MSHDA’s Mission

We serve the people of Michigan by partnering to provide quality affordable housing solutions in support of all communities.

MSHDA Program Areas

MSHDA provides programs and services in the four main areas:

Homeownership

Downpayment assistance, MI Home Loan, and homebuyer education

Rental Development

Multifamily financing sources, including LIHTC, bridge loans, bonds, TIF, and gap financing

Rental Assistance and Homelessness Programs

Vouchers, Continuum of Care, Section 811 Project Rental Assistance, Emergency Solutions Grant

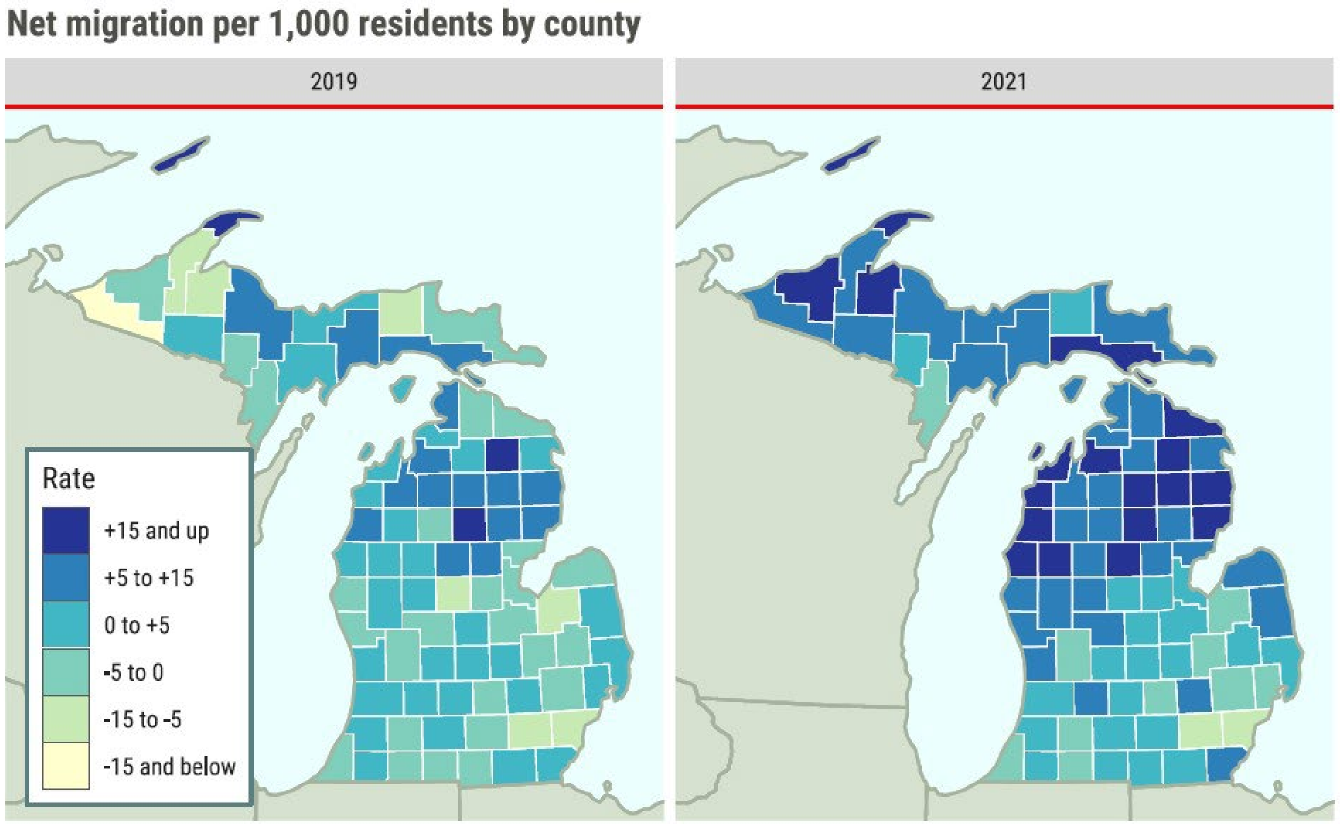
Neighborhood Development

MI Neighborhood Program

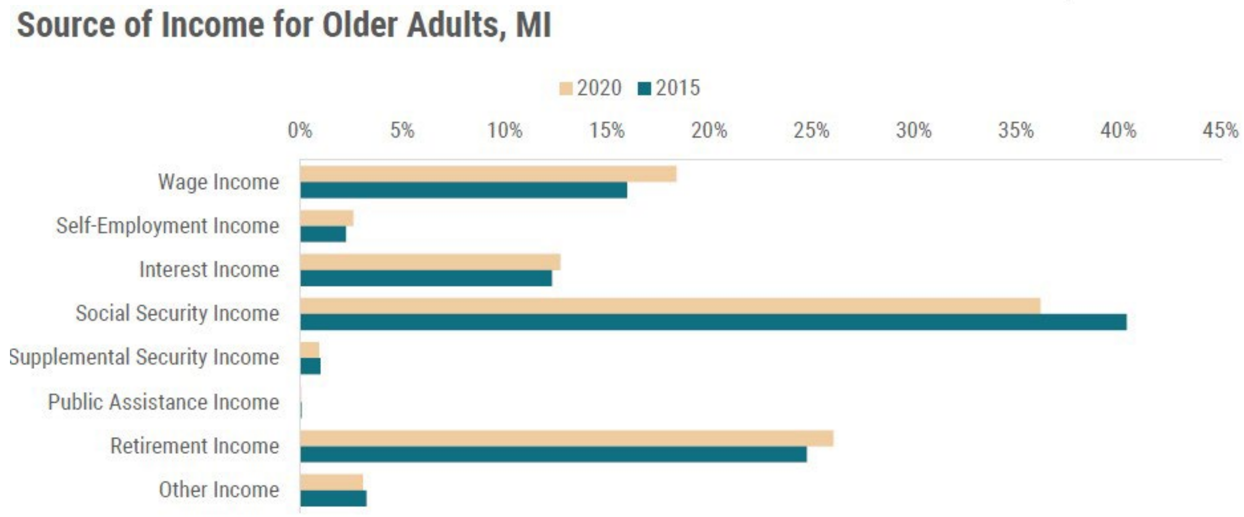
Older Adults and Housing in Michigan

Older Adult Demographics

- From 2010 to 2020, residents over the age of 65 increased by **30%,** to over 1.7 million people.
  - The increase is more prevalent in rural areas.
- Rural areas in Michigan are seeing:
  - More migration
  - More housing price variability
  - Households with lower incomes than in urban and suburban areas
- Older Michiganders are working longer as housing costs increase



Source: US Census Bureau Population Estimates



Source: IPUMS USA, 2011 - 2020

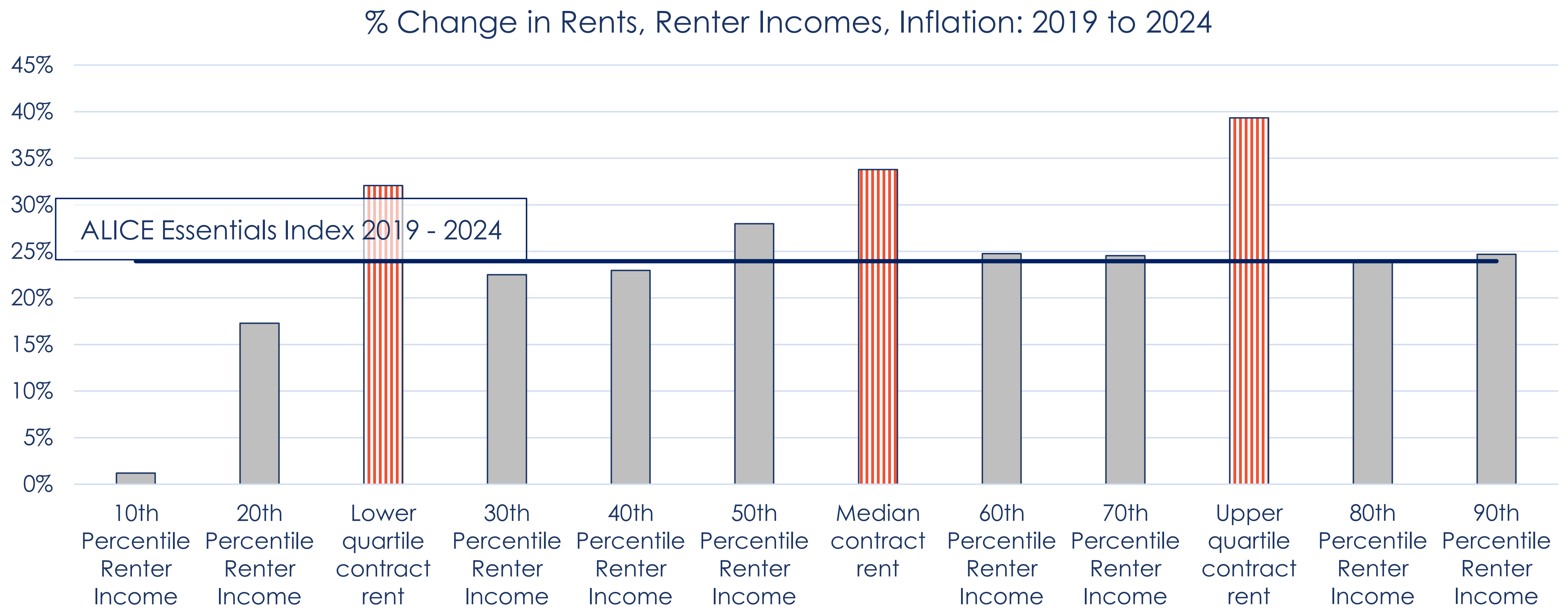
LeadingAge Michigan

Affordability in Michigan

LeadingAge Michigan

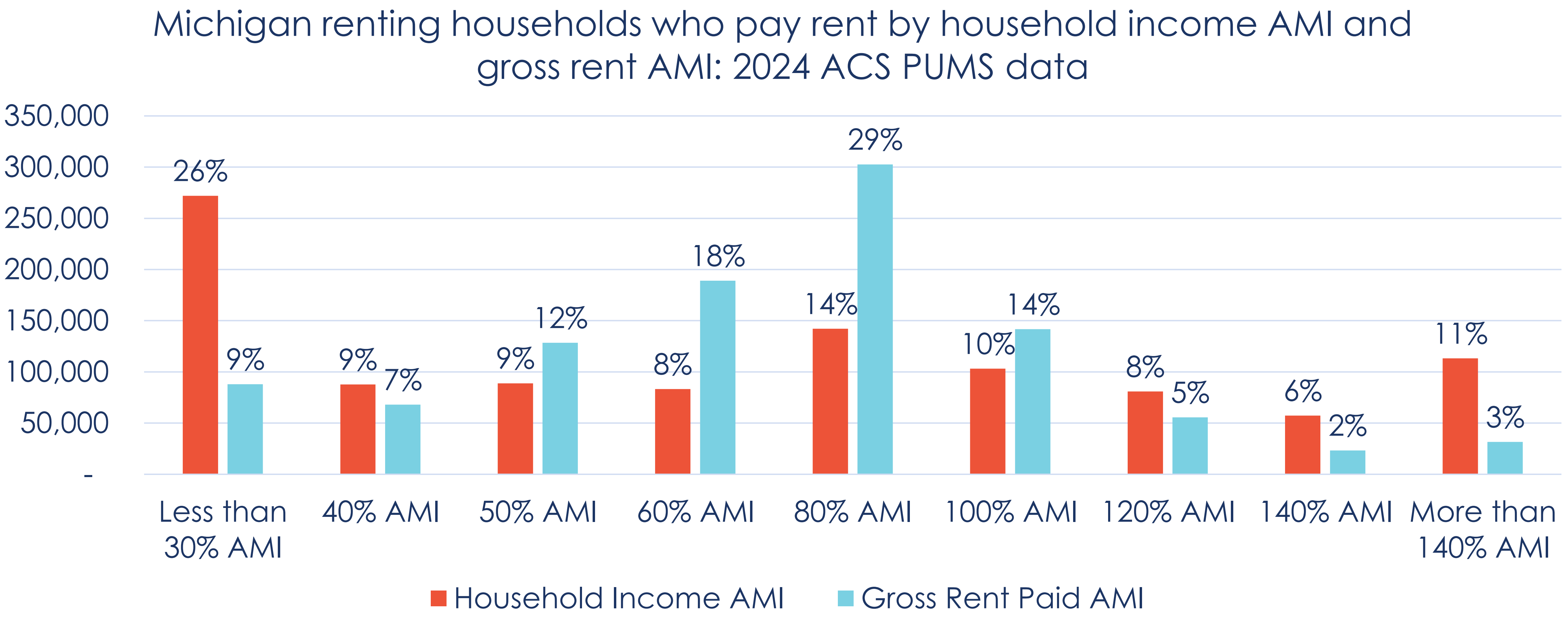
MSHDA™
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Rent, Renter Income, & Inflation



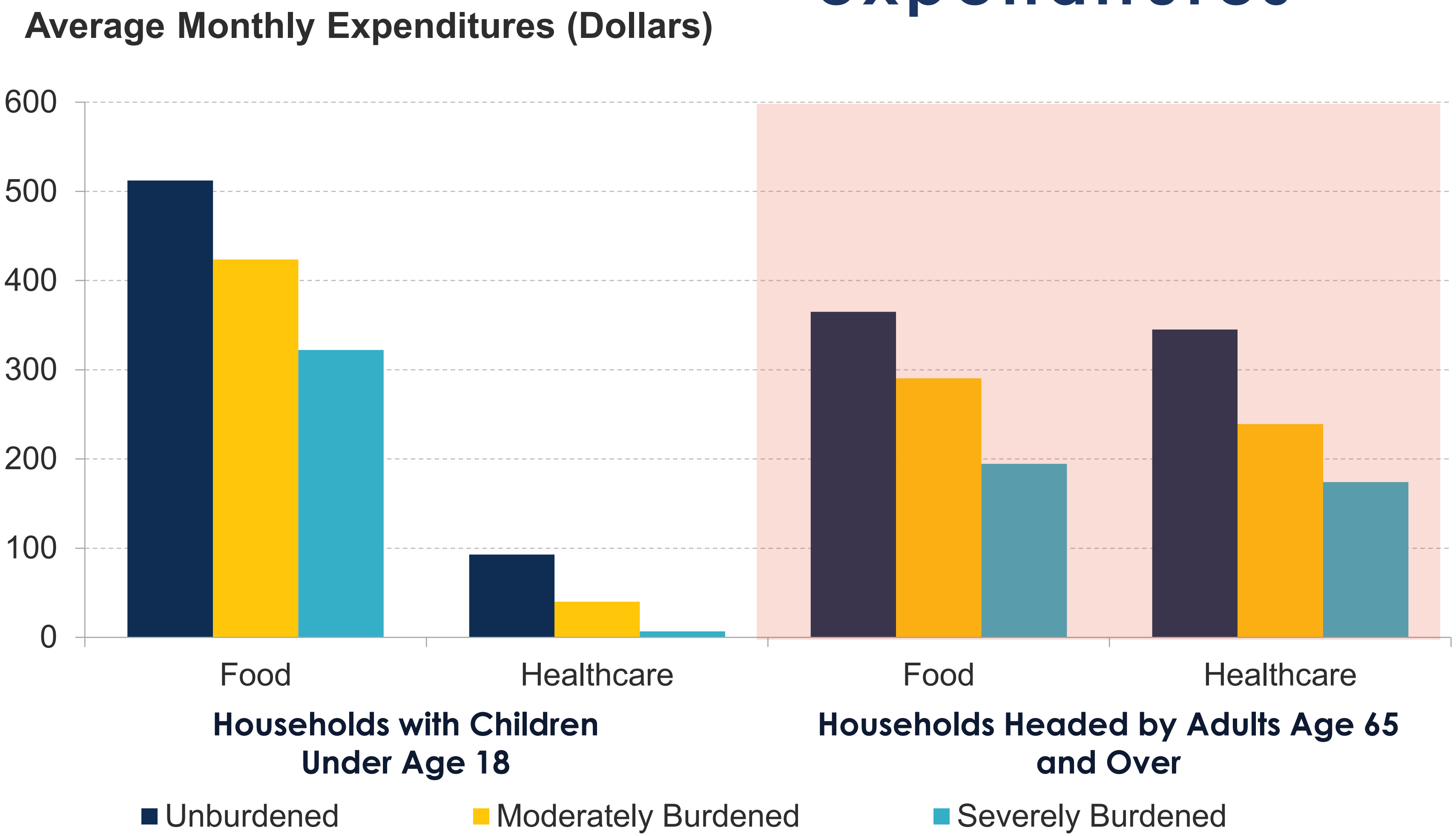
B25057, B25058, B25059 and ACS PUMS Data

Household Income vs. Rental Costs



US Census Bureau American Community Survey (ACS) Public Use Microdata Sample (PUMS), OMR Tabulations

High rent burdens = Lower food & healthcare expenditures



Notes: Data are for households in the bottom quartile of expenditures.

Households are moderately (severely) burdened if housing accounts for more than 30% (more than 50%) of their spending.

Healthcare expenditures include out-of-pocket costs and insurance premiums.

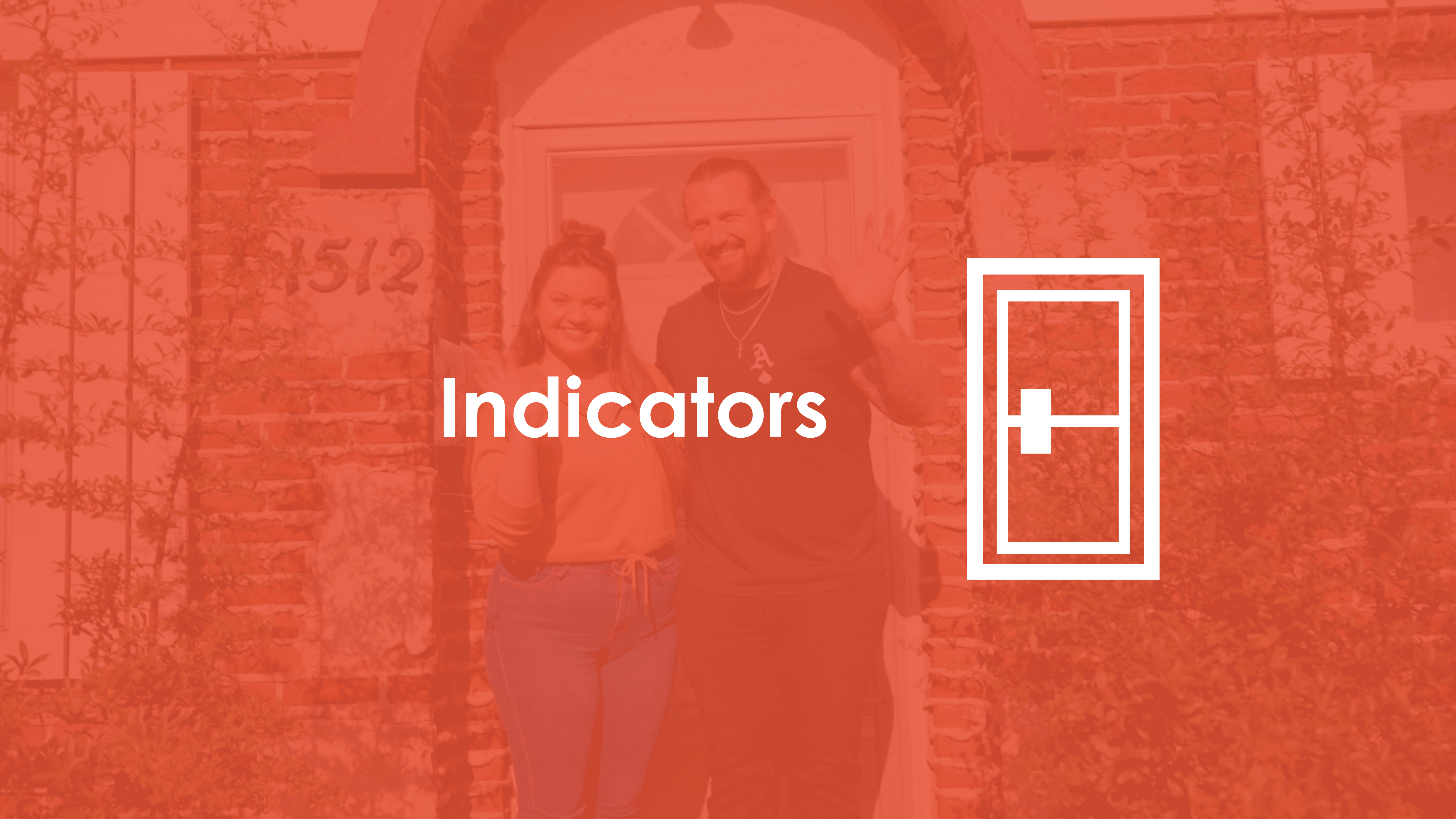
Joint Center for Housing Studies (JCHS), *The State of the Nation's Housing Report 2020.*
JCHS tabulations of Bureau of Labor Statistics, 2018 Consumer Expenditure Survey.

Federal Assistance

Barriers to Enrollment in Safety Net Programs

1. SNAP
   - Enrollment down 8.9% year over year
2. Medicaid
   - Enrollment down 5.5% year over year
3. ACA Marketplace
   - Enrollment down 27% year over year

Indicators



Indicators

1. Auto, credit card, student loan debt worse than Great Recession
2. Homelessness:
    - Unsheltered student homelessness has **tripled** since 2011/2012
    - 2025 saw a **62%** year-over-year increase in first time homelessness in Detroit
3. 2-1-1 Referral:
    - **29%** increase in unmet shelter assistance requests year over year
    - **42%** increase in unmet utility assistance requests year over year
4. Eviction:
    - **2 in 3** eviction cases were for nonpayment of rent
    - **15%** of tenants would have entered a shelter immediately
    - **1 in 5** cases occurred in subsidized units

Older Adult Housing Needs

- More affordable housing
- More accessible housing
- Affordable and accessible services
- Coordinated housing and service resources

Household Trends

Many older adults are aging in place

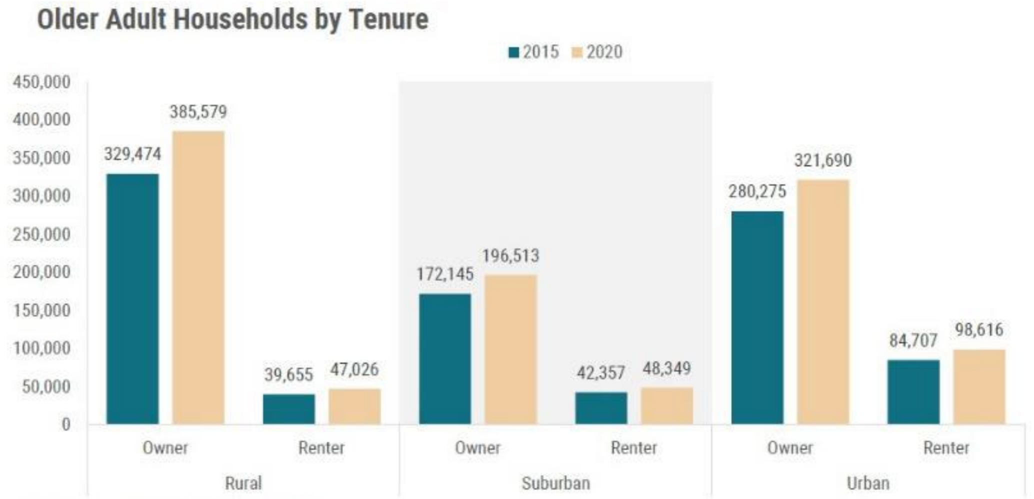
- Especially in rural and suburban communities

More older adults are living alone and in older housing

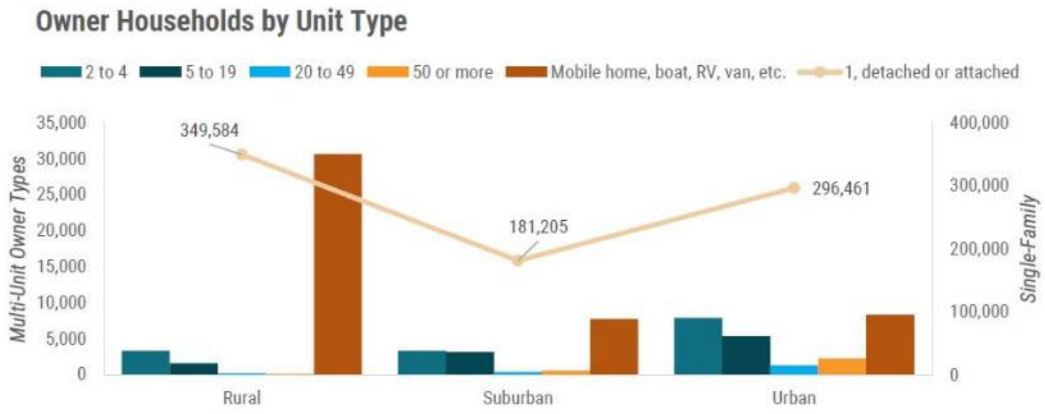
- 35% of older adult households live in homes built over 45 years ago
- These homes are valued at less than the statewide median home value

Majority of owner housing in rural areas is mobile homes

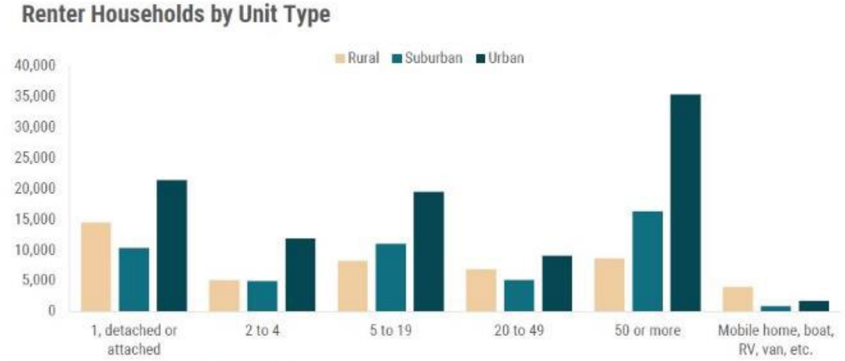
- Suburban areas have a more even disbursement between housing types and urban areas have more larger buildings.



Source: ACS 2020 5-Year Estimates, RKG

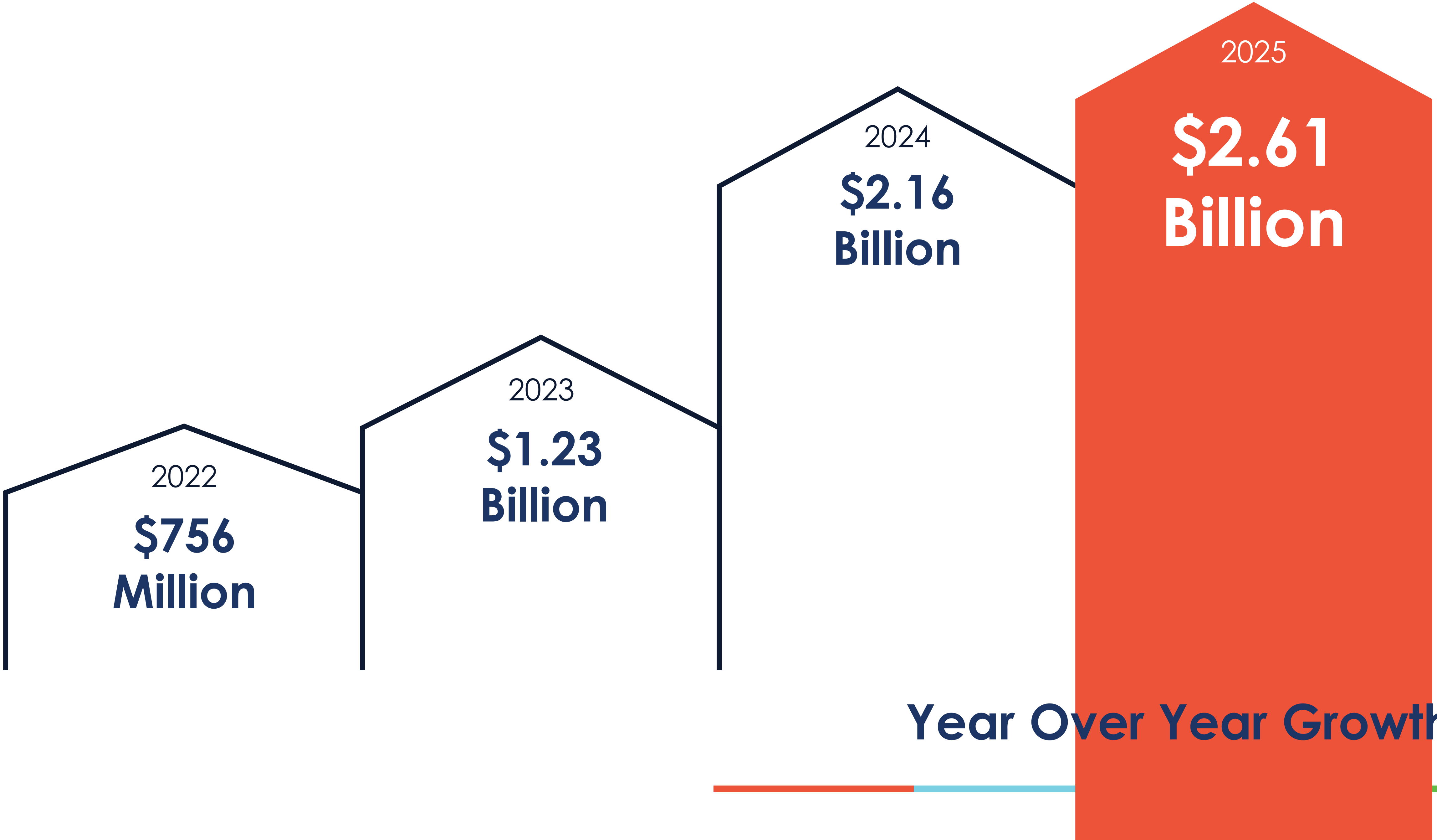


Source: ACS 5-Year Estimates, RKG Associates



Source: ACS 5-Year Estimates, RKG Associates

MSHDA'S PROGRESS AND THE PLAN



Year Over Year Growth

More Homes, More Impact

12,414 Units

HOUSING UNITS FINANCED

$2.19 Billion

MULTI-AND-SINGLE FAMILY HOUSING

$287 Million

RENTAL ASSISTANCE

$129 Million

COMMUNITY, NEIGHBORHOOD, AND HOMELESS PREVENTION

Statewide Housing Plan

Van Adams

Office of Housing Strategies

MSHDA™

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Statewide Housing Plan

Five-year plan, 2022-2027

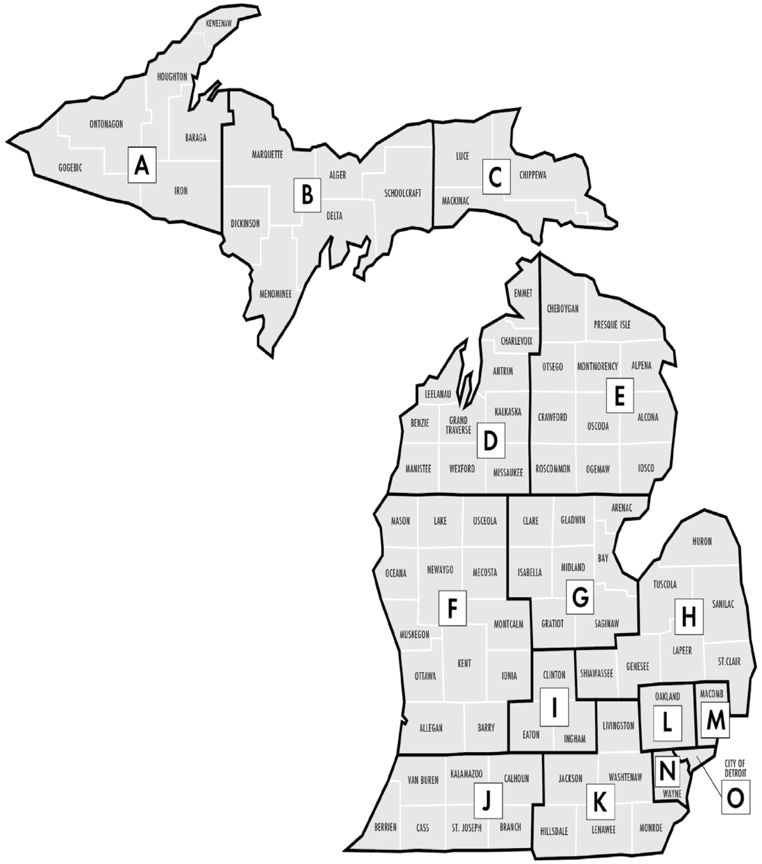
- 8 priority areas
- 37 goals
- 134 strategies

Priority Area for Older Adult Housing

- Focuses on expanding the supply of housing,
- Helping older adults age in place, and
- Increasing the availability of continuum of care facilities

Fifteen Regional Housing Partnerships

Regional Investment Strategy



15%

Increase in older adult population in Michigan from 2015 to 2019

2nd Lowest

Older adults in Michigan had the second lowest annual income compared to all other adults in 2019

BUILDING PERMITS PROGRESS OVERALL

94,595

/115,000 GOAL

Michigan's Statewide Housing Plan

MI Neighborhood

One entry point

Two funding sources for $60M per year with one application

Rehab or New Construction

Can also be for energy efficiency and accessibility

Small to Midsize Development

See projects from about 2 to 20 units

Funds dispersed by region

Each RHP has funds reserved based on housing gap and need

Great Lakes Housing Solutions

Expert Housing Consulting Services

www.greatlakeshousing.org

What's Next?
SHP 2.0

Structure, Staffing, and Timeframes

Early Winter 2026: Project Launch

Research and Data Analysis

Spring 2026: Foundational docs, collect data from MSHDA, review programs statewide

Communication, Engagement, and Outreach

Spring-Summer 2026: Stakeholder events, RHP townhalls, interviews, storytelling

Research and Data Analysis

Summer-Fall 2026: Program ecosystem map, data synthesis report, community spotlights

Plan Components

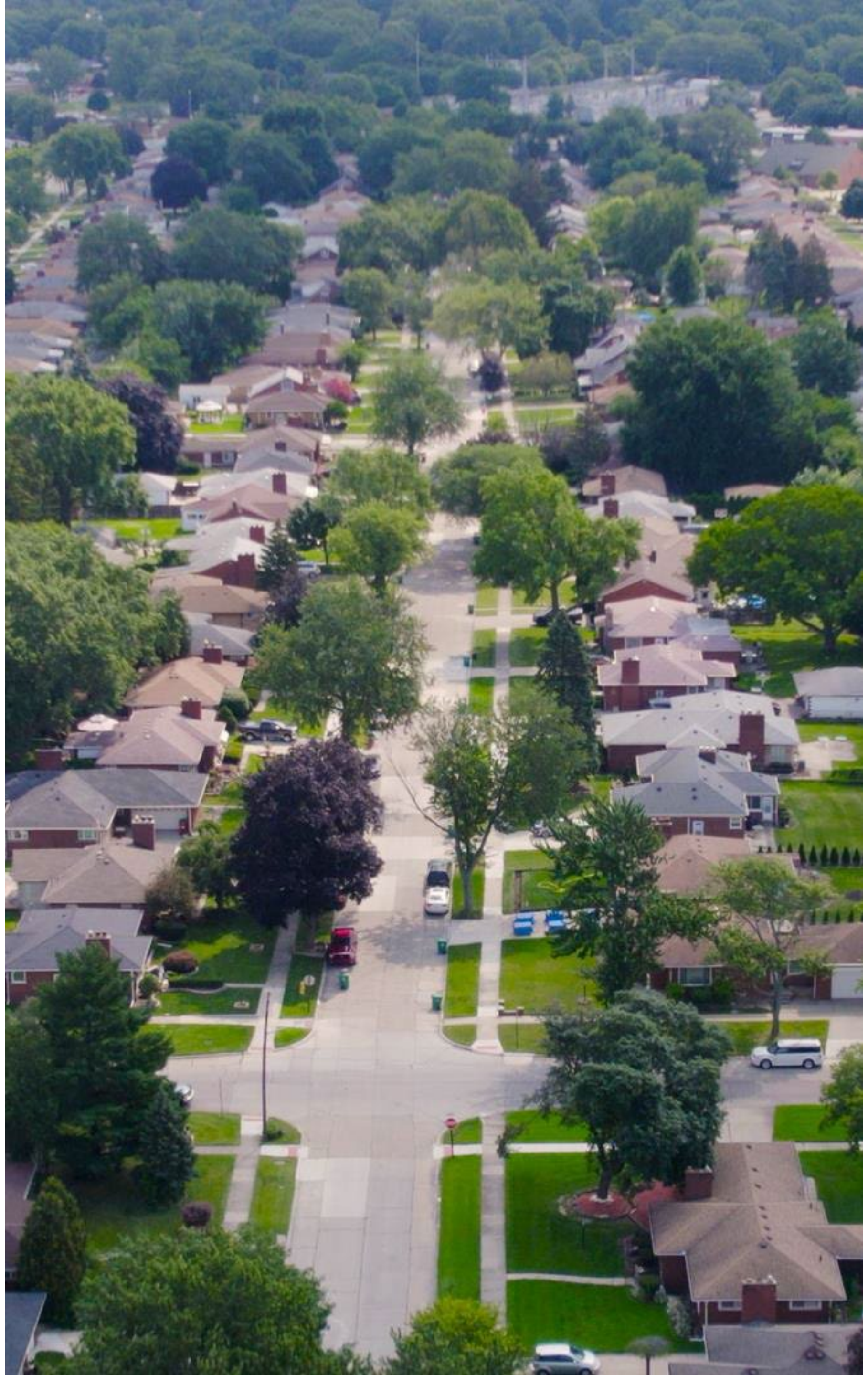
Fall-Winter 2026/7: Stakeholder working groups, draft matrix of priorities, draft dashboard, draft plan

Plan Components

Spring-Summer 2027: Presentations to SHP, TA to RHPs, final plan, final dashboard

SHP 2.0

- SHP 2.0 will be more:
  - Focused
  - Data driven
  - Measurable
  - Trackable via a dashboard



Next Steps

- Stay involved with your Regional Housing Partnership
- Participate in the SHP 2.0 Survey
- Sign up to be a part of a focus group or an interview
- Share your housing journey in a storytelling session

FEDERAL AND STATE HOUSING LEGISLATION

The 21st Century ROAD to Housing Act

- Officially became law on July 11, 2026.
- The most comprehensive overhaul of America's affordable housing programs in decades, ushering in policy changes to existing affordable housing programs, establishing new temporary pilot programs and policies, and mandating new research and reporting to better inform housing policy in the future.
- **Reforms to Housing Counseling and Financial Literacy Programs**
- **Exemption on Construction or Modification of Residential Housing Located on an Infill Site**
- **Increasing Housing in Opportunity Zones**
- **Addition of Affordable Housing Construction as an Eligible Activity**

State Housing Tax Credit

- **Michigan Housing Opportunity Tax Credit**

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