

Michigan's Statewide Housing

Plan



East Central Michigan Housing Partnership

Region G Quarterly Progress Report

October to December 2025

Each committee reviewed goals, strategies, and KPIs in light of the new Housing Needs Assessment for Region G published by Bowen National Research. The Region G Action Plan was revised in September of 2025 to reflect data from the Housing Needs Assessment.

Goals	Progress	Notes
Goal 2.3 (Expand Construction and Planning Workforce)	Just Started	Outreach and inclusion of trade programs has begun. A database of planning officials and inspectors was created through volunteer efforts for both Bay and Midland Counties.
Goal 4.1 B (Missing Middle Construction)	Well Underway	Proactive efforts to develop housing, support of MI Neighborhood Grant Applications, Circulating RFQs for housing sites.
Goal 4.1 C (Promote zoning reform)	Just Started	Continual sharing of best practices, municipalities updating their zoning, and informing area home builders of new zoning regulations.
Goal 4.1 C (Promote by-right approvals)	Just Started	Research on regulatory process has begun. Plans for an article comparing building types to the regulatory approval process and discussing the effects on development.
Goal 4.1 C (Zoning Reform Tracking)	Just Started	Tracking zoning changes among primary urban centers in Bay, Isabella, Midland, and Saginaw Counties has occurred. Rural areas have been more difficult to track.
Goal 4.1 G (Number of units developed or preserved by nonprofit/faith-based groups)	Just Started	Additional outreach and inclusion of new nonprofit housing in Bay City and faith based housing groups at the March Housing Summit is a priority.
Goal 4.4.A (Increase rehab/preservation of stock)	Just Started	Housing Stock committee showcased a Saginaw collaboration to renovate homes utilizing Mi Neighborhood CDBG funding. Treasurers from all eight counties were invited to attend. Midland County created a collaborative to replicate Saginaw's efforts and rehabilitate homes in Midland. At least 44 CDBG-funded rehabilitations seeking funding to occur in 2026.
Goal 4.4.B (Increase the amount of funding devoted to rehabilitation and preservation in Region G)	Just Started	Housing Stock committee showcased a Saginaw collaboration to renovate homes utilizing Mi Neighborhood CDBG funding. Treasurers from all eight counties were invited to attend. Midland County created a collaborative to replicate Saginaw's efforts and rehabilitate homes in Midland. At least 44 CDBG-funded rehabilitations seeking funding to occur in 2026.
Goal 4.4.C (Innovative conversion)	Just Started	Several adaptive reuse projects are happening across the region. Highlighting these in news and communication.
Goal 4.4.D (Patient capital)	Just Started	Access to lower cost financial resources remains a barrier. Desire for CDFIs and FHLB discussion at the next annual regional housing summit.
Goal 4.4.E (Rehab abandoned homes)	Just Started	
Goal 4.5.B (Aligning energy efficiency and weatherization programs)	Just Started	Buena Vista Charter Township, Bridgeport Township, Spaulding Township, and Midland County are all pursuing funding to offer owner-occupied home repair grant programs that improve efficiency and weatherization.
Goal 4.5.C (Climate effects)	Just Started	
Goal 4.6 (Missing Middle and workforce housing stock)	Just Started	Work is underway highlighting need for workforce missing middle housing based on housing needs assessment. Committee needs to re-strategize approach as employer assisted housing funding was not included in state budget.
Goal 8.1 (Storytelling)	Just Started	Met with local news and media outlets, kicked off storytelling effort. First wave of stories and impact were published.

Program Units and Dollars Q4 2025	Arenac	Bay	Clare	Gladwin	Gratiot	Isabella	Midland	Saginaw	Region G Totals
Total Building Permits (as of October 2025)*	36	28	15	81	32	67	107	145	512
Single Family Permits (as of October 2025)*	29	28	15	81	30	62	96	117	457
Multifamily Permits (as of October 2025)*	8	0	0	0	2	6	11	29	55
MSHDA Homeless Programs--Dollars	NA	NA	NA	NA	NA	NA	NA	NA	\$250,363
Housing Choice Vouchers Households (Q4 2025)	12	391	78	43	43	196	351	686	1800
Housing Choice Vouchers Dollars (Q4 2025)	\$12,970	\$591,783	\$116,815	\$72,599	\$64,917	\$328,191	\$606,985	\$1,431,877	\$3,226,137
HOME Program/Housing Trust Fund Projects									0
HOME/Housing Trust Fund Dollars									\$0
Homeownership Transactions	4	39	14	5	13	10	26	39	150
Homeownership Dollars	\$475,030	\$4,829,836	\$1,894,967	\$686,154	\$1,757,055	\$1,713,570	\$4,036,961	\$4,795,981	\$20,189,554
4% LIHTC Units	0	0	0	0	0	0	0	0	0
4% LIHTC Dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
9% LIHTC Units	0	0	0	0	0	0	0	0	0
9% LIHTC Dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Missing Middle Program Units	0	0	0	0	0	0	0	0	0
Missing Middle Program Dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Housing Readiness Initiative Grants	0	0	0	0	0	0	0	0	0
Housing Readiness Initiative Dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Legislative Enhancement Grant Projects	0	0	0	0	0	0	0	0	0
Legislative Enhancement Grant Dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Employer-Assisted Housing Fund Units	0	0	0	0	0	0	0	0	0
Employer-Assisted Housing Fund Dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Tribal Nation Grants Dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
MI Neighborhood Program Units***	0	0	0	0	0	0	3	29	32
MI Neighborhood Program Dollars***	\$78,008	\$78,008	\$0	\$0	\$0	\$0	\$315,000	\$2,617,721	\$3,835,240
County Unit Totals**	4	39	14	5	13	10	29	68	182
County Dollar Totals	\$566,008	\$5,499,627	\$2,011,782	\$758,753	\$1,821,972	\$2,041,761	\$4,958,946	\$8,845,579	\$27,501,294

* Figure is 95% of units permitted to model completions
** Totals do not include housing choice vouchers
*** Dollars and unit totals inclusive of multicounty grants
NA = Not Available