

CITY OF ROYAL OAK'S
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING (AI)

2015 UPDATE

EXECUTIVE SUMMARY

Provisions to affirmatively further fair housing are principal and long-standing components of U.S. Housing and Urban Development (HUD) Department's housing and community development programs. These provisions flow from the mandate of Section 808(e)(5) of the Fair Housing Act which requires the Secretary of the HUD to administer the department's housing and urban development programs in a manner to affirmatively further fair housing. HUD's Community Development Block Grant (CDBG) program regulations reflect the statutory requirement that grantees, such as the City of Royal Oak, certify that they will affirmatively further fair housing. The City of Royal Oak's CDBG program documents actions taken to affirmatively further fair housing each program year in the submittal of its annual program review, referred to as the consolidated annual performance evaluation report (CAPER).

In an effort to define affirmatively furthering fair housing, the city must conduct a HUD-required Analysis Of Impediments To Fair Housing Choice (AI). This analysis must identify impediments or obstacles, highlight proposed actions to be taken to eliminate the impediments, and demonstrate how records of the actions will be maintained and reported to HUD. The City of Royal Oak is required to conduct an update to its AI on a regular basis. This analysis will identify the proposed fair housing actions to be taken during the upcoming program years covered by the lifespan (5 years – PY 2015 through PY 2020).

In the AI, HUD interprets the broad objectives to mean:

- analyze and eliminate housing discrimination in the jurisdiction
- promote fair housing choice for all persons
- provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin
- promote fair housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities
- foster compliance with the nondiscrimination provisions of the Fair Housing Act.

The AI is designed to take an inventory of existing and potential impediments to housing opportunities within the city. The city's obligation to affirmatively furthering fair housing extends to all housing and housing-related activities within the city whether publicly or privately funded and must provide for and promote housing opportunities for all individuals, with a goal of reducing the separation of race, ethnicity or disability.

I. CONCLUSIONS: IMPEDIMENTS & RECOMMENDED REMEDIAL ACTIONS

The following impediments have been identified from this analysis. Each impediment is followed by a recommendation. The status of action taken to resolve the impediments will be reported by the city in its subsequent, HUD-required year-end reports (CAPERs).

Impediment:

Availability of affordable housing options for low-income households in proximity to public transit options.

Recommendation:

The City of Royal Oak should implement the strategies of the 2012 Master Plan:

- adopt regulations for multiple-family dwellings that comply with fair housing laws and do not discourage the provision of affordable housing
 - ensure multiple-family developments locate along or near public transit corridors and encourage those that adhere to transit-oriented design principles
 - encourage transit-oriented develop patterns at appropriate locations along commercial corridors – intersections of major streets with mixed-use development patterns and lots of sufficient size
 - achieve regional transportation capacity through appropriate methods and multiple travel modes, such as network connectivity and properly-size thoroughfares, instead of widening lanes and adding more lanes
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Impediment:

Strength in promoting public awareness and education concerning fair housing rights.

Recommendation:

The City of Royal Oak should continue take active steps to disseminate educational materials (brochures, links to fair housing resource agencies, etc.) about fair housing via the city's website.

Impediment:

Frequency of discrimination testing.

Recommendation:

The City of Royal Oak should research retaining a private consultant to routinely monitor fair housing within the city's housing industry for either or both rental and sales transactions. Testing is an effective intervention since it is proactive. Reliance on formal complaints is not particularly effective since many who may have suffered discrimination may not file a complaint due to lack of knowledge or a reluctance to initiate a legal process.

II. INTRODUCTION

RESPONSIBLE PARTIES

This analysis was developed by the staff of the City of Royal Oak Community Development Department in its role of administering the CDBG program.

The Planning Division of the Community Development Department is the lead agency responsible for overseeing community development and fair housing policies and practices. The Planning Division has utilized several community planning initiatives to develop the various components of the updates to the city's HUD-required AI and Consolidated Plan, including work with the City of Royal Oak's rehabilitation board of appeals and city commission, meetings with various county and local government representatives and social service agencies. The consultation list may be found in the appendix. The City of Royal Oak not only works with community organizations and various city departments to develop this document but also to implement its findings.

HISTORY & METHODOLOGY

This analysis was first development in 1997, revised in 2005 and 2010. The AI is updated on a regular basis and often times coincide with the development of the consolidated plan. Goals and objectives identified within the AI are reviewed per their timetables and required measureable results.

Research and analysis of data regarding housing choice and restrictions thereon was based upon demographic data, results from the city's 2014 community and housing needs survey, known housing discrimination related allegations, and city policies and procedures. Results of the survey may be found in the appendix.

INTRODUCTION TO FEDERAL FAIR HOUSING LAWS & POLICIES

It is the U.S. Department of Housing and Urban Development (HUD) Department's mission to promote non-discrimination and ensure fair and equal housing opportunities for all. In an ongoing effort to provide services and activities on a nondiscriminatory manner and to affirmatively further fair housing, HUD is charged by law to implement and enforce a wide array of civil rights laws, not only for members of the public in search of fair housing, but for HUD funded grant recipients as well.

Along with HUD, the City of Royal Oak is committed to eliminating racial and ethnic segregation, illegal physical and other barriers to persons with disabilities and other discriminatory practices in housing.

Fair housing provisions are principal and long-standing components of HUD's housing and community development programs. The Secretary of HUD is mandated, under Section 808(e)(5) of the Fair Housing Act, to administer the Department's housing and urban development programs in a manner to affirmatively further fair housing.

The fundamental goal of the City of Royal Oak and HUD's fair housing policy is to make housing choice a reality through fair housing planning (FHP).

FHP consists of the following: (1) conduct an AI; (2) take appropriate actions to overcome the effects of impediments identified through that analysis; and (3) maintain records reflecting the analysis and actions.

The City of Royal Oak is an entitlement jurisdiction under HUD's Community Planning and Development (CPD) Division. HUD's CPD CDBG program regulations reflect the statutory requirement that all CDBG program grantees certify their willingness to affirmatively further fair housing.

HUD's CPD program strongly encourages the adoption and enforcement of state and local fair housing laws and the reduction of separation by race, ethnicity, or disability status. HUD also requires that the grantees document annual steps taken to affirmatively further fair housing.

In 1995, HUD published a rule consolidating the submission of various required documents and reporting requirements into a single document - the consolidated plan. The City of Royal Oak Planning Division is the lead agency and is responsible for overseeing the administration of the programs covered by the consolidated plan. As part of the consolidated plan, the city is required to submit an affirmatively further fair housing certification which requires it to undertake FHP actions. The summary is provided to HUD in the consolidated annual performance evaluation report (CAPER).

AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH)

The extent of the AFFH obligation has never been defined statutorily. However, HUD defines it as requiring a grantee to:

1. Conduct an AI within the jurisdiction.
2. Take appropriate actions to overcome the effects of any impediments identified through the analysis.
3. Maintain records reflecting the analysis and actions taken in this regard.

HUD interprets those broad objectives to mean:

- Analyze and eliminate housing discrimination in the jurisdiction.
- Promote fair housing choice for all persons.
- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin.
- Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities.
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

Although the city's AFFH obligation arises in connection with the receipt of federal funding, the AFFH obligation is not restricted to the design and operation of HUD-funded programs. The AFFH obligation extends to all housing and housing-related activities in the City of Royal Oak whether publicly or privately funded.

The consolidated plan's certification to affirmatively further fair housing requires the city to undertake FHP. Since FHP is a component of the consolidated plan, the citizen participation requirement for the consolidated plan applies (24 CFR 91).

In its efforts to update the AI, the rehabilitation board of appeals, in its advisory role for the CDBG program, held a public hearing on March 24, 2015 to hear public comments pertaining to updates to the AI. However, no public comment was provided.

In addition to the public hearing, the city canvassed its residents, landowners, business owners, and local service agencies to determine the city's housing and community development needs as part of the development of the consolidated plan. The housing and community development needs survey was intended to identify a list of priority needs for eligible CDBG activities, under the provisions set forth by HUD, and provide a gauge of the housing needs of the city. The survey included numerous questions relating to the city's housing needs. The survey was provided to all those found on the consultation list found in the appendix. The consultation list includes a wide variety of organizations affiliated with assessing housing needs.

DEFINING THE AI

The AI is a review of impediments to fair housing choice in the public and private sector. The AI involves:

- A comprehensive review of a state or entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices.
- An assessment of how those laws affect the location, availability, and accessibility of housing.
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes.
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

Impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Impediments include actions or omissions in the public and private housing sector that:

- Constitute violations, or potential violations, of the Fair Housing Act.

- Are counterproductive to fair housing choice. Such attitudes include community resistance to new residents based on race, color, religion, sex disability, familial status, or national origin.

The purpose of the AI is to:

- Serve as the substantive, logical basis for FHP.
- Provide essential and detailed information to policy makers, administrative staff, housing providers, lenders, communication's media and fair housing advocates.
- Assist in building public support for fair housing efforts both within a state or entitlement jurisdiction's boundaries and beyond.

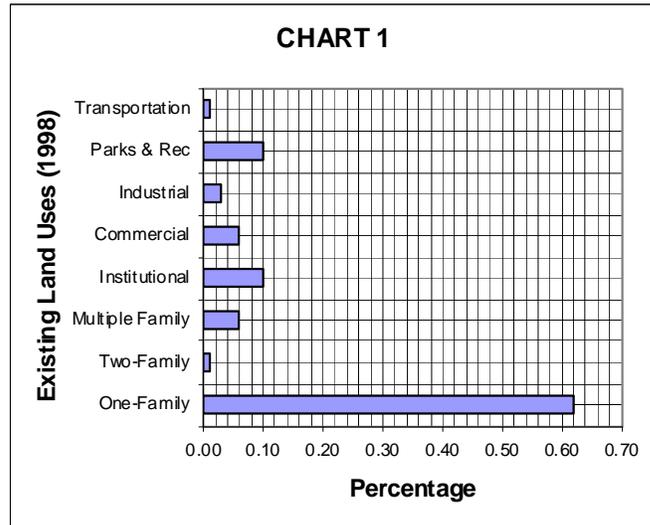
The AI is not to be submitted to, or be approved by, HUD. However, HUD could request submission of the AI in the event of a complaint or as part of routine monitoring. Instead of submitting its AI to HUD, the city will provide HUD with a summary of the AI plus the city's accomplishments for the past program year as part of the performance report required by the consolidated plan regulation (24 CFR 91.520(a)).

III. JURISDICTIONAL BACKGROUND DATA

The City of Royal Oak contains 11.83 square miles and is located in the southeastern corner of Oakland County – two miles north of the City of Detroit. Royal Oak (township) was originally established in the early 1800’s as a small trading center and railroad town. Since its incorporation in 1921, the City of Royal Oak has developed as a suburban bedroom community comprised predominantly of single-family dwellings with the majority of the population working outside the city limits. It is regarded as an inner-ring suburb, or first tier suburb, of the City of Detroit and is a mature, “built-out” community.

LAND USE

Royal Oak’s current land use pattern, as inventoried in 1998, is delineated as follows: sixty-two percent (62%) single-family residential, one percent (1%) two-family residential, six percent (6%) multiple-family residential, ten percent (10%) institutional uses, six percent (6%) commercial uses, three percent (3%) industrial uses, ten percent (10%) parks and recreation and one percent (1%) transportation (refer to Chart 1).



The city is generally characterized by a commercial central business district / downtown surrounded by outlying neighborhoods. More recently, the city has experienced a number of high-rise multiple-family developments in and around its downtown. In addition to the downtown development, other commercial activity is located along major thoroughfares within the city, notable being Woodward Avenue (M-1), a six lane state highway extending from 10 Mile Rd. (Interstate 696) to 14 Mile Rd.

The largest light industrial areas are located at the northwest and south central portions of the city. The city does not contain “heavy” industrial businesses.

Royal Oak’s dominant land use, one-family residential, has a housing stock containing a mix of high, middle and lower-income neighborhoods. Despite the general economic downturn in the past decade, the city has experienced a strong housing market. While individual locations of inadequate housing exist throughout the city, there are no large scale blight or abandonment neighborhoods

Royal Oak has experienced a significant increase in the number of renovations and additions to all types of housing in comparison to most other inner-ringer suburbs surrounding Detroit. With no large tracts of land available for new housing developments, the city has encountered an increase in lot split requests which result in new buildable residential lots for additional housing. There are fewer and fewer opportunities to split / divide properties. Many developers have turned to purchasing, demolishing and constructing new homes on existing single-family home sites. Newer single-family dwellings continue to replenish the city’s aging housing stock. The market for new single-family dwellings continues to grow exceptionally strong as the metropolitan economy rebounds and mortgage rates continue at historically low rates.

It should be noted that several large tracks of vacant land have become available for redevelopment in the past several years due to the consolidation of school district facilities and services. Redevelopment of these parcels of land will be further addressed later in this analysis.

POPULATION

The population profile will examine the changing number, age, racial composition of the city’s population.

TOTAL POPULATION & HOUSEHOLDS

The city experienced rapid growth between 1910 and the late 1930s and then again between 1950 through the late 1960’s (refer to Table 1). The decennial total population statistics illustrate a population peak of 86,238 persons in 1970. The 1980’s brought the city’s first decade of population decline. Every decade thereafter has brought a continued decline in total population. However, recent population trends highlight an increase in persons.

TABLE 1			
total population			
year	total pop.	pop. diff.	% change
2013*	59,739	2,503	4.19%
2010	57,236	-2,826	-4.70%
2000	60,062	-5,348	-8.18%
1990	65,410	-5,483	-7.73%
1980	70,893	-15,345	-17.79%
1970	86,238	5,626	6.98%
1960	80,612	33,714	71.89%
1950	46,898	21,801	86.87%
1940	25,097	2,193	9.57%
1930	22,904	16,897	281.29%
1920	6,007	4,936	460.88%
1910	1,071	603	128.85%
1900	468		

Sources: U.S. Census Bureau
 * Southeast Michigan Council of Governments, December 2013 estimate

Over the past forty years, many inner-ring suburbs in the Detroit metropolitan area, such as Royal Oak, have experienced marked population loss, while exurban and rural areas have continued to welcome new residents.

Royal Oak's total population declined from its peak in the early 1970s until the mid 2000s when its population started to level off (Table 2). More recently, the city's population may have increased slightly. The total number of housing units has always continued to grow with the largest gains posted between the 1940s through the 1960s.

TABLE 2				
number of housing unit / total population				
year	total units	% change	total pop.	% change
1930	5,261		22,904	
1940	6,722	27.8%	25,097	9.6%
1950	13,893	106.7%	46,898	86.9%
1960	25,537	69.4%	80,612	71.9%
1970	28,287	20.2%	86,238	7.0%
1980	28,782	1.7%	70,893	-17.8%
1990	29,163	1.3%	65,410	-7.7%
2000	29,942	2.7%	60,062	-8.2%
2010	30,288	0.9%	57,236	-4.7%
2013*	30,363	0.5%	59,739	4.2%

Sources: U.S. Census Bureau, Census 2000 &
 * Southeast Michigan Council of Governments, December 2013 estimate

Similar to state and national trends, the city continues to experience a decrease in the average number of persons per household (Table 3).

TABLE 3		
average household size		
	2000	2010
City of Royal Oak	2.06	2.03
State of Michigan	2.56	2.49
United States	2.59	2.58

Sources: U.S. Census Bureau, decennial census

FAMILY & NON-FAMILY HOUSEHOLDS

Royal Oak contains a far greater percentage of non-family households compared to the state average (Table 4). The percentage of married couples with children under 18 years of age does not differ from the state average. There are far fewer female head's of household with children under 18 years of age living in Royal Oak when compared to the state average. Royal Oak also contains a much higher percentage of male and female householders living alone.

TABLE 4		
household type & family type		
type	Royal Oak	State
families	47.7%	66.0%
non-family	52.3%	34.0%
husband-wife families w/ related children under 18 yrs of age	39.8%	41.7%
female householders, no husband present families w/ related children under 18 yrs of age	49.0%	64.2%
male householders living alone	18.8%	12.5%
female householders living alone	22.6%	15.4%
Sources: U.S. Census Bureau, 2010 Census		

It should be noted that the Census Bureau defines “family households” as householder and one or more other people related to the householder by birth, marriage, or adoption. They do not include same-sex married couples. “Non-family households” consist of people living alone and households which do not have any members related to the householder.

The table below compares family and non-family household data for tracts within the city. Between the time of the 2000 and 2010 Census, several tracts stand out with regard to changes in household type.

Tract 1843 experienced a dramatic drop in the percentage of family households. This is quite an anomaly in comparison to all other tracts within the city. As evident in Table 5, this tract contains a very high percentage of single-family dwellings. Additionally, during this 10 year period, this tract did not experience any land use changes such as the construction of a large scale multiple-family development.

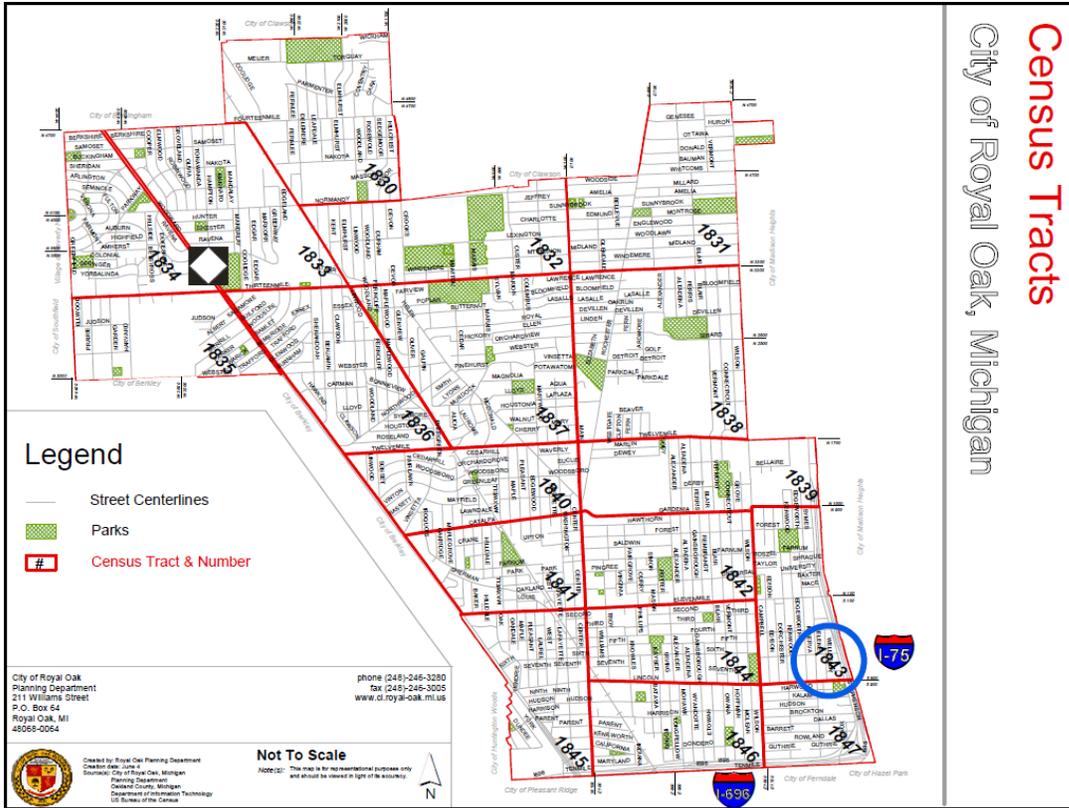


TABLE 5
household type by tract, 2010 & 2000 comparison

tract	family households		w/ children under 18 years of age		non-family households	
	2010	2000	2010	2000	2010	2000
1830	35.3%	36.9%	12.2%	12.9%	64.7%	63.1%
1831	63.1%	65.0%	25.4%	27.6%	36.9%	35.0%
1832	46.0%	45.4%	16.4%	17.6%	54.0%	54.6%
1833	46.6%	50.9%	18.4%	18.2%	53.4%	49.1%
1834	55.4%	53.7%	22.2%	23.0%	44.6%	46.3%
1835	42.5%	44.3%	18.4%	21.2%	57.5%	55.7%
1836	55.0%	54.6%	21.5%	23.1%	45.0%	45.4%
1837	54.4%	54.7%	19.8%	22.6%	48.6%	45.3%
1838	53.3%	56.9%	21.3%	21.5%	26.7%	43.1%
1839	45.7%	50.0%	19.5%	21.7%	54.3%	50.0%
1840	53.8%	56.3%	21.6%	22.7%	45.2%	43.7%
1841	39.3%	40.2%	15.7%	17.3%	60.7%	59.8%
1842	41.8%	45.0%	15.8%	19.3%	58.2%	55.0%
1843	42.7%	59.3%	18.4%	23.1%	44.5%	40.7%
1844	40.2%	41.3%	15.7%	16.5%	59.8%	58.5%
1845	33.1%	33.4%	12.4%	11.9%	66.9%	66.6%
1846	46.0%	50.7%	17.7%	22.8%	54.0%	49.3%
1847	51.0%	56.7%	20.9%	25.1%	49.0%	43.3%

Source: U.S. Census Bureau, decennial census data

RACIAL CHARACTERISTICS

The following is an analysis of the level of racial composition of the City of Royal Oak and surrounding communities. U.S. Census data (2010 Census) provide an indication of the pattern of integration and level of acceptance based on the increase or decrease in both.

Minorities (Black/African Americans, American Indian/ Alaska Native, Asian, Native Hawaiian & Pacific Islanders) comprised 5.2% of the city's total population, at the time of the 2000 Census, and 9.25% of the city's total population, at the time of the 2010 Census.

TABLE 6												
race characteristics by tract, 2010 & 2000 comparison												
tract	total pop.		White alone		Black/African American alone		American Indian/Alaska Native alone		Asian alone		Native Hawaiian & Pacific Isl alone	
	2010	2000	2010	2010	2010	2000	2010	2000	2010	2000	2010	2000
1830	3,556	3,622	85.91%	90.83%	6.02%	2.73%	0.14%	0.08%	5.01%	3.56%	0.03%	0.03%
1831	4,424	4,597	93.04%	97.04%	2.26%	0.48%	0.14%	0.17%	1.76%	0.83%	0.00%	0.09%
1832	2,988	3,205	90.03%	95.29%	5.56%	1.44%	0.37%	0.16%	2.01%	2.00%	0.00%	0.00%
1833	2,905	2,965	89.88%	96.86%	3.65%	6.70%	0.41%	0.13%	2.89%	1.21%	0.00%	0.00%
1834	2,683	2,768	86.13%	92.12%	9.62%	3.07%	0.37%	0.11%	1.68%	2.53%	0.00%	0.00%
1835	2,125	2,415	76.99%	84.47%	13.98%	5.88%	0.19%	0.33%	5.74%	5.71%	0.19%	0.66%
1836	4,272	4,573	90.07%	94.12%	6.18%	2.16%	0.40%	0.22%	1.78%	1.97%	0.00%	0.04%
1837	5,213	5,826	92.33%	95.66%	3.49%	1.27%	0.23%	0.36%	2.00%	1.03%	0.02%	0.02%
1838	4,491	4,780	93.16%	96.28%	2.65%	1.07%	0.36%	0.29%	1.65%	0.82%	0.18%	0.00%
1839	2,484	2,617	92.11%	95.53%	3.54%	2.10%	0.20%	0.42%	2.78%	0.76%	0.00%	0.00%
1840	2,796	2,934	94.53%	96.15%	1.22%	0.89%	0.39%	0.65%	1.50%	0.68%	0.14%	0.00%
1841	2,789	2,897	91.00%	94.30%	4.73%	1.79%	0.50%	0.45%	1.90%	4.52%	0.07%	0.00%
1842	3,994	4,055	91.29%	96.20%	3.38%	0.89%	0.18%	0.22%	2.38%	0.96%	0.03%	0.00%
1843	2,842	3,016	93.35%	95.49%	2.53%	0.86%	0.39%	0.30%	1.76%	1.29%	0.00%	0.20%
1844	2,699	2,694	92.00%	96.14%	3.48%	0.93%	0.07%	0.19%	1.56%	0.78%	0.00%	0.00%
1845	2,448	2,356	92.20%	93.46%	2.61%	1.53%	0.04%	0.17%	3.10%	1.87%	0.00%	0.00%
1846	2,873	2,950	91.72%	96.03%	2.16%	0.78%	0.24%	0.34%	2.75%	0.95%	0.07%	0.03%
1847	1,654	1,792	92.74%	96.65%	2.90%	0.56%	0.12%	0.06%	1.93%	0.84%	0.00%	0.06%
Royal Oak	57,236	60,062	90.75%	94.80%	4.25%	1.54%	0.27%	0.26%	2.37%	1.56%	0.04%	0.05%

Source: U.S. Census Bureau, decennial census

From 2000 to 2010, Royal Oak nearly doubled its minority population. The greatest percentage gain was in Black/African American residents. Royal Oak remains a dominant Caucasian/White population with nearly ninety percent (90.75%) of its population claiming such racial heritage.

The overall spatial distribution of minorities across tracts throughout the city is not wildly different. In no tract is the Caucasian (White) population percentage less than 76.99% (refer to Table 6). There appears to be no clearly identifiable areas of exclusion or segregation within the city.

In 2010, the highest tract level concentrations of minorities occurred in the northwestern portion of the city. Tracts 1836, 1835, 1834 & 1830 contain a significant number of multiple-family housing units (refer to Table 7). Tract 1835 contains the highest percentage of the city’s Black/African American population. Of all the housing types in Tract 1835, only 45% are single-family dwellings, 15% contain between 2 & 4 units, 16.4% contain between 5 & 9 units, and 16.2% contain greater than 10 units.

TABLE 7													
housing type by tract, 2012													
tract	total	1 unit, detached		1 unit, attached		2-4 units		5-9 units		10 or more		mobile home, other	
		#	%	#	%	#	%	#	%	#	%	#	%
1830	2,167	625	28.8%	295	13.6%	137	6.3%	637	29.4%	462	21.3%	11	0.5%
1831	1,966	1,772	90.1%	33	1.7%	70	3.6%	67	3.4%	18	0.9%	6	0.3%
1832	1,720	996	57.9%	31	1.8%	145	8.4%	245	14.2%	303	17.6%	0	0.0%
1833	1,524	1,158	76.0%	68	4.5%	36	2.4%	110	7.2%	136	8.9%	16	1.0%
1834	1,403	941	67.1%	34	2.4%	128	9.1%	51	3.6%	249	17.7%	0	0.0%
1835	1,164	523	44.9%	87	7.5%	174	14.9%	191	16.4%	189	16.2%	0	0.0%
1836	2,324	1,463	63.0%	8	0.3%	51	2.2%	76	3.3%	726	31.2%	0	0.0%
1837	2,751	1,913	69.5%	182	6.6%	225	8.2%	196	7.1%	235	8.5%	0	0.0%
1838	2,254	1,792	79.5%	110	4.9%	111	4.9%	90	4.0%	151	6.7%	0	0.0%
1839	1,268	915	72.2%	0	0.0%	29	2.3%	133	10.5%	191	15.1%	0	0.0%
1840	1,422	1,152	81.0%	0	0.0%	48	3.4%	80	5.6%	142	10.0%	0	0.0%
1841	1,546	837	54.1%	53	3.4%	256	16.6%	130	8.4%	266	17.2%	4	0.3%
1842	2,097	1,464	69.8%	17	0.8%	191	9.1%	26	1.2%	399	19.0%	0	0.0%
1843	1,354	1,236	91.3%	24	1.8%	6	0.4%	35	2.6%	53	3.9%	0	0.0%
1844	1,459	992	68.0%	40	2.7%	143	9.8%	27	1.9%	251	17.2%	6	0.4%
1845	1,364	513	37.6%	161	11.8%	310	22.7%	156	11.4%	224	16.4%	0	0.0%
1846	1,362	1,116	81.9%	67	4.9%	79	5.8%	33	2.4%	67	4.9%	0	0.0%
1847	797	771	96.7%	6	0.8%	0	0.0%	7	0.9%	8	1.0%	5	0.6%

Source: U.S. Census Bureau, 2008-2012 American Community Survey 5-Year Estimates

Higher concentrations of housing units (ie. multiple-family dwellings) per acre most often provide the opportunity for residents to dedicate less of their household income to housing costs compared to occupying a single-family dwelling. Housing density often times correlates to greater housing affordability / less a housing cost burden.

TABLE 8												
race characteristics for surrounding communities, 2010 & 2000 comparison												
community	White alone		Black/African American alone		American Indian/Alaska Native alone		Asian alone		Native Haw & Pacific Isl alone		some other race alone	
	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000
Birmingham	92.30%	96.13%	3.00%	0.91%	0.10%	0.15%	2.50%	1.50%	0.00%	0.04%	0.40%	0.19%
Clawson	93.40%	96.10%	1.90%	0.80%	0.30%	0.34%	2.00%	1.32%	0.00%	0.00%	1.90%	0.25%
Ferndale	84.70%	91.46%	9.60%	3.42%	0.50%	0.55%	1.30%	1.32%	0.01%	0.02%	0.50%	0.64%
Madison Heights	83.90%	89.60%	6.40%	1.82%	0.50%	0.44%	5.80%	4.97%	0.10%	0.03%	0.70%	0.46%
Royal Oak	90.70%	94.80%	4.30%	1.54%	0.30%	0.26%	2.40%	1.56%	0.00%	0.05%	0.40%	0.38%
Southfield	24.90%	38.83%	70.30%	54.22%	0.20%	0.20%	1.70%	3.09%	0.00%	0.03%	0.40%	0.64%
Troy	74.10%	82.30%	4.00%	2.09%	0.20%	0.20%	19.10%	13.25%	0.00%	0.02%	0.60%	0.36%
Oakland County	77.30%	82.75%	13.60%	10.11%	0.30%	0.30%	5.60%	4.14%	0.00%	0.02%	1.00%	0.84%

Source: U.S. Census Bureau, decennial census

TABLE 9							
race characteristics for surrounding communities, 2008							
community	Hispanic or Latino (of any race)	White alone	Black/African American alone	Amer Indian/Alaska Nat alone	Asian alone	Native Haw & Pacific Isl alone	some other race alone
Birmingham	-	-	-	-	-	-	-
Clawson	-	-	-	-	-	-	-
Ferndale	1.8%	86.7%	8.1%	0.4%	0.9%	0.1%	0.3%
Madison Heights	0.8%	85.8%	4.2%	0.4%	8.1%	0.0%	5.8%
Royal Oak	1.5%	93.3%	2.3%	0.2%	2.3%	0.1%	0.4%
Southfield	1.5%	31.0%	63.7%	0.1%	2.2%	0.0%	0.7%
Troy	1.2%	76.1%	4.1%	0.5%	16.8%	0.0%	0.7%
Oakland County	3.1%	79.6%	11.9%	0.3%	5.3%	0.0%	1.1%
United States	15.1%	74.3%	12.3%	0.8%	4.4%	0.1%	5.8%

Source: U.S. Census Bureau, American Community Survey, December 2008, - data not available

U.S. Census data in tables 8 & 9 reveals that the City of Royal Oak, surrounding communities, and Oakland County have grown more racially diverse. The only community which has not grown to be more racially diverse is the City of Southfield.

AGE COHORTS

The age profile for the City of Royal Oak has changed significantly over the past four decades (refer to Table 10 & Table 11).

TABLE 10					
age percentages, City of Royal Oak					
age cohort / year	1980	1990	2000	2010	2012*
under 25	35.2%	28.5%	25.3%	24.3%	23.6%
25-44	29.0%	38.1%	38.8%	35.9%	34.3%
45-54	10.9%	8.9%	13.6%	14.6%	15.7%
55-59	6.9%	4.0%	4.3%	7.1%	7.0%
60-64	5.6%	4.8%	3.1%	5.1%	5.9%
65-74	7.4%	9.3%	6.7%	5.9%	6.8%
75 and older	5.0%	6.4%	8.3%	7.1%	6.7%
	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, decennial census data; * 2010-2012 ACS 3-Yr Estimates

TABLE 11				
age percentages, City of Royal Oak, historical comparison				
years of age	1980	1990	2000	2010
under 5	5.8%	6.8%	5.2%	5.8%
5 – 9	5.4%	5.9%	4.5%	4.3%
10 – 14	6.2%	5.0%	5.0%	4.0%
15 – 19	7.7%	4.8%	5.0%	4.2%
20 – 24	9.1%	5.9%	5.6%	6.0%
25 – 29	10.6%	11.2%	10.8%	11.7%
30 – 34	8.0%	11.2%	10.5%	9.7%
35 – 39	5.3%	9.0%	8.9%	7.6%
40 – 44	4.3%	6.7%	8.7%	6.9%
45 – 49	4.6%	5.0%	7.7%	7.1%
50 – 54	6.0%	3.9%	5.9%	7.5%
55 – 59	6.7%	4.0%	4.3%	7.1%
60 – 64	5.5%	4.8%	3.0%	5.1%
65 – 69	4.0%	5.2%	3.1%	3.5%
70 – 74	3.2%	4.1%	3.6%	2.4%
75 – 79	2.3%	2.9%	3.8%	2.3%
80 – 84	1.5%	2.0%	2.5%	2.3%
84 +	1.1%	1.5%	1.9%	2.6%

Source: U.S. Census Bureau, decennial census data

The percentage of residents under 25 years of age has declined in recent decades (34.2% - 1980, 28.4% - 1990, 25.3% - 2000, 24.3% - 2010). The percentage of individuals under 5 years of age increased slightly from 2000 to 2010. The 2008-2012 American Community Survey, 5-Year Estimates, also estimate 5.8% of the city's population as being under 5 years of age.

Since 1990, the largest percentage of the city's residents has occurred between the age cohort of 25 to 44 years of age, but the percentage has reduced in more recent years (28.2% - 1980, 38.1% - 1990, 38.9% - 2000, 35.9% - 2010).

The percentage of persons between 45 to 64 years of age increased significantly (+5.1%) between 2000 and 2010. The percentage of persons 65 to 79 years of age have steadily decreased since 1980. However, the percentage of persons 80 years of age and older have steadily increased since 1980.

Many of Royal Oak's senior residents wish to remain within the city limits and transition from decades of proud ownership of single-family homes to congregate care facilities. The housing and medical needs for persons 80 years or older may continue to alter the land use patterns within the city.

TABLE 11				
senior adults by tract, 2010				
tract	% of total tract pop.	65-74	75-84	85 +
1830	17.4%	302	214	103
1831	13.1%	267	217	95
1832	14.0%	182	171	66
1833	15.4%	183	158	105
1834	16.6%	171	168	107
1835	13.1%	130	103	56
1836	15.8%	316	221	136
1837	15.5%	318	307	183
1838	11.5%	219	193	104
1839	8.1%	99	67	35
1840	12.8%	175	110	74
1841	7.4%	117	64	25
1842	13.9%	256	197	102
1843	11.0%	154	99	59
1844	15.9%	218	137	74
1845	9.2%	83	78	64
1846	7.6%	127	57	35
1847	10.8%	80	62	347
total:		3,397	2,623	1,460
Source: U.S. Census Bureau, Census 2010				

Persons over 65 years of age are equally distributed throughout the city. Based on 2010 Census tract data (refer to Table 11), no tract has a senior population of greater than 17.4%. Royal Oak’s senior population is located in well established neighborhoods. The highest percentages of senior population per tract are located in Tracts 1830, 1834, 1844, 1833, 1836 and 1837 respectively. Several tracts contain mid-rise, not more than 4 stories in height, senior independent and assisted-living facilities. The city’s two high-rise senior apartment structures are located in Census tracts 1842 and 1844. Only census tract 1844 ranks relatively high (5th place) in the percentage of the population over that age of 65 years.

TABLE 12						
elderly population, City of Royal Oak						
age cohort / year	1960	1970	1980	1990	2000	2010
65 and older	4,438	7,174	8,762	10,280	8,958	7,470
% of total pop.	5.6%	8.4%	12.4%	15.7%	14.9%	13.1%
Source: U.S. Census Bureau, decennial census data						

The largest number of persons 85 years of age and older is concentrated in the southeast portion of the city (Tract 1847). This portion of the city does not contain any independent or assisted-living facilities. It is overwhelmingly dominated by well established single-family neighborhoods which contain the city’s most modest housing stock. In recently years, the city’s CDBG-funded housing rehabilitation program has concentrated direct mailings to owner-occupied single-family homeowners. Many of the homeowners are long-time Royal Oak residents. The program is partially designed to rehabilitate existing single-family so that elderly individuals may remain at their place of residence and continue to be active members of the community.

DISABLED PERSONS

Royal Oak maintains a lower percentage of its population as individuals with disabilities in comparison to the State of Michigan and Oakland County (Table 13).

TABLE 13				
disability status of the civilian non-institutionalized population				
	% w/ disability	% w/ disability under 18 years	% w/ disability 18-64 years	% w/ disability 65 years +
City of Royal Oak	10.1%	3.0%	7.8%	31.5%
Oakland County	11.1%	4.1%	9.1%	33.0%
State of Michigan	13.7%	4.9%	11.9%	36.7%
Source: U.S. Census Bureau, 2010-2012 American Community Survey 3-Year Estimates				

Royal Oak maintains a lower percentage of its total population as individuals with disabilities with the exception of those individuals under the age of 5 years old. Royal Oak has a relatively high percentage of individuals under 5 years of age with vision difficulties. Additionally, Royal Oak has a greater percentage of individuals over 65 years of age with hearing difficulties and self-care difficulties. This may be attributed to the fair number of senior housing facilities within the city. These include the two (2) co-operative high-rise senior towers which include a high concentration of units (nearly 450 residential units).

TABLE 14			
disability characteristics			
	Royal Oak	Oakland County	Michigan
<i>pop under 5 yrs</i>	2.6%	1.4%	0.9%
w/ hearing diff	0%	0.9%	0.6%
w/ vision diff	2.6%	0.9%	0.5%
<i>pop 5 – 17 yrs</i>	3.2%	5.0%	6.3%
w/ hearing diff	0.3%	0.8%	0.7%
w/ vision diff	0.3%	0.7%	0.8%
w/ a cognitive diff	2.9%	3.6%	5.0%
w/ an ambulatory diff	0%	0.6%	0.6%
w/ self-care diff	0.2%	0.9%	0.9%
<i>pop 18 – 64 yrs</i>	7.8%	9.1%	11.9%
w/ hearing diff	1.5%	1.8%	2.3%
w/ vision diff	0.9%	1.4%	1.8%
w/ a cognitive diff	3.5%	4.1%	5.3%
w/ an ambulatory diff	2.8%	4.3%	6.2%
w/ self-care diff	0.8%	1.8%	2.4%
w/ an independent living diff	2.2%	3.3%	4.5%
<i>pop 65 yrs +</i>	31.5%	33.0%	36.7%
w/ hearing diff	15.7%	13.5%	15.4%
w/ vision diff	4.6%	5.7%	6.2%
w/ a cognitive diff	6.5%	8.3%	9.4%
w/ an ambulatory diff	18.9%	20.9%	23.2%
w/ self-care diff	9.5%	8.3%	8.5%
w/ an independent living diff	14.9%	15.5%	16.1%
Source: U.S. Census Bureau, 2010-2012 American Community Survey 3-Year Estimates			

In Royal Oak, 10.3% of the White / Caucasian population has some form of disability in comparison to a higher percentage (15.8%) of the city's Black / African American population (see table below).

TABLE 15				
disability characteristics by race				
		Royal Oak	Oakland County	Michigan
one race				
	White alone	10.3%	11.2%	13.4%
	Black or African American alone	15.8%	13.9%	17.5%
	American Indian & Alaska Native alone	-	22.7%	20.1%
	Asian alone	-	4.0%	5.0%
	Native Hawaiian & Other Pacific Islander alone	-	-	12.9%
	some other race alone	-	7.4%	9.6%
two or more races		-	11.7%	13.5%

Source: U.S. Census Bureau, 2010-2012 American Community Survey 3-Year Estimates

EDUCATIONAL ATTAINMENT

According to the 2010 Census, 42% of Royal Oak’s population over the age of 25 years old has attained a collegiate bachelor’s degree or higher degree (refer to Table 16). In comparison, the results of the 2000 Census revealed 40% and the 1990 Census demonstrated that 27% of the city’s population had attained a bachelor’s degree or higher degree.

The dispersion of residents with varying educational backgrounds is fairly even. Census tracts 1844 & 1845 contain the highest percentage of individuals with bachelor’s degrees and graduate or professional degrees. In comparison, the 2000 Census demonstrated that Census tracts 1840 & 1836 contained the highest percentages.

This is a clear and distinct shift from very well established, stable single-family neighborhood (1840 & 1836) nearly 1 to ½ mile away from the city’s downtown, to neighborhoods (1844 & 1845) directly adjacent to downtown and new residential development within downtown.

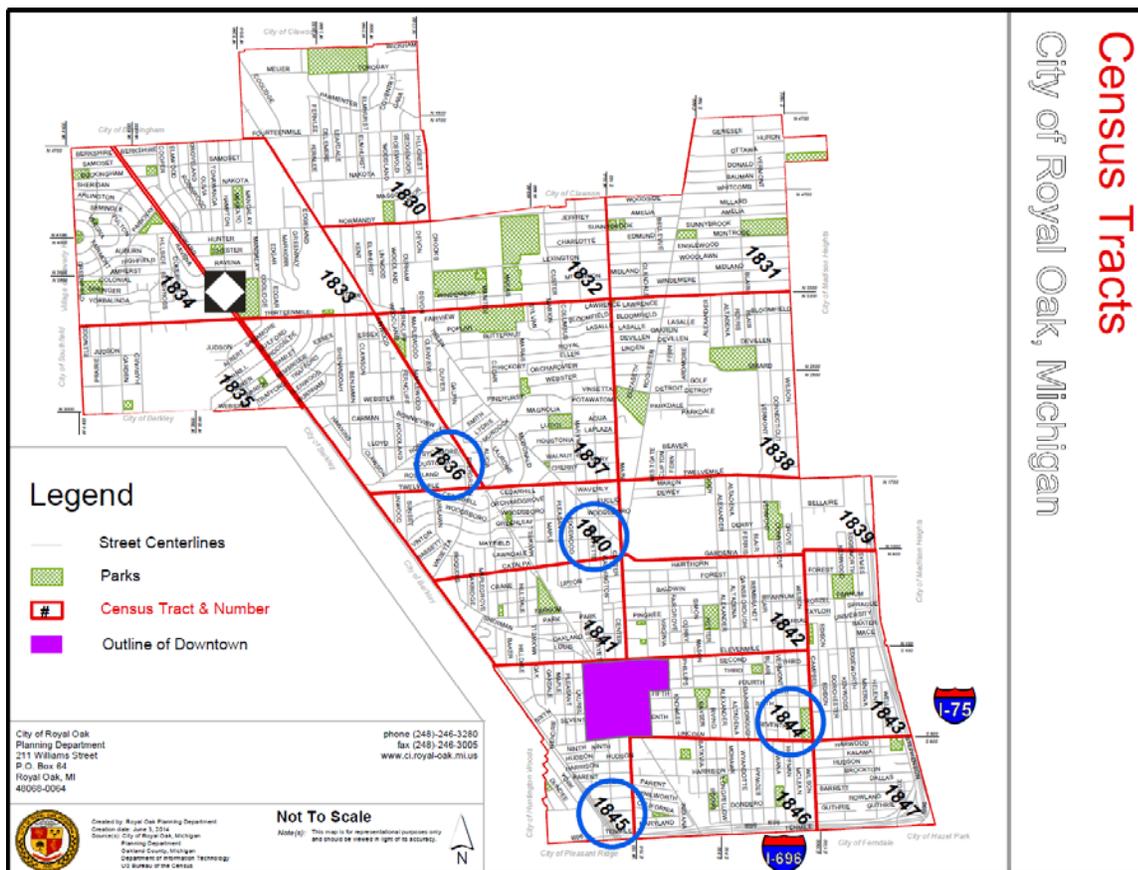


TABLE 16									
educational attainment by tract, 2010									
population 25 years and older									
tract	% less than 9th grade	% 9th-12th grade no diploma	% high school grad. & equiv	% some college, no degree	% associate's degree	% bachelor's degree	% graduate or prof degree	% high school graduate or higher	% bachelor's degree or higher
1830	1.9%	6.2%	23.3%	19.4%	8.0%	26.6%	14.6%	91.9%	41.1%
1831	1.0%	6.6%	25.9%	23.4%	10.9%	21.2%	10.9%	92.4%	32.1%
1832	2.7%	3.2%	28.1%	12.7%	6.0%	32.8%	14.6%	94.1%	47.4%
1833	1.3%	4.4%	17.9%	15.0%	8.1%	32.4%	20.8%	94.3%	53.2%
1834	0%	1.6%	18.0%	18.7%	5.7%	37.5%	18.5%	98.4%	56.0%
1835	2.4%	9.9%	26.9%	23.1%	3.5%	21.1%	13.1%	87.7%	34.2%
1836	0%	4.0%	20.5%	14.7%	7.8%	31.7%	21.2%	96.0%	52.9%
1837	1.0%	2.6%	16.2%	18.8%	6.2%	33.0%	22.1%	96.4%	55.2%
1838	0%	3.6%	24.7%	22.1%	8.7%	24.4%	16.5%	96.4%	40.9%
1839	0%	4.5%	17.3%	18.3%	8.4%	27.5%	24.0%	95.5%	51.6%
1840	0.5%	3.2%	15.0%	18.9%	6.1%	34.1%	22.3%	96.4%	56.4%
1841	1.4%	3.4%	13.6%	25.4%	7.0%	31.9%	17.2%	95.2%	49.1%
1842	0.9%	3.2%	18.1%	19.4%	5.1%	31.2%	22.0%	95.9%	53.3%
1843	1.2%	7.1%	25.8%	18.3%	3.9%	23.1%	20.7%	91.8%	43.9%
1844	0%	6.1%	17.7%	19.6%	10.0%	24.2%	22.4%	93.9%	46.6%
1845	0.9%	2.0%	15.0%	12.6%	5.5%	37.4%	26.5%	97.1%	63.9%
1846	2.8%	5.1%	17.8%	28.2%	4.2%	24.2%	17.7%	92.1%	41.9%
1847	0%	3.5%	29.4%	20.7%	6.3%	25.3%	14.8%	96.5%	40.2%

Source: U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates

HOUSING

The housing profile will identify types and quantities of housing available, the age of the city's housing stock, the characteristics of owners and renters in Royal Oak and surrounding communities, housing alternatives, and other factors.

INVENTORY

Royal Oak's housing market and property values have rebounded quite well in recent years in comparison to other local units of government in the metropolitan area. Royal Oak has reemerged with regional appeal, as evident in the availability and price point of the city's housing stock.

Royal Oak is a mature community and contains no large tracts of vacant land for residential development. New single-family construction frequently requires that existing sub-marginal housing units be demolished. This process often allows for the city's housing stock to be rejuvenated yet does not provide a significant net increase in the number of single-family dwellings.

Profitability has directed homebuilders to create "buildable" single-family parcels by dividing existing parcels that have an excess of land. Builders have also gone so far as to raze a sub-marginal dwelling that spans across a large parcel of land, thus creating two "buildable" parcels. These alternatives provide for a net increase in the total number of single-family dwellings.

It should be noted that several large tracts of vacant land have become available for redevelopment in the past several years due to the consolidation of school district facilities and services. Former school sites have been demolished and sold or placed on the real estate market for redevelopment. Unfortunately, the timing of these events coincided with the demise of the regional, state and national housing and employment market. Many approved redevelopments were delayed or abandoned due to economic conditions. However, several of the sites have been developed or are currently being developed with single-family dwelling. Homebuilders and homebuyers are driven by the Federal Reserve System's efforts to retain low, short-term interest rate which has resulted in historically low mortgage rates.

Building permits associated with renovations and additions far outweigh the number of permits for new construction, see Table 17 below.

TABLE 17		
residential building permits		
year	new construction	renovations / additions
2013	80	-
2012	61	1,049
2011	29	941
2010	23	958
2009	7	1,205
2008	23	1,082
2007	38	1,190
2006	53	1,202
2005	101	1,231
2004	136	1,277

Source: City of Royal Oak, Building Division data

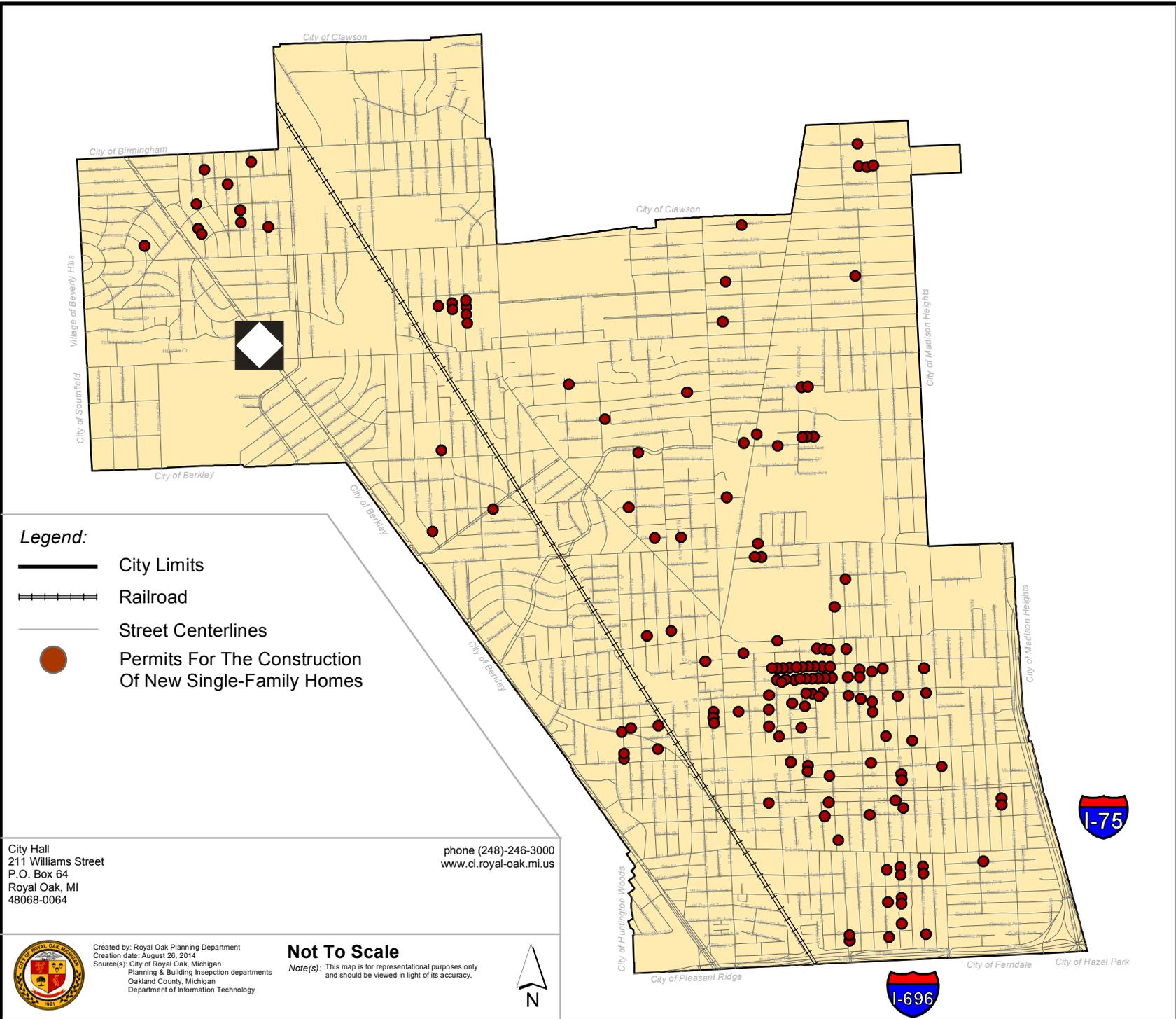
Residential building activity has steadily increased over the past several years (Table 17). The attached map illustrates patterns of new home construction. A concentration of new single-family homes is evident in the neighborhood east of N. Main St. and south of Gardenia Ave. A large number of the new homes have been constructed at the site of a former school facility. As a result, developers have demolished and constructed new homes on adjacent streets. This neighborhood has experienced a significant number of new homes in the past year.

The map reveals that neighborhoods east of downtown and north and south of E. 11 Mile Rd. have experienced the greatest number of new single-family homes. Due to the age and condition of many of the existing single-family homes in this area, the neighborhoods proximity to downtown and its amenities, it is expected that developers will continue to build new homes in these neighborhoods in the near future. The city will continue to support this trend and research ways to increase investments in other neighborhoods throughout the city.

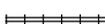
Renovations and additions to existing single-family dwellings also play a very important role in rejuvenating the city housing stock. The attached map illustrates patterns of significant investments / major renovations to existing single-family dwellings. Significant renovations mirrored patterns of new home construction north and south of E. 11 Mile Rd. Concentrations also occurred in mature neighborhoods throughout the city, north of downtown. A concentration of significant renovations also occurred at the site of the natural gas main explosion in 2011.

New Single-Family Home Construction Between June 1, 2013 & July 15, 2014

City of Royal Oak, Michigan



Legend:

-  City Limits
-  Railroad
-  Street Centerlines
-  Permits For The Construction Of New Single-Family Homes

City Hall
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P.O. Box 64
Royal Oak, MI
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Created by: Royal Oak Planning Department
Creation date: August 26, 2014
Source(s): City of Royal Oak, Michigan
Planning & Building Inspection departments
Oakland County, Michigan
Department of Information Technology

Not To Scale

Note(s): This map is for representational purposes only and should be viewed in light of its accuracy.



Significant Renovations / Alterations to Existing Single-Family Homes Between June 1, 2013 & July 15, 2014 City of Royal Oak, Michigan

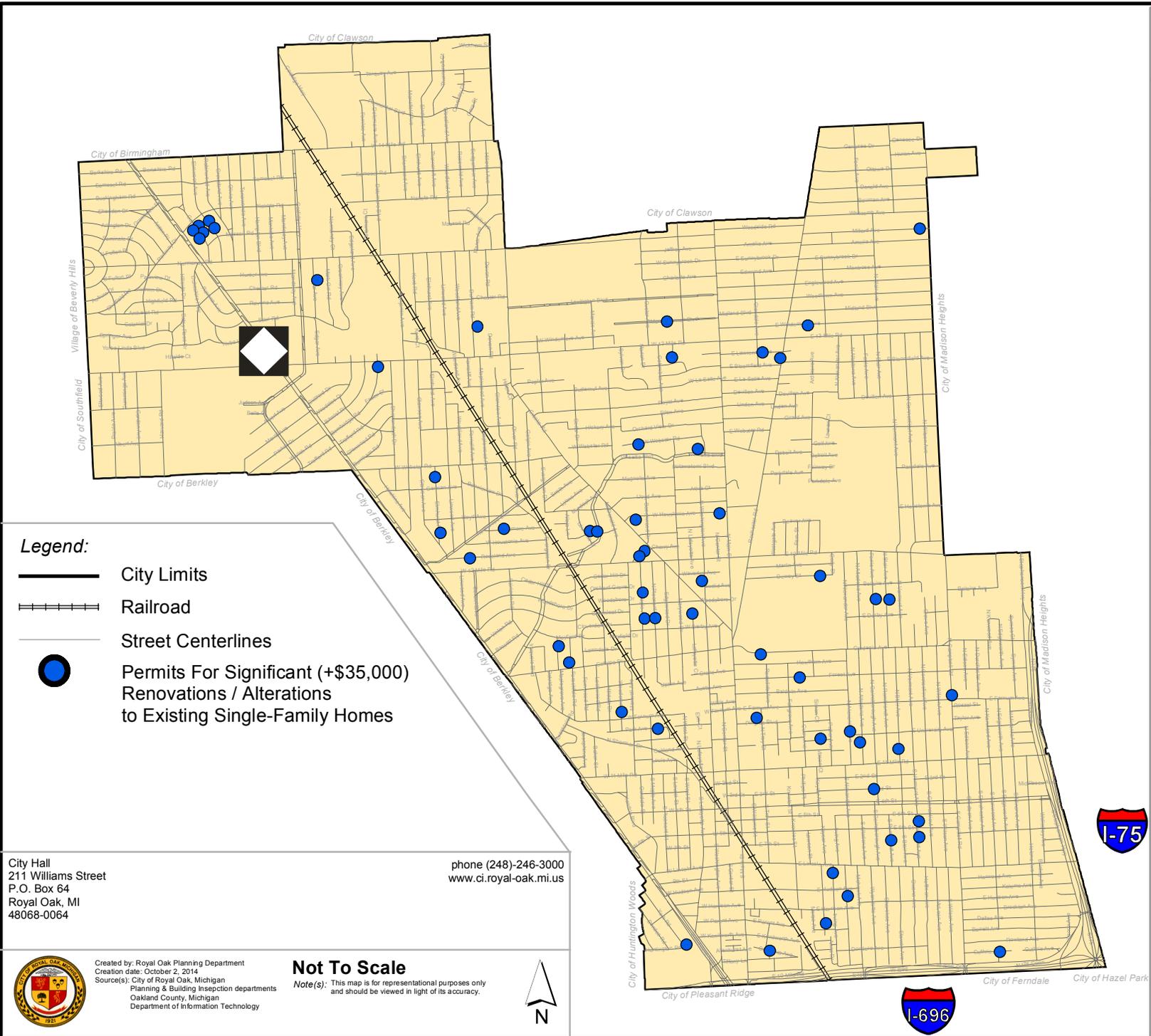


TABLE 18				
number of housing unit / total population				
City of Royal Oak, 1930-2010				
year	total units	% change	total pop.	% change
1930	5,261		22,904	
1940	6,722	27.8%	25,097	9.6%
1950	13,893	106.7%	46,898	86.9%
1960	25,537	69.4%	80,612	71.9%
1970	28,287	20.2%	86,238	7.0%
1980	28,782	1.7%	70,893	-17.8%
1990	29,163	1.3%	65,410	-7.7%
2000	29,942	2.7%	60,062	-8.2%
2010	30,207	0.9%	57,236	-4.7%
2013*	30,363	0.5%	59,739	2.6%

Sources: U.S. Census Bureau, Census 2000 &
* Southeast Michigan Council of Governments, December 2013 estimate

The city's total number of housing units has continued to increase each decade despite 25 years of continued population decline (refer to Table 18). The combination of an increase in total housing units and a decrease in total population is clearly reflected in the continued decrease in the number of persons per household and coincides with the larger percentage of senior population (refer to Table 19).

TABLE 19		
average household size		
	2000	2010
City of Royal Oak	2.06	2.03
State of Michigan	2.56	2.49
United States	2.59	2.58

Sources: U.S. Census Bureau, Census 2000 & 2010

Between 2000 and 2006, the neighborhoods surrounding the downtown experienced an increase in the number of housing units via attached condominium (owner-occupied) projects. The city continues to experience a strong demand for multiple-family dwellings units. However, since approximately 2006, access to multiple family loans/mortgages insured by Fannie Mae, Freddie Mac, and Federal Housing Administration have been restricted. Changing access to credit and market demand has prompted developers to shift their attention to market rate rental multiple-family housing projects. As of May 2013, the city had 443 multiple-family rental residential units approved or in the planning stages of development.

It should be noted that there are no mobile home communities or public housing complexes within the city.

TENURE

Table 20 demonstrates that, according to the results of the 2008-2010 American Community Survey, a high percentage of Royal Oak residents have lived in their existing household for many years (prior to 1990) when compared to the state and national averages.

TABLE 20			
year household moved into unit			
year range	City of Royal Oak	State of Michigan	United States
1969 or earlier	7.3%	6.5%	5.0%
1970 to 1979	8.3%	7.3%	5.9%
1980 to 1989	11.2%	10.3%	9.0%
1990 to 1999	15.9%	21.6%	19.4%
2000 to 2004	16.5%	19.4%	19.9%
2005 or later	40.9%	34.9%	40.5%

Source: U.S. Census Bureau, 2008-2010 American Community Survey 3-Year Estimates

Census tract 1835 has experienced the greatest “turn-over” of residents by comparison. This is no surprise. This tract contains many apartment units. Renters are far more mobile in comparison to those who own a single-family dwelling.

The table below (Table 21) reveals that census track 1836 contains the highest percentage of residents that have remained in their dwelling over the past year. This too is no surprise. This tract contains very sought-after single-family neighborhoods which have historically produced the city's highest selling prices.

TABLE 21			
residence 1 year ago			
tract	same house	same county	diff county
1830	75.9%	14.5%	8.8%
1831	88.5%	5.8%	5.7%
1832	81.6%	7.8%	9.6%
1833	85.1%	11.0%	3.8%
1834	87.5%	8.0%	4.4%
1835	74.4%	15.5%	8.8%
1836	94.6%	3.7%	1.7%
1837	84.7%	15.0%	10.6%
1838	77.9%	15.3%	6.8%
1839	82.4%	9.5%	7.8%
1840	85.2%	6.7%	6.6%
1841	79.3%	13.2%	7.1%
1842	87.8%	6.7%	5.5%
1843	86.6%	10.4%	3.0%
1844	84.2%	11.7%	4.1%
1845	79.0%	9.0%	11.4%
1846	85.6%	7.7%	6.7%
1847	86.2%	10.6%	3.2%
total:	82.6%	11.6%	5.5%

Source: U.S. Census Bureau, 2010-2012 ACS

It is believed that many long time Royal Oak residents remain within the city due to such factors as: comparatively low property taxes, low crime rate, strong public schools, tight network of community organizations, rejuvenated housing stock, increased education and affluence of its residents, entertainment, retail and dining experiences found in and around its downtown, increased professional employment opportunities, recreational opportunities, regional location and growing influence.

The state property tax structure, as developed under the State of Michigan constitution, and recently refinanced mortgage rates provide strong financial incentive for residents of homestead single-family property to remain at their current place of residence. It is believed that many Royal Oak single-family residential property owners continue to remain within the city based on the aforementioned property tax structure and the current socio-economic conditions.

An aging population will undoubtedly change the community’s overall need for additional health and social services. Recent developments have included a wide range of elder care facilities and services from geriatric physicians to home health care retailers.

TYPE, CHARACTERISTICS AND AGE OF UNITS

Household types are divided into two categories; owners and renters. Table 22 illustrates that that majority of households within the city are owner-occupied. Between 1960 and 1970, Royal Oak had a significant increase in the number of renter occupied housing units. This was brought about with the construction of many multiple-family apartment developments. Since approximately 1970, Royal Oak has been considered a mature, “built-out” community with very little additional land for large new developments. The increase in renter-occupied housing units may very well be attributed to the collapse of the single-family housing market nearly 9 years ago and its resulting affects on people’s access to credit and quiet possibly the eroded perception of “the American Dream”. Many individuals continue to reside in single-family dwellings, however as renters; not owners.

TABLE 22		
housing type		
	owner occupied	renter occupied
2010	67.7%	32.3%
2000	70.1%	29.9%
1990	70.0%	30.0%
1980	71.6%	28.4%
1970	72.3%	27.7%
1960	80.5%	19.5%

Sources: U.S. Census Bureau, decennial census data

By comparison, 2010 Census reveals the following owner & renter percentage for SEMCOG’s entire 5 county jurisdiction:

- 62.9% owner-occupied housing units
- 26.6% renter-occupied housing units

It should be noted that, Census 2010 data reveals that the average household size of renter-occupied units is less (1.75 persons) than owner-occupied units (2.16 persons).

The majority (68.5%) of the city’s occupied housing stock is one-unit detached dwellings. The second highest percentage (20.2%) of the housing stock are residential dwellings with five (5) or more units. The housing stock’s variety of dwellings has continued to remain consistent over the past three decades. It is anticipated that the percentage of one-unit, attached or “stacked” dwellings will continue to rise with the rebirth of the housing market.

TABLE 23						
renter-occupied housing units by # of bedrooms						
tract	No Bedrooms	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5+ Bedrooms
1830	1.5%	58.5%	26.4%	13.5%	0%	0%
1831	0%	26.0%	48.7%	33.2%	0%	0%
1832	16.3%	48.7%	23.4%	11.5%	0%	0%
1833	0%	18.1%	49.8%	29.0%	33.8%	3.0%
1834	0%	63.1%	23.4%	13.5%	0%	0%
1835	0%	35.5%	50.4%	12.9%	1.3%	0%
1836	0%	48.8%	38.1%	7.3%	5.9%	0%
1837	8.1%	36.0%	44.6%	11.2%	0%	0%
1839	11.8%	32.5%	27.8%	27.9%	0%	0%
1840	0%	26.5%	57.3%	13.8%	2.3%	0%
1841	0%	25.3%	46.8%	24.2%	3.8%	0%
1842	2.0%	47.8%	38.2%	12.0%	0%	0%
1843	0%	42.9%	33.0%	24.1%	0%	0%
1844	5.6%	27.6%	25.9%	44.6%	2.0%	0%
1845	4.6%	31.4%	53.5%	10.5%	0%	0%
1846	0%	32.5%	33.3%	31.7%	0%	2.4%
1847	0%	0%	50.4%	49.6%	0%	0%

* 2008-2012 American Community Survey

Census tract 1832 contains several senior living facilities which may attribute to the high percentage of renter-occupied housing units with no defined bedroom. Census tract 1834 contains many 1 bedroom multiple-family housing developments / apartment complexes as evident in the above table. Census tract 1847 is comprised mostly of single-family dwellings which attributes to the highest percentage of 3 bedroom housing units.

As shown in the Table 24, the city's housing stock is made up primarily of two (2) and three (3) bedroom units which account for 74.2% of all units.

TABLE 24		
Bedrooms in Housing Unit, 2010		
# of bedrooms	total	%
0	385	1.3%
1	4,369	14.3%
2	8,418	27.6%
3	14,372	47.1%
4	2,603	8.5%
5 or more	353	1.2%
total:	30,500	100%

Source: U.S. Census Bureau, 2010-2012 ACS

The majority (62.84%) of Royal Oak’s existing housing stock was constructed between 1940 and 1960. During this approximately twenty (20) year timeframe, the city’s total population grew by 158.8%. The population expansion created an over-night growth in housing demand and construction. Between 1940 and 1960, the typical construction included a three bedroom, ranch or bungalow style, single-family dwelling on an approximately 6,000 square foot parcel. Therefore, the majority of the city’s housing stock is rapidly approaching 60 to 70 years of age. The city continues to experience a fair amount of rehabilitation to existing homes, along with modern day additions, as well as removal of older homes and construction of in-fill housing to replenish the existing housing stock.

Table 25 reveals the age of the city’s housing stock (single-family dwellings, two-family dwellings, multiple-family developments, etc). The age of various housing developments varies based on historical events like population growth, local/regional economic conditions, home mortgage rates, access to financing multiple-family developments, and infrastructure expansion. The census tracts that contain the highest percentage of newly built homes are located in and adjacent to downtown Royal Oak.

TABLE 25								
age of housing units by tract								
tract	built '00' +	built '90-'99	built '80-'89	built '70-'79	built '60-'69	built '50-'59	built '40-'49	built '39 prior
1830	1.8%	5.0%	8.5%	39.8%	18.5%	22.9%	3.4%	0%
1831	2.1%	1.4%	3.8%	6.8%	9.0%	54.0%	10.9%	11.8%
1832	2.6%	1.5%	9.6%	15.5%	13.0%	40.9%	10.3%	7.1%
1833	4.0%	1.7%	2.0%	5.5%	20.5%	41.3%	19.6%	5.4%
1834	0%	0.7%	6.6%	1.4%	24.3%	49.3%	12.5%	5.2%
1835	1.5%	4.2%	3.2%	7.7%	31.5%	29.7%	10.6%	11.6%
1836	1.2%	0.4%	1.1%	5.9%	12.6%	46.4%	13.8%	18.6%
1837	0.7%	2.7%	6.0%	7.5%	13.9%	49.2%	10.2%	9.8%
1838	0.6%	3.3%	2.2%	5.3%	16.2%	39.3%	27.7%	5.4%
1839	1.4%	2.8%	0.7%	10.5%	16.3%	15.2%	39.4%	13.7%
1840	0.6%	1.6%	6.5%	3.8%	6.7%	21.4%	34.8%	24.6%
1841	2.0%	4.7%	1.9%	5.8%	10.5%	19.7%	7.9%	47.5%
1842	14.3%	1.8%	9.1%	3.8%	4.3%	17.4%	26.9%	22.4%
1843	0%	0.6%	1.2%	6.1%	10.8%	36.4%	31.3%	13.7%
1844	3.8%	1.9%	1.2%	8.2%	6.4%	17.7%	16.7%	44.1%
1845	14.7%	9.0%	0.5%	3.4%	3.9%	15.3%	10.5%	42.6%
1846	12.4%	9.9%	4.1%	7.3%	0.9%	17.6%	18.8%	29.1%
1847	2.8%	2.7%	0.6%	1.2%	4.5%	39.3%	39.9%	9.0%

Source: U.S. Census Bureau, 2008-2012 ACS, 5-Yr Estimates

Census tract 1847 contains the highest percentage of units built before 1950 (Table 26). It will continue to be a targeted by the city’s CDBG-funded housing rehabilitation program.

TABLE 26	
units built in 1950 or prior, by tract	
tract	built in 1950 or prior
1830	26.3%
1831	76.8%
1832	58.4%
1833	66.3%
1834	67.1%
1835	52.0%
1836	78.8%
1837	69.2%
1838	72.3%
1839	68.3%
1840	80.8%
1841	75.1%
1842	66.7%
1843	81.3%
1844	78.5%
1845	68.4%
1846	65.5%
1847	88.2%
Source: U.S. Census Bureau, 2008-2012 ACS, 5-Yr Estimates	

As the housing stock continues to age, the need for rehabilitation will continue to increase. This includes minor changes such as replacing roofs, plumbing and windows, or major rehabilitation of the structure. Older houses contain fewer energy-efficient measures (windows, doors, insulation, etc) or out-dated and inefficient systems (heating and cooling). Replacing or retrofitting inefficiency measures and systems with modern technology increases the dependability of the systems, may increase the value of house, provide greater home comfort, and may save a homeowner on utility costs over time.

RECENT NATIONAL HOUSING MARKET & HOMEOWNERSHIP TRENDS

At the end of the second quarter of 2014, 17% of U.S. households hold a mortgage which is “underwater”. This scenario creates homeowners who are “stuck” with homes worth less than their mortgage. By comparison, that percentage was 19.4% at the end of 2013 and 31.4% at the end of 2012.

At the end of the second quarter of 2014, 43% of the mortgage holders who owed more than their properties are worth were between the ages of 35 and 49 years old. About 15% were between the ages of 20 and 34 years old, and 31% were between 50 and 64 years old.

Homeowners with negative or little equity in their homes are unable to sell their property without taking from their savings. Most homeowners who “move-up” to a different, often times larger, home historically have utilized the equity in their house to cover the cost of broker fees, closing costs, and a down payment on their next home. Without those funds, many homeowners can not sell their existing house.

Negative equity has resulted in a distortion of the marketplace which includes the inventory of homes for sale. Underwater homeowners don’t trade up to a different home. Therefore, the inventory of entry level homes has been historically low for the past several years. This makes it difficult for first-time homebuyers who typically purchase more modest homes at first. Generally speaking, least expensive homes – those in the lower third of the price range, which first-time homebuyers are more likely to purchase – have a greater likelihood of being underwater in comparison to higher priced homes. A lower inventory of houses on the market has resulted in higher housing prices. Yet average wages have remained stagnant for several years.

The recent rise in student debt may also have a negative affect on homeownership among individuals who would otherwise be first-time homebuyers. Student debt has risen rapidly since the recession, as many enrolled in school to light of a weak labor market. Debt hampers credit scores, an important element in determining a prospective homebuyers’ potential mortgage rate. Additionally, delinquent payments on student debt have risen dramatically. Delinquencies damage borrower’s credit and will make it harder for those individuals to qualify for loans on many items including homes.

Homeownership among individuals under age 35 hit the lowest level on record during the first quarter of 2014. The rate has fallen from 36.2% from a high of 43.6% in 2004.

HOUSING VALUATION & COSTS

Royal Oak maintains a lower median housing price in comparison to the Oakland County. The city's neighboring communities vary wildly in housing prices as evident below.

TABLE 27	
median value owner-occupied housing units	
<i>Royal Oak</i>	\$159,800
Berkley	\$146,000
Birmingham	\$339,600
Clawson	\$136,000
Ferndale	\$104,000
Hazel Park	\$63,100
Huntington Woods	\$270,000
Madison Heights	\$96,000
Southfield	\$119,500
Troy	\$226,200
Oakland County	\$177,600
Sources: U.S. Census Bureau, 2008-2012 American Community Survey 5-Year Estimates	

Royal Oak contains a higher percentage of its homeowners with outstanding mortgages in comparison to the county, state and national average. Royal Oak maintains a much higher percentage of younger homeowners with a mortgage (20.2% of homeowners under 35 years of age). In contrast, Royal Oak contains a very high percentage of homeowners older than 75 years of age who no longer have a mortgage payment.

TABLE 28					
mortgage status by age of householder owner-occupied housing units					
	Royal Oak	Oakland County	State of Michigan	United States	
with mortgage	73.6%	71.4%	63.6%	65.7%	
15 – 34 years of age	20.2%	11.2%	12.5%	13.0%	
35 – 44	23.7%	20.5%	21.0%	21.9%	
45 – 54	23.9%	29.3%	28.0%	27.5%	
55 – 59	11.9%	13.5%	12.6%	12.4%	
60 – 64	9.4%	10.0%	10.5%	10.1%	
65 – 74	7.5%	11.4%	11.2%	11.0%	
75 +	3.4%	4.0%	4.2%	4.1%	
without mortgage	26.4%	28.6%	36.4%	34.3%	
15 – 34 years of age	2.9%	4.4%	5.3%	3.9%	
35 – 44	4.4%	7.1%	6.7%	6.2%	
45 – 54	14.7%	14.7%	14.0%	13.7%	
55 – 59	8.2%	10.3%	10.8%	10.5%	
60 – 64	14.0%	13.4%	12.4%	12.6%	
65 – 74	19.3%	22.4%	23.3%	25.0%	
75 +	36.5%	27.6%	27.6%	28.2%	
Source: U.S. Census Bureau, 2012 American Community Survey 1-Year Estimates					

There are still a greater percentage of Royal Oak homeowners that maintain a 2nd mortgage or Home Equity Line of Credit (HELOC) in comparison to the average of the Oakland County and the State of Michigan (see table below).

TABLE 29			
mortgage status			
	Royal Oak	Oakland County	State of Michigan
w/ either a 2 nd mortgage or HELOC but not both	25.6%	26.8%	22.5%
no 2 nd mortgage & no HELOC	73.1%	72.3%	76.8%
Source: U.S. Census Bureau, 2010-2012 American Community Survey 3-Year Estimates			

Royal Oak's median household income is below the average for Oakland County. Royal Oak contains a greater percentage (73.1%) of households with incomes between \$35,000 and \$149,999, compared to Oakland County (66.8%). However, Oakland County contains a greater percentage of very high income (\$150,000 or greater) households.

TABLE 30			
household income in the past 12 months (in 2012 inflation adjusted dollars)			
	Royal Oak	Oakland County	State of Michigan
< \$10,000	1.7%	1.9%	2.6%
\$10,000 - \$24,999	6.9%	5.5%	8.5%
\$25,000 - \$34,999	4.0%	5.1%	7.9%
\$35,000 - \$49,999	12.1%	10.0%	13.7%
\$50,000 - \$74,999	18.5%	17.9%	22.6%
\$75,000 - \$99,999	17.3%	16.8%	16.9%
\$100,000 - \$149,999	25.2%	22.1%	17.6%
\$150,000 +	14.3%	20.8%	10.3%
median	\$84,270	\$88,967	\$68,682
Source: U.S. Census Bureau, 2010-2012 American Community Survey 3-Year Estimates			

For those households earning less than \$50,000 per year, the overwhelming majority expend 30% or more of their income on monthly housing expenditures. For households with incomes greater than \$50,000, the cost burden, or percentage of income toward monthly housing expenses, drops significantly.

TABLE 31			
monthly housing costs as a percentage of household income in the past 12 months (2012)			
	Royal Oak	Oakland County	State of Michigan
\$0 - \$12,000	4.7%	4.6%	7.1%
< 20%	0.1%	0%	0%
20-29%	0%	0%	0.1%
30% +	4.6%	4.6%	7.0%
\$20,000 - \$34,999	7.9%	7.5%	11.3%
< 20%	0%	0.2%	0.3%
20-29%	0.5%	0.5%	1.6%
30% +	7.4%	6.8%	9.4%
\$35,000 - \$49,999	12.1%	10.0%	13.7%
< 20%	0.7%	0.6%	1.6%
20-29%	3.0%	2.5%	4.5%
30% +	8.4%	6.9%	7.6%
\$50,000 - \$74,999	18.5%	17.9%	22.6%
< 20%	4.5%	3.4%	6.7%
20-29%	8.6%	7.2%	9.8%
30% +	5.3%	7.4%	6.2%
\$75,000 or more	56.9%	59.6%	44.7%
< 20%	40.3%	34.7%	29.3%
20-29%	14.0%	18.1%	12.2%
30% +	2.5%	6.9%	3.3%

Source: U.S. Census Bureau, 2010-2012 American Community Survey 3-Year Estimates

The table below (Table 32) illustrates prior monthly housing costs for Royal Oak households in comparison to the above table which is more recent data.

TABLE 32	
City of Royal Oak monthly housing costs as a % of household income in the past 12 months (2007)	
less than \$20,000	2.5%
< 20%	0%
20-29%	0.1%
30% +	2.4%
\$20,000 to \$34,999	8.8%
< 20%	0.2%
20-29%	0.8%
30% +	7.8%
\$35,000 to \$49,999	10.2%
< 20%	1.1%
20-29%	2.0%
30% +	7.1%
\$50,000 to \$74,999	23.3%
< 20%	4.3%
20-29%	9.8%
30% +	9.1%
\$75,000 or more	54.4%
< 20%	32.7%
20-29%	19.1%
30% +	2.6%
zero or negative income	0.8%
Sources: U.S. Census Bureau, 2005-2007 American Community Survey 3-Year Estimate	

How to read the tables below: In tract 1830, 6.4% of the households with a mortgage earn less than \$20,000 and 100% of those households spend 30% or more of their monthly household income toward housing expenses. This represents a high "cost burden" to the household. In contrast, in tract 1830, 34.1% of all households with a mortgage earn \$75,000 or greater and none (0%) of those households expend 30% or more of their household income toward housing expenses. Therefore, the cost burden of owning a home is far greater to individuals earning less than \$20,000 in comparison to a household earning \$75,000 or more.

Table 33 illustrates by tract that households, with a mortgage, earning less than \$35,000 per year, nearly all expend 30% or more of their income on monthly housing expenditures. For households with incomes \$75,000 or greater, there is virtual no cost burden, or high percentage (30% or greater) of income toward monthly housing expenses.

The cost burden of owning a home is far less for households without a mortgage in comparison to those with a mortgage. The only exception is those households earning less

than \$20,000. The cost burden is very high for all households earning less than \$20,000 whether with a mortgage or no mortgage payment.

TABLE 33					
% of households in tract earning money within income range					
% of households in tract with cost burden of 30% or greater					
monthly housing costs as a percentage of household income					
in the past 12 months (2012)					
for households with a mortgage					
tract	less than \$20,000	\$20,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 +
1830	6.4%	8.4%	15.6%	35.4%	34.1%
	6.4%	6.3%	7.9%	10.6%	0%
1831	7.4%	2.3%	20.9%	23.2%	46.3%
	6.7%	2.3%	15.3%	6.6%	3.3%
1832	5.3%	4.4%	6.6%	18.8%	64.9%
	5.3%	2.6%	5.4%	1.6%	3.4%
1833	7.3%	9.3%	6.6%	21.7%	55.0%
	7.3%	9.3%	2.8%	9.4%	0%
1834	6.0%	11.6%	11.1%	6.4%	64.9%
	6.0%	11.6%	8.4%	2.7%	0%
1835	2.1%	6.5%	12.7%	28.5%	50.2%
	2.1%	6.5%	11.0%	0%	0%
1836	2.7%	10.0%	11.7%	13.1%	62.5%
	2.7%	5.5%	10.8%	4.2%	4.6%
1837	3.2%	11.8%	6.9%	18.7%	59.4%
	3.2%	9.8%	6.9%	9.3%	2.9%
1838	4.3%	4.1%	16.8%	15.1%	59.7%
	4.3%	4.1%	12.7%	1.3%	1.1%
1839	3.8%	3.6%	14.2%	23.1%	53.7%
	3.8%	3.6%	7.6%	6.3%	0%
1840	4.4%	5.1%	5.1%	14.7%	70.7%
	2.9%	5.1%	2.8%	2.3%	10.8%
1841	5.4%	0.9%	8.1%	20.9%	64.8%
	5.4%	0.9%	2.7%	8.4%	3.0%
1842	3.8%	7.7%	11.6%	18.9%	58.0%
	3.8%	7.7%	8.5%	8.0%	2.7%
1843	0%	4.9%	8.1%	23.5%	62.0%
	0%	4.9%	3.0%	4.5%	2.5%
1844	6.4%	2.5%	5.9%	22.3%	63.0%
	6.4%	2.5%	3.1%	11.5%	2.5%
1845	5.8%	12.0%	7.1%	13.8%	61.3%
	5.8%	10.8%	7.1%	9.0%	2.5%
1846	2.8%	5.8%	11.6%	26.3%	53.5%
	2.8%	4.1%	4.2%	10.4%	1.2%
1847	10.3%	9.5%	14.8%	17.8%	45.7%
	10.3%	7.7%	6.1%	3.8%	1.6%

Source: U.S. Census Bureau, 2010-2012 American Community Survey 3-Year Estimates

TABLE 34					
% of households earning income within range % of those households with cost burden of 30% or greater					
monthly housing costs as a percentage of household income in the past 12 months (2012) for households without a mortgage					
tract	less than \$20,000	\$20,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 +
1830	27.1% 24.3%	21.1% 0%	29.4% 5.7%	14.3% 0%	8.0% 0%
1831	14.2% 8.8%	16.7% 0%	22.9% 0%	20.2% 0%	21.0% 5.0%
1832	6.4% 6.4%	28.4% 0%	14.4% 0%	4.0% 0%	46.8% 0%
1833	24.2% 21.7%	25.0% 3.5%	3.8% 0%	35.1% 0%	12.0% 0%
1834	11.8% 11.8%	12.4% 0%	3.5% 0%	25.5% 0%	46.8% 0%
1835	14.7% 14.7%	39.5% 0%	5.4% 0%	4.7% 0%	27.9% 0%
1836	11.7% 11.7%	19.3% 0%	17.4% 0%	15.5% 0%	36.2% 0%
1837	24.0% 13.1%	22.5% 3.0%	10.7% 0%	15.9% 0%	27.0% 0%
1838	15.5% 9.5%	14.1% 2.7%	13.0% 0%	17.0% 0%	40.3% 0%
1839	16.5% 11.7%	26.1% 11.7%	18.6% 0%	23.9% 0%	14.9% 0%
1840	12.1% 12.1%	18.2% 6.9%	0% 0%	10.0% 0%	59.7% 0%
1841	23.7% 23.7%	7.9% 0%	32.4% 0%	27.3% 0%	8.6% 0%
1842	5.2% 5.2%	10.4% 0%	25.4% 0%	37.7% 0%	21.3% 0%
1843	12.9% 8.5%	32.4% 7.2%	36.5% 0%	0% 0%	18.2% 0%
1844	20.9% 13.0%	30.4% 21.7%	0% 0%	18.3% 0%	30.4% 0%
1845	29.8% 23.8%	12.6% 12.6%	6.0% 6.0%	19.9% 5.3%	31.8% 0%
1846	57.9% 52.9%	16.5% 0%	10.3% 0%	6.2% 0%	9.1% 0%
1847	25.2% 20.4%	22.3% 0%	21.4% 0%	13.6% 0%	17.5% 0%

Source: U.S. Census Bureau, 2010-2012 American Community Survey 3-Year Estimates

RENTAL HOUSING CHARACTERISTICS

The cost to rent a dwelling unit within the city continues to rise. Similar to the national trend, there are a growing percentage of households renting versus owning. The number of persons per household continues to decline. The variety of rental housing opportunities within the city continues to increase.

Royal Oak’s median household income fell from \$61,690 in 2008 inflation-adjusted dollars to \$61,138 in 2012 inflation-adjusted dollars (American Community Survey 3-Year Estimates) yet the median rent increased by 9%. This is a significant impediment to being able to afford to live within the city.

It should be noted that the census data does not breakdown the median income of renter-occupied or owner-occupied housing units. The dollar amount is an aggregate.

The percentage of renters paying between \$1,000 and \$1,499 per month increased from 21.0% in 2008 to 27.5% in 2012. The percentage of renters paying more than \$1,500 per month increased from 6.3% in 2008 to 11.2% in 2012.

TABLE 35	
gross rent, 2008	
less than \$200	1.3%
\$200 - \$299	1.0%
\$300 - \$499	6.3%
\$500 - \$749	37.7%
\$750 - \$999	26.3%
\$1,000 - \$1,499	21.0%
\$1,500 +	6.3%
median (\$)	\$777
Sources: U.S. Census Bureau, 2006-2008 American Community Survey	

TABLE 36	
gross rent, 2012	
less than \$200	1.6%
\$200 - \$299	1.7%
\$300 - \$499	4.5%
\$500 - \$749	29.1%
\$750 - \$999	24.1%
\$1,000 - \$1,249	17.7%
\$1,250 - \$1,499	9.7%
\$1,500 - \$1,999	8.6%
\$2,000 +	2.6%
median (\$)	\$855
Sources: U.S. Census Bureau, 2010-2012 American Community Survey	

Several surrounding communities were selected to compare the changes in median gross rent between 2010 and 2012. Royal Oak experienced the greatest percentage increase at 9.12% while Southfield experienced the slightest increase at 4.66%.

The U.S. Department of Labor's Bureau of Labor Statistics reports that the Consumer Price Index (CPI) for the Detroit-Ann Arbor-Flint area rose 1.3% from February to April 2014. It further reports that the CPI for rental housing rose 3.2% between April 2013 and April 2014.

TABLE 37		
median rent, surrounding communities comparison 2010 & 2012		
community	2010	2012
Royal Oak	\$777	\$855
Madison Heights	\$685	\$725
Southfield	\$900	\$944
Troy	\$953	\$1,016
Oakland County	\$859	\$904
Source: U.S. Census Bureau, American Community Survey 3-Year Estimates		

The current average rental rate within the city varies based on many factors, including age of structure, condition of structure, structure type such as single-family dwelling, duplex and apartment style, square footage, number of bedrooms, location, etc.

Many older traditional apartment complexes have been rehabilitated extensively with a more moderate style and accommodations. Several new market rate apartment complexes have been constructed in the past 10 years to meet the growing demand of the free market.

The following rental housing estimates are derived from data collected by staff in the fall of 2014. The figures are estimates based on data collected from various local resources (print and electronic media) regarding rental apartments within the city. The table below highlights the city's estimated current rental rates for traditional apartment complex style developments. It does not include the rent rates for single-family dwellings. Data suggests that a 3 bedroom, 1,100 sq. ft. single-family dwelling, in modest condition rents for approximately \$1,300 per month.

TABLE 38		
estimated apartment rental rates		
type of dwelling unit	~sq ft	~ rent per month
efficiency units - high quality developments in downtown	400 sq ft	\$925
1 bedroom unit - high quality, city-wide	700 sq ft	\$1,200
1 bedroom unit - moderate to high quality, city-wide	800 sq ft	\$900
1 bedroom unit - moderate quality, city-wide	675 sq ft	\$850
1 bedroom unit - low to moderate quality, city-wide	750 sq ft	\$700
2 bedroom unit - high quality, city-wide	1,100 sq ft	\$1,350
2 bedroom unit - moderate to high quality, city-wide	950 sq ft	\$1,000
2 bedroom unit - moderate quality, city-wide	800 sq ft	\$925
2 bedroom unit - low to moderate quality, city-wide	925 sq ft	\$850
3 bedroom unit - moderate quality, city-wide	1,250 sq ft	\$1,475
Source: City of Royal Oak Community Development Department		

Additional data regarding fair market rental rates may be found in HUD's annual Fair Market Rent (FMR) data sets. The data is representative of Detroit-Warren-Livonia metropolitan area. This data includes all housing types that are being rented.

TABLE 39	
FY 2015 Fair Market Rent, Oakland County (D-W-L Metro FMR Area)	
efficiency	\$510
1 bedroom	\$648
2 bedroom	\$846
3 bedroom	\$1,128
4 bedroom	\$1,233
Sources: HUD FY 2015 FMR data set	

A comparison of the FMR data and the data collected by city staff reveals that the cost of renting an apartment in Royal Oak is considerably higher than the average rental rate for the metropolitan region.

RENTAL HOUSING COST BURDEN & TRANSPORTATION

Housing practitioners often define affordable housing as housing where the costs for rent and utilities do not exceed 30 percent of the household's income. According to HUD, a housing cost burden exists when a household spends greater than 30% of its income for housing. HUD's 2007-2011 CHAS data reveals that Royal Oak households with moderate and higher incomes experience very little housing cost burden. However, 51.2% of renters experiencing housing cost burden are from moderate-income households (50-80% AMI). 41.5% of renters experiencing housing cost burden are from very-low and low-income households.

A severe housing cost burden exists when a household spends greater than 50% of its income for housing. HUD's 2007-2011 CHAS data reveals that the overwhelming majority (69.4%) of renters experiencing severe housing cost burden are from very low-income households (0-30% AMI). By comparison, 40% of homeowners in the same income category experience severe housing cost burden.

Not surprisingly, the greater a household income, the less likelihood of experiencing housing cost burdens.

The above housing cost burden / housing affordability indicators ignores transportation costs. Quite often transportation costs are the second largest expense for a household. Housing costs plus transportation costs often provide a more complete assessment of affordability than housing costs alone.

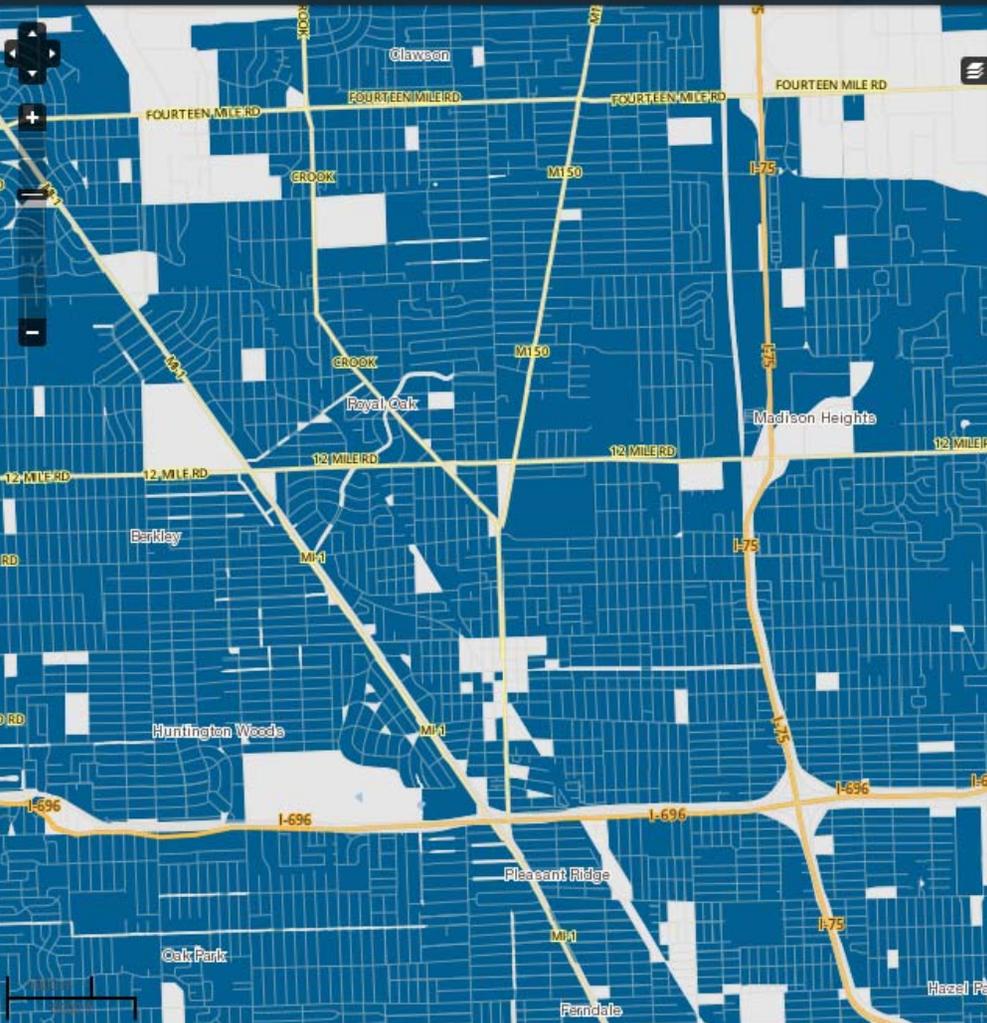
The attached maps from The Center For Neighborhood Technology's Housing and Transportation Affordability Index provide their analysis of the cost and affordability of housing and transportation. The maps illustrate the annual transportation costs for a household, transportation costs as a percentage of household income, and the combination of transportation and housing cost as a percentage of household income.

Lower income households, which do not utilize public transportation, pay a higher percentage of their household income to independent transportation needs (vehicle lease or monthly payments, insurance, fuel, maintenance, and repairs).

New multiple-family residential developments should be encouraged along transportation corridors. An accessible, reliable, and economical public transportation system may reduce the percentage that a household expends on housing and transportation needs.

Transportation Costs % Income Regional Typical Household in Detroit-Warren-Livonia, MI Income: \$52,954 HH Size: 2.61 People Commuters: 1.08 Workers

Insufficient Data < 15% 15 + %



Annual Transportation Cost (\$) Regional Typical Household in Detroit-Warren-Livonia, MI Income: \$52,954 HH Size: 2.61 People Commuters: 1.08 Workers

Insufficient Data < 12500 \$ 12500 to 13500 \$ 13500 to 14300 \$ 14300 to 15400 \$ 15400 + \$



TRUE AFFORDABILITY AND LOCATION EFFICIENCY H+T Affordability Index Share this Map

royal oak michigan FIND

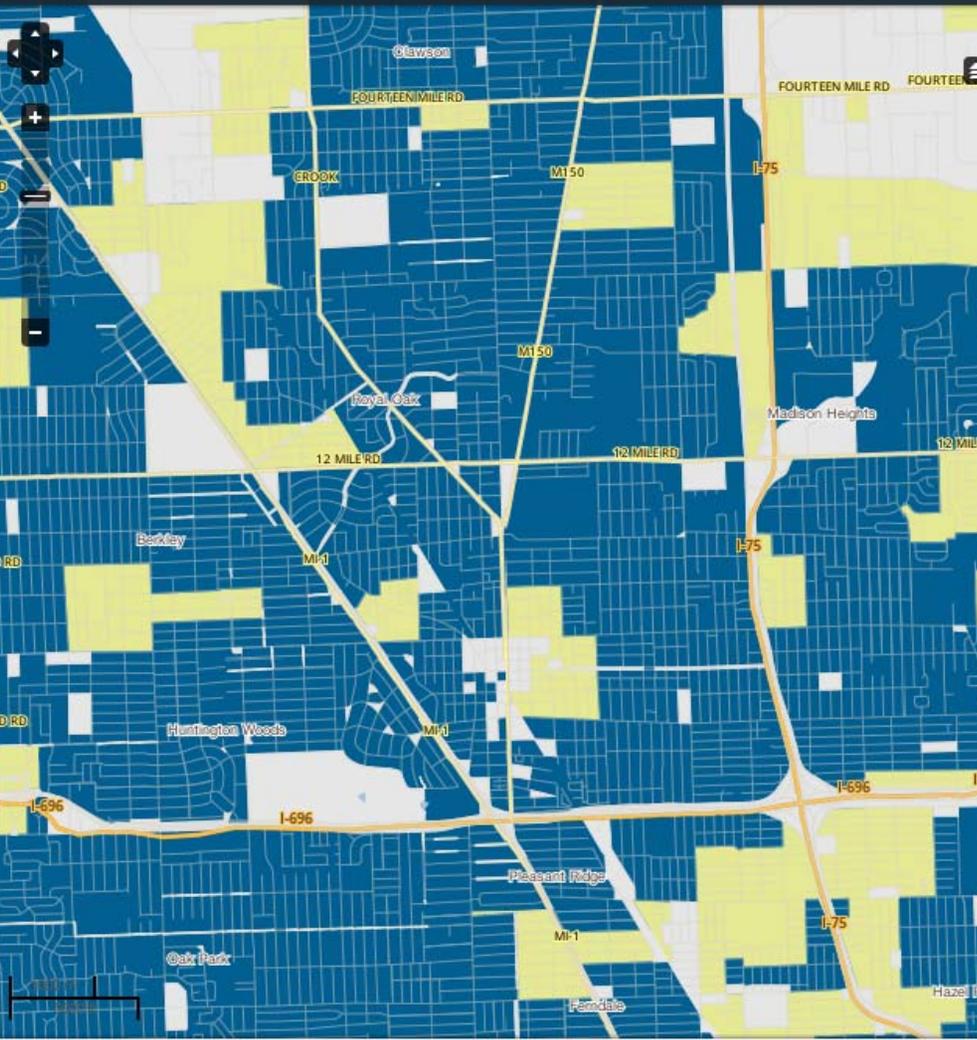
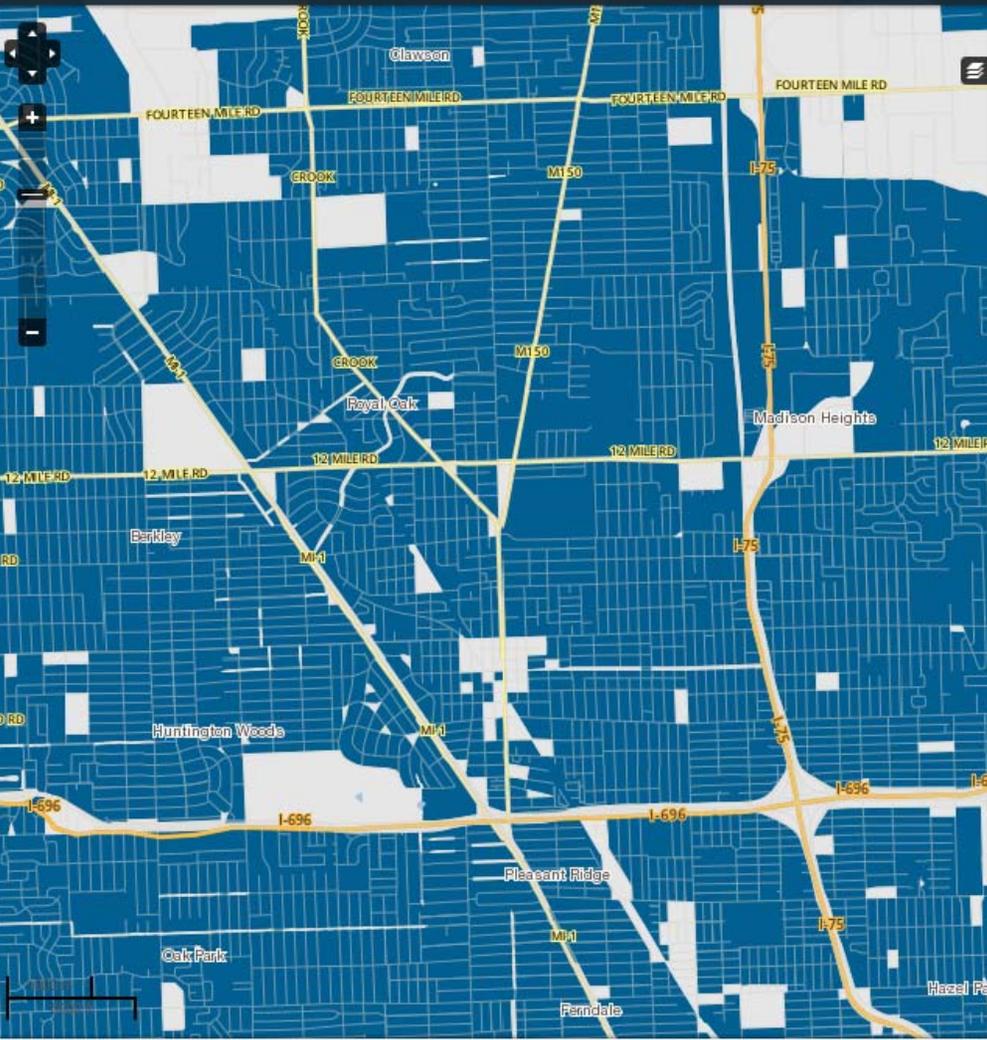
MAP VIEW

Transportation Costs % Income Regional Typical Household in Detroit-Warren-Livonia, MI Income: \$52,954 HH Size: 2.61 People Commuters: 1.08 Workers

Housing + Transportation Costs % Income Regional Typical Household in Detroit-Warren-Livonia, MI Income: \$52,954 HH Size: 2.61 People Commuters: 1.08 Workers

Insufficient Data < 15% 15 + %

Insufficient Data < 45% 45 + %



STATE LICENSED RESIDENTIAL HOMES & CARE FACILITIES

Many individuals have physical or mental limitations prevent them from living alone. Out-of-home and non-nursing home options include State-licensed Adult Foster Care Homes and Homes For The Aged.

Adult foster care homes are residential settings that provide 24-hour personal care, protection, and supervision for individuals who are developmentally disabled, mentally ill, physically handicapped or aged who can not live alone but who do not need continuous nursing care. Adult foster care homes are restricted to providing care to no more than 20 adults.

A home for the aged provides 24 hour room, board, and supervised personal care to:

- 21 or more unrelated, no transient individuals 60 years of age or older
- 20 or fewer individuals 60 years of age or older that is operated in conjunction with and as a distinct part of a licensed nursing home
- homes for the aged are restricted to providing care to persons who are 60 years of age or older.

Both a state-licensed Adult Foster Care Homes and Homes For The Aged provide care to persons who are or have:

- aged
- mentally ill
- physically disabled
- Alzheimer's Disease or other dementia related disorders

Care may include assistance with bathing, grooming, dressing, eating, walking, toileting, or administration of medication. HUD regards / presumes persons with these limitations as low to moderate-income. Royal Oak contains 1 family, 2 medium, 6 small adult foster care facilities and 1 home for the aged (list in appendix).

Child caring institutions / facilities provide 24- hour care, maintenance, and supervision of minor children. These facilities include provide shelter, food, therapy, supervision, etc. Royal Oak contains 2 child caring Institutions (list in appendix).

EMPLOYMENT

The economic profile will identify Royal Oak's current employment rate, income by household type, educational attainment, and compare the workforce's education and skills to the types of emerging industry sectors.

UNEMPLOYMENT RATE

Table 40 illustrates that Royal Oak has an unemployment rate below Oakland County, the Detroit-Warren-Livonia Metropolitan Statistical Area and the State of Michigan.

TABLE 40				
2012 labor force unemployment rate comparison, population 16 yrs & older in labor force				
year	Royal Oak	Oakland County	MSA	Michigan
2008	6.7%	10.2%	13.9%	12.6%
Source: US Census Bureau, 2008-2012 American Community Survey				

As demonstrated above, Royal Oak's profile continues to include residents with a higher degree of educational attainment. It is believed that well educated individuals were better positioned to return to the labor force at the slow start to the recent economic recovery. This may explain Royal Oak's comparatively very low unemployment rate.

Additionally, Royal Oak has a very low percentage of its residents 16 years of age and older whom are not participating in the labor force when compared to the jurisdiction in Table 41. Therefore, a greater percentage of Royal Oak residents are actively working.

TABLE 41				
2012 % of those not in labor force, population 16 yrs or older				
year	Royal Oak	Oakland County	MSA	Michigan
2008	25.8%	32.7%	36.8%	37.7%
Source: US Census Bureau, 2008-2012 American Community Survey				

The availability and quality of employment often times has a direct correlation to the housing market of a community. Oakland County remains a significant employment base for all of southeast Michigan. Oakland County contains numerous well-paying fortune 500 firms, spin-off industries, "expanding industries", "start-up" industries and businesses. Many Royal Oak residents do not work in the city limits, although Royal Oak does have several major employers. Some of the major employers continue to be William Beaumont Hospital (healthcare), Comau Inc. (manufacturing), HHI Form Tech (manufacturing), Consumers Power Co. (utility), Howard & Howard (law firm), Meijer (retail), and the Royal Oak School District (education).

INCOME

Royal Oak's median household income has significantly grown in comparison to the results of the 2000 Census (refer to Table 42). Royal Oak's median household income has surpassed the county's average. The adjacent communities to the north (City of Birmingham & City of Troy) have historically maintained significantly higher median household income. Southfield and Madison Heights experienced a drop in median household income.

TABLE 42		
median household income, surrounding communities		
community	1999*	2012**
Birmingham	\$80,861	\$100,789
Clawson	\$50,929	\$51,951
Ferndale	\$45,629	\$48,967
Madison Heights	\$42,326	\$41,074
Royal Oak	\$52,252	\$62,453
Southfield	\$51,802	\$50,281
Troy	\$77,538	\$86,465
Oakland County	\$61,907	\$65,637

Source:
 * U.S. Census Bureau, Census 2000 data based on 1999 income
 ** U.S. Census Bureau, 2008-2012 American Comm Survey 5-Yr Esti

The below table illustrates the percentage difference in 1999 and 2012 household earning of Royal Oak in comparison to surrounding communities. Royal Oak has dramatically increased the median income of all households, family households, married households, and non-family households. Royal Oak has experienced the largest percentage increase in family and married family households. Many of the surrounding communities experienced a decrease in the percentage change in household income over the 13 year period.

TABLE 43				
percent change in income, comparison 1999 & 2012				
community	household	families	married-couple families	non-family households
Birmingham	19.77%	13.49%	16.18%	7.84%
Clawson	1.97%	7.01%	15.17%	17.95%
Ferndale	6.82%	14.27%	20.34%	9.15%
Madison Heights	-3.06%	-2.03%	5.31%	0.01%
Royal Oak	16.33%	18.11%	22.22%	14.92%
Southfield	-3.02%	-1.11%	8.63%	-4.33%
Troy	10.32%	8.76%	10.26%	-5.74%
Oakland County	5.68%	10.27%	14.23%	1.46%

Source: U.S. Census Bureau, 2000 Census & 2010-2012 American Community Survey, in 2012 inflation-adjusted dollars

Royal Oak families have a median income nearly double that of non-families.

TABLE 44	
median income, 2012 inflation adjusted dollar	
family	\$83,712
non-family	\$45,864
Sources: U.S. Census Bureau, 2010-2012 American Community Survey, in 2012 inflation-adjusted dollars	

Table 45 clearly illustrates that married-couple households made considerably more income than non-family households.

TABLE 45				
income in past 12 months (in 2012 inflation-adjusted dollars)				
total	household	families	married-couple families	non-family households
less than \$10,000	5.3%	1.7%	0.6%	8.6%
\$10,000 - \$14,999	4.2%	2.0%	1.6%	6.0%
\$15,000 - \$24,999	9.3%	4.8%	2.3%	13.2%
\$25,000 - \$34,900	7.3%	4.3%	3.6%	9.8%
\$35,000 - \$49,999	14.9%	12.7%	9.7%	17.9%
\$50,000 - \$74,999	18.5%	19.2%	18.9%	17.8%
\$75,000 - \$99,999	13.5%	17.2%	18.5%	10.6%
\$100,000 - \$149,999	17.0%	23.5%	26.3%	10.5%
\$150,000 - \$199,999	6.2%	8.8%	11.2%	4.0%
\$200,000 or more	3.6%	5.9%	7.3%	1.6%
median income	\$61,138	\$83,215	\$93,963	\$44,096
Source: U.S. Census Bureau, 2010-2012 American Community Survey, in 2012 inflation-adjusted dollars				

Royal Oak males in the workforce have higher earnings compared to females.

TABLE 46	
median earnings	
male – full-time, year-round	\$61,810
female – full-time, year-round	\$49,784
Sources: U.S. Census Bureau, 2008-2012 ACS	

Census Tract 1840 has the highest median household income for renters. It is a very stable neighborhood with a high quality housing stock. Census Tract 1833 has the second highest median household income for renters. A newer “high-end” apartment complex, with 72 units, was constructed in 2004. This may account for the increase in renter income.

TABLE 47												
renter-occupied housing units, estimated % household income (in 2012 inflation-adjusted dollars)												
tract	>\$5,000	\$5,000- \$9,999	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000- \$99,999	\$100,000- \$149,000	\$150,000+	median household
1830	10.4%	8.3%	1.1%	5.5%	8.4%	9.9%	24.7%	15.3%	11.7%	3.1%	1.8%	\$42,039
1831	3.0%	10.6%	5.7%	0%	4.2%	12.1%	14.0%	27.2%	9.8%	0%	13.6%	\$52,721
1832	9.5%	0%	1.9%	4.4%	11.0%	20.5%	18.7%	29.7%	1.2%	3.1%	0%	\$35,901
1833	1.5%	0%	0%	6.3%	5.7%	12.4%	6.9%	40.5%	12.4%	11.2%	3.0%	\$60,903
1834	7.0%	3.3%	15.6%	7.4%	4.1%	3.7%	21.7%	33.6%	3.7%	0%	0%	\$45,536
1835	4.2%	1.3%	7.0%	8.0%	2.8%	20.5%	22.0%	16.3%	5.0%	12.9%	0%	\$40,426
1836	5.9%	10.7%	9.3%	3.1%	6.9%	9.3%	36.7%	4.8%	8.7%	4.5%	0%	\$35,649
1837	5.5%	5.4%	6.6%	11.5%	7.1%	6.8%	14.8%	24.8%	5.2%	5.2%	7.1%	\$42,054
1839	7.8%	1.9%	6.0%	2.8%	3.1%	30.8%	12.4%	15.2%	14.6%	5.3%	0%	\$32,721
1840	7.2%	3.4%	3.0%	8.3%	0%	5.7%	13.2%	11.7%	36.2%	11.3%	0%	\$63,646
1841	9.7%	1.3%	7.9%	1.7%	5.9%	8.1%	20.6%	23.8%	11.4%	5.9%	3.6%	\$44,792
1842	8.5%	0%	14.2%	9.4%	10.2%	2.3%	12.7%	10.4%	4.0%	13.2%	15.1%	\$38,929
1843	3.4%	0%	0%	8.2%	0%	7.1%	19.4%	25.2%	8.8%	18.7%	9.2%	\$57,813
1844	1.5%	6.6%	9.7%	8.9%	6.3%	10.4%	14.6%	17.5%	12.0%	9.2%	3.2%	\$38,281
1845	0%	6.4%	1.4%	4.9%	2.7%	12.5%	21.5%	21.6%	10.5%	13.2%	5.4%	\$51,250
1846	0%	12.5%	6.0%	0%	0%	14.6%	10.0%	21.4%	9.5%	22.8%	9.1%	\$54,135
1847	0%	0%	0%	0%	0%	23.5%	21.0%	14.3%	37.0%	0%	4.2%	\$56,250

Source: U.S. Census Bureau, 2008-2012 American Community Survey 3-Year Estimate,
in 2012 inflation-adjusted dollars

POVERTY – THE “WORKING POOR”

The “working poor” are best described as those individuals active in the labor force, with either full-time or part-time employment, with an income below the poverty level. Often times, individuals are employed in low wage and/or seasonal and temporary jobs. The below table illustrates the poverty status for employed individuals at or near the peak of the financial crisis.

A far lower percentage of Royal Oak men and women working full-time in year-round jobs lived below the poverty level compared to Oakland County, the MSA, and the State of Michigan.

TABLE 48				
poverty status in past 12 months of individuals by sex by work experience, population 16 years & older for whom poverty status is determined				
	Royal Oak	Oakland County	MSA	Michigan
male				
worked full-time, year-round	4.5%	10.5%	8.0%	8.0%
worked part-time or part-year	37.0%	37.1%	28.9%	36.2%
did not work	58.5%	52.4%	63.1%	55.8%
female				
worked full-time, year-round	3.0%	7.6%	6.3%	6.1%
worked part-time or part-year	37.4%	33.8%	29.0%	35.3%
did not work	59.6%	59.1%	64.7%	58.6%

Source: US Census Bureau, 2008-2012 American Community Survey

FAMILIES IN POVERTY

Royal Oak has a very, very low percentage of families with children living below the poverty level in comparison to the below jurisdictions (Table 49). Furthermore, far fewer married couple families with children in Royal Oak live below the poverty level. There are also a low percentage of female households with children in Royal Oak living below the poverty level. The comparison of female householders with children under 5 years of age is stunningly low in comparison to any other jurisdiction.

TABLE 49				
percentage of families & people whose income in the past 12 months is below the poverty level (2012)				
	Royal Oak	Oakland County	MSA	Michigan
all families	4.2%	7.8%	13.1%	12.4%
w/ related children under 18 yrs	5.6%	12.4%	20.9%	26.6%
w/ related children under 5 yrs	4.6%	13.9%	22.7%	23.9%
married couple families	2.5%	3.8%	5.8%	5.6%
w/ related children under 18 yrs	1.8%	5.6%	9.2%	9.0%
w/ related children under 5 yrs	4.4%	5.6%	8.7%	8.5%
families w/ female householder, no husband present	13.4%	23.6%	33.2%	34.8%
w/ related children under 18 yrs	16.5%	31.7%	44.1%	45.9%
w/ related children under 5 yrs	6.1%	38.6%	51.1%	55.6%

Source: US Census Bureau, 2010-2012 American Community Survey

EXISTING OCCUPATIONS & GROWTH INDUSTRIES

Table 50 demonstrates the occupations of Royal Oak's workforce, while Table 51 projects occupations with future growth potential nationally. The majority of Royal Oak's workforce has occupations in management, business, science, and arts field.

TABLE 50	
Royal Oak occupation of persons 16 years of age or older	
occupation	2012
management, busi, science, and arts occupations	53.0%
service occupations	12.3%
sales and office occupations	24.4%
natural resources, construction, and maint occupations	3.8%
production, transportation and material moving occ.	6.5%

Source: U.S. Census Bureau, 2010-2012 American Community Survey 3-Year Estimates

The table below highlights the U.S. Department of Labor's projected changes per occupation nationally through 2022. It also notes the current media wage per occupation as a point of reference.

TABLE 51		
national employment by major occupational group		
occupation	projected change btwn 2012 & 2022	2012 median annual wage
management	7.2%	\$93,910
business & financial operations	12.5%	\$62,500
computer & mathematical	18.0%	\$76,270
architectural & engineering	7.3%	\$73,540
life, physical, & social science	10.1%	\$60,100
community & social service	17.2%	\$40,400
legal	10.7%	\$75,270
education, training, & library	11.1%	\$46,020
arts, design, entertainment, sports & media	7.0%	\$43,930
healthcare practitioners & technical	21.5%	\$60,200
healthcare support	28.1%	\$25,550
protective service	7.9%	\$36,620
food preparation & serving related	9.4%	\$18,930
building & grounds cleaning and maintenance	12.5%	\$22,690
personal care	20.9%	\$20,840
sales & related	7.3%	\$25,120
office & administrative	6.8%	\$31,510
farming, fishing, & forestry	-3.4%	\$19,370
construction & extraction	21.4%	\$40,120
installation, maintenance, & repair	9.6%	\$41,020
production	0.8%	\$30,920
transportation & material moving	8.6%	\$28,960

Source: U.S. Dept. of Labor, Bureau of Labor Statistics, Employment Projections program

Table 52 highlights the national industries with the largest growth opportunities while Table 53 highlights those with the largest projected declines. When the below tables are compared to above tables, it is clear that Royal Oak residents seem to retain the educational background and professional employment track necessary to meet the projected growth sectors. Additionally, Beaumont Health System's 1,070 bed hospital and numerous out-patient health care centers and related physician's offices are located within the City of Royal Oak. Many of the growth industries listed below are directly related to healthcare.

TABLE 52		
nationally, 20 Industries w/ the largest wage & salary employment growth, projected 2012-2022		
industry	sector	% change projected
home health care services	healthcare & social assistance	4.8%
individual & family services	healthcare & social assistance	4.4%
outpatient, laboratory, and other ambulatory care serv	healthcare & social assistance	3.8%
management, scientific, & technical consulting services	professional & business services	3.5%
computer system design & related services	professional & business services	3.2%
offices of health practitioners	healthcare & social assistance	2.7%
construction	construction	2.6%
nursing & residential care facilities	healthcare & social assistance	2.2%
employment services	professional & business services	2.2%
junior college, colleges, universities, and prof schools	educational services	2.2%
child day care services	healthcare & social assistance	2.1%
securities, commodity contracts, and other financial invest	financial activities	2.1%
architectural, engineering, & related services	professional & business services	1.9%
hospitals, private	healthcare & social assistance	1.6%
services to buildings & dwellings	professional & business services	1.4%
accommodation	leisure & hospitality	1.0%
food services & drinking places	leisure & hospitality	0.9%
wholesale trade	wholesale trade	0.8%
retail trade	retail trade	0.7%
general local government & educational service compens	state & local government	0.6%

Source: US Bureau of Labor Statistics, data are from National Employment Matrix, last modified December 19, 2013

TABLE 53		
nationally, 10 Industries w/ the largest wage & salary employment declines, projected 2012-2022		
industry	sector	% change projected
apparel manufacturing	manufacturing	-8.3%
communications equipment manufacturing	manufacturing	-3.3%
postal service	federal government	-3.2%
computer & peripheral equipment manufacturing	manufacturing	-2.9%
newspaper, periodical, book, and directory publishers	information	-2.6%
other miscall manufacturing	manufacturing	-2.4%
metalworking machinery manufacturing	manufacturing	-1.4%
general federal non-defense government	federal government	-1.2%
state government enterprises	state & local government	-1.2%
Air transportation	transportation & warehousing	-1.2%

Source: US Bureau of Labor Statistics, data are from National Employment Matrix, last modified December 19, 2013

The following table demonstrates the growth industries, estimated increase needed to meet the future economic market needs, the minimum source of education and training needed to work in each occupation and the estimated wage scale associated with each position.

TABLE 54			
nationally, fastest-growing occupations, projected 2012-2022			
median wage 2012	occupation	minimum education or training	% change projected
\$83,580	industrial-organizational psychologist	master's degree	53.4%
\$19,910	personal care aides	< high school diploma w/ job training	48.8%
\$20,820	home health aides	< high school diploma w/ job training	48.5%
\$39,170	insulation workers, mechanical	high school diploma w/ apprenticeship	46.7%
\$45,430	interpreters & translators	bachelor's degree	46.1%
\$65,860	diagnostic medical stenographers	associate's degree	46.0%
\$28,220	brick masons, block masons, stone masons, setters	high school diploma w/ apprenticeship	43.0%
\$53,240	occupational therapy assistants	associate's degree	42.6%
\$56,800	genetic counselors	master's degree	41.2%
\$52,160	physical therapist assistants	associate's degree	41.0%
\$23,880	physical therapist aides	high school diploma w/ job training	40.1%
\$28,640	skincare specialist	high school diploma w/ certification	39.8%
\$90,930	physician assistants	master's degree	38.4%
\$27,670	helpers, electricians	high school diploma w/ job training	36.9%
\$86,170	information security analysts	bachelor's degree	36.5%
\$26,850	occupational therapy aides	high school diploma w/ job training	36.2%
\$81,140	health specialty teachers, post secondary	doctoral or professional degree	36.1%
\$31,350	medical secretaries	high school diploma w/ job training	36.0%
\$79,860	physical therapists	doctoral or professional degree	36.0%
\$62,670	orthotists and prosthetists	master's degree	35.5%
\$46,440	brick masons & block masons	high school diploma w/ apprenticeship	35.5%
\$64,850	nursing instructors & teachers, postsecondary	master's degree	35.4%
\$89,960	nurse practitioners	master's degree	33.7%
\$69,720	audiologists	doctoral or professional degree	33.6%
\$70,210	dental hygienists	associates degree	33.3%
\$45,810	meeting, convention, and event planners	bachelor's degree	33.2%
\$60,300	market research analysts and marketing specialists	bachelor's degree	31.6%
\$38,520	substance abuse and behavioral disorder counsel.	high school diploma w/ job training	31.4%

Source: US Bureau of Labor Statistics, last modified December 11, 2009 wage scale estimates created by the City of Royal Oak Community Development Department

Table 55 projects the percent change needed in each education or training level to meet the future job openings nation-wide. Most growth sector industries are anticipated to require a bachelor's degree, short-term and long-term on-the-job training.

The City of Royal Oak should be cognizant of future education and training of its residents and workforce and take steps to work with local higher education establishments, workforce training programs and major employers, such as Beaumont Hospital, to ensure a viable economic workforce and low unemployment.

TABLE 55	
employment and total job openings by education, projected 2010 through 2020	
typical education need for entry	% change projected from 2010 to 2020
doctoral or professional degree	3.1%
master's degree	1.6%
bachelor's degree	15.6%
associate's degree	5.4%
postsecondary non-degree award	4.4%
some college, no degree	0.7%
high school diploma or equivalent	39.7%
less than high school diploma	29.5%

Source: US Bureau of Labor Statistics, last modified February 1, 2012

TRANSPORTATION

The city has a dominant grid network of north/south and east/west streets. Many people choose to live and visit Royal Oak because of the pedestrian scale of the city. The primary means of providing non-motorized transportation are traditional public sidewalks. Nearly every corner of the city is accessible via a public sidewalk. The city has diligently maintained its extensive network of sidewalks thus creating a “walkable” community for citizens and visitors.

Through 2010 and 2011, the city prepared a non-motorized transportation plan which has been incorporated into its Master Plan. The document is composed on an analysis of the city’s existing non-motorized transportation system and recommends infrastructure improvements, policies and programs to make it safer and more convenient to walk, bike and use transit in Royal Oak.

New multiple-family residential developments should be encouraged along transportation corridors. An accessible, reliable, and economical public transportation system may reduce the percentage that a household spends on transportation needs.

The City of Royal Oak is serviced by several Interstate highways. I-696 and I-75 provide easy access to the city from all primary directions. Woodward Avenue, a major state thoroughfare, runs on an angle through Royal Oak and connects many metropolitan communities from Detroit to Pontiac.

The Grand Trunk Western Railroad parallels Woodward Avenue and provides railroad transit service for the city. Downtown Royal Oak is one of only four metropolitan Detroit locations to board AMTRAK for long distance passenger train service.

Regional transportation (SMART bus system) and taxi cab service are available throughout the city with terminals in the central business district. A SMART ride brochure is attached in appendix. The City of Royal Oak also provides door-to-door transportation service for its elderly and permanent disabled citizens.

In October of 2010, the Woodward Avenue Action Association (WA3) convened a task force to create a plan for advancing transit-oriented development along Woodward Avenue in southern Oakland County. This effort was prompted by planning for a light rail project in downtown and midtown Detroit which is currently under construction (July 2014). Key members of the task force included elected and professional officials from the cities of Berkley, Birmingham, Ferndale, Huntington Woods, and Royal Oak, as well as institutional and business partners from MDOT, SMART, SEMCOG, the Michigan Suburbs Alliance, the Detroit Zoological Society, and Beaumont Hospital. Royal Oak staff and elected officials have participated heavily in this endeavor. The result of the task force was the create of the Woodward Avenue TOD Corridor Study For South Oakland County. Many of the recommendations of this regional study have been incorporated into Royal Oak’s Master Plan to anticipate and prepare for a potential transit project along Woodward Avenue through Royal Oak. A “locally preferred alternative” design has been selected by the participating parties. The potential project is building momentum for the creation of a regional transit authority and requested millage to support the system.

The City of Royal Oak, like many communities in the greater Detroit metropolitan area, is dependent upon the automobile as a primary mode of transportation. According to the U.S. Census Bureau's 2010-2012 American Community Survey, Royal Oak's workforce had a mean travel time to work of 22.6 minutes. This is similar to the national average. The majority of commuter's drove alone (87.1%). Only 6.8% of the workforce carpooled to their place of employment. A small percentage (3.2%) worked at home.

IV. PUBLIC & PRIVATE POLICIES, PROGRAMS AND PRACTICES

The City of Royal Oak provides a variety of policies, programs and practices pertaining to affirmatively furthering fair housing. The purpose of this section is to identify any policies which may directly and / or indirectly limit free housing choice or promote segregation. The following public policies were reviewed; Human Rights Ordinance, housing assistance programs, zoning & PILOT ordinances, building and property maintenance codes, other ordinances including rental license requirements and private market loan applications.

The right of each individual to access fair housing opportunity is protected by federal, state and in some instances, local laws that prohibit discrimination in housing on the basis of characteristics defined within each jurisdiction's legislation or ordinance. The executive orders and laws most directly affecting fair housing as defined for purposes of this analysis are the following:

- U.S. Civil Rights Act of 1964, Title VI
- U.S. Civil Rights Act of 1968, Title VIII (known as the Fair Housing Act)
- Restoration Act of 1987
- Housing & Community Development Act, Section 109 of Title 1
- U. S. Fair Housing Amendments Act of 1988
- The Housing for Older Persons Act of 1995 (HOPA)
- The Age Discrimination Act of 1975
- Section 504 of the Rehabilitation Act of 1973
- The Americans with Disabilities Act of 1990 (ADA)
- Executive Order 11063
- Executive Order 11259
- The Equal Employment Opportunities Act
- The Immigration Reform and Control Act (IMRCA) of 1986
- State of Michigan Elliot Larsen Civil Rights Act (PA 453)
- State of Michigan Persons with Disabilities Civil Rights Act (PA 220)
- City of Royal Oak Human Rights Ordinance (420)

FEDERAL FAIR HOUSING ACT & RELATED LAWS

The Federal Fair Housing Act was enacted in 1968, and amended in 1974 and 1988 to add protected classes, provide additional remedies, and strengthen enforcement. Since the 1988 Amendment, the Fair Housing Act has exempted from its familial status provisions properties that satisfy the Act's 55 and older housing condition.

The Federal Fair Housing Act exempts owner-occupied buildings with no more than four (4) units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limits occupancy to members.

In the **sale and rental of housing**: no one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

- refuse to rent or sell housing
- refuse to negotiate for housing
- make housing unavailable
- deny a dwelling
- set different terms, conditions, or privileges for sale or rental of a dwelling
- provide different housing services or facilities
- falsely deny that housing is available for inspection, sale, or rental
- for profit, persuade owners to sell or rent (blockbusting) or
- deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In the **mortgage lending**: no one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

- refuse to make a mortgage loan
- refuse to provide information regarding loans
- impose different terms and conditions on a loan, such as a different interest rate, points, or fees
- discriminate in appraising property
- refuse to purchase a loan or
- set different terms or conditions for purchasing a loan.

In addition: it is illegal for anyone to:

- threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional protection if you have a **disability**

If you or someone associated with you:

- have a physical or mental disability (including hearing, mobility, and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS related complex and mental retardation) that substantially limits one or more major life activities
- have a record of such a disability or
- are regarded as having a disability

your landlord **may not**:

- refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlords may permit changes only if you agree to restore the property to its original condition when you move.)
- refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

Housing opportunities for families

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under 18 years of age live with:

- a parent
- a person who has legal custody of the child or children or
- the designee of the parent or legal custodian, with the parent or custodian's written permission.

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18 years of age.

New construction

In buildings that are ready for first occupancy after March 13, 1991, and have an elevator and four or more units:

- public and common areas must be accessible to persons with disabilities
- doors and hallways must be wide enough for wheelchairs
- all units must have:
 - an accessible route into and through the unit
 - accessible light switches, electrical outlets, thermostats and other environmental controls
 - reinforced bathroom walls to allow later installation of grab bars and
 - kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units.

These requirements for new buildings do not replace any more stringent standards in state or local laws.

LOCAL FAIR HOUSING PRACTICES UNDER THE HUMAN RIGHTS ORDINANCE

On November 6, 2013, the voters of the City of Royal Oak approved a human rights ordinance. The intent of the ordinance: It is the intent of the City that no person be denied equal protection of the laws; nor shall any person be denied the enjoyment of his or her civil or political rights or be discriminated against because of actual or perceived race, color, religion, national origin, age, height, weight, condition of pregnancy, marital status, physical or mental limitations, source of income, family responsibilities, sexual orientation, gender identity or HIV status. The ordinance includes the following regarding discriminatory housing practices:

- A. No person shall discriminate in leasing, selling or otherwise making available any housing facilities.
- B. No person shall discriminate in the terms, conditions, maintenance, or repair in providing any housing facility.
- C. No person shall refuse to lend money for the purchase or repair of any real property or to insure any real property solely because of the location in the City of such real property.
- D. No person shall promote real estate transactions by representing that changes are occurring or will occur in an area with respect to race, religion or national origin.
- E. No person shall place a sign or other display on any real property which indicates that the property is for sale or has been sold when it is not for sale or has not recently been sold.

The ordinance does have exceptions with regard to housing or accommodations as a direct part of religious activities, single-family or two-family dwellings devoted entirely to housing and accommodation of individuals of one sex, housing developments dedicated to seniors or persons with disabilities, the sharing of a dwelling unit, and conformance to federal or state laws and regulations.

The ordinance does have a method for reporting and investigating alleged violations. It also has penalties associated with violations.

LOCAL FAIR HOUSING INITIATIVES

The city provides an annual contribution to the Fair Housing Center of Metropolitan Detroit. The city also makes an effort to promote policy makers and housing officials through the subscription to the "Fair Housing News" published by the Fair Housing Center of Metropolitan Detroit. In addition, the city provides fair housing information and display posters to local realtors, lending institutions, institutions of higher education, landlords and renters, to inform them of current policies, regulations and ordinances.

HOMEOWNER ASSISTANCE - HOME REHABILITATION PROGRAM

The City of Royal Oak provides special financing and technical expertise to income-eligible Royal Oak homeowners to repair and improve their single-family houses.

The housing rehabilitation program has been active in the City of Royal Oak since the mid-1970's, in order to upgrade and conserve the existing single family housing stock in the city. The program provides financial assistance to eligible homeowners (those with low- and moderate-incomes). The program is funded by the city's CDBG Program, which includes proceeds from repayments of prior issued loans.

Three (3) forms of financial assistance are provided:

Grants

Limited grant funds are available to income qualified households for exterior improvements only. All grants are provided in the form of a loan which is forgiven in equal parts over a ten (10) year period. The single-family dwelling must remain the primary residence of the recipient for the entire period.

0% interest loans

Regular monthly installment loans, up to \$40,000 with payments at zero percent (0%) interest, require applicants to be the owner and occupant of a single-family dwelling with a household income that does not exceed more than 80% of the median household income for the region.

low interest / deferred loans

The program also accommodates many Royal Oak homeowners living on limited incomes from which loans with a low interest rate are still out of reach. Homeowners may be eligible for a deferred loan not to exceed \$40,000. These loans require no monthly payment for a time period determined by the city's Loan Committee. Three percent (3%) interest loan payments commence upon the date determined by the city's Loan Committee on an individual basis which is normally between five (5) and ten (10) years. Loans are automatically due when the property is sold or transferred prior to the determined date. Applicants for deferred loans must have a household income that does not exceed 50% of the median household income for the region.

The program provides for the following types of interior and exterior rehabilitation activities.

Interior

The modernization, repair, replacement or installation of: kitchen facilities, bathroom facilities, laundry facilities, closets, insulation, leaking basements, furnaces, central air conditioning, & accessibility / barrier-free accommodations.

Exterior

The repair, replacement, installation, or reconstruction of: roofing, siding, gutters, downspouts, storm doors, exterior doors, trim, exterior windows, fencing, miscellaneous masonry such as chimneys, porches, steps, bricks, etc, reconstruction of sidewalks, access walks, driveways and drive approaches, & accessibility / barrier-free accommodations.

As a full service program, the city provides housing and credit counseling, loan underwriting, inspection of the property, solicitation of contractors, and construction management at no charge. Homeowners will pay for assessment/inspection of lead-based paint hazards, as provided by an outside testing company retain by the city, if necessary.

Table 56 illustrates the type, number and balance of outstanding loans.

TABLE 56					
home rehab program, loans					
outstanding installment loans	balance	outstanding deferred loans	balance	outstanding forgivable grants	balance
194	\$2,449,261	100	\$909,821	28	\$150,598
Source: Royal Oak Community Development Department as of PY 13/14 CAPER					

TABLE 57								
home rehab program, program participants								
program year	total	extremely low	low	low to moderate	female HOH	White	Black	Asian
2013	29	6	5	18	15	28	1	0
2012	19	2	6	11	5	19	0	0
2011	23	4	12	7	16	23	0	0
2010	19	4	8	7	13	19	0	0
2009	17	1	8	8	8	17	0	0
2008	19	4	8	7	13	19	0	0
2007	36	4	15	17	25	36	0	0
2006	41	9	9	23	19	40	0	1
2005	44	7	16	21	3	44	0	0
Source: Royal Oak Community Development Department								

The housing rehabilitation program continues to issue loans to Royal Oak homeowners. Table 57 illustrates the program's recent activity and statistics. Loan racial statistics are reflective of the city's racial population.

RENTAL ASSISTANCE - HOUSING CHOICE VOUCHER PROGRAM & PUBLIC HOUSING

As of June 30, 2012, the City of Royal Oak no longer administers a HUD Housing Choice Voucher (VCH) program. Administration of the program and the 222 rental choice vouchers were transferred to the Ferndale Housing Commission. Royal Oak residents still maintain their voucher; however it is no longer administered by city staff. The City of Royal Oak did not / does not own any public housing units.

Similarly, the housing commissions of Madison Heights, Southfield, and South Lyon have disbanded. The cities of Ferndale, Pontiac, South Lyon and Royal Oak Township have public housing. The cities of Ferndale and Pontiac offer HCVs. In addition, the Michigan State Housing Development Authority (MSHDA) operates a HCV program available to Oakland County. There are approximately 2,350 units of public and assisted housing in Oakland County.

HOMEBOUND ASSISTANCE

Staff from the city's senior center coordinates in-home services for Royal Oak's homebound seniors. Many of the recipients are senior homeowners. However, homebound assistance is provided to any senior citizen of Royal Oak. In-home assistance includes home chores, minor repairs and personal care for low-income elderly and disabled residents.

The city's pro rata share from the millage associated with the regional transportation authority along with a generous donation from Beaumont Hospitals, allow the city to provide door-to-door, barrier-free accessible transportation services to Royal Oak's elderly and disabled residents.

Earlier statistics clearly demonstrate that the City of Royal Oak has a higher than average percentage of its population over the age of 65 years of age. An aging population will undoubtedly change the city's overall need for additional health and social services. In-home assistance and transportation help retain the independence of the city's elderly and disabled and slow or eliminate their potential demand for congregate care facilities.

CITY OF ROYAL OAK ZONING ORDINANCE

The City of Royal Oak Zoning Ordinance (Ordinance No. 2001-09), with subsequent amendments, provides for the establishment of zoning districts and regulates uses of land and structures within zoning districts. The residential land uses permitted include one-family, two-family, multiple family, apartment, and planned residential zones. Both owner-occupied and rental properties can be found in each residential land use type.

The one-family residential zoning district allows for a standard lot size of 6,000 square feet. Interior lots are required to provide fifty (50) feet of frontage, while corner lots are required to provide sixty (60) feet of frontage along a thoroughfare. Ordinance revisions in 2001, increase the allowable lot coverage for lots less than 6,000 square feet in area to thirty-five percent (35%). Lots 6,000 square feet or larger are allowed maximum lot coverage of thirty percent (30%). Allowable building heights and setbacks appear to be comparable to similar communities.

The Two-family residential zoning district requires 9,000 square feet of lot area. The larger lot size requirement is due to the increased intensity by an additional housing unit. The two-family residential zoning district has lot coverage, setback and height requirements that mirror the one-family residential zoning district.

The City of Royal Oak Zoning Ordinance defines “family” as either of the following:

- A domestic family, that is one or more persons living together and related by the bonds of consanguinity, marriage or adoption, together with servants of the principal occupants and not more than two additional unrelated persons, with all of such individuals being domiciled together as a single, domestic, housekeeping unit in a dwelling.
- The functional equivalent of the domestic family, that is, persons living together in a dwelling unit whose relationship is permanent and distinct character and is the functional equivalent of a domestic family with a demonstrable and recognizable bond which constitutes the functional equivalent of the bonds which render the domestic family a cohesive unit. All persons of the functional equivalent of the domestic family must be cooking and otherwise housekeeping as a single, nonprofit unit. This definition shall not include any society, club, fraternity, sorority, association, lodge, coterie, organization or group where the common living arrangement and/or the basis for the establishment of the functional equivalency of the domestic family is likely or contemplated to exist for a limited or temporary duration. There shall be rebuttable presumption enforceable by the Zoning Administrator in the first instance that the number of persons who may reside as a functional equivalent family shall be limited to four (4). Such presumption may be rebutted by application to the Planning Commission for a special land use based upon the applicable standards in this chapter.

The city’s definition appears to be more in depth and encompassing than many of the Michigan communities in a survey of local zoning ordinances.

State of Michigan licensed adult foster care homes and small group homes, with a capacity of not more than 6 persons, child foster care homes and child foster care family group homes are regarded as permitted land uses in all of the city’s residential zoning districts. The establishment of each type does not require local review and approval. Those types that exceed 6 persons may be regarded as special land uses and require further review and approval. This process is not uncommon at the local level.

The 2001 amendments the zoning ordinance included a provision for senior accessory housing in the one-family residential zoning district. The provision allows for a single-family dwelling unit to be converted to allow the incorporation (within or attached to an existing dwelling) of one additional dwelling unit for an elderly related person. The provision allows for an on-site senior housing unit without being burdened with the non-conforming status of a two-unit dwelling.

The 2001 amendments to the Zoning ordinance also included a provision to allow residential units above a first floor permitted use within all of the city’s commercial zoning districts. All of the commercial districts are located along major transportation corridors. Auto dependence is reduced when residential units are constructed directly along public transit corridors. People are able to spend less money on transportation and retain a higher percentage of their income.

Royal Oak currently has a mixture of housing units throughout the city. The city continues to examine ordinance requirements to assure that no provisions are exclusionary in nature. The creation of more flexible zoning districts and requirements

allow for development to occur in a manner consistent with existing, surrounding land uses, densities, building heights and the like.

MORE RECENT DEVELOPMENT

While Royal Oak is a built-out community, the population decline has resulted in fewer children of school age. As a result, the School District of the City of Royal Oak has reassessed its facilities and land holdings. Starting in approximately 2005, the school district identified the following former school facilities for closure, demolition and sale: Longfellow school site (~5 acres), Starr school site (~9 acres), Mark Twain school site (~12 acres), Franklin school site (~2 acres), Whittier school site (~12 acres), Lincoln Early Childhood Center school site (~5 acres), and vacant land at the Churchill Community Education Center site (~4 acres).

During the beginning of the consolidation of the school facilities, the local housing market remained strong. Therefore, several redevelopment sites included single-family home sites. Each of the school sites were zoned One-Family residential which allowed redevelopment as single-family home sites. Several of the former school sites are now infill developments as single-family homes. The school district board strongly encouraged the sale to developers willing to construct new single-family dwellings. It was believed that new, larger single-family dwellings would attract families with large numbers of children who would then be eligible to attend the Royal Oak public schools and increase school enrollment.

Many of the sites are located on major or minor thoroughfares. Developers recognized the commercial potential of these sites. In anticipation of the redevelopment and to control the development's content, the Royal Oak City Commission rezoned many of the school sites to a new zoning district, special redevelopment. The special redevelopment district allows for various land uses planned in a manner which encourages innovation in land use planning; provide enhanced housing, employment, shopping, traffic circulation and recreational opportunities for the people of the city; and bring about a greater compatibility of design and use. The new zoning district allows for variations in housing type and density based on the merits of a proposed project in relation to the existing neighborhood. The former zoning designation (one-family residential) provided rigid standards for traditional home sites thereby reducing the potential for increased number of housing units per acre.

Several of the former school sites have been redeveloped as single-family home sites. Others have been approved for redevelopment of a mix of uses including single-family home sites, multiple family residential and commercial developments. The most notable redevelopment site is the former Starr school. The site is now the location of The Village of Royal Oak senior living development which is further described below.

It should be noted that The Village of Royal Oak development required a rezoning classification, site plan review, special land use approval from the Royal Oak Planning Commission and City Commission. Each step of the process required a public hearing. Through appropriate education from the proposed developer, city staff and city representatives, the affordable senior living development met little to no resistance from the surrounding neighborhood comprised mostly of single family dwellings. Most individuals that presented public comment reiterated the need for affordable senior housing and highly favored the site for redevelopment in the manner presented by the

developer. The previous statement is a testament to the residents of the city understanding the need to promote fair housing.

PILOT ORDINANCE

In 2007, the former Starr elementary school site was sold to The Damone Group, a Michigan-based developer, to construct senior housing (The Villages of Royal Oak). The Damone Group received approval for the construction of a 122,259 gross square foot, three-story congregate building containing 110 independent senior residential apartments at the northeast corner of the site. The three-story congregate building will also provide administrative and operations support for the development as well as common eating areas, personal service amenities, recreational facilities, etc. Twenty-two units will contain 1 bedroom and 1 bathroom. Seventy-six units will contain 2 bedrooms and 1 bathroom. Twelve units will contain 2 bedrooms and 2 bathrooms.

Ten (10), one-story detached residential cottage-style dwellings containing 37 units will be located to the south and west of the congregate building. The cottage-style units contain between two and five residential apartments per building and each unit will contain a one car attached garage. The entire senior development will occupy 7.52 acres of the site area.

Five single-family detached condominium home sites are located along Durham Road. The single-family home sites mirror the adjacent neighborhood.

The Damone Group worked in conjunction with the Michigan State Housing Development Authority (MSHDA) to seek project financing. The Damone Group must retain a high percentage of the residential units as "affordable housing" under the terms and conditions of the project financing.

In the spring of 2008, The Damone Group approached the City of Royal Oak with a request to consider adopting an ordinance that would provide for a payment in lieu of taxes (PILOT). This is a common request for senior residential projects that are financed or assisted pursuant to MSHDA provisions.

At its May 19, 2008 meeting, the city commission approved a PILOT ordinance. On July 20, 2009, the city commission amended the PILOT ordinance to further financially assist the development.

The city's original development agreement that was executed with The Damone Group LLC, was reassigned by the city commission, at its February 2, 2010 meeting, to a new entity, The Village of Royal Oak Limited Dividend Housing Association Limited Partnership, at the request of MSHDA. The new entity will assume all of The Damone Group's obligations under the previously approved development agreement, which bound them to the terms and conditions of the city's approval.

By early Fall 2011, construction was complete and the site is fully occupied.

SENIOR HOUSING DEVELOPMENT INFRASTRUCTURE ASSISTANCE

To further financially assist the above mentioned senior housing development, the City of Royal Oak allocated \$120,285 of its additional PY 2008-2009 CDBG program funds (CDBG-R) from the enactment of the American Recovery and Reinvestment Act of 2009 to the project.

The CDBG-R funds were used for the following public infrastructure improvements located within the existing right-of-way (Devon Road): the connection of new utilities: sanitary sewer, storm sewer; performing curb cuts and driveway connections; sawcutting and removing existing pavement and curb for new driveways; installing new concrete; and miscellaneous right-of-way improvements.

The city's financial contribution to the project demonstrates its commitment to providing affordable housing opportunities for seniors and fulfillment to overcome impediments outlined in previous versions of this analysis.

BUILDING AND PROPERTY MAINTENANCE CODES

The City of Royal Oak building and property maintenance codes utilizes the BOCA code as a guide to protect the public health, safety and welfare within all structures located within the city. Royal Oak has not altered these ordinances in a way that would create unfair practices or hinder housing opportunities.

It should be noted that the city's building division enforces the current Michigan Building Code which ensures visitability. Visitability means that: 1) at least one entrance is at grade (no steps), approached by an accessible route; and 2) the entrance door and all interior doors on the first floor are at least 34 inches wide, offering 32 inches of clear passage space. The "visitability" concept recognizes that persons with disabilities should be able to enjoy the same privileges of accessibility to other homes outside of their own residence.

Current codes enforced by the city are as follows.

building code (effective 02/29/2004)

2003 Michigan Building Code (2003 IBC as amended) – all commercial projects

2003 Michigan Building Code (2003 IBC as amended) – all residential projects

electrical code (effective 11/23/2007)

2005 National Electric Code w/PT8 Technical Amendments – all commercial projects

2003 Michigan Residential Code (2003 IRC as amended) – all residential projects

mechanical code

2006 Michigan Mechanical Code (2006 IMC as amended) – all commercial projects (effective 12/03/2007)

2003 Michigan Residential Code (2003 IRC as amended) – all residential projects (effective 02/29/2004)

2006 International Fuel Gas Code (effective 12/03/2007)

plumbing code (effective 01/24/2008)

2006 Michigan Plumbing Code (IPC as amended) – all commercial projects

2003 Michigan Residential Code (IRC as amended) – all residential projects

energy code

Michigan Energy Code (Part 10) – all residential projects. (effective 02/28/2005)

Michigan Uniform Energy Code (Part 10a) – ASHRAE Standard 90.1-1999 – all commercial projects. (effective 04/10/2002)

The exterior of all rental dwelling units and boarding or lodging houses are inspected by a city rental inspector on a biannual basis. The current property maintenance code is 1993 BOCA National Property Maintenance Code, as amended locally by the City of Royal Oak Ordinance #93-15, adopted 10/29/1993.

FAIR HOUSING PRIVATE SECTOR ANALYSIS

The lending institutions, appraisers, and insurers have corporate policies which require compliance with federal regulations in regard to loan applications, anti-discriminatory or anti-redlining policies. Given the small percentage of racial minority living in Royal Oak and the dispersed racial living pattern, it would be very difficult for an institution to carry out any discrimination practices, such as redlining.

ADVERTISING FAIR HOUSING

It is unlawful to make, print, publish, or post (direct or implied) statements or advertisements that housing is not available to members of a protected class. According to the Federal Fair Housing Act, advertisement under this section refers not only to published ads in newspapers, but also to any other statements that are written, verbal, or non-verbal. Discriminatory advertisements include, but are not limited to, applications, brochures, signs, banners, photographs, symbols, human models, and spoken words and phrases which convey the message that dwellings are available or are not available to a particular protected class. There are a few exemptions, such as housing for older persons, private clubs, shared-living housing, and religious organizations.



The Fair Housing Act does not require the use of the Equal Housing Opportunity logo or slogan in any ad. However, using the logo is good solid evidence of the company's commitment to fair housing compliance. Regulations do require the display of the HUD fair housing poster at any brokerage office and at dwellings under construction.

In recent years, the planning division has reviewed several local print and online housing advertisements for compliance with the above mentioned federal requirements. Several publications did not provide for the federal language or utilize the logo. Staff distributed reminder letters to those publications encouraging their compliance.

FAIR HOUSING COMPLAINTS

Table 58 identifies the fair housing complaints / allegations that were filed with the regional office of the U.S. Department of Housing and Urban Development in Chicago between February 2010 and June 2014. Nine (9) complaints were registered and investigated. This is a significant drop from seventeen (17) complaints which were registered and investigated between May 15, 2005 and February 12, 2010.

TABLE 58		
complaints registered with HUD		
basis	issue code	case completion type
race	380, 450	conciliated
race	380	no cause determination
race	300	no cause determination
disability	382	no cause determination
familial status	312, 320	no cause determination
disability	380	administrative closure
national origin	310, 380	no cause determination
disability	380, 510	no cause determination
disability	310	open

Source: U.S. Department of Housing & Urban Development

Table 59 describes the issue code related to the housing discrimination complaints.

TABLE 59	
complaint description	
issue code	description
310	discriminatory refusal to rent
312	discrimination refusal to rent and negotiate for rental
320	discriminatory advertising, statements & notices
380	discriminatory terms, conditions, privileges, or services & facilities
382	discrimination in terms/conditions/privileges relating to rental
450	discriminatory acts under Section 818 (coercion)
510	failure to make reasonable accomodation

Source: U.S. Department of Housing & Urban Development

The State of Michigan Civil Rights Commission registered two housing discrimination complaints during February 2010 and June 2014. Both cases have been closed due to failed attempts to contact the claimant and discuss their complaint further.

EDUCATION AND OUTREACH

The City of Royal considers information and education the key factor in furtherance of fair and open housing. Every April the Royal Oak City Commission renews its promise to ensure fair housing by proclaiming National Fair Housing month.

Throughout the year the planning division coordinates fair housing education and outreach. Visitors to the Royal Oak City Hall will notice the posting of the fair housing

awareness poster. Public service ads are printed within the city's Insight news magazine which is distributed to every dwelling unit within the city twice per year.

Applicants for home rehabilitation are provided the Michigan Department of Civil Rights Fair Housing Laws, "Knowing Your Rights When: Renting, Buying, Financing, Insuring" brochure. The brochure highlights ways to identify and report discrimination. All of the program's online and printed correspondence, applications, forms, closing documents, etc contain the fair housing logo and/or written statements with regard to fair housing.

The city also maintains contact with Fair Housing Center of Metropolitan Detroit and provides a yearly contribution to the organization. The contribution helps the agency provide regional fair housing promotion, research and outreach. Staff have regularly attended yearly training sessions held by the center's staff.

APPENDIX

CONSULTATION LIST

Oakland Livingston Human Service Agency
345 E Nine Mile Road
Ferndale, MI 48220

South Oakland Citizens for the Homeless
Berkley Community Church
2855 Wiltsire
Berkley, MI 48072

Habitat for Humanity of Oakland County
150 Osmun Street
Pontiac, MI 48342

The Royal Oak Salvation Army
3015 N Main Street
Royal Oak, MI 48073

OLHSA Oakland
196 Cesar E Chavez Avenue
PO Box 430598
Pontiac, MI 48343-0598

Open Door Outreach Center
7170 Cooley Lake Road
Waterford, MI 48327

The Damone Group
850 Stephenson Highway
Suite 200
Troy, MI 48083

Dreams Unlimited Clubhouse
1222 Catalpa Dr
Royal Oak, MI 48067

Gleaners Oakland Distribution Center
120 E Columbia Avenue
Pontiac, MI 48340

Forgotten Harvest
21800 Greenfield Road
Oak Park, MI 48237

Community Living Services Oakland County
3270 Greenfield Road
Berkley, MI 48072

South Oakland Shelter
18505 W 12 Mile Rd
Lathrup Village MI 48076

Catholic Social Service of Oakland County
1424 E 11 Mile Road
Royal Oak, MI 48067

United Way for Southeastern Michigan
50 Wayne St
Pontiac, MI 48342

Oakland County Library for the Visually & Physically
Impaired (LVPI)
1200 North Telegraph Road
Building 14 East
Pontiac, MI 48341-0482

The Society of St Vincet de Paul
3000 Gratiot Avenue
Detroit, MI 48207

South Oakland Family YMCA
1016 W 11 Mile Road
Royal Oak, MI 48067

HAVEN
PO Box 431045
Pontiac, MI 48343

Oakland County Children's Village
1200 N Telegraph Road
63 West
Pontiac, MI 48341-0444

Community Housing Network
570 Kirts Boulevard
Suite 231
Troy, MI 48084

Lighthouse
46156 Woodward Avenue
PO Box 430508
Pontiac, MI 48342

Common Ground
1410 S Telegraph Road
Bloomfield Hills, MI 48302

StageCrafters Community Theater
415 S Lafayette
Royal Oak MI 48067

Steppin' Out / Aids Walk Detroit
307 W Sixth Street Suite 204
Royal Oak, MI 48067-3882

Judson Center
Oakland County Regional Office
4410 W 13 Mile Road
Royal Oak, MI 48073

Special Olymics Michigan
12900 Hall Road
Suite 390
Sterling Heights, MI 48313

SCAMP day camp
Disabled Children
Royal Oak coordinator

Training & Treatment Innovations, Inc
1410 E 14 Mile Road
Madison Heights, MI 48071

Barton Towers Co-op
333 N Troy Street
Royal Oak, MI 48067-1863

City of Royal Oak
Engineering Department
211 Williams St
Royal Oak, MI 48087

City of Royal Oak
Senior Center
3500 Marais
Royal Oak, MI 48073

City of Royal Oak
Fire Department
215 E 6th St
Royal Oak, MI 48067

Royal Oak Fire Department
215 E 6th St
Royal Oak, MI 48067

Royal Oak Ice Arena Oversight Committee

Royal Oak Historical Commission

Royal Oak Planning Commission chairperson

Leader Dogs for the Blind
1039 S Rochester Road
Rochester Hills, MI 48307-3115

Gateway Counseling
1463 E 12 Mile Road
Madison Heights MI 48071

Boys & Girls Club of South Oakland County
1545 E Lincoln Avenue
Royal Oak, MI 48067

Woodward Avenue Shul
25595 Woodward Avenue
Royal Oak, MI 48067

First United Methodist Church
320 W 7th St
Royal Oak, MI 48067

St Paul Lutheran Church
202 E 5th St
Royal Oak, MI 48067

Oakland Technical Center
5055 Delemere Street
Royal Oak, MI 48073

Royal Oak Manor Co-op
606 Williams Street
Royal Oak, MI 48067-2652

City of Royal Oak
Housing Division
Housing Rehab Program
211 Williams St
Royal Oak, MI 48067

City of Royal Oak
Recreation Department
211 Williams St
Royal Oak, MI 48067

City of Royal Oak
Police Department
211 E 3rd St
Royal Oak, MI 48067

Royal Oak Public Library
222 E 11 Mile Rd
Royal Oak, MI 48067

City of Royal Oak
Department of Public Service
1600 N Campbell Rd
Royal Oak, MI 48067

Royal Oak Nature Society

Royal Oak City Commission members

Royal Oak Rehab Board of Appeals members

DeafCAN
2111 Orchard Lake Road, Ste. 101
Sylvan Lake MI 48320

Legal Aid & Defender Association, Inc
613 Abbott
Detroit, MI 48226

World Foundation Agape House
26677 W Twelve Mile Road
Southfield, MI 48034

National Shrine of the Little Flower
Roman Catholic Church
2100 W 12 Mile Rd
Royal Oak, MI 48073

Woodlawn Church
3620 Rochester Rd
Royal Oak, MI 48073

Unity Church of Royal Oak
2500 Crooks Rd
Royal Oak, MI 48073

First Baptist Church of Royal Oak
309 N Main St
Royal Oak, MI 48067

Royal Oak Lions Club
PO Box 473
Royal Oak, MI 48068

Royal Oak Jaycees
PO Box 1603
Royal Oak, MI 48068-1603

Royal Oak
Knights of Columbus # 12408
2100 W 12 Mile Road
Royal Oak, MI 48073

Royal Oak Veterans of Foreign Wars
Acorn Post
214 E Fourth St
Royal Oak, MI 48067
City of Southfield
Planning Department
26000 Evergreen Road
Southfield, MI 48076

City of Birmingham
Planning Department
151 Martin Street
Birmingham, MI 48012

City of Oak Park
Planning & Building Department
13700 Oak Park Boulevard
Oak Park, MI 48237

City of Hazel Park
Planning Department
111 E Nine Mile Road
Hazel Park, MI 48030

City of Southfield
Housing Program / Section 8
26000 Evergreen Road
Southfield, MI 48076

The Road Commission for Oakland County
31001 Lahser Road
Beverly Hills, MI 48025

SEMCOG
535 Griswold St
Suite 300
Detroit, MI 48226

Beaumont Hospital
Community Affairs & Advocacy
3601 W 13 Mile Rd
Royal Oak, MI 48073

Oakland County Historic Commission
1200 N Telegraph Road
Pontiac, MI 48341

The Royal Oak Optimist Club
PO Box 1914
Royal Oak, MI 48068

The Royal Oak Kiwanis Club
First Congregational Church
1314 Northwood Boulevard
Royal Oak, MI 48073

Royal Oak Women's Club
404 S Pleasant Street
Royal Oak, MI 48067

Royal Oak Elks Lodge # 1523
2401 E Fourth Street
Royal Oak, MI 48067

Royal Oak Chamber of Commerce
200 S Washington Ave
Royal Oak, MI 48067-3821

City of Huntington Woods
Planning Department
26815 Scotia Road
Huntington Woods, MI 48070

City of Troy
Planning Department
500 W Big Beaver Road
Troy, MI 48084

City of Madison Heights
Community Development Department
300 W 13 Mile Road
Madison Heights, MI 48071

City of Berkley
Planning Department
3338 Coolidge Hwy
Berkley, MI 48072

Oakland County Community Corrections
1151 Crooks Road
Troy, MI 48084

MSU Extension - Oakland
1200 N Telegraph Road
Building 26 East
Pontiac, MI 48341-0416

Oakland County Emergency Response & Preparedness
County Service Center
Building 47 West
1200 North Telegraph Road
Pontiac, MI 48341-0410

Oakland County
Community & Home Improvement Division
Oakland Pointe, Ste 1900 250 Elizabeth Lake Rd
Pontiac, MI 48341-0414

Oakland County Health Division
Senior Citizens Services Coordinator
1200 N Telegraph Road
Pontiac, MI 48341-0439

Oakland County
Workforce Development Division
1200 N Telegraph Road
Pontiac, MI 48342

Oakland County Health Division
County Service Center
1200 N Telegraph Road
Building 36 East
Pontiac, MI 48341

School District of the
City of Royal Oak
1123 Lexington Blvd
Royal Oak, MI 48073

Oakland County Veteran's Services
North Office Building
1200 N Telegraph Road
Pontiac, MI 48341-0468

Oakland County Community Mental Health Authority
2011 Executive Hills Blvd
Auburn Hills, MI 48326

Oakland Schools
2111 Pontiac Lake Road
Waterford, MI 48328-2736

2014 HOUSING NEEDS SURVEY RESULTS

Q

High Medium Low No Such
Need

Community Needs Survey

Q responses

1 Select the identity that describes you the best

	Identity
Resident	3
Business owner	0
Commercial property owner	0
Service agency with activities or clientele with in the City	5
Religious institution within the City	0
Developer of projects within the City	0
Trade or professional organization	0
City of Royal Oak department representative	3
Oakland County agency or affiliate serving activities or clientele within the City	1
Regional Service agency	2

2 Select a priority for each Homeless/HIV/AIDS item

	High	Medium	Low	No Such Need
Emergency Shelters	4	4	2	1
Transitional Housing	3	5	2	1
Permanent Housing	4	3	3	1
Housing Placement Services	1	6	4	0
Youth Displacement	1	7	4	0
Veteran Displacement	3	7	2	0
Victims of Domestic Violence Displacement	4	7	1	0
Substance Abuse Treatment	2	6	3	0
Facilities for HIV / AIDS Patients	0	4	6	1
Job Training	3	5	3	0
Life Skills Training	3	5	3	0

3 Select a priority of each Non-Homeless Special Needs item

	High	Medium	Low	No Such Need
Victims of Domestic Violence	4	6	1	0
Mental Health Care Facilities	3	7	1	0
Developmentally Disabled Life Skills Training	2	6	3	0
Developmentally Disabled Job Training	1	3	6	0
Substance Abuse Treatment	2	7	3	0
Elderly Dependent Housing / Treatment Facilities	3	7	1	0
Elderly Independent Housing / Treatment Facilities	4	6	1	0
Abused and Neglected Children Facilities	2	6	3	0
Health Facilities / Clinics	3	4	4	0
Legal Services	3	5	3	0
Transportation Services	4	5	2	0
Youth Life Skills Training	0	5	4	1
Youth Job Skills Training	0	5	5	1
Child Care Services	2	3	6	0
Screening for Lead-Based Paint / Lead Hazard Poison	0	5	4	2

4 Set a priority for each Rental Housing item

	High	Medium	Low	No Such Need
Federal Voucher / Section 8 Assistance	4	2	4	0

Responses	Q	Need			
		High	Medium	Low	No Such Need
Affordable New Rental Construction		2	5	3	0
Affordable 1 Bedroom Unit in an Apartment Complex		4	3	3	0
Affordable 2 Bedroom Unit in an Apartment Complex		4	2	4	0
Affordable 3+ Bedroom Unit in an Apartment Complex		3	5	2	0
Affordable Bedroom Rental within a Single Family Rental Dwelling		2	3	5	0
Affordable Single Family Rental Dwellings		2	5	3	0
Substandard Living Condition of Rental Housing		2	5	2	1
Exterior Condition of Rental Housing		2	7	2	0
Rehabilitation of Rental Housing		1	5	4	0
Elderly Dependent Housing / Treatment Facilities		3	5	2	0
Elderly Independent Housing / Treatment Facilities		2	7	1	0
Housing for Disabled Persons		1	4	5	0
Transitional Housing for the Homeless		3	2	4	1
Need for Transitional Housing		2	4	3	1
Compliance with Fair Housing Regulations		3	6	1	0

5 Set a priority for each Owner Occupied Housing item

	Need			
	High	Medium	Low	No Such Need
Rehabilitation of Owner Occupied Single Family Dwellings (Home Weatherization / Energy Efficiency / Moderate Repairs, etc)	4	6	0	0
Construction of New Single Family Dwellings	1	3	4	2
Acquisition / Rehabilitation of Foreclosed Owner Occupied Housing	2	4	3	1
Homeownership Credit Repair / Counseling	1	4	4	1
Downpayment Assistance	3	1	5	1
Emergency Repair Grants	4	5	2	0
Modifications for Disabled Persons	3	6	1	0
Compliance with Fair Housing Regulations	4	5	1	0

6 Set a priority for each Public Service item

	Need			
	High	Medium	Low	No Such Need
Senior Transportation Services	3	6	1	0
Senior In-Home Services	5	5	0	0
Senior Recreation Programs and Social Services	3	6	1	0
Youth Recreation Programs	5	4	2	0
Youth Mentoring and Tutoring Programs	3	6	1	0
Youth Counseling Programs	4	5	2	0
Youth Employment Training Programs	3	5	2	0
Child Care Services	3	5	2	0
Services for Persons with Disabilities	1	8	1	0
Health Services for all Ages	3	7	1	0
Mental Health Services	4	6	1	0
Employment Training / Placement Services	1	6	3	0
Housing Counseling	1	6	3	0
Substance Abuse Services	4	5	2	0
Transportation Services	3	6	1	0
Emergency Response Personnel Levels	3	4	3	0
Legal Aid	1	5	4	0

7 Set a priority for each Public Facilities item

	Need			
	High	Medium	Low	No Such Need
Senior Centers	2	5	3	0
Youth Centers	4	4	3	0
Neighborhood / Community Facilities	3	4	3	0
Child Care Centers	2	6	2	0
Adult Day Care Centers	3	5	2	0
Health Facilities / Clinics	2	7	2	0

Qresponses	Q			
	High	Me	Low	No Such Need
Abused and Neglected Children Facilities	3	5	2	0
Community Organization Facilities	2	6	2	1
Public School Facilities	2	4	3	1
Private School Facilities	1	4	4	1

8 Select a priority for each Infrastructure item

	High	Medium	Low	No Such Need
Street Improvements	3	5	2	0
Sidewalk Disabled Improvements	1	7	2	0
Street Lighting	4	4	2	0
Water and Sewer System Improvements	3	6	1	0
Flood Control or Drainage Improvements	5	4	1	0
Solid Waste Disposal	2	5	3	0
Neighborhood Parking Facilities	1	5	4	0
Commercial Parking Facilities (Outside of Downtwon)	1	6	3	0
Access to Public Transportation (Bus System)	5	4	1	0
Existing Transit Stops / Shelter / Equipment	2	6	2	0
Need for Alternative Public Transportation (High Speed Transit, Bike Routes, etc)	5	3	2	0
Designated Bike Routes	2	5	3	0
Park Improvements	3	6	1	0
Public Building Improvements	1	6	3	0
Fire Station and Equipment Improvements	1	4	4	0
Police Station and Equipment Improvements	2	5	3	0
Removal of Barriers to Public Facilities (ADA Compliance)	1	6	3	0
Tree Planting / Landscape Beautification	1	6	3	1
Condition of Foreclosed or Abandoned Properties	2	7	1	0
Historic Preservation of Public Buildings / Facilities	1	3	6	0
Historic Preservation of Private Buildings / Facilities	1	2	7	0

9 Select a priority for each Economic Development item

	High	Medium	Low	No Such Need
Employment Training	2	6	2	0
Retail Development	4	4	2	0
Business Loans	3	5	2	0
Business Incubation Facilities	2	3	5	0
Business Technical Assistance	4	3	4	0
Storefront Improvements	2	5	3	0
Removal of Blighted Properties	5	4	1	0
Enforcement of Property Maintenance Codes	5	5	0	0
Redevelopment of Abandoned or Contaminated Property	4	5	1	0

MAP – CITY OF ROYAL OAK RELATIVE TO THE SURROUNDING REGION

Location Map

City of Royal Oak relative to Metropolitan Detroit

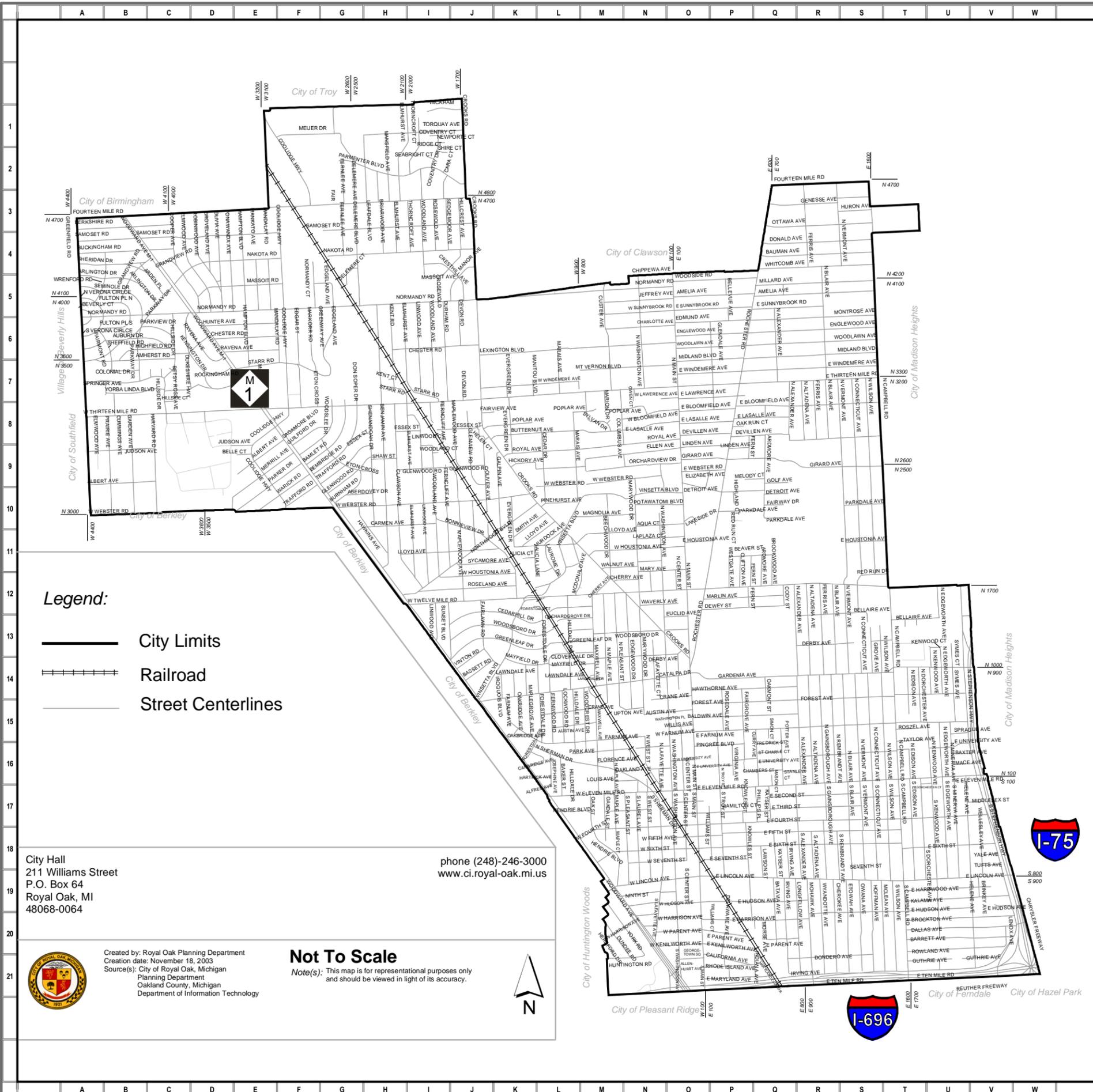


MAP – CITY OF ROYAL OAK STREET MAP

Public & Private Streets Royal Oak, Michigan

Street Location Map

City of Royal Oak, Michigan



- ABERDOVEY DR H-10
- ALBERT AVE Q
- ALFRED AVE L-17
- ALICIA CT K-11
- ALICIA LN L-11
- ALLENHURST AVE O-21
- ALTADENA AVE R
- AMELIA ST 5
- AMHERST RD A-6
- AQUA CT N-10
- ARDEN PLACE C-5
- ARONKRE AVE Q
- ARLINGTON DR B-2
- AUBURN DR 6
- AUSTIN AVE 15
- BAKER ST L-15
- BALDWIN AVE 15
- BAMLET RD G-9
- BARRETT AVE 20
- BASSETT RD J-13
- BATAVIA AVE Q-12
- BAUMAN AVE 4
- BELLE CT D-9
- BEAVER AVE Q-11
- BEECHWOOD DR M
- BELLAIRE AVE T-12
- BELLE CT D-9
- BELLEVUE AVE P-5
- BEMBRIDGE RD F-9
- BENJAMIN AVE H
- BERKSHIRE DR A-3
- BETSY ROSS AVE C-7
- BEVERLY CT (PRIVATE) A-5
- BLAIR AVE R
- BLOOMFIELD AVE J
- BONNIE VIEW DR 7-10
- BRAUNWOOD AVE H
- BRINKEY AVE V-9
- BROCKTON AVE 20
- BROOKWOOD AVE Q-11
- BUCKINGHAM DR 4
- BURHAM RD G-10
- BUTTERNUT AVE 8
- CALIFORNIA AVE P-21
- CAMBRIDGE RD K-16
- CAMPBELL RD S
- CARA CT (PRIVATE) I-2
- CAROLINA AVE 10
- CATALPA DR 14
- CEAR DR K
- CEGAR HILL DR 13
- CENTER ST N
- CHAMBERS ST Q-16
- CHARLOTTE AVE 5
- CHESTER AVE R
- CHEVY AVE N-2
- CHESTER AVE 6
- CHIPPEWA AVE Q-4
- CHRYSLER, WALTER P. FREEWAY W
- CLIFTON AVE P-11
- CLOVERDALE DR L-13
- CLUB DR (PRIVATE) Q-21
- CODY AVE Q-12
- COLONIAL DR B-7
- COLUMBUS AVE N
- CONNECTICUT AVE S
- COOLIDGE HWY F
- COOPER AVE C-4
- COVENTRY CT (PRIVATE) 1
- COVENTRY DR (PRIVATE) 1
- CRANE AVE L-15
- CRESTHILL AVE J-5
- CROOKS AVE 6
- CUMMINGS AVE B-8
- CURRY AVE Q-16
- CLUSTER AVE M
- DALLAS AVE 20
- DELAWARE AVE P-20
- DELEMER AVE G
- DELEMER BLVD G-2
- DELEMER CT G-4
- DERBY AVE 13
- DETROIT AVE 9
- DEVILLEN AVE 8
- DEVON DR 1
- DEWEY ST 12
- DONALD AVE 3
- DONDERO AVE 20
- DON SOOPER DR CT
- DORCHESTER AVE T
- DORCHESTER CT T-17
- DUKESHIRE HWY D-6
- DUNDEE RD N-20
- DURHAM DR 1
- EDGAR ST F-6
- EDGEWOOD AVE G-5
- EDGEWOOD DR M
- EDGEWORTH AVE U
- EDISON AVE T
- EDMUND AVE 5
- ELEVEN MILE RD 17
- ELIZABETH ST O-9
- ELLEN AVE 8
- ELMWOOD AVE A-8
- ELMHURST AVE H
- ELMWOOD AVE D-5
- ENGLWOOD AVE 5
- ESSEX ST 8
- ETON CROSS DR G
- ETOWAH AVE S
- EUCLID AVE N-12
- EVERGREEN DR K
- FAIR ST G-3
- FAIRGROVE AVE P
- FAIRLAWN DR J-12
- FAIRMONT RD B
- FAIRWAY DR Q-10
- FARNUM AVE K
- FERN ST P
- FERNCLIFF AVE I
- FERRIS AVE G
- FERNWOOD DR L-15
- FERRIS AVE R
- FIFTH AVE 18
- FIFTH ST 17
- FLORENCE AVE N-16
- FOREST AVE 14
- FORESTDALE RD L-15
- FOURTEEN MILE RD 3
- FOURTH ST 17
- FREDRICK ST Q-16
- FULTON PLACE N B-5
- FULTON PLACE S B-6
- GAINSBOROUGH AVE R
- GALPIN AVE 9
- GARDENIA AVE 14
- GENESSE AVE 2
- GERGETOWN SQ (PRIVATE) O-21
- GIRARD AVE 9
- GLENDALE AVE O
- GLENVIEW AVE J-8
- GLENWOOD RD 9
- GOLF AVE Q-9
- GRANDVIEW RD B-5
- GREENFIELD RD A
- GROVELAND AVE D-3
- GREENWAY AVE G-6
- GROVE AVE S-13
- GROVELAND AVE D-3
- GULFORD DR F-8
- GUTHRIE AVE 21
- GWEN CT N-7
- HAMILTON CT P-13
- HAMPTON BLVD E-3
- HARRISON AVE 20
- HARTTRICK AVE L-17
- HARVARD RD C
- HARWOOD AVE 19
- HAWKINS AVE I-11
- HAWTHORN AVE 14
- HELEN CT (PRIVATE) J-8
- HELENE AVE V-17
- HENDRIE BLVD M-15
- HERSFORD DR N-20
- HICKORY AVE L-8
- HIGHLAND RD 6
- HIGHLAND CT P-10
- HILLCREST AVE J
- HILLDALE DR L
- HILLSIDE CT C-7
- HILLCREST RD J-1
- HOCKINGHAM DR C-7
- ROCKINGHAM DR C-7
- ROSEDALE AVE P-14
- ROSELAND AVE 12
- ROSEWOOD AVE 1
- ROSZEL AVE T-15
- ROWLAND AVE 20
- ROYAL AVE 8
- SAGAMORE BLVD F-8
- ST CHARLES CT Q-16
- SAMSOET RD 4
- SEABRIGHT CT (PRIVATE) I-2
- SECOND ST 17
- SEDEGEMOOR AVE I
- SEMINOLA DR B-5
- SEVENTH ST 18
- SHAW ST H-9
- SHEFFIELD RD B-6
- SHENANDOAH DR H
- SHERIDAN DR B-4
- SHERMAN DR 16
- SHIRE CT (PRIVATE) 1-2
- SIMON CT Q-16
- SIXTH ST 18
- SMITH AVE K-10
- SPRING AVE U-15
- SPRINGER AVE B-7
- STANLEY CT R-6
- STAR DR 10
- STEPHENSON HWY V
- SUNNYBROOK DR 5
- SUNSET BLVD L-12
- SYCAMORE AVE K-11
- SYLVAN DR M-7
- SYMES AVE U-13
- SYMES CT U-13
- TAYLOR AVE T-16
- TEN MILE RD 21
- THIRD ST 17
- THIRTEEN MILE RD 7 & 8
- THORN CROFT AVE I-3
- THORN CROFT CT I-1
- TOKAWANDA AVE D-3
- TORQUAY AVE 1
- TRAFFORD RD 9
- TROY ST P
- TUFTS AVE V-18
- TWELVE MILE RD 12
- UNIVERSITY AVE 16
- UPTON AVE M-15
- VERMONT AVE S
- VERONA CIRCLE N A-5
- VINEYETTA BLVD L-12
- VINTON DR J-13
- VIRGINIA AVE P-16
- WALNUT AVE 11
- WARICK RD 10
- WASHINGTON AVE N
- WAVERLY AVE N-12
- WEBSTER RD 10
- WELLSLEY AVE V-18
- WEST ST N
- WESTGATE AVE P-11
- WHITCOMB AVE 4
- WICKHAM CT (PRIVATE) I-1
- WILLIAMS CT P-18
- WILLIAMS CT O-18
- WILLIS AVE O-15
- WILSON AVE T
- WINDEMERE AVE 6
- WOODCREST DR M-15
- WOODLAND AVE 6
- WOODLAND CT 19
- WOODLAWN AVE 6
- WOODSIDE DR J-13
- WOODSLEE DR F-8
- WOODWARD AVE (M1)
- WRENFORD RD A-4
- WYANDOTTIE AVE R
- YALE AVE V-18
- YORBA LINDA BLVD B-7
- YORBA LINDA DR B-7
- YORK RD N-20

Legend:

- City Limits
- Railroad
- Street Centerlines

City Hall
211 Williams Street
P.O. Box 64
Royal Oak, MI
48068-0064

phone (248)-246-3000
www.ci.royal-oak.mi.us

Created by: Royal Oak Planning Department
Creation date: November 18, 2003
Source(s): City of Royal Oak, Michigan
Planning Department
Oakland County, Michigan
Department of Information Technology

Not To Scale
Note(s): This map is for representational purposes only and should be viewed in light of its accuracy.



MAP - CITY OF ROYAL OAK CDBG TARGET AREAS

Community Development Block Grant PY 15-16 Target Areas City of Royal Oak, Michigan



Legend

-  Street Centerlines
-  Public Park
-  Public Golf Course
-  # Census Tract # - Block Group #
-  # Block Group Areas Eligible for CDBG Funds. Area Benefit Activity Is One That Benefits All Residents Within Boundary

City of Royal Oak
Planning Department
211 Williams Street
P.O. Box 64
Royal Oak, MI
48068-0064

phone (248)-246-3280
fax (248)-246-3005
romi.gov

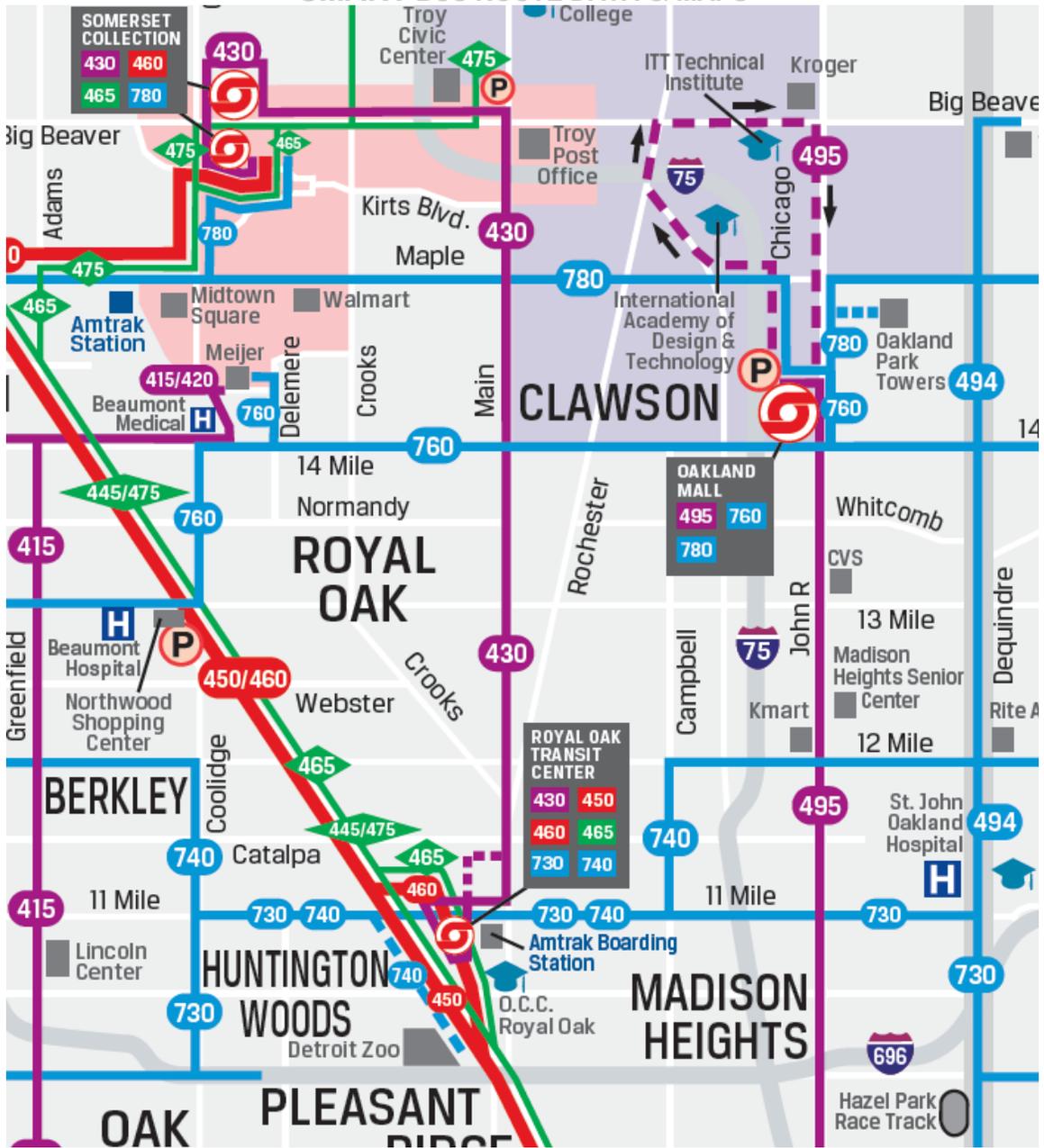
Created by: Royal Oak Planning Department
Creation date: July 30, 2014
Source(s): City of Royal Oak, Michigan
Planning Department
Oakland County, Michigan
Department of Information Technology
HUD data

Note(s): This map is for representational purposes only and should be viewed in light of its accuracy.

Not To Scale



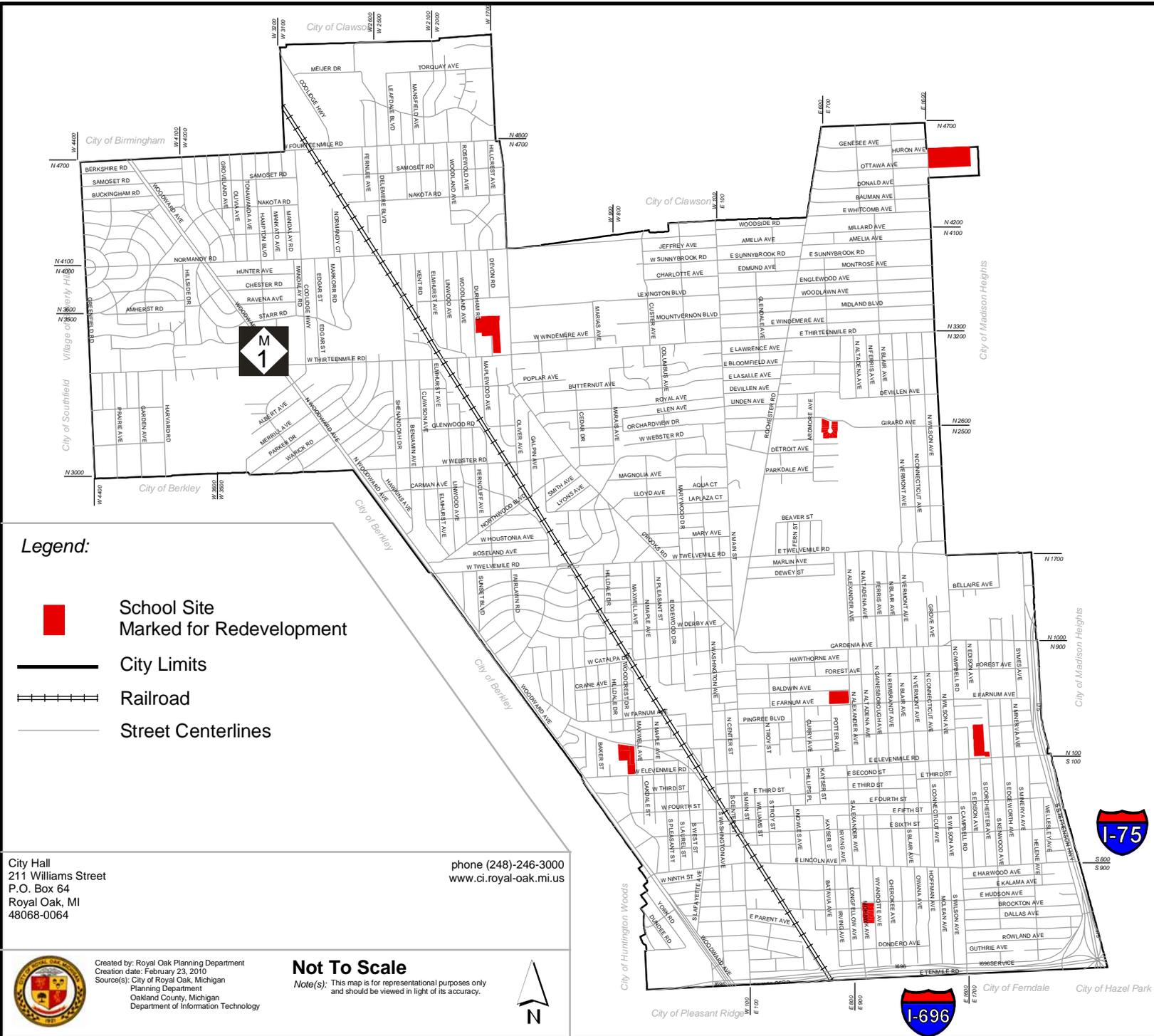
SMART BUS ROUTE DATA & MAPS



MAP - FORMER SCHOOL SITES

School District Properties Marked for Redevelopment

City of Royal Oak, Michigan



Legend:

-  School Site Marked for Redevelopment
-  City Limits
-  Railroad
-  Street Centerlines

City Hall
211 Williams Street
P.O. Box 64
Royal Oak, MI
48068-0064

phone (248)-246-3000
www.ci.royal-oak.mi.us

Created by: Royal Oak Planning Department
Creation date: February 23, 2010
Source(s): City of Royal Oak, Michigan
Planning Department
Oakland County, Michigan
Department of Information Technology

Not To Scale

Note(s): This map is for representational purposes only and should be viewed in light of its accuracy.



FAIR HOUSING COMPLAINTS

Your request is successfully submitted to the Department of Civil Rights. Please print this page for your record.

Confirmation Number: **W000002451**

Name: Mr. Joseph M Murphy -----
Address line1: 211 Williams Street
Address line2: PO Box 0064
City: Royal Oak State: MI Zip: 48068-0064 County: Oakland
Phone: (248) 246-3285 Extension:
Phone Type: Work Phone
Best time to call: Morning
Email: joem@romi.gov

Nature of Request: Information Request

Request: The City of Royal Oak is requesting any housing discrimination related compliants / allegations within the City since February 2010. Any data, such as the basis of the allegation and resolution, related to the compliant would be helpful. The research is part of the City's efforts to promote and ensure fair housing. Thank you for your assistance.

Request for: Organization

Organization
against whom this
request is made:

Organization Name: City of Royal Oak
Address line1: 211 Williams Street
Address line2: PO Box 64
City: Royal Oak State: MI Zip: 48068-0064 County: Oakland
Phone: (248) 246-3005 Extension:
Phone Type: Work Phone
Fax: (248) 246-3005
Type of business: City Government

A department representative will contact you to answer your questions, discuss your concern in detail to determine the action to be taken, or to suggest alternatives to address your concern. THIS IS NOT A COMPLAINT FORM. Thank you for your Inquiry.

[Submit Another Request](#)

[Visit MDCR Home Page](#)



RICK SNYDER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF CIVIL RIGHTS
DETROIT

MATTHEW WESA
DIRECTOR

January 20, 2015

Mr. Joseph Murphy, City Planner
City of Royal Oak
211 Williams Street
P.O. Box 0064
Royal Oak, MI 48068-0064

Re: MDCR# 455323 Your request for information dated July 8, 2014

Dear Mr. Murphy:

On July 8, 2014, the department received your request for the following:

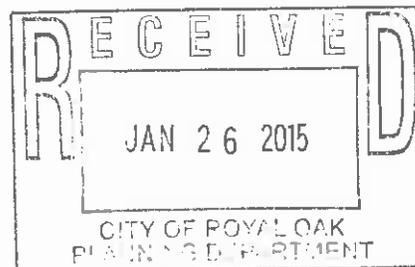
Information requested on the number of housing discrimination complaints filed against the City of Royal Oak from February 2010 to current date.

A list of the information you requested is attached.

If you have any questions, please contact me.

Sincerely,

Rochelle Ricks
Department Tech
phone: 313-456-3719
fax: 313-456-3773
email: RicksR@michigan.gov



RESULT OF RECORDS SEARCH

MDCR#	426253	Complaining Party: Brown, Cora
Date Filed:	07/18/11	Status: Closed 10/31/2011
Basis(es):	Disability	Close Type: Wrong respondent
MDCR#	415144	Complaining Party: Evans, Rachanelle
Date Filed:	06/29/10	Status: Closed 07/19/2010
Basis(es):		Close Type: Attempts to contact claimant unsuccessful
