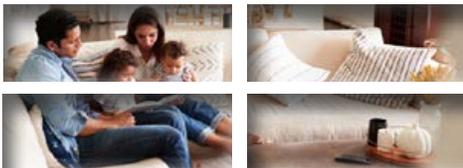
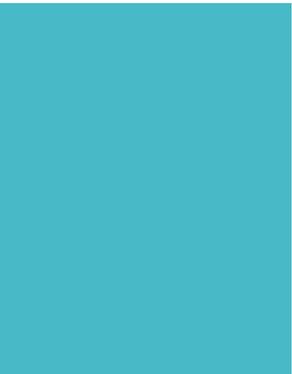
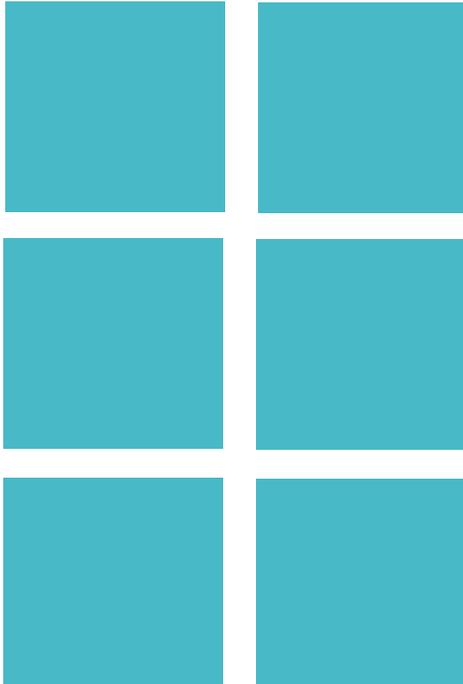
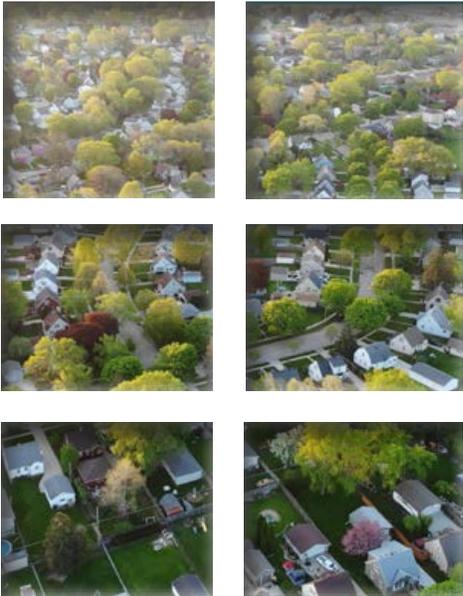
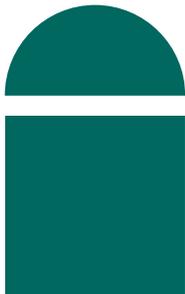
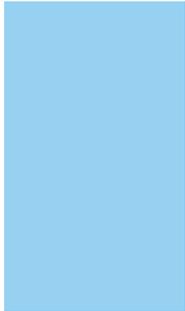




Michigan's Statewide Housing *Plan*



Michigan's Statewide Housing Plan

Housing is foundational to thriving communities and healthy families. This comprehensive statewide housing plan—a first for Michigan—acknowledges our state's challenges, but also our assets. It frames how we create housing stability for all residents through a combination of data, education, programming, investment, collaboration, inclusion, and equitable processes.

“Every family deserves a safe, affordable place to call home so they have a strong foundation to pursue their potential, but too many Michiganders don't have access to that in their communities right now. This comprehensive statewide plan tackles persistent past and present housing challenges head-on. If we get it done, we can help those in need of homes get the dignity they deserve and ensure Michigan maintains a competitive edge in attracting and retaining talent as we grow our economy. That's why I have set an ambitious goal to create or preserve 75,000 housing units across Michigan. I encourage communities, state agencies, local governments, developers, nonprofits, and philanthropic organizations to implement this plan, and I will keep working with anyone to make Michigan home.”

- Governor Gretchen Whitmer

This plan is the result of many months of work involving a wide range of partner organizations and individuals from across the state. Respect and appreciation go to:

- The 53 members of the Partner Advisory Council and the 35 members of the State Agency Group who helped to generate ideas, inform data collection, review drafts, and shape the plan's content.
- The Community and Economic Development Association of Michigan, the Corporation for Supportive Housing, and Michigan's Campaign to End Homelessness Policy Council for their assistance with input gathering and ideation.
- The State Historic Preservation Office staff who wrote the *Acknowledging History* section of the plan, particularly Katie Kolokithas.
- The members of the public who responded to the survey and participated in interviews and focus groups. The lived experiences, housing concerns, and suggestions for improvements they shared made important contributions to the plan. Gratitude also goes out to The Detroit People's Platform who helped with paper surveys, and all the other organizations who conducted outreach for the survey.
- The staff of the Michigan State Housing Development Authority (MSHDA) who contributed their knowledge and talents to the plan. In particular, thanks are due to MSHDA's Strategic Planning Team and project leads Tiffany King, Karen Gagnon, and Dr. David Allen.
- The skilled team of Public Policy Associates who provided research and consultant support throughout the process.
- The experts who conducted reviews of document drafts and provided suggestions, including Dr. Roshanak Mehdipanah and Dr. Margaret Dewar of the University of Michigan, Dr. David Ivan of Michigan State University Extension, MSHDA Board Member Jennifer Grau, community economic development expert Julie Hales-Smith, and Regina Cannon of C4 Innovations.
- The representatives from other state housing finance authorities who shared their perspectives and creative solutions during the research phase.

The creation of this plan is not an end point; it is a beginning.

“We are fully committed to using every tool at our disposal to see the statewide housing plan implemented. Affordable and attainable housing is at the core of continued business growth, prosperity, and opportunity for Michigan.”

- Susan Corbin, Director, Michigan Department of Labor and Economic Opportunity

Continuing to work together to implement this plan benefits Michigan's diverse residents and our rural, suburban, and urban communities. I encourage you to be part of moving this work forward as we transform Michigan's housing story into a resounding success.



Gary Heidel, Acting Executive Director
Michigan State Housing Development Authority

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For assistance navigating the plan by population group, please refer to **Appendix A**.



Executive Summary

The Vision: Michigan's successful housing ecosystem provides safe, healthy, affordable, accessible, and attainable housing for all in a community of their choice.

Michigan's first statewide housing plan addresses complex, intersecting challenges through five statewide housing targets, eight priority areas, with 37 goals, plus 134 suggested strategies for addressing the goals. These resulted from an intensive and inclusive process involving thousands of residents and hundreds of organizational partners across the state. Input gathering took place through a public survey, focus groups, meetings, and interviews; other research also informed the five-year plan.

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STATEWIDE HOUSING
TARGETS

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STRATEGIES

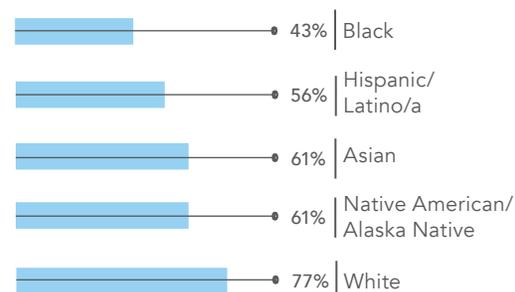
The COVID-19 pandemic amplified existing disparities in housing access as well as other indicators of health and quality of life. These disparities exist along geographic and demographic dimensions. The plan focuses on equity throughout and recognizes the linkages between housing and other household needs. In addition, data exists to support the need for a statewide housing plan.

- Across Michigan, 1.5 million, or 38% of households struggle to afford the basic necessities of housing, child care, food, technology, health care, and transportation.¹
- Homeownership and homelessness show significant disparities along racial lines. In 2019, 77% of White (non-Hispanic) owned their homes, compared to 43% of Black, 56% of Hispanic and Latino/a, 61% of Asian, and 61% of Native American and Alaska Native households. Among the state's homeless population, 48% are Black, despite being only 14% of Michigan's overall population.²
- Housing affordability is a major barrier in Michigan. Before the pandemic, 48% of Michigan renters and 18% of homeowners paid too much for housing (over 30% of their income). This situation worsened after the pandemic.³
- Michigan's housing stock is aging. Nearly half (47%) of all housing units in the state were built prior to 1970.⁴
- Construction of new units in Michigan falls far short of current demand. The average number of building permits for new construction issued between 2016 and 2020 is less than half of what it was between 1986 and 2006.⁵ As a result, existing housing—historically the main supply of housing for middle-income and low-income families—is scarce.

38%

Of households struggle to afford the basic necessities of housing, child care, food, technology, health care, and transportation

Homeownership Rates



47%

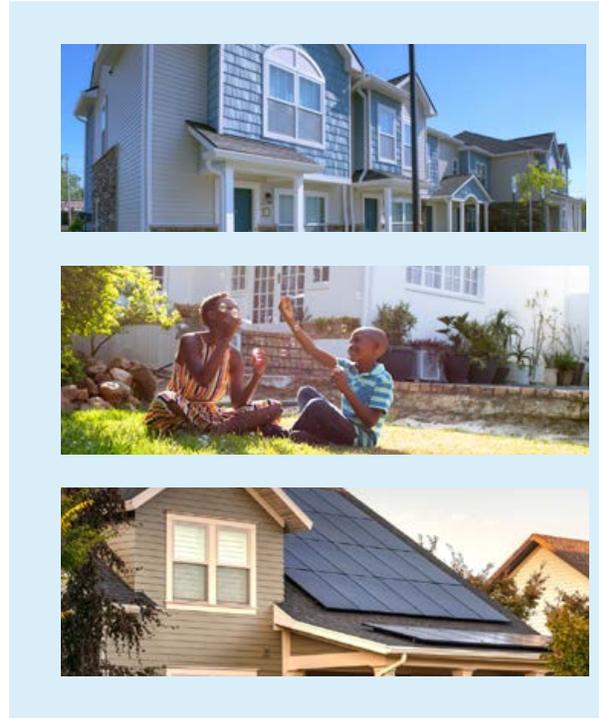
Of all housing units in the state were built prior to 1970



Statewide Housing Targets

The targets below will be achieved statewide as a result of the Statewide Housing Plan activities. State agencies and partner organizations will work diligently over the next five years to exceed these targets ensuring help reaches even more Michigan households.

- **75,000+** new or rehabilitated housing units to include:
 - **39,000+** affordable rental units
 - **21,500+** market-rate units (homeowner and rental)
 - **13,500+** homeownership opportunities for low- and moderate-income households
 - **1,000+** units of workforce housing
- **100,000+** households' housing is stabilized
- Significantly **reduce the equity gaps** in homelessness, accessible housing, and homeownership
- Strive to **make homelessness rare**, brief, and one time
- **15,000+** households increase home energy efficiency and make weatherization improvements



Housing Priorities, Goals, and Strategies

Each of the plan's eight priority areas has a set of goals and strategies. Action planning and additional metrics will be determined at the statewide and regional levels. The priority areas are:



Equity and Racial Justice

Longstanding disparities in housing have compromised individual and family access to housing and generational wealth-building. To achieve the vision, housing opportunities must be equitable.

Goal Highlights: Using data to identify systemic inequities

- Advocating for policy change to remove barriers to housing access
- Increasing accessible housing for vulnerable and marginalized populations
- Increasing opportunities for resident input in the development process

48%

Of those who are homeless are Black, despite being only 14% of Michigan's overall population (2019)

23%

Of Michigan renters reported experiencing housing discrimination in response to a 2021 public survey





Housing Ecosystem

The housing ecosystem consists of components that interconnect across the priority areas of the plan. Attention to the housing ecosystem is foundational to the effectiveness of actions taken to improve housing in the state.

Goal Highlights: Enhancing collaboration among the many organizations that make up the housing ecosystem • Increasing the availability of data on housing needs and opportunities • Increasing the size and diversity of the construction workforce • Offering more opportunity to diverse housing contractors • Increasing affordable high-speed internet access

16%

Drop in Michiganders working in construction between 2000 and 2021

85%

Of Michigan households have access to broadband, although access varies widely by location, income, reliability, etc. (2019)



Preventing and Ending Homelessness

Ensuring stability for those who have experienced the lack of a home and who need intensive supports, as well as those who chronically experience housing instability, is the focus of this priority. This area was developed with and aligned to Michigan’s Campaign to End Homelessness (MCTEH).

Goal Highlights: Creating an equitable, just, and culturally appropriate homelessness response system • Increasing access to quality housing options • Increasing cross-system partnerships • Using data to understand the needs of households at risk of and experiencing homelessness

38,247

Michiganders experienced homelessness (2019)

13,586

Parents and children were homeless (2019)





Housing Stock

Michigan has a pressing need to develop, rehabilitate, and preserve housing across the state at price points for every level of income.

Goal Highlights: Increasing the supply of affordable, accessible, attainable, and workforce housing • Reducing construction and maintenance costs • Meeting state climate and healthy housing goals • Rehabilitating and weatherizing existing housing stock • Expanding zoning practices that increase the housing supply • Preventing displacement from gentrifying neighborhoods

47%

Of Michigan housing units were built prior to 1970

44%

Of Michigan's vacant units are vacation properties (2019)



Older Adult Housing

Housing for older adults (age 65 or older) is of special concern in Michigan due to the growth of its aging population.

Goal Highlights: Expanding the supply of affordable, accessible rental units for older adults • Helping older adults age in place • Increasing the availability of affordable facilities that offer a continuum of care for their residents

15%

Increase in older adult population in Michigan from 2015 to 2019

2nd Lowest

Older adults in Michigan had the second lowest annual income compared to all other adults in 2019



Rental Housing

Rental housing is an important housing option for Michigan residents who cannot afford or are not interested in homeownership.

Goal Highlights: Reducing the number of evictions • Reducing the number of people experiencing rent burden • Increasing the quality of rental housing

48%

Of Michigan renters paid too much for housing pre-pandemic (2019)

28%

Of Michigan renters reported extremely low incomes in 2019





Homeownership

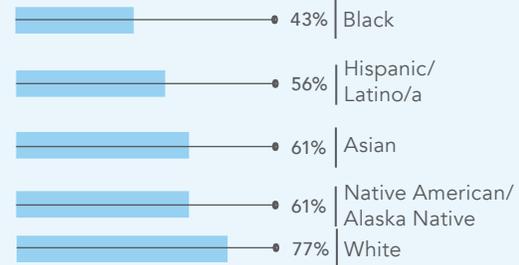
Homeownership is another key part of the housing continuum and presents opportunity for household financial benefit, generational wealth-building, and community stability.

Goal Highlights: Creating homeownership equity across races and ethnic groups • Increasing homeownership among low- and moderate-income households • Increasing access to homeownership education, products, and services • Helping vulnerable homeowners keep their homes

84%

Increase in the average Michigan home sales price January 2013 to October 2021

Homeownership Rates – 2019



Communication and Education

The plan includes a focus on inclusive communication and education, an essential complement to the other areas.

Goal Highlights: Increasing awareness and support for affordable and attainable housing • Increasing understanding of existing housing programs and services • Enhancing awareness of fair housing rights • Increasing financial literacy and wealth-building

45%

Of Michigan homeowners and 33% of renters do not know where to go for housing assistance, according to the 2021 public survey conducted for the plan

↑ Highest

The highest number of Michigan Fair Housing complaints are related to disabilities, followed by race (2021)



Implementing the Plan

A new statewide housing partnership, along with regional groups and the MCTEH will work together to meet the goals of the plan. The regional groups will engage local organizations to create the regional action plans for achieving the goals and strategies they select from the eight priority areas. The statewide housing partnership will also create an action plan, focusing on those goals and strategies that are most appropriate to that level. Continued inclusion of Michigan's diverse residents and ongoing collaboration are central to success.

Over the course of five years, a public dashboard will report on statewide and regional outcomes, including progress on the statewide targets noted above. To continually push farther toward the vision, action plans will be revised as needed.

The Statewide Housing Plan provides a call to action to all because housing is a basic human need, and everyone deserves to have safe, healthy, affordable, accessible, and attainable housing in a community of their choice.



Acronyms and Initialisms



AMI	Area median income
ARP	American Rescue Plan
BIPOC	Black, Indigenous, and People of Color
CDFI	Community Development Financial Institution
CEDAM	Community Economic Development Association of Michigan
CoCs	Continuum of Care Bodies
DHC	Detroit Housing Commission
DNR	Michigan Department of Natural Resources
EGLE	Michigan Department of Environment, Great Lakes, and Energy
FHA	Federal Housing Administration
GDP	Gross Domestic Product
HARAs	Housing Assessment and Resource Agencies
HCV	Housing Choice Voucher
HFA	State Housing Finance Agencies
HOLC	Home Owners' Loan Corporation
HUD	U.S. Department of Housing and Urban Development
LARA	Michigan Department of Licensing and Regulatory Affairs
LEO	Michigan Department of Labor and Economic Opportunity
LGBTQ+	Lesbian, gay, bisexual, transgender, queer or questioning, where the plus symbol represents all other people who are not heterosexual or do not adhere to the gender binary
MCTEH	Michigan's Campaign to End Homelessness
MDCR	Michigan Department of Civil Rights
MDARD	Michigan Department of Agriculture and Rural Development
MDHHS	Michigan Department of Health and Human Services
MDE	Michigan Department of Education
MDOC	Michigan Department of Corrections
MDOT	Michigan Department of Transportation
MEDC	Michigan Economic Development Corporation
MIHI	Michigan High-Speed Internet Office
MSHDA	Michigan State Housing Development Authority
NIMBYism	Not-in-my-backyard attitude
PPA	Public Policy Associates, Inc.
PWA	Public Works Administration
SHPO	State Historic Preservation Office
SSDI	Supplemental Security Disability Income
SSI	Social Security Income
USDA	United States Department of Agriculture

For the Glossary, please refer to **Appendix B**.



Why Does Michigan Need a Housing Plan?

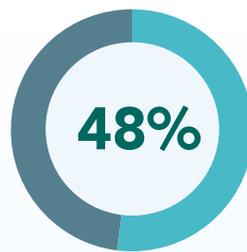
The Statewide Housing Plan aims to shift the trajectory of housing in Michigan in order to achieve the following vision:

Michigan's successful housing ecosystem provides safe, healthy, affordable, accessible, and attainable housing for all in a community of their choice.

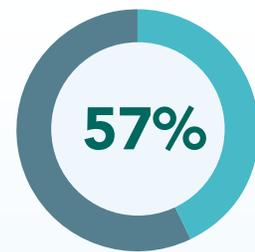
The purpose of the Statewide Housing Plan is to set the stage for a coordinated, data-driven, outcome-oriented approach to housing to ensure that all Michiganders have a quality home that meets their needs and is located where they benefit from a range of amenities. The plan is designed to rectify historical and current inequities in housing access and other housing challenges.



38% of Michigan households struggle to afford basic necessities (housing, child care, food, medical equipment and supplies, etc.) due to stagnating wages and increased cost of living.⁶



26% of Michigan's residents (and 48% of renters) are housing cost-burdened, meaning they spend more than 30% of their income on housing.⁷



In 49 of Michigan's 83 counties, residents spend more than 57% of their income on housing and transportation.⁸



Michigan, like other states, struggles with longstanding disparities in housing access, as well as inequities in income, education, and health that are rooted in systemic bias. The COVID-19 pandemic amplified these challenges. It is long past time to support greater economic inclusion for Michigan's residents through access to housing, financial asset-building through banking and homeownership, and other opportunities that are connected to where one lives, like employment and transportation.⁹

BIPOC populations and people with disabilities are the most frequent targets of housing discrimination.¹⁰



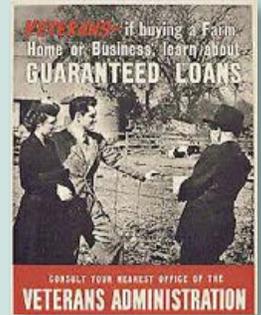


A University of Michigan study found that rates of disability nearly doubled after someone was diagnosed with COVID-19.¹¹

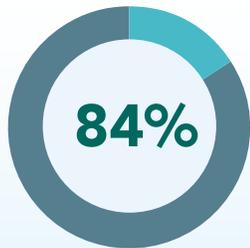


Among the state's homeless population, 48% are Black, despite being only 14% of Michigan's overall population.¹²

Michigan's housing issues began long ago. Exclusionary and/or discriminatory practices in the provision of housing, especially with regard to race, ethnicity, and national origin, as well as sexual orientation, gender identity, disability, income, and other characteristics, resulted in redlining, segregation, and community destruction. To read more about how housing policies both contributed to and helped to remedy housing issues, please refer to **Appendix C**.



Michigan also faces growing challenges in housing availability, construction, and development costs that impact communities all around the state. Production of new housing falls far short of current demand. As a result, existing housing—historically the main supply of housing for middle-income and low-income families—is scarce.



Between January 2013 and October 2021, the average sales price for a home in Michigan increased by 84%, compared to the national average of 48%.¹³



Michigan's median home price is \$173,277.¹⁴



Tackling our housing shortage matters for economic reasons. Preserving our aging housing stock while developing new units will help Michigan's overall economy through new jobs and homes for all residents, but it will also help businesses locally. Businesses of all sizes and geographic areas have made it clear that both housing costs and the lack of housing availability are negatively impacting their ability to recruit and retain staff. This is a critical issue for the state that needs urgent attention.





Homes for sale in Michigan decreased by 42% from 2010 to 2019, compared to a 33% decline nationally.¹⁵



Between 2010 and 2019, Michigan's units for rent declined by 40%, compared with a national decline of 15%.¹⁶



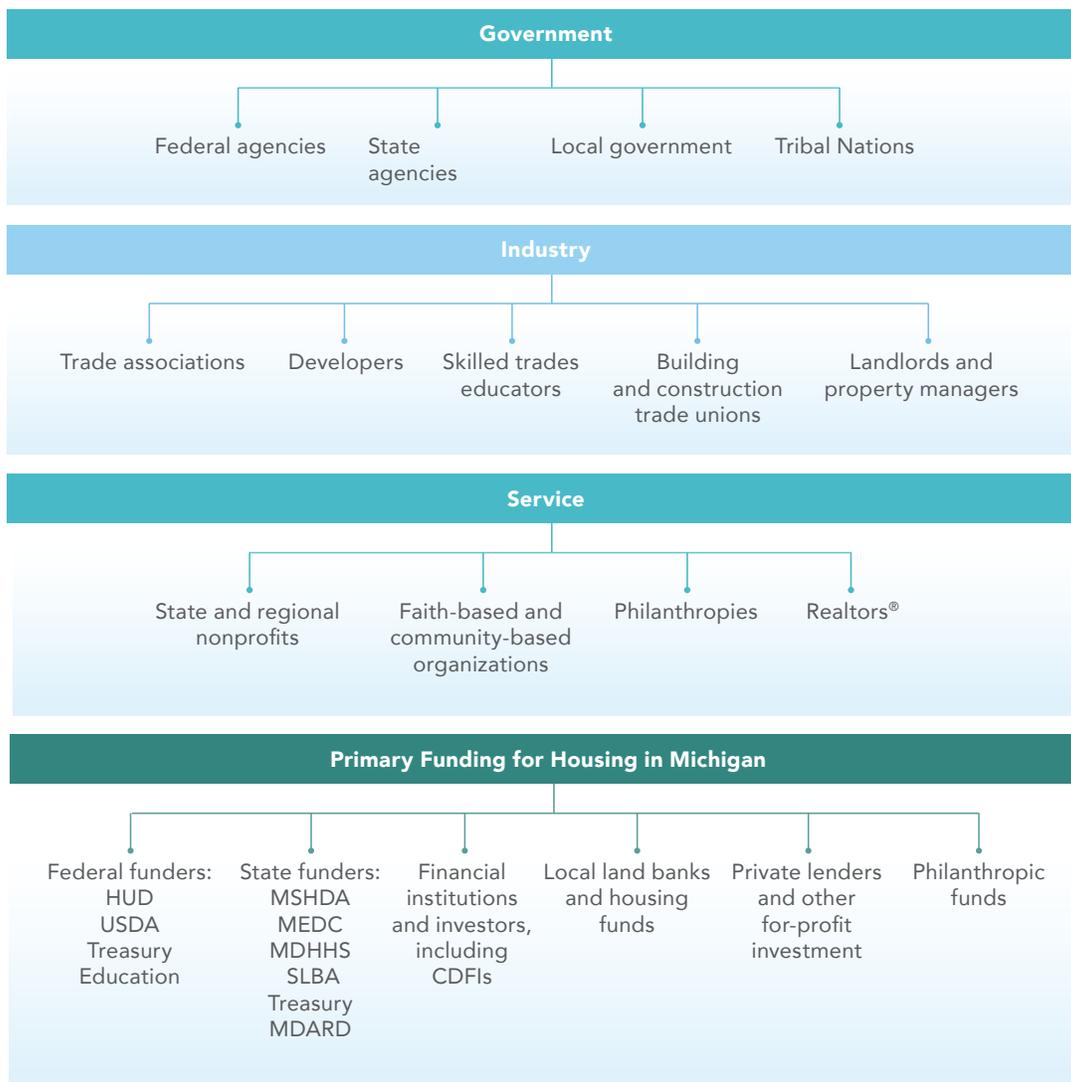
The average number of building permits in Michigan for new construction issued between 2016 and 2020 is less than half of what it was between 1986 and 2006.¹⁷



The reality is that overcoming the complex barriers to safe, healthy, affordable, accessible, and attainable housing for all Michiganders requires coordinated action and new approaches. Michigan boasts an extensive network (see *Figure 1*) of primary state agencies, partners, communities, and others that work to provide housing, directly or indirectly. The homeless response system in Michigan is part of the larger housing ecosystem and shares connections with additional systems, such as the justice, education, and health systems. The funding for housing comes from a variety of sources. For example, ARPA has been a recent, substantial source of funds, which can help to strengthen the infrastructure necessary for housing development, increase access to attainable housing, nurture workforce talent, and contribute to healthier communities.¹⁸



Figure 1. Primary Network of Housing Partners and Funders



For further information about how industry partners participated in developing the plan, please refer to **Appendix D**.

This once-in-a-lifetime ARPA¹⁹ —the substantial federal investment that helps individuals, communities, and states recover from the pandemic—provides new resources to address the challenges Michigan faces with housing, generating new energy for action.

The Statewide Housing Plan is designed for implementation over a five-year period. The plan encourages a variety of affordable housing options where needed in communities throughout the state. This plan presents opportunities for organizations to partner on common goals, for Michigan residents to have greater access to information and assistance, and for resources to be applied more effectively. Most goals in this plan will take years to achieve, but incremental, intentional, and equitable progress is possible and necessary.

For more Michigan data, please see **Appendix E**.



What the Plan Does and Does Not Do



This Plan:

- **Provides a call to action.** The Statewide Housing Plan calls on the entire housing ecosystem working collaboratively to make the vision a reality.
- **Presents goals, strategies, and statewide targets.** The plan offers a roadmap for improving housing in the state, with goals to provide direction, strategies for achieving the goals, and statewide targets that will be used to track progress. Goals state what will change, while strategies point to high-level steps that will help bring about those changes. The targets are the key milestones for Michigan to achieve within five years.
- **Addresses needs in the state, as well those at the local and regional levels.** The plan is carefully designed to benefit each of Michigan's geographic regions and all of the communities—urban, suburban, and rural—within them. The plan encourages the use of quantitative and qualitative data to take these regional and local needs into account in deciding what services to provide and where. Every Michigan community needs safe, healthy, affordable, accessible, and attainable housing. However, the approaches for providing housing will vary from one community to another based on the level and types of need, the historical level of state and local investment, and the demographics of the people living in the community. For example, the housing needs of a large city will be different from those of a small town or a rural community.

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STRATEGIES

This plan does not:

- **Include every possible goal or strategy that could be used.** Housing is a complex area involving many layers of issues. This plan addresses the most pressing and prevalent issues as identified through extensive outreach and engagement.²⁰ In the course of carrying out the plan, new goals or strategies may become necessary as needs evolve. The plan is designed to be a living document that leaves room for these changes to be adopted in response to shifting housing needs and unexpected circumstances.
- **Serve as a tactical plan.** This document lays out a set of priorities for improving housing in Michigan. To implement the goals and strategies contained in the plan, more specific, on-the-ground tactics or actions will need to be created by those working in the housing space, in alignment with their respective missions. More about the implementation approach is discussed in the *Implementing the Plan* section.



The Framing for the Plan

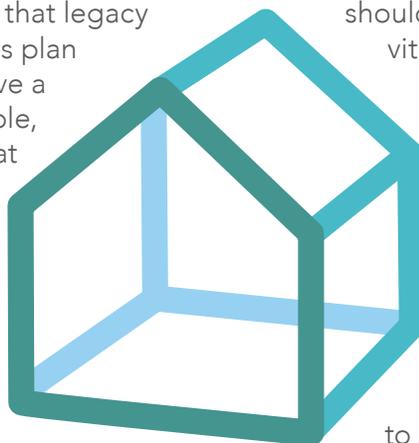
Several principles—the equivalent of the framing that holds up a building—support this plan.

Equity is intentionally both a priority area within the plan and a thread throughout, emphasizing the importance of recognizing historical, ongoing, and systemic biases within the housing system and the need to proactively address that legacy now and into the future. Equity in this plan means ensuring that all residents have a path to obtain safe, healthy, affordable, accessible, and attainable housing that is not impeded by discrimination, low incomes, and other barriers.

Inclusion has also been core to the development of the plan. Bringing together new and existing knowledge, including that gained through lived experience/expertise,²¹ ensures that the plan reflects the needs in Michigan and an abundance of ideas available to respond to those needs. At a community level, engaging residents helps to ensure good design and promote buy-in on developments. The voices of those who have first-hand knowledge of housing barriers and those who have overcome challenges should continue to be elicited as the plan is implemented.

Human-centeredness puts people at the core of the goals and strategies. Housing is a human basic need and essential to a good quality of life. However, the system that delivers housing is a complex and multi-faceted network. Those who work in this system should include the people they are serving in problem-solving, or success will be elusive.

Social Determinants of Health include housing. Mold, water contamination, overcrowding, violence, high housing costs, and other housing-related conditions can threaten health. A safe, good-quality home supports physical and mental health. A home in a walkable area can promote physical activity. This focus connects to the work being led by the MDHHS to foster innovations, systems alignment, and improvements across the domains of the social determinants of health (see Figure 2).



Community is another principle within the plan. A home is part of a local community that includes other residents, educational institutions, service providers, businesses, and so on. A community should offer quality of life and economic vitality for its residents at all stages of their lives. Both the individual and the community as a whole can benefit from the assets, trust, and belonging cultivated.²²

Intersection exists between housing and education, health, and economic success through employment and financial assets.²³ Housing is also connected to transportation and access to food. A person who has housing troubles may also have difficulty getting and keeping a job, obtaining nutritious food, and being seen for medical issues. In addition, access to housing has been impacted by systemic inequities. Low-income households and people of color are more likely to live in places that have increased exposure to lead and other health hazards, have higher crime rates, and other challenges. Disability rates are also higher among housing-insecure populations. By recognizing these intersections, addressing housing needs is not just about building new units, but building better places for living.



Figure 2. The Five Domains of the Social Determinants of Health²⁴



Implementing the Plan

This plan lays out how Michigan can address its substantial housing needs and the intersections of housing in order to increase quality of life. Implementing the plan will require a multi-layered approach with a lead organizing collaborative that includes private-public partners because the plan is a statewide plan and not a state agency plan. Key aspects of implementation will require inclusive outreach and engagement, transparent and frequent public communication, coordination with the MCTEH, state, regional, and local level involvement.

Michigan will pair state and regional approaches—some goals need statewide effort, while others are more appropriately addressed within a regional context.



Statewide Efforts

As the state’s housing agency, MSHDA will play a leadership role through funding, staffing, research, and other supports at the statewide level. However, it will need to work in concert with others. To foster this collaboration, a statewide housing partnership will be formed. This group will be composed of representatives from relevant state agencies and groups that have interest in housing. It will maintain a focus on the principles laid out in this plan, formulate and coordinate state-level actions in pursuit of the goals, and deliver progress reports to the public. Member(s) of the MCTEH Interagency Council will be part of the statewide housing partnership to support the priority on *Preventing and Ending Homelessness*.



Regional Efforts

To act within communities, regional groups will be formed and engage a myriad of partners and individuals with lived experience, building on existing networks where appropriate. Working across communities supports consideration of regional labor markets; the housing needs across rural, urban, and suburban areas; leverages a range of resources; and increases the capacity brought to this work. The regional groups will create action plans for the pertinent goals and strategies from the plan that will include, at minimum, detailed partner responsibilities, regional targets, and timelines. They will pursue their action plans and report publicly on their progress in collaboration with the state-level efforts. Convenings of the regions will aid with data-sharing and ongoing learning.



Measuring Progress

Tracking of overall progress on the goals and measuring the key outcomes laid out for each priority area will be living documents and an important part of the implementation process. The statewide housing partnership and regions will set targets for the overall outcome measures as part of action planning and ensure that a data tracking and reporting system is devised, including a dashboard. Updates on the plan’s implementation will be shared with the public. In addition, regional groups will be asked to account for those measures relevant to their efforts, in keeping with their action plans.



Statewide Housing Targets

The targets below will be achieved statewide as a result of the Statewide Housing Plan activities. State agencies and partner organizations will work diligently over the next five years to exceed these targets ensuring help reaches even more Michigan households.

- **75,000+** new or rehabilitated housing units to include:
 - **39,000+** affordable rental units
 - **21,500+** market-rate units (homeowner and rental)
 - **13,500+** homeownership opportunities for low- and moderate-income households
 - **1,000+** units of workforce housing
- **100,000+** households' housing is stabilized
- Significantly **reduce the equity gaps** in homelessness, accessible housing, and homeownership
- Strive to **make homelessness rare**, brief, and one time
- **15,000+** households increase home energy efficiency and make weatherization improvements



Beyond the statewide targets, regional bodies will also set region-specific targets in connection with a particular goal as part of their action plans. A scorecard will document outcome measures and targets, with a public dashboard reporting the results.

The Statewide Housing Plan will be revisited as efforts progress. Through ongoing reflection on data and strong partner collaboration, Michigan will continually push farther toward the plan's vision:

Michigan's successful housing ecosystem provides safe, healthy, affordable, accessible, and attainable housing for all in a community of their choice.



Priorities, Goals, and Strategies

Overview

The plan includes eight priority areas. These priorities reflect the plan's overarching principles as well as the housing needs in Michigan, both in terms of issues across the *Housing Continuum* (see *Figure 3*) and in the ways the housing system functions.



Figure 3. Housing Continuum

The priorities of this plan, in order of presentation, are:



Equity and Racial Justice

This plan leads with a focus on equity and racial justice because longstanding disparities in housing have compromised individual and family access to housing and generational wealth-building. While this is a priority in and of itself, attention to equity flows throughout the other priority areas as well.



Housing Ecosystem

Attention to the housing ecosystem is foundational to the effectiveness of actions taken to improve housing in the state. Many elements are part of the housing ecosystem—service providers, funding, data, etc.



Preventing and Ending Homelessness

Preventing and ending homelessness is crucial to ensuring stability for those who have experienced the lack of a home and who need intensive supports, as well as those who chronically experience housing instability.



Housing Stock

Michigan has a pressing need to develop, rehabilitate, and preserve housing across the state at price points for every level of income. How that housing gets created and maintained matters in the immediate and longer term.





Older Adult Housing

Housing for older adults is of special concern in Michigan due to the growth of its aging population.



Rental Housing

Rental housing is an important housing option for Michigan residents. Among the issues to address are availability, affordability, accessibility, location, fairness, quality, and stability.



Homeownership

Homeownership is another key part of the housing continuum and presents opportunity for household financial benefit, generational wealth-building, and community stability.



Communication and Education

The plan includes a focus on inclusive communication and education, an essential complement to the other areas.

The priority areas are interrelated, with topics within one also being relevant to another area. However, overlapping goals and strategies across priority areas was avoided. For this reason, **users of the plan are encouraged to examine the plan in its entirety.**

The priority areas, goals, and strategies reflect the plan's framework principles and were informed by the data and input collected as part of the extensive planning process. Not all of the many ideas generated during the input-gathering process could be included in the plan. Those contained here were agreed upon through multiple review cycles.

*For more information on the process of developing the plan, please see **Appendix D.***

The goals under each priority area describe the housing circumstances the plan seeks to change or enhance. The plan's many goals reflect the complexity of the housing issues they address. With a concerted effort, progress is possible and will be discernable.

The strategies nested under the goals are paths to achieving the goals. These strategies are intentionally broad; defining the precise steps (i.e., action plans with tactics) is part of the plan's implementation. In many instances, tackling a goal with one strategy alone will not be sufficient; instead, carrying out multiple strategies will accelerate progress.

Outcome measures for the plan will be described in a separate scorecard that will be a living document made available to the public on MSHDA's website. These outcome measures will serve as the key indicators of how the state as a whole is doing on its housing efforts in that priority area.





PRIORITY AREA

Equity and Racial Justice



Equity is a central focus in this plan, called out here intentionally to address long-standing, systemic challenges. Individuals with disabilities; Black, Indigenous, and other People of Color; LGBTQ+ individuals; immigrants, migrants, and refugees; those with low incomes; people with disabilities; and others who have been traditionally marginalized have been hurt by racism and other biases that have limited their housing choices. No one should face discrimination in obtaining or retaining housing or be prevented from owning a home if that is their goal.

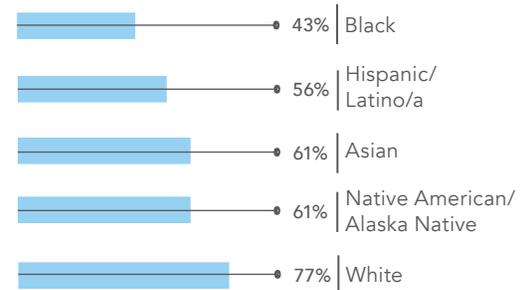
Michigan has disparities in all areas of housing based on race in particular, so this plan has added an emphasis on racial justice because inequities in housing hurt families, businesses, and communities. The eleven cities in Michigan “redlined” in the 1930s are still highly segregated today.²⁵ **Recent research has shown that homes of similar quality in neighborhoods with similar amenities are worth 23% less (about \$48,000 per home) in majority Black neighborhoods compared to neighborhoods with very few or no Black residents.**²⁶ An estimated \$286 million in GDP could be gained in this country if the racial equity gap in housing closed, along with huge increases in tax revenues.²⁷ Preventing and correcting inequities where they occur increases the economic potential of Michigan communities in the form of business investment, local government resources, and household wealth-building.

This priority area aims to remove discriminatory barriers, amplify the voices of populations who have historically been denied access to development decision-making, and support greater use of data and accountability to monitor change.

Notable Data

- In 2019, Michigan’s Black homeownership rate was 43%, Latino/a homeownership 56%, Asian homeownership 61%, Native American/Alaska Native homeownership 61%, and White homeownership rate 77%.²⁸
- Between 2000 and 2019, Black homeownership in Michigan dropped 8%. This is the highest level of decrease among major ethnic or racial groups over this time period.²⁹
- From 2013 to 2018, Michigan had an annual average eviction filing rate of 17%; that declined to 12% in 2021³⁰ as a result of the federal investment to prevent a mass wave of evictions during the pandemic.
- Currently, Black Michiganders are five times more likely to be homeless or at risk of homelessness. Native American/Alaska Native Michiganders are 37% more likely.³¹
- In 2019, 48% of individuals experiencing homelessness were Black, although only 14% of the state’s population were Black, in contrast to 45% of those experiencing homelessness who were White, a much lower share than of the state population.³²
- In 2021, discrimination experiences were reported by 24% of the public survey respondents with disabilities.³³
- In 2021, 23% of renters reported experiencing housing discrimination in response to the public survey conducted for this plan.³⁴
- In 2020, researchers found that a household with a person who has a disability, on average, needs a 28% higher income than one without to cover associated expenses and maintain the same standard of living.³⁵

Homeownership Rates



5x

Currently, Black Michiganders are five times more likely to be homeless or at risk of homelessness than other groups

24%

Of people with disabilities in Michigan experienced discrimination according to the public survey



“ I believe race made it difficult [to buy]. A couple of times when I went into a house, I could tell there was racism. I could tell this through the interaction. They didn't interact with us. They just didn't talk much with us. ”

– Interviewee, 2021
Saginaw

“ When folks come home from prison and can't get a place to live, they end up turning to old friends and old habits that got them in trouble in the first place. ”

– Focus Group Participant, 2022
Urban Community

Goal 1.1: Collect, analyze, and utilize housing and related data to identify the broad spectrum of systemic inequities for BIPOC, immigrants, refugees, migrants, people with disabilities, LGBTQ+, those with low incomes, and other marginalized populations.

Strategy 1.1.A: Establish a standing equity advisory committee including those with lived experience to review findings and housing equity concerns (e.g., access to affordable housing, accessibility, lead in drinking water/paint, credit worthiness) and then provide recommendations to the statewide housing partnership responsible for implementation of the Statewide Housing Plan.

Strategy 1.1.B: Work with other sectors, such as business, health care, and the courts, to create and implement a process for the sharing of relevant data.

Goal 1.2: Identify and advocate for modifications to policies and practices to remove barriers across the housing continuum for BIPOC, immigrants, migrants, refugees, people with disabilities, LGBTQ+, those with low incomes, and other marginalized populations.

Strategy 1.2.A: Identify and address redlining, exclusionary zoning, and other discriminatory policies and practices that result in inequities and residential segregation, including but not limited to appraisals, assessment of State Equalized Value, loan application denials, and insurance premiums.

Strategy 1.2.B: Identify disparate impacts resulting from typical application criteria or tools (e.g., residency requirements, credit scores, landlord references) and recommend changes, such as alternative documentation.

Strategy 1.2.C: Fund a centralized case-management/navigator program that gives existing housing advocates/providers more resources for case management to help clients overcome barriers to housing access.

Strategy 1.2.D: Incentivize landlords to participate in housing programs serving vulnerable populations who hold temporary or emergency vouchers or other assistance.

Strategy 1.2.E: Extend education outreach programs to landlords and property developers concerning the unique strengths and needs of immigrants, refugees, and migrants and the factors that unfairly prevent them from satisfying the usual housing qualifications.

Strategy 1.2.F: Increase the number of BIPOC landlords and property managers to be more reflective and culturally responsive to Michigan's diverse population.

Goal 1.3: Increase the amount of housing that is accessible, safe, and healthy regardless of age, disability, or family size across all neighborhoods and communities.

Strategy 1.3.A: Promote universal and barrier-free design accessibility, while considering additional space for special needs and equipment and contextual factors (e.g., access to transit and amenities) that influence accessibility and visitability.

Strategy 1.3.B: Incentivize more affordable 3- and 4-bedroom unit options for larger and multigenerational households.



Strategy 1.3.C: Incentivize increased numbers of accessible units, including for extremely low incomes, in new development projects.

Strategy 1.3.D: Increase the accessibility of units for those who are deaf and hard of hearing by providing resources for visual alerts for appliances and smoke alarms, access to high-speed internet service for videophones, renter interpretation services, and other adaptive supports.

Goal 1.4: Increase access to housing for returning citizens and justice-involved individuals, including those who have disabilities.

Strategy 1.4.A: Enhance collaboration between housing agencies and the criminal justice system to house returning citizens.

Strategy 1.4.B: Advocate for more flexibility and awareness around public housing assistance programs, especially for landlords to house justice-involved individuals.

Strategy 1.4.C: To reduce Fair Housing violations, promote and conduct training on HUD's guidance on use of criminal records by housing providers and real estate transactions.

Strategy 1.4.D: Increase funding for rental supports for returning citizens and justice-involved individuals.

Goal 1.5: Increase opportunities for resident input throughout the development process.

Strategy 1.5.A: Encourage and incentivize municipalities to do a racial equity impact assessment of development projects.

Strategy 1.5.B: Promote the use of community-benefit agreements that give voice, amenities, protections, and other assurances to residents affected by development projects.

Strategy 1.5.C: Encourage local communities to put inclusive community engagement requirements in master plans.





PRIORITY AREA

Housing Ecosystem



The housing ecosystem consists of the agencies and organizations, professionals and volunteers, programs and services, data systems, and financing that support the creation and maintenance of housing and the supports to households needing assistance. It is a varied and complex system that operates locally, regionally, and on a statewide level. The results of the system as a whole impact Michigan’s housing outcomes. When developing this plan, state-level partners had concerns about the degree of collaboration, talent capacity, and data availability/sharing across the state, with corresponding impacts on the capacity to produce and maintain housing. This group of goals is intended to increase those activities and, thereby, increase effectiveness overall, with a holistic approach from the neighborhood level to the work across state agencies

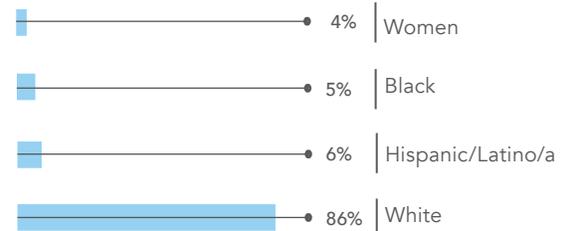
Notable Data

- 179,000 Michiganders worked in construction in November 2021, a drop of 16% since early 2000.³⁶
- Michigan’s construction workforce is not very diverse; 86% of the workforce is White. Only 4% of workers in construction are women, and 14% identified as a race other than White (e.g., 5% are Black, and 6% are Hispanic/Latino/a).³⁷
- 85% of Michigan households have access to broadband, although access varies by location (e.g., rural areas), affordability, reliability, speed/capacity, and household income.³⁸
- Increased access to the internet can help address issues of isolation among older adults.³⁹
- Students with high-speed internet access at home have higher overall grade point averages than students with cell phone access only.⁴⁰

↓ **16%**

179,000 Michiganders worked in construction in November 2021, a drop of 16% since early 2000

Michigan's Construction Workforce



85%

Of Michigan households have access to broadband, although access varies widely by location, income, reliability, etc.

“ *The gas station is my grocery store...* ”

– Focus Group Participant, 2022
Detroit

“ *[When doing designs for homes ask for] consulting or advising. Example: I have a fully accessible bathroom, but it’s across from a smaller bedroom with a smaller closet and everything is [up] high. They didn’t give much thought to a closet that was easier to reach things. ... had they gotten input from someone who had disabilities, they would have gotten it right.* ”

– Focus Group Participant, 2022
Suburban Community



Information and Collaboration

Goal 2.1: Increase the efficiency and effectiveness of the housing ecosystem by enhancing collaboration on housing among state agencies, philanthropy, local governments, Tribal Nations, education and the wide variety of private-sector organizations that make up the housing ecosystem.

Strategy 2.1.A: Create and/or align regional networks to promote discourse, identify gaps, leverage resources, address systemic inequities, remove barriers, and collaborate on housing plans and projects; assess capacity of regional networks on a regular basis and fill gaps where appropriate.

Strategy 2.1.B: Establish partnerships with organizations involved in the social determinants of health to ensure intersections with housing policies across the ecosystem, including COVID-19 policies.

Strategy 2.1.C: Bring technical resources to communities to help them become ready for new housing development.

Strategy 2.1.D: Create a crisis-situation fund with multiple funding sources to provide short-term, non-recurring emergency benefits to families.

Goal 2.2: Increase the availability of statewide, regional, county-level, local/municipal-level, and market-level data on housing needs and opportunities to inform and improve policy, resource, and program decision-making.

Strategy 2.2.A: Assess Michigan's housing needs on a regular basis and share the results throughout the system, including results for sub-groups and demographic variables. Potential topics include: missing middle housing types, housing for those with extremely low incomes, key indicators of long-term homeownership, impact of local density restrictions and permitting processes on housing costs, and the effects of climate change on migration in and out of the state.

Strategy 2.2.B: Develop centralized access to public-private, non-profit, and open-source platforms for housing data, including available land for acquisition.

Strategy 2.2.C: Provide support for communities to obtain and track data through grants and other opportunities.

Construction Industry and Licensed Skilled Tradespersons

Goal 2.3: Support an expansion of housing that is affordable and fairly assessed by increasing the availability and demographic diversity of workers in the construction, planning and zoning, and real estate industries.

Strategy 2.3.A: Work with building trade associations, community colleges, workforce development agencies, and unions to develop more inclusive models that assist underrepresented groups, including immigrant communities and justice-involved individuals, at the high school and postsecondary levels, to enter and complete apprenticeship and certification programs in planning and zoning, real estate, and the skilled trades, including gaining expertise in weatherization and energy efficiency, and barrier-free and universal design.



Strategy 2.3.B: Create a statewide workgroup with key partners and people with lived experience (e.g., experience of housing instability, poverty, or homelessness) to explore opportunities for ensuring fair treatment and equitable employment in the construction, planning and zoning, and real estate industries.

Strategy 2.3.C: Provide resources to help underrepresented entrepreneurs launch and grow construction, planning and zoning, and real estate businesses.

Goal 2.4: Increase the share of housing-related contracts that go to underrepresented business enterprises.

Strategy 2.4.A: Remove barriers for and incentivize participation of underrepresented businesses in projects (e.g., through technical assistance, expanded and or new programming).

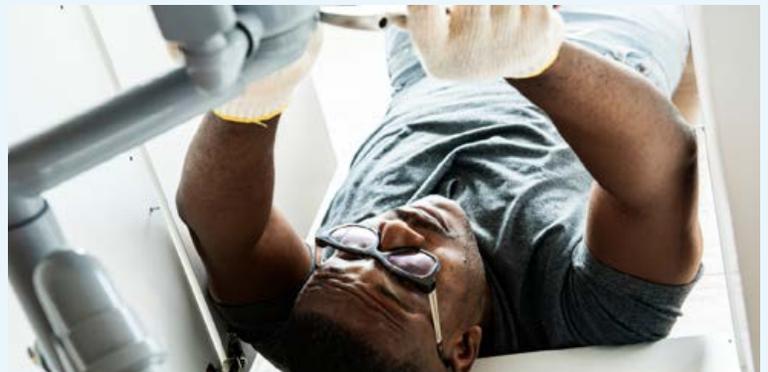
Strategy 2.4.B: Ensure compliance with regulatory requirements that are intended to diversify the contractor pool.

Broadband Infrastructure

Goal 2.5: Increase affordable high-speed internet access so Michigan residents can connect to a range of information and opportunities.

Strategy 2.5.A: Coordinate with others, including the MIHI (Michigan High-Speed Internet) Office, in working to improve access and affordability.

Strategy 2.5.B: Provide extra points when awarding contracts for projects that provide high-speed internet access, especially to rural and other areas of low connectivity.





Preventing and Ending Homelessness



Experiencing homelessness is traumatic. Without stable housing, it is difficult to access health care, seek and maintain employment, maintain supportive social connections, access nutritious food, and manage day-to-day life. Connecting Michigan residents with affordable housing and services that are person-centered, flexible, and evidence-based to support people to live stably in the community and thrive is necessary. Data shows that people at risk of and experiencing homelessness have also been involved in other systems such as child welfare, justice, community mental health, substance abuse, and other health care. Households experiencing homelessness need a range of housing resources, from short- to long-term subsidies, and a range of services, from light-touch to long-term, intensive supports.

Michigan has long had a focus on this area, driven by the MCTEH, which was established in 2006. The MCTEH is based on the belief that ending and preventing homelessness is achievable and that homelessness should be rare, brief, and one time in all Michigan communities. Homelessness is a complex and dynamic issue, which will require a multi-faceted set of solutions.

The goals and strategies here align with and support the work led by the MCTEH, including its 2020-2022 Action Plan.⁴¹ Updates of the MCTEH will reflect these goals and strategies.

Notable Data

Please refer to the *Equity and Racial Justice* priority area for additional data on housing disparities.

- In 2019, 38,247 Michiganders experienced homelessness. Of that number, 20,213 were homeless for the first time.⁴²
- In 2019, 13,586 parents and children were homeless.⁴³
- In 2019, 6,210 seniors, aged 55+, were homeless.⁴⁴
- In 2019, 2,228 veterans were homeless.⁴⁵
- In 2019, 3,991 youth between the ages of 18-24 were homeless.⁴⁶
- In 2019, 6% of the homeless population identified themselves as Hispanic or Latino.⁴⁷
- In 2019, 48% of the homeless population were Black or African American.⁴⁸
- In 2019, 1% of the homeless population were Native American/Alaska Native.⁴⁹
- 20% of the people who experienced homelessness in 2019 were survivors of domestic violence. Nearly one-third of survivors experienced violence within three months of becoming homeless.⁵⁰

38,247

Michiganders experienced homelessness

13,586

Parents and children were homeless

20%

Of those who experienced homelessness were survivors of domestic violence



“ We were in shelter for 8 [months]... at the time we had 1 boy...after 3 months I got voucher but took a long time to find a house that accepted...Section 8. ”

– Focus Group Participant, 2022
Wayne County

Goal 3.1: Center equity for all and racial justice throughout the homelessness response system across Michigan.

Strategy 3.1.A: Create and implement a Racial Equity Strategic Plan to transform homeless service-delivery systems statewide by engaging and assessing the homeless and housing-service providers networks, creating shared learning, and engaging with people with lived experience.

Strategy 3.1.B: Identify and respond to the homeless response-system training needs, including but not limited to race equity and how households experience oppression and trauma personally, interpersonally, institutionally, and systemically.

Strategy 3.1.C: Evaluate and revise housing and service assessment tools, housing and resource prioritization, and screening policies and processes to center people that have been the most marginalized and impacted by discriminatory policies and practices.

Strategy 3.1.D: Encourage funders, CoCs, and homelessness response providers to conduct racial-equity impact assessments to measure proposed policies and/or practices to determine whether they relieve or perpetuate existing inequities and identify potential disparate impacts on historically marginalized groups.

Strategy 3.1.E: Increase transparency by making funding allocations and performance metrics and data for housing and services within the homelessness response system available publicly.

Goal 3.2: Increase access to stable and affordable quality housing options for households with extremely low incomes.

Strategy 3.2.A: Incentivize development of affordable and accessible housing units for households at or below 30% AMI to increase supply.

Strategy 3.2.B: Invest in homelessness prevention and diversion efforts to keep households from entering shelter or staying in unsheltered situations in order to reduce trauma.

Strategy 3.2.C: Increase the supply of supportive housing units developed (including but not limited to recovery housing) by fully leveraging existing funding, expanding the pool of resources by soliciting new funding, and ensuring that those units are targeted to households in greatest need.

Strategy 3.2.D: Explore how emerging housing models (e.g., shared housing, host homes) can be created and funded to support specific target populations such as transition age youth, pregnant and parenting youth, survivors of domestic violence, intimate partner violence, and human trafficking; people exiting the justice system; and other marginalized populations.

Strategy 3.2.E: Create a statewide renter training program for households exiting homelessness and entering housing.

Strategy 3.2.F: Sustain funding for and increase knowledge of the landlord risk mitigation fund for MSHDA Housing Choice Voucher units and expand to include other related housing programs.

Strategy 3.2.G: Expand Moving On initiatives to help supportive housing tenants who no longer want or need the intensive services of supportive housing.

Strategy 3.2.H: Explore how supportive housing and affordable housing can be physically designed to be trauma informed and support the safety of people exiting homelessness.



Goal 3.3: Improve the quality of the homelessness response system to be client-centered, flexible, grounded in respect, trauma informed, and aware and inclusive of the cultural values, beliefs, and practices of those they serve.

Strategy 3.3.A: Increase funding for supportive housing services that are evidence-based, aligned with quality measures, and focused on tenant outcomes.

Strategy 3.3.B: Support organizations operating shelters to be low-barrier, focused on reducing harm, and trauma informed, including investing in infrastructure to de-congregate shelters.

Strategy 3.3.C: Promote broader adoption of person-centered, trauma-informed, and Housing First approaches by providing standards, definition, guidance, and support for homeless service providers.

Strategy 3.3.D: Support organizations financially and through capacity-building to implement evidence-based service models that address the needs of specific populations such as transition-age youth, survivors of domestic violence, intimate partner violence, and human trafficking; people exiting the justice system; families involved in the child welfare system; frequent users of emergency and crisis systems; older adults; people with disabilities; and other populations.

Strategy 3.3.E: Incentivize and invest in organizations that are hiring people with lived homelessness experience and creating peer-support positions in housing and service delivery.

Goal 3.4: Increase cross-system partnerships to strengthen the homelessness response system, achieve greater housing stability, and impact social determinants of health.

Strategy 3.4.A: Develop referral linkages and tracking mechanisms between the CoCs and the McKinney-Vento school liaisons, workforce system partners, and income support services (e.g., SSI/SSDI, VA benefits) to strengthen coordination and streamline services to clients.

Strategy 3.4.B: Through state and local partnerships, fully leverage Medicaid for tenancy support services for people who have experienced long-term homelessness and those who have disabilities to stably live in the community.

Strategy 3.4.C: Research strategies utilized by other states to create permanent housing and services for people with disabilities who are exiting the justice system and explore opportunities to replicate those strategies.





Goal 3.5: Use qualitative and quantitative data to better understand and meet the housing and service needs of households at risk of and experiencing homelessness.

Strategy 3.5.A: Create opportunities at the state and local levels for cross-system homelessness data-sharing and identify data-sharing protocols and infrastructure to ensure the state and local communities can collaboratively measure outcomes.

Strategy 3.5.B: Identify, compile, and analyze on a consistent basis the data sources that can provide insight into the homelessness response system, such as aggregate data from domestic and intimate partner violence providers and the Homeless Management Information System, qualitative data collected with the help of people with lived experience, and other data systems. Where possible, disaggregate data by race, ethnicity, and disabilities to better understand disparities.

Strategy 3.5.C: Track supportive housing unit creation and annually re-evaluate unit projections by population to set and monitor unit production goals.

Strategy 3.5.D: Support the CoCs to understand local supportive housing and rapid rehousing needs in order to set housing goals by population.





State-level data has revealed a significant need to improve the quantity, quality, and placement of Michigan’s housing stock, particularly for low-income and marginalized communities throughout the state. A mix of housing types, at different price points, is important for rural, urban, and suburban residents. Location also matters within communities, such as the proximity of housing to employment, education, amenities, public transportation, access to healthy food, and green spaces. Improving housing goes hand-in-hand with improved quality of life. By increasing and improving housing stock throughout the state, Michigan will create a more stable housing market for all, regardless of their income level, in communities of their choosing.

This group of goals addresses development, rehabilitation and preservation, missing middle and workforce housing, zoning, and gentrification—the full scope of housing stock expansion and maintenance from a holistic perspective. Environmental sustainability and unit accessibility are also addressed.

Notable Data

- In 2020, building permits in Michigan totaled just under 20,000 housing units.⁵¹
- Since 2014, multifamily construction has accounted for between a quarter and a third of all building permits in Michigan. The number of residential new construction is climbing at the same rate as it has been for the previous five years.⁵²
- Currently, about a quarter of Michigan’s rental units have three or more bedrooms.⁵³
- Three-quarters of owner-occupied homes have three to four bedrooms.⁵⁴
- In 2019, just over 14% of Michigan’s housing units were vacant, a 9% decrease since 2010.⁵⁵
- 44% of Michigan’s vacant units are vacation properties. This is a 4% jump since 2010.⁵⁶
- 72% of Michigan’s housing stock are single-family detached structures.⁵⁷
- 14% of Michigan’s housing are single-family attached or 2- to 9-unit buildings.⁵⁸
- 47% of the state’s housing was built before 1970.⁵⁹
- The most common heating fuel in the state is natural gas.⁶⁰
- The average renter’s utility (electric, gas, and water) cost is \$148/month.⁶¹

14%

In 2019, just over 14% of Michigan's housing rental units were vacant, a 9% decrease

44%

Of Michigan's vacant units are vacation properties

47%

Of the state's housing was built before 1970



“ I wanted to look around [for a new place to live], but there is a lack of housing in my community. I am stuck where I am right now.”

– Interviewee, 2021
Benton Harbor

“ My house needs so much stuff. Carpet has been here since it was built. I keep it clean, but it is old. It has holes in it. There is air coming from under the door. I need new windows; I can't open the windows.”

– Interviewee, 2021
Benton Harbor

Development

Goal 4.1: Increase the supply of the full spectrum of housing that is affordable and attainable to Michigan residents.

Strategy 4.1.A: Advocate at the federal and state levels for increased funding, including gap funding, to support affordable and attainable housing ranging from small- to large-scale housing development.

Strategy 4.1.B: Develop data-driven approaches to address housing needs specific to geographic areas (e.g., rural, suburban, urban) and demographic areas, and to support business development.

Strategy 4.1.C: Streamline state and local government funding processes, including creating a one-stop resource toolkit for developers and removing barriers to public-private housing collaborations.

Strategy 4.1.D: Incentivize holistic, environmentally just development that provides equitable access to transportation (roads, non-motorized facilities, and/or public transit), child care, economic opportunity, education, and amenities in neighborhoods.

Strategy 4.1.E: Use best practices from other states to apply tax increment financing and other incentives to encourage housing production and transformational market-driven development.

Strategy 4.1.F: Implement recommendations of the Racial Equity Impact Assessment for the Low-Income Housing Tax Credit Program to increase more equitable affordable and attainable housing.

Strategy 4.1.G: Build capacity for nonprofit, faith-based, and other purpose-driven housing development.

Strategy 4.1.H: Establish a state agency-Tribal Nation development workgroup to address Tribal housing needs.

Strategy 4.1.I: Pilot the use of innovative, environmentally conscious materials (e.g., modular housing, shipping containers, 3-D printing, pallets) to assess their ability to make housing production more affordable.

Goal 4.2: Reduce and offset the cost of construction to increase supply while maintaining high standards of quality.

Strategy 4.2.A: Create a development group that can buy construction materials in bulk to reduce costs.

Strategy 4.2.B: Facilitate salvaging, deconstruction, and repurposing of building materials.

Strategy 4.2.C: Encourage local governments to help reduce construction costs by aligning their fees to their administrative costs, with considerations for development timelines.



Goal 4.3: Ensure that new housing development meets state climate and healthy housing goals and is affordable for the lifetime use of the building without increasing costs to residents.

Strategy 4.3.A: Streamline access to existing tools and funding sources to help with the added costs of developing energy-efficient housing.

Strategy 4.3.B: To create more healthy housing, incentivize developers to use green building practices.

Strategy 4.3.C: Encourage healthier alternatives to natural gas and propane use where feasible.

Rehabilitation and Preservation

Goal 4.4: Increase the rehabilitation and/or preservation of housing stock.

Strategy 4.4.A: Increase the amount of funding devoted to rehabilitation and preservation in the state.

Strategy 4.4.B: Support the establishment and use of guidelines for assessing the quality of housing stock.

Strategy 4.4.C: Support the innovative conversion or repurposing of unused residential properties, commercial space, and other buildings, with accessibility modifications wherever possible.

Strategy 4.4.D: Increase access to no-interest, low-interest, and “patient capital” (long-term) lending products and grants to address the cost of home and rental repairs.

Strategy 4.4.E: Provide funding to municipalities and land banks to bring vacant and abandoned homes up to code in preparation for sale.

Goal 4.5: Increase environmental sustainability, energy efficiency, and weatherization in housing rehabilitation and/or preservation.

Strategy 4.5.A: Encourage local municipalities and others tasked with project oversight and inspection to coordinate to ensure resident health and safety concerns are addressed in housing rehabilitation.

Strategy 4.5.B: Foster better alignment between energy efficiency and weatherization programs, including emergency and critical repair.

Strategy 4.5.C: Align existing federal and state programs for storm-damage mitigation, infrastructure modernization, and green infrastructure with the Statewide Housing Plan.





Missing Middle and Workforce Housing

Goal 4.6: Increase missing middle and workforce housing stock to facilitate greater housing choice.

Strategy 4.6.A: Provide more incentives and fund income and appraisal gaps to support the development of missing middle housing types and workforce housing.

Strategy 4.6.B: Increase quality, affordable housing options with access to amenities for seasonal and migrant laborers and farm workers, as well as year-round agricultural and food-processing workers.

Strategy 4.6.C: Subsidize lot rent and offer low-cost loans to those who purchase new or used mobile homes.

Strategy 4.6.D: Work with institutions of higher learning and local governments to devise collaborative approaches to balance affordable college student housing needs with those of other community populations.

Strategy 4.6.E: Develop a toolkit for organizations and companies that documents the advantages of employer-assisted housing fund programs and how to establish one in order to retain and attract talent.

Zoning

Goal 4.7: Expand the use of equitable and holistic local planning and zoning practices to increase housing supply.

Strategy 4.7.A: Provide capacity in the form of housing-related technical support for smaller municipalities.

Strategy 4.7.B: Provide education, including but not limited to local planning officials and attorneys, and the public, about discriminatory zoning and the benefits of equitable zoning reform.

Strategy 4.7.C: Continue to provide funding for equitable and inclusive community master planning and zoning updates through the MEDC's Redevelopment Ready Communities program technical assistance match funding.

Strategy 4.7.D: Develop model language for zoning amendments or overlays that remove obstacles to increasing the housing supply.

Strategy 4.7.E: Award additional points for grants/project applications or streamline approvals in communities that facilitate medium- to higher-density development in areas targeted for economic recovery.



Gentrification

Goal 4.8: Prevent the negative side effects of gentrification (e.g., displacement, loss of mixed-income housing) by promoting community-oriented revitalization.

Strategy 4.8.A: Provide local communities with information and education so that they can understand what gentrification looks like and how it can impact communities before gentrification actually occurs.

Strategy 4.8.B: Enable residents, through education, legal assistance, and funding, to have the right of first refusal to purchase property in gentrifying neighborhoods.

Strategy 4.8.C: Educate about and promote the use of community land trusts/shared-equity housing.





PRIORITY AREA

Older Adult Housing



Older adults (those age 65 and older) are a significant and growing portion of Michigan’s population. Older adults often have reduced and fixed financial resources. They may also have or develop disabilities that require accommodations and supports in order to maintain a good quality of life. As they age, this group faces housing challenges, like living independently or knowing what supports are available to help them. The goals in this area focus on affordability, assistance with aging in place, and the continuum of care.

Notable Data

- Older adults account for approximately 17% of the total Michigan population.⁶²
- The older adult population in the state was the only age group to have increased in size from 2015 to 2019. It grew by 15%.⁶³
- In 2019, older adults have the second-lowest annual income among all adults at \$46,380. Their incomes also grew more slowly than the state average between 2015 and 2019.⁶⁴
- 84% of adults ages 75-84 own the homes they are living in.⁶⁵

17%

Of Michigan's population are older adults

15%

Michigan's older adult population increased in number by 15% between 2015 and 2019

“I’m already looking around my apartment and finding obstacles for the future. I’m only 68.”

– Focus Group Participant, 2022
Traverse City

“Would love to see more duplexes, quads, even a multi-story building with good elevators so we could be around other people and not be isolated in a country situation. Being by myself and unable to get out is a discouraging thought. Would like to see more medium-cost places that people could go to and have access to other people and facilities.”

– Focus Group Participant, 2022
Grayling

Goal 5.1: Equitably expand the supply of affordable and accessible rental units statewide for older adults.

Strategy 5.1.A: Review and modify housing programs to remove barriers to expanding and improving older adult housing.

Strategy 5.1.B: Explore relationships with hospitals and other organizations for joint housing ventures like affordable assisted living.





Goal 5.2: Promote the ability of older adults to age in a place of their choice.

Strategy 5.2.A: Develop or enhance local aging-in-place education and resources for older adults, their caregivers and families, and landlords through housing counseling agencies, Area Agencies on Aging, home and community services agencies, Program of All-Inclusive Care for the Elderly, and services that are near their homes or otherwise easily accessible.

Strategy 5.2.B: Expand funding opportunities that would allow older adult homeowners and landlords to make modifications to units to support aging in place, accessibility, and visitability.

Strategy 5.2.C: Support local zoning that is appropriate for older adult housing options, such as accessory dwelling units.

Strategy 5.2.D: Support programs aimed at transitioning older adults out of nursing homes, as medically appropriate, and into housing where they can receive in-home care services.

Goal 5.3: Increase the number of affordable facilities that offer a continuum of care within one building or complex (independent living, assisted living, and long-term care).

Strategy 5.3.A: Work with regional and local government groups to develop best practices to help ensure that their older residents have access to a continuum of care in affordable and accessible facilities.

Strategy 5.3.B: Where gaps exist, create new funding opportunities for new senior facilities providing a continuum of care through the collaboration of a broad array of partners.





PRIORITY AREA

Rental Housing

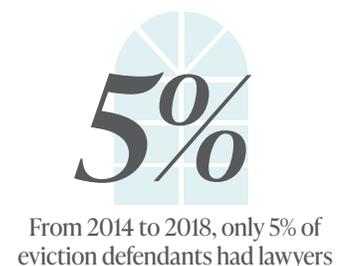


Many Michigan residents obtain housing by renting. However, challenges in Michigan around rental housing include availability, affordability, accessibility, location, fairness, quality, and stability. While there is rental assistance offered by both MSHDA and others, the resources available cannot meet the need for help. The need for voucher assistance exceeds voucher availability and the number of landlords willing to accept them. In addition, as the pandemic demonstrated, the risk of eviction is not far off for many households who live paycheck-to-paycheck. Michigan’s statewide Eviction Diversion Program dramatically increased the number of tenants receiving legal assistance in eviction cases. However, these trends could change as pandemic-era policies and programs wind down. To address the outstanding needs, this priority area focuses on preventing evictions, improving access, reducing rent cost burden, and increasing quality.

Notable Data

Please refer to the *Equity and Racial Justice* priority area for additional data on housing disparities.

- In 2019, 26% of Michigan households rented their homes.⁶⁶
- In 2019, over half of the renters in Michigan had moved into their current unit within the last two years.⁶⁷ Of renters in 2019, 28% had extremely low incomes, and 73% of this group were severely cost-burdened.⁶⁸
- MSHDA administers over 28,000 Housing Choice Vouchers.⁶⁹
- In 2021, 58% of landlords who responded to the public survey (from multiple counties) accepted Tenant-Based Rental Assistance.
- In 2021, there were 9,787 evictions in Michigan, down from 2020’s nearly 70,000.⁷⁰ Much of the decrease is attributed to one-time federal government stimulus funding issued during the pandemic.
- From 2014 to 2018, only 5% of eviction defendants had lawyers.⁷¹
- According to the public survey conducted in 2021, 44% of renters were satisfied with the quality of their homes, as compared to 84% of homeowners.⁷²
- As reported in the 2021 public survey, 56% of renters were satisfied with the safety of their homes, as compared with 83% of homeowners.⁷³
- From March 2020-April 2021, the state’s Offender Housing Success program placed 3,027 returning citizens.⁷⁴



“ We have 220 employees and all-year-round apartments [in a rural area]. [There’s a] waitlist to get in... [This is] not just because of the pandemic, ...we’ve had a housing shortage pandemic for twelve years. ”

– Focus Group Participant, 2022 Rural Community





Goal 6.1: Keep people housed by reducing the number of evictions.

Strategy 6.1.A: Encourage early-intervention eviction-diversion and referral programming at the community level that engages landlords, property managers, tenants, utilities, and community service providers to identify those who are at risk before court action is needed, and if unavoidable, increase access to legal services for tenants in eviction proceedings.

Strategy 6.1.B: Develop a permanent funding source for eviction-diversion services (e.g., providing legal counsel for tenants in eviction court) and streamline the funding that goes through these programs.

Strategy 6.1.C: Expand prevention of and consequences for illegal lockouts by landlords.

Goal 6.2: Reduce the number of underserved and vulnerable populations experiencing rent burden by removing barriers and increasing resources.

Strategy 6.2.A: Develop programs with landlords and their trade associations to remove barriers and provide incentives (e.g., screening criteria, rent guarantees).

Strategy 6.2.B: Advocate for increased federal rental assistance funding, living wages, annual rent increase caps, and a requirement to count housing subsidy and other public benefits as a source of income for rental application purposes.

Strategy 6.2.C: Offer rental support beyond the first year for refugees, immigrants, and migrants where appropriate, to help ensure housing stability.

Strategy 6.2.D: Identify non-federal funding sources that address gaps between housing subsidies and market rents while reflecting local conditions (e.g., utility costs).

Strategy 6.2.E: Establish a statewide housing mobility program targeted particularly to Housing Choice Voucher tenant participants and prospective landlords, including affordable supportive services and incentives for landlords renting properties in mixed-income areas.

Goal 6.3: Increase the quality of rental housing.

Strategy 6.3.A: Provide assistance to landlords who have financial hardships to make sure property is up to code, is weatherized and energy efficient, and/or maintained for quality, health, and safety, conditioned on maintaining unit affordability.

Strategy 6.3.B: Provide shared resources and other support to municipalities to facilitate landlord registries, regular inspections, and code enforcement.





PRIORITY AREA

Homeownership



Owning a home of one’s own has long been considered the American Dream. It offers a household the security, personalized space, and privacy not available when renting. Homeownership also creates an asset that can be passed on to subsequent generations. However, being able to find and purchase a home is out of reach for many. This is certainly a matter of financing, but there is also a large gap in homeownership by race/ethnicity and other characteristics that indicates the issue is not just about money. Even the most well-off people of color are blocked from buying in certain areas due to discrimination. Higher homeownership rates provide a stronger tax base for communities and greater community stability. The long-term advantages for families, communities, and the overall economy from homeownership drive this priority area’s focus on helping more people become homeowners through innovative financing—with equity—and to sustain that ownership.

Notable Data

Please refer to the *Equity and Racial Justice* priority area for additional data on housing disparities.

- In 2019, 73% of Michigan households were homeowners.⁷⁵
- More than 8 in 10 renters responding to the 2021 public survey expressed an interest in pursuing homeownership.⁷⁶
- In 2020, Michigan had a 33% statewide home mortgage denial rate, with a higher denial rate in rural areas (39%).⁷⁷
- Mortgage applicants who are Black or multiracial have a higher denial rate (38% and 37%, respectively) than other racial groups.⁷⁸
- Between 2005 to 2016, Michigan accounted for 25% of all land contracts in a database covering 45 of 50 states and over 407,000 transactions.⁷⁹
- A majority (70%) of land contract sales were priced less than \$100,000, and 22% were between \$50,000 and \$100,000.⁸⁰
- Neighborhoods with higher utilizations of land contract sales tended to have higher rates of poverty, higher concentrations of Black and Hispanic/Latino/a populations, older housing stock, and lower home values.⁸¹
- In 2021, completed foreclosures in Michigan were a very small portion of all outstanding home loans (0.04% on average), but their number has increased by about 61% between 2020 and 2021.⁸²

8 in 10

Renters responding to the 2021 public survey expressed an interest in pursuing homeownership

33%

In 2020, Michigan had a 33% statewide home mortgage denial rate, with a higher denial rate in rural areas (39%)

70%

Percentage of land contract sales that were priced less than \$100,000



“ We need more affordable housing. We were very lucky to get this house. I pounced on it as soon as it was listed. We had an offer on it within 24 hours, and we were able to figure out a down payment [using my husband’s retirement savings]. ”

– Interviewee, 2021
Interlochen

Goal 7.1: Create homeownership equity among different races and ethnic groups.

Strategy 7.1.A: Expand programs that help households navigate the home-buying process with personalized, culturally responsive assistance.

Strategy 7.1.B: Create a program to enhance oversight and accountability of the appraisal industry and empower homeowners and homebuyers to take action when they receive an evaluation that is lower than expected or receive a mortgage denial.

Strategy 7.1.C: Increase shared-equity programs where the homebuyer and funding organizations share equity in homes and thereby make mortgages more affordable for low-income buyers over a period of time.

Goal 7.2: Increase homeownership among households with low to moderate income.

Strategy 7.2.A: Create a public-private lender collaborative, with involvement from CDFIs, to identify new ways to increase lending to low- and moderate-income homebuyers, including down payment assistance.

Strategy 7.2.B: Create lender financing programs for homes valued at \$100,000 or less, such as investing in private mortgage funds instead of writing individual mortgages and innovative underwriting criteria.

Strategy 7.2.C: Continue and expand proactive outreach and marketing strategies for HUD-certified housing counselors to identify and assist people with incomes lower than normally considered for homeownership in need of housing stability and financial empowerment, including those with housing vouchers.



Goal 7.3: Increase access to education, products, and services that help more Michiganders achieve homeownership.

Strategy 7.3.A: Develop alternative mortgage and other lending products that support the acquisition and rehabilitation of homes (e.g., "lease-to-own," co-operative-housing financing).

Strategy 7.3.B: Increase the availability of legal assistance to and safeguards for those entering into land contract agreements.

Goal 7.4: Stabilize and sustain homeownership.

Strategy 7.4.A: Connect people to workforce training programs, adult education, postsecondary education, and entrepreneurship training so they can continue to increase their earnings.

Strategy 7.4.B: Develop a coaching program to assist first-time homeowners through their first few years.

Strategy 7.4.C: Expand tax and mortgage foreclosure prevention programs and communicate effectively with homeowners.

Strategy 7.4.D: Work with municipalities to help them make fair and equitable property tax assessments.





PRIORITY AREA

Communication and Education



This priority area emerged from the results of the public survey and the partners’ observations that the public, landlords, partners, and/or others needed more knowledge about housing needs and the resources available to help. Too often, housing opportunities are derailed by violations of fair housing rights, systemic inequities, and NIMBYism, etc. Here, the goals promote access to housing information and assistance, increase support for more housing that is affordable and attainable, and foster knowledge and services essential in the path to financial stability and homeownership.

Notable Data

- According to the 2021 public survey conducted for the plan, one-third of renters, one-third of potential homebuyers, and 45% of homeowners do not know where to go for housing assistance.⁸³
- One-third of renters and one-third of potential homebuyers responding to the public survey indicated that they ask family, friends, and neighbors for help with housing.⁸⁴
- In 2020, 1,448 Michigan Fair Housing complaints were filed and 1,723 were filed in 2021. In both years, the highest number of complaints were related to disabilities, followed by race.⁸⁵

45%

Of homeowners do not know where to go for housing assistance

1,723

Michigan Fair Housing complaints filed in 2021

“There is limited information. The people who know don’t share it with you.”

– Interviewee, 2021
Detroit

Goal 8.1: Increase awareness of and support for the importance and benefits of accessible, affordable, and attainable housing throughout Michigan.

Strategy 8.1.A: Build engagement and support from regional planning commissions, local elected and appointed officials, Tribal Nations, neighborhood residents, institutions of higher learning, and other local decision-makers.

Strategy 8.1.B: Meet people where they are when communicating with them through culturally appropriate, accessible delivery formats (including for people with disabilities), languages, and messengers.

Goal 8.2: Increase inclusive education and awareness of existing housing programs and services in the state.

Strategy 8.2.A: Ensure that Michigan’s 2-1-1 system has up-to-date information about housing assistance (e.g., payment assistance, weatherization supports, etc.).

Strategy 8.2.B: Increase awareness among housing providers and those who provide assistance of the programs and services available.

Strategy 8.2.C: Increase awareness of the process for qualifying, enrolling, and obtaining local- and state-subsidized housing, including waiting lists, among those needing assistance.



Goal 8.3: Enhance awareness about fair housing rights and how to file a complaint.

Strategy 8.3.A: Increase fair housing education, promotion, testing, obligation, and enforcement through partnerships and resource-sharing through the Fair Housing Centers, local government, the Michigan Department of Civil Rights, and HUD.

Strategy 8.3.B: Develop targeted educational materials specifically for populations with vulnerabilities such as those experiencing homelessness, immigrants, refugees, migrants, BIPOC, LGBTQ+, people with disabilities, etc., that outline their rights and communicate how to report suspected illegal or unethical landlord conduct.

Goal 8.4: Assist Michigan residents to increase housing stability through financial literacy and wealth-building.

Strategy 8.4.A: With additional funding, expand the network of and outreach from providers who deliver financial literacy to support housing stability.

Strategy 8.4.B: Connect HCV holders to HUD-certified housing counselors to provide counseling and education services.

Strategy 8.4.C: Help those people who are unbanked to establish relationships with financial institutions.



Appendix

Appendix A: Diverse Housing Needs – Navigating the Plan by Population Group

To overcome the many historic inequities in housing, special effort was made to connect with specific groups within the state during the planning process. The information provided by these groups underpins the priorities, goals, and strategies put forth in the plan. This index helps readers to locate where a group is mentioned in the plan; however, this is not a comprehensive list.

Black, Indigenous, People of Color (also see Tribal Nations)

- Executive Summary
- Why Does Michigan Need a Housing Plan
- The Framing for the Plan
- Equity and Racial Justice priority area, including data, goals, and strategies
- Housing Ecosystem – Notable Data
- Goal 2.4
- Preventing and Ending Homelessness priority area, including data, goals, and strategies
- Strategy 4.1.D, 4.1.H
- Homeownership priority area, Notable Data, Goal 7.1 and strategies
- Communication and Education priority area, including data, goals, and strategies
- Appendix B: Glossary
- Appendix C: Acknowledging History
- Appendix D: The Plan Development Process – Partner Input
- Appendix E: Additional Data

Extremely Low-Income Households

- Executive Summary
- Strategy 1.3.C
- Strategy 2.2.A
- Goal 3.2
- Rental Housing priority area, Notable Data
- Glossary
- Appendix E: Additional Data

Immigrants, Migrants, and Refugees

- Why Does Michigan Need a Housing Plan
- Equity and Racial Justice priority area, goals, strategies
- Strategy 2.3.A
- Strategy 4.6.B
- Strategy 6.2.C
- Strategy 8.3.B
- Glossary
- Appendix D: The Plan Development Process – Partner Input

Justice-Involved Individuals

- Why Does Michigan Need a Housing Plan
- Goal 1.4, and strategies
- Strategy 2.3.A
- Strategy 3.2.D
- Strategy 3.3.D
- Strategy 3.4.C
- Rental Housing priority area, Notable Data
- Glossary
- Appendix C: Acknowledging History
- Appendix D: The Plan Development Process – Solution Workgroups, Research Activities

LGBTQ+ Individuals

- Equity and Racial Justice priority area, Goal 1.1, Goal 1.2
- Goal 3.1
- Strategy 8.3.B
- Glossary
- Appendix D: The Plan Development Process – Partner Input
- Appendix D: The Plan Development Process – Research Activities

Seasonal Farm Workers/Other Agricultural Workers

- Equity and Racial Justice priority area
- Goal 1.1
- Goal 1.2
- Strategy 1.2.E
- Strategy 4.6.B
- Strategy 6.2.C
- Strategy 8.3.B
- Appendix D: The Plan Development Process – Partner Input



Older Adults

- Executive Summary
- Housing Ecosystem – Notable Data
- Preventing and Ending Homelessness – Notable Data
- Strategy 3.3.D
- Older Adult Housing priority area, including data, goals, and strategies
- Glossary
- Appendix D: The Plan Development Process
- Appendix E: Additional Data

People Experiencing or at Risk of Homelessness

- Executive Summary
- Implementing the Plan
- Statewide Housing Targets
- Equity and Racial Justice priority area – Notable Data
- Strategy 2.3.B
- Preventing and Ending Homelessness priority area, including data, goals, and strategies
- Strategy 8.3.B
- Glossary
- Appendix D: The Plan Development Process
- Appendix E: Additional Data

People with Disabilities

- Executive Summary
- Why Does Michigan Need a Housing Plan
- The Framing for the Plan
- Equity and Racial Justice priority area, including data, goals, and strategies
- Housing Ecosystem – Focus Group Participant
- Strategy 3.3.D
- Strategy 3.4.B
- Strategy 3.4.C
- Older Adult Housing priority area – Strategy 5.2.B
- Communication and Education priority area, Notable Data, Strategy 8.1.B, Strategy 8.3.B
- Glossary
- Appendix C: Acknowledging History
- Appendix D: Plan Development Process
- Appendix E: Additional Data

Tribal Nations (also see BIPOC)

- Why Does Michigan Need a Housing Plan
- Goal 2.1
- Strategy 4.1.H
- Strategy 8.1.A
- Glossary
- Appendix C: Acknowledging History
- Appendix D: Plan Development Process
- Appendix E: Additional Data

Veterans

- Preventing and Ending Homelessness – Notable Data
- Appendix C: Acknowledging History
- Appendix D: The Plan Development Process – Role of Michigan’s Campaign to End Homelessness



Appendix B: Glossary

The purpose of the glossary is to ensure users of the plan understand the specialized terms used in the document.

2-1-1 System: A statewide information system to provide information and connect Michiganders to resources including food, housing, or financial help that can be accessed online as well as through a phone.

Accessibility: Providing ways for all people to access and use resources regardless of their age, physical or cognitive function, or social situation.

Accessible Housing: A dwelling that offers accommodations for people with disabilities to live barrier-free and safely.

Accessory Dwelling Units: An attached or detached dwelling (usually smaller) located on the same parcel as a primary dwelling structure.

Adaptive Reuse/Repurposing: Altering an existing structure for a use other than the one originally intended.

Affirmatively Furthering Fair Housing Act: The federal government, HUD, and recipients of HUD resources must take meaningful action that "...addresses any in equality among protected class groups, promotes integration and reduces segregation, and transforms racial or ethnically concentrated areas of poverty into areas of opportunities."

Affordable Housing: Housing for which the occupant is paying no more than 30% of their gross income in housing costs, including utilities.

Age/Aging in Place: When a person chooses to continue living and aging in the residence of their choice for as long as they are able to. This often requires additional services or resources as people age.

Amenities: Features or characteristics that go beyond basic needs such as food or shelter to improve quality of life.

Apprenticeship: A type of training, specific to an occupation, that is used to help a person master the necessary skills needed for the occupation.

Area Agencies on Aging: Agencies designated by the state to provide services at a regional or local level to meet the needs of older adults.

Area Median Income (AMI): The middle amount of income for a community or region in a distribution of incomes. In other words, half of the population has an income below the AMI and half has an income above the AMI. This is used as a benchmark for determining the overall income levels of geographic areas.

Assessment of State Equalized Value: A value that is equal to one half of your property's true cash value that is used to determine a property's taxable value.

Assisted Living: A type of housing designed for people who need various levels of medical and personal care in a home-like environment rather than in a clinical setting.

Attainable Housing: Housing that meets the needs of households in terms of size, design, location, and other features and is affordable at their income level (30% or less of income) (refer to "Affordable Housing").

Barrier-Free Design: Refer to "Universal Design."

Black, Indigenous, People of Color (BIPOC): BIPOC is a person-centered approach to describing communities of color. It describes these communities through their community identity rather than social status (e.g., "minority").



Caregiver: A person who assists an older adult or person with a disability with daily needs such as meal preparation, feeding, bathing, running errands, etc.

Climate Migration: The act of relocating to other geographies due to changes in climate.

Community Benefit Agreement: A contract between community stakeholders and a developer that outlines the amenities that will be provided to the residents in exchange for their support of (or lack of opposition to) a project.

Community Development Financial Institutions (CDFIs): Financial institutions designed to provide affordable housing, economic opportunities, and community services. CDFIs include four types of institutions: CD banks, CD credit unions, CD loan funds, and CD venture capital funds.

Community Land Trusts: Community-based nonprofit organizations that are designed to provide long-term attainable housing by owning land and leasing it at an affordable rate to homeowners who live in houses built on that land.

Community Needs Assessment: Research to identify the resources and needs of a community. Community needs assessments provide data that are used to inform policy and program improvements in communities.

Continuum of Care: A plan to deliver housing and services over a period of time to help people manage the transition from homelessness to stable, long-term housing.

Continuum of Care Bodies (CoCs): A local or regional planning entity that coordinates funding and services for people who are at risk of homelessness or who are homeless.

Co-Operative Housing: A type of housing in which multiple homeowners own shares of a dwelling based on the relative size of the dwellings they live in.

Culturally Responsive: The ability to understand cultural differences, recognize potential biases, and to be able to work with others to foster well-being regardless of cultural differences.

Deconstruction: The careful disassembly of a building for the purpose of reusing the materials. Deconstruction is an alternative to demolition that helps to conserve building materials.

Disparate Impacts: Policy, practices, or rules that adversely affect protected groups or people.

Displacement: When residents in a community are no longer able to live in their homes because of rising housing costs, evictions, lease non-renewals, uninhabitable conditions, or cultural changes in a community. Displacement is often a feature of gentrification.

Economic Inclusion: Easy access to, understanding of, and active use of financial products and services, especially among populations who have historically been denied or restricted access to these products and services.

Employer-Assisted Housing Fund Programs: Programs in which employers provide housing assistance to their employees. This can take the form of grants, loans, down payment or security-deposit assistance, or homeowner education and counseling.

Energy Efficiency: Using less energy to produce the same amount of power. In housing, this usually means the use of construction methods or retrofits that reduce energy use (e.g., using insulation to prevent heat loss).

Environmental Justice: Fair and equitable implementation of environmental laws, regulations, and policy for all people.

Environmental Sustainability: Using natural resources in a spirit of long-term stewardship so that those resources continue to be abundant, productive, and useful to future generations.



Equity: Fair and just treatment. Equity is not the same as equality, which means equal treatment regardless of need.

Eviction: A legal process for a landlord to remove a tenant from the place being rented.

Eviction Diversion Emergency Benefits: Programs established in states and cities intended to deter evictions and support landlords and tenants in a negotiation process.

Extremely Low-Income: A household whose annual income does not exceed the federal poverty level or 30% of the AMI, whichever number is higher.

Fair Housing: The right for individuals to choose where to live without discrimination.

Financial Empowerment: Building a person's knowledge, understanding, and practice with financial institutions.

Flood Plains: An area of land that is likely to flood when a nearby body of water overflows.

Foreclosure: The repossession of a home from a borrower by a lender because the borrower has stopped making loan payments.

Form-Based Approaches: A development regulation that focuses on achieving particular building types rather than regulating the uses of land. Form-based approaches are useful for ensuring that communities have physical characteristics that are attractive to residents and businesses.

Gap Financing: A loan or other short-term funding to help fill the gap between the cost of a development and its income potential.

Generational Property Ownership: Buildings, land, or other assets that are passed down from one generation to another.

Gentrification: A process of neighborhood change in which existing residents of a distressed neighborhood are gradually displaced as new investment and higher-income residents move in. Gentrification can change the income level, racial makeup, and education level of communities.

Green Building: A building that is constructed or retrofitted to reduce negative environmental impacts or create positive impacts.

Green Infrastructure: Strategic use of vegetation, water systems, and permeable infrastructure to improve water management, climate adaptation, carbon sequestration, biodiversity, and quality of life. Examples include green roofs, urban forests, wetlands, rain gardens, permeable pathways, and wildlife corridors.

Healthy Housing: Housing that provides its residents with a safe and sanitary place to live, reducing the risk of health problems such as asthma, lead poisoning, or other illness and injury.

Hidden Density: A compact accessory dwelling unit adjacent to or attached to a primary housing unit. Synonym of "accessory dwelling unit."

Higher-Density Development: The amount of people living in a given area. The more individuals there are, the easier it is to maintain infrastructure, get around to amenities, justify for public transit, provide bike sharing and other green transportation, and have market density for new businesses.

Homelessness: The state of being an individual or family who does not own or rent a regular place of dwelling due to poverty, transition, or natural or life-threatening occurrences.

Housing Assessment and Resource Agencies (HARAs): Agencies that provide centralized housing intake and assessment to coordinate housing resources across a community. Among other services, HARAs work to re-house people who are struggling with homelessness.



Housing Choice Voucher program: A rent subsidy provided to individuals with low income to help cover rental costs. The voucher program is commonly referred to as "Section 8," which is the original program developed from the Housing and Community Development Act of 1974.

Housing Continuum: A range of housing options in a community. Ideally, a housing continuum should provide housing options that meet the needs of all people and families in a community.

Housing Ecosystem: The network of public, private, and nonprofit organizations that provide and maintain housing resources in communities.

Housing Stability: When households are not severely burdened by the cost of housing, have certainty about the availability of housing, and can choose where, when, and why to move.

Housing Stock: The number and types of available housing units in a geographic area, as compared with the level of demand.

Human-Centered: Focusing goods or services around the intended users and making sure it meets the needs of those it serves.

Illegal Lockouts: The actions of a landlord preventing a tenant from occupying their home without a court ordered eviction.

Immigrants: In the United States, an immigrant is defined as a person who is permanently living in a country other than where they were born that is not seeking protection from their home country from persecution, war, or a natural disaster.

Impact Assessment: An examination of how a project, program, or policy is likely to impact a community.

Inclusion: Involving and respecting individuals, holistically.

Inclusionary Zoning: Policies, ordinances, or programs to help create affordable housing in low-income neighborhoods while also maintaining socioeconomic and racial integration.

Independent Living: Living arrangements for people who do not need assistance or services but can quickly access them if needed.

Intersectionality: The social characteristics of an individual or group such as race, gender, class, ability, age, and sexuality that interconnect and can overlap systems of discrimination or disadvantage.

Justice-Involved: An individual who has had interactions with the justice system by police, courts, jails, or prisons.

Land Bank: A public or nonprofit organization that acquires, holds, maintains, or redevelops properties to return them to productive use and/or meet community goals.

Land Contract: A written agreement between a seller and buyer that secures the title and purchase of residential or business property when the loan debt has been paid.

Lean Process Improvement Principles: A set of standards for improving the cost, labor, or materials efficiency of a process.

Lease to Own: A method that allows a tenant to make lease payments toward the purchase of a property.

LGBTQ+: An acronym that is used to describe lesbian, gay, bisexual, transgender, queer or questioning individuals or communities, where the plus symbol represents all other people who are not heterosexual or do not adhere to the gender binary.



Lived Experience: Personal, firsthand knowledge of a particular experience or status. Lived experience is important for understanding and addressing needs in a strategic way. Also sometimes referred to as lived expertise.

Living Wage: An amount of income that allows an individual to cover the cost of basic needs and have some for discretionary spending or saving.

Lot Rent: An amount paid by a tenant to lease a parcel of land that is in a mobile home or manufactured home community.

Low-Income: A household whose annual income does not exceed 50% of the AMI.

Low-Income Housing Tax Credit Program: Created by the Tax Reform Act of 1986, Low-Income Housing Tax Credit (LIHTC) gives state and local agencies funding to issue tax credit for rehabilitation or new construction of rental housing for lower-income households.

Manufactured Housing: Prefabricated homes that are constructed in a factory but assembled at the building site in modular sections.

Marginalized Populations: Groups or categories of people who experience discrimination or exclusion from communities or opportunities due to imbalances of wealth or power.

Market Rents: A calculation that determines the amount of rent a landlord can likely extract from renters based on average rental housing costs in a geographic area.

Master Plans: A document created by input from community members and community assessments that provides a guide to the future growth and development of a neighborhood, town, or city.

Missing Middle: For the purposes of this plan, “missing middle,” a term coined by Daniel Parolek, describes the walkable, desirable, yet attainable housing that many people across the country are struggling to find. The missing middle housing types—such as duplexes, fourplexes, and bungalow courts—can provide options along a spectrum of affordability. Some also define missing middle as relating to middle- or moderate-income households.

Mixed-Income Housing: Housing that provides a range of options that people at various income levels can afford.

Mixed-Use: A community development that incorporates residential, business, and recreational spaces that is shared in a building or development area.

Mobility Program: A program to help families who live in disadvantaged areas relocate to better-resourced neighborhoods with financial and post-move support.

Moderate Income: A household whose annual income is between 50% and 80% AMI.

Modular Housing: Housing that is manufactured in a factory in one or more three-dimensional modules, in accordance with the building codes of the community where the housing will be located, and then transported to the final home site for assembly on a permanent foundation.

Moving On: A set of strategies carried out by community partners that offer permanent supportive housing to residents who no longer need or want those services but who continue to need some support to remain housed.

Multi-Generational Households: Households consisting of multiple generations of one family.

Multiplex Units: A detached structure that looks like a medium-size or large single-family house but contains 5 to 12 housing units with a shared street entry.



Neighborhood Associations: A group of residents and business owners who collectively address issues and topics of interest within a community.

Offender Housing Success Program: Implemented by the MDOC, this program assists recent parolees with housing, employment, social support, and health services as they return to their communities.

Older Adults: Individuals aged 65 years and older.

Open-Source Platforms: Software that anyone can legally modify and share.

Patient Capital: An amount of money invested over a long period of time and forgoes an immediate return.

People with Disabilities: A diverse group of individuals who have a cognitive, sensory, or physical/mobility-related disability that substantially limits life activities. These disabilities may occur from birth or through injury, aging, or illness and may or may not be visible to others.

Preservation: The careful maintenance and repair of older housing and commercial properties. Preservation efforts seek to maintain the original or distinctive architectural features of a dwelling while also making it habitable.

Private Mortgage Fund: A loan orchestrated through a private entity rather than using a traditional financial institution (e.g., friend, family, or business).

Program for All-Inclusive Care of the Elderly: This Medicaid and Medicare program—also known as PACE—helps individuals receive the care they need at home rather than going to a care facility.

Public Housing: A type of housing for individuals or families who qualify for subsidized, low-income rent.

Quality Housing: A residential home that provides a physically and mentally safe living space for individuals or families.

Racial Equity Impact Assessment: A study of how different racial and ethnic groups will be affected by a project, program, or policy decision.

Racial Justice: Regardless of race, ethnicity, or the community in which a person lives, all people have fair treatment in a system.

Racism: Holding a belief that race determines someone's capabilities and that some races are superior to others, resulting in discriminatory actions by an individual, group, organization, institution, or system.

Recovery Housing: A shared living environment that provides a safe and substance-free lifestyle for individuals recovering from substance use disorders.

Redlining: A discriminatory practice in which neighborhoods with predominately BIPOC populations are disproportionately denied home loans, services, or amenities.

Refugee: A person who was forced to flee their home country and seek protection in a different country, for fear of persecution, war, or violence.

Rehabilitation: The repair and renovation of existing housing to make it habitable.

Returning Citizen: A person returning to the community from incarceration.

Right of First Refusal: A contract agreement between two or more shareholders of an establishment that allows for each party to have the first opportunity at a transaction, if one party decides to make a transaction with their share.

Rural: A community or geographic area with low population density whose land area is primarily made up of agricultural uses or natural areas.



Salvage: The removal of building materials or fixtures from existing structures (e.g., buildings slated for demolition) for reuse in other settings.

Section 8: Refer to “Housing Choice Voucher program.”

Sexual Orientation: Having emotional, romantic, or sexual attraction toward members of the opposite gender, same gender, or both genders and culturally identified as heterosexual, gay/lesbian, and bisexual, respectively.

Shared-Equity Housing/Program: Refer to “Community Land Trusts.”

Skilled Trade: An occupation that requires a person to have a specific skill set, knowledge, or ability that can be obtained through a technical school, college, or specialized training. Examples of skilled trades include carpentry, masonry, and heavy equipment operator.

Smaller Homes: Homes with a small amount of square footage, usually between 300-500 square feet per household member.

Social Determinants of Health (SDOH): Places and living conditions that can have an impact on a person’s physical and mental health.

State Housing Finance Authority: A governor-appointed board of directors that administers housing programs and ensures affordable housing to all state residents.

Subsidized Unit: Housing that is available to low-income renters at a reduced cost. Funding to support the reduced cost comes from local, state, or federal government programs.

Suburban: A residential, commercial, or mixed-use area that is located near or on the outskirts of a city or other large urban area.

Supportive Housing: A combination of intensive services and resources to help people with chronic health needs or experiencing homelessness maintain stable housing and receive adequate care. The models for supportive housing include single sites, scattered sites, and unit set-asides within apartment complexes.

Systemic: The foundation of ideas or principles within a system.

Tax Increment Financing (TIF): A tax arrangement in which local governments help subsidize development projects by capturing estimated increases in future tax revenue resulting from the projects.

Temporary Vouchers: Financial support for housing from the state for families who are within extremely low-income levels.

Transit-Oriented Development (TOD): Mixed-use development intentionally located around or near public transit stations. TOD tends to be compact and walkable with a mix of land uses, including residential, retail, office, and entertainment.

Trauma Informed: Approach to providing services that shows compassion for the heavy emotional toll that negative life experiences can have on an individual, family, or community.

Tribal Nations: The twelve federally recognized sovereign nations who share geography with Michigan.

Unbanked: Adults who do not use banking services or products, including owning a bank account.

Underrepresented Businesses/Entrepreneurs: Businesses owned or managed by people corresponding to demographic groups that are typically not well represented in leadership positions, such as BIPOC populations or women.



Underrepresented Groups: Refer to “Marginalized Populations.”

Underwriting Criteria: A financial institution’s set of terms and conditions that determine a person’s eligibility for a loan.

Universal Design: Building features or product designs created for easy use by all people by eliminating barriers to access or providing alternative modes of access.

Urban: Areas characterized by high population density. Urban or urbanized areas can include cities, towns, and villages as well as suburbs and metropolitan areas.

Visitability: The ability of a housing unit or complex to welcome visitors to interact with residents through accessible entry points, social rooms, and restrooms for those using wheelchairs, walkers, and others who have trouble with steps.

Vulnerable Populations: Refer to “Marginalized Populations.”

Wealth-Building: The process of accumulating long-term income that provides for financial stability and generational wealth.

Weatherization: Providing a building with energy-efficient design or retrofits to reduce the use of energy for heating, cooling, and other household functions.

Workforce Housing: Housing that is affordable and typically created for workers in close proximity to their jobs.

Wraparound Services: A coordinated, personalized set of services and programs that are used to support people with multiple, intersecting needs that cannot be met by a single service or agency.

Zoning: The act of labeling land masses for an intended development purpose (e.g., rural zoning labels are for agriculture development only).



Appendix C: Acknowledging History

Authored by Katie Kolokithas with contributions from Amy Arnold, Alan Higgins, Martha MacFarlane-Faes, and Nathan Nietering from SHPO⁸⁶

The state of Michigan has a long history of exclusionary and/or discriminatory practices in the provision of housing, especially with regard to race, ethnicity, and national origin, as well as sexual orientation, gender identity, disability, income, and other characteristics. It is also important to acknowledge, as described in this section, Tribal-State relationships around housing have been non-existent. Further, Tribal housing needs are unique and require a state government-to-Tribal Nation intentional policy approach.

Housing in Michigan and the United States during the 19th and early 20th centuries was largely a private enterprise until dramatic changes in population and industry occurred that altered the landscape of Michigan cities and created enormous demand for housing of all kinds. Beginning with the first and second World Wars, populations in northern states like Michigan drastically increased in what is known as the Great Migration. Black Americans were fleeing racial injustice prevalent in southern states and moving north to fill factory jobs in cities like Detroit, Grand Rapids, and Muskegon. This dramatic rise in population in a relatively short period stressed northern communities and created housing shortages. These were made worse for Black households who were limited in where they could live due to discriminatory practices, deed restrictions, and restrictive racial covenants. When Black families attempted to break these color barriers, they were often met with violence. One case that drew national attention occurred in Detroit in 1925, when Dr. Ossian Sweet purchased a house in an all-White working-class neighborhood. A violent crowd stormed the house, violence ensued, and a White protester was killed. Sweet's brother was charged with murder. The case was eventually argued



Dr. Ossian Sweet's House Detroit 1925

by notable attorney Clarence Darrow before the U.S. Supreme Court, which ruled in favor of the Sweets because they were defending their home.

After the federal government failed to take any serious action to address housing shortages in the 1920s, the Great Depression forced their hand as unemployment increased. Housing discrimination was reinforced in federal housing policies with the creation of the PWA as part of the New Deal, a radical economic program introduced by President Roosevelt in response to the Great Depression. The PWA's housing division was responsible for the creation of low-income housing from 1933 to 1937 during which public housing was segregated based on existing neighborhood composition. To increase homeownership and encourage investment in housing stock, another aspect of the New Deal provided mortgage insurance for long-term, low-interest loans to working- and middle-class families through the newly created FHA under the National Housing Act of 1934. Within the private home industry (single family housing), the FHA issued guidelines for subdivision construction as well as standardized house plans that met minimum financing requirements with the goal of stabilizing the market. Originally, the FHA's focus was on the mass construction of small homes under 1,000 square feet costing \$4,500 or less. The program was highly successful for White nuclear families. However, the federal loan requirements were written in a manner that excluded minority families by disincentivizing investment in certain areas.⁸⁷

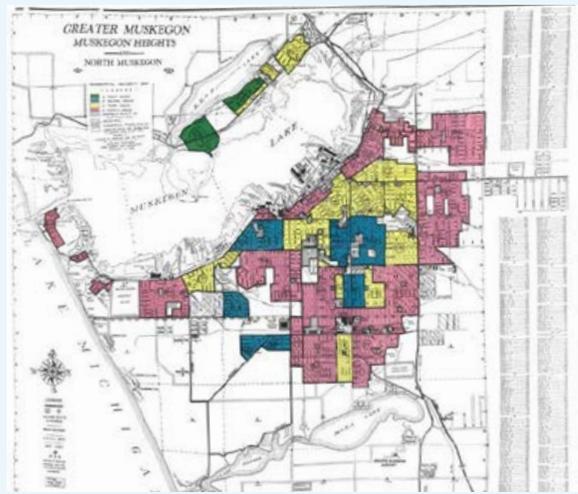
The HOLC, created in 1933 to assist mostly White homeowners with refinancing mortgages to prevent



Michigan National Guard



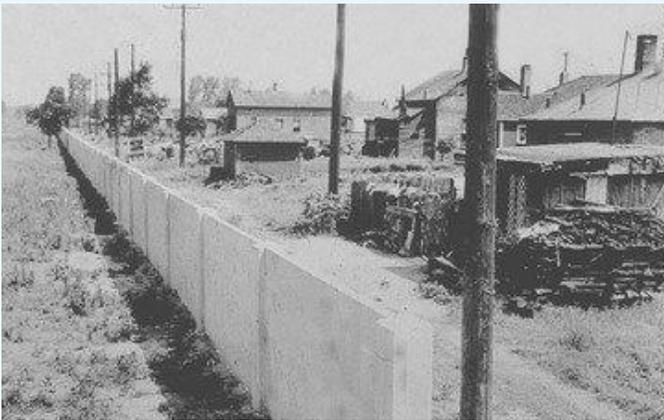
them from losing their homes,⁸⁸ had developed a tiered system for evaluating housing for which mortgages were requested. This system categorized neighborhoods into four tiers based on racial, environmental, and socioeconomic factors; the lowest tier areas, those that were considered least desirable or stable, were outlined in red on plan maps. These most often corresponded with older areas and neighborhoods occupied by minority populations. Hence, the term “redlining” has become associated with discrimination in the housing market. These areas were considered “hazardous” and a high risk for federal loans, sometimes based strictly on race and other times based on actual hazardous environmental factors such as being located near industrial land in a flood plain. Eleven cities in Michigan had redline maps, including Detroit, Battle Creek, Bay City, Flint, Grand Rapids, Jackson, Kalamazoo, Lansing, Pontiac, Muskegon, and Saginaw.⁸⁹



Redlining Map

developed all-White neighborhood from the existing all-Black Eight Mile-Wyoming neighborhood.

With the outbreak of World War II, construction materials were restricted to the war effort, limiting the number of homes that could be built by private industry, increasing the need for affordable housing. Amendments were made in 1940 to the United States Housing Act of 1937 to authorize the spending on defense and war worker housing to address the housing crisis occurring in cities around the country. This was particularly needed in Michigan’s industrial sectors, which were tapped for assistance in wartime goods production, resulting in an influx of factory workers. Yet, there was no forethought regarding housing. The Federal Works Administration stepped in, and several publicly funded defense housing developments were constructed, including Sojourner Truth Homes (1942) in Detroit and Parkridge Homes (1943) and Willow Lodge (1943) in Ypsilanti. However, like the private housing that preceded these developments, they too were rooted in inequity.



Birwood Wall

The combined effect of discriminatory housing practices and the process of redlining essentially created a perpetual cycle with little opportunity for many minorities, including women, Black Americans, and other minority groups, to escape unsatisfactory housing. Housing segregation was further encouraged through the FHA’s Underwriter’s Manual of 1938, which included standards such as socioeconomic and racial homogeneity in neighborhood development as a metric of stability. In some instances, entities like the Great Lakes Mutual Insurance Company—a Black-owned business founded to provide mortgage insurance and lending opportunities to Black Americans—combated discrimination; however, the well-entrenched policies had devastating impacts on the ability of Black families to purchase homes and shaped the practices of the housing industry for decades. Today, tangible reminders of such policies remain on the landscape in places like Detroit, where a six-foot-high concrete barrier known as the Birwood Wall⁹⁰ was constructed in 1941 to separate a newly



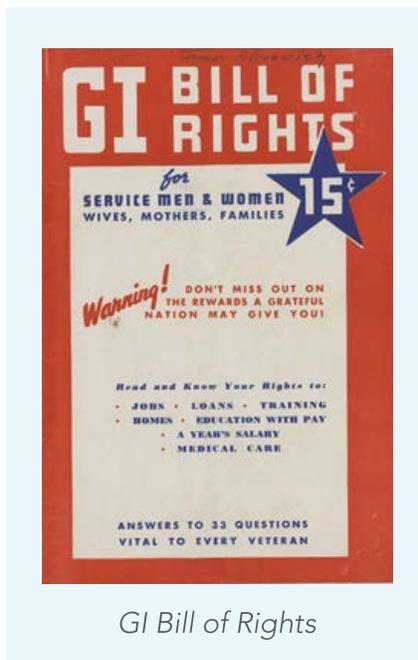
Sojourner Truth Homes



For example, the DHC was heavily involved in the development of public housing projects throughout southeast Michigan and encouraged the Detroit Common Council to adopt a policy of retaining existing neighborhood occupancy patterns. These entrenched occupancy patterns had been set by decades of restrictive covenants, redlining, and unfair government policies, resulting in continued segregation.

While the federal government attempted to deal with housing shortages immediately after the end of World War II through the GI Bill and home loans for veterans, homeownership continued to be a challenge for minority families throughout the 1950s and 1960s as a result of continued discriminatory practices. Michigan attempted to take steps towards providing equal housing based on race and gender in publicly funded housing through additions to the Michigan Penal Code in 1952⁹¹ but problems were exacerbated by urban renewal, which often targeted Black neighborhoods, labeling them as slums and eventually leading to demolition. Oftentimes, no plan was put in place to house the displaced residents who lost their homes to highway projects, civic centers, or middle-class White housing. In Michigan, neighborhoods that were targeted for removal and impacted by urban renewal efforts included Black Bottom and Paradise Valley in Detroit, the St. John Street Area in Flint (for the I-475 Freeway), parts of Lansing (for the I-496 Freeway), and the Black business district in Muskegon. Still denied

access to most FHA mortgage loan programs, the situation for Black residents was critical. Inspired by the opportunity to change these unfair practices, a young Detroit native named James Del Rio became the first licensed Black mortgage banker in the United States in 1953. He organized the nation's first minority-owned mortgage company, Associate Brokers Investment Company, in 1954; in 1958, with assistance from U.S. Representative John Dingell, he forced the FHA to desegregate its list of foreclosed



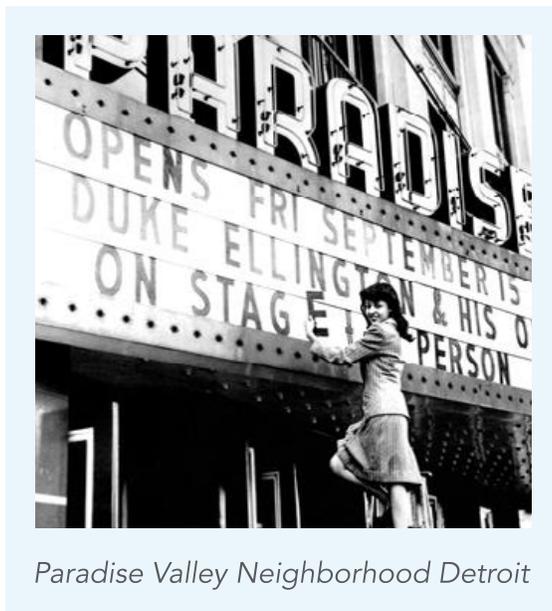
GI Bill of Rights

homes, opening their purchase to people of any race.⁹²

As the Civil Rights movement gained momentum in the 1960s small steps were made both at the state and federal levels. In 1962, President John F. Kennedy by Executive Order banned racial discrimination in federally funded housing; however, without an enforcement mechanism, housing discrimination continued in Michigan.⁹³ Following the establishment of a Civil Rights Commission authorized by the new state constitution in 1963, the State of Michigan created a Department of Civil Rights in 1965 to address racial housing practices through state regulations. MSHDA⁹⁴ was

established in 1966, but the redlining maps that had been adopted by the HOLC and FHA in the 1930s continued to be utilized until the passage of the federal Civil Rights Act of 1968.⁹⁵ While the civil rights legislation of the 1960s provided some formal censure and consequences for racial discrimination, other

residents of the state continued to face discrimination on the basis of sexual orientation, gender identity, disability, socioeconomic status, familial status, and more.



Paradise Valley Neighborhood Detroit

The State of Michigan and the federal government continued to pass legislation over the next 50 years to combat some of these forms of housing discrimination, including the Elliot-Larson Civil Rights Act of 1976,⁹⁶ the Michigan Persons with Disabilities Civil Rights Act of 1976,⁹⁷ and the Americans with Disabilities Act of 1990.⁹⁸ However, this history

continues through various forms of discrimination and inequities in housing access. These include exclusionary zoning ordinances, predatory land contracts, subprime lending, tax foreclosures, unchecked gentrification that drives longtime residents out of communities, and many more. A key task of the Statewide Housing Plan is to confront and address these historical exclusions and inequities in order to provide safe, healthy, affordable, accessible, and attainable housing for all.





Black Bottom Neighborhood Detroit

Timeline of Select Federal and State Laws Regarding Housing

1932

Federal Home Loan Bank Act of 1932 establishes a system of federal home loan banks

1933

Home Owners' Loan Act of 1933 creates the HOLC

1934

National Housing Act creates the FHA

1937

United States Housing Act of 1937 authorizes federal loans to local public housing agencies for low-rent public housing

1940

Amendment to U.S. Housing Act of 1937 authorizes spending on defense and war worker housing

1944

Serviceman's Readjustment Act of 1944, commonly known as the GI Bill, provided a wide range of benefits to veterans returning from service in World War II including housing provisions

1952

Amendment to the Michigan Penal Code regarding equal treatment in public housing

1963

Michigan Constitution establishes the Michigan Civil Rights Commission

1964

Civil Rights Act of 1964 outlaws discrimination based on race, color, religion, sex, or national origin

1968

Civil Rights Act of 1968, commonly known as the Fair Housing Act

1976

Michigan Persons with Disabilities Civil Rights Act adds protections to the Fair Housing Act

1976

Elliot-Larson Civil Rights Act, State of Michigan Civil Rights law that prohibits discriminatory practices, policies, and customs based upon religion, race, color, national origin, age, sex, height, weight, familial status, or marital status

1990

Americans with Disabilities Act adds further protections for people with disabilities in housing and other areas



Appendix D: The Plan Development Process

To ensure that the Statewide Housing Plan reflected the needs of all Michiganders—especially those who have historically been excluded from opportunities for safe and stable housing—it was essential that the planning process be grounded in research, with strong engagement from a wide variety of organizations and Michigan residents. Significant time and effort were required to ensure that equity and racial justice were appropriately addressed, that the voices of people with lived experience were included, that no important inputs were missed, and that the plan included current knowledge of housing efforts in Michigan and across the country. No model for exactly what Michigan aimed to do existed when the process began, so components from other state housing plans were used and then expanded upon to create Michigan’s process.

Development Timeline of Michigan's First Statewide Housing Plan



MSHDA Strategic Planning Team Members

Table 1. MSHDA Strategic Planning Team Members

Dr. David Allen	Market Analysis & Research Manager
Katie Bach	Communications Director
Sam Buchalter	Special Assistant for Program Development
Odessa Carson	Compliance & Grants Manager
Haywood Edwards	Strategist, Inclusion Specialist
Karen Gagnon	Senior Policy Advisor
Burney Johnson	Deputy Director Southeast Michigan Office
Tiffany King	Equity and Inclusion Officer
Peggy Pertner	Manager, Rental Assistance and Homeless Solutions
Kelly Rose	Chief Housing Solutions Officer



Partner Input

Partner Advisory Council

The Partner Advisory Council consisted of members from 38 different organizations representing development, public housing, homeless services, real estate, finance, land use, business, and more, as well as those who work with diverse populations, including Indigenous Peoples, immigrants and refugees, migrants, LGBTQ+, people with disabilities, and older adults. Membership primarily focused on those with a statewide perspective, outside of state government, as selected by MSHDA and PPA. The Partner Advisory Council met seven times to conceptualize the plan’s vision, set priorities, generate draft goals, advise on public outreach and engagement (e.g., questions, approaches), review drafts, and otherwise help to inform the plan. For the members of this group, please refer to *Table 2*. below.

State Agency Group

The State Agency Group included staff from 15 State of Michigan agencies to offer input on elements of the Statewide Housing Plan as they were developed and provide insights on how their agencies’ efforts and resources can be aligned or leveraged to improve housing outcomes. The group met five times to share how state agencies were addressing housing-related issues (e.g., programs and services); give ideas for goals, strategies, and outcome metrics; and review drafts. For the members of this group, please refer to *Table 2*. below.

The Partner Advisory Council and State Agency Group arrived at the plan’s vision and success statement, as well as the principles that would also guide the plan. Working from initial drafts, the statements were revised based on member feedback and approved by the groups.

Table 2. Advisory Group Membership

Partner Advisory Council Members	State Agency Group Members
AARP: Paula Cunningham and Karen Kafantaris	MDARD: Joseph Rivet, Mark Swartz, and Jamie Zmitko-Somers
Business Leaders for Michigan: Jen Nelson	MDOC: Crissa Blankenburg
Center for Employment Opportunities: Ashley Blake	MDE: Kyle Guerrant
Cinnaire: Mark McDaniel	Michigan Department of Environment, Great Lakes, and Energy: Andy Draheim and Carrie Geyer
Community Bankers of Michigan: Michael Tierney	MDHHS: Paula Kaiser VanDam
Community Development Advocates of Detroit: Phyllis Edwards and Madhavi Redding	MDHHS, Aging and Adult Services Dr. Alexis Travis
CEDAM: Luke Forrest and Michelle LaJoie	MDHHS, Medicaid Program: Ninah Sasy
Council of Michigan Foundations: Kyle Caldwell and Regina Bell	LEO, Employment & Training: Hector Arroyo and Tracie Lewis-Jennings
Detroit Future City: Anika Goss	LEO, MEDC: Lori Mullins, Sarah Rainero, and Michele Wildman
Disability Network Southwest Michigan: Paul Ecklund	LEO, Office of Global Michigan: Ben Cabanaw and Fayrouz Saad
Fair Housing Center of West Michigan: Nancy L. Haynes	LEO, Prosperity, Kimberly Trent
Global Detroit: Steve Tobocman	LEO, State Land Bank Authority: Emily Doerr, Jeff Huntington, and Jim Tischler
Greater Detroit Realist® Association (Chapter of NAREB): Lolita Haley	LARA, Bureau of Construction Codes: Alesha Gensler
Habitat for Humanity of Michigan: Wendy Irvin and Sandra Pearson	LARA, Michigan Public Service Commission: Brad Banks, Sean Kelly, Ryan McAnany, and Tremaine Phillips



Partner Advisory Council Members	State Agency Group Members
Home Builders Association of Michigan: Robert Filka	LARA, Bureau of Community and Health Systems: Larry Horvath
Inter-Tribal Council of Michigan, Inc. and Sault Ste. Marie Tribe of Chippewa Indians: Joni R. Talentino	LARA: Bryan Modelski
Local Initiatives Support Corporation: Tahirih Ziegler	MDOT: Kimberly Avery, Mike Kapp, and Todd White
Michigan Association of Planning: Andrea Brown	Michigan Department of Technology, Management and Budget: Alan Leach
Michigan Bankers Association Deborah Herdman and Patricia L. Herndon	Michigan Department of Treasury: Larry Steckelberg
Michigan Coalition Against Homelessness Eric Hufnagel and Lyn Raymond	MSHDA: Gary Heidel
Michigan Coalition to End Domestic Violence Sarah Prout Rennie	Michigan State Police: Nancy Becker Bennett
Michigan Community Action Agency: Chong-Anna Canfora and Lisa Evans	
Michigan Community Development Association: Stephanie Burgess	
Michigan Credit Union League: Patty Corkery and Bill Lawton	
Michigan Environmental Council: Charlotte Jameson and Conan Smith	
Michigan Housing Council: Amin Irving	
Michigan League for Public Policy: Julie Cassidy and Monique Stanton	
Michigan Minority Contractors Association: Jason Cole	
Michigan Municipal League: Dan Gilmartin and Jennifer Rigterink	
Michigan Realtors®: E'toile Libbett and Brad Ward	
Michigan Regional Council of Carpenters: Todd McCastle	
Michigan State University Extension: Dave Ivan	
Public Housing (local – Grand Rapids): Carlos Sanchez	
Ruth Ellis Center: Jerry Peterson	
Small Business Association of Michigan: Brian Calley and Bill Kimble	
Southwest Solutions: Hector Hernandez and Tim Thorland	
University of Michigan – Poverty Solutions: Margaret Dewar	
Urban Land Institute of Michigan: Shannon Morgan	



Solutions Workgroups

Sixteen solutions workgroups, involving 185 individuals, were convened to gain the perspective from those in the field who work with certain populations or on certain issues. These groups reflected an interest in understanding the opportunities to address intersections between sectors and to respond to the needs of Michigan’s diverse population. Invitees selected the priorities to discuss and helped to prioritize strategies suggested during the sessions.

The invitees to these groups were identified from MSHDA’s contact lists and Partner Advisory Council member recommendations. The workshops were organized around the following topic groups shown below.

Table 3. Solution Workgroup Topics and Representation

Topic Group	Registrants
Business (large/small/entrepreneurs)	Michigan Works!, chambers, city and state government, universities, Community Action Agencies
Education	Associations, universities, nonprofits, state government, early childhood development, K-12
Those Working with Families Living in Poverty	Advocates, Community Action Agencies, service organizations, state government, city governments, universities, nonprofits, health care
Financing	Associations, banks, credit unions, chambers, nonprofits, county and city governments, syndicators
Home Builders	Associations, developers, builders, state government, realtors, architects, unions, construction skilled trades, historic preservationists, and planners
Homelessness	Service organizations, county governments, philanthropy, advocates, state government, developers
Those Working with Individuals with Criminal Records	Nonprofits, advocates, mediators, service providers
Local Government, Planners, Transportation ⁹⁹	Association, city governments, nonprofits, regional groups, planners
Those Working with Older Adults	Service organizations, advocates, Area Agencies on Aging, nonprofits
Those Working with People with Disabilities	Office of Foundation Liaison, service organizations, advocates, Area Agencies on Aging, Fair Housing Centers
Philanthropy	Office of Foundation Liaison, community foundations and other foundations, associations, state government
Physical/Mental Health System	Local public health, nonprofits, universities, developers, associations, advocates
Immigrants, Refugees, and Migrants	Service organizations, advocates, universities, philanthropy, city governments
Those Working with Tenants and Landlords	Associations, mediators, Fair Housing Centers, attorneys, universities, nonprofits, management companies, law clinics, landlords, tenants, advocates
Tribal Representatives	Tribal housing staff, state government



Conference Sessions and Meetings

Audiences at the major state and regional conferences and other meetings learned about the developing plan and provided input on topics related to housing during 2021. They helped to focus the priorities. In addition, staff working on the plan attended listening sessions put on by partner agencies, including the MDCR events on housing issues for those who are deaf, blind, or hard of hearing and the MDHHS public housing insecurity session.



Research Activities

Benchmarking Study and Housing Trends Literature Review

The research conducted to inform the development of the Statewide Housing Plan included a benchmarking study, as well as an exploration of innovations and trends within the housing field. The benchmarking study provided a general comparison of what MSHDA and other state HFAs are doing in important areas of housing. MSHDA chose a sample of HFAs for their national reputations, Great Lakes regional location, or similarities to Michigan in one or more ways. It was not an evaluative benchmarking study, where the performance of one is rated directly against that of others.¹⁰⁰ The 16 states selected by MSHDA for comparison to Michigan are shown in *Figure 4*.

Indicators used in benchmarking included key state demographics; agency structures and governance; vision, mission, and goals; and programs. To collect additional insight on key topics and fill gaps in the publicly available data, the research team conducted interviews with executive staff representatives from the comparison HFAs. MSHDA was found to have a number of strengths with regard to its peers, including its research-driven approach to planning, increased focus on racial equity in recent years, robust network of housing counselors, and willingness to engage partners and stakeholders in pursuit of its mission. Some of Michigan's challenges include an aging population, local zoning restrictions that impact housing development, and an overall lack of affordable housing.

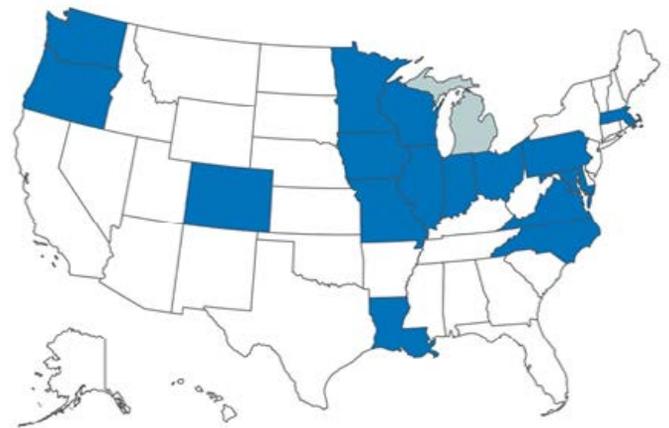


Figure 4. States Included in the Benchmarking Study

In addition to the benchmarking, a review of the literature about national housing trends and innovations was done to add to insights about what Michigan should consider for future actions around housing. Sources included a variety of articles, papers, and reports. Interviews with national housing experts who agreed to share their knowledge and perspectives supplemented this review.

The results of these research activities informed this plan's priorities, goals, and strategies. The full report on the benchmarking and other research is available at the Statewide Housing Plan website.¹⁰¹



Public Survey and Interviews

To gather input from the perspective of homeowners, renters, potential homebuyers, and landlords, a public survey was conducted in spring 2021. The survey inquired about current satisfaction with housing, what is desirable in a community, what current housing concerns are, and sought to collect information on the extent to which individuals are aware of and know how to find housing assistance and fair housing information.

MSHDA notified its partners, its customers, and the public of the survey through a variety of ways, including emails, social media, website notices, newsletters, hard copies, and telephone calls. The Partner Advisory Council members, state agencies, and other partner organizations were also asked to share the information about the survey opportunity. Residents could complete the survey in English, Spanish, or Arabic.

The survey received responses from every county in Michigan for all respondent types and over 6,500

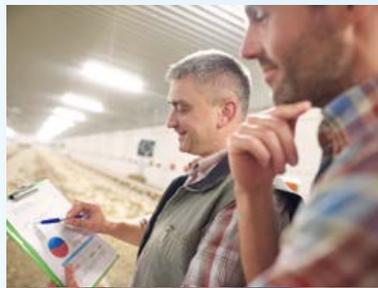
individuals. In addition, 29 individuals with diverse lived experiences who completed the survey were interviewed to learn more about their housing challenges and their suggestions for housing system improvements.

The full survey and interview report is available at the Statewide Housing Plan website.¹⁰²

Roundtables with Individuals with Lived Experience

Following completion of the statewide survey, interviews, and solutions workgroups, MSHDA and its partners identified several key groups whose experiences and perspectives related to housing still needed to be heard more fully. During January and February 2022, MSHDA and its partners worked to convene roundtables to collect input from individuals with lived experience. The sessions focused on better understanding housing barriers and challenges, as well as resources available for these groups. In total, 9 roundtables were conducted with 69 individuals from the following groups:

- **Rural business owners**
- **Individuals living in rural communities and communities with high concentrations of seasonal housing**
- **Older adults**
- **Individuals with disabilities and chronic health needs**
- **Formerly incarcerated and justice-involved individuals**
- **Individuals exiting the juvenile justice system**
- **Participants of youth jobs training program**
- **Representatives of the LGBTQ+ community**





Role of Michigan's Campaign to End Homelessness

Addressing homelessness is an important component of any statewide housing plan. In 2006, Michigan announced a statewide plan to end homelessness,¹⁰³ which has evolved into the MCTEH. This work has already resulted in improved services and coordination, and most importantly, an overall drop in homelessness statewide, particularly for youth and veterans. The campaign, which is led by the Interagency Council on Homelessness and driven by the work of local collaborative bodies, has developed a detailed action plan for ending homelessness. The MCTEH plan focuses on racial disparities, engaging people with lived experience, data, and working across systems.

The CSH, an organization that provides statewide technical assistance and support for the MCTEH, brought together partners and stakeholders to review, update, and refine goals and strategies related to homelessness for this plan. The process included three focus groups with those who had experienced homelessness and three focus groups with homelessness-prevention service providers, as well as conducting a statewide need and disparities analysis. This housing plan honors and extends the MCTEH action plan; it does not replace it.

Review of Related Reports and Plans

In addition to the above, related State and regional reports and plans were reviewed to check for

pertinent information and alignment as the plan developed. These included the Michigan Housing Needs Assessment¹⁰⁴ and the Homeownership Study report¹⁰⁵ from MSHDA; the MDHHS Social Determinants of Health Strategy¹⁰⁶; the MI New Economy Plan¹⁰⁷; the MCTEH Action Plan¹⁰⁸; the MI Healthy Climate Plan¹⁰⁹; the Michigan Mobility 2045 Statewide Transit Strategy¹¹⁰; the recommendations from the State's Poverty Taskforce Report¹¹¹; the MI Prosperity Roadmap¹¹²; a selection of city and county housing inventories, assessments, and plans; and others.

Expert Review

In an effort to ensure that the elements of this plan are consistent with current evidence of what works to improve equitable housing outcomes, nationally recognized subject-matter experts reviewed drafts of the plan. From within Michigan, members of the Partner Advisory Council and State Agency Group as well as representatives from philanthropy, academia, and other sectors also provided reviews. Reviews occurred in several stages, with the focus first on the priority areas, goals, and strategies, followed by reviews of the full document.

Planning Facilitation and Oversight

MSHDA—as the state's HFA—launched and funded the planning process. In addition to a Strategic Planning Team, it devoted staff to conducting outreach, aiding with the public survey, helping to facilitate and take notes at meetings, reviewing draft materials, and maintaining a laser focus on the vision for an inclusive process. MSHDA staff also contributed data that provided context for this plan.

The research and consulting firm, PPA, designed and facilitated the process for developing the plan, in cooperation with MSHDA. PPA's role included conducting extensive primary and secondary research, facilitating the Partner Advisory Council and State Agency Group meetings, organizing workgroups and lived experience data collection, synthesizing input from various sources, and drafting and revising the plan, among other tasks.

The decisions about which of the ideas collected from the process moved forward into the plan were made during meetings of the Partner Advisory Council and State Agency Group, as well as sessions involving the consultant team, core MSHDA staff, and two members of the Partner Advisory Council. This work was informed by feedback from the solutions workgroups, roundtables, and reviewers.



Appendix E: Additional Data

The following data points provide an overview of housing in the state, with comparisons to national data where appropriate, followed by further information on cost burden within the state.

STATE POPULATION DATA ¹¹³

POPULATION

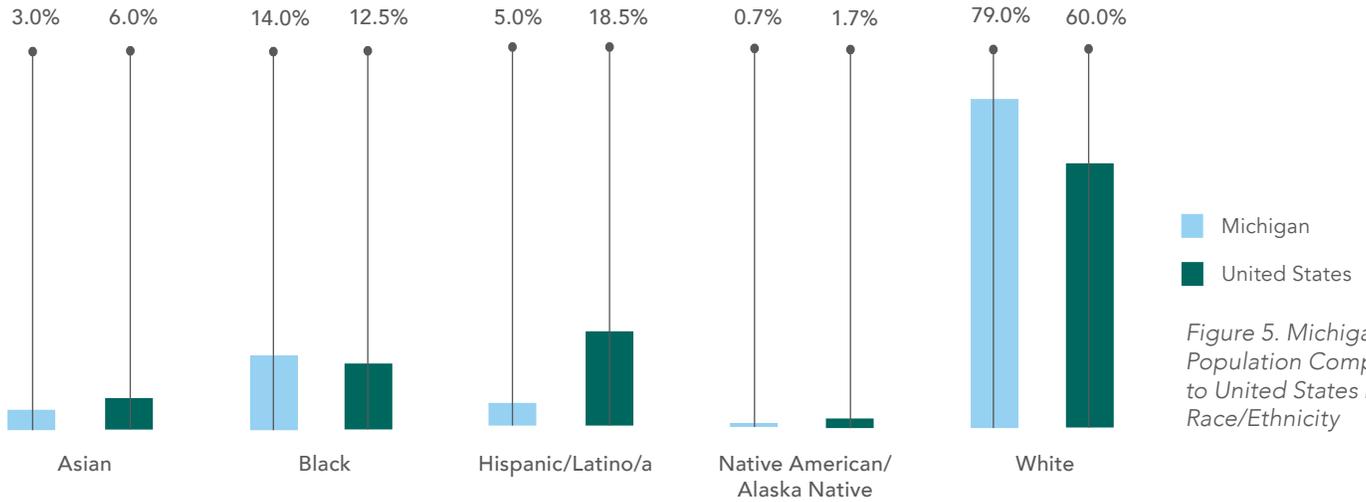


Figure 5. Michigan Population Compared to United States by Race/Ethnicity

2%[↑]

The number of households expected to reside in Michigan by 2023 is just over 4.0 million, or a growth of 2% since 2019. The national projected growth is about 3%.¹¹⁴

12

Michigan has 12 federally recognized sovereign Tribal Nations who share geography with Michigan.¹¹⁵

10%

Nearly 10% of Michiganders ages 5 and older speak a language other than English at home, as compared to 22% of the United States population as a whole.¹¹⁶

↑

Without the increase of 178,000 foreign-born persons in Michigan, the state's population would have shrunk by 129,000 instead of growing by 50,000 between 2000 and 2019.¹¹⁷

7%

Nearly 7% of Michigan residents were born outside the United States, as compared to 14% for the nation overall.¹¹⁸



FURTHER HOUSING DATA

4.6M

Michigan has over 4.6 million housing units.¹¹⁹

\$888

The national median gross rent was \$1,097 in 2019. Michigan's median gross rent in 2019 was \$888, up 7% from 2012.¹²⁰

73%

As noted previously, in Michigan in 2019, 73% of the population owned their homes, although there are important differences in homeownership by race/ethnicity as discussed elsewhere in the Statewide Housing Plan. Nationally, the homeownership rate was 65% in 2019.¹²¹

Michigan ranks 38th in total homeless population compared to other U.S. states and territories.¹²²

38th

Between 2010 and 2019, Michigan's units for rent declined by 40% and homes for sale decreased by 42%. During that same period, units for rent nationally declined by 15% and homes for sale by 33%.¹²³



Home prices went up 84% in Michigan between January 2013 and October 2021, far more than the national average increase of 48% during the same time period.¹²⁴

84%

48%

In 2019, 48% of Michigan renters were housing cost-burdened, meaning they spend more than 30% of their income on housing. This is higher than the national figure of 41%.¹²⁵

Additional Data Notes

The data on the following pages details housing conditions statewide that include, but are not limited to population size, median income, housing cost-burden, homeownership rate, median home value, homeowners with mortgages, median gross rent, and maximum affordable gross rent. The information is from 2019, since reliable 2020 data from the Census Bureau was unavailable during the time the SHP was created. It was processed using the Public Use Microsample of the 2015-2019 American Community Survey. Population group data pages are for the following:

- All Michigan Residents
- Households with Children
- Households with a Person with One or More Disabilities
- Older Adult Households
- Single-Parent Households
- Veteran Households
- Asian (Non-Hispanic) Households
- Black (Non-Hispanic) Households
- Hispanic or Latino/a Households
- Native American/Alaska Native Households
- Other Race (Non-Hispanic) Households
- Two or More Races (Non-Hispanic) Households
- White (Non-Hispanic) Households
- Rural Communities
- Urban Communities



All Michigan Residents



10,077,331

Number of People



4,701,478

Number of Households



2.14

Average Household Size

Homeownership

Median Owner Household Income **\$72,730**

Max Affordable Home Price for Median Owner Family in Profile **\$181,825**

Median Value **\$169,600**

Average Value to Income Ratio **2.8**

Mortgage Applications and Denial Rate **198,341**
(33% denial rate)



With Mortgage **59.3%**



Homeownership Rate **71.6%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$33,940**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$849**

Median Gross Rent **\$890**

Income

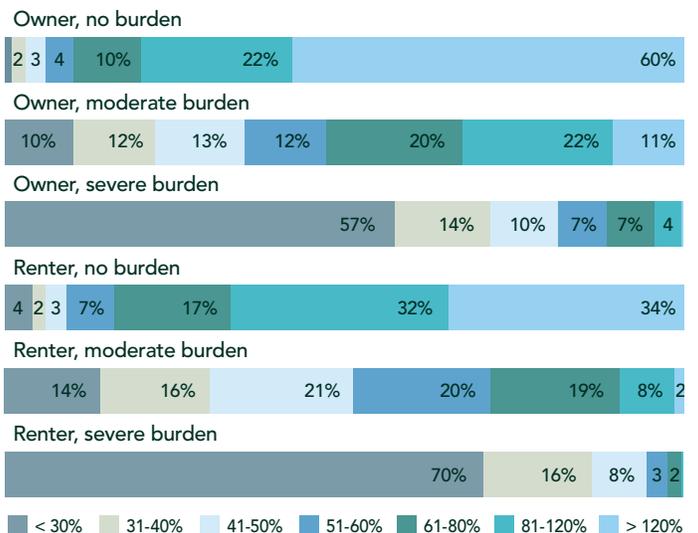
Median Household Income **\$59,584**

Median Household Income on Fixed Income **\$32,021**

Households by Income Bracket



Household Shelter Cost Burden by Income and Tenure



Households with Children



4,421,898

Number of People



1,065,194

Number of Households



4.15

Average Household Size

Homeownership

Median Owner Household Income **\$95,000**

Max Affordable Home Price for Median Owner Family in Profile **\$237,500**

Median Value **\$185,000**

Average Value to Income Ratio **1.9**

Mortgage Applications and Denial Rate **NA**



With Mortgage **79%**



Homeownership Rate **72%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$37,000**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$925**

Median Gross Rent **\$1,000**

Income

Median Household Income **\$76,600**

Median Household Income on Fixed Income **\$44,200**

Households by Income Bracket

Owner



Renter



All



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)

Household Shelter Cost Burden by Income and Tenure

Owner, no burden



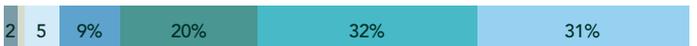
Owner, moderate burden



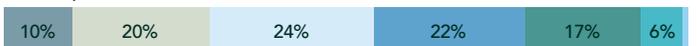
Owner, severe burden



Renter, no burden



Renter, moderate burden



Renter, severe burden



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)



Households with a Person with One or More Disabilities



1,460,933

Number of People



828,298

Number of Households



1.76

Average Household Size

Homeownership

Median Owner Household Income **\$46,000**

Max Affordable Home Price for Median Owner Family in Profile **\$115,000**

Median Value **\$131,000**

Average Value to Income Ratio **2.8**

Mortgage Applications and Denial Rate **NA**



With Mortgage **44%**



Homeownership Rate **64%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$19,000**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$475**

Median Gross Rent **\$760**

Income

Median Household Income **\$34,600**

Median Household Income on Fixed Income **\$25,200**

Households by Income Bracket

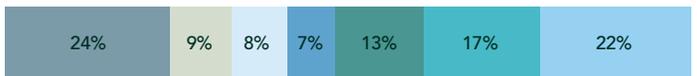
Owner



Renter



All



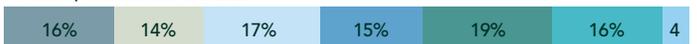
Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)

Household Shelter Cost Burden by Income and Tenure

Owner, no burden



Owner, moderate burden



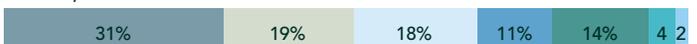
Owner, severe burden



Renter, no burden



Renter, moderate burden



Renter, severe burden



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)



Older Adult Households



1,704,967

Number of People



1,129,850

Number of Households



1.51

Average Household Size

Homeownership

Median Owner Household Income **\$51,200**

Max Affordable Home Price for Median Owner Family in Profile **\$128,000**

Median Value **\$160,000**

Average Value to Income Ratio **3.1**

Mortgage Applications and Denial Rate **11,610**
(31% denial rate)



With Mortgage **36%**



Homeownership Rate **82%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$23,900**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$598**

Median Gross Rent **\$770**

Income

Median Household Income **\$46,000**

Median Household Income on Fixed Income **\$34,000**

Households by Income Bracket

Owner



Renter



All



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (dark teal), 81-120% (medium teal), > 120% (light teal)

Household Shelter Cost Burden by Income and Tenure

Owner, no burden



Owner, moderate burden



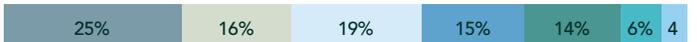
Owner, severe burden



Renter, no burden



Renter, moderate burden



Renter, severe burden



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (dark teal), 81-120% (medium teal), > 120% (light teal)



Single-Parent Households



1,295,560

Number of People



394,182

Number of Households



3.29

Average Household Size

Homeownership

Median Owner Household Income **\$55,300**

Max Affordable Home Price for Median Owner Family in Profile **\$138,250**

Median Value **\$125,000**

Average Value to Income Ratio **2.3**

Mortgage Applications and Denial Rate **NA**



With Mortgage **79%**



Homeownership Rate **72%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$30,200**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$755**

Median Gross Rent **\$940**

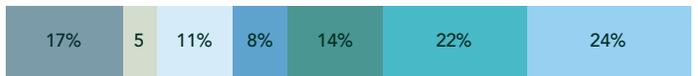
Income

Median Household Income **\$41,000**

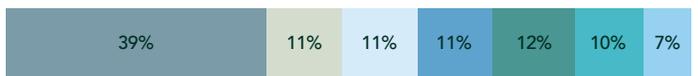
Median Household Income on Fixed Income **\$32,000**

Households by Income Bracket

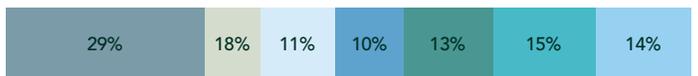
Owner



Renter



All



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (darker blue), 61-80% (teal), 81-120% (green), > 120% (light green)

Household Shelter Cost Burden by Income and Tenure

Owner, no burden



Owner, moderate burden



Owner, severe burden



Renter, no burden



Renter, moderate burden



Renter, severe burden



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (darker blue), 61-80% (teal), 81-120% (green), > 120% (light green)



Veteran Households



526,361

Number of People



351,610

Number of Households



1.50

Average Household Size

Homeownership

Median Owner Household Income **\$63,300**

Max Affordable Home Price for Median Owner Family in Profile **\$158,250**

Median Value **\$160,000**

Average Value to Income Ratio **2.5**

Mortgage Applications and Denial Rate **NA**



With Mortgage **48%**



Homeownership Rate **82%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$35,200**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$880**

Median Gross Rent **\$800**

Income

Median Household Income **\$58,500**

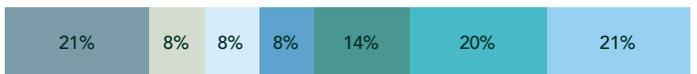
Median Household Income on Fixed Income **\$40,200**

Households by Income Bracket

Owner



Renter



All



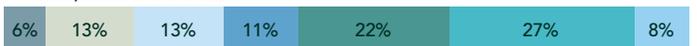
Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)

Household Shelter Cost Burden by Income and Tenure

Owner, no burden



Owner, moderate burden



Owner, severe burden



Renter, no burden



Renter, moderate burden



Renter, severe burden



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)



Asian (Non-Hispanic) Households



332,288

Number of People



109,355

Number of Households



3.04

Average Household Size

Homeownership

Median Owner Household Income **\$108,540**

Max Affordable Home Price for Median Owner Family in Profile **\$271,350**

Median Value **\$250,000**

Average Value to Income Ratio **2.3**

Mortgage Applications and Denial Rate **5,582**
(31% denial rate)



With Mortgage **64%**



Homeownership Rate **61%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$55,700**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$1,393**

Median Gross Rent **\$1,100**

Income

Median Household Income **\$90,000**

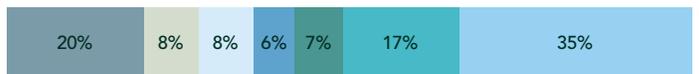
Median Household Income on Fixed Income **\$25,800**

Households by Income Bracket

Owner



Renter



All



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)

Household Shelter Cost Burden by Income and Tenure

Owner, no burden



Owner, moderate burden



Owner, severe burden



Renter, no burden



Renter, moderate burden



Renter, severe burden



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)



Black (Non-Hispanic) Households



1,358,458

Number of People



529,985

Number of Households



2.56

Average Household Size

Homeownership

Median Owner Household Income **\$53,400**

Max Affordable Home Price for Median Owner Family in Profile **\$133,500**

Median Value **\$90,000**

Average Value to Income Ratio **1.7**

Mortgage Applications and Denial Rate **10,874**
(38% denial rate)



With Mortgage **52%**



Homeownership Rate **43%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$29,000**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$725**

Median Gross Rent **\$881**

Income

Median Household Income **\$36,100**

Median Household Income on Fixed Income **\$24,000**

Households by Income Bracket

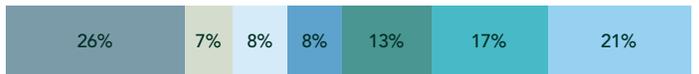
Owner



Renter



All



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (dark teal), 81-120% (medium teal), > 120% (light teal)

Household Shelter Cost Burden by Income and Tenure

Owner, no burden



Owner, moderate burden



Owner, severe burden



Renter, no burden



Renter, moderate burden



Renter, severe burden



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (dark teal), 81-120% (medium teal), > 120% (light teal)



Hispanic or Latino/a Households



564,422

Number of People



149,534

Number of Households



3.77

Average Household Size

Homeownership

Median Owner Household Income **\$63,000**

Max Affordable Home Price for Median Owner Family in Profile **\$157,500**

Median Value **\$125,000**

Average Value to Income Ratio **2.0**

Mortgage Applications and Denial Rate **5,209**
(32% denial rate)



With Mortgage **60%**



Homeownership Rate **57%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$40,000**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$1,000**

Median Gross Rent **\$932**

Income

Median Household Income **\$51,000**

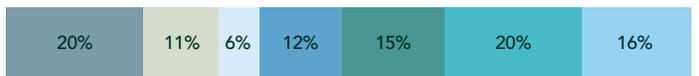
Median Household Income on Fixed Income **\$32,223**

Households by Income Bracket

Owner



Renter



All



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)

Household Shelter Cost Burden by Income and Tenure

Owner, no burden



Owner, moderate burden



Owner, severe burden



Renter, no burden



Renter, moderate burden



Renter, severe burden



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)



Native American/Alaska Native Households



47,406

Number of People



19,441

Number of Households



2.44

Average Household Size

Homeownership

Median Owner Household Income **\$60,000**

Max Affordable Home Price for Median Owner Family in Profile **\$150,000**

Median Value **\$100,000**

Average Value to Income Ratio **1.7**

Mortgage Applications and Denial Rate **433**
(32% denial rate)



With Mortgage **62%**



Homeownership Rate **67%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$28,000**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$700**

Median Gross Rent **\$758**

Income

Median Household Income **\$47,100**

Median Household Income on Fixed Income **\$23,400**

Households by Income Bracket

Owner



Renter



All



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (dark teal), 81-120% (medium teal), > 120% (light teal)

Household Shelter Cost Burden by Income and Tenure

Owner, no burden



Owner, moderate burden



Owner, severe burden



Renter, no burden



Renter, moderate burden



Renter, severe burden



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (dark teal), 81-120% (medium teal), > 120% (light teal)



Other Race (Non-Hispanic) Households



37,183

Number of People



3,519

Number of Households



10.57

Average Household Size

Homeownership

Median Owner Household Income **\$68,000**

Max Affordable Home Price for Median Owner Family in Profile **\$170,000**

Median Value **\$180,000**

Average Value to Income Ratio **2.6**

Mortgage Applications and Denial Rate **NA**



With Mortgage **56%**



Homeownership Rate **79%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$18,600**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$465**

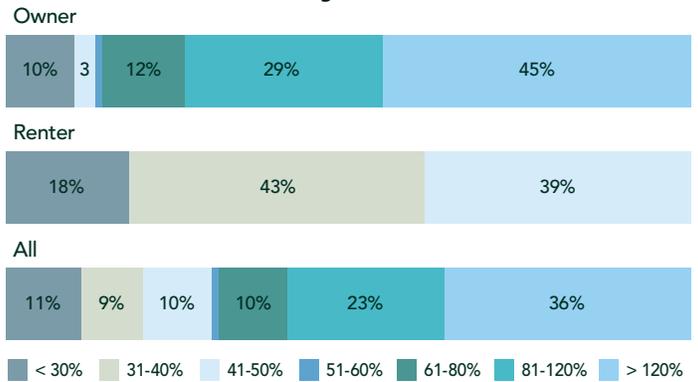
Median Gross Rent **\$610**

Income

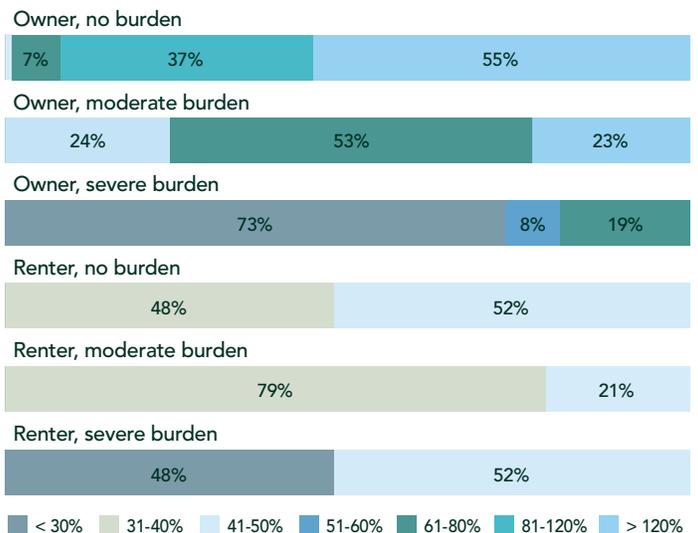
Median Household Income **\$55,800**

Median Household Income on Fixed Income **\$18,600**

Households by Income Bracket



Household Shelter Cost Burden by Income and Tenure



Two or More Races (Non-Hispanic) Households



439,320

Number of People



65,657

Number of Households



6.69

Average Household Size

Homeownership

Median Owner Household Income **\$60,800**

Max Affordable Home Price for Median Owner Family in Profile **\$152,000**

Median Value **\$135,000**

Average Value to Income Ratio **2.2**

Mortgage Applications and Denial Rate **133**
(37% denial rate)



With Mortgage **64%**



Homeownership Rate **54%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$26,500**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$663**

Median Gross Rent **\$857**

Income

Median Household Income **\$42,000**

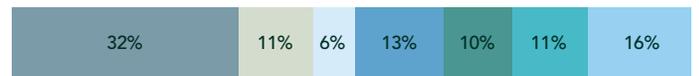
Median Household Income on Fixed Income **\$14,600**

Households by Income Bracket

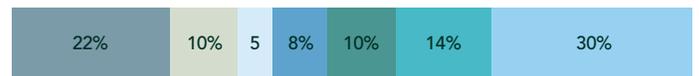
Owner



Renter



All



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)

Household Shelter Cost Burden by Income and Tenure

Owner, no burden



Owner, moderate burden



Owner, severe burden



Renter, no burden



Renter, moderate burden



Renter, severe burden



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)



White (Non-Hispanic) Households



7,295,651

Number of People



3,230,144

Number of Households



2.26

Average Household Size

Homeownership

Median Owner Household Income **\$74,000**

Max Affordable Home Price for Median Owner Family in Profile **\$185,000**

Median Value **\$175,000**

Average Value to Income Ratio **2.4**

Mortgage Applications and Denial Rate **130,568**
(25% denial rate)



With Mortgage **60%**



Homeownership Rate **75%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$35,800**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$895**

Median Gross Rent **\$883**

Income

Median Household Income **\$63,300**

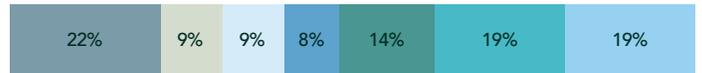
Median Household Income on Fixed Income **\$33,600**

Households by Income Bracket

Owner



Renter



All



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)

Household Shelter Cost Burden by Income and Tenure

Owner, no burden



Owner, moderate burden



Owner, severe burden



Renter, no burden



Renter, moderate burden



Renter, severe burden



Legend: < 30% (dark blue), 31-40% (light blue), 41-50% (medium blue), 51-60% (teal), 61-80% (green), 81-120% (dark green), > 120% (lightest blue)



Rural Communities



1,534,662

Number of People



882,311

Number of Households



1.74

Average Household Size

Homeownership

Median Owner Household Income **\$52,224**

Max Affordable Home Price for Median Owner Family in Profile **\$212,118**

Median Value **\$138,000**

Average Value to Income Ratio **2.6**

Mortgage Applications and Denial Rate **35,832**
(39% denial rate)



With Mortgage **50.2%**



Homeownership Rate **78%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$30,000**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$750**

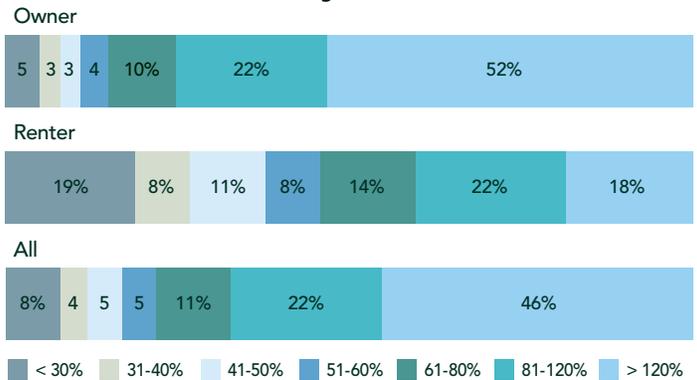
Median Gross Rent **\$730**

Income

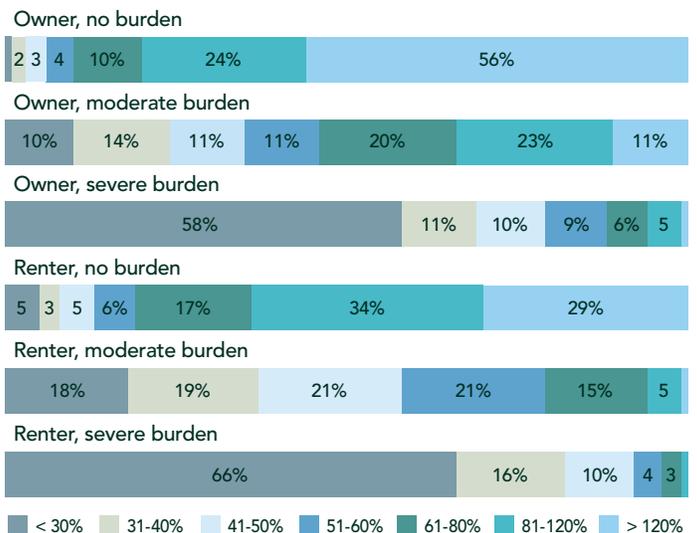
Median Household Income **\$62,831**

Median Household Income on Fixed Income **\$31,718**

Households by Income Bracket



Household Shelter Cost Burden by Income and Tenure



Urban Communities



8,542,669

Number of People



3,166,816

Number of Households



2.70

Average Household Size

Homeownership

Median Owner Household Income **\$76,000**

Max Affordable Home Price for Median Owner Family in Profile **\$190,000**

Median Value **\$175,000**

Average Value to Income Ratio **2.3**

Mortgage Applications and Denial Rate **162,509**
(32% denial rate)



With Mortgage **61%**



Homeownership Rate **70%**

Renting



Average Percent of Income Spent on Rent

Median Renter Household Income **\$34,900**

Max Affordable Monthly Gross Rent for Median Renter Family in Profile **\$873**

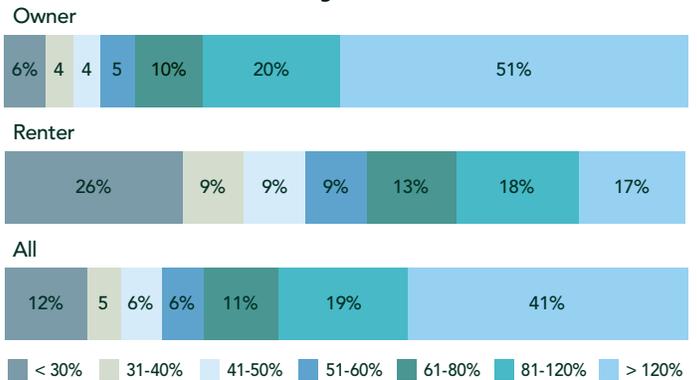
Median Gross Rent **\$920**

Income

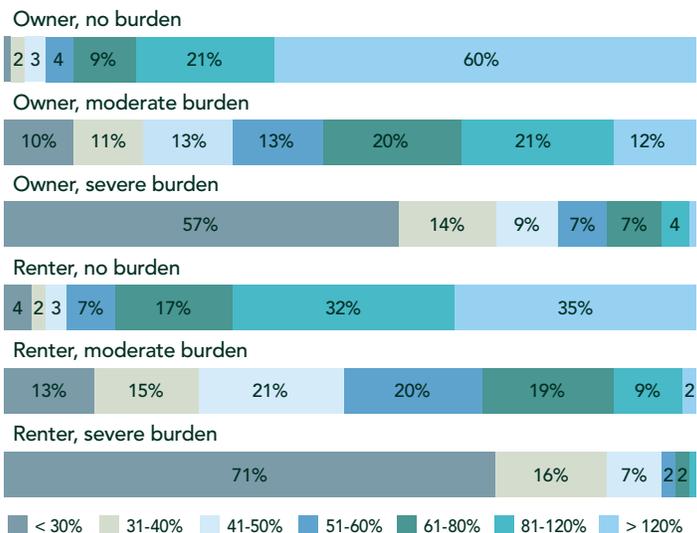
Median Household Income **\$60,770**

Median Household Income on Fixed Income **\$31,900**

Households by Income Bracket



Household Shelter Cost Burden by Income and Tenure



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Michigan's Statewide Housing Plan is available on the MSHDA website at:

Michigan.gov/HousingPlan

Published June 2022

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