

# Michigan's Statewide Housing Plan

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

Michigan's first statewide housing plan addresses complex, intersecting challenges through five statewide housing targets, eight priority areas, and 37 goals, plus 134 suggested strategies for addressing the goals. These resulted from an intensive and inclusive process involving thousands of residents and hundreds of organizational partners across the state. The plan provides a call to action to all because housing is a basic human need, and everyone deserves to have safe, healthy, affordable, accessible, and attainable housing in a community of their choice. To view the full plan, visit [Michigan.gov/housingplan](http://Michigan.gov/housingplan).

5

STATEWIDE HOUSING  
TARGETS

8

PRIORITY AREAS

37

GOALS

134

STRATEGIES

## Statewide Housing Targets

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

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

7,000

*Over 7,000 residents and other participants contributed to the Statewide Housing Plan*

38%

*Across Michigan, 1.5 million, or 38% of households, struggle to afford the basic necessities, including housing*



# Housing Priorities, Goals, and Strategies

Each of the plan's eight priority areas has a set of goals, strategies, and outcome measures. Action planning and additional metrics will be determined at the state and regional levels.



## Equity and Racial Justice

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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





## Housing Ecosystem

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

### Information and Collaboration

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

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

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

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

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

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

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

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

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

### Construction Industry and Licensed Skilled Tradespersons

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

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

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



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

**Goal 2.4:** Increase the share of housing-related contracts that go to underrepresented business enterprises, including Black-owned businesses.

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

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

## **Broadband Infrastructure**

**Goal 2.5:** Increase the share of housing-related contracts that go to underrepresented business enterprises.

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

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





## Preventing and Ending Homelessness

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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





## Housing Stock

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

### Development

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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





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

## Rehabilitation and Preservation

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

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

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

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

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

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

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

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

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

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

## Missing Middle and Workforce Housing

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

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

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

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

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

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



## Zoning

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

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

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

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

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

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

## Gentrification

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

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

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

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





## Older Adult Housing

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

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

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

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

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

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

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

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

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

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

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

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





## Rental Housing

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

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

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

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

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

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

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

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

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

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

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

**Strategy 6.2.F:** Work with institutions of higher learning and local governments to devise collaborative approaches to balance affordable college student housing needs with those of other community populations.

### Goal 6.3: Increase the quality of rental housing.

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

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





## Homeownership

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

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

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

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

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

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

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

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

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

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

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

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

### Goal 7.4: Stabilize and sustain homeownership.

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

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

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

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





## Communication and Education

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

