



| Number | Market           |
|--------|------------------|
| 305    | Sault Ste. Marie |
| 327    | St. Ignace       |
| 389    | Newberry         |

The Eastern Upper Peninsula Housing Partnership includes three counties (Chippewa, Luce and Mackinac), and three Statewide Housing Needs Assessment markets (Newberry, Sault Ste. Marie and St. Ignace).

Major housing trends in the region, based on the US Census' American Community Survey and Home Mortgage Disclosure Act information, include the following:

- The city of Sault Ste. Marie typifies one market type in the partnership. Housing demand indicators here are relatively low; household income tends to be significantly lower than the statewide average, and unemployment is strongly higher. Housing supply indicators imply show that 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 here than in other markets around the state. Home values and shelter costs are much lower than the state average; this is likely due to the age of the stock among other factors. Despite this, overburden is a large issue for many households. Five-year trends in housing costs (both owner and renter) show decreases, even in the face of a decrease in the stock available for sale or rent.
- The St. Ignace market shows slightly different trends. 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.
- Trends in the Newberry market show that general housing demand variables are moderate 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.
- 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.

# Newberry

| Population | Households | Median HH Income | Owner HH Income | Renter HH Income |
|------------|------------|------------------|-----------------|------------------|
| 8,154      | 3,374      | \$51,826         | \$59,775        | \$32,298         |

## Housing Costs

### Owner Units

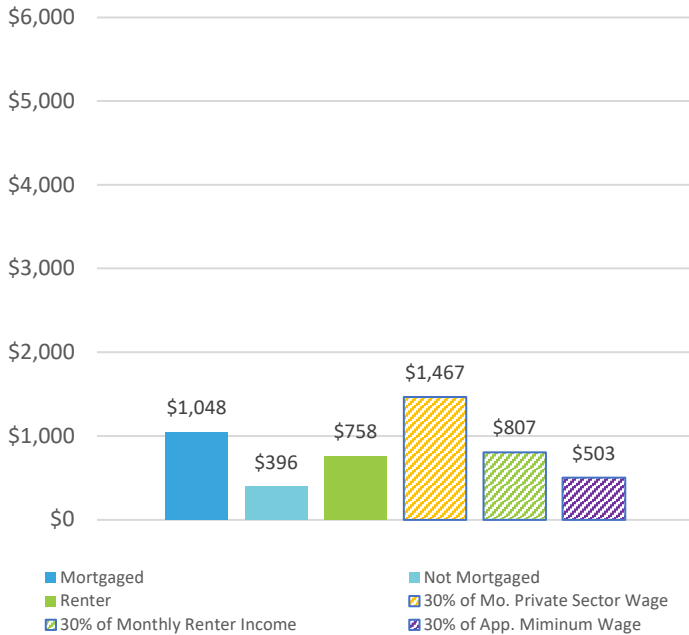
|                                |              |            |           |
|--------------------------------|--------------|------------|-----------|
| Home Value                     | \$124,508    | 2016 Value | \$109,827 |
| Cost M/NM                      | \$1048/\$396 | Value ▲    | 13.4%     |
| \$41,503 To afford median home |              |            |           |

### Renter Units

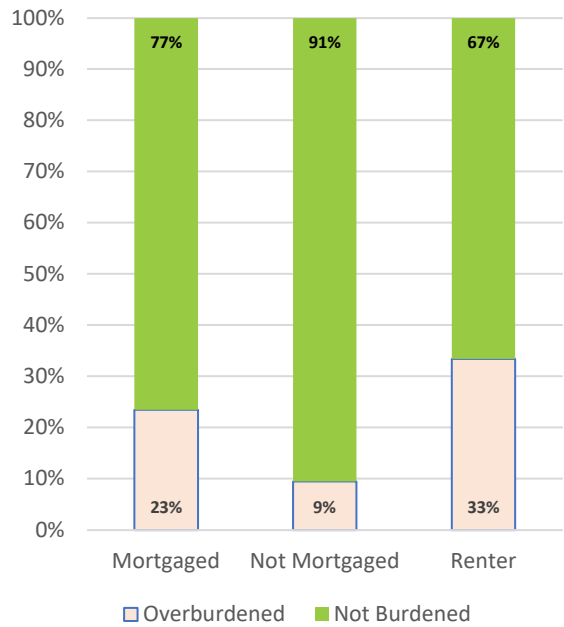
|                                      |       |           |       |
|--------------------------------------|-------|-----------|-------|
| Gross Rent                           | \$758 | 2016 Rent | \$683 |
|                                      |       | Rent ▲    | 11.0% |
| \$30,320 To afford median gross rent |       |           |       |

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

|                   |       |                    |       |           |      |
|-------------------|-------|--------------------|-------|-----------|------|
| Units             | 8,235 | Owner HH           | 82%   | Renter HH | 18%  |
| Median Year Built | 1976  | % Built Pre-1970   | 37.1% |           |      |
| Median Move Year  | 2009  | % Built After 2010 | 2.3%  |           |      |
| Median Rooms      | 5.0   | SF%                | 88.1% | MM%       | 2.2% |
|                   |       | MF%                | 1%    |           |      |

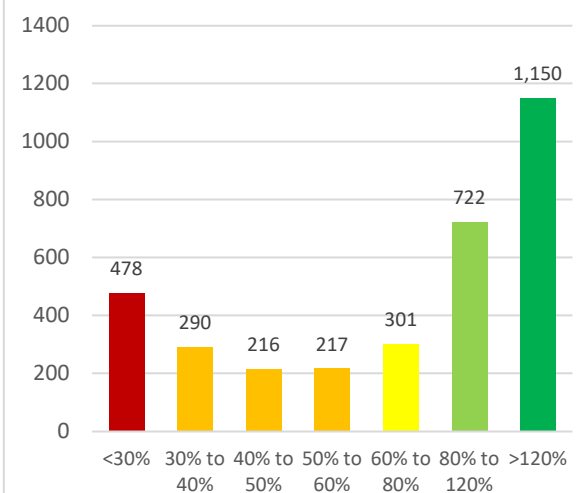
### Vacancy Rates

|          |       |       |      |          |      |
|----------|-------|-------|------|----------|------|
| Total    | 59%   | Owner | 0%   | Renter   | 0.1% |
| Seasonal | 51.6% | Other | 5.5% | # V Rent | 94   |
|          |       |       |      | #V Owner | 46   |

### Homeownership Rate by Race/Ethnicity

|               |        |                      |       |
|---------------|--------|----------------------|-------|
| Black         | 0.0%   | White                | 82.5% |
| Asian         | 100.0% | Other or Multiracial | 81.9% |
| Am. Indian    | 69.3%  | Hispanic             | 37.5% |
| Pacific Islnd | 0.0%   |                      |       |

### Number of Households by AMI Group



# Newberry

## Housing Policy Indicators

### Household Count and Growth

|                                | Market | Partnership |
|--------------------------------|--------|-------------|
| Household Change, 2016 to 2021 | -6.8%  | -2.3%       |
| Household Count, 2021          | 3,374  | 20,948      |

### Housing Affordability

|                                 | Market    |     |          | Partnership |       |          |
|---------------------------------|-----------|-----|----------|-------------|-------|----------|
|                                 | Number    | %   | % Change | Number      | %     | % Change |
| Home value / partnership income | 2.36      | --  | --       | --          | --    | --       |
| Median Income, 2021             | \$51,826  | --  | 29.2%    | \$52,711    | --    | 15.1%    |
| Median owner income, 2021       | \$59,775  | --  | 29.2%    | \$61,366    | --    | 12.0%    |
| Median renter income, 2021      | \$32,298  | --  | 15.0%    | \$30,526    | --    | 11.5%    |
| Median home value               | \$124,508 | --  | 13.4%    | \$123,439   | --    | 1.7%     |
| Median gross rent               | \$758     | --  | 11.0%    | \$729       | --    | 8.1%     |
| Income needed for median rent   | \$30,320  | --  | --       | \$29,151    | --    | --       |
| Income needed for median value  | \$41,503  | --  | --       | \$41,146    | --    | --       |
| Overburdened households         | 643       | 19% | -33.4%   | 4,811       | 23.0% | -14.6%   |

### Housing Quality and Vacancy

|                       | Market |       |          | Partnership |       |          |
|-----------------------|--------|-------|----------|-------------|-------|----------|
|                       | Number | %     | % Change | Number      | %     | % Change |
| "Other" vacancy       | 451    | 5.5%  | -9.1%    | 1,681       | 4.6%  | 6.7%     |
| Seasonal vacancy      | 4,251  | 51.6% | -3.5%    | 11,449      | 31.3% | -4.3%    |
| For-Sale vacancy      | 46     | 0.6%  | -67.4%   | 253         | 0.7%  | -49.7%   |
| For-Rent vacancy      | 94     | 1.1%  | 6.8%     | 393         | 1.1%  | -36.8%   |
| Homes built pre-1940  | 820    | 10.0% | --       | 5,402       | 14.8% | --       |
| Homes built post-1990 | 2,769  | 33.6% | --       | 11,480      | 31.4% | --       |

### 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)              | 74          | 31           | 105         |
| Market supply (vacant on market, adjusted for age)  | 18          | 40           | 59          |
| 5 year Market production goals (based on 75K units) | 54          | 0            | 54          |
| 1 year Market production goals (based on 15K units) | 11          | 0            | 11          |
| 5 year Partnership goals (based on 75K units)       | 201         | 155          | 356         |
| 1 year Partnership goals (based on 15K units)       | 40          | 31           | 71          |

## Newberry

### Home Mortgage Disclosure Act Patterns, 2021

|   |    |                      |           |                 |        |
|---|----|----------------------|-----------|-----------------|--------|
| Total Apps  | 73 | Total Amt/App        | \$128,973 | % Approved      | 74.0%  |
| Total Conventional Apps                                   | 39 | Conventional Amt/App | \$140,128 | % Conv Apprvd   | 74.4%  |
| Total Assisted Apps                                       | 34 | Assisted Amt/App     | \$116,176 | % Asst Apprvd   | 73.5%  |
| <b>Applications by Race: White</b>                        |    |                      |           |                 |        |
| Total Apps  | 60 | Total Amt/App        | \$127,667 | % Positive      | 76.7%  |
| Total Conventional Apps                                   | 31 | Conventional Amt/App | \$135,645 | % Conv Positive | 77.4%  |
| Total Assisted Apps                                       | 29 | Assisted Amt/App     | \$119,138 | % Asst Positive | 75.9%  |
| <b>Applications by Race: Black</b>                        |    |                      |           |                 |        |
| Total Apps  | 0  | Total Amt/App        | \$0       | % Positive      | NA     |
| Total Conventional Apps                                   | 0  | Conventional Amt/App | \$0       | % Conv Positive | NA     |
| Total Assisted Apps                                       | 0  | Assisted Amt/App     | \$0       | % Asst Positive | NA     |
| <b>Applications by Race: Asian</b>                        |    |                      |           |                 |        |
| Total Apps  | 4  | Total Amt/App        | \$122,500 | % Positive      | 0.0%   |
| Total Conventional Apps                                   | 3  | Conventional Amt/App | \$121,667 | % Conv Positive | 0.0%   |
| Total Assisted Apps                                       | 1  | Assisted Amt/App     | \$125,000 | % Asst Positive | 0.0%   |
| <b>Applications by Race: Native American</b>              |    |                      |           |                 |        |
| Total Apps  | 0  | Total Amt/App        | \$0       | % Positive      | NA     |
| Total Conventional Apps                                   | 0  | Conventional Amt/App | \$0       | % Conv Positive | NA     |
| Total Assisted Apps                                       | 0  | Assisted Amt/App     | \$0       | % Asst Positive | NA     |
| <b>Applications by Race: Hawaiian or Pacific Islander</b> |    |                      |           |                 |        |
| Total Apps  | 0  | Total Amt/App        | \$0       | % Positive      | NA     |
| Total Conventional Apps                                   | 0  | Conventional Amt/App | \$0       | % Conv Positive | NA     |
| Total Assisted Apps                                       | 0  | Assisted Amt/App     | \$0       | % Asst Positive | NA     |
| <b>Applications by Race: Race Not Available</b>           |    |                      |           |                 |        |
| Total Apps  | 6  | Total Amt/App        | \$163,333 | % Positive      | 100.0% |
| Total Conventional Apps                                   | 4  | Conventional Amt/App | \$192,500 | % Conv Positive | 100.0% |
| Total Assisted Apps                                       | 2  | Assisted Amt/App     | \$105,000 | % Asst Positive | 100.0% |
| <b>Applications by Ethnicity: Hispanic</b>                |    |                      |           |                 |        |
| 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%   |

# St. Ignace

| Population | Households | Median HH Income | Owner HH Income | Renter HH Income |
|------------|------------|------------------|-----------------|------------------|
| 31,748     | 11,829     | \$57,098         | \$63,109        | \$28,091         |

## Housing Costs

### Owner Units

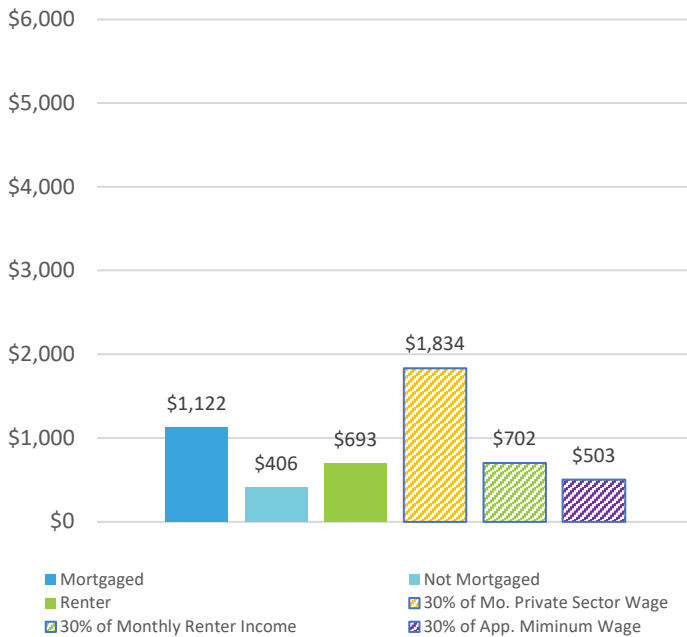
|                                |              |            |           |
|--------------------------------|--------------|------------|-----------|
| Home Value                     | \$141,104    | 2016 Value | \$142,179 |
| Cost M/NM                      | \$1122/\$406 | Value ▲    | -0.8%     |
| \$47,035 To afford median home |              |            |           |

### Renter Units

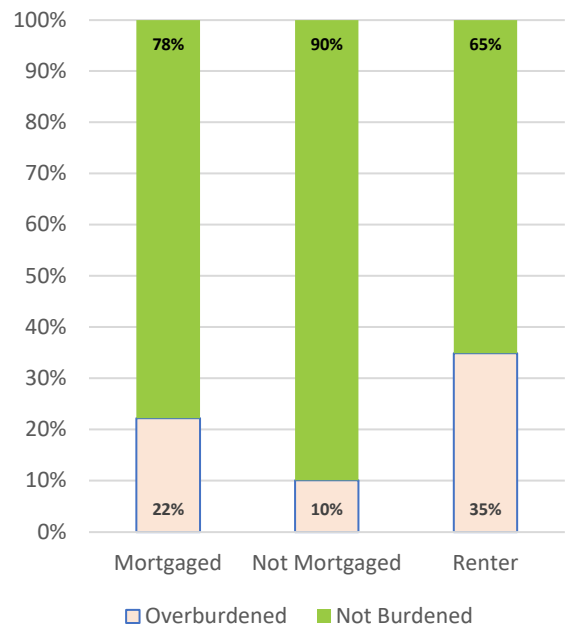
|                                      |       |           |       |
|--------------------------------------|-------|-----------|-------|
| Gross Rent                           | \$693 | 2016 Rent | \$645 |
|                                      |       | Rent ▲    | 7.4%  |
| \$27,720 To afford median gross rent |       |           |       |

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

|                   |        |                    |       |           |       |
|-------------------|--------|--------------------|-------|-----------|-------|
| Units             | 20,427 | Owner HH           | 79%   | Renter HH | 21%   |
| Median Year Built | 1980   | % Built Pre-1970   |       |           | 37.3% |
| Median Move Year  | 2008   | % Built After 2010 |       |           | 4.7%  |
| Median Rooms      | 5.1    | SF%                | 79.4% | MM%       | 7.9%  |
|                   |        |                    |       | MF%       | 3.1%  |

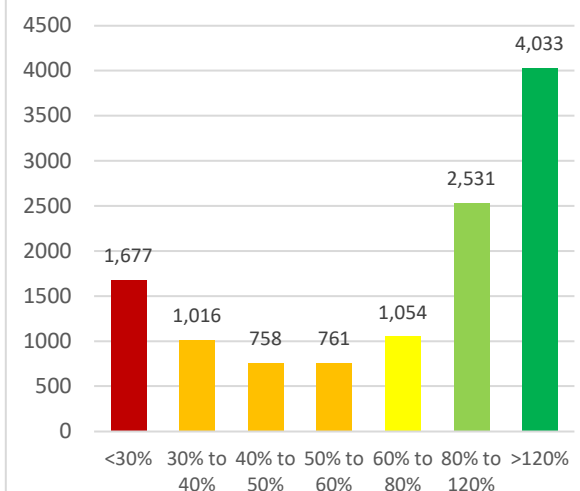
### Vacancy Rates

|          |       |       |      |           |      |
|----------|-------|-------|------|-----------|------|
| Total    | 42.1% | Owner | 0%   | Renter    | 0.1% |
| Seasonal | 34.8% | Other | 4.3% | # V Rent  | 183  |
|          |       |       |      | # V Owner | 175  |

### Homeownership Rate by Race/Ethnicity

|               |        |                      |       |
|---------------|--------|----------------------|-------|
| Black         | 13.5%  | White                | 85.1% |
| Asian         | 76.6%  | Other or Multiracial | 62.2% |
| Am. Indian    | 63.1%  | Hispanic             | 70.5% |
| Pacific Islnd | 100.0% |                      |       |

### Number of Households by AMI Group



## St. Ignace

### Housing Policy Indicators

#### Household Count and Growth

|                                | Market | Partnership |
|--------------------------------|--------|-------------|
| Household Change, 2016 to 2021 | -2.8%  | -2.3%       |
| Household Count, 2021          | 11,829 | 20,948      |

| Housing Affordability           | Market    |     |          | Partnership |       |          |
|---------------------------------|-----------|-----|----------|-------------|-------|----------|
|                                 | Number    | %   | % Change | Number      | %     | % Change |
| Home value / partnership income | 2.68      | --  | --       | --          | --    | --       |
| Median Income, 2021             | \$57,098  | --  | 13.0%    | \$52,711    | --    | 15.1%    |
| Median owner income, 2021       | \$63,109  | --  | 9.7%     | \$61,366    | --    | 12.0%    |
| Median renter income, 2021      | \$28,091  | --  | -17.2%   | \$30,526    | --    | 11.5%    |
| Median home value               | \$141,104 | --  | -0.8%    | \$123,439   | --    | 1.7%     |
| Median gross rent               | \$693     | --  | 7.4%     | \$729       | --    | 8.1%     |
| Income needed for median rent   | \$27,720  | --  | --       | \$29,151    | --    | --       |
| Income needed for median value  | \$47,035  | --  | --       | \$41,146    | --    | --       |
| Overburdened households         | 2,398     | 20% | -15.9%   | 4,811       | 23.0% | -14.6%   |

| Housing Quality and Vacancy | Market |       |          | Partnership |       |          |
|-----------------------------|--------|-------|----------|-------------|-------|----------|
|                             | Number | %     | % Change | Number      | %     | % Change |
| "Other" vacancy             | 877    | 4.3%  | 8.0%     | 1,681       | 4.6%  | 6.7%     |
| Seasonal vacancy            | 7,114  | 34.8% | -4.6%    | 11,449      | 31.3% | -4.3%    |
| For-Sale vacancy            | 175    | 0.9%  | -39.9%   | 253         | 0.7%  | -49.7%   |
| For-Rent vacancy            | 183    | 0.9%  | -52.5%   | 393         | 1.1%  | -36.8%   |
| Homes built pre-1940        | 2,591  | 12.7% | --       | 5,402       | 14.8% | --       |
| Homes built post-1990       | 7,383  | 36.1% | --       | 11,480      | 31.4% | --       |

#### Other Market Indicators

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

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

### Gap Analysis 2021

|   | Owner Units | Renter Units | Total Units |
|---|-------------|--------------|-------------|
| Market demand (estimated annual moves)              | 149         | 162          | 310         |
| Market supply (vacant on market, adjusted for age)  | 60          | 93           | 152         |
| 5 year Market production goals (based on 75K units) | 86          | 67           | 152         |
| 1 year Market production goals (based on 15K units) | 17          | 13           | 30          |
| 5 year Partnership goals (based on 75K units)       | 201         | 155          | 356         |
| 1 year Partnership goals (based on 15K units)       | 40          | 31           | 71          |



## St. Ignace

### Home Mortgage Disclosure Act Patterns, 2021

|   |     |                      |           |                 |        |
|---|-----|----------------------|-----------|-----------------|--------|
| Total Apps  | 176 | Total Amt/App        | \$172,045 | % Approved      | 66.5%  |
| Total Conventional Apps                                   | 98  | Conventional Amt/App | \$175,102 | % Conv Apprvd   | 73.5%  |
| Total Assisted Apps                                       | 78  | Assisted Amt/App     | \$168,205 | % Asst Apprvd   | 57.7%  |
| <b>Applications by Race: White</b>                        |     |                      |           |                 |        |
| Total Apps  | 132 | Total Amt/App        | \$173,258 | % Positive      | 66.7%  |
| Total Conventional Apps                                   | 77  | Conventional Amt/App | \$178,636 | % Conv Positive | 71.4%  |
| Total Assisted Apps                                       | 55  | Assisted Amt/App     | \$165,727 | % Asst Positive | 60.0%  |
| <b>Applications by Race: Black</b>                        |     |                      |           |                 |        |
| Total Apps  | 0   | Total Amt/App        | \$0       | % Positive      | NA     |
| Total Conventional Apps                                   | 0   | Conventional Amt/App | \$0       | % Conv Positive | NA     |
| Total Assisted Apps                                       | 0   | Assisted Amt/App     | \$0       | % Asst Positive | NA     |
| <b>Applications by Race: Asian</b>                        |     |                      |           |                 |        |
| Total Apps  | 0   | Total Amt/App        | \$0       | % Positive      | NA     |
| Total Conventional Apps                                   | 0   | Conventional Amt/App | \$0       | % Conv Positive | NA     |
| Total Assisted Apps                                       | 0   | Assisted Amt/App     | \$0       | % Asst Positive | NA     |
| <b>Applications by Race: Native American</b>              |     |                      |           |                 |        |
| Total Apps  | 2   | Total Amt/App        | \$180,000 | % Positive      | 100.0% |
| Total Conventional Apps                                   | 1   | Conventional Amt/App | \$165,000 | % Conv Positive | 100.0% |
| Total Assisted Apps                                       | 1   | Assisted Amt/App     | \$195,000 | % Asst Positive | 100.0% |
| <b>Applications by Race: Hawaiian or Pacific Islander</b> |     |                      |           |                 |        |
| Total Apps  | 0   | Total Amt/App        | \$0       | % Positive      | NA     |
| Total Conventional Apps                                   | 0   | Conventional Amt/App | \$0       | % Conv Positive | NA     |
| Total Assisted Apps                                       | 0   | Assisted Amt/App     | \$0       | % Asst Positive | NA     |
| <b>Applications by Race: Race Not Available</b>           |     |                      |           |                 |        |
| Total Apps  | 20  | Total Amt/App        | \$164,500 | % Positive      | 70.0%  |
| Total Conventional Apps                                   | 13  | Conventional Amt/App | \$163,462 | % Conv Positive | 76.9%  |
| Total Assisted Apps                                       | 7   | Assisted Amt/App     | \$166,429 | % Asst Positive | 57.1%  |
| <b>Applications by Ethnicity: Hispanic</b>                |     |                      |           |                 |        |
| Total Apps  | 1   | Total Amt/App        | \$145,000 | % Positive      | 100.0% |
| Total Conventional Apps                                   | 0   | Conventional Amt/App | \$0       | % Conv Positive | NA     |
| Total Assisted Apps                                       | 1   | Assisted Amt/App     | \$145,000 | % Asst Positive | 100.0% |

# Sault Ste. Marie

| Population | Households | Median HH Income | Owner HH Income | Renter HH Income |
|------------|------------|------------------|-----------------|------------------|
| 13,523     | 5,745      | \$44,725         | \$60,251        | \$28,464         |

## Housing Costs

### Owner Units

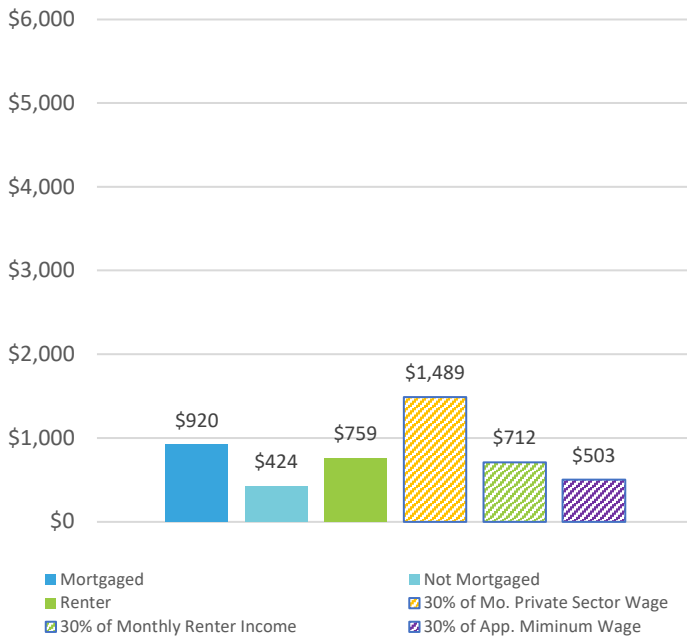
|                                |             |            |          |
|--------------------------------|-------------|------------|----------|
| Home Value                     | \$105,279   | 2016 Value | \$92,912 |
| Cost M/NM                      | \$920/\$424 | Value ▲    | 13.3%    |
| \$35,093 To afford median home |             |            |          |

### Renter Units

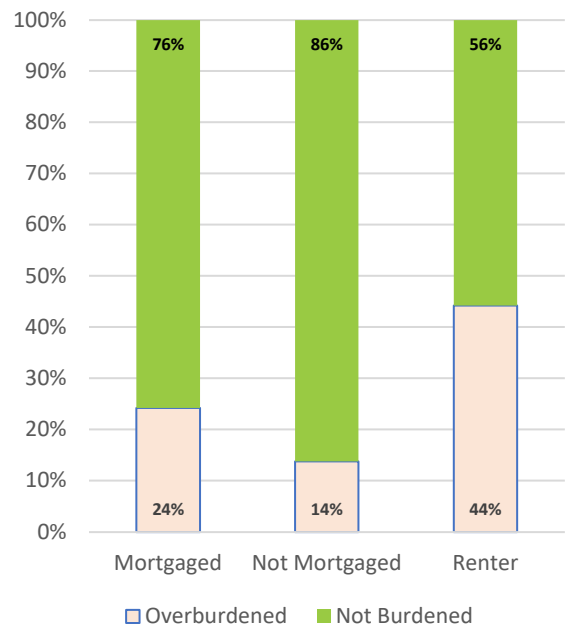
|                                      |       |           |       |
|--------------------------------------|-------|-----------|-------|
| Gross Rent                           | \$759 | 2016 Rent | \$694 |
|                                      |       | Rent ▲    | 9.3%  |
| \$30,360 To afford median gross rent |       |           |       |

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

|                   |       |                    |       |           |       |
|-------------------|-------|--------------------|-------|-----------|-------|
| Units             | 6,368 | Owner HH           | 56%   | Renter HH | 44%   |
| Median Year Built | 1959  | % Built Pre-1970   |       | 61.7%     |       |
| Median Move Year  | 2013  | % Built After 2010 |       | 1.9%      |       |
| Median Rooms      | 5.3   | SF%                | 63.3% | MM%       | 16.4% |
|                   |       | MF%                | 14.7% |           |       |

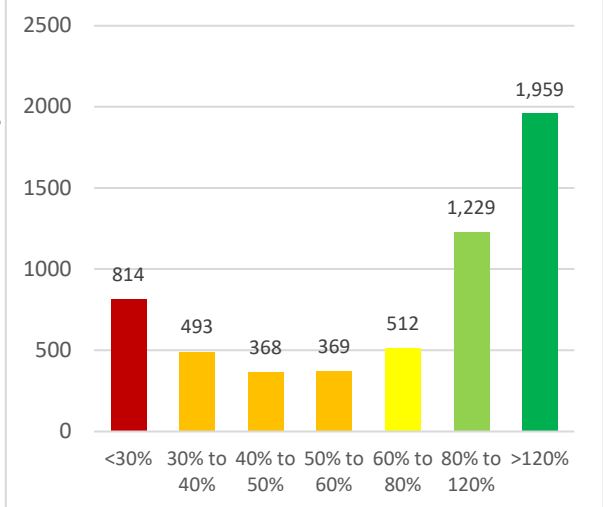
### Vacancy Rates

|          |      |       |      |          |     |
|----------|------|-------|------|----------|-----|
| Total    | 9.8% | Owner | 0%   | Renter   | 0%  |
| Seasonal | 1.3% | Other | 5.5% | # V Rent | 116 |
|          |      |       |      | #V Owner | 32  |

### Homeownership Rate by Race/Ethnicity

|               |        |                      |       |
|---------------|--------|----------------------|-------|
| Black         | 0.0%   | White                | 54.9% |
| Asian         | 29.9%  | Other or Multiracial | 55.5% |
| Am. Indian    | 66.2%  | Hispanic             | 38.6% |
| Pacific Islnd | 100.0% |                      |       |

### Number of Households by AMI Group



## Sault Ste. Marie

### Housing Policy Indicators

#### Household Count and Growth

|                                | Market | Partnership |
|--------------------------------|--------|-------------|
| Household Change, 2016 to 2021 | 1.4%   | -2.3%       |
| Household Count, 2021          | 5,745  | 20,948      |

#### Housing Affordability

|                                 | Market    |     |          | Partnership |       |          |
|---------------------------------|-----------|-----|----------|-------------|-------|----------|
|                                 | Number    | %   | % Change | Number      | %     | % Change |
| Home value / partnership income | 2.00      | --  | --       | --          | --    | --       |
| Median Income, 2021             | \$44,725  | --  | 14.0%    | \$52,711    | --    | 15.1%    |
| Median owner income, 2021       | \$60,251  | --  | 6.4%     | \$61,366    | --    | 12.0%    |
| Median renter income, 2021      | \$28,464  | --  | 27.6%    | \$30,526    | --    | 11.5%    |
| Median home value               | \$105,279 | --  | 13.3%    | \$123,439   | --    | 1.7%     |
| Median gross rent               | \$759     | --  | 9.3%     | \$729       | --    | 8.1%     |
| Income needed for median rent   | \$30,360  | --  | --       | \$29,151    | --    | --       |
| Income needed for median value  | \$35,093  | --  | --       | \$41,146    | --    | --       |
| Overburdened households         | 1,770     | 31% | -2.5%    | 4,811       | 23.0% | -14.6%   |

#### Housing Quality and Vacancy

|                       | Market |       |          | Partnership |       |          |
|-----------------------|--------|-------|----------|-------------|-------|----------|
|                       | Number | %     | % Change | Number      | %     | % Change |
| "Other" vacancy       | 353    | 5.5%  | 32.2%    | 1,681       | 4.6%  | 6.7%     |
| Seasonal vacancy      | 84     | 1.3%  | -14.3%   | 11,449      | 31.3% | -4.3%    |
| For-Sale vacancy      | 32     | 0.5%  | -54.9%   | 253         | 0.7%  | -49.7%   |
| For-Rent vacancy      | 116    | 1.8%  | -22.1%   | 393         | 1.1%  | -36.8%   |
| Homes built pre-1940  | 1,991  | 31.3% | --       | 5,402       | 14.8% | --       |
| Homes built post-1990 | 1,328  | 20.9% | --       | 11,480      | 31.4% | --       |

#### 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)              | 87          | 149          | 236         |
| Market supply (vacant on market, adjusted for age)  | 23          | 58           | 81          |
| 5 year Market production goals (based on 75K units) | 62          | 88           | 150         |
| 1 year Market production goals (based on 15K units) | 12          | 18           | 30          |
| 5 year Partnership goals (based on 75K units)       | 201         | 155          | 356         |
| 1 year Partnership goals (based on 15K units)       | 40          | 31           | 71          |

## Sault Ste. Marie

### Home Mortgage Disclosure Act Patterns, 2021

|   |     |                      |           |                 |        |
|---|-----|----------------------|-----------|-----------------|--------|
| Total Apps  | 103 | Total Amt/App        | \$133,641 | % Approved      | 72.8%  |
| Total Conventional Apps                                   | 40  | Conventional Amt/App | \$126,250 | % Conv Apprvd   | 75.0%  |
| Total Assisted Apps                                       | 63  | Assisted Amt/App     | \$138,333 | % Asst Apprvd   | 71.4%  |
| <b>Applications by Race: White</b>                        |     |                      |           |                 |        |
| Total Apps  | 69  | Total Amt/App        | \$134,710 | % Positive      | 71.0%  |
| Total Conventional Apps                                   | 27  | Conventional Amt/App | \$130,185 | % Conv Positive | 70.4%  |
| Total Assisted Apps                                       | 42  | Assisted Amt/App     | \$137,619 | % Asst Positive | 71.4%  |
| <b>Applications by Race: Black</b>                        |     |                      |           |                 |        |
| Total Apps  | 3   | Total Amt/App        | \$125,000 | % Positive      | 100%   |
| Total Conventional Apps                                   | 1   | Conventional Amt/App | \$95,000  | % Conv Positive | 100.0% |
| Total Assisted Apps                                       | 2   | Assisted Amt/App     | \$140,000 | % Asst Positive | 100.0% |
| <b>Applications by Race: Asian</b>                        |     |                      |           |                 |        |
| Total Apps  | 2   | Total Amt/App        | \$165,000 | % Positive      | 50.0%  |
| Total Conventional Apps                                   | 0   | Conventional Amt/App | \$0       | % Conv Positive | NA     |
| Total Assisted Apps                                       | 2   | Assisted Amt/App     | \$165,000 | % Asst Positive | 50.0%  |
| <b>Applications by Race: Native American</b>              |     |                      |           |                 |        |
| Total Apps  | 0   | Total Amt/App        | \$0       | % Positive      | NA     |
| Total Conventional Apps                                   | 0   | Conventional Amt/App | \$0       | % Conv Positive | NA     |
| Total Assisted Apps                                       | 0   | Assisted Amt/App     | \$0       | % Asst Positive | NA     |
| <b>Applications by Race: Hawaiian or Pacific Islander</b> |     |                      |           |                 |        |
| Total Apps  | 0   | Total Amt/App        | \$0       | % Positive      | NA     |
| Total Conventional Apps                                   | 0   | Conventional Amt/App | \$0       | % Conv Positive | NA     |
| Total Assisted Apps                                       | 0   | Assisted Amt/App     | \$0       | % Asst Positive | NA     |
| <b>Applications by Race: Race Not Available</b>           |     |                      |           |                 |        |
| Total Apps  | 10  | Total Amt/App        | \$121,000 | % Positive      | 80.0%  |
| Total Conventional Apps                                   | 6   | Conventional Amt/App | \$130,000 | % Conv Positive | 83.3%  |
| Total Assisted Apps                                       | 4   | Assisted Amt/App     | \$107,500 | % Asst Positive | 75.0%  |
| <b>Applications by Ethnicity: Hispanic</b>                |     |                      |           |                 |        |
| Total Apps  | 3   | Total Amt/App        | \$115,000 | % Positive      | 100.0% |
| Total Conventional Apps                                   | 2   | Conventional Amt/App | \$125,000 | % Conv Positive | 100.0% |
| Total Assisted Apps                                       | 1   | Assisted Amt/App     | \$95,000  | % Asst Positive | 100.0% |

## I. Create and preserve dedicated affordable housing units

## 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

### Strong Markets:

Sault Ste. Marie

### 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

### Soft Markets:

Newberry

St. Ignace

### Supporting affordable housing through subsidies

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

Soft, Strong

[Low income housing tax credit](#)

Soft, Strong

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

Soft, Strong

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

Strong

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

Strong

[Operating subsidies for affordable housing developments](#)

Strong

### Preserving existing affordable housing

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

Soft, Strong

[Preservation inventories](#)

Strong

[Rights of first refusal](#)

Strong

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

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

Soft, Strong

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

Soft, Strong

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

Strong

### Creating durable affordable homeownership opportunities

[Community land trusts](#)

Soft, Strong

[Deed-restricted homeownership](#)

Soft, Strong

[Limited equity cooperatives](#)

Soft, Strong

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

[Land banks](#)

Soft

[Brownfields](#)

Soft, Strong

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

Soft, Strong

[Property acquisition funds](#)

Soft, Strong

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

Soft, Strong

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

## Planning

[Regulating short term rentals](#) Strong

## Reducing development costs and barriers

[Accessory dwelling units](#) Soft, Strong

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

[Housing rehabilitation codes](#) Soft, Strong

[Reduced parking requirements](#) Soft, Strong

[Reductions in impact fees and exactions](#) Soft, Strong

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

[Streamlined environmental review processes](#) Soft, Strong

[Streamlined permitting processes](#) Soft, Strong

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

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

[Missing middle housing](#) Strong

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

## Creating incentives for new development or redevelopment

[Appraisal gap financing](#) Soft

[Land value taxation](#) Soft

[Brownfields](#) Soft, Strong

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

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

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

[Land banks](#) Soft

[Creating and managing vacant property inventories](#) Soft

[Demolition of neglected properties](#) Soft, Strong

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

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

### Providing tenant-based rental assistance

[HOME tenant-based rental assistance](#) Soft, Strong

[Housing choice vouchers](#) Soft, Strong

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

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

### Promoting mobility for housing choice voucher holders

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

[Landlord recruitment and retention](#) Strong

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

### Reducing barriers to homeownership

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

[Down payment and closing cost assistance](#) Soft, Strong

[Special Purpose Credit Programs](#) Soft, Strong

[Subsidized home mortgages](#) Soft, Strong

[Housing education and counseling](#) Soft, Strong

[Asset building programs](#) Soft, Strong

[Shared appreciation mortgages](#) Strong

[Small balance home mortgages](#) Strong

### Reducing energy use and costs

[Energy-efficiency retrofits](#) Soft, Strong

[Energy-efficiency standards](#) Soft, Strong

### Combatting housing discrimination

[Enforcement of fair housing laws](#)

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

[Source of income laws](#)

[Legal assistance for victims of discrimination](#)

Soft, Strong

Soft, Strong

Soft, Strong

Soft, Strong

## 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](#)

Soft, Strong

Soft, Strong

Soft, Strong

Strong

Strong

### Enhancing homeowners' housing stability

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

[Foreclosure prevention programs](#)

Soft, Strong

Soft, Strong

### Enhancing community stability

[Insurance against property value decline](#)

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

Soft

Soft, Strong

### 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](#)

Soft, Strong

Soft, Strong

Soft, Strong

Soft, Strong

Soft, Strong

Soft, Strong

### 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](#)

Soft

Soft, Strong

Soft, Strong