



**2023-  
2025**

# **MACOMB COUNTY REGIONAL HOUSING PARTNERSHIP STRATEGIC PLAN**

September 29, 2023



# Macomb County Regional Housing Partnership Organizational Chart



Health &  
Community  
Services

## Task Force

Lead Agency: Health & Community Services



## MRHP Steering Committee

Committee Chairs, H&CS Representative, and other cross-sector leaders



Population Housing Needs

Housing Stock

Pathways to Housing

# **Macomb County Regional Housing Partnership Task Force (MRHP)**

## **Strategic Plan**

### **MRHP Vision Statement:**

To create a community that provides choices for safe, healthy, affordable, accessible, and attainable housing for everyone.

### **MRHP Mission Statement:**

By providing a countywide cross-sector collaborative work to educate the community; create new housing opportunities, reduce gaps and successfully stabilize the housing ecosystem.

### **MRHP Organization:**

The Region M Regional Housing Plan was facilitated by Macomb County Health and Community Services for the Macomb Housing Partnership Lead. The process started in May of 2023 when MSHDA issued a press release announcing the 15 Regional Housing Partnerships and Macomb County Health and Community Services was designated as the Region M Lead.

On July 12, 2023, Region M, Macomb Regional Housing Partnership (MRHP) hosted a kick-off meeting which included community partners and members of local organizations. The meeting covered organization structure, State Regional Housing Partnership Plan review, Macomb priorities/ideas and next steps. Several members signed up to participate in subcommittees.

In August of 2023, three subcommittees and one steering committee were formed to review the Statewide Housing Plan and its 8 priority areas, 37 goals and 134 strategies with the goal of creating a housing plan tailored to Region M.

### **Link to review the MSHDA Statewide Housing Plan:**

**<https://www.michigan.gov/mshda/developers/statewide-housing-plan>**

## **Steering Committee:**

The Steering Committee provides for the general oversight, strategic direction, organization and financial initiatives of the taskforce. The Steering Committee is chaired by the Macomb County Department of Health and Community Services (lead agency). It is comprised of the Chairs of the subcommittees, as well as select cross-sector leaders. The Steering Committee chose to focus on Priority Areas: Community and Education and Equity and Racial Justice.

## **Subcommittees:**

1. Population Housing Needs with Priority Areas: Older Adult Housing and Preventing and Ending Homelessness
2. Housing Stock Group with Priority Areas: Housing Stock and Rental Housing
3. Pathways to Housing with Priority Areas: Housing Ecosystem and Homeownership

Nine Subcommittee meetings, three Steering Committee meetings and two Task Force meetings were held in the months of August and September. The meetings were held to create working groups to address local and regional barriers to affordable and attainable housing and create the Region M Strategic Plan by the State's deadline of September 29, 2023.

Below is a table which references our Regions' chosen Priority Areas, Goals, Strategies and KPI's. We have hi-lighted five goals in yellow which represent our Priority Goals for the Region. Region M will seek public input on our plan and review it periodically as current goals and strategies develop or are completed, and new goals are identified.

MICHIGAN STATEWIDE HOUSING PLAN - Priorities/Goals/Strategies Checklist for Regional Housing Partnerships, **REGION M Steering Committee**

Priorities	Goals	Strategies	KPI Chosen	KPI Baseline and Date	Ownership/Source for KPI	KPI Goal	Collection Cadence (Monthly, Quarterly, Annually, Event Based)
EQUITY AND RACIAL JUSTICE	Goal 1.2: Research and review current housing policies and practices to identify any barriers across the housing continuum for BIPOC, immigrants, migrants, refugees, people with disabilities, LGBTQ+, those with low incomes, and other marginalized populations. As needed, advocate for changes.	Strategy 1.2.E: Extend education outreach programs to landlords and property developers concerning the unique strengths and needs of BIPOC, immigrants, refugees, migrants, people with disabilities, LGBTQ+, those with low income and other marginalized populations and the factors that unfairly prevent them from satisfying the usual housing qualifications.	Create an educational tool/document and provide that tool through a variety of formats such as public websites, speaking requests, meetings, etc.	As of Q3 2023 no tool exists within our region.	Steering Committee and H&CS DEI Director	Educational tool completed by Q3 2024. Public outreach starts Q4 2024.	Status updates provided quarterly till tool is completed. Educational outreach will be continuous.
	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.	Include a representative from the RHP in the Safe & Healthy Macomb initiative.	H&CS Director is currently a member of the Safe & Healthy Macomb initiative.	H&CS Department	Continue membership on the team and advocate for housing services to be included in discussions regarding wrap around services.	Provide regular updates to the RHP Task Force on a continuous basis.
COMMUNICATION AND EDUCATION	Goal 8.1: Increase education and awareness of the importance and benefits of accessible, affordable, and attainable housing, as well as the existing housing programs and services throughout Macomb County.	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 as well as providers, general public, etc.	Incorporate goal in the MRHP mission and vision statement. Provide educational tool and public outreach opportunities.	As of Q3 2023 mission and vision statement exist for Macomb RHP but needs to be revised. No educational tool exists nor does public outreach.	Steering Committee and H&CS Department	Mission and Vision statements updated Q1 2024. Educational tool completed by Q3 2024. Public outreach starts Q4 2024	Status updates provided quarterly until tool is completed. Educational outreach will be continuous.
		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.	Incorporate goal in the MRHP mission and vision statement. Provide educational tool and public outreach opportunities.	As of Q3 2023 mission and vision statement exist for Macomb RHP but needs to be revised. No educational tool exists nor does public outreach.	Steering Committee and H&CS Department	Mission and Vision statements updated Q1 2024. Educational tool completed by Q3 2024. Public outreach starts Q4 2024	Status updates provided quarterly until tool is completed. Educational outreach will be continuous.
	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.	Create a Financial Empowerment Center to provide outreach, education, support, etc.	As of Q3 2023 Macomb County is in the process of establishing an FEC.	H&CS Department	Provide funding and staff for FEC by Q3 2024. Networking, education, etc. to start Q4 2024.	Quarterly status updates provided on a continuous basis.
		Strategy 8.4.B: Connect HCV holders to HUD-certified housing counselors to provide counseling and education services.	Create a Financial Empowerment Center to provide outreach, education, support, etc.	As of Q3 2023 Macomb County is in the process of establishing an FEC.	H&CS Department	Provide funding and staff for FEC by Q3 2024. Networking, education, etc. to start Q4 2024.	Quarterly status updates provided on a continuous basis.
		Strategy 8.4.C: Help those people who are unbanked to establish relationships with financial institutions.	Create a Financial Empowerment Center to provide outreach, education, support, etc.	As of Q3 2023 Macomb County is in the process of establishing an FEC.	H&CS Department	Provide funding and staff for FEC by Q3 2024. Networking, education, etc. to start Q4 2024.	Quarterly status updates provided on a continuous basis.



MICHIGAN STATEWIDE HOUSING PLAN - Priorities/Goals/Strategies Checklist for Regional Housing Partnerships, **REGION M Housing Stock Group Subcommittee**

Priorities	Goals	Strategies	KPI Chosen	KPI Baseline and Date	Ownership/Source for KPI	KPI Goal	Collection Cadence (Monthly, Quarterly, Annually, Event Based)
HOUSING STOCK	<b>Development</b> <b>Goal 4.1:</b> Increase the supply of the full spectrum of housing that is affordable and attainable to Macomb County residents, including missing middle, workforce housing, rental housing and preservation/rehabilitation of existing housing stock. <b>(SHP Goals 4.1, 4.4, 4.6 have been combined and restated as Goal 4.1)</b>	<b>Strategy 4.1.A:</b> 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.	Create advocacy plan.	As of Q3 2023, no such plan exists	Subcommittee	Draft complete by Q2 2024 with final due end of Q3 2024	Quarterly review until complete with annual review thereafter.
		<b>Strategy 4.1.D:</b> 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.	Align regional/county plans and awards criteria with MSHDA LIHTC qualified allocation plan.	As of Q3 2023, there are some existing plans; however, additional plans need to be developed.	Planning and Economic Development	Draft complete by Q3 2024 with final due end of Q1 2025	Quarterly review until complete with annual review thereafter.
		<b>Strategy 4.1.E:</b> Use best practices from other states to apply tax increment financing and other incentives to encourage housing production and transformational market-driven development.	Research and determine best practices.	As of Q3 2023, there are some existing plans; however, research & review needs to be started.	Subcommittee	Draft complete by Q2 2024	Quarterly review until complete with annual review thereafter.
		<b>Strategy 4.4.B:</b> Support the establishment and use of guidelines for assessing the quality of housing stock.	Review current property standards and review recommendations.	As of Q3 2023, there are some existing plans; however, research & review needs to be started.	Subcommittee	Complete by Q2 2024	Quarterly review until complete with annual review thereafter.
		<b>Strategy 4.4.C:</b> Support the innovative conversion or repurposing of unused residential properties, commercial space, and other buildings, with accessibility modifications wherever possible.	Increase of 100 housing units.	As of Q3 2023, there are some existing ordinances; however, research & review needs to be started. Starting Q4 2023, utilize State data for tracking. Encourage use of available funding.	Planning and Economic Development, local municipalities & private partners.	Complete by Q4 2025	Quarterly updates provided until completed.
		<b>Strategy 4.6.A:</b> Provide more incentives and fund income and appraisal gaps to support the development of missing middle housing types and workforce housing.	Collaborate with the Community Development Program to prioritize dedicated funds that focus on investing in missing middle and workforce housing projects. These funds can come from a combination of public, private, and nonprofit sources.	As of Q3 2023, there are some existing plans; however, additional plans need to be developed.	Planning and Economic Development	Complete by Q1 2025	Quarterly review until complete with annual review thereafter.
		<b>Strategy 4.6.B:</b> Increase quality, affordable housing options within our housing ecosystem.	Increase of 100 housing units.	As of Q3 2023, such plan exists within the region. Starting in Q4 2023, utilize State data for tracking. Encourage use of available funding.	Subcommittee & Planning and Economic Development, local municipalities & private partners.	Complete by Q4 2025	Quarterly updates provided until completed.

		<b>Strategy 4.6.C:</b> Research existing grant funds and other funding sources to offer opportunities for subsidizing lot rent and offer low-cost loans to those who purchase new or used mobile/manufactured homes.	Research & review current funding sources.	As of Q3 2023, there are many existing programs.	H&CS	By Q3 2024 complete research & host informational program for Task Force members.	Quarterly updates with annual review thereafter.
	<b>Zoning Goal 4.7:</b> Expand the use of equitable and holistic local planning and zoning practices to increase housing supply.	<b>Strategy 4.7.A:</b> Provide capacity in the form of housing-related technical support for smaller municipalities.	Develop model land use policies that prioritize the inclusion of missing middle and workforce housing in urban planning and development. This can involve updating zoning codes and comprehensive plans to explicitly allow and encourage these housing types.	As of Q3 2023, some communities have implemented these standards, but additional outreach and assistance needs to be done	Planning and Economic Development	Complete by Q1 2025	Monthly updates with annual review thereafter.
		<b>Strategy 4.7.B:</b> Provide education, including but not limited to local planning officials and attorneys, elected officials, and the public, about discriminatory zoning and the benefits of equitable zoning reform.	Develop model land use policies that prioritize the inclusion of missing middle and workforce housing in urban planning and development. This can involve updating zoning codes and comprehensive plans to explicitly allow and encourage these housing types.	As of Q4 2022, some communities have implemented these standards, but additional outreach and assistance needs to be done	Planning and Economic Development	Complete by Q1 2025	Quarterly updates until complete.
		<b>Strategy 4.7.C:</b> 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.	Within the model zoning language, encourage mixed-use zoning that allows for a combination of commercial and residential spaces. This can increase the feasibility of including missing middle and workforce housing in areas with high demand for both housing and services.	As of Q3 2023, some communities have implemented these standards, but additional outreach and assistance needs to be done	Planning and Economic Development	Complete by Q1 2025	Quarterly updates until complete. Education may be continuous.
		<b>Strategy 4.7.D:</b> Develop model language for zoning amendments or overlays that remove obstacles to increasing the housing supply.	Assist communities in implementing Zoning and Regulatory Reforms:  -Update zoning codes to allow for more flexible and mixed-use developments. -Streamline permitting processes to reduce time and costs associated with development. -Adjust minimum lot sizes, setbacks, and parking requirements to accommodate missing middle housing types.	As of Q4 2022, some communities have implemented these standards, but additional outreach and assistance needs to be done	Planning and Economic Development	Complete by Q1 2025	Quarterly updates until complete. Education may be continuous.

		<b>Strategy 4.7.E:</b> 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.	Encourage communities to offer tax incentives or to lower or waive development impact fees for projects that focus on missing middle and workforce housing. Examples include: tax abatements or reductions for developers who build missing middle or workforce housing.	As of Q3 2023, some communities have implemented these standards, but additional outreach and assistance needs to be done	Planning and Economic Development	Complete by Q1 2025	Quarterly updates until complete. Annual review thereafter.
RENTAL HOUSING	<b>Goal 6.3:</b> Increase the quality of rental housing.	<b>Strategy 6.3.B:</b> Provide shared resources and other support to municipalities to facilitate landlord registries, regular inspections, and code enforcement.	Research and determine best practices.	As of Q3 2023, many resources exist.	Subcommittee	Complete resource list by Q3 2024.	Quarterly updates until resource list is complete. Outreach and support is ongoing/as requested.



MICHIGAN STATEWIDE HOUSING PLAN - Priorities/Goals/Strategies Checklist for Regional Housing Partnerships, **REGION M Population Housing Needs Subcommittee**

Priorities	Goals	Strategies	KPI Chosen	KPI Baseline and Date	Ownership/Source for KPI	KPI Goal	Collection Cadence (Monthly, Quarterly, Annually, Event Based)
PREVENTING AND ENDING HOMELESSNESS	<b>Goal 3.2:</b> Increase access to stable and affordable quality housing options for households with extremely low incomes.	<b>Strategy 3.2.B:</b> Invest in homelessness prevention and diversion efforts to keep households from entering shelter or staying in unsheltered situations in order to reduce trauma.	Create a Financial Empowerment Center to provide outreach, education, support, etc.	As of Q3 2023 Macomb County is in the process of establishing an FEC.	H&CS Department	Provide funding and staff for FEC by Q3 2024. Networking, education, etc. to start Q4 2024.	Quarterly status updates provided on a continuous basis.
	<b>Goal 3.3:</b> 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.	<b>Strategy 3.3.C:</b> 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.C needs to be addressed first before 3.3.B can be completed.	Develop model land use policies that prioritize person-centered, trauma informed and Housing First approaches in urban planning and development. This can involve updating zoning codes and comprehensive plans to explicitly allow and encourage these housing types.	As of Q3 2023, there are no locally organized training sessions.	RHP Subcommittee	Hold 4 trainings sessions by the end of Q4 2025.	Training sessions to be held quarterly on an on-going basis.
		<b>Strategy 3.3.B:</b> Support organizations operating shelters to be low-barrier, focused on reducing harm, and trauma informed. *** Strategy 3.3.B needs to be listed after 3.3.C as 3.3.C needs to addressed before 3.3.B.	Develop model policies.	As of Q3 2023, some standards and policies exist but additional outreach and assistance needs to be done.	RHP Subcommittee	By Q4 2024 standards will be completed.	Quarterly updates until complete with annual review thereafter.
		<b>Strategy 3 New:</b> Identify available bed capacity through available data sources.	Assemble and analyze data from Point in Time (PIT) Count.	As of Q3 2023, multiple data sets exist.	RHP Subcommittee	Count completed in January of each year; pull data for Q4 2024	Event based
	<b>Goal 3.5:</b> Use qualitative and quantitative data to better understand and meet the housing and service needs of households at risk of and experiencing homelessness.	<b>Strategy 3.5.C:</b> Track supportive housing unit creation and annually re-evaluate unit projections by population to set and monitor unit production goals.	Identify # of supportive housing units in Macomb County.	As of Q3 2023, RHP does not have a count of supportive housing units in Macomb County.	RHP Subcommittee	Determine the inventory of existing units by end of Q2 2024 and set goals for additional units. Survey supportive housing providers to determine current inventory of units.	Quarterly with annual review of unit goals.

		<b>Strategy 3.5.D:</b> Support the CoCs to understand local supportive housing and rapid rehousing needs in order to set housing goals by population.	Complete review of existing data for supportive housing and Rapid Rehousing Plan.	As of Q3 2023, RHP does not have a comprehensive report on supportive housing and Rapid Rehousing Plan.	RHP Subcommittee	By end of Q3 2024, use data from survey of existing supportive housing units and review of data to develop a report on supply/demand for supportive housing and Rapid Rehousing Plan. Survey supportive housing providers and RRH providers regarding existing services and demand.	Quarterly until completed with annual review thereafter.
<b>OLDER ADULT HOUSING</b>	<b>Goal 5.2:</b> Promote the ability of older adults to age in a place of their choice.	<b>Strategy 5.1.A:</b> Review and modify housing programs to remove barriers to expanding and improving older adult housing.	Develop listing of senior specific income qualified in Macomb County.	As of Q3 RHP does not have a comprehensive listing of affordable senior housing in Macomb	RHP Subcommittee	By end of Q3 2024 list of affordable senior housing in Macomb County will be established	Quarterly until completed with annual review thereafter.
		<b>Strategy 5.2.A:</b> 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.	Complete review of senior services available in Macomb that offer in-home support services.	As of Q3 RHP does not have a comprehensive listing of affordable senior housing in Macomb ( services that support independent living will be defined)	RHP Subcommittee	By end of Q2 2024 list of services that provide in-home support services that support independent living for seniors will be complete.	Quarterly until completed with annual review thereafter.
		<b>Strategy 5.2.B:</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.	Review funding opportunities that support home modifications -identify current available services and identify gaps.	As of Q3 RHP has not reviewed potential funding opportunities	RHP Subcommittee	By end of Q3 potential funding opportunities will be identified.	Quarterly until completed with annual review thereafter.
		<b>Strategy 5.2.D:</b> 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.	Research current programs available for transitioning individuals out of nursing homes.	As of Q3 RHP does not have listing of current available services which assist individuals transitioning out of nursing home.	RHP Subcommittee	By end of Q3 list of available transitional services for individuals re-integrating into the community following nursing home stay will be identified.	Quarterly until completed with annual review thereafter.

MICHIGAN STATEWIDE HOUSING PLAN - Priorities/Goals/Strategies Checklist for Regional Housing Partnerships, **REGION M Pathways to Housing Subcommittee**

Priorities	Goals	Strategies	KPI Chosen	KPI Baseline and Date	Ownership/Source for KPI	KPI Goal	Collection Cadence (Monthly, Quarterly, Annually, Event Based)
HOUSING ECOSYSTEM	<b>Information and Collaboration</b> <b>Goal 2.1:</b> Increase the efficiency and effectiveness of the housing ecosystem by enhancing collaboration on housing among state agencies, philanthropy, local governments, Tribal Nations, education, non-profits and the wide variety of private-sector organizations that make up the housing ecosystem. Also increase the availability of regional data on housing needs and opportunities to inform and improve decision making. <b>(SHP Goals 2.1 &amp; 2.2 have been combined and restated as Goal 2.1)</b>	<b>Strategy 2.1.A:</b> 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.	Research and map existing housing stock by type within each community of the Region.	Data exists but not consolidated.	Subcommittee	Complete by Q4 2024.	Quarterly until completed with annual review thereafter.
		<b>Strategy 2.1.C:</b> Bring technical resources to communities to help them become ready for new housing development.	Develop education plan for Community Leaders and Planners for assistance in Zoning Amendments and opportunities.	Programs and Consultation opportunities exist from MSHDA, Macomb County, and private firms. Consolidate and disseminate information to community leadership.	Steering Committee	Complete by Q3 2024.	Monthly until end of Q3 with annual review thereafter.
		<b>Strategy 2.2.A:</b> Assess Macomb County's housing needs on a regular basis and share the results throughout the system.	Collect data from all communities and loop into 2.1A GIS Mapping	Some Zoning amendments and creative housing solutions exist in some communities- need to compile individual community efforts into one cohesive map/document	Communities to assess based on Subcommittee request- Recommendations to come from Subcommittee/PED to map?	Start Q2 2024- with Q4 2024 Deadline for Data Dashboard/Report/Mapping	Quarterly until completed with annual review thereafter.
		<b>Strategy 2.2.B:</b> Develop centralized access to public-private, non-profit, and open-source platforms for housing data, including available land for acquisition.	One-Stop Website with County/Regional Mapping and Data	Much of the reporting and data exists already or will exist from RHPs, compilation into one site doesn't exist as of 08/2023	STATE (MSHDA) or Regional Cohort Lead	Building to begin in Q4 2024- Completion by Q3 2025	Monthly reporting on data gathering until Q3 2025.
	<b>Construction Industry and Licensed Skilled Tradespersons</b> <b>Goal 2.3:</b> 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.	<b>Strategy 2.3.C:</b> Provide resources to help underrepresented entrepreneurs launch and grow construction, planning and zoning, and real estate businesses.	Year-over-Year Growth reported in Sectors	As of Q 3 2023 unknown if demographic data has been compiled/exists	Subcommittee to collaborate with MIWorksI and Velocity, other Accelerators/Incubators locally- but should be a Statewide Initiative (MSHDA) for funding assistance. Subcommittee to develop Survey for data collection.	Begin collaboration and research Q2 2024- Annual data collection Q4 2025 and beyond	Quarterly until completed with annual review thereafter.
HOMEOWNERSHIP	<b>Goal 7.1:</b> Create homeownership equity among different races and ethnic groups.	<b>Strategy 7.1.A:</b> Expand programs that help households (home) navigate the home-buying process with personalized, culturally responsive assistance.	Create a Financial Empowerment Center to provide outreach, education, support, etc.	As of Q3 2023 Macomb County is in the process of establishing an FEC.	H&CS Department	Provide funding and staff for FEC by Q3 2024. Networking, education, etc. to start Q4 2024.	Quarterly status updates provided on a continuous basis.

	<b>Goal 7.2:</b> Increase homeownership among households with low to moderate income.	<b>Strategy 7.2.C:</b> 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.	Revision of Checklists/Booklets that currently exist for ease of reference and use.	FEC and MCA programs and guides exist as of 08/2023- need to be fine-tuned, updated and made more cohesive	Subcommittee to administer process and make recommendations to entities for revision(s).	Subcommittee review Q1 2024, Q3 2024	Monthly reporting until revisions have been made with annual review thereafter.
	<b>Goal 7.4:</b> Stabilize and sustain homeownership.	<b>Strategy 7.4.A:</b> Connect people to workforce training programs, adult education, postsecondary education, and entrepreneurship training so they can continue to increase their earnings. <b>Strategy 7.4.B:</b> Develop a coaching program to assist homeowners regardless of race or ethnicity. <b>Strategy 7.4 New:</b> Add incentive for first time homebuyers. <b>(Strategy 7.4.A &amp; 7.4.B, 7.4 New are combined.)</b>	Gather information on existing MSUE, MCC, MCA/MCHCS Programs, MSHDA, and private programs and consolidate into one platform.	As of Q3 2023 Programs and Services exist but are not in a cohesive/coordinated document.	Subcommittee/FEC	Complete by Q1 2025	Monthly reporting until date is gathered, then quarterly review thereafter.

Sep 19, 2023, 4:12 PM (8 days ago)

to me

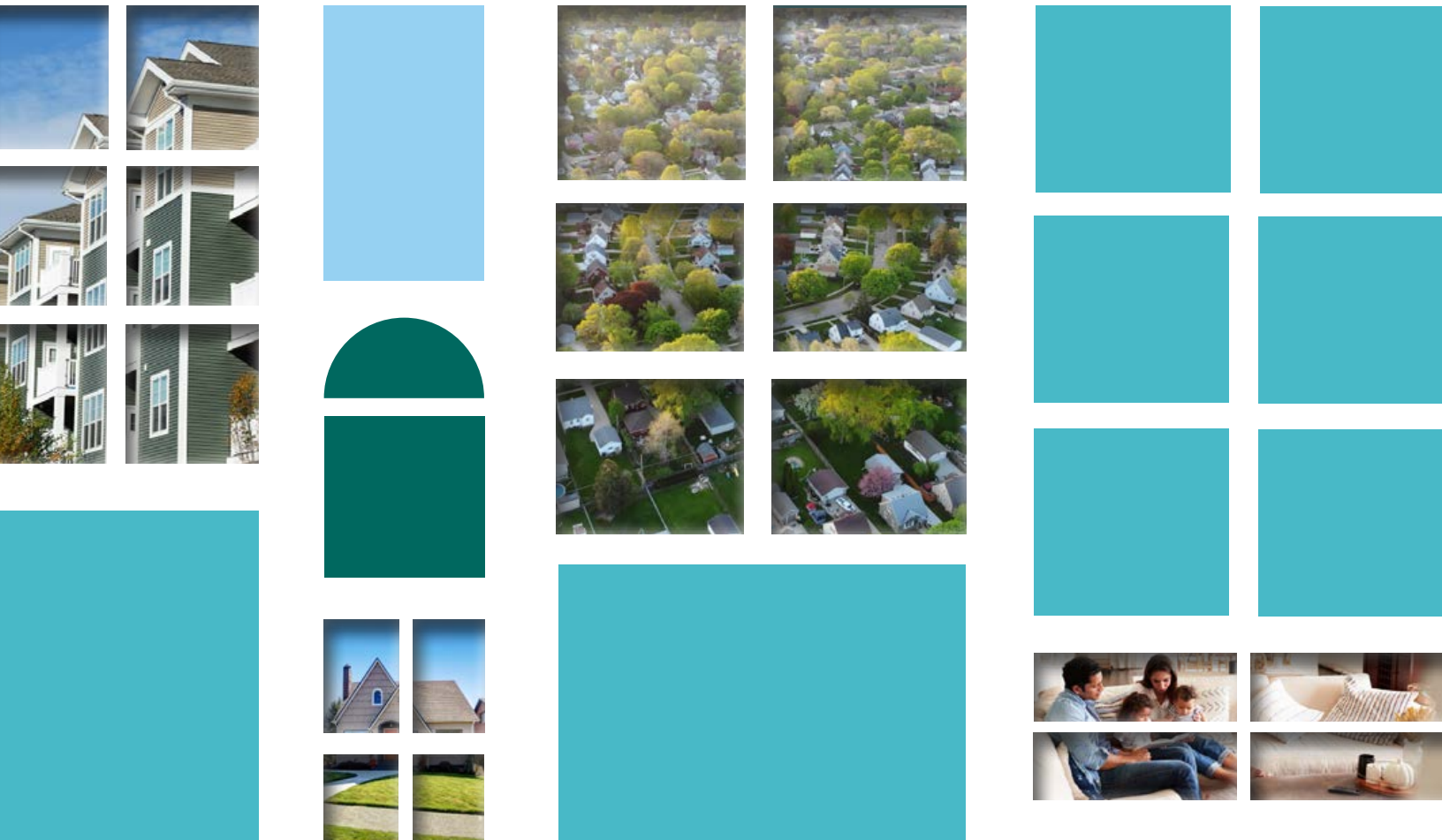
Jennifer,

I think the mission statement is missing a comma or a word. Here “cross-sector collaborative work” if I’m wrong it does sound funny. Also Goal 2.1 seems like non profits should be included in the list. Just my thoughts.



# Michigan's Statewide Housing *Plan*

## Acronyms & Definitions





# Acronyms and Initialisms

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

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





## 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 inequality 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).

