GRETCHEN WHITMER
GOVERNOR

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LT. GOVERNOR

EXECUTIVE DIRECTIVE

No. 2025-8

To: State Department Directors and Autonomous Agency Heads
From: Governor Gretchen Whitmer
Date: October 22, 2025
Re: Ensuring Full Access to and Participation in Housing Programs

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Ensuring all Michiganders have access to safe, stable, and affordable housing is a top priority of my administration. Since I took office, we have created numerous initiatives to increase the supply of affordable housing and lower housing costs. In 2021, we set an ambitious goal: build or rehabilitate 75,000 housing units over the coming five years. We met that original goal this August—a full year ahead of schedule. Instead of getting complacent, we raised the goal to 115,000 units.

We have also allocated a record level of resources to expanding access to housing in Michigan. In 2023, we invested $1.23 billion toward producing and preserving affordable homes. We nearly doubled that investment to $2.16 billion the following year. On top of a host of home-affordability programs already offered, we launched the Michigan State Housing Development Authority (MSHDA) Rate Relief Program, which lowered mortgage-interest rates by up to a full percentage point for first-time buyers. We also have programs that provide up to $10,000 in down payment assistance and save buyers thousands of dollars in federal taxes. Last year, the Legislature passed, and I signed, bipartisan legislation increasing the maximum home purchase price for MSHDA-backed loans, which was previously capped at $224,500. Under the new law, the limit is now tied to 90% of the IRS maximum sales price, allowing income-qualified buyers across the state to access more financing in areas where home prices have risen. Earlier this year, the First-Generation Down Payment Assistance Program offered first-time, first-generation buyers up to $25,000 in down payment assistance. And last month, MSHDA invested in the Tobias Harris Homeownership Initiative, a shared-appreciation mortgage pilot providing Detroiters up to 40% of a home's purchase price in down payment assistance.

Despite our historic achievements, Michiganders—particularly young Michiganders—are still facing high housing costs. Home prices continue to increase, while mortgage rates remain high. This has pushed the median homebuyer age in Michigan well above what it was just two decades ago.

If Michigan is going to be the best place to live, work, and raise a family, we must ensure our housing programs are understood by and accessible to a broad swath of Michiganders. These programs provide social and economic stability, strengthen our workforce, and lower costs for all Michiganders. My administration remains committed to ensuring everyone has access to state resources—regardless of their background.

Section 1 of article 5 of the Michigan Constitution of 1963 vests the executive power of the State of Michigan in the governor.

Section 8 of article 5 of the Michigan Constitution of 1963 places each principal department under the supervision of the governor.

Acting under the Michigan Constitution of 1963 and Michigan law, I direct the following:

Reaching All Michiganders Eligible for Housing Programs

1. MSHDA should continue to review the way it communicates and markets its programming related to better understanding barriers to homeownership and developing strategies to overcome them.

2. MSHDA should work collaboratively with its established Regional Housing Partnerships and ensure that those communities with disproportionately lower participation and representation are aware of available programs that help make homeownership a reality.

3. All departments and agencies shall explore streamlining access to state housing programs and coordinate with MSHDA in executing the duties outlined by this directive.

This directive is effective immediately.

Thank you for your cooperation in its implementation.

GRETCHEN WHITMER
GOVERNOR