

An Overview of Michigan's Statewide Housing Needs Assessment

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HOUSING SOLUTIONS FOR HEALTH EQUITY

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MSHDATM

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY



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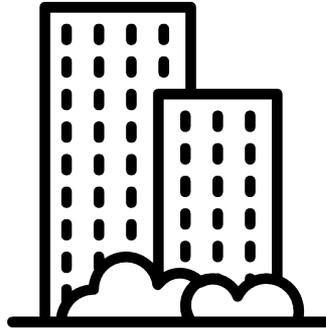
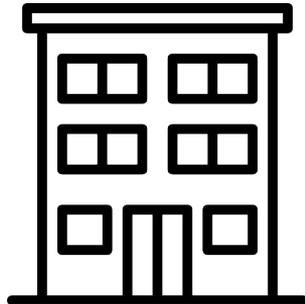


Inventory

Demand

Affordability

**Instability &
Homelessness**



Housing Stock

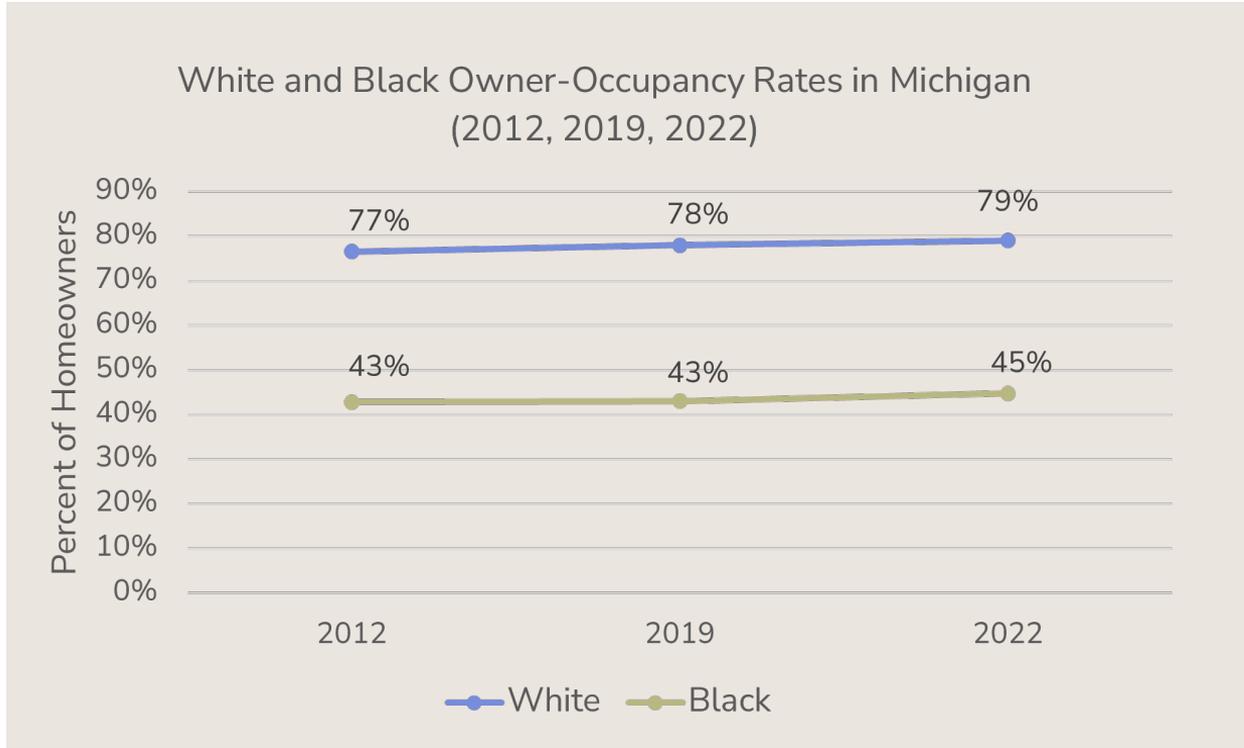
4.6 million units

**61%
built before 1980**

**72% single family
detached structures**

**73% owner-occupied
27% renter-occupied**

Homeownership Gap



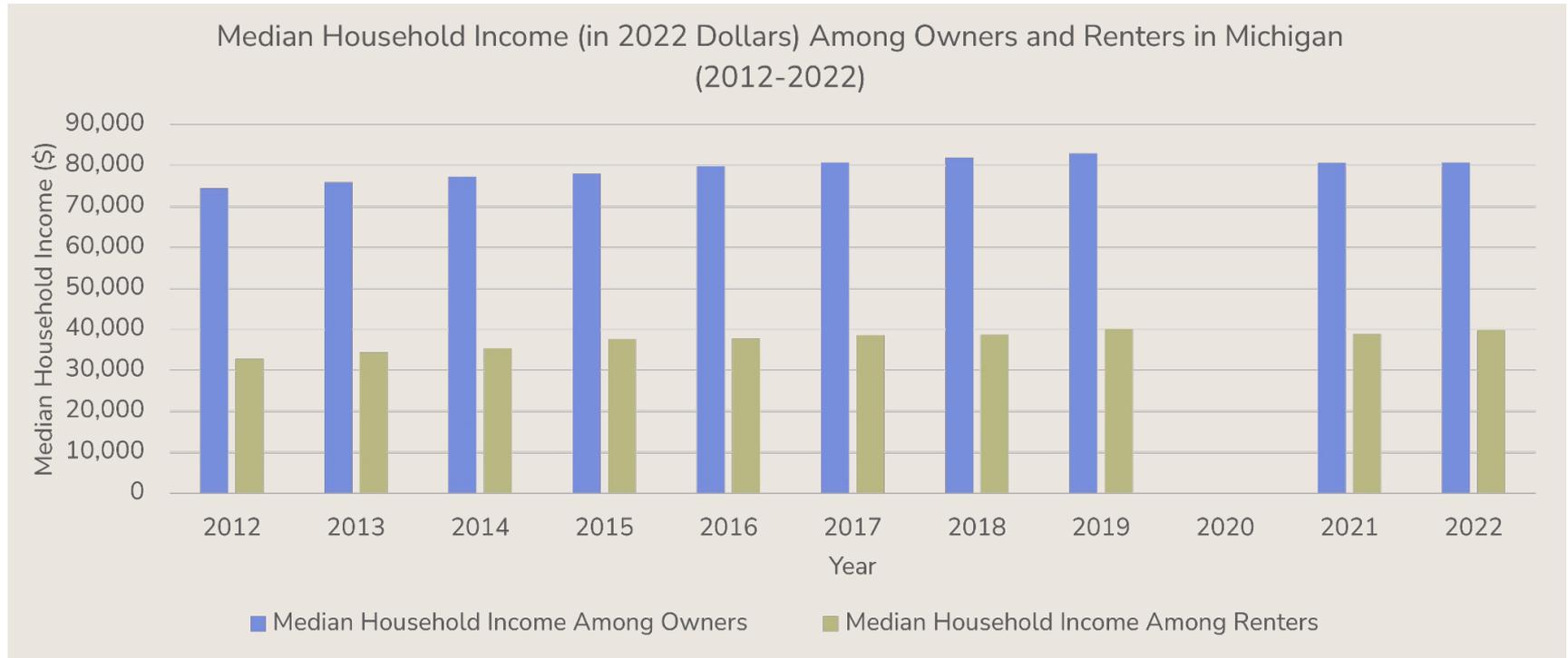
Michigan (2022)
34 percentage point gap

United States (2022)
28 percentage point gap

Median Household Income

**Homeowners:
\$80,710**

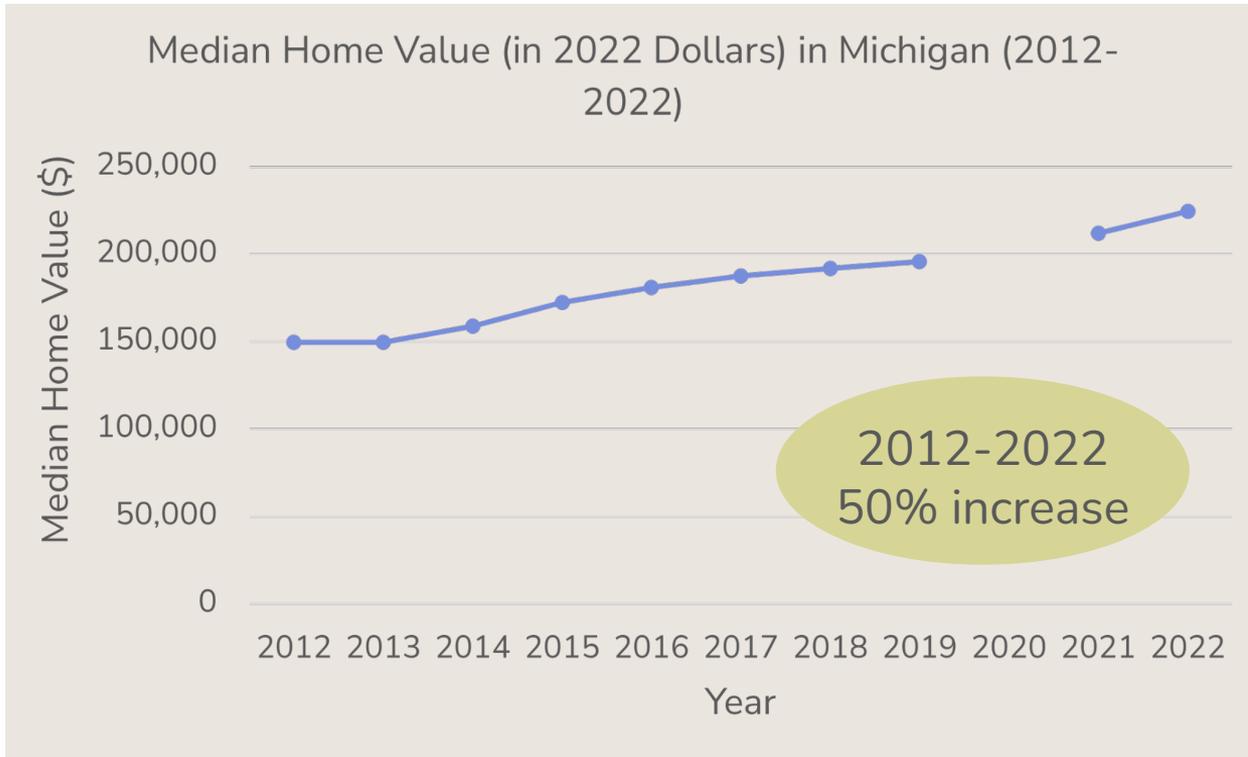
**Renters:
\$39,843**



Source: ACS 1-year Estimates, Table B25119; Bureau of Labor Statistics (BLS) CPI Inflation Calculator (2022)

Demand

Median Home Value



House Price: \$225,000

5% Down Payment:
\$11,250

Mortgage Payment:
~\$1,400/month with
6.75% interest rate before
property taxes and
homeowners' insurance

Cost Burden

Renters



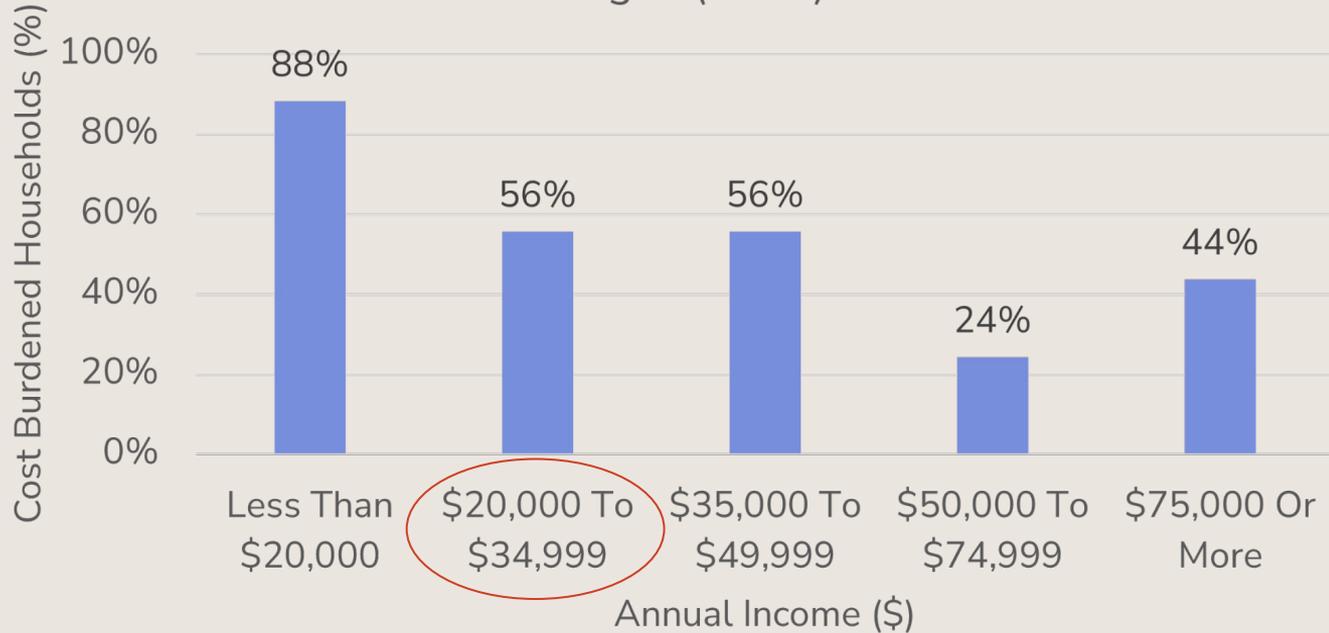
51% Cost Burdened

**Homeowners
(with mortgage)**



24% Cost Burdened

Cost Burdened Renter-Occupied Households in Michigan (2022)

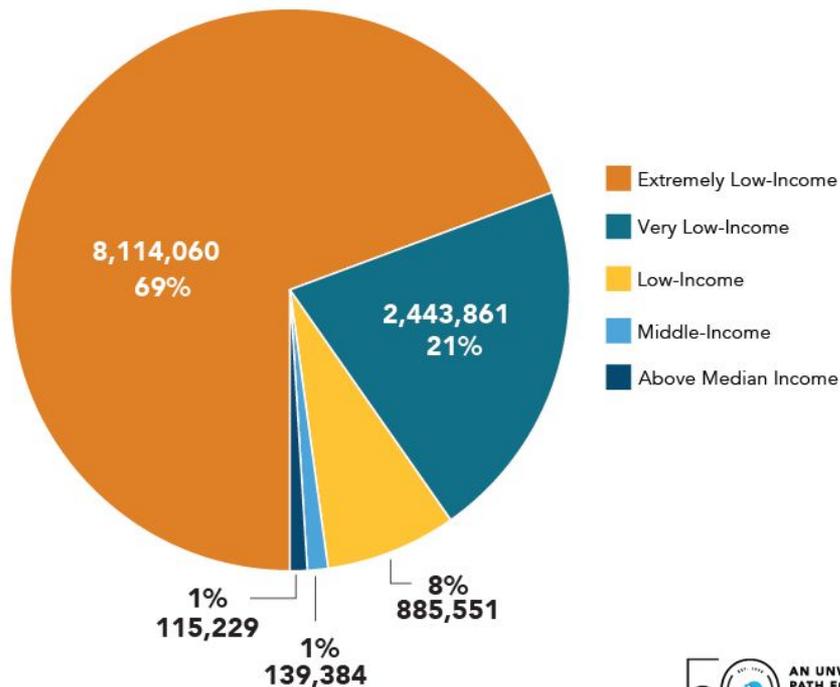


In 2022, based on a \$9.87/hour wage, someone working 40 hours/week had an income of \$20,529.

THE GAP

EXTREMELY LOW-INCOME RENTERS MAKE UP MAJORITY OF SEVERELY COST-BURDENED RENTERS

SEVERELY COST-BURDENED RENTER HOUSEHOLDS BY INCOME, 2022



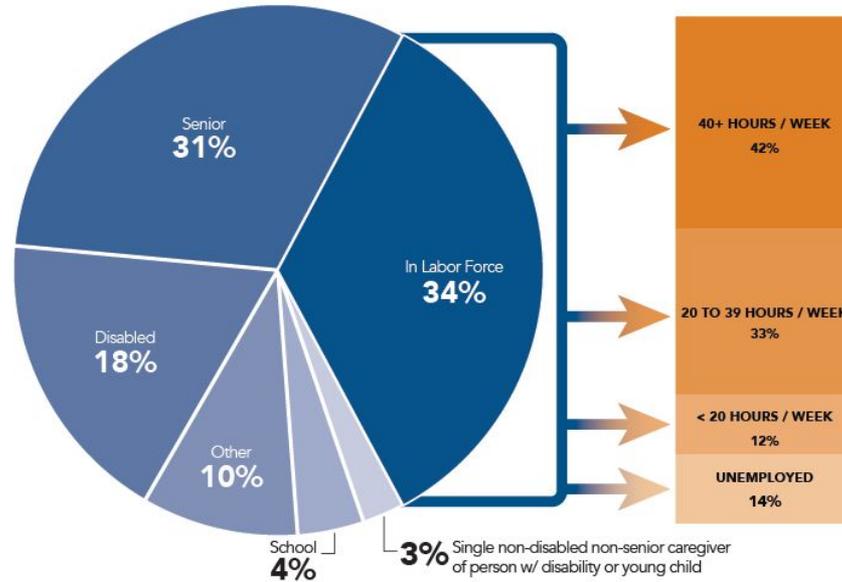
SOURCE: 2022 ACS PUMS.

Source: [NLIHC, Gap Report 2024](#)



THE GAP

MOST EXTREMELY LOW-INCOME HOUSEHOLDERS ARE IN LABOR FORCE, ARE SENIORS, OR HAVE A DISABILITY



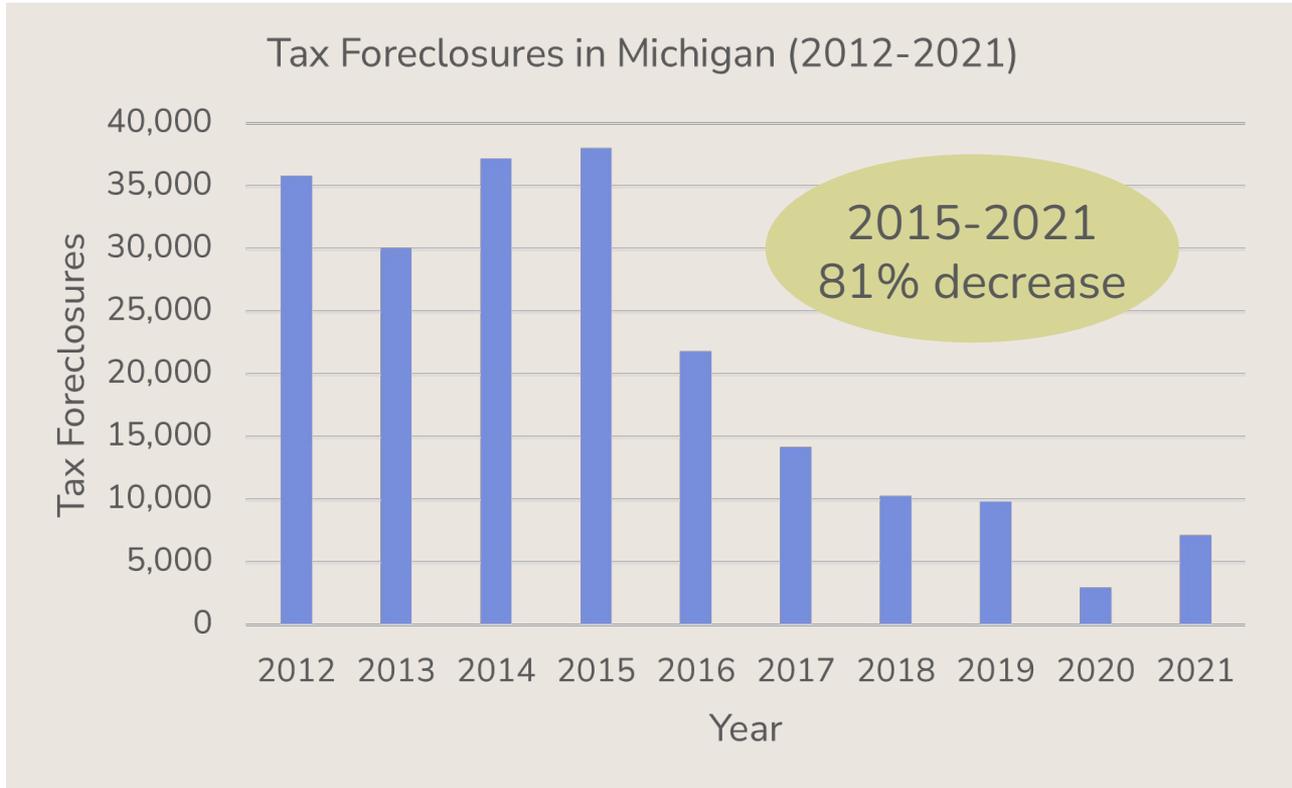
Foreclosure, Speculation, & Eviction

“The financial crisis of the past decade developed a new pathway to neighborhood instability in Detroit. A home enters mortgage or tax foreclosure. It is purchased by a bulk owner or speculator. The home is either milked (rented without maintenance or repairs) or sold on a land contract on terms at or beyond the buyer’s means. An eviction occurs and the cycle repeats. The house is traded among bulk buyers... Once the house deteriorates beyond habitability it is abandoned to tax foreclosure. The public frequently assumes the cost of demolition for these speculator-discarded properties.”

Seymour & Akers, 2019



Tax Foreclosures



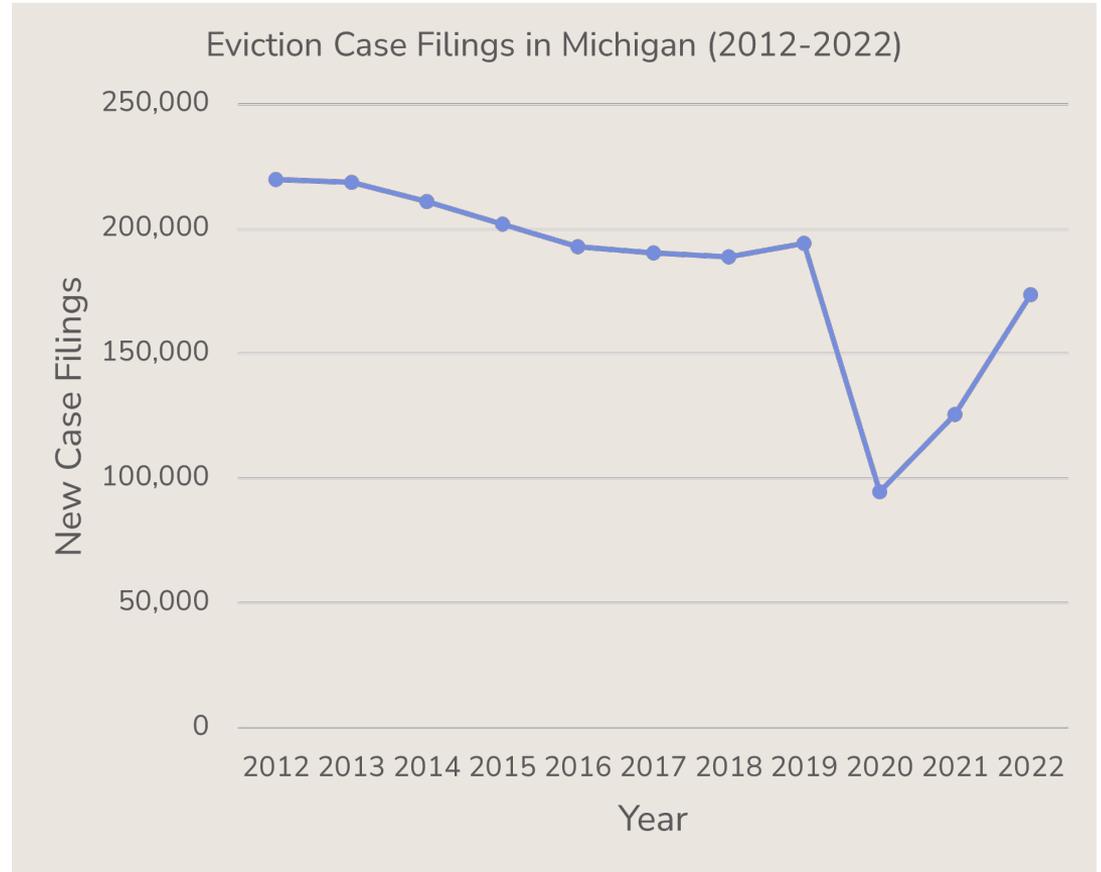
Eviction Filings

2019-2020

50% reduction attributed to pandemic-era programs and policies.

2021-2022

38% increase



Eviction Filing Rates

- 1 in 12.82 households
- Approx. 7.8% (as of 2018 GAO-24/Princeton's Eviction Lab)

Nationally

- 1 in 6.25 households
- Approx. 16%

Michigan
(2023 SCAO Data)

- Genesee County 27.04%
- Macomb County 24.4%
- Wayne County 22.6%
- Monroe County 22.6%
- Calhoun County and Muskegon Counties 21.6%
- Oakland County 19.0%

Counties
(Michigan Evictions 2020)

- Romulus 47.0%
- Inkster 39.8%
- Taylor 37.0%
- Southfield 32.2%
- Pontiac 31.2%
- Westland 30.2%

Medium and Large Cities
(Michigan Evictions 2020)

Civil Rights / Fair Housing Violations Underlying part of the Eviction Crisis

Conclusions from the Michigan Evictions 2020 Study

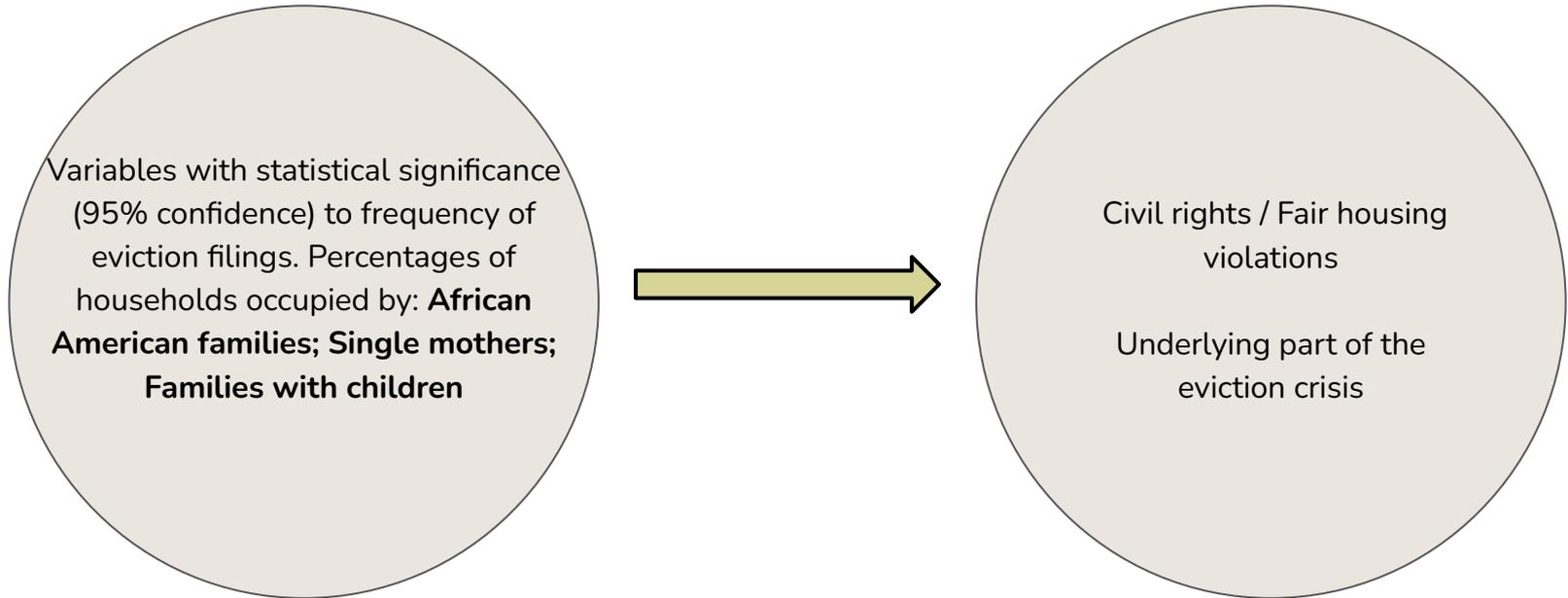
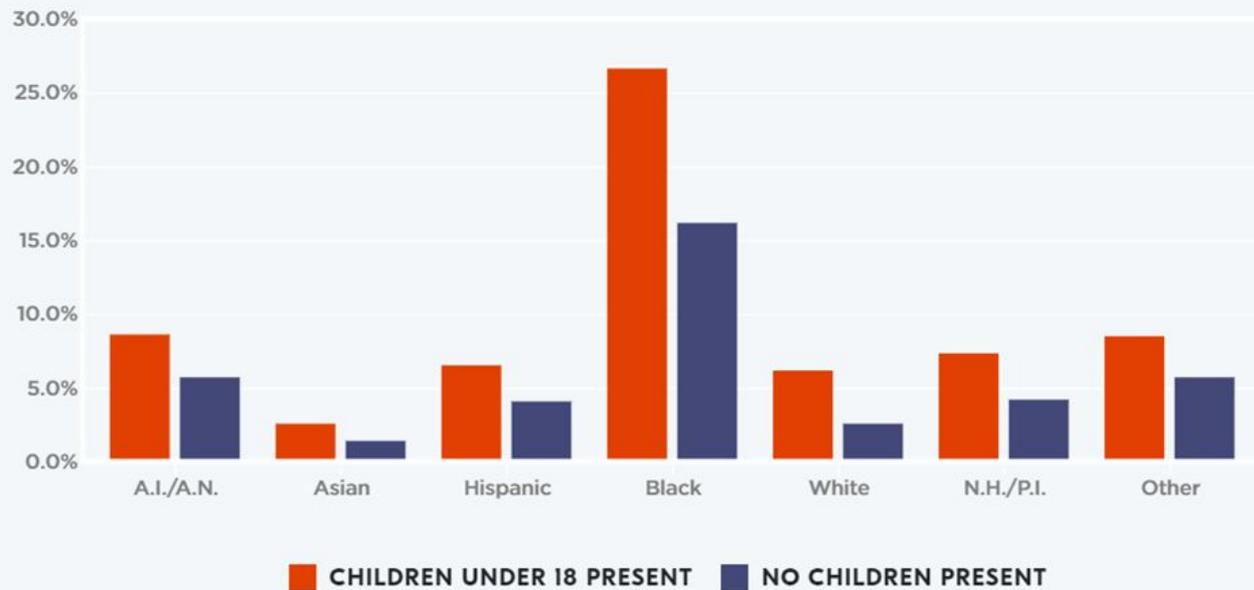


Figure 2. Eviction rates among adult renters, by race/ethnicity and presence of children



EVICTIION FILING RATE

EVICTIION RATE

In the figure above, A.I./A.N. represents American Indian/Alaska Native, and N.H./P.I. represents Native Hawaiian/Pacific Islander.

Source: Eviction Lab, Who is Evicted in America (Oct. 3, 2023)

Homelessness



Point-In-Time
(PIT) Count Data

2022: 8,206 people

Homeless
Management
Information System
(HMIS) Data

2022: 32,589 people

Housing & Health Equity in Michigan

Health Implications of Redlining and Predatory Lending

Redlining Home Owners Loan Corporation (HOLC) scores directly correlate with poor eye health among Detroiters living in formerly redlined neighborhoods (Hicks et. al, 2023)

Discriminatory mortgage lending has long-term impacts on mental health, physical health, and infant mortality rates (Lynch et. al, 2021)

Foreclosure negatively impacts self-reported mental health (Burgard et. al, 2012; Libman et. al, 2012; Tsai, 2014)

Housing & Health Equity in Michigan

Health Implications on Individuals and Families

Individuals who are housing insecure are twice as likely to postpone medical treatment (RWJF, 2011)

Neighborhood eviction and tax foreclosure rates negatively impact Black women's health at large (Sealy-Jefferson, 2019, 2021, 2024)

People who experience chronic homelessness show higher rates of morbidity (physical and mental health) and mortality (Maness et. al, 2014; Auerswald, 2016)

MSHDA Tools for Housing

Administering federal and state housing programs, like the **Low Income Housing Tax Credit (LIHTC)**, **Section 8 Housing Choice Vouchers**, and **MSHDA's Multifamily Direct Lending Programs**.

MSHDA also administered federal and state support for housing passed in response to the COVID-19 pandemic: Coronavirus State and Local Fiscal Recovery Funds (SLFRF) from the American Rescue Plan Act of 2021 (ARPA), Eviction Diversion Program (EDP), COVID Emergency Rental Assistance Funds (CERA), Michigan Homeowners Assistance Fund (MIHAF), the Michigan Housing and Community Development Fund (MHCDF and others).

Funding of affordable units was up by 35% during 2021-2023, over the prior three years.

MSHDA Tools for Housing

Providing **down payment assistance** and other funds to prospective homebuyers

Providing administrative support for the first Statewide Housing Plan

At the end of CY 2023, MSHDA programs put over \$1.3 billion dollars into housing projects and efforts across the state, funding a variety of housing opportunities for over 18,000 Michigan households.

COMMON HOUSING TYPE	Unsheltered/Sheltered Homeless														
	Supportive Housing														
	Housing Choice Vouchers														
	Public Housing														
				Free and Clear Homeowners											
										Mortgaged Homeowners					
	Lower Cost Rental														
				Medium Cost Rental						High Cost Rental			Highest Cost Rental		
			Community Land Trusts Cooperative Ownership												
INCOME	Under 30% AMI Under \$19,500			30% to 60% AMI \$19,501 to \$39,000			60% to 80% AMI \$39,001 to \$52,000			80% to 120% AMI \$52,001 to \$78,000			120% AMI and Over Over \$78,000		
HOUSEHOLDS	513,150 Households			661,384 Households			431,052 Households			752,883 Households			1,693,47 Households		
	11% White	21% BIPOC		16% White	20% BIPOC		10% White	11% BIPOC		19% White	7% BIPOC		44% White	31% BIPOC	
HOMEOWNERSHIP	2021 47% Owner	2019 45% Owner		2021 61% Owner	2019 59% Owner		2021 69% Owner	2019 69% Owner		2021 75% Owner	2019 74% Owner		2021 87% Owner	2019 88% Owner	
	<ul style="list-style-type: none"> Food Prep and Serving Personal Care and Service 			<ul style="list-style-type: none"> Building and Grounds Maintenance Sales Office Occupations 			<ul style="list-style-type: none"> Health Technologists and Technicians Library Installation, maintenance and repair 			<ul style="list-style-type: none"> Law Enforcement Officers Educational Instruction Business and Financial Operations Health Diagnosing Treating Practitioners 			<ul style="list-style-type: none"> Legal Occupations Architecture Engineering 		
HOUSING OVERBURDEN	82% Overburdened	81% Owners	82% Renters	55% Overburdened	44% Owners	71% Renters	32% Overburdened	27% Owners	44% Renters	13% Overburdened	13% Owners	13% Renters	3% Overburdened	3% Owners	3% Renters

MSHDA PROGRAMS

Under 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 120% AMI	120% AMI and Over
Shelter Diversion				
Key to Own				
HCV Mobility Permanent				
Supportive Housing				
Emergency Solutions				
Housing Choice Voucher				
Multifamily Direct Lending				
LIHTC				
Pass-Through Bond				
Newcomer Rental Subsidy				
		Missing Middle		
Small-Scale Home Accessibility/Visit-ability Retrofitting (SHARE)				
Good Housing = Good Health				
Tribal Nations Housing Development Program				
5k Home Buyer Grant				
MI Neighborhood				
MSHDA Housing Education Program				
MI Home Loan				
\$10K DPA				

Thank you!

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Michigan's Statewide Housing Needs Assessment | Findings

The 2024 Michigan Statewide Housing Needs Assessment reveals critical challenges and opportunities in housing supply and demand, as well as quality, affordability, and stability.



Affordability

Gross rent was just over \$1,000/month

51% renters cost-burdened; 26% severely cost-burdened

24% homeowners with mortgages and 14% without mortgages cost-burdened

Instability & Homelessness

Eviction filings increased 38% between 2021 and 2022

81% decrease in tax foreclosures from 2015 to 2021

8% increase in homelessness from 2021 to 2022

Inventory

61% of housing units were built before 1980

73% of housing stock was owner-occupied

34-point percentage gap between white (79%) and Black (45%) homeownership

Demand

49% headship rate; 2.04 people per household

Homeowners' median income was \$80,710; Renters \$39,843

Median value of a home was \$224,400

This assessment has been created to serve as a foundation for informed decision-making, providing a roadmap for the development of policies and initiatives that will positively impact our state's housing market.

Sources: ACS 1-year Estimates 2022; MI Supreme Court Dashboard; MI Department of Treasury; PiT Counts

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