

Census-Guided Housing Funds in Michigan

Michigan received over \$1 billion in census-guided housing funds in FY 2022. Accurate census data is essential to properly distribute funds across the state.

Jan 31, 2025 | [Sean Moulton](#), [Janice Luong](#)



(Illustration: Leslie Garvey / POGO; Photos: Getty Images)

Secure housing provides individuals and families with a foundation for better lives, providing stability and enabling them to thrive. However, access to affordable and safe housing remains a significant challenge for many, particularly those in low-income areas or areas with high housing costs. (Federal agencies use “low income” as a criterion for certain programs. It does not have a fixed definition; different formulas and measurements are used to determine low income.)

Understanding the critical role housing plays in overall well-being, the federal government works to ensure that each person has the opportunity to live in a safe and stable environment by prioritizing funding programs that make housing options more affordable.

Many federal housing programs use census data to help allocate funds for these programs to states and local communities. These programs use census counts at the subnational level (such as state, county, city, or zip code) to help determine where the assistance funds should be sent. Depending on the program, the federal assistance funds can go to the individual, a local government, or an intermediary.

Census data helps inform federal programs that provide crucial support at the community level – but only if we get the census count right. Miscounts – under- or overcounts – can lead to communities not receiving their fair share of housing assistance funding. And the amount of money from these programs can be very significant.

The Project On Government Oversight (POGO) tracked the spending for four census-guided programs focused on housing down to the county level in Michigan in fiscal year (FY) 2022. The goal of the research is to quantify how important census accuracy is to each community, to underscore the impact of the census by putting its effect in real dollars directed toward critical issues such as housing.

Accurate census counts not only determine the size of the pie Michigan receives from the federal government but often impact the amounts distributed to local jurisdictions as well. Under- or overcounts in key populations can result in some communities receiving less than their fair share, while others may receive more. A significant local miscount could even result in a double penalty for a community, first reducing the amount of money allocated to the entire state of Michigan for an assistance program and then allocating a smaller percentage of that reduced total to the miscounted community.

Our Approach

The Programs

We researched the local distribution of funds from the following four federal census-guided housing programs in Michigan:

- **Housing Choice Voucher Program**
 - The voucher program assists low-income households, the elderly, and the disabled that participate in the program in securing safe and reliable housing. Participants are issued vouchers for rental payments, which they can use for rental units in the private market.¹
- **Project-Based Rental Assistance**
 - Project-Based Rental Assistance helps low-income households to secure safe and affordable housing through subsidies attached to participating properties. The program is similar to the Housing Choice Voucher Program, but the assistance in this program is attached to the rental units rather than the renters.²
- **Very Low to Moderate Income Housing Loans (Section 502)**
 - Section 502 loans help very low-income households (whose income is below 50% of the average median income), low-income households (where income is between 50% and 80% of the average), or moderate-income households (where income falls beneath 115% of the median household income) access adequate, safe, and sanitary

¹ "Housing Choice Vouchers Fact Sheet," U.S. Department of Housing and Urban Development, accessed October 16, 2024, https://www.hud.gov/topics/housing_choice_voucher_program_section_8.

² "Project-Based Rental Assistance," U.S. Department of Housing and Urban Development, Office of Housing, accessed October 16, 2024, https://www.hud.gov/sites/dfiles/CFO/documents/2024_CJ_Program_-_PBRA2.pdf.

housing in rural areas. This program makes housing more affordable through direct and guaranteed loans that subsidize mortgage payments.³

- Public Housing Capital Fund
 - The Public Housing Capital Fund supports the development, maintenance, and modernization of public housing developments, which provide housing for low-income families that cannot afford safe, reliable housing on the private market.⁴

The Regions

Our research identified spending totals in each of Michigan's 83 counties, which we then grouped into seven state regions based on the regions used by the Michigan Department of Transportation.⁵

- Metro Region
 - This region includes Macomb, Oakland, and Wayne counties.
- Bay Region
 - This region includes Arenac, Bay, Clare, Genesee, Gladwin, Gratiot, Huron, Isabella, Lapeer, Midland, Saginaw, St. Clair, Sanilac, Shiawassee, and Tuscola counties.
- Grand Region
 - This region includes Allegan, Barry, Ionia, Kent, Lake, Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, and Ottawa counties.
- University Region
 - This region includes Clinton, Eaton, Hillsdale, Ingham, Jackson, Lenawee, Livingston, Monroe, and Washtenaw counties.
- Southwest Region
 - This region includes Berrien, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, and Van Buren counties.
- North Region
 - This region includes Alcona, Alpena, Antrim, Benzie, Charlevoix, Cheboygan, Crawford, Emmet, Grand Traverse, Iosco, Kalkaska, Leelanau, Manistee, Missaukee, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle, Roscommon, and Wexford counties.
- Superior Region
 - This region includes Alger, Baraga, Chippewa, Delta, Dickinson, Gogebic, Houghton, Iron, Keweenaw, Luce, Mackinac, Marquette, Menominee, Ontonagon, and Schoolcraft counties.

³ "Single Family Housing Guaranteed Loan Program," U.S. Department of Agriculture, accessed August 20, 2024, <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-guaranteed-loan-program>.

⁴ "Office of Capital Improvements," U.S. Department of Housing and Urban Development, accessed October 16, 2024, https://www.hud.gov/program_offices/public_indian_housing/programs/ph/capfund.

⁵ "MDOT Regions," Michigan Department of Transportation, accessed November 8, 2024, <https://www.michigan.gov/mdot/about/regions>.

Overview: Regional Allocations of Census-Guided Housing Funds

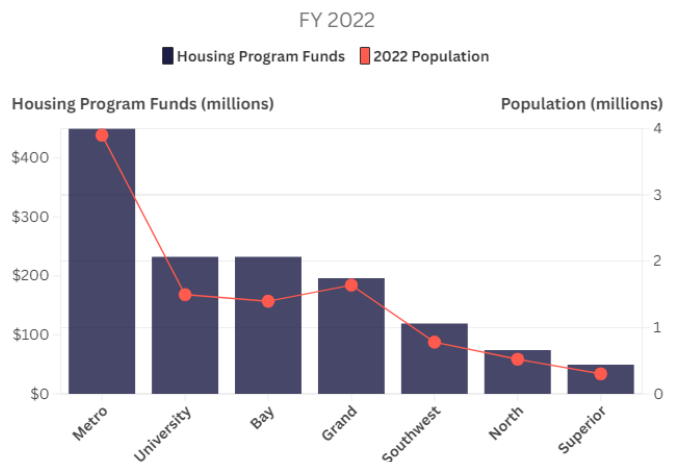
Local allocations of funds from the four census-guided housing programs resulted in \$1.35 billion being distributed across Michigan in FY 2022. A miscount in the state, especially within key subpopulations (like lower-income households) could alter the level of funding the state receives for housing in future years, triggering a ripple effect for program recipients and potentially leaving the state with insufficient resources to invest in essential housing needs. A financial shortfall due to a miscount not only affects the 2022 fiscal year but every year until the next decennial census.

According to the Michigan Housing Data Portal, housing expenses are a significant concern in the state. Median rent in the state has been steadily rising for years. Almost a quarter of Michigan renters (23.9%) are cost burdened, which means they spend between 30% and 49% of their income on housing. Another 25.7% of Michigan renters are severely cost burdened, spending 50% or more of their income on housing. Homeowners in the state fare somewhat better: 11.3% are cost burdened and 8% are severely cost burdened.⁶

The regional distribution of the \$1.35 billion in tracked housing funds for FY 2022 highlights a positive correlation between state population trends and funding levels. The Metro Region, with the highest population, received the largest share of funding in the state, at \$449.77 million. Meanwhile, the Grand, University, and Bay Regions, with populations of roughly 1.6 million, 1.5 million, and 1.4 million, respectively, demonstrate comparable spending patterns reflective of their similar population sizes, each receiving between about \$200 million and \$230 million. Lastly, the Southwest, North, and Superior Regions, each with populations under 800,000, have correspondingly smaller funding totals ranging between approximately \$120 million and \$50 million.

Given that accurate census counts are critical to funding programs that support our communities, advocates in Michigan should encourage officials at the local and state levels to prioritize preparation for a successful 2030 decennial census. Officials can work with the Census Bureau to update residential addresses through the Local Update of Census Addresses (LUCA) Program, which allows early participation by state, county, tribal, and city officials to ensure local address files are up-to-date and complete. As the decennial census approaches, advocates and community leaders can play a crucial role in educating the public about the process and its importance. Elected

Distribution of Census-Guided Housing Funds by Michigan Region



[View the Michigan regional allocation chart in a web browser.](#)

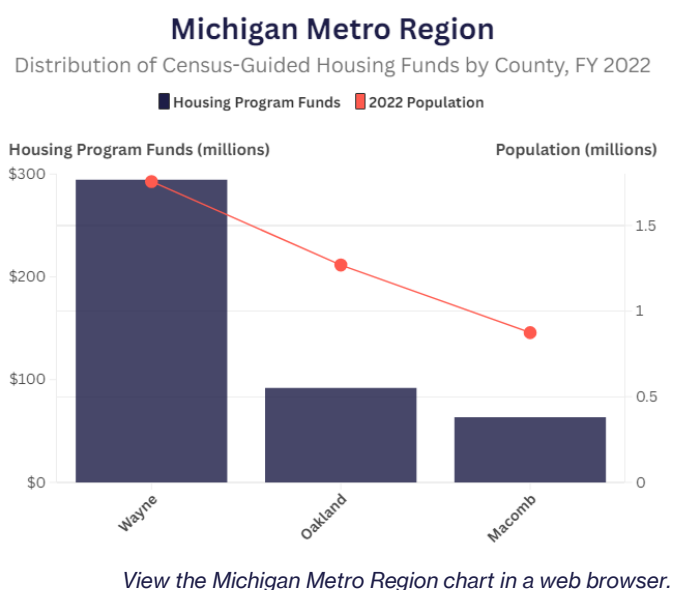
⁶ "State of Michigan Housing Data Portal," Michigan Municipal League, Michigan State Housing Development Authority, Michigan Economic Development Corp., accessed December 13, 2024, https://mihousingdata.org/data_portal.

officials should allocate sufficient resources to conduct more targeted outreach to hard-to-count and historically undercounted populations, such as young children and Black Americans.⁷

Advocacy and local engagement can have significant impact on the census results both in terms of the completeness of the count and the process of what exactly gets counted. Until recently, the Census Bureau defined people with origins in the Middle East and North Africa (MENA) within the White racial category. Since Michigan is home to a large Arab American population, local advocates have been pressing for changes in the race and ethnicity categories to ensure better representation of those communities in the census results.⁸ The Census Bureau recently updated its standards and will include a Middle Eastern or North African classification on the 2030 Census. The Census Bureau will also combine its race and ethnicity questions for the next decennial census, which the agency hopes will produce more accurate race and ethnicity data.⁹

Metro Region

The Metro Region consists of three counties located in the southeastern part of the state. The region is Michigan's most densely populated and highly urbanized area, encompassing the city of Detroit, along with its surrounding suburbs and towns. In addition to Detroit, the region includes cities such as Warren, Sterling Heights, and Dearborn. In FY 2022, the Metro Region received \$449.77 million in census-guided funds from the four housing programs tracked by POGO. Wayne County received the highest amount of funding in the state, totaling \$294.51 million. The high amount of funding is likely driven by the high population, the largest county population in the state, coupled with the county's high rate of poverty – it has the second highest rate of families living below the poverty level in the state, at 15.3%.¹⁰



The largest funding sources were the Housing Choice Voucher Program and the Project-based Rental Assistance, which provided the county with remarkably similar funding at \$136.91 million and \$136.72 million respectively.

Wayne County received some of the lowest funding in the state for Very Low to Moderate Income Housing Loans, at just \$122,323. Since the program focuses on assisting low to moderate income

⁷ Deborah Stempowski, "Counting Every Voice: Understanding Hard-to-Count and Historically Undercounted Populations," United States Census Bureau, November 7, 2023, <https://www.census.gov/newsroom/blogs/random-samplings/2023/10/understanding-undercounted-populations.html>.

⁸ Niraj Warikoo, "Census: Arab Americans now a majority in Dearborn as Middle Eastern Michiganders top 300K," *Detroit Free Press*, April 3, 2024, <https://www.freep.com/story/news/local/michigan/wayne/2023/09/26/arab-americans-now-a-majority-in-dearborn-new-census-data-shows/70929525007/>.

⁹ Rachel Marks, Nicholas Jones, and Karen Battle, "What Updates to OMB's Race/Ethnicity Standards Mean for the Census Bureau," United States Census Bureau, April 8, 2024, <https://www.census.gov/newsroom/blogs/random-samplings/2024/04/updates-race-ethnicity-standards.html>.

¹⁰ "Poverty (Families below poverty) for Michigan by County," HD Pulse, National Institute on Minority Health and Health Disparities, November 13, 2024, https://hdpulse.nimhd.nih.gov/data-portal/social/table?socialtopic=080&socialtopic_options=social_6&demo=00007&demo_options=poverty_3&race=00&race_options=race_7&sex=0&sex_options=sexboth_1&age=001&age_options=ageall_1&statefips=26&statefips_options=area_states.

home buyers specifically in rural areas, it is likely that the heavily urbanized Wayne County had few rural areas where households could participate.

Oakland County received \$91.85 million with the majority of tracked housing funds again coming from the Voucher and Rental Assistance programs, which accounted for 92.6% of the housing assistance. Oakland received the highest amount of Very Low to Moderate Income Housing loans in the region, at \$5.64 million, which could indicate that the county has more areas that qualify as rural compared to the other two counties.

Macomb County received the least in this region, totaling \$63.4 million (still a significant amount compared to the rest of the state). But although Macomb County's population is approximately half the number of people of Wayne County, it received approximately one-fifth the amount that Wayne County received in housing funding, demonstrating that while housing assistance somewhat correlates to population, the housing funds are not directly proportional to population numbers in each county.

Concerns have been raised about the accuracy of the recent census population numbers in this region, specifically for Detroit. In 2022, and again in 2024, the City of Detroit sued the Census Bureau, claiming the bureau undercounted certain neighborhoods in the 2020 decennial census. In the lawsuits, the city argued two points: First, the bureau's uniform methodology for counting housing units was flawed, and second, the methodology discriminates against Black and Hispanic residents.¹¹ This undercount likely deprived the residents of Detroit millions of dollars of support from federal housing programs.

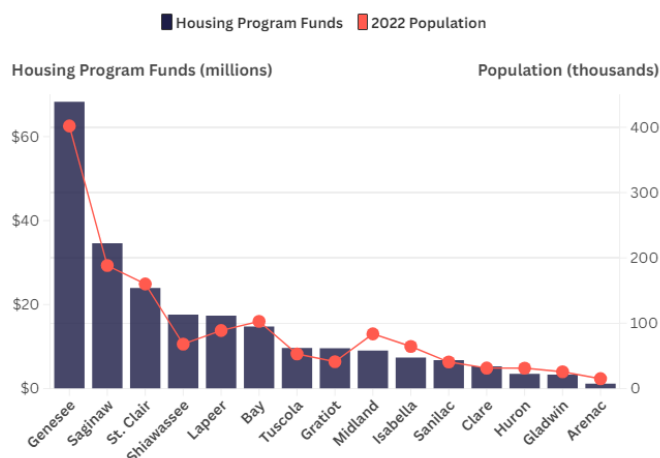
Bay Region

The Bay region in Michigan, also known as “the thumb,” covers a 15-county area in the east-central and southeastern part of the state, extending from the Saginaw Bay area along Lake Huron to the northern parts of the Detroit metropolitan area. The region is a mix of urban, suburban, and rural communities.

The largest cities in the region are Flint in Genesee County, Saginaw in Saginaw County, Midland in Midland County, and Bay City in Bay County. The region includes significant areas devoted to agriculture, particularly in the more rural counties like Tuscola, Sanilac, and Huron.

In FY 2022, the Bay Region received a total of \$232.34 million from these four census-guided housing programs. Out of the 15 counties, Genesee received the largest amount of funding by far with \$68.3 million, 29.4% of the regional total. Population-wise, Genesee has the highest population in the region with about 28.8% of the total regional population.

Michigan Bay Region
Distribution of Census-Guided Housing Funds by County, FY 2022



[View the Michigan Bay Region chart in a web browser.](#)

¹¹ City of Detroit v. United States Department of Commerce, 22-cv-12205 (E.D. Mich. Sep. 20, 2022), <https://www.courthousenews.com/wp-content/uploads/2022/09/detroit-census-lawsuit.pdf>; City of Detroit v. United States Department of Commerce, 24-cv-10775 (E.D. Mich. March 26, 2024), https://outliermedia.org/wp-content/uploads/2024/05/0514_dig_CensusLawsuit_Filing.pdf.

Saginaw, St. Clair, and Bay Counties all have populations greater than 100,000, and higher populations correlated with higher funding, with the counties receiving between almost \$15 million and \$34 million in housing funds. However, Lapeer and Shiawassee Counties break the trend, receiving \$17.35 million and \$17.6 million, respectively, despite having well under 100,000 residents. Both counties received high levels of funding from the Very Low to Moderate Income Housing Loans program. Since the program focuses on assisting low to moderate income home buyers specifically in rural areas, it may be that these lower population counties had more rural areas that allowed more households to participate in the program.

Arenac County received the least funding in the region from the housing programs, \$1.18 million. Almost half the region's counties – Arenac, Clare, Lapeer, Midland, Sanilac, Shiawassee, and Tuscola – received no funding at all from the Public Housing Capital Fund. It may be that these counties are more rural and have no public housing developments, or it may be due to other factors.

Some counties with similar populations received widely different funding totals. For example, Midland County's population is 94.2% the size of Lapeer County's, but Midland only received 52.3% of what Lapeer received in federal funding for housing. Huron and Clare Counties are nearly equal in population, but Clare received 51% more housing funds than Huron. These examples highlight that there is no direct causation between population size and funding allocation. Instead, they point to the need for further research to determine whether these counties are under- or over-resourced.

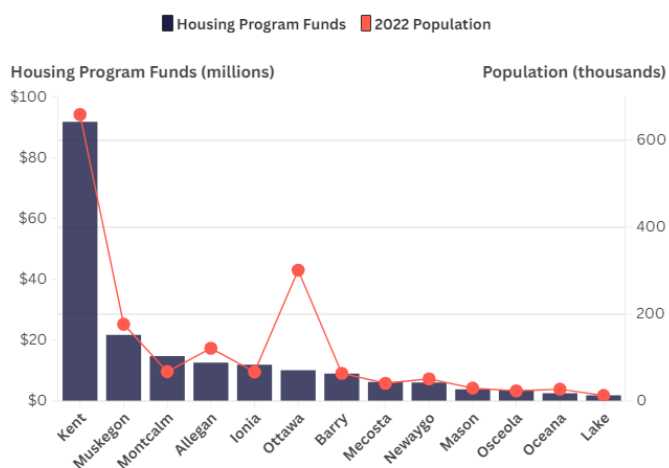
Grand Region

The Grand Region consists of 13 counties located in the western part of Michigan's lower peninsula, bordering Lake Michigan. The region includes a mix of urban, suburban, and rural counties. The region includes both highly developed urban centers, like Kent County's Grand Rapids (the second largest city in the state after Detroit) and more rural areas with more agricultural and natural spaces. In addition to Grand Rapids, the region includes notable cities Wyoming and Kentwood in Kent County, Georgetown township in Ottawa County, and Muskegon in Muskegon County.

In FY 2022, the Grand Region received \$196.04 million in census-guided funds from the four tracked federal housing programs. Kent County has the largest population in this region by far and received approximately 46.8% of the regional funds, at \$91.81 million.

Ottawa County received 31.8% less in funding than Montcalm County though it has more than four times the population. This disparity may be the result of Ottawa County having the second lowest rate of households below the federal poverty threshold in the state, with just 3.8% of its families living below the poverty level, compared to an 8.4% poverty rate in Montcalm County.¹²

Michigan Grand Region
Distribution of Census-Guided Housing Funds by County, FY 2022



[View the Michigan Grand Region chart in a web browser.](#)

¹² National Institute on Minority Health and Health Disparities, "Poverty (Families below poverty) for Michigan by County," [see note 10].

The four counties with the lowest populations in the region – Mason, Osceola, Oceana, and Lake – received the least housing funding. Each county has fewer than 30,000 residents and received less than \$4 million. Mason, Osceola, and Oceana Counties received the most money from the Very Low to Moderate Income Housing Loans, indicating a greater need for directed rural assistance. Lake County received slightly more from the Housing Choice Voucher program than from the housing loans. It is also worth noting that Mason County received almost as much in Project-based Rental Assistance as it did in the housing loans. The somewhat higher funding for these two programs in these counties may indicate a higher population of renters in these two counties.

University Region

The University Region consists of nine counties located in the southern and central parts of Michigan's lower peninsula. The region includes a mix of urban and suburban areas, as well as rural communities. The area includes the University of Michigan in Ann Arbor and Michigan State University in East Lansing, as well as the state capital, Lansing.

The three most populated counties in the region are Washtenaw, Ingham, and Livingston. Washtenaw has more than 350,000 residents, Ingham has around 280,000, and Livingston has almost 200,000. Collectively, the three counties are home to more than half of the region's population. Three other counties – Jackson, Monroe, and Eaton – each have between 100,000 and about 150,000 residents, demonstrating the widely urbanized clusters in the region.

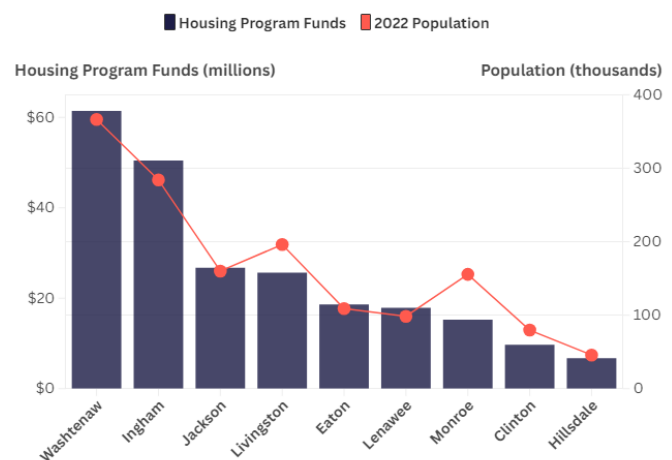
The largest cities in the region are Ann Arbor in Washtenaw County and Lansing in Ingham County, which are the fifth and sixth largest in the state, respectively.

In FY 2022, the University Region received approximately \$232.56 million from the four tracked housing programs. Washtenaw is the most populated county in the region, and it received the largest share, with \$61.45 million. The second most populated county, Ingham, received \$50.45 million. Most of the funding for Washtenaw and Ingham Counties comes from the Project-based Rental Assistance and Housing Choice Voucher Program, which accounted for 93.7% and 88.6% of the housing funds each county received, respectively. Washtenaw received little from the Public Housing Capital Fund, despite a relatively high population for the region. Urban areas with large populations often also have large public housing projects that receive significant funding from the program. Washtenaw's relatively lower funding level may indicate the county either hasn't built many public housing projects or that they may not be in need of capital improvements.

Jackson County, which has about 36,000 fewer residents than Livingston, narrowly edged out the higher population county as the third-highest funded in the region with \$26.73 million. The funding across the four programs demonstrates strong differences between the two counties in terms of urban versus rural. Livingston received significantly more funding from Very Low to Moderate Income Housing Loans at \$22.49 million, which represents 87.6% of the total housing funds the county received. Jackson County received less than half that for housing loans but received more than

Michigan University Region

Distribution of Census-Guided Housing Funds by County, FY 2022



[View the Michigan University Region chart in a web browser.](#)

Livingston from the other three housing programs, which may indicate that Jackson has more renters in need of assistance than homeowners when compared to Livingston.

For many of the remaining counties – Eaton, Lenawee, Clinton, and Hillsdale – the Very Low to Moderate Income Housing Loans program makes up more than half of the housing funds tracked. This may indicate more rural areas within these counties. Monroe was the only remaining county that broke with that pattern, receiving 36.6% of its housing assistance from the housing loans. In Monroe, the funds from the Housing Choice Voucher Programs and Project-based Rental Assistance represented more than half of the housing assistance for the county, potentially indicating a higher rental population compared to the other remaining counties.

Southwest Region

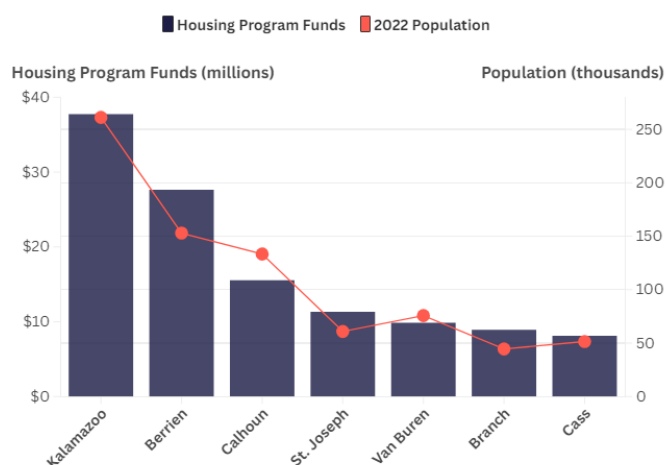
The Southwest Region consists of seven counties located in the southwestern corner of the state, bordering Indiana. This region includes a mix of urban, suburban, and rural areas. Kalamazoo, Calhoun, and Berrien Counties are the most populated counties of the region. Kalamazoo County is the most urbanized county in the region, with more than a quarter of a million residents, while Berrien and Calhoun each have close to 150,000 residents.

Kalamazoo is home to Western Michigan University and Kalamazoo College. The region also has the sizable city of Battle Creek in Calhoun County, which is known as the Cereal City for its history with companies like Kellogg's.

The Southwest Region received \$119.09 million in census-guided housing assistance funds from the four tracked programs in FY 2022. Kalamazoo County, the most populated, received the most housing funding from Housing Choice Voucher and Project-based Rental Assistance. Kalamazoo received the second least in the region from Very Low to Moderate Income Housing Loans, which may indicate fewer homeowners living in rural regions of the county compared to other parts of the region. Notably, Kalamazoo was the only county in the region to receive no funding from the Public Housing Capital Fund. This may indicate that public housing projects in the county have little need for capital improvements or that the county has few operating public housing projects at all.

There were local efforts in Berrien and Cass County to ensure that everyone was counted in the 2020 decennial census; based on analyses of previous census counts, Berrien and Cass County were at risk for undercounts.¹³ While the counties don't receive the highest amounts of housing assistance in the region, there are still significant funds relying on an accurate census count. In FY

Michigan Southwest Region
Distribution of Census-Guided Housing Funds by County, FY 2022



[View the Michigan Southwest Region chart in a web browser.](#)

¹³ Sarah Culton, "Southwest Michigan prepares for 2020 census," Leader Publications, March 5, 2020, <https://www.leaderpub.com/2020/03/05/southwest-michigan-prepares-for-2020-census/>; Mary Beth Spalding, "Berrien County group says big money at risk, counting on census help," *South Bend Tribune*, May 19, 2020, <https://www.southbendtribune.com/story/news/local/2020/05/19/berrien-county-group-says-big-money-at-risk-counting-on-census-help/46356165/>.

2022, Berrien County received \$27.65 million in assistance from the census-guided programs, second highest in the region, and Cass County received \$8.11 million.

North Region

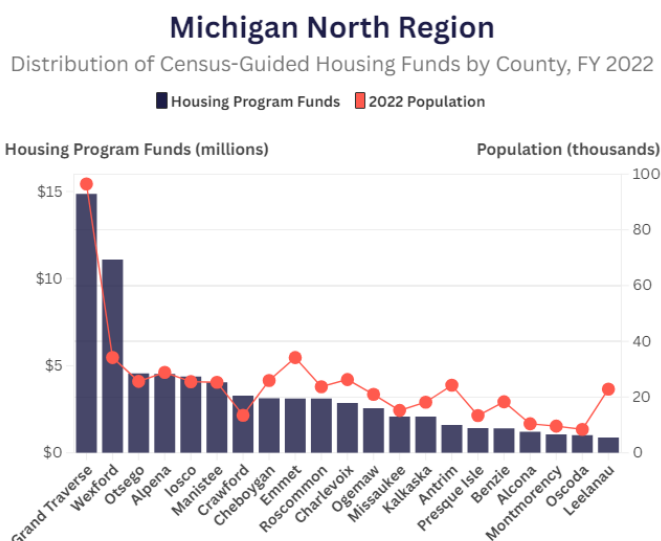
The North Region consists of 21 counties in the northern portion of Michigan's lower peninsula, extending from the shores of Lake Michigan to Lake Huron. The region is primarily rural and remote, with small towns, seasonal populations, and limited urban development. Its economy is largely driven by tourism, agriculture, and forestry. In FY 2022, the North Region received \$74.27 million from the four census-guided federal housing programs.

Grand Traverse County, the most populated county in the region with almost 100,000 residents, received the largest amount of housing funds at \$14.86 million. The largest of that share came from the Housing Loans program, indicating a significant rural demographic within the most populated county of the region. This pattern of the housing loan program providing the largest share of housing funds was true for all counties in the region except Presque Isle County, which received nearly double in Project-based Rental Assistance – \$810,545 – that it received in housing loans.

Wexford and Emmet counties have nearly identical populations but received significantly different amounts of housing funding. The funding difference may be at least partially due to differences in household incomes between the two counties. Wexford has 8.1% of households living below the poverty level, while Emmet has a lower rate of 5.2%.¹⁴ Wexford County received the second most funding in the region with \$11.09 million, whereas Emmet received less than a third of that, at \$3.11 million. The difference was mainly due to Wexford receiving \$7.56 million in Very Low to Moderate Income Housing Loans, while Emmet received \$1.66 million from the same program. This may indicate Emmet has more renters than homeowners or perhaps that potential homeowners in Emmet are less aware of the federal assistance available to them.

The North is the only region where more than half the counties, 12 out of the 21, received no funding from the Public Housing Capital Fund. And of the nine counties that did get funding from this program, four received less than \$100,000, among the lowest non-zero allocations in the entire state.

Leelanau County, which received the lowest funding in the region at \$873,044, obtained zero funding from three of the four tracked programs, receiving all its housing funding solely from the Very Low to Moderate Income Housing Loans program.



[View the Michigan North Region chart in a web browser.](#)

¹⁴ National Institute on Minority Health and Health Disparities, "Poverty (Families below poverty) for Michigan by County" [see note 10].

Superior Region

The Superior Region, also known as the Upper Peninsula (UP), consists of 15 counties located in Michigan's northern peninsula and separated from the rest of the state by the Straits of Mackinac. The region is rural and remote, with small towns and few urban centers. Economic activities focus on tourism, mining, forestry, and some manufacturing.

Marquette is the most populated county in the region, with around 65,000 residents. Houghton, Delta, and Chippewa counties each have populations of around 36,000 residents. The region includes several of the least populated counties in the state, including six counties with fewer than 10,000 residents each: Alger, Baraga, Schoolcraft, Luce, Ontonagon, and Keweenaw.

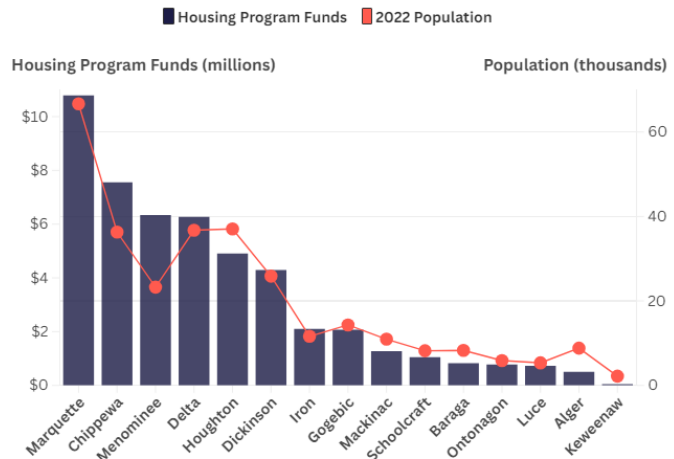
In FY 2022, the Superior Region received \$49.53 million from these four census-guided housing funds. Marquette County, the region's population leader, received the largest amount of assistance with \$10.79 million.

The Superior Region has the most counties within any region receiving zero funds from the Project-based Rental Assistance program. These counties – Mackinac, Schoolcraft, Baraga, Alger, and Keweenaw – have among the lowest populations in both the region and the state, each with fewer than 11,000 residents. However, population size was not the sole driver of funding: Ontonagon and Luce Counties each have fewer than 6,000 residents and received \$177,661 and \$126,932 in Project-based Rental Assistance, respectively.

Keweenaw County has the lowest population in the state – just 2,180 people – and received the smallest amount of funding from the housing programs at \$46,612. All of its funding came from the Housing Choice Voucher Program.

Michigan Superior Region

Distribution of Census-Guided Housing Funds by County, FY 2022



[View the Michigan Superior Region chart in a web browser.](#)

Appendix A: Data Sources and Methodology

Housing Choice Voucher Program

The Project On Government Oversight produced FY 2022 county-specific estimates for the Housing Choice Voucher Program based in part on county amounts reported through the Department of Housing and Urban Development's Community Assessment Reporting Tool.¹⁵ Due to an error within the tool, the FY 2022 data was unavailable for every location. Therefore, POGO used the spending distribution pattern of the FY 2023 awards to estimate the FY 2022 county totals for the funds in this program. The FY 2023 award data is helpful because, while there are changes in local spending between years, the general pattern remains fairly consistent as households using these vouchers often stay in the same location for some time. To determine the spending distribution, POGO conducted searches of each Michigan county and recorded the FY 2023 estimated expenditures listed for the Housing Choice Voucher program within the Rental Assistance tab of search results. Each county total was converted into a percentage of the program's spending in the state as a whole. Those county percentages were then applied to the amount of spending made to the state for FY 2022 according to USAspending.gov to produce spending totals for the earlier year.

Project-based Rental Assistance

The Project On Government Oversight produced FY 2022 county-specific estimates for the Project-based Rental Assistance program based in part on the county amounts reported through the Department of Housing and Urban Development's Community Assessment Reporting Tool.¹⁶ Due to an error within the tool, the FY 2022 data was unavailable for every location. Therefore, POGO used the spending pattern of the FY 2023 awards to estimate the county totals for the FY 2022 funds in this program. The FY 2023 award data is helpful because, while there are changes in local spending between years, the general pattern remains fairly consistent as rental units offering this assistance do not change much between years. POGO conducted searches of each Michigan county and recorded the FY 2023 estimated expenditures listed for the Project-based Rental Assistance program within the Rental Assistance tab of search results. Each county total was converted into a percentage of the program's spending in the state as a whole. Those county percentages were then applied to the amount of spending made to the state for FY 2022 according to USAspending.gov to produce spending totals for the earlier year.

Very Low to Moderate Income Housing Loans (Section 502)

The Project On Government Oversight produced FY 2022 county-specific estimates for Section 502 funding based on the amounts listed as investment dollars in USDA's Rural Investment – Data webpage.¹⁷ POGO downloaded the data for Michigan awards in FY 2022 under the 502 funding code and aggregated the loan values by county listed for each borrower.

¹⁵ "Community Assessment Reporting Tool," U.S. Department of Housing and Urban Development, accessed October 16, 2024, <https://egis.hud.gov/cart/>.

¹⁶ "Community Assessment Reporting Tool" [see note 15]

¹⁷ "Rural Investments – Data Tables," U.S. Department of Agriculture, accessed August 20, 2024, <https://www.rd.usda.gov/rural-data-gateway/rural-investments/data>.

Public Housing Capital Fund

POGO used USAspending.gov data to generate county totals for the Public Housing Capital Fund program. POGO filtered for FY 2022 awards under this program with the state of Michigan as their place of performance and then aggregated based on the county place of performance.¹⁸

Population Data

POGO obtained Michigan's population information, broken down by county, from the U.S. Census Bureau and Michigan Department of Management and Budget's Office of the State Demographer.¹⁹

¹⁸ "Advanced Search," USAspending, data for Department of Housing and Urban Development, FY 2022, Public Housing Capital Fund, data searched October 16, 2024,

<https://www.usaspending.gov/search/?hash=abbbd23e178c81d9cf1df5d00f183418>.

¹⁹ "Michigan Population, By County, Selected Years 1990-2022," U.S. Bureau of the Census and Michigan Department of Management and Budget, Office of the State Demographer, August 29, 2024, <https://sfa.senate.michigan.gov/Economics/MichiganPopulationByCounty.PDF>.

Appendix B: Funding Totals by Housing Program and by Michigan County, FY 2022

County	Region	2022 Population	Project Based Rental Assistance	Housing Choice Voucher Program	Very Low to Moderate Income Housing Loans (Section 502)	Public Housing Capital Fund	Housing Program Totals
Alcona	North	10,417	\$56,841	\$155,371	\$1,004,949	\$0	\$1,217,161
Alger	Superior	8,807	\$0	\$147,290	\$186,364	\$166,162	\$499,816
Allegan	Grand	121,210	\$2,559,235	\$2,974,986	\$7,079,622	\$0	\$12,613,843
Alpena	North	28,847	\$1,363,734	\$932,227	\$2,239,151	\$0	\$4,535,112
Antrim	North	24,249	\$0	\$312,606	\$1,247,088	\$36,950	\$1,596,644
Arenac	Bay	15,089	\$302,492	\$155,371	\$719,423	\$0	\$1,177,286
Baraga	Superior	8,277	\$0	\$170,529	\$470,556	\$183,597	\$824,682
Barry	Grand	63,554	\$395,028	\$543,799	\$8,070,247	\$0	\$9,009,074
Bay	Bay	102,821	\$7,177,412	\$3,410,397	\$3,521,261	\$690,412	\$14,799,482
Benzie	North	18,297	\$151,965	\$286,347	\$960,263	\$0	\$1,398,575
Berrien	Southwest	152,900	\$8,593,308	\$5,270,554	\$6,218,915	\$7,566,231	\$27,649,007
Branch	Southwest	44,531	\$723,517	\$559,336	\$7,314,459	\$313,740	\$8,911,052
Calhoun	Southwest	133,289	\$4,073,478	\$5,618,396	\$4,502,368	\$1,329,973	\$15,524,215
Cass	Southwest	51,403	\$1,954,896	\$471,917	\$5,472,907	\$205,693	\$8,105,413
Charlevoix	North	26,293	\$0	\$515,250	\$1,968,443	\$383,625	\$2,867,318
Cheboygan	North	25,940	\$494,897	\$559,980	\$1,984,338	\$87,867	\$3,127,082
Chippewa	Superior	36,293	\$1,579,387	\$1,024,121	\$4,225,857	\$731,266	\$7,560,630

Clare	Bay	31,352	\$1,295,360	\$683,633	\$3,310,250	\$0	\$5,289,243
Clinton	University	79,748	\$1,107,475	\$1,473,457	\$7,032,054	\$78,990	\$9,691,976
Crawford	North	13,491	\$92,823	\$245,364	\$2,738,410	\$204,958	\$3,281,555
Delta	Superior	36,741	\$1,834,908	\$1,312,886	\$2,603,870	\$515,830	\$6,267,494
Dickinson	Superior	25,874	\$242,822	\$1,056,524	\$2,590,750	\$403,856	\$4,293,952
Eaton	University	108,992	\$3,443,814	\$3,282,804	\$11,876,122	\$46,445	\$18,649,185
Emmet	North	34,163	\$878,233	\$574,873	\$1,660,445	\$0	\$3,113,551
Genesee	Bay	401,983	\$21,470,089	\$11,794,449	\$31,424,284	\$3,615,497	\$68,304,319
Gladwin	Bay	25,728	\$784,215	\$403,965	\$1,947,837	\$175,870	\$3,311,887
Gogebic	Superior	14,319	\$215,385	\$582,642	\$703,450	\$567,110	\$2,068,586
Grand Traverse	North	96,464	\$1,220,986	\$3,425,307	\$9,911,278	\$301,239	\$14,858,810
Gratiot	Bay	41,100	\$1,478,388	\$1,219,925	\$6,433,190	\$456,148	\$9,587,651
Hillsdale	University	45,762	\$2,636,468	\$388,428	\$3,608,925	\$123,100	\$6,756,921
Houghton	Superior	37,035	\$1,532,964	\$1,228,899	\$1,552,124	\$593,127	\$4,907,115
Huron	Bay	31,248	\$1,486,772	\$427,271	\$1,470,970	\$117,155	\$3,502,167
Ingham	University	284,108	\$20,842,798	\$23,855,799	\$3,815,847	\$1,936,247	\$50,450,691
Ionia	Grand	66,809	\$2,174,123	\$917,091	\$8,355,823	\$497,268	\$11,944,305
Iosco	North	25,521	\$569,229	\$846,773	\$2,872,826	\$87,253	\$4,376,081
Iron	Superior	11,622	\$250,461	\$1,018,705	\$531,164	\$297,447	\$2,097,776
Isabella	Bay	64,447	\$1,842,397	\$2,325,416	\$2,892,860	\$294,372	\$7,355,045
Jackson	University	160,066	\$9,290,083	\$5,964,512	\$10,114,343	\$1,360,577	\$26,729,516
Kalamazoo	Southwest	261,173	\$22,686,976	\$9,773,250	\$5,271,328	\$0	\$37,731,555
Kalkaska	North	18,182	\$358,973	\$160,674	\$1,561,158	\$0	\$2,080,805
Kent	Grand	659,083	\$27,403,972	\$53,641,440	\$9,593,082	\$1,176,414	\$91,814,909
Keweenaw	Superior	2,180	\$0	\$46,612	\$0	\$0	\$46,612
Lake	Grand	12,594	\$129,669	\$778,642	\$713,160	\$205,263	\$1,826,734
Lapeer	Bay	88,780	\$1,980,712	\$3,885,213	\$11,485,642	\$0	\$17,351,567
Leelanau	North	22,870	\$0	\$0	\$873,044	\$0	\$873,044
Lenawee	University	98,567	\$2,526,552	\$1,468,257	\$13,908,118	\$0	\$17,902,927

Livingston	University	196,161	\$642,695	\$2,544,285	\$22,488,024	\$0	\$25,675,003
Luce	Superior	5,330	\$126,625	\$227,932	\$376,070	\$0	\$730,627
Mackinac	Superior	10,941	\$0	\$143,999	\$1,007,441	\$122,968	\$1,274,408
Macomb	Metro	874,195	\$34,132,040	\$22,962,284	\$3,465,782	\$2,846,827	\$63,406,933
Manistee	North	25,287	\$342,294	\$432,557	\$2,833,401	\$437,305	\$4,045,557
Marquette	Superior	66,661	\$4,380,458	\$2,474,369	\$3,494,794	\$436,378	\$10,785,999
Mason	Grand	29,409	\$1,528,399	\$545,740	\$1,773,975	\$0	\$3,848,114
Mecosta	Grand	40,720	\$644,980	\$1,127,834	\$3,573,912	\$848,868	\$6,195,594
Menominee	Superior	23,266	\$974,302	\$900,124	\$4,101,973	\$365,072	\$6,341,471
Midland	Bay	83,674	\$4,228,201	\$2,781,143	\$2,062,013	\$0	\$9,071,358
Missaukee	North	15,213	\$0	\$287,436	\$1,796,461	\$0	\$2,083,897
Monroe	University	155,609	\$3,548,652	\$4,619,692	\$5,570,391	\$1,511,105	\$15,249,840
Montcalm	Grand	67,433	\$2,080,955	\$1,423,435	\$11,171,087	\$110,887	\$14,786,365
Montmorency	North	9,569	\$85,326	\$217,519	\$753,392	\$0	\$1,056,238
Muskegon	Grand	176,565	\$7,622,670	\$7,756,336	\$4,924,974	\$1,435,508	\$21,739,488
Newaygo	Grand	50,886	\$824,769	\$829,185	\$4,409,704	\$0	\$6,063,658
Oakland	Metro	1,269,431	\$54,296,449	\$30,784,352	\$5,638,389	\$1,134,394	\$91,853,584
Oceana	Grand	26,973	\$461,964	\$497,187	\$1,611,385	\$0	\$2,570,537
Ogemaw	North	20,970	\$238,517	\$489,419	\$1,826,291	\$0	\$2,554,227
Ontonagon	Superior	5,863	\$177,661	\$54,380	\$418,410	\$129,970	\$780,421
Osceola	Grand	23,274	\$0	\$445,237	\$2,648,160	\$448,415	\$3,541,812
Oscoda	North	8,404	\$210,098	\$128,465	\$675,877	\$0	\$1,014,439
Otsego	North	25,644	\$625,303	\$938,840	\$2,998,470	\$0	\$4,562,613
Ottawa	Grand	300,873	\$3,867,517	\$4,155,505	\$2,060,499	\$0	\$10,083,520
Presque Isle	North	13,361	\$810,545	\$62,148	\$474,618	\$77,445	\$1,424,756
Roscommon	North	23,708	\$185,299	\$696,684	\$2,230,836	\$0	\$3,112,818
Saginaw	Bay	188,330	\$10,376,672	\$13,136,903	\$9,501,814	\$1,603,123	\$34,618,512
Sanilac	Bay	40,657	\$983,762	\$675,864	\$5,099,811	\$0	\$6,759,437
Schoolcraft	Superior	8,188	\$0	\$199,807	\$562,004	\$290,114	\$1,051,925
Shiawassee	Bay	68,022	\$2,420,520	\$761,319	\$14,411,680	\$0	\$17,593,519

St. Clair	Bay	160,151	\$4,344,319	\$7,928,344	\$9,549,451	\$2,109,636	\$23,931,750
St. Joseph	Southwest	60,874	\$2,724,371	\$334,048	\$7,991,585	\$268,151	\$11,318,155
Tuscola	Bay	52,945	\$549,311	\$877,847	\$8,261,317	\$0	\$9,688,475
Van Buren	Southwest	75,692	\$904,937	\$880,468	\$7,657,031	\$407,269	\$9,849,705
Washtenaw	University	366,376	\$25,632,170	\$31,924,724	\$3,888,937	\$3,601	\$61,449,432
Wayne	Metro	1,757,043	\$136,720,789	\$136,907,374	\$122,323	\$20,755,374	\$294,505,860
Wexford	North	34,196	\$2,096,461	\$1,144,472	\$7,562,276	\$283,894	\$11,087,103