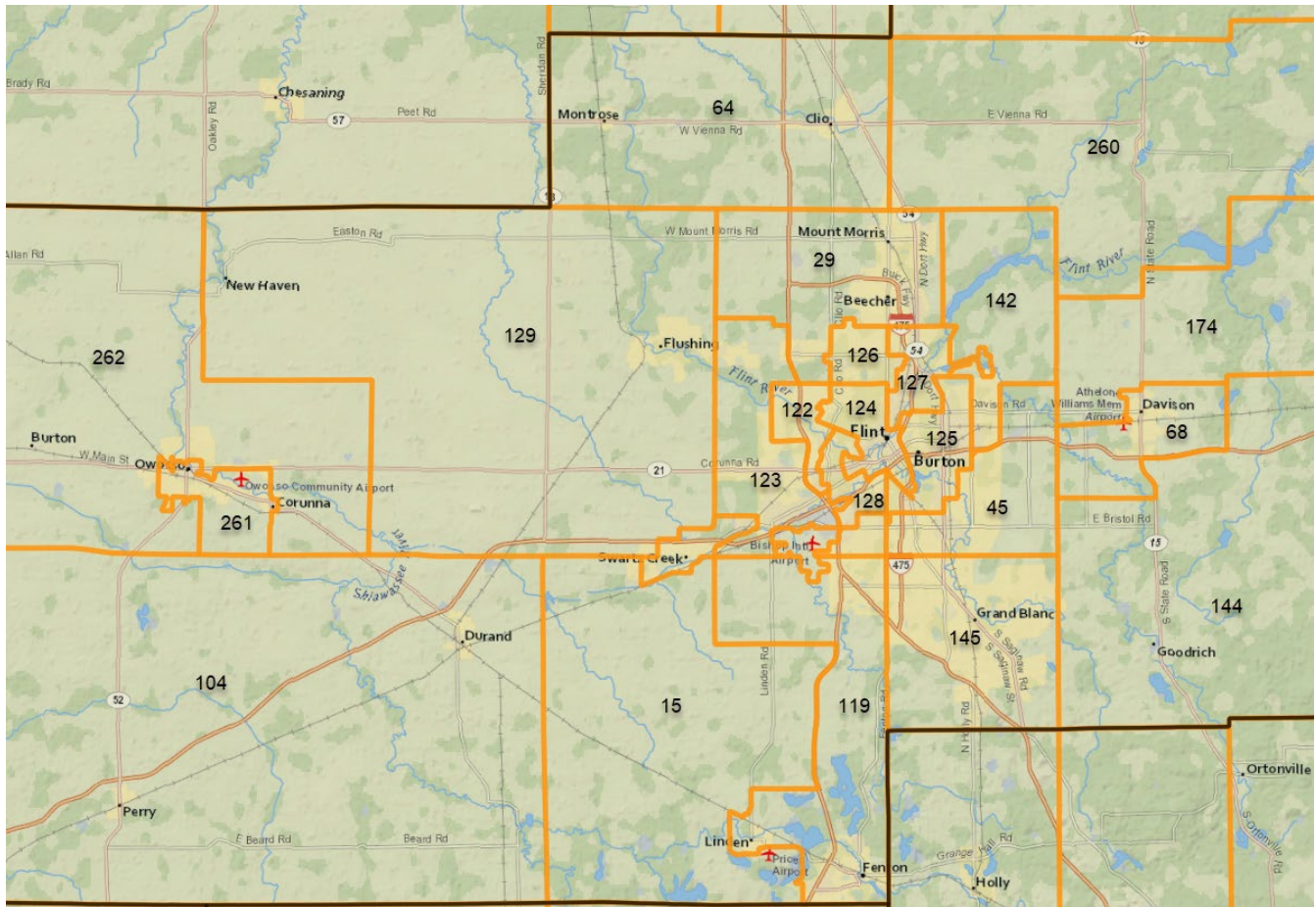


(A listing of the partnership's markets is on the following page)



Market	Name	Market	Name	Market	Name
15	Argentine	123	Flint Township-West	213	Lapeer-Central
19	Bad Axe	124	Flint-Central	260	Otisville-Columbiaville
21	Barnes Lake-North Branch	125	Flint-East	261	Owosso-Central
29	Beecher	126	Flint-North	262	Owosso-Northwest
45	Burton	127	Flint-Northeast	266	Pearl Beach
49	Capac-Yale	128	Flint-Southwest, Bishop Airport	269	Pigeon Village
51	Caro	129	Flushing	277	Port Huron Area-Outer
52	Cass City	132	Fort Gratiot-North and Port Huron-North	278	Port Huron-Center, South and Port Huron Township-South
64	Clio	142	Genesee Township	304	Sandusky-Croswell
68	Davison	144	Goodrich	321	St. Clair
104	Durand	145	Grand Blanc	322	St. Clair County-Central
119	Fenton-Swartz Creek	174	Holloway Reservoir		
122	Flint Township-East	182	Imlay City		

The East Michigan Housing Partnership includes seven counties (Genesee, Huron, Lapeer, Sanilac, Shiawassee, St. Clair and Tuscola), as well as 37 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 these markets in the partnership fall into eight broad categories.

- The first group includes markets in northwestern Shiawassee, northwestern Genesee and Huron and Sanilac Counties, as well as areas just south of the city of Flint and north of Port Huron. Housing demand indicators in these areas are near statewide averages. The housing supply in these areas is predominately made up of single-family detached homes, with a slightly elevated proportion of mobile homes as well. Units here tend to be slightly larger than in other markets, and the percentage of new-build units is relatively low. Seasonal housing vacancies are low here, as are market vacancies. “Other” vacancies (a Census category of vacant units that is often used as a proxy for blighted or dilapidated stock) 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.
- Neighborhoods in the near suburbs of Port Huron are included in the second of the partnership’s market types. Housing demand indicators here are higher than state averages. The group’s housing stock is dominated by single-family detached units, which tend to be older and larger than state averages. Homeownership here also exceeds the state average, and homeownership monthly costs are at or slightly below average. Rents tell a different story, however, since market vacancies declined sharply over the last five years, and rents have shot up as a result. Non-mortgaged homeowners also saw increases in housing costs during the same period. Home values also registered strong increases, but the rate of increase was slower than the Michigan average.
- The third market group covers most of the land area of the partnership. 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 southern portions of Flint, along with Beecher, Owosso and Port Huron are in the next market type. Housing demand indicators in these markets are relatively low; household income tends to be significantly lower than the statewide average, and unemployment is strongly higher. Housing supply indicators imply markets where single-family detached structures are very common, with some presence of denser housing types such as duplexes and small-scale

multifamily structures. The stock tends to be quite old, with few units built after 2010 and nearly a quarter dating back to 1939 or earlier. Overcrowded conditions are more common in these places than in other markets around the state. Home values and shelter costs are much lower in these areas; this is likely due to the age of the stock among other factors. Despite this, overburden is a large issue for many households here. Five-year trends in housing costs (both owner and renter) show decreases, even in the face of a decrease in the stock available for sale or rent.

- The fifth market type is comprised of areas on the southern margins of the partnership, bordering Livingston, Oakland and Macomb Counties. Housing demand indicators are strong here, performing better than the Michigan average. The housing supply in these markets, while not new, is of relatively recent vintage and corresponds to the push towards the exurban fringe. Units here tend to be larger and more expensive than average. Housing costs for owners and renters are higher than statewide, but due to higher income levels, shelter overburdened households are less common here than in other market types. Housing vacancies are low as well, which likely maintains higher housing values and rents. The five-year trend indicates that these patterns could extend into the future, since market vacancies declined strongly and costs for non-mortgaged homeowners and renters increased significantly as well.
- Areas in Flint Township, Davison and Lapeer are included in the sixth market type. Housing demand indicators are mixed; household incomes are lower than the state average, but so is the unemployment rate. Commute times are also generally low. In terms of supply, this group's housing stock displays a level of diversity rare in Michigan; the percentage of homes within single-family detached structures is significantly lower than in other markets, and multifamily structures account for around a quarter of the total. Mobile homes are about twice as common here than in other markets. Homeownership rates in these markets are also low, and majority renter markets are not uncommon among them. The stock also tends to be small, and of moderate age. While home values and costs are lower than state averages, lower incomes tend to increase the overburden rates in these markets. The proportion of vacancies on the market is higher here than in other places, and increased during the last five years, unlike the situation in other Michigan markets. During that same period, housing costs for owners and renters were either stable or decreased slightly, as did home values.
- Many northern and central Flint neighborhoods are included in the next market type. Housing demand in these markets is relatively soft, due to lower incomes and higher unemployment rates. The housing supply here is again predominantly older single-family structures of about average size. Homeowners constitute a thin majority of households in most areas in this group. The large percentage of homes constructed before 1940 coupled with the high percentage of overcrowded units points to issues with housing quality in these areas. Housing costs tend to be low, but even lower levels of income cause a large percentage of households in these areas to be shelter overburdened. Vacancies among the homeowner stock is higher than the state average, and the proportion of housing units that the Census characterizes as "other" vacancies is significantly higher in these markets. The five-year trend in costs and market vacancies show

a strong decrease in the number of units available for occupancy, as well as decreasing shelter costs for both owners and renters, and significantly lower home values.

- Huron County's Saginaw Bay shoreline comprises the eighth 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. Seasonal vacancies take up a large portion of all housing units. The stock also tends to be a bit smaller than average, and homeowner rates are very high. Housing costs tend to be low or moderate, likely impacted by the age and size of local housing units. "Other" vacancies tend to be higher as well. Market vacancies—those units either for sale or rent—decreased less than in other places, but upward pressures did force values significantly higher. Housing costs, however, were stable or dropped.
- Given local market conditions, certain tools or practices can be more effective than others. This data review uses two sources to generate possible policies to investigate for use regionally. The first is a product of researchers at Brookings and the Aspen Institute, who used local trends in housing data to determine logical tools and practices that could be used to help solve housing issues. They derived a set of market types, and policy responses tailored to conditions within these groups. Their work is at <https://www.brookings.edu/essay/introducing-the-housing-policy-matchmaker-a-diagnostic-tool-for-local-officials/>. The other is derived from the National Community of Practice on Local Housing Policy, which is a joint project of the Furman Center at New York University and Abt Associates. Their work was funded by the Ford Foundation, the John D. and Catherine T. MacArthur Foundation, the Kresge Foundation and the JPMorgan Chase Foundation. They have assembled a large list of tools that are keyed to what they term strong and soft markets, which are detailed at <https://localhousingsolutions.org/housing-policy-framework/>. Each tool entry is hyperlinked to its description on the Local Housing Solutions website. These policies are not presented as prescriptions to meet local goals, since conditions outside the scope of this analysis could impact their appropriateness. Instead, they are a way to start thinking about what might work given a general sense of local market context.

Argentina

Population

22,790

Households

8,624

Median HH Income

\$86,456

Owner HH Income

\$89,958

Renter HH Income

\$36,029

Housing Costs

Owner Units

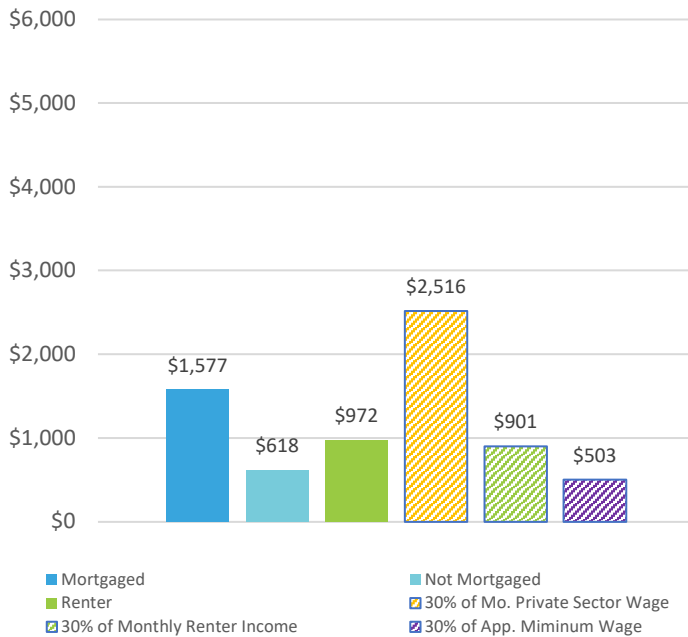
Home Value	\$225,471	2016 Value	\$177,720
Cost M/NM	\$1577/\$618	Value ▲	26.9%
\$75,157 To afford median home			

Renter Units

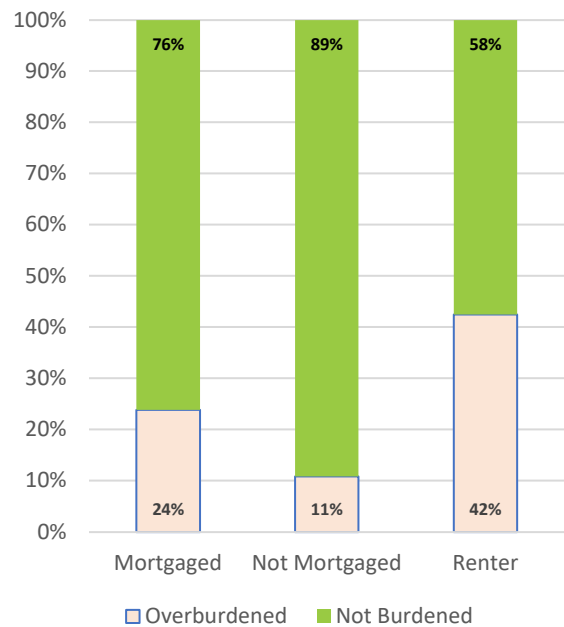
Gross Rent	\$972	2016 Rent	\$1,034
		Rent ▲	-6.0%
\$38,880 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,135	Owner HH	96%	Renter HH	4%
Median Year Built	1984	% Built Pre-1970		28.4%	
Median Move Year	2006	% Built After 2010		3.1%	
Median Rooms	6.6	SF%	92.3%	MM%	3.3%
				MF%	0.1%

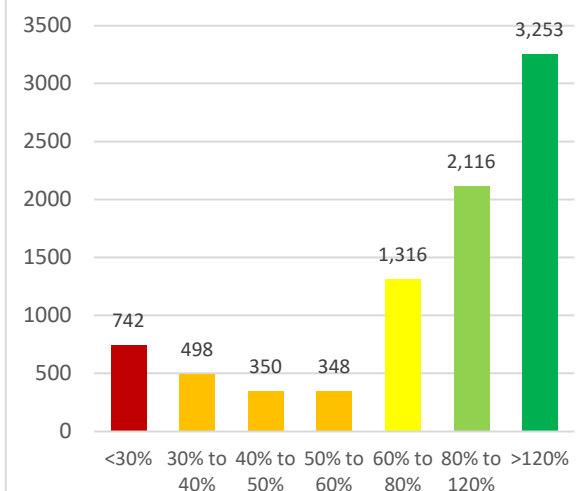
Vacancy Rates

Total	5.6%	Owner	0%	Renter	0.1%
Seasonal	3.1%	Other	1.9%	# V Rent	33
				#V Owner	27

Homeownership Rate by Race/Ethnicity

Black	50.0%	White	96.0%
Asian	100.0%	Other or Multiracial	89.4%
Am. Indian	94.7%	Hispanic	87.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Argentina

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.7%	0.2%
Household Count, 2021	8,624	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.92	--	--	--	--	--
Median Income, 2021	\$86,456	--	11.9%	\$57,446	--	12.8%
Median owner income, 2021	\$89,958	--	7.9%	\$67,954	--	11.3%
Median renter income, 2021	\$36,029	--	2.9%	\$32,316	--	17.1%
Median home value	\$225,471	--	26.9%	\$144,517	--	24.0%
Median gross rent	\$972	--	-6.0%	\$824	--	4.1%
Income needed for median rent	\$38,880	--	--	\$32,969	--	--
Income needed for median value	\$75,157	--	--	\$48,172	--	--
Overburdened households	1,768	21%	-12.0%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	172	1.9%	13.2%	19,830	5.0%	-16.2%
Seasonal vacancy	279	3.1%	43.1%	15,694	3.9%	2.4%
For-Sale vacancy	27	0.3%	-59.7%	2,959	0.7%	-48.8%
For-Rent vacancy	33	0.4%	73.7%	3,626	0.9%	-40.3%
Homes built pre-1940	813	8.9%	--	56,741	14.3%	--
Homes built post-1990	4,177	45.7%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	152	9	161
Market supply (vacant on market, adjusted for age)	7	15	22
5 year Market production goals (based on 75K units)	140	0	140
1 year Market production goals (based on 15K units)	28	0	28
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Argentina

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	432	Total Amt/App	\$263,958	% Approved	81.3%
Total Conventional Apps	320	Conventional Amt/App	\$267,938	% Conv Apprvd	82.2%
Total Assisted Apps	112	Assisted Amt/App	\$252,589	% Asst Apprvd	78.6%
Applications by Race: White					
Total Apps	365	Total Amt/App	\$263,575	% Positive	81.6%
Total Conventional Apps	266	Conventional Amt/App	\$268,872	% Conv Positive	82.7%
Total Assisted Apps	99	Assisted Amt/App	\$249,343	% Asst Positive	78.8%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$311,667	% Positive	67%
Total Conventional Apps	1	Conventional Amt/App	\$525,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$205,000	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$225,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$225,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$185,000	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$185,000	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$335,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$335,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	59	Total Amt/App	\$259,068	% Positive	79.7%
Total Conventional Apps	50	Conventional Amt/App	\$256,600	% Conv Positive	80.0%
Total Assisted Apps	9	Assisted Amt/App	\$272,778	% Asst Positive	77.8%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$266,250	% Positive	75.0%
Total Conventional Apps	5	Conventional Amt/App	\$269,000	% Conv Positive	80.0%
Total Assisted Apps	3	Assisted Amt/App	\$261,667	% Asst Positive	66.7%

Bad Axe

Population

25,872

Households

10,242

Median HH Income

\$53,678

Owner HH Income

\$57,904

Renter HH Income

\$32,519

Housing Costs

Owner Units

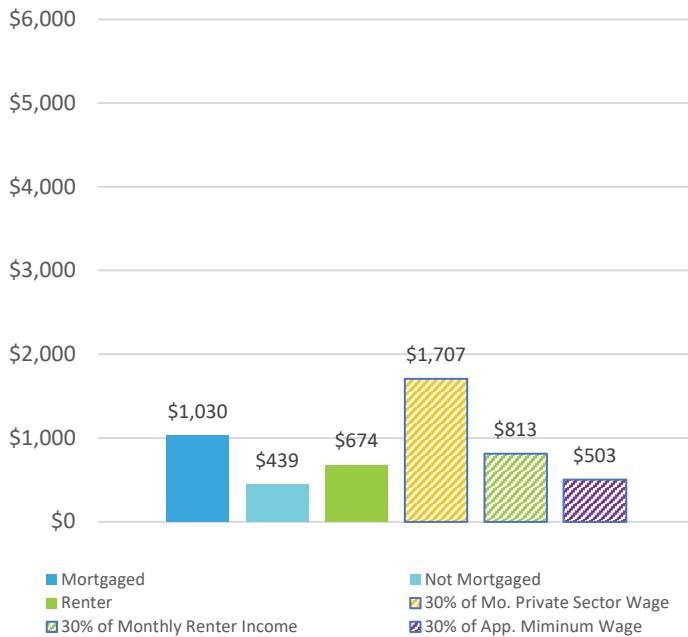
Home Value	\$123,404	2016 Value	\$109,851
Cost M/NM	\$1030/\$439	Value ▲	12.3%
\$41,135 To afford median home			

Renter Units

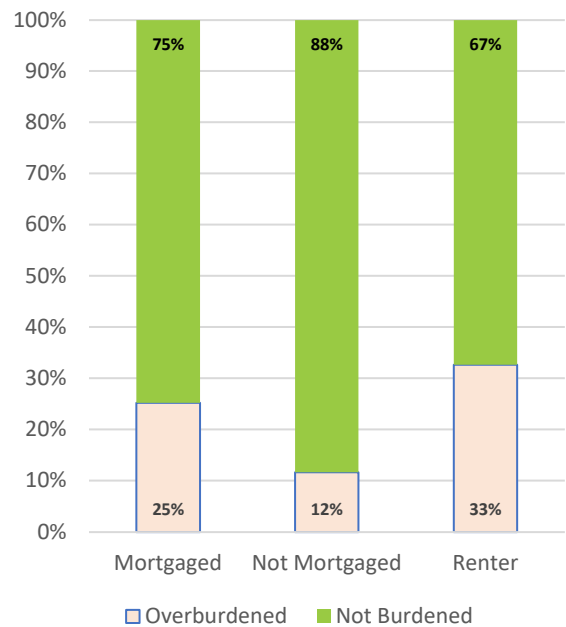
Gross Rent	\$674	2016 Rent	\$668
		Rent ▲	0.8%
\$26,960 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,458	Owner HH	82%	Renter HH	18%
Median Year Built	1967	% Built Pre-1970		53.2%	
Median Move Year	2005	% Built After 2010		2.3%	
Median Rooms	6.1	SF%	86.3%	MM%	4.6%
				MF%	1.6%

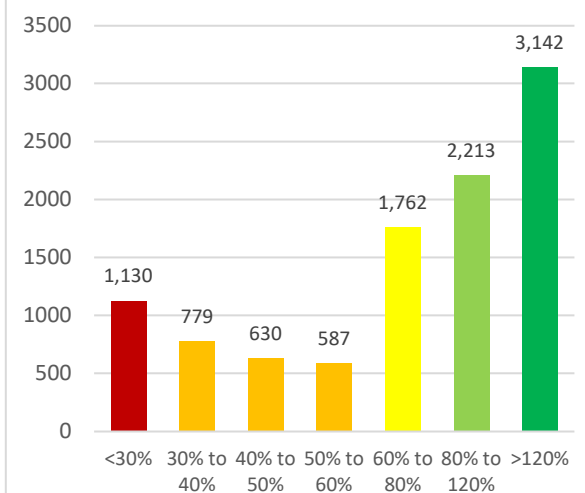
Vacancy Rates

Total	23.9%	Owner	0%	Renter	0.1%
Seasonal	18.0%	Other	3.6%	# V Rent	113
				#V Owner	99

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	82.6%
Asian	41.7%	Other or Multiracial	65.4%
Am. Indian	84.6%	Hispanic	38.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Bad Axe

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

-4.0%
10,242

Partnership

0.2%
343,836

Housing Affordability

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

Market

Number	%	% Change
2.15	--	--
\$53,678	--	10.6%
\$57,904	--	8.6%
\$32,519	--	12.3%
\$123,404	--	12.3%
\$674	--	0.8%
\$26,960	--	--
\$41,135	--	--
2,061	20%	-18.9%

Partnership

Number	%	% Change
--	--	--
\$57,446	--	12.8%
\$67,954	--	11.3%
\$32,316	--	17.1%
\$144,517	--	24.0%
\$824	--	4.1%
\$32,969	--	--
\$48,172	--	--
86,876	25.3%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
479	3.6%	-36.6%
2,429	18.0%	7.8%
99	0.7%	-75.9%
113	0.8%	-32.7%
3,080	22.9%	--
2,946	21.9%	--

Partnership

Number	%	% Change
19,830	5.0%	-16.2%
15,694	3.9%	2.4%
2,959	0.7%	-48.8%
3,626	0.9%	-40.3%
56,741	14.3%	--
99,686	25.1%	--

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)	93	109	202
Market supply (vacant on market, adjusted for age)	52	63	116
5 year Market production goals (based on 75K units)	39	44	83
1 year Market production goals (based on 15K units)	8	9	17
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Bad Axe

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	257	Total Amt/App	\$142,237	% Approved	81.3%
Total Conventional Apps	193	Conventional Amt/App	\$145,155	% Conv Apprvd	85.5%
Total Assisted Apps	64	Assisted Amt/App	\$133,438	% Asst Apprvd	68.8%
Applications by Race: White					
Total Apps	233	Total Amt/App	\$138,734	% Positive	82.8%
Total Conventional Apps	176	Conventional Amt/App	\$141,705	% Conv Positive	86.9%
Total Assisted Apps	57	Assisted Amt/App	\$129,561	% Asst Positive	70.2%
Applications by Race: Black					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$371,667	% Positive	33.3%
Total Conventional Apps	3	Conventional Amt/App	\$371,667	% Conv Positive	33.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$165,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$215,000	% Conv Positive	100.0%
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	16	Total Amt/App	\$153,750	% Positive	75.0%
Total Conventional Apps	9	Conventional Amt/App	\$145,000	% Conv Positive	88.9%
Total Assisted Apps	7	Assisted Amt/App	\$165,000	% Asst Positive	57.1%
Applications by Ethnicity: Hispanic					
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

Barnes Lake-North Branch

Population

27,222

Households

10,250

Median HH Income

\$63,216

Owner HH Income

\$66,651

Renter HH Income

\$30,176

Housing Costs

Owner Units

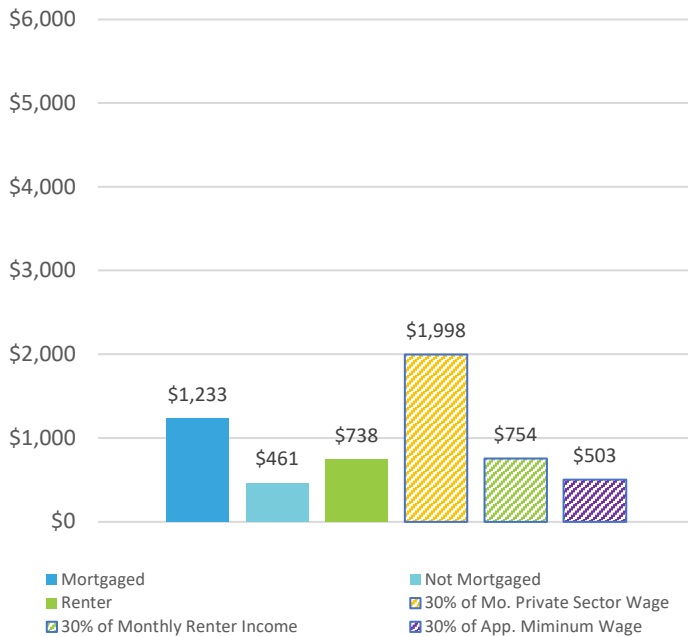
Home Value	\$167,810	2016 Value	\$142,869
Cost M/NM	\$1233/\$461	Value ▲	17.5%
\$55,937 To afford median home			

Renter Units

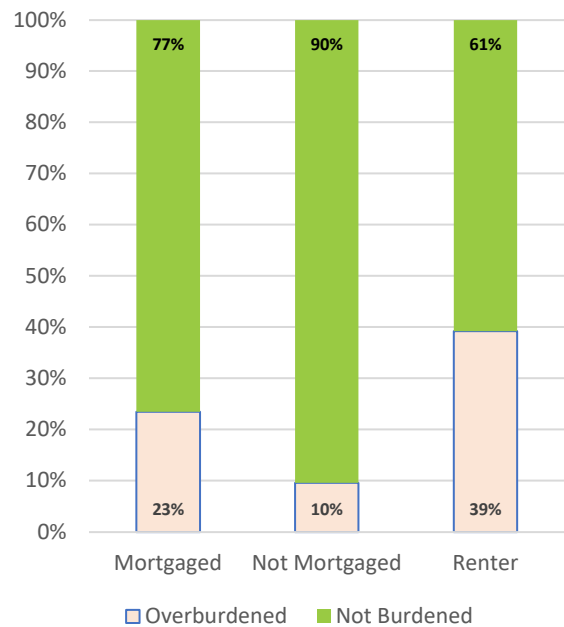
Gross Rent	\$738	2016 Rent	\$931
		Rent ▲	-20.8%
\$29,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,129	Owner HH	90%	Renter HH	10%
Median Year Built	1979	% Built Pre-1970		32.5%	
Median Move Year	2007	% Built After 2010		1.6%	
Median Rooms	6.1	SF%	88%	MM%	2.7%
				MF%	0.9%

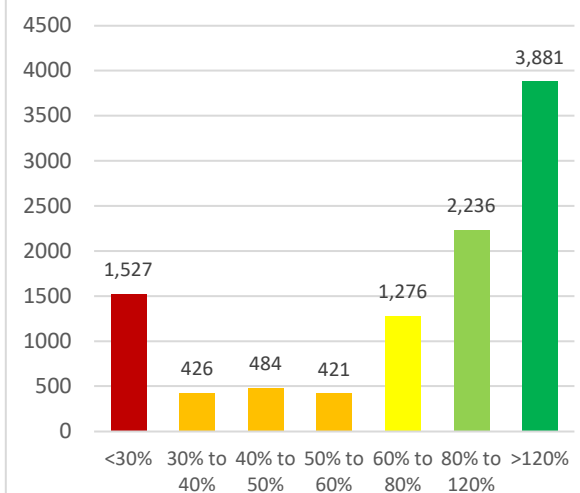
Vacancy Rates

Total	7.9%	Owner	0%	Renter	0%
Seasonal	3.6%	Other	1.6%	# V Rent	49
				#V Owner	37

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	89.9%
Asian	100.0%	Other or Multiracial	96.4%
Am. Indian	100.0%	Hispanic	95.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Barnes Lake-North Branch

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.9%	0.2%
Household Count, 2021	10,250	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.92	--	--	--	--	--
Median Income, 2021	\$63,216	--	6.9%	\$57,446	--	12.8%
Median owner income, 2021	\$66,651	--	7.2%	\$67,954	--	11.3%
Median renter income, 2021	\$30,176	--	1.7%	\$32,316	--	17.1%
Median home value	\$167,810	--	17.5%	\$144,517	--	24.0%
Median gross rent	\$738	--	-20.8%	\$824	--	4.1%
Income needed for median rent	\$29,520	--	--	\$32,969	--	--
Income needed for median value	\$55,937	--	--	\$48,172	--	--
Overburdened households	2,120	21%	-9.6%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	177	1.6%	-56.0%	19,830	5.0%	-16.2%
Seasonal vacancy	398	3.6%	21.3%	15,694	3.9%	2.4%
For-Sale vacancy	37	0.3%	-75.0%	2,959	0.7%	-48.8%
For-Rent vacancy	49	0.4%	-63.2%	3,626	0.9%	-40.3%
Homes built pre-1940	1,247	11.2%	--	56,741	14.3%	--
Homes built post-1990	3,609	32.4%	--	99,686	25.1%	--

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)	117	32	149
Market supply (vacant on market, adjusted for age)	11	21	32
5 year Market production goals (based on 75K units)	103	11	113
1 year Market production goals (based on 15K units)	21	2	23
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Barnes Lake-North Branch

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	404	Total Amt/App	\$220,792	% Approved	80.0%
Total Conventional Apps	268	Conventional Amt/App	\$233,060	% Conv Apprvd	82.8%
Total Assisted Apps	136	Assisted Amt/App	\$196,618	% Asst Apprvd	74.3%
Applications by Race: White					
Total Apps	344	Total Amt/App	\$221,366	% Positive	79.9%
Total Conventional Apps	228	Conventional Amt/App	\$233,640	% Conv Positive	82.5%
Total Assisted Apps	116	Assisted Amt/App	\$197,241	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$195,000	% Positive	100%
Total Conventional Apps	2	Conventional Amt/App	\$195,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$151,667	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$151,667	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	4	Total Amt/App	\$130,000	% Positive	75.0%
Total Conventional Apps	2	Conventional Amt/App	\$100,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$160,000	% 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	48	Total Amt/App	\$220,208	% Positive	79.2%
Total Conventional Apps	31	Conventional Amt/App	\$239,194	% Conv Positive	83.9%
Total Assisted Apps	17	Assisted Amt/App	\$185,588	% Asst Positive	70.6%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$183,571	% Positive	85.7%
Total Conventional Apps	4	Conventional Amt/App	\$205,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$155,000	% Asst Positive	66.7%

Beecher

Population

24,990

Households

9,866

Median HH Income

\$40,699

Owner HH Income

\$46,221

Renter HH Income

\$28,157

Housing Costs

Owner Units

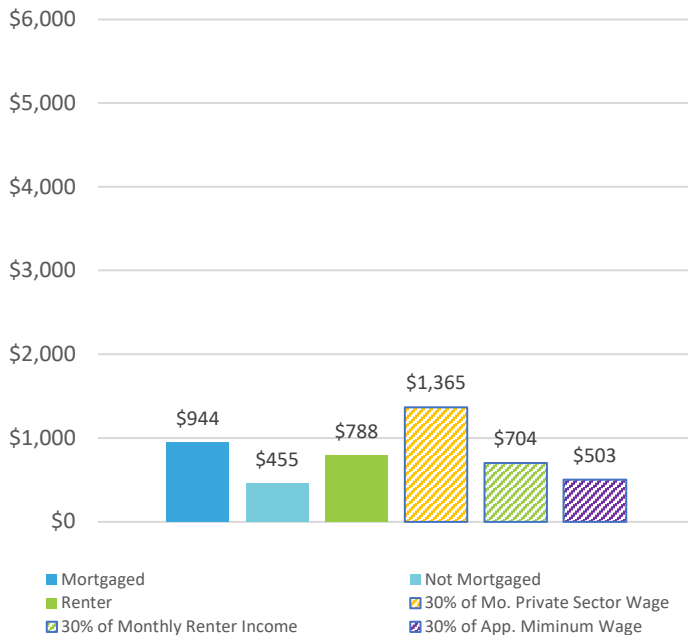
Home Value	\$60,290	2016 Value	\$52,483
Cost M/NM	\$944/\$455	Value ▲	14.9%
\$20,097 To afford median home			

Renter Units

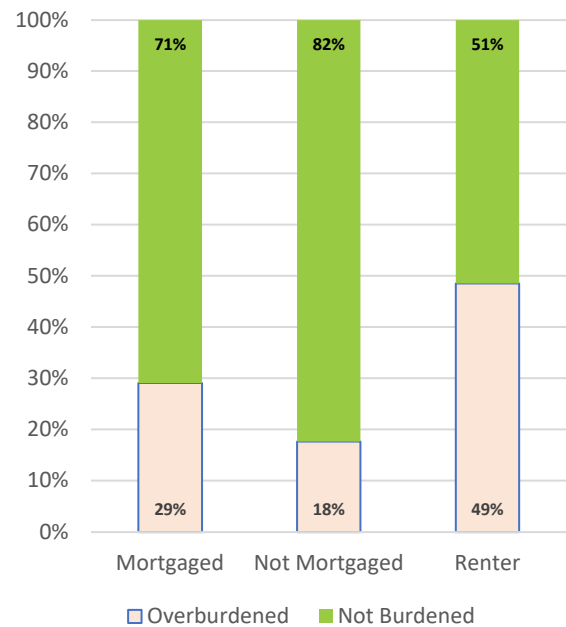
Gross Rent	\$788	2016 Rent	\$733
		Rent ▲	7.5%
\$31,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,727	Owner HH	68%	Renter HH	32%
Median Year Built	1962	% Built Pre-1970		68.9%	
Median Move Year	2010	% Built After 2010		0.8%	
Median Rooms	5.2	SF%	78.5%	MM%	9.5%
				MF%	2%

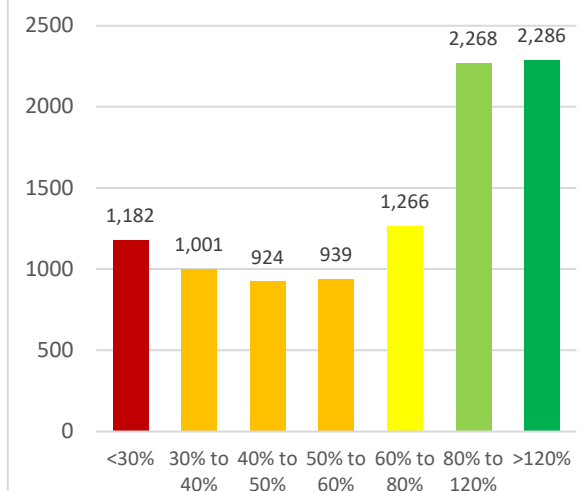
Vacancy Rates

Total	15.9%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	13.3%	# V Rent	124
				#V Owner	38

Homeownership Rate by Race/Ethnicity

Black	51.9%	White	77.5%
Asian	0.0%	Other or Multiracial	60.5%
Am. Indian	61.7%	Hispanic	66.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Beecher

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

-3.2%

9,866

Partnership

0.2%

343,836

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

1.05

--

--

--

--

--

\$40,699

--

16.2%

\$57,446

--

12.8%

\$46,221

--

8.0%

\$67,954

--

11.3%

\$28,157

--

31.1%

\$32,316

--

17.1%

\$60,290

--

14.9%

\$144,517

--

24.0%

\$788

--

7.5%

\$824

--

4.1%

\$31,520

--

--

\$32,969

--

--

\$20,097

--

--

\$48,172

--

--

3,084

31%

-27.4%

86,876

25.3%

-16.0%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

1,565

13.3%

36.4%

19,830

5.0%

-16.2%

36

0.3%

50.0%

15,694

3.9%

2.4%

38

0.3%

-86.1%

2,959

0.7%

-48.8%

124

1.1%

-56.5%

3,626

0.9%

-40.3%

1,403

12.0%

--

56,741

14.3%

--

1,253

10.7%

--

99,686

25.1%

--

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)

93

313

406

Market supply (vacant on market, adjusted for age)

28

77

105

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

63

227

290

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

13

45

58

5 year Partnership goals (based on 75K units)

2,607

2,745

5,352

1 year Partnership goals (based on 15K units)

521

549

1,070

Beecher

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	256	Total Amt/App	\$113,711	% Approved	77.3%
Total Conventional Apps	105	Conventional Amt/App	\$117,190	% Conv Apprvd	76.2%
Total Assisted Apps	151	Assisted Amt/App	\$111,291	% Asst Apprvd	78.1%
Applications by Race: White					
Total Apps	169	Total Amt/App	\$117,959	% Positive	79.3%
Total Conventional Apps	70	Conventional Amt/App	\$121,857	% Conv Positive	77.1%
Total Assisted Apps	99	Assisted Amt/App	\$115,202	% Asst Positive	80.8%
Applications by Race: Black					
Total Apps	47	Total Amt/App	\$105,213	% Positive	62%
Total Conventional Apps	18	Conventional Amt/App	\$110,000	% Conv Positive	55.6%
Total Assisted Apps	29	Assisted Amt/App	\$102,241	% Asst Positive	65.5%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$155,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$215,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$215,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	35	Total Amt/App	\$105,000	% Positive	85.7%
Total Conventional Apps	14	Conventional Amt/App	\$106,429	% Conv Positive	92.9%
Total Assisted Apps	21	Assisted Amt/App	\$104,048	% Asst Positive	81.0%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$115,000	% Positive	81.8%
Total Conventional Apps	5	Conventional Amt/App	\$101,000	% Conv Positive	80.0%
Total Assisted Apps	6	Assisted Amt/App	\$126,667	% Asst Positive	83.3%

Burton

Population

26,889

Households

11,155

Median HH Income

\$52,691

Owner HH Income

\$61,300

Renter HH Income

\$29,454

Housing Costs

Owner Units

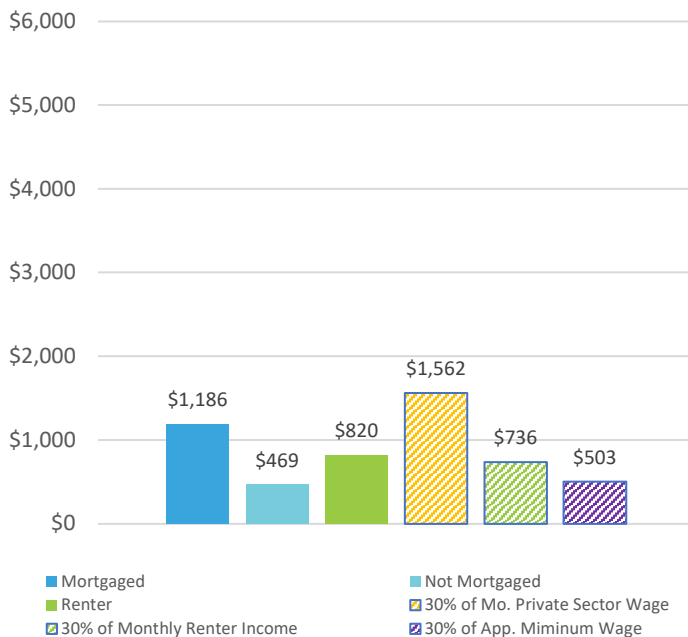
Home Value	\$111,257	2016 Value	\$86,525
Cost M/NM	\$1186/\$469	Value ▲	28.6%
\$37,086 To afford median home			

Renter Units

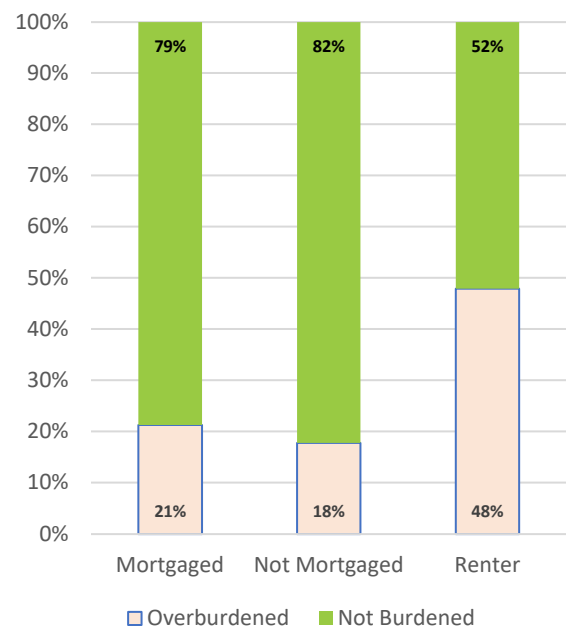
Gross Rent	\$820	2016 Rent	\$828
		Rent ▲	-1.0%
\$32,800 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,055	Owner HH	74%	Renter HH	26%
Median Year Built	1969	% Built Pre-1970	59%		
Median Move Year	2009	% Built After 2010	1.7%		
Median Rooms	5.6	SF%	80.1%	MM%	6.1%
		MF%	6.8%		

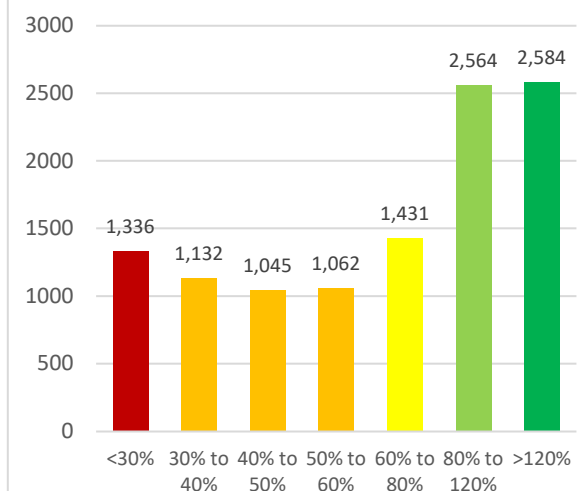
Vacancy Rates

Total	7.5%	Owner	0%	Renter	0%
Seasonal	0.6%	Other	4.2%	# V Rent	145
				#V Owner	113

Homeownership Rate by Race/Ethnicity

Black	32.8%	White	78.5%
Asian	56.4%	Other or Multiracial	83.2%
Am. Indian	33.3%	Hispanic	83.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Burton

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.0%	0.2%
Household Count, 2021	11,155	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.94	--	--	--	--	--
Median Income, 2021	\$52,691	--	11.2%	\$57,446	--	12.8%
Median owner income, 2021	\$61,300	--	2.5%	\$67,954	--	11.3%
Median renter income, 2021	\$29,454	--	6.2%	\$32,316	--	17.1%
Median home value	\$111,257	--	28.6%	\$144,517	--	24.0%
Median gross rent	\$820	--	-1.0%	\$824	--	4.1%
Income needed for median rent	\$32,800	--	--	\$32,969	--	--
Income needed for median value	\$37,086	--	--	\$48,172	--	--
Overburdened households	3,037	27%	-15.1%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	506	4.2%	-4.7%	19,830	5.0%	-16.2%
Seasonal vacancy	74	0.6%	27.6%	15,694	3.9%	2.4%
For-Sale vacancy	113	0.9%	-28.9%	2,959	0.7%	-48.8%
For-Rent vacancy	145	1.2%	-31.0%	3,626	0.9%	-40.3%
Homes built pre-1940	967	8.0%	--	56,741	14.3%	--
Homes built post-1990	2,898	24.0%	--	99,686	25.1%	--

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)	119	214	333
Market supply (vacant on market, adjusted for age)	69	71	140
5 year Market production goals (based on 75K units)	48	138	186
1 year Market production goals (based on 15K units)	10	28	37
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Burton

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	574	Total Amt/App	\$139,495	% Approved	80.1%
Total Conventional Apps	308	Conventional Amt/App	\$138,701	% Conv Apprvd	80.8%
Total Assisted Apps	266	Assisted Amt/App	\$140,414	% Asst Apprvd	79.3%
Applications by Race: White					
Total Apps	451	Total Amt/App	\$132,406	% Positive	79.8%
Total Conventional Apps	241	Conventional Amt/App	\$133,506	% Conv Positive	82.2%
Total Assisted Apps	210	Assisted Amt/App	\$131,143	% Asst Positive	77.1%
Applications by Race: Black					
Total Apps	30	Total Amt/App	\$185,000	% Positive	97%
Total Conventional Apps	7	Conventional Amt/App	\$166,429	% Conv Positive	100.0%
Total Assisted Apps	23	Assisted Amt/App	\$190,652	% Asst Positive	95.7%
Applications by Race: Asian					
Total Apps	8	Total Amt/App	\$161,250	% Positive	75.0%
Total Conventional Apps	6	Conventional Amt/App	\$163,333	% Conv Positive	66.7%
Total Assisted Apps	2	Assisted Amt/App	\$155,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	5	Total Amt/App	\$185,000	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$221,667	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$130,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$155,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	71	Total Amt/App	\$156,549	% Positive	71.8%
Total Conventional Apps	48	Conventional Amt/App	\$153,542	% Conv Positive	70.8%
Total Assisted Apps	23	Assisted Amt/App	\$162,826	% Asst Positive	73.9%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$127,500	% Positive	87.5%
Total Conventional Apps	4	Conventional Amt/App	\$135,000	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$120,000	% Asst Positive	75.0%

Capac-Yale

Population

18,465

Households

7,372

Median HH Income

\$72,863

Owner HH Income

\$79,655

Renter HH Income

\$31,075

Housing Costs

Owner Units

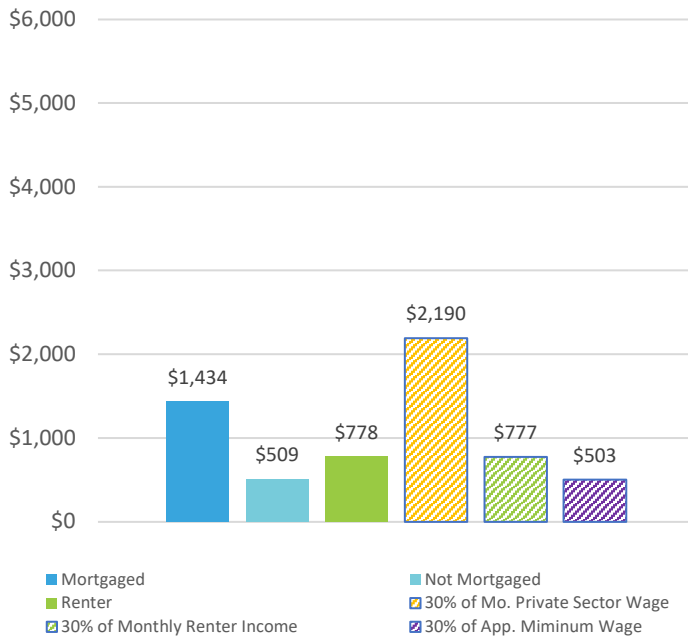
Home Value	\$194,120	2016 Value	\$156,150
Cost M/NM	\$1434/\$509	Value ▲	24.3%
\$64,707 To afford median home			

Renter Units

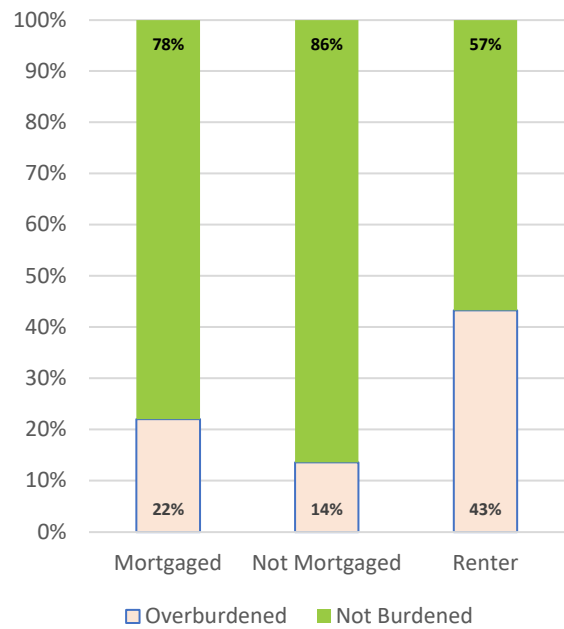
Gross Rent	\$778	2016 Rent	\$869
		Rent ▲	-10.5%
\$31,120 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,807	Owner HH	88%	Renter HH	12%
Median Year Built	1981	% Built Pre-1970		35.8%	
Median Move Year	2007	% Built After 2010		2%	
Median Rooms	6.1	SF%	87.5%	MM%	5.6%
				MF%	2.2%

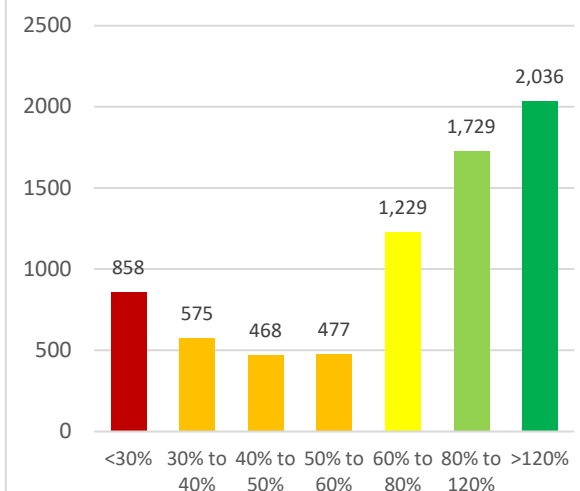
Vacancy Rates

Total	5.6%	Owner	0%	Renter	0%
Seasonal	0.4%	Other	3.4%	# V Rent	18
				#V Owner	47

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	89.2%
Asian	0.0%	Other or Multiracial	43.3%
Am. Indian	0.0%	Hispanic	62.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Capac-Yale

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

8.6%
7,372

Partnership

0.2%
343,836

Housing Affordability

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

Market

Number	%	% Change
3.38	--	--
\$72,863	--	12.8%
\$79,655	--	13.0%
\$31,075	--	-22.9%
\$194,120	--	24.3%
\$778	--	-10.5%
\$31,120	--	--
\$64,707	--	--
1,603	22%	-15.8%

Partnership

Number	%	% Change
--	--	--
\$57,446	--	12.8%
\$67,954	--	11.3%
\$32,316	--	17.1%
\$144,517	--	24.0%
\$824	--	4.1%
\$32,969	--	--
\$48,172	--	--
86,876	25.3%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
263	3.4%	-3.0%
33	0.4%	-40.0%
47	0.6%	-60.8%
18	0.2%	-66.0%
1,405	18.0%	--
3,133	40.1%	--

Partnership

Number	%	% Change
19,830	5.0%	-16.2%
15,694	3.9%	2.4%
2,959	0.7%	-48.8%
3,626	0.9%	-40.3%
56,741	14.3%	--
99,686	25.1%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	102	38	140
Market supply (vacant on market, adjusted for age)	16	9	25
5 year Market production goals (based on 75K units)	83	28	111
1 year Market production goals (based on 15K units)	17	6	22
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Capac-Yale

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	292	Total Amt/App	\$211,781	% Approved	79.1%
Total Conventional Apps	205	Conventional Amt/App	\$219,293	% Conv Apprvd	79.0%
Total Assisted Apps	87	Assisted Amt/App	\$194,080	% Asst Apprvd	79.3%
Applications by Race: White					
Total Apps	253	Total Amt/App	\$207,490	% Positive	79.8%
Total Conventional Apps	178	Conventional Amt/App	\$213,034	% Conv Positive	79.8%
Total Assisted Apps	75	Assisted Amt/App	\$194,333	% Asst Positive	80.0%
Applications by Race: Black					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$248,333	% Positive	66.7%
Total Conventional Apps	2	Conventional Amt/App	\$295,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$155,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	4	Total Amt/App	\$287,500	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$340,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$235,000	% 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	35	Total Amt/App	\$241,000	% Positive	77.1%
Total Conventional Apps	25	Conventional Amt/App	\$257,800	% Conv Positive	72.0%
Total Assisted Apps	10	Assisted Amt/App	\$199,000	% Asst Positive	90.0%
Applications by Ethnicity: Hispanic					
Total Apps	1	Total Amt/App	\$165,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Caro

Population

36,162

Households

14,200

Median HH Income

\$52,987

Owner HH Income

\$57,658

Renter HH Income

\$32,410

Housing Costs

Owner Units

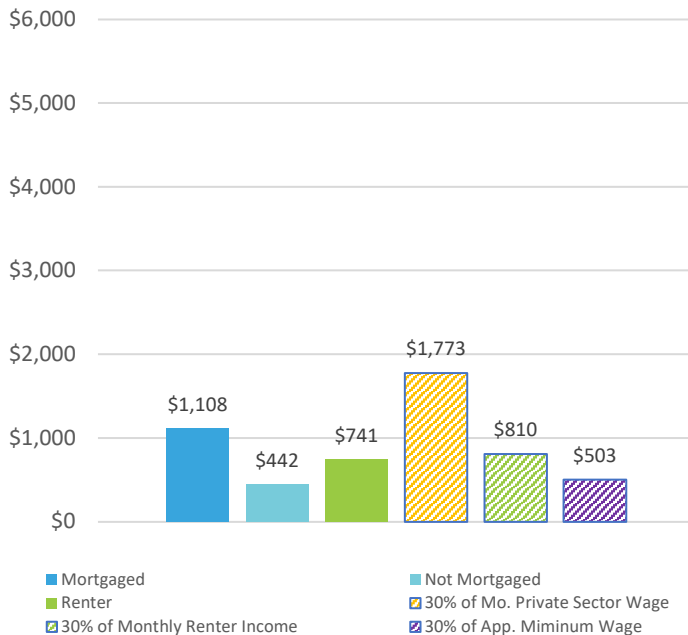
Home Value	\$113,907	2016 Value	\$110,114
Cost M/NM	\$1108/\$442	Value ▲	3.4%
\$37,969 To afford median home			

Renter Units

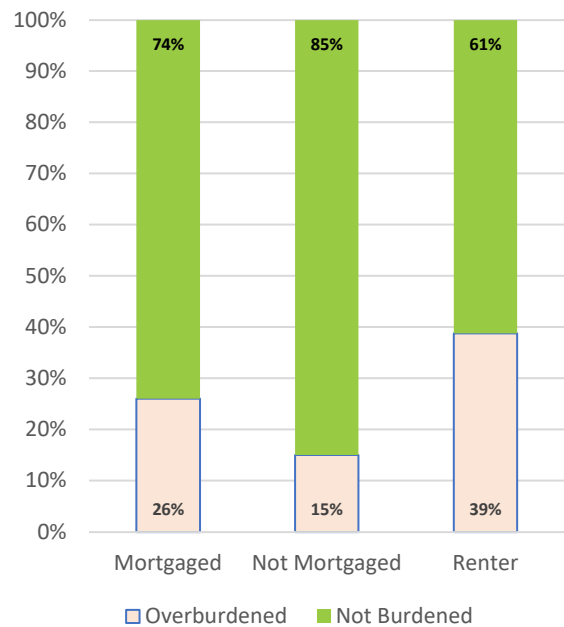
Gross Rent	\$741	2016 Rent	\$730
		Rent ▲	1.5%
\$29,640 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	15,973	Owner HH	84%	Renter HH	16%
Median Year Built	1971	% Built Pre-1970	45.9%		
Median Move Year	2005	% Built After 2010	1.2%		
Median Rooms	5.9	SF%	81.1%	MM%	6.7%
				MF%	2.1%

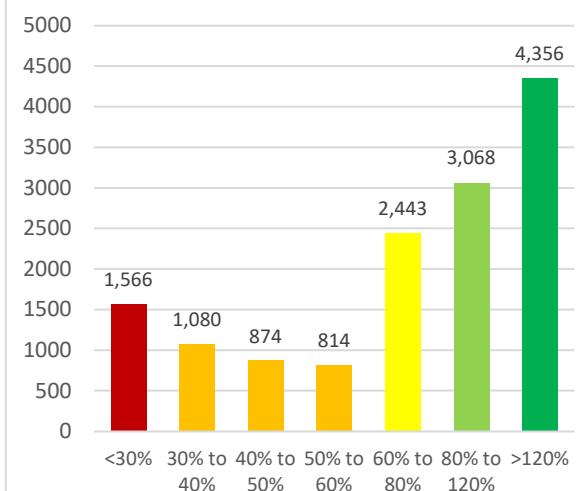
Vacancy Rates

Total	11.1%	Owner	0%	Renter	0%
Seasonal	3.9%	Other	4.9%	# V Rent	102
				#V Owner	140

Homeownership Rate by Race/Ethnicity

Black	84.9%	White	84.6%
Asian	92.6%	Other or Multiracial	74.7%
Am. Indian	48.9%	Hispanic	78.2%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Caro

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

0.0%
14,200

Partnership

0.2%
343,836

Housing Affordability

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

Market

Number	%	% Change
1.98	--	--
\$52,987	--	12.0%
\$57,658	--	7.3%
\$32,410	--	16.5%
\$113,907	--	3.4%
\$741	--	1.5%
\$29,640	--	--
\$37,969	--	--
3,355	24%	-20.1%

Partnership

Number	%	% Change
--	--	--
\$57,446	--	12.8%
\$67,954	--	11.3%
\$32,316	--	17.1%
\$144,517	--	24.0%
\$824	--	4.1%
\$32,969	--	--
\$48,172	--	--
86,876	25.3%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
781	4.9%	35.6%
625	3.9%	26.5%
140	0.9%	-68.5%
102	0.6%	-23.3%
2,807	17.6%	--
3,684	23.1%	--

Partnership

Number	%	% Change
19,830	5.0%	-16.2%
15,694	3.9%	2.4%
2,959	0.7%	-48.8%
3,626	0.9%	-40.3%
56,741	14.3%	--
99,686	25.1%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	163	113	276
Market supply (vacant on market, adjusted for age)	61	51	111
5 year Market production goals (based on 75K units)	99	60	159
1 year Market production goals (based on 15K units)	20	12	32
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Caro

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	488	Total Amt/App	\$158,094	% Approved	78.1%
Total Conventional Apps	306	Conventional Amt/App	\$161,863	% Conv Apprvd	82.0%
Total Assisted Apps	182	Assisted Amt/App	\$151,758	% Asst Apprvd	71.4%
Applications by Race: White					
Total Apps	429	Total Amt/App	\$155,163	% Positive	79.7%
Total Conventional Apps	267	Conventional Amt/App	\$158,820	% Conv Positive	84.3%
Total Assisted Apps	162	Assisted Amt/App	\$149,136	% Asst Positive	72.2%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$161,667	% Positive	33%
Total Conventional Apps	1	Conventional Amt/App	\$35,000	% Conv Positive	0.0%
Total Assisted Apps	2	Assisted Amt/App	\$225,000	% Asst Positive	50.0%
Applications by Race: Asian					
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: Native American					
Total Apps	1	Total Amt/App	\$115,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$115,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$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	51	Total Amt/App	\$175,392	% Positive	66.7%
Total Conventional Apps	33	Conventional Amt/App	\$179,848	% Conv Positive	66.7%
Total Assisted Apps	18	Assisted Amt/App	\$167,222	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$148,333	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$108,333	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$188,333	% Asst Positive	33.3%

Cass City

Population

20,662

Households

8,711

Median HH Income

\$56,586

Owner HH Income

\$60,602

Renter HH Income

\$41,259

Housing Costs

Owner Units

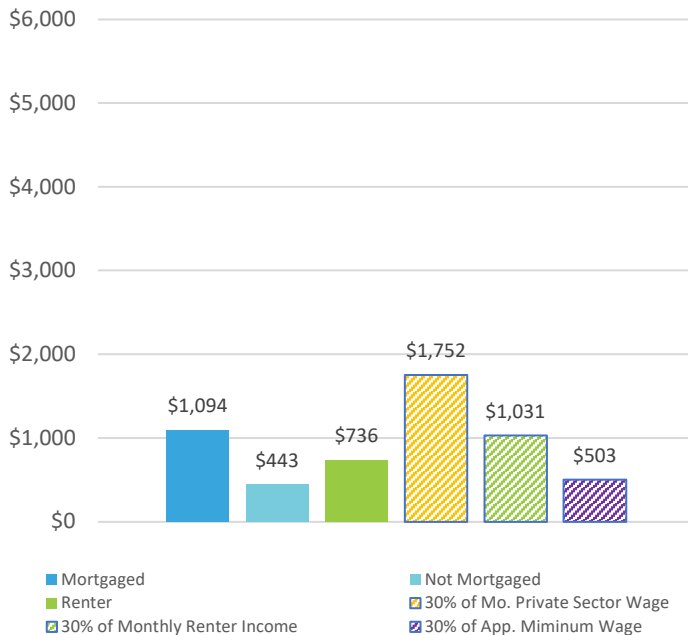
Home Value	\$106,416	2016 Value	\$98,154
Cost M/NM	\$1094/\$443	Value ▲	8.4%
\$35,472 To afford median home			

Renter Units

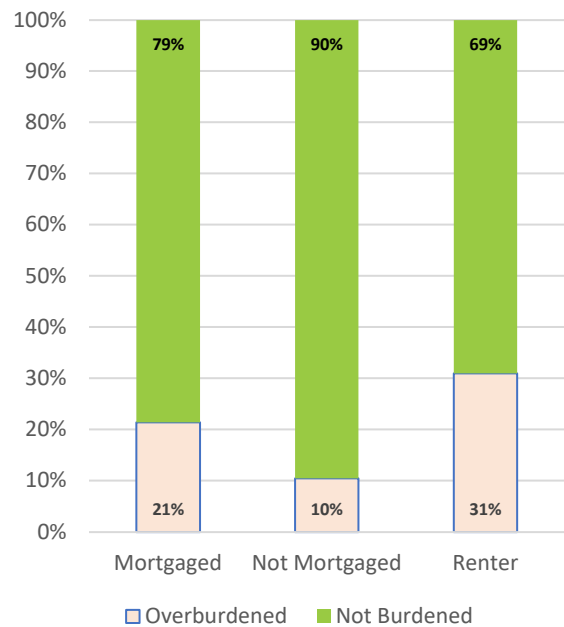
Gross Rent	\$736	2016 Rent	\$710
		Rent ▲	3.7%
\$29,440 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,911	Owner HH	85%	Renter HH	15%
Median Year Built	1962	% Built Pre-1970		58.8%	
Median Move Year	2004	% Built After 2010		2.2%	
Median Rooms	6.2	SF%	85.4%	MM%	7.2%
				MF%	1%

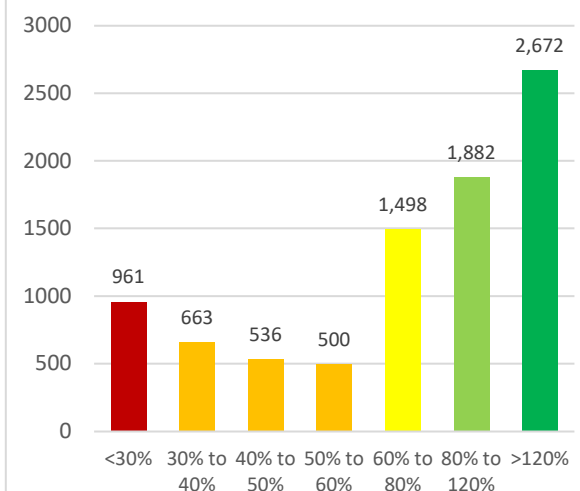
Vacancy Rates

Total	12.1%	Owner	0%	Renter	0.1%
Seasonal	4.6%	Other	4.2%	# V Rent	79
				#V Owner	75

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	86.1%
Asian	60.0%	Other or Multiracial	73.8%
Am. Indian	100.0%	Hispanic	73.6%
Pacific Island	0.0%		

Number of Households by AMI Group



Cass City

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

0.4%

8,711

Partnership

0.2%

343,836

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

1.85

--

--

--

--

--

\$56,586

--

7.2%

\$57,446

--

12.8%

\$60,602

--

6.7%

\$67,954

--

11.3%

\$41,259

--

35.9%

\$32,316

--

17.1%

\$106,416

--

8.4%

\$144,517

--

24.0%

\$736

--

3.7%

\$824

--

4.1%

\$29,440

--

--

\$32,969

--

--

\$35,472

--

--

\$48,172

--

--

1,553

18%

-16.1%

86,876

25.3%

-16.0%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

415

4.2%

-19.7%

19,830

5.0%

-16.2%

454

4.6%

41.0%

15,694

3.9%

2.4%

75

0.8%

-49.7%

2,959

0.7%

-48.8%

79

0.8%

-38.8%

3,626

0.9%

-40.3%

2,742

27.7%

--

56,741

14.3%

--

1,741

17.6%

--

99,686

25.1%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

Low Cost and Stable

Low Strength and Low Need (Type III)

Gap Analysis 2021

Owner Units

Renter Units

Total Units

Market demand (estimated annual moves)

108

62

170

Market supply (vacant on market, adjusted for age)

44

45

89

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

61

17

78

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

12

3

16

5 year Partnership goals (based on 75K units)

2,607

2,745

5,352

1 year Partnership goals (based on 15K units)

521

549

1,070

Cass City

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	258	Total Amt/App	\$151,822	% Approved	79.1%
Total Conventional Apps	177	Conventional Amt/App	\$156,638	% Conv Apprvd	80.8%
Total Assisted Apps	81	Assisted Amt/App	\$141,296	% Asst Apprvd	75.3%
Applications by Race: White					
Total Apps	222	Total Amt/App	\$152,207	% Positive	81.5%
Total Conventional Apps	151	Conventional Amt/App	\$158,311	% Conv Positive	83.4%
Total Assisted Apps	71	Assisted Amt/App	\$139,225	% Asst Positive	77.5%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$210,000	% Positive	50%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$275,000	% Asst Positive	0.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$85,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$85,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	32	Total Amt/App	\$148,750	% Positive	62.5%
Total Conventional Apps	23	Conventional Amt/App	\$151,087	% Conv Positive	60.9%
Total Assisted Apps	9	Assisted Amt/App	\$142,778	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	9	Total Amt/App	\$181,667	% Positive	77.8%
Total Conventional Apps	6	Conventional Amt/App	\$205,000	% Conv Positive	83.3%
Total Assisted Apps	3	Assisted Amt/App	\$135,000	% Asst Positive	66.7%

Clio

Population

23,494

Households

9,607

Median HH Income

\$58,501

Owner HH Income

\$69,067

Renter HH Income

\$31,660

Housing Costs

Owner Units

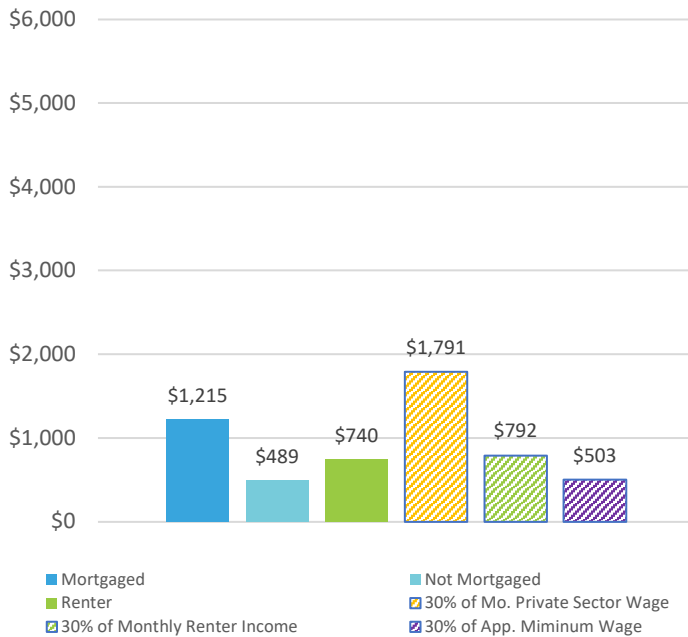
Home Value	\$135,363	2016 Value	\$114,074
Cost M/NM	\$1215/\$489	Value ▲	18.7%
\$45,121 To afford median home			

Renter Units

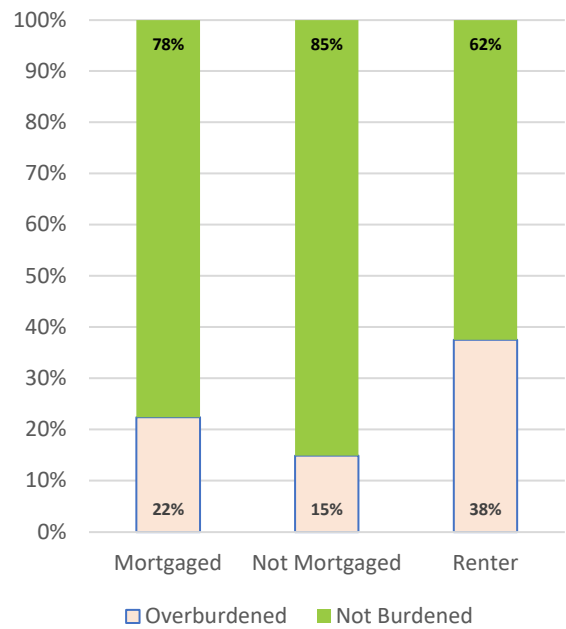
Gross Rent	\$740	2016 Rent	\$726
		Rent ▲	1.9%
\$29,600 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,265	Owner HH	76%	Renter HH	24%		
Median Year Built	1970	% Built Pre-1970		47.2%			
Median Move Year	2009	% Built After 2010		1.8%			
Median Rooms	5.8	SF%	76.8%	MM%	10.6%	MF%	7.3%

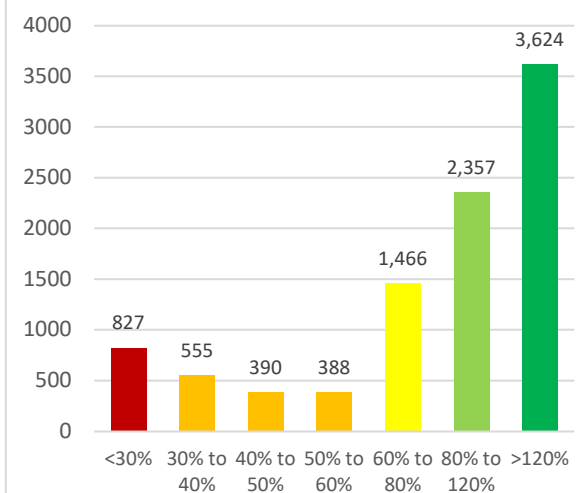
Vacancy Rates

Total	6.4%	Owner	0%	Renter	0%		
Seasonal	0.3%	Other	2.6%	# V Rent	110	#V Owner	154

Homeownership Rate by Race/Ethnicity

Black	50.5%	White	77.0%
Asian	58.8%	Other or Multiracial	70.2%
Am. Indian	38.5%	Hispanic	53.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.5%	0.2%
Household Count, 2021	9,607	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.36	--	--	--	--	--
Median Income, 2021	\$58,501	--	5.7%	\$57,446	--	12.8%
Median owner income, 2021	\$69,067	--	12.3%	\$67,954	--	11.3%
Median renter income, 2021	\$31,660	--	21.0%	\$32,316	--	17.1%
Median home value	\$135,363	--	18.7%	\$144,517	--	24.0%
Median gross rent	\$740	--	1.9%	\$824	--	4.1%
Income needed for median rent	\$29,600	--	--	\$32,969	--	--
Income needed for median value	\$45,121	--	--	\$48,172	--	--
Overburdened households	2,295	24%	-11.0%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	271	2.6%	-28.9%	19,830	5.0%	-16.2%
Seasonal vacancy	35	0.3%	-67.0%	15,694	3.9%	2.4%
For-Sale vacancy	154	1.5%	14.1%	2,959	0.7%	-48.8%
For-Rent vacancy	110	1.1%	-10.6%	3,626	0.9%	-40.3%
Homes built pre-1940	1,049	10.2%	--	56,741	14.3%	--
Homes built post-1990	2,143	20.9%	--	99,686	25.1%	--

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)	152	140	292
Market supply (vacant on market, adjusted for age)	73	48	121
5 year Market production goals (based on 75K units)	76	89	165
1 year Market production goals (based on 15K units)	15	18	33
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Clio

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	381	Total Amt/App	\$166,785	% Approved	82.2%
Total Conventional Apps	190	Conventional Amt/App	\$172,684	% Conv Apprvd	84.7%
Total Assisted Apps	191	Assisted Amt/App	\$160,916	% Asst Apprvd	79.6%
Applications by Race: White					
Total Apps	321	Total Amt/App	\$165,592	% Positive	82.6%
Total Conventional Apps	158	Conventional Amt/App	\$171,203	% Conv Positive	85.4%
Total Assisted Apps	163	Assisted Amt/App	\$160,153	% Asst Positive	79.8%
Applications by Race: Black					
Total Apps	9	Total Amt/App	\$191,667	% Positive	78%
Total Conventional Apps	4	Conventional Amt/App	\$200,000	% Conv Positive	100.0%
Total Assisted Apps	5	Assisted Amt/App	\$185,000	% 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	3	Total Amt/App	\$148,333	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$130,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	45	Total Amt/App	\$162,333	% Positive	77.8%
Total Conventional Apps	24	Conventional Amt/App	\$162,500	% Conv Positive	75.0%
Total Assisted Apps	21	Assisted Amt/App	\$162,143	% Asst Positive	81.0%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$206,000	% Positive	80.0%
Total Conventional Apps	4	Conventional Amt/App	\$252,500	% Conv Positive	75.0%
Total Assisted Apps	6	Assisted Amt/App	\$175,000	% Asst Positive	83.3%

Davison

Population

18,190

Households

8,713

Median HH Income

\$54,988

Owner HH Income

\$77,166

Renter HH Income

\$28,289

Housing Costs

Owner Units

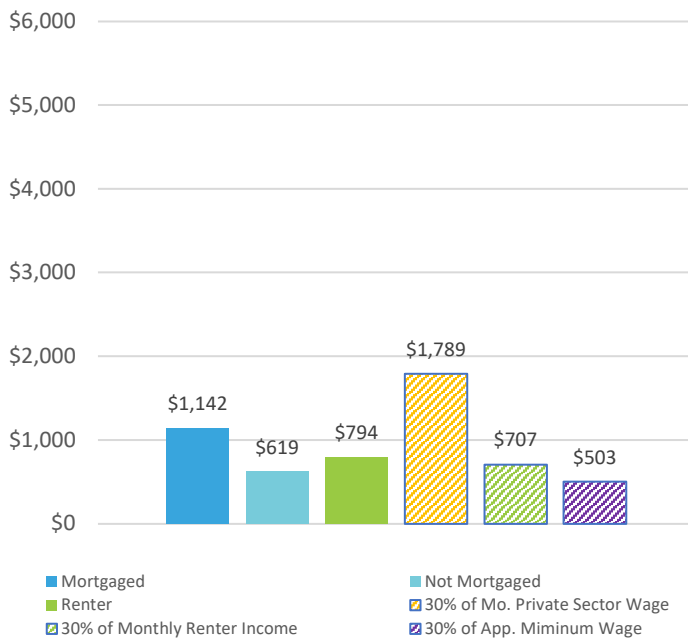
Home Value	\$163,244	2016 Value	\$130,546
Cost M/NM	\$1142/\$619	Value ▲	25.0%
\$54,415 To afford median home			

Renter Units

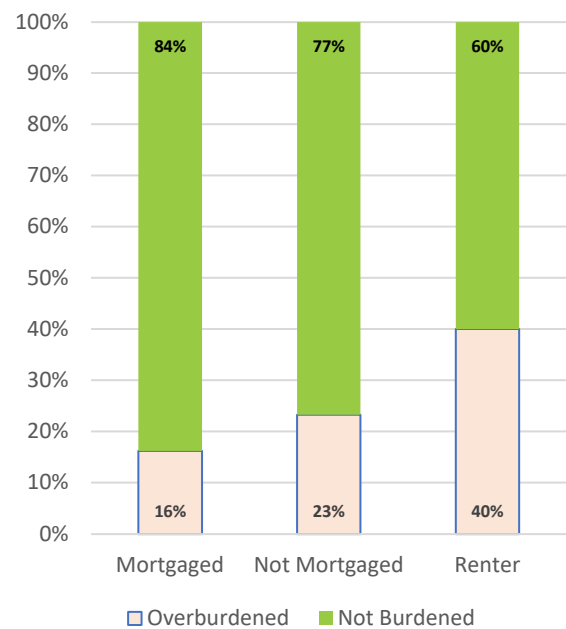
Gross Rent	\$794	2016 Rent	\$722
		Rent ▲	9.9%
\$31,760 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,367	Owner HH	50%	Renter HH	50%		
Median Year Built	1982	% Built Pre-1970		25.2%			
Median Move Year	2013	% Built After 2010		5.8%			
Median Rooms	5.1	SF%	41.9%	MM%	22%	MF%	28.7%

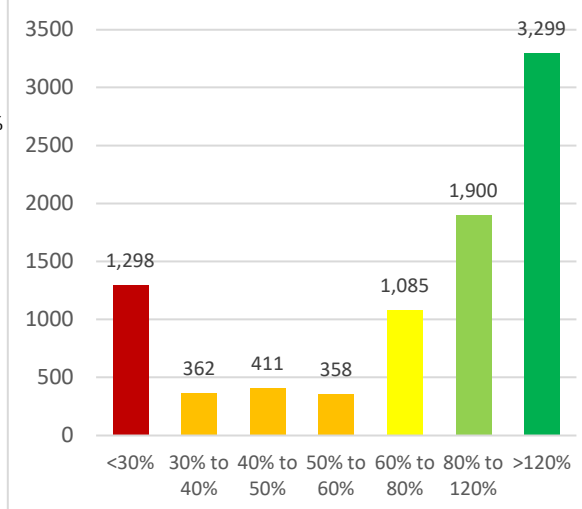
Vacancy Rates

Total	7%	Owner	0%	Renter	0.1%		
Seasonal	0.6%	Other	2.5%	# V Rent	293	#V Owner	69

Homeownership Rate by Race/Ethnicity

Black	10.1%	White	51.8%
Asian	100.0%	Other or Multiracial	50.2%
Am. Indian	0.0%	Hispanic	25.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Davison

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	4.7%	0.2%
Household Count, 2021	8,713	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.84	--	--	--	--	--
Median Income, 2021	\$54,988	--	18.3%	\$57,446	--	12.8%
Median owner income, 2021	\$77,166	--	14.2%	\$67,954	--	11.3%
Median renter income, 2021	\$28,289	--	-10.6%	\$32,316	--	17.1%
Median home value	\$163,244	--	25.0%	\$144,517	--	24.0%
Median gross rent	\$794	--	9.9%	\$824	--	4.1%
Income needed for median rent	\$31,760	--	--	\$32,969	--	--
Income needed for median value	\$54,415	--	--	\$48,172	--	--
Overburdened households	2,557	29%	-5.9%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	232	2.5%	163.6%	19,830	5.0%	-16.2%
Seasonal vacancy	60	0.6%	50.0%	15,694	3.9%	2.4%
For-Sale vacancy	69	0.7%	NA	2,959	0.7%	-48.8%
For-Rent vacancy	293	3.1%	39.5%	3,626	0.9%	-40.3%
Homes built pre-1940	310	3.3%	--	56,741	14.3%	--
Homes built post-1990	3,522	37.6%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	68	181	249
Market supply (vacant on market, adjusted for age)	25	48	73
5 year Market production goals (based on 75K units)	42	128	170
1 year Market production goals (based on 15K units)	8	26	34
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Davison

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	289	Total Amt/App	\$199,221	% Approved	81.0%
Total Conventional Apps	185	Conventional Amt/App	\$202,189	% Conv Apprvd	82.2%
Total Assisted Apps	104	Assisted Amt/App	\$193,942	% Asst Apprvd	78.8%
Applications by Race: White					
Total Apps	245	Total Amt/App	\$193,857	% Positive	81.2%
Total Conventional Apps	157	Conventional Amt/App	\$195,127	% Conv Positive	82.2%
Total Assisted Apps	88	Assisted Amt/App	\$191,591	% Asst Positive	79.5%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$275,000	% Positive	67%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	3	Assisted Amt/App	\$275,000	% Asst Positive	66.7%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$115,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$115,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$180,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$180,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$205,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$205,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	34	Total Amt/App	\$229,412	% Positive	79.4%
Total Conventional Apps	25	Conventional Amt/App	\$248,600	% Conv Positive	84.0%
Total Assisted Apps	9	Assisted Amt/App	\$176,111	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$185,000	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$195,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$175,000	% Asst Positive	100.0%

Durand

Population

32,273

Households

12,606

Median HH Income

\$67,671

Owner HH Income

\$73,566

Renter HH Income

\$41,337

Housing Costs

Owner Units

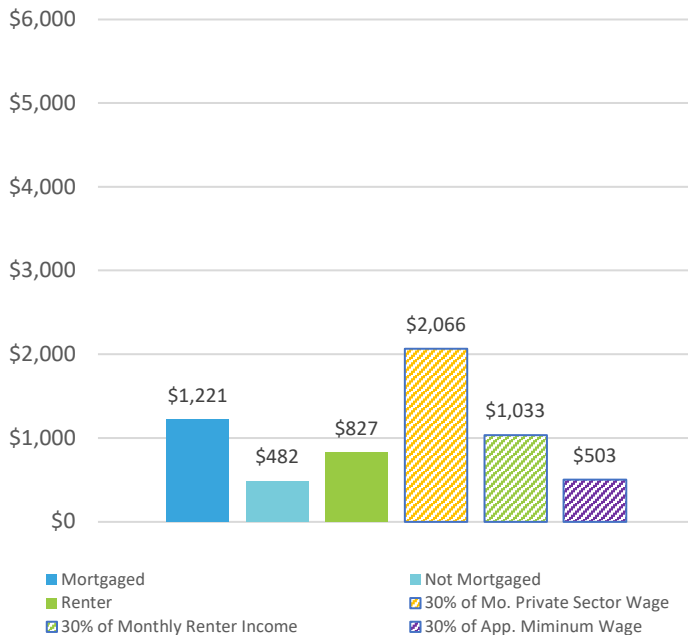
Home Value	\$147,017	2016 Value	\$134,325
Cost M/NM	\$1221/\$482	Value ▲	9.4%
\$49,006 To afford median home			

Renter Units

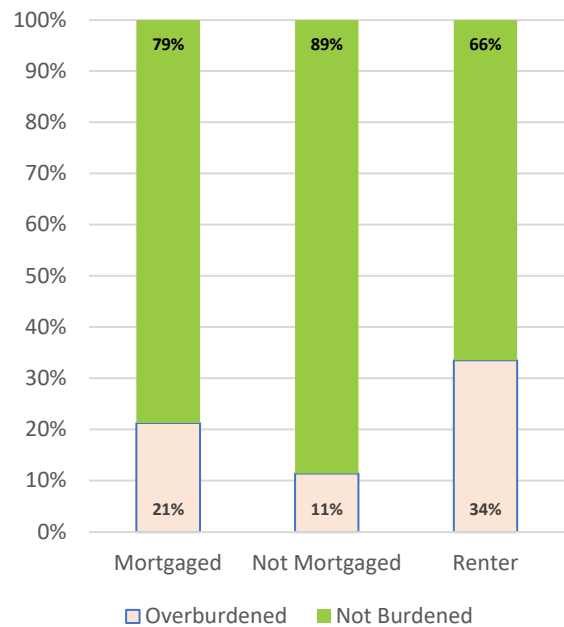
Gross Rent	\$827	2016 Rent	\$811
		Rent ▲	2.0%
\$33,080 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,766	Owner HH	84%	Renter HH	16%
Median Year Built	1973	% Built Pre-1970		41.7%	
Median Move Year	2006	% Built After 2010		1.2%	
Median Rooms	6.3	SF%	83.4%	MM%	4.3%
				MF%	2.7%

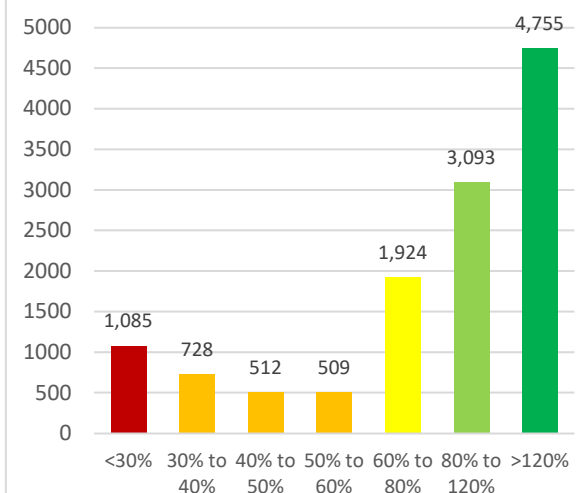
Vacancy Rates

Total	8.4%	Owner	0%	Renter	0%
Seasonal	2.4%	Other	3.5%	# V Rent	93
				#V Owner	181

Homeownership Rate by Race/Ethnicity

Black	68.4%	White	84.1%
Asian	100.0%	Other or Multiracial	86.6%
Am. Indian	100.0%	Hispanic	89.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Durand

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.8%	0.2%
Household Count, 2021	12,606	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.56	--	--	--	--	--
Median Income, 2021	\$67,671	--	12.2%	\$57,446	--	12.8%
Median owner income, 2021	\$73,566	--	9.5%	\$67,954	--	11.3%
Median renter income, 2021	\$41,337	--	16.3%	\$32,316	--	17.1%
Median home value	\$147,017	--	9.4%	\$144,517	--	24.0%
Median gross rent	\$827	--	2.0%	\$824	--	4.1%
Income needed for median rent	\$33,080	--	--	\$32,969	--	--
Income needed for median value	\$49,006	--	--	\$48,172	--	--
Overburdened households	2,526	20%	-21.6%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	481	3.5%	-8.9%	19,830	5.0%	-16.2%
Seasonal vacancy	330	2.4%	-16.2%	15,694	3.9%	2.4%
For-Sale vacancy	181	1.3%	24.8%	2,959	0.7%	-48.8%
For-Rent vacancy	93	0.7%	-48.6%	3,626	0.9%	-40.3%
Homes built pre-1940	2,656	19.3%	--	56,741	14.3%	--
Homes built post-1990	3,452	25.1%	--	99,686	25.1%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate 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)	137	67	205
Market supply (vacant on market, adjusted for age)	76	41	117
5 year Market production goals (based on 75K units)	59	25	85
1 year Market production goals (based on 15K units)	12	5	17
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Durand

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	578	Total Amt/App	\$190,744	% Approved	78.0%
Total Conventional Apps	342	Conventional Amt/App	\$204,444	% Conv Apprvd	79.2%
Total Assisted Apps	236	Assisted Amt/App	\$170,890	% Asst Apprvd	76.3%
Applications by Race: White					
Total Apps	515	Total Amt/App	\$188,223	% Positive	78.1%
Total Conventional Apps	310	Conventional Amt/App	\$200,000	% Conv Positive	79.0%
Total Assisted Apps	205	Assisted Amt/App	\$170,415	% Asst Positive	76.6%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$208,333	% Positive	67%
Total Conventional Apps	2	Conventional Amt/App	\$245,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$135,000	% Asst Positive	0.0%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$230,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$225,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$235,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	53	Total Amt/App	\$206,887	% Positive	75.5%
Total Conventional Apps	27	Conventional Amt/App	\$236,852	% Conv Positive	77.8%
Total Assisted Apps	26	Assisted Amt/App	\$175,769	% Asst Positive	73.1%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$185,909	% Positive	54.5%
Total Conventional Apps	6	Conventional Amt/App	\$218,333	% Conv Positive	66.7%
Total Assisted Apps	5	Assisted Amt/App	\$147,000	% Asst Positive	40.0%

Fenton-Swartz Creek

Population

44,602

Households

18,669

Median HH Income

\$75,804

Owner HH Income

\$85,064

Renter HH Income

\$42,678

Housing Costs

Owner Units

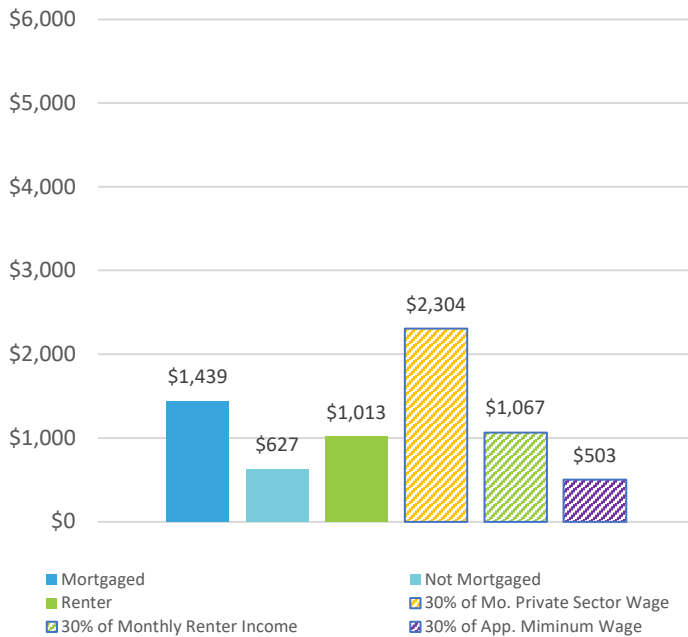
Home Value	\$193,833	2016 Value	\$145,608
Cost M/NM	\$1439/\$627	Value ▲	33.1%
\$64,611 To afford median home			

Renter Units

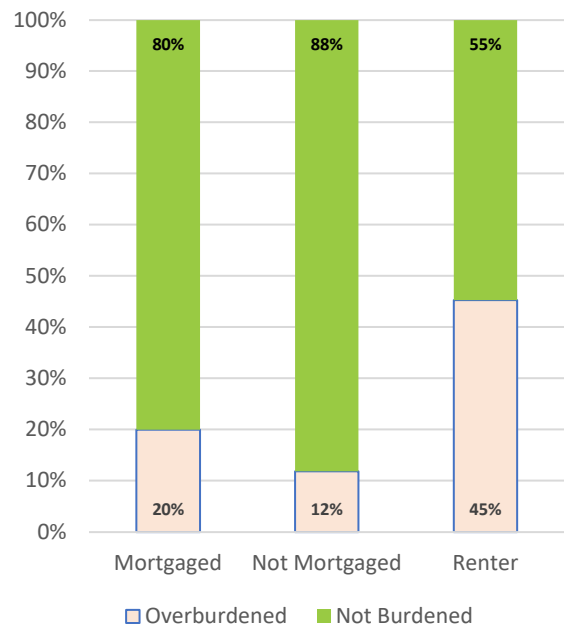
Gross Rent	\$1,013	2016 Rent	\$921
		Rent ▲	9.9%
\$40,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	19,790	Owner HH	78%	Renter HH	22%		
Median Year Built	1982	% Built Pre-1970		34.7%			
Median Move Year	2012	% Built After 2010		4.8%			
Median Rooms	6.0	SF%	69.1%	MM%	17%	MF%	9.5%

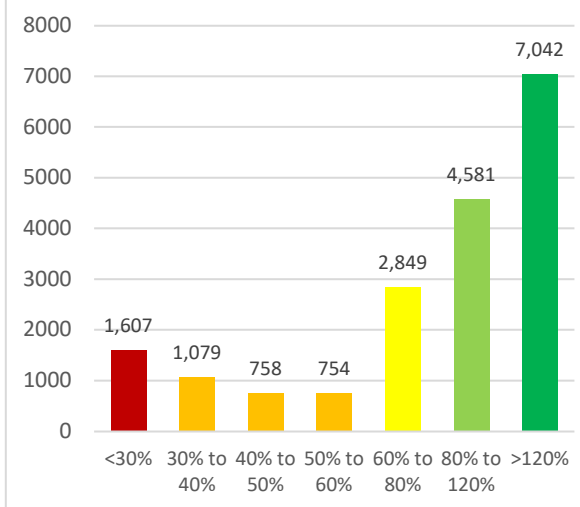
Vacancy Rates

Total	5.7%	Owner	0%	Renter	0%		
Seasonal	1.7%	Other	2.3%	# V Rent	0	#V Owner	144

Homeownership Rate by Race/Ethnicity

Black	34.1%	White	79.7%
Asian	78.9%	Other or Multiracial	55.8%
Am. Indian	100.0%	Hispanic	49.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Fenton-Swartz Creek

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	6.5%	0.2%
Household Count, 2021	18,669	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.37	--	--	--	--	--
Median Income, 2021	\$75,804	--	22.5%	\$57,446	--	12.8%
Median owner income, 2021	\$85,064	--	20.6%	\$67,954	--	11.3%
Median renter income, 2021	\$42,678	--	2.9%	\$32,316	--	17.1%
Median home value	\$193,833	--	33.1%	\$144,517	--	24.0%
Median gross rent	\$1,013	--	9.9%	\$824	--	4.1%
Income needed for median rent	\$40,520	--	--	\$32,969	--	--
Income needed for median value	\$64,611	--	--	\$48,172	--	--
Overburdened households	4,363	23%	-12.4%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	457	2.3%	-2.4%	19,830	5.0%	-16.2%
Seasonal vacancy	329	1.7%	30.0%	15,694	3.9%	2.4%
For-Sale vacancy	144	0.7%	-36.0%	2,959	0.7%	-48.8%
For-Rent vacancy	0	0.0%	-100.0%	3,626	0.9%	-40.3%
Homes built pre-1940	1,490	7.5%	--	56,741	14.3%	--
Homes built post-1990	8,076	40.8%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	328	246	574
Market supply (vacant on market, adjusted for age)	55	0	55
5 year Market production goals (based on 75K units)	263	238	501
1 year Market production goals (based on 15K units)	53	48	100
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Fenton-Swartz Creek

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,033	Total Amt/App	\$233,916	% Approved	82.5%
Total Conventional Apps	748	Conventional Amt/App	\$242,580	% Conv Apprvd	82.5%
Total Assisted Apps	285	Assisted Amt/App	\$211,175	% Asst Apprvd	82.5%
Applications by Race: White					
Total Apps	879	Total Amt/App	\$234,317	% Positive	83.8%
Total Conventional Apps	642	Conventional Amt/App	\$244,019	% Conv Positive	84.4%
Total Assisted Apps	237	Assisted Amt/App	\$208,038	% Asst Positive	82.3%
Applications by Race: Black					
Total Apps	20	Total Amt/App	\$210,500	% Positive	75%
Total Conventional Apps	6	Conventional Amt/App	\$201,667	% Conv Positive	50.0%
Total Assisted Apps	14	Assisted Amt/App	\$214,286	% Asst Positive	85.7%
Applications by Race: Asian					
Total Apps	12	Total Amt/App	\$246,667	% Positive	66.7%
Total Conventional Apps	10	Conventional Amt/App	\$242,000	% Conv Positive	60.0%
Total Assisted Apps	2	Assisted Amt/App	\$270,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	7	Total Amt/App	\$215,000	% Positive	57.1%
Total Conventional Apps	6	Conventional Amt/App	\$228,333	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$135,000	% 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	109	Total Amt/App	\$232,890	% Positive	74.3%
Total Conventional Apps	81	Conventional Amt/App	\$233,642	% Conv Positive	72.8%
Total Assisted Apps	28	Assisted Amt/App	\$230,714	% Asst Positive	78.6%
Applications by Ethnicity: Hispanic					
Total Apps	24	Total Amt/App	\$193,333	% Positive	75.0%
Total Conventional Apps	15	Conventional Amt/App	\$200,333	% Conv Positive	66.7%
Total Assisted Apps	9	Assisted Amt/App	\$181,667	% Asst Positive	88.9%

Flint Township-East

Population

10,337

Households

4,042

Median HH Income

\$35,128

Owner HH Income

\$61,701

Renter HH Income

\$28,485

Housing Costs

Owner Units

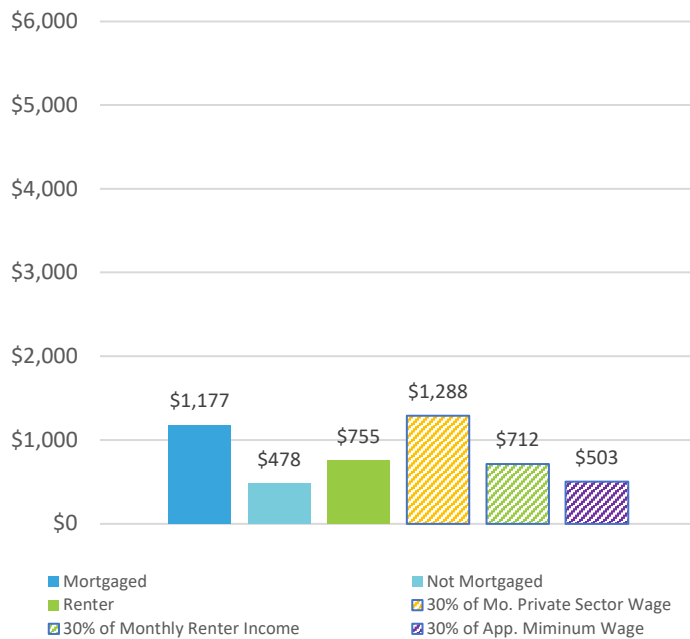
Home Value	\$81,310	2016 Value	\$61,953
Cost M/NM	\$1177/\$478	Value ▲	31.2%
\$27,103 To afford median home			

Renter Units

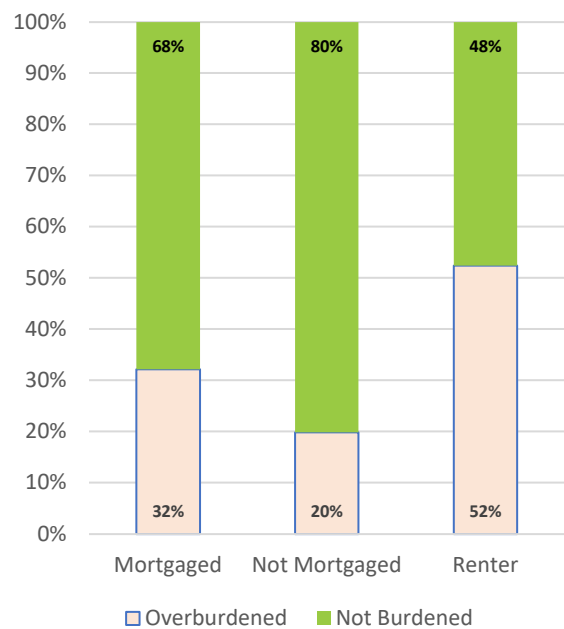
Gross Rent	\$755	2016 Rent	\$747
		Rent ▲	1.1%
\$30,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	4,738	Owner HH	32%	Renter HH	68%
Median Year Built	1967	% Built Pre-1970	54.9%		
Median Move Year	2015	% Built After 2010	2.1%		
Median Rooms	4.5	SF%	38.1%	MM%	31.9%
				MF%	22.1%

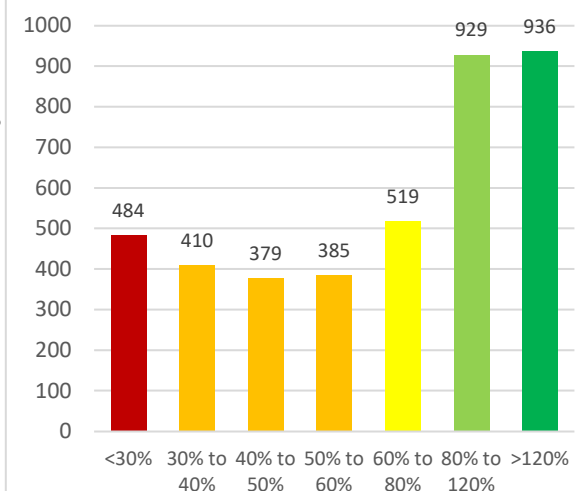
Vacancy Rates

Total	14.7%	Owner	0%	Renter	0.1%
Seasonal	0.9%	Other	8.5%	# V Rent	184
				#V Owner	20

Homeownership Rate by Race/Ethnicity

Black	18.1%	White	54.5%
Asian	100.0%	Other or Multiracial	15.6%
Am. Indian	52.8%	Hispanic	35.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Flint Township-East

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.7%	0.2%
Household Count, 2021	4,042	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.42	--	--	--	--	--
Median Income, 2021	\$35,128	--	-1.8%	\$57,446	--	12.8%
Median owner income, 2021	\$61,701	--	8.0%	\$67,954	--	11.3%
Median renter income, 2021	\$28,485	--	4.0%	\$32,316	--	17.1%
Median home value	\$81,310	--	31.2%	\$144,517	--	24.0%
Median gross rent	\$755	--	1.1%	\$824	--	4.1%
Income needed for median rent	\$30,200	--	--	\$32,969	--	--
Income needed for median value	\$27,103	--	--	\$48,172	--	--
Overburdened households	1,790	44%	10.8%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	404	8.5%	-20.0%	19,830	5.0%	-16.2%
Seasonal vacancy	43	0.9%	19.4%	15,694	3.9%	2.4%
For-Sale vacancy	20	0.4%	-59.2%	2,959	0.7%	-48.8%
For-Rent vacancy	184	3.9%	-53.4%	3,626	0.9%	-40.3%
Homes built pre-1940	281	5.9%	--	56,741	14.3%	--
Homes built post-1990	552	11.7%	--	99,686	25.1%	--

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)	37	208	245
Market supply (vacant on market, adjusted for age)	12	97	109
5 year Market production goals (based on 75K units)	24	107	131
1 year Market production goals (based on 15K units)	5	21	26
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Flint Township-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	60	Total Amt/App	\$130,333	% Approved	85.0%
Total Conventional Apps	23	Conventional Amt/App	\$115,870	% Conv Apprvd	91.3%
Total Assisted Apps	37	Assisted Amt/App	\$139,324	% Asst Apprvd	81.1%
Applications by Race: White					
Total Apps	18	Total Amt/App	\$86,667	% Positive	88.9%
Total Conventional Apps	6	Conventional Amt/App	\$78,333	% Conv Positive	100.0%
Total Assisted Apps	12	Assisted Amt/App	\$90,833	% Asst Positive	83.3%
Applications by Race: Black					
Total Apps	34	Total Amt/App	\$145,882	% Positive	88%
Total Conventional Apps	12	Conventional Amt/App	\$123,333	% Conv Positive	100.0%
Total Assisted Apps	22	Assisted Amt/App	\$158,182	% Asst Positive	81.8%
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$128,333	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$130,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	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	8	Total Amt/App	\$162,500	% Positive	62.5%
Total Conventional Apps	5	Conventional Amt/App	\$143,000	% Conv Positive	60.0%
Total Assisted Apps	3	Assisted Amt/App	\$195,000	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	2	Total Amt/App	\$125,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$115,000	% Conv Positive	0.0%
Total Assisted Apps	1	Assisted Amt/App	\$135,000	% Asst Positive	0.0%

Flint Township-West

Population

24,823

Households

10,521

Median HH Income

\$55,793

Owner HH Income

\$64,686

Renter HH Income

\$42,481

Housing Costs

Owner Units

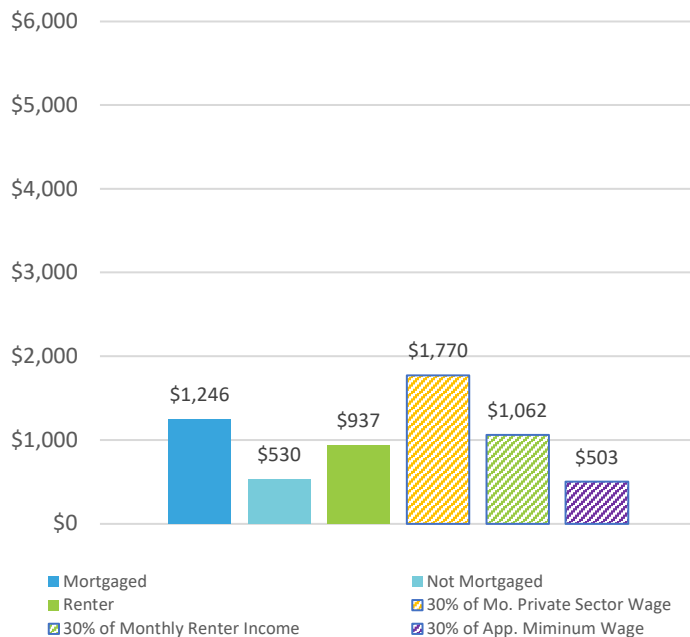
Home Value	\$127,529	2016 Value	\$105,304
Cost M/NM	\$1246/\$530	Value ▲	21.1%
\$42,510 To afford median home			

Renter Units

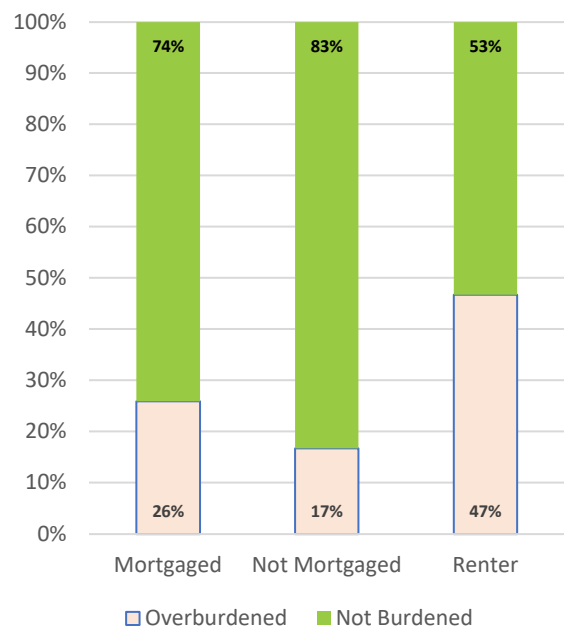
Gross Rent	\$937	2016 Rent	\$843
		Rent ▲	11.2%
\$37,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,414	Owner HH	69%	Renter HH	31%
Median Year Built	1972	% Built Pre-1970			50.8%
Median Move Year	2012	% Built After 2010			1.4%
Median Rooms	5.8	SF%	70%	MM%	11.7%
		MF%			10.5%

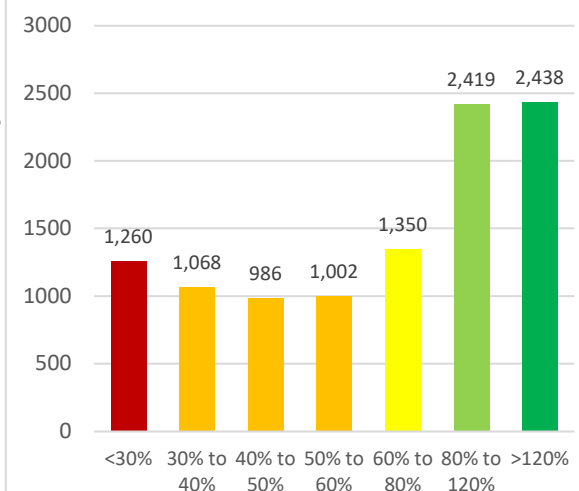
Vacancy Rates

Total	7.8%	Owner	0%	Renter	0%
Seasonal	1.5%	Other	2.5%	# V Rent	137
				#V Owner	199

Homeownership Rate by Race/Ethnicity

Black	54.1%	White	71.0%
Asian	66.7%	Other or Multiracial	84.1%
Am. Indian	100.0%	Hispanic	66.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Flint Township-West

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.9%	0.2%
Household Count, 2021	10,521	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.22	--	--	--	--	--
Median Income, 2021	\$55,793	--	5.8%	\$57,446	--	12.8%
Median owner income, 2021	\$64,686	--	-2.5%	\$67,954	--	11.3%
Median renter income, 2021	\$42,481	--	49.7%	\$32,316	--	17.1%
Median home value	\$127,529	--	21.1%	\$144,517	--	24.0%
Median gross rent	\$937	--	11.2%	\$824	--	4.1%
Income needed for median rent	\$37,480	--	--	\$32,969	--	--
Income needed for median value	\$42,510	--	--	\$48,172	--	--
Overburdened households	3,128	30%	-1.7%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	287	2.5%	-46.5%	19,830	5.0%	-16.2%
Seasonal vacancy	173	1.5%	20.1%	15,694	3.9%	2.4%
For-Sale vacancy	199	1.7%	10.6%	2,959	0.7%	-48.8%
For-Rent vacancy	137	1.2%	-35.1%	3,626	0.9%	-40.3%
Homes built pre-1940	498	4.4%	--	56,741	14.3%	--
Homes built post-1990	2,559	22.4%	--	99,686	25.1%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Low 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)	160	181	341
Market supply (vacant on market, adjusted for age)	106	60	165
5 year Market production goals (based on 75K units)	52	117	170
1 year Market production goals (based on 15K units)	10	23	34
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Flint Township-West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	480	Total Amt/App	\$157,583	% Approved	79.2%
Total Conventional Apps	244	Conventional Amt/App	\$155,369	% Conv Apprvd	80.3%
Total Assisted Apps	236	Assisted Amt/App	\$159,873	% Asst Apprvd	78.0%
Applications by Race: White					
Total Apps	299	Total Amt/App	\$149,013	% Positive	82.6%
Total Conventional Apps	155	Conventional Amt/App	\$150,161	% Conv Positive	87.7%
Total Assisted Apps	144	Assisted Amt/App	\$147,778	% Asst Positive	77.1%
Applications by Race: Black					
Total Apps	90	Total Amt/App	\$170,667	% Positive	71%
Total Conventional Apps	40	Conventional Amt/App	\$154,000	% Conv Positive	65.0%
Total Assisted Apps	50	Assisted Amt/App	\$184,000	% Asst Positive	76.0%
Applications by Race: Asian					
Total Apps	10	Total Amt/App	\$189,000	% Positive	100.0%
Total Conventional Apps	7	Conventional Amt/App	\$190,714	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$185,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	71	Total Amt/App	\$170,493	% Positive	70.4%
Total Conventional Apps	38	Conventional Amt/App	\$165,789	% Conv Positive	63.2%
Total Assisted Apps	33	Assisted Amt/App	\$175,909	% Asst Positive	78.8%
Applications by Ethnicity: Hispanic					
Total Apps	17	Total Amt/App	\$148,529	% Positive	82.4%
Total Conventional Apps	6	Conventional Amt/App	\$101,667	% Conv Positive	83.3%
Total Assisted Apps	11	Assisted Amt/App	\$174,091	% Asst Positive	81.8%

Flint-Central

Population

18,802

Households

6,871

Median HH Income

\$33,320

Owner HH Income

\$42,644

Renter HH Income

\$18,406

Housing Costs

Owner Units

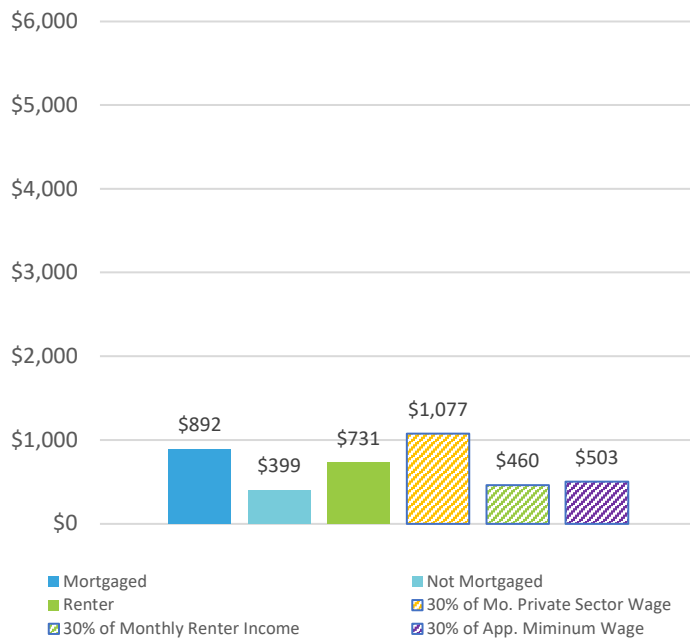
Home Value	\$33,324	2016 Value	\$30,417
Cost M/NM	\$892/\$399	Value ▲	9.6%
\$11,108 To afford median home			

Renter Units

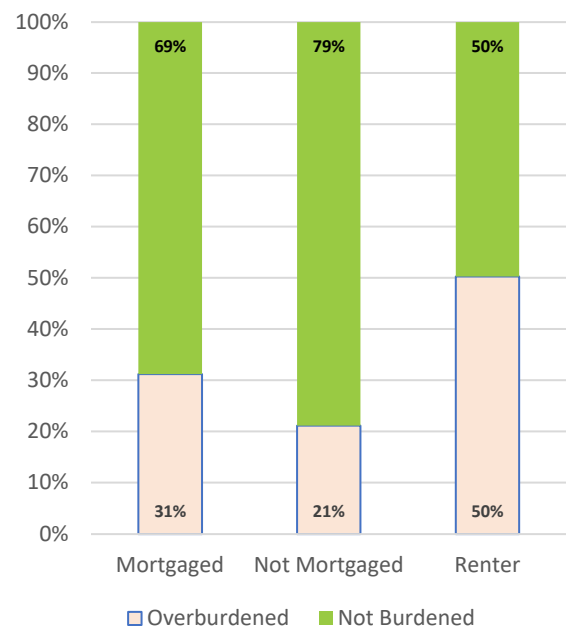
Gross Rent	\$731	2016 Rent	\$772
		Rent ▲	-5.3%
\$29,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,733	Owner HH	60%	Renter HH	40%		
Median Year Built	1946	% Built Pre-1970	92.8%				
Median Move Year	2010	% Built After 2010	1%				
Median Rooms	5.7	SF%	85.4%	MM%	10.9%	MF%	3.3%

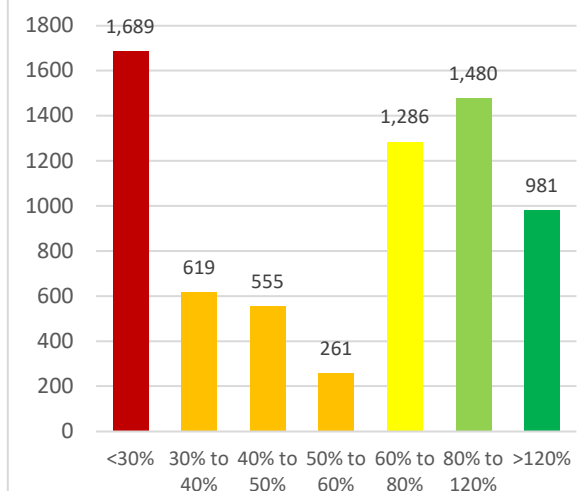
Vacancy Rates

Total	29.4%	Owner	0%	Renter	0%		
Seasonal	0.1%	Other	26.4%	# V Rent	114	#V Owner	113

Homeownership Rate by Race/Ethnicity

Black	59.3%	White	66.2%
Asian	36.4%	Other or Multiracial	39.4%
Am. Indian	92.9%	Hispanic	80.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Flint-Central

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-17.5%	0.2%
Household Count, 2021	6,871	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	0.58	--	--	--	--	--
Median Income, 2021	\$33,320	--	14.2%	\$57,446	--	12.8%
Median owner income, 2021	\$42,644	--	9.4%	\$67,954	--	11.3%
Median renter income, 2021	\$18,406	--	15.0%	\$32,316	--	17.1%
Median home value	\$33,324	--	9.6%	\$144,517	--	24.0%
Median gross rent	\$731	--	-5.3%	\$824	--	4.1%
Income needed for median rent	\$29,240	--	--	\$32,969	--	--
Income needed for median value	\$11,108	--	--	\$48,172	--	--
Overburdened households	2,380	35%	-34.9%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	2,569	26.4%	-23.5%	19,830	5.0%	-16.2%
Seasonal vacancy	6	0.1%	20.0%	15,694	3.9%	2.4%
For-Sale vacancy	113	1.2%	-23.1%	2,959	0.7%	-48.8%
For-Rent vacancy	114	1.2%	-50.2%	3,626	0.9%	-40.3%
Homes built pre-1940	3,838	39.4%	--	56,741	14.3%	--
Homes built post-1990	179	1.8%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	81	125	206
Market supply (vacant on market, adjusted for age)	107	101	209
5 year Market production goals (based on 75K units)	0	23	23
1 year Market production goals (based on 15K units)	0	5	5
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Flint-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	65	Total Amt/App	\$79,462	% Approved	56.9%
Total Conventional Apps	26	Conventional Amt/App	\$68,077	% Conv Apprvd	46.2%
Total Assisted Apps	39	Assisted Amt/App	\$87,051	% Asst Apprvd	64.1%
Applications by Race: White					
Total Apps	28	Total Amt/App	\$82,143	% Positive	71.4%
Total Conventional Apps	14	Conventional Amt/App	\$75,000	% Conv Positive	57.1%
Total Assisted Apps	14	Assisted Amt/App	\$89,286	% Asst Positive	85.7%
Applications by Race: Black					
Total Apps	31	Total Amt/App	\$73,387	% Positive	52%
Total Conventional Apps	8	Conventional Amt/App	\$47,500	% Conv Positive	37.5%
Total Assisted Apps	23	Assisted Amt/App	\$82,391	% Asst Positive	56.5%
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$88,333	% Positive	66.7%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	3	Assisted Amt/App	\$88,333	% Asst Positive	66.7%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	6	Total Amt/App	\$98,333	% Positive	16.7%
Total Conventional Apps	4	Conventional Amt/App	\$85,000	% Conv Positive	25.0%
Total Assisted Apps	2	Assisted Amt/App	\$125,000	% Asst Positive	0.0%
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$60,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$55,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$65,000	% Asst Positive	50.0%

Flint-East

Population

27,362

Households

11,596

Median HH Income

\$37,119

Owner HH Income

\$49,664

Renter HH Income

\$22,820

Housing Costs

Owner Units

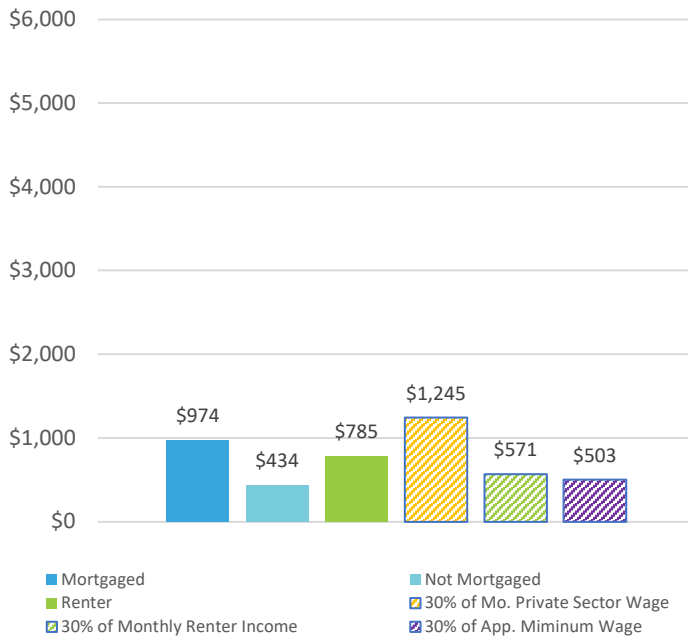
Home Value	\$52,887	2016 Value	\$41,340
Cost M/NM	\$974/\$434	Value ▲	27.9%
\$17,629 To afford median home			

Renter Units

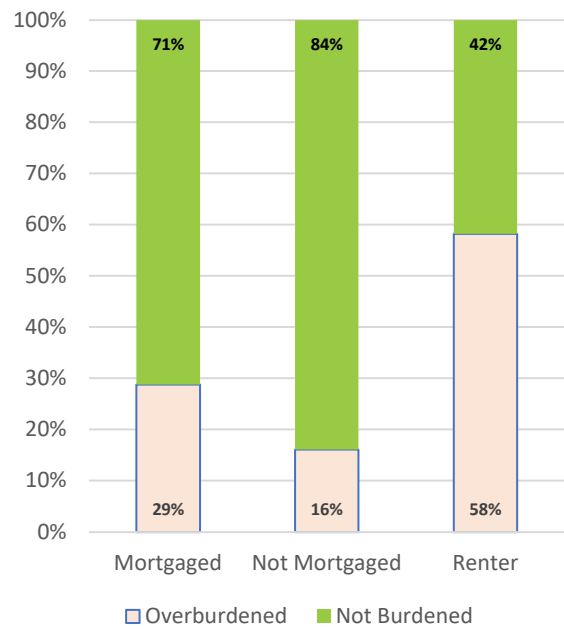
Gross Rent	\$785	2016 Rent	\$729
		Rent ▲	7.7%
\$31,400 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,698	Owner HH	52%	Renter HH	48%
Median Year Built	1954	% Built Pre-1970			81.2%
Median Move Year	2013	% Built After 2010			0.1%
Median Rooms	5.4	SF%	73.8%	MM%	14.2%
				MF%	9.5%

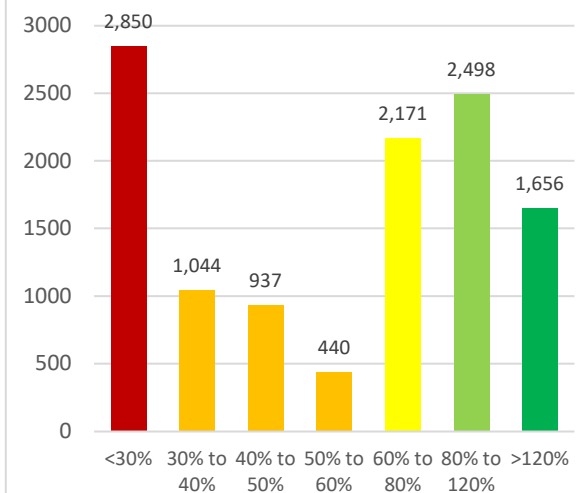
Vacancy Rates

Total	15.3%	Owner	0%	Renter	0%
Seasonal	0.4%	Other	10.7%	# V Rent	287
				#V Owner	123

Homeownership Rate by Race/Ethnicity

Black	35.9%	White	66.4%
Asian	100.0%	Other or Multiracial	47.2%
Am. Indian	23.7%	Hispanic	62.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Flint-East

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Market

-14.2%

Partnership

0.2%

Household Count, 2021

11,596

343,836

Housing Affordability

Home value / partnership income

Market

Number

0.92

%

--

% Change

--

Partnership

Number

--

%

--

% Change

--

Median Income, 2021

\$37,119

--

17.2%

\$57,446

--

12.8%

Median owner income, 2021

\$49,664

--

15.0%

\$67,954

--

11.3%

Median renter income, 2021

\$22,820

--

16.7%

\$32,316

--

17.1%

Median home value

\$52,887

--

27.9%

\$144,517

--

24.0%

Median gross rent

\$785

--

7.7%

\$824

--

4.1%

Income needed for median rent

\$31,400

--

--

\$32,969

--

--

Income needed for median value

\$17,629

--

--

\$48,172

--

--

Overburdened households

4,531

39%

-18.1%

86,876

25.3%

-16.0%

Housing Quality and Vacancy

"Other" vacancy

Market

Number

1,471

%

10.7%

% Change

-33.6%

Partnership

Number

19,830

%

5.0%

% Change

-16.2%

Seasonal vacancy

50

0.4%

233.3%

15,694

3.9%

2.4%

For-Sale vacancy

123

0.9%

-36.3%

2,959

0.7%

-48.8%

For-Rent vacancy

287

2.1%

-51.4%

3,626

0.9%

-40.3%

Homes built pre-1940

2,789

20.4%

--

56,741

14.3%

--

Homes built post-1990

561

4.1%

--

99,686

25.1%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Low Cost and Shrinking

Strength and Need Type**

Low Strength and High Need (Type II)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	102	300	402
Market supply (vacant on market, adjusted for age)	110	205	315
5 year Market production goals (based on 75K units)	0	91	91
1 year Market production goals (based on 15K units)	0	18	18
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Flint-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	277	Total Amt/App	\$90,921	% Approved	75.5%
Total Conventional Apps	107	Conventional Amt/App	\$86,215	% Conv Apprvd	82.2%
Total Assisted Apps	170	Assisted Amt/App	\$93,882	% Asst Apprvd	71.2%
Applications by Race: White					
Total Apps	143	Total Amt/App	\$87,168	% Positive	76.2%
Total Conventional Apps	59	Conventional Amt/App	\$85,000	% Conv Positive	88.1%
Total Assisted Apps	84	Assisted Amt/App	\$88,690	% Asst Positive	67.9%
Applications by Race: Black					
Total Apps	95	Total Amt/App	\$94,789	% Positive	75%
Total Conventional Apps	32	Conventional Amt/App	\$90,313	% Conv Positive	75.0%
Total Assisted Apps	63	Assisted Amt/App	\$97,063	% Asst Positive	74.6%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$115,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$115,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	32	Total Amt/App	\$91,250	% Positive	78.1%
Total Conventional Apps	14	Conventional Amt/App	\$77,143	% Conv Positive	78.6%
Total Assisted Apps	18	Assisted Amt/App	\$102,222	% Asst Positive	77.8%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$100,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$130,000	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$85,000	% Asst Positive	100.0%

Flint-North

Population

14,257

Households

5,898

Median HH Income

\$31,320

Owner HH Income

\$37,162

Renter HH Income

\$19,689

Housing Costs

Owner Units

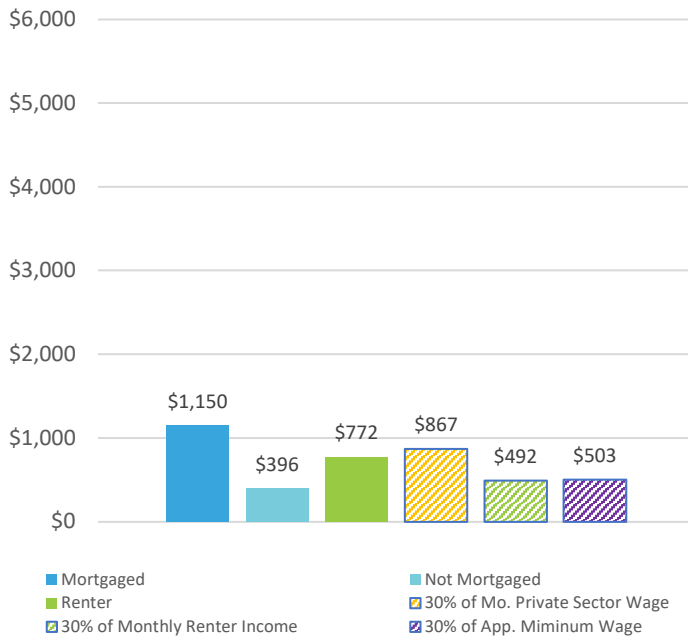
Home Value	\$20,817	2016 Value	\$33,345
Cost M/NM	\$1150/\$396	Value ▲	-37.6%
\$6,939 To afford median home			

Renter Units

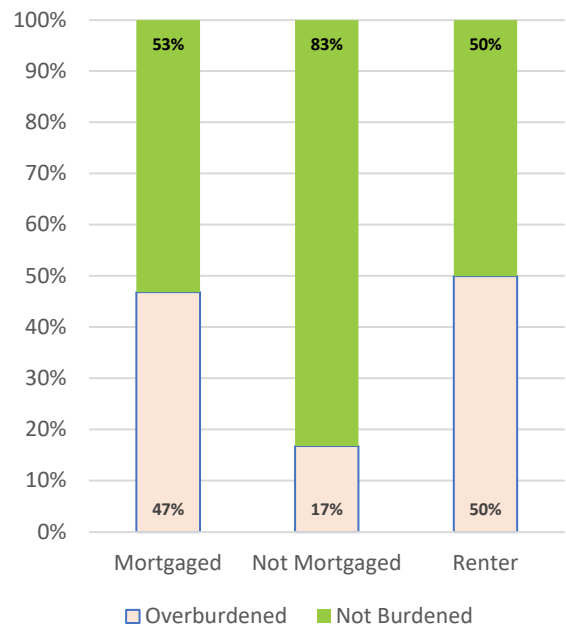
Gross Rent	\$772	2016 Rent	\$840
		Rent ▲	-8.1%
\$30,880 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,441	Owner HH	57%	Renter HH	43%
Median Year Built	1957	% Built Pre-1970		84.3%	
Median Move Year	2010	% Built After 2010		0.1%	
Median Rooms	5.3	SF%	92.5%	MM%	2.9%
				MF%	3.9%

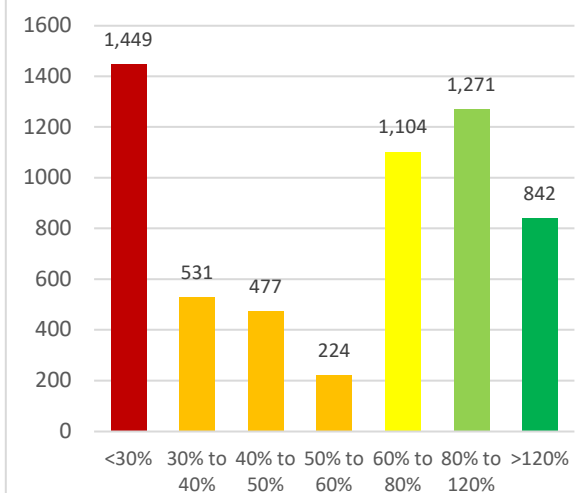
Vacancy Rates

Total	30.1%	Owner	0%	Renter	0%
Seasonal	0.1%	Other	28.8%	# V Rent	35
				#V Owner	27

Homeownership Rate by Race/Ethnicity

Black	56.7%	White	59.9%
Asian	100.0%	Other or Multiracial	61.7%
Am. Indian	100.0%	Hispanic	52.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Flint-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-13.7%	0.2%
Household Count, 2021	5,898	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	0.36	--	--	--	--	--
Median Income, 2021	\$31,320	--	18.5%	\$57,446	--	12.8%
Median owner income, 2021	\$37,162	--	7.4%	\$67,954	--	11.3%
Median renter income, 2021	\$19,689	--	12.6%	\$32,316	--	17.1%
Median home value	\$20,817	--	-37.6%	\$144,517	--	24.0%
Median gross rent	\$772	--	-8.1%	\$824	--	4.1%
Income needed for median rent	\$30,880	--	--	\$32,969	--	--
Income needed for median value	\$6,939	--	--	\$48,172	--	--
Overburdened households	2,134	36%	-30.3%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	2,433	28.8%	-19.4%	19,830	5.0%	-16.2%
Seasonal vacancy	8	0.1%	-50.0%	15,694	3.9%	2.4%
For-Sale vacancy	27	0.3%	-60.9%	2,959	0.7%	-48.8%
For-Rent vacancy	35	0.4%	-77.4%	3,626	0.9%	-40.3%
Homes built pre-1940	1,165	13.8%	--	56,741	14.3%	--
Homes built post-1990	253	3.0%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	19	145	164
Market supply (vacant on market, adjusted for age)	24	26	50
5 year Market production goals (based on 75K units)	0	115	115
1 year Market production goals (based on 15K units)	0	23	23
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Flint-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	23	Total Amt/App	\$58,913	% Approved	43.5%
Total Conventional Apps	8	Conventional Amt/App	\$61,250	% Conv Apprvd	37.5%
Total Assisted Apps	15	Assisted Amt/App	\$57,667	% Asst Apprvd	46.7%
Applications by Race: White					
Total Apps	3	Total Amt/App	\$88,333	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$175,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$45,000	% Asst Positive	100.0%
Applications by Race: Black					
Total Apps	19	Total Amt/App	\$55,526	% Positive	37%
Total Conventional Apps	7	Conventional Amt/App	\$45,000	% Conv Positive	28.6%
Total Assisted Apps	12	Assisted Amt/App	\$61,667	% Asst Positive	41.7%
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	1	Total Amt/App	\$35,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$35,000	% Asst Positive	0.0%
Applications by Ethnicity: Hispanic					
Total Apps	1	Total Amt/App	\$55,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$55,000	% Asst Positive	100.0%

Flint-Northeast

Population

9,100

Households

3,861

Median HH Income

\$20,325

Owner HH Income

\$30,746

Renter HH Income

\$17,835

Housing Costs

Owner Units

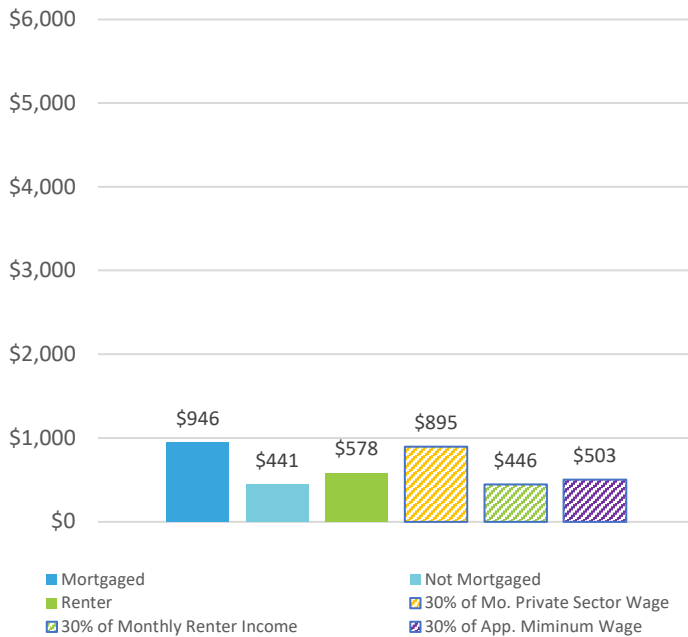
Home Value	\$31,376	2016 Value	\$39,149
Cost M/NM	\$946/\$441	Value ▲	-19.9%
\$10,459 To afford median home			

Renter Units

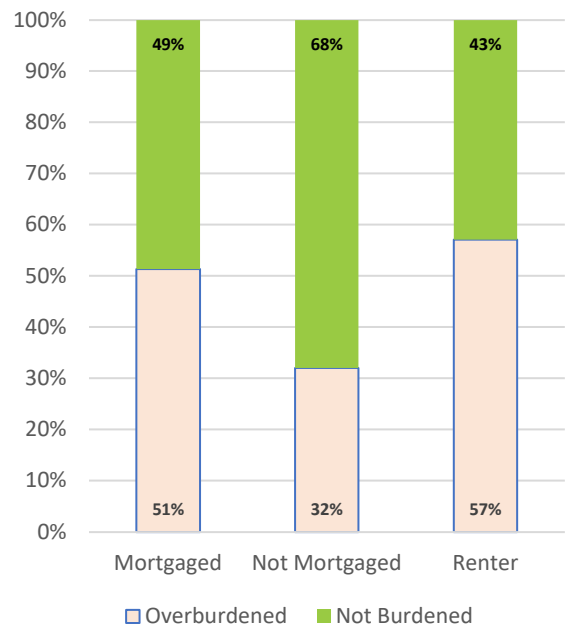
Gross Rent	\$578	2016 Rent	\$597
		Rent ▲	-3.2%
\$23,120 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,013	Owner HH	46%	Renter HH	54%
Median Year Built	1959	% Built Pre-1970	71.8%		
Median Move Year	2012	% Built After 2010	0.2%		
Median Rooms	4.9	SF%	65.1%	MM%	19.7%
				MF%	8.6%

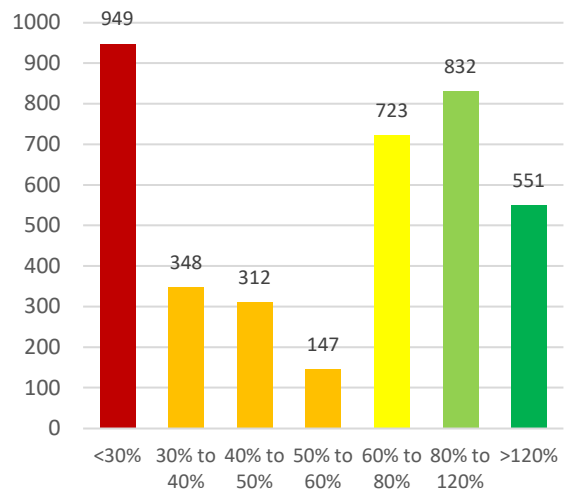
Vacancy Rates

Total	23%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	20.8%	# V Rent	54
				#V Owner	24

Homeownership Rate by Race/Ethnicity

Black	33.3%	White	65.3%
Asian	100.0%	Other or Multiracial	44.1%
Am. Indian	53.6%	Hispanic	65.9%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Flint-Northeast

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-34.0%	0.2%
Household Count, 2021	3,861	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	0.55	--	--	--	--	--
Median Income, 2021	\$20,325	--	-22.0%	\$57,446	--	12.8%
Median owner income, 2021	\$30,746	--	-23.0%	\$67,954	--	11.3%
Median renter income, 2021	\$17,835	--	7.8%	\$32,316	--	17.1%
Median home value	\$31,376	--	-19.9%	\$144,517	--	24.0%
Median gross rent	\$578	--	-3.2%	\$824	--	4.1%
Income needed for median rent	\$23,120	--	--	\$32,969	--	--
Income needed for median value	\$10,459	--	--	\$48,172	--	--
Overburdened households	1,879	49%	-26.6%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,042	20.8%	-7.4%	19,830	5.0%	-16.2%
Seasonal vacancy	0	0.0%	-100.0%	15,694	3.9%	2.4%
For-Sale vacancy	24	0.5%	-89.1%	2,959	0.7%	-48.8%
For-Rent vacancy	54	1.1%	-77.4%	3,626	0.9%	-40.3%
Homes built pre-1940	1,139	22.7%	--	56,741	14.3%	--
Homes built post-1990	547	10.9%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	33	77	110
Market supply (vacant on market, adjusted for age)	19	34	53
5 year Market production goals (based on 75K units)	14	41	55
1 year Market production goals (based on 15K units)	3	8	11
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Flint-Northeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	60	Total Amt/App	\$123,833	% Approved	76.7%
Total Conventional Apps	28	Conventional Amt/App	\$121,786	% Conv Apprvd	78.6%
Total Assisted Apps	32	Assisted Amt/App	\$125,625	% Asst Apprvd	75.0%
Applications by Race: White					
Total Apps	43	Total Amt/App	\$119,186	% Positive	83.7%
Total Conventional Apps	21	Conventional Amt/App	\$121,190	% Conv Positive	85.7%
Total Assisted Apps	22	Assisted Amt/App	\$117,273	% Asst Positive	81.8%
Applications by Race: Black					
Total Apps	13	Total Amt/App	\$137,308	% Positive	54%
Total Conventional Apps	5	Conventional Amt/App	\$133,000	% Conv Positive	40.0%
Total Assisted Apps	8	Assisted Amt/App	\$140,000	% Asst Positive	62.5%
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	4	Total Amt/App	\$130,000	% Positive	75.0%
Total Conventional Apps	2	Conventional Amt/App	\$100,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$160,000	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	5	Total Amt/App	\$131,000	% Positive	80.0%
Total Conventional Apps	2	Conventional Amt/App	\$115,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$141,667	% Asst Positive	66.7%

Flint-Southwest, Bishop Airport

Population

13,791

Households

5,541

Median HH Income

\$37,385

Owner HH Income

\$45,890

Renter HH Income

\$24,450

Housing Costs

Owner Units

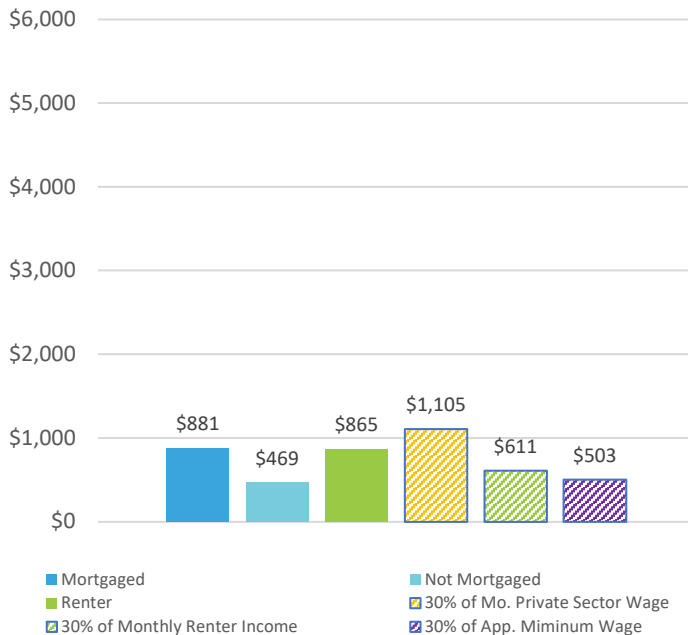
Home Value	\$43,231	2016 Value	\$35,434
Cost M/NM	\$881/\$469	Value ▲	22.0%
\$14,410 To afford median home			

Renter Units

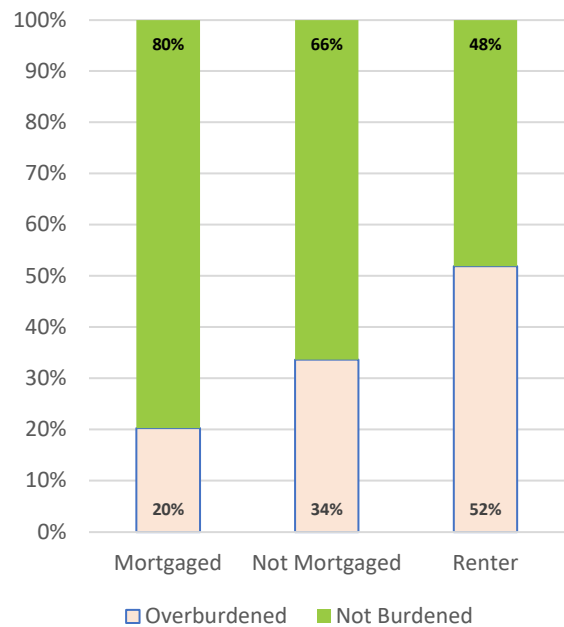
Gross Rent	\$865	2016 Rent	\$815
		Rent ▲	6.2%
\$34,600 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,374	Owner HH	59%	Renter HH	41%		
Median Year Built	1954	% Built Pre-1970		86.7%			
Median Move Year	2012	% Built After 2010		0%			
Median Rooms	5.5	SF%	80.6%	MM%	10.9%	MF%	7.4%

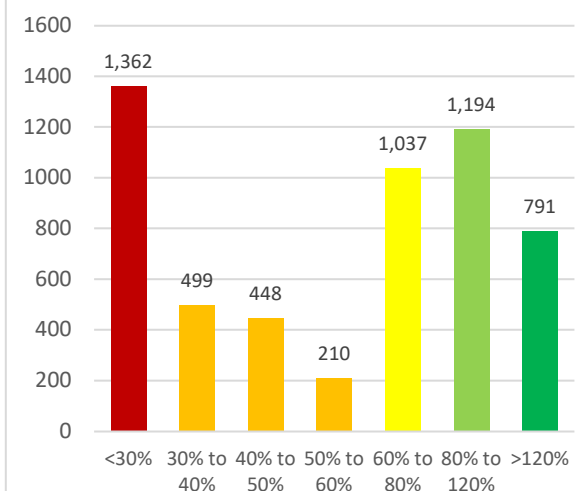
Vacancy Rates

Total	13.1%	Owner	0%	Renter	0.1%		
Seasonal	0.0%	Other	8.0%	# V Rent	185	# V Owner	32

Homeownership Rate by Race/Ethnicity

Black	43.9%	White	65.9%
Asian	100.0%	Other or Multiracial	39.0%
Am. Indian	0.0%	Hispanic	65.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Flint-Southwest, Bishop Airport

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-15.9%	0.2%
Household Count, 2021	5,541	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	0.75	--	--	--	--	--
Median Income, 2021	\$37,385	--	25.8%	\$57,446	--	12.8%
Median owner income, 2021	\$45,890	--	5.5%	\$67,954	--	11.3%
Median renter income, 2021	\$24,450	--	3.4%	\$32,316	--	17.1%
Median home value	\$43,231	--	22.0%	\$144,517	--	24.0%
Median gross rent	\$865	--	6.2%	\$824	--	4.1%
Income needed for median rent	\$34,600	--	--	\$32,969	--	--
Income needed for median value	\$14,410	--	--	\$48,172	--	--
Overburdened households	2,088	38%	-31.7%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	511	8.0%	-52.8%	19,830	5.0%	-16.2%
Seasonal vacancy	0	0.0%	NA	15,694	3.9%	2.4%
For-Sale vacancy	32	0.5%	0.0%	2,959	0.7%	-48.8%
For-Rent vacancy	185	2.9%	-33.9%	3,626	0.9%	-40.3%
Homes built pre-1940	1,411	22.1%	--	56,741	14.3%	--
Homes built post-1990	212	3.3%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	36	51	87
Market supply (vacant on market, adjusted for age)	28	155	184
5 year Market production goals (based on 75K units)	7	0	7
1 year Market production goals (based on 15K units)	1	0	1
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Flint-Southwest, Bishop Airport

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	133	Total Amt/App	\$91,767	% Approved	71.4%
Total Conventional Apps	51	Conventional Amt/App	\$91,863	% Conv Apprvd	74.5%
Total Assisted Apps	82	Assisted Amt/App	\$91,707	% Asst Apprvd	69.5%
Applications by Race: White					
Total Apps	65	Total Amt/App	\$82,538	% Positive	73.8%
Total Conventional Apps	28	Conventional Amt/App	\$93,214	% Conv Positive	78.6%
Total Assisted Apps	37	Assisted Amt/App	\$74,459	% Asst Positive	70.3%
Applications by Race: Black					
Total Apps	43	Total Amt/App	\$93,837	% Positive	65%
Total Conventional Apps	13	Conventional Amt/App	\$75,769	% Conv Positive	61.5%
Total Assisted Apps	30	Assisted Amt/App	\$101,667	% Asst Positive	66.7%
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	4	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$125,000	% 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	23	Total Amt/App	\$112,391	% Positive	73.9%
Total Conventional Apps	10	Conventional Amt/App	\$109,000	% Conv Positive	80.0%
Total Assisted Apps	13	Assisted Amt/App	\$115,000	% Asst Positive	69.2%
Applications by Ethnicity: Hispanic					
Total Apps	5	Total Amt/App	\$87,000	% Positive	60.0%
Total Conventional Apps	2	Conventional Amt/App	\$55,000	% Conv Positive	50.0%
Total Assisted Apps	3	Assisted Amt/App	\$108,333	% Asst Positive	66.7%

Flushing

Population

32,048

Households

12,288

Median HH Income

\$68,802

Owner HH Income

\$73,982

Renter HH Income

\$55,010

Housing Costs

Owner Units

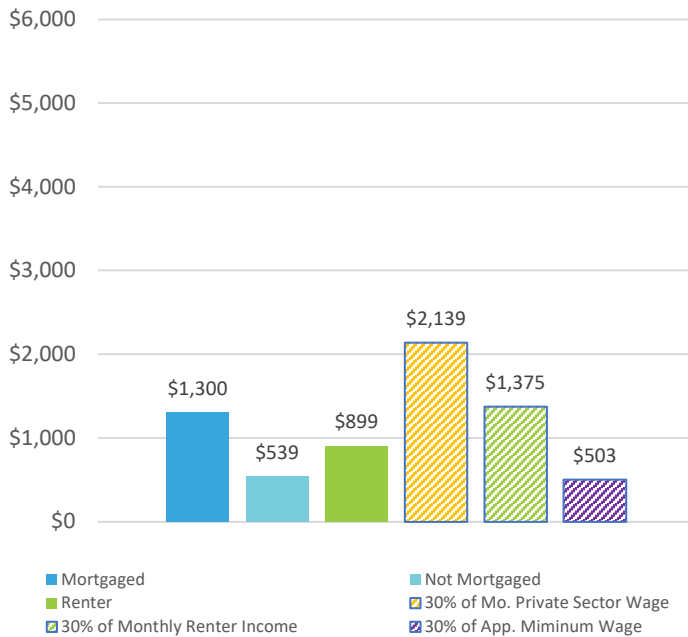
Home Value	\$157,152	2016 Value	\$132,361
Cost M/NM	\$1300/\$539	Value ▲	18.7%
\$52,384 To afford median home			

Renter Units

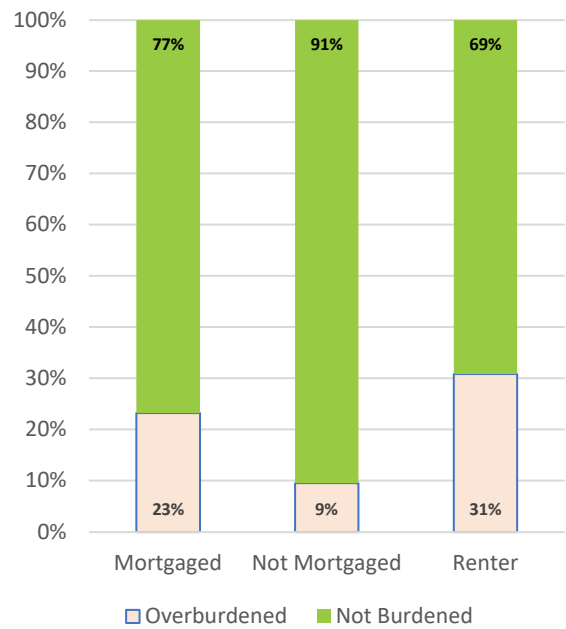
Gross Rent	\$899	2016 Rent	\$771
		Rent ▲	16.7%
\$35,960 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,821	Owner HH	86%	Renter HH	14%		
Median Year Built	1971	% Built Pre-1970		44.9%			
Median Move Year	2006	% Built After 2010		1.5%			
Median Rooms	6.4	SF%	82.8%	MM%	9%	MF%	2.6%

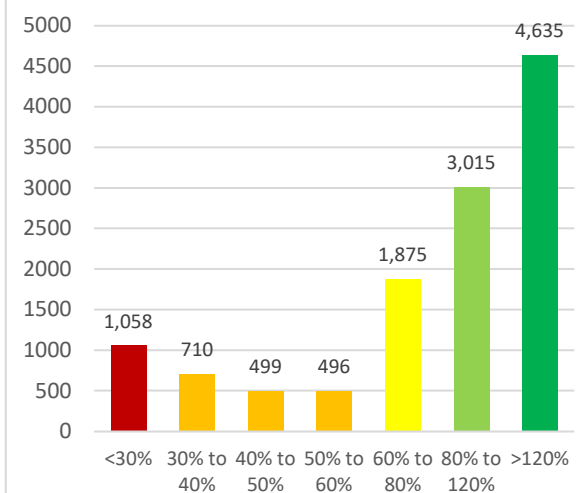
Vacancy Rates

Total	4.2%	Owner	0%	Renter	0%		
Seasonal	1.1%	Other	2.6%	# V Rent	30	#V Owner	27

Homeownership Rate by Race/Ethnicity

Black	79.7%	White	86.5%
Asian	41.7%	Other or Multiracial	86.5%
Am. Indian	68.0%	Hispanic	79.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Flushing

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.1%	0.2%
Household Count, 2021	12,288	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.74	--	--	--	--	--
Median Income, 2021	\$68,802	--	8.0%	\$57,446	--	12.8%
Median owner income, 2021	\$73,982	--	5.3%	\$67,954	--	11.3%
Median renter income, 2021	\$55,010	--	60.6%	\$32,316	--	17.1%
Median home value	\$157,152	--	18.7%	\$144,517	--	24.0%
Median gross rent	\$899	--	16.7%	\$824	--	4.1%
Income needed for median rent	\$35,960	--	--	\$32,969	--	--
Income needed for median value	\$52,384	--	--	\$48,172	--	--
Overburdened households	2,434	20%	-14.8%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	331	2.6%	17.8%	19,830	5.0%	-16.2%
Seasonal vacancy	136	1.1%	223.8%	15,694	3.9%	2.4%
For-Sale vacancy	27	0.2%	-84.4%	2,959	0.7%	-48.8%
For-Rent vacancy	30	0.2%	-44.4%	3,626	0.9%	-40.3%
Homes built pre-1940	1,583	12.3%	--	56,741	14.3%	--
Homes built post-1990	3,238	25.3%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	154	79	233
Market supply (vacant on market, adjusted for age)	12	13	25
5 year Market production goals (based on 75K units)	137	63	200
1 year Market production goals (based on 15K units)	27	13	40
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Flushing

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	638	Total Amt/App	\$193,480	% Approved	83.4%
Total Conventional Apps	404	Conventional Amt/App	\$198,911	% Conv Apprvd	86.1%
Total Assisted Apps	234	Assisted Amt/App	\$184,103	% Asst Apprvd	78.6%
Applications by Race: White					
Total Apps	527	Total Amt/App	\$193,254	% Positive	84.6%
Total Conventional Apps	337	Conventional Amt/App	\$198,472	% Conv Positive	86.6%
Total Assisted Apps	190	Assisted Amt/App	\$184,000	% Asst Positive	81.1%
Applications by Race: Black					
Total Apps	31	Total Amt/App	\$211,129	% Positive	74%
Total Conventional Apps	13	Conventional Amt/App	\$217,308	% Conv Positive	92.3%
Total Assisted Apps	18	Assisted Amt/App	\$206,667	% Asst Positive	61.1%
Applications by Race: Asian					
Total Apps	10	Total Amt/App	\$238,000	% Positive	50.0%
Total Conventional Apps	10	Conventional Amt/App	\$238,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	60	Total Amt/App	\$182,333	% Positive	80.0%
Total Conventional Apps	38	Conventional Amt/App	\$188,158	% Conv Positive	86.8%
Total Assisted Apps	22	Assisted Amt/App	\$172,273	% Asst Positive	68.2%
Applications by Ethnicity: Hispanic					
Total Apps	14	Total Amt/App	\$200,000	% Positive	78.6%
Total Conventional Apps	9	Conventional Amt/App	\$200,556	% Conv Positive	77.8%
Total Assisted Apps	5	Assisted Amt/App	\$199,000	% Asst Positive	80.0%

Fort Gratiot-North and Port Huron-North

Population

8,013

Households

3,844

Median HH Income

\$61,759

Owner HH Income

\$81,393

Renter HH Income

\$27,800

Housing Costs

Owner Units

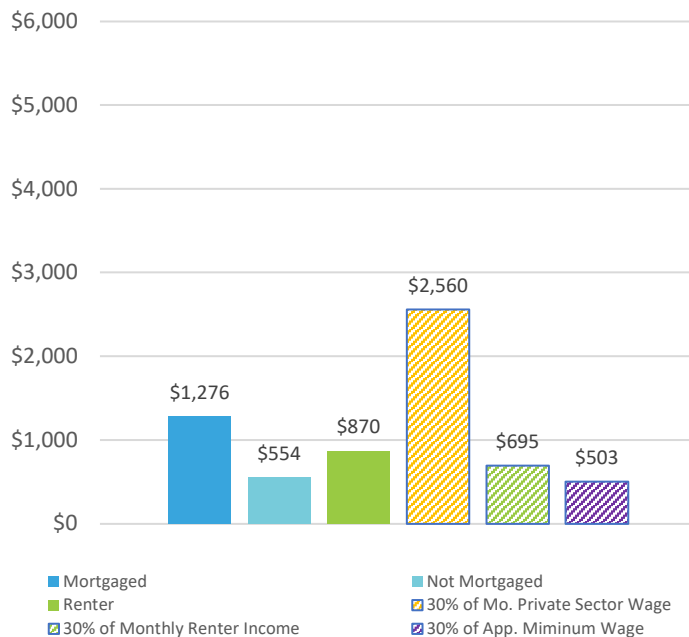
Home Value	\$184,174	2016 Value	\$146,545
Cost M/NM	\$1276/\$554	Value ▲	25.7%
\$61,391 To afford median home			

Renter Units

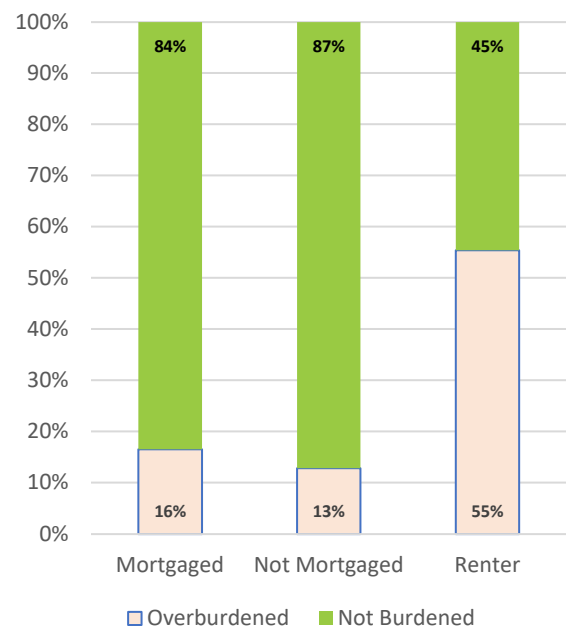
Gross Rent	\$870	2016 Rent	\$735
		Rent ▲	18.3%
\$34,800 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	4,386	Owner HH	66%	Renter HH	34%
Median Year Built	1975	% Built Pre-1970		42.6%	
Median Move Year	2012	% Built After 2010		1.2%	
Median Rooms	5.5	SF%	63.2%	MM%	14.8%
				MF%	17.6%

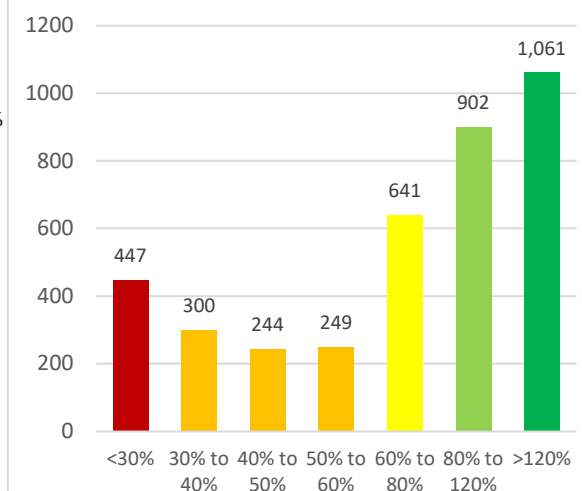
Vacancy Rates

Total	12.4%	Owner	0%	Renter	0.1%
Seasonal	5.4%	Other	2.5%	# V Rent	159
				#V Owner	15

Homeownership Rate by Race/Ethnicity

Black	5.2%	White	67.9%
Asian	100.0%	Other or Multiracial	50.0%
Am. Indian	100.0%	Hispanic	63.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Fort Gratiot-North and Port Huron-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.3%	0.2%
Household Count, 2021	3,844	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.21	--	--	--	--	--
Median Income, 2021	\$61,759	--	36.1%	\$57,446	--	12.8%
Median owner income, 2021	\$81,393	--	7.8%	\$67,954	--	11.3%
Median renter income, 2021	\$27,800	--	5.9%	\$32,316	--	17.1%
Median home value	\$184,174	--	25.7%	\$144,517	--	24.0%
Median gross rent	\$870	--	18.3%	\$824	--	4.1%
Income needed for median rent	\$34,800	--	--	\$32,969	--	--
Income needed for median value	\$61,391	--	--	\$48,172	--	--
Overburdened households	1,093	28%	-5.9%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	110	2.5%	-28.6%	19,830	5.0%	-16.2%
Seasonal vacancy	235	5.4%	106.1%	15,694	3.9%	2.4%
For-Sale vacancy	15	0.3%	-63.4%	2,959	0.7%	-48.8%
For-Rent vacancy	159	3.6%	65.6%	3,626	0.9%	-40.3%
Homes built pre-1940	441	10.1%	--	56,741	14.3%	--
Homes built post-1990	1,268	28.9%	--	99,686	25.1%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate 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)	60	83	143
Market supply (vacant on market, adjusted for age)	7	56	64
5 year Market production goals (based on 75K units)	51	25	77
1 year Market production goals (based on 15K units)	10	5	15
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Fort Gratiot-North and Port Huron-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	110	Total Amt/App	\$208,455	% Approved	78.2%
Total Conventional Apps	85	Conventional Amt/App	\$209,000	% Conv Apprvd	82.4%
Total Assisted Apps	25	Assisted Amt/App	\$206,600	% Asst Apprvd	64.0%
Applications by Race: White					
Total Apps	84	Total Amt/App	\$193,333	% Positive	81.0%
Total Conventional Apps	68	Conventional Amt/App	\$193,971	% Conv Positive	85.3%
Total Assisted Apps	16	Assisted Amt/App	\$190,625	% Asst Positive	62.5%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$255,000	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$255,000	% 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	\$295,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$235,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$355,000	% 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	22	Total Amt/App	\$248,636	% Positive	63.6%
Total Conventional Apps	16	Conventional Amt/App	\$261,250	% Conv Positive	68.8%
Total Assisted Apps	6	Assisted Amt/App	\$215,000	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	5	Total Amt/App	\$235,000	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$251,667	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$210,000	% Asst Positive	100.0%

Genesee Township

Population

17,598

Households

6,942

Median HH Income

\$55,253

Owner HH Income

\$61,363

Renter HH Income

\$34,718

Housing Costs

Owner Units

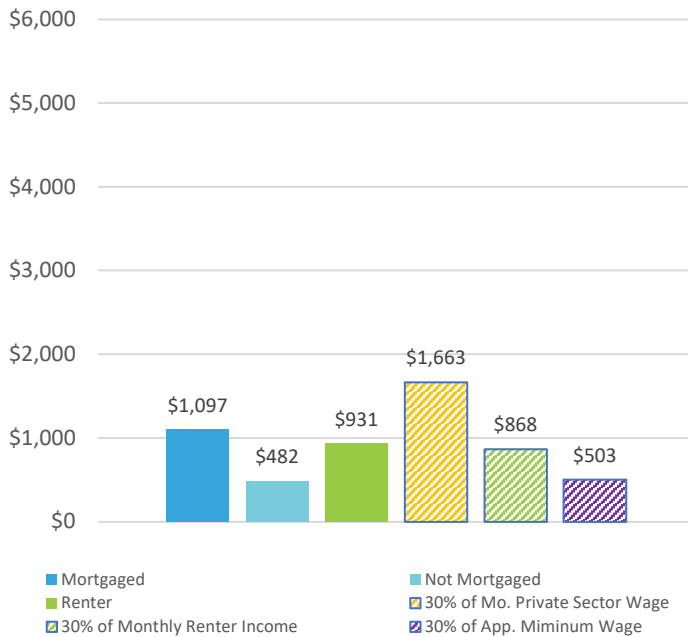
Home Value	\$104,411	2016 Value	\$78,263
Cost M/NM	\$1097/\$482	Value ▲	33.4%
\$34,804 To afford median home			

Renter Units

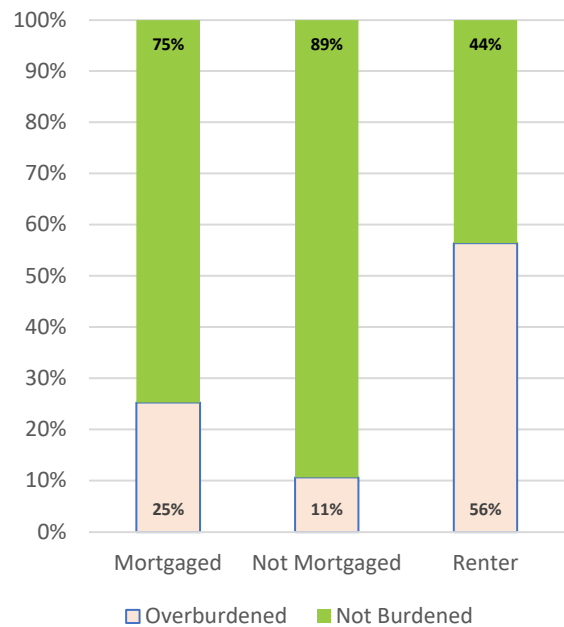
Gross Rent	\$931	2016 Rent	\$808
		Rent ▲	15.2%
\$37,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,297	Owner HH	79%	Renter HH	21%
Median Year Built	1967	% Built Pre-1970		56.7%	
Median Move Year	2010	% Built After 2010		0.8%	
Median Rooms	6.0	SF%	79.3%	MM%	5.4%
				MF%	1.4%

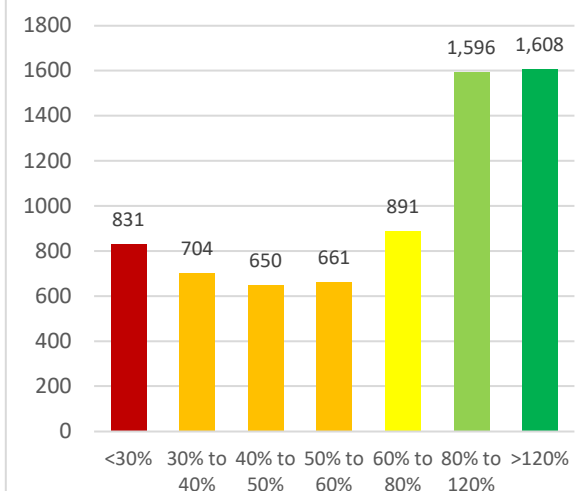
Vacancy Rates

Total	4.9%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	3.2%	# V Rent	0
				#V Owner	90

Homeownership Rate by Race/Ethnicity

Black	54.6%	White	80.3%
Asian	100.0%	Other or Multiracial	78.0%
Am. Indian	95.5%	Hispanic	55.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Genesee Township

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	20.6%	0.2%
Household Count, 2021	6,942	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.82	--	--	--	--	--
Median Income, 2021	\$55,253	--	2.9%	\$57,446	--	12.8%
Median owner income, 2021	\$61,363	--	7.2%	\$67,954	--	11.3%
Median renter income, 2021	\$34,718	--	-18.2%	\$32,316	--	17.1%
Median home value	\$104,411	--	33.4%	\$144,517	--	24.0%
Median gross rent	\$931	--	15.2%	\$824	--	4.1%
Income needed for median rent	\$37,240	--	--	\$32,969	--	--
Income needed for median value	\$34,804	--	--	\$48,172	--	--
Overburdened households	1,872	27%	34.2%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	235	3.2%	45.1%	19,830	5.0%	-16.2%
Seasonal vacancy	23	0.3%	-48.9%	15,694	3.9%	2.4%
For-Sale vacancy	90	1.2%	83.7%	2,959	0.7%	-48.8%
For-Rent vacancy	0	0.0%	-100.0%	3,626	0.9%	-40.3%
Homes built pre-1940	510	7.0%	--	56,741	14.3%	--
Homes built post-1990	1,602	22.0%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	84	89	173
Market supply (vacant on market, adjusted for age)	54	0	54
5 year Market production goals (based on 75K units)	30	86	115
1 year Market production goals (based on 15K units)	6	17	23
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Genesee Township

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	266	Total Amt/App	\$144,211	% Approved	81.6%
Total Conventional Apps	137	Conventional Amt/App	\$139,818	% Conv Apprvd	81.0%
Total Assisted Apps	129	Assisted Amt/App	\$148,876	% Asst Apprvd	82.2%
Applications by Race: White					
Total Apps	220	Total Amt/App	\$142,864	% Positive	82.3%
Total Conventional Apps	112	Conventional Amt/App	\$138,036	% Conv Positive	81.3%
Total Assisted Apps	108	Assisted Amt/App	\$147,870	% Asst Positive	83.3%
Applications by Race: Black					
Total Apps	9	Total Amt/App	\$167,222	% Positive	89%
Total Conventional Apps	5	Conventional Amt/App	\$169,000	% Conv Positive	80.0%
Total Assisted Apps	4	Assisted Amt/App	\$165,000	% 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	\$235,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$305,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$165,000	% 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	32	Total Amt/App	\$146,563	% Positive	78.1%
Total Conventional Apps	19	Conventional Amt/App	\$142,895	% Conv Positive	78.9%
Total Assisted Apps	13	Assisted Amt/App	\$151,923	% Asst Positive	76.9%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$152,500	% Positive	37.5%
Total Conventional Apps	3	Conventional Amt/App	\$95,000	% Conv Positive	33.3%
Total Assisted Apps	5	Assisted Amt/App	\$187,000	% Asst Positive	40.0%

Goodrich

Population

31,116

Households

11,701

Median HH Income

\$90,851

Owner HH Income

\$95,032

Renter HH Income

\$33,655

Housing Costs

Owner Units

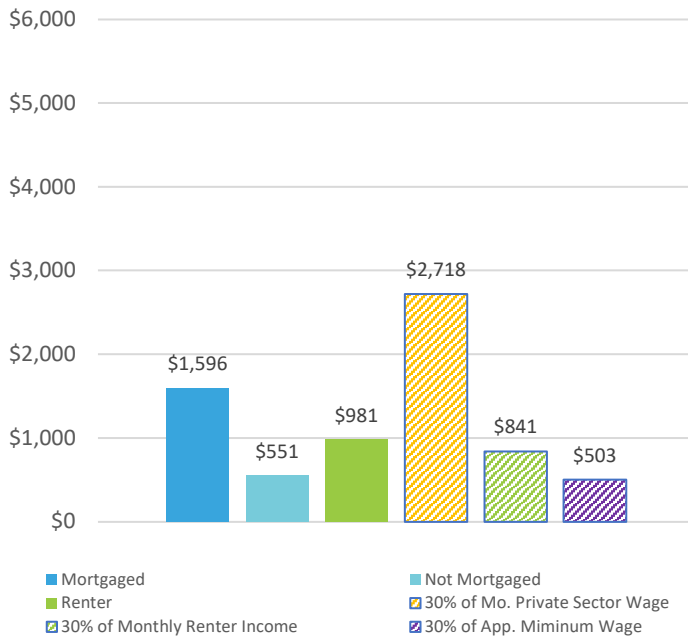
Home Value	\$241,296	2016 Value	\$192,160
Cost M/NM	\$1596/\$551	Value ▲	25.6%
\$80,432 To afford median home			

Renter Units

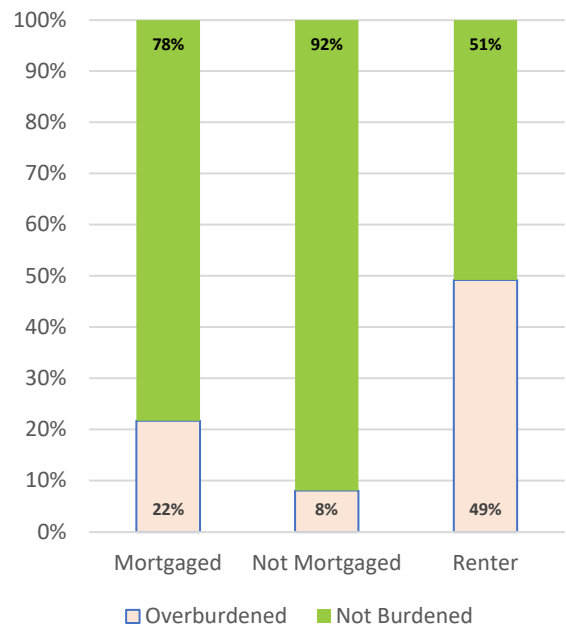
Gross Rent	\$981	2016 Rent	\$987
		Rent ▲	-0.6%
\$39,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,427	Owner HH	94%	Renter HH	6%
Median Year Built	1978	% Built Pre-1970			32%
Median Move Year	2006	% Built After 2010			2.6%
Median Rooms	6.9	SF%	94%	MM%	2.8%
				MF%	0.1%

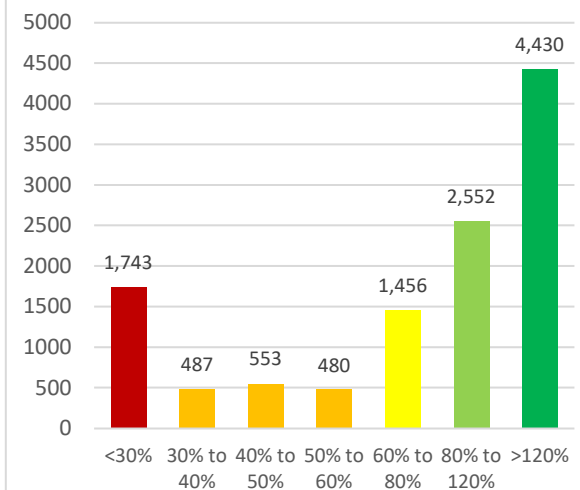
Vacancy Rates

Total	5.8%	Owner	0%	Renter	0%
Seasonal	2.0%	Other	2.2%	# V Rent	21
				#V Owner	103

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	93.7%
Asian	61.5%	Other or Multiracial	94.0%
Am. Indian	100.0%	Hispanic	93.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Goodrich

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.9%	0.2%
Household Count, 2021	11,701	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.20	--	--	--	--	--
Median Income, 2021	\$90,851	--	16.2%	\$57,446	--	12.8%
Median owner income, 2021	\$95,032	--	15.9%	\$67,954	--	11.3%
Median renter income, 2021	\$33,655	--	-5.8%	\$32,316	--	17.1%
Median home value	\$241,296	--	25.6%	\$144,517	--	24.0%
Median gross rent	\$981	--	-0.6%	\$824	--	4.1%
Income needed for median rent	\$39,240	--	--	\$32,969	--	--
Income needed for median value	\$80,432	--	--	\$48,172	--	--
Overburdened households	2,245	19%	-15.3%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	273	2.2%	181.4%	19,830	5.0%	-16.2%
Seasonal vacancy	243	2.0%	-21.1%	15,694	3.9%	2.4%
For-Sale vacancy	103	0.8%	-51.4%	2,959	0.7%	-48.8%
For-Rent vacancy	21	0.2%	-76.1%	3,626	0.9%	-40.3%
Homes built pre-1940	1,175	9.5%	--	56,741	14.3%	--
Homes built post-1990	4,252	34.2%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	151	25	176
Market supply (vacant on market, adjusted for age)	31	8	39
5 year Market production goals (based on 75K units)	116	16	132
1 year Market production goals (based on 15K units)	23	3	26
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Goodrich

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	599	Total Amt/App	\$303,748	% Approved	81.1%
Total Conventional Apps	459	Conventional Amt/App	\$320,272	% Conv Apprvd	81.5%
Total Assisted Apps	140	Assisted Amt/App	\$249,571	% Asst Apprvd	80.0%
Applications by Race: White					
Total Apps	510	Total Amt/App	\$303,902	% Positive	83.5%
Total Conventional Apps	385	Conventional Amt/App	\$323,182	% Conv Positive	84.7%
Total Assisted Apps	125	Assisted Amt/App	\$244,520	% Asst Positive	80.0%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$268,333	% Positive	67%
Total Conventional Apps	3	Conventional Amt/App	\$268,333	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$240,714	% Positive	57.1%
Total Conventional Apps	6	Conventional Amt/App	\$223,333	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$345,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$205,000	% Positive	66.7%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$230,000	% 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	71	Total Amt/App	\$302,042	% Positive	66.2%
Total Conventional Apps	61	Conventional Amt/App	\$304,180	% Conv Positive	63.9%
Total Assisted Apps	10	Assisted Amt/App	\$289,000	% Asst Positive	80.0%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$287,727	% Positive	81.8%
Total Conventional Apps	4	Conventional Amt/App	\$287,500	% Conv Positive	75.0%
Total Assisted Apps	7	Assisted Amt/App	\$287,857	% Asst Positive	85.7%

Grand Blanc

Population

47,533

Households

19,537

Median HH Income

\$75,443

Owner HH Income

\$96,683

Renter HH Income

\$39,023

Housing Costs

Owner Units

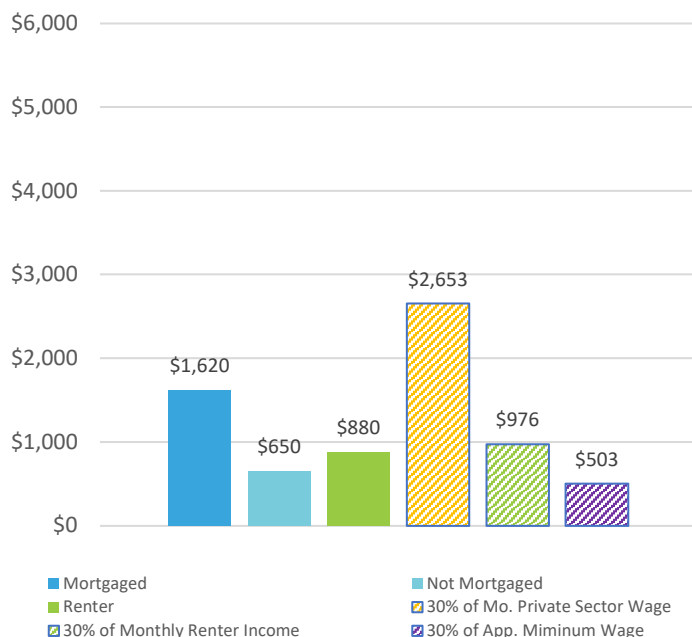
Home Value	\$195,999	2016 Value	\$163,826
Cost M/NM	\$1620/\$650	Value ▲	19.6%
\$65,333 To afford median home			

Renter Units

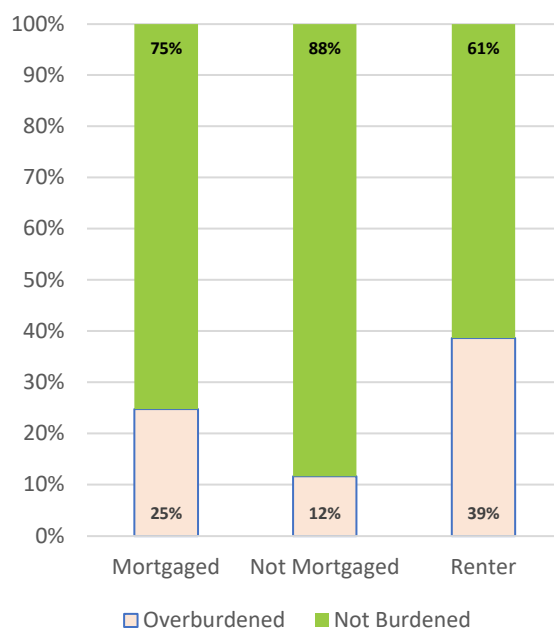
Gross Rent	\$880	2016 Rent	\$873
		Rent ▲	0.8%
\$35,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	20,536	Owner HH	68%	Renter HH	32%
Median Year Built	1982	% Built Pre-1970			30.4%
Median Move Year	2012	% Built After 2010			4.2%
Median Rooms	6.2	SF%	61%	MM%	15.8%
				MF%	17.7%

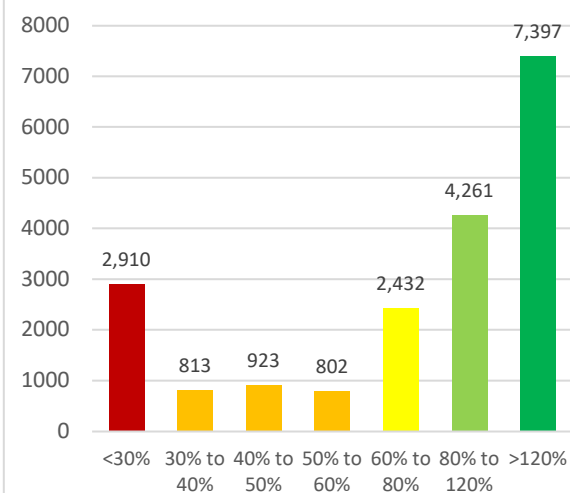
Vacancy Rates

Total	4.9%	Owner	0%	Renter	0%
Seasonal	0.6%	Other	2.5%	# V Rent	243
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	40.6%	White	73.1%
Asian	73.1%	Other or Multiracial	64.3%
Am. Indian	0.0%	Hispanic	64.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Grand Blanc

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	8.7%	0.2%
Household Count, 2021	19,537	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.41	--	--	--	--	--
Median Income, 2021	\$75,443	--	12.2%	\$57,446	--	12.8%
Median owner income, 2021	\$96,683	--	1.7%	\$67,954	--	11.3%
Median renter income, 2021	\$39,023	--	-2.8%	\$32,316	--	17.1%
Median home value	\$195,999	--	19.6%	\$144,517	--	24.0%
Median gross rent	\$880	--	0.8%	\$824	--	4.1%
Income needed for median rent	\$35,200	--	--	\$32,969	--	--
Income needed for median value	\$65,333	--	--	\$48,172	--	--
Overburdened households	5,053	26%	7.5%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	520	2.5%	-5.1%	19,830	5.0%	-16.2%
Seasonal vacancy	121	0.6%	-33.9%	15,694	3.9%	2.4%
For-Sale vacancy	0	0.0%	-100.0%	2,959	0.7%	-48.8%
For-Rent vacancy	243	1.2%	-32.7%	3,626	0.9%	-40.3%
Homes built pre-1940	598	2.9%	--	56,741	14.3%	--
Homes built post-1990	8,181	39.8%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	196	390	587
Market supply (vacant on market, adjusted for age)	0	41	41
5 year Market production goals (based on 75K units)	189	337	526
1 year Market production goals (based on 15K units)	38	67	105
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Grand Blanc

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	985	Total Amt/App	\$230,706	% Approved	81.4%
Total Conventional Apps	709	Conventional Amt/App	\$235,874	% Conv Apprvd	83.4%
Total Assisted Apps	276	Assisted Amt/App	\$217,428	% Asst Apprvd	76.4%
Applications by Race: White					
Total Apps	731	Total Amt/App	\$221,334	% Positive	83.7%
Total Conventional Apps	530	Conventional Amt/App	\$223,849	% Conv Positive	86.2%
Total Assisted Apps	201	Assisted Amt/App	\$214,701	% Asst Positive	77.1%
Applications by Race: Black					
Total Apps	69	Total Amt/App	\$262,971	% Positive	74%
Total Conventional Apps	34	Conventional Amt/App	\$291,765	% Conv Positive	73.5%
Total Assisted Apps	35	Assisted Amt/App	\$235,000	% Asst Positive	74.3%
Applications by Race: Asian					
Total Apps	29	Total Amt/App	\$368,448	% Positive	82.8%
Total Conventional Apps	26	Conventional Amt/App	\$381,538	% Conv Positive	84.6%
Total Assisted Apps	3	Assisted Amt/App	\$255,000	% Asst Positive	66.7%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$155,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$155,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	137	Total Amt/App	\$235,657	% Positive	73.7%
Total Conventional Apps	106	Conventional Amt/App	\$245,094	% Conv Positive	73.6%
Total Assisted Apps	31	Assisted Amt/App	\$203,387	% Asst Positive	74.2%
Applications by Ethnicity: Hispanic					
Total Apps	23	Total Amt/App	\$221,087	% Positive	82.6%
Total Conventional Apps	15	Conventional Amt/App	\$232,333	% Conv Positive	86.7%
Total Assisted Apps	8	Assisted Amt/App	\$200,000	% Asst Positive	75.0%

Holloway Reservoir

Population

15,477

Households

5,800

Median HH Income

\$73,736

Owner HH Income

\$74,641

Renter HH Income

\$8,039

Housing Costs

Owner Units

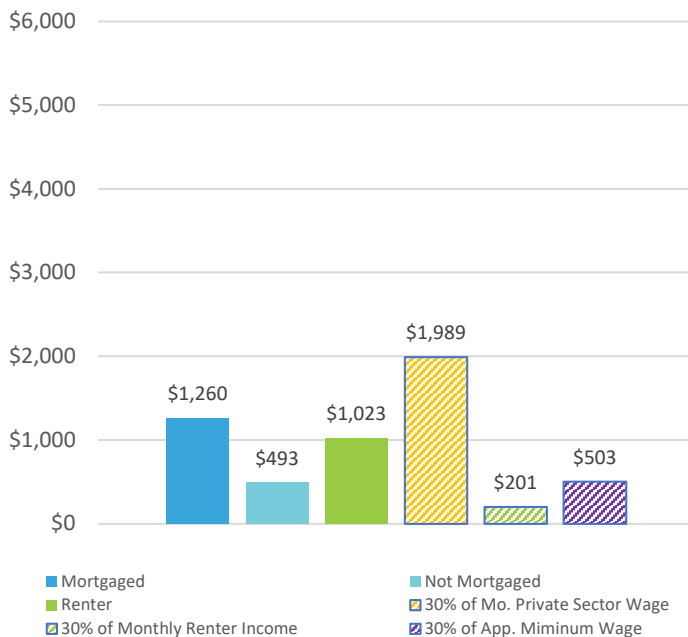
Home Value	\$168,249	2016 Value	\$143,433
Cost M/NM	\$1260/\$493	Value ▲	17.3%
\$56,083 To afford median home			

Renter Units

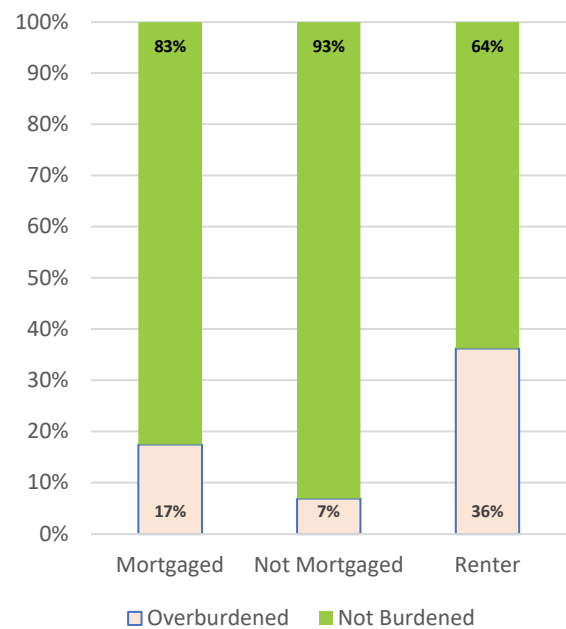
Gross Rent	\$1,023	2016 Rent	\$1,091
		Rent ▲	-6.2%
\$40,920 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,049	Owner HH	93%	Renter HH	7%
Median Year Built	1983	% Built Pre-1970			26%
Median Move Year	2005	% Built After 2010			6%
Median Rooms	6.3	SF%	85.4%	MM%	7.9%
				MF%	0%

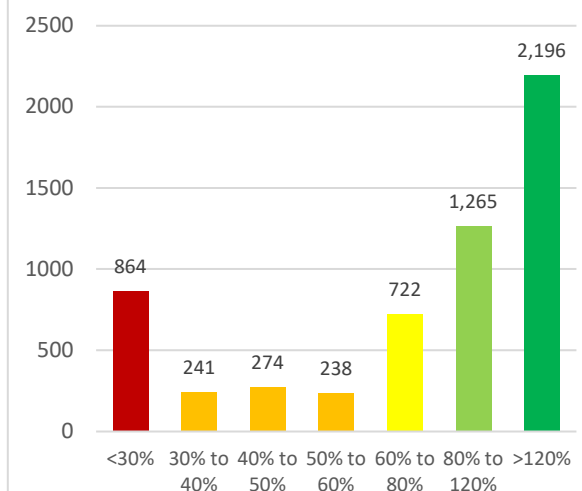
Vacancy Rates

Total	4.1%	Owner	0%	Renter	0%
Seasonal	0.9%	Other	1.6%	# V Rent	21
				#V Owner	54

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	93.8%
Asian	0.0%	Other or Multiracial	68.8%
Am. Indian	0.0%	Hispanic	86.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Holloway Reservoir

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	4.9%	0.2%
Household Count, 2021	5,800	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.93	--	--	--	--	--
Median Income, 2021	\$73,736	--	9.7%	\$57,446	--	12.8%
Median owner income, 2021	\$74,641	--	4.8%	\$67,954	--	11.3%
Median renter income, 2021	\$8,039	--	-81.5%	\$32,316	--	17.1%
Median home value	\$168,249	--	17.3%	\$144,517	--	24.0%
Median gross rent	\$1,023	--	-6.2%	\$824	--	4.1%
Income needed for median rent	\$40,920	--	--	\$32,969	--	--
Income needed for median value	\$56,083	--	--	\$48,172	--	--
Overburdened households	860	15%	-28.6%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	96	1.6%	33.3%	19,830	5.0%	-16.2%
Seasonal vacancy	54	0.9%	-52.6%	15,694	3.9%	2.4%
For-Sale vacancy	54	0.9%	-51.8%	2,959	0.7%	-48.8%
For-Rent vacancy	21	0.3%	-59.6%	3,626	0.9%	-40.3%
Homes built pre-1940	330	5.5%	--	56,741	14.3%	--
Homes built post-1990	2,221	36.7%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	88	11	99
Market supply (vacant on market, adjusted for age)	13	7	20
5 year Market production goals (based on 75K units)	72	3	76
1 year Market production goals (based on 15K units)	14	1	15
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Holloway Reservoir

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	347	Total Amt/App	\$214,712	% Approved	82.4%
Total Conventional Apps	233	Conventional Amt/App	\$214,313	% Conv Apprvd	82.8%
Total Assisted Apps	114	Assisted Amt/App	\$215,526	% Asst Apprvd	81.6%
Applications by Race: White					
Total Apps	297	Total Amt/App	\$214,731	% Positive	83.8%
Total Conventional Apps	197	Conventional Amt/App	\$214,239	% Conv Positive	84.3%
Total Assisted Apps	100	Assisted Amt/App	\$215,700	% Asst Positive	83.0%
Applications by Race: Black					
Total Apps	6	Total Amt/App	\$203,333	% Positive	100%
Total Conventional Apps	3	Conventional Amt/App	\$171,667	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$235,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$285,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$285,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$185,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	40	Total Amt/App	\$214,250	% Positive	70.0%
Total Conventional Apps	29	Conventional Amt/App	\$216,379	% Conv Positive	72.4%
Total Assisted Apps	11	Assisted Amt/App	\$208,636	% Asst Positive	63.6%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$265,000	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$291,667	% Conv Positive	100.0%
Total Assisted Apps	5	Assisted Amt/App	\$249,000	% Asst Positive	100.0%

Imlay City

Population

23,283

Households

8,853

Median HH Income

\$74,378

Owner HH Income

\$82,711

Renter HH Income

\$31,010

Housing Costs

Owner Units

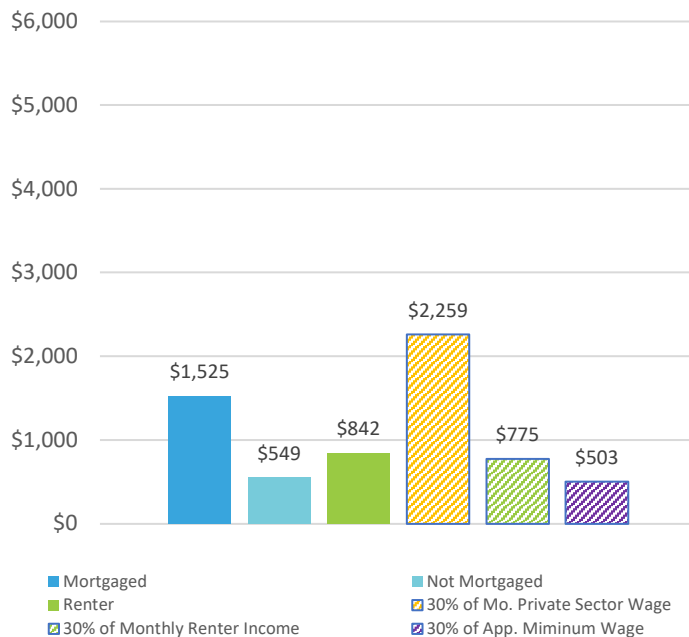
Home Value	\$217,559	2016 Value	\$179,746
Cost M/NM	\$1525/\$549	Value ▲	21.0%
\$72,520 To afford median home			

Renter Units

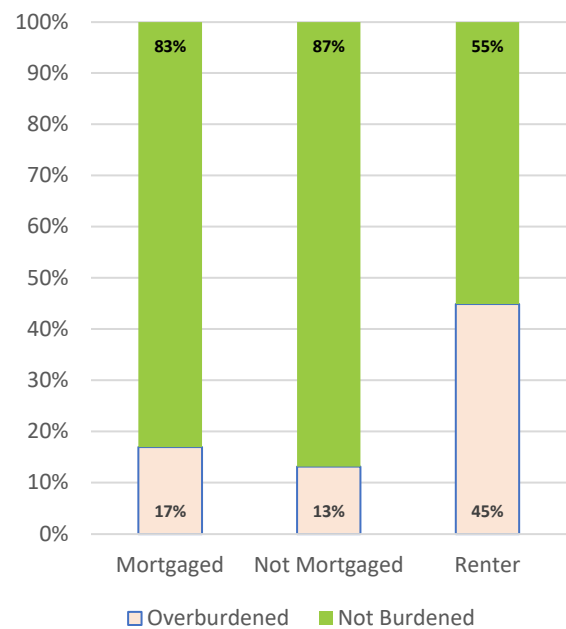
Gross Rent	\$842	2016 Rent	\$846
		Rent ▲	-0.5%
\$33,680 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,425	Owner HH	86%	Renter HH	14%		
Median Year Built	1982	% Built Pre-1970		34.7%			
Median Move Year	2007	% Built After 2010		4.1%			
Median Rooms	6.2	SF%	80.7%	MM%	7%	MF%	1.9%

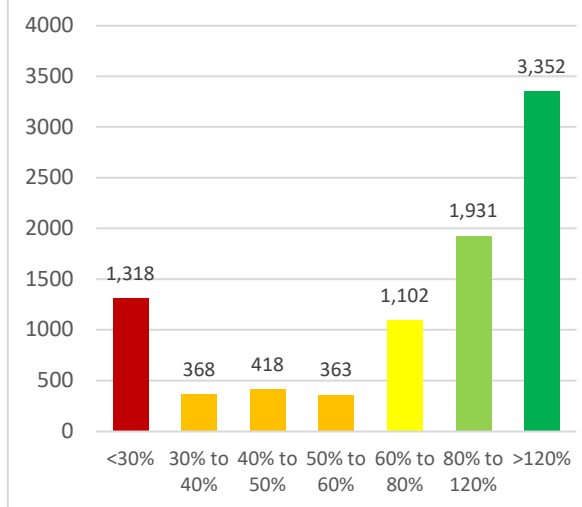
Vacancy Rates

Total	6.1%	Owner	0%	Renter	0%		
Seasonal	2.3%	Other	2.5%	# V Rent	25	#V Owner	52

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	86.2%
Asian	100.0%	Other or Multiracial	84.9%
Am. Indian	100.0%	Hispanic	77.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Imlay City

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

7.0%

8,853

Partnership

0.2%

343,836

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

3.79

--

--

--

--

--

\$74,378

--

22.9%

\$57,446

--

12.8%

\$82,711

--

18.8%

\$67,954

--

11.3%

\$31,010

--

16.6%

\$32,316

--

17.1%

\$217,559

--

21.0%

\$144,517

--

24.0%

\$842

--

-0.5%

\$824

--

4.1%

\$33,680

--

--

\$32,969

--

--

\$72,520

--

--

\$48,172

--

--

1,732

20%

-32.9%

86,876

25.3%

-16.0%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

233

2.5%

-19.9%

19,830

5.0%

-16.2%

213

2.3%

-38.1%

15,694

3.9%

2.4%

52

0.6%

-51.9%

2,959

0.7%

-48.8%

25

0.3%

38.9%

3,626

0.9%

-40.3%

1,554

16.5%

--

56,741

14.3%

--

3,959

42.0%

--

99,686

25.1%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

Moderately High Cost and Growing

High Strength and Low Need (Type IV)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	105	49	155
Market supply (vacant on market, adjusted for age)	16	11	27
5 year Market production goals (based on 75K units)	86	37	123
1 year Market production goals (based on 15K units)	17	7	25
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Imlay City

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	406	Total Amt/App	\$253,473	% Approved	79.1%
Total Conventional Apps	292	Conventional Amt/App	\$262,295	% Conv Apprvd	82.2%
Total Assisted Apps	114	Assisted Amt/App	\$230,877	% Asst Apprvd	71.1%
Applications by Race: White					
Total Apps	340	Total Amt/App	\$253,559	% Positive	80.6%
Total Conventional Apps	243	Conventional Amt/App	\$262,778	% Conv Positive	84.0%
Total Assisted Apps	97	Assisted Amt/App	\$230,464	% Asst Positive	72.2%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$321,000	% Positive	40%
Total Conventional Apps	3	Conventional Amt/App	\$335,000	% Conv Positive	33.3%
Total Assisted Apps	2	Assisted Amt/App	\$300,000	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	4	Total Amt/App	\$197,500	% Positive	25.0%
Total Conventional Apps	4	Conventional Amt/App	\$197,500	% Conv Positive	25.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	4	Total Amt/App	\$100,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$75,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$125,000	% 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	54	Total Amt/App	\$247,037	% Positive	75.9%
Total Conventional Apps	40	Conventional Amt/App	\$257,500	% Conv Positive	80.0%
Total Assisted Apps	14	Assisted Amt/App	\$217,143	% Asst Positive	64.3%
Applications by Ethnicity: Hispanic					
Total Apps	16	Total Amt/App	\$189,375	% Positive	93.8%
Total Conventional Apps	13	Conventional Amt/App	\$199,615	% Conv Positive	92.3%
Total Assisted Apps	3	Assisted Amt/App	\$145,000	% Asst Positive	100.0%

Lapeer-Central

Population

8,769

Households

3,539

Median HH Income

\$47,482

Owner HH Income

\$67,256

Renter HH Income

\$27,316

Housing Costs

Owner Units

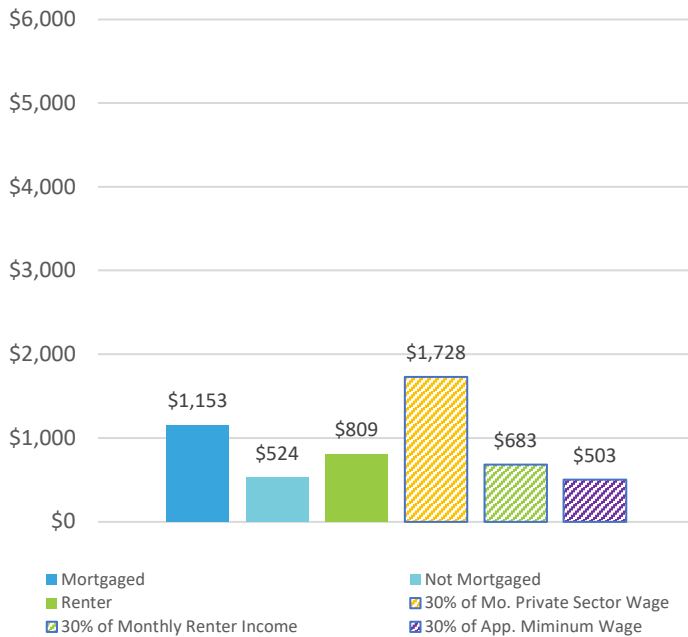
Home Value	\$121,561	2016 Value	\$90,605
Cost M/NM	\$1153/\$524	Value ▲	34.2%
\$40,520 To afford median home			

Renter Units

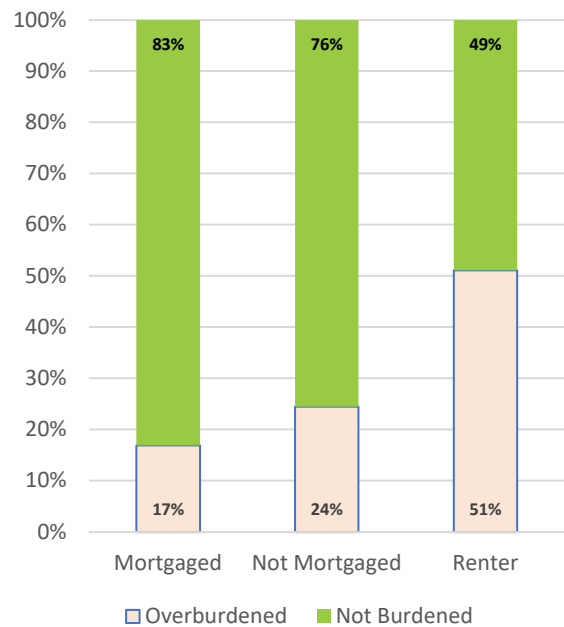
Gross Rent	\$809	2016 Rent	\$754
		Rent ▲	7.3%
\$32,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	3,785	Owner HH	52%	Renter HH	48%
Median Year Built	1975	% Built Pre-1970			37.5%
Median Move Year	2014	% Built After 2010			0.8%
Median Rooms	4.9	SF%	48.7%	MM%	26.3%
				MF%	16%

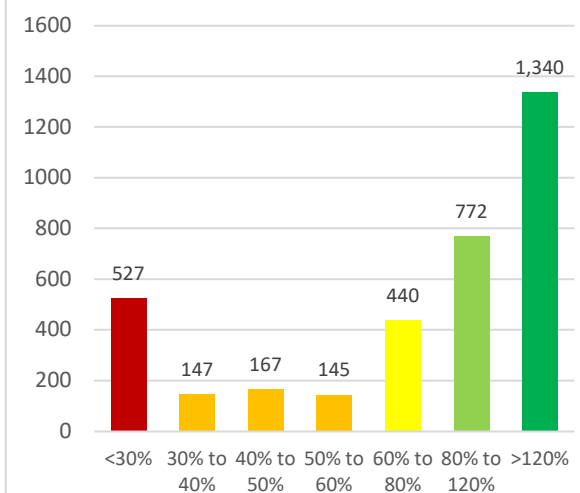
Vacancy Rates

Total	6.5%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	2.1%	# V Rent	87
				#V Owner	55

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	52.1%
Asian	0.0%	Other or Multiracial	65.8%
Am. Indian	0.0%	Hispanic	84.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Lapeer-Central

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

1.7%
3,539

Partnership

0.2%
343,836

Housing Affordability

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

Market

Number	%	% Change
2.12	--	--
\$47,482	--	37.1%
\$67,256	--	34.2%
\$27,316	--	13.2%
\$121,561	--	34.2%
\$809	--	7.3%
\$32,360	--	--
\$40,520	--	--
1,227	35%	-19.5%

Partnership

Number	%	% Change
--	--	--
\$57,446	--	12.8%
\$67,954	--	11.3%
\$32,316	--	17.1%
\$144,517	--	24.0%
\$824	--	4.1%
\$32,969	--	--
\$48,172	--	--
86,876	25.3%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
79	2.1%	61.2%
0	0.0%	-100.0%
55	1.5%	5.8%
87	2.3%	-14.7%
668	17.6%	--
971	25.7%	--

Partnership

Number	%	% Change
19,830	5.0%	-16.2%
15,694	3.9%	2.4%
2,959	0.7%	-48.8%
3,626	0.9%	-40.3%
56,741	14.3%	--
99,686	25.1%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	29	128	157
Market supply (vacant on market, adjusted for age)	24	25	50
5 year Market production goals (based on 75K units)	4	99	103
1 year Market production goals (based on 15K units)	1	20	21
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Lapeer-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	143	Total Amt/App	\$174,161	% Approved	81.1%
Total Conventional Apps	82	Conventional Amt/App	\$180,610	% Conv Apprvd	87.8%
Total Assisted Apps	61	Assisted Amt/App	\$165,492	% Asst Apprvd	72.1%
Applications by Race: White					
Total Apps	113	Total Amt/App	\$176,858	% Positive	82.3%
Total Conventional Apps	64	Conventional Amt/App	\$186,875	% Conv Positive	89.1%
Total Assisted Apps	49	Assisted Amt/App	\$163,776	% Asst Positive	73.5%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$137,500	% Positive	50%
Total Conventional Apps	2	Conventional Amt/App	\$105,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$170,000	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$198,333	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$198,333	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$265,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$265,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	18	Total Amt/App	\$150,000	% Positive	77.8%
Total Conventional Apps	9	Conventional Amt/App	\$146,111	% Conv Positive	88.9%
Total Assisted Apps	9	Assisted Amt/App	\$153,889	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
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

Otisville-Columbiaville

Population

18,220

Households

7,192

Median HH Income

\$60,928

Owner HH Income

\$62,632

Renter HH Income

\$20,062

Housing Costs

Owner Units

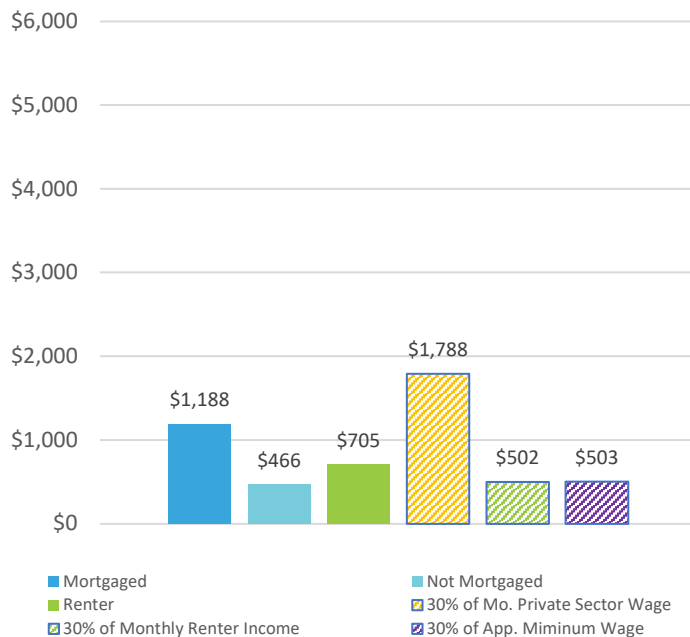
Home Value	\$138,167	2016 Value	\$116,741
Cost M/NM	\$1188/\$466	Value ▲	18.4%
\$46,056 To afford median home			

Renter Units

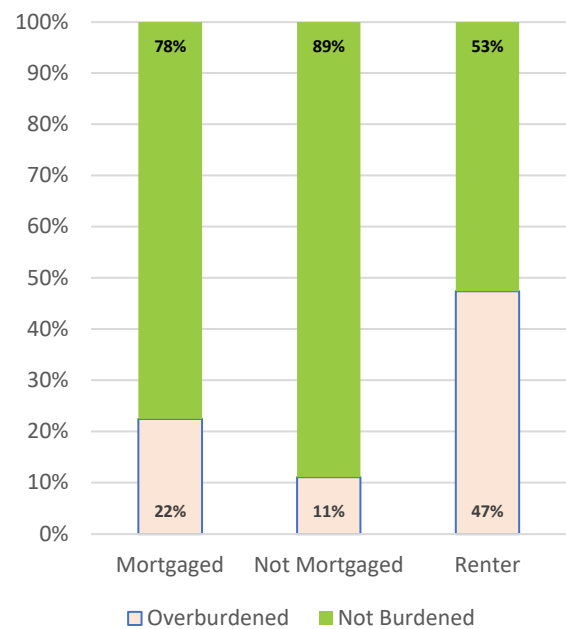
Gross Rent	\$705	2016 Rent	\$853
		Rent ▲	-17.3%
\$28,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,801	Owner HH	89%	Renter HH	11%		
Median Year Built	1972	% Built Pre-1970		45.6%			
Median Move Year	2005	% Built After 2010		1%			
Median Rooms	6.2	SF%	88%	MM%	5%	MF%	2.8%

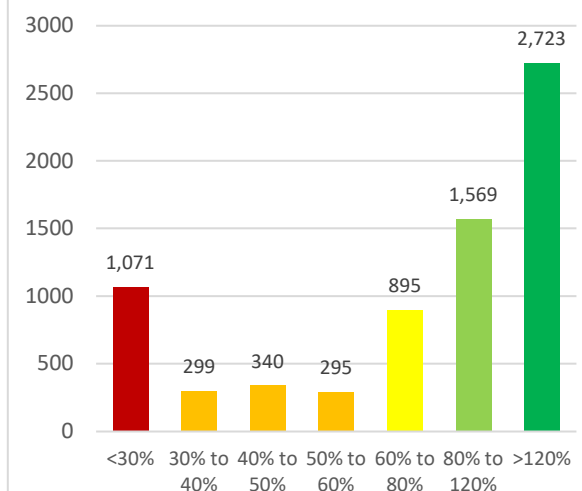
Vacancy Rates

Total	7.8%	Owner	0%	Renter	0%		
Seasonal	1.1%	Other	3.5%	# V Rent	35	#V Owner	76

Homeownership Rate by Race/Ethnicity

Black	50.3%	White	89.8%
Asian	100.0%	Other or Multiracial	83.5%
Am. Indian	100.0%	Hispanic	85.5%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Otisville-Columbiaville

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.5%	0.2%
Household Count, 2021	7,192	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.41	--	--	--	--	--
Median Income, 2021	\$60,928	--	6.2%	\$57,446	--	12.8%
Median owner income, 2021	\$62,632	--	4.8%	\$67,954	--	11.3%
Median renter income, 2021	\$20,062	--	-35.9%	\$32,316	--	17.1%
Median home value	\$138,167	--	18.4%	\$144,517	--	24.0%
Median gross rent	\$705	--	-17.3%	\$824	--	4.1%
Income needed for median rent	\$28,200	--	--	\$32,969	--	--
Income needed for median value	\$46,056	--	--	\$48,172	--	--
Overburdened households	1,525	21%	-19.7%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	276	3.5%	51.6%	19,830	5.0%	-16.2%
Seasonal vacancy	84	1.1%	-49.1%	15,694	3.9%	2.4%
For-Sale vacancy	76	1.0%	-48.3%	2,959	0.7%	-48.8%
For-Rent vacancy	35	0.4%	-80.8%	3,626	0.9%	-40.3%
Homes built pre-1940	1,201	15.4%	--	56,741	14.3%	--
Homes built post-1990	1,595	20.4%	--	99,686	25.1%	--

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)	76	39	115
Market supply (vacant on market, adjusted for age)	34	16	50
5 year Market production goals (based on 75K units)	41	22	63
1 year Market production goals (based on 15K units)	8	4	13
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Otisville-Columbiaville

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	280	Total Amt/App	\$180,393	% Approved	83.9%
Total Conventional Apps	156	Conventional Amt/App	\$184,038	% Conv Apprvd	82.7%
Total Assisted Apps	124	Assisted Amt/App	\$175,806	% Asst Apprvd	85.5%
Applications by Race: White					
Total Apps	242	Total Amt/App	\$178,884	% Positive	83.5%
Total Conventional Apps	134	Conventional Amt/App	\$183,134	% Conv Positive	82.1%
Total Assisted Apps	108	Assisted Amt/App	\$173,611	% Asst Positive	85.2%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$215,000	% Positive	100%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$285,000	% 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	31	Total Amt/App	\$185,000	% Positive	83.9%
Total Conventional Apps	18	Conventional Amt/App	\$178,889	% Conv Positive	83.3%
Total Assisted Apps	13	Assisted Amt/App	\$193,462	% Asst Positive	84.6%
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$235,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$290,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$180,000	% Asst Positive	100.0%

Owosso-Central

Population

10,905

Households

4,619

Median HH Income

\$46,052

Owner HH Income

\$58,292

Renter HH Income

\$34,623

Housing Costs

Owner Units

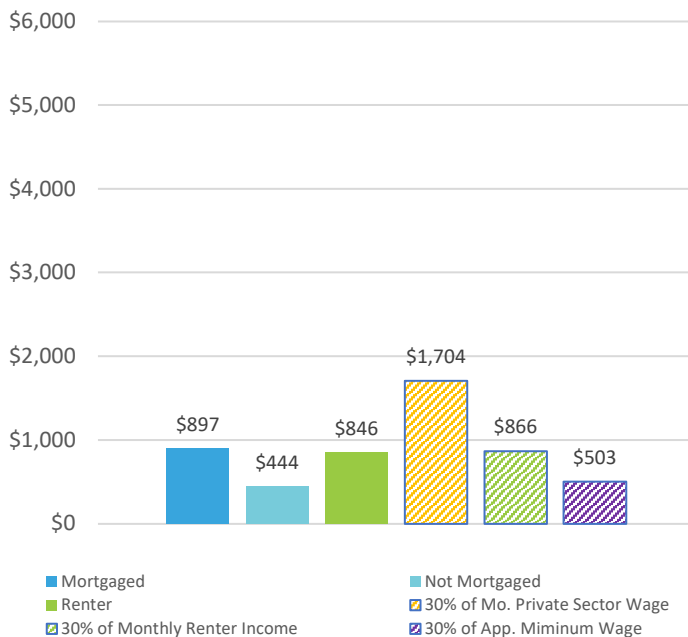
Home Value	\$93,148	2016 Value	\$81,023
Cost M/NM	\$897/\$444	Value ▲	15.0%
\$31,049 To afford median home			

Renter Units

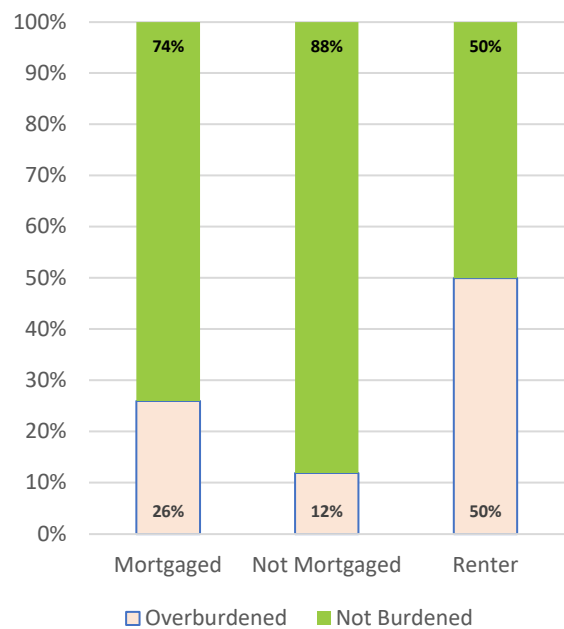
Gross Rent	\$846	2016 Rent	\$718
		Rent ▲	17.9%
\$33,840 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,177	Owner HH	56%	Renter HH	44%
Median Year Built	1954	% Built Pre-1970	73.5%		
Median Move Year	2012	% Built After 2010	0.5%		
Median Rooms	5.5	SF%	71.1%	MM%	20.2%
				MF%	8.5%

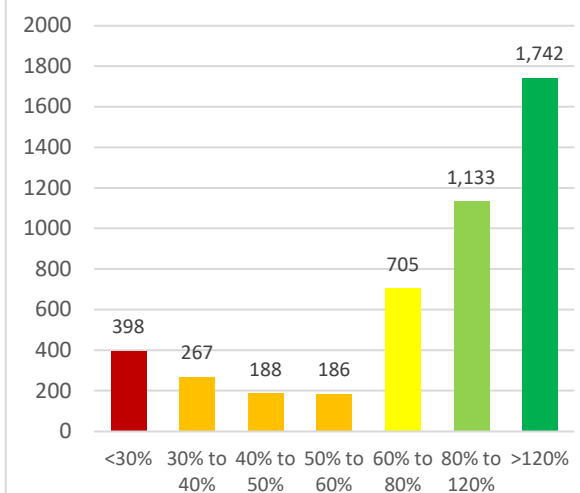
Vacancy Rates

Total	10.8%	Owner	0%	Renter	0.1%
Seasonal	1.0%	Other	5.0%	# V Rent	136
				#V Owner	50

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	57.0%
Asian	0.0%	Other or Multiracial	46.4%
Am. Indian	0.0%	Hispanic	16.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Owosso-Central

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-6.3%	0.2%
Household Count, 2021	4,619	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.62	--	--	--	--	--
Median Income, 2021	\$46,052	--	16.7%	\$57,446	--	12.8%
Median owner income, 2021	\$58,292	--	20.2%	\$67,954	--	11.3%
Median renter income, 2021	\$34,623	--	32.5%	\$32,316	--	17.1%
Median home value	\$93,148	--	15.0%	\$144,517	--	24.0%
Median gross rent	\$846	--	17.9%	\$824	--	4.1%
Income needed for median rent	\$33,840	--	--	\$32,969	--	--
Income needed for median value	\$31,049	--	--	\$48,172	--	--
Overburdened households	1,537	33%	-8.7%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	258	5.0%	7.1%	19,830	5.0%	-16.2%
Seasonal vacancy	54	1.0%	184.2%	15,694	3.9%	2.4%
For-Sale vacancy	50	1.0%	-58.0%	2,959	0.7%	-48.8%
For-Rent vacancy	136	2.6%	33.3%	3,626	0.9%	-40.3%
Homes built pre-1940	1,562	30.2%	--	56,741	14.3%	--
Homes built post-1990	459	8.9%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	64	91	155
Market supply (vacant on market, adjusted for age)	40	92	132
5 year Market production goals (based on 75K units)	23	0	23
1 year Market production goals (based on 15K units)	5	0	5
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Owosso-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	220	Total Amt/App	\$119,636	% Approved	80.0%
Total Conventional Apps	87	Conventional Amt/App	\$117,414	% Conv Apprvd	80.5%
Total Assisted Apps	133	Assisted Amt/App	\$121,090	% Asst Apprvd	79.7%
Applications by Race: White					
Total Apps	191	Total Amt/App	\$117,251	% Positive	82.7%
Total Conventional Apps	70	Conventional Amt/App	\$112,857	% Conv Positive	85.7%
Total Assisted Apps	121	Assisted Amt/App	\$119,793	% Asst Positive	81.0%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$202,500	% Positive	75%
Total Conventional Apps	4	Conventional Amt/App	\$202,500	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$215,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$215,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: 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	20	Total Amt/App	\$119,000	% Positive	60.0%
Total Conventional Apps	10	Conventional Amt/App	\$110,000	% Conv Positive	50.0%
Total Assisted Apps	10	Assisted Amt/App	\$128,000	% Asst Positive	70.0%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$113,571	% Positive	85.7%
Total Conventional Apps	2	Conventional Amt/App	\$115,000	% Conv Positive	100.0%
Total Assisted Apps	5	Assisted Amt/App	\$113,000	% Asst Positive	80.0%

Owosso-Northwest

Population

19,376

Households

8,295

Median HH Income

\$53,834

Owner HH Income

\$67,808

Renter HH Income

\$28,022

Housing Costs

Owner Units

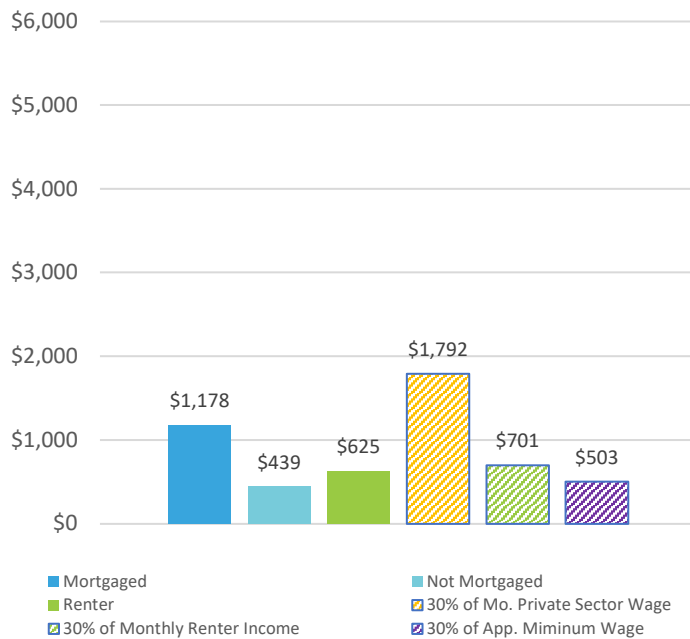
Home Value	\$135,815	2016 Value	\$112,956
Cost M/NM	\$1178/\$439	Value ▲	20.2%
\$45,272 To afford median home			

Renter Units

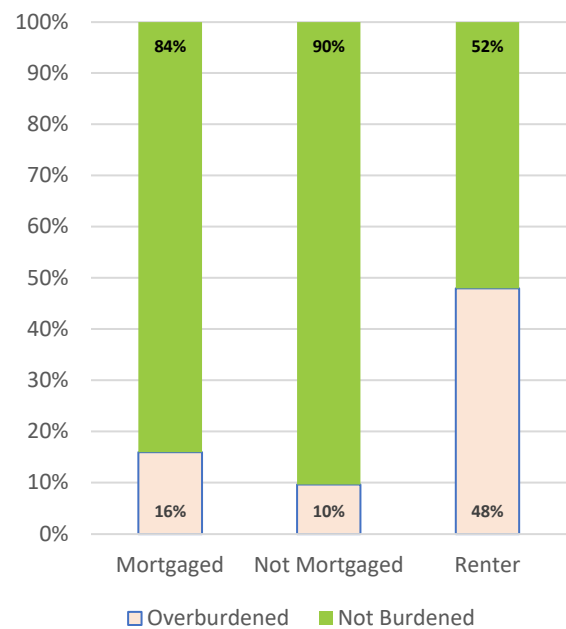
Gross Rent	\$625	2016 Rent	\$724
		Rent ▲	-13.7%
\$25,000 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,963	Owner HH	75%	Renter HH	25%
Median Year Built	1966	% Built Pre-1970		54.8%	
Median Move Year	2009	% Built After 2010		2.4%	
Median Rooms	5.9	SF%	78.6%	MM%	11.2%
				MF%	4.7%

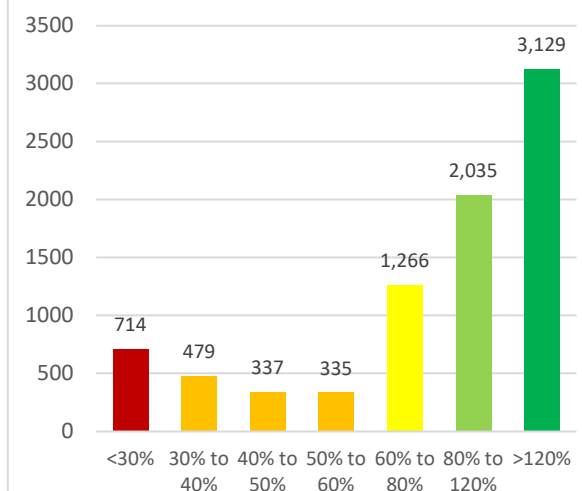
Vacancy Rates

Total	7.5%	Owner	0%	Renter	0.1%
Seasonal	0.6%	Other	3.1%	# V Rent	164
				#V Owner	50

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	75.4%
Asian	0.0%	Other or Multiracial	80.0%
Am. Indian	0.0%	Hispanic	76.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Owosso-Northwest

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	9.4%	0.2%
Household Count, 2021	8,295	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.36	--	--	--	--	--
Median Income, 2021	\$53,834	--	8.7%	\$57,446	--	12.8%
Median owner income, 2021	\$67,808	--	14.5%	\$67,954	--	11.3%
Median renter income, 2021	\$28,022	--	-5.5%	\$32,316	--	17.1%
Median home value	\$135,815	--	20.2%	\$144,517	--	24.0%
Median gross rent	\$625	--	-13.7%	\$824	--	4.1%
Income needed for median rent	\$25,000	--	--	\$32,969	--	--
Income needed for median value	\$45,272	--	--	\$48,172	--	--
Overburdened households	1,812	22%	0.5%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	280	3.1%	1.1%	19,830	5.0%	-16.2%
Seasonal vacancy	52	0.6%	205.9%	15,694	3.9%	2.4%
For-Sale vacancy	50	0.6%	-55.4%	2,959	0.7%	-48.8%
For-Rent vacancy	164	1.8%	5.8%	3,626	0.9%	-40.3%
Homes built pre-1940	1,643	18.3%	--	56,741	14.3%	--
Homes built post-1990	1,990	22.2%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	91	86	177
Market supply (vacant on market, adjusted for age)	30	75	105
5 year Market production goals (based on 75K units)	59	11	70
1 year Market production goals (based on 15K units)	12	2	14
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Owosso-Northwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	314	Total Amt/App	\$167,229	% Approved	81.8%
Total Conventional Apps	159	Conventional Amt/App	\$172,673	% Conv Apprvd	80.5%
Total Assisted Apps	155	Assisted Amt/App	\$161,645	% Asst Apprvd	83.2%
Applications by Race: White					
Total Apps	266	Total Amt/App	\$165,714	% Positive	81.6%
Total Conventional Apps	134	Conventional Amt/App	\$171,119	% Conv Positive	80.6%
Total Assisted Apps	132	Assisted Amt/App	\$160,227	% Asst Positive	82.6%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$258,333	% Positive	67%
Total Conventional Apps	2	Conventional Amt/App	\$145,000	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$485,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$159,000	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$151,667	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$170,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	34	Total Amt/App	\$168,529	% Positive	85.3%
Total Conventional Apps	19	Conventional Amt/App	\$184,474	% Conv Positive	84.2%
Total Assisted Apps	15	Assisted Amt/App	\$148,333	% Asst Positive	86.7%
Applications by Ethnicity: Hispanic					
Total Apps	5	Total Amt/App	\$177,000	% Positive	80.0%
Total Conventional Apps	3	Conventional Amt/App	\$185,000	% Conv Positive	66.7%
Total Assisted Apps	2	Assisted Amt/App	\$165,000	% Asst Positive	100.0%

Pearl Beach

Population

16,384

Households

6,646

Median HH Income

\$79,104

Owner HH Income

\$84,932

Renter HH Income

\$18,312

Housing Costs

Owner Units

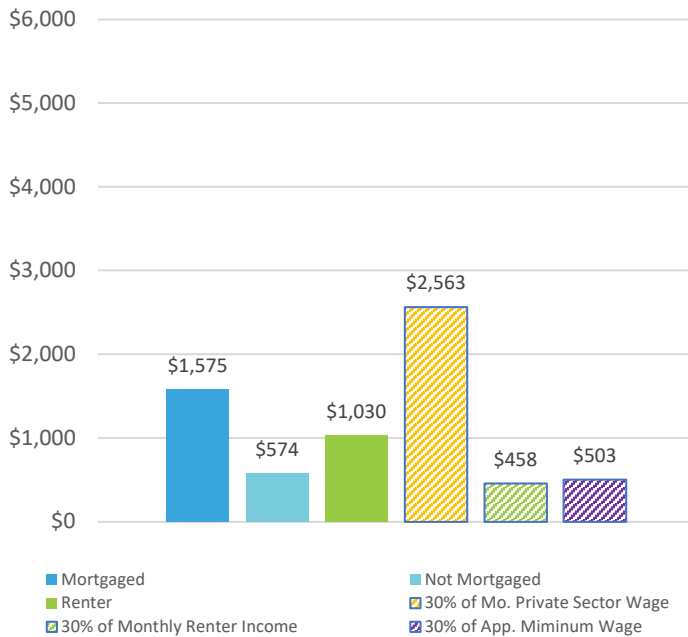
Home Value	\$259,376	2016 Value	\$208,083
Cost M/NM	\$1575/\$574	Value ▲	24.7%
\$86,459 To afford median home			

Renter Units

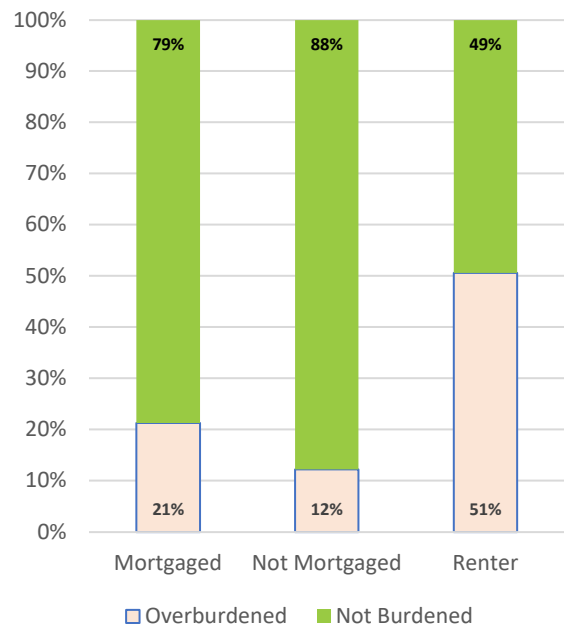
Gross Rent	\$1,030	2016 Rent	\$1,009
		Rent ▲	2.1%
\$41,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,554	Owner HH	92%	Renter HH	8%
Median Year Built	1975	% Built Pre-1970		43.6%	
Median Move Year	2006	% Built After 2010		2.8%	
Median Rooms	6.1	SF%	87.9%	MM%	3.4%
				MF%	0.4%

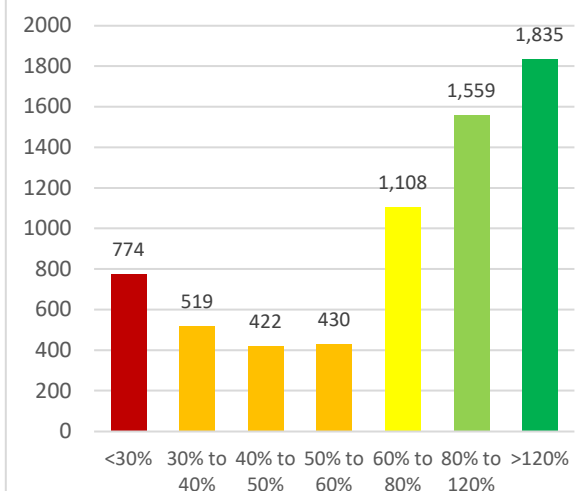
Vacancy Rates

Total	22.3%	Owner	0%	Renter	0%
Seasonal	18.3%	Other	2.7%	# V Rent	6
				#V Owner	81

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	92.8%
Asian	0.0%	Other or Multiracial	83.9%
Am. Indian	100.0%	Hispanic	75.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Pearl Beach

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-3.5%	0.2%
Household Count, 2021	6,646	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.52	--	--	--	--	--
Median Income, 2021	\$79,104	--	10.1%	\$57,446	--	12.8%
Median owner income, 2021	\$84,932	--	13.5%	\$67,954	--	11.3%
Median renter income, 2021	\$18,312	--	9.1%	\$32,316	--	17.1%
Median home value	\$259,376	--	24.7%	\$144,517	--	24.0%
Median gross rent	\$1,030	--	2.1%	\$824	--	4.1%
Income needed for median rent	\$41,200	--	--	\$32,969	--	--
Income needed for median value	\$86,459	--	--	\$48,172	--	--
Overburdened households	1,330	20%	-23.2%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	235	2.7%	28.4%	19,830	5.0%	-16.2%
Seasonal vacancy	1,566	18.3%	14.3%	15,694	3.9%	2.4%
For-Sale vacancy	81	0.9%	-42.6%	2,959	0.7%	-48.8%
For-Rent vacancy	6	0.1%	-96.0%	3,626	0.9%	-40.3%
Homes built pre-1940	1,462	17.1%	--	56,741	14.3%	--
Homes built post-1990	2,756	32.2%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	61	45	106
Market supply (vacant on market, adjusted for age)	32	2	34
5 year Market production goals (based on 75K units)	28	41	69
1 year Market production goals (based on 15K units)	6	8	14
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Pearl Beach

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	264	Total Amt/App	\$283,447	% Approved	81.8%
Total Conventional Apps	218	Conventional Amt/App	\$287,064	% Conv Apprvd	83.5%
Total Assisted Apps	46	Assisted Amt/App	\$266,304	% Asst Apprvd	73.9%
Applications by Race: White					
Total Apps	224	Total Amt/App	\$285,893	% Positive	83.0%
Total Conventional Apps	185	Conventional Amt/App	\$289,324	% Conv Positive	83.8%
Total Assisted Apps	39	Assisted Amt/App	\$269,615	% Asst Positive	79.5%
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	\$335,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$335,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$415,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$415,000	% 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	34	Total Amt/App	\$257,941	% Positive	70.6%
Total Conventional Apps	27	Conventional Amt/App	\$260,556	% Conv Positive	77.8%
Total Assisted Apps	7	Assisted Amt/App	\$247,857	% Asst Positive	42.9%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$306,429	% Positive	71.4%
Total Conventional Apps	4	Conventional Amt/App	\$290,000	% Conv Positive	75.0%
Total Assisted Apps	3	Assisted Amt/App	\$328,333	% Asst Positive	66.7%

Pigeon Village

Population

9,740

Households

4,646

Median HH Income

\$51,716

Owner HH Income

\$56,480

Renter HH Income

\$28,715

Housing Costs

Owner Units

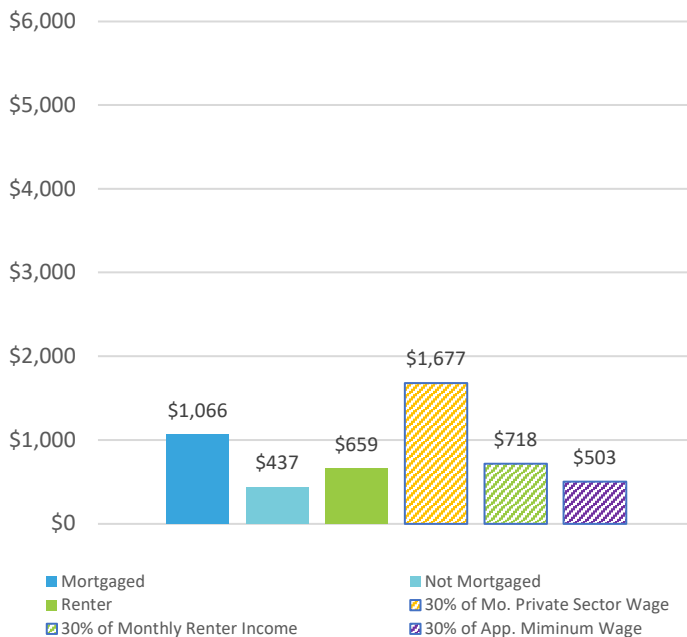
Home Value	\$128,044	2016 Value	\$117,609
Cost M/NM	\$1066/\$437	Value ▲	8.9%
\$42,681 To afford median home			

Renter Units

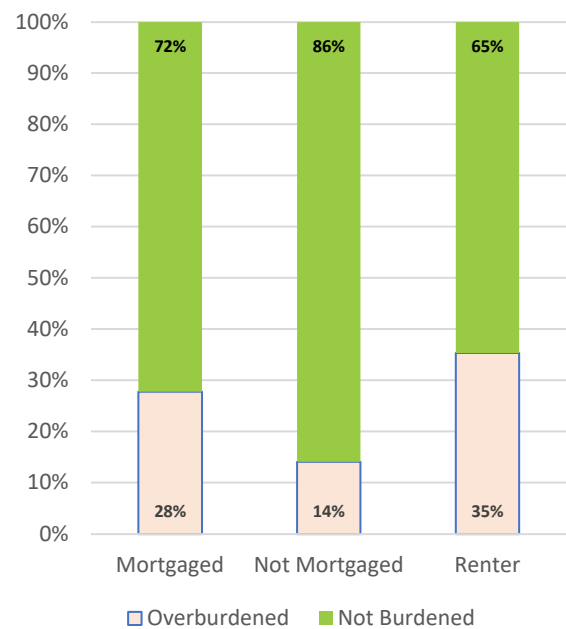
Gross Rent	\$659	2016 Rent	\$672
		Rent ▲	-1.9%
\$26,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,397	Owner HH	83%	Renter HH	17%
Median Year Built	1969	% Built Pre-1970		46%	
Median Move Year	2005	% Built After 2010		2.4%	
Median Rooms	5.7	SF%	85.6%	MM%	5.3%
				MF%	2%

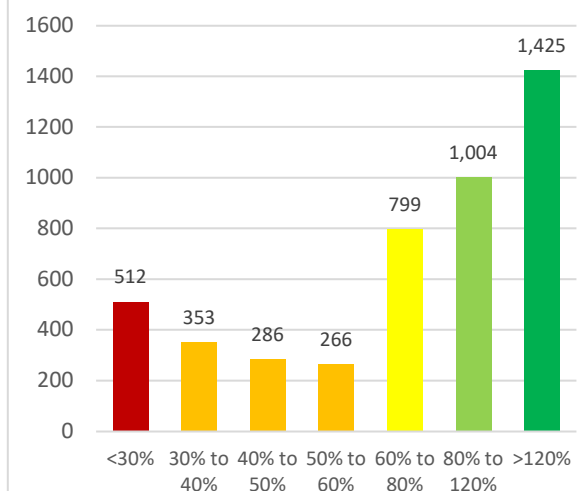
Vacancy Rates

Total	50.6%	Owner	0%	Renter	0.1%
Seasonal	45.9%	Other	1.6%	# V Rent	111
				#V Owner	96

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	83.8%
Asian	100.0%	Other or Multiracial	47.9%
Am. Indian	54.5%	Hispanic	41.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Pigeon Village

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-3.4%	0.2%
Household Count, 2021	4,646	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.23	--	--	--	--	--
Median Income, 2021	\$51,716	--	14.4%	\$57,446	--	12.8%
Median owner income, 2021	\$56,480	--	9.0%	\$67,954	--	11.3%
Median renter income, 2021	\$28,715	--	22.6%	\$32,316	--	17.1%
Median home value	\$128,044	--	8.9%	\$144,517	--	24.0%
Median gross rent	\$659	--	-1.9%	\$824	--	4.1%
Income needed for median rent	\$26,360	--	--	\$32,969	--	--
Income needed for median value	\$42,681	--	--	\$48,172	--	--
Overburdened households	1,033	22%	-19.4%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	155	1.6%	-32.6%	19,830	5.0%	-16.2%
Seasonal vacancy	4,311	45.9%	-1.2%	15,694	3.9%	2.4%
For-Sale vacancy	96	1.0%	-28.4%	2,959	0.7%	-48.8%
For-Rent vacancy	111	1.2%	7.8%	3,626	0.9%	-40.3%
Homes built pre-1940	1,111	11.8%	--	56,741	14.3%	--
Homes built post-1990	2,362	25.1%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	55	36	91
Market supply (vacant on market, adjusted for age)	48	45	93
5 year Market production goals (based on 75K units)	6	0	6
1 year Market production goals (based on 15K units)	1	0	1
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Pigeon Village

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	109	Total Amt/App	\$148,394	% Approved	75.2%
Total Conventional Apps	76	Conventional Amt/App	\$159,211	% Conv Apprvd	82.9%
Total Assisted Apps	33	Assisted Amt/App	\$123,485	% Asst Apprvd	57.6%
Applications by Race: White					
Total Apps	91	Total Amt/App	\$148,626	% Positive	73.6%
Total Conventional Apps	65	Conventional Amt/App	\$160,538	% Conv Positive	83.1%
Total Assisted Apps	26	Assisted Amt/App	\$118,846	% Asst Positive	50.0%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$55,000	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$55,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$285,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$285,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	15	Total Amt/App	\$156,333	% Positive	80.0%
Total Conventional Apps	10	Conventional Amt/App	\$151,000	% Conv Positive	80.0%
Total Assisted Apps	5	Assisted Amt/App	\$167,000	% Asst Positive	80.0%
Applications by Ethnicity: Hispanic					
Total Apps	3	Total Amt/App	\$198,333	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$198,333	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Port Huron Area-Outer

Population

34,255

Households

13,895

Median HH Income

\$63,481

Owner HH Income

\$70,876

Renter HH Income

\$40,520

Housing Costs

Owner Units

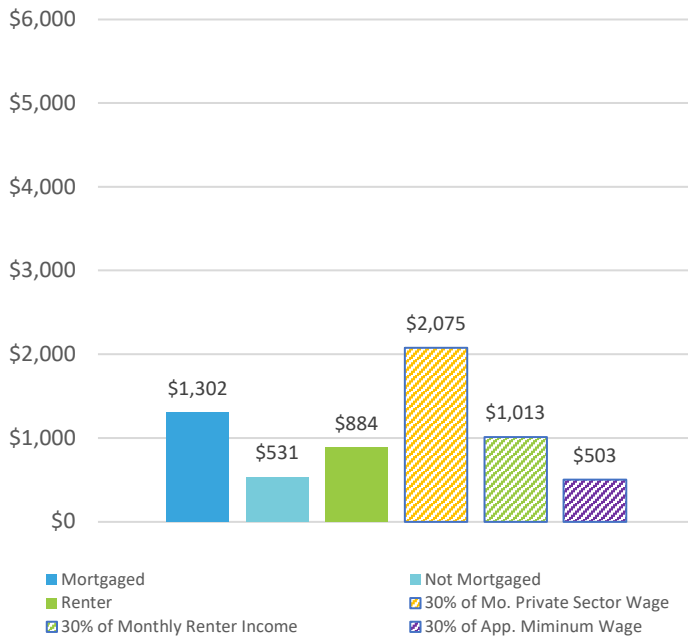
Home Value	\$150,385	2016 Value	\$130,779
Cost M/NM	\$1302/\$531	Value ▲	15.0%
\$50,128 To afford median home			

Renter Units

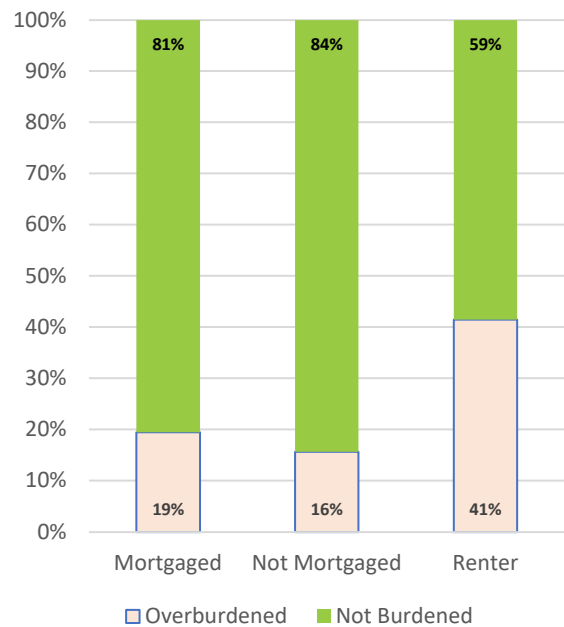
Gross Rent	\$884	2016 Rent	\$854
		Rent ▲	3.5%
\$35,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	14,719	Owner HH	83%	Renter HH	17%		
Median Year Built	1974	% Built Pre-1970		42.8%			
Median Move Year	2011	% Built After 2010		2.7%			
Median Rooms	6.1	SF%	76.9%	MM%	9.6%	MF%	4.9%

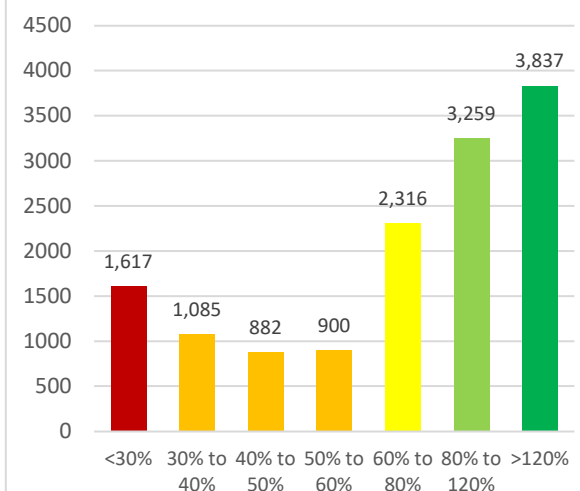
Vacancy Rates

Total	5.6%	Owner	0%	Renter	0%		
Seasonal	1.8%	Other	1.7%	# V Rent	96	#V Owner	113

Homeownership Rate by Race/Ethnicity

Black	68.8%	White	83.8%
Asian	43.5%	Other or Multiracial	63.6%
Am. Indian	100.0%	Hispanic	70.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Port Huron Area-Outer

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.8%	0.2%
Household Count, 2021	13,895	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.62	--	--	--	--	--
Median Income, 2021	\$63,481	--	3.1%	\$57,446	--	12.8%
Median owner income, 2021	\$70,876	--	-0.5%	\$67,954	--	11.3%
Median renter income, 2021	\$40,520	--	30.0%	\$32,316	--	17.1%
Median home value	\$150,385	--	15.0%	\$144,517	--	24.0%
Median gross rent	\$884	--	3.5%	\$824	--	4.1%
Income needed for median rent	\$35,360	--	--	\$32,969	--	--
Income needed for median value	\$50,128	--	--	\$48,172	--	--
Overburdened households	3,051	22%	-10.2%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	255	1.7%	-54.4%	19,830	5.0%	-16.2%
Seasonal vacancy	258	1.8%	76.7%	15,694	3.9%	2.4%
For-Sale vacancy	113	0.8%	-16.3%	2,959	0.7%	-48.8%
For-Rent vacancy	96	0.7%	41.2%	3,626	0.9%	-40.3%
Homes built pre-1940	1,136	7.7%	--	56,741	14.3%	--
Homes built post-1990	4,461	30.3%	--	99,686	25.1%	--

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)	229	110	339
Market supply (vacant on market, adjusted for age)	50	35	85
5 year Market production goals (based on 75K units)	173	72	245
1 year Market production goals (based on 15K units)	35	14	49
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Port Huron Area-Outer

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	670	Total Amt/App	\$182,433	% Approved	85.1%
Total Conventional Apps	465	Conventional Amt/App	\$181,602	% Conv Apprvd	85.6%
Total Assisted Apps	205	Assisted Amt/App	\$184,317	% Asst Apprvd	83.9%
Applications by Race: White					
Total Apps	558	Total Amt/App	\$181,882	% Positive	85.5%
Total Conventional Apps	390	Conventional Amt/App	\$181,385	% Conv Positive	86.7%
Total Assisted Apps	168	Assisted Amt/App	\$183,036	% Asst Positive	82.7%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$225,000	% Positive	80%
Total Conventional Apps	1	Conventional Amt/App	\$365,000	% Conv Positive	0.0%
Total Assisted Apps	4	Assisted Amt/App	\$190,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$155,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$155,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	98	Total Amt/App	\$179,592	% Positive	84.7%
Total Conventional Apps	68	Conventional Amt/App	\$173,088	% Conv Positive	82.4%
Total Assisted Apps	30	Assisted Amt/App	\$194,333	% Asst Positive	90.0%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$217,500	% Positive	87.5%
Total Conventional Apps	5	Conventional Amt/App	\$185,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$271,667	% Asst Positive	66.7%

Port Huron-Center, South and Port Huron Township-South

Population

24,429

Households

9,792

Median HH Income

\$40,973

Owner HH Income

\$56,645

Renter HH Income

\$28,395

Housing Costs

Owner Units

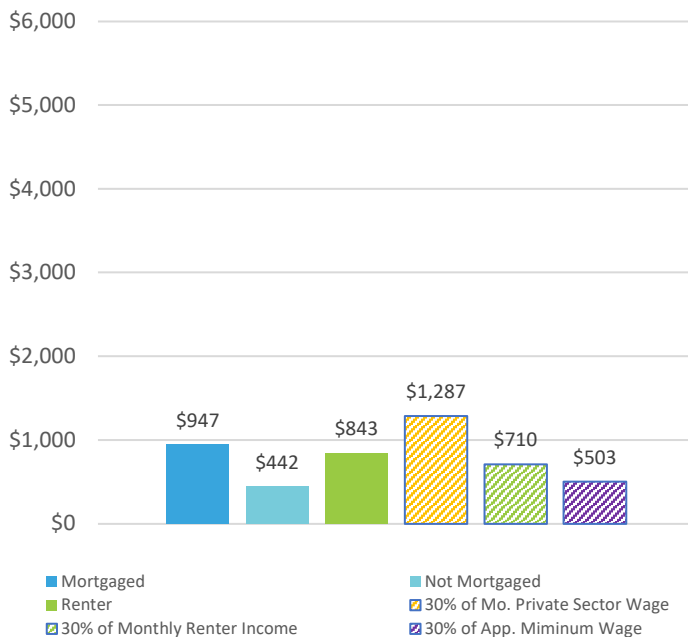
Home Value	\$89,174	2016 Value	\$72,141
Cost M/NM	\$947/\$442	Value ▲	23.6%
\$29,725 To afford median home			

Renter Units

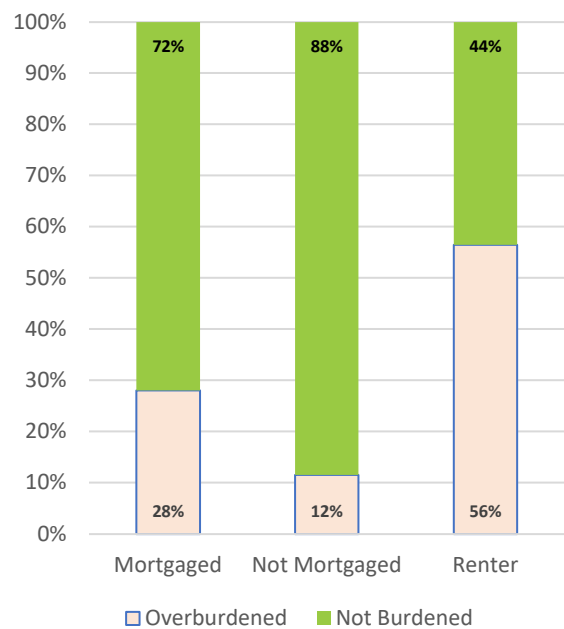
Gross Rent	\$843	2016 Rent	\$783
		Rent ▲	7.6%
\$33,720 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,764	Owner HH	51%	Renter HH	49%
Median Year Built	1956	% Built Pre-1970		66.1%	
Median Move Year	2013	% Built After 2010		1.1%	
Median Rooms	5.4	SF%	65.8%	MM%	23.9%
		MF%	6.6%		

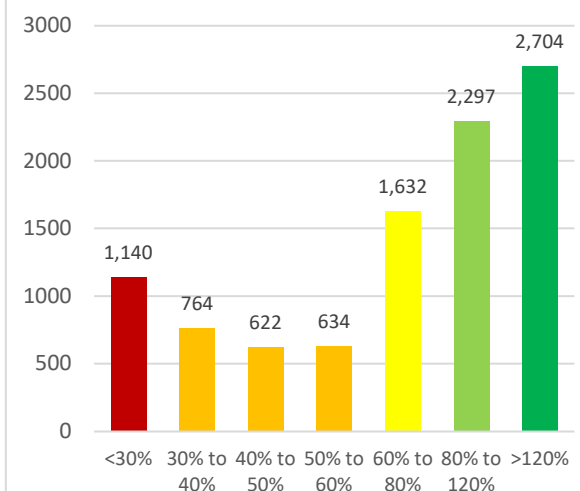
Vacancy Rates

Total	9%	Owner	0%	Renter	0%
Seasonal	0.1%	Other	4.5%	# V Rent	142
				#V Owner	151

Homeownership Rate by Race/Ethnicity

Black	33.9%	White	54.7%
Asian	75.0%	Other or Multiracial	36.9%
Am. Indian	21.9%	Hispanic	54.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Port Huron-Center, South and Port Huron Township-South

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.2%	0.2%
Household Count, 2021	9,792	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.55	--	--	--	--	--
Median Income, 2021	\$40,973	--	18.4%	\$57,446	--	12.8%
Median owner income, 2021	\$56,645	--	15.9%	\$67,954	--	11.3%
Median renter income, 2021	\$28,395	--	20.0%	\$32,316	--	17.1%
Median home value	\$89,174	--	23.6%	\$144,517	--	24.0%
Median gross rent	\$843	--	7.6%	\$824	--	4.1%
Income needed for median rent	\$33,720	--	--	\$32,969	--	--
Income needed for median value	\$29,725	--	--	\$48,172	--	--
Overburdened households	3,747	38%	-8.5%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	487	4.5%	-21.3%	19,830	5.0%	-16.2%
Seasonal vacancy	15	0.1%	-79.5%	15,694	3.9%	2.4%
For-Sale vacancy	151	1.4%	-22.6%	2,959	0.7%	-48.8%
For-Rent vacancy	142	1.3%	-20.2%	3,626	0.9%	-40.3%
Homes built pre-1940	3,451	32.1%	--	56,741	14.3%	--
Homes built post-1990	1,926	17.9%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	103	274	378
Market supply (vacant on market, adjusted for age)	111	82	193
5 year Market production goals (based on 75K units)	0	186	186
1 year Market production goals (based on 15K units)	0	37	37
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Port Huron-Center, South and Port Huron Township-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	355	Total Amt/App	\$118,408	% Approved	79.2%
Total Conventional Apps	203	Conventional Amt/App	\$116,429	% Conv Apprvd	80.3%
Total Assisted Apps	152	Assisted Amt/App	\$121,053	% Asst Apprvd	77.6%
Applications by Race: White					
Total Apps	280	Total Amt/App	\$117,643	% Positive	80.7%
Total Conventional Apps	163	Conventional Amt/App	\$115,245	% Conv Positive	81.6%
Total Assisted Apps	117	Assisted Amt/App	\$120,983	% Asst Positive	79.5%
Applications by Race: Black					
Total Apps	17	Total Amt/App	\$129,118	% Positive	76%
Total Conventional Apps	7	Conventional Amt/App	\$115,000	% Conv Positive	71.4%
Total Assisted Apps	10	Assisted Amt/App	\$139,000	% Asst Positive	80.0%
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$118,333	% Positive	66.7%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$115,000	% Asst Positive	50.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$115,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$115,000	% 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	\$114,167	% Positive	72.9%
Total Conventional Apps	28	Conventional Amt/App	\$117,143	% Conv Positive	71.4%
Total Assisted Apps	20	Assisted Amt/App	\$110,000	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$122,500	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$122,500	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Sandusky-Croswell

Population

33,223

Households

14,089

Median HH Income

\$50,967

Owner HH Income

\$58,618

Renter HH Income

\$27,621

Housing Costs

Owner Units

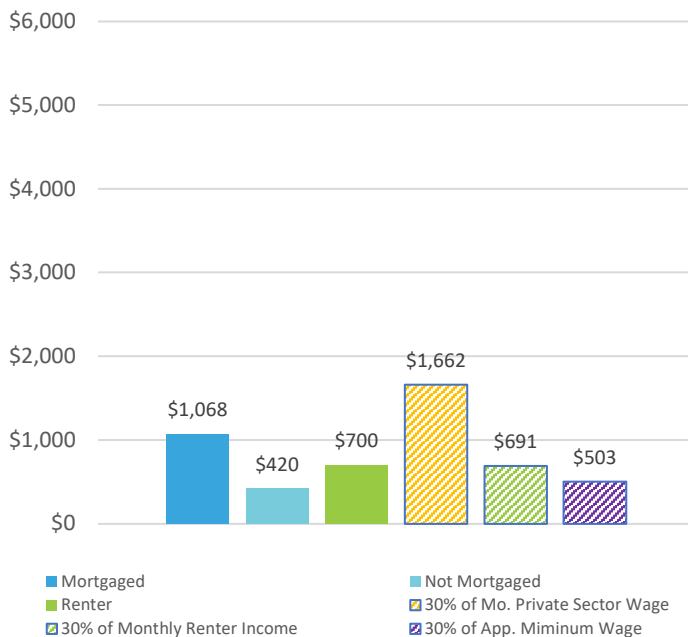
Home Value	\$128,712	2016 Value	\$106,289
Cost M/NM	\$1068/\$420	Value ▲	21.1%
\$42,904 To afford median home			

Renter Units

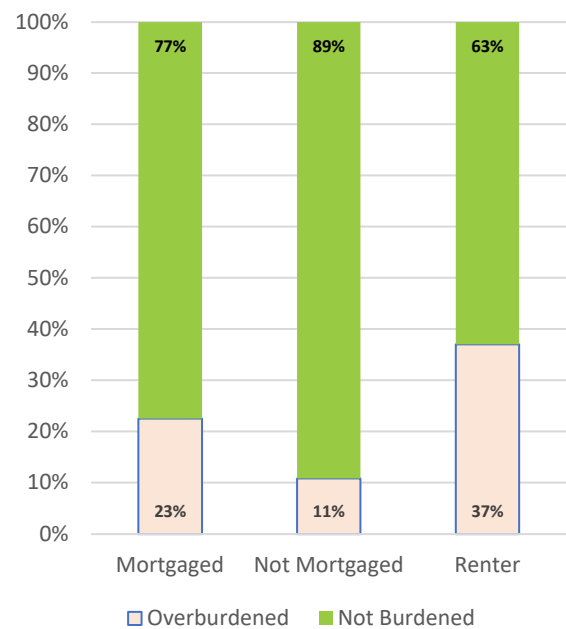
Gross Rent	\$700	2016 Rent	\$672
		Rent ▲	4.2%
\$28,000 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	17,531	Owner HH	78%	Renter HH	22%		
Median Year Built	1971	% Built Pre-1970		50.1%			
Median Move Year	2009	% Built After 2010		2.7%			
Median Rooms	5.8	SF%	79.6%	MM%	6.5%	MF%	3.2%

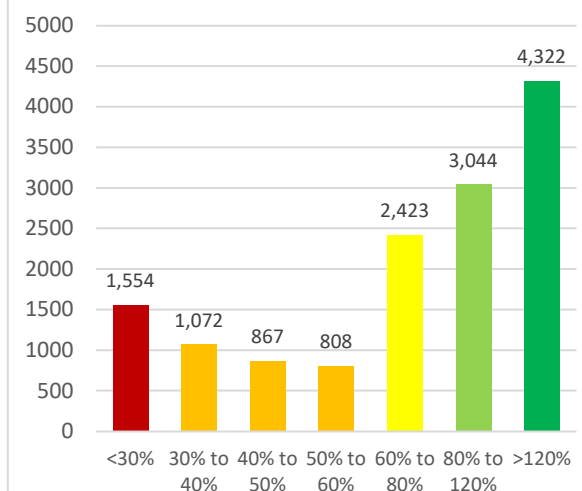
Vacancy Rates

Total	19.6%	Owner	0%	Renter	0%		
Seasonal	12.5%	Other	4.9%	# V Rent	118	#V Owner	134

Homeownership Rate by Race/Ethnicity

Black	71.9%	White	78.8%
Asian	60.6%	Other or Multiracial	53.9%
Am. Indian	23.3%	Hispanic	46.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Sandusky-Croswell

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.6%	0.2%
Household Count, 2021	14,089	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.24	--	--	--	--	--
Median Income, 2021	\$50,967	--	11.1%	\$57,446	--	12.8%
Median owner income, 2021	\$58,618	--	9.5%	\$67,954	--	11.3%
Median renter income, 2021	\$27,621	--	10.9%	\$32,316	--	17.1%
Median home value	\$128,712	--	21.1%	\$144,517	--	24.0%
Median gross rent	\$700	--	4.2%	\$824	--	4.1%
Income needed for median rent	\$28,000	--	--	\$32,969	--	--
Income needed for median value	\$42,904	--	--	\$48,172	--	--
Overburdened households	3,029	21%	-18.3%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	853	4.9%	-21.0%	19,830	5.0%	-16.2%
Seasonal vacancy	2,196	12.5%	-17.4%	15,694	3.9%	2.4%
For-Sale vacancy	134	0.8%	-64.8%	2,959	0.7%	-48.8%
For-Rent vacancy	118	0.7%	-52.6%	3,626	0.9%	-40.3%
Homes built pre-1940	3,334	19.0%	--	56,741	14.3%	--
Homes built post-1990	4,304	24.6%	--	99,686	25.1%	--

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)	184	153	336
Market supply (vacant on market, adjusted for age)	66	53	119
5 year Market production goals (based on 75K units)	114	96	210
1 year Market production goals (based on 15K units)	23	19	42
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

Sandusky-Croswell

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	435	Total Amt/App	\$166,586	% Approved	75.6%
Total Conventional Apps	252	Conventional Amt/App	\$173,889	% Conv Apprvd	76.2%
Total Assisted Apps	183	Assisted Amt/App	\$156,530	% Asst Apprvd	74.9%
Applications by Race: White					
Total Apps	362	Total Amt/App	\$163,149	% Positive	77.1%
Total Conventional Apps	210	Conventional Amt/App	\$169,048	% Conv Positive	78.1%
Total Assisted Apps	152	Assisted Amt/App	\$155,000	% Asst Positive	75.7%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$130,000	% Positive	75%
Total Conventional Apps	2	Conventional Amt/App	\$105,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$155,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$145,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	14	Total Amt/App	\$115,714	% Positive	71.4%
Total Conventional Apps	5	Conventional Amt/App	\$109,000	% Conv Positive	80.0%
Total Assisted Apps	9	Assisted Amt/App	\$119,444	% Asst Positive	66.7%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$45,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$45,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	56	Total Amt/App	\$200,000	% Positive	69.6%
Total Conventional Apps	30	Conventional Amt/App	\$229,333	% Conv Positive	73.3%
Total Assisted Apps	26	Assisted Amt/App	\$166,154	% Asst Positive	65.4%
Applications by Ethnicity: Hispanic					
Total Apps	15	Total Amt/App	\$164,333	% Positive	73.3%
Total Conventional Apps	8	Conventional Amt/App	\$171,250	% Conv Positive	87.5%
Total Assisted Apps	7	Assisted Amt/App	\$156,429	% Asst Positive	57.1%

St. Clair

Population

25,389

Households

10,775

Median HH Income

\$60,955

Owner HH Income

\$70,932

Renter HH Income

\$36,494

Housing Costs

Owner Units

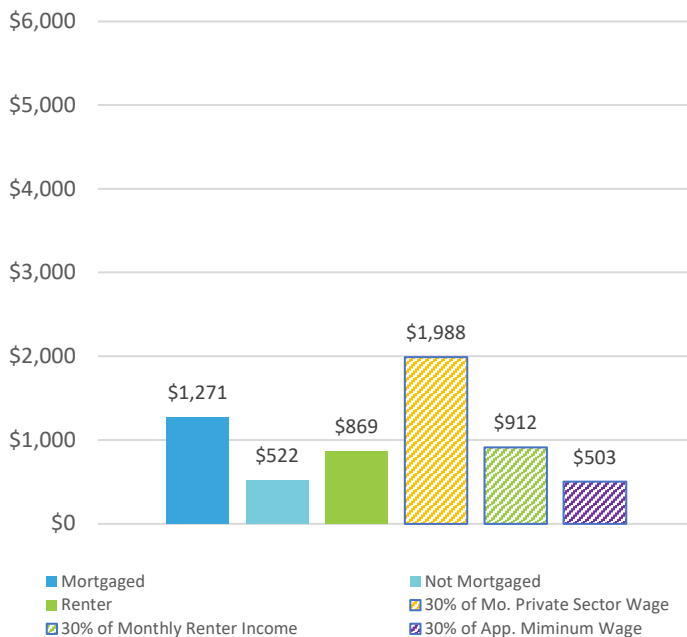
Home Value	\$164,214	2016 Value	\$142,198
Cost M/NM	\$1271/\$522	Value ▲	15.5%
\$54,738 To afford median home			

Renter Units

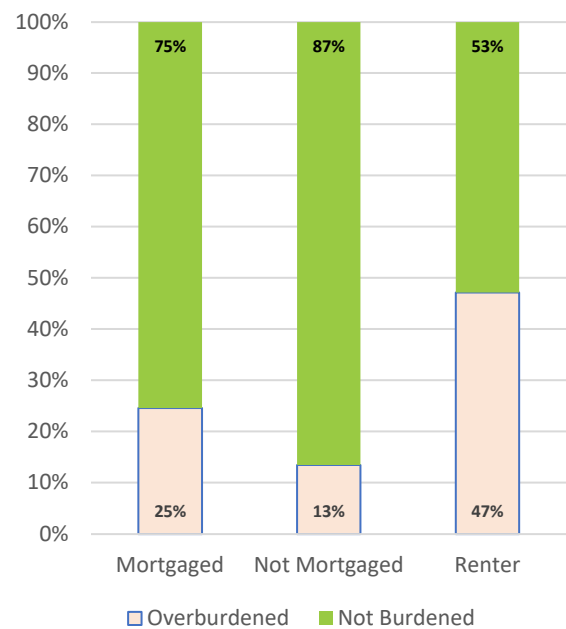
Gross Rent	\$869	2016 Rent	\$848
		Rent ▲	2.5%
\$34,760 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,796	Owner HH	81%	Renter HH	19%		
Median Year Built	1967	% Built Pre-1970	50%				
Median Move Year	2009	% Built After 2010	2.1%				
Median Rooms	6.0	SF%	79.6%	MM%	10.2%	MF%	5.3%

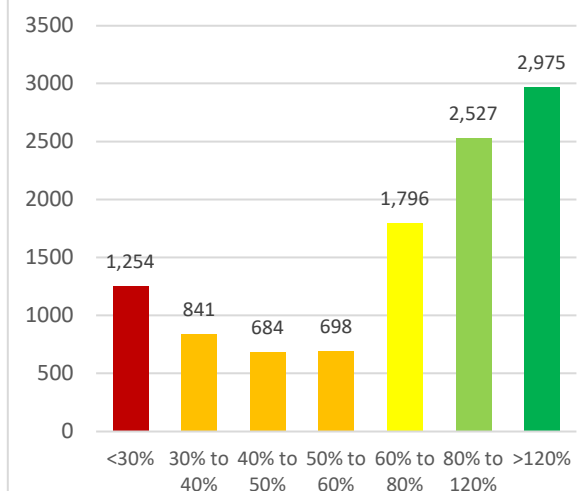
Vacancy Rates

Total	8.7%	Owner	0%	Renter	0%		
Seasonal	2.9%	Other	3.0%	# V Rent	54	#V Owner	125

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	81.0%
Asian	78.6%	Other or Multiracial	60.5%
Am. Indian	20.0%	Hispanic	89.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



St. Clair

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.7%	0.2%
Household Count, 2021	10,775	343,836

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.86	--	--	--	--	--
Median Income, 2021	\$60,955	--	9.9%	\$57,446	--	12.8%
Median owner income, 2021	\$70,932	--	15.0%	\$67,954	--	11.3%
Median renter income, 2021	\$36,494	--	14.8%	\$32,316	--	17.1%
Median home value	\$164,214	--	15.5%	\$144,517	--	24.0%
Median gross rent	\$869	--	2.5%	\$824	--	4.1%
Income needed for median rent	\$34,760	--	--	\$32,969	--	--
Income needed for median value	\$54,738	--	--	\$48,172	--	--
Overburdened households	2,698	25%	-25.0%	86,876	25.3%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	358	3.0%	-5.3%	19,830	5.0%	-16.2%
Seasonal vacancy	342	2.9%	46.2%	15,694	3.9%	2.4%
For-Sale vacancy	125	1.1%	-47.3%	2,959	0.7%	-48.8%
For-Rent vacancy	54	0.5%	-69.3%	3,626	0.9%	-40.3%
Homes built pre-1940	2,367	20.1%	--	56,741	14.3%	--
Homes built post-1990	2,900	24.6%	--	99,686	25.1%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	191	123	314
Market supply (vacant on market, adjusted for age)	62	26	89
5 year Market production goals (based on 75K units)	124	93	218
1 year Market production goals (based on 15K units)	25	19	44
5 year Partnership goals (based on 75K units)	2,607	2,745	5,352
1 year Partnership goals (based on 15K units)	521	549	1,070

St. Clair

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	506	Total Amt/App	\$208,043	% Approved	80.8%
Total Conventional Apps	326	Conventional Amt/App	\$216,135	% Conv Apprvd	82.2%
Total Assisted Apps	180	Assisted Amt/App	\$193,389	% Asst Apprvd	78.3%
Applications by Race: White					
Total Apps	439	Total Amt/App	\$206,572	% Positive	83.6%
Total Conventional Apps	283	Conventional Amt/App	\$213,834	% Conv Positive	85.2%
Total Assisted Apps	156	Assisted Amt/App	\$193,397	% Asst Positive	80.8%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$235,000	% Positive	50%
Total Conventional Apps	3	Conventional Amt/App	\$265,000	% Conv Positive	33.3%
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$415,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$415,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$175,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	58	Total Amt/App	\$216,207	% Positive	60.3%
Total Conventional Apps	36	Conventional Amt/App	\$227,778	% Conv Positive	61.1%
Total Assisted Apps	22	Assisted Amt/App	\$197,273	% Asst Positive	59.1%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$245,909	% Positive	81.8%
Total Conventional Apps	5	Conventional Amt/App	\$285,000	% Conv Positive	80.0%
Total Assisted Apps	6	Assisted Amt/App	\$213,333	% Asst Positive	83.3%

St. Clair County-Central

Population

33,132

Households

13,038

Median HH Income

\$75,431

Owner HH Income

\$77,589

Renter HH Income

\$57,207

Housing Costs

Owner Units

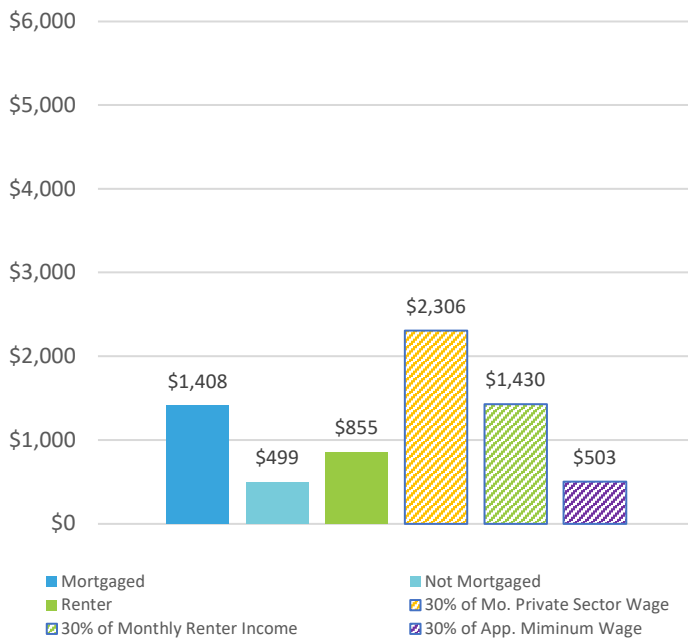
Home Value	\$204,230	2016 Value	\$165,482
Cost M/NM	\$1408/\$499	Value ▲	23.4%
\$68,077 To afford median home			

Renter Units

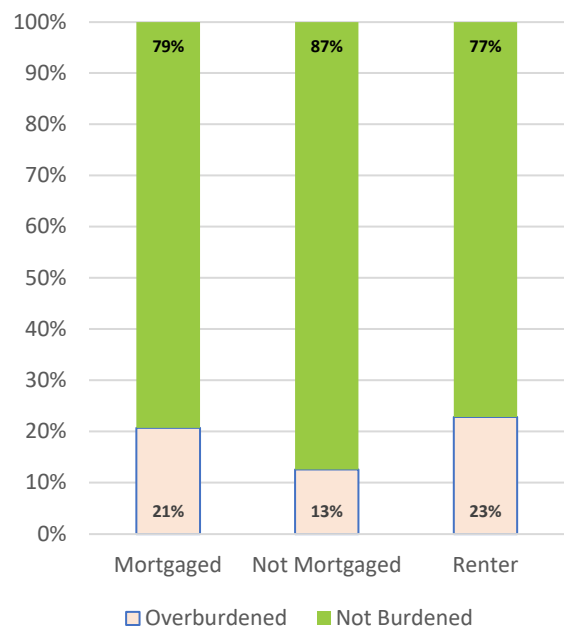
Gross Rent	\$855	2016 Rent	\$962
		Rent ▲	-11.1%
\$34,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,907	Owner HH	91%	Renter HH	9%
Median Year Built	1983	% Built Pre-1970		29.6%	
Median Move Year	2007	% Built After 2010		3.5%	
Median Rooms	6.3	SF%	86.2%	MM%	4.6%
				MF%	0.6%

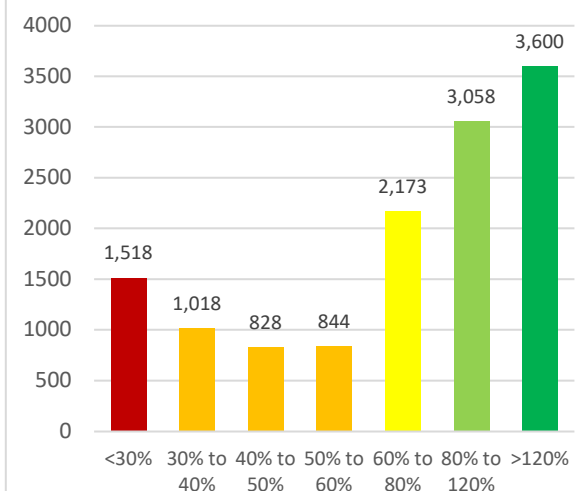
Vacancy Rates

Total	6.2%	Owner	0%	Renter	0%
Seasonal	3.1%	Other	2.0%	# V Rent	23
				#V Owner	25

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	91.6%
Asian	79.4%	Other or Multiracial	75.3%
Am. Indian	100.0%	Hispanic	82.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



St. Clair County-Central

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

2.9%

13,038

Partnership

0.2%

343,836

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

3.56

--

--

--

--

--

\$75,431

--

16.4%

\$57,446

--

12.8%

\$77,589

--

13.7%

\$67,954

--

11.3%

\$57,207

--

48.0%

\$32,316

--

17.1%

\$204,230

--

23.4%

\$144,517

--

24.0%

\$855

--

-11.1%

\$824

--

4.1%

\$34,200

--

--

\$32,969

--

--

\$68,077

--

--

\$48,172

--

--

2,346

18%

-29.7%

86,876

25.3%

-16.0%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

280

2.0%

-54.1%

19,830

5.0%

-16.2%

429

3.1%

19.8%

15,694

3.9%

2.4%

25

0.2%

-82.8%

2,959

0.7%

-48.8%

23

0.2%

43.8%

3,626

0.9%

-40.3%

1,525

11.0%

--

56,741

14.3%

--

5,744

41.3%

--

99,686

25.1%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

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

Gap Analysis 2021

Owner Units

Renter Units

Total Units

Market demand (estimated annual moves)

193

69

262

Market supply (vacant on market, adjusted for age)

7

7

14

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

179

59

239

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

36

12

48

5 year Partnership goals (based on 75K units)

2,607

2,745

5,352

1 year Partnership goals (based on 15K units)

521

549

1,070

St. Clair County-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	453	Total Amt/App	\$252,152	% Approved	82.1%
Total Conventional Apps	329	Conventional Amt/App	\$259,924	% Conv Apprvd	82.4%
Total Assisted Apps	124	Assisted Amt/App	\$231,532	% Asst Apprvd	81.5%
Applications by Race: White					
Total Apps	383	Total Amt/App	\$250,718	% Positive	82.5%
Total Conventional Apps	276	Conventional Amt/App	\$260,000	% Conv Positive	82.6%
Total Assisted Apps	107	Assisted Amt/App	\$226,776	% Asst Positive	82.2%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$235,000	% Positive	50%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$235,000	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$265,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$265,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$185,000	% Positive	33.3%
Total Conventional Apps	2	Conventional Amt/App	\$200,000	% Conv Positive	0.0%
Total Assisted Apps	1	Assisted Amt/App	\$155,000	% 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	\$263,571	% Positive	79.4%
Total Conventional Apps	48	Conventional Amt/App	\$263,125	% Conv Positive	79.2%
Total Assisted Apps	15	Assisted Amt/App	\$265,000	% Asst Positive	80.0%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$236,667	% Positive	83.3%
Total Conventional Apps	5	Conventional Amt/App	\$225,000	% Conv Positive	80.0%
Total Assisted Apps	1	Assisted Amt/App	\$295,000	% Asst Positive	100.0%

Market Conditions According to Household Growth and Housing Cost/Value

Strong Markets:
Argentine
Barnes Lake-North Branch
Burton
Capac-Yale
Clio
Davison
Fenton-Swartz Creek
Flint Township-East
Flushing
Fort Gratiot-North and Port Huron-North
Genesee Township
Goodrich
Grand Blanc
Holloway Reservoir
Imlay City
Lapeer Central
Owosso-Northwest
Port Huron Area-Outer
Sandusky-Croswell
St. Clair County-Central

Soft Markets:
Bad Axe
Beecher
Caro
Cass City
Durand
Flint Township-West
Flint-Central
Flint-East
Flint-North
Flint-Northeast
Flint-Southwest, Bishop Airport
Otisville-Columbiaville
Owosso-Central
Pearl Beach
Pigeon Village
Port Huron-Center, South and Port Huron Township-South
St. Clair

Housing Policy Toolbox

I. Create and preserve dedicated affordable housing units

Suggested
Market Type

Establishing incentives or requirements for affordable housing

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

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

Generating revenue for affordable housing

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

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

Supporting affordable housing through subsidies

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

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

Preserving existing affordable housing

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

Soft, Strong
Strong
Strong

Expanding the availability of affordable housing in resource-rich areas

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

Soft, Strong
Soft, Strong
Strong

Creating durable affordable homeownership opportunities

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

Soft, Strong
Soft, Strong
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](#)

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

II. Align housing supply with market and neighborhood housing conditions

Planning

[Regulating short term rentals](#) Strong

Reducing development costs and barriers

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

Creating incentives for new development or redevelopment

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

Dealing with vacant, abandoned, and tax-delinquent properties

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

III. Help households access and afford private-market homes

Providing tenant-based rental assistance

[HOME tenant-based rental assistance](#) Soft, Strong
[Housing choice vouchers](#) Soft, Strong
[Security deposit and/or first and last month’s rent assistance](#) Soft, Strong
[State or local funded tenant-based rental assistance](#) Soft, Strong

Promoting mobility for housing choice voucher holders

[Mobility counseling for housing choice voucher holders](#) Soft, Strong
[Landlord recruitment and retention](#) Strong
[Increased voucher payment standards in high-cost areas](#) Strong

Reducing barriers to homeownership

[Discounted sales of city-owned property](#) Soft, Strong
[Down payment and closing cost assistance](#) Soft, Strong
[Special Purpose Credit Programs](#) Soft, Strong
[Subsidized home mortgages](#) Soft, Strong
[Housing education and counseling](#) Soft, Strong
[Asset building programs](#) Soft, Strong
[Shared appreciation mortgages](#) Strong
[Small balance home mortgages](#) Strong

Reducing energy use and costs

[Energy-efficiency retrofits](#) Soft, Strong
[Energy-efficiency standards](#) Soft, Strong

Combatting housing discrimination

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

IV. Protect against displacement and poor housing conditions

Enhancing renters’ housing stability

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

Enhancing homeowners’ housing stability

[Property tax relief for income-qualified homeowners](#) Soft, Strong
[Foreclosure prevention programs](#) Soft, Strong

Enhancing community stability

[Insurance against property value decline](#) Soft
[Stabilizing high-poverty neighborhoods through a mixed-income approach](#) Soft, Strong

Improving quality of both new and existing housing

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

Ensuring the ongoing viability of unsubsidized affordable rental properties

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