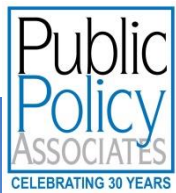


# 2021 MICHIGAN HOUSING SURVEY AND INTERVIEW FINDINGS

September 2021



**Public Policy Associates, Incorporated** is a public policy research, development, and evaluation firm headquartered in Lansing, Michigan. We serve clients in the public, private, and nonprofit sectors at the national, state, and local levels by conducting research, analysis, and evaluation that supports informed strategic decision-making.



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# EXECUTIVE SUMMARY

Creating a robust and meaningful statewide housing plan requires obtaining input on what is needed for the plan from a broad set of stakeholders. 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. 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<sup>1</sup> who completed the survey were interviewed to learn more about their housing challenges and their suggestions for housing system improvements. The interviewees represented 11 counties.

## KEY FINDINGS

The survey asked respondents to provide perspective on the community characteristics they find most desirable when choosing a home, what their current housing concerns are, access and utilization of housing assistance, experiences with housing discrimination, and understanding of fair housing rights. Questions for landlords centered on their considerations for investing in rental properties and tenancy, their concerns with tenants and properties, how they interact with state agencies, and understanding of fair housing rights and responsibilities.

The key findings from the housing survey include:<sup>2</sup>

### Housing Satisfaction

- For the most part, respondents are living where they want to live, and they want to live in communities that are safe, close to amenities, and have broadband access.
- Homeowners appear to be more highly satisfied with the quality and safety of their housing than renters.
- Housing satisfaction was low among the interviewees, with community environment a key factor.

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<sup>1</sup> This term refers to the knowledge a person gains through direct involvement in certain events. In the context of housing, lived experience can take many forms, such as having been homeless, residing in a rural area, or buying a home.

<sup>2</sup> Methodology note: This survey sought to gather response from a variety of Michigan residents, with the intent of capturing a range of perspectives. Because random sampling was not used, there is an unavoidable risk of selection bias to the respondent pool.

# Housing Concerns and Sources of Assistance

- Homeowners' housing concerns are financial in nature and related to home repair and rehabilitation while renters and potential homebuyers are mainly concerned with living space and privacy.
- Interviewees had a range of housing challenges, including safety, maintenance, access, and affordability.
- Nearly half of homeowners and one-third of those renting do not know where to go for housing assistance.
- Knowledge of fair housing is high for all groups, but the majority of respondents are not sure where to find fair housing information or file a complaint.
- Different racial/ethnic groups shared concerns about having a yard, privacy, and enough space, but ranked a number of housing concerns differently.
- Certain characteristics were associated with top concerns about unit condition (those with disabilities), making rent (those with a criminal record, low-income families with children under 18), and the costs of home repairs (older adults).
- Improvements to housing supports suggested by interviewees focused on program flexibility, financial assistance, and streamlined information.
- Almost half of renters are paying more than half their monthly income on rent, but less than 1 in 5 receive some form of housing assistance.
- Most renters are interested in owning a home but have financial considerations such as down payment, closing costs, and existing debt.
- Landlords and housing agencies could improve their interactions with renters.

## Housing Discrimination

- Nearly one-quarter of renters reported experiencing some form of housing discrimination and the source is most often landlords or management staff. Homeowners and potential homebuyers experience discrimination to a lesser extent, but when they do, the source is most frequently lenders.
- Housing discrimination was most common among those with criminal records, but others also said they experienced discrimination at high rates (e.g., low-income families with children under 18, those with disabilities, American Indians/Alaska Natives, and Black respondents). Landlords, lenders, and realtors were named most often as sources of housing discrimination by special populations.

- Landlords report understanding fair housing rights but many have not been trained in recent years.

The key findings from the information provided by landlords that responded to the survey include:

## Landlord Motivations

- Income potential and location are the top considerations for landlords when deciding where to invest.
- Income and rental history are the top factors landlords consider when approving tenant occupancy.
- 58% of landlords accept Tenant-Based Rental Assistance.
- Rental subsidy is the most common topic around which landlords engage state agencies.

## Landlord Concerns

- Landlords have multiple reasons for not accepting rental subsidies, including concerns about bureaucracy and property damages; they are also avoiding them when they can rent units at market rates.
- Late payments and the inability to pay the true cost of rent are landlords' primary tenant concerns.
- Late or nonpayment of rent, finding good tenants, and eviction restrictions are the primary concerns landlords have related to their properties.

## RECOMMENDATIONS

These results are opportunities to consider the slate of programs, supports, and other resources available to promote housing goals within the state. For example, more emphasis on supporting paths to homeownership, easing landlords' concerns when identifying tenants, and reducing housing discrimination are all possible directions for improving the state of housing in Michigan. These can be facilitated by an overall commitment to expand quality, affordable housing stock. Specific recommendations for consideration by MSHDA and others working within the housing system include:

## Outreach and Education

- Conduct a marketing campaign to build awareness of housing assistance and fair housing resources in the state. To facilitate outreach, leverage the fact that many people look first to friends, family, or neighbors; financial institutions; or nonprofits for housing information.

- Recognize the significant and creative work done by the housing organizations in the state. Such recognition could take the form of awards, news features, and grants to scale-up effective models. This recognition has the potential to draw greater attention to housing issues broadly and to facilitate the sharing of best practices and innovation with others in the housing ecosystem to further impact.
- Provide education to landlords, property managers, lenders, and realtors about implicit bias, with a particular focus on understanding their assumptions in connection with their objectives (e.g., confidence that a tenant will be able to pay the rent, a buyer is serious and prepared).
- Ensure landlords and tenants have access to efficient and effective conflict resolution and eviction-prevention help.

## Equitable Access to Affordable, Quality Housing

- Ensure that there are home repair financial products or other assistance available to lower income homeowners in order to maintain housing stock quality, with some resources specially targeted to older adults.
- Collaborate at the state and local levels to emphasize safety, proximity to amenities, affordable broadband access, green space, unit size, and privacy when making development decisions, keeping in mind that some Michiganders prefer to live in rural communities.
- Improve the condition of dwellings for those with disabilities by offering financial assistance and greater enforcement of quality and accessibility standards. Work with homeowners and landlords to address issues.
- Reduce the housing cost burden, particularly among renters, through the use of multiple strategies that go beyond rental vouchers.
- Expand upon existing programs that help individuals to move into homeownership, with an emphasis on helping more to overcome up-front financial barriers like closing costs and down payments.
- Develop programs that help landlords to take the (perceived) risk of renting to tenants of diverse backgrounds and lower income levels. As a part of this effort, work with landlord groups to address monetary, management, and capacity concerns about accepting rental vouchers.

# INTRODUCTION

To gather input for Michigan’s first ever statewide housing plan from key customer groups, and to better understand the current housing concerns and aspirations of Michiganders across the state, Public Policy Associates, Inc. (PPA) conducted a survey of homeowners, renters, potential homebuyers, and landlords. In addition, PPA interviewed a selection of homeowners, renters, and potential homebuyers to explore their lived experience<sup>3</sup> with housing challenges and opportunities in more depth. Both of these activities were carried out on behalf of the Michigan State Housing Development Authority (MSHDA) and the Statewide Housing Plan Partner Advisory Council (the Council), and the findings will inform the priorities and goals of the Statewide Housing Plan.

## ABOUT THE SURVEY

### Survey Process

The survey was fielded between March 11, 2021 and April 16, 2021, and PPA received over 6,500 responses. An initial draft of the survey questions was reviewed by each of the relevant MSHDA departments, and revisions were made based on their feedback. Seven members of the Council also provided feedback. The final version of the survey was translated into Arabic and Spanish, in addition to being available in English. Translators were also available via phone to translate the survey into 99 possible languages.

The survey was available online as the main format for response, but MSHDA also had staff available (at a hotline number) to help people to complete the survey by telephone. In addition, the survey was made available on paper upon request through MSHDA or a partner organization. Data from the paper surveys were entered into the online version by MSHDA staff and incorporated into the survey response data presented in this summary.

MSHDA directly marketed the survey to individuals from the target customer groups where emails were available (e.g., Housing Choice Voucher holders) and used social media channels to help spread the word widely about the survey. Examples of publications where the survey announcement was posted included the *Michigan Chronicle* and *La Prensa*. MSHDA also marketed the survey through its virtual Housing Resources Fair, co-hosted with faith-based organizations. The Council members, state agencies, and other partner organizations were also asked to share the information about the survey opportunity. For copies of the survey and outreach flyers, please refer to the report appendix.

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<sup>3</sup> This term refers to the knowledge a person gains through direct involvement in certain events. In the context of housing, lived experience can take many forms, such as having been homeless, residing in a rural area, or buying a home.



This survey sought to gather response from a variety of Michigan residents, with the intent of capturing a range of perspectives. Because random sampling was not used, there is an unavoidable risk of selection bias to the respondent pool.

## Survey Respondent Type and Geography

To begin the survey, individuals were asked to identify themselves as a homeowner, renter, potential homebuyer, or landlord. Multiple types of responses were allowed for individuals that belonged to multiple categories. The majority of responses came from homeowners (62%). In 2019, 28% of Michigan residents were renters and 71% were homeowners.<sup>4</sup>

**Table 1. Survey Respondents by Respondent Type**

Respondent Type	Number	Percentage
Homeowner	4,101	62%
Renter	1,665	25%
Potential homebuyer	425	7%
Landlord	382	6%
Total	6,573	

The vast majority of respondents were English-speakers and completed the survey online.

**Table 2. Survey Respondents by Language and Type of Survey Completed**

Language	Number	Percentage
Arabic	26	<1%
English	6,531	99%
Spanish	16	<1%
Total	6,573	
Survey Type	Number	Percentage
Electronic	6,395	97%
Paper	178	3%
Total	6,573	

Responses to the survey came from every county in Michigan. In the case of landlords, ownership of units in all Michigan counties was also represented. Of respondents that reported their type of community, the majority (32%) lived in a small town or village, followed by those who lived in suburban locations (27%) and urban areas (25%).

**Table 3. Survey Respondents by Geographic Location**

Respondent Geography	Number	Percentage
Major city	1,411	25%

<sup>4</sup> U.S. Census Bureau, Quick Facts – Michigan (July 2019), <https://www.census.gov/quickfacts/fact/table/MI/INC110219>

Rural area	943	16%
Small town or village	1,821	32%
Suburbs	1,577	27%
Total	5,752	

## Survey Respondent Demographics

All survey respondents were asked to provide information on their race/ethnicity and gender identity. Those responding as homeowners, renters, or potential homebuyers were asked for additional information on age, income, sexual identity, and current type of housing. This information was gathered to better understand the needs and experiences of specific populations of interest as well as to ensure input on housing in Michigan was gathered from a broad, inclusive group and to understand if any responses showed patterns by respondent demographics. While the survey did not set out to provide a representative sample of different demographic characteristics, it is helpful to explore who responded to the survey to understand the lived experiences that they may have brought to their answers.

### Race/Ethnicity

The racial/ethnic composition of the respondents is shown below in Table 4. American Indian/Alaska Natives (2%) and Black/African Americans (16%) responded to the survey in higher proportions than their shares of the Michigan population. Asian, Hispanic/Latino, and White respondents were underrepresented. Nine percent of respondents preferred not to give their race/ethnicity.

**Table 4. Respondent Race/Ethnicity, Compared to Michigan Population**

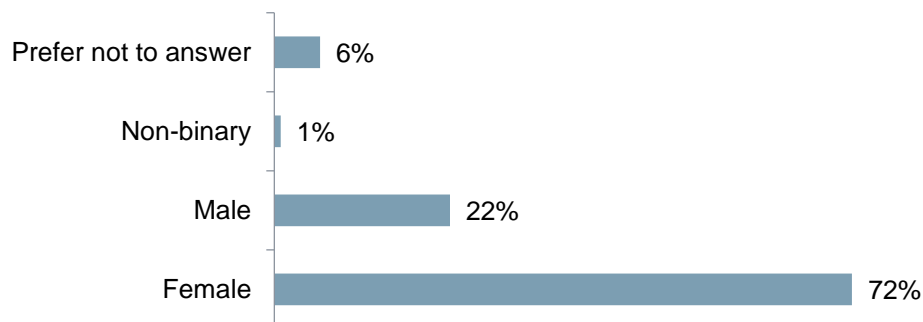
Race/Ethnicity	Total for Survey	Michigan <sup>5</sup>
American Indian/Alaska Native	2%	<1%
Asian	2%	3%
Black/African American	16%	14%
Hispanic/Latino	4%	5%
Pacific Islander	0%	<1%
White/Caucasian (Not Hispanic/Latino)	66%	75%
Prefer not to answer	9%	-

Of the landlord respondents, 3% were Asian, 13% were Black, 3% were Hispanic, and 53% were White.

<sup>5</sup> U.S. Census Bureau, Quick Facts – Michigan (July 2019), <https://www.census.gov/quickfacts/fact/table/MI,US/PST045219>

## Gender Identity

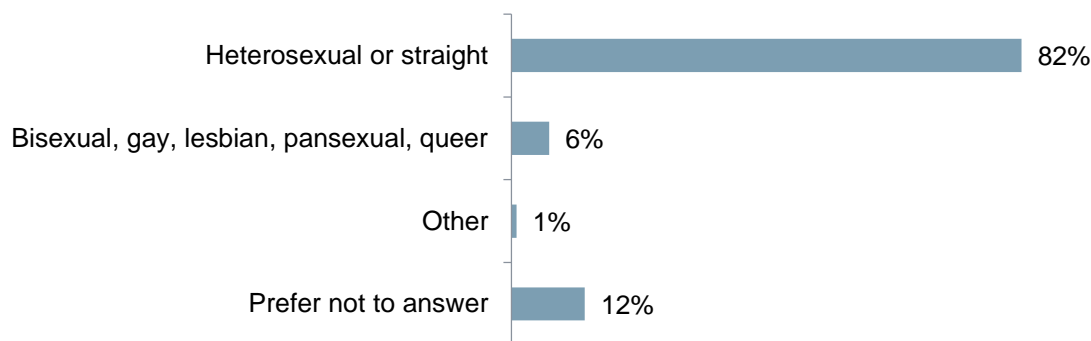
Those identifying as female were the majority of respondents across all types (72%), while one in five respondents identified as male. Women are overrepresented among the survey respondents, which should be kept in mind when looking at the survey results. A small percentage (1%) of respondents identified as non-binary.



**Figure 1. Respondent Gender Identity<sup>6</sup>**

## Sexual Orientation

Heterosexual individuals were the majority of respondents (81%). Six percent of respondents identified as bisexual, gay, lesbian, pansexual, or queer and a small percentage (1%) of respondents identified as “other”. Twelve percent of respondents preferred not to provide their sexual identity. According to a 2021 Gallup poll, 6% of U.S. residents identify as gay, lesbian, bisexual, or transgender.<sup>7</sup>



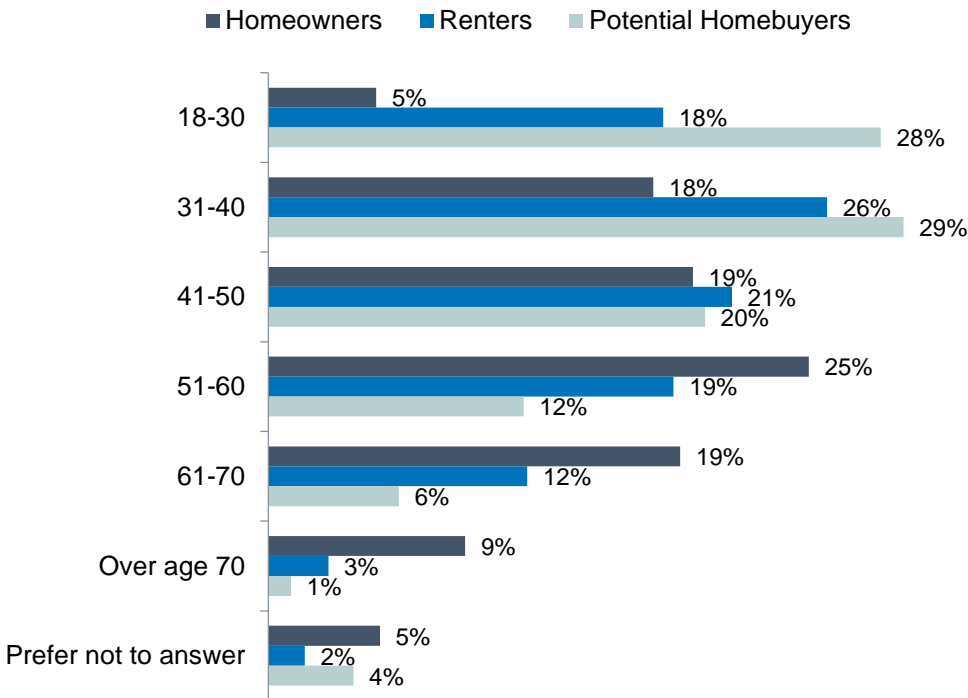
**Figure 2. Respondent Sexual Orientation**

<sup>6</sup> In Figure 1 and in other charts and tables throughout the report, percentages may not total exactly 100% due to rounding.

<sup>7</sup> Jeffrey M. Jones, “LGBT Identification Rises to 5.6% in Latest U.S. Estimate,” (Gallup, February 24, 2021), <https://news.gallup.com/poll/329708/lgbt-identification-rises-latest-estimate.aspx>

## Age

More than half of homeowner respondents (53%) were aged 51 or older. For renters, the majority of respondents (65%) were under the age of 51. Potential homebuyers were the youngest group of respondents overall, with 57% younger than 41. Eighteen percent of the Michigan population is aged 65 or older.<sup>8</sup>



**Figure 3. Respondent Age**

## Income

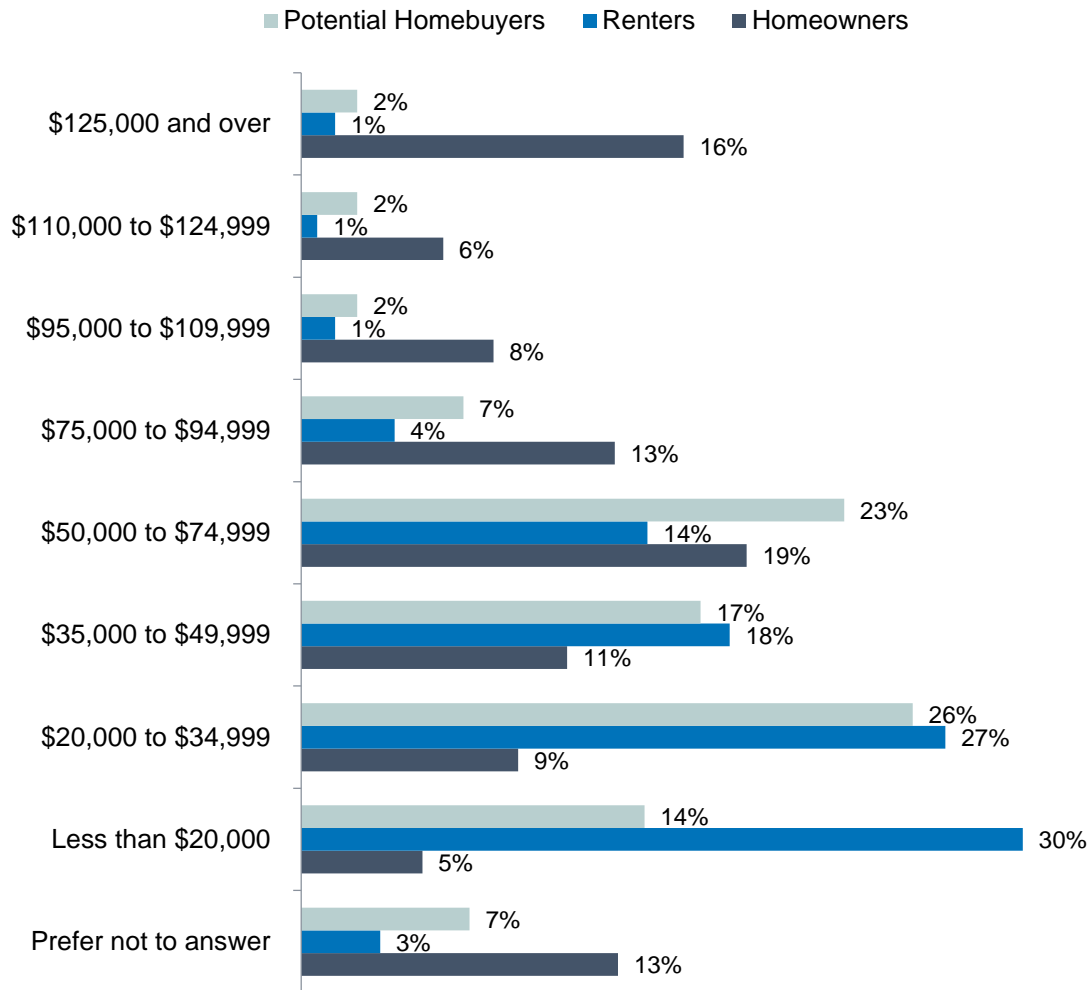
Overall, more than half of the homeowner, potential homebuyer, and renter respondents had an annual household income less than \$75,000. For renters, this includes almost 9 of every 10 (89%) respondents, and 8 of 10 (79%) potential homebuyers. Less than half (44%) of homeowners have an annual household income at this level or below. Further, more than half of renters (57%) responding to the survey had less than \$35,000 in annual household income, and for those identifying as potential homebuyers, 57% had less than \$50,000 in annual household income. The median annual income in Michigan is \$57,144.<sup>9</sup>

To meet the Asset-Limited, Income-Constrained, Employed (ALICE) survival budget threshold, a family of four needs an annual income of \$53,000; the stability budget for this same

<sup>8</sup> U.S. Census Bureau, Quick Facts – Michigan (July 2019), <https://www.census.gov/quickfacts/MI>

<sup>9</sup> Ibid.

household composition is \$103,800 annually. The survey did not collect household member information, so an exact comparison to ALICE levels is not possible; however, it is evident that few survey respondents had household incomes at the stability budget level, whether or not they had families of four members. Those who completed the survey on paper (indicating that they had no or limited internet access) were the least well-off, with 64% having incomes under \$34,999 annually.



**Figure 4. Respondent Income**

## Type of Housing

Nearly 7 in 10 potential homebuyers lived in single-family homes, in keeping with Michigan’s overall rate of owner-occupied property (71%).<sup>10</sup> Those living in apartments and mobile homes are the next two largest groups of potential homebuyers.

<sup>10</sup> Ibid.

More than half of renters (53%) lived in an apartment, townhome, or duplex. One-third of the renters responding lived in a single-family home.

**Table 5. Respondent Housing Type**

Current Housing Type	Homeowner	Renter	Potential Homebuyer
Single-family home	90%	33%	68%
Condominium	5%	2%	0.5%
Apartment	~1%	41%	8%
Co-op	~1%	1%	1%
Townhome or duplex	1%	12%	4%
Manufactured home	2%	2%	3%
Mobile home	1%	4%	5%
Live/work retail	~1%	~1%	1%
Mixed use	7%	6%	1%
Other	6%	6%	6.6%
Total	4,084	1,645	417

## Other Demographic Characteristics

Across the homeowners, renters, and potential homebuyers, other demographic characteristics show a further diversity of participants responding to the survey (see Table 6 below). Among these, there was a higher presence of college-educated population in Michigan overall. The proportion of respondents with disabilities was spot on with the Michigan population overall. The proportion of respondents with children under age 18 in the home is close to the state overall, but respondents had more non-dependent adults in their households than typical in the state. The survey respondents somewhat underrepresent the foreign-born population of the state. Survey respondents included those with a criminal record but at a level below what exists in the population overall, as are veterans. The survey respondents show a high unemployment rate, higher than that of the state in April 2021.

**Table 6. Other Respondent Demographic Characteristics, Compared to Michigan Population**

Self-Reported Characteristic	Total for Survey	Michigan
Physical or mental disability	14%	14% <sup>11</sup>
Veteran	4%	8% <sup>12</sup>

<sup>11</sup> Institute on Disability/UCED, University of New Hampshire, Annual Disability Statistics Compendium: 2019 State Report for County-Level Data: Prevalence, <https://disabilitycompendium.org/compendium/2019-state-report-for-county-level-data-prevalence/MI>

<sup>12</sup> U.S. Department of Veteran Affairs, State Summaries - Michigan (2017), [https://www.va.gov/vetdata/docs/SpecialReports/State\\_Summaries\\_Michigan.pdf#:~:text=%EE%80%80Veteran%EE%80%81%20Population%20%28as%20of%209%2F30%2F2017%29%20EE%80%80Michigan%EE%80%81%20National%20Number,of%20EE%80%80Veterans%EE%80%81%20Age%2065%20and%20Over%20314%2C518%209%2C410%2C179](https://www.va.gov/vetdata/docs/SpecialReports/State_Summaries_Michigan.pdf#:~:text=%EE%80%80Veteran%EE%80%81%20Population%20%28as%20of%209%2F30%2F2017%29%20EE%80%80Michigan%EE%80%81%20National%20Number,of%20EE%80%80Veterans%EE%80%81%20Age%2065%20and%20Over%20314%2C518%209%2C410%2C179)

Self-Reported Characteristic	Total for Survey	Michigan
Born somewhere other than the United States	3%	7% <sup>13</sup>
College graduate	46%	29% <sup>14</sup>
Employed more than 35 hours a week	49%	57% <sup>15</sup>
Unemployed	11%	5% <sup>16</sup>
Criminal record	3%	19%-27% <sup>17</sup>
Children under age 18 living in home	27%	29% <sup>18</sup>
Caring for a parent	7%	Not available
Other adults in home who are not dependents	18%	3% (non-relatives, not partners) <sup>19</sup>

## Type of Dwellings Owned by Landlords

More than half of the landlords surveyed own single-family homes or apartments. One-quarter of the landlords own townhomes or duplexes. Few leased out condominiums, co-ops, manufactured homes, mobile homes, or live/work retail accommodations.

**Table 7. Types of Property Owned by Landlords**

Type of Property Owned	Number of Properties	Percentage Owning <sup>20</sup>
Single-family home	210	55%
Condominium	29	8%
Apartment	196	51%

<sup>13</sup> American Immigration Council, August 2020  
<https://www.americanimmigrationcouncil.org/research/immigrants-in-michigan>

<sup>14</sup> U.S. Census Bureau, Quick Facts – Michigan (July 2019),  
<https://www.census.gov/quickfacts/MI>

<sup>15</sup> U.S. Census Bureau, American Community Survey, Work Status in Past 12 Months (2019 estimates),  
<https://data.census.gov/cedsci/table?q=employed%20full%20time&g=0400000US26&tid=ACSST5Y2019.S2303>

<sup>16</sup> Michigan Department of Technology, Management, and Budget, May 19, 2021 press release,  
[https://www.michigan.gov/dtmb/0,5552,7-358-82546\\_96816-560103--,00.html#:~:text=Total%20unemployment%20in%20the%20state%20during%20April%202021,1.2%20percentage%20points%20above%20the%20February%202020%20rate.](https://www.michigan.gov/dtmb/0,5552,7-358-82546_96816-560103--,00.html#:~:text=Total%20unemployment%20in%20the%20state%20during%20April%202021,1.2%20percentage%20points%20above%20the%20February%202020%20rate.)

<sup>17</sup> The exact number of individuals in Michigan with criminal records is difficult to determine. However, the estimate is between 19%-27% of the population in 2018. PPA calculated this estimate using U.S. Department of Justice criminal history database, American Community Survey population data, and applying a nationally-recommended 30% reduction to account for those who moved out-of-state or died. Source: U.S. Department of Justice, Survey of State Criminal History Information Systems, 2018 (U.S. Department of Justice, 2018), <https://www.ojp.gov/pdffiles1/bjs/grants/255651.pdf>

<sup>18</sup> U.S. Census Bureau, American Community Survey, Selected Social Characteristics in the United States – Michigan (2019 estimates),  
<https://data.census.gov/cedsci/table?tid=ACSDP5Y2019.DP02&g=0400000US26>

<sup>19</sup> U.S. Census Bureau, American Community Survey, Selected Social Characteristics in the United States – Michigan (2019 estimates),  
<https://data.census.gov/cedsci/table?tid=ACSDP5Y2019.DP02&g=0400000US26>

<sup>20</sup> Landlords could select more than one type of property.

Co-op	5	1%
Townhome or duplex	98	26%
Manufactured home	14	4%
Type of Property Owned	Number of Properties	Percentage Owning
Mobile home	12	3%
Live/work retail	16	4%
Mixed use	72	19%

## Location of Landlords' Properties

The rental properties held by the landlord respondents covered all Michigan counties except five (Barry, Iron, Keweenaw, Missaukee, and Sanilac). The most common property locations were, not surprisingly, within the state's higher population areas: Ingham, Kent, Oakland, Washtenaw, and Wayne.

# ABOUT THE INTERVIEWS

## Interview Process

Public Policy Associates, Inc. (PPA) interviewed 29 individuals who identified themselves as homeowners, renters, or potential homebuyers. These individuals volunteered to participate when responding to the housing survey. Of the 72 volunteers, PPA selected interviewees based on where they lived and their demographic characteristics, with a focus on elevating voices that are traditionally underrepresented, such as those with low incomes and Black and Brown people. Not all of those contacted ultimately completed an interview. The number of interviews was set based on the objective of getting a range of experiences, research resources, and—to a minor degree—volunteers' responsiveness to scheduling requests within the data-collection time frame. PPA staff and consultants conducted the 30-minute interviews by telephone between April and May 2021. Interviewees received a \$25 incentive for participating. Notes were coded and analyzed to identify themes and insights. The interview topics included:

- Current housing situation and comfort level; what they like and do not like; what changes they would make to the situation
- Challenges with finding housing where they wanted to live; factors
- Current challenges with residence; what type of assistance they needed
- Sources of assistance utilized; suggestions for resources
- How the most people could be helped with housing needs

For the full interview instrument, please refer to the appendix.

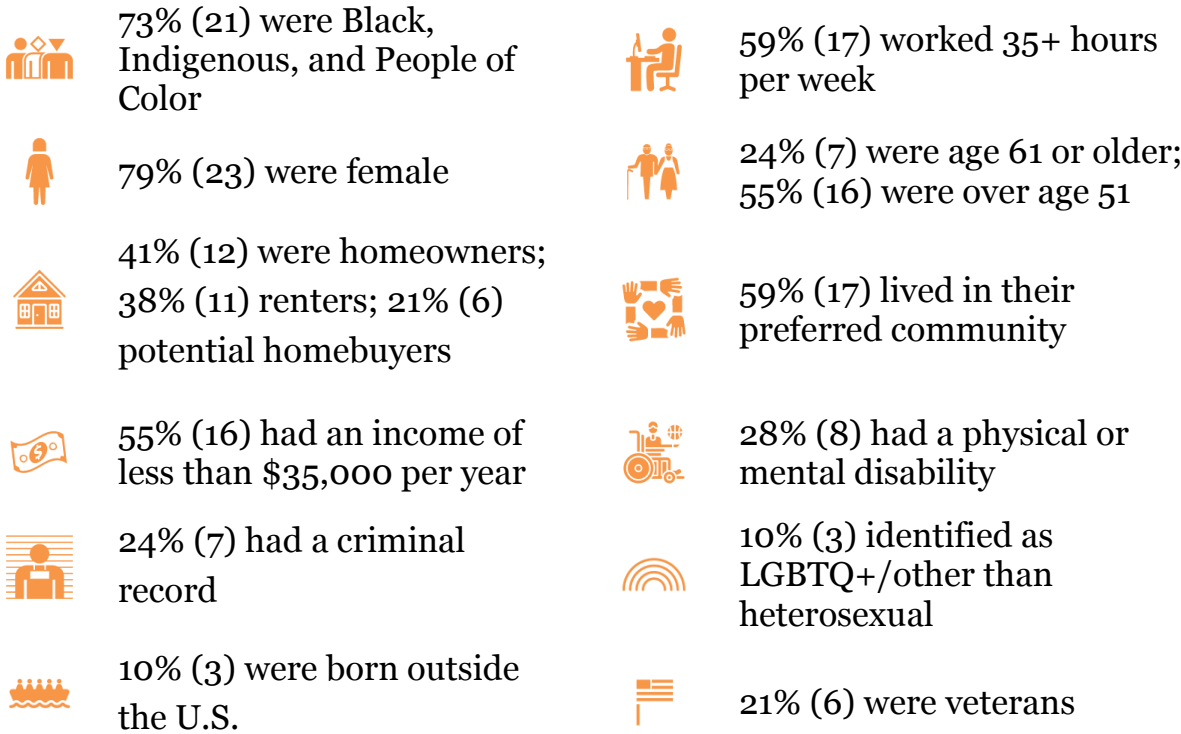


# Interview Participant Geography

The interviewees were residents of 11 of Michigan’s counties, with most (15) coming from Wayne County. The other counties represented included Macomb, Oakland, Saginaw, Livingston, Ingham, Allegan, Grand Traverse, Montcalm, Van Buren, and Gratiot.

# Interview Participant Demographics

The interviewees came from a range of backgrounds, as demonstrated by the characteristics shown below.



**Figure 5. Interview Participant Demographics (N=29)**

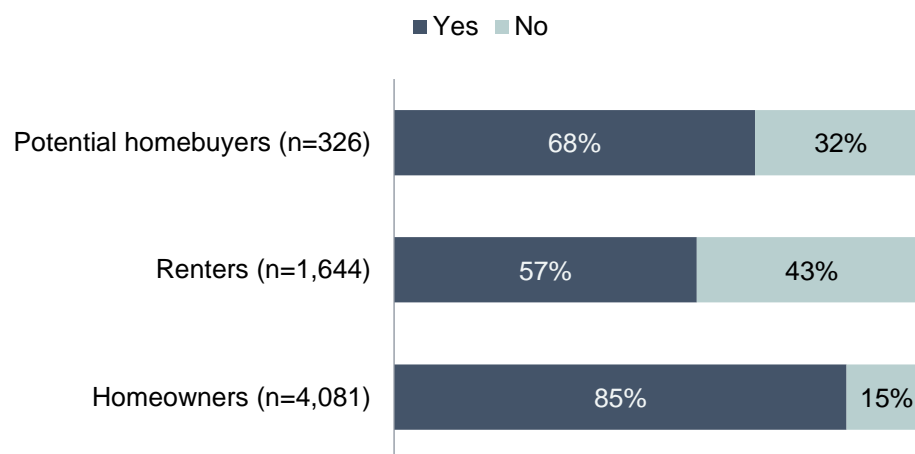
# FINDINGS

Survey respondents were presented with a set of questions based on their identified type. However, many of the survey topics and questions were shared across respondent types, including current housing, desirable community characteristics, housing concerns, experience with discrimination, where to find assistance, and understanding of fair housing. Other topics, such as interest in homeownership and considerations for energy-efficiency upgrades were particular to a respondent type and not asked of the other groups. Questions for landlords were most divergent from the other respondent types and are presented separately. Interview findings are integrated with survey findings as topically relevant, along with illustrative quotations from the interviewees.

## HOMEOWNERS, RENTERS, AND POTENTIAL HOMEBUYERS

### For the most part, people are living where they want to live

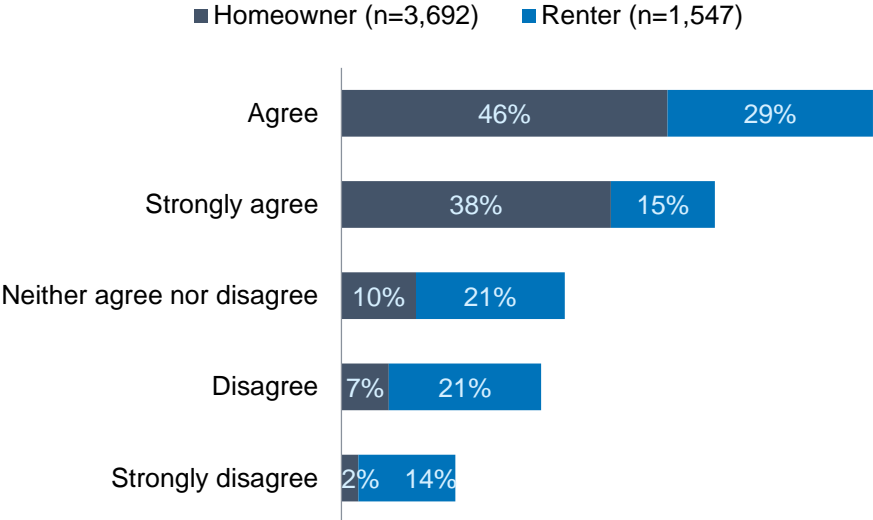
Among those responding to the survey as homeowners, renters, or potential homebuyers, all were in a majority agreement that they are living where they want to live. More than 8 in 10 homeowners were content with their housing situation compared to almost 7 in 10 potential homebuyers. Renters were the least content with their current housing out of the three groups, although still most were satisfied with their current location; 57% agreed that they were living where they wanted to live.



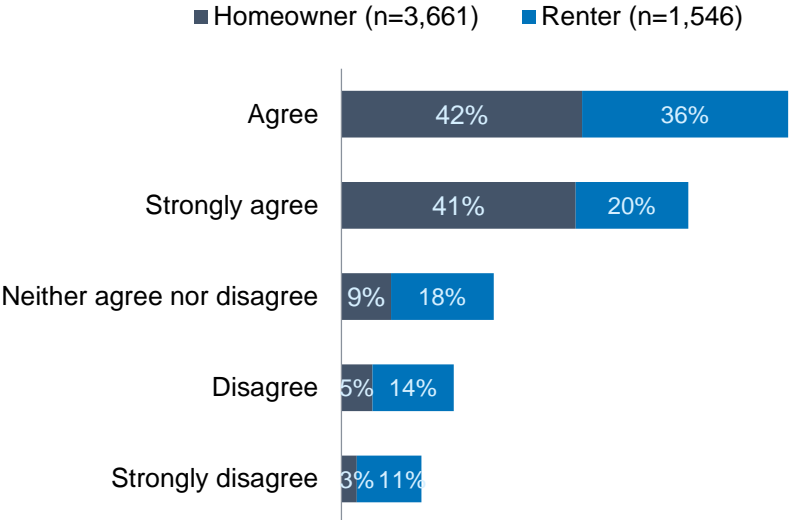
**Figure 6. Respondents Living Where They Prefer to Live**

# Homeowners appear to be more highly satisfied with the quality and safety of their housing than renters

More than 8 in 10 homeowners agreed or strongly agreed that they were satisfied with the *quality* of their housing. Less than half of renters likewise agreed. A similar proportion of homeowners also agreed that they were satisfied with the *safety* of their housing, and just over half of renters agreed with that statement.



**Figure 7. Respondent Satisfaction With the Quality of Their Housing**



**Figure 8. Respondent Satisfaction With the Safety of Their Housing**

## Housing satisfaction was low among the interviewees, with community environment a key factor

When asked about their comfort level with their current housing, half of all the interviewees reported being satisfied with their housing. However, ten others were not comfortable for reasons such as lack of safety, instability, or neighborhood noise. The rest of the interviewees had mixed feelings about their current housing situation. Affordability was a major reason why those who were dissatisfied had not moved elsewhere.

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*“I am actually comfortable in my home, [but] not in my area. [I’m] not comfortable with the police and how they handle situations. [I’m] not comfortable with police services.”*

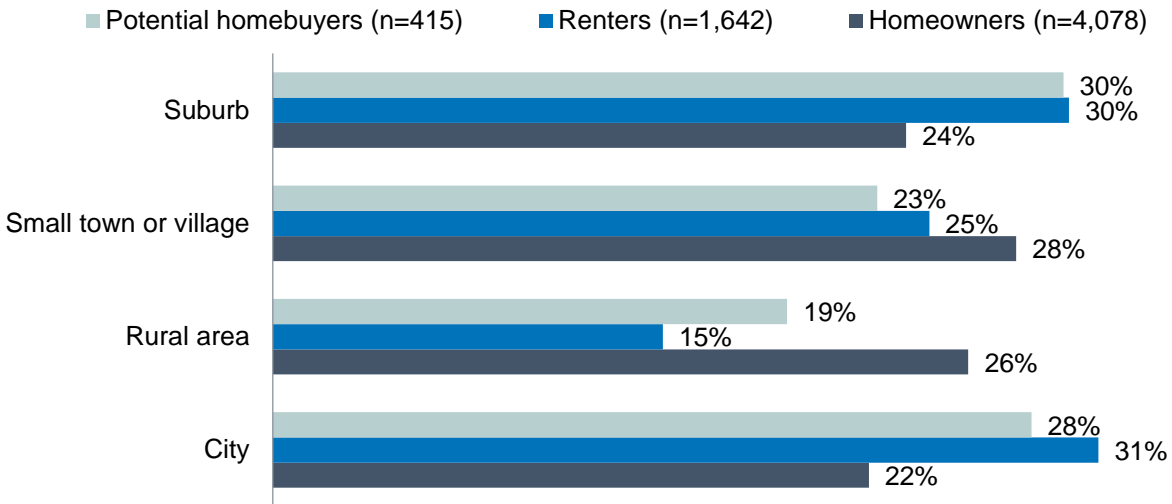
*- Interviewee*

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The interviewees said greater economic opportunity, help with home repairs, reduced noise levels, better street lighting, and increased vibrancy would improve their housing satisfaction. Five respondents wanted to own rather than rent their homes. Several noted that local and state agencies should play more of a role in responding to repairs related to maintenance concerns like trees and sewage issues, as well as increasing public safety.

## The type of communities where people want to live varies

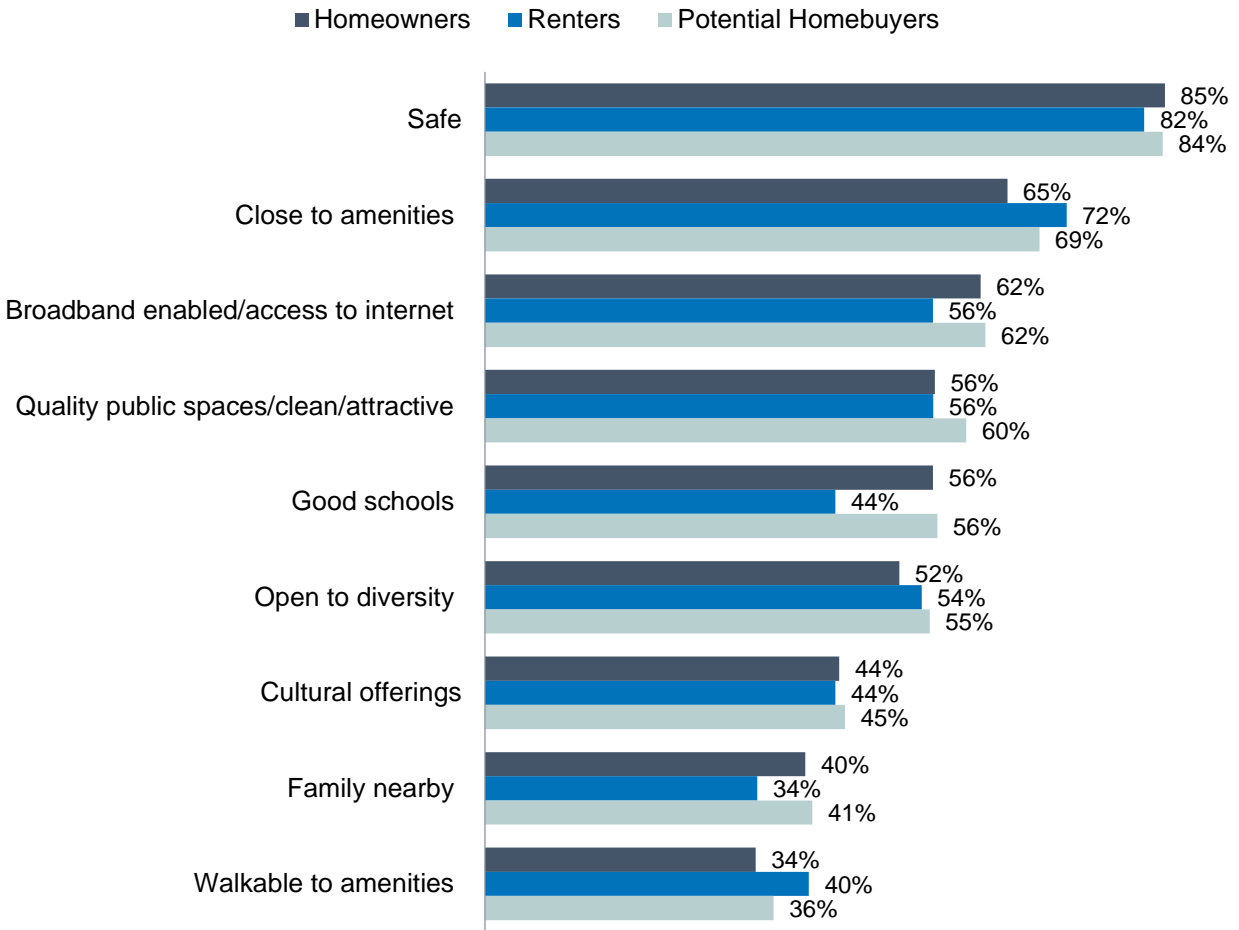
Preferences for the *type* of community in which people want to live seem to be reflective of the high degree of satisfaction for peoples’ current housing situations. More than half of homeowners (54%)—the majority of whom live in single-family homes and are happy with where they live—expressed a preference for living in a small town, village, or rural area. More than 6 in 10 renters preferred a city or suburb and nearly as many potential homebuyers (58%) also preferred a city or suburb.



**Figure 9. Type of Community Where Prefer to Live**

## People want to live in communities that are safe, close to amenities, and offer broadband

Respondents were asked to select the community characteristics that were most important to them when deciding where to live. Living in a safe community was the most frequently selected community characteristic for all three respondent types. This is followed by having amenities such as public transit, schools, health care, and groceries close by. Having access to high-speed internet was the third most important community characteristic to all respondent types, with having quality, clean public spaces equally as important a characteristic as broadband to renters. Being walkable to amenities was selected as a desired community characteristic least often by homeowners and potential homebuyers. For renters, having family close by was the least selected.



**Figure 10. Preferred Community Characteristics**

Openness to diversity came up as a top-three community characteristic for respondents who identified as LGBTQ+, Black, Latino, Asian, and those who had annual incomes under \$50,000 and had children under age 18 in the home.

In the comments received on the survey, people most often said that they were looking for accessibility to nature/outdoor recreation, affordability, or proximity to church and work. This appreciation for amenities was reinforced by the interviewees. They said what they liked best about their current housing were the schools, access to highways, access to shopping and nature-based activities, positive relationships with neighbors, rehabilitation of the blighted properties, being near family and friends, and having plenty of storage.

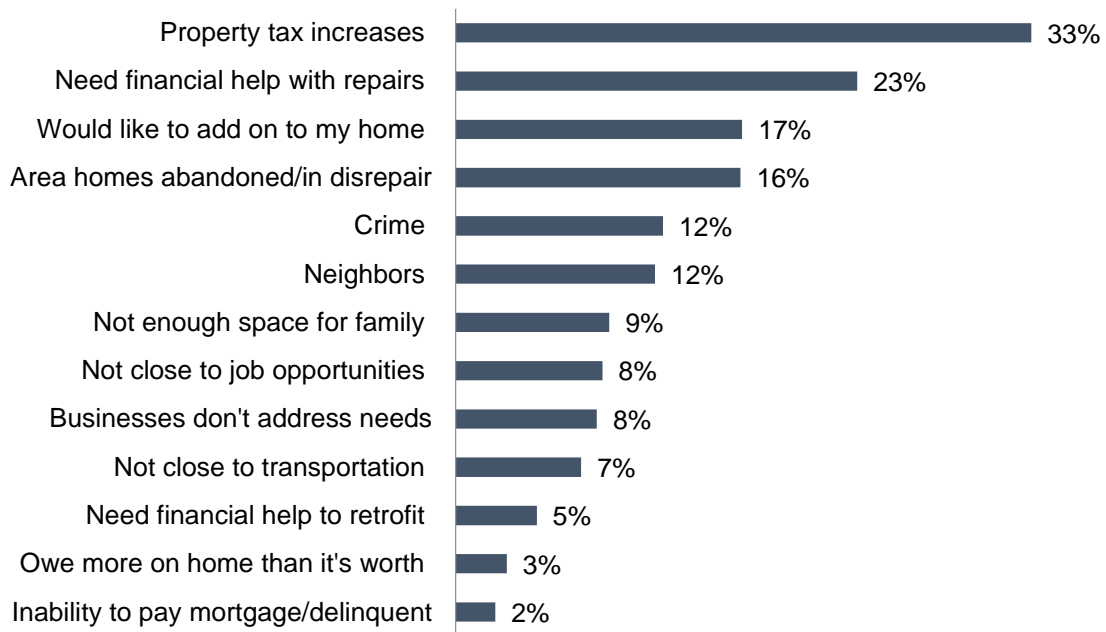
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*“I am very comfortable. I can walk to decent grocery stores. There is a museum and the library.” - Interviewee*

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# Homeowner housing concerns are primarily financial but also related to home repair and rehabilitation

Property taxes, financial support for repairs, and the desire to add onto their homes were the top three concerns for homeowners. These were followed closely by concerns over other homes in their neighborhoods also needing repairs or being abandoned.



**Figure 11. Homeowner Housing Concerns**

In terms of affordability, homeowners were concerned not only with their own situations, but those of their adult children, neighbors, and employees, as the following comments from survey respondents illustrate:

[I have a] concern about the amount of affordable housing opportunities that would be available in the community if I didn't live with a partner/roommate who shares expenses.

[My] concern [is] that local government regulations could make affording housing difficult after retirement. Increases through housing requirements, special assessments, water bills, etc.

[There are] currently there are no affordable housing alternatives for me to downsize into that I find desirable for an older adult.

Housing for our employees is too expensive.

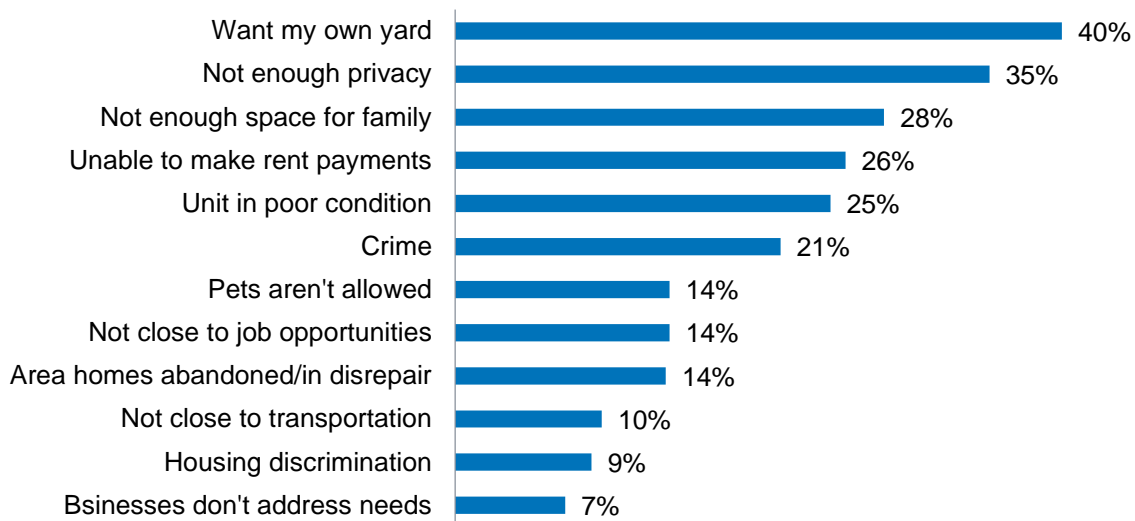
[My] adult children cannot afford to live in our community and [so they are] still living with us.

[There is a] lack of available and affordable housing near jobs and schools for young adult parents who are just starting their working careers.

Home values increased to the point only the most wealthy can afford. Gentrification is destroying the diversity of income and race once so valued in this neighborhood.

## Renters and potential homebuyers are mainly concerned with living space and privacy

Renters and those who identified as potential homebuyers most frequently cited living space and privacy as their top housing concerns. Forty percent of potential homebuyers expressed a desire for their own backyards, and one-third were concerned that their current housing does not provide enough privacy. Potential homebuyers more frequently responded that their housing did not provide enough space for family, but this was also one of the three most frequently mentioned concerns by renters. Approximately one-quarter of renters cited the poor condition of their housing, crime, and their inability to make rent payments as top concerns.



**Figure 12. Renter Housing Concerns**

Renters echoed some of the same concerns as homeowners in their comments around issues with noise and neighbors, building condition, and high rents, plus negative situations with

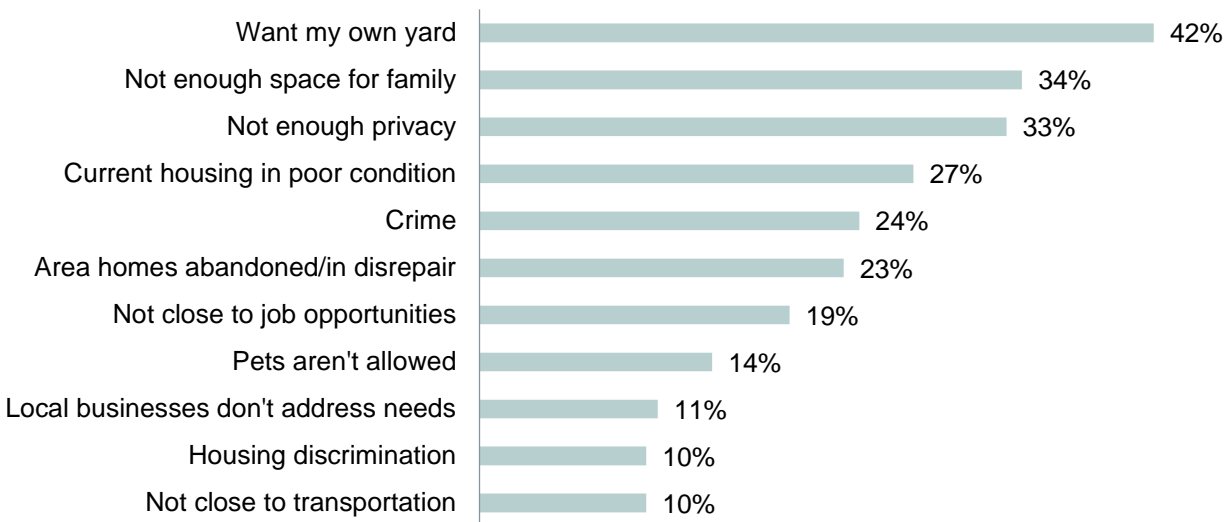


landlords. The following comments from survey respondents highlight concerns about the availability of affordable options:

If I move I have to pay so much more than where I am. I feel stuck in a one bedroom with a child.

Rent is high and leaves nothing to put back into savings to be able to buy our own house.

[There is] not enough accessible housing options and not enough property managers interested in making housing accessible.



**Figure 13. Potential Homebuyer Housing Concerns**

Like homeowners and renters, potential homebuyers were also acutely aware of housing affordability issues and being priced out of the market.

## Different racial/ethnic groups shared concerns about having a yard, privacy, and enough space, but ranked a number of housing concerns differently.

Consistent with the overall results, these three concerns featured prominently across groups. However, for White and Asian respondents, property taxes were also among their top three concerns. Black respondents shared an interest in having a yard, but highlighted crime and trouble making rent as their other top concerns.

## **Certain characteristics were associated with top concerns about unit condition, making rent, and the costs of home repairs**

In contrast to all other demographics examined, 30% of those with disabilities expressed a high level of concern with the quality of their homes. For those with criminal records and those with low incomes plus children under 18 at home, making rent also featured more prominently. For older adults, the cost of home repairs and the condition of homes in their neighborhoods were among their top concerns.

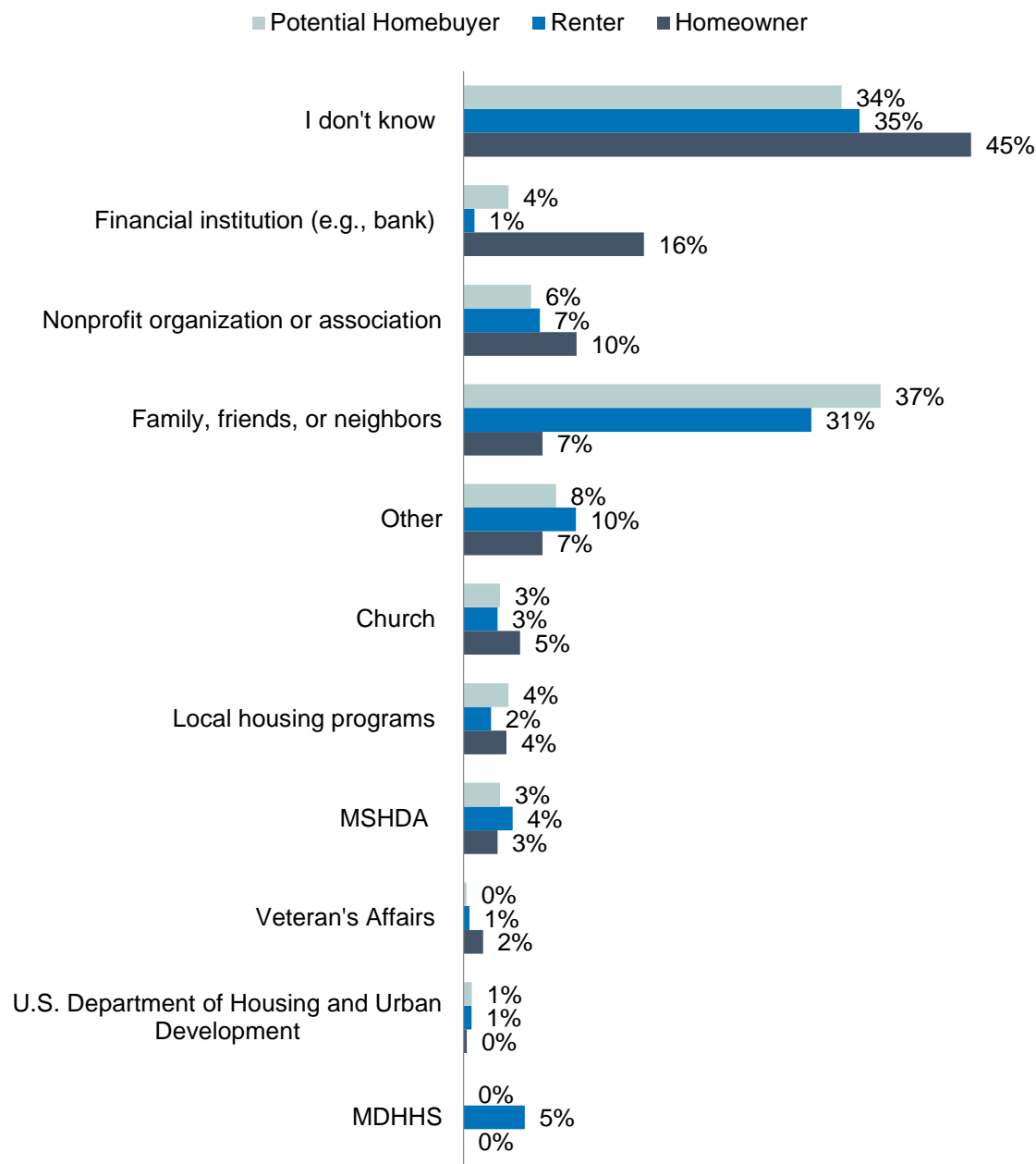
## **Interviewees had a range of housing challenges, including safety, maintenance, access, and affordability**

Among the housing challenges reported by interviewees, by far the biggest issue was affordability (mentioned by 15 respondents), including the increasing cost of rent. Gentrification was mentioned by one interviewee as leading to affordability challenges. For the homeowners, keeping up with repairs (e.g., electrical and windows) was the biggest challenge. Maintaining spaces that were too large presented particular issues for the older interviewees. Three interviewees also mentioned crime near their homes as a challenge, including drug sales and theft. For several others, challenges had more to do with access to housing. Two mentioned having trouble finding housing with Section 8 vouchers or getting Section 8 because of a documentation issue and being waitlisted. Two mentioned criminal records causing challenges in accessing housing (e.g., applying for a rental unit). For those looking to buy a home, access to financing and lack of knowledge presented challenges (e.g., credit score thresholds, home inspections, down payments).

## **Nearly half of homeowners and one-third of those renting do not know where to go for housing assistance**

Knowing where to go for housing assistance is a challenge for homeowners and renters alike. One-third of renters, one-third of potential homebuyers, and 45% of homeowners said that they did not know where to go for housing assistance. Another third of renters and potential homebuyers indicated that they ask for help with housing from family, friends, and neighbors. Few homeowners and potential homebuyers indicated that they would turn to a financial

institution for help. Just 2% to 4% of respondents said they would seek assistance from MSHDA or a local housing program. Only renters identified the Michigan Department of Health and Human Services as a source of housing assistance.



**Figure 14. Where Would Turn for Housing Assistance**

Among those who answered the survey on paper (indicating a lack of internet access), nonprofits were an important source of housing information.

Interviewees mentioned several sources of assistance for overcoming housing challenges. These included MSHDA, lenders, realtors, municipal governments, Southwest Solutions, The Salvation

Army, land banks, landlords, Facebook, church, community-based programs, and family members. They learned about resources through word of mouth, web searches, and contacting MSHDA, Veterans Affairs, and other organizations. Respondents had mixed opinions of the helpfulness of these resources, with several commenting negatively about response times and requirements.

Interviewees desired help with various home improvements, tree removal, foundation work, support getting required documentation for program participation, first-time homebuyer education, user-style reviews/ratings of landlords, and help paying rent. Of the few who offered suggestions for who should be providing these types of assistance, they mentioned the U.S. Department of Housing and Urban Development, the Michigan Department of Health and Human Services, MSHDA, and community organizations in general.

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*“A lot of these homes [the city] are getting ready to demolish people could do something with. ... There should be a program. If there is a family that wants to get into the house but can’t afford it, they should allow them to try and do something with the place. All these houses shouldn’t be necessarily knocked down.” - Interviewee*

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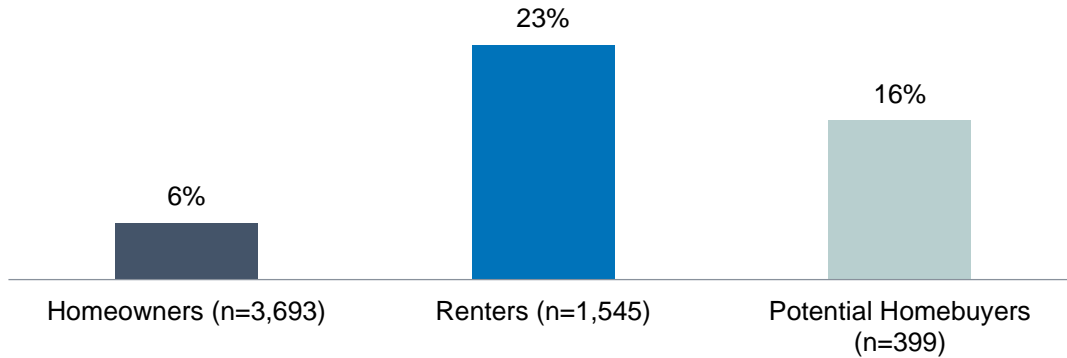
*“[My house needs] so much stuff. Carpet has been here since it was built. I keep it clean, but it is old. It has holes in it. There is air coming from under the door. I need new windows; I can’t open the windows.” - Interviewee*

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## Nearly one-quarter of renters reported experiencing some form of housing discrimination

Those who rent their homes reported a higher rate of housing discrimination than homeowners and potential homebuyers. Twenty-three percent of renters reported experiencing discrimination, compared to 16% of potential homebuyers and 6% of homeowners. For those who completed the survey on paper, 17% of homeowners and 18% of renters said they experienced some form of housing discrimination.

Among the interviewees, 28% (8) reported experiencing housing discrimination in the last five years. This group included homeowners, renters, and potential homebuyers.



**Figure 15. Percentage of Respondents Who Reported Experiencing Housing Discrimination in the Past Five Years**

When asked about whether age, gender, or race had played a role in their housing challenges, 7 of the 29 interviewees (24%) said they thought race or religious discrimination had been a factor. Discrimination presented as being ignored by realtors when viewing homes, not being able to purchase in a more desirable location (i.e., redlining), and overall racial divisions in the community. One interviewee noted applying at the same time as white friends for housing (as an experiment) and landlords responded more quickly to the friends. Three interviewees mentioned prejudice against non-Anglo names as a housing barrier.

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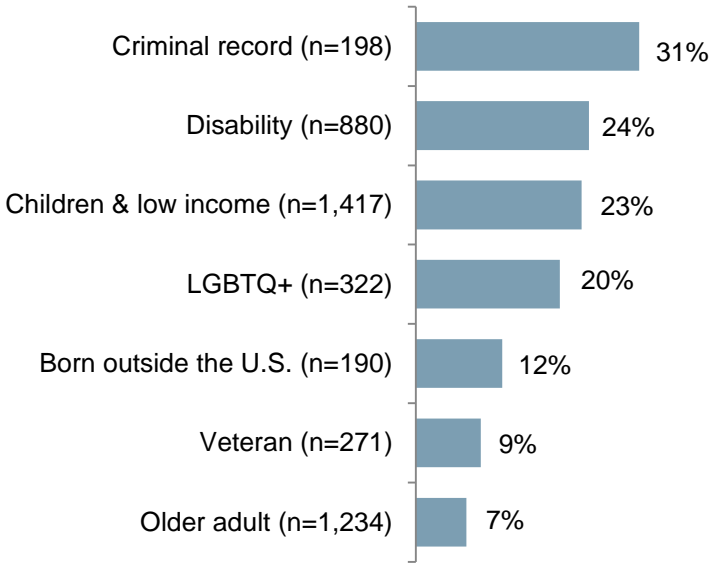
*“I believe race made it difficult [to buy]. A couple of times when I went into a house, I could tell there was racism. I could tell this through the interaction. They didn’t interact with us. They just didn’t talk much with us.” - Interviewee*

*“I wanted to look around, but there is a lack of housing in my community. I am stuck where I am right now. A while ago I asked for a loan to get some repairs done to the house. [The bank] turned me down. Six months later they gave me an auto loan.” - Interviewee*

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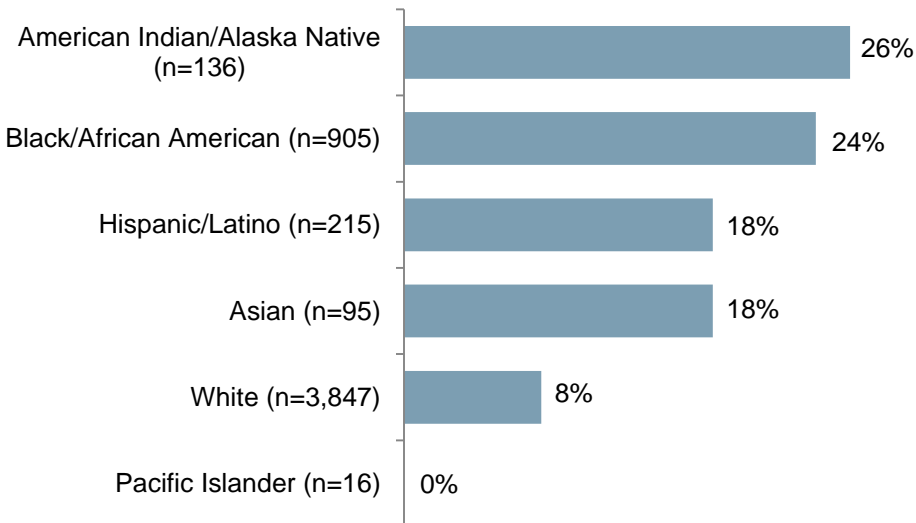
## Housing discrimination is highest for those with criminal records, but others also experienced discrimination at high rates

The respondents who reported the highest levels of housing discrimination overall were those with criminal records (31% of the respondents with that background). Discrimination experiences were reported by 24% of respondents with disabilities. In addition, persons with children under age 18 in the home and who had low incomes (under \$50,000 annually) also reported high rates of discrimination, with 23% of them having experienced housing discrimination in the past five years.



**Figure 16. Respondents who Identified as Being Part of a Special Population and Reported Experiencing Housing Discrimination in the Past Five Years**

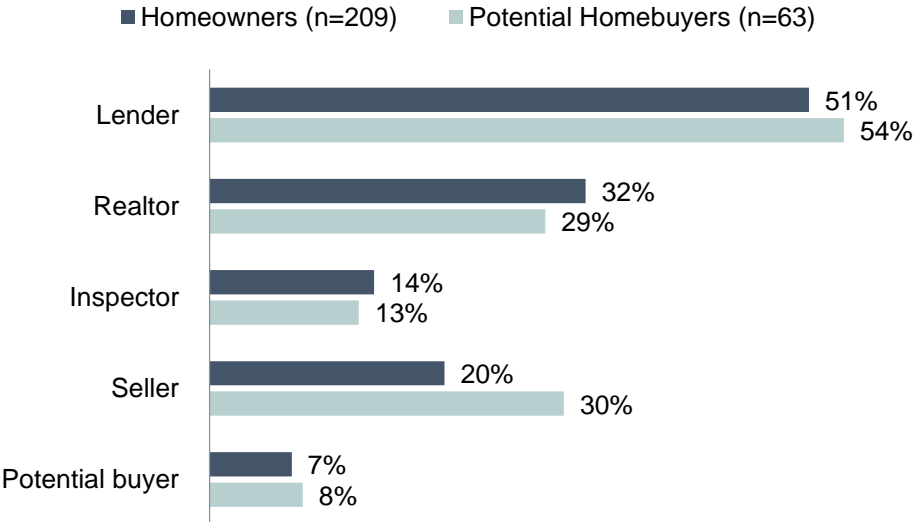
Looked at by race/ethnicity, housing discrimination experiences were most prevalent among American Indian/Alaska Native respondents (26%) and Black/African American respondents (24%). For other racial/ethnic groups, discrimination was also reported but to a lesser degree, as shown in Figure 16.



**Figure 17. Respondents who Identified as a Certain Racial/Ethnic Group and Reported Experiencing Housing Discrimination in the Past Five Years**

# Homeowners and potential homebuyers are most frequently discriminated against by lenders

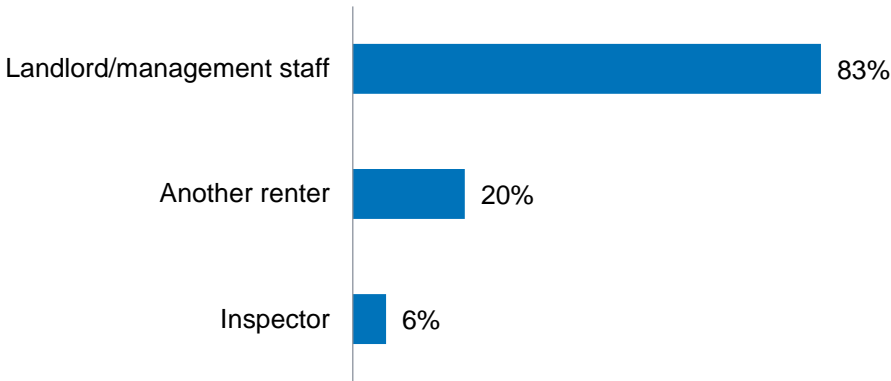
Of the homeowners and potential homebuyers that reported experiencing some form of housing discrimination, the source of that discrimination was most often from a lender. Almost one-third of homeowners and potential homebuyers also reported experiencing discrimination from a realtor, with discrimination from a seller also prevalent. Potential buyers were least often the source of housing discrimination for both respondent types.



**Figure 18. Sources of Housing Discrimination Among Homeowners and Potential Homebuyers**

# Renters most often indicated experiencing housing discrimination from landlords or property management staff

More than 83% of renters that reported experiencing some form of housing discrimination indicated that their landlord or property management staff were the source of that discrimination. One in five renters also reported being discriminated against by fellow tenants.



**Figure 19. Sources of Housing Discrimination Among Renters (n=359)**

## Landlords, lenders, and realtors were named as sources of housing discrimination by special populations

Landlords were also reported as the main source of discrimination for all racial/ethnic groups except Asian, where the source of discrimination was evenly split across lenders, inspectors, sellers, and realtors. Those with criminal records, low-income families with children under age 18, LGBTQ+ respondents, and older adults also said they attributed the source of discrimination most often to landlords. Among those with disabilities, the main source of discrimination reported was lenders. For veterans, realtors were named as the main source of housing discrimination. For immigrants, landlords, lenders, and realtors were all mentioned as sources of discrimination.

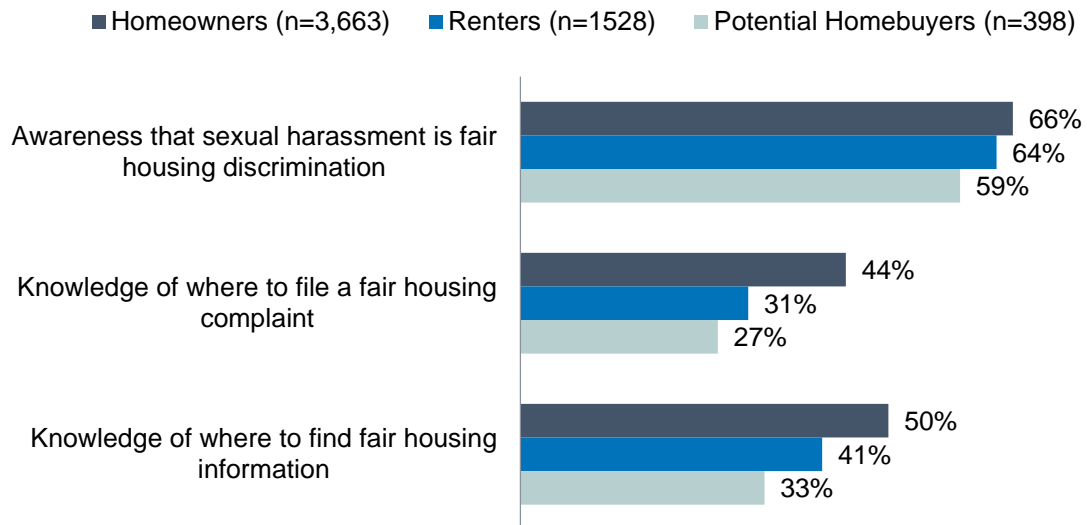
## Knowledge of fair housing is high, but the majority of respondents are not sure where to find information or file a complaint

Two-thirds of homeowners and renters indicated that they were aware that sexual harassment is fair housing discrimination, while almost 6 in 10 potential homebuyers are aware. For paper-survey completers, 53% of homeowners did not know that sexual harassment is not tolerated under fair housing laws, as compared to 33% of the electronic survey completers.

However, fewer than half of respondents knew where to file a fair housing complaint. Homeowners seem to have the greatest awareness, but less than one-third of renters and potential homebuyers knew where to file a complaint. Half of homeowners knew where to find fair housing information, and even fewer renters (41%) and potential homebuyers (33%) knew



where to obtain the information. A higher percentage of renters who completed the survey on paper reported knowing where to find fair housing information (49%).

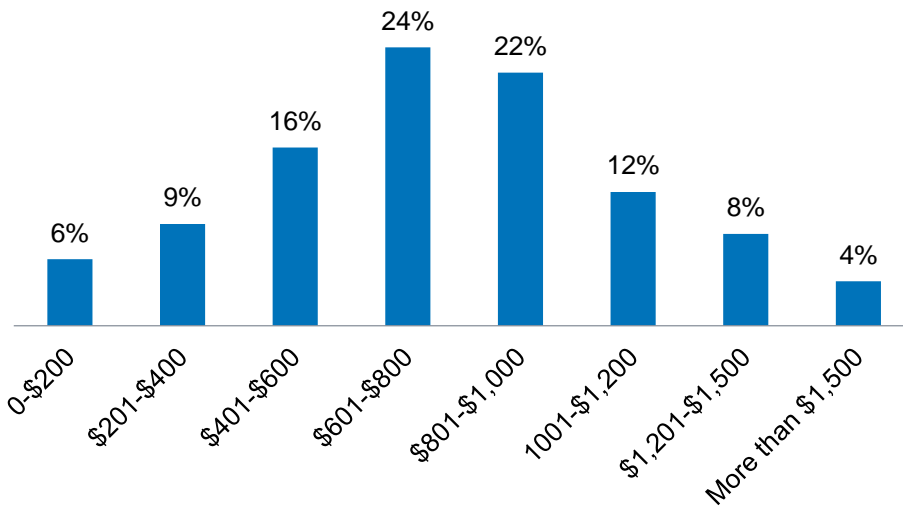


**Figure 20. Fair Housing Knowledge Among Respondents**

## Almost half of renters are paying more than half their monthly income on rent, but less than 1 in 5 receive some form of housing assistance

The monthly rent amounts for those responding to the survey were distributed on a normal curve. About half of those responding (46%) paid between \$601 and \$1,000 per month for rent. One-quarter of the respondents were paying less, between \$201 and \$600, while nearly the same proportion were paying more than \$1,001 per month in rent.

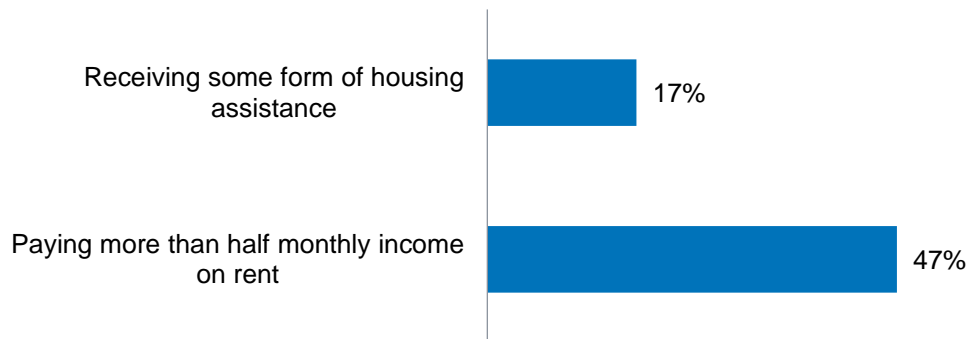
Of those who completed the survey by paper, 55% paid more than half of their monthly income on housing.



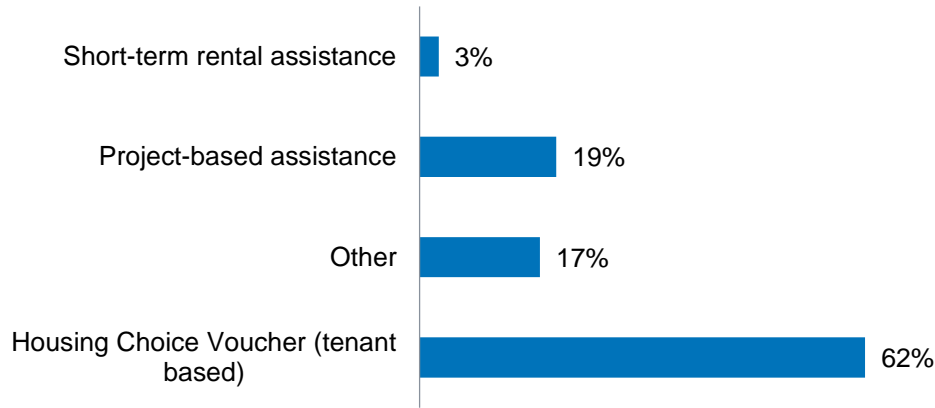
**Figure 21. Monthly Rent Amount Reported (n=1,624)**

Despite nearly half (47%) of renters reporting that they are paying more than half their monthly income in rent, only a small portion (17%) are receiving some form of housing assistance.

The survey was targeted in part, but not exclusively, to renters who had a Housing Choice Voucher from MSHDA and had an email address on record (38% or 10,600). For those respondents that were receiving assistance, most (62%) had a Housing Choice Voucher. About 1 in 5 reported having a project-based voucher, and 3% indicated short-term rental assistance. The remainder reported assistance from other unspecified housing programs or other governmental assistance programs.



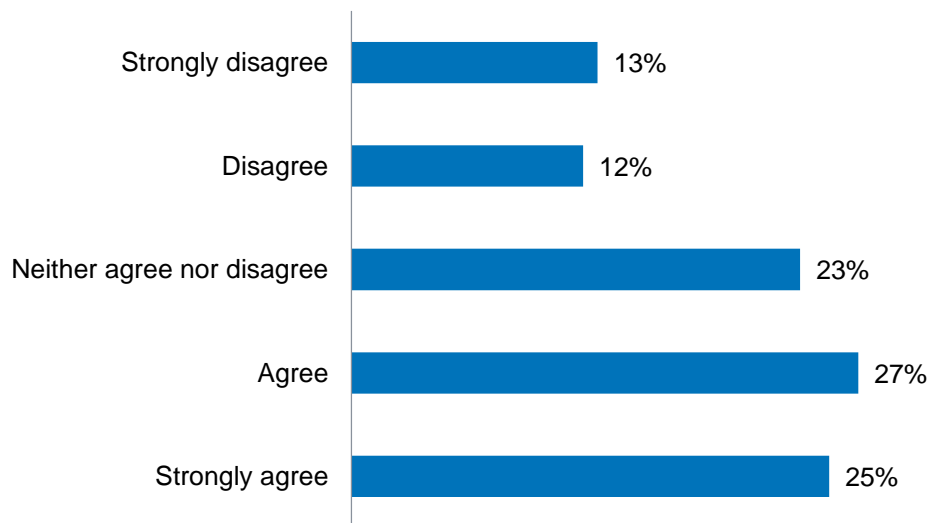
**Figure 22. Respondents Receiving Housing Assistance (n=1,624)**



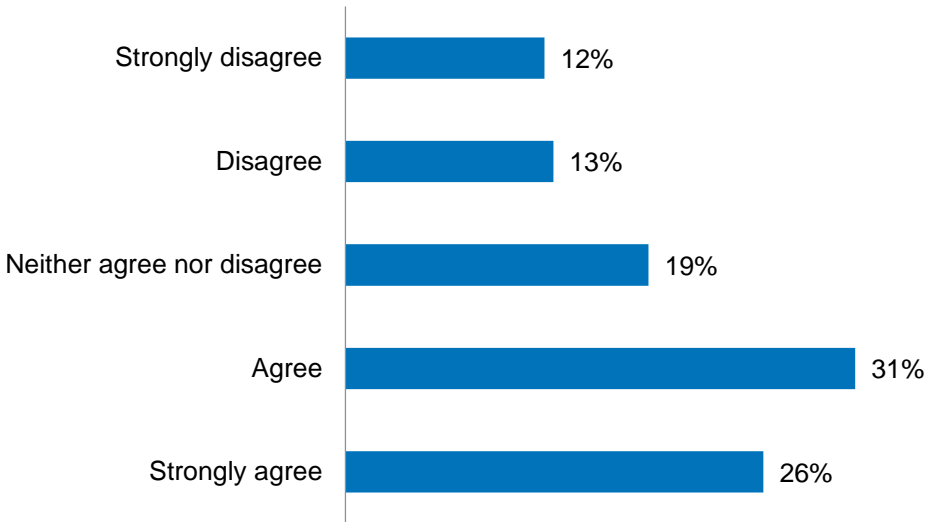
**Figure 23. Type of Housing Assistance Received (n=264)**

## Landlords and housing agencies could improve their interactions with renters

A narrow majority of renters (52%) felt that housing agencies—if they were receiving assistance—treated them professionally and responded in a timely manner. Slightly more renters (57%) expressed the same opinion of their landlords. One-quarter did not agree that they were treated well by a housing agency or by a landlord.



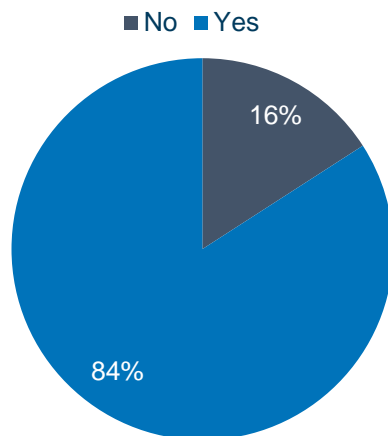
**Figure 24. Renters Saying Housing Agency is Timely, Professional, and Helpful (n=264)**



**Figure 25. Renters Saying Landlord is Timely, Professional, and Helpful (n=1,554)**

## 84% of renters are interested in owning a home but have financial concerns

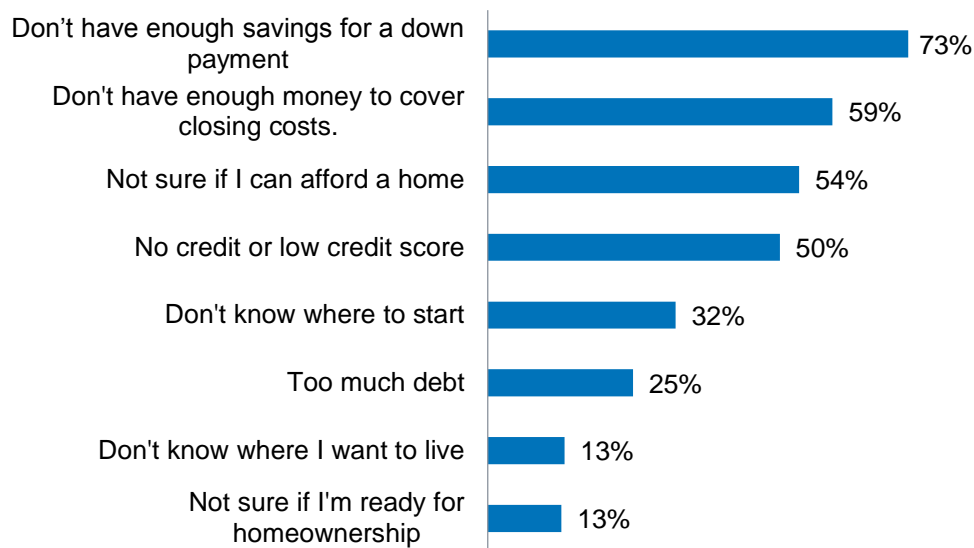
Out of the individuals that identified as renters, more than 8 of 10 expressed an interest in pursuing homeownership. The survey did not capture information on the degree of seriousness or the extent to which individuals had already taken steps toward homeownership.



**Figure 26. Current Renter Interest in Homeownership (n=1,526)**

Information from those renting homes indicates that their primary challenges with achieving homeownership are financial in nature. More than half of renters interested in homeownership listed a low credit score, uncertainty about the affordability of purchasing, and not having

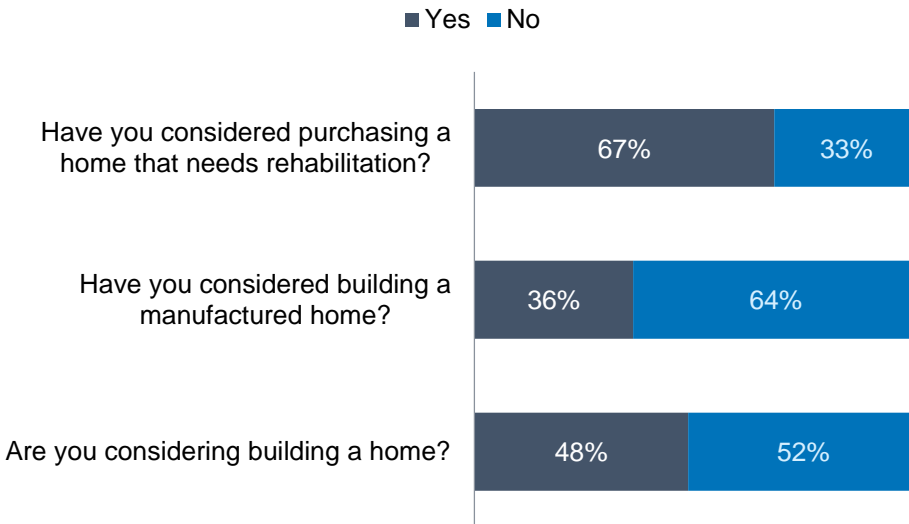
enough money to cover closing costs as key concerns. However, the biggest obstacle named was having enough savings for a down payment (73%). One-third of respondents are not sure where to start on their path to homeownership, while nearly one-quarter identified the amount of their current debt as a barrier to homeownership.



**Figure 27. Challenges to Achieving Homeownership**

## Potential homebuyers appear to be more interested in rehabbing a home than building a new traditional or manufactured home

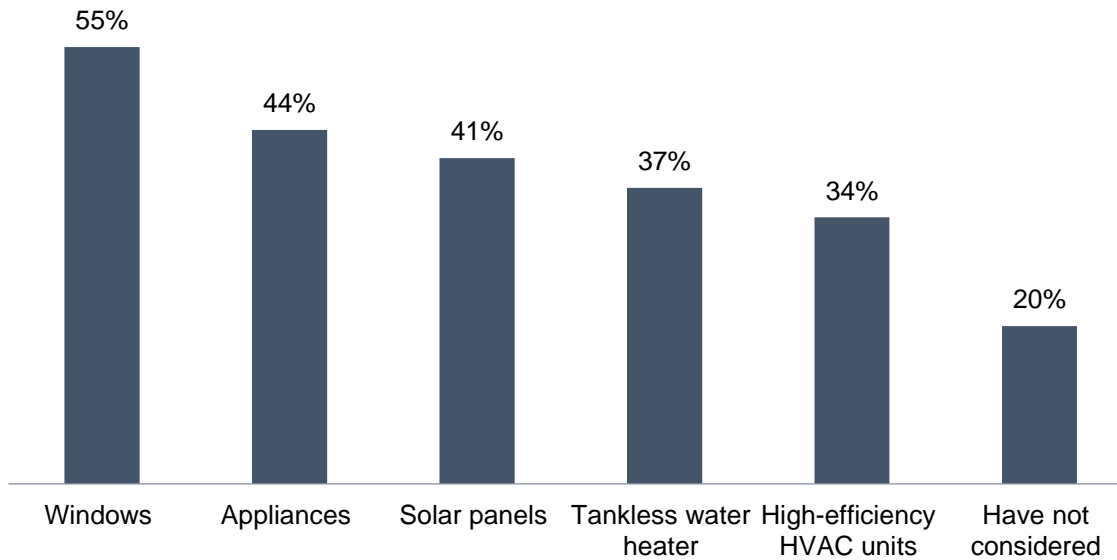
Individuals that identified themselves as potential homebuyers were asked if they had considered purchasing homes that required rehabilitation, building a home, or building a manufactured home. Two-thirds of those individuals indicated they had considered a home that required rehabilitation, perhaps out of concerns about purchasing costs. Almost half have considered building a home; however, and just over one-third have considered building a manufactured home.



**Figure 28. Potential Homebuyer Purchasing Considerations (n=403)**

## Windows and appliances are the two most common energy-efficiency upgrades considered by homeowners

Eighty percent of homeowners reported that they have considered making energy-efficiency upgrades to their units or homes. Among those, more than half of homeowners have considered window upgrades. Nearly that many, just less than half, are exploring appliance upgrades to reduce energy consumption, although solar panels and tankless water heaters have also been considered. High-efficiency HVAC units were noted as a potential home upgrade by approximately one-third of homeowners.



**Figure 29. Homeowner Energy-Efficiency Upgrades Considered (n=4,084)**

## Housing supports suggested by interviewees focused on program flexibility, financial assistance, and streamlined information

The interviewees offered many suggestions for how housing could be improved in the state. Ten recommended more renter and homeowner financial supports, including for repairs and property taxes. Of these, two mentioned increasing homes' energy efficiency as valuable. Three mentioned help for seniors or youth aging out of foster care specifically. Six interviewees requested greater flexibility in program rules and policy changes to improve access to housing, such as encouraging mixed-income housing, prioritizing assistance to those most in need, preventing discrimination against those with criminal records, and finding ways to help more people become homeowners in their communities by reducing the reliance on credit scores and length of employment. One respondent suggested a jobs program where youth or adults could do clean up work in neighborhoods. In addition, there were general calls for more affordable housing.

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*“I feel that if I’m in dire need, then I should be able to apply for services and be able to acquire services, whether it’s financial or counseling, whatever area of help that I need.” - Interviewee*

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*“I think we should be doing more to help people who are lower income so they can upgrade their housing. There should be programs for people who need help with insulation and to make their homes energy efficient. It would help people stay in their homes; big heating bills can knock them out of their houses.” - Interviewee*

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Interviewees overwhelmingly felt that there is not enough clear and concise information available to navigate housing options. Two also suggested that there be a particular focus on younger individuals becoming homeowners. Another advocated for a “centralized hub” of information with more streamlined options available to them to coincide with marketing efforts directly from MSHDA. One interviewee suggested advertising services on social media.

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*“There is limited information. The people who know don’t share it with you. [It’s] secretive, pretty much.” - Interviewee*

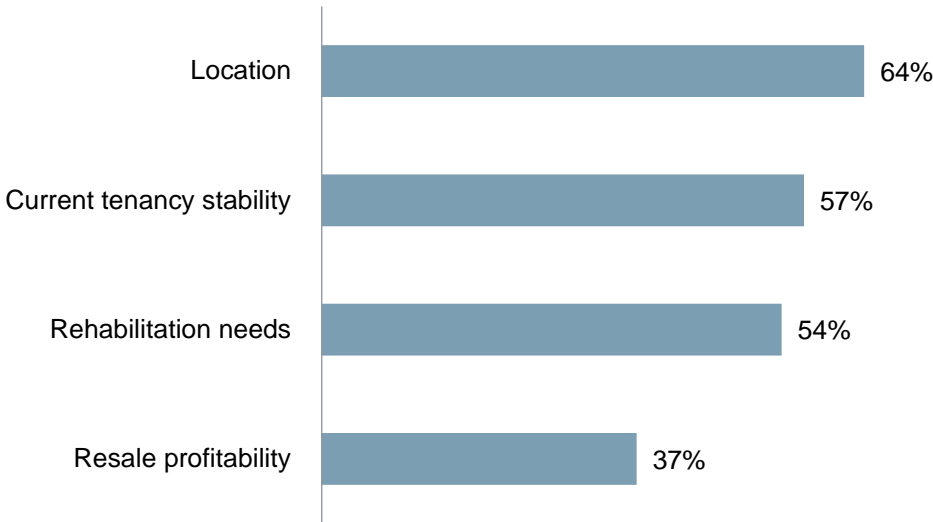
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## **LANDLORDS**

### **Income potential and location are the top considerations for landlords when deciding where to invest**

Deciding where to invest in rental properties is a complex decision that involves many factors. The survey inquired as to what landlords considered to be the primary factors that feed into this decision-making process. Not surprisingly, from a business perspective, income potential is the foremost factor that landlords consider when deciding where to invest in new rental units, with 8 in 10 landlords citing this as a top factor. The location of the potential investment is also of primary consideration, with 64% of landlords citing this as a factor. Half of the landlords that responded to the survey cited current tenant stability and rehabilitation needs as additional considerations. The resale value of a unit only factored into the purchasing decision for 37% of landlords.

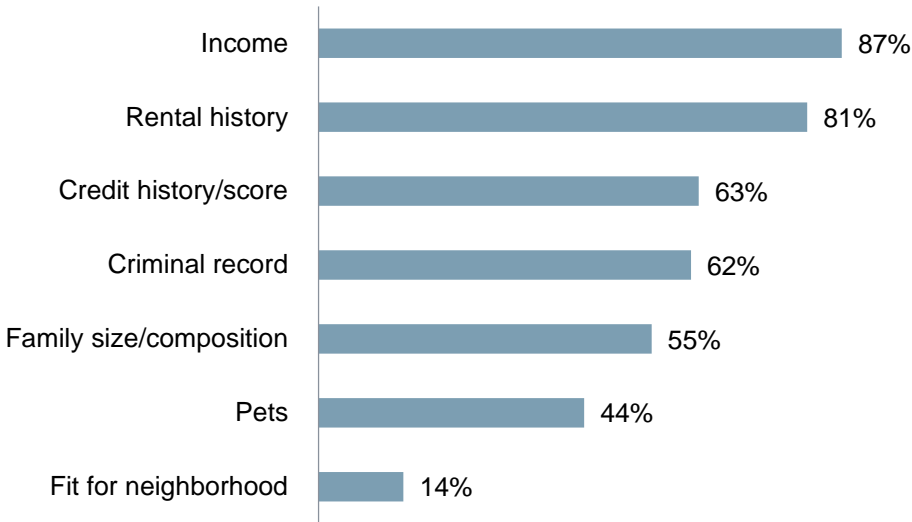




**Figure 30. Factors Considered When Investing in Rental Housing (n=382)**

## **Income and rental history are the top factors landlords consider when approving tenant occupancy**

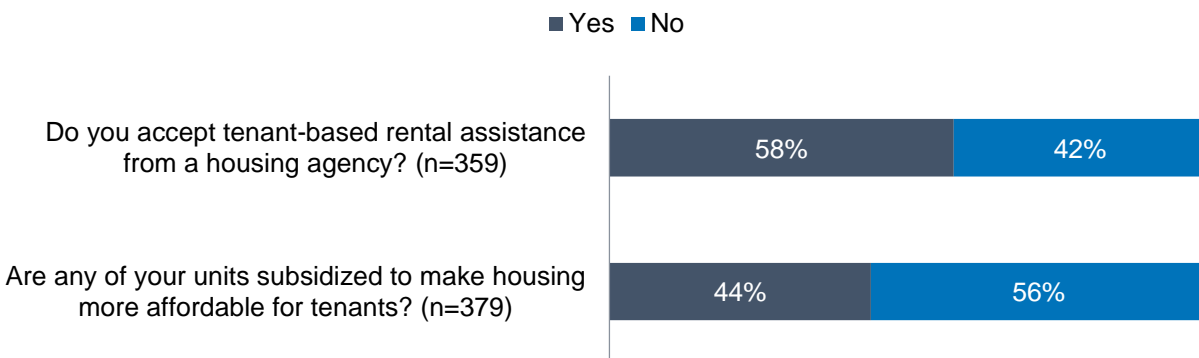
Landlords also provided insights on the tenant characteristics that are factors when determining whether to approve occupancy. Eighty-seven percent of landlords cited income as one of the top characteristics they consider, with rental history as a close second (81%). Credit history/score and criminal records were a factor in approving tenancy for 63% and 62%, respectively. Fourteen percent of landlords still consider “fit for the neighborhood” when deciding on whether to rent to someone or not.



**Figure 31. Factors Considered When Approving Tenant Occupancy (n=382)**

## 58% of landlords accept Tenant-Based Rental Assistance

A majority of the landlords that responded to the survey accepted Tenant-Based Rental Assistance (TBRA), and 44% had subsidized units. Of those that accepted TBRA, MSHDA, HUD Section 8, and/or U.S. Department of Agriculture Rural Development were the most common sources (98 landlords). A few noting local sources of assistance or making adjustments to rent based on tenant income. Of the assistance-accepting landlords, many also noted that they had project-based vouchers.



**Figure 32. Housing Subsidy Acceptance by Landlords**

## Landlords have multiple reasons for not accepting rental subsidies

Many of the landlords who provided explanations of why they did not accept TBRA referenced the regulatory and process burdens of such programs, such as inspections, rules around eviction and utilities, and wait times for rent. Many others commented on bad past experiences and the costs of property damages. Landlords also noted the lack of need to participate, given the ability to get tenants who will pay market rent.

One landlord's comments in the survey reflect the general reasoning on this issue:

We do not participate in Section 8 due to excessive paperwork, the length of time for the approval process and also their lease length requirements. There is no incentive to hold a property for 30-45 days without receiving rent when cash paying tenants are ready, willing and able to sign and pay immediately. In addition, putting a high-risk tenant in a year lease without the ability to end tenancy at will often resulted in very high cleaning, repair, and pest abatement fees. We are reluctant to take other vouchers due to our inability to collect from low-income tenants who cause property damage.

Another landlord's comment from the survey is an example of the thinking about the insufficiency of the subsidy:

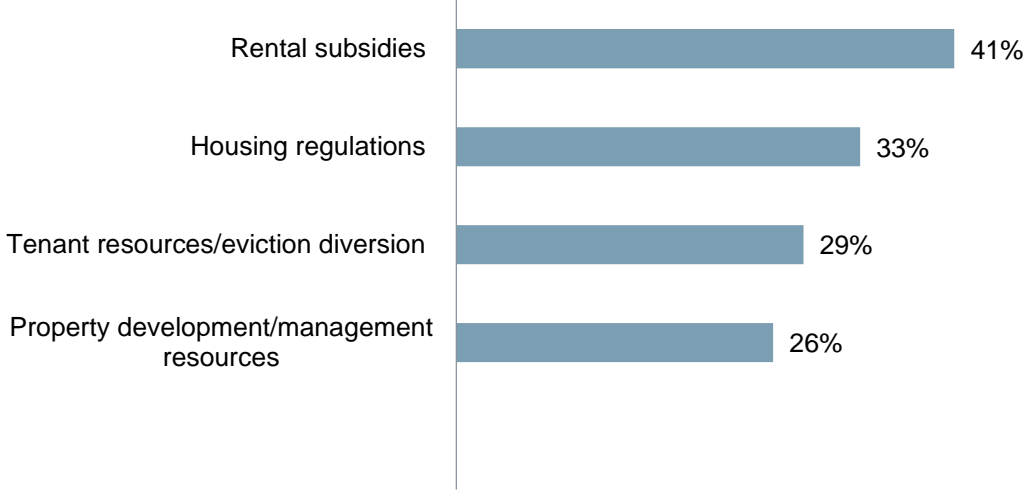
Subsidy programs do not pay market rent, even at 120%-150% of FMR [fair market rent], with utilities, it isn't close enough. There is more demand than rental units available, why should I lose money with subsidy programs?

However, other landlords seemed open to taking vouchers, if barriers could be overcome, as this landlord commented in the survey:

I have a couple of tenants who qualify for Section 8 but getting them a voucher is practically impossible. They are good people who don't make a lot of money and don't excel at managing the money they do make, so I would love to rent to them with a housing voucher. It would make life for everyone involved so much easier, but the bureaucracy makes it unnecessarily difficult to get help for the people who need it the most.

# Rental subsidy is the most common topic on which landlords engage state agencies

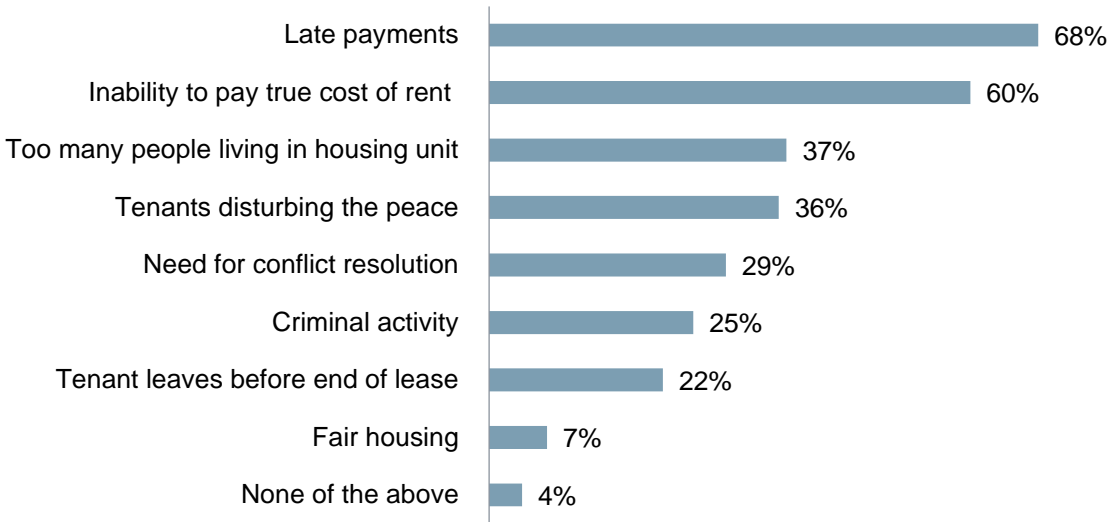
Landlords reported that they most often engaged with state agencies around rental subsidies. Landlords, however, were almost just as likely to engage state agencies around housing regulations, tenant resources or eviction diversion, and property development or management resource, with approximately one-third indicating engagement around these topics.



**Figure 33. How Landlords Engage With State Agencies Around Housing (n=320)**

# Late payments and the inability to pay the true cost of rent are landlords’ primary tenant-related concerns

With regards to tenants, almost two-thirds of landlords cited late payments and a tenant’s ability to pay the true cost of rent as their current biggest tenant challenges. One-third cited too many people living in a unit and disturbing the peace as a concern. One-quarter of landlords are concerned with tenant criminal activity or leaving before the end of the lease.



**Figure 34. Biggest Challenges With Tenants (n=320)**

When commenting on challenges, landlords most often said that tenants did not take care of the property well, which encompasses everything from deliberate damage to poor maintenance and pests. Also problematic for landlords was tenants not following the landlord’s rules, like regarding maintenance reports or unauthorized pets or people in the unit. In addition, some of the landlords noted that tenants had mental health or substance abuse issues or inappropriate personal behaviors.

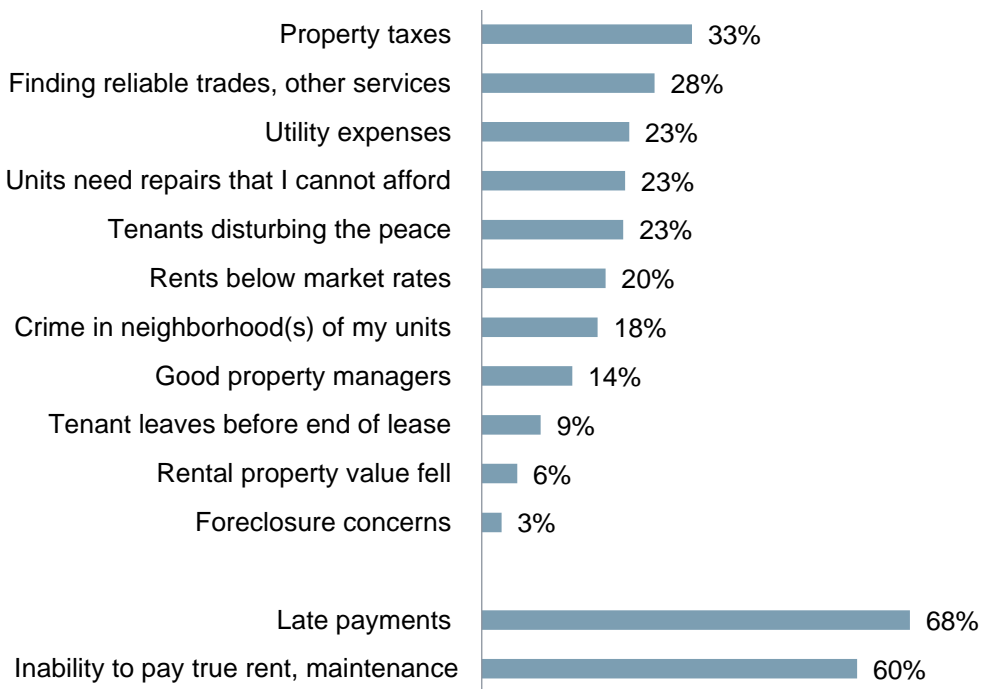
When asked to share some ideas for how to solve challenges with tenants, landlords had a wide array of thoughts. Suggestions included mainly references to thoroughly vetting prospective tenants through credit, background, and criminal checks, as well as holding tenants to lease requirements. Some also pointed to working with tenants and case workers to address any issues. They also suggested tenant education (e.g., budgeting, responsibilities as a renter), supportive services, greater voucher-source follow-up communication when there’s a tenant issue, and increases in rental assistance amounts.

The comment from this landlord summarized some of the potential solutions for other landlords this way:

- Have written high standards for screening tenants and stick to them.
- Treat your tenants well and they tend to respect the property more.
- Require in a high enough ratio with your housing costs so that you don't get tenants that aren't really able to pay.

# Late or nonpayment of rent, finding good tenants, and eviction restrictions are the primary concerns of landlords

With respect to their housing units, more than half of landlords were concerned about late or nonpayment of rent and finding good tenants. Nearly half also indicated a current concern with eviction restrictions (in the context of the COVID-19 pandemic policies). One-third of landlords were also concerned about their property taxes. Fewer selected concerns with utility expenses, repairs, tenants disturbing the peace, below market-rate rent, and neighborhood crime.



**Figure 35. Landlord Concerns (n=320)**

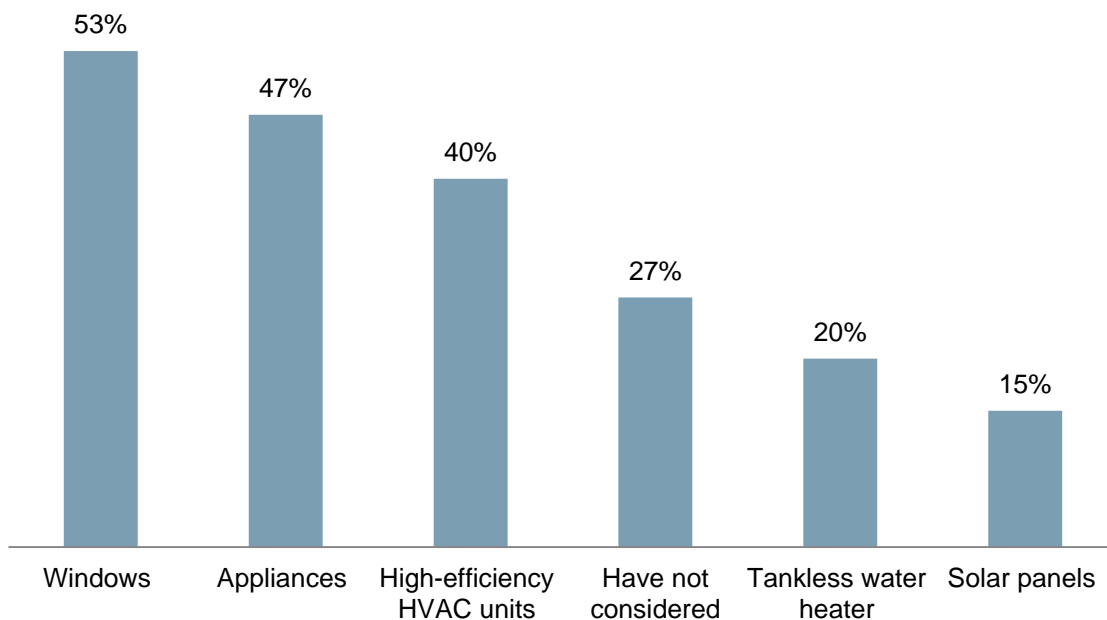
Increasing costs were a frequent concern noted by landlords in comments, whether due to utility (specifically water) fees, lead mitigation, property taxes, or insurance expenses. To address these concerns, landlords most often suggested government action to lower landlord costs (e.g., tax and fee cuts, lead remediation assistance, lower utility rates) and increasing landlord income opportunities (e.g., increasing voucher values, relaxing zoning restrictions). Landlords also noted the need to lift eviction restrictions.

## Landlords report understanding fair housing rights but many have not been trained in recent years

More than 9 in 10 landlords were aware that sexual harassment was a form of housing discrimination. Eighty-four percent of landlords indicated that they had knowledge of their fair housing rights and responsibilities, but just 48% indicated that they had been to a fair housing training in the last five years.

## Windows and appliances are the two most common energy-efficiency upgrades considered by homeowners and landlords

Only one-quarter of landlords reported that they have not considered making energy-efficiency upgrades to their units—slightly more than the homeowners. Among the majority that have considered these upgrades, windows were the top upgrade considered, again similar to homeowners. Appliance upgrades and more efficient HVAC units were also popular.



**Figure 36. Landlord Energy-Efficiency Upgrades Considered (n=320)**





# CONCLUSION

The survey found some commonalities across respondents (homeowners, renters, potential homebuyers) including a lack of awareness of where to go to information about housing concerns and a shared interest in places to live that offer certain benefits. However, residents are also diverse and have different concerns depending on their demographic characteristics and whether they own, are renting, or are looking to buy. For instance, housing satisfaction, housing discrimination experience, and housing concerns differed. For landlords, they shared many of the same top concerns about their properties and tenants.

The perspectives shared by the homeowners, potential homebuyers, and renters interviewed highlighted the variety of housing concerns and the multiple factors involved in ensuring everyone is content with their housing situation. From substantial challenges like the affordability of rent and mortgages to small but important details like individual neighbor relations, the interviewees noted many opportunities to improve housing experiences. What came alive in these interviews was the desperation of some to simply get a foothold in safe and adequate shelter and for others to reach a greater ownership over their housing, in both figurative and literal senses, which reflects the range of human needs in the housing continuum.

Increased options for supports, improved communication and education, attention to racism and other forms of discrimination, and a multi-pronged approach to delivering a variety of affordable housing options—with access to amenities—would address the concerns expressed by these residents and result in a better quality of life for many others.

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*“Everyone should have an opportunity to own a home in the city they live in.” - Interviewee*

*“Everyone should have a house they can afford. . . Every human should have that right. Everyone needs a neighborhood that is safe, with parks, a library, and quality food.”  
- Interviewee*

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## KEY FINDINGS

### Housing Satisfaction

- For the most part, people are living where they want to live, and they want to live in communities that are safe, close to amenities, and have broadband access.
- Homeowners appear to be more highly satisfied with the quality and safety of their housing than renters.

- Housing satisfaction was low among the interviewees, with community environment a key factor.

## Housing Concerns and Sources of Assistance

- Homeowners' housing concerns are financial in nature and related to home repair and rehabilitation while renters and potential homebuyers are mainly concerned with living space and privacy.
- Interviewees had a range of housing challenges, including safety, maintenance, access, and affordability.
- Nearly half of homeowners and one-third of those renting do not know where to go for housing assistance.
- Knowledge of fair housing is high for all groups, but the majority of respondents are not sure where to find fair housing information or file a complaint.
- Different racial/ethnic groups shared concerns about having a yard, privacy, and enough space, but ranked a number of housing concerns differently.
- Certain characteristics were associated with top concerns about unit condition (those with disabilities), making rent (those with a criminal record, low-income families with children under 18), and the costs of home repairs (older adults).
- Improvements to housing supports suggested by interviewees focused on program flexibility, financial assistance, and streamlined information.
- Almost half of renters are paying more than half their monthly income on rent, but less than 1 in 5 receive some form of housing assistance.
- Most renters are interested in owning a home but have financial considerations such as down payment, closing costs, and existing debt.
- Landlords and housing agencies could improve their interactions with renters.

## Housing Discrimination

- Nearly one-quarter of renters reported experiencing some form of housing discrimination and the source is most often landlords or management staff. Homeowners and potential homebuyers experience discrimination to a lesser extent, but when they do, the source is most frequently lenders.

- Housing discrimination was most common among those with criminal records, but others also said they experienced discrimination at high rates (e.g., low-income families with children under 18, those with disabilities, American Indians/Alaska Natives, and Black respondents). Landlords, lenders, and realtors were named most often as sources of housing discrimination by special populations.
- Landlords report understanding fair housing rights but many have not been trained in recent years.

The key findings from the information provided by landlords that responded to the survey include:

## Landlord Motivations

- Income potential and location are the top considerations for landlords when deciding where to invest.
- Income and rental history are the top factors landlords consider when approving tenant occupancy.
- 58% of landlords accept Tenant-Based Rental Assistance.
- Rental subsidy is the most common topic around which landlords engage state agencies.

## Landlord Concerns

- Landlords have multiple reasons for not accepting rental subsidies, including concerns about bureaucracy and property damages; they are also avoiding them when they can rent units at market rates.
- Late payments and the inability to pay the true cost of rent are landlords' primary tenant concerns.
- Late or nonpayment of rent, finding good tenants, and eviction restrictions are the primary concerns landlords have related to their properties.

# RECOMMENDATIONS

## Outreach and Education

- Conduct a marketing campaign to build awareness of housing assistance and fair housing resources in the state. To facilitate outreach, leverage the fact that many people look first to friends, family, or neighbors; financial institutions; or nonprofits for housing information.
- Recognize the significant and creative work done by the housing organizations in the state. Such recognition could take the form of awards, news features, and grants to scale-up effective models. This recognition has the potential to draw greater attention to housing issues broadly and to facilitate the sharing of best practices and innovation with others in the housing ecosystem to further impact.
- Provide education to landlords, property managers, lenders, and realtors about implicit bias, with a particular focus on understanding their assumptions in connection with their objectives (e.g., confidence that a tenant will be able to pay the rent, a buyer is serious and prepared).
- Ensure landlords and tenants have access to efficient and effective conflict resolution and eviction prevention help.

## Equitable Access to Affordable, Quality Housing

- Ensure that there are home repair financial products or other assistance available to lower income homeowners in order to maintain housing stock quality, with some resources specially targeted to older adults.
- Collaborate at the state and local levels to emphasize safety, proximity to amenities, affordable broadband access, green space, unit size, and privacy when making development decisions, keeping in mind that some Michiganders prefer to live in rural communities.
- Improve the condition of dwellings for those with disabilities by offering financial assistance and greater enforcement of quality and accessibility standards. Work with homeowners and landlords to address issues.
- Reduce the housing cost burden, particularly among renters, through the use of multiple strategies that go beyond rental vouchers.
- Expand upon existing programs that help individuals to move into homeownership, with an emphasis on helping more to overcome up-front financial barriers like closing costs and down payments.

- Develop programs that help landlords to take the (perceived) risk of renting to tenants of diverse backgrounds and lower income levels. As a part of this effort, work with landlord groups to address monetary, management, and capacity concerns about accepting rental vouchers.



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