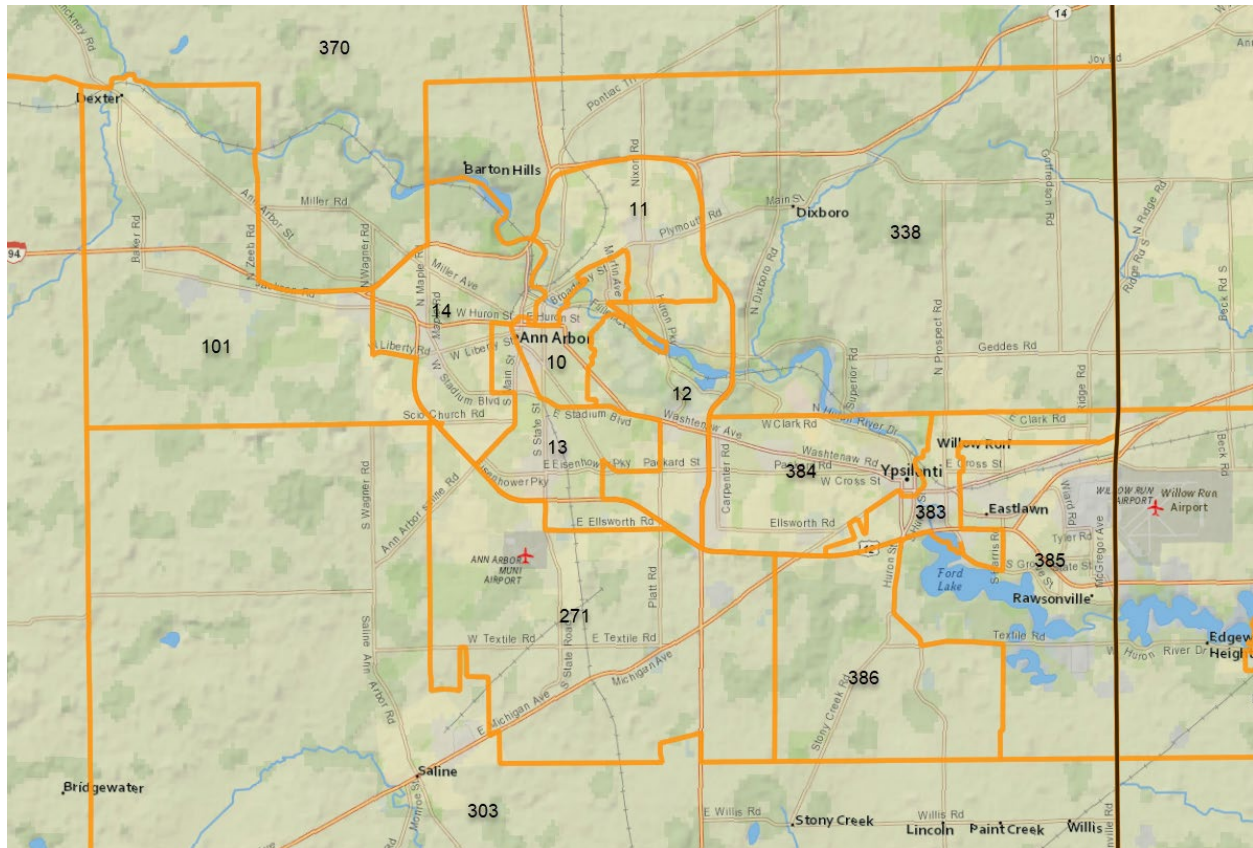


(See next page for a table with a market listing.)



Number	Market	Number	Market
1	Adrian	190	Jackson Area-East
10	Ann Arbor-Central	191	Jackson Area-Northwest
11	Ann Arbor-Northeast	192	Jackson County-Northeast
12	Ann Arbor-Southeast	193	Jackson-Blackman Southeast
13	Ann Arbor-Southwest	207	Lambertville
14	Ann Arbor-West	224	Madison Township-Raisin Township
35	Blissfield	227	Manitou Beach-Devils Lake
40	Brighton	237	Monroe Area-Central
41	Brighton State Recreation Area	238	Monroe Area-Outer
42	Brighton-East	270	Pinckney
43	Brooklyn-Grass Lake	271	Pittsfield Township
50	Carleton	303	Saline
57	Chelsea	319	Spring Arbor
101	Dexter	320	Springport-Parma
103	Dundee	338	Superior Township
133	Fowlerville	341	Tecumseh
165	Hartland	370	Whitmore Lake
169	Hillsdale	383	Ypsilanti Area-East
180	Howell	384	Ypsilanti Area-West
181	Hudson-Morenci	385	Ypsilanti Township-East
189	Island Lake State Recreation Area	386	Ypsilanti Township-West

The Southeast Michigan Housing Partnership includes six counties (Jackson, Hillsdale, Lenawee, Livingston, Monroe and Washtenaw), as well as eight Statewide Housing Needs Assessment markets. An analysis of the latest-available Census data, as well as changes in housing prices and availability since 2016, shows that the eight markets in the partnership fall into four broad categories.

- The first market type covers territories around the partnership's smaller population centers, as well as the western and southern edges of Hillsdale County. Housing demand indicators in these areas are near statewide averages. The housing supply in these areas is predominately made up of single-family detached homes, with a slightly elevated proportion of mobile homes as well. Units here tend to be slightly larger than in other markets, and the percentage of new-build units is relatively low. Seasonal housing vacancies are low here, as are market vacancies. "Other" vacancies are higher than average, however. Both housing values and housing costs tend to be low; that coupled with moderate income tends to keep the incidence of shelter overburden relatively low. This pattern is likely to continue into the short term, at least, since housing costs and home values have decreased or remained steady since 2016.
- The southwestern corner of Jackson County and southern Monroe County make up the second market type. Housing demand indicators here are higher than state averages. The group's housing stock is dominated by single-family detached units, which tend to be older and larger than state averages. Homeownership here also exceeds the state average, and homeownership monthly costs are at or slightly below average. Rents tell a different story, however, since market vacancies declined sharply over the last five years, and rents have shot up as a result. Non-mortgaged homeowners also saw increases in housing costs during the same period. Home values also registered strong increases, but the rate of increase was slower than the Michigan average.
- Markets in third group cover many rural areas in the slower-growing counties of the partnership. Housing demand indicators in these markets is positive, as incomes are slightly higher than statewide averages, and unemployment rates tend to be lower. Workers tend to have longer commutes in these markets. On the supply side, older, single-family homes tend to dominate the landscape. Homes tend to be larger among members of this group, and homeownership rates are significantly higher than statewide. Markets in this group tend to have a more stable household base, since they have relatively fewer new in-movers, and a significant proportion of households residing in their neighborhoods since before 1990. Rents and homeowner costs are lower than statewide, as is the percentage of households experiencing shelter overburden. Vacancy tends to be very low in this market group. Despite a sharp drop in market vacancies over the last five years, housing costs for residents have remained mostly stable.
- The fourth market type describes conditions in Jackson and Adrian. 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 group in the partnership covers neighborhoods just to the east of Ypsilanti. The residents in this group tend to be younger on average, with moderately high incomes and low levels of unemployment. They also tend to be well-educated, with a higher-than-average proportion of persons with bachelors degrees. Housing here tends to have more diversity in terms of both tenure and construction type; a majority is still single-family detached, but with higher levels of more-dense housing alternatives. Similarly, renters are more common in these markets, but most households own their homes. More of its stock tends to date back to the 1970s and 1980s, but some recent development has occurred as well. Housing quality is relatively high, since the percentage of units built before 1940 is low, as is the percentage of households that experience overcrowding. Housing values and cost tend to be moderately high in these markets, as is the overburdened percentage. Housing vacancy is not a large issue in these markets, as both the renter and owner vacancy rates are low, and there is not a large amount of seasonal or “other” vacancy either. Changes between 2016 and 2021 may indicate higher housing costs in the future, since the number of market vacancies has decreased significantly during that time. This seems to have increased housing costs and home values for current residents, especially renters.
- The sixth market type describes areas south of Brighton and north of Ann Arbor, as well as southeastern Washtenaw County. Housing demand indicators for this group are very strong, led by incomes that are significantly higher, and unemployment rates significantly lower, than statewide averages. Median age tends to be higher in these areas, as does educational attainment. The housing supply in this group is dominated by owner-occupied, larger, single-family detached structures, with little diversity in offerings outside of a slightly elevated presence of mobile homes. Housing values and costs for both owners and renters are high in these markets as well; however, higher incomes keep the overburden rate relatively low. Vacancies are a smaller portion of the total housing stock than in other places as well. The five-year trends show that market vacancies have increased in these areas, along with housing costs for both tenure types.
- The seventh market type is located in much of northern and western rural Livingston County and the western edge of Washtenaw County. Housing demand indicators are strong here, performing better than the Michigan average. The housing supply in these markets, while not new, is of relatively recent vintage and corresponds to the push towards the exurban fringe, distant from more-established population centers. Units here tend to be larger and more expensive than average. Housing costs for owners and renters are higher than statewide, but due to higher income levels, shelter overburdened households are less common here than in other market types. Housing vacancies are low as well, which likely maintains higher housing values and rents. The five-year trend indicates that these patterns could extend into the future,

since market vacancies declined strongly and costs for non-mortgaged homeowners and renters increased significantly as well.

- The eighth market type covers suburban neighborhoods west of the city of Jackson and southeast of the city of Ypsilanti. Housing demand indicators are mixed; household incomes are lower than the state average, but so is the unemployment rate. Commute times are also generally low. In terms of supply, this group's housing stock displays a level of diversity rare in Michigan; the percentage of homes within single-family detached structures is significantly lower than in other markets, and multifamily structures account for around a quarter of the total. Mobile homes are about twice as common here than in other markets. Homeownership rates in these markets are also low, and majority renter markets are not uncommon among them. The stock also tends to be small, and of moderate age. While home values and costs are lower than state averages, lower incomes tend to increase the overburden rates in these markets. The proportion of vacancies on the market is higher here than in other places, and increased during the last five years, unlike the situation in other Michigan markets. During that same period, housing costs for owners and renters were either stable or decreased slightly, as did home values.
- The ninth market type covers describes neighborhoods in Ann Arbor away from the central portion of the city, as well as nearby suburban territories. Housing demand in these markets is high, as incomes are significantly above the state average, and employment levels are strong. Educational attainment is also much higher than in other market groups. The group's housing supply displays some diversity, as single-family detached dwellings are only a bare majority in most areas in this group. Duplexes, triplexes and other denser small-scale multifamily structures are more common here as well, as is new construction. Homeownership rates are just under the state average, but homeowners still make up most households in most markets here. These markets also tend to have a higher degree of recent movers than statewide. Housing costs and home values are significantly higher here than in the rest of the state, but the higher incomes common to households in this group tends to keep the overburden rate slightly lower than the Michigan average. Vacancies in the homeownership market are quite low, and rental vacancies are lower than statewide as well. Five year trends in vacancy and costs show that even with a hefty increase in stock available for sale or rent in these markets, housing costs rose dramatically, especially for renters. Home values also rose strongly during this period.
- The tenth market group type identifies trends in the western portion of Ypsilanti Township. Housing demand indicators are robust here, with high household incomes and low unemployment rates. Educational attainment is higher as well. As in many other market types, the housing stock here is primarily owner-occupied single-family detached homes. Homes tend to be larger than the statewide average as well. Housing costs are much higher in these markets, as are home values. However, higher incomes tends to keep the number of households experiencing overburden relatively low. The five-year trend in market vacancies shows that significantly more homes were on the market in 2021 than in 2017, but even this increase had little influence on housing costs, which rose strongly for both owners and renters during that time.

- The partnership's last market type covers central Ann Arbor as well as central Ypsilanti and neighborhoods to its immediate west. 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.

Adrian

Population

14,140

Households

5,896

Median HH Income

\$35,779

Owner HH Income

\$46,153

Renter HH Income

\$28,659

Housing Costs

Owner Units

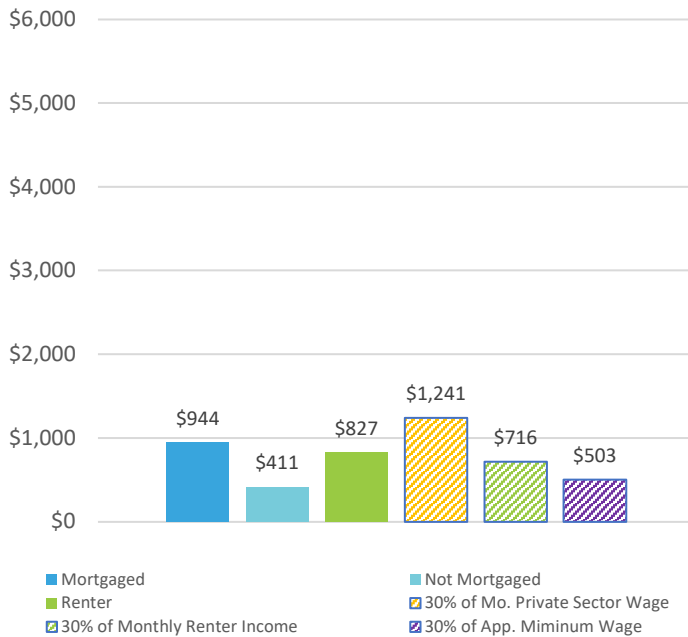
Home Value	\$68,051	2016 Value	\$61,806
Cost M/NM	\$944/\$411	Value ▲	10.1%
\$22,684 To afford median home			

Renter Units

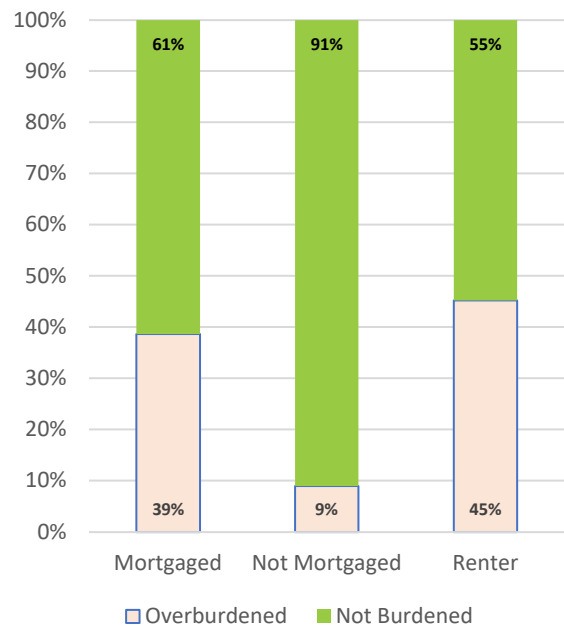
Gross Rent	\$827	2016 Rent	\$794
		Rent ▲	4.2%
\$33,080 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,657	Owner HH	54%	Renter HH	46%		
Median Year Built	1961	% Built Pre-1970		64.4%			
Median Move Year	2014	% Built After 2010		0.8%			
Median Rooms	5.4	SF%	52.7%	MM%	21.6%	MF%	15%

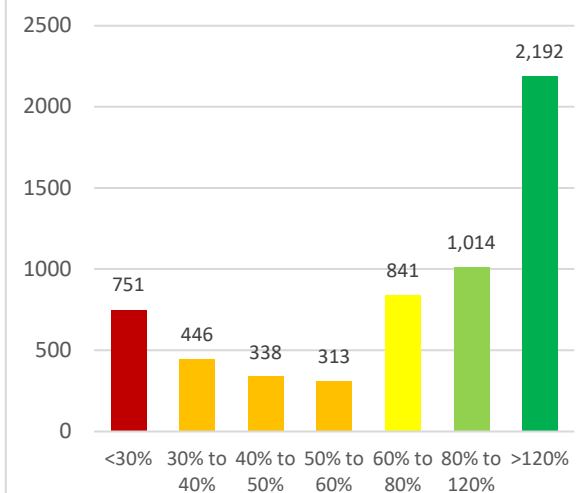
Vacancy Rates

Total	11.4%	Owner	0%	Renter	0.1%		
Seasonal	0.8%	Other	4.8%	# V Rent	185	#V Owner	45

Homeownership Rate by Race/Ethnicity

Black	58.5%	White	52.7%
Asian	15.6%	Other or Multiracial	70.4%
Am. Indian	100.0%	Hispanic	60.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Adrian

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

4.8%
5,896

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
0.93	--	--
\$35,779	--	3.0%
\$46,153	--	5.6%
\$28,659	--	22.9%
\$68,051	--	10.1%
\$827	--	4.2%
\$33,080	--	--
\$22,684	--	--
2,042	35%	-11.1%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
321	4.8%	-45.2%
53	0.8%	71.0%
45	0.7%	-63.4%
185	2.8%	428.6%
2,253	33.8%	--
1,499	22.5%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Growing

Low Strength and High Need (Type II)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	106	174	280
Market supply (vacant on market, adjusted for age)	32	103	135
5 year Market production goals (based on 75K units)	71	69	140
1 year Market production goals (based on 15K units)	14	14	28
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Adrian

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	226	Total Amt/App	\$112,522	% Approved	77.0%
Total Conventional Apps	141	Conventional Amt/App	\$106,064	% Conv Apprvd	75.2%
Total Assisted Apps	85	Assisted Amt/App	\$123,235	% Asst Apprvd	80.0%
Applications by Race: White					
Total Apps	192	Total Amt/App	\$110,104	% Positive	77.6%
Total Conventional Apps	121	Conventional Amt/App	\$103,843	% Conv Positive	76.0%
Total Assisted Apps	71	Assisted Amt/App	\$120,775	% Asst Positive	80.3%
Applications by Race: Black					
Total Apps	7	Total Amt/App	\$117,857	% Positive	71%
Total Conventional Apps	3	Conventional Amt/App	\$105,000	% Conv Positive	66.7%
Total Assisted Apps	4	Assisted Amt/App	\$127,500	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$105,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	6	Total Amt/App	\$150,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$60,000	% Conv Positive	50.0%
Total Assisted Apps	4	Assisted Amt/App	\$195,000	% Asst Positive	50.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	22	Total Amt/App	\$127,727	% Positive	68.2%
Total Conventional Apps	13	Conventional Amt/App	\$117,308	% Conv Positive	61.5%
Total Assisted Apps	9	Assisted Amt/App	\$142,778	% Asst Positive	77.8%
Applications by Ethnicity: Hispanic					
Total Apps	27	Total Amt/App	\$100,185	% Positive	70.4%
Total Conventional Apps	20	Conventional Amt/App	\$98,000	% Conv Positive	70.0%
Total Assisted Apps	7	Assisted Amt/App	\$106,429	% Asst Positive	71.4%

Ann Arbor-Central

Population

31,048

Households

8,528

Median HH Income

\$39,753

Owner HH Income

\$97,745

Renter HH Income

\$20,120

Housing Costs

Owner Units

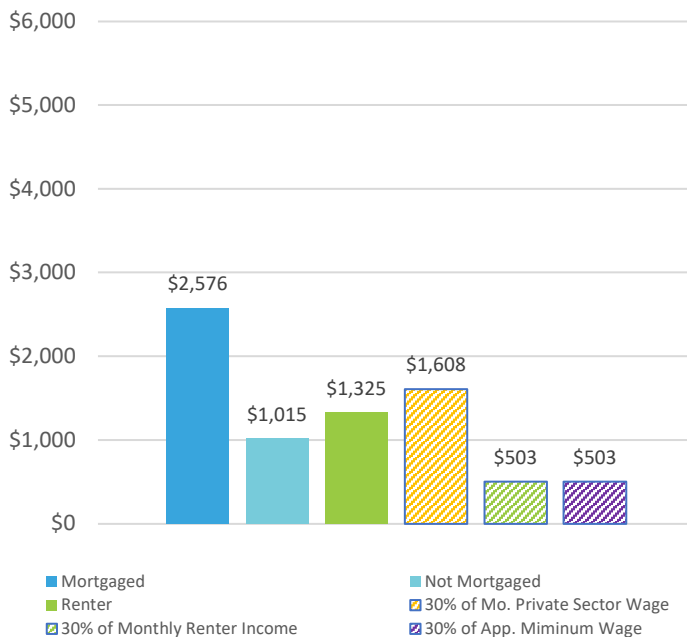
Home Value	\$536,000	2016 Value	\$449,507
Cost M/NM	\$2576/\$1015	Value ▲	19.2%
\$178,667 To afford median home			

Renter Units

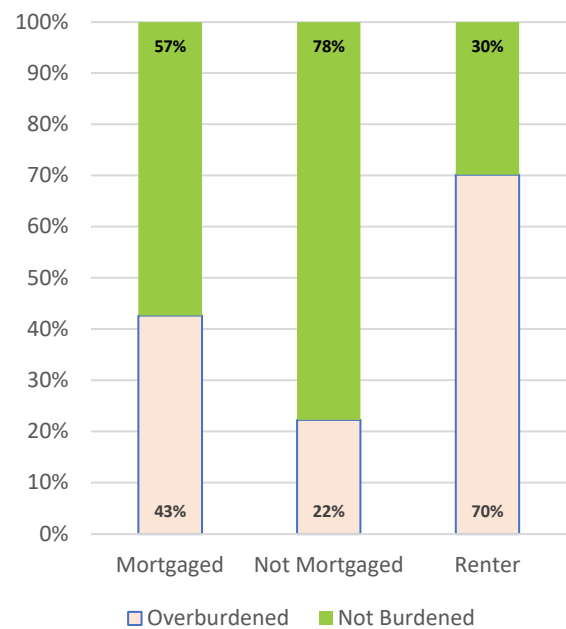
Gross Rent	\$1,325	2016 Rent	\$1,371
		Rent ▲	-3.3%
\$53,000 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,760	Owner HH	17%	Renter HH	83%
Median Year Built	1966	% Built Pre-1970			55.6%
Median Move Year	2017	% Built After 2010			9.4%
Median Rooms	4.4	SF%	24.3%	MM%	24.9%
				MF%	50.6%

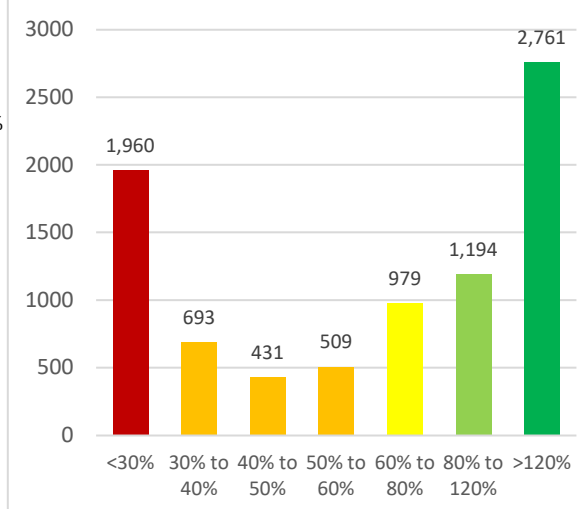
Vacancy Rates

Total	12.6%	Owner	0%	Renter	0.1%
Seasonal	1.8%	Other	0.0%	# V Rent	458
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	10.4%	White	20.6%
Asian	4.9%	Other or Multiracial	22.9%
Am. Indian	0.0%	Hispanic	5.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ann Arbor-Central

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	7.3%	4.5%
Household Count, 2021	8,528	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	7.34	--	--	--	--	--
Median Income, 2021	\$39,753	--	5.4%	\$73,066	--	10.7%
Median owner income, 2021	\$97,745	--	-19.8%	\$88,788	--	7.9%
Median renter income, 2021	\$20,120	--	-21.5%	\$40,816	--	12.5%
Median home value	\$536,000	--	19.2%	\$224,337	--	20.0%
Median gross rent	\$1,325	--	-3.3%	\$1,080	--	10.5%
Income needed for median rent	\$53,000	--	--	\$43,195	--	--
Income needed for median value	\$178,667	--	--	\$74,779	--	--
Overburdened households	5,477	64%	5.4%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	0	0.0%	-100.0%	10,851	2.6%	-18.3%
Seasonal vacancy	172	1.8%	855.6%	10,479	2.5%	-3.5%
For-Sale vacancy	0	0.0%	-100.0%	2,389	0.6%	-44.5%
For-Rent vacancy	458	4.7%	195.5%	4,425	1.0%	-22.1%
Homes built pre-1940	2,837	29.1%	--	66,071	15.7%	--
Homes built post-1990	2,511	25.7%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	30	887	918
Market supply (vacant on market, adjusted for age)	0	225	225
5 year Market production goals (based on 75K units)	29	639	668
1 year Market production goals (based on 15K units)	6	128	134
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ann Arbor-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	73	Total Amt/App	\$462,808	% Approved	74.0%
Total Conventional Apps	72	Conventional Amt/App	\$461,806	% Conv Apprvd	73.6%
Total Assisted Apps	1	Assisted Amt/App	\$535,000	% Asst Apprvd	100.0%
Applications by Race: White					
Total Apps	38	Total Amt/App	\$518,947	% Positive	81.6%
Total Conventional Apps	37	Conventional Amt/App	\$518,514	% Conv Positive	81.1%
Total Assisted Apps	1	Assisted Amt/App	\$535,000	% Asst Positive	100.0%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$467,500	% Positive	100%
Total Conventional Apps	4	Conventional Amt/App	\$467,500	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	14	Total Amt/App	\$308,571	% Positive	57.1%
Total Conventional Apps	14	Conventional Amt/App	\$308,571	% Conv Positive	57.1%
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	12	Total Amt/App	\$435,833	% Positive	58.3%
Total Conventional Apps	12	Conventional Amt/App	\$435,833	% Conv Positive	58.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Ethnicity: Hispanic					
Total Apps	1	Total Amt/App	\$545,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$545,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Ann Arbor-Northeast

Population

25,834

Households

11,108

Median HH Income

\$72,441

Owner HH Income

\$136,607

Renter HH Income

\$48,923

Housing Costs

Owner Units

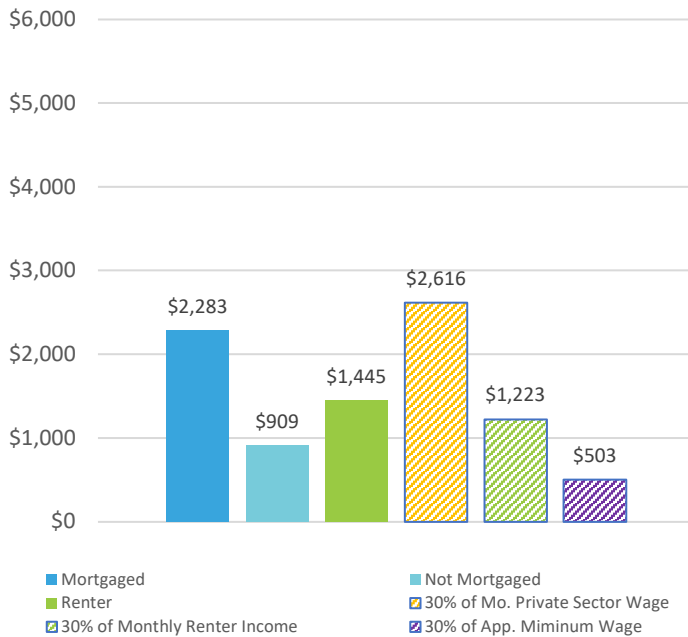
Home Value	\$365,601	2016 Value	\$308,740
Cost M/NM	\$2283/\$909	Value ▲	18.4%
\$121,867 To afford median home			

Renter Units

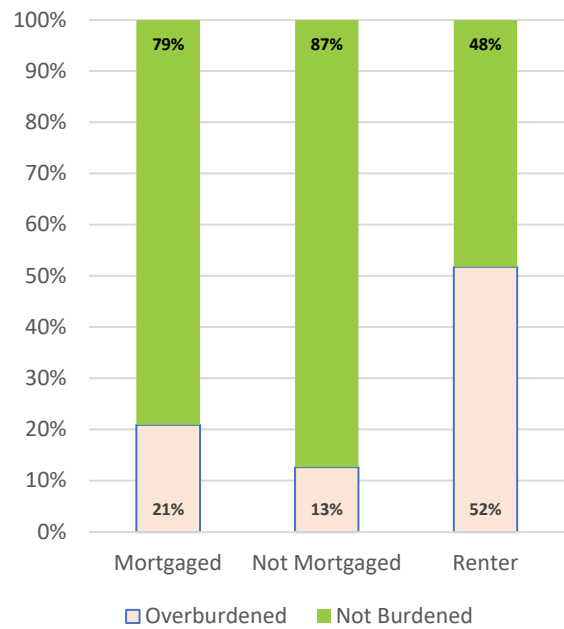
Gross Rent	\$1,445	2016 Rent	\$1,207
		Rent ▲	19.8%
\$57,800 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,933	Owner HH	37%	Renter HH	63%
Median Year Built	1975	% Built Pre-1970			34.8%
Median Move Year	2015	% Built After 2010			6.4%
Median Rooms	4.4	SF%	32.6%	MM%	42.8%
				MF%	24.4%

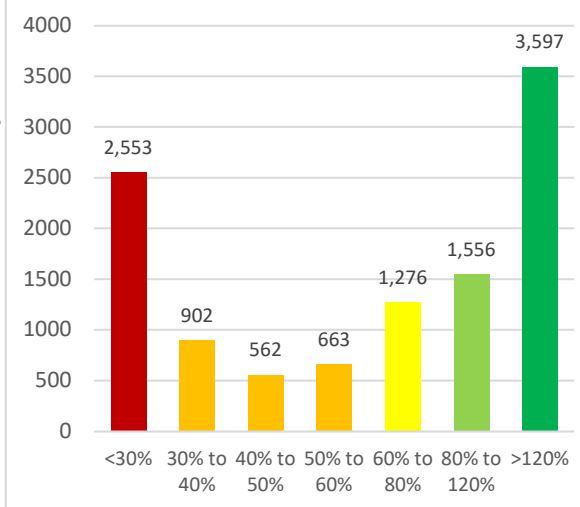
Vacancy Rates

Total	6.9%	Owner	0%	Renter	0%
Seasonal	0.8%	Other	1.4%	# V Rent	211
				#V Owner	111

Homeownership Rate by Race/Ethnicity

Black	25.3%	White	40.6%
Asian	29.2%	Other or Multiracial	43.0%
Am. Indian	100.0%	Hispanic	10.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ann Arbor-Northeast

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

7.4%
11,108

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
5.00	--	--
\$72,441	--	16.3%
\$136,607	--	12.1%
\$48,923	--	28.1%
\$365,601	--	18.4%
\$1,445	--	19.8%
\$57,800	--	--
\$121,867	--	--
4,358	39%	5.2%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
171	1.4%	5.6%
95	0.8%	93.9%
111	0.9%	326.9%
211	1.8%	-10.6%
946	7.9%	--
3,349	28.1%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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)	76	651	727
Market supply (vacant on market, adjusted for age)	38	73	111
5 year Market production goals (based on 75K units)	37	558	594
1 year Market production goals (based on 15K units)	7	112	119
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ann Arbor-Northeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	352	Total Amt/App	\$374,517	% Approved	73.3%
Total Conventional Apps	348	Conventional Amt/App	\$374,454	% Conv Apprvd	73.3%
Total Assisted Apps	4	Assisted Amt/App	\$380,000	% Asst Apprvd	75.0%
Applications by Race: White					
Total Apps	178	Total Amt/App	\$373,652	% Positive	77.5%
Total Conventional Apps	174	Conventional Amt/App	\$373,506	% Conv Positive	77.6%
Total Assisted Apps	4	Assisted Amt/App	\$380,000	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$411,667	% Positive	67%
Total Conventional Apps	3	Conventional Amt/App	\$411,667	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	98	Total Amt/App	\$367,857	% Positive	67.3%
Total Conventional Apps	98	Conventional Amt/App	\$367,857	% Conv Positive	67.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$675,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$675,000	% 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	52	Total Amt/App	\$388,654	% Positive	73.1%
Total Conventional Apps	52	Conventional Amt/App	\$388,654	% Conv Positive	73.1%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Ethnicity: Hispanic					
Total Apps	9	Total Amt/App	\$350,556	% Positive	88.9%
Total Conventional Apps	9	Conventional Amt/App	\$350,556	% Conv Positive	88.9%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Ann Arbor-Southeast

Population

14,957

Households

6,420

Median HH Income

\$118,394

Owner HH Income

\$135,849

Renter HH Income

\$47,292

Housing Costs

Owner Units

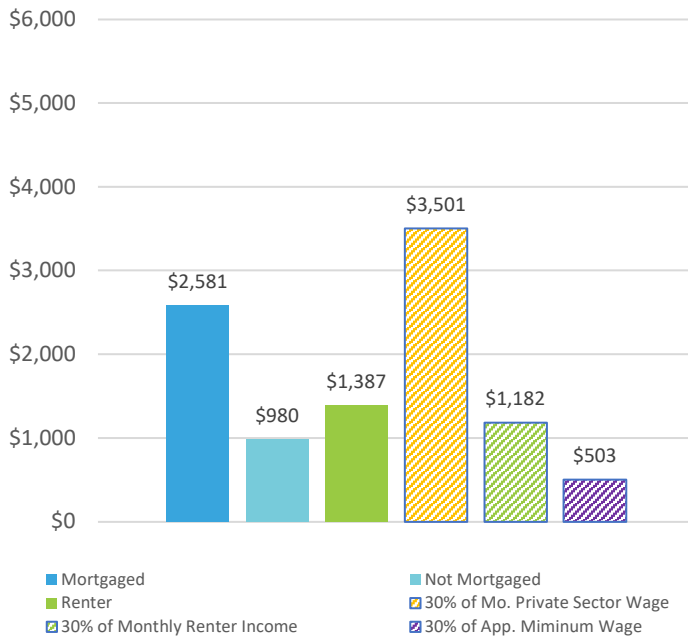
Home Value	\$411,570	2016 Value	\$369,087
Cost M/NM	\$2581/\$980	Value ▲	11.5%
\$137,190 To afford median home			

Renter Units

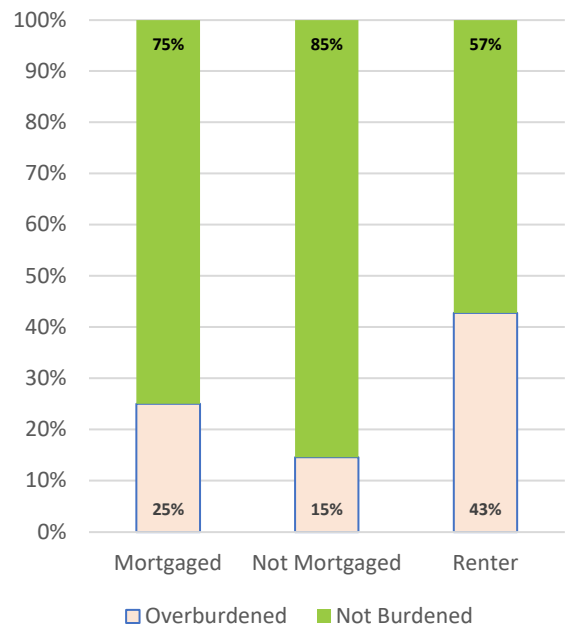
Gross Rent	\$1,387	2016 Rent	\$1,355
		Rent ▲	2.4%
\$55,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,612	Owner HH	78%	Renter HH	22%		
Median Year Built	1966	% Built Pre-1970	52.1%				
Median Move Year	2010	% Built After 2010	2.7%				
Median Rooms	6.2	SF%	54.6%	MM%	37%	MF%	7.1%

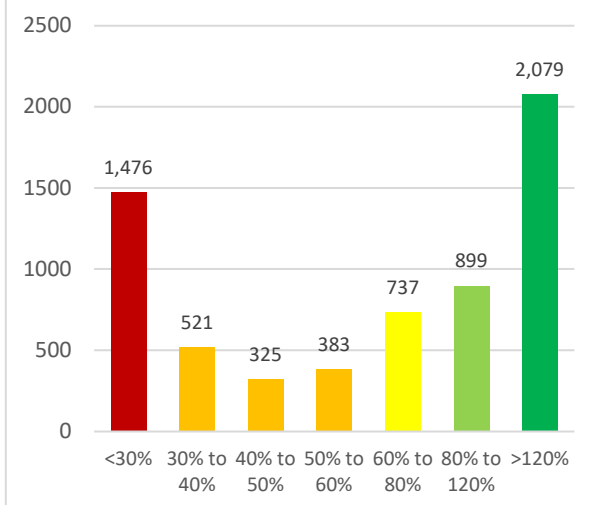
Vacancy Rates

Total	2.9%	Owner	0%	Renter	0%		
Seasonal	0.8%	Other	1.3%	# V Rent	50	#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	79.4%	White	74.9%
Asian	93.0%	Other or Multiracial	76.8%
Am. Indian	0.0%	Hispanic	58.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ann Arbor-Southeast

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.1%	4.5%
Household Count, 2021	6,420	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	5.63	--	--	--	--	--
Median Income, 2021	\$118,394	--	9.8%	\$73,066	--	10.7%
Median owner income, 2021	\$135,849	--	2.5%	\$88,788	--	7.9%
Median renter income, 2021	\$47,292	--	-18.4%	\$40,816	--	12.5%
Median home value	\$411,570	--	11.5%	\$224,337	--	20.0%
Median gross rent	\$1,387	--	2.4%	\$1,080	--	10.5%
Income needed for median rent	\$55,480	--	--	\$43,195	--	--
Income needed for median value	\$137,190	--	--	\$74,779	--	--
Overburdened households	1,637	25%	-4.7%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	86	1.3%	-42.7%	10,851	2.6%	-18.3%
Seasonal vacancy	56	0.8%	-15.2%	10,479	2.5%	-3.5%
For-Sale vacancy	0	0.0%	-100.0%	2,389	0.6%	-44.5%
For-Rent vacancy	50	0.8%	-51.9%	4,425	1.0%	-22.1%
Homes built pre-1940	544	8.2%	--	66,071	15.7%	--
Homes built post-1990	1,588	24.0%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	107	134	241
Market supply (vacant on market, adjusted for age)	0	19	19
5 year Market production goals (based on 75K units)	103	111	213
1 year Market production goals (based on 15K units)	21	22	43
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ann Arbor-Southeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	297	Total Amt/App	\$468,333	% Approved	76.4%
Total Conventional Apps	294	Conventional Amt/App	\$465,986	% Conv Apprvd	76.5%
Total Assisted Apps	3	Assisted Amt/App	\$698,333	% Asst Apprvd	66.7%
Applications by Race: White					
Total Apps	181	Total Amt/App	\$514,282	% Positive	74.0%
Total Conventional Apps	180	Conventional Amt/App	\$515,333	% Conv Positive	73.9%
Total Assisted Apps	1	Assisted Amt/App	\$325,000	% Asst Positive	100.0%
Applications by Race: Black					
Total Apps	9	Total Amt/App	\$480,556	% Positive	56%
Total Conventional Apps	7	Conventional Amt/App	\$365,000	% Conv Positive	57.1%
Total Assisted Apps	2	Assisted Amt/App	\$885,000	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	35	Total Amt/App	\$316,429	% Positive	82.9%
Total Conventional Apps	35	Conventional Amt/App	\$316,429	% Conv Positive	82.9%
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	56	Total Amt/App	\$398,214	% Positive	82.1%
Total Conventional Apps	56	Conventional Amt/App	\$398,214	% Conv Positive	82.1%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Ethnicity: Hispanic					
Total Apps	12	Total Amt/App	\$544,167	% Positive	75.0%
Total Conventional Apps	12	Conventional Amt/App	\$544,167	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Ann Arbor-Southwest

Population

23,314

Households

11,478

Median HH Income

\$75,930

Owner HH Income

\$115,177

Renter HH Income

\$57,030

Housing Costs

Owner Units

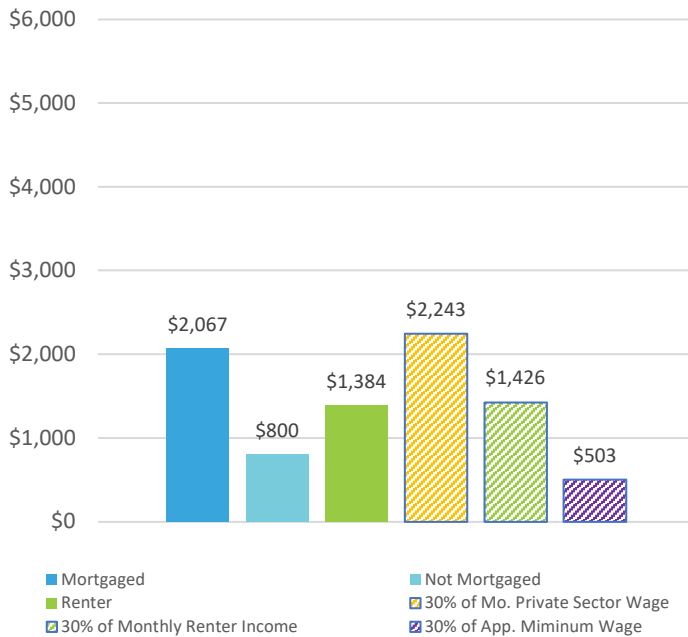
Home Value	\$351,081	2016 Value	\$259,331
Cost M/NM	\$2067/\$800	Value ▲	35.4%
\$117,027 To afford median home			

Renter Units

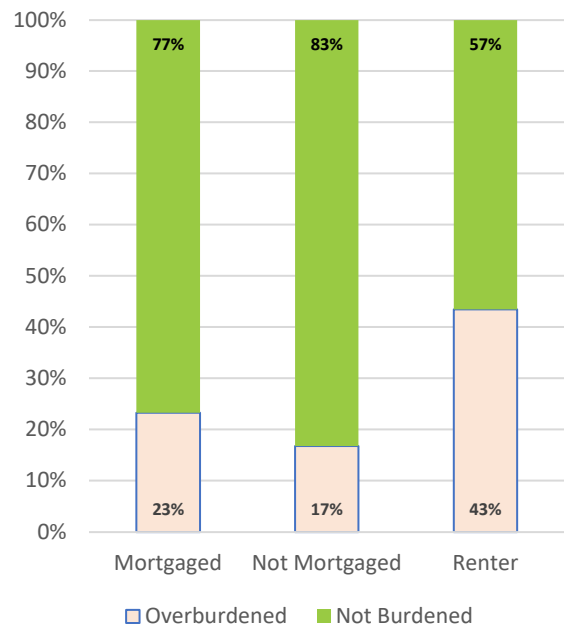
Gross Rent	\$1,384	2016 Rent	\$1,159
		Rent ▲	19.4%
\$55,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,998	Owner HH	37%	Renter HH	63%
Median Year Built	1969	% Built Pre-1970		42.8%	
Median Move Year	2016	% Built After 2010		4.9%	
Median Rooms	4.7	SF%	35.5%	MM%	40.1%
				MF%	24.1%

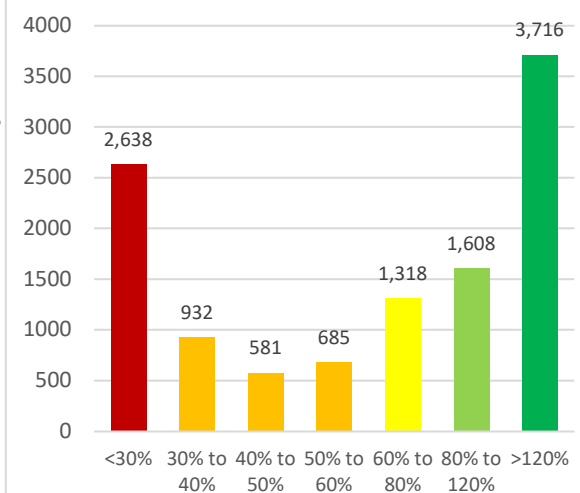
Vacancy Rates

Total	4.3%	Owner	0%	Renter	0%
Seasonal	1.4%	Other	1.5%	# V Rent	158
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	16.5%	White	43.7%
Asian	15.4%	Other or Multiracial	25.7%
Am. Indian	0.0%	Hispanic	36.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ann Arbor-Southwest

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.6%	4.5%
Household Count, 2021	11,478	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.80	--	--	--	--	--
Median Income, 2021	\$75,930	--	17.3%	\$73,066	--	10.7%
Median owner income, 2021	\$115,177	--	13.6%	\$88,788	--	7.9%
Median renter income, 2021	\$57,030	--	9.3%	\$40,816	--	12.5%
Median home value	\$351,081	--	35.4%	\$224,337	--	20.0%
Median gross rent	\$1,384	--	19.4%	\$1,080	--	10.5%
Income needed for median rent	\$55,360	--	--	\$43,195	--	--
Income needed for median value	\$117,027	--	--	\$74,779	--	--
Overburdened households	4,038	35%	12.8%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	176	1.5%	220.0%	10,851	2.6%	-18.3%
Seasonal vacancy	163	1.4%	9.4%	10,479	2.5%	-3.5%
For-Sale vacancy	0	0.0%	-100.0%	2,389	0.6%	-44.5%
For-Rent vacancy	158	1.3%	327.0%	4,425	1.0%	-22.1%
Homes built pre-1940	1,382	11.5%	--	66,071	15.7%	--
Homes built post-1990	2,590	21.6%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	79	604	683
Market supply (vacant on market, adjusted for age)	0	44	44
5 year Market production goals (based on 75K units)	76	541	617
1 year Market production goals (based on 15K units)	15	108	123
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ann Arbor-Southwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	259	Total Amt/App	\$305,154	% Approved	76.4%
Total Conventional Apps	252	Conventional Amt/App	\$306,627	% Conv Apprvd	76.2%
Total Assisted Apps	7	Assisted Amt/App	\$252,143	% Asst Apprvd	85.7%
Applications by Race: White					
Total Apps	178	Total Amt/App	\$320,281	% Positive	77.5%
Total Conventional Apps	174	Conventional Amt/App	\$320,690	% Conv Positive	77.6%
Total Assisted Apps	4	Assisted Amt/App	\$302,500	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	8	Total Amt/App	\$241,250	% Positive	88%
Total Conventional Apps	7	Conventional Amt/App	\$256,429	% Conv Positive	85.7%
Total Assisted Apps	1	Assisted Amt/App	\$135,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	22	Total Amt/App	\$236,364	% Positive	68.2%
Total Conventional Apps	22	Conventional Amt/App	\$236,364	% Conv Positive	68.2%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$318,333	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$318,333	% 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	42	Total Amt/App	\$301,905	% Positive	73.8%
Total Conventional Apps	40	Conventional Amt/App	\$306,500	% Conv Positive	72.5%
Total Assisted Apps	2	Assisted Amt/App	\$210,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$329,000	% Positive	80.0%
Total Conventional Apps	10	Conventional Amt/App	\$329,000	% Conv Positive	80.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Ann Arbor-West

Population

28,476

Households

12,539

Median HH Income

\$105,048

Owner HH Income

\$137,605

Renter HH Income

\$59,266

Housing Costs

Owner Units

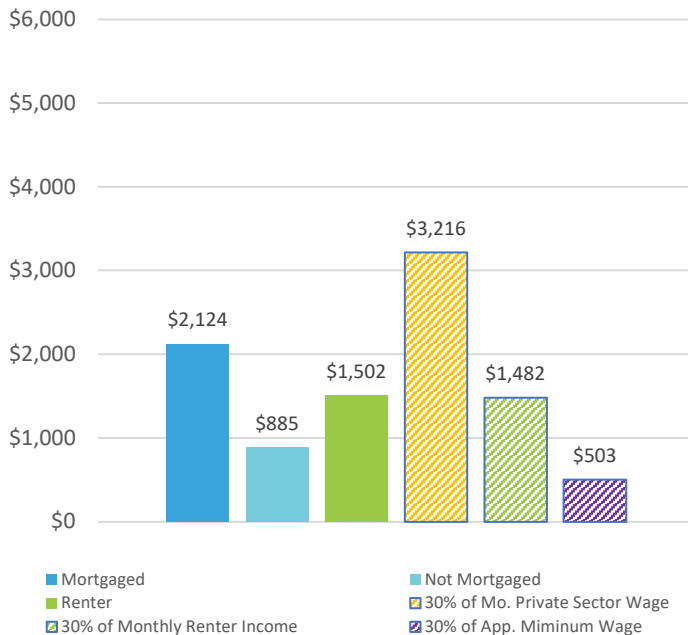
Home Value	\$380,419	2016 Value	\$287,820
Cost M/NM	\$2124/\$885	Value ▲	32.2%
\$126,806 To afford median home			

Renter Units

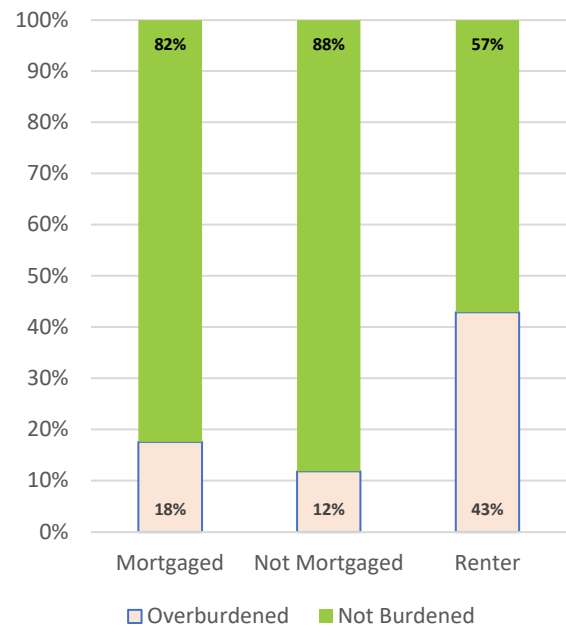
Gross Rent	\$1,502	2016 Rent	\$1,232
		Rent ▲	21.9%
\$60,080 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,072	Owner HH	66%	Renter HH	34%		
Median Year Built	1962	% Built Pre-1970		62.1%			
Median Move Year	2011	% Built After 2010		2.6%			
Median Rooms	6.0	SF%	64.6%	MM%	24.9%	MF%	10.3%

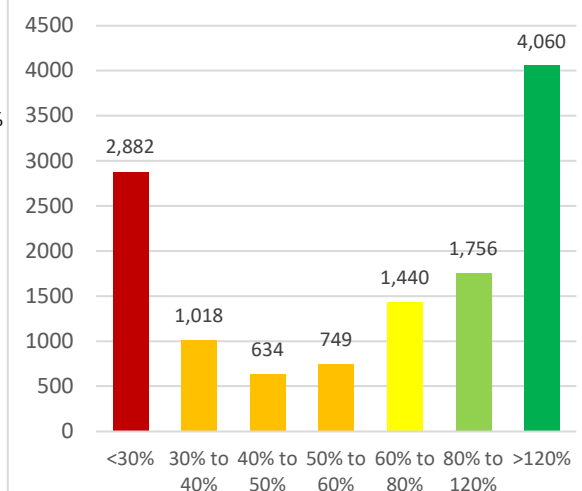
Vacancy Rates

Total	4.1%	Owner	0%	Renter	0%		
Seasonal	0.8%	Other	1.2%	# V Rent	127	#V Owner	105

Homeownership Rate by Race/Ethnicity

Black	38.4%	White	68.8%
Asian	62.0%	Other or Multiracial	54.4%
Am. Indian	7.1%	Hispanic	36.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ann Arbor-West

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

2.0%
12,539

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
5.21	--	--
\$105,048	--	16.3%
\$137,605	--	23.3%
\$59,266	--	5.3%
\$380,419	--	32.2%
\$1,502	--	21.9%
\$60,080	--	--
\$126,806	--	--
3,131	25%	-0.6%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
156	1.2%	-51.9%
101	0.8%	114.9%
105	0.8%	66.7%
127	1.0%	39.6%
2,279	17.4%	--
2,002	15.3%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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)	132	408	540
Market supply (vacant on market, adjusted for age)	73	61	134
5 year Market production goals (based on 75K units)	57	335	392
1 year Market production goals (based on 15K units)	11	67	78
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ann Arbor-West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	477	Total Amt/App	\$360,031	% Approved	81.1%
Total Conventional Apps	458	Conventional Amt/App	\$358,624	% Conv Apprvd	81.4%
Total Assisted Apps	19	Assisted Amt/App	\$393,947	% Asst Apprvd	73.7%
Applications by Race: White					
Total Apps	321	Total Amt/App	\$358,053	% Positive	81.9%
Total Conventional Apps	314	Conventional Amt/App	\$357,325	% Conv Positive	81.8%
Total Assisted Apps	7	Assisted Amt/App	\$390,714	% Asst Positive	85.7%
Applications by Race: Black					
Total Apps	7	Total Amt/App	\$323,571	% Positive	86%
Total Conventional Apps	6	Conventional Amt/App	\$316,667	% Conv Positive	83.3%
Total Assisted Apps	1	Assisted Amt/App	\$365,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	32	Total Amt/App	\$394,688	% Positive	96.9%
Total Conventional Apps	30	Conventional Amt/App	\$398,667	% Conv Positive	96.7%
Total Assisted Apps	2	Assisted Amt/App	\$335,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$348,333	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$305,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$370,000	% 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	95	Total Amt/App	\$363,737	% Positive	73.7%
Total Conventional Apps	86	Conventional Amt/App	\$358,605	% Conv Positive	75.6%
Total Assisted Apps	9	Assisted Amt/App	\$412,778	% Asst Positive	55.6%
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$342,500	% Positive	50.0%
Total Conventional Apps	4	Conventional Amt/App	\$342,500	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Blissfield

Population

11,382

Households

4,467

Median HH Income

\$67,014

Owner HH Income

\$69,916

Renter HH Income

\$54,254

Housing Costs

Owner Units

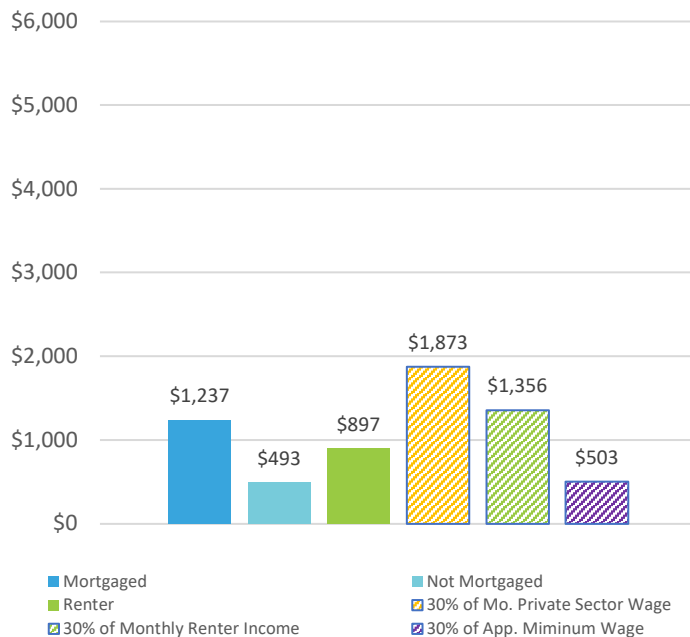
Home Value	\$136,148	2016 Value	\$124,508
Cost M/NM	\$1237/\$493	Value ▲	9.3%
\$45,383 To afford median home			

Renter Units

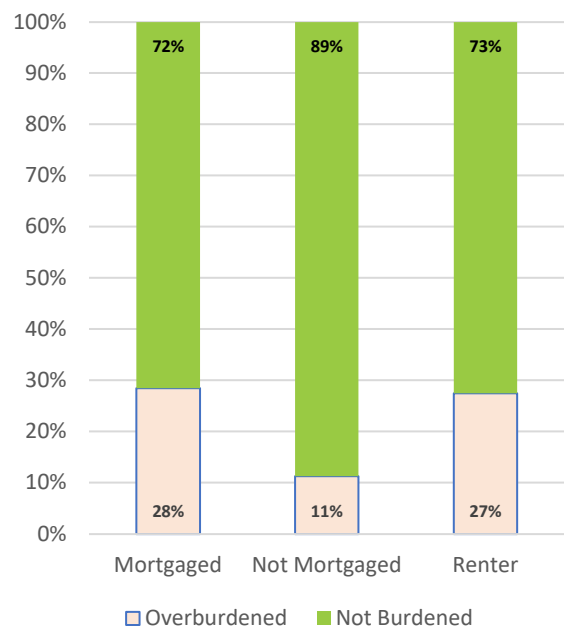
Gross Rent	\$897	2016 Rent	\$976
		Rent ▲	-8.1%
\$35,880 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	4,715	Owner HH	84%	Renter HH	16%
Median Year Built	1946	% Built Pre-1970			71.2%
Median Move Year	2005	% Built After 2010			0.5%
Median Rooms	6.6	SF%	87.6%	MM%	6.5%
				MF%	0.8%

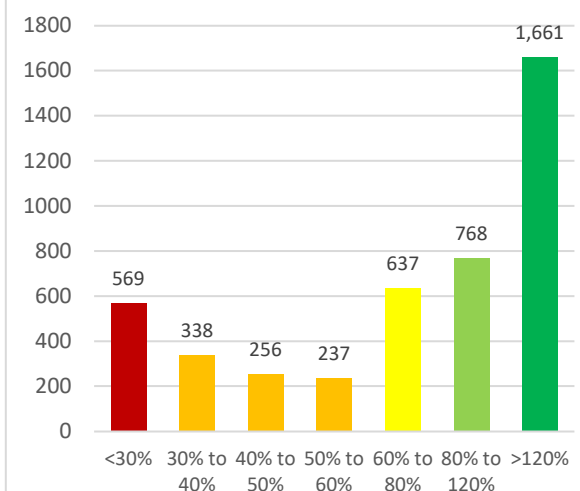
Vacancy Rates

Total	5.3%	Owner	0%	Renter	0%
Seasonal	1.0%	Other	3.6%	# V Rent	0
				#V Owner	2

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	83.9%
Asian	100.0%	Other or Multiracial	66.2%
Am. Indian	100.0%	Hispanic	57.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Blissfield

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.0%	4.5%
Household Count, 2021	4,467	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.86	--	--	--	--	--
Median Income, 2021	\$67,014	--	15.7%	\$73,066	--	10.7%
Median owner income, 2021	\$69,916	--	9.5%	\$88,788	--	7.9%
Median renter income, 2021	\$54,254	--	32.0%	\$40,816	--	12.5%
Median home value	\$136,148	--	9.3%	\$224,337	--	20.0%
Median gross rent	\$897	--	-8.1%	\$1,080	--	10.5%
Income needed for median rent	\$35,880	--	--	\$43,195	--	--
Income needed for median value	\$45,383	--	--	\$74,779	--	--
Overburdened households	1,007	23%	-21.4%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	170	3.6%	-56.1%	10,851	2.6%	-18.3%
Seasonal vacancy	49	1.0%	-9.3%	10,479	2.5%	-3.5%
For-Sale vacancy	2	0.0%	-85.7%	2,389	0.6%	-44.5%
For-Rent vacancy	0	0.0%	-100.0%	4,425	1.0%	-22.1%
Homes built pre-1940	1,925	40.8%	--	66,071	15.7%	--
Homes built post-1990	699	14.8%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	71	17	88
Market supply (vacant on market, adjusted for age)	1	0	1
5 year Market production goals (based on 75K units)	67	16	84
1 year Market production goals (based on 15K units)	13	3	17
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Blissfield

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	166	Total Amt/App	\$166,506	% Approved	78.3%
Total Conventional Apps	113	Conventional Amt/App	\$168,451	% Conv Apprvd	81.4%
Total Assisted Apps	53	Assisted Amt/App	\$162,358	% Asst Apprvd	71.7%
Applications by Race: White					
Total Apps	149	Total Amt/App	\$164,866	% Positive	77.9%
Total Conventional Apps	98	Conventional Amt/App	\$165,714	% Conv Positive	80.6%
Total Assisted Apps	51	Assisted Amt/App	\$163,235	% Asst Positive	72.5%
Applications by Race: Black					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$105,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$105,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	5	Total Amt/App	\$325,000	% Positive	100.0%
Total Conventional Apps	5	Conventional Amt/App	\$325,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	15	Total Amt/App	\$186,333	% Positive	86.7%
Total Conventional Apps	15	Conventional Amt/App	\$186,333	% Conv Positive	86.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$160,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$135,000	% Conv Positive	0.0%
Total Assisted Apps	3	Assisted Amt/App	\$168,333	% Asst Positive	66.7%

Brighton

Population

38,749

Households

15,420

Median HH Income

\$89,430

Owner HH Income

\$101,031

Renter HH Income

\$52,336

Housing Costs

Owner Units

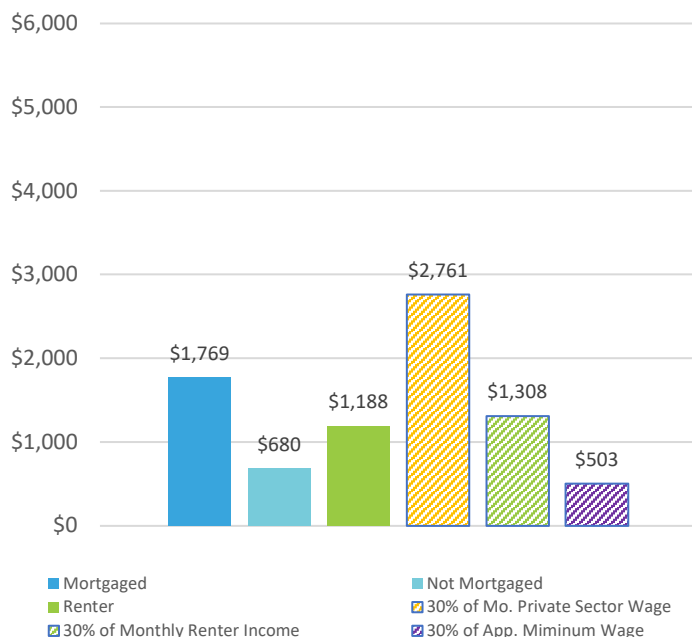
Home Value	\$281,085	2016 Value	\$238,895
Cost M/NM	\$1769/\$680	Value ▲	17.7%
\$93,695 To afford median home			

Renter Units

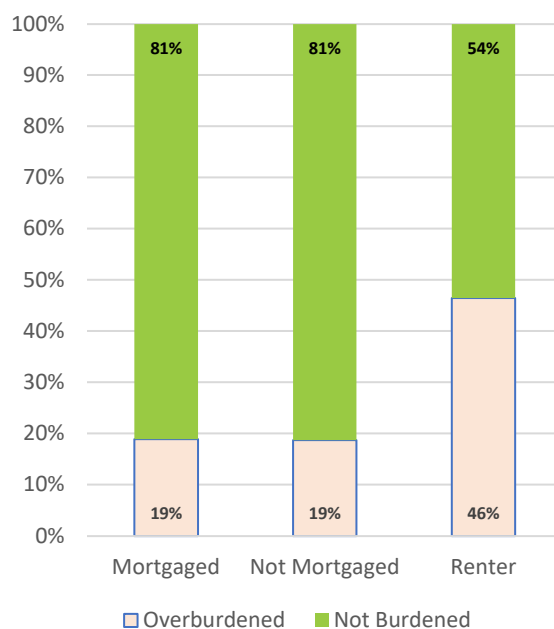
Gross Rent	\$1,188	2016 Rent	\$1,060
		Rent ▲	12.1%
\$47,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	16,208	Owner HH	81%	Renter HH	19%
Median Year Built	1992	% Built Pre-1970			16.3%
Median Move Year	2011	% Built After 2010			6.6%
Median Rooms	6.4	SF%	66.1%	MM%	17.9%
				MF%	10.7%

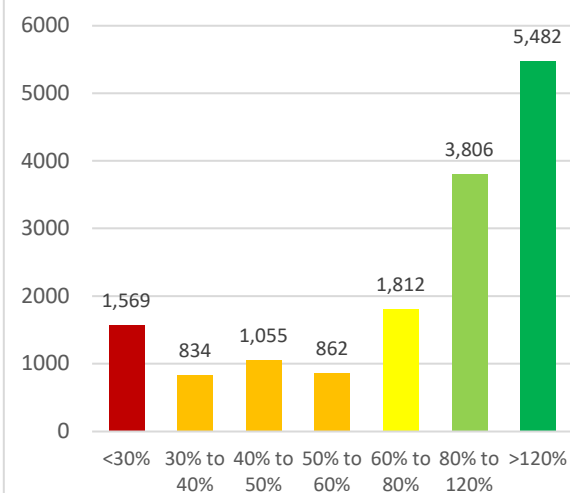
Vacancy Rates

Total	4.9%	Owner	0%	Renter	0.1%
Seasonal	0.8%	Other	0.3%	# V Rent	207
				#V Owner	18

Homeownership Rate by Race/Ethnicity

Black	33.7%	White	81.0%
Asian	81.1%	Other or Multiracial	78.2%
Am. Indian	100.0%	Hispanic	66.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Brighton

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Market

4.3%

Partnership

4.5%

Household Count, 2021

15,420

400,815

Housing Affordability

Home value / partnership income

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.85	--	--	--	--	--
Median Income, 2021	\$89,430	--	2.8%	\$73,066	--	10.7%
Median owner income, 2021	\$101,031	--	-1.0%	\$88,788	--	7.9%
Median renter income, 2021	\$52,336	--	14.3%	\$40,816	--	12.5%
Median home value	\$281,085	--	17.7%	\$224,337	--	20.0%
Median gross rent	\$1,188	--	12.1%	\$1,080	--	10.5%
Income needed for median rent	\$47,520	--	--	\$43,195	--	--
Income needed for median value	\$93,695	--	--	\$74,779	--	--
Overburdened households	3,728	24%	-1.3%	102,670	25.6%	-7.6%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	50	0.3%	-83.7%	10,851	2.6%	-18.3%
Seasonal vacancy	135	0.8%	-27.0%	10,479	2.5%	-3.5%
For-Sale vacancy	18	0.1%	-88.2%	2,389	0.6%	-44.5%
For-Rent vacancy	207	1.3%	11.3%	4,425	1.0%	-22.1%
Homes built pre-1940	722	4.5%	--	66,071	15.7%	--
Homes built post-1990	9,193	56.7%	--	147,506	35.0%	--

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)	293	276	570
Market supply (vacant on market, adjusted for age)	3	34	37
5 year Market production goals (based on 75K units)	280	234	514
1 year Market production goals (based on 15K units)	56	47	103
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Brighton

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	772	Total Amt/App	\$305,285	% Approved	85.0%
Total Conventional Apps	669	Conventional Amt/App	\$306,330	% Conv Apprvd	85.5%
Total Assisted Apps	103	Assisted Amt/App	\$298,495	% Asst Apprvd	81.6%
Applications by Race: White					
Total Apps	665	Total Amt/App	\$304,038	% Positive	85.9%
Total Conventional Apps	580	Conventional Amt/App	\$305,362	% Conv Positive	86.2%
Total Assisted Apps	85	Assisted Amt/App	\$295,000	% Asst Positive	83.5%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$300,000	% Positive	100%
Total Conventional Apps	1	Conventional Amt/App	\$195,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$405,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	11	Total Amt/App	\$422,273	% Positive	63.6%
Total Conventional Apps	8	Conventional Amt/App	\$460,000	% Conv Positive	75.0%
Total Assisted Apps	3	Assisted Amt/App	\$321,667	% Asst Positive	33.3%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$320,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$320,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	80	Total Amt/App	\$305,250	% Positive	81.3%
Total Conventional Apps	73	Conventional Amt/App	\$298,973	% Conv Positive	80.8%
Total Assisted Apps	7	Assisted Amt/App	\$370,714	% Asst Positive	85.7%
Applications by Ethnicity: Hispanic					
Total Apps	9	Total Amt/App	\$251,667	% Positive	77.8%
Total Conventional Apps	8	Conventional Amt/App	\$253,750	% Conv Positive	75.0%
Total Assisted Apps	1	Assisted Amt/App	\$235,000	% Asst Positive	100.0%

Brighton-East

Population

25,864

Households

9,253

Median HH Income

\$111,614

Owner HH Income

\$114,724

Renter HH Income

\$47,813

Housing Costs

Owner Units

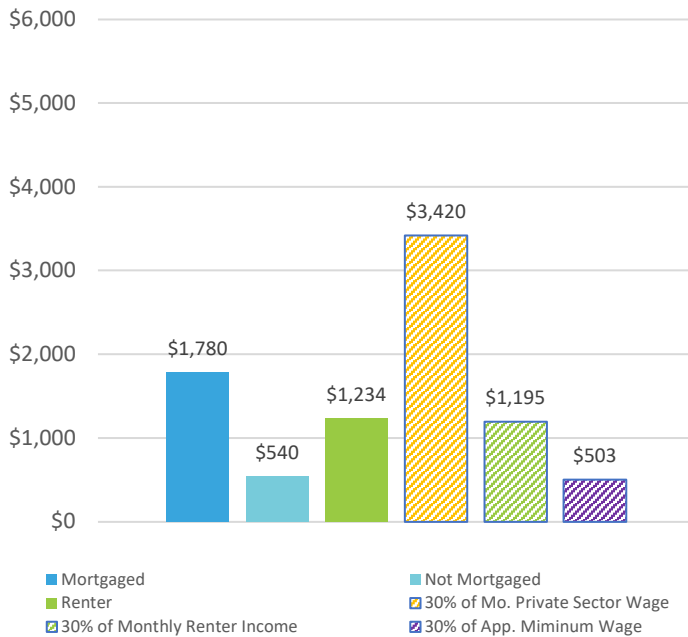
Home Value	\$314,502	2016 Value	\$263,385
Cost M/NM	\$1780/\$540	Value ▲	19.4%
\$104,834 To afford median home			

Renter Units

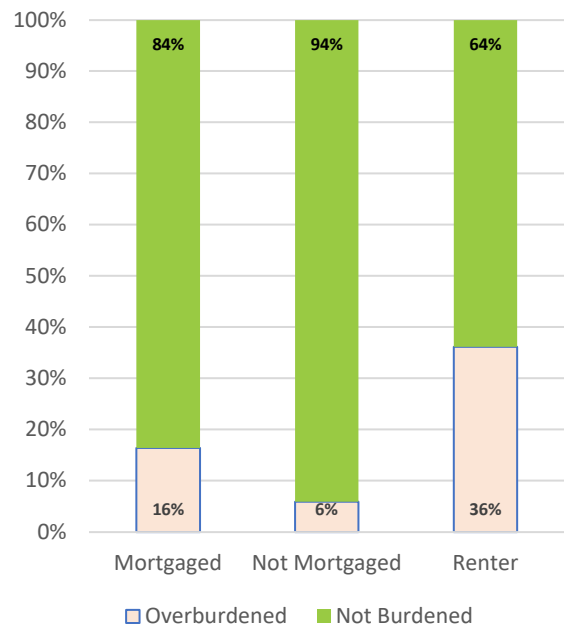
Gross Rent	\$1,234	2016 Rent	\$1,104
		Rent ▲	11.7%
\$49,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,624	Owner HH	94%	Renter HH	6%
Median Year Built	1984	% Built Pre-1970		23.1%	
Median Move Year	2007	% Built After 2010		6.3%	
Median Rooms	7.3	SF%	94.5%	MM%	2.6%
				MF%	1.4%

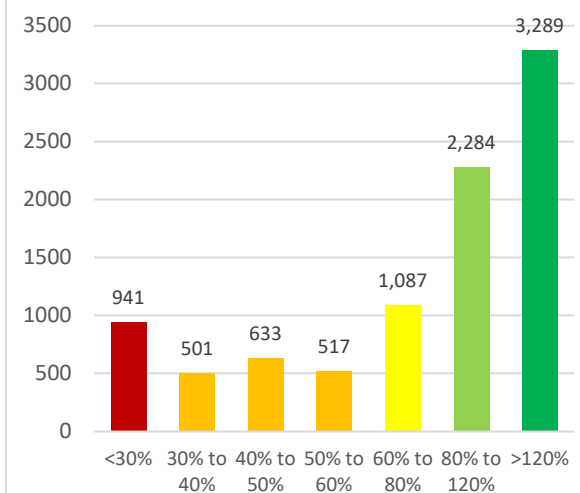
Vacancy Rates

Total	3.9%	Owner	0%	Renter	0%
Seasonal	1.4%	Other	0.9%	# V Rent	14
				#V Owner	12

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	94.1%
Asian	92.7%	Other or Multiracial	96.3%
Am. Indian	100.0%	Hispanic	96.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Brighton-East

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

3.2%
9,253

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
4.30	--	--
\$111,614	--	2.3%
\$114,724	--	3.1%
\$47,813	--	-11.0%
\$314,502	--	19.4%
\$1,234	--	11.7%
\$49,360	--	--
\$104,834	--	--
1,373	15%	-11.4%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
82	0.9%	-61.3%
138	1.4%	60.5%
12	0.1%	-68.4%
14	0.1%	-30.0%
292	3.0%	--
3,879	40.3%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

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)	119	34	153
Market supply (vacant on market, adjusted for age)	3	5	8
5 year Market production goals (based on 75K units)	112	27	140
1 year Market production goals (based on 15K units)	22	5	28
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Brighton-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	617	Total Amt/App	\$348,712	% Approved	80.7%
Total Conventional Apps	551	Conventional Amt/App	\$352,604	% Conv Apprvd	80.9%
Total Assisted Apps	66	Assisted Amt/App	\$316,212	% Asst Apprvd	78.8%
Applications by Race: White					
Total Apps	500	Total Amt/App	\$346,640	% Positive	81.4%
Total Conventional Apps	443	Conventional Amt/App	\$352,246	% Conv Positive	81.7%
Total Assisted Apps	57	Assisted Amt/App	\$303,070	% Asst Positive	78.9%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$463,000	% Positive	40%
Total Conventional Apps	3	Conventional Amt/App	\$518,333	% Conv Positive	66.7%
Total Assisted Apps	2	Assisted Amt/App	\$380,000	% Asst Positive	0.0%
Applications by Race: Asian					
Total Apps	4	Total Amt/App	\$347,500	% Positive	100.0%
Total Conventional Apps	4	Conventional Amt/App	\$347,500	% 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	\$250,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$250,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	2	Total Amt/App	\$450,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$450,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	94	Total Amt/App	\$351,915	% Positive	79.8%
Total Conventional Apps	89	Conventional Amt/App	\$349,494	% Conv Positive	78.7%
Total Assisted Apps	5	Assisted Amt/App	\$395,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$190,000	% Positive	100.0%
Total Conventional Apps	4	Conventional Amt/App	\$190,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Brighton State Recreation Area

Population

21,097

Households

8,393

Median HH Income

\$98,936

Owner HH Income

\$101,312

Renter HH Income

\$49,210

Housing Costs

Owner Units

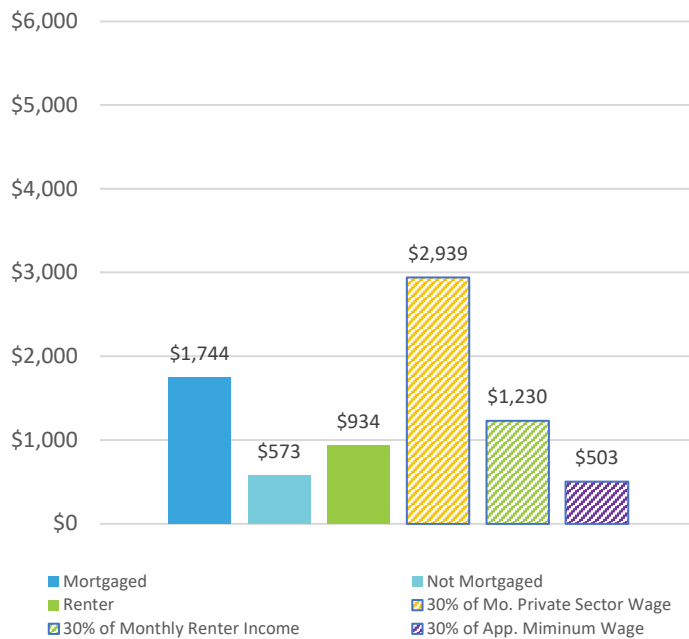
Home Value	\$298,208	2016 Value	\$231,364
Cost M/NM	\$1744/\$573	Value ▲	28.9%
\$99,403 To afford median home			

Renter Units

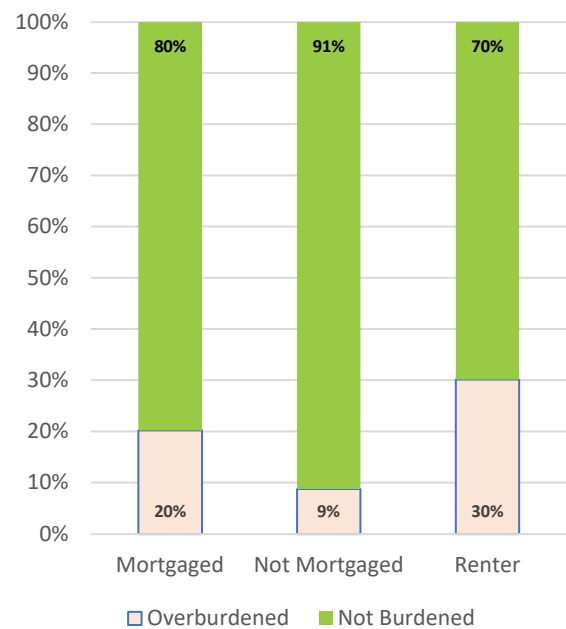
Gross Rent	\$934	2016 Rent	\$1,184
		Rent ▲	-21.1%
\$37,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,043	Owner HH	94%	Renter HH	6%
Median Year Built	1986	% Built Pre-1970		21.4%	
Median Move Year	2006	% Built After 2010		3.8%	
Median Rooms	7.2	SF%	93.9%	MM%	1.8%
				MF%	0%

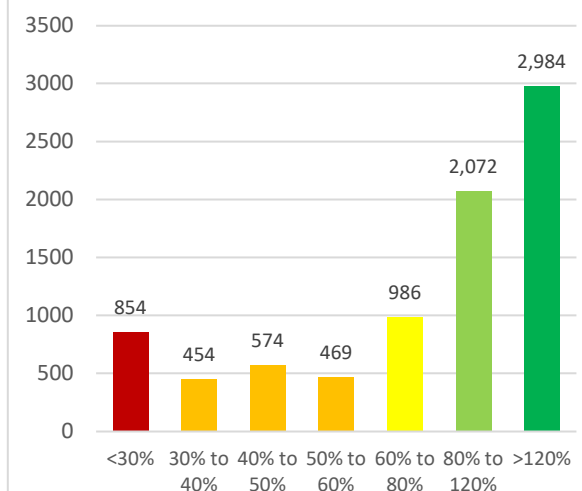
Vacancy Rates

Total	7.2%	Owner	0%	Renter	0.1%
Seasonal	4.4%	Other	0.1%	# V Rent	53
				#V Owner	108

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	94.4%
Asian	100.0%	Other or Multiracial	100.0%
Am. Indian	100.0%	Hispanic	100.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Brighton State Recreation Area

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.9%	4.5%
Household Count, 2021	8,393	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.08	--	--	--	--	--
Median Income, 2021	\$98,936	--	8.2%	\$73,066	--	10.7%
Median owner income, 2021	\$101,312	--	7.5%	\$88,788	--	7.9%
Median renter income, 2021	\$49,210	--	-25.1%	\$40,816	--	12.5%
Median home value	\$298,208	--	28.9%	\$224,337	--	20.0%
Median gross rent	\$934	--	-21.1%	\$1,080	--	10.5%
Income needed for median rent	\$37,360	--	--	\$43,195	--	--
Income needed for median value	\$99,403	--	--	\$74,779	--	--
Overburdened households	1,452	17%	-22.3%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	9	0.1%	-93.8%	10,851	2.6%	-18.3%
Seasonal vacancy	397	4.4%	-12.4%	10,479	2.5%	-3.5%
For-Sale vacancy	108	1.2%	89.5%	2,389	0.6%	-44.5%
For-Rent vacancy	53	0.6%	152.4%	4,425	1.0%	-22.1%
Homes built pre-1940	424	4.7%	--	66,071	15.7%	--
Homes built post-1990	4,326	47.8%	--	147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*	High 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)	135	6	140
Market supply (vacant on market, adjusted for age)	18	33	50
5 year Market production goals (based on 75K units)	113	0	113
1 year Market production goals (based on 15K units)	23	0	23
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Brighton State Recreation Area

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	456	Total Amt/App	\$327,039	% Approved	85.5%
Total Conventional Apps	369	Conventional Amt/App	\$336,599	% Conv Apprvd	87.5%
Total Assisted Apps	87	Assisted Amt/App	\$286,494	% Asst Apprvd	77.0%
Applications by Race: White					
Total Apps	376	Total Amt/App	\$326,862	% Positive	85.6%
Total Conventional Apps	301	Conventional Amt/App	\$335,831	% Conv Positive	88.4%
Total Assisted Apps	75	Assisted Amt/App	\$290,867	% Asst Positive	74.7%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$403,000	% Positive	80%
Total Conventional Apps	4	Conventional Amt/App	\$422,500	% Conv Positive	75.0%
Total Assisted Apps	1	Assisted Amt/App	\$325,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	9	Total Amt/App	\$302,778	% Positive	66.7%
Total Conventional Apps	6	Conventional Amt/App	\$338,333	% Conv Positive	50.0%
Total Assisted Apps	3	Assisted Amt/App	\$231,667	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$325,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$325,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	56	Total Amt/App	\$327,857	% Positive	92.9%
Total Conventional Apps	50	Conventional Amt/App	\$332,400	% Conv Positive	92.0%
Total Assisted Apps	6	Assisted Amt/App	\$290,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$278,333	% Positive	83.3%
Total Conventional Apps	4	Conventional Amt/App	\$295,000	% Conv Positive	75.0%
Total Assisted Apps	2	Assisted Amt/App	\$245,000	% Asst Positive	100.0%

Brooklyn-Grass Lake

Population

19,388

Households

7,725

Median HH Income

\$81,115

Owner HH Income

\$87,021

Renter HH Income

\$37,037

Housing Costs

Owner Units

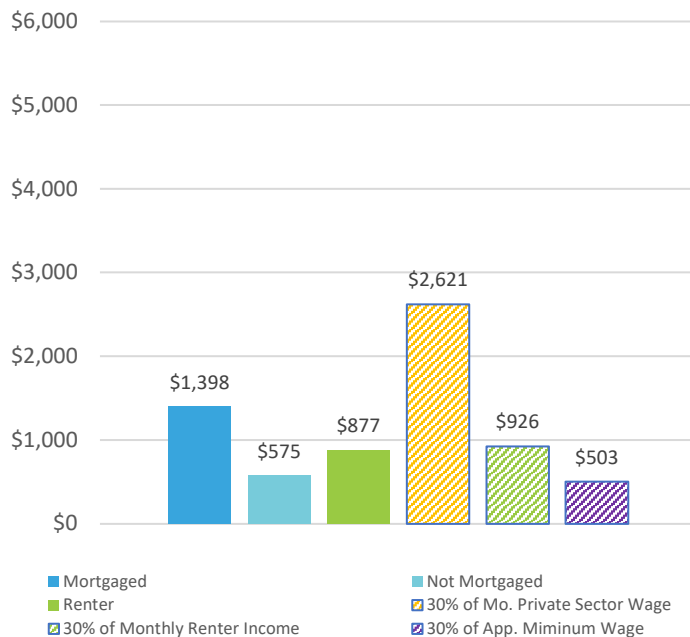
Home Value	\$216,814	2016 Value	\$187,629
Cost M/NM	\$1398/\$575	Value ▲	15.6%
\$72,271 To afford median home			

Renter Units

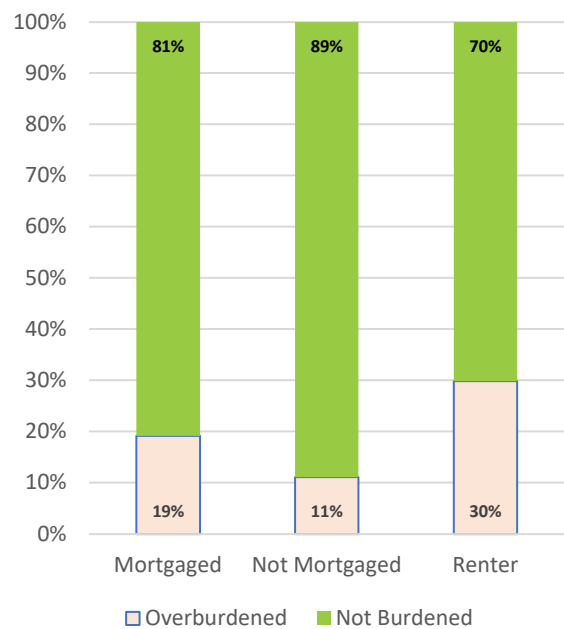
Gross Rent	\$877	2016 Rent	\$824
		Rent ▲	6.5%
\$35,080 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,031	Owner HH	91%	Renter HH	9%
Median Year Built	1978	% Built Pre-1970		40.7%	
Median Move Year	2007	% Built After 2010		2.5%	
Median Rooms	6.2	SF%	91.6%	MM%	4.1%
				MF%	1.4%

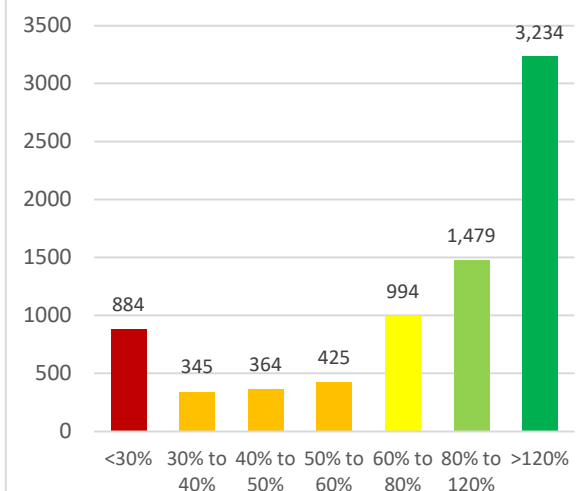
Vacancy Rates

Total	14.5%	Owner	0%	Renter	0.1%
Seasonal	12.3%	Other	0.8%	# V Rent	53
				#V Owner	49

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	90.8%
Asian	100.0%	Other or Multiracial	61.8%
Am. Indian	0.0%	Hispanic	60.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Brooklyn-Grass Lake

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

0.1%
7,725

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
2.97	--	--
\$81,115	--	21.5%
\$87,021	--	18.3%
\$37,037	--	11.8%
\$216,814	--	15.6%
\$877	--	6.5%
\$35,080	--	--
\$72,271	--	--
1,341	17%	-30.9%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
73	0.8%	-71.1%
1,114	12.3%	-16.7%
49	0.5%	-74.9%
53	0.6%	60.6%
1,497	16.6%	--
3,262	36.1%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	112	32	144
Market supply (vacant on market, adjusted for age)	18	27	45
5 year Market production goals (based on 75K units)	90	5	95
1 year Market production goals (based on 15K units)	18	1	19
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Brooklyn-Grass Lake

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	382	Total Amt/App	\$246,623	% Approved	83.2%
Total Conventional Apps	274	Conventional Amt/App	\$257,993	% Conv Apprvd	82.5%
Total Assisted Apps	108	Assisted Amt/App	\$217,778	% Asst Apprvd	85.2%
Applications by Race: White					
Total Apps	324	Total Amt/App	\$252,068	% Positive	84.6%
Total Conventional Apps	231	Conventional Amt/App	\$265,433	% Conv Positive	84.0%
Total Assisted Apps	93	Assisted Amt/App	\$218,871	% Asst Positive	86.0%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$251,667	% Positive	100%
Total Conventional Apps	1	Conventional Amt/App	\$345,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$205,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$215,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$215,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	5	Total Amt/App	\$221,000	% Positive	40.0%
Total Conventional Apps	2	Conventional Amt/App	\$95,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$305,000	% 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	48	Total Amt/App	\$211,250	% Positive	72.9%
Total Conventional Apps	38	Conventional Amt/App	\$211,579	% Conv Positive	71.1%
Total Assisted Apps	10	Assisted Amt/App	\$210,000	% Asst Positive	80.0%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$242,143	% Positive	57.1%
Total Conventional Apps	6	Conventional Amt/App	\$251,667	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$185,000	% Asst Positive	100.0%

Carleton

Population

33,382

Households

12,908

Median HH Income

\$70,100

Owner HH Income

\$76,250

Renter HH Income

\$48,562

Housing Costs

Owner Units

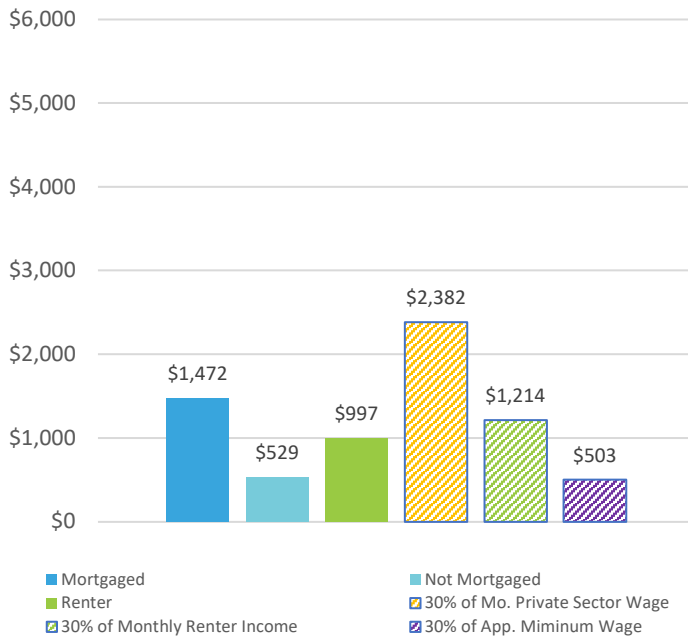
Home Value	\$173,665	2016 Value	\$141,901
Cost M/NM	\$1472/\$529	Value ▲	22.4%
\$57,888 To afford median home			

Renter Units

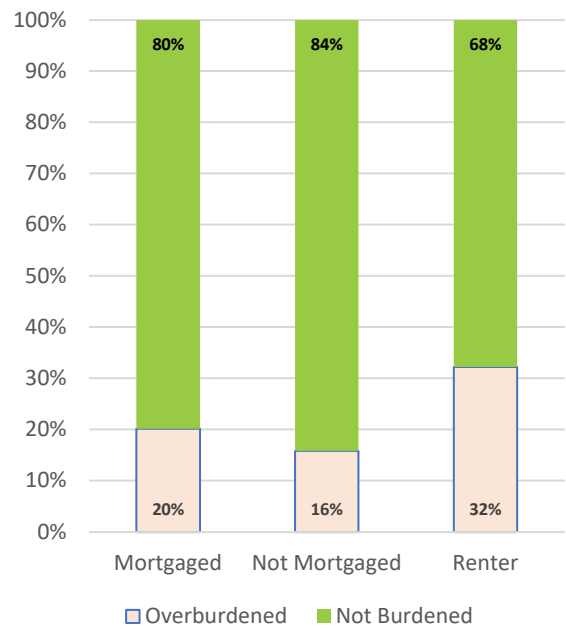
Gross Rent	\$997	2016 Rent	\$947
		Rent ▲	5.3%
\$39,880 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,774	Owner HH	86%	Renter HH	14%
Median Year Built	1977	% Built Pre-1970		40.7%	
Median Move Year	2006	% Built After 2010		5.2%	
Median Rooms	6.4	SF%	75.6%	MM%	2.9%
				MF%	2.3%

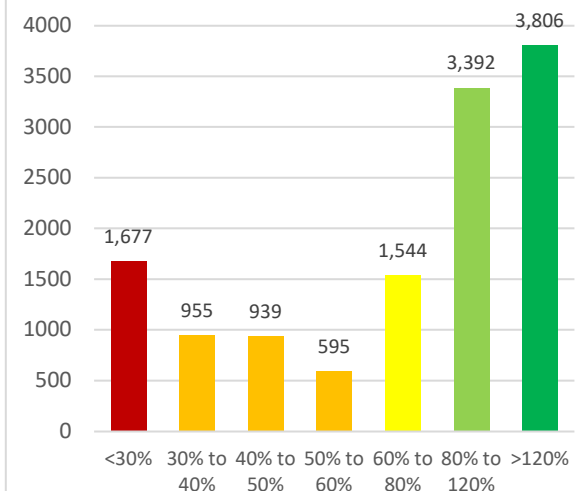
Vacancy Rates

Total	6.3%	Owner	0%	Renter	0%
Seasonal	1.2%	Other	4.4%	# V Rent	20
				#V Owner	36

Homeownership Rate by Race/Ethnicity

Black	13.7%	White	86.3%
Asian	69.6%	Other or Multiracial	94.4%
Am. Indian	100.0%	Hispanic	96.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Carleton

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

10.4%
12,908

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
2.38	--	--
\$70,100	--	8.6%
\$76,250	--	10.3%
\$48,562	--	4.2%
\$173,665	--	22.4%
\$997	--	5.3%
\$39,880	--	--
\$57,888	--	--
2,625	20%	0.5%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
605	4.4%	77.9%
164	1.2%	18.0%
36	0.3%	-89.5%
20	0.1%	-88.4%
1,865	13.5%	--
5,715	41.5%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	197	191	388
Market supply (vacant on market, adjusted for age)	15	7	22
5 year Market production goals (based on 75K units)	176	178	354
1 year Market production goals (based on 15K units)	35	36	71
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Carleton

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	577	Total Amt/App	\$219,419	% Approved	79.2%
Total Conventional Apps	394	Conventional Amt/App	\$224,594	% Conv Apprvd	80.2%
Total Assisted Apps	183	Assisted Amt/App	\$208,279	% Asst Apprvd	77.0%
Applications by Race: White					
Total Apps	489	Total Amt/App	\$213,303	% Positive	80.0%
Total Conventional Apps	337	Conventional Amt/App	\$218,086	% Conv Positive	81.3%
Total Assisted Apps	152	Assisted Amt/App	\$202,697	% Asst Positive	77.0%
Applications by Race: Black					
Total Apps	12	Total Amt/App	\$238,333	% Positive	83%
Total Conventional Apps	4	Conventional Amt/App	\$232,500	% Conv Positive	50.0%
Total Assisted Apps	8	Assisted Amt/App	\$241,250	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	4	Total Amt/App	\$330,000	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$330,000	% 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	\$410,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$410,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	62	Total Amt/App	\$251,774	% Positive	72.6%
Total Conventional Apps	43	Conventional Amt/App	\$259,419	% Conv Positive	74.4%
Total Assisted Apps	19	Assisted Amt/App	\$234,474	% Asst Positive	68.4%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$184,000	% Positive	80.0%
Total Conventional Apps	4	Conventional Amt/App	\$132,500	% Conv Positive	75.0%
Total Assisted Apps	6	Assisted Amt/App	\$218,333	% Asst Positive	83.3%

Chelsea

Population

24,950

Households

10,124

Median HH Income

\$86,091

Owner HH Income

\$97,800

Renter HH Income

\$53,602

Housing Costs

Owner Units

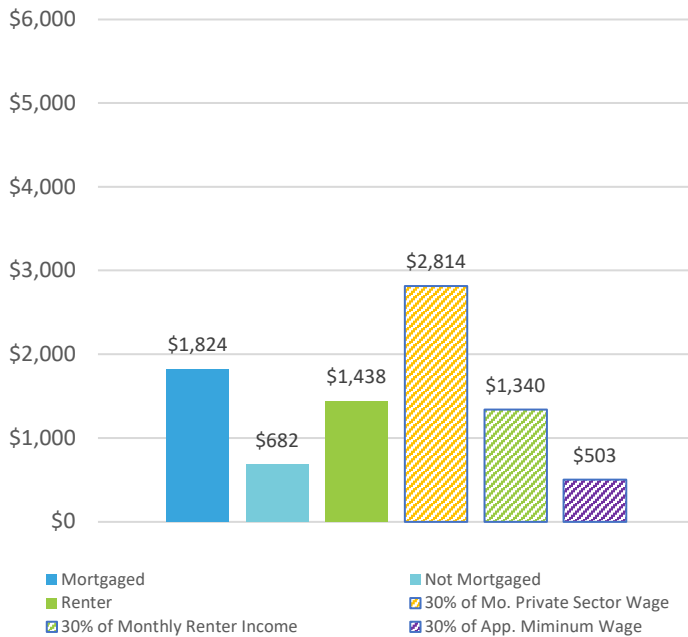
Home Value	\$286,428	2016 Value	\$243,519
Cost M/NM	\$1824/\$682	Value ▲	17.6%
\$95,476 To afford median home			

Renter Units

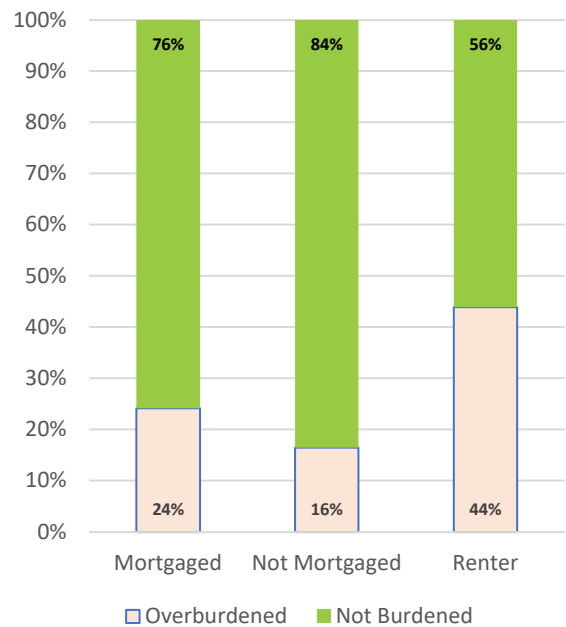
Gross Rent	\$1,438	2016 Rent	\$1,021
		Rent ▲	40.8%
\$57,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,959	Owner HH	83%	Renter HH	17%
Median Year Built	1980	% Built Pre-1970			36.6%
Median Move Year	2008	% Built After 2010			5.7%
Median Rooms	6.7	SF%	84.2%	MM%	8.3%
				MF%	4.8%

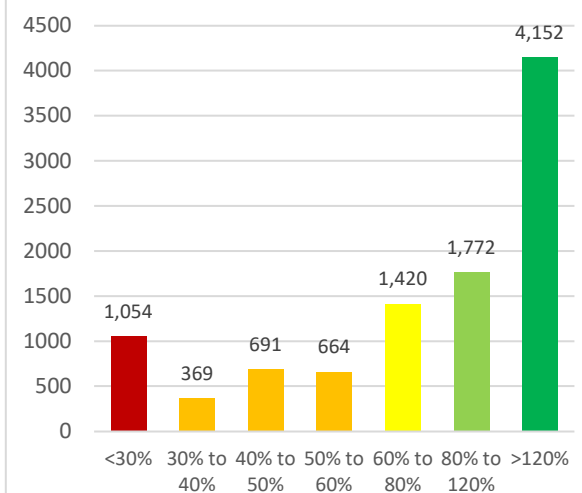
Vacancy Rates

Total	7.6%	Owner	0%	Renter	0%
Seasonal	3.0%	Other	1.9%	# V Rent	41
				#V Owner	58

Homeownership Rate by Race/Ethnicity

Black	88.6%	White	83.0%
Asian	92.3%	Other or Multiracial	94.0%
Am. Indian	69.2%	Hispanic	92.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Chelsea

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

5.9%
10,124

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
3.92	--	--
\$86,091	--	6.2%
\$97,800	--	6.7%
\$53,602	--	12.4%
\$286,428	--	17.6%
\$1,438	--	40.8%
\$57,520	--	--
\$95,476	--	--
2,559	25%	3.8%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
213	1.9%	-25.5%
334	3.0%	-14.8%
58	0.5%	-43.1%
41	0.4%	70.8%
2,304	21.0%	--
4,380	40.0%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

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)	152	159	311
Market supply (vacant on market, adjusted for age)	20	18	38
5 year Market production goals (based on 75K units)	128	136	264
1 year Market production goals (based on 15K units)	26	27	53
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Chelsea

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	460	Total Amt/App	\$303,022	% Approved	83.7%
Total Conventional Apps	399	Conventional Amt/App	\$307,807	% Conv Apprvd	85.0%
Total Assisted Apps	61	Assisted Amt/App	\$271,721	% Asst Apprvd	75.4%
Applications by Race: White					
Total Apps	365	Total Amt/App	\$303,219	% Positive	84.7%
Total Conventional Apps	320	Conventional Amt/App	\$309,156	% Conv Positive	85.9%
Total Assisted Apps	45	Assisted Amt/App	\$261,000	% Asst Positive	75.6%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$222,500	% Positive	25%
Total Conventional Apps	3	Conventional Amt/App	\$218,333	% Conv Positive	33.3%
Total Assisted Apps	1	Assisted Amt/App	\$235,000	% Asst Positive	0.0%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$279,286	% Positive	85.7%
Total Conventional Apps	7	Conventional Amt/App	\$279,286	% Conv Positive	85.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$125,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$125,000	% 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	79	Total Amt/App	\$310,823	% Positive	82.3%
Total Conventional Apps	66	Conventional Amt/App	\$310,909	% Conv Positive	83.3%
Total Assisted Apps	13	Assisted Amt/App	\$310,385	% Asst Positive	76.9%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$285,000	% Positive	75.0%
Total Conventional Apps	7	Conventional Amt/App	\$287,857	% Conv Positive	71.4%
Total Assisted Apps	1	Assisted Amt/App	\$265,000	% Asst Positive	100.0%

Dexter

Population

15,929

Households

6,231

Median HH Income

\$115,956

Owner HH Income

\$134,859

Renter HH Income

\$63,793

Housing Costs

Owner Units

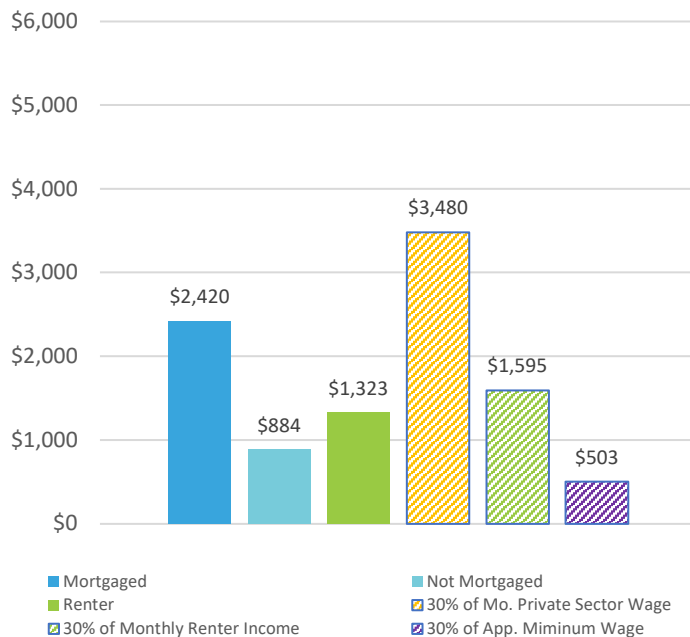
Home Value	\$379,546	2016 Value	\$293,678
Cost M/NM	\$2420/\$884	Value ▲	29.2%
\$126,515 To afford median home			

Renter Units

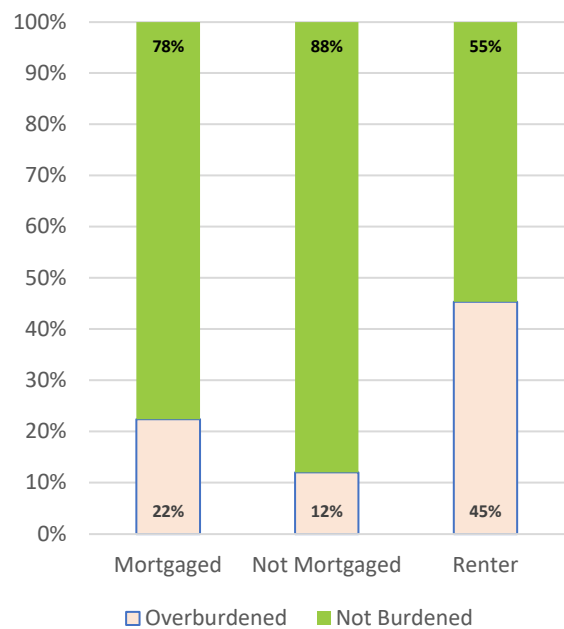
Gross Rent	\$1,323	2016 Rent	\$1,339
		Rent ▲	-1.2%
\$52,920 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,507	Owner HH	76%	Renter HH	24%
Median Year Built	1995	% Built Pre-1970			14.4%
Median Move Year	2011	% Built After 2010			8%
Median Rooms	6.5	SF%	59.3%	MM%	20.6%
				MF%	8.9%

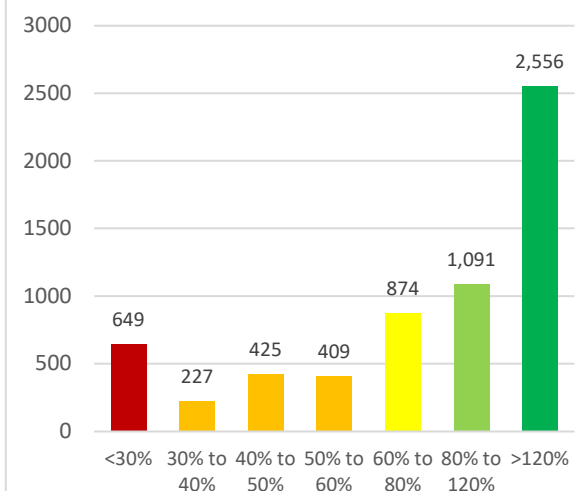
Vacancy Rates

Total	4.2%	Owner	0%	Renter	0%
Seasonal	1.1%	Other	1.0%	# V Rent	40
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	58.9%	White	76.9%
Asian	83.7%	Other or Multiracial	64.4%
Am. Indian	60.0%	Hispanic	79.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Dexter

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	10.1%	4.5%
Household Count, 2021	6,231	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	5.19	--	--	--	--	--
Median Income, 2021	\$115,956	--	23.3%	\$73,066	--	10.7%
Median owner income, 2021	\$134,859	--	18.6%	\$88,788	--	7.9%
Median renter income, 2021	\$63,793	--	-11.2%	\$40,816	--	12.5%
Median home value	\$379,546	--	29.2%	\$224,337	--	20.0%
Median gross rent	\$1,323	--	-1.2%	\$1,080	--	10.5%
Income needed for median rent	\$52,920	--	--	\$43,195	--	--
Income needed for median value	\$126,515	--	--	\$74,779	--	--
Overburdened households	1,564	25%	-1.4%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	68	1.0%	-65.1%	10,851	2.6%	-18.3%
Seasonal vacancy	69	1.1%	NA	10,479	2.5%	-3.5%
For-Sale vacancy	0	0.0%	-100.0%	2,389	0.6%	-44.5%
For-Rent vacancy	40	0.6%	NA	4,425	1.0%	-22.1%
Homes built pre-1940	302	4.6%	--	66,071	15.7%	--
Homes built post-1990	4,269	65.6%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	80	150	230
Market supply (vacant on market, adjusted for age)	0	8	8
5 year Market production goals (based on 75K units)	77	137	214
1 year Market production goals (based on 15K units)	15	27	43
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Dexter

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	333	Total Amt/App	\$381,637	% Approved	78.1%
Total Conventional Apps	323	Conventional Amt/App	\$379,768	% Conv Apprvd	78.6%
Total Assisted Apps	10	Assisted Amt/App	\$442,000	% Asst Apprvd	60.0%
Applications by Race: White					
Total Apps	209	Total Amt/App	\$375,335	% Positive	83.7%
Total Conventional Apps	199	Conventional Amt/App	\$371,985	% Conv Positive	84.9%
Total Assisted Apps	10	Assisted Amt/App	\$442,000	% Asst Positive	60.0%
Applications by Race: Black					
Total Apps	10	Total Amt/App	\$463,000	% Positive	80%
Total Conventional Apps	10	Conventional Amt/App	\$463,000	% Conv Positive	80.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	56	Total Amt/App	\$378,393	% Positive	69.6%
Total Conventional Apps	56	Conventional Amt/App	\$378,393	% Conv Positive	69.6%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	7	Total Amt/App	\$242,143	% Positive	57.1%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	0.0%
Total Assisted Apps	6	Assisted Amt/App	\$261,667	% Asst Positive	66.7%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	43	Total Amt/App	\$396,163	% Positive	62.8%
Total Conventional Apps	43	Conventional Amt/App	\$396,163	% Conv Positive	62.8%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Ethnicity: Hispanic					
Total Apps	3	Total Amt/App	\$295,000	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$295,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Dundee

Population

27,539

Households

11,179

Median HH Income

\$74,740

Owner HH Income

\$85,634

Renter HH Income

\$43,349

Housing Costs

Owner Units

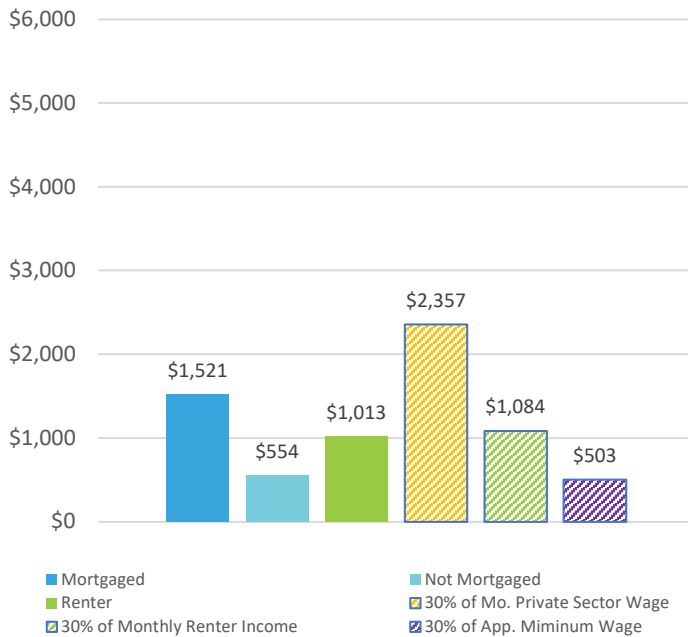
Home Value	\$206,135	2016 Value	\$168,782
Cost M/NM	\$1521/\$554	Value ▲	22.1%
\$68,712 To afford median home			

Renter Units

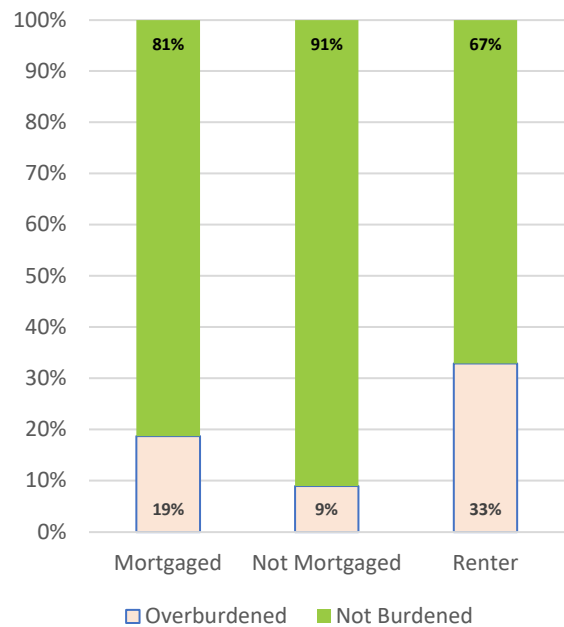
Gross Rent	\$1,013	2016 Rent	\$936
		Rent ▲	8.2%
\$40,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,941	Owner HH	82%	Renter HH	18%
Median Year Built	1978	% Built Pre-1970		40.9%	
Median Move Year	2006	% Built After 2010		5.4%	
Median Rooms	6.3	SF%	80.2%	MM%	7.6%
				MF%	6.2%

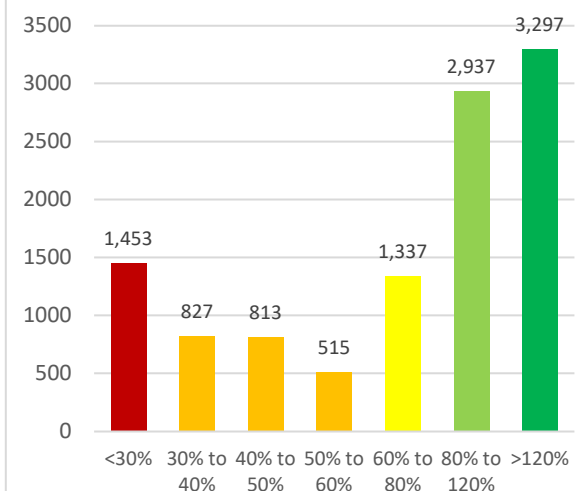
Vacancy Rates

Total	6.4%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	4.4%	# V Rent	75
				#V Owner	43

Homeownership Rate by Race/Ethnicity

Black	67.7%	White	82.7%
Asian	100.0%	Other or Multiracial	75.6%
Am. Indian	0.0%	Hispanic	91.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Dundee

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

17.2%
11,179

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
2.82	--	--
\$74,740	--	7.9%
\$85,634	--	14.7%
\$43,349	--	14.2%
\$206,135	--	22.1%
\$1,013	--	8.2%
\$40,520	--	--
\$68,712	--	--
2,048	18%	-8.0%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
528	4.4%	92.7%
32	0.3%	60.0%
43	0.4%	-88.1%
75	0.6%	-60.3%
2,145	18.0%	--
4,475	37.5%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

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)	150	159	309
Market supply (vacant on market, adjusted for age)	17	33	50
5 year Market production goals (based on 75K units)	129	121	250
1 year Market production goals (based on 15K units)	26	24	50
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Dundee

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	516	Total Amt/App	\$228,973	% Approved	82.0%
Total Conventional Apps	377	Conventional Amt/App	\$226,061	% Conv Apprvd	81.2%
Total Assisted Apps	139	Assisted Amt/App	\$236,871	% Asst Apprvd	84.2%
Applications by Race: White					
Total Apps	425	Total Amt/App	\$226,035	% Positive	84.2%
Total Conventional Apps	312	Conventional Amt/App	\$223,045	% Conv Positive	82.7%
Total Assisted Apps	113	Assisted Amt/App	\$234,292	% Asst Positive	88.5%
Applications by Race: Black					
Total Apps	8	Total Amt/App	\$346,250	% Positive	63%
Total Conventional Apps	3	Conventional Amt/App	\$288,333	% Conv Positive	33.3%
Total Assisted Apps	5	Assisted Amt/App	\$381,000	% Asst Positive	80.0%
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$328,333	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$395,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$295,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$240,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$365,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$115,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$335,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$335,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	63	Total Amt/App	\$232,778	% Positive	69.8%
Total Conventional Apps	50	Conventional Amt/App	\$243,800	% Conv Positive	72.0%
Total Assisted Apps	13	Assisted Amt/App	\$190,385	% Asst Positive	61.5%
Applications by Ethnicity: Hispanic					
Total Apps	13	Total Amt/App	\$265,769	% Positive	84.6%
Total Conventional Apps	9	Conventional Amt/App	\$275,000	% Conv Positive	77.8%
Total Assisted Apps	4	Assisted Amt/App	\$245,000	% Asst Positive	100.0%

Fowlerville

Population

23,242

Households

8,410

Median HH Income

\$74,707

Owner HH Income

\$82,553

Renter HH Income

\$42,721

Housing Costs

Owner Units

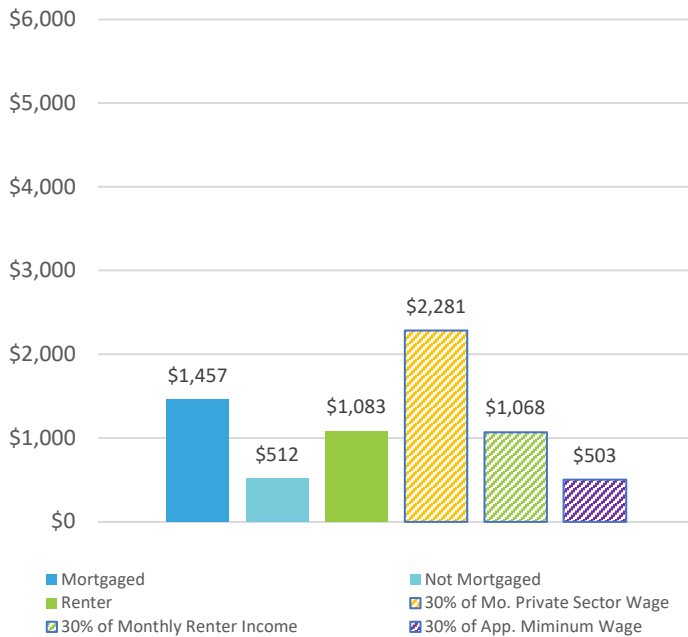
Home Value	\$211,760	2016 Value	\$170,511
Cost M/NM	\$1457/\$512	Value ▲	24.2%
\$70,587 To afford median home			

Renter Units

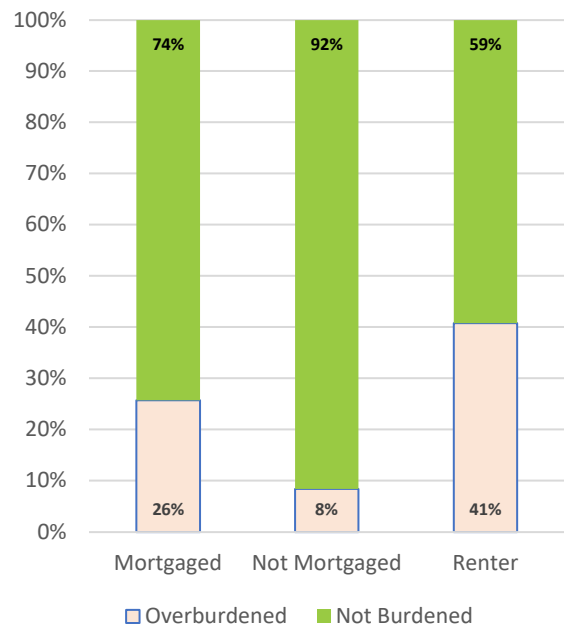
Gross Rent	\$1,083	2016 Rent	\$1,081
		Rent ▲	0.2%
\$43,320 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,688	Owner HH	86%	Renter HH	14%
Median Year Built	1985	% Built Pre-1970		28.8%	
Median Move Year	2010	% Built After 2010		6%	
Median Rooms	6.1	SF%	79.3%	MM%	11%
				MF%	2.9%

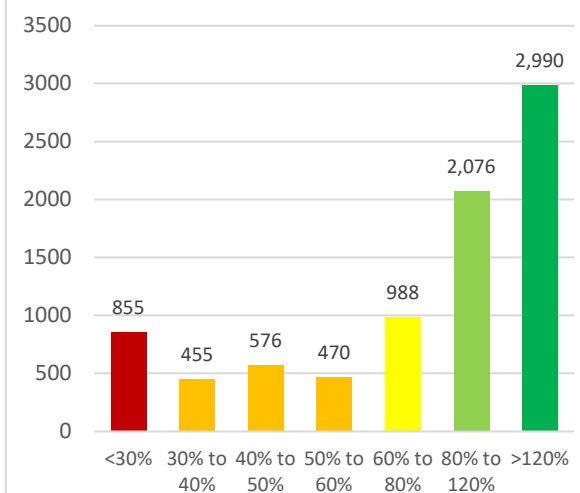
Vacancy Rates

Total	3.2%	Owner	0%	Renter	0%
Seasonal	0.4%	Other	0.4%	# V Rent	22
				#V Owner	52

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	86.0%
Asian	68.4%	Other or Multiracial	81.3%
Am. Indian	100.0%	Hispanic	95.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Fowlerville

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

6.7%
8,410

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
2.90	--	--
\$74,707	--	3.1%
\$82,553	--	5.2%
\$42,721	--	3.0%
\$211,760	--	24.2%
\$1,083	--	0.2%
\$43,320	--	--
\$70,587	--	--
1,952	23%	-8.8%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
33	0.4%	-83.7%
38	0.4%	8.6%
52	0.6%	-54.8%
22	0.3%	-64.5%
1,268	14.6%	--
4,137	47.6%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

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)	132	74	206
Market supply (vacant on market, adjusted for age)	13	10	23
5 year Market production goals (based on 75K units)	115	62	177
1 year Market production goals (based on 15K units)	23	12	35
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Fowlerville

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	470	Total Amt/App	\$255,915	% Approved	78.9%
Total Conventional Apps	326	Conventional Amt/App	\$260,123	% Conv Apprvd	80.7%
Total Assisted Apps	144	Assisted Amt/App	\$246,389	% Asst Apprvd	75.0%
Applications by Race: White					
Total Apps	402	Total Amt/App	\$254,851	% Positive	79.9%
Total Conventional Apps	274	Conventional Amt/App	\$259,964	% Conv Positive	81.8%
Total Assisted Apps	128	Assisted Amt/App	\$243,906	% Asst Positive	75.8%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$295,000	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$295,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$219,000	% Positive	60.0%
Total Conventional Apps	4	Conventional Amt/App	\$222,500	% Conv Positive	75.0%
Total Assisted Apps	1	Assisted Amt/App	\$205,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	55	Total Amt/App	\$270,091	% Positive	74.5%
Total Conventional Apps	43	Conventional Amt/App	\$271,279	% Conv Positive	74.4%
Total Assisted Apps	12	Assisted Amt/App	\$265,833	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$222,273	% Positive	63.6%
Total Conventional Apps	8	Conventional Amt/App	\$222,500	% Conv Positive	50.0%
Total Assisted Apps	3	Assisted Amt/App	\$221,667	% Asst Positive	100.0%

Hartland

Population

32,677

Households

11,887

Median HH Income

\$91,723

Owner HH Income

\$96,960

Renter HH Income

\$59,113

Housing Costs

Owner Units

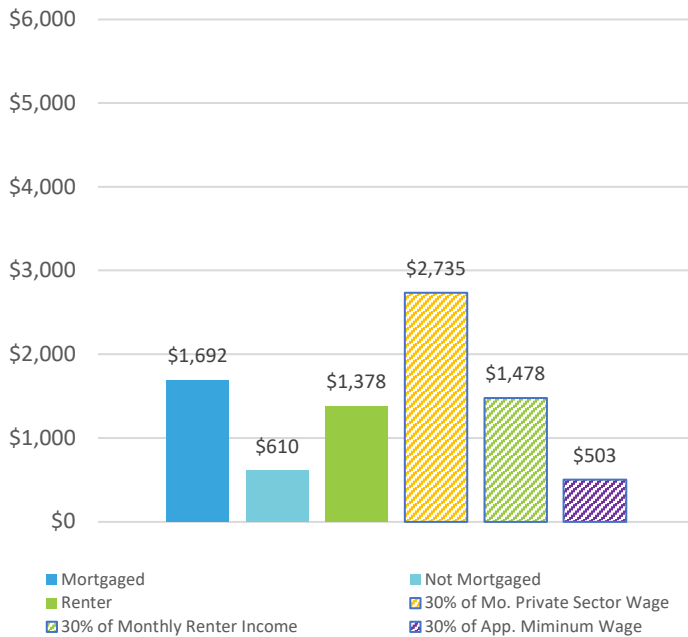
Home Value	\$277,372	2016 Value	\$237,564
Cost M/NM	\$1692/\$610	Value ▲	16.8%
\$92,457 To afford median home			

Renter Units

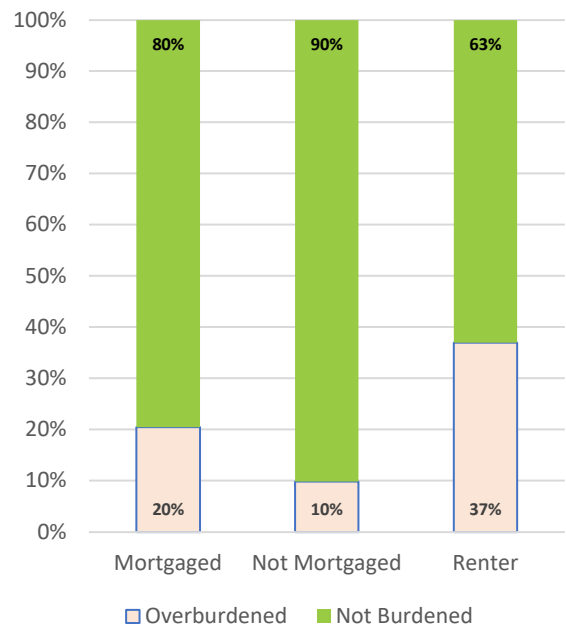
Gross Rent	\$1,378	2016 Rent	\$982
		Rent ▲	40.4%
\$55,120 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,368	Owner HH	88%	Renter HH	12%
Median Year Built	1988	% Built Pre-1970			19.5%
Median Move Year	2008	% Built After 2010			7.4%
Median Rooms	7.0	SF%	83.3%	MM%	4.8%
				MF%	1.7%

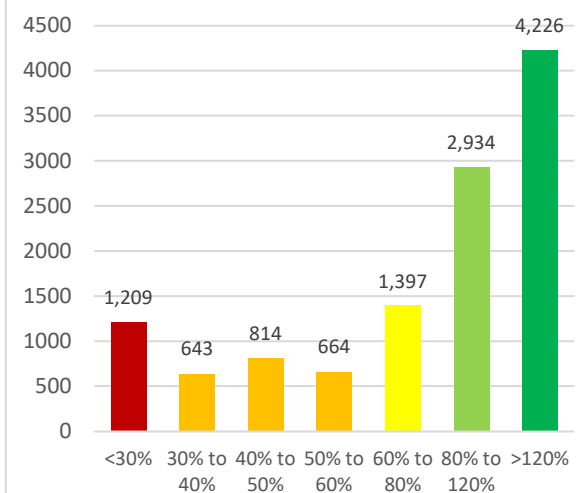
Vacancy Rates

Total	3.9%	Owner	0%	Renter	0%
Seasonal	2.4%	Other	0.7%	# V Rent	4
				#V Owner	40

Homeownership Rate by Race/Ethnicity

Black	21.2%	White	87.8%
Asian	81.3%	Other or Multiracial	95.1%
Am. Indian	100.0%	Hispanic	67.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Hartland

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	10.9%	4.5%
Household Count, 2021	11,887	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.80	--	--	--	--	--
Median Income, 2021	\$91,723	--	-2.7%	\$73,066	--	10.7%
Median owner income, 2021	\$96,960	--	-0.8%	\$88,788	--	7.9%
Median renter income, 2021	\$59,113	--	-1.1%	\$40,816	--	12.5%
Median home value	\$277,372	--	16.8%	\$224,337	--	20.0%
Median gross rent	\$1,378	--	40.4%	\$1,080	--	10.5%
Income needed for median rent	\$55,120	--	--	\$43,195	--	--
Income needed for median value	\$92,457	--	--	\$74,779	--	--
Overburdened households	2,311	19%	-8.7%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	83	0.7%	-64.4%	10,851	2.6%	-18.3%
Seasonal vacancy	296	2.4%	-19.8%	10,479	2.5%	-3.5%
For-Sale vacancy	40	0.3%	53.8%	2,389	0.6%	-44.5%
For-Rent vacancy	4	0.0%	-81.0%	4,425	1.0%	-22.1%
Homes built pre-1940	703	5.7%	--	66,071	15.7%	--
Homes built post-1990	6,264	50.6%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	176	43	219
Market supply (vacant on market, adjusted for age)	8	1	8
5 year Market production goals (based on 75K units)	163	40	203
1 year Market production goals (based on 15K units)	33	8	41
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Hartland

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	592	Total Amt/App	\$334,392	% Approved	80.7%
Total Conventional Apps	486	Conventional Amt/App	\$345,391	% Conv Apprvd	82.5%
Total Assisted Apps	106	Assisted Amt/App	\$283,962	% Asst Apprvd	72.6%
Applications by Race: White					
Total Apps	501	Total Amt/App	\$332,345	% Positive	82.0%
Total Conventional Apps	410	Conventional Amt/App	\$343,366	% Conv Positive	84.4%
Total Assisted Apps	91	Assisted Amt/App	\$282,692	% Asst Positive	71.4%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$290,000	% Positive	50%
Total Conventional Apps	2	Conventional Amt/App	\$325,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$255,000	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$181,667	% Positive	33.3%
Total Conventional Apps	3	Conventional Amt/App	\$181,667	% Conv Positive	33.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	7	Total Amt/App	\$312,143	% Positive	71.4%
Total Conventional Apps	6	Conventional Amt/App	\$321,667	% Conv Positive	66.7%
Total Assisted Apps	1	Assisted Amt/App	\$255,000	% 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	72	Total Amt/App	\$352,917	% Positive	75.0%
Total Conventional Apps	62	Conventional Amt/App	\$360,806	% Conv Positive	71.0%
Total Assisted Apps	10	Assisted Amt/App	\$304,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$360,714	% Positive	100.0%
Total Conventional Apps	6	Conventional Amt/App	\$335,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$515,000	% Asst Positive	100.0%

Hillsdale

Population

18,492

Households

6,850

Median HH Income

\$48,009

Owner HH Income

\$59,735

Renter HH Income

\$29,414

Housing Costs

Owner Units

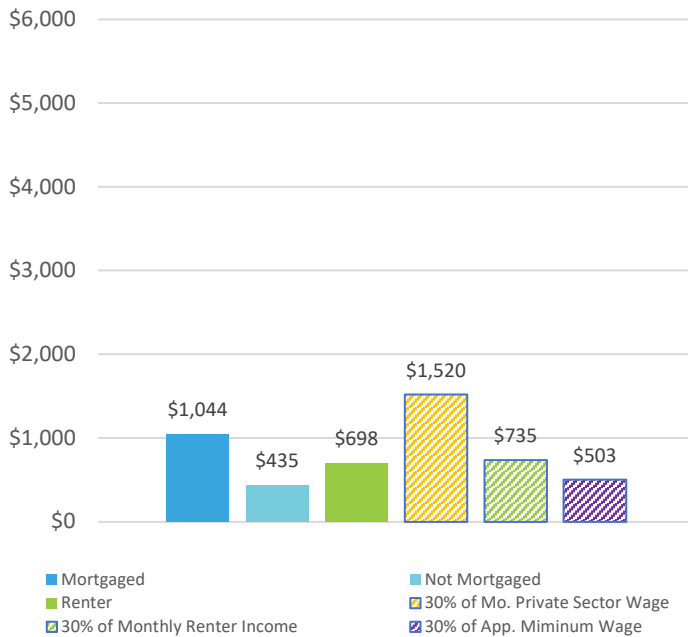
Home Value	\$122,234	2016 Value	\$95,579
Cost M/NM	\$1044/\$435	Value ▲	27.9%
\$40,745 To afford median home			

Renter Units

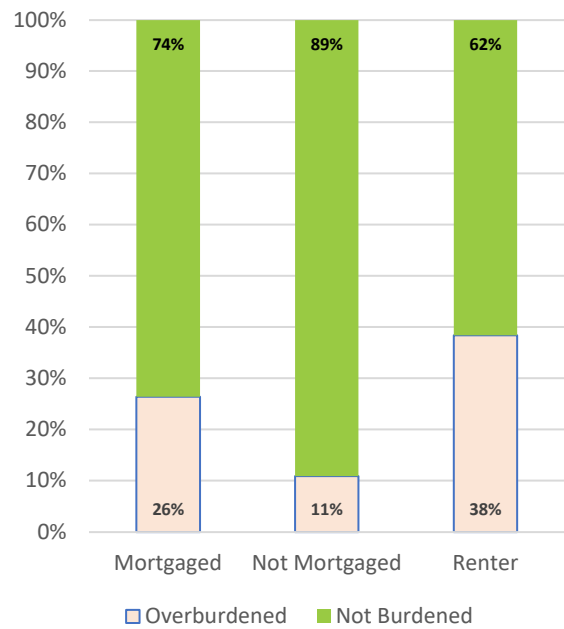
Gross Rent	\$698	2016 Rent	\$650
		Rent ▲	7.4%
\$27,920 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,882	Owner HH	66%	Renter HH	34%
Median Year Built	1963	% Built Pre-1970	58.1%		
Median Move Year	2011	% Built After 2010	2%		
Median Rooms	5.9	SF%	72.9%	MM%	11.7%
		MF%	8.9%		

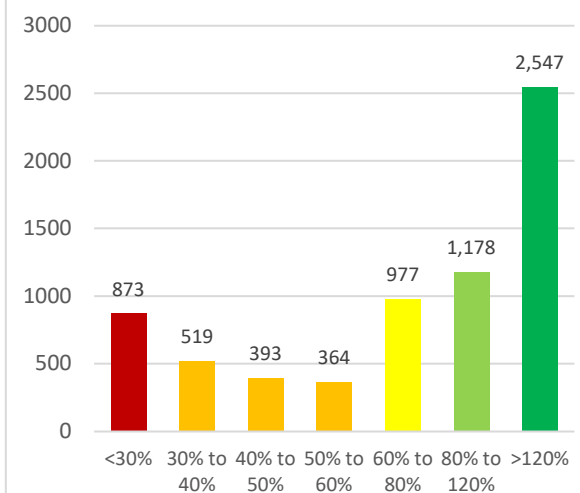
Vacancy Rates

Total	13.1%	Owner	0%	Renter	0%
Seasonal	6.4%	Other	3.6%	# V Rent	51
				#V Owner	66

Homeownership Rate by Race/Ethnicity

Black	42.1%	White	66.6%
Asian	58.3%	Other or Multiracial	70.9%
Am. Indian	18.5%	Hispanic	72.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Hillsdale

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

1.0%
6,850

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
1.67	--	--
\$48,009	--	10.9%
\$59,735	--	8.9%
\$29,414	--	8.8%
\$122,234	--	27.9%
\$698	--	7.4%
\$27,920	--	--
\$40,745	--	--
1,795	26%	0.2%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
280	3.6%	-9.7%
503	6.4%	-26.5%
66	0.8%	-31.3%
51	0.6%	-54.5%
2,594	32.9%	--
1,493	18.9%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	68	115	183
Market supply (vacant on market, adjusted for age)	40	27	67
5 year Market production goals (based on 75K units)	27	85	112
1 year Market production goals (based on 15K units)	5	17	22
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Hillsdale

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	235	Total Amt/App	\$135,298	% Approved	80.0%
Total Conventional Apps	162	Conventional Amt/App	\$133,086	% Conv Apprvd	82.1%
Total Assisted Apps	73	Assisted Amt/App	\$140,205	% Asst Apprvd	75.3%
Applications by Race: White					
Total Apps	210	Total Amt/App	\$134,476	% Positive	80.0%
Total Conventional Apps	146	Conventional Amt/App	\$131,986	% Conv Positive	81.5%
Total Assisted Apps	64	Assisted Amt/App	\$140,156	% Asst Positive	76.6%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$55,000	% Positive	0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$55,000	% Asst Positive	0.0%
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$128,333	% Positive	66.7%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$130,000	% Asst Positive	50.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$250,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$255,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$245,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$115,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$115,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	19	Total Amt/App	\$152,895	% Positive	84.2%
Total Conventional Apps	15	Conventional Amt/App	\$144,333	% Conv Positive	86.7%
Total Assisted Apps	4	Assisted Amt/App	\$185,000	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$120,000	% Positive	83.3%
Total Conventional Apps	4	Conventional Amt/App	\$112,500	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$135,000	% Asst Positive	50.0%

Howell

Population

10,126

Households

4,892

Median HH Income

\$54,980

Owner HH Income

\$74,488

Renter HH Income

\$45,767

Housing Costs

Owner Units

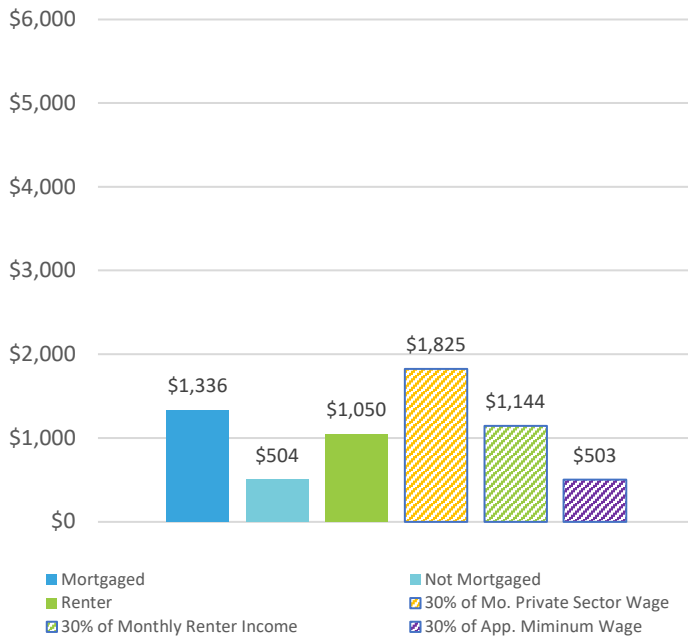
Home Value	\$195,324	2016 Value	\$162,695
Cost M/NM	\$1336/\$504	Value ▲	20.1%
\$65,108 To afford median home			

Renter Units

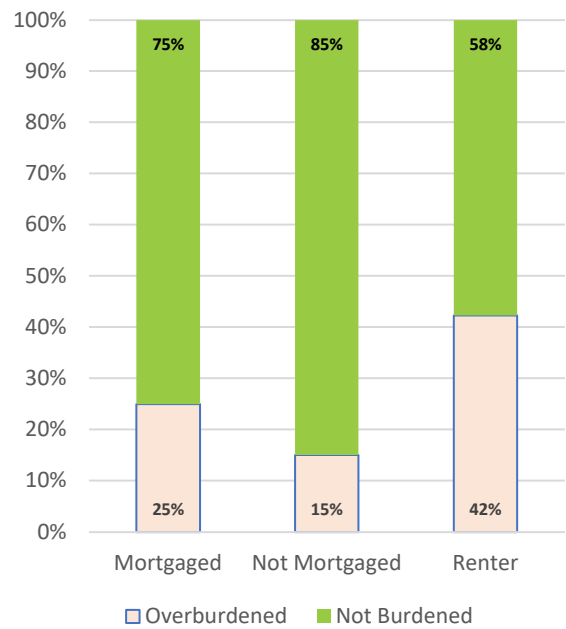
Gross Rent	\$1,050	2016 Rent	\$863
		Rent ▲	21.7%
\$42,000 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,047	Owner HH	47%	Renter HH	53%
Median Year Built	1978	% Built Pre-1970	42.4%		
Median Move Year	2016	% Built After 2010	3.4%		
Median Rooms	4.9	SF%	40.5%	MM%	28.5%
				MF%	26.4%

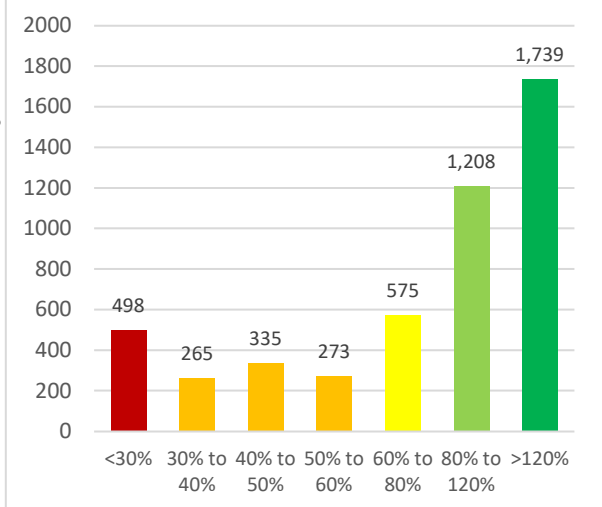
Vacancy Rates

Total	3.1%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	1.2%	# V Rent	31
				#V Owner	26

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	48.7%
Asian	39.3%	Other or Multiracial	9.6%
Am. Indian	0.0%	Hispanic	2.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Howell

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

19.3%
4,892

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
2.67	--	--
\$54,980	--	16.9%
\$74,488	--	13.8%
\$45,767	--	46.9%
\$195,324	--	20.1%
\$1,050	--	21.7%
\$42,000	--	--
\$65,108	--	--
1,586	32%	1.3%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
60	1.2%	-70.9%
0	0.0%	NA
26	0.5%	-78.2%
31	0.6%	-81.7%
1,010	20.0%	--
1,538	30.5%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

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)	69	189	258
Market supply (vacant on market, adjusted for age)	13	11	23
5 year Market production goals (based on 75K units)	54	172	226
1 year Market production goals (based on 15K units)	11	34	45
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Howell

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	197	Total Amt/App	\$225,102	% Approved	80.7%
Total Conventional Apps	146	Conventional Amt/App	\$220,753	% Conv Apprvd	79.5%
Total Assisted Apps	51	Assisted Amt/App	\$237,549	% Asst Apprvd	84.3%
Applications by Race: White					
Total Apps	172	Total Amt/App	\$220,640	% Positive	82.6%
Total Conventional Apps	126	Conventional Amt/App	\$213,175	% Conv Positive	81.7%
Total Assisted Apps	46	Assisted Amt/App	\$241,087	% Asst Positive	84.8%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$385,000	% Positive	0%
Total Conventional Apps	1	Conventional Amt/App	\$385,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$65,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$65,000	% 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	20	Total Amt/App	\$251,500	% Positive	70.0%
Total Conventional Apps	16	Conventional Amt/App	\$267,500	% Conv Positive	68.8%
Total Assisted Apps	4	Assisted Amt/App	\$187,500	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	1	Total Amt/App	\$205,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$205,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Hudson-Morenci

Population

24,607

Households

9,840

Median HH Income

\$55,226

Owner HH Income

\$60,430

Renter HH Income

\$35,276

Housing Costs

Owner Units

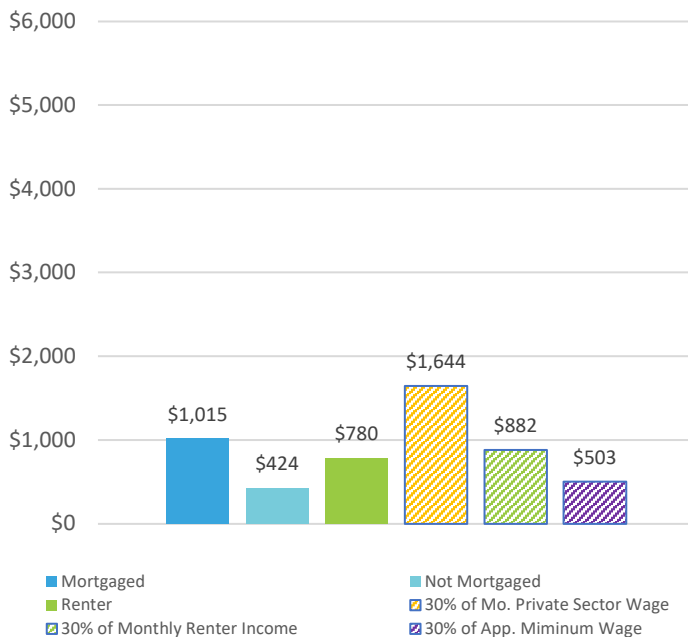
Home Value	\$123,623	2016 Value	\$108,152
Cost M/NM	\$1015/\$424	Value ▲	14.3%
\$41,208 To afford median home			

Renter Units

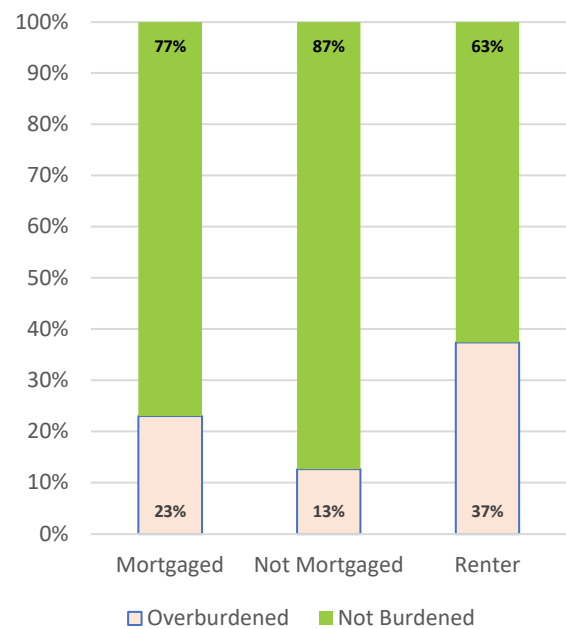
Gross Rent	\$780	2016 Rent	\$811
		Rent ▲	-3.8%
\$31,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,887	Owner HH	82%	Renter HH	18%
Median Year Built	1960	% Built Pre-1970		57.5%	
Median Move Year	2007	% Built After 2010		2.6%	
Median Rooms	6.3	SF%	87.3%	MM%	3.5%
				MF%	1%

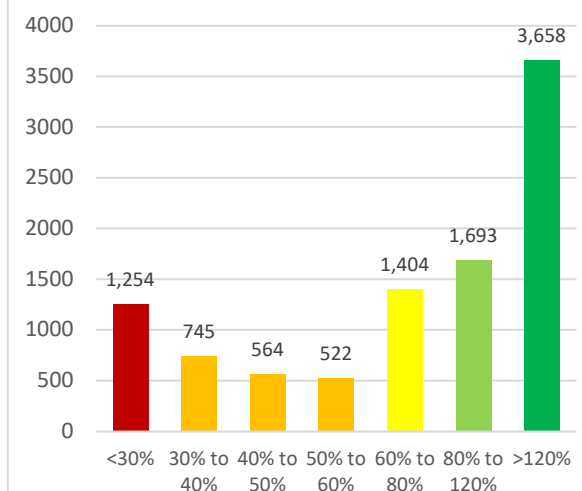
Vacancy Rates

Total	17.2%	Owner	0%	Renter	0%
Seasonal	9.7%	Other	5.5%	# V Rent	15
				#V Owner	136

Homeownership Rate by Race/Ethnicity

Black	7.1%	White	82.5%
Asian	40.0%	Other or Multiracial	87.9%
Am. Indian	100.0%	Hispanic	63.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Hudson-Morenci

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.7%	4.5%
Household Count, 2021	9,840	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.69	--	--	--	--	--
Median Income, 2021	\$55,226	--	9.1%	\$73,066	--	10.7%
Median owner income, 2021	\$60,430	--	8.3%	\$88,788	--	7.9%
Median renter income, 2021	\$35,276	--	20.4%	\$40,816	--	12.5%
Median home value	\$123,623	--	14.3%	\$224,337	--	20.0%
Median gross rent	\$780	--	-3.8%	\$1,080	--	10.5%
Income needed for median rent	\$31,200	--	--	\$43,195	--	--
Income needed for median value	\$41,208	--	--	\$74,779	--	--
Overburdened households	2,149	22%	-15.5%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	651	5.5%	5.0%	10,851	2.6%	-18.3%
Seasonal vacancy	1,153	9.7%	2.0%	10,479	2.5%	-3.5%
For-Sale vacancy	136	1.1%	65.9%	2,389	0.6%	-44.5%
For-Rent vacancy	15	0.1%	-64.3%	4,425	1.0%	-22.1%
Homes built pre-1940	3,856	32.4%	--	66,071	15.7%	--
Homes built post-1990	2,769	23.3%	--	147,506	35.0%	--

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)	167	107	274
Market supply (vacant on market, adjusted for age)	78	8	86
5 year Market production goals (based on 75K units)	86	95	181
1 year Market production goals (based on 15K units)	17	19	36
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Hudson-Morenci

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	341	Total Amt/App	\$152,742	% Approved	75.7%
Total Conventional Apps	216	Conventional Amt/App	\$160,648	% Conv Apprvd	76.4%
Total Assisted Apps	125	Assisted Amt/App	\$139,080	% Asst Apprvd	74.4%
Applications by Race: White					
Total Apps	297	Total Amt/App	\$152,980	% Positive	77.8%
Total Conventional Apps	189	Conventional Amt/App	\$159,392	% Conv Positive	77.2%
Total Assisted Apps	108	Assisted Amt/App	\$141,759	% Asst Positive	78.7%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$135,000	% Positive	100%
Total Conventional Apps	1	Conventional Amt/App	\$135,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	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	40	Total Amt/App	\$152,250	% Positive	60.0%
Total Conventional Apps	24	Conventional Amt/App	\$170,000	% Conv Positive	66.7%
Total Assisted Apps	16	Assisted Amt/App	\$125,625	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$171,250	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$225,000	% Conv Positive	75.0%
Total Assisted Apps	4	Assisted Amt/App	\$117,500	% Asst Positive	75.0%

Island Lake State Recreation Area

Population

15,220

Households

5,968

Median HH Income

\$103,738

Owner HH Income

\$114,080

Renter HH Income

\$37,654

Housing Costs

Owner Units

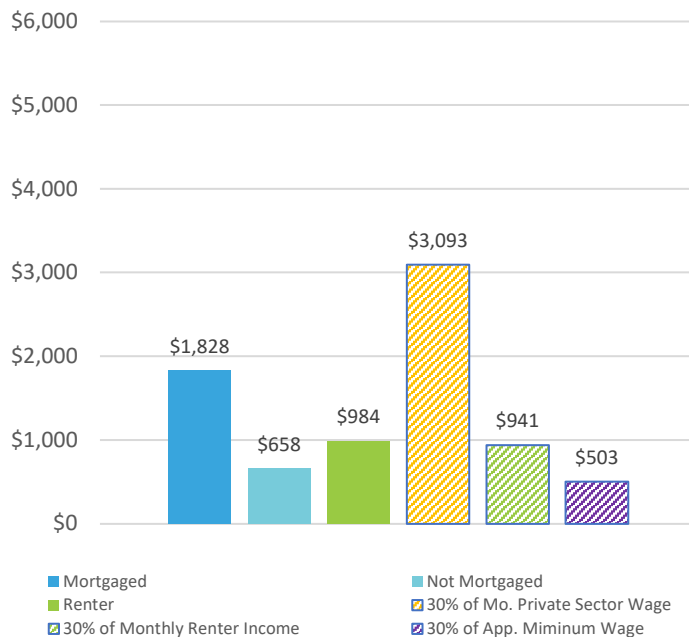
Home Value	\$290,170	2016 Value	\$239,651
Cost M/NM	\$1828/\$658	Value ▲	21.1%
\$96,723 To afford median home			

Renter Units

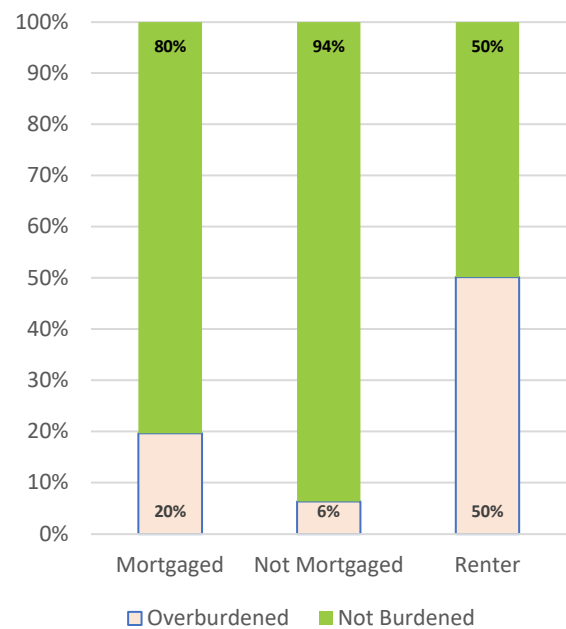
Gross Rent	\$984	2016 Rent	\$1,099
		Rent ▲	-10.5%
\$39,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,310	Owner HH	89%	Renter HH	11%		
Median Year Built	1990	% Built Pre-1970	21%				
Median Move Year	2009	% Built After 2010	9%				
Median Rooms	6.9	SF%	77.7%	MM%	10.5%	MF%	3.3%

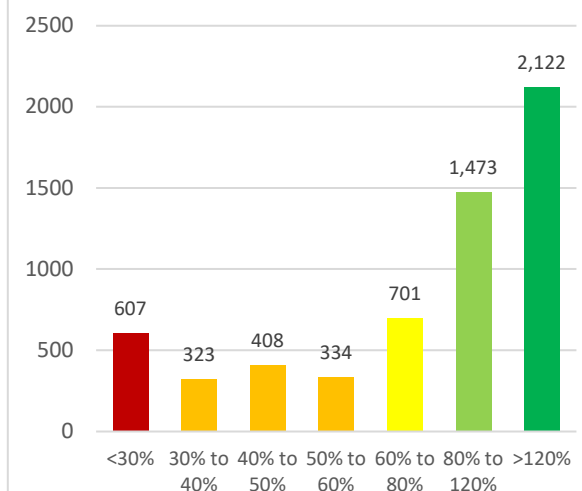
Vacancy Rates

Total	5.4%	Owner	0%	Renter	0%		
Seasonal	2.2%	Other	1.6%	# V Rent	30	#V Owner	9

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	88.7%
Asian	100.0%	Other or Multiracial	85.7%
Am. Indian	100.0%	Hispanic	83.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Island Lake State Recreation Area

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

7.9%
5,968

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
3.97	--	--
\$103,738	--	23.7%
\$114,080	--	27.6%
\$37,654	--	-15.6%
\$290,170	--	21.1%
\$984	--	-10.5%
\$39,360	--	--
\$96,723	--	--
1,149	19%	-26.0%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
100	1.6%	85.2%
136	2.2%	-29.5%
9	0.1%	-73.5%
30	0.5%	-36.2%
283	4.5%	--
3,188	50.5%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

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)	84	24	108
Market supply (vacant on market, adjusted for age)	2	6	8
5 year Market production goals (based on 75K units)	80	17	97
1 year Market production goals (based on 15K units)	16	3	19
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Island Lake State Recreation Area

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	275	Total Amt/App	\$379,036	% Approved	82.2%
Total Conventional Apps	248	Conventional Amt/App	\$386,855	% Conv Apprvd	82.7%
Total Assisted Apps	27	Assisted Amt/App	\$307,222	% Asst Apprvd	77.8%
Applications by Race: White					
Total Apps	224	Total Amt/App	\$361,920	% Positive	84.8%
Total Conventional Apps	202	Conventional Amt/App	\$367,129	% Conv Positive	84.7%
Total Assisted Apps	22	Assisted Amt/App	\$314,091	% Asst Positive	86.4%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$332,500	% Positive	50%
Total Conventional Apps	2	Conventional Amt/App	\$435,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$230,000	% Asst Positive	0.0%
Applications by Race: Asian					
Total Apps	9	Total Amt/App	\$748,333	% Positive	33.3%
Total Conventional Apps	9	Conventional Amt/App	\$748,333	% Conv Positive	33.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$170,000	% Positive	50.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$170,000	% Asst Positive	50.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	33	Total Amt/App	\$406,818	% Positive	81.8%
Total Conventional Apps	30	Conventional Amt/App	\$416,667	% Conv Positive	83.3%
Total Assisted Apps	3	Assisted Amt/App	\$308,333	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	3	Total Amt/App	\$555,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$505,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$655,000	% Asst Positive	100.0%

Jackson Area-East

Population

24,907

Households

10,526

Median HH Income

\$59,866

Owner HH Income

\$65,716

Renter HH Income

\$25,719

Housing Costs

Owner Units

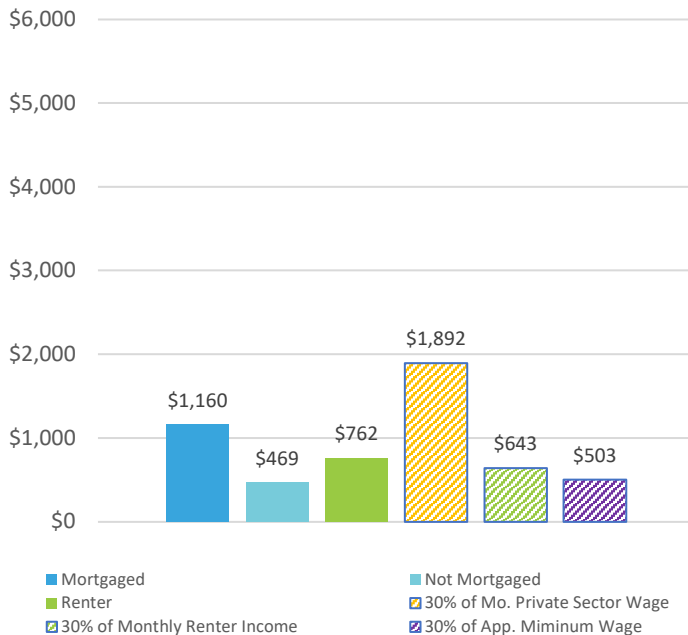
Home Value	\$140,399	2016 Value	\$130,028
Cost M/NM	\$1160/\$469	Value ▲	8.0%
\$46,800 To afford median home			

Renter Units

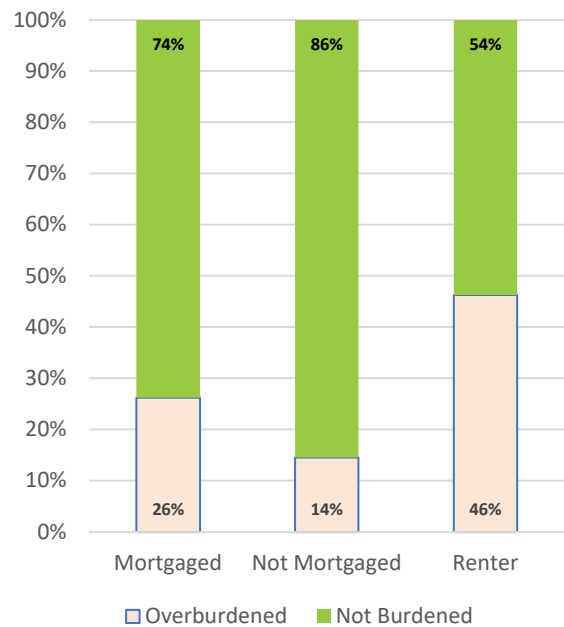
Gross Rent	\$762	2016 Rent	\$872
		Rent ▲	-12.7%
\$30,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,472	Owner HH	86%	Renter HH	14%
Median Year Built	1965	% Built Pre-1970		55.2%	
Median Move Year	2007	% Built After 2010		0.9%	
Median Rooms	5.9	SF%	87.1%	MM%	5.7%
				MF%	1.6%

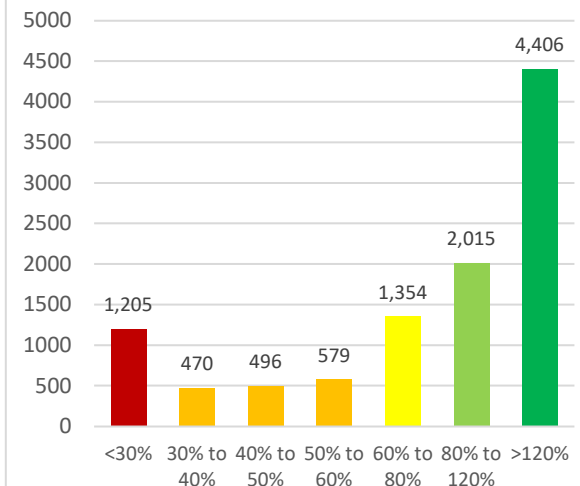
Vacancy Rates

Total	8.2%	Owner	0%	Renter	0.1%
Seasonal	2.3%	Other	4.1%	# V Rent	170
				#V Owner	6

Homeownership Rate by Race/Ethnicity

Black	63.4%	White	85.8%
Asian	0.0%	Other or Multiracial	94.9%
Am. Indian	100.0%	Hispanic	77.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Jackson Area-East

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

3.9%
10,526

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
1.92	--	--
\$59,866	--	11.6%
\$65,716	--	5.2%
\$25,719	--	-25.8%
\$140,399	--	8.0%
\$762	--	-12.7%
\$30,480	--	--
\$46,800	--	--
2,584	25%	4.9%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
467	4.1%	-4.9%
267	2.3%	-11.0%
6	0.1%	-71.4%
170	1.5%	-37.7%
1,767	15.4%	--
2,574	22.4%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	123	24	147
Market supply (vacant on market, adjusted for age)	3	77	81
5 year Market production goals (based on 75K units)	116	0	116
1 year Market production goals (based on 15K units)	23	0	23
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Jackson Area-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	457	Total Amt/App	\$195,350	% Approved	80.3%
Total Conventional Apps	287	Conventional Amt/App	\$204,652	% Conv Apprvd	82.2%
Total Assisted Apps	170	Assisted Amt/App	\$179,647	% Asst Apprvd	77.1%
Applications by Race: White					
Total Apps	392	Total Amt/App	\$191,684	% Positive	82.4%
Total Conventional Apps	248	Conventional Amt/App	\$200,645	% Conv Positive	83.5%
Total Assisted Apps	144	Assisted Amt/App	\$176,250	% Asst Positive	80.6%
Applications by Race: Black					
Total Apps	7	Total Amt/App	\$149,286	% Positive	43%
Total Conventional Apps	1	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	6	Assisted Amt/App	\$146,667	% Asst Positive	33.3%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$395,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$395,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$145,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	47	Total Amt/App	\$216,489	% Positive	72.3%
Total Conventional Apps	31	Conventional Amt/App	\$218,871	% Conv Positive	74.2%
Total Assisted Apps	16	Assisted Amt/App	\$211,875	% Asst Positive	68.8%
Applications by Ethnicity: Hispanic					
Total Apps	15	Total Amt/App	\$173,667	% Positive	86.7%
Total Conventional Apps	9	Conventional Amt/App	\$197,222	% Conv Positive	88.9%
Total Assisted Apps	6	Assisted Amt/App	\$138,333	% Asst Positive	83.3%

Jackson Area-Northwest

Population

26,548

Households

11,880

Median HH Income

\$56,312

Owner HH Income

\$70,673

Renter HH Income

\$36,620

Housing Costs

Owner Units

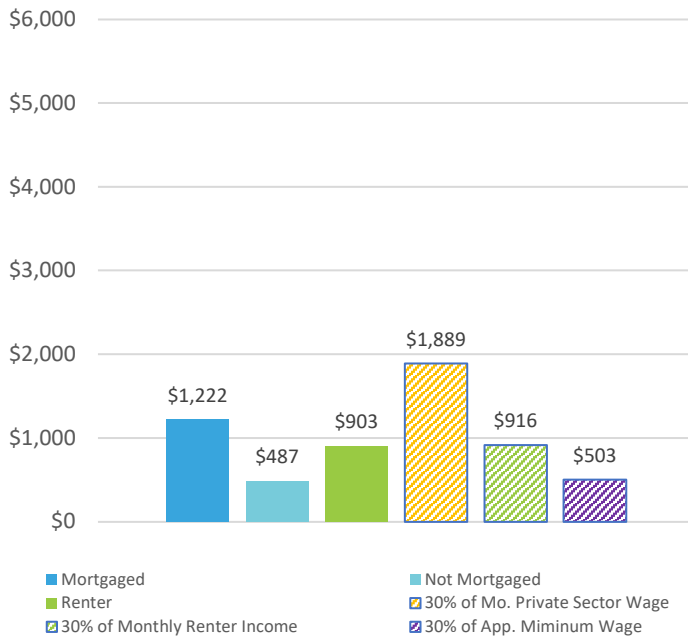
Home Value	\$135,194	2016 Value	\$124,217
Cost M/NM	\$1222/\$487	Value ▲	8.8%
\$45,065 To afford median home			

Renter Units

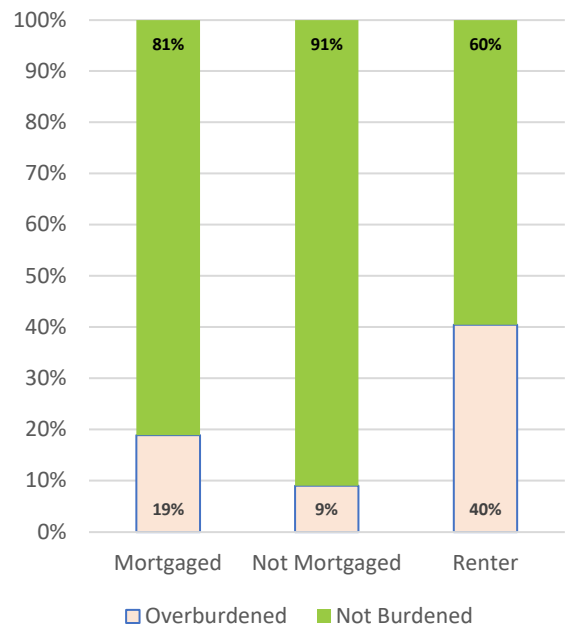
Gross Rent	\$903	2016 Rent	\$855
		Rent ▲	5.6%
\$36,120 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,917	Owner HH	58%	Renter HH	42%		
Median Year Built	1970	% Built Pre-1970		50.5%			
Median Move Year	2013	% Built After 2010		5.2%			
Median Rooms	5.4	SF%	54.6%	MM%	20%	MF%	18.2%

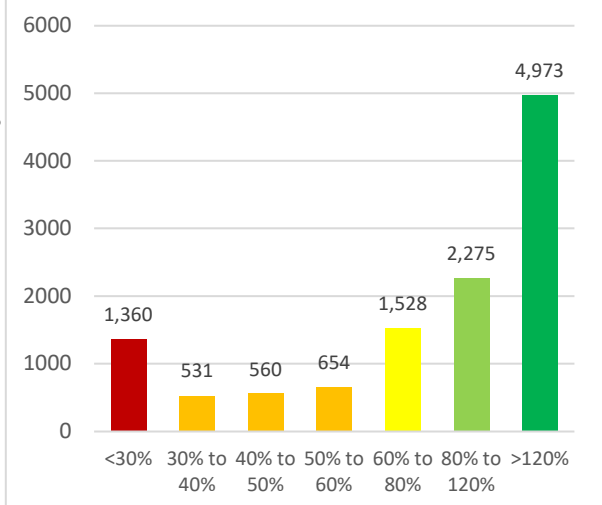
Vacancy Rates

Total	8%	Owner	0%	Renter	0.1%		
Seasonal	0.4%	Other	3.6%	# V Rent	352	#V Owner	57

Homeownership Rate by Race/Ethnicity

Black	29.5%	White	61.8%
Asian	45.6%	Other or Multiracial	40.8%
Am. Indian	0.0%	Hispanic	43.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Jackson Area-Northwest

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

3.6%
11,880

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
1.85	--	--
\$56,312	--	4.0%
\$70,673	--	-0.7%
\$36,620	--	4.5%
\$135,194	--	8.8%
\$903	--	5.6%
\$36,120	--	--
\$45,065	--	--
3,041	26%	-16.1%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
464	3.6%	57.3%
48	0.4%	33.3%
57	0.4%	-69.4%
352	2.7%	-8.6%
1,364	10.6%	--
3,458	26.8%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Growing

Low Strength and High Need (Type II)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	151	365	516
Market supply (vacant on market, adjusted for age)	36	113	149
5 year Market production goals (based on 75K units)	111	243	354
1 year Market production goals (based on 15K units)	22	49	71
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Jackson Area-Northwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	509	Total Amt/App	\$175,255	% Approved	78.6%
Total Conventional Apps	337	Conventional Amt/App	\$175,297	% Conv Apprvd	81.9%
Total Assisted Apps	172	Assisted Amt/App	\$175,174	% Asst Apprvd	72.1%
Applications by Race: White					
Total Apps	393	Total Amt/App	\$170,522	% Positive	81.7%
Total Conventional Apps	263	Conventional Amt/App	\$169,525	% Conv Positive	85.6%
Total Assisted Apps	130	Assisted Amt/App	\$172,538	% Asst Positive	73.8%
Applications by Race: Black					
Total Apps	28	Total Amt/App	\$191,429	% Positive	71%
Total Conventional Apps	10	Conventional Amt/App	\$191,000	% Conv Positive	70.0%
Total Assisted Apps	18	Assisted Amt/App	\$191,667	% Asst Positive	72.2%
Applications by Race: Asian					
Total Apps	13	Total Amt/App	\$271,923	% Positive	46.2%
Total Conventional Apps	12	Conventional Amt/App	\$275,000	% Conv Positive	41.7%
Total Assisted Apps	1	Assisted Amt/App	\$235,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	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	\$182,258	% Positive	69.4%
Total Conventional Apps	43	Conventional Amt/App	\$183,605	% Conv Positive	74.4%
Total Assisted Apps	19	Assisted Amt/App	\$179,211	% Asst Positive	57.9%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	\$222,778	% Positive	83.3%
Total Conventional Apps	10	Conventional Amt/App	\$181,000	% Conv Positive	80.0%
Total Assisted Apps	8	Assisted Amt/App	\$275,000	% Asst Positive	87.5%

Jackson-Blackman Southeast

Population

42,061

Households

14,490

Median HH Income

\$37,672

Owner HH Income

\$48,704

Renter HH Income

\$25,638

Housing Costs

Owner Units

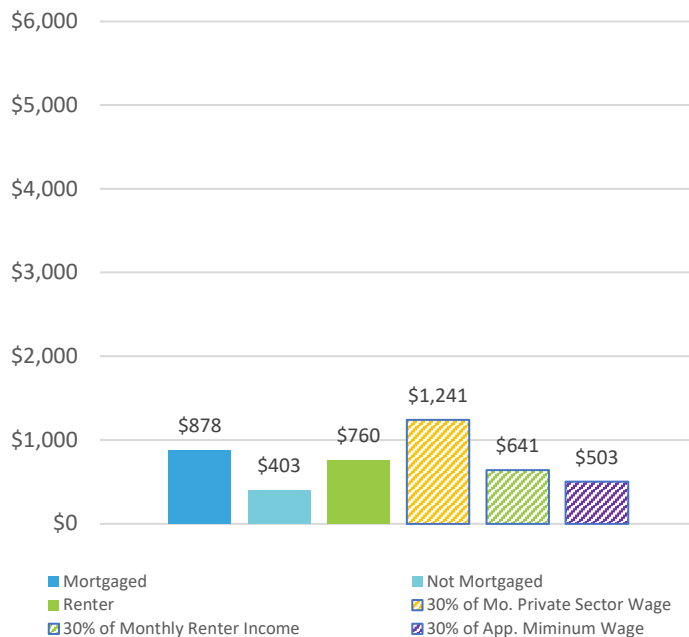
Home Value	\$77,647	2016 Value	\$69,974
Cost M/NM	\$878/\$403	Value ▲	11.0%
\$25,882 To afford median home			

Renter Units

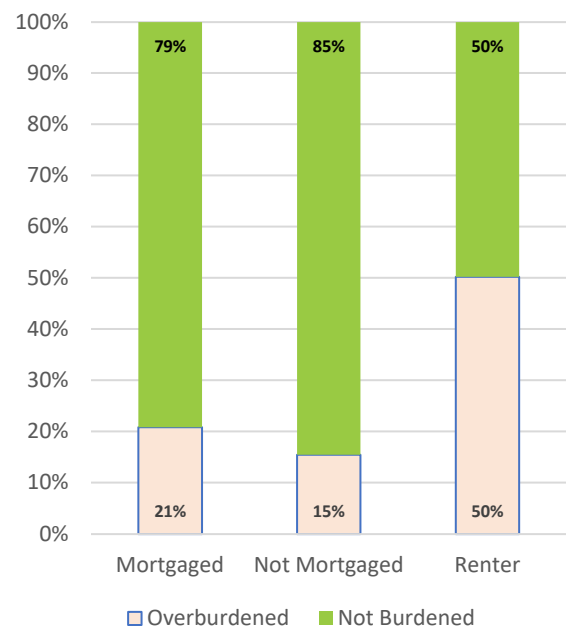
Gross Rent	\$760	2016 Rent	\$703
		Rent ▲	8.1%
\$30,400 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	16,547	Owner HH	54%	Renter HH	46%		
Median Year Built	1945	% Built Pre-1970		81.9%			
Median Move Year	2013	% Built After 2010		0.2%			
Median Rooms	5.3	SF%	65.6%	MM%	22.8%	MF%	9.6%

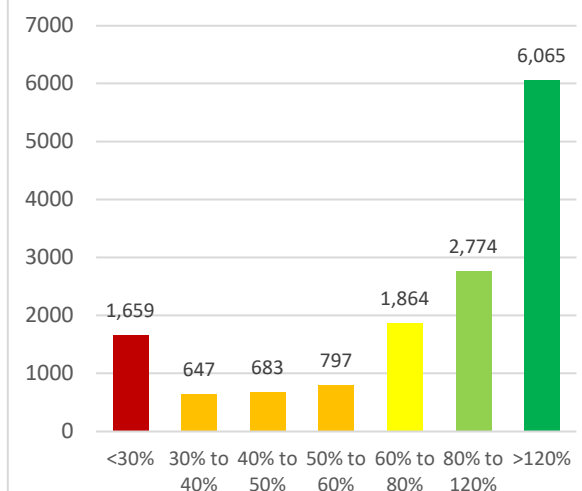
Vacancy Rates

Total	12.4%	Owner	0%	Renter	0%		
Seasonal	1.2%	Other	7.8%	# V Rent	261	#V Owner	199

Homeownership Rate by Race/Ethnicity

Black	28.7%	White	61.4%
Asian	21.1%	Other or Multiracial	50.8%
Am. Indian	56.0%	Hispanic	59.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Jackson-Blackman Southeast

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

3.7%
14,490

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
1.06	--	--
\$37,672	--	14.9%
\$48,704	--	9.8%
\$25,638	--	23.5%
\$77,647	--	11.0%
\$760	--	8.1%
\$30,400	--	--
\$25,882	--	--
4,787	33%	-16.3%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
1,294	7.8%	-8.0%
194	1.2%	108.6%
199	1.2%	-10.8%
261	1.6%	-57.0%
8,003	48.4%	--
1,549	9.4%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Growing

Low Strength and High Need (Type II)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	178	421	600
Market supply (vacant on market, adjusted for age)	178	186	364
5 year Market production goals (based on 75K units)	0	227	228
1 year Market production goals (based on 15K units)	0	45	46
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Jackson-Blackman Southeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	631	Total Amt/App	\$112,956	% Approved	73.1%
Total Conventional Apps	293	Conventional Amt/App	\$111,758	% Conv Apprvd	72.0%
Total Assisted Apps	338	Assisted Amt/App	\$113,994	% Asst Apprvd	74.0%
Applications by Race: White					
Total Apps	502	Total Amt/App	\$109,502	% Positive	76.3%
Total Conventional Apps	237	Conventional Amt/App	\$106,814	% Conv Positive	75.5%
Total Assisted Apps	265	Assisted Amt/App	\$111,906	% Asst Positive	77.0%
Applications by Race: Black					
Total Apps	40	Total Amt/App	\$108,000	% Positive	75%
Total Conventional Apps	15	Conventional Amt/App	\$99,667	% Conv Positive	73.3%
Total Assisted Apps	25	Assisted Amt/App	\$113,000	% Asst Positive	76.0%
Applications by Race: Asian					
Total Apps	6	Total Amt/App	\$123,333	% Positive	66.7%
Total Conventional Apps	4	Conventional Amt/App	\$90,000	% Conv Positive	75.0%
Total Assisted Apps	2	Assisted Amt/App	\$190,000	% Asst Positive	50.0%
Applications by Race: Native American					
Total Apps	6	Total Amt/App	\$355,000	% Positive	83.3%
Total Conventional Apps	5	Conventional Amt/App	\$269,000	% Conv Positive	80.0%
Total Assisted Apps	1	Assisted Amt/App	\$785,000	% 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	75	Total Amt/App	\$136,733	% Positive	48.0%
Total Conventional Apps	35	Conventional Amt/App	\$151,571	% Conv Positive	45.7%
Total Assisted Apps	40	Assisted Amt/App	\$123,750	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	27	Total Amt/App	\$99,444	% Positive	77.8%
Total Conventional Apps	8	Conventional Amt/App	\$72,500	% Conv Positive	87.5%
Total Assisted Apps	19	Assisted Amt/App	\$110,789	% Asst Positive	73.7%

Jackson County-Northeast

Population

13,337

Households

5,196

Median HH Income

\$68,095

Owner HH Income

\$69,423

Renter HH Income

\$36,870

Housing Costs

Owner Units

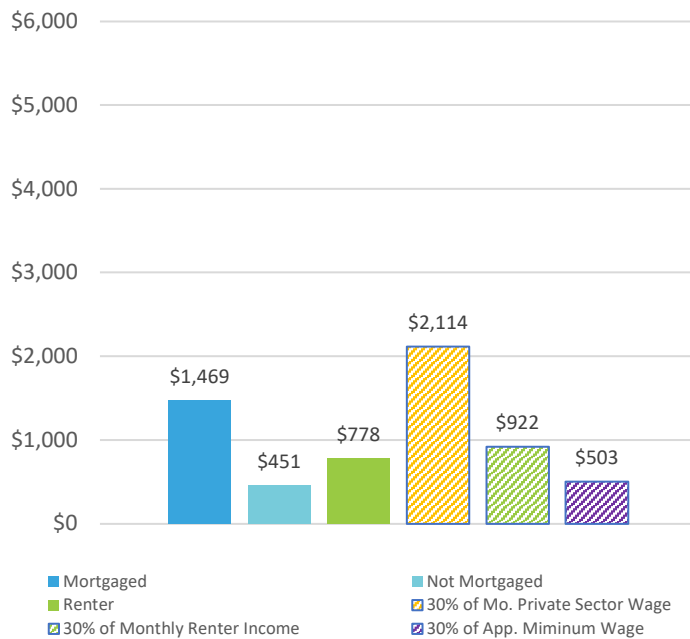
Home Value	\$185,187	2016 Value	\$161,214
Cost M/NM	\$1469/\$451	Value ▲	14.9%
\$61,729 To afford median home			

Renter Units

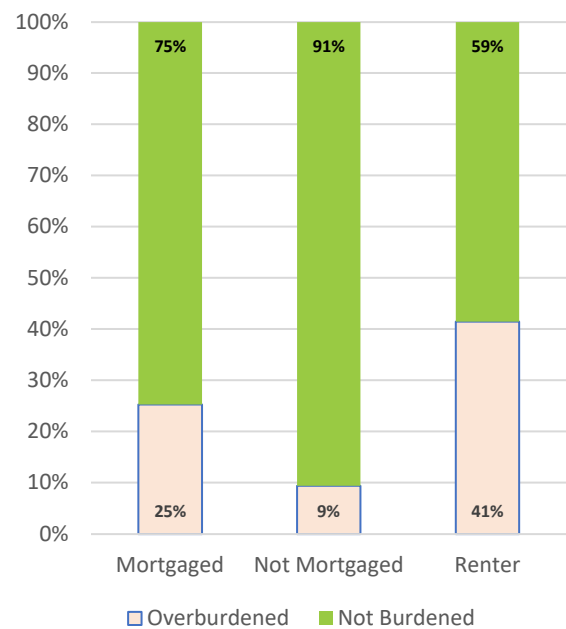
Gross Rent	\$778	2016 Rent	\$846
		Rent ▲	-8.0%
\$31,120 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,770	Owner HH	92%	Renter HH	8%
Median Year Built	1986	% Built Pre-1970		30.3%	
Median Move Year	2007	% Built After 2010		5.3%	
Median Rooms	6.0	SF%	81.6%	MM%	1.4%
				MF%	0%

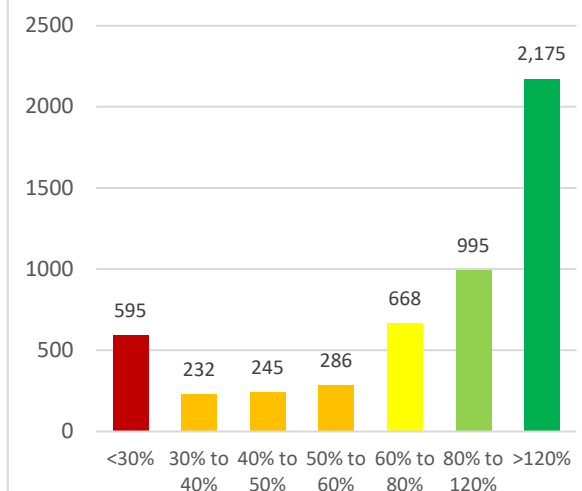
Vacancy Rates

Total	9.9%	Owner	0%	Renter	0%
Seasonal	5.6%	Other	3.3%	# V Rent	0
				#V Owner	38

Homeownership Rate by Race/Ethnicity

Black	35.7%	White	93.1%
Asian	100.0%	Other or Multiracial	91.5%
Am. Indian	100.0%	Hispanic	100.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Jackson County-Northeast

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

8.0%
5,196

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
2.53	--	--
\$68,095	--	-0.8%
\$69,423	--	-3.4%
\$36,870	--	-2.7%
\$185,187	--	14.9%
\$778	--	-8.0%
\$31,120	--	--
\$61,729	--	--
1,067	21%	2.6%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
189	3.3%	-14.5%
322	5.6%	75.0%
38	0.7%	-65.5%
0	0.0%	-100.0%
675	11.7%	--
2,505	43.4%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

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)	55	37	92
Market supply (vacant on market, adjusted for age)	12	0	12
5 year Market production goals (based on 75K units)	42	35	77
1 year Market production goals (based on 15K units)	8	7	15
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Jackson County-Northeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	199	Total Amt/App	\$232,588	% Approved	74.4%
Total Conventional Apps	141	Conventional Amt/App	\$235,638	% Conv Apprvd	74.5%
Total Assisted Apps	58	Assisted Amt/App	\$225,172	% Asst Apprvd	74.1%
Applications by Race: White					
Total Apps	180	Total Amt/App	\$234,167	% Positive	75.0%
Total Conventional Apps	128	Conventional Amt/App	\$235,625	% Conv Positive	75.8%
Total Assisted Apps	52	Assisted Amt/App	\$230,577	% Asst Positive	73.1%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$310,000	% Positive	100%
Total Conventional Apps	1	Conventional Amt/App	\$295,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$325,000	% Asst Positive	100.0%
Applications by Race: Asian					
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: Native American					
Total Apps	3	Total Amt/App	\$121,667	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$120,000	% 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	15	Total Amt/App	\$215,667	% Positive	66.7%
Total Conventional Apps	11	Conventional Amt/App	\$235,000	% Conv Positive	63.6%
Total Assisted Apps	4	Assisted Amt/App	\$162,500	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$180,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$155,000	% Conv Positive	50.0%
Total Assisted Apps	4	Assisted Amt/App	\$192,500	% Asst Positive	50.0%

Lambertville

Population

48,525

Households

18,615

Median HH Income

\$77,302

Owner HH Income

\$81,884

Renter HH Income

\$43,471

Housing Costs

Owner Units

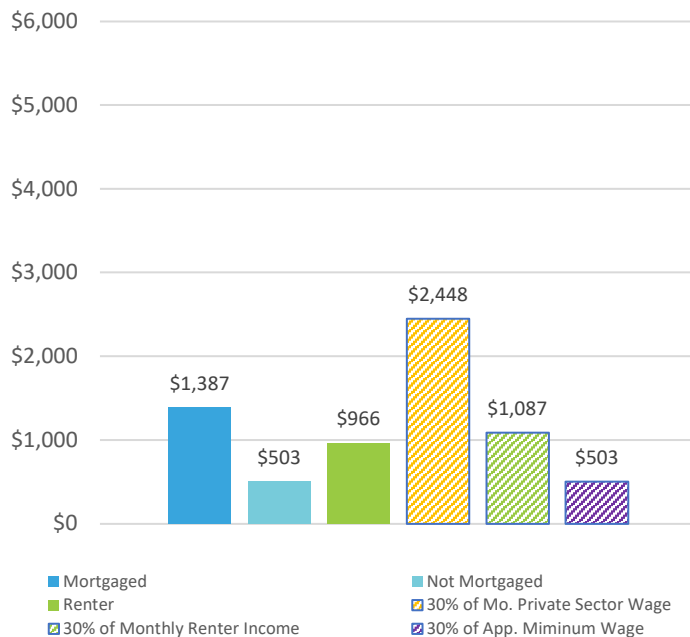
Home Value	\$192,389	2016 Value	\$171,772
Cost M/NM	\$1387/\$503	Value ▲	12.0%
\$64,130 To afford median home			

Renter Units

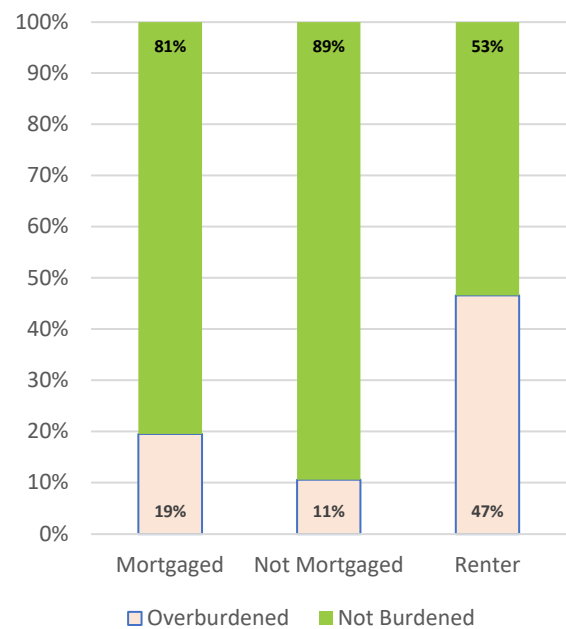
Gross Rent	\$966	2016 Rent	\$951
		Rent ▲	1.6%
\$38,640 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	19,574	Owner HH	89%	Renter HH	11%
Median Year Built	1977	% Built Pre-1970		42.2%	
Median Move Year	2006	% Built After 2010		5.1%	
Median Rooms	6.7	SF%	87.3%	MM%	5.6%
				MF%	3%

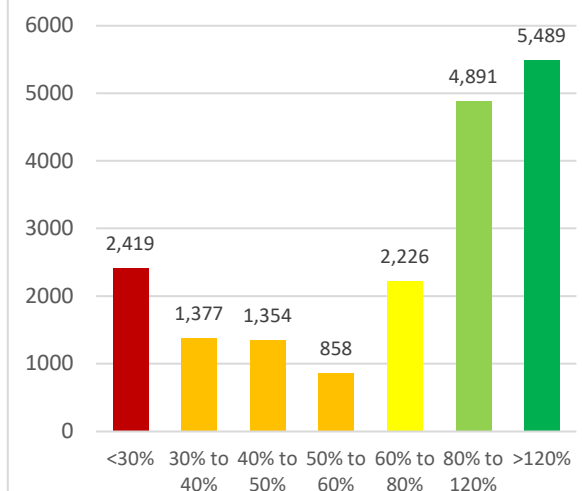
Vacancy Rates

Total	4.9%	Owner	0%	Renter	0%
Seasonal	0.5%	Other	3.1%	# V Rent	29
				#V Owner	183

Homeownership Rate by Race/Ethnicity

Black	70.1%	White	89.0%
Asian	100.0%	Other or Multiracial	76.9%
Am. Indian	100.0%	Hispanic	48.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Lambertville

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.2%	4.5%
Household Count, 2021	18,615	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.63	--	--	--	--	--
Median Income, 2021	\$77,302	--	9.2%	\$73,066	--	10.7%
Median owner income, 2021	\$81,884	--	6.4%	\$88,788	--	7.9%
Median renter income, 2021	\$43,471	--	34.4%	\$40,816	--	12.5%
Median home value	\$192,389	--	12.0%	\$224,337	--	20.0%
Median gross rent	\$966	--	1.6%	\$1,080	--	10.5%
Income needed for median rent	\$38,640	--	--	\$43,195	--	--
Income needed for median value	\$64,130	--	--	\$74,779	--	--
Overburdened households	3,643	20%	-16.5%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	599	3.1%	9.7%	10,851	2.6%	-18.3%
Seasonal vacancy	96	0.5%	NA	10,479	2.5%	-3.5%
For-Sale vacancy	183	0.9%	-44.5%	2,389	0.6%	-44.5%
For-Rent vacancy	29	0.1%	-83.4%	4,425	1.0%	-22.1%
Homes built pre-1940	2,500	12.8%	--	66,071	15.7%	--
Homes built post-1990	6,601	33.7%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	224	100	325
Market supply (vacant on market, adjusted for age)	76	11	87
5 year Market production goals (based on 75K units)	143	86	229
1 year Market production goals (based on 15K units)	29	17	46
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Lambertville

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	864	Total Amt/App	\$230,961	% Approved	80.9%
Total Conventional Apps	654	Conventional Amt/App	\$234,587	% Conv Apprvd	80.4%
Total Assisted Apps	210	Assisted Amt/App	\$219,667	% Asst Apprvd	82.4%
Applications by Race: White					
Total Apps	746	Total Amt/App	\$228,043	% Positive	82.0%
Total Conventional Apps	568	Conventional Amt/App	\$232,570	% Conv Positive	81.3%
Total Assisted Apps	178	Assisted Amt/App	\$213,596	% Asst Positive	84.3%
Applications by Race: Black					
Total Apps	10	Total Amt/App	\$268,000	% Positive	90%
Total Conventional Apps	4	Conventional Amt/App	\$267,500	% Conv Positive	100.0%
Total Assisted Apps	6	Assisted Amt/App	\$268,333	% Asst Positive	83.3%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$246,429	% Positive	71.4%
Total Conventional Apps	7	Conventional Amt/App	\$246,429	% Conv Positive	71.4%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$65,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$65,000	% 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	88	Total Amt/App	\$246,477	% Positive	72.7%
Total Conventional Apps	65	Conventional Amt/App	\$246,077	% Conv Positive	72.3%
Total Assisted Apps	23	Assisted Amt/App	\$247,609	% Asst Positive	73.9%
Applications by Ethnicity: Hispanic					
Total Apps	16	Total Amt/App	\$242,500	% Positive	75.0%
Total Conventional Apps	6	Conventional Amt/App	\$198,333	% Conv Positive	66.7%
Total Assisted Apps	10	Assisted Amt/App	\$269,000	% Asst Positive	80.0%

Madison Township-Raisin Township

Population

28,878

Households

10,046

Median HH Income

\$65,334

Owner HH Income

\$72,588

Renter HH Income

\$34,620

Housing Costs

Owner Units

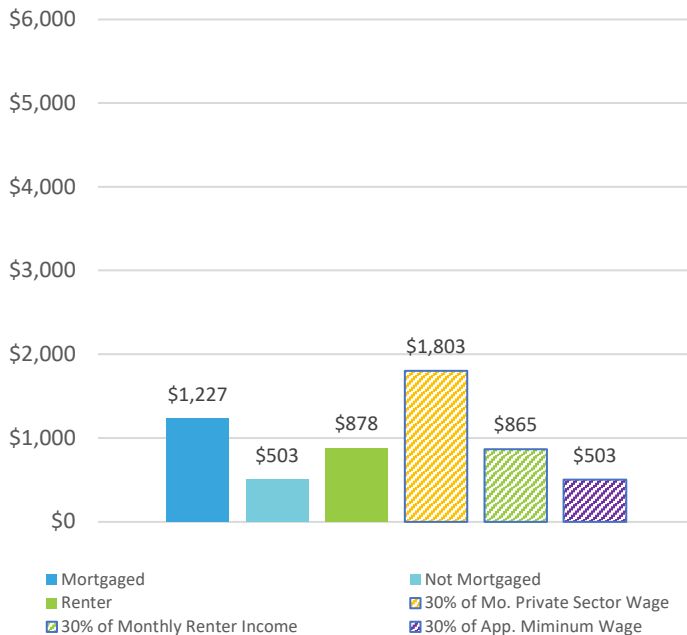
Home Value	\$162,077	2016 Value	\$141,883
Cost M/NM	\$1227/\$503	Value ▲	14.2%
\$54,026 To afford median home			

Renter Units

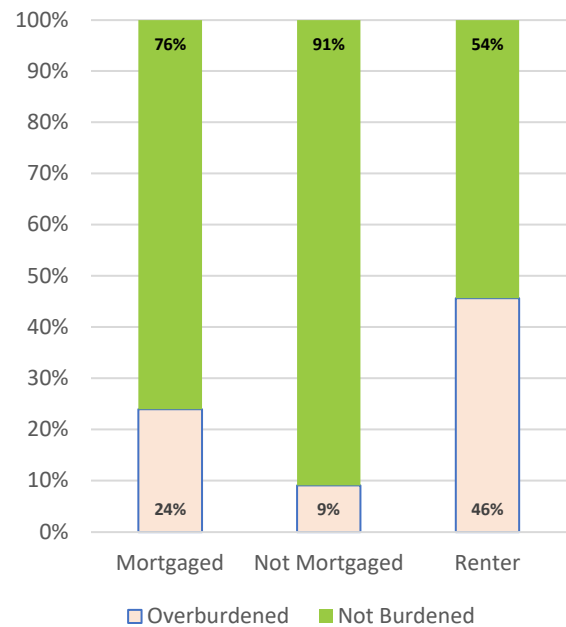
Gross Rent	\$878	2016 Rent	\$843
		Rent ▲	4.2%
\$35,120 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,732	Owner HH	80%	Renter HH	20%
Median Year Built	1978	% Built Pre-1970		36.9%	
Median Move Year	2010	% Built After 2010		2.6%	
Median Rooms	6.1	SF%	79.8%	MM%	8.7%
				MF%	5.1%

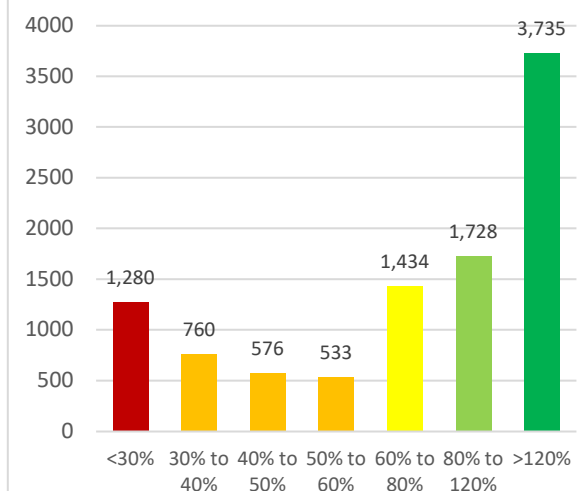
Vacancy Rates

Total	6.4%	Owner	0%	Renter	0%
Seasonal	0.9%	Other	3.6%	# V Rent	98
				#V Owner	107

Homeownership Rate by Race/Ethnicity

Black	45.3%	White	80.5%
Asian	100.0%	Other or Multiracial	84.8%
Am. Indian	42.9%	Hispanic	44.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Madison Township-Raisin Township

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.6%	4.5%
Household Count, 2021	10,046	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.22	--	--	--	--	--
Median Income, 2021	\$65,334	--	8.0%	\$73,066	--	10.7%
Median owner income, 2021	\$72,588	--	12.0%	\$88,788	--	7.9%
Median renter income, 2021	\$34,620	--	13.2%	\$40,816	--	12.5%
Median home value	\$162,077	--	14.2%	\$224,337	--	20.0%
Median gross rent	\$878	--	4.2%	\$1,080	--	10.5%
Income needed for median rent	\$35,120	--	--	\$43,195	--	--
Income needed for median value	\$54,026	--	--	\$74,779	--	--
Overburdened households	2,419	24%	-7.0%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	387	3.6%	51.8%	10,851	2.6%	-18.3%
Seasonal vacancy	94	0.9%	-42.0%	10,479	2.5%	-3.5%
For-Sale vacancy	107	1.0%	-39.9%	2,389	0.6%	-44.5%
For-Rent vacancy	98	0.9%	-50.8%	4,425	1.0%	-22.1%
Homes built pre-1940	926	8.6%	--	66,071	15.7%	--
Homes built post-1990	3,942	36.7%	--	147,506	35.0%	--

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)	126	95	221
Market supply (vacant on market, adjusted for age)	40	31	70
5 year Market production goals (based on 75K units)	83	62	145
1 year Market production goals (based on 15K units)	17	12	29
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Madison Township-Raisin Township

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	454	Total Amt/App	\$197,093	% Approved	84.1%
Total Conventional Apps	299	Conventional Amt/App	\$196,739	% Conv Apprvd	84.3%
Total Assisted Apps	155	Assisted Amt/App	\$197,774	% Asst Apprvd	83.9%
Applications by Race: White					
Total Apps	392	Total Amt/App	\$191,378	% Positive	84.9%
Total Conventional Apps	267	Conventional Amt/App	\$192,828	% Conv Positive	85.4%
Total Assisted Apps	125	Assisted Amt/App	\$188,280	% Asst Positive	84.0%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$252,500	% Positive	75%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	4	Assisted Amt/App	\$252,500	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$135,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$135,000	% 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	\$132,500	% Positive	75.0%
Total Conventional Apps	2	Conventional Amt/App	\$100,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$165,000	% 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	47	Total Amt/App	\$244,574	% Positive	76.6%
Total Conventional Apps	28	Conventional Amt/App	\$235,000	% Conv Positive	71.4%
Total Assisted Apps	19	Assisted Amt/App	\$258,684	% Asst Positive	84.2%
Applications by Ethnicity: Hispanic					
Total Apps	21	Total Amt/App	\$168,810	% Positive	95.2%
Total Conventional Apps	11	Conventional Amt/App	\$165,000	% Conv Positive	90.9%
Total Assisted Apps	10	Assisted Amt/App	\$173,000	% Asst Positive	100.0%

Manitou Beach-Devils Lake

Population

20,733

Households

8,438

Median HH Income

\$63,543

Owner HH Income

\$68,534

Renter HH Income

\$37,739

Housing Costs

Owner Units

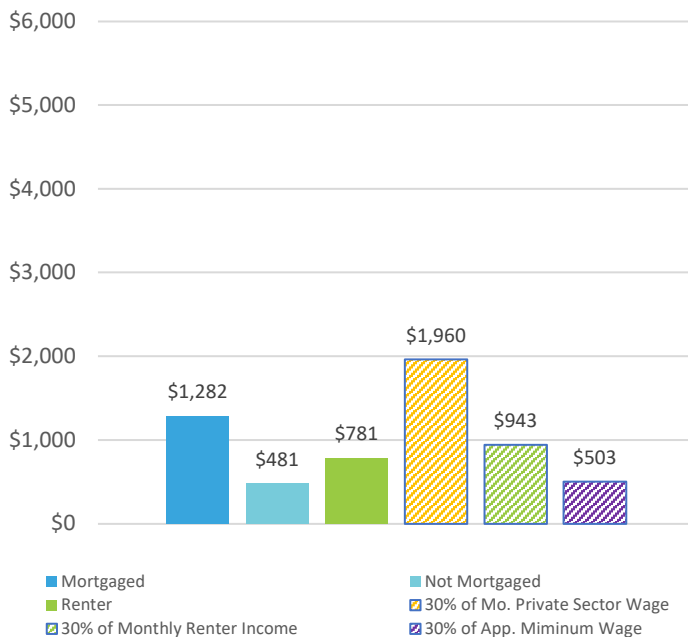
Home Value	\$170,699	2016 Value	\$138,683
Cost M/NM	\$1282/\$481	Value ▲	23.1%
\$56,900 To afford median home			

Renter Units

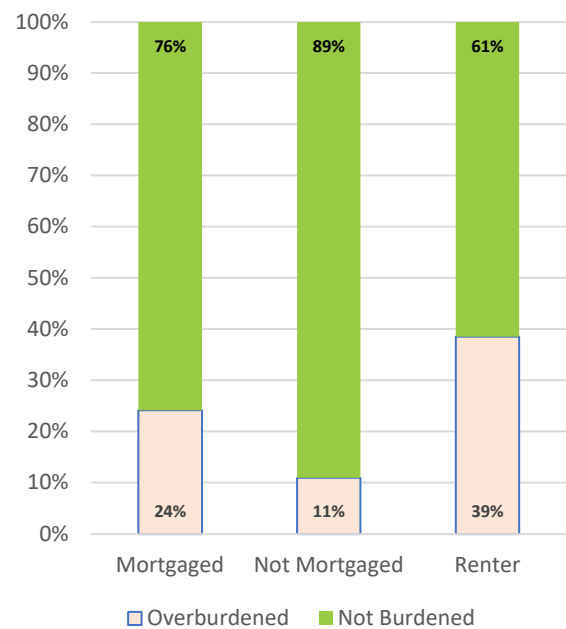
Gross Rent	\$781	2016 Rent	\$839
		Rent ▲	-6.9%
\$31,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,016	Owner HH	89%	Renter HH	11%
Median Year Built	1975	% Built Pre-1970		42.2%	
Median Move Year	2006	% Built After 2010		3.3%	
Median Rooms	6.1	SF%	89.3%	MM%	1.6%
				MF%	0.5%

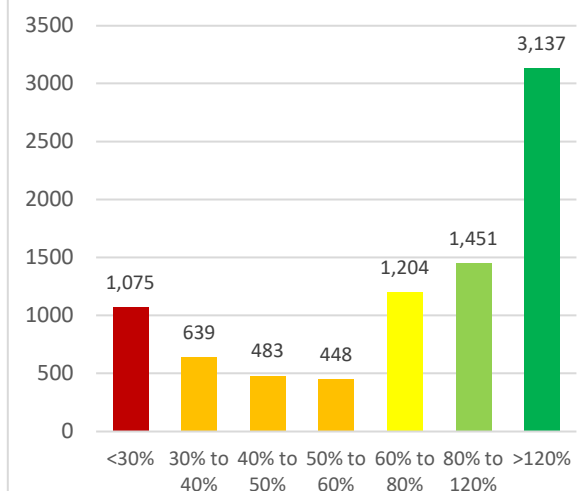
Vacancy Rates

Total	23.4%	Owner	0%	Renter	0%
Seasonal	18.3%	Other	4.1%	# V Rent	12
				#V Owner	24

Homeownership Rate by Race/Ethnicity

Black	50.0%	White	88.7%
Asian	100.0%	Other or Multiracial	93.1%
Am. Indian	100.0%	Hispanic	78.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Manitou Beach-Devils Lake

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

-6.3%
8,438

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
2.34	--	--
\$63,543	--	20.8%
\$68,534	--	19.6%
\$37,739	--	12.2%
\$170,699	--	23.1%
\$781	--	-6.9%
\$31,240	--	--
\$56,900	--	--
1,771	21%	-27.1%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
449	4.1%	19.1%
2,019	18.3%	7.8%
24	0.2%	-50.0%
12	0.1%	-87.4%
2,220	20.2%	--
3,615	32.8%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

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)	98	37	135
Market supply (vacant on market, adjusted for age)	10	5	15
5 year Market production goals (based on 75K units)	85	31	116
1 year Market production goals (based on 15K units)	17	6	23
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Manitou Beach-Devils Lake

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	328	Total Amt/App	\$210,884	% Approved	77.4%
Total Conventional Apps	229	Conventional Amt/App	\$227,620	% Conv Apprvd	79.0%
Total Assisted Apps	99	Assisted Amt/App	\$172,172	% Asst Apprvd	73.7%
Applications by Race: White					
Total Apps	291	Total Amt/App	\$208,952	% Positive	78.7%
Total Conventional Apps	200	Conventional Amt/App	\$226,400	% Conv Positive	80.5%
Total Assisted Apps	91	Assisted Amt/App	\$170,604	% Asst Positive	74.7%
Applications by Race: Black					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$250,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$250,000	% 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	\$175,000	% Positive	75.0%
Total Conventional Apps	2	Conventional Amt/App	\$215,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$135,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	32	Total Amt/App	\$227,500	% Positive	65.6%
Total Conventional Apps	24	Conventional Amt/App	\$240,000	% Conv Positive	66.7%
Total Assisted Apps	8	Assisted Amt/App	\$190,000	% Asst Positive	62.5%
Applications by Ethnicity: Hispanic					
Total Apps	9	Total Amt/App	\$212,778	% Positive	88.9%
Total Conventional Apps	6	Conventional Amt/App	\$253,333	% Conv Positive	83.3%
Total Assisted Apps	3	Assisted Amt/App	\$131,667	% Asst Positive	100.0%

Monroe Area-Central

Population

13,970

Households

5,764

Median HH Income

\$41,750

Owner HH Income

\$60,190

Renter HH Income

\$23,483

Housing Costs

Owner Units

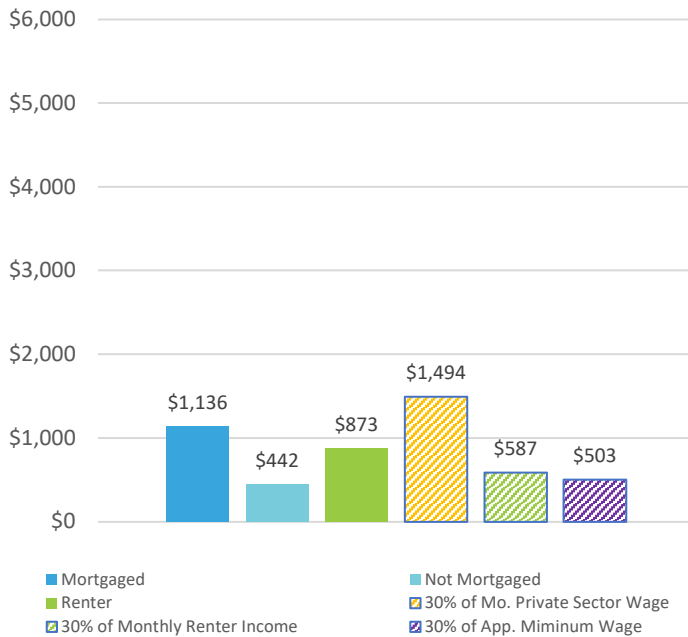
Home Value	\$115,535	2016 Value	\$88,493
Cost M/NM	\$1136/\$442	Value ▲	30.6%
\$38,512 To afford median home			

Renter Units

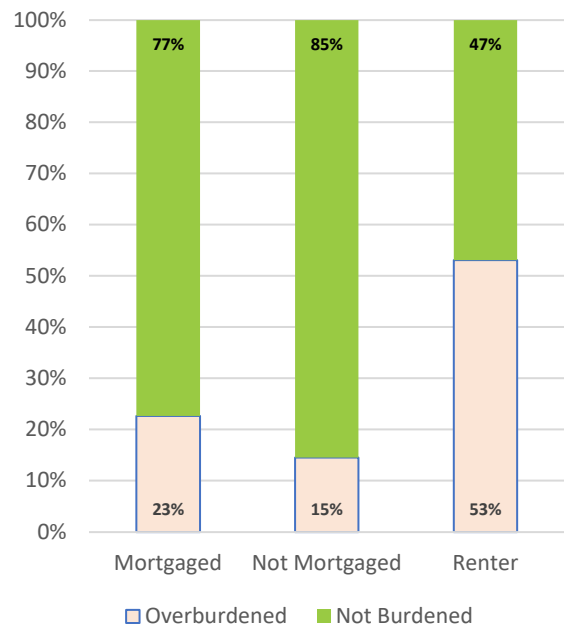
Gross Rent	\$873	2016 Rent	\$849
		Rent ▲	2.8%
\$34,920 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,190	Owner HH	65%	Renter HH	35%
Median Year Built	1952	% Built Pre-1970		69.2%	
Median Move Year	2013	% Built After 2010		1.8%	
Median Rooms	5.6	SF%	63.9%	MM%	20.7%
				MF%	6.6%

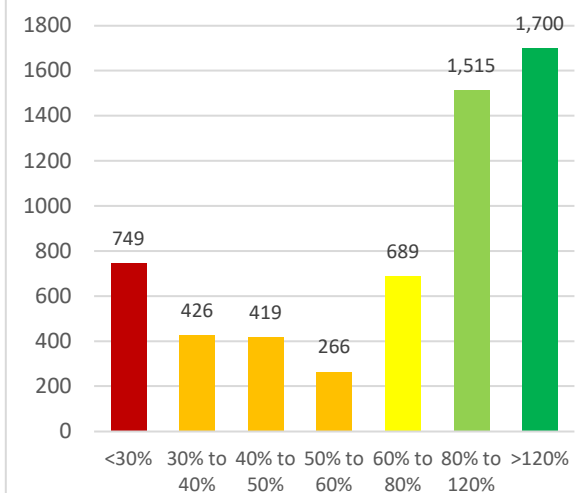
Vacancy Rates

Total	6.9%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	5.2%	# V Rent	50
				#V Owner	30

Homeownership Rate by Race/Ethnicity

Black	36.6%	White	66.2%
Asian	45.2%	Other or Multiracial	67.5%
Am. Indian	100.0%	Hispanic	45.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Monroe Area-Central

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

7.2%

5,764

Partnership

4.5%

400,815

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

1.58

--

--

--

--

--

\$41,750

--

-4.4%

\$73,066

--

10.7%

\$60,190

--

17.3%

\$88,788

--

7.9%

\$23,483

--

-14.8%

\$40,816

--

12.5%

\$115,535

--

30.6%

\$224,337

--

20.0%

\$873

--

2.8%

\$1,080

--

10.5%

\$34,920

--

--

\$43,195

--

--

\$38,512

--

--

\$74,779

--

--

1,803

31%

0.3%

102,670

25.6%

-7.6%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

323

5.2%

78.5%

10,851

2.6%

-18.3%

0

0.0%

-100.0%

10,479

2.5%

-3.5%

30

0.5%

-86.0%

2,389

0.6%

-44.5%

50

0.8%

-85.8%

4,425

1.0%

-22.1%

1,955

31.6%

--

66,071

15.7%

--

950

15.3%

--

147,506

35.0%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

Low Cost and Growing

Low Strength and High Need (Type II)

Gap Analysis 2021

Owner Units

Renter Units

Total Units

Market demand (estimated annual moves)

94

123

217

Market supply (vacant on market, adjusted for age)

21

34

55

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

70

86

156

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

14

17

31

5 year Partnership goals (based on 75K units)

3,902

6,198

10,101

1 year Partnership goals (based on 15K units)

780

1,240

2,020

Monroe Area-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	223	Total Amt/App	\$127,152	% Approved	80.7%
Total Conventional Apps	123	Conventional Amt/App	\$123,699	% Conv Apprvd	80.5%
Total Assisted Apps	100	Assisted Amt/App	\$131,400	% Asst Apprvd	81.0%
Applications by Race: White					
Total Apps	198	Total Amt/App	\$127,576	% Positive	82.3%
Total Conventional Apps	111	Conventional Amt/App	\$125,180	% Conv Positive	82.0%
Total Assisted Apps	87	Assisted Amt/App	\$130,632	% Asst Positive	82.8%
Applications by Race: Black					
Total Apps	6	Total Amt/App	\$110,000	% Positive	83%
Total Conventional Apps	2	Conventional Amt/App	\$90,000	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$120,000	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$211,667	% Positive	66.7%
Total Conventional Apps	1	Conventional Amt/App	\$295,000	% Conv Positive	0.0%
Total Assisted Apps	2	Assisted Amt/App	\$170,000	% 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	19	Total Amt/App	\$128,158	% Positive	63.2%
Total Conventional Apps	10	Conventional Amt/App	\$114,000	% Conv Positive	60.0%
Total Assisted Apps	9	Assisted Amt/App	\$143,889	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$130,000	% Positive	70.0%
Total Conventional Apps	7	Conventional Amt/App	\$133,571	% Conv Positive	71.4%
Total Assisted Apps	3	Assisted Amt/App	\$121,667	% Asst Positive	66.7%

Monroe Area-Outer

Population

30,652

Households

13,057

Median HH Income

\$59,668

Owner HH Income

\$81,290

Renter HH Income

\$26,090

Housing Costs

Owner Units

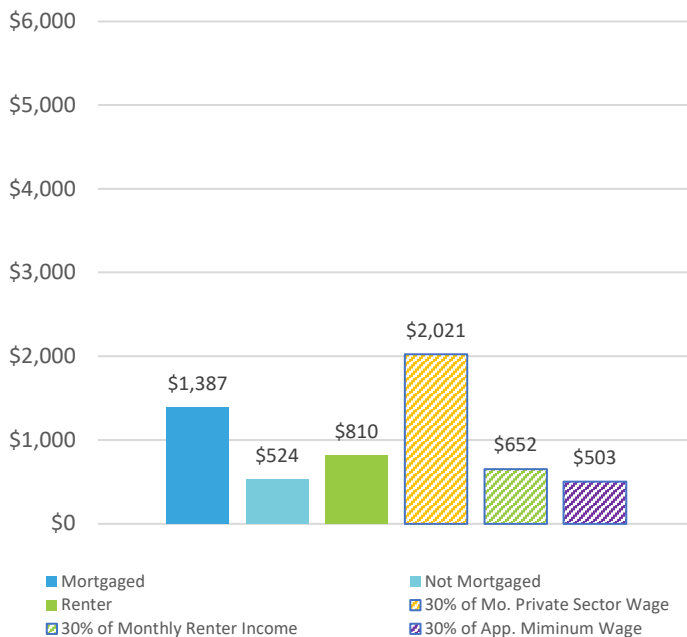
Home Value	\$173,497	2016 Value	\$154,268
Cost M/NM	\$1387/\$524	Value ▲	12.5%
\$57,832 To afford median home			

Renter Units

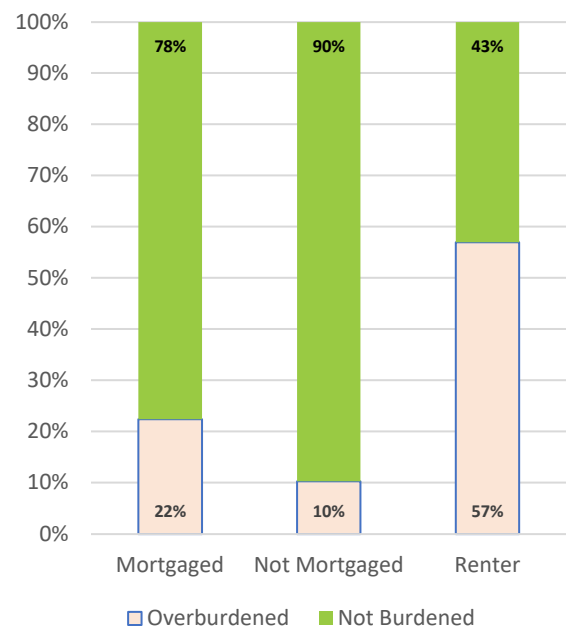
Gross Rent	\$810	2016 Rent	\$789
		Rent ▲	2.7%
\$32,400 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	14,019	Owner HH	71%	Renter HH	29%
Median Year Built	1970	% Built Pre-1970		48.1%	
Median Move Year	2010	% Built After 2010		2.4%	
Median Rooms	6.0	SF%	69.5%	MM%	16.5%
				MF%	9.4%

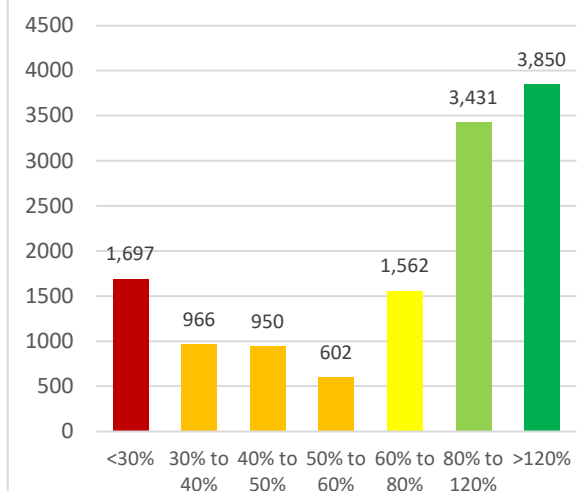
Vacancy Rates

Total	6.9%	Owner	0%	Renter	0%
Seasonal	0.8%	Other	2.9%	# V Rent	182
				#V Owner	223

Homeownership Rate by Race/Ethnicity

Black	35.4%	White	72.0%
Asian	68.1%	Other or Multiracial	74.9%
Am. Indian	67.3%	Hispanic	87.7%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Monroe Area-Outer

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.1%	4.5%
Household Count, 2021	13,057	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.37	--	--	--	--	--
Median Income, 2021	\$59,668	--	8.3%	\$73,066	--	10.7%
Median owner income, 2021	\$81,290	--	12.7%	\$88,788	--	7.9%
Median renter income, 2021	\$26,090	--	2.8%	\$40,816	--	12.5%
Median home value	\$173,497	--	12.5%	\$224,337	--	20.0%
Median gross rent	\$810	--	2.7%	\$1,080	--	10.5%
Income needed for median rent	\$32,400	--	--	\$43,195	--	--
Income needed for median value	\$57,832	--	--	\$74,779	--	--
Overburdened households	3,802	29%	-2.9%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	407	2.9%	41.3%	10,851	2.6%	-18.3%
Seasonal vacancy	110	0.8%	66.7%	10,479	2.5%	-3.5%
For-Sale vacancy	223	1.6%	64.0%	2,389	0.6%	-44.5%
For-Rent vacancy	182	1.3%	-46.0%	4,425	1.0%	-22.1%
Homes built pre-1940	2,190	15.6%	--	66,071	15.7%	--
Homes built post-1990	3,390	24.2%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	162	205	367
Market supply (vacant on market, adjusted for age)	118	65	183
5 year Market production goals (based on 75K units)	43	135	177
1 year Market production goals (based on 15K units)	9	27	35
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Monroe Area-Outer

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	579	Total Amt/App	\$188,385	% Approved	82.4%
Total Conventional Apps	372	Conventional Amt/App	\$189,274	% Conv Apprvd	82.0%
Total Assisted Apps	207	Assisted Amt/App	\$186,787	% Asst Apprvd	83.1%
Applications by Race: White					
Total Apps	510	Total Amt/App	\$183,667	% Positive	82.9%
Total Conventional Apps	327	Conventional Amt/App	\$181,330	% Conv Positive	82.9%
Total Assisted Apps	183	Assisted Amt/App	\$187,842	% Asst Positive	83.1%
Applications by Race: Black					
Total Apps	12	Total Amt/App	\$180,833	% Positive	83%
Total Conventional Apps	5	Conventional Amt/App	\$219,000	% Conv Positive	100.0%
Total Assisted Apps	7	Assisted Amt/App	\$153,571	% Asst Positive	71.4%
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$298,333	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$298,333	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$115,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$115,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$325,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$325,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	47	Total Amt/App	\$231,170	% Positive	74.5%
Total Conventional Apps	35	Conventional Amt/App	\$243,000	% Conv Positive	71.4%
Total Assisted Apps	12	Assisted Amt/App	\$196,667	% Asst Positive	83.3%
Applications by Ethnicity: Hispanic					
Total Apps	21	Total Amt/App	\$173,571	% Positive	81.0%
Total Conventional Apps	12	Conventional Amt/App	\$168,333	% Conv Positive	66.7%
Total Assisted Apps	9	Assisted Amt/App	\$180,556	% Asst Positive	100.0%

Pinckney

Population

26,259

Households

9,701

Median HH Income

\$91,555

Owner HH Income

\$93,705

Renter HH Income

\$33,735

Housing Costs

Owner Units

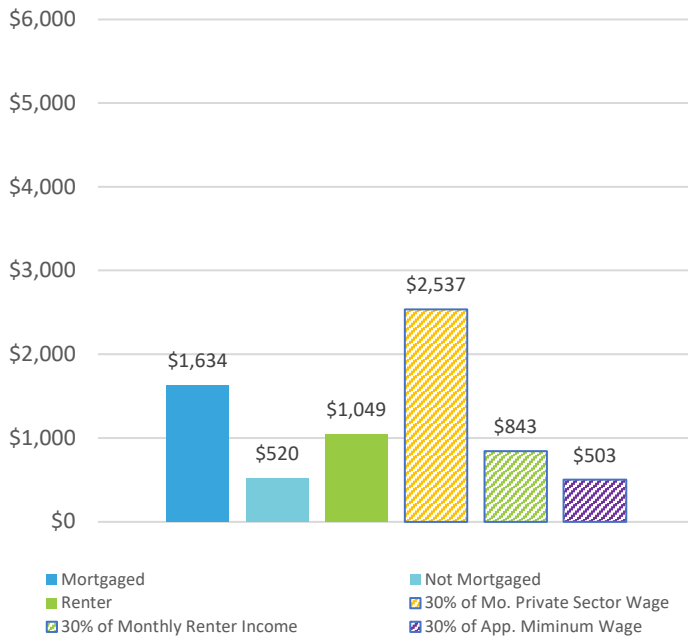
Home Value	\$263,843	2016 Value	\$216,537
Cost M/NM	\$1634/\$520	Value ▲	21.8%
\$87,948 To afford median home			

Renter Units

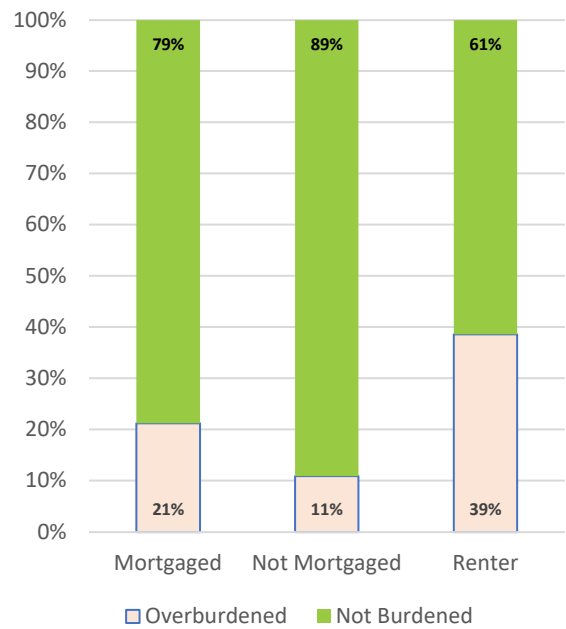
Gross Rent	\$1,049	2016 Rent	\$1,164
		Rent ▲	-9.9%
\$41,960 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,561	Owner HH	92%	Renter HH	8%
Median Year Built	1988	% Built Pre-1970		23.6%	
Median Move Year	2008	% Built After 2010		5.5%	
Median Rooms	6.6	SF%	91.4%	MM%	6%
				MF%	0.7%

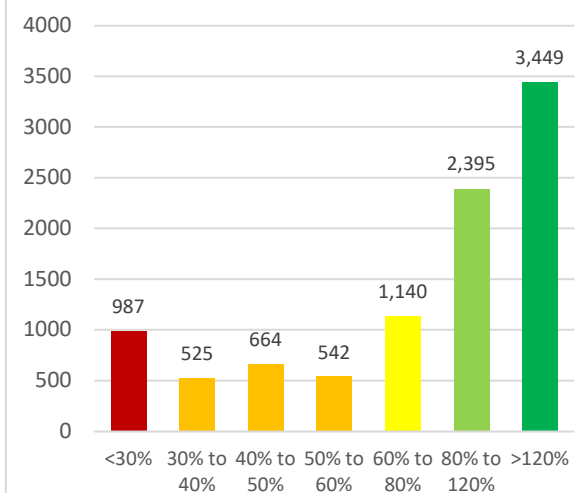
Vacancy Rates

Total	8.1%	Owner	0%	Renter	0%
Seasonal	3.4%	Other	0.8%	# V Rent	15
				#V Owner	58

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	92.5%
Asian	89.8%	Other or Multiracial	73.5%
Am. Indian	100.0%	Hispanic	91.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Pinckney

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

0.8%
9,701

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
3.61	--	--
\$91,555	--	10.2%
\$93,705	--	7.4%
\$33,735	--	-25.1%
\$263,843	--	21.8%
\$1,049	--	-9.9%
\$41,960	--	--
\$87,948	--	--
1,902	20%	-17.1%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
84	0.8%	-65.7%
361	3.4%	-14.9%
58	0.5%	1.8%
15	0.1%	-73.2%
886	8.4%	--
5,212	49.4%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	119	38	157
Market supply (vacant on market, adjusted for age)	13	4	16
5 year Market production goals (based on 75K units)	102	33	136
1 year Market production goals (based on 15K units)	20	7	27
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Pinckney

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	623	Total Amt/App	\$304,165	% Approved	80.7%
Total Conventional Apps	483	Conventional Amt/App	\$309,803	% Conv Apprvd	82.2%
Total Assisted Apps	140	Assisted Amt/App	\$284,714	% Asst Apprvd	75.7%
Applications by Race: White					
Total Apps	529	Total Amt/App	\$301,635	% Positive	80.9%
Total Conventional Apps	404	Conventional Amt/App	\$307,797	% Conv Positive	82.2%
Total Assisted Apps	125	Assisted Amt/App	\$281,720	% Asst Positive	76.8%
Applications by Race: Black					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$718,333	% Positive	33.3%
Total Conventional Apps	3	Conventional Amt/App	\$718,333	% Conv Positive	33.3%
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	\$175,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$175,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	85	Total Amt/App	\$305,824	% Positive	80.0%
Total Conventional Apps	71	Conventional Amt/App	\$307,958	% Conv Positive	83.1%
Total Assisted Apps	14	Assisted Amt/App	\$295,000	% Asst Positive	64.3%
Applications by Ethnicity: Hispanic					
Total Apps	9	Total Amt/App	\$411,667	% Positive	66.7%
Total Conventional Apps	9	Conventional Amt/App	\$411,667	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Pittsfield Township

Population

24,727

Households

9,914

Median HH Income

\$117,897

Owner HH Income

\$136,124

Renter HH Income

\$68,778

Housing Costs

Owner Units

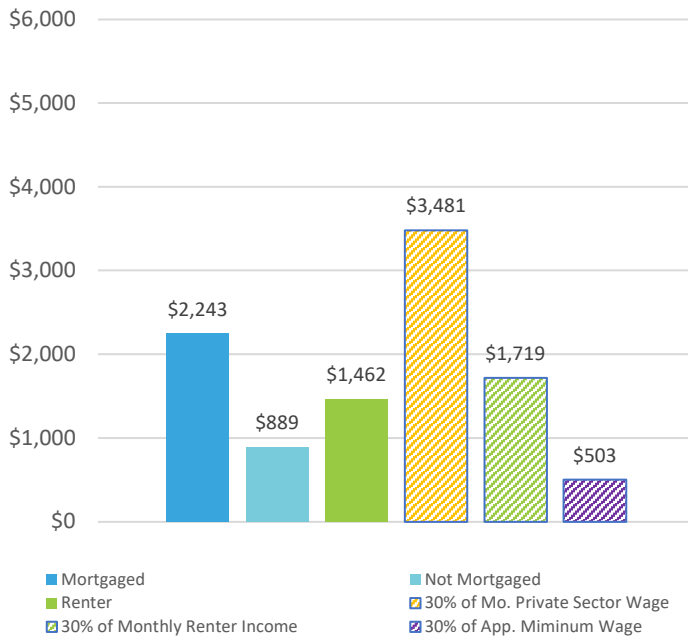
Home Value	\$363,807	2016 Value	\$316,894
Cost M/NM	\$2243/\$889	Value ▲	14.8%
\$121,269 To afford median home			

Renter Units

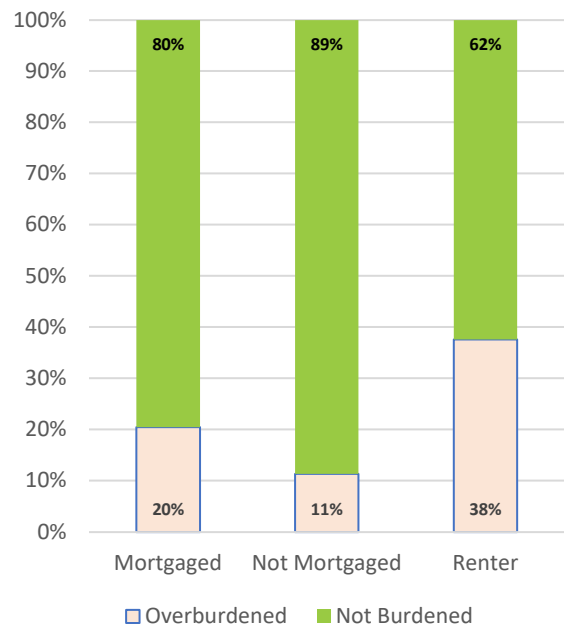
Gross Rent	\$1,462	2016 Rent	\$1,457
		Rent ▲	0.3%
\$58,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,324	Owner HH	74%	Renter HH	26%
Median Year Built	1995	% Built Pre-1970		5.1%	
Median Move Year	2011	% Built After 2010		10%	
Median Rooms	6.3	SF%	57.5%	MM%	24.3%
		MF%	13.3%		

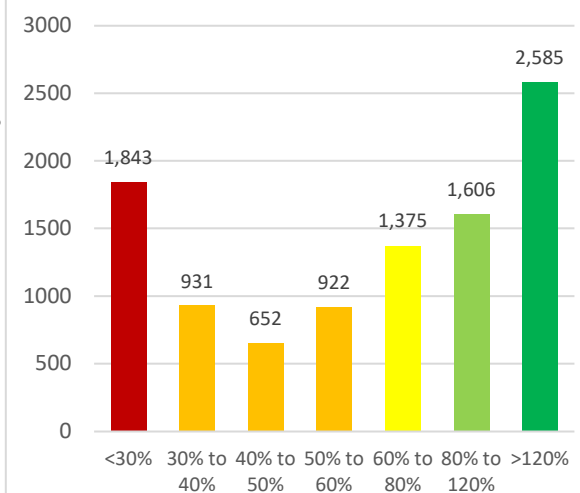
Vacancy Rates

Total	4%	Owner	0%	Renter	0%
Seasonal	0.6%	Other	1.2%	# V Rent	135
				#V Owner	10

Homeownership Rate by Race/Ethnicity

Black	57.1%	White	74.4%
Asian	82.8%	Other or Multiracial	73.4%
Am. Indian	87.5%	Hispanic	59.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Pittsfield Township

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	16.4%	4.5%
Household Count, 2021	9,914	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.98	--	--	--	--	--
Median Income, 2021	\$117,897	--	3.0%	\$73,066	--	10.7%
Median owner income, 2021	\$136,124	--	1.3%	\$88,788	--	7.9%
Median renter income, 2021	\$68,778	--	12.2%	\$40,816	--	12.5%
Median home value	\$363,807	--	14.8%	\$224,337	--	20.0%
Median gross rent	\$1,462	--	0.3%	\$1,080	--	10.5%
Income needed for median rent	\$58,480	--	--	\$43,195	--	--
Income needed for median value	\$121,269	--	--	\$74,779	--	--
Overburdened households	2,244	23%	18.2%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	126	1.2%	-28.0%	10,851	2.6%	-18.3%
Seasonal vacancy	64	0.6%	25.5%	10,479	2.5%	-3.5%
For-Sale vacancy	10	0.1%	-16.7%	2,389	0.6%	-44.5%
For-Rent vacancy	135	1.3%	141.1%	4,425	1.0%	-22.1%
Homes built pre-1940	77	0.7%	--	66,071	15.7%	--
Homes built post-1990	7,454	72.2%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	115	292	407
Market supply (vacant on market, adjusted for age)	1	6	6
5 year Market production goals (based on 75K units)	110	276	387
1 year Market production goals (based on 15K units)	22	55	77
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Pittsfield Township

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	677	Total Amt/App	\$368,072	% Approved	75.2%
Total Conventional Apps	641	Conventional Amt/App	\$366,607	% Conv Apprvd	74.7%
Total Assisted Apps	36	Assisted Amt/App	\$394,167	% Asst Apprvd	83.3%
Applications by Race: White					
Total Apps	349	Total Amt/App	\$354,083	% Positive	78.5%
Total Conventional Apps	329	Conventional Amt/App	\$353,419	% Conv Positive	77.5%
Total Assisted Apps	20	Assisted Amt/App	\$365,000	% Asst Positive	95.0%
Applications by Race: Black					
Total Apps	46	Total Amt/App	\$406,304	% Positive	67%
Total Conventional Apps	41	Conventional Amt/App	\$406,220	% Conv Positive	68.3%
Total Assisted Apps	5	Assisted Amt/App	\$407,000	% Asst Positive	60.0%
Applications by Race: Asian					
Total Apps	147	Total Amt/App	\$359,490	% Positive	72.1%
Total Conventional Apps	146	Conventional Amt/App	\$358,836	% Conv Positive	72.6%
Total Assisted Apps	1	Assisted Amt/App	\$455,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	96	Total Amt/App	\$401,354	% Positive	64.6%
Total Conventional Apps	91	Conventional Amt/App	\$397,308	% Conv Positive	64.8%
Total Assisted Apps	5	Assisted Amt/App	\$475,000	% Asst Positive	60.0%
Applications by Ethnicity: Hispanic					
Total Apps	26	Total Amt/App	\$306,154	% Positive	80.8%
Total Conventional Apps	24	Conventional Amt/App	\$315,000	% Conv Positive	79.2%
Total Assisted Apps	2	Assisted Amt/App	\$200,000	% Asst Positive	100.0%

Saline

Population

39,281

Households

13,493

Median HH Income

\$100,994

Owner HH Income

\$108,779

Renter HH Income

\$54,391

Housing Costs

Owner Units

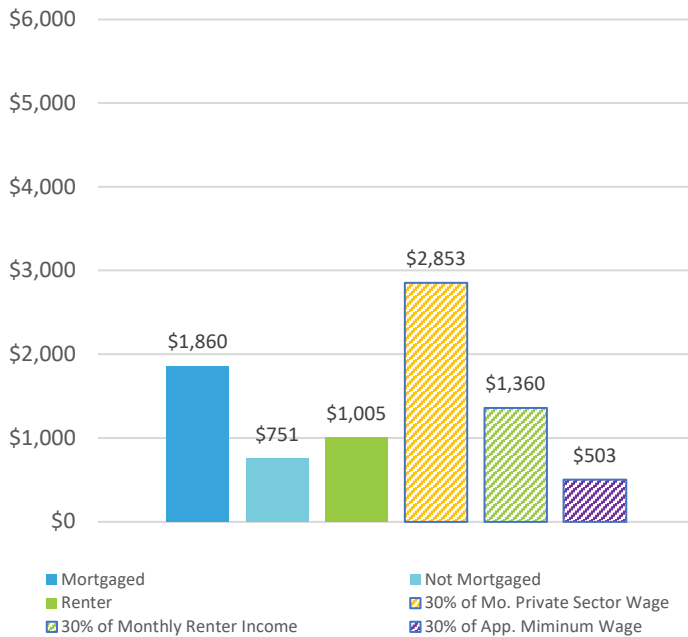
Home Value	\$297,335	2016 Value	\$256,688
Cost M/NM	\$1860/\$751	Value ▲	15.8%
\$99,112 To afford median home			

Renter Units

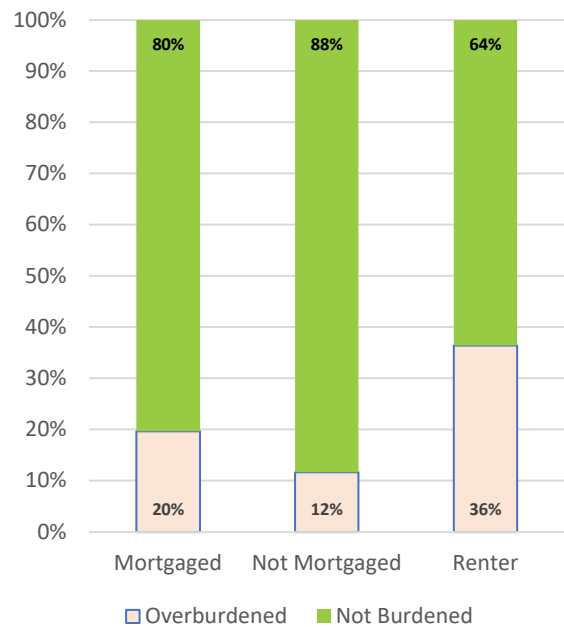
Gross Rent	\$1,005	2016 Rent	\$904
		Rent ▲	11.1%
\$40,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	14,177	Owner HH	86%	Renter HH	14%
Median Year Built	1979	% Built Pre-1970		35.9%	
Median Move Year	2008	% Built After 2010		4.4%	
Median Rooms	6.9	SF%	79.7%	MM%	10.2%
				MF%	3.5%

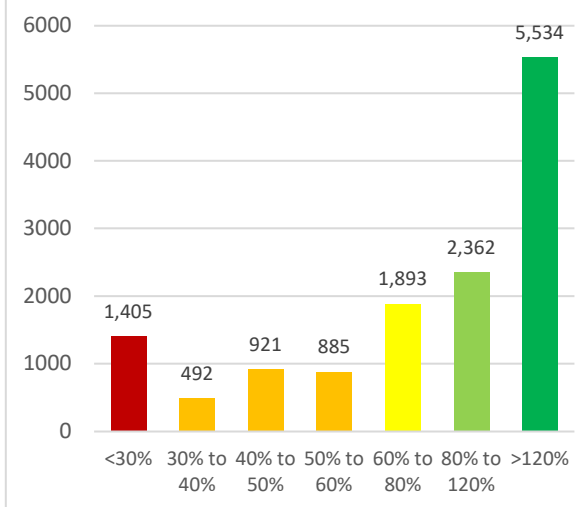
Vacancy Rates

Total	4.8%	Owner	0%	Renter	0.1%
Seasonal	0.4%	Other	1.8%	# V Rent	175
				#V Owner	26

Homeownership Rate by Race/Ethnicity

Black	79.6%	White	86.4%
Asian	97.3%	Other or Multiracial	67.2%
Am. Indian	100.0%	Hispanic	92.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Saline

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

3.6%
13,493

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
4.07	--	--
\$100,994	--	9.3%
\$108,779	--	1.4%
\$54,391	--	14.3%
\$297,335	--	15.8%
\$1,005	--	11.1%
\$40,200	--	--
\$99,112	--	--
2,655	20%	0.3%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
258	1.8%	-26.3%
56	0.4%	-1.8%
26	0.2%	-77.0%
175	1.2%	116.0%
1,865	13.2%	--
5,721	40.4%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

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)	131	132	264
Market supply (vacant on market, adjusted for age)	8	89	98
5 year Market production goals (based on 75K units)	119	41	160
1 year Market production goals (based on 15K units)	24	8	32
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Saline

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	738	Total Amt/App	\$312,182	% Approved	79.4%
Total Conventional Apps	634	Conventional Amt/App	\$317,082	% Conv Apprvd	80.8%
Total Assisted Apps	104	Assisted Amt/App	\$282,308	% Asst Apprvd	71.2%
Applications by Race: White					
Total Apps	560	Total Amt/App	\$307,661	% Positive	79.8%
Total Conventional Apps	483	Conventional Amt/App	\$313,385	% Conv Positive	81.2%
Total Assisted Apps	77	Assisted Amt/App	\$271,753	% Asst Positive	71.4%
Applications by Race: Black					
Total Apps	22	Total Amt/App	\$309,545	% Positive	82%
Total Conventional Apps	12	Conventional Amt/App	\$355,000	% Conv Positive	83.3%
Total Assisted Apps	10	Assisted Amt/App	\$255,000	% Asst Positive	80.0%
Applications by Race: Asian					
Total Apps	29	Total Amt/App	\$352,586	% Positive	69.0%
Total Conventional Apps	28	Conventional Amt/App	\$356,429	% Conv Positive	67.9%
Total Assisted Apps	1	Assisted Amt/App	\$245,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$165,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
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	104	Total Amt/App	\$320,481	% Positive	77.9%
Total Conventional Apps	93	Conventional Amt/App	\$318,871	% Conv Positive	81.7%
Total Assisted Apps	11	Assisted Amt/App	\$334,091	% Asst Positive	45.5%
Applications by Ethnicity: Hispanic					
Total Apps	20	Total Amt/App	\$270,000	% Positive	75.0%
Total Conventional Apps	19	Conventional Amt/App	\$272,895	% Conv Positive	73.7%
Total Assisted Apps	1	Assisted Amt/App	\$215,000	% Asst Positive	100.0%

Spring Arbor

Population

23,206

Households

7,868

Median HH Income

\$79,161

Owner HH Income

\$81,143

Renter HH Income

\$60,003

Housing Costs

Owner Units

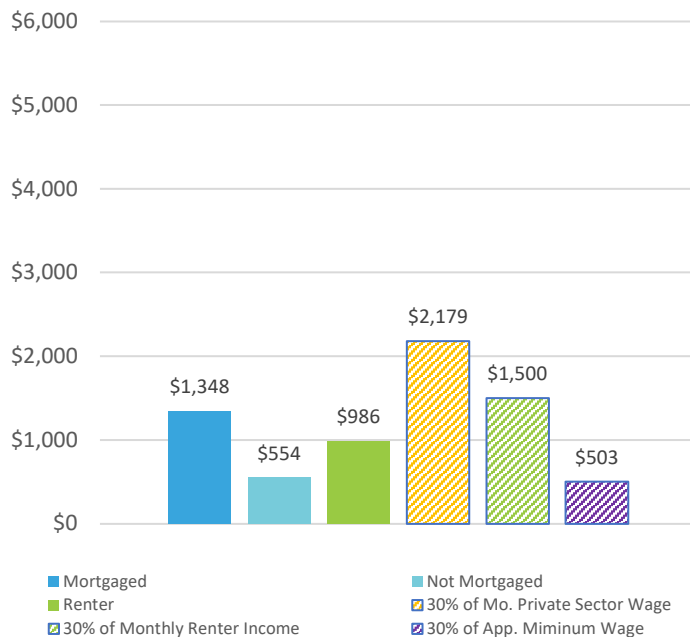
Home Value	\$174,860	2016 Value	\$163,574
Cost M/NM	\$1348/\$554	Value ▲	6.9%
\$58,287 To afford median home			

Renter Units

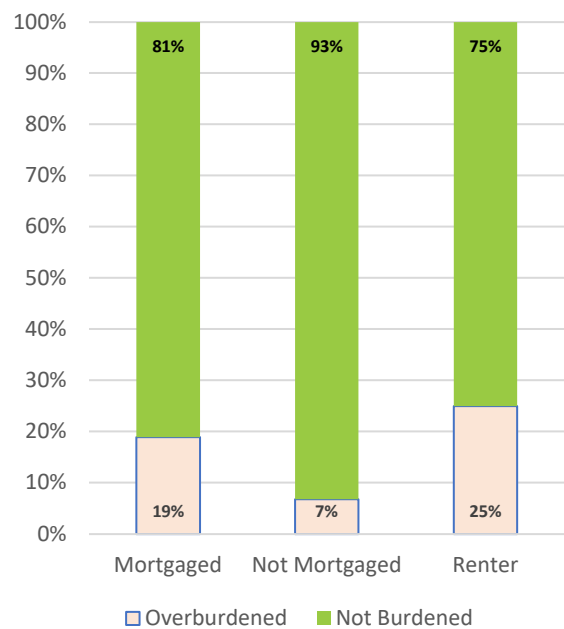
Gross Rent	\$986	2016 Rent	\$872
		Rent ▲	13.1%
\$39,440 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,715	Owner HH	87%	Renter HH	13%
Median Year Built	1971	% Built Pre-1970	49%		
Median Move Year	2009	% Built After 2010	1.8%		
Median Rooms	6.6	SF%	86.2%	MM%	7.1%
				MF%	1%

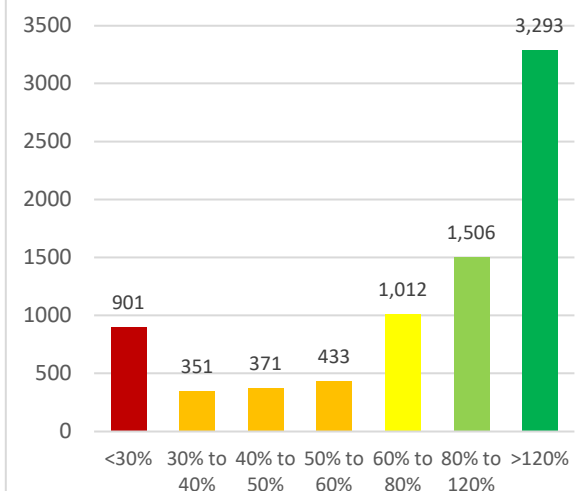
Vacancy Rates

Total	9.7%	Owner	0%	Renter	0%
Seasonal	2.7%	Other	4.9%	# V Rent	0
				#V Owner	33

Homeownership Rate by Race/Ethnicity

Black	25.9%	White	87.7%
Asian	100.0%	Other or Multiracial	78.5%
Am. Indian	100.0%	Hispanic	87.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Spring Arbor

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

-4.2%
7,868

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
2.39	--	--
\$79,161	--	11.3%
\$81,143	--	7.8%
\$60,003	--	42.9%
\$174,860	--	6.9%
\$986	--	13.1%
\$39,440	--	--
\$58,287	--	--
1,206	15%	-35.1%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
424	4.9%	143.7%
237	2.7%	-18.6%
33	0.4%	83.3%
0	0.0%	-100.0%
1,308	15.0%	--
2,208	25.3%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	204	45	249
Market supply (vacant on market, adjusted for age)	16	0	16
5 year Market production goals (based on 75K units)	181	44	225
1 year Market production goals (based on 15K units)	36	9	45
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Spring Arbor

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	387	Total Amt/App	\$218,178	% Approved	81.1%
Total Conventional Apps	271	Conventional Amt/App	\$225,074	% Conv Apprvd	81.9%
Total Assisted Apps	116	Assisted Amt/App	\$202,069	% Asst Apprvd	79.3%
Applications by Race: White					
Total Apps	323	Total Amt/App	\$217,322	% Positive	83.3%
Total Conventional Apps	232	Conventional Amt/App	\$224,440	% Conv Positive	83.2%
Total Assisted Apps	91	Assisted Amt/App	\$199,176	% Asst Positive	83.5%
Applications by Race: Black					
Total Apps	13	Total Amt/App	\$197,308	% Positive	92%
Total Conventional Apps	6	Conventional Amt/App	\$185,000	% Conv Positive	83.3%
Total Assisted Apps	7	Assisted Amt/App	\$207,857	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$231,000	% Positive	40.0%
Total Conventional Apps	2	Conventional Amt/App	\$230,000	% Conv Positive	50.0%
Total Assisted Apps	3	Assisted Amt/App	\$231,667	% Asst Positive	33.3%
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	\$255,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$255,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	38	Total Amt/App	\$226,316	% Positive	60.5%
Total Conventional Apps	27	Conventional Amt/App	\$236,852	% Conv Positive	70.4%
Total Assisted Apps	11	Assisted Amt/App	\$200,455	% Asst Positive	36.4%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$188,333	% Positive	66.7%
Total Conventional Apps	1	Conventional Amt/App	\$205,000	% Conv Positive	100.0%
Total Assisted Apps	5	Assisted Amt/App	\$185,000	% Asst Positive	60.0%

Springport-Parma

Population

11,318

Households

4,148

Median HH Income

\$72,994

Owner HH Income

\$72,407

Renter HH Income

\$63,693

Housing Costs

Owner Units

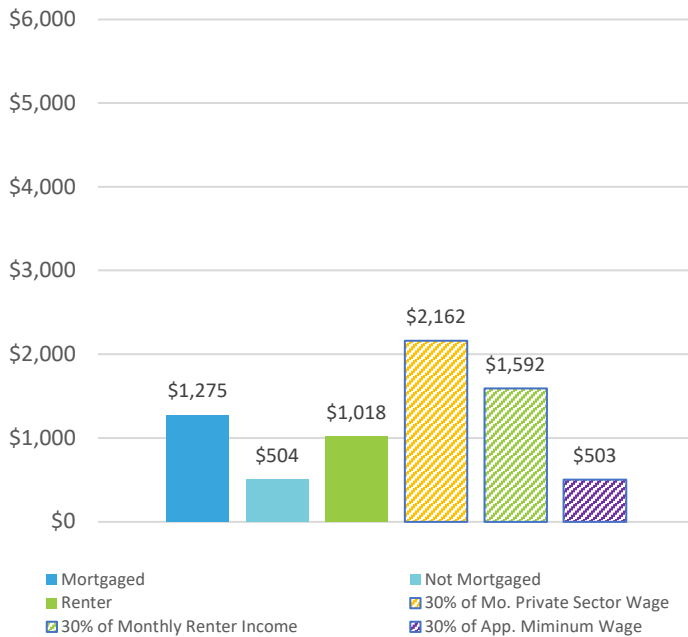
Home Value	\$145,379	2016 Value	\$130,979
Cost M/NM	\$1275/\$504	Value ▲	11.0%
\$48,460 To afford median home			

Renter Units

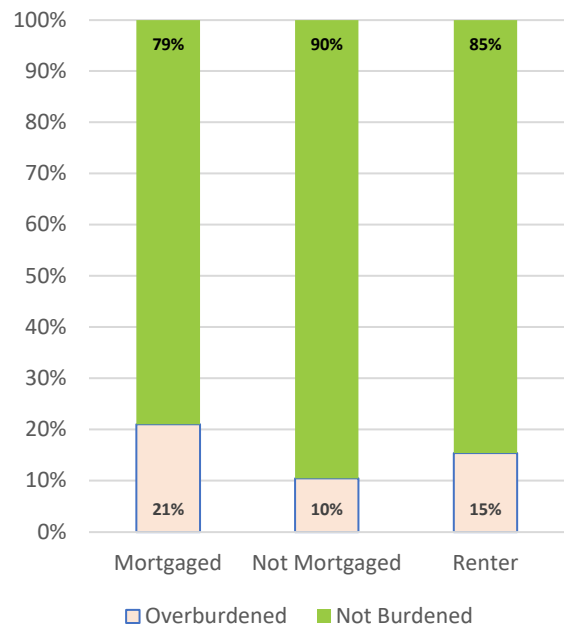
Gross Rent	\$1,018	2016 Rent	\$841
		Rent ▲	21.1%
\$40,720 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	4,511	Owner HH	86%	Renter HH	14%
Median Year Built	1972	% Built Pre-1970		46.1%	
Median Move Year	2004	% Built After 2010		2%	
Median Rooms	6.3	SF%	84.8%	MM%	3.3%
				MF%	0.2%

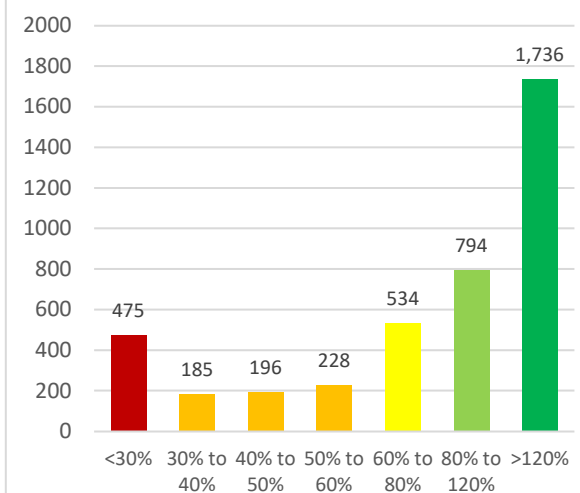
Vacancy Rates

Total	8%	Owner	0%	Renter	0.1%
Seasonal	1.7%	Other	4.5%	# V Rent	52
				#V Owner	17

Homeownership Rate by Race/Ethnicity

Black	85.3%	White	85.5%
Asian	100.0%	Other or Multiracial	82.3%
Am. Indian	100.0%	Hispanic	67.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Springport-Parma

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Market

-7.4%

Partnership

4.5%

Household Count, 2021

4,148

400,815

Housing Affordability

Home value / partnership income

Market

Number

1.99

%

--

% Change

--

Partnership

Number

--

%

--

% Change

--

Median Income, 2021

\$72,994

--

20.4%

\$73,066

--

10.7%

Median owner income, 2021

\$72,407

--

10.2%

\$88,788

--

7.9%

Median renter income, 2021

\$63,693

--

60.0%

\$40,816

--

12.5%

Median home value

\$145,379

--

11.0%

\$224,337

--

20.0%

Median gross rent

\$1,018

--

21.1%

\$1,080

--

10.5%

Income needed for median rent

\$40,720

--

--

\$43,195

--

--

Income needed for median value

\$48,460

--

--

\$74,779

--

--

Overburdened households

691

17%

-33.0%

102,670

25.6%

-7.6%

Housing Quality and Vacancy

"Other" vacancy

Number

203

%

4.5%

% Change

-31.4%

Number

10,851

%

2.6%

% Change

-18.3%

Seasonal vacancy

78

1.7%

44.4%

10,479

2.5%

-3.5%

For-Sale vacancy

17

0.4%

-62.2%

2,389

0.6%

-44.5%

For-Rent vacancy

52

1.2%

-7.1%

4,425

1.0%

-22.1%

Homes built pre-1940

1,152

25.5%

--

66,071

15.7%

--

Homes built post-1990

1,242

27.5%

--

147,506

35.0%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Low Cost and Shrinking

Strength and Need Type**

Low Strength and Low Need (Type III)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	51	27	78
Market supply (vacant on market, adjusted for age)	7	34	41
5 year Market production goals (based on 75K units)	42	0	42
1 year Market production goals (based on 15K units)	8	0	8
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Springport-Parma

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	173	Total Amt/App	\$207,312	% Approved	78.6%
Total Conventional Apps	113	Conventional Amt/App	\$209,513	% Conv Apprvd	79.6%
Total Assisted Apps	60	Assisted Amt/App	\$203,167	% Asst Apprvd	76.7%
Applications by Race: White					
Total Apps	148	Total Amt/App	\$204,459	% Positive	81.8%
Total Conventional Apps	95	Conventional Amt/App	\$203,105	% Conv Positive	83.2%
Total Assisted Apps	53	Assisted Amt/App	\$206,887	% Asst Positive	79.2%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$325,000	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$325,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$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	21	Total Amt/App	\$198,333	% Positive	57.1%
Total Conventional Apps	15	Conventional Amt/App	\$217,667	% Conv Positive	60.0%
Total Assisted Apps	6	Assisted Amt/App	\$150,000	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$193,571	% Positive	71.4%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	7	Assisted Amt/App	\$193,571	% Asst Positive	71.4%

Superior Township

Population

18,733

Households

7,231

Median HH Income

\$99,242

Owner HH Income

\$123,518

Renter HH Income

\$52,047

Housing Costs

Owner Units

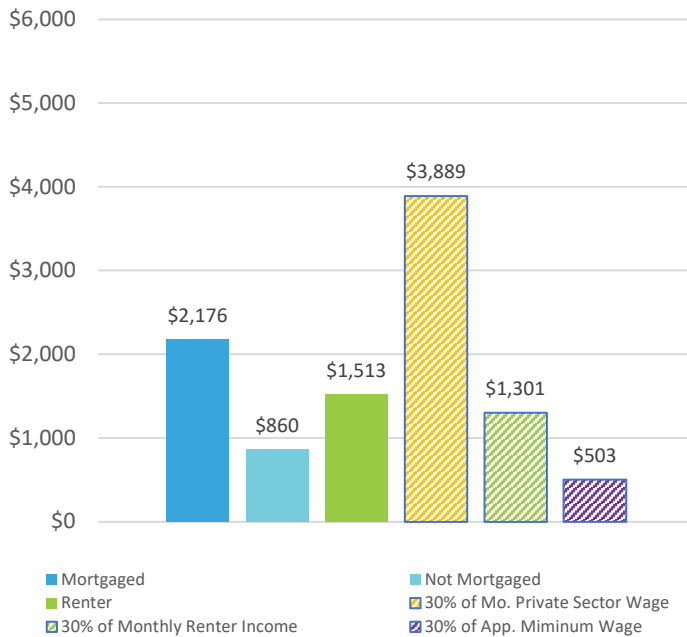
Home Value	\$338,960	2016 Value	\$302,468
Cost M/NM	\$2176/\$860	Value ▲	12.1%
\$112,987 To afford median home			

Renter Units

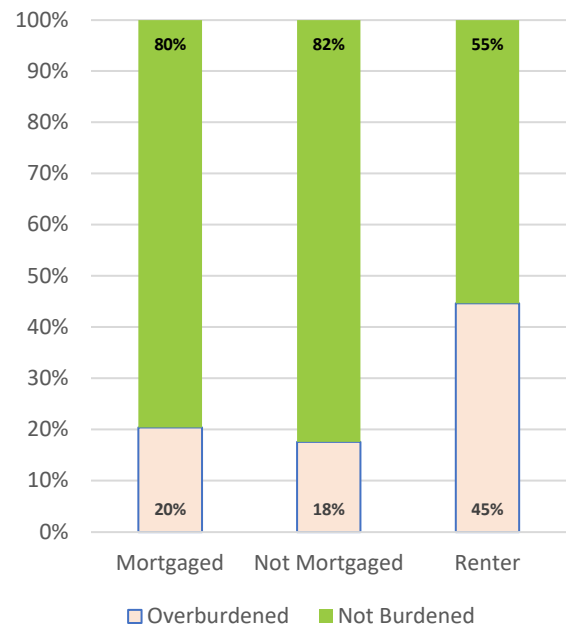
Gross Rent	\$1,513	2016 Rent	\$1,196
		Rent ▲	26.5%
\$60,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,485	Owner HH	79%	Renter HH	21%
Median Year Built	1990	% Built Pre-1970		20.3%	
Median Move Year	2011	% Built After 2010		5.3%	
Median Rooms	6.8	SF%	64.7%	MM%	16.1%
				MF%	6.9%

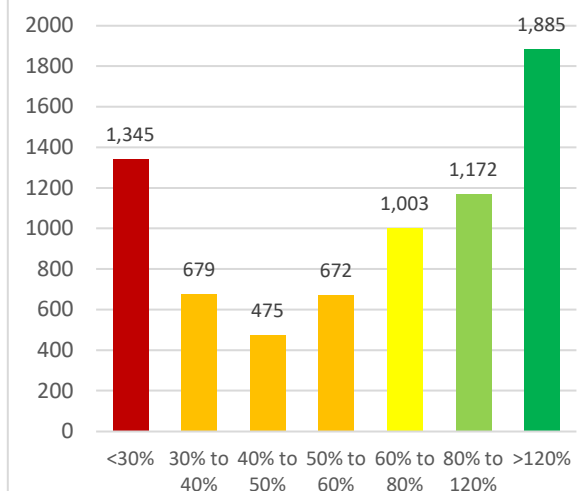
Vacancy Rates

Total	3.4%	Owner	0%	Renter	0%
Seasonal	0.4%	Other	1.4%	# V Rent	48
				#V Owner	5

Homeownership Rate by Race/Ethnicity

Black	66.8%	White	83.9%
Asian	71.3%	Other or Multiracial	89.6%
Am. Indian	0.0%	Hispanic	70.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Superior Township

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	13.9%	4.5%
Household Count, 2021	7,231	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.64	--	--	--	--	--
Median Income, 2021	\$99,242	--	6.1%	\$73,066	--	10.7%
Median owner income, 2021	\$123,518	--	7.2%	\$88,788	--	7.9%
Median renter income, 2021	\$52,047	--	11.6%	\$40,816	--	12.5%
Median home value	\$338,960	--	12.1%	\$224,337	--	20.0%
Median gross rent	\$1,513	--	26.5%	\$1,080	--	10.5%
Income needed for median rent	\$60,520	--	--	\$43,195	--	--
Income needed for median value	\$112,987	--	--	\$74,779	--	--
Overburdened households	1,790	25%	-6.9%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	104	1.4%	-54.4%	10,851	2.6%	-18.3%
Seasonal vacancy	32	0.4%	-61.4%	10,479	2.5%	-3.5%
For-Sale vacancy	5	0.1%	-91.5%	2,389	0.6%	-44.5%
For-Rent vacancy	48	0.6%	-71.4%	4,425	1.0%	-22.1%
Homes built pre-1940	345	4.6%	--	66,071	15.7%	--
Homes built post-1990	3,751	50.1%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	113	136	250
Market supply (vacant on market, adjusted for age)	1	11	12
5 year Market production goals (based on 75K units)	108	121	229
1 year Market production goals (based on 15K units)	22	24	46
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Superior Township

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	408	Total Amt/App	\$331,201	% Approved	74.0%
Total Conventional Apps	344	Conventional Amt/App	\$339,942	% Conv Apprvd	75.6%
Total Assisted Apps	64	Assisted Amt/App	\$284,219	% Asst Apprvd	65.6%
Applications by Race: White					
Total Apps	220	Total Amt/App	\$307,727	% Positive	75.0%
Total Conventional Apps	196	Conventional Amt/App	\$309,286	% Conv Positive	75.5%
Total Assisted Apps	24	Assisted Amt/App	\$295,000	% Asst Positive	70.8%
Applications by Race: Black					
Total Apps	61	Total Amt/App	\$270,902	% Positive	79%
Total Conventional Apps	35	Conventional Amt/App	\$257,571	% Conv Positive	82.9%
Total Assisted Apps	26	Assisted Amt/App	\$288,846	% Asst Positive	73.1%
Applications by Race: Asian					
Total Apps	36	Total Amt/App	\$441,667	% Positive	80.6%
Total Conventional Apps	36	Conventional Amt/App	\$441,667	% Conv Positive	80.6%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	10	Total Amt/App	\$176,000	% Positive	70.0%
Total Conventional Apps	5	Conventional Amt/App	\$113,000	% Conv Positive	80.0%
Total Assisted Apps	5	Assisted Amt/App	\$239,000	% Asst Positive	60.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$245,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$245,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	69	Total Amt/App	\$392,971	% Positive	63.8%
Total Conventional Apps	59	Conventional Amt/App	\$418,559	% Conv Positive	67.8%
Total Assisted Apps	10	Assisted Amt/App	\$242,000	% Asst Positive	40.0%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$230,000	% Positive	75.0%
Total Conventional Apps	7	Conventional Amt/App	\$222,143	% Conv Positive	71.4%
Total Assisted Apps	1	Assisted Amt/App	\$285,000	% Asst Positive	100.0%

Tecumseh

Population

26,787

Households

10,813

Median HH Income

\$69,301

Owner HH Income

\$77,706

Renter HH Income

\$37,353

Housing Costs

Owner Units

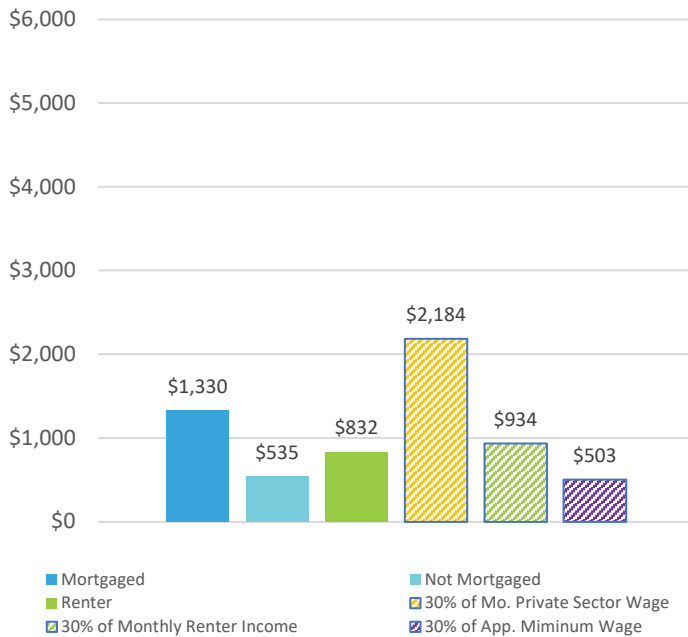
Home Value	\$184,734	2016 Value	\$162,953
Cost M/NM	\$1330/\$535	Value ▲	13.4%
\$61,578 To afford median home			

Renter Units

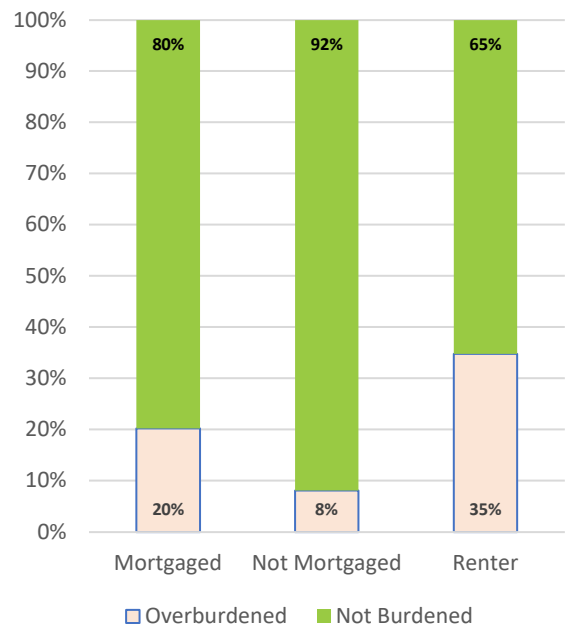
Gross Rent	\$832	2016 Rent	\$861
		Rent ▲	-3.4%
\$33,280 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,180	Owner HH	82%	Renter HH	18%
Median Year Built	1973	% Built Pre-1970		45.2%	
Median Move Year	2010	% Built After 2010		2.1%	
Median Rooms	6.2	SF%	82.7%	MM%	11.4%
				MF%	2.7%

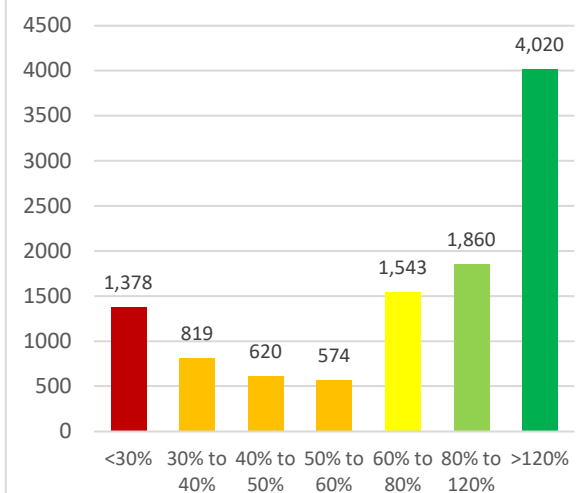
Vacancy Rates

Total	11.2%	Owner	0%	Renter	0%
Seasonal	6.9%	Other	2.6%	# V Rent	54
				#V Owner	66

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	83.5%
Asian	100.0%	Other or Multiracial	59.5%
Am. Indian	100.0%	Hispanic	55.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Tecumseh

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

1.0%
10,813

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
2.53	--	--
\$69,301	--	5.2%
\$77,706	--	7.3%
\$37,353	--	-4.1%
\$184,734	--	13.4%
\$832	--	-3.4%
\$33,280	--	--
\$61,578	--	--
2,107	19%	-18.1%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
312	2.6%	-18.5%
839	6.9%	-15.0%
66	0.5%	450.0%
54	0.4%	25.6%
2,312	19.0%	--
3,706	30.4%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

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)	174	99	272
Market supply (vacant on market, adjusted for age)	28	22	51
5 year Market production goals (based on 75K units)	140	74	214
1 year Market production goals (based on 15K units)	28	15	43
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Tecumseh

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	537	Total Amt/App	\$214,069	% Approved	79.0%
Total Conventional Apps	369	Conventional Amt/App	\$215,190	% Conv Apprvd	80.5%
Total Assisted Apps	168	Assisted Amt/App	\$211,607	% Asst Apprvd	75.6%
Applications by Race: White					
Total Apps	466	Total Amt/App	\$213,391	% Positive	80.7%
Total Conventional Apps	318	Conventional Amt/App	\$215,189	% Conv Positive	82.7%
Total Assisted Apps	148	Assisted Amt/App	\$209,527	% Asst Positive	76.4%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$285,000	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$285,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$233,000	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$255,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$200,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	58	Total Amt/App	\$205,862	% Positive	63.8%
Total Conventional Apps	42	Conventional Amt/App	\$198,810	% Conv Positive	64.3%
Total Assisted Apps	16	Assisted Amt/App	\$224,375	% Asst Positive	62.5%
Applications by Ethnicity: Hispanic					
Total Apps	15	Total Amt/App	\$236,333	% Positive	93.3%
Total Conventional Apps	8	Conventional Amt/App	\$217,500	% Conv Positive	87.5%
Total Assisted Apps	7	Assisted Amt/App	\$257,857	% Asst Positive	100.0%

Whitmore Lake

Population

35,346

Households

12,988

Median HH Income

\$118,261

Owner HH Income

\$125,947

Renter HH Income

\$37,665

Housing Costs

Owner Units

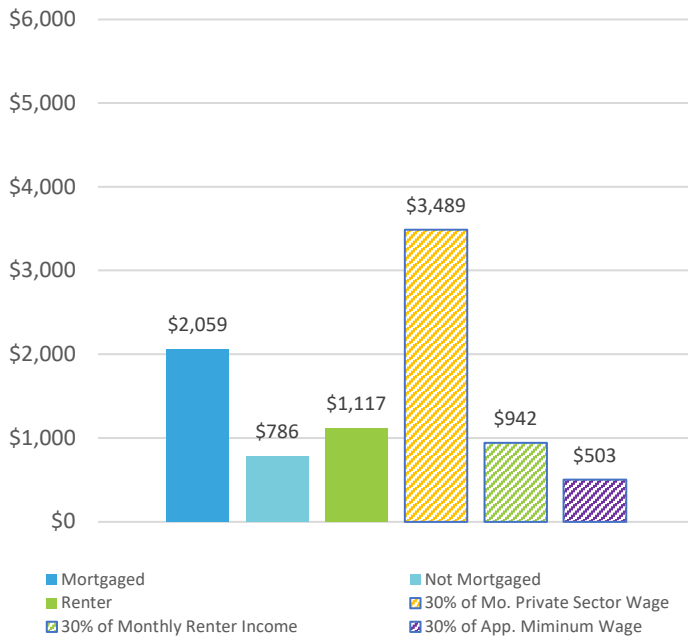
Home Value	\$351,866	2016 Value	\$331,572
Cost M/NM	\$2059/\$786	Value ▲	6.1%
\$117,289 To afford median home			

Renter Units

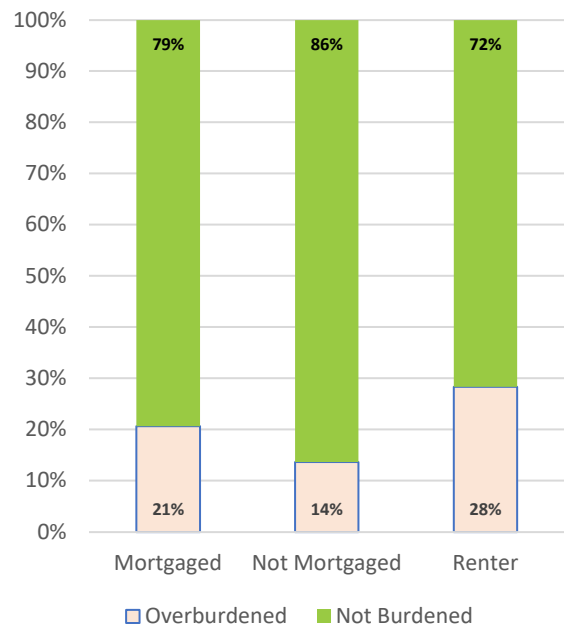
Gross Rent	\$1,117	2016 Rent	\$1,138
		Rent ▲	-1.8%
\$44,680 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,968	Owner HH	90%	Renter HH	10%
Median Year Built	1986	% Built Pre-1970		30.8%	
Median Move Year	2007	% Built After 2010		5%	
Median Rooms	7.4	SF%	86.9%	MM%	3.9%
				MF%	1.6%

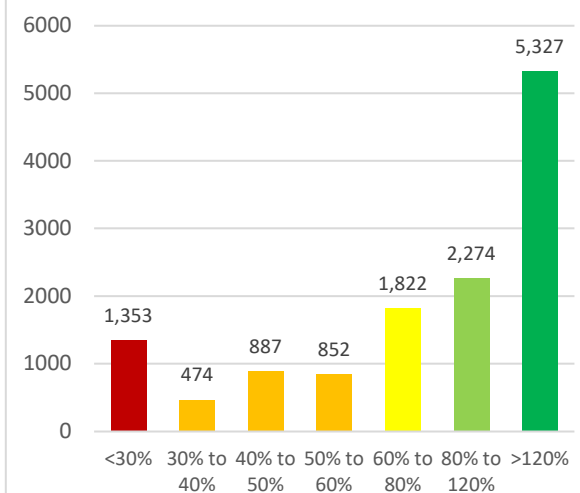
Vacancy Rates

Total	7%	Owner	0%	Renter	0%
Seasonal	2.7%	Other	2.0%	# V Rent	27
				#V Owner	183

Homeownership Rate by Race/Ethnicity

Black	87.1%	White	89.6%
Asian	90.9%	Other or Multiracial	98.8%
Am. Indian	100.0%	Hispanic	88.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Whitmore Lake

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	8.7%	4.5%
Household Count, 2021	12,988	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.82	--	--	--	--	--
Median Income, 2021	\$118,261	--	13.3%	\$73,066	--	10.7%
Median owner income, 2021	\$125,947	--	9.4%	\$88,788	--	7.9%
Median renter income, 2021	\$37,665	--	-6.5%	\$40,816	--	12.5%
Median home value	\$351,866	--	6.1%	\$224,337	--	20.0%
Median gross rent	\$1,117	--	-1.8%	\$1,080	--	10.5%
Income needed for median rent	\$44,680	--	--	\$43,195	--	--
Income needed for median value	\$117,289	--	--	\$74,779	--	--
Overburdened households	2,534	20%	-18.5%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	284	2.0%	-36.0%	10,851	2.6%	-18.3%
Seasonal vacancy	380	2.7%	-39.2%	10,479	2.5%	-3.5%
For-Sale vacancy	183	1.3%	15.1%	2,389	0.6%	-44.5%
For-Rent vacancy	27	0.2%	NA	4,425	1.0%	-22.1%
Homes built pre-1940	1,426	10.2%	--	66,071	15.7%	--
Homes built post-1990	6,416	45.9%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	120	75	195
Market supply (vacant on market, adjusted for age)	49	12	60
5 year Market production goals (based on 75K units)	69	61	130
1 year Market production goals (based on 15K units)	14	12	26
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Whitmore Lake

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	542	Total Amt/App	\$407,066	% Approved	81.0%
Total Conventional Apps	493	Conventional Amt/App	\$418,955	% Conv Apprvd	82.4%
Total Assisted Apps	49	Assisted Amt/App	\$287,449	% Asst Apprvd	67.3%
Applications by Race: White					
Total Apps	432	Total Amt/App	\$392,593	% Positive	81.0%
Total Conventional Apps	391	Conventional Amt/App	\$403,593	% Conv Positive	82.6%
Total Assisted Apps	41	Assisted Amt/App	\$287,683	% Asst Positive	65.9%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$863,000	% Positive	80%
Total Conventional Apps	5	Conventional Amt/App	\$863,000	% Conv Positive	80.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	15	Total Amt/App	\$521,000	% Positive	93.3%
Total Conventional Apps	15	Conventional Amt/App	\$521,000	% Conv Positive	93.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$295,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$295,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	72	Total Amt/App	\$439,583	% Positive	76.4%
Total Conventional Apps	67	Conventional Amt/App	\$451,269	% Conv Positive	76.1%
Total Assisted Apps	5	Assisted Amt/App	\$283,000	% Asst Positive	80.0%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$417,500	% Positive	62.5%
Total Conventional Apps	8	Conventional Amt/App	\$417,500	% Conv Positive	62.5%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Ypsilanti Area-East

Population

13,158

Households

5,924

Median HH Income

\$48,462

Owner HH Income

\$64,701

Renter HH Income

\$21,354

Housing Costs

Owner Units

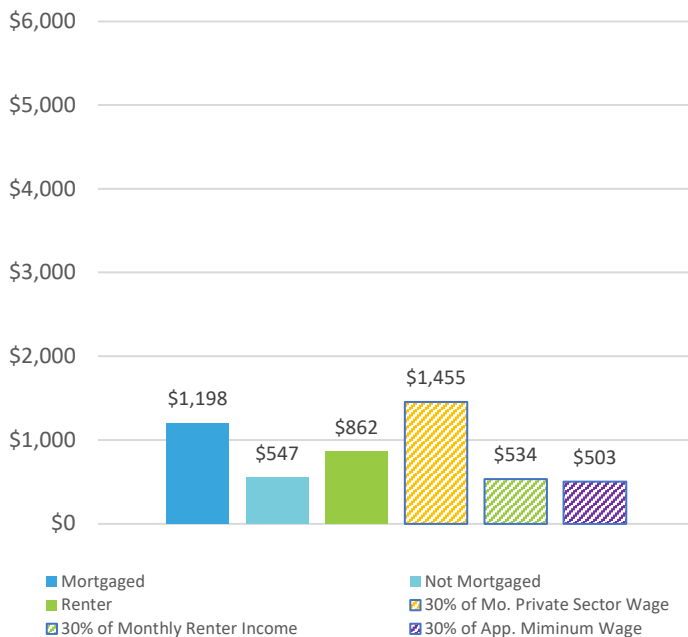
Home Value	\$131,507	2016 Value	\$98,241
Cost M/NM	\$1198/\$547	Value ▲	33.9%
\$43,836 To afford median home			

Renter Units

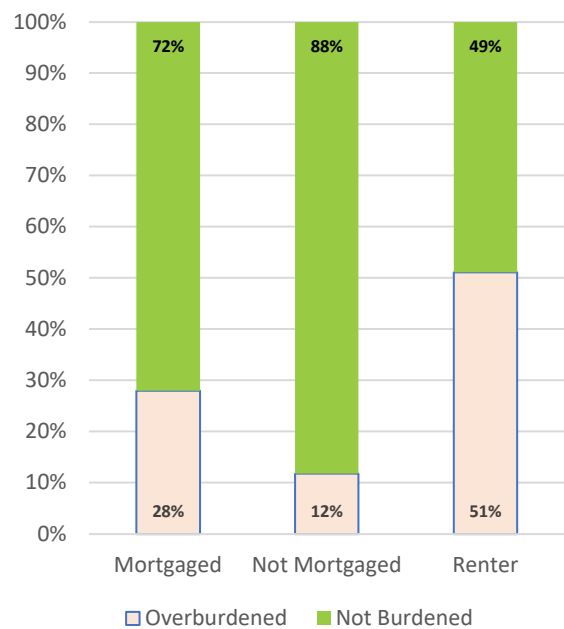
Gross Rent	\$862	2016 Rent	\$804
		Rent ▲	7.3%
\$34,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,283	Owner HH	55%	Renter HH	45%		
Median Year Built	1957	% Built Pre-1970		73.1%			
Median Move Year	2012	% Built After 2010		1%			
Median Rooms	5.2	SF%	66.2%	MM%	19.7%	MF%	12.3%

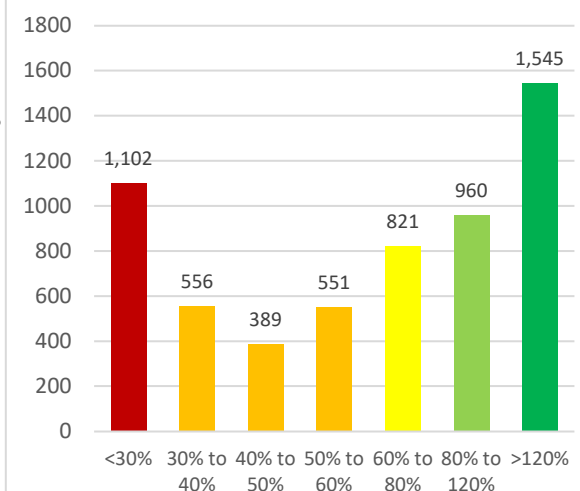
Vacancy Rates

Total	5.7%	Owner	0%	Renter	0%		
Seasonal	0.3%	Other	3.0%	# V Rent	102	#V Owner	5

Homeownership Rate by Race/Ethnicity

Black	54.7%	White	57.7%
Asian	23.1%	Other or Multiracial	31.0%
Am. Indian	0.0%	Hispanic	55.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ypsilanti Area-East

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	11.2%	4.5%
Household Count, 2021	5,924	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.80	--	--	--	--	--
Median Income, 2021	\$48,462	--	25.8%	\$73,066	--	10.7%
Median owner income, 2021	\$64,701	--	9.3%	\$88,788	--	7.9%
Median renter income, 2021	\$21,354	--	10.3%	\$40,816	--	12.5%
Median home value	\$131,507	--	33.9%	\$224,337	--	20.0%
Median gross rent	\$862	--	7.3%	\$1,080	--	10.5%
Income needed for median rent	\$34,480	--	--	\$43,195	--	--
Income needed for median value	\$43,836	--	--	\$74,779	--	--
Overburdened households	2,043	34%	-18.1%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	191	3.0%	-54.5%	10,851	2.6%	-18.3%
Seasonal vacancy	17	0.3%	-29.2%	10,479	2.5%	-3.5%
For-Sale vacancy	5	0.1%	-91.7%	2,389	0.6%	-44.5%
For-Rent vacancy	102	1.6%	-29.2%	4,425	1.0%	-22.1%
Homes built pre-1940	919	14.6%	--	66,071	15.7%	--
Homes built post-1990	489	7.8%	--	147,506	35.0%	--

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)	78	149	227
Market supply (vacant on market, adjusted for age)	4	60	64
5 year Market production goals (based on 75K units)	72	86	157
1 year Market production goals (based on 15K units)	14	17	31
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ypsilanti Area-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	215	Total Amt/App	\$163,233	% Approved	77.7%
Total Conventional Apps	173	Conventional Amt/App	\$163,671	% Conv Apprvd	78.0%
Total Assisted Apps	42	Assisted Amt/App	\$161,429	% Asst Apprvd	76.2%
Applications by Race: White					
Total Apps	151	Total Amt/App	\$169,371	% Positive	80.1%
Total Conventional Apps	122	Conventional Amt/App	\$169,918	% Conv Positive	79.5%
Total Assisted Apps	29	Assisted Amt/App	\$167,069	% Asst Positive	82.8%
Applications by Race: Black					
Total Apps	22	Total Amt/App	\$144,091	% Positive	73%
Total Conventional Apps	15	Conventional Amt/App	\$142,333	% Conv Positive	80.0%
Total Assisted Apps	7	Assisted Amt/App	\$147,857	% Asst Positive	57.1%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$126,429	% Positive	57.1%
Total Conventional Apps	5	Conventional Amt/App	\$119,000	% Conv Positive	60.0%
Total Assisted Apps	2	Assisted Amt/App	\$145,000	% Asst Positive	50.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$195,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$195,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	27	Total Amt/App	\$153,148	% Positive	66.7%
Total Conventional Apps	25	Conventional Amt/App	\$157,800	% Conv Positive	68.0%
Total Assisted Apps	2	Assisted Amt/App	\$95,000	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$154,000	% Positive	80.0%
Total Conventional Apps	9	Conventional Amt/App	\$153,889	% Conv Positive	77.8%
Total Assisted Apps	1	Assisted Amt/App	\$155,000	% Asst Positive	100.0%

Ypsilanti Area-West

Population

36,617

Households

15,798

Median HH Income

\$53,121

Owner HH Income

\$96,028

Renter HH Income

\$38,115

Housing Costs

Owner Units

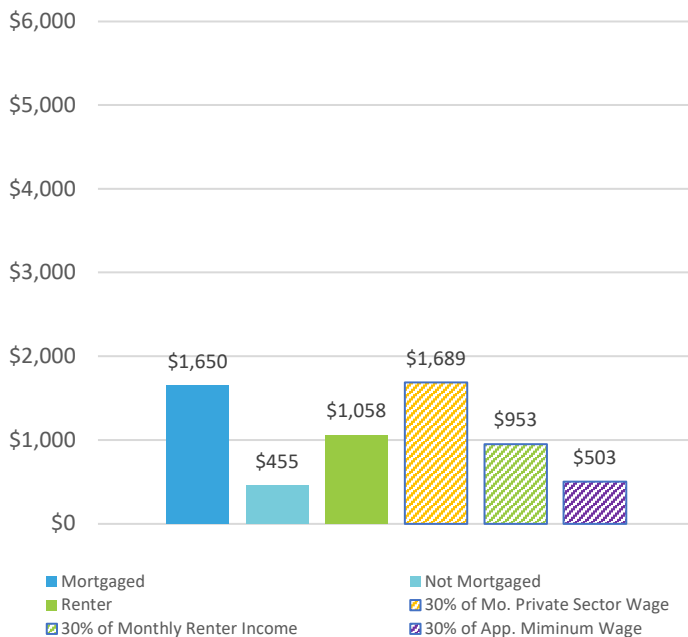
Home Value	\$225,190	2016 Value	\$185,823
Cost M/NM	\$1650/\$455	Value ▲	21.2%
\$75,063 To afford median home			

Renter Units

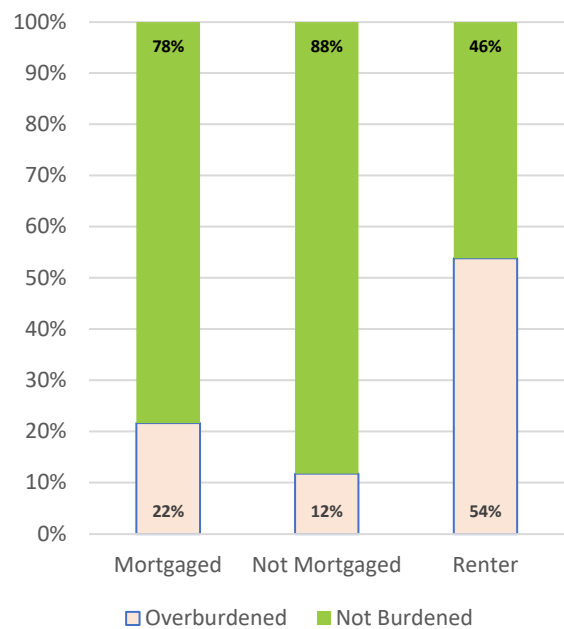
Gross Rent	\$1,058	2016 Rent	\$946
		Rent ▲	11.9%
\$42,320 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	16,635	Owner HH	32%	Renter HH	68%
Median Year Built	1971	% Built Pre-1970		38.3%	
Median Move Year	2014	% Built After 2010		2.3%	
Median Rooms	4.4	SF%	31.9%	MM%	28.2%
				MF%	39%

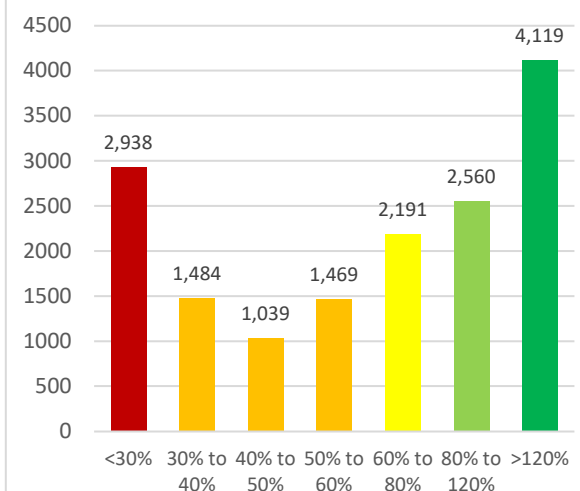
Vacancy Rates

Total	5%	Owner	0%	Renter	0%
Seasonal	0.2%	Other	0.9%	# V Rent	530
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	16.9%	White	37.6%
Asian	40.8%	Other or Multiracial	26.9%
Am. Indian	0.0%	Hispanic	24.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ypsilanti Area-West

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

3.6%
15,798

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
3.08	--	--
\$53,121	--	15.5%
\$96,028	--	6.9%
\$38,115	--	11.3%
\$225,190	--	21.2%
\$1,058	--	11.9%
\$42,320	--	--
\$75,063	--	--
6,701	42%	1.2%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
151	0.9%	-71.9%
29	0.2%	-21.6%
0	0.0%	-100.0%
530	3.2%	39.1%
2,188	13.2%	--
3,488	21.0%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

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)	122	880	1003
Market supply (vacant on market, adjusted for age)	0	166	166
5 year Market production goals (based on 75K units)	118	690	808
1 year Market production goals (based on 15K units)	24	138	162
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ypsilanti Area-West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	317	Total Amt/App	\$235,978	% Approved	78.5%
Total Conventional Apps	289	Conventional Amt/App	\$233,304	% Conv Apprvd	79.9%
Total Assisted Apps	28	Assisted Amt/App	\$263,571	% Asst Apprvd	64.3%
Applications by Race: White					
Total Apps	202	Total Amt/App	\$230,891	% Positive	81.2%
Total Conventional Apps	188	Conventional Amt/App	\$227,872	% Conv Positive	81.9%
Total Assisted Apps	14	Assisted Amt/App	\$271,429	% Asst Positive	71.4%
Applications by Race: Black					
Total Apps	15	Total Amt/App	\$237,667	% Positive	73%
Total Conventional Apps	9	Conventional Amt/App	\$225,000	% Conv Positive	88.9%
Total Assisted Apps	6	Assisted Amt/App	\$256,667	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	25	Total Amt/App	\$273,400	% Positive	84.0%
Total Conventional Apps	25	Conventional Amt/App	\$273,400	% Conv Positive	84.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$211,667	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$211,667	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	61	Total Amt/App	\$232,377	% Positive	68.9%
Total Conventional Apps	53	Conventional Amt/App	\$228,962	% Conv Positive	69.8%
Total Assisted Apps	8	Assisted Amt/App	\$255,000	% Asst Positive	62.5%
Applications by Ethnicity: Hispanic					
Total Apps	13	Total Amt/App	\$235,000	% Positive	76.9%
Total Conventional Apps	12	Conventional Amt/App	\$235,833	% Conv Positive	83.3%
Total Assisted Apps	1	Assisted Amt/App	\$225,000	% Asst Positive	0.0%

Ypsilanti Township-East

Population

27,629

Households

11,212

Median HH Income

\$57,449

Owner HH Income

\$71,340

Renter HH Income

\$42,971

Housing Costs

Owner Units

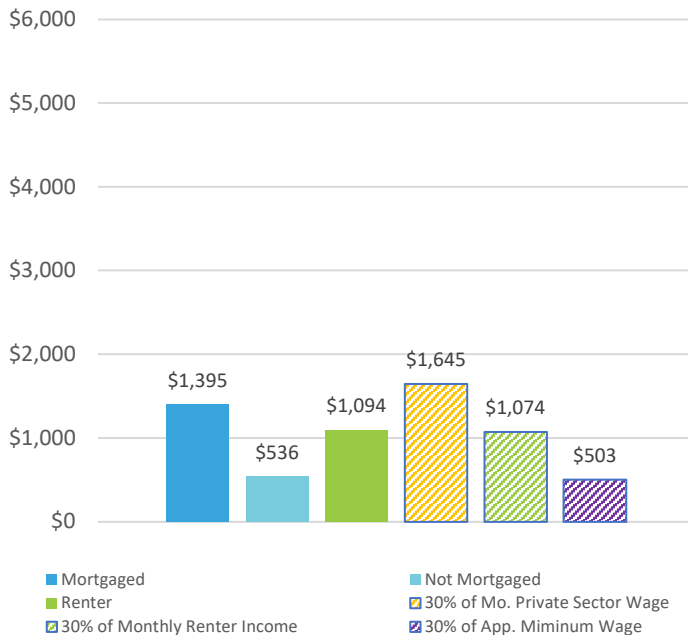
Home Value	\$147,228	2016 Value	\$110,460
Cost M/NM	\$1395/\$536	Value ▲	33.3%
\$49,076 To afford median home			

Renter Units

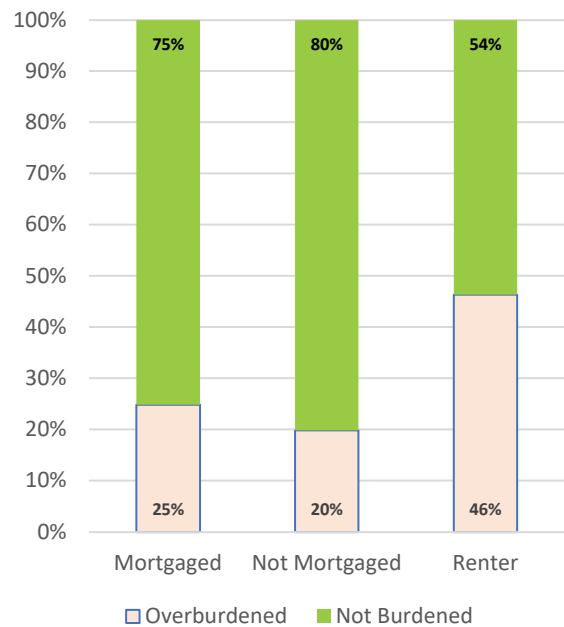
Gross Rent	\$1,094	2016 Rent	\$969
		Rent ▲	12.9%
\$43,760 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,920	Owner HH	51%	Renter HH	49%		
Median Year Built	1971	% Built Pre-1970		45.9%			
Median Move Year	2013	% Built After 2010		3.5%			
Median Rooms	5.2	SF%	54.3%	MM%	23%	MF%	16.7%

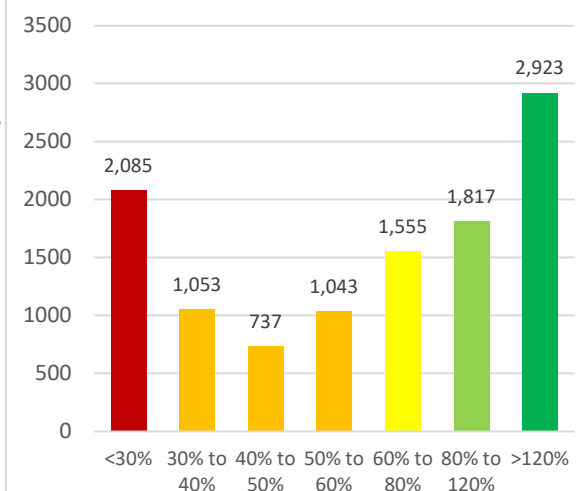
Vacancy Rates

Total	5.9%	Owner	0%	Renter	0%		
Seasonal	0.3%	Other	1.5%	# V Rent	241	#V Owner	203

Homeownership Rate by Race/Ethnicity

Black	37.9%	White	58.4%
Asian	66.7%	Other or Multiracial	39.2%
Am. Indian	70.4%	Hispanic	34.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ypsilanti Township-East

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.7%	4.5%
Household Count, 2021	11,212	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.02	--	--	--	--	--
Median Income, 2021	\$57,449	--	13.5%	\$73,066	--	10.7%
Median owner income, 2021	\$71,340	--	13.1%	\$88,788	--	7.9%
Median renter income, 2021	\$42,971	--	24.8%	\$40,816	--	12.5%
Median home value	\$147,228	--	33.3%	\$224,337	--	20.0%
Median gross rent	\$1,094	--	12.9%	\$1,080	--	10.5%
Income needed for median rent	\$43,760	--	--	\$43,195	--	--
Income needed for median value	\$49,076	--	--	\$74,779	--	--
Overburdened households	3,861	34%	-3.6%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	178	1.5%	-63.1%	10,851	2.6%	-18.3%
Seasonal vacancy	30	0.3%	-46.4%	10,479	2.5%	-3.5%
For-Sale vacancy	203	1.7%	123.1%	2,389	0.6%	-44.5%
For-Rent vacancy	241	2.0%	-3.2%	4,425	1.0%	-22.1%
Homes built pre-1940	455	3.8%	--	66,071	15.7%	--
Homes built post-1990	2,818	23.6%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	130	395	525
Market supply (vacant on market, adjusted for age)	103	96	199
5 year Market production goals (based on 75K units)	26	289	315
1 year Market production goals (based on 15K units)	5	58	63
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ypsilanti Township-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	506	Total Amt/App	\$194,328	% Approved	74.7%
Total Conventional Apps	381	Conventional Amt/App	\$189,488	% Conv Apprvd	75.6%
Total Assisted Apps	125	Assisted Amt/App	\$209,080	% Asst Apprvd	72.0%
Applications by Race: White					
Total Apps	289	Total Amt/App	\$187,422	% Positive	80.6%
Total Conventional Apps	228	Conventional Amt/App	\$181,754	% Conv Positive	81.6%
Total Assisted Apps	61	Assisted Amt/App	\$208,607	% Asst Positive	77.0%
Applications by Race: Black					
Total Apps	104	Total Amt/App	\$207,019	% Positive	64%
Total Conventional Apps	67	Conventional Amt/App	\$206,642	% Conv Positive	59.7%
Total Assisted Apps	37	Assisted Amt/App	\$207,703	% Asst Positive	73.0%
Applications by Race: Asian					
Total Apps	12	Total Amt/App	\$235,000	% Positive	66.7%
Total Conventional Apps	12	Conventional Amt/App	\$235,000	% 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	\$260,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$260,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$195,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$195,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	78	Total Amt/App	\$188,590	% Positive	65.4%
Total Conventional Apps	58	Conventional Amt/App	\$183,103	% Conv Positive	70.7%
Total Assisted Apps	20	Assisted Amt/App	\$204,500	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	27	Total Amt/App	\$189,444	% Positive	77.8%
Total Conventional Apps	22	Conventional Amt/App	\$195,455	% Conv Positive	72.7%
Total Assisted Apps	5	Assisted Amt/App	\$163,000	% Asst Positive	100.0%

Ypsilanti Township-West

Population

12,429

Households

4,197

Median HH Income

\$111,610

Owner HH Income

\$111,762

Renter HH Income

\$131,468

Housing Costs

Owner Units

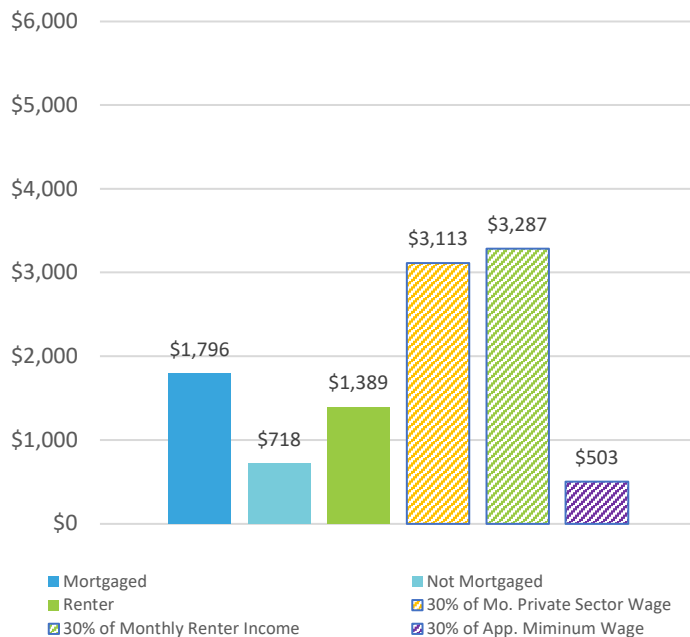
Home Value	\$248,005	2016 Value	\$206,210
Cost M/NM	\$1796/\$718	Value ▲	20.3%
\$82,668 To afford median home			

Renter Units

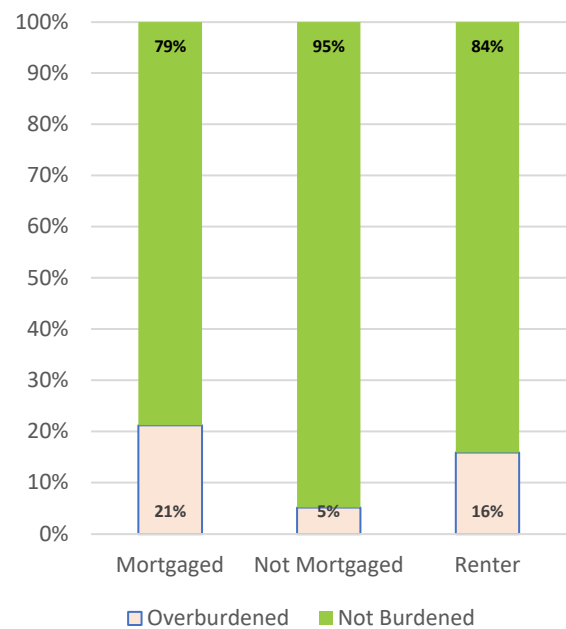
Gross Rent	\$1,389	2016 Rent	\$1,702
		Rent ▲	-18.4%
\$55,560 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	4,294	Owner HH	94%	Renter HH	6%
Median Year Built	1996	% Built Pre-1970		9%	
Median Move Year	2008	% Built After 2010		2.4%	
Median Rooms	7.1	SF%	97.6%	MM%	1.9%
				MF%	0%

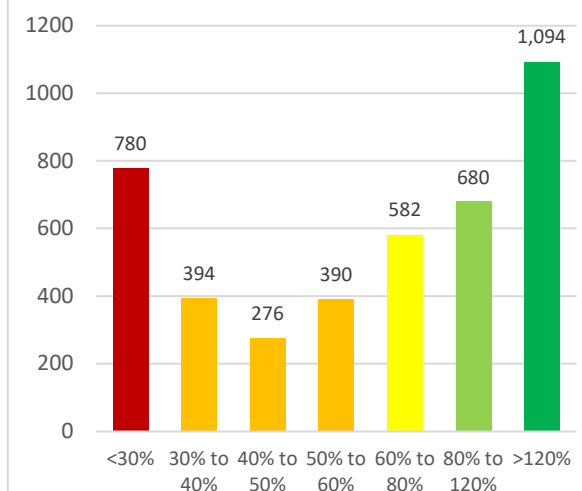
Vacancy Rates

Total	2.3%	Owner	0%	Renter	0.2%
Seasonal	0.2%	Other	1.0%	# V Rent	47
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	91.9%	White	93.6%
Asian	100.0%	Other or Multiracial	100.0%
Am. Indian	100.0%	Hispanic	100.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ypsilanti Township-West

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

3.8%

4,197

Partnership

4.5%

400,815

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

3.39

--

--

--

--

--

\$111,610

--

16.3%

\$73,066

--

10.7%

\$111,762

--

9.5%

\$88,788

--

7.9%

\$131,468

--

194.2%

\$40,816

--

12.5%

\$248,005

--

20.3%

\$224,337

--

20.0%

\$1,389

--

-18.4%

\$1,080

--

10.5%

\$55,560

--

--

\$43,195

--

--

\$82,668

--

--

\$74,779

--

--

697

17%

-39.7%

102,670

25.6%

-7.6%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

42

1.0%

-49.4%

10,851

2.6%

-18.3%

8

0.2%

NA

10,479

2.5%

-3.5%

0

0.0%

-100.0%

2,389

0.6%

-44.5%

47

1.1%

NA

4,425

1.0%

-22.1%

107

2.5%

--

66,071

15.7%

--

3,291

76.6%

--

147,506

35.0%

--

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)	52	0	52
Market supply (vacant on market, adjusted for age)	0	9	9
5 year Market production goals (based on 75K units)	50	0	50
1 year Market production goals (based on 15K units)	10	0	10
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ypsilanti Township-West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	304	Total Amt/App	\$259,868	% Approved	76.3%
Total Conventional Apps	240	Conventional Amt/App	\$257,583	% Conv Apprvd	77.9%
Total Assisted Apps	64	Assisted Amt/App	\$268,438	% Asst Apprvd	70.3%
Applications by Race: White					
Total Apps	146	Total Amt/App	\$252,877	% Positive	82.2%
Total Conventional Apps	128	Conventional Amt/App	\$249,609	% Conv Positive	82.8%
Total Assisted Apps	18	Assisted Amt/App	\$276,111	% Asst Positive	77.8%
Applications by Race: Black					
Total Apps	71	Total Amt/App	\$265,000	% Positive	62%
Total Conventional Apps	40	Conventional Amt/App	\$267,250	% Conv Positive	67.5%
Total Assisted Apps	31	Assisted Amt/App	\$262,097	% Asst Positive	54.8%
Applications by Race: Asian					
Total Apps	17	Total Amt/App	\$281,471	% Positive	76.5%
Total Conventional Apps	17	Conventional Amt/App	\$281,471	% Conv Positive	76.5%
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	57	Total Amt/App	\$263,772	% Positive	75.4%
Total Conventional Apps	45	Conventional Amt/App	\$261,444	% Conv Positive	71.1%
Total Assisted Apps	12	Assisted Amt/App	\$272,500	% Asst Positive	91.7%
Applications by Ethnicity: Hispanic					
Total Apps	14	Total Amt/App	\$235,000	% Positive	92.9%
Total Conventional Apps	12	Conventional Amt/App	\$242,500	% Conv Positive	91.7%
Total Assisted Apps	2	Assisted Amt/App	\$190,000	% Asst Positive	100.0%

Market Conditions According to Household Growth and Housing Cost/Value

Strong Markets

Adrian
Ann Arbor-Central
Ann Arbor-Northeast
Ann Arbor-Southeast
Ann Arbor-Southwest
Ann Arbor-West
Blissfield
Brighton
Brighton State Recreation Area
Brighton-East
Brooklyn-Grass Lake
Carleton
Chelsea
Dexter
Dundee
Fowlerville
Hartland
Hillsdale
Howell
Hudson-Morenci
Island Lake State Recreation Area
Jackson Area-East
Jackson Area-Northwest
Jackson-Blackman Southeast
Jackson County-Northeast
Madison Township-Raisin Township
Manitou Beach-Devils Lake
Monroe Area-Central
Pinckney
Pittsfield Township
Saline
Superior Township
Tecumseh
Whitmore Lake
Ypsilanti Area-East
Ypsilanti Township-West

Soft Markets

Lambertville
Monroe Area-Outer
Spring Arbor
Springport-Parma
Ypsilanti Area-West
Ypsilanti Township-East

Housing Policy Toolbox

I. Create and preserve dedicated affordable housing units

Establishing incentives or requirements for affordable housing
[Expedited permitting for qualifying projects](#)

Suggested
Market Type

Soft, Strong

Reduced or waived fees for qualifying projects	Soft, Strong
Reduced parking requirements for qualifying developments	Soft, Strong
Tax abatements or exemptions	Soft, Strong
Density bonuses	Strong
Inclusionary zoning	Strong

Generating revenue for affordable housing

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

Supporting affordable housing through subsidies

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

Preserving existing affordable housing

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

Expanding the availability of affordable housing in resource-rich areas

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

Creating durable affordable homeownership opportunities

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

Facilitating the acquisition or identification of land for affordable housing

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

II. Align housing supply with market and neighborhood housing conditions

Planning

[Regulating short term rentals](#)

Strong

Reducing development costs and barriers

[Accessory dwelling units](#)

Soft, Strong

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

Soft, Strong

[Housing rehabilitation codes](#)

Soft, Strong

[Reduced parking requirements](#)

Soft, Strong

[Reductions in impact fees and exactions](#)

Soft, Strong

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

Soft, Strong

[Streamlined environmental review processes](#)

Soft, Strong

[Streamlined permitting processes](#)

Soft, Strong

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

Soft, Strong

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

Strong

[Missing middle housing](#)

Strong

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

Strong

Creating incentives for new development or redevelopment

[Appraisal gap financing](#)

Soft

[Land value taxation](#)

Soft

[Brownfields](#)

Soft, Strong

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

Soft, Strong

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

Strong

Dealing with vacant, abandoned, and tax-delinquent properties

[Land banks](#)

Soft

[Creating and managing vacant property inventories](#)

Soft

[Demolition of neglected properties](#)

Soft, Strong

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

Soft, Strong

III. Help households access and afford private-market homes

Providing tenant-based rental assistance

[HOME tenant-based rental assistance](#)

Soft, Strong

[Housing choice vouchers](#)

Soft, Strong

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

Soft, Strong

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

Soft, Strong

Promoting mobility for housing choice voucher holders

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

Soft, Strong

[Landlord recruitment and retention](#)

Strong

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

Strong

Reducing barriers to homeownership

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

Soft, Strong

[Down payment and closing cost assistance](#)

Soft, Strong

[Special Purpose Credit Programs](#)

Soft, Strong

[Subsidized home mortgages](#)

Soft, Strong

[Housing education and counseling](#)

Soft, Strong

[Asset building programs](#)

Soft, Strong

[Shared appreciation mortgages](#)

Strong

[Small balance home mortgages](#)

Strong

Reducing energy use and costs

[Energy-efficiency retrofits](#)

Soft, Strong

[Energy-efficiency standards](#)

Soft, Strong

Combatting housing discrimination

[Enforcement of fair housing laws](#)

Soft, Strong

[Fair housing education for real estate professionals and consumers](#)

Soft, Strong

[Source of income laws](#)

Soft, Strong

[Legal assistance for victims of discrimination](#)

Soft, Strong

IV. Protect against displacement and poor housing conditions

Enhancing renters' housing stability

[Just cause eviction policies](#)

Soft, Strong

[Eviction prevention programs](#)

Soft, Strong

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

Soft, Strong

[Protection from condo conversions](#)

Strong

[Rent regulation](#)

Strong

Enhancing homeowners' housing stability

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

Soft, Strong

[Foreclosure prevention programs](#)

Soft, Strong

Enhancing community stability

[Insurance against property value decline](#)

Soft

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

Soft, Strong

Improving quality of both new and existing housing

[Assistance for home safety modifications](#)

Soft, Strong

[Code enforcement](#)

Soft, Strong

[Homeowner rehabilitation assistance programs](#)

Soft, Strong

[Housing and building codes](#)

Soft, Strong

[Lead abatement](#)

Soft, Strong

[Weatherization assistance](#)

Soft, Strong

Ensuring the ongoing viability of unsubsidized affordable rental properties

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

Soft

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

Soft, Strong

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

Soft, Strong