

Michigan's First Statewide Housing Plan: From Implementation to Action

Michigan State Housing Development Authority
Special Achievement

HFA Staff Contact

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“Every family deserves a safe, affordable place to call home so they have a strong foundation to pursue their potential, but too many Michiganders don't have access to that in their communities right now. This comprehensive statewide plan tackles persistent past and present housing challenges head-on. If we get it done, we can help those in need of homes get the dignity they deserve and ensure Michigan maintains a competitive edge in attracting and retaining talent as we grow our economy. That's why I have set an ambitious goal to create or preserve 75,000 housing units across Michigan. I encourage communities, state agencies, local governments, developers, nonprofits, and philanthropic organizations to implement this plan, and I will keep working with anyone to make Michigan home.”

– Governor Gretchen Whitmer

RESPONDING TO AN IMPORTANT STATE NEED

Michigan completed its first comprehensive Statewide Housing Plan (SHP) in June 2022, in response to our state's affordable housing crisis. We started with the data: 50% of renters housing burdened, 50% of our housing stock is over 50 years old, the cost of for-sale housing has gone up 84% in the last decade, while our incomes were up only 25%. We also conducted a benchmarking study with 15 other state HFAs, public survey, private/public advisory councils, 16 solution workgroups across the housing intersections, creating a plan - not simply a Michigan State Housing Development Authority (MSHDA) plan, but Michigan's statewide housing plan that included over 7,000 individuals and organizations in its creation. The last section of the plan was a very high-level, short overview on implementation. Now what?

This would not be another plan produced then left to sit on a shelf. With a serious supply shortfall, no time could be wasted. Serendipitously, the plan's completion coincided with the generational American Rescue Plan Act (ARPA) funding. We had the plan, the funding, and leadership and grassroots support. Extensive national research on implementation led us back to our own Michigan models.

INNOVATION

Several years prior, Michigan had organized a state resource delivery system by creating 10 Prosperity Regions and MSHDA had been building an ecosystem around preventing and ending homelessness evolving into the Michigan Campaign to End Homelessness (MCTEH). We also helped fund a start-up housing nonprofit with regional aspirations coming into fruition. Not wanting to reinvent the wheel and having experienced staff with a plethora of best practices, MSHDA used data to increase the prosperity regions from 10 to 15, creating Regional Housing Partnerships (RHPs).

Solving the complex affordable housing crisis requires an all-hands-on-

deck and not a one-size-fits-all approach. It had to be government assisting but not prescribing. Based on successful models, the best way to implement the SHP's vision is by creating an inclusive, connected, and collaborative housing ecosystem.

Being a state of innovation and with no time to waste, we took a non-traditional government approach.

ACHIEVING INTENDED RESULTS

We worked with partners to host 15 regional kick-off meetings, generated 15 regional data sheets, hired Michigan State University Extension and the Community Economic Development Association of Michigan to facilitate learning/working sessions, appointed expert leaders to the Michigan Statewide Housing Partnership following Governor Gretchen Whitmer's Executive Order, held two additional regional meetings for regions to choose their own leadership, formed workgroups, provided two-year grants to the RHP leads, created action plan templates, drafted and then finalized regional action plans based on the statewide plan, and trained regional leads on a progress reporting system - all at the same time and within five months. When in a crisis, action is paramount.

While the RHP Leads continued working on their action plans, MSHDA began identifying ways to equitably allocate \$60 million in federal ARPA funds through the Community Development Block Grant (CDBG) program and Michigan's Housing and Community Development Fund (HCDF). The equitable, transparent, and data-driven investment strategy was shared with the Partnership and then with the RHP Leads at a listening session. How do we provide programming that responds to the SHP, regional action plans, varying eligibility, and reporting requirements, is as low-barrier as possible, and can be done expeditiously?

MSHDA answered by launching MI Neighborhood, a streamlined application process, in April 2024.

PROVIDING BENEFITS THAT OUTWEIGH THE COSTS

MSHDA collapsed nine different programs into MI Neighborhood with a common, low-barrier 10-step application that requires the applicant to submit their project and how it connects to the regional action plans. On a rolling basis and in real time, staff review applications and

determine eligibility and funding source within the framework of the equitable investment strategy. “MI Neighborhood represents our annual commitment to acknowledging the hard work of our regional housing partnerships and meeting the priorities they've identified,” said Amy Hovey, MSHDA’s Chief Executive Officer and Executive Director, when the program launched. “It’s also a commitment to bringing forward solutions that eliminate unnecessary burdens and red tape.”

Since the launch of the SHP, MSHDA, and partners have been creating new programming and adopting the SHP as foundational to summits, meeting agendas, policies, conferences, and a variety of media. Michigan’s premiere and largest annual affordable housing event, the Building Michigan Communities Conference, is rooted in the Statewide Housing Plan. The SHP has eight priorities with Equity and Racial Justice as not only the first priority but interwoven throughout the others. There are 37 goals and 134 strategies. In less than a year since establishing the Regional Housing Partnerships, work is being done and progress made on all 37 goals. Not only has Michigan established an inclusive, connected, and collaborative housing ecosystem, but it is growing with emerging housing coalitions.

Other state agencies have been inspired by the SHP and are either connecting their current plans to the SHP or creating new ones. Governor Whitmer included housing in her State of the State address, committing that “In 2024, we will make the largest investment to build housing in Michigan history. Housing is a serious challenge, so we are making a serious investment. It’s about so much more than just a roof over your head. Housing builds generational wealth and forms the foundation for success in school, work, and life. Let’s work together to build more housing so every Michigander has an affordable place to call home.”

Michigan’s five-year goal of creating 75,000 new or rehabilitated homes has crested the 50,000 mark in just over two years. We believe housing is a right and not a privilege, and Michigan’s first Statewide Housing Plan and its implementation strategy creating Regional Housing Partnerships, have been key to building a transformational legacy.



LEO MSHDA

MSHDA Announces Regional Housing Partnership Leads to Implement Statewide Housing Plan

May 31, 2023

Media Contacts:

- Katie Bach, Bachk@michigan.gov
- Anna Vicari, VicariA@michigan.gov

MSHDA Announces Regional Housing Partnership Leads to Implement Statewide Housing Plan

The 15 RHPs will identify and guide their regions of the state through the plan's implementation

Lansing, Mich. – Today, the Michigan State Housing Development Authority (MSHDA) announced lead agencies to 15 Regional Housing Partnerships (RHP) across the state. The agencies will work with local governments, nonprofits, developers, businesses, local health departments, grassroots organizations, philanthropic organizations and other partners to create and implement action plans that address the housing needs of their regions in alignment with [Michigan's Statewide Housing Plan](#).

“We’re proud to announce these agencies as leaders in their region and will work closely with them to ensure every Michigander has safe, quality, affordable and accessible housing in a community of their choice,” said Amy Hovey, executive director at MSHDA. “These agencies, along with the efforts of community leaders, developers and everyone involved in the Statewide Housing Plan implementation, are crucial to overcoming the complex barriers to attainable housing. We look forward to supporting these agencies as they help us build a healthy housing ecosystem in Michigan.”

The Statewide Housing Plan, launched in 2022, is a strategic planning process aimed at increasing the stock of affordable housing and ensuring every Michigander who needs it has access. The lead agencies of the Regional Housing Partnerships will ensure each region of the state can address its unique housing needs by creating original action plans, which will be submitted to MSHDA in Fall 2023.

The lead agencies will receive \$175,000 in grant funding for plan creation, with the grant term ending May 31, 2025. The Community Economic Development Association of Michigan (CEDAM) and the Michigan State University Extension (MSUE) have partnered with MSHDA to assist with plan creation and provide training and capacity building services for each region's needs.

The full list of RHP lead agencies with public contact information for each region is as follows:

- Region A – Western Upper Peninsula Housing Partnership Lead
 - Western U.P. Planning & Development Region (WUPPDR)
 - Jerald Wuorenmaa, Executive Director & Grant Administrator, jwuorenmaa@wuppdr.org, 906-4082-7025 ext. 111
- Region B – Central Upper Peninsula Housing Partnership Co-Leads
 - Central Upper Peninsula Planning and Development (CUPPAD)
 - Ryan Soucy, Senior Planner, Rsoucy@cuppad.org, 906-399-1371
 - Community Action Alger Marquette (CAAM)
 - Michelle LaJoie, Executive Director, mlajoie@communityactionam.org, 906-250-2506
- Region C – Eastern Upper Peninsula Housing Partnership Co-Leads
 - Eastern UP Regional Planning & Development Commission (EUPRPDC)
 - Jeff Hagan, CEO, jshagan@eup-planning.org
 - Chippewa-Mackinac-Luce Community Action Agency
- Region D – Northwest Housing Partnership Lead
 - Housing North
 - Yarrow Brown, Executive Director, yarrow@housingnorth.org, 231-335-1685

- Region E – Northeast Housing Partnership Lead
 - Target Alpena Development Corporation
 - Lenny Avery, Economic Development Coordinator, lavery@alpenachamber.com, 989-354-4181
- Region F – West Michigan Housing Partnership Tri-Leads
 - Housing Next
 - Brooke Oosterman, Director, brooke@housingnext.org, 269-806-3124
 - The Right Place, Inc.
 - Urban League of West Michigan
- Region G – East Central Michigan Housing Partnership Lead
 - East Michigan Council of Governments
 - Bill Ernat, Program Manager, bernat@emcog.org, 989-992-8700
- Region H – East Michigan Housing Partnership Co-Leads
 - Communities First, Inc.
 - Joel Arnold, Planning and Advocacy Manager, jarnold@communitiesfirstinc.org, 810-422-5358, ext. 1007
 - GLS Region V Planning and Development Commission/Genesee County Metropolitan Planning Commission
 - Anthony Kelly, Planner, AKelly1@geneseecountymi.gov, 810-766-6566
- Region I – South Central Housing Partnership Co-Leads
 - Tri-County Regional Planning Commission
 - Nicole Baumer, Deputy Director, and Emma Gilbert, Economic Development Planner, housingdrives@mitcrpc.org, 517-393-0342
 - Capital Area Housing Partnership
 - Rawley Van Fossen, Executive Director, rawley@capitalareahousing.org, 517-332-4663
- Region J – Southwest Housing Partnership Co-Leads
 - E. Upjohn Institute
 - Emily Petz, Community Development Coordinator, petz@upjohn.org, 269-385-0458

- Integrated Services of Kalamazoo
- Region K – Southeast Housing Partnership Lead
 - Community Action Agency – Jackson
 - Toby Berry, CEO, tberry@caajlh.org, 517-539-8311
- Region L – Oakland Housing Partnership Quad-Leads
 - Alliance for Housing, Oakland County's Continuum of Care
 - Leah McCall, Executive Director, lmccall-alliance@oaklandhomeless.org, 248-221-1854
 - Community Housing Network, Inc.
 - Kirsten Elliott, Vice President Chief Operating Officer, kelliott@chninc.net 248-269-1302
 - Pontiac Housing Commission
 - Ahmad Taylor, Executive Director, ataylor@pontiachousing.com, 248-338-4551, ext. 201
 - Yvette N. Transou, Deputy Director, ytransou@pontiachousing.com
 - Pontiac Community Foundation
 - Dustin McClellan, Founder/CEO, dustin@pontiaccommunityfoundation.org, 248-246-6606
 - Jacob Willson, Program Associate, jacob@pontiaccommunityfoundation.org
- Region M – Macomb Housing Partnership Lead
 - Macomb County Health and Community Services
 - dohcs@macombgov.org, 586-469-7190
- Region N – Wayne Housing Partnership Lead
 - Wayne Metro Community Action Agency
 - Courtney Hierlihy, Interim Executive Director Green & Healthy Homes, chierlihy@waynemetro.org, 313-463-5534
 - Daija Butler, CoC Administrator, dbutler@waynemetro.org, 313-202-0329
- Region O – Detroit Housing Partnership Co-Leads
 - Community Development Advocates of Detroit

- Madhavi Reddy, Executive Director, madhavireddy@cdad-online.org, 313-452-1166
- Local Initiatives Support Corporation of Detroit (LISC)
 - Alese Springer, Sr. Program Officer, Housing, aspringer@lisc.org, 313-612-4712

About MSHDA The Michigan State Housing Development Authority(MSHDA), established in 1966, provides financial and technical assistance through public and private partnerships to create and preserve safe and decent affordable housing, engage in community economic development activities, develop vibrant cities, towns and villages, and address homeless issues.

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MSHDA Board Approves Developments in Detroit, Ann Arbor and Grand Traverse County



LEO MSHDA

MSHDA Board Approves Modification to Housing and Community Development Fund in March Meeting

March 25, 2024

Media Contacts:

- Katie Bach, BachK@michigan.gov
- Anna Vicari, VicariA@michigan.gov

MSHDA Board Approves Modification to Housing and Community Development Fund in March Meeting

Lansing, Mich. – During its March Board meeting, the Michigan State Housing Development Authority (MSHDA) Board expanded its efforts to increase Michigan’s housing supply through modifications to the Housing and Community Development Fund and developments in Detroit and Holland.

“We’re moving quickly to increase Michigan’s housing stock and expand access to attainable housing,” said Amy Hovey, MSHDA CEO and Executive Director. “The initiatives approved by the Board ensure MSHDA can address Michigan’s housing crisis holistically with solutions that work for residents and developers.”

As a result of actions by the Michigan State Legislature in February 2024 to amend Public Act 281 of 1967, the Board approved a modification to the Housing and Community Development Fund Allocation Plan to account for an appropriation of \$50 million to the Housing & Community Development Fund (HCDF). This action will allow the HCDF program to continue supporting goals outlined in Michigan’s Statewide

Housing Plan, including building affordable and accessible rental housing, providing greater homeownership opportunities for Michigan residents and more.

The Board approved a waiver of the prepayment prohibition for the mortgage loan of On the River, a 280-unit development in Detroit. The waiver will allow the property owner to prepay the mortgage loan based on a plan to rehabilitate the property and refinance a third-party mortgage. This will allow the development to remain affordable until December 31, 2041.

A deadline extension for the sale and delivery of Multifamily Housing Revenue Bonds for HoM Flats at 24 East in Holland was also approved by the Board.

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About MSHDA

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LEO MSHDA

MSHDA Supports Statewide Housing Plan Goals with \$60 Million 'MI Neighborhood' Application

April 01, 2024

Media Contacts:

- Katie Bach, BachK@michigan.gov
- Anna Vicari, VicariA@michigan.gov

MSHDA Supports Statewide Housing Plan Goals with \$60 Million 'MI Neighborhood' Application

State continues commitment to addressing regional housing needs, cutting red tape with unified approach to neighborhood investments

LANSING, Mich. – The Michigan State Housing Development Authority (MSHDA) today opened the MI Neighborhood application, which consolidates nine targeted programs and funding to address the regional goals identified through the implementation of the Statewide Housing Plan.

MI Neighborhood is open to developers, nonprofits, and units of local government, and applications will be accepted as long as funding is available. Up to \$60 million will be awarded in the current fiscal year, with the next round of funding beginning October 1, the start of the state's new fiscal year. Regional investment targets, based on the 15 regional housing partnerships identified in the Statewide Housing Plan, have been developed using an equitable, transparent, data driven strategy.

"MI Neighborhood represents our annual commitment to acknowledging the hard work of our regional housing partnerships and meeting the priorities they've identified in

their regional action plans,” said **Amy Hovey, Executive Director and CEO of MSHDA**. “It’s also a commitment to bringing forward solutions that eliminate unnecessary burdens and red tape.”

Grants awarded through MI Neighborhood will be supported by state and federal funding. It is intended to be a low-barrier, common application that will be accessible to experienced and emerging community developers, nonprofits, and municipal leaders alike.

“MI Neighborhood is a one-stop shop for developers, nonprofits, and units of government to ask us for help in funding improvements for local neighborhoods through new units, rehabilitation, and public amenities,” continued **Hovey**. “We’ll continue to move quickly with these kinds of locally-focused solutions.”

“We need to build more new homes, rehabilitate more of our older homes, and make targeted investments in improving our neighborhoods – that’s exactly what MI Neighborhood is going to help us do,” said **Lansing Mayor Andy Schor**. “I’m grateful for strong leadership at MSHDA that’s helping transform the way our state government works with local partners. Together we’re going to solve the housing crisis. Let’s get it done.”

Projects will be prioritized that are most aligned with the regional action plans, and applications will be reviewed on a rolling basis as they are received.

“This new application will be a simple and straightforward way for us to access MSHDA funds to help build and rehabilitate more homes in mid-Michigan,” said **Emma Henry, Executive Director of the Capital Area Housing Partnership**. “It’s bigger than bricks and mortar – by working together, we are going to build stronger communities all over this region for years to come.”

“MI Neighborhood’s opening is a significant and exciting step for collaboration and community development here in Greater Lansing and for our counterparts across the state,” said **Nicole Baumer, Deputy Director of the Tri-County Regional Planning Commission**. “We are thrilled with MSHDA’s commitment to this annual funding program and the opportunity it presents for us and our partners to make an even greater impact as we work together to make our neighborhoods and communities stronger. We look forward to championing the priorities identified in the housing action plan and Tri-County’s *HousingDrives* study.”

Developers, nonprofit organizations and local units of government can access the application on the [MI Neighborhood page](#) on the MSHDA website.

###

State appoints 15 regional partnerships to tackle housing crisis

Michigan Public | By Tracy Samilton

Published June 12, 2023 at 7:03 PM EDT



U.S. Department Of Energy

The Michigan Housing Plan aims to encourage the construction of 75,000 new rental units and single family homes in the next few years to address the affordable housing crisis.

The Whitmer administration's Michigan Housing Plan has set an "audacious" goal of 75,000 new homes and rental units in the next few years to address a crisis of affordable housing across the state.

That's according to Amy Hovey, executive director of the Michigan State Housing Development Authority.

"Close to 50% of our renters are housing burdened, meaning they're spending over 30% of their income on housing expenses," said Hovey. "And the cost of for-sale housing has gone up about 84% in the last decade – while incomes have only gone up about 25%."

Hovey said the average cost of a new single family home is \$375,000, and only about 1 million of the 4 million residents needing single-family homes in the state can afford \$375,000.

"That's a crazy statistic," she said. "So we're here to [say], how do we address those issues? And the housing plan gives us a path out of the housing crisis."

The state plan calls for 15 regional partnerships dividing up the state and each coming up with a plan that fits the needs of their area.

Hovey said everyone from builders to municipalities to non-profits involved in the issue agree that affordable housing must be subsidized, due to dramatic increases in building costs.

She said the state has allocated about \$80 million a year over the next few years to subsidize the effort, but it won't be enough, and there will have to be other sources of revenue, including federal dollars, public-private partnerships, and philanthropic funds.

MSHDA is encouraging everyone, including potential homebuyers, to become involved in the plan being developed by their regional partnership.

Tags

Economy

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Tracy Samilton

Tracy Samilton covers energy and transportation, including the auto industry and the business response to climate change for Michigan Public. She began her career at Michigan Public as an intern, where she was promptly "bitten by the radio bug," and never recovered.



CUPPAD

Group Developing Plan To Enhance Housing Opportunities In Central U.P.

By Jack Hall

Sep 18, 2023 | 11:18 PM

CLICK TO HEAR JACK HALL'S INTERVIEW WITH MICHELLE LAJOYE, COMMUNITY ACTION

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The Central UP Regional Housing Partnership's Draft Action Plan is in the process of being developed.

The Action Plan is a regionally developed set of goals and strategies which aligns with the Michigan State Housing Development Authority's recently developed Statewide Housing Plan.

"We're working together to help the Central Six counties to develop their priorities, goals, and strategies on what housing is needed in our area," Michelle Lajoje from Community Action Alger-Marquette told RRN News. "Our representatives from the six counties are looking at what we need for our area, so we are not going to be competing against Lower Michigan for (state) housing funds. We will indicate to the Housing Authority (MSHDA) what we need, and then they will look at funding."

As co-leaders, the Central UP Planning and Development Regional Commission (CUPPAD) and Community Action Alger Marquette ere tasked to identify the housing ecosystem across Alger, Delta, Dickinson, Marquette, Menominee, and Schoolcraft Counties, then develop a collaborative structure to review the SHP's priorities and goals, which focus on the State's housing affordability crisis.



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The Central UP Regional Housing Partnership was formed over June 2023, and consisted of municipal leaders, community resource agencies, affordable housing developers, health and human service agencies, and others dedicated to improving the well-being of their communities.

Lajoje says there are needs here in the Upper Peninsula that are unique to our area.

"For the housing ecosytem, we are looking at enhancing the efficiency and effectiveness, through collaboration on housing and improving access," she said. "We develop strategies in order to meet that goal. We also are looking at homeless prevention, and rental housing."

The group is taking public comment on the plan through September 29th at 12:00 noon EST.

"We're aksing people to provide us with additional information," Lajoje said. "What strategies do they see first in our service area that we need to address?"

Drawing from the SHP's framework, the Partnership created a set of regionally-developed goals, and strategies that focused on topics such as; increasing housing stock that is affordable and attainable, developing greater coordination within the housing ecosystem, and reducing the number of individuals experiencing rent burden. These strategies are intended to be tasks the regional housing ecosystem can begin undertaking over the next year and beyond.

Following this public review, the final Action Plan will be submitted to MSHDA.

This draft action plan is available for inspection at: <https://bit.ly/CentralUPRHPDraft> After reviewing this draft, interested individuals are encouraged to please complete a Survey Monkey questionnaire at the following address, no later than September 29, 2023 at noon EST: <https://www.surveymonkey.com/r/XYP255H>

Comments

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Statewide housing plan works with stakeholders across region to address housing needs

SARAH SPOHN | TUESDAY, NOVEMBER 14, 2023

For the first time ever, the state of Michigan released a statewide coordinated, comprehensive housing plan, working with stakeholders across the housing sector.

This article is part of the Block by Block series, supported by FHLBank Indianapolis, which follows small-scale minority-driven development and affordable housing issues in the state of Michigan.

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Yarrow Brown, executive director of Housing North, and Jon Stimson, executive director of HomeStretch Housing, outside of Vineyard View Apartments in Suttons Bay.

The housing market in Michigan is experiencing many inequities, creating obstacles and barriers for many of its residents when it comes to housing. Coupled with the long-lasting impact of the COVID-19 pandemic, the access to safe, healthy, affordable, attainable housing has even more disparities.

For the first time, the State of Michigan has released a statewide housing plan in an effort to address these complex, comprehensive challenges in a coordinated, collaborative way. Working with stakeholders across the housing sector, the Michigan State Housing Development Authority (MSHDA) reviewed national housing trends and innovations, interviewed housing experts and focus groups, surveyed homeowners, renters, potential buyers and landlords, and engaged with partners and stakeholders across the state.

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Michigan's Statewide Housing Plan was released in June 2022 with a breakdown of

...s across a five-year timeline. Its priorities include equity and racial justice, preventing and ending homelessness, older adult housing, homeownership, housing ecosystem, housing stock, rental housing, and communication and education.



Yarrow Brown and Jon Stimson check out the interior of affordable Vineyard View Apartments in Suttons Bay.

Statewide housing plan is years in the making

Tim Klont, director of partnerships and engagement at MSHDA, says his primary focus is currently on implementing Michigan's first Statewide Housing Plan, which has been years in the making.

"Planning began in August of 2020, and, after extensive research and engagement that included more than 7,000 individuals, Michigan published its Statewide Housing Plan in June 2022," Klont says.

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s that the plan seeks to accomplish specific objectives.

**Tim Klont, Director of Partnerships and
Strategy, MSHDA**

“First, we want to cultivate and sustain a connected and collaborative housing ecosystem. A lot of individuals, organizations, and sectors touch or have something to do with housing, and so something we hope to achieve through the

Statewide Housing Plan and subsequently through regional action plans is bringing those interests together into a housing ecosystem,” he says.

“Second, the plan has a goal of supporting the production and preservation of at least 75,000 housing units. Beyond those two purposes, the plan also has eight priorities, 37 goals, and 134 strategies, so it’s a very comprehensive plan as well.”

According to the Plan, 1.5 million or 38 percent of households across Michigan struggle to afford the basic necessities of housing, child care, food, technology, health care, and transportation. Fifty-seven percent of Michigan’s residents in 49 of 83 counties in total spend more than 57% of their income on housing and transportation. With the current housing stock aging, with nearly half of all units built prior to 1970, the need for new constructed units is evident. The demand is high, but the supply is still not near where it ought to be. The Plan states that the average number of building permits for new construction issued between 2016 and 2020 is less than half of what it was between 1986 and 2006.

The Plan hopes to address these needs and to reach the following targets in the next five years: Add 75,000+ new or rehab housing units (39,000+ affordable rental units, 21,500+ market-rate units, 13,500+ homeownership opportunities for low-and moderate-income households, 1,000+ units of workforce housing.) It also aims to stabilize 100,000+ household’s housing, reduce equity gaps, homelessness, and increase home energy efficiency.

The Statewide Housing Plan was released in June 2022 with a breakdown of action steps across a five-year timeline.

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are lofty, but Klont says by working collaboratively with organizations, municipalities, and stakeholders on a collective goal, progress can be made.

The Plan designates 15 different geographic regions around the state, each with their own distinctive demographic, economic, and housing characteristics. Each region has at least one lead agency chosen by regional stakeholders, each with the task of growing their own ecosystem and developing an action plan in support of the statewide goal.

“We’re now 15 months into the five-year Statewide Housing Plan,” Klont says. “It’s still very early, but I am optimistic that we are on track to meet or exceed the statewide goal of producing or preserving at least 75,000 housing units over the course of the five-year action plan.”

Klont says the regional action plans are now being implemented by individual communities, which will have their own timeline of when those goals can be met. Some growing communities need to address housing quantity, and others require housing quality, given the varying region’s needs.

“This Plan has given us a new opportunity to work with these regional housing partnership leads across the state and really have them be messengers and conduits for us about what’s really happening on the ground in their communities, and what they’re hearing from the stakeholders in those communities,” Klont says.

Yarrow Brown chats with a colleague at Housing North's offices.

Housing North addresses housing needs of Traverse City residents

Yarrow Brown is the executive director of Housing North, a 10-county regional nonprofit formed in 2018. The organization focuses on three key areas: communications and awareness, policy and advocacy, and providing technical resources to the region regarding housing.

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the rural community has mostly single family zoning with limited

ies to expand the housing count. She hopes through the organization's leveraging of new tools and legislative policy change, the local landscape can change.

Located within Region D of the Statewide Housing Plan, Housing North covers the northwest corner of the Lower Peninsula in Michigan. The pandemic inevitably impacted this region, which relies on tourism as an economic driver. Many year-round rentals were taken off the market by owners, and more people moved to the area because of the opportunity for remote work.

“We’re a tourist destination, and we saw an increase in short-term rentals and the increase of use in Airbnbs during the pandemic, which definitely impacted our year-round housing stock,” Brown says.

Housing North works with local nonprofit developers including the healthcare system, homelessness coalitions, community foundations, chambers of commerce, economic development groups, school districts, and churches.

Part of their programming includes the Housing Ready Program in four counties: Charlevoix, Emmet, Manistee, and Leelanau. Recent state funding will hopefully allow the program to expand to all ten counties for a year.

“We don’t put people in the housing, nor do we build the housing,” Brown says. “We are really connecting people with those resources, helping the different communities that don’t have staff providing that technical support to help navigate some of the zoning changes and master plan updates.”

Region D’s priority areas are housing ecosystem, preventing and ending homelessness, and housing stock. Each area has its own goals and strategies, too. The overall goal is to hopefully leverage more funding and resources specifically for the region, according to Brown.

“There is going to be some work to do before we really see the results, but our region is eager, anxious, and ready to move,” Brown says.

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Communities First, Inc. provides housing resources for Flint community

Essence Wilson is the chief strategy officer at Communities First, Inc., an organization with a mission to empower people and build communities. Keeping the community first in all of their work, they aim to build vibrant communities through economic development, affordable housing and innovative programming. They are one of the co-leads for Region H within the Statewide Housing Plan.

“We started in 2010, and our first project was affordable housing for seniors. It really came out of being able to see some of the housing conditions that seniors were living in, and having a desire, as Flint natives, to do something about that,” Wilson says.

**Essence Wilson, chief strategy officer at
Communities First, Inc.**

Founded by Glenn and Essence Wilson, Housing First has expanded greatly from its inaugural \$5.1 million project, Oak Street Senior Apartments.

“As we have gotten deeper into the housing situation, we have learned a tremendous amount and gotten involved in a lot of different arenas when it relates to housing and community development,” Wilson says.

Within Genesee County and the greater Flint community, most of the needs the area sees are aging housing stock, lack of housing units, and a substantial homelessness population, notes Wilson.

“We need more diverse housing types, so rental housing, single-family homes that are updated and to-code. There’s also a desire for townhomes or condos, and we just don’t have the right mix of housing to match the needs,” Wilson

Sign Up Today last report I saw said we needed about 7,000 affordable housing units
County.”

The Grand on University, a Communities First, Inc. project.

Communities First, Inc. utilizes federal, state, and local funding to support the construction of new and rehabbed housing. They have completed several developments. The most recent project, The Grand on University, is under construction right now. The development will provide residents with 48 market-rate, one, two, and three-bedroom apartments, with residents moving in at the end of the year..

In addition to governmental entities, the organization partners with other social service agencies including mental health providers, local shelters, and banking partners.

“We take a holistic approach to our community development work, so getting people into housing is one thing, but we are also very cognizant of the fact that they need other support beyond that,” Wilson says. “Our portfolio of work has really grown.”

Wilson says the Statewide Housing Plan is extremely important for all, regardless of being rural or urban communities. She is grateful to be part of a life-changing organization that gives people tools to be self-sufficient and create generational wealth.

“As an organization, we are fortunate that we get to see individuals go from needing a home to having a home, and then supporting them in being able to keep it,” she says. “They can then transition away from us to becoming homeowners and do things they did not think were possible thanks to the support they found.”

Sarah Spohn is a Lansing native, but every day finds a new, interesting place, or thing in towns all over Michigan, leaving her truly smitten
Smitten. She received her degrees in journalism and professional

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ations and provides coverage for various publications locally, regionally, and nationally — writing stories on small businesses, arts and culture, dining, community, and anything Michigan-made. You can find her in a record shop, a local concert, or eating one too many desserts at a bakery. If by chance, she's not at any of those places, you can contact her at sarahspohn.news@gmail.com.

Photos by John Russell.

Other photos courtesy Community First Inc. and MSHDA.

Supported by FHLBank Indianapolis and the Community Economic Development Association (CEDAM), the Block by Block series follows small-scale minority-driven development and affordable housing issues in the state of Michigan.

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POLITICS & ELECTIONS

Gov. Gretchen Whitmer to announce plan for 10,000 new homes in Michigan

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Governor Whitmer joined state leaders, teachers, and school staff to visit classrooms and meet students at Beecher High School on Aug. 29, 2023. Beecher Community Schools received \$2.5 million in the budget towards renovating and repairing the old high school. (Devin Anderson-Torrez | MLive.com) Devin Anderson-Torrez | MLive.com



By **Simon Schuster** | sschuster@mlive.com

Gov. Gretchen Whitmer plans to announce the state will set aside nearly \$1.4 billion in funding to build or rehabilitate housing throughout the state.

The announcement will be part of the governor's State of the State address Wednesday, according to Whitmer's office. They said the funding would be enough to make nearly 10,000 housing units available, using a mix of federal funding and money set aside through prior legislation.

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"Building more of every kind of housing — single family homes, apartments and mixed-use buildings — will expand supply and lower costs," a statement from the governor's office said. "Getting this done will also support thousands of good-paying jobs in the skilled trades — from pipefitters and carpenters to bricklayers and roofers."

Michigan has long been grappling with a housing shortage, particularly affordable housing, which is seen as a key barrier to the state's efforts to grow its population.

More: [Housing shortage triggers alarm for towns across Michigan](#)

The state released a statewide housing plan in 2022 which set a goal of making 75,000 additional units available over the next five years. This month the Michigan State Housing Development Authority estimated the state is short about 190,000 units, underscoring the scale of the problem.

More: [Michigan needs 190,000 more housing units to curb a crisis](#)

"Safe, affordable housing is key to creating vibrant communities where residents, businesses, and opportunities thrive," Sen. Mary Cavanagh, D-Redford, said in a statement. "The need for attainable housing is felt across this state and impacts every resident, current and future."

State Rep. Kristian Grant, D-Grand Rapids, chair of the House Economic Development and Small Business subcommittee on Housing, said in a statement that "for many Michiganders, access to quality, affordable housing is an immediate concern — and we need immediate solutions."

Grant cited legislation signed into law last year that incentivizes developing vacant properties as evidence that it's a priority for Democrats, who currently control state government.

In northern Michigan the issue has been particularly acute, where a lack of housing has led some Michigan employers to buy real estate to house their employees so they can remain staffed.

Related: [Vacation homes eat up inventory, deepen income divide in this Michigan county](#)

Nikki Devitt, who chairs the Northern Michigan Chamber Alliance, supports the plan.

"This is not just an investment in bricks and mortar, but in the very heart of our communities," Devitt said in a statement. "By fostering inclusive, vibrant neighborhoods and promoting homeownership, we are igniting a powerful engine of economic growth and social equity."

Whitmer is scheduled to give her sixth state of the state address as governor Wednesday, Jan. 24 at 7 p.m.

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BUSINESS

State launches \$60M housing development, rehab grant program

**Beth LeBlanc**

The Detroit News

Published 1:00 p.m. ET April 1, 2024 | Updated 2:24 p.m. ET April 1, 2024

Lansing — Housing projects that align with regional development goals across Michigan are eligible for up to \$60 million in taxpayer-funded grants under a new state program seeking to increase the number of housing units in Michigan.

The Michigan State Housing Development Authority announced it would start accepting applications Monday for the MI Neighborhood Program, an effort that bundles and streamlines several state housing programs that give grants for rehabilitation, public projects or new units. The funding is available to for-profit and non-profit entities.

State officials have argued Michigan is in the midst of a "housing crisis" as the state grapples with housing that is too old, too costly or too scarce to meet the needs of residents.

A state housing report released in 2022 found roughly 47% of the state's housing units are more than 50 years old and that the state is roughly 190,000 units short of the stock needed to meet Michigan's housing needs. The report also found, as of 2019, about 26% of Michigan residents — including about 48% of renters — were considered "housing-cost burdened" because they spent more than 30% of their income on housing.

Michigan has about 4.6 million housing units, but the number of units for rent declined by 40% between 2010 and 2019 and the number of homes for sale decreased by 42% over that same time period — declines that outpaced national rates, according to the 2022 state report on housing.

Long-term, ongoing grant programs like the MI Neighborhood Program help to encourage affordable housing development by streamlining and stabilizing available state aid, Michigan State Housing Development Authority Director Amy Hovey said Monday at a press event on the program.

"Developers need to know that a project that they plan this year, that there will be funding next year to actually build it," Hovey said. "In the past, we've had programs that have come and gone. But with these sustainable funding sources from MI Neighborhood we can count on these funds year after year."

The grant program promoted Monday tops out at \$2 million per project, plus funding for up to 18% of the project's costs for administration or developer fees. Grants over \$400,000 would require matching funds from a different source that is subject to agency approval.

The projects are meant to fund housing that would serve individuals making up to 120% of the area median income.

Under the plan, grant funding would vary based on which of the 15 regions the project is located in. For example, projects in Region F — encompassing West Michigan from Mason County in the north to Allegan County in the south and stretching east into Ionia and Montcalm counties — would be eligible for up to \$12 million in grants. Region B, which includes the central Upper Peninsula, would qualify for up to \$2.3 million; and Region O, the city of Detroit, is eligible for up to \$1.6 million.

Applications will be accepted on a first-come, first-serve basis every two weeks through July, when the application periods will move to a monthly schedule. The program is expected to receive another \$60 million in the new fiscal year starting Oct. 1, Hovey said.

The program is funded with a mixture of state and federal community development dollars.

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