

Market	Name	Market	Name
112	Escanaba	230	Marquette
185	Iron Mountain	231	Menominee
188	Ishpeming	387	Northern Coastal Marquette County
226	Manistique	388	Republic-North Dickinson

The Central Upper Peninsula Housing Partnership includes six counties (Alger, Delta, Dickinson, Marquette, Menominee and Schoolcraft), as well as eight Statewide Housing Needs Assessment markets (Escanaba, Iron Mountain, Ishpeming, Manistique, Marquette, Menominee, Northern Coastal Marquette County and Republic-North Dickinson).

An analysis of the latest-available Census data, as well as changes in housing prices and availability since 2016, shows that the eight markets in the partnership fall into four broad categories.

- The first describes in general the conditions in the Manistique market. It shares much in common with other northern Michigan markets. Housing demand measures are softer here compared to other markets, since incomes here tend to be lower and unemployment is relatively high. Supply measures indicate that the housing stock tends to be older and comprised mainly of single-family detached structures. Mobile homes are more common here than in other markets as well. A small percentage of the housing units here have been built after 2010, and a moderate percentage of its current residents moved into the area since 2018. Housing value tend to be lower in this category than in others as well, which tends to keep housing costs lower. Seasonal vacancies tend to take up a large percentage of all housing units in these regions, and “other” vacancies—a Census Bureau designation that is often used as a proxy for blighted structures in a community—tend to be moderately high. Changes in housing costs between 2016 and 2021 tend to be stable or on a slight decline; while median housing values registered a small increase.
- Another market type in the Partnership includes the Republic-North Dickinson area. General housing demand variables are moderate in these areas and are coupled with supply indicators that show the area’s housing stock is dominated by older single-family structures. Seasonal vacancies take up a large portion of all housing units, The stock also tends to be a bit smaller than average, and homeowner rates are very high. Housing costs tend to be low or moderate, likely impacted by the age and size of local housing units. “Other” vacancies tend to be higher as well. Market vacancies—those units either for sale or rent—decreased less than in other places, but upward pressures did force values significantly higher. Housing costs, however, were stable or dropped.
- A third grouping includes the Escanaba, Iron Mountain, Ishpeming and Menominee markets. These are like other markets around the state that are built around smaller regional population centers. Housing demand indicators in these areas are moderate. 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.
- Another market group in the partnership contains two adjoining markets: Marquette and Northern Coastal Marquette County. These markets bear some resemblance to others

downstate 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, and there is not a large amount of seasonal or “other” vacancy either. Changes between 2016 and 2021 may indicate higher housing costs in the future, since the number of market vacancies has decreased significantly during that time. This seems to have increased housing costs and home values for current residents, especially renters.

- 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.

Escanaba

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
12,898	5,920	\$37,099	\$50,560	\$22,236

Housing Costs

Owner Units

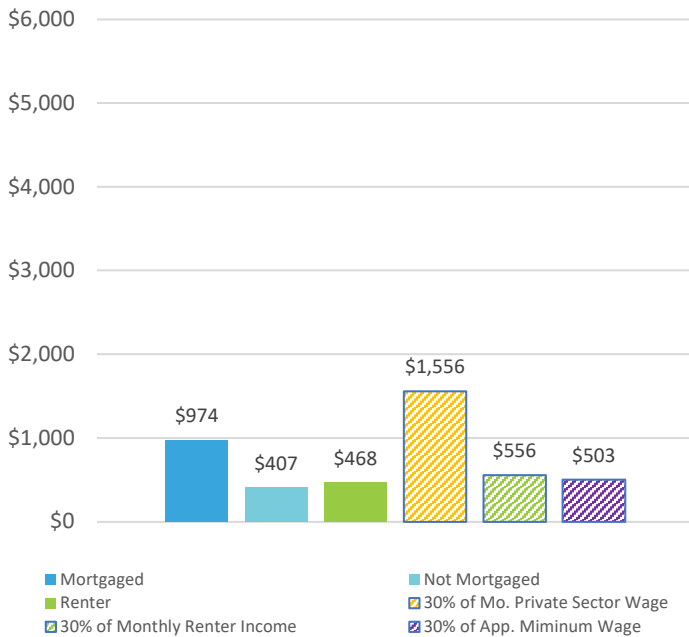
Home Value	\$100,367	2016 Value	\$89,069
Cost M/NM	\$974/\$407	Value ▲	12.7%
\$33,456 To afford median home			

Renter Units

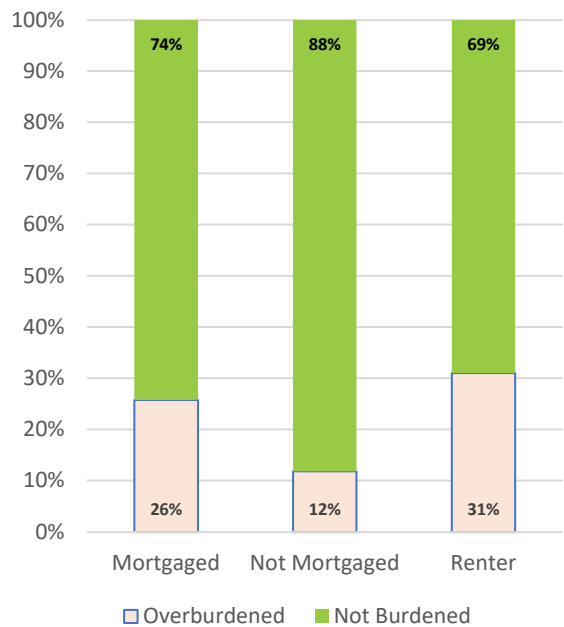
Gross Rent	\$468	2016 Rent	\$611
		Rent ▲	-23.4%
\$18,720 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,703	Owner HH	63%	Renter HH	37%
Median Year Built	1949	% Built Pre-1970	74.9%		
Median Move Year	2010	% Built After 2010	0.2%		
Median Rooms	5.4	SF%	66%	MM%	15.7%
		MF%	13.5%		

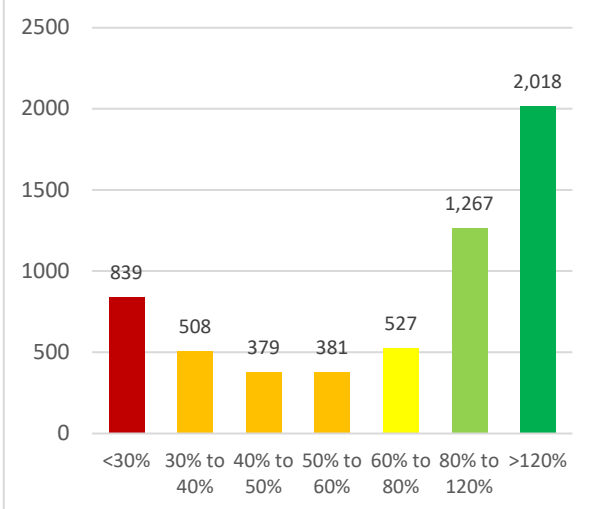
Vacancy Rates

Total	11.7%	Owner	0%	Renter	0%
Seasonal	2.2%	Other	7.0%	# V Rent	85
				#V Owner	51

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	62.4%
Asian	84.8%	Other or Multiracial	78.5%
Am. Indian	30.3%	Hispanic	57.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Escanaba

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	0.3%	-0.6%
Household Count, 2021	5,920	70,191

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.84	--	--	--	--	--
Median Income, 2021	\$37,099	--	4.9%	\$54,565	--	13.1%
Median owner income, 2021	\$50,560	--	-0.8%	\$64,630	--	11.3%
Median renter income, 2021	\$22,236	--	24.0%	\$27,347	--	11.9%
Median home value	\$100,367	--	12.7%	\$134,882	--	9.2%
Median gross rent	\$468	--	-23.4%	\$716	--	5.6%
Income needed for median rent	\$18,720	--	--	\$28,650	--	--
Income needed for median value	\$33,456	--	--	\$44,961	--	--
Overburdened households	1,397	24%	-29.4%	15,346	21.9%	-16.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	466	7.0%	11.2%	4,708	4.9%	5.2%
Seasonal vacancy	145	2.2%	NA	16,093	16.8%	-9.0%
For-Sale vacancy	51	0.8%	-73.0%	611	0.6%	-44.0%
For-Rent vacancy	85	1.3%	844.4%	865	0.9%	-14.7%
Homes built pre-1940	2,890	43.1%	--	19,675	20.5%	--
Homes built post-1990	457	6.8%	--	20,862	21.8%	--

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)	61	92	153
Market supply (vacant on market, adjusted for age)	41	53	94
5 year Market production goals (based on 75K units)	19	38	57
1 year Market production goals (based on 15K units)	4	8	11
5 year Partnership goals (based on 75K units)	621	442	1,063
1 year Partnership goals (based on 15K units)	124	88	213

Escanaba

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	58	Total Amt/App	\$123,103	% Approved	77.6%
Total Conventional Apps	29	Conventional Amt/App	\$109,138	% Conv Apprvd	72.4%
Total Assisted Apps	29	Assisted Amt/App	\$137,069	% Asst Apprvd	82.8%
Applications by Race: White					
Total Apps	46	Total Amt/App	\$123,478	% Positive	76.1%
Total Conventional Apps	21	Conventional Amt/App	\$103,571	% Conv Positive	66.7%
Total Assisted Apps	25	Assisted Amt/App	\$140,200	% Asst Positive	84.0%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$65,000	% Positive	100%
Total Conventional Apps	1	Conventional Amt/App	\$65,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$241,667	% Positive	100.0%
Total Conventional Apps	2	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	1	Total Amt/App	\$85,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$85,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	7	Total Amt/App	\$117,857	% Positive	71.4%
Total Conventional Apps	4	Conventional Amt/App	\$142,500	% Conv Positive	75.0%
Total Assisted Apps	3	Assisted Amt/App	\$85,000	% Asst Positive	66.7%
Applications by Ethnicity: Hispanic					
Total Apps	3	Total Amt/App	\$95,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$85,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$100,000	% Asst Positive	100.0%

Iron Mountain

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
24,482	10,764	\$57,895	\$66,098	\$18,407

Housing Costs

Owner Units

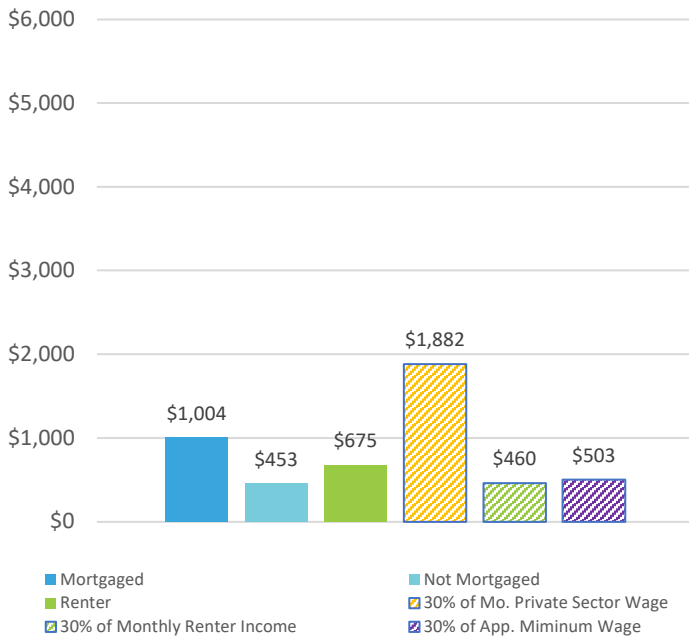
Home Value	\$118,878	2016 Value	\$110,051
Cost M/NM	\$1004/\$453	Value ▲	8.0%
\$39,626 To afford median home			

Renter Units

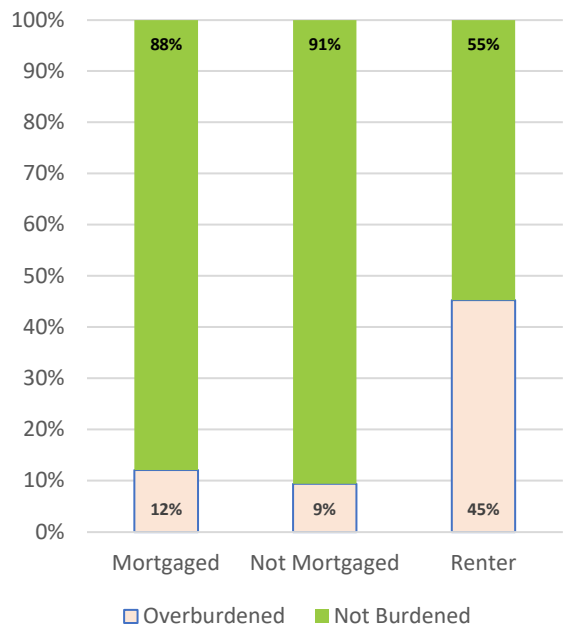
Gross Rent	\$675	2016 Rent	\$748
		Rent ▲	-9.8%
\$27,000 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	12,347	Owner HH	81%	Renter HH	19%
Median Year Built	1967	% Built Pre-1970		52.6%	
Median Move Year	2007	% Built After 2010		2.4%	
Median Rooms	5.8	SF%	82%	MM%	8.8%
		MF%		4.3%	

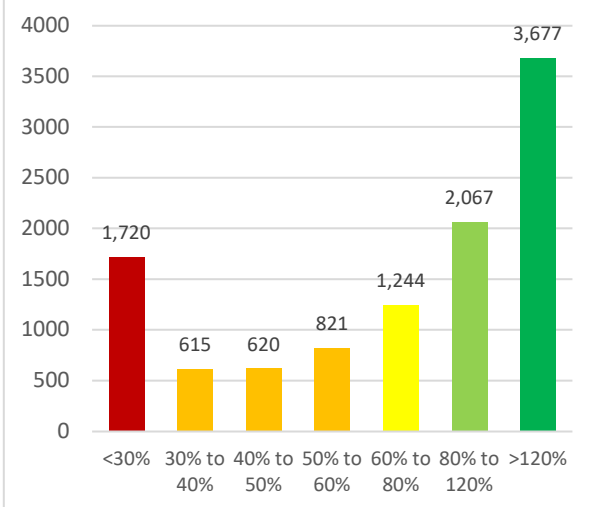
Vacancy Rates

Total	12.8%	Owner	0%	Renter	0.1%
Seasonal	6.2%	Other	4.0%	# V Rent	176
				# V Owner	122

Homeownership Rate by Race/Ethnicity

Black	78.6%	White	81.2%
Asian	55.6%	Other or Multiracial	77.2%
Am. Indian	84.1%	Hispanic	76.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Iron Mountain

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.2%	-0.6%
Household Count, 2021	10,764	70,191

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.18	--	--	--	--	--
Median Income, 2021	\$57,895	--	20.1%	\$54,565	--	13.1%
Median owner income, 2021	\$66,098	--	24.1%	\$64,630	--	11.3%
Median renter income, 2021	\$18,407	--	-44.5%	\$27,347	--	11.9%
Median home value	\$118,878	--	8.0%	\$134,882	--	9.2%
Median gross rent	\$675	--	-9.8%	\$716	--	5.6%
Income needed for median rent	\$27,000	--	--	\$28,650	--	--
Income needed for median value	\$39,626	--	--	\$44,961	--	--
Overburdened households	1,866	17%	-26.1%	15,346	21.9%	-16.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	494	4.0%	16.2%	4,708	4.9%	5.2%
Seasonal vacancy	768	6.2%	-22.0%	16,093	16.8%	-9.0%
For-Sale vacancy	122	1.0%	47.0%	611	0.6%	-44.0%
For-Rent vacancy	176	1.4%	28.5%	865	0.9%	-14.7%
Homes built pre-1940	3,062	24.8%	--	19,675	20.5%	--
Homes built post-1990	2,546	20.6%	--	20,862	21.8%	--

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)	177	82	259
Market supply (vacant on market, adjusted for age)	64	89	153
5 year Market production goals (based on 75K units)	109	0	109
1 year Market production goals (based on 15K units)	22	0	22
5 year Partnership goals (based on 75K units)	621	442	1,063
1 year Partnership goals (based on 15K units)	124	88	213

Iron Mountain

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	206	Total Amt/App	\$148,689	% Approved	76.7%
Total Conventional Apps	130	Conventional Amt/App	\$146,154	% Conv Apprvd	76.2%
Total Assisted Apps	76	Assisted Amt/App	\$153,026	% Asst Apprvd	77.6%
Applications by Race: White					
Total Apps	169	Total Amt/App	\$146,065	% Positive	74.6%
Total Conventional Apps	103	Conventional Amt/App	\$143,835	% Conv Positive	73.8%
Total Assisted Apps	66	Assisted Amt/App	\$149,545	% Asst Positive	75.8%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$155,000	% Positive	100%
Total Conventional Apps	1	Conventional Amt/App	\$75,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$195,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$105,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$105,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$65,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$65,000	% 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	29	Total Amt/App	\$160,172	% Positive	86.2%
Total Conventional Apps	21	Conventional Amt/App	\$155,952	% Conv Positive	85.7%
Total Assisted Apps	8	Assisted Amt/App	\$171,250	% Asst Positive	87.5%
Applications by Ethnicity: Hispanic					
Total Apps	3	Total Amt/App	\$255,000	% Positive	66.7%
Total Conventional Apps	2	Conventional Amt/App	\$210,000	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$345,000	% Asst Positive	100.0%

Ishpeming

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
38,659	15,415	\$64,118	\$70,982	\$23,062

Housing Costs

Owner Units

Home Value	\$154,625	2016 Value	\$141,931
Cost M/NM	\$1158/\$440	Value ▲	8.9%

\$51,542 To afford median home

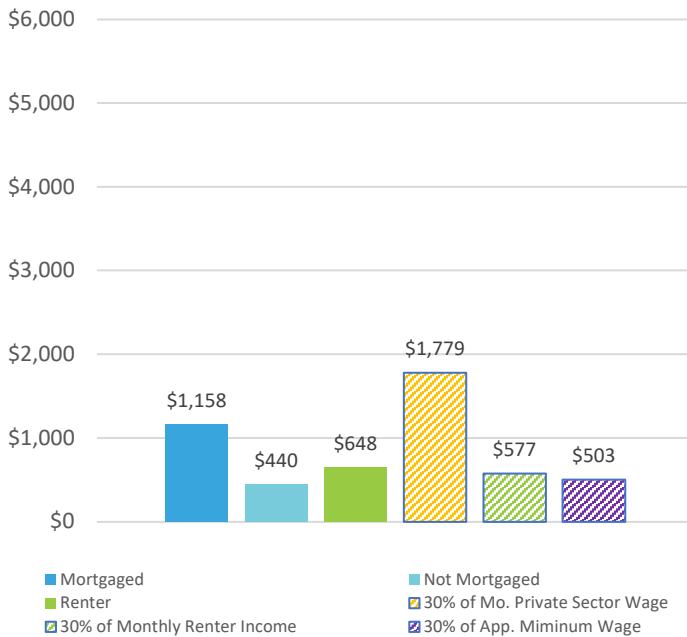
Renter Units

Gross Rent	\$648	2016 Rent	\$645
		Rent ▲	0.5%

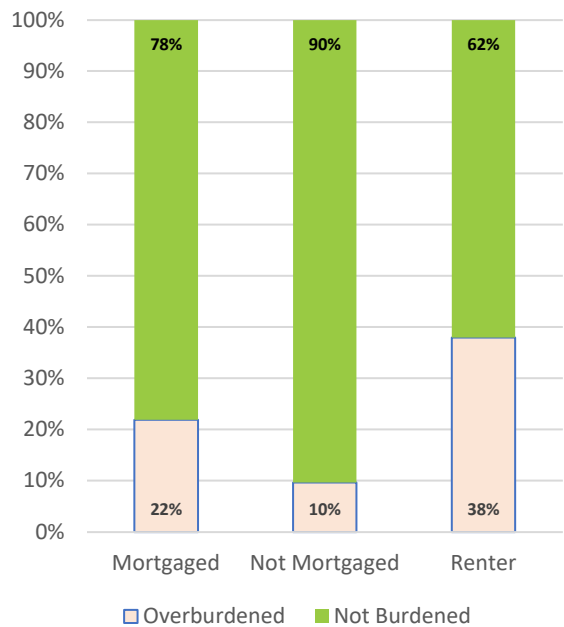
\$25,920 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	19,439	Owner HH	83%	Renter HH	17%
Median Year Built	1966	% Built Pre-1970		49.7%	
Median Move Year	2007	% Built After 2010		3.1%	
Median Rooms	5.6	SF%	77.2%	MM%	11.3%
		MF%		3.1%	

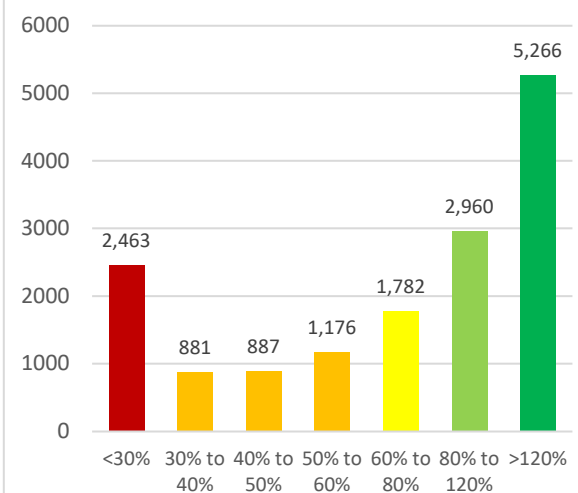
Vacancy Rates

Total	20.7%	Owner	0%	Renter	0.1%
Seasonal	13.4%	Other	5.2%	# V Rent	276
				# V Owner	97

Homeownership Rate by Race/Ethnicity

Black	50.0%	White	83.3%
Asian	100.0%	Other or Multiracial	76.1%
Am. Indian	74.1%	Hispanic	100.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ishpeming

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-2.5%	-0.6%
Household Count, 2021	15,415	70,191

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.83	--	--	--	--	--
Median Income, 2021	\$64,118	--	15.2%	\$54,565	--	13.1%
Median owner income, 2021	\$70,982	--	9.0%	\$64,630	--	11.3%
Median renter income, 2021	\$23,062	--	-10.1%	\$27,347	--	11.9%
Median home value	\$154,625	--	8.9%	\$134,882	--	9.2%
Median gross rent	\$648	--	0.5%	\$716	--	5.6%
Income needed for median rent	\$25,920	--	--	\$28,650	--	--
Income needed for median value	\$51,542	--	--	\$44,961	--	--
Overburdened households	3,156	20%	-14.6%	15,346	21.9%	-16.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,011	5.2%	-2.5%	4,708	4.9%	5.2%
Seasonal vacancy	2,604	13.4%	-7.9%	16,093	16.8%	-9.0%
For-Sale vacancy	97	0.5%	-61.4%	611	0.6%	-44.0%
For-Rent vacancy	276	1.4%	-11.8%	865	0.9%	-14.7%
Homes built pre-1940	3,693	19.0%	--	19,675	20.5%	--
Homes built post-1990	3,773	19.4%	--	20,862	21.8%	--

Other Market Indicators

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

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	240	104	344
Market supply (vacant on market, adjusted for age)	43	164	207
5 year Market production goals (based on 75K units)	190	0	190
1 year Market production goals (based on 15K units)	38	0	38
5 year Partnership goals (based on 75K units)	621	442	1,063
1 year Partnership goals (based on 15K units)	124	88	213

Ishpeming

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	527	Total Amt/App	\$168,074	% Approved	79.9%
Total Conventional Apps	391	Conventional Amt/App	\$174,130	% Conv Apprvd	83.4%
Total Assisted Apps	136	Assisted Amt/App	\$150,662	% Asst Apprvd	69.9%
Applications by Race: White					
Total Apps	456	Total Amt/App	\$167,697	% Positive	81.1%
Total Conventional Apps	340	Conventional Amt/App	\$172,912	% Conv Positive	84.4%
Total Assisted Apps	116	Assisted Amt/App	\$152,414	% Asst Positive	71.6%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$155,000	% Positive	0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$155,000	% Asst Positive	0.0%
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$165,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$165,000	% 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	55	Total Amt/App	\$170,091	% Positive	69.1%
Total Conventional Apps	37	Conventional Amt/App	\$185,000	% Conv Positive	73.0%
Total Assisted Apps	18	Assisted Amt/App	\$139,444	% Asst Positive	61.1%
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$205,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$185,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$225,000	% Asst Positive	50.0%

Manistique

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
23,134	9,396	\$51,586	\$57,682	\$20,544

Housing Costs

Owner Units

Home Value	\$138,242	2016 Value	\$127,377
Cost M/NM	\$1108/\$408	Value ▲	8.5%

\$46,081 To afford median home

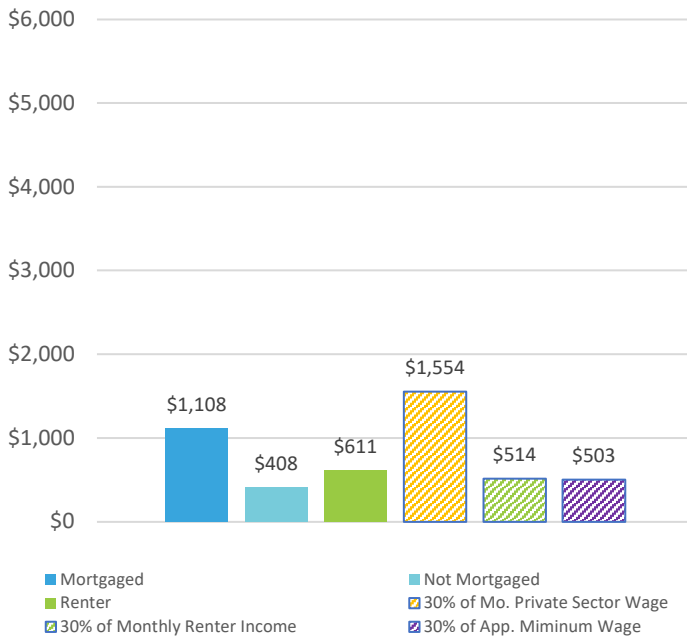
Renter Units

Gross Rent	\$611	2016 Rent	\$690
		Rent ▲	-11.5%

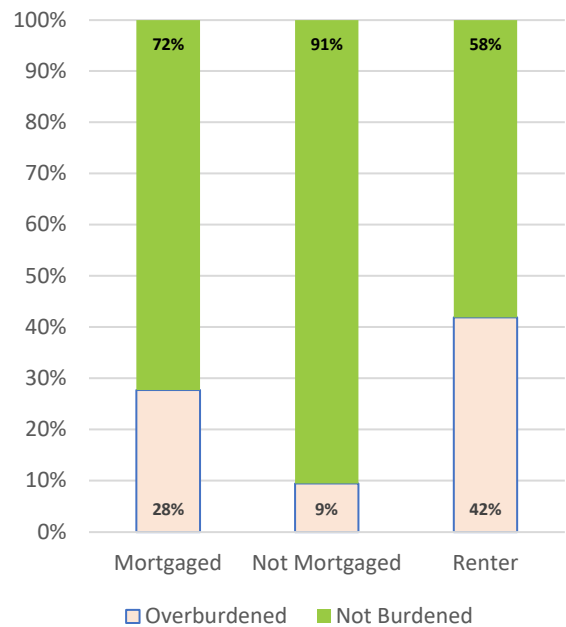
\$24,440 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	17,420	Owner HH	85%	Renter HH	15%
Median Year Built	1973	% Built Pre-1970		42.6%	
Median Move Year	2004	% Built After 2010		2.8%	
Median Rooms	5.2	SF%	86.9%	MM%	3.2%
		MF%	2.1%		

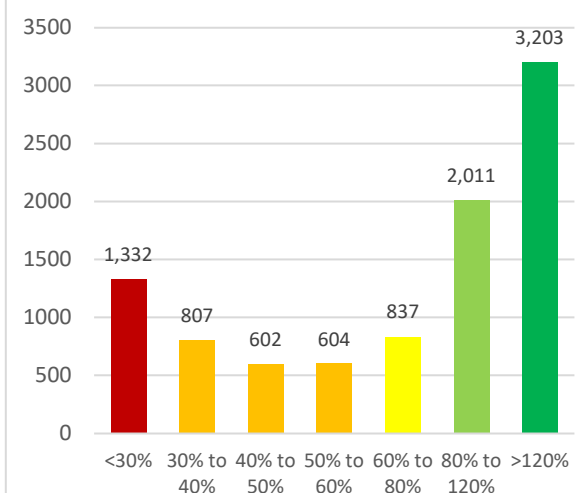
Vacancy Rates

Total	46.1%	Owner	0%	Renter	0.1%
Seasonal	38.4%	Other	6.1%	# V Rent	80
				#V Owner	180

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	85.7%
Asian	93.1%	Other or Multiracial	83.8%
Am. Indian	79.2%	Hispanic	57.5%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Manistique

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.9%	-0.6%
Household Count, 2021	9,396	70,191

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.53	--	--	--	--	--
Median Income, 2021	\$51,586	--	13.9%	\$54,565	--	13.1%
Median owner income, 2021	\$57,682	--	14.9%	\$64,630	--	11.3%
Median renter income, 2021	\$20,544	--	-18.9%	\$27,347	--	11.9%
Median home value	\$138,242	--	8.5%	\$134,882	--	9.2%
Median gross rent	\$611	--	-11.5%	\$716	--	5.6%
Income needed for median rent	\$24,440	--	--	\$28,650	--	--
Income needed for median value	\$46,081	--	--	\$44,961	--	--
Overburdened households	2,057	22%	-20.2%	15,346	21.9%	-16.0%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,061	6.1%	12.6%	4,708	4.9%	5.2%
Seasonal vacancy	6,683	38.4%	-8.5%	16,093	16.8%	-9.0%
For-Sale vacancy	180	1.0%	-31.6%	611	0.6%	-44.0%
For-Rent vacancy	80	0.5%	-56.8%	865	0.9%	-14.7%
Homes built pre-1940	2,478	14.2%	--	19,675	20.5%	--
Homes built post-1990	5,180	29.7%	--	20,862	21.8%	--

Other Market Indicators

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

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	86	32	117
Market supply (vacant on market, adjusted for age)	74	35	109
5 year Market production goals (based on 75K units)	11	0	11
1 year Market production goals (based on 15K units)	2	0	2
5 year Partnership goals (based on 75K units)	621	442	1,063
1 year Partnership goals (based on 15K units)	124	88	213

Manistique

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	199	Total Amt/App	\$170,477	% Approved	67.8%
Total Conventional Apps	133	Conventional Amt/App	\$175,677	% Conv Apprvd	70.7%
Total Assisted Apps	66	Assisted Amt/App	\$160,000	% Asst Apprvd	62.1%
Applications by Race: White					
Total Apps	164	Total Amt/App	\$173,537	% Positive	69.5%
Total Conventional Apps	112	Conventional Amt/App	\$177,679	% Conv Positive	73.2%
Total Assisted Apps	52	Assisted Amt/App	\$164,615	% Asst Positive	61.5%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$205,000	% Positive	0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$205,000	% Asst Positive	0.0%
Applications by Race: 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	\$195,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$195,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	16	Total Amt/App	\$155,625	% Positive	56.3%
Total Conventional Apps	10	Conventional Amt/App	\$180,000	% Conv Positive	40.0%
Total Assisted Apps	6	Assisted Amt/App	\$115,000	% Asst Positive	83.3%
Applications by Ethnicity: Hispanic					
Total Apps	2	Total Amt/App	\$135,000	% Positive	100.0%
Total Conventional Apps	2	Conventional Amt/App	\$135,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Marquette

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
21,188	8,361	\$50,034	\$79,527	\$31,795

Housing Costs

Owner Units

Home Value	\$203,975	2016 Value	\$194,466
Cost M/NM	\$1363/\$543	Value ▲	4.9%

\$67,992 To afford median home

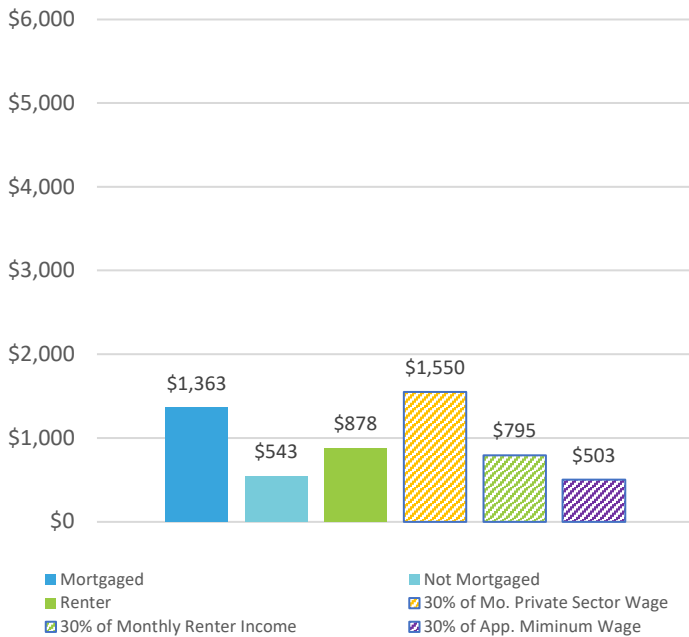
Renter Units

Gross Rent	\$878	2016 Rent	\$724
		Rent ▲	21.3%

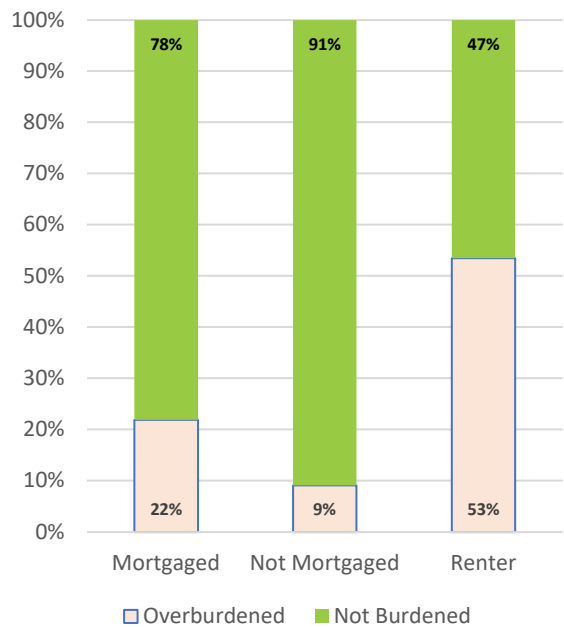
\$35,120 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,210	Owner HH	49%	Renter HH	51%
Median Year Built	1960	% Built Pre-1970			54.6%
Median Move Year	2015	% Built After 2010			5.2%
Median Rooms	5.2	SF%	52.2%	MM%	27.4%
				MF%	19.3%

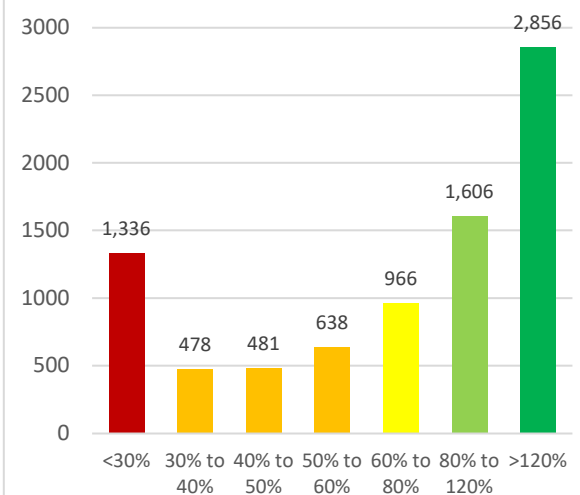
Vacancy Rates

Total	9.2%	Owner	0%	Renter	0%
Seasonal	2.7%	Other	2.5%	# V Rent	132
				# V Owner	24

Homeownership Rate by Race/Ethnicity

Black	0.0%	White	48.9%
Asian	0.0%	Other or Multiracial	62.8%
Am. Indian	27.3%	Hispanic	21.6%
Pacific Islnd	81.3%		

Number of Households by AMI Group



Marquette

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	7.1%	-0.6%
Household Count, 2021	8,361	70,191

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.74	--	--	--	--	--
Median Income, 2021	\$50,034	--	13.5%	\$54,565	--	13.1%
Median owner income, 2021	\$79,527	--	11.0%	\$64,630	--	11.3%
Median renter income, 2021	\$31,795	--	49.3%	\$27,347	--	11.9%
Median home value	\$203,975	--	4.9%	\$134,882	--	9.2%
Median gross rent	\$878	--	21.3%	\$716	--	5.6%
Income needed for median rent	\$35,120	--	--	\$28,650	--	--
Income needed for median value	\$67,992	--	--	\$44,961	--	--
Overburdened households	2,929	35%	8.2%	15,346	21.9%	-16.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	229	2.5%	0.9%	4,708	4.9%	5.2%
Seasonal vacancy	245	2.7%	-11.9%	16,093	16.8%	-9.0%
For-Sale vacancy	24	0.3%	-64.7%	611	0.6%	-44.0%
For-Rent vacancy	132	1.4%	-43.1%	865	0.9%	-14.7%
Homes built pre-1940	2,553	27.7%	--	19,675	20.5%	--
Homes built post-1990	1,747	19.0%	--	20,862	21.8%	--

Other Market Indicators

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

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	73	322	394
Market supply (vacant on market, adjusted for age)	15	60	76
5 year Market production goals (based on 75K units)	55	252	308
1 year Market production goals (based on 15K units)	11	50	62
5 year Partnership goals (based on 75K units)	621	442	1,063
1 year Partnership goals (based on 15K units)	124	88	213

Marquette

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	177	Total Amt/App	\$227,090	% Approved	80.2%
Total Conventional Apps	150	Conventional Amt/App	\$223,667	% Conv Apprvd	82.0%
Total Assisted Apps	27	Assisted Amt/App	\$246,111	% Asst Apprvd	70.4%
Applications by Race: White					
Total Apps	155	Total Amt/App	\$220,226	% Positive	80.0%
Total Conventional Apps	135	Conventional Amt/App	\$219,222	% Conv Positive	80.7%
Total Assisted Apps	20	Assisted Amt/App	\$227,000	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	2	Total Amt/App	\$195,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$165,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$225,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$101,667	% Positive	33.3%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	3	Assisted Amt/App	\$101,667	% Asst Positive	33.3%
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	16	Total Amt/App	\$298,125	% Positive	81.3%
Total Conventional Apps	11	Conventional Amt/App	\$282,273	% Conv Positive	90.9%
Total Assisted Apps	5	Assisted Amt/App	\$333,000	% Asst Positive	60.0%
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

Menominee

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
41,196	16,772	\$56,618	\$62,952	\$27,384

Housing Costs

Owner Units

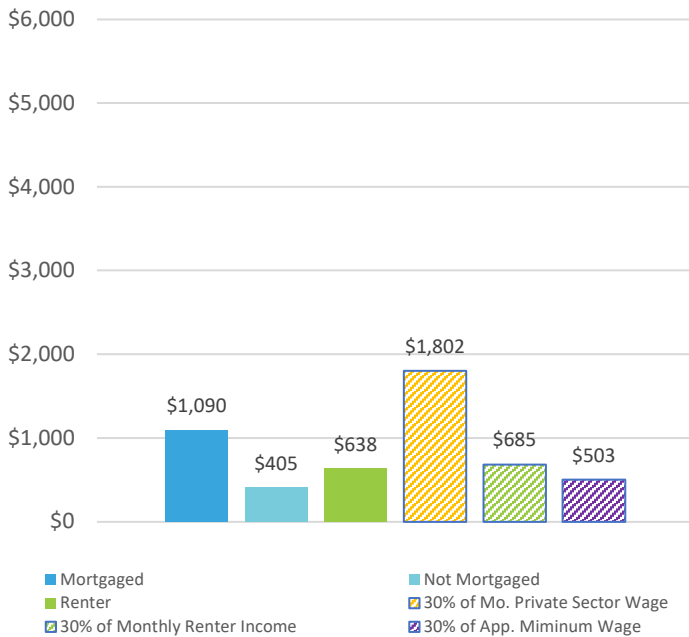
Home Value	\$131,440	2016 Value	\$120,014
Cost M/NM	\$1090/\$405	Value ▲	9.5%
\$43,813 To afford median home			

Renter Units

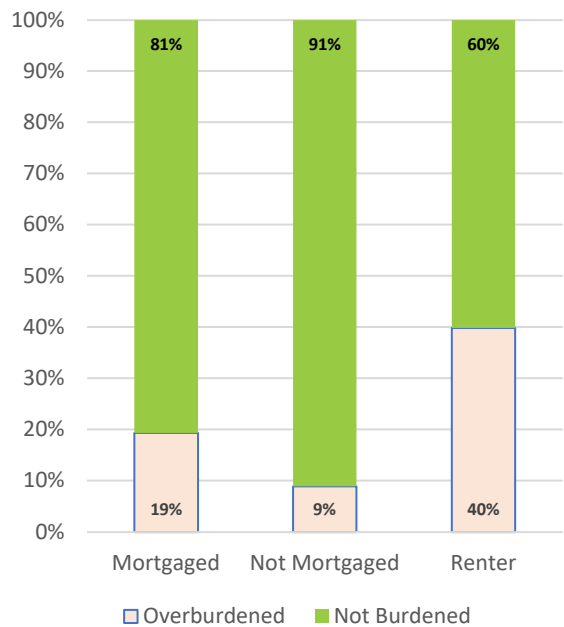
Gross Rent	\$638	2016 Rent	\$609
		Rent ▲	4.7%
\$25,520 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	21,298	Owner HH	83%	Renter HH	17%
Median Year Built	1969	% Built Pre-1970	46.8%		
Median Move Year	2004	% Built After 2010	2.6%		
Median Rooms	5.7	SF%	82.1%	MM%	5.6%
		MF%	3.7%		

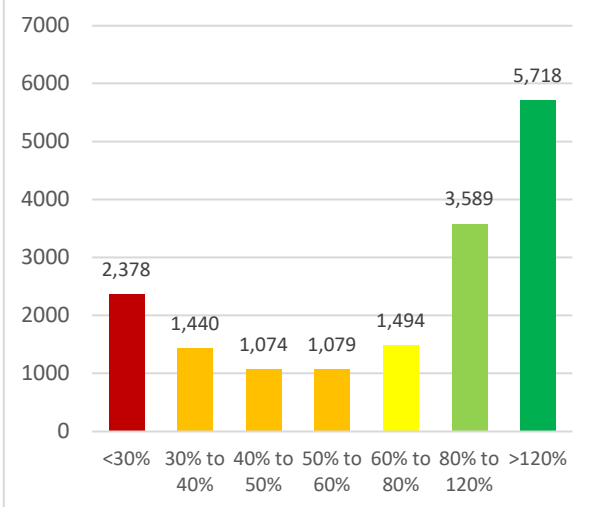
Vacancy Rates

Total	21.3%	Owner	0%	Renter	0%
Seasonal	14.3%	Other	5.6%	# V Rent	91
				#V Owner	78

Homeownership Rate by Race/Ethnicity

Black	60.0%	White	83.9%
Asian	82.4%	Other or Multiracial	83.6%
Am. Indian	35.8%	Hispanic	80.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Menominee

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-5.1%	-0.6%
Household Count, 2021	16,772	70,191

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.41	--	--	--	--	--
Median Income, 2021	\$56,618	--	10.9%	\$54,565	--	13.1%
Median owner income, 2021	\$62,952	--	9.9%	\$64,630	--	11.3%
Median renter income, 2021	\$27,384	--	-0.1%	\$27,347	--	11.9%
Median home value	\$131,440	--	9.5%	\$134,882	--	9.2%
Median gross rent	\$638	--	4.7%	\$716	--	5.6%
Income needed for median rent	\$25,520	--	--	\$28,650	--	--
Income needed for median value	\$43,813	--	--	\$44,961	--	--
Overburdened households	3,085	18%	-21.4%	15,346	21.9%	-16.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,200	5.6%	-1.2%	4,708	4.9%	5.2%
Seasonal vacancy	3,041	14.3%	2.6%	16,093	16.8%	-9.0%
For-Sale vacancy	78	0.4%	-61.8%	611	0.6%	-44.0%
For-Rent vacancy	91	0.4%	-25.4%	865	0.9%	-14.7%
Homes built pre-1940	4,120	19.3%	--	19,675	20.5%	--
Homes built post-1990	5,202	24.4%	--	20,862	21.8%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Shrinking
Low Strength and Low Need (Type III)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	213	175	387
Market supply (vacant on market, adjusted for age)	36	46	82
5 year Market production goals (based on 75K units)	170	124	294
1 year Market production goals (based on 15K units)	34	25	59
5 year Partnership goals (based on 75K units)	621	442	1,063
1 year Partnership goals (based on 15K units)	124	88	213

Menominee

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	331	Total Amt/App	\$143,006	% Approved	77.6%
Total Conventional Apps	168	Conventional Amt/App	\$148,750	% Conv Apprvd	82.1%
Total Assisted Apps	163	Assisted Amt/App	\$137,086	% Asst Apprvd	73.0%
Applications by Race: White					
Total Apps	295	Total Amt/App	\$144,458	% Positive	80.0%
Total Conventional Apps	153	Conventional Amt/App	\$150,556	% Conv Positive	83.7%
Total Assisted Apps	142	Assisted Amt/App	\$137,887	% Asst Positive	76.1%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$195,000	% Positive	100%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$195,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$255,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$255,000	% Asst Positive	0.0%
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$90,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$95,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$85,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	25	Total Amt/App	\$133,800	% Positive	60.0%
Total Conventional Apps	13	Conventional Amt/App	\$138,077	% Conv Positive	69.2%
Total Assisted Apps	12	Assisted Amt/App	\$129,167	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	9	Total Amt/App	\$146,111	% Positive	77.8%
Total Conventional Apps	3	Conventional Amt/App	\$245,000	% Conv Positive	100.0%
Total Assisted Apps	6	Assisted Amt/App	\$96,667	% Asst Positive	66.7%

Northern Coastal Marquette County

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
4,389	1,959	\$58,356	\$61,915	\$30,872

Housing Costs

Owner Units

Home Value	\$197,009	2016 Value	\$189,907
Cost M/NM	\$1491/\$357	Value ▲	3.7%

\$65,670 To afford median home

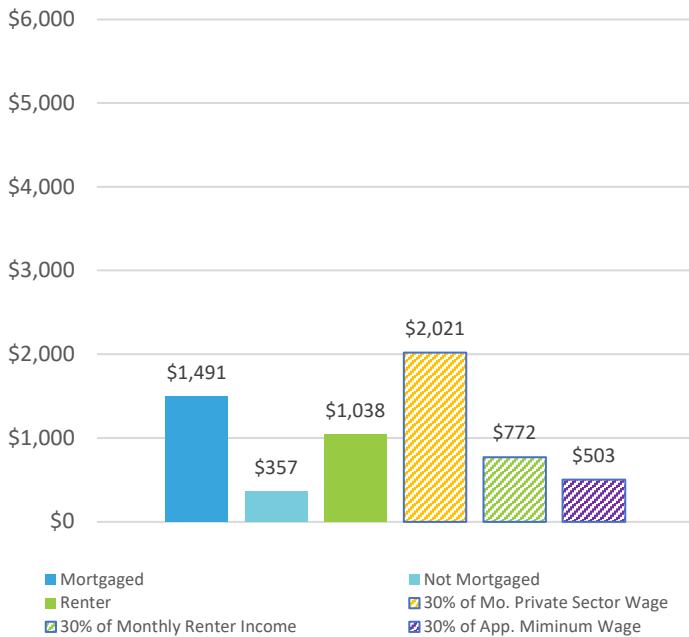
Renter Units

Gross Rent	\$1,038	2016 Rent	\$876
		Rent ▲	18.6%

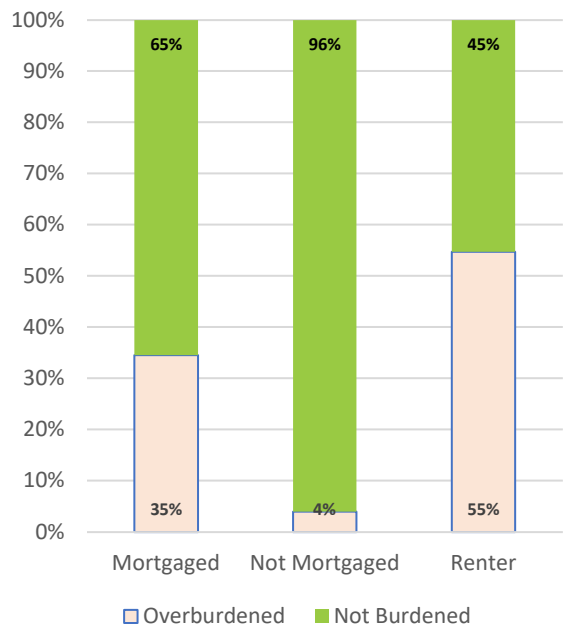
\$41,520 To afford median gross rent

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	2,789	Owner HH	69%	Renter HH	31%		
Median Year Built	1984	% Built Pre-1970		41.2%			
Median Move Year	2012	% Built After 2010		6.8%			
Median Rooms	4.7	SF%	79%	MM%	8%	MF%	8.7%

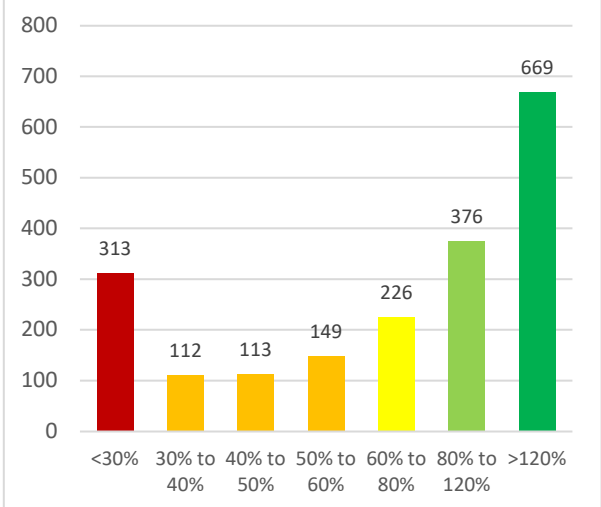
Vacancy Rates

Total	29.8%	Owner	0%	Renter	0%		
Seasonal	26.3%	Other	2.6%	# V Rent	0	#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	16.0%	White	69.2%
Asian	0.0%	Other or Multiracial	100.0%
Am. Indian	0.0%	Hispanic	0.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Northern Coastal Marquette County

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	10.3%	-0.6%
Household Count, 2021	1,959	70,191

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.61	--	--	--	--	--
Median Income, 2021	\$58,356	--	-3.5%	\$54,565	--	13.1%
Median owner income, 2021	\$61,915	--	-19.9%	\$64,630	--	11.3%
Median renter income, 2021	\$30,872	--	-15.8%	\$27,347	--	11.9%
Median home value	\$197,009	--	3.7%	\$134,882	--	9.2%
Median gross rent	\$1,038	--	18.6%	\$716	--	5.6%
Income needed for median rent	\$41,520	--	--	\$28,650	--	--
Income needed for median value	\$65,670	--	--	\$44,961	--	--
Overburdened households	599	31%	48.3%	15,346	21.9%	-16.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	72	2.6%	-7.7%	4,708	4.9%	5.2%
Seasonal vacancy	734	26.3%	-19.2%	16,093	16.8%	-9.0%
For-Sale vacancy	0	0.0%	NA	611	0.6%	-44.0%
For-Rent vacancy	0	0.0%	-100.0%	865	0.9%	-14.7%
Homes built pre-1940	288	10.3%	--	19,675	20.5%	--
Homes built post-1990	964	34.6%	--	20,862	21.8%	--

Other Market Indicators

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

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	68	29	97
Market supply (vacant on market, adjusted for age)	0	0	0
5 year Market production goals (based on 75K units)	66	28	94
1 year Market production goals (based on 15K units)	13	6	19
5 year Partnership goals (based on 75K units)	621	442	1,063
1 year Partnership goals (based on 15K units)	124	88	213

Northern Coastal Marquette County

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	50	Total Amt/App	\$245,600	% Approved	74.0%
Total Conventional Apps	44	Conventional Amt/App	\$255,909	% Conv Apprvd	79.5%
Total Assisted Apps	6	Assisted Amt/App	\$170,000	% Asst Apprvd	33.3%
Applications by Race: White					
Total Apps	45	Total Amt/App	\$251,889	% Positive	75.6%
Total Conventional Apps	41	Conventional Amt/App	\$260,610	% Conv Positive	82.9%
Total Assisted Apps	4	Assisted Amt/App	\$162,500	% Asst Positive	0.0%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$175,000	% Positive	100%
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: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	3	Total Amt/App	\$191,667	% Positive	33.3%
Total Conventional Apps	3	Conventional Amt/App	\$191,667	% Conv Positive	33.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Ethnicity: Hispanic					
Total Apps	1	Total Amt/App	\$235,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$235,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Republic-North Dickinson

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
3,616	1,604	\$57,999	\$62,777	\$32,158

Housing Costs

Owner Units

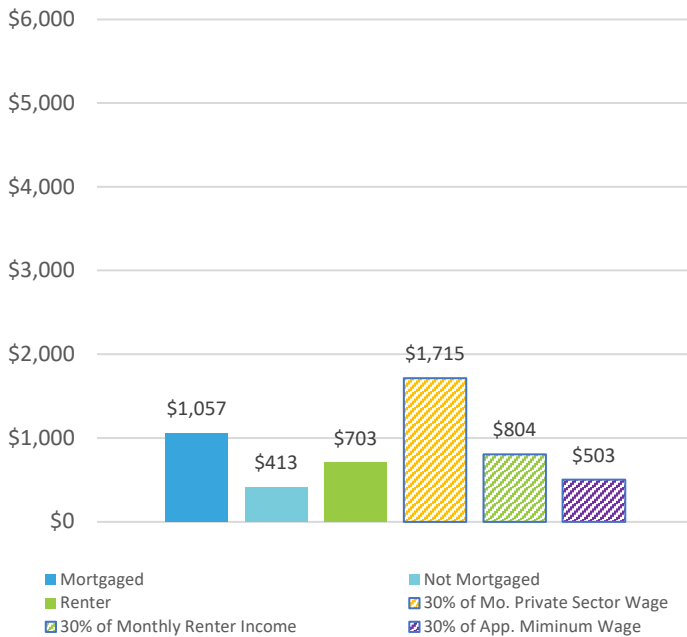
Home Value	\$110,955	2016 Value	\$93,164
Cost M/NM	\$1057/\$413	Value ▲	19.1%
\$36,985 To afford median home			

Renter Units

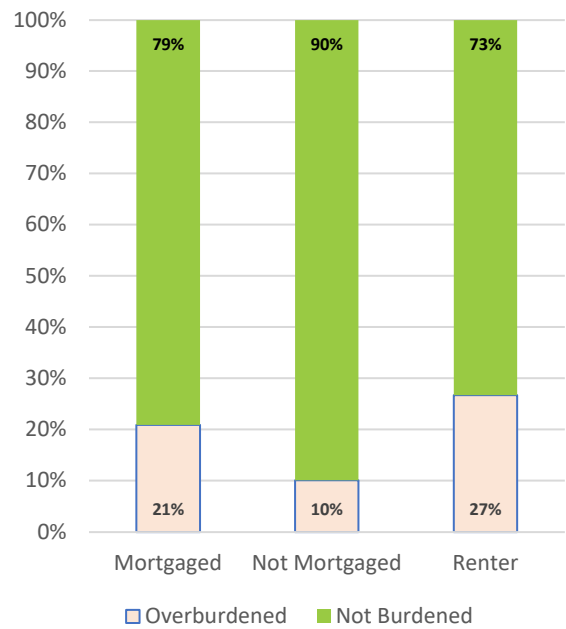
Gross Rent	\$703	2016 Rent	\$718
		Rent ▲	-2.1%
\$28,120 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	3,767	Owner HH	90%	Renter HH	10%
Median Year Built	1972	% Built Pre-1970	46.5%		
Median Move Year	2004	% Built After 2010	2.3%		
Median Rooms	4.8	SF%	90.5%	MM%	1.4%
		MF%	0.6%		

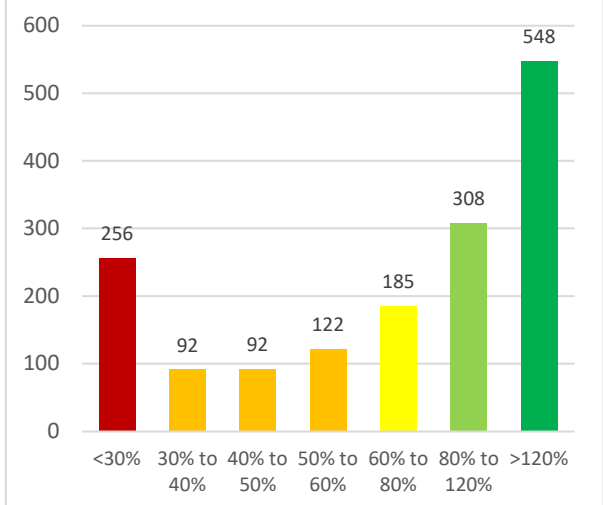
Vacancy Rates

Total	57.4%	Owner	0%	Renter	0.1%
Seasonal	49.7%	Other	4.6%	# V Rent	25
				#V Owner	59

Homeownership Rate by Race/Ethnicity

Black	100.0%	White	90.1%
Asian	100.0%	Other or Multiracial	81.1%
Am. Indian	100.0%	Hispanic	100.0%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Republic-North Dickinson

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-2.1%	-0.6%
Household Count, 2021	1,604	70,191

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.03	--	--	--	--	--
Median Income, 2021	\$57,999	--	22.5%	\$54,565	--	13.1%
Median owner income, 2021	\$62,777	--	24.3%	\$64,630	--	11.3%
Median renter income, 2021	\$32,158	--	33.4%	\$27,347	--	11.9%
Median home value	\$110,955	--	19.1%	\$134,882	--	9.2%
Median gross rent	\$703	--	-2.1%	\$716	--	5.6%
Income needed for median rent	\$28,120	--	--	\$28,650	--	--
Income needed for median value	\$36,985	--	--	\$44,961	--	--
Overburdened households	257	16%	-43.5%	15,346	21.9%	-16.0%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	175	4.6%	32.6%	4,708	4.9%	5.2%
Seasonal vacancy	1,873	49.7%	-22.2%	16,093	16.8%	-9.0%
For-Sale vacancy	59	1.6%	73.5%	611	0.6%	-44.0%
For-Rent vacancy	25	0.7%	NA	865	0.9%	-14.7%
Homes built pre-1940	591	15.7%	--	19,675	20.5%	--
Homes built post-1990	993	26.4%	--	20,862	21.8%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Shrinking
Low Strength and Low Need (Type III)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	19	5	24
Market supply (vacant on market, adjusted for age)	25	14	40
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)	621	442	1,063
1 year Partnership goals (based on 15K units)	124	88	213

Republic-North Dickinson

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	26	Total Amt/App	\$171,538	% Approved	84.6%
Total Conventional Apps	13	Conventional Amt/App	\$164,231	% Conv Apprvd	76.9%
Total Assisted Apps	13	Assisted Amt/App	\$178,846	% Asst Apprvd	92.3%
Applications by Race: White					
Total Apps	20	Total Amt/App	\$176,000	% Positive	85.0%
Total Conventional Apps	10	Conventional Amt/App	\$177,000	% Conv Positive	70.0%
Total Assisted Apps	10	Assisted Amt/App	\$175,000	% Asst Positive	100.0%
Applications by Race: Black					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$95,000	% Positive	66.7%
Total Conventional Apps	1	Conventional Amt/App	\$125,000	% Conv Positive	100.0%
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	5	Total Amt/App	\$153,000	% Positive	80.0%
Total Conventional Apps	3	Conventional Amt/App	\$121,667	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$200,000	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
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

I. Create and preserve dedicated affordable housing units

Establishing incentives or requirements for affordable housing

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

Possible Markets

All
All
All
All
Iron Mountain, Marquette, Northern Coastal Marquette
Iron Mountain, Marquette, Northern Coastal Marquette

Generating revenue for affordable housing

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

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Iron Mountain, Marquette, Northern Coastal Marquette
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Iron Mountain, Marquette, Northern Coastal Marquette

Supporting affordable housing through subsidies

[Below-market financing of affordable housing development](#)
[Low income housing tax credit](#)
[Project-basing of housing choice vouchers](#)
[Acquisition and operation of moderate-cost rental units](#)
[Capital subsidies for building affordable housing developments](#)
[Operating subsidies for affordable housing developments](#)

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Iron Mountain, Marquette, Northern Coastal Marquette

Preserving existing affordable housing

[The Rental Assistance Demonstration \(RAD\)](#)
[Preservation inventories](#)
[Rights of first refusal](#)

All
Iron Mountain, Marquette, Northern Coastal Marquette
Iron Mountain, Marquette, Northern Coastal Marquette

Expanding the availability of affordable housing in resource-rich areas

[Regional collaboration to support the development of affordable housing in resource-rich areas](#)
[Targeted efforts to expand the supply of rental housing and lower-cost housing types in resource-rich areas](#)
[Targeted efforts to create and preserve dedicated affordable housing in resource-rich areas](#)

All
All
Iron Mountain, Marquette, Northern Coastal Marquette

Creating durable affordable homeownership opportunities

[Community land trusts](#)
[Deed-restricted homeownership](#)
[Limited equity cooperatives](#)

All
All
All

Facilitating the acquisition or identification of land for affordable housing

[Land banks](#)
[Brownfields](#)
[Joint development on land owned by transit and other agencies](#)
[Property acquisition funds](#)
[Use of publicly owned property for affordable housing](#)

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All
All
All
All

II. Align housing supply with market and neighborhood housing conditions

Planning

[Regulating short term rentals](#)

Iron Mountain, Marquette, Northern Coastal Marquette

Reducing development costs and barriers

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

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Iron Mountain, Marquette, Northern Coastal Marquette
Iron Mountain, Marquette, Northern Coastal Marquette
Iron Mountain, Marquette, Northern Coastal Marquette

Creating incentives for new development or redevelopment

[Appraisal gap financing](#)

[Land value taxation](#)

[Brownfields](#)

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

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

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Dealing with vacant, abandoned, and tax-delinquent properties

[Land banks](#)

[Creating and managing vacant property inventories](#)

[Demolition of neglected properties](#)

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

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All
All

III. Help households access and afford private-market homes

Providing tenant-based rental assistance

[HOME tenant-based rental assistance](#)

[Housing choice vouchers](#)

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

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

All
All
All
All

Promoting mobility for housing choice voucher holders

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

[Landlord recruitment and retention](#)

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

All
Iron Mountain, Marquette, Northern Coastal Marquette
Iron Mountain, Marquette, Northern Coastal Marquette

Reducing barriers to homeownership

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

[Down payment and closing cost assistance](#)

[Special Purpose Credit Programs](#)

[Subsidized home mortgages](#)

[Housing education and counseling](#)

[Asset building programs](#)

[Shared appreciation mortgages](#)

[Small balance home mortgages](#)

All
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Reducing energy use and costs

[Energy-efficiency retrofits](#)

[Energy-efficiency standards](#)

All
All

Combatting housing discrimination

[Enforcement of fair housing laws](#)

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

[Source of income laws](#)

[Legal assistance for victims of discrimination](#)

All
All
All
All

IV. Protect against displacement and poor housing conditions

Enhancing renters' housing stability

[Just cause eviction policies](#)

[Eviction prevention programs](#)

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

[Protection from condo conversions](#)

[Rent regulation](#)

All
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All
Iron Mountain, Marquette, Northern Coastal Marquette
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Enhancing homeowners' housing stability

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

[Foreclosure prevention programs](#)

All
All

Enhancing community stability

[Insurance against property value decline](#)

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

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All

Improving quality of both new and existing housing

[Assistance for home safety modifications](#)

[Code enforcement](#)

[Homeowner rehabilitation assistance programs](#)

[Housing and building codes](#)

[Lead abatement](#)

[Weatherization assistance](#)

All
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Ensuring the ongoing viability of unsubsidized affordable rental properties

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

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

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

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All

All