

<b>Number</b>	<b>Market</b>	<b>Number</b>	<b>Market</b>
<b>62</b>	Clinton Township Northwest-Mount Clemens Central	<b>309</b>	Shelby Township-East
<b>63</b>	Clinton Township Southeast-Harrison Township South	<b>323</b>	St. Clair Shores-Central
<b>109</b>	Eastpointe	<b>324</b>	St. Clair Shores-North
<b>136</b>	Fraser	<b>325</b>	St. Clair Shores-South
<b>222</b>	Macomb Township-North	<b>331</b>	Sterling Heights-East
<b>223</b>	Macomb Township-South	<b>332</b>	Sterling Heights-North
<b>239</b>	Mount Clemens-East	<b>333</b>	Sterling Heights-Northwest
<b>244</b>	New Baltimore	<b>334</b>	Sterling Heights-Southeast
<b>287</b>	Richmond	<b>335</b>	Sterling Heights-Southwest
<b>294</b>	Romeo	<b>336</b>	Sterling Heights-West
<b>296</b>	Roseville-North	<b>353</b>	Warren-Northeast
<b>297</b>	Roseville-South	<b>354</b>	Warren-Northwest
<b>306</b>	Selfridge Air National Guard	<b>355</b>	Warren-Southeast
<b>307</b>	Shelby Township	<b>356</b>	Warren-Southwest
<b>308</b>	Shelby Township Southwest-Utica	<b>357</b>	Washington Township

The Macomb County Housing Partnership includes all of Macomb County and its thirty Statewide Housing Needs Assessment markets, listed in the table above. An analysis of the latest-available Census data, as well as changes in housing prices and availability since 2016, shows that these markets in the partnership fall into eight broad categories.

- Areas in and around the city of Fraser constitute one market type. Housing demand indicators are near statewide averages. Its housing supply 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. Market vacancies (units for sale or lease) comprise a lower proportion of all housing units in the market, but “Other” vacancies are higher than the state 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.
- The partnership's second market type is common in the southern portion of the county. Housing demand indicators here are higher than state averages. The group’s housing stock is dominated by single-family detached units, which tend to be older and larger than state averages. Homeownership here also exceeds the state average, and homeownership monthly costs are at or slightly below average. Rents tell a different story, however, since market vacancies declined sharply over the last five years, and rents have shot up as a result. Non-mortgaged homeowners also saw increases in housing costs during the same period. Home values also registered strong increases, but the rate of increase was slower than the state as a whole.

- The third market type typifies the extreme southwestern corner of the county and includes areas of Warren and Eastpointe. 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.
- Residents residing in portions of Sterling Heights, Shelby Township and Clinton Township are included in the next market group. The households here 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.
- Portions of Washington, Macomb and Shelby Townships also have similar housing trends. Housing demand indicators for this group are very strong, led by incomes that are significantly higher, and unemployment rates significantly lower, than statewide averages. Median age tends to be higher in these areas, as does educational attainment. The housing supply in this group is dominated by owner-occupied, larger, single-family detached structures, with little diversity in offerings outside of a slightly elevated presence of mobile homes. Housing values and costs for both owners and renters are high in these markets as well; however, higher incomes keep the overburden rate relatively low. Vacancies are a smaller portion of the total housing stock than in other places as well. The five-year trends show that market vacancies have increased in these areas, along with housing costs for both tenure types.
- The next market type covers much of northern and northeastern portions of the county, as well as some neighborhoods in Sterling Heights and Shelby and Macomb Townships. Housing demand indicators are strong in these areas, 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.

- Areas in the central portion of the county (including Mount Clemens, northeastern Sterling Heights and Clinton and Harrison Townships) have mixed housing demand indicators; household incomes are lower than the state average, but so is the unemployment rate. Commute times are also generally low. In terms of supply, this market type's housing stock displays a level of diversity rare in Michigan; the percentage of homes within single-family detached structures is significantly lower than in other markets, and multifamily structures account for around a quarter of the total. Mobile homes are about twice as common here than in other markets. Homeownership rates in these markets are also low, and majority renter markets are not uncommon among them. The stock also tends to be small, and of moderate age. While home values and costs are lower than state averages, lower incomes tend to increase the overburden rates in these markets. The proportion of vacancies on the market is higher here than in other places, and increased during the last five years, unlike the situation in other Michigan markets. During that same period, housing costs for owners and renters were either stable or decreased slightly, as did home values.
- The northwestern corner of Sterling Heights is different from neighboring areas. Its housing demand in these markets is high, as incomes are significantly above the state average, and employment levels are strong. Educational attainment is also much higher than in other market groups. The group's housing supply displays some diversity, as single-family detached dwellings are only a bare majority in most areas in this group. Duplexes, triplexes and other denser small-scale multifamily structures are more common here as well, as is new construction. Homeownership rates are just under the state average, but homeowners still make up most households in most markets here. These markets also tend to have a higher degree of recent movers than statewide. Housing costs and home values are significantly higher here than in the rest of the state, but the higher incomes common to households in this group tends to keep the overburden rate slightly lower than the Michigan average. Vacancies in the homeownership market are quite low, and rental vacancies are lower than statewide as well. Five year trends in vacancy and costs show that even with a hefty increase in stock available for sale or rent in these markets, housing costs rose dramatically, especially for renters. Home values also rose strongly during this period.
- 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.

# Clinton Township Northwest-Mount Clemens Central

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
65,181	29,445	\$68,350	\$79,080	\$39,495

## Housing Costs

### Owner Units

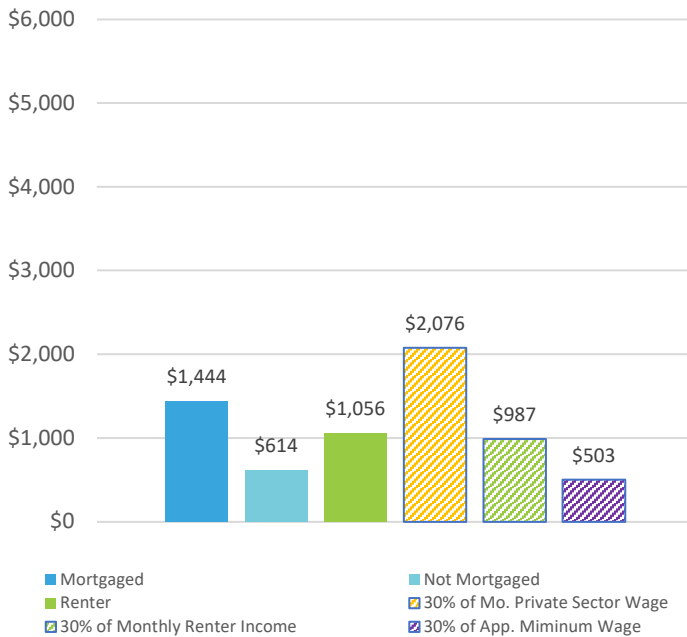
Home Value	\$183,966	2016 Value	\$155,236
Cost M/NM	\$1444/\$614	Value ▲	18.5%
\$61,322 To afford median home			

### Renter Units

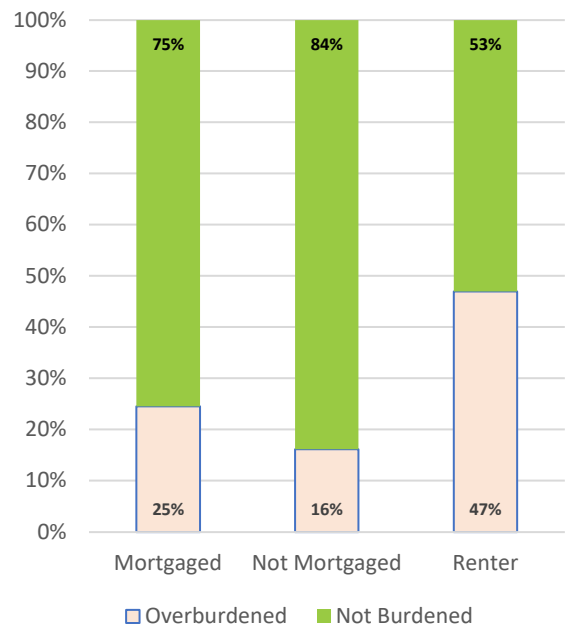
Gross Rent	\$1,056	2016 Rent	\$973
		Rent ▲	8.5%
\$42,240 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	30,530	Owner HH	68%	Renter HH	32%
Median Year Built	1980	% Built Pre-1970	21.1%		
Median Move Year	2011	% Built After 2010	5.9%		
Median Rooms	5.4	SF%	47.3%	MM%	32.7%
		MF%	16.4%		

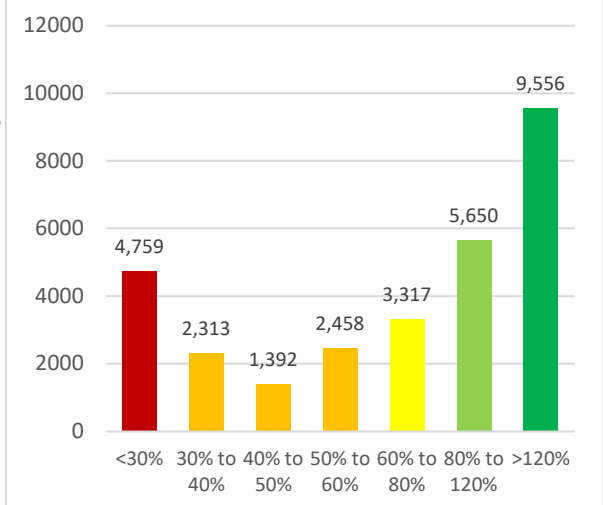
### Vacancy Rates

Total	3.6%	Owner	0%	Renter	0%
Seasonal	0.6%	Other	1.2%	# V Rent	200
				#V Owner	54

### Homeownership Rate by Race/Ethnicity

Black	26.1%	White	73.2%
Asian	44.0%	Other or Multiracial	56.9%
Am. Indian	79.3%	Hispanic	44.4%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Clinton Township Northwest-Mount Clemens Central

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.0%	3.8%
Household Count, 2021	29,445	351,715

### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.71	--	--	--	--	--
Median Income, 2021	\$68,350	--	12.7%	\$67,828	--	9.8%
Median owner income, 2021	\$79,080	--	9.9%	\$79,500	--	8.2%
Median renter income, 2021	\$39,495	--	1.8%	\$40,864	--	13.8%
Median home value	\$183,966	--	18.5%	\$184,600	--	24.0%
Median gross rent	\$1,056	--	8.5%	\$1,032	--	5.7%
Income needed for median rent	\$42,240	--	--	\$41,280	--	--
Income needed for median value	\$61,322	--	--	\$61,533	--	--
Overburdened households	8,724	30%	1.5%	95,489	27.1%	-2.0%

### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	376	1.2%	-53.1%	7,435	2.1%	-19.8%
Seasonal vacancy	180	0.6%	47.5%	1,611	0.4%	-15.1%
For-Sale vacancy	54	0.2%	-81.9%	2,433	0.7%	-25.5%
For-Rent vacancy	200	0.7%	-32.9%	3,048	0.8%	-27.5%
Homes built pre-1940	2,018	6.6%	--	15,910	4.4%	--
Homes built post-1990	10,071	33.0%	--	108,284	30.0%	--

### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Moderate Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	295	553	848
Market supply (vacant on market, adjusted for age)	12	34	46
5 year Market production goals (based on 75K units)	272	501	773
1 year Market production goals (based on 15K units)	54	100	155
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Clinton Township Northwest-Mount Clemens Central

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,136	Total Amt/App	\$212,262	% Approved	80.9%
Total Conventional Apps	909	Conventional Amt/App	\$208,894	% Conv Apprvd	82.0%
Total Assisted Apps	227	Assisted Amt/App	\$225,749	% Asst Apprvd	76.7%
<b>Applications by Race: White</b>					
Total Apps	808	Total Amt/App	\$199,567	% Positive	82.9%
Total Conventional Apps	680	Conventional Amt/App	\$197,750	% Conv Positive	84.1%
Total Assisted Apps	128	Assisted Amt/App	\$209,219	% Asst Positive	76.6%
<b>Applications by Race: Black</b>					
Total Apps	113	Total Amt/App	\$264,381	% Positive	70%
Total Conventional Apps	63	Conventional Amt/App	\$265,952	% Conv Positive	68.3%
Total Assisted Apps	50	Assisted Amt/App	\$262,400	% Asst Positive	72.0%
<b>Applications by Race: Asian</b>					
Total Apps	42	Total Amt/App	\$277,143	% Positive	76.2%
Total Conventional Apps	39	Conventional Amt/App	\$271,154	% Conv Positive	74.4%
Total Assisted Apps	3	Assisted Amt/App	\$355,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$185,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	1	Total Amt/App	\$125,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$125,000	% Asst Positive	100.0%
<b>Applications by Race: Race Not Available</b>					
Total Apps	152	Total Amt/App	\$222,303	% Positive	80.3%
Total Conventional Apps	113	Conventional Amt/App	\$218,717	% Conv Positive	80.5%
Total Assisted Apps	39	Assisted Amt/App	\$232,692	% Asst Positive	79.5%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	21	Total Amt/App	\$193,095	% Positive	81.0%
Total Conventional Apps	15	Conventional Amt/App	\$175,667	% Conv Positive	73.3%
Total Assisted Apps	6	Assisted Amt/App	\$236,667	% Asst Positive	100.0%



# Clinton Township Southeast-Harrison Township South

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
30,381	14,221	\$58,126	\$76,209	\$40,547

## Housing Costs

### Owner Units

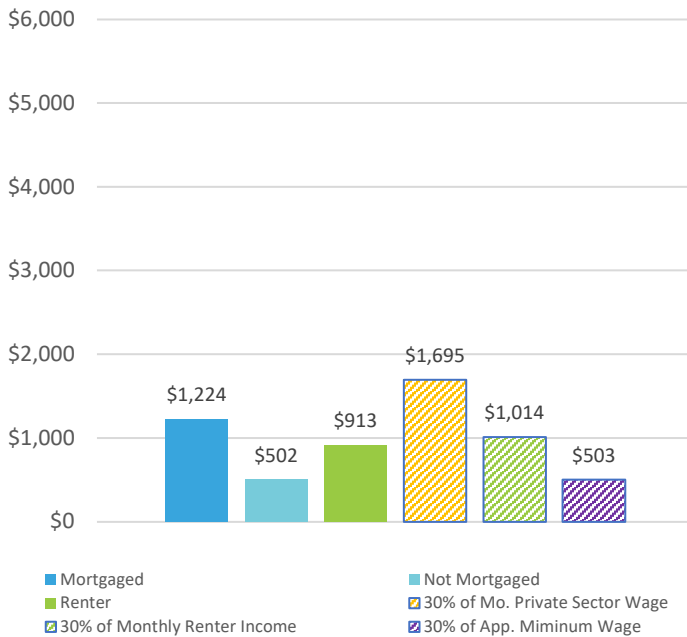
Home Value	\$148,581	2016 Value	\$118,903
Cost M/NM	\$1224/\$502	Value ▲	25.0%
\$49,527 To afford median home			

### Renter Units

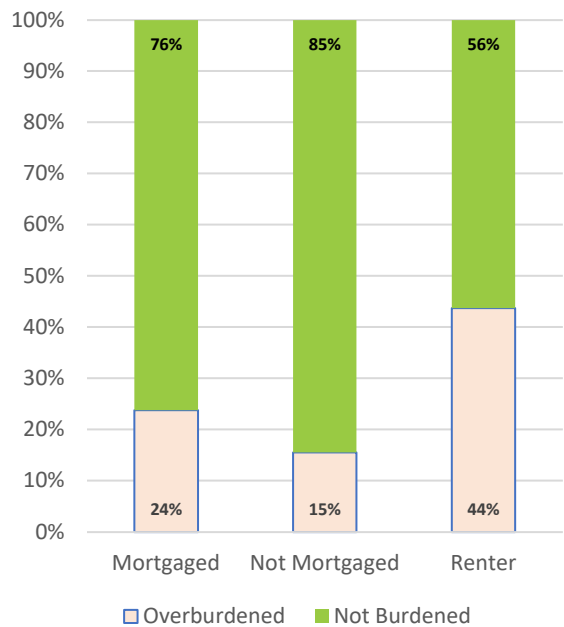
Gross Rent	\$913	2016 Rent	\$848
		Rent ▲	7.7%
\$36,520 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	15,228	Owner HH	56%	Renter HH	44%
Median Year Built	1973	% Built Pre-1970	41%		
Median Move Year	2012	% Built After 2010	2%		
Median Rooms	5.0	SF%	46.5%	MM%	33.7%
		MF%	18.1%		

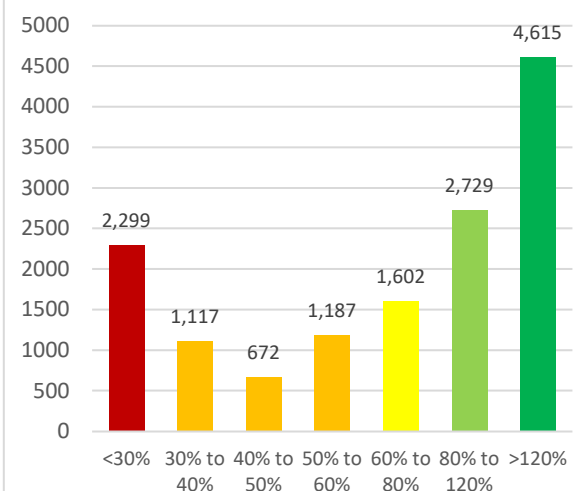
### Vacancy Rates

Total	6.6%	Owner	0%	Renter	0%
Seasonal	0.9%	Other	2.8%	# V Rent	181
				# V Owner	129

### Homeownership Rate by Race/Ethnicity

Black	15.1%	White	69.2%
Asian	34.7%	Other or Multiracial	48.1%
Am. Indian	0.0%	Hispanic	64.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Clinton Township Southeast-Harrison Township South

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.6%	3.8%
Household Count, 2021	14,221	351,715

### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.19	--	--	--	--	--
Median Income, 2021	\$58,126	--	26.4%	\$67,828	--	9.8%
Median owner income, 2021	\$76,209	--	11.9%	\$79,500	--	8.2%
Median renter income, 2021	\$40,547	--	51.9%	\$40,864	--	13.8%
Median home value	\$148,581	--	25.0%	\$184,600	--	24.0%
Median gross rent	\$913	--	7.7%	\$1,032	--	5.7%
Income needed for median rent	\$36,520	--	--	\$41,280	--	--
Income needed for median value	\$49,527	--	--	\$61,533	--	--
Overburdened households	4,367	31%	-14.6%	95,489	27.1%	-2.0%

### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	432	2.8%	0.7%	7,435	2.1%	-19.8%
Seasonal vacancy	137	0.9%	136.2%	1,611	0.4%	-15.1%
For-Sale vacancy	129	0.8%	-19.9%	2,433	0.7%	-25.5%
For-Rent vacancy	181	1.2%	-37.4%	3,048	0.8%	-27.5%
Homes built pre-1940	393	2.6%	--	15,910	4.4%	--
Homes built post-1990	3,362	22.1%	--	108,284	30.0%	--

### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	130	263	393
Market supply (vacant on market, adjusted for age)	66	54	120
5 year Market production goals (based on 75K units)	62	201	263
1 year Market production goals (based on 15K units)	12	40	53
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Clinton Township Southeast-Harrison Township South

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	510	Total Amt/App	\$172,706	% Approved	82.0%
Total Conventional Apps	353	Conventional Amt/App	\$168,569	% Conv Apprvd	83.3%
Total Assisted Apps	157	Assisted Amt/App	\$182,006	% Asst Apprvd	79.0%
<b>Applications by Race: White</b>					
Total Apps	349	Total Amt/App	\$167,607	% Positive	84.2%
Total Conventional Apps	257	Conventional Amt/App	\$163,794	% Conv Positive	85.2%
Total Assisted Apps	92	Assisted Amt/App	\$178,261	% Asst Positive	81.5%
<b>Applications by Race: Black</b>					
Total Apps	68	Total Amt/App	\$175,000	% Positive	82%
Total Conventional Apps	26	Conventional Amt/App	\$159,615	% Conv Positive	92.3%
Total Assisted Apps	42	Assisted Amt/App	\$184,524	% Asst Positive	76.2%
<b>Applications by Race: Asian</b>					
Total Apps	9	Total Amt/App	\$210,556	% Positive	88.9%
Total Conventional Apps	8	Conventional Amt/App	\$216,250	% Conv Positive	87.5%
Total Assisted Apps	1	Assisted Amt/App	\$165,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
Total Apps	4	Total Amt/App	\$150,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$150,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$150,000	% Asst Positive	100.0%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	3	Total Amt/App	\$151,667	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$165,000	% Asst Positive	100.0%
<b>Applications by Race: Race Not Available</b>					
Total Apps	75	Total Amt/App	\$189,800	% Positive	73.3%
Total Conventional Apps	57	Conventional Amt/App	\$187,807	% Conv Positive	73.7%
Total Assisted Apps	18	Assisted Amt/App	\$196,111	% Asst Positive	72.2%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	11	Total Amt/App	\$160,455	% Positive	100.0%
Total Conventional Apps	5	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	6	Assisted Amt/App	\$156,667	% Asst Positive	100.0%

# Eastpointe

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
34,378	13,473	\$47,846	\$55,594	\$35,551

## Housing Costs

### Owner Units

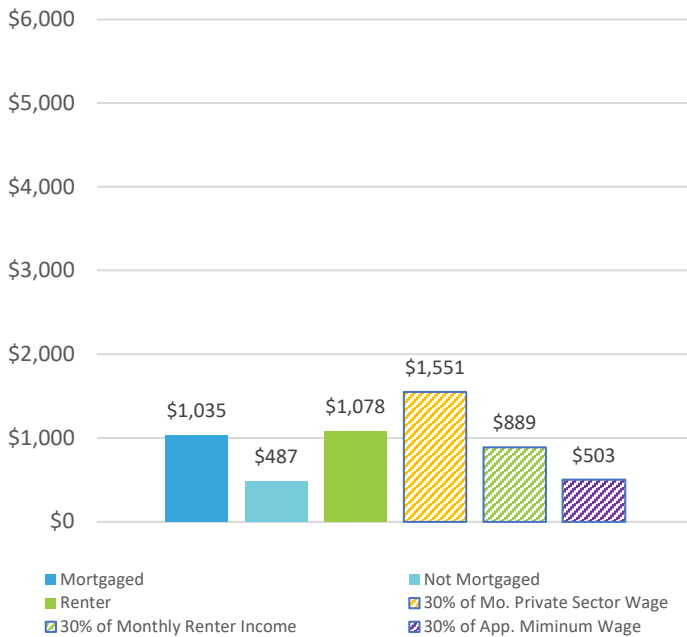
Home Value	\$88,432	2016 Value	\$65,737
Cost M/NM	\$1035/\$487	Value ▲	34.5%
\$29,477 To afford median home			

### Renter Units

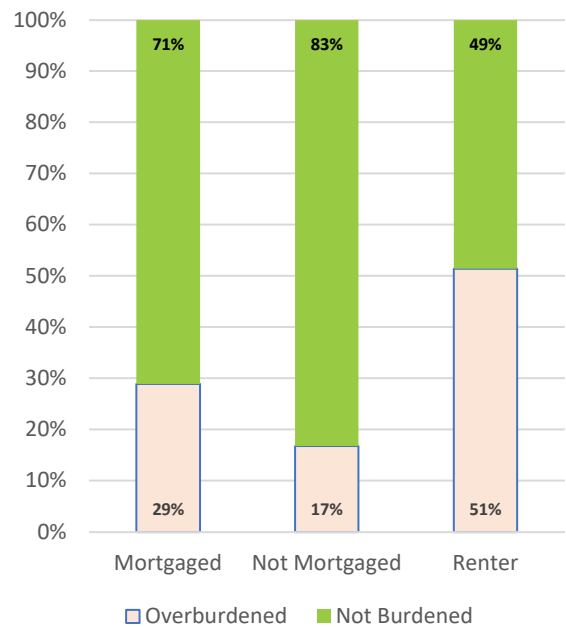
Gross Rent	\$1,078	2016 Rent	\$1,029
		Rent ▲	4.8%
\$43,120 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	14,249	Owner HH	66%	Renter HH	34%
Median Year Built	1954	% Built Pre-1970		86.5%	
Median Move Year	2011	% Built After 2010		0.5%	
Median Rooms	5.4	SF%	85.6%	MM%	8.6%
		MF%	4.1%		

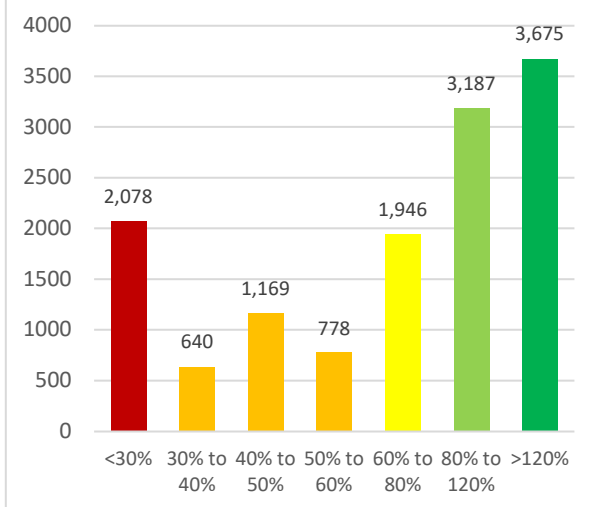
### Vacancy Rates

Total	5.4%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	3.4%	# V Rent	107
				#V Owner	112

### Homeownership Rate by Race/Ethnicity

Black	52.7%	White	76.8%
Asian	89.9%	Other or Multiracial	65.2%
Am. Indian	60.4%	Hispanic	49.5%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Eastpointe

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	6.1%	3.8%
Household Count, 2021	13,473	351,715

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.30	--	--	--	--	--
Median Income, 2021	\$47,846	--	4.4%	\$67,828	--	9.8%
Median owner income, 2021	\$55,594	--	1.3%	\$79,500	--	8.2%
Median renter income, 2021	\$35,551	--	-1.9%	\$40,864	--	13.8%
Median home value	\$88,432	--	34.5%	\$184,600	--	24.0%
Median gross rent	\$1,078	--	4.8%	\$1,032	--	5.7%
Income needed for median rent	\$43,120	--	--	\$41,280	--	--
Income needed for median value	\$29,477	--	--	\$61,533	--	--
Overburdened households	4,527	34%	-1.6%	95,489	27.1%	-2.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	490	3.4%	5.6%	7,435	2.1%	-19.8%
Seasonal vacancy	46	0.3%	666.7%	1,611	0.4%	-15.1%
For-Sale vacancy	112	0.8%	-65.9%	2,433	0.7%	-25.5%
For-Rent vacancy	107	0.8%	-61.1%	3,048	0.8%	-27.5%
Homes built pre-1940	1,731	12.1%	--	15,910	4.4%	--
Homes built post-1990	447	3.1%	--	108,284	30.0%	--

### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

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

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	166	145	312
Market supply (vacant on market, adjusted for age)	101	84	185
5 year Market production goals (based on 75K units)	63	59	122
1 year Market production goals (based on 15K units)	13	12	24
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Eastpointe

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	782	Total Amt/App	\$132,020	% Approved	74.4%
Total Conventional Apps	317	Conventional Amt/App	\$126,262	% Conv Apprvd	76.7%
Total Assisted Apps	465	Assisted Amt/App	\$135,946	% Asst Apprvd	72.9%
<b>Applications by Race: White</b>					
Total Apps	207	Total Amt/App	\$118,527	% Positive	79.7%
Total Conventional Apps	124	Conventional Amt/App	\$114,919	% Conv Positive	84.7%
Total Assisted Apps	83	Assisted Amt/App	\$123,916	% Asst Positive	72.3%
<b>Applications by Race: Black</b>					
Total Apps	426	Total Amt/App	\$137,723	% Positive	73%
Total Conventional Apps	134	Conventional Amt/App	\$135,149	% Conv Positive	70.9%
Total Assisted Apps	292	Assisted Amt/App	\$138,904	% Asst Positive	73.6%
<b>Applications by Race: Asian</b>					
Total Apps	5	Total Amt/App	\$135,000	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$135,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$135,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
Total Apps	2	Total Amt/App	\$100,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$100,000	% Asst Positive	0.0%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	1	Total Amt/App	\$85,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$85,000	% Asst Positive	100.0%
<b>Applications by Race: Race Not Available</b>					
Total Apps	131	Total Amt/App	\$137,824	% Positive	70.2%
Total Conventional Apps	51	Conventional Amt/App	\$134,804	% Conv Positive	70.6%
Total Assisted Apps	80	Assisted Amt/App	\$139,750	% Asst Positive	70.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	11	Total Amt/App	\$109,545	% Positive	72.7%
Total Conventional Apps	8	Conventional Amt/App	\$98,750	% Conv Positive	75.0%
Total Assisted Apps	3	Assisted Amt/App	\$138,333	% Asst Positive	66.7%

# Fraser

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
32,020	13,329	\$60,721	\$73,110	\$39,192

## Housing Costs

### Owner Units

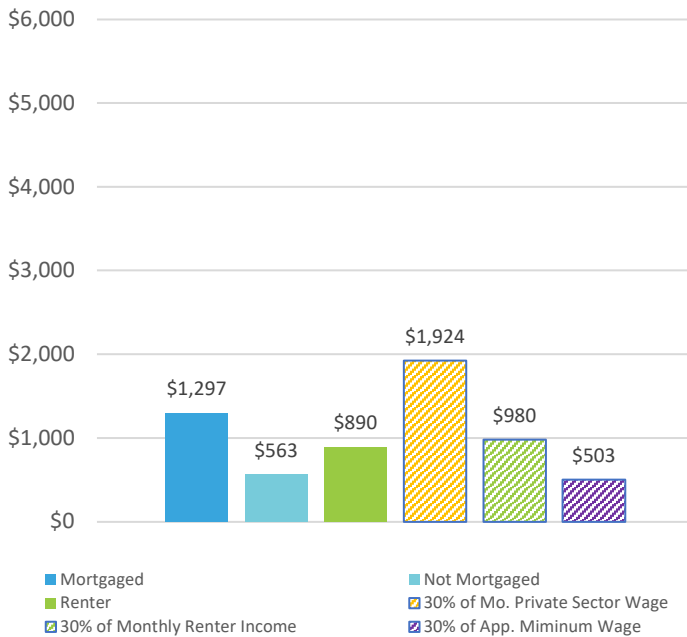
Home Value	\$160,927	2016 Value	\$134,596
Cost M/NM	\$1297/\$563	Value ▲	19.6%
\$53,642 To afford median home			

### Renter Units

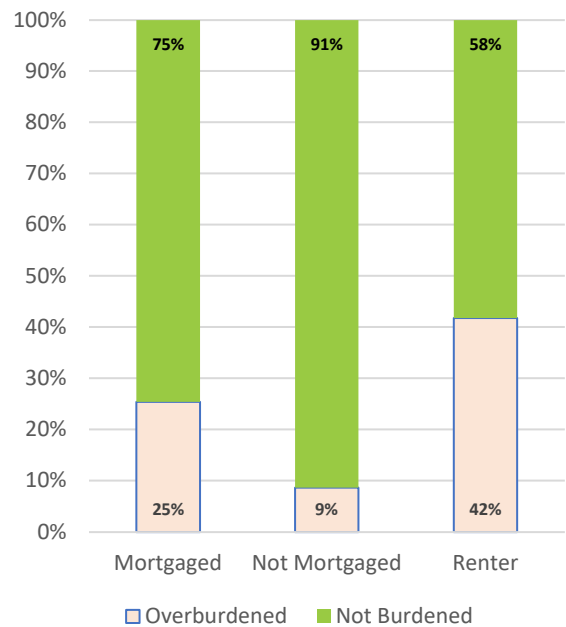
Gross Rent	\$890	2016 Rent	\$968
		Rent ▲	-8.1%
\$35,600 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	14,227	Owner HH	68%	Renter HH	32%
Median Year Built	1972	% Built Pre-1970	48.3%		
Median Move Year	2011	% Built After 2010	0.8%		
Median Rooms	5.3	SF%	64.3%	MM%	24.9%
		MF%	10.4%		

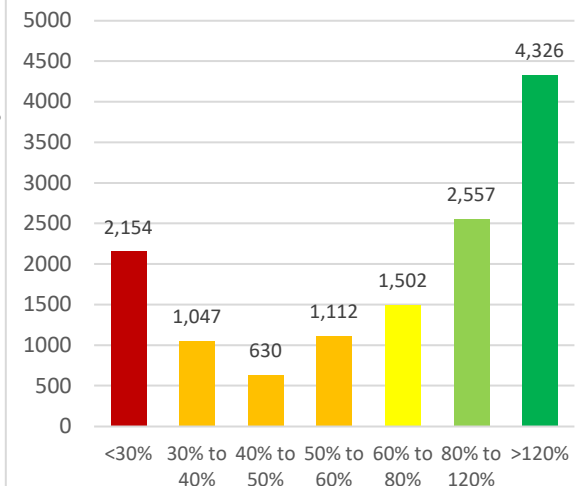
### Vacancy Rates

Total	6.3%	Owner	0%	Renter	0.1%
Seasonal	0.5%	Other	2.5%	# V Rent	257
				#V Owner	149

### Homeownership Rate by Race/Ethnicity

Black	23.1%	White	73.9%
Asian	85.9%	Other or Multiracial	62.1%
Am. Indian	100.0%	Hispanic	56.1%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Fraser

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.6%	3.8%
Household Count, 2021	13,329	351,715

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
<b>Housing Affordability</b>						
Home value / partnership income	2.37	--	--	--	--	--
Median Income, 2021	\$60,721	--	11.5%	\$67,828	--	9.8%
Median owner income, 2021	\$73,110	--	6.2%	\$79,500	--	8.2%
Median renter income, 2021	\$39,192	--	30.0%	\$40,864	--	13.8%
Median home value	\$160,927	--	19.6%	\$184,600	--	24.0%
Median gross rent	\$890	--	-8.1%	\$1,032	--	5.7%
Income needed for median rent	\$35,600	--	--	\$41,280	--	--
Income needed for median value	\$53,642	--	--	\$61,533	--	--
Overburdened households	3,534	27%	-18.1%	95,489	27.1%	-2.0%

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
<b>Housing Quality and Vacancy</b>						
"Other" vacancy	354	2.5%	-34.2%	7,435	2.1%	-19.8%
Seasonal vacancy	66	0.5%	37.5%	1,611	0.4%	-15.1%
For-Sale vacancy	149	1.0%	84.0%	2,433	0.7%	-25.5%
For-Rent vacancy	257	1.8%	36.0%	3,048	0.8%	-27.5%
Homes built pre-1940	365	2.6%	--	15,910	4.4%	--
Homes built post-1990	2,639	18.5%	--	108,284	30.0%	--

### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>Low Strength and High Need (Type II)</b>

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	139	230	370
Market supply (vacant on market, adjusted for age)	82	88	170
5 year Market production goals (based on 75K units)	55	137	193
1 year Market production goals (based on 15K units)	11	27	39
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287



## Fraser

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	585	Total Amt/App	\$195,393	% Approved	80.9%
Total Conventional Apps	371	Conventional Amt/App	\$191,604	% Conv Apprvd	80.9%
Total Assisted Apps	214	Assisted Amt/App	\$201,963	% Asst Apprvd	80.8%
<b>Applications by Race: White</b>					
Total Apps	372	Total Amt/App	\$187,634	% Positive	83.3%
Total Conventional Apps	258	Conventional Amt/App	\$186,279	% Conv Positive	82.6%
Total Assisted Apps	114	Assisted Amt/App	\$190,702	% Asst Positive	85.1%
<b>Applications by Race: Black</b>					
Total Apps	78	Total Amt/App	\$217,692	% Positive	77%
Total Conventional Apps	30	Conventional Amt/App	\$207,667	% Conv Positive	70.0%
Total Assisted Apps	48	Assisted Amt/App	\$223,958	% Asst Positive	81.3%
<b>Applications by Race: Asian</b>					
Total Apps	16	Total Amt/App	\$245,000	% Positive	87.5%
Total Conventional Apps	13	Conventional Amt/App	\$257,308	% Conv Positive	92.3%
Total Assisted Apps	3	Assisted Amt/App	\$191,667	% Asst Positive	66.7%
<b>Applications by Race: Native American</b>					
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
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	106	Total Amt/App	\$202,642	% Positive	73.6%
Total Conventional Apps	62	Conventional Amt/App	\$196,935	% Conv Positive	75.8%
Total Assisted Apps	44	Assisted Amt/App	\$210,682	% Asst Positive	70.5%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	18	Total Amt/App	\$187,222	% Positive	77.8%
Total Conventional Apps	10	Conventional Amt/App	\$180,000	% Conv Positive	80.0%
Total Assisted Apps	8	Assisted Amt/App	\$196,250	% Asst Positive	75.0%

# Macomb Township-North

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
60,743	19,989	\$117,855	\$118,752	\$9,140

## Housing Costs

### Owner Units

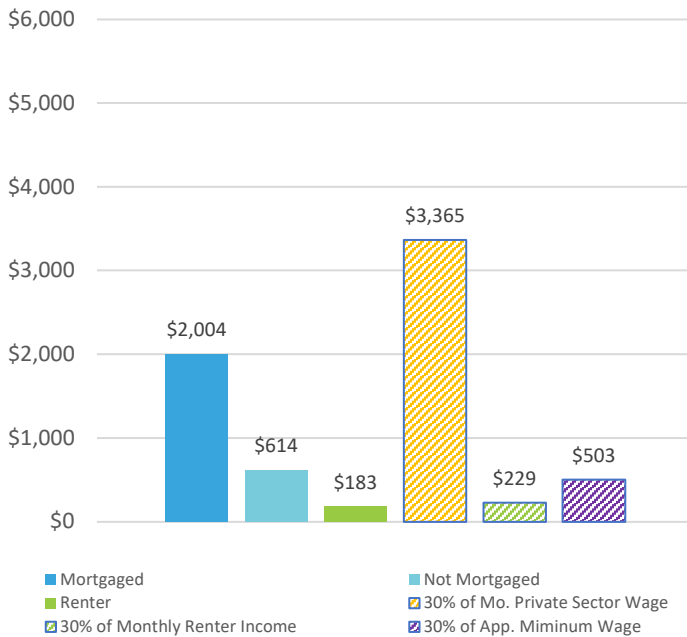
Home Value	\$321,507	2016 Value	\$271,855
Cost M/NM	\$2004/\$614	Value ▲	18.3%
\$107,169 To afford median home			

### Renter Units

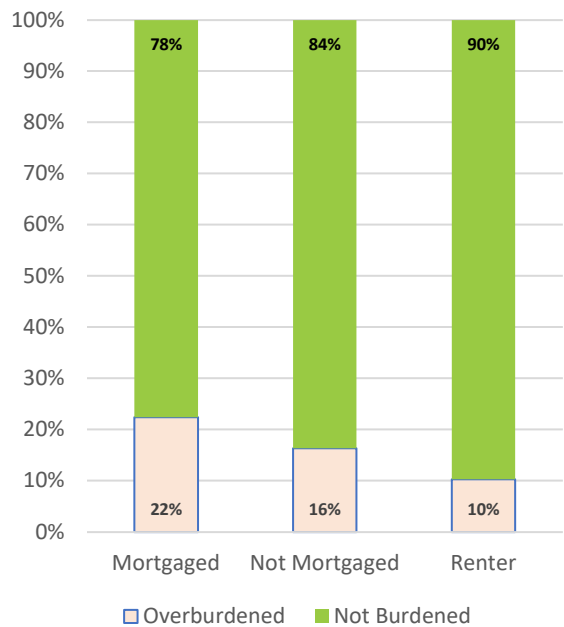
Gross Rent	\$183	2016 Rent	\$1,527
		Rent ▲	-88.0%
\$7,320 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	20,388	Owner HH	98%	Renter HH	2%
Median Year Built	2001	% Built Pre-1970	6.5%		
Median Move Year	2008	% Built After 2010	14.5%		
Median Rooms	7.2	SF%	89.5%	MM%	9.8%
		MF%	0.2%		

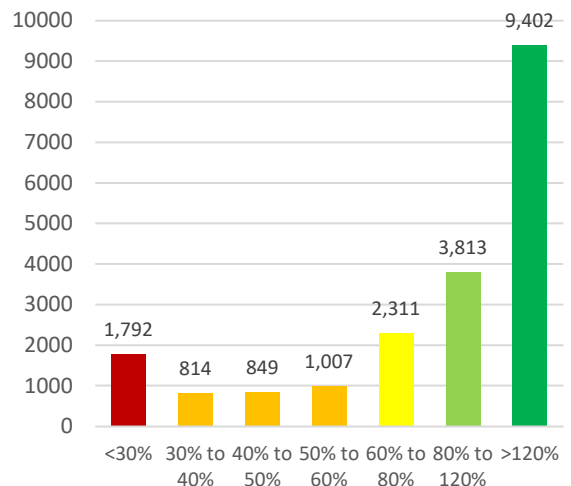
### Vacancy Rates

Total	2%	Owner	0%	Renter	0%
Seasonal	0.5%	Other	0.8%	# V Rent	17
				#V Owner	98

### Homeownership Rate by Race/Ethnicity

Black	100.0%	White	97.7%
Asian	86.2%	Other or Multiracial	100.0%
Am. Indian	100.0%	Hispanic	100.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Macomb Township-North

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	10.2%	3.8%
Household Count, 2021	19,989	351,715

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.74	--	--	--	--	--
Median Income, 2021	\$117,856	--	7.4%	\$67,828	--	9.8%
Median owner income, 2021	\$118,752	--	7.1%	\$79,500	--	8.2%
Median renter income, 2021	\$9,140	--	-88.5%	\$40,864	--	13.8%
Median home value	\$321,507	--	18.3%	\$184,600	--	24.0%
Median gross rent	\$183	--	-88.0%	\$1,032	--	5.7%
Income needed for median rent	\$7,320	--	--	\$41,280	--	--
Income needed for median value	\$107,169	--	--	\$61,533	--	--
Overburdened households	4,130	21%	21.9%	95,489	27.1%	-2.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	173	0.8%	61.7%	7,435	2.1%	-19.8%
Seasonal vacancy	111	0.5%	56.3%	1,611	0.4%	-15.1%
For-Sale vacancy	98	0.5%	92.2%	2,433	0.7%	-25.5%
For-Rent vacancy	17	0.1%	-34.6%	3,048	0.8%	-27.5%
Homes built pre-1940	199	1.0%	--	15,910	4.4%	--
Homes built post-1990	18,240	89.5%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

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

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	211	26	237
Market supply (vacant on market, adjusted for age)	6	4	9
5 year Market production goals (based on 75K units)	198	21	219
1 year Market production goals (based on 15K units)	40	4	44
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Macomb Township-North

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,254	Total Amt/App	\$330,638	% Approved	83.3%
Total Conventional Apps	1,134	Conventional Amt/App	\$328,192	% Conv Apprvd	83.5%
Total Assisted Apps	120	Assisted Amt/App	\$353,750	% Asst Apprvd	80.8%
<b>Applications by Race: White</b>					
Total Apps	975	Total Amt/App	\$326,015	% Positive	83.7%
Total Conventional Apps	893	Conventional Amt/App	\$324,373	% Conv Positive	83.8%
Total Assisted Apps	82	Assisted Amt/App	\$343,902	% Asst Positive	82.9%
<b>Applications by Race: Black</b>					
Total Apps	56	Total Amt/App	\$353,214	% Positive	80%
Total Conventional Apps	41	Conventional Amt/App	\$359,634	% Conv Positive	80.5%
Total Assisted Apps	15	Assisted Amt/App	\$335,667	% Asst Positive	80.0%
<b>Applications by Race: Asian</b>					
Total Apps	60	Total Amt/App	\$347,167	% Positive	73.3%
Total Conventional Apps	55	Conventional Amt/App	\$348,818	% Conv Positive	72.7%
Total Assisted Apps	5	Assisted Amt/App	\$329,000	% Asst Positive	80.0%
<b>Applications by Race: Native American</b>					
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
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	2	Total Amt/App	\$430,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$430,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	147	Total Amt/App	\$341,190	% Positive	84.4%
Total Conventional Apps	129	Conventional Amt/App	\$330,116	% Conv Positive	86.0%
Total Assisted Apps	18	Assisted Amt/App	\$420,556	% Asst Positive	72.2%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	29	Total Amt/App	\$353,276	% Positive	75.9%
Total Conventional Apps	26	Conventional Amt/App	\$361,923	% Conv Positive	73.1%
Total Assisted Apps	3	Assisted Amt/App	\$278,333	% Asst Positive	100.0%

# Macomb Township-South

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
30,075	10,629	\$84,120	\$90,562	\$53,500

## Housing Costs

### Owner Units

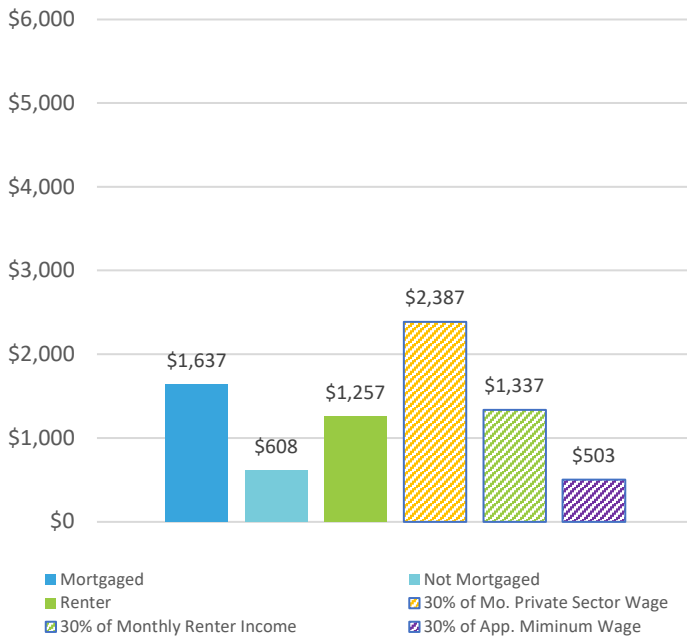
Home Value	\$219,206	2016 Value	\$208,337
Cost M/NM	\$1637/\$608	Value ▲	5.2%
\$73,069 To afford median home			

### Renter Units

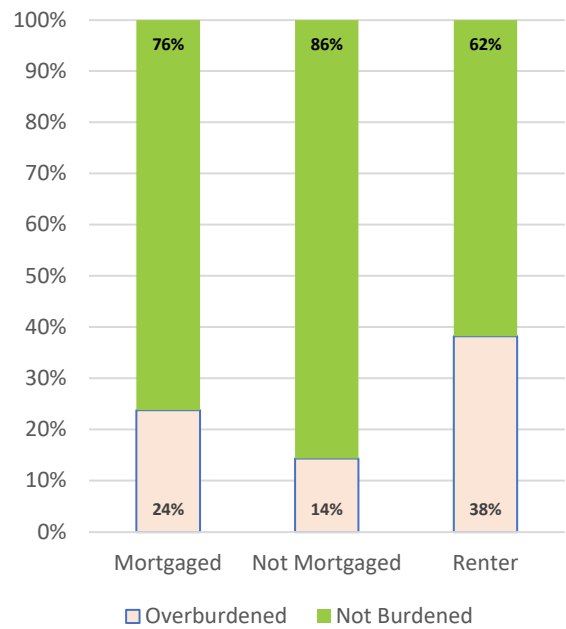
Gross Rent	\$1,257	2016 Rent	\$1,155
		Rent ▲	8.9%
\$50,280 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	10,968	Owner HH	83%	Renter HH	17%
Median Year Built	1992	% Built Pre-1970	5.7%		
Median Move Year	2010	% Built After 2010	7.2%		
Median Rooms	5.9	SF%	59.6%	MM%	17%
		MF%	6.5%		

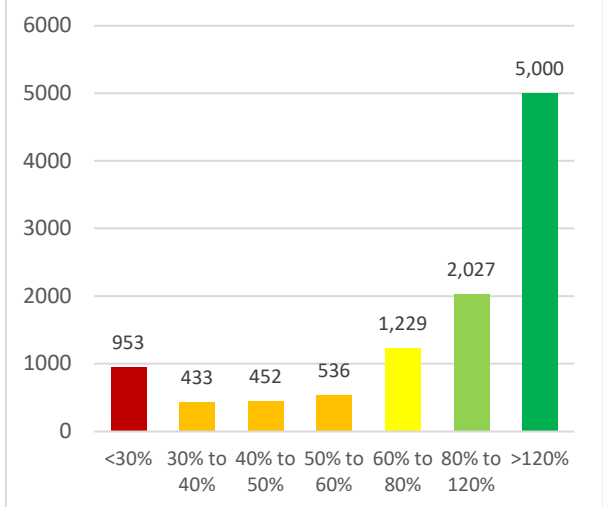
### Vacancy Rates

Total	3.1%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	1.3%	# V Rent	83
				#V Owner	81

### Homeownership Rate by Race/Ethnicity

Black	41.2%	White	86.5%
Asian	68.5%	Other or Multiracial	87.5%
Am. Indian	0.0%	Hispanic	85.1%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Macomb Township-South

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.5%	3.8%
Household Count, 2021	10,629	351,715

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.23	--	--	--	--	--
Median Income, 2021	\$84,120	--	-1.0%	\$67,828	--	9.8%
Median owner income, 2021	\$90,562	--	1.2%	\$79,500	--	8.2%
Median renter income, 2021	\$53,500	--	-11.8%	\$40,864	--	13.8%
Median home value	\$219,206	--	5.2%	\$184,600	--	24.0%
Median gross rent	\$1,257	--	8.9%	\$1,032	--	5.7%
Income needed for median rent	\$50,280	--	--	\$41,280	--	--
Income needed for median value	\$73,069	--	--	\$61,533	--	--
Overburdened households	2,496	23%	2.3%	95,489	27.1%	-2.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	143	1.3%	240.5%	7,435	2.1%	-19.8%
Seasonal vacancy	32	0.3%	-61.9%	1,611	0.4%	-15.1%
For-Sale vacancy	81	0.7%	-22.1%	2,433	0.7%	-25.5%
For-Rent vacancy	83	0.8%	-8.8%	3,048	0.8%	-27.5%
Homes built pre-1940	220	2.0%	--	15,910	4.4%	--
Homes built post-1990	6,136	55.9%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

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

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	131	109	239
Market supply (vacant on market, adjusted for age)	5	4	9
5 year Market production goals (based on 75K units)	121	101	222
1 year Market production goals (based on 15K units)	24	20	44
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Macomb Township-South

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	456	Total Amt/App	\$261,908	% Approved	79.4%
Total Conventional Apps	388	Conventional Amt/App	\$258,247	% Conv Apprvd	79.1%
Total Assisted Apps	68	Assisted Amt/App	\$282,794	% Asst Apprvd	80.9%
<b>Applications by Race: White</b>					
Total Apps	338	Total Amt/App	\$261,716	% Positive	78.7%
Total Conventional Apps	291	Conventional Amt/App	\$257,680	% Conv Positive	78.7%
Total Assisted Apps	47	Assisted Amt/App	\$286,702	% Asst Positive	78.7%
<b>Applications by Race: Black</b>					
Total Apps	28	Total Amt/App	\$259,286	% Positive	82%
Total Conventional Apps	17	Conventional Amt/App	\$249,706	% Conv Positive	82.4%
Total Assisted Apps	11	Assisted Amt/App	\$274,091	% Asst Positive	81.8%
<b>Applications by Race: Asian</b>					
Total Apps	23	Total Amt/App	\$247,174	% Positive	73.9%
Total Conventional Apps	22	Conventional Amt/App	\$250,455	% Conv Positive	72.7%
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
Total Apps	2	Total Amt/App	\$90,000	% Positive	50.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$90,000	% Asst Positive	50.0%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	66	Total Amt/App	\$270,303	% Positive	83.3%
Total Conventional Apps	57	Conventional Amt/App	\$267,982	% Conv Positive	82.5%
Total Assisted Apps	9	Assisted Amt/App	\$285,000	% Asst Positive	88.9%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	8	Total Amt/App	\$257,500	% Positive	75.0%
Total Conventional Apps	5	Conventional Amt/App	\$239,000	% Conv Positive	80.0%
Total Assisted Apps	3	Assisted Amt/App	\$288,333	% Asst Positive	66.7%

# Mount Clemens-East

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
11,953	4,876	\$35,225	\$51,233	\$22,096

## Housing Costs

### Owner Units

Home Value	\$77,033	2016 Value	\$55,867
Cost M/NM	\$1133/\$579	Value ▲	37.9%

\$25,678 To afford median home

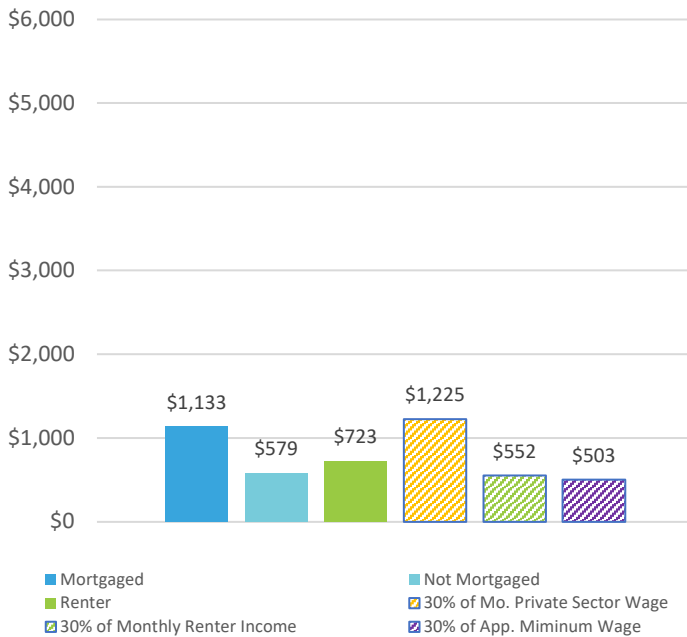
### Renter Units

Gross Rent	\$723	2016 Rent	\$675
		Rent ▲	7.1%

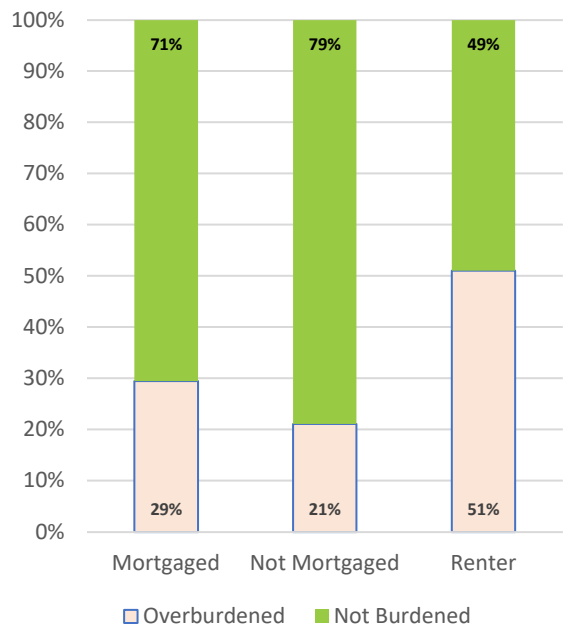
\$28,920 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	5,315	Owner HH	48%	Renter HH	52%
Median Year Built	1974	% Built Pre-1970	45.7%		
Median Move Year	2014	% Built After 2010	3.6%		
Median Rooms	4.6	SF%	33.6%	MM%	25.3%
		MF%	20.6%		

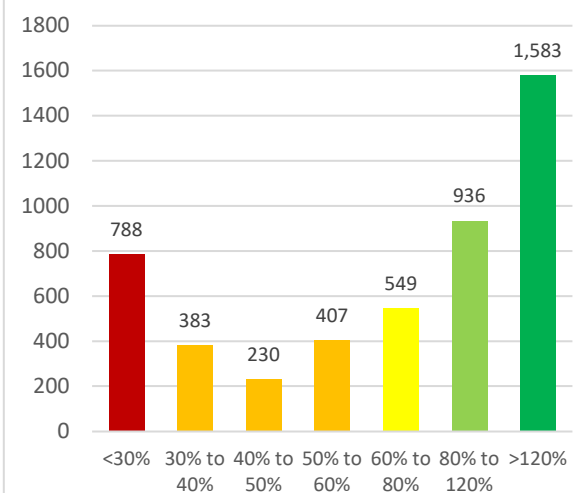
### Vacancy Rates

Total	8.3%	Owner	0%	Renter	0%
Seasonal	0.2%	Other	4.8%	# V Rent	46
				#V Owner	3

### Homeownership Rate by Race/Ethnicity

Black	31.1%	White	57.4%
Asian	0.0%	Other or Multiracial	44.9%
Am. Indian	68.2%	Hispanic	59.5%
Pacific Islnd	0.0%		

### Number of Households by AMI Group





## Mount Clemens-East

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-7.3%	3.8%
Household Count, 2021	4,876	351,715

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.14	--	--	--	--	--
Median Income, 2021	\$35,225	--	18.0%	\$67,828	--	9.8%
Median owner income, 2021	\$51,233	--	3.4%	\$79,500	--	8.2%
Median renter income, 2021	\$22,096	--	13.2%	\$40,864	--	13.8%
Median home value	\$77,033	--	37.9%	\$184,600	--	24.0%
Median gross rent	\$723	--	7.1%	\$1,032	--	5.7%
Income needed for median rent	\$28,920	--	--	\$41,280	--	--
Income needed for median value	\$25,678	--	--	\$61,533	--	--
Overburdened households	1,886	39%	-17.6%	95,489	27.1%	-2.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	256	4.8%	-35.5%	7,435	2.1%	-19.8%
Seasonal vacancy	12	0.2%	NA	1,611	0.4%	-15.1%
For-Sale vacancy	3	0.1%	-96.2%	2,433	0.7%	-25.5%
For-Rent vacancy	46	0.9%	2.2%	3,048	0.8%	-27.5%
Homes built pre-1940	499	9.4%	--	15,910	4.4%	--
Homes built post-1990	1,206	22.7%	--	108,284	30.0%	--

#### 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)	49	101	150
Market supply (vacant on market, adjusted for age)	1	20	21
5 year Market production goals (based on 75K units)	46	79	125
1 year Market production goals (based on 15K units)	9	16	25
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Mount Clemens-East

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	120	Total Amt/App	\$139,500	% Approved	75.8%
Total Conventional Apps	82	Conventional Amt/App	\$131,707	% Conv Apprvd	73.2%
Total Assisted Apps	38	Assisted Amt/App	\$156,316	% Asst Apprvd	81.6%
<b>Applications by Race: White</b>					
Total Apps	76	Total Amt/App	\$142,632	% Positive	71.1%
Total Conventional Apps	61	Conventional Amt/App	\$138,934	% Conv Positive	68.9%
Total Assisted Apps	15	Assisted Amt/App	\$157,667	% Asst Positive	80.0%
<b>Applications by Race: Black</b>					
Total Apps	26	Total Amt/App	\$135,385	% Positive	88%
Total Conventional Apps	10	Conventional Amt/App	\$109,000	% Conv Positive	90.0%
Total Assisted Apps	16	Assisted Amt/App	\$151,875	% Asst Positive	87.5%
<b>Applications by Race: Asian</b>					
Total Apps	1	Total Amt/App	\$135,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$135,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
Total Apps	16	Total Amt/App	\$184,375	% Positive	75.0%
Total Conventional Apps	8	Conventional Amt/App	\$182,500	% Conv Positive	62.5%
Total Assisted Apps	8	Assisted Amt/App	\$186,250	% Asst Positive	87.5%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	15	Total Amt/App	\$127,000	% Positive	80.0%
Total Conventional Apps	10	Conventional Amt/App	\$101,000	% Conv Positive	90.0%
Total Assisted Apps	5	Assisted Amt/App	\$179,000	% Asst Positive	60.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	5	Total Amt/App	\$131,000	% Positive	60.0%
Total Conventional Apps	2	Conventional Amt/App	\$165,000	% Conv Positive	50.0%
Total Assisted Apps	3	Assisted Amt/App	\$108,333	% Asst Positive	66.7%

# New Baltimore

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
26,888	10,594	\$83,585	\$97,196	\$28,069

## Housing Costs

### Owner Units

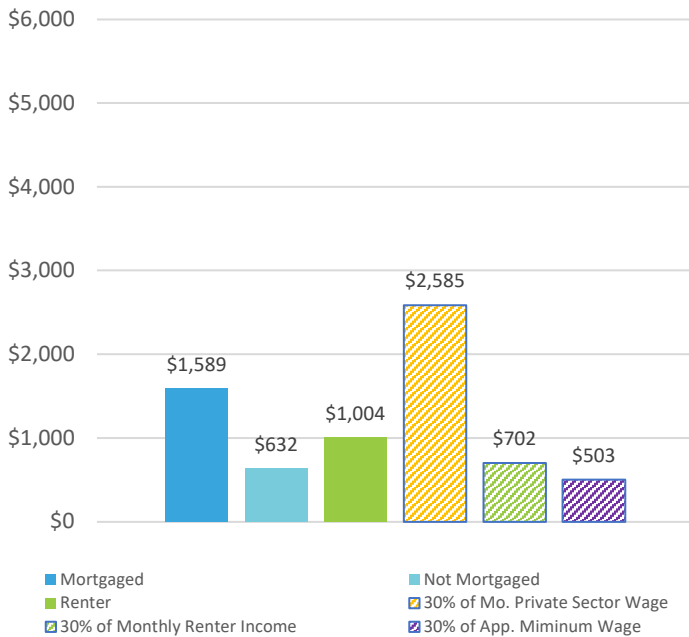
Home Value	\$227,504	2016 Value	\$197,744
Cost M/NM	\$1589/\$632	Value ▲	15.0%
\$75,835 To afford median home			

### Renter Units

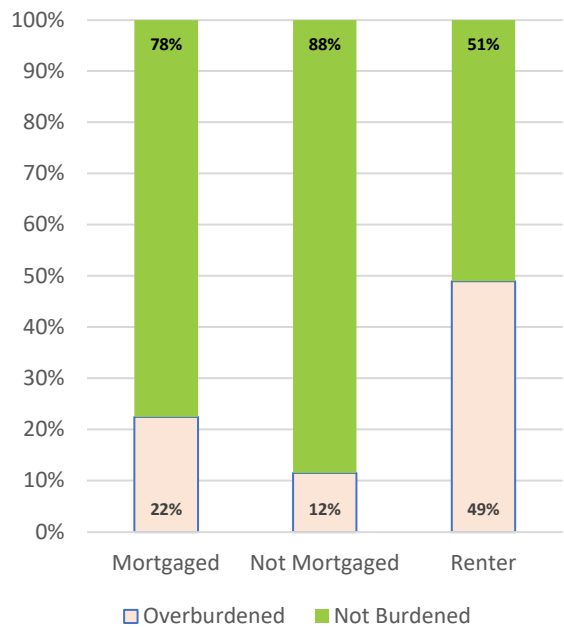
Gross Rent	\$1,004	2016 Rent	\$1,014
		Rent ▲	-1.0%
\$40,160 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	10,955	Owner HH	83%	Renter HH	17%
Median Year Built	1992	% Built Pre-1970	16.8%		
Median Move Year	2010	% Built After 2010	5.2%		
Median Rooms	6.0	SF%	66.2%	MM%	26.7%
		MF%	6.8%		

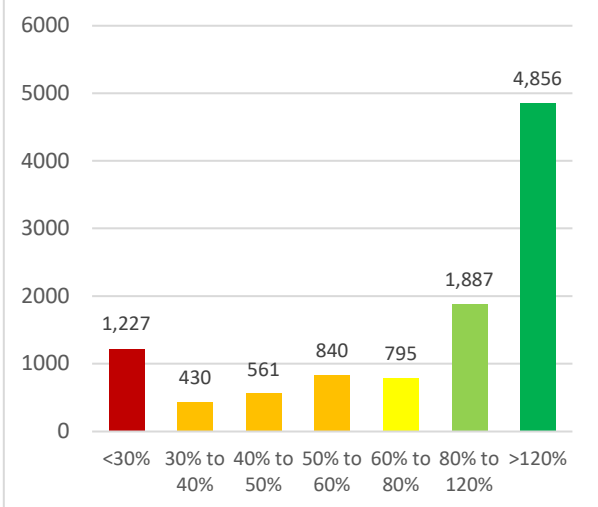
### Vacancy Rates

Total	3.3%	Owner	0%	Renter	0%
Seasonal	0.7%	Other	1.9%	# V Rent	44
				#V Owner	6

### Homeownership Rate by Race/Ethnicity

Black	67.9%	White	83.9%
Asian	80.0%	Other or Multiracial	84.1%
Am. Indian	100.0%	Hispanic	74.5%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# New Baltimore

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.0%	3.8%
Household Count, 2021	10,594	351,715

### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.35	--	--	--	--	--
Median Income, 2021	\$83,585	--	1.1%	\$67,828	--	9.8%
Median owner income, 2021	\$97,196	--	7.8%	\$79,500	--	8.2%
Median renter income, 2021	\$28,069	--	-34.7%	\$40,864	--	13.8%
Median home value	\$227,504	--	15.0%	\$184,600	--	24.0%
Median gross rent	\$1,004	--	-1.0%	\$1,032	--	5.7%
Income needed for median rent	\$40,160	--	--	\$41,280	--	--
Income needed for median value	\$75,835	--	--	\$61,533	--	--
Overburdened households	2,586	24%	12.9%	95,489	27.1%	-2.0%

### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	210	1.9%	66.7%	7,435	2.1%	-19.8%
Seasonal vacancy	74	0.7%	-17.8%	1,611	0.4%	-15.1%
For-Sale vacancy	6	0.1%	-89.3%	2,433	0.7%	-25.5%
For-Rent vacancy	44	0.4%	-48.8%	3,048	0.8%	-27.5%
Homes built pre-1940	410	3.7%	--	15,910	4.4%	--
Homes built post-1990	6,581	60.1%	--	108,284	30.0%	--

### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Moderate Cost and Growing</b>
Strength and Need Type**	<b>Low Strength and High Need (Type II)</b>

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	154	92	246
Market supply (vacant on market, adjusted for age)	1	11	12
5 year Market production goals (based on 75K units)	148	78	226
1 year Market production goals (based on 15K units)	30	16	45
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## New Baltimore

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	599	Total Amt/App	\$262,546	% Approved	80.1%
Total Conventional Apps	478	Conventional Amt/App	\$261,297	% Conv Apprvd	80.3%
Total Assisted Apps	121	Assisted Amt/App	\$267,479	% Asst Apprvd	79.3%
<b>Applications by Race: White</b>					
Total Apps	486	Total Amt/App	\$255,370	% Positive	81.5%
Total Conventional Apps	401	Conventional Amt/App	\$254,925	% Conv Positive	81.8%
Total Assisted Apps	85	Assisted Amt/App	\$257,471	% Asst Positive	80.0%
<b>Applications by Race: Black</b>					
Total Apps	24	Total Amt/App	\$327,500	% Positive	79%
Total Conventional Apps	12	Conventional Amt/App	\$350,000	% Conv Positive	83.3%
Total Assisted Apps	12	Assisted Amt/App	\$305,000	% Asst Positive	75.0%
<b>Applications by Race: Asian</b>					
Total Apps	2	Total Amt/App	\$330,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$330,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
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
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	78	Total Amt/App	\$283,077	% Positive	73.1%
Total Conventional Apps	56	Conventional Amt/App	\$281,429	% Conv Positive	71.4%
Total Assisted Apps	22	Assisted Amt/App	\$287,273	% Asst Positive	77.3%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	5	Total Amt/App	\$245,000	% Positive	60.0%
Total Conventional Apps	3	Conventional Amt/App	\$208,333	% Conv Positive	66.7%
Total Assisted Apps	2	Assisted Amt/App	\$300,000	% Asst Positive	50.0%

# Richmond

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
48,450	17,555	\$77,771	\$88,064	\$37,936

## Housing Costs

### Owner Units

Home Value	\$203,888	2016 Value	\$158,687
Cost M/NM	\$1563/\$617	Value ▲	28.5%

\$67,963 To afford median home

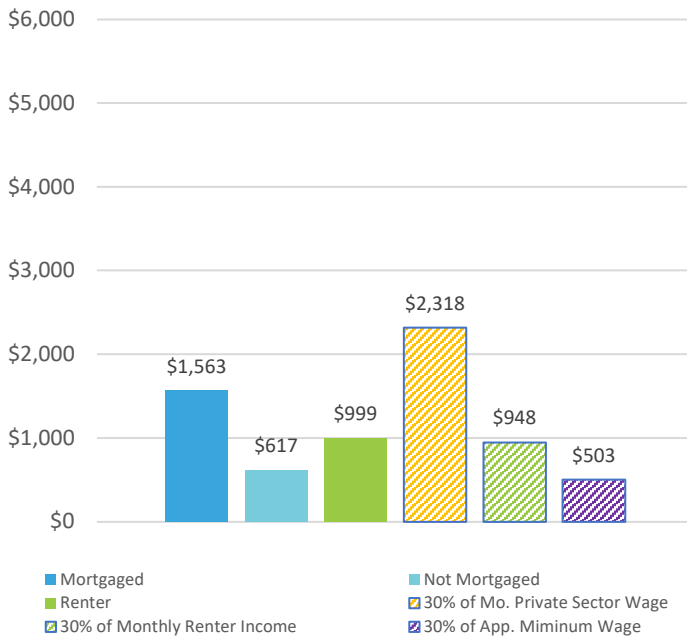
### Renter Units

Gross Rent	\$999	2016 Rent	\$937
		Rent ▲	6.6%

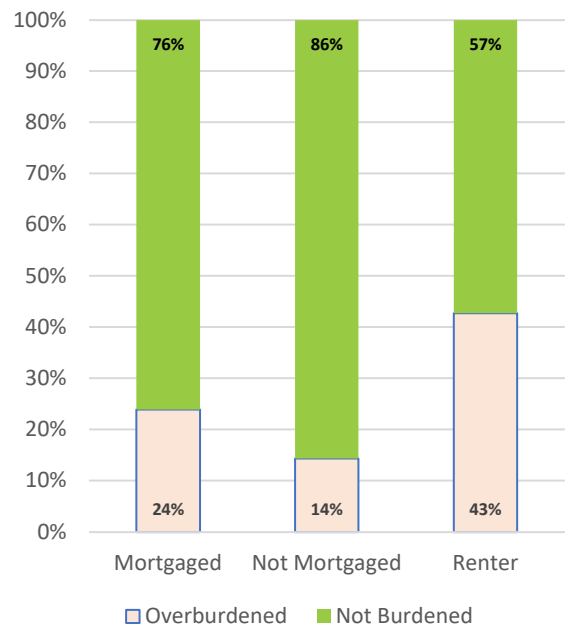
\$39,960 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	18,482	Owner HH	80%	Renter HH	20%
Median Year Built	1990	% Built Pre-1970			18.6%
Median Move Year	2011	% Built After 2010			8.1%
Median Rooms	5.8	SF%	62.2%	MM%	20.1%
		MF%	6.5%		

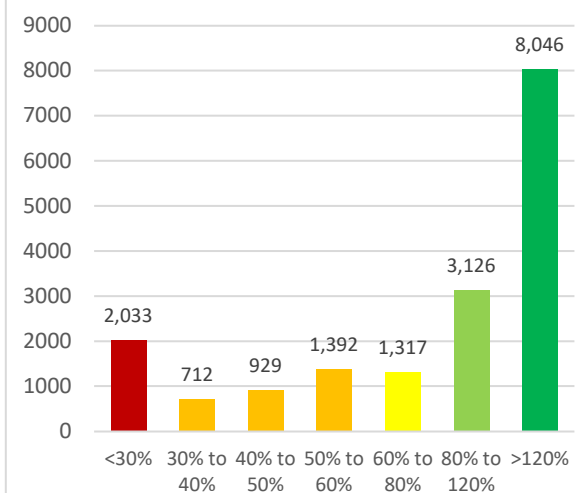
### Vacancy Rates

Total	5%	Owner	0%	Renter	0%
Seasonal	0.2%	Other	2.5%	# V Rent	41
				#V Owner	229

### Homeownership Rate by Race/Ethnicity

Black	58.1%	White	83.9%
Asian	100.0%	Other or Multiracial	45.0%
Am. Indian	36.4%	Hispanic	55.1%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Richmond

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	7.0%	3.8%
Household Count, 2021	17,555	351,715

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
<b>Housing Affordability</b>						
Home value / partnership income	3.01	--	--	--	--	--
Median Income, 2021	\$77,771	--	13.5%	\$67,828	--	9.8%
Median owner income, 2021	\$88,064	--	7.7%	\$79,500	--	8.2%
Median renter income, 2021	\$37,936	--	17.8%	\$40,864	--	13.8%
Median home value	\$203,888	--	28.5%	\$184,600	--	24.0%
Median gross rent	\$999	--	6.6%	\$1,032	--	5.7%
Income needed for median rent	\$39,960	--	--	\$41,280	--	--
Income needed for median value	\$67,963	--	--	\$61,533	--	--
Overburdened households	4,426	25%	4.0%	95,489	27.1%	-2.0%

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
<b>Housing Quality and Vacancy</b>						
"Other" vacancy	471	2.5%	-24.3%	7,435	2.1%	-19.8%
Seasonal vacancy	38	0.2%	-65.5%	1,611	0.4%	-15.1%
For-Sale vacancy	229	1.2%	49.7%	2,433	0.7%	-25.5%
For-Rent vacancy	41	0.2%	-86.7%	3,048	0.8%	-27.5%
Homes built pre-1940	1,151	6.2%	--	15,910	4.4%	--
Homes built post-1990	9,967	53.9%	--	108,284	30.0%	--

### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Moderate Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	369	276	645
Market supply (vacant on market, adjusted for age)	39	9	48
5 year Market production goals (based on 75K units)	318	258	577
1 year Market production goals (based on 15K units)	64	52	115
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Richmond

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,051	Total Amt/App	\$241,461	% Approved	81.7%
Total Conventional Apps	751	Conventional Amt/App	\$233,256	% Conv Apprvd	84.3%
Total Assisted Apps	300	Assisted Amt/App	\$262,000	% Asst Apprvd	75.3%
<b>Applications by Race: White</b>					
Total Apps	811	Total Amt/App	\$236,258	% Positive	83.5%
Total Conventional Apps	604	Conventional Amt/App	\$230,762	% Conv Positive	85.6%
Total Assisted Apps	207	Assisted Amt/App	\$252,295	% Asst Positive	77.3%
<b>Applications by Race: Black</b>					
Total Apps	86	Total Amt/App	\$257,791	% Positive	64%
Total Conventional Apps	38	Conventional Amt/App	\$237,895	% Conv Positive	57.9%
Total Assisted Apps	48	Assisted Amt/App	\$273,542	% Asst Positive	68.8%
<b>Applications by Race: Asian</b>					
Total Apps	11	Total Amt/App	\$268,636	% Positive	100.0%
Total Conventional Apps	6	Conventional Amt/App	\$251,667	% Conv Positive	100.0%
Total Assisted Apps	5	Assisted Amt/App	\$289,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
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
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	121	Total Amt/App	\$255,826	% Positive	81.0%
Total Conventional Apps	89	Conventional Amt/App	\$243,989	% Conv Positive	85.4%
Total Assisted Apps	32	Assisted Amt/App	\$288,750	% Asst Positive	68.8%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	21	Total Amt/App	\$241,190	% Positive	71.4%
Total Conventional Apps	10	Conventional Amt/App	\$224,000	% Conv Positive	70.0%
Total Assisted Apps	11	Assisted Amt/App	\$256,818	% Asst Positive	72.7%



# Romeo

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
24,825	9,502	\$90,265	\$97,908	\$57,683

## Housing Costs

### Owner Units

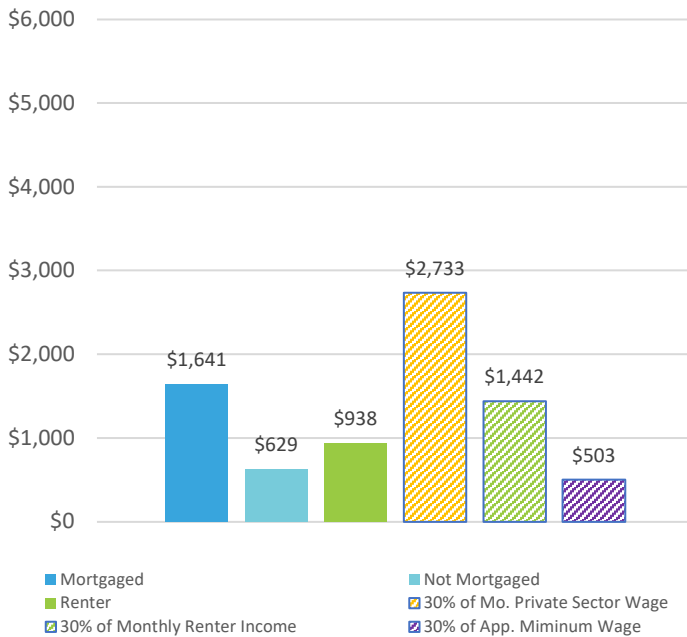
Home Value	\$279,898	2016 Value	\$221,692
Cost M/NM	\$1641/\$629	Value ▲	26.3%
\$93,299 To afford median home			

### Renter Units

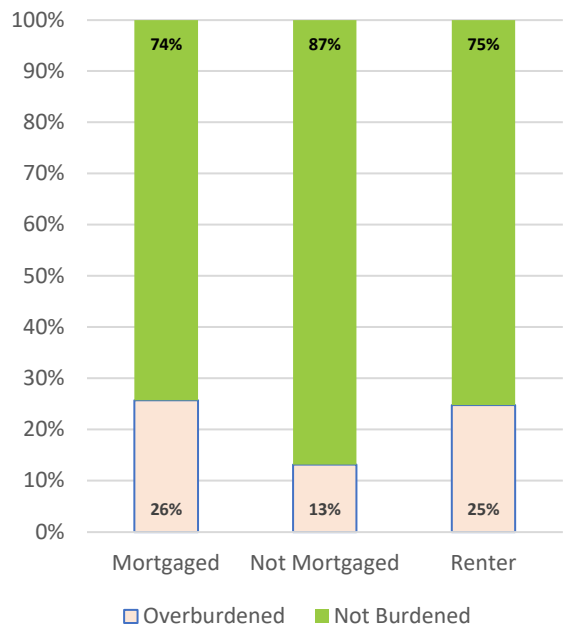
Gross Rent	\$938	2016 Rent	\$927
		Rent ▲	1.2%
\$37,520 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	9,838	Owner HH	86%	Renter HH	14%
Median Year Built	1979	% Built Pre-1970	37.3%		
Median Move Year	2006	% Built After 2010	5.2%		
Median Rooms	6.2	SF%	85.7%	MM%	8.1%
		MF%	2.6%		

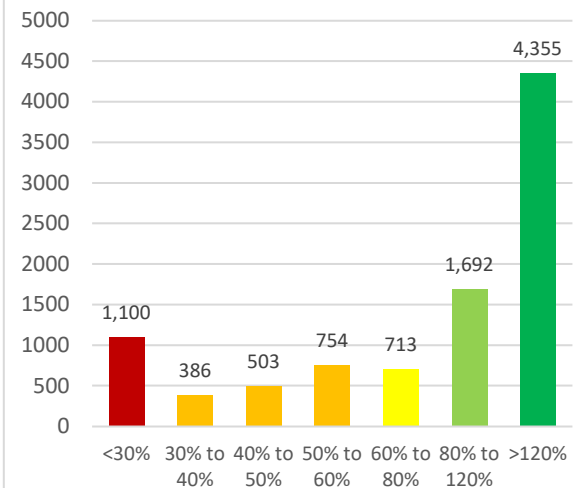
### Vacancy Rates

Total	3.4%	Owner	0%	Renter	0%
Seasonal	0.9%	Other	1.7%	# V Rent	34
				# V Owner	0

### Homeownership Rate by Race/Ethnicity

Black	75.0%	White	87.3%
Asian	100.0%	Other or Multiracial	37.9%
Am. Indian	0.0%	Hispanic	62.1%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Romeo

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	4.2%	3.8%
Household Count, 2021	9,502	351,715

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
<b>Housing Affordability</b>						
Home value / partnership income	4.13	--	--	--	--	--
Median Income, 2021	\$90,265	--	13.6%	\$67,828	--	9.8%
Median owner income, 2021	\$97,908	--	10.6%	\$79,500	--	8.2%
Median renter income, 2021	\$57,683	--	53.2%	\$40,864	--	13.8%
Median home value	\$279,898	--	26.3%	\$184,600	--	24.0%
Median gross rent	\$938	--	1.2%	\$1,032	--	5.7%
Income needed for median rent	\$37,520	--	--	\$41,280	--	--
Income needed for median value	\$93,299	--	--	\$61,533	--	--
Overburdened households	2,078	22%	-2.8%	95,489	27.1%	-2.0%

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
<b>Housing Quality and Vacancy</b>						
"Other" vacancy	163	1.7%	-30.0%	7,435	2.1%	-19.8%
Seasonal vacancy	89	0.9%	-11.9%	1,611	0.4%	-15.1%
For-Sale vacancy	0	0.0%	-100.0%	2,433	0.7%	-25.5%
For-Rent vacancy	34	0.3%	1600.0%	3,048	0.8%	-27.5%
Homes built pre-1940	1,708	17.4%	--	15,910	4.4%	--
Homes built post-1990	3,559	36.2%	--	108,284	30.0%	--

### Other Market Indicators

Housing Policy Matchmaker Type*	<b>High Cost and Growing</b>
Strength and Need Type**	<b>High Strength and Low Need (Type IV)</b>

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	152	90	242
Market supply (vacant on market, adjusted for age)	0	17	17
5 year Market production goals (based on 75K units)	147	70	217
1 year Market production goals (based on 15K units)	29	14	43
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Romeo

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	433	Total Amt/App	\$316,455	% Approved	83.8%
Total Conventional Apps	369	Conventional Amt/App	\$327,114	% Conv Apprvd	85.9%
Total Assisted Apps	64	Assisted Amt/App	\$255,000	% Asst Apprvd	71.9%
<b>Applications by Race: White</b>					
Total Apps	366	Total Amt/App	\$314,836	% Positive	84.4%
Total Conventional Apps	312	Conventional Amt/App	\$327,212	% Conv Positive	87.2%
Total Assisted Apps	54	Assisted Amt/App	\$243,333	% Asst Positive	68.5%
<b>Applications by Race: Black</b>					
Total Apps	1	Total Amt/App	\$705,000	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$705,000	% Asst Positive	100.0%
<b>Applications by Race: Asian</b>					
Total Apps	3	Total Amt/App	\$295,000	% Positive	66.7%
Total Conventional Apps	2	Conventional Amt/App	\$380,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$125,000	% Asst Positive	0.0%
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$235,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$235,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	1	Total Amt/App	\$275,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$275,000	% Asst Positive	100.0%
<b>Applications by Race: Race Not Available</b>					
Total Apps	59	Total Amt/App	\$325,169	% Positive	79.7%
Total Conventional Apps	53	Conventional Amt/App	\$326,887	% Conv Positive	77.4%
Total Assisted Apps	6	Assisted Amt/App	\$310,000	% Asst Positive	100.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	4	Total Amt/App	\$242,500	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$242,500	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Roseville-North

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
12,466	6,242	\$48,513	\$65,752	\$37,037

## Housing Costs

### Owner Units

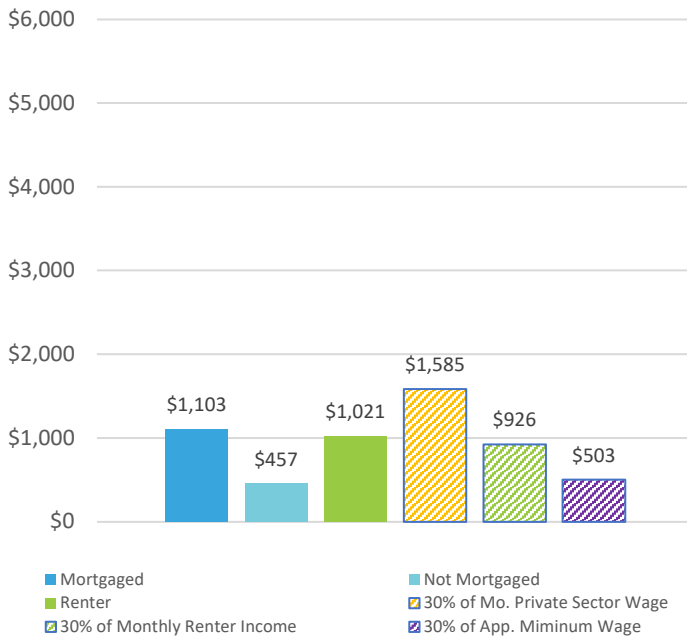
Home Value	\$107,960	2016 Value	\$79,292
Cost M/NM	\$1103/\$457	Value ▲	36.2%
\$35,987 To afford median home			

### Renter Units

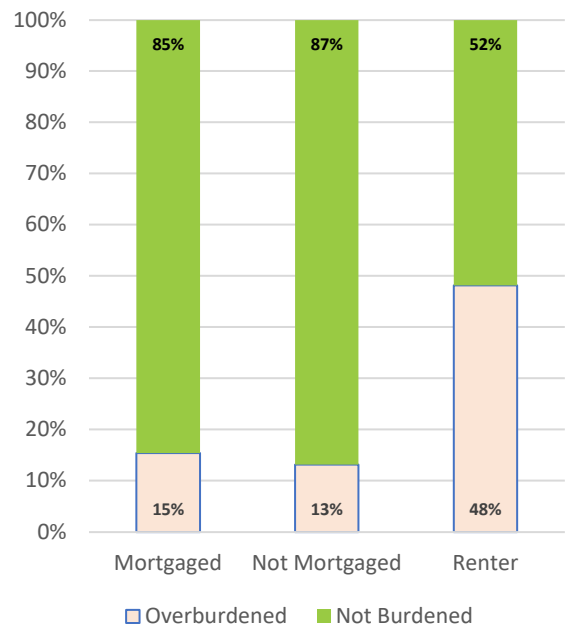
Gross Rent	\$1,021	2016 Rent	\$952
		Rent ▲	7.3%
\$40,840 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	6,532	Owner HH	48%	Renter HH	52%		
Median Year Built	1969	% Built Pre-1970	50.4%				
Median Move Year	2013	% Built After 2010	0%				
Median Rooms	4.8	SF%	49.8%	MM%	36%	MF%	14.3%

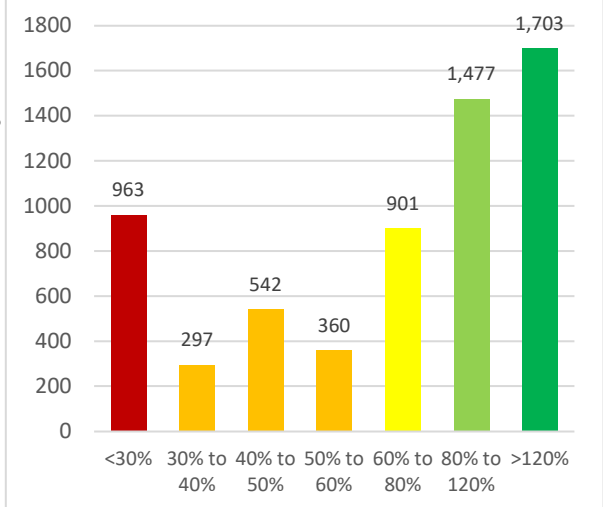
### Vacancy Rates

Total	4.4%	Owner	0%	Renter	0%		
Seasonal	0.3%	Other	3.3%	# V Rent	24	#V Owner	27

### Homeownership Rate by Race/Ethnicity

Black	10.5%	White	66.8%
Asian	69.4%	Other or Multiracial	58.3%
Am. Indian	100.0%	Hispanic	91.6%
Pacific Islnd	100.0%		

### Number of Households by AMI Group



## Roseville-North

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	11.3%	3.8%
Household Count, 2021	6,242	351,715

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.59	--	--	--	--	--
Median Income, 2021	\$48,513	--	15.6%	\$67,828	--	9.8%
Median owner income, 2021	\$65,752	--	18.7%	\$79,500	--	8.2%
Median renter income, 2021	\$37,037	--	16.2%	\$40,864	--	13.8%
Median home value	\$107,960	--	36.2%	\$184,600	--	24.0%
Median gross rent	\$1,021	--	7.3%	\$1,032	--	5.7%
Income needed for median rent	\$40,840	--	--	\$41,280	--	--
Income needed for median value	\$35,987	--	--	\$61,533	--	--
Overburdened households	1,997	32%	-10.6%	95,489	27.1%	-2.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	213	3.3%	144.8%	7,435	2.1%	-19.8%
Seasonal vacancy	19	0.3%	-45.7%	1,611	0.4%	-15.1%
For-Sale vacancy	27	0.4%	200.0%	2,433	0.7%	-25.5%
For-Rent vacancy	24	0.4%	-76.5%	3,048	0.8%	-27.5%
Homes built pre-1940	192	2.9%	--	15,910	4.4%	--
Homes built post-1990	702	10.7%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	38	167	205
Market supply (vacant on market, adjusted for age)	16	11	27
5 year Market production goals (based on 75K units)	22	150	172
1 year Market production goals (based on 15K units)	4	30	34
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Roseville-North

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	193	Total Amt/App	\$133,135	% Approved	76.2%
Total Conventional Apps	127	Conventional Amt/App	\$120,591	% Conv Apprvd	81.1%
Total Assisted Apps	66	Assisted Amt/App	\$157,273	% Asst Apprvd	66.7%
<b>Applications by Race: White</b>					
Total Apps	124	Total Amt/App	\$124,919	% Positive	81.5%
Total Conventional Apps	88	Conventional Amt/App	\$116,818	% Conv Positive	83.0%
Total Assisted Apps	36	Assisted Amt/App	\$144,722	% Asst Positive	77.8%
<b>Applications by Race: Black</b>					
Total Apps	43	Total Amt/App	\$144,535	% Positive	63%
Total Conventional Apps	23	Conventional Amt/App	\$122,826	% Conv Positive	73.9%
Total Assisted Apps	20	Assisted Amt/App	\$169,500	% Asst Positive	50.0%
<b>Applications by Race: Asian</b>					
Total Apps	2	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$165,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
Total Apps	2	Total Amt/App	\$135,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$135,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	20	Total Amt/App	\$138,500	% Positive	75.0%
Total Conventional Apps	11	Conventional Amt/App	\$105,000	% Conv Positive	90.9%
Total Assisted Apps	9	Assisted Amt/App	\$179,444	% Asst Positive	55.6%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	4	Total Amt/App	\$180,000	% Positive	75.0%
Total Conventional Apps	1	Conventional Amt/App	\$255,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$155,000	% Asst Positive	66.7%

# Roseville-South

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
29,213	11,916	\$56,260	\$60,511	\$44,481

## Housing Costs

### Owner Units

Home Value	\$107,963	2016 Value	\$72,234
Cost M/NM	\$1036/\$446	Value ▲	49.5%

\$35,988 To afford median home

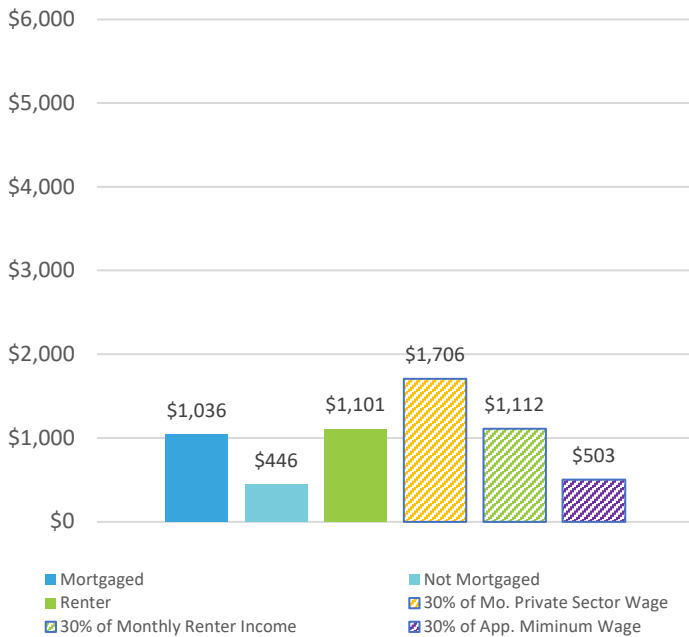
### Renter Units

Gross Rent	\$1,101	2016 Rent	\$1,099
		Rent ▲	0.2%

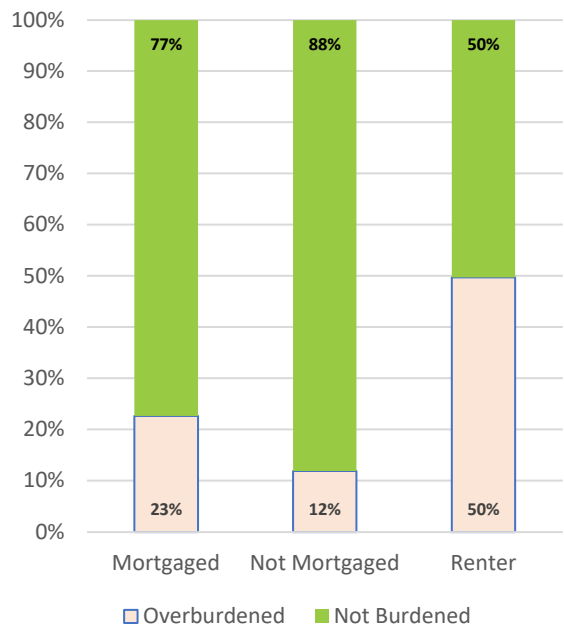
\$44,040 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	12,583	Owner HH	73%	Renter HH	27%
Median Year Built	1958	% Built Pre-1970		82.1%	
Median Move Year	2009	% Built After 2010		0.2%	
Median Rooms	5.5	SF%	88.5%	MM%	9.1%
		MF%		2%	

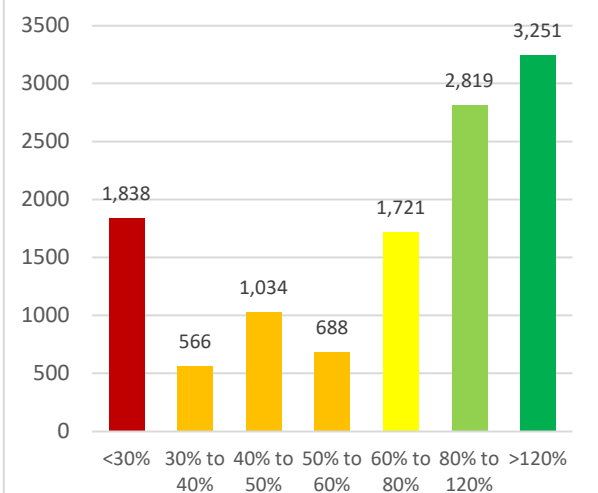
### Vacancy Rates

Total	5.3%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	3.3%	# V Rent	89
				#V Owner	61

### Homeownership Rate by Race/Ethnicity

Black	26.6%	White	83.0%
Asian	75.7%	Other or Multiracial	48.5%
Am. Indian	37.5%	Hispanic	58.5%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Roseville-South

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.6%	3.8%
Household Count, 2021	11,916	351,715

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.59	--	--	--	--	--
Median Income, 2021	\$56,260	--	12.5%	\$67,828	--	9.8%
Median owner income, 2021	\$60,511	--	11.9%	\$79,500	--	8.2%
Median renter income, 2021	\$44,481	--	12.3%	\$40,864	--	13.8%
Median home value	\$107,963	--	49.5%	\$184,600	--	24.0%
Median gross rent	\$1,101	--	0.2%	\$1,032	--	5.7%
Income needed for median rent	\$44,040	--	--	\$41,280	--	--
Income needed for median value	\$35,988	--	--	\$61,533	--	--
Overburdened households	3,214	27%	3.5%	95,489	27.1%	-2.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	416	3.3%	15.2%	7,435	2.1%	-19.8%
Seasonal vacancy	36	0.3%	-18.2%	1,611	0.4%	-15.1%
For-Sale vacancy	61	0.5%	-49.2%	2,433	0.7%	-25.5%
For-Rent vacancy	89	0.7%	-57.0%	3,048	0.8%	-27.5%
Homes built pre-1940	948	7.5%	--	15,910	4.4%	--
Homes built post-1990	563	4.5%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	153	167	321
Market supply (vacant on market, adjusted for age)	51	68	119
5 year Market production goals (based on 75K units)	98	96	194
1 year Market production goals (based on 15K units)	20	19	39
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287



## Roseville-South

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	665	Total Amt/App	\$138,233	% Approved	81.4%
Total Conventional Apps	322	Conventional Amt/App	\$132,640	% Conv Apprvd	83.2%
Total Assisted Apps	343	Assisted Amt/App	\$143,484	% Asst Apprvd	79.6%
<b>Applications by Race: White</b>					
Total Apps	384	Total Amt/App	\$133,932	% Positive	85.9%
Total Conventional Apps	206	Conventional Amt/App	\$129,854	% Conv Positive	88.3%
Total Assisted Apps	178	Assisted Amt/App	\$138,652	% Asst Positive	83.1%
<b>Applications by Race: Black</b>					
Total Apps	165	Total Amt/App	\$148,758	% Positive	76%
Total Conventional Apps	48	Conventional Amt/App	\$146,042	% Conv Positive	75.0%
Total Assisted Apps	117	Assisted Amt/App	\$149,872	% Asst Positive	76.1%
<b>Applications by Race: Asian</b>					
Total Apps	10	Total Amt/App	\$140,000	% Positive	80.0%
Total Conventional Apps	8	Conventional Amt/App	\$135,000	% Conv Positive	75.0%
Total Assisted Apps	2	Assisted Amt/App	\$160,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
Total Apps	3	Total Amt/App	\$271,667	% Positive	66.7%
Total Conventional Apps	2	Conventional Amt/App	\$295,000	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$225,000	% Asst Positive	100.0%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	98	Total Amt/App	\$137,551	% Positive	72.4%
Total Conventional Apps	55	Conventional Amt/App	\$131,000	% Conv Positive	72.7%
Total Assisted Apps	43	Assisted Amt/App	\$145,930	% Asst Positive	72.1%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	11	Total Amt/App	\$161,364	% Positive	72.7%
Total Conventional Apps	5	Conventional Amt/App	\$161,000	% Conv Positive	80.0%
Total Assisted Apps	6	Assisted Amt/App	\$161,667	% Asst Positive	66.7%

# Selfridge Air National Guard

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
15,638	6,884	\$87,662	\$99,649	\$51,128

## Housing Costs

### Owner Units

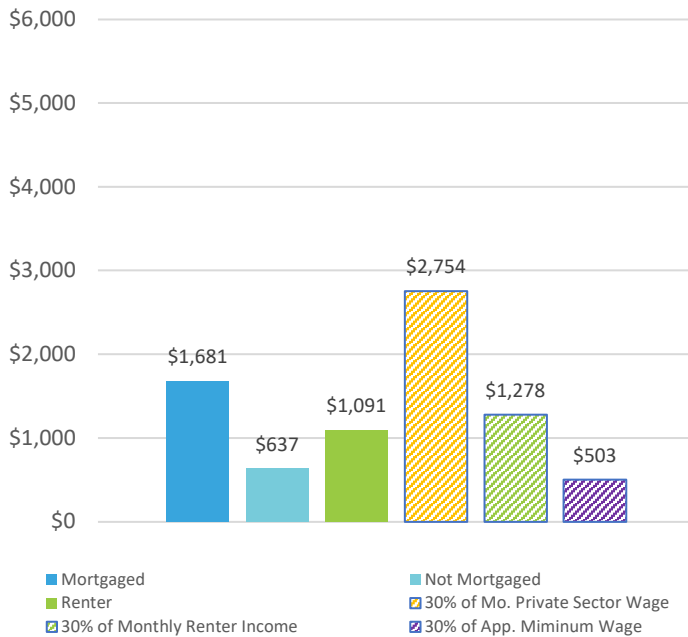
Home Value	\$254,041	2016 Value	\$209,387
Cost M/NM	\$1681/\$637	Value ▲	21.3%
\$84,680 To afford median home			

### Renter Units

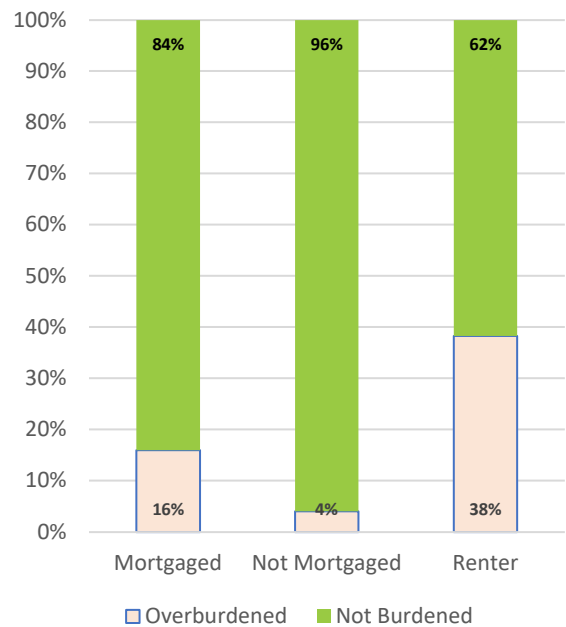
Gross Rent	\$1,091	2016 Rent	\$1,126
		Rent ▲	-3.1%
\$43,640 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	7,452	Owner HH	82%	Renter HH	18%
Median Year Built	1976	% Built Pre-1970	38.1%		
Median Move Year	2009	% Built After 2010	2.8%		
Median Rooms	6.1	SF%	77.1%	MM%	14%
		MF%	8.7%		

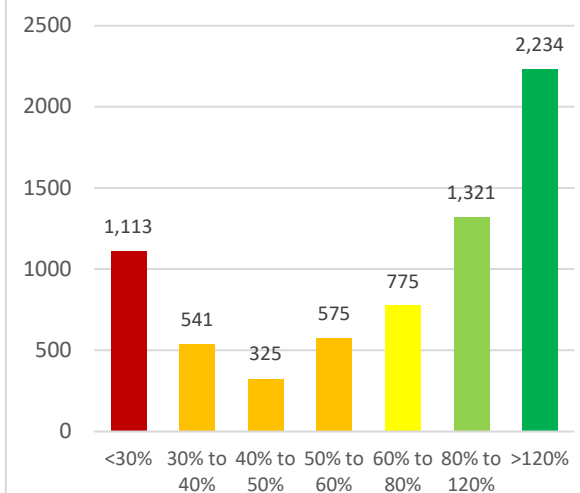
### Vacancy Rates

Total	7.6%	Owner	0%	Renter	0.1%
Seasonal	2.7%	Other	1.5%	# V Rent	77
				#V Owner	126

### Homeownership Rate by Race/Ethnicity

Black	41.4%	White	85.6%
Asian	57.6%	Other or Multiracial	78.6%
Am. Indian	0.0%	Hispanic	64.7%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Selfridge Air National Guard

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	4.4%	3.8%
Household Count, 2021	6,884	351,715

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.75	--	--	--	--	--
Median Income, 2021	\$87,662	--	11.2%	\$67,828	--	9.8%
Median owner income, 2021	\$99,649	--	10.0%	\$79,500	--	8.2%
Median renter income, 2021	\$51,128	--	65.8%	\$40,864	--	13.8%
Median home value	\$254,041	--	21.3%	\$184,600	--	24.0%
Median gross rent	\$1,091	--	-3.1%	\$1,032	--	5.7%
Income needed for median rent	\$43,640	--	--	\$41,280	--	--
Income needed for median value	\$84,680	--	--	\$61,533	--	--
Overburdened households	1,114	16%	-36.0%	95,489	27.1%	-2.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	113	1.5%	-44.1%	7,435	2.1%	-19.8%
Seasonal vacancy	199	2.7%	610.7%	1,611	0.4%	-15.1%
For-Sale vacancy	126	1.7%	-23.2%	2,433	0.7%	-25.5%
For-Rent vacancy	77	1.0%	-43.0%	3,048	0.8%	-27.5%
Homes built pre-1940	389	5.2%	--	15,910	4.4%	--
Homes built post-1990	1,867	25.1%	--	108,284	30.0%	--

### Other Market Indicators

Housing Policy Matchmaker Type* Strength and Need Type**	<b>Moderately High Cost and Growing Low Strength and Low Need (Type III)</b>
---	--

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	87	47	134
Market supply (vacant on market, adjusted for age)	51	17	69
5 year Market production goals (based on 75K units)	34	28	63
1 year Market production goals (based on 15K units)	7	6	13
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Selfridge Air National Guard

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	321	Total Amt/App	\$278,458	% Approved	78.2%
Total Conventional Apps	247	Conventional Amt/App	\$288,320	% Conv Apprvd	78.1%
Total Assisted Apps	74	Assisted Amt/App	\$245,541	% Asst Apprvd	78.4%
<b>Applications by Race: White</b>					
Total Apps	260	Total Amt/App	\$278,308	% Positive	80.4%
Total Conventional Apps	207	Conventional Amt/App	\$289,106	% Conv Positive	80.2%
Total Assisted Apps	53	Assisted Amt/App	\$236,132	% Asst Positive	81.1%
<b>Applications by Race: Black</b>					
Total Apps	23	Total Amt/App	\$294,565	% Positive	78%
Total Conventional Apps	13	Conventional Amt/App	\$316,538	% Conv Positive	69.2%
Total Assisted Apps	10	Assisted Amt/App	\$266,000	% Asst Positive	90.0%
<b>Applications by Race: Asian</b>					
Total Apps	3	Total Amt/App	\$361,667	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$450,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$185,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$185,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	31	Total Amt/App	\$245,968	% Positive	61.3%
Total Conventional Apps	24	Conventional Amt/App	\$235,833	% Conv Positive	66.7%
Total Assisted Apps	7	Assisted Amt/App	\$280,714	% Asst Positive	42.9%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	6	Total Amt/App	\$295,000	% Positive	100.0%
Total Conventional Apps	4	Conventional Amt/App	\$345,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$195,000	% Asst Positive	100.0%

# Shelby Township

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
35,863	13,631	\$105,444	\$115,436	\$57,068

## Housing Costs

### Owner Units

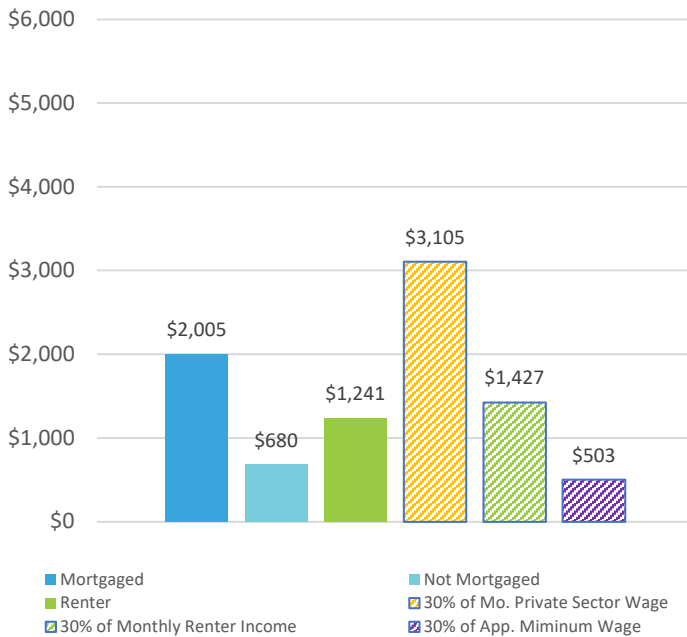
Home Value	\$338,435	2016 Value	\$264,084
Cost M/NM	\$2005/\$680	Value ▲	28.2%
\$112,812 To afford median home			

### Renter Units

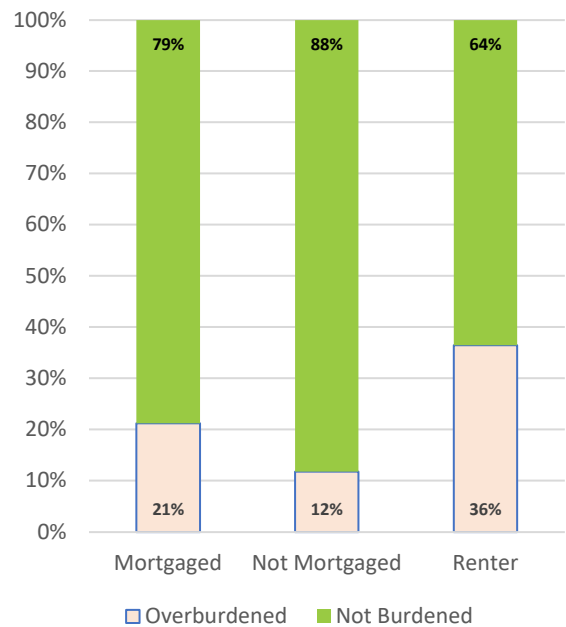
Gross Rent	\$1,241	2016 Rent	\$1,071
		Rent ▲	15.8%
\$49,640 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	14,098	Owner HH	83%	Renter HH	17%		
Median Year Built	1990	% Built Pre-1970	23.2%				
Median Move Year	2009	% Built After 2010	9.9%				
Median Rooms	6.8	SF%	76.5%	MM%	13.3%	MF%	9.7%

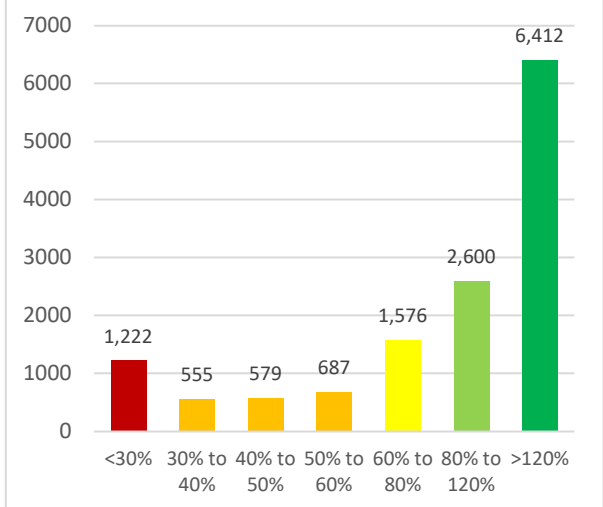
### Vacancy Rates

Total	3.3%	Owner	0%	Renter	0%		
Seasonal	0.1%	Other	1.6%	# V Rent	68	# V Owner	136

### Homeownership Rate by Race/Ethnicity

Black	13.9%	White	84.3%
Asian	93.3%	Other or Multiracial	76.3%
Am. Indian	100.0%	Hispanic	52.7%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Shelby Township

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.3%	3.8%
Household Count, 2021	13,631	351,715

### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.99	--	--	--	--	--
Median Income, 2021	\$105,444	--	11.6%	\$67,828	--	9.8%
Median owner income, 2021	\$115,436	--	8.9%	\$79,500	--	8.2%
Median renter income, 2021	\$57,068	--	26.2%	\$40,864	--	13.8%
Median home value	\$338,435	--	28.2%	\$184,600	--	24.0%
Median gross rent	\$1,241	--	15.8%	\$1,032	--	5.7%
Income needed for median rent	\$49,640	--	--	\$41,280	--	--
Income needed for median value	\$112,812	--	--	\$61,533	--	--
Overburdened households	2,886	21%	-3.2%	95,489	27.1%	-2.0%

### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	226	1.6%	213.9%	7,435	2.1%	-19.8%
Seasonal vacancy	8	0.1%	-95.0%	1,611	0.4%	-15.1%
For-Sale vacancy	136	1.0%	72.2%	2,433	0.7%	-25.5%
For-Rent vacancy	68	0.5%	-57.8%	3,048	0.8%	-27.5%
Homes built pre-1940	192	1.4%	--	15,910	4.4%	--
Homes built post-1990	7,672	54.4%	--	108,284	30.0%	--

### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

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

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	189	189	378
Market supply (vacant on market, adjusted for age)	33	12	46
5 year Market production goals (based on 75K units)	150	170	321
1 year Market production goals (based on 15K units)	30	34	64
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Shelby Township

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	723	Total Amt/App	\$345,429	% Approved	81.2%
Total Conventional Apps	659	Conventional Amt/App	\$347,231	% Conv Apprvd	81.2%
Total Assisted Apps	64	Assisted Amt/App	\$326,875	% Asst Apprvd	81.3%
<b>Applications by Race: White</b>					
Total Apps	565	Total Amt/App	\$342,735	% Positive	83.7%
Total Conventional Apps	526	Conventional Amt/App	\$345,798	% Conv Positive	83.5%
Total Assisted Apps	39	Assisted Amt/App	\$301,410	% Asst Positive	87.2%
<b>Applications by Race: Black</b>					
Total Apps	15	Total Amt/App	\$350,333	% Positive	80%
Total Conventional Apps	10	Conventional Amt/App	\$345,000	% Conv Positive	80.0%
Total Assisted Apps	5	Assisted Amt/App	\$361,000	% Asst Positive	80.0%
<b>Applications by Race: Asian</b>					
Total Apps	38	Total Amt/App	\$386,053	% Positive	78.9%
Total Conventional Apps	34	Conventional Amt/App	\$383,529	% Conv Positive	82.4%
Total Assisted Apps	4	Assisted Amt/App	\$407,500	% Asst Positive	50.0%
<b>Applications by Race: Native American</b>					
Total Apps	4	Total Amt/App	\$237,500	% Positive	75.0%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$265,000	% Asst Positive	66.7%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	94	Total Amt/App	\$344,149	% Positive	68.1%
Total Conventional Apps	80	Conventional Amt/App	\$342,000	% Conv Positive	67.5%
Total Assisted Apps	14	Assisted Amt/App	\$356,429	% Asst Positive	71.4%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	26	Total Amt/App	\$350,000	% Positive	76.9%
Total Conventional Apps	24	Conventional Amt/App	\$343,750	% Conv Positive	75.0%
Total Assisted Apps	2	Assisted Amt/App	\$425,000	% Asst Positive	100.0%

# Shelby Township-East

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
19,442	7,593	\$89,165	\$90,646	\$56,203

## Housing Costs

### Owner Units

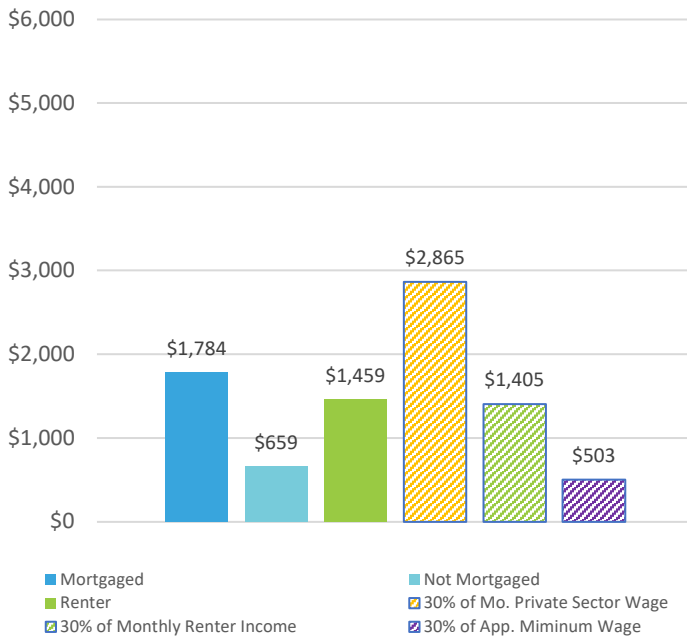
Home Value	\$247,816	2016 Value	\$199,242
Cost M/NM	\$1784/\$659	Value ▲	24.4%
\$82,605 To afford median home			

### Renter Units

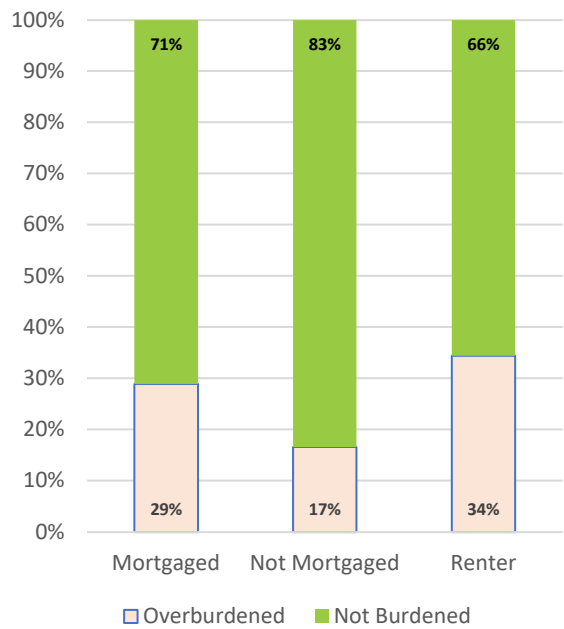
Gross Rent	\$1,459	2016 Rent	\$1,245
		Rent ▲	17.2%
\$58,360 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	7,668	Owner HH	95%	Renter HH	5%
Median Year Built	1988	% Built Pre-1970			12.4%
Median Move Year	2007	% Built After 2010			4.1%
Median Rooms	6.6	SF%	65.4%	MM%	18%
				MF%	0.8%

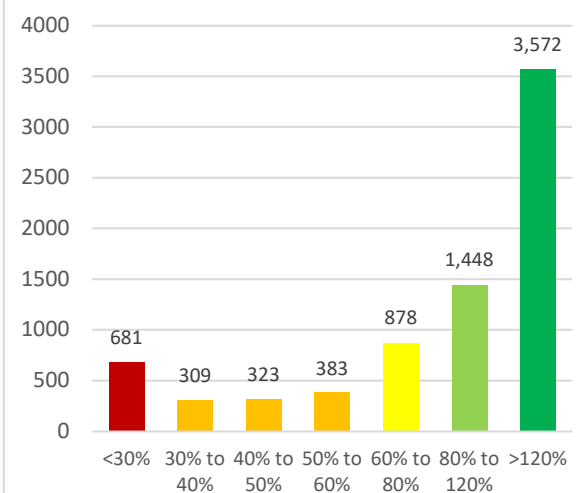
### Vacancy Rates

Total	1%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	0.8%	# V Rent	0
				#V Owner	16

### Homeownership Rate by Race/Ethnicity

Black	100.0%	White	95.5%
Asian	87.4%	Other or Multiracial	97.7%
Am. Indian	100.0%	Hispanic	100.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group





## Shelby Township-East

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.0%	3.8%
Household Count, 2021	7,593	351,715

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.65	--	--	--	--	--
Median Income, 2021	\$89,165	--	15.8%	\$67,828	--	9.8%
Median owner income, 2021	\$90,646	--	14.2%	\$79,500	--	8.2%
Median renter income, 2021	\$56,203	--	39.8%	\$40,864	--	13.8%
Median home value	\$247,816	--	24.4%	\$184,600	--	24.0%
Median gross rent	\$1,459	--	17.2%	\$1,032	--	5.7%
Income needed for median rent	\$58,360	--	--	\$41,280	--	--
Income needed for median value	\$82,605	--	--	\$61,533	--	--
Overburdened households	1,840	24%	5.9%	95,489	27.1%	-2.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	59	0.8%	-71.4%	7,435	2.1%	-19.8%
Seasonal vacancy	0	0.0%	-100.0%	1,611	0.4%	-15.1%
For-Sale vacancy	16	0.2%	-79.7%	2,433	0.7%	-25.5%
For-Rent vacancy	0	0.0%	-100.0%	3,048	0.8%	-27.5%
Homes built pre-1940	15	0.2%	--	15,910	4.4%	--
Homes built post-1990	4,015	52.4%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type* Strength and Need Type**	<b>Moderately High Cost and Growing High Strength and Low Need (Type IV)</b>
---	--

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	88	25	113
Market supply (vacant on market, adjusted for age)	2	0	2
5 year Market production goals (based on 75K units)	83	24	107
1 year Market production goals (based on 15K units)	17	5	21
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Shelby Township-East

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	394	Total Amt/App	\$319,188	% Approved	79.9%
Total Conventional Apps	361	Conventional Amt/App	\$318,186	% Conv Apprvd	80.9%
Total Assisted Apps	33	Assisted Amt/App	\$330,152	% Asst Apprvd	69.7%
<b>Applications by Race: White</b>					
Total Apps	297	Total Amt/App	\$305,202	% Positive	81.5%
Total Conventional Apps	278	Conventional Amt/App	\$309,245	% Conv Positive	81.7%
Total Assisted Apps	19	Assisted Amt/App	\$246,053	% Asst Positive	78.9%
<b>Applications by Race: Black</b>					
Total Apps	16	Total Amt/App	\$435,625	% Positive	56%
Total Conventional Apps	7	Conventional Amt/App	\$369,286	% Conv Positive	71.4%
Total Assisted Apps	9	Assisted Amt/App	\$487,222	% Asst Positive	44.4%
<b>Applications by Race: Asian</b>					
Total Apps	19	Total Amt/App	\$368,158	% Positive	84.2%
Total Conventional Apps	19	Conventional Amt/App	\$368,158	% Conv Positive	84.2%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
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
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	59	Total Amt/App	\$338,051	% Positive	79.7%
Total Conventional Apps	54	Conventional Amt/App	\$335,370	% Conv Positive	79.6%
Total Assisted Apps	5	Assisted Amt/App	\$367,000	% Asst Positive	80.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	15	Total Amt/App	\$308,333	% Positive	73.3%
Total Conventional Apps	15	Conventional Amt/App	\$308,333	% Conv Positive	73.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Shelby Township Southwest-Utica

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
29,137	12,850	\$62,176	\$81,768	\$41,007

## Housing Costs

### Owner Units

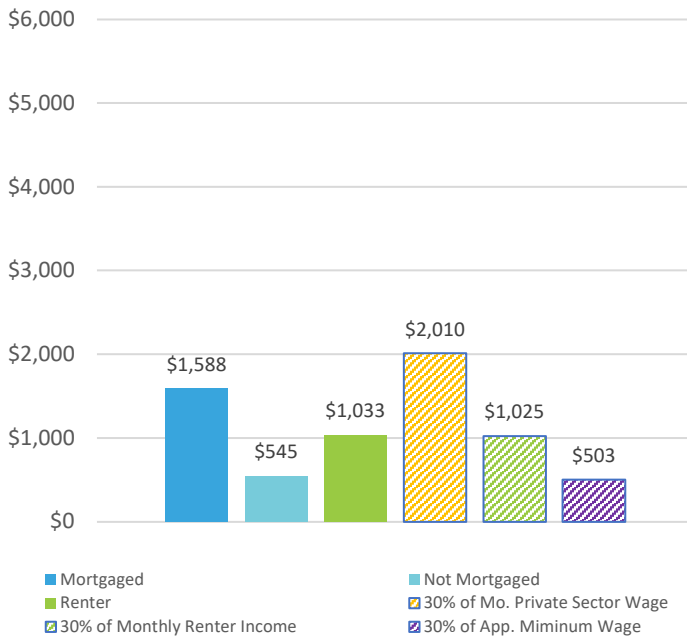
Home Value	\$214,881	2016 Value	\$175,956
Cost M/NM	\$1588/\$545	Value ▲	22.1%
\$71,627 To afford median home			

### Renter Units

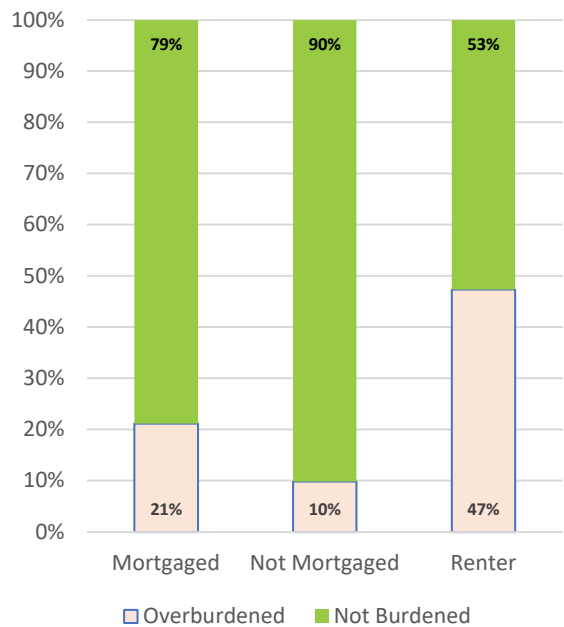
Gross Rent	\$1,033	2016 Rent	\$967
		Rent ▲	6.8%
\$41,320 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	13,418	Owner HH	53%	Renter HH	47%
Median Year Built	1980	% Built Pre-1970	29%		
Median Move Year	2013	% Built After 2010	5.8%		
Median Rooms	5.0	SF%	47.3%	MM%	32.8%
		MF%	18.2%		

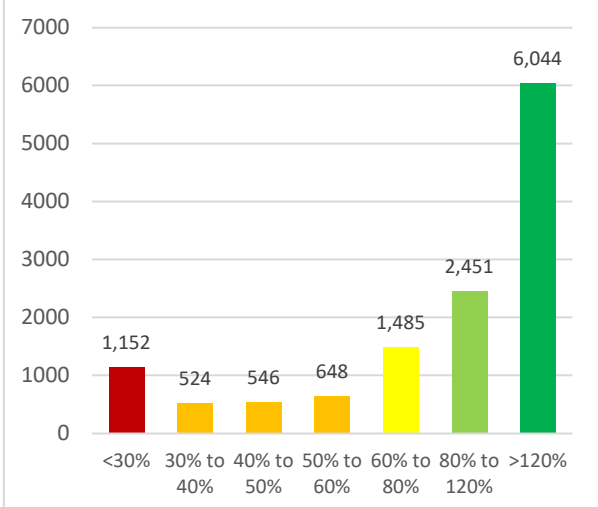
### Vacancy Rates

Total	4.2%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	1.9%	# V Rent	148
				# V Owner	100

### Homeownership Rate by Race/Ethnicity

Black	9.4%	White	55.6%
Asian	52.5%	Other or Multiracial	33.3%
Am. Indian	67.9%	Hispanic	53.6%
Pacific Islnd	100.0%		

### Number of Households by AMI Group



# Shelby Township Southwest-Utica

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	8.7%	3.8%
Household Count, 2021	12,850	351,715

### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.17	--	--	--	--	--
Median Income, 2021	\$62,176	--	4.9%	\$67,828	--	9.8%
Median owner income, 2021	\$81,768	--	2.0%	\$79,500	--	8.2%
Median renter income, 2021	\$41,007	--	-11.7%	\$40,864	--	13.8%
Median home value	\$214,881	--	22.1%	\$184,600	--	24.0%
Median gross rent	\$1,033	--	6.8%	\$1,032	--	5.7%
Income needed for median rent	\$41,320	--	--	\$41,280	--	--
Income needed for median value	\$71,627	--	--	\$61,533	--	--
Overburdened households	4,053	32%	7.7%	95,489	27.1%	-2.0%

### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	253	1.9%	31.1%	7,435	2.1%	-19.8%
Seasonal vacancy	0	0.0%	-100.0%	1,611	0.4%	-15.1%
For-Sale vacancy	100	0.7%	112.8%	2,433	0.7%	-25.5%
For-Rent vacancy	148	1.1%	-60.7%	3,048	0.8%	-27.5%
Homes built pre-1940	321	2.4%	--	15,910	4.4%	--
Homes built post-1990	4,782	35.6%	--	108,284	30.0%	--

### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

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

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	70	449	519
Market supply (vacant on market, adjusted for age)	35	34	69
5 year Market production goals (based on 75K units)	34	400	434
1 year Market production goals (based on 15K units)	7	80	87
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Shelby Township Southwest-Utica

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	453	Total Amt/App	\$239,923	% Approved	80.4%
Total Conventional Apps	393	Conventional Amt/App	\$236,425	% Conv Apprvd	80.2%
Total Assisted Apps	60	Assisted Amt/App	\$262,833	% Asst Apprvd	81.7%
<b>Applications by Race: White</b>					
Total Apps	343	Total Amt/App	\$228,761	% Positive	80.8%
Total Conventional Apps	302	Conventional Amt/App	\$226,556	% Conv Positive	80.8%
Total Assisted Apps	41	Assisted Amt/App	\$245,000	% Asst Positive	80.5%
<b>Applications by Race: Black</b>					
Total Apps	11	Total Amt/App	\$354,091	% Positive	100%
Total Conventional Apps	7	Conventional Amt/App	\$350,714	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$360,000	% Asst Positive	100.0%
<b>Applications by Race: Asian</b>					
Total Apps	22	Total Amt/App	\$260,000	% Positive	86.4%
Total Conventional Apps	21	Conventional Amt/App	\$264,048	% Conv Positive	85.7%
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
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
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	66	Total Amt/App	\$274,545	% Positive	74.2%
Total Conventional Apps	56	Conventional Amt/App	\$269,286	% Conv Positive	73.2%
Total Assisted Apps	10	Assisted Amt/App	\$304,000	% Asst Positive	80.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	17	Total Amt/App	\$254,412	% Positive	70.6%
Total Conventional Apps	13	Conventional Amt/App	\$249,615	% Conv Positive	69.2%
Total Assisted Apps	4	Assisted Amt/App	\$270,000	% Asst Positive	75.0%

# St. Clair Shores-Central

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
19,462	8,671	\$70,358	\$72,824	\$50,859

## Housing Costs

### Owner Units

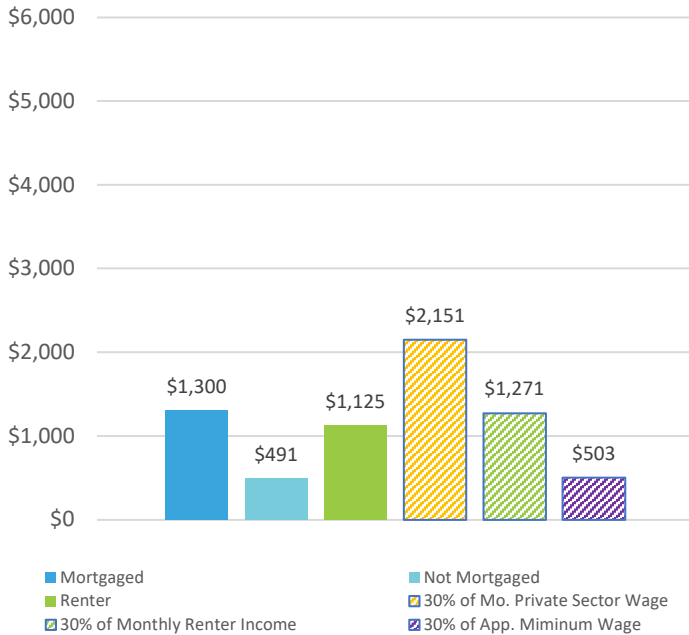
Home Value	\$158,810	2016 Value	\$115,955
Cost M/NM	\$1300/\$491	Value ▲	37.0%
\$52,937 To afford median home			

### Renter Units

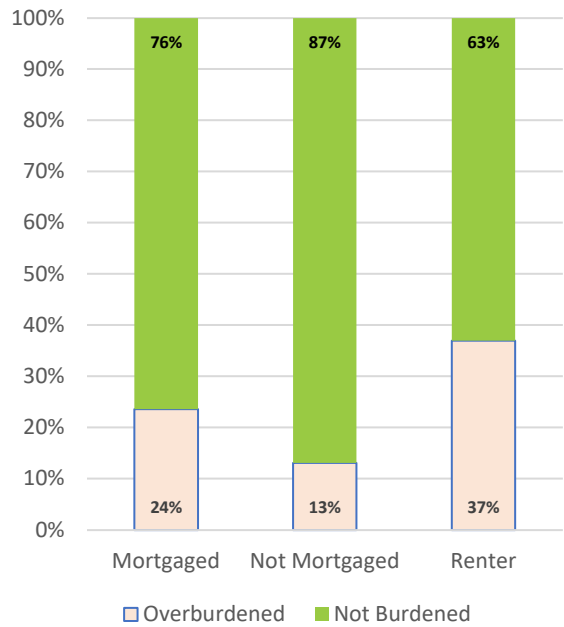
Gross Rent	\$1,125	2016 Rent	\$1,071
		Rent ▲	5.0%
\$45,000 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	9,062	Owner HH	87%	Renter HH	13%
Median Year Built	1404	% Built Pre-1970	86.7%		
Median Move Year	2006	% Built After 2010	0.2%		
Median Rooms	5.5	SF%	91.8%	MM%	5.8%
		MF%	2.3%		

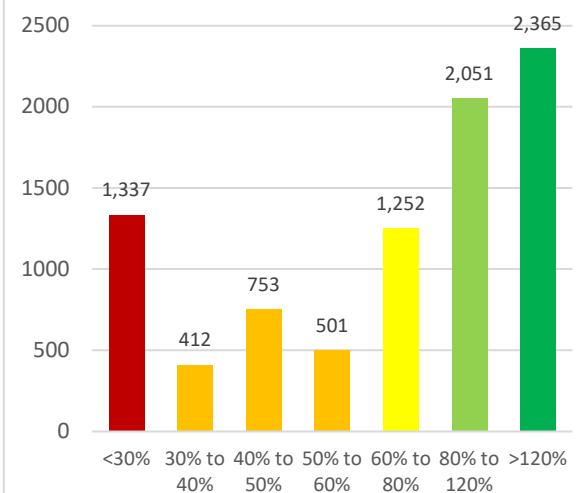
### Vacancy Rates

Total	4.3%	Owner	0%	Renter	0.1%
Seasonal	0.5%	Other	1.8%	# V Rent	72
				#V Owner	104

### Homeownership Rate by Race/Ethnicity

Black	73.9%	White	88.3%
Asian	100.0%	Other or Multiracial	91.7%
Am. Indian	0.0%	Hispanic	52.2%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## St. Clair Shores-Central

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.9%	3.8%
Household Count, 2021	8,671	351,715

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.34	--	--	--	--	--
Median Income, 2021	\$70,358	--	8.1%	\$67,828	--	9.8%
Median owner income, 2021	\$72,824	--	6.4%	\$79,500	--	8.2%
Median renter income, 2021	\$50,859	--	-7.3%	\$40,864	--	13.8%
Median home value	\$158,810	--	37.0%	\$184,600	--	24.0%
Median gross rent	\$1,125	--	5.0%	\$1,032	--	5.7%
Income needed for median rent	\$45,000	--	--	\$41,280	--	--
Income needed for median value	\$52,937	--	--	\$61,533	--	--
Overburdened households	1,876	22%	14.0%	95,489	27.1%	-2.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	164	1.8%	1.9%	7,435	2.1%	-19.8%
Seasonal vacancy	46	0.5%	31.4%	1,611	0.4%	-15.1%
For-Sale vacancy	104	1.1%	-6.3%	2,433	0.7%	-25.5%
For-Rent vacancy	72	0.8%	453.8%	3,048	0.8%	-27.5%
Homes built pre-1940	382	4.2%	--	15,910	4.4%	--
Homes built post-1990	359	4.0%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

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

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	74	45	119
Market supply (vacant on market, adjusted for age)	93	49	141
5 year Market production goals (based on 75K units)	0	0	0
1 year Market production goals (based on 15K units)	0	0	0
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## St. Clair Shores-Central

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	480	Total Amt/App	\$184,417	% Approved	81.3%
Total Conventional Apps	336	Conventional Amt/App	\$187,202	% Conv Apprvd	82.7%
Total Assisted Apps	144	Assisted Amt/App	\$177,917	% Asst Apprvd	77.8%
<b>Applications by Race: White</b>					
Total Apps	321	Total Amt/App	\$185,125	% Positive	82.6%
Total Conventional Apps	247	Conventional Amt/App	\$186,377	% Conv Positive	84.2%
Total Assisted Apps	74	Assisted Amt/App	\$180,946	% Asst Positive	77.0%
<b>Applications by Race: Black</b>					
Total Apps	71	Total Amt/App	\$177,535	% Positive	79%
Total Conventional Apps	32	Conventional Amt/App	\$179,688	% Conv Positive	84.4%
Total Assisted Apps	39	Assisted Amt/App	\$175,769	% Asst Positive	74.4%
<b>Applications by Race: Asian</b>					
Total Apps	3	Total Amt/App	\$161,667	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$161,667	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$225,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$225,000	% Asst Positive	100.0%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	75	Total Amt/App	\$189,133	% Positive	77.3%
Total Conventional Apps	47	Conventional Amt/App	\$197,340	% Conv Positive	74.5%
Total Assisted Apps	28	Assisted Amt/App	\$175,357	% Asst Positive	82.1%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	7	Total Amt/App	\$239,286	% Positive	100.0%
Total Conventional Apps	4	Conventional Amt/App	\$265,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$205,000	% Asst Positive	100.0%



# St. Clair Shores-North

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
25,329	11,285	\$64,819	\$72,705	\$34,556

## Housing Costs

### Owner Units

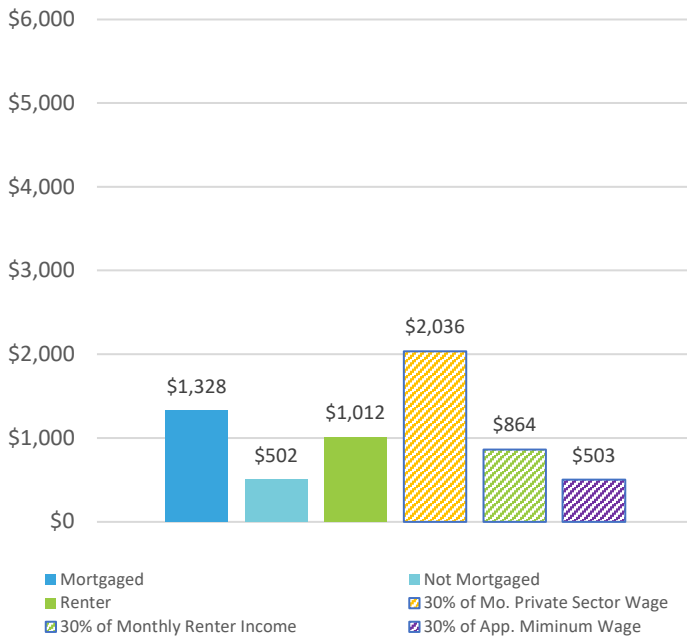
Home Value	\$156,047	2016 Value	\$110,820
Cost M/NM	\$1328/\$502	Value ▲	40.8%
\$52,016 To afford median home			

### Renter Units

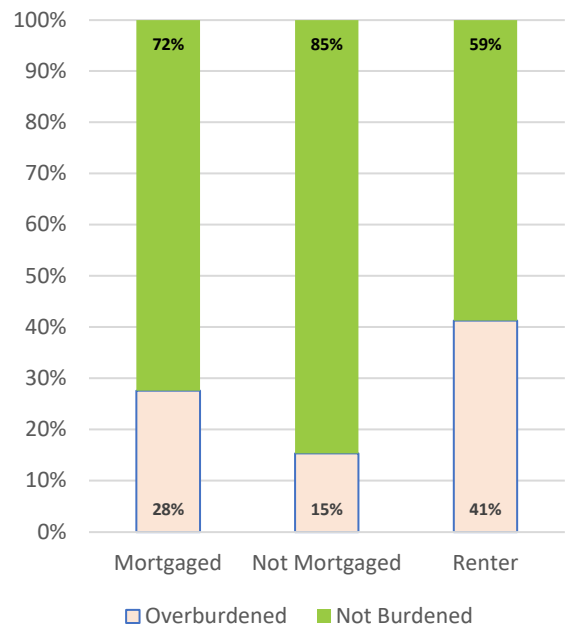
Gross Rent	\$1,012	2016 Rent	\$976
		Rent ▲	3.6%
\$40,480 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	11,833	Owner HH	81%	Renter HH	19%
Median Year Built	1958	% Built Pre-1970	76.9%		
Median Move Year	2008	% Built After 2010	1%		
Median Rooms	5.5	SF%	82.2%	MM%	13.3%
		MF%	4.3%		

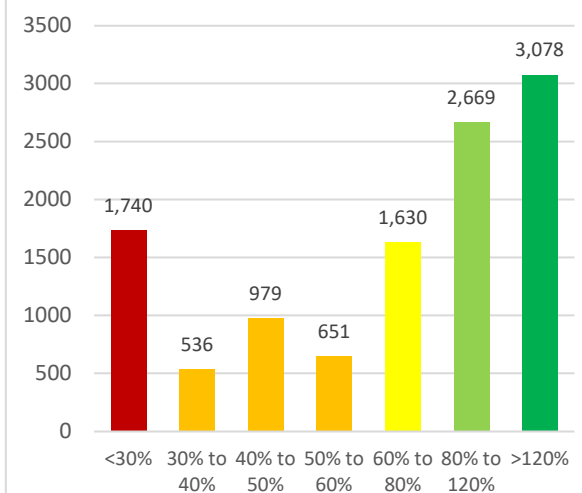
### Vacancy Rates

Total	4.6%	Owner	0%	Renter	0%
Seasonal	1.1%	Other	2.2%	# V Rent	31
				#V Owner	104

### Homeownership Rate by Race/Ethnicity

Black	41.6%	White	83.7%
Asian	100.0%	Other or Multiracial	46.5%
Am. Indian	100.0%	Hispanic	31.1%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## St. Clair Shores-North

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	0.2%	3.8%
Household Count, 2021	11,285	351,715

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.30	--	--	--	--	--
Median Income, 2021	\$64,819	--	7.8%	\$67,828	--	9.8%
Median owner income, 2021	\$72,705	--	10.3%	\$79,500	--	8.2%
Median renter income, 2021	\$34,556	--	-14.7%	\$40,864	--	13.8%
Median home value	\$156,047	--	40.8%	\$184,600	--	24.0%
Median gross rent	\$1,012	--	3.6%	\$1,032	--	5.7%
Income needed for median rent	\$40,480	--	--	\$41,280	--	--
Income needed for median value	\$52,016	--	--	\$61,533	--	--
Overburdened households	2,984	26%	-0.5%	95,489	27.1%	-2.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	265	2.2%	-12.0%	7,435	2.1%	-19.8%
Seasonal vacancy	127	1.1%	41.1%	1,611	0.4%	-15.1%
For-Sale vacancy	104	0.9%	100.0%	2,433	0.7%	-25.5%
For-Rent vacancy	31	0.3%	-62.2%	3,048	0.8%	-27.5%
Homes built pre-1940	973	8.2%	--	15,910	4.4%	--
Homes built post-1990	647	5.5%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Stable</b>
Strength and Need Type**	<b>Low Strength and High Need (Type II)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	147	167	314
Market supply (vacant on market, adjusted for age)	84	20	103
5 year Market production goals (based on 75K units)	62	142	203
1 year Market production goals (based on 15K units)	12	28	41
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## St. Clair Shores-North

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	577	Total Amt/App	\$175,988	% Approved	85.1%
Total Conventional Apps	404	Conventional Amt/App	\$174,084	% Conv Apprvd	89.1%
Total Assisted Apps	173	Assisted Amt/App	\$180,434	% Asst Apprvd	75.7%
<b>Applications by Race: White</b>					
Total Apps	440	Total Amt/App	\$176,386	% Positive	87.3%
Total Conventional Apps	316	Conventional Amt/App	\$174,842	% Conv Positive	90.5%
Total Assisted Apps	124	Assisted Amt/App	\$180,323	% Asst Positive	79.0%
<b>Applications by Race: Black</b>					
Total Apps	46	Total Amt/App	\$185,435	% Positive	72%
Total Conventional Apps	18	Conventional Amt/App	\$187,222	% Conv Positive	83.3%
Total Assisted Apps	28	Assisted Amt/App	\$184,286	% Asst Positive	64.3%
<b>Applications by Race: Asian</b>					
Total Apps	8	Total Amt/App	\$198,750	% Positive	62.5%
Total Conventional Apps	8	Conventional Amt/App	\$198,750	% Conv Positive	62.5%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	3	Total Amt/App	\$151,667	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$105,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$175,000	% Asst Positive	100.0%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	1	Total Amt/App	\$185,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	73	Total Amt/App	\$165,548	% Positive	80.8%
Total Conventional Apps	56	Conventional Amt/App	\$163,929	% Conv Positive	85.7%
Total Assisted Apps	17	Assisted Amt/App	\$170,882	% Asst Positive	64.7%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	9	Total Amt/App	\$160,556	% Positive	88.9%
Total Conventional Apps	8	Conventional Amt/App	\$156,250	% Conv Positive	87.5%
Total Assisted Apps	1	Assisted Amt/App	\$195,000	% Asst Positive	100.0%

# St. Clair Shores-South

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
20,099	9,867	\$61,399	\$70,842	\$42,856

## Housing Costs

### Owner Units

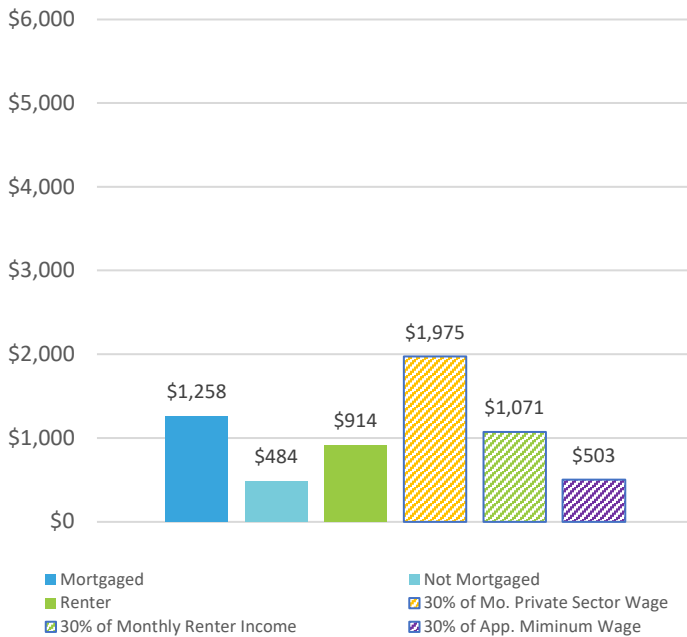
Home Value	\$150,531	2016 Value	\$112,872
Cost M/NM	\$1258/\$484	Value ▲	33.4%
\$50,177 To afford median home			

### Renter Units

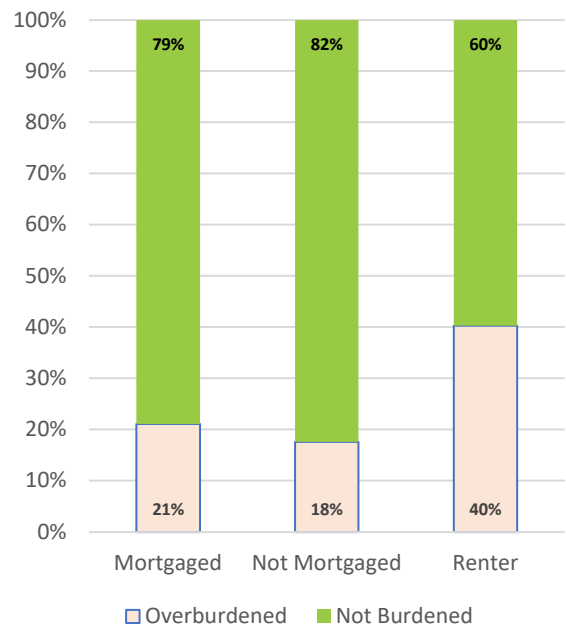
Gross Rent	\$914	2016 Rent	\$985
		Rent ▲	-7.2%
\$36,560 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	10,294	Owner HH	77%	Renter HH	23%
Median Year Built	1959	% Built Pre-1970	77.6%		
Median Move Year	2010	% Built After 2010	0.5%		
Median Rooms	5.4	SF%	71.5%	MM%	19.7%
		MF%	8.7%		

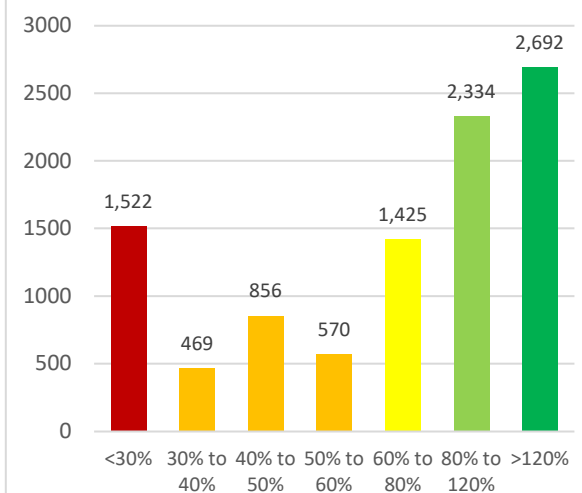
### Vacancy Rates

Total	4.1%	Owner	0%	Renter	0%
Seasonal	0.7%	Other	1.4%	# V Rent	58
				#V Owner	77

### Homeownership Rate by Race/Ethnicity

Black	40.9%	White	81.3%
Asian	32.6%	Other or Multiracial	68.0%
Am. Indian	60.0%	Hispanic	78.6%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## St. Clair Shores-South

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.5%	3.8%
Household Count, 2021	9,867	351,715

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.22	--	--	--	--	--
Median Income, 2021	\$61,399	--	4.5%	\$67,828	--	9.8%
Median owner income, 2021	\$70,842	--	5.1%	\$79,500	--	8.2%
Median renter income, 2021	\$42,856	--	1.2%	\$40,864	--	13.8%
Median home value	\$150,531	--	33.4%	\$184,600	--	24.0%
Median gross rent	\$914	--	-7.2%	\$1,032	--	5.7%
Income needed for median rent	\$36,560	--	--	\$41,280	--	--
Income needed for median value	\$50,177	--	--	\$61,533	--	--
Overburdened households	2,403	24%	-6.2%	95,489	27.1%	-2.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	146	1.4%	-60.4%	7,435	2.1%	-19.8%
Seasonal vacancy	76	0.7%	-51.6%	1,611	0.4%	-15.1%
For-Sale vacancy	77	0.7%	-58.2%	2,433	0.7%	-25.5%
For-Rent vacancy	58	0.6%	52.6%	3,048	0.8%	-27.5%
Homes built pre-1940	546	5.3%	--	15,910	4.4%	--
Homes built post-1990	370	3.6%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

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

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	144	52	195
Market supply (vacant on market, adjusted for age)	64	34	98
5 year Market production goals (based on 75K units)	77	17	94
1 year Market production goals (based on 15K units)	15	3	19
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## St. Clair Shores-South

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	582	Total Amt/App	\$174,983	% Approved	79.0%
Total Conventional Apps	446	Conventional Amt/App	\$171,592	% Conv Apprvd	79.6%
Total Assisted Apps	136	Assisted Amt/App	\$186,103	% Asst Apprvd	77.2%
<b>Applications by Race: White</b>					
Total Apps	432	Total Amt/App	\$171,921	% Positive	80.1%
Total Conventional Apps	359	Conventional Amt/App	\$170,292	% Conv Positive	80.5%
Total Assisted Apps	73	Assisted Amt/App	\$179,932	% Asst Positive	78.1%
<b>Applications by Race: Black</b>					
Total Apps	54	Total Amt/App	\$183,333	% Positive	72%
Total Conventional Apps	27	Conventional Amt/App	\$157,222	% Conv Positive	70.4%
Total Assisted Apps	27	Assisted Amt/App	\$209,444	% Asst Positive	74.1%
<b>Applications by Race: Asian</b>					
Total Apps	4	Total Amt/App	\$185,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$200,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$170,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
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
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	1	Total Amt/App	\$155,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	76	Total Amt/App	\$177,895	% Positive	75.0%
Total Conventional Apps	51	Conventional Amt/App	\$181,667	% Conv Positive	74.5%
Total Assisted Apps	25	Assisted Amt/App	\$170,200	% Asst Positive	76.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	13	Total Amt/App	\$173,462	% Positive	84.6%
Total Conventional Apps	8	Conventional Amt/App	\$155,000	% Conv Positive	75.0%
Total Assisted Apps	5	Assisted Amt/App	\$203,000	% Asst Positive	100.0%

# Sterling Heights-East

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
27,615	10,214	\$88,341	\$95,260	\$53,326

## Housing Costs

### Owner Units

Home Value	\$207,666	2016 Value	\$170,912
Cost M/NM	\$1476/\$543	Value ▲	21.5%

\$69,222 To afford median home

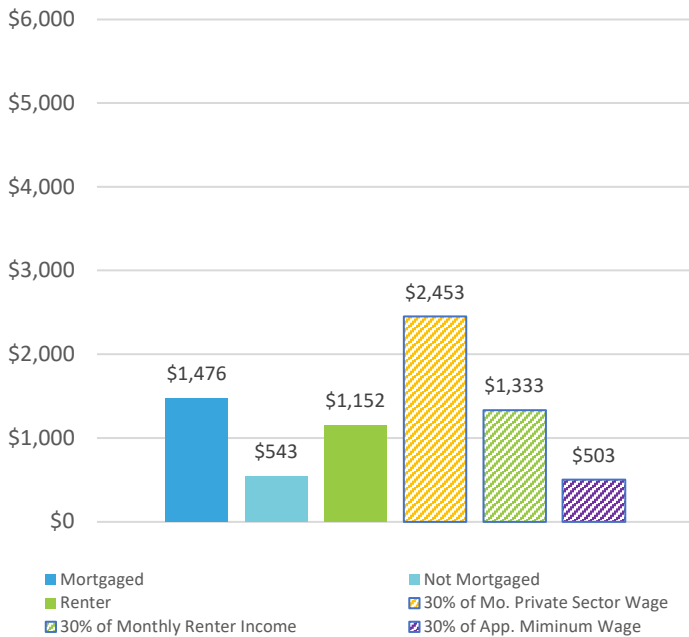
### Renter Units

Gross Rent	\$1,152	2016 Rent	\$1,041
		Rent ▲	10.7%

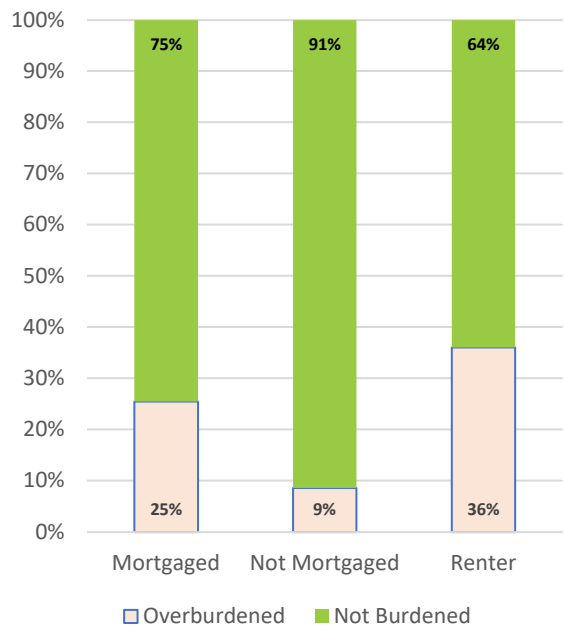
\$46,080 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	10,556	Owner HH	85%	Renter HH	15%
Median Year Built	1975	% Built Pre-1970		33%	
Median Move Year	2005	% Built After 2010		2.7%	
Median Rooms	5.9	SF%	80.5%	MM%	14.3%
		MF%	4.7%		

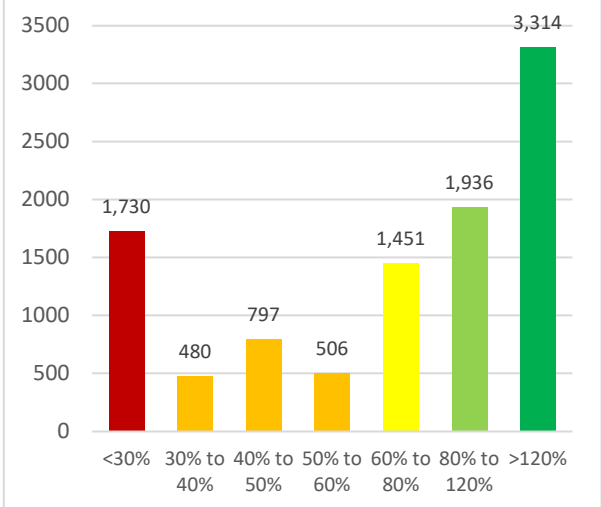
### Vacancy Rates

Total	3.2%	Owner	0%	Renter	0.1%
Seasonal	0.0%	Other	1.3%	# V Rent	99
				#V Owner	34

### Homeownership Rate by Race/Ethnicity

Black	43.7%	White	88.1%
Asian	71.2%	Other or Multiracial	85.2%
Am. Indian	100.0%	Hispanic	90.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Sterling Heights-East

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.3%	3.8%
Household Count, 2021	10,214	351,715

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.06	--	--	--	--	--
Median Income, 2021	\$88,341	--	18.0%	\$67,828	--	9.8%
Median owner income, 2021	\$95,260	--	14.5%	\$79,500	--	8.2%
Median renter income, 2021	\$53,326	--	23.4%	\$40,864	--	13.8%
Median home value	\$207,666	--	21.5%	\$184,600	--	24.0%
Median gross rent	\$1,152	--	10.7%	\$1,032	--	5.7%
Income needed for median rent	\$46,080	--	--	\$41,280	--	--
Income needed for median value	\$69,222	--	--	\$61,533	--	--
Overburdened households	2,365	23%	20.2%	95,489	27.1%	-2.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	134	1.3%	45.7%	7,435	2.1%	-19.8%
Seasonal vacancy	0	0.0%	-100.0%	1,611	0.4%	-15.1%
For-Sale vacancy	34	0.3%	-64.2%	2,433	0.7%	-25.5%
For-Rent vacancy	99	0.9%	-10.8%	3,048	0.8%	-27.5%
Homes built pre-1940	95	0.9%	--	15,910	4.4%	--
Homes built post-1990	1,876	17.8%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type* Strength and Need Type**	<b>Moderate Cost and Growing High Strength and Low Need (Type IV)</b>
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### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	111	55	166
Market supply (vacant on market, adjusted for age)	11	38	49
5 year Market production goals (based on 75K units)	96	16	113
1 year Market production goals (based on 15K units)	19	3	23
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287



## Sterling Heights-East

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	530	Total Amt/App	\$223,094	% Approved	82.3%
Total Conventional Apps	440	Conventional Amt/App	\$221,273	% Conv Apprvd	82.3%
Total Assisted Apps	90	Assisted Amt/App	\$232,000	% Asst Apprvd	82.2%
<b>Applications by Race: White</b>					
Total Apps	398	Total Amt/App	\$221,156	% Positive	83.9%
Total Conventional Apps	337	Conventional Amt/App	\$220,223	% Conv Positive	84.3%
Total Assisted Apps	61	Assisted Amt/App	\$226,311	% Asst Positive	82.0%
<b>Applications by Race: Black</b>					
Total Apps	22	Total Amt/App	\$240,455	% Positive	73%
Total Conventional Apps	12	Conventional Amt/App	\$251,667	% Conv Positive	58.3%
Total Assisted Apps	10	Assisted Amt/App	\$227,000	% Asst Positive	90.0%
<b>Applications by Race: Asian</b>					
Total Apps	36	Total Amt/App	\$231,389	% Positive	83.3%
Total Conventional Apps	31	Conventional Amt/App	\$239,839	% Conv Positive	83.9%
Total Assisted Apps	5	Assisted Amt/App	\$179,000	% Asst Positive	80.0%
<b>Applications by Race: Native American</b>					
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
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	65	Total Amt/App	\$220,846	% Positive	72.3%
Total Conventional Apps	55	Conventional Amt/App	\$212,273	% Conv Positive	72.7%
Total Assisted Apps	10	Assisted Amt/App	\$268,000	% Asst Positive	70.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	11	Total Amt/App	\$218,636	% Positive	90.9%
Total Conventional Apps	10	Conventional Amt/App	\$216,000	% Conv Positive	90.0%
Total Assisted Apps	1	Assisted Amt/App	\$245,000	% Asst Positive	100.0%

# Sterling Heights-North

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
16,673	7,731	\$57,823	\$72,508	\$30,149

## Housing Costs

### Owner Units

Home Value	\$162,898	2016 Value	\$127,278
Cost M/NM	\$1327/\$634	Value ▲	28.0%

\$54,299 To afford median home

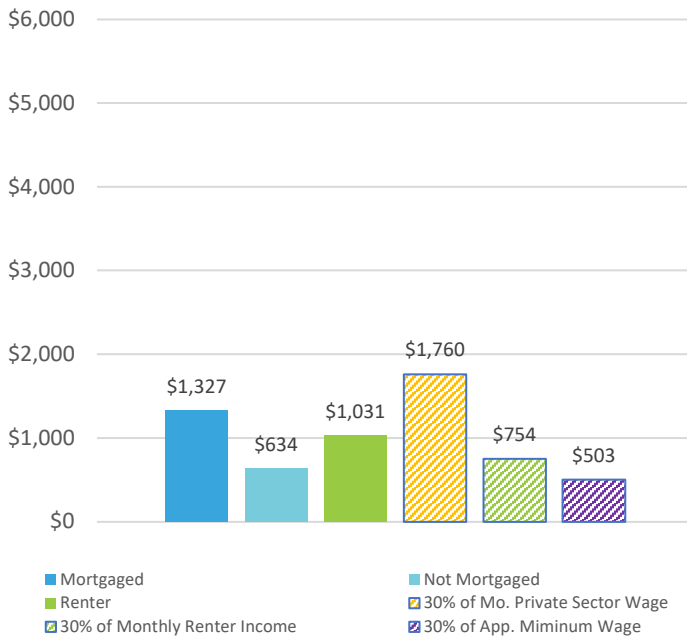
### Renter Units

Gross Rent	\$1,031	2016 Rent	\$955
		Rent ▲	7.9%

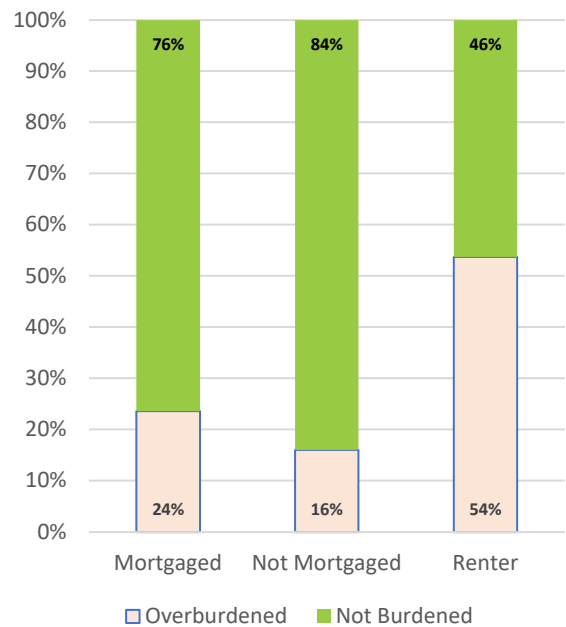
\$41,240 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	8,192	Owner HH	59%	Renter HH	41%
Median Year Built	1974	% Built Pre-1970		33.8%	
Median Move Year	2011	% Built After 2010		1.6%	
Median Rooms	5.0	SF%	45.7%	MM%	28.7%
		MF%	17%		

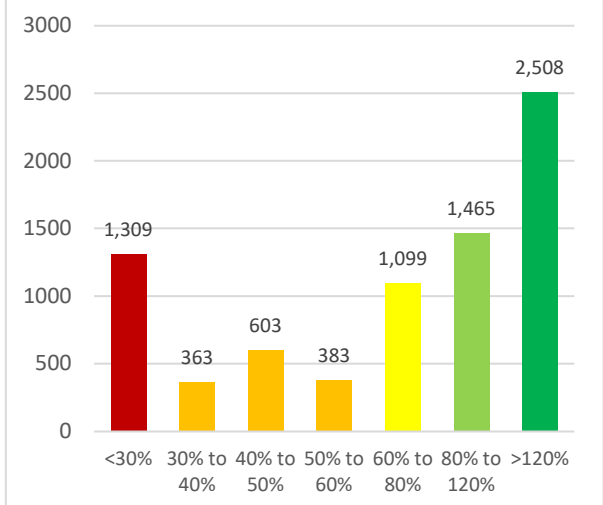
### Vacancy Rates

Total	5.6%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	1.8%	# V Rent	160
				# V Owner	115

### Homeownership Rate by Race/Ethnicity

Black	36.3%	White	59.4%
Asian	58.3%	Other or Multiracial	96.9%
Am. Indian	100.0%	Hispanic	88.4%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Sterling Heights-North

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	10.1%	3.8%
Household Count, 2021	7,731	351,715

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.40	--	--	--	--	--
Median Income, 2021	\$57,823	--	3.8%	\$67,828	--	9.8%
Median owner income, 2021	\$72,508	--	5.1%	\$79,500	--	8.2%
Median renter income, 2021	\$30,149	--	-33.5%	\$40,864	--	13.8%
Median home value	\$162,898	--	28.0%	\$184,600	--	24.0%
Median gross rent	\$1,031	--	7.9%	\$1,032	--	5.7%
Income needed for median rent	\$41,240	--	--	\$41,280	--	--
Income needed for median value	\$54,299	--	--	\$61,533	--	--
Overburdened households	2,639	34%	17.3%	95,489	27.1%	-2.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	144	1.8%	-7.7%	7,435	2.1%	-19.8%
Seasonal vacancy	0	0.0%	NA	1,611	0.4%	-15.1%
For-Sale vacancy	115	1.4%	130.0%	2,433	0.7%	-25.5%
For-Rent vacancy	160	2.0%	23.1%	3,048	0.8%	-27.5%
Homes built pre-1940	120	1.5%	--	15,910	4.4%	--
Homes built post-1990	2,129	26.0%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>Low Strength and High Need (Type II)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	74	118	192
Market supply (vacant on market, adjusted for age)	49	39	88
5 year Market production goals (based on 75K units)	23	77	100
1 year Market production goals (based on 15K units)	5	15	20
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Sterling Heights-North

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	238	Total Amt/App	\$200,294	% Approved	82.4%
Total Conventional Apps	189	Conventional Amt/App	\$194,524	% Conv Apprvd	82.0%
Total Assisted Apps	49	Assisted Amt/App	\$222,551	% Asst Apprvd	83.7%
<b>Applications by Race: White</b>					
Total Apps	178	Total Amt/App	\$196,292	% Positive	82.0%
Total Conventional Apps	143	Conventional Amt/App	\$189,336	% Conv Positive	81.8%
Total Assisted Apps	35	Assisted Amt/App	\$224,714	% Asst Positive	82.9%
<b>Applications by Race: Black</b>					
Total Apps	14	Total Amt/App	\$228,571	% Positive	79%
Total Conventional Apps	10	Conventional Amt/App	\$234,000	% Conv Positive	70.0%
Total Assisted Apps	4	Assisted Amt/App	\$215,000	% Asst Positive	100.0%
<b>Applications by Race: Asian</b>					
Total Apps	10	Total Amt/App	\$211,000	% Positive	90.0%
Total Conventional Apps	10	Conventional Amt/App	\$211,000	% Conv Positive	90.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	2	Total Amt/App	\$160,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$160,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	34	Total Amt/App	\$205,882	% Positive	82.4%
Total Conventional Apps	24	Conventional Amt/App	\$200,833	% Conv Positive	83.3%
Total Assisted Apps	10	Assisted Amt/App	\$218,000	% Asst Positive	80.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	4	Total Amt/App	\$215,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$215,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$215,000	% Asst Positive	100.0%

# Sterling Heights-Northwest

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
13,905	5,558	\$77,780	\$86,445	\$47,482

## Housing Costs

### Owner Units

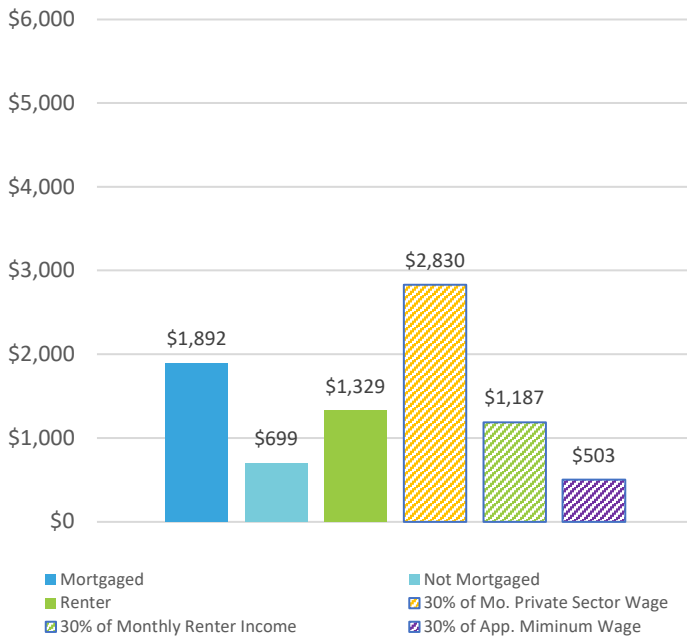
Home Value	\$294,632	2016 Value	\$269,529
Cost M/NM	\$1892/\$699	Value ▲	9.3%
\$98,211 To afford median home			

### Renter Units

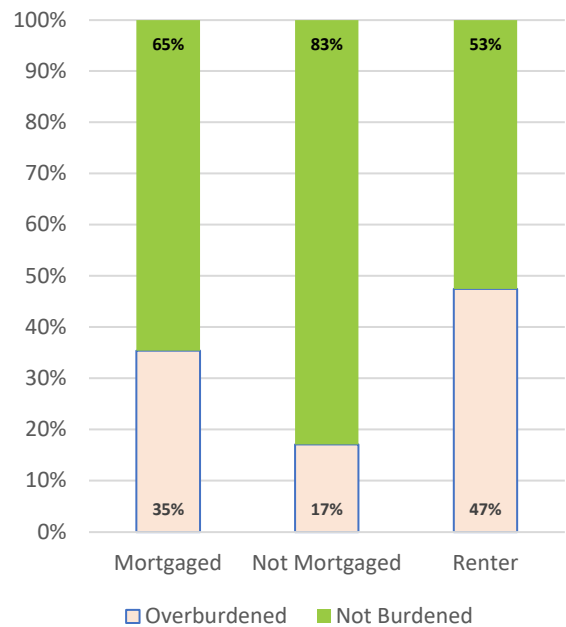
Gross Rent	\$1,329	2016 Rent	\$1,535
		Rent ▲	-13.4%
\$53,160 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	5,659	Owner HH	82%	Renter HH	18%
Median Year Built	1998	% Built Pre-1970	3.2%		
Median Move Year	2010	% Built After 2010	6.5%		
Median Rooms	5.9	SF%	52.2%	MM%	37.6%
		MF%	10%		

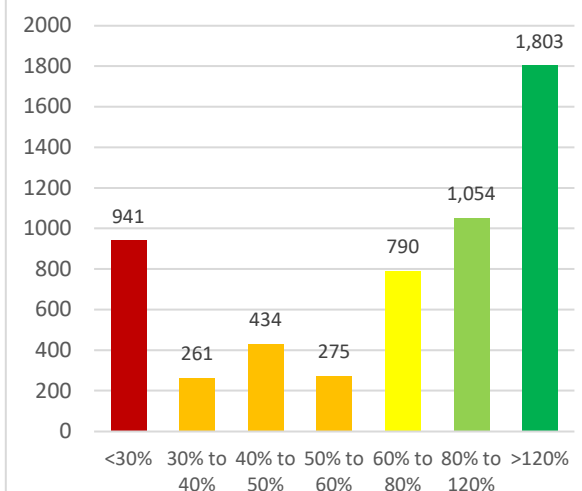
### Vacancy Rates

Total	1.8%	Owner	0%	Renter	0.1%
Seasonal	0.0%	Other	0.2%	# V Rent	59
				#V Owner	0

### Homeownership Rate by Race/Ethnicity

Black	60.4%	White	80.0%
Asian	96.3%	Other or Multiracial	100.0%
Am. Indian	100.0%	Hispanic	83.5%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Sterling Heights-Northwest

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.5%	3.8%
Household Count, 2021	5,558	351,715

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.34	--	--	--	--	--
Median Income, 2021	\$77,780	--	-7.1%	\$67,828	--	9.8%
Median owner income, 2021	\$86,445	--	-9.0%	\$79,500	--	8.2%
Median renter income, 2021	\$47,482	--	-12.2%	\$40,864	--	13.8%
Median home value	\$294,632	--	9.3%	\$184,600	--	24.0%
Median gross rent	\$1,329	--	-13.4%	\$1,032	--	5.7%
Income needed for median rent	\$53,160	--	--	\$41,280	--	--
Income needed for median value	\$98,211	--	--	\$61,533	--	--
Overburdened households	1,773	32%	13.4%	95,489	27.1%	-2.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	9	0.2%	-30.8%	7,435	2.1%	-19.8%
Seasonal vacancy	0	0.0%	NA	1,611	0.4%	-15.1%
For-Sale vacancy	0	0.0%	NA	2,433	0.7%	-25.5%
For-Rent vacancy	59	1.0%	43.9%	3,048	0.8%	-27.5%
Homes built pre-1940	0	0.0%	--	15,910	4.4%	--
Homes built post-1990	4,878	86.2%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>High Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	69	66	135
Market supply (vacant on market, adjusted for age)	0	2	2
5 year Market production goals (based on 75K units)	67	62	128
1 year Market production goals (based on 15K units)	13	12	26
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Sterling Heights-Northwest

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	283	Total Amt/App	\$292,491	% Approved	77.0%
Total Conventional Apps	272	Conventional Amt/App	\$290,772	% Conv Apprvd	76.8%
Total Assisted Apps	11	Assisted Amt/App	\$335,000	% Asst Apprvd	81.8%
<b>Applications by Race: White</b>					
Total Apps	167	Total Amt/App	\$269,850	% Positive	78.4%
Total Conventional Apps	162	Conventional Amt/App	\$269,383	% Conv Positive	77.8%
Total Assisted Apps	5	Assisted Amt/App	\$285,000	% Asst Positive	100.0%
<b>Applications by Race: Black</b>					
Total Apps	8	Total Amt/App	\$351,250	% Positive	75%
Total Conventional Apps	7	Conventional Amt/App	\$356,429	% Conv Positive	71.4%
Total Assisted Apps	1	Assisted Amt/App	\$315,000	% Asst Positive	100.0%
<b>Applications by Race: Asian</b>					
Total Apps	61	Total Amt/App	\$347,295	% Positive	78.7%
Total Conventional Apps	60	Conventional Amt/App	\$347,333	% Conv Positive	78.3%
Total Assisted Apps	1	Assisted Amt/App	\$345,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
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
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	1	Total Amt/App	\$345,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$345,000	% Asst Positive	100.0%
<b>Applications by Race: Race Not Available</b>					
Total Apps	36	Total Amt/App	\$278,333	% Positive	69.4%
Total Conventional Apps	33	Conventional Amt/App	\$265,606	% Conv Positive	72.7%
Total Assisted Apps	3	Assisted Amt/App	\$418,333	% Asst Positive	33.3%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	12	Total Amt/App	\$240,833	% Positive	58.3%
Total Conventional Apps	12	Conventional Amt/App	\$240,833	% Conv Positive	58.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Sterling Heights-Southeast

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
31,883	12,733	\$66,535	\$74,652	\$44,030

## Housing Costs

### Owner Units

Home Value	\$205,878	2016 Value	\$157,646
Cost M/NM	\$1454/\$563	Value ▲	30.6%

\$68,626 To afford median home

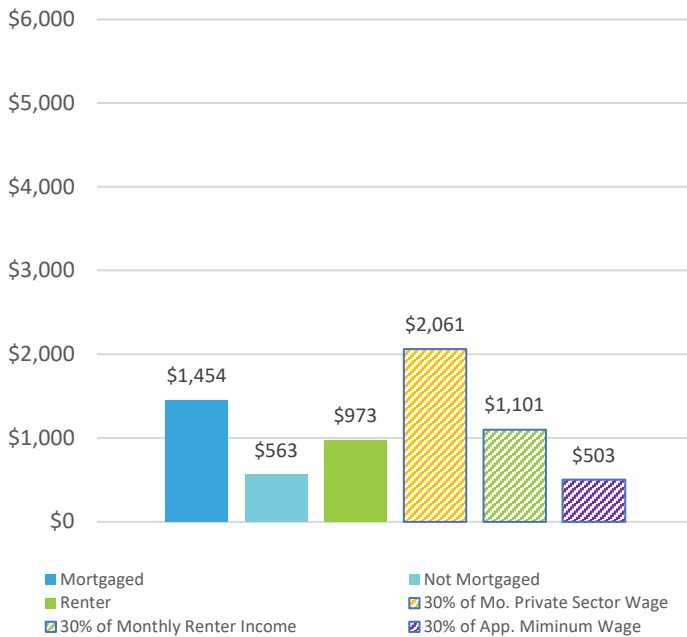
### Renter Units

Gross Rent	\$973	2016 Rent	\$893
		Rent ▲	8.9%

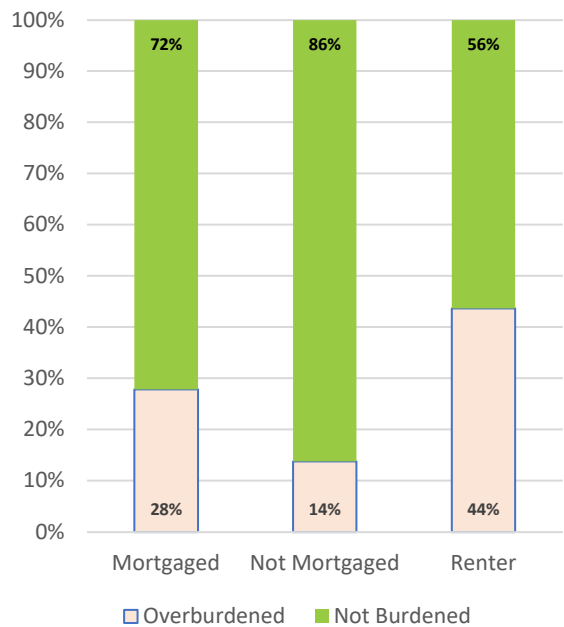
\$38,920 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	13,095	Owner HH	75%	Renter HH	25%
Median Year Built	1975	% Built Pre-1970		39.6%	
Median Move Year	2010	% Built After 2010		1.5%	
Median Rooms	5.6	SF%	65.9%	MM%	25.5%
		MF%	8.5%		

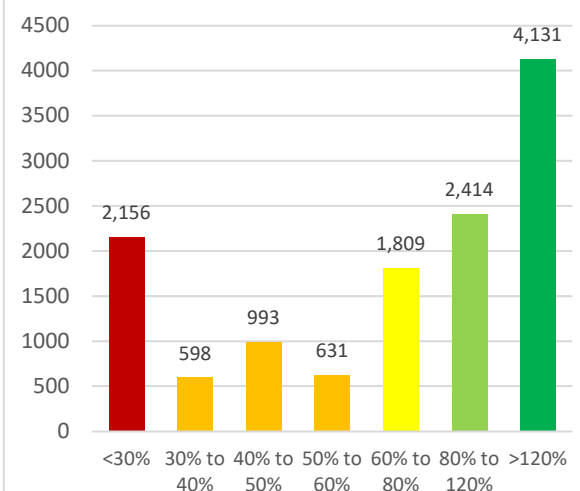
### Vacancy Rates

Total	2.8%	Owner	0%	Renter	0%
Seasonal	0.5%	Other	0.8%	# V Rent	57
				#V Owner	122

### Homeownership Rate by Race/Ethnicity

Black	35.0%	White	81.2%
Asian	67.1%	Other or Multiracial	45.2%
Am. Indian	100.0%	Hispanic	74.3%
Pacific Islnd	0.0%		

### Number of Households by AMI Group





## Sterling Heights-Southeast

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.0%	3.8%
Household Count, 2021	12,733	351,715

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.04	--	--	--	--	--
Median Income, 2021	\$66,535	--	5.6%	\$67,828	--	9.8%
Median owner income, 2021	\$74,652	--	-0.8%	\$79,500	--	8.2%
Median renter income, 2021	\$44,030	--	7.5%	\$40,864	--	13.8%
Median home value	\$205,878	--	30.6%	\$184,600	--	24.0%
Median gross rent	\$973	--	8.9%	\$1,032	--	5.7%
Income needed for median rent	\$38,920	--	--	\$41,280	--	--
Income needed for median value	\$68,626	--	--	\$61,533	--	--
Overburdened households	3,583	28%	2.5%	95,489	27.1%	-2.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	105	0.8%	-44.7%	7,435	2.1%	-19.8%
Seasonal vacancy	61	0.5%	NA	1,611	0.4%	-15.1%
For-Sale vacancy	122	0.9%	190.5%	2,433	0.7%	-25.5%
For-Rent vacancy	57	0.4%	-16.2%	3,048	0.8%	-27.5%
Homes built pre-1940	114	0.9%	--	15,910	4.4%	--
Homes built post-1990	2,396	18.3%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Moderate Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	164	133	297
Market supply (vacant on market, adjusted for age)	51	19	70
5 year Market production goals (based on 75K units)	109	111	220
1 year Market production goals (based on 15K units)	22	22	44
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Sterling Heights-Southeast

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	590	Total Amt/App	\$221,864	% Approved	83.6%
Total Conventional Apps	494	Conventional Amt/App	\$215,466	% Conv Apprvd	83.6%
Total Assisted Apps	96	Assisted Amt/App	\$254,792	% Asst Apprvd	83.3%
<b>Applications by Race: White</b>					
Total Apps	359	Total Amt/App	\$211,128	% Positive	83.3%
Total Conventional Apps	305	Conventional Amt/App	\$203,328	% Conv Positive	84.3%
Total Assisted Apps	54	Assisted Amt/App	\$255,185	% Asst Positive	77.8%
<b>Applications by Race: Black</b>					
Total Apps	56	Total Amt/App	\$244,643	% Positive	82%
Total Conventional Apps	31	Conventional Amt/App	\$236,613	% Conv Positive	67.7%
Total Assisted Apps	25	Assisted Amt/App	\$254,600	% Asst Positive	100.0%
<b>Applications by Race: Asian</b>					
Total Apps	75	Total Amt/App	\$236,467	% Positive	92.0%
Total Conventional Apps	72	Conventional Amt/App	\$235,139	% Conv Positive	93.1%
Total Assisted Apps	3	Assisted Amt/App	\$268,333	% Asst Positive	66.7%
<b>Applications by Race: Native American</b>					
Total Apps	2	Total Amt/App	\$235,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$235,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	91	Total Amt/App	\$233,132	% Positive	76.9%
Total Conventional Apps	79	Conventional Amt/App	\$230,316	% Conv Positive	77.2%
Total Assisted Apps	12	Assisted Amt/App	\$251,667	% Asst Positive	75.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	9	Total Amt/App	\$219,444	% Positive	77.8%
Total Conventional Apps	9	Conventional Amt/App	\$219,444	% Conv Positive	77.8%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Sterling Heights-Southwest

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
22,258	7,860	\$64,167	\$75,212	\$46,158

## Housing Costs

### Owner Units

Home Value	\$205,861	2016 Value	\$160,802
Cost M/NM	\$1510/\$555	Value ▲	28.0%

\$68,620 To afford median home

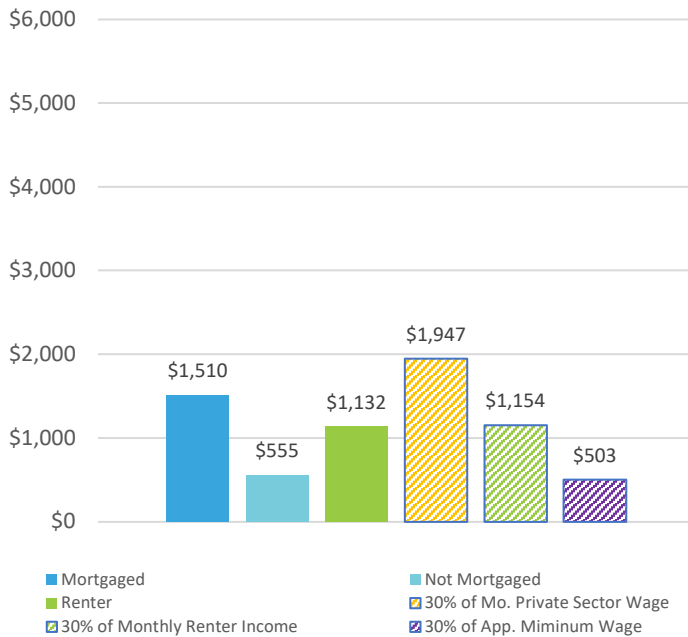
### Renter Units

Gross Rent	\$1,132	2016 Rent	\$1,088
		Rent ▲	4.1%

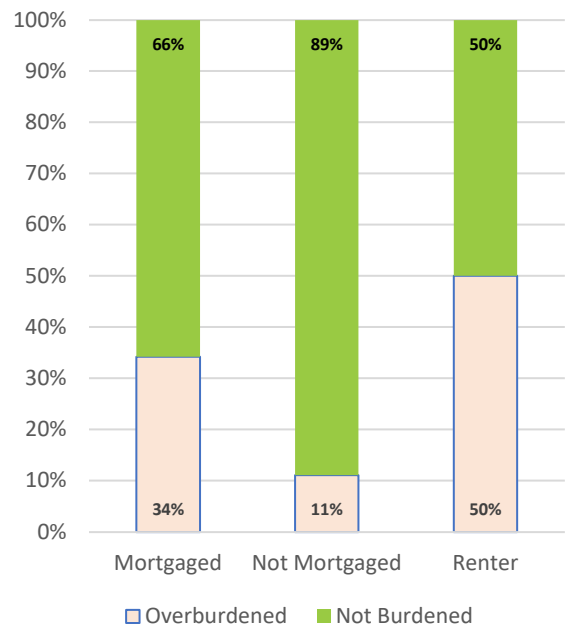
\$45,280 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	8,081	Owner HH	63%	Renter HH	37%
Median Year Built	1970	% Built Pre-1970	38.4%		
Median Move Year	2011	% Built After 2010	1.1%		
Median Rooms	5.6	SF%	65.2%	MM%	25.3%
		MF%	9.1%		

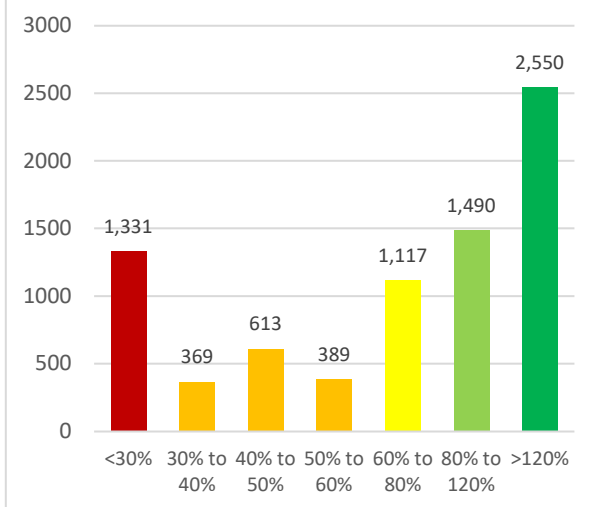
### Vacancy Rates

Total	2.7%	Owner	0%	Renter	0%
Seasonal	0.1%	Other	0.3%	# V Rent	100
				#V Owner	43

### Homeownership Rate by Race/Ethnicity

Black	37.3%	White	67.5%
Asian	52.7%	Other or Multiracial	25.2%
Am. Indian	0.0%	Hispanic	30.1%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Sterling Heights-Southwest

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-2.7%	3.8%
Household Count, 2021	7,860	351,715

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.04	--	--	--	--	--
Median Income, 2021	\$64,167	--	14.0%	\$67,828	--	9.8%
Median owner income, 2021	\$75,212	--	10.2%	\$79,500	--	8.2%
Median renter income, 2021	\$46,158	--	55.5%	\$40,864	--	13.8%
Median home value	\$205,861	--	28.0%	\$184,600	--	24.0%
Median gross rent	\$1,132	--	4.1%	\$1,032	--	5.7%
Income needed for median rent	\$45,280	--	--	\$41,280	--	--
Income needed for median value	\$68,620	--	--	\$61,533	--	--
Overburdened households	2,638	34%	-5.5%	95,489	27.1%	-2.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	24	0.3%	-74.7%	7,435	2.1%	-19.8%
Seasonal vacancy	7	0.1%	-72.0%	1,611	0.4%	-15.1%
For-Sale vacancy	43	0.5%	59.3%	2,433	0.7%	-25.5%
For-Rent vacancy	100	1.2%	92.3%	3,048	0.8%	-27.5%
Homes built pre-1940	52	0.6%	--	15,910	4.4%	--
Homes built post-1990	1,117	13.8%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type* Strength and Need Type**	<b>Moderate Cost and Shrinking Low Strength and High Need (Type II)</b>
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### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	89	125	213
Market supply (vacant on market, adjusted for age)	19	31	49
5 year Market production goals (based on 75K units)	68	91	159
1 year Market production goals (based on 15K units)	14	18	32
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Sterling Heights-Southwest

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	367	Total Amt/App	\$226,117	% Approved	79.8%
Total Conventional Apps	314	Conventional Amt/App	\$221,720	% Conv Apprvd	81.5%
Total Assisted Apps	53	Assisted Amt/App	\$252,170	% Asst Apprvd	69.8%
<b>Applications by Race: White</b>					
Total Apps	170	Total Amt/App	\$214,059	% Positive	82.4%
Total Conventional Apps	144	Conventional Amt/App	\$208,125	% Conv Positive	84.7%
Total Assisted Apps	26	Assisted Amt/App	\$246,923	% Asst Positive	69.2%
<b>Applications by Race: Black</b>					
Total Apps	29	Total Amt/App	\$242,931	% Positive	72%
Total Conventional Apps	13	Conventional Amt/App	\$238,077	% Conv Positive	69.2%
Total Assisted Apps	16	Assisted Amt/App	\$246,875	% Asst Positive	75.0%
<b>Applications by Race: Asian</b>					
Total Apps	100	Total Amt/App	\$241,700	% Positive	87.0%
Total Conventional Apps	97	Conventional Amt/App	\$242,113	% Conv Positive	87.6%
Total Assisted Apps	3	Assisted Amt/App	\$228,333	% Asst Positive	66.7%
<b>Applications by Race: Native American</b>					
Total Apps	2	Total Amt/App	\$215,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$215,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	59	Total Amt/App	\$223,983	% Positive	66.1%
Total Conventional Apps	51	Conventional Amt/App	\$213,824	% Conv Positive	66.7%
Total Assisted Apps	8	Assisted Amt/App	\$288,750	% Asst Positive	62.5%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	10	Total Amt/App	\$238,000	% Positive	80.0%
Total Conventional Apps	8	Conventional Amt/App	\$218,750	% Conv Positive	75.0%
Total Assisted Apps	2	Assisted Amt/App	\$315,000	% Asst Positive	100.0%

# Sterling Heights-West

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
21,728	7,033	\$71,557	\$72,665	\$64,239

## Housing Costs

### Owner Units

Home Value	\$223,870	2016 Value	\$170,735
Cost M/NM	\$1626/\$635	Value ▲	31.1%

\$74,623 To afford median home

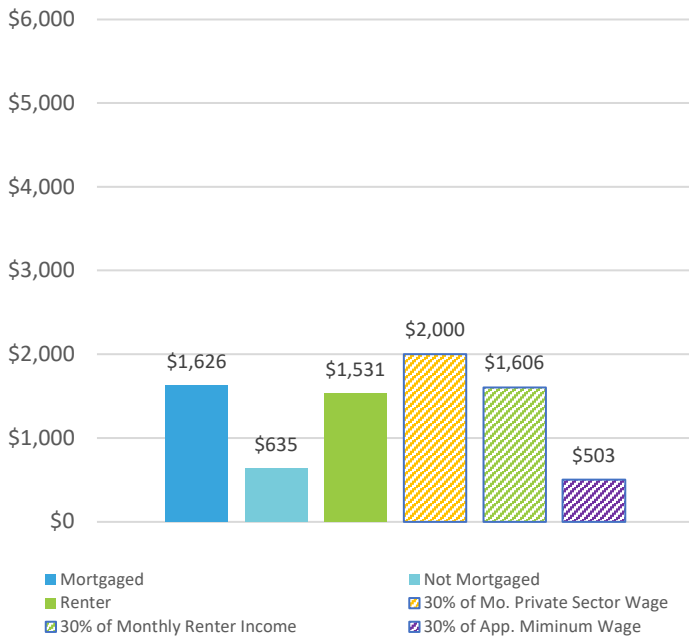
### Renter Units

Gross Rent	\$1,531	2016 Rent	\$1,382
		Rent ▲	10.7%

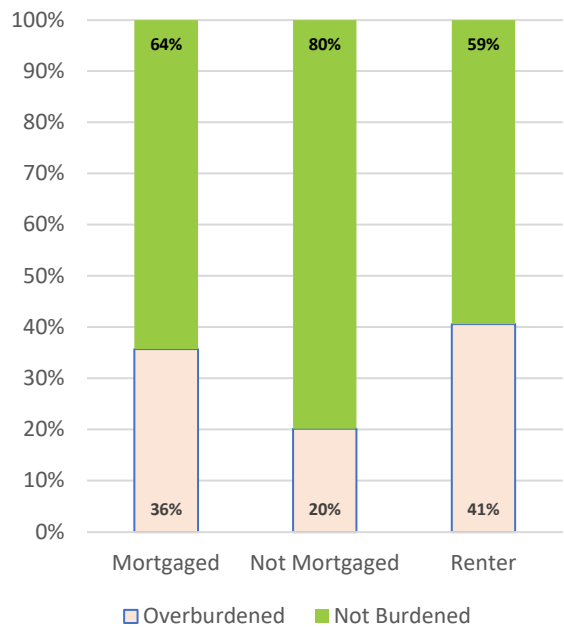
\$61,240 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	7,218	Owner HH	90%	Renter HH	10%
Median Year Built	1980	% Built Pre-1970		7.4%	
Median Move Year	2008	% Built After 2010		4%	
Median Rooms	6.0	SF%	81.6%	MM%	5.6%
		MF%	0%		

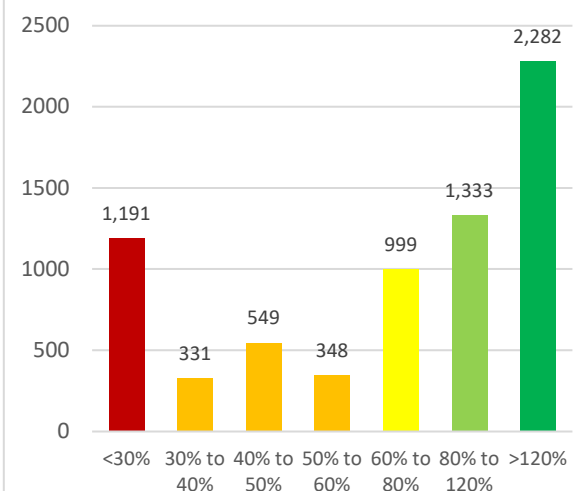
### Vacancy Rates

Total	2.6%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	1.3%	# V Rent	0
				#V Owner	36

### Homeownership Rate by Race/Ethnicity

Black	79.8%	White	89.3%
Asian	90.5%	Other or Multiracial	100.0%
Am. Indian	100.0%	Hispanic	88.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Sterling Heights-West

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.1%	3.8%
Household Count, 2021	7,033	351,715

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.30	--	--	--	--	--
Median Income, 2021	\$71,557	--	2.7%	\$67,828	--	9.8%
Median owner income, 2021	\$72,665	--	2.6%	\$79,500	--	8.2%
Median renter income, 2021	\$64,239	--	24.5%	\$40,864	--	13.8%
Median home value	\$223,870	--	31.1%	\$184,600	--	24.0%
Median gross rent	\$1,531	--	10.7%	\$1,032	--	5.7%
Income needed for median rent	\$61,240	--	--	\$41,280	--	--
Income needed for median value	\$74,623	--	--	\$61,533	--	--
Overburdened households	2,103	30%	14.2%	95,489	27.1%	-2.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	95	1.3%	-37.1%	7,435	2.1%	-19.8%
Seasonal vacancy	0	0.0%	-100.0%	1,611	0.4%	-15.1%
For-Sale vacancy	36	0.5%	-57.6%	2,433	0.7%	-25.5%
For-Rent vacancy	0	0.0%	-100.0%	3,048	0.8%	-27.5%
Homes built pre-1940	30	0.4%	--	15,910	4.4%	--
Homes built post-1990	1,232	17.1%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type* Strength and Need Type**	<b>Moderate Cost and Growing High Strength and High Need (Type I)</b>
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### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	122	34	155
Market supply (vacant on market, adjusted for age)	3	0	3
5 year Market production goals (based on 75K units)	115	32	147
1 year Market production goals (based on 15K units)	23	6	29
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Sterling Heights-West

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	367	Total Amt/App	\$243,583	% Approved	74.1%
Total Conventional Apps	303	Conventional Amt/App	\$237,739	% Conv Apprvd	75.6%
Total Assisted Apps	64	Assisted Amt/App	\$271,250	% Asst Apprvd	67.2%
<b>Applications by Race: White</b>					
Total Apps	220	Total Amt/App	\$243,182	% Positive	73.6%
Total Conventional Apps	181	Conventional Amt/App	\$238,591	% Conv Positive	74.0%
Total Assisted Apps	39	Assisted Amt/App	\$264,487	% Asst Positive	71.8%
<b>Applications by Race: Black</b>					
Total Apps	20	Total Amt/App	\$275,500	% Positive	75%
Total Conventional Apps	10	Conventional Amt/App	\$261,000	% Conv Positive	80.0%
Total Assisted Apps	10	Assisted Amt/App	\$290,000	% Asst Positive	70.0%
<b>Applications by Race: Asian</b>					
Total Apps	74	Total Amt/App	\$239,189	% Positive	81.1%
Total Conventional Apps	67	Conventional Amt/App	\$236,493	% Conv Positive	83.6%
Total Assisted Apps	7	Assisted Amt/App	\$265,000	% Asst Positive	57.1%
<b>Applications by Race: Native American</b>					
Total Apps	2	Total Amt/App	\$180,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	0.0%
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	100.0%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	46	Total Amt/App	\$239,565	% Positive	65.2%
Total Conventional Apps	39	Conventional Amt/App	\$230,385	% Conv Positive	69.2%
Total Assisted Apps	7	Assisted Amt/App	\$290,714	% Asst Positive	42.9%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	6	Total Amt/App	\$233,333	% Positive	100.0%
Total Conventional Apps	5	Conventional Amt/App	\$225,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$275,000	% Asst Positive	100.0%



# Warren-Northeast

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
43,135	17,743	\$65,607	\$73,117	\$38,690

## Housing Costs

### Owner Units

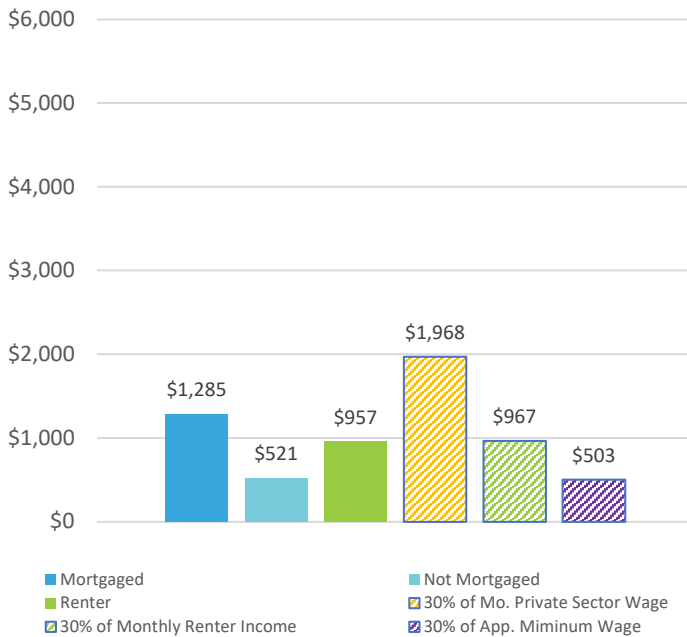
Home Value	\$154,967	2016 Value	\$119,492
Cost M/NM	\$1285/\$521	Value ▲	29.7%
\$51,656 To afford median home			

### Renter Units

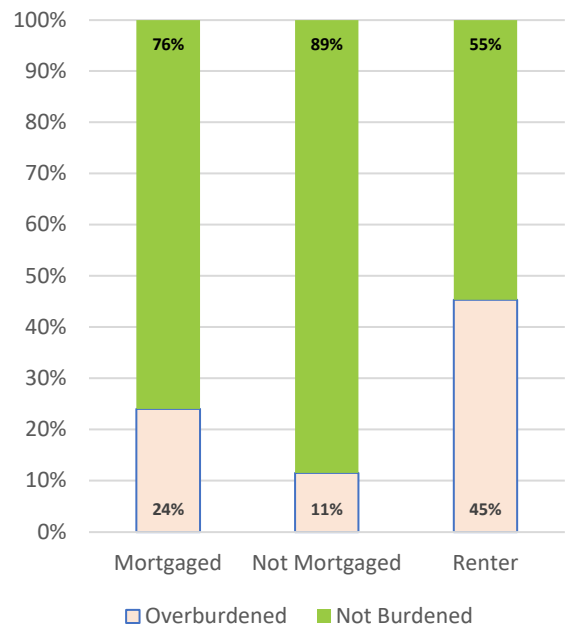
Gross Rent	\$957	2016 Rent	\$929
		Rent ▲	3.0%
\$38,280 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	18,263	Owner HH	77%	Renter HH	23%
Median Year Built	1849	% Built Pre-1970		70.9%	
Median Move Year	2009	% Built After 2010		0.7%	
Median Rooms	5.5	SF%	71.3%	MM%	24.4%
		MF%		4%	

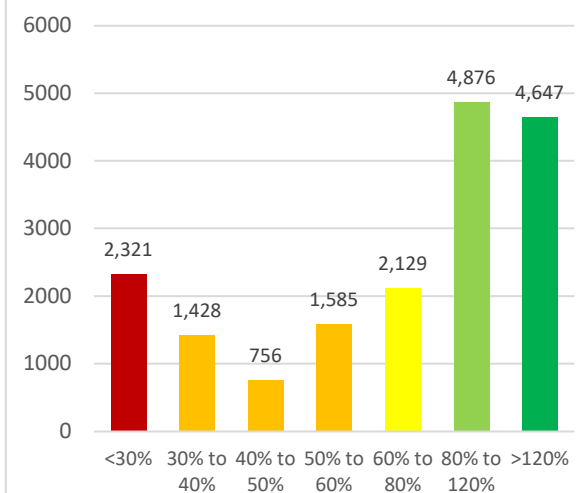
### Vacancy Rates

Total	2.8%	Owner	0%	Renter	0%
Seasonal	0.4%	Other	1.6%	# V Rent	94
				#V Owner	8

### Homeownership Rate by Race/Ethnicity

Black	36.7%	White	85.6%
Asian	73.9%	Other or Multiracial	83.8%
Am. Indian	47.8%	Hispanic	81.4%
Pacific Islnd	100.0%		

### Number of Households by AMI Group



## Warren-Northeast

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	4.8%	3.8%
Household Count, 2021	17,743	351,715

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.28	--	--	--	--	--
Median Income, 2021	\$65,607	--	15.6%	\$67,828	--	9.8%
Median owner income, 2021	\$73,117	--	9.9%	\$79,500	--	8.2%
Median renter income, 2021	\$38,690	--	14.4%	\$40,864	--	13.8%
Median home value	\$154,967	--	29.7%	\$184,600	--	24.0%
Median gross rent	\$957	--	3.0%	\$1,032	--	5.7%
Income needed for median rent	\$38,280	--	--	\$41,280	--	--
Income needed for median value	\$51,656	--	--	\$61,533	--	--
Overburdened households	4,463	25%	-4.5%	95,489	27.1%	-2.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	298	1.6%	-48.2%	7,435	2.1%	-19.8%
Seasonal vacancy	67	0.4%	-28.7%	1,611	0.4%	-15.1%
For-Sale vacancy	8	0.0%	-94.9%	2,433	0.7%	-25.5%
For-Rent vacancy	94	0.5%	-61.5%	3,048	0.8%	-27.5%
Homes built pre-1940	343	1.9%	--	15,910	4.4%	--
Homes built post-1990	692	3.8%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	206	276	482
Market supply (vacant on market, adjusted for age)	6	46	52
5 year Market production goals (based on 75K units)	193	222	415
1 year Market production goals (based on 15K units)	39	44	83
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Warren-Northeast

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	831	Total Amt/App	\$174,302	% Approved	79.5%
Total Conventional Apps	597	Conventional Amt/App	\$167,194	% Conv Apprvd	81.2%
Total Assisted Apps	234	Assisted Amt/App	\$192,436	% Asst Apprvd	75.2%
<b>Applications by Race: White</b>					
Total Apps	410	Total Amt/App	\$164,268	% Positive	81.5%
Total Conventional Apps	316	Conventional Amt/App	\$158,323	% Conv Positive	82.6%
Total Assisted Apps	94	Assisted Amt/App	\$184,255	% Asst Positive	77.7%
<b>Applications by Race: Black</b>					
Total Apps	183	Total Amt/App	\$180,628	% Positive	76%
Total Conventional Apps	86	Conventional Amt/App	\$163,721	% Conv Positive	75.6%
Total Assisted Apps	97	Assisted Amt/App	\$195,619	% Asst Positive	76.3%
<b>Applications by Race: Asian</b>					
Total Apps	99	Total Amt/App	\$186,818	% Positive	78.8%
Total Conventional Apps	94	Conventional Amt/App	\$186,277	% Conv Positive	80.9%
Total Assisted Apps	5	Assisted Amt/App	\$197,000	% Asst Positive	40.0%
<b>Applications by Race: Native American</b>					
Total Apps	2	Total Amt/App	\$160,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$160,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	2	Total Amt/App	\$205,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	0.0%
Total Assisted Apps	1	Assisted Amt/App	\$255,000	% Asst Positive	100.0%
<b>Applications by Race: Race Not Available</b>					
Total Apps	128	Total Amt/App	\$184,922	% Positive	79.7%
Total Conventional Apps	93	Conventional Amt/App	\$178,548	% Conv Positive	82.8%
Total Assisted Apps	35	Assisted Amt/App	\$201,857	% Asst Positive	71.4%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	15	Total Amt/App	\$174,333	% Positive	86.7%
Total Conventional Apps	10	Conventional Amt/App	\$154,000	% Conv Positive	80.0%
Total Assisted Apps	5	Assisted Amt/App	\$215,000	% Asst Positive	100.0%

# Warren-Northwest

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
30,321	11,490	\$69,281	\$74,968	\$35,158

## Housing Costs

### Owner Units

Home Value	\$167,120	2016 Value	\$126,478
Cost M/NM	\$1318/\$553	Value ▲	32.1%

\$55,707 To afford median home

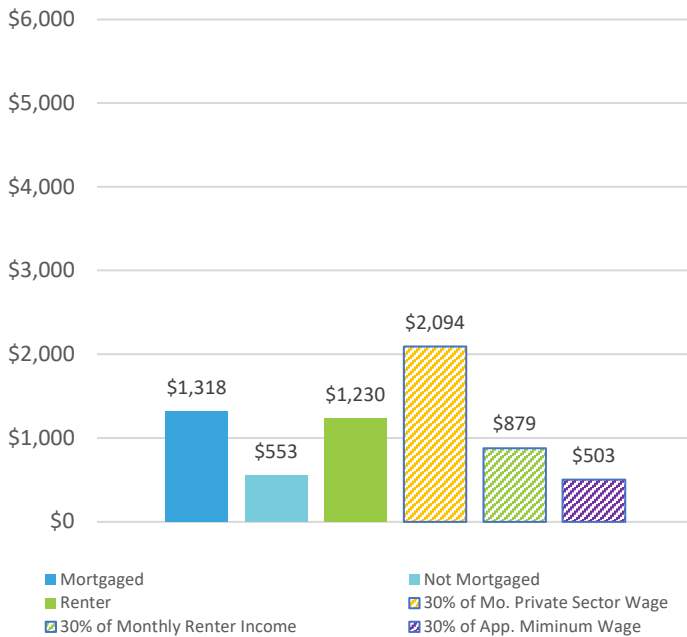
### Renter Units

Gross Rent	\$1,230	2016 Rent	\$1,146
		Rent ▲	7.3%

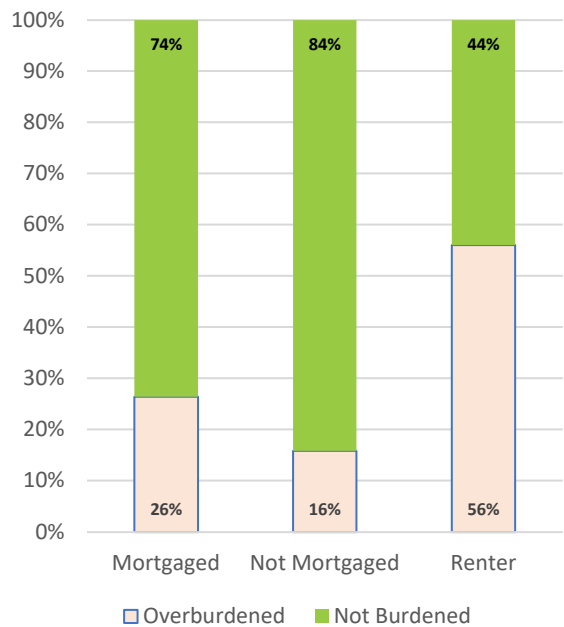
\$49,200 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	12,099	Owner HH	87%	Renter HH	13%
Median Year Built	1966	% Built Pre-1970		69.4%	
Median Move Year	2008	% Built After 2010		3.5%	
Median Rooms	5.8	SF%	79.8%	MM%	15.6%
		MF%		4.6%	

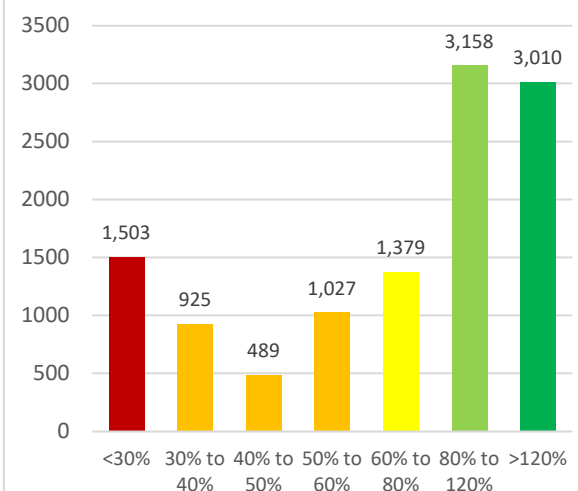
### Vacancy Rates

Total	5%	Owner	0%	Renter	0.1%
Seasonal	0.4%	Other	1.9%	# V Rent	180
				#V Owner	35

### Homeownership Rate by Race/Ethnicity

Black	66.8%	White	89.5%
Asian	87.0%	Other or Multiracial	82.8%
Am. Indian	100.0%	Hispanic	75.6%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Warren-Northwest

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.2%	3.8%
Household Count, 2021	11,490	351,715

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.46	--	--	--	--	--
Median Income, 2021	\$69,281	--	14.3%	\$67,828	--	9.8%
Median owner income, 2021	\$74,968	--	15.1%	\$79,500	--	8.2%
Median renter income, 2021	\$35,158	--	-21.2%	\$40,864	--	13.8%
Median home value	\$167,120	--	32.1%	\$184,600	--	24.0%
Median gross rent	\$1,230	--	7.3%	\$1,032	--	5.7%
Income needed for median rent	\$49,200	--	--	\$41,280	--	--
Income needed for median value	\$55,707	--	--	\$61,533	--	--
Overburdened households	3,057	27%	4.6%	95,489	27.1%	-2.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	232	1.9%	1.8%	7,435	2.1%	-19.8%
Seasonal vacancy	51	0.4%	-50.5%	1,611	0.4%	-15.1%
For-Sale vacancy	35	0.3%	-20.5%	2,433	0.7%	-25.5%
For-Rent vacancy	180	1.5%	60.7%	3,048	0.8%	-27.5%
Homes built pre-1940	263	2.2%	--	15,910	4.4%	--
Homes built post-1990	1,679	13.9%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	149	41	190
Market supply (vacant on market, adjusted for age)	25	101	127
5 year Market production goals (based on 75K units)	119	0	119
1 year Market production goals (based on 15K units)	24	0	24
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Warren-Northwest

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	680	Total Amt/App	\$195,529	% Approved	81.5%
Total Conventional Apps	541	Conventional Amt/App	\$190,989	% Conv Apprvd	81.5%
Total Assisted Apps	139	Assisted Amt/App	\$213,201	% Asst Apprvd	81.3%
<b>Applications by Race: White</b>					
Total Apps	268	Total Amt/App	\$181,493	% Positive	87.7%
Total Conventional Apps	214	Conventional Amt/App	\$181,542	% Conv Positive	87.4%
Total Assisted Apps	54	Assisted Amt/App	\$181,296	% Asst Positive	88.9%
<b>Applications by Race: Black</b>					
Total Apps	101	Total Amt/App	\$228,960	% Positive	75%
Total Conventional Apps	55	Conventional Amt/App	\$205,000	% Conv Positive	72.7%
Total Assisted Apps	46	Assisted Amt/App	\$257,609	% Asst Positive	78.3%
<b>Applications by Race: Asian</b>					
Total Apps	187	Total Amt/App	\$192,914	% Positive	80.2%
Total Conventional Apps	179	Conventional Amt/App	\$192,989	% Conv Positive	80.4%
Total Assisted Apps	8	Assisted Amt/App	\$191,250	% Asst Positive	75.0%
<b>Applications by Race: Native American</b>					
Total Apps	2	Total Amt/App	\$100,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$100,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	114	Total Amt/App	\$202,368	% Positive	72.8%
Total Conventional Apps	87	Conventional Amt/App	\$202,931	% Conv Positive	73.6%
Total Assisted Apps	27	Assisted Amt/App	\$200,556	% Asst Positive	70.4%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	9	Total Amt/App	\$249,444	% Positive	77.8%
Total Conventional Apps	7	Conventional Amt/App	\$245,000	% Conv Positive	71.4%
Total Assisted Apps	2	Assisted Amt/App	\$265,000	% Asst Positive	100.0%

# Warren-Southeast

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
43,443	17,060	\$44,103	\$58,065	\$34,208

## Housing Costs

### Owner Units

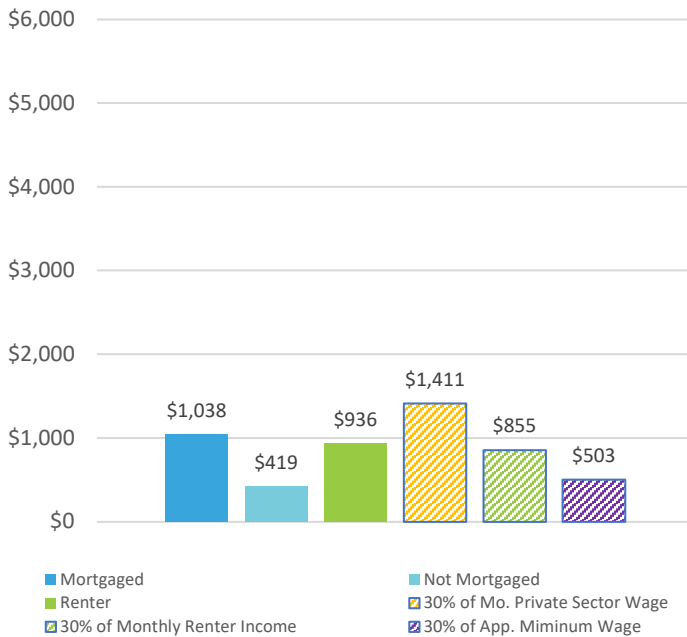
Home Value	\$91,980	2016 Value	\$63,058
Cost M/NM	\$1038/\$419	Value ▲	45.9%
\$30,660 To afford median home			

### Renter Units

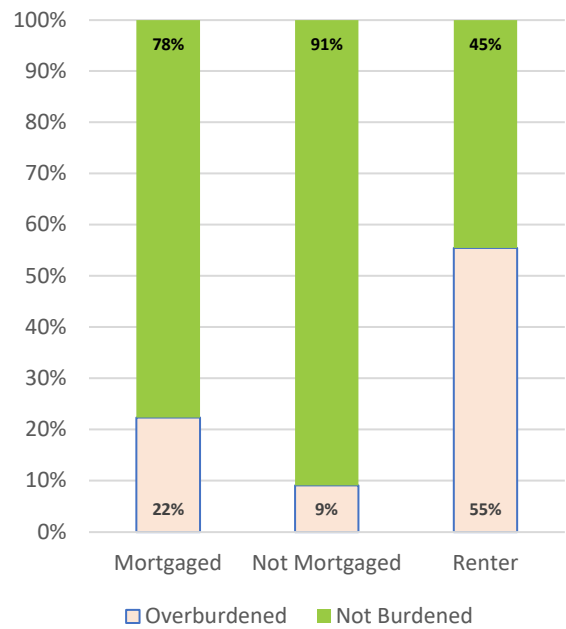
Gross Rent	\$936	2016 Rent	\$909
		Rent ▲	3.0%
\$37,440 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	18,654	Owner HH	53%	Renter HH	47%
Median Year Built	1958	% Built Pre-1970		74.6%	
Median Move Year	2012	% Built After 2010		0.6%	
Median Rooms	5.2	SF%	81.2%	MM%	9.9%
		MF%	6.7%		

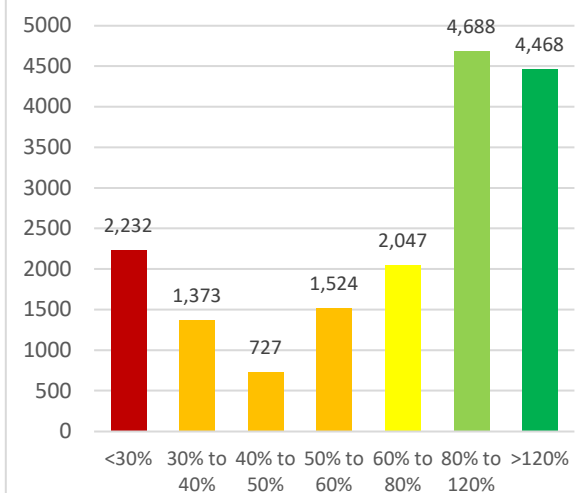
### Vacancy Rates

Total	8.5%	Owner	0%	Renter	0%
Seasonal	0.2%	Other	4.4%	# V Rent	390
				#V Owner	158

### Homeownership Rate by Race/Ethnicity

Black	22.2%	White	64.0%
Asian	85.7%	Other or Multiracial	53.8%
Am. Indian	93.1%	Hispanic	48.2%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Warren-Southeast

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.5%	3.8%
Household Count, 2021	17,060	351,715

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.36	--	--	--	--	--
Median Income, 2021	\$44,103	--	16.8%	\$67,828	--	9.8%
Median owner income, 2021	\$58,065	--	17.5%	\$79,500	--	8.2%
Median renter income, 2021	\$34,208	--	25.9%	\$40,864	--	13.8%
Median home value	\$91,980	--	45.9%	\$184,600	--	24.0%
Median gross rent	\$936	--	3.0%	\$1,032	--	5.7%
Income needed for median rent	\$37,440	--	--	\$41,280	--	--
Income needed for median value	\$30,660	--	--	\$61,533	--	--
Overburdened households	5,898	35%	-14.6%	95,489	27.1%	-2.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	815	4.4%	-22.7%	7,435	2.1%	-19.8%
Seasonal vacancy	43	0.2%	53.6%	1,611	0.4%	-15.1%
For-Sale vacancy	158	0.8%	-35.2%	2,433	0.7%	-25.5%
For-Rent vacancy	390	2.1%	-16.7%	3,048	0.8%	-27.5%
Homes built pre-1940	1,409	7.6%	--	15,910	4.4%	--
Homes built post-1990	1,286	6.9%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	97	382	479
Market supply (vacant on market, adjusted for age)	130	252	382
5 year Market production goals (based on 75K units)	0	126	126
1 year Market production goals (based on 15K units)	0	25	25
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287



## Warren-Southeast

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	655	Total Amt/App	\$126,130	% Approved	72.5%
Total Conventional Apps	353	Conventional Amt/App	\$121,742	% Conv Apprvd	73.9%
Total Assisted Apps	302	Assisted Amt/App	\$131,258	% Asst Apprvd	70.9%
<b>Applications by Race: White</b>					
Total Apps	295	Total Amt/App	\$119,169	% Positive	76.6%
Total Conventional Apps	177	Conventional Amt/App	\$116,525	% Conv Positive	79.1%
Total Assisted Apps	118	Assisted Amt/App	\$123,136	% Asst Positive	72.9%
<b>Applications by Race: Black</b>					
Total Apps	161	Total Amt/App	\$131,584	% Positive	70%
Total Conventional Apps	45	Conventional Amt/App	\$118,778	% Conv Positive	71.1%
Total Assisted Apps	116	Assisted Amt/App	\$136,552	% Asst Positive	69.8%
<b>Applications by Race: Asian</b>					
Total Apps	71	Total Amt/App	\$138,803	% Positive	73.2%
Total Conventional Apps	57	Conventional Amt/App	\$137,281	% Conv Positive	71.9%
Total Assisted Apps	14	Assisted Amt/App	\$145,000	% Asst Positive	78.6%
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	1	Total Amt/App	\$55,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$55,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	118	Total Amt/App	\$129,661	% Positive	64.4%
Total Conventional Apps	69	Conventional Amt/App	\$125,870	% Conv Positive	65.2%
Total Assisted Apps	49	Assisted Amt/App	\$135,000	% Asst Positive	63.3%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	12	Total Amt/App	\$140,000	% Positive	75.0%
Total Conventional Apps	8	Conventional Amt/App	\$131,250	% Conv Positive	75.0%
Total Assisted Apps	4	Assisted Amt/App	\$157,500	% Asst Positive	75.0%

# Warren-Southwest

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
30,612	11,873	\$49,746	\$58,254	\$34,436

## Housing Costs

### Owner Units

Home Value	\$113,983	2016 Value	\$81,202
Cost M/NM	\$1089/\$476	Value ▲	40.4%

\$37,994 To afford median home

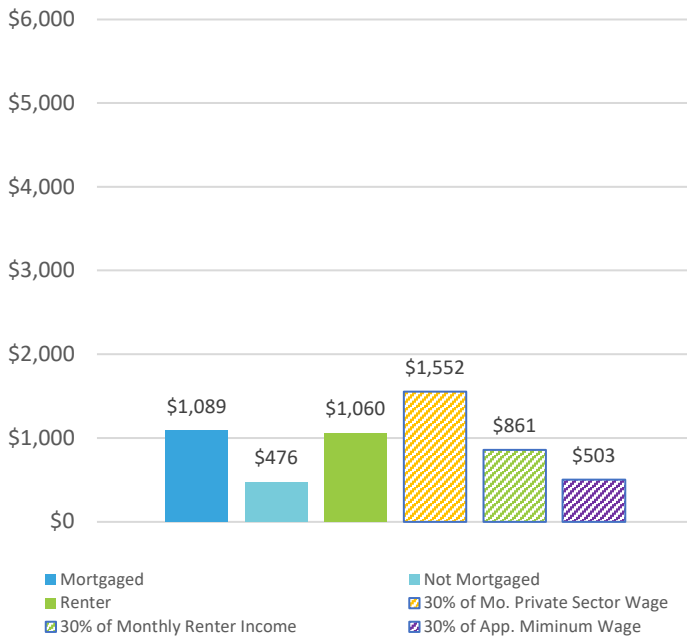
### Renter Units

Gross Rent	\$1,060	2016 Rent	\$920
		Rent ▲	15.3%

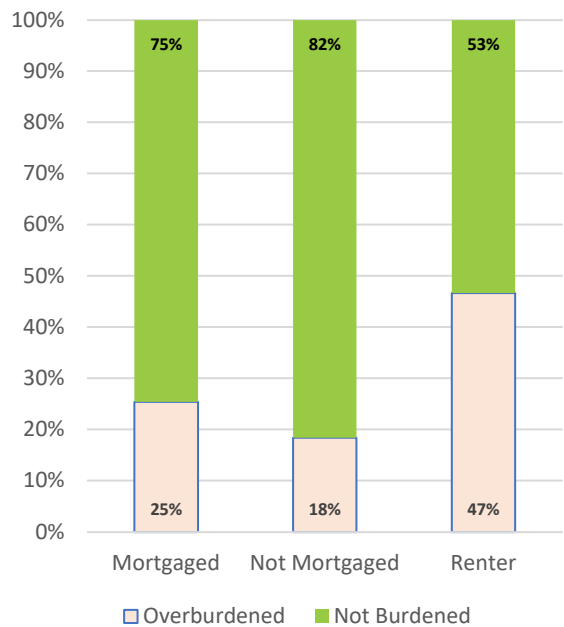
\$42,400 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	13,151	Owner HH	63%	Renter HH	37%
Median Year Built	1965	% Built Pre-1970	63.6%		
Median Move Year	2011	% Built After 2010	3.9%		
Median Rooms	5.2	SF%	64.7%	MM%	19%
		MF%	6.1%		

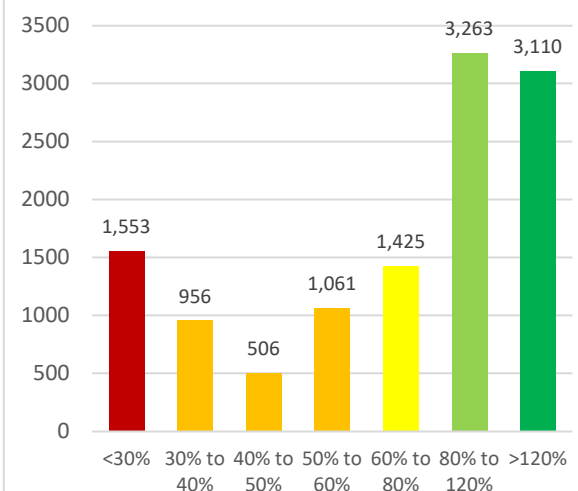
### Vacancy Rates

Total	9.7%	Owner	0%	Renter	0.1%
Seasonal	0.0%	Other	4.2%	# V Rent	310
				#V Owner	209

### Homeownership Rate by Race/Ethnicity

Black	26.0%	White	74.1%
Asian	81.6%	Other or Multiracial	30.6%
Am. Indian	65.0%	Hispanic	48.4%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Warren-Southwest

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.2%	3.8%
Household Count, 2021	11,873	351,715

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
<b>Housing Affordability</b>						
Home value / partnership income	1.68	--	--	--	--	--
Median Income, 2021	\$49,746	--	26.7%	\$67,828	--	9.8%
Median owner income, 2021	\$58,254	--	21.6%	\$79,500	--	8.2%
Median renter income, 2021	\$34,436	--	11.8%	\$40,864	--	13.8%
Median home value	\$113,983	--	40.4%	\$184,600	--	24.0%
Median gross rent	\$1,060	--	15.3%	\$1,032	--	5.7%
Income needed for median rent	\$42,400	--	--	\$41,280	--	--
Income needed for median value	\$37,994	--	--	\$61,533	--	--
Overburdened households	3,724	31%	-16.8%	95,489	27.1%	-2.0%

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
<b>Housing Quality and Vacancy</b>						
"Other" vacancy	557	4.2%	-36.2%	7,435	2.1%	-19.8%
Seasonal vacancy	0	0.0%	-100.0%	1,611	0.4%	-15.1%
For-Sale vacancy	209	1.6%	15.5%	2,433	0.7%	-25.5%
For-Rent vacancy	310	2.4%	115.3%	3,048	0.8%	-27.5%
Homes built pre-1940	443	3.4%	--	15,910	4.4%	--
Homes built post-1990	1,862	14.2%	--	108,284	30.0%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Stable</b>
Strength and Need Type**	<b>Low Strength and High Need (Type II)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	131	326	457
Market supply (vacant on market, adjusted for age)	148	159	307
5 year Market production goals (based on 75K units)	0	162	162
1 year Market production goals (based on 15K units)	0	32	32
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Warren-Southwest

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	545	Total Amt/App	\$144,688	% Approved	78.0%
Total Conventional Apps	402	Conventional Amt/App	\$140,647	% Conv Apprvd	79.4%
Total Assisted Apps	143	Assisted Amt/App	\$156,049	% Asst Apprvd	74.1%
<b>Applications by Race: White</b>					
Total Apps	213	Total Amt/App	\$135,751	% Positive	79.8%
Total Conventional Apps	157	Conventional Amt/App	\$131,115	% Conv Positive	82.8%
Total Assisted Apps	56	Assisted Amt/App	\$148,750	% Asst Positive	71.4%
<b>Applications by Race: Black</b>					
Total Apps	105	Total Amt/App	\$146,143	% Positive	77%
Total Conventional Apps	58	Conventional Amt/App	\$131,552	% Conv Positive	75.9%
Total Assisted Apps	47	Assisted Amt/App	\$164,149	% Asst Positive	78.7%
<b>Applications by Race: Asian</b>					
Total Apps	146	Total Amt/App	\$153,356	% Positive	79.5%
Total Conventional Apps	132	Conventional Amt/App	\$153,333	% Conv Positive	80.3%
Total Assisted Apps	14	Assisted Amt/App	\$153,571	% Asst Positive	71.4%
<b>Applications by Race: Native American</b>					
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
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	79	Total Amt/App	\$150,190	% Positive	70.9%
Total Conventional Apps	53	Conventional Amt/App	\$146,132	% Conv Positive	69.8%
Total Assisted Apps	26	Assisted Amt/App	\$158,462	% Asst Positive	73.1%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	9	Total Amt/App	\$176,111	% Positive	66.7%
Total Conventional Apps	7	Conventional Amt/App	\$177,857	% Conv Positive	57.1%
Total Assisted Apps	2	Assisted Amt/App	\$170,000	% Asst Positive	100.0%

# Washington Township

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
26,007	9,868	\$96,433	\$105,163	\$57,541

## Housing Costs

### Owner Units

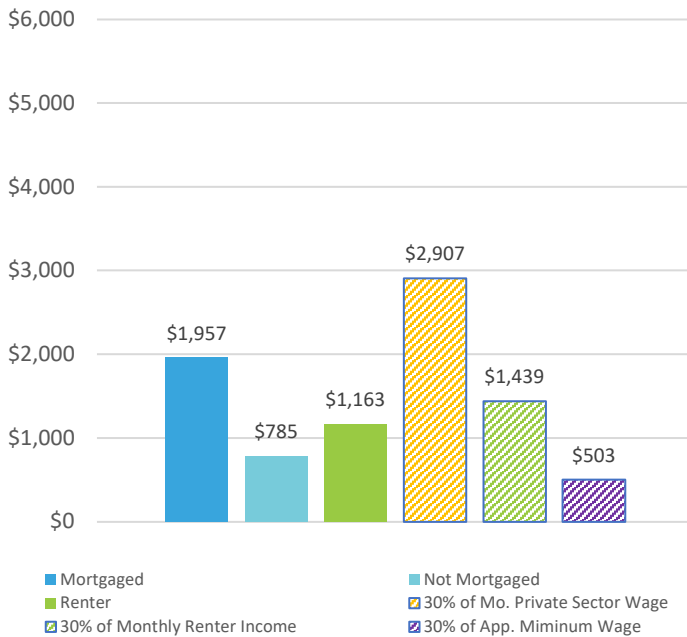
Home Value	\$339,405	2016 Value	\$271,326
Cost M/NM	\$1957/\$785	Value ▲	25.1%
\$113,135 To afford median home			

### Renter Units

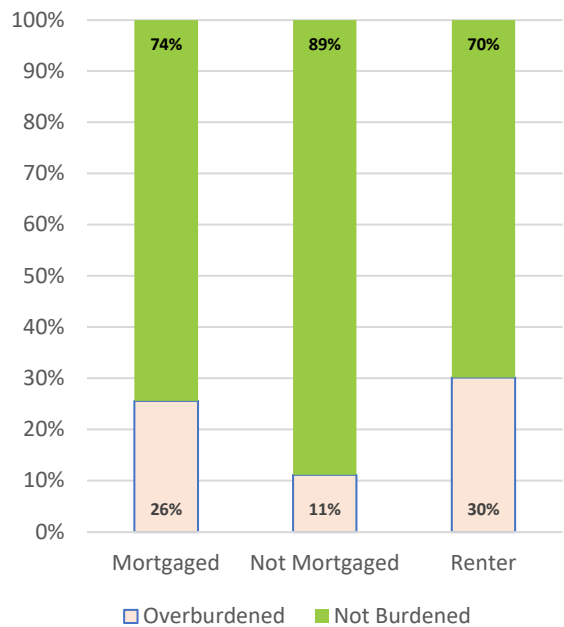
Gross Rent	\$1,163	2016 Rent	\$1,319
		Rent ▲	-11.9%
\$46,520 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	10,136	Owner HH	85%	Renter HH	15%
Median Year Built	1993	% Built Pre-1970		15.4%	
Median Move Year	2010	% Built After 2010		12.7%	
Median Rooms	6.7	SF%	72.1%	MM%	19.9%
		MF%	1.3%		

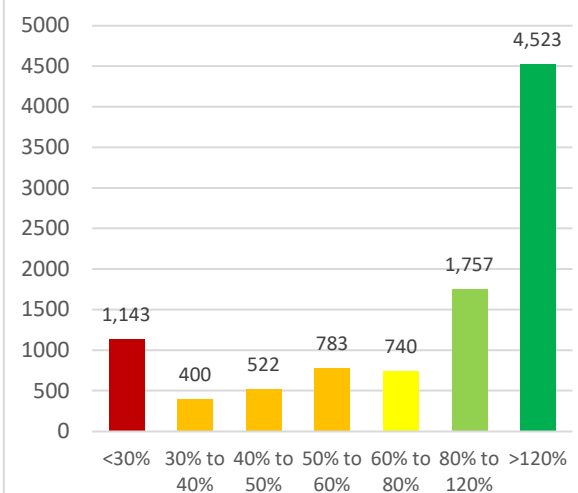
### Vacancy Rates

Total	2.6%	Owner	0%	Renter	0%
Seasonal	0.8%	Other	1.0%	# V Rent	22
				#V Owner	61

### Homeownership Rate by Race/Ethnicity

Black	44.4%	White	86.6%
Asian	67.7%	Other or Multiracial	71.4%
Am. Indian	0.0%	Hispanic	82.5%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



# Washington Township

## Housing Policy Indicators

### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	8.9%	3.8%
Household Count, 2021	9,868	351,715

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	5.00	--	--	--	--	--
Median Income, 2021	\$96,433	--	6.9%	\$67,828	--	9.8%
Median owner income, 2021	\$105,163	--	5.1%	\$79,500	--	8.2%
Median renter income, 2021	\$57,541	--	22.4%	\$40,864	--	13.8%
Median home value	\$339,405	--	25.1%	\$184,600	--	24.0%
Median gross rent	\$1,163	--	-11.9%	\$1,032	--	5.7%
Income needed for median rent	\$46,520	--	--	\$41,280	--	--
Income needed for median value	\$113,135	--	--	\$61,533	--	--
Overburdened households	2,125	22%	-11.3%	95,489	27.1%	-2.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	99	1.0%	-21.4%	7,435	2.1%	-19.8%
Seasonal vacancy	86	0.8%	-34.8%	1,611	0.4%	-15.1%
For-Sale vacancy	61	0.6%	-49.2%	2,433	0.7%	-25.5%
For-Rent vacancy	22	0.2%	-54.2%	3,048	0.8%	-27.5%
Homes built pre-1940	389	3.8%	--	15,910	4.4%	--
Homes built post-1990	5,952	58.7%	--	108,284	30.0%	--

### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

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

## Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	177	68	245
Market supply (vacant on market, adjusted for age)	8	6	14
5 year Market production goals (based on 75K units)	163	60	223
1 year Market production goals (based on 15K units)	33	12	45
5 year Partnership goals (based on 75K units)	2,944	3,492	6,437
1 year Partnership goals (based on 15K units)	589	698	1,287

## Washington Township

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	480	Total Amt/App	\$400,896	% Approved	81.3%
Total Conventional Apps	444	Conventional Amt/App	\$406,216	% Conv Apprvd	81.1%
Total Assisted Apps	36	Assisted Amt/App	\$335,278	% Asst Apprvd	83.3%
<b>Applications by Race: White</b>					
Total Apps	407	Total Amt/App	\$397,948	% Positive	80.3%
Total Conventional Apps	377	Conventional Amt/App	\$402,003	% Conv Positive	79.8%
Total Assisted Apps	30	Assisted Amt/App	\$347,000	% Asst Positive	86.7%
<b>Applications by Race: Black</b>					
Total Apps	6	Total Amt/App	\$433,333	% Positive	83%
Total Conventional Apps	6	Conventional Amt/App	\$433,333	% Conv Positive	83.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Asian</b>					
Total Apps	6	Total Amt/App	\$450,000	% Positive	66.7%
Total Conventional Apps	4	Conventional Amt/App	\$610,000	% Conv Positive	75.0%
Total Assisted Apps	2	Assisted Amt/App	\$130,000	% Asst Positive	50.0%
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$215,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$215,000	% Asst Positive	100.0%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
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
<b>Applications by Race: Race Not Available</b>					
Total Apps	61	Total Amt/App	\$412,541	% Positive	88.5%
Total Conventional Apps	57	Conventional Amt/App	\$416,930	% Conv Positive	89.5%
Total Assisted Apps	4	Assisted Amt/App	\$350,000	% Asst Positive	75.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	12	Total Amt/App	\$425,000	% Positive	75.0%
Total Conventional Apps	12	Conventional Amt/App	\$425,000	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Market Conditions According to Household Growth and Housing Cost/Value

## Strong Markets

Clinton Township Northwest-Mount Clemens Central  
Clinton Township Southeast-Harrison Township South  
Eastpointe  
Fraser  
Macomb Township-North  
Macomb Township-South  
New Baltimore  
Richmond  
Romeo  
Roseville-North  
Roseville-South  
Selfridge Air National Guard  
Shelby Township  
Shelby Township-East  
Shelby Township Southwest-Utica  
St. Clair Shores-Central  
St. Clair Shores-South  
Sterling Heights-East  
Sterling Heights-North  
Sterling Heights-Northwest  
Sterling Heights-Southeast  
Sterling Heights-West  
Warren-Northeast  
Warren-Northwest  
Washington Township  
Warren-Southeast

## Soft Markets

Mount Clemens-East  
St. Clair Shores-North  
Sterling Heights-Southwest  
Warren-Southwest

## Housing Policy Toolbox

### I. Create and preserve dedicated affordable housing units

### Suggested Market Type

#### Establishing incentives or requirements for affordable housing

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

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

#### Generating revenue for affordable housing

[Dedicated revenue sources](#)  
[Employer-assisted housing programs](#)  
[State tax credits for affordable housing](#)  
[Tax increment financing](#)  
[General obligation bonds for affordable housing](#)

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



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

### Supporting affordable housing through subsidies

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

### Preserving existing affordable housing

<a href="#">The Rental Assistance Demonstration (RAD)</a>	Soft, Strong
<a href="#">Preservation inventories</a>	Strong
<a href="#">Rights of first refusal</a>	Strong

### Expanding the availability of affordable housing in resource-rich areas

<a href="#">Regional collaboration to support the development of affordable housing in resource-rich areas</a>	Soft, Strong
<a href="#">Targeted efforts to expand the supply of rental housing and lower-cost housing types in resource-rich areas</a>	Soft, Strong
<a href="#">Targeted efforts to create and preserve dedicated affordable housing in resource-rich areas</a>	Strong

### Creating durable affordable homeownership opportunities

<a href="#">Community land trusts</a>	Soft, Strong
<a href="#">Deed-restricted homeownership</a>	Soft, Strong
<a href="#">Limited equity cooperatives</a>	Soft, Strong

### Facilitating the acquisition or identification of land for affordable housing

<a href="#">Land banks</a>	Soft
<a href="#">Brownfields</a>	Soft, Strong
<a href="#">Joint development on land owned by transit and other agencies</a>	Soft, Strong
<a href="#">Property acquisition funds</a>	Soft, Strong
<a href="#">Use of publicly owned property for affordable housing</a>	Soft, Strong

## II. Align housing supply with market and neighborhood housing conditions

### Planning

<a href="#">Regulating short term rentals</a>	Strong
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### Reducing development costs and barriers

<a href="#">Accessory dwelling units</a>	Soft, Strong
<a href="#">Changes to increase the predictability of the regulatory process</a>	Soft, Strong
<a href="#">Housing rehabilitation codes</a>	Soft, Strong
<a href="#">Reduced parking requirements</a>	Soft, Strong
<a href="#">Reductions in impact fees and exactions</a>	Soft, Strong
<a href="#">Reforms to construction standards and building codes</a>	Soft, Strong
<a href="#">Streamlined environmental review processes</a>	Soft, Strong

<a href="#">Streamlined permitting processes</a>	Soft, Strong
<a href="#">Zoning changes to facilitate the use of lower-cost housing types</a>	Soft, Strong
<a href="#">Increases in the supply of buildable land by expanding growth boundaries</a>	Strong
<a href="#">Missing middle housing</a>	Strong
<a href="#">Zoning changes to allow for higher residential density</a>	Strong

### **Creating incentives for new development or redevelopment**

<a href="#">Appraisal gap financing</a>	Soft
<a href="#">Land value taxation</a>	Soft
<a href="#">Brownfields</a>	Soft, Strong
<a href="#">Tax incentives for new construction and substantial rehabilitation</a>	Soft, Strong
<a href="#">Incentives to encourage the development of lower-cost housing types</a>	Strong

### **Dealing with vacant, abandoned, and tax-delinquent properties**

<a href="#">Land banks</a>	Soft
<a href="#">Creating and managing vacant property inventories</a>	Soft
<a href="#">Demolition of neglected properties</a>	Soft, Strong
<a href="#">Foreclosure and disposition of tax-delinquent properties</a>	Soft, Strong

## **III. Help households access and afford private-market homes**

### **Providing tenant-based rental assistance**

<a href="#">HOME tenant-based rental assistance</a>	Soft, Strong
<a href="#">Housing choice vouchers</a>	Soft, Strong
<a href="#">Security deposit and/or first and last month's rent assistance</a>	Soft, Strong
<a href="#">State or local funded tenant-based rental assistance</a>	Soft, Strong

### **Promoting mobility for housing choice voucher holders**

<a href="#">Mobility counseling for housing choice voucher holders</a>	Soft, Strong
<a href="#">Landlord recruitment and retention</a>	Strong
<a href="#">Increased voucher payment standards in high-cost areas</a>	Strong

### **Reducing barriers to homeownership**

<a href="#">Discounted sales of city-owned property</a>	Soft, Strong
<a href="#">Down payment and closing cost assistance</a>	Soft, Strong
<a href="#">Special Purpose Credit Programs</a>	Soft, Strong
<a href="#">Subsidized home mortgages</a>	Soft, Strong
<a href="#">Housing education and counseling</a>	Soft, Strong
<a href="#">Asset building programs</a>	Soft, Strong
<a href="#">Shared appreciation mortgages</a>	Strong
<a href="#">Small balance home mortgages</a>	Strong

### **Reducing energy use and costs**

<a href="#">Energy-efficiency retrofits</a>	Soft, Strong
<a href="#">Energy-efficiency standards</a>	Soft, Strong

### **Combating housing discrimination**

<a href="#">Enforcement of fair housing laws</a>	Soft, Strong
<a href="#">Fair housing education for real estate professionals and consumers</a>	Soft, Strong
<a href="#">Source of income laws</a>	Soft, Strong
<a href="#">Legal assistance for victims of discrimination</a>	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