

Michigan's Statewide Housing Plan *Overview*

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. Input gathering took place through a public survey, focus groups, meetings, and interviews. Additional research also informed the five year plan.

5

STATEWIDE HOUSING
TARGETS

8

PRIORITY AREAS

37

GOALS

134

STRATEGIES

Statewide Housing Targets

The targets below are the very minimum that will be achieved statewide as a result of Statewide Housing Plan activities. Industry partners will add to 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 and homeownership
- Strive to **make homelessness rare**, brief, and one time
- **15,000+** households increase home energy efficiency and make weatherization improvements



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

The Partner Advisory Council set the vision and identified several concepts, or principles, that were important for the plan: equity, inclusion, human-centeredness, community, intersections between systems, and housing as a social determinant of health.

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

Michigan residents face a range of housing challenges: low availability of suitably priced homes that fit their needs, older homes that need repairs, gaps in awareness of supportive services and financial products, few options for living independently as they age, and many other concerns.

Michigan also has housing disparities (geographic and demographic) that need correction. The COVID-19 pandemic amplified disparities in housing access as well as other indicators of health and quality of life. For this reason, equity is a foundational principle, a priority area, and addressed throughout the plan.

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. Regions will engage local groups to create the regional action plans.



Equity and Racial Justice

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

Goal Highlights: Using data to identify systemic inequities

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

52%

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

23%

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





Housing Ecosystem

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

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

16%

Drop in Michiganders working in construction between 2000 and 2021

85%

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



Preventing and Ending Homelessness

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

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

22%

Of people experiencing homelessness for the first time are children

8,000

Number of permanent supportive housing units needed but not available in 2019





Housing Stock

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

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

47%

Of Michigan housing units built prior to 1970

44%

Of Michigan's vacant units are vacation properties



Older Adult Housing

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

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

15%

Increase in older adult population in Michigan from 2015 to 2019

2nd Lowest

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



Rental Housing

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

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

48%

Of renters paid too much for housing pre-pandemic

28%

Of renters reported extremely low incomes in 2019





Homeownership

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

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

84%

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

Homeownership Rates

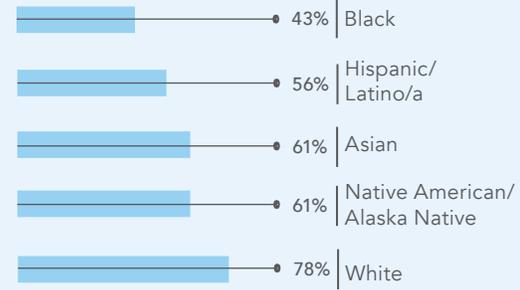


Figure 1. Homeownership Rate by Race/Ethnicity, 2019



Communication and Education

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

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

45%

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

↑ Highest

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



Implementing the Plan

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

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

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

