

Market	Name	Market	Name
17	Auburn Hills-North	274	Pontiac-Central
18	Auburn Hills-South	275	Pontiac-Northeast
32	Berkley	276	Pontiac-Southwest
34	Birmingham	288	Rochester Hills-Central
36	Bloomfield	289	Rochester Hills-East
61	Clarkston	290	Rochester Hills-North
111	Elizabeth Lake	291	Rochester Hills-West
114	Farmington Hills-North	298	Royal Oak-North
115	Farmington Hills-Outer, North	299	Royal Oak-Northwest
116	Farmington Hills-South	300	Royal Oak-South
120	Ferndale	312	South Lyon
175	Holly	313	South Lyon-East
176	Holly Recreation Area	314	Southfield-Northeast
201	Keego Harbor	315	Southfield-Northwest
204	Lake Angelus	316	Southfield-South
206	Lake Orion	347	Troy-East
235	Milford	348	Troy-Southeast
250	Novi-North	349	Troy-Southwest
251	Novi-South	350	Troy-West
252	Novi-West	363	West Bloomfield-North
253	Oak Park-East	364	West Bloomfield-Southeast
254	Oak Park-West	365	West Bloomfield-Southwest
257	Orion Charter Township	373	Wixom-North
258	Ortonville	374	Wixom-South
263	Oxford	376	Wolverine Lake
273	Pontiac Lake State Recreation Area		

The Oakland County Housing Partnership includes all of Oakland County and its 51 Statewide Housing Needs Assessment market areas. An analysis of the latest-available Census data, as well as changes in housing prices and availability since 2016, shows that these markets fall into 12 broad categories.

- The first market type is comprised of neighborhoods in and near Hazel Park, in the county's southeastern corner. 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. "Other" vacancies (a Census category that is often used as a proxy for blighted structures) are higher than average. Both housing values and housing costs tend to be low; that coupled with moderate income tends to keep the incidence of shelter overburden relatively low. This pattern is likely to continue into the short term, at least, since housing costs and home values have decreased or remained steady since 2016.
- Another group consists of other markets in the southeast, as well as the area northwest of Pontiac. 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 state as a whole.

- The northwest corner of Oakland County has a different set of housing trends. It's housing demand indicators are positive, as incomes are slightly higher than statewide averages, and unemployment rates tend to be lower. Workers tend to have longer commutes in this area. On the supply side, older, single-family homes tend to dominate the landscape. Homes tend to be larger among members of this group, and homeownership rates are significantly higher than statewide. Markets in this group tend to have a more stable household base, since they have relatively fewer new in-movers, and a significant proportion of households residing in their neighborhoods since before 1990. Rents and homeowner costs are lower than statewide, as is the percentage of households experiencing shelter overburden. Vacancy tends to be very low in this market group. Despite a sharp drop in market vacancies over the last five years, housing costs for residents have remained mostly stable.
- The next market type is located in the city of Pontiac. 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.
- Scattered markets in the southeast and central parts of the county (including Royal Oak, Southfield, and Auburn Hills) share some similarities as well. 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.

- Housing markets in the sixth category include neighborhoods in the northeastern and southwestern corners of the county, as well as portions of Rochester Hills. 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.
- Locations in the more sparsely-populated western areas of the county comprise the next market type. Housing demand indicators are strong here, performing better than the Michigan average. The housing supply in these markets, while not new, is of relatively recent vintage and corresponds to the push towards the exurban fringe, distant from more-established population centers. Units here tend to be larger and more expensive than average. Housing costs for owners and renters are higher than statewide, but due to higher income levels, shelter overburdened households are less common here than in other market types. Housing vacancies are low as well, which likely maintains higher housing values and rents. The five-year trend indicates that these patterns could extend into the future, since market vacancies declined strongly and costs for non-mortgaged homeowners and renters increased significantly as well.
- Neighborhoods in sections of Troy, Southfield and Auburn Hills make up another market type. Housing demand indicators are mixed; household incomes are lower than the state average, but so is the unemployment rate. Commute times are 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.
- Areas around Farmington, Novi, Rochester Hills and Clarkston exhibit high housing demand indicators, 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 next market type can be found in a broad band of markets including Troy, Bloomfield Hills, Birmingham, West Bloomfield and neighboring areas. Housing demand indicators are robust here, with high household incomes and low unemployment rates. Educational attainment is higher as well. As in many other market types, the housing stock here is primarily owner-occupied single-family detached homes. Homes tend to be larger than the statewide average as well. Housing costs are much higher in these markets, as are home values. However, higher incomes tend to keep the number of households experiencing overburden relatively low. The five-year trend in market vacancies shows that significantly more homes were on the market in 2021 than in 2017, but even this increase had little influence on housing costs, which rose strongly for both owners and renters during that time.
- The southwestern part of Troy has relatively stable housing demand indicators, with lower household incomes; however, the unemployment rate is closer to the state average. Residents in this area tend to be younger, with higher levels of educational attainment. The housing supply displays great diversity; on average, single-family detached units account for less than a third of all homes here. Smaller units are common, and newer construction is more common here than the state in general. These markets tend to have a greater amount of resident turnover, as about a quarter of their households moved to their current residences within the last three years. Housing costs for mortgaged homeowners and renters are higher than state averages, and median home values are higher as well. This market type tends to have more homes available overall, and a low percentage of “other” vacancies. The five-year trend in vacancies shows that the number of homes for sale or lease has increased significantly in these areas. Costs for owners tended to decrease, while renters saw their shelter costs increase significantly. Home values were also up strongly, but less than the statewide average.
- The next market type includes areas in Lake Orion, Keego Harbor and Royal Oak. Demand indicators are strong in these markets, as income levels and employment are high. Educational attainment is also very high, and workers residing in these areas have relatively average commutes. Housing supply variables point to a stock that is chiefly comprised of single-family detached dwellings, with a relatively strong presence of smaller-scale multifamily structures as well. Homes tend to be larger than average, and the homeownership rate is significantly higher than in Michigan generally. Housing costs for owners and renters are higher here than in other market types, even though rental vacancy rates are about double the state figure. Due to higher

income levels, overburden is lower here than elsewhere. The five-year vacancy trend shows that market vacancies strongly increased between 2017 and 2021, as did housing costs for owners and renters. Home values also rose faster in these markets than the Michigan average.

- Given local market conditions, certain tools or practices can be more effective than others. This data review uses two sources to generate possible policies to investigate for use regionally. The first is a product of researchers at Brookings and the Aspen Institute, who used local trends in housing data to determine logical tools and practices that could be used to help solve housing issues. They derived a set of market types, and policy responses tailored to conditions within these groups. Their work is at <https://www.brookings.edu/essay/introducing-the-housing-policy-matchmaker-a-diagnostic-tool-for-local-officials/>. The other is derived from the National Community of Practice on Local Housing Policy, which is a joint project of the Furman Center at New York University and Abt Associates. Their work was funded by the Ford Foundation, the John D. and Catherine T. MacArthur Foundation, the Kresge Foundation and the JPMorgan Chase Foundation. They have assembled a large list of tools that are keyed to what they term strong and soft markets, which are detailed at <https://localhousingsolutions.org/housing-policy-framework/>. Each tool entry is hyperlinked to its description on the Local Housing Solutions website. These policies are not presented as prescriptions to meet local goals, since conditions outside the scope of this analysis could impact their appropriateness. Instead, they are a way to start thinking about what might work given a general sense of local market context.

Auburn Hills-North

Population

20,076

Households

9,623

Median HH Income

\$59,320

Owner HH Income

\$66,133

Renter HH Income

\$51,628

Housing Costs

Owner Units

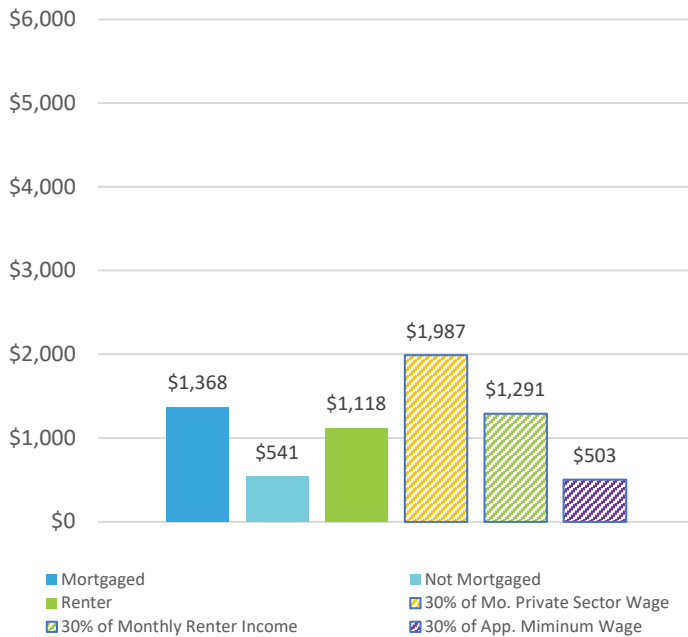
Home Value	\$185,256	2016 Value	\$155,715
Cost M/NM	\$1368/\$541	Value ▲	19.0%
\$61,752 To afford median home			

Renter Units

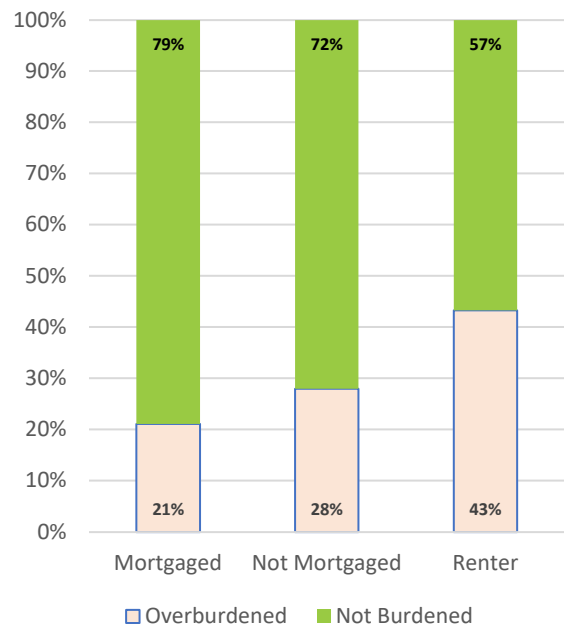
Gross Rent	\$1,118	2016 Rent	\$995
		Rent ▲	12.4%
\$44,720 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,358	Owner HH	43%	Renter HH	57%		
Median Year Built	1987	% Built Pre-1970		23.4%			
Median Move Year	2015	% Built After 2010		5.6%			
Median Rooms	4.5	SF%	32%	MM%	29.7%	MF%	32.7%

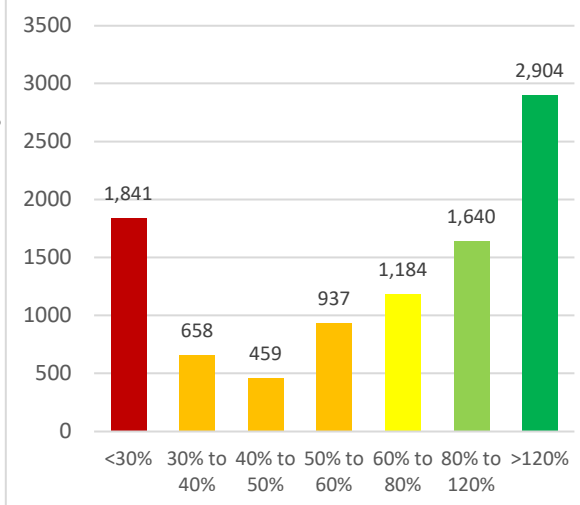
Vacancy Rates

Total	7.1%	Owner	0%	Renter	0%		
Seasonal	1.1%	Other	2.2%	# V Rent	288	# V Owner	53

Homeownership Rate by Race/Ethnicity

Black	26.0%	White	54.0%
Asian	17.4%	Other or Multiracial	49.0%
Am. Indian	0.0%	Hispanic	55.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Auburn Hills-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	15.4%	4.8%
Household Count, 2021	9,623	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.15	--	--	--	--	--
Median Income, 2021	\$59,320	--	21.2%	\$86,275	--	11.9%
Median owner income, 2021	\$66,133	--	-1.8%	\$104,646	--	9.7%
Median renter income, 2021	\$51,628	--	20.0%	\$51,535	--	13.7%
Median home value	\$185,256	--	19.0%	\$268,600	--	27.0%
Median gross rent	\$1,118	--	12.4%	\$1,156	--	8.2%
Income needed for median rent	\$44,720	--	--	\$46,240	--	--
Income needed for median value	\$61,752	--	--	\$89,533	--	--
Overburdened households	3,372	35%	6.0%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	224	2.2%	-3.4%	11,855	2.2%	-7.1%
Seasonal vacancy	118	1.1%	280.6%	4,100	0.8%	-31.8%
For-Sale vacancy	53	0.5%	6.0%	2,846	0.5%	-27.4%
For-Rent vacancy	288	2.8%	-32.6%	9,160	1.7%	15.0%
Homes built pre-1940	422	4.1%	--	42,258	7.9%	--
Homes built post-1990	5,165	49.9%	--	151,915	28.5%	--

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)	96	498	594
Market supply (vacant on market, adjusted for age)	15	55	70
5 year Market production goals (based on 75K units)	78	428	506
1 year Market production goals (based on 15K units)	16	86	101
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Auburn Hills-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	218	Total Amt/App	\$198,486	% Approved	73.4%
Total Conventional Apps	177	Conventional Amt/App	\$203,531	% Conv Apprvd	72.9%
Total Assisted Apps	41	Assisted Amt/App	\$176,707	% Asst Apprvd	75.6%
Applications by Race: White					
Total Apps	133	Total Amt/App	\$199,060	% Positive	83.5%
Total Conventional Apps	110	Conventional Amt/App	\$206,545	% Conv Positive	81.8%
Total Assisted Apps	23	Assisted Amt/App	\$163,261	% Asst Positive	91.3%
Applications by Race: Black					
Total Apps	31	Total Amt/App	\$199,839	% Positive	71%
Total Conventional Apps	24	Conventional Amt/App	\$196,250	% Conv Positive	70.8%
Total Assisted Apps	7	Assisted Amt/App	\$212,143	% Asst Positive	71.4%
Applications by Race: Asian					
Total Apps	12	Total Amt/App	\$195,833	% Positive	50.0%
Total Conventional Apps	11	Conventional Amt/App	\$200,455	% Conv Positive	45.5%
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% 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	37	Total Amt/App	\$200,135	% Positive	51.4%
Total Conventional Apps	27	Conventional Amt/App	\$205,370	% Conv Positive	55.6%
Total Assisted Apps	10	Assisted Amt/App	\$186,000	% Asst Positive	40.0%
Applications by Ethnicity: Hispanic					
Total Apps	13	Total Amt/App	\$162,692	% Positive	61.5%
Total Conventional Apps	11	Conventional Amt/App	\$167,727	% Conv Positive	54.5%
Total Assisted Apps	2	Assisted Amt/App	\$135,000	% Asst Positive	100.0%

Auburn Hills-South

Population

13,216

Households

5,141

Median HH Income

\$74,943

Owner HH Income

\$83,217

Renter HH Income

\$63,854

Housing Costs

Owner Units

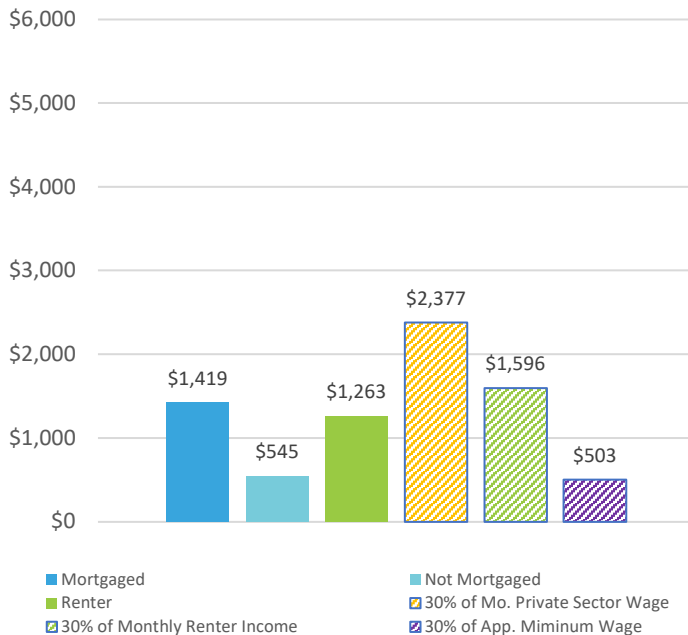
Home Value	\$168,432	2016 Value	\$116,949
Cost M/NM	\$1419/\$545	Value ▲	44.0%
\$56,144 To afford median home			

Renter Units

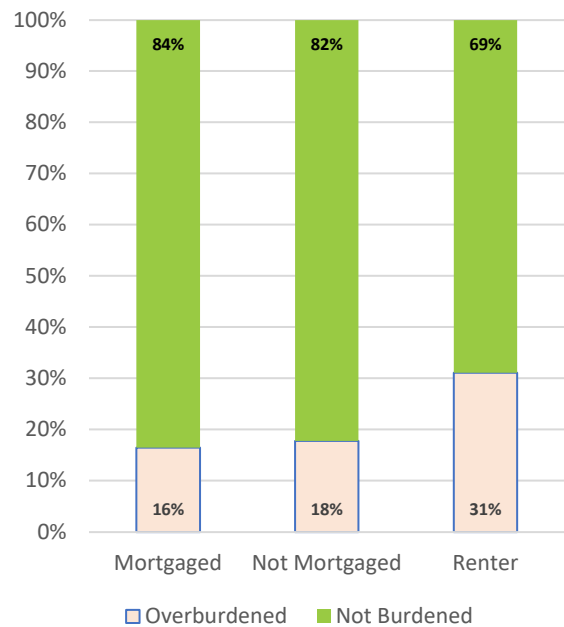
Gross Rent	\$1,263	2016 Rent	\$1,219
		Rent ▲	3.6%
\$50,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,538	Owner HH	54%	Renter HH	46%
Median Year Built	1979	% Built Pre-1970		39.7%	
Median Move Year	2015	% Built After 2010		6.3%	
Median Rooms	5.0	SF%	44.7%	MM%	23.8%
				MF%	18.9%

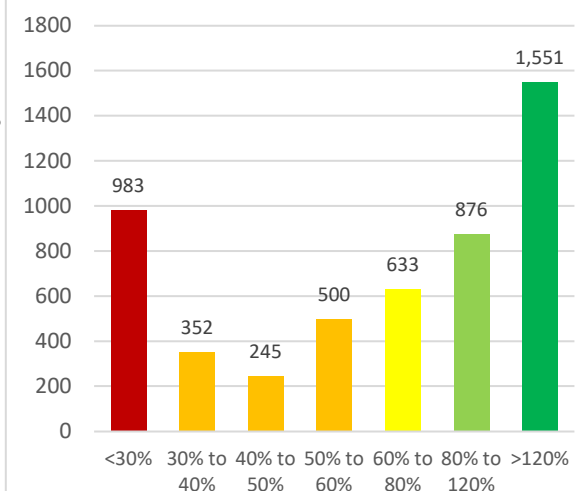
Vacancy Rates

Total	7.2%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	2.3%	# V Rent	111
				#V Owner	42

Homeownership Rate by Race/Ethnicity

Black	44.9%	White	67.3%
Asian	9.6%	Other or Multiracial	37.3%
Am. Indian	100.0%	Hispanic	41.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Auburn Hills-South

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	15.5%	4.8%
Household Count, 2021	5,141	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.95	--	--	--	--	--
Median Income, 2021	\$74,943	--	11.8%	\$86,275	--	11.9%
Median owner income, 2021	\$83,217	--	15.9%	\$104,646	--	9.7%
Median renter income, 2021	\$63,854	--	3.8%	\$51,535	--	13.7%
Median home value	\$168,432	--	44.0%	\$268,600	--	27.0%
Median gross rent	\$1,263	--	3.6%	\$1,156	--	8.2%
Income needed for median rent	\$50,520	--	--	\$46,240	--	--
Income needed for median value	\$56,144	--	--	\$89,533	--	--
Overburdened households	1,204	23%	-2.9%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	130	2.3%	30.0%	11,855	2.2%	-7.1%
Seasonal vacancy	0	0.0%	-100.0%	4,100	0.8%	-31.8%
For-Sale vacancy	42	0.8%	-43.2%	2,846	0.5%	-27.4%
For-Rent vacancy	111	2.0%	85.0%	9,160	1.7%	15.0%
Homes built pre-1940	492	8.9%	--	42,258	7.9%	--
Homes built post-1990	1,797	32.4%	--	151,915	28.5%	--

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)	105	139	244
Market supply (vacant on market, adjusted for age)	26	19	45
5 year Market production goals (based on 75K units)	76	116	192
1 year Market production goals (based on 15K units)	15	23	38
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Auburn Hills-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	161	Total Amt/App	\$209,037	% Approved	78.3%
Total Conventional Apps	132	Conventional Amt/App	\$205,227	% Conv Apprvd	81.8%
Total Assisted Apps	29	Assisted Amt/App	\$226,379	% Asst Apprvd	62.1%
Applications by Race: White					
Total Apps	103	Total Amt/App	\$194,806	% Positive	85.4%
Total Conventional Apps	92	Conventional Amt/App	\$190,870	% Conv Positive	87.0%
Total Assisted Apps	11	Assisted Amt/App	\$227,727	% Asst Positive	72.7%
Applications by Race: Black					
Total Apps	13	Total Amt/App	\$228,846	% Positive	69%
Total Conventional Apps	6	Conventional Amt/App	\$191,667	% Conv Positive	83.3%
Total Assisted Apps	7	Assisted Amt/App	\$260,714	% Asst Positive	57.1%
Applications by Race: Asian					
Total Apps	12	Total Amt/App	\$250,833	% Positive	66.7%
Total Conventional Apps	9	Conventional Amt/App	\$263,889	% Conv Positive	66.7%
Total Assisted Apps	3	Assisted Amt/App	\$211,667	% Asst Positive	66.7%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$145,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	31	Total Amt/App	\$234,032	% Positive	61.3%
Total Conventional Apps	23	Conventional Amt/App	\$245,870	% Conv Positive	65.2%
Total Assisted Apps	8	Assisted Amt/App	\$200,000	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	5	Total Amt/App	\$203,000	% Positive	80.0%
Total Conventional Apps	4	Conventional Amt/App	\$200,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$215,000	% Asst Positive	0.0%

Berkley

Population

24,343

Households

11,236

Median HH Income

\$89,766

Owner HH Income

\$102,165

Renter HH Income

\$49,756

Housing Costs

Owner Units

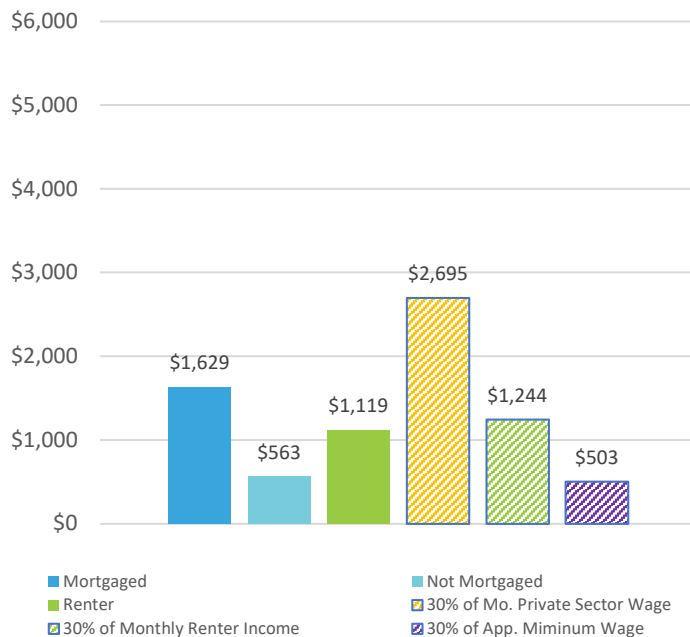
Home Value	\$258,688	2016 Value	\$197,422
Cost M/NM	\$1629/\$563	Value ▲	31.0%
\$86,229 To afford median home			

Renter Units

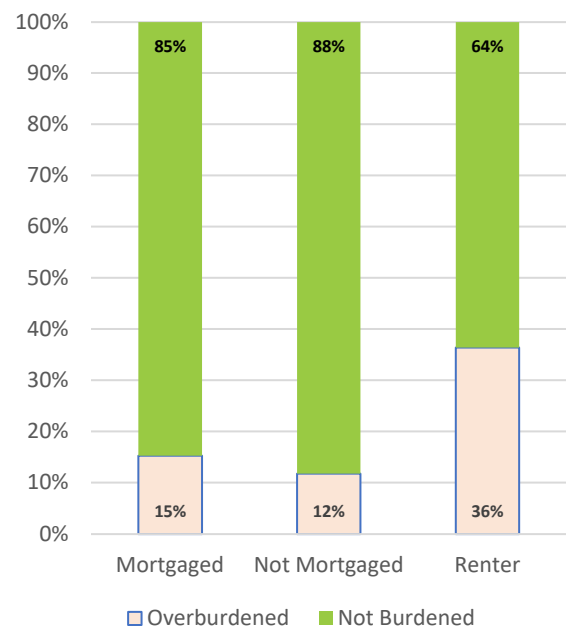
Gross Rent	\$1,119	2016 Rent	\$1,059
		Rent ▲	5.7%
\$44,760 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,941	Owner HH	76%	Renter HH	24%		
Median Year Built	1953	% Built Pre-1970		83.2%			
Median Move Year	2011	% Built After 2010		2.2%			
Median Rooms	5.9	SF%	77.3%	MM%	12.9%	MF%	9.8%

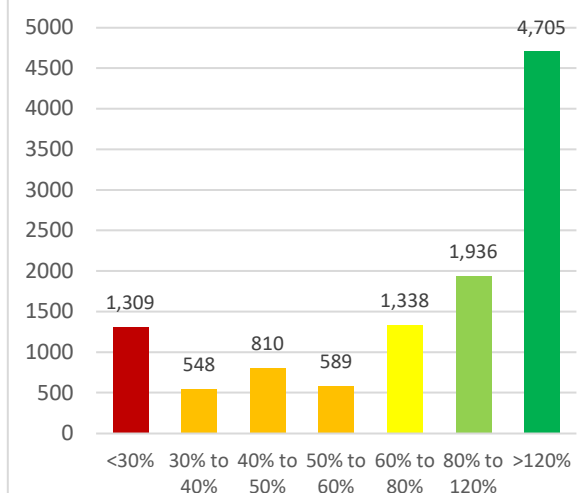
Vacancy Rates

Total	5.9%	Owner	0%	Renter	0%		
Seasonal	0.4%	Other	3.0%	# V Rent	113	#V Owner	61

Homeownership Rate by Race/Ethnicity

Black	5.5%	White	81.2%
Asian	70.1%	Other or Multiracial	85.6%
Am. Indian	42.1%	Hispanic	66.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Berkley

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.0%	4.8%
Household Count, 2021	11,236	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.00	--	--	--	--	--
Median Income, 2021	\$89,766	--	14.0%	\$86,275	--	11.9%
Median owner income, 2021	\$102,165	--	9.3%	\$104,646	--	9.7%
Median renter income, 2021	\$49,756	--	10.8%	\$51,535	--	13.7%
Median home value	\$258,688	--	31.0%	\$268,600	--	27.0%
Median gross rent	\$1,119	--	5.7%	\$1,156	--	8.2%
Income needed for median rent	\$44,760	--	--	\$46,240	--	--
Income needed for median value	\$86,229	--	--	\$89,533	--	--
Overburdened households	2,199	20%	-13.7%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	362	3.0%	15.7%	11,855	2.2%	-7.1%
Seasonal vacancy	53	0.4%	-59.2%	4,100	0.8%	-31.8%
For-Sale vacancy	61	0.5%	-14.1%	2,846	0.5%	-27.4%
For-Rent vacancy	113	0.9%	39.5%	9,160	1.7%	15.0%
Homes built pre-1940	1,435	12.0%	--	42,258	7.9%	--
Homes built post-1990	769	6.4%	--	151,915	28.5%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	168	202	370
Market supply (vacant on market, adjusted for age)	54	76	130
5 year Market production goals (based on 75K units)	110	122	232
1 year Market production goals (based on 15K units)	22	24	46
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Berkley

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	600	Total Amt/App	\$288,483	% Approved	83.3%
Total Conventional Apps	547	Conventional Amt/App	\$291,527	% Conv Apprvd	83.5%
Total Assisted Apps	53	Assisted Amt/App	\$257,075	% Asst Apprvd	81.1%
Applications by Race: White					
Total Apps	471	Total Amt/App	\$285,212	% Positive	85.8%
Total Conventional Apps	434	Conventional Amt/App	\$287,627	% Conv Positive	85.9%
Total Assisted Apps	37	Assisted Amt/App	\$256,892	% Asst Positive	83.8%
Applications by Race: Black					
Total Apps	15	Total Amt/App	\$263,000	% Positive	73%
Total Conventional Apps	12	Conventional Amt/App	\$260,000	% Conv Positive	66.7%
Total Assisted Apps	3	Assisted Amt/App	\$275,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	18	Total Amt/App	\$271,667	% Positive	72.2%
Total Conventional Apps	15	Conventional Amt/App	\$277,667	% Conv Positive	73.3%
Total Assisted Apps	3	Assisted Amt/App	\$241,667	% Asst Positive	66.7%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	84	Total Amt/App	\$314,286	% Positive	73.8%
Total Conventional Apps	75	Conventional Amt/App	\$322,200	% Conv Positive	74.7%
Total Assisted Apps	9	Assisted Amt/App	\$248,333	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	\$252,222	% Positive	77.8%
Total Conventional Apps	15	Conventional Amt/App	\$259,000	% Conv Positive	80.0%
Total Assisted Apps	3	Assisted Amt/App	\$218,333	% Asst Positive	66.7%

Birmingham

Population

50,573

Households

20,499

Median HH Income

\$155,000

Owner HH Income

\$175,733

Renter HH Income

\$72,195

Housing Costs

Owner Units

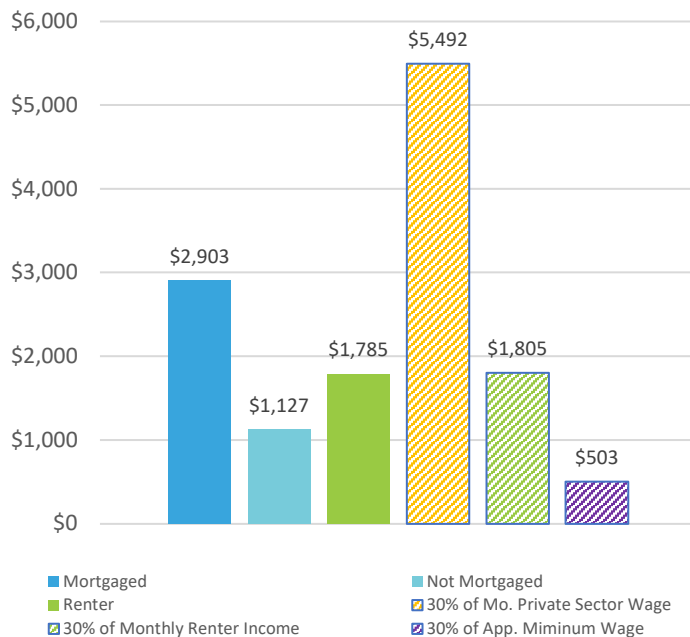
Home Value	\$566,249	2016 Value	\$479,199
Cost M/NM	\$2903/\$1127	Value ▲	18.2%
\$188,750 To afford median home			

Renter Units

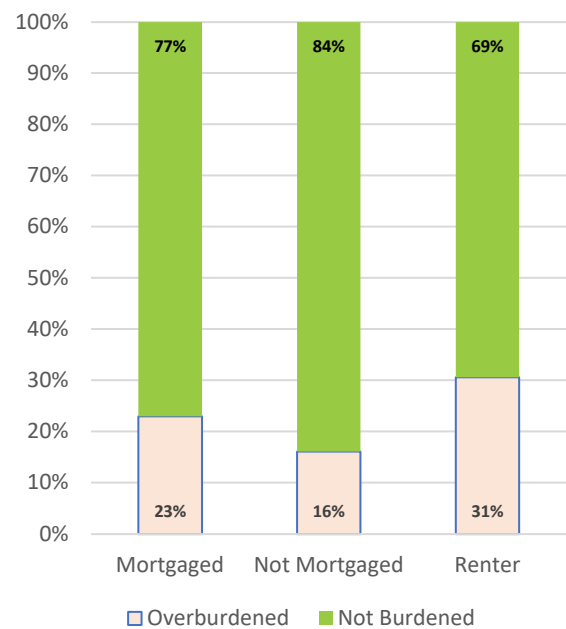
Gross Rent	\$1,785	2016 Rent	\$1,483
		Rent ▲	20.3%
\$71,400 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	22,246	Owner HH	83%	Renter HH	17%		
Median Year Built	1961	% Built Pre-1970	68.7%				
Median Move Year	2010	% Built After 2010	4.7%				
Median Rooms	7.6	SF%	79.9%	MM%	11.8%	MF%	8.3%

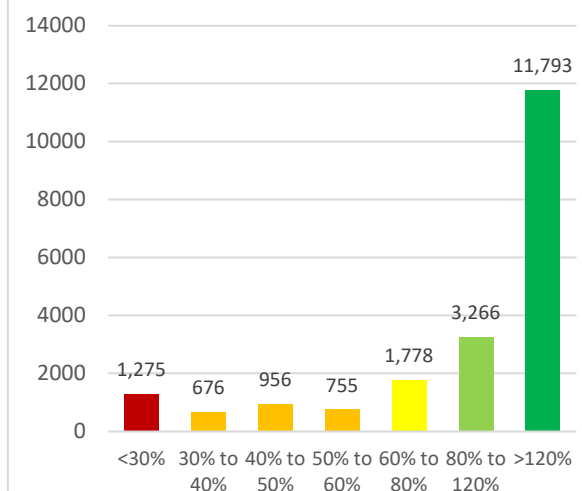
Vacancy Rates

Total	7.9%	Owner	0%	Renter	0.1%		
Seasonal	0.6%	Other	2.6%	# V Rent	401	#V Owner	340

Homeownership Rate by Race/Ethnicity

Black	44.1%	White	85.9%
Asian	73.9%	Other or Multiracial	65.0%
Am. Indian	100.0%	Hispanic	66.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Birmingham

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

3.8%
20,499

Partnership

4.8%
520,393

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
6.56	--	--
\$155,000	--	16.0%
\$175,733	--	17.6%
\$72,195	--	-11.8%
\$566,249	--	18.2%
\$1,785	--	20.3%
\$71,400	--	--
\$188,750	--	--
4,576	22%	-13.0%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
583	2.6%	53.0%
129	0.6%	-71.2%
340	1.5%	165.6%
401	1.8%	203.8%
2,215	10.0%	--
3,942	17.7%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	320	242	562
Market supply (vacant on market, adjusted for age)	243	235	479
5 year Market production goals (based on 75K units)	74	7	81
1 year Market production goals (based on 15K units)	15	1	16
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Birmingham

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,222	Total Amt/App	\$603,723	% Approved	79.8%
Total Conventional Apps	1,192	Conventional Amt/App	\$609,992	% Conv Apprvd	80.1%
Total Assisted Apps	30	Assisted Amt/App	\$354,667	% Asst Apprvd	66.7%
Applications by Race: White					
Total Apps	920	Total Amt/App	\$609,696	% Positive	82.6%
Total Conventional Apps	902	Conventional Amt/App	\$614,146	% Conv Positive	82.7%
Total Assisted Apps	18	Assisted Amt/App	\$386,667	% Asst Positive	77.8%
Applications by Race: Black					
Total Apps	43	Total Amt/App	\$485,465	% Positive	77%
Total Conventional Apps	34	Conventional Amt/App	\$538,529	% Conv Positive	82.4%
Total Assisted Apps	9	Assisted Amt/App	\$285,000	% Asst Positive	55.6%
Applications by Race: Asian					
Total Apps	55	Total Amt/App	\$599,909	% Positive	81.8%
Total Conventional Apps	55	Conventional Amt/App	\$599,909	% Conv Positive	81.8%
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	183	Total Amt/App	\$604,016	% Positive	65.6%
Total Conventional Apps	181	Conventional Amt/App	\$606,602	% Conv Positive	66.3%
Total Assisted Apps	2	Assisted Amt/App	\$370,000	% Asst Positive	0.0%
Applications by Ethnicity: Hispanic					
Total Apps	29	Total Amt/App	\$489,828	% Positive	79.3%
Total Conventional Apps	27	Conventional Amt/App	\$499,815	% Conv Positive	77.8%
Total Assisted Apps	2	Assisted Amt/App	\$355,000	% Asst Positive	100.0%

Bloomfield

Population

34,110

Households

13,543

Median HH Income

\$134,141

Owner HH Income

\$145,077

Renter HH Income

\$53,938

Housing Costs

Owner Units

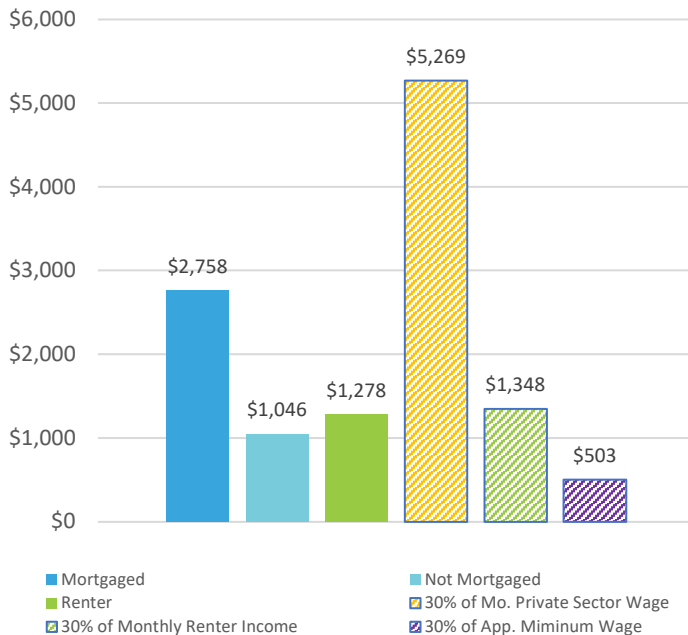
Home Value	\$489,384	2016 Value	\$422,068
Cost M/NM	\$2758/\$1046	Value ▲	15.9%
\$163,128 To afford median home			

Renter Units

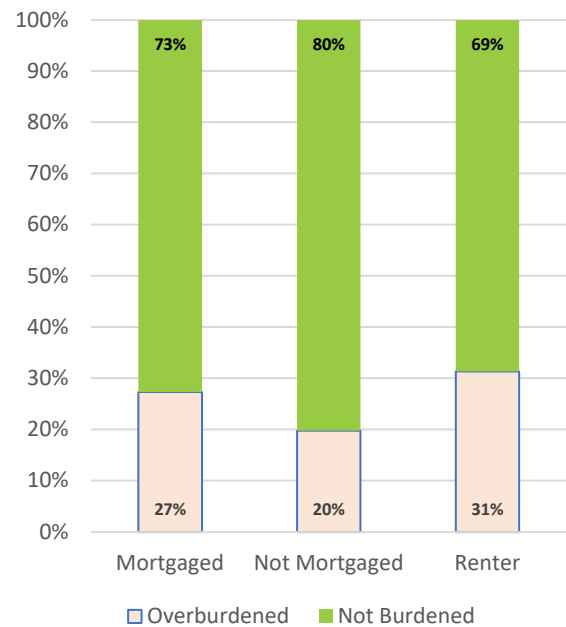
Gross Rent	\$1,278	2016 Rent	\$1,179
		Rent ▲	8.4%
\$51,120 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	14,661	Owner HH	88%	Renter HH	12%
Median Year Built	1970	% Built Pre-1970	51%		
Median Move Year	2008	% Built After 2010	3%		
Median Rooms	7.8	SF%	75.7%	MM%	20.2%
				MF%	4%

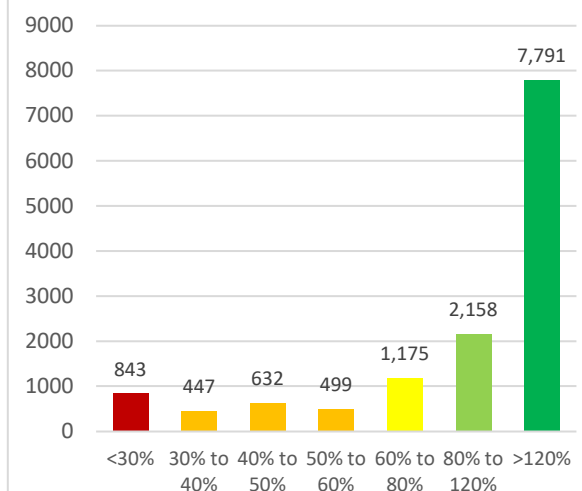
Vacancy Rates

Total	7.6%	Owner	0%	Renter	0.1%
Seasonal	0.8%	Other	4.0%	# V Rent	120
				#V Owner	121

Homeownership Rate by Race/Ethnicity

Black	79.8%	White	89.2%
Asian	83.5%	Other or Multiracial	99.0%
Am. Indian	100.0%	Hispanic	94.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Bloomfield

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.3%	4.8%
Household Count, 2021	13,543	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	5.67	--	--	--	--	--
Median Income, 2021	\$134,141	--	6.5%	\$86,275	--	11.9%
Median owner income, 2021	\$145,077	--	3.4%	\$104,646	--	9.7%
Median renter income, 2021	\$53,938	--	-5.3%	\$51,535	--	13.7%
Median home value	\$489,384	--	15.9%	\$268,600	--	27.0%
Median gross rent	\$1,278	--	8.4%	\$1,156	--	8.2%
Income needed for median rent	\$51,120	--	--	\$46,240	--	--
Income needed for median value	\$163,128	--	--	\$89,533	--	--
Overburdened households	3,429	25%	-1.7%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	587	4.0%	88.1%	11,855	2.2%	-7.1%
Seasonal vacancy	114	0.8%	-61.7%	4,100	0.8%	-31.8%
For-Sale vacancy	121	0.8%	-49.6%	2,846	0.5%	-27.4%
For-Rent vacancy	120	0.8%	-2.4%	9,160	1.7%	15.0%
Homes built pre-1940	676	4.6%	--	42,258	7.9%	--
Homes built post-1990	2,629	17.9%	--	151,915	28.5%	--

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)	251	119	370
Market supply (vacant on market, adjusted for age)	64	52	116
5 year Market production goals (based on 75K units)	181	65	246
1 year Market production goals (based on 15K units)	36	13	49
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Bloomfield

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	767	Total Amt/App	\$588,768	% Approved	75.4%
Total Conventional Apps	724	Conventional Amt/App	\$602,680	% Conv Apprvd	76.1%
Total Assisted Apps	43	Assisted Amt/App	\$354,535	% Asst Apprvd	62.8%
Applications by Race: White					
Total Apps	524	Total Amt/App	\$590,897	% Positive	77.3%
Total Conventional Apps	502	Conventional Amt/App	\$602,629	% Conv Positive	77.3%
Total Assisted Apps	22	Assisted Amt/App	\$323,182	% Asst Positive	77.3%
Applications by Race: Black					
Total Apps	46	Total Amt/App	\$461,957	% Positive	80%
Total Conventional Apps	38	Conventional Amt/App	\$497,632	% Conv Positive	81.6%
Total Assisted Apps	8	Assisted Amt/App	\$292,500	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	52	Total Amt/App	\$642,692	% Positive	75.0%
Total Conventional Apps	52	Conventional Amt/App	\$642,692	% 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	\$210,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$210,000	% 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	119	Total Amt/App	\$628,193	% Positive	65.5%
Total Conventional Apps	112	Conventional Amt/App	\$651,607	% Conv Positive	67.9%
Total Assisted Apps	7	Assisted Amt/App	\$253,571	% Asst Positive	28.6%
Applications by Ethnicity: Hispanic					
Total Apps	20	Total Amt/App	\$428,000	% Positive	80.0%
Total Conventional Apps	18	Conventional Amt/App	\$446,111	% Conv Positive	77.8%
Total Assisted Apps	2	Assisted Amt/App	\$265,000	% Asst Positive	100.0%

Clarkston

Population

21,453

Households

8,619

Median HH Income

\$83,501

Owner HH Income

\$97,651

Renter HH Income

\$66,037

Housing Costs

Owner Units

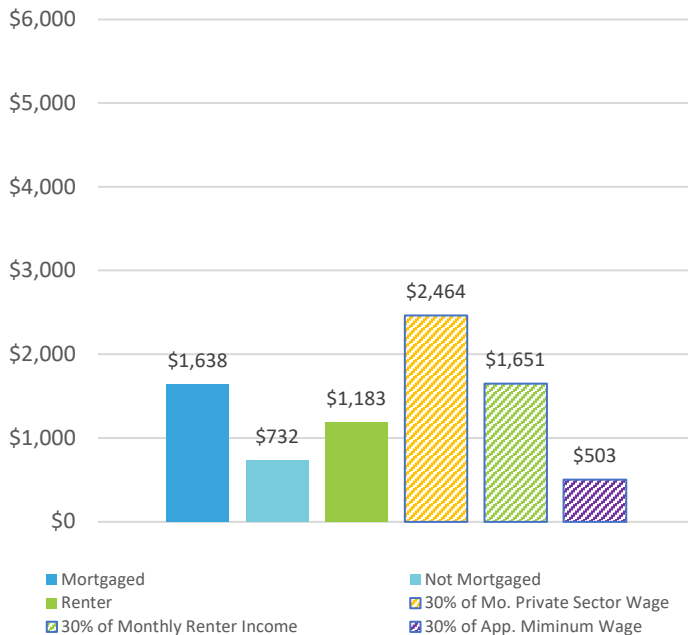
Home Value	\$241,555	2016 Value	\$200,030
Cost M/NM	\$1638/\$732	Value ▲	20.8%
\$80,518 To afford median home			

Renter Units

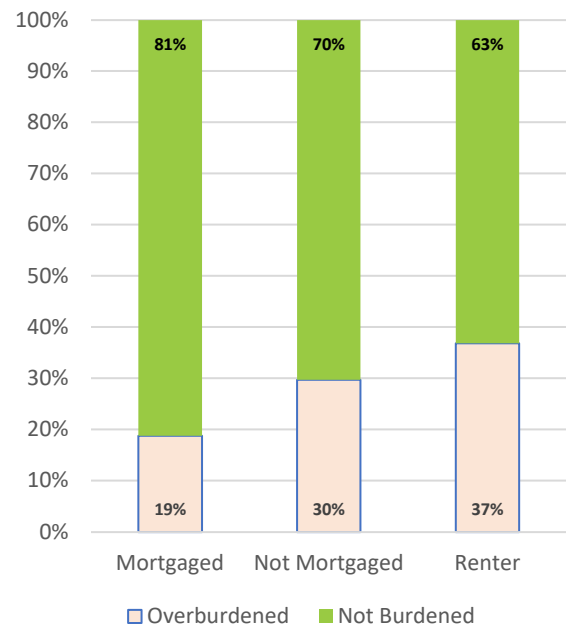
Gross Rent	\$1,183	2016 Rent	\$1,085
		Rent ▲	9.0%
\$47,320 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,270	Owner HH	68%	Renter HH	32%
Median Year Built	1980	% Built Pre-1970			31.6%
Median Move Year	2012	% Built After 2010			2.8%
Median Rooms	5.9	SF%	59.1%	MM%	19.3%
				MF%	12.5%

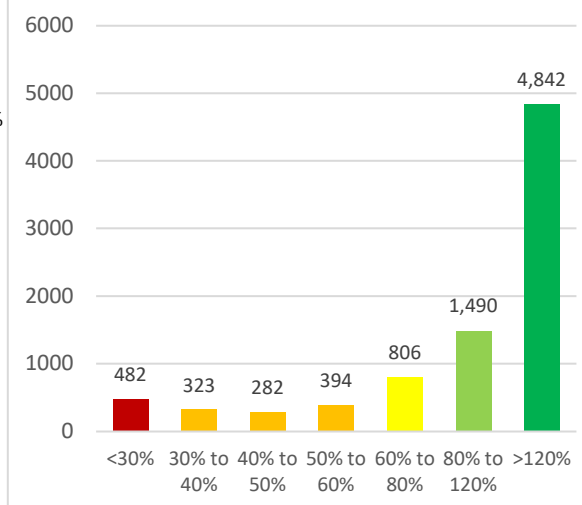
Vacancy Rates

Total	7%	Owner	0%	Renter	0%
Seasonal	3.1%	Other	1.8%	# V Rent	136
				# V Owner	64

Homeownership Rate by Race/Ethnicity

Black	18.8%	White	72.4%
Asian	54.8%	Other or Multiracial	27.7%
Am. Indian	90.9%	Hispanic	39.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Clarkston

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

1.7%

8,619

Partnership

4.8%

520,393

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

2.80

--

--

--

--

--

\$83,501

--

4.7%

\$86,275

--

11.9%

\$97,651

--

2.6%

\$104,646

--

9.7%

\$66,037

--

33.3%

\$51,535

--

13.7%

\$241,555

--

20.8%

\$268,600

--

27.0%

\$1,183

--

9.0%

\$1,156

--

8.2%

\$47,320

--

--

\$46,240

--

--

\$80,518

--

--

\$89,533

--

--

2,329

27%

31.6%

128,058

24.6%

-8.3%

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

165

1.8%

275.0%

11,855

2.2%

-7.1%

286

3.1%

84.5%

4,100

0.8%

-31.8%

64

0.7%

73.0%

2,846

0.5%

-27.4%

136

1.5%

23.6%

9,160

1.7%

15.0%

466

5.0%

--

42,258

7.9%

--

3,133

33.8%

--

151,915

28.5%

--

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)

158

152

310

Market supply (vacant on market, adjusted for age)

25

27

52

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

128

120

249

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

26

24

50

5 year Partnership goals (based on 75K units)

5,071

5,899

10,970

1 year Partnership goals (based on 15K units)

1,014

1,180

2,194

Clarkston

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	388	Total Amt/App	\$291,727	% Approved	81.2%
Total Conventional Apps	328	Conventional Amt/App	\$297,713	% Conv Apprvd	83.5%
Total Assisted Apps	60	Assisted Amt/App	\$259,000	% Asst Apprvd	68.3%
Applications by Race: White					
Total Apps	320	Total Amt/App	\$291,438	% Positive	83.4%
Total Conventional Apps	273	Conventional Amt/App	\$295,183	% Conv Positive	85.3%
Total Assisted Apps	47	Assisted Amt/App	\$269,681	% Asst Positive	72.3%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$350,000	% Positive	50%
Total Conventional Apps	4	Conventional Amt/App	\$350,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$245,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$235,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$265,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	8	Total Amt/App	\$168,750	% Positive	87.5%
Total Conventional Apps	5	Conventional Amt/App	\$181,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$148,333	% Asst Positive	66.7%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	2	Total Amt/App	\$200,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$215,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	54	Total Amt/App	\$296,481	% Positive	70.4%
Total Conventional Apps	45	Conventional Amt/App	\$313,000	% Conv Positive	73.3%
Total Assisted Apps	9	Assisted Amt/App	\$213,889	% Asst Positive	55.6%
Applications by Ethnicity: Hispanic					
Total Apps	13	Total Amt/App	\$240,385	% Positive	69.2%
Total Conventional Apps	7	Conventional Amt/App	\$239,286	% Conv Positive	71.4%
Total Assisted Apps	6	Assisted Amt/App	\$241,667	% Asst Positive	66.7%

Elizabeth Lake

Population

43,197

Households

18,828

Median HH Income

\$61,087

Owner HH Income

\$77,971

Renter HH Income

\$38,823

Housing Costs

Owner Units

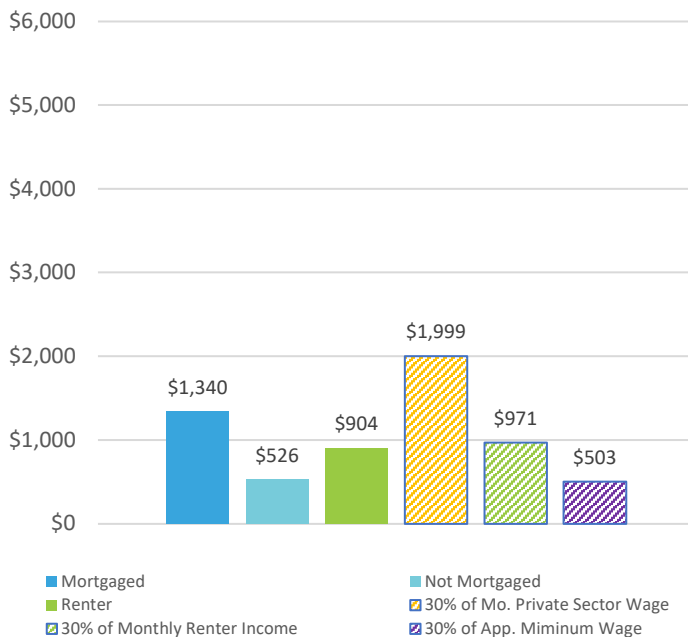
Home Value	\$186,286	2016 Value	\$142,546
Cost M/NM	\$1340/\$526	Value ▲	30.7%
\$62,095 To afford median home			

Renter Units

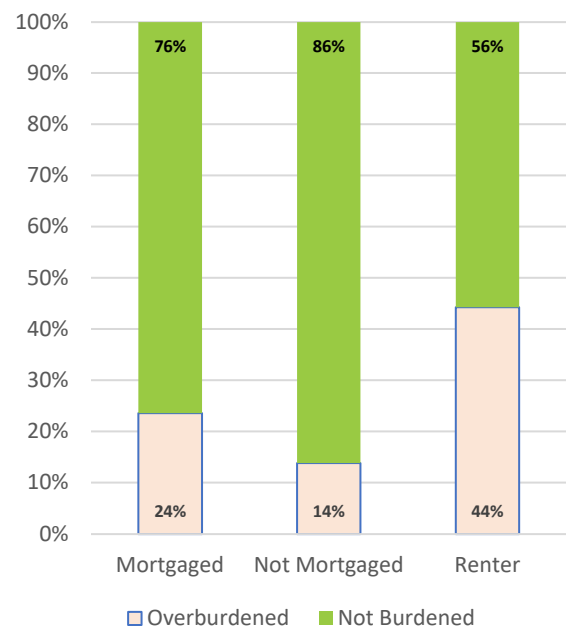
Gross Rent	\$904	2016 Rent	\$839
		Rent ▲	7.7%
\$36,160 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	19,719	Owner HH	66%	Renter HH	34%		
Median Year Built	1975	% Built Pre-1970		40%			
Median Move Year	2012	% Built After 2010		1.3%			
Median Rooms	5.5	SF%	63.2%	MM%	18%	MF%	18.3%

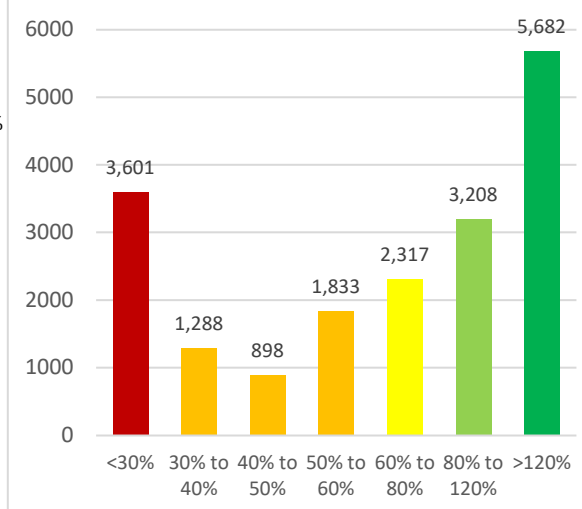
Vacancy Rates

Total	4.5%	Owner	0%	Renter	0%		
Seasonal	1.0%	Other	2.0%	# V Rent	170	#V Owner	30

Homeownership Rate by Race/Ethnicity

Black	34.6%	White	69.8%
Asian	58.0%	Other or Multiracial	48.9%
Am. Indian	35.8%	Hispanic	58.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Elizabeth Lake

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.2%	4.8%
Household Count, 2021	18,828	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.16	--	--	--	--	--
Median Income, 2021	\$61,087	--	9.9%	\$86,275	--	11.9%
Median owner income, 2021	\$77,971	--	4.8%	\$104,646	--	9.7%
Median renter income, 2021	\$38,823	--	13.5%	\$51,535	--	13.7%
Median home value	\$186,286	--	30.7%	\$268,600	--	27.0%
Median gross rent	\$904	--	7.7%	\$1,156	--	8.2%
Income needed for median rent	\$36,160	--	--	\$46,240	--	--
Income needed for median value	\$62,095	--	--	\$89,533	--	--
Overburdened households	5,434	29%	-7.2%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	403	2.0%	-15.2%	11,855	2.2%	-7.1%
Seasonal vacancy	207	1.0%	-23.9%	4,100	0.8%	-31.8%
For-Sale vacancy	30	0.2%	-80.0%	2,846	0.5%	-27.4%
For-Rent vacancy	170	0.9%	-31.5%	9,160	1.7%	15.0%
Homes built pre-1940	1,171	5.9%	--	42,258	7.9%	--
Homes built post-1990	5,376	27.3%	--	151,915	28.5%	--

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)	257	370	627
Market supply (vacant on market, adjusted for age)	14	51	64
5 year Market production goals (based on 75K units)	235	308	543
1 year Market production goals (based on 15K units)	47	62	109
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Elizabeth Lake

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	834	Total Amt/App	\$209,137	% Approved	79.9%
Total Conventional Apps	647	Conventional Amt/App	\$208,771	% Conv Apprvd	80.2%
Total Assisted Apps	187	Assisted Amt/App	\$210,401	% Asst Apprvd	78.6%
Applications by Race: White					
Total Apps	629	Total Amt/App	\$207,337	% Positive	81.7%
Total Conventional Apps	499	Conventional Amt/App	\$206,623	% Conv Positive	81.8%
Total Assisted Apps	130	Assisted Amt/App	\$210,077	% Asst Positive	81.5%
Applications by Race: Black					
Total Apps	48	Total Amt/App	\$197,292	% Positive	73%
Total Conventional Apps	25	Conventional Amt/App	\$181,000	% Conv Positive	76.0%
Total Assisted Apps	23	Assisted Amt/App	\$215,000	% Asst Positive	69.6%
Applications by Race: Asian					
Total Apps	20	Total Amt/App	\$208,500	% Positive	65.0%
Total Conventional Apps	16	Conventional Amt/App	\$193,125	% Conv Positive	62.5%
Total Assisted Apps	4	Assisted Amt/App	\$270,000	% Asst Positive	75.0%
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	124	Total Amt/App	\$221,210	% Positive	75.0%
Total Conventional Apps	96	Conventional Amt/App	\$227,604	% Conv Positive	76.0%
Total Assisted Apps	28	Assisted Amt/App	\$199,286	% Asst Positive	71.4%
Applications by Ethnicity: Hispanic					
Total Apps	36	Total Amt/App	\$210,833	% Positive	80.6%
Total Conventional Apps	25	Conventional Amt/App	\$216,200	% Conv Positive	88.0%
Total Assisted Apps	11	Assisted Amt/App	\$198,636	% Asst Positive	63.6%

Farmington Hills-North

Population

30,189

Households

12,568

Median HH Income

\$102,316

Owner HH Income

\$125,662

Renter HH Income

\$59,964

Housing Costs

Owner Units

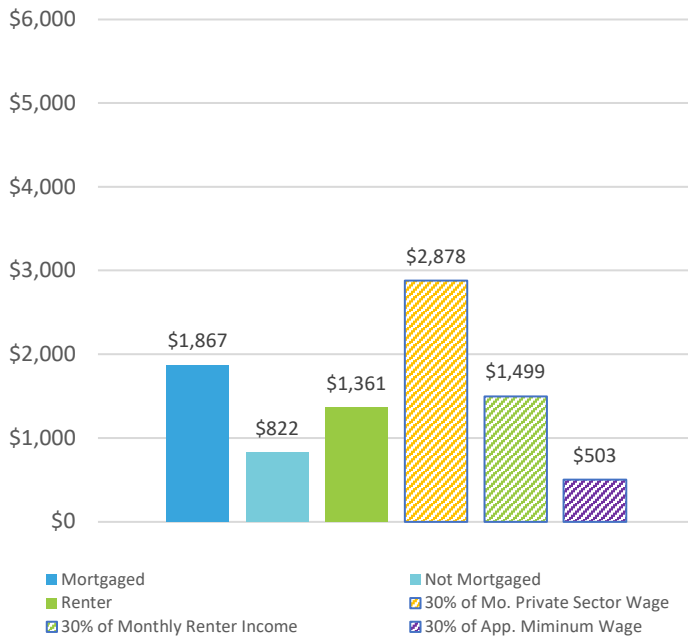
Home Value	\$292,280	2016 Value	\$241,728
Cost M/NM	\$1867/\$822	Value ▲	20.9%
\$97,427 To afford median home			

Renter Units

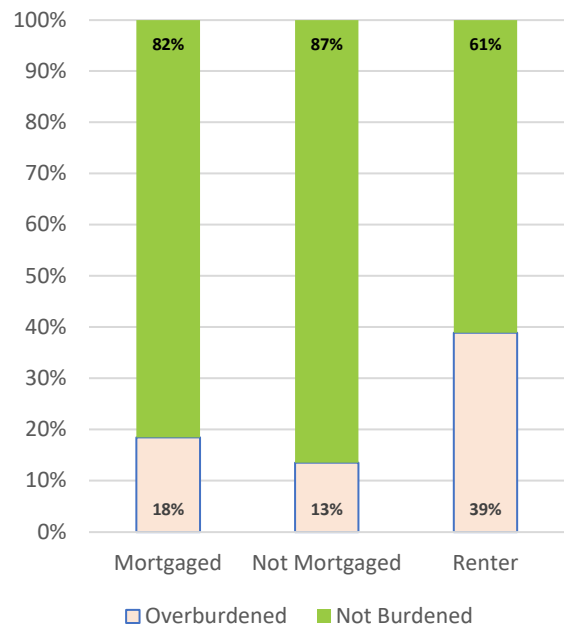
Gross Rent	\$1,361	2016 Rent	\$1,040
		Rent ▲	30.9%
\$54,440 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,373	Owner HH	66%	Renter HH	34%
Median Year Built	1975	% Built Pre-1970			38.6%
Median Move Year	2011	% Built After 2010			1.2%
Median Rooms	6.2	SF%	58.9%	MM%	20.8%
				MF%	19.9%

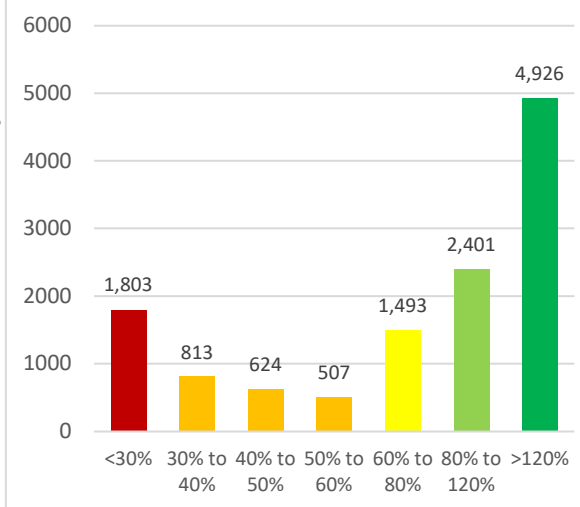
Vacancy Rates

Total	6%	Owner	0%	Renter	0.1%
Seasonal	0.5%	Other	1.0%	# V Rent	521
				# V Owner	46

Homeownership Rate by Race/Ethnicity

Black	50.3%	White	77.0%
Asian	38.0%	Other or Multiracial	80.8%
Am. Indian	81.0%	Hispanic	42.3%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Farmington Hills-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.7%	4.8%
Household Count, 2021	12,568	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.39	--	--	--	--	--
Median Income, 2021	\$102,316	--	17.3%	\$86,275	--	11.9%
Median owner income, 2021	\$125,662	--	11.9%	\$104,646	--	9.7%
Median renter income, 2021	\$59,964	--	9.7%	\$51,535	--	13.7%
Median home value	\$292,280	--	20.9%	\$268,600	--	27.0%
Median gross rent	\$1,361	--	30.9%	\$1,156	--	8.2%
Income needed for median rent	\$54,440	--	--	\$46,240	--	--
Income needed for median value	\$97,427	--	--	\$89,533	--	--
Overburdened households	3,060	24%	-15.0%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	135	1.0%	-38.1%	11,855	2.2%	-7.1%
Seasonal vacancy	72	0.5%	53.2%	4,100	0.8%	-31.8%
For-Sale vacancy	46	0.3%	-46.5%	2,846	0.5%	-27.4%
For-Rent vacancy	521	3.9%	55.1%	9,160	1.7%	15.0%
Homes built pre-1940	438	3.3%	--	42,258	7.9%	--
Homes built post-1990	2,838	21.2%	--	151,915	28.5%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	207	323	530
Market supply (vacant on market, adjusted for age)	22	111	133
5 year Market production goals (based on 75K units)	178	205	383
1 year Market production goals (based on 15K units)	36	41	77
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Farmington Hills-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	487	Total Amt/App	\$300,585	% Approved	76.6%
Total Conventional Apps	422	Conventional Amt/App	\$299,645	% Conv Apprvd	76.5%
Total Assisted Apps	65	Assisted Amt/App	\$306,692	% Asst Apprvd	76.9%
Applications by Race: White					
Total Apps	228	Total Amt/App	\$297,632	% Positive	80.3%
Total Conventional Apps	216	Conventional Amt/App	\$298,750	% Conv Positive	79.6%
Total Assisted Apps	12	Assisted Amt/App	\$277,500	% Asst Positive	91.7%
Applications by Race: Black					
Total Apps	105	Total Amt/App	\$298,905	% Positive	75%
Total Conventional Apps	75	Conventional Amt/App	\$296,467	% Conv Positive	73.3%
Total Assisted Apps	30	Assisted Amt/App	\$305,000	% Asst Positive	80.0%
Applications by Race: Asian					
Total Apps	45	Total Amt/App	\$310,556	% Positive	77.8%
Total Conventional Apps	43	Conventional Amt/App	\$307,326	% Conv Positive	76.7%
Total Assisted Apps	2	Assisted Amt/App	\$380,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$305,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$305,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	90	Total Amt/App	\$301,000	% Positive	67.8%
Total Conventional Apps	71	Conventional Amt/App	\$296,127	% Conv Positive	69.0%
Total Assisted Apps	19	Assisted Amt/App	\$319,211	% Asst Positive	63.2%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$270,000	% Positive	60.0%
Total Conventional Apps	8	Conventional Amt/App	\$277,500	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$240,000	% Asst Positive	100.0%

Farmington Hills-Outer, North

Population

20,417

Households

8,800

Median HH Income

\$102,547

Owner HH Income

\$125,138

Renter HH Income

\$62,410

Housing Costs

Owner Units

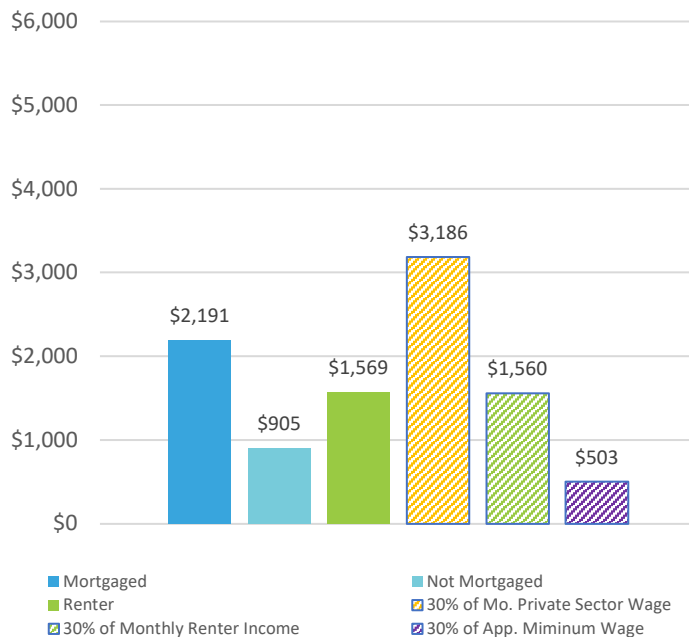
Home Value	\$323,955	2016 Value	\$275,596
Cost M/NM	\$2191/\$905	Value ▲	17.5%
\$107,985 To afford median home			

Renter Units

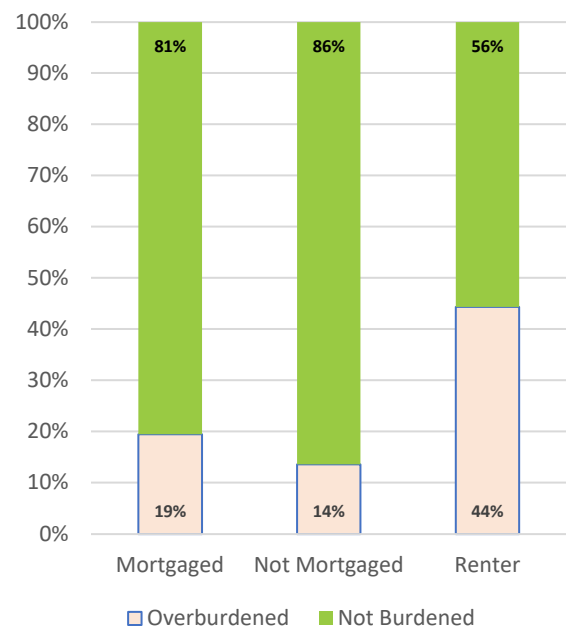
Gross Rent	\$1,569	2016 Rent	\$1,487
		Rent ▲	5.5%
\$62,760 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,169	Owner HH	65%	Renter HH	35%		
Median Year Built	1982	% Built Pre-1970		19.3%			
Median Move Year	2010	% Built After 2010		0.8%			
Median Rooms	6.2	SF%	52.3%	MM%	30.1%	MF%	17.1%

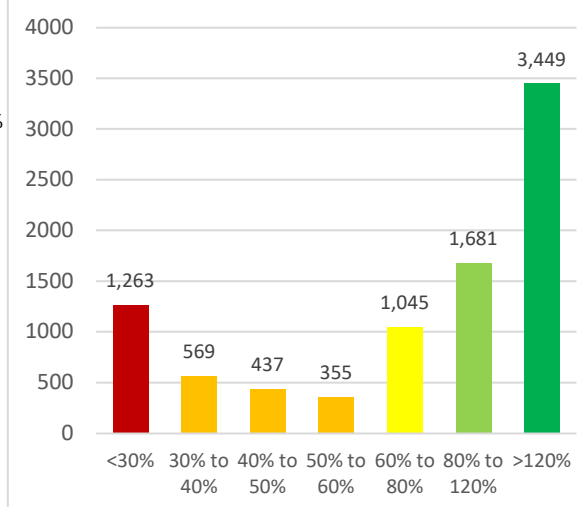
Vacancy Rates

Total	4%	Owner	0%	Renter	0%		
Seasonal	1.4%	Other	0.3%	# V Rent	105	#V Owner	17

Homeownership Rate by Race/Ethnicity

Black	50.1%	White	74.3%
Asian	48.7%	Other or Multiracial	24.9%
Am. Indian	0.0%	Hispanic	41.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Farmington Hills-Outer, North

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

1.8%
8,800

Partnership

4.8%
520,393

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
3.75	--	--
\$102,547	--	16.4%
\$125,138	--	9.1%
\$62,410	--	11.2%
\$323,955	--	17.5%
\$1,569	--	5.5%
\$62,760	--	--
\$107,985	--	--
2,350	27%	-19.3%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
27	0.3%	-74.0%
127	1.4%	-39.2%
17	0.2%	NA
105	1.1%	12.9%
68	0.7%	--
2,284	24.9%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	65	221	286
Market supply (vacant on market, adjusted for age)	4	11	15
5 year Market production goals (based on 75K units)	59	203	262
1 year Market production goals (based on 15K units)	12	41	52
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Farmington Hills-Outer, North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	372	Total Amt/App	\$301,989	% Approved	78.8%
Total Conventional Apps	329	Conventional Amt/App	\$297,736	% Conv Apprvd	80.9%
Total Assisted Apps	43	Assisted Amt/App	\$334,535	% Asst Apprvd	62.8%
Applications by Race: White					
Total Apps	174	Total Amt/App	\$293,161	% Positive	81.6%
Total Conventional Apps	160	Conventional Amt/App	\$289,688	% Conv Positive	83.1%
Total Assisted Apps	14	Assisted Amt/App	\$332,857	% Asst Positive	64.3%
Applications by Race: Black					
Total Apps	82	Total Amt/App	\$320,854	% Positive	71%
Total Conventional Apps	59	Conventional Amt/App	\$314,492	% Conv Positive	76.3%
Total Assisted Apps	23	Assisted Amt/App	\$337,174	% Asst Positive	56.5%
Applications by Race: Asian					
Total Apps	51	Total Amt/App	\$287,745	% Positive	86.3%
Total Conventional Apps	51	Conventional Amt/App	\$287,745	% Conv Positive	86.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$395,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$395,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	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	59	Total Amt/App	\$312,119	% Positive	72.9%
Total Conventional Apps	54	Conventional Amt/App	\$311,111	% Conv Positive	72.2%
Total Assisted Apps	5	Assisted Amt/App	\$323,000	% Asst Positive	80.0%
Applications by Ethnicity: Hispanic					
Total Apps	9	Total Amt/App	\$291,667	% Positive	88.9%
Total Conventional Apps	6	Conventional Amt/App	\$251,667	% Conv Positive	83.3%
Total Assisted Apps	3	Assisted Amt/App	\$371,667	% Asst Positive	100.0%

Farmington Hills-South

Population

39,688

Households

17,210

Median HH Income

\$87,370

Owner HH Income

\$106,672

Renter HH Income

\$64,556

Housing Costs

Owner Units

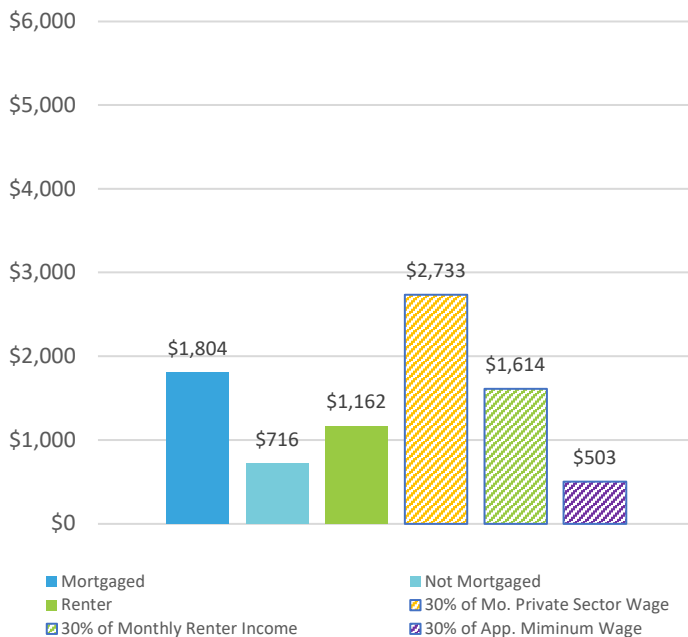
Home Value	\$260,849	2016 Value	\$215,423
Cost M/NM	\$1804/\$716	Value ▲	21.1%
\$86,950 To afford median home			

Renter Units

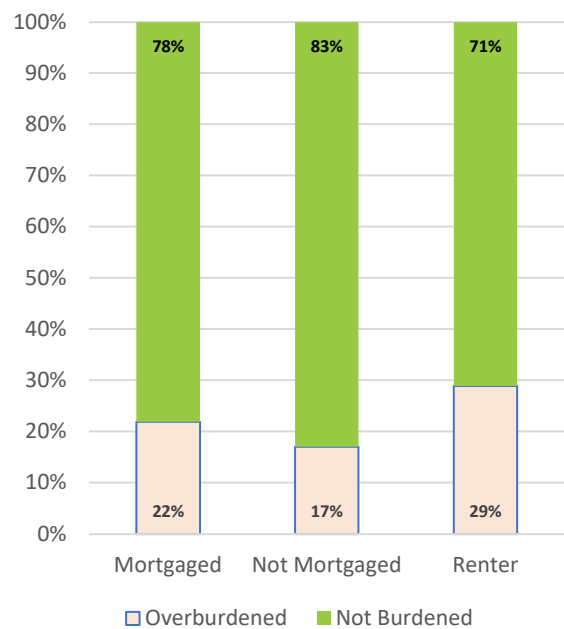
Gross Rent	\$1,162	2016 Rent	\$1,062
		Rent ▲	9.4%
\$46,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	17,895	Owner HH	62%	Renter HH	38%
Median Year Built	1974	% Built Pre-1970			38.7%
Median Move Year	2012	% Built After 2010			1.5%
Median Rooms	5.6	SF%	55.9%	MM%	23.9%
				MF%	17.4%

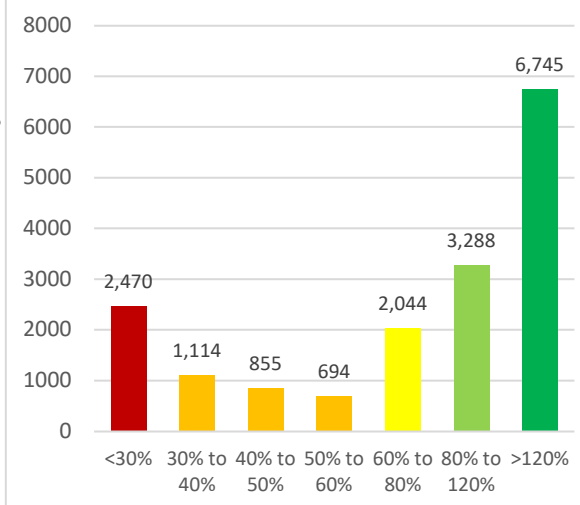
Vacancy Rates

Total	3.8%	Owner	0%	Renter	0%
Seasonal	0.2%	Other	2.0%	# V Rent	207
				#V Owner	8

Homeownership Rate by Race/Ethnicity

Black	36.8%	White	76.1%
Asian	39.6%	Other or Multiracial	36.5%
Am. Indian	100.0%	Hispanic	65.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Farmington Hills-South

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.9%	4.8%
Household Count, 2021	17,210	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.02	--	--	--	--	--
Median Income, 2021	\$87,370	--	14.9%	\$86,275	--	11.9%
Median owner income, 2021	\$106,672	--	1.6%	\$104,646	--	9.7%
Median renter income, 2021	\$64,556	--	31.4%	\$51,535	--	13.7%
Median home value	\$260,849	--	21.1%	\$268,600	--	27.0%
Median gross rent	\$1,162	--	9.4%	\$1,156	--	8.2%
Income needed for median rent	\$46,480	--	--	\$46,240	--	--
Income needed for median value	\$86,950	--	--	\$89,533	--	--
Overburdened households	4,039	23%	-11.9%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	350	2.0%	16.3%	11,855	2.2%	-7.1%
Seasonal vacancy	43	0.2%	-18.9%	4,100	0.8%	-31.8%
For-Sale vacancy	8	0.0%	-94.6%	2,846	0.5%	-27.4%
For-Rent vacancy	207	1.2%	-52.2%	9,160	1.7%	15.0%
Homes built pre-1940	629	3.5%	--	42,258	7.9%	--
Homes built post-1990	3,376	18.9%	--	151,915	28.5%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	149	419	568
Market supply (vacant on market, adjusted for age)	4	49	52
5 year Market production goals (based on 75K units)	140	358	497
1 year Market production goals (based on 15K units)	28	72	99
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Farmington Hills-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	606	Total Amt/App	\$274,901	% Approved	79.0%
Total Conventional Apps	523	Conventional Amt/App	\$275,612	% Conv Apprvd	79.7%
Total Assisted Apps	83	Assisted Amt/App	\$270,422	% Asst Apprvd	74.7%
Applications by Race: White					
Total Apps	367	Total Amt/App	\$271,948	% Positive	83.4%
Total Conventional Apps	320	Conventional Amt/App	\$274,000	% Conv Positive	84.1%
Total Assisted Apps	47	Assisted Amt/App	\$257,979	% Asst Positive	78.7%
Applications by Race: Black					
Total Apps	77	Total Amt/App	\$287,338	% Positive	70%
Total Conventional Apps	53	Conventional Amt/App	\$281,038	% Conv Positive	69.8%
Total Assisted Apps	24	Assisted Amt/App	\$301,250	% Asst Positive	70.8%
Applications by Race: Asian					
Total Apps	54	Total Amt/App	\$277,037	% Positive	72.2%
Total Conventional Apps	54	Conventional Amt/App	\$277,037	% Conv Positive	72.2%
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	\$85,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$85,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	84	Total Amt/App	\$280,595	% Positive	73.8%
Total Conventional Apps	75	Conventional Amt/App	\$285,133	% Conv Positive	76.0%
Total Assisted Apps	9	Assisted Amt/App	\$242,778	% Asst Positive	55.6%
Applications by Ethnicity: Hispanic					
Total Apps	16	Total Amt/App	\$280,625	% Positive	93.8%
Total Conventional Apps	16	Conventional Amt/App	\$280,625	% Conv Positive	93.8%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Ferndale

Population

41,389

Households

19,686

Median HH Income

\$62,320

Owner HH Income

\$73,269

Renter HH Income

\$42,643

Housing Costs

Owner Units

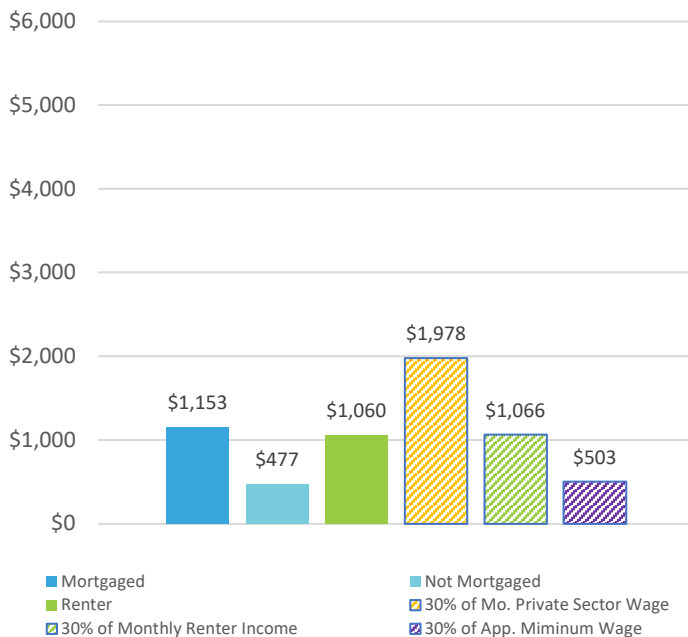
Home Value	\$141,708	2016 Value	\$84,194
Cost M/NM	\$1153/\$477	Value ▲	68.3%
\$47,236 To afford median home			

Renter Units

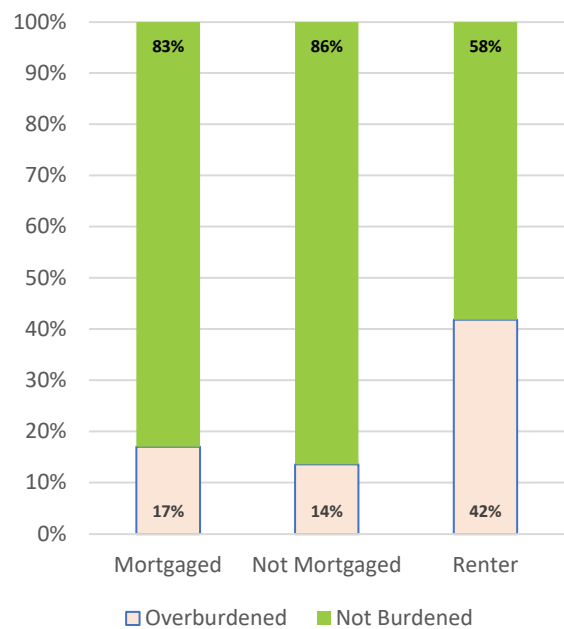
Gross Rent	\$1,060	2016 Rent	\$980
		Rent ▲	8.2%
\$42,400 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	20,951	Owner HH	63%	Renter HH	37%
Median Year Built	1952	% Built Pre-1970		79.9%	
Median Move Year	2013	% Built After 2010		1.2%	
Median Rooms	5.4	SF%	82.6%	MM%	7.2%
				MF%	8.5%

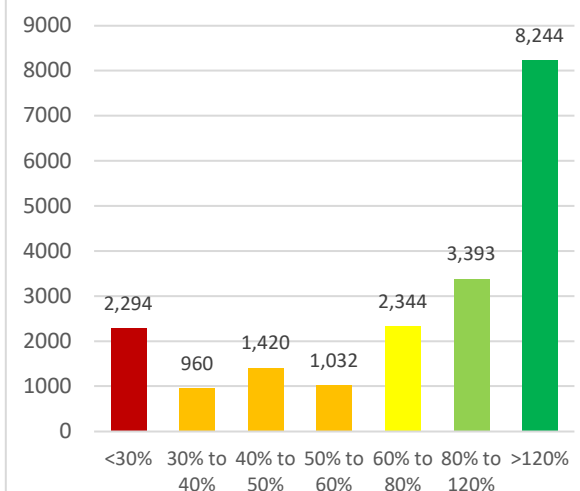
Vacancy Rates

Total	6%	Owner	0%	Renter	0.1%
Seasonal	0.2%	Other	2.7%	# V Rent	389
				#V Owner	195

Homeownership Rate by Race/Ethnicity

Black	29.1%	White	64.9%
Asian	89.5%	Other or Multiracial	57.9%
Am. Indian	69.5%	Hispanic	48.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ferndale

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

0.6%

19,686

Partnership

4.8%

520,393

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

1.64

--

--

--

--

--

\$62,320

--

33.3%

\$86,275

--

11.9%

\$73,269

--

20.4%

\$104,646

--

9.7%

\$42,643

--

32.6%

\$51,535

--

13.7%

\$141,708

--

68.3%

\$268,600

--

27.0%

\$1,060

--

8.2%

\$1,156

--

8.2%

\$42,400

--

--

\$46,240

--

--

\$47,236

--

--

\$89,533

--

--

5,014

25%

-25.0%

128,058

24.6%

-8.3%

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

566

2.7%

-44.2%

11,855

2.2%

-7.1%

50

0.2%

-73.4%

4,100

0.8%

-31.8%

195

0.9%

0.0%

2,846

0.5%

-27.4%

389

1.9%

-10.8%

9,160

1.7%

15.0%

5,259

25.1%

--

42,258

7.9%

--

1,790

8.5%

--

151,915

28.5%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

Low Cost and Stable

High Strength and High Need (Type I)

Gap Analysis 2021

Owner Units

Renter Units

Total Units

Market demand (estimated annual moves)

318

361

679

Market supply (vacant on market, adjusted for age)

166

274

440

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

146

84

230

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

29

17

46

5 year Partnership goals (based on 75K units)

5,071

5,899

10,970

1 year Partnership goals (based on 15K units)

1,014

1,180

2,194

Ferndale

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,196	Total Amt/App	\$184,365	% Approved	79.5%
Total Conventional Apps	949	Conventional Amt/App	\$185,832	% Conv Apprvd	81.2%
Total Assisted Apps	247	Assisted Amt/App	\$178,725	% Asst Apprvd	72.9%
Applications by Race: White					
Total Apps	887	Total Amt/App	\$182,035	% Positive	82.2%
Total Conventional Apps	721	Conventional Amt/App	\$182,406	% Conv Positive	82.9%
Total Assisted Apps	166	Assisted Amt/App	\$180,422	% Asst Positive	78.9%
Applications by Race: Black					
Total Apps	79	Total Amt/App	\$196,772	% Positive	72%
Total Conventional Apps	48	Conventional Amt/App	\$213,125	% Conv Positive	83.3%
Total Assisted Apps	31	Assisted Amt/App	\$171,452	% Asst Positive	54.8%
Applications by Race: Asian					
Total Apps	46	Total Amt/App	\$193,696	% Positive	76.1%
Total Conventional Apps	39	Conventional Amt/App	\$195,769	% Conv Positive	82.1%
Total Assisted Apps	7	Assisted Amt/App	\$182,143	% Asst Positive	42.9%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$200,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	0.0%
Total Assisted Apps	1	Assisted Amt/App	\$275,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	2	Total Amt/App	\$100,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$105,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$95,000	% Asst Positive	0.0%
Applications by Race: Race Not Available					
Total Apps	160	Total Amt/App	\$185,375	% Positive	71.3%
Total Conventional Apps	121	Conventional Amt/App	\$187,727	% Conv Positive	72.7%
Total Assisted Apps	39	Assisted Amt/App	\$178,077	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	40	Total Amt/App	\$193,500	% Positive	80.0%
Total Conventional Apps	30	Conventional Amt/App	\$197,333	% Conv Positive	83.3%
Total Assisted Apps	10	Assisted Amt/App	\$182,000	% Asst Positive	70.0%

Holly

Population

29,051

Households

11,410

Median HH Income

\$82,779

Owner HH Income

\$88,775

Renter HH Income

\$45,933

Housing Costs

Owner Units

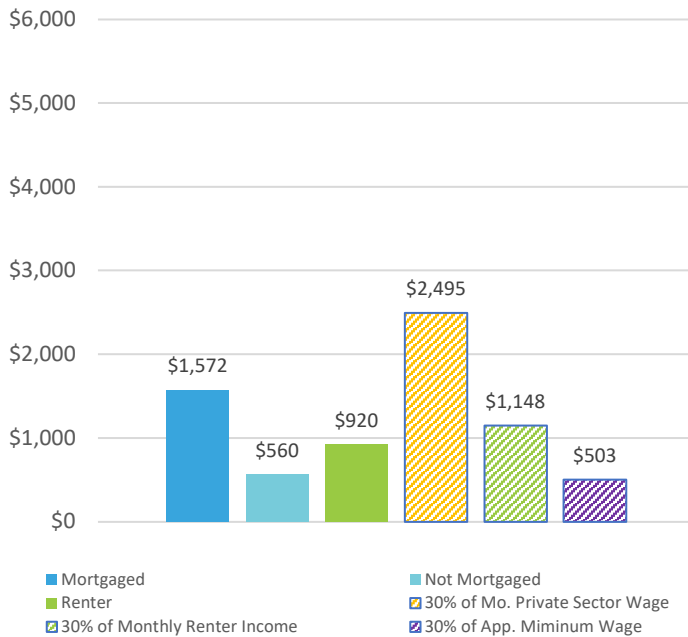
Home Value	\$233,453	2016 Value	\$178,658
Cost M/NM	\$1572/\$560	Value ▲	30.7%
\$77,818 To afford median home			

Renter Units

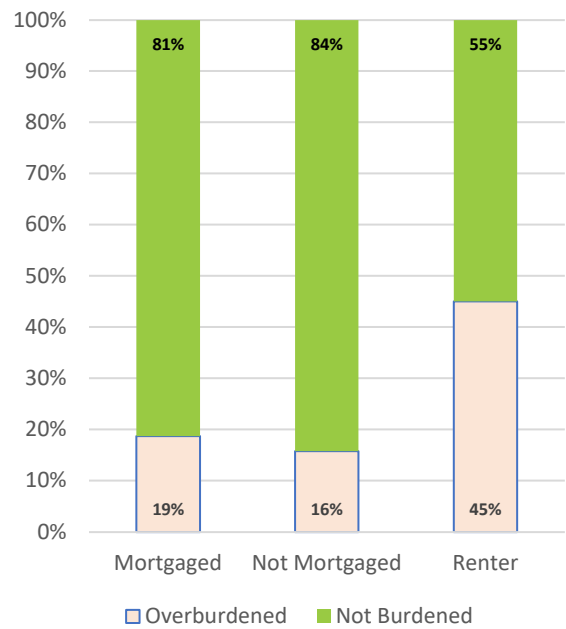
Gross Rent	\$920	2016 Rent	\$947
		Rent ▲	-2.8%
\$36,800 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,080	Owner HH	86%	Renter HH	14%
Median Year Built	1982	% Built Pre-1970		30%	
Median Move Year	2008	% Built After 2010		3.7%	
Median Rooms	6.3	SF%	81.3%	MM%	8.6%
				MF%	5%

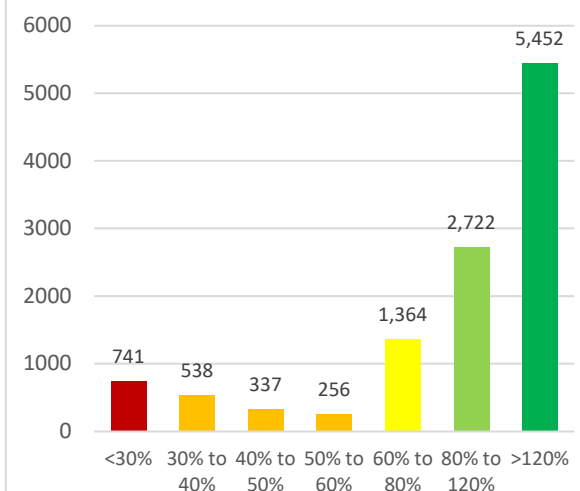
Vacancy Rates

Total	5.5%	Owner	0%	Renter	0%
Seasonal	1.8%	Other	2.2%	# V Rent	52
				#V Owner	21

Homeownership Rate by Race/Ethnicity

Black	59.1%	White	87.2%
Asian	100.0%	Other or Multiracial	51.1%
Am. Indian	0.0%	Hispanic	52.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Holly

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

4.2%
11,410

Partnership

4.8%
520,393

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
2.71	--	--
\$82,779	--	11.3%
\$88,775	--	11.6%
\$45,933	--	5.3%
\$233,453	--	30.7%
\$920	--	-2.8%
\$36,800	--	--
\$77,818	--	--
2,472	22%	-9.4%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
261	2.2%	-21.4%
221	1.8%	-43.6%
21	0.2%	-78.8%
52	0.4%	15.6%
1,141	9.4%	--
4,311	35.7%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	128	83	211
Market supply (vacant on market, adjusted for age)	6	17	23
5 year Market production goals (based on 75K units)	118	63	181
1 year Market production goals (based on 15K units)	24	13	36
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Holly

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	597	Total Amt/App	\$270,461	% Approved	78.7%
Total Conventional Apps	457	Conventional Amt/App	\$285,219	% Conv Apprvd	80.3%
Total Assisted Apps	140	Assisted Amt/App	\$222,286	% Asst Apprvd	73.6%
Applications by Race: White					
Total Apps	501	Total Amt/App	\$272,285	% Positive	78.8%
Total Conventional Apps	390	Conventional Amt/App	\$287,795	% Conv Positive	81.0%
Total Assisted Apps	111	Assisted Amt/App	\$217,793	% Asst Positive	71.2%
Applications by Race: Black					
Total Apps	7	Total Amt/App	\$240,714	% Positive	86%
Total Conventional Apps	5	Conventional Amt/App	\$243,000	% Conv Positive	80.0%
Total Assisted Apps	2	Assisted Amt/App	\$235,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$227,857	% Positive	57.1%
Total Conventional Apps	7	Conventional Amt/App	\$227,857	% Conv Positive	57.1%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$45,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$45,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$205,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$205,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	75	Total Amt/App	\$268,867	% Positive	78.7%
Total Conventional Apps	50	Conventional Amt/App	\$282,400	% Conv Positive	76.0%
Total Assisted Apps	25	Assisted Amt/App	\$241,800	% Asst Positive	84.0%
Applications by Ethnicity: Hispanic					
Total Apps	14	Total Amt/App	\$227,857	% Positive	71.4%
Total Conventional Apps	7	Conventional Amt/App	\$232,143	% Conv Positive	85.7%
Total Assisted Apps	7	Assisted Amt/App	\$223,571	% Asst Positive	57.1%

Holly Recreation Area

Population

17,590

Households

6,694

Median HH Income

\$95,868

Owner HH Income

\$106,584

Renter HH Income

\$41,247

Housing Costs

Owner Units

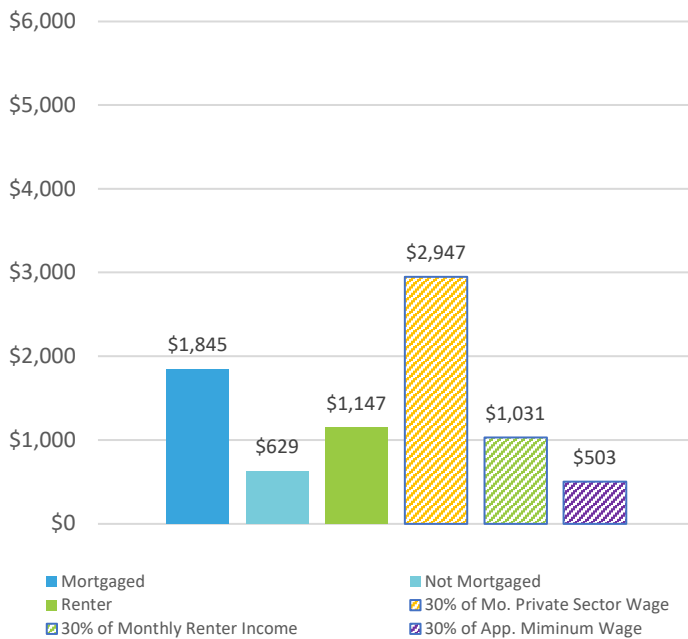
Home Value	\$293,274	2016 Value	\$237,104
Cost M/NM	\$1845/\$629	Value ▲	23.7%
\$97,758 To afford median home			

Renter Units

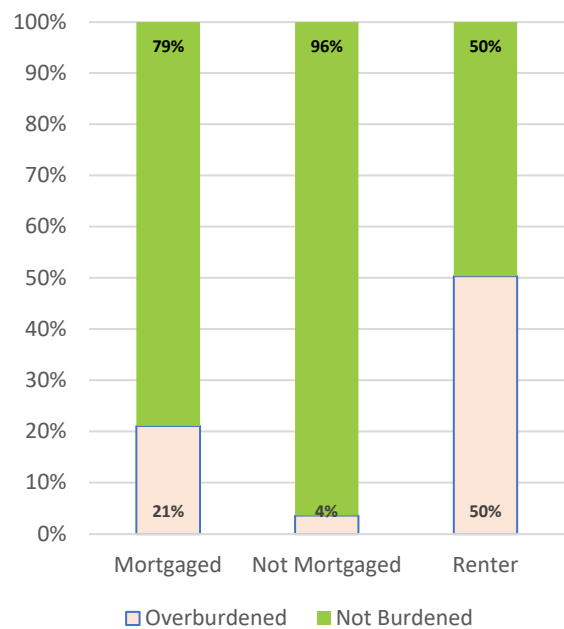
Gross Rent	\$1,147	2016 Rent	\$860
		Rent ▲	33.4%
\$45,880 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,906	Owner HH	85%	Renter HH	15%
Median Year Built	1987	% Built Pre-1970			16.5%
Median Move Year	2008	% Built After 2010			8.4%
Median Rooms	7.1	SF%	79.4%	MM%	6.6%
				MF%	3.4%

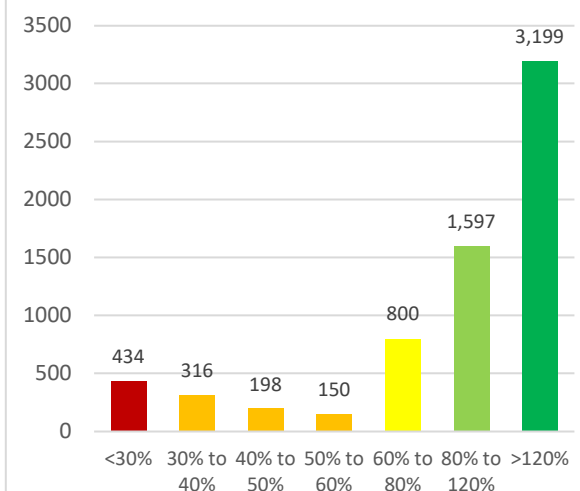
Vacancy Rates

Total	3.1%	Owner	0%	Renter	0%
Seasonal	0.7%	Other	1.4%	# V Rent	0
				#V Owner	32

Homeownership Rate by Race/Ethnicity

Black	18.4%	White	85.6%
Asian	100.0%	Other or Multiracial	70.6%
Am. Indian	100.0%	Hispanic	69.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Holly Recreation Area

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	11.5%	4.8%
Household Count, 2021	6,694	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.40	--	--	--	--	--
Median Income, 2021	\$95,868	--	2.4%	\$86,275	--	11.9%
Median owner income, 2021	\$106,584	--	9.0%	\$104,646	--	9.7%
Median renter income, 2021	\$41,247	--	-3.8%	\$51,535	--	13.7%
Median home value	\$293,274	--	23.7%	\$268,600	--	27.0%
Median gross rent	\$1,147	--	33.4%	\$1,156	--	8.2%
Income needed for median rent	\$45,880	--	--	\$46,240	--	--
Income needed for median value	\$97,758	--	--	\$89,533	--	--
Overburdened households	1,426	21%	7.5%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	100	1.4%	31.6%	11,855	2.2%	-7.1%
Seasonal vacancy	46	0.7%	-53.5%	4,100	0.8%	-31.8%
For-Sale vacancy	32	0.5%	28.0%	2,846	0.5%	-27.4%
For-Rent vacancy	0	0.0%	-100.0%	9,160	1.7%	15.0%
Homes built pre-1940	231	3.3%	--	42,258	7.9%	--
Homes built post-1990	3,185	46.1%	--	151,915	28.5%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	108	68	176
Market supply (vacant on market, adjusted for age)	6	0	6
5 year Market production goals (based on 75K units)	99	65	164
1 year Market production goals (based on 15K units)	20	13	33
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Holly Recreation Area

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	309	Total Amt/App	\$334,579	% Approved	79.3%
Total Conventional Apps	271	Conventional Amt/App	\$346,661	% Conv Apprvd	81.2%
Total Assisted Apps	38	Assisted Amt/App	\$248,421	% Asst Apprvd	65.8%
Applications by Race: White					
Total Apps	261	Total Amt/App	\$329,751	% Positive	81.2%
Total Conventional Apps	226	Conventional Amt/App	\$341,726	% Conv Positive	84.1%
Total Assisted Apps	35	Assisted Amt/App	\$252,429	% Asst Positive	62.9%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$325,000	% Positive	33%
Total Conventional Apps	3	Conventional Amt/App	\$325,000	% Conv Positive	33.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$481,667	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$481,667	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	38	Total Amt/App	\$363,158	% Positive	68.4%
Total Conventional Apps	36	Conventional Amt/App	\$373,611	% Conv Positive	66.7%
Total Assisted Apps	2	Assisted Amt/App	\$175,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$220,000	% Positive	50.0%
Total Conventional Apps	3	Conventional Amt/App	\$285,000	% Conv Positive	33.3%
Total Assisted Apps	3	Assisted Amt/App	\$155,000	% Asst Positive	66.7%

Keego Harbor

Population

15,283

Households

5,776

Median HH Income

\$118,829

Owner HH Income

\$128,283

Renter HH Income

\$53,278

Housing Costs

Owner Units

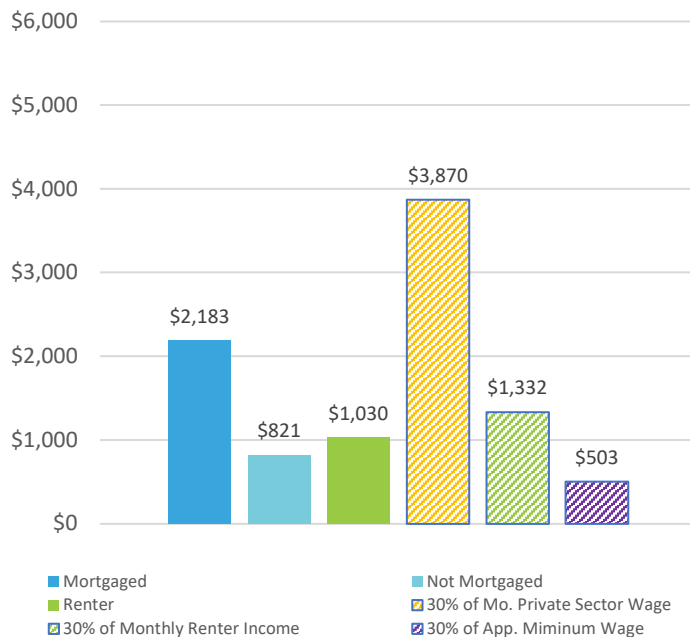
Home Value	\$357,137	2016 Value	\$311,391
Cost M/NM	\$2183/\$821	Value ▲	14.7%
\$119,046 To afford median home			

Renter Units

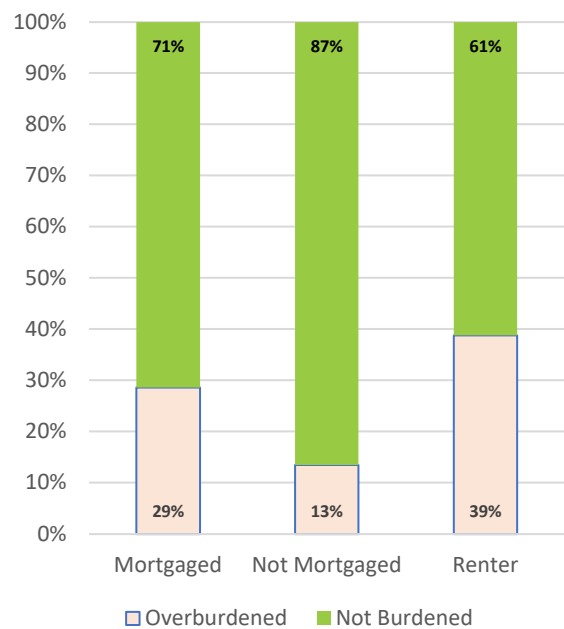
Gross Rent	\$1,030	2016 Rent	\$1,252
		Rent ▲	-17.8%
\$41,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,207	Owner HH	88%	Renter HH	12%
Median Year Built	1980	% Built Pre-1970		32.9%	
Median Move Year	2007	% Built After 2010		6.4%	
Median Rooms	7.2	SF%	91.2%	MM%	3.4%
				MF%	4.1%

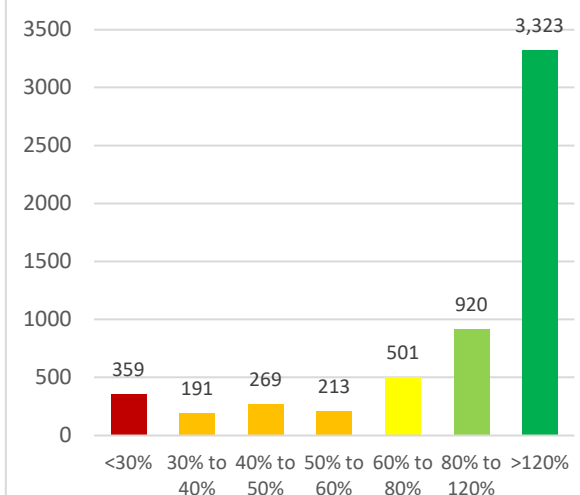
Vacancy Rates

Total	6.9%	Owner	0%	Renter	0.1%
Seasonal	2.4%	Other	1.7%	# V Rent	101
				#V Owner	74

Homeownership Rate by Race/Ethnicity

Black	77.0%	White	88.1%
Asian	94.1%	Other or Multiracial	93.2%
Am. Indian	100.0%	Hispanic	44.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Keego Harbor

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

-1.8%

5,776

Partnership

4.8%

520,393

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

4.14

--

--

--

--

--

\$118,829

--

12.1%

\$86,275

--

11.9%

\$128,283

--

9.3%

\$104,646

--

9.7%

\$53,278

--

4.9%

\$51,535

--

13.7%

\$357,137

--

14.7%

\$268,600

--

27.0%

\$1,030

--

-17.8%

\$1,156

--

8.2%

\$41,200

--

--

\$46,240

--

--

\$119,046

--

--

\$89,533

--

--

1,477

26%

-14.3%

128,058

24.6%

-8.3%

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

107

1.7%

-36.3%

11,855

2.2%

-7.1%

149

2.4%

28.4%

4,100

0.8%

-31.8%

74

1.2%

221.7%

2,846

0.5%

-27.4%

101

1.6%

NA

9,160

1.7%

15.0%

571

9.2%

--

42,258

7.9%

--

2,095

33.8%

--

151,915

28.5%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

High Cost and Shrinking

Low Strength and High Need (Type II)

Gap Analysis 2021

Owner Units

Renter Units

Total Units

Market demand (estimated annual moves)

80

33

114

Market supply (vacant on market, adjusted for age)

23

48

71

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

56

0

56

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

11

0

11

5 year Partnership goals (based on 75K units)

5,071

5,899

10,970

1 year Partnership goals (based on 15K units)

1,014

1,180

2,194

Keego Harbor

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	344	Total Amt/App	\$444,041	% Approved	79.1%
Total Conventional Apps	307	Conventional Amt/App	\$462,948	% Conv Apprvd	79.2%
Total Assisted Apps	37	Assisted Amt/App	\$287,162	% Asst Apprvd	78.4%
Applications by Race: White					
Total Apps	228	Total Amt/App	\$455,351	% Positive	84.2%
Total Conventional Apps	207	Conventional Amt/App	\$473,068	% Conv Positive	84.1%
Total Assisted Apps	21	Assisted Amt/App	\$280,714	% Asst Positive	85.7%
Applications by Race: Black					
Total Apps	29	Total Amt/App	\$416,034	% Positive	83%
Total Conventional Apps	24	Conventional Amt/App	\$433,333	% Conv Positive	79.2%
Total Assisted Apps	5	Assisted Amt/App	\$333,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	24	Total Amt/App	\$440,000	% Positive	62.5%
Total Conventional Apps	24	Conventional Amt/App	\$440,000	% Conv Positive	62.5%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	5	Total Amt/App	\$231,000	% Positive	80.0%
Total Conventional Apps	1	Conventional Amt/App	\$195,000	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$240,000	% Asst Positive	75.0%
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	55	Total Amt/App	\$438,273	% Positive	67.3%
Total Conventional Apps	46	Conventional Amt/App	\$472,174	% Conv Positive	67.4%
Total Assisted Apps	9	Assisted Amt/App	\$265,000	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$255,000	% Positive	70.0%
Total Conventional Apps	9	Conventional Amt/App	\$262,778	% Conv Positive	66.7%
Total Assisted Apps	1	Assisted Amt/App	\$185,000	% Asst Positive	100.0%

Lake Angelus

Population

28,066

Households

11,799

Median HH Income

\$77,142

Owner HH Income

\$83,207

Renter HH Income

\$43,880

Housing Costs

Owner Units

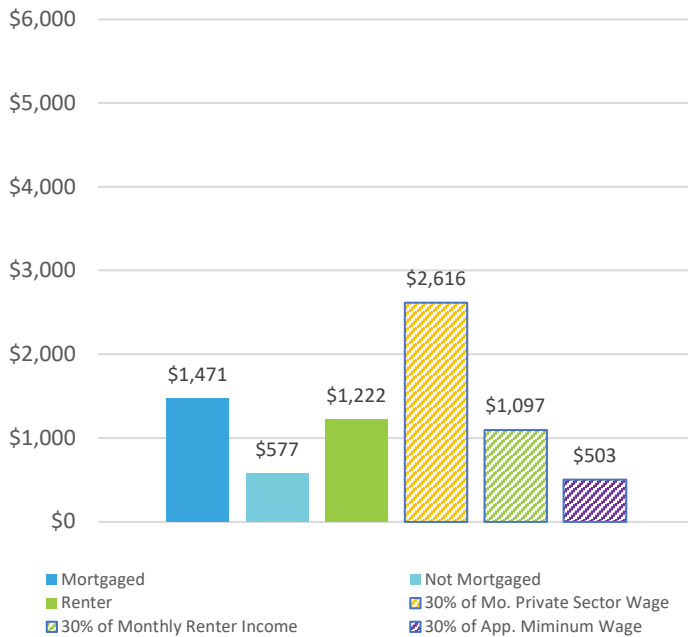
Home Value	\$207,280	2016 Value	\$160,452
Cost M/NM	\$1471/\$577	Value ▲	29.2%
\$69,093 To afford median home			

Renter Units

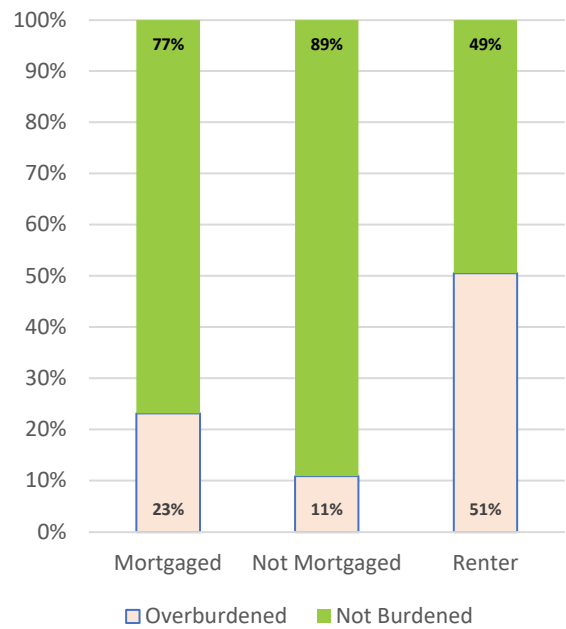
Gross Rent	\$1,222	2016 Rent	\$1,191
		Rent ▲	2.6%
\$48,880 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,665	Owner HH	86%	Renter HH	14%
Median Year Built	1964	% Built Pre-1970		59.2%	
Median Move Year	2007	% Built After 2010		0.9%	
Median Rooms	6.3	SF%	91.1%	MM%	4.7%
				MF%	4.1%

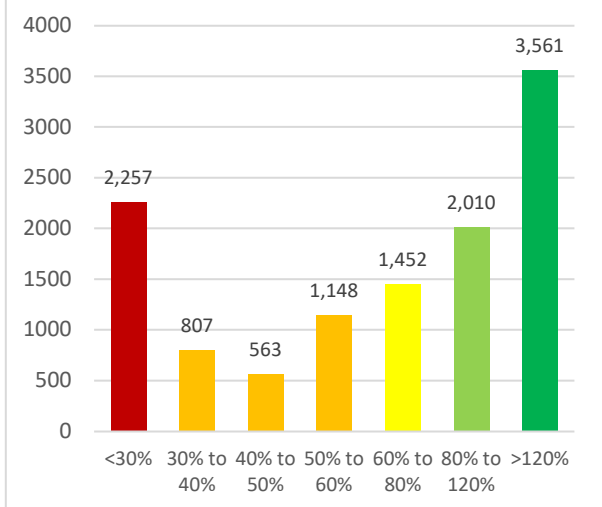
Vacancy Rates

Total	6.8%	Owner	0%	Renter	0.1%
Seasonal	1.8%	Other	2.6%	# V Rent	99
				#V Owner	166

Homeownership Rate by Race/Ethnicity

Black	51.4%	White	86.7%
Asian	86.6%	Other or Multiracial	88.3%
Am. Indian	100.0%	Hispanic	76.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Lake Angelus

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.6%	4.8%
Household Count, 2021	11,799	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.40	--	--	--	--	--
Median Income, 2021	\$77,142	--	1.3%	\$86,275	--	11.9%
Median owner income, 2021	\$83,207	--	2.5%	\$104,646	--	9.7%
Median renter income, 2021	\$43,880	--	-21.6%	\$51,535	--	13.7%
Median home value	\$207,280	--	29.2%	\$268,600	--	27.0%
Median gross rent	\$1,222	--	2.6%	\$1,156	--	8.2%
Income needed for median rent	\$48,880	--	--	\$46,240	--	--
Income needed for median value	\$69,093	--	--	\$89,533	--	--
Overburdened households	2,772	23%	-6.7%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	323	2.6%	2.9%	11,855	2.2%	-7.1%
Seasonal vacancy	226	1.8%	-17.2%	4,100	0.8%	-31.8%
For-Sale vacancy	166	1.3%	50.9%	2,846	0.5%	-27.4%
For-Rent vacancy	99	0.8%	-20.8%	9,160	1.7%	15.0%
Homes built pre-1940	1,345	10.6%	--	42,258	7.9%	--
Homes built post-1990	2,051	16.2%	--	151,915	28.5%	--

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)	158	94	253
Market supply (vacant on market, adjusted for age)	102	45	147
5 year Market production goals (based on 75K units)	54	48	102
1 year Market production goals (based on 15K units)	11	10	20
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Lake Angelus

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	652	Total Amt/App	\$245,414	% Approved	83.7%
Total Conventional Apps	511	Conventional Amt/App	\$252,652	% Conv Apprvd	83.6%
Total Assisted Apps	141	Assisted Amt/App	\$219,184	% Asst Apprvd	84.4%
Applications by Race: White					
Total Apps	537	Total Amt/App	\$248,184	% Positive	85.3%
Total Conventional Apps	424	Conventional Amt/App	\$256,392	% Conv Positive	85.1%
Total Assisted Apps	113	Assisted Amt/App	\$217,389	% Asst Positive	85.8%
Applications by Race: Black					
Total Apps	22	Total Amt/App	\$227,273	% Positive	73%
Total Conventional Apps	12	Conventional Amt/App	\$220,000	% Conv Positive	66.7%
Total Assisted Apps	10	Assisted Amt/App	\$236,000	% Asst Positive	80.0%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$375,000	% Positive	57.1%
Total Conventional Apps	7	Conventional Amt/App	\$375,000	% Conv Positive	57.1%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	7	Total Amt/App	\$215,000	% Positive	28.6%
Total Conventional Apps	2	Conventional Amt/App	\$145,000	% Conv Positive	100.0%
Total Assisted Apps	5	Assisted Amt/App	\$243,000	% 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	75	Total Amt/App	\$219,133	% Positive	77.3%
Total Conventional Apps	60	Conventional Amt/App	\$219,167	% Conv Positive	76.7%
Total Assisted Apps	15	Assisted Amt/App	\$219,000	% Asst Positive	80.0%
Applications by Ethnicity: Hispanic					
Total Apps	21	Total Amt/App	\$217,381	% Positive	90.5%
Total Conventional Apps	14	Conventional Amt/App	\$217,143	% Conv Positive	92.9%
Total Assisted Apps	7	Assisted Amt/App	\$217,857	% Asst Positive	85.7%

Lake Orion

Population

16,738

Households

6,727

Median HH Income

\$95,950

Owner HH Income

\$103,762

Renter HH Income

\$57,742

Housing Costs

Owner Units

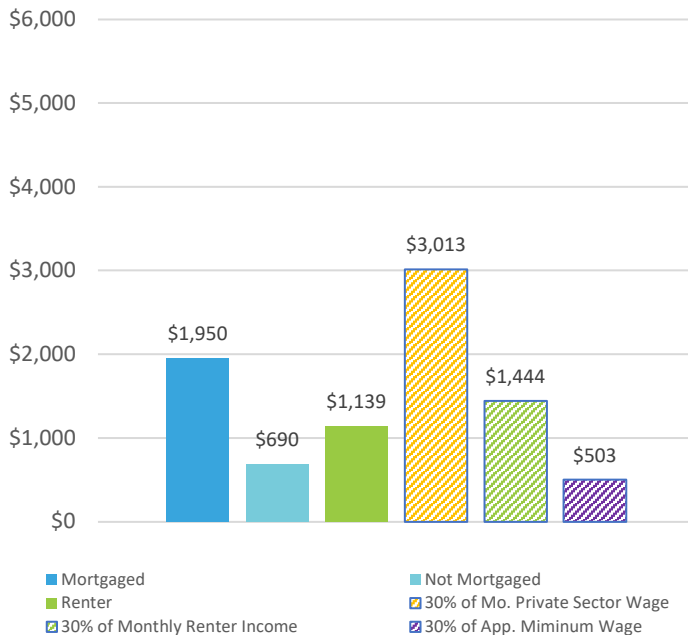
Home Value	\$286,514	2016 Value	\$237,766
Cost M/NM	\$1950/\$690	Value ▲	20.5%
\$95,505 To afford median home			

Renter Units

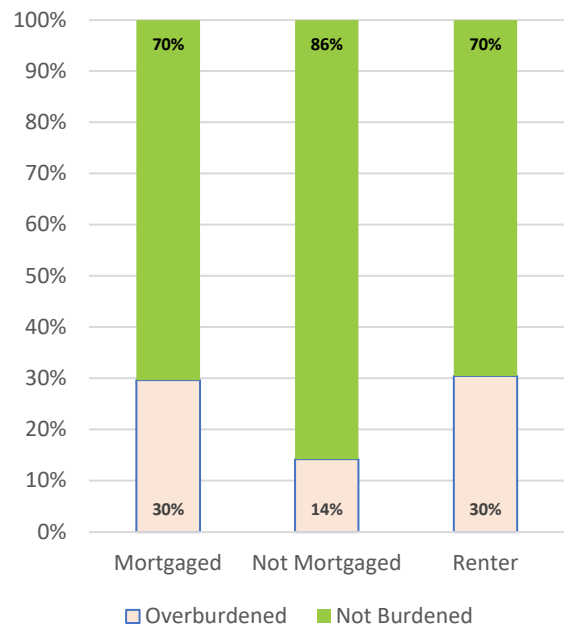
Gross Rent	\$1,139	2016 Rent	\$1,045
		Rent ▲	9.0%
\$45,560 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,274	Owner HH	76%	Renter HH	24%
Median Year Built	1984	% Built Pre-1970			31.4%
Median Move Year	2013	% Built After 2010			16.8%
Median Rooms	6.2	SF%	71.9%	MM%	12.6%
				MF%	12%

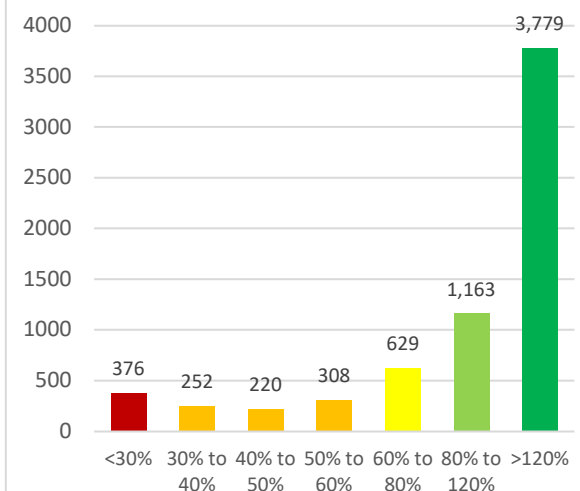
Vacancy Rates

Total	7.5%	Owner	0%	Renter	0.1%
Seasonal	2.8%	Other	1.0%	# V Rent	211
				#V Owner	55

Homeownership Rate by Race/Ethnicity

Black	35.4%	White	76.6%
Asian	83.8%	Other or Multiracial	82.6%
Am. Indian	29.2%	Hispanic	87.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Lake Orion

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

16.1%
6,727

Partnership

4.8%
520,393

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
3.32	--	--
\$95,950	--	7.3%
\$103,762	--	-4.9%
\$57,742	--	8.5%
\$286,514	--	20.5%
\$1,139	--	9.0%
\$45,560	--	--
\$95,505	--	--
1,814	27%	34.1%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
70	1.0%	-47.8%
204	2.8%	14.6%
55	0.8%	71.9%
211	2.9%	817.4%
641	8.8%	--
3,735	51.3%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	132	78	210
Market supply (vacant on market, adjusted for age)	19	41	60
5 year Market production goals (based on 75K units)	109	36	144
1 year Market production goals (based on 15K units)	22	7	29
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Lake Orion

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	341	Total Amt/App	\$336,848	% Approved	83.6%
Total Conventional Apps	313	Conventional Amt/App	\$342,220	% Conv Apprvd	84.0%
Total Assisted Apps	28	Assisted Amt/App	\$276,786	% Asst Apprvd	78.6%
Applications by Race: White					
Total Apps	254	Total Amt/App	\$321,811	% Positive	83.1%
Total Conventional Apps	230	Conventional Amt/App	\$326,783	% Conv Positive	83.9%
Total Assisted Apps	24	Assisted Amt/App	\$274,167	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	7	Total Amt/App	\$332,143	% Positive	100%
Total Conventional Apps	5	Conventional Amt/App	\$335,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$325,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	44	Total Amt/App	\$403,864	% Positive	88.6%
Total Conventional Apps	44	Conventional Amt/App	\$403,864	% Conv Positive	88.6%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$205,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$205,000	% 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	33	Total Amt/App	\$367,727	% Positive	75.8%
Total Conventional Apps	31	Conventional Amt/App	\$374,677	% Conv Positive	74.2%
Total Assisted Apps	2	Assisted Amt/App	\$260,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	16	Total Amt/App	\$390,625	% Positive	100.0%
Total Conventional Apps	15	Conventional Amt/App	\$392,333	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$365,000	% Asst Positive	100.0%

Milford

Population

25,510

Households

9,996

Median HH Income

\$97,536

Owner HH Income

\$109,682

Renter HH Income

\$15,540

Housing Costs

Owner Units

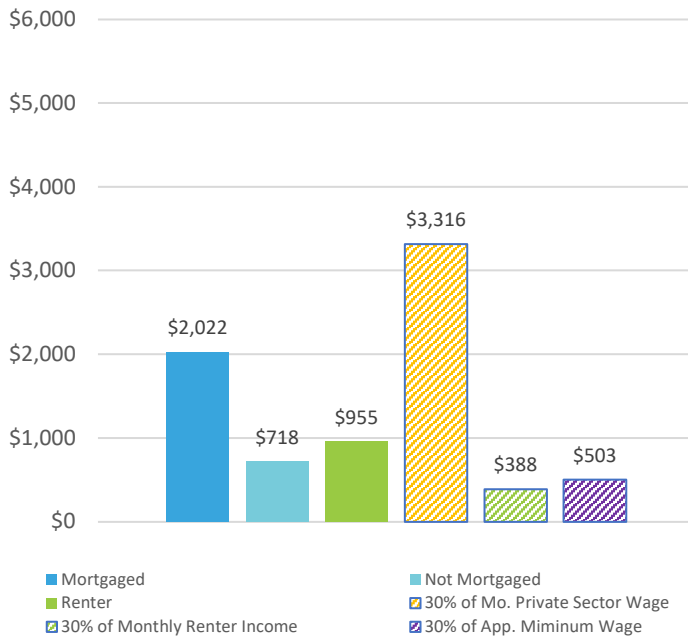
Home Value	\$324,419	2016 Value	\$253,016
Cost M/NM	\$2022/\$718	Value ▲	28.2%
\$108,140 To afford median home			

Renter Units

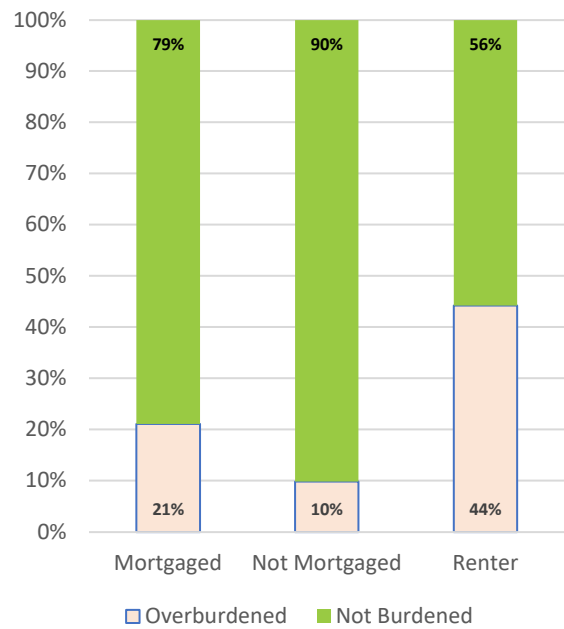
Gross Rent	\$955	2016 Rent	\$943
		Rent ▲	1.3%
\$38,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,518	Owner HH	86%	Renter HH	14%		
Median Year Built	1986	% Built Pre-1970		23.1%			
Median Move Year	2010	% Built After 2010		11.3%			
Median Rooms	7.0	SF%	73.6%	MM%	10.4%	MF%	3.1%

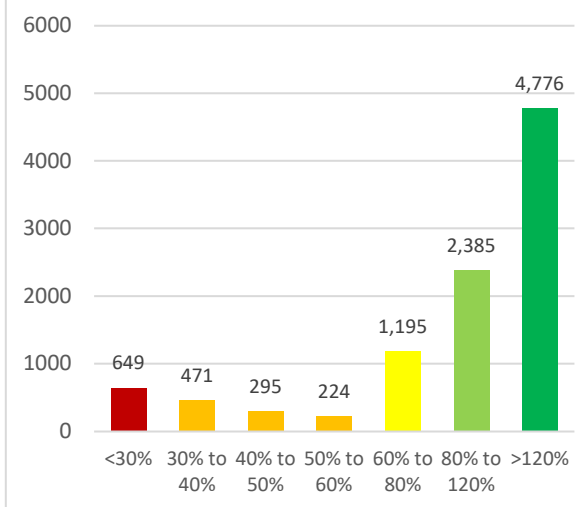
Vacancy Rates

Total	5%	Owner	0%	Renter	0%		
Seasonal	0.4%	Other	3.1%	# V Rent	45	#V Owner	68

Homeownership Rate by Race/Ethnicity

Black	63.3%	White	86.1%
Asian	87.8%	Other or Multiracial	73.6%
Am. Indian	100.0%	Hispanic	100.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Milford

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

4.3%
9,996

Partnership

4.8%
520,393

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
3.76	--	--
\$97,536	--	12.0%
\$109,682	--	12.3%
\$15,540	--	-54.1%
\$324,419	--	28.2%
\$955	--	1.3%
\$38,200	--	--
\$108,140	--	--
2,114	21%	-11.7%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
325	3.1%	31.6%
44	0.4%	-49.4%
68	0.6%	-50.7%
45	0.4%	NA
862	8.2%	--
4,831	45.9%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	175	76	251
Market supply (vacant on market, adjusted for age)	16	12	27
5 year Market production goals (based on 75K units)	154	62	216
1 year Market production goals (based on 15K units)	31	12	43
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Milford

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	484	Total Amt/App	\$362,955	% Approved	81.8%
Total Conventional Apps	435	Conventional Amt/App	\$362,954	% Conv Apprvd	81.4%
Total Assisted Apps	49	Assisted Amt/App	\$362,959	% Asst Apprvd	85.7%
Applications by Race: White					
Total Apps	401	Total Amt/App	\$356,521	% Positive	83.0%
Total Conventional Apps	363	Conventional Amt/App	\$355,358	% Conv Positive	82.1%
Total Assisted Apps	38	Assisted Amt/App	\$367,632	% Asst Positive	92.1%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$475,000	% Positive	100%
Total Conventional Apps	4	Conventional Amt/App	\$452,500	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$565,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$419,286	% Positive	71.4%
Total Conventional Apps	7	Conventional Amt/App	\$419,286	% Conv Positive	71.4%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$75,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$75,000	% 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	61	Total Amt/App	\$375,820	% Positive	73.8%
Total Conventional Apps	53	Conventional Amt/App	\$386,887	% Conv Positive	77.4%
Total Assisted Apps	8	Assisted Amt/App	\$302,500	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	3	Total Amt/App	\$368,333	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$368,333	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Novi-North

Population

29,460

Households

13,951

Median HH Income

\$71,993

Owner HH Income

\$79,155

Renter HH Income

\$60,762

Housing Costs

Owner Units

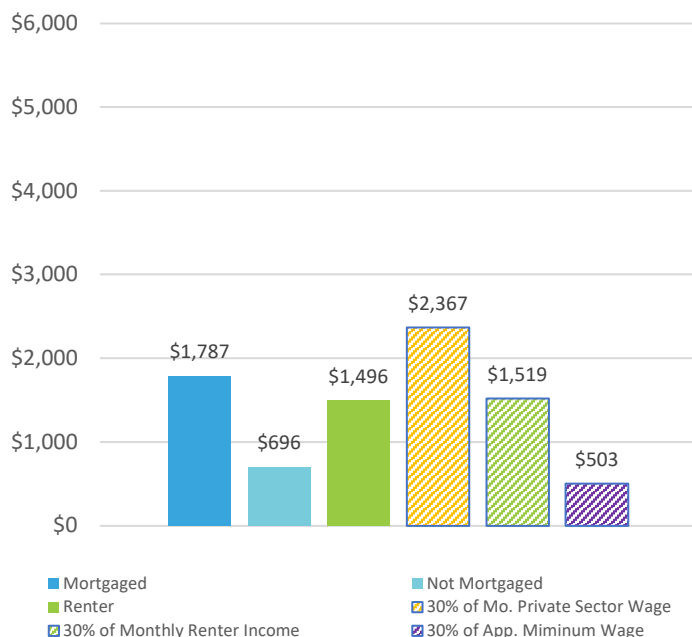
Home Value	\$259,474	2016 Value	\$216,382
Cost M/NM	\$1787/\$696	Value ▲	19.9%
\$86,491 To afford median home			

Renter Units

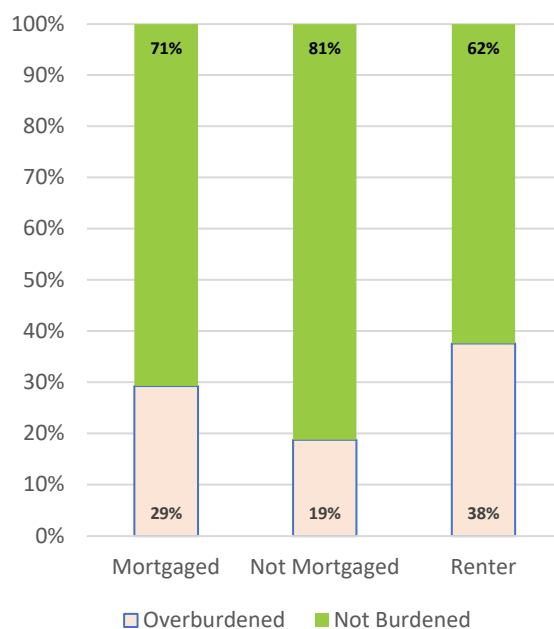
Gross Rent	\$1,496	2016 Rent	\$1,281
		Rent ▲	16.8%
\$59,840 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	14,896	Owner HH	55%	Renter HH	45%
Median Year Built	1993	% Built Pre-1970		14.5%	
Median Move Year	2014	% Built After 2010		10.4%	
Median Rooms	4.9	SF%	30.7%	MM%	37.9%
		MF%	25.4%		

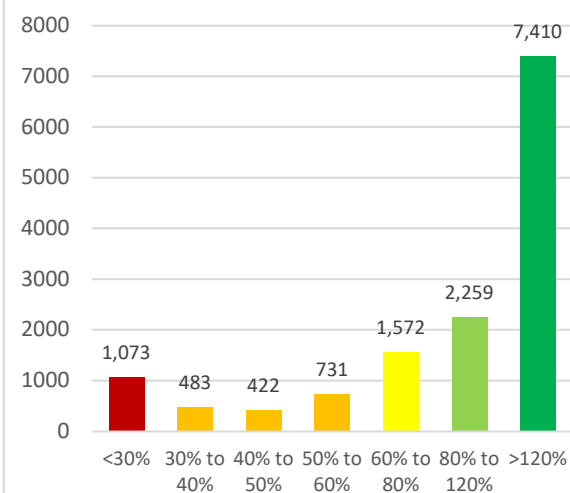
Vacancy Rates

Total	6.3%	Owner	0%	Renter	0.1%
Seasonal	0.8%	Other	1.4%	# V Rent	565
				# V Owner	0

Homeownership Rate by Race/Ethnicity

Black	29.9%	White	60.5%
Asian	43.2%	Other or Multiracial	69.1%
Am. Indian	35.0%	Hispanic	33.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Novi-North

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

12.9%
13,951

Partnership

4.8%
520,393

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
3.01	--	--
\$71,993	--	5.1%
\$79,155	--	-3.1%
\$60,762	--	7.4%
\$259,474	--	19.9%
\$1,496	--	16.8%
\$59,840	--	--
\$86,491	--	--
4,306	31%	10.9%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
210	1.4%	-14.6%
124	0.8%	27.8%
0	0.0%	-100.0%
565	3.8%	43.0%
446	3.0%	--
9,107	61.1%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	202	369	571
Market supply (vacant on market, adjusted for age)	0	69	69
5 year Market production goals (based on 75K units)	195	290	484
1 year Market production goals (based on 15K units)	39	58	97
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Novi-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	546	Total Amt/App	\$303,791	% Approved	76.9%
Total Conventional Apps	507	Conventional Amt/App	\$307,367	% Conv Apprvd	77.7%
Total Assisted Apps	39	Assisted Amt/App	\$257,308	% Asst Apprvd	66.7%
Applications by Race: White					
Total Apps	274	Total Amt/App	\$263,029	% Positive	78.8%
Total Conventional Apps	247	Conventional Amt/App	\$267,227	% Conv Positive	79.4%
Total Assisted Apps	27	Assisted Amt/App	\$224,630	% Asst Positive	74.1%
Applications by Race: Black					
Total Apps	35	Total Amt/App	\$369,857	% Positive	71%
Total Conventional Apps	31	Conventional Amt/App	\$375,645	% Conv Positive	71.0%
Total Assisted Apps	4	Assisted Amt/App	\$325,000	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	128	Total Amt/App	\$376,797	% Positive	77.3%
Total Conventional Apps	128	Conventional Amt/App	\$376,797	% Conv Positive	77.3%
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	\$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: Race Not Available					
Total Apps	97	Total Amt/App	\$292,629	% Positive	71.1%
Total Conventional Apps	90	Conventional Amt/App	\$291,000	% Conv Positive	74.4%
Total Assisted Apps	7	Assisted Amt/App	\$313,571	% Asst Positive	28.6%
Applications by Ethnicity: Hispanic					
Total Apps	30	Total Amt/App	\$350,333	% Positive	70.0%
Total Conventional Apps	29	Conventional Amt/App	\$355,000	% Conv Positive	72.4%
Total Assisted Apps	1	Assisted Amt/App	\$215,000	% Asst Positive	0.0%

Novi-South

Population

25,812

Households

10,774

Median HH Income

\$101,103

Owner HH Income

\$120,677

Renter HH Income

\$80,285

Housing Costs

Owner Units

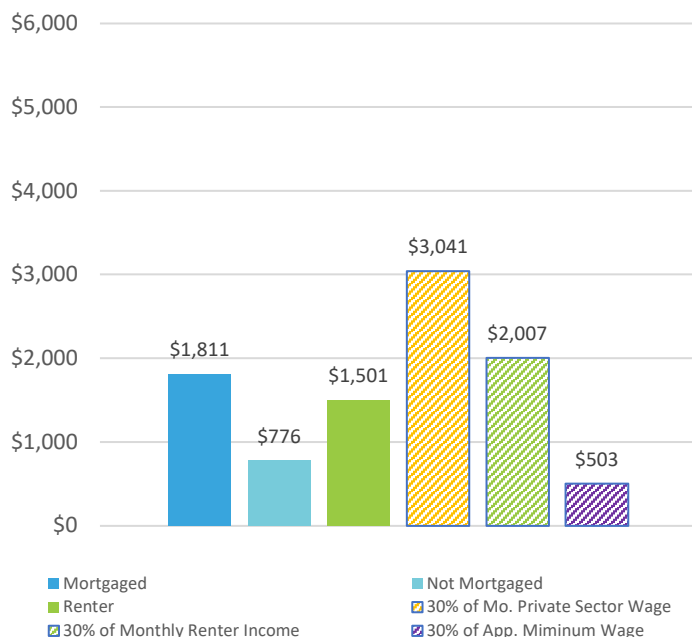
Home Value	\$302,126	2016 Value	\$244,741
Cost M/NM	\$1811/\$776	Value ▲	23.4%
\$100,709 To afford median home			

Renter Units

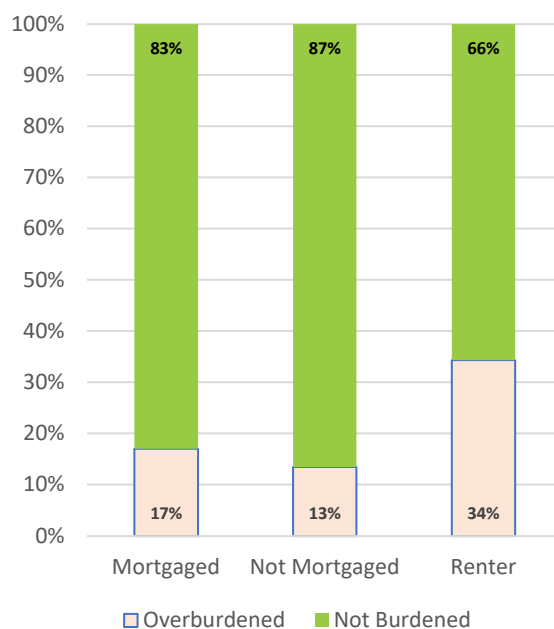
Gross Rent	\$1,501	2016 Rent	\$1,358
		Rent ▲	10.6%
\$60,040 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,167	Owner HH	69%	Renter HH	31%
Median Year Built	1983	% Built Pre-1970			11.2%
Median Move Year	2012	% Built After 2010			3.8%
Median Rooms	6.0	SF%	52.2%	MM%	35.8%
				MF%	9.2%

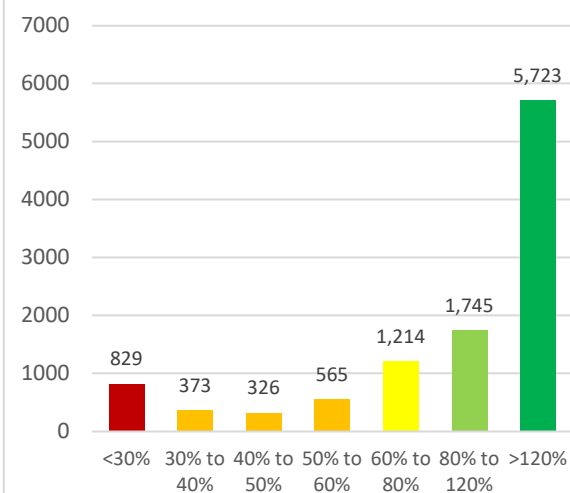
Vacancy Rates

Total	3.5%	Owner	0%	Renter	0%
Seasonal	0.6%	Other	1.2%	# V Rent	81
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	27.7%	White	79.2%
Asian	53.0%	Other or Multiracial	73.8%
Am. Indian	100.0%	Hispanic	63.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Novi-South

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

12.1%
10,774

Partnership

4.8%
520,393

Housing Affordability

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

Market

Number	%	% Change
3.50	--	--
\$101,103	--	2.9%
\$120,677	--	12.2%
\$80,285	--	5.0%
\$302,126	--	23.4%
\$1,501	--	10.6%
\$60,040	--	--
\$100,709	--	--
2,326	22%	22.4%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
131	1.2%	-49.2%
67	0.6%	36.7%
0	0.0%	-100.0%
81	0.7%	2.5%
90	0.8%	--
3,432	30.7%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	138	282	420
Market supply (vacant on market, adjusted for age)	0	5	5
5 year Market production goals (based on 75K units)	133	267	400
1 year Market production goals (based on 15K units)	27	53	80
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Novi-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	522	Total Amt/App	\$311,628	% Approved	76.1%
Total Conventional Apps	495	Conventional Amt/App	\$314,434	% Conv Apprvd	75.8%
Total Assisted Apps	27	Assisted Amt/App	\$260,185	% Asst Apprvd	81.5%
Applications by Race: White					
Total Apps	212	Total Amt/App	\$295,047	% Positive	83.5%
Total Conventional Apps	195	Conventional Amt/App	\$298,846	% Conv Positive	83.6%
Total Assisted Apps	17	Assisted Amt/App	\$251,471	% Asst Positive	82.4%
Applications by Race: Black					
Total Apps	27	Total Amt/App	\$302,037	% Positive	59%
Total Conventional Apps	20	Conventional Amt/App	\$313,500	% Conv Positive	55.0%
Total Assisted Apps	7	Assisted Amt/App	\$269,286	% Asst Positive	71.4%
Applications by Race: Asian					
Total Apps	206	Total Amt/App	\$338,301	% Positive	73.8%
Total Conventional Apps	205	Conventional Amt/App	\$339,195	% Conv Positive	73.7%
Total Assisted Apps	1	Assisted Amt/App	\$155,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$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	72	Total Amt/App	\$288,056	% Positive	65.3%
Total Conventional Apps	71	Conventional Amt/App	\$285,141	% Conv Positive	64.8%
Total Assisted Apps	1	Assisted Amt/App	\$495,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	\$276,111	% Positive	72.2%
Total Conventional Apps	18	Conventional Amt/App	\$276,111	% Conv Positive	72.2%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Novi-West

Population

12,236

Households

4,169

Median HH Income

\$170,495

Owner HH Income

\$177,006

Renter HH Income

\$31,619

Housing Costs

Owner Units

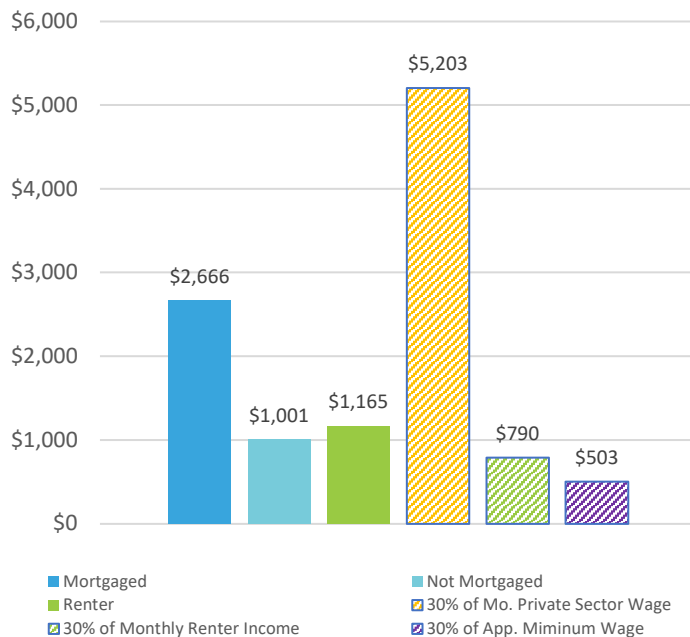
Home Value	\$470,500	2016 Value	\$423,335
Cost M/NM	\$2666/\$1001	Value ▲	11.1%
\$156,833 To afford median home			

Renter Units

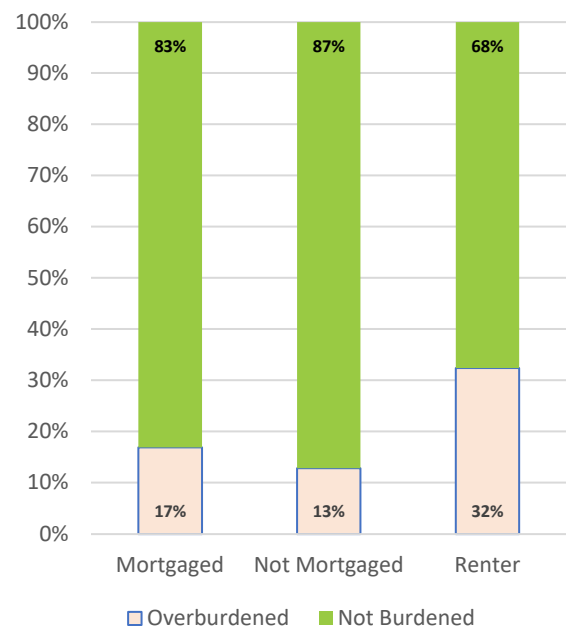
Gross Rent	\$1,165	2016 Rent	\$1,071
		Rent ▲	8.8%
\$46,600 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	4,240	Owner HH	92%	Renter HH	8%
Median Year Built	1985	% Built Pre-1970		20.2%	
Median Move Year	2007	% Built After 2010		5.5%	
Median Rooms	8.2	SF%	86.7%	MM%	10.7%
				MF%	1.9%

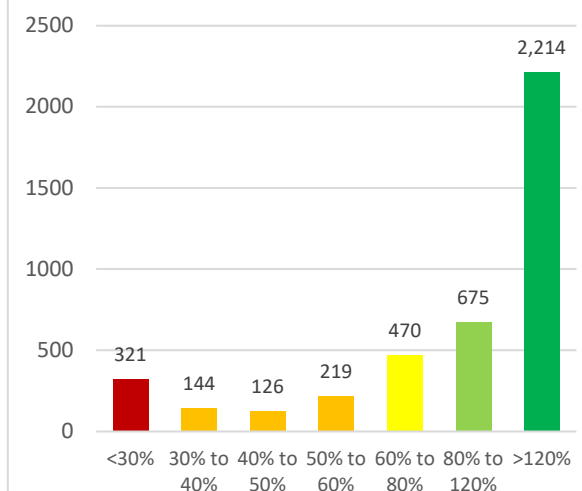
Vacancy Rates

Total	1.7%	Owner	0%	Renter	0%
Seasonal	1.2%	Other	0.5%	# V Rent	0
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	73.0%	White	91.2%
Asian	98.6%	Other or Multiracial	77.5%
Am. Indian	0.0%	Hispanic	75.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Novi-West

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

3.3%
4,169

Partnership

4.8%
520,393

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
5.45	--	--
\$170,495	--	23.4%
\$177,006	--	17.7%
\$31,619	--	-40.0%
\$470,500	--	11.1%
\$1,165	--	8.8%
\$46,600	--	--
\$156,833	--	--
715	17%	-14.3%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
20	0.5%	233.3%
51	1.2%	88.9%
0	0.0%	-100.0%
0	0.0%	NA
98	2.3%	--
1,972	46.5%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	13	9	22
Market supply (vacant on market, adjusted for age)	0	0	0
5 year Market production goals (based on 75K units)	12	9	21
1 year Market production goals (based on 15K units)	2	2	4
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Novi-West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	271	Total Amt/App	\$543,007	% Approved	79.7%
Total Conventional Apps	267	Conventional Amt/App	\$545,487	% Conv Apprvd	79.8%
Total Assisted Apps	4	Assisted Amt/App	\$377,500	% Asst Apprvd	75.0%
Applications by Race: White					
Total Apps	153	Total Amt/App	\$567,484	% Positive	83.0%
Total Conventional Apps	151	Conventional Amt/App	\$570,166	% Conv Positive	82.8%
Total Assisted Apps	2	Assisted Amt/App	\$365,000	% Asst Positive	100.0%
Applications by Race: Black					
Total Apps	10	Total Amt/App	\$638,000	% Positive	80%
Total Conventional Apps	9	Conventional Amt/App	\$652,778	% Conv Positive	77.8%
Total Assisted Apps	1	Assisted Amt/App	\$505,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	61	Total Amt/App	\$510,410	% Positive	77.0%
Total Conventional Apps	61	Conventional Amt/App	\$510,410	% Conv Positive	77.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$195,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$195,000	% Asst Positive	0.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	40	Total Amt/App	\$473,500	% Positive	70.0%
Total Conventional Apps	39	Conventional Amt/App	\$478,590	% Conv Positive	71.8%
Total Assisted Apps	1	Assisted Amt/App	\$275,000	% Asst Positive	0.0%
Applications by Ethnicity: Hispanic					
Total Apps	5	Total Amt/App	\$371,000	% Positive	80.0%
Total Conventional Apps	5	Conventional Amt/App	\$371,000	% Conv Positive	80.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Oak Park-East

Population

26,796

Households

11,415

Median HH Income

\$97,279

Owner HH Income

\$113,812

Renter HH Income

\$50,995

Housing Costs

Owner Units

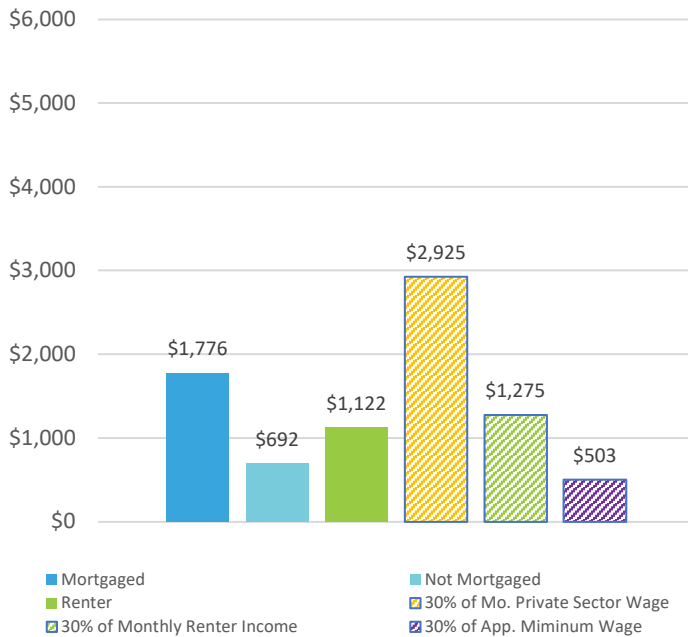
Home Value	\$264,125	2016 Value	\$205,349
Cost M/NM	\$1776/\$692	Value ▲	28.6%
\$88,042 To afford median home			

Renter Units

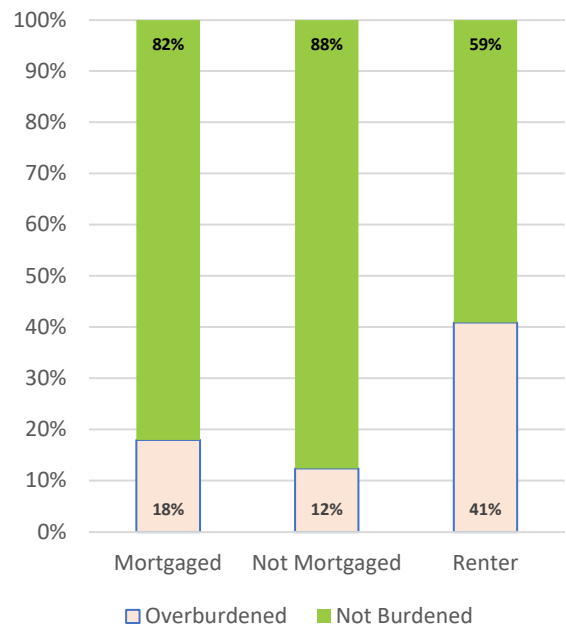
Gross Rent	\$1,122	2016 Rent	\$1,127
		Rent ▲	-0.4%
\$44,880 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,968	Owner HH	71%	Renter HH	29%
Median Year Built	1951	% Built Pre-1970		86.8%	
Median Move Year	2011	% Built After 2010		1.3%	
Median Rooms	6.4	SF%	84.7%	MM%	10.1%
				MF%	5.1%

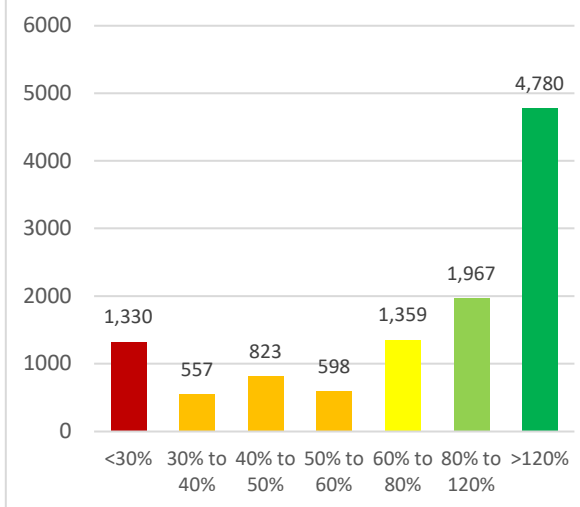
Vacancy Rates

Total	4.6%	Owner	0%	Renter	0%
Seasonal	0.2%	Other	1.9%	# V Rent	138
				#V Owner	121

Homeownership Rate by Race/Ethnicity

Black	46.7%	White	82.4%
Asian	64.6%	Other or Multiracial	68.5%
Am. Indian	0.0%	Hispanic	62.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Oak Park-East

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.8%	4.8%
Household Count, 2021	11,415	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.06	--	--	--	--	--
Median Income, 2021	\$97,279	--	18.9%	\$86,275	--	11.9%
Median owner income, 2021	\$113,812	--	15.5%	\$104,646	--	9.7%
Median renter income, 2021	\$50,995	--	21.4%	\$51,535	--	13.7%
Median home value	\$264,125	--	28.6%	\$268,600	--	27.0%
Median gross rent	\$1,122	--	-0.4%	\$1,156	--	8.2%
Income needed for median rent	\$44,880	--	--	\$46,240	--	--
Income needed for median value	\$88,042	--	--	\$89,533	--	--
Overburdened households	2,663	23%	-17.7%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	224	1.9%	-23.0%	11,855	2.2%	-7.1%
Seasonal vacancy	28	0.2%	-74.8%	4,100	0.8%	-31.8%
For-Sale vacancy	121	1.0%	-26.7%	2,846	0.5%	-27.4%
For-Rent vacancy	138	1.2%	-34.6%	9,160	1.7%	15.0%
Homes built pre-1940	2,685	22.4%	--	42,258	7.9%	--
Homes built post-1990	646	5.4%	--	151,915	28.5%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	108	230	339
Market supply (vacant on market, adjusted for age)	111	104	215
5 year Market production goals (based on 75K units)	0	122	122
1 year Market production goals (based on 15K units)	0	24	24
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Oak Park-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	521	Total Amt/App	\$269,261	% Approved	81.4%
Total Conventional Apps	439	Conventional Amt/App	\$285,068	% Conv Apprvd	82.5%
Total Assisted Apps	82	Assisted Amt/App	\$184,634	% Asst Apprvd	75.6%
Applications by Race: White					
Total Apps	366	Total Amt/App	\$287,650	% Positive	85.2%
Total Conventional Apps	337	Conventional Amt/App	\$295,534	% Conv Positive	85.5%
Total Assisted Apps	29	Assisted Amt/App	\$196,034	% Asst Positive	82.8%
Applications by Race: Black					
Total Apps	58	Total Amt/App	\$187,586	% Positive	76%
Total Conventional Apps	23	Conventional Amt/App	\$206,304	% Conv Positive	73.9%
Total Assisted Apps	35	Assisted Amt/App	\$175,286	% Asst Positive	77.1%
Applications by Race: Asian					
Total Apps	6	Total Amt/App	\$248,333	% Positive	50.0%
Total Conventional Apps	6	Conventional Amt/App	\$248,333	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	78	Total Amt/App	\$240,513	% Positive	70.5%
Total Conventional Apps	64	Conventional Amt/App	\$253,594	% Conv Positive	71.9%
Total Assisted Apps	14	Assisted Amt/App	\$180,714	% Asst Positive	64.3%
Applications by Ethnicity: Hispanic					
Total Apps	12	Total Amt/App	\$276,667	% Positive	83.3%
Total Conventional Apps	8	Conventional Amt/App	\$337,500	% Conv Positive	75.0%
Total Assisted Apps	4	Assisted Amt/App	\$155,000	% Asst Positive	100.0%

Oak Park-West

Population

18,572

Households

7,682

Median HH Income

\$56,151

Owner HH Income

\$63,739

Renter HH Income

\$49,018

Housing Costs

Owner Units

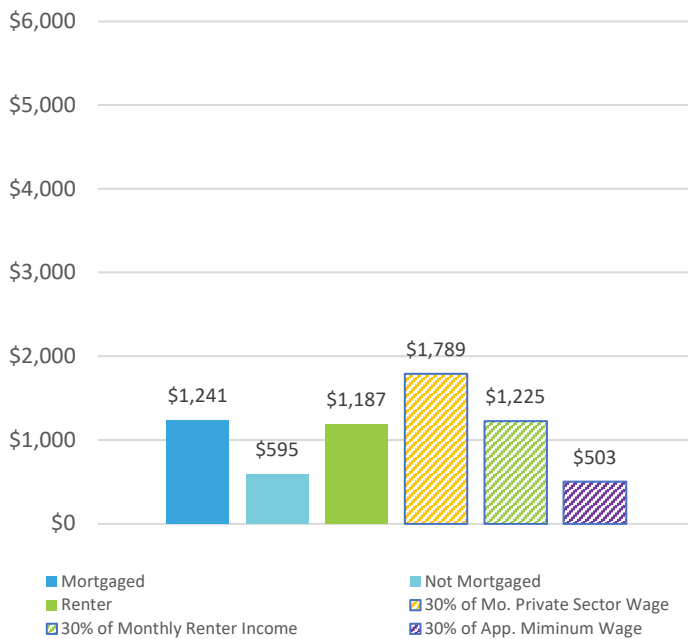
Home Value	\$142,754	2016 Value	\$94,158
Cost M/NM	\$1241/\$595	Value ▲	51.6%
\$47,585 To afford median home			

Renter Units

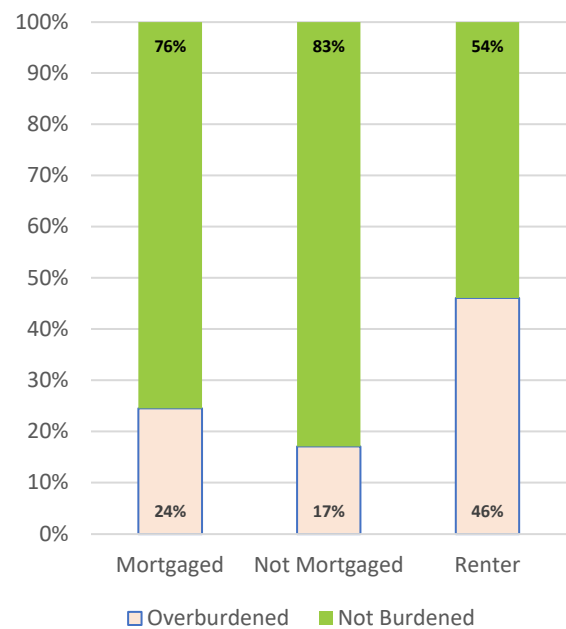
Gross Rent	\$1,187	2016 Rent	\$1,031
		Rent ▲	15.2%
\$47,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,021	Owner HH	56%	Renter HH	44%
Median Year Built	1959	% Built Pre-1970	79%		
Median Move Year	2010	% Built After 2010	0.2%		
Median Rooms	5.7	SF%	68.9%	MM%	14.1%
				MF%	16.9%

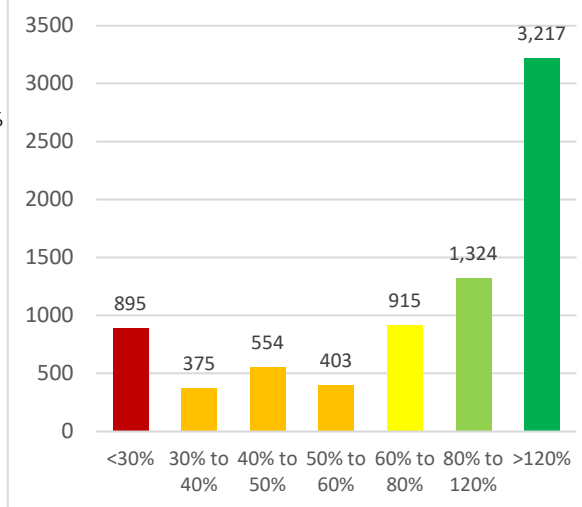
Vacancy Rates

Total	4.2%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	1.9%	# V Rent	164
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	54.6%	White	58.1%
Asian	60.3%	Other or Multiracial	55.9%
Am. Indian	0.0%	Hispanic	52.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Oak Park-West

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.5%	4.8%
Household Count, 2021	7,682	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.65	--	--	--	--	--
Median Income, 2021	\$56,151	--	6.5%	\$86,275	--	11.9%
Median owner income, 2021	\$63,739	--	-5.9%	\$104,646	--	9.7%
Median renter income, 2021	\$49,018	--	35.7%	\$51,535	--	13.7%
Median home value	\$142,754	--	51.6%	\$268,600	--	27.0%
Median gross rent	\$1,187	--	15.2%	\$1,156	--	8.2%
Income needed for median rent	\$47,480	--	--	\$46,240	--	--
Income needed for median value	\$47,585	--	--	\$89,533	--	--
Overburdened households	2,507	33%	-8.0%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	155	1.9%	-40.6%	11,855	2.2%	-7.1%
Seasonal vacancy	0	0.0%	NA	4,100	0.8%	-31.8%
For-Sale vacancy	0	0.0%	NA	2,846	0.5%	-27.4%
For-Rent vacancy	164	2.0%	-41.8%	9,160	1.7%	15.0%
Homes built pre-1940	38	0.5%	--	42,258	7.9%	--
Homes built post-1990	258	3.2%	--	151,915	28.5%	--

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)	102	150	252
Market supply (vacant on market, adjusted for age)	0	96	96
5 year Market production goals (based on 75K units)	98	52	151
1 year Market production goals (based on 15K units)	20	10	30
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Oak Park-West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	207	Total Amt/App	\$192,053	% Approved	74.4%
Total Conventional Apps	142	Conventional Amt/App	\$192,535	% Conv Apprvd	78.9%
Total Assisted Apps	65	Assisted Amt/App	\$191,000	% Asst Apprvd	64.6%
Applications by Race: White					
Total Apps	79	Total Amt/App	\$197,532	% Positive	75.9%
Total Conventional Apps	66	Conventional Amt/App	\$196,212	% Conv Positive	78.8%
Total Assisted Apps	13	Assisted Amt/App	\$204,231	% Asst Positive	61.5%
Applications by Race: Black					
Total Apps	75	Total Amt/App	\$190,733	% Positive	73%
Total Conventional Apps	38	Conventional Amt/App	\$189,474	% Conv Positive	84.2%
Total Assisted Apps	37	Assisted Amt/App	\$192,027	% Asst Positive	62.2%
Applications by Race: Asian					
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: Native American					
Total Apps	1	Total Amt/App	\$765,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$765,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$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: Race Not Available					
Total Apps	48	Total Amt/App	\$186,042	% Positive	72.9%
Total Conventional Apps	34	Conventional Amt/App	\$190,000	% Conv Positive	70.6%
Total Assisted Apps	14	Assisted Amt/App	\$176,429	% Asst Positive	78.6%
Applications by Ethnicity: Hispanic					
Total Apps	2	Total Amt/App	\$245,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$245,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Orion Charter Township

Population

23,139

Households

8,566

Median HH Income

\$122,848

Owner HH Income

\$130,776

Renter HH Income

\$66,115

Housing Costs

Owner Units

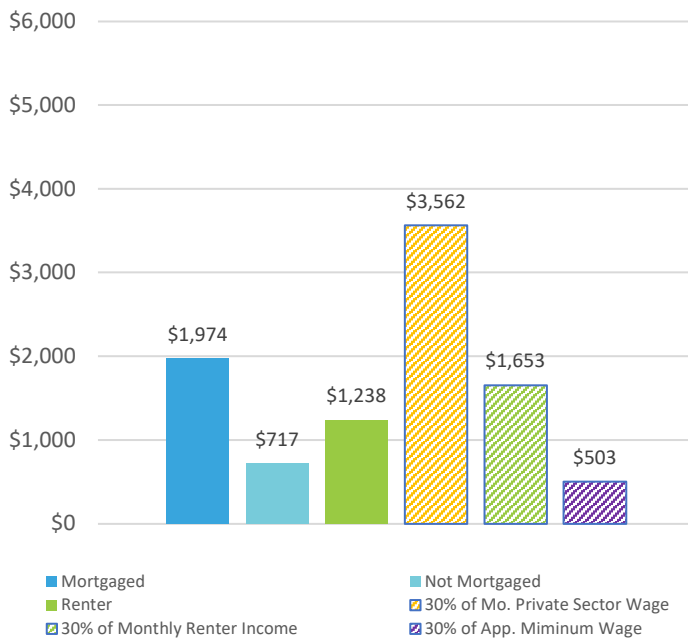
Home Value	\$338,869	2016 Value	\$279,665
Cost M/NM	\$1974/\$717	Value ▲	21.2%
\$112,956 To afford median home			

Renter Units

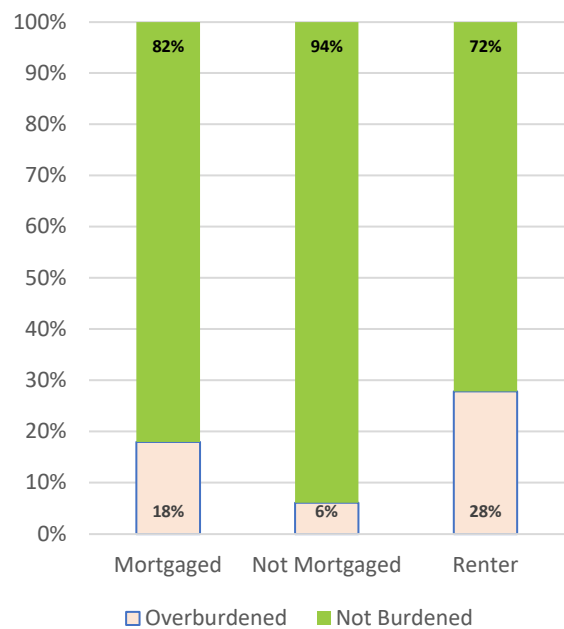
Gross Rent	\$1,238	2016 Rent	\$967
		Rent ▲	28.1%
\$49,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,835	Owner HH	86%	Renter HH	14%
Median Year Built	1987	% Built Pre-1970			21.3%
Median Move Year	2008	% Built After 2010			7%
Median Rooms	7.0	SF%	82.4%	MM%	13.1%
		MF%			4.5%

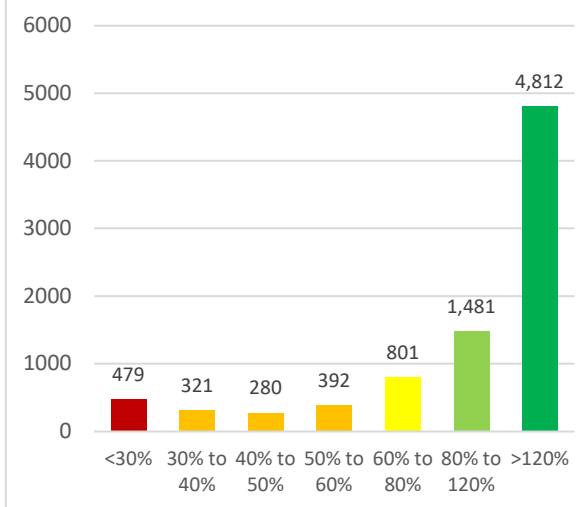
Vacancy Rates

Total	3%	Owner	0%	Renter	0%
Seasonal	1.6%	Other	1.0%	# V Rent	7
				#V Owner	11

Homeownership Rate by Race/Ethnicity

Black	71.3%	White	88.2%
Asian	72.3%	Other or Multiracial	47.6%
Am. Indian	100.0%	Hispanic	77.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Orion Charter Township

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	10.0%	4.8%
Household Count, 2021	8,566	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.93	--	--	--	--	--
Median Income, 2021	\$122,848	--	11.6%	\$86,275	--	11.9%
Median owner income, 2021	\$130,776	--	10.2%	\$104,646	--	9.7%
Median renter income, 2021	\$66,115	--	36.8%	\$51,535	--	13.7%
Median home value	\$338,869	--	21.2%	\$268,600	--	27.0%
Median gross rent	\$1,238	--	28.1%	\$1,156	--	8.2%
Income needed for median rent	\$49,520	--	--	\$46,240	--	--
Income needed for median value	\$112,956	--	--	\$89,533	--	--
Overburdened households	1,403	16%	-4.8%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	91	1.0%	-69.0%	11,855	2.2%	-7.1%
Seasonal vacancy	142	1.6%	23.5%	4,100	0.8%	-31.8%
For-Sale vacancy	11	0.1%	-82.0%	2,846	0.5%	-27.4%
For-Rent vacancy	7	0.1%	-92.5%	9,160	1.7%	15.0%
Homes built pre-1940	216	2.4%	--	42,258	7.9%	--
Homes built post-1990	4,248	48.1%	--	151,915	28.5%	--

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)	100	93	193
Market supply (vacant on market, adjusted for age)	2	1	4
5 year Market production goals (based on 75K units)	94	89	183
1 year Market production goals (based on 15K units)	19	18	37
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Orion Charter Township

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	638	Total Amt/App	\$338,072	% Approved	82.6%
Total Conventional Apps	562	Conventional Amt/App	\$345,516	% Conv Apprvd	83.3%
Total Assisted Apps	76	Assisted Amt/App	\$283,026	% Asst Apprvd	77.6%
Applications by Race: White					
Total Apps	473	Total Amt/App	\$325,803	% Positive	86.0%
Total Conventional Apps	414	Conventional Amt/App	\$330,942	% Conv Positive	87.0%
Total Assisted Apps	59	Assisted Amt/App	\$289,746	% Asst Positive	79.7%
Applications by Race: Black					
Total Apps	21	Total Amt/App	\$374,048	% Positive	71%
Total Conventional Apps	17	Conventional Amt/App	\$397,353	% Conv Positive	70.6%
Total Assisted Apps	4	Assisted Amt/App	\$275,000	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	53	Total Amt/App	\$422,736	% Positive	73.6%
Total Conventional Apps	53	Conventional Amt/App	\$422,736	% Conv Positive	73.6%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$335,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$335,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	84	Total Amt/App	\$341,429	% Positive	73.8%
Total Conventional Apps	72	Conventional Amt/App	\$355,694	% Conv Positive	73.6%
Total Assisted Apps	12	Assisted Amt/App	\$255,833	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	41	Total Amt/App	\$359,390	% Positive	73.2%
Total Conventional Apps	37	Conventional Amt/App	\$359,595	% Conv Positive	75.7%
Total Assisted Apps	4	Assisted Amt/App	\$357,500	% Asst Positive	50.0%

Ortonville

Population

41,590

Households

14,807

Median HH Income

\$103,345

Owner HH Income

\$106,439

Renter HH Income

\$44,722

Housing Costs

Owner Units

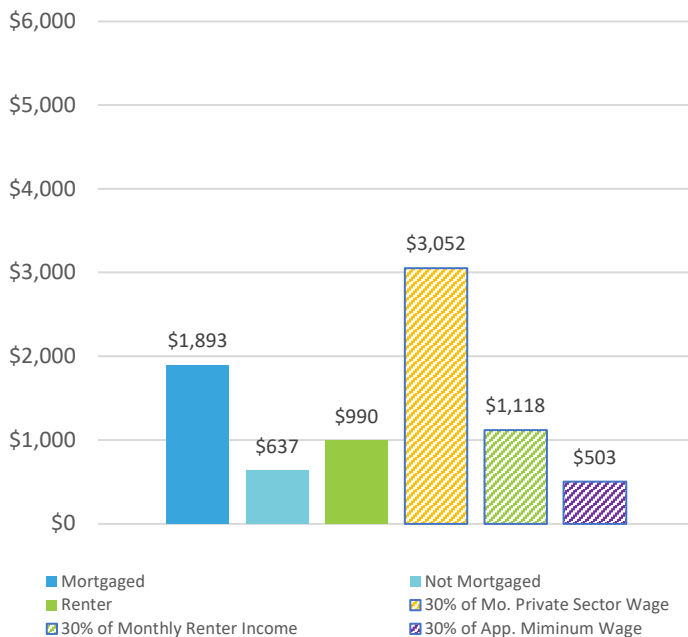
Home Value	\$286,238	2016 Value	\$242,611
Cost M/NM	\$1893/\$637	Value ▲	18.0%
\$95,413 To afford median home			

Renter Units

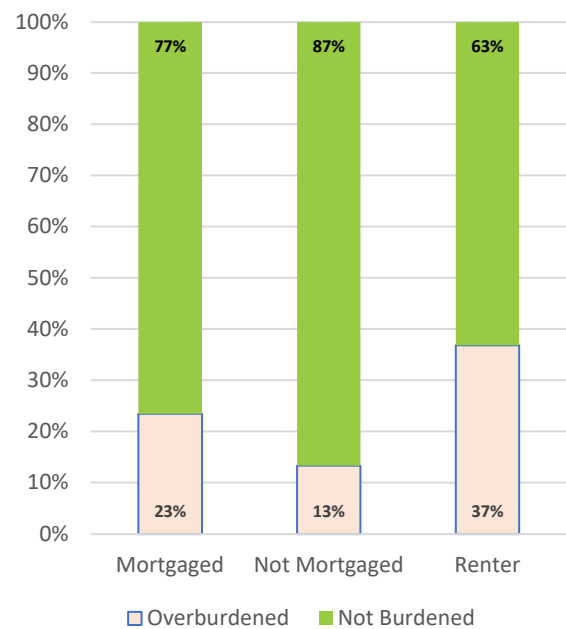
Gross Rent	\$990	2016 Rent	\$809
		Rent ▲	22.4%
\$39,600 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	15,097	Owner HH	94%	Renter HH	6%
Median Year Built	1987	% Built Pre-1970			21.5%
Median Move Year	2008	% Built After 2010			7.3%
Median Rooms	7.1	SF%	87.9%	MM%	3.1%
				MF%	1.8%

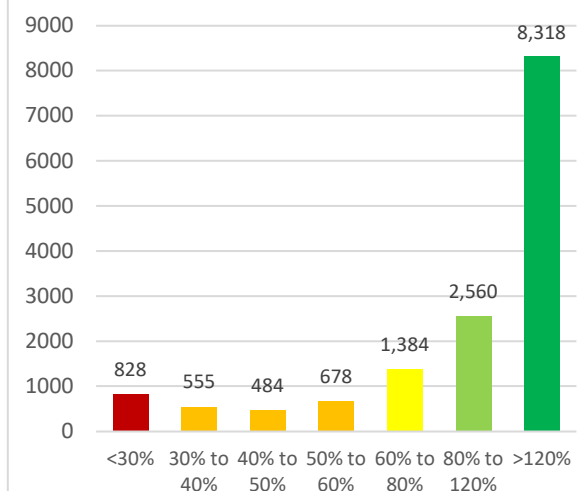
Vacancy Rates

Total	1.9%	Owner	0%	Renter	0%
Seasonal	0.5%	Other	0.7%	# V Rent	6
				#V Owner	43

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	93.6%
Asian	81.3%	Other or Multiracial	92.7%
Am. Indian	0.0%	Hispanic	94.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ortonville

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

1.0%
14,807

Partnership

4.8%
520,393

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
3.32	--	--
\$103,345	--	10.6%
\$106,439	--	6.7%
\$44,722	--	18.5%
\$286,238	--	18.0%
\$990	--	22.4%
\$39,600	--	--
\$95,413	--	--
3,152	21%	-5.8%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
109	0.7%	-51.8%
70	0.5%	-78.3%
43	0.3%	-25.9%
6	0.0%	-14.3%
555	3.7%	--
7,350	48.7%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	215	43	257
Market supply (vacant on market, adjusted for age)	9	1	10
5 year Market production goals (based on 75K units)	198	40	238
1 year Market production goals (based on 15K units)	40	8	48
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Ortonville

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	749	Total Amt/App	\$334,653	% Approved	82.1%
Total Conventional Apps	629	Conventional Amt/App	\$341,169	% Conv Apprvd	84.3%
Total Assisted Apps	120	Assisted Amt/App	\$300,500	% Asst Apprvd	70.8%
Applications by Race: White					
Total Apps	614	Total Amt/App	\$332,345	% Positive	83.1%
Total Conventional Apps	521	Conventional Amt/App	\$340,624	% Conv Positive	85.2%
Total Assisted Apps	93	Assisted Amt/App	\$285,968	% Asst Positive	71.0%
Applications by Race: Black					
Total Apps	19	Total Amt/App	\$336,579	% Positive	58%
Total Conventional Apps	10	Conventional Amt/App	\$373,000	% Conv Positive	60.0%
Total Assisted Apps	9	Assisted Amt/App	\$296,111	% Asst Positive	55.6%
Applications by Race: Asian					
Total Apps	13	Total Amt/App	\$331,923	% Positive	84.6%
Total Conventional Apps	10	Conventional Amt/App	\$352,000	% Conv Positive	90.0%
Total Assisted Apps	3	Assisted Amt/App	\$265,000	% Asst Positive	66.7%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$285,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$285,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	89	Total Amt/App	\$349,494	% Positive	83.1%
Total Conventional Apps	77	Conventional Amt/App	\$337,597	% Conv Positive	81.8%
Total Assisted Apps	12	Assisted Amt/App	\$425,833	% Asst Positive	91.7%
Applications by Ethnicity: Hispanic					
Total Apps	19	Total Amt/App	\$327,632	% Positive	73.7%
Total Conventional Apps	17	Conventional Amt/App	\$322,647	% Conv Positive	82.4%
Total Assisted Apps	2	Assisted Amt/App	\$370,000	% Asst Positive	0.0%

Oxford

Population

17,233

Households

6,309

Median HH Income

\$93,100

Owner HH Income

\$106,214

Renter HH Income

\$44,084

Housing Costs

Owner Units

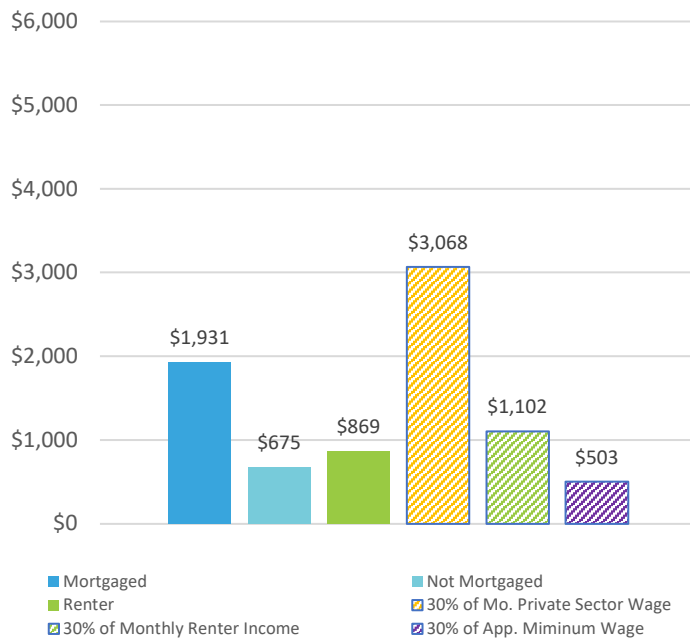
Home Value	\$314,167	2016 Value	\$224,765
Cost M/NM	\$1931/\$675	Value ▲	39.8%
\$104,722 To afford median home			

Renter Units

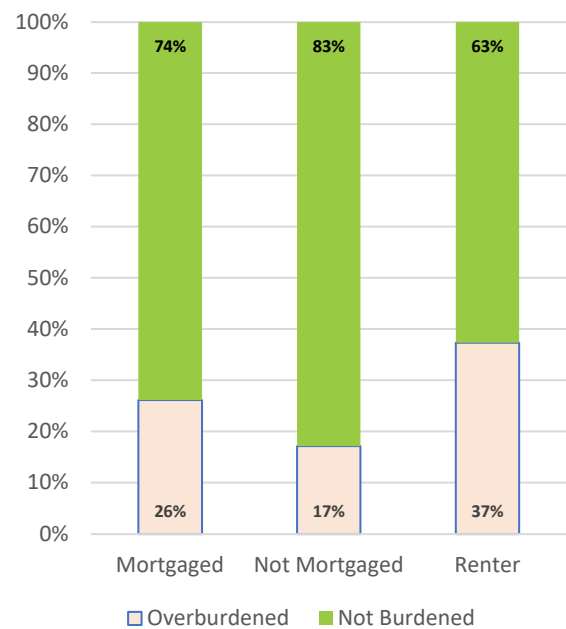
Gross Rent	\$869	2016 Rent	\$886
		Rent ▲	-1.9%
\$34,760 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,545	Owner HH	87%	Renter HH	13%		
Median Year Built	1987	% Built Pre-1970	26.4%				
Median Move Year	2010	% Built After 2010	13%				
Median Rooms	6.8	SF%	79.9%	MM%	6.1%	MF%	2.3%

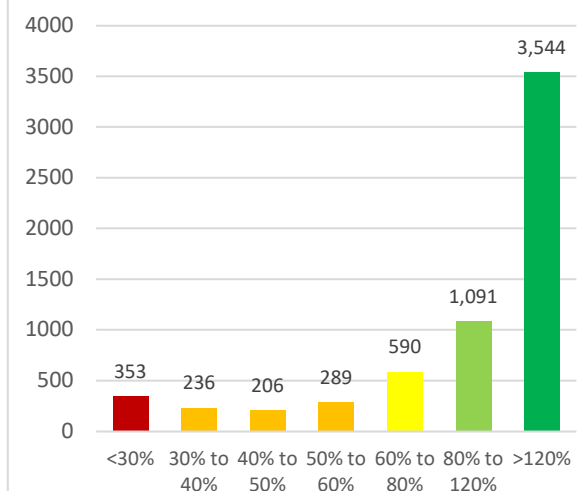
Vacancy Rates

Total	3.6%	Owner	0%	Renter	0%		
Seasonal	0.5%	Other	2.1%	# V Rent	18	#V Owner	15

Homeownership Rate by Race/Ethnicity

Black	86.7%	White	86.8%
Asian	89.3%	Other or Multiracial	95.5%
Am. Indian	0.0%	Hispanic	40.4%
Pacific Island	0.0%		

Number of Households by AMI Group



Oxford

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

1.5%
6,309

Partnership

4.8%
520,393

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
3.64	--	--
\$93,100	--	16.4%
\$106,214	--	17.8%
\$44,084	--	14.3%
\$314,167	--	39.8%
\$869	--	-1.9%
\$34,760	--	--
\$104,722	--	--
1,576	25%	-7.3%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
135	2.1%	-39.5%
34	0.5%	-74.6%
15	0.2%	-58.3%
18	0.3%	-79.1%
760	11.6%	--
3,025	46.2%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	68	62	130
Market supply (vacant on market, adjusted for age)	4	6	10
5 year Market production goals (based on 75K units)	62	54	116
1 year Market production goals (based on 15K units)	12	11	23
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Oxford

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	316	Total Amt/App	\$421,804	% Approved	80.4%
Total Conventional Apps	289	Conventional Amt/App	\$432,993	% Conv Apprvd	81.7%
Total Assisted Apps	27	Assisted Amt/App	\$302,037	% Asst Apprvd	66.7%
Applications by Race: White					
Total Apps	253	Total Amt/App	\$424,723	% Positive	82.6%
Total Conventional Apps	234	Conventional Amt/App	\$432,607	% Conv Positive	83.3%
Total Assisted Apps	19	Assisted Amt/App	\$327,632	% Asst Positive	73.7%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$535,000	% Positive	100%
Total Conventional Apps	1	Conventional Amt/App	\$535,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	6	Total Amt/App	\$555,000	% Positive	66.7%
Total Conventional Apps	6	Conventional Amt/App	\$555,000	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	4	Total Amt/App	\$307,500	% Positive	25.0%
Total Conventional Apps	1	Conventional Amt/App	\$135,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$365,000	% 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	51	Total Amt/App	\$394,804	% Positive	70.6%
Total Conventional Apps	44	Conventional Amt/App	\$421,364	% Conv Positive	75.0%
Total Assisted Apps	7	Assisted Amt/App	\$227,857	% Asst Positive	42.9%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$345,000	% Positive	83.3%
Total Conventional Apps	5	Conventional Amt/App	\$343,000	% Conv Positive	80.0%
Total Assisted Apps	1	Assisted Amt/App	\$355,000	% Asst Positive	100.0%

Pontiac-Central

Population

29,909

Households

11,199

Median HH Income

\$35,117

Owner HH Income

\$47,102

Renter HH Income

\$31,932

Housing Costs

Owner Units

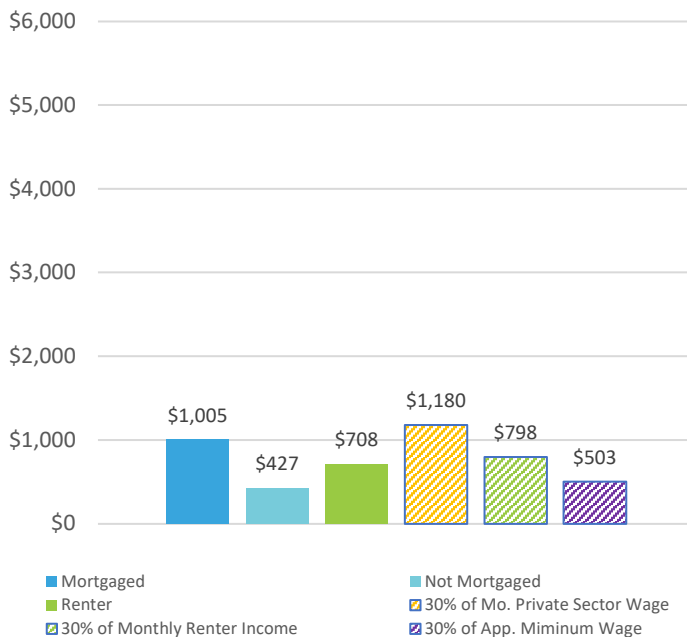
Home Value	\$77,852	2016 Value	\$56,423
Cost M/NM	\$1005/\$427	Value ▲	38.0%
\$25,951 To afford median home			

Renter Units

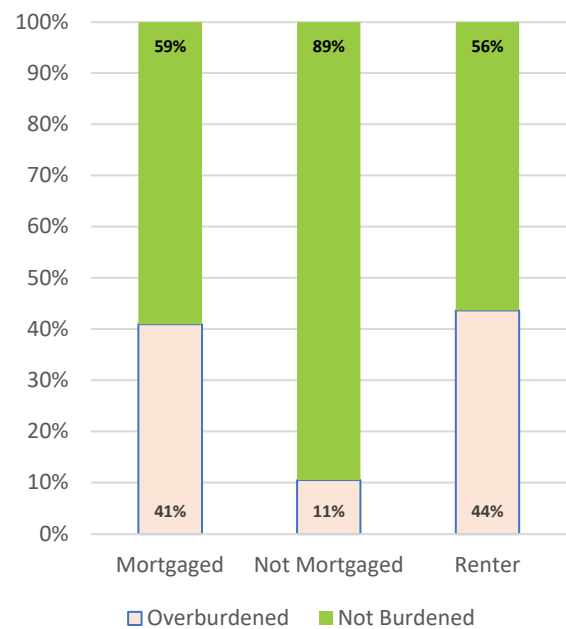
Gross Rent	\$708	2016 Rent	\$763
		Rent ▲	-7.3%
\$28,320 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,811	Owner HH	41%	Renter HH	59%
Median Year Built	1955	% Built Pre-1970			72.5%
Median Move Year	2013	% Built After 2010			2.3%
Median Rooms	5.2	SF%	65.3%	MM%	18.7%
				MF%	15.9%

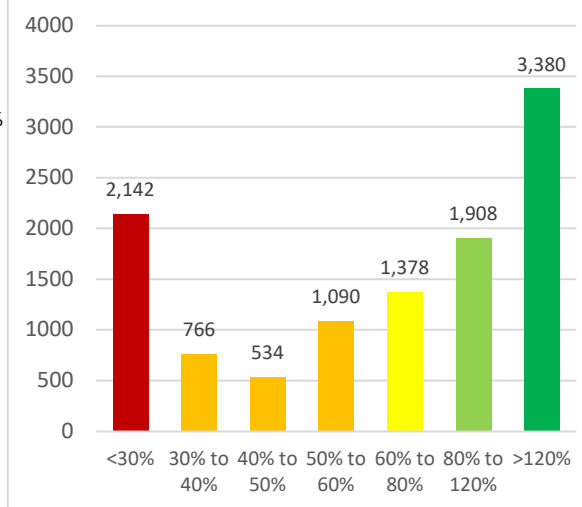
Vacancy Rates

Total	12.6%	Owner	0%	Renter	0.1%
Seasonal	0.5%	Other	7.9%	# V Rent	489
				#V Owner	25

Homeownership Rate by Race/Ethnicity

Black	35.7%	White	50.3%
Asian	56.1%	Other or Multiracial	47.0%
Am. Indian	64.7%	Hispanic	58.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Pontiac-Central

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

10.6%
11,199

Partnership

4.8%
520,393

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
0.90	--	--
\$35,117	--	23.4%
\$47,102	--	12.9%
\$31,932	--	46.2%
\$77,852	--	38.0%
\$708	--	-7.3%
\$28,320	--	--
\$25,951	--	--
4,041	36%	-7.2%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
1,012	7.9%	-37.5%
67	0.5%	15.5%
25	0.2%	-86.6%
489	3.8%	-26.4%
4,253	33.2%	--
1,444	11.3%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Growing

High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	51	272	324
Market supply (vacant on market, adjusted for age)	20	309	329
5 year Market production goals (based on 75K units)	30	0	30
1 year Market production goals (based on 15K units)	6	0	6
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Pontiac-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	214	Total Amt/App	\$115,374	% Approved	59.3%
Total Conventional Apps	121	Conventional Amt/App	\$110,868	% Conv Apprvd	61.2%
Total Assisted Apps	93	Assisted Amt/App	\$121,237	% Asst Apprvd	57.0%
Applications by Race: White					
Total Apps	82	Total Amt/App	\$116,829	% Positive	74.4%
Total Conventional Apps	51	Conventional Amt/App	\$115,980	% Conv Positive	74.5%
Total Assisted Apps	31	Assisted Amt/App	\$118,226	% Asst Positive	74.2%
Applications by Race: Black					
Total Apps	72	Total Amt/App	\$116,111	% Positive	56%
Total Conventional Apps	37	Conventional Amt/App	\$100,405	% Conv Positive	54.1%
Total Assisted Apps	35	Assisted Amt/App	\$132,714	% Asst Positive	57.1%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$85,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$85,000	% Conv Positive	50.0%
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	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
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	\$110,714	% Positive	44.6%
Total Conventional Apps	31	Conventional Amt/App	\$116,613	% Conv Positive	48.4%
Total Assisted Apps	25	Assisted Amt/App	\$103,400	% Asst Positive	40.0%
Applications by Ethnicity: Hispanic					
Total Apps	27	Total Amt/App	\$100,926	% Positive	55.6%
Total Conventional Apps	17	Conventional Amt/App	\$89,118	% Conv Positive	58.8%
Total Assisted Apps	10	Assisted Amt/App	\$121,000	% Asst Positive	50.0%

Pontiac Lake State Recreation Area

Population

34,071

Households

12,919

Median HH Income

\$90,209

Owner HH Income

\$98,474

Renter HH Income

\$36,118

Housing Costs

Owner Units

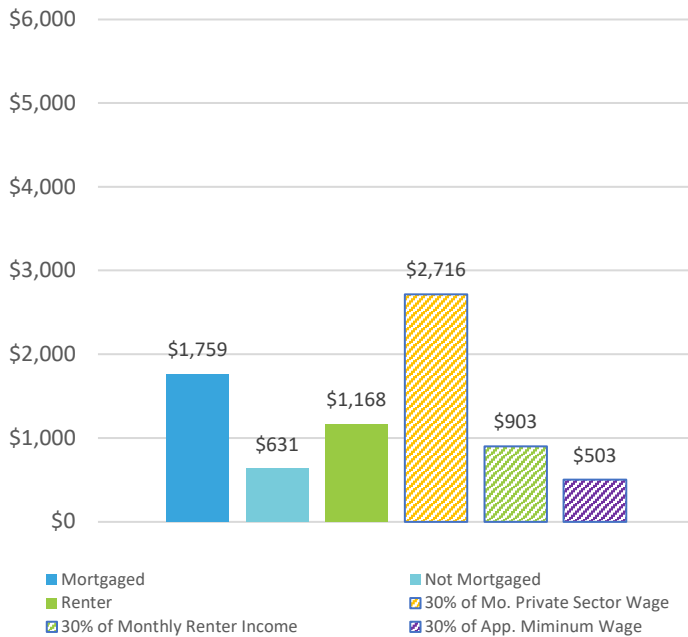
Home Value	\$259,091	2016 Value	\$210,137
Cost M/NM	\$1759/\$631	Value ▲	23.3%
\$86,364 To afford median home			

Renter Units

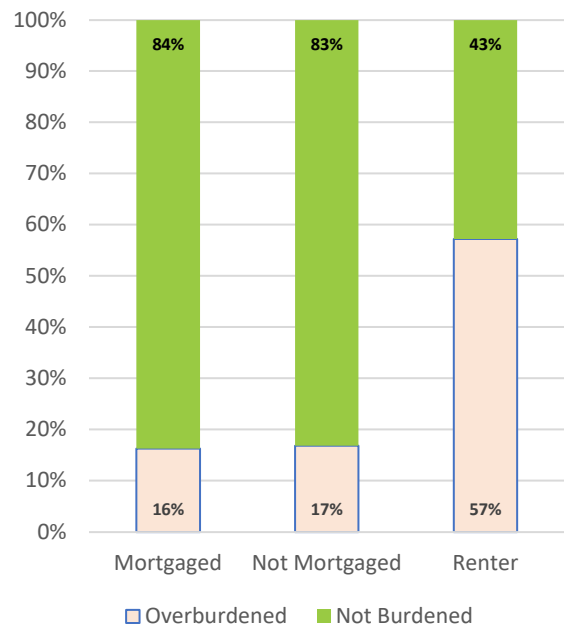
Gross Rent	\$1,168	2016 Rent	\$955
		Rent ▲	22.3%
\$46,720 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,504	Owner HH	88%	Renter HH	12%
Median Year Built	1984	% Built Pre-1970			27.4%
Median Move Year	2009	% Built After 2010			4.9%
Median Rooms	6.6	SF%	80.8%	MM%	6.3%
				MF%	2.4%

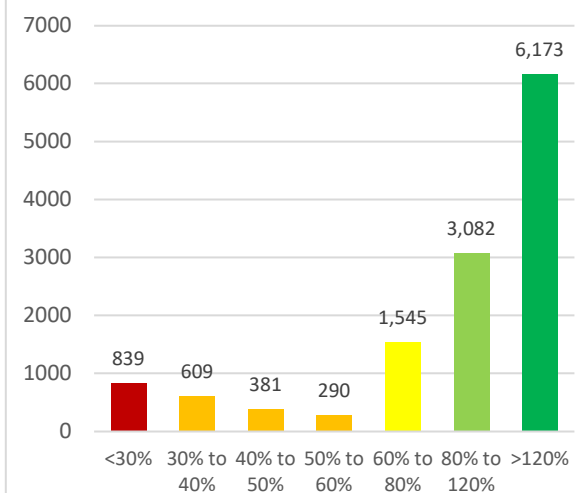
Vacancy Rates

Total	4.3%	Owner	0%	Renter	0%
Seasonal	1.9%	Other	1.5%	# V Rent	46
				#V Owner	16

Homeownership Rate by Race/Ethnicity

Black	89.0%	White	87.8%
Asian	77.4%	Other or Multiracial	86.1%
Am. Indian	57.8%	Hispanic	75.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Pontiac Lake State Recreation Area

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.1%	4.8%
Household Count, 2021	12,919	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.00	--	--	--	--	--
Median Income, 2021	\$90,209	--	7.9%	\$86,275	--	11.9%
Median owner income, 2021	\$98,474	--	8.4%	\$104,646	--	9.7%
Median renter income, 2021	\$36,118	--	-14.0%	\$51,535	--	13.7%
Median home value	\$259,091	--	23.3%	\$268,600	--	27.0%
Median gross rent	\$1,168	--	22.3%	\$1,156	--	8.2%
Income needed for median rent	\$46,720	--	--	\$46,240	--	--
Income needed for median value	\$86,364	--	--	\$89,533	--	--
Overburdened households	2,779	22%	-8.1%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	208	1.5%	-56.1%	11,855	2.2%	-7.1%
Seasonal vacancy	255	1.9%	2.8%	4,100	0.8%	-31.8%
For-Sale vacancy	16	0.1%	-77.5%	2,846	0.5%	-27.4%
For-Rent vacancy	46	0.3%	-47.7%	9,160	1.7%	15.0%
Homes built pre-1940	946	7.0%	--	42,258	7.9%	--
Homes built post-1990	5,580	41.3%	--	151,915	28.5%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	135	60	195
Market supply (vacant on market, adjusted for age)	4	10	15
5 year Market production goals (based on 75K units)	126	48	174
1 year Market production goals (based on 15K units)	25	10	35
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Pontiac Lake State Recreation Area

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	645	Total Amt/App	\$306,566	% Approved	82.6%
Total Conventional Apps	527	Conventional Amt/App	\$312,856	% Conv Apprvd	84.6%
Total Assisted Apps	118	Assisted Amt/App	\$278,475	% Asst Apprvd	73.7%
Applications by Race: White					
Total Apps	515	Total Amt/App	\$301,544	% Positive	85.0%
Total Conventional Apps	424	Conventional Amt/App	\$305,967	% Conv Positive	87.0%
Total Assisted Apps	91	Assisted Amt/App	\$280,934	% Asst Positive	75.8%
Applications by Race: Black					
Total Apps	10	Total Amt/App	\$311,000	% Positive	60%
Total Conventional Apps	6	Conventional Amt/App	\$306,667	% Conv Positive	66.7%
Total Assisted Apps	4	Assisted Amt/App	\$317,500	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	12	Total Amt/App	\$398,333	% Positive	83.3%
Total Conventional Apps	11	Conventional Amt/App	\$416,818	% Conv Positive	81.8%
Total Assisted Apps	1	Assisted Amt/App	\$195,000	% 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	98	Total Amt/App	\$323,469	% Positive	73.5%
Total Conventional Apps	80	Conventional Amt/App	\$335,125	% Conv Positive	73.8%
Total Assisted Apps	18	Assisted Amt/App	\$271,667	% Asst Positive	72.2%
Applications by Ethnicity: Hispanic					
Total Apps	13	Total Amt/App	\$318,077	% Positive	92.3%
Total Conventional Apps	13	Conventional Amt/App	\$318,077	% Conv Positive	92.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Pontiac-Northeast

Population

16,975

Households

6,731

Median HH Income

\$35,677

Owner HH Income

\$57,190

Renter HH Income

\$25,252

Housing Costs

Owner Units

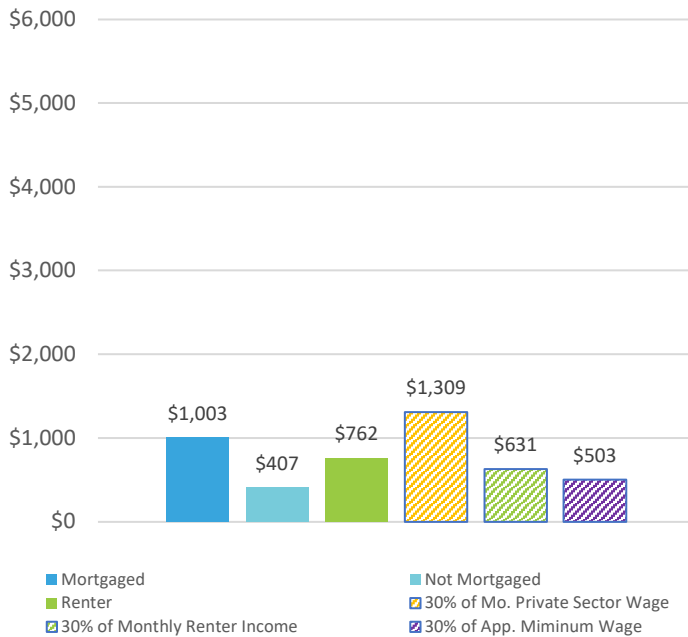
Home Value	\$68,971	2016 Value	\$50,441
Cost M/NM	\$1003/\$407	Value ▲	36.7%
\$22,990 To afford median home			

Renter Units

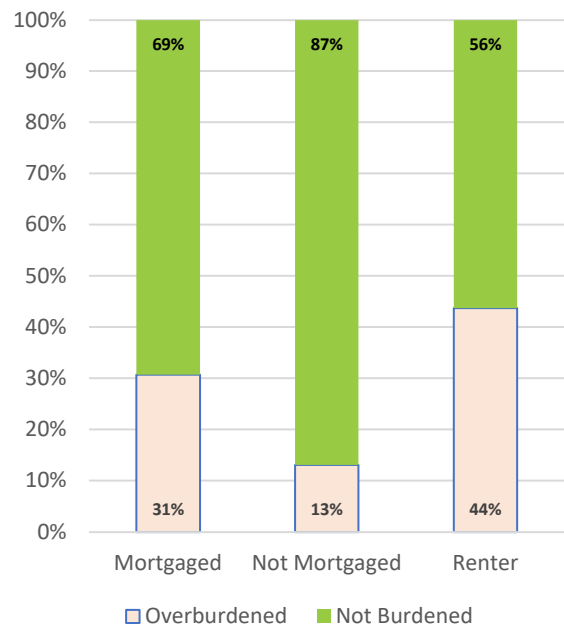
Gross Rent	\$762	2016 Rent	\$778
		Rent ▲	-2.0%
\$30,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,397	Owner HH	43%	Renter HH	57%
Median Year Built	1959	% Built Pre-1970	73.2%		
Median Move Year	2012	% Built After 2010	0.9%		
Median Rooms	4.9	SF%	66.6%	MM%	22.7%
				MF%	10.3%

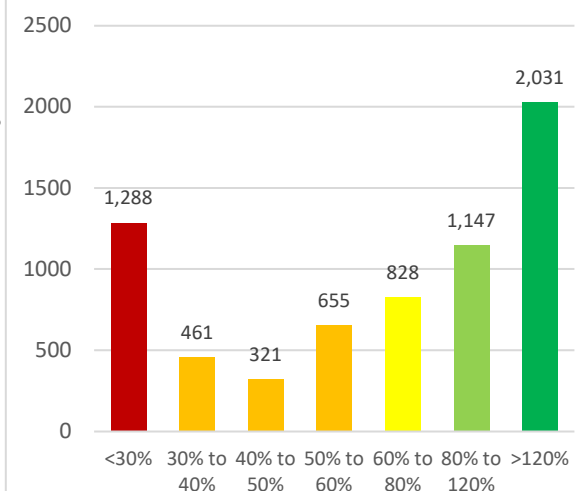
Vacancy Rates

Total	9%	Owner	0%	Renter	0.1%
Seasonal	0.0%	Other	2.4%	# V Rent	440
				#V Owner	31

Homeownership Rate by Race/Ethnicity

Black	31.4%	White	50.4%
Asian	58.3%	Other or Multiracial	50.9%
Am. Indian	100.0%	Hispanic	52.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Pontiac-Northeast

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

-4.6%
6,731

Partnership

4.8%
520,393

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
0.80	--	--
\$35,677	--	2.5%
\$57,190	--	12.4%
\$25,252	--	6.7%
\$68,971	--	36.7%
\$762	--	-2.0%
\$30,480	--	--
\$22,990	--	--
2,345	35%	-6.6%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
177	2.4%	-54.4%
0	0.0%	NA
31	0.4%	244.4%
440	5.9%	112.6%
1,226	16.6%	--
496	6.7%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	45	304	348
Market supply (vacant on market, adjusted for age)	26	295	321
5 year Market production goals (based on 75K units)	18	8	26
1 year Market production goals (based on 15K units)	4	2	5
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Pontiac-Northeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	143	Total Amt/App	\$112,972	% Approved	65.7%
Total Conventional Apps	85	Conventional Amt/App	\$107,706	% Conv Apprvd	72.9%
Total Assisted Apps	58	Assisted Amt/App	\$120,690	% Asst Apprvd	55.2%
Applications by Race: White					
Total Apps	69	Total Amt/App	\$104,275	% Positive	72.5%
Total Conventional Apps	49	Conventional Amt/App	\$99,898	% Conv Positive	77.6%
Total Assisted Apps	20	Assisted Amt/App	\$115,000	% Asst Positive	60.0%
Applications by Race: Black					
Total Apps	36	Total Amt/App	\$124,444	% Positive	56%
Total Conventional Apps	10	Conventional Amt/App	\$140,000	% Conv Positive	70.0%
Total Assisted Apps	26	Assisted Amt/App	\$118,462	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$79,000	% Positive	60.0%
Total Conventional Apps	4	Conventional Amt/App	\$70,000	% Conv Positive	75.0%
Total Assisted Apps	1	Assisted Amt/App	\$115,000	% Asst Positive	0.0%
Applications by Race: Native American					
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: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$65,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$65,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	30	Total Amt/App	\$127,667	% Positive	60.0%
Total Conventional Apps	19	Conventional Amt/App	\$122,368	% Conv Positive	57.9%
Total Assisted Apps	11	Assisted Amt/App	\$136,818	% Asst Positive	63.6%
Applications by Ethnicity: Hispanic					
Total Apps	23	Total Amt/App	\$117,609	% Positive	73.9%
Total Conventional Apps	17	Conventional Amt/App	\$117,353	% Conv Positive	82.4%
Total Assisted Apps	6	Assisted Amt/App	\$118,333	% Asst Positive	50.0%

Pontiac-Southwest

Population

5,856

Households

2,657

Median HH Income

\$53,488

Owner HH Income

\$75,433

Renter HH Income

\$23,452

Housing Costs

Owner Units

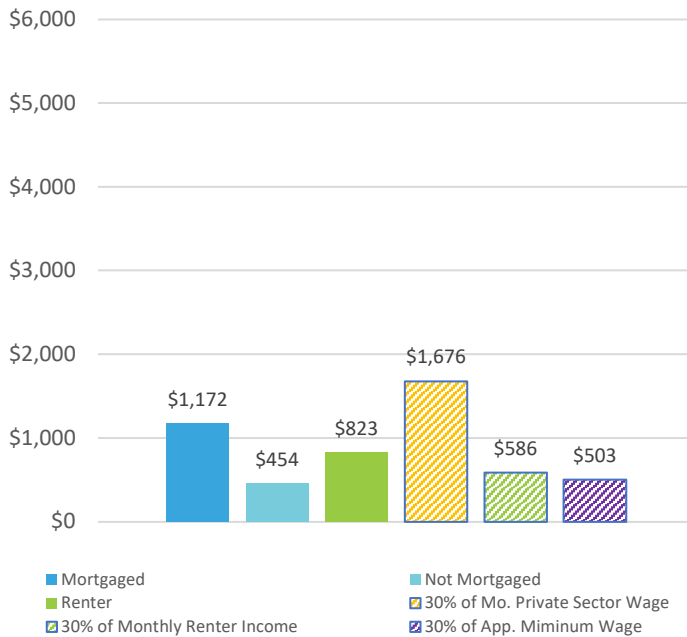
Home Value	\$107,852	2016 Value	\$71,770
Cost M/NM	\$1172/\$454	Value ▲	50.3%
\$35,951 To afford median home			

Renter Units

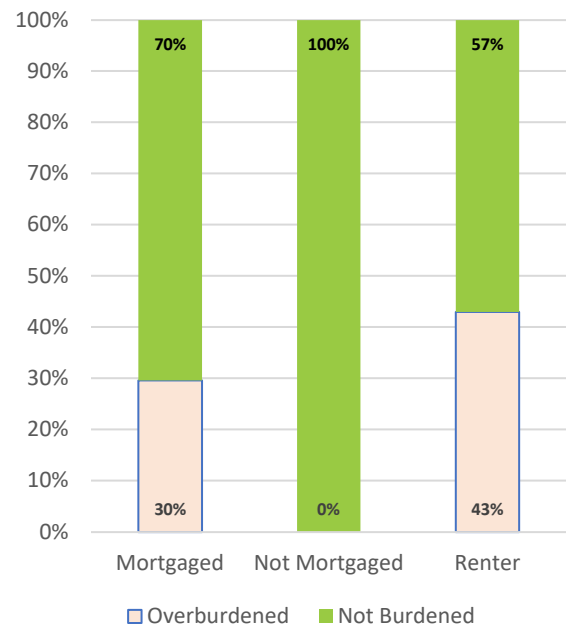
Gross Rent	\$823	2016 Rent	\$935
		Rent ▲	-12.0%
\$32,920 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	2,881	Owner HH	53%	Renter HH	47%		
Median Year Built	1962	% Built Pre-1970	70%				
Median Move Year	2012	% Built After 2010	0%				
Median Rooms	5.5	SF%	71.2%	MM%	12.5%	MF%	13.3%

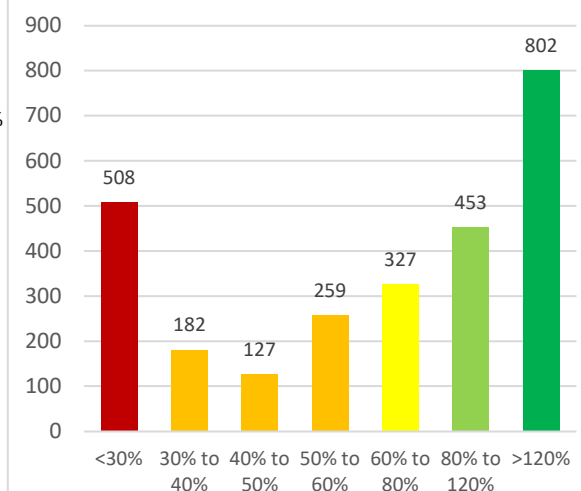
Vacancy Rates

Total	7.8%	Owner	0%	Renter	0%		
Seasonal	1.2%	Other	4.1%	# V Rent	53	#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	60.3%	White	49.7%
Asian	57.4%	Other or Multiracial	26.3%
Am. Indian	100.0%	Hispanic	21.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Pontiac-Southwest

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

11.4%
2,657

Partnership

4.8%
520,393

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
1.25	--	--
\$53,488	--	9.7%
\$75,433	--	30.8%
\$23,452	--	-38.0%
\$107,852	--	50.3%
\$823	--	-12.0%
\$32,920	--	--
\$35,951	--	--
827	31%	1.3%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
117	4.1%	-45.1%
34	1.2%	277.8%
0	0.0%	-100.0%
53	1.8%	-23.2%
605	21.0%	--
417	14.5%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Growing

High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	36	116	152
Market supply (vacant on market, adjusted for age)	0	37	37
5 year Market production goals (based on 75K units)	35	76	111
1 year Market production goals (based on 15K units)	7	15	22
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Pontiac-Southwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	99	Total Amt/App	\$162,172	% Approved	67.7%
Total Conventional Apps	69	Conventional Amt/App	\$164,710	% Conv Apprvd	71.0%
Total Assisted Apps	30	Assisted Amt/App	\$156,333	% Asst Apprvd	60.0%
Applications by Race: White					
Total Apps	48	Total Amt/App	\$156,042	% Positive	79.2%
Total Conventional Apps	40	Conventional Amt/App	\$158,250	% Conv Positive	80.0%
Total Assisted Apps	8	Assisted Amt/App	\$145,000	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	24	Total Amt/App	\$170,417	% Positive	54%
Total Conventional Apps	12	Conventional Amt/App	\$179,167	% Conv Positive	66.7%
Total Assisted Apps	12	Assisted Amt/App	\$161,667	% Asst Positive	41.7%
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$181,667	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$181,667	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$135,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$135,000	% Asst Positive	0.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	22	Total Amt/App	\$161,818	% Positive	59.1%
Total Conventional Apps	12	Conventional Amt/App	\$164,167	% Conv Positive	50.0%
Total Assisted Apps	10	Assisted Amt/App	\$159,000	% Asst Positive	70.0%
Applications by Ethnicity: Hispanic					
Total Apps	5	Total Amt/App	\$207,000	% Positive	60.0%
Total Conventional Apps	5	Conventional Amt/App	\$207,000	% Conv Positive	60.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Rochester Hills-Central

Population

13,700

Households

5,335

Median HH Income

\$111,139

Owner HH Income

\$116,583

Renter HH Income

\$60,505

Housing Costs

Owner Units

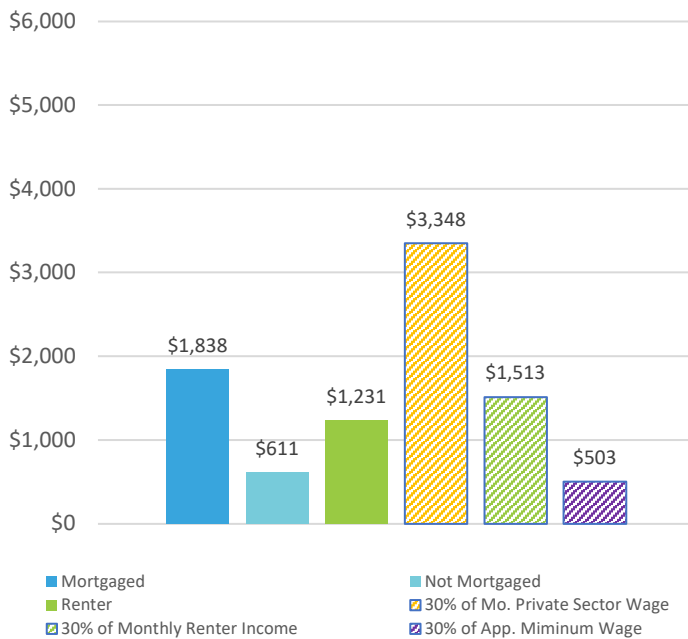
Home Value	\$287,004	2016 Value	\$236,217
Cost M/NM	\$1838/\$611	Value ▲	21.5%
\$95,668 To afford median home			

Renter Units

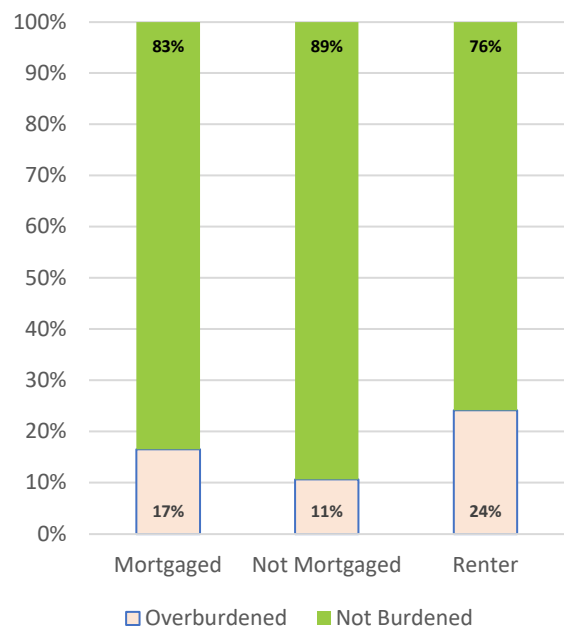
Gross Rent	\$1,231	2016 Rent	\$1,188
		Rent ▲	3.6%
\$49,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,491	Owner HH	85%	Renter HH	15%		
Median Year Built	1981	% Built Pre-1970	29.9%				
Median Move Year	2008	% Built After 2010	4.8%				
Median Rooms	6.8	SF%	80.6%	MM%	16%	MF%	3.4%

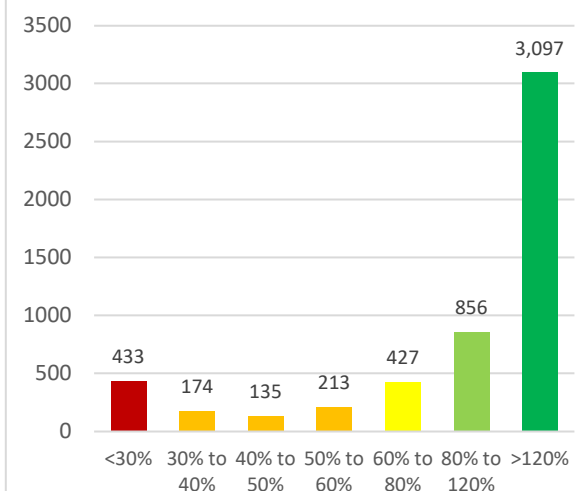
Vacancy Rates

Total	2.8%	Owner	0%	Renter	0%		
Seasonal	0.8%	Other	0.9%	# V Rent	36	#V Owner	9

Homeownership Rate by Race/Ethnicity

Black	95.9%	White	86.7%
Asian	69.6%	Other or Multiracial	82.6%
Am. Indian	0.0%	Hispanic	81.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Rochester Hills-Central

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

6.2%
5,335

Partnership

4.8%
520,393

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
3.33	--	--
\$111,139	--	17.1%
\$116,583	--	11.9%
\$60,505	--	9.8%
\$287,004	--	21.5%
\$1,231	--	3.6%
\$49,240	--	--
\$95,668	--	--
853	16%	-9.0%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
49	0.9%	-41.0%
45	0.8%	-4.3%
9	0.2%	-72.7%
36	0.7%	NA
264	4.8%	--
1,229	22.4%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	88	64	152
Market supply (vacant on market, adjusted for age)	3	5	8
5 year Market production goals (based on 75K units)	82	57	139
1 year Market production goals (based on 15K units)	16	11	28
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Rochester Hills-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	275	Total Amt/App	\$327,545	% Approved	81.5%
Total Conventional Apps	256	Conventional Amt/App	\$330,742	% Conv Apprvd	80.5%
Total Assisted Apps	19	Assisted Amt/App	\$284,474	% Asst Apprvd	94.7%
Applications by Race: White					
Total Apps	165	Total Amt/App	\$311,121	% Positive	83.0%
Total Conventional Apps	149	Conventional Amt/App	\$312,987	% Conv Positive	81.2%
Total Assisted Apps	16	Assisted Amt/App	\$293,750	% Asst Positive	100.0%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$300,000	% Positive	75%
Total Conventional Apps	4	Conventional Amt/App	\$300,000	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	50	Total Amt/App	\$393,000	% Positive	72.0%
Total Conventional Apps	50	Conventional Amt/App	\$393,000	% Conv Positive	72.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$285,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$285,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	52	Total Amt/App	\$321,538	% Positive	86.5%
Total Conventional Apps	50	Conventional Amt/App	\$325,000	% Conv Positive	88.0%
Total Assisted Apps	2	Assisted Amt/App	\$235,000	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	12	Total Amt/App	\$336,667	% Positive	83.3%
Total Conventional Apps	12	Conventional Amt/App	\$336,667	% Conv Positive	83.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Rochester Hills-East

Population

36,931

Households

14,922

Median HH Income

\$98,684

Owner HH Income

\$118,554

Renter HH Income

\$67,078

Housing Costs

Owner Units

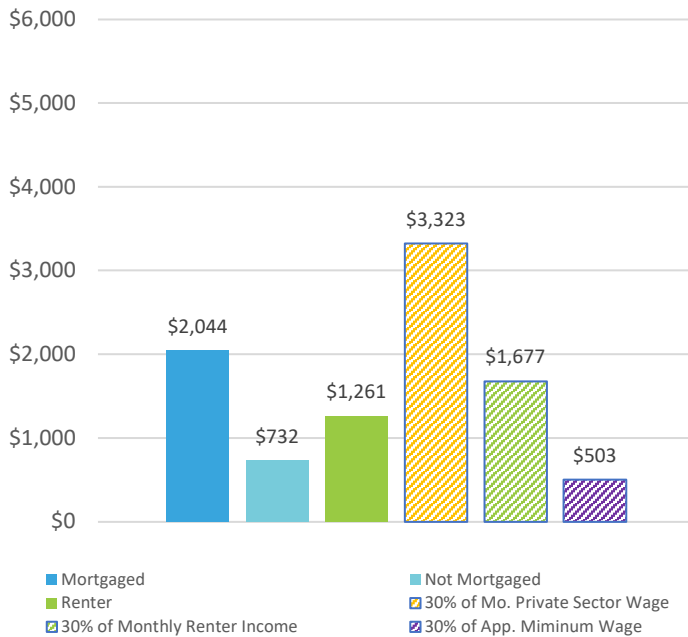
Home Value	\$306,187	2016 Value	\$256,858
Cost M/NM	\$2044/\$732	Value ▲	19.2%
\$102,062 To afford median home			

Renter Units

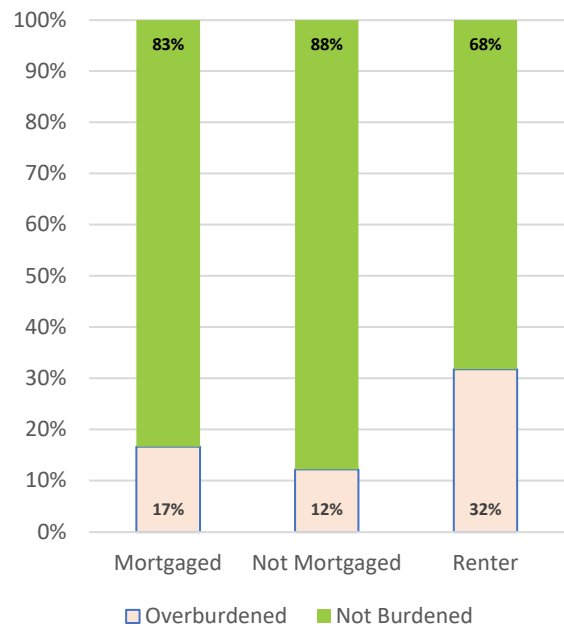
Gross Rent	\$1,261	2016 Rent	\$1,156
		Rent ▲	9.1%
\$50,440 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	16,403	Owner HH	67%	Renter HH	33%		
Median Year Built	1983	% Built Pre-1970		20.3%			
Median Move Year	2013	% Built After 2010		4.9%			
Median Rooms	5.8	SF%	46.6%	MM%	35%	MF%	13.6%

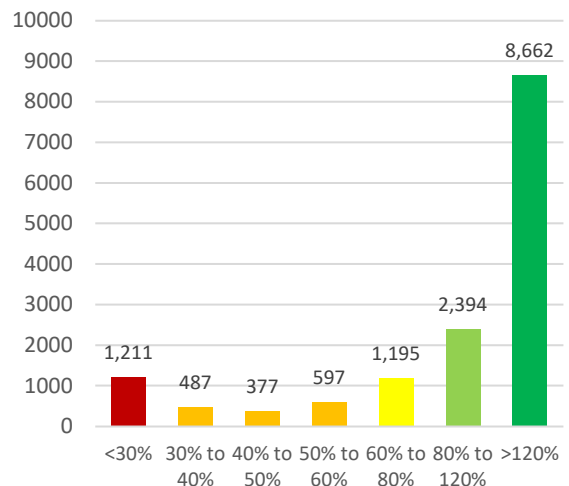
Vacancy Rates

Total	9%	Owner	0%	Renter	0.1%		
Seasonal	0.6%	Other	3.7%	# V Rent	548	# V Owner	83

Homeownership Rate by Race/Ethnicity

Black	27.1%	White	71.0%
Asian	49.6%	Other or Multiracial	62.6%
Am. Indian	100.0%	Hispanic	57.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Rochester Hills-East

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.8%	4.8%
Household Count, 2021	14,922	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.55	--	--	--	--	--
Median Income, 2021	\$98,684	--	18.5%	\$86,275	--	11.9%
Median owner income, 2021	\$118,554	--	7.1%	\$104,646	--	9.7%
Median renter income, 2021	\$67,078	--	32.0%	\$51,535	--	13.7%
Median home value	\$306,187	--	19.2%	\$268,600	--	27.0%
Median gross rent	\$1,261	--	9.1%	\$1,156	--	8.2%
Income needed for median rent	\$50,440	--	--	\$46,240	--	--
Income needed for median value	\$102,062	--	--	\$89,533	--	--
Overburdened households	3,064	21%	-24.9%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	615	3.7%	270.5%	11,855	2.2%	-7.1%
Seasonal vacancy	105	0.6%	-61.3%	4,100	0.8%	-31.8%
For-Sale vacancy	83	0.5%	-22.4%	2,846	0.5%	-27.4%
For-Rent vacancy	548	3.3%	100.0%	9,160	1.7%	15.0%
Homes built pre-1940	816	5.0%	--	42,258	7.9%	--
Homes built post-1990	6,206	37.8%	--	151,915	28.5%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	234	346	580
Market supply (vacant on market, adjusted for age)	18	108	126
5 year Market production goals (based on 75K units)	209	229	438
1 year Market production goals (based on 15K units)	42	46	88
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Rochester Hills-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	653	Total Amt/App	\$349,150	% Approved	79.3%
Total Conventional Apps	627	Conventional Amt/App	\$351,459	% Conv Apprvd	79.1%
Total Assisted Apps	26	Assisted Amt/App	\$293,462	% Asst Apprvd	84.6%
Applications by Race: White					
Total Apps	447	Total Amt/App	\$350,660	% Positive	81.9%
Total Conventional Apps	432	Conventional Amt/App	\$353,681	% Conv Positive	81.9%
Total Assisted Apps	15	Assisted Amt/App	\$263,667	% Asst Positive	80.0%
Applications by Race: Black					
Total Apps	6	Total Amt/App	\$256,667	% Positive	83%
Total Conventional Apps	4	Conventional Amt/App	\$215,000	% Conv Positive	75.0%
Total Assisted Apps	2	Assisted Amt/App	\$340,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	88	Total Amt/App	\$367,955	% Positive	69.3%
Total Conventional Apps	88	Conventional Amt/App	\$367,955	% Conv Positive	69.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$1,805,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$1,805,000	% 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	102	Total Amt/App	\$325,196	% Positive	76.5%
Total Conventional Apps	94	Conventional Amt/App	\$324,894	% Conv Positive	75.5%
Total Assisted Apps	8	Assisted Amt/App	\$328,750	% Asst Positive	87.5%
Applications by Ethnicity: Hispanic					
Total Apps	33	Total Amt/App	\$307,727	% Positive	81.8%
Total Conventional Apps	31	Conventional Amt/App	\$308,548	% Conv Positive	80.6%
Total Assisted Apps	2	Assisted Amt/App	\$295,000	% Asst Positive	100.0%

Rochester Hills-North

Population

19,246

Households

6,722

Median HH Income

\$152,337

Owner HH Income

\$159,932

Renter HH Income

\$43,791

Housing Costs

Owner Units

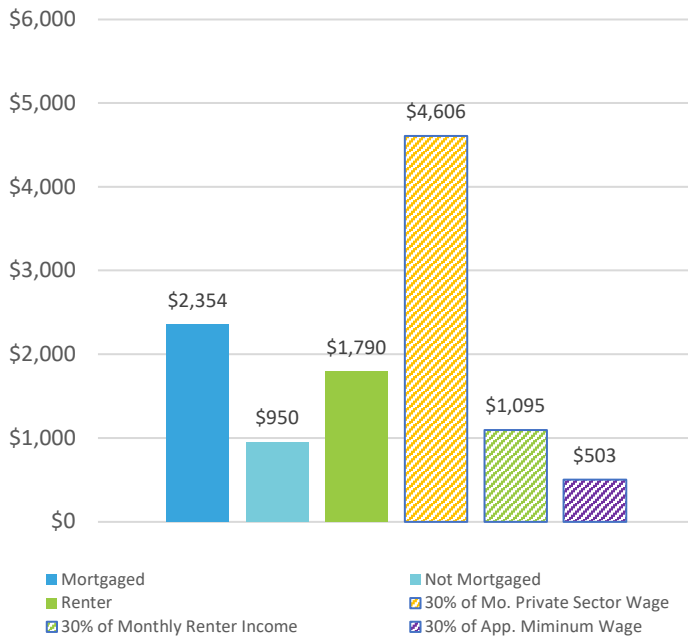
Home Value	\$415,611	2016 Value	\$393,551
Cost M/NM	\$2354/\$950	Value ▲	5.6%
\$138,537 To afford median home			

Renter Units

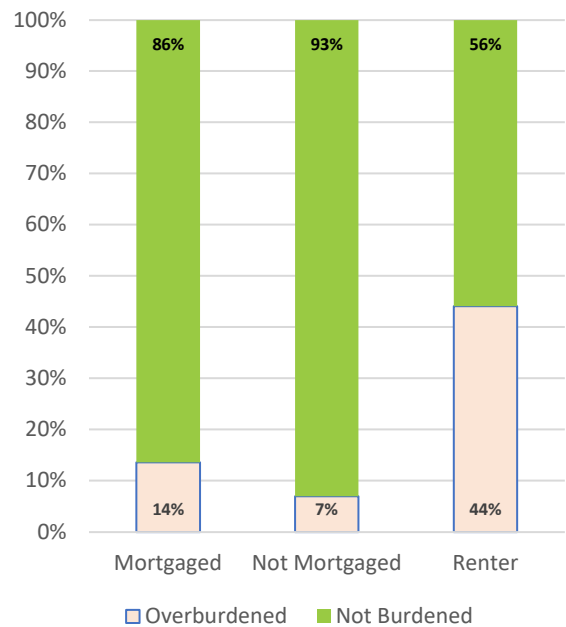
Gross Rent	\$1,790	2016 Rent	\$1,734
		Rent ▲	3.2%
\$71,600 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,113	Owner HH	95%	Renter HH	5%
Median Year Built	1991	% Built Pre-1970		18.5%	
Median Move Year	2009	% Built After 2010		10.7%	
Median Rooms	8.4	SF%	90.7%	MM%	7.4%
				MF%	1.9%

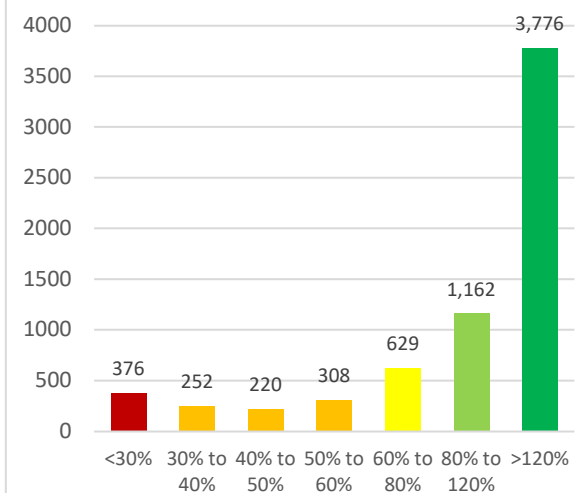
Vacancy Rates

Total	5.5%	Owner	0%	Renter	0.1%
Seasonal	1.8%	Other	1.5%	# V Rent	28
				#V Owner	65

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	95.3%
Asian	95.7%	Other or Multiracial	89.9%
Am. Indian	100.0%	Hispanic	77.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Rochester Hills-North

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

9.6%
6,722

Partnership

4.8%
520,393

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
4.82	--	--
\$152,337	--	7.6%
\$159,932	--	11.4%
\$43,791	--	-54.2%
\$415,611	--	5.6%
\$1,790	--	3.2%
\$71,600	--	--
\$138,537	--	--
903	13%	-20.4%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
108	1.5%	77.0%
128	1.8%	166.7%
65	0.9%	16.1%
28	0.4%	-62.7%
312	4.4%	--
4,261	59.9%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	137	10	147
Market supply (vacant on market, adjusted for age)	12	8	20
5 year Market production goals (based on 75K units)	121	2	123
1 year Market production goals (based on 15K units)	24	0	25
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Rochester Hills-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	451	Total Amt/App	\$480,809	% Approved	78.7%
Total Conventional Apps	423	Conventional Amt/App	\$488,712	% Conv Apprvd	78.7%
Total Assisted Apps	28	Assisted Amt/App	\$361,429	% Asst Apprvd	78.6%
Applications by Race: White					
Total Apps	327	Total Amt/App	\$474,817	% Positive	81.7%
Total Conventional Apps	308	Conventional Amt/App	\$483,409	% Conv Positive	82.1%
Total Assisted Apps	19	Assisted Amt/App	\$335,526	% Asst Positive	73.7%
Applications by Race: Black					
Total Apps	7	Total Amt/App	\$475,000	% Positive	86%
Total Conventional Apps	3	Conventional Amt/App	\$451,667	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$492,500	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	43	Total Amt/App	\$499,419	% Positive	69.8%
Total Conventional Apps	43	Conventional Amt/App	\$499,419	% Conv Positive	69.8%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$505,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$505,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$365,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$365,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	65	Total Amt/App	\$479,308	% Positive	72.3%
Total Conventional Apps	62	Conventional Amt/App	\$482,419	% Conv Positive	71.0%
Total Assisted Apps	3	Assisted Amt/App	\$415,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	20	Total Amt/App	\$370,500	% Positive	85.0%
Total Conventional Apps	19	Conventional Amt/App	\$372,368	% Conv Positive	84.2%
Total Assisted Apps	1	Assisted Amt/App	\$335,000	% Asst Positive	100.0%

Rochester Hills-West

Population

26,667

Households

9,493

Median HH Income

\$131,452

Owner HH Income

\$139,947

Renter HH Income

\$54,929

Housing Costs

Owner Units

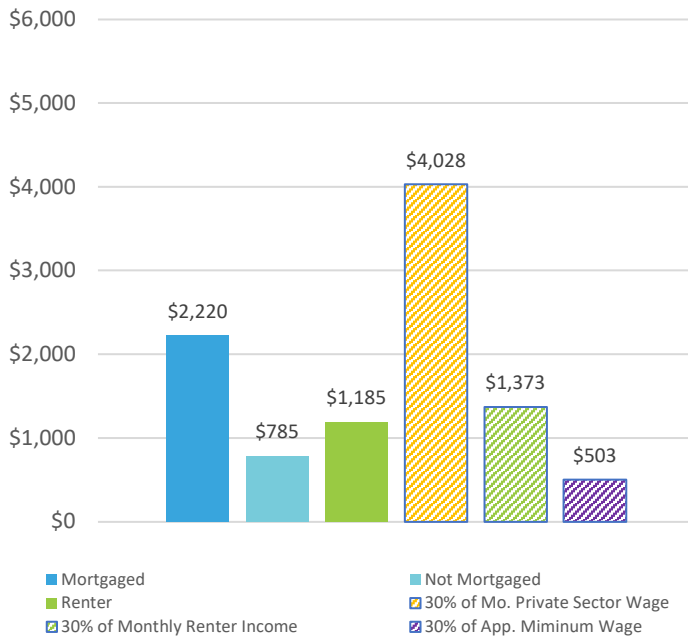
Home Value	\$358,167	2016 Value	\$319,143
Cost M/NM	\$2220/\$785	Value ▲	12.2%
\$119,389 To afford median home			

Renter Units

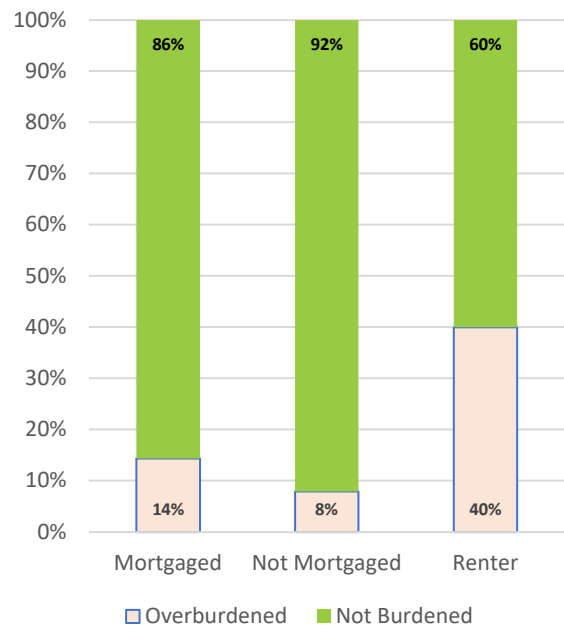
Gross Rent	\$1,185	2016 Rent	\$1,229
		Rent ▲	-3.6%
\$47,400 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,983	Owner HH	87%	Renter HH	13%
Median Year Built	1982	% Built Pre-1970			15.9%
Median Move Year	2007	% Built After 2010			3.3%
Median Rooms	7.9	SF%	79.9%	MM%	7.6%
				MF%	7.1%

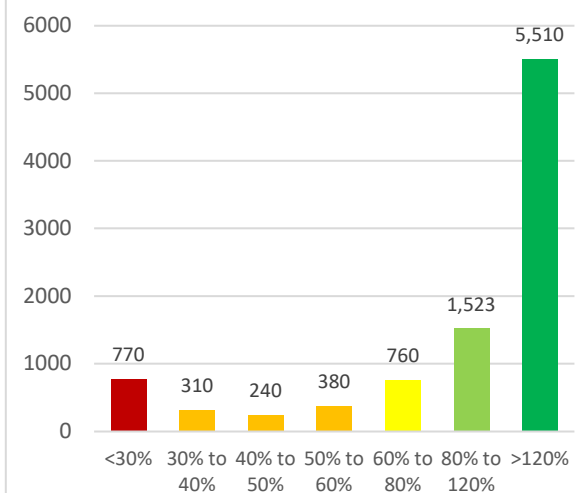
Vacancy Rates

Total	4.9%	Owner	0%	Renter	0.1%
Seasonal	0.4%	Other	1.4%	# V Rent	132
				# V Owner	90

Homeownership Rate by Race/Ethnicity

Black	74.1%	White	88.0%
Asian	82.6%	Other or Multiracial	74.1%
Am. Indian	100.0%	Hispanic	70.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Rochester Hills-West

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.1%	4.8%
Household Count, 2021	9,493	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.15	--	--	--	--	--
Median Income, 2021	\$131,452	--	12.6%	\$86,275	--	11.9%
Median owner income, 2021	\$139,947	--	10.8%	\$104,646	--	9.7%
Median renter income, 2021	\$54,929	--	-12.0%	\$51,535	--	13.7%
Median home value	\$358,167	--	12.2%	\$268,600	--	27.0%
Median gross rent	\$1,185	--	-3.6%	\$1,156	--	8.2%
Income needed for median rent	\$47,400	--	--	\$46,240	--	--
Income needed for median value	\$119,389	--	--	\$89,533	--	--
Overburdened households	1,508	16%	-17.0%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	143	1.4%	40.2%	11,855	2.2%	-7.1%
Seasonal vacancy	36	0.4%	-56.6%	4,100	0.8%	-31.8%
For-Sale vacancy	90	0.9%	55.2%	2,846	0.5%	-27.4%
For-Rent vacancy	132	1.3%	207.0%	9,160	1.7%	15.0%
Homes built pre-1940	79	0.8%	--	42,258	7.9%	--
Homes built post-1990	2,069	20.7%	--	151,915	28.5%	--

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)	146	120	266
Market supply (vacant on market, adjusted for age)	15	17	32
5 year Market production goals (based on 75K units)	127	99	226
1 year Market production goals (based on 15K units)	25	20	45
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Rochester Hills-West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	427	Total Amt/App	\$386,920	% Approved	80.8%
Total Conventional Apps	412	Conventional Amt/App	\$387,961	% Conv Apprvd	80.6%
Total Assisted Apps	15	Assisted Amt/App	\$358,333	% Asst Apprvd	86.7%
Applications by Race: White					
Total Apps	286	Total Amt/App	\$391,084	% Positive	82.5%
Total Conventional Apps	275	Conventional Amt/App	\$393,982	% Conv Positive	82.2%
Total Assisted Apps	11	Assisted Amt/App	\$318,636	% Asst Positive	90.9%
Applications by Race: Black					
Total Apps	8	Total Amt/App	\$440,000	% Positive	63%
Total Conventional Apps	8	Conventional Amt/App	\$440,000	% Conv Positive	62.5%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	64	Total Amt/App	\$366,094	% Positive	79.7%
Total Conventional Apps	64	Conventional Amt/App	\$366,094	% Conv Positive	79.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	7	Total Amt/App	\$259,286	% Positive	100.0%
Total Conventional Apps	5	Conventional Amt/App	\$253,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$275,000	% 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	57	Total Amt/App	\$386,228	% Positive	77.2%
Total Conventional Apps	54	Conventional Amt/App	\$382,407	% Conv Positive	77.8%
Total Assisted Apps	3	Assisted Amt/App	\$455,000	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	23	Total Amt/App	\$352,826	% Positive	87.0%
Total Conventional Apps	23	Conventional Amt/App	\$352,826	% Conv Positive	87.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Royal Oak-North

Population

27,235

Households

12,678

Median HH Income

\$77,275

Owner HH Income

\$99,009

Renter HH Income

\$49,519

Housing Costs

Owner Units

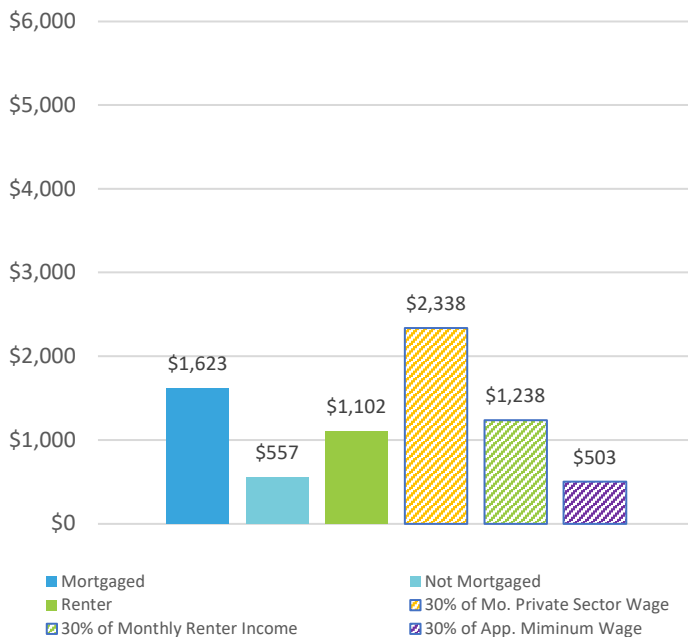
Home Value	\$225,148	2016 Value	\$164,140
Cost M/NM	\$1623/\$557	Value ▲	37.2%
\$75,049 To afford median home			

Renter Units

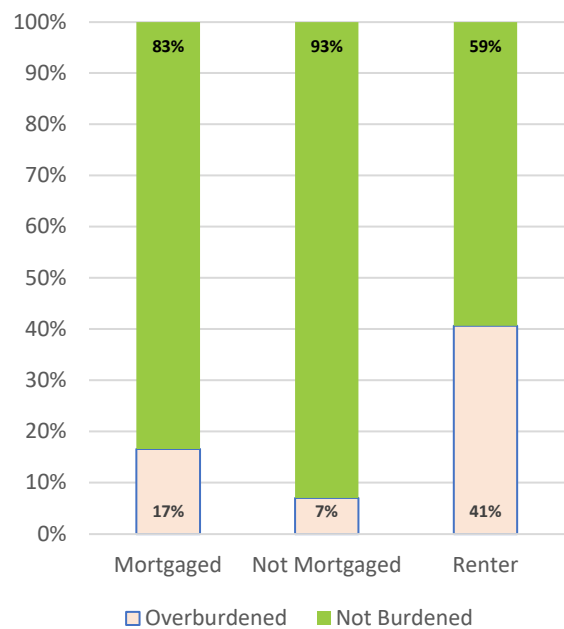
Gross Rent	\$1,102	2016 Rent	\$945
		Rent ▲	16.6%
\$44,080 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,402	Owner HH	63%	Renter HH	37%		
Median Year Built	1961	% Built Pre-1970	67.5%				
Median Move Year	2011	% Built After 2010	1.7%				
Median Rooms	5.3	SF%	66.8%	MM%	18.8%	MF%	14%

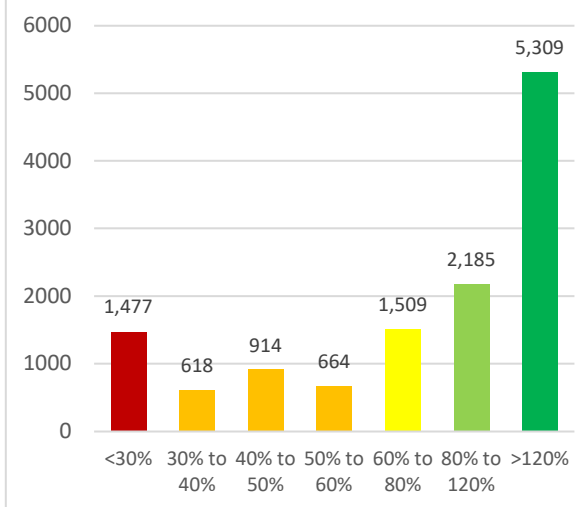
Vacancy Rates

Total	5.4%	Owner	0%	Renter	0.1%		
Seasonal	0.4%	Other	2.2%	# V Rent	268	# V Owner	13

Homeownership Rate by Race/Ethnicity

Black	3.8%	White	71.3%
Asian	43.4%	Other or Multiracial	40.2%
Am. Indian	0.0%	Hispanic	49.2%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Royal Oak-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.2%	4.8%
Household Count, 2021	12,678	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.61	--	--	--	--	--
Median Income, 2021	\$77,275	--	13.8%	\$86,275	--	11.9%
Median owner income, 2021	\$99,009	--	15.8%	\$104,646	--	9.7%
Median renter income, 2021	\$49,519	--	25.1%	\$51,535	--	13.7%
Median home value	\$225,148	--	37.2%	\$268,600	--	27.0%
Median gross rent	\$1,102	--	16.6%	\$1,156	--	8.2%
Income needed for median rent	\$44,080	--	--	\$46,240	--	--
Income needed for median value	\$75,049	--	--	\$89,533	--	--
Overburdened households	2,976	23%	-16.0%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	299	2.2%	269.1%	11,855	2.2%	-7.1%
Seasonal vacancy	56	0.4%	-44.0%	4,100	0.8%	-31.8%
For-Sale vacancy	13	0.1%	-90.5%	2,846	0.5%	-27.4%
For-Rent vacancy	268	2.0%	18.1%	9,160	1.7%	15.0%
Homes built pre-1940	686	5.1%	--	42,258	7.9%	--
Homes built post-1990	1,149	8.6%	--	151,915	28.5%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	209	316	525
Market supply (vacant on market, adjusted for age)	11	110	121
5 year Market production goals (based on 75K units)	191	199	390
1 year Market production goals (based on 15K units)	38	40	78
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Royal Oak-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	586	Total Amt/App	\$262,423	% Approved	83.8%
Total Conventional Apps	518	Conventional Amt/App	\$265,251	% Conv Apprvd	85.5%
Total Assisted Apps	68	Assisted Amt/App	\$240,882	% Asst Apprvd	70.6%
Applications by Race: White					
Total Apps	431	Total Amt/App	\$267,158	% Positive	86.8%
Total Conventional Apps	387	Conventional Amt/App	\$268,876	% Conv Positive	87.9%
Total Assisted Apps	44	Assisted Amt/App	\$252,045	% Asst Positive	77.3%
Applications by Race: Black					
Total Apps	22	Total Amt/App	\$195,455	% Positive	64%
Total Conventional Apps	13	Conventional Amt/App	\$198,077	% Conv Positive	76.9%
Total Assisted Apps	9	Assisted Amt/App	\$191,667	% Asst Positive	44.4%
Applications by Race: Asian					
Total Apps	33	Total Amt/App	\$232,879	% Positive	75.8%
Total Conventional Apps	32	Conventional Amt/App	\$230,000	% Conv Positive	75.0%
Total Assisted Apps	1	Assisted Amt/App	\$325,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$255,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$255,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	89	Total Amt/App	\$266,348	% Positive	78.7%
Total Conventional Apps	76	Conventional Amt/App	\$272,237	% Conv Positive	81.6%
Total Assisted Apps	13	Assisted Amt/App	\$231,923	% Asst Positive	61.5%
Applications by Ethnicity: Hispanic					
Total Apps	17	Total Amt/App	\$255,000	% Positive	76.5%
Total Conventional Apps	16	Conventional Amt/App	\$254,375	% Conv Positive	75.0%
Total Assisted Apps	1	Assisted Amt/App	\$265,000	% Asst Positive	100.0%

Royal Oak-Northwest

Population

21,434

Households

11,371

Median HH Income

\$77,600

Owner HH Income

\$86,468

Renter HH Income

\$58,926

Housing Costs

Owner Units

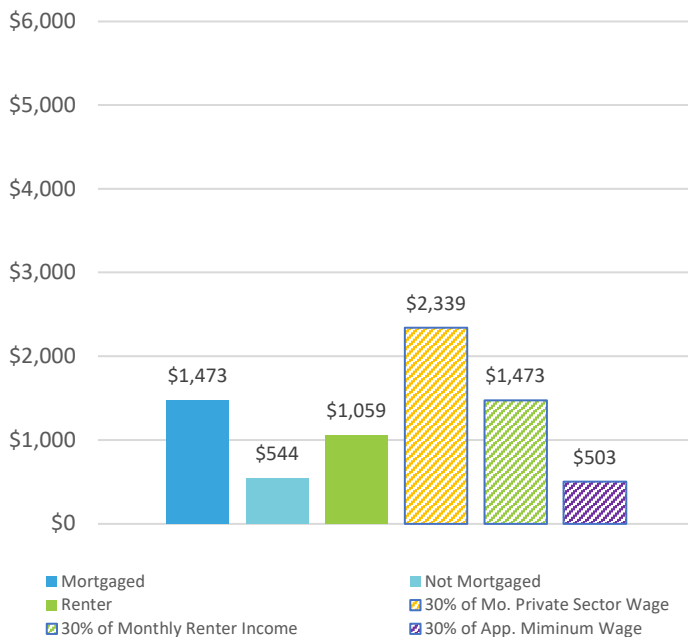
Home Value	\$208,626	2016 Value	\$160,574
Cost M/NM	\$1473/\$544	Value ▲	29.9%
\$69,542 To afford median home			

Renter Units

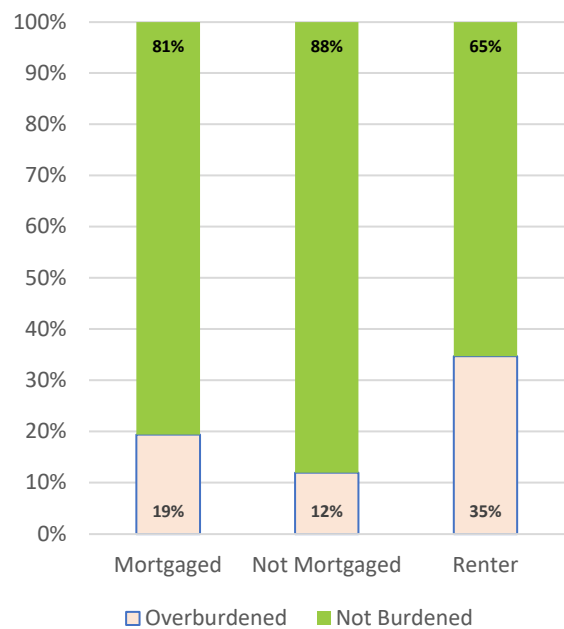
Gross Rent	\$1,059	2016 Rent	\$945
		Rent ▲	12.0%
\$42,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,928	Owner HH	64%	Renter HH	36%
Median Year Built	1960	% Built Pre-1970		69.2%	
Median Move Year	2012	% Built After 2010		4.2%	
Median Rooms	5.2	SF%	62.3%	MM%	20.6%
				MF%	16.8%

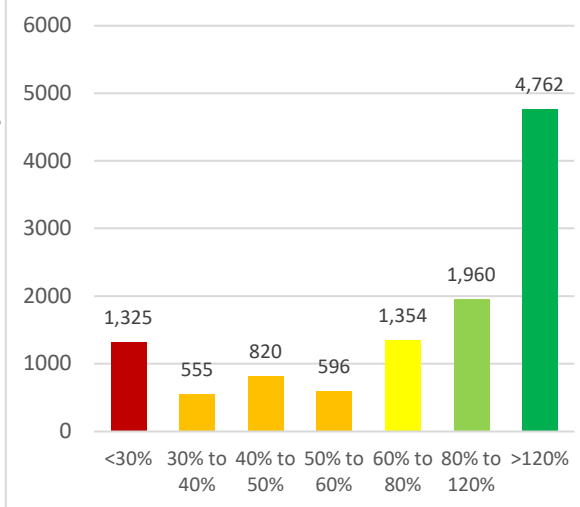
Vacancy Rates

Total	4.7%	Owner	0%	Renter	0%
Seasonal	0.1%	Other	2.3%	# V Rent	117
				#V Owner	68

Homeownership Rate by Race/Ethnicity

Black	9.7%	White	68.7%
Asian	22.8%	Other or Multiracial	55.8%
Am. Indian	0.0%	Hispanic	29.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Royal Oak-Northwest

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

5.3%
11,371

Partnership

4.8%
520,393

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
2.42	--	--
\$77,600	--	22.9%
\$86,468	--	16.2%
\$58,926	--	22.0%
\$208,626	--	29.9%
\$1,059	--	12.0%
\$42,360	--	--
\$69,542	--	--
2,648	23%	3.4%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
271	2.3%	182.3%
9	0.1%	-81.3%
68	0.6%	-15.0%
117	1.0%	-56.3%
984	8.2%	--
1,199	10.1%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	177	353	531
Market supply (vacant on market, adjusted for age)	57	52	108
5 year Market production goals (based on 75K units)	116	291	407
1 year Market production goals (based on 15K units)	23	58	81
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Royal Oak-Northwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	568	Total Amt/App	\$225,669	% Approved	85.2%
Total Conventional Apps	523	Conventional Amt/App	\$224,063	% Conv Apprvd	86.0%
Total Assisted Apps	45	Assisted Amt/App	\$244,333	% Asst Apprvd	75.6%
Applications by Race: White					
Total Apps	445	Total Amt/App	\$229,764	% Positive	86.3%
Total Conventional Apps	413	Conventional Amt/App	\$228,438	% Conv Positive	87.2%
Total Assisted Apps	32	Assisted Amt/App	\$246,875	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	17	Total Amt/App	\$212,647	% Positive	88%
Total Conventional Apps	16	Conventional Amt/App	\$208,750	% Conv Positive	87.5%
Total Assisted Apps	1	Assisted Amt/App	\$275,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	24	Total Amt/App	\$190,000	% Positive	70.8%
Total Conventional Apps	22	Conventional Amt/App	\$185,909	% Conv Positive	72.7%
Total Assisted Apps	2	Assisted Amt/App	\$235,000	% Asst Positive	50.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$170,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$170,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$225,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$225,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	72	Total Amt/App	\$212,639	% Positive	80.6%
Total Conventional Apps	63	Conventional Amt/App	\$210,397	% Conv Positive	81.0%
Total Assisted Apps	9	Assisted Amt/App	\$228,333	% Asst Positive	77.8%
Applications by Ethnicity: Hispanic					
Total Apps	13	Total Amt/App	\$213,462	% Positive	69.2%
Total Conventional Apps	9	Conventional Amt/App	\$201,667	% Conv Positive	66.7%
Total Assisted Apps	4	Assisted Amt/App	\$240,000	% Asst Positive	75.0%

Royal Oak-South

Population

29,775

Households

15,272

Median HH Income

\$86,924

Owner HH Income

\$96,176

Renter HH Income

\$71,653

Housing Costs

Owner Units

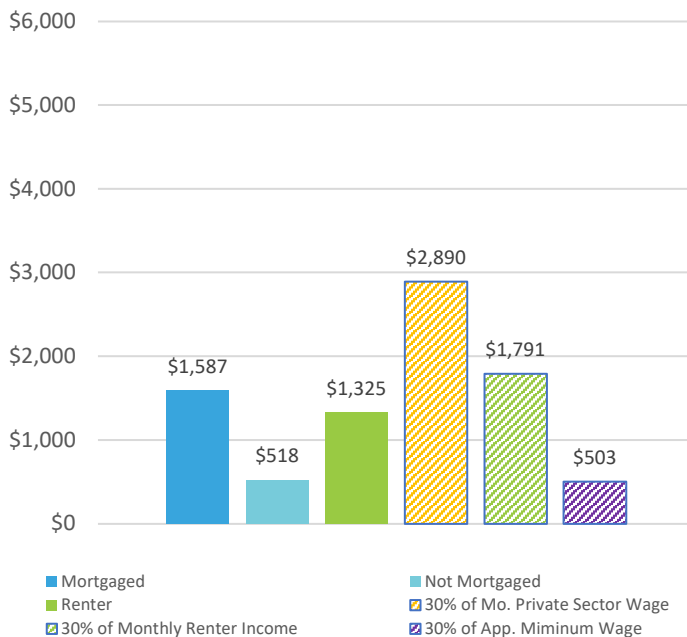
Home Value	\$237,792	2016 Value	\$186,587
Cost M/NM	\$1587/\$518	Value ▲	27.4%
\$79,264 To afford median home			

Renter Units

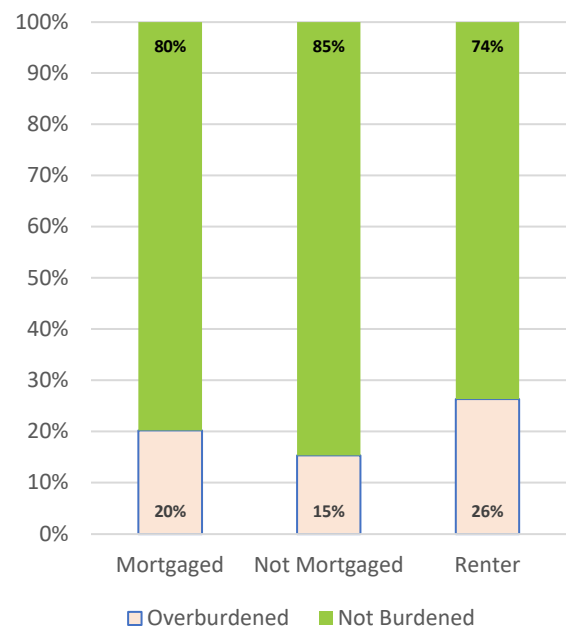
Gross Rent	\$1,325	2016 Rent	\$1,070
		Rent ▲	23.8%
\$53,000 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	16,395	Owner HH	69%	Renter HH	31%
Median Year Built	1952	% Built Pre-1970			74.9%
Median Move Year	2014	% Built After 2010			4.2%
Median Rooms	5.5	SF%	73%	MM%	13.9%
				MF%	12.5%

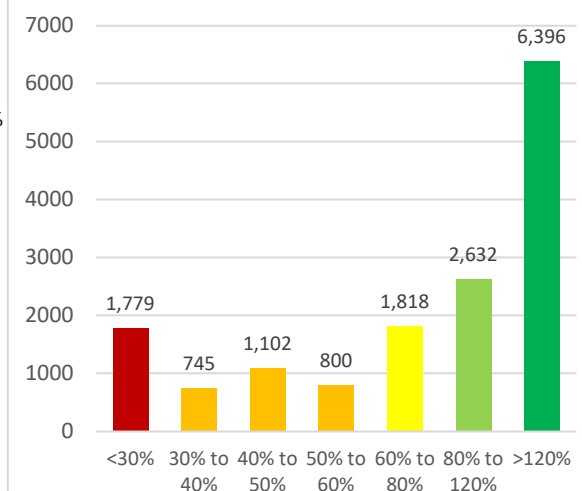
Vacancy Rates

Total	6.8%	Owner	0%	Renter	0.1%
Seasonal	0.5%	Other	1.9%	# V Rent	419
				#V Owner	153

Homeownership Rate by Race/Ethnicity

Black	31.1%	White	70.6%
Asian	80.6%	Other or Multiracial	59.2%
Am. Indian	100.0%	Hispanic	46.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Royal Oak-South

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

3.0%
15,272

Partnership

4.8%
520,393

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
2.76	--	--
\$86,924	--	15.9%
\$96,176	--	10.0%
\$71,653	--	28.2%
\$237,792	--	27.4%
\$1,325	--	23.8%
\$53,000	--	--
\$79,264	--	--
3,233	21%	-13.6%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
311	1.9%	3.7%
83	0.5%	-30.3%
153	0.9%	-5.6%
419	2.6%	598.3%
4,147	25.3%	--
2,216	13.5%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	316	433	749
Market supply (vacant on market, adjusted for age)	126	252	379
5 year Market production goals (based on 75K units)	183	175	358
1 year Market production goals (based on 15K units)	37	35	72
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Royal Oak-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,049	Total Amt/App	\$284,886	% Approved	84.7%
Total Conventional Apps	953	Conventional Amt/App	\$289,113	% Conv Apprvd	85.1%
Total Assisted Apps	96	Assisted Amt/App	\$242,917	% Asst Apprvd	80.2%
Applications by Race: White					
Total Apps	811	Total Amt/App	\$279,118	% Positive	87.2%
Total Conventional Apps	736	Conventional Amt/App	\$283,166	% Conv Positive	88.0%
Total Assisted Apps	75	Assisted Amt/App	\$239,400	% Asst Positive	78.7%
Applications by Race: Black					
Total Apps	21	Total Amt/App	\$247,857	% Positive	86%
Total Conventional Apps	15	Conventional Amt/App	\$269,000	% Conv Positive	86.7%
Total Assisted Apps	6	Assisted Amt/App	\$195,000	% Asst Positive	83.3%
Applications by Race: Asian					
Total Apps	43	Total Amt/App	\$315,000	% Positive	83.7%
Total Conventional Apps	42	Conventional Amt/App	\$314,286	% Conv Positive	83.3%
Total Assisted Apps	1	Assisted Amt/App	\$345,000	% 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	2	Total Amt/App	\$310,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$310,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	146	Total Amt/App	\$297,534	% Positive	71.2%
Total Conventional Apps	135	Conventional Amt/App	\$300,259	% Conv Positive	69.6%
Total Assisted Apps	11	Assisted Amt/App	\$264,091	% Asst Positive	90.9%
Applications by Ethnicity: Hispanic					
Total Apps	29	Total Amt/App	\$273,621	% Positive	86.2%
Total Conventional Apps	24	Conventional Amt/App	\$258,333	% Conv Positive	87.5%
Total Assisted Apps	5	Assisted Amt/App	\$347,000	% Asst Positive	80.0%

South Lyon

Population

24,767

Households

9,497

Median HH Income

\$93,933

Owner HH Income

\$110,438

Renter HH Income

\$31,101

Housing Costs

Owner Units

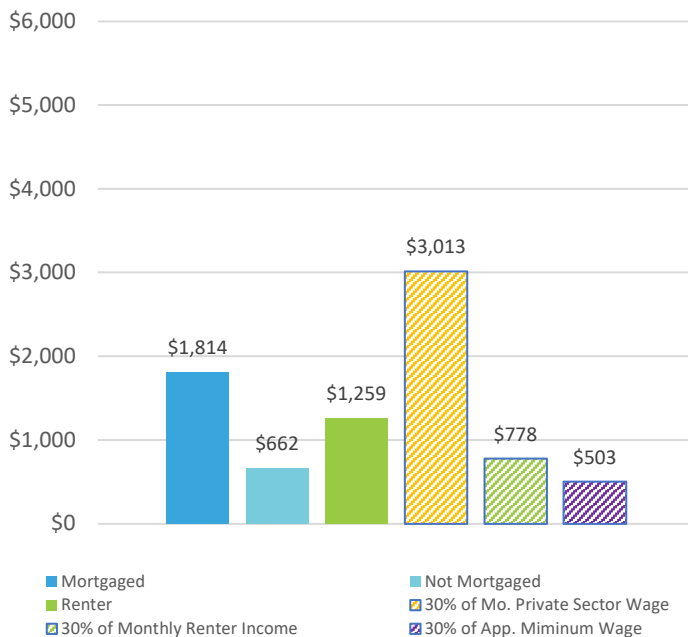
Home Value	\$259,276	2016 Value	\$216,938
Cost M/NM	\$1814/\$662	Value ▲	19.5%
\$86,425 To afford median home			

Renter Units

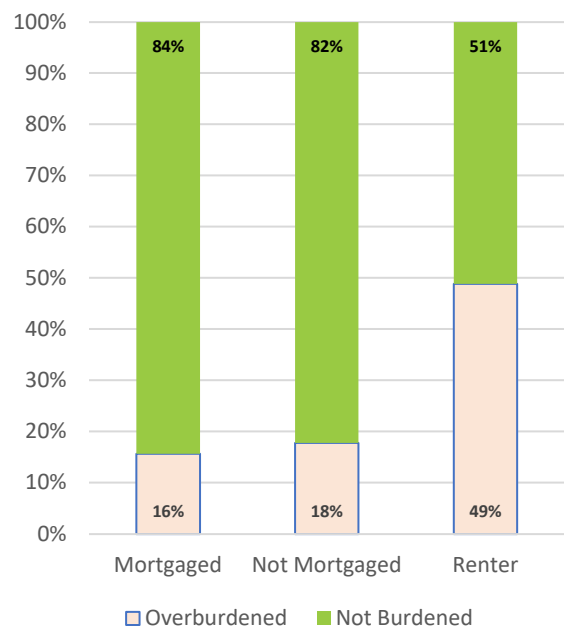
Gross Rent	\$1,259	2016 Rent	\$1,063
		Rent ▲	18.4%
\$50,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,875	Owner HH	83%	Renter HH	17%
Median Year Built	1994	% Built Pre-1970			14.8%
Median Move Year	2012	% Built After 2010			14.9%
Median Rooms	6.2	SF%	64.4%	MM%	19.6%
		MF%			9.2%

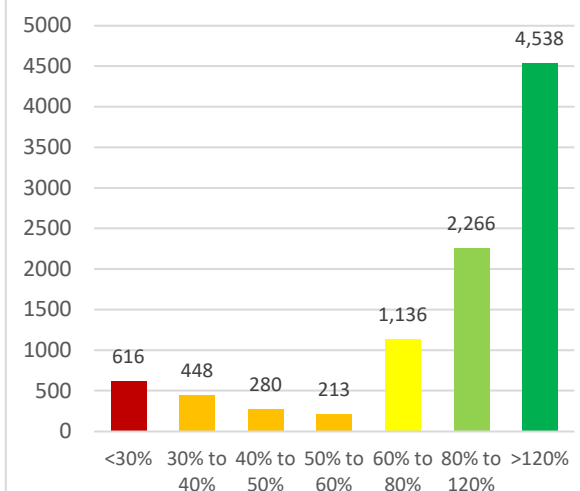
Vacancy Rates

Total	3.8%	Owner	0%	Renter	0.1%
Seasonal	0.4%	Other	1.7%	# V Rent	133
				#V Owner	8

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	84.3%
Asian	93.4%	Other or Multiracial	65.8%
Am. Indian	55.0%	Hispanic	69.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



South Lyon

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	12.2%	4.8%
Household Count, 2021	9,497	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.01	--	--	--	--	--
Median Income, 2021	\$93,933	--	17.5%	\$86,275	--	11.9%
Median owner income, 2021	\$110,438	--	9.1%	\$104,646	--	9.7%
Median renter income, 2021	\$31,101	--	-31.6%	\$51,535	--	13.7%
Median home value	\$259,276	--	19.5%	\$268,600	--	27.0%
Median gross rent	\$1,259	--	18.4%	\$1,156	--	8.2%
Income needed for median rent	\$50,360	--	--	\$46,240	--	--
Income needed for median value	\$86,425	--	--	\$89,533	--	--
Overburdened households	2,074	22%	-1.6%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	164	1.7%	-19.6%	11,855	2.2%	-7.1%
Seasonal vacancy	36	0.4%	-58.1%	4,100	0.8%	-31.8%
For-Sale vacancy	8	0.1%	-92.9%	2,846	0.5%	-27.4%
For-Rent vacancy	133	1.3%	3.9%	9,160	1.7%	15.0%
Homes built pre-1940	358	3.6%	--	42,258	7.9%	--
Homes built post-1990	5,850	59.2%	--	151,915	28.5%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	120	129	249
Market supply (vacant on market, adjusted for age)	1	39	40
5 year Market production goals (based on 75K units)	115	86	202
1 year Market production goals (based on 15K units)	23	17	40
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

South Lyon

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	471	Total Amt/App	\$301,030	% Approved	84.5%
Total Conventional Apps	440	Conventional Amt/App	\$302,409	% Conv Apprvd	84.1%
Total Assisted Apps	31	Assisted Amt/App	\$281,452	% Asst Apprvd	90.3%
Applications by Race: White					
Total Apps	345	Total Amt/App	\$285,986	% Positive	87.8%
Total Conventional Apps	319	Conventional Amt/App	\$286,442	% Conv Positive	87.5%
Total Assisted Apps	26	Assisted Amt/App	\$280,385	% Asst Positive	92.3%
Applications by Race: Black					
Total Apps	14	Total Amt/App	\$355,000	% Positive	57%
Total Conventional Apps	11	Conventional Amt/App	\$373,182	% Conv Positive	54.5%
Total Assisted Apps	3	Assisted Amt/App	\$288,333	% Asst Positive	66.7%
Applications by Race: Asian					
Total Apps	49	Total Amt/App	\$395,000	% Positive	79.6%
Total Conventional Apps	48	Conventional Amt/App	\$395,625	% Conv Positive	79.2%
Total Assisted Apps	1	Assisted Amt/App	\$365,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$290,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$290,000	% 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	59	Total Amt/App	\$300,085	% Positive	74.6%
Total Conventional Apps	58	Conventional Amt/App	\$301,724	% Conv Positive	74.1%
Total Assisted Apps	1	Assisted Amt/App	\$205,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$371,364	% Positive	81.8%
Total Conventional Apps	11	Conventional Amt/App	\$371,364	% Conv Positive	81.8%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

South Lyon-East

Population

9,513

Households

3,243

Median HH Income

\$144,974

Owner HH Income

\$148,727

Renter HH Income

\$55,539

Housing Costs

Owner Units

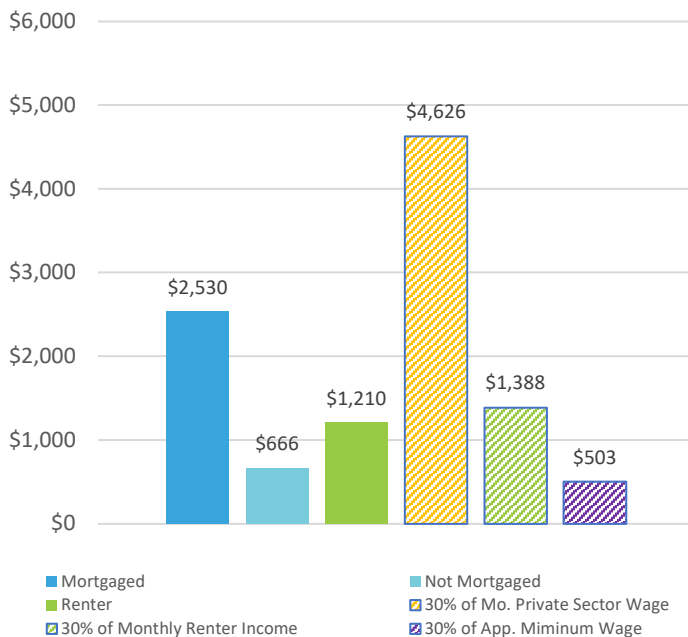
Home Value	\$434,889	2016 Value	\$340,394
Cost M/NM	\$2530/\$666	Value ▲	27.8%
\$144,963 To afford median home			

Renter Units

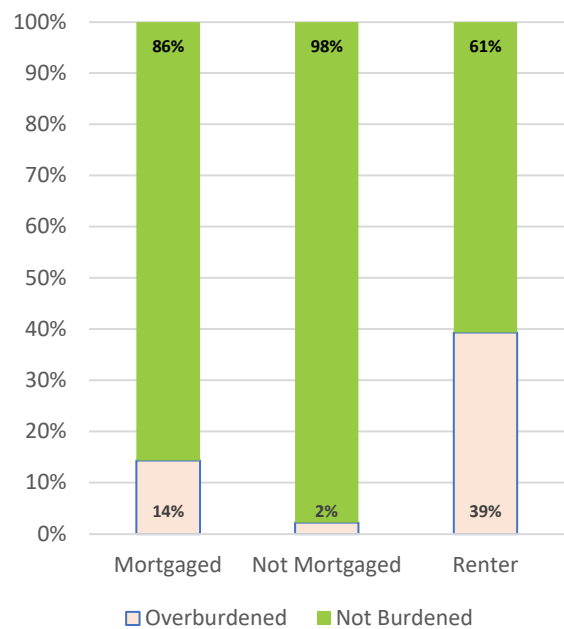
Gross Rent	\$1,210	2016 Rent	\$1,125
		Rent ▲	7.5%
\$48,400 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	3,421	Owner HH	95%	Renter HH	5%
Median Year Built	2003	% Built Pre-1970		15.5%	
Median Move Year	2012	% Built After 2010		35.9%	
Median Rooms	8.1	SF%	89.9%	MM%	4.3%
				MF%	0.4%

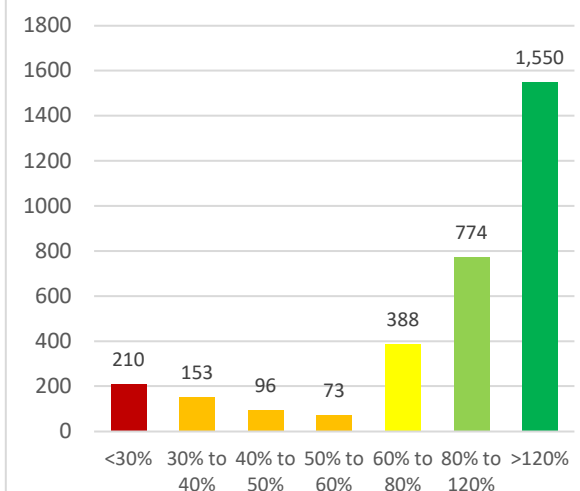
Vacancy Rates

Total	5.2%	Owner	0%	Renter	0%
Seasonal	0.9%	Other	0.6%	# V Rent	0
				#V Owner	81

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	94.0%
Asian	100.0%	Other or Multiracial	100.0%
Am. Indian	0.0%	Hispanic	96.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



South Lyon-East

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	35.9%	4.8%
Household Count, 2021	3,243	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	5.04	--	--	--	--	--
Median Income, 2021	\$144,974	--	26.7%	\$86,275	--	11.9%
Median owner income, 2021	\$148,727	--	19.2%	\$104,646	--	9.7%
Median renter income, 2021	\$55,539	--	5.9%	\$51,535	--	13.7%
Median home value	\$434,889	--	27.8%	\$268,600	--	27.0%
Median gross rent	\$1,210	--	7.5%	\$1,156	--	8.2%
Income needed for median rent	\$48,400	--	--	\$46,240	--	--
Income needed for median value	\$144,963	--	--	\$89,533	--	--
Overburdened households	384	12%	-23.0%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	20	0.6%	-76.7%	11,855	2.2%	-7.1%
Seasonal vacancy	31	0.9%	-27.9%	4,100	0.8%	-31.8%
For-Sale vacancy	81	2.4%	406.3%	2,846	0.5%	-27.4%
For-Rent vacancy	0	0.0%	-100.0%	9,160	1.7%	15.0%
Homes built pre-1940	42	1.2%	--	42,258	7.9%	--
Homes built post-1990	2,546	74.4%	--	151,915	28.5%	--

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)	116	7	123
Market supply (vacant on market, adjusted for age)	12	0	12
5 year Market production goals (based on 75K units)	100	6	107
1 year Market production goals (based on 15K units)	20	1	21
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

South Lyon-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	326	Total Amt/App	\$419,049	% Approved	75.8%
Total Conventional Apps	312	Conventional Amt/App	\$420,513	% Conv Apprvd	75.6%
Total Assisted Apps	14	Assisted Amt/App	\$386,429	% Asst Apprvd	78.6%
Applications by Race: White					
Total Apps	194	Total Amt/App	\$413,918	% Positive	78.9%
Total Conventional Apps	182	Conventional Amt/App	\$417,473	% Conv Positive	78.6%
Total Assisted Apps	12	Assisted Amt/App	\$360,000	% Asst Positive	83.3%
Applications by Race: Black					
Total Apps	9	Total Amt/App	\$430,556	% Positive	67%
Total Conventional Apps	8	Conventional Amt/App	\$422,500	% Conv Positive	62.5%
Total Assisted Apps	1	Assisted Amt/App	\$495,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	73	Total Amt/App	\$410,342	% Positive	71.2%
Total Conventional Apps	73	Conventional Amt/App	\$410,342	% Conv Positive	71.2%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$245,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$195,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$295,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$455,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$455,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	41	Total Amt/App	\$452,073	% Positive	75.6%
Total Conventional Apps	40	Conventional Amt/App	\$448,500	% Conv Positive	77.5%
Total Assisted Apps	1	Assisted Amt/App	\$595,000	% Asst Positive	0.0%
Applications by Ethnicity: Hispanic					
Total Apps	6	Total Amt/App	\$388,333	% Positive	66.7%
Total Conventional Apps	6	Conventional Amt/App	\$388,333	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Southfield-Northeast

Population

26,121

Households

10,491

Median HH Income

\$73,110

Owner HH Income

\$84,982

Renter HH Income

\$45,106

Housing Costs

Owner Units

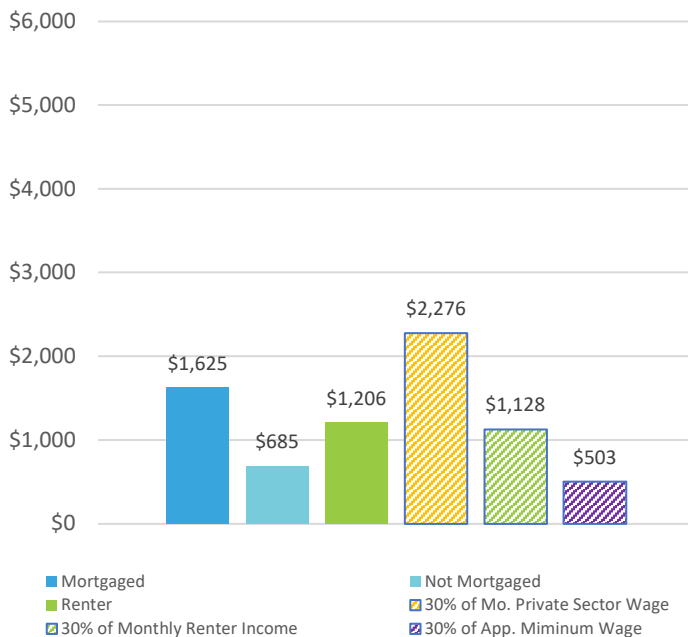
Home Value	\$199,952	2016 Value	\$145,463
Cost M/NM	\$1625/\$685	Value ▲	37.5%
\$66,651 To afford median home			

Renter Units

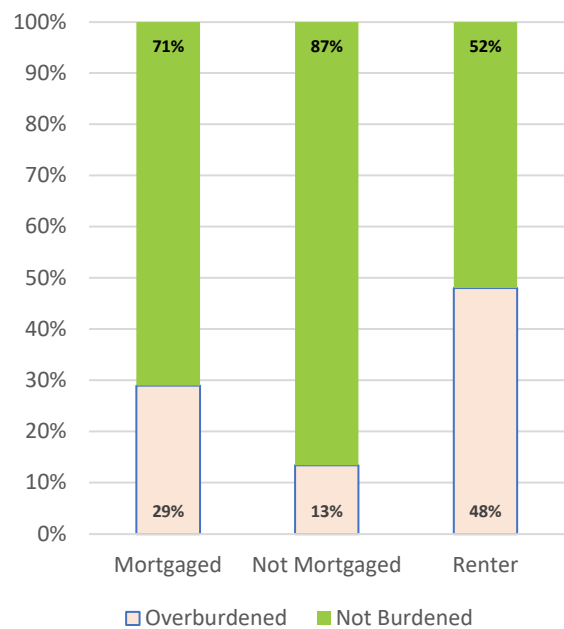
Gross Rent	\$1,206	2016 Rent	\$1,113
		Rent ▲	8.4%
\$48,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,916	Owner HH	73%	Renter HH	27%
Median Year Built	1964	% Built Pre-1970			74.8%
Median Move Year	2008	% Built After 2010			1.4%
Median Rooms	6.6	SF%	77.9%	MM%	12.9%
				MF%	8.9%

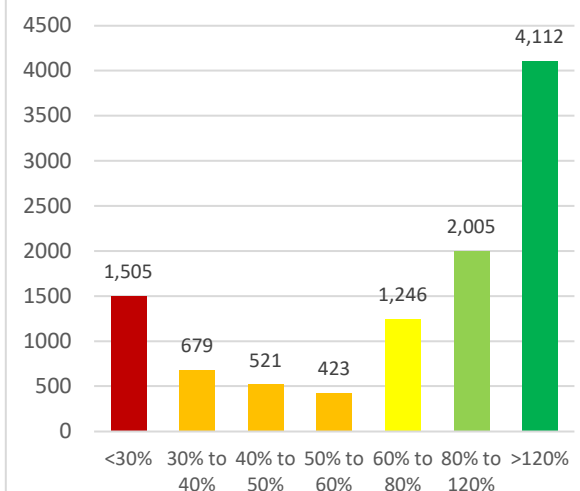
Vacancy Rates

Total	3.9%	Owner	0%	Renter	0%
Seasonal	0.4%	Other	1.8%	# V Rent	104
				#V Owner	30

Homeownership Rate by Race/Ethnicity

Black	72.3%	White	73.8%
Asian	65.3%	Other or Multiracial	74.1%
Am. Indian	35.0%	Hispanic	58.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Southfield-Northeast

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

1.7%
10,491

Partnership

4.8%
520,393

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
2.32	--	--
\$73,110	--	3.3%
\$84,982	--	-1.6%
\$45,106	--	31.8%
\$199,952	--	37.5%
\$1,206	--	8.4%
\$48,240	--	--
\$66,651	--	--
3,272	31%	-7.0%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
192	1.8%	-5.4%
44	0.4%	91.3%
30	0.3%	-47.4%
104	1.0%	-37.0%
461	4.2%	--
686	6.3%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	66	88	154
Market supply (vacant on market, adjusted for age)	24	62	86
5 year Market production goals (based on 75K units)	41	25	65
1 year Market production goals (based on 15K units)	8	5	13
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Southfield-Northeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	497	Total Amt/App	\$219,326	% Approved	76.5%
Total Conventional Apps	341	Conventional Amt/App	\$213,270	% Conv Apprvd	76.5%
Total Assisted Apps	156	Assisted Amt/App	\$232,564	% Asst Apprvd	76.3%
Applications by Race: White					
Total Apps	147	Total Amt/App	\$223,095	% Positive	79.6%
Total Conventional Apps	135	Conventional Amt/App	\$224,185	% Conv Positive	80.0%
Total Assisted Apps	12	Assisted Amt/App	\$210,833	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	245	Total Amt/App	\$213,531	% Positive	76%
Total Conventional Apps	127	Conventional Amt/App	\$197,205	% Conv Positive	78.0%
Total Assisted Apps	118	Assisted Amt/App	\$231,102	% Asst Positive	74.6%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$169,286	% Positive	100.0%
Total Conventional Apps	7	Conventional Amt/App	\$169,286	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$285,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$285,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	86	Total Amt/App	\$227,326	% Positive	69.8%
Total Conventional Apps	62	Conventional Amt/App	\$218,710	% Conv Positive	64.5%
Total Assisted Apps	24	Assisted Amt/App	\$249,583	% Asst Positive	83.3%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$234,000	% Positive	80.0%
Total Conventional Apps	7	Conventional Amt/App	\$222,143	% Conv Positive	85.7%
Total Assisted Apps	3	Assisted Amt/App	\$261,667	% Asst Positive	66.7%

Southfield-Northwest

Population

21,911

Households

10,760

Median HH Income

\$53,018

Owner HH Income

\$94,559

Renter HH Income

\$46,320

Housing Costs

Owner Units

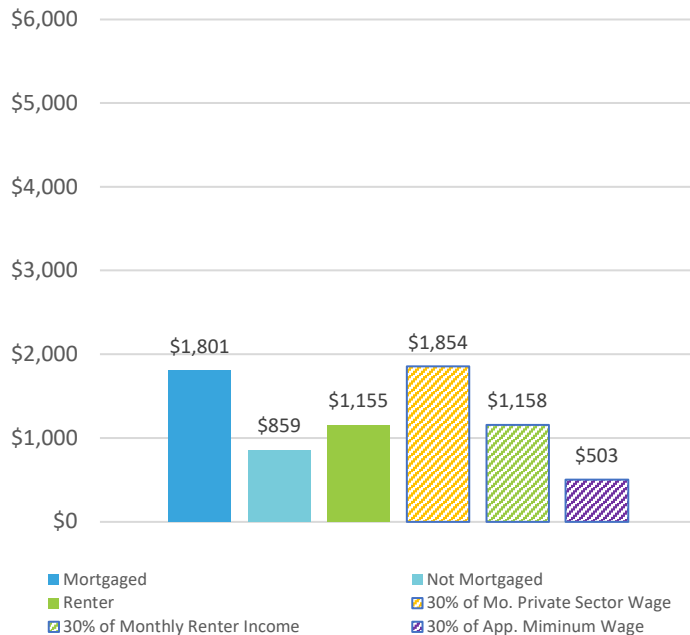
Home Value	\$203,112	2016 Value	\$145,256
Cost M/NM	\$1801/\$859	Value ▲	39.8%
\$67,704 To afford median home			

Renter Units

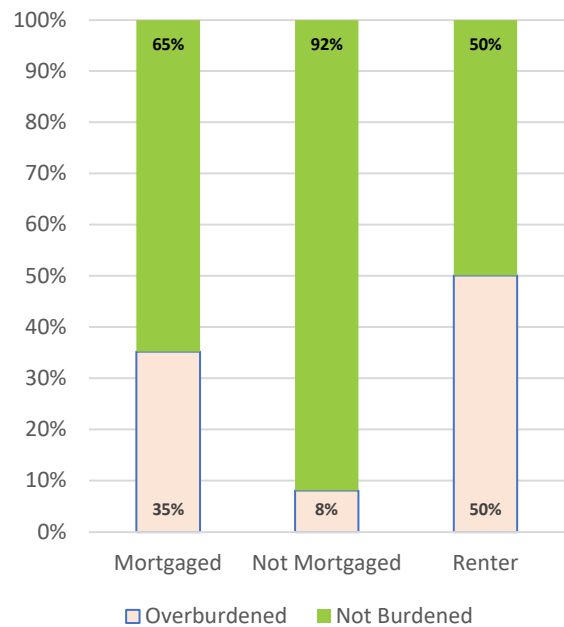
Gross Rent	\$1,155	2016 Rent	\$1,100
		Rent ▲	5.0%
\$46,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,970	Owner HH	24%	Renter HH	76%
Median Year Built	1975	% Built Pre-1970			32.8%
Median Move Year	2014	% Built After 2010			0.7%
Median Rooms	4.4	SF%	17.2%	MM%	28.3%
				MF%	54%

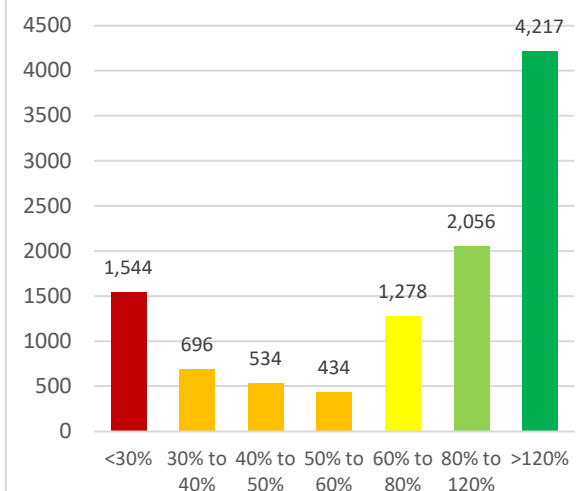
Vacancy Rates

Total	10.1%	Owner	0%	Renter	0.1%
Seasonal	0.0%	Other	2.2%	# V Rent	803
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	22.5%	White	32.4%
Asian	2.7%	Other or Multiracial	14.0%
Am. Indian	100.0%	Hispanic	51.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Southfield-Northwest

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

3.7%
10,760

Partnership

4.8%
520,393

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
2.35	--	--
\$53,018	--	13.0%
\$94,559	--	23.4%
\$46,320	--	13.1%
\$203,112	--	39.8%
\$1,155	--	5.0%
\$46,200	--	--
\$67,704	--	--
4,788	44%	-4.8%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

Housing Quality and Vacancy

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

Market

Number	%	% Change
266	2.2%	-36.8%
0	0.0%	-100.0%
0	0.0%	-100.0%
803	6.7%	24.7%
384	3.2%	--
1,429	11.9%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	25	393	418
Market supply (vacant on market, adjusted for age)	0	260	260
5 year Market production goals (based on 75K units)	24	129	153
1 year Market production goals (based on 15K units)	5	26	31
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Southfield-Northwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	206	Total Amt/App	\$217,573	% Approved	71.4%
Total Conventional Apps	150	Conventional Amt/App	\$198,933	% Conv Apprvd	74.7%
Total Assisted Apps	56	Assisted Amt/App	\$267,500	% Asst Apprvd	62.5%
Applications by Race: White					
Total Apps	24	Total Amt/App	\$262,083	% Positive	83.3%
Total Conventional Apps	23	Conventional Amt/App	\$263,696	% Conv Positive	82.6%
Total Assisted Apps	1	Assisted Amt/App	\$225,000	% Asst Positive	100.0%
Applications by Race: Black					
Total Apps	133	Total Amt/App	\$203,571	% Positive	68%
Total Conventional Apps	86	Conventional Amt/App	\$173,721	% Conv Positive	70.9%
Total Assisted Apps	47	Assisted Amt/App	\$258,191	% Asst Positive	63.8%
Applications by Race: Asian					
Total Apps	3	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$175,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$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	40	Total Amt/App	\$237,250	% Positive	70.0%
Total Conventional Apps	33	Conventional Amt/App	\$212,576	% Conv Positive	75.8%
Total Assisted Apps	7	Assisted Amt/App	\$353,571	% Asst Positive	42.9%
Applications by Ethnicity: Hispanic					
Total Apps	2	Total Amt/App	\$205,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$205,000	% Asst Positive	0.0%

Southfield-South

Population

37,198

Households

15,909

Median HH Income

\$63,745

Owner HH Income

\$81,905

Renter HH Income

\$44,544

Housing Costs

Owner Units

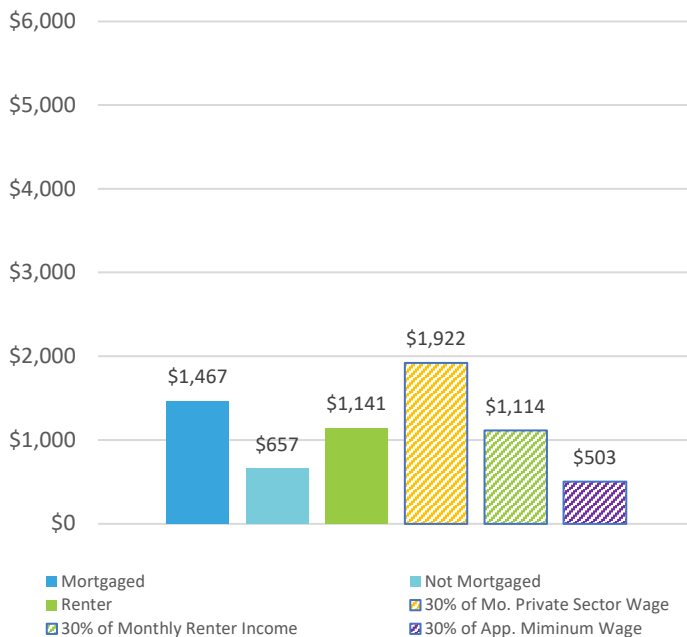
Home Value	\$157,597	2016 Value	\$114,289
Cost M/NM	\$1467/\$657	Value ▲	37.9%
\$52,532 To afford median home			

Renter Units

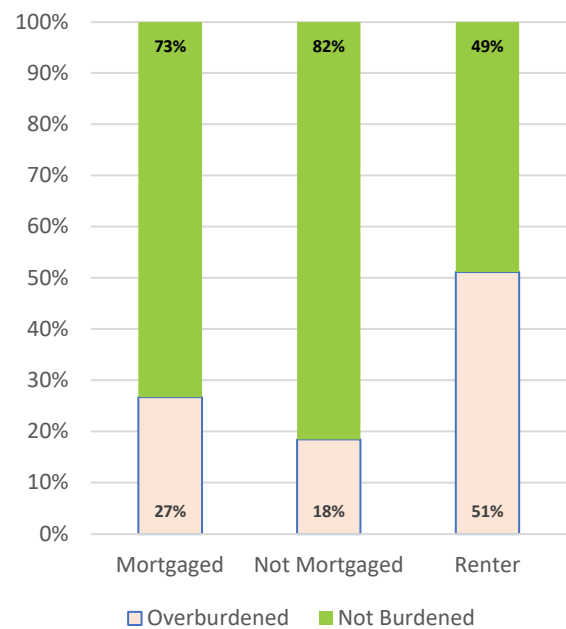
Gross Rent	\$1,141	2016 Rent	\$1,110
		Rent ▲	2.8%
\$45,640 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	17,118	Owner HH	57%	Renter HH	43%		
Median Year Built	1967	% Built Pre-1970		56.5%			
Median Move Year	2011	% Built After 2010		0.5%			
Median Rooms	5.8	SF%	55.3%	MM%	28.2%	MF%	15.9%

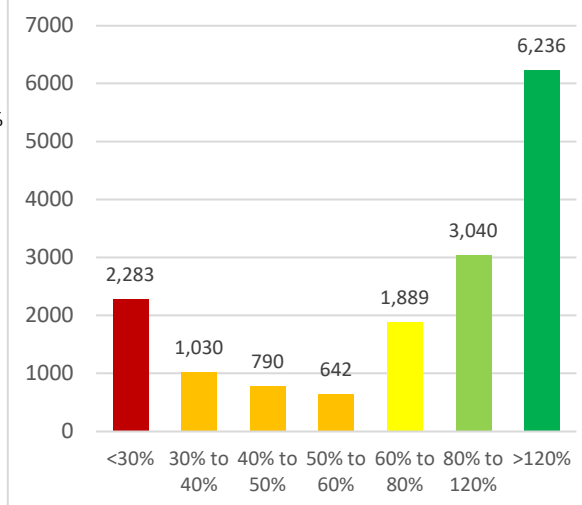
Vacancy Rates

Total	7.1%	Owner	0%	Renter	0.1%		
Seasonal	0.0%	Other	3.5%	# V Rent	461	# V Owner	51

Homeownership Rate by Race/Ethnicity

Black	50.9%	White	76.0%
Asian	43.2%	Other or Multiracial	53.2%
Am. Indian	0.0%	Hispanic	68.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Southfield-South

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.3%	4.8%
Household Count, 2021	15,909	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.83	--	--	--	--	--
Median Income, 2021	\$63,745	--	9.3%	\$86,275	--	11.9%
Median owner income, 2021	\$81,905	--	13.1%	\$104,646	--	9.7%
Median renter income, 2021	\$44,544	--	12.0%	\$51,535	--	13.7%
Median home value	\$157,597	--	37.9%	\$268,600	--	27.0%
Median gross rent	\$1,141	--	2.8%	\$1,156	--	8.2%
Income needed for median rent	\$45,640	--	--	\$46,240	--	--
Income needed for median value	\$52,532	--	--	\$89,533	--	--
Overburdened households	5,703	36%	-8.7%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	596	3.5%	33.9%	11,855	2.2%	-7.1%
Seasonal vacancy	0	0.0%	-100.0%	4,100	0.8%	-31.8%
For-Sale vacancy	51	0.3%	-62.2%	2,846	0.5%	-27.4%
For-Rent vacancy	461	2.7%	-18.6%	9,160	1.7%	15.0%
Homes built pre-1940	875	5.1%	--	42,258	7.9%	--
Homes built post-1990	1,673	9.8%	--	151,915	28.5%	--

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)	111	271	382
Market supply (vacant on market, adjusted for age)	35	191	226
5 year Market production goals (based on 75K units)	74	77	150
1 year Market production goals (based on 15K units)	15	15	30
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Southfield-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	562	Total Amt/App	\$186,779	% Approved	71.7%
Total Conventional Apps	367	Conventional Amt/App	\$183,120	% Conv Apprvd	72.8%
Total Assisted Apps	195	Assisted Amt/App	\$193,667	% Asst Apprvd	69.7%
Applications by Race: White					
Total Apps	168	Total Amt/App	\$184,286	% Positive	80.4%
Total Conventional Apps	132	Conventional Amt/App	\$189,394	% Conv Positive	81.8%
Total Assisted Apps	36	Assisted Amt/App	\$165,556	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	275	Total Amt/App	\$187,618	% Positive	69%
Total Conventional Apps	152	Conventional Amt/App	\$175,724	% Conv Positive	70.4%
Total Assisted Apps	123	Assisted Amt/App	\$202,317	% Asst Positive	66.7%
Applications by Race: Asian					
Total Apps	13	Total Amt/App	\$198,846	% Positive	76.9%
Total Conventional Apps	13	Conventional Amt/App	\$198,846	% Conv Positive	76.9%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	5	Total Amt/App	\$193,000	% Positive	60.0%
Total Conventional Apps	4	Conventional Amt/App	\$210,000	% Conv Positive	75.0%
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	96	Total Amt/App	\$183,750	% Positive	65.6%
Total Conventional Apps	63	Conventional Amt/App	\$182,302	% Conv Positive	60.3%
Total Assisted Apps	33	Assisted Amt/App	\$186,515	% Asst Positive	75.8%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	\$197,778	% Positive	77.8%
Total Conventional Apps	12	Conventional Amt/App	\$205,833	% Conv Positive	75.0%
Total Assisted Apps	6	Assisted Amt/App	\$181,667	% Asst Positive	83.3%

Troy-East

Population

49,573

Households

17,324

Median HH Income

\$109,531

Owner HH Income

\$113,750

Renter HH Income

\$71,011

Housing Costs

Owner Units

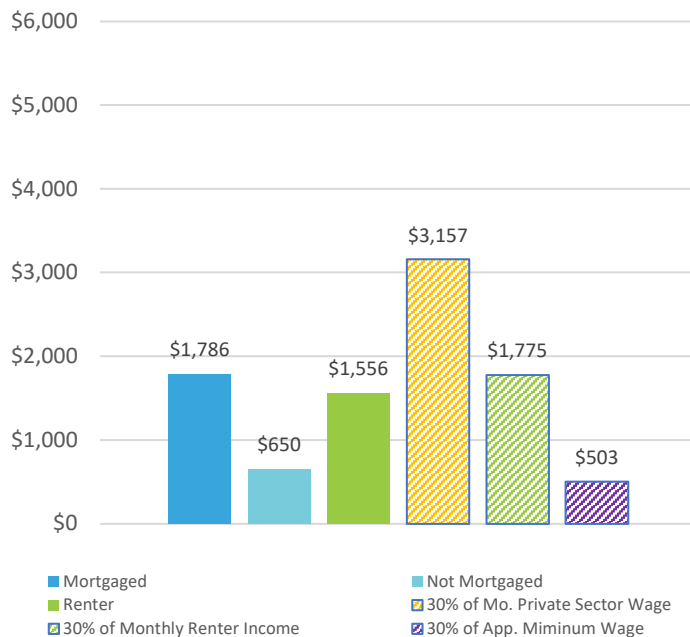
Home Value	\$293,090	2016 Value	\$244,440
Cost M/NM	\$1786/\$650	Value ▲	19.9%
\$97,697 To afford median home			

Renter Units

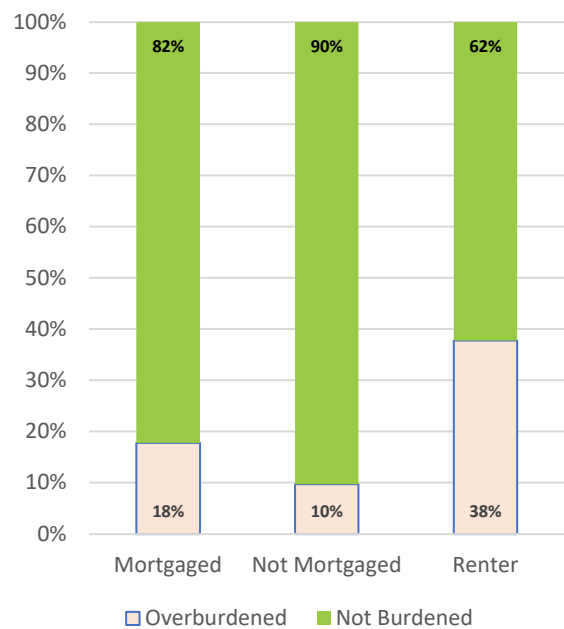
Gross Rent	\$1,556	2016 Rent	\$1,577
		Rent ▲	-1.4%
\$62,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	17,914	Owner HH	88%	Renter HH	12%
Median Year Built	1977	% Built Pre-1970		24.5%	
Median Move Year	2006	% Built After 2010		5.1%	
Median Rooms	7.1	SF%	89.5%	MM%	8.1%
				MF%	2.1%

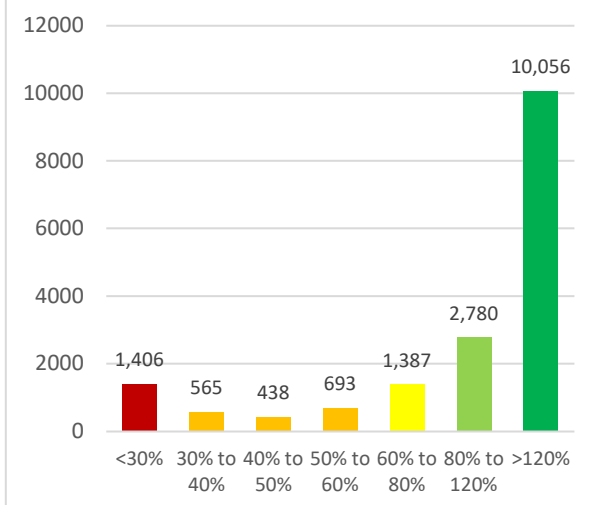
Vacancy Rates

Total	3.3%	Owner	0%	Renter	0.1%
Seasonal	0.2%	Other	2.1%	# V Rent	110
				#V Owner	69

Homeownership Rate by Race/Ethnicity

Black	52.8%	White	90.2%
Asian	84.3%	Other or Multiracial	80.3%
Am. Indian	100.0%	Hispanic	75.3%
Pacific Island	0.0%		

Number of Households by AMI Group



Troy-East

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	6.0%	4.8%
Household Count, 2021	17,324	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.40	--	--	--	--	--
Median Income, 2021	\$109,531	--	7.1%	\$86,275	--	11.9%
Median owner income, 2021	\$113,750	--	4.9%	\$104,646	--	9.7%
Median renter income, 2021	\$71,011	--	14.6%	\$51,535	--	13.7%
Median home value	\$293,090	--	19.9%	\$268,600	--	27.0%
Median gross rent	\$1,556	--	-1.4%	\$1,156	--	8.2%
Income needed for median rent	\$62,240	--	--	\$46,240	--	--
Income needed for median value	\$97,697	--	--	\$89,533	--	--
Overburdened households	3,083	18%	-12.7%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	371	2.1%	26.6%	11,855	2.2%	-7.1%
Seasonal vacancy	40	0.2%	-63.3%	4,100	0.8%	-31.8%
For-Sale vacancy	69	0.4%	-42.0%	2,846	0.5%	-27.4%
For-Rent vacancy	110	0.6%	161.9%	9,160	1.7%	15.0%
Homes built pre-1940	699	3.9%	--	42,258	7.9%	--
Homes built post-1990	5,411	30.2%	--	151,915	28.5%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	114	180	294
Market supply (vacant on market, adjusted for age)	17	23	40
5 year Market production goals (based on 75K units)	93	152	245
1 year Market production goals (based on 15K units)	19	30	49
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Troy-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	927	Total Amt/App	\$315,809	% Approved	80.4%
Total Conventional Apps	865	Conventional Amt/App	\$318,653	% Conv Apprvd	79.7%
Total Assisted Apps	62	Assisted Amt/App	\$276,129	% Asst Apprvd	90.3%
Applications by Race: White					
Total Apps	466	Total Amt/App	\$294,227	% Positive	84.1%
Total Conventional Apps	432	Conventional Amt/App	\$297,269	% Conv Positive	83.1%
Total Assisted Apps	34	Assisted Amt/App	\$255,588	% Asst Positive	97.1%
Applications by Race: Black					
Total Apps	21	Total Amt/App	\$334,524	% Positive	67%
Total Conventional Apps	12	Conventional Amt/App	\$325,000	% Conv Positive	58.3%
Total Assisted Apps	9	Assisted Amt/App	\$347,222	% Asst Positive	77.8%
Applications by Race: Asian					
Total Apps	286	Total Amt/App	\$355,490	% Positive	79.4%
Total Conventional Apps	283	Conventional Amt/App	\$355,601	% Conv Positive	79.5%
Total Assisted Apps	3	Assisted Amt/App	\$345,000	% Asst Positive	66.7%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	4	Total Amt/App	\$230,000	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$230,000	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	128	Total Amt/App	\$308,594	% Positive	72.7%
Total Conventional Apps	116	Conventional Amt/App	\$313,793	% Conv Positive	71.6%
Total Assisted Apps	12	Assisted Amt/App	\$258,333	% Asst Positive	83.3%
Applications by Ethnicity: Hispanic					
Total Apps	39	Total Amt/App	\$316,026	% Positive	79.5%
Total Conventional Apps	38	Conventional Amt/App	\$316,053	% Conv Positive	78.9%
Total Assisted Apps	1	Assisted Amt/App	\$315,000	% Asst Positive	100.0%

Troy-Southeast

Population

4,804

Households

2,718

Median HH Income

\$35,812

Owner HH Income

\$47,770

Renter HH Income

\$31,247

Housing Costs

Owner Units

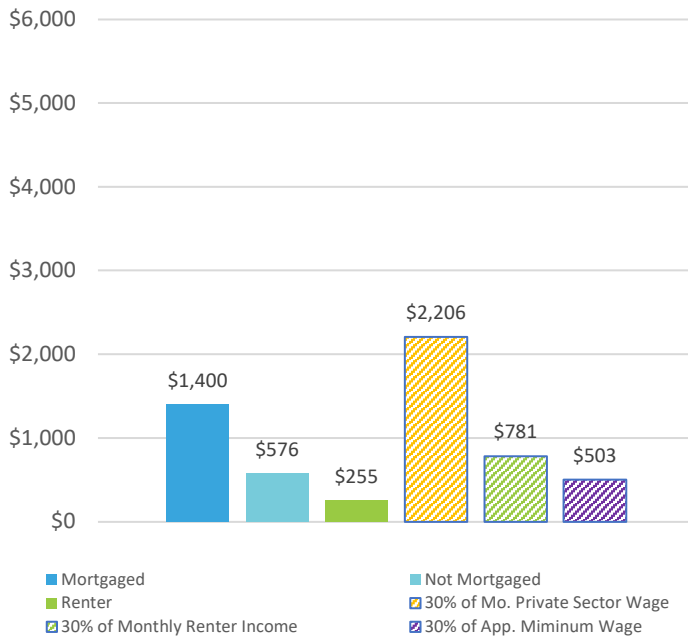
Home Value	\$195,341	2016 Value	\$141,487
Cost M/NM	\$1400/\$576	Value ▲	38.1%
\$65,114 To afford median home			

Renter Units

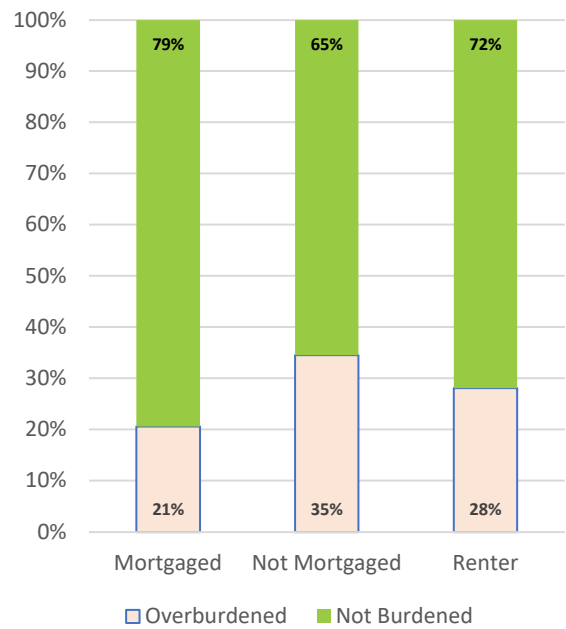
Gross Rent	\$255	2016 Rent	\$736
		Rent ▲	-65.3%
\$10,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	2,774	Owner HH	37%	Renter HH	63%		
Median Year Built	1969	% Built Pre-1970		51.2%			
Median Move Year	2012	% Built After 2010		3%			
Median Rooms	4.3	SF%	36.2%	MM%	16%	MF%	38.4%

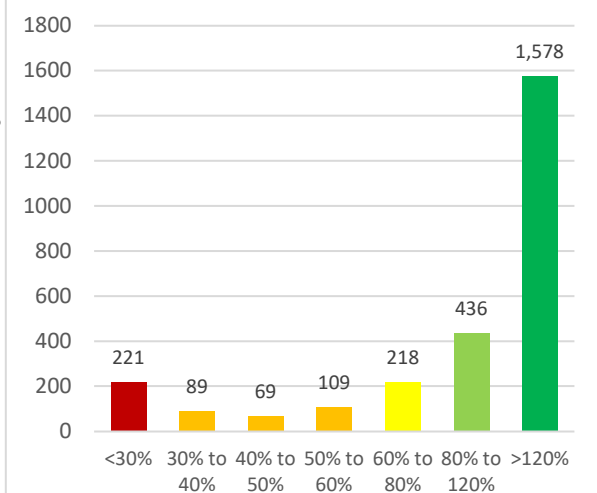
Vacancy Rates

Total	2%	Owner	0%	Renter	0%		
Seasonal	0.0%	Other	0.0%	# V Rent	33	#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	6.3%	White	53.5%
Asian	15.4%	Other or Multiracial	4.1%
Am. Indian	0.0%	Hispanic	26.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Troy-Southeast

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	12.6%	4.8%
Household Count, 2021	2,718	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.26	--	--	--	--	--
Median Income, 2021	\$35,812	--	6.3%	\$86,275	--	11.9%
Median owner income, 2021	\$47,770	--	-29.3%	\$104,646	--	9.7%
Median renter income, 2021	\$31,247	--	37.7%	\$51,535	--	13.7%
Median home value	\$195,341	--	38.1%	\$268,600	--	27.0%
Median gross rent	\$255	--	-65.3%	\$1,156	--	8.2%
Income needed for median rent	\$10,200	--	--	\$46,240	--	--
Income needed for median value	\$65,114	--	--	\$89,533	--	--
Overburdened households	766	28%	-18.4%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	0	0.0%	#NAME?	11,855	2.2%	-7.1%
Seasonal vacancy	0	0.0%	NA	4,100	0.8%	-31.8%
For-Sale vacancy	0	0.0%	-100.0%	2,846	0.5%	-27.4%
For-Rent vacancy	33	1.2%	-57.1%	9,160	1.7%	15.0%
Homes built pre-1940	83	3.0%	--	42,258	7.9%	--
Homes built post-1990	361	13.0%	--	151,915	28.5%	--

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)	11	104	115
Market supply (vacant on market, adjusted for age)	0	14	14
5 year Market production goals (based on 75K units)	11	86	97
1 year Market production goals (based on 15K units)	2	17	19
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Troy-Southeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	51	Total Amt/App	\$226,176	% Approved	84.3%
Total Conventional Apps	46	Conventional Amt/App	\$220,870	% Conv Apprvd	84.8%
Total Assisted Apps	5	Assisted Amt/App	\$275,000	% Asst Apprvd	80.0%
Applications by Race: White					
Total Apps	30	Total Amt/App	\$233,667	% Positive	83.3%
Total Conventional Apps	26	Conventional Amt/App	\$225,769	% Conv Positive	80.8%
Total Assisted Apps	4	Assisted Amt/App	\$285,000	% Asst Positive	100.0%
Applications by Race: Black					
Total Apps	2	Total Amt/App	\$175,000	% Positive	100%
Total Conventional Apps	2	Conventional Amt/App	\$175,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	8	Total Amt/App	\$206,250	% Positive	87.5%
Total Conventional Apps	8	Conventional Amt/App	\$206,250	% Conv Positive	87.5%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
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: 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	9	Total Amt/App	\$236,111	% Positive	77.8%
Total Conventional Apps	8	Conventional Amt/App	\$236,250	% Conv Positive	87.5%
Total Assisted Apps	1	Assisted Amt/App	\$235,000	% Asst Positive	0.0%
Applications by Ethnicity: Hispanic					
Total Apps	3	Total Amt/App	\$278,333	% Positive	33.3%
Total Conventional Apps	3	Conventional Amt/App	\$278,333	% Conv Positive	33.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Troy-Southwest

Population

13,175

Households

5,962

Median HH Income

\$89,132

Owner HH Income

\$111,074

Renter HH Income

\$86,911

Housing Costs

Owner Units

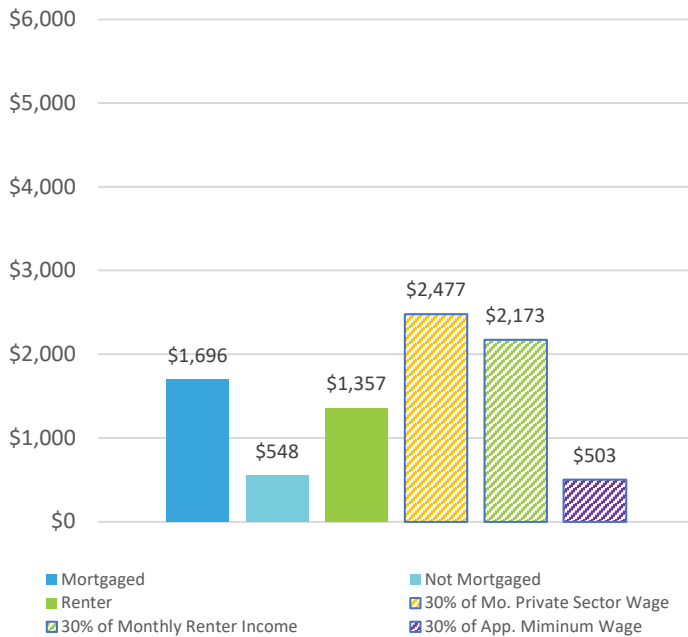
Home Value	\$266,662	2016 Value	\$222,787
Cost M/NM	\$1696/\$548	Value ▲	19.7%
\$88,887 To afford median home			

Renter Units

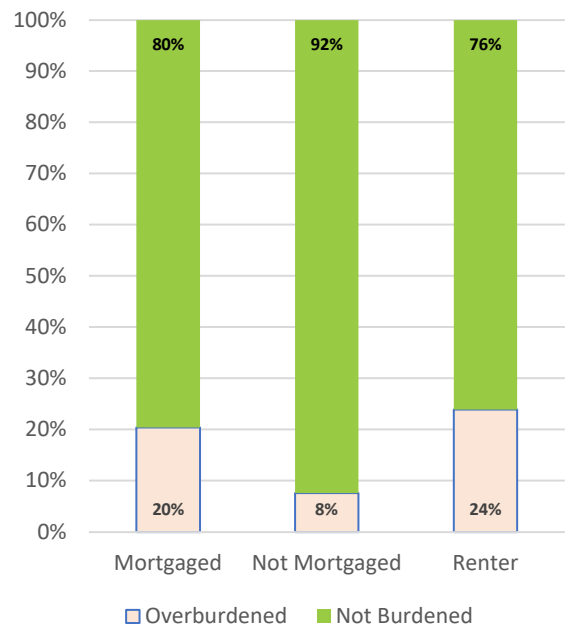
Gross Rent	\$1,357	2016 Rent	\$1,178
		Rent ▲	15.2%
\$54,280 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,494	Owner HH	27%	Renter HH	73%
Median Year Built	1975	% Built Pre-1970			35.7%
Median Move Year	2016	% Built After 2010			2%
Median Rooms	4.3	SF%	23.9%	MM%	55.7%
				MF%	20.4%

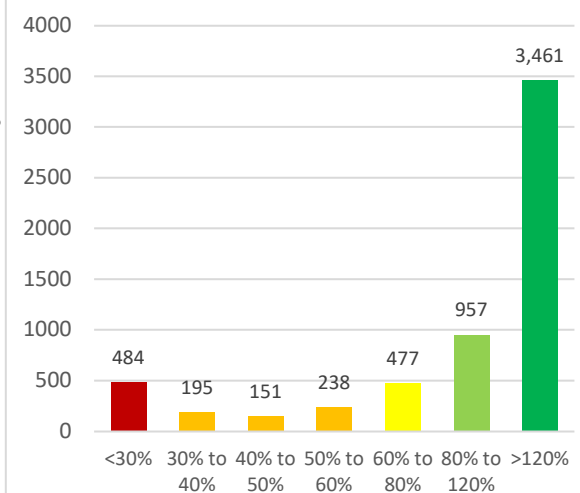
Vacancy Rates

Total	8.2%	Owner	0%	Renter	0%
Seasonal	0.4%	Other	2.0%	# V Rent	196
				#V Owner	34

Homeownership Rate by Race/Ethnicity

Black	7.9%	White	39.2%
Asian	13.7%	Other or Multiracial	12.3%
Am. Indian	57.1%	Hispanic	12.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Troy-Southwest

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

1.0%
5,962

Partnership

4.8%
520,393

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
3.09	--	--
\$89,132	--	8.8%
\$111,074	--	9.8%
\$86,911	--	13.4%
\$266,662	--	19.7%
\$1,357	--	15.2%
\$54,280	--	--
\$88,887	--	--
1,310	22%	-11.7%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
127	2.0%	605.6%
28	0.4%	-81.0%
34	0.5%	NA
196	3.0%	88.5%
126	1.9%	--
1,581	24.3%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	36	402	438
Market supply (vacant on market, adjusted for age)	14	64	77
5 year Market production goals (based on 75K units)	21	326	348
1 year Market production goals (based on 15K units)	4	65	70
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Troy-Southwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	163	Total Amt/App	\$269,294	% Approved	65.0%
Total Conventional Apps	154	Conventional Amt/App	\$270,260	% Conv Apprvd	64.9%
Total Assisted Apps	9	Assisted Amt/App	\$252,778	% Asst Apprvd	66.7%
Applications by Race: White					
Total Apps	78	Total Amt/App	\$252,179	% Positive	67.9%
Total Conventional Apps	71	Conventional Amt/App	\$250,352	% Conv Positive	67.6%
Total Assisted Apps	7	Assisted Amt/App	\$270,714	% Asst Positive	71.4%
Applications by Race: Black					
Total Apps	8	Total Amt/App	\$205,000	% Positive	50%
Total Conventional Apps	7	Conventional Amt/App	\$209,286	% Conv Positive	57.1%
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	0.0%
Applications by Race: Asian					
Total Apps	42	Total Amt/App	\$327,857	% Positive	71.4%
Total Conventional Apps	42	Conventional Amt/App	\$327,857	% Conv Positive	71.4%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	31	Total Amt/App	\$258,226	% Positive	54.8%
Total Conventional Apps	30	Conventional Amt/App	\$260,000	% Conv Positive	53.3%
Total Assisted Apps	1	Assisted Amt/App	\$205,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	5	Total Amt/App	\$303,000	% Positive	100.0%
Total Conventional Apps	5	Conventional Amt/App	\$303,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Troy-West

Population

30,768

Households

11,306

Median HH Income

\$141,387

Owner HH Income

\$151,342

Renter HH Income

\$36,258

Housing Costs

Owner Units

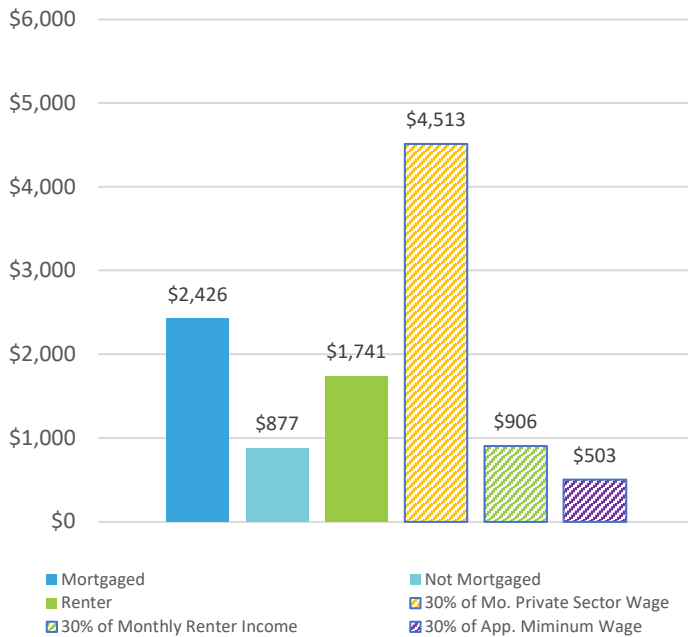
Home Value	\$406,995	2016 Value	\$347,340
Cost M/NM	\$2426/\$877	Value ▲	17.2%
\$135,665 To afford median home			

Renter Units

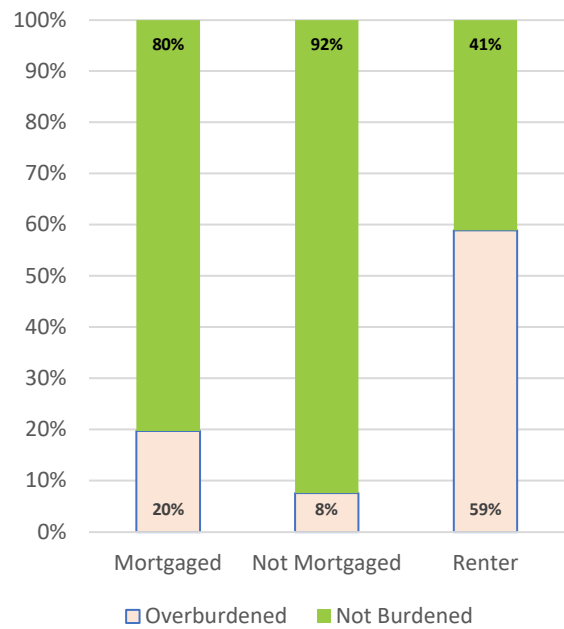
Gross Rent	\$1,741	2016 Rent	\$1,498
		Rent ▲	16.2%
\$69,640 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,999	Owner HH	90%	Renter HH	10%
Median Year Built	1981	% Built Pre-1970		25.8%	
Median Move Year	2006	% Built After 2010		3.3%	
Median Rooms	7.8	SF%	83.5%	MM%	11.8%
		MF%	4.7%		

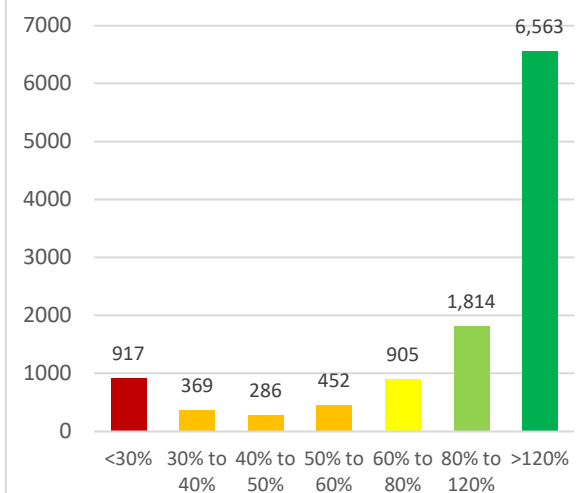
Vacancy Rates

Total	5.8%	Owner	0%	Renter	0.2%
Seasonal	0.2%	Other	2.3%	# V Rent	219
				# V Owner	114

Homeownership Rate by Race/Ethnicity

Black	54.1%	White	89.9%
Asian	94.0%	Other or Multiracial	65.5%
Am. Indian	100.0%	Hispanic	79.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Troy-West

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

5.4%
11,306

Partnership

4.8%
520,393

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
4.72	--	--
\$141,387	--	16.2%
\$151,342	--	16.7%
\$36,258	--	-42.8%
\$406,995	--	17.2%
\$1,741	--	16.2%
\$69,640	--	--
\$135,665	--	--
2,242	20%	-9.6%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
271	2.3%	116.8%
26	0.2%	-72.3%
114	1.0%	67.6%
219	1.8%	2637.5%
374	3.1%	--
3,484	29.0%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	112	92	204
Market supply (vacant on market, adjusted for age)	30	46	77
5 year Market production goals (based on 75K units)	79	44	123
1 year Market production goals (based on 15K units)	16	9	25
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Troy-West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	626	Total Amt/App	\$388,898	% Approved	75.1%
Total Conventional Apps	602	Conventional Amt/App	\$391,495	% Conv Apprvd	75.4%
Total Assisted Apps	24	Assisted Amt/App	\$323,750	% Asst Apprvd	66.7%
Applications by Race: White					
Total Apps	299	Total Amt/App	\$386,706	% Positive	81.3%
Total Conventional Apps	289	Conventional Amt/App	\$391,021	% Conv Positive	81.3%
Total Assisted Apps	10	Assisted Amt/App	\$262,000	% Asst Positive	80.0%
Applications by Race: Black					
Total Apps	14	Total Amt/App	\$338,571	% Positive	93%
Total Conventional Apps	10	Conventional Amt/App	\$326,000	% Conv Positive	90.0%
Total Assisted Apps	4	Assisted Amt/App	\$370,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	182	Total Amt/App	\$440,769	% Positive	75.3%
Total Conventional Apps	182	Conventional Amt/App	\$440,769	% Conv Positive	75.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$235,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$235,000	% 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	118	Total Amt/App	\$318,559	% Positive	57.6%
Total Conventional Apps	113	Conventional Amt/App	\$322,611	% Conv Positive	59.3%
Total Assisted Apps	5	Assisted Amt/App	\$227,000	% Asst Positive	20.0%
Applications by Ethnicity: Hispanic					
Total Apps	26	Total Amt/App	\$378,077	% Positive	84.6%
Total Conventional Apps	22	Conventional Amt/App	\$385,455	% Conv Positive	86.4%
Total Assisted Apps	4	Assisted Amt/App	\$337,500	% Asst Positive	75.0%

West Bloomfield-North

Population

24,108

Households

8,665

Median HH Income

\$137,030

Owner HH Income

\$143,189

Renter HH Income

\$72,523

Housing Costs

Owner Units

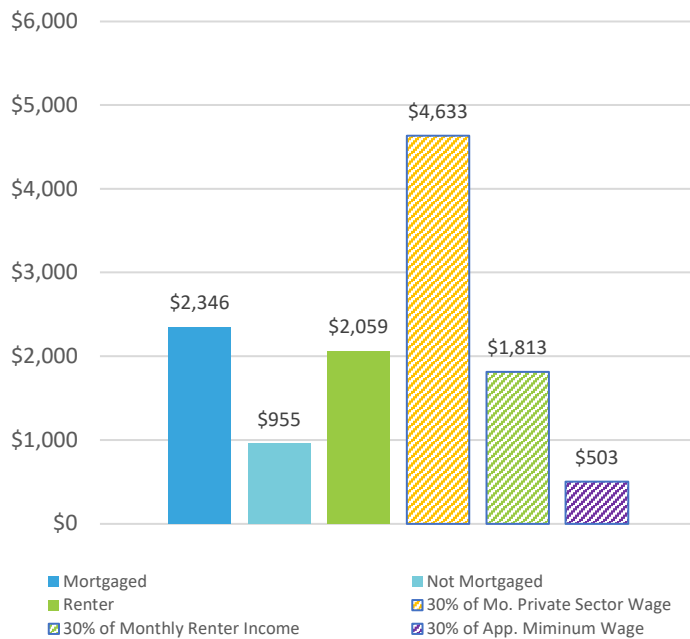
Home Value	\$399,657	2016 Value	\$343,677
Cost M/NM	\$2346/\$955	Value ▲	16.3%
\$133,219 To afford median home			

Renter Units

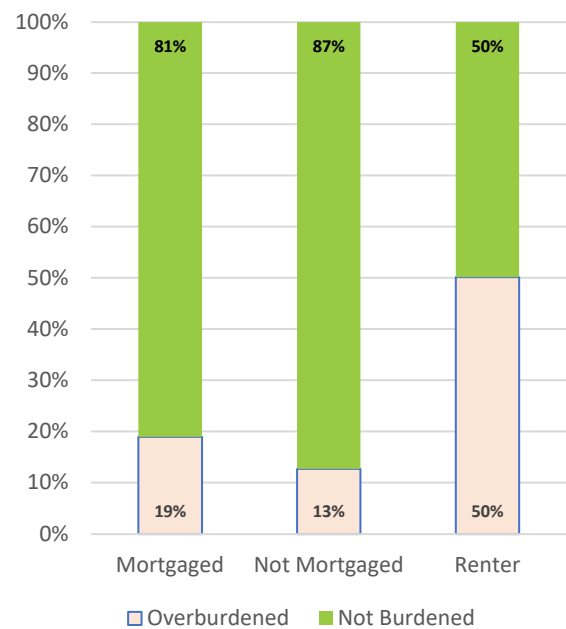
Gross Rent	\$2,059	2016 Rent	\$1,680
		Rent ▲	22.5%
\$82,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,076	Owner HH	91%	Renter HH	9%
Median Year Built	1975	% Built Pre-1970		34.2%	
Median Move Year	2006	% Built After 2010		2.8%	
Median Rooms	7.9	SF%	90.1%	MM%	9.1%
				MF%	0.8%

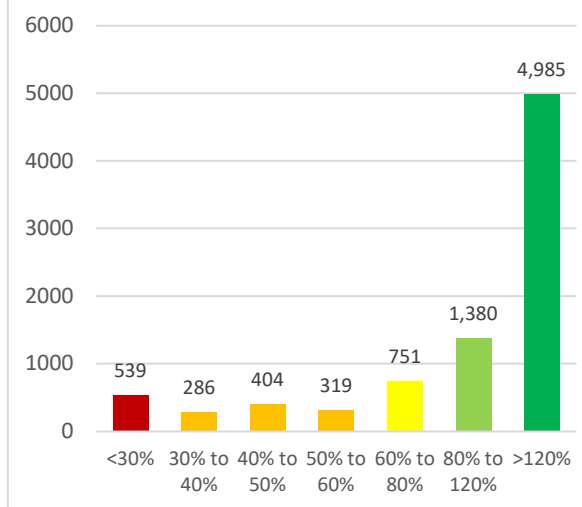
Vacancy Rates

Total	4.5%	Owner	0%	Renter	0.1%
Seasonal	0.5%	Other	2.1%	# V Rent	52
				#V Owner	58

Homeownership Rate by Race/Ethnicity

Black	75.0%	White	91.7%
Asian	92.2%	Other or Multiracial	95.1%
Am. Indian	0.0%	Hispanic	100.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



West Bloomfield-North

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

1.4%

8,665

Partnership

4.8%

520,393

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

4.63

--

--

--

--

--

\$137,030

--

8.5%

\$86,275

--

11.9%

\$143,189

--

6.8%

\$104,646

--

9.7%

\$72,523

--

-16.3%

\$51,535

--

13.7%

\$399,657

--

16.3%

\$268,600

--

27.0%

\$2,059

--

22.5%

\$1,156

--

8.2%

\$82,360

--

--

\$46,240

--

--

\$133,219

--

--

\$89,533

--

--

1,715

20%

-14.1%

128,058

24.6%

-8.3%

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

187

2.1%

-22.7%

11,855

2.2%

-7.1%

42

0.5%

-59.6%

4,100

0.8%

-31.8%

58

0.6%

-35.6%

2,846

0.5%

-27.4%

52

0.6%

4.0%

9,160

1.7%

15.0%

823

9.1%

--

42,258

7.9%

--

1,761

19.4%

--

151,915

28.5%

--

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)

100

64

164

Market supply (vacant on market, adjusted for age)

19

26

44

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

78

37

115

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

16

7

23

5 year Partnership goals (based on 75K units)

5,071

5,899

10,970

1 year Partnership goals (based on 15K units)

1,014

1,180

2,194

West Bloomfield-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	520	Total Amt/App	\$416,500	% Approved	74.2%
Total Conventional Apps	479	Conventional Amt/App	\$426,983	% Conv Apprvd	74.9%
Total Assisted Apps	41	Assisted Amt/App	\$294,024	% Asst Apprvd	65.9%
Applications by Race: White					
Total Apps	371	Total Amt/App	\$412,547	% Positive	75.2%
Total Conventional Apps	342	Conventional Amt/App	\$423,012	% Conv Positive	76.3%
Total Assisted Apps	29	Assisted Amt/App	\$289,138	% Asst Positive	62.1%
Applications by Race: Black					
Total Apps	48	Total Amt/App	\$379,583	% Positive	75%
Total Conventional Apps	40	Conventional Amt/App	\$392,000	% Conv Positive	75.0%
Total Assisted Apps	8	Assisted Amt/App	\$317,500	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	26	Total Amt/App	\$484,231	% Positive	84.6%
Total Conventional Apps	26	Conventional Amt/App	\$484,231	% Conv Positive	84.6%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$255,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$255,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	65	Total Amt/App	\$448,692	% Positive	63.1%
Total Conventional Apps	61	Conventional Amt/App	\$459,590	% Conv Positive	62.3%
Total Assisted Apps	4	Assisted Amt/App	\$282,500	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	20	Total Amt/App	\$388,500	% Positive	70.0%
Total Conventional Apps	19	Conventional Amt/App	\$390,789	% Conv Positive	68.4%
Total Assisted Apps	1	Assisted Amt/App	\$345,000	% Asst Positive	100.0%

West Bloomfield-Southeast

Population

13,714

Households

5,541

Median HH Income

\$125,241

Owner HH Income

\$131,987

Renter HH Income

\$71,590

Housing Costs

Owner Units

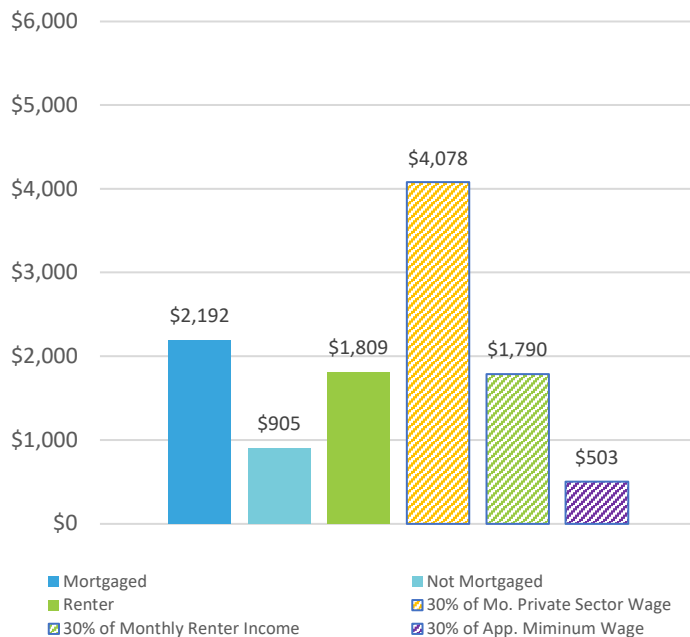
Home Value	\$322,190	2016 Value	\$273,006
Cost M/NM	\$2192/\$905	Value ▲	18.0%
\$107,397 To afford median home			

Renter Units

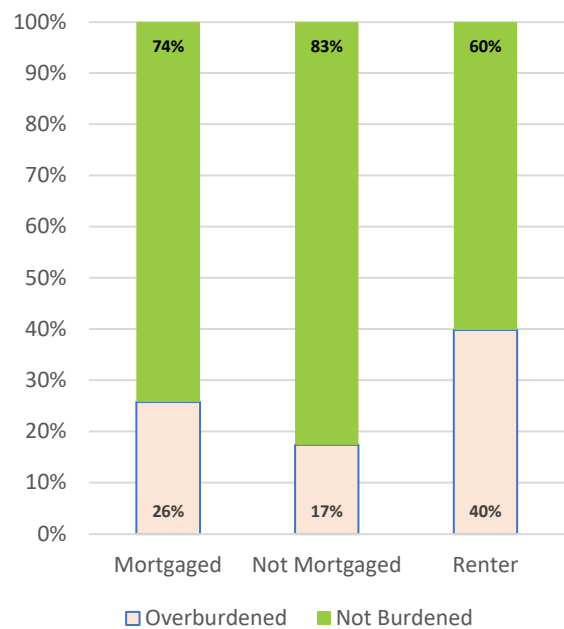
Gross Rent	\$1,809	2016 Rent	\$1,689
		Rent ▲	7.1%
\$72,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,717	Owner HH	88%	Renter HH	12%		
Median Year Built	1975	% Built Pre-1970		42.8%			
Median Move Year	2006	% Built After 2010		0.9%			
Median Rooms	7.5	SF%	72.1%	MM%	23.1%	MF%	4.4%

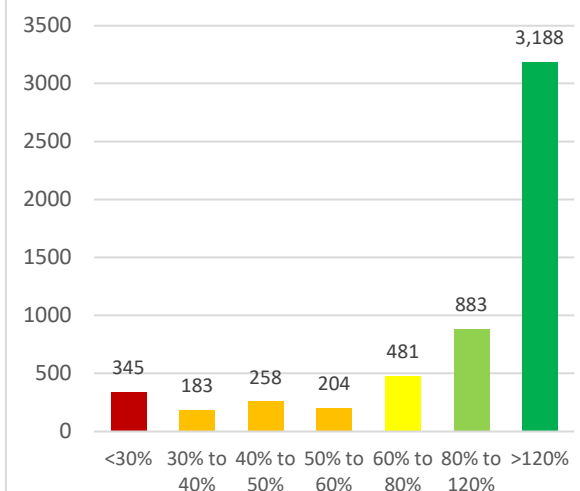
Vacancy Rates

Total	3.1%	Owner	0%	Renter	0%		
Seasonal	0.6%	Other	1.3%	# V Rent	32	#V Owner	16

Homeownership Rate by Race/Ethnicity

Black	67.3%	White	94.1%
Asian	73.8%	Other or Multiracial	90.4%
Am. Indian	76.0%	Hispanic	79.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



West Bloomfield-Southeast

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

6.6%
5,541

Partnership

4.8%
520,393

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
3.73	--	--
\$125,241	--	16.1%
\$131,987	--	19.7%
\$71,590	--	-13.5%
\$322,190	--	18.0%
\$1,809	--	7.1%
\$72,360	--	--
\$107,397	--	--
1,356	24%	-12.7%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
77	1.3%	-26.7%
37	0.6%	-52.6%
16	0.3%	-51.5%
32	0.6%	NA
33	0.6%	--
999	17.5%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	127	54	180
Market supply (vacant on market, adjusted for age)	8	3	11
5 year Market production goals (based on 75K units)	115	49	164
1 year Market production goals (based on 15K units)	23	10	33
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

West Bloomfield-Southeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	270	Total Amt/App	\$298,926	% Approved	78.9%
Total Conventional Apps	239	Conventional Amt/App	\$298,222	% Conv Apprvd	79.9%
Total Assisted Apps	31	Assisted Amt/App	\$304,355	% Asst Apprvd	71.0%
Applications by Race: White					
Total Apps	126	Total Amt/App	\$310,556	% Positive	84.9%
Total Conventional Apps	119	Conventional Amt/App	\$311,387	% Conv Positive	84.9%
Total Assisted Apps	7	Assisted Amt/App	\$296,429	% Asst Positive	85.7%
Applications by Race: Black					
Total Apps	61	Total Amt/App	\$279,590	% Positive	72%
Total Conventional Apps	43	Conventional Amt/App	\$270,349	% Conv Positive	76.7%
Total Assisted Apps	18	Assisted Amt/App	\$301,667	% Asst Positive	61.1%
Applications by Race: Asian					
Total Apps	14	Total Amt/App	\$281,429	% Positive	78.6%
Total Conventional Apps	13	Conventional Amt/App	\$288,077	% Conv Positive	76.9%
Total Assisted Apps	1	Assisted Amt/App	\$195,000	% 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	60	Total Amt/App	\$295,667	% Positive	75.0%
Total Conventional Apps	57	Conventional Amt/App	\$292,544	% Conv Positive	73.7%
Total Assisted Apps	3	Assisted Amt/App	\$355,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$333,750	% Positive	75.0%
Total Conventional Apps	8	Conventional Amt/App	\$333,750	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

West Bloomfield-Southwest

Population

20,311

Households

7,478

Median HH Income

\$93,639

Owner HH Income

\$111,554

Renter HH Income

\$65,082

Housing Costs

Owner Units

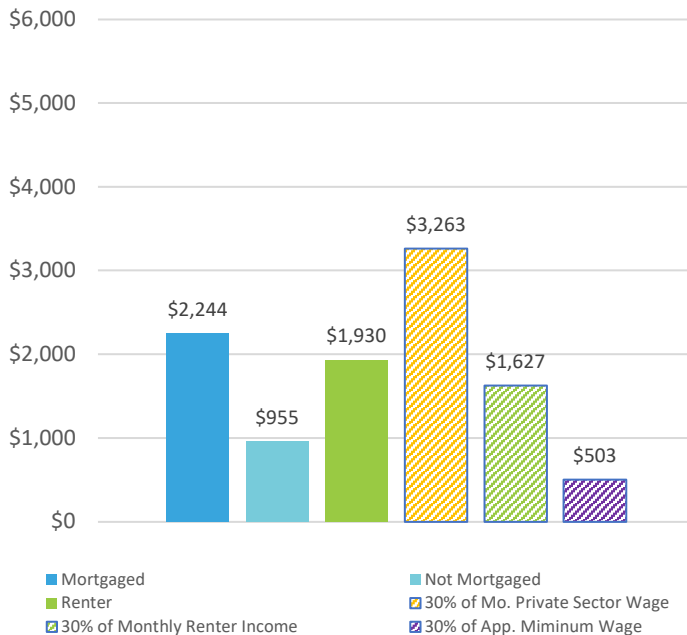
Home Value	\$339,948	2016 Value	\$300,575
Cost M/NM	\$2244/\$955	Value ▲	13.1%
\$113,316 To afford median home			

Renter Units

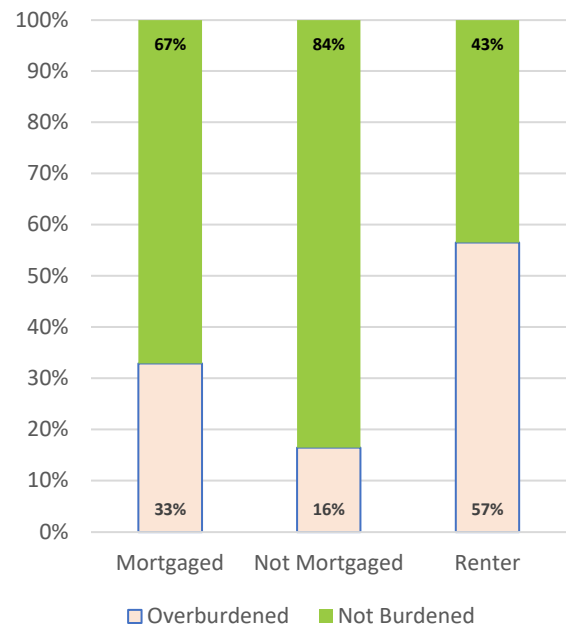
Gross Rent	\$1,930	2016 Rent	\$1,762
		Rent ▲	9.5%
\$77,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,162	Owner HH	67%	Renter HH	33%
Median Year Built	1987	% Built Pre-1970	6.8%		
Median Move Year	2011	% Built After 2010	2.5%		
Median Rooms	6.4	SF%	51.6%	MM%	37.7%
				MF%	10.8%

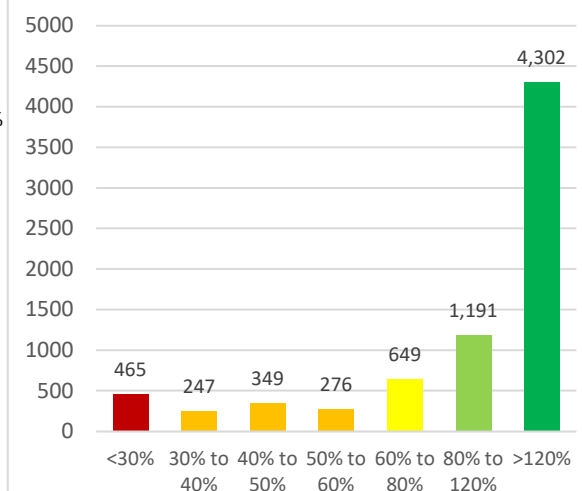
Vacancy Rates

Total	8.4%	Owner	0%	Renter	0.1%
Seasonal	1.3%	Other	1.5%	# V Rent	270
				#V Owner	118

Homeownership Rate by Race/Ethnicity

Black	47.3%	White	72.1%
Asian	74.0%	Other or Multiracial	54.6%
Am. Indian	0.0%	Hispanic	100.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



West Bloomfield-Southwest

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-2.6%	4.8%
Household Count, 2021	7,478	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.94	--	--	--	--	--
Median Income, 2021	\$93,639	--	9.3%	\$86,275	--	11.9%
Median owner income, 2021	\$111,554	--	11.1%	\$104,646	--	9.7%
Median renter income, 2021	\$65,082	--	16.3%	\$51,535	--	13.7%
Median home value	\$339,948	--	13.1%	\$268,600	--	27.0%
Median gross rent	\$1,930	--	9.5%	\$1,156	--	8.2%
Income needed for median rent	\$77,200	--	--	\$46,240	--	--
Income needed for median value	\$113,316	--	--	\$89,533	--	--
Overburdened households	2,710	36%	-11.5%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	126	1.5%	27.3%	11,855	2.2%	-7.1%
Seasonal vacancy	107	1.3%	214.7%	4,100	0.8%	-31.8%
For-Sale vacancy	118	1.4%	195.0%	2,846	0.5%	-27.4%
For-Rent vacancy	270	3.3%	78.8%	9,160	1.7%	15.0%
Homes built pre-1940	23	0.3%	--	42,258	7.9%	--
Homes built post-1990	3,171	38.9%	--	151,915	28.5%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderately High Cost and Shrinking
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)	57	174	231
Market supply (vacant on market, adjusted for age)	6	33	39
5 year Market production goals (based on 75K units)	50	136	186
1 year Market production goals (based on 15K units)	10	27	37
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

West Bloomfield-Southwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	373	Total Amt/App	\$354,786	% Approved	74.5%
Total Conventional Apps	343	Conventional Amt/App	\$360,539	% Conv Apprvd	74.6%
Total Assisted Apps	30	Assisted Amt/App	\$289,000	% Asst Apprvd	73.3%
Applications by Race: White					
Total Apps	198	Total Amt/App	\$363,434	% Positive	80.8%
Total Conventional Apps	189	Conventional Amt/App	\$365,370	% Conv Positive	81.5%
Total Assisted Apps	9	Assisted Amt/App	\$322,778	% Asst Positive	66.7%
Applications by Race: Black					
Total Apps	74	Total Amt/App	\$341,081	% Positive	76%
Total Conventional Apps	57	Conventional Amt/App	\$359,561	% Conv Positive	73.7%
Total Assisted Apps	17	Assisted Amt/App	\$279,118	% Asst Positive	82.4%
Applications by Race: Asian					
Total Apps	29	Total Amt/App	\$391,897	% Positive	72.4%
Total Conventional Apps	28	Conventional Amt/App	\$396,786	% Conv Positive	71.4%
Total Assisted Apps	1	Assisted Amt/App	\$255,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	4	Total Amt/App	\$167,500	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$140,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$195,000	% Asst Positive	0.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	67	Total Amt/App	\$327,090	% Positive	56.7%
Total Conventional Apps	64	Conventional Amt/App	\$330,469	% Conv Positive	57.8%
Total Assisted Apps	3	Assisted Amt/App	\$255,000	% Asst Positive	33.3%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$336,250	% Positive	75.0%
Total Conventional Apps	8	Conventional Amt/App	\$336,250	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Wixom-North

Population

29,306

Households

10,741

Median HH Income

\$113,981

Owner HH Income

\$123,435

Renter HH Income

\$60,495

Housing Costs

Owner Units

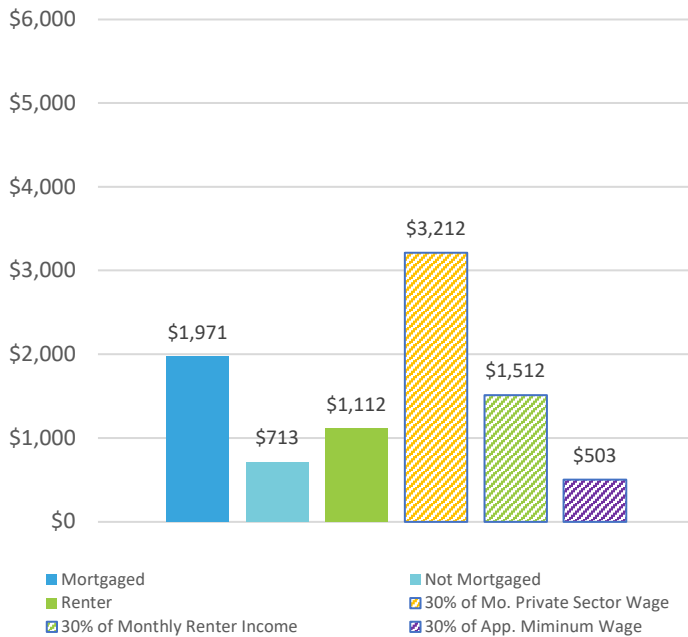
Home Value	\$285,021	2016 Value	\$239,775
Cost M/NM	\$1971/\$713	Value ▲	18.9%
\$95,007 To afford median home			

Renter Units

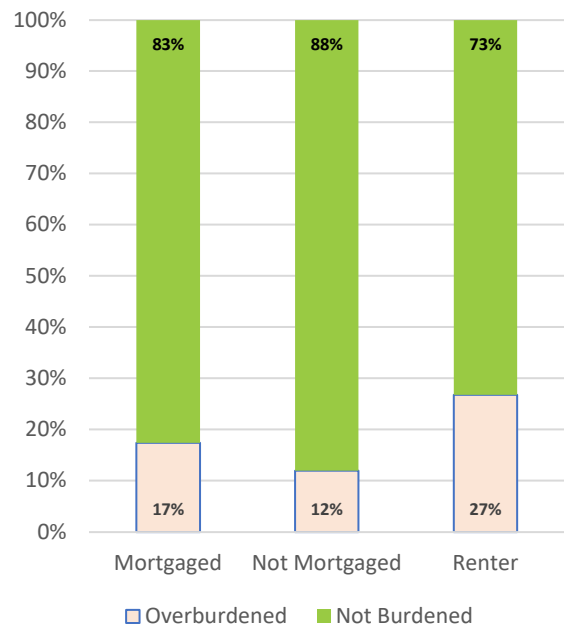
Gross Rent	\$1,112	2016 Rent	\$1,120
		Rent ▲	-0.8%
\$44,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,013	Owner HH	87%	Renter HH	13%
Median Year Built	1993	% Built Pre-1970			9.5%
Median Move Year	2010	% Built After 2010			8.5%
Median Rooms	6.8	SF%	71%	MM%	14.1%
		MF%			6.8%

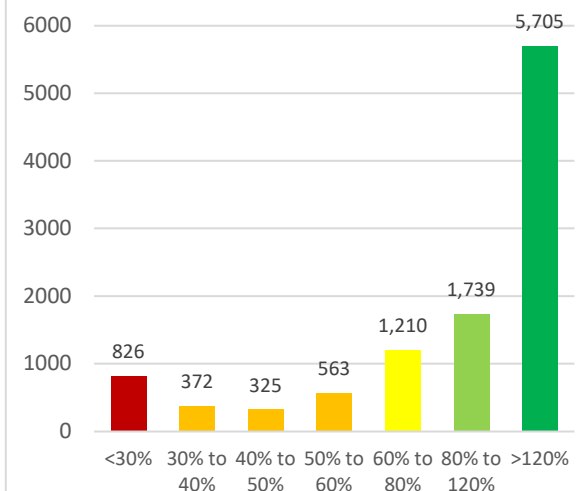
Vacancy Rates

Total	2.5%	Owner	0%	Renter	0%
Seasonal	0.2%	Other	1.4%	# V Rent	30
				#V Owner	50

Homeownership Rate by Race/Ethnicity

Black	52.9%	White	88.9%
Asian	78.0%	Other or Multiracial	93.1%
Am. Indian	61.5%	Hispanic	93.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Wixom-North

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

12.2%
10,741

Partnership

4.8%
520,393

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
3.30	--	--
\$113,981	--	11.2%
\$123,435	--	13.5%
\$60,495	--	13.7%
\$285,021	--	18.9%
\$1,112	--	-0.8%
\$44,480	--	--
\$95,007	--	--
1,822	17%	-15.4%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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	1.4%	184.9%
24	0.2%	-11.1%
50	0.5%	-25.4%
30	0.3%	-26.8%
177	1.6%	--
6,996	63.5%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	130	104	234
Market supply (vacant on market, adjusted for age)	5	4	9
5 year Market production goals (based on 75K units)	121	96	217
1 year Market production goals (based on 15K units)	24	19	43
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Wixom-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	520	Total Amt/App	\$331,519	% Approved	78.8%
Total Conventional Apps	481	Conventional Amt/App	\$332,921	% Conv Apprvd	79.2%
Total Assisted Apps	39	Assisted Amt/App	\$314,231	% Asst Apprvd	74.4%
Applications by Race: White					
Total Apps	369	Total Amt/App	\$332,073	% Positive	80.2%
Total Conventional Apps	340	Conventional Amt/App	\$333,618	% Conv Positive	80.3%
Total Assisted Apps	29	Assisted Amt/App	\$313,966	% Asst Positive	79.3%
Applications by Race: Black					
Total Apps	20	Total Amt/App	\$362,000	% Positive	85%
Total Conventional Apps	19	Conventional Amt/App	\$362,895	% Conv Positive	84.2%
Total Assisted Apps	1	Assisted Amt/App	\$345,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	49	Total Amt/App	\$331,735	% Positive	83.7%
Total Conventional Apps	48	Conventional Amt/App	\$331,875	% Conv Positive	85.4%
Total Assisted Apps	1	Assisted Amt/App	\$325,000	% 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	75	Total Amt/App	\$320,067	% Positive	66.7%
Total Conventional Apps	67	Conventional Amt/App	\$321,269	% Conv Positive	67.2%
Total Assisted Apps	8	Assisted Amt/App	\$310,000	% Asst Positive	62.5%
Applications by Ethnicity: Hispanic					
Total Apps	19	Total Amt/App	\$318,158	% Positive	78.9%
Total Conventional Apps	17	Conventional Amt/App	\$299,706	% Conv Positive	82.4%
Total Assisted Apps	2	Assisted Amt/App	\$475,000	% Asst Positive	50.0%

Wixom-South

Population

17,173

Households

7,273

Median HH Income

\$96,395

Owner HH Income

\$154,707

Renter HH Income

\$50,147

Housing Costs

Owner Units

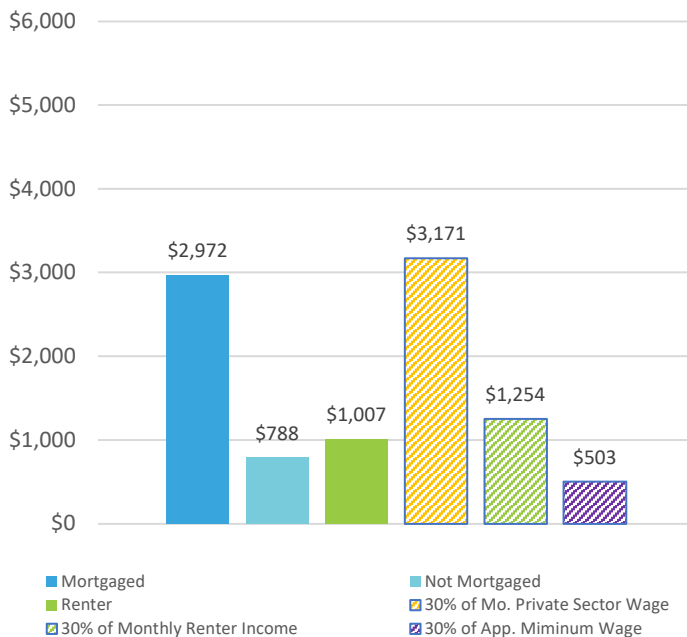
Home Value	\$426,811	2016 Value	\$347,332
Cost M/NM	\$2972/\$788	Value ▲	22.9%
\$142,270 To afford median home			

Renter Units

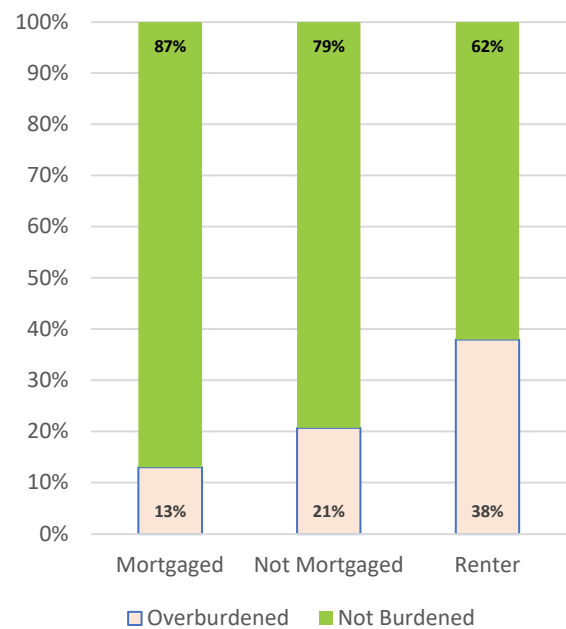
Gross Rent	\$1,007	2016 Rent	\$938
		Rent ▲	7.4%
\$40,280 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,554	Owner HH	47%	Renter HH	53%
Median Year Built	1991	% Built Pre-1970	8.6%		
Median Move Year	2014	% Built After 2010	16%		
Median Rooms	5.8	SF%	36.7%	MM%	15.1%
				MF%	38.8%

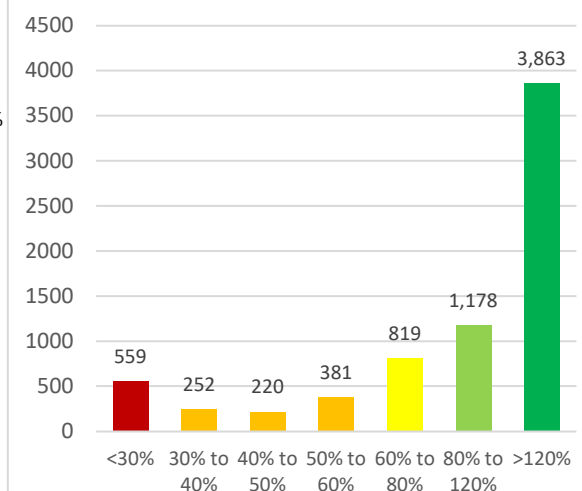
Vacancy Rates

Total	3.7%	Owner	0%	Renter	0%
Seasonal	1.0%	Other	0.8%	# V Rent	93
				#V Owner	50

Homeownership Rate by Race/Ethnicity

Black	11.9%	White	50.0%
Asian	78.0%	Other or Multiracial	19.3%
Am. Indian	0.0%	Hispanic	18.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Wixom-South

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

27.0%
7,273

Partnership

4.8%
520,393

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
4.95	--	--
\$96,395	--	12.5%
\$154,707	--	13.0%
\$50,147	--	13.7%
\$426,811	--	22.9%
\$1,007	--	7.4%
\$40,280	--	--
\$142,270	--	--
2,008	28%	5.8%

Partnership

Number	%	% Change
--	--	--
\$86,275	--	11.9%
\$104,646	--	9.7%
\$51,535	--	13.7%
\$268,600	--	27.0%
\$1,156	--	8.2%
\$46,240	--	--
\$89,533	--	--
128,058	24.6%	-8.3%

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
62	0.8%	12.7%
76	1.0%	-29.0%
50	0.7%	NA
93	1.2%	-4.1%
144	1.9%	--
3,827	50.7%	--

Partnership

Number	%	% Change
11,855	2.2%	-7.1%
4,100	0.8%	-31.8%
2,846	0.5%	-27.4%
9,160	1.7%	15.0%
42,258	7.9%	--
151,915	28.5%	--

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)	29	198	228
Market supply (vacant on market, adjusted for age)	2	12	14
5 year Market production goals (based on 75K units)	26	180	207
1 year Market production goals (based on 15K units)	5	36	41
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Wixom-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	257	Total Amt/App	\$441,770	% Approved	79.0%
Total Conventional Apps	251	Conventional Amt/App	\$442,291	% Conv Apprvd	79.3%
Total Assisted Apps	6	Assisted Amt/App	\$420,000	% Asst Apprvd	66.7%
Applications by Race: White					
Total Apps	102	Total Amt/App	\$451,667	% Positive	79.4%
Total Conventional Apps	96	Conventional Amt/App	\$453,646	% Conv Positive	80.2%
Total Assisted Apps	6	Assisted Amt/App	\$420,000	% Asst Positive	66.7%
Applications by Race: Black					
Total Apps	8	Total Amt/App	\$470,000	% Positive	63%
Total Conventional Apps	8	Conventional Amt/App	\$470,000	% Conv Positive	62.5%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	110	Total Amt/App	\$435,636	% Positive	80.9%
Total Conventional Apps	110	Conventional Amt/App	\$435,636	% Conv Positive	80.9%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$175,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$535,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$535,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	30	Total Amt/App	\$428,333	% Positive	76.7%
Total Conventional Apps	30	Conventional Amt/App	\$428,333	% Conv Positive	76.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Ethnicity: Hispanic					
Total Apps	14	Total Amt/App	\$418,571	% Positive	85.7%
Total Conventional Apps	13	Conventional Amt/App	\$406,538	% Conv Positive	84.6%
Total Assisted Apps	1	Assisted Amt/App	\$575,000	% Asst Positive	100.0%

Wolverine Lake

Population

22,015

Households

8,358

Median HH Income

\$94,679

Owner HH Income

\$104,233

Renter HH Income

\$46,987

Housing Costs

Owner Units

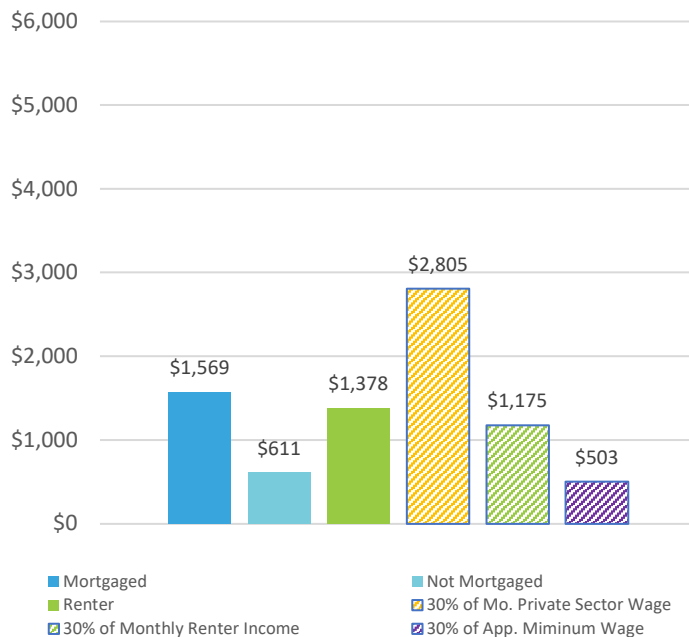
Home Value	\$263,631	2016 Value	\$206,030
Cost M/NM	\$1569/\$611	Value ▲	28.0%
\$87,877 To afford median home			

Renter Units

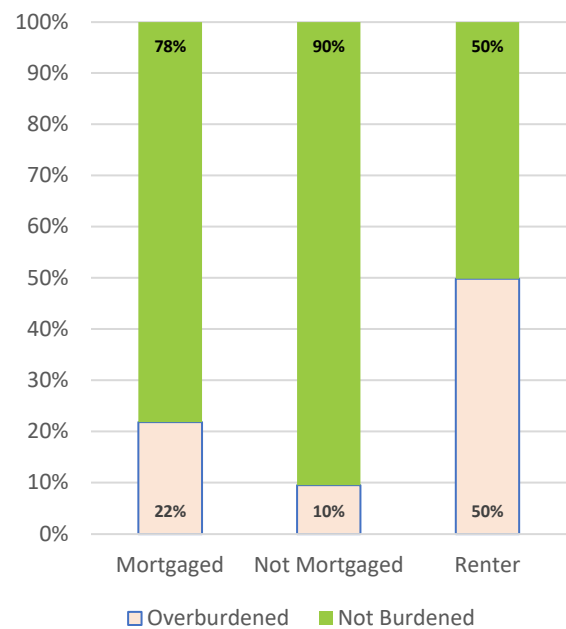
Gross Rent	\$1,378	2016 Rent	\$1,204
		Rent ▲	14.4%
\$55,120 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,791	Owner HH	87%	Renter HH	13%
Median Year Built	1976	% Built Pre-1970		41.1%	
Median Move Year	2008	% Built After 2010		5.8%	
Median Rooms	6.6	SF%	91.1%	MM%	6.1%
				MF%	2.7%

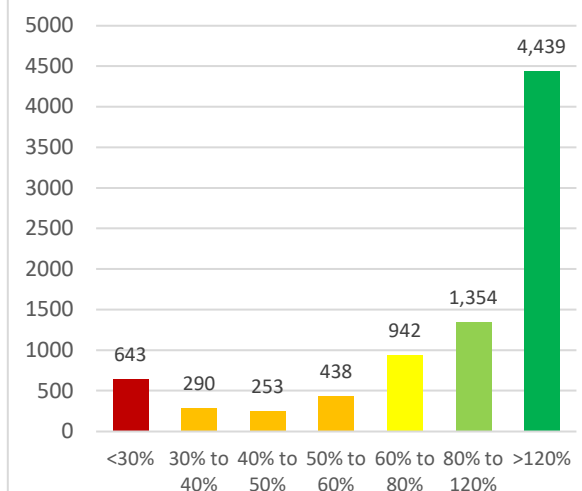
Vacancy Rates

Total	4.9%	Owner	0%	Renter	0%
Seasonal	2.1%	Other	1.6%	# V Rent	0
				#V Owner	31

Homeownership Rate by Race/Ethnicity

Black	86.0%	White	87.3%
Asian	91.4%	Other or Multiracial	69.1%
Am. Indian	100.0%	Hispanic	91.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Wolverine Lake

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.3%	4.8%
Household Count, 2021	8,358	520,393

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.06	--	--	--	--	--
Median Income, 2021	\$94,679	--	-3.3%	\$86,275	--	11.9%
Median owner income, 2021	\$104,233	--	0.7%	\$104,646	--	9.7%
Median renter income, 2021	\$46,987	--	90.7%	\$51,535	--	13.7%
Median home value	\$263,631	--	28.0%	\$268,600	--	27.0%
Median gross rent	\$1,378	--	14.4%	\$1,156	--	8.2%
Income needed for median rent	\$55,120	--	--	\$46,240	--	--
Income needed for median value	\$87,877	--	--	\$89,533	--	--
Overburdened households	1,919	23%	0.9%	128,058	24.6%	-8.3%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	142	1.6%	-45.4%	11,855	2.2%	-7.1%
Seasonal vacancy	186	2.1%	116.3%	4,100	0.8%	-31.8%
For-Sale vacancy	31	0.4%	-48.3%	2,846	0.5%	-27.4%
For-Rent vacancy	0	0.0%	-100.0%	9,160	1.7%	15.0%
Homes built pre-1940	388	4.4%	--	42,258	7.9%	--
Homes built post-1990	2,529	28.8%	--	151,915	28.5%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	111	79	190
Market supply (vacant on market, adjusted for age)	13	0	13
5 year Market production goals (based on 75K units)	95	76	171
1 year Market production goals (based on 15K units)	19	15	34
5 year Partnership goals (based on 75K units)	5,071	5,899	10,970
1 year Partnership goals (based on 15K units)	1,014	1,180	2,194

Wolverine Lake

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	481	Total Amt/App	\$312,879	% Approved	82.3%
Total Conventional Apps	419	Conventional Amt/App	\$325,286	% Conv Apprvd	82.6%
Total Assisted Apps	62	Assisted Amt/App	\$229,032	% Asst Apprvd	80.6%
Applications by Race: White					
Total Apps	393	Total Amt/App	\$302,125	% Positive	84.5%
Total Conventional Apps	348	Conventional Amt/App	\$311,609	% Conv Positive	84.8%
Total Assisted Apps	45	Assisted Amt/App	\$228,778	% Asst Positive	82.2%
Applications by Race: Black					
Total Apps	12	Total Amt/App	\$307,500	% Positive	75%
Total Conventional Apps	8	Conventional Amt/App	\$351,250	% Conv Positive	75.0%
Total Assisted Apps	4	Assisted Amt/App	\$220,000	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	21	Total Amt/App	\$443,571	% Positive	71.4%
Total Conventional Apps	17	Conventional Amt/App	\$484,412	% Conv Positive	76.5%
Total Assisted Apps	4	Assisted Amt/App	\$270,000	% Asst Positive	50.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$295,000	% Positive	50.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$295,000	% 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	50	Total Amt/App	\$338,800	% Positive	70.0%
Total Conventional Apps	41	Conventional Amt/App	\$365,732	% Conv Positive	65.9%
Total Assisted Apps	9	Assisted Amt/App	\$216,111	% Asst Positive	88.9%
Applications by Ethnicity: Hispanic					
Total Apps	13	Total Amt/App	\$331,154	% Positive	84.6%
Total Conventional Apps	11	Conventional Amt/App	\$335,000	% Conv Positive	81.8%
Total Assisted Apps	2	Assisted Amt/App	\$310,000	% Asst Positive	100.0%

Market Conditions According to Household Growth and Housing Cost/Value

Strong Markets:

Auburn Hills-North
Auburn Hills-South
Berkley
Birmingham
Bloomfield
Clarkston
Elizabeth Lake
Farmington Hills-North
Farmington Hills-Outer, North
Farmington Hills-South
Ferndale
Holly
Holly Recreation Area

Lake Orion
Milford
Novi-North
Novi-South
Novi-West
Oak Park-East
Oak Park-West
Orion Charter Township
Ortonville
Oxford
Pontiac-Central
Pontiac Lake State Recreation Area
Rochester Hills-Central
Rochester Hills-East
Rochester Hills-North
Rochester Hills-West
Royal Oak-North
Royal Oak-Northwest
Royal Oak-South
South Lyon
South Lyon-East
Southfield-Northeast
Southfield-Northwest
Southfield-South
Troy-East
Troy-West
Troy-Southeast
Troy-Southwest
West Bloomfield-North
West Bloomfield-Southeast
West Bloomfield-Southwest
Wixom-North
Wixom-South
Wolverine Lake

Soft Markets:

Pontiac-Northeast
Pontiac-Southwest
Keego Harbor
Lake Angelus

Housing Policy Toolbox

I. Create and preserve dedicated affordable housing units

Suggested Market Type

Establishing incentives or requirements for affordable housing

[Expedited permitting for qualifying projects](#)

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

[Reduced parking requirements for qualifying developments](#)

[Tax abatements or exemptions](#)

[Density bonuses](#)

[Inclusionary zoning](#)

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Generating revenue for affordable housing

[Dedicated revenue sources](#)

[Employer-assisted housing programs](#)

[State tax credits for affordable housing](#)

[Tax increment financing](#)

[General obligation bonds for affordable housing](#)

[Housing trust funds](#)

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

[Activation of housing finance agency reserves](#)

[Demolition taxes and condominium conversion fees](#)

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

[Transfers of development rights](#)

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Supporting affordable housing through subsidies

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

[Low income housing tax credit](#)

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

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

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

[Operating subsidies for affordable housing developments](#)

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Preserving existing affordable housing

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

[Preservation inventories](#)

[Rights of first refusal](#)

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Expanding the availability of affordable housing in resource-rich areas

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

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

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

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Creating durable affordable homeownership opportunities

[Community land trusts](#)

[Deed-restricted homeownership](#)

[Limited equity cooperatives](#)

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Facilitating the acquisition or identification of land for affordable housing

[Land banks](#)

[Brownfields](#)

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

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

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Soft, Strong

II. Align housing supply with market and neighborhood housing conditions

Planning

[Regulating short term rentals](#)

Strong

Reducing development costs and barriers

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

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Creating incentives for new development or redevelopment

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

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Dealing with vacant, abandoned, and tax-delinquent properties

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

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Soft, Strong
Soft, Strong

III. Help households access and afford private-market homes

Providing tenant-based rental assistance

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

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Promoting mobility for housing choice voucher holders

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

Soft, Strong
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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