

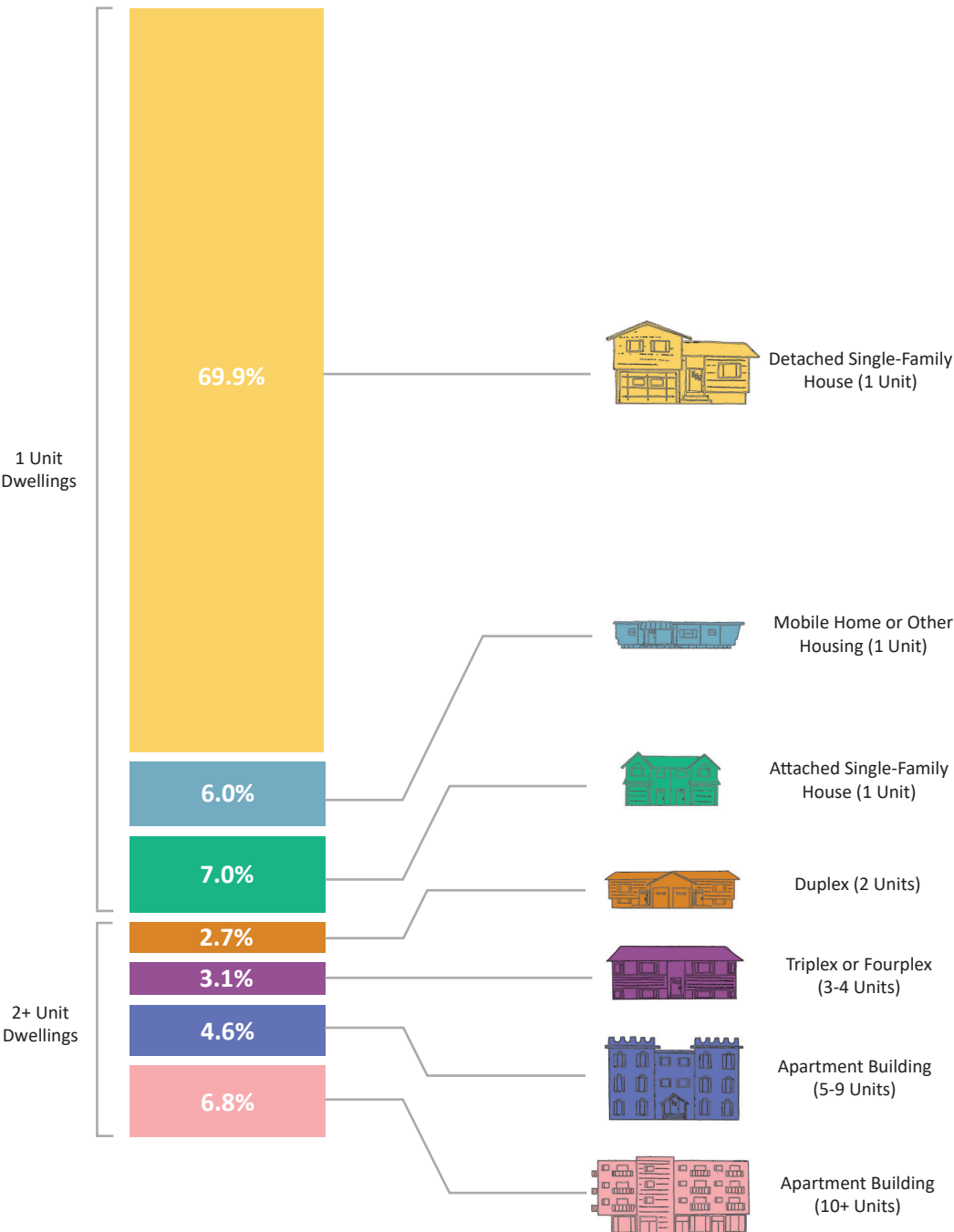


Ottawa County Housing Commission Metrics

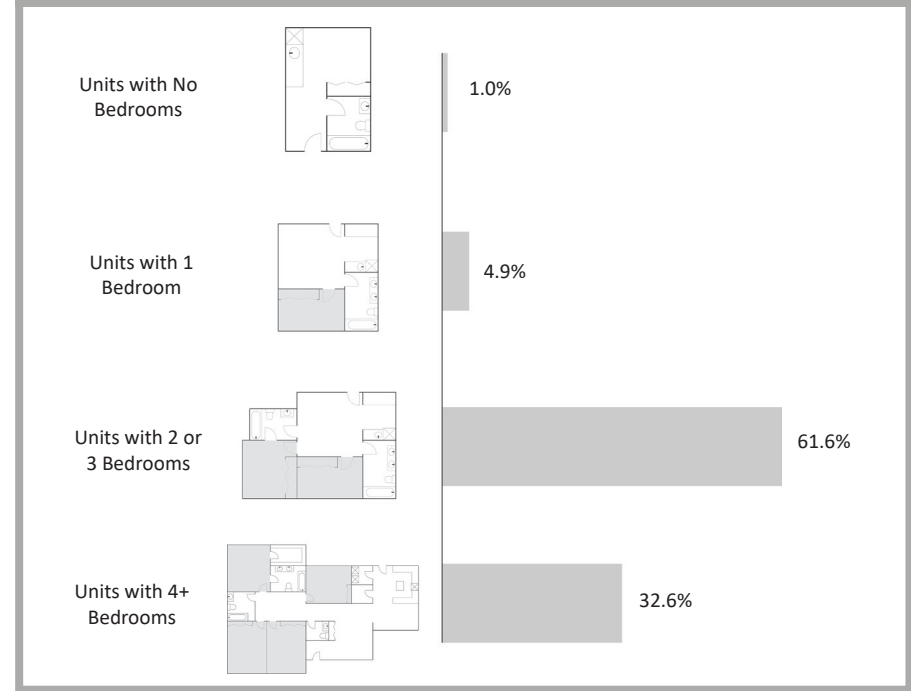
This document contains several metrics that illustrate the current housing situation in Ottawa County and how the housing situation has changed over time. Additional metrics, such as income and rental rates, are included since they influence the affordability of housing. Finally, cost-burdened housing metrics are included to illustrate how income and housing costs combine to affect affordability.

Housing Characteristics

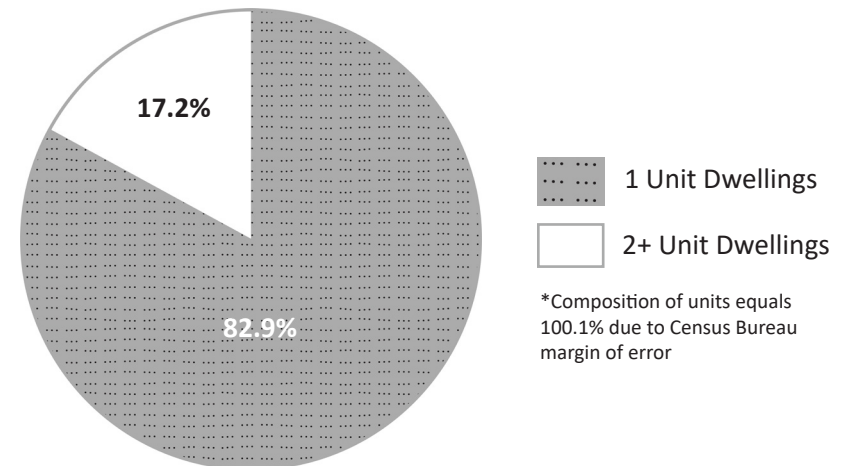
Occupied Housing Units by Type (2019)



Occupied Housing Units by Number of Bedrooms (2019)





Total Single-Unit/Multi-Unit Comparison (2019)*



Data Source: U.S. Census Bureau. American Community Survey (ACS) 1-Year Estimates. Selected Housing Characteristics.

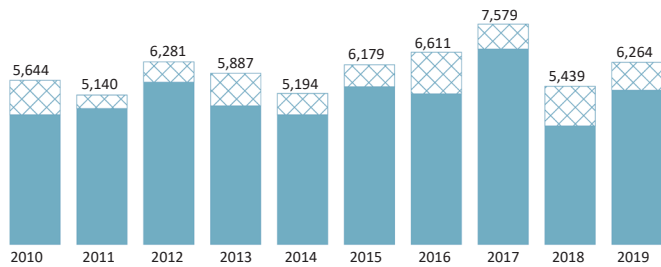
Housing Characteristics

Number of Occupied Housing Units by Type

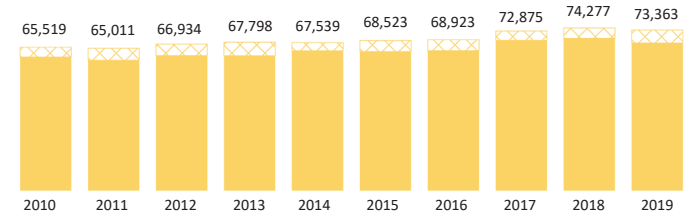
-  Renter-Occupied Housing Unit
-  Owner-Occupied Housing Unit

Data Source: U.S. Census Bureau. American Community Survey (ACS) 1-Year Estimates. Selected Housing Characteristics.

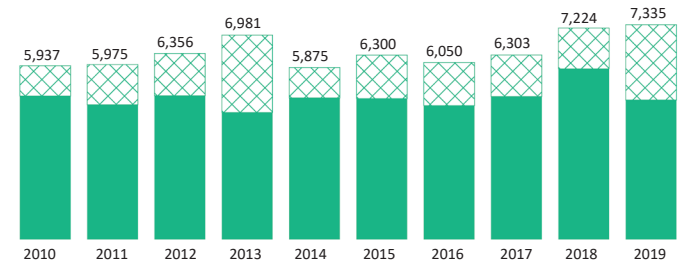
Mobile Home or Other Housing (1 Unit)



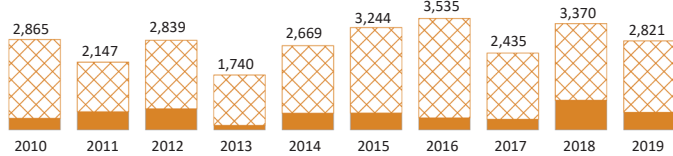
Detached Single-Family House (1 Unit)



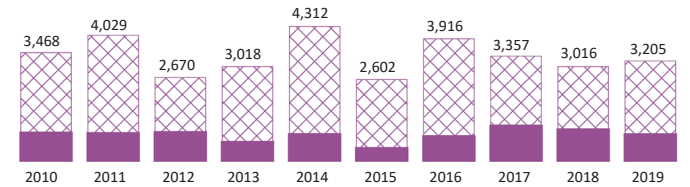
Attached Single-Family House (1 Unit)



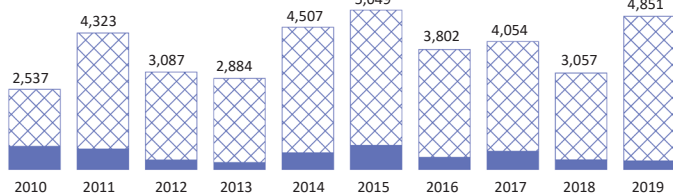
Duplex (2 Units)



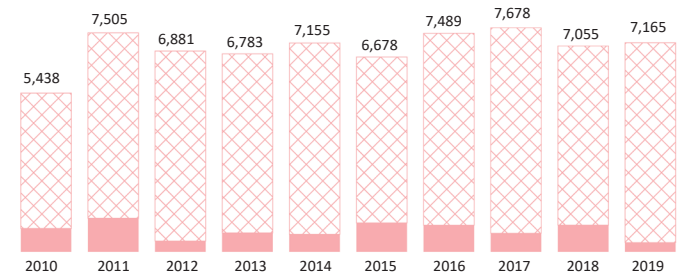
Triplex or Fourplex (3-4 Units)



Apartment Building (5-9 Units)

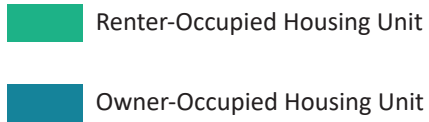


Apartment Building (10+ Units)



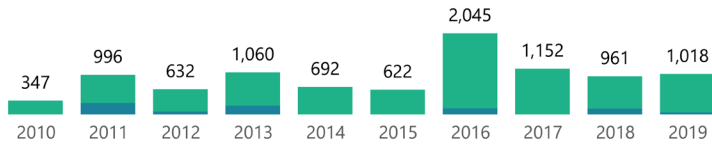
Housing Characteristics

Number of Occupied Housing Units by Number of Bedrooms

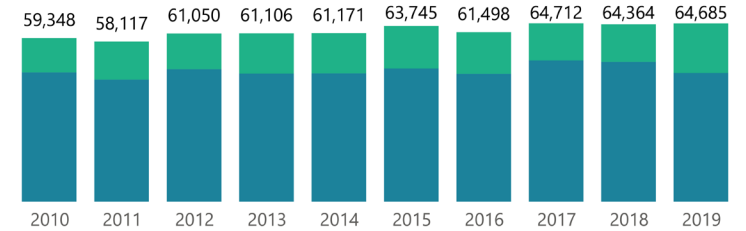
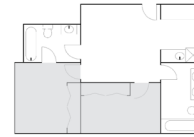


Data Source: U.S. Census Bureau. American Community Survey (ACS) 1-Year Estimates. Selected Housing Characteristics.

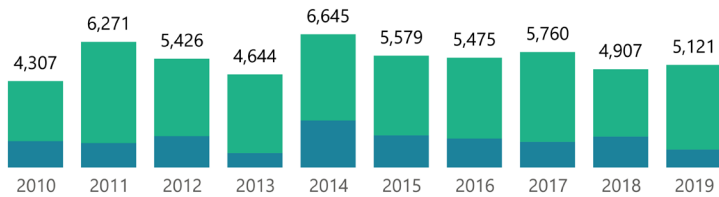
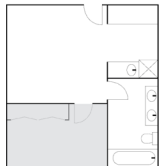
Units with No Bedrooms



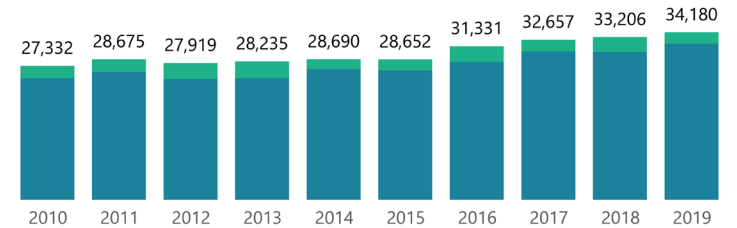
Units with 2 or 3 Bedrooms



Units with 1 Bedroom



Units with 4+ Bedrooms



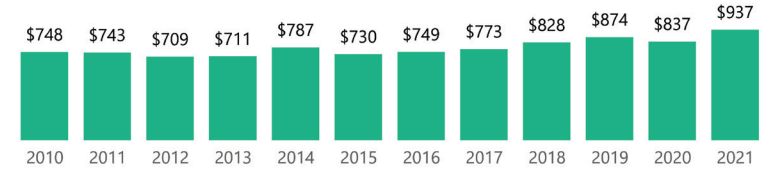
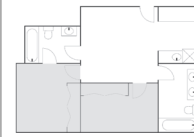
Housing Characteristics

Rental Rates in Ottawa County

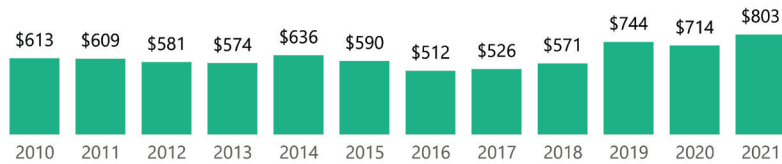
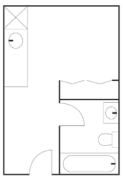
Rental rates on this page are established by the U.S. Department of Housing and Urban Development using baseline data from renters who have recently moved as reported by the U.S. Census Bureau's American Community Survey (ACS). As a result, the 2021 data on this page originates from 2018 ACS data. Despite the data's limitations, it is included in this document because it shows trends over time. A secondary source of "real-time" rental rates within Ottawa County is provided on the next page.

Data Source: U.S. Department of Housing and Urban Development. Fair Market Rents (FMR) data for Holland-Grand Haven, MI (Ottawa County FMR)

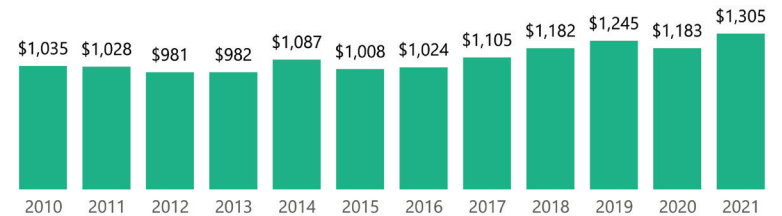
Units with 2 Bedrooms



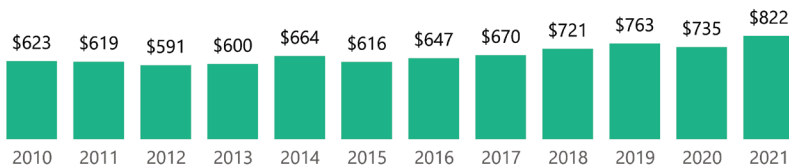
Units with No Bedroom



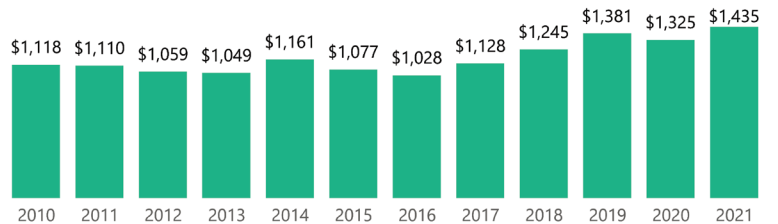
Units with 3 Bedrooms



Units with 1 Bedroom



Units with 4 Bedrooms

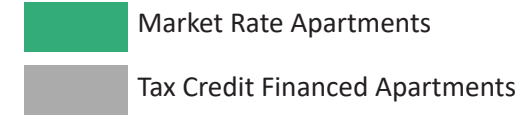


Housing Characteristics

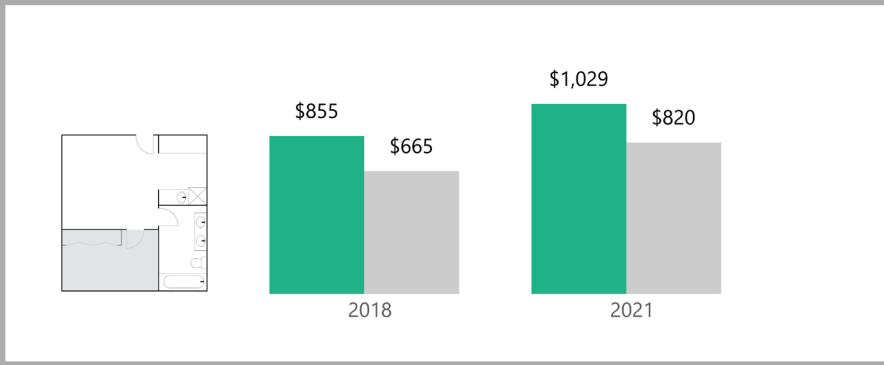
Rental Rates in Ottawa County

These figures are derived from the Housing Needs Assessment developed by Bowen National Research. These compare rental rates between 2018 and 2021 among market rate apartments (green) and tax credit financed apartments (grey).

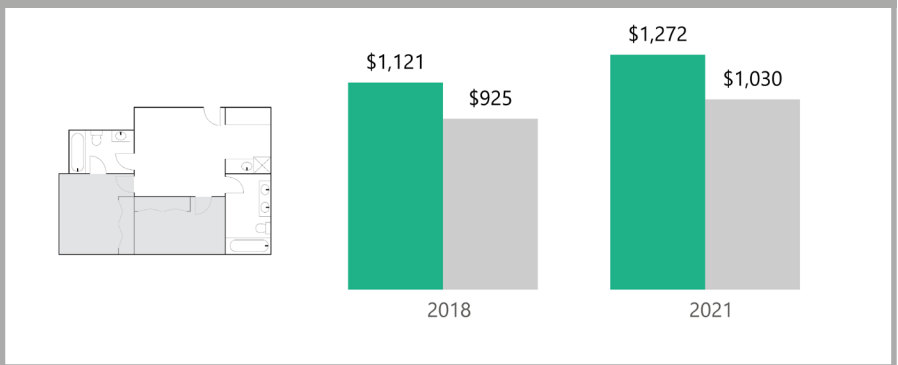
Legend



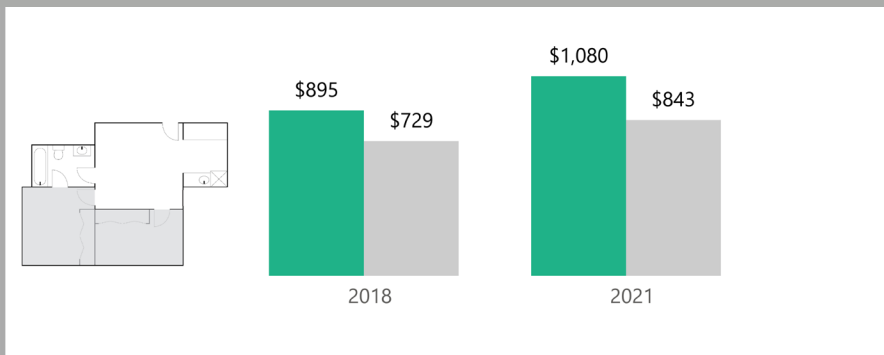
One Bedroom, One Bath Units



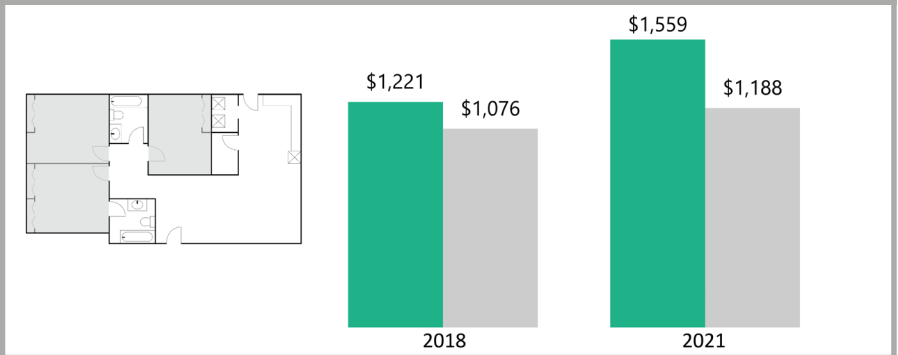
Two Bedroom, Two Bath Units



Two Bedroom, One Bath Units



Three Bedroom, Two Bath Units



Data Source: Bowen National Research. (2018). *Ottawa County, Michigan Housing Needs Assessment*. Housing Next.

Income Characteristics

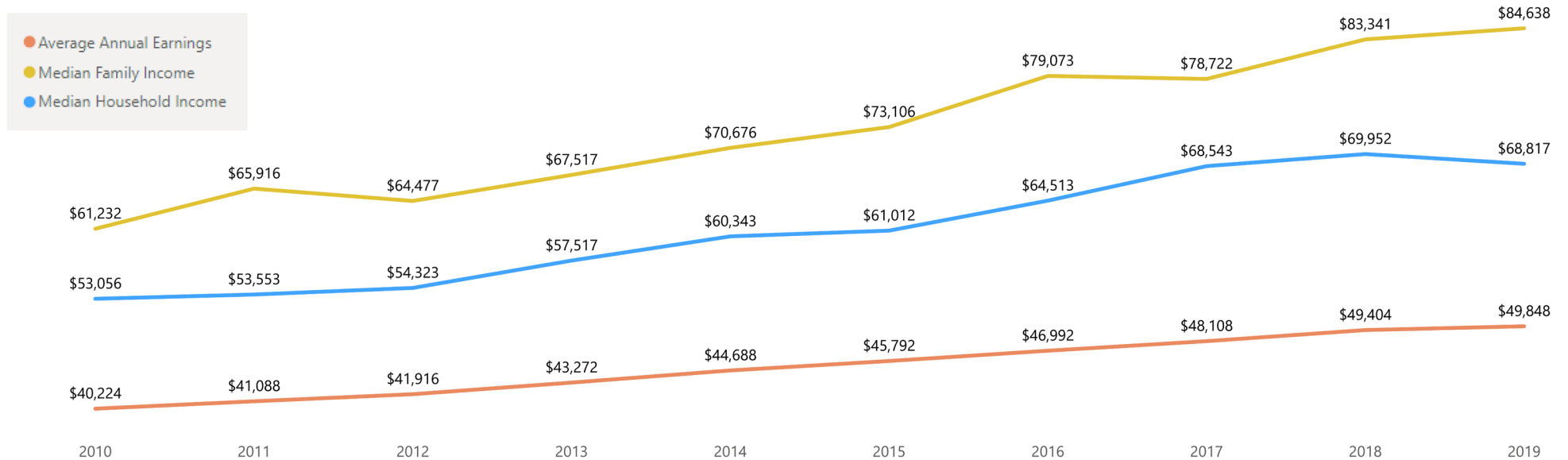
Earnings and Income in Ottawa County

Earnings, which primarily include wages and salary from a job, are one kind of income. Other sources of income include Social Security payments, pensions, child support, public assistance, annuities, money derived from rental properties, interest, and dividends.

Average Annual Earnings - This includes gross wages and salaries, bonuses, stock options, tips, and other gratuities, and the value of meals and lodging, where supplied. Does not include Old Age Survivor and Disability Insurance, health insurance, workers compensation, unemployment insurance, private pensions, and welfare funds.

Median Household Income - This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not.

Median Family Income - This includes the income of the householder and all other members 15 years old and over who are related to the householder. Because many households consist of only one person, average household income is usually less than average family income.



Data Source: U.S. Census Bureau. American Community Survey (ACS) 1-Year

6 Estimates. and Quarterly Workforce Indicators.

Income Characteristics

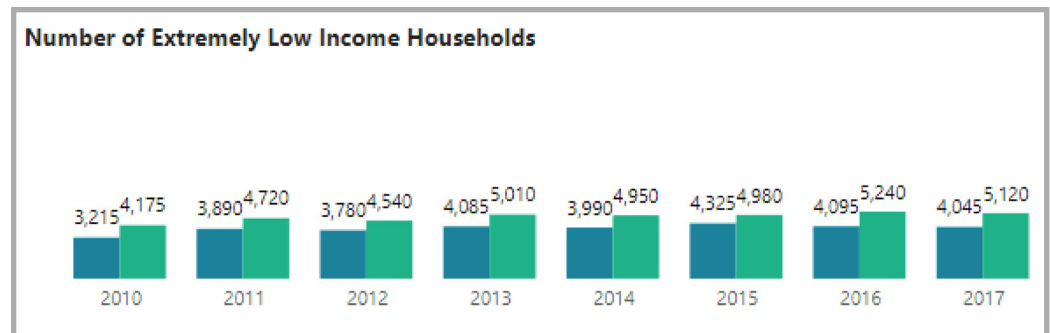
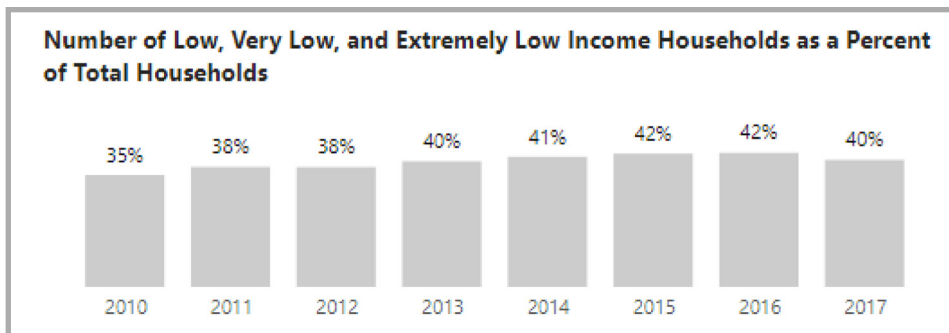
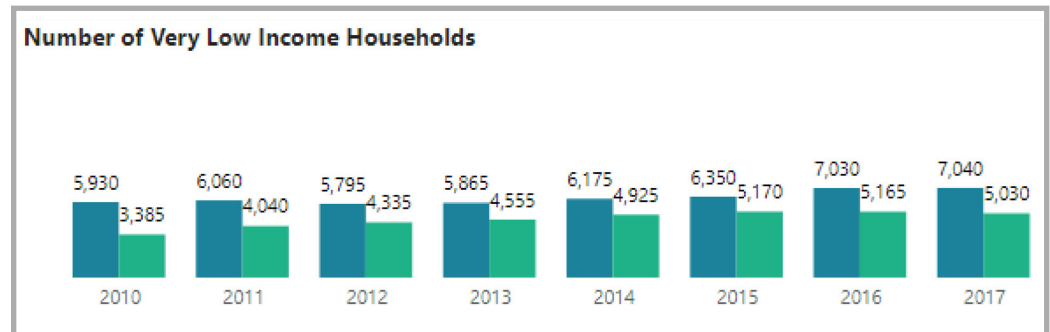
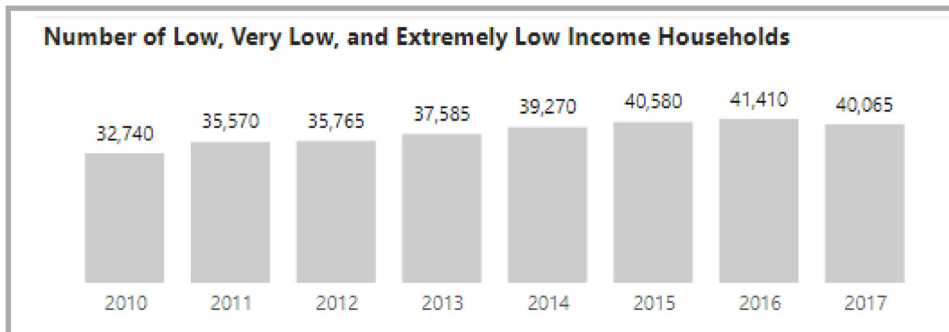
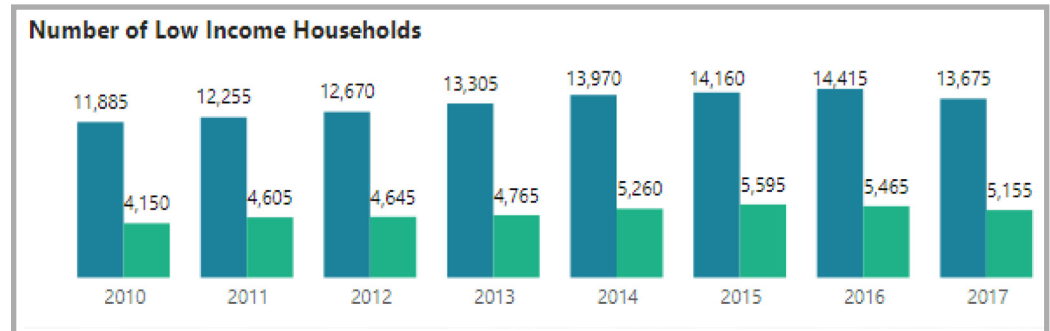
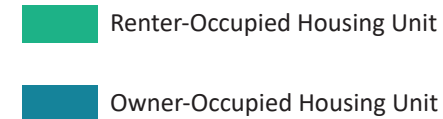
Low Income Households in Ottawa County by Income Level

Low Income households are divided into three categories based on income:

Low Income Households - Have income between 50% and 80% of the county's median family income

Very Low Income Households - Have income between 30% and 50% of the county's median family income

Extremely Low Income Households - Have income at 30% of the county's median family income or below



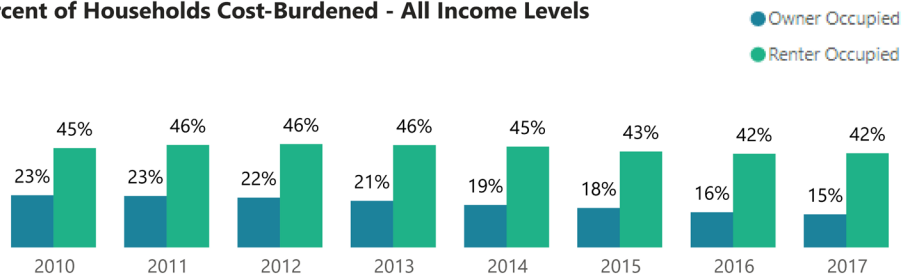
Data Source: U.S. Department of Housing and Urban Development. Comprehensive Housing Affordability Strategy Data.

Income Characteristics

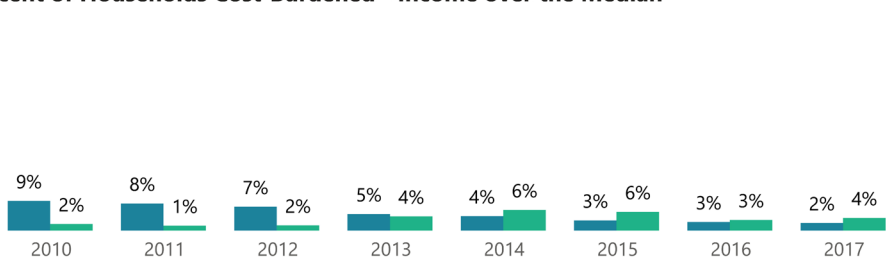
Cost-Burdened Households in Ottawa County by Income Level

A household that pays 30% or more of their income on housing costs is considered to be cost-burdened. Extremely low-income households are defined as having income at 30% of the county's median family income or below; very low-income households have income between 30% and 50% of the median family income; and low-income households have income between 50% and 80% of the median family income.

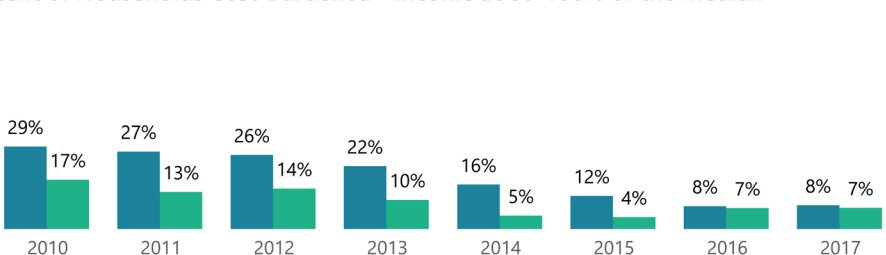
Percent of Households Cost-Burdened - All Income Levels



Percent of Households Cost-Burdened - Income over the Median

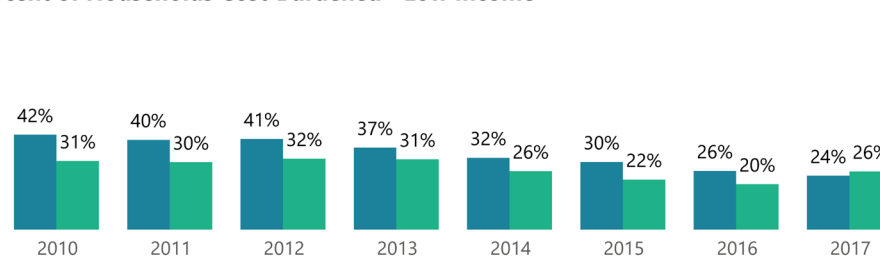


Percent of Households Cost-Burdened - Income at 80-100% of the Median

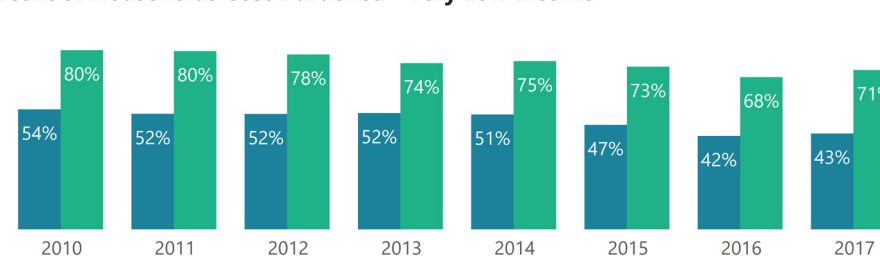


Low-Income Households

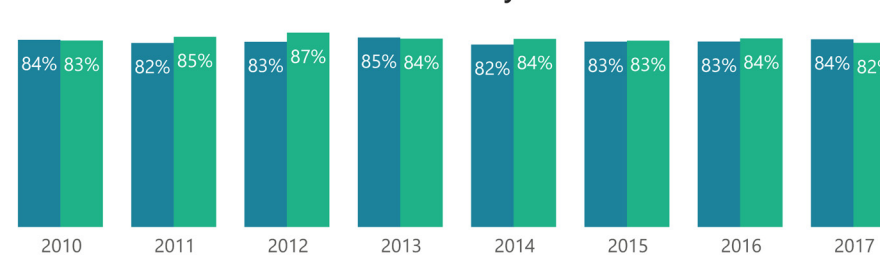
Percent of Households Cost-Burdened - Low Income



Percent of Households Cost-Burdened - Very Low Income



Percent of Households Cost-Burdened - Extremely Low Income



Data Source: U.S. Department of Housing and Urban Development. Comprehensive Housing Affordability Strategy Data.