

Market	Number	Market	Number	Market	Number
8	Alma	59	City of Saginaw	167	Hemlock
310	Arenac	60	Clare	205	Lake Isabella
16	Auburn	66	Coleman	232	Midland-Central
26	Bay City	117	Farwell	233	Midland-North
27	Bay County-Central	134	Frankenmuth	234	Midland-South
28	Bay County-South	137	Freeland	240	Mt. Pleasant
39	Bridgeport	143	Gladwin	301	Saginaw-Northeast
58	Chesaning	162	Harrison	302	Saginaw-West

The East Central Michigan Housing Partnership includes eight counties (Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland and Saginaw), as well as 24 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 partnership's markets fall into nine broad categories.

- The first market type includes areas near Bay City and Saginaw, as well as areas in eastern Clare and Isabella Counties. Most of Gratiot County is also included. Housing demand indicators in these areas are near statewide averages. The housing supply in these areas is predominately made up of single-family detached homes, with a slightly elevated proportion of mobile homes as well. Units here tend to be slightly larger than in other markets, and the percentage of new-build units is relatively low. Seasonal housing vacancies are low here, as are market vacancies. "Other" vacancies 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.
- This market type encompasses western Saginaw County, northern Bay County, southern and western Midland County, and southwestern Isabella 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 cities of Saginaw and Bay City are included in this 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.
- This market type is comprised of much of the city of Midland. 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 northern reaches of the partnership (Arenac, Gladwin and most of Clare Counties) are included in another market type. 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—a Census Bureau designation that is often used as a proxy for blighted structures in a community—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.
- Areas just north of Midland are included in another market type. 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 city of Bridgeport and surrounding areas make up the next market type. General housing demand variables are moderate in these areas and are coupled with supply indicators that show the area’s housing stock is dominated by older single-family structures. The stock also tends to be a bit smaller than average, and homeowner rates are very high. Housing costs tend to be low or moderate, likely impacted by the age and size of local housing units. Market vacancies—those units either for sale or rent—decreased less than in other places, but upward pressures did force values significantly higher. Housing costs, however, were stable or dropped.

- Another market type covers areas in and near Mt. Pleasant. 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 final market type covers the northern and southeastern corners of Saginaw County. 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.
- 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.

Alma

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
41,888	14,801	\$53,728	\$64,291	\$29,684

Housing Costs

Owner Units

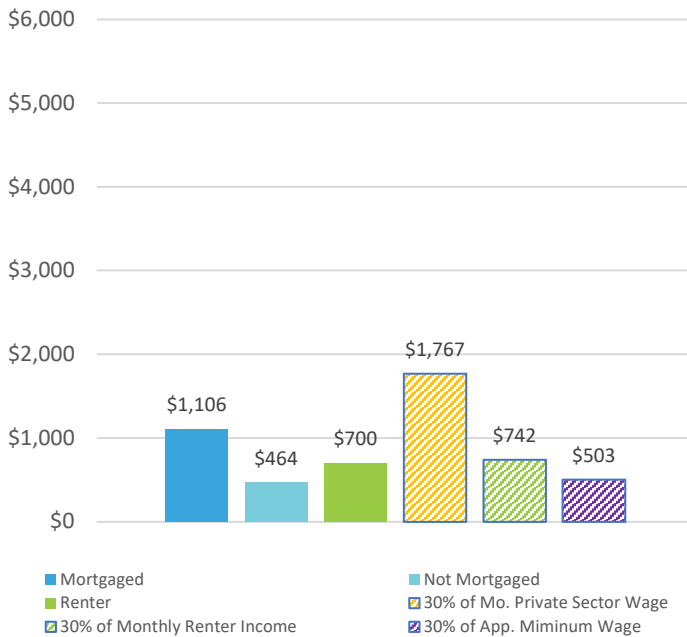
Home Value	\$114,943	2016 Value	\$109,663
Cost M/NM	\$1106/\$464	Value ▲	4.8%
\$38,314 To afford median home			

Renter Units

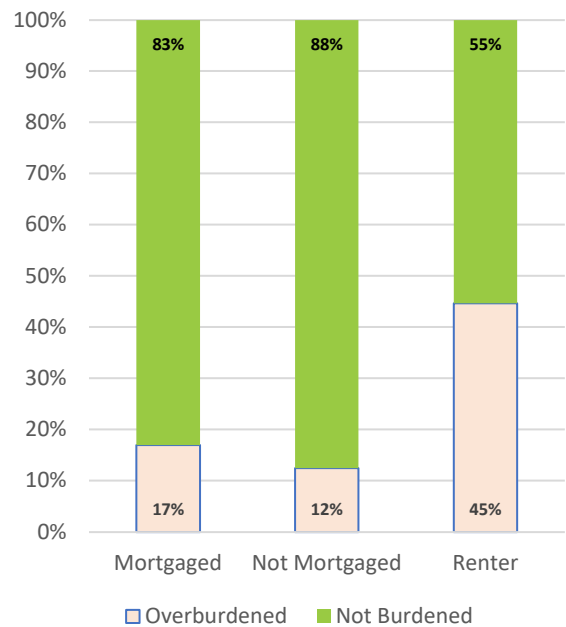
Gross Rent	\$700	2016 Rent	\$698
		Rent ▲	0.3%
\$28,000 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	16,006	Owner HH	76%	Renter HH	24%
Median Year Built	1964	% Built Pre-1970	57%		
Median Move Year	2008	% Built After 2010	1.7%		
Median Rooms	6.2	SF%	77.7%	MM%	9.4%
		MF%	5.6%		

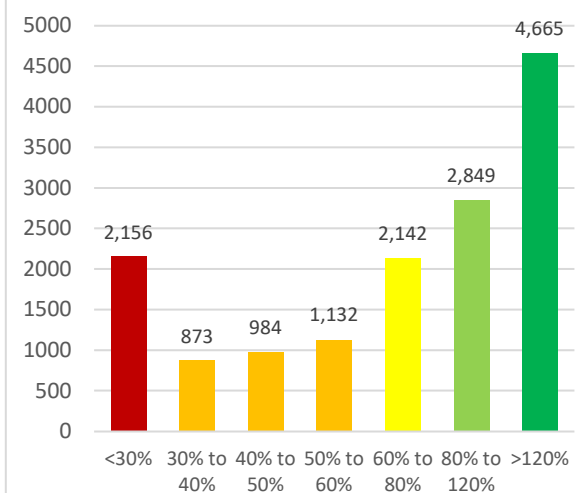
Vacancy Rates

Total	7.5%	Owner	0%	Renter	0%
Seasonal	2.0%	Other	2.8%	# V Rent	130
				#V Owner	80

Homeownership Rate by Race/Ethnicity

Black	39.7%	White	76.9%
Asian	14.5%	Other or Multiracial	82.7%
Am. Indian	87.5%	Hispanic	61.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Alma

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	0.0%	0.1%
Household Count, 2021	14,801	225,225

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.14	--	--	--	--	--
Median Income, 2021	\$53,728	--	11.4%	\$53,748	--	9.3%
Median owner income, 2021	\$64,291	--	10.0%	\$64,224	--	7.8%
Median renter income, 2021	\$29,684	--	20.1%	\$29,534	--	11.7%
Median home value	\$114,943	--	4.8%	\$120,309	--	7.7%
Median gross rent	\$700	--	0.3%	\$776	--	1.9%
Income needed for median rent	\$28,000	--	--	\$31,055	--	--
Income needed for median value	\$38,314	--	--	\$40,103	--	--
Overburdened households	3,255	22%	-19.9%	55,382	24.6%	-15.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	448	2.8%	-24.1%	6,596	2.5%	-13.7%
Seasonal vacancy	322	2.0%	19.3%	21,899	8.2%	-1.2%
For-Sale vacancy	80	0.5%	-63.0%	2,114	0.8%	-37.8%
For-Rent vacancy	130	0.8%	30.0%	4,705	1.8%	50.3%
Homes built pre-1940	3,640	22.7%	--	39,407	14.8%	--
Homes built post-1990	3,301	20.6%	--	64,861	24.3%	--

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)	203	249	451
Market supply (vacant on market, adjusted for age)	48	55	103
5 year Market production goals (based on 75K units)	149	187	336
1 year Market production goals (based on 15K units)	30	37	67
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Alma

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	645	Total Amt/App	\$146,674	% Approved	76.9%
Total Conventional Apps	374	Conventional Amt/App	\$156,631	% Conv Apprvd	76.2%
Total Assisted Apps	271	Assisted Amt/App	\$132,934	% Asst Apprvd	77.9%
Applications by Race: White					
Total Apps	548	Total Amt/App	\$145,493	% Positive	77.9%
Total Conventional Apps	323	Conventional Amt/App	\$154,505	% Conv Positive	77.1%
Total Assisted Apps	225	Assisted Amt/App	\$132,556	% Asst Positive	79.1%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$159,000	% Positive	80%
Total Conventional Apps	3	Conventional Amt/App	\$175,000	% Conv Positive	66.7%
Total Assisted Apps	2	Assisted Amt/App	\$135,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$191,000	% Positive	80.0%
Total Conventional Apps	4	Conventional Amt/App	\$205,000	% Conv Positive	75.0%
Total Assisted Apps	1	Assisted Amt/App	\$135,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$100,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$100,000	% 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	\$455,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$455,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	72	Total Amt/App	\$142,361	% Positive	73.6%
Total Conventional Apps	37	Conventional Amt/App	\$157,973	% Conv Positive	70.3%
Total Assisted Apps	35	Assisted Amt/App	\$125,857	% Asst Positive	77.1%
Applications by Ethnicity: Hispanic					
Total Apps	38	Total Amt/App	\$146,316	% Positive	73.7%
Total Conventional Apps	22	Conventional Amt/App	\$152,273	% Conv Positive	54.5%
Total Assisted Apps	16	Assisted Amt/App	\$138,125	% Asst Positive	100.0%

Arenac

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
15,009	6,292	\$48,980	\$54,187	\$24,805

Housing Costs

Owner Units

Home Value	\$104,217	2016 Value	\$99,778
Cost M/NM	\$1031/\$407	Value ▲	4.4%

\$34,739 To afford median home

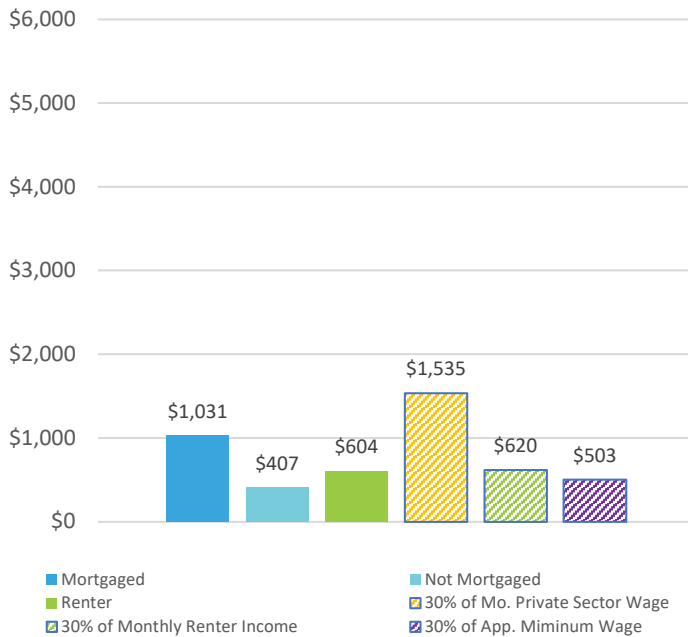
Renter Units

Gross Rent	\$604	2016 Rent	\$648
		Rent ▲	-6.8%

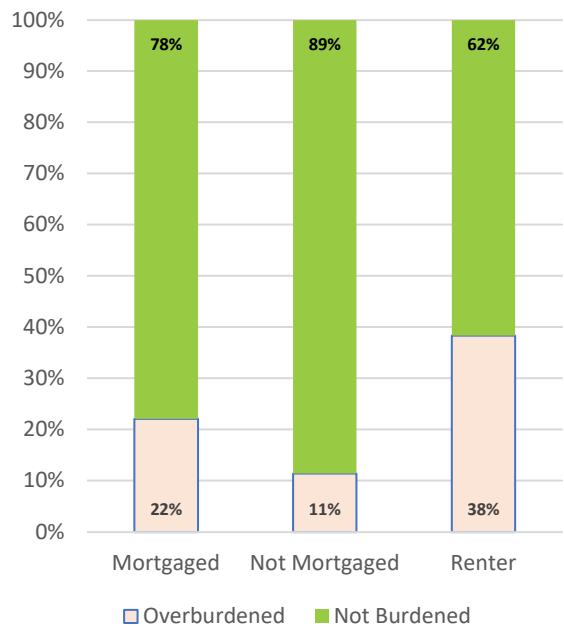
\$24,160 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,530	Owner HH	85%	Renter HH	15%
Median Year Built	1977	% Built Pre-1970		34.6%	
Median Move Year	2005	% Built After 2010		2.5%	
Median Rooms	5.8	SF%	79.9%	MM%	3.7%
		MF%	2.8%		

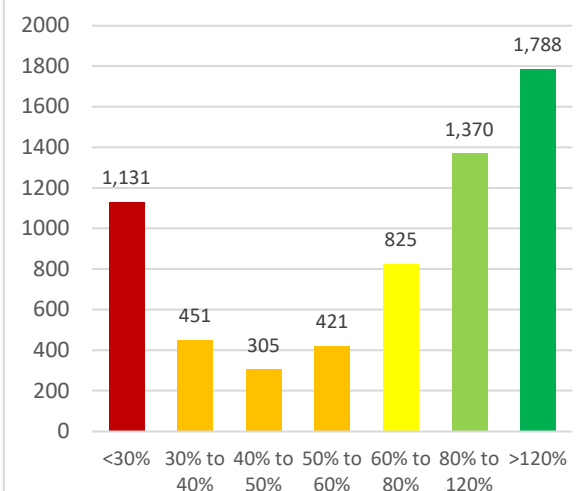
Vacancy Rates

Total	34%	Owner	0%	Renter	0%
Seasonal	27.8%	Other	3.0%	# V Rent	40
				#V Owner	63

Homeownership Rate by Race/Ethnicity

Black	63.6%	White	85.6%
Asian	92.9%	Other or Multiracial	74.8%
Am. Indian	75.7%	Hispanic	68.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Arenac

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-3.4%	0.1%
Household Count, 2021	6,292	225,225

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.94	--	--	--	--	--
Median Income, 2021	\$48,980	--	12.7%	\$53,748	--	9.3%
Median owner income, 2021	\$54,187	--	11.4%	\$64,224	--	7.8%
Median renter income, 2021	\$24,805	--	16.8%	\$29,534	--	11.7%
Median home value	\$104,217	--	4.4%	\$120,309	--	7.7%
Median gross rent	\$604	--	-6.8%	\$776	--	1.9%
Income needed for median rent	\$24,160	--	--	\$31,055	--	--
Income needed for median value	\$34,739	--	--	\$40,103	--	--
Overburdened households	1,243	20%	-30.9%	55,382	24.6%	-15.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	283	3.0%	112.8%	6,596	2.5%	-13.7%
Seasonal vacancy	2,654	27.8%	-6.8%	21,899	8.2%	-1.2%
For-Sale vacancy	63	0.7%	-52.3%	2,114	0.8%	-37.8%
For-Rent vacancy	40	0.4%	-2.4%	4,705	1.8%	50.3%
Homes built pre-1940	913	9.6%	--	39,407	14.8%	--
Homes built post-1990	2,722	28.6%	--	64,861	24.3%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	59	57	116
Market supply (vacant on market, adjusted for age)	22	14	36
5 year Market production goals (based on 75K units)	36	41	77
1 year Market production goals (based on 15K units)	7	8	15
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Arenac

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	167	Total Amt/App	\$142,425	% Approved	70.7%
Total Conventional Apps	100	Conventional Amt/App	\$147,800	% Conv Apprvd	76.0%
Total Assisted Apps	67	Assisted Amt/App	\$134,403	% Asst Apprvd	62.7%
Applications by Race: White					
Total Apps	148	Total Amt/App	\$139,932	% Positive	73.0%
Total Conventional Apps	88	Conventional Amt/App	\$143,523	% Conv Positive	78.4%
Total Assisted Apps	60	Assisted Amt/App	\$134,667	% Asst Positive	65.0%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$155,000	% Positive	100%
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: 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	\$170,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% 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	18	Total Amt/App	\$162,222	% Positive	50.0%
Total Conventional Apps	12	Conventional Amt/App	\$179,167	% Conv Positive	58.3%
Total Assisted Apps	6	Assisted Amt/App	\$128,333	% Asst Positive	33.3%
Applications by Ethnicity: Hispanic					
Total Apps	2	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$125,000	% Asst Positive	100.0%

Auburn

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
25,155	10,680	\$62,721	\$67,788	\$43,418

Housing Costs

Owner Units

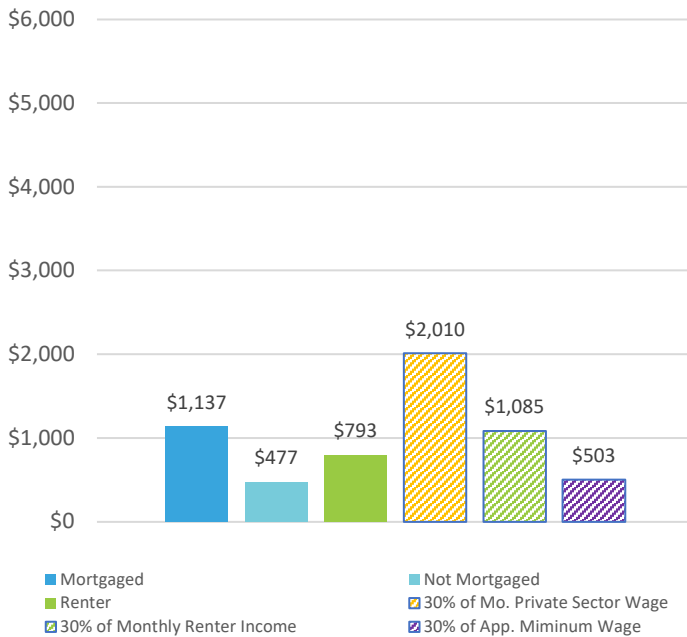
Home Value	\$132,192	2016 Value	\$122,279
Cost M/NM	\$1137/\$477	Value ▲	8.1%
\$44,064 To afford median home			

Renter Units

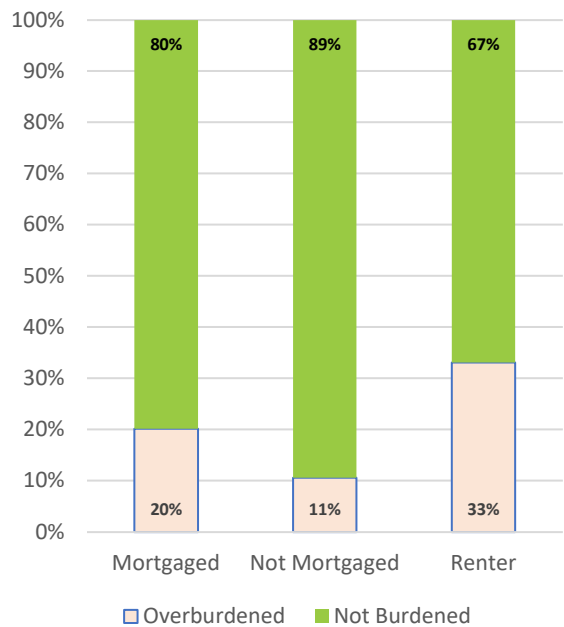
Gross Rent	\$793	2016 Rent	\$800
		Rent ▲	-0.9%
\$31,720 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,465	Owner HH	85%	Renter HH	15%
Median Year Built	1971	% Built Pre-1970	45.5%		
Median Move Year	2005	% Built After 2010	2.2%		
Median Rooms	6.1	SF%	83.4%	MM%	6.1%
		MF%	2.3%		

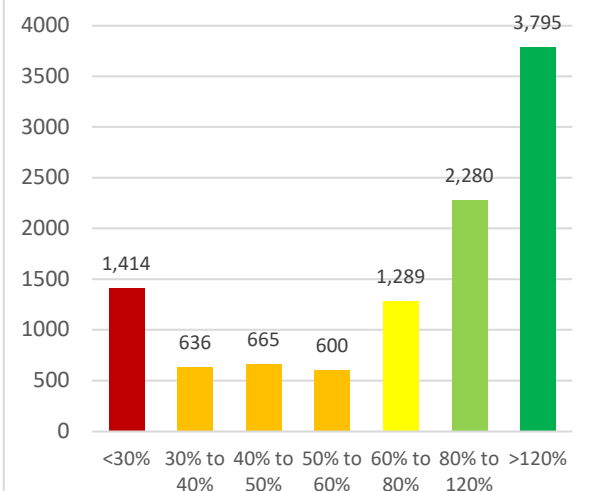
Vacancy Rates

Total	6.8%	Owner	0%	Renter	0%
Seasonal	1.6%	Other	1.4%	# V Rent	49
				#V Owner	67

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	85.3%
Asian	4.8%	Other or Multiracial	62.3%
Am. Indian	82.6%	Hispanic	63.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Auburn

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.3%	0.1%
Household Count, 2021	10,680	225,225

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.46	--	--	--	--	--
Median Income, 2021	\$62,721	--	6.8%	\$53,748	--	9.3%
Median owner income, 2021	\$67,788	--	8.3%	\$64,224	--	7.8%
Median renter income, 2021	\$43,418	--	41.0%	\$29,534	--	11.7%
Median home value	\$132,192	--	8.1%	\$120,309	--	7.7%
Median gross rent	\$793	--	-0.9%	\$776	--	1.9%
Income needed for median rent	\$31,720	--	--	\$31,055	--	--
Income needed for median value	\$44,064	--	--	\$40,103	--	--
Overburdened households	1,961	18%	-21.6%	55,382	24.6%	-15.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	163	1.4%	-5.2%	6,596	2.5%	-13.7%
Seasonal vacancy	183	1.6%	17.3%	21,899	8.2%	-1.2%
For-Sale vacancy	67	0.6%	-51.8%	2,114	0.8%	-37.8%
For-Rent vacancy	49	0.4%	250.0%	4,705	1.8%	50.3%
Homes built pre-1940	1,466	12.8%	--	39,407	14.8%	--
Homes built post-1990	2,968	25.9%	--	64,861	24.3%	--

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)	74	93	167
Market supply (vacant on market, adjusted for age)	30	23	53
5 year Market production goals (based on 75K units)	42	68	110
1 year Market production goals (based on 15K units)	8	14	22
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Auburn

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	385	Total Amt/App	\$162,584	% Approved	79.2%
Total Conventional Apps	283	Conventional Amt/App	\$167,403	% Conv Apprvd	80.9%
Total Assisted Apps	102	Assisted Amt/App	\$149,216	% Asst Apprvd	74.5%
Applications by Race: White					
Total Apps	327	Total Amt/App	\$157,538	% Positive	80.1%
Total Conventional Apps	237	Conventional Amt/App	\$162,764	% Conv Positive	82.3%
Total Assisted Apps	90	Assisted Amt/App	\$143,778	% Asst Positive	74.4%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$125,000	% Positive	100%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	100.0%
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	2	Total Amt/App	\$125,000	% Positive	0.0%
Total Conventional Apps	2	Conventional Amt/App	\$125,000	% 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	48	Total Amt/App	\$188,333	% Positive	70.8%
Total Conventional Apps	37	Conventional Amt/App	\$187,162	% Conv Positive	70.3%
Total Assisted Apps	11	Assisted Amt/App	\$192,273	% Asst Positive	72.7%
Applications by Ethnicity: Hispanic					
Total Apps	9	Total Amt/App	\$98,333	% Positive	77.8%
Total Conventional Apps	5	Conventional Amt/App	\$73,000	% Conv Positive	80.0%
Total Assisted Apps	4	Assisted Amt/App	\$130,000	% Asst Positive	75.0%

Bay City

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
21,206	9,377	\$40,363	\$50,329	\$15,129

Housing Costs

Owner Units

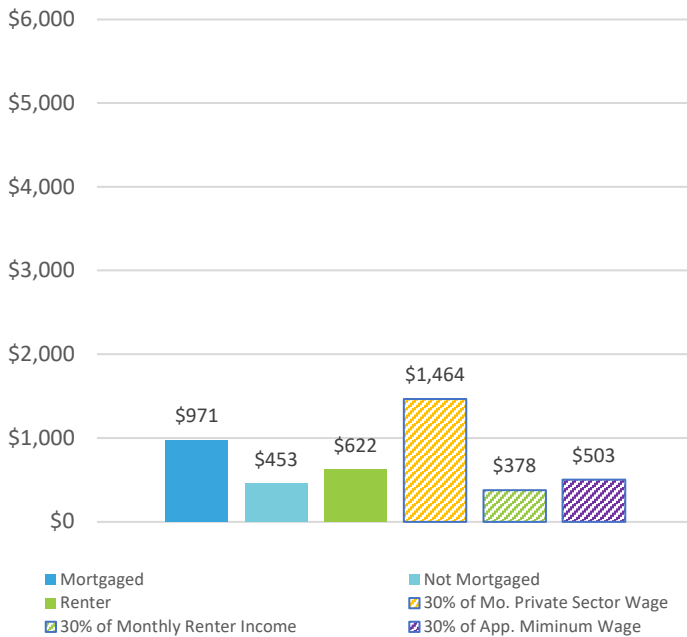
Home Value	\$73,727	2016 Value	\$78,453
Cost M/NM	\$971/\$453	Value ▲	-6.0%
\$24,576 To afford median home			

Renter Units

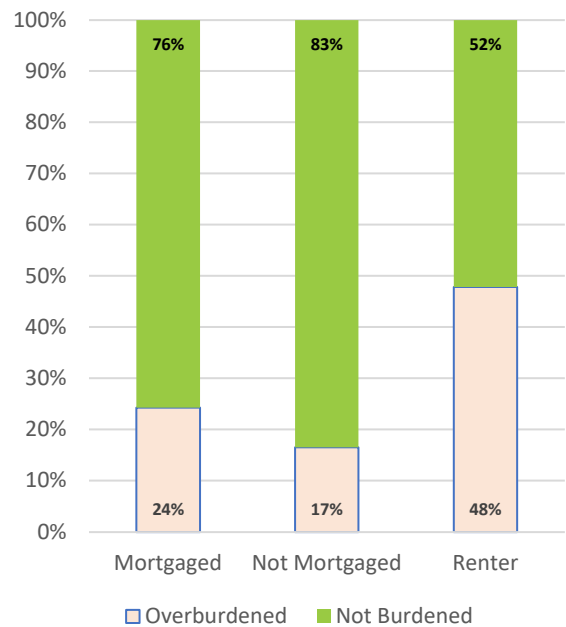
Gross Rent	\$622	2016 Rent	\$584
		Rent ▲	6.5%
\$24,880 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,415	Owner HH	65%	Renter HH	35%
Median Year Built	1944	% Built Pre-1970		87.4%	
Median Move Year	2011	% Built After 2010		0.7%	
Median Rooms	5.6	SF%	68.5%	MM%	22.8%
		MF%	8%		

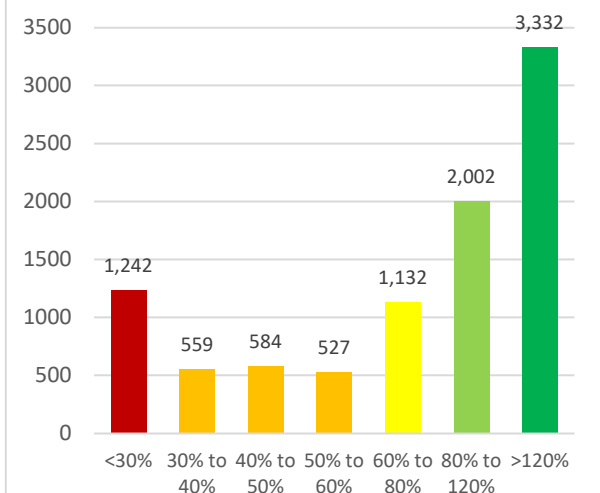
Vacancy Rates

Total	10%	Owner	0%	Renter	0.1%
Seasonal	0.4%	Other	1.3%	# V Rent	294
				# V Owner	164

Homeownership Rate by Race/Ethnicity

Black	59.2%	White	67.6%
Asian	25.0%	Other or Multiracial	27.5%
Am. Indian	18.2%	Hispanic	64.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Bay City

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.7%	0.1%
Household Count, 2021	9,377	225,225

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.37	--	--	--	--	--
Median Income, 2021	\$40,363	--	0.9%	\$53,748	--	9.3%
Median owner income, 2021	\$50,329	--	-5.6%	\$64,224	--	7.8%
Median renter income, 2021	\$15,129	--	-28.4%	\$29,534	--	11.7%
Median home value	\$73,727	--	-6.0%	\$120,309	--	7.7%
Median gross rent	\$622	--	6.5%	\$776	--	1.9%
Income needed for median rent	\$24,880	--	--	\$31,055	--	--
Income needed for median value	\$24,576	--	--	\$40,103	--	--
Overburdened households	2,814	30%	-9.2%	55,382	24.6%	-15.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	133	1.3%	-47.0%	6,596	2.5%	-13.7%
Seasonal vacancy	46	0.4%	-70.9%	21,899	8.2%	-1.2%
For-Sale vacancy	164	1.6%	56.2%	2,114	0.8%	-37.8%
For-Rent vacancy	294	2.8%	24.1%	4,705	1.8%	50.3%
Homes built pre-1940	5,450	52.3%	--	39,407	14.8%	--
Homes built post-1990	441	4.2%	--	64,861	24.3%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Low Cost and Growing
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)	93	217	310
Market supply (vacant on market, adjusted for age)	151	234	385
5 year Market production goals (based on 75K units)	0	0	0
1 year Market production goals (based on 15K units)	0	0	0
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Bay City

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	385	Total Amt/App	\$103,883	% Approved	79.2%
Total Conventional Apps	252	Conventional Amt/App	\$105,992	% Conv Apprvd	80.6%
Total Assisted Apps	133	Assisted Amt/App	\$99,887	% Asst Apprvd	76.7%
Applications by Race: White					
Total Apps	339	Total Amt/App	\$104,174	% Positive	80.8%
Total Conventional Apps	228	Conventional Amt/App	\$107,719	% Conv Positive	82.0%
Total Assisted Apps	111	Assisted Amt/App	\$96,892	% Asst Positive	78.4%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$149,000	% Positive	60%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$155,000	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$135,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$90,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$225,000	% 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	37	Total Amt/App	\$94,459	% Positive	70.3%
Total Conventional Apps	22	Conventional Amt/App	\$88,182	% Conv Positive	63.6%
Total Assisted Apps	15	Assisted Amt/App	\$103,667	% Asst Positive	80.0%
Applications by Ethnicity: Hispanic					
Total Apps	26	Total Amt/App	\$98,462	% Positive	80.8%
Total Conventional Apps	16	Conventional Amt/App	\$91,875	% Conv Positive	81.3%
Total Assisted Apps	10	Assisted Amt/App	\$109,000	% Asst Positive	80.0%

Bay County-Central

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
36,948	15,958	\$50,174	\$58,747	\$31,434

Housing Costs

Owner Units

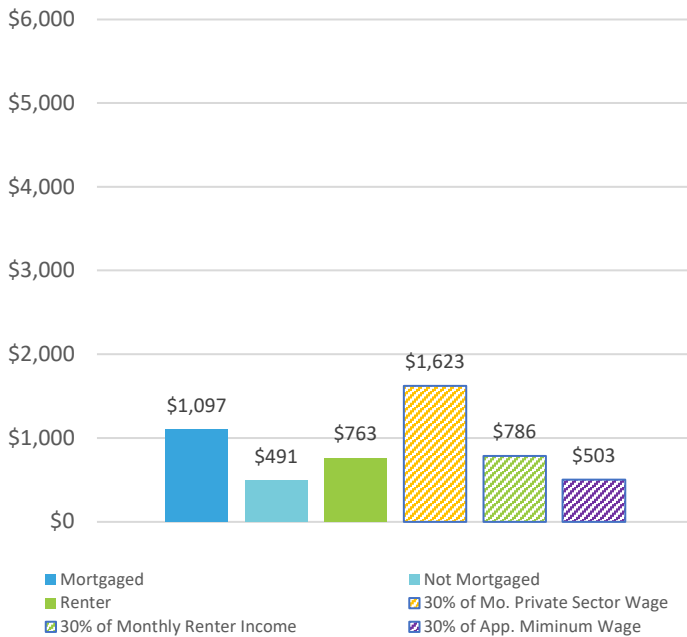
Home Value	\$109,922	2016 Value	\$104,884
Cost M/NM	\$1097/\$491	Value ▲	4.8%
\$36,641 To afford median home			

Renter Units

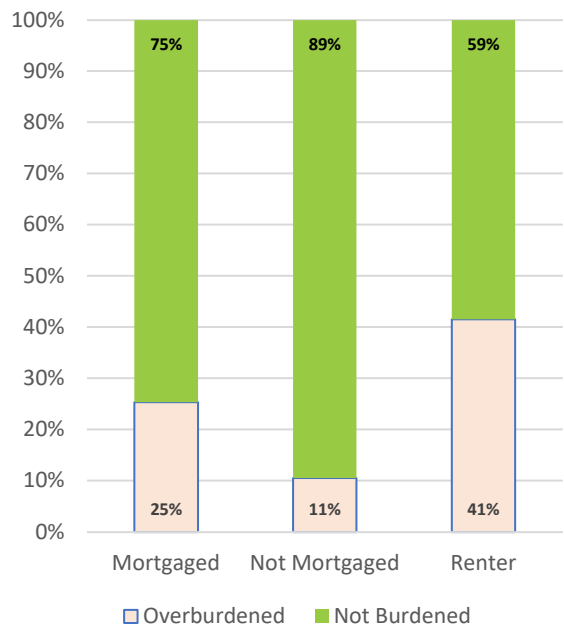
Gross Rent	\$763	2016 Rent	\$765
		Rent ▲	-0.3%
\$30,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	17,164	Owner HH	75%	Renter HH	25%
Median Year Built	1961	% Built Pre-1970		61.7%	
Median Move Year	2009	% Built After 2010		1.3%	
Median Rooms	5.6	SF%	76.2%	MM%	9.7%
		MF%		7.2%	

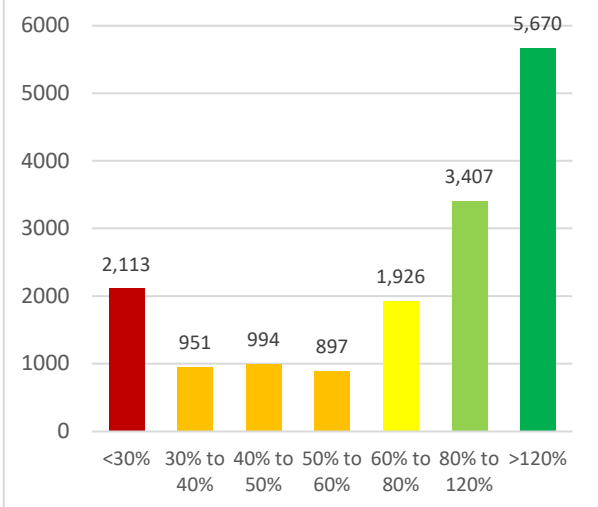
Vacancy Rates

Total	7%	Owner	0%	Renter	0%
Seasonal	1.6%	Other	0.8%	# V Rent	95
				#V Owner	23

Homeownership Rate by Race/Ethnicity

Black	27.0%	White	76.4%
Asian	0.0%	Other or Multiracial	57.2%
Am. Indian	100.0%	Hispanic	54.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Bay County-Central

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.7%	0.1%
Household Count, 2021	15,958	225,225

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.05	--	--	--	--	--
Median Income, 2021	\$50,174	--	5.7%	\$53,748	--	9.3%
Median owner income, 2021	\$58,747	--	4.9%	\$64,224	--	7.8%
Median renter income, 2021	\$31,434	--	10.3%	\$29,534	--	11.7%
Median home value	\$109,922	--	4.8%	\$120,309	--	7.7%
Median gross rent	\$763	--	-0.3%	\$776	--	1.9%
Income needed for median rent	\$30,520	--	--	\$31,055	--	--
Income needed for median value	\$36,641	--	--	\$40,103	--	--
Overburdened households	3,813	24%	-17.5%	55,382	24.6%	-15.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	143	0.8%	-31.3%	6,596	2.5%	-13.7%
Seasonal vacancy	267	1.6%	81.6%	21,899	8.2%	-1.2%
For-Sale vacancy	23	0.1%	-92.5%	2,114	0.8%	-37.8%
For-Rent vacancy	95	0.6%	-44.1%	4,705	1.8%	50.3%
Homes built pre-1940	3,968	23.1%	--	39,407	14.8%	--
Homes built post-1990	2,429	14.2%	--	64,861	24.3%	--

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)	190	162	352
Market supply (vacant on market, adjusted for age)	15	52	66
5 year Market production goals (based on 75K units)	169	106	276
1 year Market production goals (based on 15K units)	34	21	55
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Bay County-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	636	Total Amt/App	\$134,591	% Approved	82.4%
Total Conventional Apps	423	Conventional Amt/App	\$140,177	% Conv Apprvd	83.5%
Total Assisted Apps	213	Assisted Amt/App	\$123,498	% Asst Apprvd	80.3%
Applications by Race: White					
Total Apps	549	Total Amt/App	\$133,270	% Positive	83.1%
Total Conventional Apps	368	Conventional Amt/App	\$139,375	% Conv Positive	82.9%
Total Assisted Apps	181	Assisted Amt/App	\$120,856	% Asst Positive	83.4%
Applications by Race: Black					
Total Apps	12	Total Amt/App	\$111,667	% Positive	58%
Total Conventional Apps	4	Conventional Amt/App	\$87,500	% Conv Positive	75.0%
Total Assisted Apps	8	Assisted Amt/App	\$123,750	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$220,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$220,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$140,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$140,000	% 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	63	Total Amt/App	\$146,905	% Positive	79.4%
Total Conventional Apps	42	Conventional Amt/App	\$148,810	% Conv Positive	88.1%
Total Assisted Apps	21	Assisted Amt/App	\$143,095	% Asst Positive	61.9%
Applications by Ethnicity: Hispanic					
Total Apps	20	Total Amt/App	\$110,000	% Positive	60.0%
Total Conventional Apps	8	Conventional Amt/App	\$88,750	% Conv Positive	62.5%
Total Assisted Apps	12	Assisted Amt/App	\$124,167	% Asst Positive	58.3%

Bay County-South

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
20,741	8,992	\$61,938	\$72,498	\$37,303

Housing Costs

Owner Units

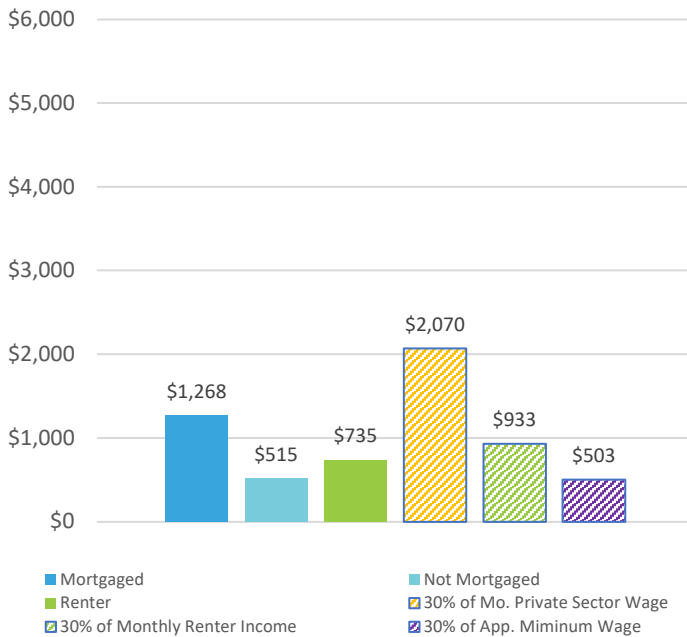
Home Value	\$153,220	2016 Value	\$141,172
Cost M/NM	\$1268/\$515	Value ▲	8.5%
\$51,073 To afford median home			

Renter Units

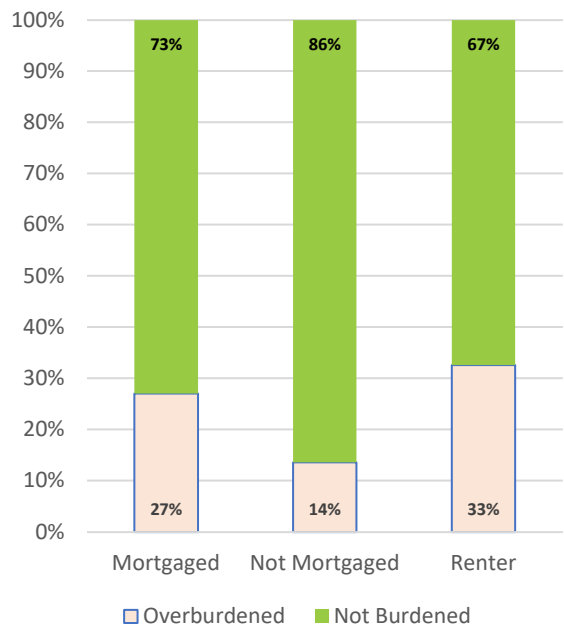
Gross Rent	\$735	2016 Rent	\$776
		Rent ▲	-5.2%
\$29,400 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,508	Owner HH	77%	Renter HH	23%
Median Year Built	1969	% Built Pre-1970	50.2%		
Median Move Year	2008	% Built After 2010	3.6%		
Median Rooms	5.8	SF%	77.2%	MM%	11.9%
		MF%	9.3%		

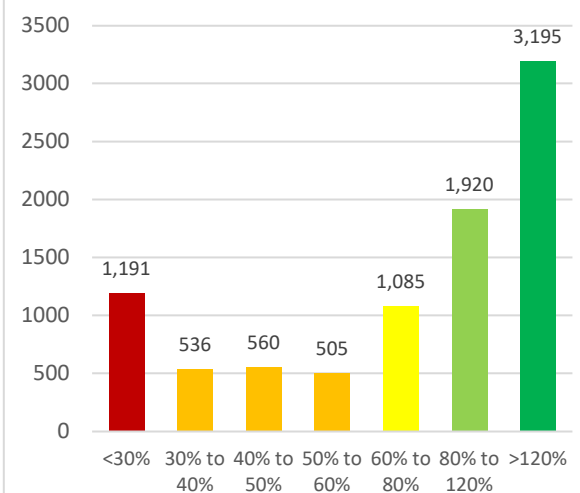
Vacancy Rates

Total	5.4%	Owner	0%	Renter	0%
Seasonal	0.5%	Other	0.9%	# V Rent	82
				#V Owner	76

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	78.0%
Asian	100.0%	Other or Multiracial	64.7%
Am. Indian	23.8%	Hispanic	45.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Bay County-South

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.7%	0.1%
Household Count, 2021	8,992	225,225

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.85	--	--	--	--	--
Median Income, 2021	\$61,938	--	2.8%	\$53,748	--	9.3%
Median owner income, 2021	\$72,498	--	7.5%	\$64,224	--	7.8%
Median renter income, 2021	\$37,303	--	20.3%	\$29,534	--	11.7%
Median home value	\$153,220	--	8.5%	\$120,309	--	7.7%
Median gross rent	\$735	--	-5.2%	\$776	--	1.9%
Income needed for median rent	\$29,400	--	--	\$31,055	--	--
Income needed for median value	\$51,073	--	--	\$40,103	--	--
Overburdened households	2,082	23%	7.6%	55,382	24.6%	-15.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	84	0.9%	-7.7%	6,596	2.5%	-13.7%
Seasonal vacancy	43	0.5%	-69.5%	21,899	8.2%	-1.2%
For-Sale vacancy	76	0.8%	-14.6%	2,114	0.8%	-37.8%
For-Rent vacancy	82	0.9%	-41.8%	4,705	1.8%	50.3%
Homes built pre-1940	1,192	12.5%	--	39,407	14.8%	--
Homes built post-1990	2,237	23.5%	--	64,861	24.3%	--

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)	110	143	253
Market supply (vacant on market, adjusted for age)	38	43	80
5 year Market production goals (based on 75K units)	70	97	167
1 year Market production goals (based on 15K units)	14	19	33
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Bay County-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	338	Total Amt/App	\$176,154	% Approved	86.7%
Total Conventional Apps	266	Conventional Amt/App	\$179,323	% Conv Apprvd	87.2%
Total Assisted Apps	72	Assisted Amt/App	\$164,444	% Asst Apprvd	84.7%
Applications by Race: White					
Total Apps	296	Total Amt/App	\$176,622	% Positive	87.2%
Total Conventional Apps	236	Conventional Amt/App	\$180,805	% Conv Positive	88.1%
Total Assisted Apps	60	Assisted Amt/App	\$160,167	% Asst Positive	83.3%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$189,000	% Positive	60%
Total Conventional Apps	4	Conventional Amt/App	\$187,500	% Conv Positive	50.0%
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	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	33	Total Amt/App	\$167,727	% Positive	84.8%
Total Conventional Apps	24	Conventional Amt/App	\$157,500	% Conv Positive	83.3%
Total Assisted Apps	9	Assisted Amt/App	\$195,000	% Asst Positive	88.9%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$123,571	% Positive	100.0%
Total Conventional Apps	6	Conventional Amt/App	\$130,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$85,000	% Asst Positive	100.0%

Bridgeport

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
13,659	5,515	\$55,943	\$59,172	\$34,257

Housing Costs

Owner Units

Home Value	\$111,610	2016 Value	\$100,960
Cost M/NM	\$1069/\$448	Value ▲	10.5%

\$37,203 To afford median home

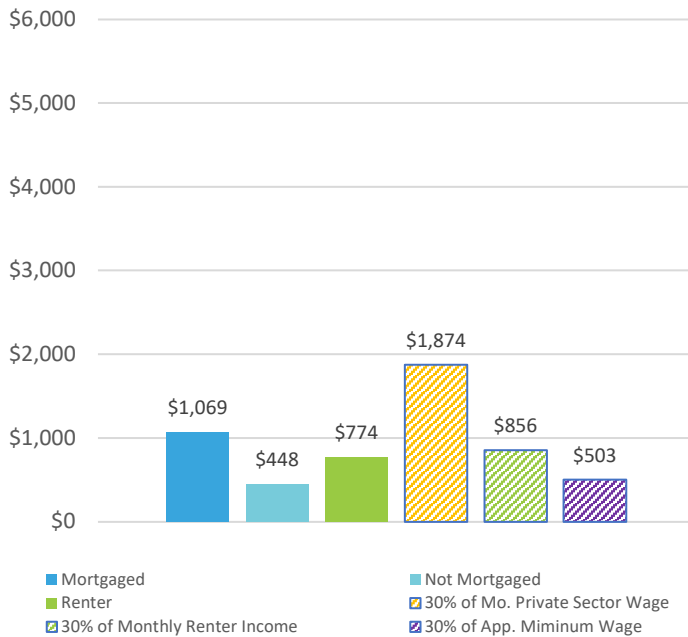
Renter Units

Gross Rent	\$774	2016 Rent	\$745
		Rent ▲	3.9%

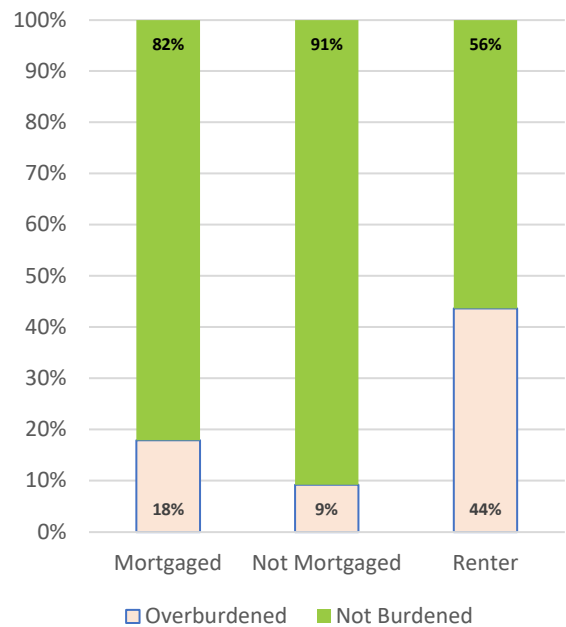
\$30,960 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,085	Owner HH	88%	Renter HH	12%
Median Year Built	1967	% Built Pre-1970		56.4%	
Median Move Year	2002	% Built After 2010		1.1%	
Median Rooms	6.1	SF%	90.5%	MM%	5.2%
		MF%		0.2%	

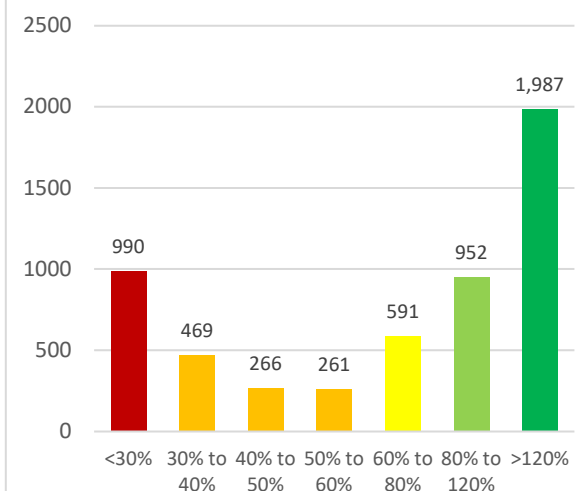
Vacancy Rates

Total	9.4%	Owner	0%	Renter	0.3%
Seasonal	1.3%	Other	2.8%	# V Rent	245
				# V Owner	27

Homeownership Rate by Race/Ethnicity

Black	70.0%	White	91.5%
Asian	100.0%	Other or Multiracial	97.0%
Am. Indian	100.0%	Hispanic	89.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Bridgeport

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	0.1%	0.1%
Household Count, 2021	5,515	225,225

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.08	--	--	--	--	--
Median Income, 2021	\$55,943	--	1.5%	\$53,748	--	9.3%
Median owner income, 2021	\$59,172	--	-1.8%	\$64,224	--	7.8%
Median renter income, 2021	\$34,257	--	52.2%	\$29,534	--	11.7%
Median home value	\$111,610	--	10.5%	\$120,309	--	7.7%
Median gross rent	\$774	--	3.9%	\$776	--	1.9%
Income needed for median rent	\$30,960	--	--	\$31,055	--	--
Income needed for median value	\$37,203	--	--	\$40,103	--	--
Overburdened households	936	17%	-25.8%	55,382	24.6%	-15.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	171	2.8%	-28.8%	6,596	2.5%	-13.7%
Seasonal vacancy	79	1.3%	139.4%	21,899	8.2%	-1.2%
For-Sale vacancy	27	0.4%	-38.6%	2,114	0.8%	-37.8%
For-Rent vacancy	245	4.0%	56.1%	4,705	1.8%	50.3%
Homes built pre-1940	812	13.3%	--	39,407	14.8%	--
Homes built post-1990	821	13.5%	--	64,861	24.3%	--

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)	49	11	60
Market supply (vacant on market, adjusted for age)	16	117	133
5 year Market production goals (based on 75K units)	32	0	32
1 year Market production goals (based on 15K units)	6	0	6
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Bridgeport

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	238	Total Amt/App	\$138,109	% Approved	78.2%
Total Conventional Apps	144	Conventional Amt/App	\$135,903	% Conv Apprvd	81.3%
Total Assisted Apps	94	Assisted Amt/App	\$141,489	% Asst Apprvd	73.4%
Applications by Race: White					
Total Apps	194	Total Amt/App	\$137,732	% Positive	80.4%
Total Conventional Apps	120	Conventional Amt/App	\$137,917	% Conv Positive	82.5%
Total Assisted Apps	74	Assisted Amt/App	\$137,432	% Asst Positive	77.0%
Applications by Race: Black					
Total Apps	11	Total Amt/App	\$125,909	% Positive	55%
Total Conventional Apps	4	Conventional Amt/App	\$115,000	% Conv Positive	75.0%
Total Assisted Apps	7	Assisted Amt/App	\$132,143	% Asst Positive	42.9%
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	\$287,500	% Positive	75.0%
Total Conventional Apps	3	Conventional Amt/App	\$278,333	% Conv Positive	66.7%
Total Assisted Apps	1	Assisted Amt/App	\$315,000	% 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	31	Total Amt/App	\$148,226	% Positive	71.0%
Total Conventional Apps	18	Conventional Amt/App	\$132,778	% Conv Positive	72.2%
Total Assisted Apps	13	Assisted Amt/App	\$169,615	% Asst Positive	69.2%
Applications by Ethnicity: Hispanic					
Total Apps	12	Total Amt/App	\$130,000	% Positive	83.3%
Total Conventional Apps	6	Conventional Amt/App	\$123,333	% Conv Positive	83.3%
Total Assisted Apps	6	Assisted Amt/App	\$136,667	% Asst Positive	83.3%

Chesaning

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
17,914	7,266	\$56,747	\$60,783	\$32,835

Housing Costs

Owner Units

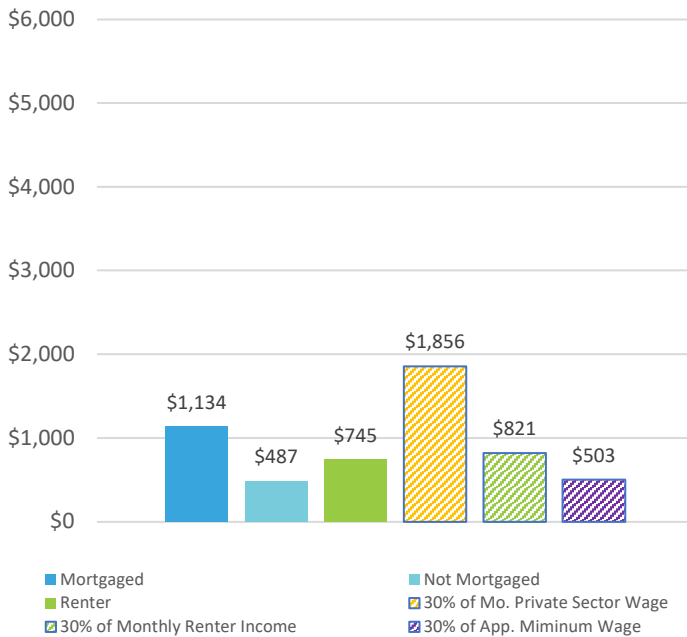
Home Value	\$120,834	2016 Value	\$109,688
Cost M/NM	\$1134/\$487	Value ▲	10.2%
\$40,278 To afford median home			

Renter Units

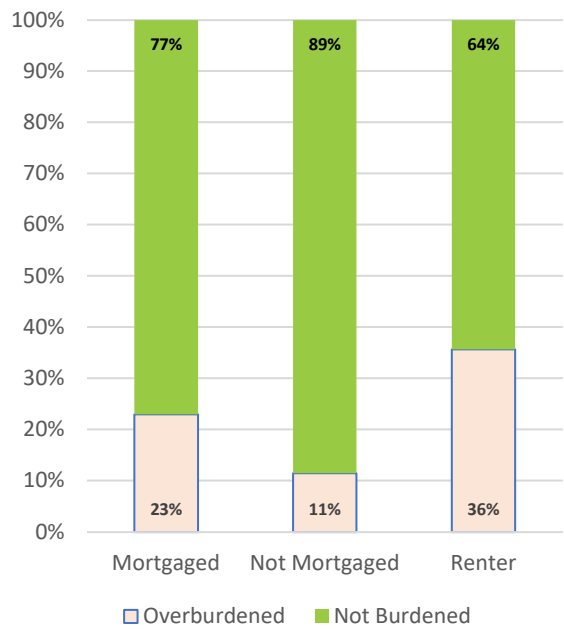
Gross Rent	\$745	2016 Rent	\$726
		Rent ▲	2.6%
\$29,800 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,751	Owner HH	85%	Renter HH	15%
Median Year Built	1970	% Built Pre-1970		48.3%	
Median Move Year	2004	% Built After 2010		1.9%	
Median Rooms	6.2	SF%	85.7%	MM%	6.2%
		MF%	1.4%		

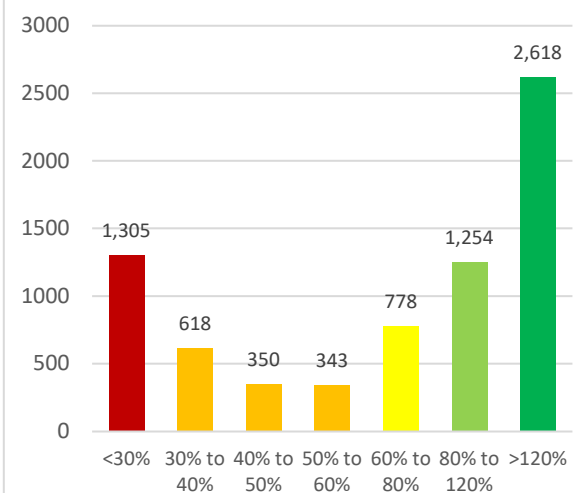
Vacancy Rates

Total	6.3%	Owner	0%	Renter	0.1%
Seasonal	0.6%	Other	3.1%	# V Rent	107
				#V Owner	5

Homeownership Rate by Race/Ethnicity

Black	82.3%	White	85.2%
Asian	100.0%	Other or Multiracial	83.3%
Am. Indian	100.0%	Hispanic	86.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Chesaning

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.6%	0.1%
Household Count, 2021	7,266	225,225

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.25	--	--	--	--	--
Median Income, 2021	\$56,747	--	8.0%	\$53,748	--	9.3%
Median owner income, 2021	\$60,783	--	3.7%	\$64,224	--	7.8%
Median renter income, 2021	\$32,835	--	9.3%	\$29,534	--	11.7%
Median home value	\$120,834	--	10.2%	\$120,309	--	7.7%
Median gross rent	\$745	--	2.6%	\$776	--	1.9%
Income needed for median rent	\$29,800	--	--	\$31,055	--	--
Income needed for median value	\$40,278	--	--	\$40,103	--	--
Overburdened households	1,459	20%	-24.1%	55,382	24.6%	-15.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	238	3.1%	8.7%	6,596	2.5%	-13.7%
Seasonal vacancy	49	0.6%	-18.3%	21,899	8.2%	-1.2%
For-Sale vacancy	5	0.1%	-86.8%	2,114	0.8%	-37.8%
For-Rent vacancy	107	1.4%	69.8%	4,705	1.8%	50.3%
Homes built pre-1940	1,455	18.8%	--	39,407	14.8%	--
Homes built post-1990	1,617	20.9%	--	64,861	24.3%	--

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)	77	58	136
Market supply (vacant on market, adjusted for age)	2	53	56
5 year Market production goals (based on 75K units)	72	5	77
1 year Market production goals (based on 15K units)	14	1	15
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Chesaning

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	224	Total Amt/App	\$153,973	% Approved	79.0%
Total Conventional Apps	135	Conventional Amt/App	\$161,667	% Conv Apprvd	78.5%
Total Assisted Apps	89	Assisted Amt/App	\$142,303	% Asst Apprvd	79.8%
Applications by Race: White					
Total Apps	192	Total Amt/App	\$156,198	% Positive	81.8%
Total Conventional Apps	114	Conventional Amt/App	\$165,614	% Conv Positive	80.7%
Total Assisted Apps	78	Assisted Amt/App	\$142,436	% Asst Positive	83.3%
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	1	Total Amt/App	\$35,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$35,000	% 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	29	Total Amt/App	\$141,207	% Positive	65.5%
Total Conventional Apps	19	Conventional Amt/App	\$140,263	% Conv Positive	68.4%
Total Assisted Apps	10	Assisted Amt/App	\$143,000	% Asst Positive	60.0%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$171,667	% Positive	66.7%
Total Conventional Apps	5	Conventional Amt/App	\$187,000	% Conv Positive	60.0%
Total Assisted Apps	1	Assisted Amt/App	\$95,000	% Asst Positive	100.0%

City of Saginaw

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
35,591	14,460	\$29,766	\$39,133	\$20,306

Housing Costs

Owner Units

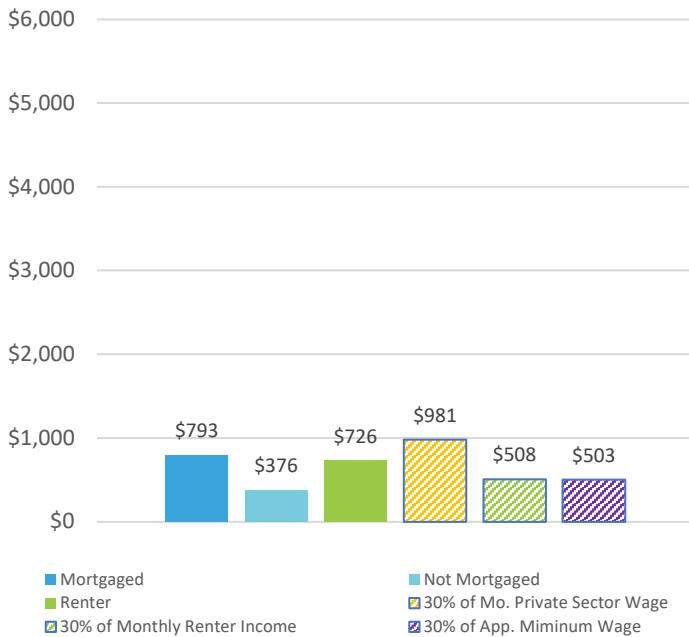
Home Value	\$33,502	2016 Value	\$37,338
Cost M/NM	\$793/\$376	Value ▲	-10.3%
\$11,167 To afford median home			

Renter Units

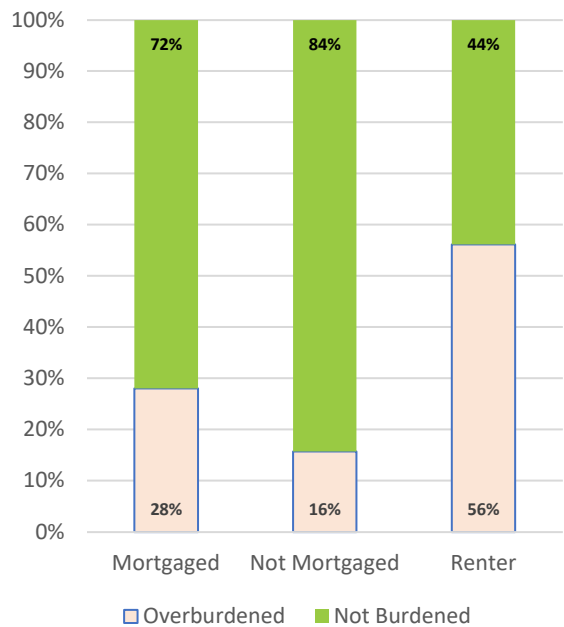
Gross Rent	\$726	2016 Rent	\$699
		Rent ▲	3.9%
\$29,040 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	17,630	Owner HH	53%	Renter HH	47%
Median Year Built	1953	% Built Pre-1970	78.1%		
Median Move Year	2010	% Built After 2010	0.8%		
Median Rooms	5.4	SF%	71.6%	MM%	18.7%
		MF%	7.9%		

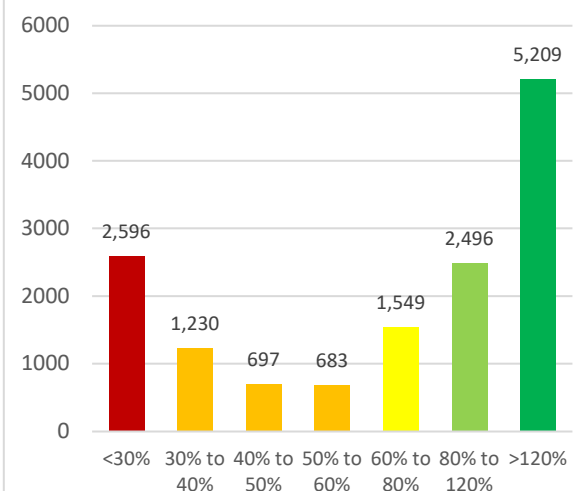
Vacancy Rates

Total	18%	Owner	0%	Renter	0.1%
Seasonal	0.0%	Other	10.2%	# V Rent	880
				#V Owner	200

Homeownership Rate by Race/Ethnicity

Black	49.4%	White	58.4%
Asian	51.9%	Other or Multiracial	55.4%
Am. Indian	73.3%	Hispanic	66.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



City of Saginaw

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-8.6%	0.1%
Household Count, 2021	14,460	225,225

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	0.62	--	--	--	--	--
Median Income, 2021	\$29,766	--	12.7%	\$53,748	--	9.3%
Median owner income, 2021	\$39,133	--	5.1%	\$64,224	--	7.8%
Median renter income, 2021	\$20,306	--	30.5%	\$29,534	--	11.7%
Median home value	\$33,502	--	-10.3%	\$120,309	--	7.7%
Median gross rent	\$726	--	3.9%	\$776	--	1.9%
Income needed for median rent	\$29,040	--	--	\$31,055	--	--
Income needed for median value	\$11,167	--	--	\$40,103	--	--
Overburdened households	5,373	37%	-23.6%	55,382	24.6%	-15.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,792	10.2%	-37.4%	6,596	2.5%	-13.7%
Seasonal vacancy	0	0.0%	-100.0%	21,899	8.2%	-1.2%
For-Sale vacancy	200	1.1%	51.5%	2,114	0.8%	-37.8%
For-Rent vacancy	880	5.0%	35.6%	4,705	1.8%	50.3%
Homes built pre-1940	5,645	32.0%	--	39,407	14.8%	--
Homes built post-1990	1,069	6.1%	--	64,861	24.3%	--

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)	48	337	386
Market supply (vacant on market, adjusted for age)	175	583	758
5 year Market production goals (based on 75K units)	0	0	0
1 year Market production goals (based on 15K units)	0	0	0
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

City of Saginaw

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	134	Total Amt/App	\$71,493	% Approved	68.7%
Total Conventional Apps	73	Conventional Amt/App	\$71,164	% Conv Apprvd	78.1%
Total Assisted Apps	61	Assisted Amt/App	\$71,885	% Asst Apprvd	57.4%
Applications by Race: White					
Total Apps	59	Total Amt/App	\$75,508	% Positive	76.3%
Total Conventional Apps	36	Conventional Amt/App	\$77,500	% Conv Positive	88.9%
Total Assisted Apps	23	Assisted Amt/App	\$72,391	% Asst Positive	56.5%
Applications by Race: Black					
Total Apps	51	Total Amt/App	\$66,176	% Positive	65%
Total Conventional Apps	26	Conventional Amt/App	\$60,769	% Conv Positive	69.2%
Total Assisted Apps	25	Assisted Amt/App	\$71,800	% Asst Positive	60.0%
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	7	Total Amt/App	\$159,286	% Positive	57.1%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	7	Assisted Amt/App	\$159,286	% Asst Positive	57.1%
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	21	Total Amt/App	\$70,238	% Positive	57.1%
Total Conventional Apps	10	Conventional Amt/App	\$65,000	% Conv Positive	60.0%
Total Assisted Apps	11	Assisted Amt/App	\$75,000	% Asst Positive	54.5%
Applications by Ethnicity: Hispanic					
Total Apps	12	Total Amt/App	\$59,167	% Positive	66.7%
Total Conventional Apps	7	Conventional Amt/App	\$59,286	% Conv Positive	85.7%
Total Assisted Apps	5	Assisted Amt/App	\$59,000	% Asst Positive	40.0%

Clare

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
14,309	5,193	\$49,215	\$60,389	\$25,350

Housing Costs

Owner Units

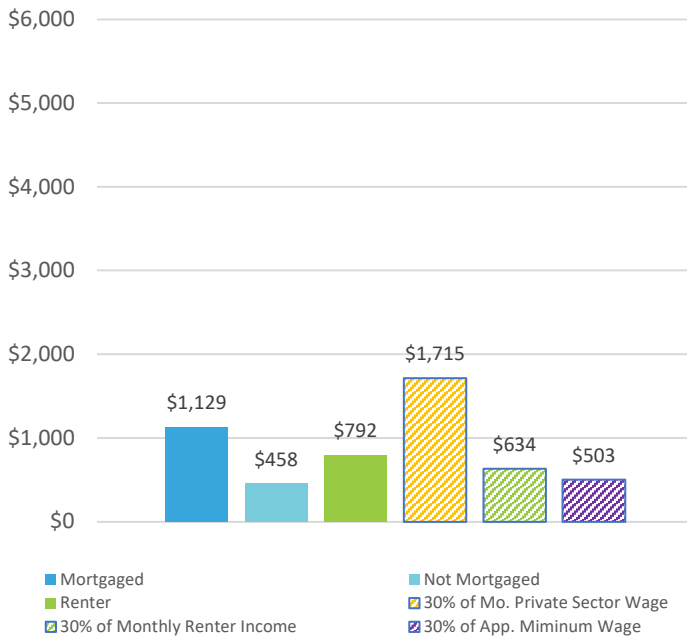
Home Value	\$122,698	2016 Value	\$118,861
Cost M/NM	\$1129/\$458	Value ▲	3.2%
\$40,899 To afford median home			

Renter Units

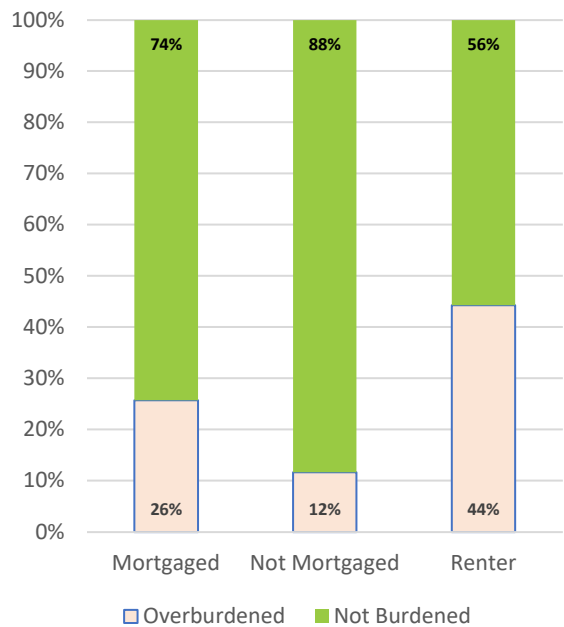
Gross Rent	\$792	2016 Rent	\$693
		Rent ▲	14.3%
\$31,680 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,558	Owner HH	79%	Renter HH	21%
Median Year Built	1980	% Built Pre-1970			36.4%
Median Move Year	2008	% Built After 2010			3.7%
Median Rooms	5.8	SF%	75.4%	MM%	5.8%
		MF%			4.4%

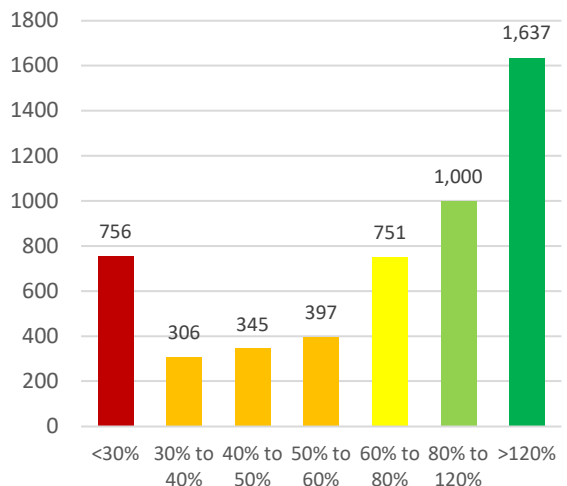
Vacancy Rates

Total	20.8%	Owner	0%	Renter	0.1%
Seasonal	14.7%	Other	2.6%	# V Rent	155
				# V Owner	18

Homeownership Rate by Race/Ethnicity

Black	51.9%	White	80.7%
Asian	100.0%	Other or Multiracial	63.1%
Am. Indian	71.3%	Hispanic	95.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Clare

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.3%	0.1%
Household Count, 2021	5,193	225,225

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.28	--	--	--	--	--
Median Income, 2021	\$49,215	--	0.1%	\$53,748	--	9.3%
Median owner income, 2021	\$60,389	--	6.0%	\$64,224	--	7.8%
Median renter income, 2021	\$25,350	--	1.2%	\$29,534	--	11.7%
Median home value	\$122,698	--	3.2%	\$120,309	--	7.7%
Median gross rent	\$792	--	14.3%	\$776	--	1.9%
Income needed for median rent	\$31,680	--	--	\$31,055	--	--
Income needed for median value	\$40,899	--	--	\$40,103	--	--
Overburdened households	1,299	25%	-12.3%	55,382	24.6%	-15.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	170	2.6%	-28.0%	6,596	2.5%	-13.7%
Seasonal vacancy	963	14.7%	78.7%	21,899	8.2%	-1.2%
For-Sale vacancy	18	0.3%	-5.3%	2,114	0.8%	-37.8%
For-Rent vacancy	155	2.4%	127.9%	4,705	1.8%	50.3%
Homes built pre-1940	788	12.0%	--	39,407	14.8%	--
Homes built post-1990	2,479	37.8%	--	64,861	24.3%	--

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)	40	63	103
Market supply (vacant on market, adjusted for age)	6	62	68
5 year Market production goals (based on 75K units)	33	1	34
1 year Market production goals (based on 15K units)	7	0	7
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Clare

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	159	Total Amt/App	\$153,553	% Approved	73.6%
Total Conventional Apps	97	Conventional Amt/App	\$154,588	% Conv Apprvd	76.3%
Total Assisted Apps	62	Assisted Amt/App	\$151,935	% Asst Apprvd	69.4%
Applications by Race: White					
Total Apps	133	Total Amt/App	\$151,391	% Positive	76.7%
Total Conventional Apps	84	Conventional Amt/App	\$151,429	% Conv Positive	79.8%
Total Assisted Apps	49	Assisted Amt/App	\$151,327	% 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	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	17	Total Amt/App	\$166,176	% Positive	64.7%
Total Conventional Apps	11	Conventional Amt/App	\$175,909	% Conv Positive	63.6%
Total Assisted Apps	6	Assisted Amt/App	\$148,333	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	1	Total Amt/App	\$125,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Coleman

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
14,977	6,089	\$65,060	\$69,823	\$31,187

Housing Costs

Owner Units

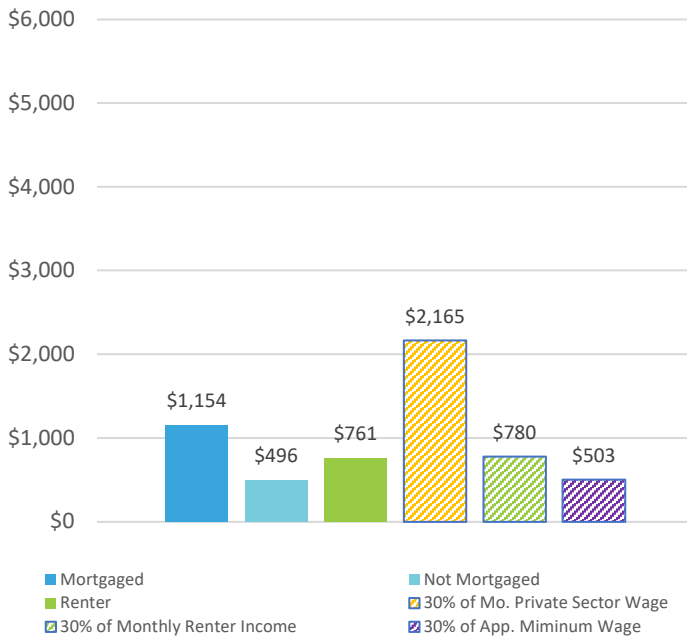
Home Value	\$138,066	2016 Value	\$128,796
Cost M/NM	\$1154/\$496	Value ▲	7.2%
\$46,022 To afford median home			

Renter Units

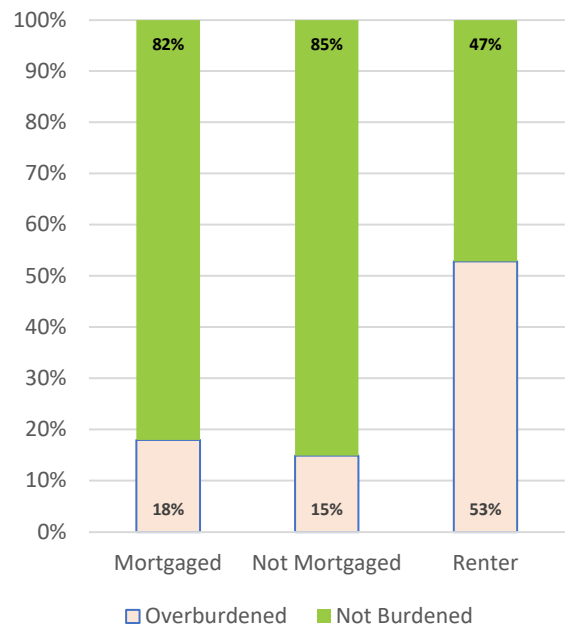
Gross Rent	\$761	2016 Rent	\$777
		Rent ▲	-2.1%
\$30,440 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,811	Owner HH	88%	Renter HH	12%
Median Year Built	1979	% Built Pre-1970	31.3%		
Median Move Year	2008	% Built After 2010	3.3%		
Median Rooms	5.9	SF%	79.6%	MM%	2.3%
		MF%	1.8%		

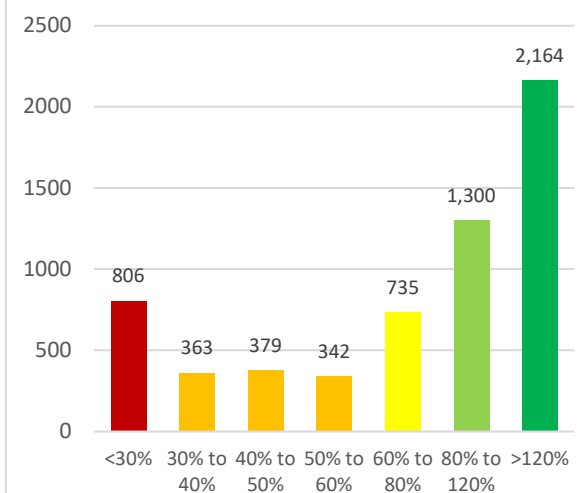
Vacancy Rates

Total	10.6%	Owner	0%	Renter	0%
Seasonal	6.3%	Other	2.3%	# V Rent	39
				#V Owner	77

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	87.9%
Asian	27.3%	Other or Multiracial	92.9%
Am. Indian	100.0%	Hispanic	73.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Coleman

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-3.2%	0.1%
Household Count, 2021	6,089	225,225

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.57	--	--	--	--	--
Median Income, 2021	\$65,060	--	16.7%	\$53,748	--	9.3%
Median owner income, 2021	\$69,823	--	11.1%	\$64,224	--	7.8%
Median renter income, 2021	\$31,187	--	10.3%	\$29,534	--	11.7%
Median home value	\$138,066	--	7.2%	\$120,309	--	7.7%
Median gross rent	\$761	--	-2.1%	\$776	--	1.9%
Income needed for median rent	\$30,440	--	--	\$31,055	--	--
Income needed for median value	\$46,022	--	--	\$40,103	--	--
Overburdened households	1,279	21%	-17.2%	55,382	24.6%	-15.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	154	2.3%	52.5%	6,596	2.5%	-13.7%
Seasonal vacancy	427	6.3%	-21.9%	21,899	8.2%	-1.2%
For-Sale vacancy	77	1.1%	75.0%	2,114	0.8%	-37.8%
For-Rent vacancy	39	0.6%	18.2%	4,705	1.8%	50.3%
Homes built pre-1940	613	9.0%	--	39,407	14.8%	--
Homes built post-1990	2,428	35.6%	--	64,861	24.3%	--

Other Market Indicators

Housing Policy Matchmaker Type* Strength and Need Type**	Moderate Cost and Shrinking Low Strength and Low Need (Type III)
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Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	96	34	130
Market supply (vacant on market, adjusted for age)	23	13	36
5 year Market production goals (based on 75K units)	70	20	90
1 year Market production goals (based on 15K units)	14	4	18
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Coleman

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	244	Total Amt/App	\$174,057	% Approved	74.6%
Total Conventional Apps	163	Conventional Amt/App	\$182,669	% Conv Apprvd	76.7%
Total Assisted Apps	81	Assisted Amt/App	\$156,728	% Asst Apprvd	70.4%
Applications by Race: White					
Total Apps	210	Total Amt/App	\$175,905	% Positive	75.7%
Total Conventional Apps	138	Conventional Amt/App	\$184,420	% Conv Positive	77.5%
Total Assisted Apps	72	Assisted Amt/App	\$159,583	% Asst Positive	72.2%
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	1	Total Amt/App	\$115,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$115,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$195,000	% Positive	50.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$195,000	% 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	31	Total Amt/App	\$162,742	% Positive	67.7%
Total Conventional Apps	24	Conventional Amt/App	\$170,833	% Conv Positive	70.8%
Total Assisted Apps	7	Assisted Amt/App	\$135,000	% Asst Positive	57.1%
Applications by Ethnicity: Hispanic					
Total Apps	5	Total Amt/App	\$157,000	% Positive	60.0%
Total Conventional Apps	2	Conventional Amt/App	\$145,000	% Conv Positive	50.0%
Total Assisted Apps	3	Assisted Amt/App	\$165,000	% Asst Positive	66.7%

Farwell

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
15,507	5,944	\$48,837	\$51,639	\$25,194

Housing Costs

Owner Units

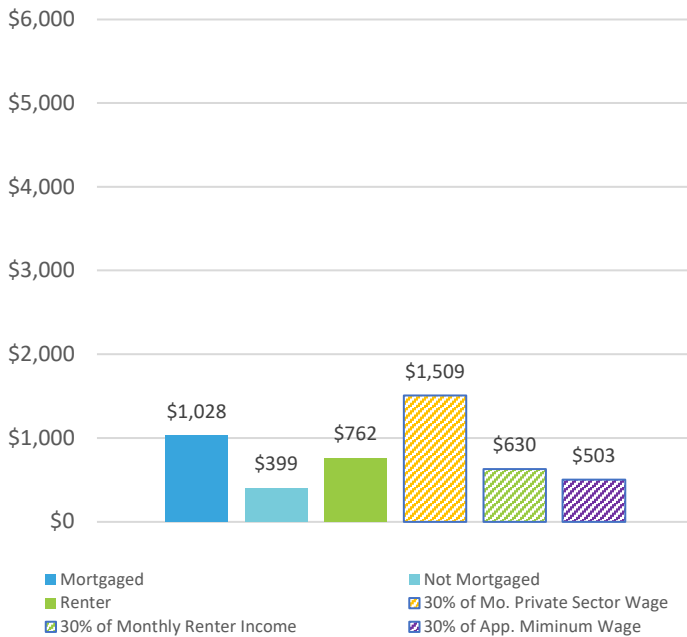
Home Value	\$105,908	2016 Value	\$108,139
Cost M/NM	\$1028/\$399	Value ▲	-2.1%
\$35,303 To afford median home			

Renter Units

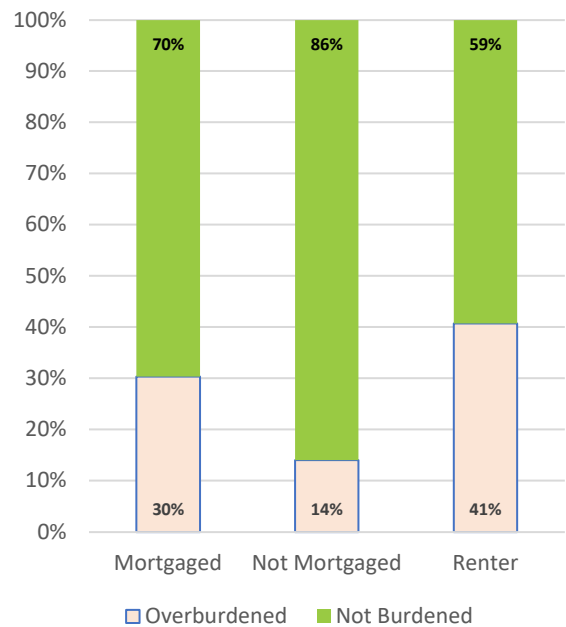
Gross Rent	\$762	2016 Rent	\$795
		Rent ▲	-4.2%
\$30,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,200	Owner HH	89%	Renter HH	11%
Median Year Built	1980	% Built Pre-1970			31.5%
Median Move Year	2007	% Built After 2010			2.5%
Median Rooms	5.1	SF%	78.9%	MM%	1.3%
		MF%	0.4%		

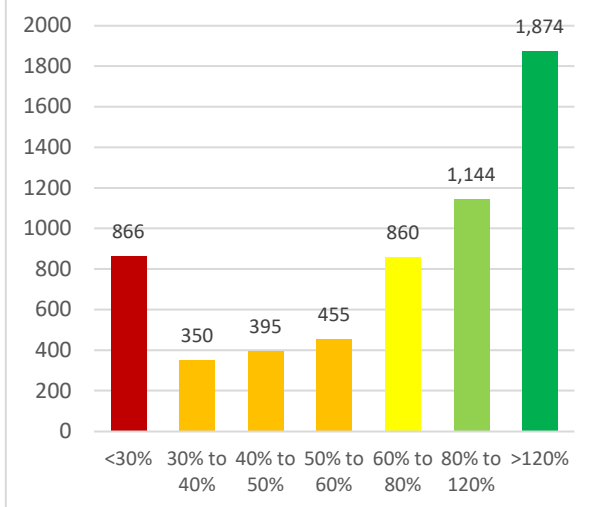
Vacancy Rates

Total	46.9%	Owner	0%	Renter	0.1%
Seasonal	44.0%	Other	1.6%	# V Rent	43
				#V Owner	97

Homeownership Rate by Race/Ethnicity

Black	59.5%	White	88.5%
Asian	0.0%	Other or Multiracial	96.1%
Am. Indian	100.0%	Hispanic	66.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Farwell

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-8.6%	0.1%
Household Count, 2021	5,944	225,225

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.97	--	--	--	--	--
Median Income, 2021	\$48,837	--	11.3%	\$53,748	--	9.3%
Median owner income, 2021	\$51,639	--	6.5%	\$64,224	--	7.8%
Median renter income, 2021	\$25,194	--	11.3%	\$29,534	--	11.7%
Median home value	\$105,908	--	-2.1%	\$120,309	--	7.7%
Median gross rent	\$762	--	-4.2%	\$776	--	1.9%
Income needed for median rent	\$30,480	--	--	\$31,055	--	--
Income needed for median value	\$35,303	--	--	\$40,103	--	--
Overburdened households	1,434	24%	-21.4%	55,382	24.6%	-15.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	180	1.6%	-38.6%	6,596	2.5%	-13.7%
Seasonal vacancy	4,928	44.0%	-0.3%	21,899	8.2%	-1.2%
For-Sale vacancy	97	0.9%	-58.0%	2,114	0.8%	-37.8%
For-Rent vacancy	43	0.4%	-8.5%	4,705	1.8%	50.3%
Homes built pre-1940	725	6.5%	--	39,407	14.8%	--
Homes built post-1990	4,072	36.4%	--	64,861	24.3%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	84	41	125
Market supply (vacant on market, adjusted for age)	32	18	50
5 year Market production goals (based on 75K units)	51	22	73
1 year Market production goals (based on 15K units)	10	4	15
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Farwell

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	225	Total Amt/App	\$148,911	% Approved	70.2%
Total Conventional Apps	155	Conventional Amt/App	\$148,226	% Conv Apprvd	70.3%
Total Assisted Apps	70	Assisted Amt/App	\$150,429	% Asst Apprvd	70.0%
Applications by Race: White					
Total Apps	191	Total Amt/App	\$151,545	% Positive	71.7%
Total Conventional Apps	132	Conventional Amt/App	\$148,939	% Conv Positive	72.0%
Total Assisted Apps	59	Assisted Amt/App	\$157,373	% Asst Positive	71.2%
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	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: 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	32	Total Amt/App	\$131,250	% Positive	65.6%
Total Conventional Apps	21	Conventional Amt/App	\$140,714	% Conv Positive	66.7%
Total Assisted Apps	11	Assisted Amt/App	\$113,182	% Asst Positive	63.6%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$192,500	% Positive	75.0%
Total Conventional Apps	5	Conventional Amt/App	\$153,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$258,333	% Asst Positive	33.3%

Frankenmuth

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
12,893	5,363	\$78,452	\$90,969	\$54,547

Housing Costs

Owner Units

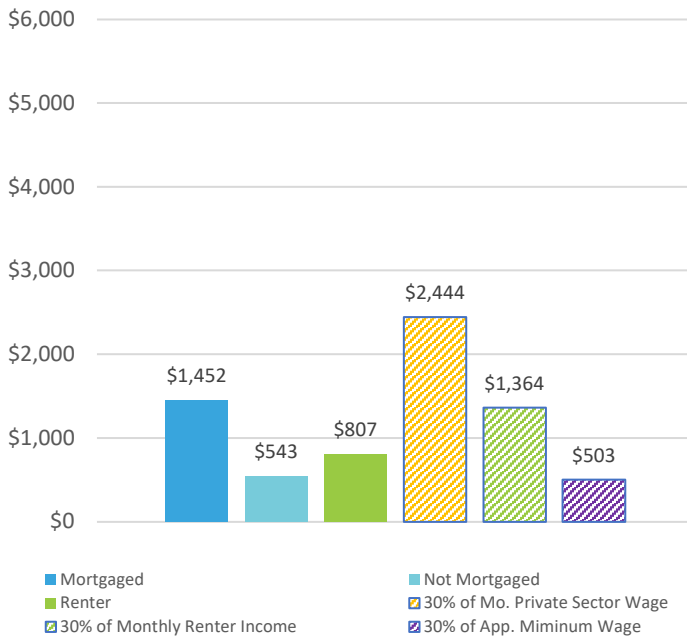
Home Value	\$196,164	2016 Value	\$168,617
Cost M/NM	\$1452/\$543	Value ▲	16.3%
\$65,388 To afford median home			

Renter Units

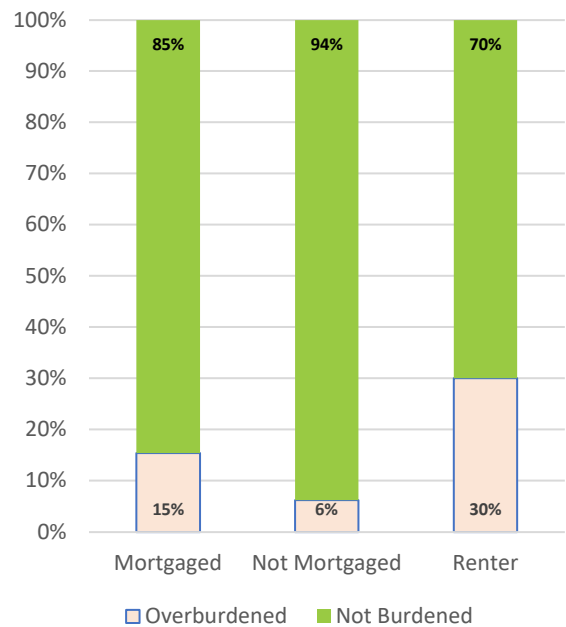
Gross Rent	\$807	2016 Rent	\$741
		Rent ▲	8.9%
\$32,280 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,872	Owner HH	76%	Renter HH	24%
Median Year Built	1973	% Built Pre-1970	41.4%		
Median Move Year	2009	% Built After 2010	4.8%		
Median Rooms	6.5	SF%	73.8%	MM%	15.2%
		MF%	9.2%		

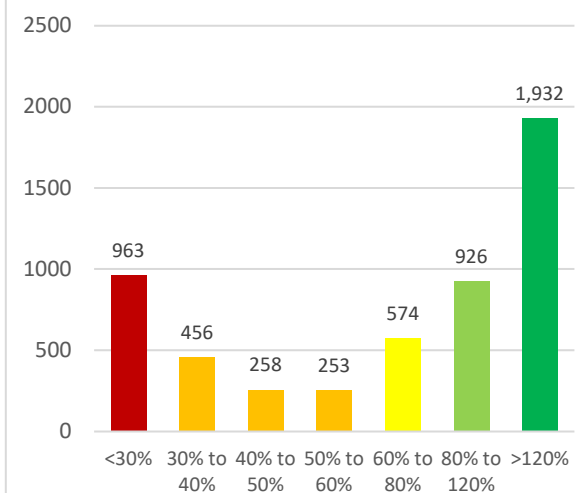
Vacancy Rates

Total	8.7%	Owner	0%	Renter	0.1%
Seasonal	1.5%	Other	1.2%	# V Rent	192
				#V Owner	155

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	77.9%
Asian	0.0%	Other or Multiracial	33.9%
Am. Indian	100.0%	Hispanic	33.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Frankenmuth

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-4.2%	0.1%
Household Count, 2021	5,363	225,225

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.65	--	--	--	--	--
Median Income, 2021	\$78,452	--	29.6%	\$53,748	--	9.3%
Median owner income, 2021	\$90,969	--	23.8%	\$64,224	--	7.8%
Median renter income, 2021	\$54,547	--	25.2%	\$29,534	--	11.7%
Median home value	\$196,164	--	16.3%	\$120,309	--	7.7%
Median gross rent	\$807	--	8.9%	\$776	--	1.9%
Income needed for median rent	\$32,280	--	--	\$31,055	--	--
Income needed for median value	\$65,388	--	--	\$40,103	--	--
Overburdened households	838	16%	-34.2%	55,382	24.6%	-15.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	71	1.2%	97.2%	6,596	2.5%	-13.7%
Seasonal vacancy	91	1.5%	-26.0%	21,899	8.2%	-1.2%
For-Sale vacancy	155	2.6%	1191.7%	2,114	0.8%	-37.8%
For-Rent vacancy	192	3.3%	418.9%	4,705	1.8%	50.3%
Homes built pre-1940	710	12.1%	--	39,407	14.8%	--
Homes built post-1990	1,279	21.8%	--	64,861	24.3%	--

Other Market Indicators

Housing Policy Matchmaker Type* Strength and Need Type**	Moderately High Cost and Shrinking Low Strength and Low Need (Type III)
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Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	65	71	137
Market supply (vacant on market, adjusted for age)	64	61	125
5 year Market production goals (based on 75K units)	1	10	11
1 year Market production goals (based on 15K units)	0	2	2
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Frankenmuth

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	210	Total Amt/App	\$237,714	% Approved	85.2%
Total Conventional Apps	163	Conventional Amt/App	\$252,975	% Conv Apprvd	85.9%
Total Assisted Apps	47	Assisted Amt/App	\$184,787	% Asst Apprvd	83.0%
Applications by Race: White					
Total Apps	179	Total Amt/App	\$235,391	% Positive	86.6%
Total Conventional Apps	140	Conventional Amt/App	\$250,000	% Conv Positive	87.9%
Total Assisted Apps	39	Assisted Amt/App	\$182,949	% Asst Positive	82.1%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$265,000	% Positive	100%
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: Asian					
Total Apps	3	Total Amt/App	\$315,000	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$315,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$315,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$335,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$295,000	% 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	23	Total Amt/App	\$244,565	% Positive	69.6%
Total Conventional Apps	16	Conventional Amt/App	\$271,250	% Conv Positive	62.5%
Total Assisted Apps	7	Assisted Amt/App	\$183,571	% Asst Positive	85.7%
Applications by Ethnicity: Hispanic					
Total Apps	3	Total Amt/App	\$311,667	% Positive	33.3%
Total Conventional Apps	2	Conventional Amt/App	\$295,000	% Conv Positive	0.0%
Total Assisted Apps	1	Assisted Amt/App	\$345,000	% Asst Positive	100.0%

Freeland

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
18,192	6,313	\$84,570	\$89,310	\$59,326

Housing Costs

Owner Units

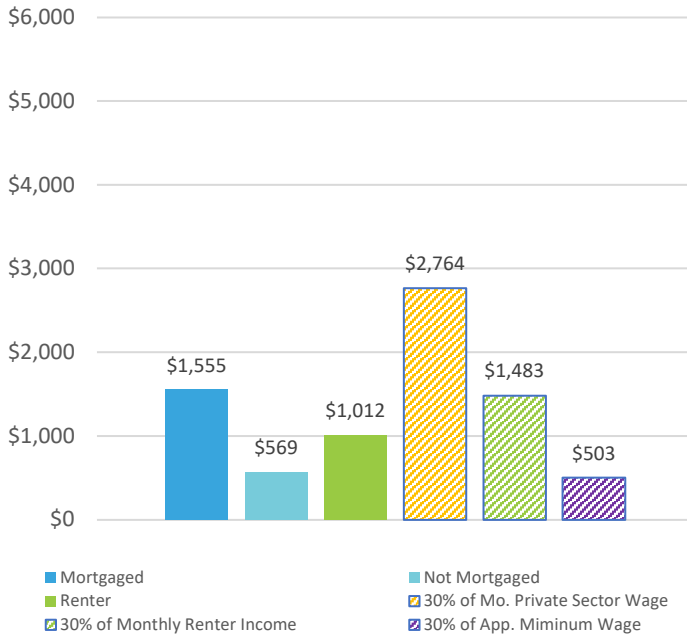
Home Value	\$191,235	2016 Value	\$188,206
Cost M/NM	\$1555/\$569	Value ▲	1.6%
\$63,745 To afford median home			

Renter Units

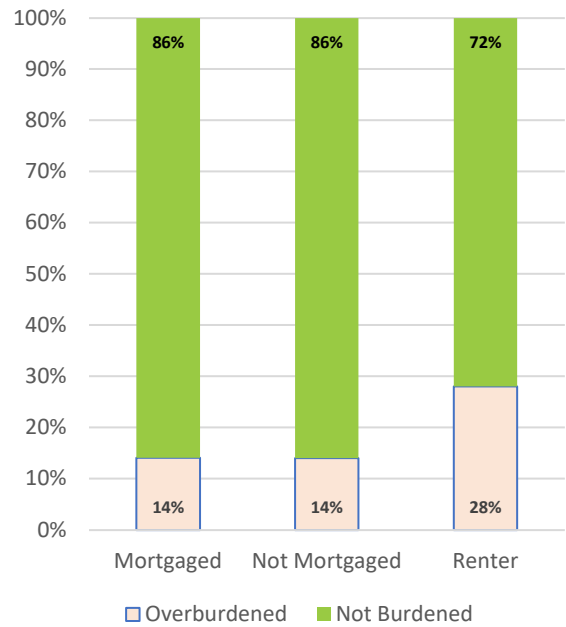
Gross Rent	\$1,012	2016 Rent	\$1,077
		Rent ▲	-6.0%
\$40,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,904	Owner HH	82%	Renter HH	18%
Median Year Built	1988	% Built Pre-1970	20.8%		
Median Move Year	2011	% Built After 2010	7%		
Median Rooms	6.4	SF%	66.3%	MM%	13.3%
		MF%	7.9%		

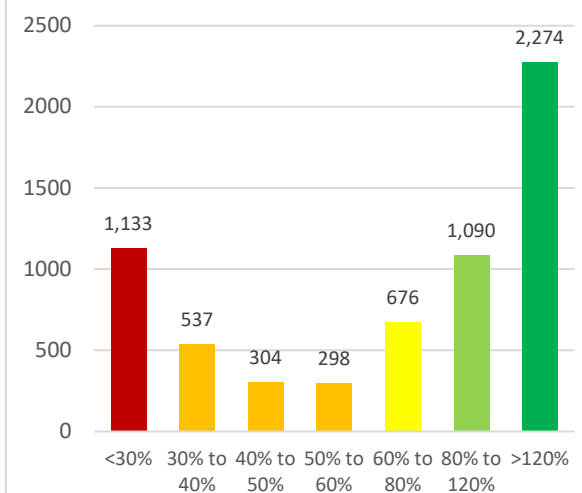
Vacancy Rates

Total	8.6%	Owner	0%	Renter	0.2%
Seasonal	0.0%	Other	1.8%	# V Rent	260
				#V Owner	79

Homeownership Rate by Race/Ethnicity

Black	61.2%	White	83.0%
Asian	74.3%	Other or Multiracial	75.3%
Am. Indian	0.0%	Hispanic	58.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Freeland

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.5%	0.1%
Household Count, 2021	6,313	225,225

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.56	--	--	--	--	--
Median Income, 2021	\$84,570	--	7.9%	\$53,748	--	9.3%
Median owner income, 2021	\$89,310	--	-3.2%	\$64,224	--	7.8%
Median renter income, 2021	\$59,326	--	26.4%	\$29,534	--	11.7%
Median home value	\$191,235	--	1.6%	\$120,309	--	7.7%
Median gross rent	\$1,012	--	-6.0%	\$776	--	1.9%
Income needed for median rent	\$40,480	--	--	\$31,055	--	--
Income needed for median value	\$63,745	--	--	\$40,103	--	--
Overburdened households	1,045	17%	-16.1%	55,382	24.6%	-15.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	126	1.8%	215.0%	6,596	2.5%	-13.7%
Seasonal vacancy	0	0.0%	NA	21,899	8.2%	-1.2%
For-Sale vacancy	79	1.1%	-21.8%	2,114	0.8%	-37.8%
For-Rent vacancy	260	3.8%	NA	4,705	1.8%	50.3%
Homes built pre-1940	274	4.0%	--	39,407	14.8%	--
Homes built post-1990	3,584	51.9%	--	64,861	24.3%	--

Other Market Indicators

Housing Policy Matchmaker Type* Strength and Need Type**	Moderately High Cost and Growing Low Strength and Low Need (Type III)
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Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	41	38	79
Market supply (vacant on market, adjusted for age)	15	46	61
5 year Market production goals (based on 75K units)	25	0	25
1 year Market production goals (based on 15K units)	5	0	5
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Freeland

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	347	Total Amt/App	\$254,164	% Approved	83.3%
Total Conventional Apps	277	Conventional Amt/App	\$259,116	% Conv Apprvd	85.6%
Total Assisted Apps	70	Assisted Amt/App	\$234,571	% Asst Apprvd	74.3%
Applications by Race: White					
Total Apps	261	Total Amt/App	\$244,502	% Positive	83.9%
Total Conventional Apps	207	Conventional Amt/App	\$252,246	% Conv Positive	87.4%
Total Assisted Apps	54	Assisted Amt/App	\$214,815	% Asst Positive	70.4%
Applications by Race: Black					
Total Apps	19	Total Amt/App	\$308,684	% Positive	79%
Total Conventional Apps	14	Conventional Amt/App	\$306,429	% Conv Positive	78.6%
Total Assisted Apps	5	Assisted Amt/App	\$315,000	% Asst Positive	80.0%
Applications by Race: Asian					
Total Apps	12	Total Amt/App	\$328,333	% Positive	75.0%
Total Conventional Apps	11	Conventional Amt/App	\$330,455	% Conv Positive	72.7%
Total Assisted Apps	1	Assisted Amt/App	\$305,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$265,000	% Positive	66.7%
Total Conventional Apps	2	Conventional Amt/App	\$305,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$185,000	% Asst Positive	0.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$305,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$305,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	41	Total Amt/App	\$247,683	% Positive	80.5%
Total Conventional Apps	36	Conventional Amt/App	\$235,278	% Conv Positive	80.6%
Total Assisted Apps	5	Assisted Amt/App	\$337,000	% Asst Positive	80.0%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	\$215,000	% Positive	77.8%
Total Conventional Apps	13	Conventional Amt/App	\$212,692	% Conv Positive	76.9%
Total Assisted Apps	5	Assisted Amt/App	\$221,000	% Asst Positive	80.0%

Gladwin

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
25,344	10,714	\$48,140	\$53,970	\$23,342

Housing Costs

Owner Units

Home Value	\$121,529	2016 Value	\$108,477
Cost M/NM	\$1092/\$443	Value ▲	12.0%

\$40,510 To afford median home

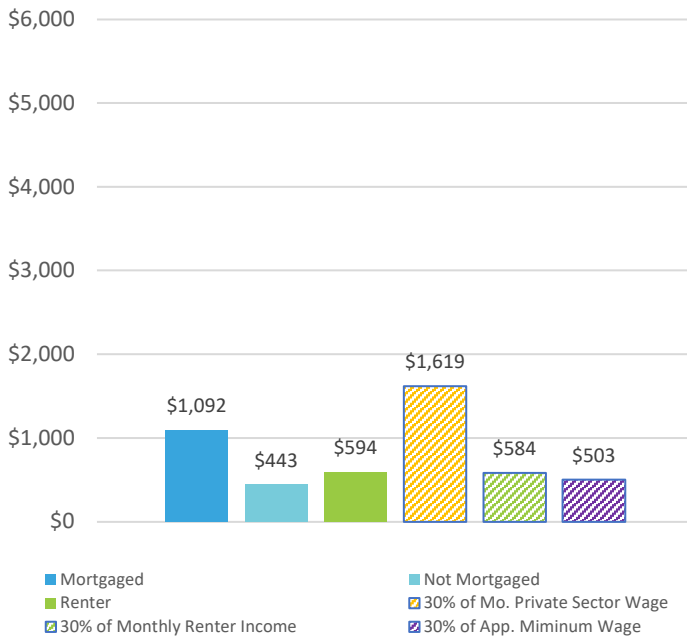
Renter Units

Gross Rent	\$594	2016 Rent	\$647
		Rent ▲	-8.2%

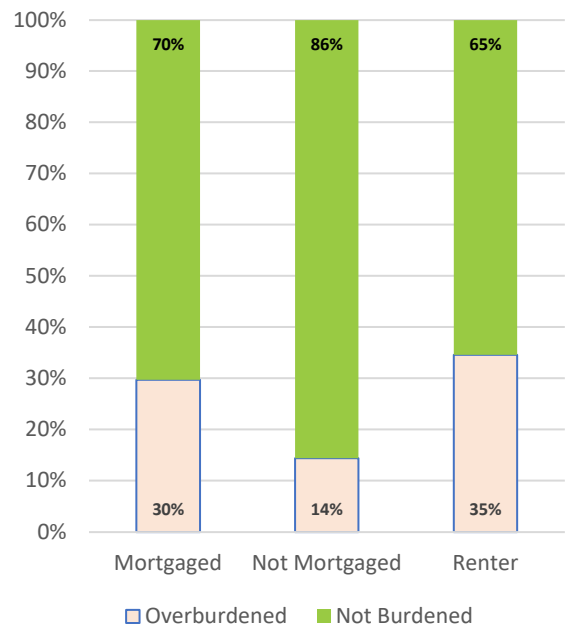
\$23,760 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	16,994	Owner HH	87%	Renter HH	13%
Median Year Built	1980	% Built Pre-1970			33.3%
Median Move Year	2008	% Built After 2010			2.6%
Median Rooms	5.5	SF%	81.3%	MM%	2.5%
		MF%			2.3%

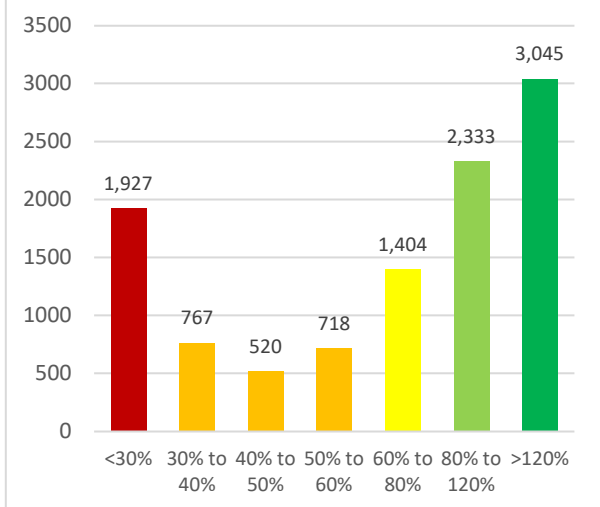
Vacancy Rates

Total	37%	Owner	0%	Renter	0%
Seasonal	33.7%	Other	1.6%	# V Rent	13
				#V Owner	145

Homeownership Rate by Race/Ethnicity

Black	25.0%	White	86.3%
Asian	100.0%	Other or Multiracial	95.3%
Am. Indian	100.0%	Hispanic	95.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Gladwin

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.1%	0.1%
Household Count, 2021	10,714	225,225

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.26	--	--	--	--	--
Median Income, 2021	\$48,140	--	10.0%	\$53,748	--	9.3%
Median owner income, 2021	\$53,970	--	11.1%	\$64,224	--	7.8%
Median renter income, 2021	\$23,342	--	-5.0%	\$29,534	--	11.7%
Median home value	\$121,529	--	12.0%	\$120,309	--	7.7%
Median gross rent	\$594	--	-8.2%	\$776	--	1.9%
Income needed for median rent	\$23,760	--	--	\$31,055	--	--
Income needed for median value	\$40,510	--	--	\$40,103	--	--
Overburdened households	2,571	24%	-18.5%	55,382	24.6%	-15.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	274	1.6%	32.4%	6,596	2.5%	-13.7%
Seasonal vacancy	5,728	33.7%	-6.2%	21,899	8.2%	-1.2%
For-Sale vacancy	145	0.9%	-54.3%	2,114	0.8%	-37.8%
For-Rent vacancy	13	0.1%	-71.7%	4,705	1.8%	50.3%
Homes built pre-1940	1,025	6.0%	--	39,407	14.8%	--
Homes built post-1990	5,855	34.5%	--	64,861	24.3%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	211	85	297
Market supply (vacant on market, adjusted for age)	45	4	49
5 year Market production goals (based on 75K units)	160	78	239
1 year Market production goals (based on 15K units)	32	16	48
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Gladwin

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	388	Total Amt/App	\$166,031	% Approved	74.2%
Total Conventional Apps	260	Conventional Amt/App	\$170,192	% Conv Apprvd	75.8%
Total Assisted Apps	128	Assisted Amt/App	\$157,578	% Asst Apprvd	71.1%
Applications by Race: White					
Total Apps	331	Total Amt/App	\$163,338	% Positive	76.7%
Total Conventional Apps	217	Conventional Amt/App	\$167,350	% Conv Positive	78.3%
Total Assisted Apps	114	Assisted Amt/App	\$155,702	% Asst Positive	73.7%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$137,500	% Positive	75%
Total Conventional Apps	2	Conventional Amt/App	\$90,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$185,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$138,333	% Positive	33.3%
Total Conventional Apps	2	Conventional Amt/App	\$125,000	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$165,000	% 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	42	Total Amt/App	\$181,429	% Positive	61.9%
Total Conventional Apps	33	Conventional Amt/App	\$186,212	% Conv Positive	66.7%
Total Assisted Apps	9	Assisted Amt/App	\$163,889	% Asst Positive	44.4%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$172,500	% Positive	62.5%
Total Conventional Apps	4	Conventional Amt/App	\$155,000	% Conv Positive	75.0%
Total Assisted Apps	4	Assisted Amt/App	\$190,000	% Asst Positive	50.0%

Harrison

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
10,571	4,201	\$37,593	\$41,108	\$17,386

Housing Costs

Owner Units

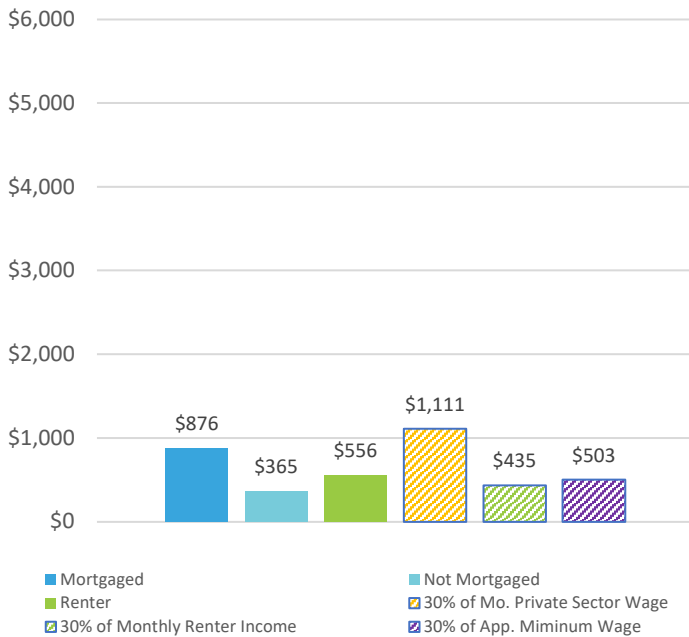
Home Value	\$80,576	2016 Value	\$73,843
Cost M/NM	\$876/\$365	Value ▲	9.1%
\$26,859 To afford median home			

Renter Units

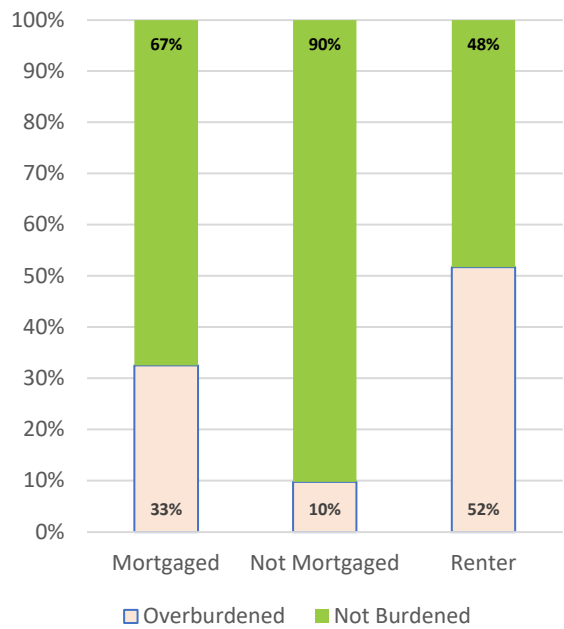
Gross Rent	\$556	2016 Rent	\$563
		Rent ▲	-1.2%
\$22,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,739	Owner HH	83%	Renter HH	17%
Median Year Built	1972	% Built Pre-1970	44.9%		
Median Move Year	2010	% Built After 2010	0.7%		
Median Rooms	4.6	SF%	79.6%	MM%	4%
				MF%	1.5%

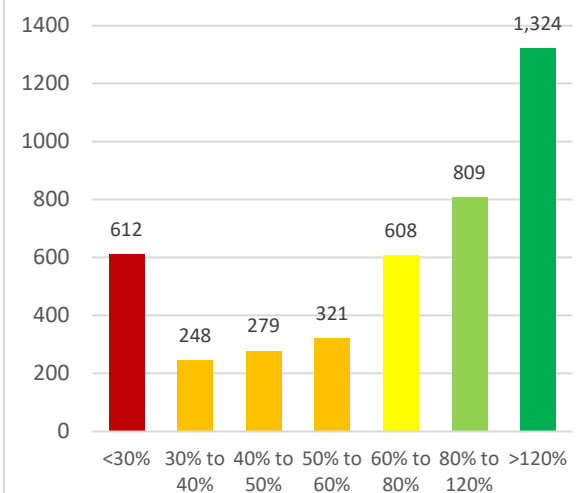
Vacancy Rates

Total	51.9%	Owner	0%	Renter	0%
Seasonal	49.0%	Other	1.5%	# V Rent	0
				#V Owner	102

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	83.3%
Asian	0.0%	Other or Multiracial	88.0%
Am. Indian	56.4%	Hispanic	66.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Harrison

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-7.1%	0.1%
Household Count, 2021	4,201	225,225

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.50	--	--	--	--	--
Median Income, 2021	\$37,593	--	13.9%	\$53,748	--	9.3%
Median owner income, 2021	\$41,108	--	14.4%	\$64,224	--	7.8%
Median renter income, 2021	\$17,386	--	-5.1%	\$29,534	--	11.7%
Median home value	\$80,576	--	9.1%	\$120,309	--	7.7%
Median gross rent	\$556	--	-1.2%	\$776	--	1.9%
Income needed for median rent	\$22,240	--	--	\$31,055	--	--
Income needed for median value	\$26,859	--	--	\$40,103	--	--
Overburdened households	1,057	25%	-37.7%	55,382	24.6%	-15.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	135	1.5%	11.6%	6,596	2.5%	-13.7%
Seasonal vacancy	4,284	49.0%	3.0%	21,899	8.2%	-1.2%
For-Sale vacancy	102	1.2%	-44.9%	2,114	0.8%	-37.8%
For-Rent vacancy	0	0.0%	-100.0%	4,705	1.8%	50.3%
Homes built pre-1940	352	4.0%	--	39,407	14.8%	--
Homes built post-1990	1,839	21.0%	--	64,861	24.3%	--

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)	52	39	91
Market supply (vacant on market, adjusted for age)	41	0	41
5 year Market production goals (based on 75K units)	11	37	48
1 year Market production goals (based on 15K units)	2	7	10
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Harrison

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	167	Total Amt/App	\$117,335	% Approved	67.1%
Total Conventional Apps	91	Conventional Amt/App	\$114,341	% Conv Apprvd	65.9%
Total Assisted Apps	76	Assisted Amt/App	\$120,921	% Asst Apprvd	68.4%
Applications by Race: White					
Total Apps	148	Total Amt/App	\$111,216	% Positive	65.5%
Total Conventional Apps	82	Conventional Amt/App	\$108,049	% Conv Positive	65.9%
Total Assisted Apps	66	Assisted Amt/App	\$115,152	% Asst Positive	65.2%
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	1	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	5	Total Amt/App	\$159,000	% Positive	60.0%
Total Conventional Apps	1	Conventional Amt/App	\$115,000	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$170,000	% 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	16	Total Amt/App	\$157,500	% Positive	81.3%
Total Conventional Apps	7	Conventional Amt/App	\$157,857	% Conv Positive	71.4%
Total Assisted Apps	9	Assisted Amt/App	\$157,222	% Asst Positive	88.9%
Applications by Ethnicity: Hispanic					
Total Apps	2	Total Amt/App	\$130,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$105,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$155,000	% Asst Positive	100.0%

Hemlock

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
16,016	6,429	\$71,527	\$76,380	\$27,053

Housing Costs

Owner Units

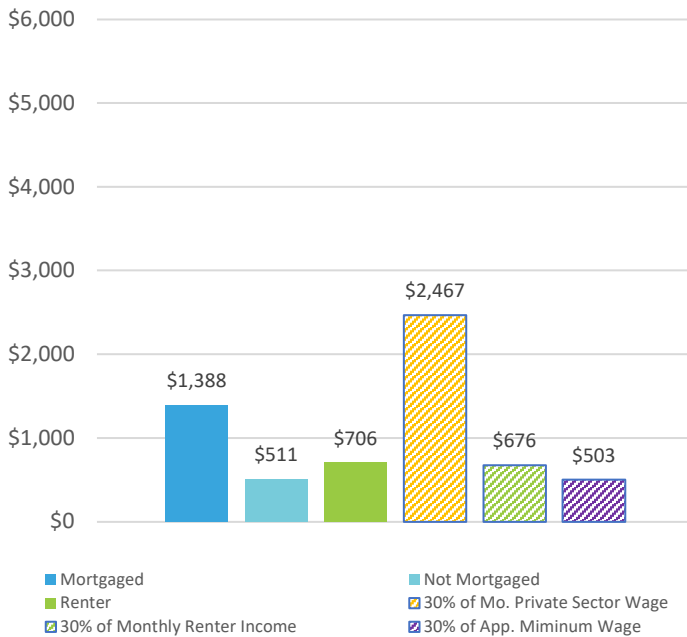
Home Value	\$157,012	2016 Value	\$151,464
Cost M/NM	\$1388/\$511	Value ▲	3.7%
\$52,337 To afford median home			

Renter Units

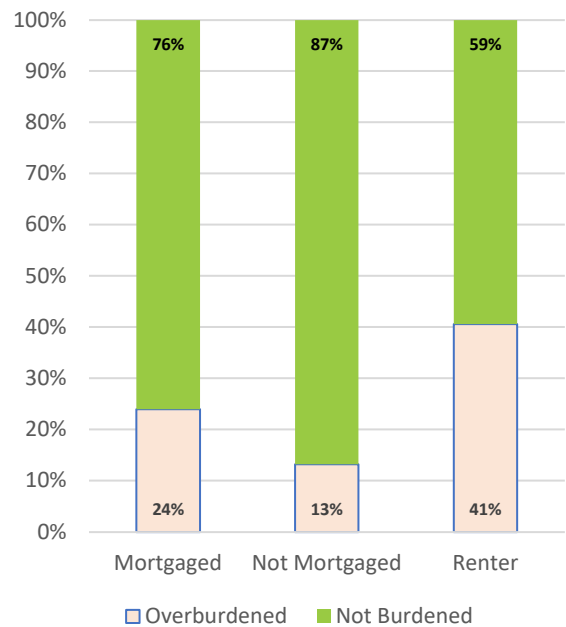
Gross Rent	\$706	2016 Rent	\$775
		Rent ▲	-8.9%
\$28,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,724	Owner HH	93%	Renter HH	7%
Median Year Built	1973	% Built Pre-1970		41.8%	
Median Move Year	2004	% Built After 2010		3.3%	
Median Rooms	6.7	SF%	95.6%	MM%	1.9%
		MF%		0.5%	

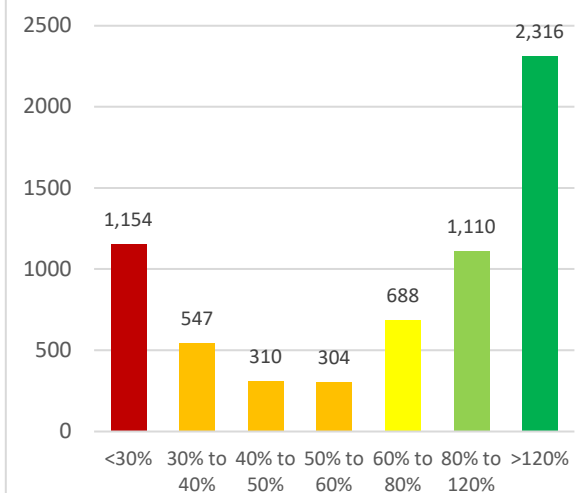
Vacancy Rates

Total	4.4%	Owner	0%	Renter	0.1%
Seasonal	0.4%	Other	2.2%	# V Rent	28
				#V Owner	16

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	92.7%
Asian	100.0%	Other or Multiracial	98.9%
Am. Indian	100.0%	Hispanic	96.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Hemlock

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.4%	0.1%
Household Count, 2021	6,429	225,225

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.92	--	--	--	--	--
Median Income, 2021	\$71,527	--	4.8%	\$53,748	--	9.3%
Median owner income, 2021	\$76,380	--	6.6%	\$64,224	--	7.8%
Median renter income, 2021	\$27,053	--	-28.5%	\$29,534	--	11.7%
Median home value	\$157,012	--	3.7%	\$120,309	--	7.7%
Median gross rent	\$706	--	-8.9%	\$776	--	1.9%
Income needed for median rent	\$28,240	--	--	\$31,055	--	--
Income needed for median value	\$52,337	--	--	\$40,103	--	--
Overburdened households	1,350	21%	6.1%	55,382	24.6%	-15.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	150	2.2%	35.1%	6,596	2.5%	-13.7%
Seasonal vacancy	25	0.4%	13.6%	21,899	8.2%	-1.2%
For-Sale vacancy	16	0.2%	-68.6%	2,114	0.8%	-37.8%
For-Rent vacancy	28	0.4%	460.0%	4,705	1.8%	50.3%
Homes built pre-1940	805	12.0%	--	39,407	14.8%	--
Homes built post-1990	1,885	28.0%	--	64,861	24.3%	--

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)	84	18	103
Market supply (vacant on market, adjusted for age)	6	15	21
5 year Market production goals (based on 75K units)	75	3	78
1 year Market production goals (based on 15K units)	15	1	16
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Hemlock

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	276	Total Amt/App	\$187,029	% Approved	81.5%
Total Conventional Apps	214	Conventional Amt/App	\$192,850	% Conv Apprvd	84.1%
Total Assisted Apps	62	Assisted Amt/App	\$166,935	% Asst Apprvd	72.6%
Applications by Race: White					
Total Apps	230	Total Amt/App	\$183,609	% Positive	82.6%
Total Conventional Apps	183	Conventional Amt/App	\$190,738	% Conv Positive	84.7%
Total Assisted Apps	47	Assisted Amt/App	\$155,851	% Asst Positive	74.5%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$315,000	% Positive	50%
Total Conventional Apps	4	Conventional Amt/App	\$315,000	% Conv Positive	50.0%
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	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	\$185,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	37	Total Amt/App	\$194,189	% Positive	78.4%
Total Conventional Apps	25	Conventional Amt/App	\$189,000	% Conv Positive	88.0%
Total Assisted Apps	12	Assisted Amt/App	\$205,000	% Asst Positive	58.3%
Applications by Ethnicity: Hispanic					
Total Apps	14	Total Amt/App	\$227,143	% Positive	57.1%
Total Conventional Apps	9	Conventional Amt/App	\$213,889	% Conv Positive	66.7%
Total Assisted Apps	5	Assisted Amt/App	\$251,000	% Asst Positive	40.0%

Lake Isabella

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
22,888	9,028	\$62,889	\$67,336	\$31,378

Housing Costs

Owner Units

Home Value	\$145,101	2016 Value	\$140,085
Cost M/NM	\$1195/\$448	Value ▲	3.6%

\$48,367 To afford median home

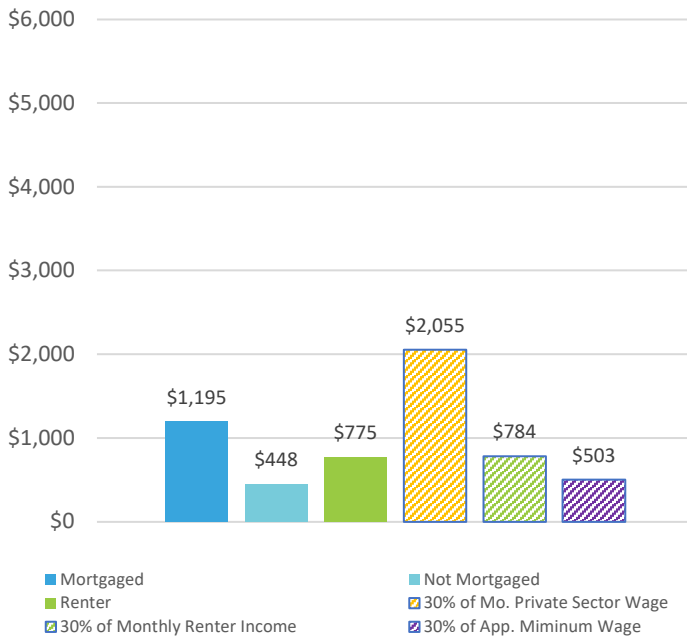
Renter Units

Gross Rent	\$775	2016 Rent	\$833
		Rent ▲	-6.9%

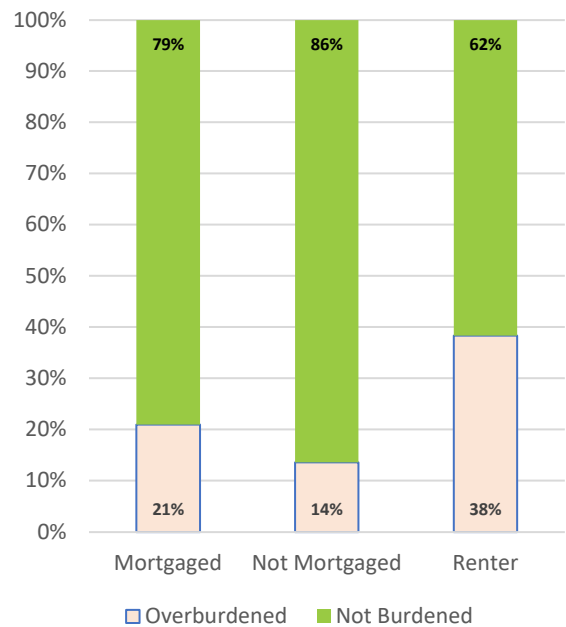
\$31,000 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,248	Owner HH	89%	Renter HH	11%
Median Year Built	1981	% Built Pre-1970		31.9%	
Median Move Year	2005	% Built After 2010		3.4%	
Median Rooms	6.3	SF%	80.6%	MM%	3.3%
				MF%	0.8%

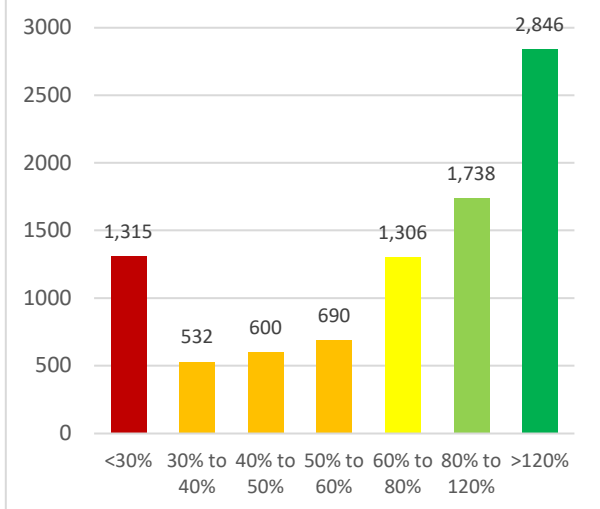
Vacancy Rates

Total	11.9%	Owner	0%	Renter	0%
Seasonal	7.6%	Other	3.2%	# V Rent	15
				#V Owner	70

Homeownership Rate by Race/Ethnicity

Black	98.2%	White	88.9%
Asian	93.6%	Other or Multiracial	78.7%
Am. Indian	95.6%	Hispanic	80.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Lake Isabella

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	4.7%	0.1%
Household Count, 2021	9,028	225,225

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.70	--	--	--	--	--
Median Income, 2021	\$62,889	--	0.9%	\$53,748	--	9.3%
Median owner income, 2021	\$67,336	--	0.7%	\$64,224	--	7.8%
Median renter income, 2021	\$31,378	--	0.1%	\$29,534	--	11.7%
Median home value	\$145,101	--	3.6%	\$120,309	--	7.7%
Median gross rent	\$775	--	-6.9%	\$776	--	1.9%
Income needed for median rent	\$31,000	--	--	\$31,055	--	--
Income needed for median value	\$48,367	--	--	\$40,103	--	--
Overburdened households	1,797	20%	-13.3%	55,382	24.6%	-15.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	326	3.2%	23.0%	6,596	2.5%	-13.7%
Seasonal vacancy	779	7.6%	-5.7%	21,899	8.2%	-1.2%
For-Sale vacancy	70	0.7%	-49.6%	2,114	0.8%	-37.8%
For-Rent vacancy	15	0.1%	-65.9%	4,705	1.8%	50.3%
Homes built pre-1940	1,199	11.7%	--	39,407	14.8%	--
Homes built post-1990	3,723	36.3%	--	64,861	24.3%	--

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)	72	38	110
Market supply (vacant on market, adjusted for age)	22	6	28
5 year Market production goals (based on 75K units)	48	31	79
1 year Market production goals (based on 15K units)	10	6	16
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Lake Isabella

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	338	Total Amt/App	\$195,799	% Approved	78.4%
Total Conventional Apps	243	Conventional Amt/App	\$195,947	% Conv Apprvd	80.7%
Total Assisted Apps	95	Assisted Amt/App	\$195,421	% Asst Apprvd	72.6%
Applications by Race: White					
Total Apps	289	Total Amt/App	\$193,858	% Positive	80.3%
Total Conventional Apps	209	Conventional Amt/App	\$195,191	% Conv Positive	81.8%
Total Assisted Apps	80	Assisted Amt/App	\$190,375	% Asst Positive	76.3%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$178,333	% Positive	67%
Total Conventional Apps	3	Conventional Amt/App	\$178,333	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$305,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$305,000	% 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	1	Total Amt/App	\$275,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$275,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	25	Total Amt/App	\$185,400	% Positive	72.0%
Total Conventional Apps	20	Conventional Amt/App	\$186,000	% Conv Positive	70.0%
Total Assisted Apps	5	Assisted Amt/App	\$183,000	% Asst Positive	80.0%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$227,500	% Positive	75.0%
Total Conventional Apps	3	Conventional Amt/App	\$221,667	% Conv Positive	66.7%
Total Assisted Apps	5	Assisted Amt/App	\$231,000	% Asst Positive	80.0%

Midland-Central

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
22,379	9,603	\$58,570	\$74,492	\$35,688

Housing Costs

Owner Units

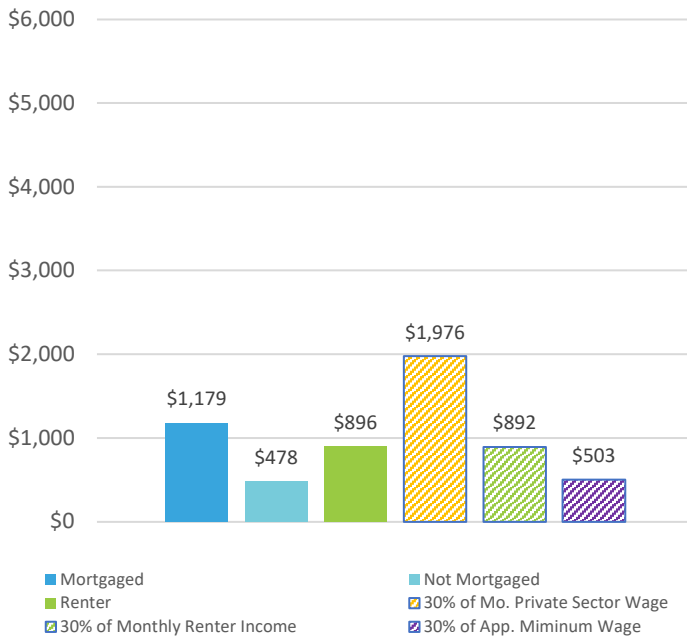
Home Value	\$138,900	2016 Value	\$136,405
Cost M/NM	\$1179/\$478	Value ▲	1.8%
\$46,300 To afford median home			

Renter Units

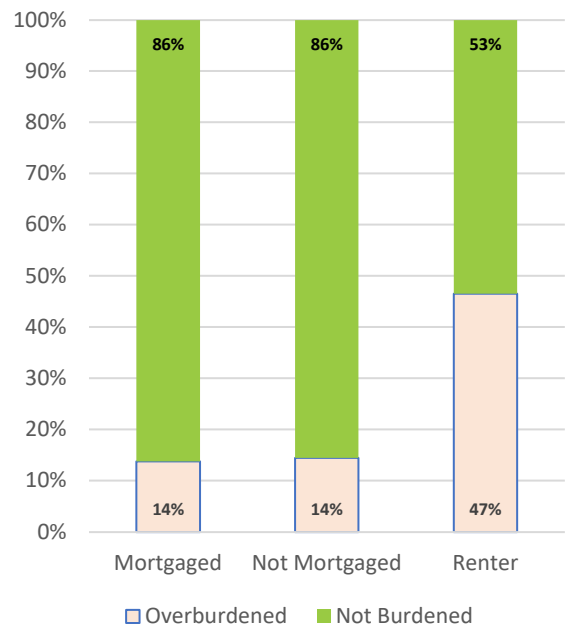
Gross Rent	\$896	2016 Rent	\$813
		Rent ▲	10.2%
\$35,840 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,353	Owner HH	62%	Renter HH	38%
Median Year Built	1961	% Built Pre-1970	66%		
Median Move Year	2013	% Built After 2010	2.6%		
Median Rooms	5.7	SF%	71.1%	MM%	13.5%
		MF%	15.1%		

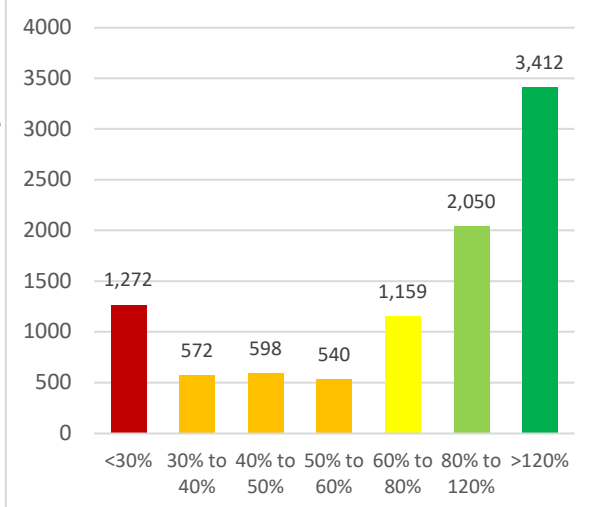
Vacancy Rates

Total	7.2%	Owner	0%	Renter	0%
Seasonal	1.0%	Other	3.2%	# V Rent	26
				# V Owner	119

Homeownership Rate by Race/Ethnicity

Black	4.5%	White	64.2%
Asian	21.1%	Other or Multiracial	49.2%
Am. Indian	76.2%	Hispanic	55.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Midland-Central

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	0.2%	0.1%
Household Count, 2021	9,603	225,225

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.58	--	--	--	--	--
Median Income, 2021	\$58,570	--	3.7%	\$53,748	--	9.3%
Median owner income, 2021	\$74,492	--	3.5%	\$64,224	--	7.8%
Median renter income, 2021	\$35,688	--	7.8%	\$29,534	--	11.7%
Median home value	\$138,900	--	1.8%	\$120,309	--	7.7%
Median gross rent	\$896	--	10.2%	\$776	--	1.9%
Income needed for median rent	\$35,840	--	--	\$31,055	--	--
Income needed for median value	\$46,300	--	--	\$40,103	--	--
Overburdened households	2,526	26%	2.6%	55,382	24.6%	-15.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	329	3.2%	467.2%	6,596	2.5%	-13.7%
Seasonal vacancy	99	1.0%	-13.2%	21,899	8.2%	-1.2%
For-Sale vacancy	119	1.1%	13.3%	2,114	0.8%	-37.8%
For-Rent vacancy	26	0.3%	-83.0%	4,705	1.8%	50.3%
Homes built pre-1940	1,386	13.4%	--	39,407	14.8%	--
Homes built post-1990	1,210	11.7%	--	64,861	24.3%	--

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)	165	243	408
Market supply (vacant on market, adjusted for age)	88	13	101
5 year Market production goals (based on 75K units)	74	222	296
1 year Market production goals (based on 15K units)	15	44	59
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Midland-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	489	Total Amt/App	\$156,779	% Approved	83.0%
Total Conventional Apps	365	Conventional Amt/App	\$160,068	% Conv Apprvd	83.6%
Total Assisted Apps	124	Assisted Amt/App	\$147,097	% Asst Apprvd	81.5%
Applications by Race: White					
Total Apps	404	Total Amt/App	\$156,708	% Positive	83.7%
Total Conventional Apps	294	Conventional Amt/App	\$160,272	% Conv Positive	84.4%
Total Assisted Apps	110	Assisted Amt/App	\$147,182	% Asst Positive	81.8%
Applications by Race: Black					
Total Apps	7	Total Amt/App	\$139,286	% Positive	57%
Total Conventional Apps	5	Conventional Amt/App	\$139,000	% Conv Positive	40.0%
Total Assisted Apps	2	Assisted Amt/App	\$140,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$172,143	% Positive	85.7%
Total Conventional Apps	6	Conventional Amt/App	\$186,667	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$85,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$305,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$305,000	% 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	65	Total Amt/App	\$157,308	% Positive	80.0%
Total Conventional Apps	56	Conventional Amt/App	\$158,214	% Conv Positive	80.4%
Total Assisted Apps	9	Assisted Amt/App	\$151,667	% Asst Positive	77.8%
Applications by Ethnicity: Hispanic					
Total Apps	13	Total Amt/App	\$141,154	% Positive	84.6%
Total Conventional Apps	9	Conventional Amt/App	\$152,778	% Conv Positive	77.8%
Total Assisted Apps	4	Assisted Amt/App	\$115,000	% Asst Positive	100.0%

Midland-North

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
23,481	9,521	\$88,732	\$103,628	\$45,222

Housing Costs

Owner Units

Home Value	\$194,444	2016 Value	\$191,998
Cost M/NM	\$1653/\$605	Value ▲	1.3%

\$64,815 To afford median home

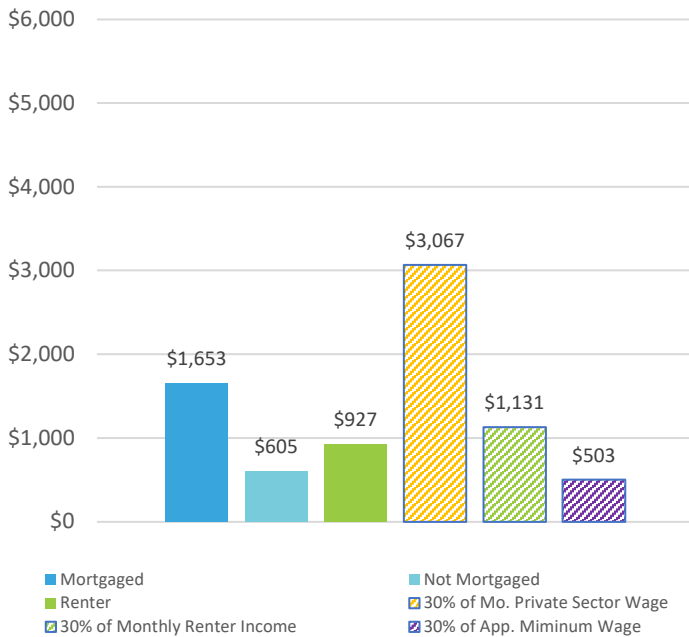
Renter Units

Gross Rent	\$927	2016 Rent	\$930
		Rent ▲	-0.3%

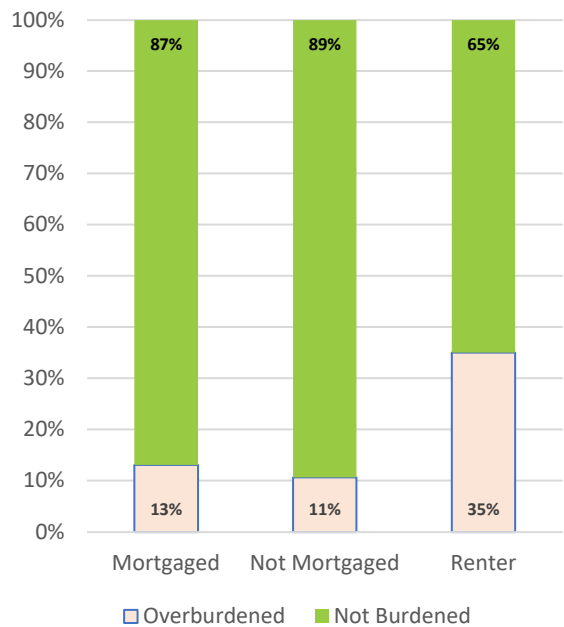
\$37,080 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,050	Owner HH	78%	Renter HH	22%
Median Year Built	1985	% Built Pre-1970			21.5%
Median Move Year	2011	% Built After 2010			5.1%
Median Rooms	7.0	SF%	69.3%	MM%	15%
				MF%	9.4%

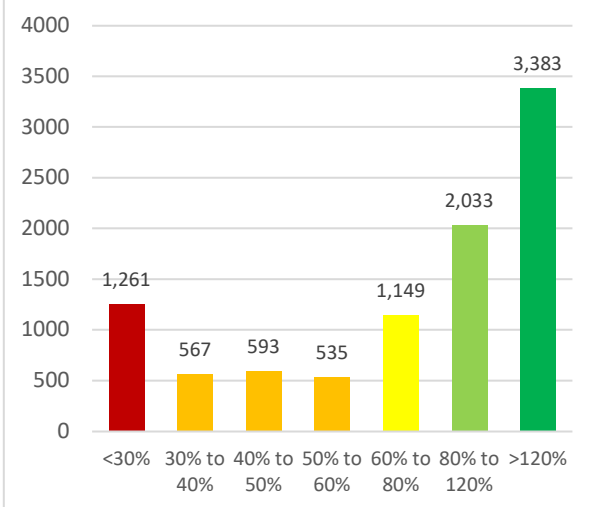
Vacancy Rates

Total	5.3%	Owner	0%	Renter	0.1%
Seasonal	2.3%	Other	0.8%	# V Rent	138
				# V Owner	0

Homeownership Rate by Race/Ethnicity

Black	48.6%	White	78.6%
Asian	79.0%	Other or Multiracial	54.4%
Am. Indian	100.0%	Hispanic	25.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Midland-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.6%	0.1%
Household Count, 2021	9,521	225,225

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.62	--	--	--	--	--
Median Income, 2021	\$88,732	--	12.2%	\$53,748	--	9.3%
Median owner income, 2021	\$103,628	--	5.9%	\$64,224	--	7.8%
Median renter income, 2021	\$45,222	--	37.9%	\$29,534	--	11.7%
Median home value	\$194,444	--	1.3%	\$120,309	--	7.7%
Median gross rent	\$927	--	-0.3%	\$776	--	1.9%
Income needed for median rent	\$37,080	--	--	\$31,055	--	--
Income needed for median value	\$64,815	--	--	\$40,103	--	--
Overburdened households	1,630	17%	-15.9%	55,382	24.6%	-15.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	82	0.8%	-17.2%	6,596	2.5%	-13.7%
Seasonal vacancy	230	2.3%	12.7%	21,899	8.2%	-1.2%
For-Sale vacancy	0	0.0%	-100.0%	2,114	0.8%	-37.8%
For-Rent vacancy	138	1.4%	94.4%	4,705	1.8%	50.3%
Homes built pre-1940	98	1.0%	--	39,407	14.8%	--
Homes built post-1990	3,971	39.5%	--	64,861	24.3%	--

Other Market Indicators

Housing Policy Matchmaker Type* Strength and Need Type**	Moderately High Cost and Growing Low Strength and Low Need (Type III)
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Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	125	173	298
Market supply (vacant on market, adjusted for age)	0	23	23
5 year Market production goals (based on 75K units)	121	145	265
1 year Market production goals (based on 15K units)	24	29	53
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Midland-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	524	Total Amt/App	\$259,427	% Approved	80.9%
Total Conventional Apps	443	Conventional Amt/App	\$266,264	% Conv Apprvd	82.2%
Total Assisted Apps	81	Assisted Amt/App	\$222,037	% Asst Apprvd	74.1%
Applications by Race: White					
Total Apps	387	Total Amt/App	\$248,850	% Positive	82.2%
Total Conventional Apps	319	Conventional Amt/App	\$255,188	% Conv Positive	83.7%
Total Assisted Apps	68	Assisted Amt/App	\$219,118	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	6	Total Amt/App	\$406,667	% Positive	100%
Total Conventional Apps	5	Conventional Amt/App	\$453,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	17	Total Amt/App	\$355,588	% Positive	52.9%
Total Conventional Apps	17	Conventional Amt/App	\$355,588	% Conv Positive	52.9%
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	\$235,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$235,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	102	Total Amt/App	\$267,941	% Positive	78.4%
Total Conventional Apps	95	Conventional Amt/App	\$270,053	% Conv Positive	81.1%
Total Assisted Apps	7	Assisted Amt/App	\$239,286	% Asst Positive	42.9%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$368,750	% Positive	62.5%
Total Conventional Apps	6	Conventional Amt/App	\$413,333	% Conv Positive	83.3%
Total Assisted Apps	2	Assisted Amt/App	\$235,000	% Asst Positive	0.0%

Midland-South

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
22,630	8,877	\$70,311	\$78,534	\$34,520

Housing Costs

Owner Units

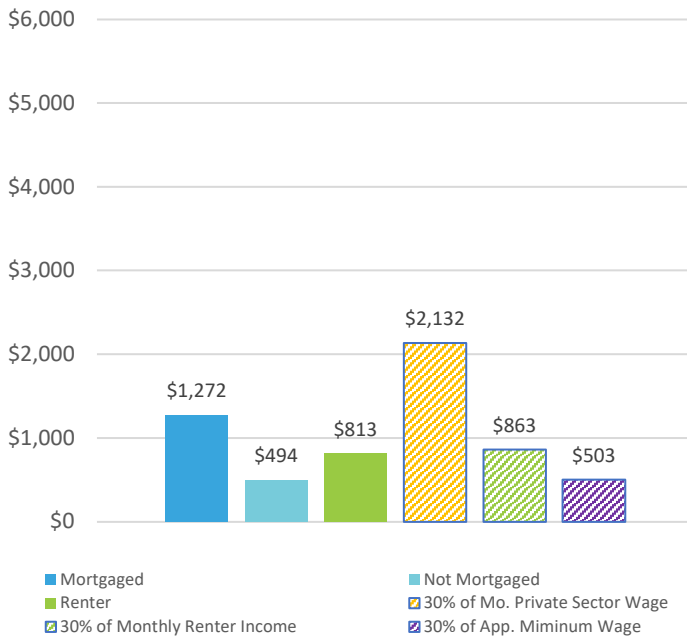
Home Value	\$144,117	2016 Value	\$130,620
Cost M/NM	\$1272/\$494	Value ▲	10.3%
\$48,039 To afford median home			

Renter Units

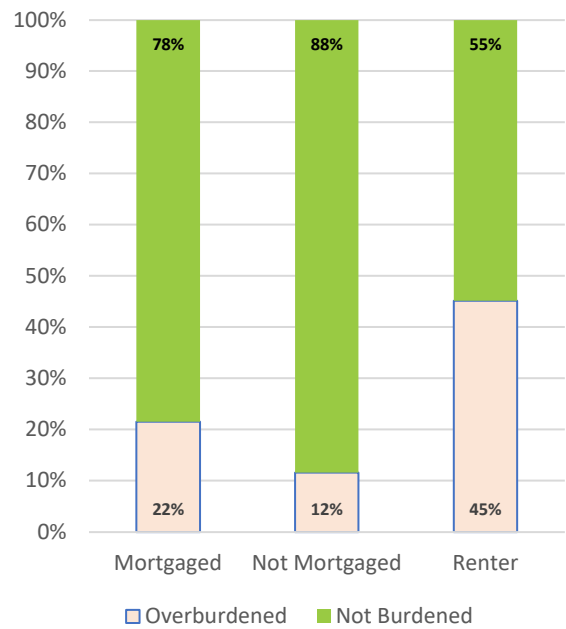
Gross Rent	\$813	2016 Rent	\$820
		Rent ▲	-0.9%
\$32,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,623	Owner HH	86%	Renter HH	14%
Median Year Built	1977	% Built Pre-1970	36.6%		
Median Move Year	2007	% Built After 2010	7.6%		
Median Rooms	6.2	SF%	80.9%	MM%	5.1%
		MF%	1.3%		

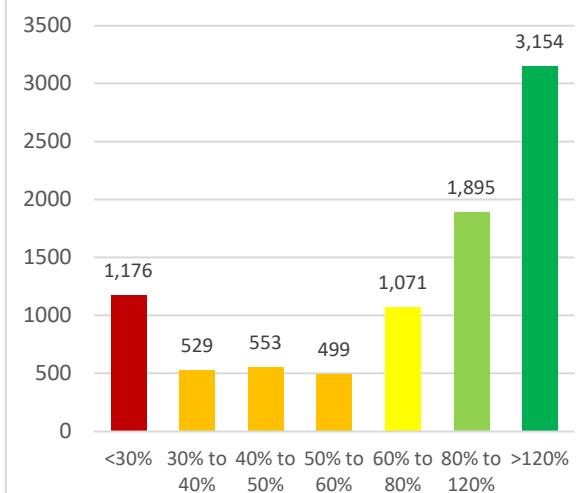
Vacancy Rates

Total	7.8%	Owner	0%	Renter	0%
Seasonal	3.8%	Other	3.0%	# V Rent	64
				#V Owner	15

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	85.7%
Asian	100.0%	Other or Multiracial	95.8%
Am. Indian	100.0%	Hispanic	98.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Midland-South

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	4.3%	0.1%
Household Count, 2021	8,877	225,225

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.68	--	--	--	--	--
Median Income, 2021	\$70,311	--	16.3%	\$53,748	--	9.3%
Median owner income, 2021	\$78,534	--	21.2%	\$64,224	--	7.8%
Median renter income, 2021	\$34,520	--	1.0%	\$29,534	--	11.7%
Median home value	\$144,117	--	10.3%	\$120,309	--	7.7%
Median gross rent	\$813	--	-0.9%	\$776	--	1.9%
Income needed for median rent	\$32,520	--	--	\$31,055	--	--
Income needed for median value	\$48,039	--	--	\$40,103	--	--
Overburdened households	1,867	21%	-4.7%	55,382	24.6%	-15.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	285	3.0%	46.9%	6,596	2.5%	-13.7%
Seasonal vacancy	368	3.8%	18.7%	21,899	8.2%	-1.2%
For-Sale vacancy	15	0.2%	-86.5%	2,114	0.8%	-37.8%
For-Rent vacancy	64	0.7%	-15.8%	4,705	1.8%	50.3%
Homes built pre-1940	778	8.1%	--	39,407	14.8%	--
Homes built post-1990	3,493	36.3%	--	64,861	24.3%	--

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)	113	63	176
Market supply (vacant on market, adjusted for age)	6	21	27
5 year Market production goals (based on 75K units)	104	40	144
1 year Market production goals (based on 15K units)	21	8	29
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Midland-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	347	Total Amt/App	\$191,110	% Approved	81.6%
Total Conventional Apps	227	Conventional Amt/App	\$204,163	% Conv Apprvd	83.3%
Total Assisted Apps	120	Assisted Amt/App	\$166,417	% Asst Apprvd	78.3%
Applications by Race: White					
Total Apps	294	Total Amt/App	\$188,741	% Positive	81.3%
Total Conventional Apps	186	Conventional Amt/App	\$200,860	% Conv Positive	82.8%
Total Assisted Apps	108	Assisted Amt/App	\$167,870	% Asst Positive	78.7%
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	4	Total Amt/App	\$230,000	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$230,000	% Conv Positive	75.0%
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	47	Total Amt/App	\$198,191	% Positive	83.0%
Total Conventional Apps	36	Conventional Amt/App	\$213,333	% Conv Positive	86.1%
Total Assisted Apps	11	Assisted Amt/App	\$148,636	% Asst Positive	72.7%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$169,545	% Positive	72.7%
Total Conventional Apps	8	Conventional Amt/App	\$153,750	% Conv Positive	62.5%
Total Assisted Apps	3	Assisted Amt/App	\$211,667	% Asst Positive	100.0%

Mt. Pleasant

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
33,045	11,960	\$40,909	\$73,208	\$24,245

Housing Costs

Owner Units

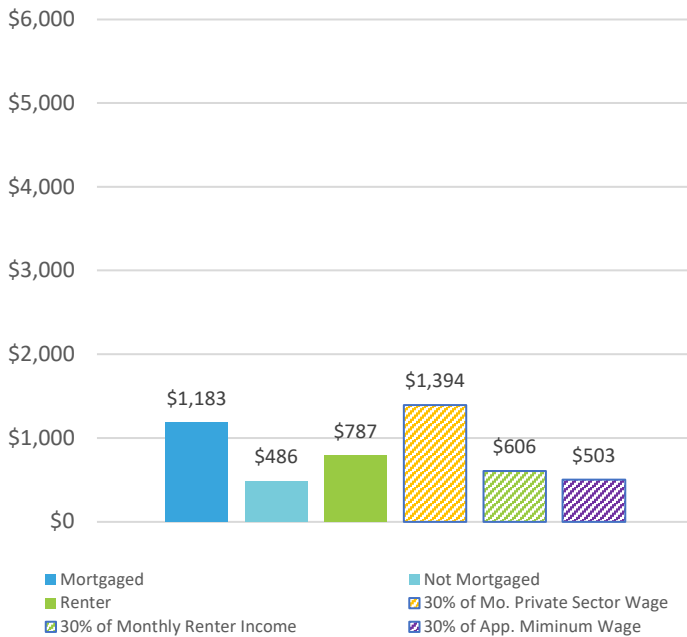
Home Value	\$137,806	2016 Value	\$131,266
Cost M/NM	\$1183/\$486	Value ▲	5.0%
\$45,935 To afford median home			

Renter Units

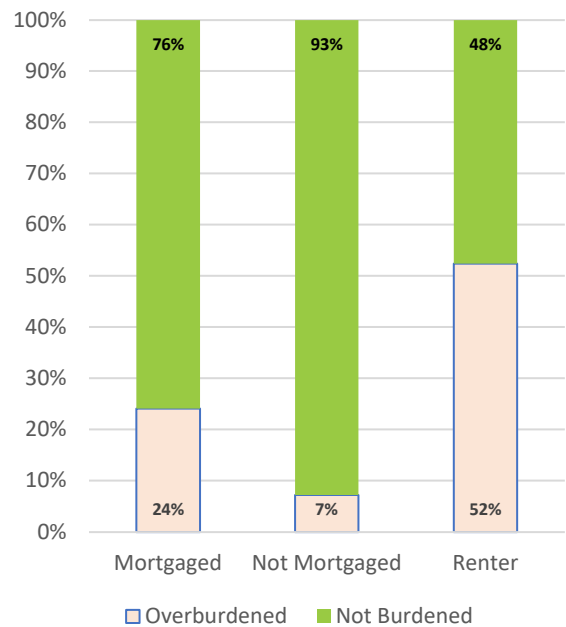
Gross Rent	\$787	2016 Rent	\$801
		Rent ▲	-1.7%
\$31,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,853	Owner HH	37%	Renter HH	63%
Median Year Built	1978	% Built Pre-1970	29%		
Median Move Year	2015	% Built After 2010	6.3%		
Median Rooms	5.0	SF%	34.8%	MM%	30.4%
		MF%	30%		

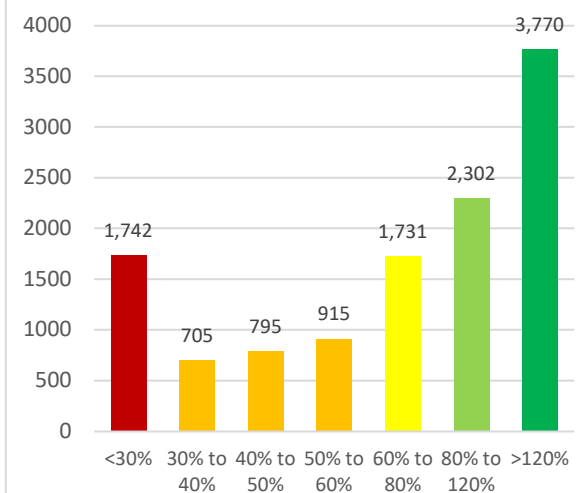
Vacancy Rates

Total	13.7%	Owner	0%	Renter	0.1%
Seasonal	1.4%	Other	1.3%	# V Rent	794
				# V Owner	142

Homeownership Rate by Race/Ethnicity

Black	11.7%	White	37.7%
Asian	41.3%	Other or Multiracial	28.2%
Am. Indian	46.7%	Hispanic	20.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Mt. Pleasant

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-5.4%	0.1%
Household Count, 2021	11,960	225,225

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.56	--	--	--	--	--
Median Income, 2021	\$40,909	--	20.1%	\$53,748	--	9.3%
Median owner income, 2021	\$73,208	--	10.8%	\$64,224	--	7.8%
Median renter income, 2021	\$24,245	--	9.1%	\$29,534	--	11.7%
Median home value	\$137,806	--	5.0%	\$120,309	--	7.7%
Median gross rent	\$787	--	-1.7%	\$776	--	1.9%
Income needed for median rent	\$31,480	--	--	\$31,055	--	--
Income needed for median value	\$45,935	--	--	\$40,103	--	--
Overburdened households	4,719	39%	-21.6%	55,382	24.6%	-15.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	177	1.3%	-44.5%	6,596	2.5%	-13.7%
Seasonal vacancy	193	1.4%	2.7%	21,899	8.2%	-1.2%
For-Sale vacancy	142	1.0%	2.2%	2,114	0.8%	-37.8%
For-Rent vacancy	794	5.7%	58.2%	4,705	1.8%	50.3%
Homes built pre-1940	1,383	10.0%	--	39,407	14.8%	--
Homes built post-1990	6,461	46.6%	--	64,861	24.3%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	79	731	810
Market supply (vacant on market, adjusted for age)	66	155	220
5 year Market production goals (based on 75K units)	13	556	569
1 year Market production goals (based on 15K units)	3	111	114
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Mt. Pleasant

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	355	Total Amt/App	\$154,493	% Approved	78.6%
Total Conventional Apps	250	Conventional Amt/App	\$154,320	% Conv Apprvd	77.6%
Total Assisted Apps	105	Assisted Amt/App	\$154,905	% Asst Apprvd	81.0%
Applications by Race: White					
Total Apps	272	Total Amt/App	\$147,684	% Positive	79.4%
Total Conventional Apps	201	Conventional Amt/App	\$148,582	% Conv Positive	78.1%
Total Assisted Apps	71	Assisted Amt/App	\$145,141	% Asst Positive	83.1%
Applications by Race: Black					
Total Apps	14	Total Amt/App	\$224,286	% Positive	64%
Total Conventional Apps	7	Conventional Amt/App	\$259,286	% Conv Positive	57.1%
Total Assisted Apps	7	Assisted Amt/App	\$189,286	% Asst Positive	71.4%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$190,714	% Positive	85.7%
Total Conventional Apps	7	Conventional Amt/App	\$190,714	% Conv Positive	85.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$108,333	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	3	Assisted Amt/App	\$108,333	% 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	\$155,238	% Positive	76.2%
Total Conventional Apps	23	Conventional Amt/App	\$146,739	% Conv Positive	78.3%
Total Assisted Apps	19	Assisted Amt/App	\$165,526	% Asst Positive	73.7%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	\$156,667	% Positive	72.2%
Total Conventional Apps	9	Conventional Amt/App	\$155,000	% Conv Positive	55.6%
Total Assisted Apps	9	Assisted Amt/App	\$158,333	% Asst Positive	88.9%

Saginaw-Northeast

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
17,084	6,269	\$51,151	\$61,581	\$30,715

Housing Costs

Owner Units

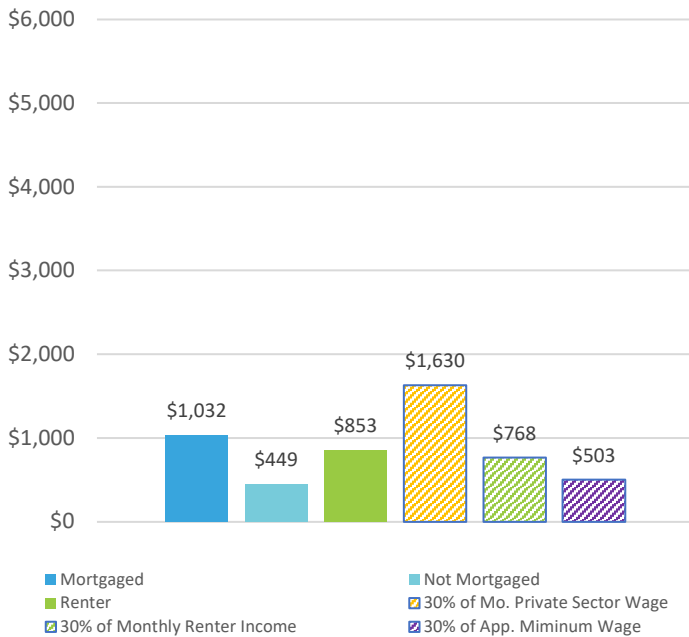
Home Value	\$96,557	2016 Value	\$94,285
Cost M/NM	\$1032/\$449	Value ▲	2.4%
\$32,186 To afford median home			

Renter Units

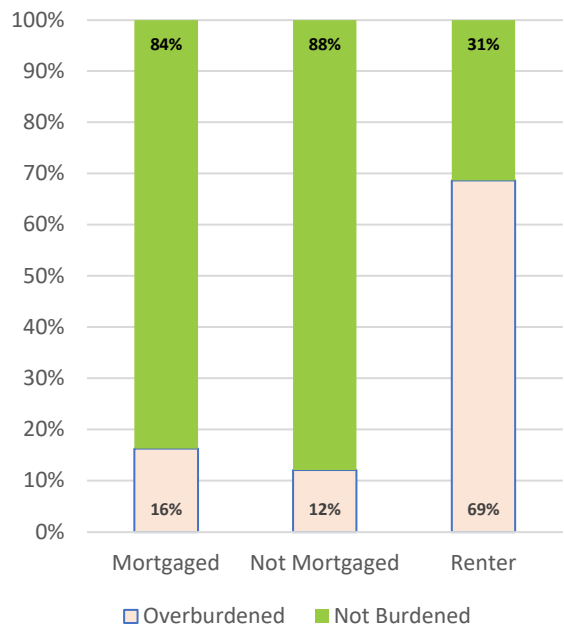
Gross Rent	\$853	2016 Rent	\$878
		Rent ▲	-2.8%
\$34,120 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,934	Owner HH	76%	Renter HH	24%
Median Year Built	1962	% Built Pre-1970	66.8%		
Median Move Year	2005	% Built After 2010	2.3%		
Median Rooms	5.9	SF%	81.2%	MM%	8.3%
		MF%	4.5%		

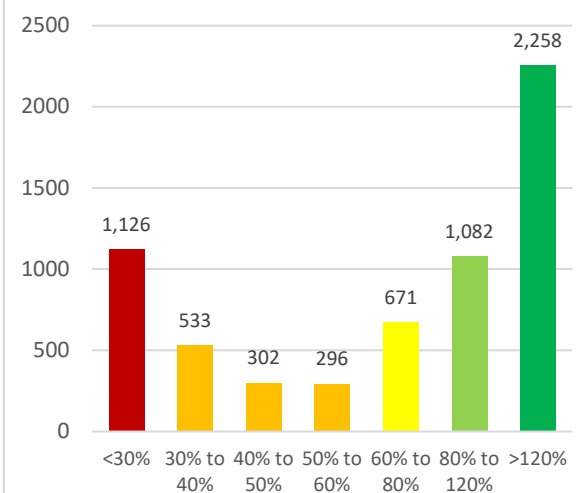
Vacancy Rates

Total	9.6%	Owner	0%	Renter	0.1%
Seasonal	1.0%	Other	2.8%	# V Rent	240
				# V Owner	26

Homeownership Rate by Race/Ethnicity

Black	50.4%	White	77.9%
Asian	0.0%	Other or Multiracial	79.2%
Am. Indian	100.0%	Hispanic	61.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Saginaw-Northeast

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	4.6%	0.1%
Household Count, 2021	6,269	225,225

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.80	--	--	--	--	--
Median Income, 2021	\$51,151	--	10.2%	\$53,748	--	9.3%
Median owner income, 2021	\$61,581	--	10.7%	\$64,224	--	7.8%
Median renter income, 2021	\$30,715	--	30.4%	\$29,534	--	11.7%
Median home value	\$96,557	--	2.4%	\$120,309	--	7.7%
Median gross rent	\$853	--	-2.8%	\$776	--	1.9%
Income needed for median rent	\$34,120	--	--	\$31,055	--	--
Income needed for median value	\$32,186	--	--	\$40,103	--	--
Overburdened households	1,707	27%	-9.6%	55,382	24.6%	-15.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	191	2.8%	41.5%	6,596	2.5%	-13.7%
Seasonal vacancy	67	1.0%	131.0%	21,899	8.2%	-1.2%
For-Sale vacancy	26	0.4%	-70.8%	2,114	0.8%	-37.8%
For-Rent vacancy	240	3.5%	2300.0%	4,705	1.8%	50.3%
Homes built pre-1940	1,058	15.3%	--	39,407	14.8%	--
Homes built post-1990	904	13.0%	--	64,861	24.3%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Low Cost and Growing
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)	35	84	118
Market supply (vacant on market, adjusted for age)	19	123	142
5 year Market production goals (based on 75K units)	15	0	15
1 year Market production goals (based on 15K units)	3	0	3
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Saginaw-Northeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	215	Total Amt/App	\$129,558	% Approved	77.2%
Total Conventional Apps	147	Conventional Amt/App	\$132,551	% Conv Apprvd	78.2%
Total Assisted Apps	68	Assisted Amt/App	\$123,088	% Asst Apprvd	75.0%
Applications by Race: White					
Total Apps	162	Total Amt/App	\$138,765	% Positive	77.2%
Total Conventional Apps	113	Conventional Amt/App	\$142,699	% Conv Positive	79.6%
Total Assisted Apps	49	Assisted Amt/App	\$129,694	% Asst Positive	71.4%
Applications by Race: Black					
Total Apps	25	Total Amt/App	\$101,800	% Positive	80%
Total Conventional Apps	15	Conventional Amt/App	\$89,667	% Conv Positive	80.0%
Total Assisted Apps	10	Assisted Amt/App	\$120,000	% Asst Positive	80.0%
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	8	Total Amt/App	\$146,250	% Positive	62.5%
Total Conventional Apps	2	Conventional Amt/App	\$175,000	% Conv Positive	50.0%
Total Assisted Apps	6	Assisted Amt/App	\$136,667	% Asst Positive	66.7%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	1	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	27	Total Amt/App	\$99,444	% Positive	74.1%
Total Conventional Apps	18	Conventional Amt/App	\$103,889	% Conv Positive	66.7%
Total Assisted Apps	9	Assisted Amt/App	\$90,556	% Asst Positive	88.9%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$97,857	% Positive	71.4%
Total Conventional Apps	5	Conventional Amt/App	\$103,000	% Conv Positive	60.0%
Total Assisted Apps	2	Assisted Amt/App	\$85,000	% Asst Positive	100.0%

Saginaw-West

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
59,191	26,380	\$56,062	\$73,158	\$30,335

Housing Costs

Owner Units

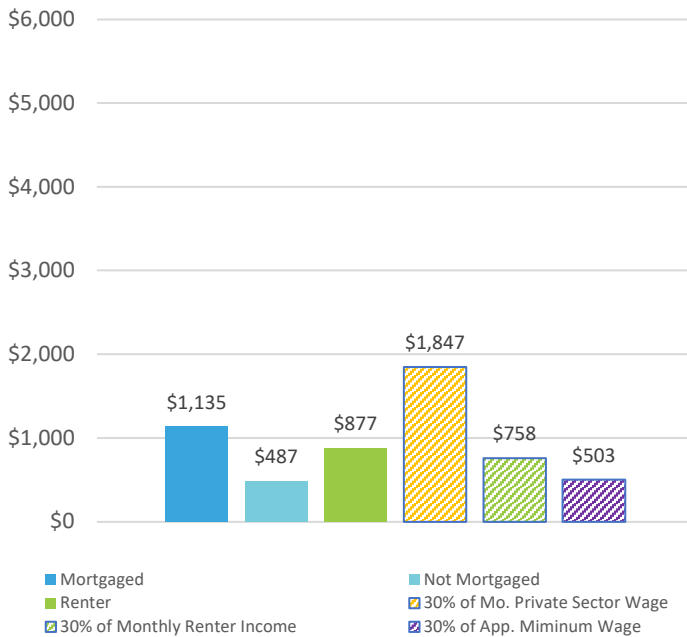
Home Value	\$119,241	2016 Value	\$106,555
Cost M/NM	\$1135/\$487	Value ▲	11.9%
\$39,747 To afford median home			

Renter Units

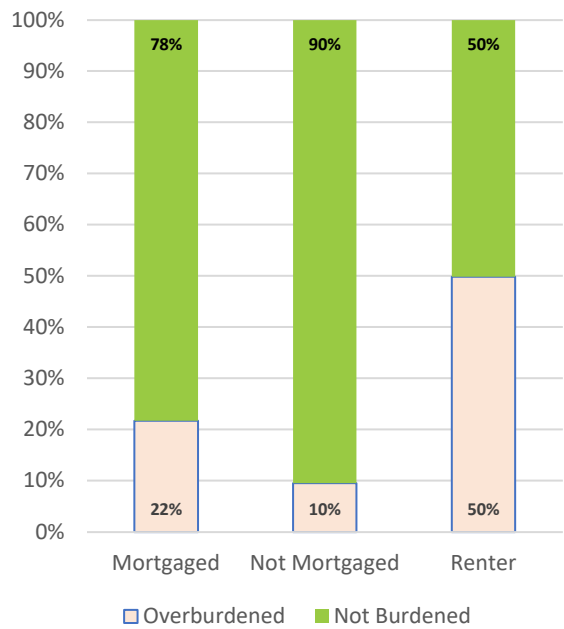
Gross Rent	\$877	2016 Rent	\$793
		Rent ▲	10.6%
\$35,080 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	28,195	Owner HH	67%	Renter HH	33%		
Median Year Built	1966	% Built Pre-1970	54.7%				
Median Move Year	2011	% Built After 2010	1.4%				
Median Rooms	5.8	SF%	69.5%	MM%	17.4%	MF%	11.9%

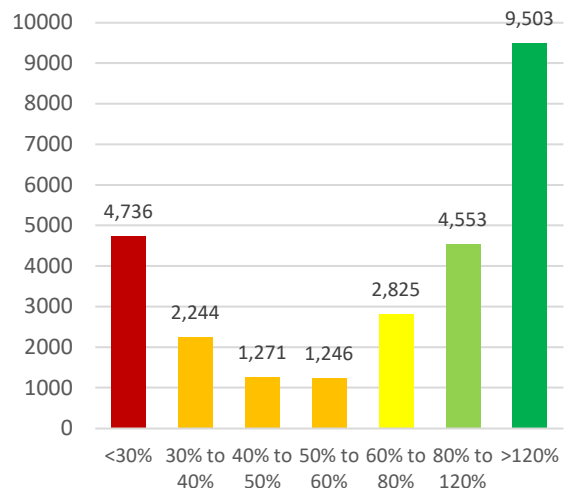
Vacancy Rates

Total	6.4%	Owner	0%	Renter	0.1%		
Seasonal	0.3%	Other	1.7%	# V Rent	776	# V Owner	348

Homeownership Rate by Race/Ethnicity

Black	46.1%	White	71.7%
Asian	55.2%	Other or Multiracial	44.3%
Am. Indian	29.3%	Hispanic	50.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Saginaw-West

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	4.3%	0.1%
Household Count, 2021	26,380	225,225

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.22	--	--	--	--	--
Median Income, 2021	\$56,062	--	6.4%	\$53,748	--	9.3%
Median owner income, 2021	\$73,158	--	14.4%	\$64,224	--	7.8%
Median renter income, 2021	\$30,335	--	-3.1%	\$29,534	--	11.7%
Median home value	\$119,241	--	11.9%	\$120,309	--	7.7%
Median gross rent	\$877	--	10.6%	\$776	--	1.9%
Income needed for median rent	\$35,080	--	--	\$31,055	--	--
Income needed for median value	\$39,747	--	--	\$40,103	--	--
Overburdened households	7,327	28%	3.8%	55,382	24.6%	-15.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	491	1.7%	-25.4%	6,596	2.5%	-13.7%
Seasonal vacancy	74	0.3%	-63.7%	21,899	8.2%	-1.2%
For-Sale vacancy	348	1.2%	-37.3%	2,114	0.8%	-37.8%
For-Rent vacancy	776	2.8%	72.8%	4,705	1.8%	50.3%
Homes built pre-1940	3,672	13.0%	--	39,407	14.8%	--
Homes built post-1990	4,073	14.4%	--	64,861	24.3%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Low Cost and Growing
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)	295	543	838
Market supply (vacant on market, adjusted for age)	209	344	553
5 year Market production goals (based on 75K units)	83	192	275
1 year Market production goals (based on 15K units)	17	38	55
5 year Partnership goals (based on 75K units)	1,456	1,860	3,316
1 year Partnership goals (based on 15K units)	291	372	663

Saginaw-West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,115	Total Amt/App	\$137,735	% Approved	79.3%
Total Conventional Apps	766	Conventional Amt/App	\$139,869	% Conv Apprvd	82.5%
Total Assisted Apps	349	Assisted Amt/App	\$133,052	% Asst Apprvd	72.2%
Applications by Race: White					
Total Apps	809	Total Amt/App	\$137,621	% Positive	83.4%
Total Conventional Apps	578	Conventional Amt/App	\$141,453	% Conv Positive	85.5%
Total Assisted Apps	231	Assisted Amt/App	\$128,030	% Asst Positive	78.4%
Applications by Race: Black					
Total Apps	125	Total Amt/App	\$136,200	% Positive	69%
Total Conventional Apps	59	Conventional Amt/App	\$120,424	% Conv Positive	72.9%
Total Assisted Apps	66	Assisted Amt/App	\$150,303	% Asst Positive	65.2%
Applications by Race: Asian					
Total Apps	17	Total Amt/App	\$171,471	% Positive	70.6%
Total Conventional Apps	14	Conventional Amt/App	\$162,857	% Conv Positive	71.4%
Total Assisted Apps	3	Assisted Amt/App	\$211,667	% Asst Positive	66.7%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$270,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$265,000	% Conv Positive	0.0%
Total Assisted Apps	1	Assisted Amt/App	\$275,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$95,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$95,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	130	Total Amt/App	\$132,385	% Positive	66.9%
Total Conventional Apps	91	Conventional Amt/App	\$134,341	% Conv Positive	74.7%
Total Assisted Apps	39	Assisted Amt/App	\$127,821	% Asst Positive	48.7%
Applications by Ethnicity: Hispanic					
Total Apps	73	Total Amt/App	\$125,411	% Positive	71.2%
Total Conventional Apps	39	Conventional Amt/App	\$119,359	% Conv Positive	79.5%
Total Assisted Apps	34	Assisted Amt/App	\$132,353	% Asst Positive	61.8%

Market Conditions According to Household Growth and Housing Cost/Value

Strong Markets:

Auburn
 Bay City
 Bay County-Central
 Bay County-South
 Chesaning
 Freeland
 Hemlock
 Lake Isabella
 Midland-North
 Midland-South
 Saginaw-Northeast
 Saginaw-West

Soft Markets:

Alma
 Arenac
 Bridgeport
 Saginaw
 Clare
 Coleman
 Farwell
 Frankenmuth
 Gladwin
 Harrison
 Midland-Central
 Mt Pleasant

Housing Policy Toolbox

I. Create and preserve dedicated affordable housing units

Suggested Market Type

Establishing incentives or requirements for affordable housing

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

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Generating revenue for affordable housing

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

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Supporting affordable housing through subsidies

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

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Preserving existing affordable housing

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

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Expanding the availability of affordable housing in resource-rich areas

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

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Strong

Creating durable affordable homeownership opportunities

[Community land trusts](#)
[Deed-restricted homeownership](#)
[Limited equity cooperatives](#)

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Soft, Strong

Facilitating the acquisition or identification of land for affordable housing

[Land banks](#)
[Brownfields](#)
[Joint development on land owned by transit and other agencies](#)
[Property acquisition funds](#)
[Use of publicly owned property for affordable housing](#)

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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](#)
[Changes to increase the predictability of the regulatory process](#)
[Housing rehabilitation codes](#)
[Reduced parking requirements](#)
[Reductions in impact fees and exactions](#)
[Reforms to construction standards and building codes](#)
[Streamlined environmental review processes](#)
[Streamlined permitting processes](#)
[Zoning changes to facilitate the use of lower-cost housing types](#)
[Increases in the supply of buildable land by expanding growth boundaries](#)
[Missing middle housing](#)
[Zoning changes to allow for higher residential density](#)

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Creating incentives for new development or redevelopment

[Appraisal gap financing](#)
[Land value taxation](#)
[Brownfields](#)
[Tax incentives for new construction and substantial rehabilitation](#)
[Incentives to encourage the development of lower-cost housing types](#)

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Strong

Dealing with vacant, abandoned, and tax-delinquent properties

[Land banks](#)
[Creating and managing vacant property inventories](#)
[Demolition of neglected properties](#)
[Foreclosure and disposition of tax-delinquent properties](#)

Soft
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Soft, Strong
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