

ACT 381 BROWNFIELD PLAN

PROJECT NAME: Townie Homes

**PROJECT ADDRESSES: 1780 & 1788 Scio Church Road;
225 & 235 S. Wagner Road; 1535, 1563, 1565 & 1567 S. Maple Road; 1288 and
1369 Jewett Ave.
Ann Arbor, MI 48103/48104**

**Washtenaw County
Brownfield Redevelopment Authority**

November 6, 2025

**Prepared by
Ann Arbor Community Land Trust &
Uddin Development Consulting**

Ann Arbor City Council Approval:

Washtenaw County Brownfield Redevelopment Authority Approval:

Washtenaw County Board of Commissioners Adoption:

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LIST OF ABBREVIATIONS/ACRONYMS

TIF	Tax Increment Financing
Act 381	Brownfield Redevelopment Financing Act, 1996 PA 381, as amended
ADUs	Accessory Dwelling Unit
AMI	Area Median Income
MSA	Metropolitan Statistical Area
LBRF	Local Brownfield Revolving Fund
MSHDA	Michigan State Housing Development Authority
PA	Public Act
PDL	Potential Development Loss
THS	Total Housing Subsidy
QLGU	Qualified Local Governmental Unit
WCBRA	Washtenaw County Brownfield Redevelopment Authority
LBRF	Local Brownfield Revolving Fund

ACT 381 BROWNFIELD PLAN

Project Summary

Project Name: Townie Homes

Estimated Private Investment: \$9,900,000

Project Location: The project consists of scattered sites. In total, there are ten parcels in Ann Arbor with addresses: 1780 & 1788 Scio Church Road; 225 & 235 S. Wagner Road; 1535, 1563, 1565 & 1567 S. Maple Road; 1288 and 1369 Jewett Ave. The total size of the parcels is 2.52 acres.

Property Eligibility: The properties qualify as “eligible property” under the Brownfield Redevelopment Financing Act, 1996 PA 381, as amended (“Act 381”) on the basis of meeting the definition of a “Housing Property.” According to Section 2(o)(ii), the Housing Property must be “located in a community that has identified a specific housing need and has absorption data or job growth data included in the brownfield plan.”

Eligible Activities: Beyond capturing tax increment revenues for the State Revolving Fund and Brownfield Redevelopment Authority Administrative Fees, and the Local Brownfield Revolving Fund, this plan contains the following eligible activities:

Pre-approved Site Assessment Activities – Phase I Environmental Assessment of each parcel

Housing Development Activities – Public Infrastructure, Building Demolition, Site Preparation, General Conditions, Project Management, Total Housing Subsidy, and Brownfield Plan/Work Plan Preparation and Implementation activities

Eligible Costs: These are the totals of the eligible costs.

Pre-approved Site Assessment Activities - \$14,400
Housing Development Activities - \$5,049,381
Total - \$5,063,781

Capture Period:

Total capture period – 30 years
Developer reimbursement – \$4,290,030
Funding of Administrative Fees/LBRF/State Brownfield Fund - \$801,516

Project Summary:

The project consists of the construction of twenty-six single family homes for a total of 31,004 square feet. Across Ann Arbor, there are ten scattered parcels on which the houses will be built. There will be two-bedroom and three-bedroom units constructed. The houses will be made available for sale to buyers earning between 30% and 90% of the AMI. This project will fill need in the area for more affordable for-sale housing.

1.0 INTRODUCTION

1.1 Purpose

The purpose of this plan is to use tax increment financing (TIF) to support and subsidize affordable for-sale housing units by financing the eligible activities of the project.

1.2 Proposed Redevelopment and Future Use for Each Eligible Property

The proposed project will involve the development of nine parcels of vacant land, totaling approximately 2.52 acres. This is a scatter-site project consisting of two sets of two contiguous parcels each, a set of four contiguous parcels, and two standalone parcels.

On the two sets of two contiguous parcels on Scio Church Road and South Wagner Road, four infill single-family homes will be constructed on each set of lots. On the set of four contiguous parcels on South Maple Road, twelve infill single-family homes will be constructed. On the standalone parcels on Jewett Ave., six infill single-family homes will be constructed. On each parcel, there will be primary houses and/or accessory dwelling units (ADUs). Each primary house will be 1,372 or 1,232 square feet and each ADU will be 835 square feet. In total, there will be 31,004 buildable square feet for the project. These homes will be highly energy-efficient and electric-only when possible. These units will be for-sale units marketed at affordable levels.

This plan helps to offset the cost gap associated with the development through the reimbursement of eligible activities with the new tax increment revenue generated by the development. The total cost of the development is expected to be \$9,900,000. The project is intended to start construction early 2026 and be completed by early 2027.

This project serves a public purpose in the City of Ann Arbor, expanding the tax base and creating affordable housing. The homes will be targeted towards individuals and families earning between 30% and 90% of the Area Median Income (AMI). The AMI for a four-person family for the Ann Arbor Metropolitan Statistical Area (MSA), which includes Washtenaw County, is \$125,900. 60% of the AMI is \$75,540.

This project is located in Ann Arbor, a qualified local governmental unit (QLGU).

1.3 Eligible Property Information

Parcel	Address	City	Total Acreage
1	1780 Scio Church Rd.	Ann Arbor	0.22
2	1788 Scio Church Rd.	Ann Arbor	0.17
3	225 South Wagner Rd.	Ann Arbor	0.14
4	235 South Wagner Rd.	Ann Arbor	0.14
5	1535 South Maple Rd.	Ann Arbor	0.45
6	1563 South Maple Rd.	Ann Arbor	0.24
7	1565 South Maple Rd.	Ann Arbor	0.24
8	1567 South Maple Rd.	Ann Arbor	0.23
9	1288 Jewett Ave.	Ann Arbor	0.23

10	1369 Jewett Ave.	Ann Arbor	0.46
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Basis of Eligibility

The properties qualify as “eligible property” under the Brownfield Redevelopment Financing Act, 1996 PA 381, as amended (“Act 381”) on the basis of meeting the definition of a “Housing Property.” According to Section 2(o)(ii), the Housing Property must be “located in a community that has identified a specific housing need and has absorption data or job growth data included in the brownfield plan.”

1. Located in a community with a specific housing need:

According to the Michigan State Housing Development Authority (MSHDA) Partnership K Data Document, Ann Arbor-West is identified as a “High Cost and Growing” market in addition to being identified as “High Strength and High Need.” Home values in Ann Arbor-West increased 32.2% from 2016 to 2021 while gross rents increased 21.9% from 2016 to 2021. This upward trend continues to exist today, creating an environment that is not suitable for those who serve the community and want to live within it.

The market’s extremely low vacancy rate at 4.1% indicates the desire to live in this neighborhood. There is a desire for both potential owners and renters to live within the neighborhood: for owner units, there is an estimated annual demand of 132 owner units but only a supply of 73 units to match it; for renter units, there is an estimated annual demand of 408 renter units but only 61 units to match it. However, MSHDA’s document also shows that 43% of renter households and 18% of mortgaged households are cost-burdened households. The low vacancy rate and existence of cost-burdened households indicates the market is unit-constrained.

The data also indicates that there is a significant difference between the amount of households in the 60% AMI to 120% AMI range and the number of households that are above 120% AMI or below 30% AMI. Effectively, according to the data represented in the “Number of Households by AMI Group” table on the MSHDA Partnership K Data Document, only 25.5% of the total units represented in the table are occupied by 60% AMI to 120% AMI households. This represents a lack of missing middle representation in the market.

At a median home value of \$380,419 while the median renter income is only \$59,266, this market is in desperate need of affordable units. This applies particularly to households in the 60% AMI to 120% AMI range. The production of affordable units will help serve this apparent need.

Relevant housing data from MSHDA’s Partnership K Data Document is in Attachment E.

2. Absorption data or job growth data is included in the brownfield plan:

According to the U-M Research Seminar in Quantitative Economics’ Washtenaw County Economic Outlook document, job growth is expected to be 1.7% in 2024 and 1.9% in 2025. This indicates that there is growth in the local job market.

Relevant job data from U-M’s Washtenaw County Economic Outlook document is in Attachment F.

2.0 Information Required by Section 13(2) of the Statute

2.1 Description of Costs to Be Paid for With Tax Increment Revenues

This brownfield plan has been developed to reimburse existing and anticipated costs to be incurred by The Equitable Ann Arbor Land Trust, Inc. Tax increment revenues will be captured for reimbursement from local and school tax increment revenues, following the approval of a MSHDA Act 381 Work Plan.

The total cost of the eligible activities, inclusive of contingencies, is anticipated to be \$5,063,781. The estimated cost of all eligible activities under this plan is summarized in Table 1. This total cost exceeds total potential reimbursement based on expected tax increment revenues over the plan duration, but the excess costs are added to the table in case the actual taxes exceed the expected.

Pursuant to Act 381, the Authority may capture incremental local taxes to fund its administrative operations as defined in the Act and may contribute to its LBRF with tax increment revenues in excess of the amount needed to reimburse Developer for the costs of eligible activities. For these purposes, it is the intent of the Authority to capture five percent (5%) of the available gross captured incremental taxes, taken annually from local incremental tax revenue only, during the term of this Plan. Five percent (5%) of available gross incremental taxes captured annually during Developer reimbursement is projected to be cumulatively \$254,577. An additional lump sum LBRF capture will be made at the end of the capture period, in an amount of \$300,000, and will be captured whether full developer reimbursement is complete or not. The total projected capture for administrative operations and LBRF is \$554,577 as shown in Table 3. At the sole discretion of the WCBRA, all or part of the incremental local taxes captured for the LBRF in any tax year may be used to pay the administrative and operational costs of the Authority incurred in that year.

2.2 Pre-approved Site Assessment Activities

2.2.1 Site Assessment Activities

Eligible costs for reimbursement include Pre-Approved Activities: Phase I Environmental Site Assessment (\$14,400). The total Pre-Approved Activities cost is \$14,400. Pre-Approved Activities are statutorily eligible for reimbursement with both school and non-school tax increment revenues without approval in an Act 381 Work Plan.

2.3 Housing Development Activities

2.3.1 Infrastructure Improvements

This plan includes \$65,000 in curbing costs, \$45,000 in public driveway costs, \$326,858 in water and storm sewer costs, \$40,000 for sidewalk construction and repair costs, \$94,800 in road improvement costs, \$312,000 in solar installation costs, \$182,000 in rain garden installation costs, \$75,000 for retaining wall costs, and \$215,402 in soft costs, including design and engineering. The total cost of infrastructure improvements is anticipated to be \$1,356,060.

2.3.2 Building Demolition

This plan includes the demolition of an existing structure on the South Maple Road lots. The cost of this is anticipated to be \$65,000.

2.3.3 Site Demolition

There are no site demolition costs being considered as eligible costs in this brownfield plan. Therefore, this section is not applicable.

2.3.4 Site Preparation

This plan includes a \$281,858 cost for land balancing, \$40,000 for clearing/grubbing on the sites, and \$48,279 in soft costs, including design and engineering.

2.3.5 General Conditions

This plan includes a \$209,429 cost for associated general conditions costs.

2.3.6 Project Management

The plan includes \$30,000 for project management over the life of the plan to implement housing development activities.

2.3.7 Total Housing Subsidy

Act 381 Section 2(x)(iv) permits reimbursement from tax increment revenues “to fill a financing gap associated with the development of housing units priced for income-qualified individuals.” The Townie Homes project includes twenty-six infill single family homes, including thirteen three-bedroom homes and thirteen two-bedroom homes, targeting residents between 30% and 90% of the area median income. The units will be marketed at sale prices between \$125,000 and \$350,000.

The estimated amount of Potential Development Loss (PDL) that can be reimbursed through this plan is calculated as \$2,660,075. The Total Housing Subsidy (THS) calculation is included in Attachment G.

2.3.8 Brownfield Plan/Work Plan Preparation

Preparation of the Brownfield Plan/Work Plan is estimated to cost \$30,000.

2.3.9 Authority Work Plan Implementation

The plan includes \$60,000 for Authority Work Plan implementation, including the collection, monitoring, and administration of the affordable housing units over the 30-year period of affordability, although the applicant may deed restrict the sales of the homes for a longer period.

2.3.10 Contingency

A 15% contingency on future costs is intended to cover unexpected cost overruns encountered during construction. Contingency is calculated on public infrastructure, building demolition, site demolition, and site preparation activities. The total contingency cost is anticipated to be \$268,680.

2.3.11 Authority Administrative Fees Capture

As stated in Section 2.1, the Authority will capture 5% of the annual gross Tax Increment Revenue to fund administrative operations of the Authority or for deposit in the Local Brownfield Revolving Fund, at the discretion of the Authority. This is anticipated to be \$254,577.

2.3.12 Local Brownfield Revolving Fund

As stated in Section 2.1, the Authority will capture 5% of the annual gross State and Local Tax Increment Revenue for either administrative operations of the Authority or for deposit in the Local Brownfield Revolving Fund. A lump sum LBRF capture of \$300,000 will be made at the end of the reimbursement period.

2.4 Summary of Eligible Activities

Pre-approved Site Assessment Activities

Pre-approved environmental costs are anticipated to be reimbursed through a Brownfield Plan using both school and non-school tax increment revenues.

Housing Development Activities

Because the City of Ann Arbor is a Qualified Local Governmental Unit (“QLGU”) and because development is “Housing Property” as defined by Act 381, additional environmental costs defined in Section 2(o)(ii) of Act 381 can be reimbursed through a Brownfield Plan. This plan will provide for reimbursement of eligible infrastructure improvements, building demolition, site demolition, site preparation, project management, and housing development activities.

Plan Preparation and Implementation

Brownfield and work plan preparation costs and work plan implementation costs will be reimbursed through a combination of school and local tax increment revenues per statute.

Contingencies

A 15% contingency on future costs is included to cover unexpected cost overruns encountered during construction. Contingency is calculated on public infrastructure, building demolition, site demolition, and site preparation activities.

2.5 Estimate of Captured Taxable Value and Tax Increment Revenues

The initial taxable value will be the 2025 cumulative taxable value, \$519,091. An estimate of the captured taxable value for this redevelopment by year is depicted in Table 2. This plan captures all available tax increment revenues.

Project activities will be initiated as early as 2026. It is anticipated that the new construction will be completed by early 2027. Tax increment revenue collection will start within five years of the adoption of this plan and is anticipated to begin as early as 2027.

Future taxable value estimates have been derived through communication with the local assessor, using the development information provided by the Developer. After completion of the project, the projected taxable value is estimated at \$2,975,000. Reimbursements will be made on the actual tax increment that is realized. The estimated captured taxable value for this development by year and in aggregate for each taxing jurisdiction is depicted in tabular form (Table 2). The Authority will capture 5% of the gross annual local tax increment captures for Administrative Fees and/or deposits in the Local Brownfield Revolving Fund, at the sole discretion of the Authority, for the duration of the Plan. A summary of the estimated reimbursement schedule and the amount of capture for Administrative and LBRF by year and in aggregate is presented in Table 3.

2.6 Method of Financing and Description of Advances Made by the Municipality

The eligible activities contemplated under this plan will be financed using MSHDA grant funding, MSHDA loan funding, and the sale of the units. There will be no advances made by the municipality.

2.7 Maximum Amount of Note or Bonded Indebtedness

At this time, there are no plans by the Authority to incur indebtedness to support the development of this site, but such plans could be made in the future to assist in the development if the Authority so chooses.

2.8 Duration of Brownfield Plan

The Authority intends to begin the capture of tax increment in 2027. This plan will then remain in place for 30 years or until the eligible activities have been fully reimbursed, whichever occurs sooner. An analysis showing the reimbursement schedule is attached in Table 3.

2.9 Estimated Impact of Tax Increment Financing on Revenues of Taxing Jurisdictions

An estimate of the impact of tax increment financing on the revenues of all taxing jurisdictions is illustrated in detail within Table 2.

2.10 Legal Description and Property Map

The property areas subject to this plan consist of ten parcels that are approximately 2.52 acres in size and adjoining public rights-of-way, located at the following addresses and designated with the following parcel numbers. Maps showing eligible property dimensions are attached in Attachment A.

Parcel 1:

1780 Scio Church Road, Ann Arbor, MI 48103

Parcel Number: 09-09-31-410-014

Legal Description: *Refer to Figure 1*

Parcel 2:

1788 Scio Church Road, Ann Arbor, MI 48103

Parcel Number: 09-09-31-410-015

Legal Description: *Refer to Figure 1*

Parcel 3:

225 S. Wagner Road, Ann Arbor, MI 48103

Parcel Number: 09-08-25-217-017

Legal Description: *Refer to Figure 1*

Parcel 4:

235 S. Wagner Road, Ann Arbor, MI 48103

Parcel Number: 09-08-25-217-018

Legal Description: *Refer to Figure 1*

Parcel 4:

235 S. Wagner Road, Ann Arbor, MI 48103

Parcel Number: 09-08-25-217-018

Legal Description: *Refer to Figure 1*

Parcel 5:

1535 South Maple Road, Ann Arbor, MI 48103

Parcel Number: 09-09-31-317-025

Legal Description: *Refer to Figure 1*

Parcel 6:

1563 South Maple Road, Ann Arbor, MI 48103

Parcel Number: 09-09-31-317-045

Legal Description: *Refer to Figure 1*

Parcel 7:

1565 South Maple Road, Ann Arbor, MI 48103

Parcel Number: 09-09-31-317-018-046

Legal Description: *Refer to Figure 1*

Parcel 8:

1567 South Maple Road, Ann Arbor, MI 48103

Parcel Number: 09-09-31-317-047

Legal Description: *Refer to Figure 1*

Parcel 9:

1288 Jewett Ave., Ann Arbor, MI 48104

Parcel Number: 09-12-04-204-049

Legal Description: *Refer to Figure 1*

Parcel 10:

1369 Jewett Ave., Ann Arbor, MI 48104

Parcel Number: 09-12-04-103-001

Legal Description: *Refer to Figure 1*

These properties are located in the City of Ann Arbor (the “City”), a qualified local governmental unit pursuant to Act 381. The property qualifies as “eligible property” under Act 381 on the basis of meeting the definition of a “Housing Property.” This Brownfield Plan does intend to capture tax increment revenues associated with personal property, if available.

2.11 Estimates of Residents and Displacement of Individuals/Families

There are no residents or families residing at this property and thus no residents, families, or individuals will be displaced by the project.

2.12 Plan for Relocation of Displaced Persons

No persons reside on the eligible property. Therefore, this section is not applicable.

2.13 Provisions for Relocation Costs

No persons reside on the eligible property. Therefore, this section is not applicable.

2.14 Strategy for Compliance with Michigan’s Relocation Assistance Law

No persons reside on the eligible property. Therefore, this section is not applicable.

2.15 Other Material that the Authority or Governing Body Considers Pertinent

The City of Ann Arbor has approved the Townie Homes project and eligible costs described in this Brownfield Plan.

Table 1

Eligible Activities and Costs

EGLE Eligible Activities Costs and Schedule	
EGLE Eligible Activities	Cost
Department Specific Activities	
<i>Phase I Environmental Assessments</i>	\$14,400
EGLE Eligible Activities Sub-Total	\$14,400
Contingency (0%)	\$0
Interest (0%)	\$0
EGLE Eligible Activities Total Costs	\$14,400

MSHDA Eligible Activities Costs and Schedule	
MSHDA Eligible Activities	Cost
Public Infrastructure Sub-Total	\$1,356,060
<i>Curbing</i>	\$65,000
<i>Public Driveway</i>	\$45,000
<i>Water and Storm Sewers</i>	\$326,858
<i>Sidewalks</i>	\$40,000
<i>Roads</i>	\$94,800
<i>Solar</i>	\$312,000
<i>Rain Gardens</i>	\$182,000
<i>Retaining Wall</i>	\$75,000
<i>Soft Costs (design, engineering, etc.)</i>	\$215,402
Building Demolition Sub-Total	\$65,000
<i>Demolition</i>	\$65,000
Site Demolition Sub-Total	\$0
Site Preparation Sub-Total	\$370,137
<i>Land Balancing</i>	\$281,858
<i>Clearing/Grubbing</i>	\$40,000
<i>Soft Costs (design, engineering, etc.)</i>	\$48,279
Contingency (15%)*	\$268,680
General Conditions Sub-Total	\$209,429
Project Management Sub-Total	\$30,000
MSHDA Eligible Activities (excl. Housing Subsidy) Sub-Total	\$2,299,306
Total Housing Subsidy Sub-Total	\$2,660,075
MSHDA Eligible Activities Sub-Total	\$4,959,381
Interest (0%)	\$0
Brownfield Plan and/or Work Plan Preparation	\$30,000
Authority Work Plan Implementation	\$60,000
MSHDA Eligible Activities Total Costs**	\$5,049,381

*Contingency for public infrastructure, building demolition, site demolition, and site preparation
**Total eligible costs exceed expected reimbursement; excess costs are added here in case actual taxes exceed current expected taxes

Attachment A

Legal Description and Map of the Eligible Property

Parcel 1

1780 Scio Church Road, Ann Arbor, MI 48103

Parcel Number: 09-09-31-410-014

Parcel Size: 0.22 acres

Zoning: R1C

Legal Description:

COM AT THE S $\frac{1}{4}$ COR OF SEC 31, T2S R6E, TH N 87' 22' 01" E 98.69 FT ALONG THE S LINE OF SAID SEC 31; TH N 01' 21' 15" W 50.01 FT TO POB; TH S 87' 22' 01" W 76.48 FEET; TH N 01' 21' 50" W 123.55 FT, TH N 87' 24' 19" E 76.48 FT, TH S 01' 21' 50" E 123.50 FT TO POB 0.217 AC. FORMER 09-09-31-410-013 COM AT W $\frac{1}{4}$ POST OF SEC, TH NORTH 89 DEG 53' E 2154.03 FT IN E & W $\frac{1}{4}$ LINE, TH S 0 DEG 14' W 2463 FT, TH N 89 DEG 11' 20" E 527.21 FT FOR PL OF BEG, TH N 89 DEG 11' 20" E 137.48 FT, TH S 0 DEG 26' W 233.08 FT, TH S 89 DEG 16' 30" W 137.48 FT IN S LINE OF SEC, TH N 0 DEG 26' E 233.30 FT TO PL OF BEG, BEING PART OF S $\frac{1}{2}$ SEC 31 T2S-R6E 0.74 AC. SPLIT ON 03/10/2022 INTO 09-09-31-410-014, 09-09-31-410-015, 09-09-31-410-016;

Parcel 2

1788 Scio Church Road, Ann Arbor, MI 48103

Parcel Number: 09-09-31-410-015

Parcel Size: 0.17 acres

Zoning: R1C

Legal Description:

COM AT THE S $\frac{1}{4}$ COR OF SEC 31, T2S R6E, TH S 87' 25' 32" W 38.79 FT ALONG THE S LINE OF SAID SEC 31; TH N 1' 21' 50" W 50.01 FT ALONG THEE LINE OF LANDMARK MAPLE SUB TO POB; TH CONT ALONG SAID LANDMARK MAPLE SUB N 01' 21' 50" W 123.55 FT; TH N 87' 24' 19" E 61.00 FT; TH S 01' 21' 50" E 123.55 FT, TH S 87' 22' 01" W 23.29 FT; TH S 87' 25' 32" W 37.71 FT TO POB 0.173 AC FORMER 09-09-31-410-013 COM AT W $\frac{1}{4}$ POST OF SEC, TH NORTH 89 DEG 53' E 2154.03 FT IN E & W $\frac{1}{4}$ LINE, TH S 0 DEG 14' W 2463 FT, TH N 89 DEG 11' 20" E 527.21 FT FOR PL OF BEG, TH N 89 DEG 11' 20" E 137.48 FT, TH S 0 DEG 26' W 233.08 FT, TH S 89 DEG 16' 30" W 137.48 FT IN S LINE OF SEC, TH N 0 DEG 26' E 233.30 FT TO PL OF BEG, BEING PART OF S $\frac{1}{2}$ SEC 31 T2S-R6E 0.74 AC. SPLIT/COMBINED ON 03/10/2022 FROM 09-09-31-410-013;

Parcel 3

225 S. Wagner Road, Ann Arbor, MI 48103

Parcel Number: 09-08-25-217-017

Parcel Size: 0.14 acres

Zoning: R1D

Legal Description:

LOT 64 WESTOVER HILLS SUBDIVISION, AS RECORDED IN LIBER 5 OF PLATS, PAGE 32,
WASHTENAW COUNTY RECORDS

Parcel 4

235 S. Wagner Road, Ann Arbor, MI 48103

Parcel Number: 09-08-25-217-018

Parcel Size: 0.14 acres

Zoning: R1D

Legal Description:

LOT 66 WESTOVER HILLS SUBDIVISION, AS RECORDED IN LIBER 5 OF PLATS, PAGE 32,
WASHTENAW COUNTY RECORDS

Parcel 5

1535 South Maple Road, Ann Arbor, MI 48103

Parcel Number: 09-09-31-317-025

Parcel Size: 0.45 acres

Zoning: R1C

Legal Description:

PRT SW 1/4 SEC 31 T2S R6E COM W 1/4 COR OF SEC TH S 387.50 FT TH E 33 FT FOR POB TH S 78
FT TH E 253.77 FT TH N 78 FT TH W 253.77 FT TO POB T

Parcel 6

1563 South Maple Road, Ann Arbor, MI 48103

Parcel Number: 09-09-31-317-045

Parcel Size: 0.24 acres

Zoning: R1C

Legal Description:

COM AT THE W 1/4 COR OF SEC 31, T2S, R6E, CITY OF ANN ARBOR, TH S 00 DEG 08' 53" W 66.42
FT; TH S 00 DEG 07' 36" W 399.08 FT; TH N 89 DEG 49' 15" E 33.00 FT TO THE POB; TH CONT N 89
DEG 49' 15" E 86 FT; TH S 00 DEG 07' 36" W 120.00 FT; TH S 89 DEG 49' 15" W 86 FT; TH N 00
DEG 07' 36" E 120 FT TO THE POB; BEING A PRT OF THE SW 1/4 OF SEC 31, T2S, R6E, AND
CONTAINING 10,320 SQ FT OF LAND, MOR OR LESS. BEING SUBJECT TO EASEMENTS AND
RESTICTIONS OF RECORD, IF ANY. ALSO SUBJECT TO A 30 FT EASEMENT FOR INGRESS, EGRESS.
Split on 08/28/2006 from 09-09-31-317-026;

Parcel 7

1565 South Maple Road, Ann Arbor, MI 48103

Parcel Number: 09-09-31-317-018-046

Parcel Size: 0.24 acres

Zoning: R1C

Legal Description:

COM AT THE W 1/4 COR OF SEC 31, T2S, R6E, CITY OF ANN ARBOR, TH S 00 DEG 08' 53" W 66.42
FT; TH S 00 DEG 07' 36" W 399.08 FT; TH N 89 DEG 49' 15" E 33.00 FT TO THE POB; TH CONT N 89

DEG 49' 15" E 86 FT; TH S 00 DEG 07' 36" W 120.00 FT; TH S 89 DEG 49' 15" W 86 FT; TH N 00 DEG 07' 36" E 120 FT TO THE POB; BEING A PRT OF THE SW 1/4 OF SEC 31, T2S, R6E, AND CONTAINING 10,320 SQ FT OF LAND, MOR OR LESS. BEING SUBJECT TO EASEMENTS AND RESTICTIONS OF RECORD, IF ANY. ALSO SUBJECT TO A 30 FT EASEMENT FOR INGRESS, EGRESS. Split on 08/28/2006 from 09-09-31-317-026;

Parcel 8

1567 South Maple Road, Ann Arbor, MI 48103

Parcel Number: 09-09-31-317-047

Parcel Size: 0.23 acres

Zoning: R1C

Legal Description:

COM AT THE W 1/4 COR OF SEC 31, T2S, R6E, CITY OF ANN ARBOR, TH S 00 DEG 08' 53" W 66.42 FT; TH S 00 DEG 07' 36" W 399.08 FT; TH N 89 DEG 49' 15" E 205 FT TO THE POB; TH CONT N 89 DEG 49' 15" E 85.67 FT; TH S 00 DEG 18' 26" W 120.00 FT; TH S 89 DEG 49' 15" W 85.29FT; TH N 00 DEG 07' 36" E 120 FT TO THE POB; BEING A PRT OF THE SW 1/4 OF SEC 31, T2S, R6E, AND CONTAINING 10,257 SQ FT OF LAND, MOR OR LESS. BEING SUBJECT TO EASEMENTS AND RESTICTIONS OF RECORD, IF ANY. ALSO SUBJECT TO A 30 FT EASEMENT FOR INGRESS, EGRESS. Split on 08/28/2006 from 09-09-31-317-026;

Parcel 9

1288 Jewett Ave., Ann Arbor, MI 48104

Parcel Number: 09-12-04-204-049

Parcel Size: 0.23 acres

Zoning: R1B

Legal Description:

PARCEL C (09-12-04-204-049) PART OF LOT 53 OF "ARDMORE GARDENS", L2 PLATS, P44, AND PART OF LOT 27 OF "CALKINS PACKARD STREET SUBDIVISION", L4 PLATS P39, PART SEC 4 T3S-R6E, COMM AT NE COR LOT 53; TH S12'29'24"E 138.37 FT ALONG E LINE LOT 53 TO THE POB; TH S12'29'24"E 136.63 FT ALONG E LINE LOT 53; TH S77'28'54"W 2.77 FT ALONG S LINE OF LOT 53 TO NE COR LOT 27; THENCE S12'35'02"E 2.00 FEET ALONG THE E LINE OF LOT 27; TH S77'28'54"W 63.00 FT ALONG S LINE OF N 2.00 FT OF LOT 27; TH N12'35'02"W 2.00 FT ALONG W LINE OF LOT 27 TO THE NW COR LOT 27; TH S77'28'54"W 6.50 FT ALONG THE S LINE OF LOT 53; TH N12'29'24"W 136.63 FT; TH N77'28'54"E 72.27 FT TO THE POB, CONTAINING 10,000 SQUARE FEET OF LAND, MORE OR LESS. COMBINED 09-12-04-204-008 ON 03/05/2020 INTO 09-12-04-204-045; SPLIT ON 02/21/2025 09-12-04-204-045 AND 09-12-04-204-009 INTO 09-12-04-204-047, 09-12-04-204-048, 09-12-04-204-049, 09-12-04-204-050; 30' EASEMENT FOR INGRESS, EGRESS AND UTILITIES PART OF LOT 53 OF "ARDMORE GARDENS", L2 PLATS P44, WCR PART SEC 4, T3S-R6E: COMM NE COR LOT 53; TH S77'28'54"W 42.27 F TO POB; TH S12'29'24"E 168.37 FT; TH S77'28'54W 30.00 FT; TH N12'29'24"W 168.37 FT; TH N77'28'54"E 30.00 FT ALONG S LINE JEWETT STREET TO POB

Parcel 10

1369 Jewett Ave., Ann Arbor, MI 48104

Parcel Number: 09-12-04-103-001

Parcel Size: 0.46 acres

Zoning: R1B

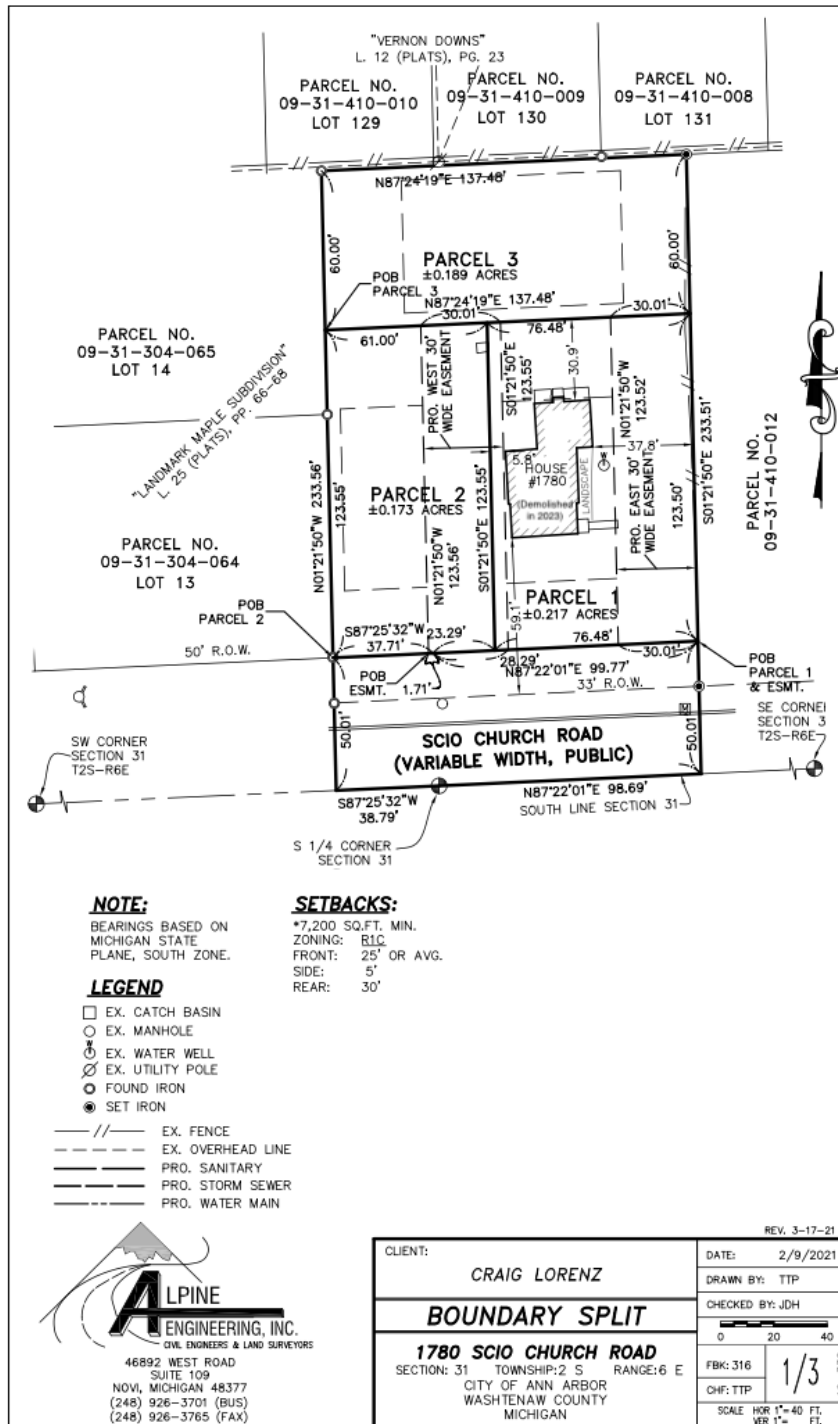
Legal Description:

LOT 24 ARDMORE GARDENS

Parcels 1 and 2 (adjacent)

Notes:

- They are identified as Parcel 1 and Parcel 2 respectively below.
- The structure shown below on 1780 Scio Church Rd. has been demolished.
- 1780 Scio Church Rd. was a 0.73-acre parcel that was an Ann Arbor Township island. It was annexed into the City of Ann Arbor in 2020. Land division created 1788 and 1784 Scio Church Rd.



ORIGINAL DESCRIPTION:

(AS SURVEYED):

BEGINNING AT THE SOUTH 1/4 CORNER OF SECTION 31, T2S-R6E, ANN ARBOR TOWNSHIP, WASHTENAW COUNTY, MICHIGAN; THENCE S87°25'32"W 38.79 FEET ALONG THE SOUTH LINE OF SAID SECTION 31; THENCE N01°21'50"W 233.56 FEET ALONG THE EAST LINE OF "LANDMARK MAPLE SUBDIVISION", AS RECORDED IN LIBER 25 OF PLATS, PAGES 66-68, WASHTENAW COUNTY RECORDS; THENCE N87°24'19"E 137.48 FEET ALONG THE SOUTH LINE OF "VERNON DOWNS", AS RECORDED IN LIBER 12 OF PLATS, PAGE 23, WASHTENAW COUNTY RECORDS; THENCE S01°21'50"E 233.51 FEET; THENCE S87°22'01"W 98.69 FEET ALONG THE SOUTH LINE OF SAID SECTION 31 TO THE POINT OF BEGINNING, CONTAINING 0.737 ACRES OF LAND, MORE OR LESS.

PARCEL 1 DESCRIPTION:

COMMENCING AT THE SOUTH 1/4 CORNER OF SECTION 31, T2S-R6E, ANN ARBOR TOWNSHIP, WASHTENAW COUNTY, MICHIGAN; THENCE N87°22'01"E 98.69 FEET ALONG THE SOUTH LINE OF SAID SECTION 31; THENCE N01°21'50"W 50.01 FEET TO THE POINT OF BEGINNING; THENCE S87°22'01"W 76.48 FEET; THENCE N01°21'50"W 123.55 FEET; THENCE N87°24'19"E 76.48 FEET; THENCE S01°21'50"E 123.50 FEET TO THE POINT OF BEGINNING, CONTAINING 0.217 ACRES OF LAND, MORE OR LESS.

PARCEL 2 DESCRIPTION:

COMMENCING AT THE SOUTH 1/4 CORNER OF SECTION 31, T2S-R6E, ANN ARBOR TOWNSHIP, WASHTENAW COUNTY, MICHIGAN; THENCE S87°25'32"W 38.79 FEET ALONG THE SOUTH LINE OF SAID SECTION 31; THENCE N01°21'50"W 50.01 FEET ALONG THE EAST LINE OF "LANDMARK MAPLE SUBDIVISION", AS RECORDED IN LIBER 25 OF PLATS, PAGES 66-68, WASHTENAW COUNTY RECORDS TO THE POINT OF BEGINNING; THENCE CONTINUING ALONG SAID "LANDMARK MAPLE SUBDIVISION", N01°21'50"W 123.55 FEET; THENCE N87°24'19"E 61.00 FEET; THENCE S01°21'50"E 123.55 FEET; THENCE S87°22'01"W 23.29 FEET; THENCE S87°25'32"W 37.71 FEET TO THE POINT OF BEGINNING, CONTAINING 0.173 ACRES OF LAND, MORE OR LESS.

PARCEL 3 DESCRIPTION:

COMMENCING AT THE SOUTH 1/4 CORNER OF SECTION 31, T2S-R6E, ANN ARBOR TOWNSHIP, WASHTENAW COUNTY, MICHIGAN; THENCE S87°25'32"W 38.79 FEET ALONG THE SOUTH LINE OF SAID SECTION 31; THENCE N01°21'50"W 173.56 FEET ALONG THE EAST LINE OF "LANDMARK MAPLE SUBDIVISION", AS RECORDED IN LIBER 25 OF PLATS, PAGES 66-68, WASHTENAW COUNTY RECORDS TO THE POINT OF BEGINNING; THENCE CONTINUING ALONG SAID "LANDMARK MAPLE SUBDIVISION", N01°21'50"W 60.00 FEET; THENCE N87°24'19"E 137.48 FEET ALONG THE SOUTH LINE OF "VERNON DOWNS", AS RECORDED IN LIBER 12 OF PLATS, PAGE 23, WASHTENAW COUNTY RECORDS; THENCE S01°21'50"E 60.00 FEET; THENCE S87°24'19"W 137.48 FEET TO THE POINT OF BEGINNING, CONTAINING 0.189 ACRES OF LAND, MORE OR LESS.

EAST EASEMENT DESCRIPTION:

COMMENCING AT THE SOUTH 1/4 CORNER OF SECTION 31, T2S-R6E, ANN ARBOR TOWNSHIP, WASHTENAW COUNTY, MICHIGAN; THENCE N87°22'01"E 98.69 FEET ALONG THE SOUTH LINE OF SAID SECTION 31; THENCE N01°21'50"W 50.01 FEET TO THE POINT OF BEGINNING; THENCE S87°22'01"W 30.01 FEET; THENCE N01°21'50"W 123.52 FEET; THENCE N87°24'19"E 30.01 FEET; THENCE S01°21'50"E 123.50 FEET TO THE POINT OF BEGINNING.

WEST EASEMENT DESCRIPTION:

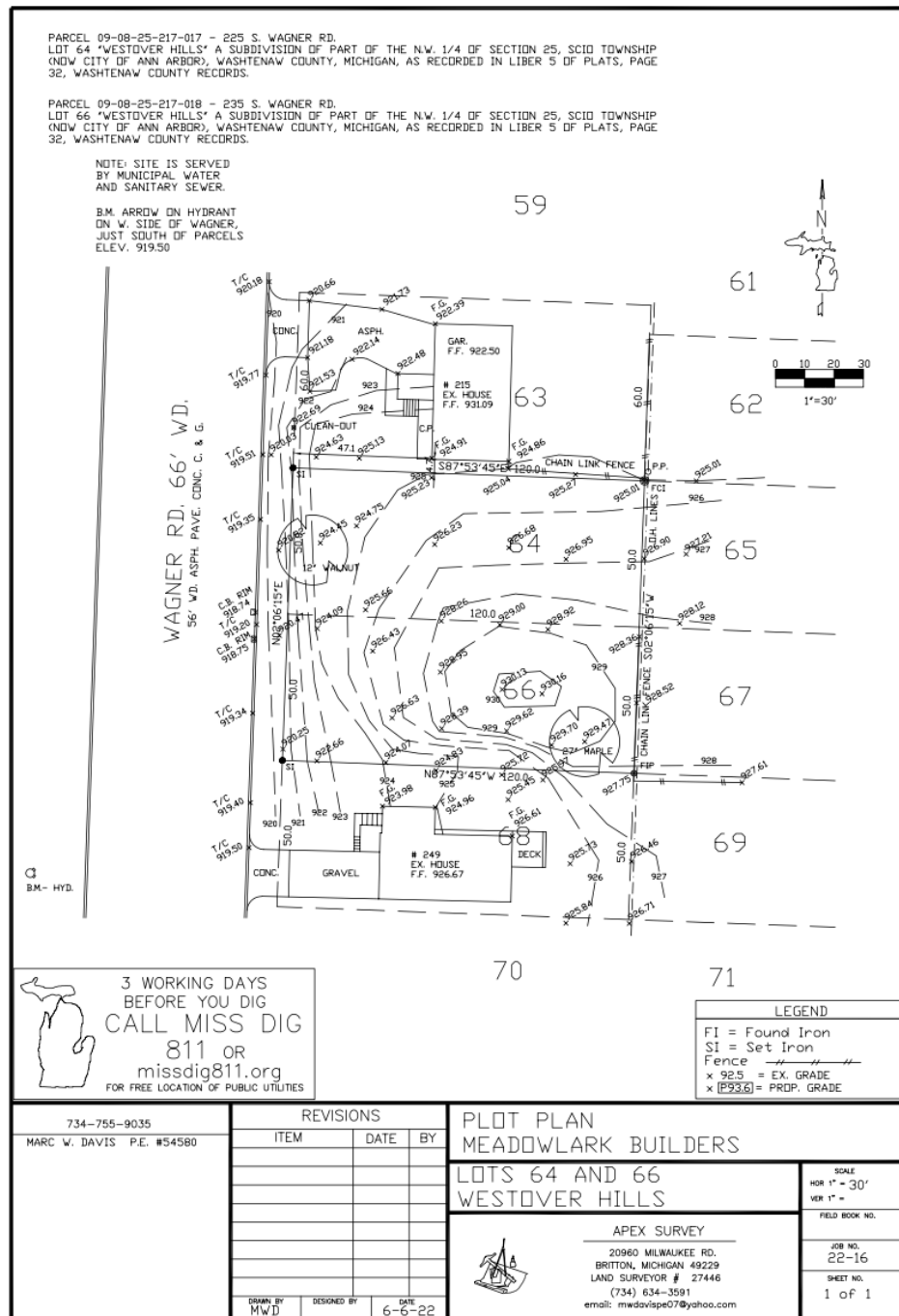
COMMENCING AT THE SOUTH 1/4 CORNER OF SECTION 31, T2S-R6E, ANN ARBOR TOWNSHIP, WASHTENAW COUNTY, MICHIGAN; THENCE S87°25'32"W 38.79 FEET ALONG THE SOUTH LINE OF SAID SECTION 31; THENCE N01°21'50"W 50.01 FEET ALONG THE EAST LINE OF "LANDMARK MAPLE SUBDIVISION", AS RECORDED IN LIBER 25 OF PLATS, PAGES 66-68, WASHTENAW COUNTY RECORDS; THENCE N87°25'32"E 36.00 FEET; THENCE N01°21'50"W 123.56 FEET; THENCE N87°24'19"E 30.01 FEET; THENCE S01°21'50"E 123.55 FEET; THENCE S87°22'01"W 28.29 FEET; THENCE S87°25'32"W 1.71 FEET TO THE POINT OF BEGINNING;



CLIENT:		DATE: 2/9/2021	
CRAIG LORENZ		DRAWN BY: TTP	
BOUNDARY SPLIT		CHECKED BY: JDH	
1780 SCIO CHURCH ROAD		0 N/A	
SECTION: 31 TOWNSHIP: 2 S RANGE: 6 E		FBK: 316 3/3 19-332	
CITY OF ANN ARBOR		CHF: TTP	
WASHTENAW COUNTY		SCALE HOR 1"= FT.	
MICHIGAN		VER 1"= FT.	

Parcels 3 and 4

Note: They are identified as Lot 64 and Lot 66 here respectively.

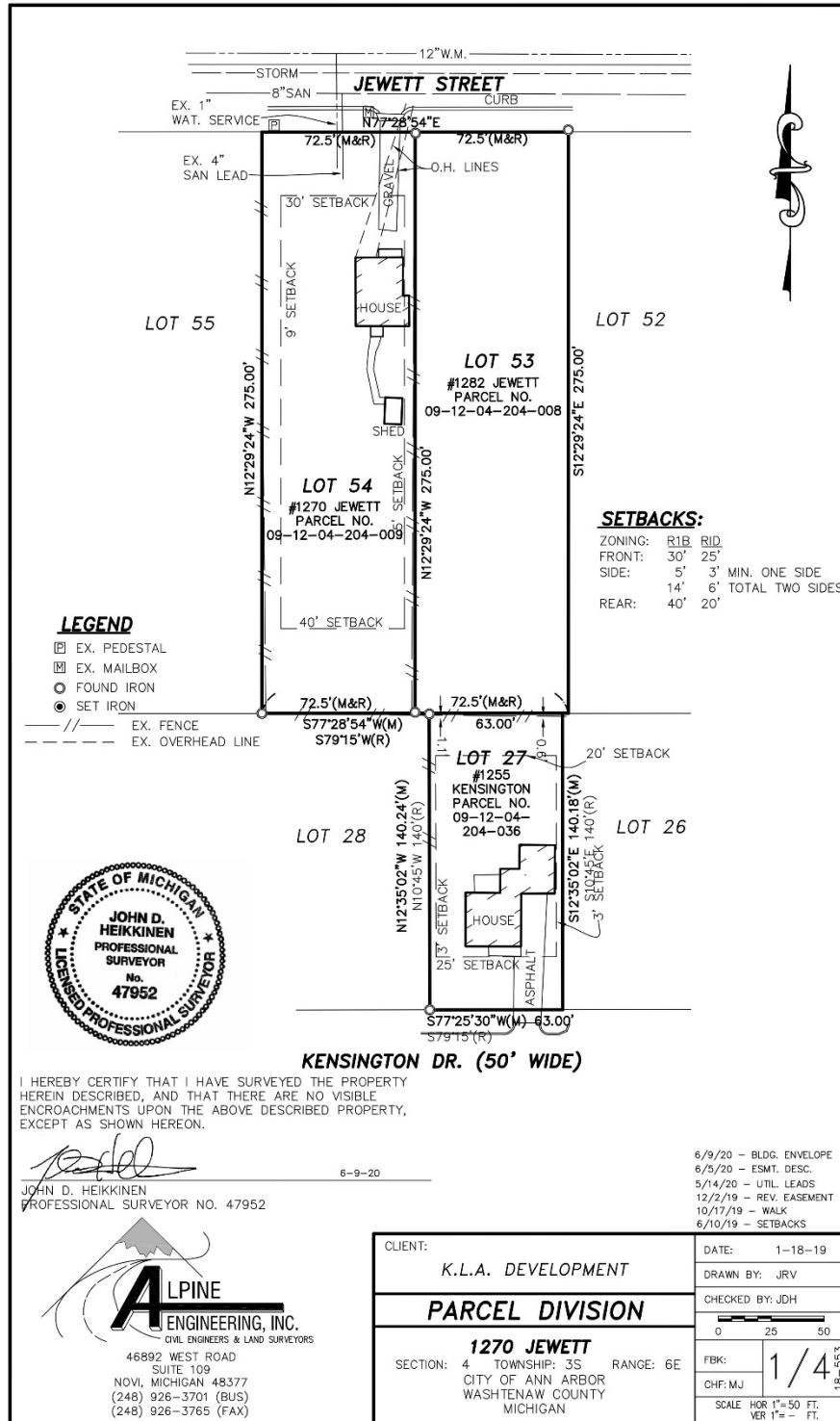


Parcels 5, 6, 7 and 8



Parcel 9

Note: This parcel was created through a parcel division as seen in the following images.





ORIGINAL DESCRIPTIONS:

PARCEL NO. 09-12-04-204-036:
LOT 27 OF "CALKINS PACKARD STREET SUBDIVISION", AS RECORDED IN LIBER 4 OF PLATS, PAGE 39, WASHTENAW COUNTY RECORDS, BEING PART OF SECTION 4, T3S-R6E, CITY OF ANN ARBOR, WASHTENAW COUNTY, MICHIGAN

PARCEL NO. 09-12-04-204-009:
LOT 54 OF "ARDMORE GARDENS", AS RECORDED IN LIBER 2 OF PLATS, PAGE 44, WASHTENAW COUNTY RECORDS, BEING PART OF SECTION 4, T3S-R6E, CITY OF ANN ARBOR, WASHTENAW COUNTY, MICHIGAN

PARCEL NO. 09-12-04-204-008:
LOT 53 OF "ARDMORE GARDENS", AS RECORDED IN LIBER 2 OF PLATS, PAGE 44, WASHTENAW COUNTY RECORDS, BEING PART OF SECTION 4, T3S-R6E, CITY OF ANN ARBOR, WASHTENAW COUNTY, MICHIGAN

TRANSFER PARCEL:

TRANSFER FROM PARCEL 09-12-04-204-036 TO 09-12-04-204-008:

THE NORTHERLY 2.00 FEET OF LOT 27 OF "CALKINS PACKARD STREET SUBDIVISION", AS RECORDED IN LIBER 4 OF PLATS, PAGE 39, WASHTENAW COUNTY RECORDS, BEING PART OF SECTION 4, T3S-R6E, CITY OF ANN ARBOR, WASHTENAW COUNTY, MICHIGAN, DESCRIBED AS: BEGINNING AT THE NORTHEAST CORNER OF SAID LOT 27; THENCE S12°35'02"E 2.00 FEET ALONG THE EAST LINE OF SAID LOT 27; THENCE S77°28'54"W 63.00 FEET ALONG THE SOUTH LINE OF THE NORTH 2.00 FEET OF SAID LOT 27; THENCE N12°35'02"W 2.00 FEET ALONG THE WEST LINE OF SAID LOT 27 TO THE NORTHWEST CORNER OF SAID LOT 27; THENCE N77°28'54"E 63.00 FEET ALONG THE NORTH LINE OF SAID LOT 27 TO THE POINT OF BEGINNING, CONTAINING 126 SQUARE FEET OF LAND, MORE OR LESS.

REVISED PARCEL 09-12-04-204-036

PART OF LOT 27 OF "CALKINS PACKARD STREET SUBDIVISION", AS RECORDED IN LIBER 4 OF PLATS, PAGE 39, WASHTENAW COUNTY RECORDS, BEING PART OF SECTION 4, T3S-R6E, CITY OF ANN ARBOR, WASHTENAW COUNTY, MICHIGAN, DESCRIBED AS: BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 27; THENCE S77°25'30"W 63.00 FEET ALONG THE NORTH LINE OF KENSINGTON DRIVE; THENCE N12°35'02"W 138.24 FEET ALONG THE WEST LINE OF SAID LOT 27; THENCE N77°28'54"E 63.00 FEET ALONG THE SOUTH LINE OF THE NORTH 2.00 FEET OF SAID LOT 27; THENCE S12°35'02"E 138.18 FEET ALONG THE EAST LINE OF SAID LOT 27 TO THE POINT OF BEGINNING, CONTAINING 8707 SQUARE FEET OF LAND, MORE OR LESS.

COMBINED PARENT PARCEL:

LOTS 53 AND 54 OF "ARDMORE GARDENS", AS RECORDED IN LIBER 2 OF PLATS, PAGE 44, WASHTENAW COUNTY RECORDS, AND THE NORTHERLY 2.00 FEET OF LOT 27 OF "CALKINS PACKARD STREET SUBDIVISION", AS RECORDED IN LIBER 4 OF PLATS, PAGE 39, WASHTENAW COUNTY RECORDS, BEING PART OF SECTION 4, T3S-R6E, CITY OF ANN ARBOR, WASHTENAW COUNTY, MICHIGAN, DESCRIBED AS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 54; THENCE N77°28'54"E 145.00 FEET ALONG THE SOUTH LINE OF JEWETT STREET TO THE NORTHEAST CORNER OF SAID LOT 53; THENCE S12°29'24"E 275.00 FEET ALONG THE EAST LINE OF SAID LOT 53 TO THE SOUTHEAST CORNER OF SAID LOT 53; THENCE S77°28'54"W 2.77 FEET ALONG THE SOUTH LINE OF SAID LOT 53 TO THE NORTHEAST CORNER OF SAID LOT 27; THENCE S12°35'02"E 2.00 FEET ALONG THE EAST LINE OF SAID LOT 27; THENCE S77°28'54"W 63.00 FEET ALONG THE SOUTH LINE OF THE NORTH 2.00 FEET OF SAID LOT 27; THENCE N12°35'02"W 2.00 FEET ALONG THE WEST LINE OF SAID LOT 27 TO THE NORTHWEST CORNER OF SAID LOT 27; THENCE S77°28'54"W 79.23 FEET ALONG THE SOUTH LINE OF SAID LOTS 53 AND 54 TO THE SOUTHWEST CORNER OF SAID LOT 54; THENCE N12°29'24"W 275.00 FEET ALONG THE WEST LINE OF SAID LOT 54 TO THE POINT OF BEGINNING, CONTAINING 40,001 SQUARE FEET OF LAND, MORE OR LESS.



CLIENT:	K.L.A. DEVELOPMENT	
PARCEL DIVISION		
1270 JEWETT		
SECTION: 4	TOWNSHIP: 3S	RANGE: 6E
CITY OF ANN ARBOR WASHTENAW COUNTY MICHIGAN		
DATE:	1-18-19	
DRAWN BY:	JRV	
CHECKED BY:	JDH	
FBK:	3/4	
CHF: MJ	18-553	
SCALE	HOR 1" = - FT. VER 1" = - FT.	

6/9/20 - BLDG. ENVELOPE
6/5/20 - ESMT. DESC.
5/14/20 - UTIL. LEADS
12/2/19 - REV. EASEMENT
10/17/19 - WALK
6/10/19 - SETBACKS

RESULTANT PARCELS:

PARCEL A:

PART OF LOTS 53 AND 54 OF "ARDMORE GARDENS", AS RECORDED IN LIBER 2 OF PLATS, PAGE 44, WASHTENAW COUNTY RECORDS, BEING PART OF SECTION 4, T3S-R6E, CITY OF ANN ARBOR, WASHTENAW COUNTY, MICHIGAN, DESCRIBED AS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 54; THENCE N77°28'54"E 72.73 FEET ALONG THE SOUTH LINE OF JEWETT STREET; THENCE S12°29'24"E 137.50 FEET; THENCE S77°28'54"W 72.73 FEET; THENCE N12°29'24"W 137.50 FEET ALONG THE WEST LINE OF SAID LOT 54 TO THE POINT OF BEGINNING. CONTAINING 10,001 SQUARE FEET OF LAND, MORE OR LESS.

PARCEL B:

PART OF LOT 53 OF "ARDMORE GARDENS", AS RECORDED IN LIBER 2 OF PLATS, PAGE 44, WASHTENAW COUNTY RECORDS, BEING PART OF SECTION 4, T3S-R6E, CITY OF ANN ARBOR, WASHTENAW COUNTY, MICHIGAN, DESCRIBED AS: BEGINNING AT THE NORTHEAST CORNER OF SAID 53; THENCE S12°29'24"E 138.37 FEET; THENCE S77°28'54"W 72.27 FEET; THENCE N12°29'24"W 138.37 FEET; THENCE N77°28'54"E 72.27 FEET ALONG THE SOUTH LINE OF JEWETT STREET TO THE POINT OF BEGINNING, CONTAINING 10,000 SQUARE FEET OF LAND, MORE OR LESS.

PARCEL C:

PART OF LOT 53 OF "ARDMORE GARDENS", AS RECORDED IN LIBER 2 OF PLATS, PAGE 44, WASHTENAW COUNTY RECORDS, AND PART OF LOT 27 OF "CALKINS PACKARD STREET SUBDIVISION", AS RECORDED IN LIBER 4 OF PLATS, PAGE 39, WASHTENAW COUNTY, MICHIGAN, BEING PART OF SECTION 4, T3S-R6E, CITY OF ANN ARBOR, WASHTENAW COUNTY, MICHIGAN, DESCRIBED AS: COMMENCING AT THE NORTHEAST CORNER OF SAID 53; THENCE S12°29'24"E 138.37 FEET ALONG THE EAST LINE OF SAID LOT 53 TO THE POINT OF BEGINNING; THENCE S12°29'24"E 136.63 FEET CONTINUING ALONG THE EAST LINE OF SAID LOT 53; THENCE S77°28'54"W 2.77 FEET ALONG THE SOUTH LINE OF SAID LOT 53 TO THE NORTHEAST CORNER OF SAID LOT 27; THENCE S12°35'02"E 2.00 FEET ALONG THE WEST LINE OF SAID LOT 27; THENCE S77°28'54"W 63.00 FEET ALONG THE SOUTH LINE OF THE NORTH 2.00 FEET OF SAID LOT 27; THENCE N12°35'02"W 2.00 FEET ALONG THE WEST LINE OF SAID LOT 27 TO THE NORTHWEST CORNER OF SAID LOT 27; THENCE S77°28'54"W 6.50 FEET ALONG THE SOUTH LINE OF SAID LOT 53; THENCE N12°29'24"W 136.63 FEET; THENCE N77°28'54"E 72.27 FEET TO THE POINT OF BEGINNING, CONTAINING 10,000 SQUARE FEET OF LAND, MORE OR LESS.

PARCEL D:

PART OF LOTS 53 AND 54 OF "ARDMORE GARDENS", AS RECORDED IN LIBER 2 OF PLATS, PAGE 44, WASHTENAW COUNTY RECORDS, BEING PART OF SECTION 4, T3S-R6E, CITY OF ANN ARBOR, WASHTENAW COUNTY, MICHIGAN, DESCRIBED AS: COMMENCING AT THE NORTHWEST CORNER OF SAID LOT 54; THENCE S12°29'24"E 137.50 FEET ALONG THE WEST LINE OF SAID LOT 54 TO THE POINT OF BEGINNING; THENCE N77°28'54"E 72.73 FEET; THENCE S12°29'24"E 137.50 FEET; THENCE S77°28'54"W 72.73 FEET ALONG THE SOUTH LINE OF LOTS 53 AND 54; TO THE SOUTHWEST CORNER OF SAID LOT 54; THENCE N12°29'24"W 137.50 FEET TO THE POINT OF BEGINNING, CONTAINING 10,000 SQUARE FEET OF LAND, MORE OR LESS.

30' WIDE EASEMENT FOR INGRESS, EGRESS, AND UTILITIES:

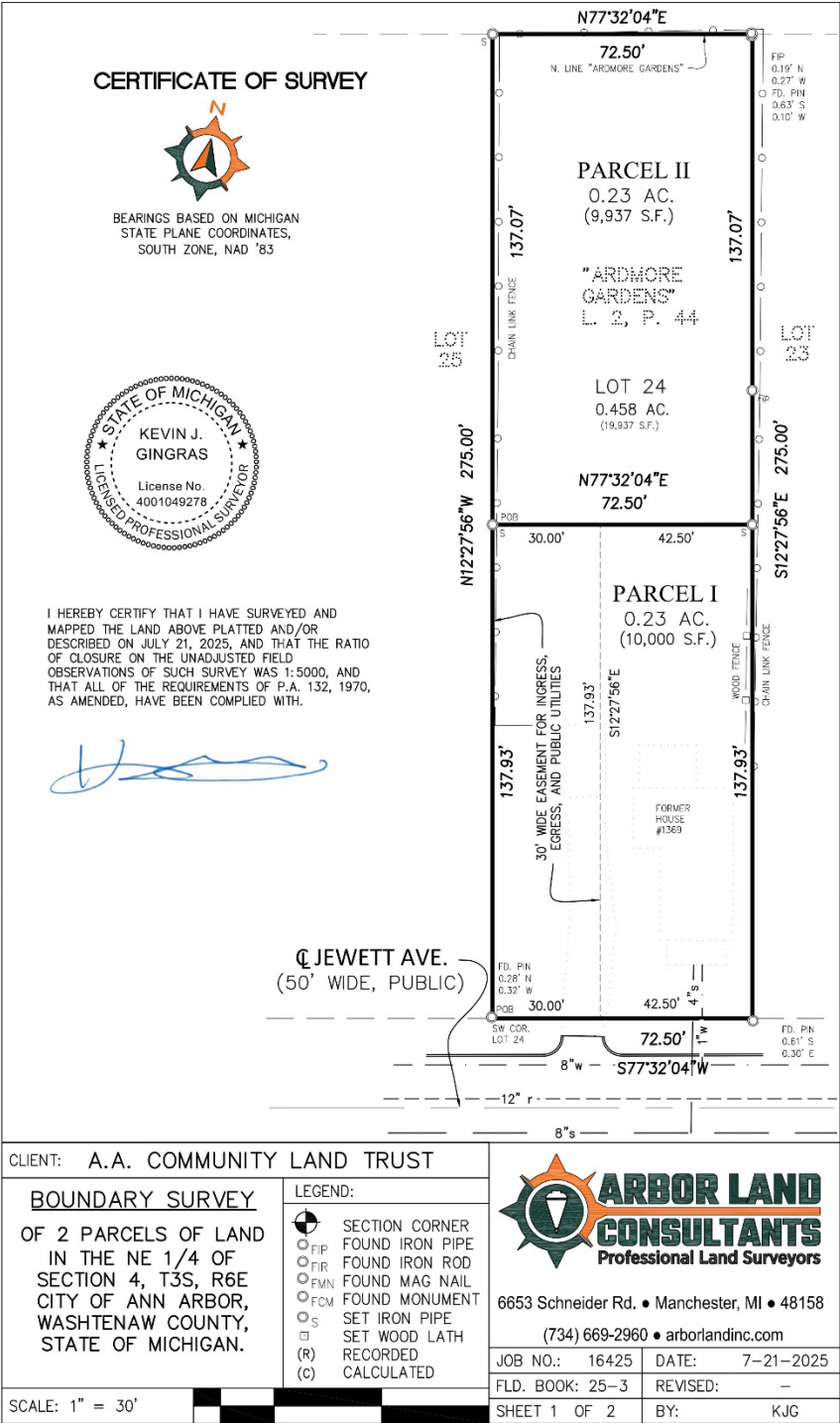
PART OF LOT 53 OF "ARDMORE GARDENS", AS RECORDED IN LIBER 2 OF PLATS, PAGE 44, WASHTENAW COUNTY RECORDS, BEING PART OF SECTION 4, T3S-R6E, CITY OF ANN ARBOR, WASHTENAW COUNTY, MICHIGAN, DESCRIBED AS: COMMENCING AT THE NORTHEAST CORNER OF SAID LOT 53; THENCE S77°28'54"W 42.27 FEET TO THE POINT OF BEGINNING; THENCE S12°29'24"E 168.37 FEET; THENCE S77°28'54"W 30.00 FEET; THENCE N12°29'24"W 168.37 FEET; THENCE N77°28'54"E 30.00 FEET ALONG THE SOUTH LINE OF JEWETT STREET TO THE POINT OF BEGINNING.



CLIENT:	K.L.A. DEVELOPMENT	
PARCEL DIVISION		
1270 JEWETT		
SECTION: 4	TOWNSHIP: 3S	RANGE: 6E
CITY OF ANN ARBOR WASHTENAW COUNTY MICHIGAN		
DATE: 1-18-19		18-553
DRAWN BY: JRV		
CHECKED BY: JDH		
SCALE: HOR 1" = - FT. VER 1" = - FT.		

6/9/20 - BLDG. ENVELOPE
6/5/20 - ESMT. DESC.
5/14/20 - UTIL. LEADS
12/2/19 - REV. EASEMENT
10/17/19 - WALK
6/10/19 - SETBACKS

Parcel 10



PARENT PARCEL:

LOT 24, "ARDMORE GARDENS" a subdivision in the North 1/2 of Section 4, Town 3 South, Range 6 East, City of Ann Arbor, Washtenaw County, State of Michigan, according to the plat thereof as recorded in Liber 2 of Plats, Page 44, Washtenaw County Records.

PARCEL I:

A part of LOT 24, "ARDMORE GARDENS" a subdivision in the North 1/2 of Section 4, Town 3 South, Range 6 East, City of Ann Arbor, Washtenaw County, State of Michigan, according to the plat thereof as recorded in Liber 2 of Plats, Page 44, Washtenaw County Records described as: BEGINNING at the Southwest Corner of said Lot 24; thence along the West line of said Lot 24 North 12°27'56" West 137.93 feet; thence North 77°32'04" East 72.50 feet; thence along the East line of said Lot 24, South 12°27'56" East 137.93 feet to the Southeast Corner of said Lot 24; thence along the South line of said Lot 24 and the North line of Jewett Avenue, South 77°32'04" West 72.50 feet to the POINT OF BEGINNING, containing 0.23 acres of land, more or less.

PARCEL II:

A part of LOT 24, "ARDMORE GARDENS" a subdivision in the North 1/2 of Section 4, Town 3 South, Range 6 East, City of Ann Arbor, Washtenaw County, State of Michigan, according to the plat thereof as recorded in Liber 2 of Plats, Page 44, Washtenaw County Records described as: Commencing at the Southwest Corner of said Lot 24; thence along the West line of said Lot 24 North 12°27'56" West 137.93 feet to the POINT OF BEGINNING; thence continuing North 12°27'56" West 137.07 feet to the Northwest corner of said Lot 24; thence along the North line of said Lot 24 North 77°32'04" East 72.50 feet; thence South 12°27'56" East 137.07 feet; thence South 77°32'04" West 72.50 feet to the POINT OF BEGINNING, containing 0.23 acres of land, more or less.

30' EASEMENT FOR INGRESS, EGRESS, AND PUBLIC UTILITIES:

A part of LOT 24, "ARDMORE GARDENS" a subdivision in the North 1/2 of Section 4, Town 3 South, Range 6 East, City of Ann Arbor, Washtenaw County, State of Michigan, according to the plat thereof as recorded in Liber 2 of Plats, Page 44, Washtenaw County Records described as: BEGINNING at the Southwest Corner of said Lot 24; thence along the West line of said Lot 24 North 12°27'56" West 137.93 feet; thence North 77°32'04" East 30.00 feet; thence South 12°27'56" East 137.93 feet to the South line said Lot 24; thence along the South line of said Lot 24 and the North line of Jewett Avenue, South 77°32'04" West 30.00 feet to the POINT OF BEGINNING.

CLIENT: A.A. COMMUNITY LAND TRUST

BOUNDARY SURVEY

OF 2 PARCELS OF LAND
IN THE NE 1/4 OF
SECTION 4, T3S, R6E
CITY OF ANN ARBOR,
WASHTENAW COUNTY,
STATE OF MICHIGAN.

LEGEND:

-  SECTION CORNER
-  FIP FOUND IRON PIPE
-  FIR FOUND IRON ROD
-  FMN FOUND MAG NAIL
-  FCM FOUND MONUMENT
-  S SET IRON PIPE
-  W SET WOOD LATH
-  (R) RECORDED
-  (C) CALCULATED



6653 Schneider Rd. • Manchester, MI • 48158

(734) 669-2960 • arborlandinc.com

JOB NO.: 16425 DATE: 7-21-2025

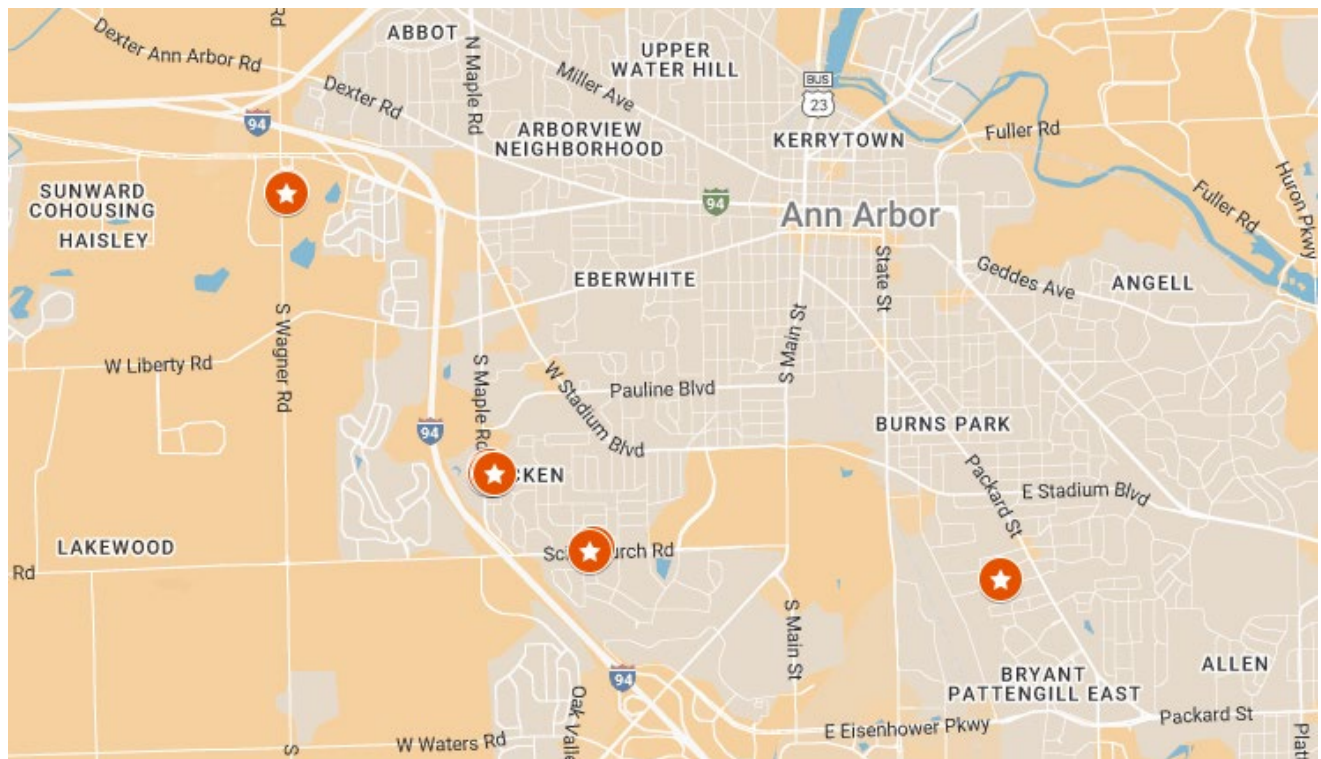
FLD. BOOK: 25-3 REVISED: -

SHEET 2 OF 2 BY: KJG

SCALE: 1" = 30'

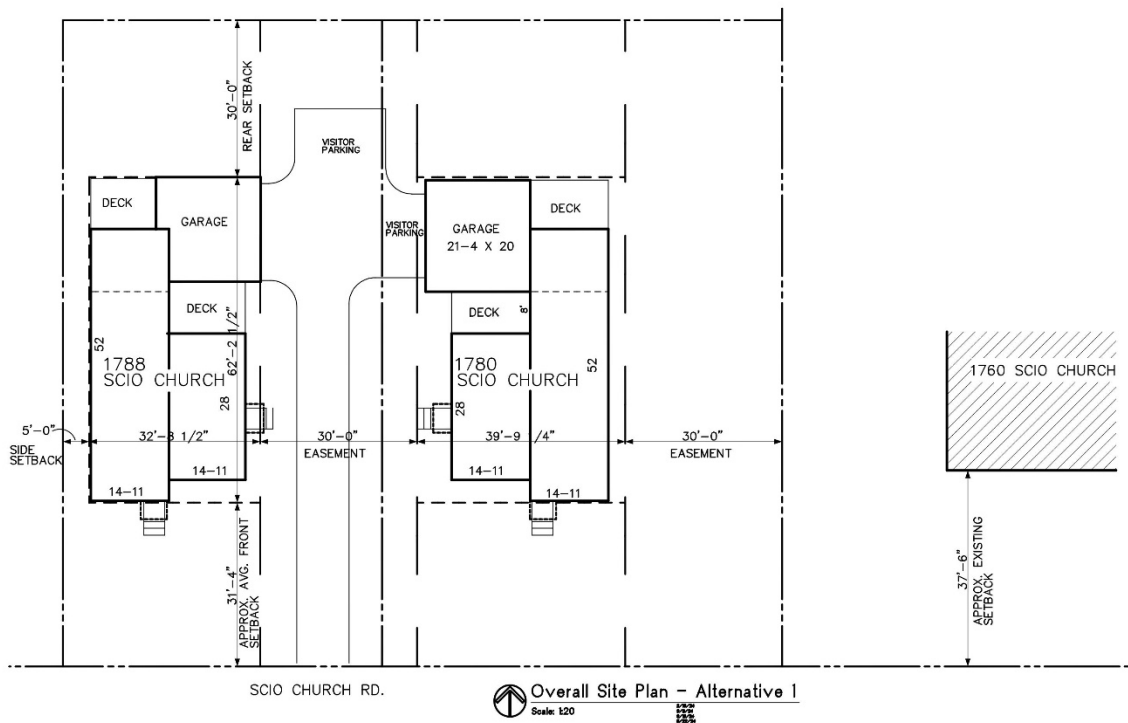
Attachment B

Scattered Site Map



Site Plans

Site Plan for houses on Scio Church Rd.



Scio Church Rd. Homes

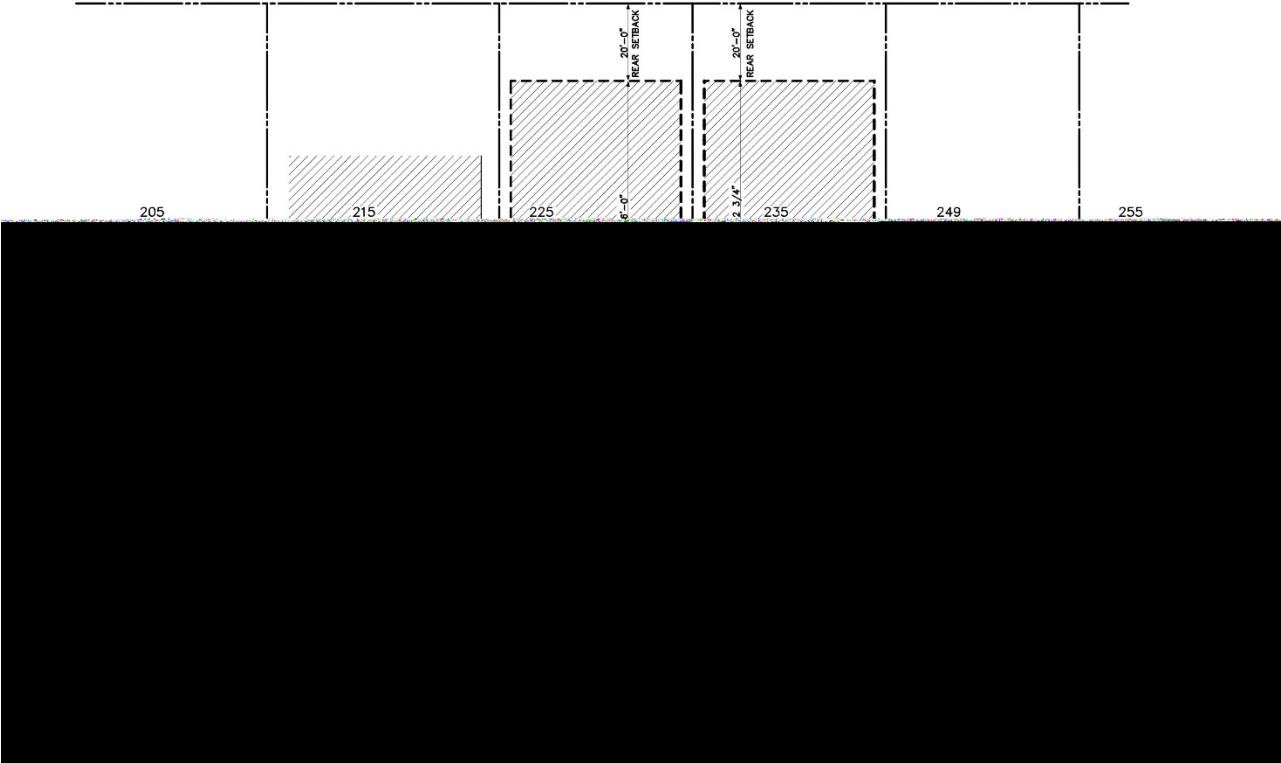


The Equitable Ann Arbor Land Trust

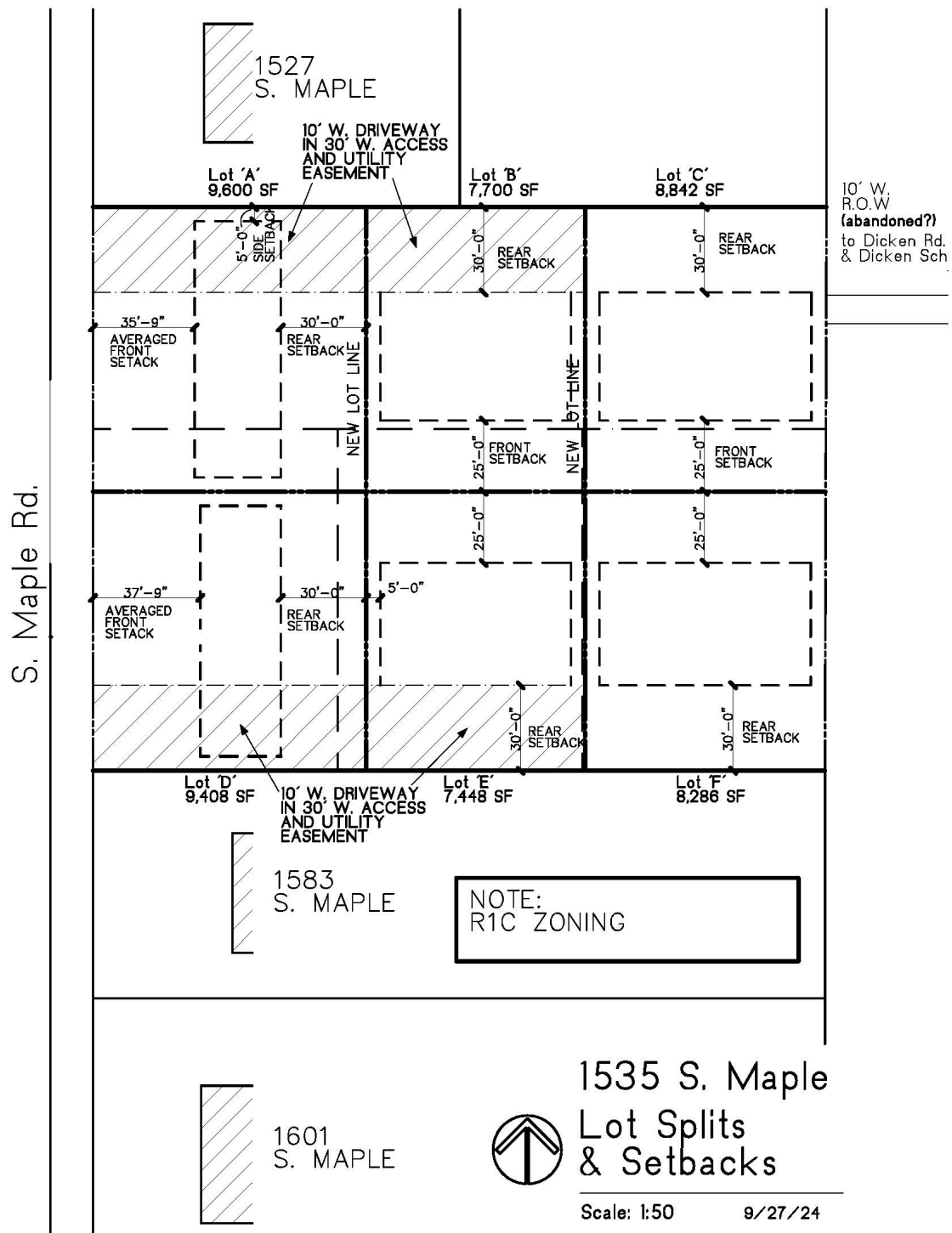
Chris Allen Architect

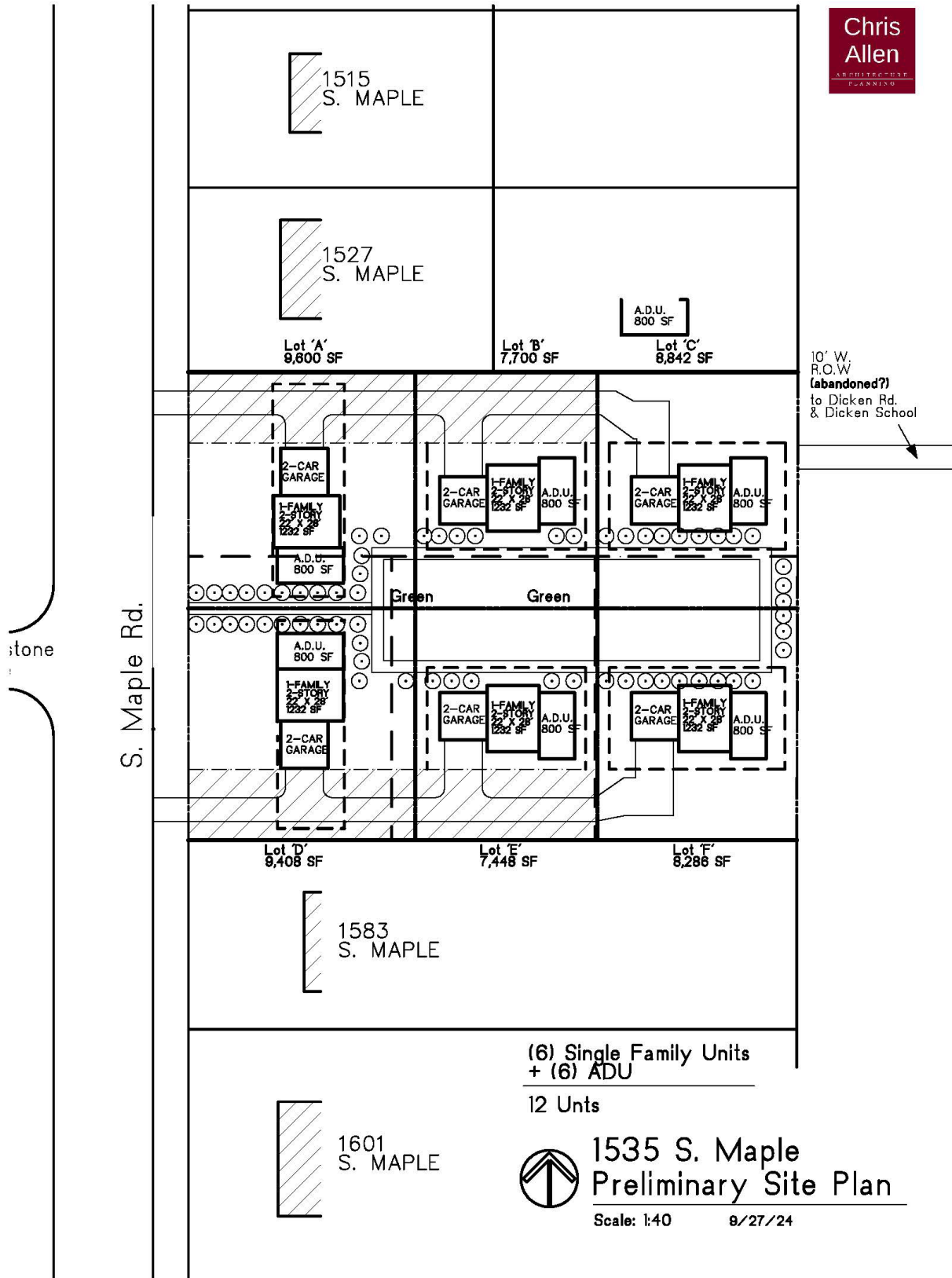


Site Plan for houses on Wagner Rd.

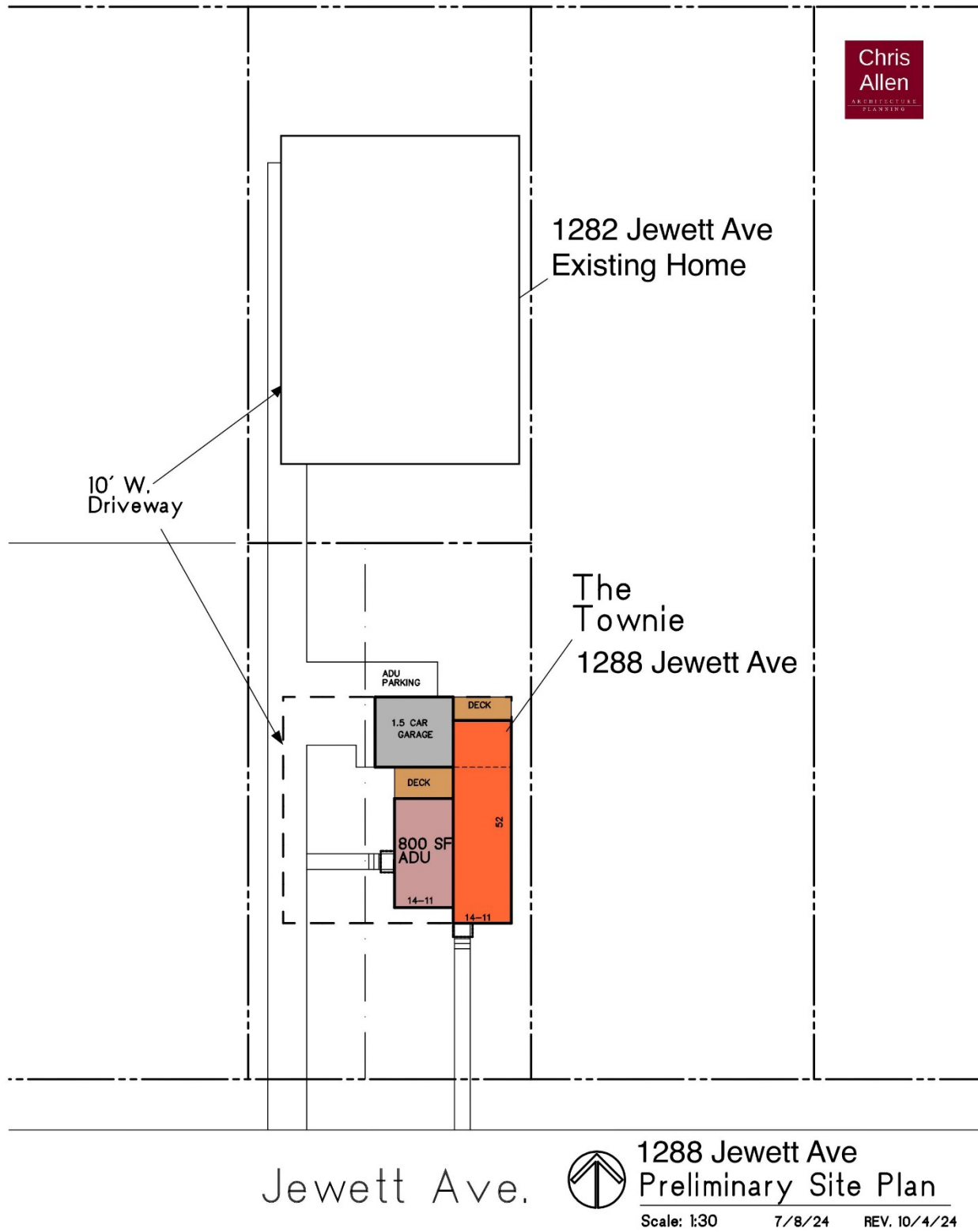


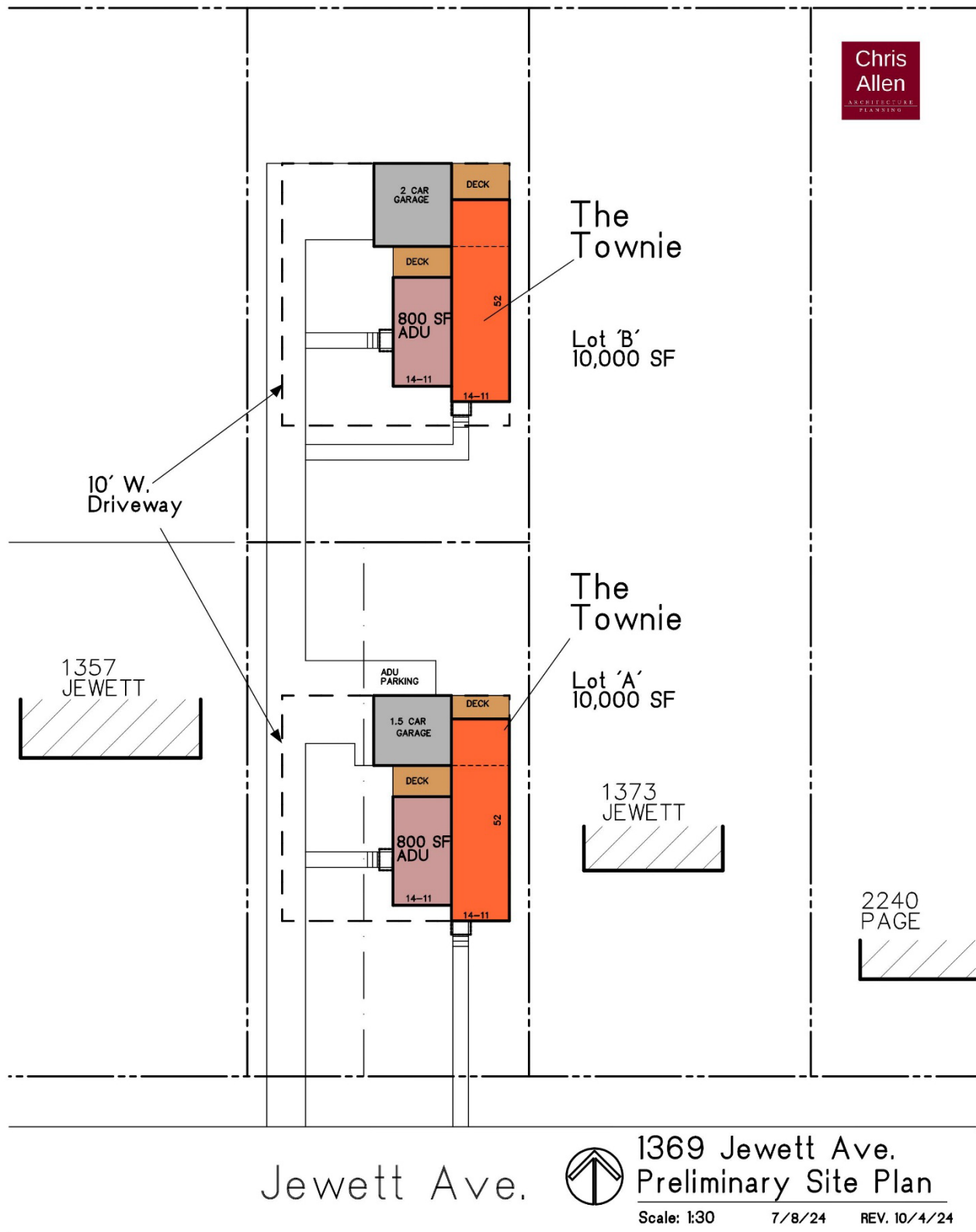
Site Plan for houses on Maple Rd.





Site Plan for houses on Jewett Ave.





Attachment D

Renderings



Attachment E

Floor Plans

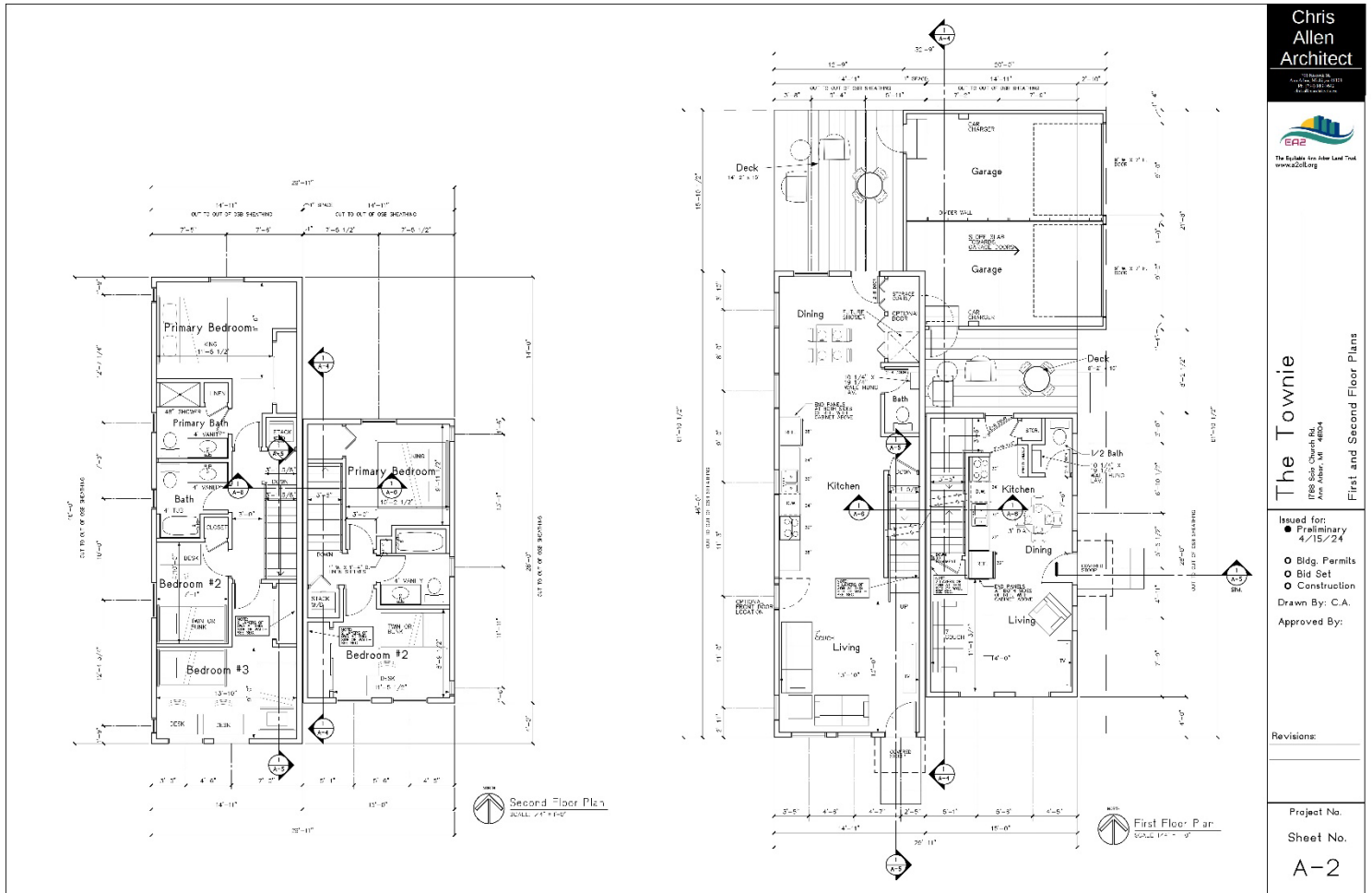


Table 2

Tax Capture

Table 3

Reimbursement Schedule

Attachment F

Brownfield Plan Resolution(s)

Attachment G

Development and/or Reimbursement Agreement

Attachment H

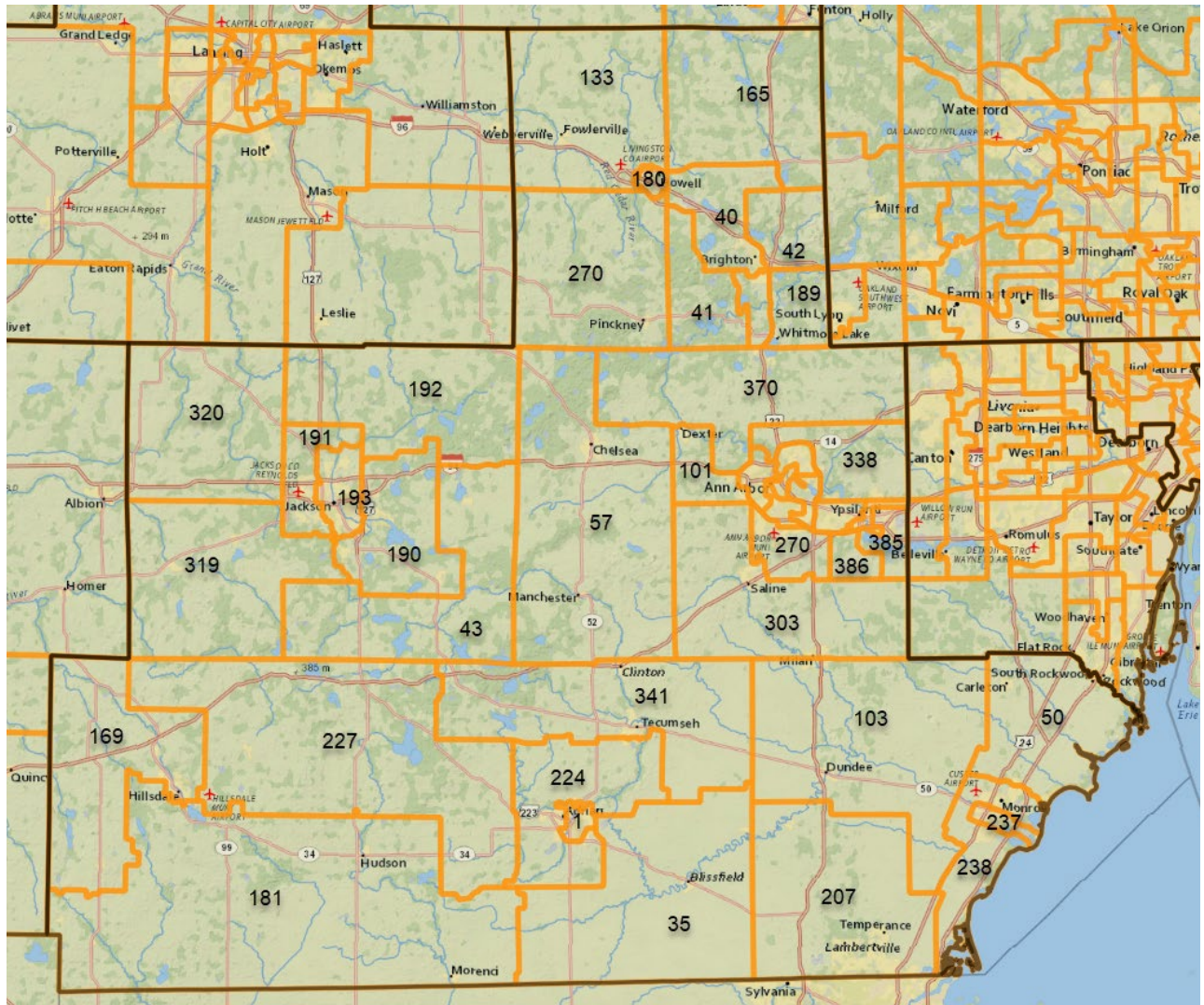
Notice to Taxing Jurisdictions

Attachment I

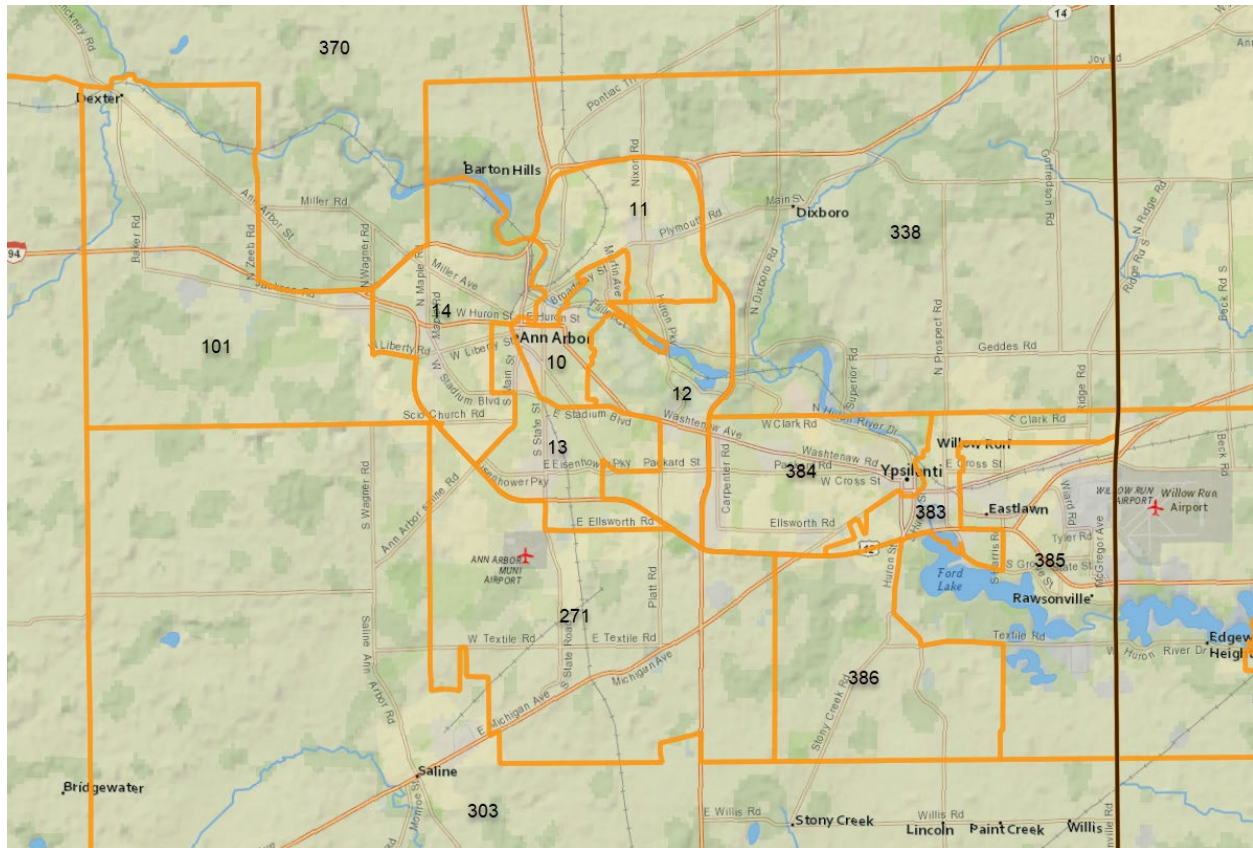
Notice of Public Hearing

Attachment J

Relevant Sections from MSHDA Partnership K Data Document



(See next page for a table with a market listing.)



Number	Market	Number	Market
1	Adrian	190	Jackson Area-East
10	Ann Arbor-Central	191	Jackson Area-Northwest
11	Ann Arbor-Northeast	192	Jackson County-Northeast
12	Ann Arbor-Southeast	193	Jackson-Blackman Southeast
13	Ann Arbor-Southwest	207	Lambertville
14	Ann Arbor-West	224	Madison Township-Raisin Township
35	Blissfield	227	Manitou Beach-Devils Lake
40	Brighton	237	Monroe Area-Central
41	Brighton State Recreation Area	238	Monroe Area-Outer
42	Brighton-East	270	Pinckney
43	Brooklyn-Grass Lake	271	Pittsfield Township
50	Carleton	303	Saline
57	Chelsea	319	Spring Arbor
101	Dexter	320	Springport-Parma
103	Dundee	338	Superior Township
133	Fowlerville	341	Tecumseh
165	Hartland	370	Whitmore Lake
169	Hillsdale	383	Ypsilanti Area-East
180	Howell	384	Ypsilanti Area-West
181	Hudson-Morenci	385	Ypsilanti Township-East
189	Island Lake State Recreation Area	386	Ypsilanti Township-West

The Southeast Michigan Housing Partnership includes six counties (Jackson, Hillsdale, Lenawee, Livingston, Monroe and Washtenaw), as well as eight Statewide Housing Needs Assessment markets. 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 market type covers territories around the partnership's smaller population centers, as well as the western and southern edges of Hillsdale County. Housing demand indicators in these areas are near statewide averages. The housing supply in these areas is predominately made up of single-family detached homes, with a slightly elevated proportion of mobile homes as well. Units here tend to be slightly larger than in other markets, and the percentage of new-build units is relatively low. Seasonal housing vacancies are low here, as are market vacancies. "Other" vacancies are higher than average, however. Both housing values and housing costs tend to be low; that coupled with moderate income tends to keep the incidence of shelter overburden relatively low. This pattern is likely to continue into the short term, at least, since housing costs and home values have decreased or remained steady since 2016.
- The southwestern corner of Jackson County and southern Monroe County make up the second market type. Housing demand indicators here are higher than state averages. The group's housing stock is dominated by single-family detached units, which tend to be older and larger than state averages. Homeownership here also exceeds the state average, and homeownership monthly costs are at or slightly below average. Rents tell a different story, however, since market vacancies declined sharply over the last five years, and rents have shot up as a result. Non-mortgaged homeowners also saw increases in housing costs during the same period. Home values also registered strong increases, but the rate of increase was slower than the Michigan average.
- Markets in third group cover many rural areas in the slower-growing counties of the partnership. Housing demand indicators in these markets is positive, as incomes are slightly higher than statewide averages, and unemployment rates tend to be lower. Workers tend to have longer commutes in these markets. On the supply side, older, single-family homes tend to dominate the landscape. Homes tend to be larger among members of this group, and homeownership rates are significantly higher than statewide. Markets in this group tend to have a more stable household base, since they have relatively fewer new in-movers, and a significant proportion of households residing in their neighborhoods since before 1990. Rents and homeowner costs are lower than statewide, as is the percentage of households experiencing shelter overburden. Vacancy tends to be very low in this market group. Despite a sharp drop in market vacancies over the last five years, housing costs for residents have remained mostly stable.
- The fourth market type describes conditions in Jackson and Adrian. Housing demand indicators in these markets are relatively low; household income tends to be significantly lower than the statewide average, and unemployment is strongly higher. Housing supply indicators imply markets where single-family detached structures are very common, with some presence of denser housing types such as duplexes and small-scale multifamily structures. The stock tends to be quite old, with few units built after 2010 and nearly a quarter dating back to 1939 or

earlier. Overcrowded conditions are more common in these places than in other markets around the state. Home values and shelter costs are much lower in these areas; this is likely due to the age of the stock among other factors. Despite this, overburden is a large issue for many households here. Five-year trends in housing costs (both owner and renter) show decreases, even in the face of a decrease in the stock available for sale or rent.

- The fifth group in the partnership covers neighborhoods just to the east of Ypsilanti. 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.
- The sixth market type describes areas south of Brighton and north of Ann Arbor, as well as southeastern Washtenaw County. Housing demand indicators for this group are very strong, led by incomes that are significantly higher, and unemployment rates significantly lower, than statewide averages. Median age tends to be higher in these areas, as does educational attainment. The housing supply in this group is dominated by owner-occupied, larger, single-family detached structures, with little diversity in offerings outside of a slightly elevated presence of mobile homes. Housing values and costs for both owners and renters are high in these markets as well; however, higher incomes keep the overburden rate relatively low. Vacancies are a smaller portion of the total housing stock than in other places as well. The five-year trends show that market vacancies have increased in these areas, along with housing costs for both tenure types.
- The seventh market type is located in much of northern and western rural Livingston County and the western edge of Washtenaw County. Housing demand indicators are strong here, performing better than the Michigan average. The housing supply in these markets, while not new, is of relatively recent vintage and corresponds to the push towards the exurban fringe, distant from more-established population centers. Units here tend to be larger and more expensive than average. Housing costs for owners and renters are higher than statewide, but due to higher income levels, shelter overburdened households are less common here than in other market types. Housing vacancies are low as well, which likely maintains higher housing values and rents. The five-year trend indicates that these patterns could extend into the future,

since market vacancies declined strongly and costs for non-mortgaged homeowners and renters increased significantly as well.

- The eighth market type covers suburban neighborhoods west of the city of Jackson and southeast of the city of Ypsilanti. Housing demand indicators are mixed; household incomes are lower than the state average, but so is the unemployment rate. Commute times are also generally low. In terms of supply, this group's housing stock displays a level of diversity rare in Michigan; the percentage of homes within single-family detached structures is significantly lower than in other markets, and multifamily structures account for around a quarter of the total. Mobile homes are about twice as common here than in other markets. Homeownership rates in these markets are also low, and majority renter markets are not uncommon among them. The stock also tends to be small, and of moderate age. While home values and costs are lower than state averages, lower incomes tend to increase the overburden rates in these markets. The proportion of vacancies on the market is higher here than in other places, and increased during the last five years, unlike the situation in other Michigan markets. During that same period, housing costs for owners and renters were either stable or decreased slightly, as did home values.
- The ninth market type covers describes neighborhoods in Ann Arbor away from the central portion of the city, as well as nearby suburban territories. Housing demand in these markets is high, as incomes are significantly above the state average, and employment levels are strong. Educational attainment is also much higher than in other market groups. The group's housing supply displays some diversity, as single-family detached dwellings are only a bare majority in most areas in this group. Duplexes, triplexes and other denser small-scale multifamily structures are more common here as well, as is new construction. Homeownership rates are just under the state average, but homeowners still make up most households in most markets here. These markets also tend to have a higher degree of recent movers than statewide. Housing costs and home values are significantly higher here than in the rest of the state, but the higher incomes common to households in this group tends to keep the overburden rate slightly lower than the Michigan average. Vacancies in the homeownership market are quite low, and rental vacancies are lower than statewide as well. Five year trends in vacancy and costs show that even with a hefty increase in stock available for sale or rent in these markets, housing costs rose dramatically, especially for renters. Home values also rose strongly during this period.
- The tenth market group type identifies trends in the western portion of Ypsilanti Township. Housing demand indicators are robust here, with high household incomes and low unemployment rates. Educational attainment is higher as well. As in many other market types, the housing stock here is primarily owner-occupied single-family detached homes. Homes tend to be larger than the statewide average as well. Housing costs are much higher in these markets, as are home values. However, higher incomes tends to keep the number of households experiencing overburden relatively low. The five-year trend in market vacancies shows that significantly more homes were on the market in 2021 than in 2017, but even this increase had little influence on housing costs, which rose strongly for both owners and renters during that time.

- The partnership's last market type covers central Ann Arbor as well as central Ypsilanti and neighborhoods to its immediate west. Housing demand indicators in these markets is relatively soft, with low household incomes; however, the unemployment rate is closer to the state average. Residents of these markets tend to be younger, with higher levels of educational attainment. The housing supply displays great diversity; on average, single-family detached units account for less than a third of all homes here. Smaller units are common, and newer construction is more common here than the state in general. These markets tend to have a greater amount of resident turnover, as about a quarter of their households moved to their current residences within the last three years. Housing costs for mortgaged homeowners and renters are higher than state averages, and median home values are higher as well. This market type tends to have more homes available overall, and a low percentage of "other" vacancies. The five-year trend in vacancies shows that the number of homes for sale or lease has increased significantly in these areas. Costs for owners tended to decrease, while renters saw their shelter costs increase significantly. Home values were also up strongly, but less than the statewide average.
- 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.

Ann Arbor-Central

Population

31,048

Households

8,528

Median HH Income

\$39,753

Owner HH Income

\$97,745

Renter HH Income

\$20,120

Housing Costs

Owner Units

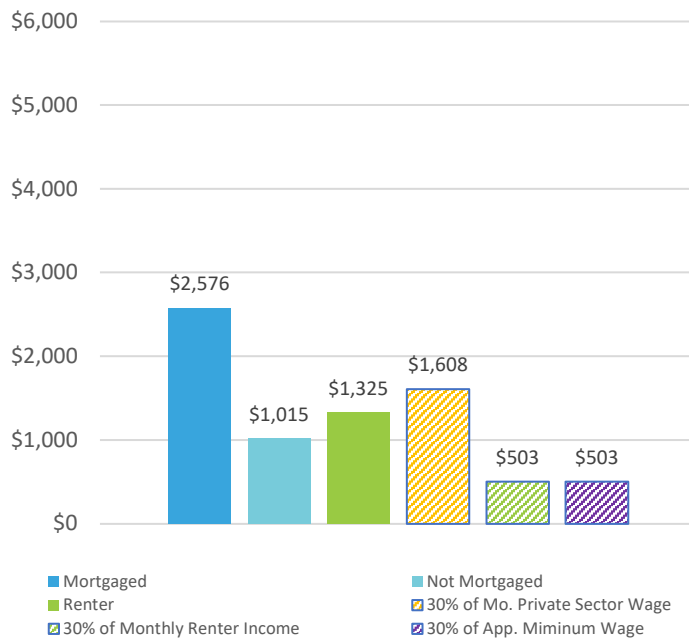
Home Value	\$536,000	2016 Value	\$449,507
Cost M/NM	\$2576/\$1015	Value ▲	19.2%
\$178,667 To afford median home			

Renter Units

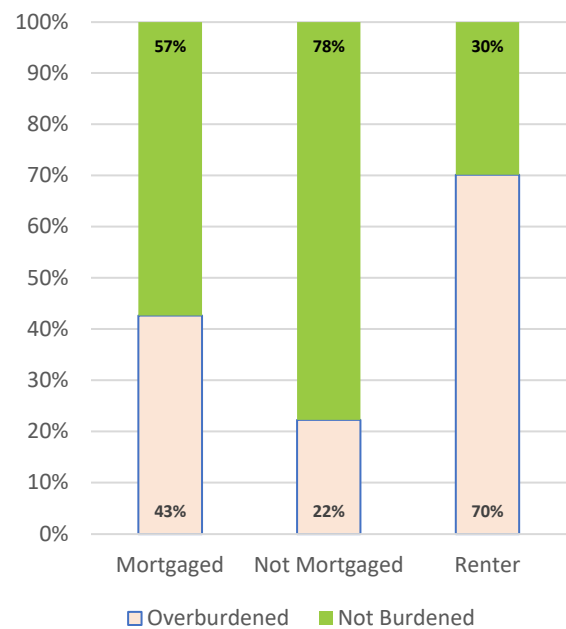
Gross Rent	\$1,325	2016 Rent	\$1,371
		Rent ▲	-3.3%
\$53,000 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	9,760	Owner HH	17%	Renter HH	83%
Median Year Built	1966	% Built Pre-1970			55.6%
Median Move Year	2017	% Built After 2010			9.4%
Median Rooms	4.4	SF%	24.3%	MM%	24.9%
				MF%	50.6%

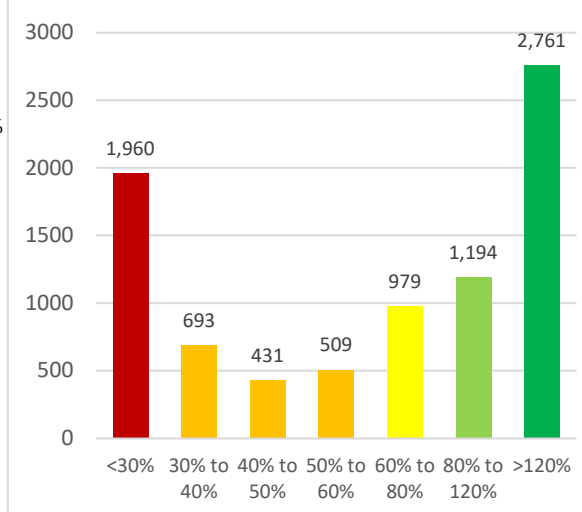
Vacancy Rates

Total	12.6%	Owner	0%	Renter	0.1%
Seasonal	1.8%	Other	0.0%	# V Rent	458
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	10.4%	White	20.6%
Asian	4.9%	Other or Multiracial	22.9%
Am. Indian	0.0%	Hispanic	5.6%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ann Arbor-Central

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	7.3%	4.5%
Household Count, 2021	8,528	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	7.34	--	--	--	--	--
Median Income, 2021	\$39,753	--	5.4%	\$73,066	--	10.7%
Median owner income, 2021	\$97,745	--	-19.8%	\$88,788	--	7.9%
Median renter income, 2021	\$20,120	--	-21.5%	\$40,816	--	12.5%
Median home value	\$536,000	--	19.2%	\$224,337	--	20.0%
Median gross rent	\$1,325	--	-3.3%	\$1,080	--	10.5%
Income needed for median rent	\$53,000	--	--	\$43,195	--	--
Income needed for median value	\$178,667	--	--	\$74,779	--	--
Overburdened households	5,477	64%	5.4%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	0	0.0%	-100.0%	10,851	2.6%	-18.3%
Seasonal vacancy	172	1.8%	855.6%	10,479	2.5%	-3.5%
For-Sale vacancy	0	0.0%	-100.0%	2,389	0.6%	-44.5%
For-Rent vacancy	458	4.7%	195.5%	4,425	1.0%	-22.1%
Homes built pre-1940	2,837	29.1%	--	66,071	15.7%	--
Homes built post-1990	2,511	25.7%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	30	887	918
Market supply (vacant on market, adjusted for age)	0	225	225
5 year Market production goals (based on 75K units)	29	639	668
1 year Market production goals (based on 15K units)	6	128	134
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ann Arbor-Central

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	73	Total Amt/App	\$462,808	% Approved	74.0%
Total Conventional Apps	72	Conventional Amt/App	\$461,806	% Conv Apprvd	73.6%
Total Assisted Apps	1	Assisted Amt/App	\$535,000	% Asst Apprvd	100.0%
Applications by Race: White					
Total Apps	38	Total Amt/App	\$518,947	% Positive	81.6%
Total Conventional Apps	37	Conventional Amt/App	\$518,514	% Conv Positive	81.1%
Total Assisted Apps	1	Assisted Amt/App	\$535,000	% Asst Positive	100.0%
Applications by Race: Black					
Total Apps	4	Total Amt/App	\$467,500	% Positive	100%
Total Conventional Apps	4	Conventional Amt/App	\$467,500	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	14	Total Amt/App	\$308,571	% Positive	57.1%
Total Conventional Apps	14	Conventional Amt/App	\$308,571	% Conv Positive	57.1%
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	12	Total Amt/App	\$435,833	% Positive	58.3%
Total Conventional Apps	12	Conventional Amt/App	\$435,833	% Conv Positive	58.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Ethnicity: Hispanic					
Total Apps	1	Total Amt/App	\$545,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$545,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Ann Arbor-Northeast

Population

25,834

Households

11,108

Median HH Income

\$72,441

Owner HH Income

\$136,607

Renter HH Income

\$48,923

Housing Costs

Owner Units

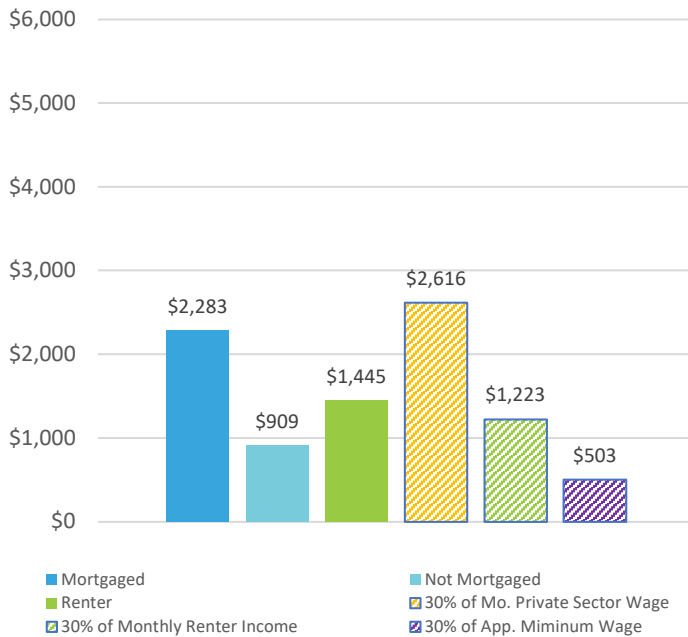
Home Value	\$365,601	2016 Value	\$308,740
Cost M/NM	\$2283/\$909	Value ▲	18.4%
\$121,867 To afford median home			

Renter Units

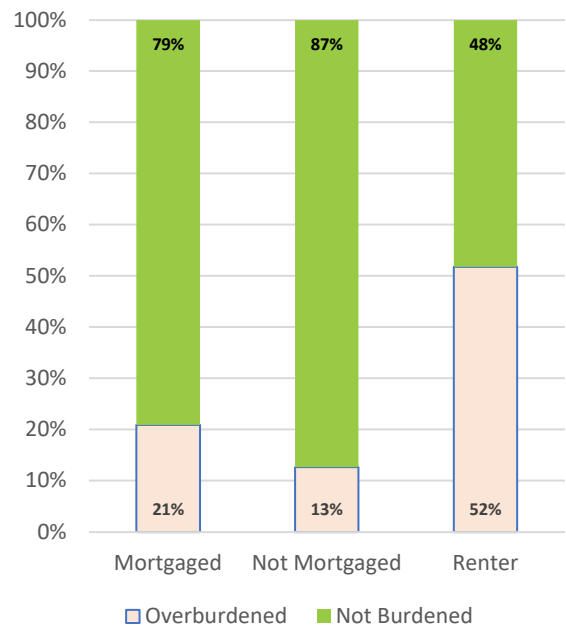
Gross Rent	\$1,445	2016 Rent	\$1,207
		Rent ▲	19.8%
\$57,800 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,933	Owner HH	37%	Renter HH	63%
Median Year Built	1975	% Built Pre-1970			34.8%
Median Move Year	2015	% Built After 2010			6.4%
Median Rooms	4.4	SF%	32.6%	MM%	42.8%
				MF%	24.4%

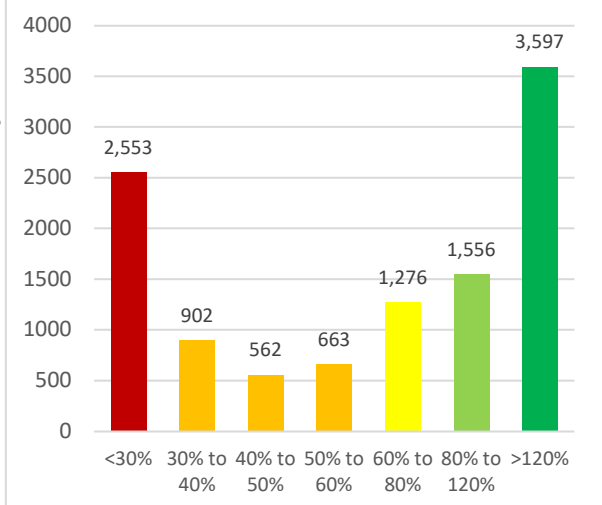
Vacancy Rates

Total	6.9%	Owner	0%	Renter	0%
Seasonal	0.8%	Other	1.4%	# V Rent	211
				#V Owner	111

Homeownership Rate by Race/Ethnicity

Black	25.3%	White	40.6%
Asian	29.2%	Other or Multiracial	43.0%
Am. Indian	100.0%	Hispanic	10.7%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ann Arbor-Northeast

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

7.4%
11,108

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
5.00	--	--
\$72,441	--	16.3%
\$136,607	--	12.1%
\$48,923	--	28.1%
\$365,601	--	18.4%
\$1,445	--	19.8%
\$57,800	--	--
\$121,867	--	--
4,358	39%	5.2%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
171	1.4%	5.6%
95	0.8%	93.9%
111	0.9%	326.9%
211	1.8%	-10.6%
946	7.9%	--
3,349	28.1%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	76	651	727
Market supply (vacant on market, adjusted for age)	38	73	111
5 year Market production goals (based on 75K units)	37	558	594
1 year Market production goals (based on 15K units)	7	112	119
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ann Arbor-Northeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	352	Total Amt/App	\$374,517	% Approved	73.3%
Total Conventional Apps	348	Conventional Amt/App	\$374,454	% Conv Apprvd	73.3%
Total Assisted Apps	4	Assisted Amt/App	\$380,000	% Asst Apprvd	75.0%
Applications by Race: White					
Total Apps	178	Total Amt/App	\$373,652	% Positive	77.5%
Total Conventional Apps	174	Conventional Amt/App	\$373,506	% Conv Positive	77.6%
Total Assisted Apps	4	Assisted Amt/App	\$380,000	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	3	Total Amt/App	\$411,667	% Positive	67%
Total Conventional Apps	3	Conventional Amt/App	\$411,667	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	98	Total Amt/App	\$367,857	% Positive	67.3%
Total Conventional Apps	98	Conventional Amt/App	\$367,857	% Conv Positive	67.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	1	Total Amt/App	\$675,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$675,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	52	Total Amt/App	\$388,654	% Positive	73.1%
Total Conventional Apps	52	Conventional Amt/App	\$388,654	% Conv Positive	73.1%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Ethnicity: Hispanic					
Total Apps	9	Total Amt/App	\$350,556	% Positive	88.9%
Total Conventional Apps	9	Conventional Amt/App	\$350,556	% Conv Positive	88.9%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Ann Arbor-Southeast

Population

14,957

Households

6,420

Median HH Income

\$118,394

Owner HH Income

\$135,849

Renter HH Income

\$47,292

Housing Costs

Owner Units

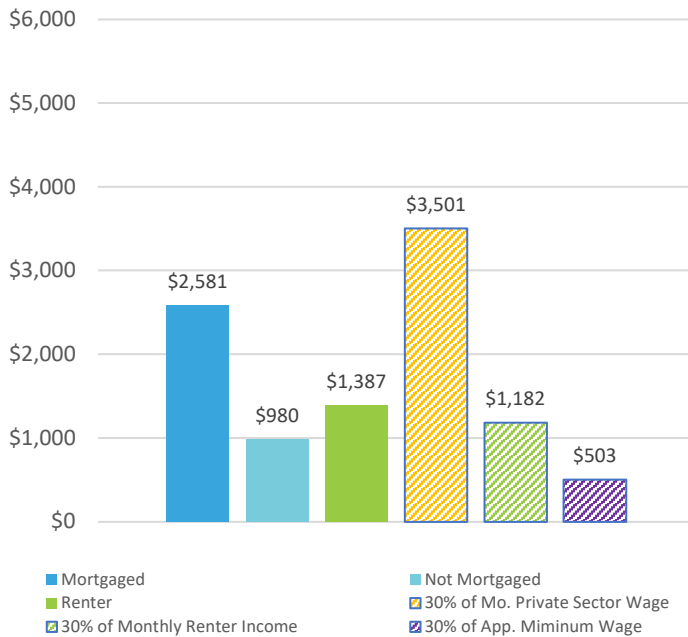
Home Value	\$411,570	2016 Value	\$369,087
Cost M/NM	\$2581/\$980	Value ▲	11.5%
\$137,190 To afford median home			

Renter Units

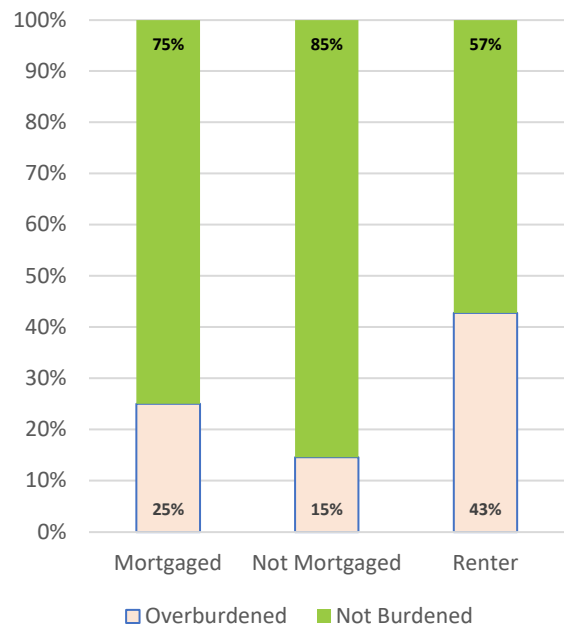
Gross Rent	\$1,387	2016 Rent	\$1,355
		Rent ▲	2.4%
\$55,480 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	6,612	Owner HH	78%	Renter HH	22%		
Median Year Built	1966	% Built Pre-1970		52.1%			
Median Move Year	2010	% Built After 2010		2.7%			
Median Rooms	6.2	SF%	54.6%	MM%	37%	MF%	7.1%

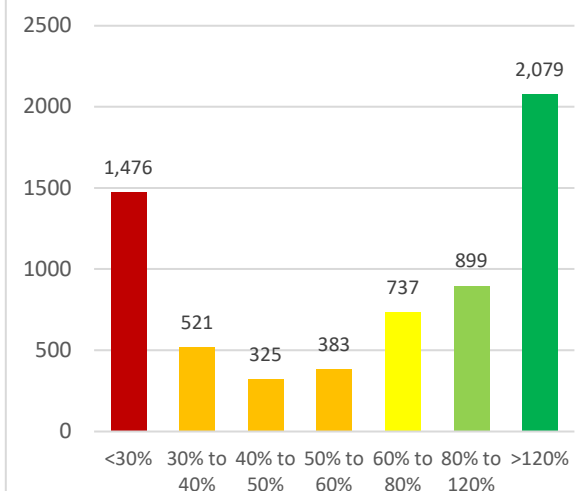
Vacancy Rates

Total	2.9%	Owner	0%	Renter	0%		
Seasonal	0.8%	Other	1.3%	# V Rent	50	#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	79.4%	White	74.9%
Asian	93.0%	Other or Multiracial	76.8%
Am. Indian	0.0%	Hispanic	58.8%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ann Arbor-Southeast

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.1%	4.5%
Household Count, 2021	6,420	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	5.63	--	--	--	--	--
Median Income, 2021	\$118,394	--	9.8%	\$73,066	--	10.7%
Median owner income, 2021	\$135,849	--	2.5%	\$88,788	--	7.9%
Median renter income, 2021	\$47,292	--	-18.4%	\$40,816	--	12.5%
Median home value	\$411,570	--	11.5%	\$224,337	--	20.0%
Median gross rent	\$1,387	--	2.4%	\$1,080	--	10.5%
Income needed for median rent	\$55,480	--	--	\$43,195	--	--
Income needed for median value	\$137,190	--	--	\$74,779	--	--
Overburdened households	1,637	25%	-4.7%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	86	1.3%	-42.7%	10,851	2.6%	-18.3%
Seasonal vacancy	56	0.8%	-15.2%	10,479	2.5%	-3.5%
For-Sale vacancy	0	0.0%	-100.0%	2,389	0.6%	-44.5%
For-Rent vacancy	50	0.8%	-51.9%	4,425	1.0%	-22.1%
Homes built pre-1940	544	8.2%	--	66,071	15.7%	--
Homes built post-1990	1,588	24.0%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	107	134	241
Market supply (vacant on market, adjusted for age)	0	19	19
5 year Market production goals (based on 75K units)	103	111	213
1 year Market production goals (based on 15K units)	21	22	43
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ann Arbor-Southeast

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	297	Total Amt/App	\$468,333	% Approved	76.4%
Total Conventional Apps	294	Conventional Amt/App	\$465,986	% Conv Apprvd	76.5%
Total Assisted Apps	3	Assisted Amt/App	\$698,333	% Asst Apprvd	66.7%
Applications by Race: White					
Total Apps	181	Total Amt/App	\$514,282	% Positive	74.0%
Total Conventional Apps	180	Conventional Amt/App	\$515,333	% Conv Positive	73.9%
Total Assisted Apps	1	Assisted Amt/App	\$325,000	% Asst Positive	100.0%
Applications by Race: Black					
Total Apps	9	Total Amt/App	\$480,556	% Positive	56%
Total Conventional Apps	7	Conventional Amt/App	\$365,000	% Conv Positive	57.1%
Total Assisted Apps	2	Assisted Amt/App	\$885,000	% Asst Positive	50.0%
Applications by Race: Asian					
Total Apps	35	Total Amt/App	\$316,429	% Positive	82.9%
Total Conventional Apps	35	Conventional Amt/App	\$316,429	% Conv Positive	82.9%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	56	Total Amt/App	\$398,214	% Positive	82.1%
Total Conventional Apps	56	Conventional Amt/App	\$398,214	% Conv Positive	82.1%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Ethnicity: Hispanic					
Total Apps	12	Total Amt/App	\$544,167	% Positive	75.0%
Total Conventional Apps	12	Conventional Amt/App	\$544,167	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Ann Arbor-Southwest

Population

23,314

Households

11,478

Median HH Income

\$75,930

Owner HH Income

\$115,177

Renter HH Income

\$57,030

Housing Costs

Owner Units

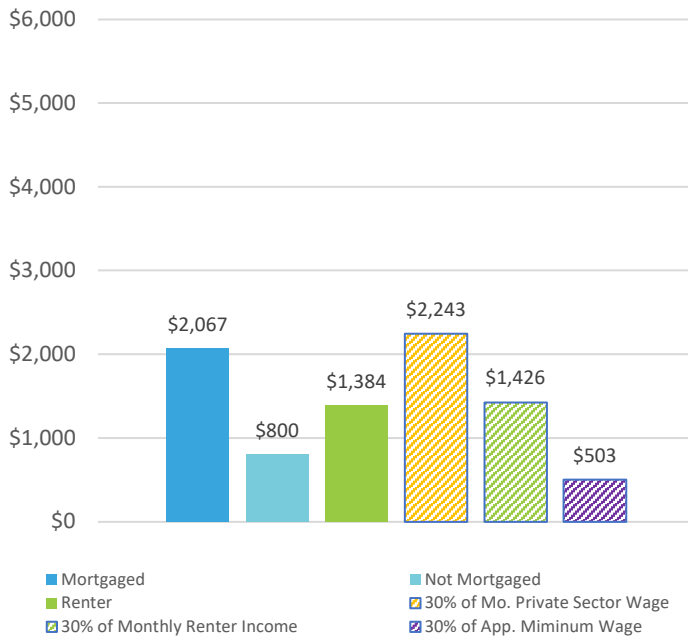
Home Value	\$351,081	2016 Value	\$259,331
Cost M/NM	\$2067/\$800	Value ▲	35.4%
\$117,027 To afford median home			

Renter Units

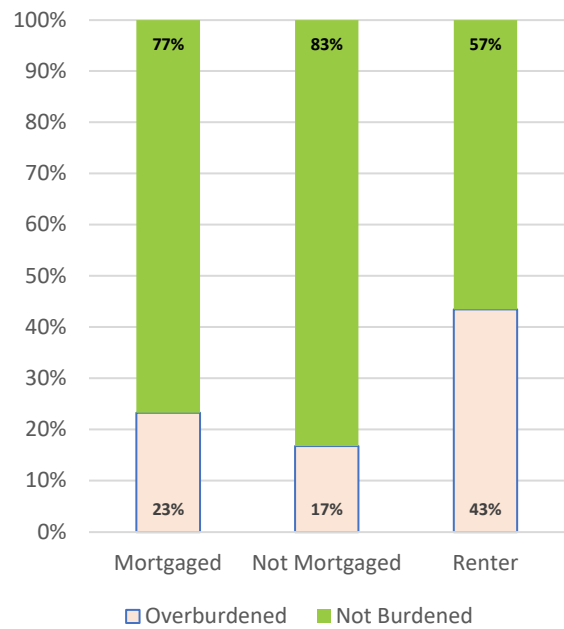
Gross Rent	\$1,384	2016 Rent	\$1,159
		Rent ▲	19.4%
\$55,360 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	11,998	Owner HH	37%	Renter HH	63%
Median Year Built	1969	% Built Pre-1970		42.8%	
Median Move Year	2016	% Built After 2010		4.9%	
Median Rooms	4.7	SF%	35.5%	MM%	40.1%
				MF%	24.1%

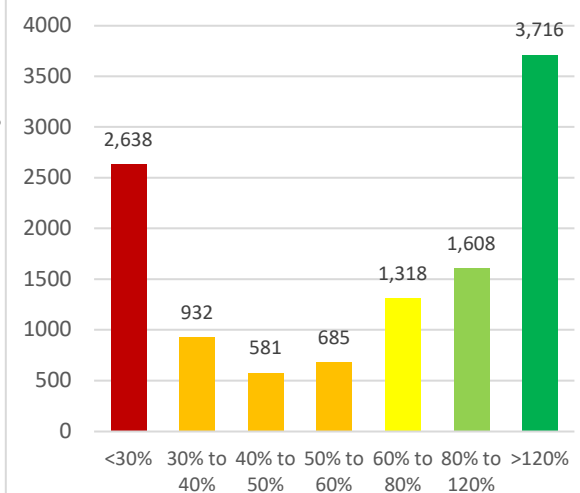
Vacancy Rates

Total	4.3%	Owner	0%	Renter	0%
Seasonal	1.4%	Other	1.5%	# V Rent	158
				#V Owner	0

Homeownership Rate by Race/Ethnicity

Black	16.5%	White	43.7%
Asian	15.4%	Other or Multiracial	25.7%
Am. Indian	0.0%	Hispanic	36.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ann Arbor-Southwest

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.6%	4.5%
Household Count, 2021	11,478	400,815

	Market			Partnership		
Housing Affordability	Number	%	% Change	Number	%	% Change
Home value / partnership income	4.80	--	--	--	--	--
Median Income, 2021	\$75,930	--	17.3%	\$73,066	--	10.7%
Median owner income, 2021	\$115,177	--	13.6%	\$88,788	--	7.9%
Median renter income, 2021	\$57,030	--	9.3%	\$40,816	--	12.5%
Median home value	\$351,081	--	35.4%	\$224,337	--	20.0%
Median gross rent	\$1,384	--	19.4%	\$1,080	--	10.5%
Income needed for median rent	\$55,360	--	--	\$43,195	--	--
Income needed for median value	\$117,027	--	--	\$74,779	--	--
Overburdened households	4,038	35%	12.8%	102,670	25.6%	-7.6%

	Market			Partnership		
Housing Quality and Vacancy	Number	%	% Change	Number	%	% Change
"Other" vacancy	176	1.5%	220.0%	10,851	2.6%	-18.3%
Seasonal vacancy	163	1.4%	9.4%	10,479	2.5%	-3.5%
For-Sale vacancy	0	0.0%	-100.0%	2,389	0.6%	-44.5%
For-Rent vacancy	158	1.3%	327.0%	4,425	1.0%	-22.1%
Homes built pre-1940	1,382	11.5%	--	66,071	15.7%	--
Homes built post-1990	2,590	21.6%	--	147,506	35.0%	--

Other Market Indicators

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

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	79	604	683
Market supply (vacant on market, adjusted for age)	0	44	44
5 year Market production goals (based on 75K units)	76	541	617
1 year Market production goals (based on 15K units)	15	108	123
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ann Arbor-Southwest

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	259	Total Amt/App	\$305,154	% Approved	76.4%
Total Conventional Apps	252	Conventional Amt/App	\$306,627	% Conv Apprvd	76.2%
Total Assisted Apps	7	Assisted Amt/App	\$252,143	% Asst Apprvd	85.7%
Applications by Race: White					
Total Apps	178	Total Amt/App	\$320,281	% Positive	77.5%
Total Conventional Apps	174	Conventional Amt/App	\$320,690	% Conv Positive	77.6%
Total Assisted Apps	4	Assisted Amt/App	\$302,500	% Asst Positive	75.0%
Applications by Race: Black					
Total Apps	8	Total Amt/App	\$241,250	% Positive	88%
Total Conventional Apps	7	Conventional Amt/App	\$256,429	% Conv Positive	85.7%
Total Assisted Apps	1	Assisted Amt/App	\$135,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	22	Total Amt/App	\$236,364	% Positive	68.2%
Total Conventional Apps	22	Conventional Amt/App	\$236,364	% Conv Positive	68.2%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$318,333	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$318,333	% Conv Positive	66.7%
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	42	Total Amt/App	\$301,905	% Positive	73.8%
Total Conventional Apps	40	Conventional Amt/App	\$306,500	% Conv Positive	72.5%
Total Assisted Apps	2	Assisted Amt/App	\$210,000	% Asst Positive	100.0%
Applications by Ethnicity: Hispanic					
Total Apps	10	Total Amt/App	\$329,000	% Positive	80.0%
Total Conventional Apps	10	Conventional Amt/App	\$329,000	% Conv Positive	80.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Ann Arbor-West

Population

28,476

Households

12,539

Median HH Income

\$105,048

Owner HH Income

\$137,605

Renter HH Income

\$59,266

Housing Costs

Owner Units

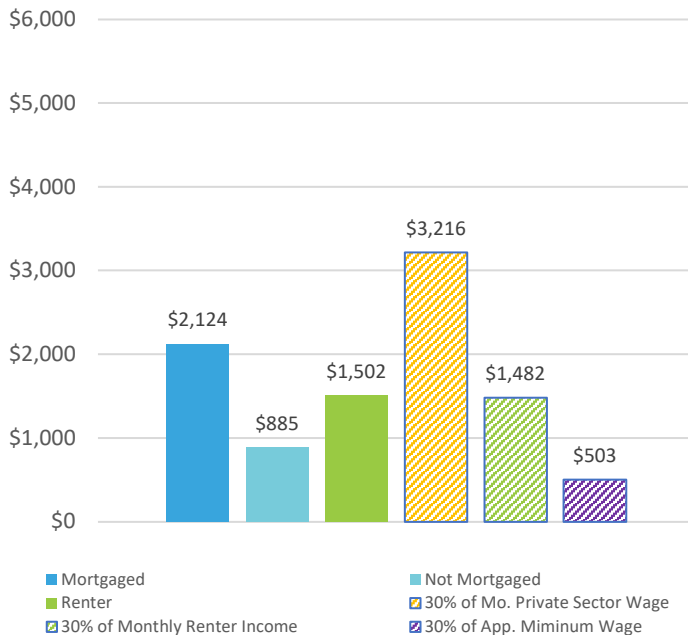
Home Value	\$380,419	2016 Value	\$287,820
Cost M/NM	\$2124/\$885	Value ▲	32.2%
\$126,806 To afford median home			

Renter Units

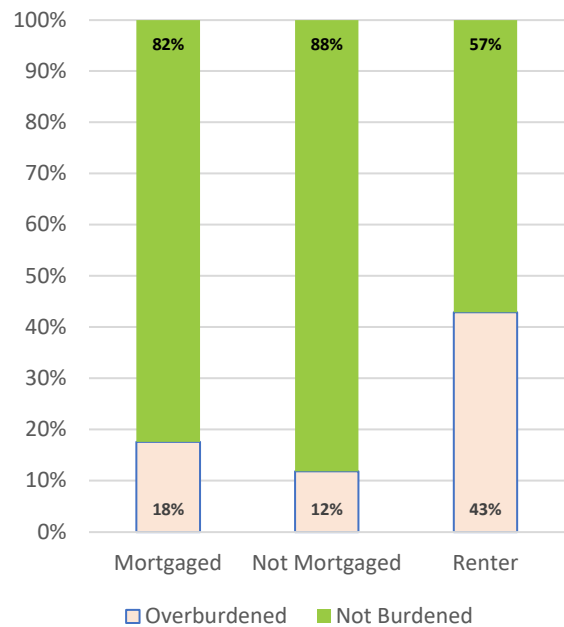
Gross Rent	\$1,502	2016 Rent	\$1,232
		Rent ▲	21.9%
\$60,080 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	13,072	Owner HH	66%	Renter HH	34%		
Median Year Built	1962	% Built Pre-1970		62.1%			
Median Move Year	2011	% Built After 2010		2.6%			
Median Rooms	6.0	SF%	64.6%	MM%	24.9%	MF%	10.3%

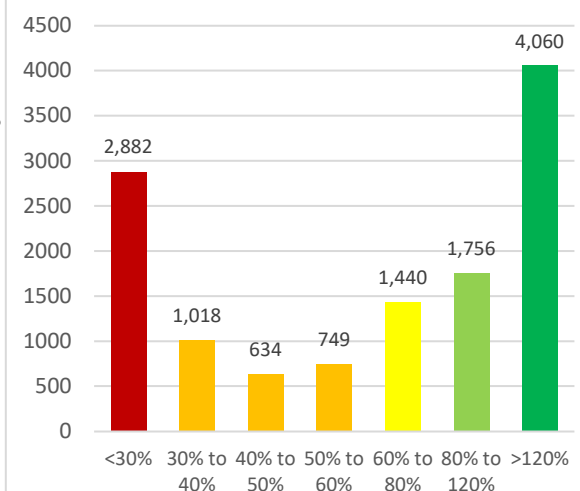
Vacancy Rates

Total	4.1%	Owner	0%	Renter	0%		
Seasonal	0.8%	Other	1.2%	# V Rent	127	#V Owner	105

Homeownership Rate by Race/Ethnicity

Black	38.4%	White	68.8%
Asian	62.0%	Other or Multiracial	54.4%
Am. Indian	7.1%	Hispanic	36.2%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Ann Arbor-West

Housing Policy Indicators

Household Count and Growth

Household Change, 2016 to 2021
Household Count, 2021

Market

2.0%
12,539

Partnership

4.5%
400,815

Housing Affordability

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

Market

Number	%	% Change
5.21	--	--
\$105,048	--	16.3%
\$137,605	--	23.3%
\$59,266	--	5.3%
\$380,419	--	32.2%
\$1,502	--	21.9%
\$60,080	--	--
\$126,806	--	--
3,131	25%	-0.6%

Partnership

Number	%	% Change
--	--	--
\$73,066	--	10.7%
\$88,788	--	7.9%
\$40,816	--	12.5%
\$224,337	--	20.0%
\$1,080	--	10.5%
\$43,195	--	--
\$74,779	--	--
102,670	25.6%	-7.6%

Housing Quality and Vacancy

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

Market

Number	%	% Change
156	1.2%	-51.9%
101	0.8%	114.9%
105	0.8%	66.7%
127	1.0%	39.6%
2,279	17.4%	--
2,002	15.3%	--

Partnership

Number	%	% Change
10,851	2.6%	-18.3%
10,479	2.5%	-3.5%
2,389	0.6%	-44.5%
4,425	1.0%	-22.1%
66,071	15.7%	--
147,506	35.0%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

High Cost and Growing

High Strength and High Need (Type I)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	132	408	540
Market supply (vacant on market, adjusted for age)	73	61	134
5 year Market production goals (based on 75K units)	57	335	392
1 year Market production goals (based on 15K units)	11	67	78
5 year Partnership goals (based on 75K units)	3,902	6,198	10,101
1 year Partnership goals (based on 15K units)	780	1,240	2,020

Ann Arbor-West

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	477	Total Amt/App	\$360,031	% Approved	81.1%
Total Conventional Apps	458	Conventional Amt/App	\$358,624	% Conv Apprvd	81.4%
Total Assisted Apps	19	Assisted Amt/App	\$393,947	% Asst Apprvd	73.7%
Applications by Race: White					
Total Apps	321	Total Amt/App	\$358,053	% Positive	81.9%
Total Conventional Apps	314	Conventional Amt/App	\$357,325	% Conv Positive	81.8%
Total Assisted Apps	7	Assisted Amt/App	\$390,714	% Asst Positive	85.7%
Applications by Race: Black					
Total Apps	7	Total Amt/App	\$323,571	% Positive	86%
Total Conventional Apps	6	Conventional Amt/App	\$316,667	% Conv Positive	83.3%
Total Assisted Apps	1	Assisted Amt/App	\$365,000	% Asst Positive	100.0%
Applications by Race: Asian					
Total Apps	32	Total Amt/App	\$394,688	% Positive	96.9%
Total Conventional Apps	30	Conventional Amt/App	\$398,667	% Conv Positive	96.7%
Total Assisted Apps	2	Assisted Amt/App	\$335,000	% Asst Positive	100.0%
Applications by Race: Native American					
Total Apps	3	Total Amt/App	\$348,333	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$305,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$370,000	% 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	95	Total Amt/App	\$363,737	% Positive	73.7%
Total Conventional Apps	86	Conventional Amt/App	\$358,605	% Conv Positive	75.6%
Total Assisted Apps	9	Assisted Amt/App	\$412,778	% Asst Positive	55.6%
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$342,500	% Positive	50.0%
Total Conventional Apps	4	Conventional Amt/App	\$342,500	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Attachment K

Relevant Sections from U-M's Washtenaw County Economic Outlook



Washtenaw County Economic Outlook

2023–2025

March 2023



WASHTENAW
ECONOMIC CLUB



Washtenaw
Community College



RESEARCH SEMINAR IN
QUANTITATIVE ECONOMICS
UNIVERSITY OF MICHIGAN

The Washtenaw County Economic Outlook for 2023–2025 Executive Summary

*Jacob T. Burton, Gabriel M. Ehrlich, Donald R. Grimes, Owen Kay, and Michael R. McWilliams
University of Michigan*

The past year has been a challenging one for both the national and local economies—initial strength and optimism about the pace of the recovery gave way to concerns about inflation and the risk of a downturn in the broader economy. Washtenaw County added 5,900 payroll jobs between December 2021 and July 2022, reaching a new post-COVID peak within 1.5 percent of the pre-pandemic employment level. Likewise, local unemployment fell one-half of a percentage point in that time to 2.9 percent, its lowest point since February 2020. Unfortunately, the local economy kicked into reverse during the second half of 2022, as the Federal Reserve’s efforts to tamp down inflation stoked recession fears. Between July and December, Washtenaw lost 2,400 payroll jobs, and the unemployment rate climbed back to 3.5 percent. The good news is that we expect these setbacks to be temporary and for the county to return to growth over the next few years.

Although Michigan as a whole has outperformed the county in recuperating its pandemic-era job losses to date, we are forecasting a reversal of fortunes ahead, with the county’s recovery slightly outpacing the state’s. Part of the reason for that switch is that we project government employment to grow more than twice as quickly in Washtenaw as it does statewide, driven largely by the University of Michigan and Michigan Medicine. Overall, we forecast payroll employment in Washtenaw County to return to its pre-pandemic level in the second quarter of 2024 and to exceed that level by 2.9 percent by

the end of 2025. In contrast, we expect employment in Michigan to fully recover in the third quarter of 2024 and grow another 1.8 percent by the end of 2025.

While the overall jobs picture in Washtenaw County is encouraging, there are large differences by industry. In general, industries that tend to employ highly educated workers had relatively fewer job losses during the pandemic and have also recovered the most quickly. We estimate that employment in the county's higher educational attainment services industries had recovered completely by the end of 2022. We project these industries to continue growing throughout the forecast, with employment climbing 6 percent above the pre-pandemic level by the end of 2025.

Washtenaw County's blue-collar industries were harder hit during the pandemic, but they still managed to recover nearly three-quarters of their initial job losses by the fourth quarter of 2020. Unfortunately, the recovery for these industries slowed during 2021 and 2022. We project blue-collar job growth to remain sluggish, with these industries ending 2025 just shy of a full recovery.

Service industries that tend to employ less educated workers—the lower educational attainment services group—were the hardest hit group of industries during the pandemic. This pattern held across the nation and the state, as well as in Washtenaw County. The rebound has been muted so far for this group—we estimate that these industries remained 9 percent below pre-pandemic employment levels at the end of last year. The lower educational attainment industries will continue to make slow and steady gains over the next few years, but they are not projected to recover completely by 2025.

Although we expect a national economic slowdown later this year or early in 2024, Michigan should be well-supported by the overall strength of the state's auto sector. We expect vehicle sales to continue growing as automakers maintain pricing discipline while fulfilling the backlog in consumer demand. Locally, we are forecasting that the national recession will take only a modest toll on the county's labor market, especially from a historical perspective. Unlike the Great Recession era, in which Washtenaw's unemployment rate peaked at 8.9 percent, we expect a cyclical peak of only 3.6 percent this time around. The local unemployment rate starts to fall again in late 2024 as economic growth picks up nationally, dropping to 3.0 percent by the end of 2025, compared to 3.9 percent in Michigan. The low unemployment rates that we are forecasting highlight an important theme of our forecast, that labor

shortages will be an enduring fact of life in Michigan, and especially in Washtenaw County, for the foreseeable future.

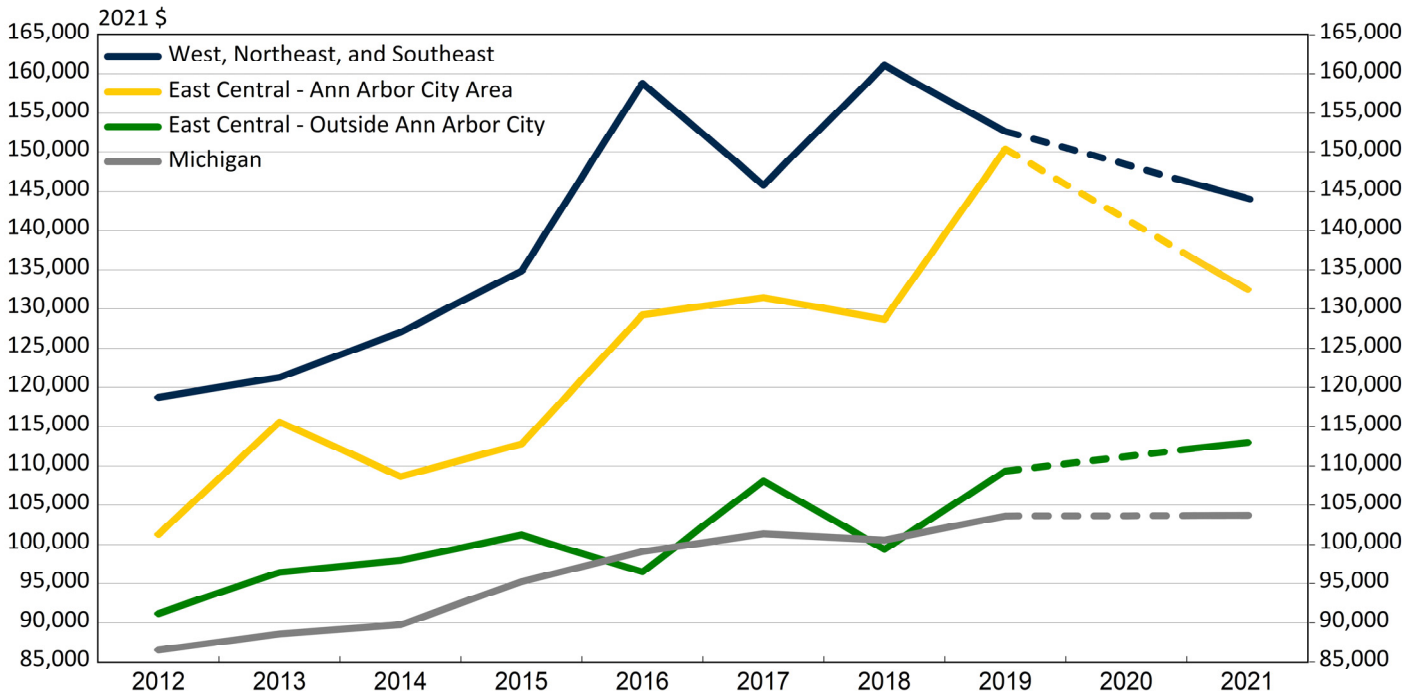
Inflation has been another enduring frustration over the past two years. Local prices jumped by 8.2 percent last year. Thankfully, we forecast inflation to slow to 3.2 percent this year and to 2.3 percent by 2025. That is good news for average real wages, which dropped sharply in Washtenaw County over the past two years, as nominal wage gains fell behind inflation. Even so, real wage growth is expected to be muted over the next three years, averaging only 0.4 percent per year.

We view stubbornly high inflation to be one of the main risks to our economic outlook for Washtenaw County. If the Federal Reserve needs to tighten monetary policy more than we expect to bring inflation under control, that would be bad news for Michigan's cyclically sensitive economy. Still, our baseline expectation is for economic growth in Washtenaw County to slow down but not reverse course amid the soft national economy we anticipate later this year.

For this year's outlook, we also examined how Washtenaw County's prosperity compares with the state's, and the extent to which that prosperity is shared across racial, ethnic, and sociodemographic dimensions. Over the past few years, lower-wage workers have seen larger wage gains than higher-wage workers, but despite these gains there remain wide disparities within the county along racial, ethnic, and geographic lines. Hispanic, Non-Hispanic Black, and Non-Hispanic Asian residents are far more likely to live in lower-income households than Non-Hispanic White households. Furthermore, there are dramatic differences between renters and homeowners in Washtenaw County. A full 48 percent of renters in the county live in lower-income households while only 10 percent of renters live in upper-income households. In contrast, only 12 percent of residents who own their homes live in a lower-income household, and many of those residents are senior citizens with limited income but who own their homes without a mortgage. Our analysis suggests the county still has room to improve when it comes to sharing our relative prosperity more widely.

Figure 1

Average Annual Three-Person Equivalent Household Income in Washtenaw County



- Figure 1 shows the average annual three-person equivalent household income for residents of Washtenaw County and Michigan. Washtenaw County average incomes are shown separately for the county's three Public Use Microdata Areas (PUMAs) designated by the U.S. Census Bureau. Appendix C provides a map displaying those PUMA regions.
- Our income measures are calculated from the American Community Survey (ACS) microdata and are displayed for 2012–19 and 2021. Due to COVID-19 pandemic related disruptions, the traditional ACS microdata, and therefore our adjusted household income measures, are unavailable for 2020.
- We adjust household income for inflation, local cost of living, and household size. Our household size adjustments account for the greater expenses that larger households face. Our inflation and local cost of living adjustments account for differences by time period and geography; they allow us to report all households' incomes in 2021 dollars on a standard scale relative to the national average.
- Washtenaw County's relative prosperity is readily apparent. In 2021, the average three-person equivalent household income in Washtenaw County was \$129,000, significantly higher than the state's average of \$104,000. Without adjustments, the average household income in 2021 was \$111,000 in Washtenaw and \$86,000 in Michigan. Median household income was \$77,000 in Washtenaw and \$63,000 in Michigan.
- Large income discrepancies exist within Washtenaw County, however. The average adjusted income in the East Central - Outside Ann Arbor PUMA, which includes Ypsilanti and Ypsilanti Township, was \$113,000 in 2021, which was slightly above the state average but well below the City of Ann Arbor PUMA (\$132,000) and the West, Northeast, and Southeast PUMA (\$144,000).
- Household income disparities across the county shrank from 2019 to 2021. The East Central – Outside Ann Arbor region saw modest real household income growth in that period. However, the other two PUMAs saw a substantial drop in real household incomes from 2019 to 2021, likely due in part to the University of Michigan's hiring and salary freeze during the pandemic.
- Average adjusted household income in the county decreased from \$136,000 in 2019 to \$129,000 in 2021. The median adjusted household income increased from \$99,000 in 2019 to \$102,000 in 2021, suggesting that the recent decline in average household incomes was due to a decline in income among higher income households.

Table 1

Population Distributions by Income Group in Washtenaw County, 2021

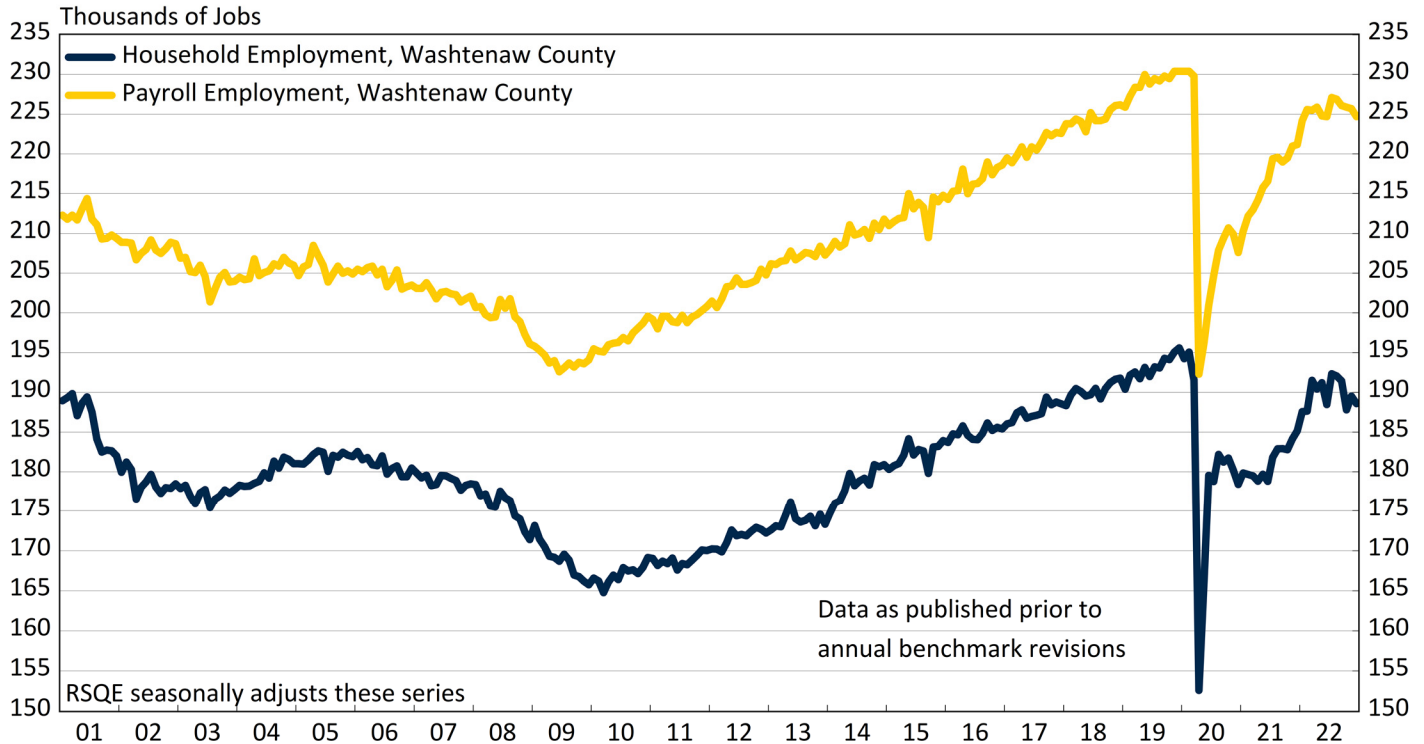
	Lower-Income Population	Middle-Income Population	Upper-Income Population	Population Share
Washtenaw County	23%	48%	30%	
Michigan	30%	53%	17%	
Washtenaw County - Race/Ethnicity				
Hispanic	29%	48%	23%	5%
Non-Hispanic Asian	27%	36%	37%	9%
Non-Hispanic Black	43%	40%	17%	11%
Non-Hispanic White	18%	51%	32%	68%
Non-Hispanic Other Races	26%	45%	30%	7%
Washtenaw County - Home Ownership Status				
Owner-Occupied	12%	55%	34%	63%
Rented	48%	43%	10%	37%

Note: some totals do not sum to 100 percent because of rounding.

- Table 1 contains detailed information on the shares of Washtenaw County residents living in lower-, middle-, and upper-income households in 2021.
- We define the threshold between lower- and middle-income households to be two-thirds the median three-person equivalent household income in the United States, adjusted for local cost of living and household size. We define the threshold between middle- and upper-income households to be twice the adjusted median national income.
- In areas where the cost of living was equal to the national average, we classify a three-person household as middle income if it had an adjusted household income between approximately \$54,300 and \$162,800. The range was \$44,300 to \$133,000 for a two-person household and \$31,300 to \$94,000 for a single-person household.
- Washtenaw County has fewer lower-income residents and more upper-income residents than Michigan. In Washtenaw County, 23 percent of residents live in low-income households, compared to 30 percent of Michigan residents. Conversely, the share of Washtenaw County residents living in higher-income households (30 percent) is almost double the share of Michigan residents (17 percent).
- Within Washtenaw County, there are large disparities along racial and ethnic lines. While 83 percent of non-Hispanic White residents live in middle- or upper-income households, only 57 percent of non-Hispanic Black residents live in middle- or upper-income households. The share of non-Hispanic Black residents living in lower-income households (43 percent) is significantly higher than the share for any other racial or ethnic group in the county.
- Non-Hispanic Asian residents, who make up 9 percent of county residents, are relatively overrepresented in both upper- and lower-income households and therefore underrepresented in middle-income households. Only 36 percent of non-Hispanic Asian residents live in middle-income households, compared to 48 percent of all county residents.
- Finally, there are dramatic differences between renters and homeowners in Washtenaw County. A full 48 percent of renters in the county live in lower-income households, while only 10 percent live in upper-income households. In contrast, only 12 percent of residents who own their homes are in lower-income households, and many of those residents are senior citizens with limited income but who own their homes without a mortgage.

Figure 2

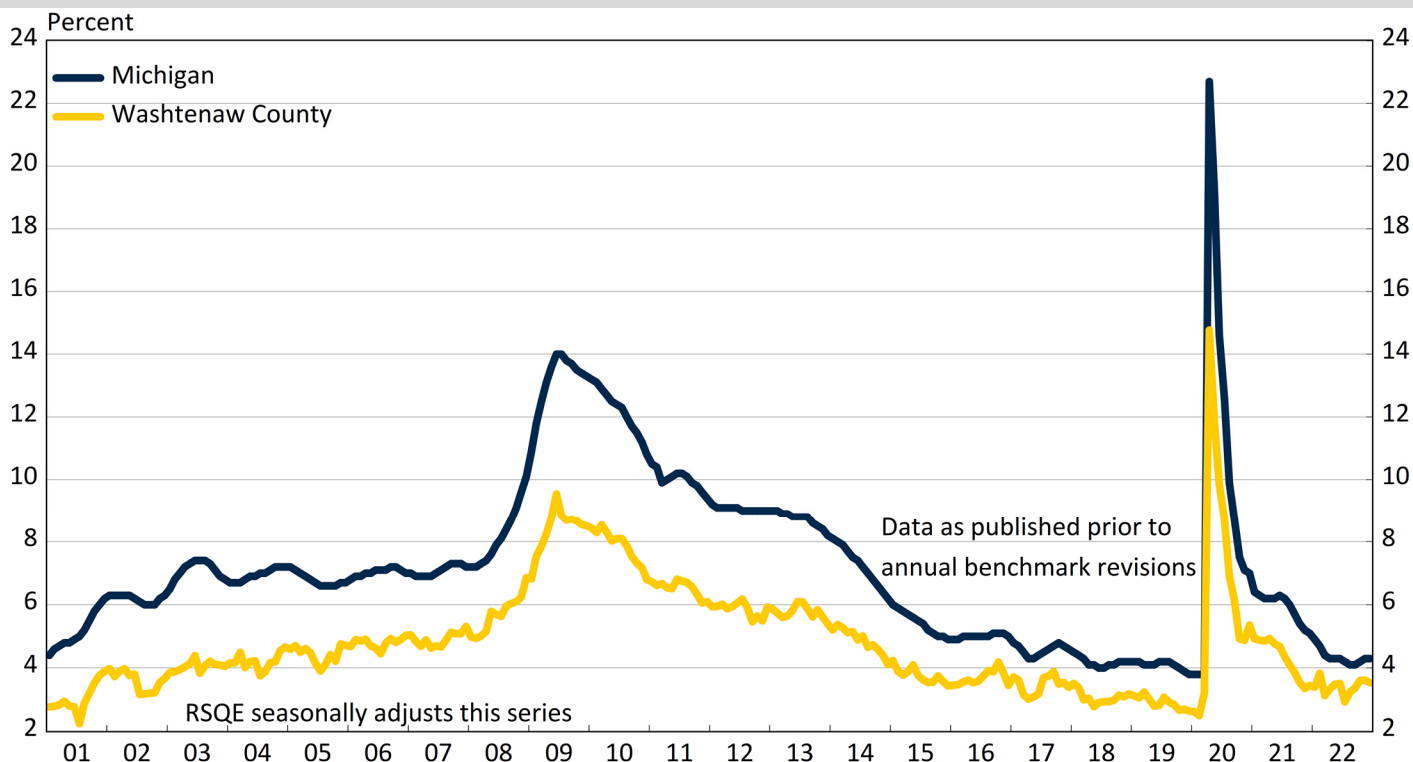
Monthly Employment in Washtenaw County



- Figure 2 shows two different measures of employment in Washtenaw County. The yellow line displays payroll employment, which is the number of jobs at business and government establishments physically located in the county. The blue line depicts household employment, which is the count of employed Washtenaw County residents, whether they work inside or outside the county.
- The payroll employment data presented in this figure come from the Bureau of Labor Statistics' Current Employment Statistics program. The data for Washtenaw County is represented by the Ann Arbor Metropolitan Area, which comprises the entire county. The household employment data presented in this figure come from the Bureau of Labor Statistics' Local Area Unemployment Statistics program.
- We have seasonally adjusted both the payroll and the resident employment series ourselves.
- Payroll employment in the county fell by 38,100 jobs, or 16.5 percent, from February to April 2020 at the start of the COVID-19 pandemic. Employment among Washtenaw County residents fell by 42,500, or 21.8 percent, in that time.
- By December 2020, household employment in Washtenaw County had regained roughly 60 percent of its initial job losses. Payroll employment was slower to recover, recouping only 40 percent of its initial losses.
- The pace of growth shifted towards jobs located in the county during 2021, as lockdowns became less prominent and downtown areas began to fully reopen. By the end of 2021, payroll employment in Washtenaw County remained only 4.0 percent below its pre-pandemic level, while household employment remained 5.1 percent below its pre-pandemic level.
- The recovery continued for several months after December 2021, but both employment measures have stalled out after peaking in July 2022. Household and payroll employment had climbed to within 1.4 percent of their pre-pandemic levels before they began to reverse course in the second half of the year.
- Unfortunately, employment among Washtenaw County residents fell by 3,800 jobs from July to December 2022. Employment at jobs located in the county fell by 2,400 in that time. We expect that these declines will prove to be temporary, and the county will return to growth as the U.S. economy stabilizes over the next few years.

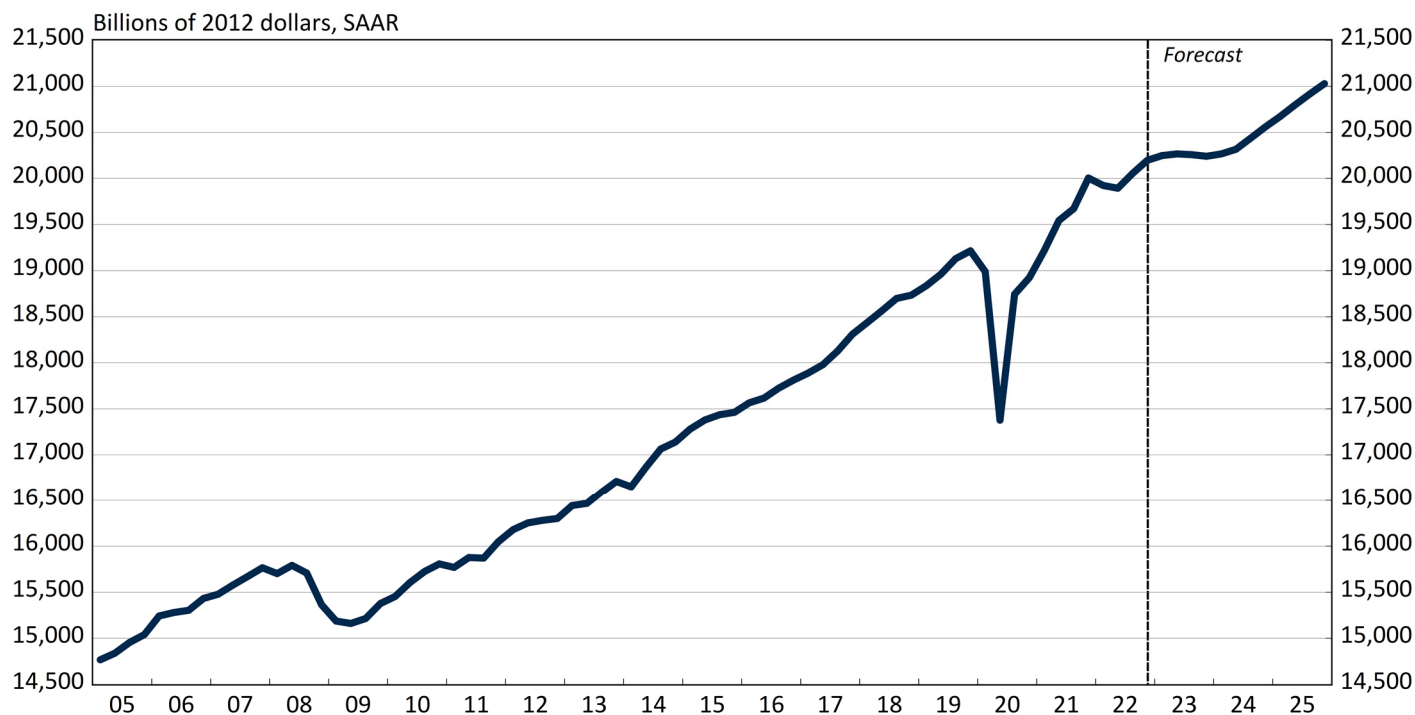
Figure 3

Monthly Unemployment Rate, Michigan and Washtenaw County



- Figure 3 shows unemployment rates for Michigan and Washtenaw County. Both series are seasonally adjusted; we have seasonally adjusted the Washtenaw unemployment series ourselves.
- Washtenaw County's labor market has run consistently hotter than the state's over the past twenty years. The statewide unemployment rate has averaged 7.2 percent since 2001, while Washtenaw's unemployment rate has averaged 4.8 percent.
- Although the local jobless rate spiked to a peak of 14.8 percent in April 2020, it declined to an average of 3.4 percent in 2022. It stood at 3.5 percent at the end of last year.
- For comparison, Michigan's unemployment rate ended last year at 4.3 percent, in line with its average for the year.
- Even though Washtenaw County's unemployment rate is lower than the state's, the county remains farther from a full recovery. In December 2022, Washtenaw's unemployment rate stood 1.0 percentage point higher than in February 2020, while Michigan's unemployment rate was only 0.5 percentage points higher.
- Washtenaw's unemployment rate reached its lowest point since the pandemic in July 2022, when it registered 2.9 percent. Although the monthly data can be noisy, the lack of progress since last summer is a cause for concern.
- The county's labor force is the sum of its unemployed residents and its employed residents, shown in the household employment count in Figure 2. Washtenaw County's labor force has barely grown since the beginning of 2022. That lack of progress has held down Washtenaw's unemployment rate, but it also intensifies the local labor shortage.

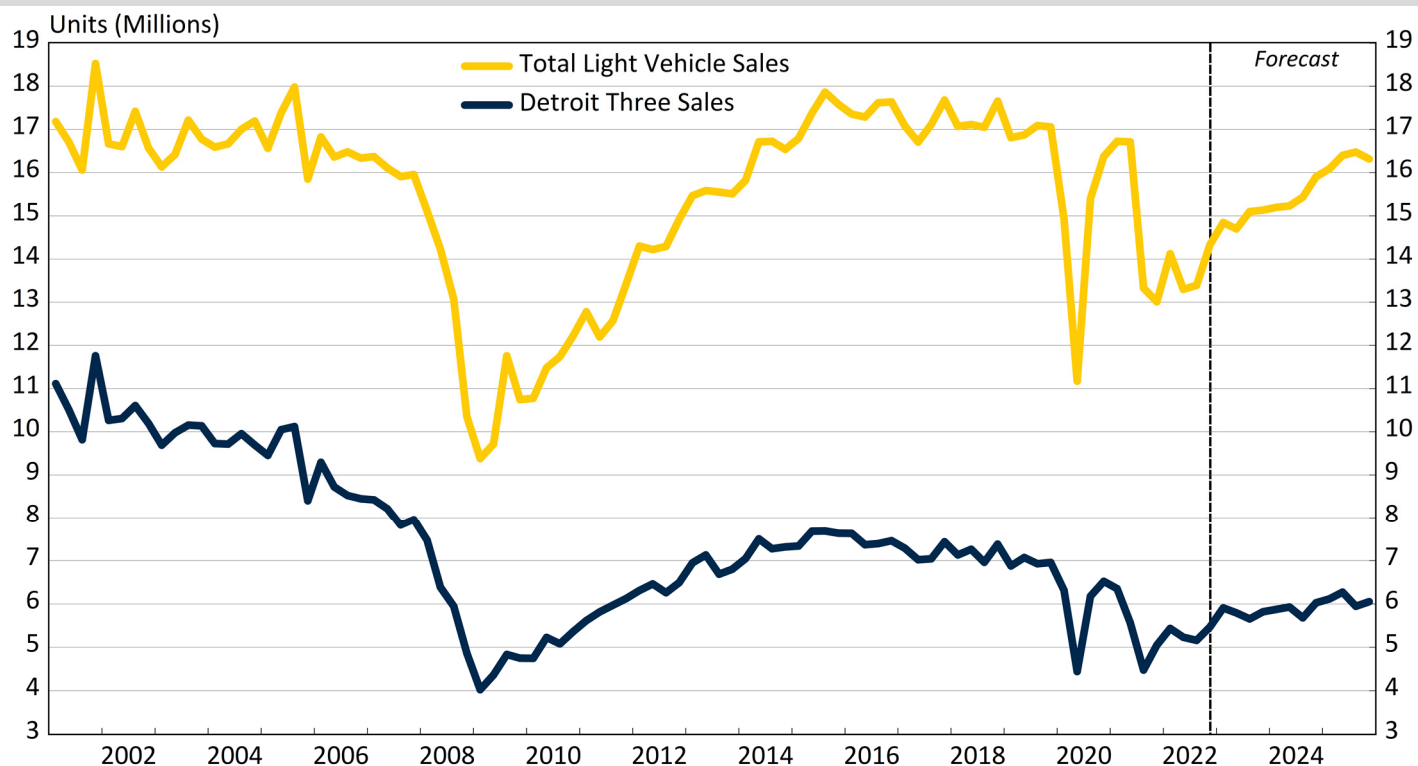
Figure 4
U.S. Real GDP



- Washtenaw County's economic future is closely tied to the overall health of the national economy. Figure 4 shows our February 2023 forecast for quarterly U.S. real GDP.
- Real GDP grew at a 2.9 percent annualized pace in the fourth quarter of 2022, but domestic final sales contributed only 0.9 percentage points to that growth. We interpret the overall data stream as suggesting the economy's momentum is likely to slow this year.
- We project that real GDP will contract by a cumulative 0.1 percent during the second half of 2023, as the Fed continues fighting to tame inflation. We project consumption growth to stall under the weight of stagnant real incomes and tightening credit standards.
- We expect growth to return next year, reaching 2.4 percent in the second half of 2024 as monetary policy loosens, investment spending increases, and consumption growth picks up.
- We forecast that real GDP will increase by 2.2 percent in 2025 as interest rates continue to fall, inflation stabilizes below 2.5 percent, and real income growth increases. That would be the fastest rate of annual GDP growth since the rebound from the pandemic recession in 2021.
- The Fed's target range for the federal funds rate currently stands at 4.5–4.75 percent. Our forecast assumes the Fed will raise the target range to a terminal range for this cycle of 5.0–5.25 percent during the next two FOMC meetings. We expect the Fed to hold that target range through the end of 2023 and begin decreasing the target range during the first quarter of next year. By the end of 2025, the target range is expected to decrease to 3.5–3.75 percent as inflation remains slightly above the Fed's 2 percent target.
- With fiscal policy largely on cruise control owing to divided government, we anticipate that the federal deficit will increase from 4.4 percent of GDP in fiscal 2022 to an average of 5.0 percent in fiscal 2023–25. The increase in the deficit comes primarily from larger interest payments as new borrowing is met with higher interest rates.

Figure 5

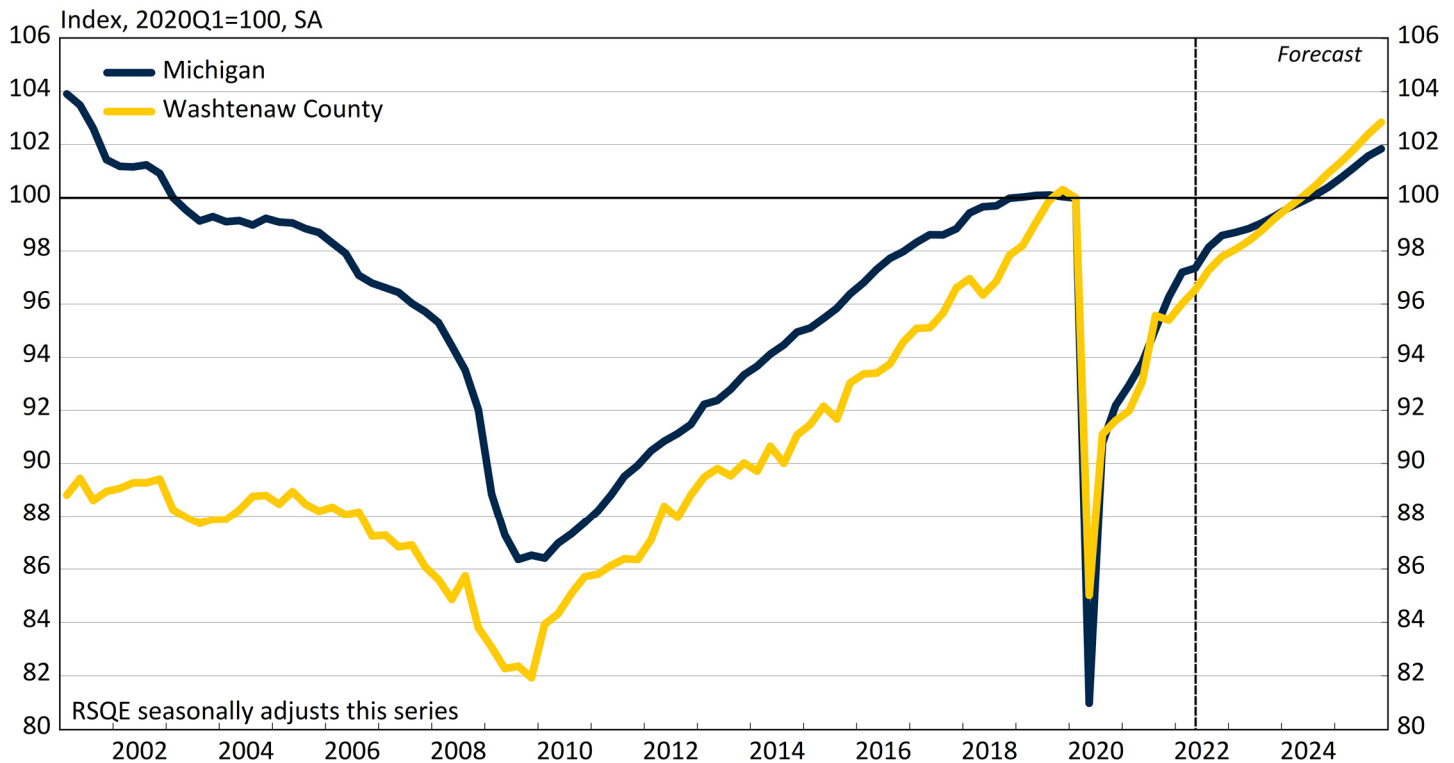
U.S. and Detroit Three Light Vehicle Sales



- Figure 5 shows our quarterly forecast for total U.S. and Detroit Three light vehicle sales. Sales totaled 13.8 million units in 2022, the lowest annual count since 2011.
- The annualized pace of sales jumps to 14.8 million in the first quarter of 2023, as tax breaks on new battery and hybrid electric vehicles kick in.
- The pace of sales climbs above 15.0 million units by the third quarter of 2023, but we expect that pace to stagnate as high prices and interest rates finally put a dent in demand.
- As the economy begins to rev up during the second half of 2024, the pace of light vehicle sales continues to climb toward the 16-million-unit pace.
- We expect that light vehicle sales will increase to 16.4 million units in the second half of 2025 as interest rates continue to decline and broad economic growth resumes. That sales pace nonetheless remains nearly 600,000 units below the pre-pandemic level as high prices deter consumers.
- The Detroit Three's share of the market increased from 35.9 percent in 2021 to 38.6 percent in 2022 as supply constraints eased over the course of last year.
- We forecast that the Detroit Three's share of the market will tick up to 38.8 percent in 2023 as production volumes across the industry continue to normalize. Unfortunately, the Detroit Three's share of the market cannot defy gravity for too long, and we expect their share of the market to slip to 38.1 percent next year and 37.4 percent in 2025.
- Even though we are forecasting the Detroit Three's share of the market to decline, we expect that their unit sales pace will increase as the broader light vehicle market continues to recover.
- Our forecast calls for the Detroit Three sales pace to increase from 5.3 million units in 2022 to 6.1 million units in 2025. That sales pace would be roughly 900,000 units, or 12.4 percent, lower than in 2019.
- One reason we expect both total and the Detroit Three's sales to lag behind the pre-pandemic pace is an ongoing prioritization of pricing discipline relative to sales volumes.

Figure 6

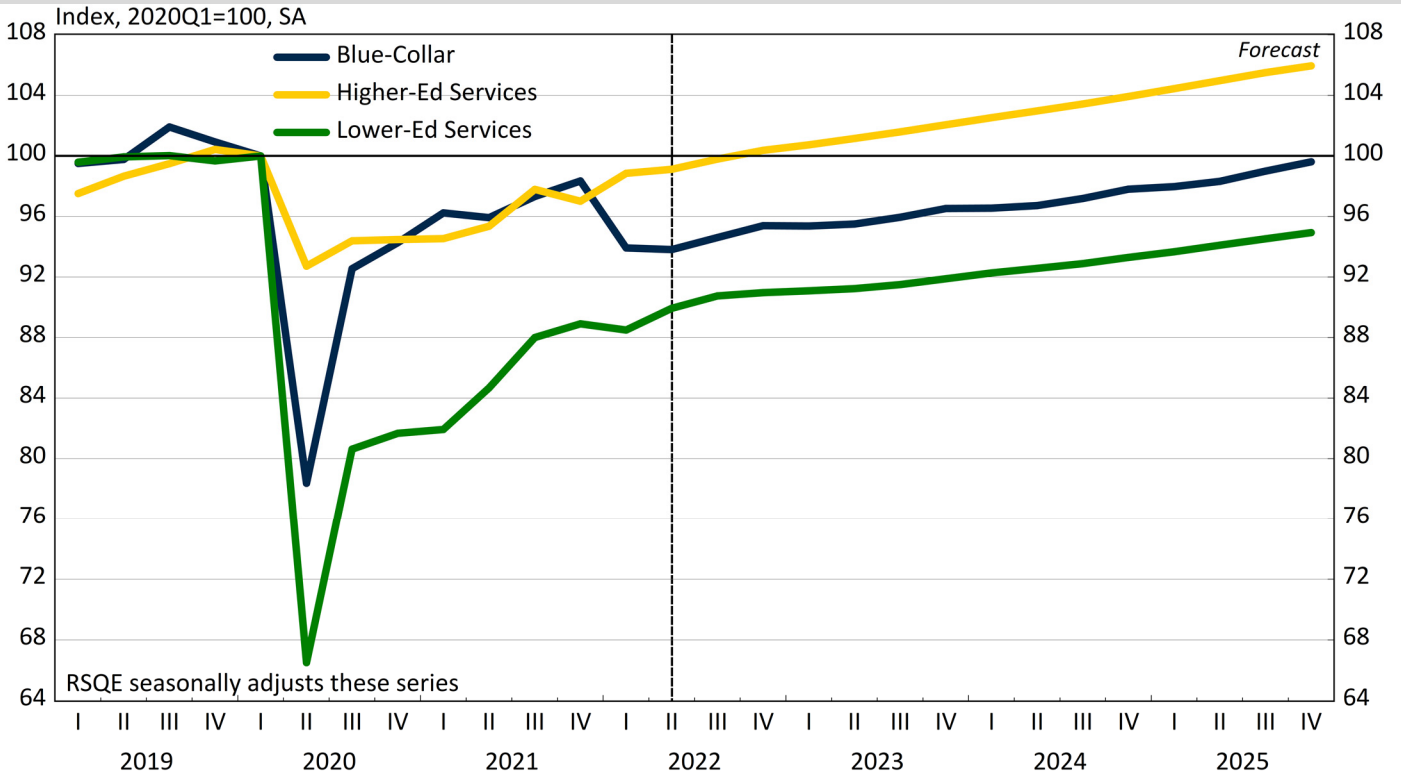
Quarterly Payroll Employment Indices, Michigan and Washtenaw County



- Figure 6 displays our forecast for Michigan's and Washtenaw County's payroll employment levels, with values indexed to 100 in 2020q1.
- Our payroll employment and wage forecasts are based on the Bureau of Labor Statistics' Quarterly Census of Employment and Wages program. Using this data allows us to forecast more detailed industries than are published in the Current Employment Statistics program.
- From the end of the Great Recession (2009q3) to the beginning of the pandemic (2020q1), employment in Washtenaw County grew more quickly than in the state, averaging roughly 0.5 percent per quarter compared to the state's 0.3 percent per quarter.
- The COVID-19 recession led employment in the state of Michigan to decline by 844,600 jobs (19 percent) in the second quarter of 2020, while Washtenaw County lost 32,900 jobs (15 percent).
- Although the county's economy was better shielded from the initial downturn of the COVID-19 pandemic, the state has outperformed the county in recouping its job losses to date. By the end of 2022, Michigan had recovered 93 percent of its initial job losses, while we estimate that Washtenaw County had recovered only 85 percent.
- We are forecasting that growth differential to reverse course going forward, with the county's recovery slightly outpacing the state's over the next few years.
- One reason we expect Washtenaw's growth to pick up steam relative to the state's is that we project government employment to grow more than twice as quickly in Washtenaw as it does statewide. The bulk of the county's government job growth comes from state government, reflecting the resilience of Washtenaw County's higher-education sector, especially the University of Michigan and Michigan Medicine.
- We expect employment in Washtenaw County to return to its pre-pandemic level in the second quarter of 2024 and to exceed that level by 2.9 percent by the end of 2025.
- In contrast, we forecast employment in Michigan to return to its 2020q1 employment level in the third quarter of 2024 and to exceed that value by 1.8 percent by the end of 2025.

Figure 7

Job Indices in Washtenaw County by Selected Industries



- On the chart above, we categorize each of Washtenaw's industries into one of three groups. The graph displays our forecast for each group's total employment level, with values indexed to 100 in 2020q1.
- The **blue-collar** industries comprise mining; construction; manufacturing; and wholesale trade, transportation and warehousing, and utilities. These industries' job count declined by more than 20 percent in the second quarter of 2020, but they recovered 92 percent of those losses by the end of 2021. Employment in motor vehicle manufacturing dropped sharply in the first quarter of 2022, but that decline may reflect a reclassification of some business establishments rather than a true loss of jobs in the county.
- Blue-collar employment grew slowly during the remainder of 2022, and we expect modest continued growth (0.4 percent per quarter) over the next three years, leaving the blue-collar industries about 100 jobs below their pre-pandemic employment level at the end of our forecast.
- The **higher-educational** services industries comprise information; finance; professional, scientific, and technical services; management of companies and enterprises; private education and health services; and government (which includes public education). These are industries that tend to employ highly educated workers.
- The pandemic led to relatively few job losses in Washtenaw's higher-education services industries, and consequently smaller job gains since 2020q2 than in the other categories. Nevertheless, we estimate that the higher-education services industries had more than recovered all of their initial job losses by the end of 2022.
- We forecast steady job growth for higher-educational attainment services industries going forward. This industry group averages 0.5 percent growth per quarter from 2023–25, taking its employment to 6 percent above the pre-pandemic level by the end of 2025.
- The **lower-education** services industries comprise retail trade; leisure and hospitality; administrative support services and waste management; and other services. These industries tend to employ less well-educated workers, and they suffered the worst of the pandemic's impact, shrinking by one-third in 2020q2. Their rebound in employment so far has been muted, with employment remaining 9 percent below pre-pandemic levels in 2022q4. We are forecasting modest but continuous growth for these industries through 2025 (0.4 percent per quarter), but that performance is not enough to make up all of their initial pandemic losses.

Table 2

Forecast of Jobs in Washtenaw County by Major Industry Division

	Forecast Employment					Average Annual Wage 2021 \$
	2021	2022	2023	2024	2025	
Total Jobs (Number of jobs)	206,680	213,051	216,795	220,410	224,501	68,116
(Annual percentage change)	(2.3)	(3.1)	(1.8)	(1.7)	(1.9)	
Blue-Collar	28,349	27,612	28,022	28,381	28,866	77,333
Utilities	424	428	426	423	421	159,375
Wholesale trade	5,976	6,004	6,162	6,330	6,485	85,503
Transportation and warehousing	3,898	4,014	4,103	4,199	4,309	85,248
Other manufacturing	9,156	9,592	9,725	9,857	10,010	72,940
Construction	4,844	4,657	4,656	4,651	4,741	71,552
Transportation equipment (Motor Vehicles & Parts) manufacturing	3,768	2,576	2,607	2,580	2,565	68,167
Natural resources and mining	283	342	342	339	336	35,777
Higher-Ed Services	136,398	141,169	143,786	146,385	149,225	76,218
Management of companies and enterprises	1,471	2,109	2,166	2,179	2,216	148,625
Information	4,691	4,234	4,272	4,324	4,385	125,832
Professional, scientific, and technical services	18,181	18,725	19,116	19,471	19,923	105,811
Finance and insurance	3,955	4,000	4,040	4,109	4,175	104,013
Total Government	78,539	81,258	82,640	84,121	85,737	69,921
Private health and social services	24,434	25,323	25,927	26,410	26,874	61,582
Real estate and rental and leasing	2,228	2,500	2,469	2,489	2,520	58,254
Private education	2,899	3,019	3,158	3,282	3,396	43,443
Lower-Ed Services	41,551	43,563	44,236	44,877	45,627	35,308
Administrative support and waste management	8,066	8,087	8,193	8,301	8,432	45,459
Other services	4,486	4,651	4,714	4,783	4,856	40,902
Retail trade	15,141	15,094	15,013	14,967	14,934	38,243
Arts, entertainment and recreation	1,760	2,071	2,209	2,283	2,368	28,085
Accommodation and food services	12,098	13,659	14,107	14,543	15,036	23,843
Unclassified	382	707	752	768	784	59,437
<i>Addendum:</i>						
Total Private	128,140	131,792	134,156	136,289	138,764	67,009

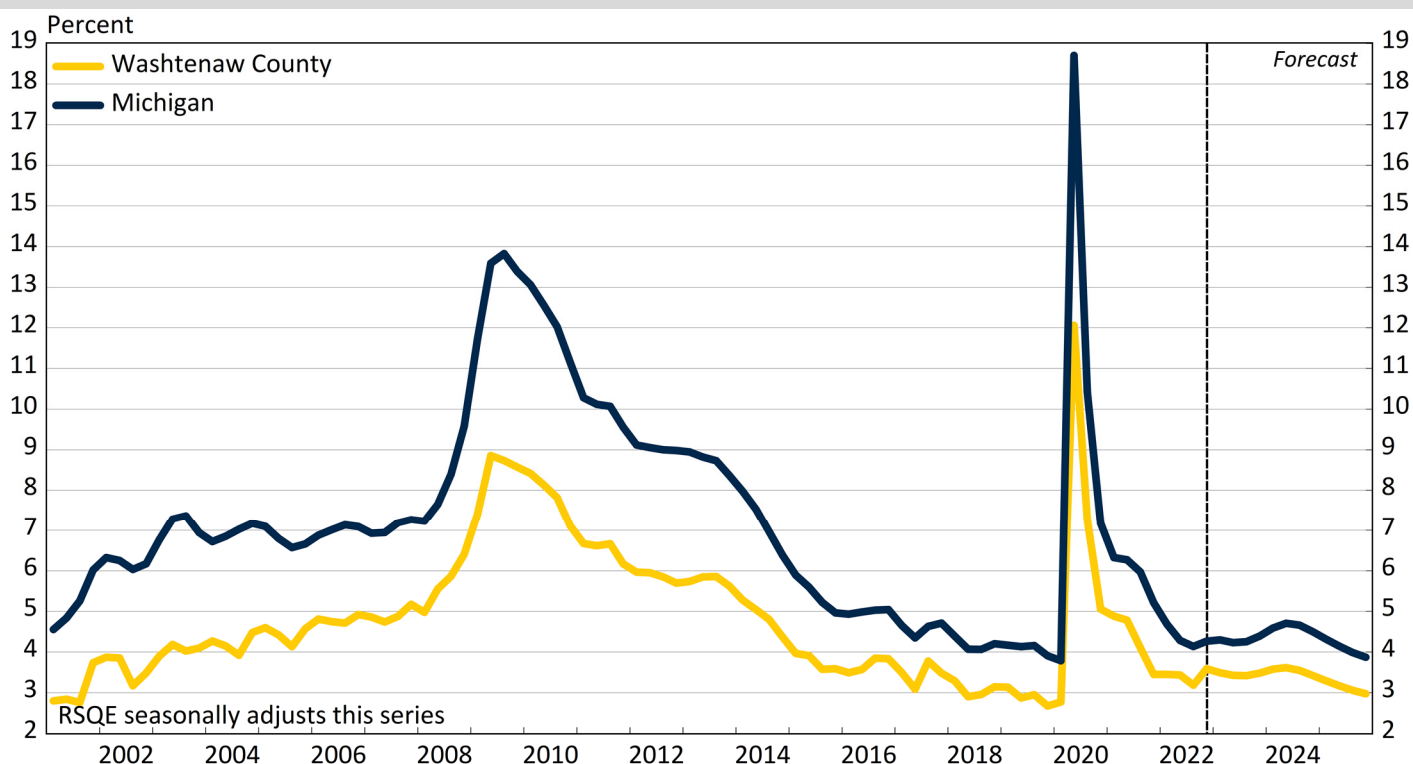
- On an annual average basis, employment in Washtenaw County declined by 7.5 percent in 2020. The number of jobs grew by only 2.3 percent in 2021 as the government sector continued to shed jobs. We estimate that job growth accelerated in 2022, with employment growing by 3.1 percent for the year.
- We are forecasting that job growth in the county will slow to a pace of 1.8 percent in 2023 and 1.7 percent in 2024, before inching up to 1.9 percent in 2025. Washtenaw's payroll jobs count in 2025 is expected to exceed the 2019 level by 6,020.
- Most of the net job gains in the county between 2019 and 2025 are forecast to occur in the government sector (3,360), which includes public K-12 education as well as the University of Michigan, Michigan Medicine, Eastern Michigan University, and Washtenaw Community College. The private sector adds 2,660 jobs over that period.
- The federal government introduced an updated NAICS industry classification system in 2022, which appears to have created a large discontinuity between 2021 and 2022 for some industries.

Forecast of Jobs in Washtenaw County by Major Industry Division

- In Table 2, we divide Washtenaw's major private sector industries into the three industry categories described previously. Within each category the major industries are listed in descending order based on their average annual wage in 2021. Appendix B displays a full list of roughly 80 industries, organized by NAICS code.
- Within the blue-collar industries category, wholesale trade and transportation and warehousing are expected to be the primary source of job growth over the next three years. Jobs in wholesale are expected to be up 10.4 percent (610) in 2025 compared to 2019 levels. Employment in transportation and warehousing is forecast to grow by 22.3 percent (790 jobs) over the same period.
- Non-automotive manufacturing has been steadily adding jobs since 2020, and we expect that growth to continue. By 2025, employment in non-automotive manufacturing is forecast to exceed 2019 levels by 0.8 percent (80 jobs).
- The construction industry added 530 jobs in 2021, but we estimate that it gave up 190 jobs in 2022. Employment remains flat in 2023 and 2024 before growing by 90 jobs in 2025. Compared to 2019 levels, employment is up by 60 jobs in 2025.
- The local motor vehicle manufacturing industry has been losing jobs for years. In 2002, it employed 14,500 people, but its job count fell all the way to 3,800 by 2021. In 2022, employment fell further to 2,600, but we suspect that decline was due to an establishment reclassification. Still, we do not expect any recovery over the next three years, leaving this once local powerhouse with only 2,600 employees in 2025.
- Within the higher-education attainment group, the management of companies industry saw a large jump in employment in 2022 (640 jobs or 43 percent). We suspect this spike may be due primarily to the reclassification of jobs in motor vehicle manufacturing. Over the next three years we are forecasting that this industry will add another 110 jobs.
- Employment in the information industry declined by 460 jobs in 2022 because of a loss of jobs in software publishing, which appears to be the result of industry reclassification. The industry recovers 150 of those jobs over the next three years.
- Employment in professional and technical services does not appear to have been distorted by establishment reclassification. We forecast that the industry gained 540 jobs in 2022 and will gain an additional 1,200 over the next three years. In 2025, employment in professional services is expected to be 2,300 jobs (12.9 percent) greater than it was in 2019. Most of the gains will be in scientific research and development services.
- The number of jobs in finance and insurance is expected to grow modestly over the next three years (170 jobs or 4.4 percent). We expect that employment will be 13 percent higher in 2025 than in 2019.
- Private health and social services are forecast to add 1,600 jobs over the next three years taking industry employment in 2025 to roughly 2,000 jobs (8.2 percent) greater than in 2019. Most of the job gains will be in physicians' offices.
- Most of the lower-educational attainment service industries are expected to enjoy moderate or rapid employment growth over the next three years. The major exception is retail trade.
- Employment in retail trade in Washtenaw County was 19,300 in 2001, but it declined all the way to 15,800 in 2019. After recovering roughly 800 of its 1,500 pandemic job losses in 2021, retail trade is forecast to lose another 160 jobs over the next three years. Our forecast would bring its total count to 14,900 jobs.
- Employment in accommodations and food services declined by 27.2 percent in 2020, with the greatest job losses in accommodations and full-service restaurants. We forecast that this sector will grow by 1,400 jobs (10.1 percent) over the next three years, but it still falls 550 jobs (3.5 percent) short of 2019 employment levels by 2025.
- The arts and recreation industry lost 36.5 percent of its jobs in 2020. Despite strong job gains over the next three years (300 jobs or 14.3 percent), we forecast that this industry will have 150, or 5.8 percent, fewer jobs in 2025 than in 2019.
- Administrative support services and other services are forecast to see moderate growth over the next three years. They nonetheless remain short of 2019 employment levels in 2025.

Figure 8

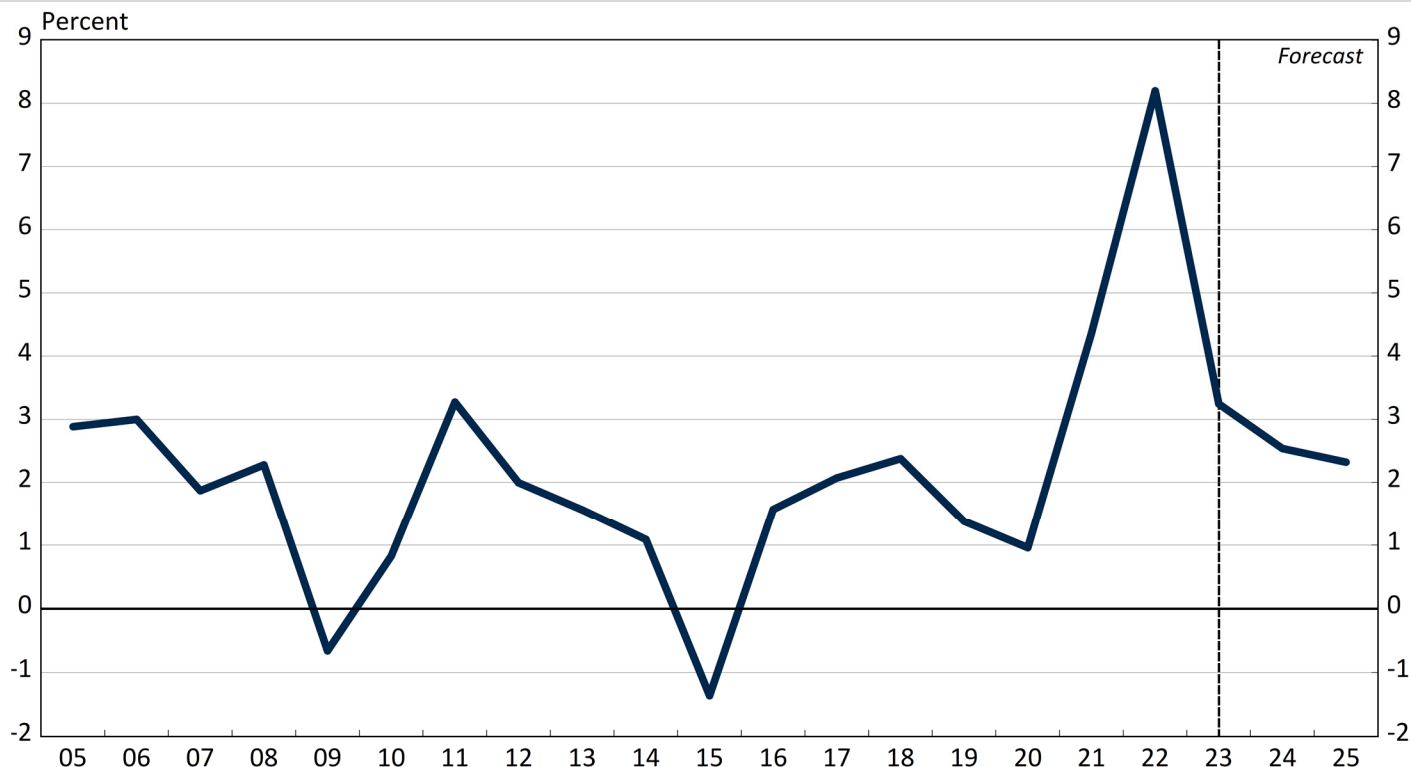
Quarterly Unemployment Rate, Michigan and Washtenaw County



- We expect Washtenaw's unemployment rate to begin this year on a gentle descent as the national and state economies continue to grow. It edges down from 3.6 percent in the fourth quarter of 2022 to 3.4 percent in the second and third quarters of 2023.
- Washtenaw's unemployment rate then begins to tick back up as the national recession we are forecasting puts a slight chill into the local labor market. The jobless rate climbs back to 3.6 percent for the first three quarters of 2024.
- It is important to note that we expect the count of employed Washtenaw County residents to keep growing in every quarter of our forecast period, just as we do for wage and salary employment. Washtenaw's unemployment rate rises modestly in late 2023 and early 2024 in our forecast because the local labor force grows more quickly than the number of employed residents.
- Michigan's unemployment rate also ticks back down in the first half of 2023, declining to 4.2 percent in the second quarter. It then rises more sharply than Washtenaw's beginning in the second half of the year. Michigan's unemployment rate reaches a cyclical peak of 4.7 percent in the second and third quarters of 2024.
- Although we expect a national economic slowdown, we are forecasting that it will only take a modest toll on the local labor market, especially from a historical perspective. Unlike the Great Recession era, in which Washtenaw's unemployment rate peaked at 8.9 percent, we expect that Washtenaw's unemployment rate will reach a cyclical peak of only 3.6 percent this time around.
- The local unemployment rate starts to fall again in late 2024 as economic growth re-accelerates nationally. We project the county's unemployment rate to fall to 3.0 percent by the end of 2025, when Michigan's rate will stand at 3.9 percent.
- Despite that progress, the county's unemployment rate at the end of our forecast would stand two-tenths of a percentage point above its average in the first quarter of 2020, prior to the COVID-19 pandemic.
- Perhaps the most important theme to take away from our forecast of the local unemployment rate is that labor shortages will be an enduring fact of life in Michigan, and especially in Washtenaw County, for the foreseeable future. Even the mild national recession we are projecting will not lead to a major reversal of that trend.

Figure 9

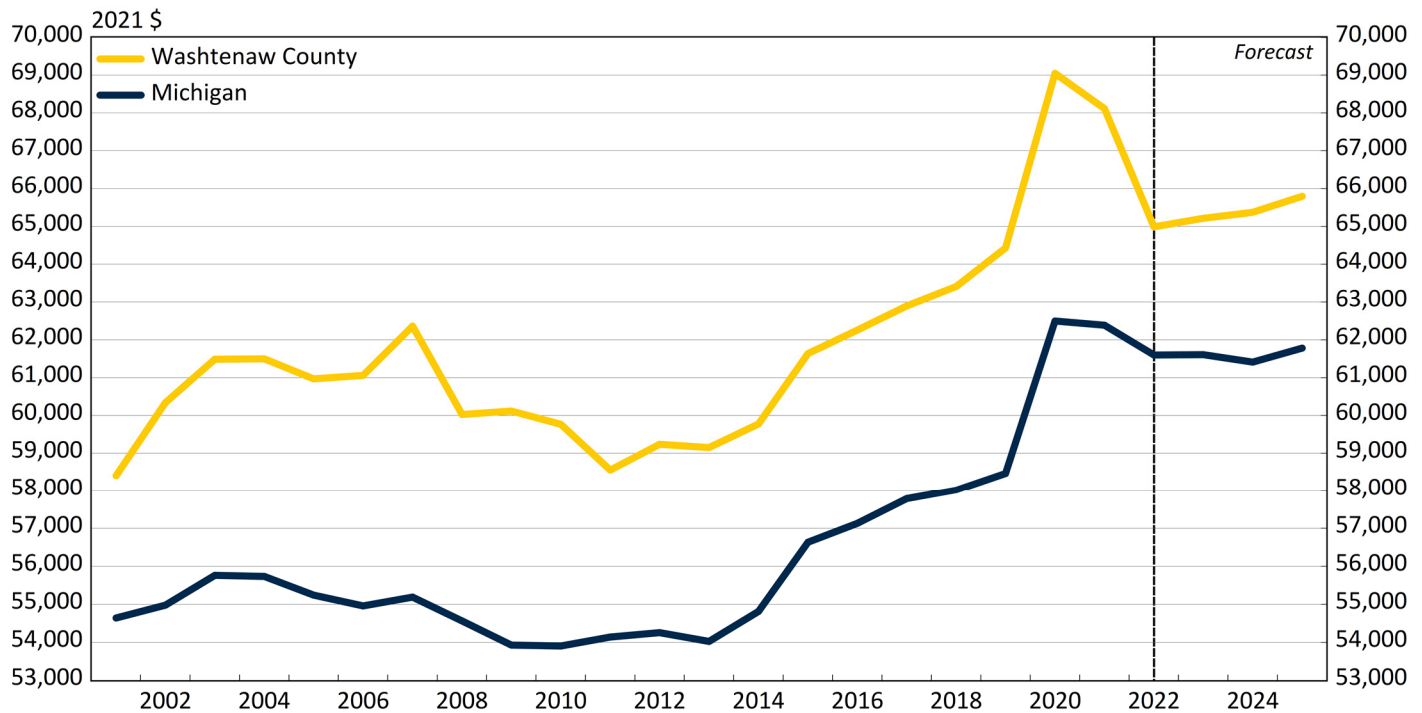
Detroit CPI Inflation Rate



- Figure 9 shows history and our forecast of annual local inflation from 2005 to 2025. We measure local inflation by the growth rate of the Detroit Consumer Price Index (CPI), as county-level consumer price data are not available.
- Calendar year average local inflation spiked from 1.0 percent in 2020 to 4.4 percent in 2021 and a whopping 8.2 percent in 2022.
- Although the spike in energy and food prices following Russia's invasion in Ukraine was a significant contributor to last year's surge in inflation, it was far from the only cause. So-called core inflation, which strips out food and energy prices, clocked 6.1 percent nationally, far above the Federal Reserve's target.
- A small consolation is that inflation slowed down over the second half of last year. The annualized pace of quarterly local inflation slowed from an eye-popping 13.1 percent in the second quarter of 2022 to 3.1 percent in the fourth quarter.
- We nonetheless believe it is too early for the Federal Reserve to declare victory on inflation. Volatile readings, data revisions, and a labor market that remains hot all mean that the Fed has work left to do.
- We expect local inflation to average 3.2 percent this year. That would be a very welcome deceleration from last year's pace, although it would still be above the Fed's target of 2 percent per year.
- Local inflation then slows to 2.5 percent in 2024 and 2.3 percent in 2025. It nonetheless remains above its pre-pandemic trend over our forecast horizon. From 2010 to 2019, Detroit CPI inflation averaged only 1.5 percent per year.

Figure 10

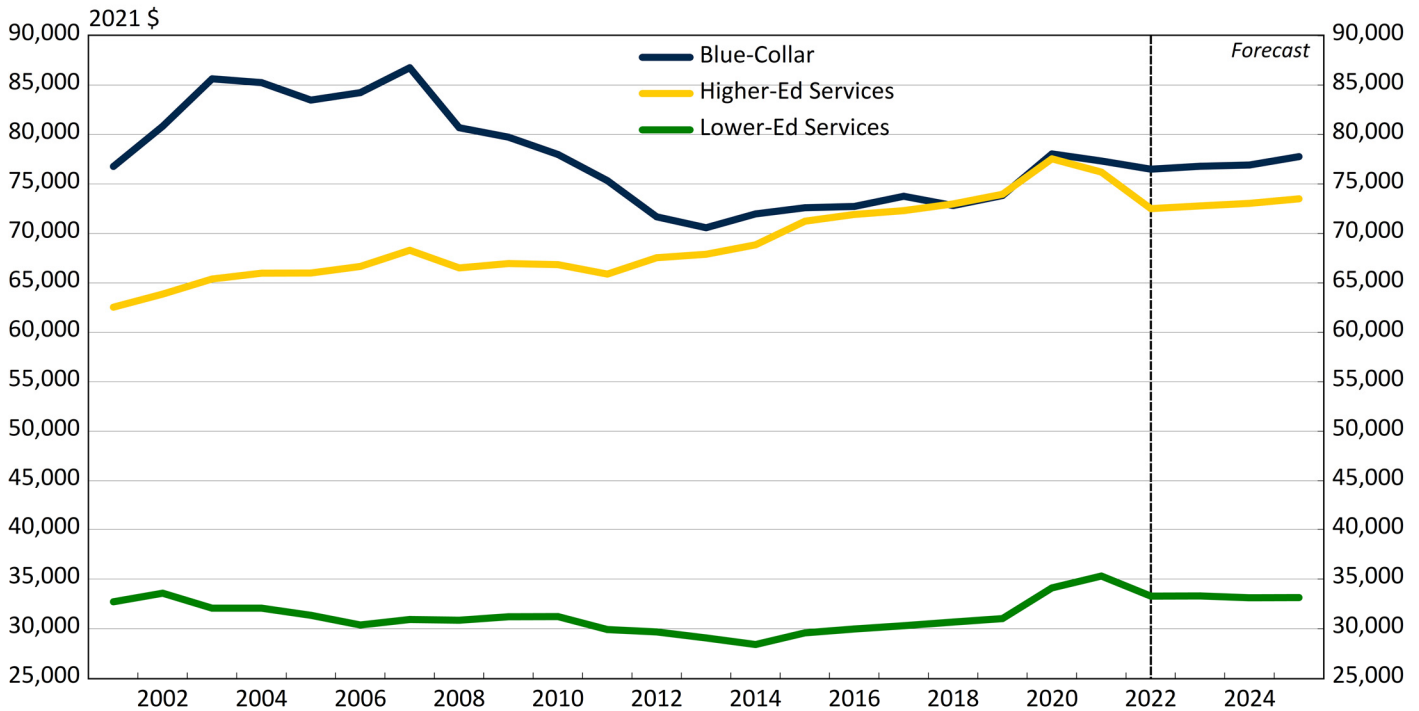
Average Annual Real Wage, Michigan and Washtenaw County



- Figure 10 shows the average annual real wages for all workers in Washtenaw County and in Michigan from 2001 to 2025, adjusted for inflation to be expressed in 2021 dollars.
- The average real wage in Washtenaw County has consistently run about 8 to 10 percent higher than statewide.
- Both Washtenaw County and Michigan saw large jumps in average real wages during 2020. Real wages grew by 7.2 percent in Washtenaw County and by 6.9 percent statewide. Those were the largest single-year increases in real wages on record.
- The jump in average wages in 2020 was caused by the disproportionate loss of lower-paying jobs relative to higher-paying jobs during the COVID-19 pandemic. Few individual workers experienced wage increases of that magnitude.
- In 2021, real wages fell by 1.4 percent in Washtenaw County and by 0.2 percent in the state of Michigan. In 2022, real wages fell by an additional 4.6 percent in Washtenaw and 1.3 percent statewide. We estimate that as of 2022, the average real wage in Washtenaw County stood only 5.5 percent higher than in the state.
- The reason the average real wage declined much more in Washtenaw in 2021 and 2022 than in the state overall is primarily because growth in Washtenaw's government-sector wages lagged far behind inflation. The average real wage in the government sector fell by 2.5 percent in 2021 and by an additional 5.7 percent in 2022.
- We expect real wage growth in both the county and the state to return to the positive side of the ledger in 2023, barely. We forecast that over the next three years, the average real wage will grow by 0.4 percent per year in Washtenaw County and 0.1 percent per year in Michigan.
- Despite the declines since 2020, real wages are forecast to average \$65,800 in Washtenaw and \$61,800 in Michigan by 2025. Thus, Washtenaw County's average real wage in 2025 will stand 2.1 percent above 2019 levels, while average real wages statewide will stand 5.7 percent higher.

Figure 11

Average Annual Real Wage in Washtenaw County by Selected Industry Group



- Figure 11 shows the average annual real wage in Washtenaw County for the same three industry categories as in Figure 7: traditional blue-collar industries, higher-education service industries, and lower-education service industries.
- Average wages in the blue-collar and higher-education services industries are about twice as high as wages in the lower-education services industries.
- The 2020 pandemic recession caused a spike in average wages in all three-industry groups: 5.7 percent in the blue-collar industries, 4.9 percent in the higher-education services industries, and 10.0 percent in the lower-education services industries.
- The relatively large increase in wages in the lower-education services industries reflects the fact that the lowest-paid industries within this group (arts and recreation and accommodations and food services) lost the greatest share of jobs in 2020.
- The average real wage declined in 2021 in the blue-collar industries and higher-education services industries, but it increased by 3.5 percent in the lower-education services industries even as inflation picked up.
- We estimate that inflation substantially exceeded wage growth in 2022, leading the average real wage to decline by 1.1 percent in the blue-collar industries, by 4.8 percent in the higher-education services industries, and by 5.8 percent in the lower-education services industries. The large decline in the lower-education services industries also reflects the changing industry mix, as employment gains are greatest in the lower-paying sub-industries.
- Over the next three years, the average real wage is forecast to grow by 0.6 percent per year in the blue-collar industries and 0.4 percent per year in the higher-education services industries. Real wages are forecast to decline by 0.1 percent per year in the lower-education services industries.
- By 2025, real wages are expected to stand around 5.3 percent higher than their 2019 levels in the blue-collar industries and 6.9 percent higher in the lower-education services industries, but 0.6 percent lower in the higher-education services industries. This decline reflects our forecast that real wages in government will remain 2.9 percent below 2019 levels in 2025.

Review of the Forecast

Year of Forecast	% Forecast Error for Total Jobs	Year of Forecast	% Forecast Error for Total Jobs	Year of Forecast	% Forecast Error for Total Jobs
1986	– 1.4	1999	0.0	2012	– 0.4
1987	– 0.8	2000	0.0	2013	– 0.0
1988	– 1.2	2001	+ 0.3	2014	+ 1.1
1989	– 0.6	2002	+ 0.3	2015	+ 0.2
1990	+ 0.8	2003	+ 1.0	2016	– 0.3
1991	+ 1.4	2004	+ 0.2	2017	– 0.3
1992	+ 0.5	2005	+ 0.4	2018	+ 0.4
1993	+ 1.3	2006	+ 0.7	2019	– 1.8
1994	n.a.	2007	0.0	2020	+ 1.0
1995	+ 0.2	2008	+ 0.6	2021	– 0.0
1996	+ 0.3	2009	+ 1.0	2022	+ 0.9
1997	+ 0.4	2010	– 2.3		
1998	– 0.5	2011	– 0.6		

(Positive numbers indicate that the forecast was too high; negative numbers indicate that it was too low.)

Average absolute forecast error 1986–2022: 0.6%

	Forecast 2022	Actual 2022
Unemployment rate	3.2%	3.4%
Consumer inflation rate	6.1%	8.2%

Forecast Date: March 2022

- In last year's report, we had forecast that Washtenaw County would gain 8,400 jobs in 2022, for an increase of 4.1 percent. We now estimate that the county gained 6,400 jobs last year, an increase of 3.1 percent. Due to revisions to the calendar 2021 job count, our forecast error for the 2022 employment level comes to an over-prediction of 2,000 jobs, or 0.9 percentage points after rounding.
- That forecast error was slightly above our average absolute error of 0.6 percent since 1986.
- As of the preparation of this report, QCEW employment data for the county was available through the second quarter of 2022. With the subsequent release of data for the third quarter of 2022, we now believe that Washtenaw County added nearly 7,000 jobs last year, which would translate to an over-estimate of 1,400 jobs, or 0.7 percent.
- We had forecast that Washtenaw's unemployment rate would decrease from 4.2 percent in 2021 to 3.2 percent in 2022. Washtenaw's unemployment rate actually decreased from 4.3 percent in 2021 to 3.4 percent in 2022.
- Last year, we forecast that local prices would increase by 6.1 percent from 2021 to 2022. Local prices ended up increasing by 8.2 percent last year amid continued supply shortages and spikes in energy and food prices following Russia's invasion of Ukraine.
- Although we slightly over-estimated the strength of Washtenaw County's economy in 2022, the county remains one of the most prosperous and economically healthy areas in the state and the country.

Appendix B:

Forecast of Jobs in Washtenaw County by Detailed Industry

	Estimate	Forecast			Average Annual Wage
	2022	2023	2024	2025	2021 \$
Total Payroll Jobs (Number of jobs)	213,051	216,795	220,410	224,501	68,116
(Annual percentage change)	(3.1)	(1.8)	(1.7)	(1.9)	
Total Government	81,258	82,640	84,121	85,737	69,921
Federal Government	4,349	4,417	4,476	4,545	92,535
State Government	65,474	66,727	68,068	69,493	70,672
Local Government	11,435	11,497	11,576	11,699	56,896
Total Private	131,792	134,156	136,289	138,764	67,009
Private Goods-Producing	17,166	17,331	17,428	17,651	70,995
Natural resources and mining	342	342	339	336	35,777
Construction	4,657	4,656	4,651	4,741	71,564
Manufacturing	12,168	12,332	12,438	12,574	71,552
Printing and related support activities	1,159	1,166	1,191	1,215	49,505
Chemicals	591	603	617	631	82,429
Plastics and rubber products	725	767	819	874	99,572
Fabricated metals	1,058	1,040	1,027	1,017	61,388
Machinery	983	997	1,015	1,036	76,893
Computer and electronic products	1,524	1,564	1,571	1,583	89,107
Transportation equipment	2,576	2,607	2,580	2,565	68,167
Miscellaneous manufacturing	1,541	1,527	1,510	1,492	83,213
Manufacturing NEC	2,011	2,060	2,109	2,162	60,307
Private Service-Providing	114,626	116,825	118,861	121,113	66,356
Trade, transportation, and utilities	25,555	25,704	25,919	26,149	58,566
Wholesale trade	6,004	6,162	6,330	6,485	85,503
Merchant wholesalers, durable goods	3,581	3,645	3,744	3,847	88,730
Merchant wholesalers, nondurable goods	1,744	1,817	1,869	1,905	78,363
Wholesale electronic markets, agents, brokers	680	700	717	732	87,008
Retail trade	15,094	15,013	14,967	14,934	38,243
Motor vehicle and parts dealers	1,369	1,354	1,359	1,365	74,190
Building material and garden supply dealers	1,355	1,334	1,318	1,304	48,493
Food and beverage retailers	3,091	3,138	3,190	3,245	28,624
General merchandise retailers	3,023	2,963	2,915	2,869	30,661
Health and personal care retailers	1,321	1,341	1,374	1,408	36,373
Retail Trade NEC	4,934	4,882	4,811	4,743	34,977
Transportation and warehousing	4,014	4,103	4,199	4,309	85,248
Utilities	428	426	423	421	159,375
Information	4,234	4,272	4,324	4,385	125,832
Publishing	1,190	1,191	1,175	1,160	111,667
Telecommunications	591	566	542	521	77,922
Computing infrastructure providers	1,111	1,143	1,186	1,233	105,685
Information NEC	1,342	1,372	1,421	1,472	175,033
Financial activities	6,500	6,509	6,598	6,695	87,526
Finance and insurance	4,000	4,040	4,109	4,175	104,013
Credit intermediation and related activities	2,077	2,081	2,112	2,134	103,297
Insurance carriers and related activities	862	860	865	870	78,950
Finance and insurance NEC	1,061	1,099	1,132	1,170	128,933
Real estate and rental and leasing	2,500	2,469	2,489	2,520	58,254

Appendix B:

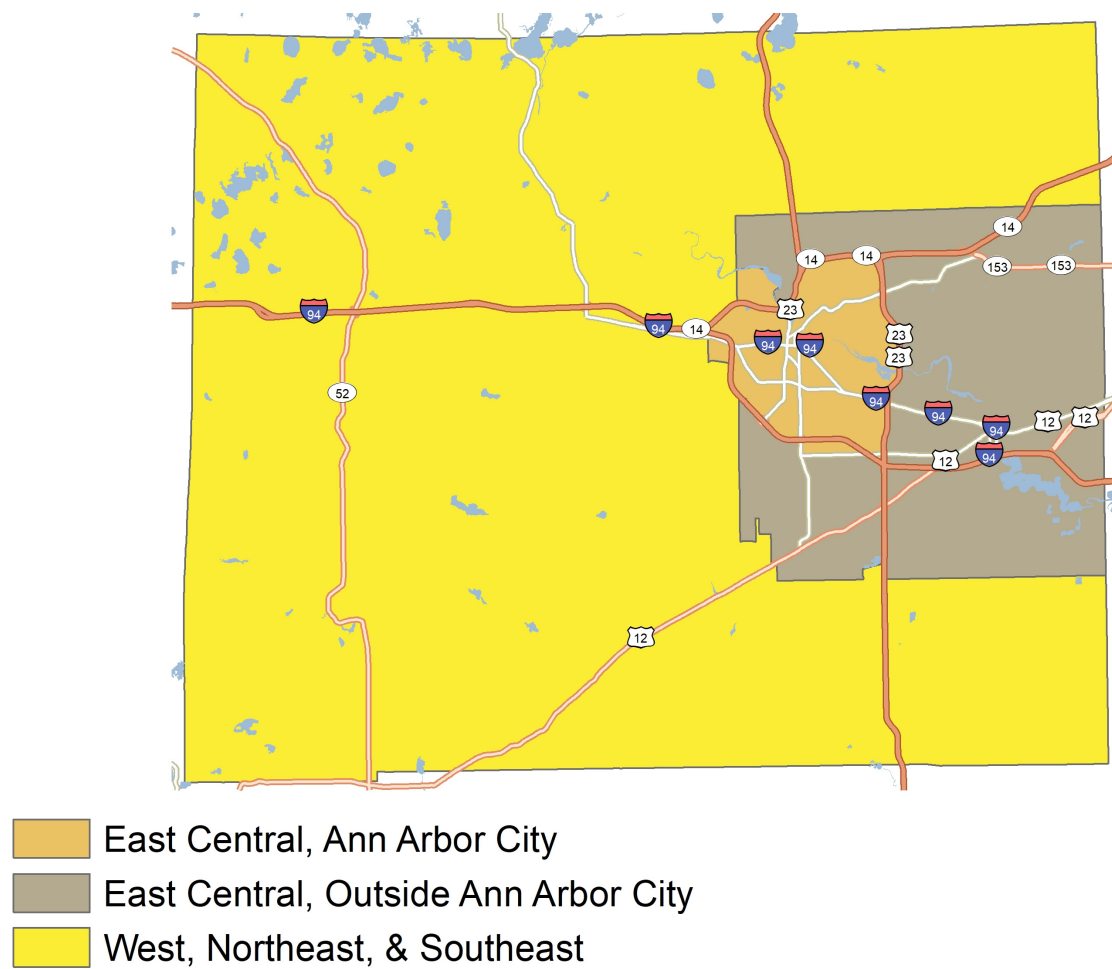
Forecast of Jobs in Washtenaw County by Detailed Industry

	Estimate	Forecast			Average Annual Wage
	2022	2023	2024	2025	2021 \$
Professional and business services	28,921	29,475	29,951	30,571	90,521
Professional and technical services	18,725	19,116	19,471	19,923	105,811
Legal services	976	968	975	984	92,918
Accounting and bookkeeping services	583	593	595	597	74,334
Architectural and engineering services	4,744	4,818	4,891	4,995	127,133
Specialized design services	237	240	242	244	75,870
Computer systems design and related services	3,237	3,339	3,467	3,635	118,319
Management and technical consulting services	2,582	2,647	2,697	2,749	103,625
Scientific research and development services	4,526	4,595	4,615	4,644	101,088
Advertising, PR, and related services	209	213	206	201	91,352
Other professional and technical services	1,631	1,703	1,781	1,873	57,988
Management of companies and enterprises	2,109	2,166	2,179	2,216	148,625
Administrative support and waste management	8,087	8,193	8,301	8,432	45,459
Private education and health services	28,342	29,084	29,692	30,270	59,658
Education services	3,019	3,158	3,282	3,396	43,443
Health care and social assistance	25,323	25,927	26,410	26,874	61,582
Ambulatory health care	12,140	12,538	12,896	13,247	82,007
Offices of physicians	5,983	6,187	6,384	6,595	111,596
Other Ambulatory Health Care Services	6,158	6,351	6,512	6,652	54,736
Hospitals, nursing and residential care facilities, and social assistance	13,182	13,389	13,514	13,627	43,648
Leisure and hospitality	15,731	16,316	16,826	17,404	24,382
Arts, entertainment, and recreation	2,071	2,209	2,283	2,368	28,085
Accommodation and food services	13,659	14,107	14,543	15,036	23,843
Accommodation	1,194	1,213	1,216	1,218	29,976
Food services and drinking places	12,465	12,894	13,327	13,818	23,344
Restaurants and other eating places	10,785	11,127	11,485	11,892	22,608
Full-service restaurants	5,406	5,582	5,792	6,046	26,437
Limited-service restaurants	4,606	4,749	4,899	5,055	19,848
Other Restaurants and Other Drinking Places	774	796	794	790	15,435
Special food services	711	781	838	899	31,276
Drinking places, alcoholic beverages	969	986	1,005	1,028	26,823
Other services	4,651	4,714	4,783	4,856	40,902
Private unclassified service-providing	707	752	768	784	59,437

Addendum

Unemployment Rate	3.4	3.5	3.5	3.1
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Washtenaw County PUMA Regions



Attachment L

MSHDA's Total Housing Subsidy Calculation

MSHDA Total Housing Subsidy (THS) Calculation

The Total Housing Subsidy (THS) calculation is based upon the Michigan State Housing Development Authority (MSHDA) Housing Tax Increment Financing Program Statement, dated September 29, 2023.

Step 1: Establish the Affordable Mortgage for the Project.

Establishment of the affordable mortgage in Washtenaw County is based on the two-bedroom and three-bedroom Area Median Income (AMI) at targeted incomes for a family of three or four (respectively) and assumes a 5% downpayment. This includes the costs of principal, interest, insurance, taxes, PMI. The calculation uses a 6.0% interest rate. These mortgages provide a monthly payment that is between 30% - 90% of household income.

3 Bedroom House @ 83% AMI = \$325,000
2 Bedroom House @ 65% AMI = \$225,000
3 Bedroom House @ 83% AMI = \$325,000
2 Bedroom House @ 65% AMI = \$225,000
3 Bedroom House @ 58% AMI = \$225,000
2 Bedroom House @ 37% AMI = \$125,000
3 Bedroom House @ 58% AMI = \$225,000
2 Bedroom House @ 37% AMI = \$125,000
3 Bedroom House @ 83% AMI = \$325,000
2 Bedroom House @ 37% AMI = \$125,000
3 Bedroom House @ 83% AMI = \$325,000
2 Bedroom House @ 37% AMI = \$125,000
3 Bedroom House @ 83% AMI = \$325,000
2 Bedroom House @ 37% AMI = \$125,000
3 Bedroom House @ 83% AMI = \$325,000
2 Bedroom House @ 37% AMI = \$125,000
3 Bedroom House @ 83% AMI = \$325,000
2 Bedroom House @ 65% AMI = \$225,000
3 Bedroom House @ 58% AMI = \$225,000
2 Bedroom House @ 65% AMI = \$225,000
3 Bedroom House @ 83% AMI = \$325,000
2 Bedroom House @ 65% AMI = \$225,000
3 Bedroom House @ 83% AMI = \$325,000
2 Bedroom House @ 65% AMI = \$225,000
3 Bedroom House @ 33% AMI = \$125,000
2 Bedroom House @ 37% AMI = \$125,000

The household income figures were retrieved from:

<https://www.huduser.gov/Portal/datasets/il.html>

FY 2025 Income Limits Summary

FY 2025 Income Limit Area	Median Family Income Click for More Detail	FY 2025 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Ann Arbor, MI MSA	\$125,900	Very Low (50%) Income Limits (\$) Click for More Detail	44,100	50,400	56,700	62,950	68,000	73,050	78,100	83,100
		Extremely Low Income Limits (\$)* Click for More Detail	26,450	30,200	34,000	37,750	40,800	43,800	48,650	54,150
		Low (80%) Income Limits (\$) Click for More Detail	70,500	80,600	90,650	100,700	108,800	116,850	124,900	132,950

NOTE: **Washtenaw County** is part of the **Ann Arbor, MI MSA**, so all information presented here applies to all of the Ann Arbor, MI MSA.

The **Ann Arbor, MI MSA** contains the following areas: Washtenaw County, MI;

Step 2: Establish the Potential Development Loss (PDL) for the project.

3 Bedroom House @ 83% AMI = \$375,548 - \$325,000 = \$50,548
 2 Bedroom House @ 65% AMI = \$332,471 - \$225,000 = \$107,471
 3 Bedroom House @ 83% AMI = \$375,548 - \$325,000 = \$50,548
 2 Bedroom House @ 65% AMI = \$332,471 - \$225,000 = \$107,471
 3 Bedroom House @ 58% AMI = \$330,625 - \$225,000 = \$105,625
 2 Bedroom House @ 37% AMI = \$287,548 - \$125,000 = \$162,548
 3 Bedroom House @ 58% AMI = \$330,625 - \$225,000 = \$105,625
 2 Bedroom House @ 37% AMI = \$287,548 - \$125,000 = \$162,548
 3 Bedroom House @ 83% AMI = \$328,194 - \$325,000 = \$3,194
 2 Bedroom House @ 37% AMI = \$324,091 - \$125,000 = \$199,091
 3 Bedroom House @ 83% AMI = \$328,194 - \$325,000 = \$3,194
 2 Bedroom House @ 37% AMI = \$324,091 - \$125,000 = \$199,091
 3 Bedroom House @ 83% AMI = \$328,194 - \$325,000 = \$3,194
 2 Bedroom House @ 37% AMI = \$324,091 - \$125,000 = \$199,091
 3 Bedroom House @ 83% AMI = \$328,194 - \$325,000 = \$3,194
 2 Bedroom House @ 37% AMI = \$324,091 - \$125,000 = \$199,091
 3 Bedroom House @ 83% AMI = \$328,194 - \$325,000 = \$3,194
 2 Bedroom House @ 65% AMI = \$326,142 - \$225,000 = \$101,142
 3 Bedroom House @ 58% AMI = \$326,142 - \$225,000 = \$101,142

2 Bedroom House @ 65% AMI = \$326,142 - \$225,000 = \$101,142
3 Bedroom House @ 83% AMI = \$339,625 - \$325,000 = \$14,625
2 Bedroom House @ 65% AMI = \$337,574 - \$225,000 = \$112,574
3 Bedroom House @ 83% AMI = \$339,625 - \$325,000 = \$14,625
2 Bedroom House @ 65% AMI = \$337,574 - \$225,000 = \$112,574
3 Bedroom House @ 33% AMI = \$343,882 - \$125,000 = \$218,882
2 Bedroom House @ 37% AMI = \$343,651 - \$125,000 = \$218,651

Step 3: Determine the PDL Gap Cap.

3 Bedroom House @ 83% AMI = \$50,548
2 Bedroom House @ 65% AMI = \$107,471
3 Bedroom House @ 83% AMI = \$50,548
2 Bedroom House @ 65% AMI = \$107,471
3 Bedroom House @ 58% AMI = \$105,625
2 Bedroom House @ 37% AMI = \$162,548
3 Bedroom House @ 58% AMI = \$105,625
2 Bedroom House @ 37% AMI = \$162,548
3 Bedroom House @ 83% AMI = \$3,194
2 Bedroom House @ 37% AMI = \$199,091
3 Bedroom House @ 83% AMI = \$3,194
2 Bedroom House @ 37% AMI = \$199,091
3 Bedroom House @ 83% AMI = \$3,194
2 Bedroom House @ 37% AMI = \$199,091
3 Bedroom House @ 83% AMI = \$3,194
2 Bedroom House @ 37% AMI = \$199,091
3 Bedroom House @ 83% AMI = \$3,194
2 Bedroom House @ 65% AMI = \$101,142
3 Bedroom House @ 58% AMI = \$101,142
2 Bedroom House @ 65% AMI = \$101,142
3 Bedroom House @ 83% AMI = \$14,625
2 Bedroom House @ 65% AMI = \$112,574
3 Bedroom House @ 83% AMI = \$14,625
2 Bedroom House @ 65% AMI = \$112,574
3 Bedroom House @ 33% AMI = \$218,882
2 Bedroom House @ 37% AMI = \$218,651

Step 4: Add all Potential Development Loss (PDL) Gap Cap calculations to establish the Total Housing Subsidy.

THS = \$2,660,075

Unit Mix

#	Address	# of Bedrooms	# of Persons	Property Taxes	Home Insurance	Down Payment	Interest Rate	Mortgage Payment PITI	Sales Price	AMI
1	1780 Scio Church Rd	3 bedrooms	4 persons	\$676	\$80	5%	6.00%	\$1,851	\$325,000	82.83%
2	1780 Scio Church Rd	2 bedrooms	3 persons	\$668	\$80	5%	6.00%	\$1,282	\$225,000	64.53%
3	1788 Scio Church Rd	3 bedrooms	4 persons	\$676	\$80	5%	6.00%	\$1,851	\$325,000	82.83%
4	1788 Scio Church Rd	3 bedrooms	4 persons	\$676	\$80	5%	6.00%	\$1,851	\$325,000	82.83%