

#	Market	#	Market	#	Market	#	Market
2	Albion	65	Coldwater	198	Kalamazoo-West	280	Portage-West
22	Battle Creek Area-North	102	Dowagiac	228	Marcellus	282	Quincy
23	Battle Creek-Central, East	113	Fair Plain	245	New Buffalo	286	Richland
24	Battle Creek-Central, West	139	Galesburg	247	Niles	311	South Haven
25	Battle Creek-South	164	Hartford	259	Oshtemo Township-Texas Township	329	St. Joseph-Fair Plain
31	Benton Harbor-East	195	Kalamazoo-North	264	Paw Paw	337	Sturgis
38	Brady-Prairie Ronde-Schoolcraft	196	Kalamazoo-Outer	265	Paw Paw Lake	342	Three Rivers-North
44	Buchanan	197	Kalamazoo-Southeast	279	Portage-East	343	Three Rivers-South

The Southwest Michigan Housing Partnership includes seven counties (Berrien, Branch, Calhoun, Cass, Kalamazoo, St. Joseph and Van Buren), and 32 Statewide Housing Needs Assessment. An analysis of the latest-available Census data, as well as changes in housing prices and availability since 2016, shows that there are ten broad categories of market types in the region:

- The first group includes most of the rural areas of the partnership. Housing demand indicators in these areas are near statewide averages. The housing supply here is predominately made up of single-family detached homes, with a slightly elevated proportion of mobile homes as well. Units tend to be slightly larger than in other markets, and the percentage of new-build units is relatively low. Seasonal housing vacancies are low, as are market vacancies. “Other” vacancies are higher than average, however. Both housing values and housing costs tend to be low; that coupled with moderate income tends to keep the incidence of shelter overburden relatively low. This pattern is likely to continue into the short term, at least, since housing costs and home values have decreased or remained steady since 2016.
- The next market grouping covers territory in eastern Kalamazoo County, southwestern Calhoun County and northern and central Berrien County. 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 Michigan’s average.
- The third market cluster includes eastern Cass County. Housing demand indicators in this area 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 next market cluster includes mainly urban areas in the partnership, including parts of Kalamazoo, Battle Creek, Benton Harbor, Niles and Three Rivers. 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 cluster includes neighborhoods in Kalamazoo and the western Portage. The residents in this group tend to be younger on average, with moderately high incomes and low levels of unemployment. They also tend to be well-educated, with a higher-than-average proportion of persons with bachelors degrees. Housing here tends to have more diversity in terms of both tenure and construction type; a majority is still single-family detached, but with higher levels of more-dense housing alternatives. Similarly, renters are more common in these markets, but most households own their homes. More of its stock tends to date back to the 1970s and 1980s, but some recent development has occurred as well. Housing quality is relatively high, since the percentage of units built before 1940 is low, as is the percentage of households that experience overcrowding. Housing values and cost tend to be moderately high in these markets, as is the overburdened percentage. Housing vacancy is not a large issue in these markets, as both the renter and owner vacancy rates are low, and there is not a large amount of seasonal or “other” vacancy either. Changes between 2016 and 2021 may indicate higher housing costs in the future, since the number of market vacancies has decreased significantly during that time. This seems to have increased housing costs and home values for current residents, especially renters.
- Markets in the sixth cluster are found in the western part of Van Buren County and southeastern Branch County. Housing demand measures are softer here compared to other markets, since incomes here tend to be lower and unemployment is relatively high. Supply measures indicate that the housing stock tends to be older and comprised mainly of single-family detached structures. Mobile homes are more common here than in other markets as well. A small percentage of the housing units here have been built after 2010, and a moderate percentage of its current residents moved into the area since 2018. Housing value tend to be lower in this category than in others as well, which tends to keep housing costs lower. Seasonal vacancies tend to take up a large percentage of all housing units in these regions, and “other” vacancies—a Census Bureau designation that is often used as a proxy for blighted structures in a community—tend to be moderately high. Changes in housing costs between 2016 and 2021 tend to be stable or on a slight decline; while median housing values registered a small increase.
- The seventh market group includes the western suburbs of Kalamazoo and Portage. Housing demand indicators for this group are very strong, led by incomes that are significantly higher, and unemployment rates significantly lower, than statewide averages. Median age tends to be higher in these areas, as does educational attainment. The housing supply in this group is dominated by owner-occupied, larger, single-family detached structures, with little diversity in offerings outside of a slightly elevated presence of mobile homes. Housing values and costs for both owners and renters are high in these markets as well; however, higher incomes keep the overburden rate relatively low. Vacancies are a smaller portion of the total housing stock than in other places as well. The five-year trends show that market vacancies have increased in these areas, along with housing costs for both tenure types.

- The next market type is typified by the northern Kalamazoo suburbs. 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.
- Southwestern Berrien County comprises another 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.
- Finally, the western and central sections of the city of Kalamazoo have distinct market trends in the partnership. Housing demand indicators in these markets is relatively soft, with low household incomes; however, the unemployment rate is closer to the state average. Residents of these markets tend to be younger, with higher levels of educational attainment. The housing supply displays great diversity; on average, single-family detached units account for less than a third of all homes here. Smaller units are common, and newer construction is more common here than the state in general. These markets tend to have a greater amount of resident turnover, as about a quarter of their households moved to their current residences within the last three years. Housing costs for mortgaged homeowners and renters are higher than state averages, and median home values are higher as well. This market type tends to have more homes available overall, and a low percentage of "other" vacancies. The five-year trend in vacancies shows that the number of homes for sale or lease has increased significantly in these areas. Costs for owners tended to decrease, while renters saw their shelter costs increase significantly. Home values were also up strongly, but less than the statewide average.
- 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.

Albion

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
36,156	13,633	\$59,305	\$69,003	\$37,735

Housing Costs

Owner Units

Home Value	\$139,259	2016 Value	\$121,514
Cost M/NM	\$1217/\$500	Value ▲	14.6%

\$46,420 To afford median home

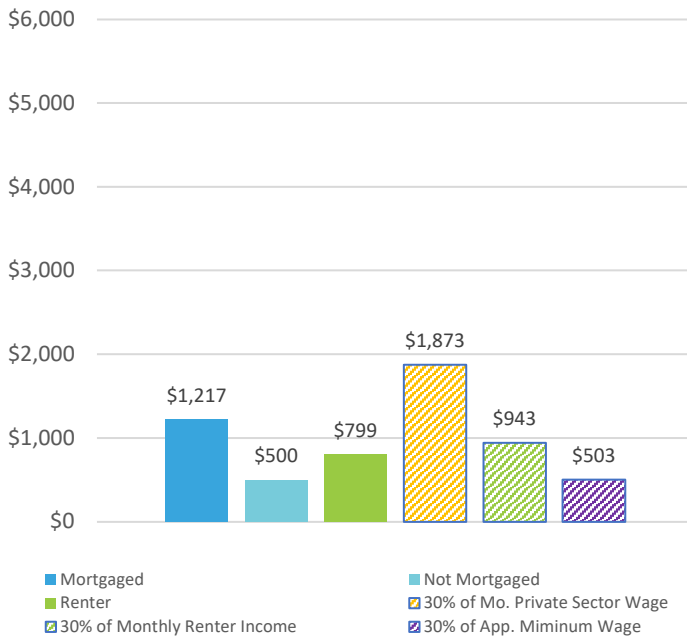
Renter Units

Gross Rent	\$799	2016 Rent	\$733
		Rent ▲	9.1%

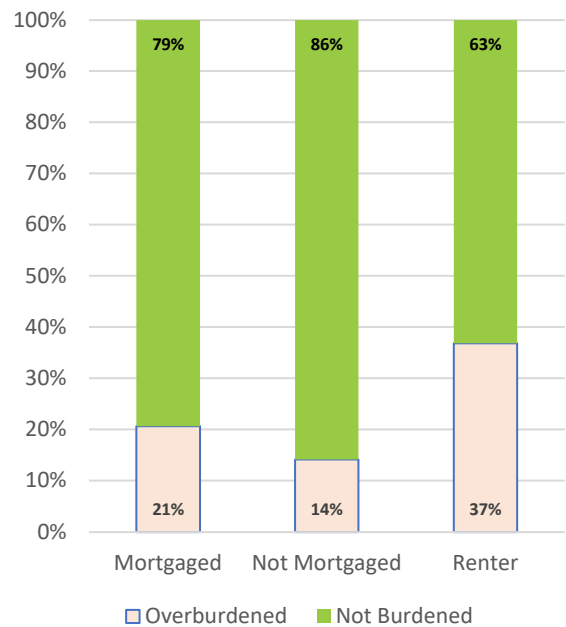
\$31,960 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	15,628	Owner HH	75%	Renter HH	25%
Median Year Built	1960	% Built Pre-1970		63.4%	
Median Move Year	2009	% Built After 2010		1.7%	
Median Rooms	6.1	SF%	78.5%	MM%	10.7%
		MF%		3.3%	

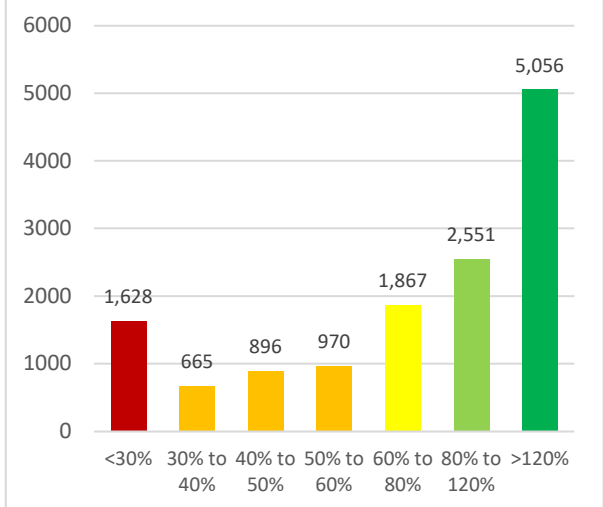
Vacancy Rates

Total	12.8%	Owner	0%	Renter	0.1%
Seasonal	3.2%	Other	6.3%	# V Rent	234
				# V Owner	129

Homeownership Rate by Race/Ethnicity

Black	45.7%	White	77.4%
Asian	91.8%	Other or Multiracial	54.7%
Am. Indian	76.0%	Hispanic	64.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Albion

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-4.6%	2.3%
Household Count, 2021	13,633	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.39	--	--	--	--	--
Median Income, 2021	\$59,305	--	16.6%	\$58,370	--	12.0%
Median owner income, 2021	\$69,003	--	16.4%	\$73,085	--	12.2%
Median renter income, 2021	\$37,735	--	23.3%	\$33,974	--	13.1%
Median home value	\$139,259	--	14.6%	\$155,072	--	12.6%
Median gross rent	\$799	--	9.1%	\$837	--	7.2%
Income needed for median rent	\$31,960	--	--	\$33,482	--	--
Income needed for median value	\$46,420	--	--	\$51,691	--	--
Overburdened households	3,064	22%	-26.0%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	977	6.3%	-5.1%	14,017	3.9%	-7.0%
Seasonal vacancy	503	3.2%	68.2%	22,596	6.3%	-5.8%
For-Sale vacancy	129	0.8%	-54.4%	2,313	0.6%	-50.0%
For-Rent vacancy	234	1.5%	-46.7%	5,457	1.5%	-13.2%
Homes built pre-1940	5,088	32.6%	--	66,714	18.6%	--
Homes built post-1990	2,739	17.5%	--	93,883	26.2%	--

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)	138	207	345
Market supply (vacant on market, adjusted for age)	76	162	238
5 year Market production goals (based on 75K units)	60	43	104
1 year Market production goals (based on 15K units)	12	9	21
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Albion

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	593	Total Amt/App	\$180,160	% Approved	72.8%
Total Conventional Apps	395	Conventional Amt/App	\$186,190	% Conv Apprvd	76.2%
Total Assisted Apps	198	Assisted Amt/App	\$168,131	% Asst Apprvd	66.2%
Applications by Race: White					
Total Apps	501	Total Amt/App	\$178,852	% Positive	75.0%
Total Conventional Apps	340	Conventional Amt/App	\$184,735	% Conv Positive	79.4%
Total Assisted Apps	161	Assisted Amt/App	\$166,429	% Asst Positive	65.8%
Applications by Race: Black					
Total Apps	12	Total Amt/App	\$150,833	% Positive	83%
Total Conventional Apps	4	Conventional Amt/App	\$170,000	% Conv Positive	75.0%
Total Assisted Apps	8	Assisted Amt/App	\$141,250	% Asst Positive	87.5%
Applications by Race: Asian					
Total Apps	4	Total Amt/App	\$342,500	% Positive	75.0%
Total Conventional Apps	2	Conventional Amt/App	\$470,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$215,000	% Asst Positive	50.0%
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	62	Total Amt/App	\$198,387	% Positive	59.7%
Total Conventional Apps	43	Conventional Amt/App	\$200,349	% Conv Positive	53.5%
Total Assisted Apps	19	Assisted Amt/App	\$193,947	% Asst Positive	73.7%
Applications by Ethnicity: Hispanic					
Total Apps	23	Total Amt/App	\$150,217	% Positive	73.9%
Total Conventional Apps	15	Conventional Amt/App	\$155,667	% Conv Positive	73.3%
Total Assisted Apps	8	Assisted Amt/App	\$140,000	% Asst Positive	75.0%

Battle Creek Area-North

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
15,498	6,290	\$62,477	\$67,970	\$38,063

Housing Costs

Owner Units

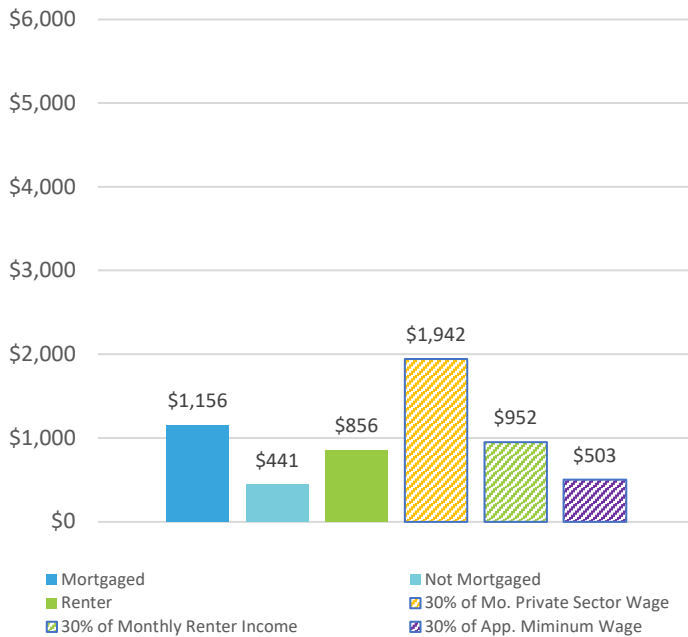
Home Value	\$139,719	2016 Value	\$127,363
Cost M/NM	\$1156/\$441	Value ▲	9.7%
\$46,573 To afford median home			

Renter Units

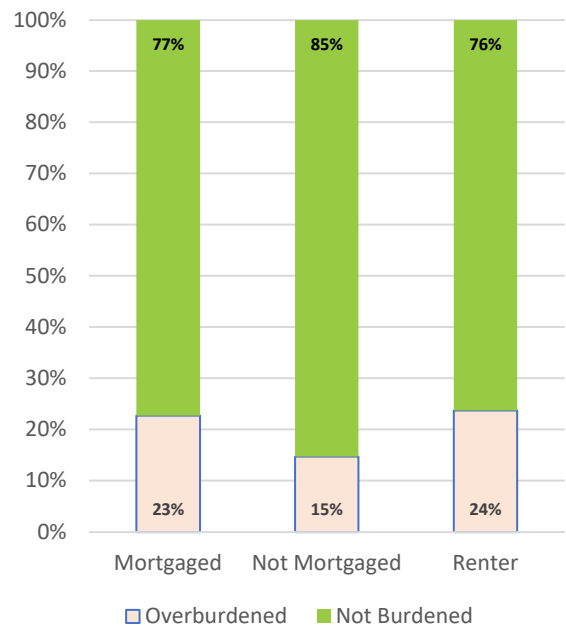
Gross Rent	\$856	2016 Rent	\$848
		Rent ▲	1.0%
\$34,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,839	Owner HH	88%	Renter HH	12%
Median Year Built	1965	% Built Pre-1970	58.5%		
Median Move Year	2005	% Built After 2010	2.8%		
Median Rooms	6.1	SF%	85%	MM%	2.6%
		MF%	4.1%		

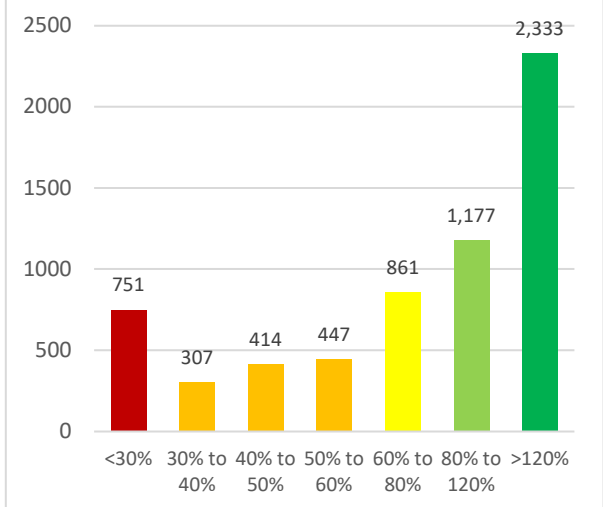
Vacancy Rates

Total	8%	Owner	0%	Renter	0.1%
Seasonal	1.1%	Other	4.1%	# V Rent	56
				#V Owner	83

Homeownership Rate by Race/Ethnicity

Black	49.0%	White	90.5%
Asian	0.0%	Other or Multiracial	85.6%
Am. Indian	100.0%	Hispanic	96.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Battle Creek Area-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-6.3%	2.3%
Household Count, 2021	6,290	312,046

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.39	--	--	--	--	--
Median Income, 2021	\$62,477	--	8.9%	\$58,370	--	12.0%
Median owner income, 2021	\$67,970	--	5.9%	\$73,085	--	12.2%
Median renter income, 2021	\$38,063	--	22.2%	\$33,974	--	13.1%
Median home value	\$139,719	--	9.7%	\$155,072	--	12.6%
Median gross rent	\$856	--	1.0%	\$837	--	7.2%
Income needed for median rent	\$34,240	--	--	\$33,482	--	--
Income needed for median value	\$46,573	--	--	\$51,691	--	--
Overburdened households	1,267	20%	-19.9%	79,377	25.4%	-9.6%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	279	4.1%	17.2%	14,017	3.9%	-7.0%
Seasonal vacancy	77	1.1%	-26.0%	22,596	6.3%	-5.8%
For-Sale vacancy	83	1.2%	295.2%	2,313	0.6%	-50.0%
For-Rent vacancy	56	0.8%	-21.1%	5,457	1.5%	-13.2%
Homes built pre-1940	753	11.0%	--	66,714	18.6%	--
Homes built post-1990	1,408	20.6%	--	93,883	26.2%	--

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)	114	71	185
Market supply (vacant on market, adjusted for age)	52	21	73
5 year Market production goals (based on 75K units)	60	48	108
1 year Market production goals (based on 15K units)	12	10	22
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Battle Creek Area-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	363	Total Amt/App	\$184,339	% Approved	76.6%
Total Conventional Apps	232	Conventional Amt/App	\$188,362	% Conv Apprvd	78.0%
Total Assisted Apps	131	Assisted Amt/App	\$177,214	% Asst Apprvd	74.0%
Applications by Race: White					
Total Apps	284	Total Amt/App	\$181,092	% Positive	78.5%
Total Conventional Apps	189	Conventional Amt/App	\$187,698	% Conv Positive	80.4%
Total Assisted Apps	95	Assisted Amt/App	\$167,947	% Asst Positive	74.7%
Applications by Race: Black					
Total Apps	20	Total Amt/App	\$175,000	% Positive	75%
Total Conventional Apps	10	Conventional Amt/App	\$138,000	% Conv Positive	90.0%
Total Assisted Apps	10	Assisted Amt/App	\$212,000	% Asst Positive	60.0%
Applications by Race: Asian					
Total Apps	4	Total Amt/App	\$150,000	% Positive	50.0%
Total Conventional Apps	3	Conventional Amt/App	\$121,667	% Conv Positive	66.7%
Total Assisted Apps	1	Assisted Amt/App	\$235,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	7	Total Amt/App	\$105,000	% Positive	57.1%
Total Conventional Apps	3	Conventional Amt/App	\$91,667	% Conv Positive	0.0%
Total Assisted Apps	4	Assisted Amt/App	\$115,000	% 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	46	Total Amt/App	\$211,522	% Positive	67.4%
Total Conventional Apps	25	Conventional Amt/App	\$223,400	% Conv Positive	56.0%
Total Assisted Apps	21	Assisted Amt/App	\$197,381	% Asst Positive	81.0%
Applications by Ethnicity: Hispanic					
Total Apps	14	Total Amt/App	\$185,714	% Positive	78.6%
Total Conventional Apps	10	Conventional Amt/App	\$182,000	% Conv Positive	80.0%
Total Assisted Apps	4	Assisted Amt/App	\$195,000	% Asst Positive	75.0%

Battle Creek-Central, East

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
27,796	11,282	\$36,562	\$45,237	\$26,730

Housing Costs

Owner Units

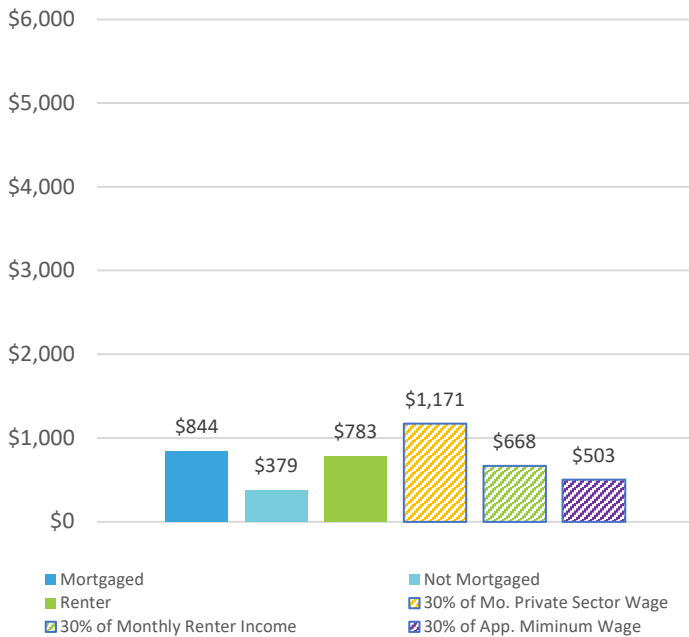
Home Value	\$64,563	2016 Value	\$67,059
Cost M/NM	\$844/\$379	Value ▲	-3.7%
\$21,521 To afford median home			

Renter Units

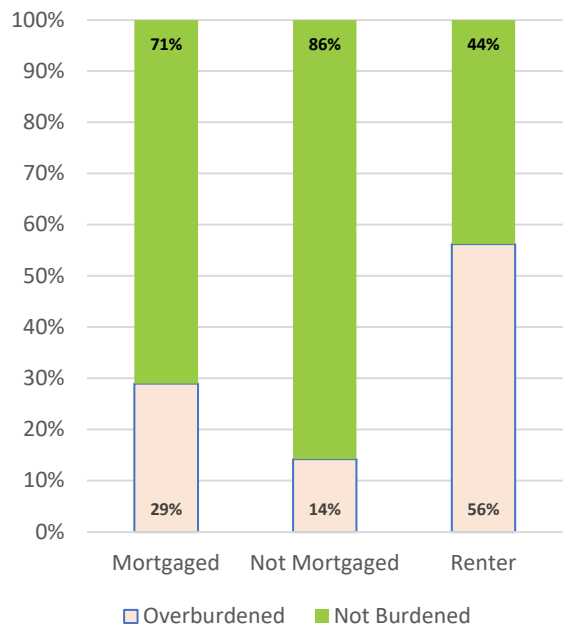
Gross Rent	\$783	2016 Rent	\$731
		Rent ▲	7.2%
\$31,320 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,096	Owner HH	56%	Renter HH	44%
Median Year Built	1948	% Built Pre-1970			77.3%
Median Move Year	2014	% Built After 2010			0.2%
Median Rooms	5.4	SF%	68.1%	MM%	15.6%
		MF%			14.2%

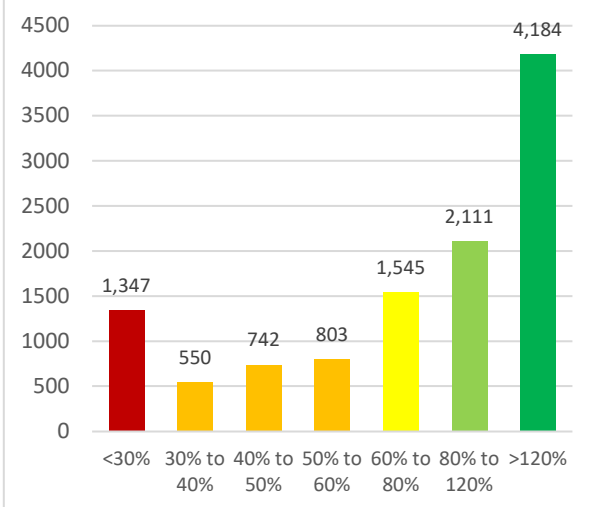
Vacancy Rates

Total	13.9%	Owner	0%	Renter	0.1%
Seasonal	0.8%	Other	6.7%	# V Rent	511
				#V Owner	86

Homeownership Rate by Race/Ethnicity

Black	40.6%	White	61.0%
Asian	61.2%	Other or Multiracial	65.7%
Am. Indian	52.1%	Hispanic	69.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Battle Creek-Central, East

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.6%	2.3%
Household Count, 2021	11,282	312,046

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.11	--	--	--	--	--
Median Income, 2021	\$36,562	--	6.5%	\$58,370	--	12.0%
Median owner income, 2021	\$45,237	--	6.2%	\$73,085	--	12.2%
Median renter income, 2021	\$26,730	--	13.9%	\$33,974	--	13.1%
Median home value	\$64,563	--	-3.7%	\$155,072	--	12.6%
Median gross rent	\$783	--	7.2%	\$837	--	7.2%
Income needed for median rent	\$31,320	--	--	\$33,482	--	--
Income needed for median value	\$21,521	--	--	\$51,691	--	--
Overburdened households	4,259	38%	-4.1%	79,377	25.4%	-9.6%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	881	6.7%	-39.5%	14,017	3.9%	-7.0%
Seasonal vacancy	99	0.8%	11.2%	22,596	6.3%	-5.8%
For-Sale vacancy	86	0.7%	-71.2%	2,313	0.6%	-50.0%
For-Rent vacancy	511	3.9%	-9.6%	5,457	1.5%	-13.2%
Homes built pre-1940	6,139	46.9%	--	66,714	18.6%	--
Homes built post-1990	1,104	8.4%	--	93,883	26.2%	--

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)	120	383	503
Market supply (vacant on market, adjusted for age)	76	310	386
5 year Market production goals (based on 75K units)	42	71	113
1 year Market production goals (based on 15K units)	8	14	23
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Battle Creek-Central, East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	434	Total Amt/App	\$103,111	% Approved	72.4%
Total Conventional Apps	246	Conventional Amt/App	\$99,512	% Conv Apprvd	74.4%
Total Assisted Apps	188	Assisted Amt/App	\$107,819	% Asst Apprvd	69.7%
Applications by Race: White					
Total Apps	289	Total Amt/App	\$102,820	% Positive	75.8%
Total Conventional Apps	172	Conventional Amt/App	\$100,523	% Conv Positive	80.8%
Total Assisted Apps	117	Assisted Amt/App	\$106,197	% Asst Positive	68.4%
Applications by Race: Black					
Total Apps	61	Total Amt/App	\$107,295	% Positive	70%
Total Conventional Apps	23	Conventional Amt/App	\$93,261	% Conv Positive	65.2%
Total Assisted Apps	38	Assisted Amt/App	\$115,789	% Asst Positive	73.7%
Applications by Race: Asian					
Total Apps	6	Total Amt/App	\$95,000	% Positive	66.7%
Total Conventional Apps	4	Conventional Amt/App	\$105,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$75,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$105,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$105,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	64	Total Amt/App	\$100,313	% Positive	62.5%
Total Conventional Apps	39	Conventional Amt/App	\$100,641	% Conv Positive	61.5%
Total Assisted Apps	25	Assisted Amt/App	\$99,800	% Asst Positive	64.0%
Applications by Ethnicity: Hispanic					
Total Apps	27	Total Amt/App	\$84,259	% Positive	59.3%
Total Conventional Apps	16	Conventional Amt/App	\$79,375	% Conv Positive	62.5%
Total Assisted Apps	11	Assisted Amt/App	\$91,364	% Asst Positive	54.5%

Battle Creek-Central, West

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
15,014	6,177	\$37,151	\$51,207	\$24,158

Housing Costs

Owner Units

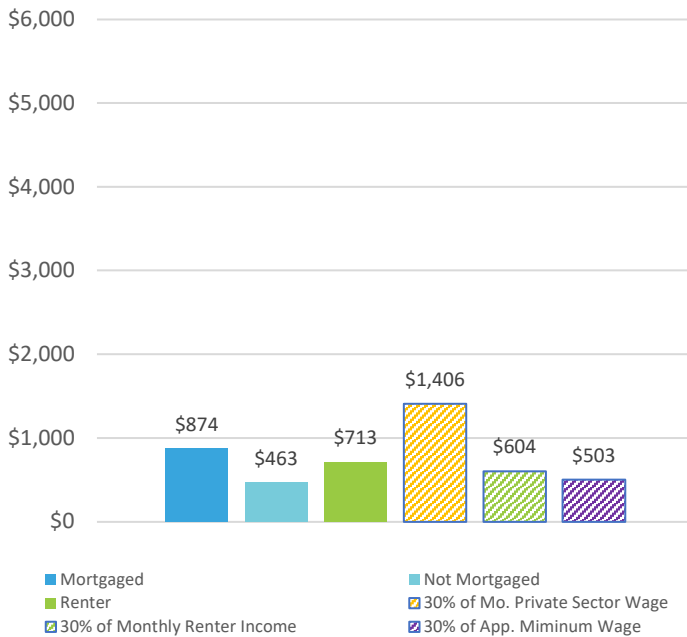
Home Value	\$76,477	2016 Value	\$71,286
Cost M/NM	\$874/\$463	Value ▲	7.3%
\$25,492 To afford median home			

Renter Units

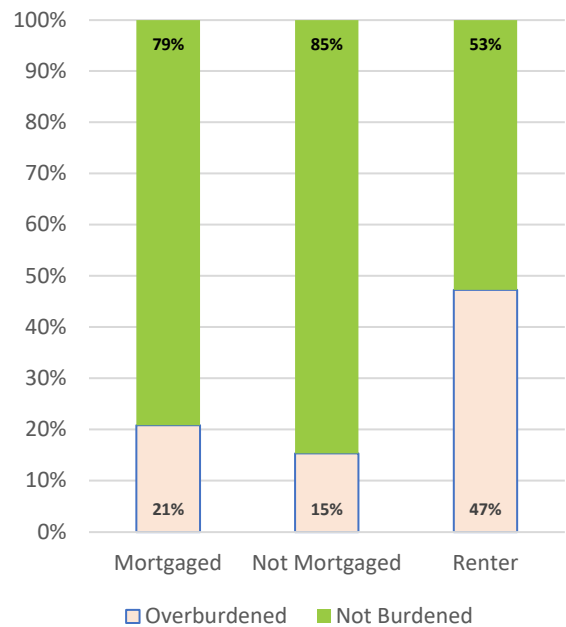
Gross Rent	\$713	2016 Rent	\$744
		Rent ▲	-4.2%
\$28,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,032	Owner HH	57%	Renter HH	43%
Median Year Built	1965	% Built Pre-1970			55.4%
Median Move Year	2015	% Built After 2010			3.2%
Median Rooms	4.9	SF%	51.9%	MM%	12.4%
		MF%			24.2%

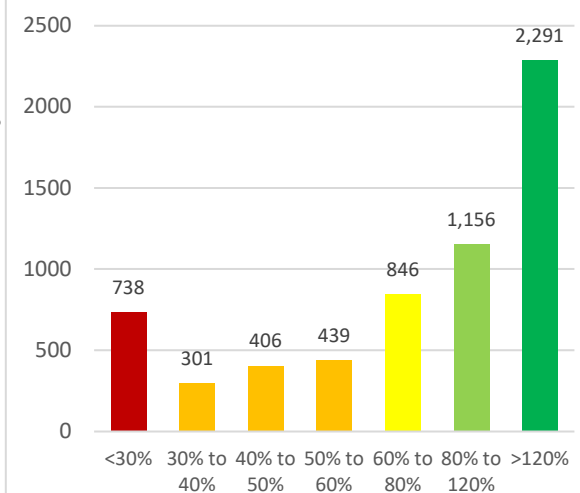
Vacancy Rates

Total	12.2%	Owner	0%	Renter	0.1%
Seasonal	0.9%	Other	3.5%	# V Rent	455
				# V Owner	24

Homeownership Rate by Race/Ethnicity

Black	24.6%	White	64.9%
Asian	64.3%	Other or Multiracial	19.1%
Am. Indian	100.0%	Hispanic	25.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Battle Creek-Central, West

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	4.4%	2.3%
Household Count, 2021	6,177	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.31	--	--	--	--	--
Median Income, 2021	\$37,151	--	-0.3%	\$58,370	--	12.0%
Median owner income, 2021	\$51,207	--	1.4%	\$73,085	--	12.2%
Median renter income, 2021	\$24,158	--	-12.2%	\$33,974	--	13.1%
Median home value	\$76,477	--	7.3%	\$155,072	--	12.6%
Median gross rent	\$713	--	-4.2%	\$837	--	7.2%
Income needed for median rent	\$28,520	--	--	\$33,482	--	--
Income needed for median value	\$25,492	--	--	\$51,691	--	--
Overburdened households	1,915	31%	-10.9%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	246	3.5%	-5.7%	14,017	3.9%	-7.0%
Seasonal vacancy	65	0.9%	103.1%	22,596	6.3%	-5.8%
For-Sale vacancy	24	0.3%	-70.4%	2,313	0.6%	-50.0%
For-Rent vacancy	455	6.5%	158.5%	5,457	1.5%	-13.2%
Homes built pre-1940	1,116	15.9%	--	66,714	18.6%	--
Homes built post-1990	1,493	21.2%	--	93,883	26.2%	--

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)	77	124	201
Market supply (vacant on market, adjusted for age)	18	149	167
5 year Market production goals (based on 75K units)	57	0	57
1 year Market production goals (based on 15K units)	11	0	11
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Battle Creek-Central, West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	283	Total Amt/App	\$117,367	% Approved	71.4%
Total Conventional Apps	160	Conventional Amt/App	\$112,250	% Conv Apprvd	76.3%
Total Assisted Apps	123	Assisted Amt/App	\$124,024	% Asst Apprvd	65.0%
Applications by Race: White					
Total Apps	194	Total Amt/App	\$112,474	% Positive	70.6%
Total Conventional Apps	112	Conventional Amt/App	\$105,625	% Conv Positive	78.6%
Total Assisted Apps	82	Assisted Amt/App	\$121,829	% Asst Positive	59.8%
Applications by Race: Black					
Total Apps	21	Total Amt/App	\$133,095	% Positive	57%
Total Conventional Apps	4	Conventional Amt/App	\$112,500	% Conv Positive	0.0%
Total Assisted Apps	17	Assisted Amt/App	\$137,941	% Asst Positive	70.6%
Applications by Race: Asian					
Total Apps	33	Total Amt/App	\$131,667	% Positive	78.8%
Total Conventional Apps	29	Conventional Amt/App	\$132,586	% Conv Positive	79.3%
Total Assisted Apps	4	Assisted Amt/App	\$125,000	% Asst Positive	75.0%
Applications by Race: Native American					
Total Apps	6	Total Amt/App	\$203,333	% Positive	50.0%
Total Conventional Apps	4	Conventional Amt/App	\$165,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$280,000	% 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	32	Total Amt/App	\$122,188	% Positive	75.0%
Total Conventional Apps	13	Conventional Amt/App	\$124,231	% Conv Positive	69.2%
Total Assisted Apps	19	Assisted Amt/App	\$120,789	% Asst Positive	78.9%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$125,000	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$115,000	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$135,000	% Asst Positive	50.0%

Battle Creek-South

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
39,743	15,815	\$73,922	\$83,184	\$37,014

Housing Costs

Owner Units

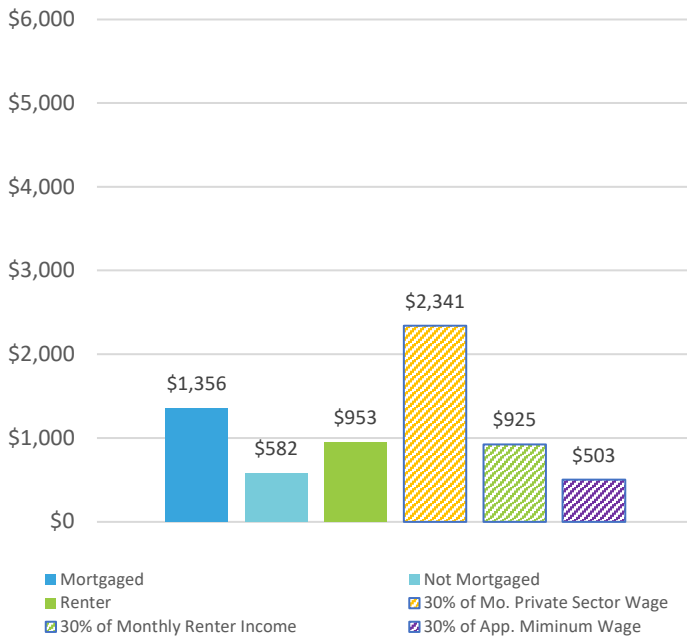
Home Value	\$161,651	2016 Value	\$151,795
Cost M/NM	\$1356/\$582	Value ▲	6.5%
\$53,884 To afford median home			

Renter Units

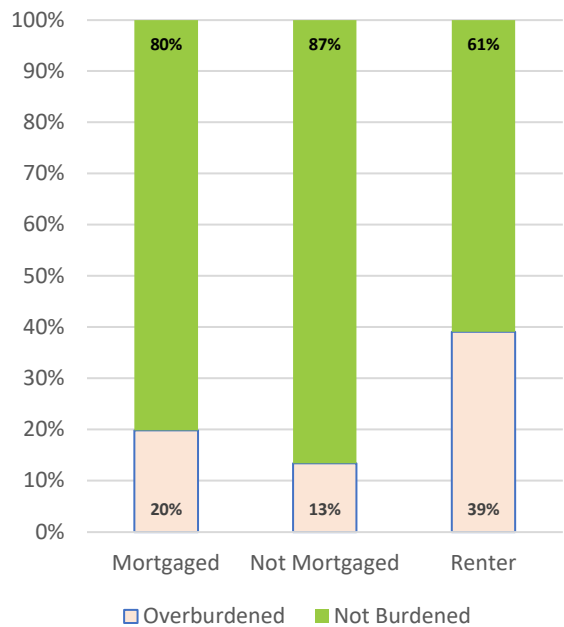
Gross Rent	\$953	2016 Rent	\$871
		Rent ▲	9.4%
\$38,120 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	17,077	Owner HH	75%	Renter HH	25%
Median Year Built	1975	% Built Pre-1970	45.9%		
Median Move Year	2010	% Built After 2010	3.1%		
Median Rooms	6.0	SF%	73.5%	MM%	6.1%
		MF%	16.1%		

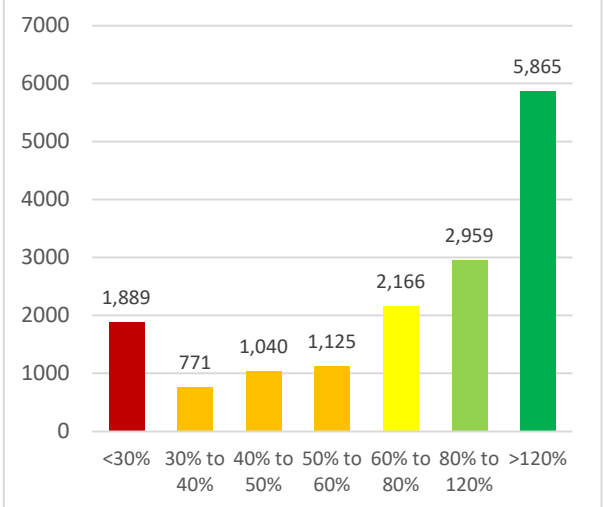
Vacancy Rates

Total	7.4%	Owner	0%	Renter	0.1%
Seasonal	1.6%	Other	2.3%	# V Rent	268
				# V Owner	146

Homeownership Rate by Race/Ethnicity

Black	23.5%	White	77.9%
Asian	62.4%	Other or Multiracial	84.3%
Am. Indian	32.9%	Hispanic	62.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Battle Creek-South

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.1%	2.3%
Household Count, 2021	15,815	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.77	--	--	--	--	--
Median Income, 2021	\$73,922	--	13.6%	\$58,370	--	12.0%
Median owner income, 2021	\$83,184	--	8.3%	\$73,085	--	12.2%
Median renter income, 2021	\$37,014	--	-8.0%	\$33,974	--	13.1%
Median home value	\$161,651	--	6.5%	\$155,072	--	12.6%
Median gross rent	\$953	--	9.4%	\$837	--	7.2%
Income needed for median rent	\$38,120	--	--	\$33,482	--	--
Income needed for median value	\$53,884	--	--	\$51,691	--	--
Overburdened households	3,596	23%	6.1%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	390	2.3%	-28.6%	14,017	3.9%	-7.0%
Seasonal vacancy	270	1.6%	50.0%	22,596	6.3%	-5.8%
For-Sale vacancy	146	0.9%	25.9%	2,313	0.6%	-50.0%
For-Rent vacancy	268	1.6%	-22.5%	5,457	1.5%	-13.2%
Homes built pre-1940	1,861	10.9%	--	66,714	18.6%	--
Homes built post-1990	5,250	30.7%	--	93,883	26.2%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	113	326	438
Market supply (vacant on market, adjusted for age)	79	57	136
5 year Market production goals (based on 75K units)	32	259	291
1 year Market production goals (based on 15K units)	6	52	58
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Battle Creek-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	755	Total Amt/App	\$203,000	% Approved	78.1%
Total Conventional Apps	531	Conventional Amt/App	\$205,753	% Conv Apprvd	81.4%
Total Assisted Apps	224	Assisted Amt/App	\$196,473	% Asst Apprvd	70.5%
Applications by Race: White					
Total Apps	552	Total Amt/App	\$205,870	% Positive	81.3%
Total Conventional Apps	399	Conventional Amt/App	\$212,945	% Conv Positive	85.7%
Total Assisted Apps	153	Assisted Amt/App	\$187,418	% Asst Positive	69.9%
Applications by Race: Black					
Total Apps	27	Total Amt/App	\$270,926	% Positive	70%
Total Conventional Apps	7	Conventional Amt/App	\$199,286	% Conv Positive	57.1%
Total Assisted Apps	20	Assisted Amt/App	\$296,000	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	67	Total Amt/App	\$178,881	% Positive	70.1%
Total Conventional Apps	62	Conventional Amt/App	\$177,903	% Conv Positive	71.0%
Total Assisted Apps	5	Assisted Amt/App	\$191,000	% Asst Positive	60.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$85,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$85,000	% 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	90	Total Amt/App	\$186,333	% Positive	67.8%
Total Conventional Apps	49	Conventional Amt/App	\$192,959	% Conv Positive	65.3%
Total Assisted Apps	41	Assisted Amt/App	\$178,415	% Asst Positive	70.7%
Applications by Ethnicity: Hispanic					
Total Apps	29	Total Amt/App	\$171,897	% Positive	72.4%
Total Conventional Apps	16	Conventional Amt/App	\$166,875	% Conv Positive	81.3%
Total Assisted Apps	13	Assisted Amt/App	\$178,077	% Asst Positive	61.5%

Benton Harbor-East

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
15,773	6,602	\$24,728	\$34,843	\$19,822

Housing Costs

Owner Units

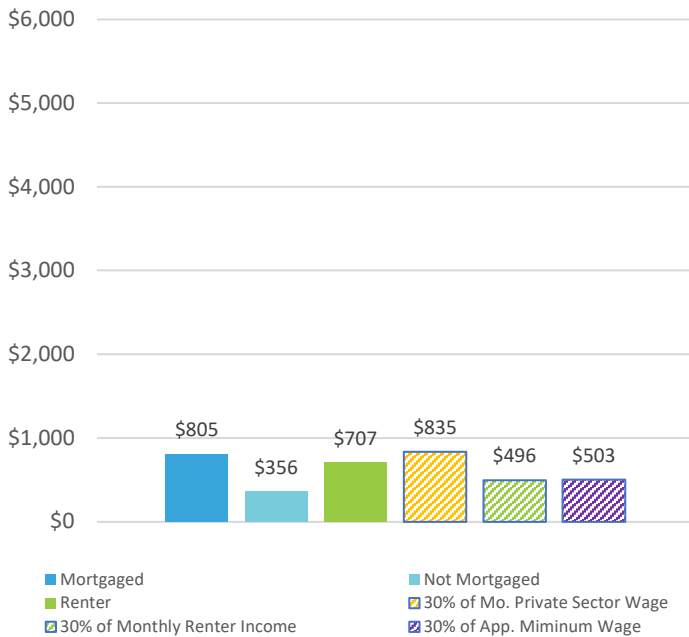
Home Value	\$62,383	2016 Value	\$56,035
Cost M/NM	\$805/\$356	Value ▲	11.3%
\$20,794 To afford median home			

Renter Units

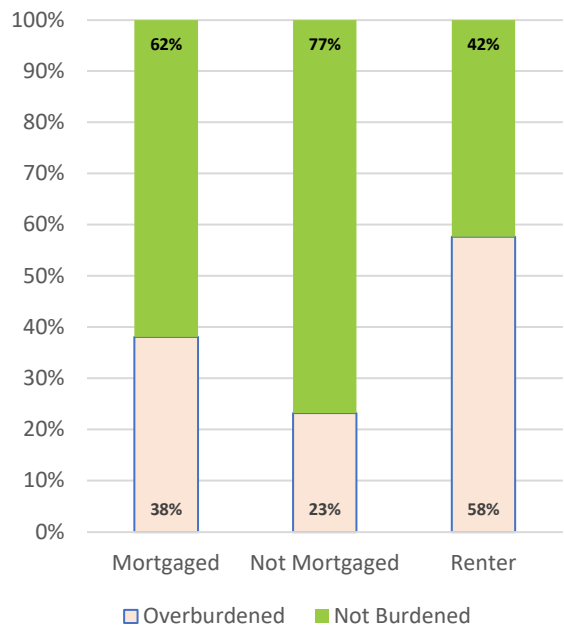
Gross Rent	\$707	2016 Rent	\$601
		Rent ▲	17.6%
\$28,280 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,416	Owner HH	38%	Renter HH	62%
Median Year Built	1960	% Built Pre-1970	66.3%		
Median Move Year	2013	% Built After 2010	2.7%		
Median Rooms	4.9	SF%	64.2%	MM%	19.4%
		MF%	12.1%		

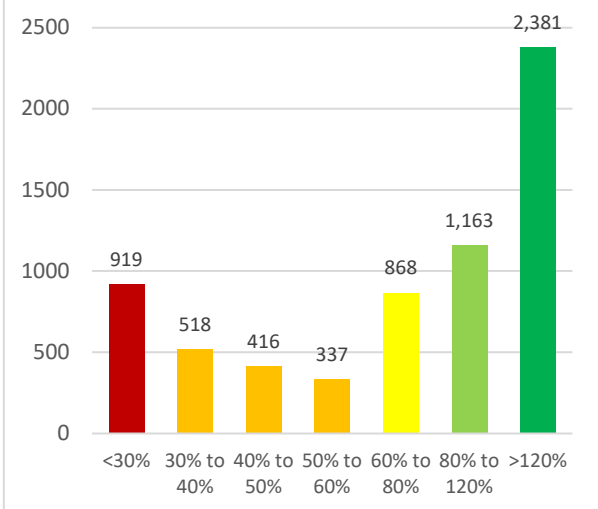
Vacancy Rates

Total	11%	Owner	0%	Renter	0%
Seasonal	1.3%	Other	6.5%	# V Rent	79
				#V Owner	65

Homeownership Rate by Race/Ethnicity

Black	31.2%	White	54.3%
Asian	0.0%	Other or Multiracial	84.3%
Am. Indian	53.8%	Hispanic	71.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Benton Harbor-East

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.3%	2.3%
Household Count, 2021	6,602	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.07	--	--	--	--	--
Median Income, 2021	\$24,728	--	8.0%	\$58,370	--	12.0%
Median owner income, 2021	\$34,843	--	-2.7%	\$73,085	--	12.2%
Median renter income, 2021	\$19,822	--	19.9%	\$33,974	--	13.1%
Median home value	\$62,383	--	11.3%	\$155,072	--	12.6%
Median gross rent	\$707	--	17.6%	\$837	--	7.2%
Income needed for median rent	\$28,280	--	--	\$33,482	--	--
Income needed for median value	\$20,794	--	--	\$51,691	--	--
Overburdened households	3,135	47%	2.1%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	483	6.5%	-45.9%	14,017	3.9%	-7.0%
Seasonal vacancy	94	1.3%	49.2%	22,596	6.3%	-5.8%
For-Sale vacancy	65	0.9%	NA	2,313	0.6%	-50.0%
For-Rent vacancy	79	1.1%	-70.4%	5,457	1.5%	-13.2%
Homes built pre-1940	1,557	21.0%	--	66,714	18.6%	--
Homes built post-1990	1,200	16.2%	--	93,883	26.2%	--

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)	25	213	238
Market supply (vacant on market, adjusted for age)	48	49	96
5 year Market production goals (based on 75K units)	0	159	159
1 year Market production goals (based on 15K units)	0	32	32
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Benton Harbor-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	83	Total Amt/App	\$102,349	% Approved	61.4%
Total Conventional Apps	46	Conventional Amt/App	\$106,957	% Conv Apprvd	65.2%
Total Assisted Apps	37	Assisted Amt/App	\$96,622	% Asst Apprvd	56.8%
Applications by Race: White					
Total Apps	38	Total Amt/App	\$116,579	% Positive	68.4%
Total Conventional Apps	24	Conventional Amt/App	\$131,667	% Conv Positive	70.8%
Total Assisted Apps	14	Assisted Amt/App	\$90,714	% Asst Positive	64.3%
Applications by Race: Black					
Total Apps	33	Total Amt/App	\$85,606	% Positive	55%
Total Conventional Apps	15	Conventional Amt/App	\$75,000	% Conv Positive	60.0%
Total Assisted Apps	18	Assisted Amt/App	\$94,444	% Asst Positive	50.0%
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	10	Total Amt/App	\$111,000	% Positive	60.0%
Total Conventional Apps	6	Conventional Amt/App	\$96,667	% Conv Positive	50.0%
Total Assisted Apps	4	Assisted Amt/App	\$132,500	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$62,143	% Positive	71.4%
Total Conventional Apps	4	Conventional Amt/App	\$52,500	% Conv Positive	75.0%
Total Assisted Apps	3	Assisted Amt/App	\$75,000	% Asst Positive	66.7%

Brady-Prairie Ronde-Schoolcraft

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
15,846	6,251	\$80,640	\$89,800	\$26,570

Housing Costs

Owner Units

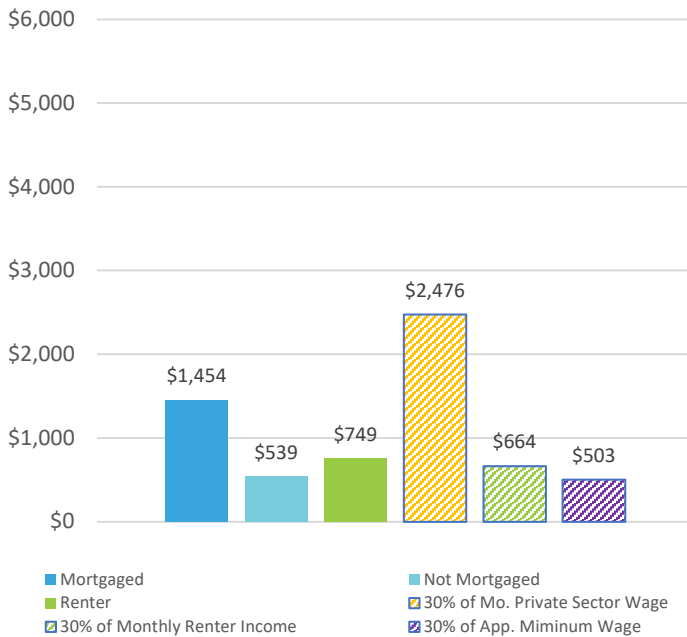
Home Value	\$211,401	2016 Value	\$173,274
Cost M/NM	\$1454/\$539	Value ▲	22.0%
\$70,467 To afford median home			

Renter Units

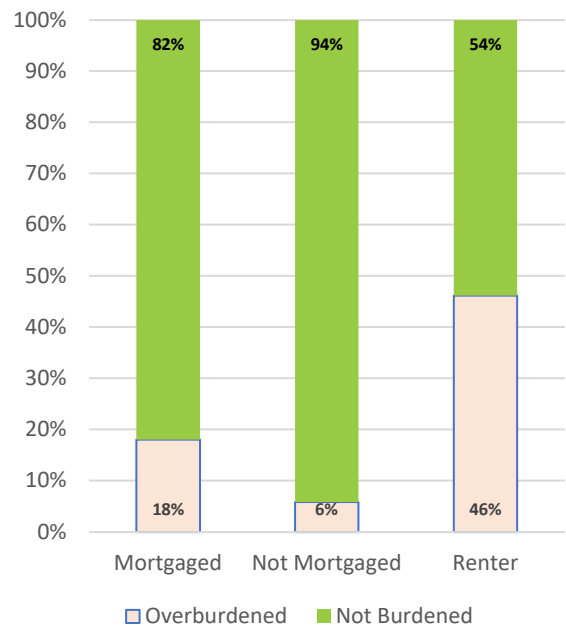
Gross Rent	\$749	2016 Rent	\$847
		Rent ▲	-11.6%
\$29,960 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,587	Owner HH	87%	Renter HH	13%
Median Year Built	1979	% Built Pre-1970	38.1%		
Median Move Year	2009	% Built After 2010	8.7%		
Median Rooms	6.6	SF%	89.3%	MM%	6.2%
		MF%	2.1%		

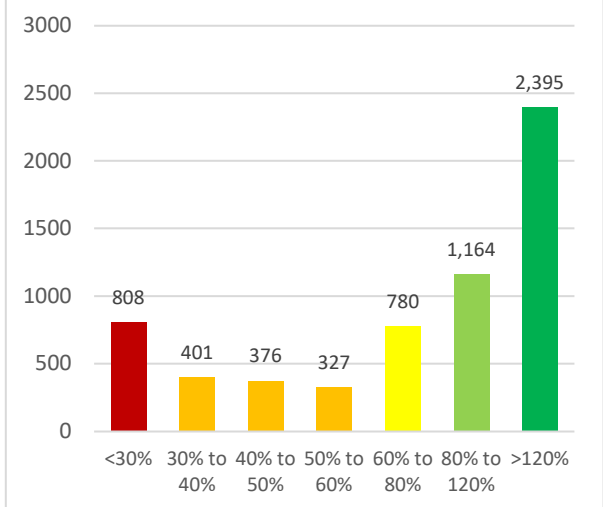
Vacancy Rates

Total	5.1%	Owner	0%	Renter	0%
Seasonal	1.8%	Other	2.9%	# V Rent	16
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	77.4%	White	87.0%
Asian	42.1%	Other or Multiracial	81.4%
Am. Indian	16.7%	Hispanic	77.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Brady-Prairie Ronde-Schoolcraft

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	9.5%	2.3%
Household Count, 2021	6,251	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.62	--	--	--	--	--
Median Income, 2021	\$80,640	--	15.2%	\$58,370	--	12.0%
Median owner income, 2021	\$89,800	--	15.8%	\$73,085	--	12.2%
Median renter income, 2021	\$26,570	--	-22.3%	\$33,974	--	13.1%
Median home value	\$211,401	--	22.0%	\$155,072	--	12.6%
Median gross rent	\$749	--	-11.6%	\$837	--	7.2%
Income needed for median rent	\$29,960	--	--	\$33,482	--	--
Income needed for median value	\$70,467	--	--	\$51,691	--	--
Overburdened households	1,144	18%	-9.9%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	192	2.9%	44.4%	14,017	3.9%	-7.0%
Seasonal vacancy	116	1.8%	-17.1%	22,596	6.3%	-5.8%
For-Sale vacancy	0	0.0%	-100.0%	2,313	0.6%	-50.0%
For-Rent vacancy	16	0.2%	-30.4%	5,457	1.5%	-13.2%
Homes built pre-1940	990	15.0%	--	66,714	18.6%	--
Homes built post-1990	2,415	36.7%	--	93,883	26.2%	--

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)	98	56	154
Market supply (vacant on market, adjusted for age)	0	6	6
5 year Market production goals (based on 75K units)	95	48	143
1 year Market production goals (based on 15K units)	19	10	29
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Brady-Prairie Ronde-Schoolcraft

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	344	Total Amt/App	\$241,192	% Approved	79.4%
Total Conventional Apps	253	Conventional Amt/App	\$249,466	% Conv Apprvd	80.6%
Total Assisted Apps	91	Assisted Amt/App	\$218,187	% Asst Apprvd	75.8%
Applications by Race: White					
Total Apps	291	Total Amt/App	\$237,784	% Positive	80.8%
Total Conventional Apps	219	Conventional Amt/App	\$246,279	% Conv Positive	83.1%
Total Assisted Apps	72	Assisted Amt/App	\$211,944	% Asst Positive	73.6%
Applications by Race: Black					
Total Apps	8	Total Amt/App	\$251,250	% Positive	63%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	8	Assisted Amt/App	\$251,250	% Asst Positive	62.5%
Applications by Race: Asian					
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: Native American					
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: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$275,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$275,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	37	Total Amt/App	\$265,811	% Positive	73.0%
Total Conventional Apps	28	Conventional Amt/App	\$277,857	% Conv Positive	64.3%
Total Assisted Apps	9	Assisted Amt/App	\$228,333	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	5	Total Amt/App	\$217,000	% Positive	80.0%
Total Conventional Apps	3	Conventional Amt/App	\$218,333	% Conv Positive	66.7%
Total Assisted Apps	2	Assisted Amt/App	\$215,000	% Asst Positive	100.0%

Buchanan

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
22,956	9,105	\$63,274	\$68,537	\$40,733

Housing Costs

Owner Units

Home Value	\$166,162	2016 Value	\$147,730
Cost M/NM	\$1258/\$446	Value ▲	12.5%

\$55,387 To afford median home

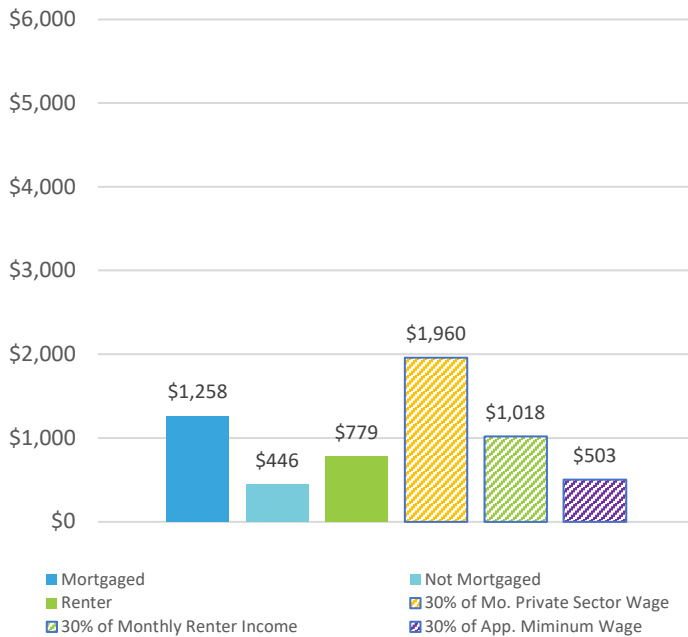
Renter Units

Gross Rent	\$779	2016 Rent	\$691
		Rent ▲	12.7%

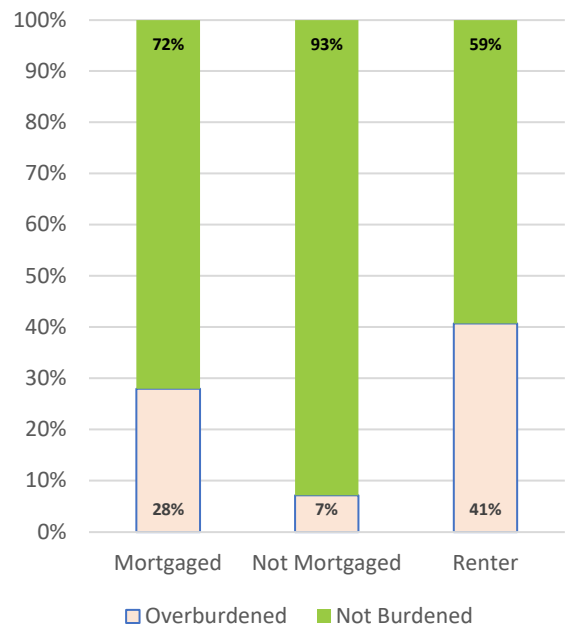
\$31,160 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,436	Owner HH	84%	Renter HH	16%
Median Year Built	1969	% Built Pre-1970			53.3%
Median Move Year	2007	% Built After 2010			1.8%
Median Rooms	6.1	SF%	82.7%	MM%	6.3%
		MF%			4.8%

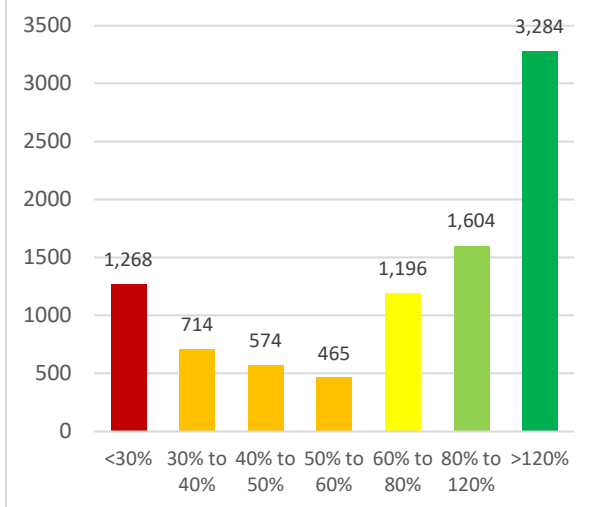
Vacancy Rates

Total	12.8%	Owner	0%	Renter	0.1%
Seasonal	4.7%	Other	6.3%	# V Rent	78
				#V Owner	40

Homeownership Rate by Race/Ethnicity

Black	74.2%	White	85.3%
Asian	100.0%	Other or Multiracial	64.7%
Am. Indian	62.0%	Hispanic	65.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Buchanan

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.0%	2.3%
Household Count, 2021	9,105	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.85	--	--	--	--	--
Median Income, 2021	\$63,274	--	5.4%	\$58,370	--	12.0%
Median owner income, 2021	\$68,537	--	-0.2%	\$73,085	--	12.2%
Median renter income, 2021	\$40,733	--	57.1%	\$33,974	--	13.1%
Median home value	\$166,162	--	12.5%	\$155,072	--	12.6%
Median gross rent	\$779	--	12.7%	\$837	--	7.2%
Income needed for median rent	\$31,160	--	--	\$33,482	--	--
Income needed for median value	\$55,387	--	--	\$51,691	--	--
Overburdened households	2,084	23%	-5.5%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	658	6.3%	168.6%	14,017	3.9%	-7.0%
Seasonal vacancy	488	4.7%	-3.6%	22,596	6.3%	-5.8%
For-Sale vacancy	40	0.4%	-72.8%	2,313	0.6%	-50.0%
For-Rent vacancy	78	0.7%	-2.5%	5,457	1.5%	-13.2%
Homes built pre-1940	1,737	16.6%	--	66,714	18.6%	--
Homes built post-1990	2,749	26.3%	--	93,883	26.2%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	130	128	258
Market supply (vacant on market, adjusted for age)	22	41	63
5 year Market production goals (based on 75K units)	105	83	188
1 year Market production goals (based on 15K units)	21	17	38
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Buchanan

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	401	Total Amt/App	\$202,581	% Approved	78.3%
Total Conventional Apps	287	Conventional Amt/App	\$205,662	% Conv Apprvd	79.4%
Total Assisted Apps	114	Assisted Amt/App	\$194,825	% Asst Apprvd	75.4%
Applications by Race: White					
Total Apps	321	Total Amt/App	\$196,153	% Positive	79.8%
Total Conventional Apps	234	Conventional Amt/App	\$199,915	% Conv Positive	79.9%
Total Assisted Apps	87	Assisted Amt/App	\$186,034	% Asst Positive	79.3%
Applications by Race: Black					
Total Apps	16	Total Amt/App	\$201,875	% Positive	69%
Total Conventional Apps	7	Conventional Amt/App	\$169,286	% Conv Positive	71.4%
Total Assisted Apps	9	Assisted Amt/App	\$227,222	% Asst Positive	66.7%
Applications by Race: Asian					
Total Apps	4	Total Amt/App	\$180,000	% Positive	50.0%
Total Conventional Apps	3	Conventional Amt/App	\$191,667	% Conv Positive	66.7%
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	8	Total Amt/App	\$142,500	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$140,000	% Conv Positive	100.0%
Total Assisted Apps	6	Assisted Amt/App	\$143,333	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	50	Total Amt/App	\$241,000	% Positive	82.0%
Total Conventional Apps	37	Conventional Amt/App	\$250,946	% Conv Positive	81.1%
Total Assisted Apps	13	Assisted Amt/App	\$212,692	% Asst Positive	84.6%
Applications by Ethnicity: Hispanic					
Total Apps	19	Total Amt/App	\$165,526	% Positive	68.4%
Total Conventional Apps	13	Conventional Amt/App	\$169,615	% Conv Positive	76.9%
Total Assisted Apps	6	Assisted Amt/App	\$156,667	% Asst Positive	50.0%

Coldwater

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
28,279	10,150	\$53,522	\$58,450	\$39,675

Housing Costs

Owner Units

Home Value	\$122,215	2016 Value	\$100,867
Cost M/NM	\$1078/\$404	Value ▲	21.2%

\$40,738 To afford median home

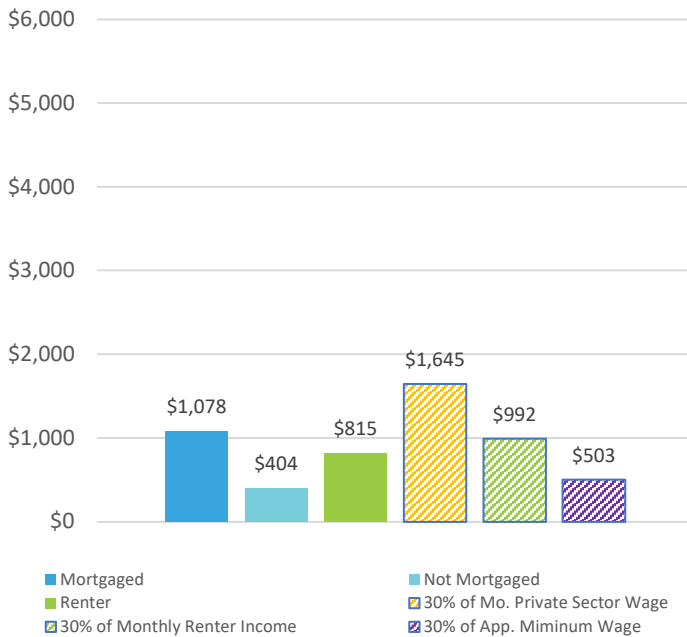
Renter Units

Gross Rent	\$815	2016 Rent	\$750
		Rent ▲	8.6%

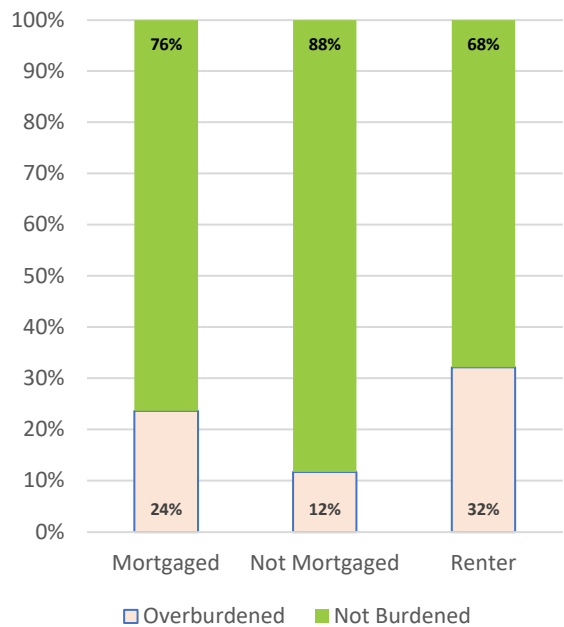
\$32,600 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,710	Owner HH	70%	Renter HH	30%
Median Year Built	1968	% Built Pre-1970		52.9%	
Median Move Year	2010	% Built After 2010		2.8%	
Median Rooms	5.9	SF%	70.6%	MM%	11.6%
		MF%	6.7%		

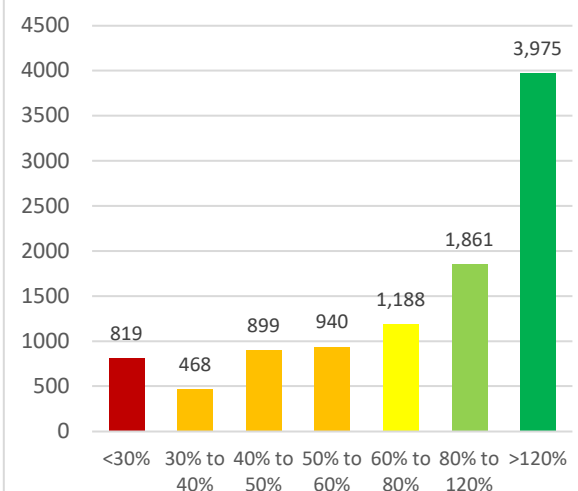
Vacancy Rates

Total	13.3%	Owner	0%	Renter	0%
Seasonal	6.5%	Other	4.3%	# V Rent	84
				#V Owner	113

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	71.0%
Asian	65.8%	Other or Multiracial	56.2%
Am. Indian	9.1%	Hispanic	30.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Coldwater

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.6%	2.3%
Household Count, 2021	10,150	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.09	--	--	--	--	--
Median Income, 2021	\$53,522	--	11.0%	\$58,370	--	12.0%
Median owner income, 2021	\$58,450	--	2.9%	\$73,085	--	12.2%
Median renter income, 2021	\$39,675	--	33.8%	\$33,974	--	13.1%
Median home value	\$122,215	--	21.2%	\$155,072	--	12.6%
Median gross rent	\$815	--	8.6%	\$837	--	7.2%
Income needed for median rent	\$32,600	--	--	\$33,482	--	--
Income needed for median value	\$40,738	--	--	\$51,691	--	--
Overburdened households	2,307	23%	-10.8%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	506	4.3%	-26.7%	14,017	3.9%	-7.0%
Seasonal vacancy	760	6.5%	8.6%	22,596	6.3%	-5.8%
For-Sale vacancy	113	1.0%	-11.7%	2,313	0.6%	-50.0%
For-Rent vacancy	84	0.7%	-65.9%	5,457	1.5%	-13.2%
Homes built pre-1940	2,869	24.5%	--	66,714	18.6%	--
Homes built post-1990	2,656	22.7%	--	93,883	26.2%	--

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)	125	168	293
Market supply (vacant on market, adjusted for age)	60	44	104
5 year Market production goals (based on 75K units)	63	120	182
1 year Market production goals (based on 15K units)	13	24	36
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Coldwater

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	330	Total Amt/App	\$164,545	% Approved	75.8%
Total Conventional Apps	205	Conventional Amt/App	\$168,756	% Conv Apprvd	77.6%
Total Assisted Apps	125	Assisted Amt/App	\$157,640	% Asst Apprvd	72.8%
Applications by Race: White					
Total Apps	283	Total Amt/App	\$165,247	% Positive	76.7%
Total Conventional Apps	176	Conventional Amt/App	\$169,318	% Conv Positive	79.5%
Total Assisted Apps	107	Assisted Amt/App	\$158,551	% Asst Positive	72.0%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$125,000	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$125,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	8	Total Amt/App	\$150,000	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$180,000	% Conv Positive	50.0%
Total Assisted Apps	4	Assisted Amt/App	\$120,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	3	Total Amt/App	\$111,667	% Positive	66.7%
Total Conventional Apps	2	Conventional Amt/App	\$120,000	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$95,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	30	Total Amt/App	\$152,000	% Positive	66.7%
Total Conventional Apps	21	Conventional Amt/App	\$138,333	% Conv Positive	71.4%
Total Assisted Apps	9	Assisted Amt/App	\$183,889	% Asst Positive	55.6%
Applications by Ethnicity: Hispanic					
Total Apps	16	Total Amt/App	\$167,500	% Positive	87.5%
Total Conventional Apps	10	Conventional Amt/App	\$150,000	% Conv Positive	90.0%
Total Assisted Apps	6	Assisted Amt/App	\$196,667	% Asst Positive	83.3%

Dowagiac

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
32,778	13,111	\$60,224	\$68,669	\$28,967

Housing Costs

Owner Units

Home Value	\$151,125	2016 Value	\$136,226
Cost M/NM	\$1241/\$419	Value ▲	10.9%

\$50,375 To afford median home

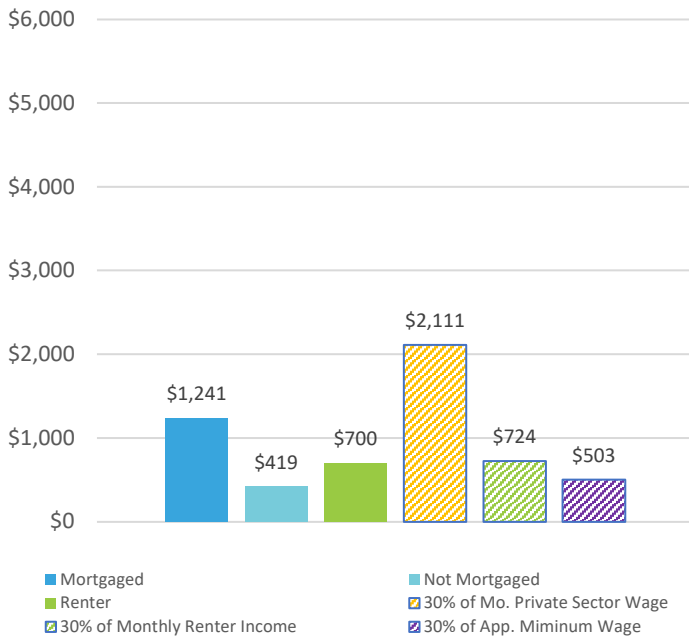
Renter Units

Gross Rent	\$700	2016 Rent	\$689
		Rent ▲	1.6%

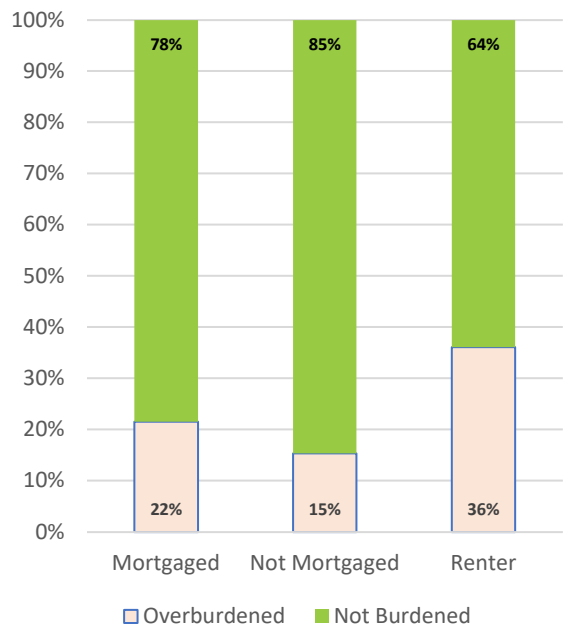
\$28,000 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	15,456	Owner HH	80%	Renter HH	20%		
Median Year Built	1968	% Built Pre-1970		51.1%			
Median Move Year	2008	% Built After 2010		3.9%			
Median Rooms	6.1	SF%	83.7%	MM%	7.5%	MF%	3.3%

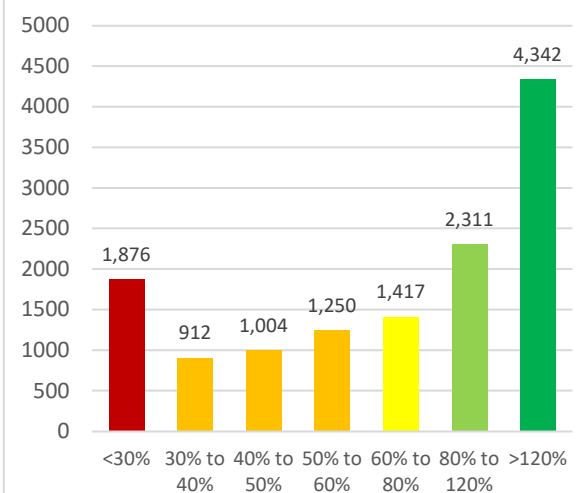
Vacancy Rates

Total	15.2%	Owner	0%	Renter	0.1%		
Seasonal	9.0%	Other	2.1%	# V Rent	226	# V Owner	219

Homeownership Rate by Race/Ethnicity

Black	66.9%	White	81.8%
Asian	70.5%	Other or Multiracial	72.1%
Am. Indian	70.0%	Hispanic	65.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Dowagiac

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	0.7%	2.3%
Household Count, 2021	13,111	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.59	--	--	--	--	--
Median Income, 2021	\$60,224	--	18.8%	\$58,370	--	12.0%
Median owner income, 2021	\$68,669	--	15.9%	\$73,085	--	12.2%
Median renter income, 2021	\$28,967	--	6.4%	\$33,974	--	13.1%
Median home value	\$151,125	--	10.9%	\$155,072	--	12.6%
Median gross rent	\$700	--	1.6%	\$837	--	7.2%
Income needed for median rent	\$28,000	--	--	\$33,482	--	--
Income needed for median value	\$50,375	--	--	\$51,691	--	--
Overburdened households	2,929	22%	-16.5%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	321	2.1%	-54.9%	14,017	3.9%	-7.0%
Seasonal vacancy	1,395	9.0%	-25.5%	22,596	6.3%	-5.8%
For-Sale vacancy	219	1.4%	-30.0%	2,313	0.6%	-50.0%
For-Rent vacancy	226	1.5%	1954.5%	5,457	1.5%	-13.2%
Homes built pre-1940	3,181	20.6%	--	66,714	18.6%	--
Homes built post-1990	4,024	26.0%	--	93,883	26.2%	--

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)	199	200	399
Market supply (vacant on market, adjusted for age)	112	102	214
5 year Market production goals (based on 75K units)	85	94	179
1 year Market production goals (based on 15K units)	17	19	36
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Dowagiac

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	477	Total Amt/App	\$181,520	% Approved	75.3%
Total Conventional Apps	318	Conventional Amt/App	\$190,975	% Conv Apprvd	77.7%
Total Assisted Apps	159	Assisted Amt/App	\$162,610	% Asst Apprvd	70.4%
Applications by Race: White					
Total Apps	382	Total Amt/App	\$184,738	% Positive	78.8%
Total Conventional Apps	262	Conventional Amt/App	\$193,626	% Conv Positive	79.8%
Total Assisted Apps	120	Assisted Amt/App	\$165,333	% Asst Positive	76.7%
Applications by Race: Black					
Total Apps	19	Total Amt/App	\$116,579	% Positive	58%
Total Conventional Apps	4	Conventional Amt/App	\$130,000	% Conv Positive	75.0%
Total Assisted Apps	15	Assisted Amt/App	\$113,000	% Asst Positive	53.3%
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	5	Total Amt/App	\$215,000	% Positive	80.0%
Total Conventional Apps	3	Conventional Amt/App	\$225,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$200,000	% Asst Positive	50.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$95,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$95,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	55	Total Amt/App	\$169,182	% Positive	60.0%
Total Conventional Apps	41	Conventional Amt/App	\$171,829	% Conv Positive	68.3%
Total Assisted Apps	14	Assisted Amt/App	\$161,429	% Asst Positive	35.7%
Applications by Ethnicity: Hispanic					
Total Apps	17	Total Amt/App	\$140,882	% Positive	58.8%
Total Conventional Apps	10	Conventional Amt/App	\$154,000	% Conv Positive	50.0%
Total Assisted Apps	7	Assisted Amt/App	\$122,143	% Asst Positive	71.4%

Fair Plain

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
39,746	14,906	\$71,666	\$81,720	\$38,736

Housing Costs

Owner Units

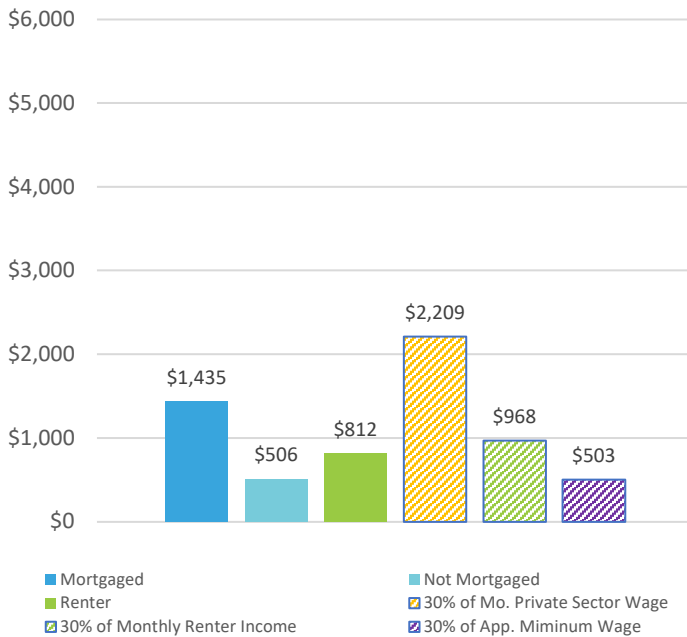
Home Value	\$196,451	2016 Value	\$181,351
Cost M/NM	\$1435/\$506	Value ▲	8.3%
\$65,484 To afford median home			

Renter Units

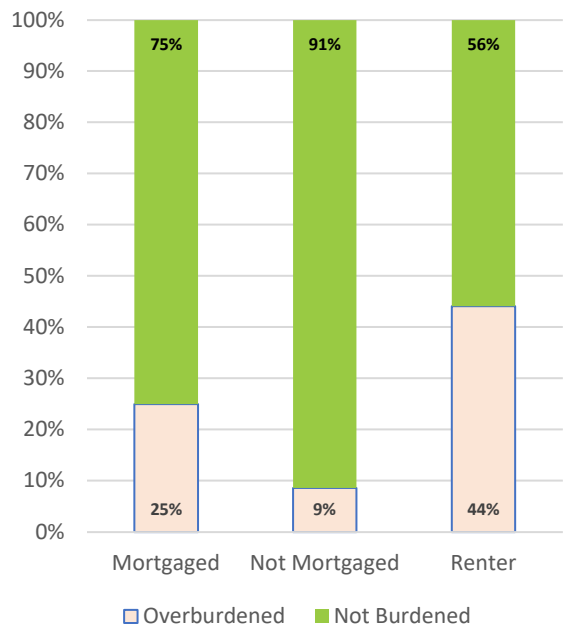
Gross Rent	\$812	2016 Rent	\$840
		Rent ▲	-3.4%
\$32,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	16,480	Owner HH	80%	Renter HH	20%
Median Year Built	1973	% Built Pre-1970	44.8%		
Median Move Year	2008	% Built After 2010	3.1%		
Median Rooms	6.3	SF%	79%	MM%	12.4%
		MF%	2.2%		

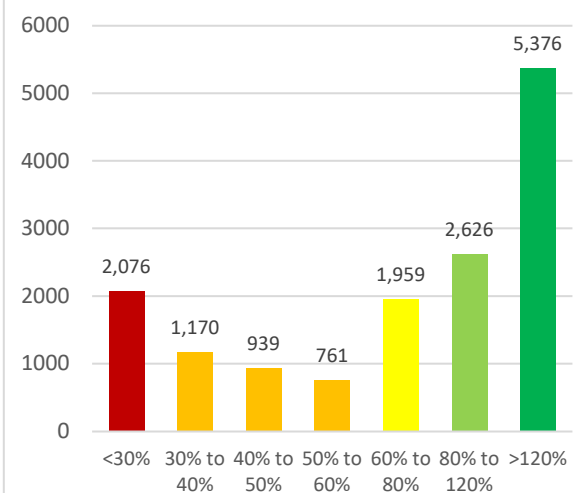
Vacancy Rates

Total	9.6%	Owner	0%	Renter	0%
Seasonal	2.6%	Other	4.5%	# V Rent	54
				#V Owner	93

Homeownership Rate by Race/Ethnicity

Black	40.9%	White	85.4%
Asian	74.9%	Other or Multiracial	52.5%
Am. Indian	32.5%	Hispanic	39.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Fair Plain

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	7.3%	2.3%
Household Count, 2021	14,906	312,046

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.37	--	--	--	--	--
Median Income, 2021	\$71,666	--	5.5%	\$58,370	--	12.0%
Median owner income, 2021	\$81,720	--	5.2%	\$73,085	--	12.2%
Median renter income, 2021	\$38,736	--	1.7%	\$33,974	--	13.1%
Median home value	\$196,451	--	8.3%	\$155,072	--	12.6%
Median gross rent	\$812	--	-3.4%	\$837	--	7.2%
Income needed for median rent	\$32,480	--	--	\$33,482	--	--
Income needed for median value	\$65,484	--	--	\$51,691	--	--
Overburdened households	3,393	23%	3.1%	79,377	25.4%	-9.6%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	739	4.5%	17.3%	14,017	3.9%	-7.0%
Seasonal vacancy	430	2.6%	-14.3%	22,596	6.3%	-5.8%
For-Sale vacancy	93	0.6%	-64.9%	2,313	0.6%	-50.0%
For-Rent vacancy	54	0.3%	-35.7%	5,457	1.5%	-13.2%
Homes built pre-1940	2,113	12.8%	--	66,714	18.6%	--
Homes built post-1990	4,678	28.4%	--	93,883	26.2%	--

Other Market Indicators

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

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	171	234	405
Market supply (vacant on market, adjusted for age)	42	24	65
5 year Market production goals (based on 75K units)	125	203	328
1 year Market production goals (based on 15K units)	25	41	66
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Fair Plain

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	700	Total Amt/App	\$254,257	% Approved	79.4%
Total Conventional Apps	582	Conventional Amt/App	\$259,399	% Conv Apprvd	82.1%
Total Assisted Apps	118	Assisted Amt/App	\$228,898	% Asst Apprvd	66.1%
Applications by Race: White					
Total Apps	549	Total Amt/App	\$255,765	% Positive	83.1%
Total Conventional Apps	469	Conventional Amt/App	\$261,183	% Conv Positive	85.3%
Total Assisted Apps	80	Assisted Amt/App	\$224,000	% Asst Positive	70.0%
Applications by Race: Black					
Total Apps	32	Total Amt/App	\$225,313	% Positive	69%
Total Conventional Apps	21	Conventional Amt/App	\$216,905	% Conv Positive	76.2%
Total Assisted Apps	11	Assisted Amt/App	\$241,364	% Asst Positive	54.5%
Applications by Race: Asian					
Total Apps	19	Total Amt/App	\$327,105	% Positive	57.9%
Total Conventional Apps	19	Conventional Amt/App	\$327,105	% Conv Positive	57.9%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	81	Total Amt/App	\$244,259	% Positive	64.2%
Total Conventional Apps	61	Conventional Amt/App	\$245,328	% Conv Positive	67.2%
Total Assisted Apps	20	Assisted Amt/App	\$241,000	% Asst Positive	55.0%
Applications by Ethnicity: Hispanic					
Total Apps	48	Total Amt/App	\$249,583	% Positive	68.8%
Total Conventional Apps	41	Conventional Amt/App	\$263,780	% Conv Positive	70.7%
Total Assisted Apps	7	Assisted Amt/App	\$166,429	% Asst Positive	57.1%

Galesburg

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
23,810	8,977	\$73,688	\$82,782	\$30,731

Housing Costs

Owner Units

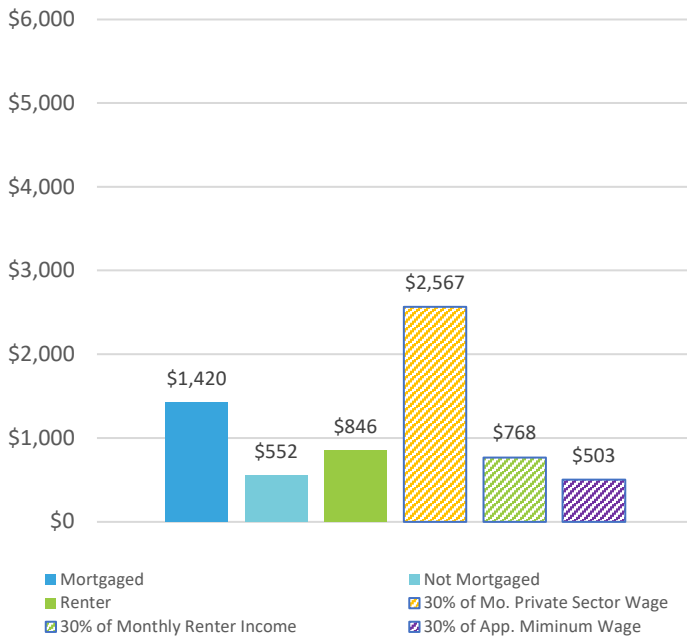
Home Value	\$199,417	2016 Value	\$168,061
Cost M/NM	\$1420/\$552	Value ▲	18.7%
\$66,472 To afford median home			

Renter Units

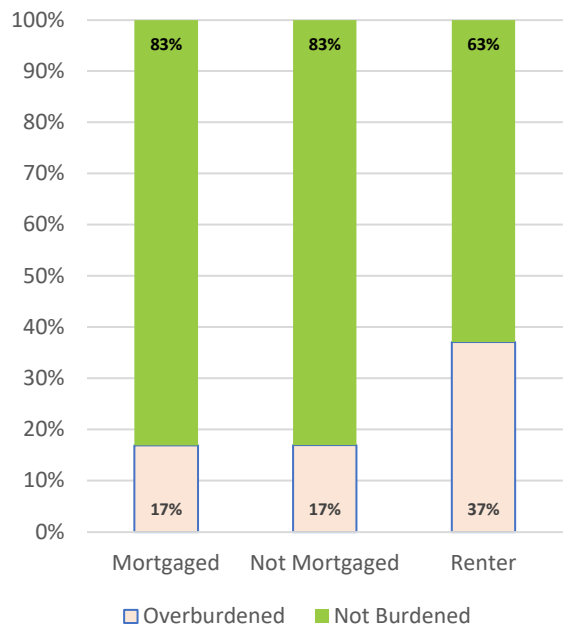
Gross Rent	\$846	2016 Rent	\$747
		Rent ▲	13.2%
\$33,840 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,723	Owner HH	85%	Renter HH	15%
Median Year Built	1975	% Built Pre-1970	42.5%		
Median Move Year	2008	% Built After 2010	3.8%		
Median Rooms	6.2	SF%	85.2%	MM%	6.5%
		MF%	0.8%		

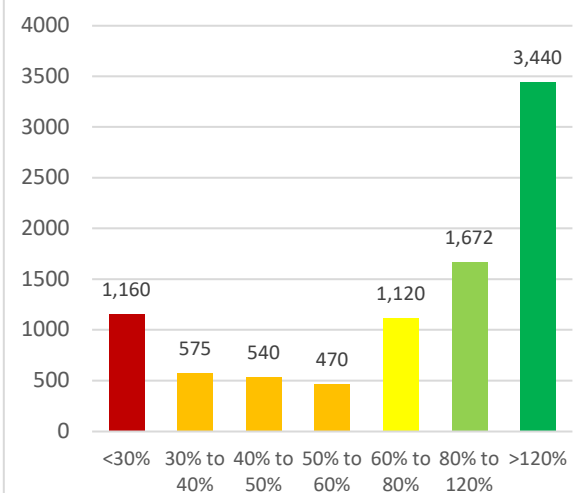
Vacancy Rates

Total	7.7%	Owner	0%	Renter	0.1%
Seasonal	2.3%	Other	3.7%	# V Rent	113
				# V Owner	37

Homeownership Rate by Race/Ethnicity

Black	70.8%	White	85.4%
Asian	100.0%	Other or Multiracial	92.4%
Am. Indian	36.4%	Hispanic	86.4%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Galesburg

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-2.6%	2.3%
Household Count, 2021	8,977	312,046

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.42	--	--	--	--	--
Median Income, 2021	\$73,688	--	12.1%	\$58,370	--	12.0%
Median owner income, 2021	\$82,782	--	17.1%	\$73,085	--	12.2%
Median renter income, 2021	\$30,731	--	-8.4%	\$33,974	--	13.1%
Median home value	\$199,417	--	18.7%	\$155,072	--	12.6%
Median gross rent	\$846	--	13.2%	\$837	--	7.2%
Income needed for median rent	\$33,840	--	--	\$33,482	--	--
Income needed for median value	\$66,472	--	--	\$51,691	--	--
Overburdened households	1,783	20%	-21.6%	79,377	25.4%	-9.6%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	363	3.7%	33.0%	14,017	3.9%	-7.0%
Seasonal vacancy	226	2.3%	-52.7%	22,596	6.3%	-5.8%
For-Sale vacancy	37	0.4%	-68.6%	2,313	0.6%	-50.0%
For-Rent vacancy	113	1.2%	276.7%	5,457	1.5%	-13.2%
Homes built pre-1940	1,802	18.5%	--	66,714	18.6%	--
Homes built post-1990	3,204	33.0%	--	93,883	26.2%	--

Other Market Indicators

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

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	89	64	153
Market supply (vacant on market, adjusted for age)	15	51	66
5 year Market production goals (based on 75K units)	71	13	84
1 year Market production goals (based on 15K units)	14	3	17
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Galesburg

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	390	Total Amt/App	\$240,051	% Approved	82.8%
Total Conventional Apps	290	Conventional Amt/App	\$250,517	% Conv Apprvd	85.2%
Total Assisted Apps	100	Assisted Amt/App	\$209,700	% Asst Apprvd	76.0%
Applications by Race: White					
Total Apps	312	Total Amt/App	\$240,897	% Positive	83.0%
Total Conventional Apps	241	Conventional Amt/App	\$248,071	% Conv Positive	85.5%
Total Assisted Apps	71	Assisted Amt/App	\$216,549	% Asst Positive	74.6%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$262,500	% Positive	100%
Total Conventional Apps	3	Conventional Amt/App	\$278,333	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$215,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	9	Total Amt/App	\$220,556	% Positive	88.9%
Total Conventional Apps	7	Conventional Amt/App	\$226,429	% Conv Positive	85.7%
Total Assisted Apps	2	Assisted Amt/App	\$200,000	% Asst Positive	100.0%
Applications by Race: Native American					
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: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	55	Total Amt/App	\$236,636	% Positive	80.0%
Total Conventional Apps	34	Conventional Amt/App	\$272,647	% Conv Positive	79.4%
Total Assisted Apps	21	Assisted Amt/App	\$178,333	% Asst Positive	81.0%
Applications by Ethnicity: Hispanic					
Total Apps	9	Total Amt/App	\$202,778	% Positive	88.9%
Total Conventional Apps	5	Conventional Amt/App	\$247,000	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$147,500	% Asst Positive	75.0%

Hartford

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
24,358	8,567	\$52,716	\$60,378	\$30,449

Housing Costs

Owner Units

Home Value	\$127,403	2016 Value	\$111,478
Cost M/NM	\$1143/\$480	Value ▲	14.3%

\$42,468 To afford median home

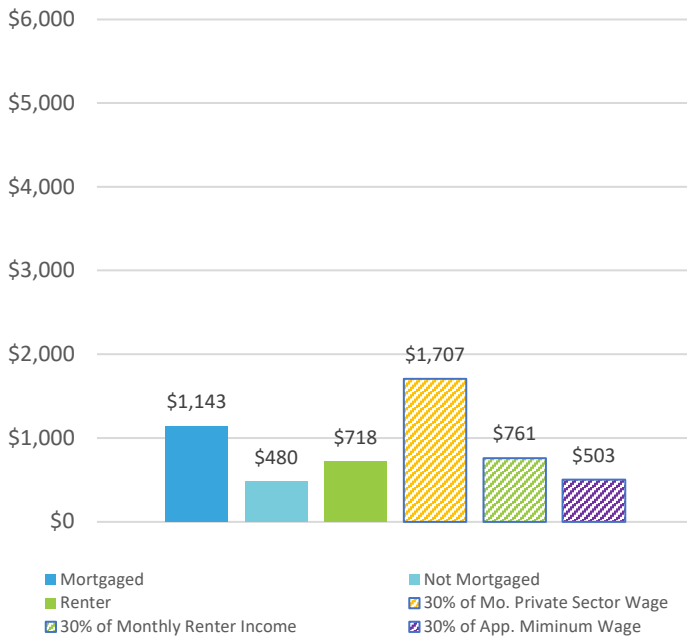
Renter Units

Gross Rent	\$718	2016 Rent	\$690
		Rent ▲	4.1%

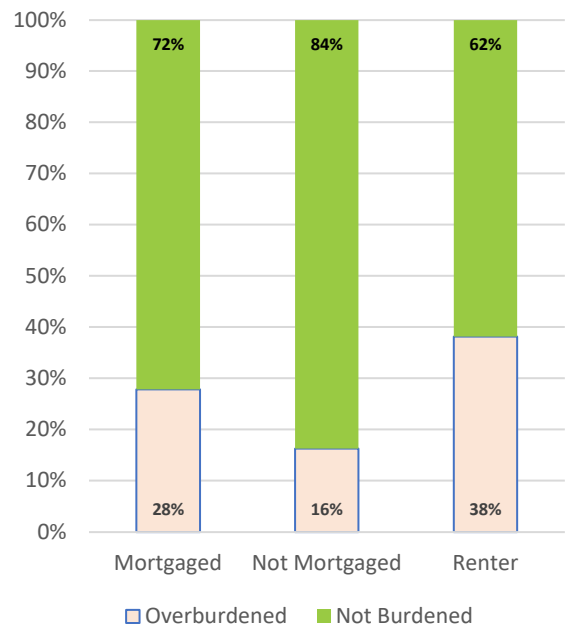
\$28,720 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,274	Owner HH	80%	Renter HH	20%
Median Year Built	1974	% Built Pre-1970		46.4%	
Median Move Year	2007	% Built After 2010		4.4%	
Median Rooms	5.7	SF%	79.7%	MM%	3.3%
		MF%	2.9%		

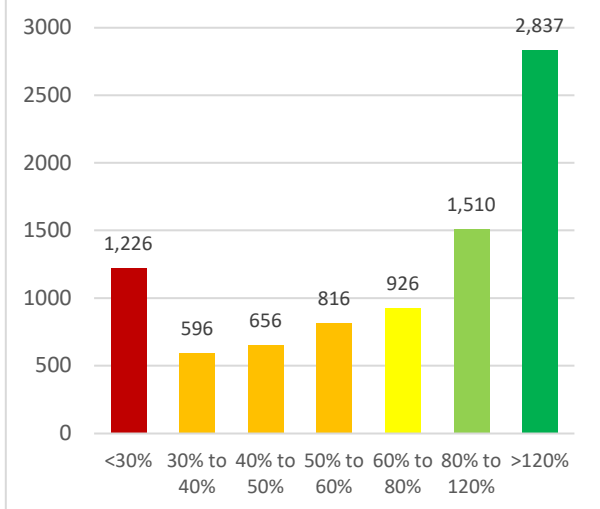
Vacancy Rates

Total	24%	Owner	0%	Renter	0.1%
Seasonal	13.4%	Other	6.9%	# V Rent	103
				#V Owner	96

Homeownership Rate by Race/Ethnicity

Black	79.2%	White	80.4%
Asian	100.0%	Other or Multiracial	76.0%
Am. Indian	86.0%	Hispanic	76.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Hartford

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-4.4%	2.3%
Household Count, 2021	8,567	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.18	--	--	--	--	--
Median Income, 2021	\$52,716	--	15.6%	\$58,370	--	12.0%
Median owner income, 2021	\$60,378	--	17.4%	\$73,085	--	12.2%
Median renter income, 2021	\$30,449	--	15.9%	\$33,974	--	13.1%
Median home value	\$127,403	--	14.3%	\$155,072	--	12.6%
Median gross rent	\$718	--	4.1%	\$837	--	7.2%
Income needed for median rent	\$28,720	--	--	\$33,482	--	--
Income needed for median value	\$42,468	--	--	\$51,691	--	--
Overburdened households	2,224	26%	-8.3%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	773	6.9%	45.3%	14,017	3.9%	-7.0%
Seasonal vacancy	1,512	13.4%	-15.0%	22,596	6.3%	-5.8%
For-Sale vacancy	96	0.9%	-58.6%	2,313	0.6%	-50.0%
For-Rent vacancy	103	0.9%	-24.3%	5,457	1.5%	-13.2%
Homes built pre-1940	1,986	17.6%	--	66,714	18.6%	--
Homes built post-1990	3,425	30.4%	--	93,883	26.2%	--

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)	86	84	170
Market supply (vacant on market, adjusted for age)	43	38	81
5 year Market production goals (based on 75K units)	42	44	87
1 year Market production goals (based on 15K units)	8	9	17
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Hartford

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	235	Total Amt/App	\$171,426	% Approved	73.2%
Total Conventional Apps	158	Conventional Amt/App	\$176,519	% Conv Apprvd	76.6%
Total Assisted Apps	77	Assisted Amt/App	\$160,974	% Asst Apprvd	66.2%
Applications by Race: White					
Total Apps	183	Total Amt/App	\$175,219	% Positive	74.3%
Total Conventional Apps	124	Conventional Amt/App	\$178,629	% Conv Positive	79.0%
Total Assisted Apps	59	Assisted Amt/App	\$168,051	% Asst Positive	64.4%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$153,000	% Positive	80%
Total Conventional Apps	3	Conventional Amt/App	\$138,333	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$175,000	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$228,333	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$228,333	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	37	Total Amt/App	\$153,108	% Positive	64.9%
Total Conventional Apps	24	Conventional Amt/App	\$164,167	% Conv Positive	58.3%
Total Assisted Apps	13	Assisted Amt/App	\$132,692	% Asst Positive	76.9%
Applications by Ethnicity: Hispanic					
Total Apps	21	Total Amt/App	\$163,571	% Positive	61.9%
Total Conventional Apps	15	Conventional Amt/App	\$163,000	% Conv Positive	66.7%
Total Assisted Apps	6	Assisted Amt/App	\$165,000	% Asst Positive	50.0%

Kalamazoo-North

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
26,236	10,240	\$37,182	\$54,912	\$26,624

Housing Costs

Owner Units

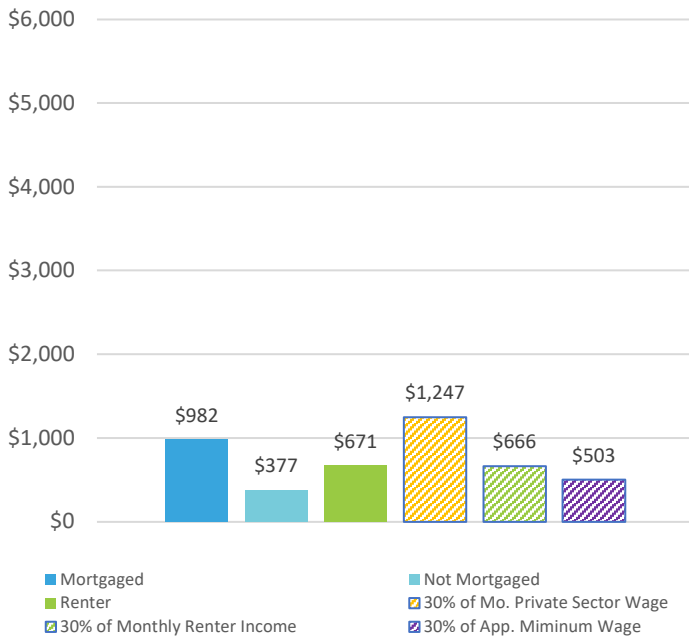
Home Value	\$90,233	2016 Value	\$71,725
Cost M/NM	\$982/\$377	Value ▲	25.8%
\$30,078 To afford median home			

Renter Units

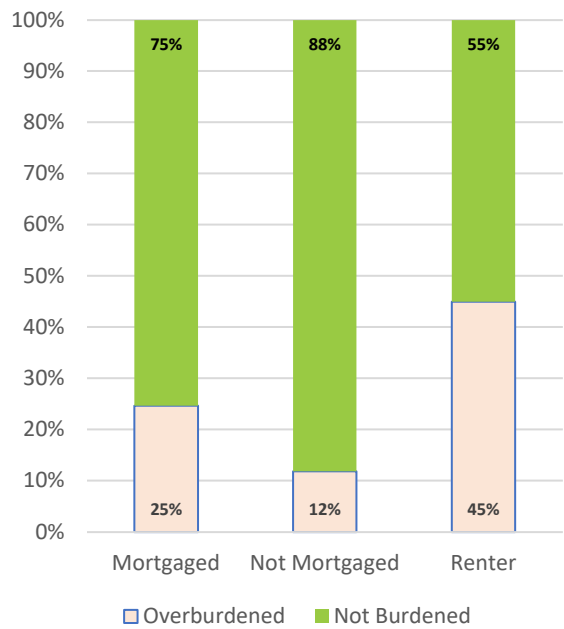
Gross Rent	\$671	2016 Rent	\$699
		Rent ▲	-4.1%
\$26,840 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,596	Owner HH	46%	Renter HH	54%
Median Year Built	1945	% Built Pre-1970	78.1%		
Median Move Year	2013	% Built After 2010	2.1%		
Median Rooms	5.1	SF%	60.1%	MM%	25.9%
		MF%	13.2%		

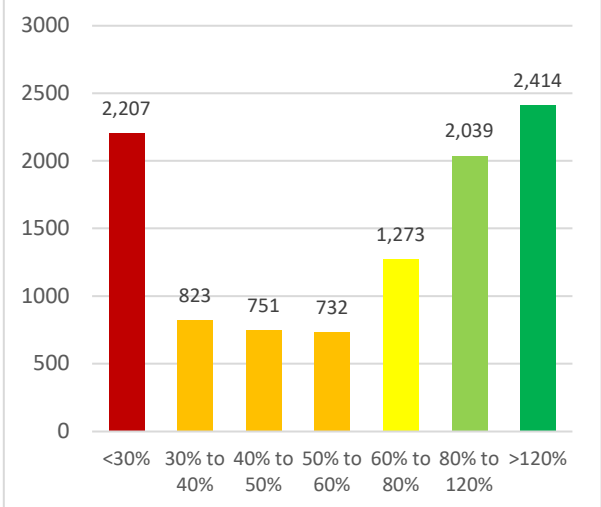
Vacancy Rates

Total	11.7%	Owner	0%	Renter	0%
Seasonal	1.0%	Other	6.9%	# V Rent	248
				# V Owner	7

Homeownership Rate by Race/Ethnicity

Black	34.3%	White	54.9%
Asian	37.8%	Other or Multiracial	28.2%
Am. Indian	0.0%	Hispanic	51.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Kalamazoo-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.6%	2.3%
Household Count, 2021	10,240	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.55	--	--	--	--	--
Median Income, 2021	\$37,182	--	18.5%	\$58,370	--	12.0%
Median owner income, 2021	\$54,912	--	9.5%	\$73,085	--	12.2%
Median renter income, 2021	\$26,624	--	39.3%	\$33,974	--	13.1%
Median home value	\$90,233	--	25.8%	\$155,072	--	12.6%
Median gross rent	\$671	--	-4.1%	\$837	--	7.2%
Income needed for median rent	\$26,840	--	--	\$33,482	--	--
Income needed for median value	\$30,078	--	--	\$51,691	--	--
Overburdened households	3,418	33%	-20.7%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	795	6.9%	-34.4%	14,017	3.9%	-7.0%
Seasonal vacancy	116	1.0%	-34.8%	22,596	6.3%	-5.8%
For-Sale vacancy	7	0.1%	-96.7%	2,313	0.6%	-50.0%
For-Rent vacancy	248	2.1%	-2.4%	5,457	1.5%	-13.2%
Homes built pre-1940	5,255	45.3%	--	66,714	18.6%	--
Homes built post-1990	771	6.6%	--	93,883	26.2%	--

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)	50	386	436
Market supply (vacant on market, adjusted for age)	6	167	173
5 year Market production goals (based on 75K units)	42	212	253
1 year Market production goals (based on 15K units)	8	42	51
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Kalamazoo-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	355	Total Amt/App	\$128,577	% Approved	74.4%
Total Conventional Apps	246	Conventional Amt/App	\$132,846	% Conv Apprvd	76.8%
Total Assisted Apps	109	Assisted Amt/App	\$118,945	% Asst Apprvd	68.8%
Applications by Race: White					
Total Apps	242	Total Amt/App	\$131,405	% Positive	81.0%
Total Conventional Apps	179	Conventional Amt/App	\$135,223	% Conv Positive	84.4%
Total Assisted Apps	63	Assisted Amt/App	\$120,556	% Asst Positive	71.4%
Applications by Race: Black					
Total Apps	53	Total Amt/App	\$120,849	% Positive	62%
Total Conventional Apps	28	Conventional Amt/App	\$123,214	% Conv Positive	67.9%
Total Assisted Apps	25	Assisted Amt/App	\$118,200	% Asst Positive	56.0%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$60,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$60,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$110,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$115,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$105,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	49	Total Amt/App	\$126,020	% Positive	59.2%
Total Conventional Apps	33	Conventional Amt/App	\$127,424	% Conv Positive	48.5%
Total Assisted Apps	16	Assisted Amt/App	\$123,125	% Asst Positive	81.3%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	\$122,222	% Positive	66.7%
Total Conventional Apps	16	Conventional Amt/App	\$125,625	% Conv Positive	62.5%
Total Assisted Apps	2	Assisted Amt/App	\$95,000	% Asst Positive	100.0%

Kalamazoo-Outer

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
48,833	21,774	\$53,518	\$67,575	\$41,683

Housing Costs

Owner Units

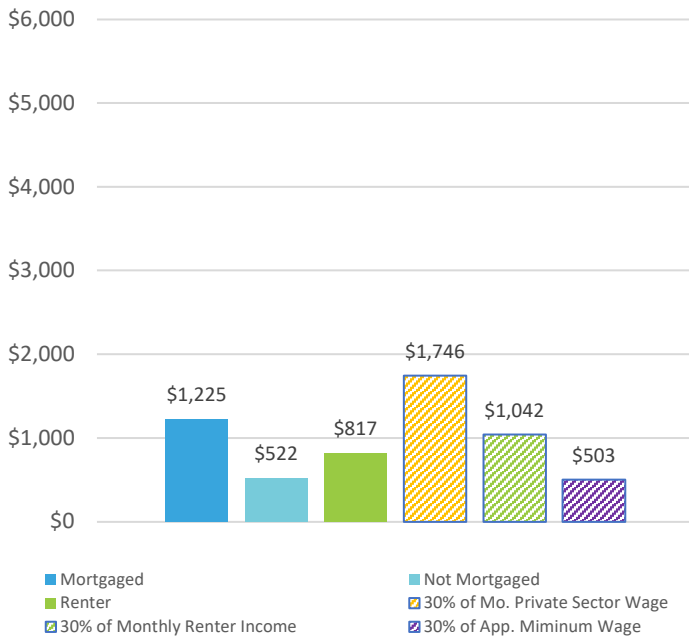
Home Value	\$148,605	2016 Value	\$126,845
Cost M/NM	\$1225/\$522	Value ▲	17.2%
\$49,535 To afford median home			

Renter Units

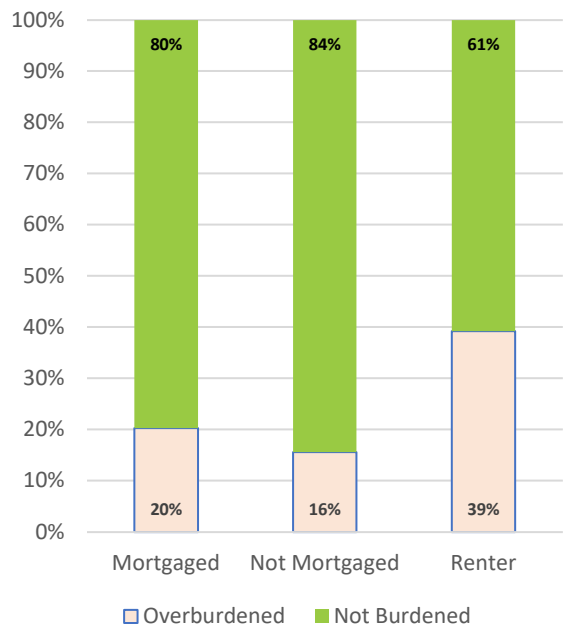
Gross Rent	\$817	2016 Rent	\$811
		Rent ▲	0.7%
\$32,680 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	23,789	Owner HH	52%	Renter HH	48%
Median Year Built	1975	% Built Pre-1970	41.4%		
Median Move Year	2014	% Built After 2010	2.7%		
Median Rooms	5.1	SF%	48.2%	MM%	19.2%
		MF%	27.4%		

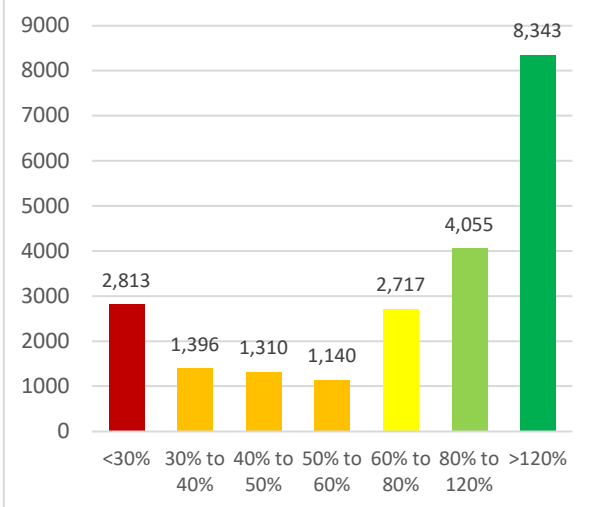
Vacancy Rates

Total	8.5%	Owner	0%	Renter	0%
Seasonal	0.9%	Other	3.7%	# V Rent	524
				# V Owner	9

Homeownership Rate by Race/Ethnicity

Black	29.7%	White	60.1%
Asian	21.2%	Other or Multiracial	22.8%
Am. Indian	73.3%	Hispanic	17.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Kalamazoo-Outer

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.4%	2.3%
Household Count, 2021	21,774	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.55	--	--	--	--	--
Median Income, 2021	\$53,518	--	12.3%	\$58,370	--	12.0%
Median owner income, 2021	\$67,575	--	3.3%	\$73,085	--	12.2%
Median renter income, 2021	\$41,683	--	29.0%	\$33,974	--	13.1%
Median home value	\$148,605	--	17.2%	\$155,072	--	12.6%
Median gross rent	\$817	--	0.7%	\$837	--	7.2%
Income needed for median rent	\$32,680	--	--	\$33,482	--	--
Income needed for median value	\$49,535	--	--	\$51,691	--	--
Overburdened households	6,146	28%	-11.9%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	882	3.7%	34.2%	14,017	3.9%	-7.0%
Seasonal vacancy	203	0.9%	26.9%	22,596	6.3%	-5.8%
For-Sale vacancy	9	0.0%	-90.0%	2,313	0.6%	-50.0%
For-Rent vacancy	524	2.2%	4.0%	5,457	1.5%	-13.2%
Homes built pre-1940	2,263	9.5%	--	66,714	18.6%	--
Homes built post-1990	7,213	30.3%	--	93,883	26.2%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	209	606	815
Market supply (vacant on market, adjusted for age)	5	142	147
5 year Market production goals (based on 75K units)	197	448	645
1 year Market production goals (based on 15K units)	39	90	129
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Kalamazoo-Outer

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	779	Total Amt/App	\$172,343	% Approved	79.5%
Total Conventional Apps	574	Conventional Amt/App	\$175,261	% Conv Apprvd	80.3%
Total Assisted Apps	205	Assisted Amt/App	\$164,171	% Asst Apprvd	77.1%
Applications by Race: White					
Total Apps	551	Total Amt/App	\$169,864	% Positive	81.1%
Total Conventional Apps	428	Conventional Amt/App	\$173,925	% Conv Positive	82.0%
Total Assisted Apps	123	Assisted Amt/App	\$155,732	% Asst Positive	78.0%
Applications by Race: Black					
Total Apps	81	Total Amt/App	\$173,642	% Positive	78%
Total Conventional Apps	36	Conventional Amt/App	\$168,611	% Conv Positive	77.8%
Total Assisted Apps	45	Assisted Amt/App	\$177,667	% Asst Positive	77.8%
Applications by Race: Asian					
Total Apps	12	Total Amt/App	\$189,167	% Positive	75.0%
Total Conventional Apps	8	Conventional Amt/App	\$193,750	% Conv Positive	75.0%
Total Assisted Apps	4	Assisted Amt/App	\$180,000	% Asst Positive	75.0%
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	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	117	Total Amt/App	\$176,368	% Positive	73.5%
Total Conventional Apps	88	Conventional Amt/App	\$178,864	% Conv Positive	73.9%
Total Assisted Apps	29	Assisted Amt/App	\$168,793	% Asst Positive	72.4%
Applications by Ethnicity: Hispanic					
Total Apps	29	Total Amt/App	\$176,379	% Positive	69.0%
Total Conventional Apps	20	Conventional Amt/App	\$178,000	% Conv Positive	65.0%
Total Assisted Apps	9	Assisted Amt/App	\$172,778	% Asst Positive	77.8%

Kalamazoo-Southeast

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
12,855	5,258	\$56,751	\$78,780	\$38,616

Housing Costs

Owner Units

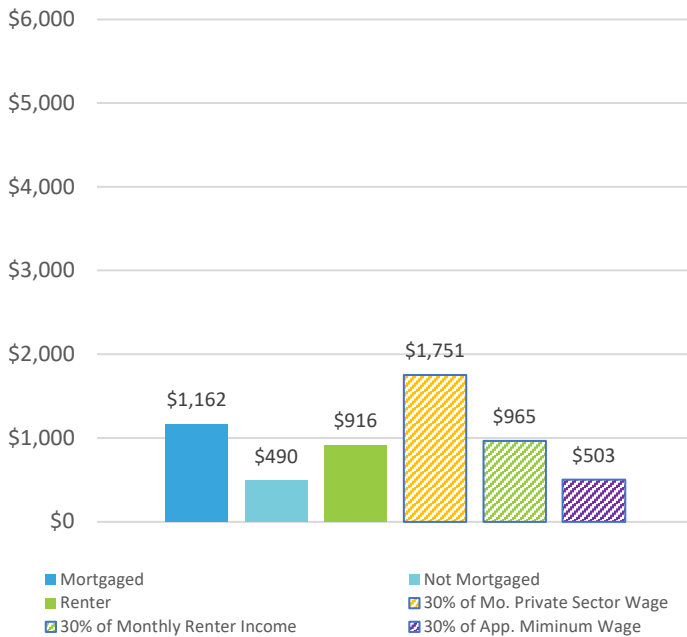
Home Value	\$133,959	2016 Value	\$115,197
Cost M/NM	\$1162/\$490	Value ▲	16.3%
\$44,653 To afford median home			

Renter Units

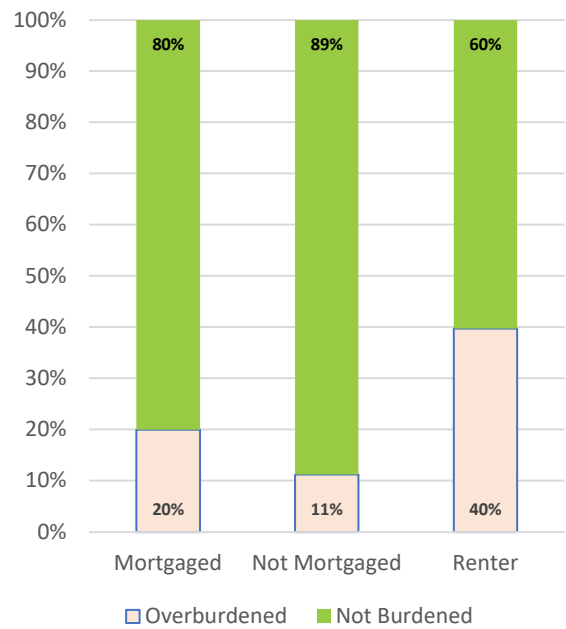
Gross Rent	\$916	2016 Rent	\$782
		Rent ▲	17.1%
\$36,640 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,454	Owner HH	51%	Renter HH	49%
Median Year Built	1955	% Built Pre-1970			71.4%
Median Move Year	2015	% Built After 2010			0.1%
Median Rooms	5.2	SF%	60%	MM%	13.1%
		MF%	23.6%		

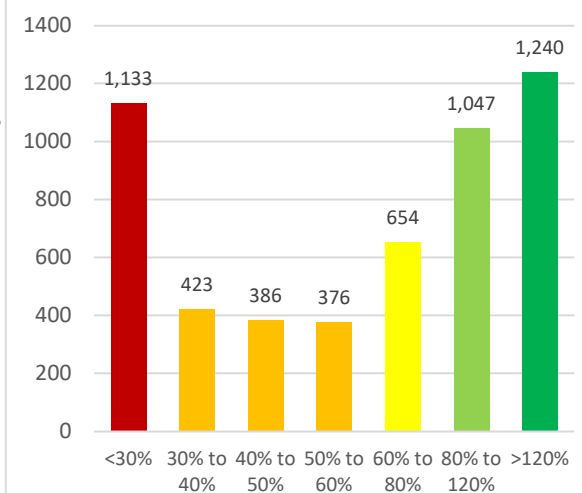
Vacancy Rates

Total	3.6%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	2.1%	# V Rent	41
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	27.7%	White	56.2%
Asian	14.5%	Other or Multiracial	55.4%
Am. Indian	100.0%	Hispanic	9.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Kalamazoo-Southeast

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.4%	2.3%
Household Count, 2021	5,258	312,046

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.30	--	--	--	--	--
Median Income, 2021	\$56,751	--	17.2%	\$58,370	--	12.0%
Median owner income, 2021	\$78,780	--	18.0%	\$73,085	--	12.2%
Median renter income, 2021	\$38,616	--	7.4%	\$33,974	--	13.1%
Median home value	\$133,959	--	16.3%	\$155,072	--	12.6%
Median gross rent	\$916	--	17.1%	\$837	--	7.2%
Income needed for median rent	\$36,640	--	--	\$33,482	--	--
Income needed for median value	\$44,653	--	--	\$51,691	--	--
Overburdened households	1,469	28%	-0.3%	79,377	25.4%	-9.6%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	112	2.1%	33.3%	14,017	3.9%	-7.0%
Seasonal vacancy	19	0.3%	-74.0%	22,596	6.3%	-5.8%
For-Sale vacancy	0	0.0%	-100.0%	2,313	0.6%	-50.0%
For-Rent vacancy	41	0.8%	-46.1%	5,457	1.5%	-13.2%
Homes built pre-1940	1,272	23.3%	--	66,714	18.6%	--
Homes built post-1990	342	6.3%	--	93,883	26.2%	--

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)	54	207	261
Market supply (vacant on market, adjusted for age)	0	20	20
5 year Market production goals (based on 75K units)	52	180	232
1 year Market production goals (based on 15K units)	10	36	46
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Kalamazoo-Southeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	259	Total Amt/App	\$149,981	% Approved	79.9%
Total Conventional Apps	204	Conventional Amt/App	\$150,245	% Conv Apprvd	84.3%
Total Assisted Apps	55	Assisted Amt/App	\$149,000	% Asst Apprvd	63.6%
Applications by Race: White					
Total Apps	206	Total Amt/App	\$150,583	% Positive	82.5%
Total Conventional Apps	168	Conventional Amt/App	\$151,131	% Conv Positive	85.7%
Total Assisted Apps	38	Assisted Amt/App	\$148,158	% Asst Positive	68.4%
Applications by Race: Black					
Total Apps	22	Total Amt/App	\$151,364	% Positive	55%
Total Conventional Apps	11	Conventional Amt/App	\$153,182	% Conv Positive	63.6%
Total Assisted Apps	11	Assisted Amt/App	\$149,545	% Asst Positive	45.5%
Applications by Race: Asian					
Total Apps	4	Total Amt/App	\$130,000	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$130,000	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$135,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$135,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	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	25	Total Amt/App	\$147,400	% Positive	80.0%
Total Conventional Apps	20	Conventional Amt/App	\$147,000	% Conv Positive	85.0%
Total Assisted Apps	5	Assisted Amt/App	\$149,000	% Asst Positive	60.0%
Applications by Ethnicity: Hispanic					
Total Apps	17	Total Amt/App	\$142,059	% Positive	82.4%
Total Conventional Apps	11	Conventional Amt/App	\$133,182	% Conv Positive	90.9%
Total Assisted Apps	6	Assisted Amt/App	\$158,333	% Asst Positive	66.7%

Kalamazoo-West

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
35,479	13,901	\$49,778	\$89,669	\$31,393

Housing Costs

Owner Units

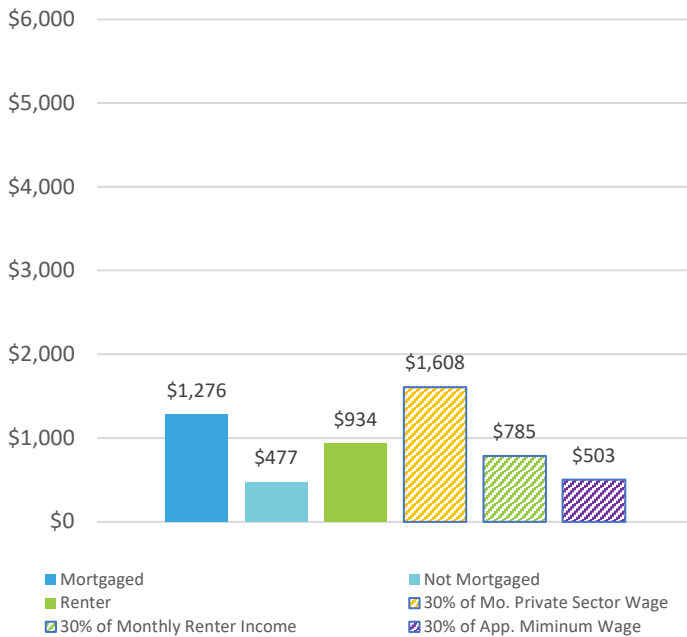
Home Value	\$175,819	2016 Value	\$146,210
Cost M/NM	\$1276/\$477	Value ▲	20.3%
\$58,606 To afford median home			

Renter Units

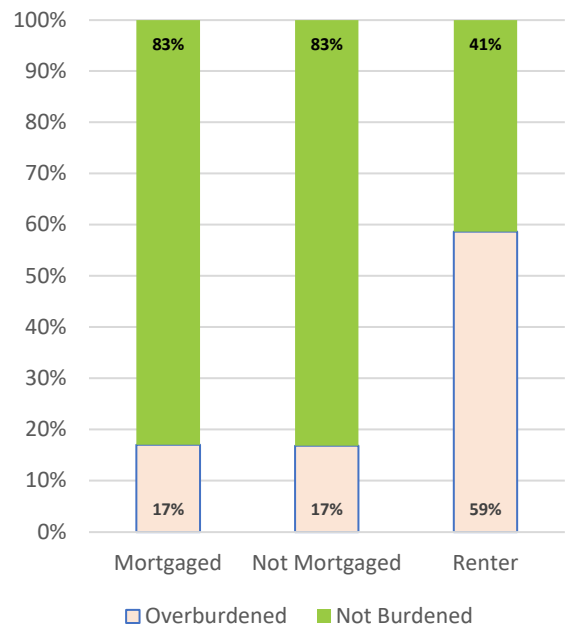
Gross Rent	\$934	2016 Rent	\$845
		Rent ▲	10.5%
\$37,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	15,497	Owner HH	40%	Renter HH	60%
Median Year Built	1970	% Built Pre-1970	46.9%		
Median Move Year	2016	% Built After 2010	6.5%		
Median Rooms	5.1	SF%	38.7%	MM%	26.7%
		MF%	34.1%		

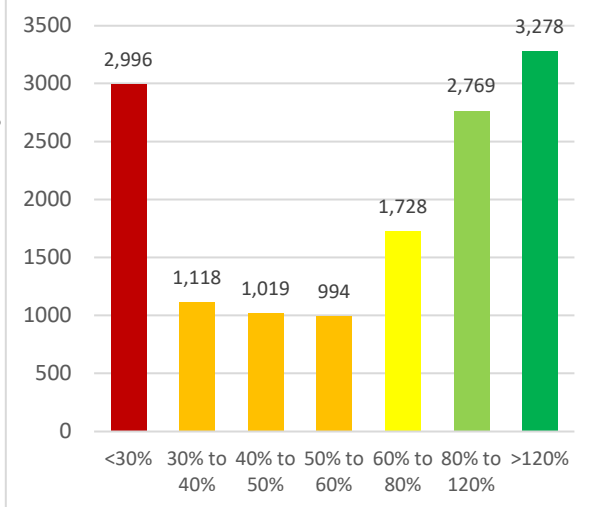
Vacancy Rates

Total	10.3%	Owner	0%	Renter	0.1%
Seasonal	0.3%	Other	3.5%	# V Rent	517
				# V Owner	8

Homeownership Rate by Race/Ethnicity

Black	17.4%	White	44.3%
Asian	28.4%	Other or Multiracial	18.6%
Am. Indian	0.0%	Hispanic	11.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Kalamazoo-West

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.8%	2.3%
Household Count, 2021	13,901	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.01	--	--	--	--	--
Median Income, 2021	\$49,778	--	9.2%	\$58,370	--	12.0%
Median owner income, 2021	\$89,669	--	13.9%	\$73,085	--	12.2%
Median renter income, 2021	\$31,393	--	3.2%	\$33,974	--	13.1%
Median home value	\$175,819	--	20.3%	\$155,072	--	12.6%
Median gross rent	\$934	--	10.5%	\$837	--	7.2%
Income needed for median rent	\$37,360	--	--	\$33,482	--	--
Income needed for median value	\$58,606	--	--	\$51,691	--	--
Overburdened households	5,851	42%	6.1%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	546	3.5%	-0.5%	14,017	3.9%	-7.0%
Seasonal vacancy	41	0.3%	-76.2%	22,596	6.3%	-5.8%
For-Sale vacancy	8	0.1%	-92.7%	2,313	0.6%	-50.0%
For-Rent vacancy	517	3.3%	3.6%	5,457	1.5%	-13.2%
Homes built pre-1940	2,678	17.3%	--	66,714	18.6%	--
Homes built post-1990	3,876	25.0%	--	93,883	26.2%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	122	774	896
Market supply (vacant on market, adjusted for age)	5	174	180
5 year Market production goals (based on 75K units)	112	578	691
1 year Market production goals (based on 15K units)	22	116	138
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Kalamazoo-West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	394	Total Amt/App	\$203,934	% Approved	80.5%
Total Conventional Apps	349	Conventional Amt/App	\$207,436	% Conv Apprvd	80.5%
Total Assisted Apps	45	Assisted Amt/App	\$176,778	% Asst Apprvd	80.0%
Applications by Race: White					
Total Apps	301	Total Amt/App	\$208,223	% Positive	83.1%
Total Conventional Apps	273	Conventional Amt/App	\$212,875	% Conv Positive	82.4%
Total Assisted Apps	28	Assisted Amt/App	\$162,857	% Asst Positive	89.3%
Applications by Race: Black					
Total Apps	24	Total Amt/App	\$170,000	% Positive	75%
Total Conventional Apps	16	Conventional Amt/App	\$151,875	% Conv Positive	75.0%
Total Assisted Apps	8	Assisted Amt/App	\$206,250	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	8	Total Amt/App	\$187,500	% Positive	100.0%
Total Conventional Apps	8	Conventional Amt/App	\$187,500	% 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	\$160,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$160,000	% 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	45	Total Amt/App	\$188,778	% Positive	66.7%
Total Conventional Apps	37	Conventional Amt/App	\$190,405	% Conv Positive	70.3%
Total Assisted Apps	8	Assisted Amt/App	\$181,250	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	14	Total Amt/App	\$135,000	% Positive	71.4%
Total Conventional Apps	13	Conventional Amt/App	\$128,846	% Conv Positive	69.2%
Total Assisted Apps	1	Assisted Amt/App	\$215,000	% Asst Positive	100.0%

Marcellus

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
18,854	7,593	\$70,161	\$77,415	\$36,337

Housing Costs

Owner Units

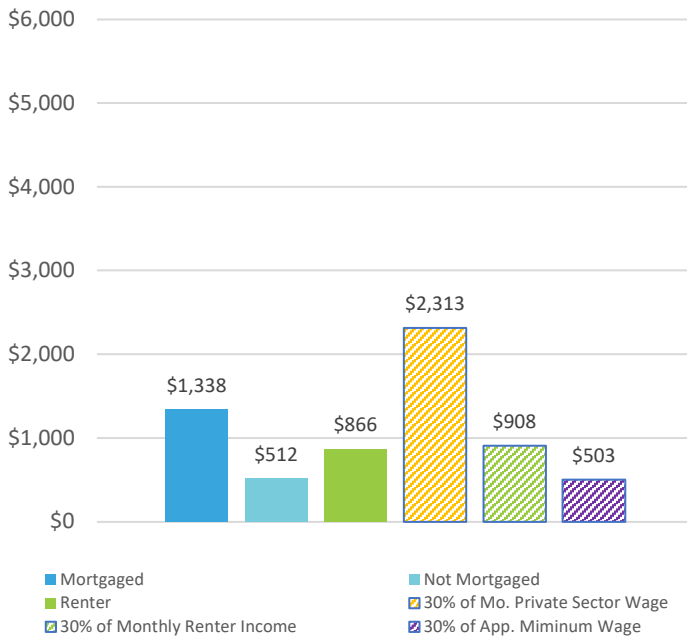
Home Value	\$194,002	2016 Value	\$159,625
Cost M/NM	\$1338/\$512	Value ▲	21.5%
\$64,667 To afford median home			

Renter Units

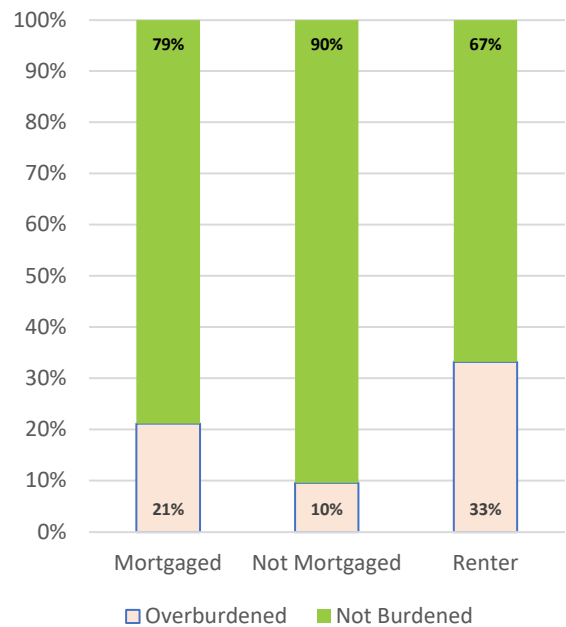
Gross Rent	\$866	2016 Rent	\$881
		Rent ▲	-1.7%
\$34,640 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,959	Owner HH	85%	Renter HH	15%
Median Year Built	1974	% Built Pre-1970	42%		
Median Move Year	2008	% Built After 2010	4.5%		
Median Rooms	6.0	SF%	86.3%	MM%	3%
		MF%	0.4%		

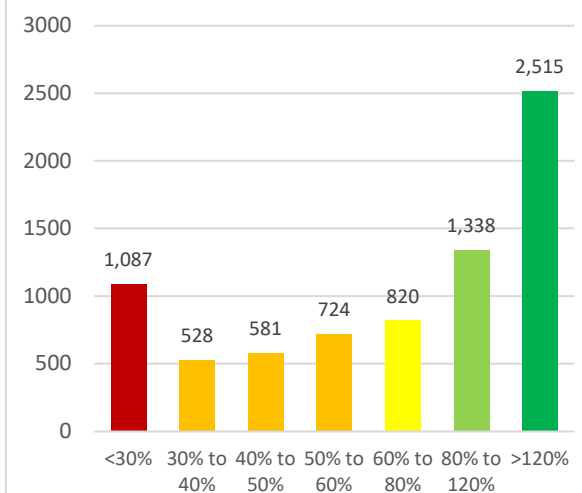
Vacancy Rates

Total	23.8%	Owner	0%	Renter	0%
Seasonal	16.3%	Other	5.2%	# V Rent	33
				#V Owner	121

Homeownership Rate by Race/Ethnicity

Black	58.1%	White	84.9%
Asian	92.7%	Other or Multiracial	91.7%
Am. Indian	96.5%	Hispanic	93.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Marcellus

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.0%	2.3%
Household Count, 2021	7,593	312,046

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.32	--	--	--	--	--
Median Income, 2021	\$70,161	--	20.1%	\$58,370	--	12.0%
Median owner income, 2021	\$77,415	--	20.8%	\$73,085	--	12.2%
Median renter income, 2021	\$36,337	--	11.8%	\$33,974	--	13.1%
Median home value	\$194,002	--	21.5%	\$155,072	--	12.6%
Median gross rent	\$866	--	-1.7%	\$837	--	7.2%
Income needed for median rent	\$34,640	--	--	\$33,482	--	--
Income needed for median value	\$64,667	--	--	\$51,691	--	--
Overburdened households	1,439	19%	-18.3%	79,377	25.4%	-9.6%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	518	5.2%	22.2%	14,017	3.9%	-7.0%
Seasonal vacancy	1,623	16.3%	-11.9%	22,596	6.3%	-5.8%
For-Sale vacancy	121	1.2%	-49.2%	2,313	0.6%	-50.0%
For-Rent vacancy	33	0.3%	-42.1%	5,457	1.5%	-13.2%
Homes built pre-1940	1,682	16.9%	--	66,714	18.6%	--
Homes built post-1990	3,250	32.6%	--	93,883	26.2%	--

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)	121	80	201
Market supply (vacant on market, adjusted for age)	48	13	61
5 year Market production goals (based on 75K units)	70	65	135
1 year Market production goals (based on 15K units)	14	13	27
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Marcellus

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	274	Total Amt/App	\$228,942	% Approved	76.3%
Total Conventional Apps	200	Conventional Amt/App	\$245,400	% Conv Apprvd	79.0%
Total Assisted Apps	74	Assisted Amt/App	\$184,459	% Asst Apprvd	68.9%
Applications by Race: White					
Total Apps	222	Total Amt/App	\$234,099	% Positive	77.9%
Total Conventional Apps	166	Conventional Amt/App	\$250,241	% Conv Positive	79.5%
Total Assisted Apps	56	Assisted Amt/App	\$186,250	% Asst Positive	73.2%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$143,000	% Positive	40%
Total Conventional Apps	2	Conventional Amt/App	\$130,000	% Conv Positive	50.0%
Total Assisted Apps	3	Assisted Amt/App	\$151,667	% Asst Positive	33.3%
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$131,667	% Positive	66.7%
Total Conventional Apps	1	Conventional Amt/App	\$75,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$160,000	% Asst Positive	50.0%
Applications by Race: Native American					
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: 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	\$222,143	% Positive	68.6%
Total Conventional Apps	26	Conventional Amt/App	\$235,385	% Conv Positive	76.9%
Total Assisted Apps	9	Assisted Amt/App	\$183,889	% Asst Positive	44.4%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$220,714	% Positive	85.7%
Total Conventional Apps	3	Conventional Amt/App	\$258,333	% Conv Positive	66.7%
Total Assisted Apps	4	Assisted Amt/App	\$192,500	% Asst Positive	100.0%

New Buffalo

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
11,951	5,500	\$63,252	\$71,699	\$19,026

Housing Costs

Owner Units

Home Value	\$250,537	2016 Value	\$220,791
Cost M/NM	\$1399/\$561	Value ▲	13.5%

\$83,512 To afford median home

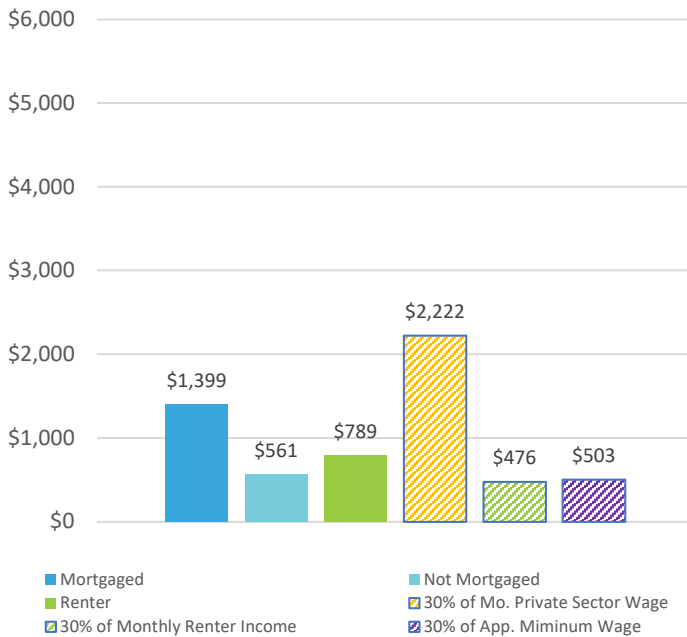
Renter Units

Gross Rent	\$789	2016 Rent	\$890
		Rent ▲	-11.4%

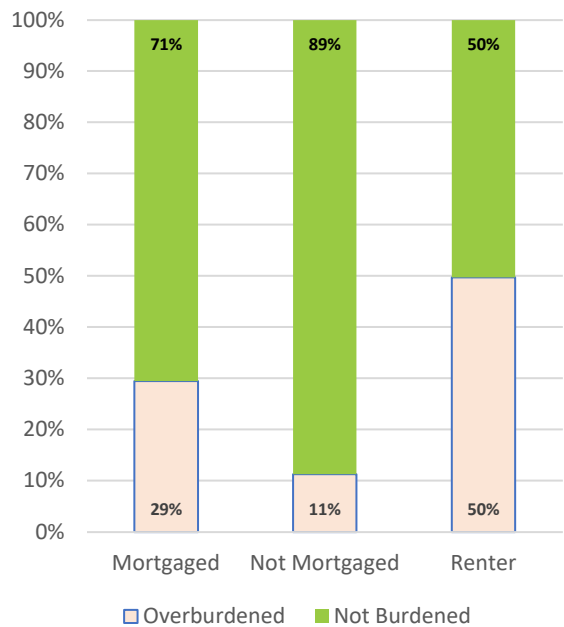
\$31,560 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,410	Owner HH	84%	Renter HH	16%		
Median Year Built	1969	% Built Pre-1970		51.8%			
Median Move Year	2005	% Built After 2010		3.2%			
Median Rooms	6.1	SF%	88.2%	MM%	7%	MF%	2.5%

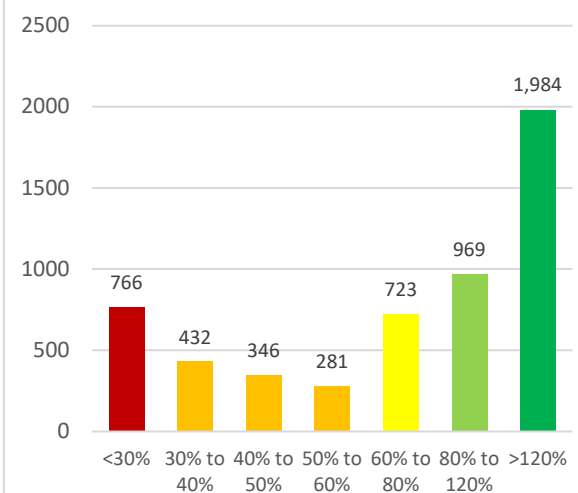
Vacancy Rates

Total	47.2%	Owner	0%	Renter	0.1%		
Seasonal	41.2%	Other	2.8%	# V Rent	94	#V Owner	106

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	84.2%
Asian	100.0%	Other or Multiracial	76.5%
Am. Indian	45.5%	Hispanic	64.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



New Buffalo

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-4.9%	2.3%
Household Count, 2021	5,500	312,046

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.29	--	--	--	--	--
Median Income, 2021	\$63,252	--	11.7%	\$58,370	--	12.0%
Median owner income, 2021	\$71,699	--	13.1%	\$73,085	--	12.2%
Median renter income, 2021	\$19,026	--	-47.4%	\$33,974	--	13.1%
Median home value	\$250,537	--	13.5%	\$155,072	--	12.6%
Median gross rent	\$789	--	-11.4%	\$837	--	7.2%
Income needed for median rent	\$31,560	--	--	\$33,482	--	--
Income needed for median value	\$83,512	--	--	\$51,691	--	--
Overburdened households	1,391	25%	-15.7%	79,377	25.4%	-9.6%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	295	2.8%	47.5%	14,017	3.9%	-7.0%
Seasonal vacancy	4,285	41.2%	-0.6%	22,596	6.3%	-5.8%
For-Sale vacancy	106	1.0%	-53.9%	2,313	0.6%	-50.0%
For-Rent vacancy	94	0.9%	-51.3%	5,457	1.5%	-13.2%
Homes built pre-1940	1,875	18.0%	--	66,714	18.6%	--
Homes built post-1990	2,732	26.2%	--	93,883	26.2%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	82	76	158
Market supply (vacant on market, adjusted for age)	59	50	109
5 year Market production goals (based on 75K units)	22	25	48
1 year Market production goals (based on 15K units)	4	5	10
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

New Buffalo

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	187	Total Amt/App	\$426,016	% Approved	73.3%
Total Conventional Apps	167	Conventional Amt/App	\$452,605	% Conv Apprvd	73.1%
Total Assisted Apps	20	Assisted Amt/App	\$204,000	% Asst Apprvd	75.0%
Applications by Race: White					
Total Apps	160	Total Amt/App	\$456,313	% Positive	73.1%
Total Conventional Apps	144	Conventional Amt/App	\$485,972	% Conv Positive	72.9%
Total Assisted Apps	16	Assisted Amt/App	\$189,375	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$225,000	% Positive	50%
Total Conventional Apps	2	Conventional Amt/App	\$225,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	4	Total Amt/App	\$240,000	% Positive	100.0%
Total Conventional Apps	4	Conventional Amt/App	\$240,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	4	Total Amt/App	\$155,000	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$155,000	% Conv Positive	75.0%
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	\$208,333	% Positive	73.3%
Total Conventional Apps	11	Conventional Amt/App	\$188,636	% Conv Positive	72.7%
Total Assisted Apps	4	Assisted Amt/App	\$262,500	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$245,000	% Positive	57.1%
Total Conventional Apps	6	Conventional Amt/App	\$258,333	% Conv Positive	66.7%
Total Assisted Apps	1	Assisted Amt/App	\$165,000	% Asst Positive	0.0%

Niles

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
18,475	7,547	\$45,875	\$55,353	\$28,091

Housing Costs

Owner Units

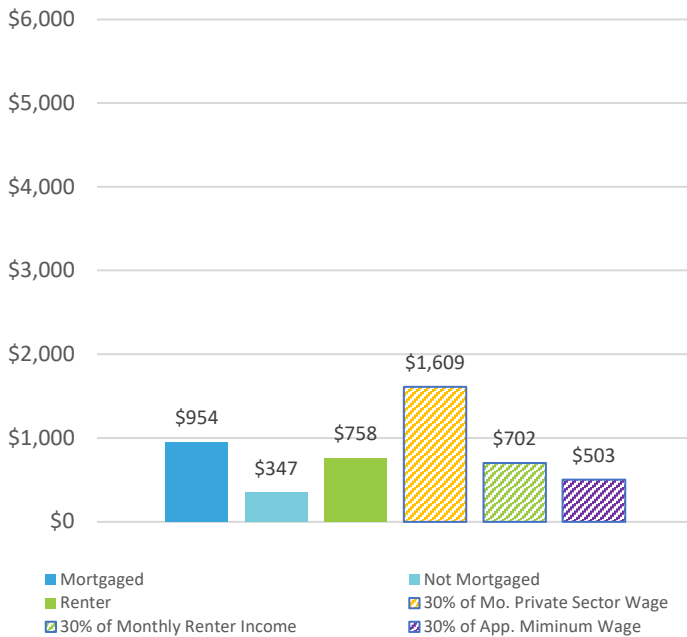
Home Value	\$99,599	2016 Value	\$94,354
Cost M/NM	\$954/\$347	Value ▲	5.6%
\$33,200 To afford median home			

Renter Units

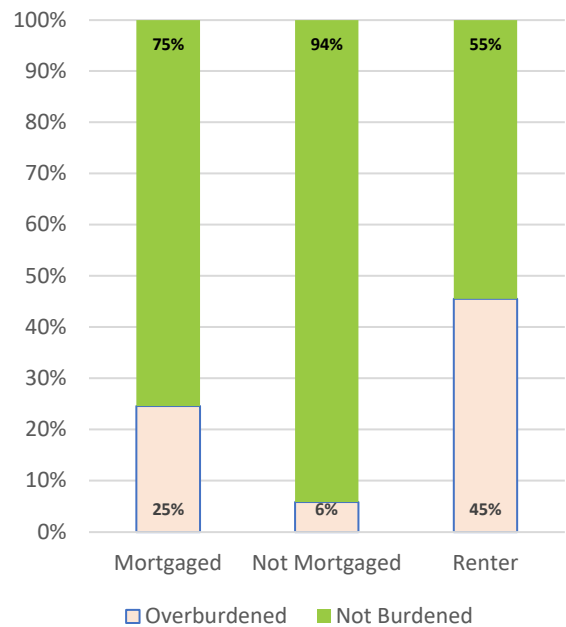
Gross Rent	\$758	2016 Rent	\$701
		Rent ▲	8.1%
\$30,320 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,219	Owner HH	62%	Renter HH	38%
Median Year Built	1960	% Built Pre-1970	65.5%		
Median Move Year	2013	% Built After 2010	0.6%		
Median Rooms	5.2	SF%	67.2%	MM%	15.6%
		MF%	12.6%		

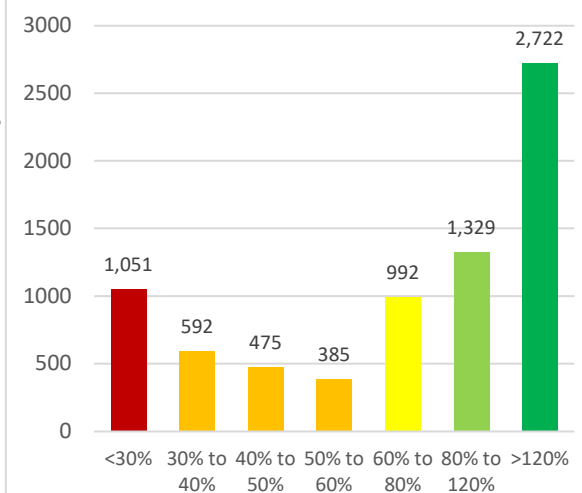
Vacancy Rates

Total	8.2%	Owner	0%	Renter	0.1%
Seasonal	0.4%	Other	3.4%	# V Rent	165
				# V Owner	168

Homeownership Rate by Race/Ethnicity

Black	45.1%	White	64.1%
Asian	0.0%	Other or Multiracial	72.6%
Am. Indian	100.0%	Hispanic	50.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Niles

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.5%	2.3%
Household Count, 2021	7,547	312,046

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.71	--	--	--	--	--
Median Income, 2021	\$45,875	--	17.8%	\$58,370	--	12.0%
Median owner income, 2021	\$55,353	--	8.7%	\$73,085	--	12.2%
Median renter income, 2021	\$28,091	--	14.0%	\$33,974	--	13.1%
Median home value	\$99,599	--	5.6%	\$155,072	--	12.6%
Median gross rent	\$758	--	8.1%	\$837	--	7.2%
Income needed for median rent	\$30,320	--	--	\$33,482	--	--
Income needed for median value	\$33,200	--	--	\$51,691	--	--
Overburdened households	2,079	28%	-18.5%	79,377	25.4%	-9.6%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	276	3.4%	56.8%	14,017	3.9%	-7.0%
Seasonal vacancy	31	0.4%	-83.1%	22,596	6.3%	-5.8%
For-Sale vacancy	168	2.0%	-10.6%	2,313	0.6%	-50.0%
For-Rent vacancy	165	2.0%	-42.5%	5,457	1.5%	-13.2%
Homes built pre-1940	1,909	23.2%	--	66,714	18.6%	--
Homes built post-1990	1,300	15.8%	--	93,883	26.2%	--

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)	73	141	214
Market supply (vacant on market, adjusted for age)	128	78	206
5 year Market production goals (based on 75K units)	0	61	61
1 year Market production goals (based on 15K units)	0	12	12
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Niles

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	367	Total Amt/App	\$135,463	% Approved	80.1%
Total Conventional Apps	234	Conventional Amt/App	\$133,846	% Conv Apprvd	79.9%
Total Assisted Apps	133	Assisted Amt/App	\$138,308	% Asst Apprvd	80.5%
Applications by Race: White					
Total Apps	296	Total Amt/App	\$138,378	% Positive	81.8%
Total Conventional Apps	191	Conventional Amt/App	\$138,665	% Conv Positive	80.6%
Total Assisted Apps	105	Assisted Amt/App	\$137,857	% Asst Positive	83.8%
Applications by Race: Black					
Total Apps	20	Total Amt/App	\$139,500	% Positive	65%
Total Conventional Apps	4	Conventional Amt/App	\$122,500	% Conv Positive	100.0%
Total Assisted Apps	16	Assisted Amt/App	\$143,750	% Asst Positive	56.3%
Applications by Race: Asian					
Total Apps	4	Total Amt/App	\$90,000	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$90,000	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	38	Total Amt/App	\$114,474	% Positive	73.7%
Total Conventional Apps	31	Conventional Amt/App	\$110,806	% Conv Positive	71.0%
Total Assisted Apps	7	Assisted Amt/App	\$130,714	% Asst Positive	85.7%
Applications by Ethnicity: Hispanic					
Total Apps	21	Total Amt/App	\$133,571	% Positive	71.4%
Total Conventional Apps	14	Conventional Amt/App	\$123,571	% Conv Positive	57.1%
Total Assisted Apps	7	Assisted Amt/App	\$153,571	% Asst Positive	100.0%

Oshtemo Township-Texas Township

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
26,589	9,644	\$113,081	\$122,422	\$26,230

Housing Costs

Owner Units

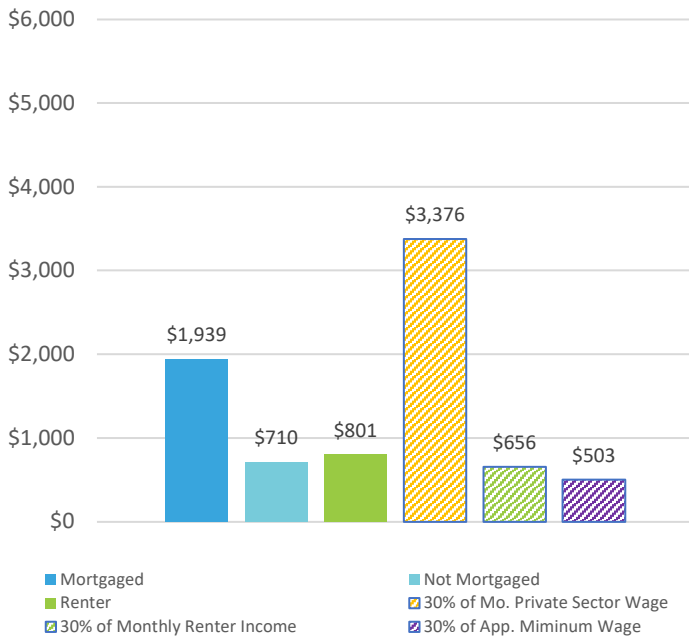
Home Value	\$312,489	2016 Value	\$271,814
Cost M/NM	\$1939/\$710	Value ▲	15.0%
\$104,163 To afford median home			

Renter Units

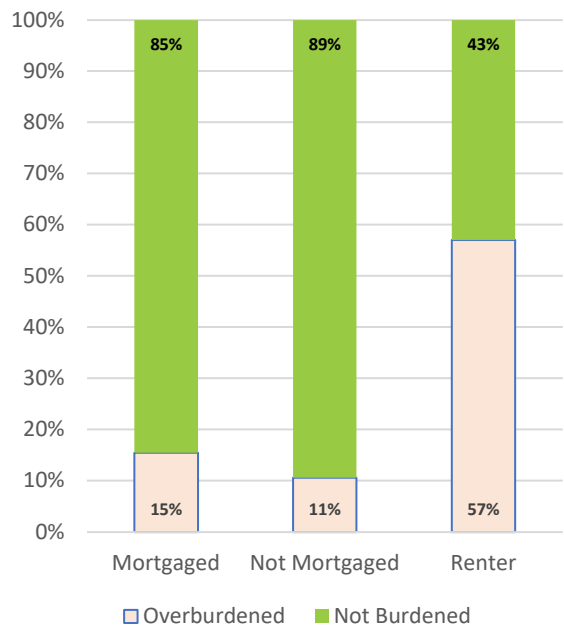
Gross Rent	\$801	2016 Rent	\$1,171
		Rent ▲	-31.6%
\$32,040 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,061	Owner HH	89%	Renter HH	11%
Median Year Built	1993	% Built Pre-1970	17.3%		
Median Move Year	2012	% Built After 2010	12.6%		
Median Rooms	7.5	SF%	82.6%	MM%	8.6%
		MF%	5.4%		

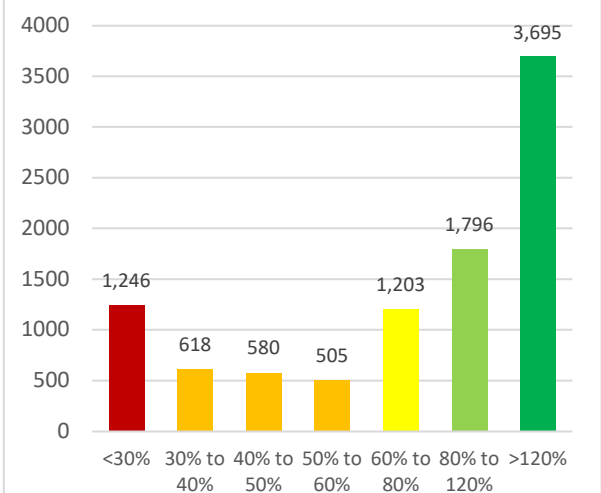
Vacancy Rates

Total	4.1%	Owner	0%	Renter	0.1%
Seasonal	1.3%	Other	0.9%	# V Rent	118
				# V Owner	35

Homeownership Rate by Race/Ethnicity

Black	54.1%	White	90.7%
Asian	100.0%	Other or Multiracial	70.5%
Am. Indian	100.0%	Hispanic	69.0%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Oshtemo Township-Texas Township

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.4%	2.3%
Household Count, 2021	9,644	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	5.35	--	--	--	--	--
Median Income, 2021	\$113,081	--	22.6%	\$58,370	--	12.0%
Median owner income, 2021	\$122,422	--	13.7%	\$73,085	--	12.2%
Median renter income, 2021	\$26,230	--	-28.9%	\$33,974	--	13.1%
Median home value	\$312,489	--	15.0%	\$155,072	--	12.6%
Median gross rent	\$801	--	-31.6%	\$837	--	7.2%
Income needed for median rent	\$32,040	--	--	\$33,482	--	--
Income needed for median value	\$104,163	--	--	\$51,691	--	--
Overburdened households	1,794	19%	-14.1%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	89	0.9%	-29.9%	14,017	3.9%	-7.0%
Seasonal vacancy	126	1.3%	10.5%	22,596	6.3%	-5.8%
For-Sale vacancy	35	0.3%	-63.2%	2,313	0.6%	-50.0%
For-Rent vacancy	118	1.2%	114.5%	5,457	1.5%	-13.2%
Homes built pre-1940	328	3.3%	--	66,714	18.6%	--
Homes built post-1990	5,720	56.9%	--	93,883	26.2%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	149	62	211
Market supply (vacant on market, adjusted for age)	5	31	37
5 year Market production goals (based on 75K units)	139	29	169
1 year Market production goals (based on 15K units)	28	6	34
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Oshtemo Township-Texas Township

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	539	Total Amt/App	\$356,670	% Approved	83.1%
Total Conventional Apps	493	Conventional Amt/App	\$357,657	% Conv Apprvd	83.4%
Total Assisted Apps	46	Assisted Amt/App	\$346,087	% Asst Apprvd	80.4%
Applications by Race: White					
Total Apps	413	Total Amt/App	\$358,414	% Positive	85.0%
Total Conventional Apps	376	Conventional Amt/App	\$358,777	% Conv Positive	85.4%
Total Assisted Apps	37	Assisted Amt/App	\$354,730	% Asst Positive	81.1%
Applications by Race: Black					
Total Apps	13	Total Amt/App	\$309,615	% Positive	69%
Total Conventional Apps	9	Conventional Amt/App	\$326,111	% Conv Positive	77.8%
Total Assisted Apps	4	Assisted Amt/App	\$272,500	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	29	Total Amt/App	\$337,759	% Positive	79.3%
Total Conventional Apps	29	Conventional Amt/App	\$337,759	% Conv Positive	79.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$100,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$115,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$85,000	% 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	68	Total Amt/App	\$355,294	% Positive	76.5%
Total Conventional Apps	66	Conventional Amt/App	\$357,576	% Conv Positive	75.8%
Total Assisted Apps	2	Assisted Amt/App	\$280,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	17	Total Amt/App	\$328,529	% Positive	58.8%
Total Conventional Apps	17	Conventional Amt/App	\$328,529	% Conv Positive	58.8%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Paw Paw

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
40,571	15,778	\$69,388	\$77,968	\$30,764

Housing Costs

Owner Units

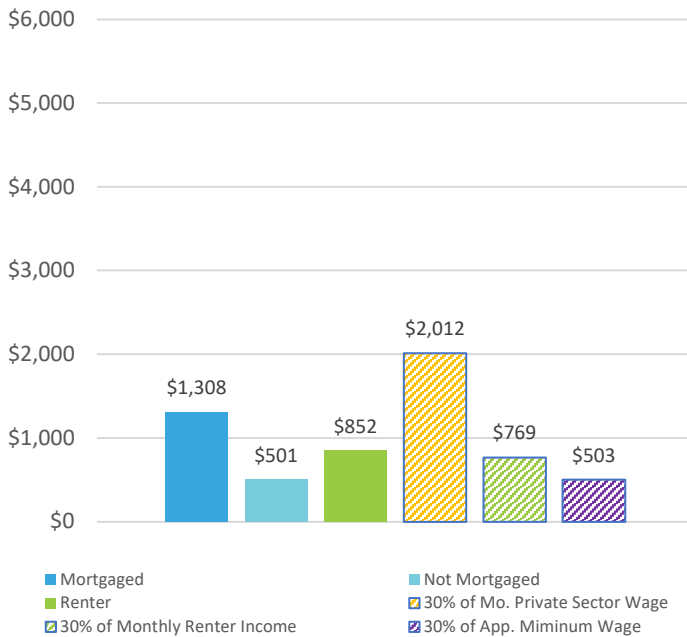
Home Value	\$159,536	2016 Value	\$145,991
Cost M/NM	\$1308/\$501	Value ▲	9.3%
\$53,179 To afford median home			

Renter Units

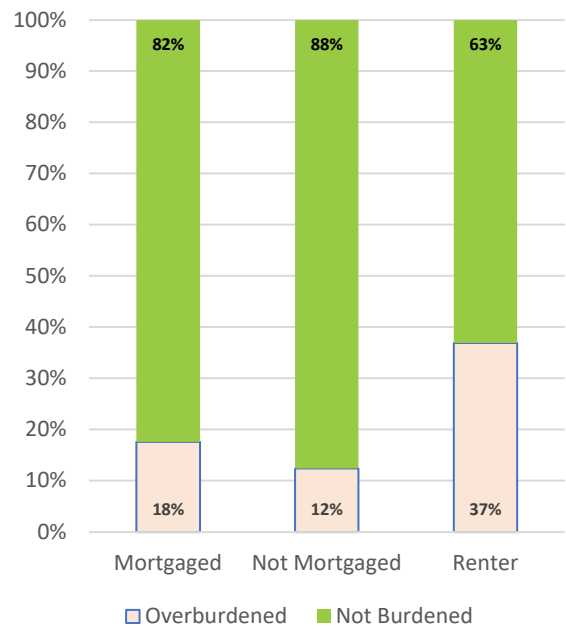
Gross Rent	\$852	2016 Rent	\$786
		Rent ▲	8.3%
\$34,080 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	18,464	Owner HH	82%	Renter HH	18%
Median Year Built	1978	% Built Pre-1970	37.1%		
Median Move Year	2009	% Built After 2010	3.4%		
Median Rooms	6.1	SF%	82.4%	MM%	4.9%
		MF%	2.4%		

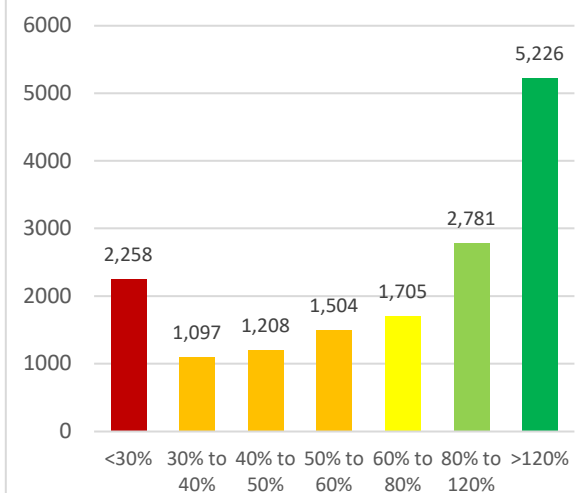
Vacancy Rates

Total	14.5%	Owner	0%	Renter	0.1%
Seasonal	9.1%	Other	3.5%	# V Rent	196
				# V Owner	39

Homeownership Rate by Race/Ethnicity

Black	85.1%	White	82.8%
Asian	100.0%	Other or Multiracial	74.9%
Am. Indian	48.9%	Hispanic	82.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Paw Paw

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.7%	2.3%
Household Count, 2021	15,778	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.73	--	--	--	--	--
Median Income, 2021	\$69,388	--	15.0%	\$58,370	--	12.0%
Median owner income, 2021	\$77,968	--	14.7%	\$73,085	--	12.2%
Median renter income, 2021	\$30,764	--	-6.3%	\$33,974	--	13.1%
Median home value	\$159,536	--	9.3%	\$155,072	--	12.6%
Median gross rent	\$852	--	8.3%	\$837	--	7.2%
Income needed for median rent	\$34,080	--	--	\$33,482	--	--
Income needed for median value	\$53,179	--	--	\$51,691	--	--
Overburdened households	3,069	19%	-18.9%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	647	3.5%	-4.6%	14,017	3.9%	-7.0%
Seasonal vacancy	1,679	9.1%	5.3%	22,596	6.3%	-5.8%
For-Sale vacancy	39	0.2%	-70.0%	2,313	0.6%	-50.0%
For-Rent vacancy	196	1.1%	8.3%	5,457	1.5%	-13.2%
Homes built pre-1940	2,921	15.8%	--	66,714	18.6%	--
Homes built post-1990	6,521	35.3%	--	93,883	26.2%	--

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)	292	133	425
Market supply (vacant on market, adjusted for age)	13	88	101
5 year Market production goals (based on 75K units)	270	44	313
1 year Market production goals (based on 15K units)	54	9	63
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Paw Paw

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	707	Total Amt/App	\$220,191	% Approved	77.5%
Total Conventional Apps	515	Conventional Amt/App	\$225,485	% Conv Apprvd	80.6%
Total Assisted Apps	192	Assisted Amt/App	\$205,990	% Asst Apprvd	69.3%
Applications by Race: White					
Total Apps	567	Total Amt/App	\$217,469	% Positive	79.5%
Total Conventional Apps	432	Conventional Amt/App	\$224,352	% Conv Positive	81.9%
Total Assisted Apps	135	Assisted Amt/App	\$195,444	% Asst Positive	71.9%
Applications by Race: Black					
Total Apps	11	Total Amt/App	\$219,545	% Positive	55%
Total Conventional Apps	5	Conventional Amt/App	\$197,000	% Conv Positive	80.0%
Total Assisted Apps	6	Assisted Amt/App	\$238,333	% Asst Positive	33.3%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$205,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$205,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$275,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$275,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	112	Total Amt/App	\$226,964	% Positive	69.6%
Total Conventional Apps	71	Conventional Amt/App	\$234,577	% Conv Positive	70.4%
Total Assisted Apps	41	Assisted Amt/App	\$213,780	% Asst Positive	68.3%
Applications by Ethnicity: Hispanic					
Total Apps	19	Total Amt/App	\$233,421	% Positive	89.5%
Total Conventional Apps	7	Conventional Amt/App	\$197,857	% Conv Positive	100.0%
Total Assisted Apps	12	Assisted Amt/App	\$254,167	% Asst Positive	83.3%

Paw Paw Lake

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
14,414	5,987	\$55,661	\$66,262	\$14,392

Housing Costs

Owner Units

Home Value	\$125,143	2016 Value	\$138,153
Cost M/NM	\$1116/\$480	Value ▲	-9.4%

\$41,714 To afford median home

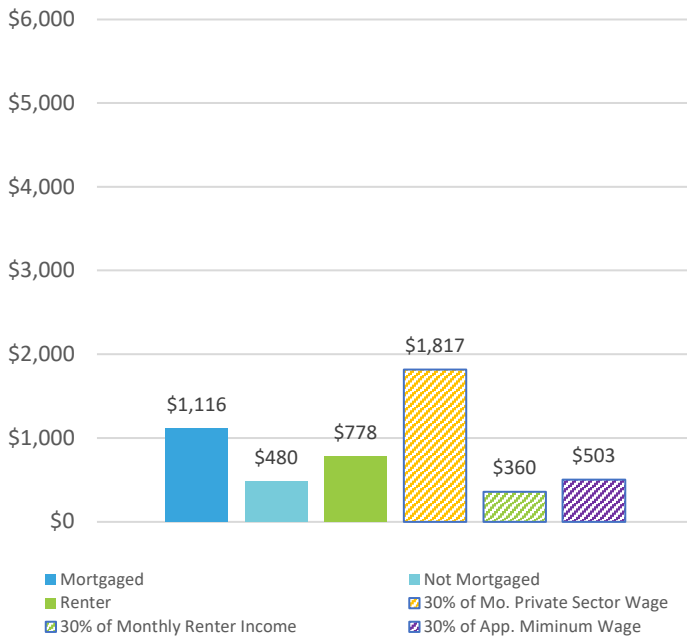
Renter Units

Gross Rent	\$778	2016 Rent	\$795
		Rent ▲	-2.1%

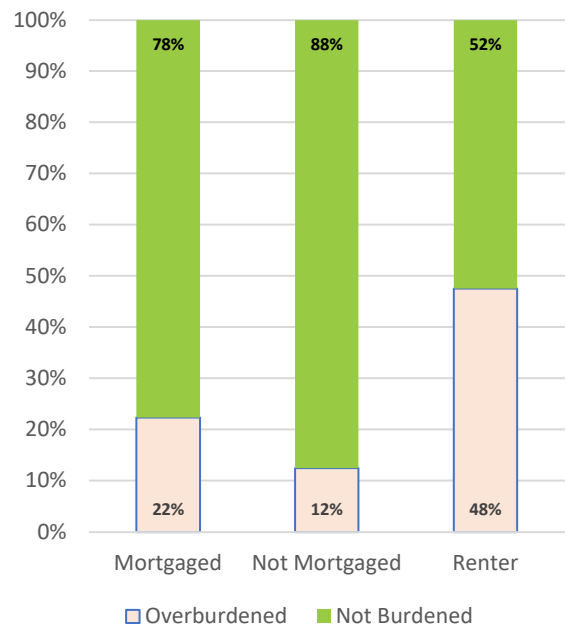
\$31,120 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,025	Owner HH	77%	Renter HH	23%
Median Year Built	1967	% Built Pre-1970		52.1%	
Median Move Year	2009	% Built After 2010		2.5%	
Median Rooms	5.6	SF%	79.3%	MM%	11.7%
		MF%	2.2%		

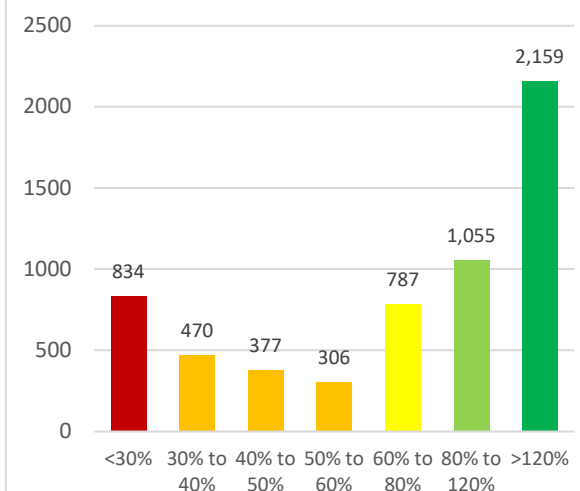
Vacancy Rates

Total	25.4%	Owner	0%	Renter	0.1%
Seasonal	18.8%	Other	4.0%	# V Rent	160
				# V Owner	39

Homeownership Rate by Race/Ethnicity

Black	81.5%	White	76.6%
Asian	100.0%	Other or Multiracial	70.8%
Am. Indian	75.0%	Hispanic	84.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Paw Paw Lake

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-6.5%	2.3%
Household Count, 2021	5,987	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.14	--	--	--	--	--
Median Income, 2021	\$55,661	--	3.7%	\$58,370	--	12.0%
Median owner income, 2021	\$66,262	--	0.9%	\$73,085	--	12.2%
Median renter income, 2021	\$14,392	--	-54.9%	\$33,974	--	13.1%
Median home value	\$125,143	--	-9.4%	\$155,072	--	12.6%
Median gross rent	\$778	--	-2.1%	\$837	--	7.2%
Income needed for median rent	\$31,120	--	--	\$33,482	--	--
Income needed for median value	\$41,714	--	--	\$51,691	--	--
Overburdened households	1,483	25%	-4.2%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	324	4.0%	-25.2%	14,017	3.9%	-7.0%
Seasonal vacancy	1,512	18.8%	8.9%	22,596	6.3%	-5.8%
For-Sale vacancy	39	0.5%	-66.4%	2,313	0.6%	-50.0%
For-Rent vacancy	160	2.0%	19.4%	5,457	1.5%	-13.2%
Homes built pre-1940	1,285	16.0%	--	66,714	18.6%	--
Homes built post-1990	1,783	22.2%	--	93,883	26.2%	--

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)	81	86	167
Market supply (vacant on market, adjusted for age)	21	79	100
5 year Market production goals (based on 75K units)	58	6	64
1 year Market production goals (based on 15K units)	12	1	13
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Paw Paw Lake

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	221	Total Amt/App	\$193,914	% Approved	73.3%
Total Conventional Apps	142	Conventional Amt/App	\$207,465	% Conv Apprvd	71.8%
Total Assisted Apps	79	Assisted Amt/App	\$169,557	% Asst Apprvd	75.9%
Applications by Race: White					
Total Apps	190	Total Amt/App	\$181,263	% Positive	75.8%
Total Conventional Apps	122	Conventional Amt/App	\$190,246	% Conv Positive	73.8%
Total Assisted Apps	68	Assisted Amt/App	\$165,147	% Asst Positive	79.4%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$225,000	% Positive	40%
Total Conventional Apps	2	Conventional Amt/App	\$215,000	% Conv Positive	50.0%
Total Assisted Apps	3	Assisted Amt/App	\$231,667	% Asst Positive	33.3%
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$551,667	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$551,667	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$455,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$455,000	% 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	\$185,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$185,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	20	Total Amt/App	\$255,000	% Positive	55.0%
Total Conventional Apps	14	Conventional Amt/App	\$286,429	% Conv Positive	57.1%
Total Assisted Apps	6	Assisted Amt/App	\$181,667	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$178,000	% Positive	70.0%
Total Conventional Apps	1	Conventional Amt/App	\$225,000	% Conv Positive	100.0%
Total Assisted Apps	9	Assisted Amt/App	\$172,778	% Asst Positive	66.7%

Portage-East

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
21,287	8,434	\$67,570	\$75,356	\$50,554

Housing Costs

Owner Units

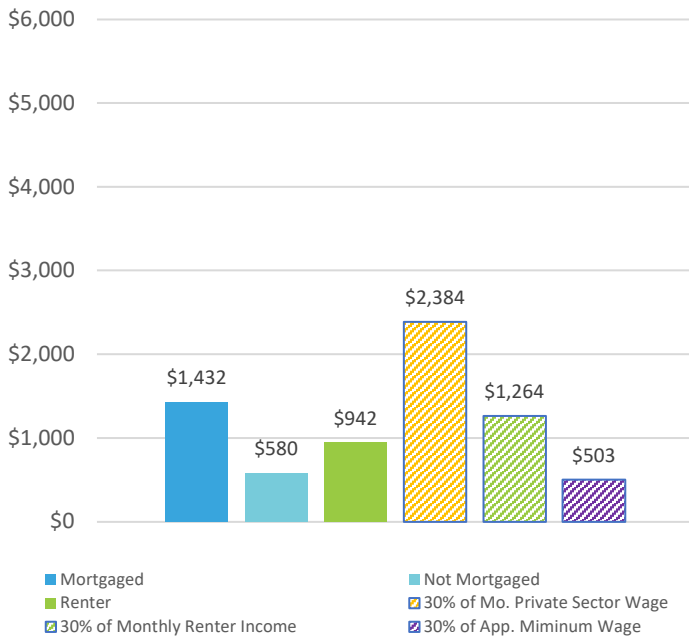
Home Value	\$178,387	2016 Value	\$156,000
Cost M/NM	\$1432/\$580	Value ▲	14.4%
\$59,462 To afford median home			

Renter Units

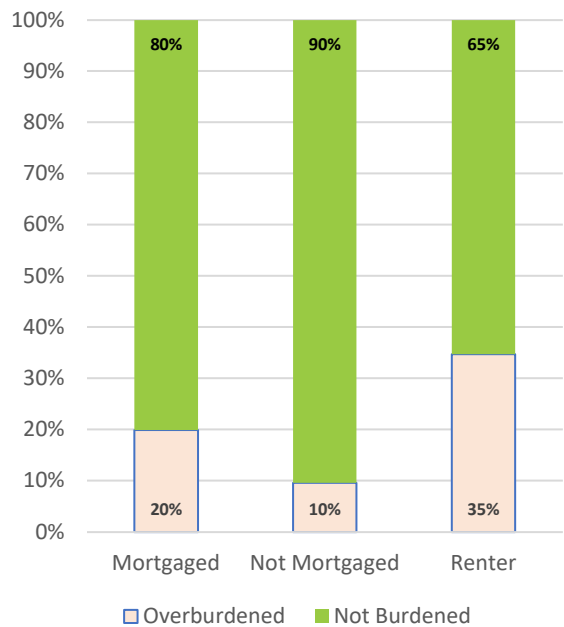
Gross Rent	\$942	2016 Rent	\$734
		Rent ▲	28.3%
\$37,680 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,015	Owner HH	77%	Renter HH	23%		
Median Year Built	1971	% Built Pre-1970	50.3%				
Median Move Year	2011	% Built After 2010	7.2%				
Median Rooms	6.2	SF%	78.5%	MM%	8.5%	MF%	10.8%

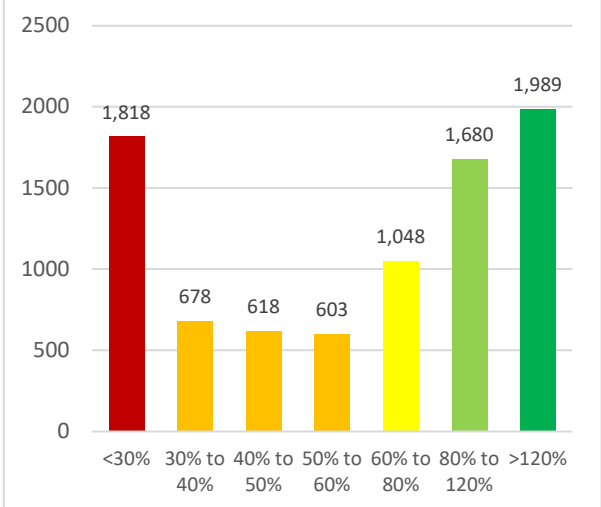
Vacancy Rates

Total	6.4%	Owner	0%	Renter	0%		
Seasonal	2.0%	Other	2.8%	# V Rent	78	# V Owner	32

Homeownership Rate by Race/Ethnicity

Black	71.1%	White	77.7%
Asian	77.1%	Other or Multiracial	79.5%
Am. Indian	0.0%	Hispanic	49.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Portage-East

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.8%	2.3%
Household Count, 2021	8,434	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.06	--	--	--	--	--
Median Income, 2021	\$67,570	--	12.9%	\$58,370	--	12.0%
Median owner income, 2021	\$75,356	--	3.4%	\$73,085	--	12.2%
Median renter income, 2021	\$50,554	--	77.0%	\$33,974	--	13.1%
Median home value	\$178,387	--	14.4%	\$155,072	--	12.6%
Median gross rent	\$942	--	28.3%	\$837	--	7.2%
Income needed for median rent	\$37,680	--	--	\$33,482	--	--
Income needed for median value	\$59,462	--	--	\$51,691	--	--
Overburdened households	1,711	20%	-29.9%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	253	2.8%	197.6%	14,017	3.9%	-7.0%
Seasonal vacancy	182	2.0%	5.8%	22,596	6.3%	-5.8%
For-Sale vacancy	32	0.4%	6.7%	2,313	0.6%	-50.0%
For-Rent vacancy	78	0.9%	-43.9%	5,457	1.5%	-13.2%
Homes built pre-1940	524	5.8%	--	66,714	18.6%	--
Homes built post-1990	2,505	27.8%	--	93,883	26.2%	--

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)	110	113	223
Market supply (vacant on market, adjusted for age)	16	40	56
5 year Market production goals (based on 75K units)	90	70	161
1 year Market production goals (based on 15K units)	18	14	32
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Portage-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	431	Total Amt/App	\$234,582	% Approved	81.2%
Total Conventional Apps	350	Conventional Amt/App	\$241,257	% Conv Apprvd	80.6%
Total Assisted Apps	81	Assisted Amt/App	\$205,741	% Asst Apprvd	84.0%
Applications by Race: White					
Total Apps	334	Total Amt/App	\$235,689	% Positive	83.2%
Total Conventional Apps	277	Conventional Amt/App	\$242,834	% Conv Positive	83.0%
Total Assisted Apps	57	Assisted Amt/App	\$200,965	% Asst Positive	84.2%
Applications by Race: Black					
Total Apps	15	Total Amt/App	\$198,333	% Positive	87%
Total Conventional Apps	10	Conventional Amt/App	\$186,000	% Conv Positive	80.0%
Total Assisted Apps	5	Assisted Amt/App	\$223,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	14	Total Amt/App	\$298,571	% Positive	64.3%
Total Conventional Apps	14	Conventional Amt/App	\$298,571	% Conv Positive	64.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$240,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$255,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$225,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	51	Total Amt/App	\$233,039	% Positive	74.5%
Total Conventional Apps	36	Conventional Amt/App	\$238,889	% Conv Positive	75.0%
Total Assisted Apps	15	Assisted Amt/App	\$219,000	% Asst Positive	73.3%
Applications by Ethnicity: Hispanic					
Total Apps	21	Total Amt/App	\$188,333	% Positive	61.9%
Total Conventional Apps	14	Conventional Amt/App	\$190,000	% Conv Positive	64.3%
Total Assisted Apps	7	Assisted Amt/App	\$185,000	% Asst Positive	57.1%

Portage-West

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
27,480	11,892	\$74,839	\$101,265	\$43,856

Housing Costs

Owner Units

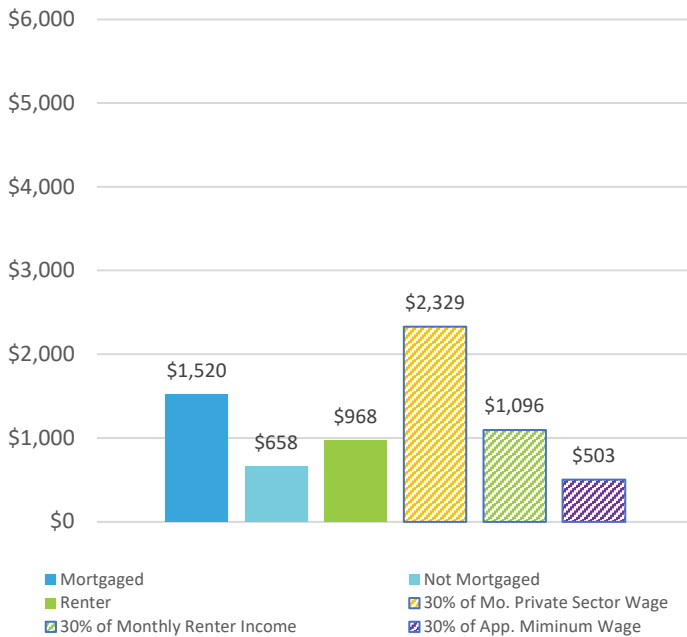
Home Value	\$205,374	2016 Value	\$176,960
Cost M/NM	\$1520/\$658	Value ▲	16.1%
\$68,458 To afford median home			

Renter Units

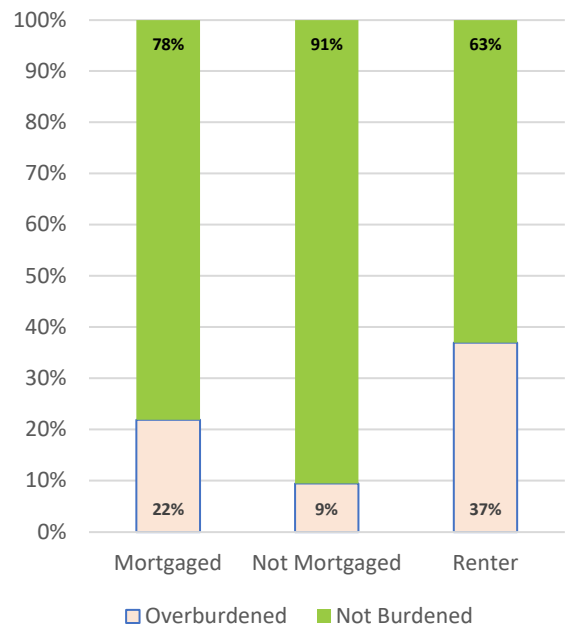
Gross Rent	\$968	2016 Rent	\$866
		Rent ▲	11.8%
\$38,720 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,500	Owner HH	60%	Renter HH	40%
Median Year Built	1981	% Built Pre-1970		29.2%	
Median Move Year	2014	% Built After 2010		4.2%	
Median Rooms	5.9	SF%	58.8%	MM%	21.1%
		MF%	19.6%		

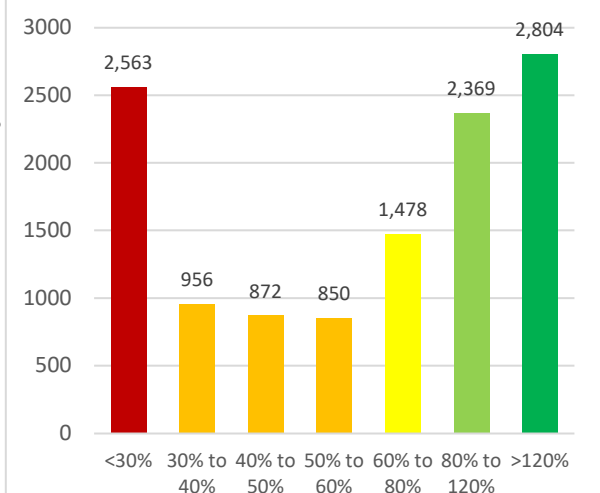
Vacancy Rates

Total	4.9%	Owner	0%	Renter	0.1%
Seasonal	0.2%	Other	1.8%	# V Rent	257
				#V Owner	68

Homeownership Rate by Race/Ethnicity

Black	19.1%	White	64.8%
Asian	49.5%	Other or Multiracial	32.8%
Am. Indian	57.5%	Hispanic	63.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Portage-West

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	6.3%	2.3%
Household Count, 2021	11,892	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.52	--	--	--	--	--
Median Income, 2021	\$74,839	--	9.3%	\$58,370	--	12.0%
Median owner income, 2021	\$101,265	--	5.1%	\$73,085	--	12.2%
Median renter income, 2021	\$43,856	--	13.1%	\$33,974	--	13.1%
Median home value	\$205,374	--	16.1%	\$155,072	--	12.6%
Median gross rent	\$968	--	11.8%	\$837	--	7.2%
Income needed for median rent	\$38,720	--	--	\$33,482	--	--
Income needed for median value	\$68,458	--	--	\$51,691	--	--
Overburdened households	3,032	25%	2.7%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	223	1.8%	26.7%	14,017	3.9%	-7.0%
Seasonal vacancy	29	0.2%	-65.1%	22,596	6.3%	-5.8%
For-Sale vacancy	68	0.5%	51.1%	2,313	0.6%	-50.0%
For-Rent vacancy	257	2.1%	127.4%	5,457	1.5%	-13.2%
Homes built pre-1940	296	2.4%	--	66,714	18.6%	--
Homes built post-1990	4,125	33.0%	--	93,883	26.2%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	147	357	504
Market supply (vacant on market, adjusted for age)	28	26	55
5 year Market production goals (based on 75K units)	115	319	433
1 year Market production goals (based on 15K units)	23	64	87
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Portage-West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	528	Total Amt/App	\$251,098	% Approved	79.2%
Total Conventional Apps	445	Conventional Amt/App	\$253,629	% Conv Apprvd	81.8%
Total Assisted Apps	83	Assisted Amt/App	\$237,530	% Asst Apprvd	65.1%
Applications by Race: White					
Total Apps	376	Total Amt/App	\$250,160	% Positive	81.9%
Total Conventional Apps	319	Conventional Amt/App	\$252,085	% Conv Positive	85.3%
Total Assisted Apps	57	Assisted Amt/App	\$239,386	% Asst Positive	63.2%
Applications by Race: Black					
Total Apps	31	Total Amt/App	\$259,194	% Positive	84%
Total Conventional Apps	19	Conventional Amt/App	\$268,684	% Conv Positive	89.5%
Total Assisted Apps	12	Assisted Amt/App	\$244,167	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	26	Total Amt/App	\$295,385	% Positive	80.8%
Total Conventional Apps	25	Conventional Amt/App	\$299,400	% Conv Positive	84.0%
Total Assisted Apps	1	Assisted Amt/App	\$195,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	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: Race Not Available					
Total Apps	82	Total Amt/App	\$243,780	% Positive	62.2%
Total Conventional Apps	72	Conventional Amt/App	\$249,722	% Conv Positive	62.5%
Total Assisted Apps	10	Assisted Amt/App	\$201,000	% Asst Positive	60.0%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$289,000	% Positive	100.0%
Total Conventional Apps	7	Conventional Amt/App	\$293,571	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$278,333	% Asst Positive	100.0%

Quincy

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
12,375	4,869	\$63,817	\$65,997	\$43,739

Housing Costs

Owner Units

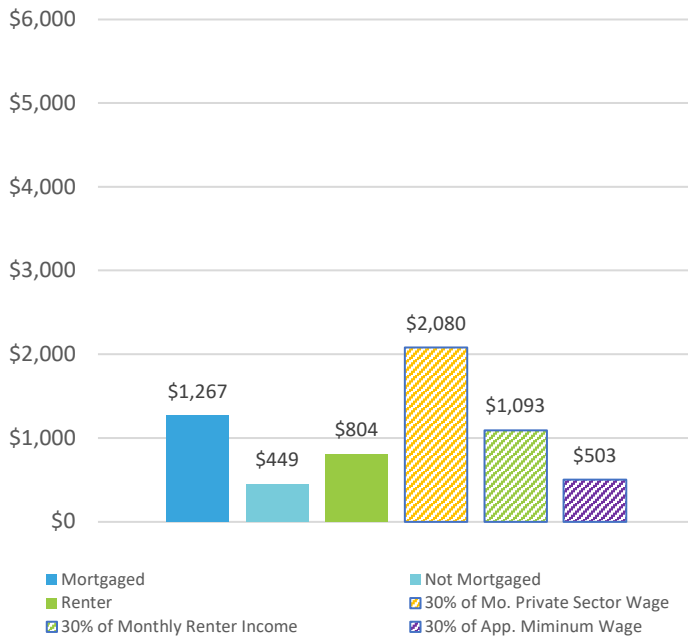
Home Value	\$154,343	2016 Value	\$138,792
Cost M/NM	\$1267/\$449	Value ▲	11.2%
\$51,448 To afford median home			

Renter Units

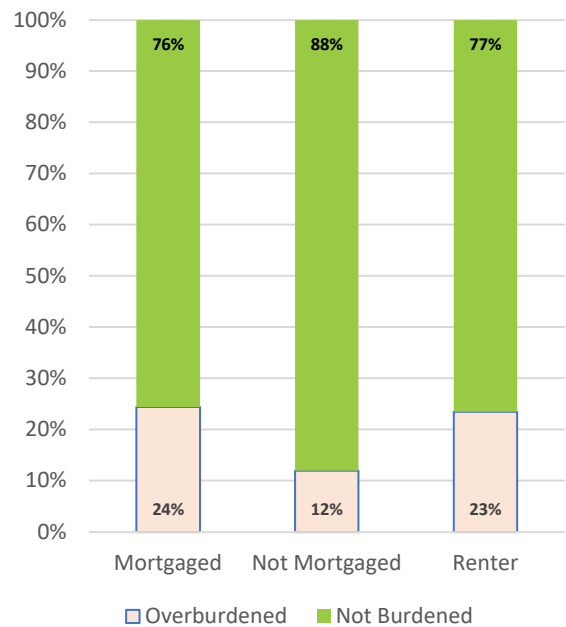
Gross Rent	\$804	2016 Rent	\$798
		Rent ▲	0.7%
\$32,160 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,219	Owner HH	87%	Renter HH	13%
Median Year Built	1970	% Built Pre-1970	45%		
Median Move Year	2007	% Built After 2010	4.5%		
Median Rooms	6.0	SF%	80.9%	MM%	2.5%
		MF%	0.5%		

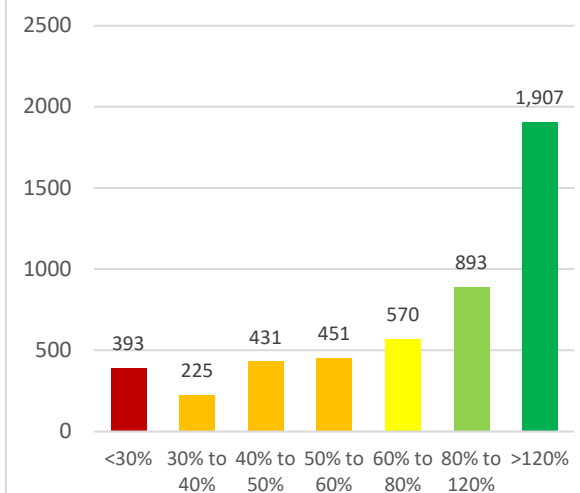
Vacancy Rates

Total	32.6%	Owner	0%	Renter	0%
Seasonal	25.7%	Other	5.4%	# V Rent	21
				#V Owner	42

Homeownership Rate by Race/Ethnicity

Black	25.0%	White	88.0%
Asian	100.0%	Other or Multiracial	71.8%
Am. Indian	85.7%	Hispanic	52.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Quincy

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.4%	2.3%
Household Count, 2021	4,869	312,046

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.64	--	--	--	--	--
Median Income, 2021	\$63,817	--	11.6%	\$58,370	--	12.0%
Median owner income, 2021	\$65,997	--	5.3%	\$73,085	--	12.2%
Median renter income, 2021	\$43,739	--	14.9%	\$33,974	--	13.1%
Median home value	\$154,343	--	11.2%	\$155,072	--	12.6%
Median gross rent	\$804	--	0.7%	\$837	--	7.2%
Income needed for median rent	\$32,160	--	--	\$33,482	--	--
Income needed for median value	\$51,448	--	--	\$51,691	--	--
Overburdened households	962	20%	-3.9%	79,377	25.4%	-9.6%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	393	5.4%	26.0%	14,017	3.9%	-7.0%
Seasonal vacancy	1,854	25.7%	-3.9%	22,596	6.3%	-5.8%
For-Sale vacancy	42	0.6%	-32.3%	2,313	0.6%	-50.0%
For-Rent vacancy	21	0.3%	-54.3%	5,457	1.5%	-13.2%
Homes built pre-1940	1,498	20.8%	--	66,714	18.6%	--
Homes built post-1990	2,343	32.5%	--	93,883	26.2%	--

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)	48	23	71
Market supply (vacant on market, adjusted for age)	19	13	31
5 year Market production goals (based on 75K units)	28	9	38
1 year Market production goals (based on 15K units)	6	2	8
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Quincy

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	154	Total Amt/App	\$204,935	% Approved	72.1%
Total Conventional Apps	109	Conventional Amt/App	\$222,615	% Conv Apprvd	77.1%
Total Assisted Apps	45	Assisted Amt/App	\$162,111	% Asst Apprvd	60.0%
Applications by Race: White					
Total Apps	135	Total Amt/App	\$204,481	% Positive	72.6%
Total Conventional Apps	93	Conventional Amt/App	\$222,527	% Conv Positive	77.4%
Total Assisted Apps	42	Assisted Amt/App	\$164,524	% Asst Positive	61.9%
Applications by Race: Black					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$105,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$105,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	17	Total Amt/App	\$196,765	% Positive	70.6%
Total Conventional Apps	14	Conventional Amt/App	\$211,429	% Conv Positive	78.6%
Total Assisted Apps	3	Assisted Amt/App	\$128,333	% Asst Positive	33.3%
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$132,500	% Positive	75.0%
Total Conventional Apps	3	Conventional Amt/App	\$125,000	% Conv Positive	66.7%
Total Assisted Apps	1	Assisted Amt/App	\$155,000	% Asst Positive	100.0%

Richland

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
22,865	8,928	\$81,367	\$93,627	\$41,937

Housing Costs

Owner Units

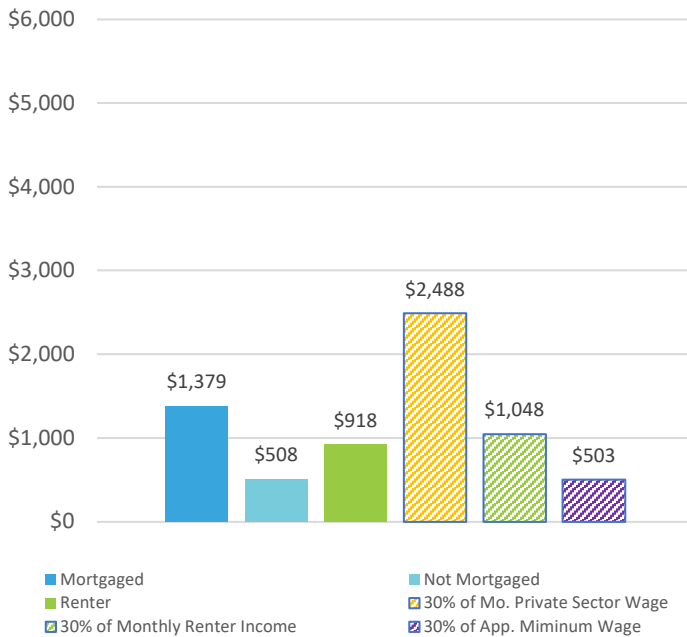
Home Value	\$200,813	2016 Value	\$178,715
Cost M/NM	\$1379/\$508	Value ▲	12.4%
\$66,938 To afford median home			

Renter Units

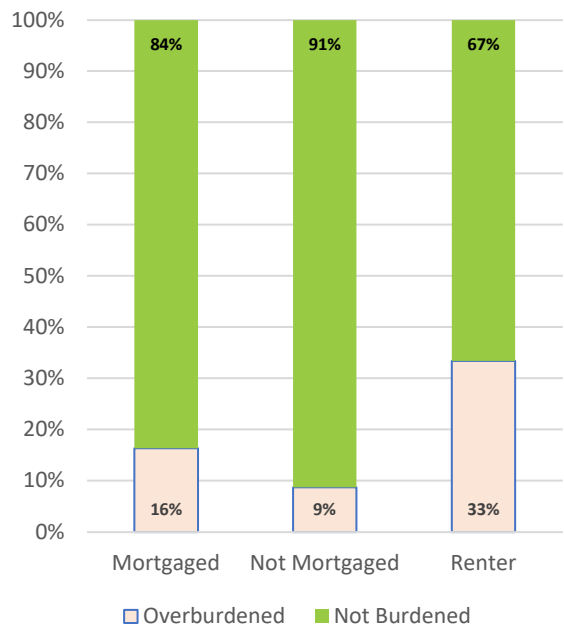
Gross Rent	\$918	2016 Rent	\$945
		Rent ▲	-2.9%
\$36,720 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,348	Owner HH	84%	Renter HH	16%
Median Year Built	1980	% Built Pre-1970	37.4%		
Median Move Year	2009	% Built After 2010	8.9%		
Median Rooms	6.5	SF%	83%	MM%	9.8%
		MF%	5%		

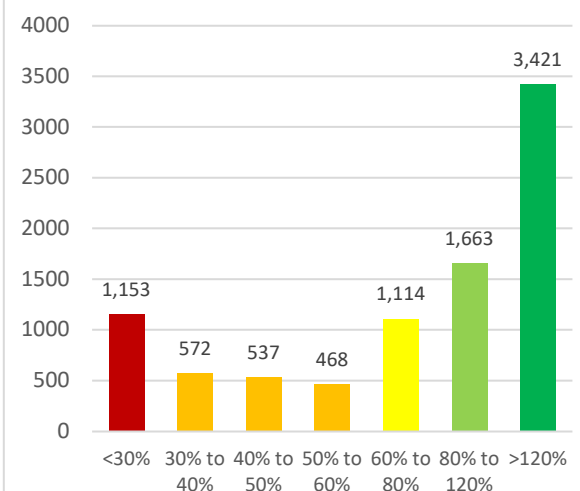
Vacancy Rates

Total	4.5%	Owner	0%	Renter	0%
Seasonal	1.6%	Other	1.6%	# V Rent	44
				#V Owner	67

Homeownership Rate by Race/Ethnicity

Black	52.5%	White	84.1%
Asian	100.0%	Other or Multiracial	100.0%
Am. Indian	0.0%	Hispanic	100.0%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Richland

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	6.5%	2.3%
Household Count, 2021	8,928	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.44	--	--	--	--	--
Median Income, 2021	\$81,367	--	9.5%	\$58,370	--	12.0%
Median owner income, 2021	\$93,627	--	17.2%	\$73,085	--	12.2%
Median renter income, 2021	\$41,937	--	-18.3%	\$33,974	--	13.1%
Median home value	\$200,813	--	12.4%	\$155,072	--	12.6%
Median gross rent	\$918	--	-2.9%	\$837	--	7.2%
Income needed for median rent	\$36,720	--	--	\$33,482	--	--
Income needed for median value	\$66,938	--	--	\$51,691	--	--
Overburdened households	1,496	17%	-12.2%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	145	1.6%	-43.4%	14,017	3.9%	-7.0%
Seasonal vacancy	145	1.6%	-26.0%	22,596	6.3%	-5.8%
For-Sale vacancy	67	0.7%	-68.7%	2,313	0.6%	-50.0%
For-Rent vacancy	44	0.5%	-56.0%	5,457	1.5%	-13.2%
Homes built pre-1940	794	8.5%	--	66,714	18.6%	--
Homes built post-1990	3,680	39.4%	--	93,883	26.2%	--

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)	136	100	236
Market supply (vacant on market, adjusted for age)	28	9	37
5 year Market production goals (based on 75K units)	105	87	192
1 year Market production goals (based on 15K units)	21	17	38
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Richland

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	441	Total Amt/App	\$260,465	% Approved	83.4%
Total Conventional Apps	326	Conventional Amt/App	\$271,595	% Conv Apprvd	85.3%
Total Assisted Apps	115	Assisted Amt/App	\$228,913	% Asst Apprvd	78.3%
Applications by Race: White					
Total Apps	357	Total Amt/App	\$263,487	% Positive	84.6%
Total Conventional Apps	270	Conventional Amt/App	\$276,926	% Conv Positive	85.6%
Total Assisted Apps	87	Assisted Amt/App	\$221,782	% Asst Positive	81.6%
Applications by Race: Black					
Total Apps	15	Total Amt/App	\$311,000	% Positive	67%
Total Conventional Apps	7	Conventional Amt/App	\$342,143	% Conv Positive	85.7%
Total Assisted Apps	8	Assisted Amt/App	\$283,750	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	6	Total Amt/App	\$331,667	% Positive	83.3%
Total Conventional Apps	6	Conventional Amt/App	\$331,667	% Conv Positive	83.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	4	Total Amt/App	\$255,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$225,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$285,000	% 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	50	Total Amt/App	\$230,800	% Positive	78.0%
Total Conventional Apps	34	Conventional Amt/App	\$218,235	% Conv Positive	82.4%
Total Assisted Apps	16	Assisted Amt/App	\$257,500	% Asst Positive	68.8%
Applications by Ethnicity: Hispanic					
Total Apps	12	Total Amt/App	\$248,333	% Positive	91.7%
Total Conventional Apps	11	Conventional Amt/App	\$244,091	% Conv Positive	90.9%
Total Assisted Apps	1	Assisted Amt/App	\$295,000	% Asst Positive	100.0%

South Haven

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
10,621	4,803	\$44,724	\$61,939	\$24,932

Housing Costs

Owner Units

Home Value	\$217,749	2016 Value	\$163,655
Cost M/NM	\$1605/\$536	Value ▲	33.1%

\$72,583 To afford median home

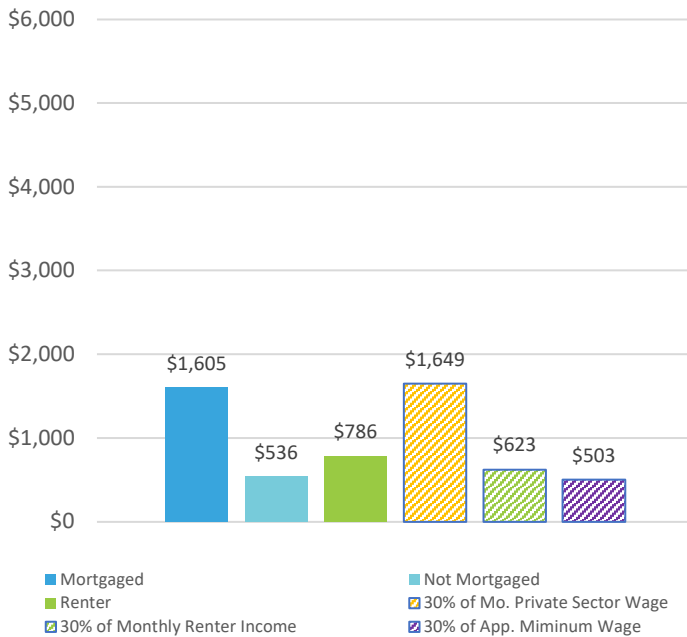
Renter Units

Gross Rent	\$786	2016 Rent	\$718
		Rent ▲	9.4%

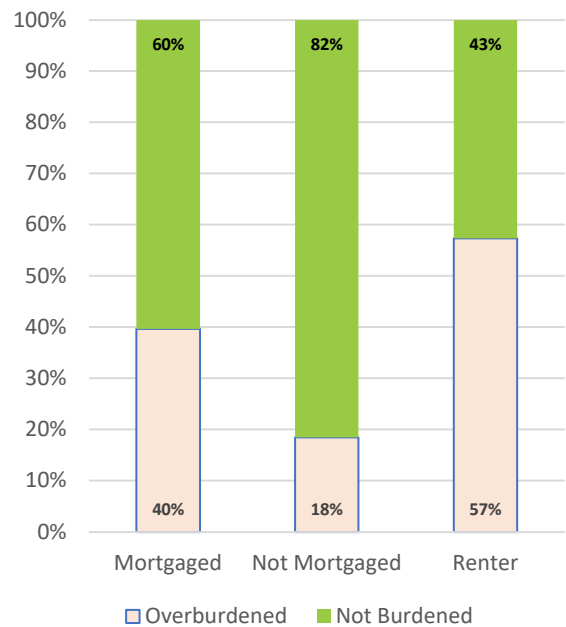
\$31,440 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,206	Owner HH	66%	Renter HH	34%
Median Year Built	1967	% Built Pre-1970		51.8%	
Median Move Year	2010	% Built After 2010		1.9%	
Median Rooms	5.6	SF%	67.2%	MM%	12.9%
		MF%		9.7%	

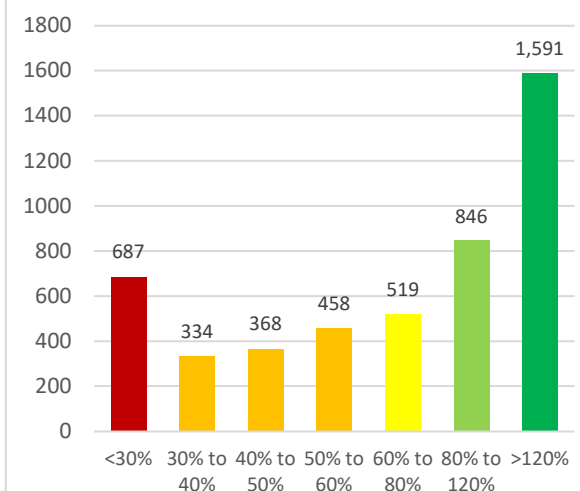
Vacancy Rates

Total	33.3%	Owner	0%	Renter	0.1%
Seasonal	24.4%	Other	4.1%	# V Rent	130
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	31.8%	White	71.9%
Asian	47.7%	Other or Multiracial	67.7%
Am. Indian	0.0%	Hispanic	56.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



South Haven

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.5%	2.3%
Household Count, 2021	4,803	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.73	--	--	--	--	--
Median Income, 2021	\$44,724	--	-0.5%	\$58,370	--	12.0%
Median owner income, 2021	\$61,939	--	11.2%	\$73,085	--	12.2%
Median renter income, 2021	\$24,932	--	-5.2%	\$33,974	--	13.1%
Median home value	\$217,749	--	33.1%	\$155,072	--	12.6%
Median gross rent	\$786	--	9.4%	\$837	--	7.2%
Income needed for median rent	\$31,440	--	--	\$33,482	--	--
Income needed for median value	\$72,583	--	--	\$51,691	--	--
Overburdened households	1,878	39%	9.2%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	294	4.1%	-3.0%	14,017	3.9%	-7.0%
Seasonal vacancy	1,756	24.4%	3.2%	22,596	6.3%	-5.8%
For-Sale vacancy	0	0.0%	-100.0%	2,313	0.6%	-50.0%
For-Rent vacancy	130	1.8%	-46.9%	5,457	1.5%	-13.2%
Homes built pre-1940	1,505	20.9%	--	66,714	18.6%	--
Homes built post-1990	1,697	23.5%	--	93,883	26.2%	--

Other Market Indicators

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

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	26	104	131
Market supply (vacant on market, adjusted for age)	0	56	56
5 year Market production goals (based on 75K units)	25	47	72
1 year Market production goals (based on 15K units)	5	9	14
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

South Haven

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	111	Total Amt/App	\$282,027	% Approved	69.4%
Total Conventional Apps	90	Conventional Amt/App	\$301,222	% Conv Apprvd	73.3%
Total Assisted Apps	21	Assisted Amt/App	\$199,762	% Asst Apprvd	52.4%
Applications by Race: White					
Total Apps	83	Total Amt/App	\$287,410	% Positive	78.3%
Total Conventional Apps	69	Conventional Amt/App	\$308,188	% Conv Positive	82.6%
Total Assisted Apps	14	Assisted Amt/App	\$185,000	% Asst Positive	57.1%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$165,000	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$165,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$190,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$190,000	% Asst Positive	0.0%
Applications by Race: Native American					
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: 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	\$292,000	% Positive	35.0%
Total Conventional Apps	18	Conventional Amt/App	\$284,444	% Conv Positive	38.9%
Total Assisted Apps	2	Assisted Amt/App	\$360,000	% Asst Positive	0.0%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$145,000	% Positive	45.5%
Total Conventional Apps	7	Conventional Amt/App	\$145,000	% Conv Positive	57.1%
Total Assisted Apps	4	Assisted Amt/App	\$145,000	% Asst Positive	25.0%

St. Joseph-Fair Plain

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
30,948	13,756	\$70,390	\$90,671	\$36,620

Housing Costs

Owner Units

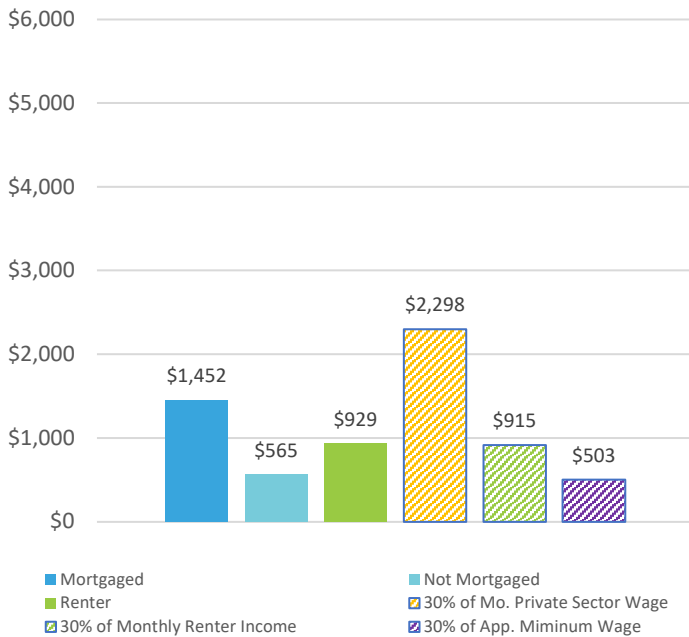
Home Value	\$208,159	2016 Value	\$175,366
Cost M/NM	\$1452/\$565	Value ▲	18.7%
\$69,386 To afford median home			

Renter Units

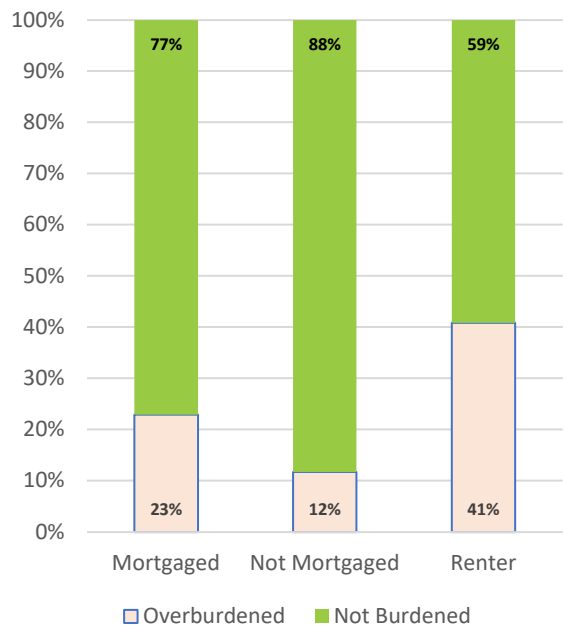
Gross Rent	\$929	2016 Rent	\$832
		Rent ▲	11.6%
\$37,160 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	15,843	Owner HH	69%	Renter HH	31%		
Median Year Built	1965	% Built Pre-1970	58.7%				
Median Move Year	2012	% Built After 2010	2.7%				
Median Rooms	5.8	SF%	70.8%	MM%	15%	MF%	11.5%

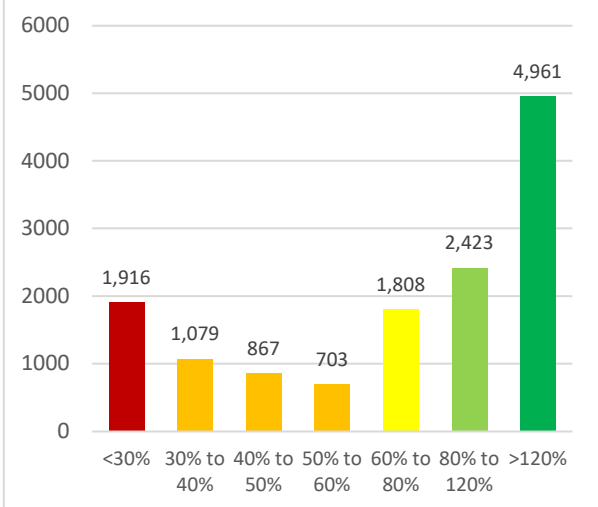
Vacancy Rates

Total	13.2%	Owner	0%	Renter	0%		
Seasonal	7.6%	Other	2.7%	# V Rent	220	# V Owner	181

Homeownership Rate by Race/Ethnicity

Black	44.4%	White	73.6%
Asian	51.8%	Other or Multiracial	56.4%
Am. Indian	100.0%	Hispanic	53.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



St. Joseph-Fair Plain

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.1%	2.3%
Household Count, 2021	13,756	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.57	--	--	--	--	--
Median Income, 2021	\$70,390	--	13.3%	\$58,370	--	12.0%
Median owner income, 2021	\$90,671	--	14.5%	\$73,085	--	12.2%
Median renter income, 2021	\$36,620	--	3.3%	\$33,974	--	13.1%
Median home value	\$208,159	--	18.7%	\$155,072	--	12.6%
Median gross rent	\$929	--	11.6%	\$837	--	7.2%
Income needed for median rent	\$37,160	--	--	\$33,482	--	--
Income needed for median value	\$69,386	--	--	\$51,691	--	--
Overburdened households	3,548	26%	1.1%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	432	2.7%	-9.2%	14,017	3.9%	-7.0%
Seasonal vacancy	1,202	7.6%	44.0%	22,596	6.3%	-5.8%
For-Sale vacancy	181	1.1%	-8.6%	2,313	0.6%	-50.0%
For-Rent vacancy	220	1.4%	-53.8%	5,457	1.5%	-13.2%
Homes built pre-1940	2,405	15.2%	--	66,714	18.6%	--
Homes built post-1990	3,133	19.8%	--	93,883	26.2%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	170	310	479
Market supply (vacant on market, adjusted for age)	113	104	218
5 year Market production goals (based on 75K units)	54	198	253
1 year Market production goals (based on 15K units)	11	40	51
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

St. Joseph-Fair Plain

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	578	Total Amt/App	\$244,879	% Approved	74.2%
Total Conventional Apps	487	Conventional Amt/App	\$250,544	% Conv Apprvd	76.0%
Total Assisted Apps	91	Assisted Amt/App	\$214,560	% Asst Apprvd	64.8%
Applications by Race: White					
Total Apps	443	Total Amt/App	\$248,047	% Positive	79.7%
Total Conventional Apps	387	Conventional Amt/App	\$252,132	% Conv Positive	81.4%
Total Assisted Apps	56	Assisted Amt/App	\$219,821	% Asst Positive	67.9%
Applications by Race: Black					
Total Apps	40	Total Amt/App	\$188,500	% Positive	70%
Total Conventional Apps	19	Conventional Amt/App	\$191,842	% Conv Positive	68.4%
Total Assisted Apps	21	Assisted Amt/App	\$185,476	% Asst Positive	71.4%
Applications by Race: Asian					
Total Apps	22	Total Amt/App	\$253,182	% Positive	36.4%
Total Conventional Apps	22	Conventional Amt/App	\$253,182	% Conv Positive	36.4%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$195,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$195,000	% 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	60	Total Amt/App	\$259,333	% Positive	55.0%
Total Conventional Apps	48	Conventional Amt/App	\$268,750	% Conv Positive	56.3%
Total Assisted Apps	12	Assisted Amt/App	\$221,667	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	\$245,556	% Positive	72.2%
Total Conventional Apps	16	Conventional Amt/App	\$253,125	% Conv Positive	75.0%
Total Assisted Apps	2	Assisted Amt/App	\$185,000	% Asst Positive	50.0%

Sturgis

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
36,477	14,279	\$56,609	\$67,675	\$31,924

Housing Costs

Owner Units

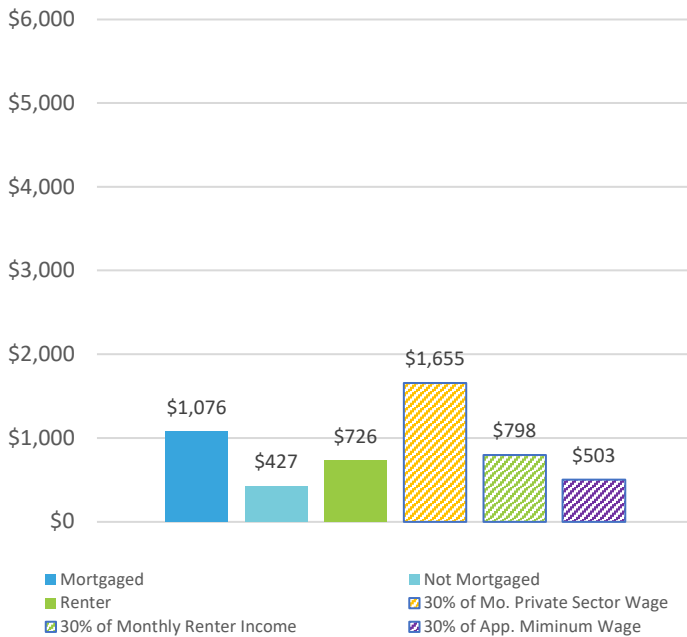
Home Value	\$126,250	2016 Value	\$115,550
Cost M/NM	\$1076/\$427	Value ▲	9.3%
\$42,083 To afford median home			

Renter Units

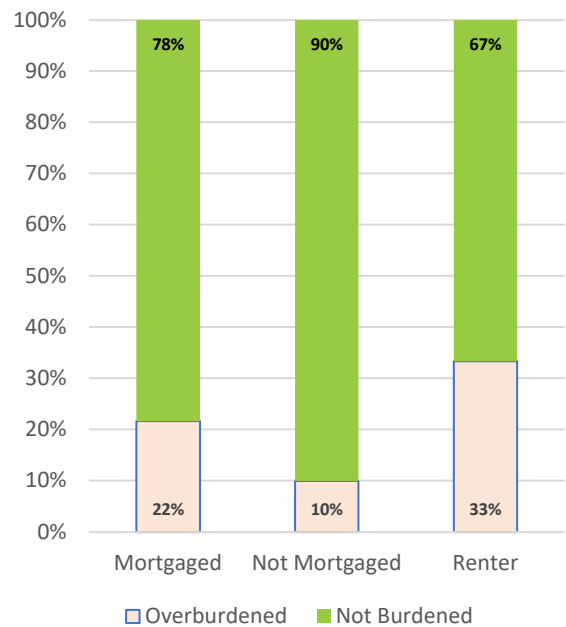
Gross Rent	\$726	2016 Rent	\$739
		Rent ▲	-1.8%
\$29,040 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	16,024	Owner HH	73%	Renter HH	27%
Median Year Built	1966	% Built Pre-1970	54.1%		
Median Move Year	2010	% Built After 2010	3.1%		
Median Rooms	6.0	SF%	75.9%	MM%	10.4%
		MF%	4.4%		

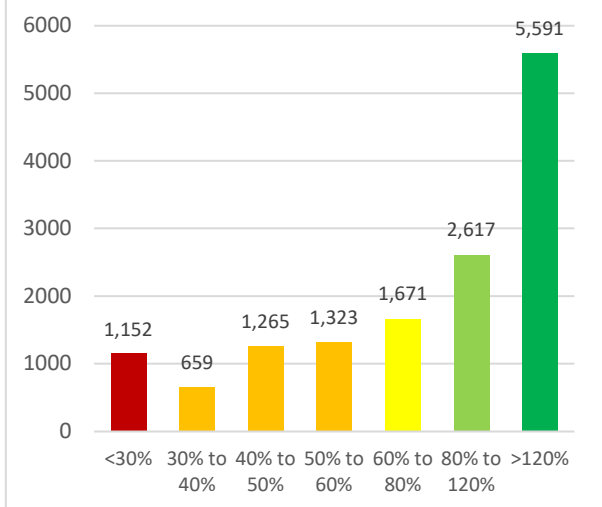
Vacancy Rates

Total	10.9%	Owner	0%	Renter	0%
Seasonal	3.8%	Other	3.8%	# V Rent	207
				#V Owner	95

Homeownership Rate by Race/Ethnicity

Black	25.3%	White	74.1%
Asian	100.0%	Other or Multiracial	59.9%
Am. Indian	83.3%	Hispanic	58.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Sturgis

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	0.6%	2.3%
Household Count, 2021	14,279	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.16	--	--	--	--	--
Median Income, 2021	\$56,609	--	16.2%	\$58,370	--	12.0%
Median owner income, 2021	\$67,675	--	17.1%	\$73,085	--	12.2%
Median renter income, 2021	\$31,924	--	11.2%	\$33,974	--	13.1%
Median home value	\$126,250	--	9.3%	\$155,072	--	12.6%
Median gross rent	\$726	--	-1.8%	\$837	--	7.2%
Income needed for median rent	\$29,040	--	--	\$33,482	--	--
Income needed for median value	\$42,083	--	--	\$51,691	--	--
Overburdened households	3,053	21%	-21.6%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	613	3.8%	-2.1%	14,017	3.9%	-7.0%
Seasonal vacancy	614	3.8%	-35.8%	22,596	6.3%	-5.8%
For-Sale vacancy	95	0.6%	-43.1%	2,313	0.6%	-50.0%
For-Rent vacancy	207	1.3%	-15.9%	5,457	1.5%	-13.2%
Homes built pre-1940	3,996	24.9%	--	66,714	18.6%	--
Homes built post-1990	3,228	20.1%	--	93,883	26.2%	--

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)	149	190	339
Market supply (vacant on market, adjusted for age)	50	120	170
5 year Market production goals (based on 75K units)	95	68	163
1 year Market production goals (based on 15K units)	19	14	33
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Sturgis

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	539	Total Amt/App	\$162,291	% Approved	77.2%
Total Conventional Apps	330	Conventional Amt/App	\$165,667	% Conv Apprvd	78.8%
Total Assisted Apps	209	Assisted Amt/App	\$156,962	% Asst Apprvd	74.6%
Applications by Race: White					
Total Apps	468	Total Amt/App	\$162,372	% Positive	78.2%
Total Conventional Apps	289	Conventional Amt/App	\$166,592	% Conv Positive	81.3%
Total Assisted Apps	179	Assisted Amt/App	\$155,559	% Asst Positive	73.2%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$235,000	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$235,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$197,000	% Positive	60.0%
Total Conventional Apps	3	Conventional Amt/App	\$175,000	% Conv Positive	66.7%
Total Assisted Apps	2	Assisted Amt/App	\$230,000	% Asst Positive	50.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$275,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$255,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$295,000	% Asst Positive	0.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$95,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$95,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	54	Total Amt/App	\$157,778	% Positive	70.4%
Total Conventional Apps	32	Conventional Amt/App	\$153,438	% Conv Positive	59.4%
Total Assisted Apps	22	Assisted Amt/App	\$164,091	% Asst Positive	86.4%
Applications by Ethnicity: Hispanic					
Total Apps	35	Total Amt/App	\$135,000	% Positive	77.1%
Total Conventional Apps	27	Conventional Amt/App	\$133,889	% Conv Positive	74.1%
Total Assisted Apps	8	Assisted Amt/App	\$138,750	% Asst Positive	87.5%

Three Rivers-North

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
21,016	7,953	\$65,347	\$70,642	\$34,290

Housing Costs

Owner Units

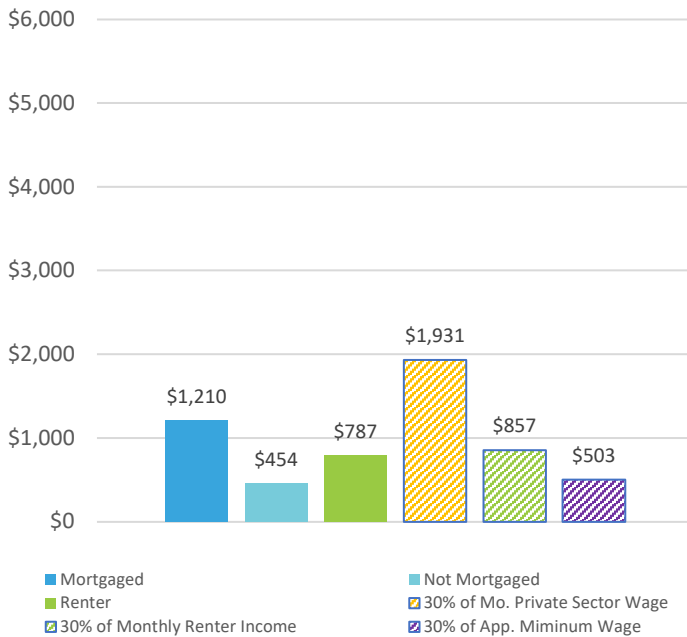
Home Value	\$155,668	2016 Value	\$149,728
Cost M/NM	\$1210/\$454	Value ▲	4.0%
\$51,889 To afford median home			

Renter Units

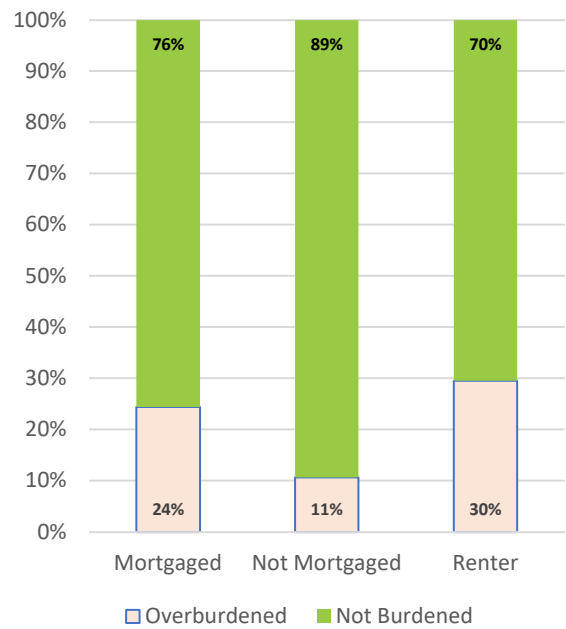
Gross Rent	\$787	2016 Rent	\$759
		Rent ▲	3.7%
\$31,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,583	Owner HH	89%	Renter HH	11%
Median Year Built	1970	% Built Pre-1970	46.6%		
Median Move Year	2007	% Built After 2010	1.8%		
Median Rooms	6.5	SF%	87.5%	MM%	2.8%
		MF%	1.7%		

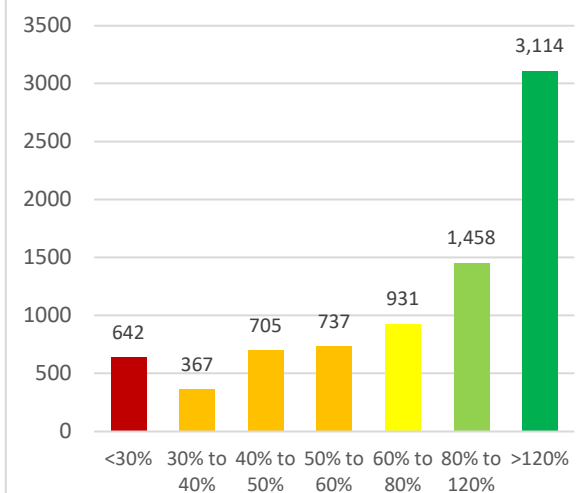
Vacancy Rates

Total	17%	Owner	0%	Renter	0.1%
Seasonal	11.4%	Other	2.2%	# V Rent	91
				#V Owner	143

Homeownership Rate by Race/Ethnicity

Black	84.0%	White	89.2%
Asian	100.0%	Other or Multiracial	63.9%
Am. Indian	50.0%	Hispanic	67.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Three Rivers-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	0.3%	2.3%
Household Count, 2021	7,953	312,046

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.67	--	--	--	--	--
Median Income, 2021	\$65,347	--	13.0%	\$58,370	--	12.0%
Median owner income, 2021	\$70,642	--	8.7%	\$73,085	--	12.2%
Median renter income, 2021	\$34,290	--	-15.5%	\$33,974	--	13.1%
Median home value	\$155,668	--	4.0%	\$155,072	--	12.6%
Median gross rent	\$787	--	3.7%	\$837	--	7.2%
Income needed for median rent	\$31,480	--	--	\$33,482	--	--
Income needed for median value	\$51,889	--	--	\$51,691	--	--
Overburdened households	1,595	20%	-10.3%	79,377	25.4%	-9.6%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	209	2.2%	-58.7%	14,017	3.9%	-7.0%
Seasonal vacancy	1,094	11.4%	-18.5%	22,596	6.3%	-5.8%
For-Sale vacancy	143	1.5%	-42.1%	2,313	0.6%	-50.0%
For-Rent vacancy	91	0.9%	-18.8%	5,457	1.5%	-13.2%
Homes built pre-1940	2,259	23.6%	--	66,714	18.6%	--
Homes built post-1990	2,523	26.3%	--	93,883	26.2%	--

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	55	192
Market supply (vacant on market, adjusted for age)	61	59	120
5 year Market production goals (based on 75K units)	73	0	73
1 year Market production goals (based on 15K units)	15	0	15
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Three Rivers-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	327	Total Amt/App	\$202,676	% Approved	82.3%
Total Conventional Apps	232	Conventional Amt/App	\$208,534	% Conv Apprvd	84.9%
Total Assisted Apps	95	Assisted Amt/App	\$188,368	% Asst Apprvd	75.8%
Applications by Race: White					
Total Apps	283	Total Amt/App	\$199,028	% Positive	84.5%
Total Conventional Apps	200	Conventional Amt/App	\$204,500	% Conv Positive	87.5%
Total Assisted Apps	83	Assisted Amt/App	\$185,843	% Asst Positive	77.1%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$162,500	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	4	Assisted Amt/App	\$162,500	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$365,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$365,000	% 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	\$131,667	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$131,667	% Conv Positive	66.7%
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	\$234,412	% Positive	61.8%
Total Conventional Apps	26	Conventional Amt/App	\$236,538	% Conv Positive	65.4%
Total Assisted Apps	8	Assisted Amt/App	\$227,500	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	5	Total Amt/App	\$201,000	% Positive	60.0%
Total Conventional Apps	2	Conventional Amt/App	\$215,000	% Conv Positive	50.0%
Total Assisted Apps	3	Assisted Amt/App	\$191,667	% Asst Positive	66.7%

Three Rivers-South

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
7,358	3,044	\$43,200	\$63,548	\$28,688

Housing Costs

Owner Units

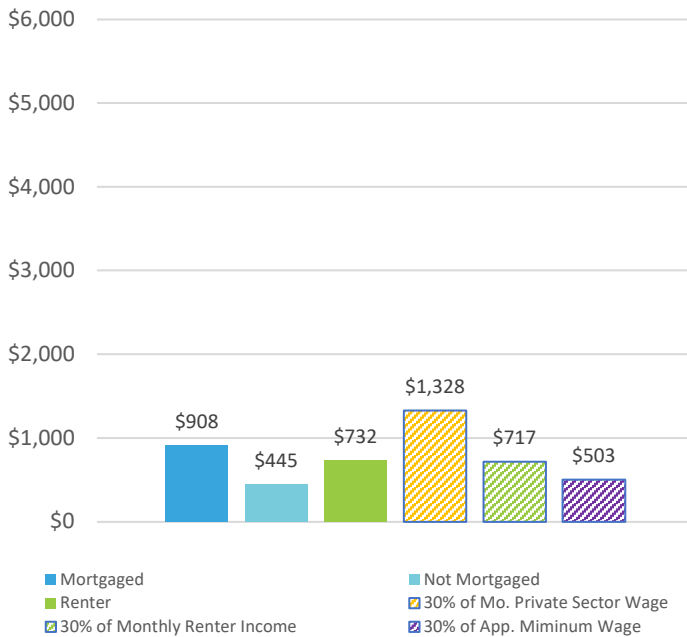
Home Value	\$85,610	2016 Value	\$79,648
Cost M/NM	\$908/\$445	Value ▲	7.5%
\$28,537 To afford median home			

Renter Units

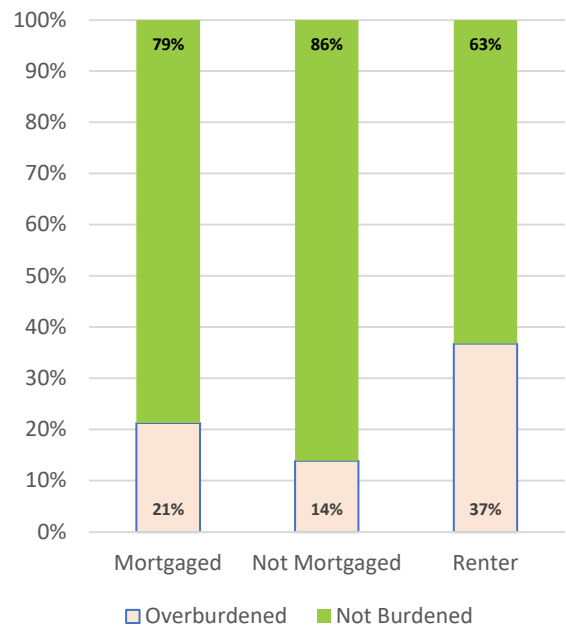
Gross Rent	\$732	2016 Rent	\$703
		Rent ▲	4.2%
\$29,280 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	3,347	Owner HH	45%	Renter HH	55%		
Median Year Built	1971	% Built Pre-1970	50.7%				
Median Move Year	2014	% Built After 2010	2.9%				
Median Rooms	5.3	SF%	60.7%	MM%	12%	MF%	21%

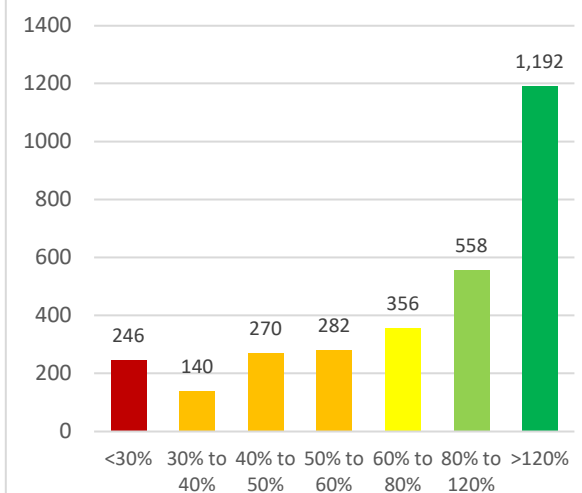
Vacancy Rates

Total	9.1%	Owner	0%	Renter	0%		
Seasonal	1.5%	Other	4.9%	# V Rent	36	#V Owner	22

Homeownership Rate by Race/Ethnicity

Black	22.2%	White	49.5%
Asian	100.0%	Other or Multiracial	16.8%
Am. Indian	50.0%	Hispanic	34.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Three Rivers-South

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	13.0%	2.3%
Household Count, 2021	3,044	312,046

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.47	--	--	--	--	--
Median Income, 2021	\$43,200	--	8.5%	\$58,370	--	12.0%
Median owner income, 2021	\$63,548	--	28.2%	\$73,085	--	12.2%
Median renter income, 2021	\$28,688	--	3.9%	\$33,974	--	13.1%
Median home value	\$85,610	--	7.5%	\$155,072	--	12.6%
Median gross rent	\$732	--	4.2%	\$837	--	7.2%
Income needed for median rent	\$29,280	--	--	\$33,482	--	--
Income needed for median value	\$28,537	--	--	\$51,691	--	--
Overburdened households	863	28%	10.5%	79,377	25.4%	-9.6%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	163	4.9%	0.6%	14,017	3.9%	-7.0%
Seasonal vacancy	50	1.5%	194.1%	22,596	6.3%	-5.8%
For-Sale vacancy	22	0.7%	-33.3%	2,313	0.6%	-50.0%
For-Rent vacancy	36	1.1%	-62.5%	5,457	1.5%	-13.2%
Homes built pre-1940	777	23.2%	--	66,714	18.6%	--
Homes built post-1990	796	23.8%	--	93,883	26.2%	--

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)	36	112	148
Market supply (vacant on market, adjusted for age)	14	14	28
5 year Market production goals (based on 75K units)	21	94	116
1 year Market production goals (based on 15K units)	4	19	23
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

Three Rivers-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	118	Total Amt/App	\$120,847	% Approved	77.1%
Total Conventional Apps	68	Conventional Amt/App	\$115,441	% Conv Apprvd	73.5%
Total Assisted Apps	50	Assisted Amt/App	\$128,200	% Asst Apprvd	82.0%
Applications by Race: White					
Total Apps	91	Total Amt/App	\$121,264	% Positive	80.2%
Total Conventional Apps	51	Conventional Amt/App	\$115,784	% Conv Positive	78.4%
Total Assisted Apps	40	Assisted Amt/App	\$128,250	% Asst Positive	82.5%
Applications by Race: Black					
Total Apps	6	Total Amt/App	\$101,667	% Positive	67%
Total Conventional Apps	2	Conventional Amt/App	\$70,000	% Conv Positive	50.0%
Total Assisted Apps	4	Assisted Amt/App	\$117,500	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$180,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$310,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$445,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$75,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$75,000	% Asst Positive	0.0%
Applications by Race: Race Not Available					
Total Apps	15	Total Amt/App	\$119,000	% Positive	66.7%
Total Conventional Apps	11	Conventional Amt/App	\$111,364	% Conv Positive	54.5%
Total Assisted Apps	4	Assisted Amt/App	\$140,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$137,500	% Positive	75.0%
Total Conventional Apps	3	Conventional Amt/App	\$141,667	% Conv Positive	66.7%
Total Assisted Apps	1	Assisted Amt/App	\$125,000	% Asst Positive	100.0%

Market Conditions According to Household Growth and Housing Cost/Value

Strong Markets:

Battle Creek-South
Battle Creek-Central, East
Battle Creek-Central, West
Benton Harbor-East
Brady-Prairie Ronde-Schoolcraft
Buchanan
Coldwater
Fair Plain
Kalamazoo-North
Kalamazoo-Outer
Kalamazoo-Southeast
Kalamazoo-West
Marcellus
Niles
Oshtemo Township-Texas Township
Paw Paw
Portage-East
Portage-West
Quincy
Richland
South Haven
St. Joseph-Fair Plain
Three Rivers-South

Soft Markets:

Albion
Battle Creek Area-North
Dowagiac
Galesburg
Hartford
New Buffalo
Paw Paw Lake
Sturgis
Three Rivers-North

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](#)

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

Housing trust funds	Soft, Strong
Increased use of multifamily private activity bonds to draw down 4 percent Low Income Housing Tax Credits	Soft, Strong
Activation of housing finance agency reserves	Soft, Strong
Demolition taxes and condominium conversion fees	Strong
Linkage fees/affordable housing impact fees	Strong
Transfers of development rights	Strong

Supporting affordable housing through subsidies

Below-market financing of affordable housing development	Soft, Strong
Low income housing tax credit	Soft, Strong
Project-basing of housing choice vouchers	Soft, Strong
Acquisition and operation of moderate-cost rental units	Strong
Capital subsidies for building affordable housing developments	Strong
Operating subsidies for affordable housing developments	Strong

Preserving existing affordable housing

The Rental Assistance Demonstration (RAD)	Soft, Strong
Preservation inventories	Strong
Rights of first refusal	Strong

Expanding the availability of affordable housing in resource-rich areas

Regional collaboration to support the development of affordable housing in resource-rich areas	Soft, Strong
Targeted efforts to expand the supply of rental housing and lower-cost housing types in resource-rich areas	Soft, Strong
Targeted efforts to create and preserve dedicated affordable housing in resource-rich areas	Strong

Creating durable affordable homeownership opportunities

Community land trusts	Soft, Strong
Deed-restricted homeownership	Soft, Strong
Limited equity cooperatives	Soft, Strong

Facilitating the acquisition or identification of land for affordable housing

Land banks	Soft
Brownfields	Soft, Strong
Joint development on land owned by transit and other agencies	Soft, Strong
Property acquisition funds	Soft, Strong
Use of publicly owned property for affordable housing	Soft, Strong

II. Align housing supply with market and neighborhood housing conditions

Planning

Regulating short term rentals	Strong
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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](#)

[Eviction prevention programs](#)

[Legal assistance for at-risk renters](#)

[Protection from condo conversions](#)

[Rent regulation](#)

Soft, Strong

Soft, Strong

Soft, Strong

Strong

Strong

Enhancing homeowners' housing stability

[Property tax relief for income-qualified homeowners](#)

[Foreclosure prevention programs](#)

Soft, Strong

Soft, Strong

Enhancing community stability

[Insurance against property value decline](#)

[Stabilizing high-poverty neighborhoods through a mixed-income approach](#)

Soft

Soft, Strong

Improving quality of both new and existing housing

[Assistance for home safety modifications](#)

[Code enforcement](#)

[Homeowner rehabilitation assistance programs](#)

[Housing and building codes](#)

[Lead abatement](#)

[Weatherization assistance](#)

Soft, Strong

Soft, Strong

Soft, Strong

Soft, Strong

Soft, Strong

Soft, Strong

Ensuring the ongoing viability of unsubsidized affordable rental properties

[Guidance for small, market affordable rental properties](#)

[Expanded access to capital for owners of unsubsidized affordable rental properties](#)

[Tax incentives for the maintenance and rehabilitation of unsubsidized affordable rental properties](#)

Soft

Soft, Strong

Soft, Strong