved	66.7%
Total Conventional Apps	85	Conventional Amt/App	\$147,824	% Conv Apprvd	67.1%
Total Assisted Apps	59	Assisted Amt/App	\$153,814	% Asst Apprvd	66.1%
Applications by Race: White					
Total Apps	120	Total Amt/App	\$153,750	% Positive	64.2%
Total Conventional Apps	73	Conventional Amt/App	\$149,521	% Conv Positive	65.8%
Total Assisted Apps	47	Assisted Amt/App	\$160,319	% Asst Positive	61.7%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$91,667	% Positive	67%
Total Conventional Apps	1	Conventional Amt/App	\$75,000	% Conv Positive	0.0%
Total Assisted Apps	2	Assisted Amt/App	\$100,000	% Asst Positive	100.0%
Applications by Race: Asian					
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
Applications by Race: Native American					
Total Apps	4	Total Amt/App	\$210,000	% Positive	75.0%
Total Conventional Apps	1	Conventional Amt/App	\$135,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$235,000	% Asst Positive	66.7%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	18	Total Amt/App	\$134,444	% Positive	77.8%
Total Conventional Apps	10	Conventional Amt/App	\$136,000	% Conv Positive	80.0%
Total Assisted Apps	8	Assisted Amt/App	\$132,500	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$160,000	% Positive	50.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	4	Assisted Amt/App	\$160,000	% Asst Positive	50.0%

Big Rapids

Population

37,325

Households

13,707

Median HH Income

\$51,327

Owner HH Income

\$66,399

Renter HH Income

\$27,898

Housing Costs

Owner Units

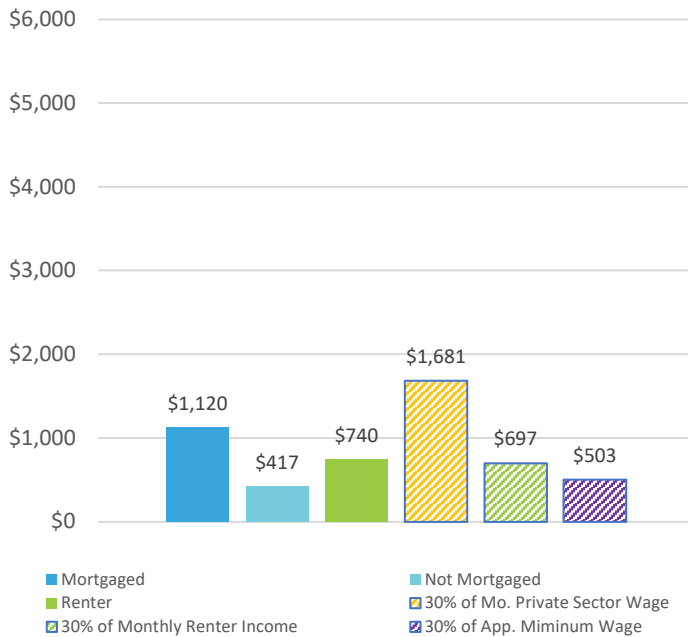
Home Value	\$133,398	2016 Value	\$118,356
Cost M/NM	\$1120/\$417	Value ▲	12.7%
\$44,466 To afford median home			

Renter Units

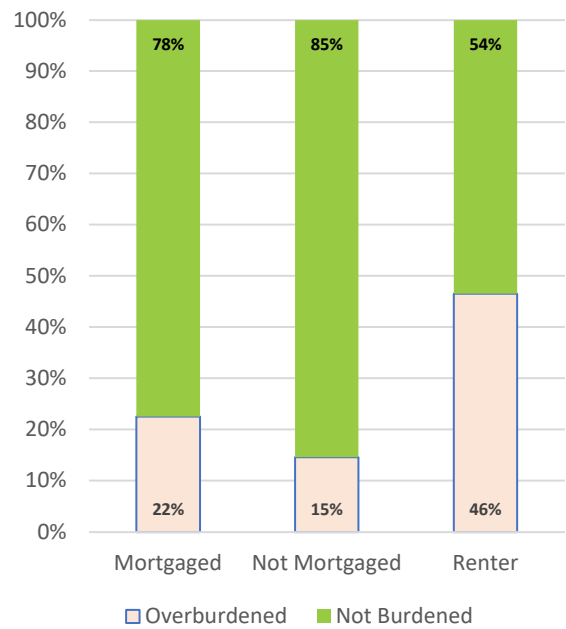
Gross Rent	\$740	2016 Rent	\$714
		Rent ▲	3.6%
\$29,600 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	16,038	Owner HH	72%	Renter HH	28%
Median Year Built	1981	% Built Pre-1970			32.1%
Median Move Year	2009	% Built After 2010			6.5%
Median Rooms	5.6	SF%	65.9%	MM%	10.1%
		MF%	5.8%		

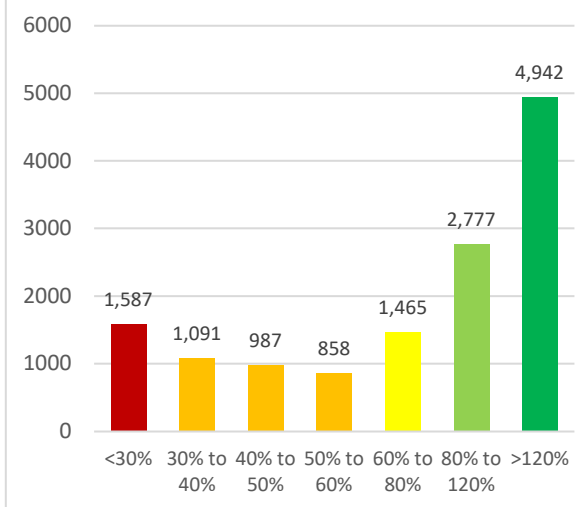
Vacancy Rates

Total	14.5%	Owner	0%	Renter	0.1%
Seasonal	8.5%	Other	1.8%	# V Rent	327
				#V Owner	118

Homeownership Rate by Race/Ethnicity

Black	22.0%	White	73.5%
Asian	47.5%	Other or Multiracial	83.8%
Am. Indian	100.0%	Hispanic	51.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Big Rapids

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

3.1%
13,707

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
1.99	--	--
\$51,327	--	12.2%
\$66,399	--	16.3%
\$27,898	--	20.4%
\$133,398	--	12.7%
\$740	--	3.6%
\$29,600	--	--
\$44,466	--	--
3,676	27%	-9.0%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
282	1.8%	-28.6%
1,368	8.5%	-13.4%
118	0.7%	-59.7%
327	2.0%	43.4%
2,075	12.9%	--
6,306	39.3%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Growing

Low Strength and High Need (Type II)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	246	269	514
Market supply (vacant on market, adjusted for age)	38	113	151
5 year Market production goals (based on 75K units)	201	150	351
1 year Market production goals (based on 15K units)	40	30	70
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Big Rapids

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	592	Total Amt/App	\$186,334	% Approved	77.0%
Total Conventional Apps	399	Conventional Amt/App	\$189,561	% Conv Apprvd	80.5%
Total Assisted Apps	193	Assisted Amt/App	\$179,663	% Asst Apprvd	69.9%
Applications by Race: White					
Total Apps	497	Total Amt/App	\$185,584	% Positive	78.1%
Total Conventional Apps	334	Conventional Amt/App	\$188,772	% Conv Positive	82.9%
Total Assisted Apps	163	Assisted Amt/App	\$179,049	% Asst Positive	68.1%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$150,000	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$150,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$151,000	% Positive	80.0%
Total Conventional Apps	5	Conventional Amt/App	\$151,000	% Conv Positive	80.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$321,667	% Positive	66.7%
Total Conventional Apps	2	Conventional Amt/App	\$295,000	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$375,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	2	Total Amt/App	\$165,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	79	Total Amt/App	\$193,354	% Positive	68.4%
Total Conventional Apps	54	Conventional Amt/App	\$195,185	% Conv Positive	64.8%
Total Assisted Apps	25	Assisted Amt/App	\$189,400	% Asst Positive	76.0%
Applications by Ethnicity: Hispanic					
Total Apps	12	Total Amt/App	\$150,000	% Positive	83.3%
Total Conventional Apps	8	Conventional Amt/App	\$135,000	% Conv Positive	87.5%
Total Assisted Apps	4	Assisted Amt/App	\$180,000	% Asst Positive	75.0%

Cedar Springs

Population

12,811

Households

5,080

Median HH Income

\$60,617

Owner HH Income

\$72,575

Renter HH Income

\$24,085

Housing Costs

Owner Units

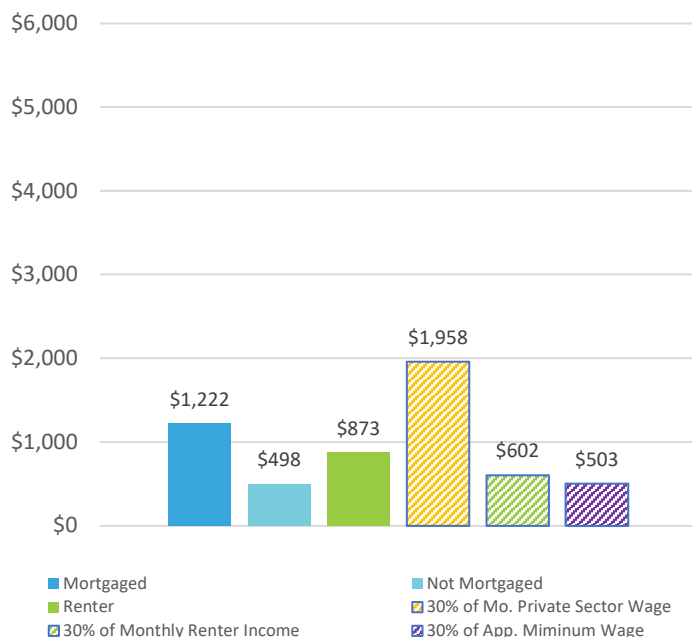
Home Value	\$163,315	2016 Value	\$128,395
Cost M/NM	\$1222/\$498	Value ▲	27.2%
\$54,438 To afford median home			

Renter Units

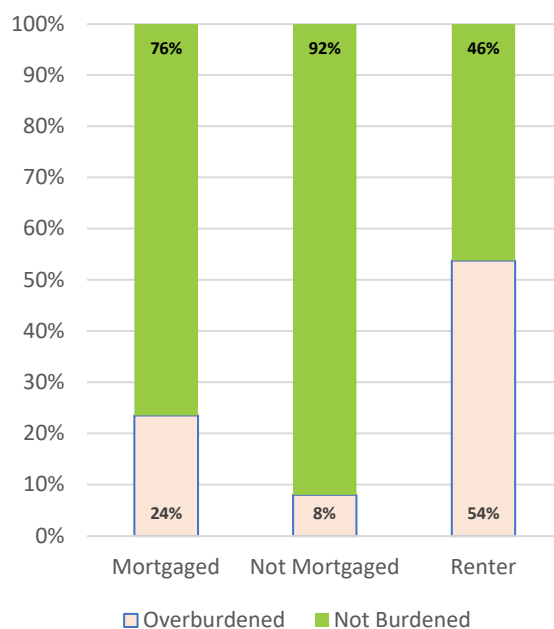
Gross Rent	\$873	2016 Rent	\$557
		Rent ▲	56.9%
\$34,920 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,615	Owner HH	79%	Renter HH	21%
Median Year Built	1979	% Built Pre-1970			37.8%
Median Move Year	2008	% Built After 2010			2.5%
Median Rooms	5.9	SF%	73.1%	MM%	9.1%
				MF%	2%

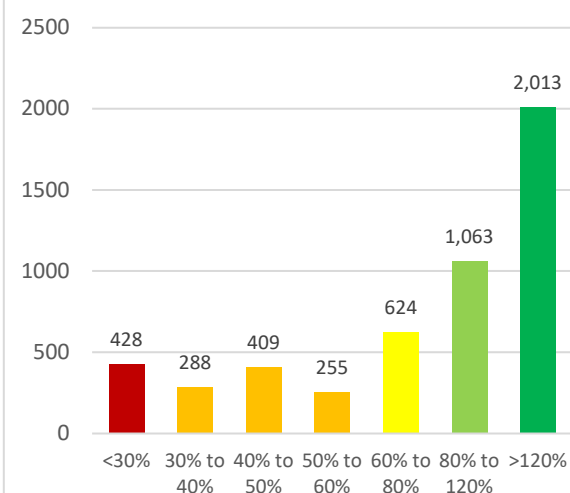
Vacancy Rates

Total	9.5%	Owner	0%	Renter	0%
Seasonal	7.4%	Other	1.0%	# V Rent	0
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	79.1%
Asian	0.0%	Other or Multiracial	94.3%
Am. Indian	100.0%	Hispanic	86.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Cedar Springs

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

7.6%
5,080

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
2.44	--	--
\$60,617	--	6.6%
\$72,575	--	16.0%
\$24,085	--	-21.0%
\$163,315	--	27.2%
\$873	--	56.9%
\$34,920	--	--
\$54,438	--	--
1,296	26%	1.0%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
56	1.0%	-60.0%
416	7.4%	64.4%
0	0.0%	-100.0%
0	0.0%	-100.0%
540	9.6%	--
2,295	40.9%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Growing
High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	36	69	105
Market supply (vacant on market, adjusted for age)	0	0	0
5 year Market production goals (based on 75K units)	35	67	102
1 year Market production goals (based on 15K units)	7	13	20
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Cedar Springs

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	241	Total Amt/App	\$225,622	% Approved	78.4%
Total Conventional Apps	170	Conventional Amt/App	\$231,824	% Conv Apprvd	80.0%
Total Assisted Apps	71	Assisted Amt/App	\$210,775	% Asst Apprvd	74.6%
Applications by Race: White					
Total Apps	199	Total Amt/App	\$225,704	% Positive	78.4%
Total Conventional Apps	143	Conventional Amt/App	\$231,014	% Conv Positive	81.1%
Total Assisted Apps	56	Assisted Amt/App	\$212,143	% Asst Positive	71.4%
Applications by Race: Black					
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
Applications by Race: Asian					
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
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$88,333	% Positive	33.3%
Total Conventional Apps	2	Conventional Amt/App	\$105,000	% Conv Positive	0.0%
Total Assisted Apps	1	Assisted Amt/App	\$55,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	42	Total Amt/App	\$225,238	% Positive	78.6%
Total Conventional Apps	27	Conventional Amt/App	\$236,111	% Conv Positive	74.1%
Total Assisted Apps	15	Assisted Amt/App	\$205,667	% Asst Positive	86.7%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$240,714	% Positive	57.1%
Total Conventional Apps	4	Conventional Amt/App	\$222,500	% Conv Positive	50.0%
Total Assisted Apps	3	Assisted Amt/App	\$265,000	% Asst Positive	66.7%

Comstock Park

Population

41,304

Households

16,484

Median HH Income

\$71,676

Owner HH Income

\$80,435

Renter HH Income

\$38,170

Housing Costs

Owner Units

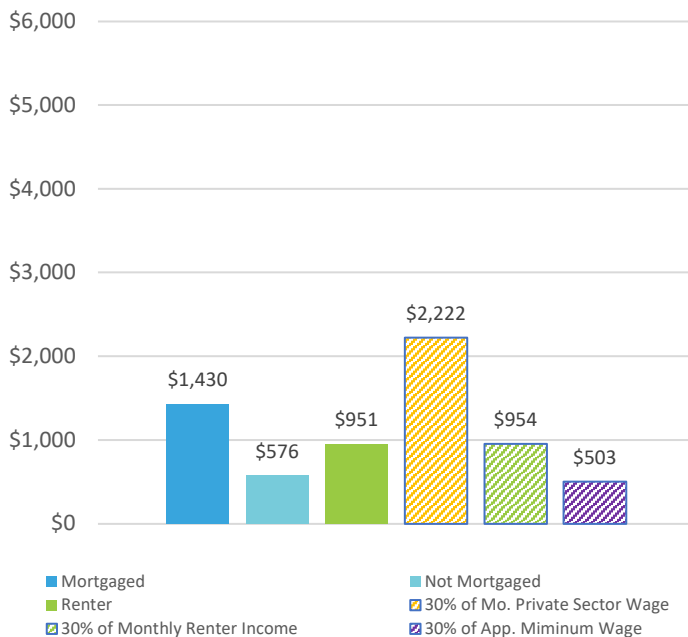
Home Value	\$216,422	2016 Value	\$166,838
Cost M/NM	\$1430/\$576	Value ▲	29.7%
\$72,141 To afford median home			

Renter Units

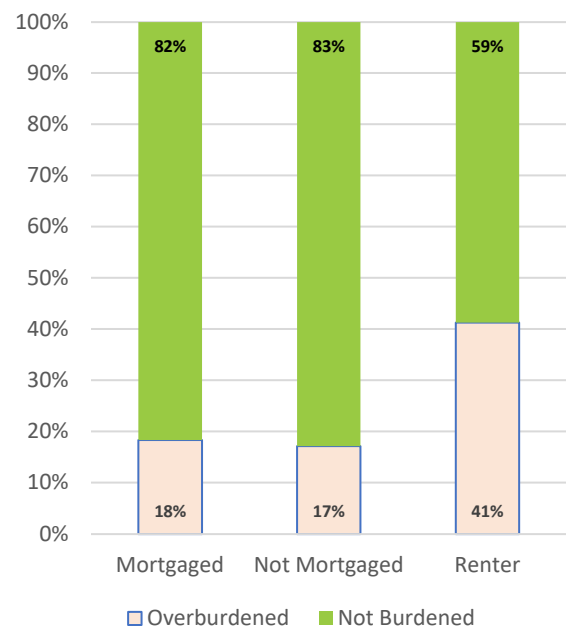
Gross Rent	\$951	2016 Rent	\$820
		Rent ▲	16.0%
\$38,040 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	17,087	Owner HH	79%	Renter HH	21%		
Median Year Built	1983	% Built Pre-1970		29.5%			
Median Move Year	2008	% Built After 2010		5.5%			
Median Rooms	6.3	SF%	68.1%	MM%	10%	MF%	12.2%

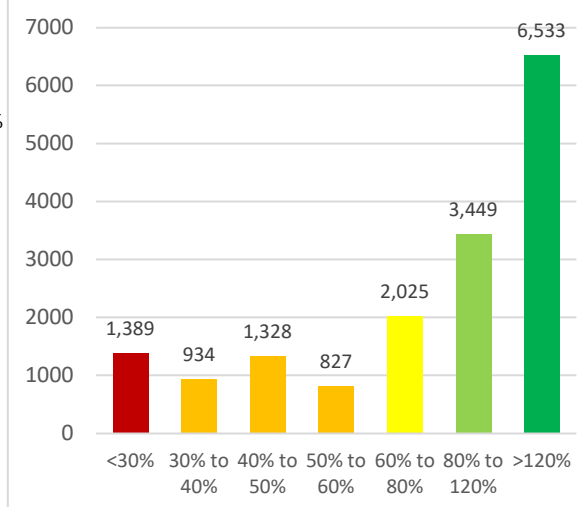
Vacancy Rates

Total	3.5%	Owner	0%	Renter	0%		
Seasonal	0.6%	Other	1.1%	# V Rent	143	#V Owner	8

Homeownership Rate by Race/Ethnicity

Black	26.4%	White	83.7%
Asian	76.0%	Other or Multiracial	58.3%
Am. Indian	11.1%	Hispanic	42.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Comstock Park

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	6.8%	5.3%
Household Count, 2021	16,484	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.23	--	--	--	--	--
Median Income, 2021	\$71,676	--	10.1%	\$66,906	--	15.3%
Median owner income, 2021	\$80,435	--	4.4%	\$78,276	--	13.6%
Median renter income, 2021	\$38,170	--	3.2%	\$38,135	--	17.1%
Median home value	\$216,422	--	29.7%	\$186,510	--	26.3%
Median gross rent	\$951	--	16.0%	\$936	--	12.0%
Income needed for median rent	\$38,040	--	--	\$37,422	--	--
Income needed for median value	\$72,141	--	--	\$62,170	--	--
Overburdened households	3,727	23%	3.1%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	196	1.1%	-30.0%	17,331	2.6%	-13.8%
Seasonal vacancy	111	0.6%	29.1%	47,247	7.1%	-5.1%
For-Sale vacancy	8	0.0%	-87.9%	3,104	0.5%	-50.7%
For-Rent vacancy	143	0.8%	-29.2%	6,237	0.9%	-7.3%
Homes built pre-1940	1,004	5.9%	--	104,716	15.8%	--
Homes built post-1990	6,688	39.1%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate Cost and Growing
Strength and Need Type**	High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	232	193	425
Market supply (vacant on market, adjusted for age)	3	23	26
5 year Market production goals (based on 75K units)	221	164	385
1 year Market production goals (based on 15K units)	44	33	77
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Comstock Park

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	721	Total Amt/App	\$260,687	% Approved	84.2%
Total Conventional Apps	622	Conventional Amt/App	\$260,659	% Conv Apprvd	84.7%
Total Assisted Apps	99	Assisted Amt/App	\$260,859	% Asst Apprvd	80.8%
Applications by Race: White					
Total Apps	560	Total Amt/App	\$256,232	% Positive	85.4%
Total Conventional Apps	485	Conventional Amt/App	\$255,165	% Conv Positive	85.8%
Total Assisted Apps	75	Assisted Amt/App	\$263,133	% Asst Positive	82.7%
Applications by Race: Black					
Total Apps	8	Total Amt/App	\$195,000	% Positive	63%
Total Conventional Apps	5	Conventional Amt/App	\$213,000	% Conv Positive	60.0%
Total Assisted Apps	3	Assisted Amt/App	\$165,000	% Asst Positive	66.7%
Applications by Race: Asian					
Total Apps	11	Total Amt/App	\$273,182	% Positive	81.8%
Total Conventional Apps	11	Conventional Amt/App	\$273,182	% Conv Positive	81.8%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$180,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$255,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$105,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	129	Total Amt/App	\$281,512	% Positive	79.8%
Total Conventional Apps	112	Conventional Amt/App	\$283,304	% Conv Positive	80.4%
Total Assisted Apps	17	Assisted Amt/App	\$269,706	% Asst Positive	76.5%
Applications by Ethnicity: Hispanic					
Total Apps	20	Total Amt/App	\$229,000	% Positive	75.0%
Total Conventional Apps	12	Conventional Amt/App	\$217,500	% Conv Positive	75.0%
Total Assisted Apps	8	Assisted Amt/App	\$246,250	% Asst Positive	75.0%

East Grand Rapids

Population

25,238

Households

8,807

Median HH Income

\$131,804

Owner HH Income

\$142,181

Renter HH Income

\$49,532

Housing Costs

Owner Units

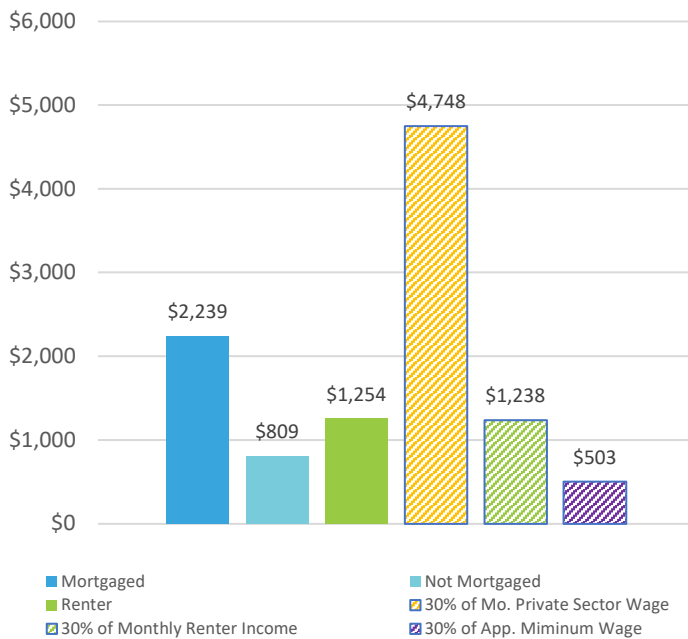
Home Value	\$394,286	2016 Value	\$315,432
Cost M/NM	\$2239/\$809	Value ▲	25.0%
\$131,429 To afford median home			

Renter Units

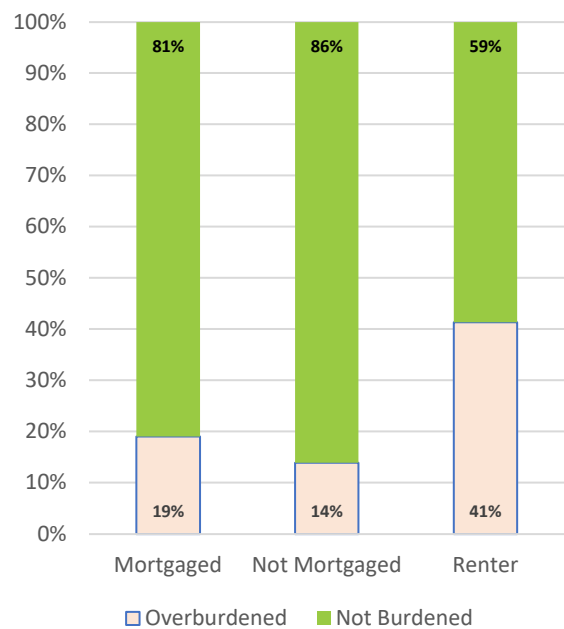
Gross Rent	\$1,254	2016 Rent	\$1,307
		Rent ▲	-4.0%
\$50,160 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,026	Owner HH	88%	Renter HH	12%
Median Year Built	1970	% Built Pre-1970		49.6%	
Median Move Year	2011	% Built After 2010		5.3%	
Median Rooms	7.8	SF%	83.9%	MM%	7.7%
				MF%	8.4%

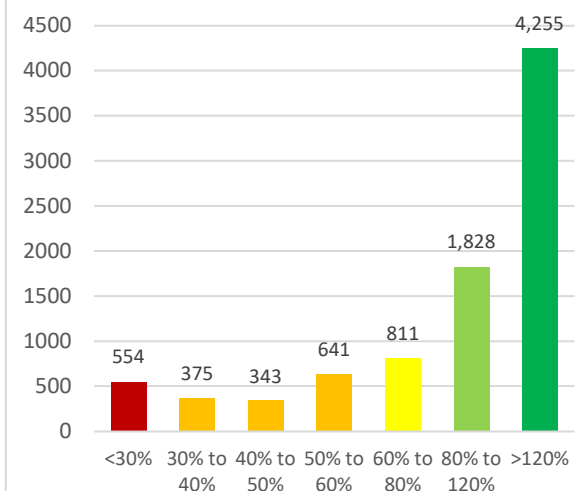
Vacancy Rates

Total	2.4%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	1.3%	# V Rent	48
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	88.7%
Asian	86.4%	Other or Multiracial	78.1%
Am. Indian	100.0%	Hispanic	81.6%
Pacific Islnd	55.0%		

Number of Households by AMI Group



East Grand Rapids

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

0.2%
8,807

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
5.89	--	--
\$131,804	--	18.1%
\$142,181	--	13.3%
\$49,532	--	-2.4%
\$394,286	--	25.0%
\$1,254	--	-4.0%
\$50,160	--	--
\$131,429	--	--
1,772	20%	-8.3%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
116	1.3%	-15.9%
31	0.3%	-67.7%
0	0.0%	NA
48	0.5%	-49.5%
1,307	14.5%	--
2,730	30.2%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

High Cost and Stable
High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	150	66	216
Market supply (vacant on market, adjusted for age)	0	15	15
5 year Market production goals (based on 75K units)	145	49	194
1 year Market production goals (based on 15K units)	29	10	39
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

East Grand Rapids

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	511	Total Amt/App	\$461,634	% Approved	80.8%
Total Conventional Apps	485	Conventional Amt/App	\$469,206	% Conv Apprvd	80.8%
Total Assisted Apps	26	Assisted Amt/App	\$320,385	% Asst Apprvd	80.8%
Applications by Race: White					
Total Apps	354	Total Amt/App	\$464,379	% Positive	82.2%
Total Conventional Apps	342	Conventional Amt/App	\$469,649	% Conv Positive	82.2%
Total Assisted Apps	12	Assisted Amt/App	\$314,167	% Asst Positive	83.3%
Applications by Race: Black					
Total Apps	8	Total Amt/App	\$355,000	% Positive	75%
Total Conventional Apps	2	Conventional Amt/App	\$655,000	% Conv Positive	100.0%
Total Assisted Apps	6	Assisted Amt/App	\$255,000	% Asst Positive	66.7%
Applications by Race: Asian					
Total Apps	20	Total Amt/App	\$337,000	% Positive	90.0%
Total Conventional Apps	19	Conventional Amt/App	\$339,211	% Conv Positive	89.5%
Total Assisted Apps	1	Assisted Amt/App	\$295,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$171,667	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$180,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	110	Total Amt/App	\$481,455	% Positive	75.5%
Total Conventional Apps	103	Conventional Amt/App	\$487,621	% Conv Positive	74.8%
Total Assisted Apps	7	Assisted Amt/App	\$390,714	% Asst Positive	85.7%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$296,818	% Positive	72.7%
Total Conventional Apps	11	Conventional Amt/App	\$296,818	% Conv Positive	72.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Fennville

Population

24,793

Households

8,629

Median HH Income

\$64,737

Owner HH Income

\$68,884

Renter HH Income

\$42,038

Housing Costs

Owner Units

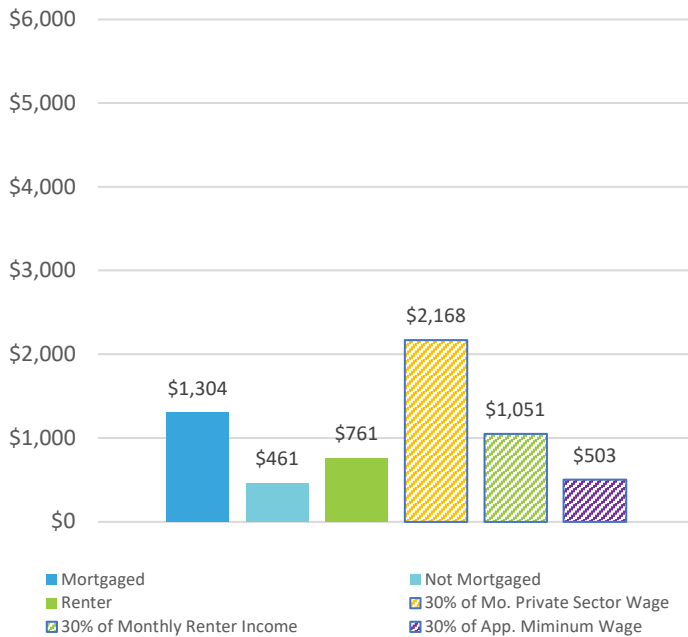
Home Value	\$175,362	2016 Value	\$151,859
Cost M/NM	\$1304/\$461	Value ▲	15.5%
\$58,454 To afford median home			

Renter Units

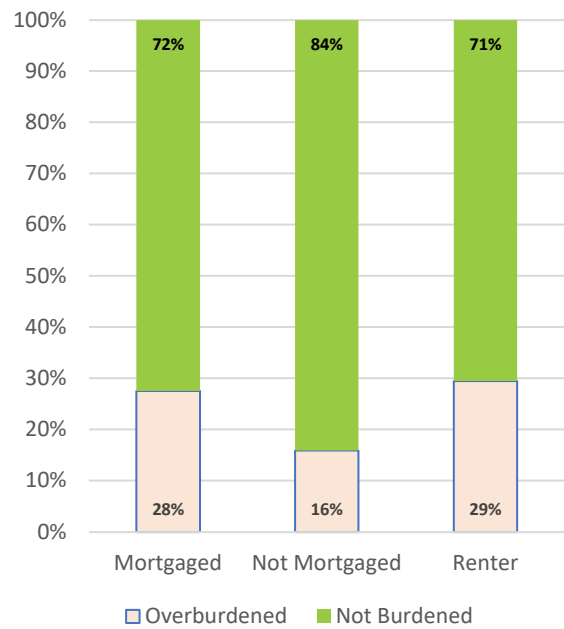
Gross Rent	\$761	2016 Rent	\$782
		Rent ▲	-2.7%
\$30,440 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,612	Owner HH	85%	Renter HH	15%
Median Year Built	1983	% Built Pre-1970			35.8%
Median Move Year	2007	% Built After 2010			5.9%
Median Rooms	6.0	SF%	79.3%	MM%	4%
				MF%	0.3%

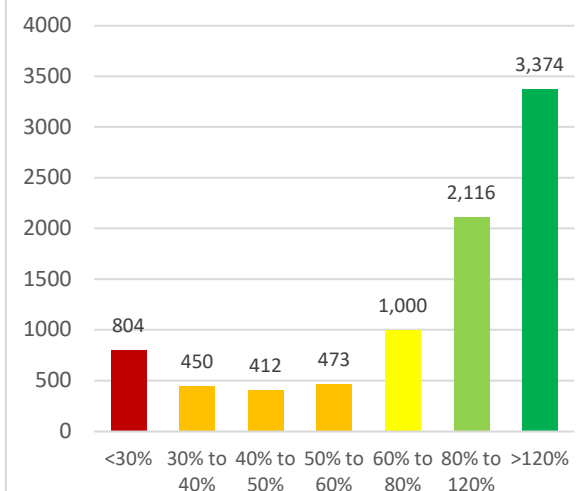
Vacancy Rates

Total	25.7%	Owner	0%	Renter	0%
Seasonal	20.0%	Other	3.4%	# V Rent	25
				#V Owner	30

Homeownership Rate by Race/Ethnicity

Black	61.4%	White	85.4%
Asian	100.0%	Other or Multiracial	85.9%
Am. Indian	14.3%	Hispanic	74.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Fennville

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

-0.3%

8,629

Partnership

5.3%

607,624

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

2.62

--

--

--

--

--

\$64,737

--

11.9%

\$66,906

--

15.3%

\$68,884

--

8.6%

\$78,276

--

13.6%

\$42,038

--

21.0%

\$38,135

--

17.1%

\$175,362

--

15.5%

\$186,510

--

26.3%

\$761

--

-2.7%

\$936

--

12.0%

\$30,440

--

--

\$37,422

--

--

\$58,454

--

--

\$62,170

--

--

2,024

23%

-10.8%

140,776

23.2%

-8.7%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

395

3.4%

-24.9%

17,331

2.6%

-13.8%

2,322

20.0%

-3.9%

47,247

7.1%

-5.1%

30

0.3%

-71.2%

3,104

0.5%

-50.7%

25

0.2%

733.3%

6,237

0.9%

-7.3%

1,786

15.4%

--

104,716

15.8%

--

4,824

41.5%

--

235,045

35.4%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

Moderate Cost and Stable

High Strength and Low Need (Type IV)

Gap Analysis 2021

Owner Units

Renter Units

Total Units

Market demand (estimated annual moves)

91

47

138

Market supply (vacant on market, adjusted for age)

10

9

19

5 year Market production goals (based on 75K units)

78

37

115

1 year Market production goals (based on 15K units)

16

7

23

5 year Partnership goals (based on 75K units)

7,025

6,566

13,591

1 year Partnership goals (based on 15K units)

1,405

1,313

2,718

Fennville

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	340	Total Amt/App	\$255,588	% Approved	75.0%
Total Conventional Apps	272	Conventional Amt/App	\$267,279	% Conv Apprvd	77.2%
Total Assisted Apps	68	Assisted Amt/App	\$208,824	% Asst Apprvd	66.2%
Applications by Race: White					
Total Apps	278	Total Amt/App	\$255,504	% Positive	75.5%
Total Conventional Apps	231	Conventional Amt/App	\$265,779	% Conv Positive	77.9%
Total Assisted Apps	47	Assisted Amt/App	\$205,000	% Asst Positive	63.8%
Applications by Race: Black					
Total Apps	6	Total Amt/App	\$323,333	% Positive	83%
Total Conventional Apps	2	Conventional Amt/App	\$505,000	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$232,500	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$155,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$178,333	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$178,333	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$265,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$265,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	49	Total Amt/App	\$249,082	% Positive	71.4%
Total Conventional Apps	35	Conventional Amt/App	\$266,429	% Conv Positive	74.3%
Total Assisted Apps	14	Assisted Amt/App	\$205,714	% Asst Positive	64.3%
Applications by Ethnicity: Hispanic					
Total Apps	28	Total Amt/App	\$185,357	% Positive	60.7%
Total Conventional Apps	22	Conventional Amt/App	\$179,545	% Conv Positive	54.5%
Total Assisted Apps	6	Assisted Amt/App	\$206,667	% Asst Positive	83.3%

Forest Hills-North

Population

36,482

Households

13,529

Median HH Income

\$112,612

Owner HH Income

\$120,865

Renter HH Income

\$54,628

Housing Costs

Owner Units

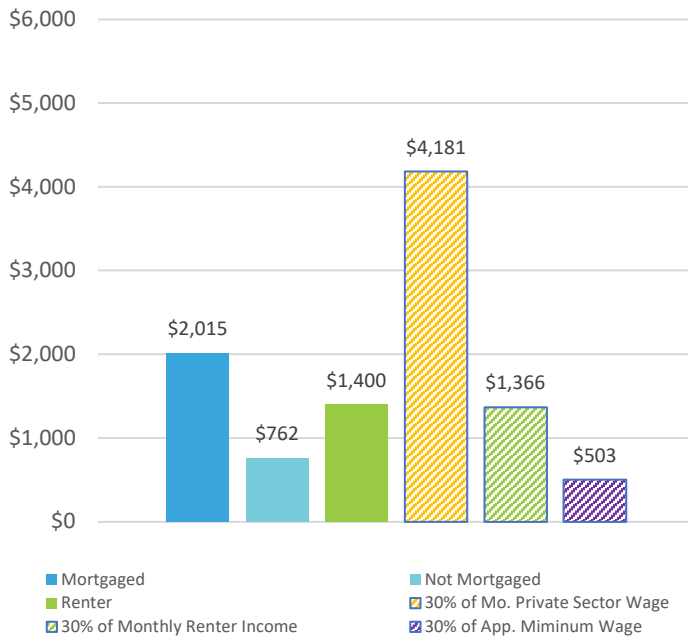
Home Value	\$351,072	2016 Value	\$278,375
Cost M/NM	\$2015/\$762	Value ▲	26.1%
\$117,024 To afford median home			

Renter Units

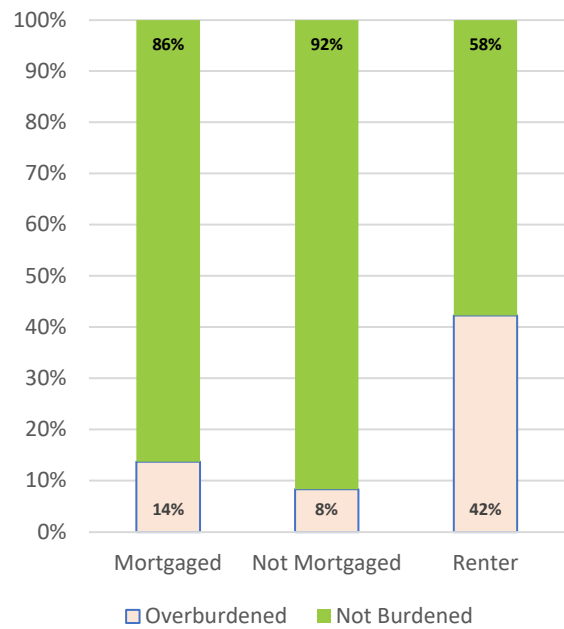
Gross Rent	\$1,400	2016 Rent	\$976
		Rent ▲	43.5%
\$56,000 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	14,176	Owner HH	89%	Renter HH	11%		
Median Year Built	1989	% Built Pre-1970		19.4%			
Median Move Year	2011	% Built After 2010		13%			
Median Rooms	7.8	SF%	79.3%	MM%	15%	MF%	5.3%

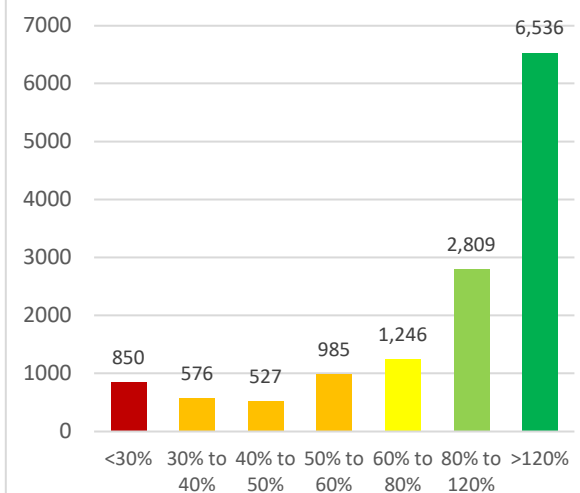
Vacancy Rates

Total	4.6%	Owner	0%	Renter	0.1%		
Seasonal	0.5%	Other	1.5%	# V Rent	133	#V Owner	19

Homeownership Rate by Race/Ethnicity

Black	78.0%	White	89.1%
Asian	73.5%	Other or Multiracial	88.5%
Am. Indian	0.0%	Hispanic	100.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Forest Hills-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	8.7%	5.3%
Household Count, 2021	13,529	607,624

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Housing Affordability						
Home value / partnership income	5.25	--	--	--	--	--
Median Income, 2021	\$112,612	--	7.2%	\$66,906	--	15.3%
Median owner income, 2021	\$120,865	--	4.0%	\$78,276	--	13.6%
Median renter income, 2021	\$54,628	--	32.9%	\$38,135	--	17.1%
Median home value	\$351,072	--	26.1%	\$186,510	--	26.3%
Median gross rent	\$1,400	--	43.5%	\$936	--	12.0%
Income needed for median rent	\$56,000	--	--	\$37,422	--	--
Income needed for median value	\$117,024	--	--	\$62,170	--	--
Overburdened households	2,047	15%	-17.0%	140,776	23.2%	-8.7%

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Housing Quality and Vacancy						
"Other" vacancy	216	1.5%	204.2%	17,331	2.6%	-13.8%
Seasonal vacancy	65	0.5%	-61.5%	47,247	7.1%	-5.1%
For-Sale vacancy	19	0.1%	-64.2%	3,104	0.5%	-50.7%
For-Rent vacancy	133	0.9%	303.0%	6,237	0.9%	-7.3%
Homes built pre-1940	332	2.3%	--	104,716	15.8%	--
Homes built post-1990	7,271	51.3%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	High Cost and Growing
Strength and Need Type**	High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	191	143	334
Market supply (vacant on market, adjusted for age)	4	25	28
5 year Market production goals (based on 75K units)	181	114	295
1 year Market production goals (based on 15K units)	36	23	59
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Forest Hills-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	689	Total Amt/App	\$436,234	% Approved	79.8%
Total Conventional Apps	655	Conventional Amt/App	\$443,031	% Conv Apprvd	80.2%
Total Assisted Apps	34	Assisted Amt/App	\$305,294	% Asst Apprvd	73.5%
Applications by Race: White					
Total Apps	494	Total Amt/App	\$414,696	% Positive	80.2%
Total Conventional Apps	471	Conventional Amt/App	\$420,987	% Conv Positive	80.5%
Total Assisted Apps	23	Assisted Amt/App	\$285,870	% Asst Positive	73.9%
Applications by Race: Black					
Total Apps	9	Total Amt/App	\$399,444	% Positive	78%
Total Conventional Apps	5	Conventional Amt/App	\$397,000	% Conv Positive	60.0%
Total Assisted Apps	4	Assisted Amt/App	\$402,500	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	25	Total Amt/App	\$528,200	% Positive	72.0%
Total Conventional Apps	25	Conventional Amt/App	\$528,200	% Conv Positive	72.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	148	Total Amt/App	\$486,892	% Positive	79.7%
Total Conventional Apps	142	Conventional Amt/App	\$493,803	% Conv Positive	81.0%
Total Assisted Apps	6	Assisted Amt/App	\$323,333	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$356,818	% Positive	72.7%
Total Conventional Apps	9	Conventional Amt/App	\$373,889	% Conv Positive	77.8%
Total Assisted Apps	2	Assisted Amt/App	\$280,000	% Asst Positive	50.0%

Forest Hills-South

Population

28,887

Households

9,931

Median HH Income

\$110,028

Owner HH Income

\$118,745

Renter HH Income

\$43,436

Housing Costs

Owner Units

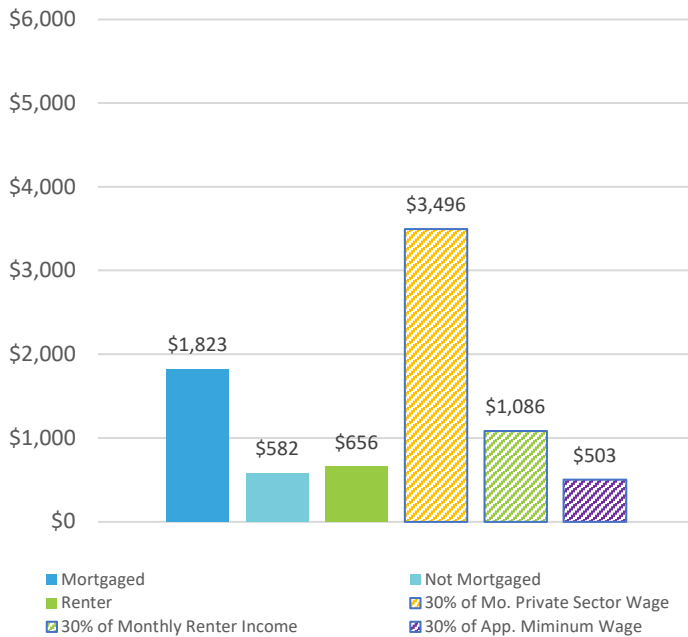
Home Value	\$304,361	2016 Value	\$257,790
Cost M/NM	\$1823/\$582	Value ▲	18.1%
\$101,454 To afford median home			

Renter Units

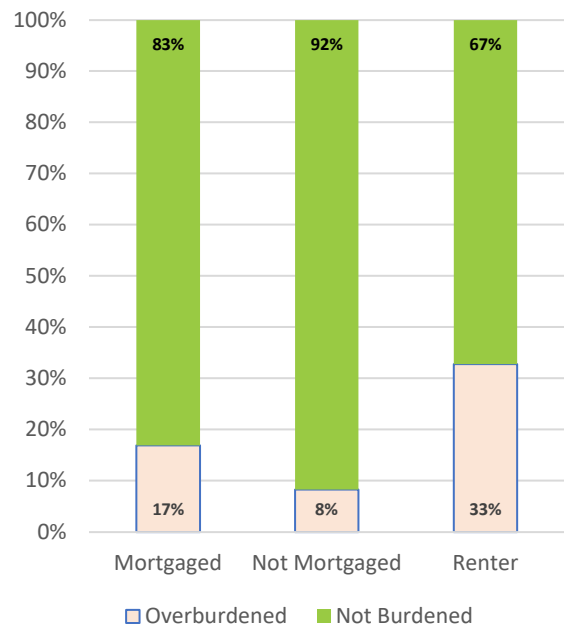
Gross Rent	\$656	2016 Rent	\$877
		Rent ▲	-25.2%
\$26,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,295	Owner HH	92%	Renter HH	8%
Median Year Built	1988	% Built Pre-1970			21%
Median Move Year	2011	% Built After 2010			9.6%
Median Rooms	7.5	SF%	89.5%	MM%	3.3%
				MF%	3.1%

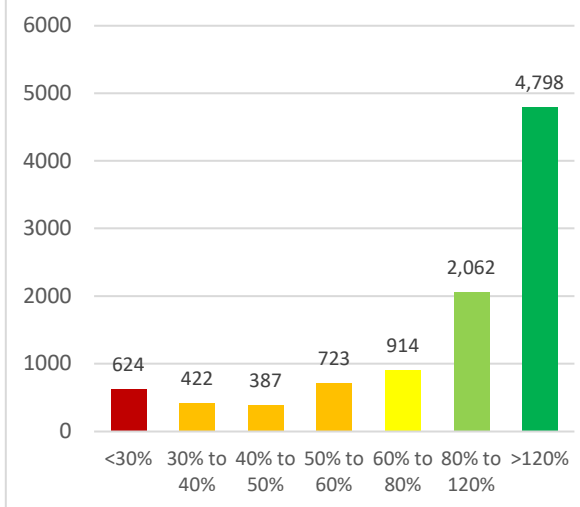
Vacancy Rates

Total	3.5%	Owner	0%	Renter	0%
Seasonal	0.8%	Other	1.9%	# V Rent	24
				#V Owner	37

Homeownership Rate by Race/Ethnicity

Black	97.8%	White	92.5%
Asian	100.0%	Other or Multiracial	57.8%
Am. Indian	100.0%	Hispanic	91.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Forest Hills-South

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	7.3%	5.3%
Household Count, 2021	9,931	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.55	--	--	--	--	--
Median Income, 2021	\$110,028	--	11.1%	\$66,906	--	15.3%
Median owner income, 2021	\$118,745	--	16.0%	\$78,276	--	13.6%
Median renter income, 2021	\$43,436	--	13.9%	\$38,135	--	17.1%
Median home value	\$304,361	--	18.1%	\$186,510	--	26.3%
Median gross rent	\$656	--	-25.2%	\$936	--	12.0%
Income needed for median rent	\$26,240	--	--	\$37,422	--	--
Income needed for median value	\$101,454	--	--	\$62,170	--	--
Overburdened households	1,564	16%	-9.4%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	197	1.9%	109.6%	17,331	2.6%	-13.8%
Seasonal vacancy	79	0.8%	-26.2%	47,247	7.1%	-5.1%
For-Sale vacancy	37	0.4%	-21.3%	3,104	0.5%	-50.7%
For-Rent vacancy	24	0.2%	60.0%	6,237	0.9%	-7.3%
Homes built pre-1940	929	9.0%	--	104,716	15.8%	--
Homes built post-1990	4,871	47.3%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	High Cost and Growing
Strength and Need Type**	High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	113	83	195
Market supply (vacant on market, adjusted for age)	7	7	14
5 year Market production goals (based on 75K units)	102	73	175
1 year Market production goals (based on 15K units)	20	15	35
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Forest Hills-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	624	Total Amt/App	\$358,622	% Approved	78.5%
Total Conventional Apps	576	Conventional Amt/App	\$362,882	% Conv Apprvd	79.2%
Total Assisted Apps	48	Assisted Amt/App	\$307,500	% Asst Apprvd	70.8%
Applications by Race: White					
Total Apps	451	Total Amt/App	\$345,998	% Positive	80.5%
Total Conventional Apps	420	Conventional Amt/App	\$349,381	% Conv Positive	80.2%
Total Assisted Apps	31	Assisted Amt/App	\$300,161	% Asst Positive	83.9%
Applications by Race: Black					
Total Apps	8	Total Amt/App	\$333,750	% Positive	63%
Total Conventional Apps	4	Conventional Amt/App	\$362,500	% Conv Positive	50.0%
Total Assisted Apps	4	Assisted Amt/App	\$305,000	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	13	Total Amt/App	\$301,923	% Positive	84.6%
Total Conventional Apps	12	Conventional Amt/App	\$315,000	% Conv Positive	91.7%
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$355,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$395,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$315,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$305,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$305,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	140	Total Amt/App	\$410,571	% Positive	72.9%
Total Conventional Apps	132	Conventional Amt/App	\$414,470	% Conv Positive	75.0%
Total Assisted Apps	8	Assisted Amt/App	\$346,250	% Asst Positive	37.5%
Applications by Ethnicity: Hispanic					
Total Apps	16	Total Amt/App	\$264,375	% Positive	93.8%
Total Conventional Apps	11	Conventional Amt/App	\$258,636	% Conv Positive	100.0%
Total Assisted Apps	5	Assisted Amt/App	\$277,000	% Asst Positive	80.0%

Fremont

Population

44,400

Households

15,983

Median HH Income

\$58,259

Owner HH Income

\$63,581

Renter HH Income

\$32,215

Housing Costs

Owner Units

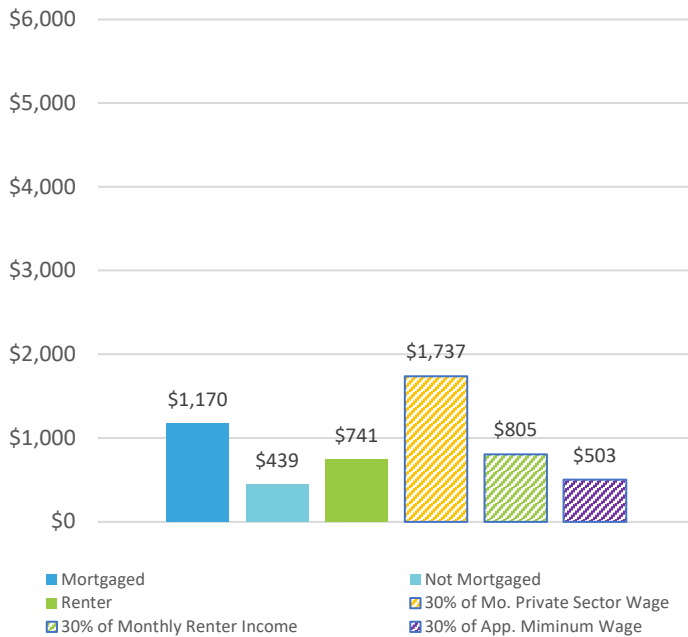
Home Value	\$140,204	2016 Value	\$117,286
Cost M/NM	\$1170/\$439	Value ▲	19.5%
\$46,735 To afford median home			

Renter Units

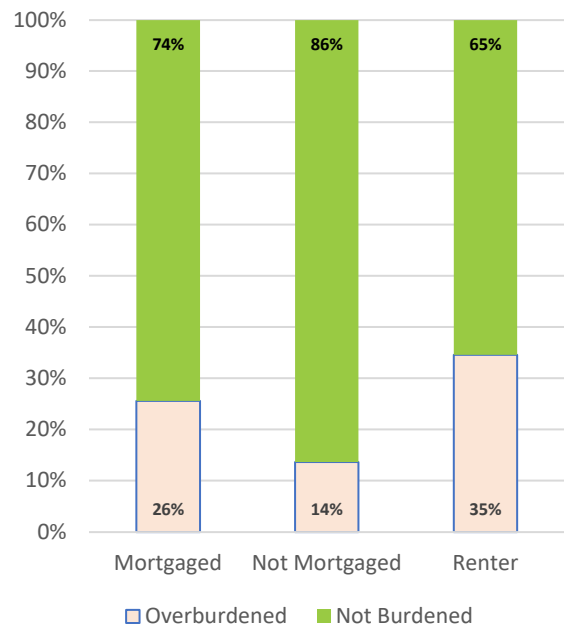
Gross Rent	\$741	2016 Rent	\$706
		Rent ▲	5.0%
\$29,640 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	19,850	Owner HH	85%	Renter HH	15%
Median Year Built	1977	% Built Pre-1970		38.4%	
Median Move Year	2008	% Built After 2010		2.6%	
Median Rooms	5.8	SF%	75.1%	MM%	5.2%
				MF%	1.5%

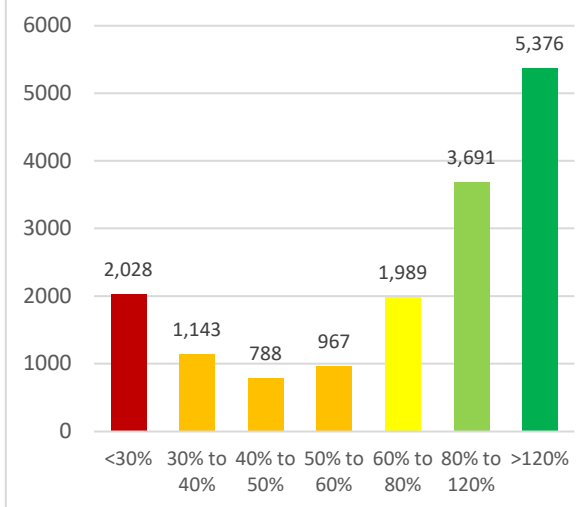
Vacancy Rates

Total	19.5%	Owner	0%	Renter	0%
Seasonal	12.4%	Other	4.5%	# V Rent	44
				#V Owner	157

Homeownership Rate by Race/Ethnicity

Black	86.7%	White	85.6%
Asian	87.0%	Other or Multiracial	82.0%
Am. Indian	85.6%	Hispanic	81.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Fremont

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.2%	5.3%
Household Count, 2021	15,983	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.10	--	--	--	--	--
Median Income, 2021	\$58,259	--	16.0%	\$66,906	--	15.3%
Median owner income, 2021	\$63,581	--	11.3%	\$78,276	--	13.6%
Median renter income, 2021	\$32,215	--	15.0%	\$38,135	--	17.1%
Median home value	\$140,204	--	19.5%	\$186,510	--	26.3%
Median gross rent	\$741	--	5.0%	\$936	--	12.0%
Income needed for median rent	\$29,640	--	--	\$37,422	--	--
Income needed for median value	\$46,735	--	--	\$62,170	--	--
Overburdened households	3,575	22%	-13.0%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	888	4.5%	-3.5%	17,331	2.6%	-13.8%
Seasonal vacancy	2,461	12.4%	-2.3%	47,247	7.1%	-5.1%
For-Sale vacancy	157	0.8%	-47.1%	3,104	0.5%	-50.7%
For-Rent vacancy	44	0.2%	-58.1%	6,237	0.9%	-7.3%
Homes built pre-1940	2,597	13.1%	--	104,716	15.8%	--
Homes built post-1990	6,237	31.4%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Low Cost and Shrinking
Strength and Need Type**	Low Strength and Low Need (Type III)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	258	94	352
Market supply (vacant on market, adjusted for age)	59	18	76
5 year Market production goals (based on 75K units)	193	74	266
1 year Market production goals (based on 15K units)	39	15	53
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Fremont

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	559	Total Amt/App	\$195,089	% Approved	74.6%
Total Conventional Apps	393	Conventional Amt/App	\$200,013	% Conv Apprvd	77.4%
Total Assisted Apps	166	Assisted Amt/App	\$183,434	% Asst Apprvd	68.1%
Applications by Race: White					
Total Apps	466	Total Amt/App	\$194,142	% Positive	76.6%
Total Conventional Apps	328	Conventional Amt/App	\$196,921	% Conv Positive	80.5%
Total Assisted Apps	138	Assisted Amt/App	\$187,536	% Asst Positive	67.4%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$345,000	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$345,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$285,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$285,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$265,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$375,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	84	Total Amt/App	\$189,881	% Positive	65.5%
Total Conventional Apps	58	Conventional Amt/App	\$205,345	% Conv Positive	62.1%
Total Assisted Apps	26	Assisted Amt/App	\$155,385	% Asst Positive	73.1%
Applications by Ethnicity: Hispanic					
Total Apps	24	Total Amt/App	\$214,167	% Positive	75.0%
Total Conventional Apps	14	Conventional Amt/App	\$242,143	% Conv Positive	64.3%
Total Assisted Apps	10	Assisted Amt/App	\$175,000	% Asst Positive	90.0%

Grand Haven-Central

Population

31,412

Households

13,706

Median HH Income

\$70,717

Owner HH Income

\$82,041

Renter HH Income

\$36,569

Housing Costs

Owner Units

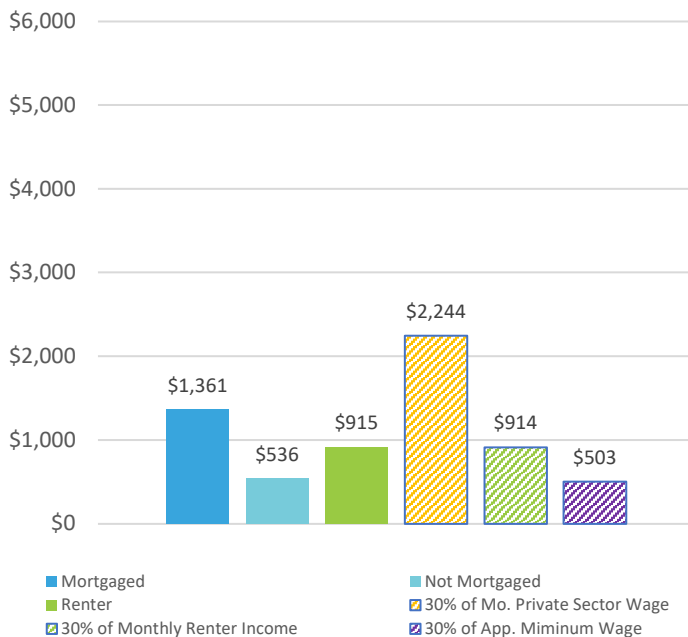
Home Value	\$217,518	2016 Value	\$168,394
Cost M/NM	\$1361/\$536	Value ▲	29.2%
\$72,506 To afford median home			

Renter Units

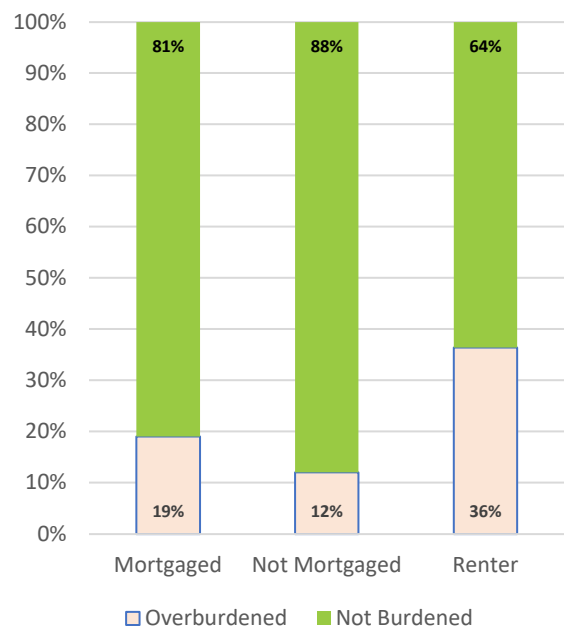
Gross Rent	\$915	2016 Rent	\$839
		Rent ▲	9.0%
\$36,600 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	15,076	Owner HH	77%	Renter HH	23%
Median Year Built	1973	% Built Pre-1970	44%		
Median Move Year	2010	% Built After 2010	6.8%		
Median Rooms	6.1	SF%	67.7%	MM%	18.3%
				MF%	8.3%

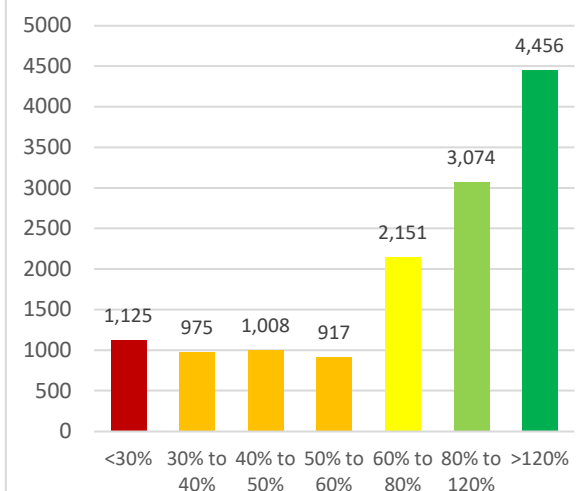
Vacancy Rates

Total	9.1%	Owner	0%	Renter	0%
Seasonal	7.1%	Other	1.0%	# V Rent	101
				#V Owner	25

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	77.5%
Asian	63.0%	Other or Multiracial	64.6%
Am. Indian	100.0%	Hispanic	37.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Grand Haven-Central

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	12.2%	5.3%
Household Count, 2021	13,706	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.25	--	--	--	--	--
Median Income, 2021	\$70,717	--	8.4%	\$66,906	--	15.3%
Median owner income, 2021	\$82,041	--	13.1%	\$78,276	--	13.6%
Median renter income, 2021	\$36,569	--	-15.8%	\$38,135	--	17.1%
Median home value	\$217,518	--	29.2%	\$186,510	--	26.3%
Median gross rent	\$915	--	9.0%	\$936	--	12.0%
Income needed for median rent	\$36,600	--	--	\$37,422	--	--
Income needed for median value	\$72,506	--	--	\$62,170	--	--
Overburdened households	2,873	21%	3.2%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	152	1.0%	-68.5%	17,331	2.6%	-13.8%
Seasonal vacancy	1,068	7.1%	6.1%	47,247	7.1%	-5.1%
For-Sale vacancy	25	0.2%	-88.6%	3,104	0.5%	-50.7%
For-Rent vacancy	101	0.7%	-51.0%	6,237	0.9%	-7.3%
Homes built pre-1940	2,529	16.8%	--	104,716	15.8%	--
Homes built post-1990	4,712	31.3%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate Cost and Growing
Strength and Need Type**	High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	207	192	399
Market supply (vacant on market, adjusted for age)	11	39	50
5 year Market production goals (based on 75K units)	189	148	337
1 year Market production goals (based on 15K units)	38	30	67
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Grand Haven-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	592	Total Amt/App	\$276,149	% Approved	85.0%
Total Conventional Apps	509	Conventional Amt/App	\$278,163	% Conv Apprvd	86.2%
Total Assisted Apps	83	Assisted Amt/App	\$263,795	% Asst Apprvd	77.1%
Applications by Race: White					
Total Apps	470	Total Amt/App	\$274,532	% Positive	86.8%
Total Conventional Apps	415	Conventional Amt/App	\$274,157	% Conv Positive	88.0%
Total Assisted Apps	55	Assisted Amt/App	\$277,364	% Asst Positive	78.2%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$225,000	% Positive	100%
Total Conventional Apps	1	Conventional Amt/App	\$225,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	9	Total Amt/App	\$260,556	% Positive	66.7%
Total Conventional Apps	6	Conventional Amt/App	\$265,000	% Conv Positive	66.7%
Total Assisted Apps	3	Assisted Amt/App	\$251,667	% Asst Positive	66.7%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$115,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$115,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$295,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$295,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	105	Total Amt/App	\$274,714	% Positive	78.1%
Total Conventional Apps	81	Conventional Amt/App	\$286,605	% Conv Positive	79.0%
Total Assisted Apps	24	Assisted Amt/App	\$234,583	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	14	Total Amt/App	\$255,000	% Positive	64.3%
Total Conventional Apps	10	Conventional Amt/App	\$258,000	% Conv Positive	60.0%
Total Assisted Apps	4	Assisted Amt/App	\$247,500	% Asst Positive	75.0%

Grand Haven-Outter

Population

26,519

Households

10,285

Median HH Income

\$82,379

Owner HH Income

\$93,451

Renter HH Income

\$40,132

Housing Costs

Owner Units

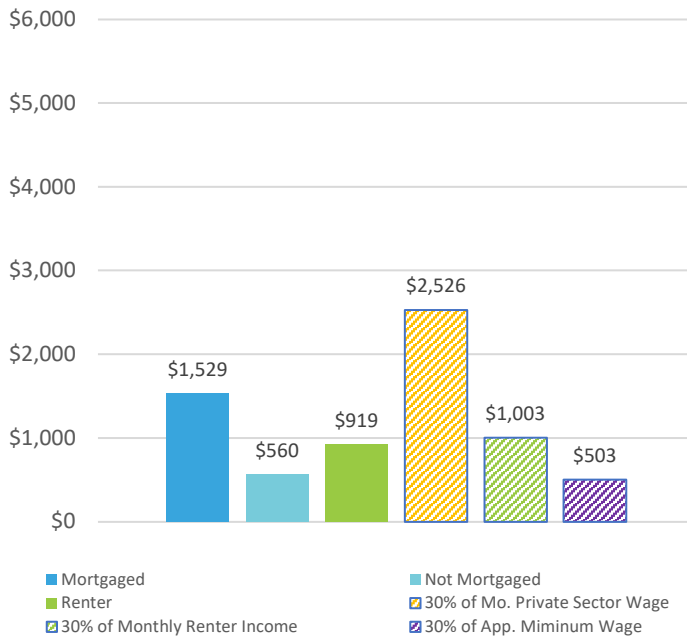
Home Value	\$268,427	2016 Value	\$212,358
Cost M/NM	\$1529/\$560	Value ▲	26.4%
\$89,476 To afford median home			

Renter Units

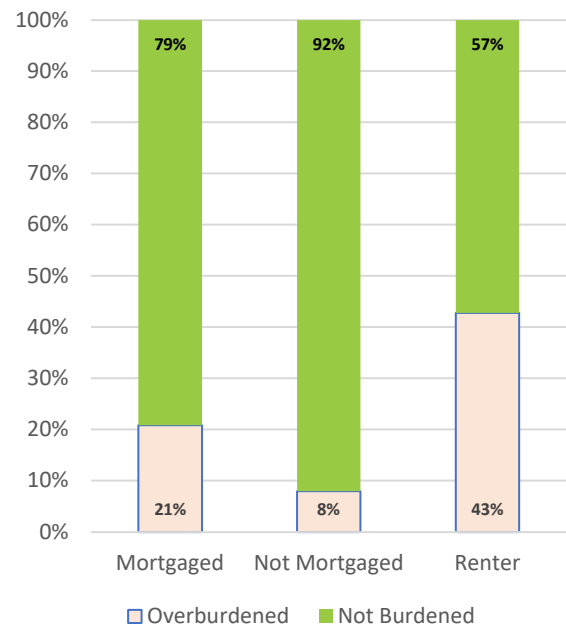
Gross Rent	\$919	2016 Rent	\$871
		Rent ▲	5.6%
\$36,760 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,070	Owner HH	84%	Renter HH	16%
Median Year Built	1989	% Built Pre-1970			20.6%
Median Move Year	2011	% Built After 2010			10.2%
Median Rooms	6.3	SF%	74.5%	MM%	12.4%
		MF%			6.6%

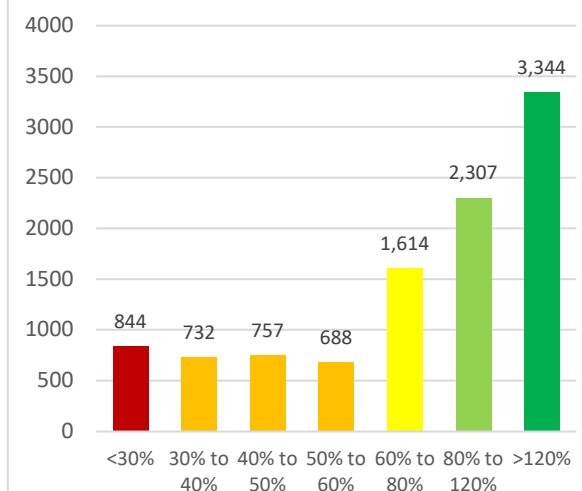
Vacancy Rates

Total	7.1%	Owner	0%	Renter	0.1%
Seasonal	2.5%	Other	1.3%	# V Rent	171
				# V Owner	81

Homeownership Rate by Race/Ethnicity

Black	85.7%	White	84.1%
Asian	42.1%	Other or Multiracial	78.2%
Am. Indian	100.0%	Hispanic	84.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Grand Haven-Outer

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

9.0%

10,285

Partnership

5.3%

607,624

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

4.01

--

--

--

--

--

\$82,379

--

13.9%

\$66,906

--

15.3%

\$93,451

--

14.1%

\$78,276

--

13.6%

\$40,132

--

-3.1%

\$38,135

--

17.1%

\$268,427

--

26.4%

\$186,510

--

26.3%

\$919

--

5.6%

\$936

--

12.0%

\$36,760

--

--

\$37,422

--

--

\$89,476

--

--

\$62,170

--

--

2,144

21%

-1.7%

140,776

23.2%

-8.7%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

147

1.3%

-51.0%

17,331

2.6%

-13.8%

274

2.5%

0.0%

47,247

7.1%

-5.1%

81

0.7%

-42.6%

3,104

0.5%

-50.7%

171

1.5%

13.2%

6,237

0.9%

-7.3%

466

4.2%

--

104,716

15.8%

--

5,518

49.8%

--

235,045

35.4%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

High Cost and Growing

High Strength and Low Need (Type IV)

Gap Analysis 2021

Owner Units

Renter Units

Total Units

Market demand (estimated annual moves)

222

101

323

Market supply (vacant on market, adjusted for age)

17

32

49

5 year Market production goals (based on 75K units)

198

67

265

1 year Market production goals (based on 15K units)

40

13

53

5 year Partnership goals (based on 75K units)

7,025

6,566

13,591

1 year Partnership goals (based on 15K units)

1,405

1,313

2,718

Grand Haven-Outer

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	496	Total Amt/App	\$339,375	% Approved	81.3%
Total Conventional Apps	440	Conventional Amt/App	\$343,705	% Conv Apprvd	80.5%
Total Assisted Apps	56	Assisted Amt/App	\$305,357	% Asst Apprvd	87.5%
Applications by Race: White					
Total Apps	404	Total Amt/App	\$332,203	% Positive	83.9%
Total Conventional Apps	358	Conventional Amt/App	\$335,754	% Conv Positive	83.2%
Total Assisted Apps	46	Assisted Amt/App	\$304,565	% Asst Positive	89.1%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$275,000	% Positive	0%
Total Conventional Apps	1	Conventional Amt/App	\$275,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	6	Total Amt/App	\$248,333	% Positive	66.7%
Total Conventional Apps	6	Conventional Amt/App	\$248,333	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	6	Total Amt/App	\$161,667	% Positive	83.3%
Total Conventional Apps	4	Conventional Amt/App	\$140,000	% Conv Positive	75.0%
Total Assisted Apps	2	Assisted Amt/App	\$205,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	81	Total Amt/App	\$375,247	% Positive	70.4%
Total Conventional Apps	71	Conventional Amt/App	\$384,577	% Conv Positive	69.0%
Total Assisted Apps	10	Assisted Amt/App	\$309,000	% Asst Positive	80.0%
Applications by Ethnicity: Hispanic					
Total Apps	9	Total Amt/App	\$282,778	% Positive	66.7%
Total Conventional Apps	7	Conventional Amt/App	\$285,000	% Conv Positive	57.1%
Total Assisted Apps	2	Assisted Amt/App	\$275,000	% Asst Positive	100.0%

Grand Rapids-Central

Population

42,327

Households

18,830

Median HH Income

\$47,669

Owner HH Income

\$66,018

Renter HH Income

\$39,146

Housing Costs

Owner Units

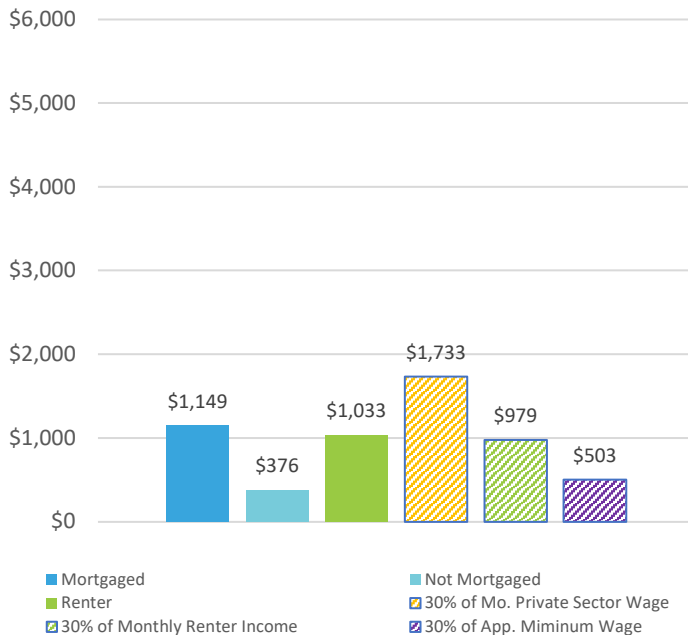
Home Value	\$152,740	2016 Value	\$107,269
Cost M/NM	\$1149/\$376	Value ▲	42.4%
\$50,913 To afford median home			

Renter Units

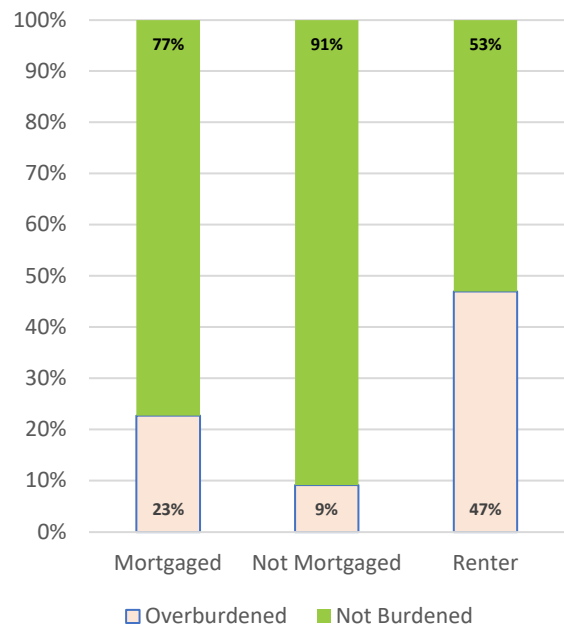
Gross Rent	\$1,033	2016 Rent	\$878
		Rent ▲	17.6%
\$41,320 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	21,255	Owner HH	39%	Renter HH	61%
Median Year Built	1944	% Built Pre-1970			77.8%
Median Move Year	2015	% Built After 2010			7.6%
Median Rooms	4.9	SF%	43.8%	MM%	33.3%
				MF%	22.8%

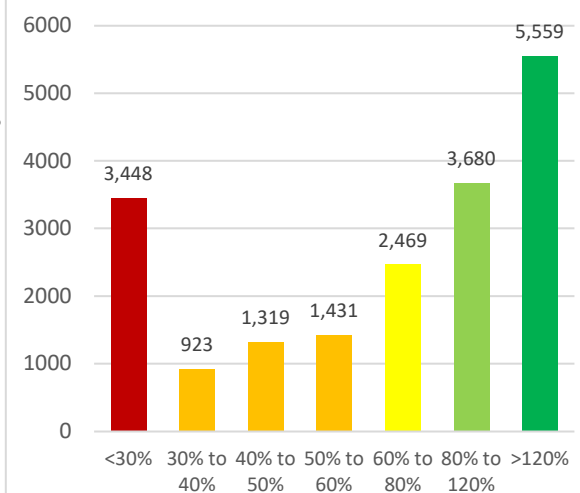
Vacancy Rates

Total	11.4%	Owner	0%	Renter	0%
Seasonal	0.9%	Other	5.3%	# V Rent	553
				#V Owner	224

Homeownership Rate by Race/Ethnicity

Black	13.6%	White	43.8%
Asian	25.7%	Other or Multiracial	30.7%
Am. Indian	75.9%	Hispanic	29.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Grand Rapids-Central

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	11.9%	5.3%
Household Count, 2021	18,830	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.28	--	--	--	--	--
Median Income, 2021	\$47,669	--	25.7%	\$66,906	--	15.3%
Median owner income, 2021	\$66,018	--	6.6%	\$78,276	--	13.6%
Median renter income, 2021	\$39,146	--	44.3%	\$38,135	--	17.1%
Median home value	\$152,740	--	42.4%	\$186,510	--	26.3%
Median gross rent	\$1,033	--	17.6%	\$936	--	12.0%
Income needed for median rent	\$41,320	--	--	\$37,422	--	--
Income needed for median value	\$50,913	--	--	\$62,170	--	--
Overburdened households	6,756	36%	-2.9%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,126	5.3%	-13.4%	17,331	2.6%	-13.8%
Seasonal vacancy	187	0.9%	274.0%	47,247	7.1%	-5.1%
For-Sale vacancy	224	1.1%	-7.8%	3,104	0.5%	-50.7%
For-Rent vacancy	553	2.6%	4.5%	6,237	0.9%	-7.3%
Homes built pre-1940	12,447	58.6%	--	104,716	15.8%	--
Homes built post-1990	3,099	14.6%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Low Cost and Growing
Strength and Need Type**	High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	180	896	1075
Market supply (vacant on market, adjusted for age)	199	389	589
5 year Market production goals (based on 75K units)	0	489	489
1 year Market production goals (based on 15K units)	0	98	98
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Grand Rapids-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	810	Total Amt/App	\$202,951	% Approved	79.4%
Total Conventional Apps	660	Conventional Amt/App	\$204,000	% Conv Apprvd	81.2%
Total Assisted Apps	150	Assisted Amt/App	\$198,333	% Asst Apprvd	71.3%
Applications by Race: White					
Total Apps	585	Total Amt/App	\$199,462	% Positive	82.2%
Total Conventional Apps	492	Conventional Amt/App	\$200,122	% Conv Positive	83.7%
Total Assisted Apps	93	Assisted Amt/App	\$195,968	% Asst Positive	74.2%
Applications by Race: Black					
Total Apps	34	Total Amt/App	\$173,235	% Positive	68%
Total Conventional Apps	19	Conventional Amt/App	\$170,789	% Conv Positive	68.4%
Total Assisted Apps	15	Assisted Amt/App	\$176,333	% Asst Positive	66.7%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$259,286	% Positive	28.6%
Total Conventional Apps	7	Conventional Amt/App	\$259,286	% Conv Positive	28.6%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$215,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$215,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	2	Total Amt/App	\$195,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$195,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	162	Total Amt/App	\$220,123	% Positive	75.9%
Total Conventional Apps	125	Conventional Amt/App	\$222,040	% Conv Positive	79.2%
Total Assisted Apps	37	Assisted Amt/App	\$213,649	% Asst Positive	64.9%
Applications by Ethnicity: Hispanic					
Total Apps	59	Total Amt/App	\$196,186	% Positive	78.0%
Total Conventional Apps	44	Conventional Amt/App	\$198,182	% Conv Positive	75.0%
Total Assisted Apps	15	Assisted Amt/App	\$190,333	% Asst Positive	86.7%

Grand Rapids-East

Population

44,180

Households

17,962

Median HH Income

\$72,039

Owner HH Income

\$85,501

Renter HH Income

\$46,219

Housing Costs

Owner Units

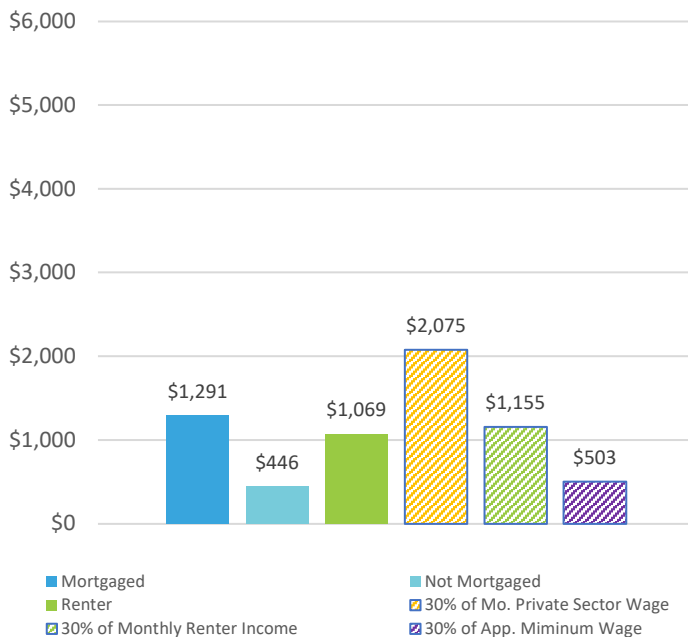
Home Value	\$190,516	2016 Value	\$142,063
Cost M/NM	\$1291/\$446	Value ▲	34.1%
\$63,505 To afford median home			

Renter Units

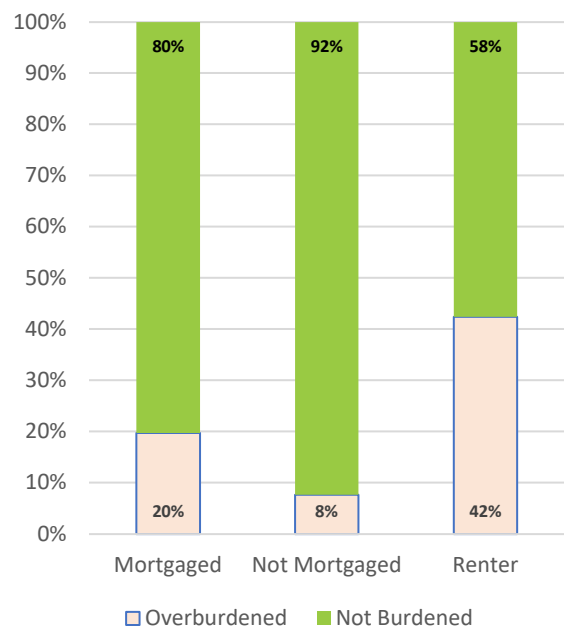
Gross Rent	\$1,069	2016 Rent	\$947
		Rent ▲	12.9%
\$42,760 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	19,048	Owner HH	65%	Renter HH	35%
Median Year Built	1947	% Built Pre-1970		83.1%	
Median Move Year	2013	% Built After 2010		2.8%	
Median Rooms	5.9	SF%	64.9%	MM%	21.4%
				MF%	13.3%

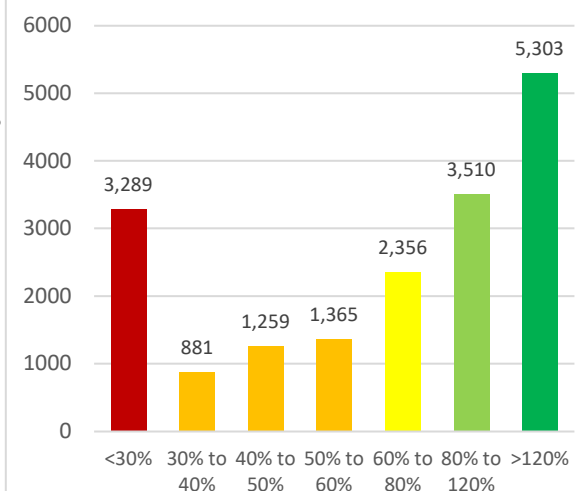
Vacancy Rates

Total	5.7%	Owner	0%	Renter	0%
Seasonal	0.5%	Other	2.4%	# V Rent	313
				#V Owner	180

Homeownership Rate by Race/Ethnicity

Black	54.1%	White	69.8%
Asian	47.1%	Other or Multiracial	51.1%
Am. Indian	0.0%	Hispanic	51.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Grand Rapids-East

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

4.1%

17,962

Partnership

5.3%

607,624

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

2.85

--

--

--

--

--

\$72,039

--

24.8%

\$66,906

--

15.3%

\$85,501

--

22.6%

\$78,276

--

13.6%

\$46,219

--

38.5%

\$38,135

--

17.1%

\$190,516

--

34.1%

\$186,510

--

26.3%

\$1,069

--

12.9%

\$936

--

12.0%

\$42,760

--

--

\$37,422

--

--

\$63,505

--

--

\$62,170

--

--

4,539

25%

-12.3%

140,776

23.2%

-8.7%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

458

2.4%

-17.3%

17,331

2.6%

-13.8%

88

0.5%

-22.8%

47,247

7.1%

-5.1%

180

0.9%

28.6%

3,104

0.5%

-50.7%

313

1.6%

21.3%

6,237

0.9%

-7.3%

7,871

41.3%

--

104,716

15.8%

--

1,401

7.4%

--

235,045

35.4%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

Moderate Cost and Growing

High Strength and High Need (Type I)

Gap Analysis 2021

Owner Units

Renter Units

Total Units

Market demand (estimated annual moves)

209

450

660

Market supply (vacant on market, adjusted for age)

165

203

368

5 year Market production goals (based on 75K units)

43

238

281

1 year Market production goals (based on 15K units)

9

48

56

5 year Partnership goals (based on 75K units)

7,025

6,566

13,591

1 year Partnership goals (based on 15K units)

1,405

1,313

2,718

Grand Rapids-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	984	Total Amt/App	\$224,451	% Approved	85.0%
Total Conventional Apps	844	Conventional Amt/App	\$228,033	% Conv Apprvd	86.1%
Total Assisted Apps	140	Assisted Amt/App	\$202,857	% Asst Apprvd	77.9%
Applications by Race: White					
Total Apps	677	Total Amt/App	\$226,581	% Positive	87.4%
Total Conventional Apps	614	Conventional Amt/App	\$228,502	% Conv Positive	87.9%
Total Assisted Apps	63	Assisted Amt/App	\$207,857	% Asst Positive	82.5%
Applications by Race: Black					
Total Apps	71	Total Amt/App	\$179,648	% Positive	77%
Total Conventional Apps	36	Conventional Amt/App	\$170,833	% Conv Positive	77.8%
Total Assisted Apps	35	Assisted Amt/App	\$188,714	% Asst Positive	77.1%
Applications by Race: Asian					
Total Apps	12	Total Amt/App	\$212,500	% Positive	83.3%
Total Conventional Apps	10	Conventional Amt/App	\$219,000	% Conv Positive	80.0%
Total Assisted Apps	2	Assisted Amt/App	\$180,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$265,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$225,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$305,000	% Asst Positive	0.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$315,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$315,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	196	Total Amt/App	\$233,061	% Positive	80.1%
Total Conventional Apps	161	Conventional Amt/App	\$238,354	% Conv Positive	80.7%
Total Assisted Apps	35	Assisted Amt/App	\$208,714	% Asst Positive	77.1%
Applications by Ethnicity: Hispanic					
Total Apps	39	Total Amt/App	\$207,821	% Positive	89.7%
Total Conventional Apps	26	Conventional Amt/App	\$206,538	% Conv Positive	88.5%
Total Assisted Apps	13	Assisted Amt/App	\$210,385	% Asst Positive	92.3%

Grand Rapids-North

Population

11,711

Households

4,788

Median HH Income

\$65,648

Owner HH Income

\$70,137

Renter HH Income

\$26,587

Housing Costs

Owner Units

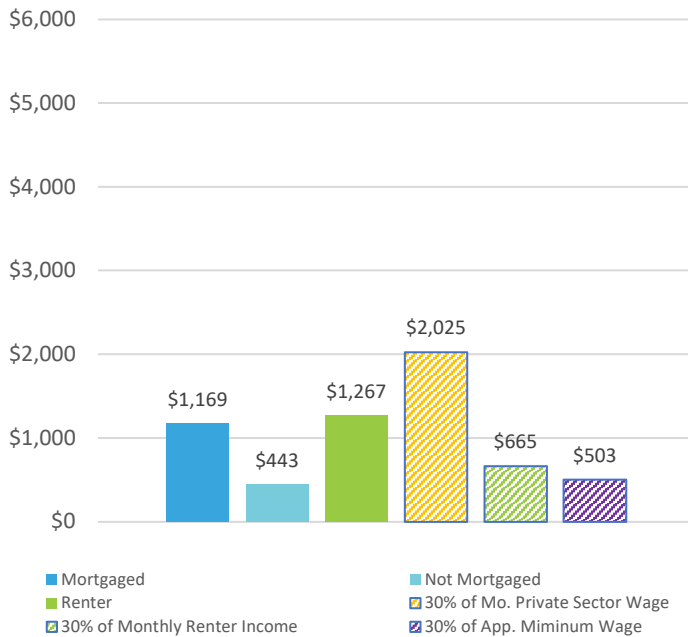
Home Value	\$177,179	2016 Value	\$125,345
Cost M/NM	\$1169/\$443	Value ▲	41.4%
\$59,060 To afford median home			

Renter Units

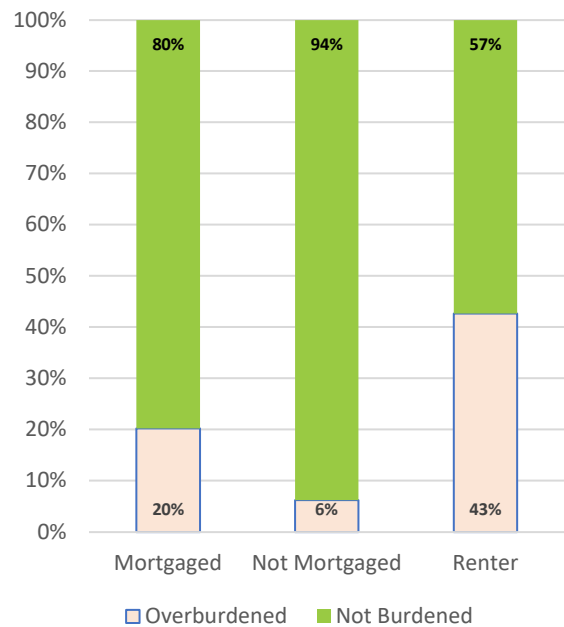
Gross Rent	\$1,267	2016 Rent	\$886
		Rent ▲	43.0%
\$50,680 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	4,925	Owner HH	86%	Renter HH	14%
Median Year Built	1954	% Built Pre-1970		81.3%	
Median Move Year	2011	% Built After 2010		0.7%	
Median Rooms	6.3	SF%	90.9%	MM%	5.7%
				MF%	3.2%

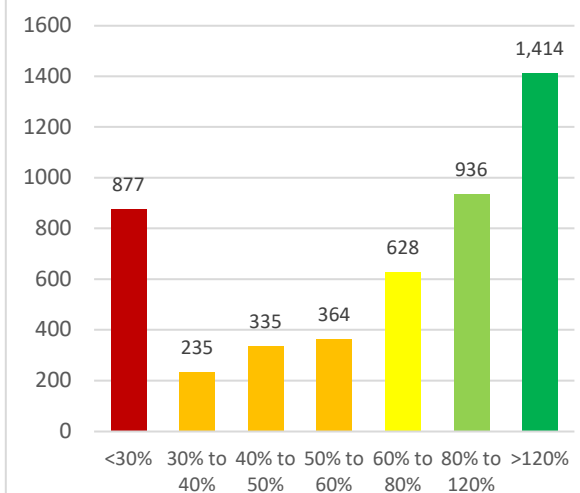
Vacancy Rates

Total	2.8%	Owner	0%	Renter	0%
Seasonal	0.4%	Other	1.9%	# V Rent	13
				#V Owner	9

Homeownership Rate by Race/Ethnicity

Black	19.8%	White	86.8%
Asian	100.0%	Other or Multiracial	93.7%
Am. Indian	100.0%	Hispanic	56.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Grand Rapids-North

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

4.0%
4,788

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
2.65	--	--
\$65,648	--	15.5%
\$70,137	--	11.4%
\$26,587	--	-19.6%
\$177,179	--	41.4%
\$1,267	--	43.0%
\$50,680	--	--
\$59,060	--	--
921	19%	-18.0%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
93	1.9%	-25.6%
22	0.4%	22.2%
9	0.2%	-60.9%
13	0.3%	-68.3%
1,371	27.8%	--
206	4.2%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Moderate Cost and Growing
High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	62	50	112
Market supply (vacant on market, adjusted for age)	8	7	15
5 year Market production goals (based on 75K units)	52	41	94
1 year Market production goals (based on 15K units)	10	8	19
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Grand Rapids-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	298	Total Amt/App	\$208,725	% Approved	87.9%
Total Conventional Apps	260	Conventional Amt/App	\$205,962	% Conv Apprvd	89.6%
Total Assisted Apps	38	Assisted Amt/App	\$227,632	% Asst Apprvd	76.3%
Applications by Race: White					
Total Apps	224	Total Amt/App	\$207,723	% Positive	87.9%
Total Conventional Apps	197	Conventional Amt/App	\$204,746	% Conv Positive	89.3%
Total Assisted Apps	27	Assisted Amt/App	\$229,444	% Asst Positive	77.8%
Applications by Race: Black					
Total Apps	11	Total Amt/App	\$203,182	% Positive	82%
Total Conventional Apps	6	Conventional Amt/App	\$213,333	% Conv Positive	83.3%
Total Assisted Apps	5	Assisted Amt/App	\$191,000	% Asst Positive	80.0%
Applications by Race: Asian					
Total Apps	4	Total Amt/App	\$242,500	% Positive	100.0%
Total Conventional Apps	4	Conventional Amt/App	\$242,500	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	6	Total Amt/App	\$223,333	% Positive	100.0%
Total Conventional Apps	4	Conventional Amt/App	\$225,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$220,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	49	Total Amt/App	\$207,041	% Positive	87.8%
Total Conventional Apps	45	Conventional Amt/App	\$206,111	% Conv Positive	88.9%
Total Assisted Apps	4	Assisted Amt/App	\$217,500	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$187,500	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$187,500	% Conv Positive	75.0%
Total Assisted Apps	4	Assisted Amt/App	\$187,500	% Asst Positive	75.0%

Grand Rapids-Northeast

Population

20,819

Households

8,153

Median HH Income

\$53,690

Owner HH Income

\$76,380

Renter HH Income

\$32,790

Housing Costs

Owner Units

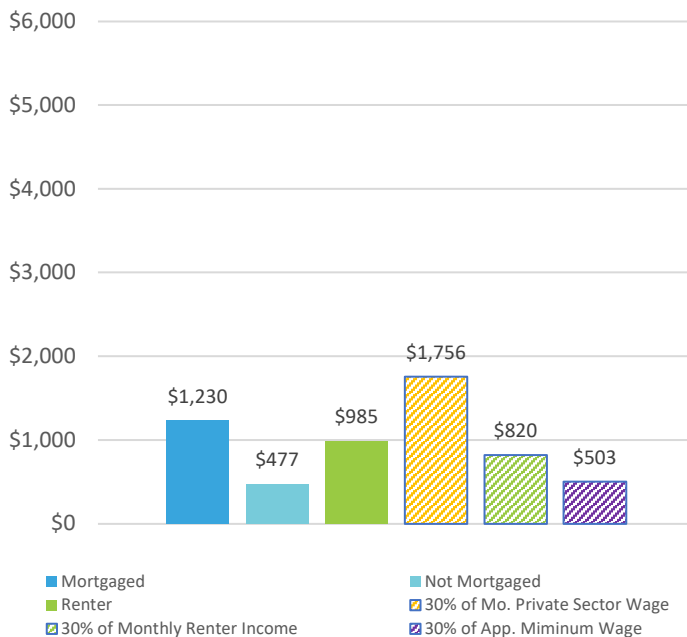
Home Value	\$175,559	2016 Value	\$139,884
Cost M/NM	\$1230/\$477	Value ▲	25.5%
\$58,520 To afford median home			

Renter Units

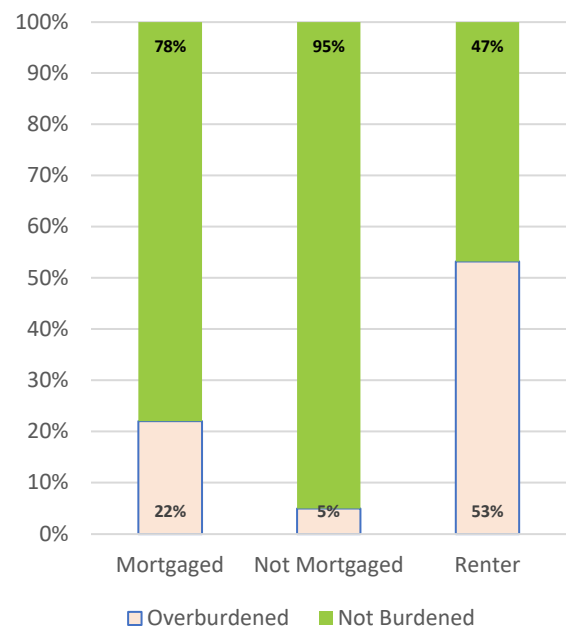
Gross Rent	\$985	2016 Rent	\$919
		Rent ▲	7.2%
\$39,400 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,379	Owner HH	58%	Renter HH	42%		
Median Year Built	1973	% Built Pre-1970		50.8%			
Median Move Year	2014	% Built After 2010		3%			
Median Rooms	5.4	SF%	56.3%	MM%	27.3%	MF%	15.5%

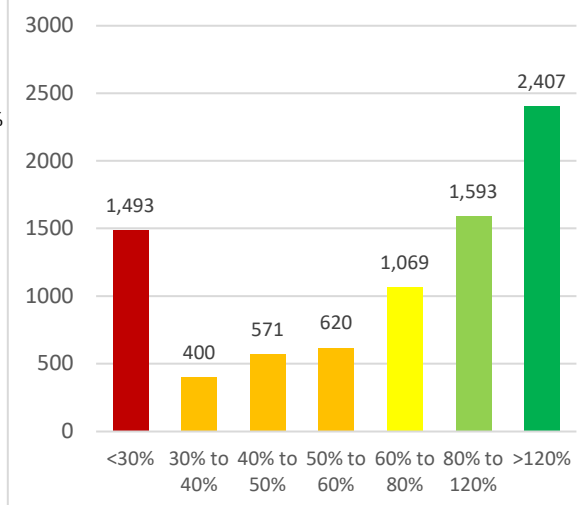
Vacancy Rates

Total	2.7%	Owner	0%	Renter	0%		
Seasonal	0.4%	Other	1.3%	# V Rent	62	#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	21.7%	White	68.1%
Asian	52.7%	Other or Multiracial	43.1%
Am. Indian	0.0%	Hispanic	48.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Grand Rapids-Northeast

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

1.1%
8,153

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
2.62	--	--
\$53,690	--	11.9%
\$76,380	--	9.7%
\$32,790	--	3.3%
\$175,559	--	25.5%
\$985	--	7.2%
\$39,400	--	--
\$58,520	--	--
2,577	32%	-5.4%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
111	1.3%	-27.0%
33	0.4%	-44.1%
0	0.0%	NA
62	0.7%	-63.3%
981	11.7%	--
2,119	25.3%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Moderate Cost and Growing
High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	124	211	334
Market supply (vacant on market, adjusted for age)	0	22	22
5 year Market production goals (based on 75K units)	119	182	301
1 year Market production goals (based on 15K units)	24	36	60
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Grand Rapids-Northeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	346	Total Amt/App	\$213,873	% Approved	87.3%
Total Conventional Apps	289	Conventional Amt/App	\$214,896	% Conv Apprvd	88.6%
Total Assisted Apps	57	Assisted Amt/App	\$208,684	% Asst Apprvd	80.7%
Applications by Race: White					
Total Apps	246	Total Amt/App	\$213,659	% Positive	89.8%
Total Conventional Apps	217	Conventional Amt/App	\$214,032	% Conv Positive	90.8%
Total Assisted Apps	29	Assisted Amt/App	\$210,862	% Asst Positive	82.8%
Applications by Race: Black					
Total Apps	12	Total Amt/App	\$190,833	% Positive	67%
Total Conventional Apps	4	Conventional Amt/App	\$190,000	% Conv Positive	75.0%
Total Assisted Apps	8	Assisted Amt/App	\$191,250	% Asst Positive	62.5%
Applications by Race: Asian					
Total Apps	12	Total Amt/App	\$266,667	% Positive	83.3%
Total Conventional Apps	10	Conventional Amt/App	\$277,000	% Conv Positive	90.0%
Total Assisted Apps	2	Assisted Amt/App	\$215,000	% Asst Positive	50.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$215,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$215,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	62	Total Amt/App	\$208,548	% Positive	79.0%
Total Conventional Apps	48	Conventional Amt/App	\$207,708	% Conv Positive	77.1%
Total Assisted Apps	14	Assisted Amt/App	\$211,429	% Asst Positive	85.7%
Applications by Ethnicity: Hispanic					
Total Apps	12	Total Amt/App	\$184,167	% Positive	91.7%
Total Conventional Apps	8	Conventional Amt/App	\$181,250	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$190,000	% Asst Positive	75.0%

Grand Rapids-South

Population

14,506

Households

5,400

Median HH Income

\$57,781

Owner HH Income

\$86,460

Renter HH Income

\$22,758

Housing Costs

Owner Units

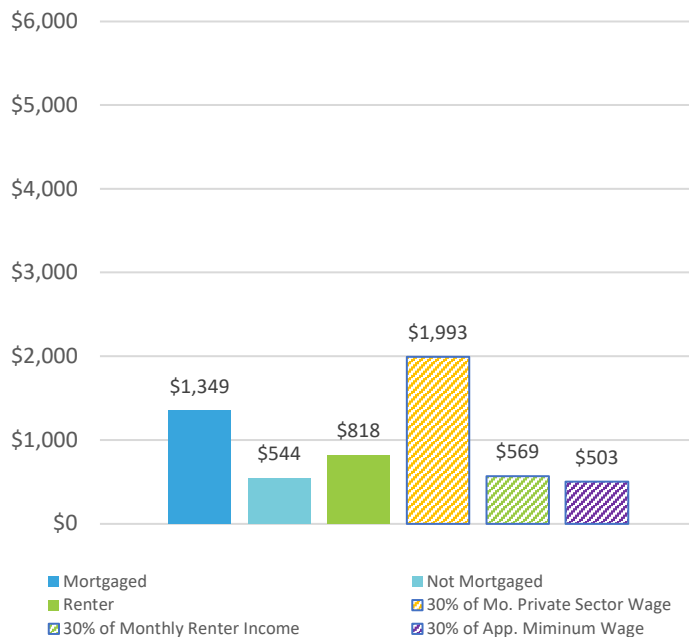
Home Value	\$185,435	2016 Value	\$146,845
Cost M/NM	\$1349/\$544	Value ▲	26.3%
\$61,812 To afford median home			

Renter Units

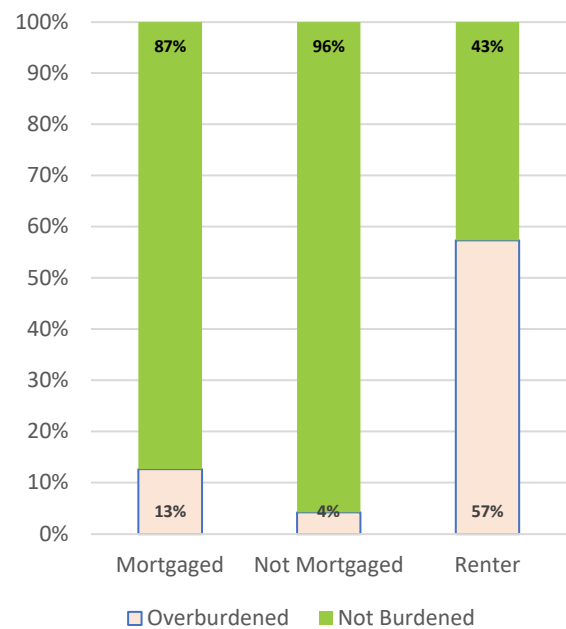
Gross Rent	\$818	2016 Rent	\$879
		Rent ▲	-6.9%
\$32,720 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,550	Owner HH	55%	Renter HH	45%		
Median Year Built	1976	% Built Pre-1970		39.1%			
Median Move Year	2014	% Built After 2010		1.3%			
Median Rooms	5.7	SF%	48%	MM%	28.3%	MF%	23.7%

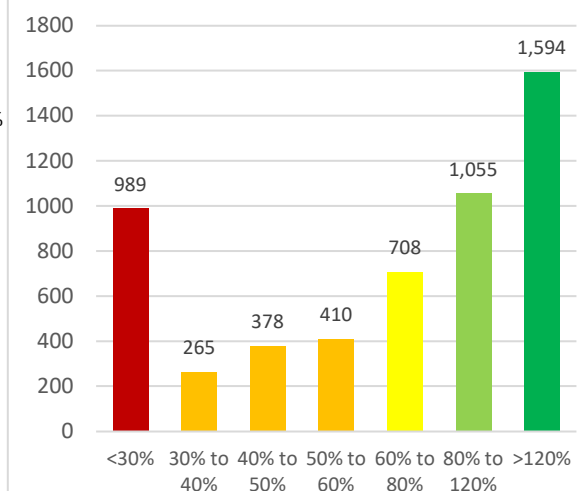
Vacancy Rates

Total	2.7%	Owner	0%	Renter	0%		
Seasonal	0.0%	Other	1.6%	# V Rent	63	#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	45.2%	White	60.8%
Asian	44.3%	Other or Multiracial	72.9%
Am. Indian	100.0%	Hispanic	68.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Grand Rapids-South

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	0.5%	5.3%
Household Count, 2021	5,400	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.77	--	--	--	--	--
Median Income, 2021	\$57,781	--	9.2%	\$66,906	--	15.3%
Median owner income, 2021	\$86,460	--	15.8%	\$78,276	--	13.6%
Median renter income, 2021	\$22,758	--	-26.5%	\$38,135	--	17.1%
Median home value	\$185,435	--	26.3%	\$186,510	--	26.3%
Median gross rent	\$818	--	-6.9%	\$936	--	12.0%
Income needed for median rent	\$32,720	--	--	\$37,422	--	--
Income needed for median value	\$61,812	--	--	\$62,170	--	--
Overburdened households	1,661	31%	-18.2%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	87	1.6%	33.8%	17,331	2.6%	-13.8%
Seasonal vacancy	0	0.0%	NA	47,247	7.1%	-5.1%
For-Sale vacancy	0	0.0%	NA	3,104	0.5%	-50.7%
For-Rent vacancy	63	1.1%	-37.0%	6,237	0.9%	-7.3%
Homes built pre-1940	160	2.9%	--	104,716	15.8%	--
Homes built post-1990	1,396	25.2%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate Cost and Stable
Strength and Need Type**	High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	44	109	153
Market supply (vacant on market, adjusted for age)	0	14	14
5 year Market production goals (based on 75K units)	42	91	134
1 year Market production goals (based on 15K units)	8	18	27
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Grand Rapids-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	212	Total Amt/App	\$219,292	% Approved	80.2%
Total Conventional Apps	157	Conventional Amt/App	\$210,924	% Conv Apprvd	81.5%
Total Assisted Apps	55	Assisted Amt/App	\$243,182	% Asst Apprvd	76.4%
Applications by Race: White					
Total Apps	99	Total Amt/App	\$207,020	% Positive	82.8%
Total Conventional Apps	87	Conventional Amt/App	\$205,000	% Conv Positive	83.9%
Total Assisted Apps	12	Assisted Amt/App	\$221,667	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	43	Total Amt/App	\$232,674	% Positive	84%
Total Conventional Apps	23	Conventional Amt/App	\$220,652	% Conv Positive	78.3%
Total Assisted Apps	20	Assisted Amt/App	\$246,500	% Asst Positive	90.0%
Applications by Race: Asian					
Total Apps	18	Total Amt/App	\$215,000	% Positive	66.7%
Total Conventional Apps	15	Conventional Amt/App	\$203,667	% Conv Positive	66.7%
Total Assisted Apps	3	Assisted Amt/App	\$271,667	% Asst Positive	66.7%
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$180,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	45	Total Amt/App	\$232,778	% Positive	77.8%
Total Conventional Apps	27	Conventional Amt/App	\$223,889	% Conv Positive	85.2%
Total Assisted Apps	18	Assisted Amt/App	\$246,111	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	20	Total Amt/App	\$212,500	% Positive	85.0%
Total Conventional Apps	14	Conventional Amt/App	\$207,143	% Conv Positive	78.6%
Total Assisted Apps	6	Assisted Amt/App	\$225,000	% Asst Positive	100.0%

Grand Rapids-South Central

Population

37,490

Households

11,707

Median HH Income

\$43,492

Owner HH Income

\$56,486

Renter HH Income

\$33,257

Housing Costs

Owner Units

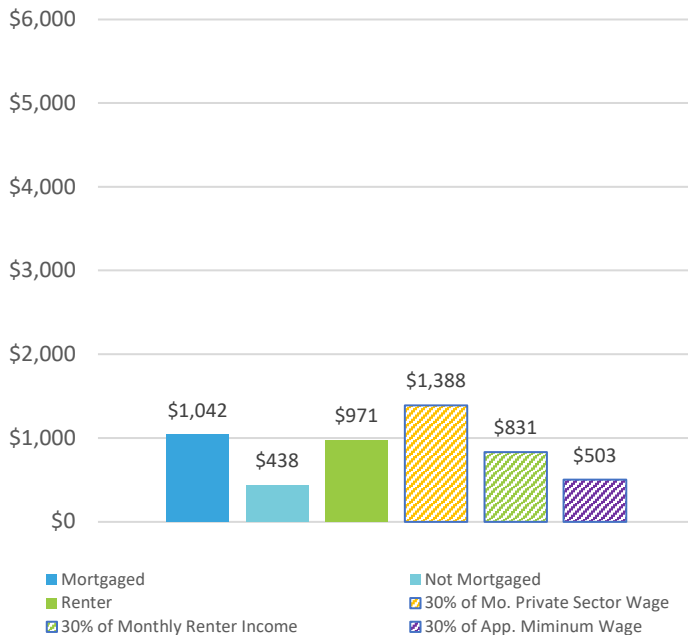
Home Value	\$119,419	2016 Value	\$77,661
Cost M/NM	\$1042/\$438	Value ▲	53.8%
\$39,806 To afford median home			

Renter Units

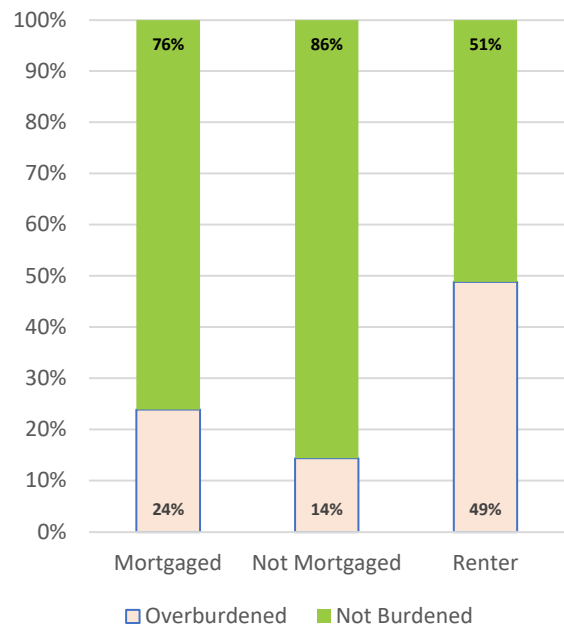
Gross Rent	\$971	2016 Rent	\$898
		Rent ▲	8.1%
\$38,840 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,702	Owner HH	46%	Renter HH	54%
Median Year Built	1942	% Built Pre-1970		79.5%	
Median Move Year	2014	% Built After 2010		3.6%	
Median Rooms	5.7	SF%	65.8%	MM%	27.2%
				MF%	5.9%

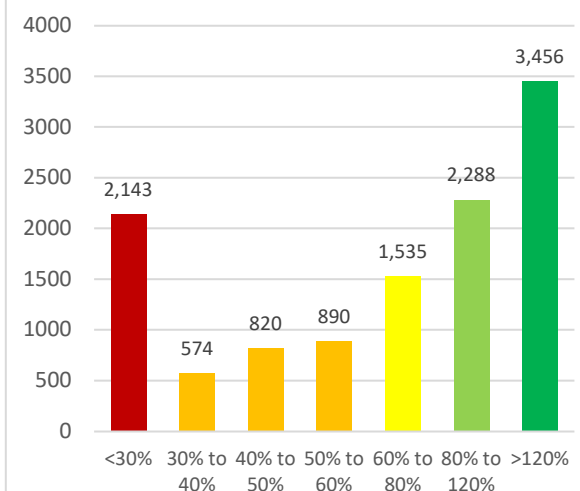
Vacancy Rates

Total	7.8%	Owner	0%	Renter	0%
Seasonal	0.4%	Other	4.9%	# V Rent	169
				#V Owner	98

Homeownership Rate by Race/Ethnicity

Black	47.7%	White	51.2%
Asian	50.0%	Other or Multiracial	37.7%
Am. Indian	37.9%	Hispanic	42.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Grand Rapids-South Central

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	14.1%	5.3%
Household Count, 2021	11,707	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.78	--	--	--	--	--
Median Income, 2021	\$43,492	--	30.6%	\$66,906	--	15.3%
Median owner income, 2021	\$56,486	--	18.2%	\$78,276	--	13.6%
Median renter income, 2021	\$33,257	--	28.6%	\$38,135	--	17.1%
Median home value	\$119,419	--	53.8%	\$186,510	--	26.3%
Median gross rent	\$971	--	8.1%	\$936	--	12.0%
Income needed for median rent	\$38,840	--	--	\$37,422	--	--
Income needed for median value	\$39,806	--	--	\$62,170	--	--
Overburdened households	4,113	35%	-14.4%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	624	4.9%	-4.7%	17,331	2.6%	-13.8%
Seasonal vacancy	45	0.4%	150.0%	47,247	7.1%	-5.1%
For-Sale vacancy	98	0.8%	-66.8%	3,104	0.5%	-50.7%
For-Rent vacancy	169	1.3%	-61.4%	6,237	0.9%	-7.3%
Homes built pre-1940	6,997	55.1%	--	104,716	15.8%	--
Homes built post-1990	1,874	14.8%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Low Cost and Growing
Strength and Need Type**	High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	112	498	609
Market supply (vacant on market, adjusted for age)	83	122	205
5 year Market production goals (based on 75K units)	27	363	390
1 year Market production goals (based on 15K units)	5	73	78
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Grand Rapids-South Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	428	Total Amt/App	\$167,757	% Approved	76.2%
Total Conventional Apps	259	Conventional Amt/App	\$168,166	% Conv Apprvd	80.3%
Total Assisted Apps	169	Assisted Amt/App	\$167,130	% Asst Apprvd	69.8%
Applications by Race: White					
Total Apps	251	Total Amt/App	\$172,211	% Positive	79.7%
Total Conventional Apps	173	Conventional Amt/App	\$172,630	% Conv Positive	80.9%
Total Assisted Apps	78	Assisted Amt/App	\$171,282	% Asst Positive	76.9%
Applications by Race: Black					
Total Apps	63	Total Amt/App	\$163,095	% Positive	67%
Total Conventional Apps	23	Conventional Amt/App	\$146,739	% Conv Positive	87.0%
Total Assisted Apps	40	Assisted Amt/App	\$172,500	% Asst Positive	55.0%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$179,000	% Positive	100.0%
Total Conventional Apps	4	Conventional Amt/App	\$182,500	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$165,000	% Asst Positive	100.0%
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	97	Total Amt/App	\$157,680	% Positive	74.2%
Total Conventional Apps	51	Conventional Amt/App	\$159,706	% Conv Positive	76.5%
Total Assisted Apps	46	Assisted Amt/App	\$155,435	% Asst Positive	71.7%
Applications by Ethnicity: Hispanic					
Total Apps	61	Total Amt/App	\$154,180	% Positive	78.7%
Total Conventional Apps	41	Conventional Amt/App	\$152,805	% Conv Positive	82.9%
Total Assisted Apps	20	Assisted Amt/App	\$157,000	% Asst Positive	70.0%

Grand Rapids-Southeast

Population

12,890

Households

4,832

Median HH Income

\$58,959

Owner HH Income

\$91,074

Renter HH Income

\$45,952

Housing Costs

Owner Units

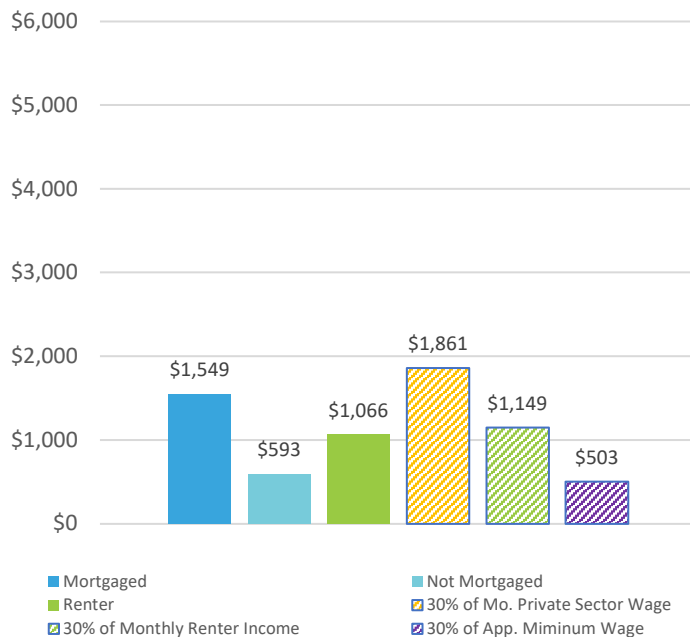
Home Value	\$250,021	2016 Value	\$179,646
Cost M/NM	\$1549/\$593	Value ▲	39.2%
\$83,340 To afford median home			

Renter Units

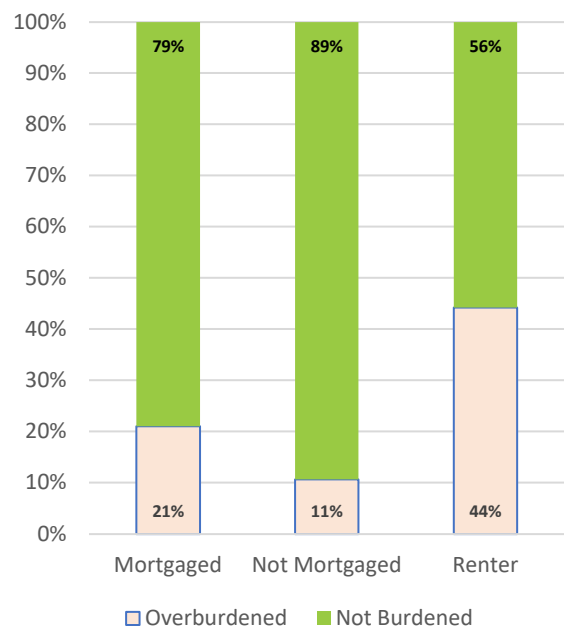
Gross Rent	\$1,066	2016 Rent	\$964
		Rent ▲	10.6%
\$42,640 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	4,940	Owner HH	40%	Renter HH	60%
Median Year Built	1978	% Built Pre-1970			27.6%
Median Move Year	2016	% Built After 2010			2.1%
Median Rooms	5.4	SF%	32%	MM%	38.5%
				MF%	29.5%

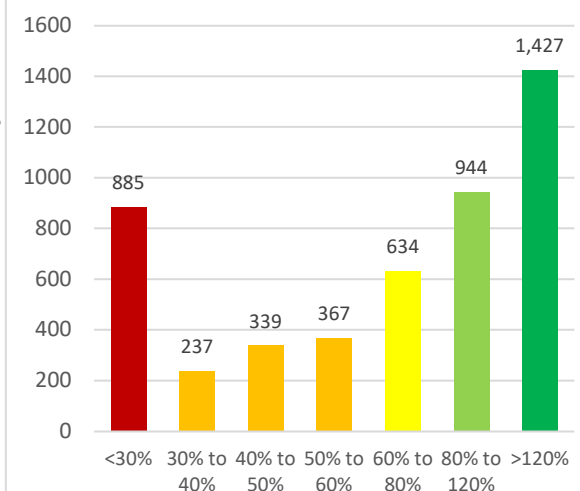
Vacancy Rates

Total	2.2%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	0.9%	# V Rent	19
				#V Owner	47

Homeownership Rate by Race/Ethnicity

Black	13.5%	White	47.4%
Asian	5.6%	Other or Multiracial	61.6%
Am. Indian	0.0%	Hispanic	26.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Grand Rapids-Southeast

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

1.2%
4,832

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
3.74	--	--
\$58,959	--	5.7%
\$91,074	--	-9.1%
\$45,952	--	47.4%
\$250,021	--	39.2%
\$1,066	--	10.6%
\$42,640	--	--
\$83,340	--	--
1,606	33%	-10.1%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
42	0.9%	-75.0%
0	0.0%	-100.0%
47	1.0%	NA
19	0.4%	-90.1%
112	2.3%	--
1,233	25.0%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Moderately High Cost and Growing
Low Strength and High Need (Type II)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	35	221	256
Market supply (vacant on market, adjusted for age)	20	4	23
5 year Market production goals (based on 75K units)	15	209	224
1 year Market production goals (based on 15K units)	3	42	45
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Grand Rapids-Southeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	131	Total Amt/App	\$238,282	% Approved	82.4%
Total Conventional Apps	123	Conventional Amt/App	\$236,138	% Conv Apprvd	83.7%
Total Assisted Apps	8	Assisted Amt/App	\$271,250	% Asst Apprvd	62.5%
Applications by Race: White					
Total Apps	85	Total Amt/App	\$234,294	% Positive	87.1%
Total Conventional Apps	83	Conventional Amt/App	\$233,675	% Conv Positive	86.7%
Total Assisted Apps	2	Assisted Amt/App	\$260,000	% Asst Positive	100.0%
Applications by Race: Black					
Total Apps	6	Total Amt/App	\$208,333	% Positive	67%
Total Conventional Apps	5	Conventional Amt/App	\$215,000	% Conv Positive	60.0%
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$219,286	% Positive	85.7%
Total Conventional Apps	7	Conventional Amt/App	\$219,286	% Conv Positive	85.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$255,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$255,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	31	Total Amt/App	\$254,677	% Positive	74.2%
Total Conventional Apps	27	Conventional Amt/App	\$251,296	% Conv Positive	77.8%
Total Assisted Apps	4	Assisted Amt/App	\$277,500	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$287,500	% Positive	100.0%
Total Conventional Apps	4	Conventional Amt/App	\$287,500	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Grand Rapids-West

Population

15,348

Households

6,269

Median HH Income

\$70,230

Owner HH Income

\$78,592

Renter HH Income

\$31,092

Housing Costs

Owner Units

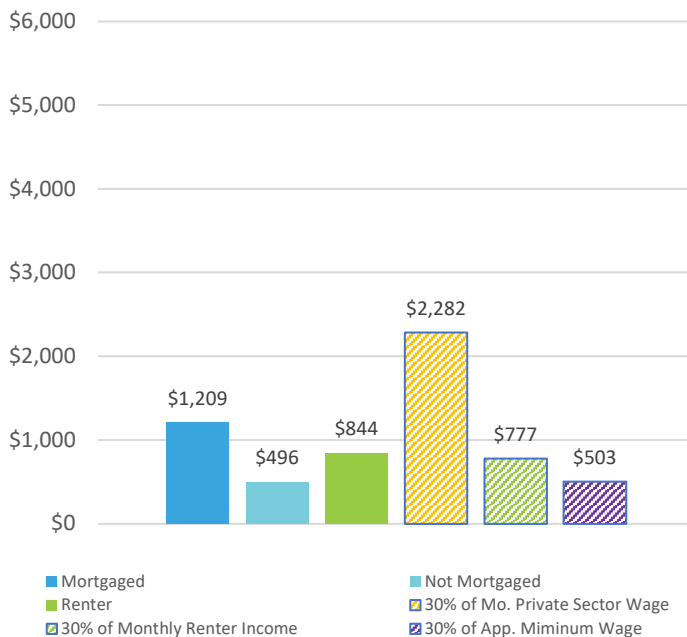
Home Value	\$190,515	2016 Value	\$150,905
Cost M/NM	\$1209/\$496	Value ▲	26.2%
\$63,505 To afford median home			

Renter Units

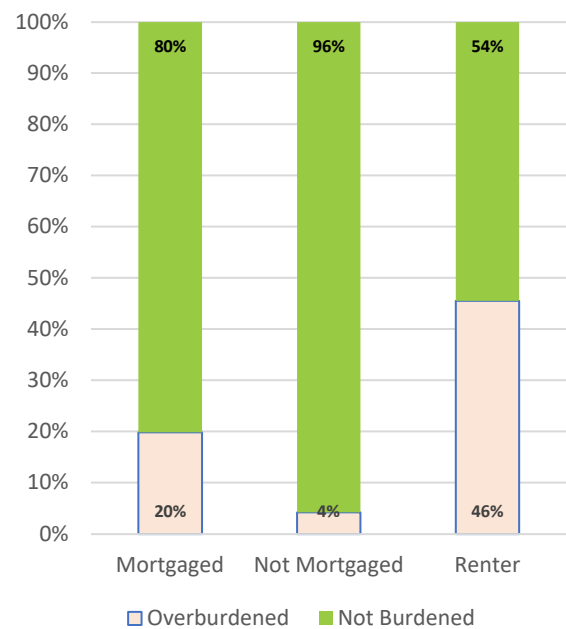
Gross Rent	\$844	2016 Rent	\$880
		Rent ▲	-4.1%
\$33,760 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,635	Owner HH	80%	Renter HH	20%
Median Year Built	1968	% Built Pre-1970		53.5%	
Median Move Year	2010	% Built After 2010		0.9%	
Median Rooms	6.1	SF%	74.2%	MM%	7.8%
				MF%	17.3%

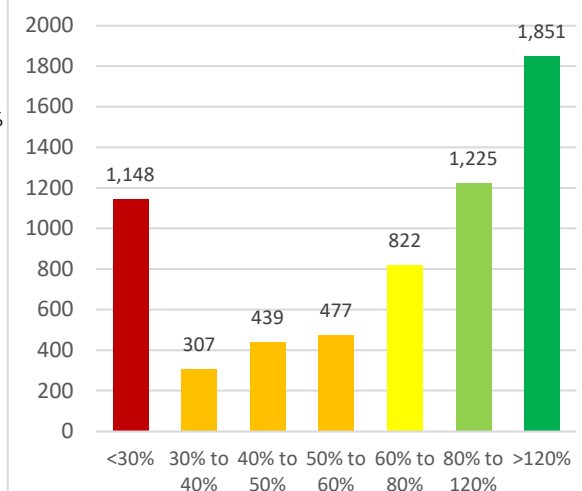
Vacancy Rates

Total	5.5%	Owner	0%	Renter	0.1%
Seasonal	1.0%	Other	1.6%	# V Rent	176
				#V Owner	14

Homeownership Rate by Race/Ethnicity

Black	18.8%	White	81.6%
Asian	100.0%	Other or Multiracial	73.3%
Am. Indian	0.0%	Hispanic	59.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Grand Rapids-West

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-5.9%	5.3%
Household Count, 2021	6,269	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.85	--	--	--	--	--
Median Income, 2021	\$70,230	--	11.4%	\$66,906	--	15.3%
Median owner income, 2021	\$78,592	--	9.8%	\$78,276	--	13.6%
Median renter income, 2021	\$31,092	--	-2.3%	\$38,135	--	17.1%
Median home value	\$190,515	--	26.2%	\$186,510	--	26.3%
Median gross rent	\$844	--	-4.1%	\$936	--	12.0%
Income needed for median rent	\$33,760	--	--	\$37,422	--	--
Income needed for median value	\$63,505	--	--	\$62,170	--	--
Overburdened households	1,276	20%	-21.8%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	107	1.6%	-47.5%	17,331	2.6%	-13.8%
Seasonal vacancy	69	1.0%	60.5%	47,247	7.1%	-5.1%
For-Sale vacancy	14	0.2%	-73.1%	3,104	0.5%	-50.7%
For-Rent vacancy	176	2.7%	309.3%	6,237	0.9%	-7.3%
Homes built pre-1940	666	10.0%	--	104,716	15.8%	--
Homes built post-1990	1,538	23.2%	--	235,045	35.4%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	95	43	138
Market supply (vacant on market, adjusted for age)	9	32	41
5 year Market production goals (based on 75K units)	83	10	93
1 year Market production goals (based on 15K units)	17	2	19
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Grand Rapids-West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	358	Total Amt/App	\$222,961	% Approved	84.1%
Total Conventional Apps	318	Conventional Amt/App	\$221,258	% Conv Apprvd	85.2%
Total Assisted Apps	40	Assisted Amt/App	\$236,500	% Asst Apprvd	75.0%
Applications by Race: White					
Total Apps	259	Total Amt/App	\$219,440	% Positive	90.0%
Total Conventional Apps	235	Conventional Amt/App	\$218,064	% Conv Positive	90.2%
Total Assisted Apps	24	Assisted Amt/App	\$232,917	% Asst Positive	87.5%
Applications by Race: Black					
Total Apps	12	Total Amt/App	\$245,833	% Positive	58%
Total Conventional Apps	8	Conventional Amt/App	\$252,500	% Conv Positive	62.5%
Total Assisted Apps	4	Assisted Amt/App	\$232,500	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$237,000	% Positive	60.0%
Total Conventional Apps	5	Conventional Amt/App	\$237,000	% Conv Positive	60.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$225,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$225,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	69	Total Amt/App	\$237,029	% Positive	69.6%
Total Conventional Apps	59	Conventional Amt/App	\$234,322	% Conv Positive	72.9%
Total Assisted Apps	10	Assisted Amt/App	\$253,000	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$235,000	% Positive	70.0%
Total Conventional Apps	6	Conventional Amt/App	\$235,000	% Conv Positive	66.7%
Total Assisted Apps	4	Assisted Amt/App	\$235,000	% Asst Positive	75.0%

Greenville

Population

52,787

Households

19,417

Median HH Income

\$57,948

Owner HH Income

\$65,468

Renter HH Income

\$27,467

Housing Costs

Owner Units

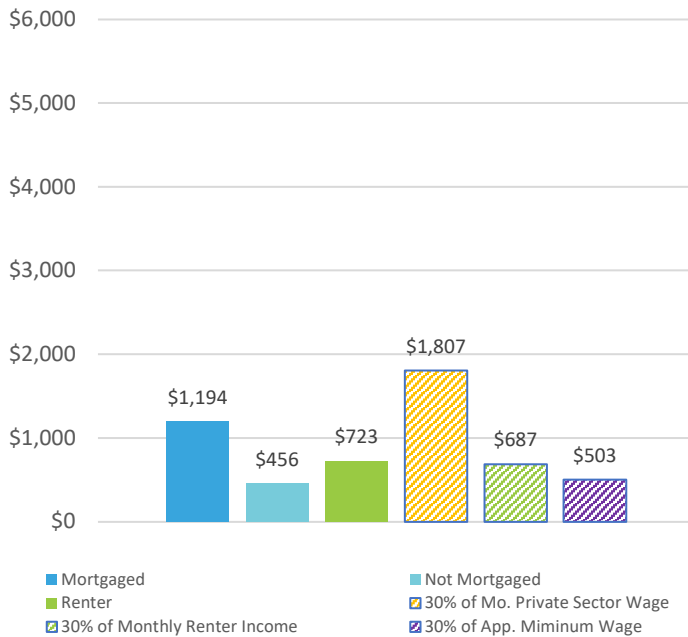
Home Value	\$147,906	2016 Value	\$125,696
Cost M/NM	\$1194/\$456	Value ▲	17.7%
\$49,302 To afford median home			

Renter Units

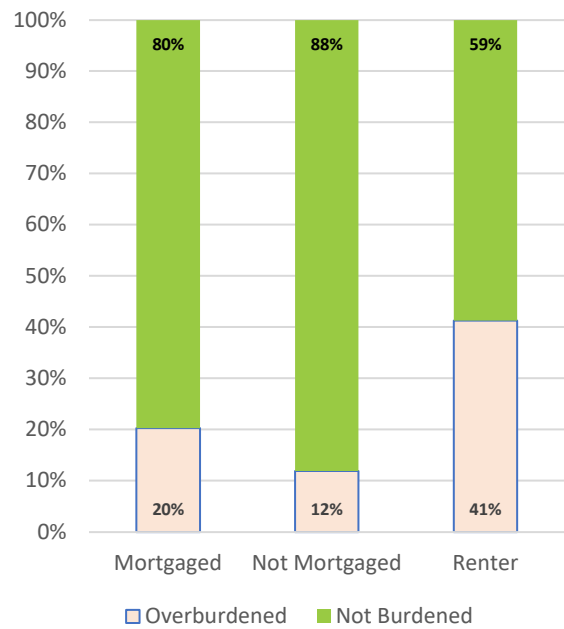
Gross Rent	\$723	2016 Rent	\$732
		Rent ▲	-1.2%
\$28,920 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	21,943	Owner HH	79%	Renter HH	21%		
Median Year Built	1974	% Built Pre-1970		41.9%			
Median Move Year	2009	% Built After 2010		3.2%			
Median Rooms	6.0	SF%	76.4%	MM%	9%	MF%	4.7%

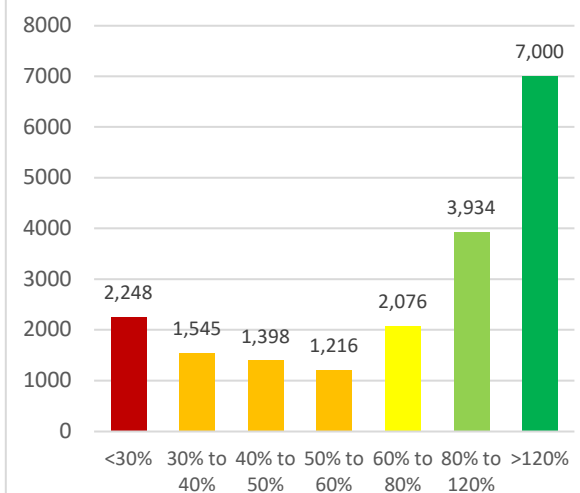
Vacancy Rates

Total	11.5%	Owner	0%	Renter	0.1%		
Seasonal	7.3%	Other	1.8%	# V Rent	303	#V Owner	99

Homeownership Rate by Race/Ethnicity

Black	73.0%	White	80.1%
Asian	100.0%	Other or Multiracial	61.2%
Am. Indian	70.4%	Hispanic	59.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Greenville

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Market

-0.1%

Partnership

5.3%

Household Count, 2021

19,417

607,624

Housing Affordability

Home value / partnership income

Market

Number

2.21

%

--

% Change

--

Partnership

Number

--

%

--

% Change

--

Median Income, 2021

\$57,948

--

16.2%

\$66,906

--

15.3%

Median owner income, 2021

\$65,468

--

16.2%

\$78,276

--

13.6%

Median renter income, 2021

\$27,467

--

3.5%

\$38,135

--

17.1%

Median home value

\$147,906

--

17.7%

\$186,510

--

26.3%

Median gross rent

\$723

--

-1.2%

\$936

--

12.0%

Income needed for median rent

\$28,920

--

--

\$37,422

--

--

Income needed for median value

\$49,302

--

--

\$62,170

--

--

Overburdened households

4,250

22%

-22.3%

140,776

23.2%

-8.7%

Housing Quality and Vacancy

"Other" vacancy

Number

399

%

1.8%

% Change

-36.5%

Number

17,331

%

2.6%

% Change

-13.8%

Seasonal vacancy

1,609

7.3%

-0.8%

47,247

7.1%

-5.1%

For-Sale vacancy

99

0.5%

-75.3%

3,104

0.5%

-50.7%

For-Rent vacancy

303

1.4%

-18.8%

6,237

0.9%

-7.3%

Homes built pre-1940

4,286

19.5%

--

104,716

15.8%

--

Homes built post-1990

7,148

32.6%

--

235,045

35.4%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Low Cost and Stable

Strength and Need Type**

Low Strength and Low Need (Type III)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	325	198	523
Market supply (vacant on market, adjusted for age)	40	142	182
5 year Market production goals (based on 75K units)	275	54	329
1 year Market production goals (based on 15K units)	55	11	66
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Greenville

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	904	Total Amt/App	\$199,779	% Approved	80.0%
Total Conventional Apps	601	Conventional Amt/App	\$204,684	% Conv Apprvd	80.4%
Total Assisted Apps	303	Assisted Amt/App	\$190,050	% Asst Apprvd	79.2%
Applications by Race: White					
Total Apps	755	Total Amt/App	\$194,497	% Positive	80.5%
Total Conventional Apps	507	Conventional Amt/App	\$198,787	% Conv Positive	80.7%
Total Assisted Apps	248	Assisted Amt/App	\$185,726	% Asst Positive	80.2%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$220,000	% Positive	75%
Total Conventional Apps	4	Conventional Amt/App	\$220,000	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	8	Total Amt/App	\$217,500	% Positive	50.0%
Total Conventional Apps	3	Conventional Amt/App	\$265,000	% Conv Positive	66.7%
Total Assisted Apps	5	Assisted Amt/App	\$189,000	% Asst Positive	40.0%
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	125	Total Amt/App	\$230,200	% Positive	78.4%
Total Conventional Apps	81	Conventional Amt/App	\$241,420	% Conv Positive	77.8%
Total Assisted Apps	44	Assisted Amt/App	\$209,545	% Asst Positive	79.5%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	\$202,778	% Positive	88.9%
Total Conventional Apps	9	Conventional Amt/App	\$208,333	% Conv Positive	88.9%
Total Assisted Apps	9	Assisted Amt/App	\$197,222	% Asst Positive	88.9%

Hart

Population

26,784

Households

11,087

Median HH Income

\$59,035

Owner HH Income

\$63,342

Renter HH Income

\$30,344

Housing Costs

Owner Units

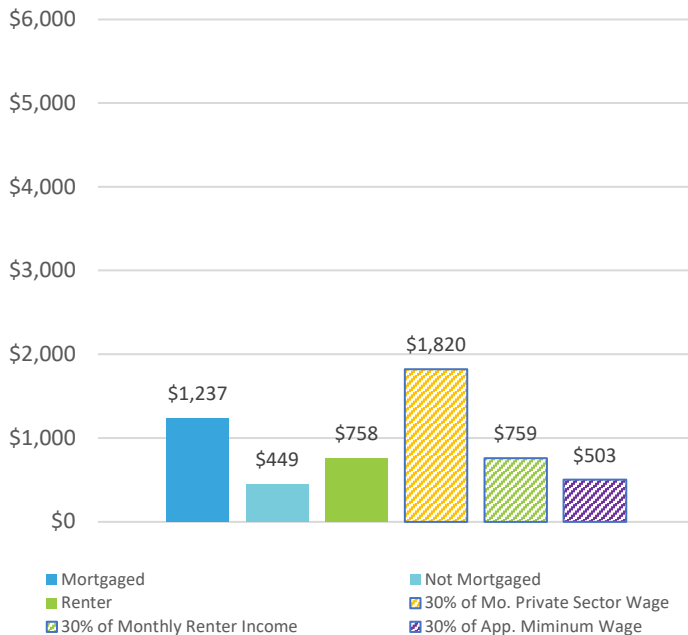
Home Value	\$175,434	2016 Value	\$154,063
Cost M/NM	\$1237/\$449	Value ▲	13.9%
\$58,478 To afford median home			

Renter Units

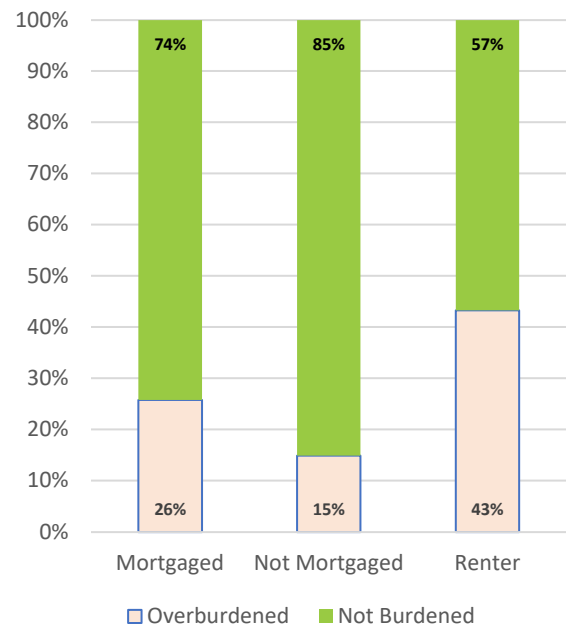
Gross Rent	\$758	2016 Rent	\$745
		Rent ▲	1.8%
\$30,320 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	18,946	Owner HH	89%	Renter HH	11%
Median Year Built	1976	% Built Pre-1970			37.7%
Median Move Year	2006	% Built After 2010			5.8%
Median Rooms	5.3	SF%	83.5%	MM%	2.8%
				MF%	0.6%

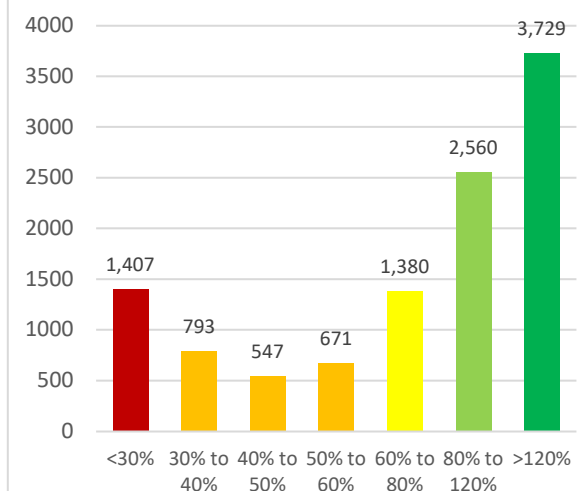
Vacancy Rates

Total	41.5%	Owner	0%	Renter	0%
Seasonal	37.2%	Other	2.9%	# V Rent	17
				#V Owner	115

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	89.7%
Asian	75.0%	Other or Multiracial	80.2%
Am. Indian	83.0%	Hispanic	81.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Hart

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.7%	5.3%
Household Count, 2021	11,087	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.62	--	--	--	--	--
Median Income, 2021	\$59,035	--	13.4%	\$66,906	--	15.3%
Median owner income, 2021	\$63,342	--	11.4%	\$78,276	--	13.6%
Median renter income, 2021	\$30,344	--	-6.9%	\$38,135	--	17.1%
Median home value	\$175,434	--	13.9%	\$186,510	--	26.3%
Median gross rent	\$758	--	1.8%	\$936	--	12.0%
Income needed for median rent	\$30,320	--	--	\$37,422	--	--
Income needed for median value	\$58,478	--	--	\$62,170	--	--
Overburdened households	2,513	23%	-16.3%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	553	2.9%	-18.6%	17,331	2.6%	-13.8%
Seasonal vacancy	7,047	37.2%	1.3%	47,247	7.1%	-5.1%
For-Sale vacancy	115	0.6%	-42.5%	3,104	0.5%	-50.7%
For-Rent vacancy	17	0.1%	-82.8%	6,237	0.9%	-7.3%
Homes built pre-1940	2,817	14.9%	--	104,716	15.8%	--
Homes built post-1990	6,249	33.0%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate Cost and Growing
Strength and Need Type**	High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	143	67	210
Market supply (vacant on market, adjusted for age)	42	10	52
5 year Market production goals (based on 75K units)	97	55	152
1 year Market production goals (based on 15K units)	19	11	30
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Hart

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	250	Total Amt/App	\$238,600	% Approved	76.0%
Total Conventional Apps	191	Conventional Amt/App	\$253,796	% Conv Apprvd	73.8%
Total Assisted Apps	59	Assisted Amt/App	\$189,407	% Asst Apprvd	83.1%
Applications by Race: White					
Total Apps	208	Total Amt/App	\$237,788	% Positive	77.9%
Total Conventional Apps	159	Conventional Amt/App	\$254,623	% Conv Positive	75.5%
Total Assisted Apps	49	Assisted Amt/App	\$183,163	% Asst Positive	85.7%
Applications by Race: Black					
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
Applications by Race: Asian					
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
Applications by Race: Native American					
Total Apps	4	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$160,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$130,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$175,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	34	Total Amt/App	\$259,118	% Positive	64.7%
Total Conventional Apps	28	Conventional Amt/App	\$260,357	% Conv Positive	60.7%
Total Assisted Apps	6	Assisted Amt/App	\$253,333	% Asst Positive	83.3%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$140,714	% Positive	42.9%
Total Conventional Apps	4	Conventional Amt/App	\$117,500	% Conv Positive	0.0%
Total Assisted Apps	3	Assisted Amt/App	\$171,667	% Asst Positive	100.0%

Hastings

Population

50,100

Households

19,293

Median HH Income

\$69,003

Owner HH Income

\$73,689

Renter HH Income

\$41,066

Housing Costs

Owner Units

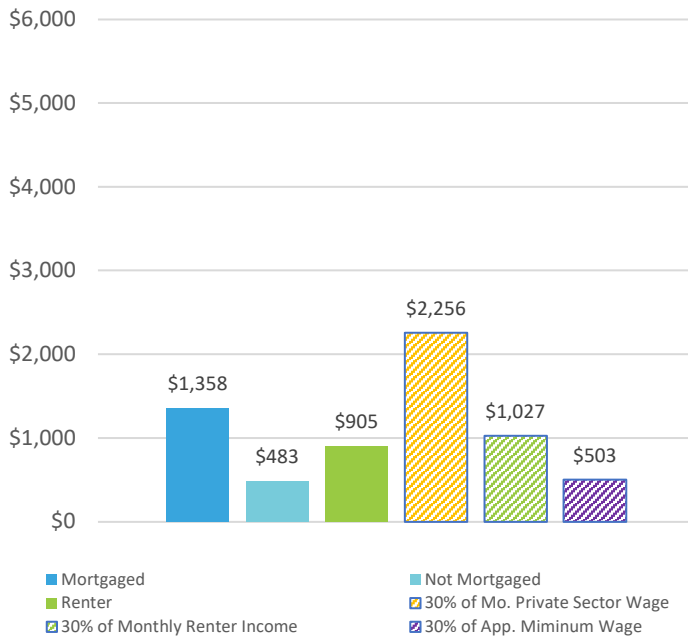
Home Value	\$183,790	2016 Value	\$145,934
Cost M/NM	\$1358/\$483	Value ▲	25.9%
\$61,263 To afford median home			

Renter Units

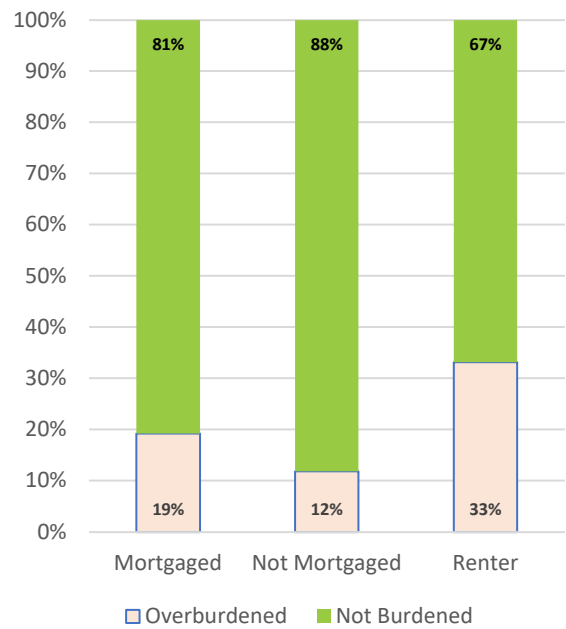
Gross Rent	\$905	2016 Rent	\$893
		Rent ▲	1.4%
\$36,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	21,123	Owner HH	85%	Renter HH	15%
Median Year Built	1974	% Built Pre-1970		44.6%	
Median Move Year	2009	% Built After 2010		4.6%	
Median Rooms	6.2	SF%	84.3%	MM%	5.5%
		MF%	2.5%		

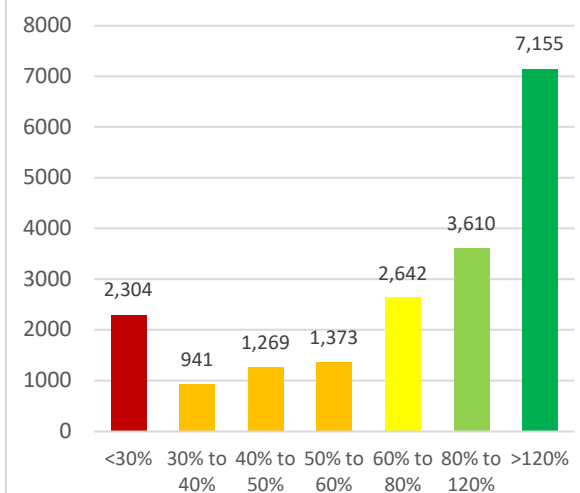
Vacancy Rates

Total	8.7%	Owner	0%	Renter	0%
Seasonal	4.5%	Other	3.1%	# V Rent	81
				#V Owner	50

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	85.6%
Asian	100.0%	Other or Multiracial	70.8%
Am. Indian	73.0%	Hispanic	96.2%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Hastings

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

3.2%
19,293

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
2.75	--	--
\$69,003	--	12.2%
\$73,689	--	7.0%
\$41,066	--	18.4%
\$183,790	--	25.9%
\$905	--	1.4%
\$36,200	--	--
\$61,263	--	--
3,639	19%	-17.4%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
645	3.1%	-22.5%
949	4.5%	-22.1%
50	0.2%	-69.9%
81	0.4%	-68.4%
4,297	20.3%	--
7,063	33.4%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Moderate Cost and Growing
High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	262	130	393
Market supply (vacant on market, adjusted for age)	21	35	56
5 year Market production goals (based on 75K units)	233	92	325
1 year Market production goals (based on 15K units)	47	18	65
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Hastings

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	987	Total Amt/App	\$218,313	% Approved	78.4%
Total Conventional Apps	665	Conventional Amt/App	\$226,263	% Conv Apprvd	80.8%
Total Assisted Apps	322	Assisted Amt/App	\$201,894	% Asst Apprvd	73.6%
Applications by Race: White					
Total Apps	793	Total Amt/App	\$216,084	% Positive	78.8%
Total Conventional Apps	543	Conventional Amt/App	\$224,061	% Conv Positive	81.2%
Total Assisted Apps	250	Assisted Amt/App	\$198,760	% Asst Positive	73.6%
Applications by Race: Black					
Total Apps	11	Total Amt/App	\$255,000	% Positive	73%
Total Conventional Apps	6	Conventional Amt/App	\$275,000	% Conv Positive	83.3%
Total Assisted Apps	5	Assisted Amt/App	\$231,000	% Asst Positive	60.0%
Applications by Race: Asian					
Total Apps	6	Total Amt/App	\$295,000	% Positive	66.7%
Total Conventional Apps	6	Conventional Amt/App	\$295,000	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	2	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$145,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	150	Total Amt/App	\$218,467	% Positive	75.3%
Total Conventional Apps	91	Conventional Amt/App	\$225,110	% Conv Positive	78.0%
Total Assisted Apps	59	Assisted Amt/App	\$208,220	% Asst Positive	71.2%
Applications by Ethnicity: Hispanic					
Total Apps	32	Total Amt/App	\$215,313	% Positive	71.9%
Total Conventional Apps	14	Conventional Amt/App	\$208,571	% Conv Positive	85.7%
Total Assisted Apps	18	Assisted Amt/App	\$220,556	% Asst Positive	61.1%

Holland-Central-North

Population

29,828

Households

11,110

Median HH Income

\$72,248

Owner HH Income

\$87,099

Renter HH Income

\$44,138

Housing Costs

Owner Units

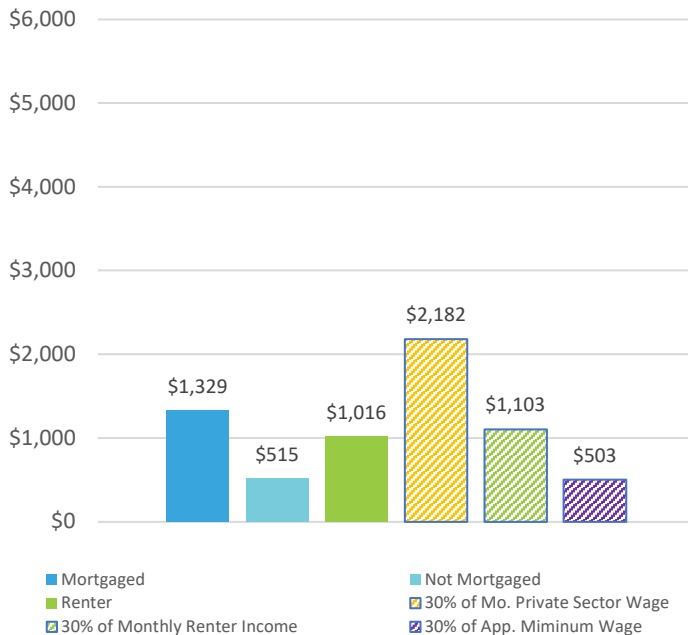
Home Value	\$201,065	2016 Value	\$155,798
Cost M/NM	\$1329/\$515	Value ▲	29.1%
\$67,022 To afford median home			

Renter Units

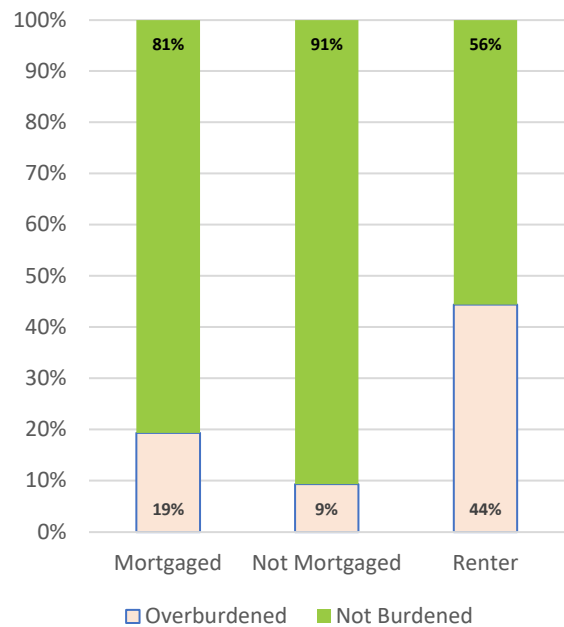
Gross Rent	\$1,016	2016 Rent	\$925
		Rent ▲	9.9%
\$40,640 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,322	Owner HH	70%	Renter HH	30%
Median Year Built	1994	% Built Pre-1970		13.1%	
Median Move Year	2013	% Built After 2010		6.3%	
Median Rooms	5.7	SF%	56.7%	MM%	26.5%
				MF%	11.4%

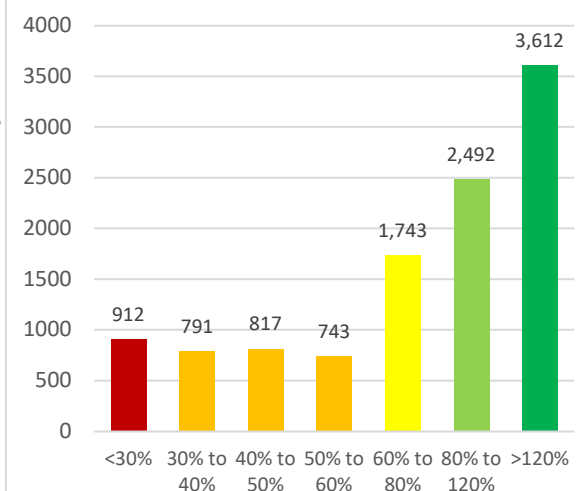
Vacancy Rates

Total	1.9%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	1.1%	# V Rent	0
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	32.6%	White	71.1%
Asian	74.7%	Other or Multiracial	69.7%
Am. Indian	44.1%	Hispanic	77.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Holland-Central-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.3%	5.3%
Household Count, 2021	11,110	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.01	--	--	--	--	--
Median Income, 2021	\$72,248	--	9.9%	\$66,906	--	15.3%
Median owner income, 2021	\$87,099	--	11.9%	\$78,276	--	13.6%
Median renter income, 2021	\$44,138	--	23.5%	\$38,135	--	17.1%
Median home value	\$201,065	--	29.1%	\$186,510	--	26.3%
Median gross rent	\$1,016	--	9.9%	\$936	--	12.0%
Income needed for median rent	\$40,640	--	--	\$37,422	--	--
Income needed for median value	\$67,022	--	--	\$62,170	--	--
Overburdened households	2,694	24%	8.5%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	122	1.1%	-23.3%	17,331	2.6%	-13.8%
Seasonal vacancy	0	0.0%	-100.0%	47,247	7.1%	-5.1%
For-Sale vacancy	0	0.0%	-100.0%	3,104	0.5%	-50.7%
For-Rent vacancy	0	0.0%	NA	6,237	0.9%	-7.3%
Homes built pre-1940	258	2.3%	--	104,716	15.8%	--
Homes built post-1990	7,548	66.7%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate Cost and Growing
Strength and Need Type**	High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	141	205	345
Market supply (vacant on market, adjusted for age)	0	0	0
5 year Market production goals (based on 75K units)	136	198	333
1 year Market production goals (based on 15K units)	27	40	67
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Holland-Central-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	446	Total Amt/App	\$257,309	% Approved	83.2%
Total Conventional Apps	367	Conventional Amt/App	\$257,234	% Conv Apprvd	84.2%
Total Assisted Apps	79	Assisted Amt/App	\$257,658	% Asst Apprvd	78.5%
Applications by Race: White					
Total Apps	345	Total Amt/App	\$258,043	% Positive	85.2%
Total Conventional Apps	294	Conventional Amt/App	\$258,027	% Conv Positive	86.7%
Total Assisted Apps	51	Assisted Amt/App	\$258,137	% Asst Positive	76.5%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$257,500	% Positive	75%
Total Conventional Apps	2	Conventional Amt/App	\$280,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$235,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	20	Total Amt/App	\$290,000	% Positive	70.0%
Total Conventional Apps	19	Conventional Amt/App	\$291,316	% Conv Positive	73.7%
Total Assisted Apps	1	Assisted Amt/App	\$265,000	% Asst Positive	0.0%
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	64	Total Amt/App	\$241,094	% Positive	75.0%
Total Conventional Apps	43	Conventional Amt/App	\$231,047	% Conv Positive	72.1%
Total Assisted Apps	21	Assisted Amt/App	\$261,667	% Asst Positive	81.0%
Applications by Ethnicity: Hispanic					
Total Apps	80	Total Amt/App	\$246,750	% Positive	78.8%
Total Conventional Apps	63	Conventional Amt/App	\$243,889	% Conv Positive	79.4%
Total Assisted Apps	17	Assisted Amt/App	\$257,353	% Asst Positive	76.5%

Holland-Central-South

Population

31,697

Households

11,589

Median HH Income

\$61,991

Owner HH Income

\$70,396

Renter HH Income

\$46,039

Housing Costs

Owner Units

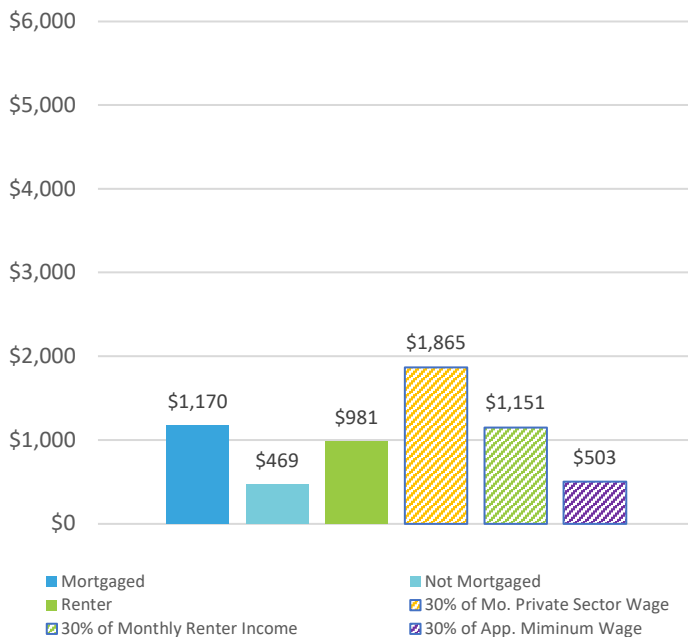
Home Value	\$167,172	2016 Value	\$129,351
Cost M/NM	\$1170/\$469	Value ▲	29.2%
\$55,724 To afford median home			

Renter Units

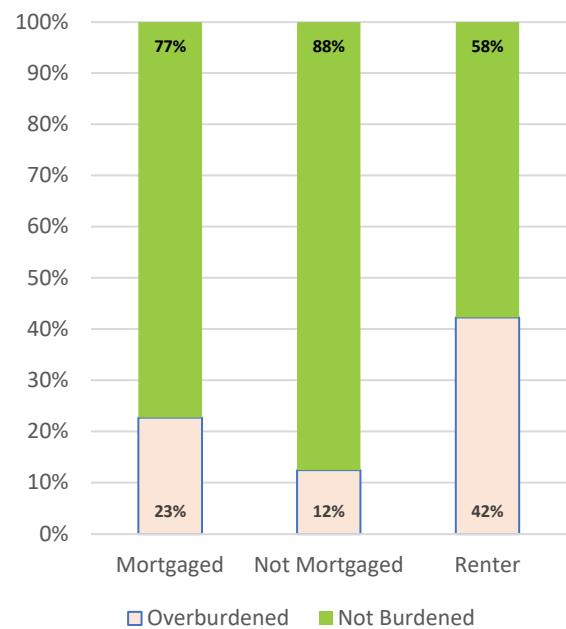
Gross Rent	\$981	2016 Rent	\$868
		Rent ▲	13.0%
\$39,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,993	Owner HH	65%	Renter HH	35%		
Median Year Built	1962	% Built Pre-1970		57%			
Median Move Year	2013	% Built After 2010		2%			
Median Rooms	5.4	SF%	62.7%	MM%	21.4%	MF%	12.3%

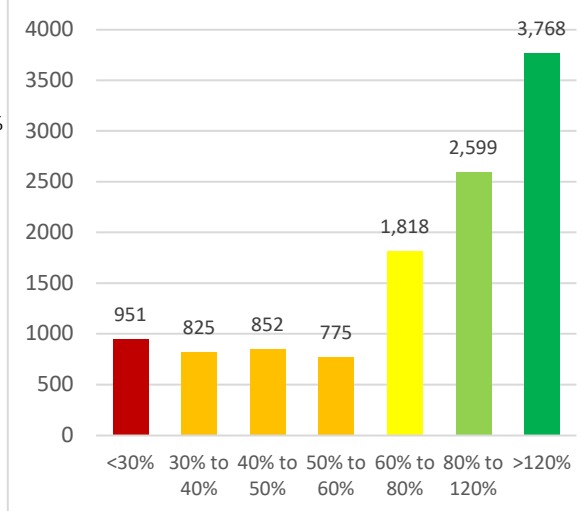
Vacancy Rates

Total	3.4%	Owner	0%	Renter	0%		
Seasonal	1.6%	Other	0.6%	# V Rent	40	#V Owner	17

Homeownership Rate by Race/Ethnicity

Black	22.3%	White	69.2%
Asian	75.1%	Other or Multiracial	56.2%
Am. Indian	55.4%	Hispanic	59.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Holland-Central-South

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.7%	5.3%
Household Count, 2021	11,589	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.50	--	--	--	--	--
Median Income, 2021	\$61,991	--	15.9%	\$66,906	--	15.3%
Median owner income, 2021	\$70,396	--	5.3%	\$78,276	--	13.6%
Median renter income, 2021	\$46,039	--	41.9%	\$38,135	--	17.1%
Median home value	\$167,172	--	29.2%	\$186,510	--	26.3%
Median gross rent	\$981	--	13.0%	\$936	--	12.0%
Income needed for median rent	\$39,240	--	--	\$37,422	--	--
Income needed for median value	\$55,724	--	--	\$62,170	--	--
Overburdened households	3,104	27%	-7.8%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	75	0.6%	-75.2%	17,331	2.6%	-13.8%
Seasonal vacancy	192	1.6%	14.3%	47,247	7.1%	-5.1%
For-Sale vacancy	17	0.1%	NA	3,104	0.5%	-50.7%
For-Rent vacancy	40	0.3%	-77.1%	6,237	0.9%	-7.3%
Homes built pre-1940	2,954	24.6%	--	104,716	15.8%	--
Homes built post-1990	2,266	18.9%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Low Cost and Growing
Strength and Need Type**	High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	167	212	379
Market supply (vacant on market, adjusted for age)	11	19	29
5 year Market production goals (based on 75K units)	151	187	338
1 year Market production goals (based on 15K units)	30	37	68
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Holland-Central-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	510	Total Amt/App	\$217,137	% Approved	81.2%
Total Conventional Apps	407	Conventional Amt/App	\$215,885	% Conv Apprvd	81.1%
Total Assisted Apps	103	Assisted Amt/App	\$222,087	% Asst Apprvd	81.6%
Applications by Race: White					
Total Apps	406	Total Amt/App	\$213,695	% Positive	82.5%
Total Conventional Apps	331	Conventional Amt/App	\$210,559	% Conv Positive	81.9%
Total Assisted Apps	75	Assisted Amt/App	\$227,533	% Asst Positive	85.3%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$221,667	% Positive	67%
Total Conventional Apps	2	Conventional Amt/App	\$240,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$185,000	% Asst Positive	0.0%
Applications by Race: Asian					
Total Apps	11	Total Amt/App	\$189,545	% Positive	72.7%
Total Conventional Apps	9	Conventional Amt/App	\$181,667	% Conv Positive	66.7%
Total Assisted Apps	2	Assisted Amt/App	\$225,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$150,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$150,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	80	Total Amt/App	\$238,125	% Positive	75.0%
Total Conventional Apps	58	Conventional Amt/App	\$250,862	% Conv Positive	77.6%
Total Assisted Apps	22	Assisted Amt/App	\$204,545	% Asst Positive	68.2%
Applications by Ethnicity: Hispanic					
Total Apps	83	Total Amt/App	\$211,988	% Positive	74.7%
Total Conventional Apps	48	Conventional Amt/App	\$203,750	% Conv Positive	72.9%
Total Assisted Apps	35	Assisted Amt/App	\$223,286	% Asst Positive	77.1%

Holland-Northwest

Population

30,965

Households

11,538

Median HH Income

\$93,585

Owner HH Income

\$99,184

Renter HH Income

\$46,337

Housing Costs

Owner Units

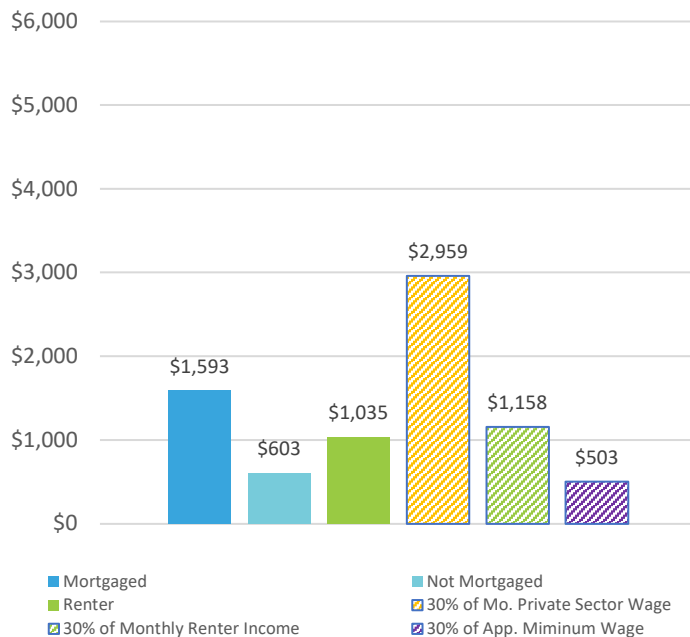
Home Value	\$270,083	2016 Value	\$219,872
Cost M/NM	\$1593/\$603	Value ▲	22.8%
\$90,028 To afford median home			

Renter Units

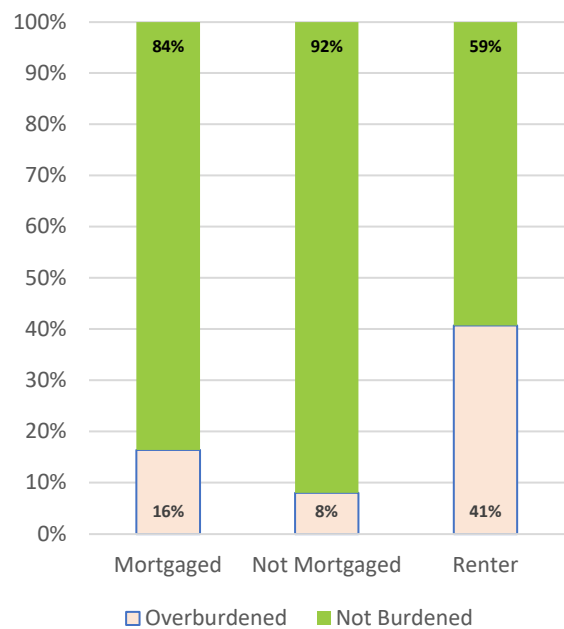
Gross Rent	\$1,035	2016 Rent	\$1,039
		Rent ▲	-0.4%
\$41,400 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,932	Owner HH	93%	Renter HH	7%
Median Year Built	1984	% Built Pre-1970			26.3%
Median Move Year	2009	% Built After 2010			8.4%
Median Rooms	6.9	SF%	85%	MM%	4%
				MF%	0.5%

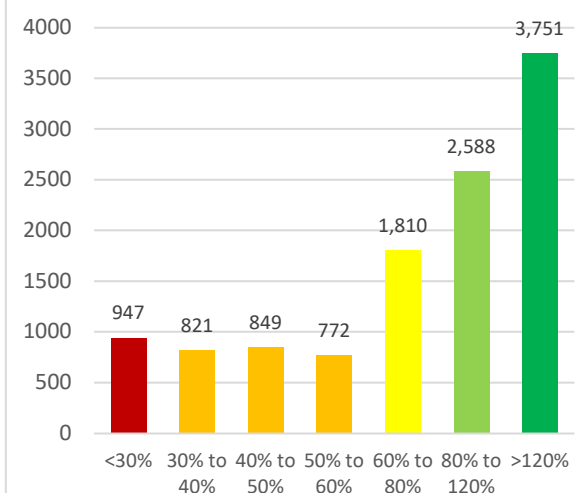
Vacancy Rates

Total	10.8%	Owner	0%	Renter	0.1%
Seasonal	8.2%	Other	1.4%	# V Rent	62
				#V Owner	89

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	92.5%
Asian	82.5%	Other or Multiracial	92.7%
Am. Indian	100.0%	Hispanic	78.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Holland-Northwest

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

5.9%

11,538

Partnership

5.3%

607,624

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

4.04

--

--

--

--

--

\$93,585

--

17.4%

\$66,906

--

15.3%

\$99,184

--

16.7%

\$78,276

--

13.6%

\$46,337

--

45.4%

\$38,135

--

17.1%

\$270,083

--

22.8%

\$186,510

--

26.3%

\$1,035

--

-0.4%

\$936

--

12.0%

\$41,400

--

--

\$37,422

--

--

\$90,028

--

--

\$62,170

--

--

1,749

15%

-21.8%

140,776

23.2%

-8.7%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

185

1.4%

-48.5%

17,331

2.6%

-13.8%

1,058

8.2%

32.9%

47,247

7.1%

-5.1%

89

0.7%

9.9%

3,104

0.5%

-50.7%

62

0.5%

-33.3%

6,237

0.9%

-7.3%

847

6.5%

--

104,716

15.8%

--

5,137

39.7%

--

235,045

35.4%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

High Cost and Growing

High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	231	52	283
Market supply (vacant on market, adjusted for age)	22	28	49
5 year Market production goals (based on 75K units)	202	23	226
1 year Market production goals (based on 15K units)	40	5	45
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Holland-Northwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	573	Total Amt/App	\$357,513	% Approved	79.8%
Total Conventional Apps	506	Conventional Amt/App	\$364,506	% Conv Apprvd	80.4%
Total Assisted Apps	67	Assisted Amt/App	\$304,701	% Asst Apprvd	74.6%
Applications by Race: White					
Total Apps	451	Total Amt/App	\$359,856	% Positive	83.1%
Total Conventional Apps	402	Conventional Amt/App	\$366,891	% Conv Positive	83.3%
Total Assisted Apps	49	Assisted Amt/App	\$302,143	% Asst Positive	81.6%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$342,500	% Positive	75%
Total Conventional Apps	3	Conventional Amt/App	\$361,667	% Conv Positive	66.7%
Total Assisted Apps	1	Assisted Amt/App	\$285,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	11	Total Amt/App	\$267,727	% Positive	63.6%
Total Conventional Apps	10	Conventional Amt/App	\$274,000	% Conv Positive	70.0%
Total Assisted Apps	1	Assisted Amt/App	\$205,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$70,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$70,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	93	Total Amt/App	\$364,462	% Positive	63.4%
Total Conventional Apps	78	Conventional Amt/App	\$371,795	% Conv Positive	64.1%
Total Assisted Apps	15	Assisted Amt/App	\$326,333	% Asst Positive	60.0%
Applications by Ethnicity: Hispanic					
Total Apps	39	Total Amt/App	\$296,795	% Positive	71.8%
Total Conventional Apps	26	Conventional Amt/App	\$310,385	% Conv Positive	73.1%
Total Assisted Apps	13	Assisted Amt/App	\$269,615	% Asst Positive	69.2%

Holland-Southwest

Population

21,556

Households

8,585

Median HH Income

\$74,807

Owner HH Income

\$84,207

Renter HH Income

\$31,623

Housing Costs

Owner Units

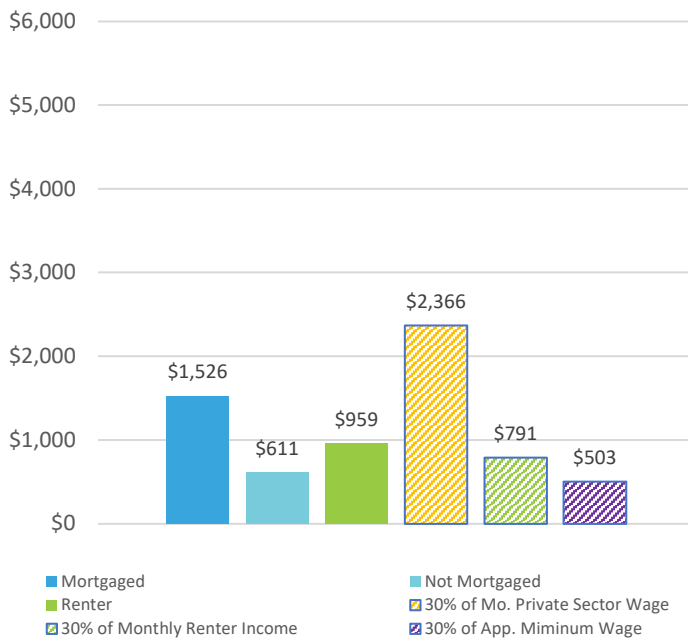
Home Value	\$256,911	2016 Value	\$212,071
Cost M/NM	\$1526/\$611	Value ▲	21.1%
\$85,637 To afford median home			

Renter Units

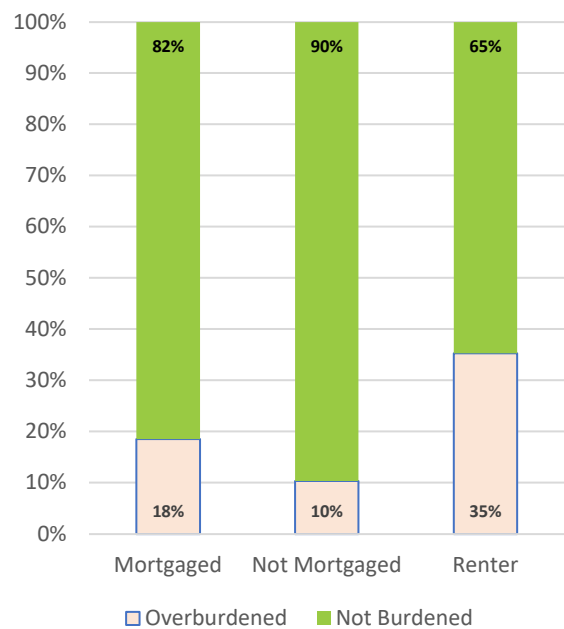
Gross Rent	\$959	2016 Rent	\$863
		Rent ▲	11.1%
\$38,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,923	Owner HH	84%	Renter HH	16%
Median Year Built	1984	% Built Pre-1970			32.7%
Median Move Year	2010	% Built After 2010			8.4%
Median Rooms	6.1	SF%	70.9%	MM%	17.5%
				MF%	3.3%

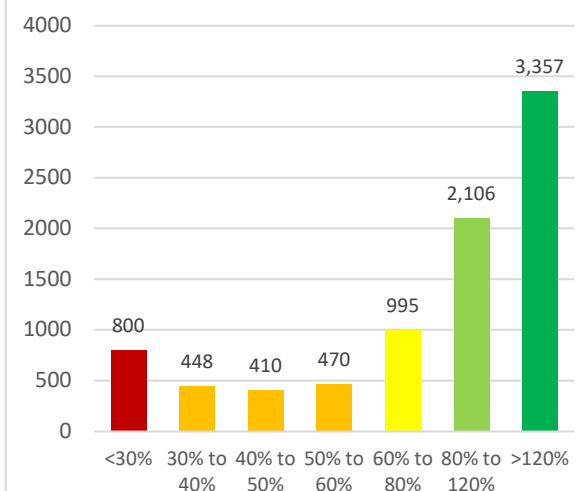
Vacancy Rates

Total	21.4%	Owner	0%	Renter	0.1%
Seasonal	15.3%	Other	2.3%	# V Rent	148
				# V Owner	63

Homeownership Rate by Race/Ethnicity

Black	6.7%	White	87.2%
Asian	94.3%	Other or Multiracial	52.4%
Am. Indian	92.5%	Hispanic	66.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Holland-Southwest

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

2.9%
8,585

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
3.84	--	--
\$74,807	--	16.9%
\$84,207	--	15.6%
\$31,623	--	-28.6%
\$256,911	--	21.1%
\$959	--	11.1%
\$38,360	--	--
\$85,637	--	--
1,540	18%	-25.3%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
251	2.3%	9.1%
1,671	15.3%	-1.5%
63	0.6%	6.8%
148	1.4%	492.0%
1,466	13.4%	--
4,502	41.2%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

**Moderately High Cost and Growing
High Strength and Low Need (Type IV)**

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	145	102	247
Market supply (vacant on market, adjusted for age)	20	31	52
5 year Market production goals (based on 75K units)	120	69	189
1 year Market production goals (based on 15K units)	24	14	38
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Holland-Southwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	380	Total Amt/App	\$363,053	% Approved	82.1%
Total Conventional Apps	350	Conventional Amt/App	\$372,943	% Conv Apprvd	82.9%
Total Assisted Apps	30	Assisted Amt/App	\$247,667	% Asst Apprvd	73.3%
Applications by Race: White					
Total Apps	304	Total Amt/App	\$370,954	% Positive	83.2%
Total Conventional Apps	283	Conventional Amt/App	\$380,442	% Conv Positive	84.1%
Total Assisted Apps	21	Assisted Amt/App	\$243,095	% Asst Positive	71.4%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$350,000	% Positive	100%
Total Conventional Apps	2	Conventional Amt/App	\$350,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$260,714	% Positive	85.7%
Total Conventional Apps	7	Conventional Amt/App	\$260,714	% Conv Positive	85.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	55	Total Amt/App	\$354,636	% Positive	76.4%
Total Conventional Apps	48	Conventional Amt/App	\$369,167	% Conv Positive	75.0%
Total Assisted Apps	7	Assisted Amt/App	\$255,000	% Asst Positive	85.7%
Applications by Ethnicity: Hispanic					
Total Apps	13	Total Amt/App	\$277,308	% Positive	69.2%
Total Conventional Apps	8	Conventional Amt/App	\$326,250	% Conv Positive	75.0%
Total Assisted Apps	5	Assisted Amt/App	\$199,000	% Asst Positive	60.0%

Ionia

Population

45,378

Households

15,301

Median HH Income

\$63,989

Owner HH Income

\$71,809

Renter HH Income

\$41,527

Housing Costs

Owner Units

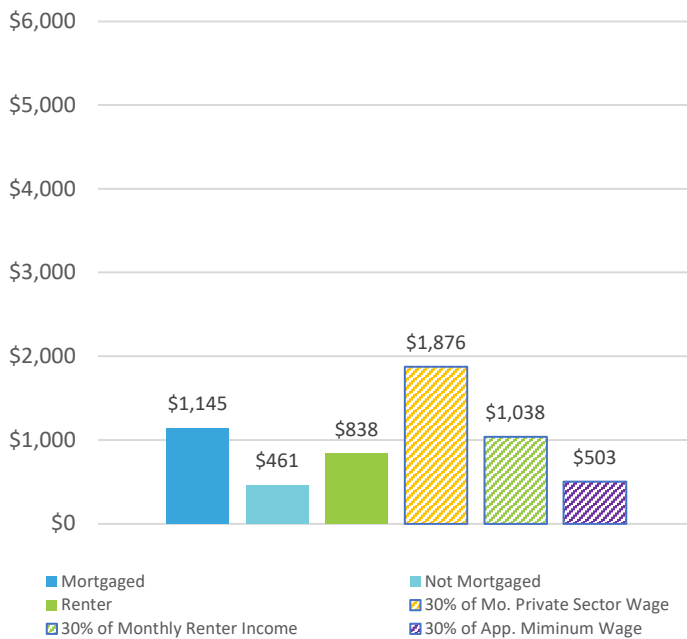
Home Value	\$145,308	2016 Value	\$125,706
Cost M/NM	\$1145/\$461	Value ▲	15.6%
\$48,436 To afford median home			

Renter Units

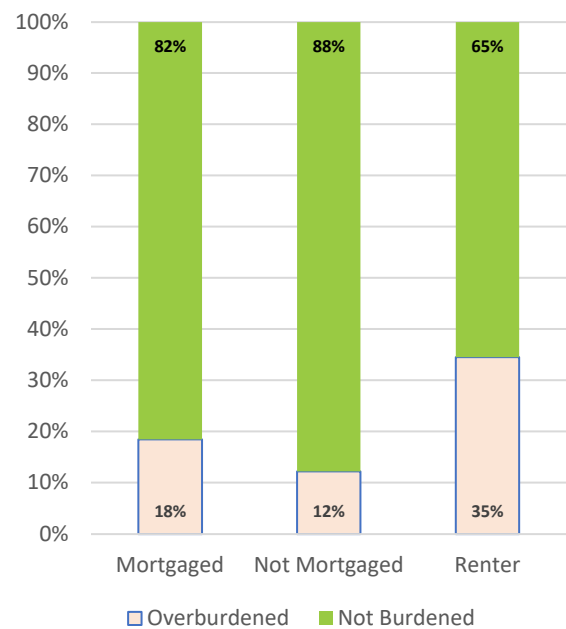
Gross Rent	\$838	2016 Rent	\$784
		Rent ▲	6.8%
\$33,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	16,474	Owner HH	77%	Renter HH	23%
Median Year Built	1970	% Built Pre-1970		48.9%	
Median Move Year	2010	% Built After 2010		4.4%	
Median Rooms	6.2	SF%	72.4%	MM%	9.1%
				MF%	6.1%

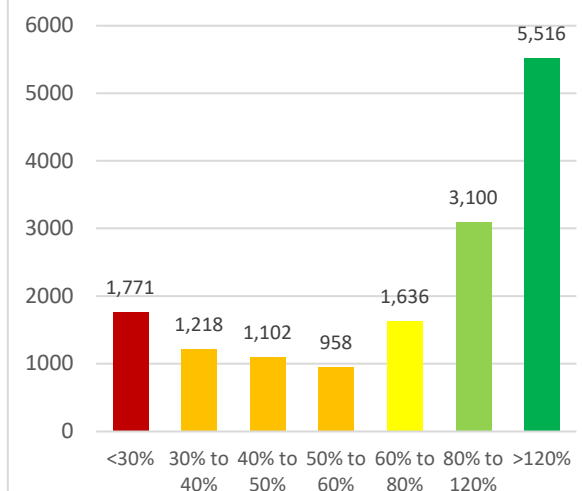
Vacancy Rates

Total	7.1%	Owner	0%	Renter	0%
Seasonal	1.0%	Other	4.1%	# V Rent	91
				#V Owner	108

Homeownership Rate by Race/Ethnicity

Black	20.7%	White	78.5%
Asian	37.0%	Other or Multiracial	55.3%
Am. Indian	85.7%	Hispanic	47.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ionia

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

4.6%

15,301

Partnership

5.3%

607,624

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

2.17

--

--

--

--

--

\$63,989

--

12.7%

\$66,906

--

15.3%

\$71,809

--

8.6%

\$78,276

--

13.6%

\$41,527

--

22.0%

\$38,135

--

17.1%

\$145,308

--

15.6%

\$186,510

--

26.3%

\$838

--

6.8%

\$936

--

12.0%

\$33,520

--

--

\$37,422

--

--

\$48,436

--

--

\$62,170

--

--

3,105

20%

-19.2%

140,776

23.2%

-8.7%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

681

4.1%

-3.9%

17,331

2.6%

-13.8%

161

1.0%

-26.5%

47,247

7.1%

-5.1%

108

0.7%

-48.1%

3,104

0.5%

-50.7%

91

0.6%

-54.7%

6,237

0.9%

-7.3%

4,561

27.7%

--

104,716

15.8%

--

4,674

28.4%

--

235,045

35.4%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

Low Cost and Growing

High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	274	212	486
Market supply (vacant on market, adjusted for age)	54	38	92
5 year Market production goals (based on 75K units)	212	168	380
1 year Market production goals (based on 15K units)	42	34	76
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Ionia

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	637	Total Amt/App	\$188,532	% Approved	78.6%
Total Conventional Apps	397	Conventional Amt/App	\$194,219	% Conv Apprvd	78.1%
Total Assisted Apps	240	Assisted Amt/App	\$179,125	% Asst Apprvd	79.6%
Applications by Race: White					
Total Apps	566	Total Amt/App	\$185,389	% Positive	79.0%
Total Conventional Apps	359	Conventional Amt/App	\$187,646	% Conv Positive	78.6%
Total Assisted Apps	207	Assisted Amt/App	\$181,473	% Asst Positive	79.7%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$177,000	% Positive	60%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	5	Assisted Amt/App	\$177,000	% Asst Positive	60.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$215,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$215,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$65,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$65,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	60	Total Amt/App	\$223,167	% Positive	75.0%
Total Conventional Apps	35	Conventional Amt/App	\$266,143	% Conv Positive	71.4%
Total Assisted Apps	25	Assisted Amt/App	\$163,000	% Asst Positive	80.0%
Applications by Ethnicity: Hispanic					
Total Apps	17	Total Amt/App	\$176,765	% Positive	64.7%
Total Conventional Apps	9	Conventional Amt/App	\$149,444	% Conv Positive	55.6%
Total Assisted Apps	8	Assisted Amt/App	\$207,500	% Asst Positive	75.0%

Jenison

Population

84,513

Households

29,499

Median HH Income

\$89,003

Owner HH Income

\$96,472

Renter HH Income

\$46,228

Housing Costs

Owner Units

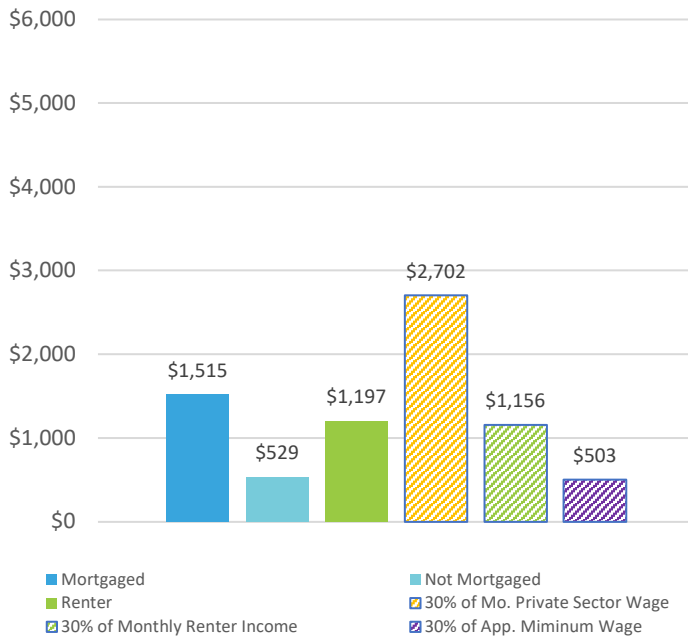
Home Value	\$245,411	2016 Value	\$189,813
Cost M/NM	\$1515/\$529	Value ▲	29.3%
\$81,804 To afford median home			

Renter Units

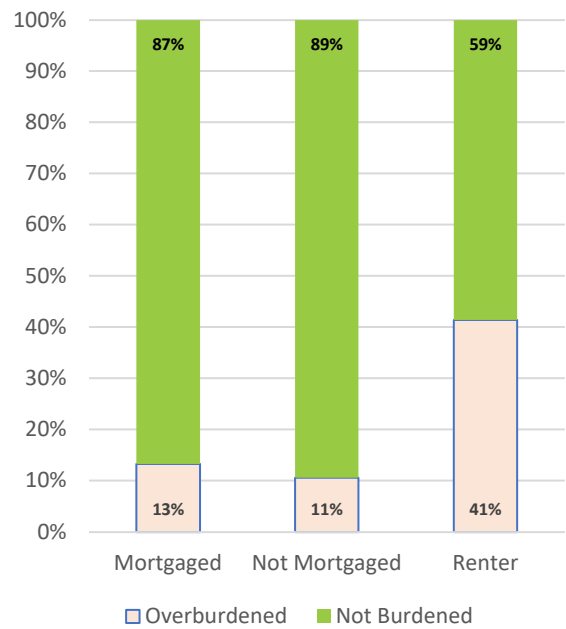
Gross Rent	\$1,197	2016 Rent	\$930
		Rent ▲	28.7%
\$47,880 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	30,303	Owner HH	85%	Renter HH	15%
Median Year Built	1987	% Built Pre-1970			24.4%
Median Move Year	2011	% Built After 2010			12.7%
Median Rooms	6.9	SF%	75.3%	MM%	14.4%
				MF%	6.9%

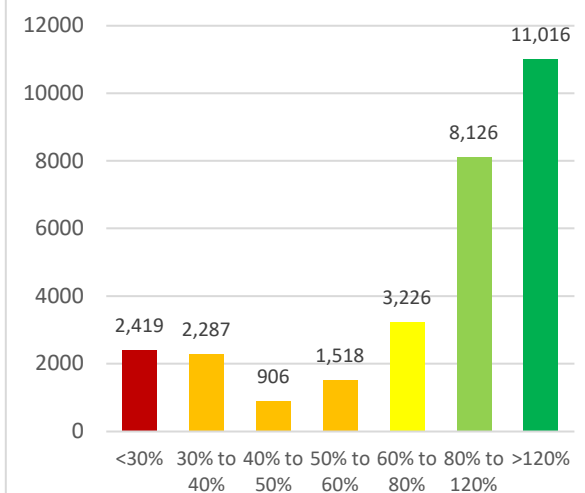
Vacancy Rates

Total	2.7%	Owner	0%	Renter	0%
Seasonal	0.7%	Other	1.0%	# V Rent	46
				#V Owner	134

Homeownership Rate by Race/Ethnicity

Black	61.9%	White	85.8%
Asian	60.1%	Other or Multiracial	68.6%
Am. Indian	38.2%	Hispanic	78.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Jenison

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	11.3%	5.3%
Household Count, 2021	29,499	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.67	--	--	--	--	--
Median Income, 2021	\$89,003	--	17.8%	\$66,906	--	15.3%
Median owner income, 2021	\$96,472	--	16.2%	\$78,276	--	13.6%
Median renter income, 2021	\$46,228	--	1.7%	\$38,135	--	17.1%
Median home value	\$245,411	--	29.3%	\$186,510	--	26.3%
Median gross rent	\$1,197	--	28.7%	\$936	--	12.0%
Income needed for median rent	\$47,880	--	--	\$37,422	--	--
Income needed for median value	\$81,804	--	--	\$62,170	--	--
Overburdened households	4,940	17%	0.6%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	291	1.0%	-42.4%	17,331	2.6%	-13.8%
Seasonal vacancy	221	0.7%	121.0%	47,247	7.1%	-5.1%
For-Sale vacancy	134	0.4%	127.1%	3,104	0.5%	-50.7%
For-Rent vacancy	46	0.2%	-6.1%	6,237	0.9%	-7.3%
Homes built pre-1940	1,594	5.3%	--	104,716	15.8%	--
Homes built post-1990	13,921	45.9%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderately High Cost and Growing
Strength and Need Type**	High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	485	271	756
Market supply (vacant on market, adjusted for age)	35	5	41
5 year Market production goals (based on 75K units)	434	256	690
1 year Market production goals (based on 15K units)	87	51	138
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Jenison

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,619	Total Amt/App	\$285,686	% Approved	85.7%
Total Conventional Apps	1,473	Conventional Amt/App	\$284,341	% Conv Apprvd	86.5%
Total Assisted Apps	146	Assisted Amt/App	\$299,247	% Asst Apprvd	77.4%
Applications by Race: White					
Total Apps	1,274	Total Amt/App	\$278,108	% Positive	87.2%
Total Conventional Apps	1,171	Conventional Amt/App	\$276,127	% Conv Positive	88.0%
Total Assisted Apps	103	Assisted Amt/App	\$300,631	% Asst Positive	77.7%
Applications by Race: Black					
Total Apps	16	Total Amt/App	\$323,125	% Positive	81%
Total Conventional Apps	6	Conventional Amt/App	\$290,000	% Conv Positive	100.0%
Total Assisted Apps	10	Assisted Amt/App	\$343,000	% Asst Positive	70.0%
Applications by Race: Asian					
Total Apps	27	Total Amt/App	\$306,481	% Positive	77.8%
Total Conventional Apps	26	Conventional Amt/App	\$310,769	% Conv Positive	76.9%
Total Assisted Apps	1	Assisted Amt/App	\$195,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$81,667	% Positive	66.7%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	3	Assisted Amt/App	\$81,667	% Asst Positive	66.7%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	260	Total Amt/App	\$311,962	% Positive	80.0%
Total Conventional Apps	236	Conventional Amt/App	\$316,610	% Conv Positive	80.5%
Total Assisted Apps	24	Assisted Amt/App	\$266,250	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	49	Total Amt/App	\$278,469	% Positive	89.8%
Total Conventional Apps	40	Conventional Amt/App	\$275,250	% Conv Positive	87.5%
Total Assisted Apps	9	Assisted Amt/App	\$292,778	% Asst Positive	100.0%

Kentwood/Gerald Ford Airport

Population

73,535

Households

29,107

Median HH Income

\$71,463

Owner HH Income

\$87,623

Renter HH Income

\$45,116

Housing Costs

Owner Units

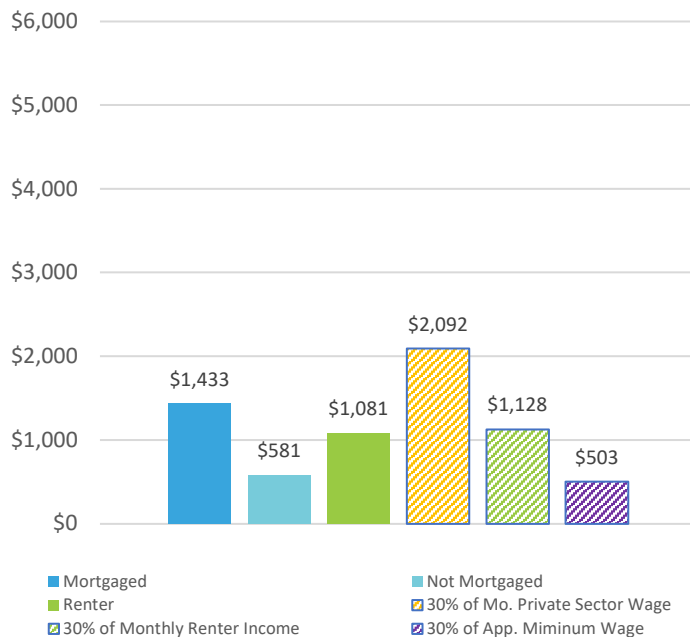
Home Value	\$221,351	2016 Value	\$171,587
Cost M/NM	\$1433/\$581	Value ▲	29.0%
\$73,784 To afford median home			

Renter Units

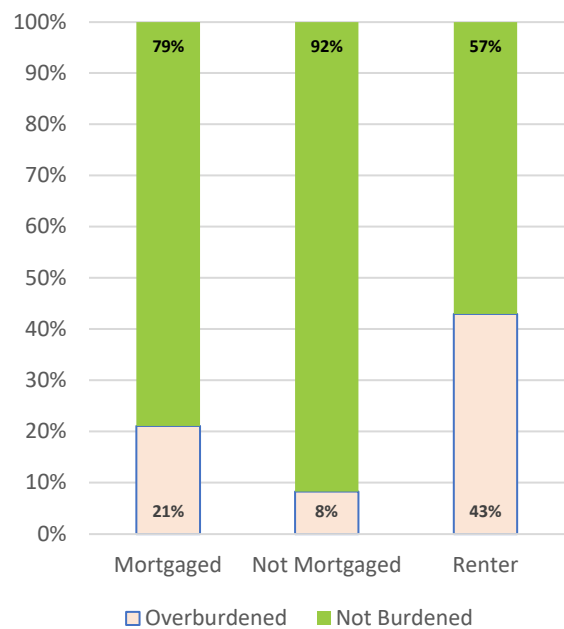
Gross Rent	\$1,081	2016 Rent	\$953
		Rent ▲	13.4%
\$43,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	29,951	Owner HH	63%	Renter HH	37%		
Median Year Built	1986	% Built Pre-1970		21.4%			
Median Move Year	2013	% Built After 2010		8.4%			
Median Rooms	5.7	SF%	52.8%	MM%	24.3%	MF%	19%

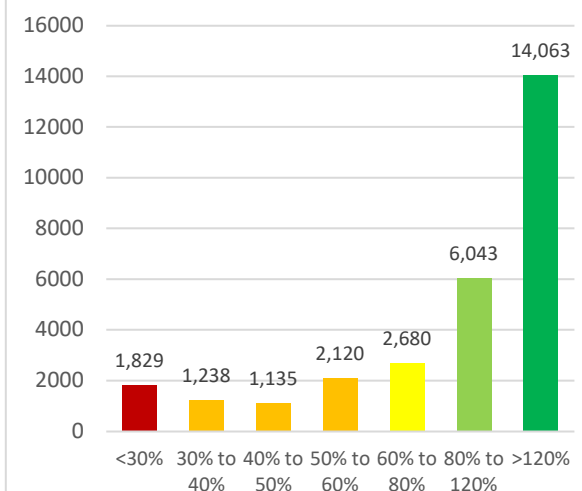
Vacancy Rates

Total	2.8%	Owner	0%	Renter	0%		
Seasonal	0.5%	Other	0.7%	# V Rent	220	# V Owner	23

Homeownership Rate by Race/Ethnicity

Black	27.7%	White	70.3%
Asian	73.6%	Other or Multiracial	44.7%
Am. Indian	33.3%	Hispanic	59.4%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Kentwood/Gerald Ford Airport

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	9.2%	5.3%
Household Count, 2021	29,107	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.31	--	--	--	--	--
Median Income, 2021	\$71,463	--	12.9%	\$66,906	--	15.3%
Median owner income, 2021	\$87,623	--	12.4%	\$78,276	--	13.6%
Median renter income, 2021	\$45,116	--	9.6%	\$38,135	--	17.1%
Median home value	\$221,351	--	29.0%	\$186,510	--	26.3%
Median gross rent	\$1,081	--	13.4%	\$936	--	12.0%
Income needed for median rent	\$43,240	--	--	\$37,422	--	--
Income needed for median value	\$73,784	--	--	\$62,170	--	--
Overburdened households	7,594	26%	-2.7%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	224	0.7%	-50.3%	17,331	2.6%	-13.8%
Seasonal vacancy	144	0.5%	-23.4%	47,247	7.1%	-5.1%
For-Sale vacancy	23	0.1%	-87.6%	3,104	0.5%	-50.7%
For-Rent vacancy	220	0.7%	-20.0%	6,237	0.9%	-7.3%
Homes built pre-1940	758	2.5%	--	104,716	15.8%	--
Homes built post-1990	12,984	43.4%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate Cost and Growing
Strength and Need Type**	High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	444	783	1227
Market supply (vacant on market, adjusted for age)	6	33	39
5 year Market production goals (based on 75K units)	423	723	1146
1 year Market production goals (based on 15K units)	85	145	229
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Kentwood/Gerald Ford Airport

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,415	Total Amt/App	\$266,866	% Approved	78.2%
Total Conventional Apps	1,198	Conventional Amt/App	\$269,048	% Conv Apprvd	79.3%
Total Assisted Apps	217	Assisted Amt/App	\$254,816	% Asst Apprvd	71.9%
Applications by Race: White					
Total Apps	738	Total Amt/App	\$265,298	% Positive	82.2%
Total Conventional Apps	649	Conventional Amt/App	\$266,864	% Conv Positive	83.1%
Total Assisted Apps	89	Assisted Amt/App	\$253,876	% Asst Positive	76.4%
Applications by Race: Black					
Total Apps	161	Total Amt/App	\$266,739	% Positive	69%
Total Conventional Apps	99	Conventional Amt/App	\$269,646	% Conv Positive	69.7%
Total Assisted Apps	62	Assisted Amt/App	\$262,097	% Asst Positive	67.7%
Applications by Race: Asian					
Total Apps	187	Total Amt/App	\$244,037	% Positive	77.5%
Total Conventional Apps	174	Conventional Amt/App	\$245,517	% Conv Positive	79.3%
Total Assisted Apps	13	Assisted Amt/App	\$224,231	% Asst Positive	53.8%
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$228,333	% Positive	33.3%
Total Conventional Apps	1	Conventional Amt/App	\$235,000	% Conv Positive	0.0%
Total Assisted Apps	2	Assisted Amt/App	\$225,000	% Asst Positive	50.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	4	Total Amt/App	\$255,000	% Positive	100.0%
Total Conventional Apps	4	Conventional Amt/App	\$255,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	288	Total Amt/App	\$285,104	% Positive	71.2%
Total Conventional Apps	245	Conventional Amt/App	\$290,388	% Conv Positive	71.4%
Total Assisted Apps	43	Assisted Amt/App	\$255,000	% Asst Positive	69.8%
Applications by Ethnicity: Hispanic					
Total Apps	96	Total Amt/App	\$243,646	% Positive	75.0%
Total Conventional Apps	72	Conventional Amt/App	\$242,083	% Conv Positive	72.2%
Total Assisted Apps	24	Assisted Amt/App	\$248,333	% Asst Positive	83.3%

Lowell

Population

12,290

Households

4,548

Median HH Income

\$82,153

Owner HH Income

\$88,685

Renter HH Income

\$35,114

Housing Costs

Owner Units

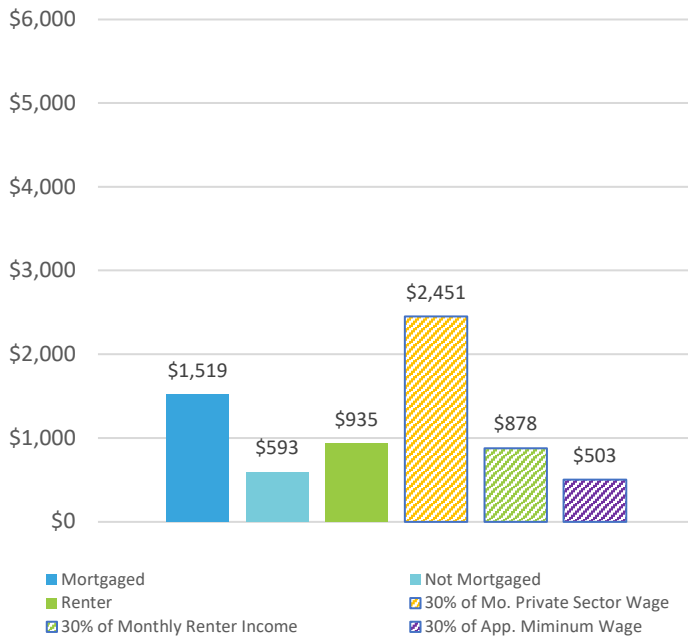
Home Value	\$234,309	2016 Value	\$172,737
Cost M/NM	\$1519/\$593	Value ▲	35.6%
\$78,103 To afford median home			

Renter Units

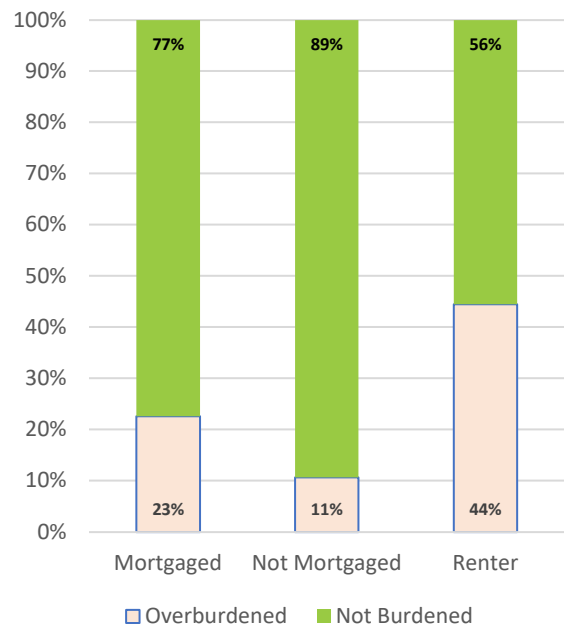
Gross Rent	\$935	2016 Rent	\$853
		Rent ▲	9.6%
\$37,400 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	4,636	Owner HH	81%	Renter HH	19%
Median Year Built	1981	% Built Pre-1970			30.6%
Median Move Year	2011	% Built After 2010			10.6%
Median Rooms	6.5	SF%	75.5%	MM%	10.1%
				MF%	6.9%

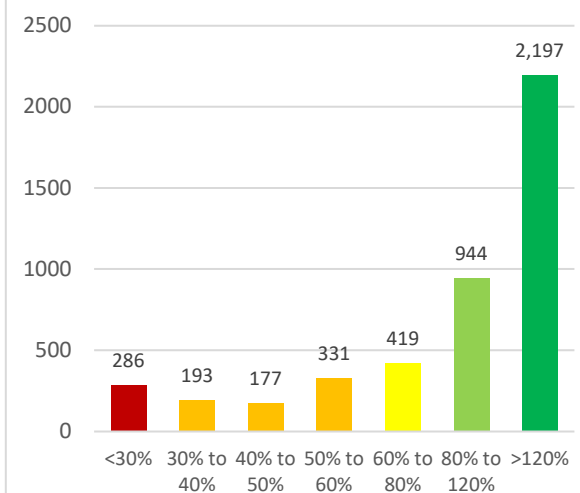
Vacancy Rates

Total	1.9%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	1.1%	# V Rent	0
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	81.0%
Asian	0.0%	Other or Multiracial	69.0%
Am. Indian	0.0%	Hispanic	38.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Lowell

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

10.7%
4,548

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
3.50	--	--
\$82,153	--	9.5%
\$88,685	--	7.6%
\$35,114	--	0.6%
\$234,309	--	35.6%
\$935	--	9.6%
\$37,400	--	--
\$78,103	--	--
1,078	24%	30.0%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
51	1.1%	96.2%
0	0.0%	-100.0%
0	0.0%	-100.0%
0	0.0%	-100.0%
520	11.2%	--
1,875	40.4%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

**Moderately High Cost and Growing
High Strength and High Need (Type I)**

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	95	12	107
Market supply (vacant on market, adjusted for age)	0	0	0
5 year Market production goals (based on 75K units)	92	11	103
1 year Market production goals (based on 15K units)	18	2	21
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Lowell

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	289	Total Amt/App	\$287,076	% Approved	80.6%
Total Conventional Apps	235	Conventional Amt/App	\$292,532	% Conv Apprvd	80.9%
Total Assisted Apps	54	Assisted Amt/App	\$263,333	% Asst Apprvd	79.6%
Applications by Race: White					
Total Apps	219	Total Amt/App	\$276,005	% Positive	81.7%
Total Conventional Apps	180	Conventional Amt/App	\$279,500	% Conv Positive	82.8%
Total Assisted Apps	39	Assisted Amt/App	\$259,872	% Asst Positive	76.9%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$269,000	% Positive	60%
Total Conventional Apps	1	Conventional Amt/App	\$335,000	% Conv Positive	0.0%
Total Assisted Apps	4	Assisted Amt/App	\$252,500	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$295,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$295,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$155,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	61	Total Amt/App	\$328,770	% Positive	77.0%
Total Conventional Apps	53	Conventional Amt/App	\$337,264	% Conv Positive	75.5%
Total Assisted Apps	8	Assisted Amt/App	\$272,500	% Asst Positive	87.5%
Applications by Ethnicity: Hispanic					
Total Apps	3	Total Amt/App	\$245,000	% Positive	33.3%
Total Conventional Apps	3	Conventional Amt/App	\$245,000	% Conv Positive	33.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Ludington

Population

13,201

Households

5,449

Median HH Income

\$48,219

Owner HH Income

\$65,331

Renter HH Income

\$31,110

Housing Costs

Owner Units

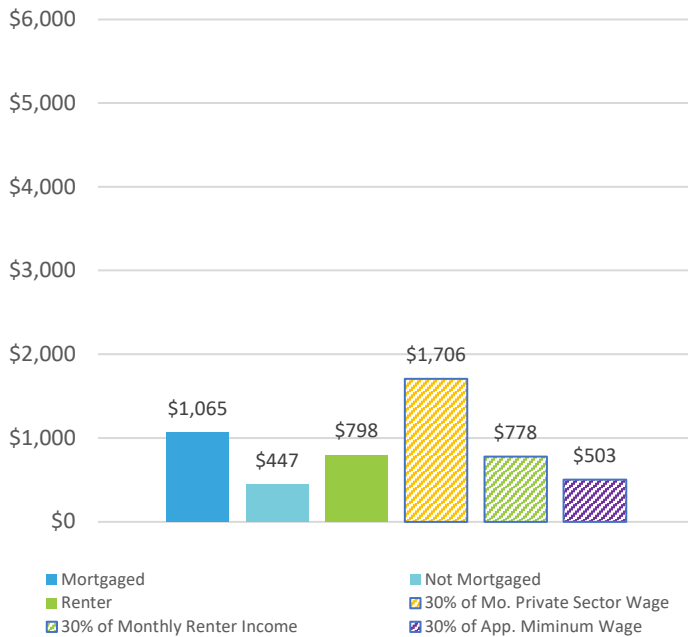
Home Value	\$133,115	2016 Value	\$122,952
Cost M/NM	\$1065/\$447	Value ▲	8.3%
\$44,372 To afford median home			

Renter Units

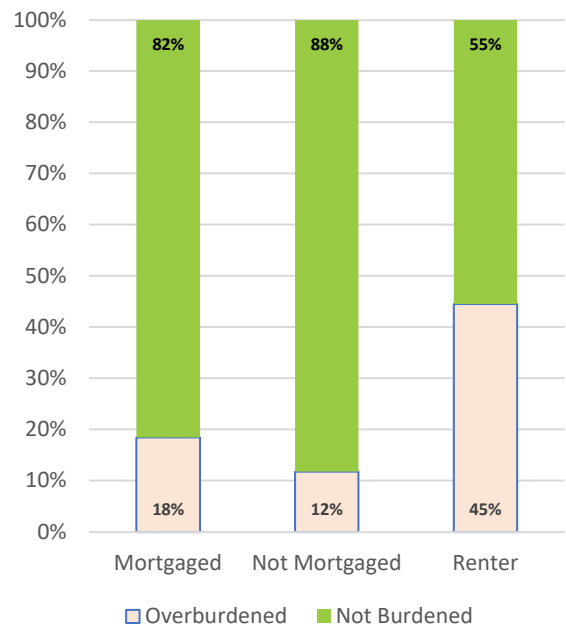
Gross Rent	\$798	2016 Rent	\$725
		Rent ▲	10.1%
\$31,920 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,752	Owner HH	60%	Renter HH	40%
Median Year Built	1964	% Built Pre-1970		53.3%	
Median Move Year	2012	% Built After 2010		2.9%	
Median Rooms	5.5	SF%	62.6%	MM%	17.6%
				MF%	13.4%

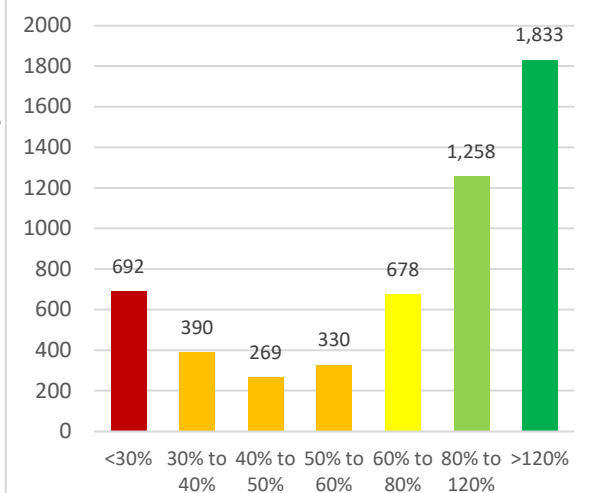
Vacancy Rates

Total	19.3%	Owner	0%	Renter	0%
Seasonal	10.4%	Other	5.9%	# V Rent	47
				#V Owner	35

Homeownership Rate by Race/Ethnicity

Black	82.4%	White	60.1%
Asian	58.1%	Other or Multiracial	36.7%
Am. Indian	100.0%	Hispanic	63.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ludington

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-4.6%	5.3%
Household Count, 2021	5,449	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.99	--	--	--	--	--
Median Income, 2021	\$48,219	--	17.2%	\$66,906	--	15.3%
Median owner income, 2021	\$65,331	--	26.7%	\$78,276	--	13.6%
Median renter income, 2021	\$31,110	--	23.9%	\$38,135	--	17.1%
Median home value	\$133,115	--	8.3%	\$186,510	--	26.3%
Median gross rent	\$798	--	10.1%	\$936	--	12.0%
Income needed for median rent	\$31,920	--	--	\$37,422	--	--
Income needed for median value	\$44,372	--	--	\$62,170	--	--
Overburdened households	1,487	27%	-27.6%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	396	5.9%	9.1%	17,331	2.6%	-13.8%
Seasonal vacancy	701	10.4%	81.6%	47,247	7.1%	-5.1%
For-Sale vacancy	35	0.5%	-71.5%	3,104	0.5%	-50.7%
For-Rent vacancy	47	0.7%	123.8%	6,237	0.9%	-7.3%
Homes built pre-1940	1,844	27.3%	--	104,716	15.8%	--
Homes built post-1990	1,704	25.2%	--	235,045	35.4%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	72	107	179
Market supply (vacant on market, adjusted for age)	22	16	38
5 year Market production goals (based on 75K units)	48	88	136
1 year Market production goals (based on 15K units)	10	18	27
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Ludington

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	117	Total Amt/App	\$180,128	% Approved	78.6%
Total Conventional Apps	74	Conventional Amt/App	\$185,541	% Conv Apprvd	78.4%
Total Assisted Apps	43	Assisted Amt/App	\$170,814	% Asst Apprvd	79.1%
Applications by Race: White					
Total Apps	93	Total Amt/App	\$180,591	% Positive	79.6%
Total Conventional Apps	60	Conventional Amt/App	\$185,833	% Conv Positive	80.0%
Total Assisted Apps	33	Assisted Amt/App	\$171,061	% Asst Positive	78.8%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$205,000	% Positive	50%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$205,000	% Asst Positive	50.0%
Applications by Race: Asian					
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%
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$398,333	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$398,333	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	19	Total Amt/App	\$173,947	% Positive	78.9%
Total Conventional Apps	12	Conventional Amt/App	\$182,500	% Conv Positive	75.0%
Total Assisted Apps	7	Assisted Amt/App	\$159,286	% Asst Positive	85.7%
Applications by Ethnicity: Hispanic					
Total Apps	3	Total Amt/App	\$155,000	% Positive	66.7%
Total Conventional Apps	2	Conventional Amt/App	\$145,000	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	100.0%

Marion

Population

19,018

Households

7,856

Median HH Income

\$51,976

Owner HH Income

\$54,739

Renter HH Income

\$39,533

Housing Costs

Owner Units

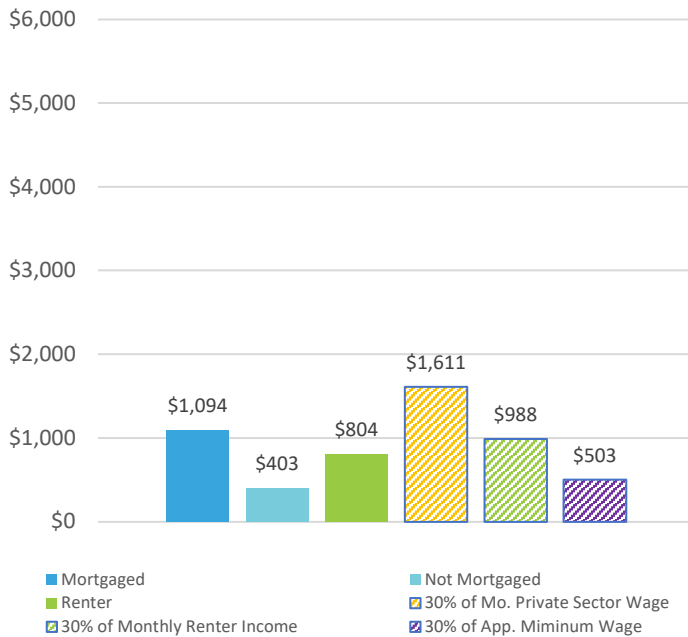
Home Value	\$116,879	2016 Value	\$110,861
Cost M/NM	\$1094/\$403	Value ▲	5.4%
\$38,960 To afford median home			

Renter Units

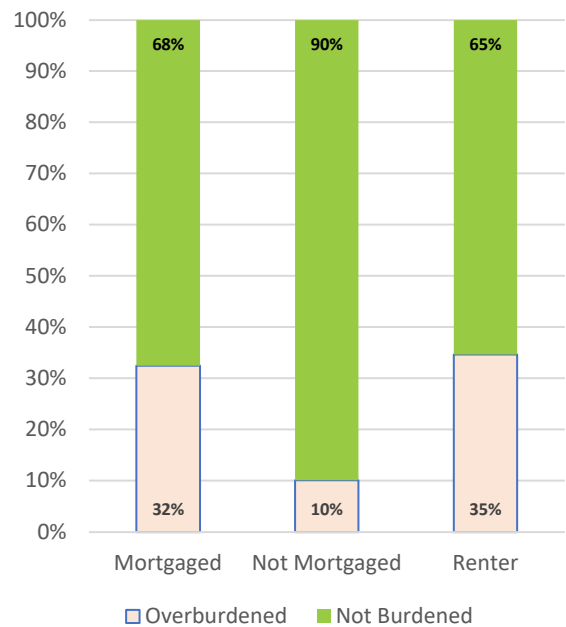
Gross Rent	\$804	2016 Rent	\$709
		Rent ▲	13.4%
\$32,160 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,749	Owner HH	89%	Renter HH	11%
Median Year Built	1980	% Built Pre-1970		29.1%	
Median Move Year	2007	% Built After 2010		3.3%	
Median Rooms	5.4	SF%	78.2%	MM%	0.6%
				MF%	0.2%

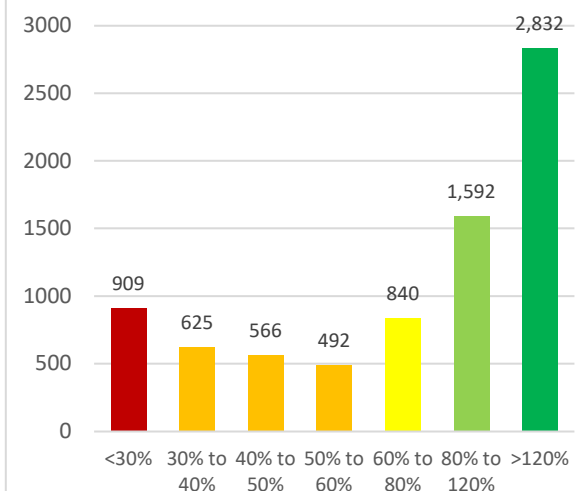
Vacancy Rates

Total	38.4%	Owner	0%	Renter	0%
Seasonal	34.2%	Other	3.3%	# V Rent	38
				#V Owner	41

Homeownership Rate by Race/Ethnicity

Black	73.9%	White	88.6%
Asian	100.0%	Other or Multiracial	89.2%
Am. Indian	71.4%	Hispanic	51.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Marion

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.9%	5.3%
Household Count, 2021	7,856	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.75	--	--	--	--	--
Median Income, 2021	\$51,976	--	9.9%	\$66,906	--	15.3%
Median owner income, 2021	\$54,739	--	6.7%	\$78,276	--	13.6%
Median renter income, 2021	\$39,533	--	45.7%	\$38,135	--	17.1%
Median home value	\$116,879	--	5.4%	\$186,510	--	26.3%
Median gross rent	\$804	--	13.4%	\$936	--	12.0%
Income needed for median rent	\$32,160	--	--	\$37,422	--	--
Income needed for median value	\$38,960	--	--	\$62,170	--	--
Overburdened households	1,764	22%	-14.9%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	421	3.3%	-5.6%	17,331	2.6%	-13.8%
Seasonal vacancy	4,363	34.2%	-5.3%	47,247	7.1%	-5.1%
For-Sale vacancy	41	0.3%	-72.5%	3,104	0.5%	-50.7%
For-Rent vacancy	38	0.3%	-22.4%	6,237	0.9%	-7.3%
Homes built pre-1940	1,092	8.6%	--	104,716	15.8%	--
Homes built post-1990	3,917	30.7%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Low Cost and Growing
Strength and Need Type**	Low Strength and Low Need (Type III)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	116	39	155
Market supply (vacant on market, adjusted for age)	14	14	27
5 year Market production goals (based on 75K units)	98	25	123
1 year Market production goals (based on 15K units)	20	5	25
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Marion

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	330	Total Amt/App	\$174,697	% Approved	69.1%
Total Conventional Apps	192	Conventional Amt/App	\$174,896	% Conv Apprvd	72.4%
Total Assisted Apps	138	Assisted Amt/App	\$174,420	% Asst Apprvd	64.5%
Applications by Race: White					
Total Apps	269	Total Amt/App	\$170,613	% Positive	69.1%
Total Conventional Apps	157	Conventional Amt/App	\$174,108	% Conv Positive	74.5%
Total Assisted Apps	112	Assisted Amt/App	\$165,714	% Asst Positive	61.6%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$203,000	% Positive	60%
Total Conventional Apps	3	Conventional Amt/App	\$211,667	% Conv Positive	33.3%
Total Assisted Apps	2	Assisted Amt/App	\$190,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$152,143	% Positive	57.1%
Total Conventional Apps	7	Conventional Amt/App	\$152,143	% Conv Positive	57.1%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$215,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$215,000	% Asst Positive	0.0%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	46	Total Amt/App	\$195,652	% Positive	69.6%
Total Conventional Apps	23	Conventional Amt/App	\$175,000	% Conv Positive	65.2%
Total Assisted Apps	23	Assisted Amt/App	\$216,304	% Asst Positive	73.9%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$188,333	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$185,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$191,667	% Asst Positive	33.3%

Muskegon City

Population

31,468

Households

10,411

Median HH Income

\$34,891

Owner HH Income

\$45,837

Renter HH Income

\$25,442

Housing Costs

Owner Units

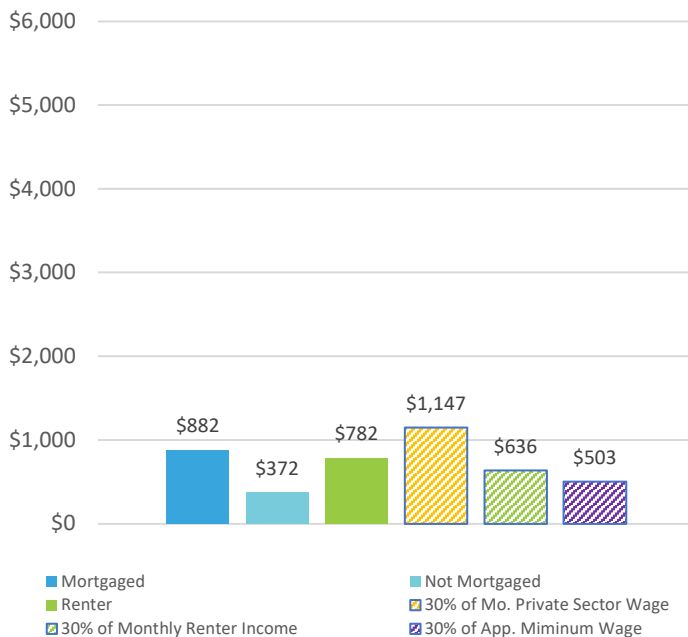
Home Value	\$52,173	2016 Value	\$53,331
Cost M/NM	\$882/\$372	Value ▲	-2.2%
\$17,391 To afford median home			

Renter Units

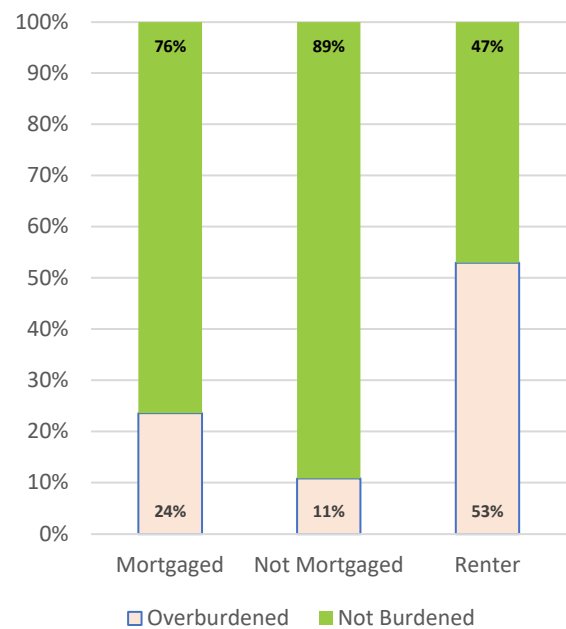
Gross Rent	\$782	2016 Rent	\$730
		Rent ▲	7.1%
\$31,280 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,802	Owner HH	49%	Renter HH	51%
Median Year Built	1945	% Built Pre-1970			83.8%
Median Move Year	2013	% Built After 2010			1.3%
Median Rooms	4.9	SF%	72.4%	MM%	15.7%
				MF%	10.7%

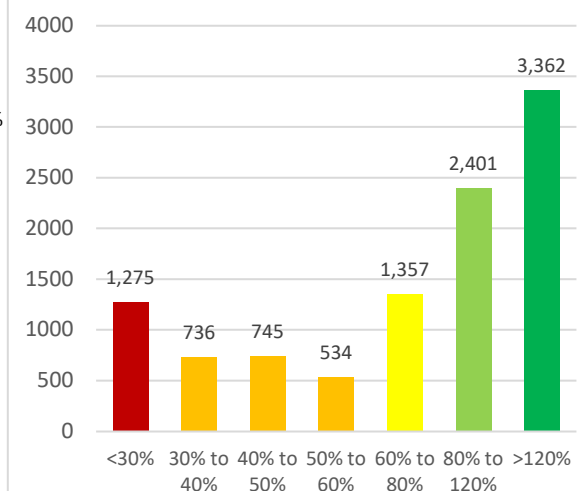
Vacancy Rates

Total	18.7%	Owner	0%	Renter	0.1%
Seasonal	0.6%	Other	12.5%	# V Rent	584
				# V Owner	83

Homeownership Rate by Race/Ethnicity

Black	46.3%	White	53.7%
Asian	0.0%	Other or Multiracial	49.8%
Am. Indian	41.4%	Hispanic	69.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Muskegon City

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-5.5%	5.3%
Household Count, 2021	10,411	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	0.78	--	--	--	--	--
Median Income, 2021	\$34,891	--	37.0%	\$66,906	--	15.3%
Median owner income, 2021	\$45,837	--	16.9%	\$78,276	--	13.6%
Median renter income, 2021	\$25,442	--	28.8%	\$38,135	--	17.1%
Median home value	\$52,173	--	-2.2%	\$186,510	--	26.3%
Median gross rent	\$782	--	7.1%	\$936	--	12.0%
Income needed for median rent	\$31,280	--	--	\$37,422	--	--
Income needed for median value	\$17,391	--	--	\$62,170	--	--
Overburdened households	3,663	35%	-29.7%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,602	12.5%	-16.0%	17,331	2.6%	-13.8%
Seasonal vacancy	73	0.6%	78.0%	47,247	7.1%	-5.1%
For-Sale vacancy	83	0.6%	-66.0%	3,104	0.5%	-50.7%
For-Rent vacancy	584	4.6%	59.1%	6,237	0.9%	-7.3%
Homes built pre-1940	5,285	41.3%	--	104,716	15.8%	--
Homes built post-1990	914	7.1%	--	235,045	35.4%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	126	231	357
Market supply (vacant on market, adjusted for age)	74	436	510
5 year Market production goals (based on 75K units)	50	0	50
1 year Market production goals (based on 15K units)	10	0	10
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Muskegon City

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	412	Total Amt/App	\$110,898	% Approved	69.7%
Total Conventional Apps	200	Conventional Amt/App	\$117,850	% Conv Apprvd	72.5%
Total Assisted Apps	212	Assisted Amt/App	\$104,340	% Asst Apprvd	67.0%
Applications by Race: White					
Total Apps	240	Total Amt/App	\$113,708	% Positive	75.0%
Total Conventional Apps	131	Conventional Amt/App	\$117,748	% Conv Positive	75.6%
Total Assisted Apps	109	Assisted Amt/App	\$108,853	% Asst Positive	74.3%
Applications by Race: Black					
Total Apps	99	Total Amt/App	\$98,535	% Positive	60%
Total Conventional Apps	33	Conventional Amt/App	\$102,879	% Conv Positive	69.7%
Total Assisted Apps	66	Assisted Amt/App	\$96,364	% Asst Positive	54.5%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$40,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$40,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	9	Total Amt/App	\$183,889	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$171,667	% Conv Positive	100.0%
Total Assisted Apps	6	Assisted Amt/App	\$190,000	% Asst Positive	50.0%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	62	Total Amt/App	\$120,645	% Positive	66.1%
Total Conventional Apps	30	Conventional Amt/App	\$140,333	% Conv Positive	66.7%
Total Assisted Apps	32	Assisted Amt/App	\$102,188	% Asst Positive	65.6%
Applications by Ethnicity: Hispanic					
Total Apps	21	Total Amt/App	\$99,762	% Positive	76.2%
Total Conventional Apps	8	Conventional Amt/App	\$91,250	% Conv Positive	62.5%
Total Assisted Apps	13	Assisted Amt/App	\$105,000	% Asst Positive	84.6%

Muskegon-Northeast

Population

45,001

Households

17,133

Median HH Income

\$57,718

Owner HH Income

\$64,374

Renter HH Income

\$29,210

Housing Costs

Owner Units

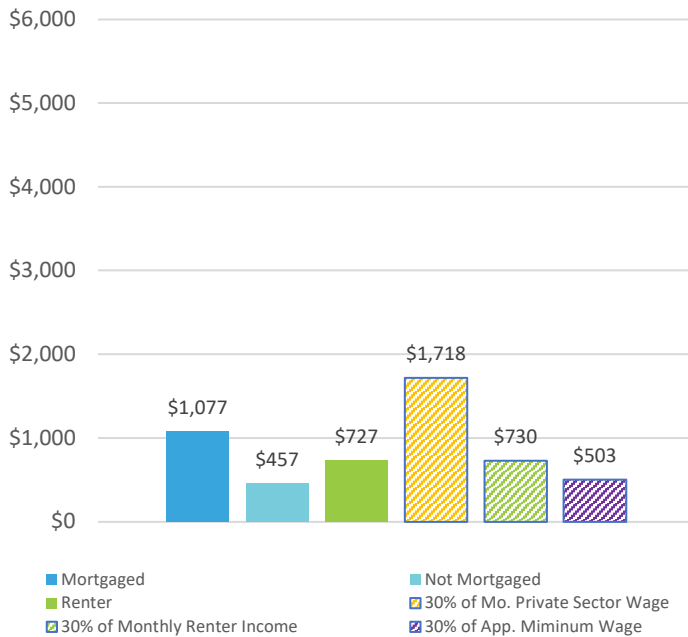
Home Value	\$122,491	2016 Value	\$108,876
Cost M/NM	\$1077/\$457	Value ▲	12.5%
\$40,830 To afford median home			

Renter Units

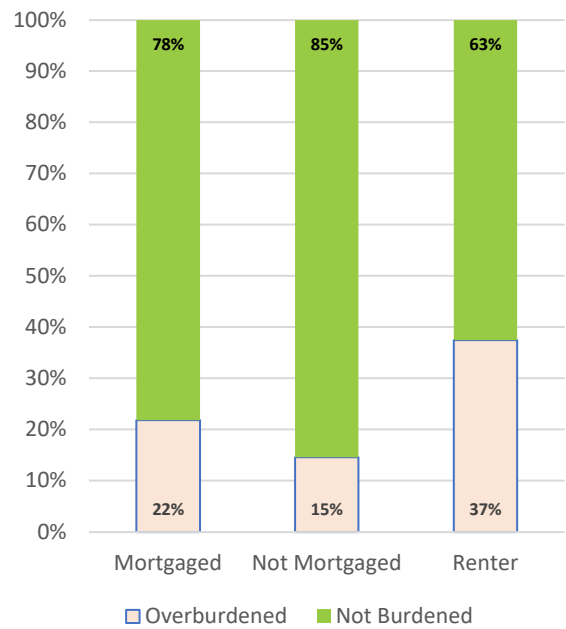
Gross Rent	\$727	2016 Rent	\$695
		Rent ▲	4.6%
\$29,080 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	18,925	Owner HH	81%	Renter HH	19%
Median Year Built	1976	% Built Pre-1970		39.3%	
Median Move Year	2009	% Built After 2010		3.2%	
Median Rooms	5.4	SF%	72.8%	MM%	5.6%
				MF%	7.9%

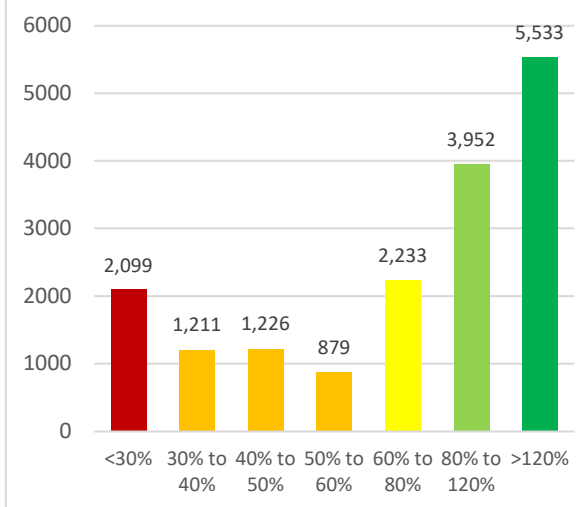
Vacancy Rates

Total	9.5%	Owner	0%	Renter	0%
Seasonal	3.1%	Other	3.0%	# V Rent	137
				#V Owner	242

Homeownership Rate by Race/Ethnicity

Black	46.6%	White	84.7%
Asian	100.0%	Other or Multiracial	59.8%
Am. Indian	81.1%	Hispanic	74.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Muskegon-Northeast

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

7.8%
17,133

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
1.83	--	--
\$57,718	--	22.5%
\$64,374	--	17.1%
\$29,210	--	43.8%
\$122,491	--	12.5%
\$727	--	4.6%
\$29,080	--	--
\$40,830	--	--
3,842	22%	-12.6%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
573	3.0%	-31.5%
585	3.1%	81.1%
242	1.3%	356.6%
137	0.7%	0.0%
1,639	8.7%	--
6,311	33.3%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Growing
High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	262	192	454
Market supply (vacant on market, adjusted for age)	97	42	139
5 year Market production goals (based on 75K units)	159	144	304
1 year Market production goals (based on 15K units)	32	29	61
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Muskegon-Northeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	731	Total Amt/App	\$174,631	% Approved	83.0%
Total Conventional Apps	440	Conventional Amt/App	\$174,432	% Conv Apprvd	83.9%
Total Assisted Apps	291	Assisted Amt/App	\$174,931	% Asst Apprvd	81.8%
Applications by Race: White					
Total Apps	565	Total Amt/App	\$173,354	% Positive	82.8%
Total Conventional Apps	348	Conventional Amt/App	\$174,483	% Conv Positive	84.2%
Total Assisted Apps	217	Assisted Amt/App	\$171,544	% Asst Positive	80.6%
Applications by Race: Black					
Total Apps	27	Total Amt/App	\$190,556	% Positive	85%
Total Conventional Apps	8	Conventional Amt/App	\$181,250	% Conv Positive	87.5%
Total Assisted Apps	19	Assisted Amt/App	\$194,474	% Asst Positive	84.2%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$197,000	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$245,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$185,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$185,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	114	Total Amt/App	\$175,351	% Positive	82.5%
Total Conventional Apps	70	Conventional Amt/App	\$172,714	% Conv Positive	78.6%
Total Assisted Apps	44	Assisted Amt/App	\$179,545	% Asst Positive	88.6%
Applications by Ethnicity: Hispanic					
Total Apps	35	Total Amt/App	\$172,143	% Positive	82.9%
Total Conventional Apps	20	Conventional Amt/App	\$147,000	% Conv Positive	85.0%
Total Assisted Apps	15	Assisted Amt/App	\$205,667	% Asst Positive	80.0%

Muskegon-Northwest

Population

16,221

Households

6,725

Median HH Income

\$74,825

Owner HH Income

\$77,950

Renter HH Income

\$64,285

Housing Costs

Owner Units

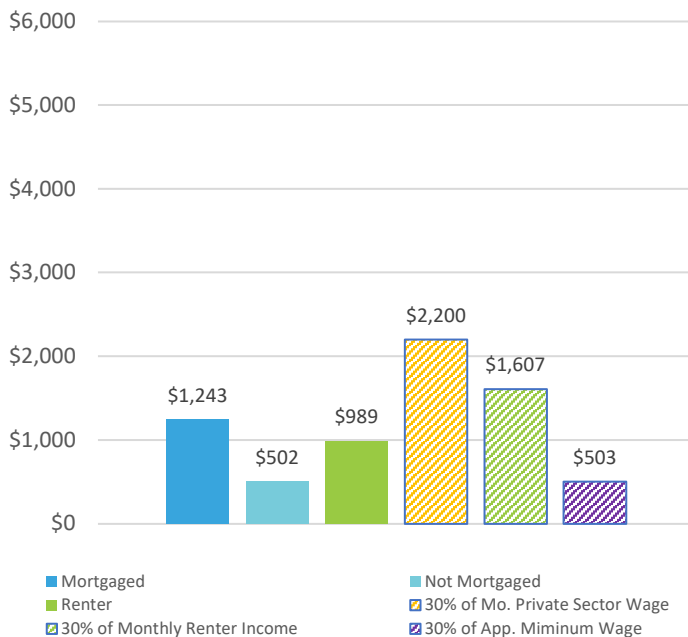
Home Value	\$173,493	2016 Value	\$140,137
Cost M/NM	\$1243/\$502	Value ▲	23.8%
\$57,831 To afford median home			

Renter Units

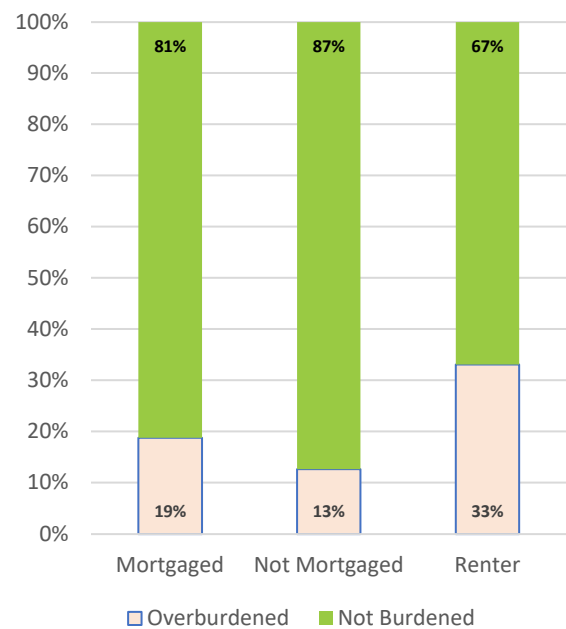
Gross Rent	\$989	2016 Rent	\$781
		Rent ▲	26.6%
\$39,560 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,730	Owner HH	86%	Renter HH	14%
Median Year Built	1965	% Built Pre-1970		57.3%	
Median Move Year	2010	% Built After 2010		2.8%	
Median Rooms	6.2	SF%	87.2%	MM%	8.2%
				MF%	2.9%

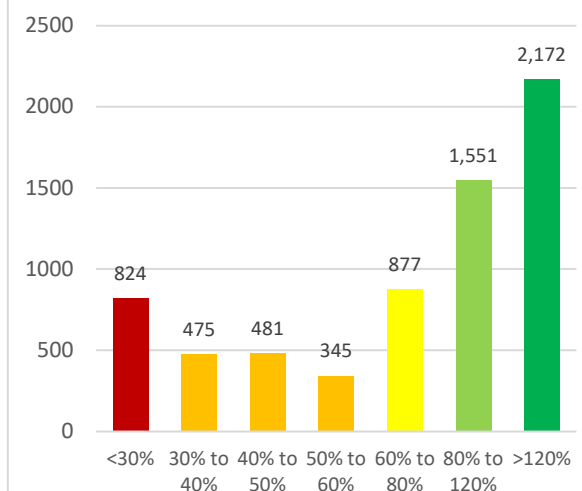
Vacancy Rates

Total	13%	Owner	0%	Renter	0%
Seasonal	6.2%	Other	4.2%	# V Rent	33
				#V Owner	90

Homeownership Rate by Race/Ethnicity

Black	79.5%	White	85.7%
Asian	94.6%	Other or Multiracial	84.9%
Am. Indian	100.0%	Hispanic	67.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Muskegon-Northwest

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

0.0%
6,725

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
2.59	--	--
\$74,825	--	17.8%
\$77,950	--	10.6%
\$64,285	--	120.3%
\$173,493	--	23.8%
\$989	--	26.6%
\$39,560	--	--
\$57,831	--	--
1,258	19%	-14.1%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
322	4.2%	56.3%
482	6.2%	44.3%
90	1.2%	-46.7%
33	0.4%	-70.5%
1,162	15.0%	--
2,009	26.0%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Moderate Cost and Stable
High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	100	91	190
Market supply (vacant on market, adjusted for age)	52	18	70
5 year Market production goals (based on 75K units)	46	70	116
1 year Market production goals (based on 15K units)	9	14	23
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Muskegon-Northwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	349	Total Amt/App	\$208,811	% Approved	80.8%
Total Conventional Apps	234	Conventional Amt/App	\$219,103	% Conv Apprvd	81.6%
Total Assisted Apps	115	Assisted Amt/App	\$187,870	% Asst Apprvd	79.1%
Applications by Race: White					
Total Apps	275	Total Amt/App	\$209,109	% Positive	83.3%
Total Conventional Apps	192	Conventional Amt/App	\$218,177	% Conv Positive	83.3%
Total Assisted Apps	83	Assisted Amt/App	\$188,133	% Asst Positive	83.1%
Applications by Race: Black					
Total Apps	9	Total Amt/App	\$156,111	% Positive	33%
Total Conventional Apps	1	Conventional Amt/App	\$325,000	% Conv Positive	0.0%
Total Assisted Apps	8	Assisted Amt/App	\$135,000	% Asst Positive	37.5%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$160,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$235,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$85,000	% Asst Positive	100.0%
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	58	Total Amt/App	\$215,690	% Positive	75.9%
Total Conventional Apps	37	Conventional Amt/App	\$218,784	% Conv Positive	75.7%
Total Assisted Apps	21	Assisted Amt/App	\$210,238	% Asst Positive	76.2%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$233,182	% Positive	54.5%
Total Conventional Apps	5	Conventional Amt/App	\$223,000	% Conv Positive	40.0%
Total Assisted Apps	6	Assisted Amt/App	\$241,667	% Asst Positive	66.7%

Newaygo

Population

20,926

Households

8,297

Median HH Income

\$48,644

Owner HH Income

\$52,012

Renter HH Income

\$34,900

Housing Costs

Owner Units

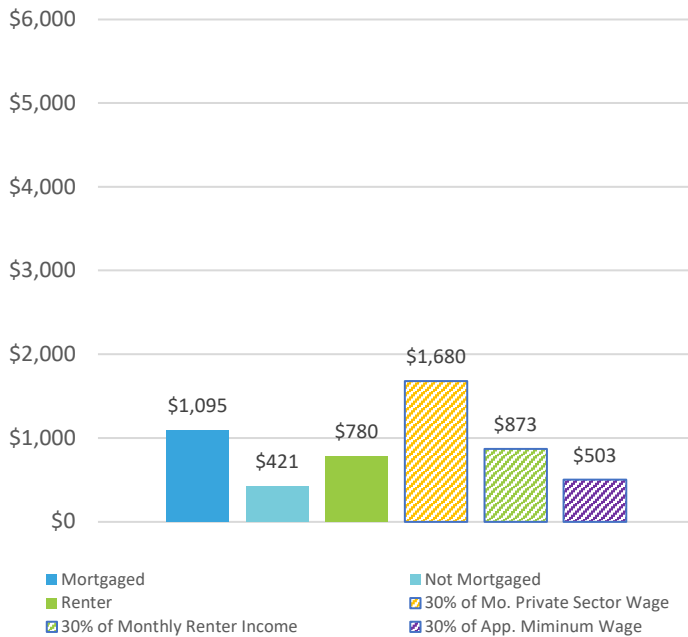
Home Value	\$116,243	2016 Value	\$95,117
Cost M/NM	\$1095/\$421	Value ▲	22.2%
\$38,748 To afford median home			

Renter Units

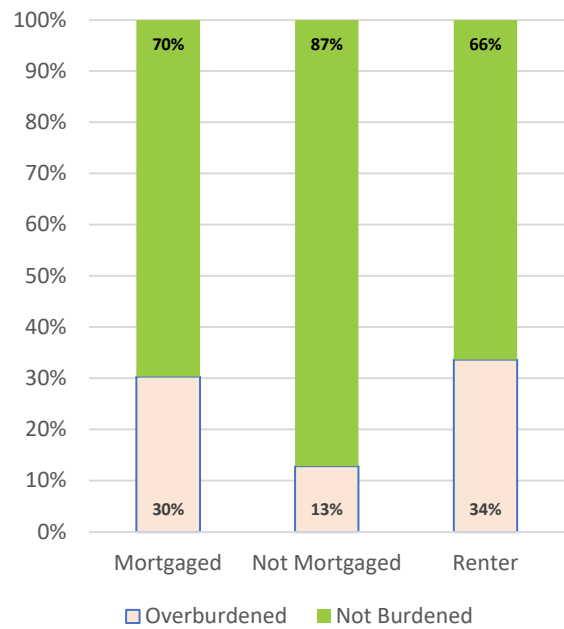
Gross Rent	\$780	2016 Rent	\$771
		Rent ▲	1.2%
\$31,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,004	Owner HH	85%	Renter HH	15%
Median Year Built	1979	% Built Pre-1970		34%	
Median Move Year	2008	% Built After 2010		2.9%	
Median Rooms	5.1	SF%	69.9%	MM%	2.8%
				MF%	0.8%

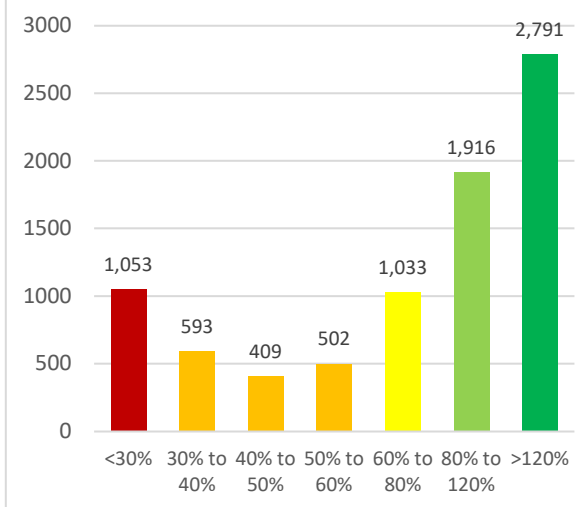
Vacancy Rates

Total	30.9%	Owner	0%	Renter	0%
Seasonal	27.4%	Other	2.3%	# V Rent	41
				#V Owner	56

Homeownership Rate by Race/Ethnicity

Black	92.1%	White	84.6%
Asian	100.0%	Other or Multiracial	80.2%
Am. Indian	82.4%	Hispanic	89.5%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Newwaygo

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

4.7%

8,297

Partnership

5.3%

607,624

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

1.74

--

--

--

--

--

\$48,644

--

11.6%

\$66,906

--

15.3%

\$52,012

--

11.7%

\$78,276

--

13.6%

\$34,900

--

44.4%

\$38,135

--

17.1%

\$116,243

--

22.2%

\$186,510

--

26.3%

\$780

--

1.2%

\$936

--

12.0%

\$31,200

--

--

\$37,422

--

--

\$38,748

--

--

\$62,170

--

--

1,953

24%

-17.3%

140,776

23.2%

-8.7%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

282

2.3%

-49.2%

17,331

2.6%

-13.8%

3,285

27.4%

-5.0%

47,247

7.1%

-5.1%

56

0.5%

-74.8%

3,104

0.5%

-50.7%

41

0.3%

-43.1%

6,237

0.9%

-7.3%

1,072

8.9%

--

104,716

15.8%

--

4,130

34.4%

--

235,045

35.4%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

Low Cost and Growing

High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	107	49	156
Market supply (vacant on market, adjusted for age)	19	14	32
5 year Market production goals (based on 75K units)	85	35	120
1 year Market production goals (based on 15K units)	17	7	24
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Newaygo

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	286	Total Amt/App	\$179,510	% Approved	74.5%
Total Conventional Apps	183	Conventional Amt/App	\$186,475	% Conv Apprvd	74.3%
Total Assisted Apps	103	Assisted Amt/App	\$167,136	% Asst Apprvd	74.8%
Applications by Race: White					
Total Apps	238	Total Amt/App	\$179,916	% Positive	75.2%
Total Conventional Apps	156	Conventional Amt/App	\$185,385	% Conv Positive	75.0%
Total Assisted Apps	82	Assisted Amt/App	\$169,512	% Asst Positive	75.6%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$100,000	% Positive	100%
Total Conventional Apps	1	Conventional Amt/App	\$95,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$105,000	% Asst Positive	100.0%
Applications by Race: Asian					
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
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$95,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$95,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	40	Total Amt/App	\$180,500	% Positive	70.0%
Total Conventional Apps	20	Conventional Amt/App	\$200,500	% Conv Positive	70.0%
Total Assisted Apps	20	Assisted Amt/App	\$160,500	% Asst Positive	70.0%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$164,000	% Positive	70.0%
Total Conventional Apps	3	Conventional Amt/App	\$111,667	% Conv Positive	66.7%
Total Assisted Apps	7	Assisted Amt/App	\$186,429	% Asst Positive	71.4%

Norton Shores

Population

50,568

Households

19,650

Median HH Income

\$65,921

Owner HH Income

\$74,598

Renter HH Income

\$37,851

Housing Costs

Owner Units

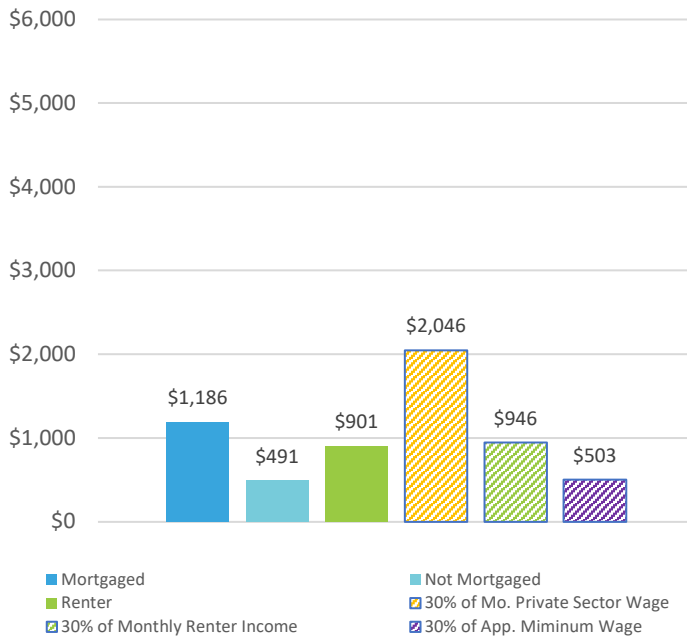
Home Value	\$153,899	2016 Value	\$125,637
Cost M/NM	\$1186/\$491	Value ▲	22.5%
\$51,300 To afford median home			

Renter Units

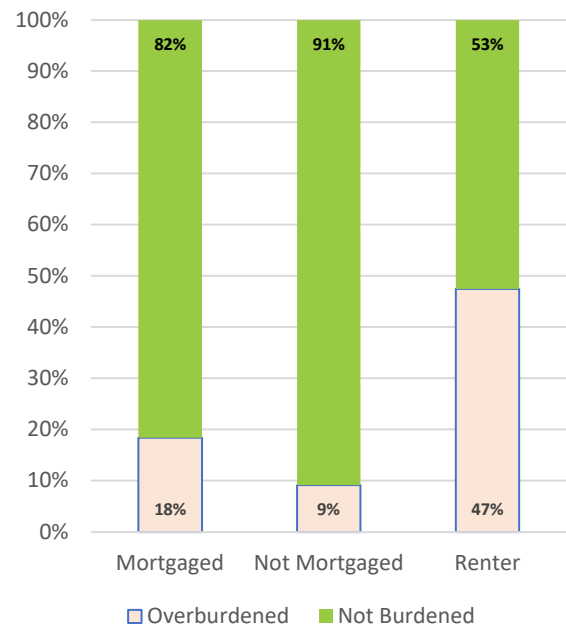
Gross Rent	\$901	2016 Rent	\$867
		Rent ▲	3.9%
\$36,040 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	21,281	Owner HH	78%	Renter HH	22%
Median Year Built	1972	% Built Pre-1970			50.2%
Median Move Year	2010	% Built After 2010			3.7%
Median Rooms	5.7	SF%	76.2%	MM%	10.9%
				MF%	7.9%

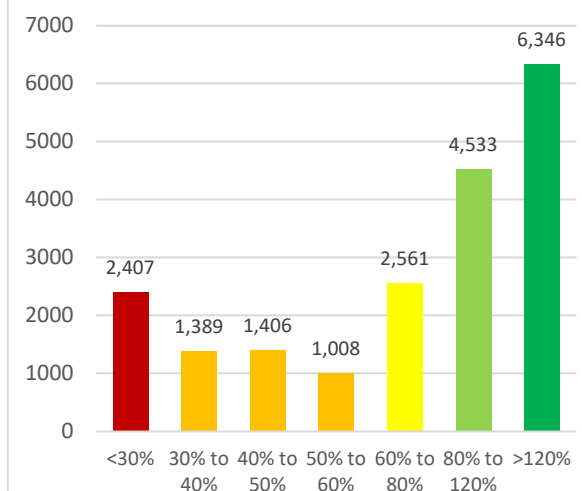
Vacancy Rates

Total	7.7%	Owner	0%	Renter	0.1%
Seasonal	2.4%	Other	3.1%	# V Rent	240
				#V Owner	46

Homeownership Rate by Race/Ethnicity

Black	35.3%	White	82.0%
Asian	51.1%	Other or Multiracial	45.2%
Am. Indian	76.9%	Hispanic	65.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Norton Shores

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.9%	5.3%
Household Count, 2021	19,650	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.30	--	--	--	--	--
Median Income, 2021	\$65,921	--	19.0%	\$66,906	--	15.3%
Median owner income, 2021	\$74,598	--	17.1%	\$78,276	--	13.6%
Median renter income, 2021	\$37,851	--	23.2%	\$38,135	--	17.1%
Median home value	\$153,899	--	22.5%	\$186,510	--	26.3%
Median gross rent	\$901	--	3.9%	\$936	--	12.0%
Income needed for median rent	\$36,040	--	--	\$37,422	--	--
Income needed for median value	\$51,300	--	--	\$62,170	--	--
Overburdened households	4,322	22%	-17.1%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	657	3.1%	15.7%	17,331	2.6%	-13.8%
Seasonal vacancy	509	2.4%	9.0%	47,247	7.1%	-5.1%
For-Sale vacancy	46	0.2%	-89.1%	3,104	0.5%	-50.7%
For-Rent vacancy	240	1.1%	9.1%	6,237	0.9%	-7.3%
Homes built pre-1940	2,009	9.4%	--	104,716	15.8%	--
Homes built post-1990	6,169	29.0%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Low Cost and Stable
Strength and Need Type**	High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	237	211	448
Market supply (vacant on market, adjusted for age)	23	110	133
5 year Market production goals (based on 75K units)	207	97	304
1 year Market production goals (based on 15K units)	41	19	61
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Norton Shores

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,027	Total Amt/App	\$195,175	% Approved	82.8%
Total Conventional Apps	704	Conventional Amt/App	\$200,099	% Conv Apprvd	84.5%
Total Assisted Apps	323	Assisted Amt/App	\$184,443	% Asst Apprvd	78.9%
Applications by Race: White					
Total Apps	790	Total Amt/App	\$196,684	% Positive	82.7%
Total Conventional Apps	572	Conventional Amt/App	\$201,066	% Conv Positive	84.3%
Total Assisted Apps	218	Assisted Amt/App	\$185,183	% Asst Positive	78.4%
Applications by Race: Black					
Total Apps	51	Total Amt/App	\$172,843	% Positive	80%
Total Conventional Apps	10	Conventional Amt/App	\$168,000	% Conv Positive	90.0%
Total Assisted Apps	41	Assisted Amt/App	\$174,024	% Asst Positive	78.0%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$217,857	% Positive	71.4%
Total Conventional Apps	7	Conventional Amt/App	\$217,857	% Conv Positive	71.4%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$155,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$155,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	157	Total Amt/App	\$197,038	% Positive	84.1%
Total Conventional Apps	103	Conventional Amt/App	\$199,757	% Conv Positive	85.4%
Total Assisted Apps	54	Assisted Amt/App	\$191,852	% Asst Positive	81.5%
Applications by Ethnicity: Hispanic					
Total Apps	27	Total Amt/App	\$167,963	% Positive	66.7%
Total Conventional Apps	16	Conventional Amt/App	\$168,125	% Conv Positive	75.0%
Total Assisted Apps	11	Assisted Amt/App	\$167,727	% Asst Positive	54.5%

Reed City

Population

14,935

Households

5,574

Median HH Income

\$51,674

Owner HH Income

\$60,025

Renter HH Income

\$23,504

Housing Costs

Owner Units

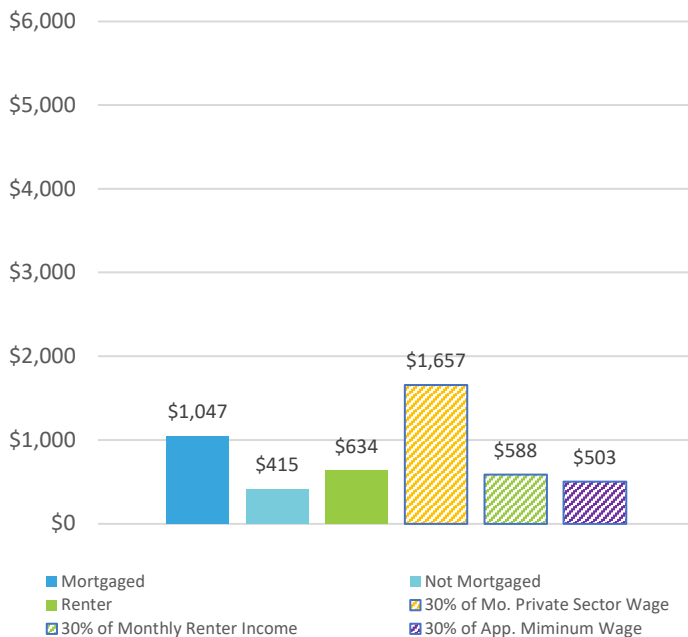
Home Value	\$111,947	2016 Value	\$99,292
Cost M/NM	\$1047/\$415	Value ▲	12.7%
\$37,316 To afford median home			

Renter Units

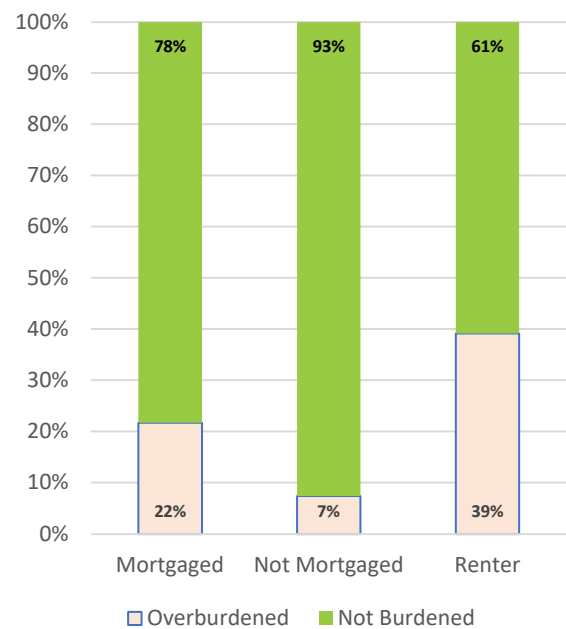
Gross Rent	\$634	2016 Rent	\$641
		Rent ▲	-1.1%
\$25,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,833	Owner HH	80%	Renter HH	20%
Median Year Built	1975	% Built Pre-1970		37.1%	
Median Move Year	2008	% Built After 2010		2.4%	
Median Rooms	5.3	SF%	72.8%	MM%	6.4%
				MF%	2.5%

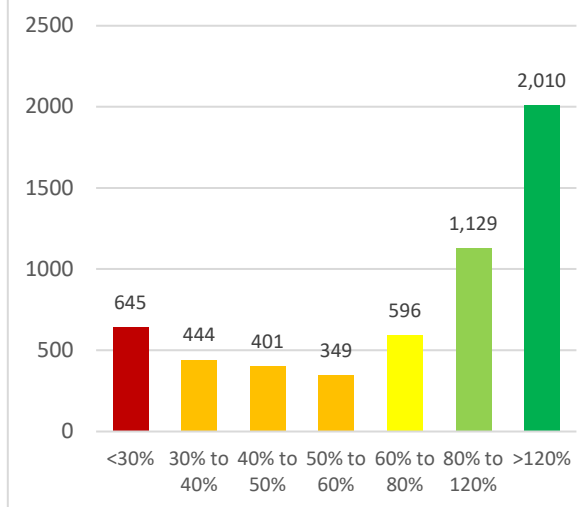
Vacancy Rates

Total	28.8%	Owner	0%	Renter	0.1%
Seasonal	20.8%	Other	5.6%	# V Rent	65
				#V Owner	95

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	79.9%
Asian	100.0%	Other or Multiracial	88.0%
Am. Indian	100.0%	Hispanic	75.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Reed City

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.8%	5.3%
Household Count, 2021	5,574	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.67	--	--	--	--	--
Median Income, 2021	\$51,674	--	20.3%	\$66,906	--	15.3%
Median owner income, 2021	\$60,025	--	20.6%	\$78,276	--	13.6%
Median renter income, 2021	\$23,504	--	5.7%	\$38,135	--	17.1%
Median home value	\$111,947	--	12.7%	\$186,510	--	26.3%
Median gross rent	\$634	--	-1.1%	\$936	--	12.0%
Income needed for median rent	\$25,360	--	--	\$37,422	--	--
Income needed for median value	\$37,316	--	--	\$62,170	--	--
Overburdened households	1,076	19%	-30.8%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	442	5.6%	86.5%	17,331	2.6%	-13.8%
Seasonal vacancy	1,633	20.8%	-24.3%	47,247	7.1%	-5.1%
For-Sale vacancy	95	1.2%	5.6%	3,104	0.5%	-50.7%
For-Rent vacancy	65	0.8%	38.3%	6,237	0.9%	-7.3%
Homes built pre-1940	1,374	17.5%	--	104,716	15.8%	--
Homes built post-1990	2,097	26.8%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Low Cost and Shrinking
Strength and Need Type**	Low Strength and Low Need (Type III)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	56	54	110
Market supply (vacant on market, adjusted for age)	37	25	62
5 year Market production goals (based on 75K units)	18	29	47
1 year Market production goals (based on 15K units)	4	6	9
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Reed City

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	198	Total Amt/App	\$153,535	% Approved	67.2%
Total Conventional Apps	112	Conventional Amt/App	\$154,375	% Conv Apprvd	66.1%
Total Assisted Apps	86	Assisted Amt/App	\$152,442	% Asst Apprvd	68.6%
Applications by Race: White					
Total Apps	177	Total Amt/App	\$153,814	% Positive	67.8%
Total Conventional Apps	97	Conventional Amt/App	\$153,454	% Conv Positive	68.0%
Total Assisted Apps	80	Assisted Amt/App	\$154,250	% Asst Positive	67.5%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$165,000	% Positive	100%
Total Conventional Apps	1	Conventional Amt/App	\$135,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$195,000	% Asst Positive	100.0%
Applications by Race: Asian					
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
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$145,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$125,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	15	Total Amt/App	\$162,333	% Positive	60.0%
Total Conventional Apps	12	Conventional Amt/App	\$168,333	% Conv Positive	50.0%
Total Assisted Apps	3	Assisted Amt/App	\$138,333	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	5	Total Amt/App	\$159,000	% Positive	20.0%
Total Conventional Apps	3	Conventional Amt/App	\$181,667	% Conv Positive	33.3%
Total Assisted Apps	2	Assisted Amt/App	\$125,000	% Asst Positive	0.0%

Rockford

Population

51,227

Households

19,100

Median HH Income

\$101,705

Owner HH Income

\$106,171

Renter HH Income

\$42,404

Housing Costs

Owner Units

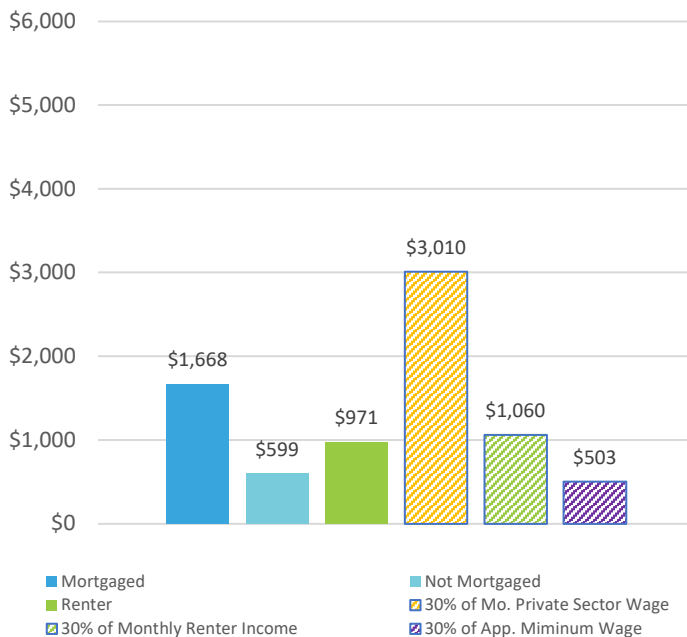
Home Value	\$273,776	2016 Value	\$220,616
Cost M/NM	\$1668/\$599	Value ▲	24.1%
\$91,259 To afford median home			

Renter Units

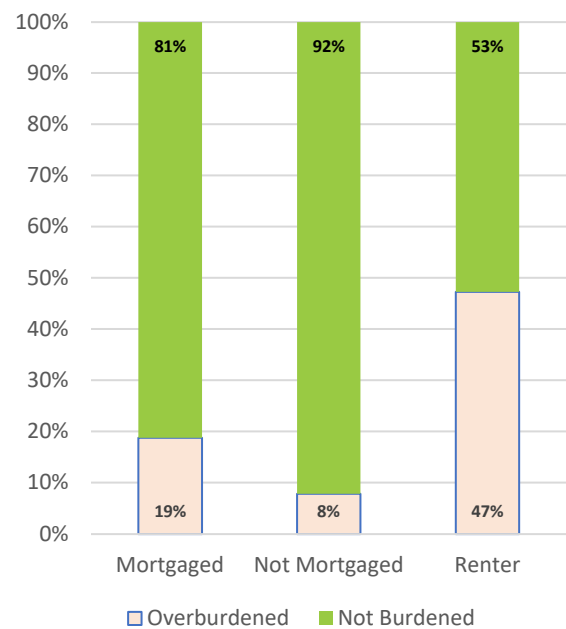
Gross Rent	\$971	2016 Rent	\$914
		Rent ▲	6.2%
\$38,840 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	20,039	Owner HH	91%	Renter HH	9%
Median Year Built	1991	% Built Pre-1970		22.8%	
Median Move Year	2010	% Built After 2010		11.2%	
Median Rooms	7.2	SF%	89.2%	MM%	5.3%
				MF%	2%

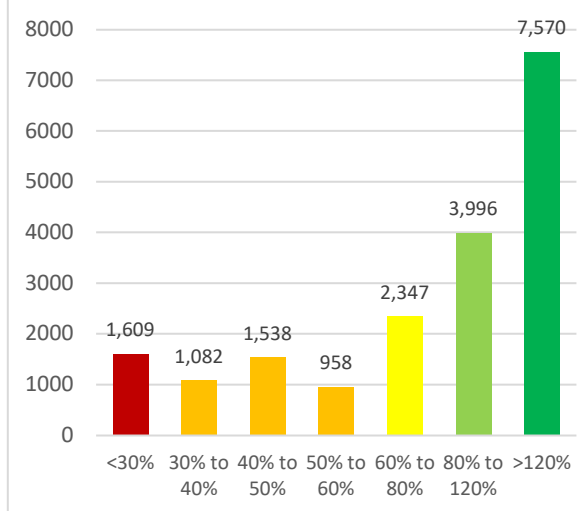
Vacancy Rates

Total	4.7%	Owner	0%	Renter	0%
Seasonal	3.0%	Other	1.0%	# V Rent	0
				#V Owner	96

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	90.9%
Asian	100.0%	Other or Multiracial	91.9%
Am. Indian	100.0%	Hispanic	95.8%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Rockford

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	12.0%	5.3%
Household Count, 2021	19,100	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.09	--	--	--	--	--
Median Income, 2021	\$101,705	--	18.2%	\$66,906	--	15.3%
Median owner income, 2021	\$106,171	--	14.5%	\$78,276	--	13.6%
Median renter income, 2021	\$42,404	--	10.7%	\$38,135	--	17.1%
Median home value	\$273,776	--	24.1%	\$186,510	--	26.3%
Median gross rent	\$971	--	6.2%	\$936	--	12.0%
Income needed for median rent	\$38,840	--	--	\$37,422	--	--
Income needed for median value	\$91,259	--	--	\$62,170	--	--
Overburdened households	3,482	18%	0.3%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	200	1.0%	-49.7%	17,331	2.6%	-13.8%
Seasonal vacancy	594	3.0%	1.9%	47,247	7.1%	-5.1%
For-Sale vacancy	96	0.5%	128.6%	3,104	0.5%	-50.7%
For-Rent vacancy	0	0.0%	-100.0%	6,237	0.9%	-7.3%
Homes built pre-1940	1,417	7.1%	--	104,716	15.8%	--
Homes built post-1990	10,814	54.0%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	High Cost and Growing
Strength and Need Type**	High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	353	139	492
Market supply (vacant on market, adjusted for age)	20	0	20
5 year Market production goals (based on 75K units)	321	134	455
1 year Market production goals (based on 15K units)	64	27	91
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Rockford

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,155	Total Amt/App	\$330,472	% Approved	82.2%
Total Conventional Apps	1,018	Conventional Amt/App	\$331,277	% Conv Apprvd	83.0%
Total Assisted Apps	137	Assisted Amt/App	\$324,489	% Asst Apprvd	75.9%
Applications by Race: White					
Total Apps	871	Total Amt/App	\$322,979	% Positive	83.5%
Total Conventional Apps	769	Conventional Amt/App	\$322,035	% Conv Positive	84.7%
Total Assisted Apps	102	Assisted Amt/App	\$330,098	% Asst Positive	74.5%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$322,500	% Positive	75%
Total Conventional Apps	2	Conventional Amt/App	\$290,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$355,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	12	Total Amt/App	\$319,167	% Positive	91.7%
Total Conventional Apps	9	Conventional Amt/App	\$319,444	% Conv Positive	88.9%
Total Assisted Apps	3	Assisted Amt/App	\$318,333	% Asst Positive	100.0%
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	243	Total Amt/App	\$355,247	% Positive	77.0%
Total Conventional Apps	218	Conventional Amt/App	\$363,303	% Conv Positive	77.1%
Total Assisted Apps	25	Assisted Amt/App	\$285,000	% Asst Positive	76.0%
Applications by Ethnicity: Hispanic					
Total Apps	16	Total Amt/App	\$310,000	% Positive	87.5%
Total Conventional Apps	15	Conventional Amt/App	\$310,333	% Conv Positive	86.7%
Total Assisted Apps	1	Assisted Amt/App	\$305,000	% Asst Positive	100.0%

Sparta Village

Population

20,822

Households

7,430

Median HH Income

\$71,970

Owner HH Income

\$80,471

Renter HH Income

\$32,369

Housing Costs

Owner Units

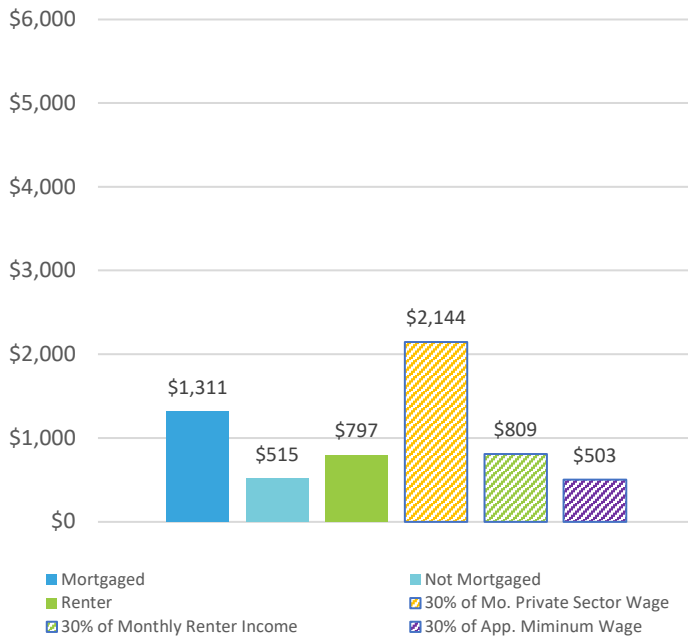
Home Value	\$175,185	2016 Value	\$136,016
Cost M/NM	\$1311/\$515	Value ▲	28.8%
\$58,395 To afford median home			

Renter Units

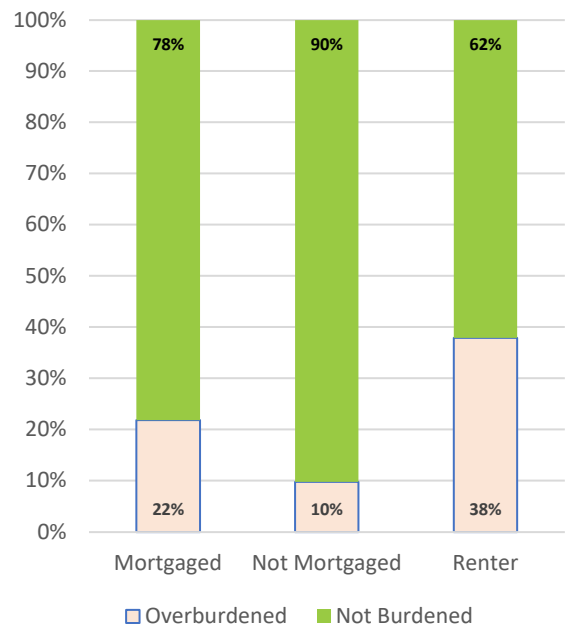
Gross Rent	\$797	2016 Rent	\$725
		Rent ▲	10.0%
\$31,880 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,972	Owner HH	86%	Renter HH	14%
Median Year Built	1985	% Built Pre-1970			30.9%
Median Move Year	2009	% Built After 2010			4.5%
Median Rooms	6.2	SF%	77.7%	MM%	5.8%
				MF%	3.1%

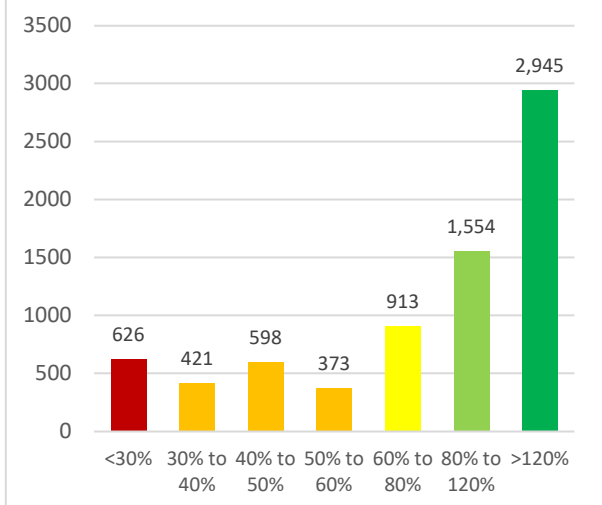
Vacancy Rates

Total	6.8%	Owner	0%	Renter	0.1%
Seasonal	1.2%	Other	3.3%	# V Rent	82
				#V Owner	21

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	86.4%
Asian	98.7%	Other or Multiracial	88.1%
Am. Indian	0.0%	Hispanic	60.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Sparta Village

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

0.9%
7,430

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
2.62	--	--
\$71,970	--	19.7%
\$80,471	--	18.3%
\$32,369	--	11.6%
\$175,185	--	28.8%
\$797	--	10.0%
\$31,880	--	--
\$58,395	--	--
1,489	20%	-15.1%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
266	3.3%	27.3%
93	1.2%	481.3%
21	0.3%	-46.2%
82	1.0%	256.5%
1,026	12.9%	--
3,810	47.8%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Moderate Cost and Stable
Low Strength and Low Need (Type III)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	127	55	182
Market supply (vacant on market, adjusted for age)	6	30	37
5 year Market production goals (based on 75K units)	117	23	140
1 year Market production goals (based on 15K units)	23	5	28
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Sparta Village

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	444	Total Amt/App	\$223,919	% Approved	83.8%
Total Conventional Apps	330	Conventional Amt/App	\$221,606	% Conv Apprvd	83.6%
Total Assisted Apps	114	Assisted Amt/App	\$230,614	% Asst Apprvd	84.2%
Applications by Race: White					
Total Apps	357	Total Amt/App	\$225,084	% Positive	84.6%
Total Conventional Apps	266	Conventional Amt/App	\$221,053	% Conv Positive	85.0%
Total Assisted Apps	91	Assisted Amt/App	\$236,868	% Asst Positive	83.5%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$185,000	% Positive	50%
Total Conventional Apps	2	Conventional Amt/App	\$185,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$195,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$195,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$185,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$185,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$145,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	76	Total Amt/App	\$216,974	% Positive	81.6%
Total Conventional Apps	54	Conventional Amt/App	\$220,926	% Conv Positive	79.6%
Total Assisted Apps	22	Assisted Amt/App	\$207,273	% Asst Positive	86.4%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	\$215,000	% Positive	55.6%
Total Conventional Apps	13	Conventional Amt/App	\$205,769	% Conv Positive	46.2%
Total Assisted Apps	5	Assisted Amt/App	\$239,000	% Asst Positive	80.0%

Stanton

Population

26,519

Households

9,088

Median HH Income

\$52,266

Owner HH Income

\$57,752

Renter HH Income

\$29,805

Housing Costs

Owner Units

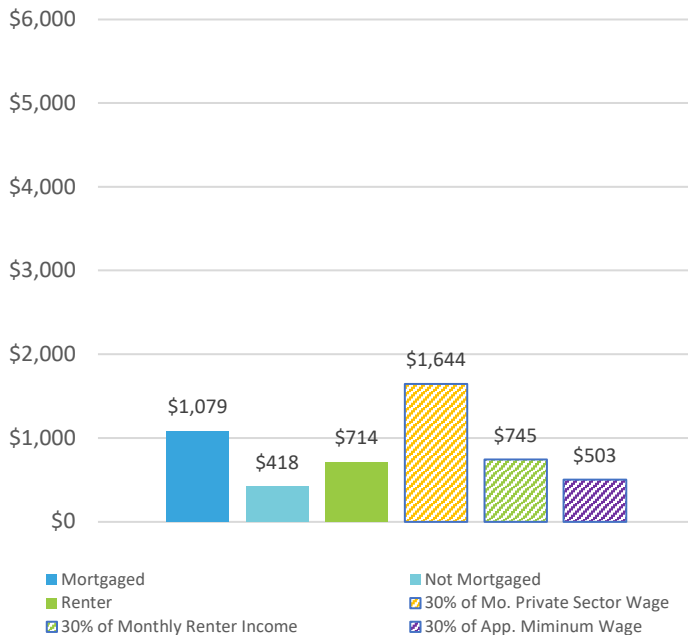
Home Value	\$118,466	2016 Value	\$99,858
Cost M/NM	\$1079/\$418	Value ▲	18.6%
\$39,489 To afford median home			

Renter Units

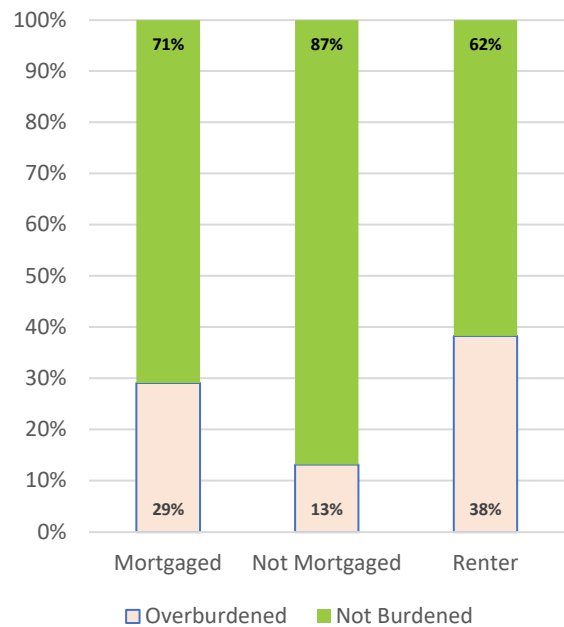
Gross Rent	\$714	2016 Rent	\$715
		Rent ▲	-0.1%
\$28,560 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,092	Owner HH	81%	Renter HH	19%
Median Year Built	1974	% Built Pre-1970		43.5%	
Median Move Year	2007	% Built After 2010		3.1%	
Median Rooms	5.9	SF%	78.6%	MM%	5.1%
		MF%	1.5%		

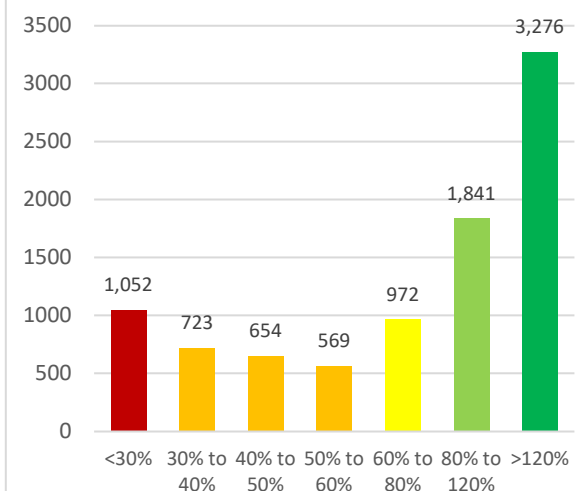
Vacancy Rates

Total	18.1%	Owner	0%	Renter	0%
Seasonal	14.9%	Other	0.4%	# V Rent	66
				#V Owner	115

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	81.8%
Asian	100.0%	Other or Multiracial	53.7%
Am. Indian	82.9%	Hispanic	97.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Stanton

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

1.3%

9,088

Partnership

5.3%

607,624

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

1.77

--

--

--

--

--

\$52,266

--

13.7%

\$66,906

--

15.3%

\$57,752

--

11.9%

\$78,276

--

13.6%

\$29,805

--

9.1%

\$38,135

--

17.1%

\$118,466

--

18.6%

\$186,510

--

26.3%

\$714

--

-0.1%

\$936

--

12.0%

\$28,560

--

--

\$37,422

--

--

\$39,489

--

--

\$62,170

--

--

2,238

25%

-7.5%

140,776

23.2%

-8.7%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

39

0.4%

-81.4%

17,331

2.6%

-13.8%

1,650

14.9%

-2.2%

47,247

7.1%

-5.1%

115

1.0%

-41.6%

3,104

0.5%

-50.7%

66

0.6%

-1.5%

6,237

0.9%

-7.3%

1,932

17.4%

--

104,716

15.8%

--

3,224

29.1%

--

235,045

35.4%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

Low Cost and Growing

Low Strength and High Need (Type II)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	135	50	185
Market supply (vacant on market, adjusted for age)	48	32	80
5 year Market production goals (based on 75K units)	84	17	102
1 year Market production goals (based on 15K units)	17	3	20
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Stanton

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	376	Total Amt/App	\$162,207	% Approved	77.1%
Total Conventional Apps	199	Conventional Amt/App	\$172,286	% Conv Apprvd	81.4%
Total Assisted Apps	177	Assisted Amt/App	\$150,876	% Asst Apprvd	72.3%
Applications by Race: White					
Total Apps	329	Total Amt/App	\$163,632	% Positive	77.8%
Total Conventional Apps	180	Conventional Amt/App	\$173,833	% Conv Positive	82.2%
Total Assisted Apps	149	Assisted Amt/App	\$151,309	% Asst Positive	72.5%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$185,000	% Positive	33%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	3	Assisted Amt/App	\$185,000	% Asst Positive	33.3%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$75,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$75,000	% Asst Positive	100.0%
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	39	Total Amt/App	\$152,692	% Positive	79.5%
Total Conventional Apps	18	Conventional Amt/App	\$160,556	% Conv Positive	77.8%
Total Assisted Apps	21	Assisted Amt/App	\$145,952	% Asst Positive	81.0%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$191,250	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$160,000	% Conv Positive	75.0%
Total Assisted Apps	4	Assisted Amt/App	\$222,500	% Asst Positive	75.0%

Walker-North

Population

20,823

Households

8,659

Median HH Income

\$63,868

Owner HH Income

\$83,462

Renter HH Income

\$44,967

Housing Costs

Owner Units

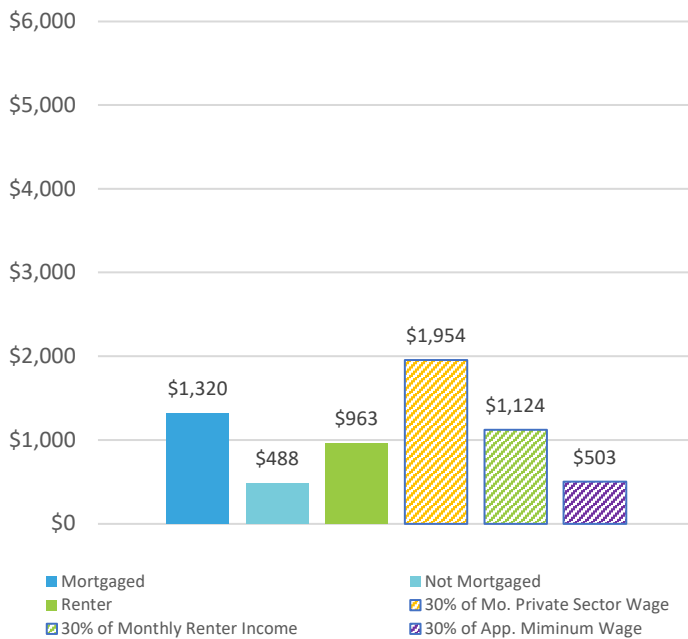
Home Value	\$215,746	2016 Value	\$161,926
Cost M/NM	\$1320/\$488	Value ▲	33.2%
\$71,915 To afford median home			

Renter Units

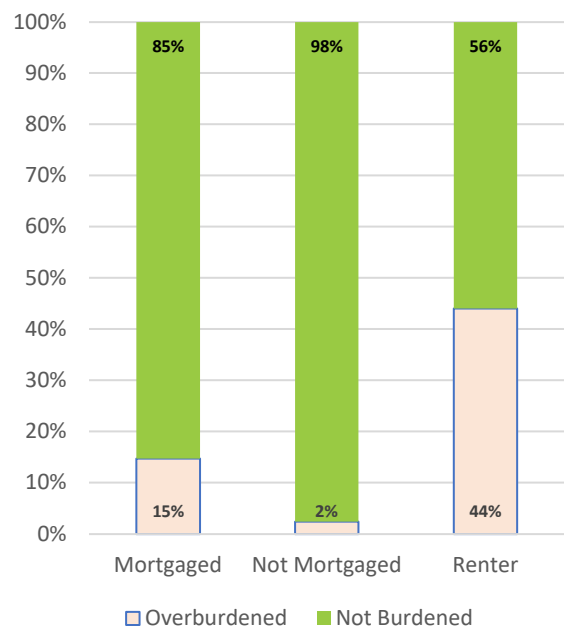
Gross Rent	\$963	2016 Rent	\$818
		Rent ▲	17.7%
\$38,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,877	Owner HH	64%	Renter HH	36%
Median Year Built	1984	% Built Pre-1970		29.2%	
Median Move Year	2012	% Built After 2010		5.5%	
Median Rooms	5.5	SF%	56.5%	MM%	23.7%
				MF%	15.3%

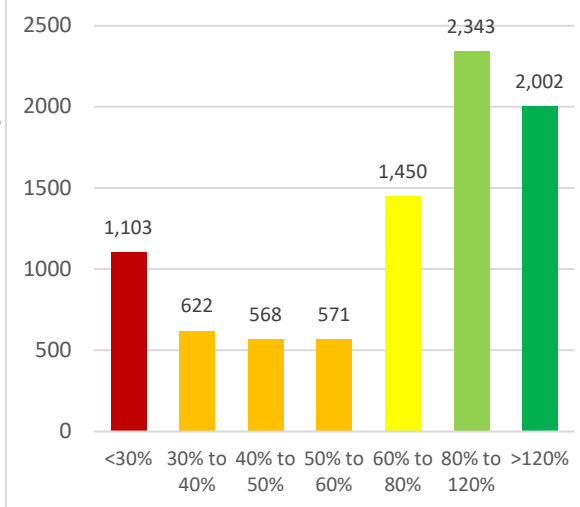
Vacancy Rates

Total	2.5%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	0.8%	# V Rent	149
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	10.7%	White	66.7%
Asian	28.8%	Other or Multiracial	56.9%
Am. Indian	0.0%	Hispanic	43.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Walker-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.3%	5.3%
Household Count, 2021	8,659	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.22	--	--	--	--	--
Median Income, 2021	\$63,868	--	2.4%	\$66,906	--	15.3%
Median owner income, 2021	\$83,462	--	7.7%	\$78,276	--	13.6%
Median renter income, 2021	\$44,967	--	11.9%	\$38,135	--	17.1%
Median home value	\$215,746	--	33.2%	\$186,510	--	26.3%
Median gross rent	\$963	--	17.7%	\$936	--	12.0%
Income needed for median rent	\$38,520	--	--	\$37,422	--	--
Income needed for median value	\$71,915	--	--	\$62,170	--	--
Overburdened households	1,900	22%	1.1%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	69	0.8%	35.3%	17,331	2.6%	-13.8%
Seasonal vacancy	0	0.0%	-100.0%	47,247	7.1%	-5.1%
For-Sale vacancy	0	0.0%	NA	3,104	0.5%	-50.7%
For-Rent vacancy	149	1.7%	NA	6,237	0.9%	-7.3%
Homes built pre-1940	385	4.3%	--	104,716	15.8%	--
Homes built post-1990	3,478	39.2%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate Cost and Growing
Strength and Need Type**	High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	84	144	228
Market supply (vacant on market, adjusted for age)	0	19	19
5 year Market production goals (based on 75K units)	81	120	202
1 year Market production goals (based on 15K units)	16	24	40
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Walker-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	303	Total Amt/App	\$246,551	% Approved	83.2%
Total Conventional Apps	264	Conventional Amt/App	\$247,917	% Conv Apprvd	84.1%
Total Assisted Apps	39	Assisted Amt/App	\$237,308	% Asst Apprvd	76.9%
Applications by Race: White					
Total Apps	226	Total Amt/App	\$236,858	% Positive	83.2%
Total Conventional Apps	200	Conventional Amt/App	\$238,550	% Conv Positive	84.0%
Total Assisted Apps	26	Assisted Amt/App	\$223,846	% Asst Positive	76.9%
Applications by Race: Black					
Total Apps	9	Total Amt/App	\$233,889	% Positive	67%
Total Conventional Apps	4	Conventional Amt/App	\$207,500	% Conv Positive	75.0%
Total Assisted Apps	5	Assisted Amt/App	\$255,000	% Asst Positive	60.0%
Applications by Race: Asian					
Total Apps	8	Total Amt/App	\$308,750	% Positive	75.0%
Total Conventional Apps	7	Conventional Amt/App	\$320,714	% Conv Positive	71.4%
Total Assisted Apps	1	Assisted Amt/App	\$225,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$175,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$295,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$295,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	52	Total Amt/App	\$273,077	% Positive	88.5%
Total Conventional Apps	48	Conventional Amt/App	\$278,125	% Conv Positive	87.5%
Total Assisted Apps	4	Assisted Amt/App	\$212,500	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$253,182	% Positive	63.6%
Total Conventional Apps	9	Conventional Amt/App	\$253,889	% Conv Positive	77.8%
Total Assisted Apps	2	Assisted Amt/App	\$250,000	% Asst Positive	0.0%

Wayland

Population

35,992

Households

12,969

Median HH Income

\$77,489

Owner HH Income

\$83,744

Renter HH Income

\$29,783

Housing Costs

Owner Units

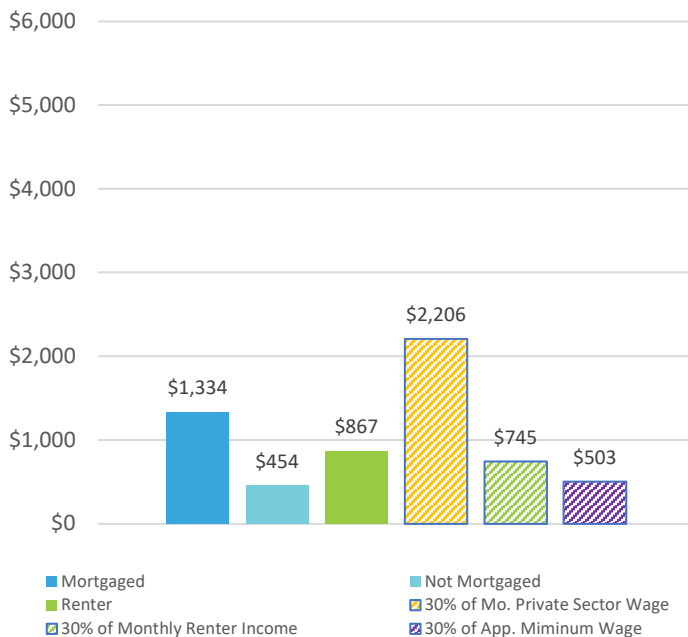
Home Value	\$219,312	2016 Value	\$170,514
Cost M/NM	\$1334/\$454	Value ▲	28.6%
\$73,104 To afford median home			

Renter Units

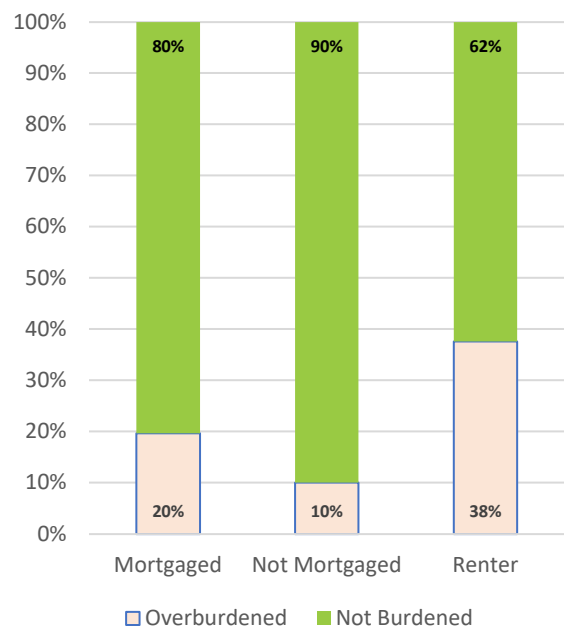
Gross Rent	\$867	2016 Rent	\$901
		Rent ▲	-3.8%
\$34,680 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,731	Owner HH	88%	Renter HH	12%
Median Year Built	1985	% Built Pre-1970			31%
Median Move Year	2009	% Built After 2010			9.1%
Median Rooms	6.2	SF%	82.6%	MM%	5.5%
				MF%	1.2%

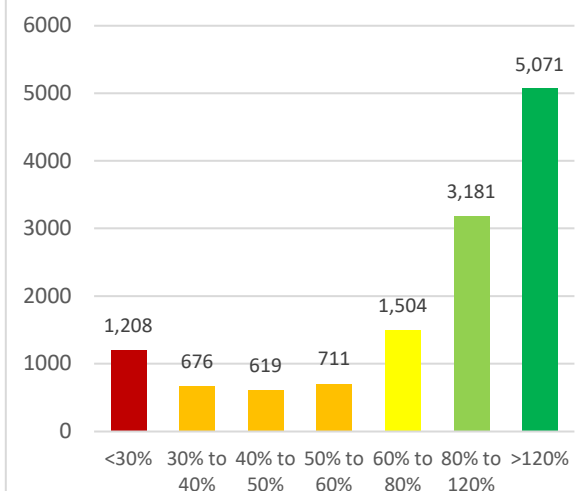
Vacancy Rates

Total	5.5%	Owner	0%	Renter	0%
Seasonal	2.2%	Other	2.9%	# V Rent	5
				#V Owner	39

Homeownership Rate by Race/Ethnicity

Black	42.0%	White	88.6%
Asian	100.0%	Other or Multiracial	87.7%
Am. Indian	97.2%	Hispanic	67.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Wayland

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	15.5%	5.3%
Household Count, 2021	12,969	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.28	--	--	--	--	--
Median Income, 2021	\$77,489	--	12.7%	\$66,906	--	15.3%
Median owner income, 2021	\$83,744	--	13.1%	\$78,276	--	13.6%
Median renter income, 2021	\$29,783	--	-1.2%	\$38,135	--	17.1%
Median home value	\$219,312	--	28.6%	\$186,510	--	26.3%
Median gross rent	\$867	--	-3.8%	\$936	--	12.0%
Income needed for median rent	\$34,680	--	--	\$37,422	--	--
Income needed for median value	\$73,104	--	--	\$62,170	--	--
Overburdened households	2,450	19%	11.7%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	394	2.9%	131.8%	17,331	2.6%	-13.8%
Seasonal vacancy	300	2.2%	-28.9%	47,247	7.1%	-5.1%
For-Sale vacancy	39	0.3%	-73.1%	3,104	0.5%	-50.7%
For-Rent vacancy	5	0.0%	-70.6%	6,237	0.9%	-7.3%
Homes built pre-1940	2,255	16.4%	--	104,716	15.8%	--
Homes built post-1990	5,795	42.2%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate Cost and Growing
Strength and Need Type**	High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	203	67	270
Market supply (vacant on market, adjusted for age)	12	2	13
5 year Market production goals (based on 75K units)	185	63	248
1 year Market production goals (based on 15K units)	37	13	50
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Wayland

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	593	Total Amt/App	\$261,644	% Approved	82.8%
Total Conventional Apps	492	Conventional Amt/App	\$264,573	% Conv Apprvd	83.5%
Total Assisted Apps	101	Assisted Amt/App	\$247,376	% Asst Apprvd	79.2%
Applications by Race: White					
Total Apps	484	Total Amt/App	\$262,417	% Positive	83.3%
Total Conventional Apps	412	Conventional Amt/App	\$265,801	% Conv Positive	83.7%
Total Assisted Apps	72	Assisted Amt/App	\$243,056	% Asst Positive	80.6%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$245,000	% Positive	75%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	0.0%
Total Assisted Apps	3	Assisted Amt/App	\$278,333	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$221,667	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$180,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$305,000	% Asst Positive	100.0%
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	91	Total Amt/App	\$259,176	% Positive	80.2%
Total Conventional Apps	67	Conventional Amt/App	\$264,104	% Conv Positive	82.1%
Total Assisted Apps	24	Assisted Amt/App	\$245,417	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	12	Total Amt/App	\$225,000	% Positive	91.7%
Total Conventional Apps	10	Conventional Amt/App	\$218,000	% Conv Positive	90.0%
Total Assisted Apps	2	Assisted Amt/App	\$260,000	% Asst Positive	100.0%

Whitehall

Population

17,211

Households

6,848

Median HH Income

\$69,066

Owner HH Income

\$72,896

Renter HH Income

\$35,193

Housing Costs

Owner Units

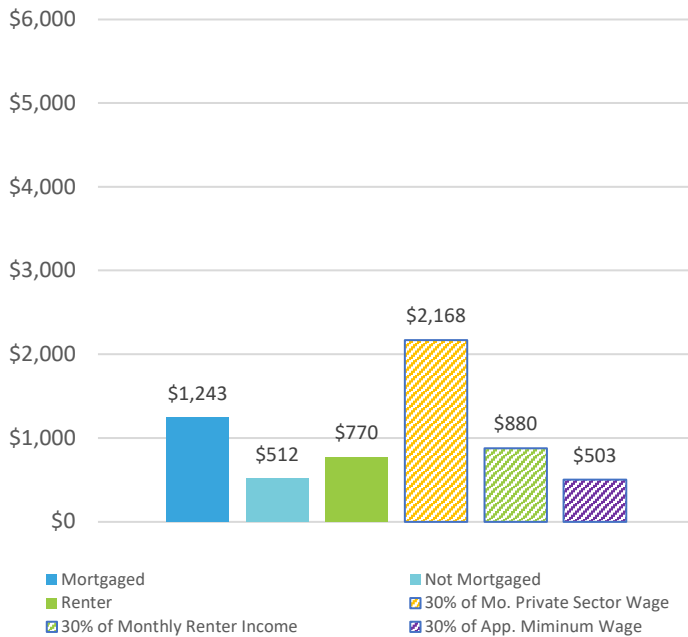
Home Value	\$189,689	2016 Value	\$138,941
Cost M/NM	\$1243/\$512	Value ▲	36.5%
\$63,230 To afford median home			

Renter Units

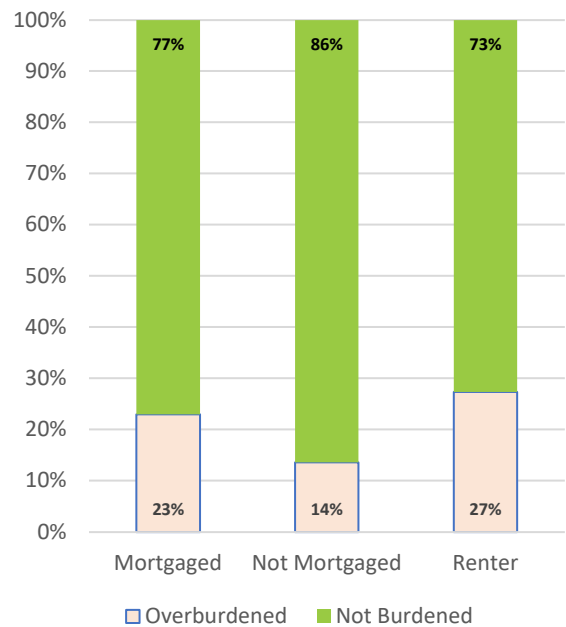
Gross Rent	\$770	2016 Rent	\$726
		Rent ▲	6.0%
\$30,800 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,941	Owner HH	86%	Renter HH	14%
Median Year Built	1975	% Built Pre-1970		40.3%	
Median Move Year	2006	% Built After 2010		3.5%	
Median Rooms	6.0	SF%	84.6%	MM%	5.4%
				MF%	3.1%

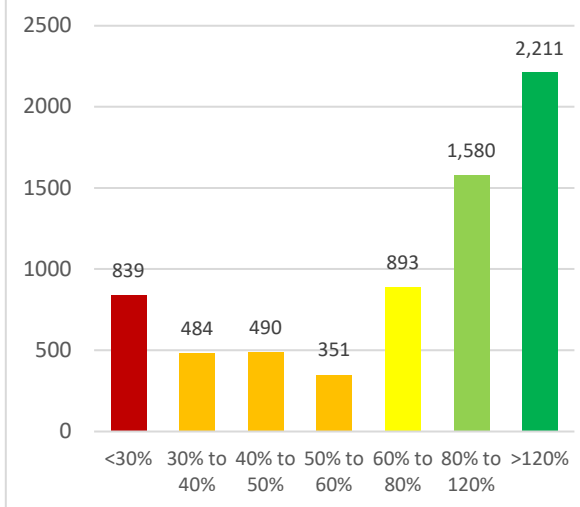
Vacancy Rates

Total	13.8%	Owner	0%	Renter	0%
Seasonal	9.6%	Other	2.0%	# V Rent	49
				#V Owner	42

Homeownership Rate by Race/Ethnicity

Black	90.9%	White	86.6%
Asian	60.7%	Other or Multiracial	75.7%
Am. Indian	74.2%	Hispanic	60.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Whitehall

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	6.6%	5.3%
Household Count, 2021	6,848	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.84	--	--	--	--	--
Median Income, 2021	\$69,066	--	13.1%	\$66,906	--	15.3%
Median owner income, 2021	\$72,896	--	7.1%	\$78,276	--	13.6%
Median renter income, 2021	\$35,193	--	0.9%	\$38,135	--	17.1%
Median home value	\$189,689	--	36.5%	\$186,510	--	26.3%
Median gross rent	\$770	--	6.0%	\$936	--	12.0%
Income needed for median rent	\$30,800	--	--	\$37,422	--	--
Income needed for median value	\$63,230	--	--	\$62,170	--	--
Overburdened households	1,365	20%	3.3%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	161	2.0%	-23.3%	17,331	2.6%	-13.8%
Seasonal vacancy	765	9.6%	-18.2%	47,247	7.1%	-5.1%
For-Sale vacancy	42	0.5%	-56.7%	3,104	0.5%	-50.7%
For-Rent vacancy	49	0.6%	-2.0%	6,237	0.9%	-7.3%
Homes built pre-1940	1,128	14.2%	--	104,716	15.8%	--
Homes built post-1990	2,442	30.8%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate Cost and Growing
Strength and Need Type**	Low Strength and Low Need (Type III)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	49	27	76
Market supply (vacant on market, adjusted for age)	16	18	34
5 year Market production goals (based on 75K units)	32	9	41
1 year Market production goals (based on 15K units)	6	2	8
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Whitehall

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	329	Total Amt/App	\$225,942	% Approved	80.2%
Total Conventional Apps	231	Conventional Amt/App	\$233,268	% Conv Apprvd	81.8%
Total Assisted Apps	98	Assisted Amt/App	\$208,673	% Asst Apprvd	76.5%
Applications by Race: White					
Total Apps	255	Total Amt/App	\$222,529	% Positive	80.8%
Total Conventional Apps	178	Conventional Amt/App	\$230,449	% Conv Positive	82.0%
Total Assisted Apps	77	Assisted Amt/App	\$204,221	% Asst Positive	77.9%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$257,500	% Positive	25%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	4	Assisted Amt/App	\$257,500	% Asst Positive	25.0%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$375,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$375,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	58	Total Amt/App	\$239,828	% Positive	84.5%
Total Conventional Apps	45	Conventional Amt/App	\$247,444	% Conv Positive	84.4%
Total Assisted Apps	13	Assisted Amt/App	\$213,462	% Asst Positive	84.6%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$194,091	% Positive	81.8%
Total Conventional Apps	6	Conventional Amt/App	\$158,333	% Conv Positive	83.3%
Total Assisted Apps	5	Assisted Amt/App	\$237,000	% Asst Positive	80.0%

Wolf Lake (South)-Ravenna

Population

15,164

Households

5,355

Median HH Income

\$62,932

Owner HH Income

\$66,346

Renter HH Income

\$45,319

Housing Costs

Owner Units

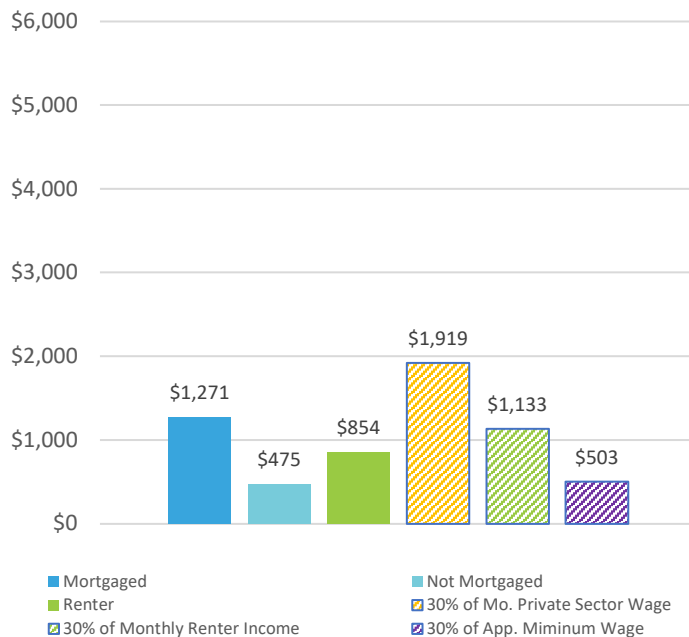
Home Value	\$145,809	2016 Value	\$119,906
Cost M/NM	\$1271/\$475	Value ▲	21.6%
\$48,603 To afford median home			

Renter Units

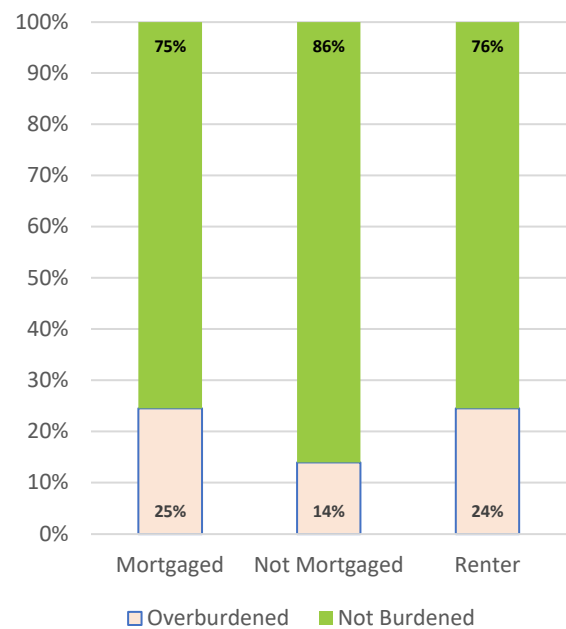
Gross Rent	\$854	2016 Rent	\$845
		Rent ▲	1.1%
\$34,160 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,768	Owner HH	88%	Renter HH	12%
Median Year Built	1978	% Built Pre-1970		39.9%	
Median Move Year	2007	% Built After 2010		3.8%	
Median Rooms	5.8	SF%	83.7%	MM%	2.1%
				MF%	0.8%

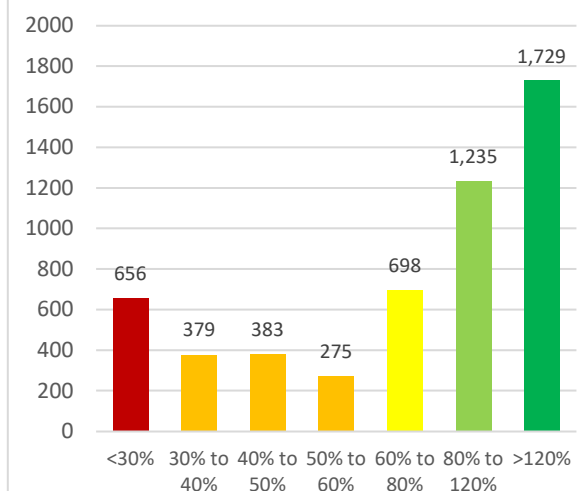
Vacancy Rates

Total	7.2%	Owner	0%	Renter	0%
Seasonal	0.2%	Other	6.4%	# V Rent	15
				#V Owner	16

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	88.0%
Asian	100.0%	Other or Multiracial	91.1%
Am. Indian	95.0%	Hispanic	67.0%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Wolf Lake (South)-Ravenna

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

6.6%
5,355

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
2.18	--	--
\$62,932	--	13.3%
\$66,346	--	14.0%
\$45,319	--	63.6%
\$145,809	--	21.6%
\$854	--	1.1%
\$34,160	--	--
\$48,603	--	--
1,103	21%	-5.4%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
372	6.4%	80.6%
10	0.2%	-80.4%
16	0.3%	-84.0%
15	0.3%	7.1%
736	12.8%	--
2,158	37.4%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Growing
High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	74	30	104
Market supply (vacant on market, adjusted for age)	6	6	12
5 year Market production goals (based on 75K units)	65	23	89
1 year Market production goals (based on 15K units)	13	5	18
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Wolf Lake (South)-Ravenna

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	265	Total Amt/App	\$201,189	% Approved	78.5%
Total Conventional Apps	183	Conventional Amt/App	\$201,393	% Conv Apprvd	79.2%
Total Assisted Apps	82	Assisted Amt/App	\$200,732	% Asst Apprvd	76.8%
Applications by Race: White					
Total Apps	209	Total Amt/App	\$200,024	% Positive	78.5%
Total Conventional Apps	147	Conventional Amt/App	\$198,810	% Conv Positive	78.2%
Total Assisted Apps	62	Assisted Amt/App	\$202,903	% Asst Positive	79.0%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$230,000	% Positive	50%
Total Conventional Apps	3	Conventional Amt/App	\$148,333	% Conv Positive	66.7%
Total Assisted Apps	1	Assisted Amt/App	\$475,000	% Asst Positive	0.0%
Applications by Race: Asian					
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
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$215,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$215,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	49	Total Amt/App	\$201,939	% Positive	79.6%
Total Conventional Apps	30	Conventional Amt/App	\$216,333	% Conv Positive	83.3%
Total Assisted Apps	19	Assisted Amt/App	\$179,211	% Asst Positive	73.7%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$231,667	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$255,000	% Conv Positive	100.0%
Total Assisted Apps	5	Assisted Amt/App	\$227,000	% Asst Positive	100.0%

Wyoming-East

Population

56,416

Households

19,863

Median HH Income

\$55,236

Owner HH Income

\$64,968

Renter HH Income

\$37,624

Housing Costs

Owner Units

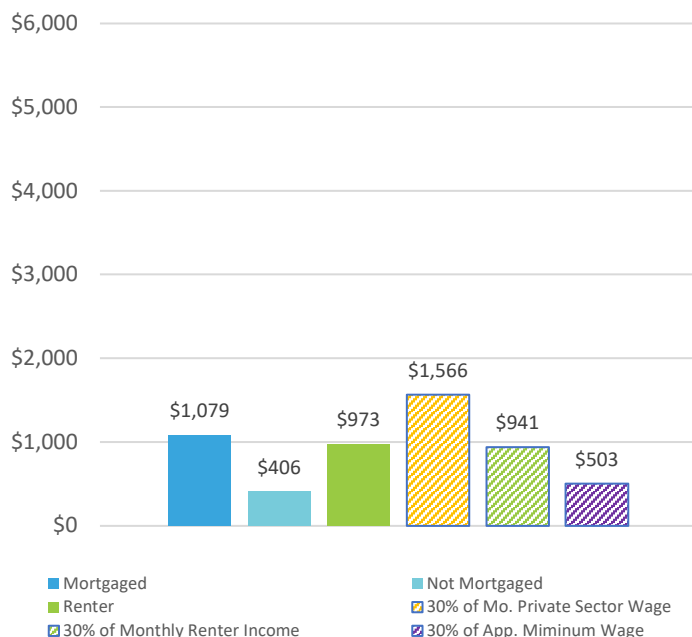
Home Value	\$117,517	2016 Value	\$88,068
Cost M/NM	\$1079/\$406	Value ▲	33.4%
\$39,172 To afford median home			

Renter Units

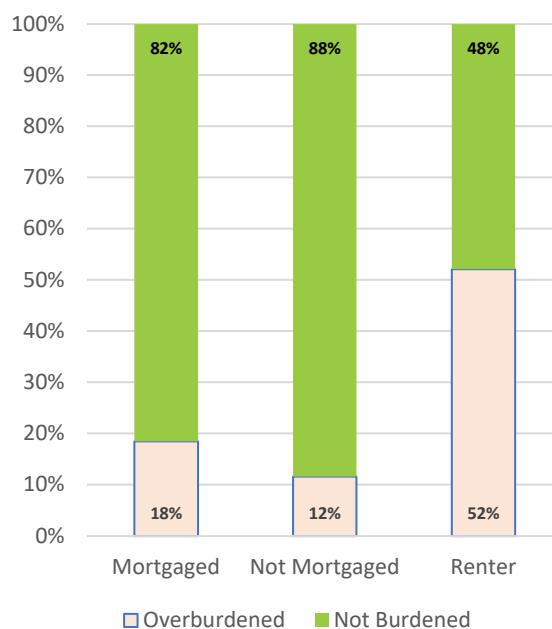
Gross Rent	\$973	2016 Rent	\$834
		Rent ▲	16.7%
\$38,920 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	20,650	Owner HH	72%	Renter HH	28%
Median Year Built	1962	% Built Pre-1970	64.8%		
Median Move Year	2012	% Built After 2010	3.1%		
Median Rooms	5.5	SF%	67.8%	MM%	11.5%
				MF%	11.1%

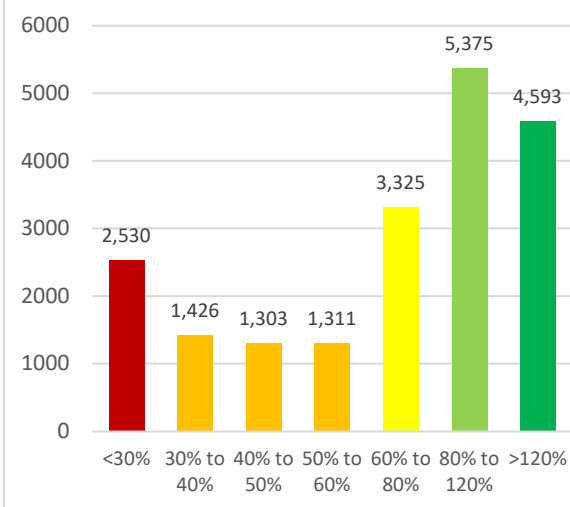
Vacancy Rates

Total	3.8%	Owner	0%	Renter	0%
Seasonal	0.5%	Other	2.2%	# V Rent	87
				#V Owner	34

Homeownership Rate by Race/Ethnicity

Black	38.5%	White	79.7%
Asian	70.6%	Other or Multiracial	60.1%
Am. Indian	52.3%	Hispanic	66.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Wyoming-East

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

6.2%
19,863

Partnership

5.3%
607,624

Housing Affordability

Home value / partnership income
Median Income, 2021
Median owner income, 2021
Median renter income, 2021
Median home value
Median gross rent
Income needed for median rent
Income needed for median value
Overburdened households

Market

Number	%	% Change
1.76	--	--
\$55,236	--	14.0%
\$64,968	--	17.5%
\$37,624	--	7.8%
\$117,517	--	33.4%
\$973	--	16.7%
\$38,920	--	--
\$39,172	--	--
5,185	26%	-6.6%

Partnership

Number	%	% Change
--	--	--
\$66,906	--	15.3%
\$78,276	--	13.6%
\$38,135	--	17.1%
\$186,510	--	26.3%
\$936	--	12.0%
\$37,422	--	--
\$62,170	--	--
140,776	23.2%	-8.7%

Housing Quality and Vacancy

"Other" vacancy
Seasonal vacancy
For-Sale vacancy
For-Rent vacancy
Homes built pre-1940
Homes built post-1990

Market

Number	%	% Change
454	2.2%	2.5%
104	0.5%	73.3%
34	0.2%	-49.3%
87	0.4%	-78.5%
2,657	12.9%	--
2,955	14.3%	--

Partnership

Number	%	% Change
17,331	2.6%	-13.8%
47,247	7.1%	-5.1%
3,104	0.5%	-50.7%
6,237	0.9%	-7.3%
104,716	15.8%	--
235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Growing
High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	345	291	636
Market supply (vacant on market, adjusted for age)	25	37	62
5 year Market production goals (based on 75K units)	309	245	554
1 year Market production goals (based on 15K units)	62	49	111
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Wyoming-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,005	Total Amt/App	\$179,020	% Approved	80.9%
Total Conventional Apps	704	Conventional Amt/App	\$174,972	% Conv Apprvd	81.8%
Total Assisted Apps	301	Assisted Amt/App	\$188,488	% Asst Apprvd	78.7%
Applications by Race: White					
Total Apps	670	Total Amt/App	\$177,746	% Positive	82.4%
Total Conventional Apps	496	Conventional Amt/App	\$174,778	% Conv Positive	83.1%
Total Assisted Apps	174	Assisted Amt/App	\$186,207	% Asst Positive	80.5%
Applications by Race: Black					
Total Apps	86	Total Amt/App	\$181,744	% Positive	85%
Total Conventional Apps	45	Conventional Amt/App	\$173,000	% Conv Positive	84.4%
Total Assisted Apps	41	Assisted Amt/App	\$191,341	% Asst Positive	85.4%
Applications by Race: Asian					
Total Apps	15	Total Amt/App	\$193,000	% Positive	80.0%
Total Conventional Apps	15	Conventional Amt/App	\$193,000	% Conv Positive	80.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$190,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$190,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	5	Total Amt/App	\$155,000	% Positive	60.0%
Total Conventional Apps	4	Conventional Amt/App	\$142,500	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$205,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	198	Total Amt/App	\$180,909	% Positive	74.2%
Total Conventional Apps	119	Conventional Amt/App	\$174,328	% Conv Positive	75.6%
Total Assisted Apps	79	Assisted Amt/App	\$190,823	% Asst Positive	72.2%
Applications by Ethnicity: Hispanic					
Total Apps	200	Total Amt/App	\$184,450	% Positive	80.5%
Total Conventional Apps	130	Conventional Amt/App	\$176,538	% Conv Positive	77.7%
Total Assisted Apps	70	Assisted Amt/App	\$199,143	% Asst Positive	85.7%

Wyoming-Grandville

Population

28,488

Households

11,859

Median HH Income

\$60,094

Owner HH Income

\$81,524

Renter HH Income

\$37,239

Housing Costs

Owner Units

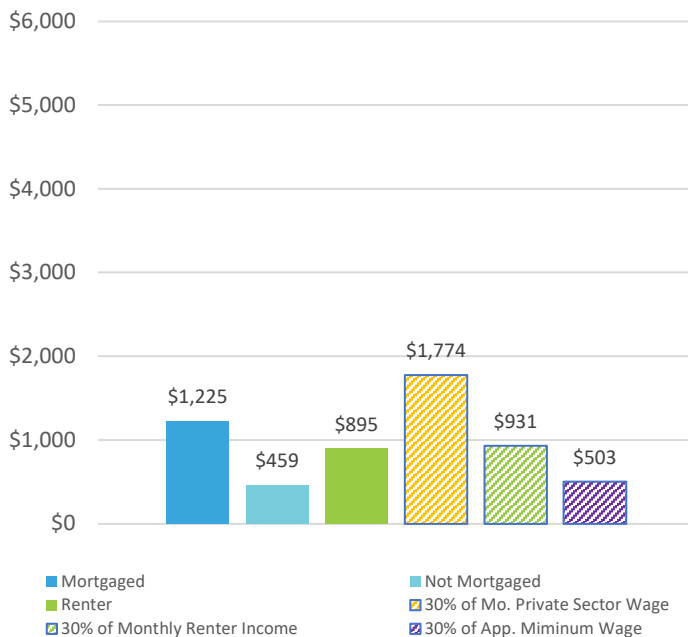
Home Value	\$172,377	2016 Value	\$139,975
Cost M/NM	\$1225/\$459	Value ▲	23.1%
\$57,459 To afford median home			

Renter Units

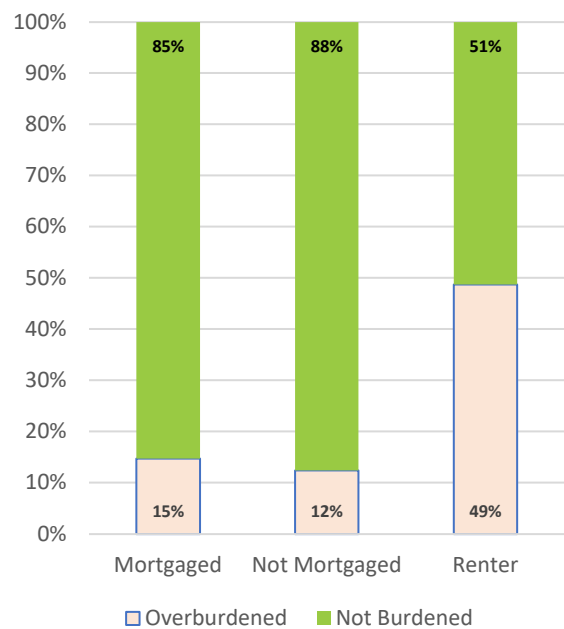
Gross Rent	\$895	2016 Rent	\$801
		Rent ▲	11.7%
\$35,800 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,524	Owner HH	54%	Renter HH	46%
Median Year Built	1973	% Built Pre-1970			42.7%
Median Move Year	2014	% Built After 2010			2.8%
Median Rooms	5.2	SF%	51.3%	MM%	18.3%
				MF%	30.1%

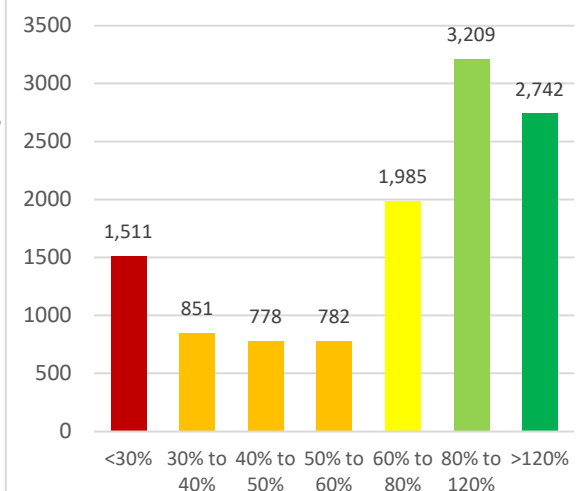
Vacancy Rates

Total	5.3%	Owner	0%	Renter	0.1%
Seasonal	0.0%	Other	1.9%	# V Rent	366
				#V Owner	47

Homeownership Rate by Race/Ethnicity

Black	4.2%	White	61.9%
Asian	59.7%	Other or Multiracial	27.4%
Am. Indian	20.0%	Hispanic	24.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Wyoming-Grandville

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.2%	5.3%
Household Count, 2021	11,859	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.58	--	--	--	--	--
Median Income, 2021	\$60,094	--	20.0%	\$66,906	--	15.3%
Median owner income, 2021	\$81,524	--	11.7%	\$78,276	--	13.6%
Median renter income, 2021	\$37,239	--	12.9%	\$38,135	--	17.1%
Median home value	\$172,377	--	23.1%	\$186,510	--	26.3%
Median gross rent	\$895	--	11.7%	\$936	--	12.0%
Income needed for median rent	\$35,800	--	--	\$37,422	--	--
Income needed for median value	\$57,459	--	--	\$62,170	--	--
Overburdened households	3,567	30%	-0.3%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	240	1.9%	152.6%	17,331	2.6%	-13.8%
Seasonal vacancy	0	0.0%	-100.0%	47,247	7.1%	-5.1%
For-Sale vacancy	47	0.4%	NA	3,104	0.5%	-50.7%
For-Rent vacancy	366	2.9%	245.3%	6,237	0.9%	-7.3%
Homes built pre-1940	738	5.9%	--	104,716	15.8%	--
Homes built post-1990	2,453	19.6%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate Cost and Stable
Strength and Need Type**	Low Strength and High Need (Type II)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	152	439	591
Market supply (vacant on market, adjusted for age)	31	70	101
5 year Market production goals (based on 75K units)	117	356	473
1 year Market production goals (based on 15K units)	23	71	95
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Wyoming-Grandville

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	429	Total Amt/App	\$213,228	% Approved	83.2%
Total Conventional Apps	341	Conventional Amt/App	\$210,894	% Conv Apprvd	82.4%
Total Assisted Apps	88	Assisted Amt/App	\$222,273	% Asst Apprvd	86.4%
Applications by Race: White					
Total Apps	296	Total Amt/App	\$214,899	% Positive	82.8%
Total Conventional Apps	247	Conventional Amt/App	\$212,368	% Conv Positive	81.8%
Total Assisted Apps	49	Assisted Amt/App	\$227,653	% Asst Positive	87.8%
Applications by Race: Black					
Total Apps	26	Total Amt/App	\$218,077	% Positive	85%
Total Conventional Apps	11	Conventional Amt/App	\$210,455	% Conv Positive	81.8%
Total Assisted Apps	15	Assisted Amt/App	\$223,667	% Asst Positive	86.7%
Applications by Race: Asian					
Total Apps	4	Total Amt/App	\$205,000	% Positive	100.0%
Total Conventional Apps	4	Conventional Amt/App	\$205,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$395,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$395,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$175,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	91	Total Amt/App	\$208,187	% Positive	81.3%
Total Conventional Apps	69	Conventional Amt/App	\$207,754	% Conv Positive	81.2%
Total Assisted Apps	22	Assisted Amt/App	\$209,545	% Asst Positive	81.8%
Applications by Ethnicity: Hispanic					
Total Apps	54	Total Amt/App	\$217,407	% Positive	77.8%
Total Conventional Apps	38	Conventional Amt/App	\$210,000	% Conv Positive	76.3%
Total Assisted Apps	16	Assisted Amt/App	\$235,000	% Asst Positive	81.3%

Wyoming-South

Population

47,364

Households

17,483

Median HH Income

\$85,923

Owner HH Income

\$96,176

Renter HH Income

\$53,885

Housing Costs

Owner Units

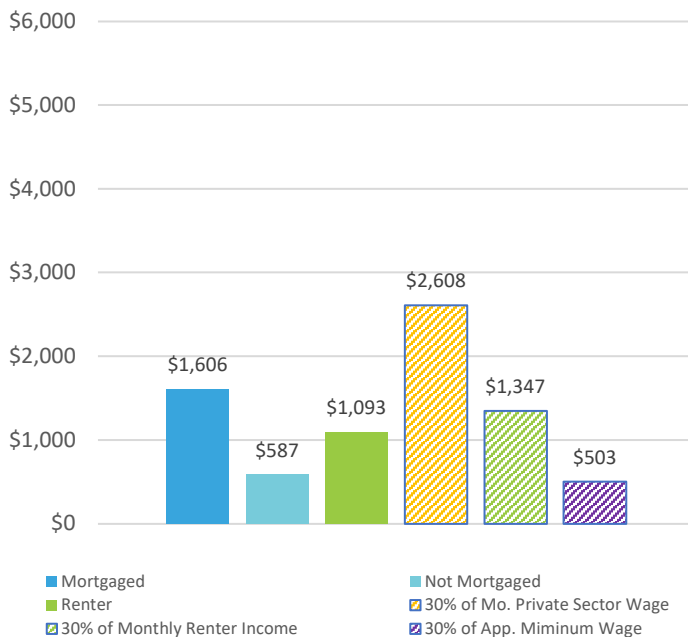
Home Value	\$250,971	2016 Value	\$203,442
Cost M/NM	\$1606/\$587	Value ▲	23.4%
\$83,657 To afford median home			

Renter Units

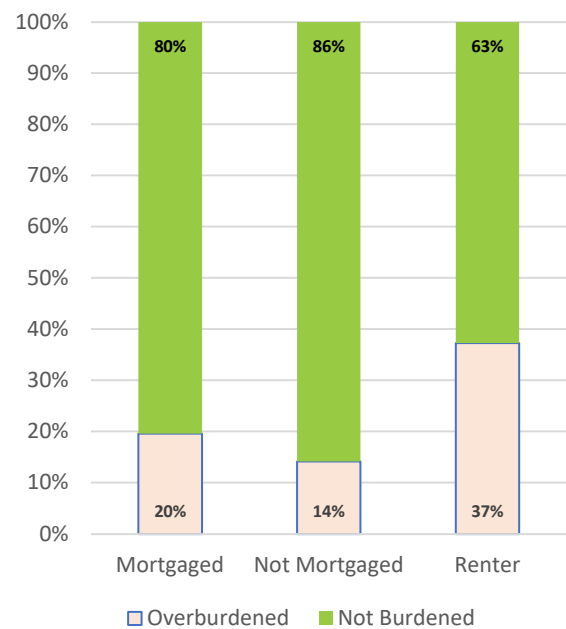
Gross Rent	\$1,093	2016 Rent	\$932
		Rent ▲	17.2%
\$43,720 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	18,442	Owner HH	82%	Renter HH	18%
Median Year Built	1992	% Built Pre-1970			16%
Median Move Year	2012	% Built After 2010			14.6%
Median Rooms	6.6	SF%	67.9%	MM%	17%
				MF%	9.6%

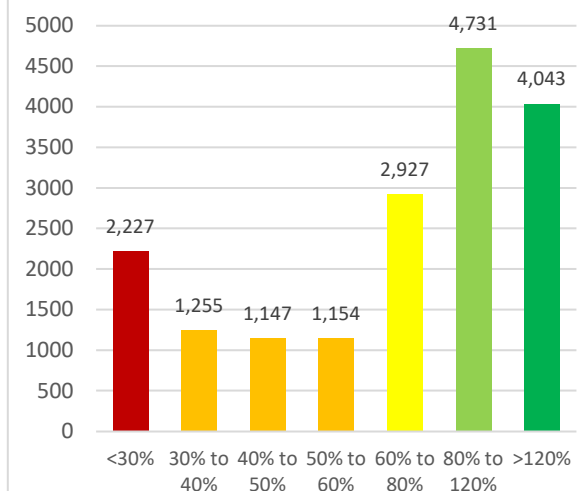
Vacancy Rates

Total	5.2%	Owner	0%	Renter	0.1%
Seasonal	0.9%	Other	1.7%	# V Rent	251
				# V Owner	21

Homeownership Rate by Race/Ethnicity

Black	63.4%	White	83.0%
Asian	77.4%	Other or Multiracial	78.3%
Am. Indian	100.0%	Hispanic	68.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Wyoming-South

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	8.4%	5.3%
Household Count, 2021	17,483	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.75	--	--	--	--	--
Median Income, 2021	\$85,923	--	18.6%	\$66,906	--	15.3%
Median owner income, 2021	\$96,176	--	18.2%	\$78,276	--	13.6%
Median renter income, 2021	\$53,885	--	6.8%	\$38,135	--	17.1%
Median home value	\$250,971	--	23.4%	\$186,510	--	26.3%
Median gross rent	\$1,093	--	17.2%	\$936	--	12.0%
Income needed for median rent	\$43,720	--	--	\$37,422	--	--
Income needed for median value	\$83,657	--	--	\$62,170	--	--
Overburdened households	3,651	21%	17.1%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	320	1.7%	48.1%	17,331	2.6%	-13.8%
Seasonal vacancy	160	0.9%	384.8%	47,247	7.1%	-5.1%
For-Sale vacancy	21	0.1%	-80.4%	3,104	0.5%	-50.7%
For-Rent vacancy	251	1.4%	325.4%	6,237	0.9%	-7.3%
Homes built pre-1940	833	4.5%	--	104,716	15.8%	--
Homes built post-1990	10,619	57.6%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderately High Cost and Growing
Strength and Need Type**	High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	278	242	520
Market supply (vacant on market, adjusted for age)	4	28	32
5 year Market production goals (based on 75K units)	265	206	471
1 year Market production goals (based on 15K units)	53	41	94
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Wyoming-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,025	Total Amt/App	\$299,507	% Approved	84.0%
Total Conventional Apps	924	Conventional Amt/App	\$299,416	% Conv Apprvd	84.1%
Total Assisted Apps	101	Assisted Amt/App	\$300,347	% Asst Apprvd	83.2%
Applications by Race: White					
Total Apps	740	Total Amt/App	\$295,243	% Positive	86.2%
Total Conventional Apps	676	Conventional Amt/App	\$294,926	% Conv Positive	86.2%
Total Assisted Apps	64	Assisted Amt/App	\$298,594	% Asst Positive	85.9%
Applications by Race: Black					
Total Apps	44	Total Amt/App	\$302,500	% Positive	68%
Total Conventional Apps	31	Conventional Amt/App	\$292,742	% Conv Positive	71.0%
Total Assisted Apps	13	Assisted Amt/App	\$325,769	% Asst Positive	61.5%
Applications by Race: Asian					
Total Apps	40	Total Amt/App	\$292,000	% Positive	70.0%
Total Conventional Apps	38	Conventional Amt/App	\$293,684	% Conv Positive	68.4%
Total Assisted Apps	2	Assisted Amt/App	\$260,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$155,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	3	Total Amt/App	\$211,667	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$211,667	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	177	Total Amt/App	\$316,864	% Positive	81.4%
Total Conventional Apps	157	Conventional Amt/App	\$319,522	% Conv Positive	80.9%
Total Assisted Apps	20	Assisted Amt/App	\$296,000	% Asst Positive	85.0%
Applications by Ethnicity: Hispanic					
Total Apps	51	Total Amt/App	\$274,020	% Positive	86.3%
Total Conventional Apps	44	Conventional Amt/App	\$267,500	% Conv Positive	84.1%
Total Assisted Apps	7	Assisted Amt/App	\$315,000	% Asst Positive	100.0%

Yankee Springs Recreation Area

Population

11,914

Households

4,822

Median HH Income

\$74,715

Owner HH Income

\$77,733

Renter HH Income

\$20,634

Housing Costs

Owner Units

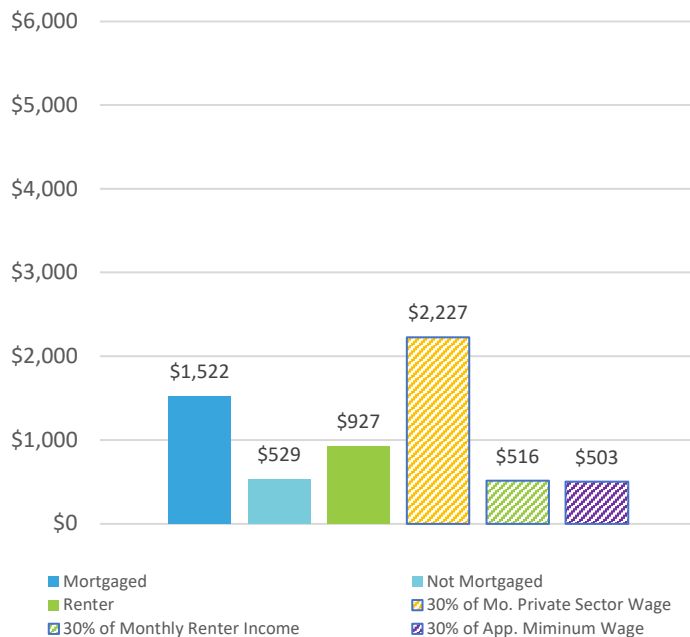
Home Value	\$240,913	2016 Value	\$193,098
Cost M/NM	\$1522/\$529	Value ▲	24.8%
\$80,304 To afford median home			

Renter Units

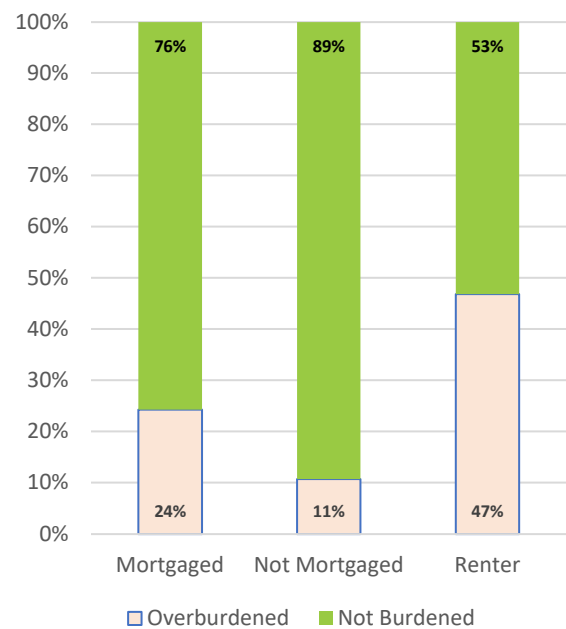
Gross Rent	\$927	2016 Rent	\$827
		Rent ▲	12.2%
\$37,080 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,165	Owner HH	88%	Renter HH	12%
Median Year Built	1981	% Built Pre-1970			33.6%
Median Move Year	2009	% Built After 2010			9.4%
Median Rooms	6.0	SF%	88.5%	MM%	1.6%
				MF%	0.2%

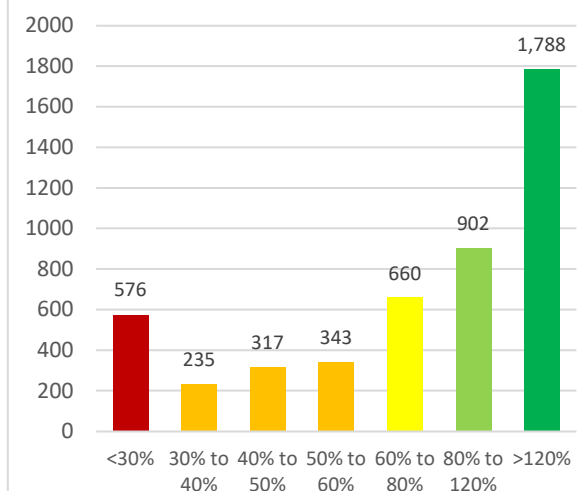
Vacancy Rates

Total	21.8%	Owner	0%	Renter	0%
Seasonal	19.2%	Other	1.5%	# V Rent	28
				#V Owner	13

Homeownership Rate by Race/Ethnicity

Black	34.0%	White	89.6%
Asian	68.4%	Other or Multiracial	91.5%
Am. Indian	37.7%	Hispanic	86.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Yankee Springs Recreation Area

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	15.6%	5.3%
Household Count, 2021	4,822	607,624

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.60	--	--	--	--	--
Median Income, 2021	\$74,715	--	15.1%	\$66,906	--	15.3%
Median owner income, 2021	\$77,733	--	7.6%	\$78,276	--	13.6%
Median renter income, 2021	\$20,634	--	-41.4%	\$38,135	--	17.1%
Median home value	\$240,913	--	24.8%	\$186,510	--	26.3%
Median gross rent	\$927	--	12.2%	\$936	--	12.0%
Income needed for median rent	\$37,080	--	--	\$37,422	--	--
Income needed for median value	\$80,304	--	--	\$62,170	--	--
Overburdened households	1,055	22%	-5.2%	140,776	23.2%	-8.7%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	92	1.5%	-12.4%	17,331	2.6%	-13.8%
Seasonal vacancy	1,184	19.2%	-6.2%	47,247	7.1%	-5.1%
For-Sale vacancy	13	0.2%	-86.9%	3,104	0.5%	-50.7%
For-Rent vacancy	28	0.5%	-48.1%	6,237	0.9%	-7.3%
Homes built pre-1940	669	10.9%	--	104,716	15.8%	--
Homes built post-1990	2,548	41.3%	--	235,045	35.4%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderately High Cost and Growing
Strength and Need Type**	High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	102	25	127
Market supply (vacant on market, adjusted for age)	4	11	15
5 year Market production goals (based on 75K units)	95	13	108
1 year Market production goals (based on 15K units)	19	3	22
5 year Partnership goals (based on 75K units)	7,025	6,566	13,591
1 year Partnership goals (based on 15K units)	1,405	1,313	2,718

Yankee Springs Recreation Area

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	210	Total Amt/App	\$307,857	% Approved	78.1%
Total Conventional Apps	176	Conventional Amt/App	\$318,295	% Conv Apprvd	78.4%
Total Assisted Apps	34	Assisted Amt/App	\$253,824	% Asst Apprvd	76.5%
Applications by Race: White					
Total Apps	176	Total Amt/App	\$295,568	% Positive	79.5%
Total Conventional Apps	145	Conventional Amt/App	\$305,276	% Conv Positive	80.7%
Total Assisted Apps	31	Assisted Amt/App	\$250,161	% Asst Positive	74.2%
Applications by Race: Black					
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
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$428,333	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$428,333	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
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
Applications by Race: Hawaiian or Pacific Islander					
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
Applications by Race: Race Not Available					
Total Apps	27	Total Amt/App	\$381,296	% Positive	63.0%
Total Conventional Apps	25	Conventional Amt/App	\$388,600	% Conv Positive	60.0%
Total Assisted Apps	2	Assisted Amt/App	\$290,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	1	Total Amt/App	\$355,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$355,000	% Asst Positive	100.0%

Market Conditions According to Household Growth and Housing Cost/Value

Strong Markets:

Allegan City
Allendale-North
Allendale-South
Big Rapids
Cedar Springs
Comstock Park
East Grand Rapids
Fennville
Forest Hills-North
Forest Hills-South
Grand Haven-Central
Grand Haven-Outer
Grand Rapids-Central
Grand Rapids-East
Grand Rapids-North
Grand Rapids-Northeast
Grand Rapids-South
Grand Rapids-South Central
Grand Rapids-Southeast
Hart
Hastings
Holland-Central-North
Holland-Central-South
Holland-Northwest
Holland-Southwest
Ionia
Jenison
Kentwood-Gerald Ford Airport
Lowell
Marion
Muskegon-Northeast
Muskegon-Northwest
Newaygo
Norton Shores
Rockford
Stanton
Walker-North
Wayland
Whitehall
Wolf Lake South-Ravenna
Wyoming-East
Wyoming-South
Yankee Springs Rec Area

Soft Markets:

Baldwin
Fremont
Grand Rapids-West
Greenville
Ludington
Muskegon
Reed City
Sparta Village
Wyoming-Grandville

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](#)

Soft, Strong

[Reduced or waived fees for qualifying projects](#)

Soft, Strong

[Reduced parking requirements for qualifying developments](#)

Soft, Strong

[Tax abatements or exemptions](#)

Soft, Strong

[Density bonuses](#)

Strong

[Inclusionary zoning](#)

Strong

Generating revenue for affordable housing

[Dedicated revenue sources](#)

Soft, Strong

[Employer-assisted housing programs](#)

Soft, Strong

[State tax credits for affordable housing](#)

Soft, Strong

[Tax increment financing](#)

Soft, Strong

[General obligation bonds for affordable housing](#)

Soft, Strong

[Housing trust funds](#)

Soft, Strong

[Increased use of multifamily private activity bonds to draw down 4 percent Low Income Housing Tax Credits](#)

Soft, Strong

[Activation of housing finance agency reserves](#)

Soft, Strong

[Demolition taxes and condominium conversion fees](#)

Strong

[Linkage fees/affordable housing impact fees](#)

Strong

[Transfers of development rights](#)

Strong

Supporting affordable housing through subsidies

[Below-market financing of affordable housing development](#)

Soft, Strong

[Low income housing tax credit](#)

Soft, Strong

[Project-basing of housing choice vouchers](#)

Soft, Strong

[Acquisition and operation of moderate-cost rental units](#)

Strong

[Capital subsidies for building affordable housing developments](#)

Strong

[Operating subsidies for affordable housing developments](#)

Strong

Preserving existing affordable housing

[The Rental Assistance Demonstration \(RAD\)](#)

Soft, Strong

[Preservation inventories](#)

Strong

[Rights of first refusal](#)

Strong

Expanding the availability of affordable housing in resource-rich areas

[Regional collaboration to support the development of affordable housing in resource-rich areas](#)

Soft, Strong

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

Soft, Strong

[Targeted efforts to create and preserve dedicated affordable housing in resource-rich areas](#)

Strong

Creating durable affordable homeownership opportunities

[Community land trusts](#)

Soft, Strong

[Deed-restricted homeownership](#)

Soft, Strong

[Limited equity cooperatives](#)

Soft, Strong

Facilitating the acquisition or identification of land for affordable housing

[Land banks](#)

Soft

[Brownfields](#)

Soft, Strong

[Joint development on land owned by transit and other agencies](#)

Soft, Strong

[Property acquisition funds](#)

Soft, Strong

[Use of publicly owned property for affordable housing](#)

Soft, Strong

II. Align housing supply with market and neighborhood housing conditions

Planning

[Regulating short term rentals](#)

Strong

Reducing development costs and barriers

[Accessory dwelling units](#)

Soft, Strong

[Changes to increase the predictability of the regulatory process](#)

Soft, Strong

[Housing rehabilitation codes](#)

Soft, Strong

[Reduced parking requirements](#)

Soft, Strong

[Reductions in impact fees and exactions](#)

Soft, Strong

[Reforms to construction standards and building codes](#)

Soft, Strong

[Streamlined environmental review processes](#)

Soft, Strong

[Streamlined permitting processes](#)

Soft, Strong

[Zoning changes to facilitate the use of lower-cost housing types](#)

Soft, Strong

[Increases in the supply of buildable land by expanding growth boundaries](#)

Strong

[Missing middle housing](#)

Strong

[Zoning changes to allow for higher residential density](#)

Strong

Creating incentives for new development or redevelopment

[Appraisal gap financing](#)

Soft

[Land value taxation](#)

Soft

[Brownfields](#)

Soft, Strong

[Tax incentives for new construction and substantial rehabilitation](#)

Soft, Strong

[Incentives to encourage the development of lower-cost housing types](#)

Strong

Dealing with vacant, abandoned, and tax-delinquent properties

[Land banks](#)

Soft

[Creating and managing vacant property inventories](#)

Soft

[Demolition of neglected properties](#)

Soft, Strong

[Foreclosure and disposition of tax-delinquent properties](#)

Soft, Strong

III. Help households access and afford private-market homes

Providing tenant-based rental assistance

[HOME tenant-based rental assistance](#)

Soft, Strong

[Housing choice vouchers](#)

Soft, Strong

[Security deposit and/or first and last month's rent assistance](#)

Soft, Strong

[State or local funded tenant-based rental assistance](#)

Soft, Strong

Promoting mobility for housing choice voucher holders

[Mobility counseling for housing choice voucher holders](#)

Soft, Strong

[Landlord recruitment and retention](#)

Strong

[Increased voucher payment standards in high-cost areas](#)

Strong

Reducing barriers to homeownership

[Discounted sales of city-owned property](#)

Soft, Strong

[Down payment and closing cost assistance](#)

Soft, Strong

[Special Purpose Credit Programs](#)

Soft, Strong

[Subsidized home mortgages](#)

Soft, Strong

[Housing education and counseling](#)

Soft, Strong

Asset building programs	Soft, Strong
Shared appreciation mortgages	Strong
Small balance home mortgages	Strong

Reducing energy use and costs

Energy-efficiency retrofits	Soft, Strong
Energy-efficiency standards	Soft, Strong

Combatting housing discrimination

Enforcement of fair housing laws	Soft, Strong
Fair housing education for real estate professionals and consumers	Soft, Strong
Source of income laws	Soft, Strong
Legal assistance for victims of discrimination	Soft, Strong

IV. Protect against displacement and poor housing conditions

Enhancing renters' housing stability

Just cause eviction policies	Soft, Strong
Eviction prevention programs	Soft, Strong
Legal assistance for at-risk renters	Soft, Strong
Protection from condo conversions	Strong
Rent regulation	Strong

Enhancing homeowners' housing stability

Property tax relief for income-qualified homeowners	Soft, Strong
Foreclosure prevention programs	Soft, Strong

Enhancing community stability

Insurance against property value decline	Soft
Stabilizing high-poverty neighborhoods through a mixed-income approach	Soft, Strong

Improving quality of both new and existing housing

Assistance for home safety modifications	Soft, Strong
Code enforcement	Soft, Strong
Homeowner rehabilitation assistance programs	Soft, Strong
Housing and building codes	Soft, Strong
Lead abatement	Soft, Strong
Weatherization assistance	Soft, Strong

Ensuring the ongoing viability of unsubsidized affordable rental properties

Guidance for small, market affordable rental properties	Soft
Expanded access to capital for owners of unsubsidized affordable rental properties	Soft, Strong
Tax incentives for the maintenance and rehabilitation of unsubsidized affordable rental properties	Soft, Strong