Center for COMMUNITY PROGRESS

2020 UPDATE

State of Vacancy in Michigan

Michigan towns, cities, and counties have stood at the forefront of facing America's economic downturns and their lasting negative impacts in housing markets and the lives of people.

From its response to industrial decline to the more recent mortgage foreclosure crisis and Great Recession, Michigan continues to provide important insights for communities across the United States. Following the end of the Great Recession, Michigan has seen some optimistic trends including a decline in property tax foreclosure (-57%) and a small decline in residential vacancy (-4%). Vacant and deteriorated properties, however, remain a significant challenge. This is true in many rural counties as well as some of the state's most populated urban counties.

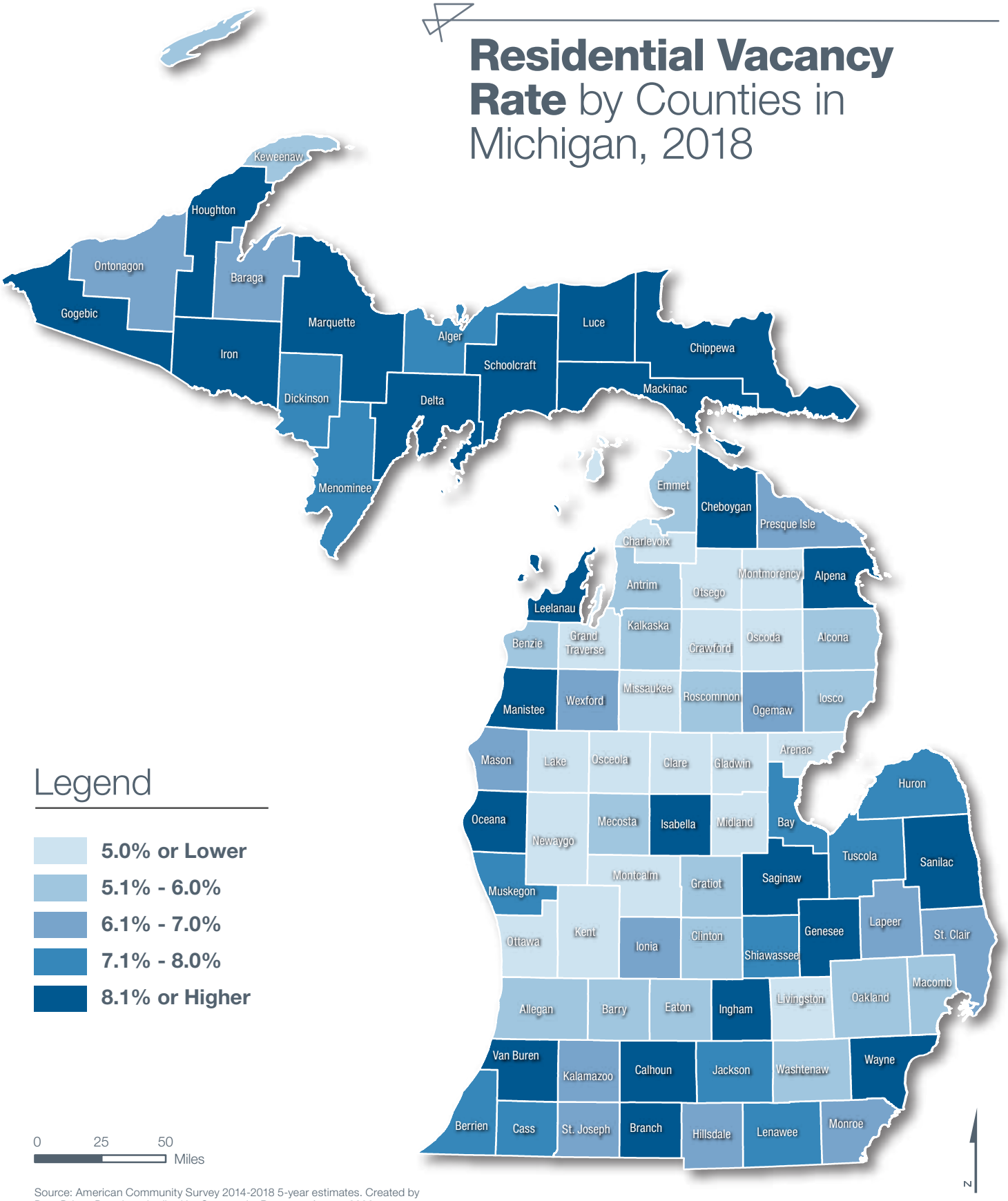
About this Report

The State of Vacancy in Michigan 2020 Update shares the general trends in residential vacancy and distressed properties across Michigan's counties and 25 cities experiencing the highest rates of residential vacancy.

The Center for Community Progress and Data Driven Detroit collected and analyzed housing data from a variety of sources (see final page for detail) to provide this update. We examined non-seasonal vacant residential units and used property tax forfeiture and foreclosure, housing stock age, and housing units that lack adequate plumbing facilities to serve as distressed property indicators. We reviewed median home value and mortgage originations to help measure housing market strength. And we reviewed both owner- and renter-occupied housing cost burden to understand financial hardship. This report builds on the foundation and methodology from our 2014 report *State of Vacancy in Michigan* available at communityprogress.net. This update is intended to inform further analysis as additional 2020 Census and other data become available.

Michigan's statewide residential vacancy rate was 8.3% in 2018. Rates fell in most of Michigan's 83 counties between 2010 and 2018, but rose in 24 counties, particularly in the Upper Peninsula.

Residential Vacancy Rate by Counties in Michigan, 2018



Legend

- 5.0% or Lower
- 5.1% - 6.0%
- 6.1% - 7.0%
- 7.1% - 8.0%
- 8.1% or Higher

0 25 50 Miles

Source: American Community Survey 2014-2018 5-year estimates. Created by Data Driven Detroit and edited by Community Progress, August 2020.

Note: Seasonal vacant units are excluded from vacancy rates to account for areas of the state with significant numbers of seasonal property.

2010-2018 Statewide Trends

4% ↓ decrease in vacancy rate

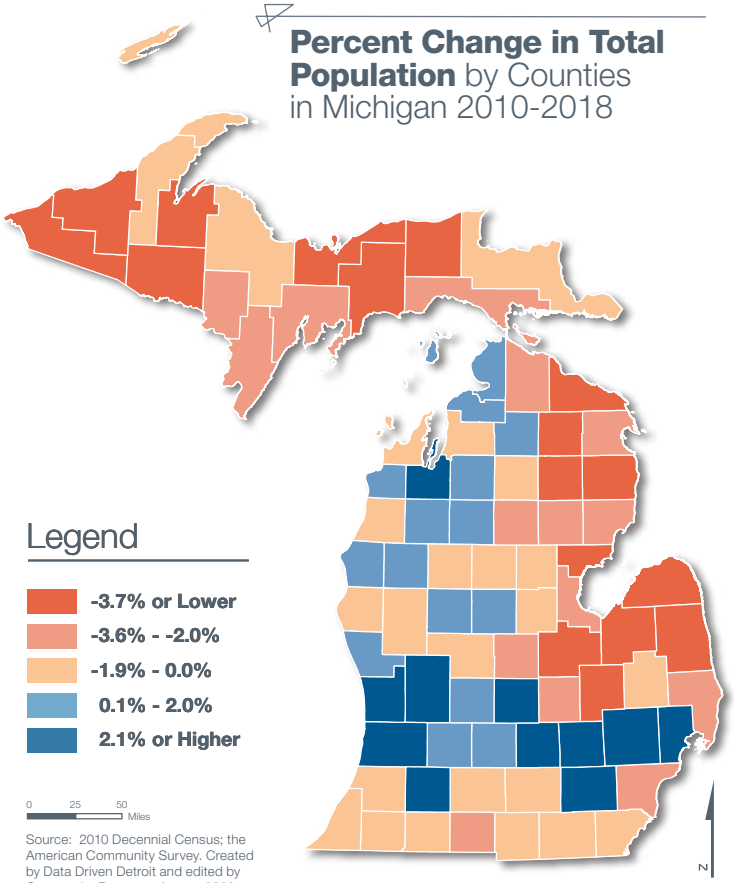
.7% ↑ increase in population

1.4% ↑ increase in median home values

Statewide Trends	
Change in Population, 2010 -2018	0.7%
Change in Total Housing Units, 2010-2018	1.1%
Change in Mortgage Originations	21.3%
Owner-Occupied with Housing Cost Burden, 2018	20.1%
Renters with Housing Cost Burden, 2018	45.8%
Vacant Housing Units, 2018	8.3%
Total Vacant Housing Units, 2018	380,719
Change in Vacant Housing Units, 2010-2018	-4%
'Other' Vacant Housing Units, 2018	5%
Total 'Other' Vacant Housing Units, 2018	226,778
Housing Units Lacking Plumbing, 2018	3.4%
Change in Property Tax Foreclosures, 2010-2018	-57.9%

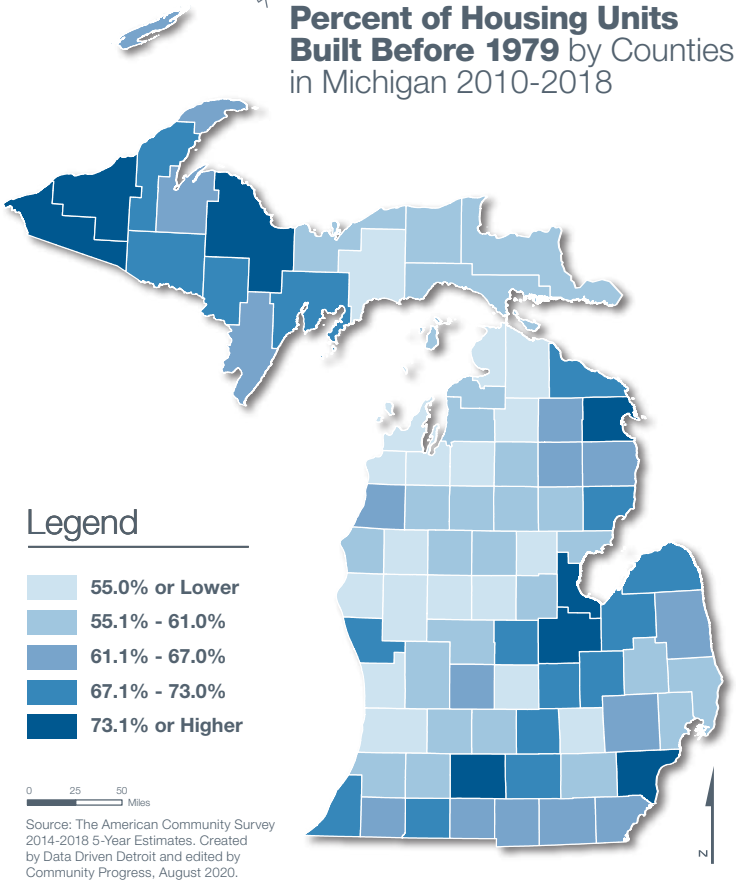
Source: 2010 Decennial Census; the American Community Survey 2006-2010 and 2014-2018 5-year estimates; Michigan Department of Treasury, Statewide Real Property Tax Foreclosure and Forfeiture Statistics.

Percent Change in Total Population by Counties in Michigan 2010-2018



Source: 2010 Decennial Census; the American Community Survey. Created by Data Driven Detroit and edited by Community Progress, August 2020.

Percent of Housing Units Built Before 1979 by Counties in Michigan 2010-2018



Source: The American Community Survey 2014-2018 5-Year Estimates. Created by Data Driven Detroit and edited by Community Progress, August 2020.

2010 – 2018 County Trends

Twenty-three counties had a vacancy rate above 8% in 2018.

Black households are disproportionately impacted by vacancy.

Counties with the highest Black population percentage had on average the highest vacancy rate in 2018.

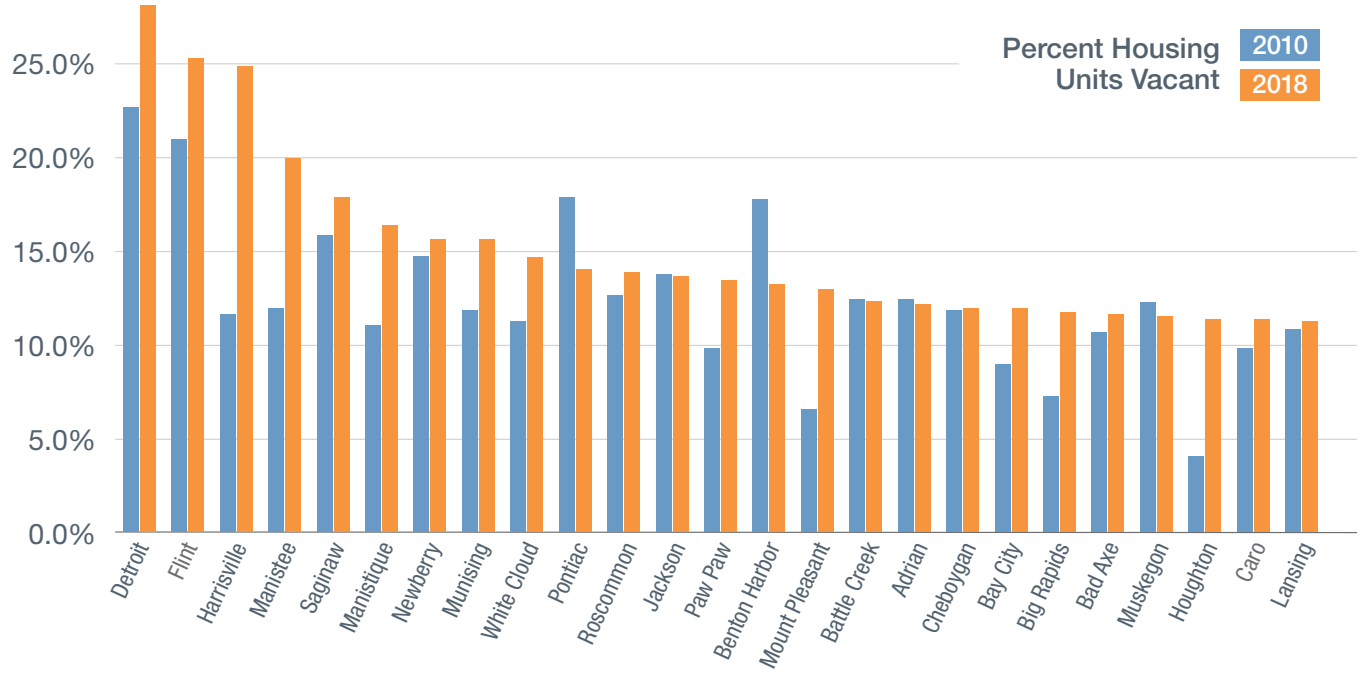
Sixty counties saw increases in mortgage originations between 2010 and 2018, indicating an improving housing market.

Some of the large counties that saw decreases include Ottawa, Clinton, Berrien, Saginaw, Bay, Washtenaw, Isabella, and Midland.

Ontonagon, Iron, Oscoda, Keweenaw, Schoolcraft, Luce and Wayne had the highest rate of housing units that lack complete plumbing in 2018.

These counties are mostly rural and all are located in the Upper Peninsula with the exception of Wayne County.

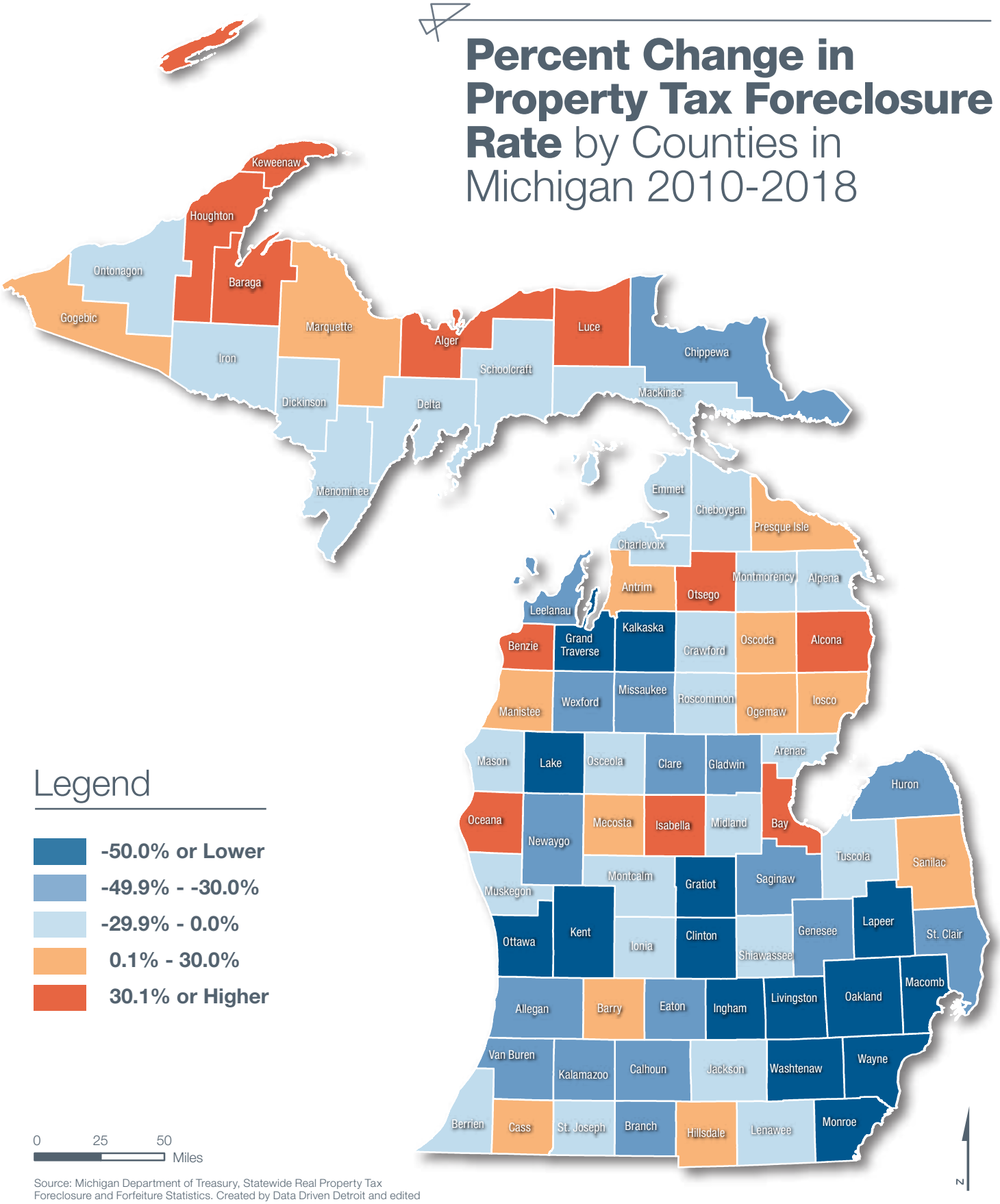
Top 25 County Seats and Major Cities
with Highest Residential Vacancy Rate in 2018



Place	County	% Change in Population, 2010-2018	% Change in Total Housing Units, 2010-2018	Vacant Housing Units, 2018	% Vacant Housing Units, 2018	% Change in Vacant Housing Units, 2010-2018	% 'Other' Vacant Housing Units, 2018	% Change in 'Other' Vacant Housing Units, 2010-2018	% Built Before 1979, 2018	% Housing Units Lacking Plumbing, 2018
Detroit	Wayne	-5.1%	4.3%	102,330	28.1%	29.5%	22.2%	99.5%	91.5%	19.8%
Flint	Genessee	-5.1%	4.4%	13,502	25.2%	25.7%	20.3%	85.9%	91.5%	17.8%
Harrisville	Alcona	-19.7%	-3.3%	79	24.8%	107.9%	12.9%	192.9%	81.1%	3.5%
Manistee	Manistee	-2.5%	1.7%	729	19.9%	70.3%	6%	129.2%	78%	0.3%
Saginaw	Saginaw	-4.9%	1.6%	4,273	17.8%	14.6%	9.3%	24.7%	92.6%	6.6%
Manistique	Schoolcraft	-5%	-3.5%	255	16.3%	43.3%	12%	130.9%	78.1%	6.3%
Newberry	Luce	-11%	-5.9%	117	15.6%	0%	11.5%	28.4%	91.2%	4.9%
Munising	Alger	-4.8%	3.6%	202	15.6%	36.5%	11.8%	128.4%	76.3%	7.8%
White Cloud	Newaygo	-11.6%	-10.8%	70	14.6%	16.7%	6.9%	153.8%	73.3%	2.7%
Pontiac	Oakland	1%	0.2%	3,779	14.0%	-21.6%	7.8%	16.5%	80.5%	5.1%
Roscommon	Roscommon	2.4%	5.7%	74	13.8%	15.6%	3.2%	26.1%	71.8%	3.2%
Jackson	Jackson	-2.2%	-0.7%	2,094	13.6%	-0.9%	7.6%	50.8%	91.2%	3%
Paw Paw	Van Buren	-3.8%	-2.9%	218	13.4%	33.7%	5.5%	242.3%	78.5%	2.8%
Benton Harbor	Berrien	-1.2%	13.1%	648	13.2%	-15.3%	10.1%	1.6%	72.3%	3.1%
Mount Pleasant	Isabella	-1.2%	2.9%	1,188	12.9%	104.8%	2.8%	148.1%	59.3%	0%
Battle Creek	Calhoun	-1.7%	-1.9%	2,920	12.3%	-3.2%	5%	7.3%	77.4%	2.7%
Adrian	Adrian	-2.3%	-3.4%	1,051	12.1%	-5.6%	8.2%	145.7%	74.4%	1%
Cheboygan	Cheboygan	-2.9%	5.8%	305	11.9%	7%	5%	28.3%	70.7%	1.3%
Bay City	Bay	-4.2%	-0.3%	1,887	11.9%	33.2%	2.9%	-11.7%	93%	3.7%
Big Rapids	Mecosta	-2%	1.4%	429	11.7%	65%	4.5%	219.2%	62.4%	0.7%
Bad Axe	Huron	-4.8%	-7.4%	166	11.6%	1.2%	4.7%	31.4%	78.6%	0%
Muskegon	Muskegon	-1.1%	-0.1%	1,856	11.5%	-5.5%	5.7%	35.3%	86.7%	0.5%
Houghton	Houghton	2.9%	12.2%	320	11.3%	216.8%	5.2%	279.5%	61.1%	2.1%
Caro	Tuscola	-3.9%	1.8%	228	11.3%	16.9%	4.7%	28%	81.2%	3.1%
Lansing	Ingham	2.1%	2.1%	6,211	11.2%	11.4%	6.2%	105.4%	83.3%	1.2%

Source: 2010 Decennial Census; the American Community Survey 2006-2010 and 2014-2018 5-year estimates.
Graph created by Data Driven Detroit and table by Community Progress, August 2020.

Percent Change in Property Tax Foreclosure Rate by Counties in Michigan 2010-2018



Legend

- **-50.0% or Lower**
- **-49.9% - -30.0%**
- **-29.9% - 0.0%**
- **0.1% - 30.0%**
- **30.1% or Higher**

0 25 50 Miles

Source: Michigan Department of Treasury, Statewide Real Property Tax Foreclosure and Forfeiture Statistics. Created by Data Driven Detroit and edited by Community Progress, August 2020.

Note: Tax foreclosure rate is defined as the number of foreclosures divided by the number of parcels. Because total parcel counts include non-taxable parcels, foreclosure rates may be underrepresented.

Tax Foreclosure Trends

Statewide, property tax foreclosure counts and rates both peaked in 2015 with 38,071 properties, followed by a decline through 2018 to 10,299 properties.

The 2015 peak is likely a lagging indicator of owners' inability to afford property taxes as result of the Great Recession.

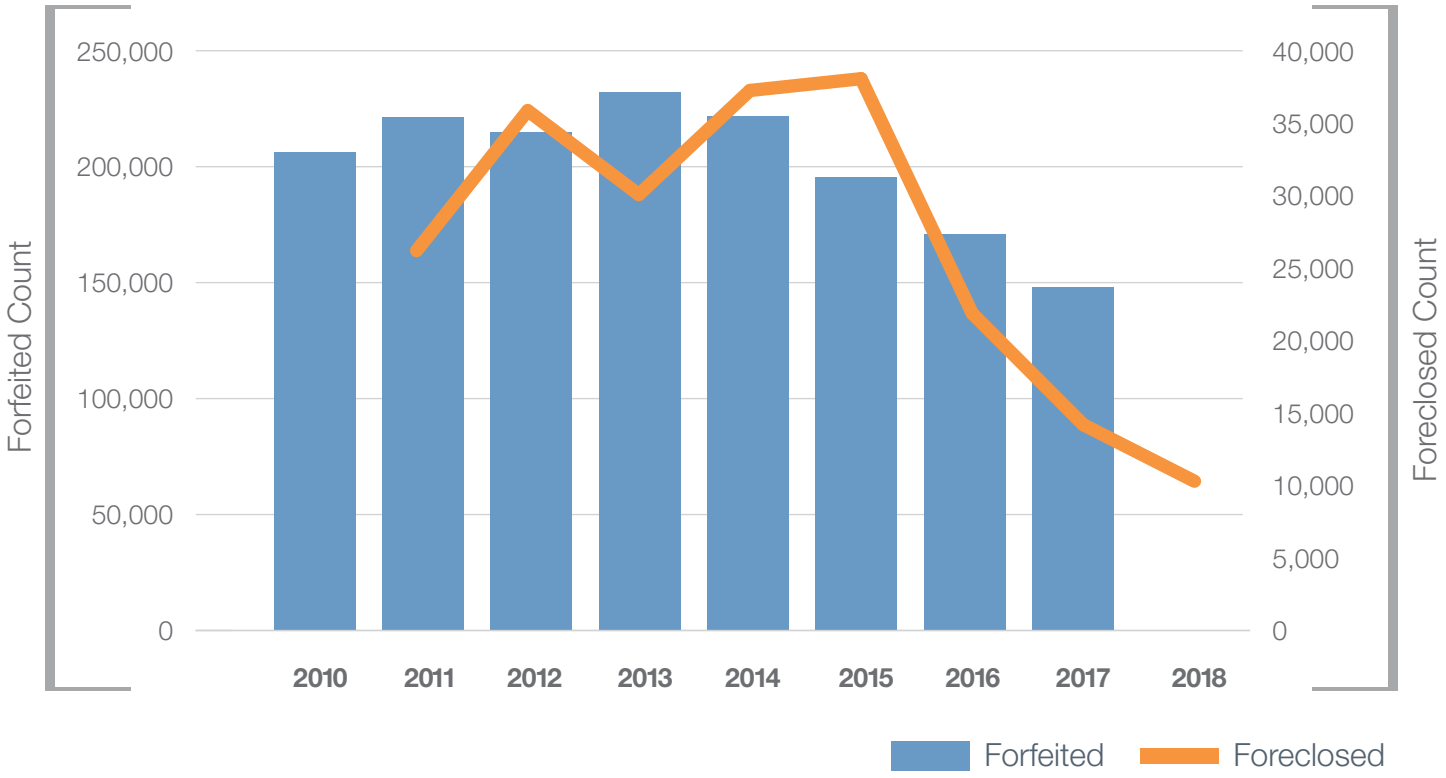
Lake County, despite having relatively low numbers of tax foreclosures, has among the highest rates of foreclosures between 2007 and 2018.

Wayne County accounts for 18% of the population of Michigan but 61.7% of tax foreclosures statewide.

Keweenaw, Houghton, Luce, Alcona and Bay counties had the greatest increase (108% and higher) in property tax foreclosure rate from 2010 – 2018.

Michigan Forfeited and Foreclosed Property Counts

2010 Forfeitures - 2018 Foreclosures



Source: Michigan Department of Treasury, Statewide Real Property Tax Foreclosure and Forfeiture Statistics. Created by Data Driven Detroit, August 2020.

Note: Tax foreclosure rate is defined as the number of foreclosures divided by the number of parcels. Because total parcel counts include non-taxable parcels, foreclosure rates may be underrepresented.

County Vacancy

Source: 2010 Decennial Census; the American Community Survey 2006-2010 and 2014-2018 5-year estimates; Michigan Department of Treasury, Statewide Real Property Tax Foreclosure and Forfeiture Statistics.

COUNTY	% Change in Population, 2010-2018	% Change in Median Home Values, 2010-2018	% Change in Mortgage Originations, 2010-2018	% Change in Total Housing Units, 2010-2018	Vacant Housing Units, 2018	% Vacant Housing Units, 2018	% Change in Vacant Housing Units, 2010-2018	% 'Other' Vacant Housing Units, 2018	% Change in 'Other' Vacant Housing Units, 2010-2018	Property Tax Foreclosures, 2018	% Housing Units Lacking Plumbing, 2018
Alcona	-5.3%	-16.3%	17.2%	0.9%	631	5.6%	-17.2%	3.1%	3%	43	6.6%
Alger	-4.2%	10.8%	-26.7%	1.8%	497	7.5%	-0.8%	5.4%	71.2%	16	8.4%
Allegan	3.4%	5.4%	13.2%	2.7%	2,648	5.2%	-21.4%	2.8%	22.9%	28	2.5%
Alpena	-3.3%	-8.8%	6.1%	-0.1%	1,310	8.2%	0.7%	5.1%	27.5%	18	3.9%
Antrim	-1.7%	0.7%	0.5%	1.2%	1,010	5.6%	-28.9%	2.6%	-13.2%	167	3.3%
Arenac	-4.6%	-9.1%	12.4%	0.3%	457	4.6%	-35.1%	2.2%	-30.8%	41	4.4%
Baraga	-4.0%	18.7%	4.9%	0.4%	330	6.2%	-25.5%	3.7%	-24.6%	8	7.7%
Barry	1.5%	4.6%	24.3%	1.7%	1,388	5.1%	-29.6%	3.4%	7.3%	22	0.8%
Bay	-2.8%	-6.8%	-8.4%	0.1%	3,765	7.8%	18.4%	1.8%	-26.1%	102	2.2%
Benzie	0.2%	7.4%	17.9%	2.3%	725	5.8%	-16.3%	2%	-13%	8	1%
Berrien	-1.3%	7.9%	-6.8%	0.5%	6,068	7.8%	-8.9%	4%	34.8%	182	2.1%
Branch	-3.7%	-6.9%	-5.2%	-0.1%	1,674	8%	-10%	4.7%	24.1%	17	3.4%
Calhoun	-1.2%	-4.5%	8%	-0.3%	6,336	10.4%	0.5%	4.8%	22.7%	179	2.1%
Cass	-1.6%	0.7%	12.2%	1.3%	2,060	7.9%	4%	4.4%	35.5%	50	3.1%
Charlevoix	1%	0.2%	2.8%	2.2%	659	3.7%	-45.6%	1.7%	-35.6%	9	1.7%
Cheboygan	-2.7%	1.4%	13.9%	0.9%	1,509	8.2%	-6.2%	5%	29%	21	2.7%
Chippewa	-1.8%	8.9%	-4.2%	0.8%	1,785	8.3%	28.1%	5.2%	92.9%	37	6.4%
Clare	-1%	-4.4%	37.8%	0.3%	1,159	5%	-29.3%	2.4%	-32.9%	62	3%
Clinton	3.3%	0.1%	-6.5%	2.6%	1,866	5.9%	5.7%	3%	65%	15	0.9%
Crawford	-1.7%	-6.1%	31.1%	1%	436	3.9%	-19.4%	1.7%	-7.6%	41	4.1%
Delta	-2.4%	9.8%	-27.9%	0.7%	1,769	8.7%	31%	6.7%	98.7%	15	5.5%
Dickinson	-2.3%	13.4%	2.7%	0.6%	1,119	8%	11.3%	3.8%	24.3%	14	3.2%
Eaton	1.3%	-3.5%	3%	0.8%	2,811	5.9%	-10.9%	3%	48.4%	26	1%
Emmet	1.1%	-2.5%	9.2%	1.3%	1,143	5.3%	-37.8%	2.9%	15.5%	29	1.2%
Genesee	-3.9%	-11.2%	36.5%	-0.1%	22,669	11.8%	3.6%	8.2%	72.1%	1,512	6.1%
Gladwin	-1.6%	-11%	17.6%	1.1%	661	3.7%	-43%	1.4%	-57.2%	60	4.5%
Gogebic	-6.2%	1%	-26.4%	0.1%	955	8.8%	-24.7%	5.1%	13%	55	6.5%
Grand Traverse	5.5%	11.4%	38.3%	4.5%	2,105	4.8%	-21.3%	2.1%	15.7%	4	0.9%
Gratiot	-3.3%	0.7%	5.9%	-0.1%	927	5.7%	-29.5%	2.4%	-37.8%	19	0.8%
Hillsdale	-1.8%	-3.9%	-6.8%	0.9%	1,481	6.7%	-18.1%	3.8%	-1%	44	2.5%
Houghton	-0.7%	24.2%	-47.1%	0.8%	2,213	11.8%	34.7%	7.2%	37.2%	43	7.6%
Huron	-4.8%	-7.2%	-11.8%	0.3%	1,560	7.3%	-8%	3.5%	-10.7%	15	2%
Ingham	3.1%	-6.5%	11.4%	1.6%	10,303	8.4%	7%	4.2%	85.7%	119	1.1%
Ionia	0.4%	-0.9%	15.1%	0.3%	1,644	6.6%	-24.3%	4.3%	35.8%	22	1.7%
Iosco	-2.5%	-10.9%	18.7%	0.3%	1,206	5.9%	-19.4%	3.4%	11.3%	75	2.7%
Iron	-5.1%	2.8%	-12.1%	1.3%	767	8.2%	-4.8%	6.4%	35.3%	33	14.7%
Isabella	0.7%	2.7%	-9.8%	2.5%	2,624	9%	44%	3.1%	35%	25	1.2%
Jackson	-0.8%	-4.5%	33.9%	0.1%	5,450	7.8%	-16%	4.1%	39.6%	137	2.5%
Kalamazoo	4.5%	5.4%	6.3%	1.5%	7,468	6.7%	-9.7%	3.6%	88.5%	101	0.5%
Kalkaska	1.8%	2.2%	40.3%	1.2%	701	5.7%	-20.6%	2.7%	-17.6%	12	5.9%
Kent	6.7%	10.8%	9.3%	2.5%	11,733	4.6%	-33.8%	2.4%	26.1%	58	0.9%
Keweenaw	-1.2%	38.8%	-30.6%	0.9%	141	5.7%	-19.9%	3.2%	1.3%	10	10.3%
Lake	1.9%	-9.1%	35.8%	1.9%	638	4.2%	-38.3%	2.8%	-38.8%	196	7.4%
Lapeer	-0.1%	-3.8%	49.7%	0.7%	2,212	6%	-16.9%	2.3%	-6.3%	16	1.2%
Leelanau	-0.3%	6.3%	14%	4%	1,279	8.2%	28%	3.7%	67.7%	2	1.6%
Lenawee	-1.4%	-5.1%	23.8%	0.7%	3,145	7.2%	-10.8%	4.9%	61.3%	52	1.2%
Livingston	4.2%	7.9%	34.9%	3.9%	2,748	3.6%	-24.3%	1.5%	2.8%	17	0.9%
Luce	-4%	-2.6%	-6.3%	0.6%	377	8.6%	8.6%	6.2%	42.1%	16	9.9%
Mackinac	-2.7%	7.1%	-14.9%	1.2%	942	8.5%	41%	3.5%	10.8%	11	7.6%
Macomb	3.3%	0.4%	57.8%	2.2%	18,829	5.2%	-20.7%	2.2%	14.4%	181	0.7%
Manistee	-1.2%	-2.5%	47.9%	0.8%	1,581	10%	6.5%	3.5%	-15.8%	25	1.5%
Marquette	-0.2%	19.8%	-26.1%	1.4%	2,801	8%	14.4%	4.6%	54.4%	31	5.4%
Mason	0.6%	13.2%	11.5%	1%	1,150	6.6%	-11.7%	4.1%	43.5%	17	2.7%
Mecosta	1.1%	-1.3%	9.4%	1.3%	1,183	5.5%	-19.5%	3.2%	25.8%	84	1.9%
Menominee	-3.3%	-1.5%	-43.4%	0.4%	1,128	7.9%	11.7%	6.6%	70.2%	12	7.5%
Midland	-0.3%	3.6%	-21.5%	2.4%	1,735	4.7%	-6.6%	1.9%	1.3%	18	2%
Missaukee	1.1%	-0.8%	23.9%	1.1%	430	4.7%	-36.6%	2.6%	-33.9%	6	6.3%
Monroe	-1.5%	-3.8%	41.2%	1.6%	4,358	6.8%	1%	3.1%	59%	43	1.6%
Montcalm	-0.2%	-4.7%	45.6%	0.8%	1,244	4.4%	-40.2%	0.8%	-76%	38	2.2%
Montmorency	-5.2%	-3.1%	42.4%	0%	424	4.4%	-15.5%	1.5%	-38.1%	14	8.2%
Muskegon	0.5%	-1.6%	31.7%	0.5%	5,907	8%	-0.6%	4.8%	71.4%	229	0.6%
Newaygo	-0.7%	-4%	20.3%	1.1%	1,208	4.8%	-32.3%	3%	-13.3%	89	2.5%
Oakland	4%	12%	23.2%	1.9%	30,654	5.7%	-22.3%	2.6%	40.7%	369	0.8%
Oceana	-0.6%	-2.8%	3.2%	1.2%	1,292	8%	-7%	5.1%	37.7%	17	3.6%
Ogemaw	-3.6%	-11.8%	54.9%	0.7%	981	6.1%	-16.5%	4.2%	2.3%	46	5.2%
Ontonagon	-12%	-9.3%	9.4%	0.1%	379	6.7%	-21.4%	4.5%	-0.4%	25	21.6%
Osceola	-1.3%	-7.5%	22.1%	0.6%	546	4%	-48%	2.6%	-35.9%	34	3.7%
Oscoda	-4.2%	-6.8%	74.8%	0.6%	396	4.3%	-38.3%	1.8%	-52.3%	13	12.2%
Otsego	1%	10.8%	17.7%	0.9%	450	3%	-51.2%	1.2%	-54.3%	113	2.1%
Ottawa	7.7%	11.2%	-1.3%	5%	4,086	3.8%	-31.5%	2%	40.8%	17	0.9%
Presque Isle	-4.3%	-5.9%	-32.2%	0.3%	688	6.6%	-15.6%	4.5%	19.6%	62	4.4%
Roscommon	-2.3%	-4.4%	25.7%	0.3%	1,232	5%	-22%	2.2%	-6.5%	44	2%
Saginaw	-3.7%	-11.2%	-7.4%	0.6%	8,270	9.5%	11.8%	4%	16.8%	445	2.8%
St. Clair	-2.1%	-2.5%	59.4%	0.3%	4,565	6.3%	-16.6%	3.4%	27.1%	54	1.7%
St. Joseph	-0.6%	-0.9%	1.7%	0.3%	1,814	6.5%	-26.4%	4.2%	5.5%	40	2.5%
Sanilac	-4%	-8.0%	22.3%	1.3%	2,187	9.5%	8%	6.4%	51.9%	33	2.9%
Schoolcraft	-4.9%	24.6%	-21.1%	1%	557	8.7%	33.6%	6%	88.6%	19	10%
Shiawassee	-3.1%	-10.8%	34.2%	-0.3%	2,196	7.3%	-0.6%	4.2%	56.9%	33	1.7%
Tuscola	-4.4%	-9.7%	22.6%	0%	1,932	7.9%	-4.3%	4.4%	8.3%	58	1.3%
Van Buren	-1.3%	4.6%	9.6%	0.9%	3,236	8.7%	2%	5.1%	63.9%	66	2%
Washtenaw	6.1%	13.8%	-9.4%	1.9%	8,426	5.6%	-6.1%	2.3%	65%	24	0.6%
Wayne	-3.3%	-15.2%	56.1%	-0.8%	134,704	16.5%	15.7%	12.2%	82.1%	4,178	9.6%
Wexford	1.1%	-10.1%	57.8%	0.9%	1,046	6.2%	-26.1%	3.9%	20.3%	18	1.7%

2020 UPDATE

State of Vacancy in Michigan

About the Data

The Center for Community Progress and Data Driven Detroit collected and analyzed housing data from the U.S. Decennial Census (2000 and 2010), the American Community Survey 2006-2010 and 2014-2018 5-year estimates, the Michigan Department of Treasury, PolicyMap and the FFIEC Home Mortgage Disclosure Act Database to provide this update. U.S. Census data serves as the primary source of data for this vacancy assessment. While it provides recorded vacant residential units, it does not account for vacant lots leading to more conservative estimates across the state. Seasonal vacant units are excluded from all vacancy rates presented in order to account for areas of the state with significant numbers of seasonal property.

Additionally, units characterized as "other" by the Census as well as tax forfeitures and foreclosures, age of housing stock, and units that lack complete plumbing facilities were used as supplemental indicators of property distress. While no available classification of vacancy paints the complete picture for each Michigan community, U.S. Census data allows us to provide a broad cross-county look at the trends. A close examination of available local data is necessary to tell the most accurate story.

About the Center for Community Progress

Since 2010, the Center for Community Progress has helped more than 300 communities transform vacant, abandoned, and deteriorated properties into assets for neighbors and neighborhoods. With offices in Michigan and Washington, D.C., Community Progress works to create a future where all people live in strong, healthy, just communities where widespread vacant properties no longer exist. For more information visit www.communityprogress.net.

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