



Housing Market Analysis + Demographic Trends

Ferndale, Michigan

July 2019



Key Findings

- › The population of Ferndale has grown slowly over the past decade. While the net growth has been relatively flat, in recent years, there has been a considerable influx of young adults into the City. At the same time, fewer seniors and families with children are living in Ferndale. These demographic shifts have an impact on the types of housing in demand.
- › The composition of households continues to change in the City. Around 12 percent of all households in the City were families in 2017, down from nearly 20 percent five years prior. The trend has been more non-family households, particularly people living alone, unmarried partners living together, or roommates, which account for nearly one in five households in the City. The proportion of non-family households is substantially higher than that of Oakland County as a whole. These household composition trends are also driving down the average household size in the City, which for renter households is now slightly below 2 people per household.
- › Household incomes are on the rise in Ferndale. The fastest growth occurred among households with income levels exceeding \$100,000 per year, which now account for more than one out of five households in the City. While incomes overall are increasing, there is still a large share of Ferndale households on the lower end of the income spectrum. Nearly a quarter of all Ferndale households have annual incomes less than \$35,000. These households face the greatest housing challenges, with more than a third of these households are considered to be housing cost burdened (paying more than 30 percent of income on housing related costs).
- › The job base in Ferndale is growing, but the types of jobs being added within the City are different than the types of jobs held by Ferndale residents. Of the nearly 700 net new jobs located within Ferndale between 2012 and 2017, most are in the arts, entertainment, recreation, accommodation and food services sector. The median wage for these job sectors is \$23,679. By contrast, most of the more than 2,000 net new jobs held by Ferndale residents during this same time period are in the professional and business services sector, which has a median wage of more than \$50,000. This variation in the job composition of Ferndale workers and Ferndale residents can play a role in the price-levels of housing in the City, and specifically the availability of housing that is affordable to workers employed in Ferndale.
- › Homeownership rates are trending downward and the demand for rental housing is on the rise in Ferndale. This is largely being driven by the influx of young adults living in non-family households in recent years. Seniors continue to have the highest homeownership levels, though they represent only a small share of the population overall. The sharpest increase in homeownership rates has been among 45 to 54 year olds; the homeownership rate for this cohort has climbed from 60.6 percent to 79.3 percent in just five years.
- › The rental market in Ferndale is expanding, and rents are on the rise. There was a 15.5 percent jump in the number of rental units in the City between 2012 and 2017 and there are hundreds of additional units in the pipeline nearing completion. Of the new rental units added to the housing stock between 2012 and 2017, nearly all of them rent for more than \$1,000 per month. These

new units are not affordable to a large share of Ferndale households, nearly a third of whom have income levels below \$40,000. The fastest growing rent segment of the rental market are units going for more than \$1,250 per month, which has nearly doubled in five years.

- › Home values in Ferndale are increasing, and the for-sale market continues to be primarily single-family homes. Notably, the number of homes valued between \$200,000 and \$300,000 more than doubled in just five years, and now represent approximately 13.1 percent of all owner-occupied housing stock in the City.
- › While homes valued less than \$200,000 continue to make up the largest share of the housing stock in Ferndale, these price points are becoming less common. The price bands below \$200,000 play an important role in the for-sale market in keeping Ferndale an affordable place to live. For example, for a \$200,000 home to be affordable (i.e. owner paying less than 30 percent of income), a household would need an annual income slightly under \$60,000. Nearly half (48.4 percent) of all Ferndale households have an annual income below \$60,000, which indicates these price-points are likely in high demand. Preservation of the moderately-priced housing stock will be a critical part of an inclusive housing strategy.
- › Renters in Ferndale are more likely to be cost burdened than homeowners. In 2017, 42.8 percent of all renter households in the City were cost burdened, while only 17.2 percent of homeowners were considered cost burdened. As rent levels are trending up and as the pipeline of newly constructed units become available, it is likely the financial strain on existing renter households in Ferndale will continue to mount. Specifically, units renting for \$750 or less are in high demand but are becoming scarce, declining by 21.5 percent in the past five years.
- › Forecast data suggest the population of Ferndale will continue to rise and generate more demand for housing. It is estimated that more than 300 net new housing units will be needed in the City over the next couple decades to accommodate the projected population growth. Building permit data over the past decade suggest the current pace of housing construction is on track to meet the future demand; however it will be critical that the price and rent levels are varied to meet the needs of current and future residents all along the income spectrum.

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Key Definitions

Housing cost burdened – Families who pay more than 30 percent of their income for housing are considered by the US Department of Housing and Urban Development (HUD) to be cost burdened.

Severely housing cost burdened – Families who pay more than 50 percent of their income for housing are considered by HUD to be cost burdened.

Housing Tenure – The financial arrangements under which a household occupies all or part of a housing unit. The most common types of tenure are ownership and rental.

Multifamily housing – A structure that has three or more residential units, typically on multiple floors (a row of townhomes is not classified as multifamily under this definition).

Center for Neighborhood Technology Housing + Transportation Index – An index that incorporates transportation costs into the equation of housing affordability. The affordability benchmark used by the index is 45 percent of household income used on housing costs and transportation costs combined.

Housing Unit – A house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants do not live and eat with other persons in the structure and which have direct access from the outside of the building or through a common hall. Housing units may be permanently occupied, seasonally occupied or vacant.

Household – A household includes all the persons who are current residents of a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Gross rent – The contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).

Introduction

The City of Ferndale Michigan is an attractive and vibrant community of more than 20,000 residents and more than 9,000 workers. The City is growing, and a variety of changes are influencing both the cost of housing and the types of housing in demand. This *Housing Market Analysis and Demographic Trends Report* aims to provide a foundation for the larger inclusive housing planning effort, and create a lens to help define and identify what represents “inclusive housing” in the Ferndale context. The report is not a policy document, but rather a tool that can be used to help inform inclusive housing strategies, policies, and targets.

This report takes a close look at the demographic profile of the City and examines what trends are occurring within Ferndale’s resident population. The types of jobs and wages are also analyzed, both in terms of jobs located within the City and the jobs held by Ferndale residents. The employment and wage analysis provides key insights into the housing price and rent levels that are likely in demand within the Ferndale market. A detailed review of the housing market data provides a snapshot of price trends, housing types, and tenure preferences. Housing forecasts are also examined and compared with production levels to gauge if future housing demand can be accommodated with the existing housing stock and development pipeline.

The analysis is based primarily on a review of publicly-available data, including data from the U.S. Census Bureau’s American Community Survey (ACS), and online real estate databases. Local building permit data, and regional forecast information was also used to supplement the public data. As a reference tool, definitions of the terminology used in this analysis related to housing and affordability are provided in the “Key Definitions” table (page 5 of this report).

Data Used in this Report

Much of the data reported in this Housing Market Analysis and Demographic Trends Report come primarily from the U.S. Census Bureau’s American Community Survey (ACS). The Census Bureau collects data from a sample of residents every year. However, for smaller communities, like the City of Ferndale, the Census Bureau only reports out data every five years. Data for individual years are deemed to be unreliable because they are based on small sample sizes.

In this report, we summarize data from a variety of years. The year depicted represent when the statistics are reported out by the U.S. Census Bureau and represent five years of sample data. The following survey sample years correspond to the data used in this report.

2017 ACS: 2013-2017, **2016 ACS:** 2012-2016, **2015 ACS:** 2011-2015, **2014 ACS:** 2010-2014,

2013 ACS: 2009-2013, **2012 ACS:** 2008-2012, **2011 ACS:** 2007-2011, **2010 ACS:** 2006-2010

Demographic Trends

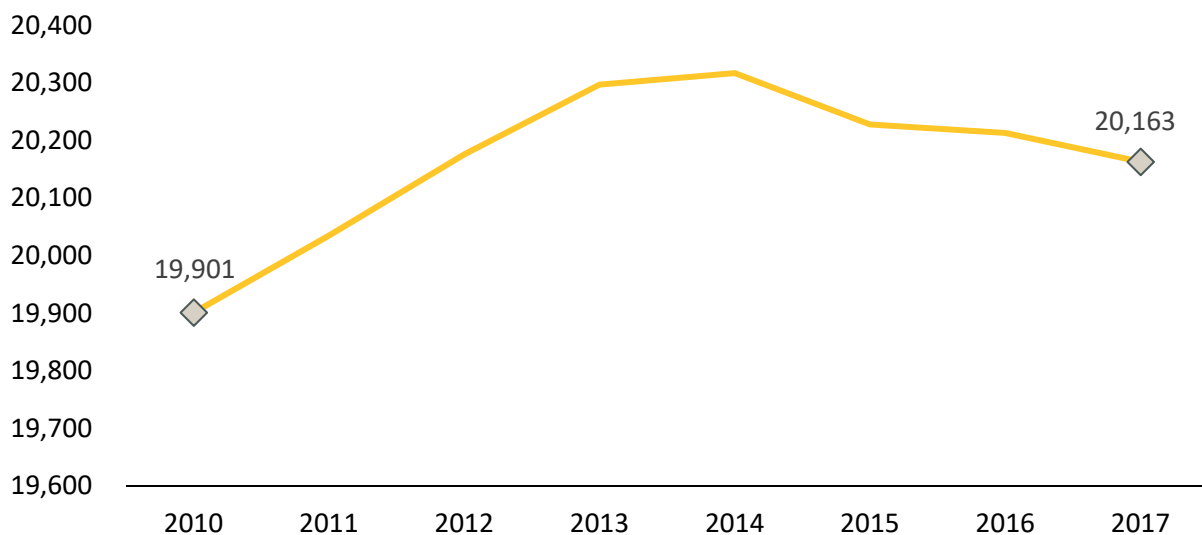
The demographic trends in Ferndale provide a snapshot of how the community is changing over time. Data suggest that young adults are driving the population growth of the City, although the level has remained relatively flat over the past decade. There are also fewer children and seniors compared to years past, and the community has seen a loss in the number of racial and ethnic minorities. The composition of households in Ferndale are changing, and trending towards non-family living arrangements such as living alone, non-married partners, or roommates, a trend that is different than the county as a whole. Household sizes are also getting smaller, and income levels for many Ferndale households are on the rise.

Resident Population

According to the most recent estimates from the U.S. Census Bureau, the City of Ferndale had a resident population of 20,075 in 2018. The City's population has held relatively constant over the past two decades. Between 2010 and 2018, the City added fewer than 200 people, growing by less than one percent over that eight-year period and remaining at a level lower than the 2000 population count. By comparison, the population of Oakland County increased by more than five percent between 2000 and 2018.

Ferndale is not alone in experiencing relatively slow population growth. Between 2010 and 2018, the populations of Oak Park and Hazel Park also remained relatively flat, growing by less than one percent. The cities of Royal Oak and Berkley added population faster than Ferndale, growing by 3.8 and 3.0 percent, respectively, between 2010 and 2018. However, in these cities, like Oak Park, Hazel Park and Ferndale, the 2018 population remained below the 2000 population.

Figure 1: Population, 2010 to 2017, Ferndale MI



Sources: U.S Census Bureau, American Community Survey, LSA

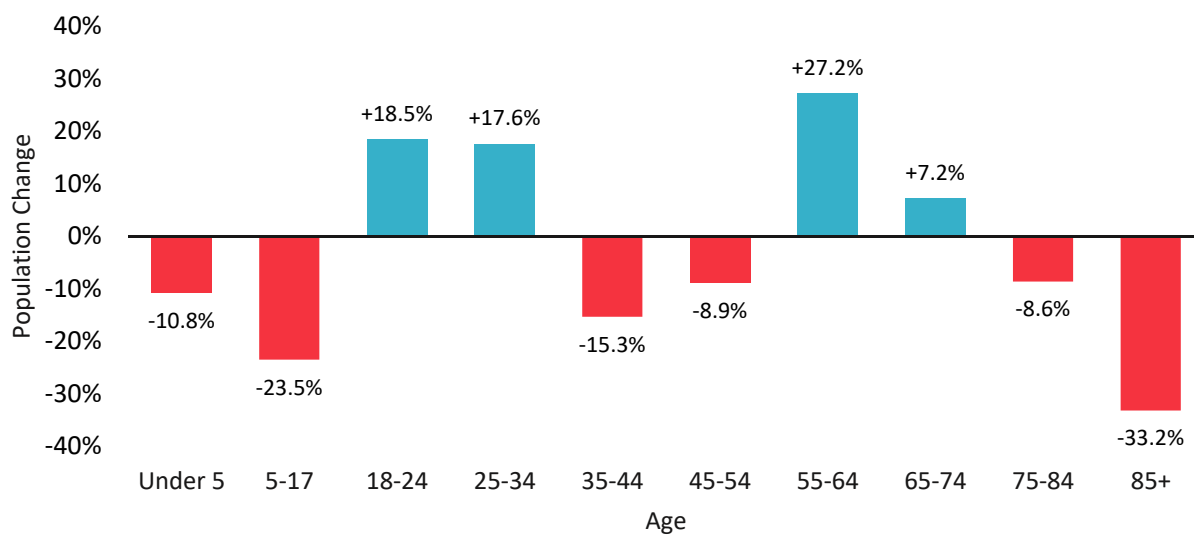
According to the most recent U.S. Census Bureau Data, about 17 percent of the City’s population moved into Ferndale in the prior 12 months. Among those moving into Ferndale, more than half moved from elsewhere in Oakland County and close to 40 percent moved from elsewhere in Michigan. Only eight percent moved into the City of Ferndale from other states and two percent moved from abroad.

Age Composition

Young Adults

Young adults (between the ages of 18 and 34) have been a key factor in sustaining Ferndale’s population over the past decade. Between 2010 and 2017, while the overall population grew slowly, the number of 18 to 24 year olds living in Ferndale increased by 18.5 percent. The number of 25 to 34 year olds grew by 17.6 percent over that same time period.

Figure 2: Population Change Percentage by Age, 2010 to 2017, Ferndale MI



Sources: U.S Census Bureau, American Community Survey, LSA

Ferndale currently has a higher share of adults in their late 20s and early 30s than do other nearby communities. In 2017, 28.0 percent of Ferndale residents were between the ages of 25 and 34, compared to just 12.5 percent of the County’s overall population. Among younger adults, both Oak Park and Hazel Park had a higher share of 18 to 24 year olds in 2017 than did Ferndale; however, the share in Ferndale was higher than the overall rate for the County.

Children

The City of Ferndale has long been a place that has attracted families with children. However, children have been making up an increasingly smaller share of the community’s population in recent years. In 2000, one out of every five Ferndale residents (20.4 percent) was a child under age 18. In 2017, just 13.2 percent of Ferndale residents were under 18. Oak Park and Hazel Park both have significantly higher shares of children than does Ferndale.

The number of adults in their 30s and 40s has declined somewhat in Ferndale, which partially explains the drop in the number of children in the community. The share of the population between 35 and 44 years old stayed at nearly 18 percent between 2000 and 2012, but by 2017, that share was at 14.3 percent.

In addition to fewer adults in typical “parenting” ages, more and more young adults have either delayed having children or have decided not to have children at all. Nationally, the average age of first-time mothers was 26.3 years in 2016, up from 22.7 in 1980. First-time mothers tend to be older in urban areas and among individuals with higher educations. In Oakland County in 2016, women were 28.2, on average, when they had their first child. And first-time mothers in the City of Ferndale tend to be even older. According to U.S. Census Bureau data, in Ferndale, 43 out of every 1,000 women between the ages of 20 and 34 had given birth in the past 12 months, compared to 96 out of 1,000 women countywide. By comparison, the fertility rate among older women was the same in Ferndale as in the rest of the County—28 out of 1,000 women age 35 to 50 had given birth in the past 12 months.

Ferndale also has a relatively large share of unmarried residents. For example, forty-four percent of Ferndale residents between the ages of 35 and 44 had never been married in 2017, compared with 22.5 percent of Oakland County residents age 35 to 44. The large and growing group of single residents in Ferndale is another reason for fewer children living in Ferndale.

The large and growing LGBT community is also been correlated with a decline in the number of children in the City. The rate of same-sex unmarried partner households in Ferndale is more than three times greater than in the County overall. While same-sex couples are more likely than opposite-sex couples to foster or adopt children, they are significantly less likely to have children overall.

Older Adults

The population of residents in their late 50s and early 60s is also growing in Ferndale, largely as a result of residents aging in place. In fact, the 55 to 64 year old age group was the fastest growing group, increasing by 27.2 percent between 2010 and 2017. Currently, residents age 55 and older make up 21.8 percent of Ferndale’s population, up from 16.7 percent in 2000. In contrast to many other communities, Ferndale has experienced a decline in the number of older seniors (age 75+) in the community.

While the number of people age 55 and older has increased, the share of older adults in Ferndale is lower than it is in the nearby communities of Royal Oak, Oak Park and Hazel Park, as well as the County as a whole. Only Berkley has a smaller share of older adults than does Ferndale.

Race and Ethnicity

In 2017, an estimated 84.2 percent of Ferndale’s population was non-Hispanic white, down from 90.3 percent in 2000 but up slightly from 82.8 percent in 2010. Ferndale experienced some growth in its non-white population in the decade between 2000 and 2010; however, in recent years, the community has seen a loss in the number of racial and ethnic minorities.

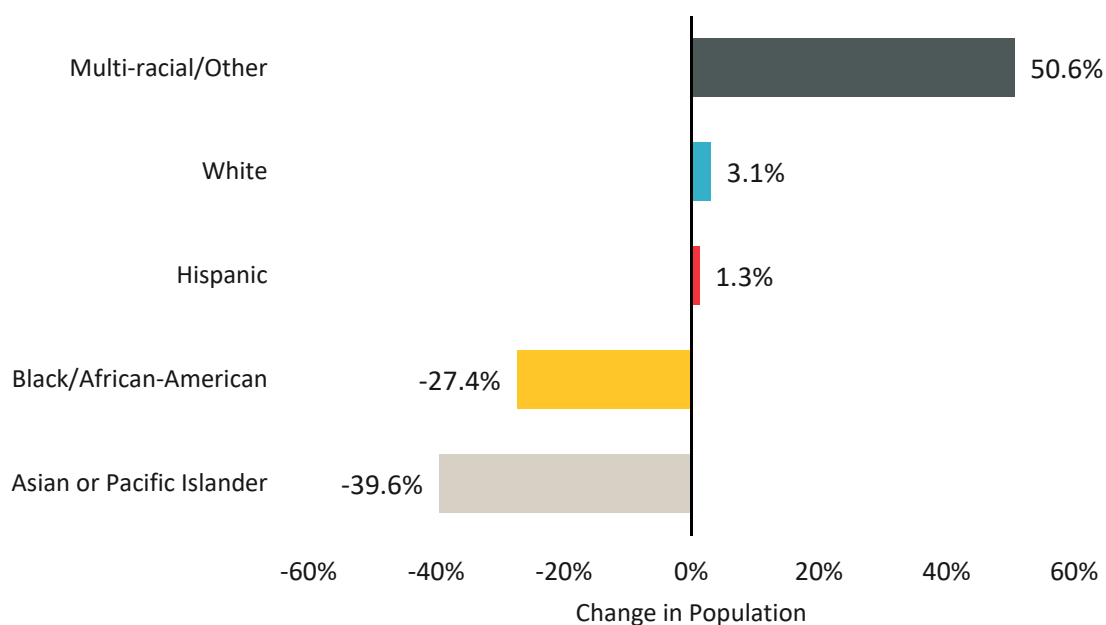
The majority white population in Ferndale is similar to nearby communities. Both Royal Oak and Berkley have higher shares of non-Hispanic white populations than does Ferndale (89.9 and 88.9 percent, respectively). The share of the population that is white in Ferndale is about the same in Hazel Park.

Between 2010 and 2017, the number of African American and Asian residents in Ferndale declined, while the number of white residents increased. The number of African Americans living in Ferndale increased between 2000 and 2010, however, since 2010, the African American population has been on a steady decline. In 2010, nearly one out of 10 Ferndale residents (9.4 percent) was African American; by 2017, that share had shrunk to 6.7 percent. The Asian population makes up a very small share of Ferndale's population (less than one percent in 2017) and has been steadily declining since 2000.

The fastest growing racial group in Ferndale was actually the multiracial population, which increased by 50.6 percent between 2010 and 2017. Some of this change is a result of more individuals choosing "multiracial" on Census forms, but it also reflects the increase in mixed-race individuals.

The Hispanic population in Ferndale grew only slightly, increasing by 1.3 percent between 2010 and 2017. In 2017, Hispanic residents made up just 2.8 percent of the Ferndale population; however, that share is in line with the share in the broader County (3.6 percent) and in neighboring communities.

Figure 3: Change in Race of the Population, 2010 to 2017, Ferndale MI



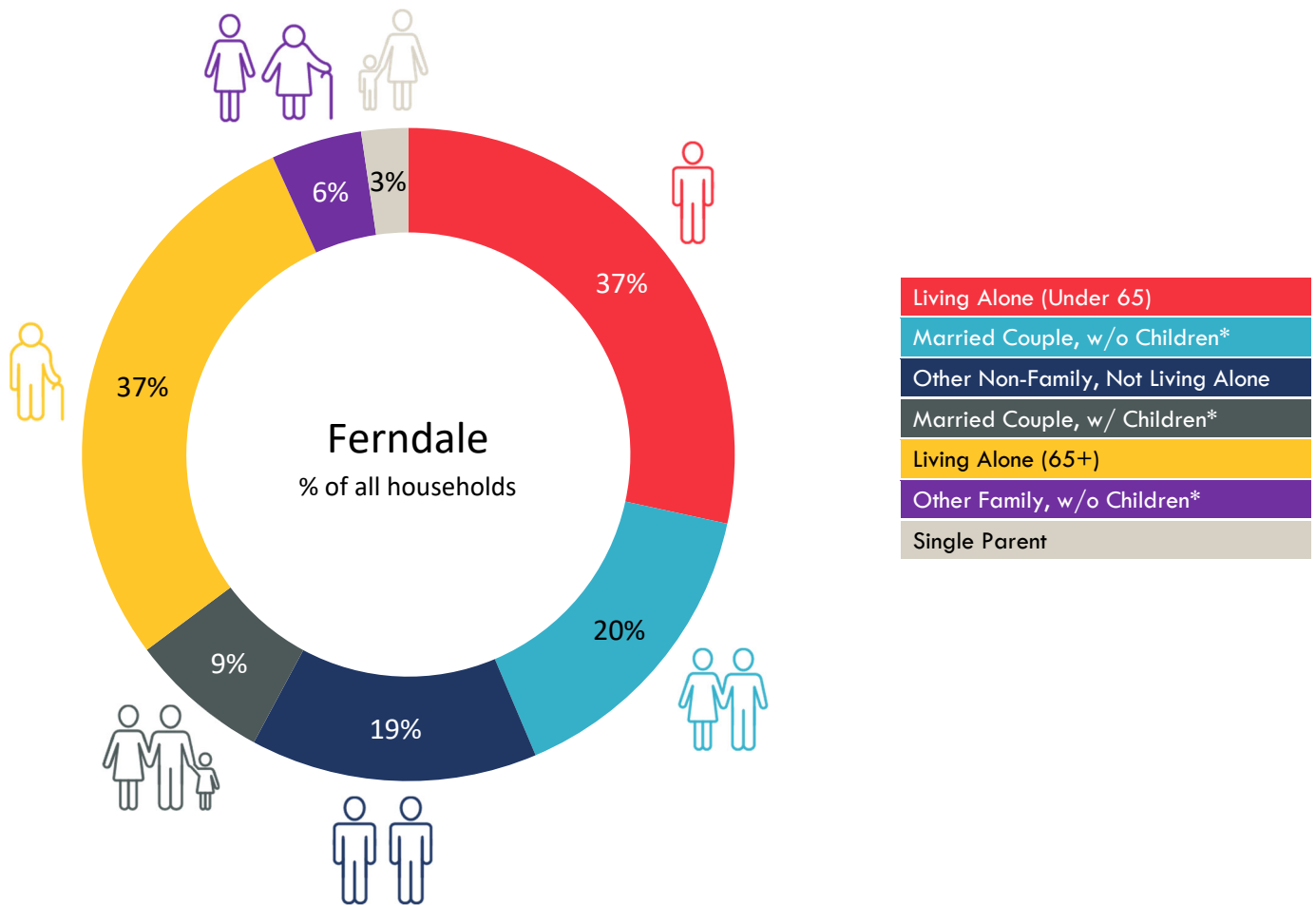
Source: U.S. Census Bureau, American Community Survey, LSA

Households and Families

Household Composition

Ferndale remains an attractive place to raise a family. However, in recent years, family households have comprised a smaller share of all Ferndale households. In 2012, one in five households (19.8 percent) was a family household with children; by 2017, the share had dropped to 12.1 percent. By comparison, more than a quarter of all households in Oakland County are families with children, including shares of 17.2 percent in Royal Oak, 24.2 percent in Oak Park and 26.9 percent in Berkley.

Figure 4: Household Composition 2017, Ferndale MI



Sources: U.S Census Bureau, American Community Survey, LSA

In the City of Ferndale, there have been declines both in the number of households made up by married couples with children, as well as single-parent households. Between 2012 and 2017, the number of married couple households with children dropped 17.1 percent, while the number of single-parent households declined by more than 60 percent.

The decline in households with children was more than offset by an increase in the number of married couples without children, people living alone, and roommates and unmarried partners. The biggest gains were among non-family households, including roommates and unmarried partners, where the number increased by 42.6 percent between 2012 and 2017. Nearly one in five households in Ferndale (18.6 percent) is comprised by roommates or unmarried partners living together, a rate substantially higher than the rest of the County (5.9 percent).

The largest share of households in Ferndale, however, was people under 65 living by themselves. In 2017, this group accounted for more than one out of every three households in the City (37.2 percent). By

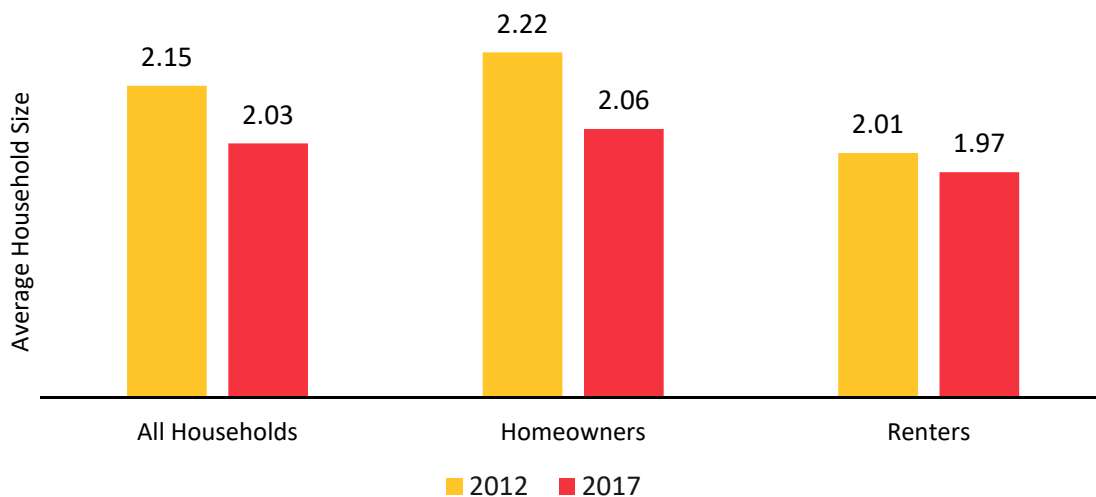
contrast, Ferndale had a relatively small share of households comprised by seniors age 65 and older living alone—6.2 percent compared to 11.0 percent countywide.

Household Size

Households in Ferndale are getting smaller. Between 2012 and 2017, the average household size in the City dropped from 2.15 to just over 2. By comparison, in Oakland County the average household size in 2017 was 2.46.

Renters tend to live in smaller households than do homeowners. In fact, in Ferndale, renters were more likely to live alone than to live with two people; the average household size for renters was 1.97 in 2017. Even homeowners tend to live in very small households. The average household size among homeowners was just 2.06 in 2017. In Oakland County, homeowners had an average of 2.61 persons per household.

Figure 5: Average Household Size, 2012 and 2017, Ferndale MI



Source: U.S. Census Bureau, American Community Survey, LSA

The smaller household sizes reflect the decline in the number of children and family households, and the growth in the single-young-adult population in Ferndale.

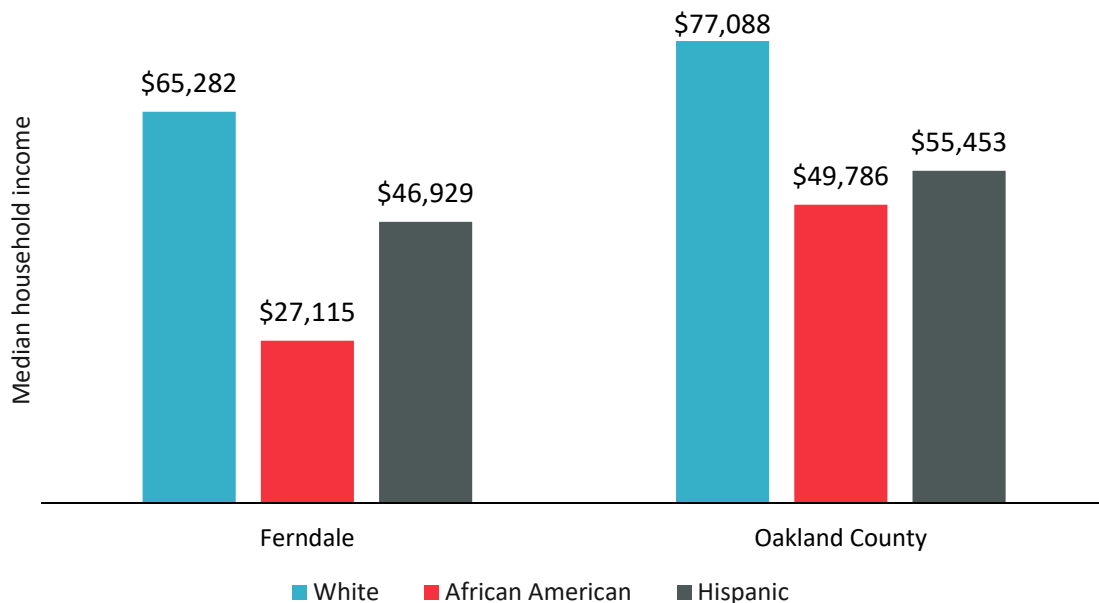
Household Incomes

In 2017, the median household income in Ferndale was \$61,060, which was lower than the countywide median household income of \$73,369. The lower median household income in Ferndale is driven largely by the substantial number of one-person households and young adults.

Incomes among families are lower in Ferndale than in the rest of the County. The median family income in Ferndale was \$75,252, compared with \$94,935 in Oakland County overall. However, incomes among non-family households were higher in Ferndale--\$54,819 in the City compared to \$42,334 in the County.

While there is a persistent gap in incomes between white and African American households in Oakland County, the disparity is wider in the City of Ferndale than in other parts of the County. The median household income of African American households in Ferndale was \$27,115 in 2017, just 41.5 percent of the median household income of white households. By comparison, African Americans' household incomes were 64.5 percent of white household incomes in Oakland County.

Figure 6: Median Household Income by Race, 2017

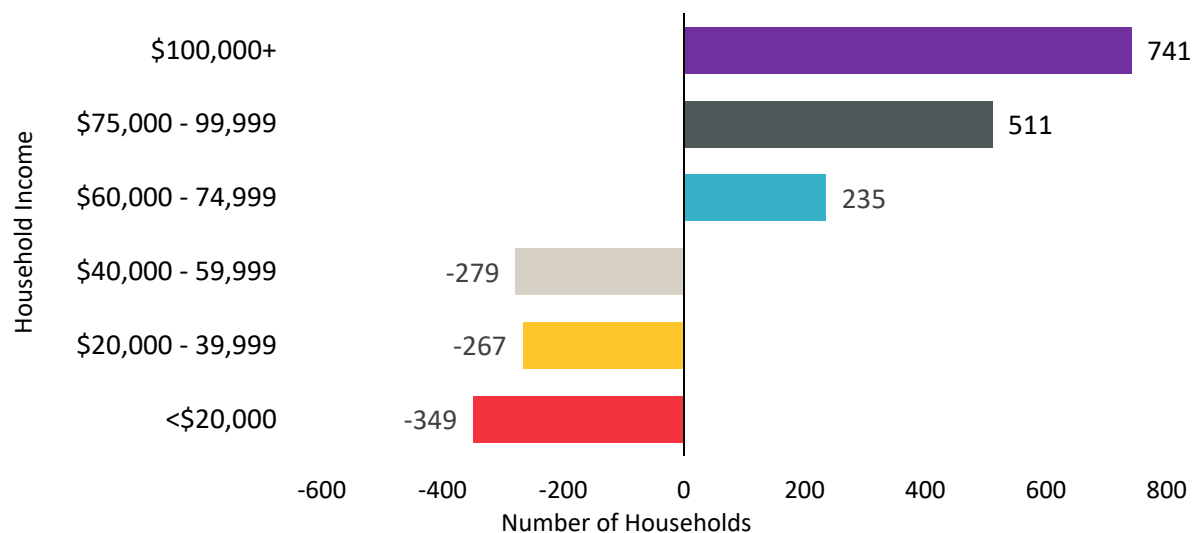


Source: U.S. Census Bureau, American Community Survey, LSA

Overall, the City of Ferndale has a more uniform distribution of household incomes than some other communities in the County, with a fairly large number of households with incomes typically thought of as “middle class” incomes. About a third of Ferndale households had an annual income of less than \$40,000, 28.0 percent had incomes between \$40,000 and \$74,999, and 39.9 percent had incomes of \$75,000 or more.

However, in recent years, the City has seen an increase in the number of higher-income households, while the number of households with more modest incomes has declined. Between 2012 and 2017, the number of households with incomes below \$60,000 fell by 15.6 percent, while the number with incomes of \$60,000 or more climbed by 41.5 percent. The fastest growth was among households earning \$100,000 or more. In 2017, households with incomes of \$100,000 or more accounted for more than one out of five households (22.1 percent), up from 15.5 percent in 2012.

Figure 7: Change in Household Income, 2012 to 2017, Ferndale MI



Source: U.S. Census Bureau, American Community Survey, LSA

Employment Trends

This section describes the characteristics of resident workers (i.e., Ferndale residents who are employed) and at-place workers (i.e., jobs located in the City of Ferndale). In addition, this section analyzes the commuting patterns both for resident workers and at-place workers. The data suggest there is job growth occurring both in terms of the job base of the City and also the number of jobs held by City residents. However, the types of jobs and wage levels of those jobs are quite different when comparing workers employed in Ferndale and workers who live in Ferndale.

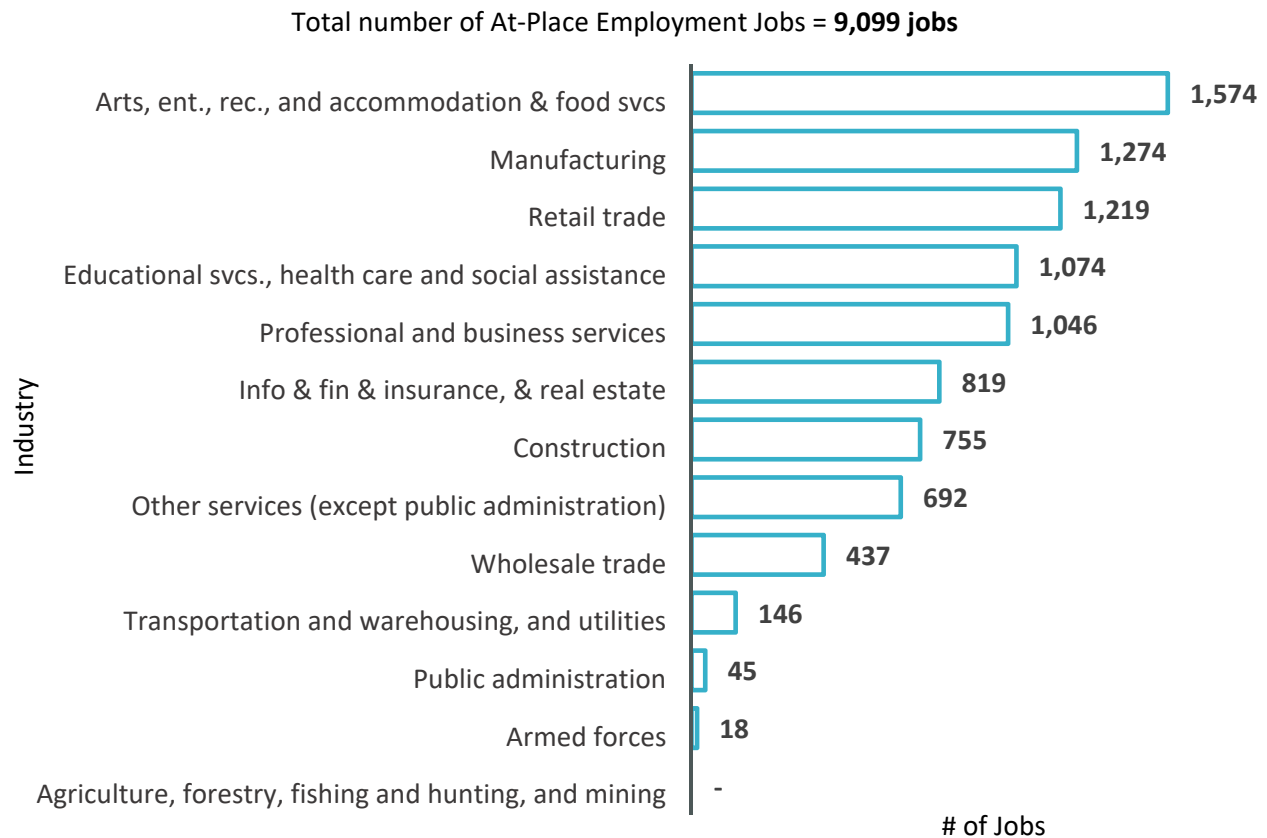
Jobs

At-Place Employment

As of 2017, there were an estimated 9,099 jobs located within the City of Ferndale. Nearly one out of every five at-place jobs (17.3 percent) are in the arts, entertainment, recreation, accommodation and food services industry, making it the largest employment sector in the City. The other dominant industries in the Ferndale job market include manufacturing (14.0 percent) and retail trade (13.4 percent). Approximately 23.3 percent of jobs in Ferndale are either in the professional and business services or educational services/health care/social assistance sectors.

The job base in Ferndale is growing with nearly 700 net new jobs added between 2012 and 2017, representing an 8.2 percent increase. Most of the growth is occurring in the arts, entertainment, recreation, accommodation and food services sector (+599 jobs), and the information and finance/insurance, and real estate sector (+399). The educational services/health care/social assistance and manufacturing sectors had the most job loss over the five-year period, declining by 229 and 214 jobs respectively.

Figure 8: At-Place Employment by Industry, 2017, Ferndale MI

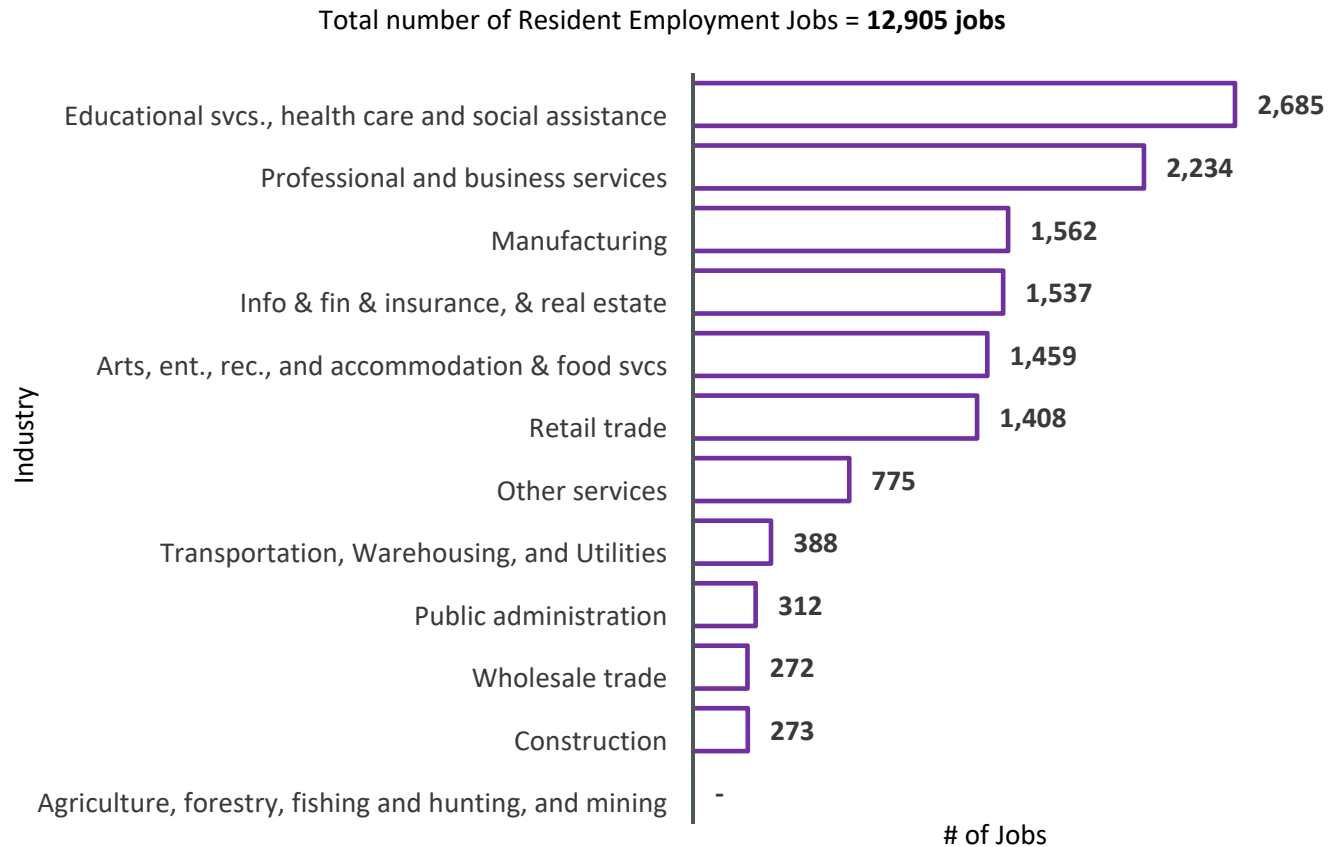


Source: U.S. Census Bureau, American Community Survey, LSA

Resident Employment

As of 2017, an estimated 12,905 Ferndale residents held a job. Approximately one out of five Ferndale residents who work are employed in the education services/health care/social assistance sector, making it the largest employment sector for City residents. Another 17.3 percent of resident workers are employed in the professional business services sector, and 12.1 percent are employed in the manufacturing sector. These three sectors have higher median wages than the top employment sectors of at-place jobs located within Ferndale, which can play a role in the price-levels of housing in the City, and the availability of housing that is affordable to workers employed in Ferndale. This variation in job composition between at-place employment and resident-employment continues to widen. For example, between 2012 and 2017 the resident employment base expanded by nearly 2,000 net new workers. Most of those new resident workers held jobs in the professional business services (+686) and information/finance and insurance/real estate sectors (+669)— two sectors that have higher median wages than many of the other job sectors.

Figure 9: Resident Employment by Industry, 2017, Ferndale MI



Source: U.S. Census Bureau, American Community Survey, LSA

Wages

The median wage in the City of Ferndale has been rapidly rising in recent years but remains lower than Oakland County and other surrounding cities and towns. In 2017, the median wage for workers in Ferndale was \$40,088, which is 17.0 percent higher than five years prior. Jobs located in Oakland County, Royal Oak, and Berkley all have higher median wages at \$45,176 \$50,594, \$48,852, respectively.

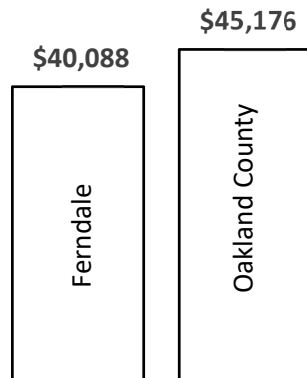
The median wage for the arts, entertainment, recreation, accommodation and food services sector was \$23,679 in 2017. The three sectors with the highest median wages are manufacturing (\$51,215), wholesale trade (\$45,592), and professional and business services (\$50,179).

Figure 10: Median Wage by Industry, 2017, Ferndale MI

Industry	Share of Ferndale Employment	Median Wage 2017
Educational svcs., health care and social assistance	20.8%	\$40,049
Professional and business services	17.3%	\$50,179
Manufacturing	12.1%	\$51,215
Info & fin & insurance, & real estate	11.9%	\$42,052
Arts, ent, rec., and accommodation & food svcs.	11.3%	\$23,679
Retail trade	10.9%	\$26,312
Other services (except public administration)	6.0%	\$40,181
Transportation, warehousing and utilities	3.0%	\$35,000
Public administration	2.4%	\$47,429
Construction	2.1%	\$39,338
Wholesale trade	2.1%	\$45,592

Source: U.S. Census Bureau, American Community Survey, LSA

Figure 11: Median Wage, 2017



Source: U.S. Census Bureau, American Community Survey, LSA

Commuting Patterns

The vast majority of workers in the City live in other communities. In addition, nearly all Ferndale residents work in areas outside the City. More than nine out of ten workers (91.3 percent) in Ferndale commute into the City from other communities. Similarly, nine out ten (93.9 percent) residents of Ferndale work in other cities. There are several reasons for these commuting patterns. The City of Ferndale is small in terms of land area, around 3.88 square miles, and the City is part of the larger Detroit metropolitan area. Approximately 14.0 percent of Ferndale workers commute from Detroit, while approximately 17.5 percent of Ferndale residents commute into Detroit for work. About 8.8 percent of Ferndale residents commute to Troy, and another 7.1 percent work in Southfield. Surrounding communities such as Royal Oak and Berkley, have very similar inflow and outflow commuting patterns, and also have a small share of residents working where they live.

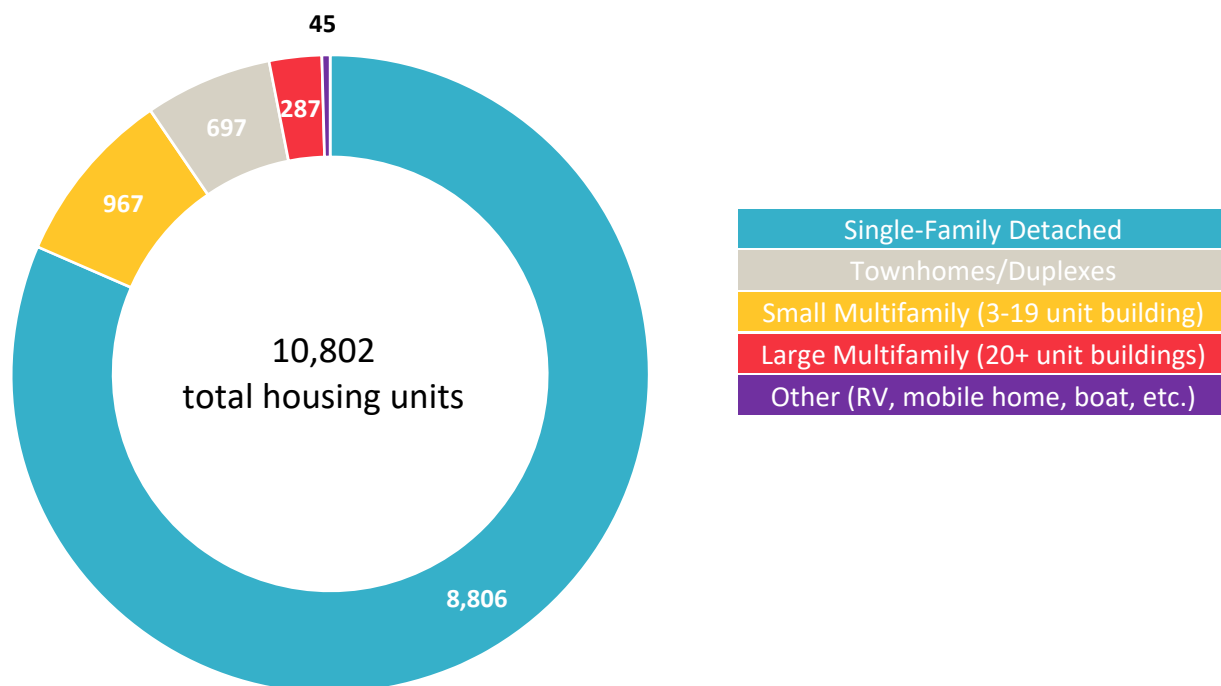
Housing Market Conditions and Future Needs

The housing market conditions in Ferndale reflect changing demographic characteristics among City residents and households, and the types of housing and price points that are in demand in the market. Ferndale continues to be largely a City of single-family homes, though the pipeline of multi-family units has been expanding recently. Since the start of the current decade, housing tenure in the City has been trending towards renting and away from homeownership, which is largely a product of the growing young adult population and the number of non-family/roommate households that has been on the rise in Ferndale. Price points in the housing market, both rental units and owner-occupied housing, are trending up, which has implications for affordability for a large share of the employed residents in the City who earn below the median wage.

Housing Types

The predominant housing type in Ferndale is single-family detached homes which account for more than 8 out of every 10 housing units in the City (81.5 percent). The remaining housing units in the City are split between townhomes/duplexes (9.0 percent) and multi-family dwellings (9.1 percent). Less than 1 percent (0.4 percent) of housing units in the City are mobile homes/RVs. Of the multi-family housing stock in Ferndale, a majority are in smaller buildings (3 to 19 units). These small-building multi-family units account for approximately 6.5 percent of the City's housing stock. Large multi-family buildings (20+ units) represent only 2.7 percent of all housing units in the City.

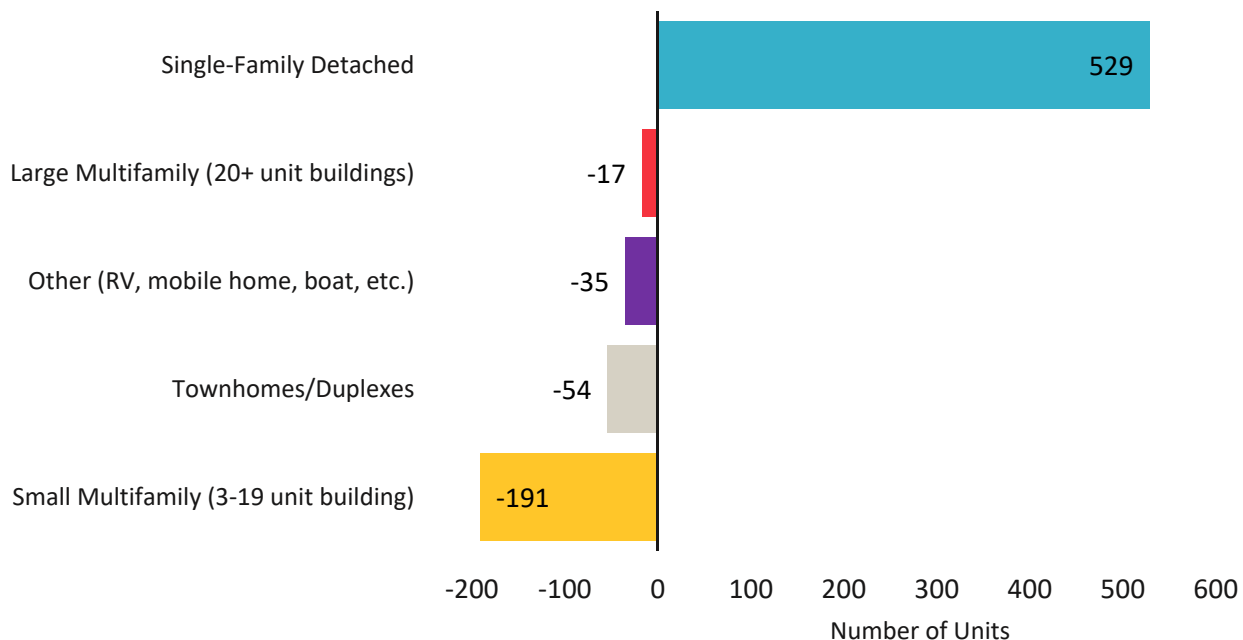
Figure 12: Housing Units by Housing Type, 2017, Ferndale MI



Source: U.S. Census Bureau, American Community Survey, LSA

Over the past five years, the total number of housing units in Ferndale has increased by a net total of 232 units, representing a 2.2 percent growth rate. Notably, all of the growth occurred in the single-family detached housing stock. Between 2012 and 2017 the number of single-family detached homes increased by approximately 529 units, a 6.4 percent gain in five years. The sharpest decline in the City's housing stock occurred with multi-family units, which fell approximately 27.1 percent during this same time period (includes both small multifamily and large multifamily). The total number of townhomes declined by approximately 5.3 percent. While these figures depict a decline in multi-family between 2012 and 2017, its important to note that recent building permit data from the City reflects 326 new multi-family units that have been constructed within the past year or are nearing completion. These units would not yet be included in Census data estimates.

Figure 13: Changes in Housing Units by Housing Type, 2012 to 2017, Ferndale MI

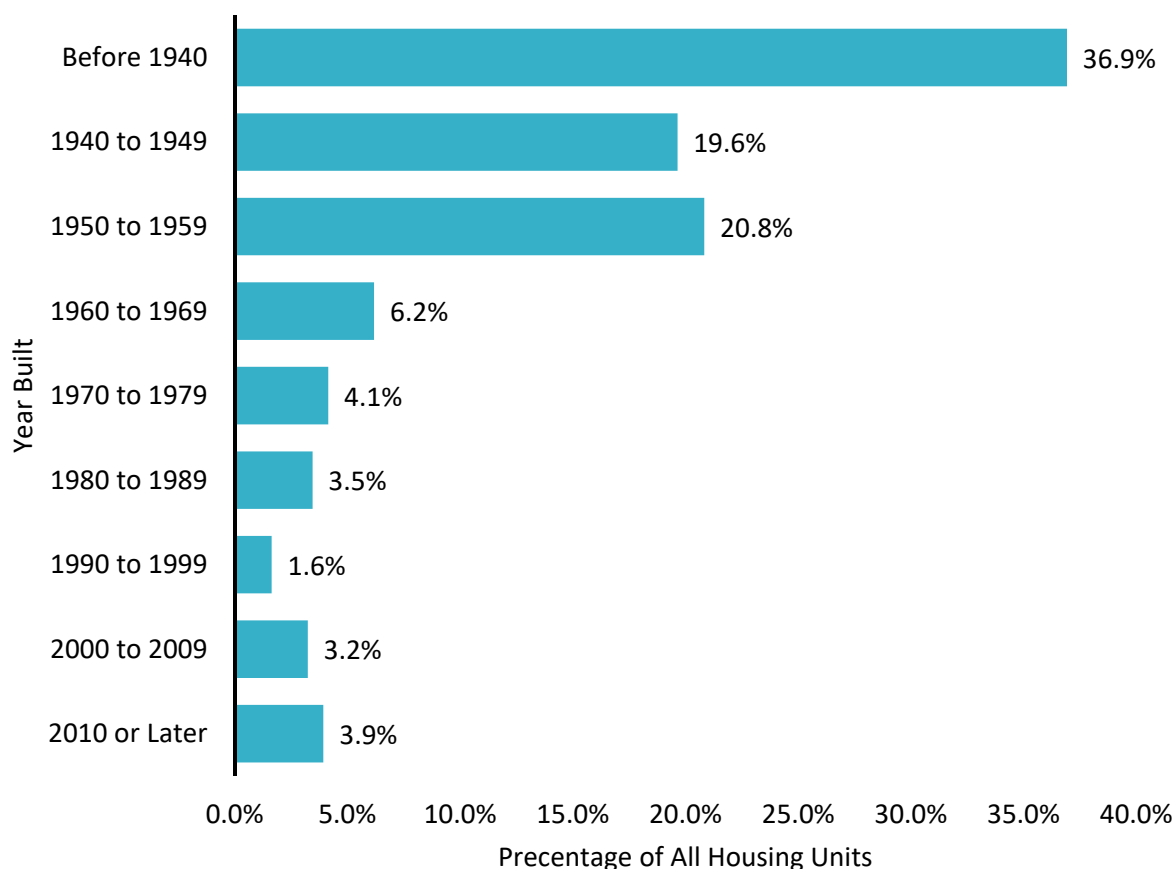


Source: U.S. Census Bureau, American Community Survey, LSA

Year Built and New Construction

Most of the housing stock in Ferndale dates back 60 years or more. More than a third of all homes in Ferndale were built prior to 1940 (36.9 percent) making it the largest vintage of the City's housing stock. One out of five homes were built in the 1940s (19.6 percent), and another 20.8 percent were built in the 1950s. Housing construction in the City began to slow down in the 1960 and reached its lowest level in the 1990s. While residential construction activity slowed dramatically following the Great Recession, development is on the rise in Ferndale in recent years. Two multi-family buildings with a combined 217 units are set to open this year and next year, and a senior living facility with 109 units opened in June of 2019.

Figure 14: Housing Units by Year Built, Ferndale MI



Sources: U.S Census Bureau, American Community Survey, City of Ferndale, LSA

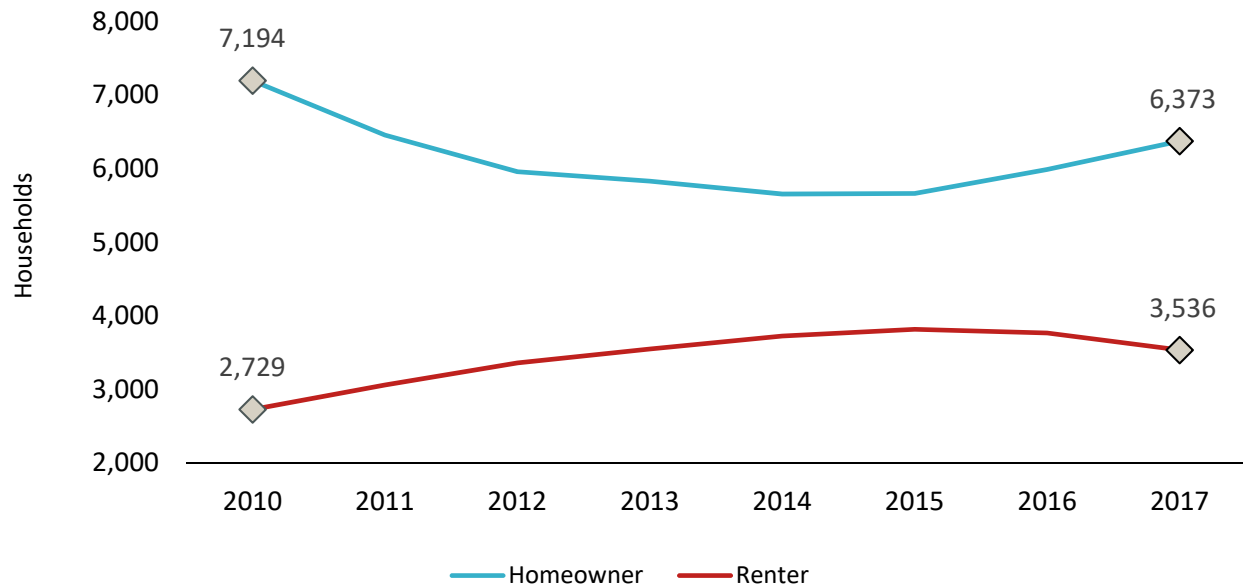
Housing Tenure

The homeownership rate has been trending downward in Ferndale during the current decade. In 2017, approximately 64.3 percent of households in the City owned their home, which is up slightly from 63.9 percent five years prior. While homeownership has hovered around 64 percent in recent years, it is down from 72.5 percent in 2010.

The rate of homeownership in Ferndale is lower than Oakland County, which had a homeownership rate of 70.6 percent in 2017. Berkley had the highest homeownership rate of adjacent communities, at 81.5 percent. Areas such as Hazel Park and Oak Park had homeownership levels below Ferndale, with 50.6 percent and 57.8 percent, respectively, in 2017.

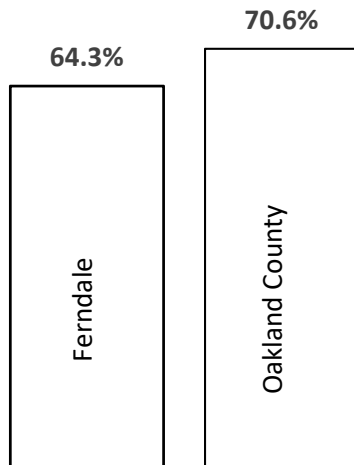
The number of renter households in Ferndale has risen sharply since the start of the decade. There were an estimated 3,536 renter households in the City in 2017, which is 807 more than 2010, representing a 29.6 percent increase.

Figure 15: Households by Tenure, 2010 to 2017, Ferndale MI



Source: U.S. Census Bureau, American Community Survey, LSA

Figure 16: Homeownership Rate, 2017

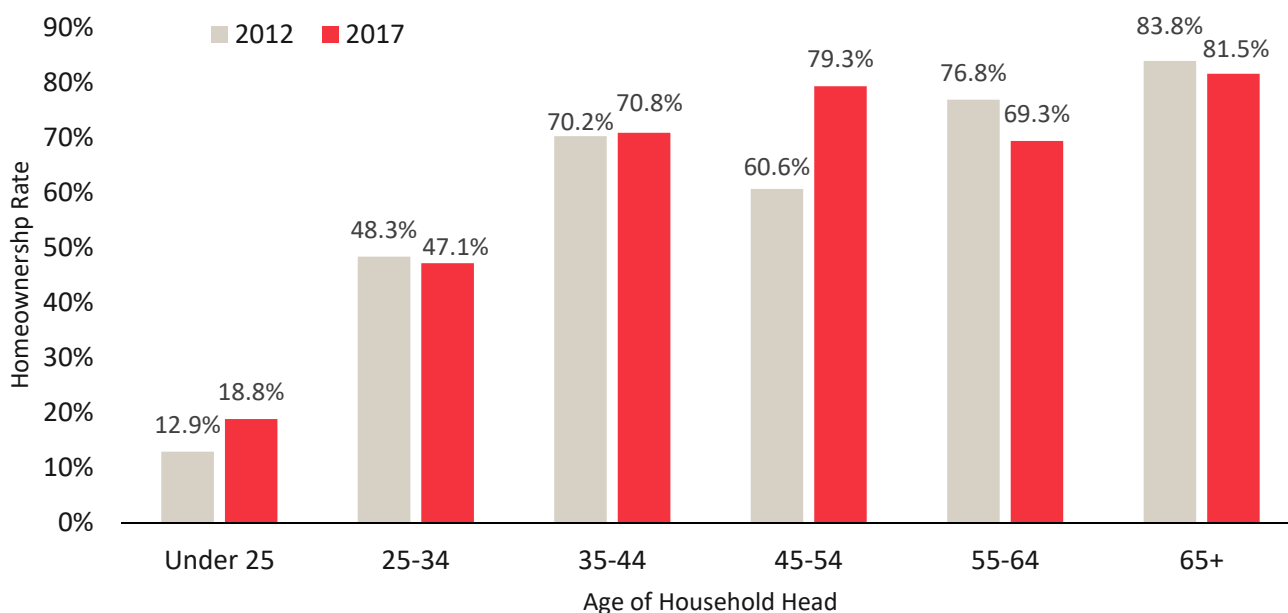


Source: U.S. Census Bureau, American Community Survey, LSA

The rate of homeownership varies by age group, and the patterns in Ferndale generally reflect trends throughout much of the country; owning a home tends to be more likely as a person ages. Seniors age 65 and older have the highest homeownership rates of any age cohort in Ferndale at 81.5 percent, though this age group only represents about 8.5 percent of the City's population. The homeownership rate of the City's largest age group, young adults age 25 to 34, declined slightly over the past five years, going from 48.3 percent in 2012 to 47.1 percent in 2017. While homeownership declined among this age cohort, the

number of renter households in this age range increased during this same time period. This is one of the fastest growing age cohorts of the City's population (up 17.6 percent in five years), which is driving the broader demand in rental housing overall in Ferndale. The fastest growth in homeownership occurred with 45 to 55 year olds, with the rate climbing sharply from 60.6 percent in 2012 to 79.3 percent in 2017.

Figure 17: Homeownership Rates by Age of Household Head, 2012 and 2017, Ferndale MI



Source: U.S. Census Bureau, American Community Survey, LSA

Rental Market

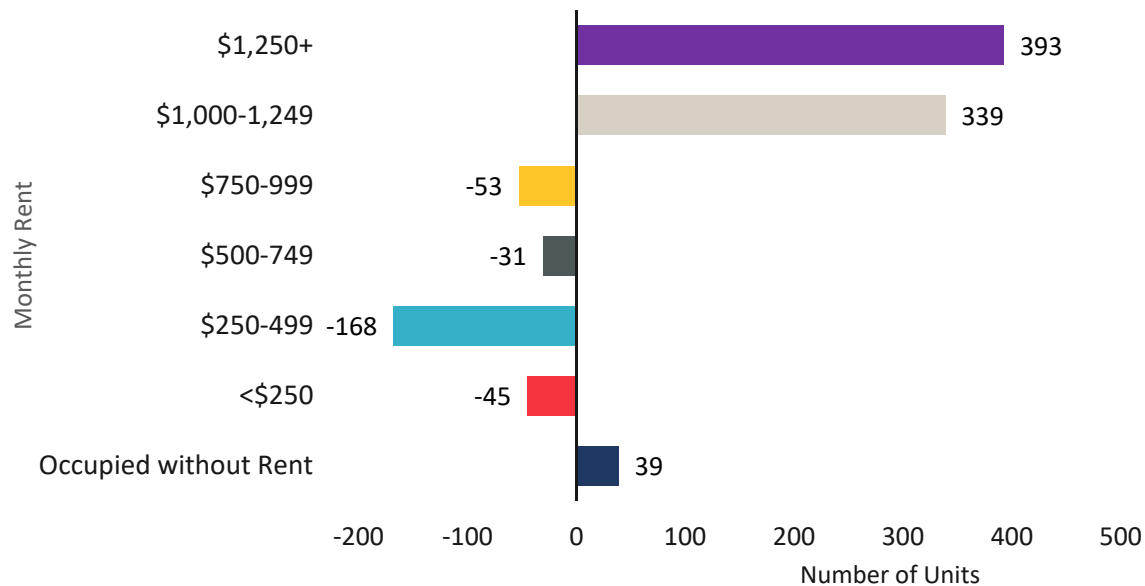
The number of rental units and the rents of those units are on the rise in Ferndale. There were approximately 3,536 occupied rental units in the City in 2017, which is 474 more than five years prior, a 15.5 percent jump. More than one out of every five (22.8 percent) rental units in the City for \$1,250 or more per month. The number of units in this rent category grew the fastest of all rent ranges between 2012 and 2017, with a net increase of nearly 400 units. Units renting between \$750 and \$999 represent the largest share of the rental housing stock in the City (26.8 percent). Prices are shifting higher in the City's rental market and nearly all units added to the City's rental stock between 2012 and 2017 rented for \$1,000 or more. Units with rents below \$1,000 per month declined during this same time period. In particular, the stock of units renting below \$500 in Ferndale declined by more than half (56.6 percent).

Despite the decline in the number of lower-priced units, Ferndale still has a larger share of rental units in the \$500 to \$749 price range than neighboring areas. Approximately one out of every five rental units in the City rented for between \$500 and \$749 in 2017 (20.5 percent), compared to 16.2 percent in Oak Park, 12.8 percent in both Royal Oak and Hazel Park, and 9.0 percent in Madison Heights.

These lower-rent units, while still a prevalent share of the rental market in Ferndale, could be the most at risk if price trends continue to shift higher as they have in recent years. The stock of units renting below \$750 per month play an important role in inclusiveness of the City and provide options people to live in

Ferndale who make below the median wage. For context, applying standard affordability rules (i.e., housing costs not exceeding 30 percent of gross income) a household with an annual income of \$30,000 can afford rent of approximately \$750. More than one out of five households in the City have an annual income below that level, which suggests rental units below \$750 are likely in high demand.

Figure 18: Change in Rental Units by Price, 2012 to 2017, Ferndale MI



Sources: U.S Census Bureau, American Community Survey, LSA

For-Sale Market

There are over 6,300 owner-occupied housing units in Ferndale with a range of values. Most of the units are not on the market for sale; however, examining real estate market listings and sales data can reveal trends about the dynamics and recent patterns of the housing market in the City. There were approximately 162 homes for sale in Ferndale in July 2019. Nearly three out of every four properties (74.7 percent) on the market were single-family detached homes. The remaining quarter of active listing were townhomes (16.0 percent) and condo/apartments (9.3 percent). Nearly half (48.1 percent) of the homes available on the market were listed between \$200,000 and \$299,999. Another 40.7 percent of the homes listed are priced at less than \$200,000. Homes listed between \$300,000 and \$399,999 account for approximately 9.3 percent of the active for-sale market.

Figure 19: Home Listings as of July 2019, Ferndale MI

House Type	<\$200K	\$200K - \$299K	\$300K - \$399K	\$400K - \$499K	\$500K +	Total
Single-family Detached	62	43	13	1	2	121
Townhomes	1	24	1	0	0	26
Condo/Apartment	3	11	1	0	0	15
Total	66	78	15	1	2	162
% of Total	40.7%	48.1%	9.3%	0.6%	1.2%	100.0%

Source: zillow.com, accessed 7/12/19

A closer look at historical sales data reveals that most of the homes sold in Ferndale over the past couple years are single-family detached homes priced under \$200,000. There were 1,338 homes sold in the City over the past two years (July 2017 to July 2019), approximately two-thirds (66.9 percent) of these homes sold for less than \$200,000. Nearly one out of four (24.4 percent) homes sold over the past two years have been priced between \$200,000 and \$299,999, and approximately 7.0 percent of home sales were at prices in the \$300,000s. A majority of the homes sold in the Ferndale market are single-family detached, accounting for 92.2 percent of sales in the past two years. Approximately 7.5 percent of sales were condo/apartments.

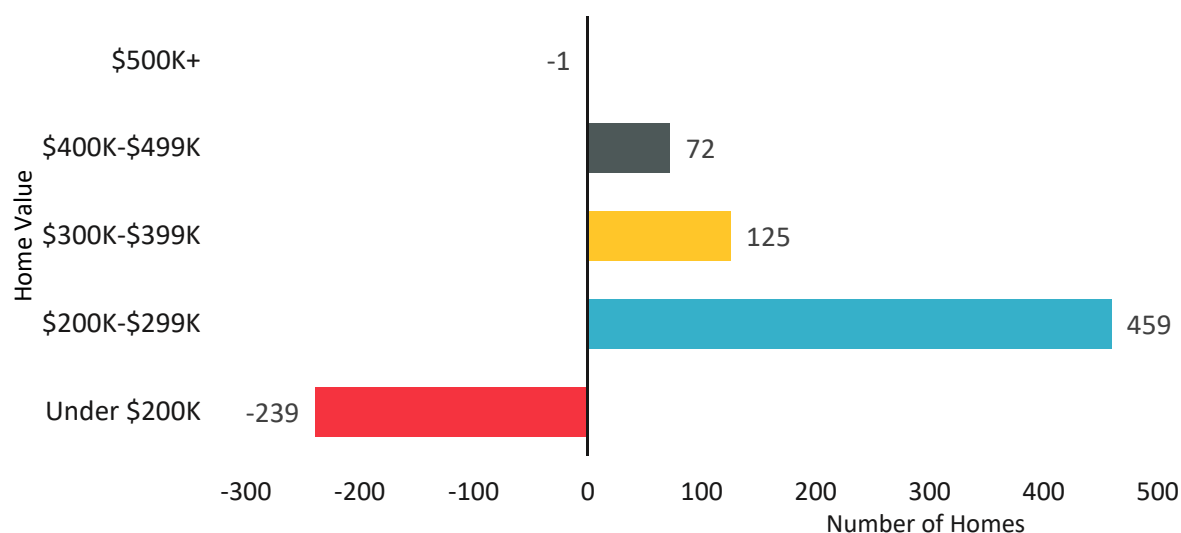
Figure 20: 24-month Home Sales Snapshot by Price Range, July 2019 Ferndale MI

House Type	<\$200K	\$200K - \$299K	\$300K - \$399K	\$400K - \$499K	\$500K +	Total
Single-family Detached	843	301	73	14	3	1,234
Townhomes	0	2	0	0	1	3
Condo/Apartment	52	24	20	5	0	101
Total	895	327	93	19	4	1,338
% of Total	66.9%	24.4%	7.0%	1.4%	0.3%	100.0%

Source: zillow.com, accessed 7/12/19

Home values are on the rise in Ferndale which can have an impact on the price ranges in the for-sale market. While homes valued less than \$200,000 continued to represent a majority (81.9 percent) of the owner-occupied housing stock in 2017, the share is decreasing, and higher price ranges have increased significantly in the past five years. For example, homes valued between \$200,000 and \$299,999 have surged from approximately 373 units in 2012 to 832 units in 2017, an increase of more than 450 homes in this value range. Homes in the \$300,000 to \$399,999 value range have more than doubled during this same time period, going from approximately 107 units in 2012 to 232 units in 2017, an increase of 125.

Figure 21: Change in Owner-Occupied Homes by Home Value, 2012 to 2017, Ferndale MI



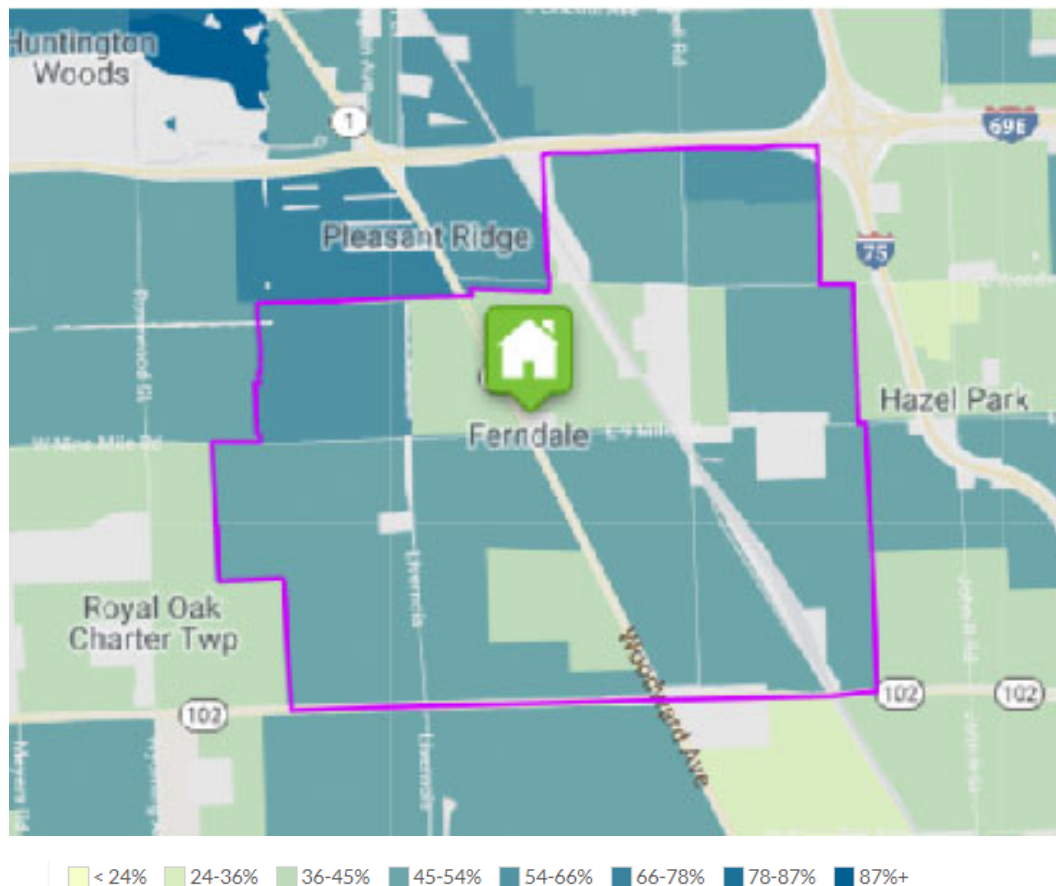
Sources: U.S Census Bureau, American Community Survey, LSA

Affordability

A common measure of housing affordability is to compare household income to the monthly housing costs. A rule of thumb is that households should spend no more than 30% of their gross income on housing costs. By limiting spending on housing at this level, a typical household is assumed to have enough income left for other necessities, including food, health care, transportation and clothing. Households spending 30 percent or more of their income on housing are often referred to as “cost burdened.” Those spending 50 percent or more of their income on housing are often referred to as “severely cost burdened.” In 2017, it is estimated that 26.3 percent of all Ferndale households were cost burdened, and that 12.2 percent of all households in the City were severely cost burdened.

There are other ways to measure housing affordability. One common measure is to look at households’ combined housing plus transportation costs. Housing costs may be lower further from job centers, but higher transportation costs may erode any savings on housing a household may achieve by moving further out. A rule of thumb is that households should spend no more than 45 percent of their income on combined housing plus transportation costs. According to the Center for Neighborhood Technology (CNT) Housing + Transportation Index, approximately 74.8 percent of all working households living in Ferndale spend between 45 percent and 66 percent of their income on housing and transportation related expenses. The remaining 25.2 percent of households spend less than the 45 percent threshold.

Figure 22: Housing Cost Burden and Housing + Transportation Cost Burden Map, Ferndale MI 2017

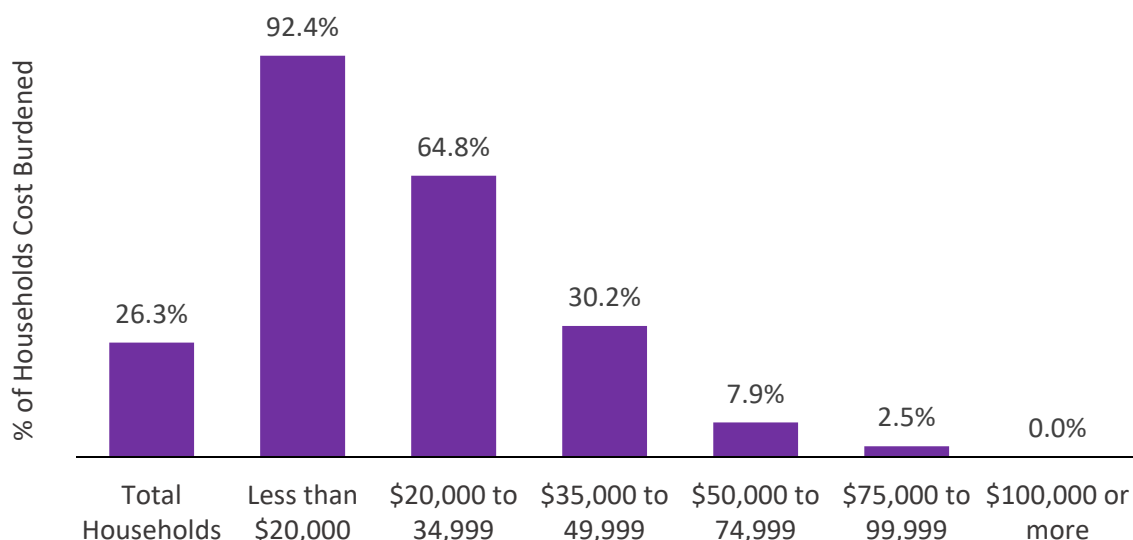


Sources: Center for Neighborhood Technology, Housing + Transportation Index. Index uses 2015 American Community Survey Data and 2014 Longitudinal Employer Household Dynamic data

Renters in Ferndale are more likely to face affordability challenges than are homeowners. In 2017, 42.8 percent of all renter households in the City were cost burdened, while only 17.2 percent of homeowners were considered cost burdened. The level of cost burdened renter households is lower in Ferndale than some neighboring cities such as Oak Park (45.7 percent) and Hazel Park (53.1 percent), but higher than others such as Royal Oak (30.4 percent), and Berkley (38.2 percent). Approximately 33.9 percent of renter households throughout Oakland County were cost burdened in 2017.

Lower-income households in Ferndale face significantly greater challenges finding housing they can afford compared to households with moderate to high annual income. For example, more than nine out of ten households with annual income below \$20,000 were housing cost burdened in 2017 in Ferndale. That ratio falls to less than one out of ten for households with annual income between \$50,000 and \$74,999.

Figure 23: Cost Burdened Households by Household Income, 2017, Ferndale MI



Source: U.S. Census Bureau, American Community Survey, LSA

The composition of resident employment can provide a useful lens on the price ranges of housing that are likely needed for working residents who choose to live in Ferndale to do so at an affordable cost. For example, nearly a quarter (22.2 percent) of Ferndale residents who work are employed in the accommodation and food services, and retail trade sectors. The median wage in these sectors is on the lower end of the spectrum. An affordable rent level for households working in these sectors is below \$750 per month, and an affordable price for homeownership is below \$200,000. The housing stock at these price levels (both rental and owner-occupied) has been declining. Housing units renting below \$750 have decreased 21.5 percent over the last five years, and the number of homes valued at \$200,000 or lower declined 4.4 percent. Retaining and expanding housing options all along the income spectrum is important to promoting an inclusive community.

Figure 24: Housing Affordability by Resident Employment Sector, 2017, Ferndale MI

Industry	Share of Ferndale Resident Employment	Median Wage 2017	Affordable Rent Level*	Affordable Homeownership Level**
Education svcs, healthcare, arts, ent, rec	20.8%	\$40,049	\$1,001	\$280,343
Prof., sci, mgmt, admin, waste admin svcs	17.3%	\$50,179	\$1,254	\$351,253
Manufacturing	12.1%	\$51,215	\$1,280	\$358,505
Info, finance, insurance, real estate	11.9%	\$42,052	\$1,051	\$294,364
Accommodation and food services	11.3%	\$23,679	\$592	\$165,753
Retail trade	10.9%	\$26,312	\$658	\$184,184
Other services (except public admin)	6.0%	\$40,181	\$1,005	\$281,267
Trans., warehousing and utilities	3.0%	\$35,000	\$875	\$245,000
Public administration	2.4%	\$47,429	\$1,186	\$332,003
Construction	2.1%	\$39,338	\$983	\$275,366
Wholesale trade	2.1%	\$45,592	\$1,140	\$319,144

Source: U.S. Census Bureau, American Community Survey, LSA

Housing Forecasts

As the City of Ferndale looks for ways to meet the housing needs of existing residents, it is important also to be planning for the future. A key component of building a strong and inclusive community is ensuring that there is not only sufficient housing in the City, but also a range of housing types to meet different needs.

The Southeast Michigan Council of Governments (SMCOG) prepares demographic and employment forecasts for cities, townships and villages in Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne counties. Making adjustments with the most recent data on household sizes and vacancy rates, we generated population, household and housing unit forecasts for 2020 to 2045, based on those SMCOG forecasts.

According to those forecasts, the population of the City of Ferndale is expected to grow relatively slow, continuing the trend from the past two decades, with an addition of about 900 net new residents over the 25-year period between 2020 and 2045.

These SMCOG forecasts suggest a need for just 322 net new housing units over the time period. These housing unit forecasts reflect a continuing modest decline in average household sizes and a decline in residential vacancy rates over the next two and half decades.

Table 25. Forecasts of Population, Households and Housing Units, 2020 to 2045

City of Ferndale

Year	Population	Households	Housing Units
2020	20,173	9,898	10,759
2025	20,635	10,264	10,897
2030	20,793	10,408	11,008
2035	20,942	10,470	11,040
2040	21,164	10,572	11,086
Change 2020-2045	896	622	322
Avg. annual change	45	31	16

Source: Southeast Michigan Council of Governments Regional Forecast, LSA

According to building permit data from the City, between 2010 and 2019, 442 new housing units have been built in Ferndale. Of these units, 326 have been constructed (or are finishing construction) within the past couple years. These recent units include 109 senior housing units, and two new multi-family buildings with 217 units combined. The remaining 116 new units that have been built since 2010 are single-family homes. The pace of construction of all new residential housing in Ferndale has been an average of 44 units per year (442 divided by 10 years). The pace of single-family construction has been an average of 11 units per year (116 divided by 10 years). Based on the permit data, it appears as though the City has been about on-pace to meet expected housing demand in the future.

However, the housing that is being built may not be of the appropriate types and at the right prices and rents to accommodate future residents. For example, a significant share of the population change in Ferndale over the next two decades is expected to come from older residents, including new residents and existing residents aging in place. As a result, there will be a growing need for housing that can accommodate aging in place (e.g. one-floor living, housing with services).

In addition, if the City of Ferndale is to support and incentivize a growing and diverse community, there is a need to focus on planning for housing that is available at lower price and rent levels. For example, about a third of current Ferndale households has a household income below \$40,000. At this income level, households could reasonable expect to afford to purchase a home priced at no more than \$140,000. While there are homes listed for sale in this price range, many are very small and/or in poor condition. Families with children, in particular, would have a hard time finding an affordable home large enough to accommodate them. An estimated 17 percent of homes listed for sale in Ferndale are listed for under \$140,000. All are two bedroom, one bath homes, fewer than 800 square feet.

It can also be difficult to find rental housing that is affordable. Households earning \$40,000 per year can afford to spend no more than \$1,000 per month on rent and utilities (applying standard affordability, 30 percent of income on housing). In addition, the data suggests that more than four out of ten renter households in Ferndale in 2017 were housing cost burdened, indicating the need for more moderately priced rental units of varying sizes. Compounding this, new rental construction in Ferndale has been delivered at much higher rent levels than what is affordable many of the households residing in the City. For example, the James is a new luxury senior project with rents starting at \$2,300 per month for a studio and up to \$5,210 per month for a two-bedroom unit.

As a result, as the City plans for future new residential construction, there is a need to promote modestly-priced for-sale and lower-cost rentals to meet the City's goals of being an inclusive community.

Conclusion

The demographic composition of Ferndale residents and workers continues to evolve. More young adults are moving to the City, and there are fewer seniors and families with children in recent years. More people are living alone or with roommates, and non-family households are becoming more common in Ferndale. These changes are creating additional demand in the rental market and driving down the homeownership rate overall.

The job base in the City is growing; however, there is a widening gap between the wages of the primary employment sectors in the City and the cost of housing, both in terms of rental and homeownership options. As rents and home values continue to rise, it will become increasingly difficult for Ferndale workers to live in the City if they wanted to. In addition, many existing residents could be priced out of the market if the price trends continue in their current trajectory. Nearly one out of four Ferndale households were considered housing cost burdened in 2017. The renter population is particularly vulnerable to rising prices in Ferndale, as four out of ten renter households are housing cost-burdened at current rent levels.

As the City moves forward with developing an inclusive housing framework, it will be critical to focus on strategies that promote and protect housing options that are affordable to residents and workers with a range of income levels. It is also important that a diversity of housing types at varying sizes are available to meet the needs of all different types of households, families, and individuals. As strategy recommendations are developed, several issues will be important:

- **Preservation of existing the housing stock.** The housing stock of Ferndale is primarily single-family homes, most of which were built more than sixty years ago. This existing housing stock is very critical to the health and vibrancy of the community as an inclusive place. While a larger share of the housing stock is at a lower price levels compared to some neighboring communities, the affordability of Ferndale is quickly diminishing. The moderately-priced housing stock that exists today contributes significantly to the socio-economic diversity of Ferndale. Preservation of this housing stock will be a critical piece to the puzzle of creating an inclusive community.
- **Generation of new affordable housing.** New construction and renovation of existing units also play an important role in meeting the needs of future and existing residents. A variety of housing options for the entire income and household spectrum are important for inclusivity in the community. As new residential infill development occurs it will be critical for some of the units to remain at affordable levels to replace the housing stock that is lost to redevelopment. Proactive strategies and policies to create new affordable housing will important as development pressures continue to rise in the City.
- **Creating a wide range of housing types and sizes.** The current demographic trends indicate many people are opting to live alone in Ferndale, and more households and young couples are moving to the City without children. While this can create additional demand on smaller unit sizes and rental options, there will continue to be a need for larger homeownership options for families of both current and future residents. In addition, as the Baby Boomer generation continues to age, housing for seniors will be increasingly in demand in the years to come. The City should continue to promote and expand on a diverse set of housing options through zoning, land use regulations, and housing related policies.

Appendix

Appendix

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Population

Select Jurisdictions

Population											Pct. Change
	2000	2010	2011	2012	2013	2014	2015	2016	2017	2018	2010-2018
Ferndale, MI	22,105	19,901	20,035	20,176	20,297	20,317	20,228	20,213	20,163	20,075	0.9%
Royal Oak, MI	60,062	57,260	57,692	58,138	58,565	58,768	58,750	59,225	59,370	59,461	3.8%
Oak Park, MI	29,793	29,423	29,625	29,833	30,021	30,055	29,918	29,881	29,792	29,628	0.7%
Hazel Park, MI	18,963	16,411	16,513	16,603	16,704	16,722	16,642	16,619	16,566	16,470	0.4%
Berkley, MI	15,531	14,970	15,075	15,177	15,281	15,333	15,309	15,356	15,400	15,425	3.0%
Oakland County, MI	1,194,156	1,203,120	1,212,560	1,223,616	1,235,554	1,242,993	1,244,711	1,251,126	1,256,182	1,259,201	4.7%
Detroit, MI MSA	-	4,291,593	4,291,406	4,300,902	4,305,860	4,311,699	4,309,845	4,316,198	4,321,704	4,326,442	0.8%

Source: U.S. Census Bureau, Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2018

Population by Age Group

Ferndale, MI

Population					Pct. Change
Age	2000	2010	2012	2017	2010-2017
Under 5	1,262	1,106	1151	986	-10.8%
5-17	3,242	2,179	2454	1,667	-23.5%
18-24	2,007	1,623	1759	1,924	18.5%
25-34	5,174	4,805	4161	5,651	17.6%
35-44	3,924	3,395	3554	2,875	-15.3%
45-54	2,809	2,920	2861	2,659	-8.9%
55-64	1,550	2,104	2302	2,677	27.2%
65-74	1,043	995	988	1,067	7.2%
75-84	792	556	567	508	-8.6%
85+	302	217	265	145	-33.2%
Total Population	22,105	19,900	20,062	20,159	1.3%

Source: American Community Survey Summary File and 5-Year Table B01001

Share of Population				
Age	2000	2010	2012	2017
Under 5	5.7%	5.6%	5.7%	4.9%
5-17	14.7%	10.9%	12.2%	8.3%
18-24	9.1%	8.2%	8.8%	9.5%
25-34	23.4%	24.1%	20.7%	28.0%
35-44	17.8%	17.1%	17.7%	14.3%
45-54	12.7%	14.7%	14.3%	13.2%
55-64	7.0%	10.6%	11.5%	13.3%
65-74	4.7%	5.0%	4.9%	5.3%
75-84	3.6%	2.8%	2.8%	2.5%
85+	1.4%	1.1%	1.3%	0.7%
Total Population	100%	100%	100%	100%

Source: American Community Survey Summary File and 5-Year Table B01001

Population by Age Group, 2017

Select Jurisdictions

Population							
	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkely, MI	Oakland County, MI	Detroit, MI MSA
Age							
Under 5	986	2,814	1,952	637	912	68,048	252,880
5-17	1,667	6,413	4,636	2,940	2,388	202,757	724,145
18-24	1,924	4,992	3,397	1,638	893	102,911	379,966
25-34	5,651	14,079	3,735	2,311	2,738	155,300	539,092
35-44	2,875	7,758	4,024	2,213	2,380	158,333	533,378
45-54	2,659	6,809	3,748	2,133	1,890	185,829	624,275
55-64	2,677	7,847	3,873	2,626	2,347	176,205	597,047
65-74	1,067	4,485	2,709	1,102	1,188	112,677	377,209
75-84	508	2,447	1,239	608	358	53,573	187,095
85+	145	1,329	511	379	175	26,227	89,526
Total Population	20,159	58,973	29,824	16,587	30,173	1,241,860	4,304,613

Source: U.S. Census Bureau, American Community Survey Table B01001

Share of Total							
	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkely, MI	Oakland County, MI	Detroit, MI MSA
Age							
Under 18	8.3%	10.9%	15.5%	17.7%	7.9%	16.3%	16.8%
18-24	9.5%	8.5%	11.4%	9.9%	3.0%	8.3%	8.8%
25-34	28.0%	23.9%	12.5%	13.9%	9.1%	12.5%	12.5%
35-44	14.3%	13.2%	13.5%	13.3%	7.9%	12.7%	12.4%
45-54	13.2%	11.5%	12.6%	12.9%	6.3%	15.0%	14.5%
55-64	13.3%	13.3%	13.0%	15.8%	7.8%	14.2%	13.9%
65-74	5.3%	7.6%	9.1%	6.6%	3.9%	9.1%	8.8%
75-84	2.5%	4.1%	4.2%	3.7%	1.2%	4.3%	4.3%
85+	0.7%	2.3%	1.7%	2.3%	0.6%	2.1%	2.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, American Community Survey Table B01001

Population by Race and Hispanic Origin

Ferndale, MI

Population by Race					Pct. Change
Race and Hispanic Origin	2000	2010	2012	2017	2012-2017
Non-Hispanic	21,706	19,346	19,135	19,598	1.3%
White	19,971	16,477	16,073	16,982	3.1%
Black/African-American	754	1,871	1,790	1,359	-27.4%
Asian or Pacific Islander	295	273	231	165	-39.6%
Multi-racial/Other	686	725	1,041	1,092	50.6%
Hispanic	399	554	927	561	1.3%
Total Population	22,105	19,900	20,062	20,159	1.3%

Source: U.S. Census Bureau, 2000 and 2010 decennial Census Summary File 1 (SF1); American Community Survey Table P004, 5-Year American Community Survey Table B03002

Share of Total				
Race and Hispanic Origin	2000	2010	2012	2017
Non-Hispanic	98.2%	97.2%	95.4%	97.2%
White	90.3%	82.8%	80.1%	84.2%
Black/African-American	3.4%	9.4%	8.9%	6.7%
Asian or Pacific Islander	1.3%	1.4%	1.2%	0.8%
Multi-racial/Other	3.1%	3.6%	5.2%	5.4%
Hispanic	1.8%	2.8%	4.6%	2.8%
Total Population	100%	100%	100%	100%

Source: U.S. Census Bureau, 2000 and 2010 decennial Census Summary File 1 (SF1); American Community Survey Table P004, 5-Year American Community Survey Table B03002

Population by Race and Hispanic Origin, 2017

Select Jurisdictions

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI
Race and Hispanic Origin						
Non-Hispanic	19,598	56,931	29,236	29,727	14,811	1,176,486
White	16,982	52,421	9,724	25,130	13,577	903,320
Black/African-American	1,359	1,879	17,099	2,168	627	166,763
Asian or Pacific Islander	165	1,601	502	1,214	97	73,490
Multi-racial/Other	1,092	1,030	1,911	1,215	510	32,913
Hispanic	561	1,451	386	301	458	44,312
Total Population	20,159	58,382	29,622	30,028	15,269	1,220,798

Source: U.S. Census Bureau, 2000 and 2010 decennial Census Summary File 1 (SF1); American Community Survey Table P004, 5-Year American Community Survey Table B03002

Share of Total

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI
Race and Hispanic Origin						
Non-Hispanic	97.2%	97.5%	98.7%	99.0%	97.0%	96.4%
White	84.2%	89.8%	32.8%	83.7%	88.9%	74.0%
Black/African-American	6.7%	3.2%	57.7%	7.2%	4.1%	13.7%
Asian or Pacific Islander	0.8%	2.7%	1.7%	4.0%	0.6%	6.0%
Multi-racial/Other	5.4%	1.8%	6.5%	4.0%	3.3%	2.7%
Hispanic	2.8%	2.5%	1.3%	1.0%	3.0%	3.6%
Total Population	100%	100%	100%	100%	100%	100%

Source: U.S. Census Bureau, 2000 and 2010 decennial Census Summary File 1 (SF1); American Community Survey Table P004, 5-Year American Community Survey Table B03002

Residential Mobility of the Population, 2017

Ferndale, MI

	No.	Pct.
Did not move in the last year	16,584	83.3%
Moved in the last year	3,326	16.7%
Moved within same county	1,703	8.6%
Moved from somewhere else in Michigan	1,290	6.5%
Moved from a different state	258	1.3%
Moved from abroad	75	0.4%
Total	19,910	100.0%

Source: U.S. Census Bureau, 1-Year American Community Survey, Table B07001

Tenure by Age of Head of Household

Ferndale, MI

	Total Households			Homeowners			Renters			Homeownership Rate		
Age	2000	2012	2017	2000	2012	2017	2000	2012	2017	2000	2012	2017
Under 25	345	303	399	90	39	75	255	264	324	26.1%	12.9%	18.8%
25-34	2,807	2,263	2,949	1,769	1,093	1,389	1,038	1,170	1,560	63.0%	48.3%	47.1%
35-44	2,398	2,294	1,826	1,720	1,610	1,293	678	684	533	71.7%	70.2%	70.8%
45-54	1,874	1,827	1,785	1,423	1,107	1,415	451	720	370	75.9%	60.6%	79.3%
55-64	825	1,380	1,672	683	1,060	1,159	142	320	513	82.8%	76.8%	69.3%
65+	1,623	1,250	1,278	1,308	1,048	1,042	315	202	236	80.6%	83.8%	81.5%
Total Households	9,872	9,317	9,909	6,993	5,957	6,373	2,879	3,360	3,536	70.8%	63.9%	64.3%

Source: U.S. Census Bureau, decennial Census, 5-Year American Community Survey, Table B25007

	Total Households			Homeowners			Renters		
Share of Total	2000	2012	2017	2000	2012	2017	2000	2012	2017
Under 25	3.5%	3.3%	4.0%	1.3%	0.7%	1.2%	8.9%	7.9%	9.2%
25-34	28.4%	24.3%	29.8%	25.3%	18.3%	21.8%	36.1%	34.8%	44.1%
35-44	24.3%	24.6%	18.4%	24.6%	27.0%	20.3%	23.5%	20.4%	15.1%
45-54	19.0%	19.6%	18.0%	20.3%	18.6%	22.2%	15.7%	21.4%	10.5%
55-64	8.4%	14.8%	16.9%	9.8%	17.8%	18.2%	4.9%	9.5%	14.5%
65+	16.4%	13.4%	12.9%	18.7%	17.6%	16.4%	10.9%	6.0%	6.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, decennial Census, 5-Year American Community Survey, Table B25007

Household Income

Ferndale, MI

Household Income	2012	2017	Percent Change
<\$20,000	1,706	1,357	-20.5%
\$20,000 - 39,999	2,091	1,824	-12.8%
\$40,000 - 59,999	1,938	1,659	-14.4%
\$60,000 - 74,999	877	1,112	26.8%
\$75,000 - 99,999	1,258	1,769	40.6%
\$100,000+	1,447	2,188	51.2%
Total Households	9,317	9,909	6.4%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B19001

Share of Total

Household Income	2012	2017
<\$20,000	18.3%	13.7%
\$20,000 - 39,999	22.4%	18.4%
\$40,000 - 59,999	20.8%	16.7%
\$60,000 - 74,999	9.4%	11.2%
\$75,000 - 99,999	13.5%	17.9%
\$100,000+	15.5%	22.1%
Total Households	100.0%	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B19001

Households by Household Income, 2017 (in 2017 \$s)

Selected Jurisdictions

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI	Detroit, MI MSA
Household Income							
<\$20,000	1,357	2,837	2,242	2,349	488	58,572	304,790
\$20,000 - 39,999	1,824	4,230	2,132	1,757	942	75,733	344,826
\$40,000 - 59,999	1,659	4,340	2,555	1,008	868	72,467	283,405
\$60,000 - 74,999	1,112	3,052	1,234	768	791	48,698	171,737
\$75,000 - 99,999	1,769	4,293	1,806	649	1,147	65,659	217,964
\$100,000+	2,188	9,796	1,632	576	2,268	178,488	359,187
Total Households	9,909	28,548	11,601	7,107	6,504	499,617	1,681,909

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B19001

Share of Total

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI	Detroit, MI MSA
Household Income							
<\$20,000	13.7%	9.9%	19.3%	33.1%	7.5%	11.7%	18.1%
\$20,000 - 39,999	18.4%	14.8%	18.4%	24.7%	14.5%	15.2%	20.5%
\$40,000 - 59,999	16.7%	15.2%	22.0%	14.2%	13.3%	14.5%	16.9%
\$60,000 - 74,999	11.2%	10.7%	10.6%	10.8%	12.2%	9.7%	10.2%
\$75,000 - 99,999	17.9%	15.0%	15.6%	9.1%	17.6%	13.1%	13.0%
\$100,000+	22.1%	34.3%	14.1%	8.1%	34.9%	35.7%	21.4%
Total Households	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B19001

Households by Household Type

Ferndale, MI

Households			Percent
Household Type	2012	2017	Change
Married Couple, w/ Children*	1,088	902	-17.1%
Married Couple, w/o Children*	1,819	1,977	8.7%
Single Parent	757	301	-60.2%
Other Family, w/o Children*	464	583	25.6%
Living Alone (65+)	699	614	-12.1%
Living Alone (Under 65)	3,196	3,686	15.3%
Other Non-Family, Not Living Alone	1,294	1,846	42.6%
Total Households	9,317	9,909	6.4%

*Own children

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables S1101

Share of Total		
Household Type	2012	2017
Married Couple, w/ Children*	11.7%	9.1%
Married Couple, w/o Children*	19.5%	20.0%
Single Parent	8.1%	3.0%
Other Family, w/o Children*	5.0%	5.9%
Living Alone (65+)	7.5%	6.2%
Living Alone (Under 65)	34.3%	37.2%
Other Non-Family, Not Living Alone	13.9%	18.6%
Total Households	100.0%	100.0%

*Own children

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables S1101

Households by Household Type, 2017

Ferndale, MI

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI	Detroit, MI MSA
Household Type							
Married Couple, w/ Children*	902	3,883	1,660	705	1,225	103,633	300,116
Married Couple, w/o Children*	1,977	7,125	2,409	1,300	1,704	150,639	463,377
Single Parent	301	1,030	1,151	796	524	33,565	157,018
Other Family, w/o Children*	583	1,388	1,783	845	449	35,907	164,596
Living Alone (65+)	614	3,254	1,462	874	618	54,958	190,141
Living Alone (Under 65)	3,686	8,250	2,413	1,933	1,502	91,430	318,023
Other Non-Family, Not Living Alone	1,846	3,617	723	654	482	29,485	89,391
Total Households	9,909	28,548	11,601	7,107	6,504	499,617	1,682,662

*Own children

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables S1101

Share of Total

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI	Detroit, MI MSA
Household Type							
Married Couple, w/ Children*	9.1%	13.6%	14.3%	9.9%	18.8%	20.7%	17.8%
Married Couple, w/o Children*	20.0%	25.0%	20.8%	18.3%	26.2%	30.2%	27.5%
Single Parent	3.0%	3.6%	9.9%	11.2%	8.1%	6.7%	9.3%
Other Family, w/o Children*	5.9%	4.9%	15.4%	11.9%	6.9%	7.2%	9.8%
Living Alone (65+)	6.2%	11.4%	12.6%	12.3%	9.5%	11.0%	11.3%
Living Alone (Under 65)	37.2%	28.9%	20.8%	27.2%	23.1%	18.3%	18.9%
Other Non-Family, Not Living Alone	18.6%	12.7%	6.2%	9.2%	7.4%	5.9%	5.3%
Total Households	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Own children

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables S1101

Year Moved into Current Home by Age of Household Head, 2017

Ferndale, MI

Owner occupied		Age of Household Head		
Year	Under 35	35 to 64	65 and Older	
2015 or later	350	212	0	
2010 to 2014	871	627	140	
2000 to 2009	215	1,427	118	
1990 to 1999	28	1009	138	
1980 to 1989	0	404	192	
1979 or earlier	0	188	454	
Total Households	1,464	3,867	1,042	

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25128

Share of Total		Age of Household Head		
Year	Under 35	35 to 64	65 and Older	
2015 or later	23.9%	5.5%	0.0%	
2010 to 2014	59.5%	16.2%	13.4%	
2000 to 2009	14.7%	36.9%	11.3%	
1990 to 1999	1.9%	26.1%	13.2%	
1980 to 1989	0.0%	10.4%	18.4%	
1979 or earlier	0.0%	4.9%	43.6%	
Total Households	100.0%	100.0%	100.0%	

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25128

Renter occupied		Age of Household Head		
Year	Under 35	35 to 64	65 and Older	
2015 or later	1,884	150		
2010 to 2014	570	744	10	
2000 to 2009	1,167	371	103	
1990 to 1999	147	102	96	
1980 to 1989	0	49	5	
1979 or earlier	0	0	22	
Total Households	3,768	1,416	236	

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25128

Share of Total		Age of Household Head		
Year	Under 35	35 to 64	65 and Older	
2015 or later	50.0%	10.6%	0.0%	
2010 to 2014	15.1%	52.5%	4.2%	
2000 to 2009	31.0%	26.2%	43.6%	
1990 to 1999	3.9%	7.2%	40.7%	
1980 to 1989	0.0%	3.5%	2.1%	
1979 or earlier	0.0%	0.0%	9.3%	
Total Households	100.0%	100.0%	100.0%	

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25128

Average Household Size of Occupied Housing Units by Tenure
Selected Jurisdictions

Ferndale, MI		
Average Household Size	2012	2017
Owner occupied	2.22	2.06
Renter Occupied	2.01	1.97
Average	2.15	2.03

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25010

Oakland County		
Average Household Size	2012	2017
Owner occupied	2.60	2.61
Renter Occupied	2.15	2.11
Average	2.48	2.46

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25010

United States		
Average Household Size	2012	2017
Owner occupied	2.68	2.70
Renter Occupied	2.48	2.52
Average	2.61	2.63

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25010

Jobs By Sector, 2017

Resident Employment and At-Place Employment*

Ferndale, MI

Jobs By Sector Industry	Resident Employment		At-Place Employment	
	No.	%	No.	%
Agriculture, forestry, fishing and hunting, and mining	0	0.0%	0	0.0%
Construction	273	2.1%	755	8.3%
Manufacturing	1,562	12.1%	1,274	14.0%
Wholesale trade	272	2.1%	437	4.8%
Retail trade	1,408	10.9%	1,219	13.4%
Transportation and warehousing, and utilities	388	3.0%	146	1.6%
Information and finance and insurance, and real estate and rental and leasing	1,537	11.9%	819	9.0%
Professional, scientific, and management, and administrative and waste management services	2,234	17.3%	1,046	11.5%
Educational services, and health care and social assistance	2,685	20.8%	1,074	11.8%
Arts, entertainment, and recreation, and accommodation and food services	1,459	11.3%	1,574	17.3%
Other services (except public administration)	775	6.0%	692	7.6%
Public administration	312	2.4%	45	0.5%
Armed forces	0	0.0%	18	0.2%
Total	12,905	100.0%	9,099	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables S0802, S0804. Notes will differ from VEC data.

*Resident employment refers to the industries of working Ferndale residents. At-place employment refers to jobs located within Ferndale, MI.

Jobs By Sector, 2012

Resident Employment and At-Place Employment*

Ferndale, MI

Jobs By Sector Industry	Resident Employment		At-Place Employment	
	No.	%	No.	%
Agriculture, forestry, fishing and hunting, and mining	11	0.1%	0	0.0%
Construction	495	4.5%	815	9.7%
Manufacturing	1,592	14.5%	1,488	17.7%
Wholesale trade	319	2.9%	479	5.7%
Retail trade	1,053	9.6%	1,118	13.3%
Transportation and warehousing, and utilities	275	2.5%	193	2.3%
Information and finance and insurance, and real estate and rental and leasing	867	7.9%	420	5.0%
Professional, scientific, and management, and administrative and waste management services	1,547	14.1%	950	11.3%
Educational services, and health care and social assistance	2,710	24.7%	1,303	15.5%
Arts, entertainment, and recreation, and accommodation and food services	1,185	10.8%	975	11.6%
Other services (except public administration)	637	5.8%	521	6.2%
Public administration	253	2.3%	143	1.7%
Armed forces	22	0.2%	0	0.0%
Total	10,966	100.0%	8,406	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables S0802, S0804. Notes will differ from VEC data.

*Resident employment refers to the industries of working Ferndale residents. At-place employment refers to jobs located within Ferndale, MI.

Industry by Median Earnings, 2017

Ferndale, MI

Industry	Median Earnings (Dollars)
Agriculture, forestry, fishing, hunting and mining	\$ -
Construction	\$ 39,338
Manufacturing	\$ 51,215
Wholesale trade	\$ 45,592
Retail trade	\$ 26,312
Transportation, warehousing and utilities	\$ 35,000
Information, finance, insurance, real estate, rental and leasing	\$ 42,052
Professional, scientific, and management, administrative and waste management services	\$ 50,179
Educational services, health care and social assistance	\$ 40,049
Arts, entertainment, recreation, accommodation and food services	\$ 23,679
Other services (except public administration)	\$ 40,181
Public administration	\$ 47,429
Total	\$ 40,088

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables S2413

Median Earnings
Select Jurisdictions

Workers by Place of Work

	Ferndale, MI		Royal Oak, MI		Berkley, MI		Oak Park, MI		Hazel Park, MI		Oakland County, MI	Detroit, MI MSA		
Median earnings (dollars)														
2012	\$	34,260	\$	44,729	\$	46,822	\$	33,512	\$	26,740	\$	42,188	\$	35,180
2017	\$	40,088	\$	50,594	\$	48,852	\$	30,711	\$	25,876	\$	45,176	\$	36,878

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B24011

*Civilian employed population 16 years and over with earnings

*Detroit MSA only goes back to 2013

Workers By Age Group

That Hold Jobs in the City of Ferndale, MI

Workers				
Year	Under 30	30 to 54	55+	Total
2005	2,280	5,046	1,297	8,623
2010	1,894	4,180	1,230	7,304
2011	1,564	3,894	1,269	6,727
2012	1,470	3,822	1,182	6,474
2013	1,605	4,159	1,390	7,154
2014	1,689	4,250	1,541	7,480
2015	1,684	4,038	1,467	7,189

Share of Total				
Year	Under 30	30 to 54	55+	Total
2005	26.4%	58.5%	15.0%	100.0%
2010	25.9%	57.2%	16.8%	100.0%
2011	23.2%	57.9%	18.9%	100.0%
2012	22.7%	59.0%	18.3%	100.0%
2013	22.4%	58.1%	19.4%	100.0%
2014	22.6%	56.8%	20.6%	100.0%
2015	23.4%	56.2%	20.4%	100.0%

Source: U.S. Census Bureau, On The Map. "Primary" jobs in Ferndale, MI

Place of Residence for Workers, 2015

Select City Jurisdictions

Ferndale, MI		
Place of Work		
	# of	Share of
Place of Residence	Workers	Workers
Detroit, MI	1,008	14.0%
Ferndale, MI	625	8.7%
Warren, MI	428	6.0%
Royal Oak, MI	318	4.4%
Hazel Park, MI	260	3.6%
Troy, MI	213	3.0%
Sertling Heights, MI	206	2.9%
Madison Heights, MI	187	2.6%
Oak Park, MI	167	2.3%
Southfield,MI	126	1.8%
All other locations	3,651	50.8%
Total	7,189	100.0%

Source: U.S. Census Bureau, On The Map

Place of Work for Residents, 2015

Select Jurisdictions

Ferndale, MI		
Place of Residence		
	# of	Share of
Place of Work	Workers	Workers
Detroit, MI	1,805	17.5%
Troy, MI	902	8.8%
Southfield, MI	728	7.1%
Ferndale, MI	625	6.1%
Royal Oak, MI	589	5.7%
Warren, MI	436	4.2%
Farmington Hills, MI	400	3.9%
Dearborn, MI	348	3.4%
Livonia, MI	290	2.8%
Birmingham, MI	251	2.4%
All other locations	3,929	38.1%
Total	10,303	100.0%

Source: U.S. Census Bureau, On The Map

Mode of Commute to Work for Workers over 16 Years Old, 2017
Select Jurisdictions by **Place of Residence**

Workers by Place of Residence

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI	Detroit, MI MSA
Mode							
Drove alone	6,895	27,166	7,358	2,441	4,086	601,504	1,641,147
Carpooled	879	2,294	724	316	301	52,502	163,636
Public Transportation	241	356	118	98	62	4,718	27,864
Bicycled	216	129	19	47	34	1,378	5,222
Walked	244	426	102	62	178	7,094	26,163
Other	62	217	80	34	34	4,078	16,618
Worked at Home	562	1,558	538	152	423	27,793	67,876
Total	9,099	32,146	8,939	3,150	5,118	699,067	1,948,526

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B08406

Share of Workers by Place of Residence

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI	Detroit, MI MSA
Mode							
Drove alone	75.8%	84.5%	82.3%	77.5%	79.8%	86.0%	84.2%
Carpooled	9.7%	7.1%	8.1%	10.0%	5.9%	7.5%	8.4%
Public Transportation	2.6%	1.1%	1.3%	3.1%	1.2%	0.7%	1.4%
Bicycled	2.4%	0.4%	0.2%	1.5%	0.7%	0.2%	0.3%
Walked	2.7%	1.3%	1.1%	2.0%	3.5%	1.0%	1.3%
Other	0.7%	0.7%	0.9%	1.1%	0.7%	0.6%	0.9%
Worked at Home	6.2%	4.8%	6.0%	4.8%	8.3%	4.0%	3.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B08406

Mode of Commute to Work for Workers over 16 Years Old, 2017

Select Jurisdictions by **Place of Work**

Workers by Place of Work

	Ferndale, MI	Royal Oak, MI	Berkley, MI	Oak Park, MI	Hazel Park, MI	Oakland County, MI	Detroit, MI MSA
Mode							
Drove alone	10,976	30,932	7,647	11,632	5,847	530,531	1,628,158
Carpooled	737	1,980	434	1,298	788	44,746	159,864
Public Transportation	79	265	54	292	227	2,920	27,982
Bicycled	180	174	56	31	43	1,287	5,232
Walked	226	473	178	120	113	6,669	26,236
Other	145	135	80	256	75	3,611	15,624
Worked at Home	562	1,558	423	538	152	27,793	67,876
Total	12,905	35,517	8,872	14,167	7,245	617,557	1,930,972

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B08006

Share Workers by Place of Work

	Ferndale, MI	Royal Oak, MI	Berkley, MI	Oak Park, MI	Hazel Park, MI	Oakland County, MI	Detroit, MI MSA
Mode							
Drove alone	85.1%	87.1%	86.2%	82.1%	80.7%	85.9%	84.3%
Carpooled	5.7%	5.6%	4.9%	9.2%	10.9%	7.2%	8.3%
Public Transportation	0.6%	0.7%	0.6%	2.1%	3.1%	0.5%	1.4%
Bicycled	1.4%	0.5%	0.6%	0.2%	0.6%	0.2%	0.3%
Walked	1.8%	1.3%	2.0%	0.8%	1.6%	1.1%	1.4%
Other	1.1%	0.4%	0.9%	1.8%	1.0%	0.6%	0.8%
Worked at Home	4.4%	4.4%	4.8%	3.8%	2.1%	4.5%	3.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B08006

Housing Units

Select Jurisdictions

Housing Units	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI	Detroit, MI MSA
2000	10,243	29,942	11,370	7,612	6,833	492,006	
2012	10,570	30,281	13,014	7,840	6,903	527,464	1,887,235
2017	10,802	30,391	12,577	7,995	6,975	535,380	1,897,411

*Detroit MSA only goes back to 2013

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25001 Source: U.S. Census Bureau, 2000 Summary File 1 (SF 1) 100-Percent Data Table H001

Annual Percent Change	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Madison Heights, MI	Oakland County, MI	Detroit, MI MSA
2012-2017	0.4%	0.1%	-0.7%	0.4%	0.2%	0.3%	0.1%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25001 Source: U.S. Census Bureau, 2000 Summary File 1 (SF 1) 100-Percent Data Table H001

Housing Tenure

Ferndale, MI

Tenure	2012		2017		2012-2017	
	No.	Pct.	No.	Pct.	Change	Pct Change
Renter-Occupied	3,360	36.1%	3,536	35.7%	176	5.2%
Owner-Occupied	5,957	63.9%	6,373	64.3%	416	7.0%
Total Occupied Units	9,317	100.0%	9,909	100.0%	592	6.4%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25003

Housing Tenure, 2017

Select Jurisdictions

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkely, MI	Oakland County, MI	Detroit, MI MSA
Tenure							
Renter-Occupied	3,536	9,641	4,899	3,509	1,205	146,930	525,376
Owner-Occupied	6,373	18,907	6,702	3,598	5,299	352,687	1,157,286
Total Occupied Units	9,909	28,548	11,601	7,107	6,504	499,617	1,682,662

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25003

Share of Total

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkely, MI	Oakland County, MI	Detroit, MI MSA
Tenure							
Renter-Occupied	35.7%	33.8%	42.2%	49.4%	18.5%	29.4%	31.2%
Owner-Occupied	64.3%	66.2%	57.8%	50.6%	81.5%	70.6%	68.8%
Total Occupied Units	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25003

Housing Type

Ferndale, MI

Type	2012		2017		2012-2017	
	No.	Pct.	No.	Pct.	Change	Pct. Change
Single-Family Detached	8,277	78.3%	8,806	81.5%	529	6.4%
Single-Family Attached/Townhomes*	1,021	9.7%	967	9.0%	-54	-5.3%
Small Multifamily (3-19 unit building)	888	8.4%	697	6.5%	-191	-21.5%
Large Multifamily (20+ unit buildings)	304	2.9%	287	2.7%	-17	-5.6%
Other (RV, mobile home, boat, etc.)	80	0.8%	45	0.4%	-35	-43.8%
Total Units	10,570	100.0%	10,802	100.0%	232	2.2%

*Includes attached homes and duplexes

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25024

Housing Type, 2017

Select Jurisdictions

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkely, MI	Oakland County, MI	Detroit, MI MSA
Type							
Single-Family Detached	8,806	20,967	9,154	6,863	6,348	368,207	1,334,994
Single-Family Attached/Townhomes*	967	2,143	944	232	115	40,224	171,703
Small Multifamily (3-19 unit building)	697	4,653	1,488	210	199	77,679	217,448
Large Multifamily (20+ unit buildings)	287	2,553	976	653	313	34,482	120,875
Other (RV, mobile home, boat, etc.)	45	75	15	37	-	14,788	52,391
Total Units	10,802	30,391	12,577	7,995	6,975	535,380	1,897,411

*Includes attached homes and duplexes

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25024

Share of Total

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkely, MI	Oakland County, MI	Detroit, MI MSA
Type							
Single-Family Detached	81.5%	69.0%	72.8%	85.8%	91.0%	68.8%	70.4%
Single-Family Attached/Townhomes*	9.0%	7.1%	7.5%	2.9%	1.6%	7.5%	9.0%
Small Multifamily (3-19 unit building)	6.5%	15.3%	11.8%	2.6%	2.9%	14.5%	11.5%
Large Multifamily (20+ unit buildings)	2.7%	8.4%	7.8%	8.2%	4.5%	6.4%	6.4%
Other (RV, mobile home, boat, etc.)	0.4%	0.2%	0.1%	0.5%	0.0%	2.8%	2.8%
Total Units	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Includes attached homes and duplexes

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25024

Housing Units by Number of Bedrooms

Ferndale, MI

Number of Bedrooms	2012		2017		2012-2017	
	No.	Pct.	No.	Pct.	Change	Pct. Change
No Bedrooms / Studio	198	1.9%	84	0.8%	-114	-57.6%
1 Bedroom	1,219	11.5%	873	8.1%	-346	-28.4%
2 Bedrooms	3,380	32.0%	3,871	35.8%	491	14.5%
# 3 Bedrooms	4,616	43.7%	4,938	45.7%	322	7.0%
4 Bedrooms	1,036	9.8%	931	8.6%	-105	-10.1%
5+ Bedrooms	121	1.1%	105	1.0%	-16	-13.2%
Total Housing Units	10,570	100.0%	10,802	100.0%	232	2.2%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25041

Housing Units by Number of Bedrooms, 2017

Select Jurisdictions

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI	Detroit, MI MSA
Number of Bedrooms							
No Bedrooms / Studio	84	394	303	36	40	6479	27,059
1 Bedroom	873	4,027	1,322	927	473	50463	172,776
2 Bedrooms	3,871	7,684	2,996	2815	1,436	126030	449,213
3 Bedrooms	4,938	14,757	6,708	3362	4,039	210646	863,772
4 Bedrooms	931	3,097	1,006	672	841	121571	326,662
5+ Bedrooms	105	432	242	183	146	20191	57,929
Total Housing Units	10,802	30,391	12,577	7,995	6,975	535,380	1,897,411

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25041

Share of Total

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Madison Heights, MI	Oakland County, MI	Detroit, MI MSA
No Bedrooms / Studio	0.8%	1.3%	2.4%	0.5%	0.6%	1.2%	1.4%
1 Bedroom	8.1%	13.3%	10.5%	11.6%	6.8%	9.4%	9.1%
2 Bedrooms	35.8%	25.3%	23.8%	35.2%	20.6%	23.5%	23.7%
3 Bedrooms	45.7%	48.6%	53.3%	42.1%	57.9%	39.3%	45.5%
4 Bedrooms	8.6%	10.2%	8.0%	8.4%	12.1%	22.7%	17.2%
5+ Bedrooms	1.0%	1.4%	1.9%	2.3%	2.1%	3.8%	3.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25041

Housing Units by Gross Rent

Renter-Occupied Units

Ferndale, MI

Gross Rent	2012		2017		2012-2017	
	No.	Pct.	No.	Pct.	Change	Pct. Change
<\$250	62	2.0%	17	0.5%	-45	-72.6%
\$250-499	314	10.3%	146	4.1%	-168	-53.5%
\$500-749	757	24.7%	726	20.5%	-31	-4.1%
\$750-999	1,002	32.7%	949	26.8%	-53	-5.3%
\$1,000-1,249	498	16.3%	837	23.7%	339	68.1%
\$1,250+	412	13.5%	805	22.8%	393	95.4%
Occupied without Rent	17	0.6%	56	1.6%	39	229.4%
Total Renter-Occupied Housing Units	3,062	100.0%	3,536	100.0%	474	15.5%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25063

Housing Units by Gross Rent, 2017

Selected Jurisdictions

Renter-Occupied Units

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI	Detroit, MI MSA
Gross Rent							
<\$250	17	85	261	204	10	3,378	17,922
\$250-499	146	356	220	276	8	6,035	35,518
\$500-749	726	1,232	792	448	108	21,477	112,071
\$750-999	949	3,260	1,128	1,159	378	39,514	144,493
\$1,000-1,249	837	1,801	1,178	827	317	30,620	143,992
\$1,250+	805	2,719	1,130	381	356	40,585	45,928
Occupied without Rent	56	188	190	214	28	5,321	25,452
Total Renter-Occupied Housing Units	3,536	9,641	4,899	3,509	1,205	146,930	525,376

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25063

Share of Total

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Madison Heights, MI	Oakland County, MI	Detroit, MI MSA
Gross Rent							
<\$250	0.5%	0.9%	5.3%	5.8%	0.8%	2.3%	3.4%
\$250-499	4.1%	3.7%	4.5%	7.9%	0.7%	4.1%	6.8%
\$500-749	20.5%	12.8%	16.2%	12.8%	9.0%	14.6%	21.3%
\$750-999	26.8%	33.8%	23.0%	33.0%	31.4%	26.9%	27.5%
\$1,000-1,249	23.7%	18.7%	24.0%	23.6%	26.3%	20.8%	27.4%
\$1,250+	22.8%	28.2%	23.1%	10.9%	29.5%	27.6%	8.7%
Occupied without Rent	1.6%	2.0%	3.9%	6.1%	2.3%	3.6%	4.8%
Total Renter-Occupied Housing Units	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25063

Housing Units by Home Value

Ferndale, MI

Owner-Occupied Units

Home Value	2012		2017	
	No.	Pct.	No.	Pct.
<\$50,000	534	9.0%	494	7.8%
\$50,000-79,999	1,098	18.4%	785	12.3%
\$80,000-99,999	1,185	19.9%	704	11.0%
\$100,000-149,999	1,731	29.1%	1,879	29.5%
\$149,000-\$199,999	908	15.2%	1,355	21.3%
\$200,000-300,000	373	6.3%	832	13.1%
\$300,000+	128	2.1%	324	5.1%
Total Owner-Occupied Housing Units	5,957	100.0%	6,373	100.0%

2012-2017	
Change	Pct. Change
-40	-7.5%
-313	-28.5%
-481	-40.6%
148	8.5%
447	49.2%
459	123.1%
196	153.1%
416	7.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25075

Housing Units by Home Value, 2017

Selected Jurisdictions

Owner-Occupied Units

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkely, MI	Oakland County, MI	Detroit, MI MSA
Home Value							
<\$100,000	494	774	960	1,470	558	27,034	391,718
\$100,000-199,999	785	484	1,465	1,232	2,988	20,612	369,943
\$200,000-299,999	704	482	1,421	349	1,328	15,714	205,184
\$300,000-399,999	1,879	2,756	1,900	372	329	46,454	99,127
\$400,000-499,999	1,355	5,919	607	82	84	58,162	42,815
\$500,000-\$999,999	832	5,532	233	42	12	80,375	40,376
\$1,000,000+	324	2,960	116	51	0	104,336	8,123
Total Owner-Occupied Housing Units	6,373	18,907	6,702	3,598	5,299	352,687	1,157,286

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25075

Share of Total

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkely, MI	Oakland County, MI	Detroit, MI MSA
<\$100,000	7.8%	4.1%	14.3%	40.9%	10.5%	7.7%	33.8%
\$100,000-199,999	12.3%	2.6%	21.9%	34.2%	56.4%	5.8%	32.0%
\$200,000-299,999	11.0%	2.5%	21.2%	9.7%	25.1%	4.5%	17.7%
\$300,000-399,999	29.5%	14.6%	28.3%	10.3%	6.2%	13.2%	8.6%
\$400,000-499,999	21.3%	31.3%	9.1%	2.3%	1.6%	16.5%	3.7%
\$500,000-\$999,999	13.1%	29.3%	3.5%	1.2%	0.2%	22.8%	3.5%
\$1,000,000+	5.1%	15.7%	1.7%	1.4%	0.0%	29.6%	0.7%
Total Owner-Occupied Housing Units	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25075

Housing Units by Year Built, 2017

Select Jurisdictions

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley MI	Oakland County, MI	Detroit, MI MSA
Year Built							
2014 or Later	0	250	0	0	42	3,221	7,523
2010 to 2013	0	429	39	19	66	5,807	17,324
2000 to 2009	364	1,057	205	208	199	48,046	160,498
1990 to 1999	184	1,005	138	415	231	76,719	215,078
1980 to 1989	388	1,141	418	142	131	67,519	167,790
1970 to 1979	466	2,419	1,148	601	470	99,286	276,106
1960 to 1969	695	3,868	2,332	1,162	445	71,640	236,802
1950 to 1959	2,343	10,050	6,296	2,593	1,903	87,992	368,541
1940 to 1949	2,209	5,239	1,268	1,382	2,423	33,319	192,793
Before 1940	4,153	4,933	733	1,473	1,065	41,831	254,956
Total Housing Units	10,802	30,391	12,577	7,995	6,975	535,380	1,897,411

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25034

Share of Total

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley MI	Oakland County, MI	Detroit, MI MSA
Year Built							
2014 or Later	0.0%	0.8%	0.0%	0.0%	0.6%	0.6%	0.4%
2010 to 2013	0.0%	1.4%	0.3%	0.2%	0.9%	1.1%	0.9%
2000 to 2009	3.4%	3.5%	1.6%	2.6%	2.9%	9.0%	8.5%
1990 to 1999	1.7%	3.3%	1.1%	5.2%	3.3%	14.3%	11.3%
1980 to 1989	3.6%	3.8%	3.3%	1.8%	1.9%	12.6%	8.8%
1970 to 1979	4.3%	8.0%	9.1%	7.5%	6.7%	18.5%	14.6%
1960 to 1969	6.4%	12.7%	18.5%	14.5%	6.4%	13.4%	12.5%
1950 to 1959	21.7%	33.1%	50.1%	32.4%	27.3%	16.4%	19.4%
1940 to 1949	20.4%	17.2%	10.1%	17.3%	34.7%	6.2%	10.2%
Before 1940	38.4%	16.2%	5.8%	18.4%	15.3%	7.8%	13.4%
Total Housing Units	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25034

Vacancy Housing Units Reason

Ferndale, MI

Vacant Housing Units	2012	2017
For rent	298	190
Rented, not occupied	107	77
For sale only	281	32
Sold, not occupied	77	94
Seasonal	15	90
Other	475	410
Total	1,253	893

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25004

Share of Total	2012	2017
For rent	23.8%	21.3%
Rented, not occupied	8.5%	8.6%
For sale only	22.4%	3.6%
Sold, not occupied	6.1%	10.5%
Seasonal	1.2%	10.1%
Other	37.9%	45.9%
Total	100.0%	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25004

Vacancy Housing Units Reason, 2017

Select Jurisdictions

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI	Detroit, MI MSA
Vacant Housing Units							
For rent	190	456	382	216	50	7760	31,160
Rented, not occupied	77	72	65	0	0	1898	6,030
For sale only	32	344	49	68	46	3580	20,257
Sold, not occupied	94	346	159	86	147	3382	13,985
Seasonal	90	231	97	20	26	6014	16,633
Other	410	394	224	498	202	13,129	126,684
Total	893	1,843	976	888	471	35,763	214,749

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25004

Share of Total

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI	Detroit, MI MSA
For rent	21.3%	24.7%	39.1%	24.3%	10.6%	21.7%	14.5%
Rented, not occupied	8.6%	3.9%	6.7%	0.0%	0.0%	5.3%	2.8%
For sale only	3.6%	18.7%	5.0%	7.7%	9.8%	10.0%	9.4%
Sold, not occupied	10.5%	18.8%	16.3%	9.7%	31.2%	9.5%	6.5%
Seasonal	10.1%	12.5%	9.9%	2.3%	5.5%	16.8%	7.7%
Other	45.9%	21.4%	23.0%	56.1%	42.9%	36.7%	59.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25004

Housing Costs as a Percent of Owner Household Income

Owner Households

Ferndale, MI

Owner Households	2012	2017
<30%	4193	5174
30-49%	960	655
50%+	755	418
Total Owner Households	5,908	6,247

*Did not compute 126 housing units for 2017 and 49 housing units for 2012

*added housing units with a mortgage and without mortgage

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25091

Share of Owner Households	2012	2017
<30%	71.0%	82.8%
30-49%	16.2%	10.5%
50%+	12.8%	6.7%
Total Owner Households	100.0%	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25091

Housing Costs as a Percent of Renter Household Income

Renter Households

Ferndale, MI

Renter Households	2012	2017
<30%	1,785	1984
30-49%	933	714
50%+	435	770
Total Renter Households	3,153	3,468

*Did not compute 68 housing units for 2017 and 207 housing units for 2012

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25070

Share of Renter Households	2012	2017
<30%	56.6%	57.2%
30-49%	29.6%	20.6%
50%+	13.8%	22.2%
Total Renter Households	100.0%	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25070

Monthly Owner Costs

All Households

Ferndale, MI

Owner Households	2012	2017
Less than \$500	1,079	1,129
\$500 to 999	1,563	1,976
\$1,000 to 1,249	747	1,112
\$1,250 to 1,999	2,095	1,857
\$2,000 or more	473	299
Total Households	5,957	6,373

*Included units with and without mortgage

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables B25087

Share of Owner Households	2012	2017
Less than \$500	18.1%	17.7%
\$500 to 999	26.2%	31.0%
\$1,000 to 1,249	12.5%	17.4%
\$1,250 to 1,999	35.2%	29.1%
\$2,000 or more	7.9%	4.7%
Total Households	100%	100%

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables B25087

Cost Burdened Households, 2017

Select Jurisdictions

Number of Households that are Cost Burdened

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI	Detroit, MI MSA
Owner Households	1,073	3,451	1,770	790	854	72,279	252,282
Renter Households	1,484	2,928	2,238	1,862	460	49,778	248,338
Total Households	2,557	6,379	4,008	2,652	1,314	122,057	500,620
Cost Burden Rate	23.7%	21.0%	21.9%	33.2%	18.8%	22.8%	26.4%

*Did not include the data that was 'Not computed'

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables B25070 and B25091

Percent of Households that are Cost Burdened

	Ferndale, MI	Royal Oak, MI	Oak Park, MI	Hazel Park, MI	Berkley, MI	Oakland County, MI	Detroit, MI MSA
Owner Households	42.0%	54.1%	44.2%	29.8%	65.0%	59.2%	50.4%
Renter Households	58.0%	45.9%	55.8%	70.2%	35.0%	40.8%	49.6%
Total Households	100%	100%	100%	100%	100%	100%	100%

*Did not include the data that was 'Not computed'

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables B25070 and B25091

Housing Costs as a Percent of Household Income by Household Income, 2017 (2017 \$s)

Ferndale, MI

All Households

All Households	Total Households		<30%		30-49%		50%+	
Household Income	No.	%	No.	%	No.	%	No.	%
Less than \$20,000	1,192	12.3%	90	1.3%	214	15.6%	888	74.7%
\$20,000 to 34,999	1,326	13.6%	467	6.5%	626	45.7%	233	19.6%
\$35,000 to 49,999	1,323	13.6%	924	12.9%	332	24.3%	67	5.6%
\$50,000 to 74,999	1,938	19.9%	1,784	24.9%	154	11.2%	0	0.0%
\$75,000 to 99,999	1,748	18.0%	1,705	23.8%	43	3.1%	0	0.0%
\$100,000 or more	2,188	22.5%	2,188	30.6%	0	0.0%	0	0.0%
Total Households	9,715	100.0%	7,158	100.0%	1,369	100.0%	1,188	100.0%

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables B25074 and B25095