

A woman with long brown hair is smiling and holding a light-colored dog. They are in a bedroom with a bed and a window in the background. The image is dimmed to serve as a background for the text.

Housing Resources Geared Towards and Available to Seniors



MSHDA'S MISSION

We serve the people of Michigan by partnering to provide quality affordable housing solutions in support of diverse, equitable, thriving communities.

PRESENTERS



**Megan Spitz,
AICP**

Older Adult Housing
Data

Statewide Housing
Plan

Multifamily Programs



**Alison Gailey
and Pierre-
Denise Gilliam**

Neighborhood
Development (NDD)
Programs



Tara Gilman

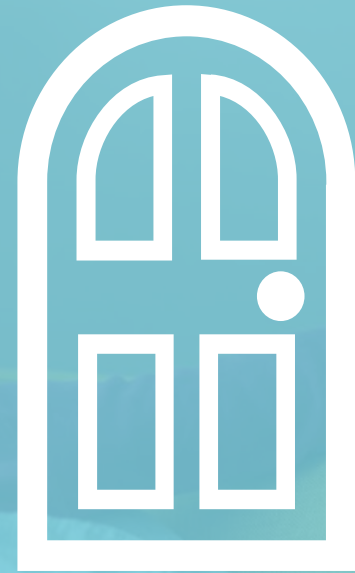
Homeownership
Programs



Ann Mueller

Rental Assistance and
Homeless Solutions
(RAHS) Programs

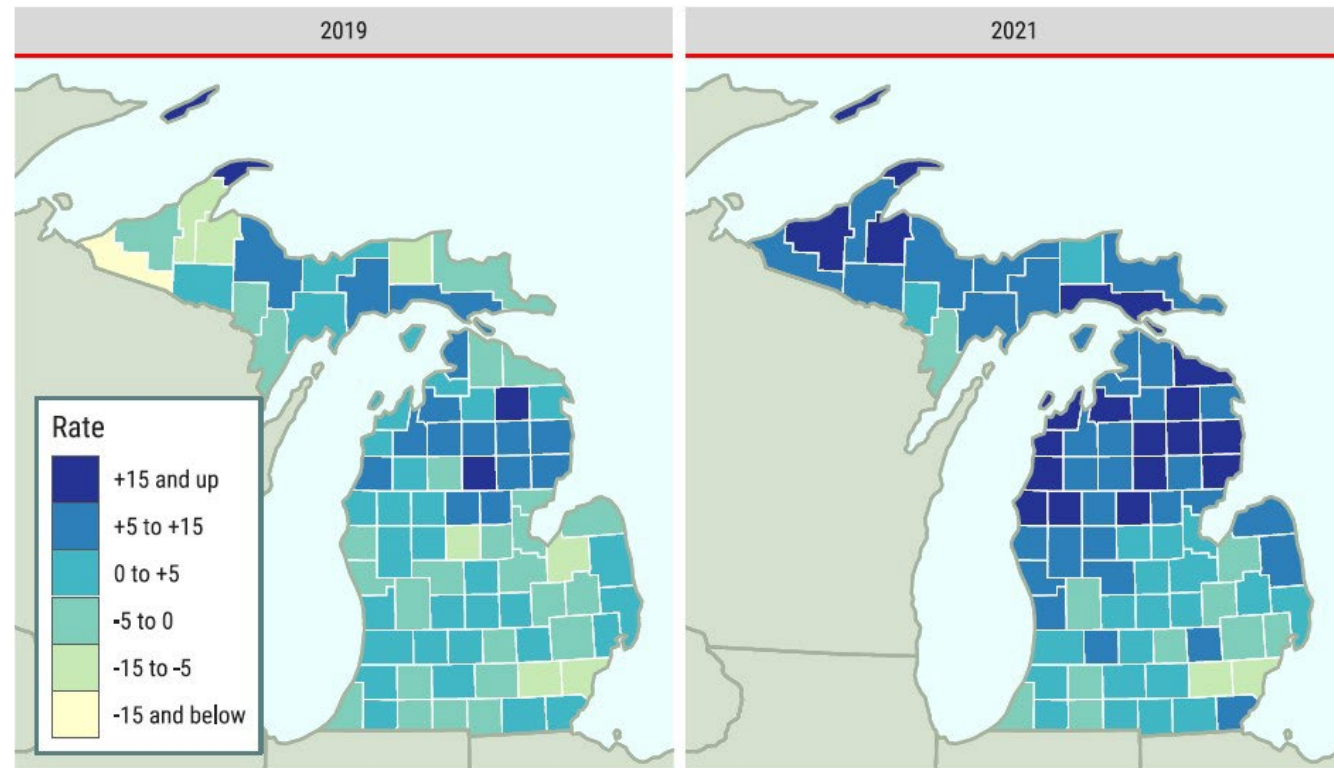
Older Adults and Housing in Michigan



Older Adult Demographics

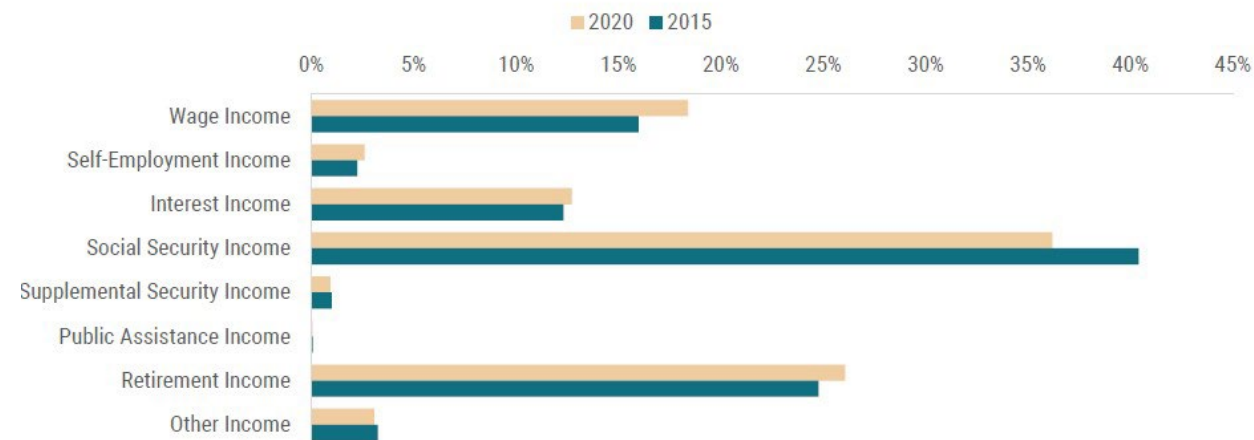
- From 2010 to 2020, residents over the age of 65 increased by **30%**, to over 1.7 million people.
 - The increase is more prevalent in rural areas.
- Rural areas in Michigan are seeing:
 - More migration
 - More housing price variability
 - Households with lower incomes than in urban and suburban areas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

Net migration per 1,000 residents by county



Source: US Census Bureau Population Estimates

Source of Income for Older Adults, MI



Source: IPUMS USA, 2011 - 2020



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

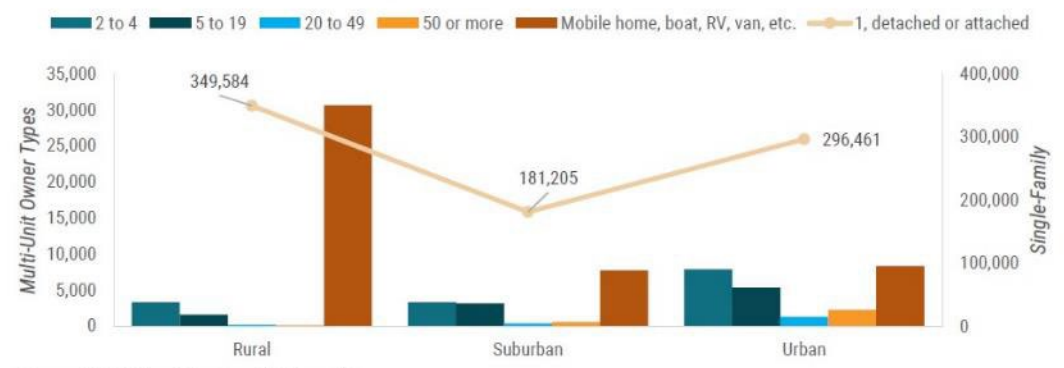
- Suburban areas have a more even dispersment between housing types and urban areas have more larger buildings.

Older Adult Households by Tenure



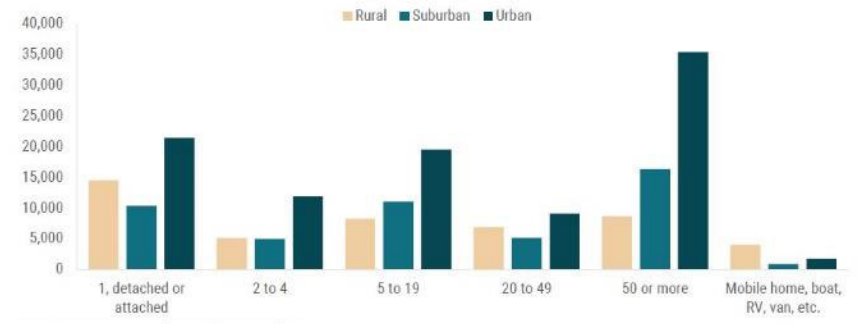
Source: ACS 2020 5-Year Estimates, RKG

Owner Households by Unit Type



Source: ACS 5-Year Estimates, RKG Associates

Renter Households by Unit Type



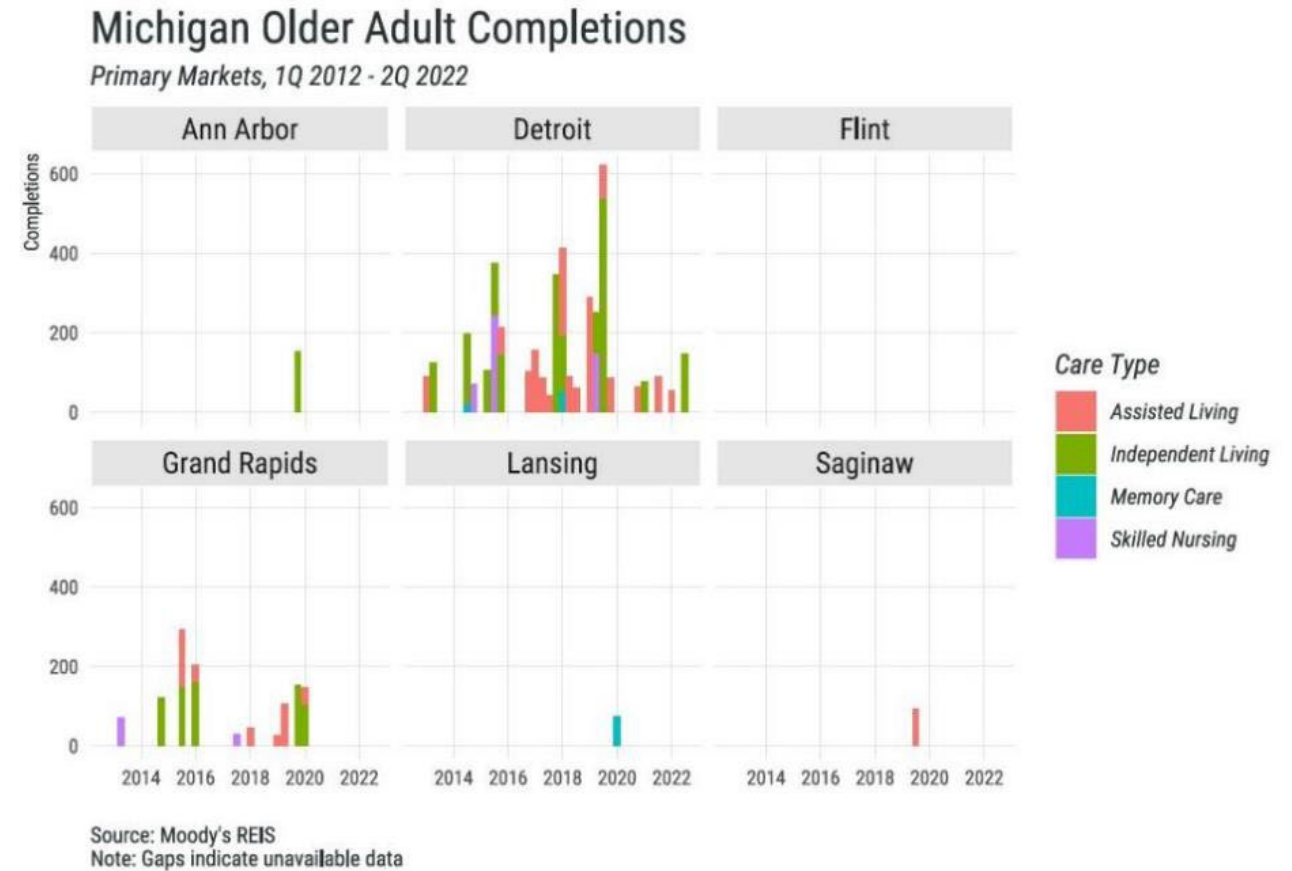
Source: ACS 5-Year Estimates, RKG Associates

10 Years of Construction

The majority of development took place in Detroit

Assisted living and Independent living facilities were most popular.

Very few memory care facilities were built.



Occupancy and Development Density

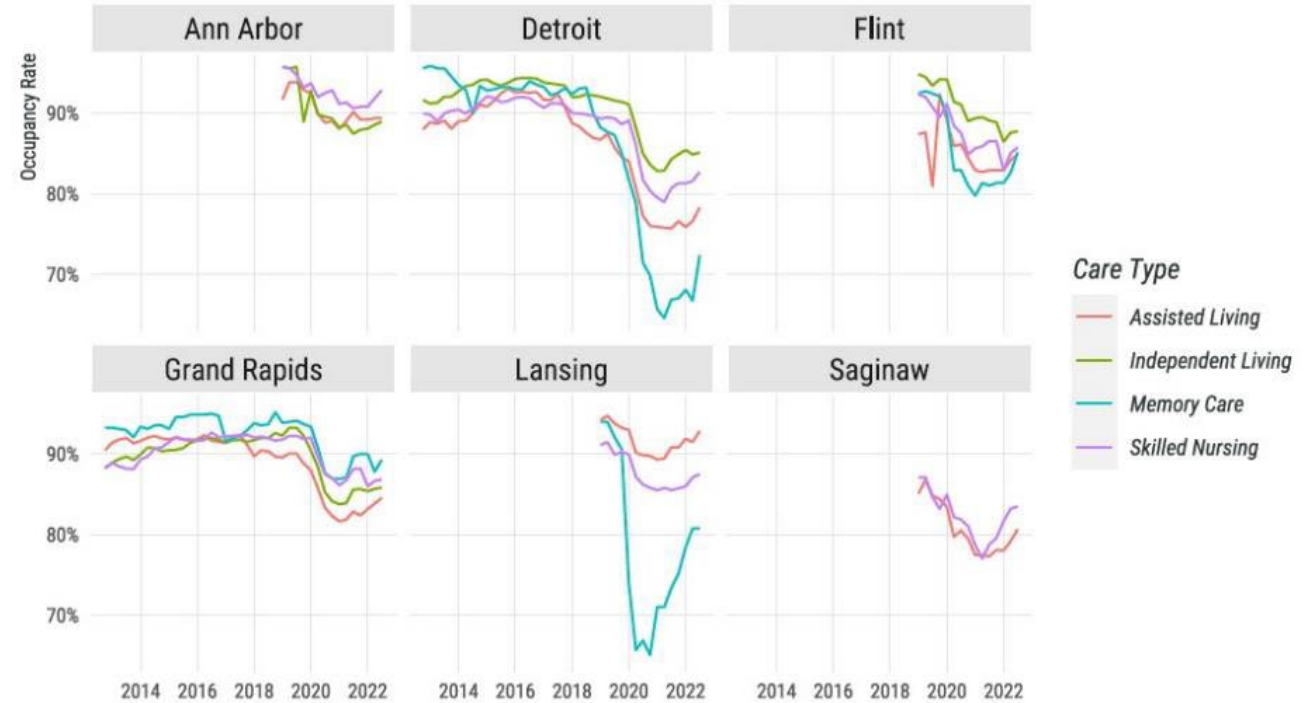
Occupancy rates dipped during the COVID-19 pandemic and are starting to rebound now.

There are more older adult properties in the urban-suburban areas than anywhere else.

- Rural areas have the second fewest properties.

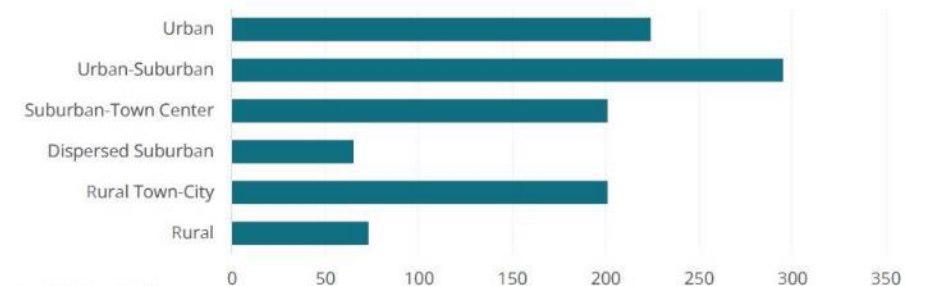
Michigan Older Adult Occupancy Rate

Primary Markets, 1Q 2012 - 2Q 2022



Source: Moody's REIS
Note: Gaps indicate unavailable data

Number of Older Adult Properties By Geographic Classification



Source: Moody's REIS

Older Adult Housing Needs



- ① **More affordable housing**
- ② **More accessible housing**
- ③ **Affordable and accessible services**
- ④ **Coordinated housing and service resources**

Statewide Housing Plan



Statewide Housing Plan

Five-year plan, 2022-2027

- 8 priority areas
- 37 goals
- 134 strategies

Priority Area for Older Adult Housing

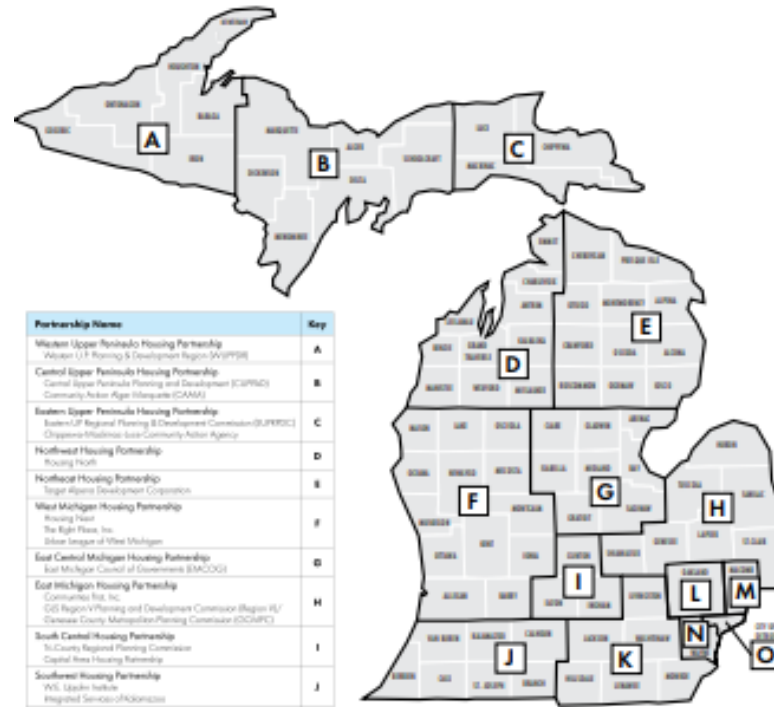
- Focuses on expanding the supply of housing,
- Helping older adults age in place, and
- Increasing the availability of continuum of care facilities

Fifteen Regional Housing Partnerships



Michigan's Statewide Housing *Plan*

MICHIGAN'S STATEWIDE HOUSING PLAN Housing Partnerships



Partnership Name	Key
Western Upper Peninsula Housing Partnership Western UP Planning & Development Region (WUPPR)	A
Central Upper Peninsula Housing Partnership Central Upper Peninsula Planning and Development (CUPPCD) Community Action Agency (CAA)	B
Eastern Upper Peninsula Housing Partnership Eastern UP Regional Planning & Development Commission (EUPRDC) Chippewa-Mackinac Area Community Action Agency	C
Northwest Housing Partnership Housing North	D
Northcentral Housing Partnership Target Areas Development Corporation	E
West Michigan Housing Partnership Housing West The Right Place, Inc. Silver Spring of West Michigan	F
East Central Michigan Housing Partnership East Michigan Council of Governments (EMCOG)	G
East Michigan Housing Partnership Columbia Hill, Inc. GR Region Planning and Development Commission (Region IV) Ontonagon County Metropolitan Planning Commission (OCMP)	H
South Central Housing Partnership Tri-County Regional Planning Commission Capital Area Housing Partnership	I
Southwestern Housing Partnership WVU Upper Midwest Integrated Services/Ontonagon	J
Southeast Housing Partnership Community Action Agency - Jackson	K
Goldfield Housing Partnership Alliance for Housing, Oakland County's CoC Community Housing Network Ruralia Housing Commission Ruralia Community Foundation	L
Macomb Housing Partnership Macomb County Health and Community Services	M
Wayne Housing Partnership* *Including Hamtramck and Highland Park Wayne Metro Community Action Agency	N
Detroit Housing Partnership Community Development Association of Detroit ISC Detroit Social Initiative Support Corporation	O

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



Multifamily Housing Resources



Low Income Housing Tax Credit Program



\$20M

Low Income
Housing Tax
Credits
allocated in MI
each year



20%

Assured through
set asides for
senior housing
and rural
housing



5

Points for
Affordable
Assisted Living
developments



6

Points for 15%
Type A
accessible units
and accessible
community
space

A woman with long brown hair is sitting on a bed, smiling and looking at a light-colored dog. The dog is sitting on the bed, looking back at the woman. The background shows a bed with white linens and a window with curtains. The entire image has a dark blue overlay.

Housing Resources Geared Towards and Available to Seniors

NDD Programs

Presented by: Alison Gailey & Rachel Presley



MSHDA Investing in Community Housing (MICH)



MSHDA Investing in Community Housing

MICH

- All funds are awards to grantees, and work is underway.
- Work is expected to be fully Completed by **April 30, 2026.**
- Three categories
 - 1. Occupied rehabilitation**
 - An **accessibility component is required**
 - 2. New Unit**
 - Half of MICH project funds must be used for **accessibility**
 - All units must be **visitable (Type C)**
 - 3. Acquisition, Rehab, Resale (ARR)**
 - Half of MICH project funds must be used for **accessibility**



MICH Progress

(Updated 5/13/25)



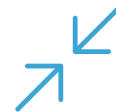
**Total
Funded**

\$4,443,851



**Accessibility
Needs
Funded**

\$2,423,055



**Households
Assisted**

174



**Total
Occupants
Assisted**

292

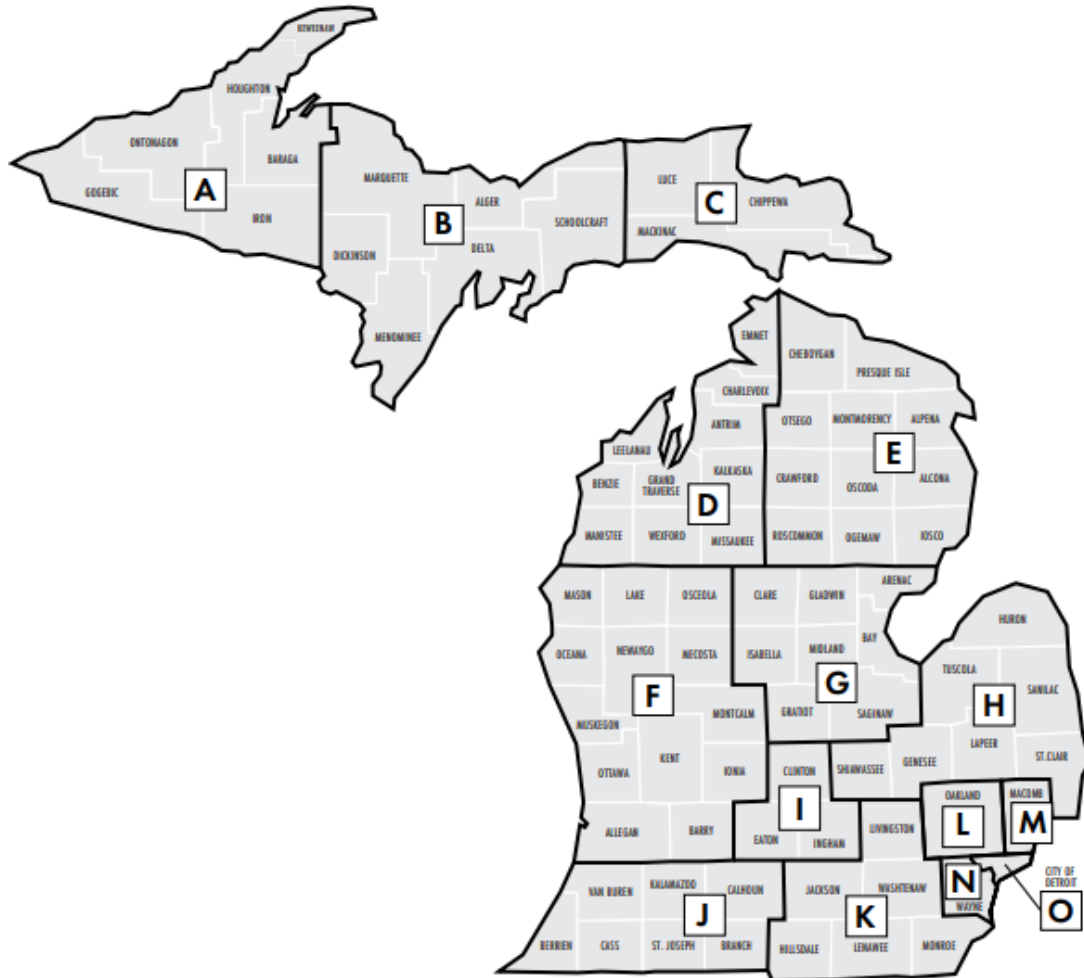
MI Neighborhood



MI Neighborhood



Neighborhood Development Division
2024 Regional Investment Strategy



- **Response to the Regional Action Plan, in alignment with the Statewide Housing Plan**
- **A blend of state and federal funding**
- **Two primary activities: Occupied Rehab and New Units (including Unoccupied Rehab)**
- **At least 20% of the units in each project assist households at 60% AMI or below**

MI Neighborhood

New Units – State Funding

- Construction standards are aligned with the Inclusive Home Design Act
 - **Type C Units**
 - In MICH, this is applicable to new unit(s) single-family homes and duplexes
 - Newly constructed home standards meet visit-ability and adaptability requirements, with focus on:
 - **At least one zero-step entry**, approached by an accessible route on a firm surface no steeper than 1:12, proceeding from a driveway or public sidewalk
 - **32+ inches of clear passage space** through interior doors, including bathrooms
 - At least a **half bath on the main floor**
 - **Reinforcement in bathroom walls and showers for future grab bars.**
 - **Accessible placement of electrical and heating controls**
 - Use of **levered door handles**
 - **Plans for nine single family homes** that meet Type C standards are provided

Rehab – State and Federal Funding

- Accessibility components are allowable
- State funding – see next slide

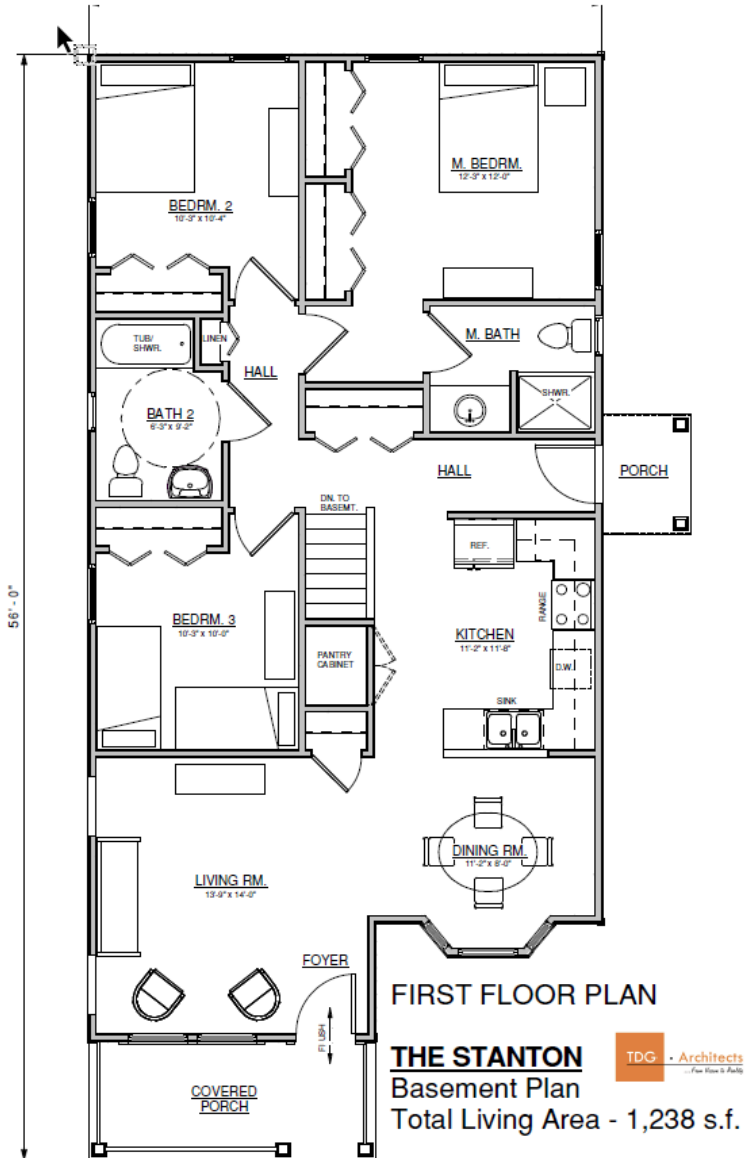




MI Neighborhood

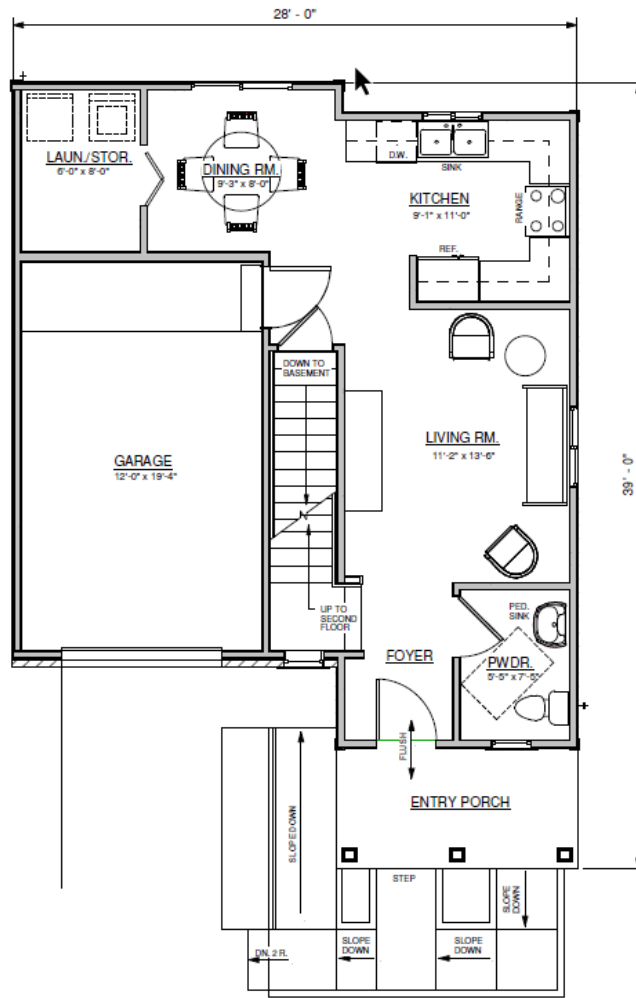
- Accessibility items include:
 - Barrier-free showers/tubs
 - Zero Step Entries
 - ADA counter tops/toilets/vanities
 - Ramps
 - Handrails
 - Van accessible parking
 - Levered door handles
 - Grab bars
 - Widened doorways and offset hinges
 - Indoor/outdoor stairlifts
 - Etc.

THE STANTON



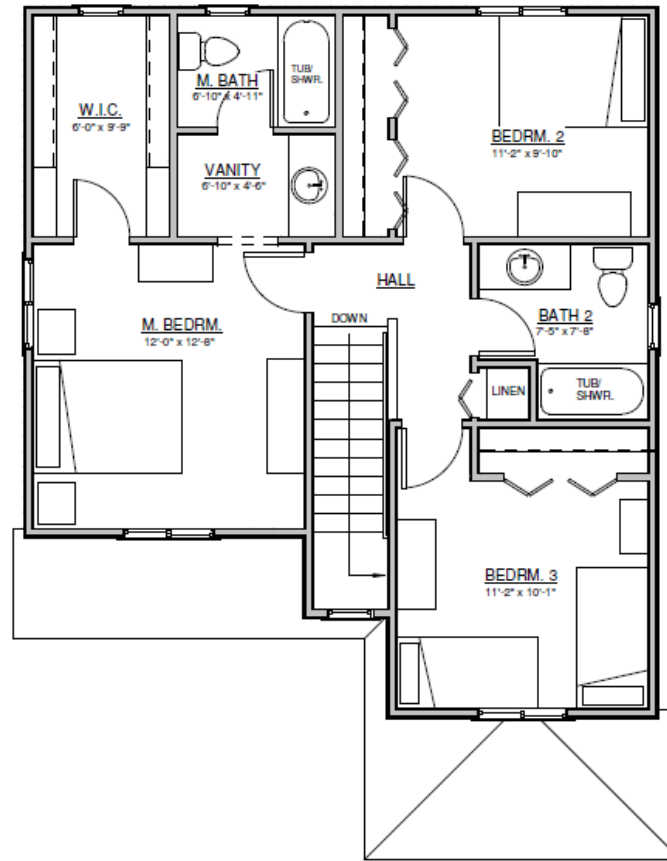
THE GRAYSON - Exterior





FIRST FLOOR PLAN

THE GRAYSON
 Basement Plan
 Total Living Area - 1,315 s.f.



SECOND FLOOR PLAN

THE GRAYSON



THE GRAYSON Floor Plan

- Two floors
- Total living area: 1,315 s.f.



MI NEIGHBORHOOD PROGRAM RESERVATIONS

HOUSING AND COMMUNITY DEVELOPMENT FUND (HCDF)

\$54,429,975

REGIONAL HCDF RESERVATIONS

\$5,565,965

REMAINING HCDF REGIONAL BALANCE

Date Range Reflected: 04/01/24 - 04/17/25

RHP	Regional HCDF Investment Target	Regional HCDF Reservations	Remaining HCDF Regional Balance
A	\$1,084,000	\$1,084,000	\$0
B	\$3,506,600	\$3,506,600	\$0
C	\$1,069,000	\$236,000	\$833,000
D	\$3,986,000	\$3,986,000	\$0
E	\$3,818,000	\$165,135	\$3,652,865
F	\$12,064,000	\$12,064,000	\$0
G	\$5,224,000	\$4,745,900	\$478,100
H	\$4,751,000	\$4,751,000	\$0
I	\$3,544,000	\$3,098,000	\$446,000
J	\$5,852,340	\$5,852,340	\$0
K	\$4,300,000	\$4,144,000	\$156,000
L	\$2,495,000	\$2,495,000	\$0
M	\$2,618,000	\$2,614,000	\$0
N	\$2,804,000	\$2,804,000	\$0
O	\$2,884,000	\$2,884,000	\$0
Totals	\$59,999,940	\$54,429,975	\$5,565,965

HCDF Regional Investments were reduced in regions A, B, D, H, and M, less than \$40,0000 per unit balances were remaining.



MI NEIGHBORHOOD PROGRAM RESERVATIONS

Community Development Block Grant (CDBG)

\$1,271,900

REGIONAL CDBG RESERVATIONS

\$58,728,100

REMAINING CDBG REGIONAL BALANCE

Date Range Reflected: 04/01/24 - 04/17/25

RHP	Regional CDBG Investment Target	Regional CDBG Reservations	Remaining CDBG Regional Balance
A	\$4,192,000	\$188,800	\$4,003,200
B	\$3,166,340	\$233,500	\$2,932,840
C	\$1,142,000	\$0	\$1,142,000
D	\$3,986,000	\$0	\$3,986,000
E	\$3,818,000	\$0	\$3,818,000
F	\$10,899,000	\$0	\$10,899,000
G	\$5,077,000	\$0	\$5,077,000
H	\$7,564,000	\$377,600	\$ 7,186,400
I	\$2,996,000	\$0	\$2,996,000
J	\$8,335,660	\$0	\$8,335,660
K	\$8,824,000	\$472,000	\$8,352,000
L	\$0	\$0	\$0
M	\$0	\$0	\$0
N	\$0	\$0	\$0
O	\$0	\$0	\$0
Totals	\$60,000,000	\$1,271,900	\$58,728,100



MSHDA Homeownership

Delivering the Dream to Michigan Families





MSHDA MORTGAGE & DPA PROGRAMS

Making Homeownership Possible





HOMEOWNERSHIP PROGRAMS

2024 FUNDING STATISTICS



5,097

**MI Families
Achieved
Homeownership**



4,734

**MI Families
Benefitted from
our DPA Loan**



\$14.9m

**Mortgage Credit
Certificates
(MCC) Issued**

H O M E B U Y E R J O U R N E Y

Buyer Opportunities

- State-wide network of Housing Counseling Agencies
- MI Home Loan
- MI 10K DPA
- First Generation Homebuyer Program
- Mortgage Credit Certificate
- Ability to stack other DPA grants – maximizing buying power





MSHDA MORTGAGE PROGRAM

EXCITING UPDATES



FAST PROCESSING

Fast loan processing in 24-48 hours with underwriting completion in 2 days



MOBILE HOMES

Single-Wide Manufactured Homes Allowed



PRICE INCREASE

New purchase price max as of May 1st of \$544,233



STACKING DPA'S

Can be combined with other DPA programs, FHLBI HOP/Homeboost Funds or Lending partner homebuyer's grants.



HOUSING COUNSELING PROGRAM

Pathways to Housing Success &
Financial Stability





PROGRAM HISTORY

MSHDA's Housing Counseling Program

- Over 20 years participating in HUD's Housing Counseling Program
- Financially support a network of HUD approved Housing Counseling Agencies that serves all 83 counties in Michigan
- Over 100 HUD Certified Housing Counselors
- Available for ALL Michigan residents regardless of income or housing status.

REQUIRED EXPERTISE

HUD & National Certifications:

Counselors are experts holding multiple certifications, including HUD Housing Counselor and other nationally recognized credentials.

MUST DEMONSTRATE COMPETENCY:

All counselors are required to maintain expertise and pursue ongoing learning in the following areas:

1. Financial Management
2. Housing Affordability
3. Fair Housing and Consumer Protection
4. Homeownership and Leasing
5. Avoidance of Foreclosure and Eviction
6. Rental Housing Counseling
7. Homeownership Counseling Delinquency and Default Counseling





HOUSING COUNSELING SERVICES



Financial Counseling

- Budgeting
- Improving Credit
- Increase Savings
- Student Loan Options & Debt
- Reduce Debt
- Avoid predatory lending



Homebuyer & Rental

Counselors assist with buying and renting, offering guidance on mortgages, financial planning, and housing decisions to help you achieve your goals confidently.



Homeowner Support

Counselors can guide you through home maintenance, upgrades, budgeting, refinancing, insurance, and preparing for future repairs or selling your home.



HOUSING COUNSELING SERVICES



Disaster Counseling

Trained housing counselors assist with disaster preparation and recovery, providing guidance and access to resources during challenging times.



Mortgage & Tax Foreclosure

For those falling behind or facing a mortgage or tax foreclosure notice, housing counselors offer guidance on mortgage and tax issues, assist with lender negotiations, and outline options, including ways to save your home.



Homeless to Homeowner

Counselors help those at risk of homelessness find stable housing, offering support with budgeting, credit reports, applications, and landlord communication. They create plans, set goals, and guide clients toward stability and homeownership.



MAKING A LASTING DIFFERENCE

Housing Counseling Impacts

In 2024, **674,565 Michigan residents** received support from our network of housing counselors



- ① 89% are more likely to remain current on their mortgage
- ① 91% who were mortgage denied received an approval after counseling
- ① Average credit score increase of 30 points
- ① 70% saved their home from foreclosure
- ① 87% increased savings & reduced debts



MSHDA HOMEOWNERSHIP

COUNSELING & LENDER LOCATOR

To learn more about MSHDA Mortgage & DPA Programs, visit:

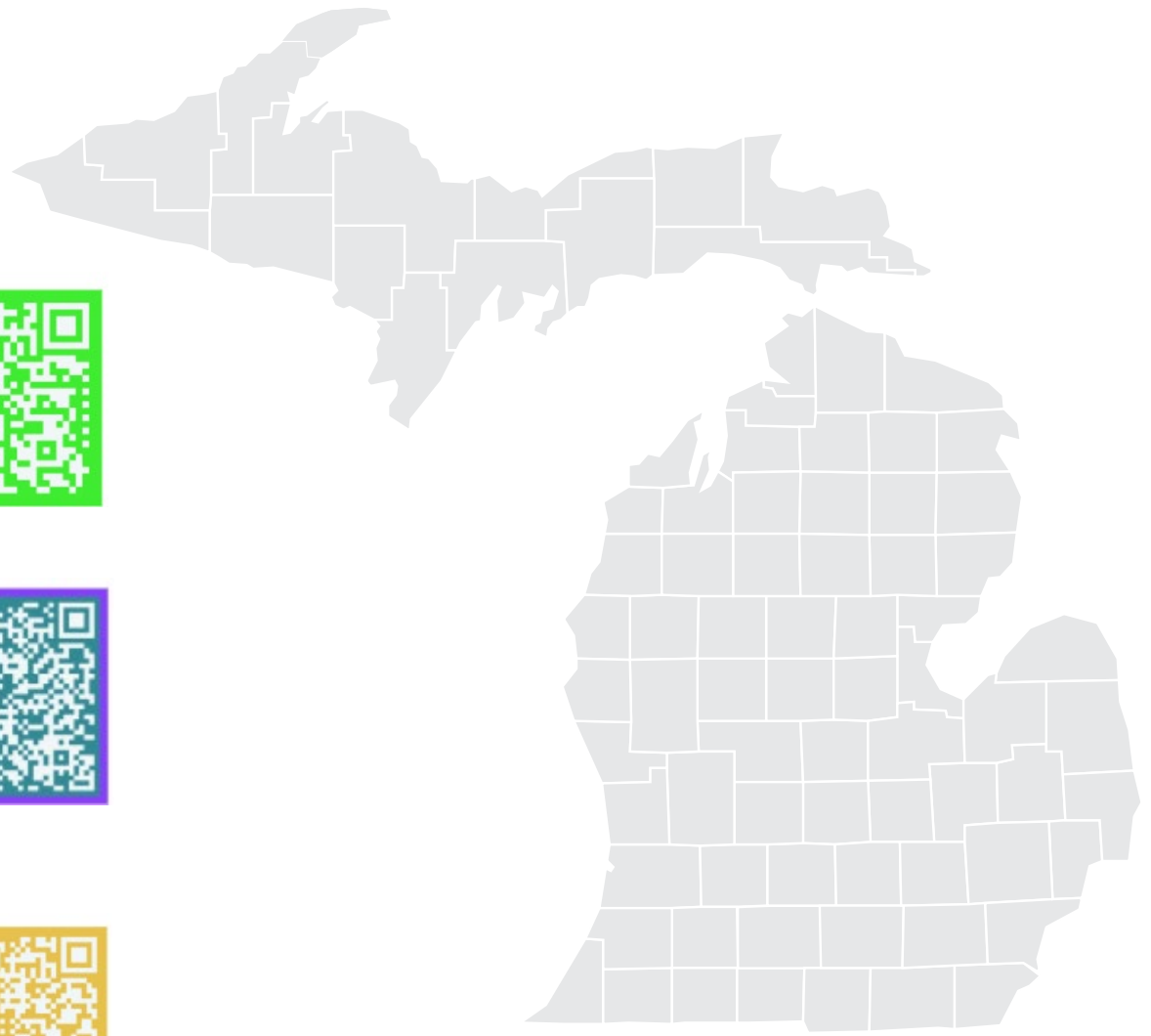
www.Michigan.gov/homeownership

To learn more about Housing Counseling Services, Visit:

www.michigan.gov/mshda/pathway-to-housing/achieving-housing-dreams

Or to find a MSHDA Lender or Counselor by County, Visit:

[MSHDA Lender & Counseling Locator](#)

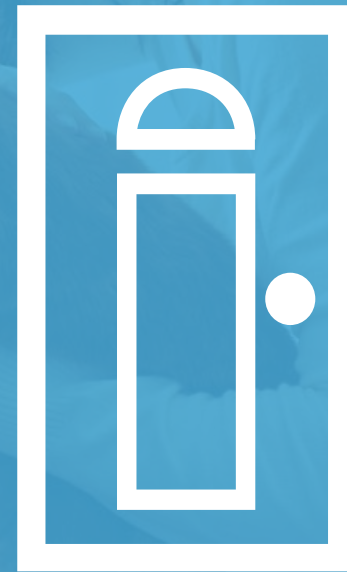


A row of townhouses with a dark blue overlay. The text "RAHS PROGRAMS" is centered in white.

RAHS PROGRAMS



HOUSING CHOICE VOUCHER PROGRAM





Tenant Based Vouchers

What is a Housing Voucher:

- Rental assistance
- Participant chooses unit
- Participant pays 30-40% of income

Tenant Based Vouchers

- Income at or below 30% or 50% AMI
- No debts owed to MSHDA or other PHA
- No eviction from Federal programs
 - 3 years for drugs
 - 2 years for lease violations
- Criminal Screen pass:
 - Violent Criminal-12 months
 - Drug criminal-3 months
 - Lifetime sex offender
 - Meth production in Federal Housing





Tenant Based Vouchers

How to apply:

- Homeless
 - HARA must certify homeless and a resident (Housing Assessment and Resource Agency)
- Open waiting list
 - Applications are online
 - Must be able to verify any preference claimed

* Can only be on one county list at a time



Tenant Based Vouchers

Preferences

- Homeless
- Disabled County resident
- County resident
- Disabled state resident
- State resident
- Disabled non-resident
- Non-resident

*Residency is living or working in the county

Tenant Based Vouchers

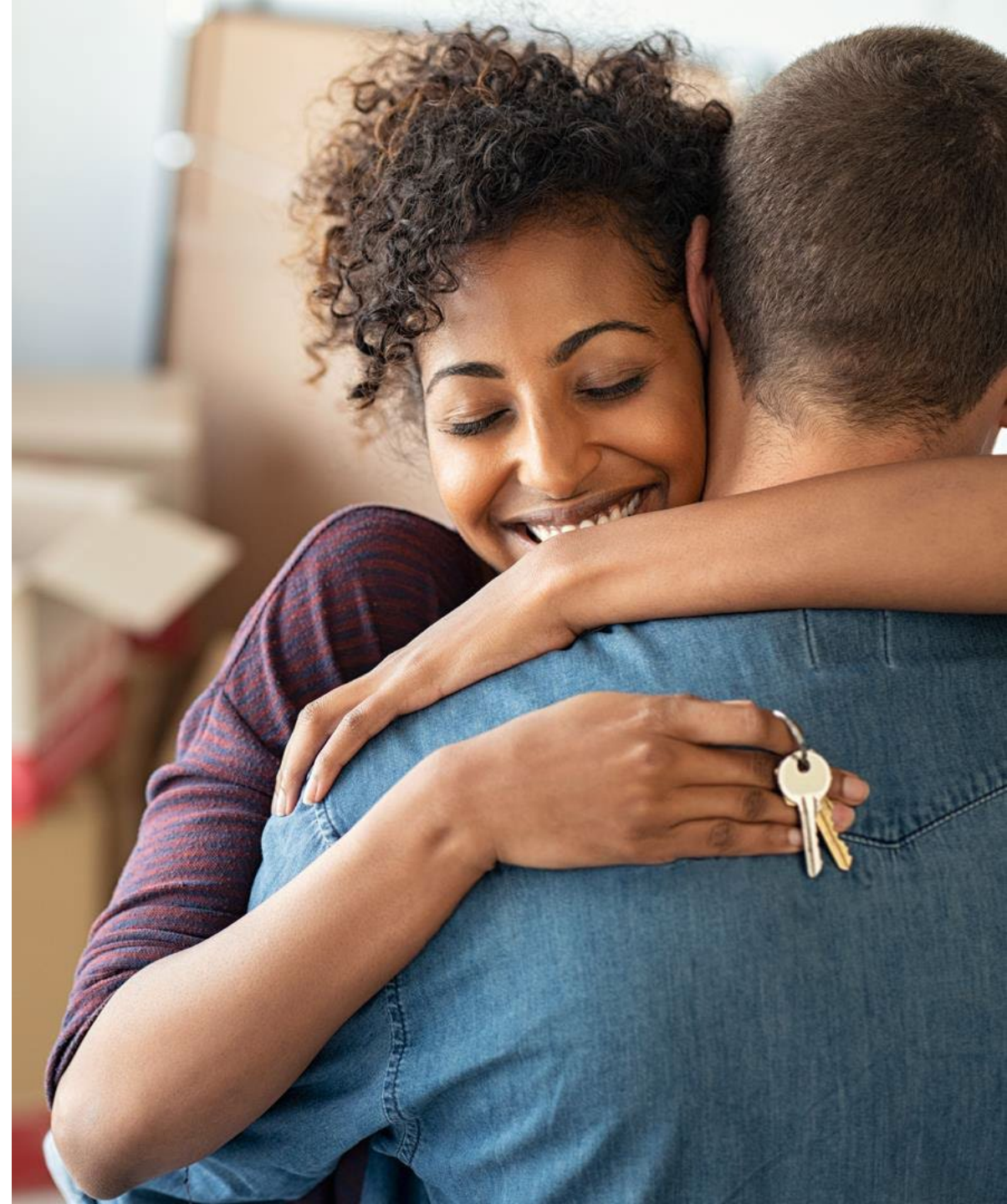
Leasing Up

- Once pulled from waiting list
- Voucher issued for 60 days, possible extensions
- Find an affordable unit
- Payment standard
- Comparable rents

Landlord requirements

- Proof of ownership
- Proof of paid taxes
- All paperwork, direct deposit

HQS Pass





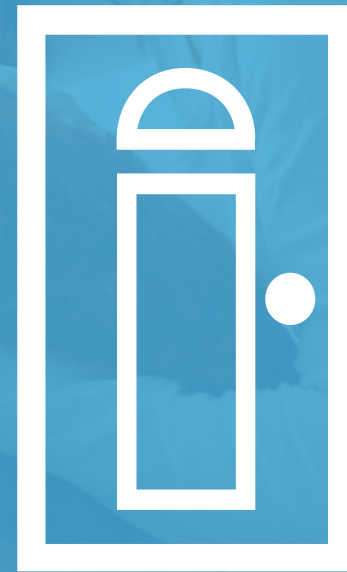
Tenant Based Vouchers

Ongoing requirements:

- Annual recertification
- Bi-annual HQS inspections
- Report any changes within 10 business days
- Only persons approved allowed to live in unit
- No drug or criminal activity
- Abide by lease
- Pay rent portion and utilities



PROJECT BASED VOUCHER PROGRAM



Project Based Vouchers



- ① **Voucher tied to unit**
- ① **Same rules as Housing Voucher**
- ① **Application is made to each complex**
- ① **Can apply to multiple lists**

Project Based Vouchers

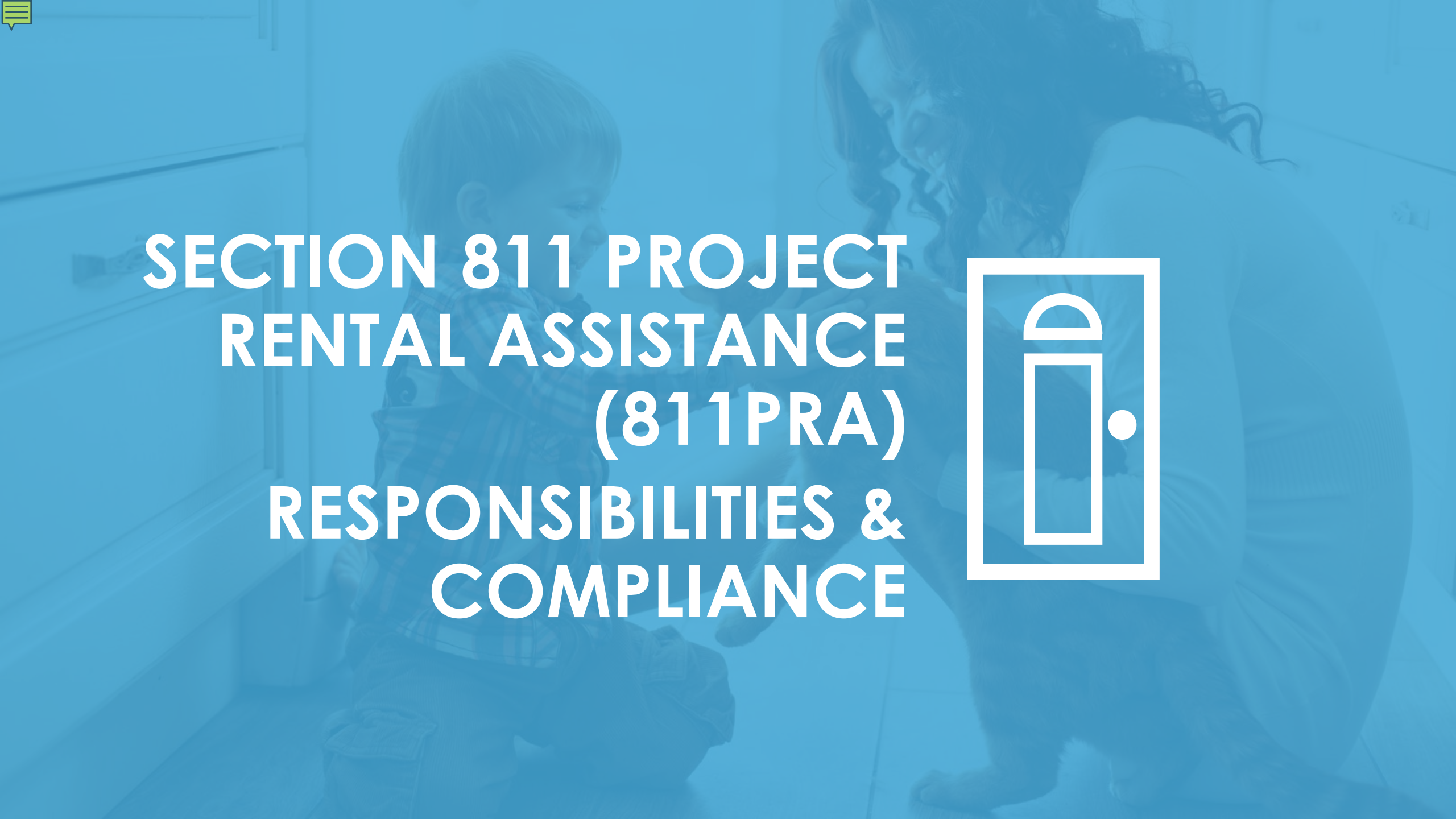
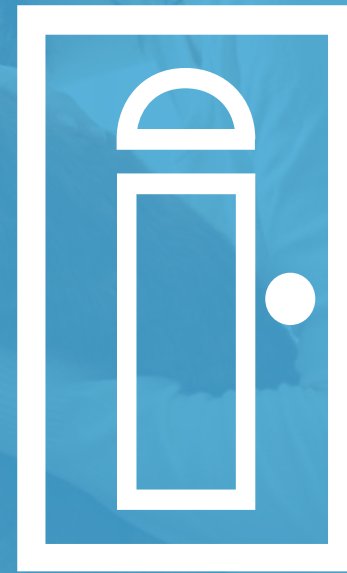
Applicant Qualifications

- Same criminal screening process as HCV
- Each development has specific requirements
 - Homeless – Categories 1, 2, 4
 - Chronically homeless
 - Special needs
 - Income
- Gross income – 30% AMI at move in
 - Residency is not required





**SECTION 811 PROJECT
RENTAL ASSISTANCE
(811PRA)
RESPONSIBILITIES &
COMPLIANCE**



811 PRA

- ① **Is under HUD's Multifamily umbrella**
- ② **Creates new Project Rental Assistance (PRA) units in LIHTC properties for people with disabilities who qualify for long-term home or community-based services**
- ③ **Supports people in their transition out of nursing facilities, foster care, or homelessness**



811 PRA

Income at or below 30%AMI

At least one individual with a disability who is:

- Non-elderly: between 18 and 61 years of age at time of lease-up
- Eligible for community-based, long-term services such as those provided through Medicaid waivers.

Website Links

- 811 PRA: <https://www.michigan.gov/mshda/homeless/homeless-and-special-housing-needs-programs/811-project-rental-assistance-pra-program>
- MSHDA HCV Website: <https://www.michigan.gov/mshda/rental/housing-choice-voucher>
- PBV: <https://www.michigan.gov/mshda/rental/project-based-vouchers>
- Administration Plan: <https://www.michigan.gov/mshda/rental/housing-choice-voucher/housing-choice-voucher-administrative-plan>

QUESTIONS?

MI Neighborhood

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HCV Program

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