

Number	Market	Number	Market
5	Allen Park	217	Livonia-Northwest
30	Belleville	218	Livonia-Southeast
47	Canton Township-Center	219	Livonia-Southwest
48	Canton Township-East	272	Plymouth-Northville
69	Dearborn Heights-Central	283	Redford Township-North
70	Dearborn Heights-North	284	Redford Township-South
71	Dearborn-East	295	Romulus-Detroit Metro Airport
72	Dearborn-Northwest	317	Southgate
73	Dearborn-Southwest	339	Taylor-North-Romulus-Southeast
110	Ecorse	340	Taylor-South
121	Flat Rock	346	Trenton
140	Garden City	360	Wayne
158	Grosse Ile	361	Wayne County-Northwest
159	Grosse Pointe Park	362	Wayne County-Southwest
160	Grosse Pointe Woods	366	Westland-Central
161	Hamtramck	367	Westland-Northeast
168	Highland Park	368	Westland-Northwest
183	Inkster	372	Willow Run
215	Lincoln Park	377	Woodhaven

216	Livonia-Northeast	378	Wyandotte
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The Wayne County Housing Partnership includes all of the county’s communities minus the City of Detroit, as well as the 40 Statewide Housing Needs Assessment markets labelled 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 the eight markets in the partnership fall into four broad categories.

- One grouping includes markets in the central portion of the county like Romulus, Taylor, Wyandotte, and portions of Westland and Garden City. Housing demand indicators in these areas are near statewide averages. The housing supply in these areas is predominately made up of single-family detached homes, with a slightly elevated proportion of mobile homes as well. Units here tend to be slightly larger than in other markets, and the percentage of new-build units is relatively low. Seasonal housing vacancies are low here, as are market vacancies. “Other” vacancies are higher than average, however. Both housing values and housing costs tend to be low; that coupled with moderate income tends to keep the incidence of shelter overburden relatively low. This pattern is likely to continue into the short term, at least, since housing costs and home values have decreased or remained steady since 2016.
- A second group includes markets in the southeastern portion of the county, as well as areas near Allen Park, Dearborn, Westland, Redford and Livonia. Housing demand indicators here are higher than state averages. The group’s housing stock is dominated by single-family detached units, which tend to be older and larger than state averages. Homeownership here also exceeds the state average, and homeownership monthly costs are at or slightly below average. Rents tell a different story, however, since market vacancies declined sharply over the last five years, and rents have shot up as a result. Non-mortgaged homeowners also saw increases in housing costs during the same period. Home values also registered strong increases, but the rate of increase was slower than Michigan as a whole.
- Another market type encompasses the southwestern part of the county. Housing demand indicators in these markets is positive, as incomes are slightly higher than statewide averages, and unemployment rates tend to be lower. Workers tend to have longer commuting times in these markets. On the supply side, older, single-family homes tend to dominate the landscape. Homes tend to be larger among members of this group, and homeownership rates are significantly higher than statewide. Markets in this group tend to have a more stable household base, since they have relatively fewer new in-movers, and a significant proportion of households residing in their neighborhoods since before 1990. Rents and homeowner costs are lower than statewide, as is the percentage of households experiencing shelter overburden. Vacancy tends to be very low in this market group. Despite a sharp drop in market vacancies over the last five years, housing costs for residents have remained mostly stable.
- A fourth group includes markets like Melvindale and Inkster. Indicators point to relatively low demand; 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.

- Areas of Dearborn, Dearborn Heights and eastern Canton Township are in the next market group. These places bear some resemblance to others in southern Michigan that include growth areas in and around larger urban centers. The residents in this group tend to be younger on average, with moderately high incomes and low levels of unemployment. They also tend to be well-educated, with a higher-than-average proportion of persons with bachelors degrees. Housing here tends to have more diversity in terms of both tenure and construction type; a majority is still single-family detached, but with higher levels of more-dense housing alternatives. Similarly, renters are more common in these markets, but most households own their homes. More of its stock tends to date back to the 1970s and 1980s, but some recent development has occurred as well. Housing quality is relatively high, since the percentage of units built before 1940 is low, as is the percentage of households that experience overcrowding. Housing values and cost tend to be moderately high in these markets, as is the overburdened percentage. Housing vacancy is not a large issue in these markets, as both the renter and owner vacancy rates are low. Changes between 2016 and 2021 may indicate higher housing costs in the future, since the number of market vacancies has decreased significantly during that time. This seems to have increased housing costs and home values for current residents, especially renters.
- The central portion of Canton Township is different from neighboring places. Housing demand indicators are strong here, performing better than the Michigan average. The housing supply in these markets, while not new, is of relatively recent vintage and corresponds to the push towards the exurban fringe, distant from more-established population centers. Units here tend to be larger and more expensive than average. Housing costs for owners and renters are higher than statewide, but due to higher income levels, shelter overburdened households are less common here than in other market types. Housing vacancies are low as well, which likely maintains higher housing values and rents. The five-year trend indicates that these patterns could extend into the future, since market vacancies declined strongly and costs for non-mortgaged homeowners and renters increased significantly as well.
- Areas around Belleville, the southern portion of Taylor, and Westland comprise another market type. Housing demand indicators are mixed; household incomes are lower than the state average, but so is the unemployment rate. Commute times are also generally low. In terms of supply, this group's housing stock displays a level of diversity rare in Michigan; the percentage of homes within single-family detached structures is significantly lower than in other markets, and multifamily structures account for around a quarter of the total. Mobile homes are about twice as common here than in other markets. Homeownership rates in these markets are also low, and majority renter markets are not uncommon among them. The stock also tends to be small, and of moderate age. While home values and costs are lower than state averages, lower

incomes tend to increase the overburden rates in these markets. The proportion of vacancies on the market is higher here than in other places, and increased during the last five years, unlike the situation in other Michigan markets. During that same period, housing costs for owners and renters were either stable or decreased slightly, as did home values.

- The Plymouth-Northville area has high housing demand indicators, as incomes are significantly above the state average, and employment levels are strong. Educational attainment is also much higher than in other market groups. The group's housing supply displays some diversity, as single-family detached dwellings are only a bare majority in most areas in this group. Duplexes, triplexes and other denser small-scale multifamily structures are more common here as well, as is new construction. Homeownership rates are just under the state average, but homeowners still make up most households in most markets here. These markets also tend to have a higher degree of recent movers than statewide. Housing costs and home values are significantly higher here than in the rest of the state, but the higher incomes common to households in this group tends to keep the overburden rate slightly lower than the Michigan average. Vacancies in the homeownership market are quite low, and rental vacancies are lower than statewide as well. Five-year trends in vacancy and costs show that even with a hefty increase in stock available for sale or rent in these markets, housing costs rose dramatically, especially for renters. Home values also rose strongly during this period.
- Another market type covers conditions in Grosse Ile, northwestern Wayne County and the Grosse Pointe Park areas. Housing demand indicators are robust here, with high household incomes and low unemployment rates. Educational attainment is higher as well. As in many other market types, the housing stock here is primarily owner-occupied single-family detached homes. Homes tend to be larger than the statewide average as well. Housing costs are much higher in these markets, as are home values. However, higher incomes tends to keep the number of households experiencing overburden relatively low. The five-year trend in market vacancies shows that significantly more homes were on the market in 2021 than in 2017, but even this increase had little influence on housing costs, which rose strongly for both owners and renters during that time.
- Housing demand indicators in Highland Park and the Ecorse-River Rouge areas can be described as relatively soft, due to lower incomes and higher unemployment rates. The housing supply here is again predominantly older single-family structures of about average size. Homeowners constitute a thin majority of households in most areas in this group. The large percentage of homes constructed before 1940 coupled with the high percentage of overcrowded units points to issues with housing quality in these areas. Housing costs tend to be low, but even lower levels of income cause a large percentage of households in these areas to be shelter overburdened. Vacancies among the homeowner stock is higher than the state average, and the Census "other" vacancy designation—a proxy for blight—is significantly higher in these markets. The five-year trend in costs and market vacancies show a strong decrease in the number of units available for occupancy, as well as decreasing shelter costs for both owners and renters, and significantly lower home values.

- The northwestern section of Livonia has strong housing demand indicators; income levels and employment are high. Educational attainment is also very high, and workers residing in these areas have relatively average commutes. Housing supply variables point to a stock that is chiefly comprised of single-family detached dwellings, with a relatively strong presence of smaller-scale multifamily structures as well. Homes tend to be larger than average, and the homeownership rate is significantly higher than in Michigan generally. Housing costs for owners and renters are higher here than in other market types, even though rental vacancy rates are about double the state figure. Due to higher income levels, overburden is lower here than elsewhere. The five-year vacancy trend shows that market vacancies strongly increased between 2017 and 2021, as did housing costs for owners and renters. Home values also rose faster in these markets than the Michigan average.
- Eastern Dearborn's housing demand, as measured by income and employment, is relatively soft. The housing stock in these markets is chiefly comprised of single-family detached units, with an above average presence of small-scale multifamily structures. Housing units tend to be older, with many units constructed before 1940 in most markets. Homeownership rates in these markets tends to be around 50%, which means renters make up a considerable share of households here. Median values and shelter costs for both owners and renters are lower than statewide figures, but due to low incomes overburden is a serious issue for a significant proportion of households. Market vacancies in this market type were higher than the state average in 2021, but the five-year trend shows a large percentage decrease in units for sale or lease. Despite this, shelter costs for owners with mortgages and renters decreased during this period, while homeowners without mortgages rose strongly.
- 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.

Allen Park

Population

31,705

Households

12,890

Median HH Income

\$72,491

Owner HH Income

\$77,269

Renter HH Income

\$42,908

Housing Costs

Owner Units

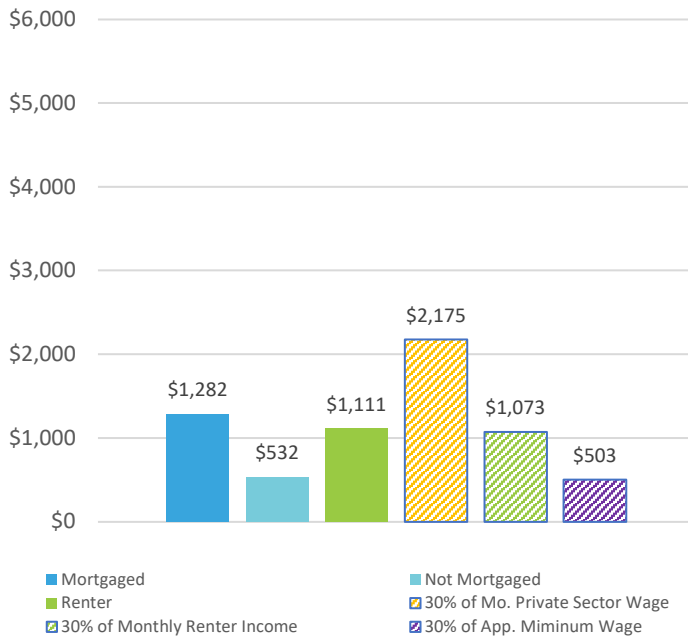
Home Value	\$135,982	2016 Value	\$106,908
Cost M/NM	\$1282/\$532	Value ▲	27.2%
\$45,327 To afford median home			

Renter Units

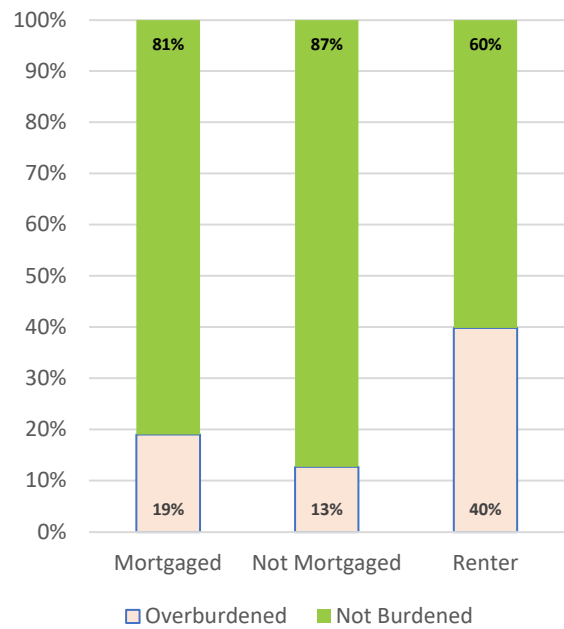
Gross Rent	\$1,111	2016 Rent	\$1,043
		Rent ▲	6.5%
\$44,440 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,489	Owner HH	86%	Renter HH	14%
Median Year Built	1955	% Built Pre-1970		92.8%	
Median Move Year	2006	% Built After 2010		0.1%	
Median Rooms	5.8	SF%	92.6%	MM%	4.6%
				MF%	2.6%

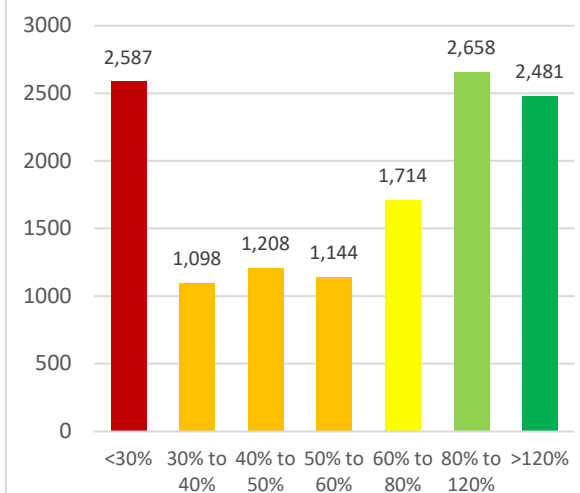
Vacancy Rates

Total	4.4%	Owner	0%	Renter	0%
Seasonal	0.5%	Other	2.9%	# V Rent	0
				#V Owner	124

Homeownership Rate by Race/Ethnicity

Black	57.6%	White	86.7%
Asian	83.1%	Other or Multiracial	89.3%
Am. Indian	73.9%	Hispanic	92.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Allen Park

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

9.0%

12,890

Partnership

5.6%

435,539

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

2.15

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--

\$72,491

--

-1.7%

\$63,205

--

-0.3%

\$77,269

--

-0.7%

\$86,375

--

7.6%

\$42,908

--

-13.6%

\$40,836

--

13.9%

\$135,982

--

27.2%

\$195,198

--

24.1%

\$1,111

--

6.5%

\$999

--

2.1%

\$44,440

--

--

\$39,945

--

--

\$45,327

--

--

\$65,066

--

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2,543

20%

15.4%

114,122

26.2%

-16.0%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

397

2.9%

-24.4%

16,411

3.6%

-15.2%

61

0.5%

103.3%

2,023

0.4%

-21.6%

124

0.9%

27.8%

3,349

0.7%

-33.9%

0

0.0%

-100.0%

5,878

1.3%

-16.6%

707

5.2%

--

48,121

10.7%

--

429

3.2%

--

88,342

19.6%

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Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

Low Cost and Growing

High Strength and Low Need (Type IV)

Gap Analysis 2021

Owner Units

Renter Units

Total Units

Market demand (estimated annual moves)

155

59

214

Market supply (vacant on market, adjusted for age)

116

0

116

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

38

57

95

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

8

11

19

5 year Partnership goals (based on 75K units)

2,737

3,640

6,376

1 year Partnership goals (based on 15K units)

547

728

1,275

Allen Park

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	647	Total Amt/App	\$157,411	% Approved	82.4%
Total Conventional Apps	401	Conventional Amt/App	\$155,499	% Conv Apprvd	83.3%
Total Assisted Apps	246	Assisted Amt/App	\$160,528	% Asst Apprvd	80.9%
Applications by Race: White					
Total Apps	467	Total Amt/App	\$156,563	% Positive	87.2%
Total Conventional Apps	308	Conventional Amt/App	\$155,617	% Conv Positive	89.0%
Total Assisted Apps	159	Assisted Amt/App	\$158,396	% Asst Positive	83.6%
Applications by Race: Black					
Total Apps	57	Total Amt/App	\$161,491	% Positive	65%
Total Conventional Apps	20	Conventional Amt/App	\$154,500	% Conv Positive	60.0%
Total Assisted Apps	37	Assisted Amt/App	\$165,270	% Asst Positive	67.6%
Applications by Race: Asian					
Total Apps	12	Total Amt/App	\$146,667	% Positive	66.7%
Total Conventional Apps	9	Conventional Amt/App	\$146,111	% Conv Positive	66.7%
Total Assisted Apps	3	Assisted Amt/App	\$148,333	% Asst Positive	66.7%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$135,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$135,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	102	Total Amt/App	\$158,824	% Positive	73.5%
Total Conventional Apps	59	Conventional Amt/App	\$157,373	% Conv Positive	66.1%
Total Assisted Apps	43	Assisted Amt/App	\$160,814	% Asst Positive	83.7%
Applications by Ethnicity: Hispanic					
Total Apps	85	Total Amt/App	\$154,294	% Positive	83.5%
Total Conventional Apps	53	Conventional Amt/App	\$153,113	% Conv Positive	84.9%
Total Assisted Apps	32	Assisted Amt/App	\$156,250	% Asst Positive	81.3%

Belleville

Population

24,647

Households

10,362

Median HH Income

\$71,473

Owner HH Income

\$87,920

Renter HH Income

\$50,436

Housing Costs

Owner Units

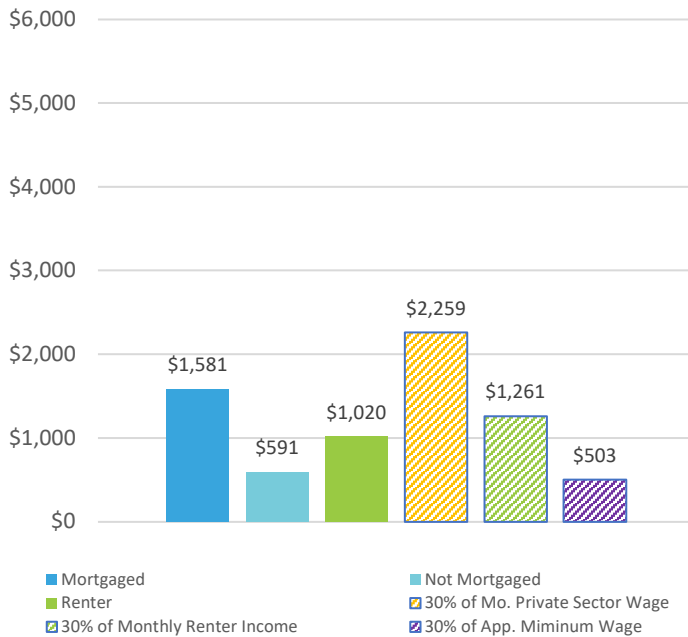
Home Value	\$183,623	2016 Value	\$146,520
Cost M/NM	\$1581/\$591	Value ▲	25.3%
\$61,208 To afford median home			

Renter Units

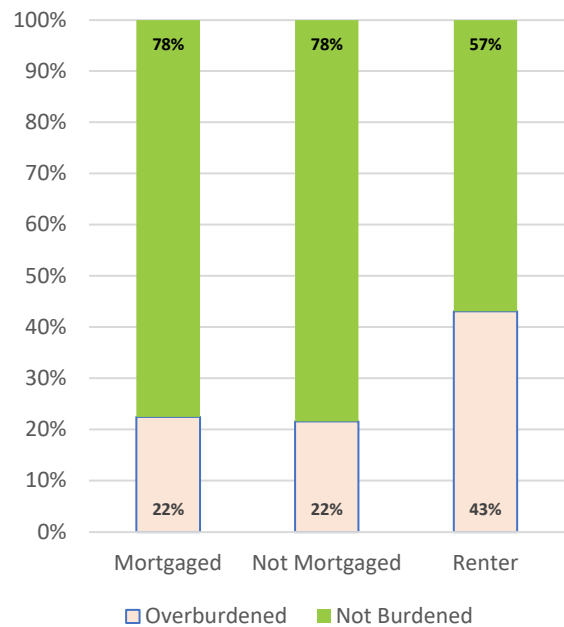
Gross Rent	\$1,020	2016 Rent	\$933
		Rent ▲	9.3%
\$40,800 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,946	Owner HH	62%	Renter HH	38%
Median Year Built	1985	% Built Pre-1970			24.9%
Median Move Year	2012	% Built After 2010			4.6%
Median Rooms	5.3	SF%	47.5%	MM%	20.6%
				MF%	17.9%

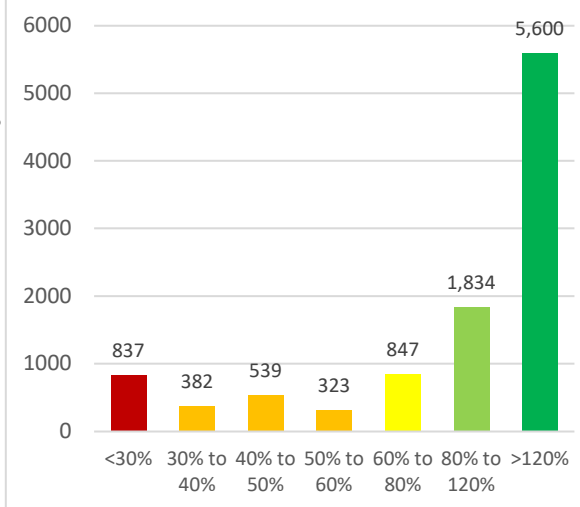
Vacancy Rates

Total	5.3%	Owner	0%	Renter	0.1%
Seasonal	0.0%	Other	1.4%	# V Rent	274
				#V Owner	118

Homeownership Rate by Race/Ethnicity

Black	49.0%	White	67.9%
Asian	67.7%	Other or Multiracial	49.7%
Am. Indian	0.0%	Hispanic	38.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Belleville

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	14.6%	5.6%
Household Count, 2021	10,362	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.91	--	--	--	--	--
Median Income, 2021	\$71,473	--	18.3%	\$63,205	--	-0.3%
Median owner income, 2021	\$87,920	--	13.5%	\$86,375	--	7.6%
Median renter income, 2021	\$50,436	--	16.3%	\$40,836	--	13.9%
Median home value	\$183,623	--	25.3%	\$195,198	--	24.1%
Median gross rent	\$1,020	--	9.3%	\$999	--	2.1%
Income needed for median rent	\$40,800	--	--	\$39,945	--	--
Income needed for median value	\$61,208	--	--	\$65,066	--	--
Overburdened households	3,128	30%	16.1%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	153	1.4%	-68.9%	16,411	3.6%	-15.2%
Seasonal vacancy	0	0.0%	-100.0%	2,023	0.4%	-21.6%
For-Sale vacancy	118	1.1%	-5.6%	3,349	0.7%	-33.9%
For-Rent vacancy	274	2.5%	18.1%	5,878	1.3%	-16.6%
Homes built pre-1940	364	3.3%	--	48,121	10.7%	--
Homes built post-1990	4,508	41.2%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	80	357	436
Market supply (vacant on market, adjusted for age)	31	59	90
5 year Market production goals (based on 75K units)	47	287	334
1 year Market production goals (based on 15K units)	9	57	67
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Belleville

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	401	Total Amt/App	\$232,656	% Approved	74.3%
Total Conventional Apps	291	Conventional Amt/App	\$224,622	% Conv Apprvd	74.2%
Total Assisted Apps	110	Assisted Amt/App	\$253,909	% Asst Apprvd	74.5%
Applications by Race: White					
Total Apps	210	Total Amt/App	\$214,952	% Positive	77.6%
Total Conventional Apps	159	Conventional Amt/App	\$211,478	% Conv Positive	79.2%
Total Assisted Apps	51	Assisted Amt/App	\$225,784	% Asst Positive	72.5%
Applications by Race: Black					
Total Apps	101	Total Amt/App	\$263,218	% Positive	75%
Total Conventional Apps	57	Conventional Amt/App	\$257,281	% Conv Positive	70.2%
Total Assisted Apps	44	Assisted Amt/App	\$270,909	% Asst Positive	81.8%
Applications by Race: Asian					
Total Apps	14	Total Amt/App	\$267,857	% Positive	78.6%
Total Conventional Apps	14	Conventional Amt/App	\$267,857	% Conv Positive	78.6%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$55,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$55,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	65	Total Amt/App	\$235,769	% Positive	61.5%
Total Conventional Apps	50	Conventional Amt/App	\$216,600	% Conv Positive	62.0%
Total Assisted Apps	15	Assisted Amt/App	\$299,667	% Asst Positive	60.0%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$220,714	% Positive	71.4%
Total Conventional Apps	6	Conventional Amt/App	\$226,667	% Conv Positive	66.7%
Total Assisted Apps	1	Assisted Amt/App	\$185,000	% Asst Positive	100.0%

Canton Township-Center

Population

32,053

Households

11,862

Median HH Income

\$103,998

Owner HH Income

\$114,225

Renter HH Income

\$49,250

Housing Costs

Owner Units

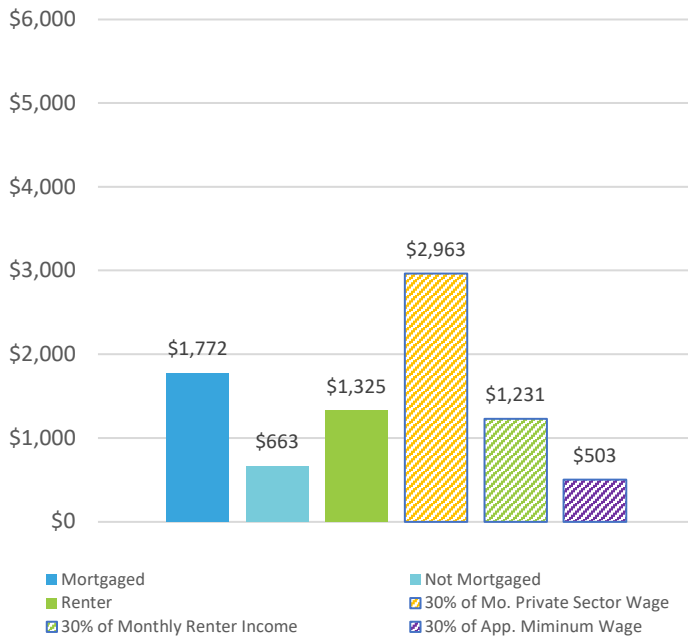
Home Value	\$255,612	2016 Value	\$207,993
Cost M/NM	\$1772/\$663	Value ▲	22.9%
\$85,204 To afford median home			

Renter Units

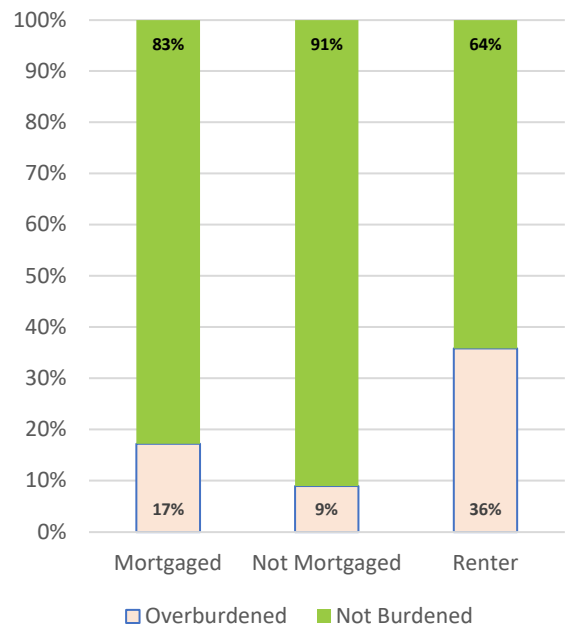
Gross Rent	\$1,325	2016 Rent	\$1,445
		Rent ▲	-8.3%
\$53,000 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,396	Owner HH	81%	Renter HH	19%
Median Year Built	1856	% Built Pre-1970		3.8%	
Median Move Year	2009	% Built After 2010		1.4%	
Median Rooms	6.6	SF%	72.2%	MM%	21.8%
				MF%	5.9%

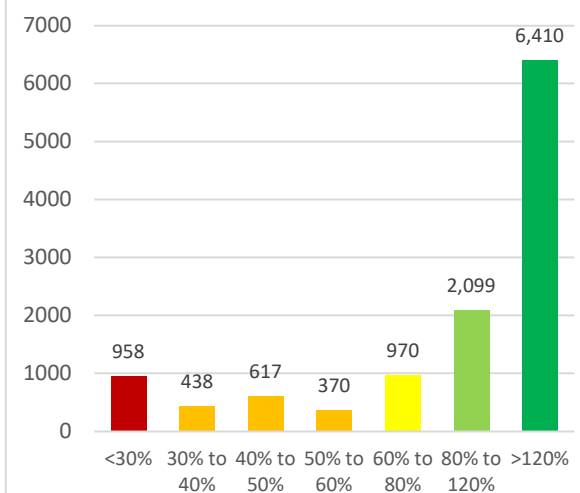
Vacancy Rates

Total	4.3%	Owner	0%	Renter	0.1%
Seasonal	0.0%	Other	2.2%	# V Rent	177
				#V Owner	12

Homeownership Rate by Race/Ethnicity

Black	41.2%	White	85.9%
Asian	79.0%	Other or Multiracial	72.9%
Am. Indian	100.0%	Hispanic	80.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Canton Township-Center

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.8%	5.6%
Household Count, 2021	11,862	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.04	--	--	--	--	--
Median Income, 2021	\$103,998	--	15.7%	\$63,205	--	-0.3%
Median owner income, 2021	\$114,225	--	14.9%	\$86,375	--	7.6%
Median renter income, 2021	\$49,250	--	-12.0%	\$40,836	--	13.9%
Median home value	\$255,612	--	22.9%	\$195,198	--	24.1%
Median gross rent	\$1,325	--	-8.3%	\$999	--	2.1%
Income needed for median rent	\$53,000	--	--	\$39,945	--	--
Income needed for median value	\$85,204	--	--	\$65,066	--	--
Overburdened households	2,254	19%	-18.1%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	271	2.2%	179.4%	16,411	3.6%	-15.2%
Seasonal vacancy	0	0.0%	-100.0%	2,023	0.4%	-21.6%
For-Sale vacancy	12	0.1%	NA	3,349	0.7%	-33.9%
For-Rent vacancy	177	1.4%	43.9%	5,878	1.3%	-16.6%
Homes built pre-1940	63	0.5%	--	48,121	10.7%	--
Homes built post-1990	3,883	31.3%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	118	143	261
Market supply (vacant on market, adjusted for age)	0	11	11
5 year Market production goals (based on 75K units)	113	128	241
1 year Market production goals (based on 15K units)	23	26	48
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Canton Township-Center

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	671	Total Amt/App	\$278,174	% Approved	82.0%
Total Conventional Apps	602	Conventional Amt/App	\$276,561	% Conv Apprvd	81.9%
Total Assisted Apps	69	Assisted Amt/App	\$292,246	% Asst Apprvd	82.6%
Applications by Race: White					
Total Apps	335	Total Amt/App	\$270,254	% Positive	85.4%
Total Conventional Apps	301	Conventional Amt/App	\$266,927	% Conv Positive	86.0%
Total Assisted Apps	34	Assisted Amt/App	\$299,706	% Asst Positive	79.4%
Applications by Race: Black					
Total Apps	49	Total Amt/App	\$285,816	% Positive	73%
Total Conventional Apps	35	Conventional Amt/App	\$293,000	% Conv Positive	65.7%
Total Assisted Apps	14	Assisted Amt/App	\$267,857	% Asst Positive	92.9%
Applications by Race: Asian					
Total Apps	160	Total Amt/App	\$293,750	% Positive	76.3%
Total Conventional Apps	158	Conventional Amt/App	\$293,797	% Conv Positive	76.6%
Total Assisted Apps	2	Assisted Amt/App	\$290,000	% Asst Positive	50.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$210,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$210,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	108	Total Amt/App	\$272,870	% Positive	81.5%
Total Conventional Apps	90	Conventional Amt/App	\$268,333	% Conv Positive	81.1%
Total Assisted Apps	18	Assisted Amt/App	\$295,556	% Asst Positive	83.3%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$294,000	% Positive	90.0%
Total Conventional Apps	10	Conventional Amt/App	\$294,000	% Conv Positive	90.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Canton Township-East

Population

30,086

Households

12,542

Median HH Income

\$73,825

Owner HH Income

\$94,506

Renter HH Income

\$57,329

Housing Costs

Owner Units

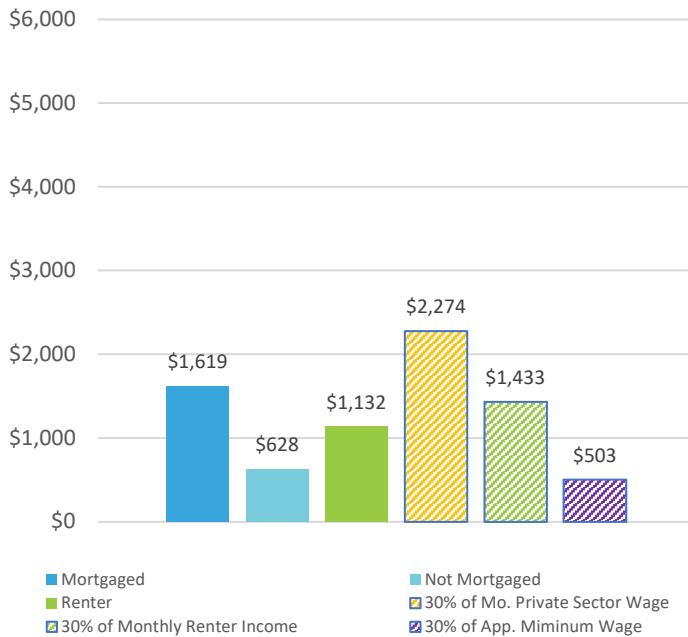
Home Value	\$220,018	2016 Value	\$184,719
Cost M/NM	\$1619/\$628	Value ▲	19.1%
\$73,339 To afford median home			

Renter Units

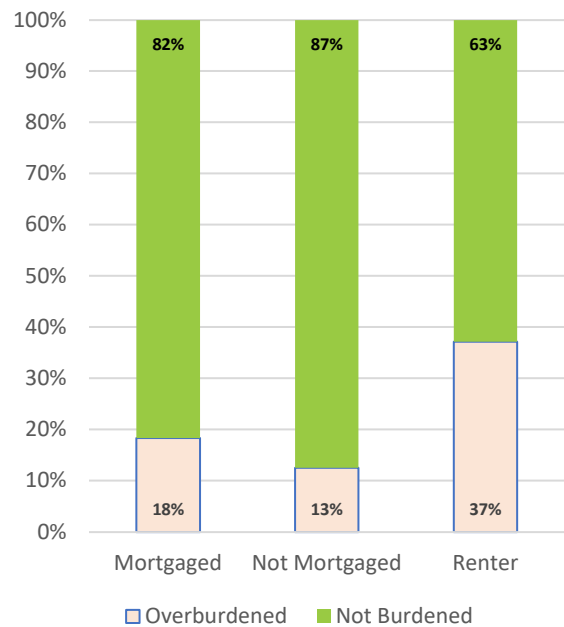
Gross Rent	\$1,132	2016 Rent	\$980
		Rent ▲	15.5%
\$45,280 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,251	Owner HH	58%	Renter HH	42%		
Median Year Built	1977	% Built Pre-1970		25.7%			
Median Move Year	2013	% Built After 2010		0.9%			
Median Rooms	5.3	SF%	45.9%	MM%	39.5%	MF%	12.8%

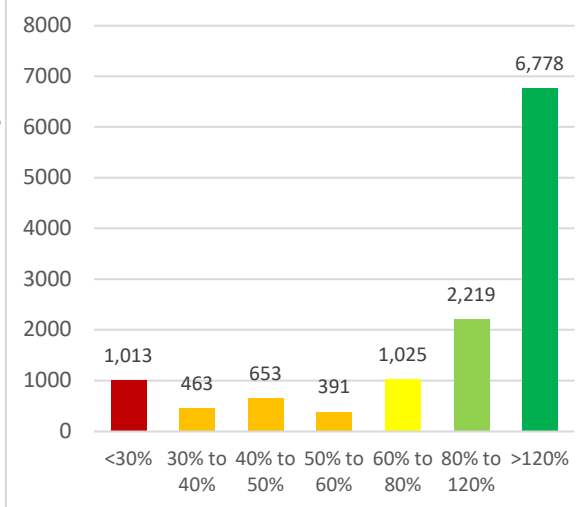
Vacancy Rates

Total	5.4%	Owner	0%	Renter	0%		
Seasonal	0.2%	Other	3.6%	# V Rent	73	#V Owner	47

Homeownership Rate by Race/Ethnicity

Black	11.9%	White	68.8%
Asian	45.7%	Other or Multiracial	48.8%
Am. Indian	100.0%	Hispanic	50.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Canton Township-East

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	10.3%	5.6%
Household Count, 2021	12,542	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.48	--	--	--	--	--
Median Income, 2021	\$73,825	--	1.7%	\$63,205	--	-0.3%
Median owner income, 2021	\$94,506	--	8.3%	\$86,375	--	7.6%
Median renter income, 2021	\$57,329	--	4.0%	\$40,836	--	13.9%
Median home value	\$220,018	--	19.1%	\$195,198	--	24.1%
Median gross rent	\$1,132	--	15.5%	\$999	--	2.1%
Income needed for median rent	\$45,280	--	--	\$39,945	--	--
Income needed for median value	\$73,339	--	--	\$65,066	--	--
Overburdened households	3,150	25%	9.8%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	473	3.6%	26.5%	16,411	3.6%	-15.2%
Seasonal vacancy	25	0.2%	-41.9%	2,023	0.4%	-21.6%
For-Sale vacancy	47	0.4%	-83.7%	3,349	0.7%	-33.9%
For-Rent vacancy	73	0.6%	-67.0%	5,878	1.3%	-16.6%
Homes built pre-1940	187	1.4%	--	48,121	10.7%	--
Homes built post-1990	3,432	25.9%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	113	377	490
Market supply (vacant on market, adjusted for age)	13	15	28
5 year Market production goals (based on 75K units)	96	349	445
1 year Market production goals (based on 15K units)	19	70	89
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Canton Township-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	437	Total Amt/App	\$242,048	% Approved	81.9%
Total Conventional Apps	384	Conventional Amt/App	\$239,036	% Conv Apprvd	82.6%
Total Assisted Apps	53	Assisted Amt/App	\$263,868	% Asst Apprvd	77.4%
Applications by Race: White					
Total Apps	271	Total Amt/App	\$238,875	% Positive	84.1%
Total Conventional Apps	241	Conventional Amt/App	\$236,328	% Conv Positive	83.8%
Total Assisted Apps	30	Assisted Amt/App	\$259,333	% Asst Positive	86.7%
Applications by Race: Black					
Total Apps	26	Total Amt/App	\$205,000	% Positive	77%
Total Conventional Apps	18	Conventional Amt/App	\$182,778	% Conv Positive	77.8%
Total Assisted Apps	8	Assisted Amt/App	\$255,000	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	54	Total Amt/App	\$263,333	% Positive	81.5%
Total Conventional Apps	53	Conventional Amt/App	\$261,415	% Conv Positive	81.1%
Total Assisted Apps	1	Assisted Amt/App	\$365,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	77	Total Amt/App	\$250,584	% Positive	76.6%
Total Conventional Apps	66	Conventional Amt/App	\$244,394	% Conv Positive	81.8%
Total Assisted Apps	11	Assisted Amt/App	\$287,727	% Asst Positive	45.5%
Applications by Ethnicity: Hispanic					
Total Apps	13	Total Amt/App	\$239,615	% Positive	76.9%
Total Conventional Apps	10	Conventional Amt/App	\$228,000	% Conv Positive	80.0%
Total Assisted Apps	3	Assisted Amt/App	\$278,333	% Asst Positive	66.7%

Dearborn-East

Population

56,893

Households

15,073

Median HH Income

\$46,279

Owner HH Income

\$59,282

Renter HH Income

\$39,405

Housing Costs

Owner Units

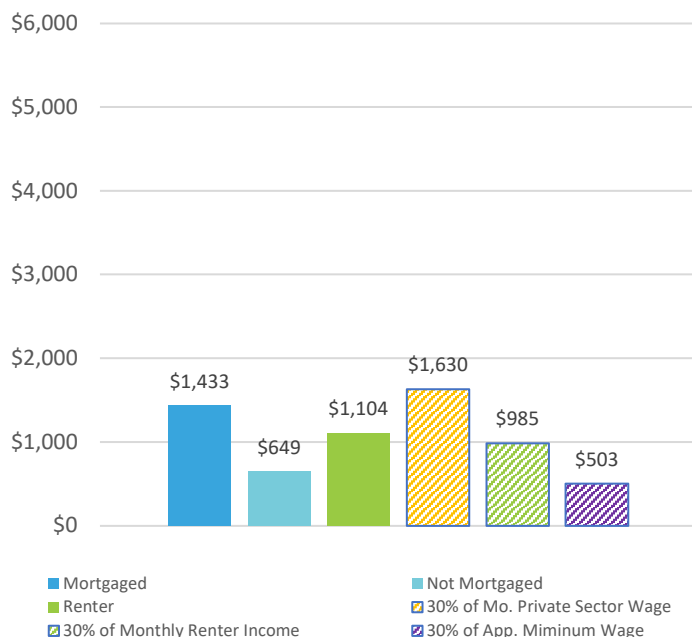
Home Value	\$161,091	2016 Value	\$118,513
Cost M/NM	\$1433/\$649	Value ▲	35.9%
\$53,697 To afford median home			

Renter Units

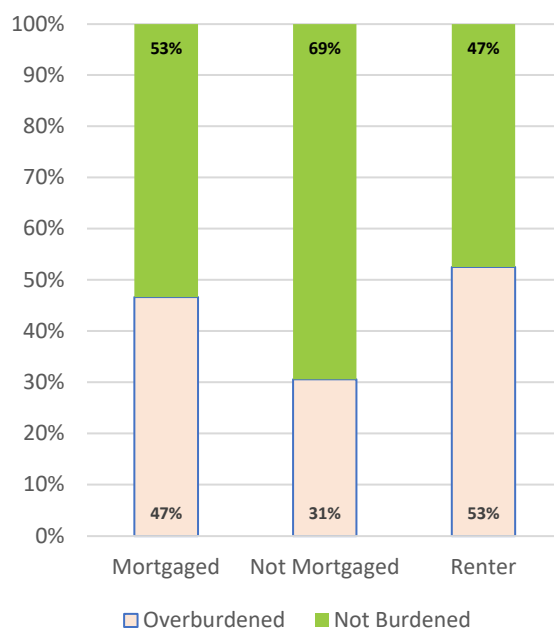
Gross Rent	\$1,104	2016 Rent	\$1,019
		Rent ▲	8.3%
\$44,160 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	16,529	Owner HH	55%	Renter HH	45%
Median Year Built	1950	% Built Pre-1970			75.2%
Median Move Year	2012	% Built After 2010			2.2%
Median Rooms	5.6	SF%	66.8%	MM%	21.7%
				MF%	10.4%

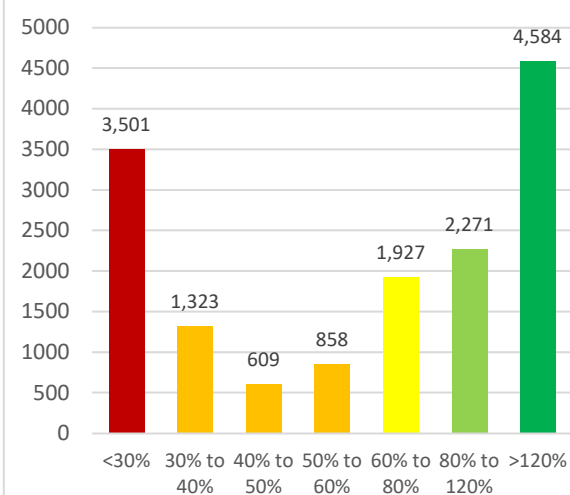
Vacancy Rates

Total	8.8%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	4.5%	# V Rent	270
				#V Owner	107

Homeownership Rate by Race/Ethnicity

Black	25.0%	White	57.8%
Asian	16.9%	Other or Multiracial	55.4%
Am. Indian	100.0%	Hispanic	67.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Dearborn-East

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	12.3%	5.6%
Household Count, 2021	15,073	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.55	--	--	--	--	--
Median Income, 2021	\$46,279	--	33.9%	\$63,205	--	-0.3%
Median owner income, 2021	\$59,282	--	21.1%	\$86,375	--	7.6%
Median renter income, 2021	\$39,405	--	71.6%	\$40,836	--	13.9%
Median home value	\$161,091	--	35.9%	\$195,198	--	24.1%
Median gross rent	\$1,104	--	8.3%	\$999	--	2.1%
Income needed for median rent	\$44,160	--	--	\$39,945	--	--
Income needed for median value	\$53,697	--	--	\$65,066	--	--
Overburdened households	6,622	44%	-2.6%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	746	4.5%	-18.8%	16,411	3.6%	-15.2%
Seasonal vacancy	0	0.0%	-100.0%	2,023	0.4%	-21.6%
For-Sale vacancy	107	0.6%	16.3%	3,349	0.7%	-33.9%
For-Rent vacancy	270	1.6%	-36.8%	5,878	1.3%	-16.6%
Homes built pre-1940	5,902	35.7%	--	48,121	10.7%	--
Homes built post-1990	2,230	13.5%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	56	419	475
Market supply (vacant on market, adjusted for age)	89	173	263
5 year Market production goals (based on 75K units)	0	237	237
1 year Market production goals (based on 15K units)	0	47	47
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Dearborn-East

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	419	Total Amt/App	\$185,621	% Approved	72.1%
Total Conventional Apps	327	Conventional Amt/App	\$183,930	% Conv Apprvd	74.0%
Total Assisted Apps	92	Assisted Amt/App	\$191,630	% Asst Apprvd	65.2%
Applications by Race: White					
Total Apps	342	Total Amt/App	\$188,246	% Positive	73.4%
Total Conventional Apps	276	Conventional Amt/App	\$185,543	% Conv Positive	75.0%
Total Assisted Apps	66	Assisted Amt/App	\$199,545	% Asst Positive	66.7%
Applications by Race: Black					
Total Apps	11	Total Amt/App	\$174,091	% Positive	64%
Total Conventional Apps	7	Conventional Amt/App	\$182,143	% Conv Positive	57.1%
Total Assisted Apps	4	Assisted Amt/App	\$160,000	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	17	Total Amt/App	\$170,294	% Positive	64.7%
Total Conventional Apps	13	Conventional Amt/App	\$167,308	% Conv Positive	69.2%
Total Assisted Apps	4	Assisted Amt/App	\$180,000	% Asst Positive	50.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	43	Total Amt/App	\$179,186	% Positive	62.8%
Total Conventional Apps	26	Conventional Amt/App	\$180,769	% Conv Positive	65.4%
Total Assisted Apps	17	Assisted Amt/App	\$176,765	% Asst Positive	58.8%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$199,000	% Positive	80.0%
Total Conventional Apps	9	Conventional Amt/App	\$197,222	% Conv Positive	77.8%
Total Assisted Apps	1	Assisted Amt/App	\$215,000	% Asst Positive	100.0%

Dearborn Heights-Central

Population

32,316

Households

10,639

Median HH Income

\$71,605

Owner HH Income

\$80,377

Renter HH Income

\$47,161

Housing Costs

Owner Units

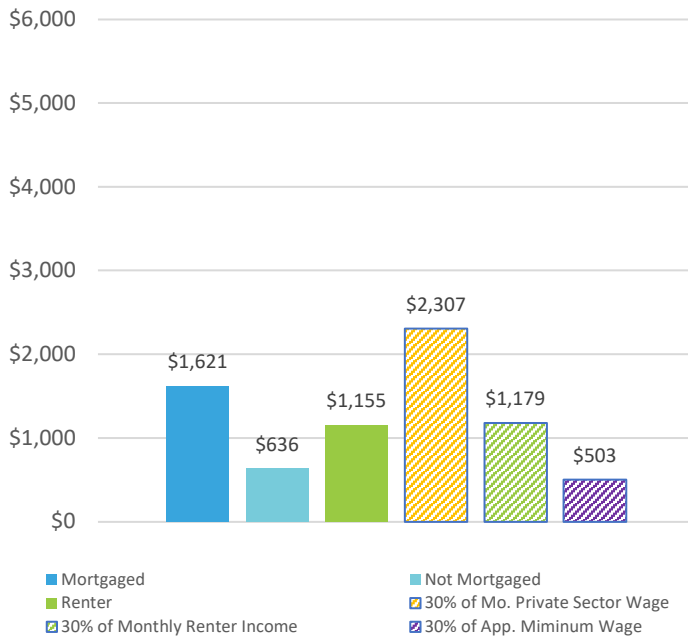
Home Value	\$195,584	2016 Value	\$148,963
Cost M/NM	\$1621/\$636	Value ▲	31.3%
\$65,195 To afford median home			

Renter Units

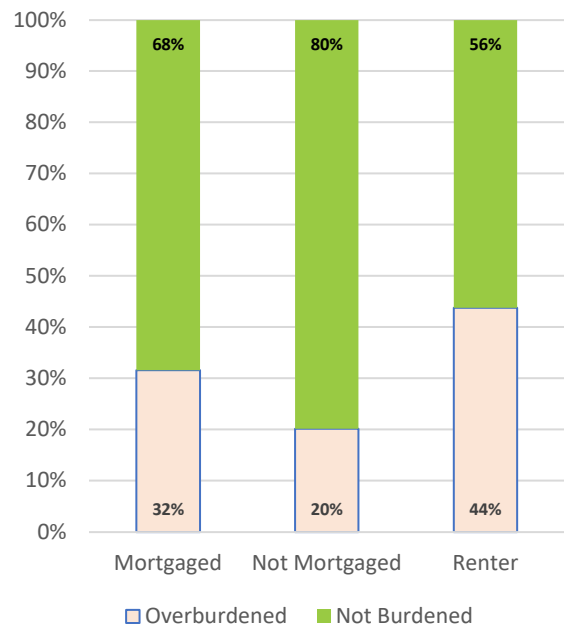
Gross Rent	\$1,155	2016 Rent	\$1,203
		Rent ▲	-4.0%
\$46,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,146	Owner HH	81%	Renter HH	19%		
Median Year Built	1958	% Built Pre-1970		82.6%			
Median Move Year	2010	% Built After 2010		1.1%			
Median Rooms	6.1	SF%	88%	MM%	7.6%	MF%	3.4%

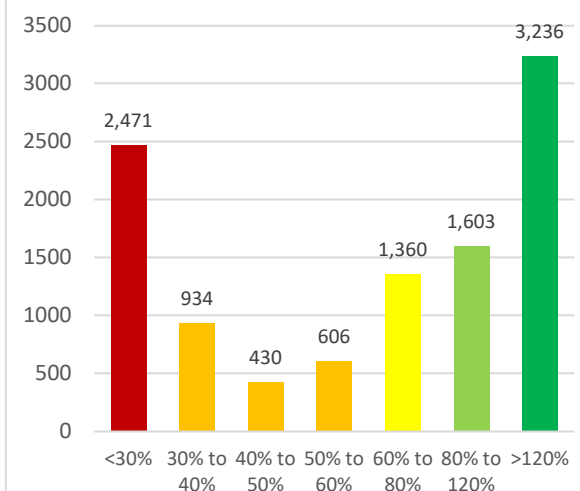
Vacancy Rates

Total	4.5%	Owner	0%	Renter	0%		
Seasonal	0.4%	Other	2.9%	# V Rent	62	#V Owner	23

Homeownership Rate by Race/Ethnicity

Black	21.9%	White	85.0%
Asian	25.5%	Other or Multiracial	99.0%
Am. Indian	0.0%	Hispanic	62.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Dearborn Heights-Central

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.4%	5.6%
Household Count, 2021	10,639	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.09	--	--	--	--	--
Median Income, 2021	\$71,605	--	9.1%	\$63,205	--	-0.3%
Median owner income, 2021	\$80,377	--	9.7%	\$86,375	--	7.6%
Median renter income, 2021	\$47,161	--	6.7%	\$40,836	--	13.9%
Median home value	\$195,584	--	31.3%	\$195,198	--	24.1%
Median gross rent	\$1,155	--	-4.0%	\$999	--	2.1%
Income needed for median rent	\$46,200	--	--	\$39,945	--	--
Income needed for median value	\$65,195	--	--	\$65,066	--	--
Overburdened households	3,196	30%	-1.8%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	328	2.9%	81.2%	16,411	3.6%	-15.2%
Seasonal vacancy	50	0.4%	525.0%	2,023	0.4%	-21.6%
For-Sale vacancy	23	0.2%	-75.0%	3,349	0.7%	-33.9%
For-Rent vacancy	62	0.6%	-46.1%	5,878	1.3%	-16.6%
Homes built pre-1940	735	6.6%	--	48,121	10.7%	--
Homes built post-1990	573	5.1%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	150	66	216
Market supply (vacant on market, adjusted for age)	19	46	65
5 year Market production goals (based on 75K units)	126	20	146
1 year Market production goals (based on 15K units)	25	4	29
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Dearborn Heights-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	558	Total Amt/App	\$227,455	% Approved	80.3%
Total Conventional Apps	477	Conventional Amt/App	\$230,891	% Conv Apprvd	81.1%
Total Assisted Apps	81	Assisted Amt/App	\$207,222	% Asst Apprvd	75.3%
Applications by Race: White					
Total Apps	447	Total Amt/App	\$228,893	% Positive	83.0%
Total Conventional Apps	391	Conventional Amt/App	\$231,854	% Conv Positive	84.1%
Total Assisted Apps	56	Assisted Amt/App	\$208,214	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	15	Total Amt/App	\$189,000	% Positive	73%
Total Conventional Apps	9	Conventional Amt/App	\$196,111	% Conv Positive	55.6%
Total Assisted Apps	6	Assisted Amt/App	\$178,333	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	15	Total Amt/App	\$233,667	% Positive	53.3%
Total Conventional Apps	12	Conventional Amt/App	\$227,500	% Conv Positive	58.3%
Total Assisted Apps	3	Assisted Amt/App	\$258,333	% Asst Positive	33.3%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$220,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$305,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$135,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	75	Total Amt/App	\$224,467	% Positive	70.7%
Total Conventional Apps	60	Conventional Amt/App	\$229,333	% Conv Positive	70.0%
Total Assisted Apps	15	Assisted Amt/App	\$205,000	% Asst Positive	73.3%
Applications by Ethnicity: Hispanic					
Total Apps	13	Total Amt/App	\$237,308	% Positive	92.3%
Total Conventional Apps	12	Conventional Amt/App	\$226,667	% Conv Positive	91.7%
Total Assisted Apps	1	Assisted Amt/App	\$365,000	% Asst Positive	100.0%

Dearborn Heights-North

Population

13,622

Households

4,967

Median HH Income

\$54,909

Owner HH Income

\$67,128

Renter HH Income

\$33,531

Housing Costs

Owner Units

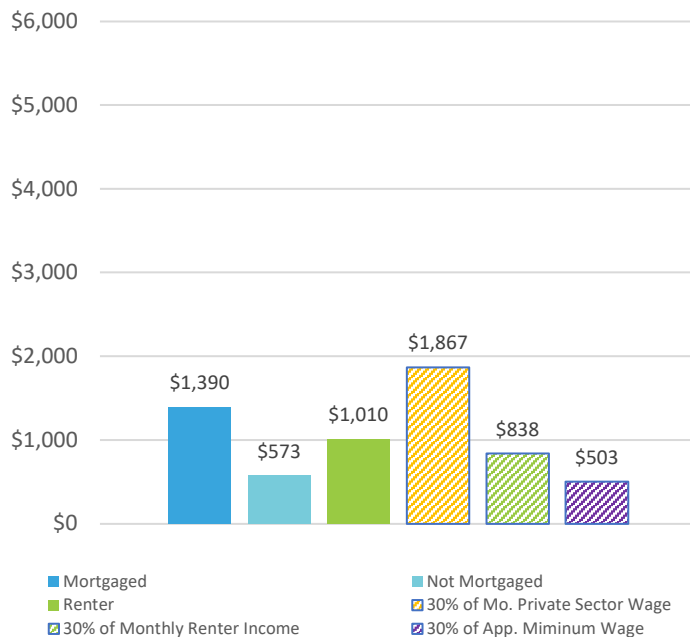
Home Value	\$146,809	2016 Value	\$105,760
Cost M/NM	\$1390/\$573	Value ▲	38.8%
\$48,936 To afford median home			

Renter Units

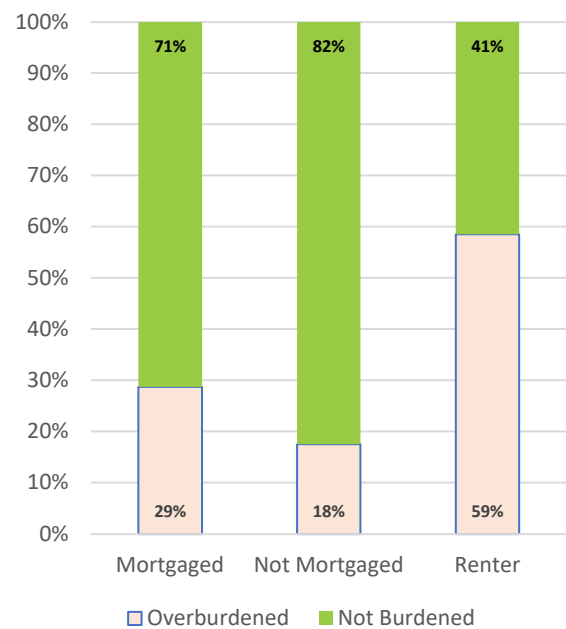
Gross Rent	\$1,010	2016 Rent	\$998
		Rent ▲	1.2%
\$40,400 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,299	Owner HH	69%	Renter HH	31%
Median Year Built	1959	% Built Pre-1970		76.2%	
Median Move Year	2012	% Built After 2010		0.1%	
Median Rooms	5.4	SF%	79.1%	MM%	11.2%
				MF%	9.1%

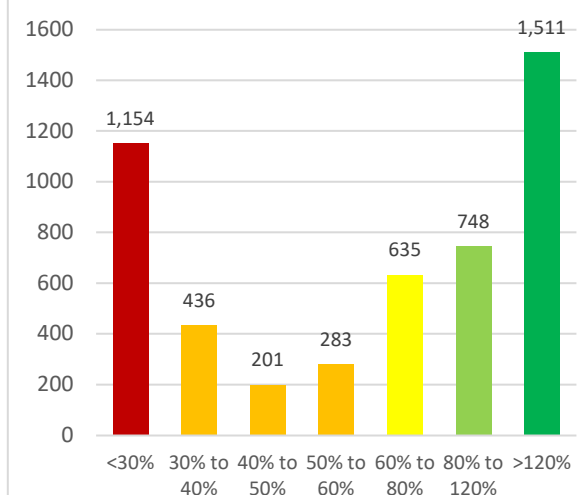
Vacancy Rates

Total	6.3%	Owner	0%	Renter	0%
Seasonal	0.6%	Other	4.3%	# V Rent	34
				#V Owner	5

Homeownership Rate by Race/Ethnicity

Black	20.3%	White	80.4%
Asian	53.8%	Other or Multiracial	45.3%
Am. Indian	100.0%	Hispanic	81.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Dearborn Heights-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	12.0%	5.6%
Household Count, 2021	4,967	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.32	--	--	--	--	--
Median Income, 2021	\$54,909	--	20.3%	\$63,205	--	-0.3%
Median owner income, 2021	\$67,128	--	23.8%	\$86,375	--	7.6%
Median renter income, 2021	\$33,531	--	-2.9%	\$40,836	--	13.9%
Median home value	\$146,809	--	38.8%	\$195,198	--	24.1%
Median gross rent	\$1,010	--	1.2%	\$999	--	2.1%
Income needed for median rent	\$40,400	--	--	\$39,945	--	--
Income needed for median value	\$48,936	--	--	\$65,066	--	--
Overburdened households	1,705	34%	17.7%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	226	4.3%	39.5%	16,411	3.6%	-15.2%
Seasonal vacancy	34	0.6%	750.0%	2,023	0.4%	-21.6%
For-Sale vacancy	5	0.1%	-72.2%	3,349	0.7%	-33.9%
For-Rent vacancy	34	0.6%	-52.8%	5,878	1.3%	-16.6%
Homes built pre-1940	202	3.8%	--	48,121	10.7%	--
Homes built post-1990	478	9.0%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	50	85	134
Market supply (vacant on market, adjusted for age)	4	21	25
5 year Market production goals (based on 75K units)	44	61	105
1 year Market production goals (based on 15K units)	9	12	21
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Dearborn Heights-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	248	Total Amt/App	\$193,548	% Approved	73.8%
Total Conventional Apps	173	Conventional Amt/App	\$202,225	% Conv Apprvd	76.9%
Total Assisted Apps	75	Assisted Amt/App	\$173,533	% Asst Apprvd	66.7%
Applications by Race: White					
Total Apps	161	Total Amt/App	\$198,478	% Positive	76.4%
Total Conventional Apps	134	Conventional Amt/App	\$201,343	% Conv Positive	79.1%
Total Assisted Apps	27	Assisted Amt/App	\$184,259	% Asst Positive	63.0%
Applications by Race: Black					
Total Apps	38	Total Amt/App	\$162,895	% Positive	71%
Total Conventional Apps	10	Conventional Amt/App	\$166,000	% Conv Positive	70.0%
Total Assisted Apps	28	Assisted Amt/App	\$161,786	% Asst Positive	71.4%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$260,714	% Positive	71.4%
Total Conventional Apps	6	Conventional Amt/App	\$278,333	% Conv Positive	66.7%
Total Assisted Apps	1	Assisted Amt/App	\$155,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$120,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$95,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	39	Total Amt/App	\$188,846	% Positive	64.1%
Total Conventional Apps	22	Conventional Amt/App	\$198,636	% Conv Positive	68.2%
Total Assisted Apps	17	Assisted Amt/App	\$176,176	% Asst Positive	58.8%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$163,750	% Positive	62.5%
Total Conventional Apps	6	Conventional Amt/App	\$161,667	% Conv Positive	66.7%
Total Assisted Apps	2	Assisted Amt/App	\$170,000	% Asst Positive	50.0%

Dearborn-Northwest

Population

22,878

Households

8,501

Median HH Income

\$72,000

Owner HH Income

\$91,921

Renter HH Income

\$33,559

Housing Costs

Owner Units

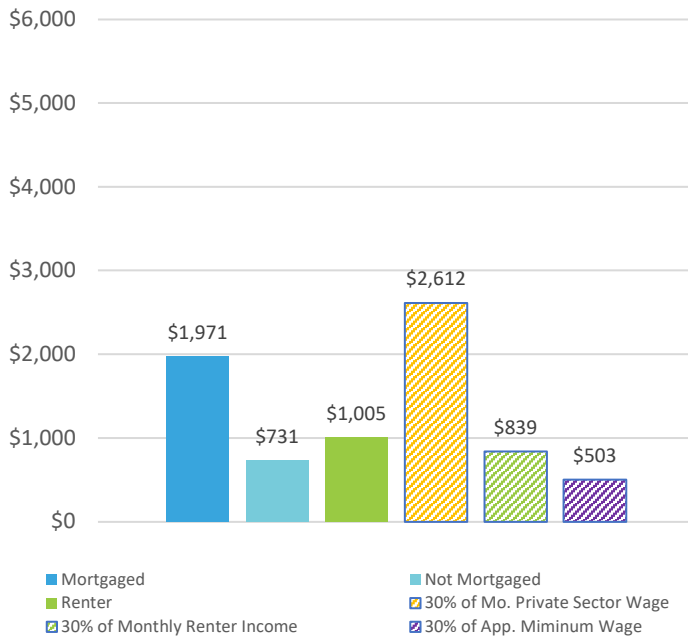
Home Value	\$238,910	2016 Value	\$180,761
Cost M/NM	\$1971/\$731	Value ▲	32.2%
\$79,637 To afford median home			

Renter Units

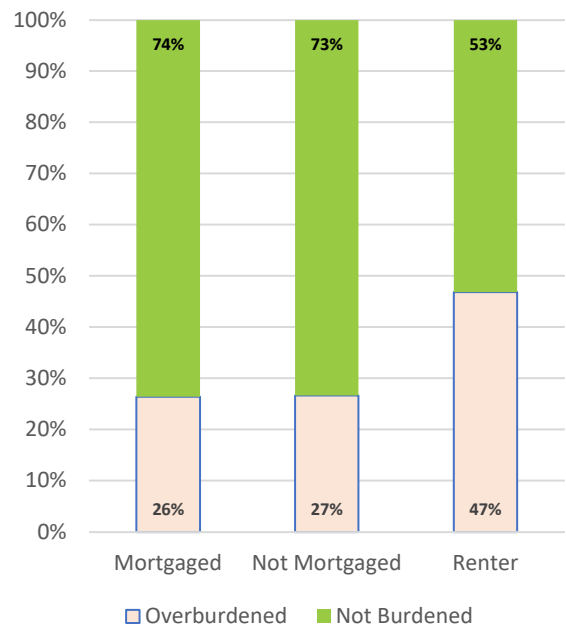
Gross Rent	\$1,005	2016 Rent	\$1,142
		Rent ▲	-12.0%
\$40,200 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,137	Owner HH	70%	Renter HH	30%
Median Year Built	1959	% Built Pre-1970		66.3%	
Median Move Year	2011	% Built After 2010		5.5%	
Median Rooms	5.8	SF%	67%	MM%	14.2%
				MF%	18.2%

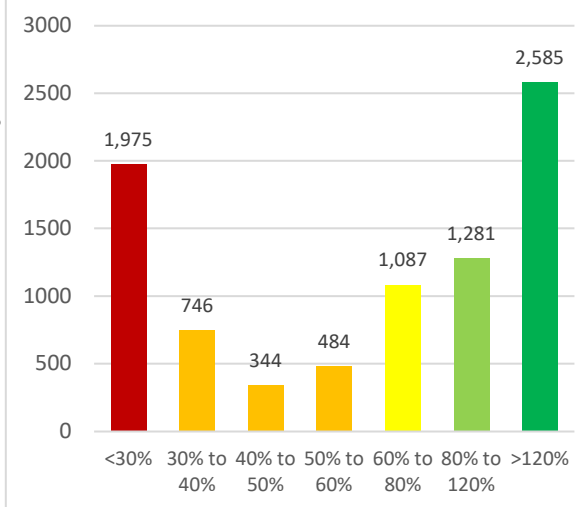
Vacancy Rates

Total	7%	Owner	0%	Renter	0.1%
Seasonal	1.2%	Other	1.7%	# V Rent	200
				#V Owner	69

Homeownership Rate by Race/Ethnicity

Black	8.0%	White	79.5%
Asian	30.5%	Other or Multiracial	72.8%
Am. Indian	16.7%	Hispanic	34.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Dearborn-Northwest

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	16.1%	5.6%
Household Count, 2021	8,501	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.78	--	--	--	--	--
Median Income, 2021	\$72,000	--	3.3%	\$63,205	--	-0.3%
Median owner income, 2021	\$91,921	--	6.4%	\$86,375	--	7.6%
Median renter income, 2021	\$33,559	--	5.8%	\$40,836	--	13.9%
Median home value	\$238,910	--	32.2%	\$195,198	--	24.1%
Median gross rent	\$1,005	--	-12.0%	\$999	--	2.1%
Income needed for median rent	\$40,200	--	--	\$39,945	--	--
Income needed for median value	\$79,637	--	--	\$65,066	--	--
Overburdened households	2,764	33%	15.6%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	153	1.7%	-22.3%	16,411	3.6%	-15.2%
Seasonal vacancy	108	1.2%	28.6%	2,023	0.4%	-21.6%
For-Sale vacancy	69	0.8%	91.7%	3,349	0.7%	-33.9%
For-Rent vacancy	200	2.2%	24.2%	5,878	1.3%	-16.6%
Homes built pre-1940	1,194	13.1%	--	48,121	10.7%	--
Homes built post-1990	1,428	15.6%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	112	174	286
Market supply (vacant on market, adjusted for age)	57	60	117
5 year Market production goals (based on 75K units)	53	110	163
1 year Market production goals (based on 15K units)	11	22	33
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Dearborn-Northwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	321	Total Amt/App	\$291,636	% Approved	79.8%
Total Conventional Apps	286	Conventional Amt/App	\$298,951	% Conv Apprvd	80.1%
Total Assisted Apps	35	Assisted Amt/App	\$231,857	% Asst Apprvd	77.1%
Applications by Race: White					
Total Apps	259	Total Amt/App	\$289,208	% Positive	80.3%
Total Conventional Apps	234	Conventional Amt/App	\$294,701	% Conv Positive	81.2%
Total Assisted Apps	25	Assisted Amt/App	\$237,800	% Asst Positive	72.0%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$189,000	% Positive	100%
Total Conventional Apps	3	Conventional Amt/App	\$175,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$210,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	8	Total Amt/App	\$296,250	% Positive	87.5%
Total Conventional Apps	8	Conventional Amt/App	\$296,250	% Conv Positive	87.5%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$155,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	46	Total Amt/App	\$318,913	% Positive	73.9%
Total Conventional Apps	38	Conventional Amt/App	\$340,000	% Conv Positive	71.1%
Total Assisted Apps	8	Assisted Amt/App	\$218,750	% Asst Positive	87.5%
Applications by Ethnicity: Hispanic					
Total Apps	8	Total Amt/App	\$231,250	% Positive	87.5%
Total Conventional Apps	7	Conventional Amt/App	\$245,000	% Conv Positive	85.7%
Total Assisted Apps	1	Assisted Amt/App	\$135,000	% Asst Positive	100.0%

Dearborn-Southwest

Population

44,610

Households

17,706

Median HH Income

\$61,587

Owner HH Income

\$64,690

Renter HH Income

\$44,876

Housing Costs

Owner Units

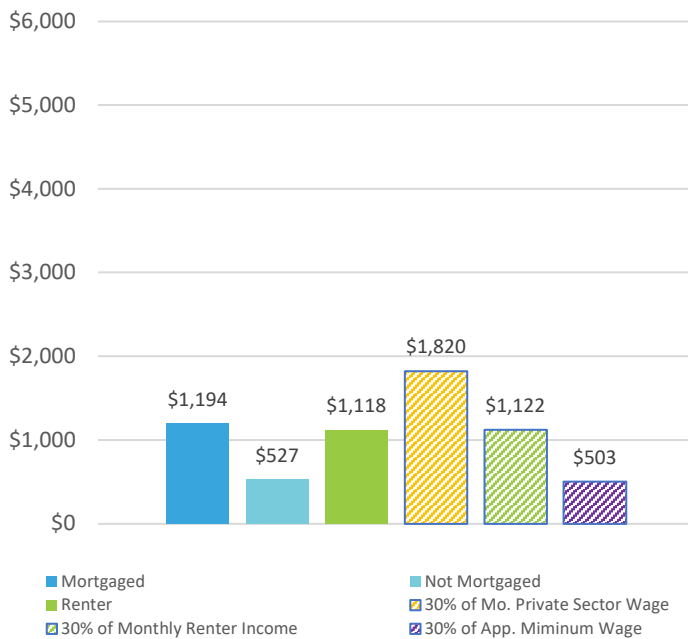
Home Value	\$122,196	2016 Value	\$92,066
Cost M/NM	\$1194/\$527	Value ▲	32.7%
\$40,732 To afford median home			

Renter Units

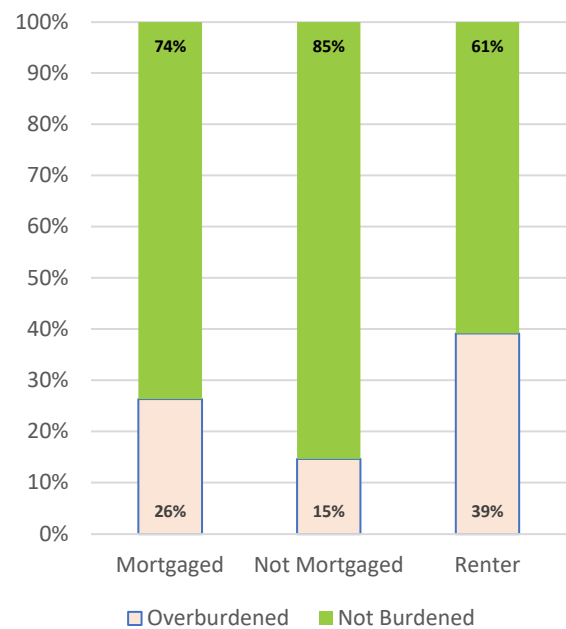
Gross Rent	\$1,118	2016 Rent	\$1,045
		Rent ▲	7.0%
\$44,720 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	18,943	Owner HH	73%	Renter HH	27%
Median Year Built	1884	% Built Pre-1970		88%	
Median Move Year	2009	% Built After 2010		0.1%	
Median Rooms	5.7	SF%	92.1%	MM%	5.2%
				MF%	2%

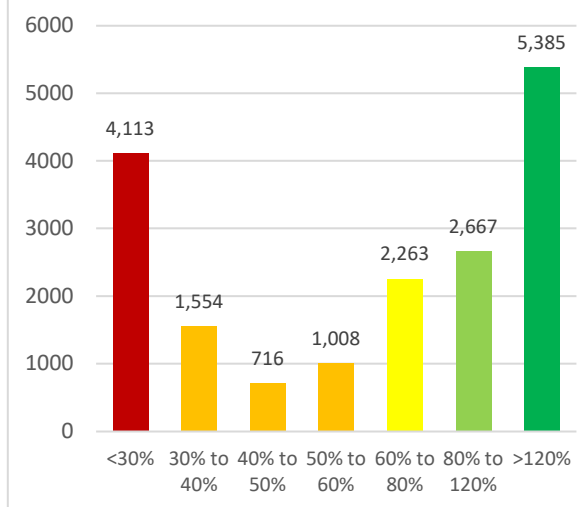
Vacancy Rates

Total	6.5%	Owner	0%	Renter	0%
Seasonal	0.6%	Other	3.3%	# V Rent	210
				#V Owner	184

Homeownership Rate by Race/Ethnicity

Black	37.7%	White	75.4%
Asian	84.5%	Other or Multiracial	72.2%
Am. Indian	83.3%	Hispanic	74.6%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Dearborn-Southwest

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	8.2%	5.6%
Household Count, 2021	17,706	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.93	--	--	--	--	--
Median Income, 2021	\$61,587	--	2.6%	\$63,205	--	-0.3%
Median owner income, 2021	\$64,690	--	-3.5%	\$86,375	--	7.6%
Median renter income, 2021	\$44,876	--	0.2%	\$40,836	--	13.9%
Median home value	\$122,196	--	32.7%	\$195,198	--	24.1%
Median gross rent	\$1,118	--	7.0%	\$999	--	2.1%
Income needed for median rent	\$44,720	--	--	\$39,945	--	--
Income needed for median value	\$40,732	--	--	\$65,066	--	--
Overburdened households	4,564	26%	13.7%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	628	3.3%	-36.7%	16,411	3.6%	-15.2%
Seasonal vacancy	108	0.6%	61.2%	2,023	0.4%	-21.6%
For-Sale vacancy	184	1.0%	-43.2%	3,349	0.7%	-33.9%
For-Rent vacancy	210	1.1%	76.5%	5,878	1.3%	-16.6%
Homes built pre-1940	1,930	10.2%	--	48,121	10.7%	--
Homes built post-1990	738	3.9%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	151	271	421
Market supply (vacant on market, adjusted for age)	164	177	341
5 year Market production goals (based on 75K units)	0	90	90
1 year Market production goals (based on 15K units)	0	18	18
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Dearborn-Southwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	970	Total Amt/App	\$149,515	% Approved	77.9%
Total Conventional Apps	627	Conventional Amt/App	\$150,805	% Conv Apprvd	79.6%
Total Assisted Apps	343	Assisted Amt/App	\$147,157	% Asst Apprvd	74.9%
Applications by Race: White					
Total Apps	691	Total Amt/App	\$149,790	% Positive	80.6%
Total Conventional Apps	482	Conventional Amt/App	\$151,784	% Conv Positive	81.7%
Total Assisted Apps	209	Assisted Amt/App	\$145,191	% Asst Positive	78.0%
Applications by Race: Black					
Total Apps	120	Total Amt/App	\$151,167	% Positive	68%
Total Conventional Apps	41	Conventional Amt/App	\$141,585	% Conv Positive	65.9%
Total Assisted Apps	79	Assisted Amt/App	\$156,139	% Asst Positive	69.6%
Applications by Race: Asian					
Total Apps	13	Total Amt/App	\$153,462	% Positive	84.6%
Total Conventional Apps	12	Conventional Amt/App	\$155,000	% Conv Positive	91.7%
Total Assisted Apps	1	Assisted Amt/App	\$135,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$215,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$215,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	125	Total Amt/App	\$147,240	% Positive	72.0%
Total Conventional Apps	82	Conventional Amt/App	\$149,512	% Conv Positive	72.0%
Total Assisted Apps	43	Assisted Amt/App	\$142,907	% Asst Positive	72.1%
Applications by Ethnicity: Hispanic					
Total Apps	43	Total Amt/App	\$137,093	% Positive	83.7%
Total Conventional Apps	24	Conventional Amt/App	\$140,417	% Conv Positive	87.5%
Total Assisted Apps	19	Assisted Amt/App	\$132,895	% Asst Positive	78.9%

Ecorse

Population

16,585

Households

6,315

Median HH Income

\$30,381

Owner HH Income

\$40,275

Renter HH Income

\$14,168

Housing Costs

Owner Units

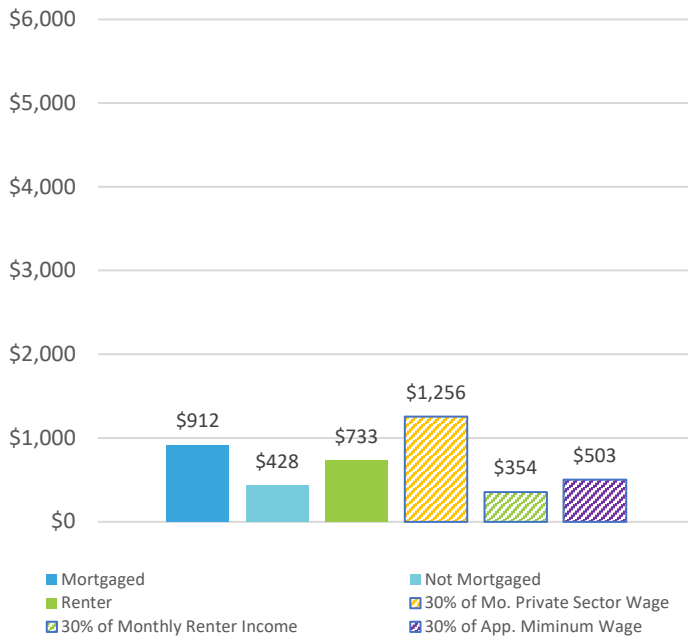
Home Value	\$45,145	2016 Value	\$41,505
Cost M/NM	\$912/\$428	Value ▲	8.8%
\$15,048 To afford median home			

Renter Units

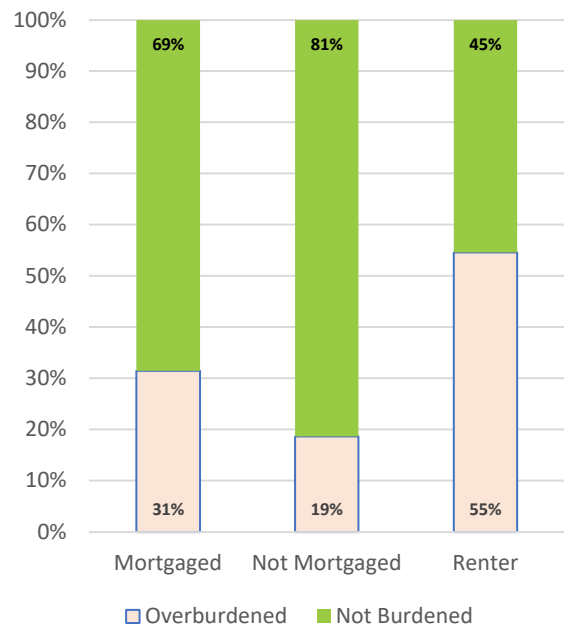
Gross Rent	\$733	2016 Rent	\$770
		Rent ▲	-4.8%
\$29,320 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,708	Owner HH	59%	Renter HH	41%
Median Year Built	1949	% Built Pre-1970		84.6%	
Median Move Year	2009	% Built After 2010		1.3%	
Median Rooms	5.2	SF%	68.4%	MM%	24.5%
				MF%	4%

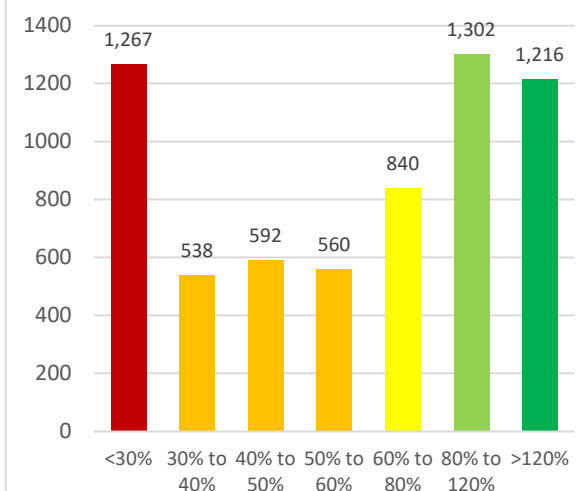
Vacancy Rates

Total	18.1%	Owner	0%	Renter	0%
Seasonal	0.4%	Other	14.0%	# V Rent	130
				#V Owner	12

Homeownership Rate by Race/Ethnicity

Black	49.3%	White	68.6%
Asian	0.0%	Other or Multiracial	67.9%
Am. Indian	57.6%	Hispanic	72.0%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Ecorse

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.6%	5.6%
Household Count, 2021	6,315	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	0.71	--	--	--	--	--
Median Income, 2021	\$30,381	--	0.2%	\$63,205	--	-0.3%
Median owner income, 2021	\$40,275	--	3.6%	\$86,375	--	7.6%
Median renter income, 2021	\$14,168	--	14.8%	\$40,836	--	13.9%
Median home value	\$45,145	--	8.8%	\$195,198	--	24.1%
Median gross rent	\$733	--	-4.8%	\$999	--	2.1%
Income needed for median rent	\$29,320	--	--	\$39,945	--	--
Income needed for median value	\$15,048	--	--	\$65,066	--	--
Overburdened households	2,253	36%	-7.0%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,079	14.0%	-24.3%	16,411	3.6%	-15.2%
Seasonal vacancy	27	0.4%	-12.9%	2,023	0.4%	-21.6%
For-Sale vacancy	12	0.2%	-87.1%	3,349	0.7%	-33.9%
For-Rent vacancy	130	1.7%	-51.9%	5,878	1.3%	-16.6%
Homes built pre-1940	2,974	38.6%	--	48,121	10.7%	--
Homes built post-1990	546	7.1%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	77	116	193
Market supply (vacant on market, adjusted for age)	11	99	110
5 year Market production goals (based on 75K units)	64	16	80
1 year Market production goals (based on 15K units)	13	3	16
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Ecorse

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	106	Total Amt/App	\$83,208	% Approved	62.3%
Total Conventional Apps	45	Conventional Amt/App	\$80,111	% Conv Apprvd	60.0%
Total Assisted Apps	61	Assisted Amt/App	\$85,492	% Asst Apprvd	63.9%
Applications by Race: White					
Total Apps	40	Total Amt/App	\$82,000	% Positive	67.5%
Total Conventional Apps	17	Conventional Amt/App	\$77,353	% Conv Positive	70.6%
Total Assisted Apps	23	Assisted Amt/App	\$85,435	% Asst Positive	65.2%
Applications by Race: Black					
Total Apps	34	Total Amt/App	\$83,529	% Positive	56%
Total Conventional Apps	15	Conventional Amt/App	\$87,667	% Conv Positive	40.0%
Total Assisted Apps	19	Assisted Amt/App	\$80,263	% Asst Positive	68.4%
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	6	Total Amt/App	\$225,000	% Positive	83.3%
Total Conventional Apps	6	Conventional Amt/App	\$225,000	% Conv Positive	83.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$55,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$55,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	27	Total Amt/App	\$82,037	% Positive	66.7%
Total Conventional Apps	13	Conventional Amt/App	\$75,000	% Conv Positive	69.2%
Total Assisted Apps	14	Assisted Amt/App	\$88,571	% Asst Positive	64.3%
Applications by Ethnicity: Hispanic					
Total Apps	25	Total Amt/App	\$82,200	% Positive	80.0%
Total Conventional Apps	11	Conventional Amt/App	\$81,364	% Conv Positive	72.7%
Total Assisted Apps	14	Assisted Amt/App	\$82,857	% Asst Positive	85.7%

Flat Rock

Population

37,837

Households

14,504

Median HH Income

\$73,025

Owner HH Income

\$88,630

Renter HH Income

\$39,655

Housing Costs

Owner Units

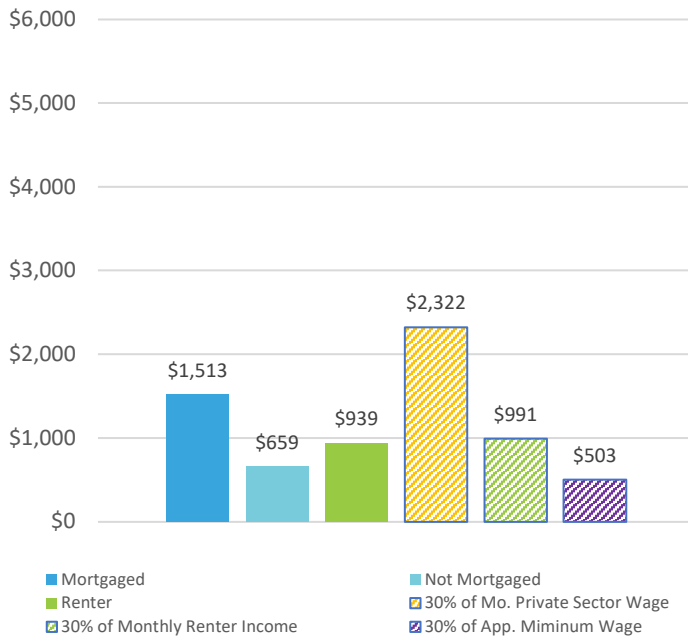
Home Value	\$177,248	2016 Value	\$152,007
Cost M/NM	\$1513/\$659	Value ▲	16.6%
\$59,083 To afford median home			

Renter Units

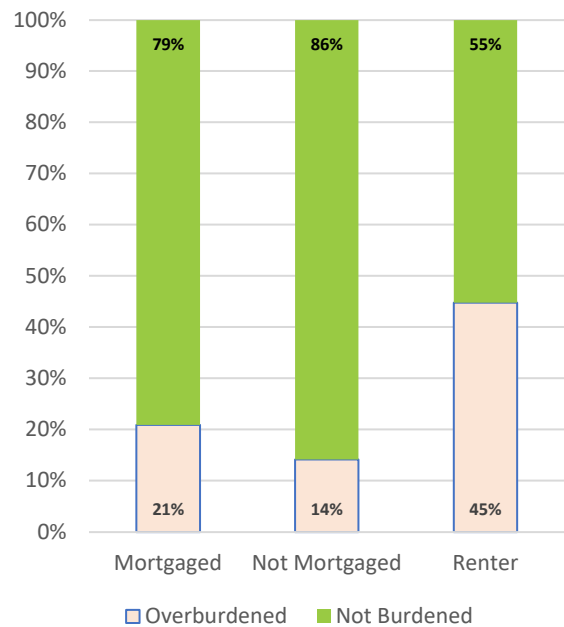
Gross Rent	\$939	2016 Rent	\$773
		Rent ▲	21.5%
\$37,560 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	15,101	Owner HH	76%	Renter HH	24%
Median Year Built	1984	% Built Pre-1970			22.3%
Median Move Year	2010	% Built After 2010			7.2%
Median Rooms	5.8	SF%	67.1%	MM%	20.6%
				MF%	6.1%

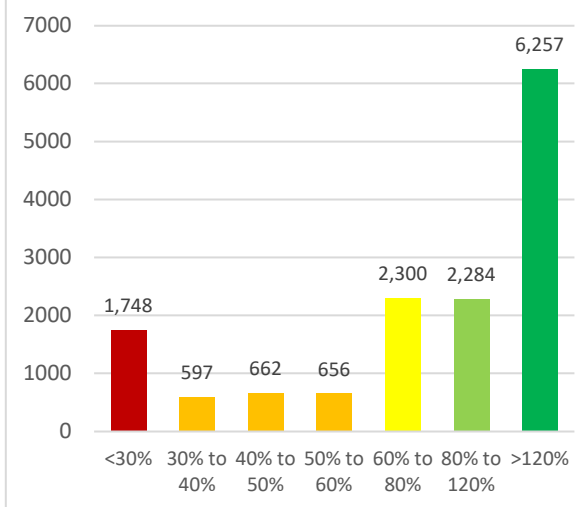
Vacancy Rates

Total	4%	Owner	0%	Renter	0.1%
Seasonal	0.6%	Other	1.1%	# V Rent	245
				#V Owner	102

Homeownership Rate by Race/Ethnicity

Black	48.3%	White	79.4%
Asian	74.7%	Other or Multiracial	49.1%
Am. Indian	100.0%	Hispanic	52.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Flat Rock

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.2%	5.6%
Household Count, 2021	14,504	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.80	--	--	--	--	--
Median Income, 2021	\$73,025	--	11.4%	\$63,205	--	-0.3%
Median owner income, 2021	\$88,630	--	4.2%	\$86,375	--	7.6%
Median renter income, 2021	\$39,655	--	22.6%	\$40,836	--	13.9%
Median home value	\$177,248	--	16.6%	\$195,198	--	24.1%
Median gross rent	\$939	--	21.5%	\$999	--	2.1%
Income needed for median rent	\$37,560	--	--	\$39,945	--	--
Income needed for median value	\$59,083	--	--	\$65,066	--	--
Overburdened households	3,585	25%	-8.1%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	166	1.1%	-48.1%	16,411	3.6%	-15.2%
Seasonal vacancy	84	0.6%	NA	2,023	0.4%	-21.6%
For-Sale vacancy	102	0.7%	-30.1%	3,349	0.7%	-33.9%
For-Rent vacancy	245	1.6%	9.4%	5,878	1.3%	-16.6%
Homes built pre-1940	709	4.7%	--	48,121	10.7%	--
Homes built post-1990	7,076	46.9%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	172	162	334
Market supply (vacant on market, adjusted for age)	20	62	82
5 year Market production goals (based on 75K units)	146	97	243
1 year Market production goals (based on 15K units)	29	19	49
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Flat Rock

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	499	Total Amt/App	\$211,513	% Approved	82.8%
Total Conventional Apps	350	Conventional Amt/App	\$213,000	% Conv Apprvd	85.7%
Total Assisted Apps	149	Assisted Amt/App	\$208,020	% Asst Apprvd	75.8%
Applications by Race: White					
Total Apps	388	Total Amt/App	\$204,175	% Positive	84.8%
Total Conventional Apps	284	Conventional Amt/App	\$207,254	% Conv Positive	87.7%
Total Assisted Apps	104	Assisted Amt/App	\$195,769	% Asst Positive	76.9%
Applications by Race: Black					
Total Apps	43	Total Amt/App	\$231,279	% Positive	79%
Total Conventional Apps	18	Conventional Amt/App	\$213,889	% Conv Positive	83.3%
Total Assisted Apps	25	Assisted Amt/App	\$243,800	% Asst Positive	76.0%
Applications by Race: Asian					
Total Apps	6	Total Amt/App	\$271,667	% Positive	100.0%
Total Conventional Apps	6	Conventional Amt/App	\$271,667	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$55,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$55,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	53	Total Amt/App	\$243,302	% Positive	67.9%
Total Conventional Apps	35	Conventional Amt/App	\$252,429	% Conv Positive	68.6%
Total Assisted Apps	18	Assisted Amt/App	\$225,556	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	23	Total Amt/App	\$229,783	% Positive	91.3%
Total Conventional Apps	20	Conventional Amt/App	\$228,500	% Conv Positive	90.0%
Total Assisted Apps	3	Assisted Amt/App	\$238,333	% Asst Positive	100.0%

Garden City

Population

19,352

Households

7,616

Median HH Income

\$54,713

Owner HH Income

\$60,973

Renter HH Income

\$40,287

Housing Costs

Owner Units

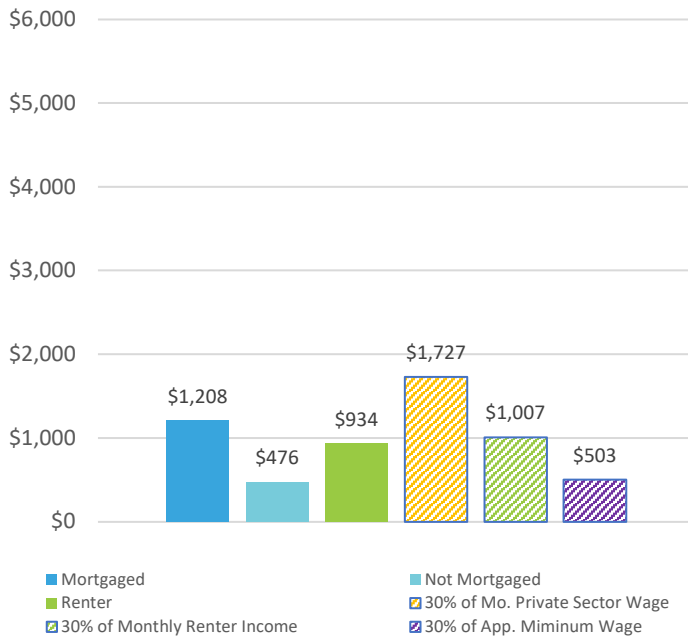
Home Value	\$126,504	2016 Value	\$89,432
Cost M/NM	\$1208/\$476	Value ▲	41.5%
\$42,168 To afford median home			

Renter Units

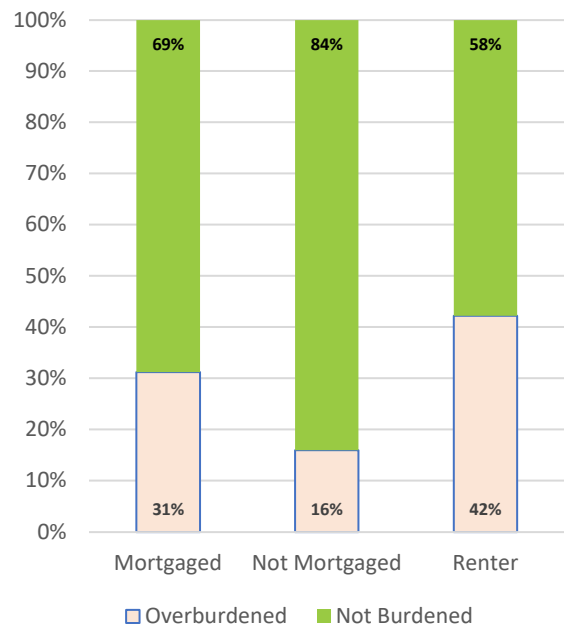
Gross Rent	\$934	2016 Rent	\$1,064
		Rent ▲	-12.2%
\$37,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,889	Owner HH	74%	Renter HH	26%
Median Year Built	1715	% Built Pre-1970	78.6%		
Median Move Year	2010	% Built After 2010	0%		
Median Rooms	5.4	SF%	84.2%	MM%	5.8%
				MF%	9.7%

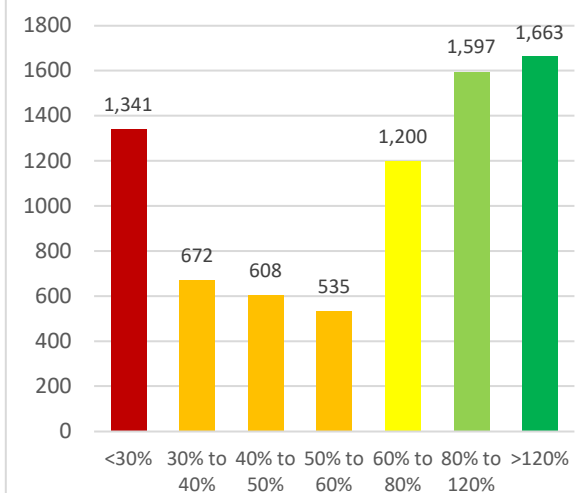
Vacancy Rates

Total	3.5%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	2.3%	# V Rent	60
				#V Owner	31

Homeownership Rate by Race/Ethnicity

Black	52.6%	White	77.0%
Asian	90.6%	Other or Multiracial	74.9%
Am. Indian	20.0%	Hispanic	86.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Garden City

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

3.7%
7,616

Partnership

5.6%
435,539

Housing Affordability

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

Market

Number	%	% Change
2.00	--	--
\$54,713	--	3.7%
\$60,973	--	0.7%
\$40,287	--	10.9%
\$126,504	--	41.5%
\$934	--	-12.2%
\$37,360	--	--
\$42,168	--	--
2,342	31%	1.4%

Partnership

Number	%	% Change
--	--	--
\$63,205	--	-0.3%
\$86,375	--	7.6%
\$40,836	--	13.9%
\$195,198	--	24.1%
\$999	--	2.1%
\$39,945	--	--
\$65,066	--	--
114,122	26.2%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
182	2.3%	-43.8%
0	0.0%	-100.0%
31	0.4%	-74.2%
60	0.8%	-27.7%
280	3.5%	--
362	4.6%	--

Partnership

Number	%	% Change
16,411	3.6%	-15.2%
2,023	0.4%	-21.6%
3,349	0.7%	-33.9%
5,878	1.3%	-16.6%
48,121	10.7%	--
88,342	19.6%	--

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)	75	100	175
Market supply (vacant on market, adjusted for age)	27	30	57
5 year Market production goals (based on 75K units)	46	68	114
1 year Market production goals (based on 15K units)	9	14	23
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Garden City

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	399	Total Amt/App	\$153,095	% Approved	81.7%
Total Conventional Apps	221	Conventional Amt/App	\$147,579	% Conv Apprvd	80.5%
Total Assisted Apps	178	Assisted Amt/App	\$159,944	% Asst Apprvd	83.1%
Applications by Race: White					
Total Apps	254	Total Amt/App	\$149,528	% Positive	85.8%
Total Conventional Apps	148	Conventional Amt/App	\$144,662	% Conv Positive	83.1%
Total Assisted Apps	106	Assisted Amt/App	\$156,321	% Asst Positive	89.6%
Applications by Race: Black					
Total Apps	78	Total Amt/App	\$165,769	% Positive	73%
Total Conventional Apps	42	Conventional Amt/App	\$164,524	% Conv Positive	76.2%
Total Assisted Apps	36	Assisted Amt/App	\$167,222	% Asst Positive	69.4%
Applications by Race: Asian					
Total Apps	6	Total Amt/App	\$138,333	% Positive	33.3%
Total Conventional Apps	5	Conventional Amt/App	\$141,000	% Conv Positive	40.0%
Total Assisted Apps	1	Assisted Amt/App	\$125,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	52	Total Amt/App	\$155,192	% Positive	78.8%
Total Conventional Apps	19	Conventional Amt/App	\$139,737	% Conv Positive	78.9%
Total Assisted Apps	33	Assisted Amt/App	\$164,091	% Asst Positive	78.8%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$141,000	% Positive	60.0%
Total Conventional Apps	6	Conventional Amt/App	\$138,333	% Conv Positive	50.0%
Total Assisted Apps	4	Assisted Amt/App	\$145,000	% Asst Positive	75.0%

Grosse Ile

Population

10,682

Households

4,241

Median HH Income

\$118,691

Owner HH Income

\$123,330

Renter HH Income

\$44,383

Housing Costs

Owner Units

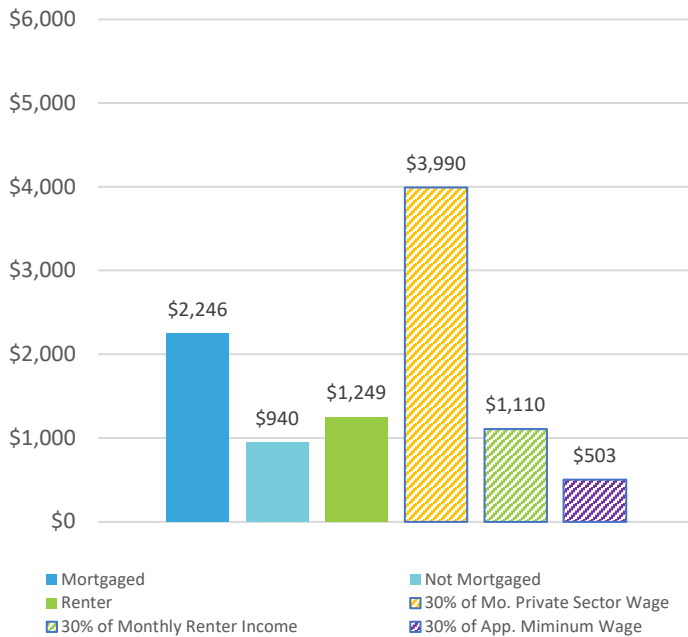
Home Value	\$306,513	2016 Value	\$285,089
Cost M/NM	\$2246/\$940	Value ▲	7.5%
\$102,171 To afford median home			

Renter Units

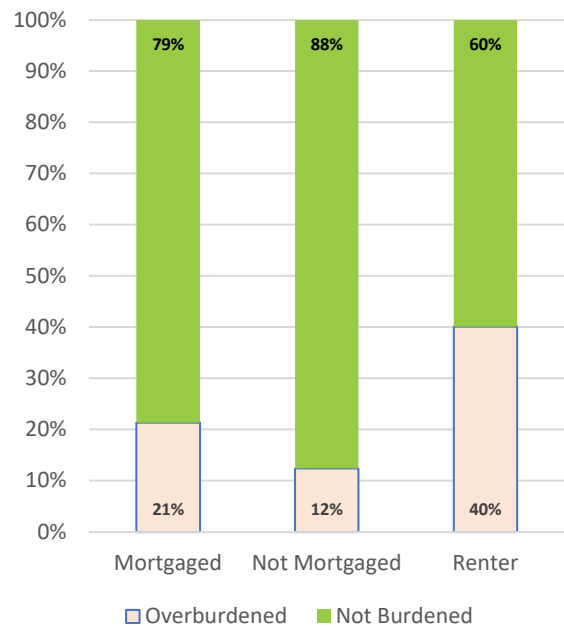
Gross Rent	\$1,249	2016 Rent	\$1,001
		Rent ▲	24.8%
\$49,960 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	4,500	Owner HH	91%	Renter HH	9%
Median Year Built	1974	% Built Pre-1970			42.6%
Median Move Year	2003	% Built After 2010			1.4%
Median Rooms	7.2	SF%	83%	MM%	14.9%
				MF%	1.5%

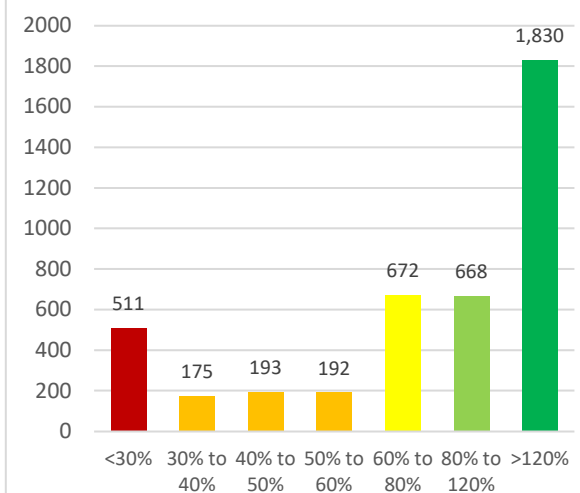
Vacancy Rates

Total	5.8%	Owner	0%	Renter	0.1%
Seasonal	0.0%	Other	3.3%	# V Rent	65
				#V Owner	14

Homeownership Rate by Race/Ethnicity

Black	48.6%	White	91.5%
Asian	93.4%	Other or Multiracial	96.0%
Am. Indian	100.0%	Hispanic	61.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Grosse Ile

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

1.8%
4,241

Partnership

5.6%
435,539

Housing Affordability

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

Market

Number	%	% Change
4.85	--	--
\$118,691	--	11.3%
\$123,330	--	10.0%
\$44,383	--	17.6%
\$306,513	--	7.5%
\$1,249	--	24.8%
\$49,960	--	--
\$102,171	--	--
815	19%	-20.6%

Partnership

Number	%	% Change
--	--	--
\$63,205	--	-0.3%
\$86,375	--	7.6%
\$40,836	--	13.9%
\$195,198	--	24.1%
\$999	--	2.1%
\$39,945	--	--
\$65,066	--	--
114,122	26.2%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
149	3.3%	5.7%
0	0.0%	-100.0%
14	0.3%	-6.7%
65	1.4%	490.9%
527	11.7%	--
1,083	24.1%	--

Partnership

Number	%	% Change
16,411	3.6%	-15.2%
2,023	0.4%	-21.6%
3,349	0.7%	-33.9%
5,878	1.3%	-16.6%
48,121	10.7%	--
88,342	19.6%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	60	18	78
Market supply (vacant on market, adjusted for age)	6	24	30
5 year Market production goals (based on 75K units)	52	0	52
1 year Market production goals (based on 15K units)	10	0	10
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Grosse Ile

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	225	Total Amt/App	\$337,444	% Approved	88.0%
Total Conventional Apps	197	Conventional Amt/App	\$336,168	% Conv Apprvd	89.3%
Total Assisted Apps	28	Assisted Amt/App	\$346,429	% Asst Apprvd	78.6%
Applications by Race: White					
Total Apps	181	Total Amt/App	\$336,934	% Positive	90.1%
Total Conventional Apps	160	Conventional Amt/App	\$334,438	% Conv Positive	91.9%
Total Assisted Apps	21	Assisted Amt/App	\$355,952	% Asst Positive	76.2%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$395,000	% Positive	100%
Total Conventional Apps	4	Conventional Amt/App	\$395,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$1,180,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$1,180,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	36	Total Amt/App	\$285,833	% Positive	75.0%
Total Conventional Apps	30	Conventional Amt/App	\$280,667	% Conv Positive	73.3%
Total Assisted Apps	6	Assisted Amt/App	\$311,667	% Asst Positive	83.3%
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$270,000	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$231,667	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$385,000	% Asst Positive	100.0%

Grosse Pointe Woods

Population

41,936

Households

15,583

Median HH Income

\$88,548

Owner HH Income

\$108,107

Renter HH Income

\$29,131

Housing Costs

Owner Units

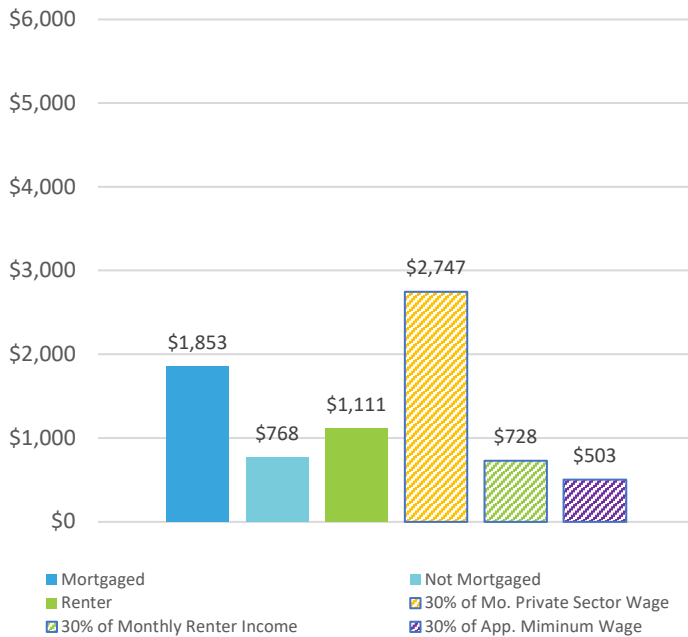
Home Value	\$240,590	2016 Value	\$191,784
Cost M/NM	\$1853/\$768	Value ▲	25.4%
\$80,197 To afford median home			

Renter Units

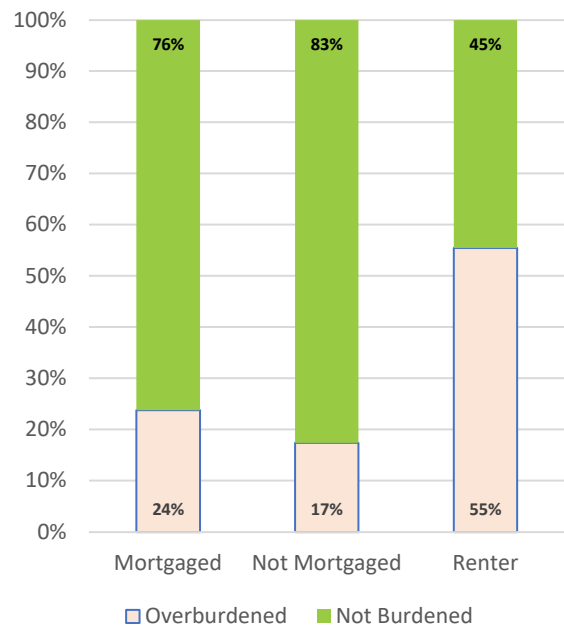
Gross Rent	\$1,111	2016 Rent	\$1,171
		Rent ▲	-5.1%
\$44,440 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	16,925	Owner HH	74%	Renter HH	26%
Median Year Built	1954	% Built Pre-1970	88.2%		
Median Move Year	2009	% Built After 2010	0.7%		
Median Rooms	6.5	SF%	88.5%	MM%	7.9%
				MF%	3.4%

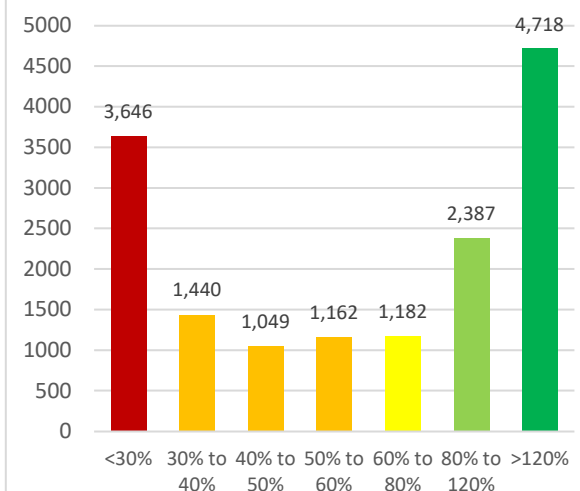
Vacancy Rates

Total	7.9%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	4.6%	# V Rent	214
				#V Owner	168

Homeownership Rate by Race/Ethnicity

Black	45.2%	White	90.3%
Asian	85.4%	Other or Multiracial	57.5%
Am. Indian	29.8%	Hispanic	52.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Grosse Pointe Woods

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

2.6%
15,583

Partnership

5.6%
435,539

Housing Affordability

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

Market

Number	%	% Change
3.81	--	--
\$88,548	--	9.9%
\$108,107	--	14.8%
\$29,131	--	-29.6%
\$240,590	--	25.4%
\$1,111	--	-5.1%
\$44,440	--	--
\$80,197	--	--
4,681	30%	8.4%

Partnership

Number	%	% Change
--	--	--
\$63,205	--	-0.3%
\$86,375	--	7.6%
\$40,836	--	13.9%
\$195,198	--	24.1%
\$999	--	2.1%
\$39,945	--	--
\$65,066	--	--
114,122	26.2%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
781	4.6%	-15.2%
50	0.3%	-73.7%
168	1.0%	-57.4%
214	1.3%	-23.6%
1,648	9.7%	--
592	3.5%	--

Partnership

Number	%	% Change
16,411	3.6%	-15.2%
2,023	0.4%	-21.6%
3,349	0.7%	-33.9%
5,878	1.3%	-16.6%
48,121	10.7%	--
88,342	19.6%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	179	214	393
Market supply (vacant on market, adjusted for age)	155	162	317
5 year Market production goals (based on 75K units)	23	50	73
1 year Market production goals (based on 15K units)	5	10	15
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Grosse Pointe Woods

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	836	Total Amt/App	\$249,629	% Approved	74.2%
Total Conventional Apps	557	Conventional Amt/App	\$287,478	% Conv Apprvd	76.3%
Total Assisted Apps	279	Assisted Amt/App	\$174,068	% Asst Apprvd	69.9%
Applications by Race: White					
Total Apps	412	Total Amt/App	\$295,801	% Positive	81.1%
Total Conventional Apps	349	Conventional Amt/App	\$310,473	% Conv Positive	81.7%
Total Assisted Apps	63	Assisted Amt/App	\$214,524	% Asst Positive	77.8%
Applications by Race: Black					
Total Apps	269	Total Amt/App	\$165,446	% Positive	67%
Total Conventional Apps	109	Conventional Amt/App	\$172,798	% Conv Positive	63.3%
Total Assisted Apps	160	Assisted Amt/App	\$160,438	% Asst Positive	68.8%
Applications by Race: Asian					
Total Apps	13	Total Amt/App	\$326,538	% Positive	84.6%
Total Conventional Apps	12	Conventional Amt/App	\$342,500	% Conv Positive	83.3%
Total Assisted Apps	1	Assisted Amt/App	\$135,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	122	Total Amt/App	\$261,393	% Positive	66.4%
Total Conventional Apps	71	Conventional Amt/App	\$329,648	% Conv Positive	67.6%
Total Assisted Apps	51	Assisted Amt/App	\$166,373	% Asst Positive	64.7%
Applications by Ethnicity: Hispanic					
Total Apps	17	Total Amt/App	\$287,941	% Positive	64.7%
Total Conventional Apps	10	Conventional Amt/App	\$379,000	% Conv Positive	70.0%
Total Assisted Apps	7	Assisted Amt/App	\$157,857	% Asst Positive	57.1%

Grosse Pointe Park

Population

25,543

Households

10,219

Median HH Income

\$134,455

Owner HH Income

\$153,806

Renter HH Income

\$60,174

Housing Costs

Owner Units

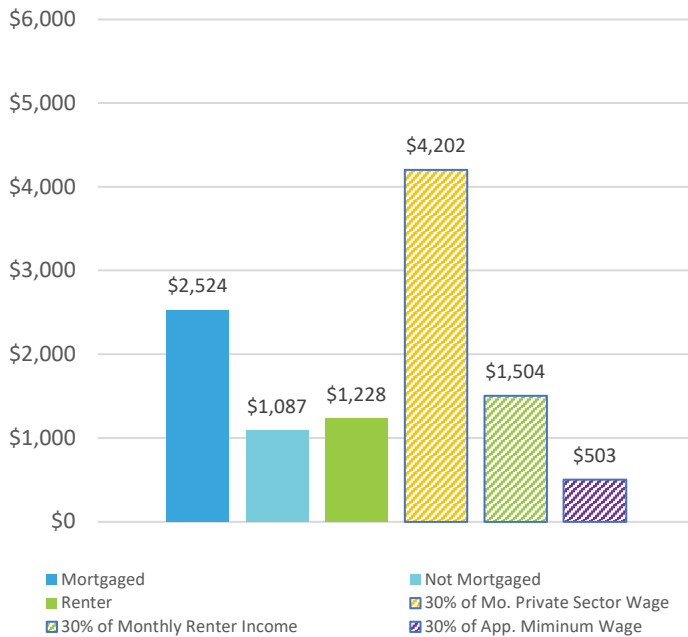
Home Value	\$384,640	2016 Value	\$343,350
Cost M/NM	\$2524/\$1087	Value ▲	12.0%
\$128,213 To afford median home			

Renter Units

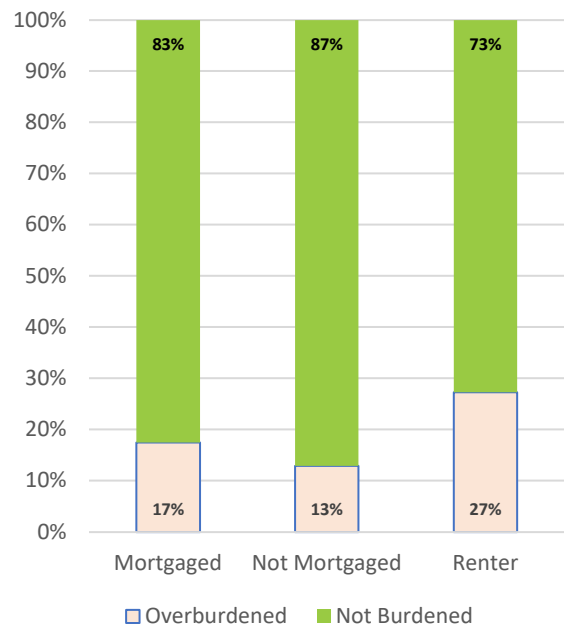
Gross Rent	\$1,228	2016 Rent	\$1,157
		Rent ▲	6.1%
\$49,120 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,691	Owner HH	83%	Renter HH	17%
Median Year Built	1942	% Built Pre-1970			91.8%
Median Move Year	2009	% Built After 2010			0.9%
Median Rooms	7.6	SF%	79.8%	MM%	18.1%
				MF%	2%

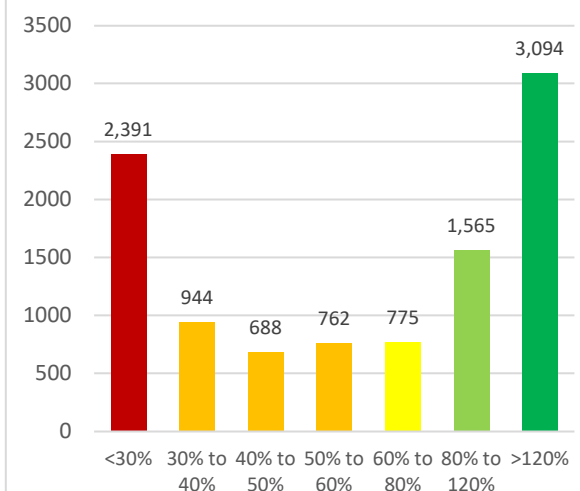
Vacancy Rates

Total	4.4%	Owner	0%	Renter	0%
Seasonal	0.2%	Other	2.4%	# V Rent	51
				#V Owner	127

Homeownership Rate by Race/Ethnicity

Black	52.1%	White	85.0%
Asian	100.0%	Other or Multiracial	72.7%
Am. Indian	25.0%	Hispanic	65.5%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Grosse Pointe Park

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	13.4%	5.6%
Household Count, 2021	10,219	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	6.09	--	--	--	--	--
Median Income, 2021	\$134,455	--	14.2%	\$63,205	--	-0.3%
Median owner income, 2021	\$153,806	--	13.2%	\$86,375	--	7.6%
Median renter income, 2021	\$60,174	--	14.8%	\$40,836	--	13.9%
Median home value	\$384,640	--	12.0%	\$195,198	--	24.1%
Median gross rent	\$1,228	--	6.1%	\$999	--	2.1%
Income needed for median rent	\$49,120	--	--	\$39,945	--	--
Income needed for median value	\$128,213	--	--	\$65,066	--	--
Overburdened households	1,823	18%	-23.2%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	252	2.4%	2.4%	16,411	3.6%	-15.2%
Seasonal vacancy	21	0.2%	-91.3%	2,023	0.4%	-21.6%
For-Sale vacancy	127	1.2%	477.3%	3,349	0.7%	-33.9%
For-Rent vacancy	51	0.5%	-77.7%	5,878	1.3%	-16.6%
Homes built pre-1940	5,543	51.8%	--	48,121	10.7%	--
Homes built post-1990	406	3.8%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	149	110	259
Market supply (vacant on market, adjusted for age)	117	46	163
5 year Market production goals (based on 75K units)	31	62	93
1 year Market production goals (based on 15K units)	6	12	19
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Grosse Pointe Park

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	557	Total Amt/App	\$402,684	% Approved	79.5%
Total Conventional Apps	499	Conventional Amt/App	\$408,287	% Conv Apprvd	80.6%
Total Assisted Apps	58	Assisted Amt/App	\$354,483	% Asst Apprvd	70.7%
Applications by Race: White					
Total Apps	422	Total Amt/App	\$403,673	% Positive	82.2%
Total Conventional Apps	388	Conventional Amt/App	\$407,964	% Conv Positive	83.0%
Total Assisted Apps	34	Assisted Amt/App	\$354,706	% Asst Positive	73.5%
Applications by Race: Black					
Total Apps	23	Total Amt/App	\$331,957	% Positive	74%
Total Conventional Apps	17	Conventional Amt/App	\$345,588	% Conv Positive	70.6%
Total Assisted Apps	6	Assisted Amt/App	\$293,333	% Asst Positive	83.3%
Applications by Race: Asian					
Total Apps	4	Total Amt/App	\$597,500	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$597,500	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$288,333	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$390,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$85,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$355,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$355,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	94	Total Amt/App	\$402,021	% Positive	69.1%
Total Conventional Apps	80	Conventional Amt/App	\$405,000	% Conv Positive	71.3%
Total Assisted Apps	14	Assisted Amt/App	\$385,000	% Asst Positive	57.1%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$400,000	% Positive	70.0%
Total Conventional Apps	6	Conventional Amt/App	\$401,667	% Conv Positive	66.7%
Total Assisted Apps	4	Assisted Amt/App	\$397,500	% Asst Positive	75.0%

Hamtramck

Population

27,097

Households

7,035

Median HH Income

\$35,371

Owner HH Income

\$39,960

Renter HH Income

\$29,594

Housing Costs

Owner Units

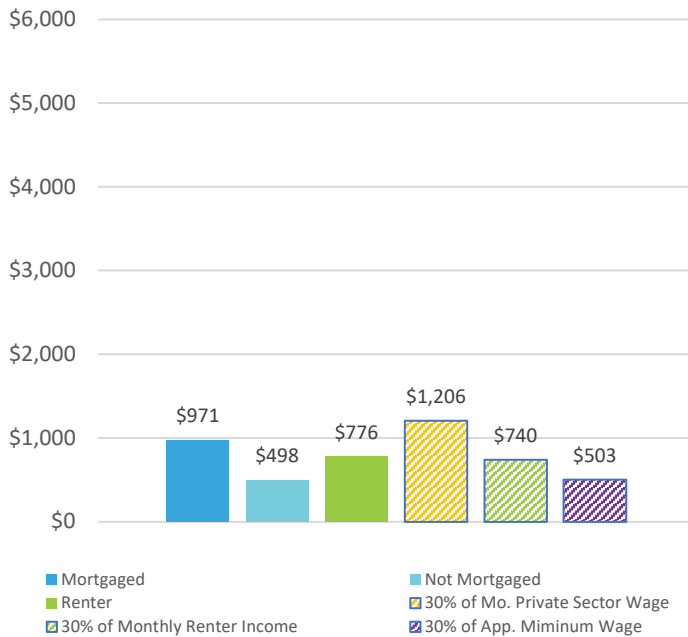
Home Value	\$80,464	2016 Value	\$52,064
Cost M/NM	\$971/\$498	Value ▲	54.5%
\$26,821 To afford median home			

Renter Units

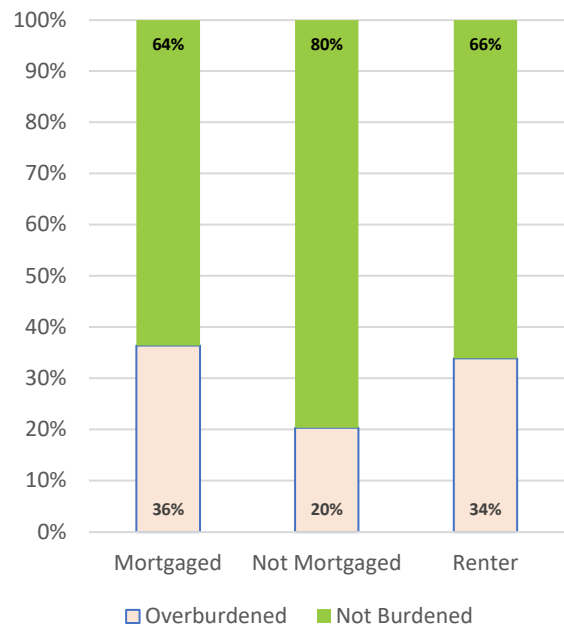
Gross Rent	\$776	2016 Rent	\$717
		Rent ▲	8.2%
\$31,040 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,380	Owner HH	57%	Renter HH	43%		
Median Year Built	1940	% Built Pre-1970		88.4%			
Median Move Year	2013	% Built After 2010		0.7%			
Median Rooms	5.6	SF%	58.8%	MM%	36.1%	MF%	4.3%

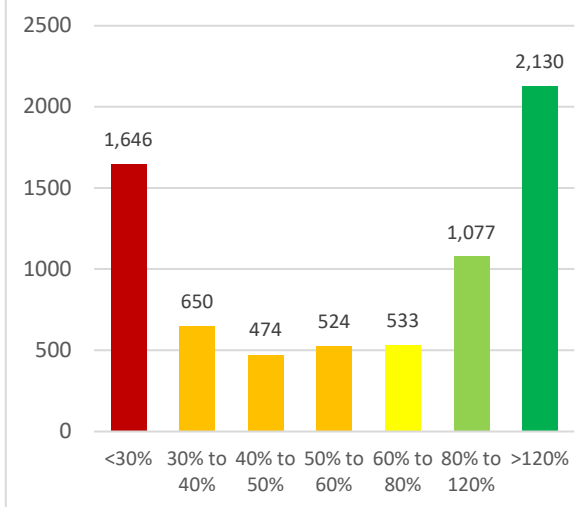
Vacancy Rates

Total	16.1%	Owner	0%	Renter	0.1%		
Seasonal	0.2%	Other	9.7%	# V Rent	407	#V Owner	108

Homeownership Rate by Race/Ethnicity

Black	20.7%	White	62.0%
Asian	63.5%	Other or Multiracial	71.8%
Am. Indian	75.7%	Hispanic	40.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Hamtramck

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

11.7%
7,035

Partnership

5.6%
435,539

Housing Affordability

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

Market

Number	%	% Change
1.27	--	--
\$35,371	--	37.7%
\$39,960	--	12.3%
\$29,594	--	51.2%
\$80,464	--	54.5%
\$776	--	8.2%
\$31,040	--	--
\$26,821	--	--
2,021	29%	-24.9%

Partnership

Number	%	% Change
--	--	--
\$63,205	--	-0.3%
\$86,375	--	7.6%
\$40,836	--	13.9%
\$195,198	--	24.1%
\$999	--	2.1%
\$39,945	--	--
\$65,066	--	--
114,122	26.2%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
810	9.7%	-30.2%
20	0.2%	NA
108	1.3%	-62.0%
407	4.9%	116.5%
4,707	56.2%	--
459	5.5%	--

Partnership

Number	%	% Change
16,411	3.6%	-15.2%
2,023	0.4%	-21.6%
3,349	0.7%	-33.9%
5,878	1.3%	-16.6%
48,121	10.7%	--
88,342	19.6%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Growing

High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	66	132	198
Market supply (vacant on market, adjusted for age)	98	356	454
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)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Hamtramck

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	225	Total Amt/App	\$133,667	% Approved	76.0%
Total Conventional Apps	204	Conventional Amt/App	\$133,431	% Conv Apprvd	77.5%
Total Assisted Apps	21	Assisted Amt/App	\$135,952	% Asst Apprvd	61.9%
Applications by Race: White					
Total Apps	52	Total Amt/App	\$132,115	% Positive	67.3%
Total Conventional Apps	43	Conventional Amt/App	\$134,070	% Conv Positive	69.8%
Total Assisted Apps	9	Assisted Amt/App	\$122,778	% Asst Positive	55.6%
Applications by Race: Black					
Total Apps	5	Total Amt/App	\$141,000	% Positive	60%
Total Conventional Apps	1	Conventional Amt/App	\$105,000	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$150,000	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	142	Total Amt/App	\$132,113	% Positive	80.3%
Total Conventional Apps	135	Conventional Amt/App	\$131,519	% Conv Positive	80.0%
Total Assisted Apps	7	Assisted Amt/App	\$143,571	% Asst Positive	85.7%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	24	Total Amt/App	\$145,417	% Positive	70.8%
Total Conventional Apps	23	Conventional Amt/App	\$145,435	% Conv Positive	73.9%
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% Asst Positive	0.0%
Applications by Ethnicity: Hispanic					
Total Apps	5	Total Amt/App	\$151,000	% Positive	80.0%
Total Conventional Apps	4	Conventional Amt/App	\$160,000	% Conv Positive	75.0%
Total Assisted Apps	1	Assisted Amt/App	\$115,000	% Asst Positive	100.0%

Highland Park

Population

9,304

Households

3,976

Median HH Income

\$24,380

Owner HH Income

\$43,069

Renter HH Income

\$17,118

Housing Costs

Owner Units

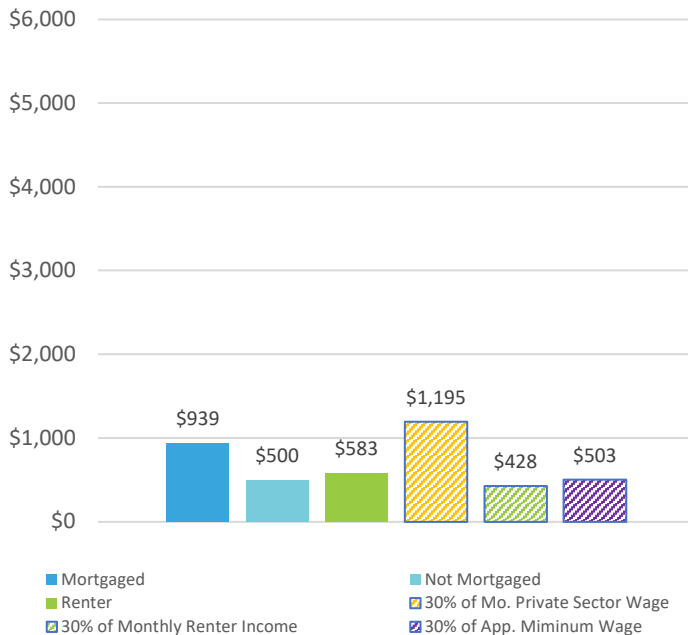
Home Value	\$51,266	2016 Value	\$39,099
Cost M/NM	\$939/\$500	Value ▲	31.1%
\$17,089 To afford median home			

Renter Units

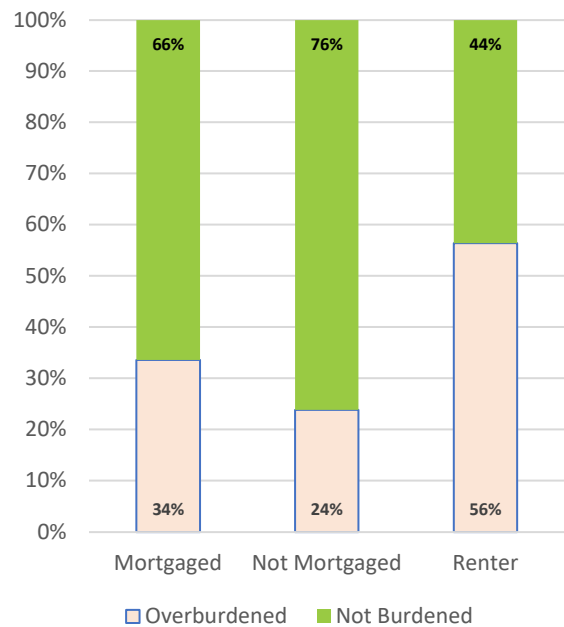
Gross Rent	\$583	2016 Rent	\$630
		Rent ▲	-7.5%
\$23,320 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,889	Owner HH	43%	Renter HH	57%		
Median Year Built	1954	% Built Pre-1970		70.6%			
Median Move Year	2010	% Built After 2010		0.3%			
Median Rooms	5.7	SF%	54.1%	MM%	21.2%	MF%	24.4%

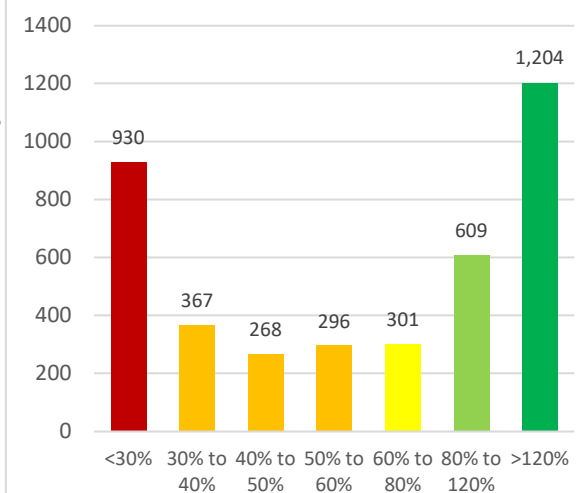
Vacancy Rates

Total	32.5%	Owner	0%	Renter	0%		
Seasonal	0.0%	Other	31.7%	# V Rent	0	#V Owner	11

Homeownership Rate by Race/Ethnicity

Black	40.0%	White	72.9%
Asian	0.0%	Other or Multiracial	48.3%
Am. Indian	0.0%	Hispanic	0.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Highland Park

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

-11.5%
3,976

Partnership

5.6%
435,539

Housing Affordability

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

Market

Number	%	% Change
0.81	--	--
\$24,380	--	13.7%
\$43,069	--	8.0%
\$17,118	--	23.9%
\$51,266	--	31.1%
\$583	--	-7.5%
\$23,320	--	--
\$17,089	--	--
1,741	44%	-19.6%

Partnership

Number	%	% Change
--	--	--
\$63,205	--	-0.3%
\$86,375	--	7.6%
\$40,836	--	13.9%
\$195,198	--	24.1%
\$999	--	2.1%
\$39,945	--	--
\$65,066	--	--
114,122	26.2%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
1,869	31.7%	-16.8%
0	0.0%	NA
11	0.2%	37.5%
0	0.0%	-100.0%
2,242	38.1%	--
716	12.2%	--

Partnership

Number	%	% Change
16,411	3.6%	-15.2%
2,023	0.4%	-21.6%
3,349	0.7%	-33.9%
5,878	1.3%	-16.6%
48,121	10.7%	--
88,342	19.6%	--

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)	31	29	60
Market supply (vacant on market, adjusted for age)	10	0	10
5 year Market production goals (based on 75K units)	20	28	48
1 year Market production goals (based on 15K units)	4	6	10
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Highland Park

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	35	Total Amt/App	\$124,714	% Approved	68.6%
Total Conventional Apps	22	Conventional Amt/App	\$130,000	% Conv Apprvd	54.5%
Total Assisted Apps	13	Assisted Amt/App	\$115,769	% Asst Apprvd	92.3%
Applications by Race: White					
Total Apps	9	Total Amt/App	\$153,889	% Positive	88.9%
Total Conventional Apps	7	Conventional Amt/App	\$176,429	% Conv Positive	85.7%
Total Assisted Apps	2	Assisted Amt/App	\$75,000	% Asst Positive	100.0%
Applications by Race: Black					
Total Apps	17	Total Amt/App	\$102,059	% Positive	65%
Total Conventional Apps	8	Conventional Amt/App	\$87,500	% Conv Positive	37.5%
Total Assisted Apps	9	Assisted Amt/App	\$115,000	% Asst Positive	88.9%
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$95,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$95,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	8	Total Amt/App	\$143,750	% Positive	62.5%
Total Conventional Apps	6	Conventional Amt/App	\$138,333	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$160,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Inkster

Population

30,453

Households

10,353

Median HH Income

\$37,335

Owner HH Income

\$52,725

Renter HH Income

\$31,988

Housing Costs

Owner Units

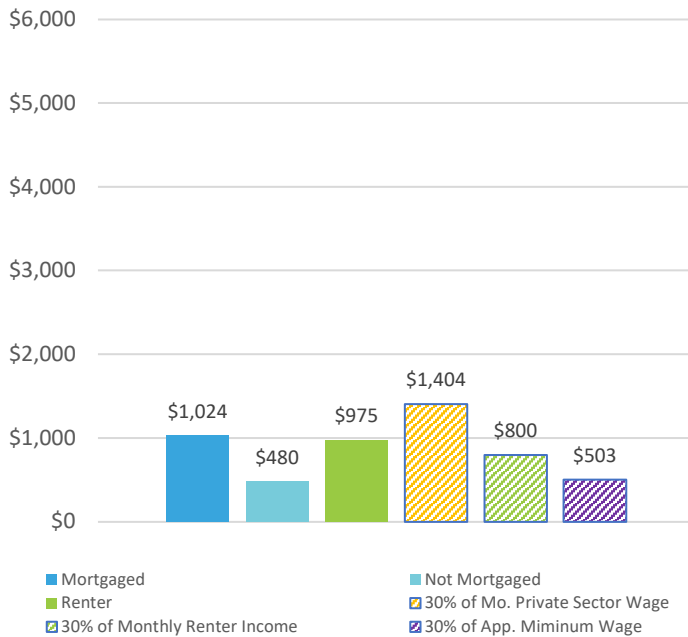
Home Value	\$65,652	2016 Value	\$51,543
Cost M/NM	\$1024/\$480	Value ▲	27.4%
\$21,884 To afford median home			

Renter Units

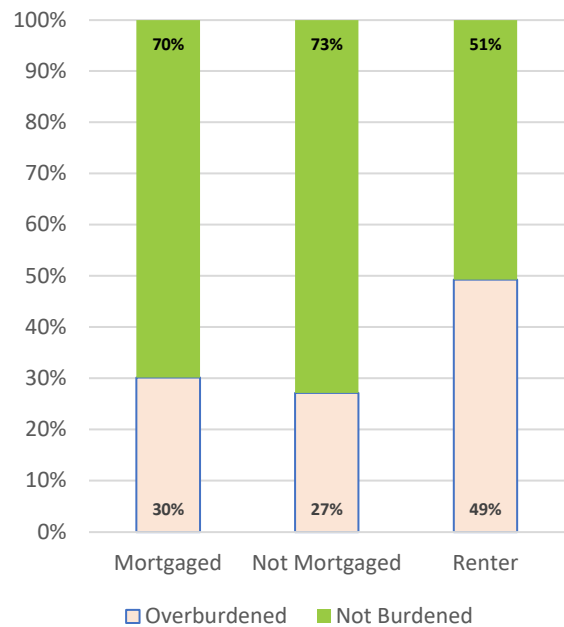
Gross Rent	\$975	2016 Rent	\$839
		Rent ▲	16.2%
\$39,000 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,224	Owner HH	44%	Renter HH	56%		
Median Year Built	1961	% Built Pre-1970	70%				
Median Move Year	2012	% Built After 2010	1.1%				
Median Rooms	5.2	SF%	73%	MM%	10%	MF%	12.2%

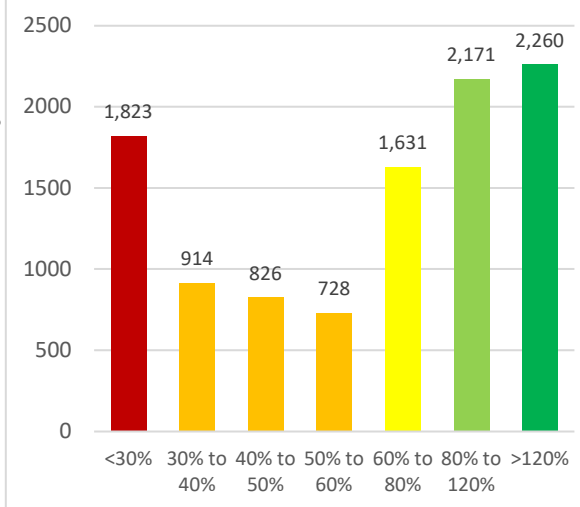
Vacancy Rates

Total	15.3%	Owner	0%	Renter	0.1%		
Seasonal	0.0%	Other	8.7%	# V Rent	651	#V Owner	48

Homeownership Rate by Race/Ethnicity

Black	42.6%	White	48.9%
Asian	43.5%	Other or Multiracial	45.6%
Am. Indian	90.9%	Hispanic	29.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Inkster

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

-2.7%

10,353

Partnership

5.6%

435,539

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

1.04

--

--

--

--

--

\$37,335

--

5.6%

\$63,205

--

-0.3%

\$52,725

--

5.9%

\$86,375

--

7.6%

\$31,988

--

49.9%

\$40,836

--

13.9%

\$65,652

--

27.4%

\$195,198

--

24.1%

\$975

--

16.2%

\$999

--

2.1%

\$39,000

--

--

\$39,945

--

--

\$21,884

--

--

\$65,066

--

--

4,146

40%

-7.7%

114,122

26.2%

-16.0%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

1,063

8.7%

3.8%

16,411

3.6%

-15.2%

0

0.0%

-100.0%

2,023

0.4%

-21.6%

48

0.4%

-83.3%

3,349

0.7%

-33.9%

651

5.3%

62.8%

5,878

1.3%

-16.6%

702

5.7%

--

48,121

10.7%

--

1,538

12.6%

--

88,342

19.6%

--

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)

36

269

305

Market supply (vacant on market, adjusted for age)

35

444

478

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

2

0

2

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

0

0

0

5 year Partnership goals (based on 75K units)

2,737

3,640

6,376

1 year Partnership goals (based on 15K units)

547

728

1,275

Inkster

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	243	Total Amt/App	\$97,305	% Approved	61.3%
Total Conventional Apps	104	Conventional Amt/App	\$97,692	% Conv Apprvd	60.6%
Total Assisted Apps	139	Assisted Amt/App	\$97,014	% Asst Apprvd	61.9%
Applications by Race: White					
Total Apps	57	Total Amt/App	\$107,281	% Positive	71.9%
Total Conventional Apps	30	Conventional Amt/App	\$114,000	% Conv Positive	63.3%
Total Assisted Apps	27	Assisted Amt/App	\$99,815	% Asst Positive	81.5%
Applications by Race: Black					
Total Apps	115	Total Amt/App	\$92,652	% Positive	61%
Total Conventional Apps	35	Conventional Amt/App	\$88,429	% Conv Positive	68.6%
Total Assisted Apps	80	Assisted Amt/App	\$94,500	% Asst Positive	57.5%
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$130,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$85,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	2	Total Amt/App	\$80,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$65,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$95,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	62	Total Amt/App	\$98,871	% Positive	53.2%
Total Conventional Apps	35	Conventional Amt/App	\$96,143	% Conv Positive	51.4%
Total Assisted Apps	27	Assisted Amt/App	\$102,407	% Asst Positive	55.6%
Applications by Ethnicity: Hispanic					
Total Apps	16	Total Amt/App	\$100,000	% Positive	62.5%
Total Conventional Apps	9	Conventional Amt/App	\$106,111	% Conv Positive	66.7%
Total Assisted Apps	7	Assisted Amt/App	\$92,143	% Asst Positive	57.1%

Lincoln Park

Population

35,614

Households

13,470

Median HH Income

\$44,155

Owner HH Income

\$51,654

Renter HH Income

\$29,772

Housing Costs

Owner Units

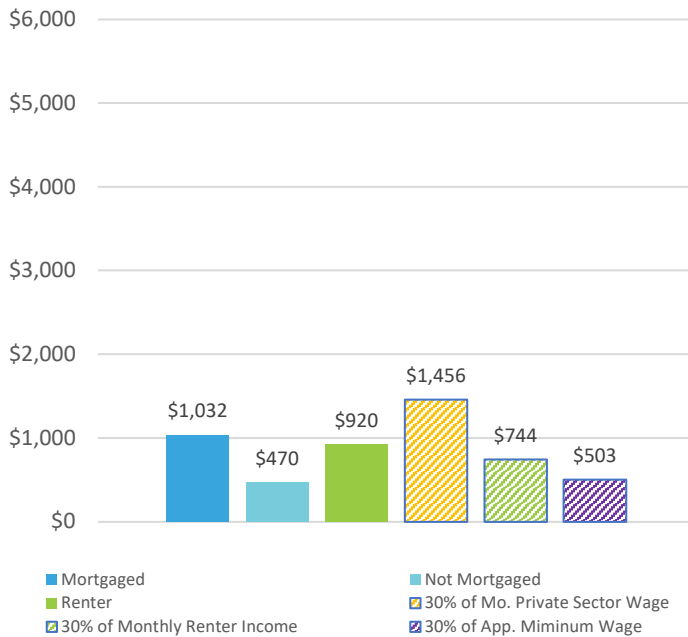
Home Value	\$87,553	2016 Value	\$65,184
Cost M/NM	\$1032/\$470	Value ▲	34.3%
\$29,184 To afford median home			

Renter Units

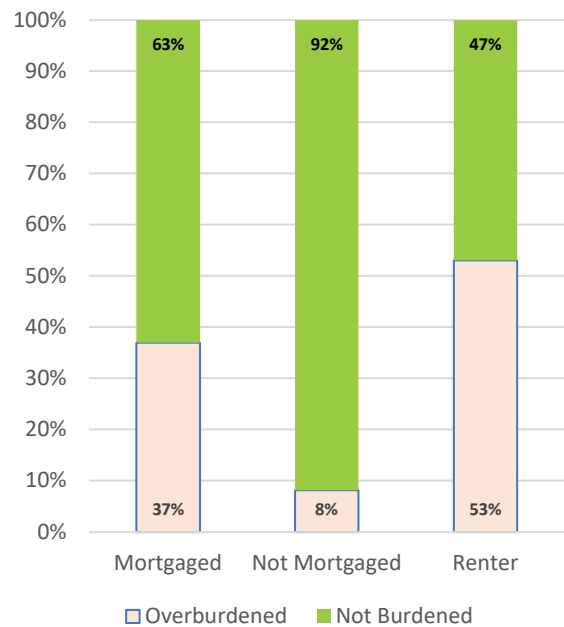
Gross Rent	\$920	2016 Rent	\$898
		Rent ▲	2.4%
\$36,800 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	14,505	Owner HH	63%	Renter HH	37%		
Median Year Built	1954	% Built Pre-1970		82.1%			
Median Move Year	2010	% Built After 2010		0.3%			
Median Rooms	5.2	SF%	78%	MM%	13.9%	MF%	7.7%

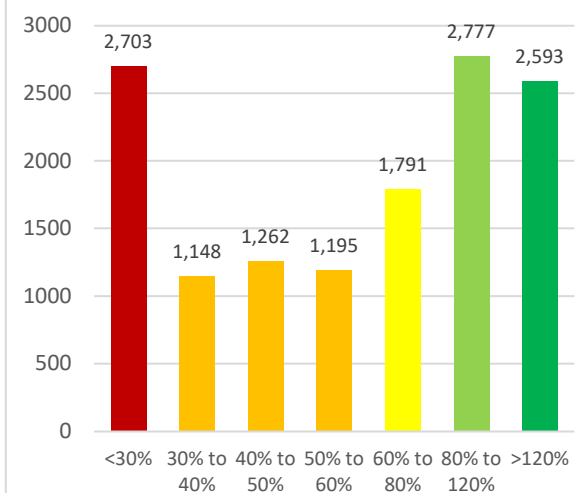
Vacancy Rates

Total	7.1%	Owner	0%	Renter	0%		
Seasonal	0.3%	Other	4.4%	# V Rent	136	#V Owner	179

Homeownership Rate by Race/Ethnicity

Black	17.8%	White	70.6%
Asian	78.1%	Other or Multiracial	63.3%
Am. Indian	58.1%	Hispanic	69.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Lincoln Park

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	9.7%	5.6%
Household Count, 2021	13,470	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.39	--	--	--	--	--
Median Income, 2021	\$44,155	--	6.5%	\$63,205	--	-0.3%
Median owner income, 2021	\$51,654	--	-0.4%	\$86,375	--	7.6%
Median renter income, 2021	\$29,772	--	6.5%	\$40,836	--	13.9%
Median home value	\$87,553	--	34.3%	\$195,198	--	24.1%
Median gross rent	\$920	--	2.4%	\$999	--	2.1%
Income needed for median rent	\$36,800	--	--	\$39,945	--	--
Income needed for median value	\$29,184	--	--	\$65,066	--	--
Overburdened households	4,429	33%	0.6%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	640	4.4%	17.4%	16,411	3.6%	-15.2%
Seasonal vacancy	45	0.3%	87.5%	2,023	0.4%	-21.6%
For-Sale vacancy	179	1.2%	62.7%	3,349	0.7%	-33.9%
For-Rent vacancy	136	0.9%	-47.5%	5,878	1.3%	-16.6%
Homes built pre-1940	2,268	15.6%	--	48,121	10.7%	--
Homes built post-1990	1,190	8.2%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	123	335	457
Market supply (vacant on market, adjusted for age)	158	97	255
5 year Market production goals (based on 75K units)	0	229	229
1 year Market production goals (based on 15K units)	0	46	46
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Lincoln Park

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	436	Total Amt/App	\$114,794	% Approved	79.8%
Total Conventional Apps	236	Conventional Amt/App	\$112,924	% Conv Apprvd	79.2%
Total Assisted Apps	200	Assisted Amt/App	\$117,000	% Asst Apprvd	80.5%
Applications by Race: White					
Total Apps	274	Total Amt/App	\$111,861	% Positive	82.5%
Total Conventional Apps	161	Conventional Amt/App	\$111,770	% Conv Positive	83.2%
Total Assisted Apps	113	Assisted Amt/App	\$111,991	% Asst Positive	81.4%
Applications by Race: Black					
Total Apps	75	Total Amt/App	\$121,133	% Positive	83%
Total Conventional Apps	26	Conventional Amt/App	\$117,692	% Conv Positive	80.8%
Total Assisted Apps	49	Assisted Amt/App	\$122,959	% Asst Positive	83.7%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$165,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$165,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$375,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$375,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$125,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	79	Total Amt/App	\$119,937	% Positive	69.6%
Total Conventional Apps	46	Conventional Amt/App	\$113,478	% Conv Positive	65.2%
Total Assisted Apps	33	Assisted Amt/App	\$128,939	% Asst Positive	75.8%
Applications by Ethnicity: Hispanic					
Total Apps	80	Total Amt/App	\$108,375	% Positive	86.3%
Total Conventional Apps	40	Conventional Amt/App	\$102,750	% Conv Positive	92.5%
Total Assisted Apps	40	Assisted Amt/App	\$114,000	% Asst Positive	80.0%

Livonia-Northeast

Population

30,643

Households

12,303

Median HH Income

\$81,527

Owner HH Income

\$88,751

Renter HH Income

\$49,866

Housing Costs

Owner Units

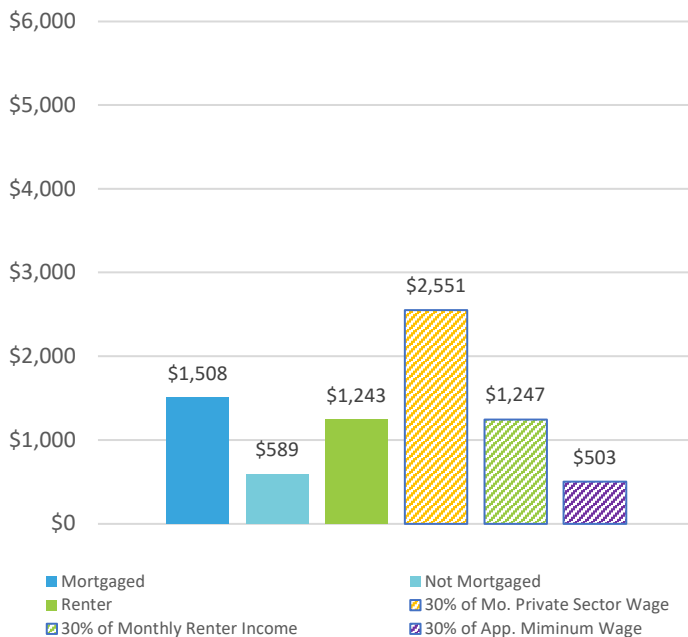
Home Value	\$221,312	2016 Value	\$175,841
Cost M/NM	\$1508/\$589	Value ▲	25.9%
\$73,771 To afford median home			

Renter Units

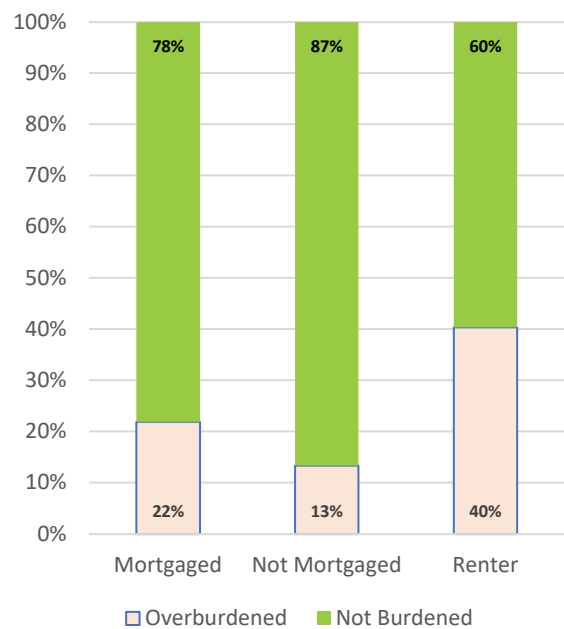
Gross Rent	\$1,243	2016 Rent	\$1,048
		Rent ▲	18.6%
\$49,720 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,722	Owner HH	84%	Renter HH	16%
Median Year Built	1964	% Built Pre-1970		65.3%	
Median Move Year	2008	% Built After 2010		1.1%	
Median Rooms	6.2	SF%	82.1%	MM%	10.5%
				MF%	7%

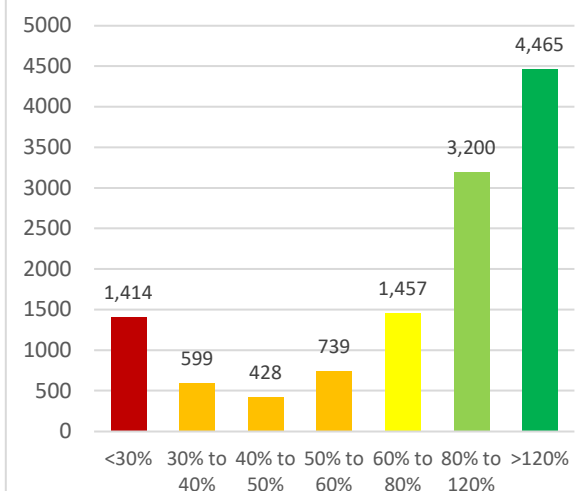
Vacancy Rates

Total	3.3%	Owner	0%	Renter	0%
Seasonal	0.8%	Other	1.5%	# V Rent	54
				#V Owner	27

Homeownership Rate by Race/Ethnicity

Black	48.4%	White	86.7%
Asian	69.4%	Other or Multiracial	83.5%
Am. Indian	100.0%	Hispanic	93.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Livonia-Northeast

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

1.9%
12,303

Partnership

5.6%
435,539

Housing Affordability

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

Market

Number	%	% Change
3.50	--	--
\$81,527	--	8.8%
\$88,751	--	5.6%
\$49,866	--	42.8%
\$221,312	--	25.9%
\$1,243	--	18.6%
\$49,720	--	--
\$73,771	--	--
2,728	22%	1.9%

Partnership

Number	%	% Change
--	--	--
\$63,205	--	-0.3%
\$86,375	--	7.6%
\$40,836	--	13.9%
\$195,198	--	24.1%
\$999	--	2.1%
\$39,945	--	--
\$65,066	--	--
114,122	26.2%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
197	1.5%	-32.1%
98	0.8%	104.2%
27	0.2%	-74.0%
54	0.4%	-5.3%
428	3.4%	--
1,889	14.8%	--

Partnership

Number	%	% Change
16,411	3.6%	-15.2%
2,023	0.4%	-21.6%
3,349	0.7%	-33.9%
5,878	1.3%	-16.6%
48,121	10.7%	--
88,342	19.6%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	154	106	260
Market supply (vacant on market, adjusted for age)	19	21	40
5 year Market production goals (based on 75K units)	130	82	213
1 year Market production goals (based on 15K units)	26	16	43
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Livonia-Northeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	638	Total Amt/App	\$227,649	% Approved	82.0%
Total Conventional Apps	500	Conventional Amt/App	\$223,280	% Conv Apprvd	82.4%
Total Assisted Apps	138	Assisted Amt/App	\$243,478	% Asst Apprvd	80.4%
Applications by Race: White					
Total Apps	450	Total Amt/App	\$223,111	% Positive	84.2%
Total Conventional Apps	365	Conventional Amt/App	\$220,726	% Conv Positive	84.7%
Total Assisted Apps	85	Assisted Amt/App	\$233,353	% Asst Positive	82.4%
Applications by Race: Black					
Total Apps	52	Total Amt/App	\$233,269	% Positive	77%
Total Conventional Apps	21	Conventional Amt/App	\$202,143	% Conv Positive	81.0%
Total Assisted Apps	31	Assisted Amt/App	\$254,355	% Asst Positive	74.2%
Applications by Race: Asian					
Total Apps	29	Total Amt/App	\$231,207	% Positive	72.4%
Total Conventional Apps	26	Conventional Amt/App	\$223,846	% Conv Positive	69.2%
Total Assisted Apps	3	Assisted Amt/App	\$295,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$310,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$310,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	96	Total Amt/App	\$232,813	% Positive	76.0%
Total Conventional Apps	79	Conventional Amt/App	\$229,557	% Conv Positive	75.9%
Total Assisted Apps	17	Assisted Amt/App	\$247,941	% Asst Positive	76.5%
Applications by Ethnicity: Hispanic					
Total Apps	29	Total Amt/App	\$213,621	% Positive	65.5%
Total Conventional Apps	24	Conventional Amt/App	\$214,583	% Conv Positive	66.7%
Total Assisted Apps	5	Assisted Amt/App	\$209,000	% Asst Positive	60.0%

Livonia-Northwest

Population

22,880

Households

8,781

Median HH Income

\$101,301

Owner HH Income

\$105,592

Renter HH Income

\$38,202

Housing Costs

Owner Units

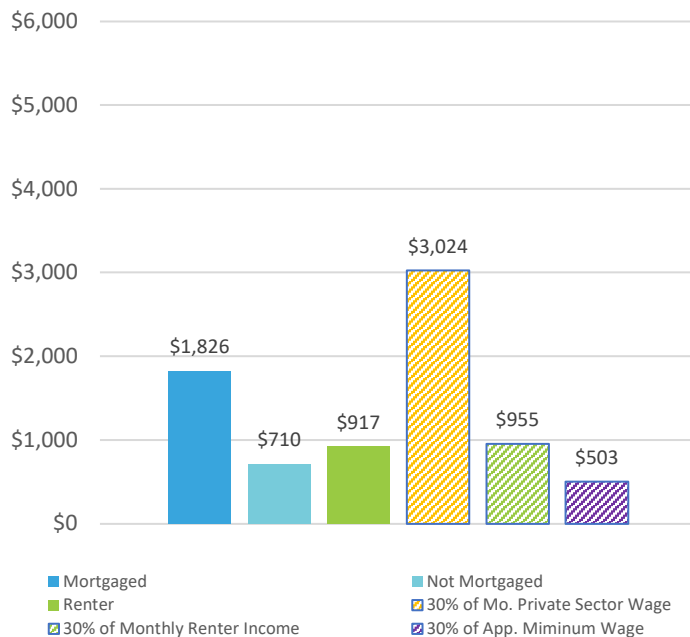
Home Value	\$292,293	2016 Value	\$245,727
Cost M/NM	\$1826/\$710	Value ▲	19.0%
\$97,431 To afford median home			

Renter Units

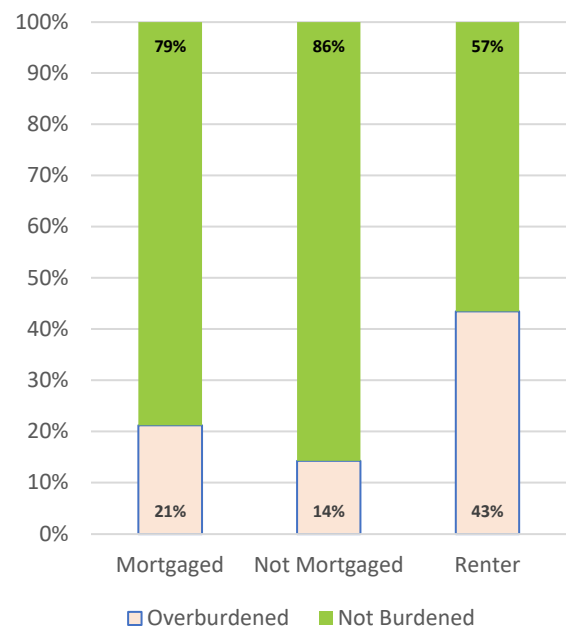
Gross Rent	\$917	2016 Rent	\$894
		Rent ▲	2.6%
\$36,680 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,170	Owner HH	92%	Renter HH	8%
Median Year Built	1644	% Built Pre-1970		42.8%	
Median Move Year	2004	% Built After 2010		2.3%	
Median Rooms	7.2	SF%	86.8%	MM%	8.7%
				MF%	4.5%

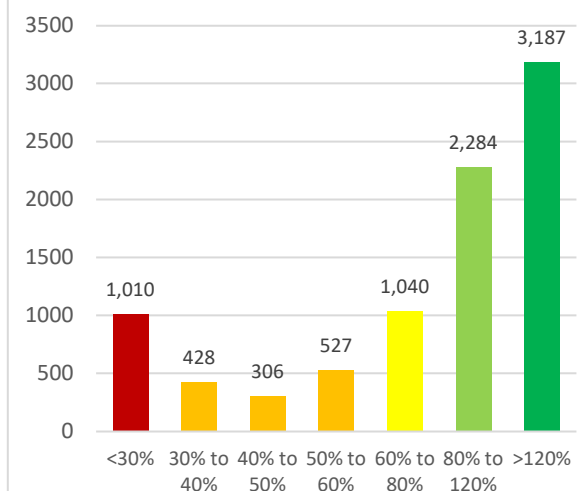
Vacancy Rates

Total	4.2%	Owner	0%	Renter	0.1%
Seasonal	1.6%	Other	1.1%	# V Rent	95
				#V Owner	20

Homeownership Rate by Race/Ethnicity

Black	64.3%	White	93.7%
Asian	68.3%	Other or Multiracial	88.6%
Am. Indian	100.0%	Hispanic	100.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Livonia-Northwest

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.9%	5.6%
Household Count, 2021	8,781	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.62	--	--	--	--	--
Median Income, 2021	\$101,301	--	6.0%	\$63,205	--	-0.3%
Median owner income, 2021	\$105,592	--	4.0%	\$86,375	--	7.6%
Median renter income, 2021	\$38,202	--	-5.1%	\$40,836	--	13.9%
Median home value	\$292,293	--	19.0%	\$195,198	--	24.1%
Median gross rent	\$917	--	2.6%	\$999	--	2.1%
Income needed for median rent	\$36,680	--	--	\$39,945	--	--
Income needed for median value	\$97,431	--	--	\$65,066	--	--
Overburdened households	1,788	20%	8.8%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	101	1.1%	-46.3%	16,411	3.6%	-15.2%
Seasonal vacancy	145	1.6%	62.9%	2,023	0.4%	-21.6%
For-Sale vacancy	20	0.2%	-35.5%	3,349	0.7%	-33.9%
For-Rent vacancy	95	1.0%	NA	5,878	1.3%	-16.6%
Homes built pre-1940	134	1.5%	--	48,121	10.7%	--
Homes built post-1990	1,339	14.6%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	127	12	139
Market supply (vacant on market, adjusted for age)	9	21	30
5 year Market production goals (based on 75K units)	114	0	114
1 year Market production goals (based on 15K units)	23	0	23
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Livonia-Northwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	415	Total Amt/App	\$270,446	% Approved	88.2%
Total Conventional Apps	375	Conventional Amt/App	\$269,293	% Conv Apprvd	88.0%
Total Assisted Apps	40	Assisted Amt/App	\$281,250	% Asst Apprvd	90.0%
Applications by Race: White					
Total Apps	315	Total Amt/App	\$268,302	% Positive	89.2%
Total Conventional Apps	291	Conventional Amt/App	\$267,543	% Conv Positive	88.7%
Total Assisted Apps	24	Assisted Amt/App	\$277,500	% Asst Positive	95.8%
Applications by Race: Black					
Total Apps	22	Total Amt/App	\$264,091	% Positive	91%
Total Conventional Apps	14	Conventional Amt/App	\$239,286	% Conv Positive	92.9%
Total Assisted Apps	8	Assisted Amt/App	\$307,500	% Asst Positive	87.5%
Applications by Race: Asian					
Total Apps	17	Total Amt/App	\$293,235	% Positive	88.2%
Total Conventional Apps	17	Conventional Amt/App	\$293,235	% Conv Positive	88.2%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	52	Total Amt/App	\$280,769	% Positive	78.8%
Total Conventional Apps	46	Conventional Amt/App	\$284,565	% Conv Positive	80.4%
Total Assisted Apps	6	Assisted Amt/App	\$251,667	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	15	Total Amt/App	\$289,000	% Positive	86.7%
Total Conventional Apps	13	Conventional Amt/App	\$288,846	% Conv Positive	84.6%
Total Assisted Apps	2	Assisted Amt/App	\$290,000	% Asst Positive	100.0%

Livonia-Southeast

Population

19,852

Households

7,608

Median HH Income

\$83,195

Owner HH Income

\$85,762

Renter HH Income

\$48,292

Housing Costs

Owner Units

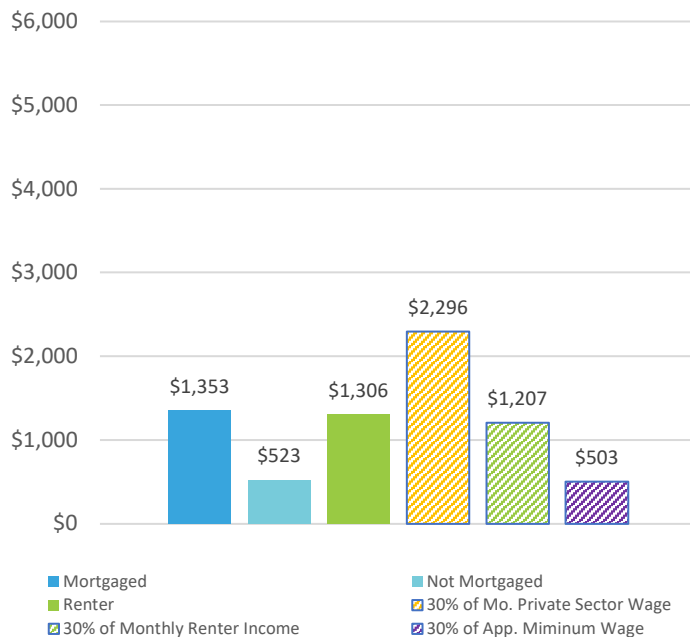
Home Value	\$174,159	2016 Value	\$143,675
Cost M/NM	\$1353/\$523	Value ▲	21.2%
\$58,053 To afford median home			

Renter Units

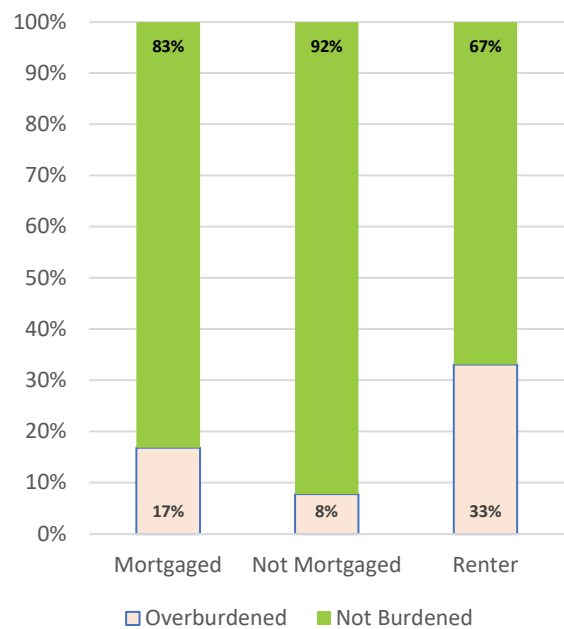
Gross Rent	\$1,306	2016 Rent	\$1,367
		Rent ▲	-4.5%
\$52,240 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,833	Owner HH	89%	Renter HH	11%		
Median Year Built	1957	% Built Pre-1970		88.2%			
Median Move Year	2006	% Built After 2010		0.1%			
Median Rooms	5.9	SF%	95%	MM%	3.5%	MF%	1.4%

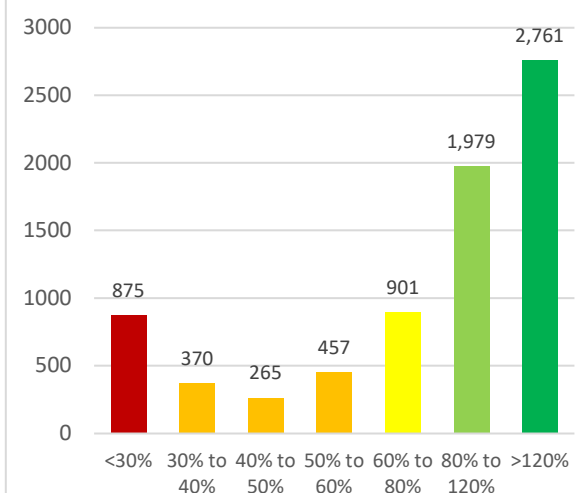
Vacancy Rates

Total	2.9%	Owner	0%	Renter	0%		
Seasonal	0.3%	Other	1.8%	# V Rent	14	#V Owner	15

Homeownership Rate by Race/Ethnicity

Black	68.5%	White	90.4%
Asian	95.7%	Other or Multiracial	95.3%
Am. Indian	100.0%	Hispanic	78.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Livonia-Southeast

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

4.0%

7,608

Partnership

5.6%

435,539

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

2.76

--

--

--

--

--

\$83,195

--

11.7%

\$63,205

--

-0.3%

\$85,762

--

9.8%

\$86,375

--

7.6%

\$48,292

--

-28.8%

\$40,836

--

13.9%

\$174,159

--

21.2%

\$195,198

--

24.1%

\$1,306

--

-4.5%

\$999

--

2.1%

\$52,240

--

--

\$39,945

--

--

\$58,053

--

--

\$65,066

--

--

1,203

16%

-22.9%

114,122

26.2%

-16.0%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

139

1.8%

-57.0%

16,411

3.6%

-15.2%

20

0.3%

-47.4%

2,023

0.4%

-21.6%

15

0.2%

-81.3%

3,349

0.7%

-33.9%

14

0.2%

-56.3%

5,878

1.3%

-16.6%

512

6.5%

--

48,121

10.7%

--

411

5.2%

--

88,342

19.6%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

Moderate Cost and Growing

High Strength and Low Need (Type IV)

Gap Analysis 2021

Owner Units

Renter Units

Total Units

Market demand (estimated annual moves)

118

55

173

Market supply (vacant on market, adjusted for age)

13

12

25

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

101

42

143

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

20

8

29

5 year Partnership goals (based on 75K units)

2,737

3,640

6,376

1 year Partnership goals (based on 15K units)

547

728

1,275

Livonia-Southeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	480	Total Amt/App	\$203,063	% Approved	84.4%
Total Conventional Apps	355	Conventional Amt/App	\$198,465	% Conv Apprvd	83.9%
Total Assisted Apps	125	Assisted Amt/App	\$216,120	% Asst Apprvd	85.6%
Applications by Race: White					
Total Apps	350	Total Amt/App	\$202,857	% Positive	85.7%
Total Conventional Apps	280	Conventional Amt/App	\$200,643	% Conv Positive	84.6%
Total Assisted Apps	70	Assisted Amt/App	\$211,714	% Asst Positive	90.0%
Applications by Race: Black					
Total Apps	55	Total Amt/App	\$186,273	% Positive	76%
Total Conventional Apps	19	Conventional Amt/App	\$161,316	% Conv Positive	68.4%
Total Assisted Apps	36	Assisted Amt/App	\$199,444	% Asst Positive	80.6%
Applications by Race: Asian					
Total Apps	9	Total Amt/App	\$227,222	% Positive	88.9%
Total Conventional Apps	9	Conventional Amt/App	\$227,222	% Conv Positive	88.9%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	56	Total Amt/App	\$218,571	% Positive	85.7%
Total Conventional Apps	37	Conventional Amt/App	\$195,270	% Conv Positive	89.2%
Total Assisted Apps	19	Assisted Amt/App	\$263,947	% Asst Positive	78.9%
Applications by Ethnicity: Hispanic					
Total Apps	17	Total Amt/App	\$220,294	% Positive	70.6%
Total Conventional Apps	14	Conventional Amt/App	\$210,000	% Conv Positive	71.4%
Total Assisted Apps	3	Assisted Amt/App	\$268,333	% Asst Positive	66.7%

Livonia-Southwest

Population

18,558

Households

7,386

Median HH Income

\$95,006

Owner HH Income

\$100,053

Renter HH Income

\$46,390

Housing Costs

Owner Units

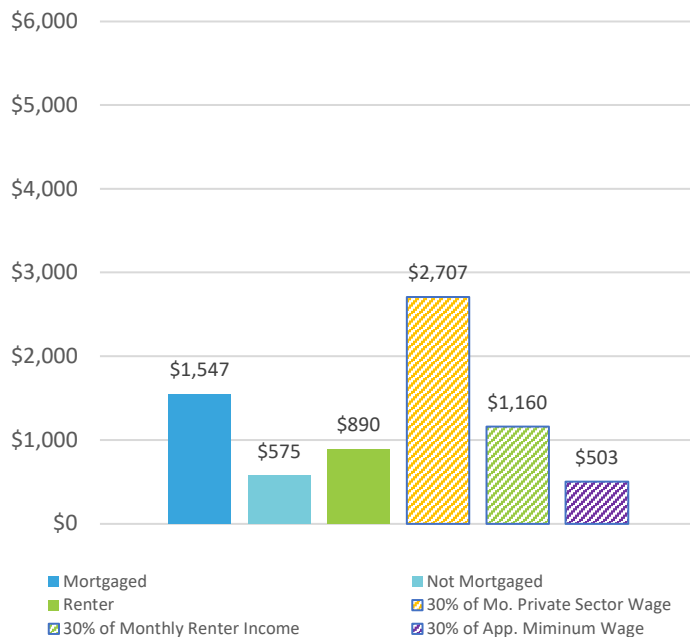
Home Value	\$220,764	2016 Value	\$174,329
Cost M/NM	\$1547/\$575	Value ▲	26.6%
\$73,588 To afford median home			

Renter Units

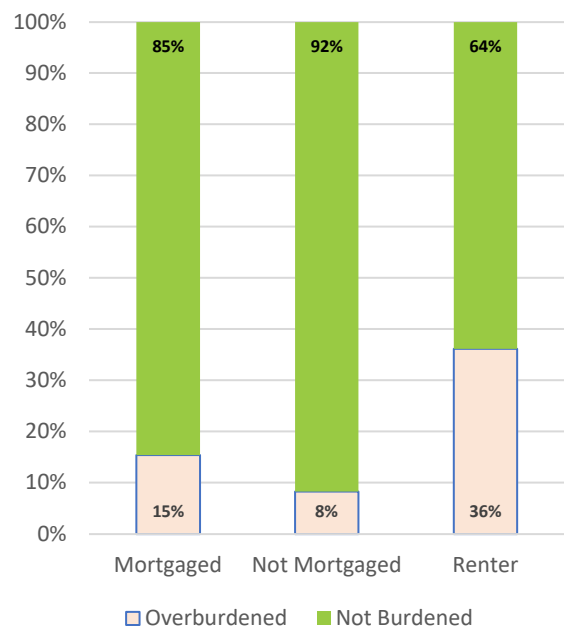
Gross Rent	\$890	2016 Rent	\$1,094
		Rent ▲	-18.6%
\$35,600 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	7,628	Owner HH	87%	Renter HH	13%		
Median Year Built	1967	% Built Pre-1970		64.8%			
Median Move Year	2006	% Built After 2010		0.4%			
Median Rooms	6.2	SF%	85.8%	MM%	10.6%	MF%	3.6%

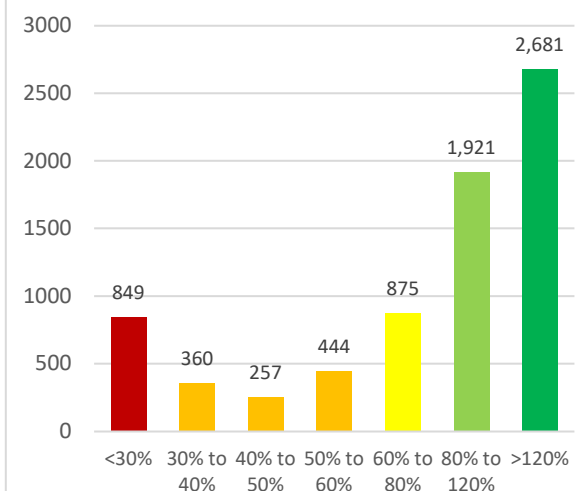
Vacancy Rates

Total	3.2%	Owner	0%	Renter	0%		
Seasonal	0.4%	Other	1.4%	# V Rent	40	#V Owner	38

Homeownership Rate by Race/Ethnicity

Black	74.6%	White	88.2%
Asian	75.6%	Other or Multiracial	76.3%
Am. Indian	0.0%	Hispanic	88.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Livonia-Southwest

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.3%	5.6%
Household Count, 2021	7,386	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.49	--	--	--	--	--
Median Income, 2021	\$95,006	--	24.8%	\$63,205	--	-0.3%
Median owner income, 2021	\$100,053	--	20.2%	\$86,375	--	7.6%
Median renter income, 2021	\$46,390	--	9.3%	\$40,836	--	13.9%
Median home value	\$220,764	--	26.6%	\$195,198	--	24.1%
Median gross rent	\$890	--	-18.6%	\$999	--	2.1%
Income needed for median rent	\$35,600	--	--	\$39,945	--	--
Income needed for median value	\$73,588	--	--	\$65,066	--	--
Overburdened households	1,169	16%	-26.2%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	108	1.4%	-39.7%	16,411	3.6%	-15.2%
Seasonal vacancy	34	0.4%	NA	2,023	0.4%	-21.6%
For-Sale vacancy	38	0.5%	-40.6%	3,349	0.7%	-33.9%
For-Rent vacancy	40	0.5%	NA	5,878	1.3%	-16.6%
Homes built pre-1940	246	3.2%	--	48,121	10.7%	--
Homes built post-1990	980	12.8%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	186	24	210
Market supply (vacant on market, adjusted for age)	26	15	41
5 year Market production goals (based on 75K units)	154	9	162
1 year Market production goals (based on 15K units)	31	2	32
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Livonia-Southwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	372	Total Amt/App	\$225,134	% Approved	89.2%
Total Conventional Apps	298	Conventional Amt/App	\$221,678	% Conv Apprvd	89.3%
Total Assisted Apps	74	Assisted Amt/App	\$239,054	% Asst Apprvd	89.2%
Applications by Race: White					
Total Apps	285	Total Amt/App	\$223,351	% Positive	89.8%
Total Conventional Apps	235	Conventional Amt/App	\$220,787	% Conv Positive	89.8%
Total Assisted Apps	50	Assisted Amt/App	\$235,400	% Asst Positive	90.0%
Applications by Race: Black					
Total Apps	19	Total Amt/App	\$240,263	% Positive	84%
Total Conventional Apps	10	Conventional Amt/App	\$238,000	% Conv Positive	90.0%
Total Assisted Apps	9	Assisted Amt/App	\$242,778	% Asst Positive	77.8%
Applications by Race: Asian					
Total Apps	12	Total Amt/App	\$249,167	% Positive	100.0%
Total Conventional Apps	11	Conventional Amt/App	\$248,636	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$255,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$205,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$205,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	48	Total Amt/App	\$221,250	% Positive	85.4%
Total Conventional Apps	36	Conventional Amt/App	\$213,333	% Conv Positive	83.3%
Total Assisted Apps	12	Assisted Amt/App	\$245,000	% Asst Positive	91.7%
Applications by Ethnicity: Hispanic					
Total Apps	9	Total Amt/App	\$230,556	% Positive	66.7%
Total Conventional Apps	6	Conventional Amt/App	\$223,333	% Conv Positive	66.7%
Total Assisted Apps	3	Assisted Amt/App	\$245,000	% Asst Positive	66.7%

Plymouth-Northville

Population

30,918

Households

14,494

Median HH Income

\$93,152

Owner HH Income

\$118,052

Renter HH Income

\$61,183

Housing Costs

Owner Units

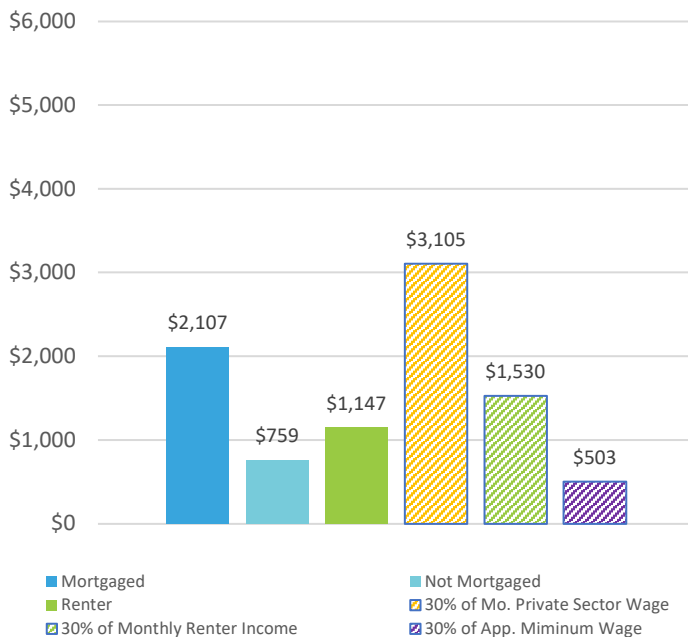
Home Value	\$362,145	2016 Value	\$273,122
Cost M/NM	\$2107/\$759	Value ▲	32.6%
\$120,715 To afford median home			

Renter Units

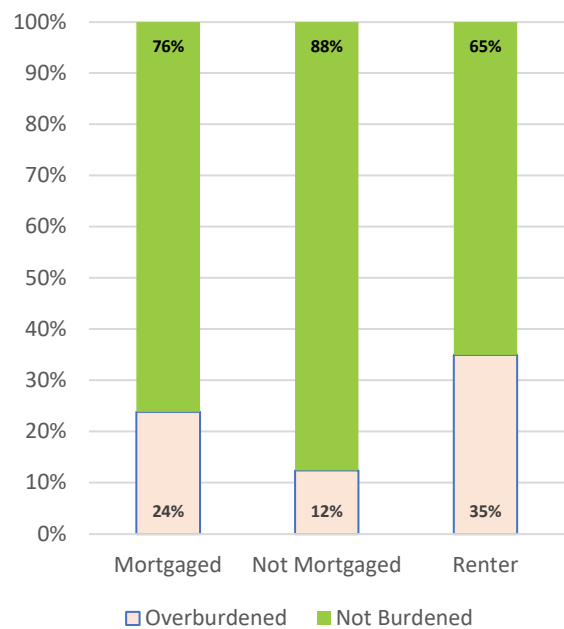
Gross Rent	\$1,147	2016 Rent	\$1,099
		Rent ▲	4.3%
\$45,880 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	15,419	Owner HH	67%	Renter HH	33%		
Median Year Built	1971	% Built Pre-1970		41.6%			
Median Move Year	2012	% Built After 2010		4.4%			
Median Rooms	5.9	SF%	52.5%	MM%	33.4%	MF%	13.5%

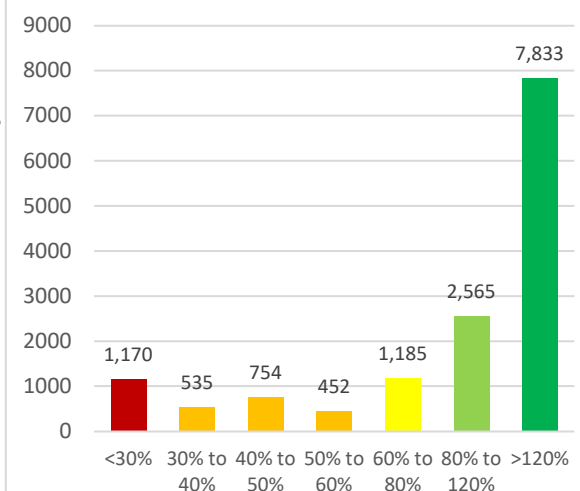
Vacancy Rates

Total	6%	Owner	0%	Renter	0%		
Seasonal	2.2%	Other	2.3%	# V Rent	170	#V Owner	12

Homeownership Rate by Race/Ethnicity

Black	20.5%	White	68.3%
Asian	64.1%	Other or Multiracial	46.4%
Am. Indian	53.3%	Hispanic	56.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Plymouth-Northville

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

7.2%
14,494

Partnership

5.6%
435,539

Housing Affordability

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

Market

Number	%	% Change
5.73	--	--
\$93,152	--	10.6%
\$118,052	--	11.9%
\$61,183	--	14.8%
\$362,145	--	32.6%
\$1,147	--	4.3%
\$45,880	--	--
\$120,715	--	--
3,551	24%	3.1%

Partnership

Number	%	% Change
--	--	--
\$63,205	--	-0.3%
\$86,375	--	7.6%
\$40,836	--	13.9%
\$195,198	--	24.1%
\$999	--	2.1%
\$39,945	--	--
\$65,066	--	--
114,122	26.2%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
350	2.3%	-3.6%
339	2.2%	253.1%
12	0.1%	-84.2%
170	1.1%	-39.7%
2,089	13.5%	--
3,679	23.9%	--

Partnership

Number	%	% Change
16,411	3.6%	-15.2%
2,023	0.4%	-21.6%
3,349	0.7%	-33.9%
5,878	1.3%	-16.6%
48,121	10.7%	--
88,342	19.6%	--

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)	135	386	521
Market supply (vacant on market, adjusted for age)	5	56	61
5 year Market production goals (based on 75K units)	125	319	444
1 year Market production goals (based on 15K units)	25	64	89
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Plymouth-Northville

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	663	Total Amt/App	\$323,009	% Approved	82.2%
Total Conventional Apps	636	Conventional Amt/App	\$322,642	% Conv Apprvd	83.3%
Total Assisted Apps	27	Assisted Amt/App	\$331,667	% Asst Apprvd	55.6%
Applications by Race: White					
Total Apps	451	Total Amt/App	\$313,692	% Positive	83.6%
Total Conventional Apps	432	Conventional Amt/App	\$313,380	% Conv Positive	85.2%
Total Assisted Apps	19	Assisted Amt/App	\$320,789	% Asst Positive	47.4%
Applications by Race: Black					
Total Apps	12	Total Amt/App	\$316,667	% Positive	58%
Total Conventional Apps	11	Conventional Amt/App	\$304,091	% Conv Positive	54.5%
Total Assisted Apps	1	Assisted Amt/App	\$455,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	85	Total Amt/App	\$350,882	% Positive	82.4%
Total Conventional Apps	84	Conventional Amt/App	\$351,190	% Conv Positive	82.1%
Total Assisted Apps	1	Assisted Amt/App	\$325,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$240,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$245,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$235,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	103	Total Amt/App	\$333,738	% Positive	76.7%
Total Conventional Apps	97	Conventional Amt/App	\$332,938	% Conv Positive	77.3%
Total Assisted Apps	6	Assisted Amt/App	\$346,667	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	14	Total Amt/App	\$317,143	% Positive	78.6%
Total Conventional Apps	14	Conventional Amt/App	\$317,143	% Conv Positive	78.6%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Redford Township-North

Population

25,240

Households

9,629

Median HH Income

\$60,484

Owner HH Income

\$65,310

Renter HH Income

\$43,022

Housing Costs

Owner Units

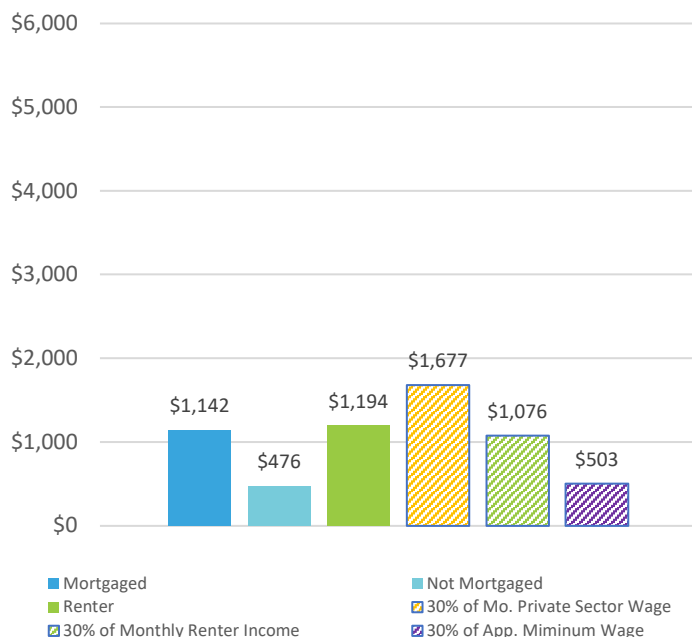
Home Value	\$108,808	2016 Value	\$81,728
Cost M/NM	\$1142/\$476	Value ▲	33.1%
\$36,269 To afford median home			

Renter Units

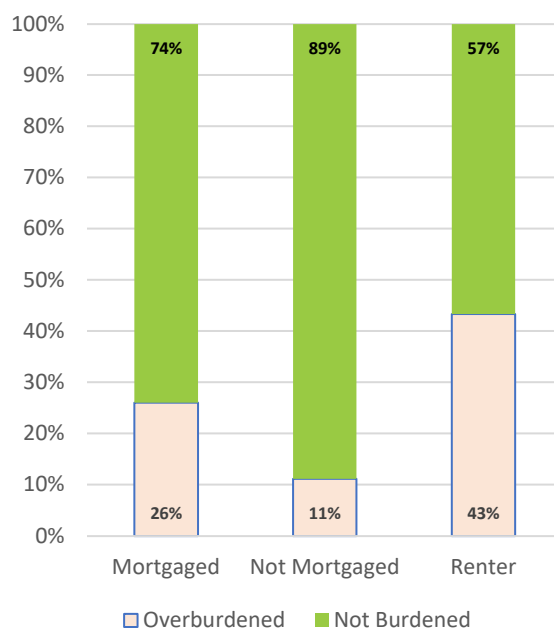
Gross Rent	\$1,194	2016 Rent	\$1,230
		Rent ▲	-2.9%
\$47,760 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,249	Owner HH	75%	Renter HH	25%
Median Year Built	1955	% Built Pre-1970		87%	
Median Move Year	2010	% Built After 2010		0.4%	
Median Rooms	5.7	SF%	93.1%	MM%	4.2%
				MF%	1.8%

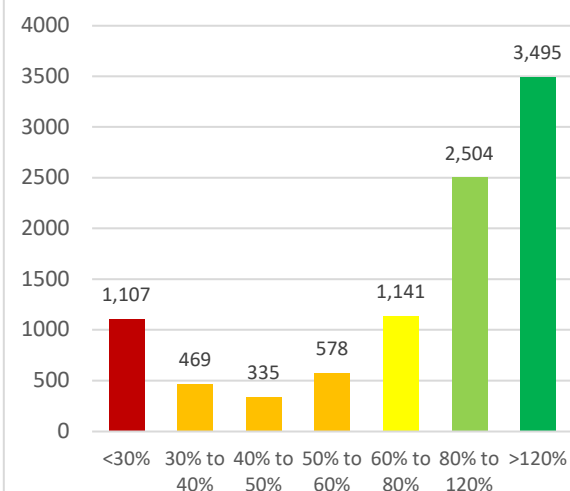
Vacancy Rates

Total	6%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	3.4%	# V Rent	72
				#V Owner	57

Homeownership Rate by Race/Ethnicity

Black	57.0%	White	82.8%
Asian	42.9%	Other or Multiracial	84.4%
Am. Indian	65.0%	Hispanic	85.5%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Redford Township-North

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	0.3%	5.6%
Household Count, 2021	9,629	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.72	--	--	--	--	--
Median Income, 2021	\$60,484	--	7.1%	\$63,205	--	-0.3%
Median owner income, 2021	\$65,310	--	4.7%	\$86,375	--	7.6%
Median renter income, 2021	\$43,022	--	14.4%	\$40,836	--	13.9%
Median home value	\$108,808	--	33.1%	\$195,198	--	24.1%
Median gross rent	\$1,194	--	-2.9%	\$999	--	2.1%
Income needed for median rent	\$47,760	--	--	\$39,945	--	--
Income needed for median value	\$36,269	--	--	\$65,066	--	--
Overburdened households	2,516	26%	-14.0%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	353	3.4%	-39.6%	16,411	3.6%	-15.2%
Seasonal vacancy	26	0.3%	160.0%	2,023	0.4%	-21.6%
For-Sale vacancy	57	0.6%	-39.4%	3,349	0.7%	-33.9%
For-Rent vacancy	72	0.7%	-58.4%	5,878	1.3%	-16.6%
Homes built pre-1940	565	5.5%	--	48,121	10.7%	--
Homes built post-1990	736	7.2%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	135	124	259
Market supply (vacant on market, adjusted for age)	51	57	108
5 year Market production goals (based on 75K units)	82	64	146
1 year Market production goals (based on 15K units)	16	13	29
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Redford Township-North

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	615	Total Amt/App	\$144,301	% Approved	75.0%
Total Conventional Apps	344	Conventional Amt/App	\$142,035	% Conv Apprvd	78.8%
Total Assisted Apps	271	Assisted Amt/App	\$147,177	% Asst Apprvd	70.1%
Applications by Race: White					
Total Apps	279	Total Amt/App	\$144,677	% Positive	81.4%
Total Conventional Apps	194	Conventional Amt/App	\$144,124	% Conv Positive	82.5%
Total Assisted Apps	85	Assisted Amt/App	\$145,941	% Asst Positive	78.8%
Applications by Race: Black					
Total Apps	221	Total Amt/App	\$145,407	% Positive	71%
Total Conventional Apps	87	Conventional Amt/App	\$140,172	% Conv Positive	75.9%
Total Assisted Apps	134	Assisted Amt/App	\$148,806	% Asst Positive	67.9%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$155,000	% Positive	100.0%
Total Conventional Apps	6	Conventional Amt/App	\$153,333	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$165,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	100	Total Amt/App	\$140,200	% Positive	66.0%
Total Conventional Apps	52	Conventional Amt/App	\$136,154	% Conv Positive	71.2%
Total Assisted Apps	48	Assisted Amt/App	\$144,583	% Asst Positive	60.4%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$162,273	% Positive	81.8%
Total Conventional Apps	6	Conventional Amt/App	\$148,333	% Conv Positive	83.3%
Total Assisted Apps	5	Assisted Amt/App	\$179,000	% Asst Positive	80.0%

Redford Township-South

Population

27,213

Households

10,033

Median HH Income

\$62,576

Owner HH Income

\$71,465

Renter HH Income

\$42,569

Housing Costs

Owner Units

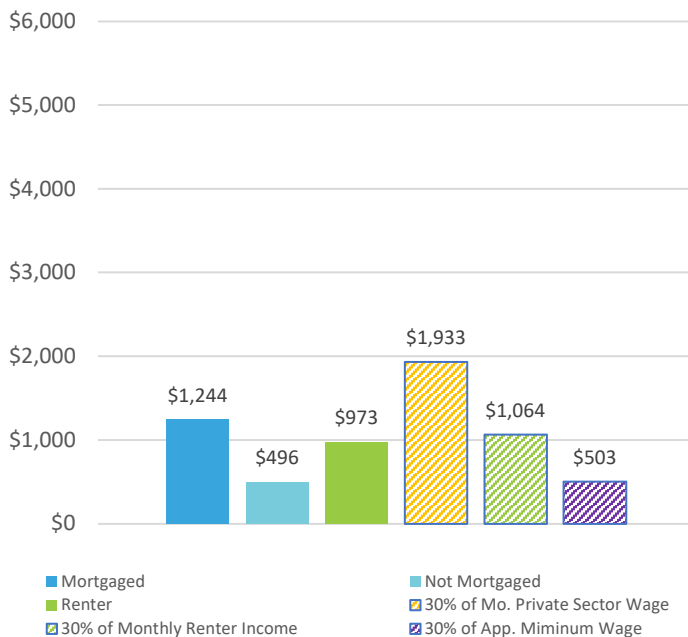
Home Value	\$119,805	2016 Value	\$78,037
Cost M/NM	\$1244/\$496	Value ▲	53.5%
\$39,935 To afford median home			

Renter Units

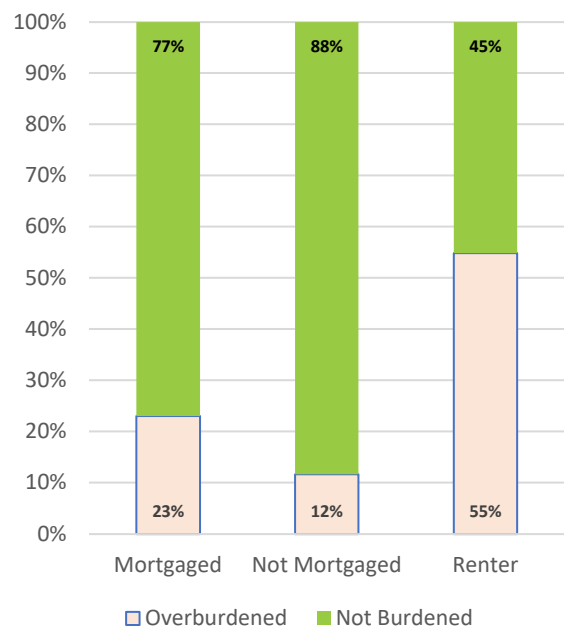
Gross Rent	\$973	2016 Rent	\$1,200
		Rent ▲	-18.9%
\$38,920 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,599	Owner HH	75%	Renter HH	25%
Median Year Built	1955	% Built Pre-1970		88.2%	
Median Move Year	2011	% Built After 2010		3.3%	
Median Rooms	6.1	SF%	90.3%	MM%	4.8%
				MF%	4.2%

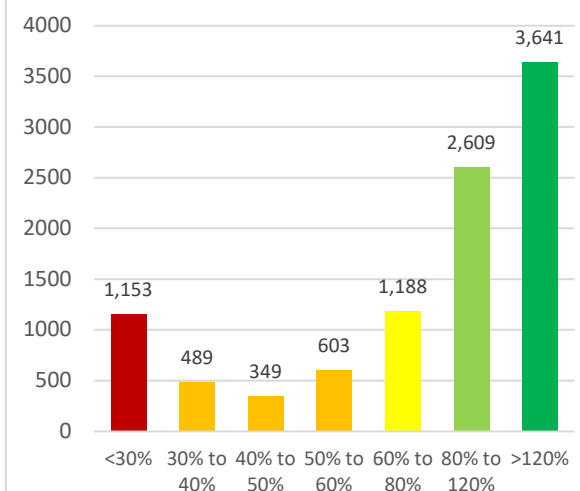
Vacancy Rates

Total	5.3%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	3.9%	# V Rent	0
				#V Owner	64

Homeownership Rate by Race/Ethnicity

Black	65.4%	White	85.4%
Asian	100.0%	Other or Multiracial	86.3%
Am. Indian	91.1%	Hispanic	84.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Redford Township-South

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

2.7%

10,033

Partnership

5.6%

435,539

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

1.90

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--

\$62,576

--

7.9%

\$63,205

--

-0.3%

\$71,465

--

14.7%

\$86,375

--

7.6%

\$42,569

--

26.8%

\$40,836

--

13.9%

\$119,805

--

53.5%

\$195,198

--

24.1%

\$973

--

-18.9%

\$999

--

2.1%

\$38,920

--

--

\$39,945

--

--

\$39,935

--

--

\$65,066

--

--

2,860

29%

-3.9%

114,122

26.2%

-16.0%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

418

3.9%

8.6%

16,411

3.6%

-15.2%

28

0.3%

12.0%

2,023

0.4%

-21.6%

64

0.6%

-73.1%

3,349

0.7%

-33.9%

0

0.0%

-100.0%

5,878

1.3%

-16.6%

554

5.2%

--

48,121

10.7%

--

846

8.0%

--

88,342

19.6%

--

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)	120	73	193
Market supply (vacant on market, adjusted for age)	57	0	57
5 year Market production goals (based on 75K units)	61	70	131
1 year Market production goals (based on 15K units)	12	14	26
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Redford Township-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	590	Total Amt/App	\$150,475	% Approved	72.7%
Total Conventional Apps	257	Conventional Amt/App	\$148,774	% Conv Apprvd	76.3%
Total Assisted Apps	333	Assisted Amt/App	\$151,787	% Asst Apprvd	70.0%
Applications by Race: White					
Total Apps	129	Total Amt/App	\$137,403	% Positive	76.7%
Total Conventional Apps	82	Conventional Amt/App	\$137,805	% Conv Positive	80.5%
Total Assisted Apps	47	Assisted Amt/App	\$136,702	% Asst Positive	70.2%
Applications by Race: Black					
Total Apps	336	Total Amt/App	\$154,345	% Positive	74%
Total Conventional Apps	116	Conventional Amt/App	\$154,310	% Conv Positive	78.4%
Total Assisted Apps	220	Assisted Amt/App	\$154,364	% Asst Positive	70.9%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$140,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$140,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$80,000	% Positive	50.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$80,000	% Asst Positive	50.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	118	Total Amt/App	\$153,051	% Positive	65.3%
Total Conventional Apps	56	Conventional Amt/App	\$153,036	% Conv Positive	64.3%
Total Assisted Apps	62	Assisted Amt/App	\$153,065	% Asst Positive	66.1%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	\$150,556	% Positive	61.1%
Total Conventional Apps	10	Conventional Amt/App	\$137,000	% Conv Positive	60.0%
Total Assisted Apps	8	Assisted Amt/App	\$167,500	% Asst Positive	62.5%

Romulus-Detroit Metro Airport

Population

15,375

Households

5,808

Median HH Income

\$59,507

Owner HH Income

\$74,022

Renter HH Income

\$33,342

Housing Costs

Owner Units

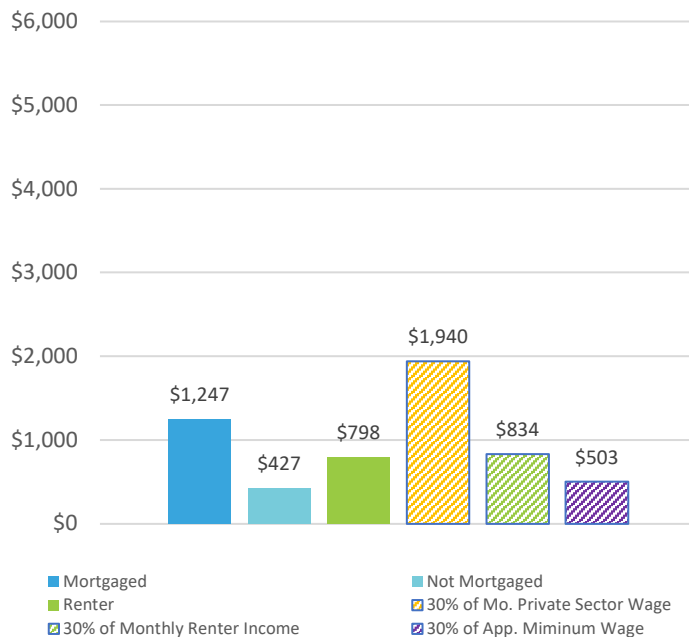
Home Value	\$111,169	2016 Value	\$65,595
Cost M/NM	\$1247/\$427	Value ▲	69.5%
\$37,056 To afford median home			

Renter Units

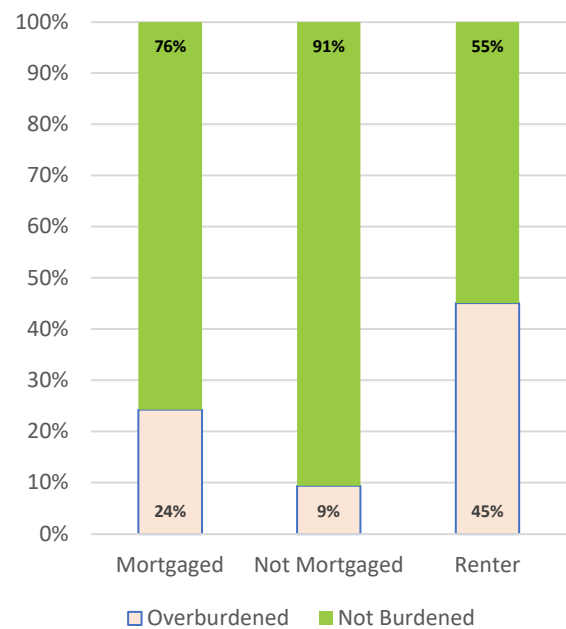
Gross Rent	\$798	2016 Rent	\$841
		Rent ▲	-5.2%
\$31,920 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,470	Owner HH	65%	Renter HH	35%
Median Year Built	1976	% Built Pre-1970		47.8%	
Median Move Year	2011	% Built After 2010		6.7%	
Median Rooms	5.6	SF%	60.2%	MM%	13.4%
				MF%	10.4%

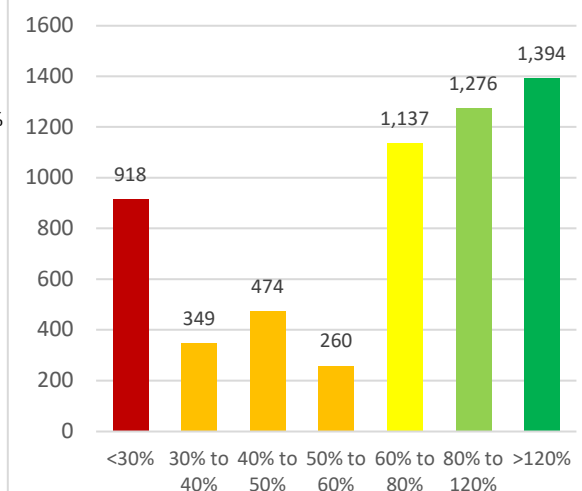
Vacancy Rates

Total	10.2%	Owner	0%	Renter	0.1%
Seasonal	0.0%	Other	6.1%	# V Rent	164
				# V Owner	95

Homeownership Rate by Race/Ethnicity

Black	54.1%	White	73.2%
Asian	100.0%	Other or Multiracial	84.6%
Am. Indian	100.0%	Hispanic	100.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Romulus-Detroit Metro Airport

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

2.9%
5,808

Partnership

5.6%
435,539

Housing Affordability

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

Market

Number	%	% Change
1.76	--	--
\$59,507	--	30.4%
\$74,022	--	31.9%
\$33,342	--	4.2%
\$111,169	--	69.5%
\$798	--	-5.2%
\$31,920	--	--
\$37,056	--	--
1,620	28%	-21.8%

Partnership

Number	%	% Change
--	--	--
\$63,205	--	-0.3%
\$86,375	--	7.6%
\$40,836	--	13.9%
\$195,198	--	24.1%
\$999	--	2.1%
\$39,945	--	--
\$65,066	--	--
114,122	26.2%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
396	6.1%	131.6%
0	0.0%	-100.0%
95	1.5%	75.9%
164	2.5%	-36.2%
380	5.9%	--
2,177	33.6%	--

Partnership

Number	%	% Change
16,411	3.6%	-15.2%
2,023	0.4%	-21.6%
3,349	0.7%	-33.9%
5,878	1.3%	-16.6%
48,121	10.7%	--
88,342	19.6%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	84	96	181
Market supply (vacant on market, adjusted for age)	43	82	125
5 year Market production goals (based on 75K units)	40	14	53
1 year Market production goals (based on 15K units)	8	3	11
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Romulus-Detroit Metro Airport

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	235	Total Amt/App	\$188,532	% Approved	73.2%
Total Conventional Apps	134	Conventional Amt/App	\$185,970	% Conv Apprvd	74.6%
Total Assisted Apps	101	Assisted Amt/App	\$191,931	% Asst Apprvd	71.3%
Applications by Race: White					
Total Apps	69	Total Amt/App	\$151,667	% Positive	82.6%
Total Conventional Apps	46	Conventional Amt/App	\$155,000	% Conv Positive	84.8%
Total Assisted Apps	23	Assisted Amt/App	\$145,000	% Asst Positive	78.3%
Applications by Race: Black					
Total Apps	117	Total Amt/App	\$210,641	% Positive	73%
Total Conventional Apps	60	Conventional Amt/App	\$209,333	% Conv Positive	71.7%
Total Assisted Apps	57	Assisted Amt/App	\$212,018	% Asst Positive	73.7%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$179,000	% Positive	80.0%
Total Conventional Apps	5	Conventional Amt/App	\$179,000	% Conv Positive	80.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	40	Total Amt/App	\$184,250	% Positive	60.0%
Total Conventional Apps	19	Conventional Amt/App	\$179,211	% Conv Positive	63.2%
Total Assisted Apps	21	Assisted Amt/App	\$188,810	% Asst Positive	57.1%
Applications by Ethnicity: Hispanic					
Total Apps	11	Total Amt/App	\$168,636	% Positive	90.9%
Total Conventional Apps	7	Conventional Amt/App	\$182,143	% Conv Positive	85.7%
Total Assisted Apps	4	Assisted Amt/App	\$145,000	% Asst Positive	100.0%

Southgate

Population

39,561

Households

16,402

Median HH Income

\$60,948

Owner HH Income

\$73,768

Renter HH Income

\$43,528

Housing Costs

Owner Units

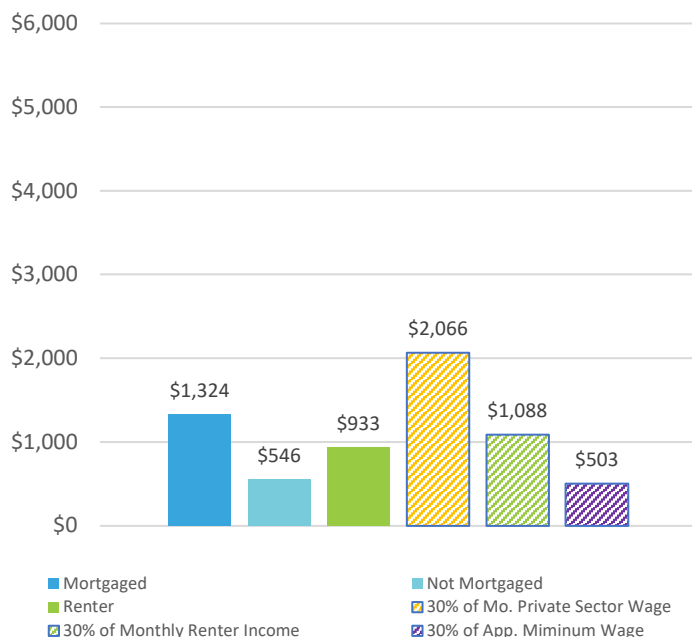
Home Value	\$140,477	2016 Value	\$107,203
Cost M/NM	\$1324/\$546	Value ▲	31.0%
\$46,826 To afford median home			

Renter Units

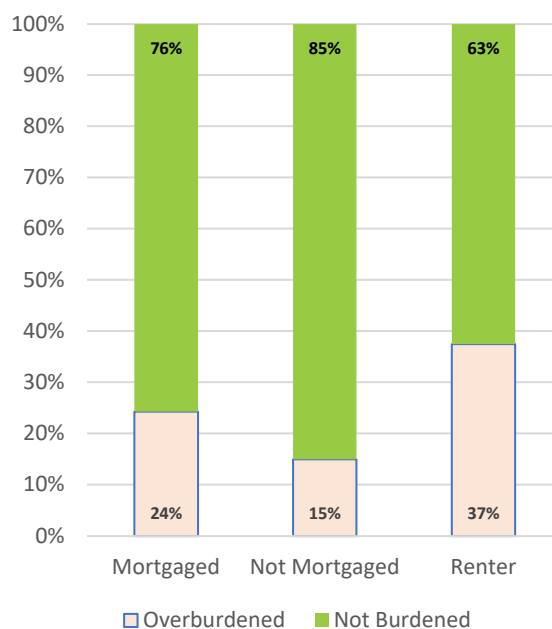
Gross Rent	\$933	2016 Rent	\$860
		Rent ▲	8.5%
\$37,320 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	17,395	Owner HH	67%	Renter HH	33%
Median Year Built	1966	% Built Pre-1970		62.5%	
Median Move Year	2010	% Built After 2010		0.4%	
Median Rooms	5.2	SF%	69.2%	MM%	13.2%
				MF%	16.6%

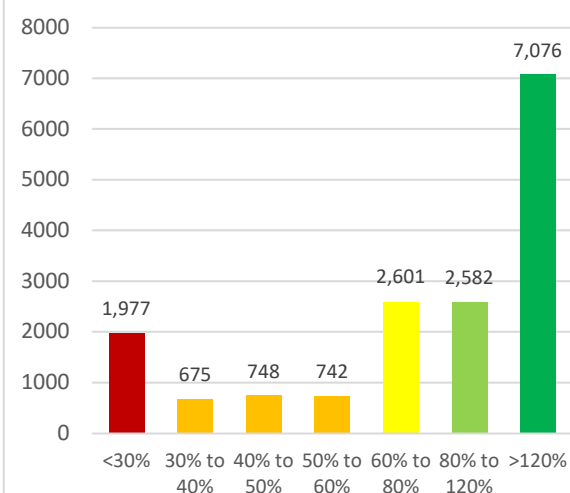
Vacancy Rates

Total	5.7%	Owner	0%	Renter	0.1%
Seasonal	0.4%	Other	2.4%	# V Rent	361
				#V Owner	83

Homeownership Rate by Race/Ethnicity

Black	12.1%	White	71.9%
Asian	65.9%	Other or Multiracial	66.8%
Am. Indian	100.0%	Hispanic	69.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Southgate

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

0.9%

16,402

Partnership

5.6%

435,539

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

2.22

--

--

--

--

--

\$60,948

--

5.6%

\$63,205

--

-0.3%

\$73,768

--

6.1%

\$86,375

--

7.6%

\$43,528

--

3.0%

\$40,836

--

13.9%

\$140,477

--

31.0%

\$195,198

--

24.1%

\$933

--

8.5%

\$999

--

2.1%

\$37,320

--

--

\$39,945

--

--

\$46,826

--

--

\$65,066

--

--

4,298

26%

-2.1%

114,122

26.2%

-16.0%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

422

2.4%

14.7%

16,411

3.6%

-15.2%

62

0.4%

-65.9%

2,023

0.4%

-21.6%

83

0.5%

-45.4%

3,349

0.7%

-33.9%

361

2.1%

228.2%

5,878

1.3%

-16.6%

591

3.4%

--

48,121

10.7%

--

2,303

13.2%

--

88,342

19.6%

--

Other Market Indicators

Housing Policy Matchmaker Type*

Strength and Need Type**

Low Cost and Stable

Low Strength and High Need (Type II)

Gap Analysis 2021

Owner Units

Renter Units

Total Units

Market demand (estimated annual moves)

187

295

482

Market supply (vacant on market, adjusted for age)

62

141

203

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

121

149

269

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

24

30

54

5 year Partnership goals (based on 75K units)

2,737

3,640

6,376

1 year Partnership goals (based on 15K units)

547

728

1,275

Southgate

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	664	Total Amt/App	\$163,780	% Approved	82.5%
Total Conventional Apps	436	Conventional Amt/App	\$164,954	% Conv Apprvd	83.5%
Total Assisted Apps	228	Assisted Amt/App	\$161,535	% Asst Apprvd	80.7%
Applications by Race: White					
Total Apps	487	Total Amt/App	\$157,012	% Positive	84.6%
Total Conventional Apps	323	Conventional Amt/App	\$157,539	% Conv Positive	85.8%
Total Assisted Apps	164	Assisted Amt/App	\$155,976	% Asst Positive	82.3%
Applications by Race: Black					
Total Apps	49	Total Amt/App	\$193,163	% Positive	88%
Total Conventional Apps	23	Conventional Amt/App	\$195,870	% Conv Positive	78.3%
Total Assisted Apps	26	Assisted Amt/App	\$190,769	% Asst Positive	96.2%
Applications by Race: Asian					
Total Apps	12	Total Amt/App	\$175,833	% Positive	66.7%
Total Conventional Apps	9	Conventional Amt/App	\$179,444	% Conv Positive	77.8%
Total Assisted Apps	3	Assisted Amt/App	\$165,000	% Asst Positive	33.3%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$185,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$295,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$295,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	99	Total Amt/App	\$176,010	% Positive	74.7%
Total Conventional Apps	71	Conventional Amt/App	\$180,634	% Conv Positive	76.1%
Total Assisted Apps	28	Assisted Amt/App	\$164,286	% Asst Positive	71.4%
Applications by Ethnicity: Hispanic					
Total Apps	48	Total Amt/App	\$167,083	% Positive	85.4%
Total Conventional Apps	34	Conventional Amt/App	\$168,235	% Conv Positive	82.4%
Total Assisted Apps	14	Assisted Amt/App	\$164,286	% Asst Positive	92.9%

Taylor-North-Romulus-Southeast

Population

48,757

Households

18,243

Median HH Income

\$62,032

Owner HH Income

\$68,824

Renter HH Income

\$48,842

Housing Costs

Owner Units

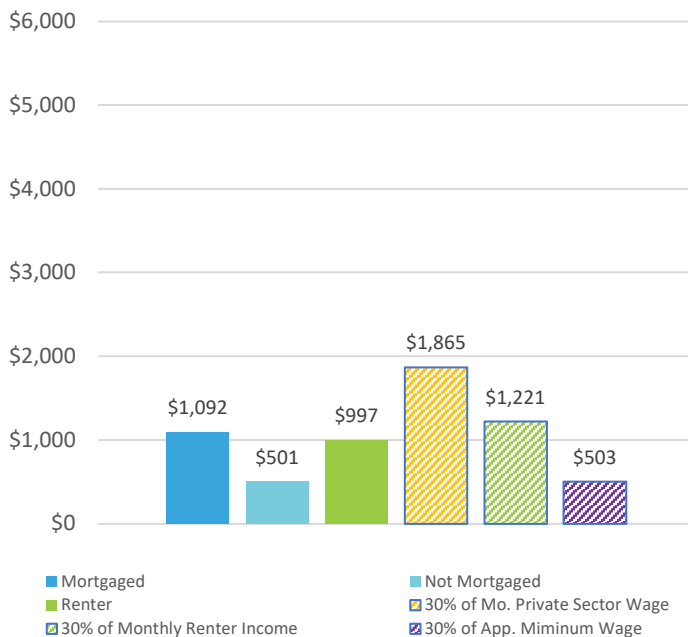
Home Value	\$116,559	2016 Value	\$82,585
Cost M/NM	\$1092/\$501	Value ▲	41.1%
\$38,853 To afford median home			

Renter Units

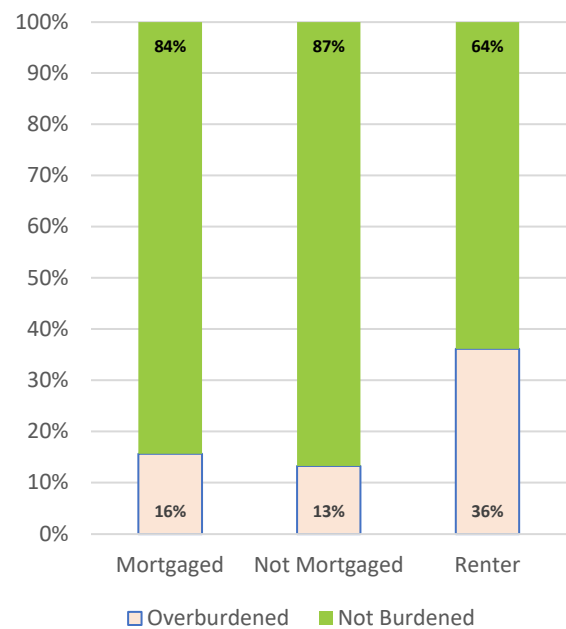
Gross Rent	\$997	2016 Rent	\$1,000
		Rent ▲	-0.3%
\$39,880 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	19,656	Owner HH	73%	Renter HH	27%
Median Year Built	1963	% Built Pre-1970			68.9%
Median Move Year	2009	% Built After 2010			0.4%
Median Rooms	5.5	SF%	84%	MM%	10.5%
				MF%	4.1%

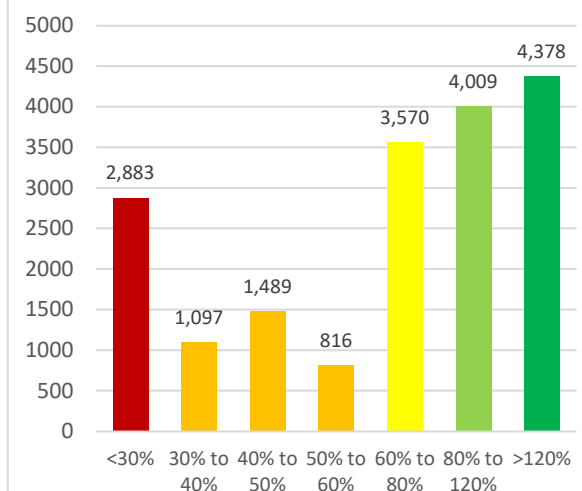
Vacancy Rates

Total	7.2%	Owner	0%	Renter	0.1%
Seasonal	0.2%	Other	2.7%	# V Rent	390
				#V Owner	320

Homeownership Rate by Race/Ethnicity

Black	38.6%	White	79.9%
Asian	44.3%	Other or Multiracial	64.7%
Am. Indian	91.3%	Hispanic	60.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Taylor-North-Romulus-Southeast

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.1%	5.6%
Household Count, 2021	18,243	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.84	--	--	--	--	--
Median Income, 2021	\$62,032	--	17.6%	\$63,205	--	-0.3%
Median owner income, 2021	\$68,824	--	14.0%	\$86,375	--	7.6%
Median renter income, 2021	\$48,842	--	48.8%	\$40,836	--	13.9%
Median home value	\$116,559	--	41.1%	\$195,198	--	24.1%
Median gross rent	\$997	--	-0.3%	\$999	--	2.1%
Income needed for median rent	\$39,880	--	--	\$39,945	--	--
Income needed for median value	\$38,853	--	--	\$65,066	--	--
Overburdened households	3,731	20%	-30.1%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	524	2.7%	-37.8%	16,411	3.6%	-15.2%
Seasonal vacancy	33	0.2%	-29.8%	2,023	0.4%	-21.6%
For-Sale vacancy	320	1.6%	350.7%	3,349	0.7%	-33.9%
For-Rent vacancy	390	2.0%	63.2%	5,878	1.3%	-16.6%
Homes built pre-1940	1,148	5.8%	--	48,121	10.7%	--
Homes built post-1990	1,723	8.8%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	215	131	347
Market supply (vacant on market, adjusted for age)	231	214	445
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)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Taylor-North-Romulus-Southeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	862	Total Amt/App	\$145,093	% Approved	78.2%
Total Conventional Apps	434	Conventional Amt/App	\$138,618	% Conv Apprvd	81.3%
Total Assisted Apps	428	Assisted Amt/App	\$151,659	% Asst Apprvd	75.0%
Applications by Race: White					
Total Apps	515	Total Amt/App	\$131,330	% Positive	81.9%
Total Conventional Apps	276	Conventional Amt/App	\$127,536	% Conv Positive	84.4%
Total Assisted Apps	239	Assisted Amt/App	\$135,711	% Asst Positive	79.1%
Applications by Race: Black					
Total Apps	189	Total Amt/App	\$173,942	% Positive	69%
Total Conventional Apps	73	Conventional Amt/App	\$166,507	% Conv Positive	68.5%
Total Assisted Apps	116	Assisted Amt/App	\$178,621	% Asst Positive	69.0%
Applications by Race: Asian					
Total Apps	11	Total Amt/App	\$172,273	% Positive	100.0%
Total Conventional Apps	9	Conventional Amt/App	\$167,222	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$195,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$165,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	129	Total Amt/App	\$153,062	% Positive	75.2%
Total Conventional Apps	67	Conventional Amt/App	\$150,970	% Conv Positive	80.6%
Total Assisted Apps	62	Assisted Amt/App	\$155,323	% Asst Positive	69.4%
Applications by Ethnicity: Hispanic					
Total Apps	55	Total Amt/App	\$143,364	% Positive	81.8%
Total Conventional Apps	29	Conventional Amt/App	\$135,690	% Conv Positive	89.7%
Total Assisted Apps	26	Assisted Amt/App	\$151,923	% Asst Positive	73.1%

Taylor-South

Population

21,997

Households

8,761

Median HH Income

\$47,139

Owner HH Income

\$64,173

Renter HH Income

\$29,350

Housing Costs

Owner Units

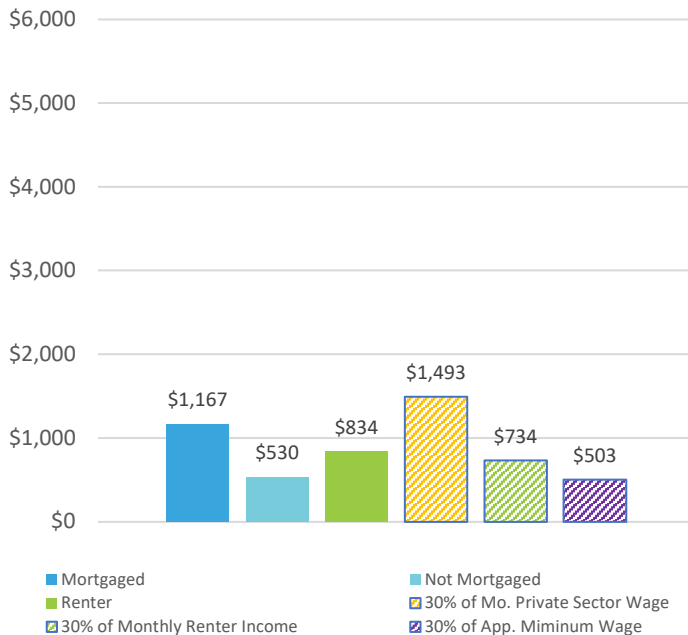
Home Value	\$119,526	2016 Value	\$88,316
Cost M/NM	\$1167/\$530	Value ▲	35.3%
\$39,842 To afford median home			

Renter Units

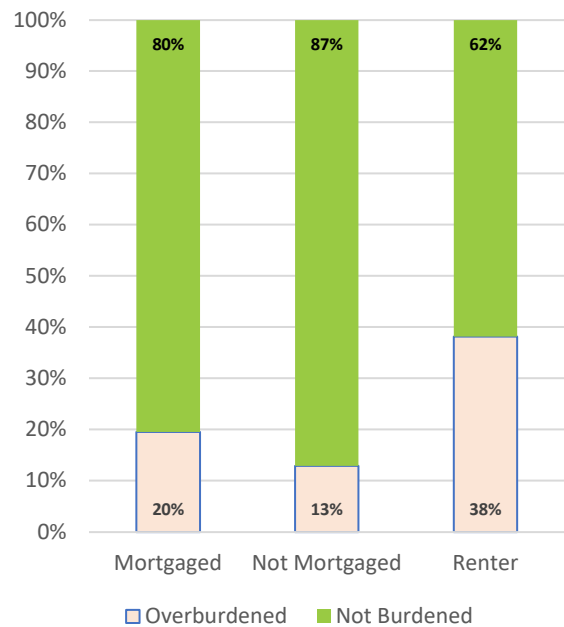
Gross Rent	\$834	2016 Rent	\$870
		Rent ▲	-4.1%
\$33,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,261	Owner HH	46%	Renter HH	54%
Median Year Built	1972	% Built Pre-1970			50%
Median Move Year	2012	% Built After 2010			1.6%
Median Rooms	5.2	SF%	51.4%	MM%	27.3%
				MF%	17.9%

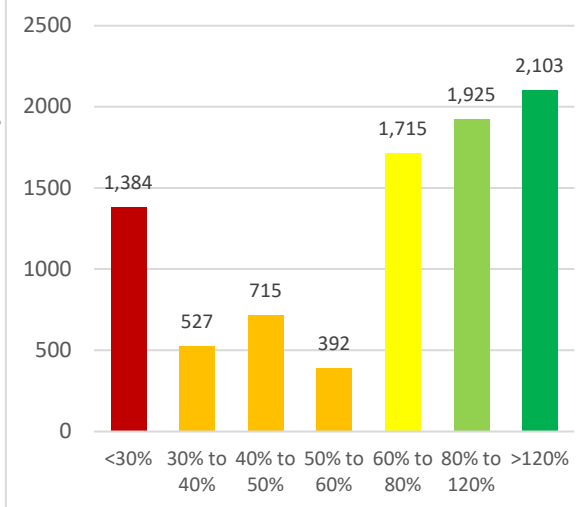
Vacancy Rates

Total	5.4%	Owner	0%	Renter	0.1%
Seasonal	0.2%	Other	0.8%	# V Rent	249
				#V Owner	90

Homeownership Rate by Race/Ethnicity

Black	10.6%	White	64.0%
Asian	60.7%	Other or Multiracial	55.2%
Am. Indian	29.0%	Hispanic	76.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Taylor-South

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021

Household Count, 2021

Market

6.0%

8,761

Partnership

5.6%

435,539

Housing Affordability

Home value / partnership income

Median Income, 2021

Median owner income, 2021

Median renter income, 2021

Median home value

Median gross rent

Income needed for median rent

Income needed for median value

Overburdened households

Market

Number

%

% Change

Partnership

Number

%

% Change

1.89

--

--

--

--

--

\$47,139

--

15.6%

\$63,205

--

-0.3%

\$64,173

--

10.1%

\$86,375

--

7.6%

\$29,350

--

6.2%

\$40,836

--

13.9%

\$119,526

--

35.3%

\$195,198

--

24.1%

\$834

--

-4.1%

\$999

--

2.1%

\$33,360

--

--

\$39,945

--

--

\$39,842

--

--

\$65,066

--

--

2,479

28%

-22.3%

114,122

26.2%

-16.0%

Housing Quality and Vacancy

"Other" vacancy

Seasonal vacancy

For-Sale vacancy

For-Rent vacancy

Homes built pre-1940

Homes built post-1990

Market

Number

%

% Change

Partnership

Number

%

% Change

78

0.8%

-45.8%

16,411

3.6%

-15.2%

17

0.2%

-82.1%

2,023

0.4%

-21.6%

90

1.0%

-36.2%

3,349

0.7%

-33.9%

249

2.7%

43.9%

5,878

1.3%

-16.6%

417

4.5%

--

48,121

10.7%

--

1,690

18.2%

--

88,342

19.6%

--

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)	80	156	237
Market supply (vacant on market, adjusted for age)	49	113	162
5 year Market production goals (based on 75K units)	30	42	72
1 year Market production goals (based on 15K units)	6	8	14
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Taylor-South

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	248	Total Amt/App	\$149,556	% Approved	73.4%
Total Conventional Apps	143	Conventional Amt/App	\$140,664	% Conv Apprvd	73.4%
Total Assisted Apps	105	Assisted Amt/App	\$161,667	% Asst Apprvd	73.3%
Applications by Race: White					
Total Apps	150	Total Amt/App	\$138,600	% Positive	78.0%
Total Conventional Apps	92	Conventional Amt/App	\$135,870	% Conv Positive	78.3%
Total Assisted Apps	58	Assisted Amt/App	\$142,931	% Asst Positive	77.6%
Applications by Race: Black					
Total Apps	41	Total Amt/App	\$171,341	% Positive	71%
Total Conventional Apps	17	Conventional Amt/App	\$153,235	% Conv Positive	82.4%
Total Assisted Apps	24	Assisted Amt/App	\$184,167	% Asst Positive	62.5%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$169,000	% Positive	40.0%
Total Conventional Apps	4	Conventional Amt/App	\$190,000	% Conv Positive	25.0%
Total Assisted Apps	1	Assisted Amt/App	\$85,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	46	Total Amt/App	\$155,217	% Positive	65.2%
Total Conventional Apps	28	Conventional Amt/App	\$141,429	% Conv Positive	60.7%
Total Assisted Apps	18	Assisted Amt/App	\$176,667	% Asst Positive	72.2%
Applications by Ethnicity: Hispanic					
Total Apps	21	Total Amt/App	\$156,905	% Positive	85.7%
Total Conventional Apps	15	Conventional Amt/App	\$156,333	% Conv Positive	86.7%
Total Assisted Apps	6	Assisted Amt/App	\$158,333	% Asst Positive	83.3%

Trenton

Population

31,046

Households

12,789

Median HH Income

\$74,518

Owner HH Income

\$86,333

Renter HH Income

\$38,469

Housing Costs

Owner Units

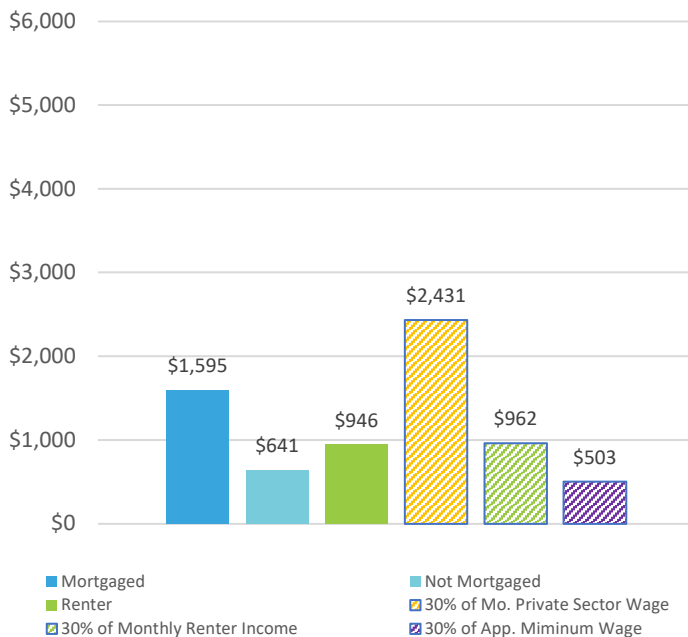
Home Value	\$180,457	2016 Value	\$146,631
Cost M/NM	\$1595/\$641	Value ▲	23.1%
\$60,152 To afford median home			

Renter Units

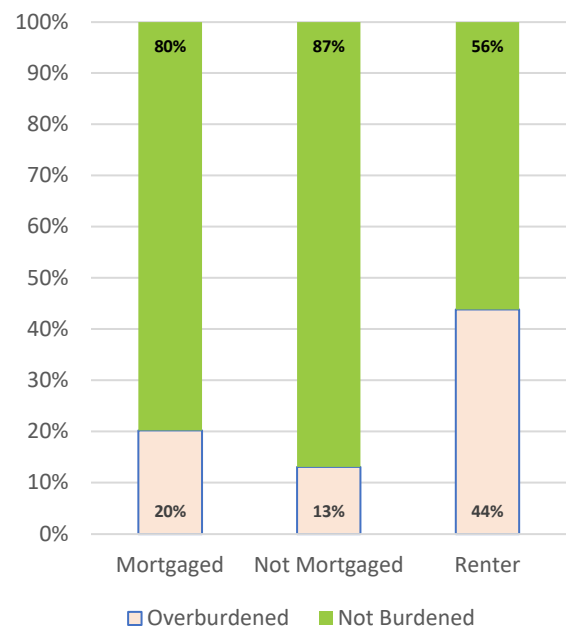
Gross Rent	\$946	2016 Rent	\$807
		Rent ▲	17.2%
\$37,840 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,430	Owner HH	80%	Renter HH	20%
Median Year Built	1970	% Built Pre-1970			56.5%
Median Move Year	2008	% Built After 2010			1.1%
Median Rooms	5.8	SF%	70.4%	MM%	19.2%
				MF%	7%

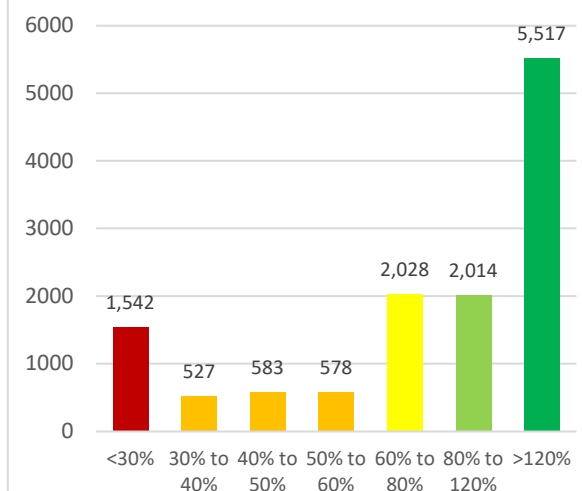
Vacancy Rates

Total	4.8%	Owner	0%	Renter	0.1%
Seasonal	0.2%	Other	1.0%	# V Rent	258
				#V Owner	161

Homeownership Rate by Race/Ethnicity

Black	35.5%	White	80.8%
Asian	100.0%	Other or Multiracial	84.0%
Am. Indian	100.0%	Hispanic	69.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Trenton

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.7%	5.6%
Household Count, 2021	12,789	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.86	--	--	--	--	--
Median Income, 2021	\$74,518	--	7.8%	\$63,205	--	-0.3%
Median owner income, 2021	\$86,333	--	6.2%	\$86,375	--	7.6%
Median renter income, 2021	\$38,469	--	19.7%	\$40,836	--	13.9%
Median home value	\$180,457	--	23.1%	\$195,198	--	24.1%
Median gross rent	\$946	--	17.2%	\$999	--	2.1%
Income needed for median rent	\$37,840	--	--	\$39,945	--	--
Income needed for median value	\$60,152	--	--	\$65,066	--	--
Overburdened households	2,885	23%	-7.7%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	140	1.0%	-31.4%	16,411	3.6%	-15.2%
Seasonal vacancy	23	0.2%	-88.7%	2,023	0.4%	-21.6%
For-Sale vacancy	161	1.2%	-27.1%	3,349	0.7%	-33.9%
For-Rent vacancy	258	1.9%	16.7%	5,878	1.3%	-16.6%
Homes built pre-1940	1,090	8.1%	--	48,121	10.7%	--
Homes built post-1990	2,634	19.6%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	122	79	201
Market supply (vacant on market, adjusted for age)	100	101	201
5 year Market production goals (based on 75K units)	21	0	21
1 year Market production goals (based on 15K units)	4	0	4
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Trenton

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	536	Total Amt/App	\$194,851	% Approved	82.3%
Total Conventional Apps	358	Conventional Amt/App	\$193,883	% Conv Apprvd	83.8%
Total Assisted Apps	178	Assisted Amt/App	\$196,798	% Asst Apprvd	79.2%
Applications by Race: White					
Total Apps	431	Total Amt/App	\$192,633	% Positive	84.2%
Total Conventional Apps	305	Conventional Amt/App	\$191,557	% Conv Positive	84.9%
Total Assisted Apps	126	Assisted Amt/App	\$195,238	% Asst Positive	82.5%
Applications by Race: Black					
Total Apps	22	Total Amt/App	\$212,273	% Positive	64%
Total Conventional Apps	7	Conventional Amt/App	\$240,714	% Conv Positive	71.4%
Total Assisted Apps	15	Assisted Amt/App	\$199,000	% Asst Positive	60.0%
Applications by Race: Asian					
Total Apps	7	Total Amt/App	\$163,571	% Positive	85.7%
Total Conventional Apps	5	Conventional Amt/App	\$145,000	% Conv Positive	80.0%
Total Assisted Apps	2	Assisted Amt/App	\$210,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$325,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$265,000	% Conv Positive	0.0%
Total Assisted Apps	1	Assisted Amt/App	\$385,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$245,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$245,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	62	Total Amt/App	\$202,258	% Positive	75.8%
Total Conventional Apps	35	Conventional Amt/App	\$207,857	% Conv Positive	80.0%
Total Assisted Apps	27	Assisted Amt/App	\$195,000	% Asst Positive	70.4%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	\$201,667	% Positive	88.9%
Total Conventional Apps	10	Conventional Amt/App	\$215,000	% Conv Positive	80.0%
Total Assisted Apps	8	Assisted Amt/App	\$185,000	% Asst Positive	100.0%

Wayne

Population

23,762

Households

9,597

Median HH Income

\$48,665

Owner HH Income

\$60,118

Renter HH Income

\$40,613

Housing Costs

Owner Units

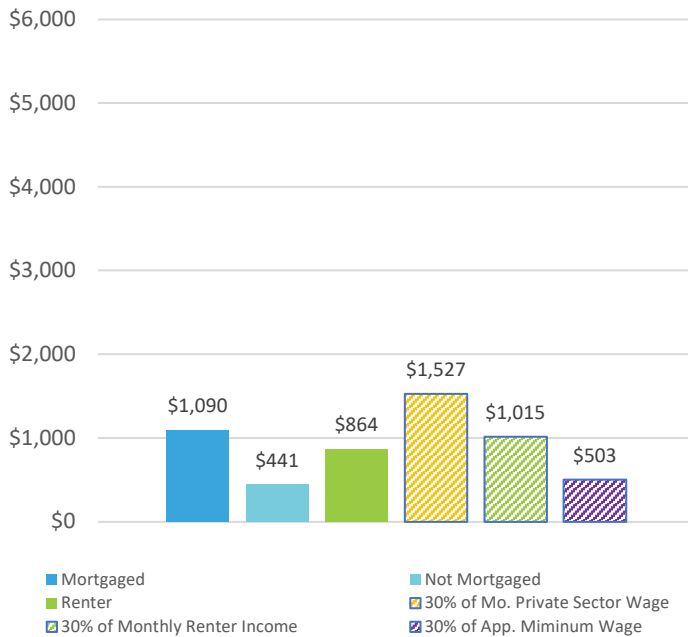
Home Value	\$99,653	2016 Value	\$68,913
Cost M/NM	\$1090/\$441	Value ▲	44.6%
\$33,218 To afford median home			

Renter Units

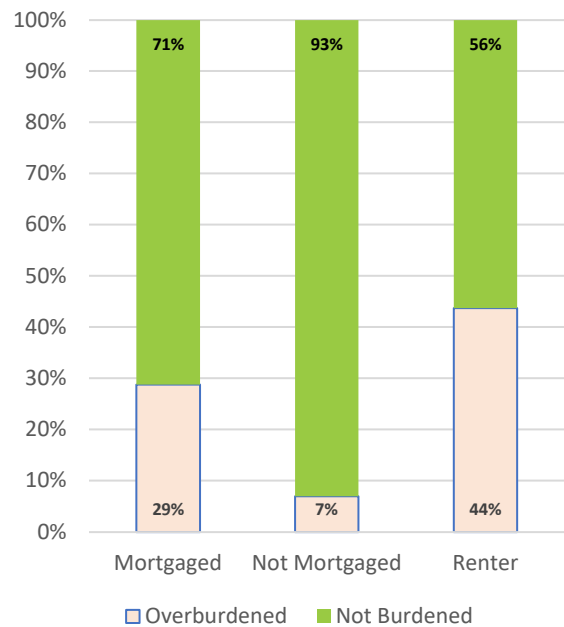
Gross Rent	\$864	2016 Rent	\$836
		Rent ▲	3.4%
\$34,560 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,647	Owner HH	48%	Renter HH	52%
Median Year Built	1958	% Built Pre-1970			72.1%
Median Move Year	2013	% Built After 2010			0%
Median Rooms	5.0	SF%	58%	MM%	29.1%
				MF%	12.7%

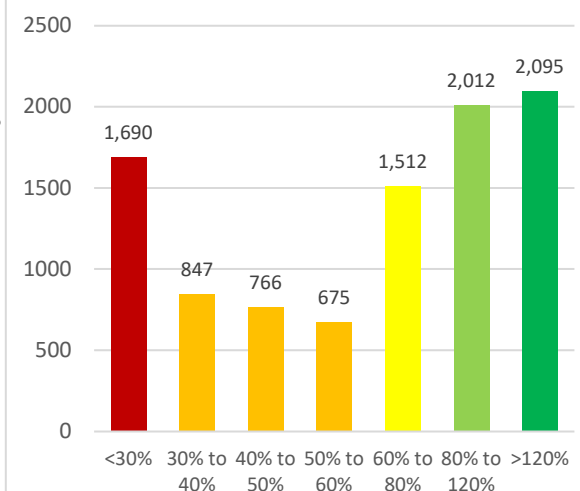
Vacancy Rates

Total	9.9%	Owner	0%	Renter	0%
Seasonal	0.6%	Other	5.4%	# V Rent	125
				#V Owner	115

Homeownership Rate by Race/Ethnicity

Black	16.9%	White	60.8%
Asian	23.7%	Other or Multiracial	39.1%
Am. Indian	27.5%	Hispanic	38.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Wayne

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

4.1%
9,597

Partnership

5.6%
435,539

Housing Affordability

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

Market

Number	%	% Change
1.58	--	--
\$48,665	--	29.1%
\$60,118	--	7.2%
\$40,613	--	48.8%
\$99,653	--	44.6%
\$864	--	3.4%
\$34,560	--	--
\$33,218	--	--
3,165	33%	-15.7%

Partnership

Number	%	% Change
--	--	--
\$63,205	--	-0.3%
\$86,375	--	7.6%
\$40,836	--	13.9%
\$195,198	--	24.1%
\$999	--	2.1%
\$39,945	--	--
\$65,066	--	--
114,122	26.2%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
571	5.4%	-19.2%
67	0.6%	81.1%
115	1.1%	-36.1%
125	1.2%	-47.3%
794	7.5%	--
766	7.2%	--

Partnership

Number	%	% Change
16,411	3.6%	-15.2%
2,023	0.4%	-21.6%
3,349	0.7%	-33.9%
5,878	1.3%	-16.6%
48,121	10.7%	--
88,342	19.6%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	77	183	260
Market supply (vacant on market, adjusted for age)	104	67	171
5 year Market production goals (based on 75K units)	0	112	112
1 year Market production goals (based on 15K units)	0	22	22
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Wayne

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	384	Total Amt/App	\$134,010	% Approved	72.4%
Total Conventional Apps	198	Conventional Amt/App	\$130,051	% Conv Apprvd	75.3%
Total Assisted Apps	186	Assisted Amt/App	\$138,226	% Asst Apprvd	69.4%
Applications by Race: White					
Total Apps	234	Total Amt/App	\$126,624	% Positive	74.4%
Total Conventional Apps	129	Conventional Amt/App	\$125,000	% Conv Positive	79.1%
Total Assisted Apps	105	Assisted Amt/App	\$128,619	% Asst Positive	68.6%
Applications by Race: Black					
Total Apps	84	Total Amt/App	\$152,619	% Positive	70%
Total Conventional Apps	33	Conventional Amt/App	\$139,545	% Conv Positive	72.7%
Total Assisted Apps	51	Assisted Amt/App	\$161,078	% Asst Positive	68.6%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$175,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	5	Total Amt/App	\$707,000	% Positive	60.0%
Total Conventional Apps	5	Conventional Amt/App	\$707,000	% Conv Positive	60.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	56	Total Amt/App	\$134,821	% Positive	64.3%
Total Conventional Apps	31	Conventional Amt/App	\$135,645	% Conv Positive	61.3%
Total Assisted Apps	25	Assisted Amt/App	\$133,800	% Asst Positive	68.0%
Applications by Ethnicity: Hispanic					
Total Apps	12	Total Amt/App	\$150,000	% Positive	83.3%
Total Conventional Apps	5	Conventional Amt/App	\$155,000	% Conv Positive	80.0%
Total Assisted Apps	7	Assisted Amt/App	\$146,429	% Asst Positive	85.7%

Wayne County-Northwest

Population

73,810

Households

25,249

Median HH Income

\$147,116

Owner HH Income

\$153,225

Renter HH Income

\$58,594

Housing Costs

Owner Units

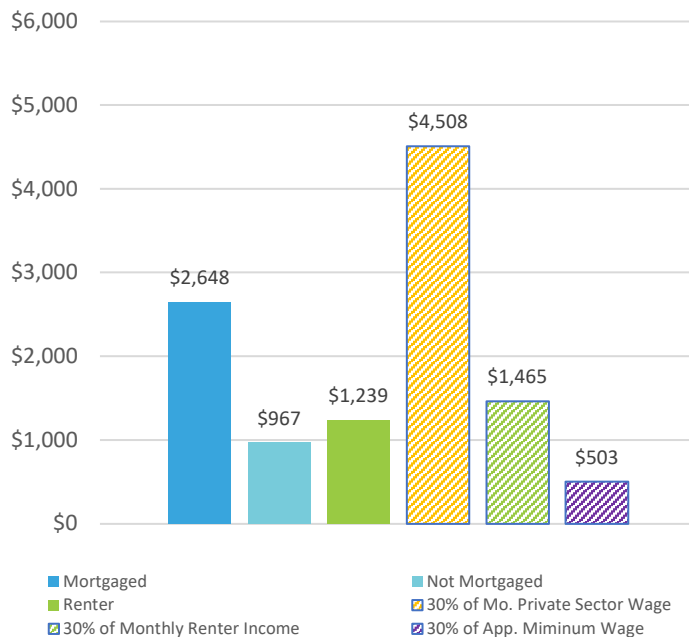
Home Value	\$426,252	2016 Value	\$384,953
Cost M/NM	\$2648/\$967	Value ▲	10.7%
\$142,084 To afford median home			

Renter Units

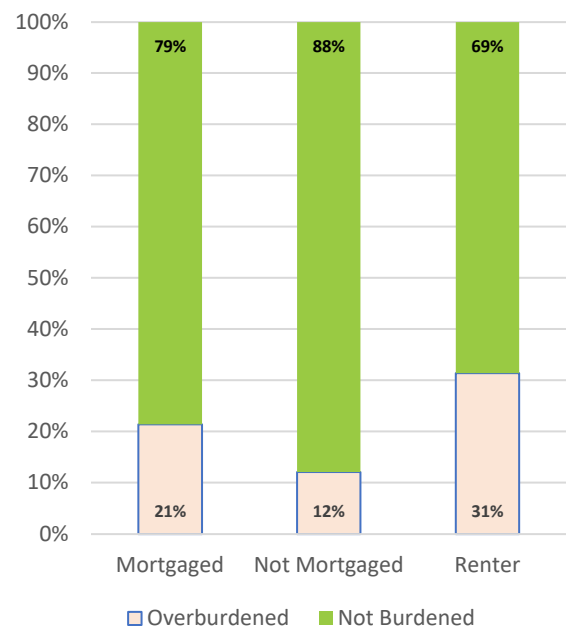
Gross Rent	\$1,239	2016 Rent	\$1,626
		Rent ▲	-23.8%
\$49,560 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	25,953	Owner HH	91%	Renter HH	9%
Median Year Built	1875	% Built Pre-1970			7.2%
Median Move Year	2009	% Built After 2010			11.5%
Median Rooms	8.0	SF%	77.1%	MM%	15.4%
				MF%	2.4%

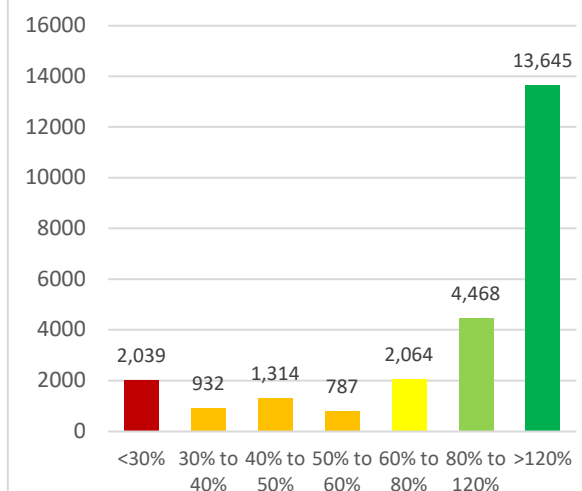
Vacancy Rates

Total	2.7%	Owner	0%	Renter	0%
Seasonal	0.7%	Other	1.1%	# V Rent	86
				#V Owner	146

Homeownership Rate by Race/Ethnicity

Black	65.5%	White	91.7%
Asian	94.2%	Other or Multiracial	92.8%
Am. Indian	100.0%	Hispanic	85.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Wayne County-Northwest

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	17.0%	5.6%
Household Count, 2021	25,249	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	6.74	--	--	--	--	--
Median Income, 2021	\$147,116	--	4.7%	\$63,205	--	-0.3%
Median owner income, 2021	\$153,225	--	4.1%	\$86,375	--	7.6%
Median renter income, 2021	\$58,594	--	18.9%	\$40,836	--	13.9%
Median home value	\$426,252	--	10.7%	\$195,198	--	24.1%
Median gross rent	\$1,239	--	-23.8%	\$999	--	2.1%
Income needed for median rent	\$49,560	--	--	\$39,945	--	--
Income needed for median value	\$142,084	--	--	\$65,066	--	--
Overburdened households	4,932	20%	10.6%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	285	1.1%	-58.6%	16,411	3.6%	-15.2%
Seasonal vacancy	187	0.7%	73.1%	2,023	0.4%	-21.6%
For-Sale vacancy	146	0.6%	-30.5%	3,349	0.7%	-33.9%
For-Rent vacancy	86	0.3%	-7.5%	5,878	1.3%	-16.6%
Homes built pre-1940	482	1.9%	--	48,121	10.7%	--
Homes built post-1990	19,034	73.3%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	392	109	501
Market supply (vacant on market, adjusted for age)	10	7	17
5 year Market production goals (based on 75K units)	369	98	467
1 year Market production goals (based on 15K units)	74	20	93
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Wayne County-Northwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	1,937	Total Amt/App	\$407,793	% Approved	77.1%
Total Conventional Apps	1,835	Conventional Amt/App	\$409,610	% Conv Apprvd	77.0%
Total Assisted Apps	102	Assisted Amt/App	\$375,098	% Asst Apprvd	78.4%
Applications by Race: White					
Total Apps	927	Total Amt/App	\$393,004	% Positive	79.7%
Total Conventional Apps	879	Conventional Amt/App	\$394,443	% Conv Positive	79.6%
Total Assisted Apps	48	Assisted Amt/App	\$366,667	% Asst Positive	81.3%
Applications by Race: Black					
Total Apps	144	Total Amt/App	\$426,111	% Positive	78%
Total Conventional Apps	112	Conventional Amt/App	\$439,554	% Conv Positive	78.6%
Total Assisted Apps	32	Assisted Amt/App	\$379,063	% Asst Positive	75.0%
Applications by Race: Asian					
Total Apps	543	Total Amt/App	\$416,768	% Positive	73.7%
Total Conventional Apps	537	Conventional Amt/App	\$416,359	% Conv Positive	73.7%
Total Assisted Apps	6	Assisted Amt/App	\$453,333	% Asst Positive	66.7%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$220,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$220,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	280	Total Amt/App	\$420,429	% Positive	75.0%
Total Conventional Apps	266	Conventional Amt/App	\$422,895	% Conv Positive	74.4%
Total Assisted Apps	14	Assisted Amt/App	\$373,571	% Asst Positive	85.7%
Applications by Ethnicity: Hispanic					
Total Apps	50	Total Amt/App	\$410,800	% Positive	68.0%
Total Conventional Apps	47	Conventional Amt/App	\$414,362	% Conv Positive	66.0%
Total Assisted Apps	3	Assisted Amt/App	\$355,000	% Asst Positive	100.0%

Wayne County-Southwest

Population

28,305

Households

10,178

Median HH Income

\$73,711

Owner HH Income

\$78,029

Renter HH Income

\$47,678

Housing Costs

Owner Units

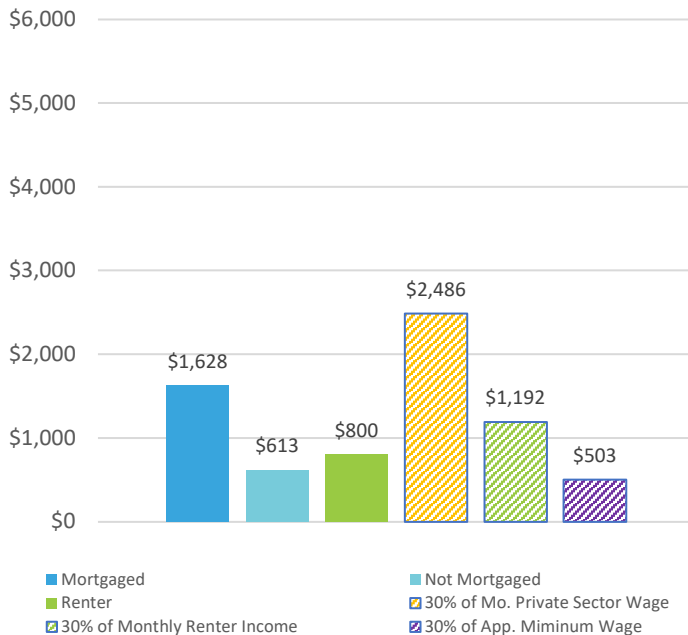
Home Value	\$209,229	2016 Value	\$159,074
Cost M/NM	\$1628/\$613	Value ▲	31.5%
\$69,743 To afford median home			

Renter Units

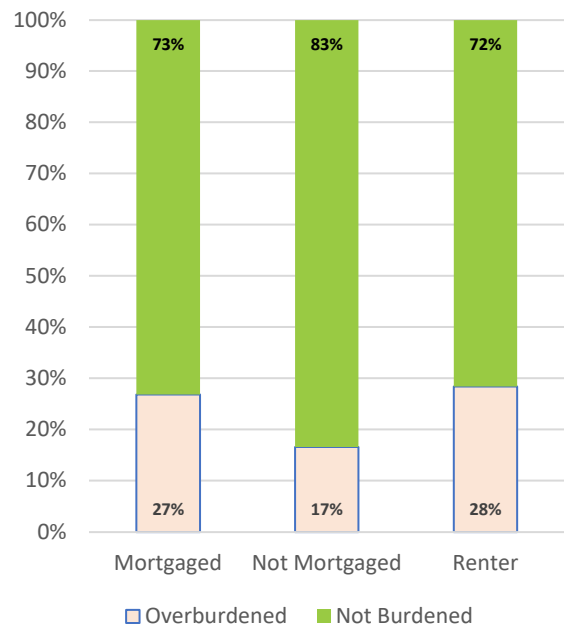
Gross Rent	\$800	2016 Rent	\$1,012
		Rent ▲	-21.0%
\$32,000 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	10,859	Owner HH	90%	Renter HH	10%
Median Year Built	1981	% Built Pre-1970		35%	
Median Move Year	2007	% Built After 2010		6.6%	
Median Rooms	6.3	SF%	75.6%	MM%	4.8%
		MF%	0%		

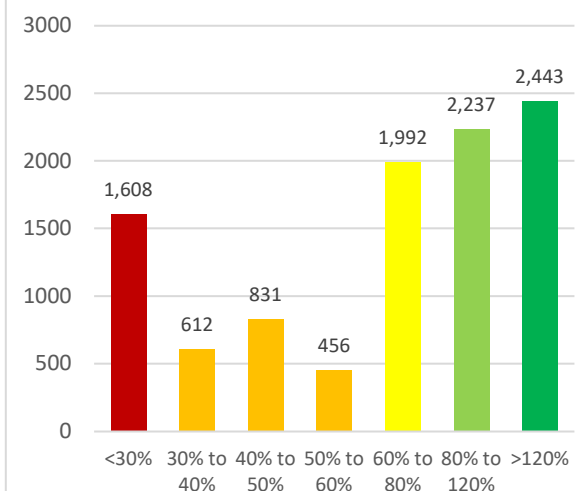
Vacancy Rates

Total	6.3%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	4.3%	# V Rent	50
				#V Owner	124

Homeownership Rate by Race/Ethnicity

Black	86.6%	White	90.4%
Asian	80.7%	Other or Multiracial	84.6%
Am. Indian	100.0%	Hispanic	74.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Wayne County-Southwest

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

4.7%
10,178

Partnership

5.6%
435,539

Housing Affordability

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

Market

Number	%	% Change
3.31	--	--
\$73,711	--	-1.5%
\$78,029	--	1.5%
\$47,678	--	12.0%
\$209,229	--	31.5%
\$800	--	-21.0%
\$32,000	--	--
\$69,743	--	--
2,383	23%	-3.4%

Partnership

Number	%	% Change
--	--	--
\$63,205	--	-0.3%
\$86,375	--	7.6%
\$40,836	--	13.9%
\$195,198	--	24.1%
\$999	--	2.1%
\$39,945	--	--
\$65,066	--	--
114,122	26.2%	-16.0%

Housing Quality and Vacancy

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

Market

Number	%	% Change
471	4.3%	13.8%
0	0.0%	-100.0%
124	1.1%	-35.8%
50	0.5%	-70.6%
823	7.6%	--
4,906	45.2%	--

Partnership

Number	%	% Change
16,411	3.6%	-15.2%
2,023	0.4%	-21.6%
3,349	0.7%	-33.9%
5,878	1.3%	-16.6%
48,121	10.7%	--
88,342	19.6%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	96	87	184
Market supply (vacant on market, adjusted for age)	43	16	60
5 year Market production goals (based on 75K units)	51	69	120
1 year Market production goals (based on 15K units)	10	14	24
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Wayne County-Southwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	430	Total Amt/App	\$246,860	% Approved	77.7%
Total Conventional Apps	316	Conventional Amt/App	\$251,899	% Conv Apprvd	78.5%
Total Assisted Apps	114	Assisted Amt/App	\$232,895	% Asst Apprvd	75.4%
Applications by Race: White					
Total Apps	318	Total Amt/App	\$240,723	% Positive	81.1%
Total Conventional Apps	239	Conventional Amt/App	\$242,071	% Conv Positive	80.8%
Total Assisted Apps	79	Assisted Amt/App	\$236,646	% Asst Positive	82.3%
Applications by Race: Black					
Total Apps	27	Total Amt/App	\$251,667	% Positive	59%
Total Conventional Apps	13	Conventional Amt/App	\$279,615	% Conv Positive	61.5%
Total Assisted Apps	14	Assisted Amt/App	\$225,714	% Asst Positive	57.1%
Applications by Race: Asian					
Total Apps	6	Total Amt/App	\$250,000	% Positive	83.3%
Total Conventional Apps	5	Conventional Amt/App	\$231,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$345,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	2	Total Amt/App	\$285,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$285,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	69	Total Amt/App	\$273,551	% Positive	68.1%
Total Conventional Apps	52	Conventional Amt/App	\$294,038	% Conv Positive	69.2%
Total Assisted Apps	17	Assisted Amt/App	\$210,882	% Asst Positive	64.7%
Applications by Ethnicity: Hispanic					
Total Apps	27	Total Amt/App	\$241,667	% Positive	74.1%
Total Conventional Apps	18	Conventional Amt/App	\$253,889	% Conv Positive	83.3%
Total Assisted Apps	9	Assisted Amt/App	\$217,222	% Asst Positive	55.6%

Westland-Central

Population

29,401

Households

11,446

Median HH Income

\$65,532

Owner HH Income

\$71,013

Renter HH Income

\$44,108

Housing Costs

Owner Units

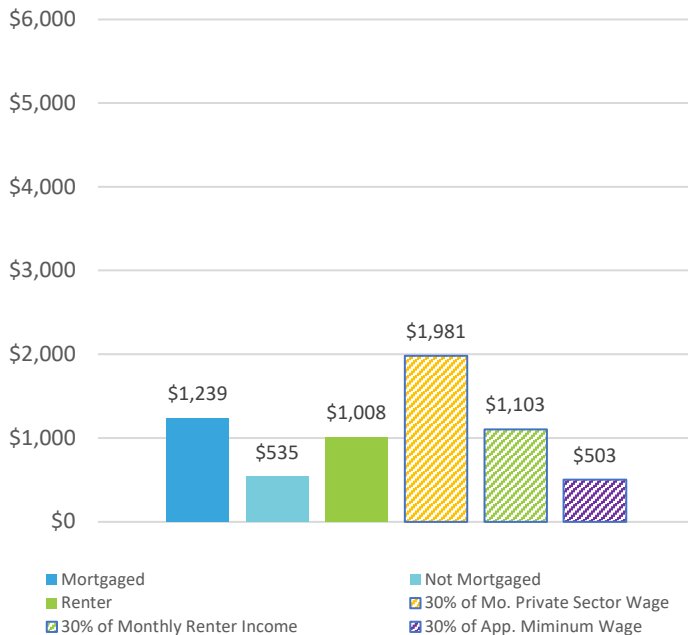
Home Value	\$145,787	2016 Value	\$108,903
Cost M/NM	\$1239/\$535	Value ▲	33.9%
\$48,596 To afford median home			

Renter Units

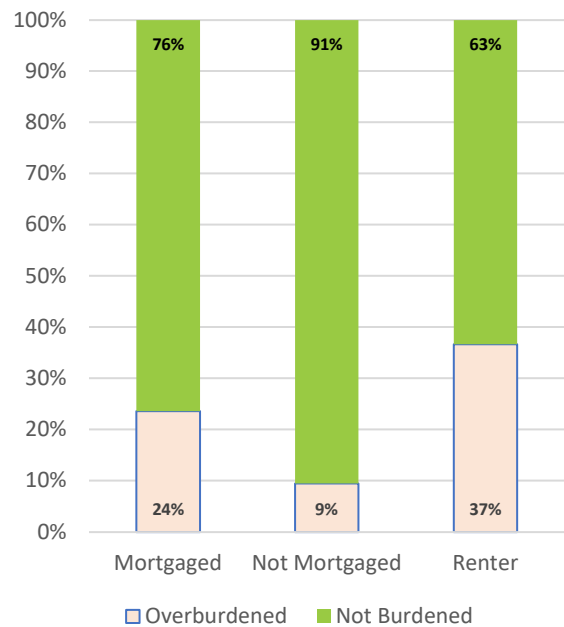
Gross Rent	\$1,008	2016 Rent	\$1,116
		Rent ▲	-9.7%
\$40,320 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,890	Owner HH	83%	Renter HH	17%		
Median Year Built	1966	% Built Pre-1970	63.1%				
Median Move Year	2007	% Built After 2010	0.2%				
Median Rooms	5.8	SF%	88.4%	MM%	5.2%	MF%	5.9%

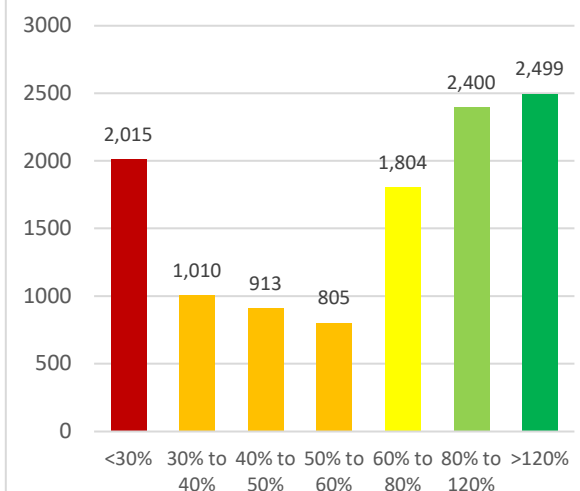
Vacancy Rates

Total	3.7%	Owner	0%	Renter	0%		
Seasonal	0.1%	Other	2.1%	# V Rent	86	#V Owner	57

Homeownership Rate by Race/Ethnicity

Black	61.2%	White	84.6%
Asian	87.0%	Other or Multiracial	83.5%
Am. Indian	100.0%	Hispanic	82.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Westland-Central

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.1%	5.6%
Household Count, 2021	11,446	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.31	--	--	--	--	--
Median Income, 2021	\$65,532	--	3.3%	\$63,205	--	-0.3%
Median owner income, 2021	\$71,013	--	-1.2%	\$86,375	--	7.6%
Median renter income, 2021	\$44,108	--	14.8%	\$40,836	--	13.9%
Median home value	\$145,787	--	33.9%	\$195,198	--	24.1%
Median gross rent	\$1,008	--	-9.7%	\$999	--	2.1%
Income needed for median rent	\$40,320	--	--	\$39,945	--	--
Income needed for median value	\$48,596	--	--	\$65,066	--	--
Overburdened households	2,448	21%	-16.2%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	254	2.1%	0.0%	16,411	3.6%	-15.2%
Seasonal vacancy	8	0.1%	-87.9%	2,023	0.4%	-21.6%
For-Sale vacancy	57	0.5%	-60.7%	3,349	0.7%	-33.9%
For-Rent vacancy	86	0.7%	230.8%	5,878	1.3%	-16.6%
Homes built pre-1940	360	3.0%	--	48,121	10.7%	--
Homes built post-1990	1,723	14.5%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	106	31	137
Market supply (vacant on market, adjusted for age)	37	50	87
5 year Market production goals (based on 75K units)	67	0	67
1 year Market production goals (based on 15K units)	13	0	13
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Westland-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	678	Total Amt/App	\$169,292	% Approved	81.9%
Total Conventional Apps	429	Conventional Amt/App	\$163,695	% Conv Apprvd	82.1%
Total Assisted Apps	249	Assisted Amt/App	\$178,936	% Asst Apprvd	81.5%
Applications by Race: White					
Total Apps	428	Total Amt/App	\$162,009	% Positive	85.0%
Total Conventional Apps	291	Conventional Amt/App	\$159,261	% Conv Positive	84.5%
Total Assisted Apps	137	Assisted Amt/App	\$167,847	% Asst Positive	86.1%
Applications by Race: Black					
Total Apps	122	Total Amt/App	\$186,148	% Positive	75%
Total Conventional Apps	53	Conventional Amt/App	\$178,396	% Conv Positive	81.1%
Total Assisted Apps	69	Assisted Amt/App	\$192,101	% Asst Positive	71.0%
Applications by Race: Asian					
Total Apps	19	Total Amt/App	\$177,632	% Positive	84.2%
Total Conventional Apps	15	Conventional Amt/App	\$179,000	% Conv Positive	80.0%
Total Assisted Apps	4	Assisted Amt/App	\$172,500	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$125,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$125,000	% Asst Positive	0.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	99	Total Amt/App	\$176,717	% Positive	76.8%
Total Conventional Apps	63	Conventional Amt/App	\$165,476	% Conv Positive	71.4%
Total Assisted Apps	36	Assisted Amt/App	\$196,389	% Asst Positive	86.1%
Applications by Ethnicity: Hispanic					
Total Apps	21	Total Amt/App	\$180,238	% Positive	71.4%
Total Conventional Apps	12	Conventional Amt/App	\$200,000	% Conv Positive	66.7%
Total Assisted Apps	9	Assisted Amt/App	\$153,889	% Asst Positive	77.8%

Westland-Northeast

Population

25,765

Households

10,831

Median HH Income

\$61,667

Owner HH Income

\$70,187

Renter HH Income

\$48,318

Housing Costs

Owner Units

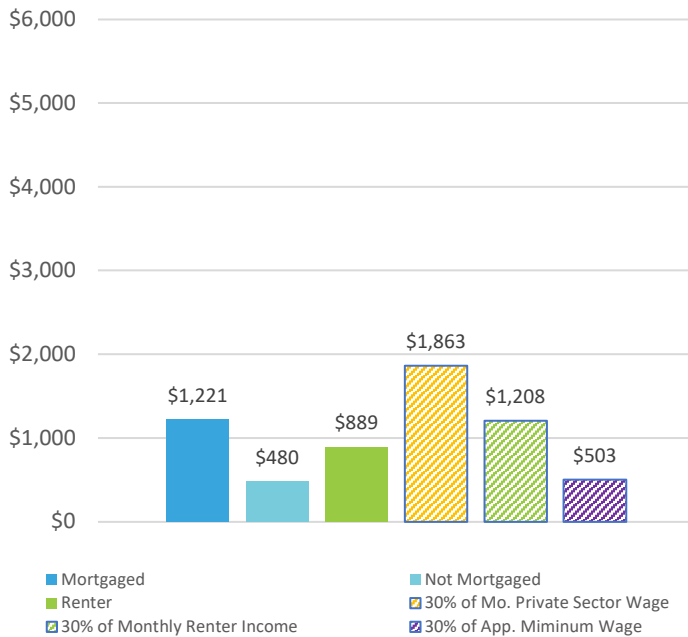
Home Value	\$141,200	2016 Value	\$106,011
Cost M/NM	\$1221/\$480	Value ▲	33.2%
\$47,067 To afford median home			

Renter Units

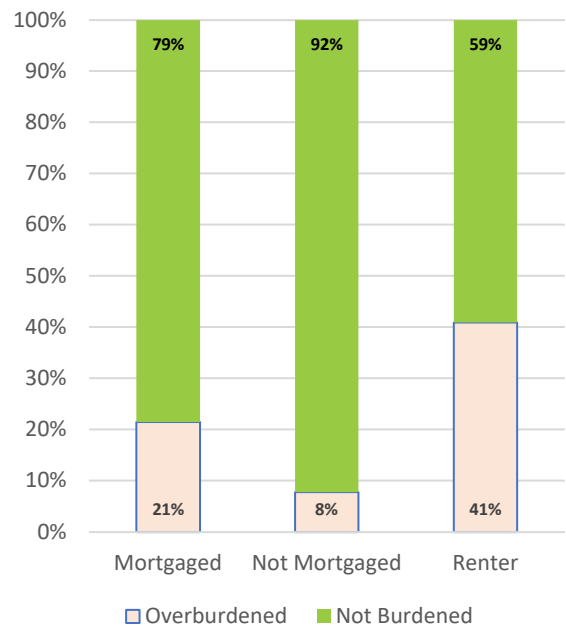
Gross Rent	\$889	2016 Rent	\$850
		Rent ▲	4.5%
\$35,560 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,586	Owner HH	74%	Renter HH	26%		
Median Year Built	1959	% Built Pre-1970	79.2%				
Median Move Year	2007	% Built After 2010	0.6%				
Median Rooms	5.2	SF%	73.5%	MM%	14.2%	MF%	9.9%

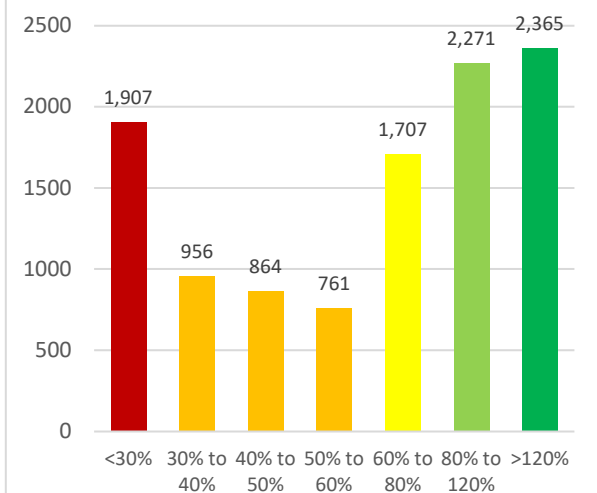
Vacancy Rates

Total	6.5%	Owner	0%	Renter	0%		
Seasonal	0.1%	Other	3.7%	# V Rent	50	#V Owner	234

Homeownership Rate by Race/Ethnicity

Black	14.8%	White	79.8%
Asian	56.6%	Other or Multiracial	78.1%
Am. Indian	30.8%	Hispanic	62.1%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Westland-Northeast

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.4%	5.6%
Household Count, 2021	10,831	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.23	--	--	--	--	--
Median Income, 2021	\$61,667	--	17.1%	\$63,205	--	-0.3%
Median owner income, 2021	\$70,187	--	14.7%	\$86,375	--	7.6%
Median renter income, 2021	\$48,318	--	34.0%	\$40,836	--	13.9%
Median home value	\$141,200	--	33.2%	\$195,198	--	24.1%
Median gross rent	\$889	--	4.5%	\$999	--	2.1%
Income needed for median rent	\$35,560	--	--	\$39,945	--	--
Income needed for median value	\$47,067	--	--	\$65,066	--	--
Overburdened households	2,471	23%	-21.1%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	426	3.7%	44.4%	16,411	3.6%	-15.2%
Seasonal vacancy	9	0.1%	-62.5%	2,023	0.4%	-21.6%
For-Sale vacancy	234	2.0%	185.4%	3,349	0.7%	-33.9%
For-Rent vacancy	50	0.4%	-75.4%	5,878	1.3%	-16.6%
Homes built pre-1940	390	3.4%	--	48,121	10.7%	--
Homes built post-1990	771	6.7%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	147	92	239
Market supply (vacant on market, adjusted for age)	199	32	231
5 year Market production goals (based on 75K units)	0	58	58
1 year Market production goals (based on 15K units)	0	12	12
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Westland-Northeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	547	Total Amt/App	\$175,311	% Approved	81.0%
Total Conventional Apps	363	Conventional Amt/App	\$171,116	% Conv Apprvd	81.5%
Total Assisted Apps	184	Assisted Amt/App	\$183,587	% Asst Apprvd	79.9%
Applications by Race: White					
Total Apps	388	Total Amt/App	\$171,366	% Positive	84.0%
Total Conventional Apps	277	Conventional Amt/App	\$168,682	% Conv Positive	84.8%
Total Assisted Apps	111	Assisted Amt/App	\$178,063	% Asst Positive	82.0%
Applications by Race: Black					
Total Apps	70	Total Amt/App	\$190,571	% Positive	76%
Total Conventional Apps	31	Conventional Amt/App	\$182,419	% Conv Positive	71.0%
Total Assisted Apps	39	Assisted Amt/App	\$197,051	% Asst Positive	79.5%
Applications by Race: Asian					
Total Apps	9	Total Amt/App	\$188,333	% Positive	55.6%
Total Conventional Apps	9	Conventional Amt/App	\$188,333	% Conv Positive	55.6%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	75	Total Amt/App	\$176,600	% Positive	73.3%
Total Conventional Apps	43	Conventional Amt/App	\$171,744	% Conv Positive	72.1%
Total Assisted Apps	32	Assisted Amt/App	\$183,125	% Asst Positive	75.0%
Applications by Ethnicity: Hispanic					
Total Apps	19	Total Amt/App	\$185,000	% Positive	94.7%
Total Conventional Apps	12	Conventional Amt/App	\$146,667	% Conv Positive	100.0%
Total Assisted Apps	7	Assisted Amt/App	\$250,714	% Asst Positive	85.7%

Westland-Northwest

Population

26,969

Households

12,424

Median HH Income

\$45,415

Owner HH Income

\$52,974

Renter HH Income

\$37,016

Housing Costs

Owner Units

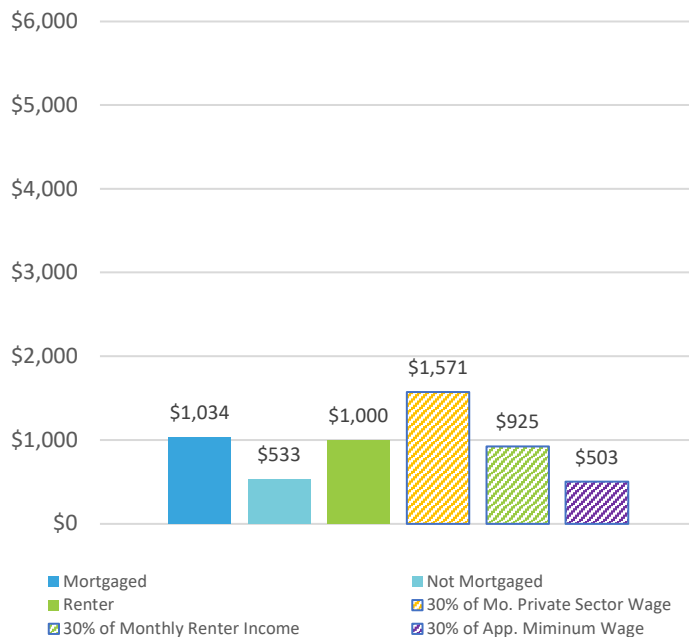
Home Value	\$140,073	2016 Value	\$125,748
Cost M/NM	\$1034/\$533	Value ▲	11.4%
\$46,691 To afford median home			

Renter Units

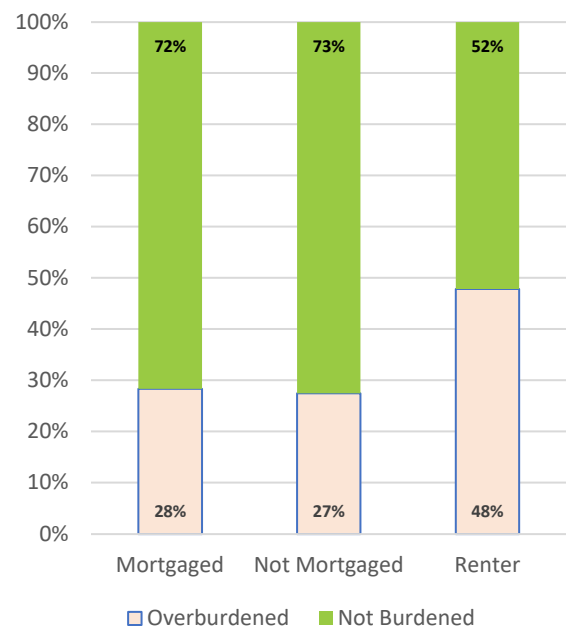
Gross Rent	\$1,000	2016 Rent	\$918
		Rent ▲	9.0%
\$40,000 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,102	Owner HH	43%	Renter HH	57%
Median Year Built	1979	% Built Pre-1970			27.2%
Median Move Year	2014	% Built After 2010			2%
Median Rooms	4.5	SF%	30.4%	MM%	37.4%
				MF%	31.4%

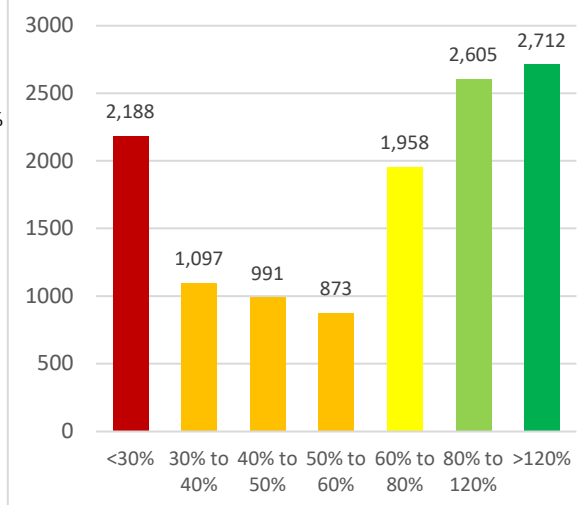
Vacancy Rates

Total	5.2%	Owner	0%	Renter	0%
Seasonal	0.4%	Other	2.1%	# V Rent	261
				#V Owner	53

Homeownership Rate by Race/Ethnicity

Black	22.7%	White	55.1%
Asian	45.0%	Other or Multiracial	29.4%
Am. Indian	50.9%	Hispanic	38.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Westland-Northwest

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	8.4%	5.6%
Household Count, 2021	12,424	435,539

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Housing Affordability						
Home value / partnership income	2.22	--	--	--	--	--
Median Income, 2021	\$45,415	--	-8.3%	\$63,205	--	-0.3%
Median owner income, 2021	\$52,974	--	-29.8%	\$86,375	--	7.6%
Median renter income, 2021	\$37,016	--	2.6%	\$40,836	--	13.9%
Median home value	\$140,073	--	11.4%	\$195,198	--	24.1%
Median gross rent	\$1,000	--	9.0%	\$999	--	2.1%
Income needed for median rent	\$40,000	--	--	\$39,945	--	--
Income needed for median value	\$46,691	--	--	\$65,066	--	--
Overburdened households	4,873	39%	16.4%	114,122	26.2%	-16.0%

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Housing Quality and Vacancy						
"Other" vacancy	278	2.1%	126.0%	16,411	3.6%	-15.2%
Seasonal vacancy	48	0.4%	140.0%	2,023	0.4%	-21.6%
For-Sale vacancy	53	0.4%	-42.4%	3,349	0.7%	-33.9%
For-Rent vacancy	261	2.0%	-54.5%	5,878	1.3%	-16.6%
Homes built pre-1940	372	2.8%	--	48,121	10.7%	--
Homes built post-1990	3,394	25.9%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	219	441	660
Market supply (vacant on market, adjusted for age)	16	61	77
5 year Market production goals (based on 75K units)	195	367	563
1 year Market production goals (based on 15K units)	39	73	113
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Westland-Northwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	422	Total Amt/App	\$197,725	% Approved	77.0%
Total Conventional Apps	307	Conventional Amt/App	\$188,225	% Conv Apprvd	80.1%
Total Assisted Apps	115	Assisted Amt/App	\$223,087	% Asst Apprvd	68.7%
Applications by Race: White					
Total Apps	215	Total Amt/App	\$184,116	% Positive	80.9%
Total Conventional Apps	167	Conventional Amt/App	\$176,497	% Conv Positive	84.4%
Total Assisted Apps	48	Assisted Amt/App	\$210,625	% Asst Positive	68.8%
Applications by Race: Black					
Total Apps	108	Total Amt/App	\$213,981	% Positive	75%
Total Conventional Apps	59	Conventional Amt/App	\$193,814	% Conv Positive	76.3%
Total Assisted Apps	49	Assisted Amt/App	\$238,265	% Asst Positive	73.5%
Applications by Race: Asian					
Total Apps	30	Total Amt/App	\$201,000	% Positive	76.7%
Total Conventional Apps	28	Conventional Amt/App	\$201,429	% Conv Positive	78.6%
Total Assisted Apps	2	Assisted Amt/App	\$195,000	% Asst Positive	50.0%
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$241,667	% Positive	66.7%
Total Conventional Apps	1	Conventional Amt/App	\$185,000	% Conv Positive	0.0%
Total Assisted Apps	2	Assisted Amt/App	\$270,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	61	Total Amt/App	\$214,508	% Positive	67.2%
Total Conventional Apps	49	Conventional Amt/App	\$210,306	% Conv Positive	71.4%
Total Assisted Apps	12	Assisted Amt/App	\$231,667	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$177,000	% Positive	90.0%
Total Conventional Apps	6	Conventional Amt/App	\$176,667	% Conv Positive	100.0%
Total Assisted Apps	4	Assisted Amt/App	\$177,500	% Asst Positive	75.0%

Willow Run

Population

11,357

Households

5,126

Median HH Income

\$58,825

Owner HH Income

\$75,166

Renter HH Income

\$33,211

Housing Costs

Owner Units

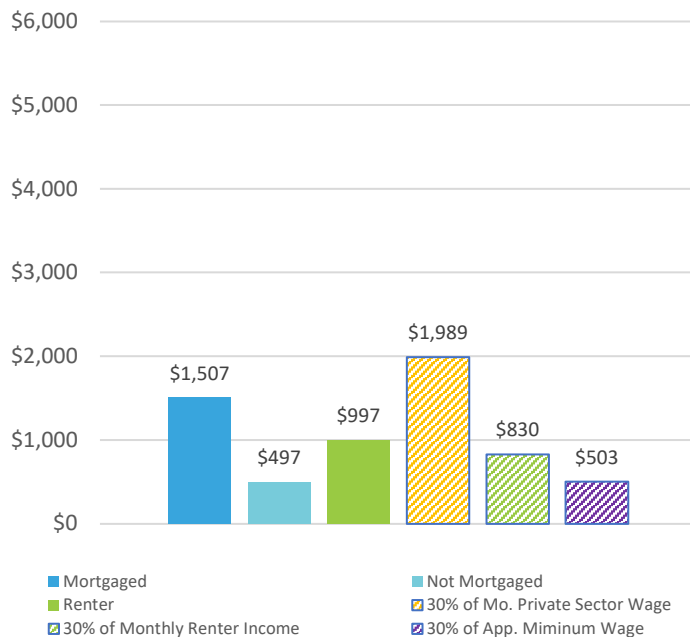
Home Value	\$174,343	2016 Value	\$132,212
Cost M/NM	\$1507/\$497	Value ▲	31.9%
\$58,114 To afford median home			

Renter Units

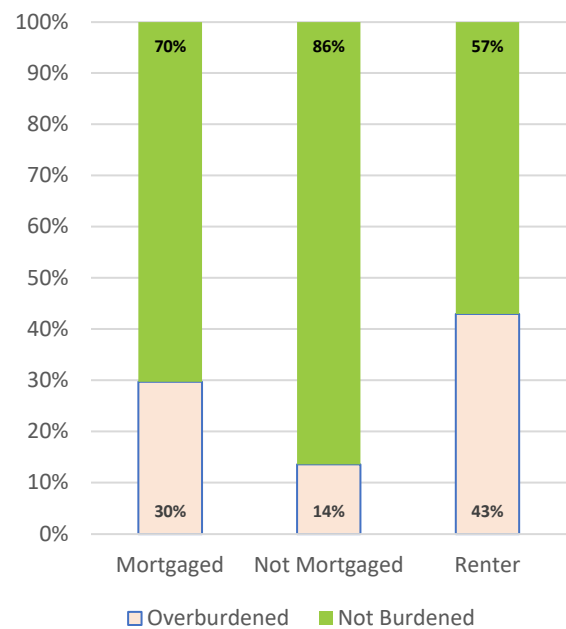
Gross Rent	\$997	2016 Rent	\$990
		Rent ▲	0.7%
\$39,880 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	5,471	Owner HH	65%	Renter HH	35%		
Median Year Built	1975	% Built Pre-1970		34%			
Median Move Year	2013	% Built After 2010		3.6%			
Median Rooms	5.3	SF%	44%	MM%	14.4%	MF%	22.3%

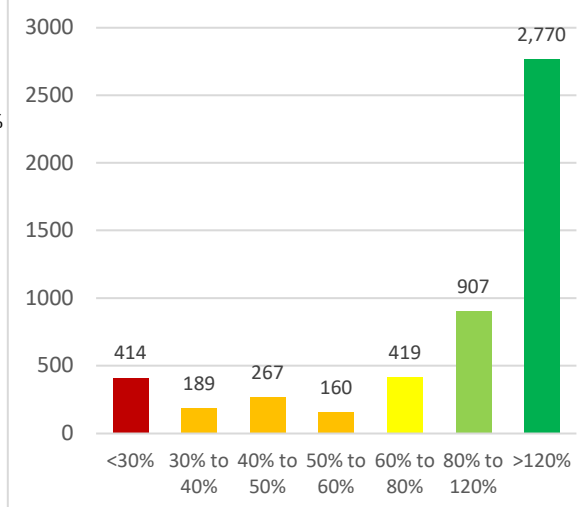
Vacancy Rates

Total	6.3%	Owner	0%	Renter	0%		
Seasonal	0.7%	Other	3.7%	# V Rent	46	#V Owner	62

Homeownership Rate by Race/Ethnicity

Black	21.9%	White	80.2%
Asian	0.0%	Other or Multiracial	67.8%
Am. Indian	0.0%	Hispanic	50.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Willow Run

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	12.8%	5.6%
Household Count, 2021	5,126	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.76	--	--	--	--	--
Median Income, 2021	\$58,825	--	6.2%	\$63,205	--	-0.3%
Median owner income, 2021	\$75,166	--	12.1%	\$86,375	--	7.6%
Median renter income, 2021	\$33,211	--	-17.6%	\$40,836	--	13.9%
Median home value	\$174,343	--	31.9%	\$195,198	--	24.1%
Median gross rent	\$997	--	0.7%	\$999	--	2.1%
Income needed for median rent	\$39,880	--	--	\$39,945	--	--
Income needed for median value	\$58,114	--	--	\$65,066	--	--
Overburdened households	1,563	30%	6.7%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	201	3.7%	51.1%	16,411	3.6%	-15.2%
Seasonal vacancy	36	0.7%	71.4%	2,023	0.4%	-21.6%
For-Sale vacancy	62	1.1%	0.0%	3,349	0.7%	-33.9%
For-Rent vacancy	46	0.8%	-76.9%	5,878	1.3%	-16.6%
Homes built pre-1940	366	6.7%	--	48,121	10.7%	--
Homes built post-1990	1,861	34.0%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	37	123	160
Market supply (vacant on market, adjusted for age)	20	12	32
5 year Market production goals (based on 75K units)	16	107	123
1 year Market production goals (based on 15K units)	3	21	25
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Willow Run

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	170	Total Amt/App	\$227,706	% Approved	78.2%
Total Conventional Apps	134	Conventional Amt/App	\$222,836	% Conv Apprvd	81.3%
Total Assisted Apps	36	Assisted Amt/App	\$245,833	% Asst Apprvd	66.7%
Applications by Race: White					
Total Apps	96	Total Amt/App	\$217,083	% Positive	83.3%
Total Conventional Apps	77	Conventional Amt/App	\$223,052	% Conv Positive	88.3%
Total Assisted Apps	19	Assisted Amt/App	\$192,895	% Asst Positive	63.2%
Applications by Race: Black					
Total Apps	53	Total Amt/App	\$259,717	% Positive	68%
Total Conventional Apps	37	Conventional Amt/App	\$240,676	% Conv Positive	67.6%
Total Assisted Apps	16	Assisted Amt/App	\$303,750	% Asst Positive	68.8%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$120,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$120,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	15	Total Amt/App	\$195,667	% Positive	80.0%
Total Conventional Apps	14	Conventional Amt/App	\$186,429	% Conv Positive	78.6%
Total Assisted Apps	1	Assisted Amt/App	\$325,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$177,000	% Positive	70.0%
Total Conventional Apps	7	Conventional Amt/App	\$170,714	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$191,667	% Asst Positive	0.0%

Woodhaven

Population

16,819

Households

6,574

Median HH Income

\$69,305

Owner HH Income

\$79,750

Renter HH Income

\$42,034

Housing Costs

Owner Units

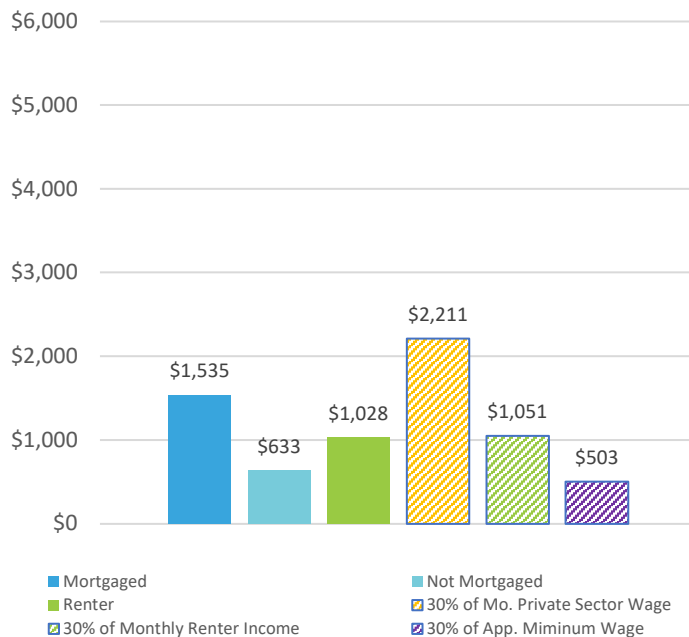
Home Value	\$183,649	2016 Value	\$149,691
Cost M/NM	\$1535/\$633	Value ▲	22.7%
\$61,216 To afford median home			

Renter Units

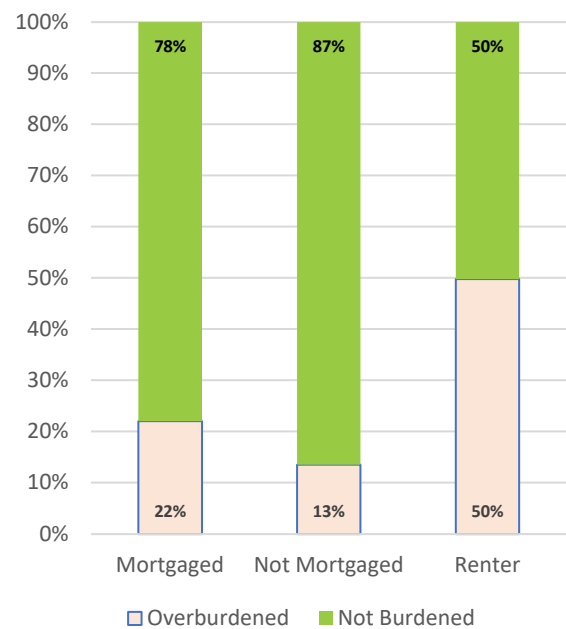
Gross Rent	\$1,028	2016 Rent	\$989
		Rent ▲	4.0%
\$41,120 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,851	Owner HH	74%	Renter HH	26%
Median Year Built	1983	% Built Pre-1970			19.3%
Median Move Year	2009	% Built After 2010			4.6%
Median Rooms	5.8	SF%	59.8%	MM%	24.8%
				MF%	6.3%

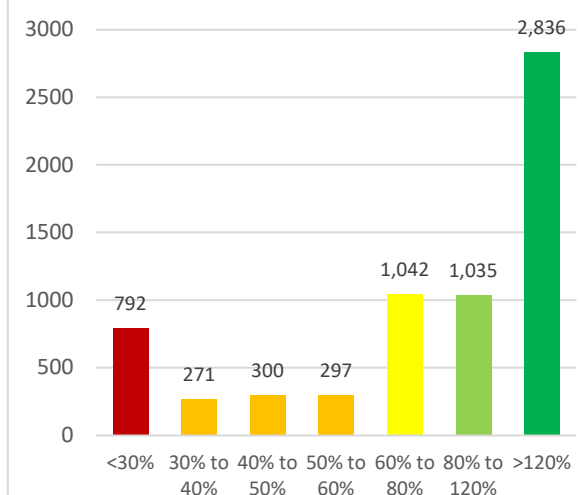
Vacancy Rates

Total	4%	Owner	0%	Renter	0.1%
Seasonal	0.6%	Other	0.7%	# V Rent	154
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	31.8%	White	77.4%
Asian	82.9%	Other or Multiracial	82.5%
Am. Indian	0.0%	Hispanic	84.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Woodhaven

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	10.1%	5.6%
Household Count, 2021	6,574	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.91	--	--	--	--	--
Median Income, 2021	\$69,305	--	-2.4%	\$63,205	--	-0.3%
Median owner income, 2021	\$79,750	--	-3.8%	\$86,375	--	7.6%
Median renter income, 2021	\$42,034	--	-4.2%	\$40,836	--	13.9%
Median home value	\$183,649	--	22.7%	\$195,198	--	24.1%
Median gross rent	\$1,028	--	4.0%	\$999	--	2.1%
Income needed for median rent	\$41,120	--	--	\$39,945	--	--
Income needed for median value	\$61,216	--	--	\$65,066	--	--
Overburdened households	1,764	27%	19.2%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	51	0.7%	-60.5%	16,411	3.6%	-15.2%
Seasonal vacancy	43	0.6%	87.0%	2,023	0.4%	-21.6%
For-Sale vacancy	0	0.0%	-100.0%	3,349	0.7%	-33.9%
For-Rent vacancy	154	2.2%	-24.1%	5,878	1.3%	-16.6%
Homes built pre-1940	97	1.4%	--	48,121	10.7%	--
Homes built post-1990	2,773	40.5%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	79	78	157
Market supply (vacant on market, adjusted for age)	0	36	36
5 year Market production goals (based on 75K units)	77	40	117
1 year Market production goals (based on 15K units)	15	8	23
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Woodhaven

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	306	Total Amt/App	\$226,340	% Approved	83.3%
Total Conventional Apps	232	Conventional Amt/App	\$222,845	% Conv Apprvd	84.5%
Total Assisted Apps	74	Assisted Amt/App	\$237,297	% Asst Apprvd	79.7%
Applications by Race: White					
Total Apps	202	Total Amt/App	\$221,188	% Positive	85.6%
Total Conventional Apps	160	Conventional Amt/App	\$220,750	% Conv Positive	84.4%
Total Assisted Apps	42	Assisted Amt/App	\$222,857	% Asst Positive	90.5%
Applications by Race: Black					
Total Apps	36	Total Amt/App	\$260,556	% Positive	78%
Total Conventional Apps	19	Conventional Amt/App	\$265,000	% Conv Positive	78.9%
Total Assisted Apps	17	Assisted Amt/App	\$255,588	% Asst Positive	76.5%
Applications by Race: Asian					
Total Apps	20	Total Amt/App	\$206,500	% Positive	75.0%
Total Conventional Apps	18	Conventional Amt/App	\$196,111	% Conv Positive	77.8%
Total Assisted Apps	2	Assisted Amt/App	\$300,000	% Asst Positive	50.0%
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$315,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$315,000	% Asst Positive	0.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$255,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$255,000	% Asst Positive	100.0%
Applications by Race: Race Not Available					
Total Apps	44	Total Amt/App	\$225,682	% Positive	81.8%
Total Conventional Apps	34	Conventional Amt/App	\$221,176	% Conv Positive	91.2%
Total Assisted Apps	10	Assisted Amt/App	\$241,000	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	\$212,778	% Positive	88.9%
Total Conventional Apps	11	Conventional Amt/App	\$190,455	% Conv Positive	90.9%
Total Assisted Apps	7	Assisted Amt/App	\$247,857	% Asst Positive	85.7%

Wyandotte

Population

38,379

Households

16,178

Median HH Income

\$58,800

Owner HH Income

\$67,691

Renter HH Income

\$38,736

Housing Costs

Owner Units

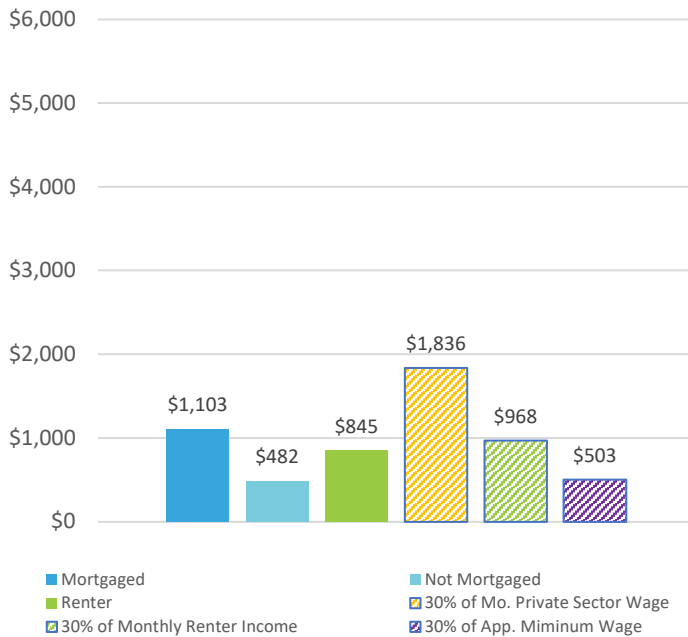
Home Value	\$122,890	2016 Value	\$89,613
Cost M/NM	\$1103/\$482	Value ▲	37.1%
\$40,963 To afford median home			

Renter Units

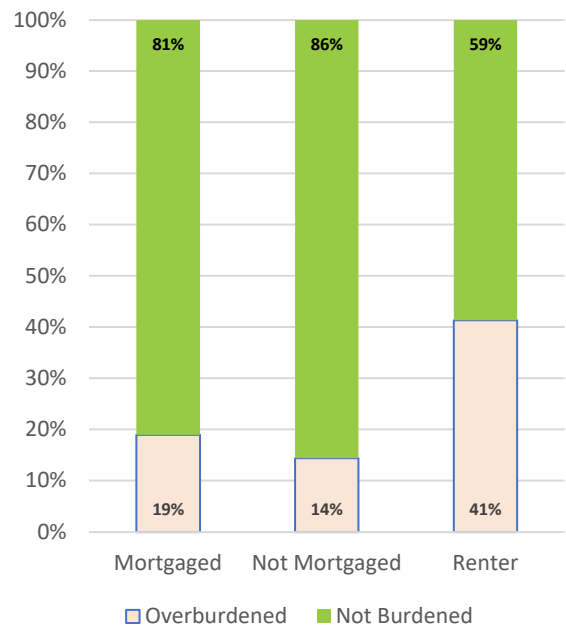
Gross Rent	\$845	2016 Rent	\$829
		Rent ▲	1.9%
\$33,800 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	17,200	Owner HH	73%	Renter HH	27%
Median Year Built	1950	% Built Pre-1970	87.1%		
Median Move Year	2010	% Built After 2010	1%		
Median Rooms	5.5	SF%	80.3%	MM%	14.3%
				MF%	5.1%

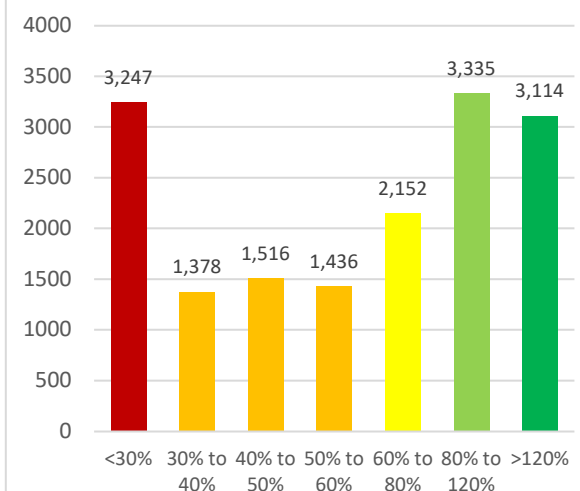
Vacancy Rates

Total	5.9%	Owner	0%	Renter	0%
Seasonal	1.0%	Other	3.6%	# V Rent	77
				#V Owner	121

Homeownership Rate by Race/Ethnicity

Black	43.9%	White	75.3%
Asian	84.9%	Other or Multiracial	55.8%
Am. Indian	52.5%	Hispanic	59.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Wyandotte

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	2.4%	5.6%
Household Count, 2021	16,178	435,539

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.94	--	--	--	--	--
Median Income, 2021	\$58,800	--	7.4%	\$63,205	--	-0.3%
Median owner income, 2021	\$67,691	--	0.5%	\$86,375	--	7.6%
Median renter income, 2021	\$38,736	--	18.1%	\$40,836	--	13.9%
Median home value	\$122,890	--	37.1%	\$195,198	--	24.1%
Median gross rent	\$845	--	1.9%	\$999	--	2.1%
Income needed for median rent	\$33,800	--	--	\$39,945	--	--
Income needed for median value	\$40,963	--	--	\$65,066	--	--
Overburdened households	3,819	24%	-13.9%	114,122	26.2%	-16.0%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	626	3.6%	-10.3%	16,411	3.6%	-15.2%
Seasonal vacancy	167	1.0%	-13.0%	2,023	0.4%	-21.6%
For-Sale vacancy	121	0.7%	-37.9%	3,349	0.7%	-33.9%
For-Rent vacancy	77	0.4%	-69.1%	5,878	1.3%	-16.6%
Homes built pre-1940	3,890	22.6%	--	48,121	10.7%	--
Homes built post-1990	1,077	6.3%	--	88,342	19.6%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	193	176	369
Market supply (vacant on market, adjusted for age)	108	62	170
5 year Market production goals (based on 75K units)	81	110	192
1 year Market production goals (based on 15K units)	16	22	38
5 year Partnership goals (based on 75K units)	2,737	3,640	6,376
1 year Partnership goals (based on 15K units)	547	728	1,275

Wyandotte

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	708	Total Amt/App	\$150,480	% Approved	82.1%
Total Conventional Apps	395	Conventional Amt/App	\$147,000	% Conv Apprvd	84.1%
Total Assisted Apps	313	Assisted Amt/App	\$154,872	% Asst Apprvd	79.6%
Applications by Race: White					
Total Apps	509	Total Amt/App	\$148,143	% Positive	84.9%
Total Conventional Apps	302	Conventional Amt/App	\$144,735	% Conv Positive	86.1%
Total Assisted Apps	207	Assisted Amt/App	\$153,116	% Asst Positive	83.1%
Applications by Race: Black					
Total Apps	62	Total Amt/App	\$154,032	% Positive	69%
Total Conventional Apps	18	Conventional Amt/App	\$146,111	% Conv Positive	72.2%
Total Assisted Apps	44	Assisted Amt/App	\$157,273	% Asst Positive	68.2%
Applications by Race: Asian					
Total Apps	5	Total Amt/App	\$121,000	% Positive	80.0%
Total Conventional Apps	3	Conventional Amt/App	\$125,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$115,000	% Asst Positive	50.0%
Applications by Race: Native American					
Total Apps	5	Total Amt/App	\$175,000	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$171,667	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$180,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$165,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	120	Total Amt/App	\$159,583	% Positive	78.3%
Total Conventional Apps	64	Conventional Amt/App	\$162,188	% Conv Positive	79.7%
Total Assisted Apps	56	Assisted Amt/App	\$156,607	% Asst Positive	76.8%
Applications by Ethnicity: Hispanic					
Total Apps	79	Total Amt/App	\$143,481	% Positive	79.7%
Total Conventional Apps	32	Conventional Amt/App	\$140,000	% Conv Positive	78.1%
Total Assisted Apps	47	Assisted Amt/App	\$145,851	% Asst Positive	80.9%

Market Conditions According to Household Growth and Housing Cost/Value

Strong Markets

Allen Park
Belleville
Canton Township-Center
Canton Township-East
Dearborn-East
Dearborn Heights-Central
Dearborn Heights-North
Dearborn-Northwest
Dearborn-Southwest
Flat Rock
Garden City
Grosse Ile
Grosse Pointe Park
Grosse Pointe Woods
Hamtramck
Lincoln Park
Livonia-Northeast
Livonia-Southeast
Plymouth-Northville
Redford Township-North
Redford Township-South
Romulus-Detroit Metro Airport
Taylor-North--Romulus-Southeast
Taylor-South
Trenton
Wayne
Wayne County-Northwest
Wayne County-Southwest
Westland-Central
Westland-Northwest
Willow Run
Woodhaven
Wyandotte

Soft Markets

Ecorse
Highland Park
Inkster
Livonia-Northwest
Livonia-Southwest
Southgate
Westland-Northeast

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](#)

Soft, Strong

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

Soft, Strong

[Reduced parking requirements for qualifying developments](#)

Soft, Strong

[Tax abatements or exemptions](#)

Soft, Strong

[Density bonuses](#)

Strong

[Inclusionary zoning](#)

Strong

Generating revenue for affordable housing

[Dedicated revenue sources](#)

Soft, Strong

[Employer-assisted housing programs](#)

Soft, Strong

[State tax credits for affordable housing](#)

Soft, Strong

[Tax increment financing](#)

Soft, Strong

[General obligation bonds for affordable housing](#)

Soft, Strong

[Housing trust funds](#)

Soft, Strong

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

Soft, Strong

[Activation of housing finance agency reserves](#)

Soft, Strong

[Demolition taxes and condominium conversion fees](#)

Strong

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

Strong

[Transfers of development rights](#)

Strong

Supporting affordable housing through subsidies

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

Soft, Strong

[Low income housing tax credit](#)

Soft, Strong

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

Soft, Strong

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

Strong

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

Strong

[Operating subsidies for affordable housing developments](#)

Strong

Preserving existing affordable housing

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

Soft, Strong

[Preservation inventories](#)

Strong

[Rights of first refusal](#)

Strong

Expanding the availability of affordable housing in resource-rich areas

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

Soft, Strong

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

Soft, Strong

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

Strong

Creating durable affordable homeownership opportunities

[Community land trusts](#)

Soft, Strong

[Deed-restricted homeownership](#)

Soft, Strong

[Limited equity cooperatives](#)

Soft, Strong

Facilitating the acquisition or identification of land for affordable housing

[Land banks](#)

Soft

[Brownfields](#)

Soft, Strong

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

Soft, Strong

[Property acquisition funds](#)

Soft, Strong

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

Soft, Strong

II. Align housing supply with market and neighborhood housing conditions

Planning

Regulating short term rentals	Strong
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Reducing development costs and barriers

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

Creating incentives for new development or redevelopment

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

Dealing with vacant, abandoned, and tax-delinquent properties

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

III. Help households access and afford private-market homes

Providing tenant-based rental assistance

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

Promoting mobility for housing choice voucher holders

Mobility counseling for housing choice voucher holders	Soft, Strong
Landlord recruitment and retention	Strong

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

Strong

Reducing barriers to homeownership

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

Soft, Strong

[Down payment and closing cost assistance](#)

Soft, Strong

[Special Purpose Credit Programs](#)

Soft, Strong

[Subsidized home mortgages](#)

Soft, Strong

[Housing education and counseling](#)

Soft, Strong

[Asset building programs](#)

Soft, Strong

[Shared appreciation mortgages](#)

Strong

[Small balance home mortgages](#)

Strong

Reducing energy use and costs

[Energy-efficiency retrofits](#)

Soft, Strong

[Energy-efficiency standards](#)

Soft, Strong

Combatting housing discrimination

[Enforcement of fair housing laws](#)

Soft, Strong

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

Soft, Strong

[Source of income laws](#)

Soft, Strong

[Legal assistance for victims of discrimination](#)

Soft, Strong

IV. Protect against displacement and poor housing conditions

Enhancing renters' housing stability

[Just cause eviction policies](#)

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