

Michigan Statewide Housing Needs Assessment



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Acknowledgments

Thank you to all of our colleagues who offered their time, expertise, and feedback to make this report possible. We want to acknowledge Dr. Margaret Dewar (Professor Emerita, Taubman College for Architecture and Urban Planning, University of Michigan) for her invaluable revisions to the original manuscript. We also want to thank Caitlin Lynch, Hannah Rubens, and Sarah Small for their research assistance. Finally, we would like to thank Jamison Koeman for his initial contributions and coordination of this project.

Funding Support

This report was made possible with funding and support from the U-M School of Public Health, U-M Poverty Solutions, the U-M Office of Vice President Research, and the Michigan Institute for Clinical & Health Research (UM1TR004404).

Table of Contents

List of Figures & Tables	5
Executive Summary	6
Overview of The State of Housing in Michigan	7
Introduction	7
Methods	8
Section 1: Housing Inventory in Michigan	10
Overview	10
Housing Supply & Characteristics	11
Housing Tenure	12
Section 2: Housing Demand in Michigan	17
Overview	17
Population Growth	17
Household Growth	21
Section 3: Housing Affordability in Michigan	24
Overview	24
Section 4: Housing Instability & Homelessness in Michigan	28
Overview	28
Housing Instability	28
Homelessness in Michigan	30
Conclusion	32
References	33
Appendix	39
Limitations	39

List of Figures & Tables

Figure 1.1: Estimated Number of Total Housing Units in Michigan (2012-2022)	7
Figure 1.2: Number of Housing Units by Year Built in Michigan (2022)	8
Figure 1.3: Percentage of Housing Units by Year Built in Michigan (2022)	9
Figure 1.4: New Residential Building Construction Permit Activity in Michigan (2012-2022)	9
Figure 1.5: Renter and Owner-Occupied Housing Units in Michigan (2012-2022)	10
Table 1.1: Racial and Ethnic Makeup of Homeowners and Renters in Michigan (2012, 2022) ...	11
Figure 1.6: White and Black Owner-Occupancy Rates in Michigan (2012, 2019, 2022)	13
Figure 1.7: Overcrowding by Tenure in Michigan (2022)	14
Figure 1.8: Housing Quality by Tenure in Michigan (2022)	15
Figure 2.1: Population Growth in Michigan (2012-2022)	17
Table 2.1: Population Growth by Age in Michigan (2012, 2017, 2019, 2021, 2022)	18
Figure 2.2: Population by Age (2022)	18
Figure 2.3: Percent of the Total Population Living With Disabilities in Michigan (2022)	19
Figure 2.4: Share of Population Heading Households (2012, 2017, 2019, 2021, & 2022)	21
Figure 2.5: Headship Rate Among Population Aged 25-34 (2012, 2017, 2019, 2021, & 2022) .	21
Figure 2.6: Median Household Income (in 2022 Dollars) Among Owners and Renters in Michigan (2012-2022)	22
Figure 2.7: Median Home Value (in 2022 Dollars) In Michigan (2012-2022)	23
Figure 3.1: Median Gross Rent (in 2022 Dollars) in Michigan (2012-2022)	24
Figure 3.2: Median Contract Rent (in 2022 Dollars) in Michigan (2012-2022)	24
Figure 3.3: Housing Cost Burdened Renters in Michigan (2022)	25
Figure 3.4: Housing Cost Burdened Owners in Michigan (2022)	26
Figure 3.5: Cost Burdened Renter-Occupied Households in Michigan (2022)	26
Figure 3.6: Cost Burdened Owner-Occupied Households in Michigan (2022)	27
Figure 4.1: Eviction Case Filings in Michigan (2012-2022)	29
Figure 4.2: Tax Foreclosures in Michigan (2012-2021)	31
Figure 4.3: One-Night Homeless Population in Michigan (2012-2023)	33

Executive Summary

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

Housing Inventory: Michigan's housing stock has a mix of aging structures and newer developments. While residents experience varying conditions in different regions, aging infrastructure and insufficient maintenance contribute to a need for renovations and repairs to ensure safe and habitable living conditions for both renters and homeowners.

Housing Demand and Affordability: The demand for housing across households of different incomes, ages, places, and races remains high, driven by population growth and changing household structures. Affordability remains a significant concern, with a substantial portion of Michigan's population facing challenges in accessing affordable housing. The gap between income and housing costs continues to widen, particularly affecting low- to moderate-income households and marginalized communities.

Housing Stability: Growing affordability challenges, aging infrastructure, and limited policy intervention have threatened the housing stability of many Michigan residents. The demand for safe, stable, and affordable housing often surpasses available resources, leaving many residents vulnerable to evictions, foreclosures, and homelessness.

This needs assessment underscores the urgency for a comprehensive approach to address the complex housing needs in Michigan. By prioritizing affordability, quality, and equitable access, the state can lead the way for a more inclusive housing market to ensure that all residents have safe, affordable, and stable housing options.

Overview of The State of Housing in Michigan

Introduction

The 2024 Michigan Statewide Housing Needs Assessment is a collaboration between the University of Michigan's Housing Solutions for Health Equity (HSHE) and the Michigan State Housing Development Authority (MSHDA).

This needs assessment expands upon MSHDA's first statewide housing needs assessment, published in 2019. The 2019 report was developed 10+ years after the onset of the Great Recession, and focused its analysis on the improvement of Michigan's housing market post-recession using Public Use Microdata Sample (PUMS), American Community Survey (ACS), and Decennial Census data from 2017 and earlier (1). At the time of its publication, few could have predicted that a global pandemic would upend much of the nation's housing market, not to mention generate specific and unique impacts on the housing system in the state of Michigan.

Michigan has seen a 1.5% increase in total population from 2012 to 2022 with a 1.7% increase in housing units. Although population growth is steadily on par with new housing stock, nearly half (51%) of Michigan's renters are cost-burdened, paying more than 30% of their income on housing costs. Of those, one-quarter (26%) are severely cost-burdened, paying more than 50% of their income on housing.

This needs assessment was written amid ongoing recovery from COVID-19, while communities and housing experts across the nation express alarm for increasing rates of unaffordability and insecurity (2,3). An affordability gap, racial inequity in homeownership, an aging housing stock, and housing instability are pressing challenges that Michigan's housing ecosystem faces. These challenges are discussed throughout this report.

The Statewide Housing Plan

This needs assessment follows the release of Michigan's first Statewide Housing Plan by MSHDA in 2022. The Plan outlines five statewide housing targets and eight priorities for housing across the state. Shortly after its publication, Governor Gretchen Whitmer signed Executive Order 2022-10, which established an advisory board to oversee the implementation of these priorities (4). The Statewide Housing Plan also lays out 37 goals and 134 strategies for accomplishing its housing targets and priority areas. The visions of this plan emerged from an inclusive process across organizational partners and with community input; these visions establish the framework for how MSHDA hopes to accomplish the statewide housing goals across Michigan in the coming years and set the stage for the analysis in this report.

Throughout this report, priority areas are emphasized to show how the plan is being actualized.

Eight Priority Areas

1. **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.
2. **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.
3. **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.

4. **Housing Stock:** Michigan has a pressing need to develop, rehabilitate, and preserve housing across the state at price points for every level of income.
5. **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.
6. **Rental Housing:** Rental housing is an important housing option for Michigan residents who cannot afford or are not interested in homeownership.
7. **Homeownership:** Homeownership is another key part of the housing continuum and presents opportunity for household financial benefit, generational wealth building, and community stability.
8. **Communication and Education:** The plan includes a focus on inclusive communication and education, an essential complement to the other areas (4).

Since MSHDA’s adoption of the Statewide Housing Plan, Michigan’s housing market has seen significant changes in both supply and demand across owner and renter markets. The nation has seen inflation, contributing to challenges for many of Michigan’s low-income homeowners and renters. This report seeks to provide an overview, analyze recent trends in the housing market across the state, and provide examples of how urban, small-city, and rural communities are working toward addressing housing needs. Michigan’s housing market is analyzed by focusing on inventory, demand, affordability, instability, and homelessness.

Housing and Health Equity

Housing is a fundamental social determinant of health, influencing the conditions in which people live and their physical, mental, and emotional wellbeing (5). The condition and affordability of housing units affect the wellbeing of individuals, families, and

neighborhoods (6–10). MSHDA’s Statewide Housing Plan includes a synthesis of data and analysis of housing trends with a particular focus on health equity. Thus, the 2024 Michigan Statewide Housing Needs Assessment comes at a time of strong political investment in opportunities to address housing affordability and inadequate conditions, and ultimately to improve health equity.

Methods

Data Sources and Analysis

Data for this report were gathered in 2023 from the 2020 Decennial Census and the 2022 American Community Survey (ACS), a nationwide survey that collects annual data on social, economic, housing, and demographic characteristics. For ACS data, 1-year estimates from 2012 to 2022 were used. These estimates exclude the year 2020, due to the impact of the global COVID-19 pandemic on data collection (11). Data was analyzed across this 10-year period to assess trends in the housing market. Any data that includes dollar amounts has been adjusted to 2022 inflation rates using the Bureau of Labor and Statistics (BLS) CPI Inflation Calculator (12).

Throughout this report, in addition to analyzing data across a 10-year timespan, we focus our analysis on data from 2017, 2019, 2021, and 2022. These years mark pivotal points in the housing ecosystem: 2017, nearly two years after the tax foreclosure crisis began to subside; 2019, the year before the global COVID-19 pandemic; 2021, during the height of the pandemic; and 2022, the most recent data.

Supplemental data are also analyzed in this assessment. When exploring housing instability and homelessness in Section 4, data from the Michigan Courts’ Interactive Court Data Dashboard, the U.S. Department of Housing and Urban Development (HUD), and

the Michigan Department of Treasury (shared by the Center for Community Progress) were used. Though most of this report focuses on 2012-2022, Point-In-Time (PIT) Count data for the year 2023 were analyzed to reflect the most recent homelessness trends.

Case Studies

Throughout this report, case studies highlight local innovations that respond to some of Michigan’s housing challenges. Each case study highlights a housing-focused organization, program, or initiative. The case studies presented here are part of an exhaustive list of housing interventions happening across the state, providing examples of local innovation and/or success. Potential case study topics were identified using an extensive search using reports, newspaper coverage, and program evaluations. We ensured representation from rural and urban areas across the state and diversity in program scope. Each case study was further researched and summarized for this report.

*Case study limitations are discussed in the appendix.

Section 1: Housing Inventory in Michigan

Key Findings

- In 2022, Michigan had a total of 4.6 million housing units, mostly made up of single-family detached structures.
- In 2022, building permits for single-family structures were 69% of the total permits for new construction allotted.
- From 2012-2022, building permits for new construction of multi-family dwellings have increased 4.4 times and make up 26% of total permits allotted.
- 61% of all housing units were built before 1980.
- 73% of Michigan's housing stock is owner-occupied, and 27% is renter-occupied.
- In 2022, 79% of white households were homeowners, while only 45% of Black households were homeowners, indicating a 34 percentage-point gap in homeownership among white and Black households.

Overview

Housing supply is measured by past and current housing production as well as losses to supply due to demolition or natural disasters. By capturing authorized and ongoing construction, building permit data signals forthcoming changes in housing preferences and development. In this section, we analyze housing supply, building permits, tenure, age of properties, and racial composition.

In 2022, there were a total of 4.6 million housing units in the state compared with the overall population of 10 million people. Despite disruptions caused by the COVID-19 pandemic, Decennial Census data that assesses building permit activity indicates that there was a rise in building permits for new residential construction during the height of the pandemic (2020-2021), although data on the completion of these projects is pending. The number of building permits being secured often signals the construction of new structures, and therefore, can indicate growth in housing supply.

Single-family structures make up 72% of the total housing stock (13). The majority (61%) of occupied housing structures across the state are owner-occupied, while the same proportion of the occupied stock (61%) was built before 1980. An aging housing stock can present challenges for healthy living conditions, particularly when health and safety codes and lead abatement strategies are not well enforced.

Significant racial disparities are present in both renter- and owner markets, though they are especially stark among owners.

Priority Areas: Housing Ecosystem; Housing Stock

Housing Supply & Characteristics

Housing Inventory

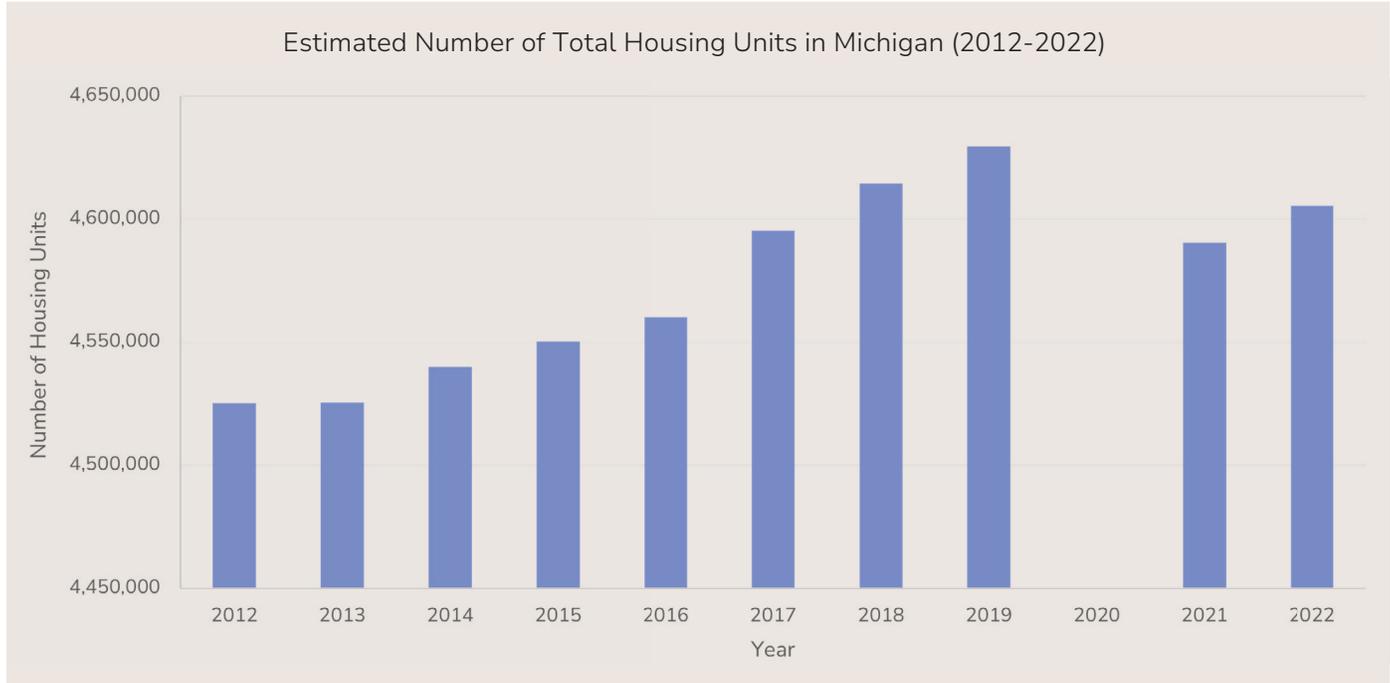


Figure 1.1: Estimated Number of Total Housing Units in Michigan (2012-2022)
Source: ACS 1-year Estimates, Table B25001

From 2012 to 2019, Michigan saw a 2.3% increase in total housing units. From 2017 to 2019, the number of total housing units (both occupied and unoccupied) rose to its peak at just above 4.6 million, prior to the onset of the global COVID-19 pandemic. However, there was a dramatic decline (5.5%) in housing units (both occupied and unoccupied) from 2019 to 2021, which could be partially explained by housing loss (i.e., demolitions through Proposal N) in Detroit which saw a 10% decline from 2019 to 2022 (14,15). That said, between 2012 and 2022, there was a 1.8% increase in total housing units across the state. Trends specific to renter- and owner-occupied housing units are discussed below.

The number of total housing units (occupied and unoccupied) does not necessarily indicate that all people have access to stable and affordable housing. In addition to cost burden and instability, other factors impacting the total number of housing units include vacancies that are not on the market for

reasons such as seasonality (i.e., tourism) and poor housing conditions. Challenges such as housing cost burden and instability are discussed in Sections 3 and 4, respectively.

Age of Housing Stock

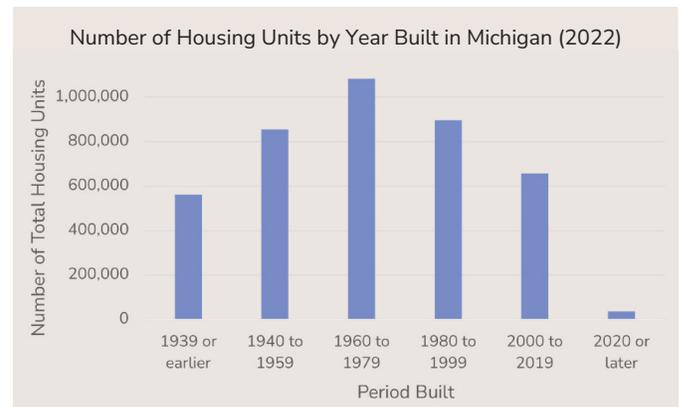


Figure 1.2: Number of Housing Units by Year Built in Michigan (2022)
Source: ACS 1-year Estimates, Table: B25127

Figure 1.2 shows that the majority (61%) of occupied housing units in Michigan were constructed before 1980. Across the post-1980 inventory, 56% of owner- and renter-occupied units were built between 1980 and

1999. Between 2000 and 2020, there has been a steady decline in new inventory across the state. Because Michigan’s housing stock is aging, challenges with physical conditions as well as potential health and safety issues (i.e., lead exposure and a lack of accessible features for older householders) are prominent among older units. Specific concerns related to lead hazards in housing are discussed below.

aging structures, these efforts often fall short due to challenges with enforcement (18,19). Lead exposure in households (i.e., through ingestion of paint chips or dust) can have significant health consequences, especially for households with young children and people who are pregnant (20).

Building Permit Activity

From 2012 to 2022, single-family structures consistently received more building permits than multi-family structures (Figure 1.4). In 2022, 70% of all total permits were allotted to single-family structures, and, from 2019 to 2021, there was an increase of approximately 1,000 of these permits per year. However, this number decreased by just under 2,000 total annual permits from 2021 to 2022. While the proportion of permits for multi-family structures makes up only 30% of the total permits awarded in 2022, there are 4.4 times more active permits for multi-family structures in 2022 than there were in 2012.

New building permits signal changes in development based on demand for certain kinds of structures. Therefore, the increase in permits authorizing the construction of multi-family structures from 2020-2022 reflects rising demand for that kind of structure. This is particularly notable in a statewide housing market consistently dominated by

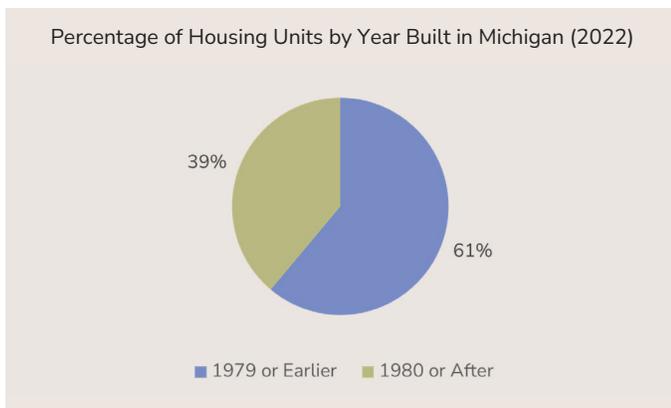


Figure 1.3: Percentage of Housing Units by Year Built in Michigan (2022)
Source: ACS 1-year Estimates, Table B25127

Figure 1.3 shows that across all occupied housing units in Michigan, 61% were constructed before 1980. Therefore, the majority of housing units in the state may expose occupants to lead hazards caused by deteriorating lead-based paint, which was not banned by the Federal Government until 1978 (16,17). While some cities like Detroit and Grand Rapids have established compliance measures to mitigate lead hazard exposure in



Figure 1.4: New Residential Building Construction Permit Activity in Michigan (2012-2022)
Source: Census Decennial 10-year Estimates, Building Permits Survey

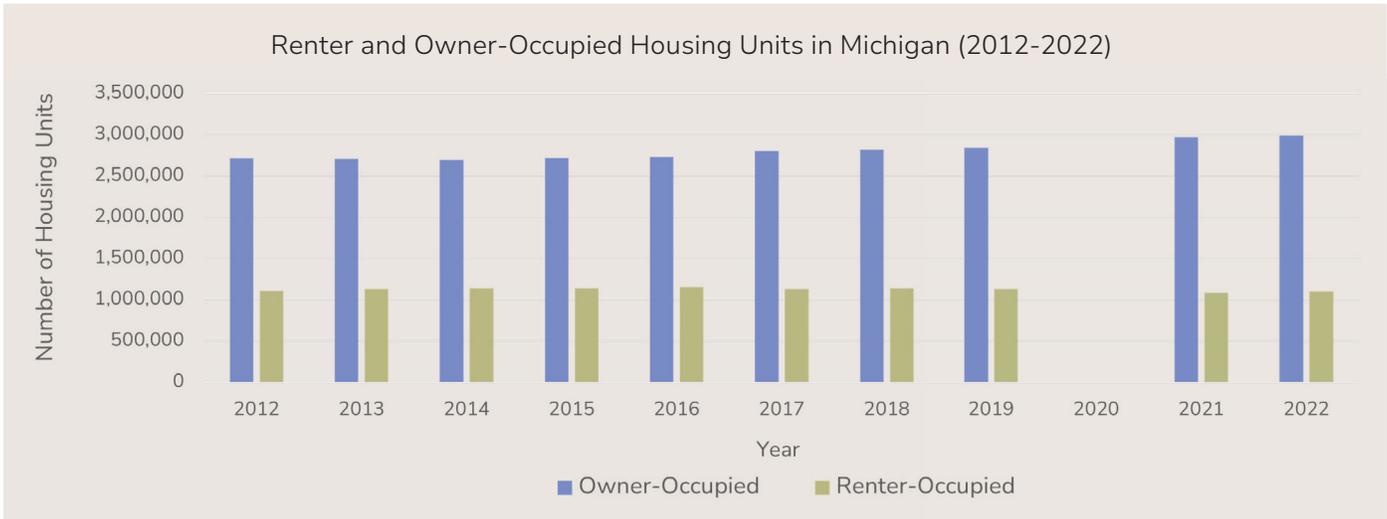


Figure 1.5: Renter and Owner-Occupied Housing Units in Michigan (2012-2022)
 Source: ACS 1-year Estimates, Table B25003

the development of single-family structures. Despite increasing demand for multi-family structures, new permits for single-family structures still dominate, indicating a clear supply preference in Michigan.

Housing Tenure

Renter and Owner-Occupied Housing

ACS data from 2022 estimates that among the 4.09 million occupied housing units in the state, tenure is dominated by owner-occupancy (73%), nearly triple the amount of renter-occupied units (27%). Tenure across owner- and renter-occupied units stayed relatively consistent between 2012-2022. Although the year-by-year changes are not striking in and of themselves, between 2012 and 2022, there was a 10% increase in owner-occupied housing units compared to a 0.6% decrease in renter-occupied housing units. Owner-occupied units hovered around 2.7 million between 2012 and 2019 and reached 2.9 million units in 2021 and 2022. Renter-occupied units remained at roughly 1.2 million from 2012-2022.

While these trends indicate an increase in owner-occupied inventory in some parts of Michigan, cities like Detroit and Flint have

seen significant declines in owner occupancy, often attributed to large numbers of mortgage foreclosures and later to tax foreclosures and exploitative land contracts (See Case Study: Neighbor to Neighbor). This context requires policies that uplift opportunities for low-income Michiganders to achieve homeownership as well as programs that support renter security and stabilization (See: Case Study: Occupied Buy Back Program).

Case Study: Occupied Buy Back Program

Title: Occupied Buy Back Program

Where: Detroit, MI

Program description: The Occupied Buy Back Program is a low-income homeownership program administered by the Detroit Land Bank Authority (DLBA). Launched in 2016, the program is available to eligible Detroit residents living in land bank properties, providing a pathway to housing stability through homeownership. Homeownership financial counseling and workshops prepare new homeowners with the tools they need for long-term ownership success.

Population served: Detroit residents living in land bank-operated properties who are eligible.

Evaluation in recent years/outcome: In 2023, the Duggan administration administered deeds to 135 participants in the Occupied Buy Back Program.

Race and Ethnicity

Race/Ethnicity	Households (Owner & Renter Occupied)		
	2012	2022	Percent Change
White	3,128,688	3,170,077	1%
Black	512,840	520,437	1%
American Indian and Alaska Native	20,749	16,920	-18%
Asian	77,187	116,531	51%
Hispanic or Latino**	122,621	168,471	37%
Native Hawaiian & Pacific Islander	432	635	47%
Some Other Race	25,760	59,665	132%
Two or More Races	53,412	196,526	268%
Total Households	3,941,689	4,249,262	8%

Table 1.1: Households by Race in Michigan (2012, 2022)
 Source: ACS 1-year Estimates, B25003A-G (2012, 2022)
 **Hispanic or Latino population may include individuals from other races (i.e., Black)

From 2012 to 2022, the number of households in Michigan increased by approximately 8%. White and Black households did not experience significant changes, while Asian, Hispanic/Latino, and Native Hawaiian & Pacific Islanders' households increased significantly. Additionally, households identifying as "Some Other Race" or "Two or More Races" increased by 2.3 times and 3.7 times, respectively. These increases are aligned with national trends showing an increase in non-Hispanic American populations identifying as multiracial or of another race. This has been attributed to diversified families, individuals reconceptualizing their identities, and improved race and ethnicity measures in the Census, among other reasons (21).

Race/Ethnicity	Homeownership Rate within Racial/Ethnic Category*		Rentership within Racial/Ethnic Category*	
	2012	2022	2012	2022
White	77%	79%	23%	21%
Black	43%	45%	57%	55%
American Indian and Alaska Native	63%	65%	37%	35%
Asian	58%	64%	42%	36%
Hispanic or Latino**	53%	59%	47%	41%
Native Hawaiian & Pacific Islander	69%	43%	31%	57%
Some Other Race	54%	62%	46%	38%
Two or More Races	53%	65%	47%	35%

Table 1.2: Racial and Ethnic Makeup of Homeowners and Renters in Michigan (2012, 2022)
 Source: ACS 1-year Estimates, B25003A-G (2012, 2022)
 *Denominator for each row is the total number of households for each of those races.
 **Hispanic or Latino population may include individuals from other races (i.e., Black)

From 2012-2022, homeownership rate changes across all racial and ethnic groups matched patterns in changes in households (Table 1.1). Two or More Races, Some Other Race, Asian, and Hispanic or Latino households saw the greatest increases in homeownership, which corresponds to their respective gains in total households across the state (Table 1.1). There was a notable decrease in homeownership among Native Hawaiian and Pacific Islander populations, which may be partly attributed to decreases in their population across the state (See Section 2, Table 2.2).

Figure 1.6 further illustrates racial inequities in homeownership in Michigan. In 2022, there was a 34 percentage point gap in Black and white homeownership in Michigan. This was similar to the racial gap in homeownership seen in 2012. In 2022, while 79% of white households were owner-occupied, only 45% of Black households were owner-occupied. This shows that Black homeownership is far lower than white homeownership in the state, which is consistent with national averages (22). As a result, the white population in Michigan has greater access to an important

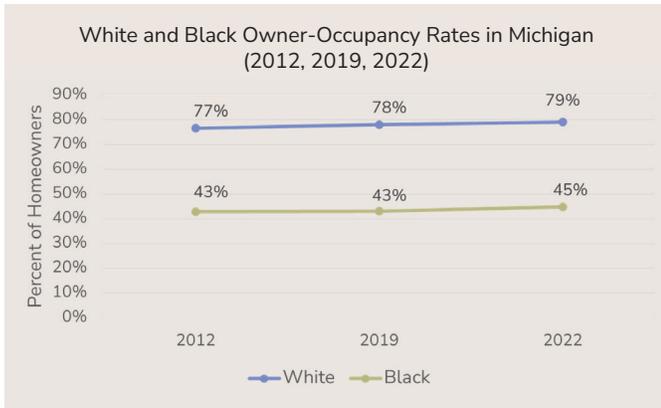


Figure 1.6: White and Black Owner-Occupancy Rates in Michigan (2012, 2019, 2022)

Source: ACS 1-year Estimates, Table B25003A & B25003B

Note: Percentage of ownership uses the same race as the denominator (renter and owner)

source of intergenerational wealth and equity earned through homeownership, posing a major concern for racial equity in the state.

Mobility from rentership to homeownership is often dependent on access to wealth and the ability to continuously pay (23). Existing racial and ethnic disparities often compound the obstacles in accessing these economic resources (24). Oftentimes, the costs of entry to ownership (i.e., downpayment and loan eligibility) prohibit renters from becoming homeowners (23). Once ownership is obtained, maintaining property condition requires continued access to financial resources. The median household income for the Black population in Michigan (\$42,056) is almost \$30,000 less than the white population (\$71,609), likely contributing to disparities in pathways to homeownership (25,26). In addition to economic mobility, access to both renter stability and homeownership are discussed in detail in Sections 2 and 3 as well as Case Studies: Right to Counsel and Neighbor to Neighbor.

Though not explored in this report, analyzing household formation and homeownership patterns by race/ethnicity can equip policymakers with tools to prioritize paths to more equitable homeownership, particularly in markets like Michigan's, where Black

homeownership lags in comparison to white homeownership (27).

Overcrowding

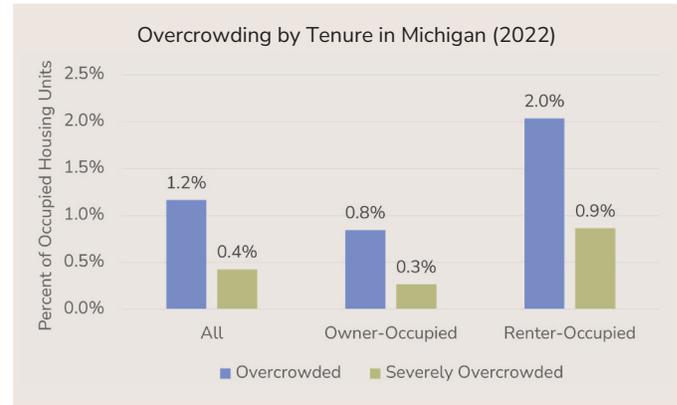


Figure 1.7: Overcrowding by Tenure in Michigan (2022)

Source: ACS 1-year estimates, Table B25014

Though definitions vary, overcrowding can be defined as more than 1 person per room (PPR) in a household, while severe overcrowding describes households with more than 1.5 PPR. Research from HUD has shown that overcrowding is associated with negative physical health, mental health, and safety outcomes (28).

As displayed in Figure 1.7, among all occupied units in the state, nearly 48,000 units (1.2%) are overcrowded (between 1 and 1.5 PPR) and over 17,000 (0.4%) are severely overcrowded (over 1.5 PPR). Across nearly 3 million owner-occupied units in Michigan, over 33,000 are considered overcrowded to some degree (1.1%). Michigan renters are more likely to live in overcrowded spaces; across more than 1 million renter-occupied units statewide, nearly 32,000 are overcrowded or severely overcrowded (2.9%).

Lack of Complete Plumbing & Kitchen Facilities

The ACS considers complete plumbing and kitchen facilities, as well as the availability of telephone service, as indicators of housing quality (29). Survey questions inquire about missing components of complete plumbing

and kitchen facilities, including hot and cold running water, a bathtub or shower, a sink with a faucet, a stove or range, and a refrigerator. In 2022, across nearly 3 million owner-occupied units, over 10,000 lack complete plumbing and more than 13,000 lack complete kitchen facilities. Further, among more than 1 million renter-occupied units, over 5,000 lack plumbing and nearly 14,000 lack complete kitchen facilities. In terms of telephone service availability, in 2022, the ACS estimated that nearly 20,000 owner-occupied and 11,000 renter-occupied households are without telephone service.

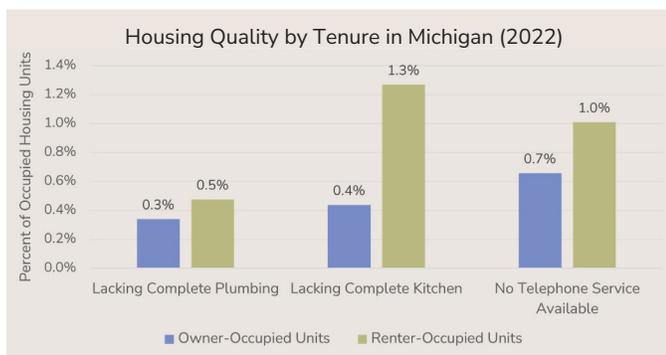


Figure 1.8: Housing Quality by Tenure in Michigan (2022)
 Source: ACS 1-year Estimates B25049, B25053, and B25043

As affordability challenges escalate, ensuring that all residents have access to safe, quality housing is of vital importance. Therefore, investment in home repair programs that support property owners in bringing their units up to code is essential to the health and wellbeing of lower-income households and communities across the state (See Case Study: I-75 Environmental Mitigation Program—Bridging Neighborhoods, City of Detroit).

Case Study: I-75 Environmental Mitigation Program—Bridging Neighborhoods, City of Detroit

Title: I-75 Environmental Mitigation Program—Bridging Neighborhoods, City of Detroit

Where: City of Detroit

Program description: The I-75 Environmental Mitigation Program offered home improvements to mitigate noise and air quality issues from truck traffic related to the construction of the Gordie Howe International Bridge (30). Home improvements included updated windows, HVAC systems, air filters, and insulation (31). The program concluded in 2022 after completing construction in 174 homes (31).

Population served: Property owners within 300 feet north of the expanded I-75 Service Drive whose properties had not been acquired by the MDOT for bridge construction (31).

Evaluation in recent years/outcome:

- 174 properties were served. Among these, 138 were single-family homes, 32 were two-family homes, 2 were three-family homes, and 2 were four-family homes. 137 properties were owner-occupied homes, and 37 were renter-occupied homes.
- According to a survey of participants who received home retrofits:
 - “73% reported a decrease in indoor noise after receiving windows & insulation”
 - “64% reported improvements to their health”
 - “92% reported being very satisfied or satisfied with the contractor”
 - “95% reported that they would recommend the program to their neighbors” (31)

Section 2: Housing Demand in Michigan

Key Findings

- In 2022, the headship rate in Michigan was 49%, or 2.04, people per household.
- Homeowners' median household income is just over \$80,000, higher than the statewide median at \$67,000.
- Renters' median household income is significantly lower than both the statewide and owner average, at a striking \$39,000.
- The median home value in Michigan (\$224,400) has increased by 50% from 2012-2022.

Overview

Population, household, and median income are indicators of housing demand.

Population is steadily increasing across the state of Michigan. However, the rising population in and of itself does not necessarily indicate that the housing demand will grow as well. Housing demand requires the analysis of population growth as it relates to households.

Households are consumers of housing, and measuring the change in the number of households is an indicator of demand across the housing market at large. Additionally, headship rates indicate the number of households per adult. Measuring population changes year-by-year across different age cohorts can help identify changes in headship rates over time. These projected population changes, measured by households, specifically indicate the relationship between population growth and housing demand.

Furthermore, median household income is a key demographic indicator of changes in the housing market. Not only does median household income measure a population's ability to pay for housing, but it also indicates potential mobility from rentership to ownership. In 2022, 59% of Michiganders

over the age of 16 were employed, a 12% increase from 2012 (32). In 2022, the median household income was \$66,986, 11% less than the national median (\$74,755). However, disparities between median household income among owners and renters are stark. A significant percentage of both owners and renters across the state are overburdened or severely overburdened, indicating the disparity between household income and the rising cost of living across tenures.

Priority Areas: Older Adult Housing; Rental Housing; Homeownership

Population Growth

10-year Change (2012 to 2022) in Population

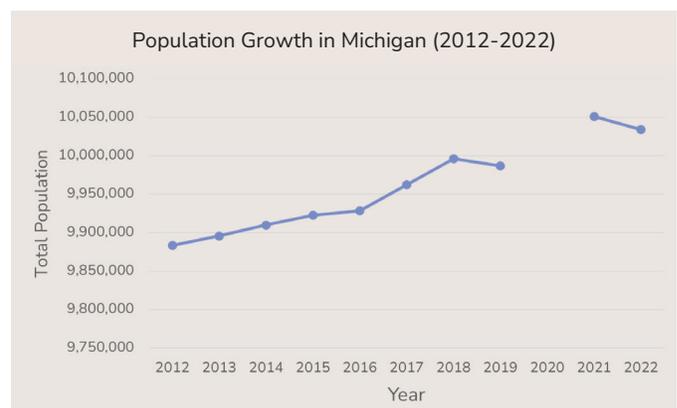


Figure 2.1: Population Growth in Michigan (2012-2022)
Source: ACS 1-year Estimates, Table B01003

From 2012 to 2022, the population in Michigan has grown incrementally year-by-year. Aside from a slight decline between 2018 to 2019, the population across the state has risen by over 60,000 (63,954) people from 2019 to 2021. The jump in population from 2019 to 2021 could be explained by workers migrating to the state to fill job openings left

by the baby boomer generation (33). Recent population data shows a slight decline in population again in 2022, with the population resting just above 10 million people. Population projections completed by the State of Michigan in 2019 indicate that population growth will rise to 10.6 million in 2040, as a result of domestic migration for work (33).

Age Range	Year					Change (%)			
	2012	2017	2019	2021	2022	2012-2017	2017-2019	2019-2021	2021-2022
Preschool (4 or under)	571,645	572,370	567,914	545,979	536,805	0.1%	-0.8%	-3.9%	-1.7%
School Age (5-14)	1,280,797	1,209,356	1,196,324	1,217,645	1,186,931	-5.6%	-1.1%	1.8%	-2.5%
High School/College (15-24)	1,409,900	1,361,275	1,327,992	1,315,292	1,331,430	-3.4%	-2.4%	-1.0%	1.2%
Working Age (25-64)	5,178,395	5,154,197	5,128,218	5,148,611	5,101,390	-0.5%	-0.5%	0.4%	-0.9%
Young Retirees (65-74)	795,091	978,239	1,041,813	1,118,258	1,123,569	23.0%	6.5%	7.3%	0.5%
Mature Retirees (75-84)	444,297	478,891	510,903	513,485	552,700	7.8%	6.7%	0.5%	7.6%
Eldest Seniors (85+)	203,235	207,983	213,693	191,541	201,302	2.3%	2.7%	-10.4%	5.1%
Total Population	9,883,360	9,962,311	9,988,876	10,050,811	10,034,118	0.8%	0.3%	0.6%	-0.2%

Table 2.1: Population Growth by Age in Michigan (2012, 2017, 2019, 2021, 2022)
 Source: ACS 1-year Estimates, Table B01001

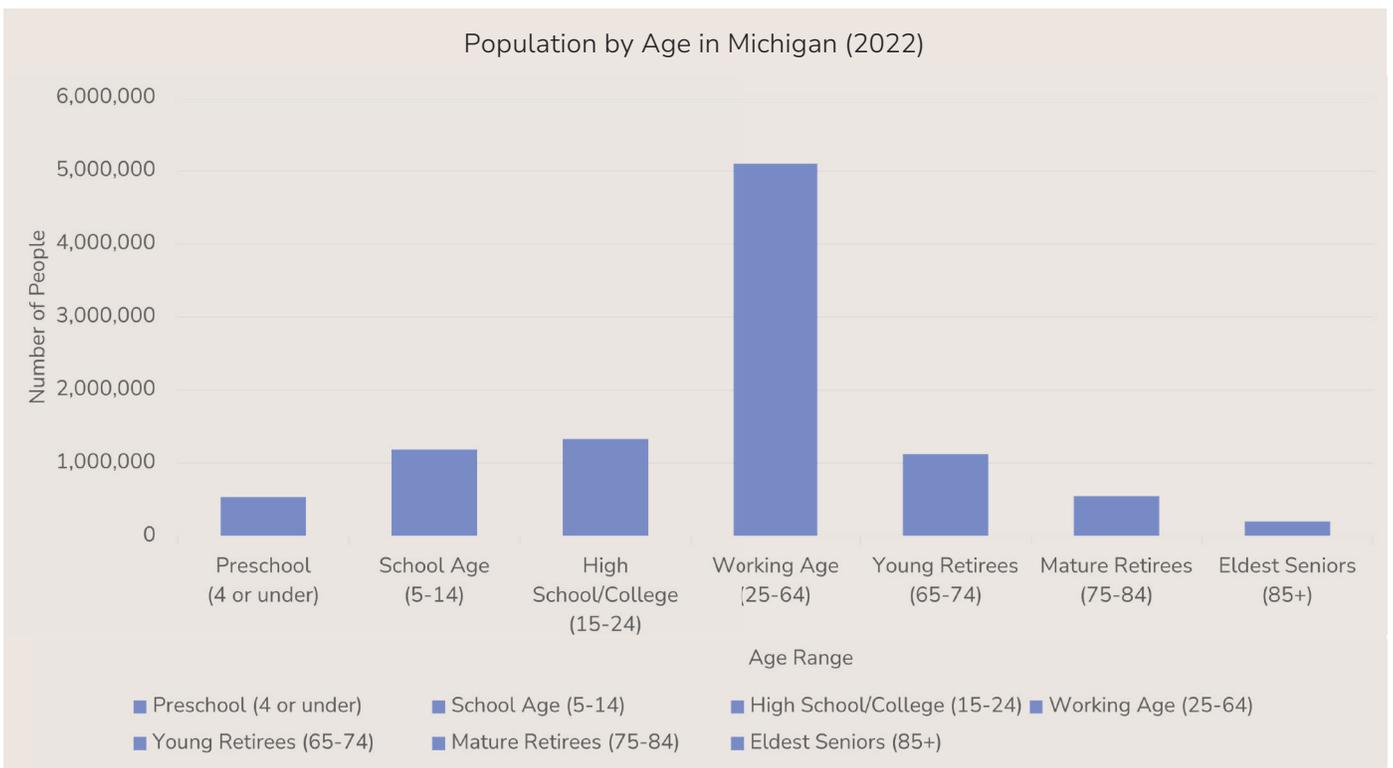


Figure 2.2: Population by Age in Michigan (2022)
 Source: ACS 1-year Estimates, Table B01001

As population growth continues, the housing market will be most impacted by changes in the number of households and changing heads of households.

Another indicator of housing demand is the changing population among age cohorts. ACS data indicates that the largest population by age across the state of Michigan is 25-64 (working age) as shown in Figure 2.2.

Additionally, between 2021 and 2022 there was a 7.6% increase in the number of individuals aged 75-84 (mature retirees) as well as a 5.1% increase in the number of Michiganders aged 85+. With a growing aging population and a shortage of supportive housing options and staff (34), more attention is needed for programs that address the housing needs including adaptations and repairs, so that aging homeowners and renters can live more comfortably and healthfully at home.

Population by Race

Race/Ethnicity	State Population		
	2012	2022	Percent Change
White	7,840,426	7,422,249	-5%
Black	1,388,360	1,325,693	-5%
American Indian and Alaska Native	56,356	46,016	-18%
Asian	248,093	337,376	36%
Hispanic or Latino**	454,918	572,405	26%
Native Hawaiian & Pacific Islander	1,829	2,454	34%
Some Other Race	93,952	187,360	99%
Two or More Races	254,344	712,970	180%
Total Population	9,883,360	10,034,118	2%

Table 2.2: Racial and Ethnic Makeup of Michigan Population (2012, 2022)
Source: ACS 1-year Estimates, DP05 (2012, 2022)

From 2012 to 2022, the population in Michigan increased by approximately 2%. White and Black populations decreased by 5% respectively and the American Indian and Alaska Native population decreased by

18%. Additionally, populations identifying as “Some Other Race” or “Two or More Races” increased by 1.9 times and 2.8 times, respectively. These increases are aligned with national trends showing an increase in non-Hispanic American populations identifying as multiracial or of another race. This has been attributed to diversified families, individuals reconceptualizing their identities, and improved race and ethnicity measures in the Census, among other reasons (21). The racial and ethnic makeup of households is discussed in detail in Section 1.

Case Study: Fair Housing Center of Metro Detroit

Title: Fair Housing Center of Metro Detroit

Where: Metro Detroit

Program description: The Fair Housing Center of Metro Detroit receives and investigates housing discrimination complaints. The Center holds fair housing trainings and community outreach events to further fair housing in Metro Detroit and create inclusive, diverse communities (35,36). They also assist people with disabilities in making requests for reasonable accommodations and modifications (35).

Population served: Residents of the Detroit Metropolitan Area, including Wayne, Oakland, Macomb, and St. Clair counties.

Evaluation in recent years/outcome: “Well over 70% of the Center’s complainants are low- to moderate-income (LMI). LMI individuals and families have annualized incomes less than 50% of the median income by county (considered “low-income”) and annual incomes between 50%-80% of the median income by county (moderate-income). Further, the

majority of the Center’s complainants are women, and often women with children” (35). During program year 2021-2022, the Fair Housing Center of Metro Detroit performed the intake and investigation of 212 housing discrimination complaints. 117 complaints were on the basis of disability, 38 were on the basis of race, 16 were on the basis of source of income, 11 were on the basis of criminal record, 9 were on the basis of sex, and 8 were on the basis of national origin (37).

In 2022, the median earnings of individuals with a disability was \$27,459, over \$14,000 less than those without a disability (40). Further, Michiganders with a disability were twice as likely to live below 100% of the poverty level compared to those without. In the context of a growing affordability gap (see Section 3), individuals with disabilities may struggle to afford their housing or face barriers in obtaining affordable housing that also meets their accessibility needs.

Population of Michiganders with Disabilities

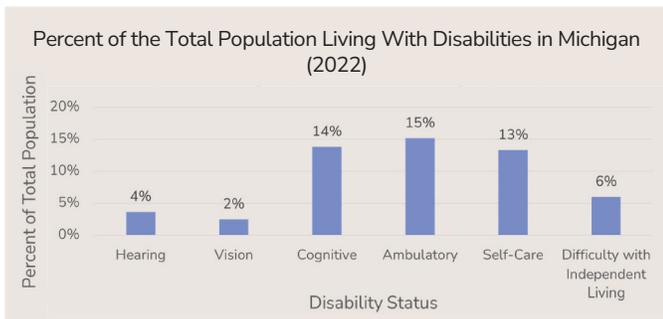


Figure 2.3: Percent of the Total Population Living With Disabilities in Michigan (2022)
 Source: ACS 1-year Estimates: B18102 (Hearing); B18103 (Vision); B18104 (Cognitive); B18105 (Ambulatory); B18106 (Self-care); B18107 (Independent Living)

About 1.4 million Michiganders have a disability, defined as a “serious difficulty with four basic areas of functioning – hearing, vision, cognition, and ambulation” (38), making up about 14.3% of the state’s total population (39). Ambulatory (walking) and cognitive disabilities are experienced most frequently across the state. Michiganders with ambulatory disabilities make up about 15% of the total population of people with disabilities. Those with cognitive disabilities account for 14% of the total disabled population. Disabilities associated with vision are experienced with the least frequency across Michigan, impacting about 2% of the population.

Case Study: Disability Network of Michigan - Absolutely Accessible Michigan

Title: Disability Network Michigan – Absolutely Accessible Michigan

Where: Statewide

Program description: Absolutely Accessible Michigan provides consulting services to promote accessibility in the built environment, the workplace, and the tourism industry. The program provides ADA reviews, accessibility consultations, and letters of support to increase the amount of accessible housing and remodeled homes for aging in place (41).

Population served: Individuals with disabilities, architects, and city planners seeking to increase accessibility in communities.

Evaluation in recent years/outcome: No specific program evaluation for Absolutely Accessible Michigan. The Disability Network includes fifteen Centers for Independent Living (CILs) that are run by individuals with disabilities in their local communities (42). The Statewide and Michigan CILs, in conjunction with the Designated State Entity Michigan Rehabilitation Services, and with input from the disabled community, create the State

Plan for Independent Living (SPIL) (42). The FY 2021-2023 SPIL finds a lack of affordable and accessible housing, as indicated through in-person and virtual town halls, surveys, and reviews of other disability-focused organizations (43).

Household Growth

Household growth is measured by changes in headship rates, growth in adult populations, and changes in age distributions across age cohorts. Trends across these factors affect housing demand.

Changes in Headship Rate

The headship rate is a proxy for household size. Headship is defined by households divided by population (27). Changes in headship rate are often used as an indicator of household growth or decrease across time. Headship rates foreshadow demand for housing in certain time frames, as people age into cohorts where they may be more likely to form a household. Studying headship rate changes can shed light on household formation among both renters and owners (27).

In this report, headship rates are measured in nine age-specific cohorts ranging from 15-85+ and include both owner- and renter-occupants. The headship rate in the state of Michigan was 49% in 2022. In other words, there were 1/0.49, or 2.04, people per household where the head of household is 15-85 years old. Unsurprisingly, Figure 2.6 shows that there is a low percentage of heads of households in the 15-24 age cohort (13%), many of whom are not yet heads of households, while there is a high percentage of heads of household in the 84+ age cohort (68%) due to the relatively high prevalence of single-person households among them.

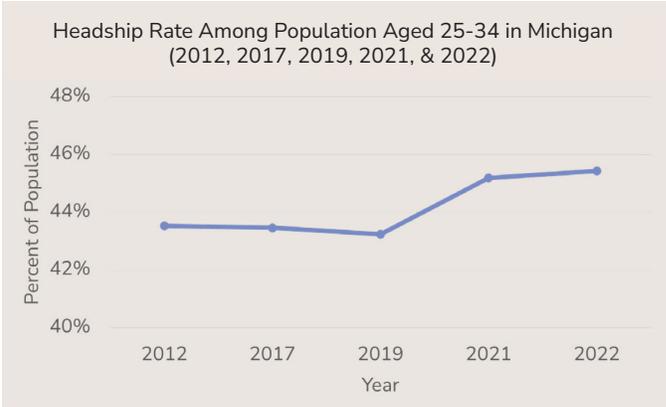


Figure 2.5: Headship Rate Among Population Aged 25-34 in Michigan (2012, 2017, 2019, 2021, & 2022)
Source: ACS 1-year Estimates, Tables B25007 & B01001

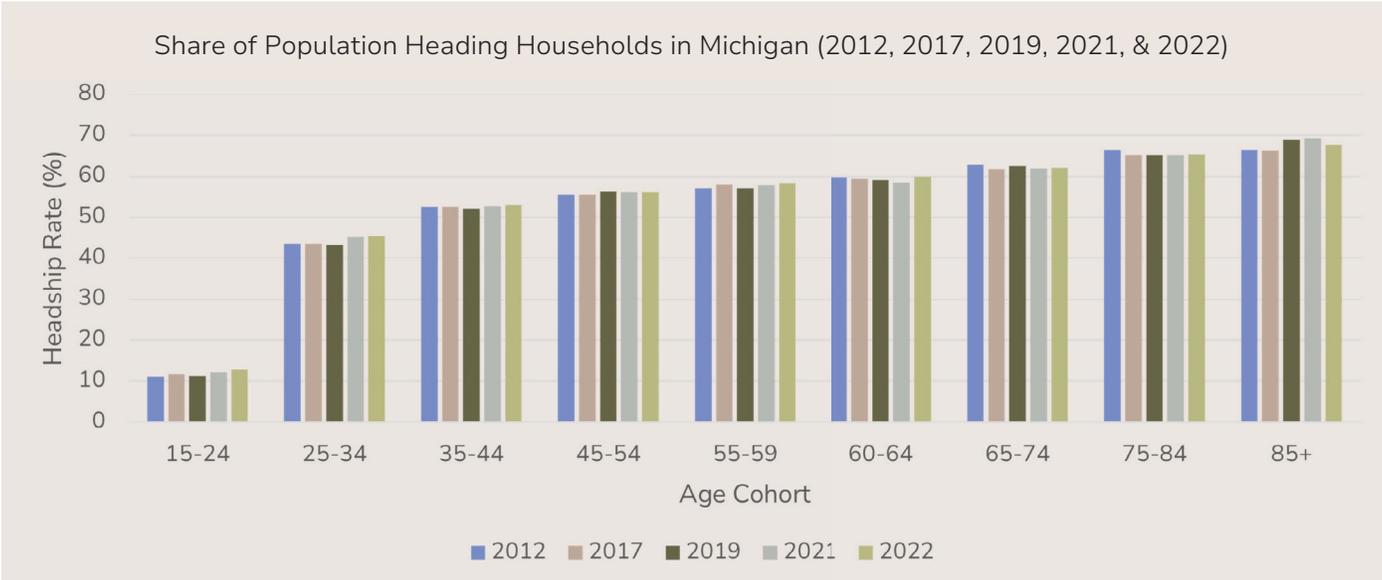


Figure 2.4: Share of Population Heading Households in Michigan (2012, 2017, 2019, 2021, & 2022)
Source: ACS 1-year Estimates, Tables B25007 & B01001

Household growth among millennials is increasing across the country, and it is no different in Michigan (44). From 2019 to 2021, 25-34 year olds in Michigan saw higher gains in headship rates compared to their younger and older counterparts. This change likely reflects life stages or milestones common among this age cohort, including increased cohabitation, marriage, and child-rearing. Rising household growth among 25-34 year olds in the state may have been influenced by stimulus checks and student loan repayment pauses during the pandemic which provided opportunities to live independently from their families as both renters and homeowners (44). Additionally, in 2022, the median household income across renter- and owner-occupant households in Michigan jumped from \$40,683 annually for those aged 25 and under to nearly \$76,000 (\$75,984) for those aged 25-44 (45). Although the differences in median household income vary widely among owner and renter households (Figure 2.6), this 87% increase may be an economic factor influencing household growth among millennials.

Household Income

In 2022, the state’s median household income was just under \$67,000 (\$66,986), compared

with \$74,755 nationwide (25). However, among homeowners in Michigan, the median household income was \$40,867 higher than renters. In 2022, the median household income among owners was \$80,710, with owner households bringing in twice as much income as renters (\$39,843). This difference presents challenges for renters in a market with rising rental costs (Section 3, Figures 3.1 & 3.2).

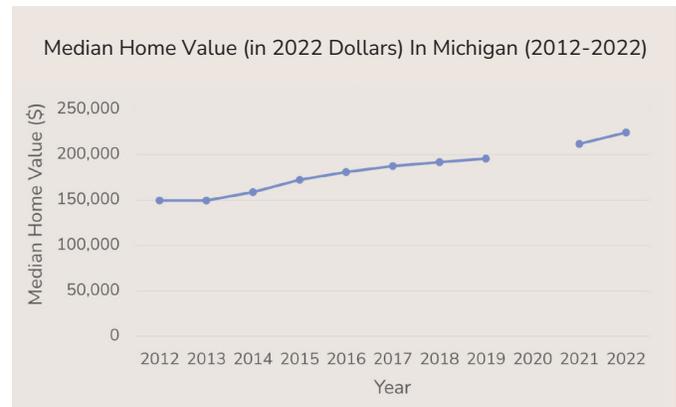


Figure 2.7: Median Home Value (in 2022 Dollars) in Michigan (2012-2022)
 Source: ACS 1-year Estimates, Table B25077; Bureau of Labor Statistics (BLS) CPI Inflation Calculator

Between 2012 and 2022, the state has seen a consistent increase in median home value, as indicated in Table 2.2. Figure 2.7 indicates that the estimated median value of a home across the state has risen by 50% from 2012, while Figure 2.6 indicates that income for renters has

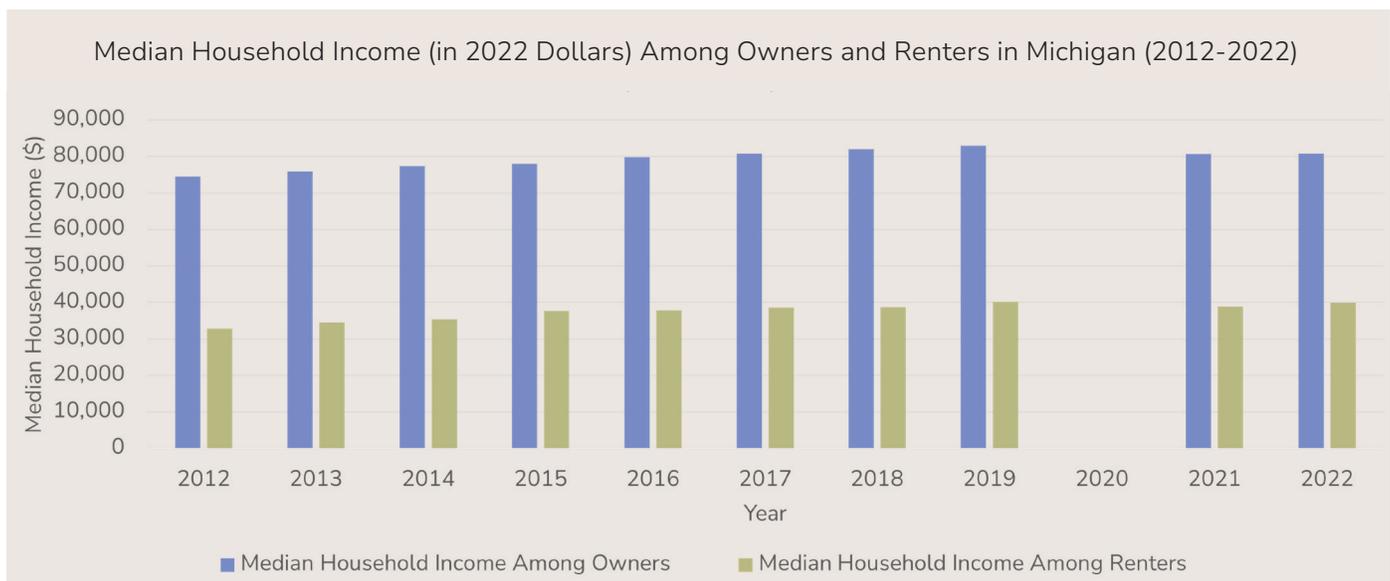


Figure 2.6: Median Household Income (in 2022 Dollars) Among Owners and Renters in Michigan (2012-2022)
 Source: ACS 1-year Estimates, Table B25119; Bureau of Labor Statistics (BLS) CPI Inflation Calculator

only increased by 21%, creating challenges for renters seeking homeownership. Additionally, because ACS collects homeowner estimates of housing value, the numbers presented in Figure 2.7 do not include all housing costs that must be considered in housing prices. Further information on housing affordability is presented in Section 3.

Section 3: Housing Affordability in Michigan

Key Findings

- Gross rent across the state was just over \$1,000/month in 2022.
- In 2022, 51% of renters were housing cost-burdened (spending more than 30% of income on housing) and 26% were severely housing cost-burdened (spending more than half of income on housing).
- Among homeowners, 24% with mortgages and 14% without mortgages are housing cost-burdened.

Overview

For renters, affordability is defined by HUD as paying no more than 30% of household income towards housing costs including rent and utility bills. For homeowners, the same threshold is used by HUD to measure the affordability of housing costs including mortgage principal and interest (for mortgage-holders), real estate taxes, homeowner’s insurance, utilities, and condominium fees if applicable. As discussed in Section 2, owner-occupants’ median household income is considerably higher than renters’ median household income. This gap in median income suggests that renters are among the lowest-income residents across the state, and are simultaneously burdened with rapidly increasing rental costs and few pathways to equity building through homeownership. In the following section, the analysis focuses on annual rent, median household income, and affordability gaps among renters and owners across the state.

Priority Areas: Housing Ecosystem; Equity and Racial Justice; Rental Housing; Homeownership

10-year Rent Increase Compared to Median Income Increase Among Renters

Contract rent is defined as the amount of rent tenants agree to pay on their contract,

excluding the cost of utilities (46). Gross rent includes both contract rent and the average cost of utilities (47). In Figure 3.1 and 3.2, there is a clear gap between contractual rent and gross rent – in 2022, median contract rent across the state was \$865, while gross rent was \$1,052, a nearly \$200 difference. The true (gross) cost of rent is often very high for the lowest-income residents. As discussed in Section 2, the median household income for renters in 2022 was just under \$40,000 (\$3,320 monthly). As a result of this misalignment between income and rent, renters are often overburdened or severely overburdened, paying the majority of their gross income towards rent and utilities.

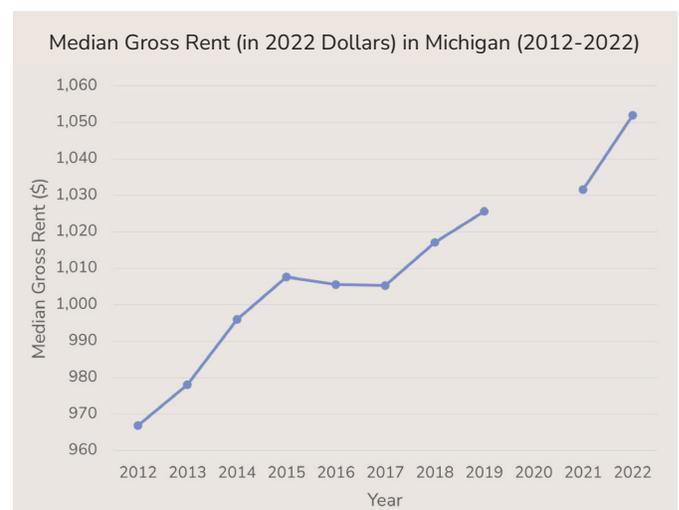


Figure 3.1: Median Gross Rent (in 2022 Dollars) in Michigan (2012-2022)
Source: ACS 1-year Estimates, Table B25064; Bureau of Labor Statistics (BLS) CPI Inflation Calculator

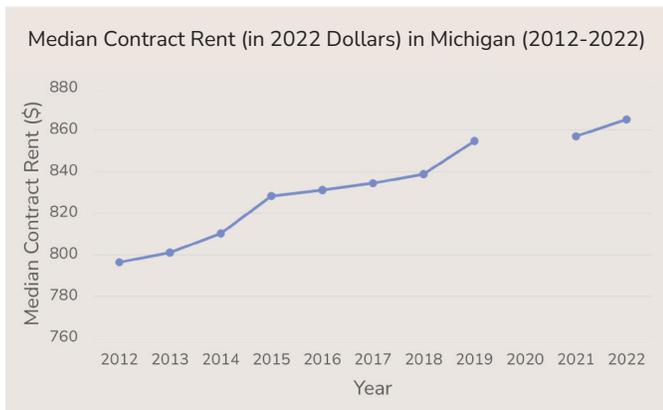


Figure 3.2: Median Contract Rent (in 2022 Dollars) in Michigan (2012-2022)
 Source: ACS 1-year Estimates, Table B25058; Bureau of Labor Statistics (BLS) CPI Inflation Calculator

Housing Cost Burden & Affordability Gap

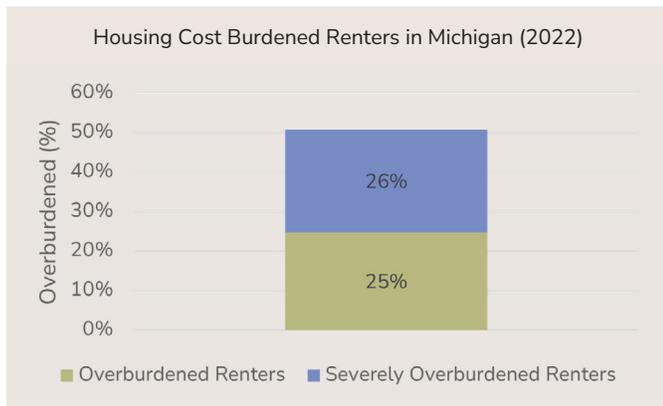


Figure 3.3: Housing Cost Burdened Renters in Michigan (2022)
 Source: ACS 1-year Estimates, Table B25070

Figure 3.3 shows that in 2022, 51% of renters were overburdened, spending more than 30% of their income on housing. Among those considered overburdened, 26% of renters were severely overburdened, spending more than 50% of their income on housing. Since cost burdens are so prevalent among renter households, many likely face difficulties paying for other basic necessities such as food, transportation, childcare, and healthcare services (48).

Similarly, among Michigan homeowners, 24% of those with a mortgage and 14% of those without a mortgage were considered overburdened, paying more than 30% of their household income towards housing costs.

10% of those with a mortgage and 7% of those without a mortgage were considered severely overburdened, spending more than 50% of their household income towards housing costs.

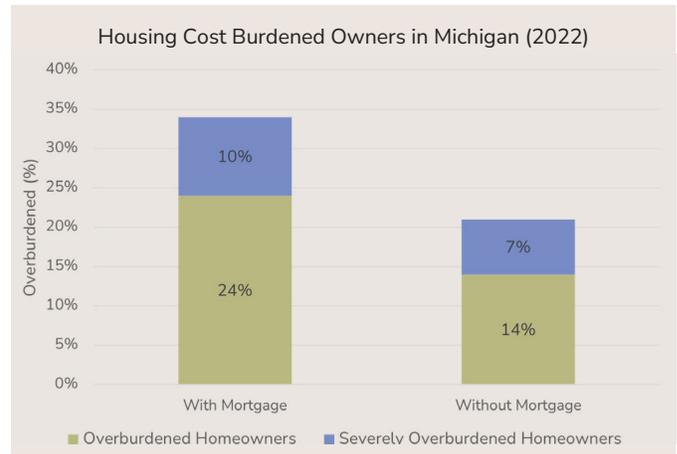


Figure 3.4: Housing Cost Burdened Owners in Michigan (2022)
 Source: ACS 1-year Estimates, Table A10051; A10049

The federal government's response to the COVID-19 pandemic included income support through stimulus checks, the expanded Child Tax Credit, and rental assistance which helped prevent housing instability among both owners and renters (49). For example, between March 2021 and June 2023, over \$986 million in rental and utility assistance was provided across Michigan, assisting 261,895 people and contributing to greater housing stability in the state (50).

In 2022, the minimum wage in Michigan could yield an annual income of \$20,529 (based on a \$9.87/hour wage for 40 hours of work) (51). Further, in 2022, approximately 17.3% of Michigan residents were earning less than \$25,000 a year (52). As shown in Figure 3.5 and 3.6, 87% of owners and 88% of renters earning less than \$20,000 a year are considered housing cost-burdened. Among those earning between \$20,000 and \$34,999, 50% of owners and 56% of renters were considered housing cost-burdened. Oftentimes, a gap in affordable housing options pushes the lowest-income residents into higher-cost living situations (53).



Figure 3.5: Cost Burdened Renter-Occupied Households in Michigan (2022)
 Source: ACS 1-year Estimates, Table B25106, Accessed through Social Explorer

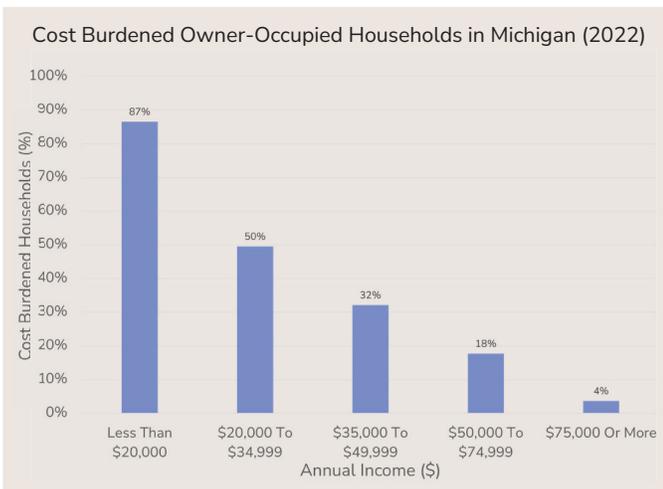


Figure 3.6: Cost Burdened Owner-Occupied Households in Michigan (2022)
 Source: ACS 1-year Estimates, Tables B25106, Accessed through Social Explorer

Affordability Gap

An affordability gap is measured by the availability of affordable units in a housing market. In Michigan, the largest gap in available and affordable renter and owner-occupied housing is among those whose annual income is \$25,000 or less.

For renters making \$25,000 or less annually, there is a gap of nearly 125,000 units available. This gap often pushes the lowest-income households into higher rent properties, contributing to their status as overburdened or severely overburdened and making pathways to ownership extremely difficult, as discussed in the previous paragraphs. Among owners,

the largest gap in available and affordability housing options is also among those with an annual income of \$25,000 or less (lacking 25,293 units).

This report’s analysis relies on ACS statewide estimates, whereas the National Low Income Housing Coalition (NLIHC)’s affordability gap analysis (conducted in 2021) found an even greater gap. NLIHC found that, in 2021, there was a shortage of 191,717 available and affordable units for renters making under \$26,500 annually (54). According to the NLIHC, a Michigan renter would need to work 77 hours per week at minimum wage to spend below 30% of their income on a 2-bedroom apartment at fair market rent in 2022 (55). The “housing wage” needed to make housing affordable at 40 hours per week is \$19.10, which is \$9.23 more than Michigan’s minimum wage in 2022.

Case Study: Neighbor to Neighbor

Title: Neighbor to Neighbor

Where: Detroit

Program description: Neighbor to Neighbor is a canvassing program that connects residents facing property tax delinquency with resources while gathering data on residents’ needs. Residents are informed about programs such as Detroit’s Pay As You Stay Program, the Affordable Connectivity Program, and the Detroit Eviction Defense Fund (56). Neighbor to Neighbor partners collaborate with Rocket Mortgage and residents to create programming and investments based on feedback collected from residents (i.e., the Gilbert Family

*In this analysis, only owner-occupied households with mortgages were accounted for.

Foundation's Detroit Home Repair Fund) (56).

Population served: Detroit homeowners at risk of tax foreclosure

Evaluation in recent years/outcome:

Neighbor to Neighbor, along with the United Community Housing Coalition and the Rocket Community Fund (formerly Quicken Loans Community Fund) provided funding to thirty neighborhood associations, which employed 400 Detroiters to knock on the doors of all 60,000 homes in Detroit at risk of tax foreclosure (57). Along with other community organizations and city partners, Wayne County and the City of Detroit reduced the number of properties entering the Wayne County Tax Auction by 94% from 2015 to 2019 (56).

Information gathered from 2022 phone canvassing:

- 59% of respondents did not have homeowners' or renters' insurance
- 82% of respondents did not have an estate plan or a will to manage the property after their deaths
- 80% of respondents expressed the need for at least one significant repair. The most common repair needs were roofs, doors, and windows

Section 4: Housing Instability & Homelessness in Michigan

Key Findings

- Eviction filings increased by 38% between 2021 and 2022 after a significant drop in filings in response to the COVID-19 pandemic.
- In 2021, there were 7,159 tax foreclosures in the state, down 81% from 2015 at the height of the tax foreclosure crisis.
- In 2022, 32,589 individuals were identified as experiencing homelessness in Michigan, up 8% from 2021.

Overview

As detailed in Section 3, there is a significant shortage of affordable housing for Michigan's lowest-income residents and a misalignment between income and housing costs. These persistent challenges threaten the housing stability of residents across the state and reinforce racial and economic inequities. Though the term housing instability captures a variety of precarious housing situations, in the following section, we focus on eviction filing, tax foreclosure, and homelessness in Michigan over the past decade. The uptick in residential eviction filings, foreclosures, and homelessness in recent years signals a need for continued intervention as affordability and stability remain out of reach for many.

Priority Areas: Equity and Racial Justice; Preventing and Ending Homelessness

Housing Instability

Eviction Filings

Between 2012 and 2022, over 2 million landlord-tenant cases were filed statewide, and in 2022 alone, Michigan saw 173,650 new case filings (58). As displayed in Figure 4.1, eviction filings fell significantly during the COVID-19 pandemic, with more than a 50% reduction in filings between 2019 and

2020. This reduction, as well as changes in case outcomes, has been attributed to pandemic-era programs and policies, including eviction moratoria, EDP and CERA funding, and modifications to court rules by the State Court Administrative Office (SCAO) (59,60). However, filings increased by 38% between 2021 and 2022, approaching pre-pandemic levels as protections expired and rental assistance funds were exhausted. While not every eviction filing leads to a court-ordered eviction, the threat of eviction poses a threat to physical and mental wellbeing, as well as to tenants' future housing stability (61–63).

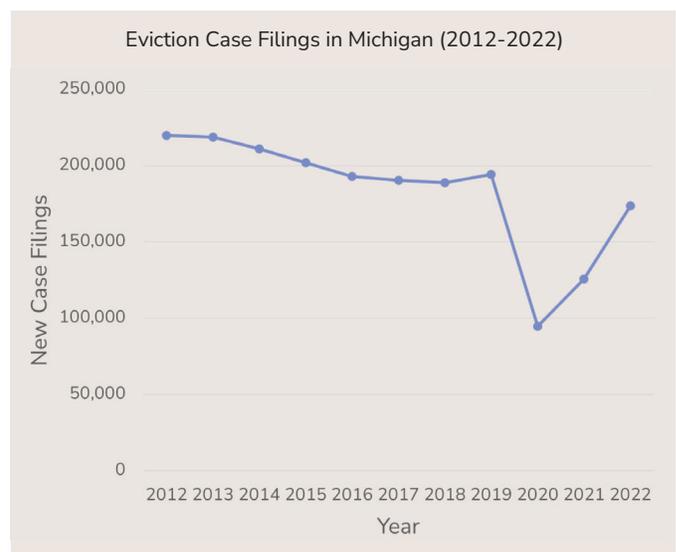


Figure 4.1: Eviction Case Filings in Michigan (2012-2022)
Source: Michigan Supreme Court Interactive Court Data Dashboard (Accessed 12/20/23)

Case Study: Right to Counsel

Title: Detroit Right to Counsel Coalition

Where: City of Detroit

Program description: The Detroit Right to Counsel Coalition connects Detroiters to free legal aid, educates tenants on their rights and landlords on their responsibilities, and works to implement a right to counsel for people facing eviction (64). The coalition includes 21 organizations representing tenants, lawyers, community organizers and advocates, and faith-based organizations that work to promote dignity, affordability, and accessibility of housing in Detroit (64). The coalition successfully organized in support of the Right to Counsel (RTC) Ordinance, which was passed by the Detroit City Council in May 2022. The RTC Ordinance enshrines the right to legal counsel for qualifying low-income Detroiters facing eviction (65,66).

Population served: Low-income Detroiters (people whose household income is not over 200% of the Federal Poverty Limit (67), people facing eviction

Evaluation in recent years/outcome: The ordinance includes the following details summarizing the need for policy intervention (65):

- Before 2020, there were over 30,000 filings for eviction in the 36th District Court on properties in Detroit. This is one of the largest number of eviction filings in the nation
- Over 50,000 properties were “on the Wayne County Treasurer’s 2021 petition for tax foreclosure in 2022,” and 85 percent to 90 percent of these properties were located in the City of Detroit

- An estimated \$28.7 million of economic value has been lost to the City of Detroit due to out-migration as a result of eviction
- An estimated \$18 million of social safety net costs will be saved by providing legal representation to Detroiters facing eviction
- From 2014-2019, the City of Detroit spent an estimated \$34 million of public funds to demolish blighted homes that were purchased by speculators from the tax foreclosure auction

Between 2019-2022, only 1 in 5 tenants had full legal representation (68). Since its launch, the Right to Counsel program has received \$18 million in ARPA funding, to be disbursed over three years. This will fund attorney representation for 6,000-7,500 Detroiters per year (67). The advisory firm Stout found that tenants with full legal support were 18% more likely to stay in their homes, and that investments in the right to counsel for Detroiters will generate economic benefits 3x the amount invested (67,69).

Foreclosure

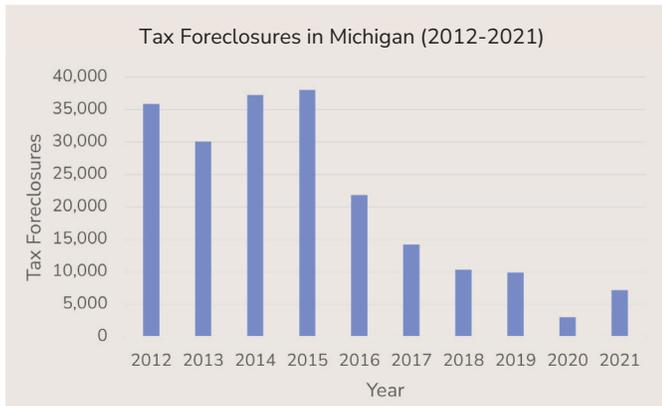


Figure 4.2: Tax Foreclosures in Michigan (2012-2021)
Source: Michigan Department of Treasury, shared by the Center for Community Progress

Since the height of the tax foreclosure crisis in 2015, when 38,071 properties across all counties in Michigan were foreclosed, tax foreclosure rates have been trending down. In 2021, there were 7,159 tax foreclosures, representing an 81% reduction since 2015. In cities like Detroit where tax foreclosures were prevalent, tax foreclosure prevention programs have assisted homeowners in setting up payment plans (70). Furthermore, property tax exemption programs have provided eligible taxpayers with a variety of property tax savings (71). A decrease in tax foreclosures indicates more stability for both individuals and neighborhoods as fewer properties become at risk for abandonment and deterioration (71).

Homelessness in Michigan

Michigan Campaign to End Homelessness State Action Plan

When unable to prevent it, the Michigan Campaign to End Homelessness (MCTEH) strives to ensure that homelessness is “rare, brief, and one-time.” In its 2023-2025 State Action Plan, the Campaign identified six major goals for reducing homelessness statewide (72). Each goal is to be achieved through specific strategies; for each strategy, the Campaign identifies target completion dates

and “champions” who will be responsible for implementation. Progress reports are released periodically (73).

- **Goal 1:** Increase the amount of safe, accessible & affordable housing targeted to households experiencing homelessness.
- **Goal 2:** Prevent homelessness whenever possible, targeting resources to households most at risk of becoming homeless.
- **Goal 3:** Collaborate with local and statewide systems that are crucial to preventing and ending homelessness.
- **Goal 4:** Improve equity within the homeless system and reduce racial disparities among households experiencing homelessness.
- **Goal 5:** Authentically engage people with lived experience of homelessness, especially in the form of ongoing partnerships rather than time-limited, one-sided engagements.
- **Goal 6:** Use data to measure progress and create accountability.

PIT Counts (2012-2023)

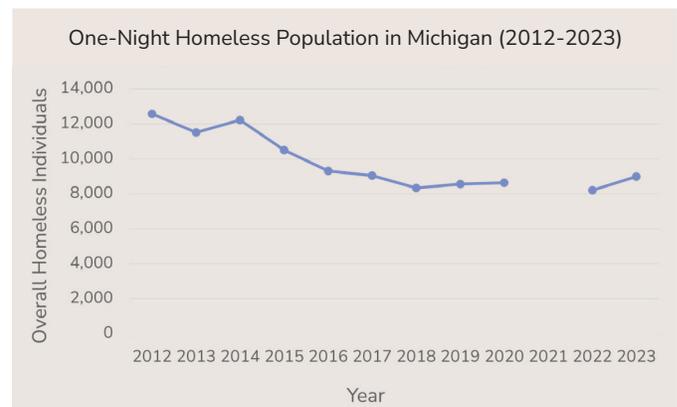


Figure 4.3: One-Night Homeless Population in Michigan (2012-2023)
Source: HUD Point-in-Time Count (Michigan)

HUD requires that each Continuum of Care (CoC) complete a Point-in-Time (PIT) count of individuals experiencing homelessness* in their service area on a single night each January. In 2022, 8,206 individuals (5,778

households) were identified as experiencing homelessness across Michigan, representing a 5% decrease since the last complete PIT count in January 2020. Though Figure 4.3 shows a modest decline in homelessness since 2012, progress appears to have slowed in recent years. 1,087 (13%) of these individuals were considered chronically homeless, 900 (11%) were unsheltered, and 2,164 (26%) were children under the age of 18 (74). Recently released data shows a 9.6% increase in the number of individuals identified as experiencing homelessness in the 2023 count (8,997), suggesting an escalation of Michigan's homelessness crisis (75).

Homeless Management Information System (HMIS) data captures a wider picture of homelessness year-round by counting individuals who access homelessness services across the state. According to HMIS data reported in the Michigan Campaign to End Homelessness's 2022 Annual Report, 32,589 individuals were identified as experiencing literal homelessness (i.e., lacking a fixed, regular, and adequate nighttime residence) in 2022, up 8.2% from 2021 (30,113) (76). Significant racial disparities are apparent in the HMIS data; in 2022, 46% of individuals experiencing homelessness were Black or African American, despite only comprising 13% of the state's population.

*The limitations of PIT data are discussed in the appendix.

Conclusion

The 2024 Michigan Statewide Housing Needs Assessment provides valuable insight into the current state of housing in Michigan. Our findings highlight many of the challenges and opportunities that exist in Michigan's housing ecosystem, allowing us to better understand the diverse needs of residents and communities. It is evident that the demand for housing that is affordable, suitable, and attainable for different demographics is a pressing concern that requires immediate attention. Our findings also highlight the importance of developing policies and programs that seek to strategically address housing needs upstream, before instability occurs. Our case studies illustrate the potential of sustainable collaborations between community organizations, local governments, and private actors.

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. It is critical to remain adaptive and responsive to the evolving dynamics of our state. The goal of this report is to provide key actors such as planners, public health professionals, community organizations, and policy makers with the knowledge to prioritize equity, accessibility, and affordability in their decision making processes to strive towards a state where every resident has access to safe, decent, and affordable housing, fostering a more vibrant and healthy future for all.

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Appendix

Limitations

Data

No dataset perfectly captures the nuances of the real world, and so we identify specific limitations to the data analyzed in this report. MSHDA recently launched a publicly available online dashboard that will benefit community organizations, planners, and policymakers. Efforts to improve data are ongoing, as exemplified by the State of Michigan's new Housing Data Portal (77). We want to emphasize the importance of data harmonization and publicly available data.

Census & ACS Data

In this report, we rely on Census and ACS data to explore trends across the state. However, both 5-year and 1-year ACS estimates are based on samples and as a result, are presented with a margin of error (MOE). This report does not present the MOE in figures or tables.

Homelessness Data

Although PIT Counts data only captures a single night of the year, it helps provide a snapshot of state and local homelessness trends over time. State-level PIT data can obscure local trends, which is why it is important for decision-makers to consider CoC-level data in an effort to be responsive to a community's needs. Additionally, we have left out 2021 PIT data, as HUD did not require a count of unsheltered individuals due to pandemic-related disruptions.

Lastly, we acknowledge the limitations of the PIT count and HUD's definition of homelessness. Individuals living in precarious situations (e.g., doubled-up) – who are neither living in a shelter environment nor living unsheltered on the street – may not be captured in the data.

Eviction Data

The number of eviction filings reported annually varies across datasets and papers. In this report, we rely on the state court dashboard for consistency, but recognize that these numbers vary between sources.

Case Studies

In this report, we detail community-based solutions to some of the state's housing challenges through a series of case studies. However, the programs and initiatives identified here are not exhaustive or geographically representative. Locally-based solutions are active and ongoing in rural-, mid-sized, and urban communities across the state, and further exploration and evaluation of these programs is warranted.