

BUILD, BABY, BUILD HOUSING

Gov. Whitmer SOTS 2026

“Every Michigander deserves an affordable place to live in a vibrant community. That’s why we worked together ‘build, baby, build’ more housing than any administration in state history. In 2026, let’s make it even more efficient and less expensive to build quality, affordable housing that meets people’s needs. Together, we can put the American dream back within reach for more Michigan families.”

The Problem

Housing is out of reach for far too many Michiganders, especially young people. In 2022, we learned we needed 190,000 units to meet current needs. While we have made significant progress to close the gap, there’s too much red tape to build new housing, especially in the places where people most want to live. Tariffs made it even harder and more expensive to build housing by raising costs on materials, often by upwards of \$17,000. Tariffs could further increase the national housing shortage, already between 4 and 7 million homes, by 450,000 homes through 2030.

The Plan

Governor Whitmer wants to make it easier and more affordable to build more housing of all kinds in the places where people want to live.

By establishing a state-level affordable housing tax credit, Michigan can secure more federal funds and join every other state in the region to help build thousands more homes every year for middle and working class families.

The Governor also called on the legislature to help her cut red tape and incentivize more housing by axing nonsensical construction requirements and streamlining zoning. This includes shot clocks to speed up permitting for new housing, ending bans that prohibit homeowners from building an in-law suite on their own property, and repealing other burdensome requirements. These commonsense changes, already adopted by several other states, will make it easier and faster to get new housing approved and built statewide.

The Progress:

- Invested more to build housing than any administration in state history.
- Released the first [Statewide Housing Plan](#), hit target of building [75,000 homes](#) a year ahead of schedule. Reduced the statewide housing shortage by 84,000.
- Lowered costs for first-time homebuyers with a program that [lowers interest rates](#) by one full percentage point, saving them thousands of dollars.
- Offer down-payment assistance up to [\\$10,000](#) for working and middle-class buyers statewide and [\\$25,000](#) for first-generation buyers to start building wealth.
- Signed executive directive connecting more [young people](#) to housing programs.
- Made it easier and faster to redevelop vacant land or abandoned sites into new housing and commercial space with the [Transformational Brownfield Program](#).
- Secured a sustainable source of funding for the first time for the [Housing and Community Development Fund](#) to build housing for working-class families.
- Directed state departments to review ways to [speed up permitting](#).
- Created [new local financing options](#) for housing like Tax Incremental Financing.
- Aligned resources under the state’s housing development authority to [improve resource efficiency](#).



STATE OF MICHIGAN

The Potential

Every Michigander deserves an opportunity to buy a home, raise a family, and put down roots in Michigan. By building more quality, affordable housing in safe communities with good jobs, great schools, and smooth roads, Michigan can continue growing and thriving for years to come.

