NEIGHBORHOOD DEVELOPMENT DIVISION

HOUSING FOCUSED PROGRAMMING

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PAST

1996-2015: 85% Econ Dev./ 15% Housing
2016-2021 No Housing

PRESENT

– FY 22 1/3 Econ Dev./ 2/3 Housing
FY 23 and 24 100% Housing

– 85% Econ Dev./ 15% Housing

FUTURE

–5 - 5 Year Plan: Housing/Housing Infrastructure and CDBG DR–
85% Econ Dev./ 15% Housing sing

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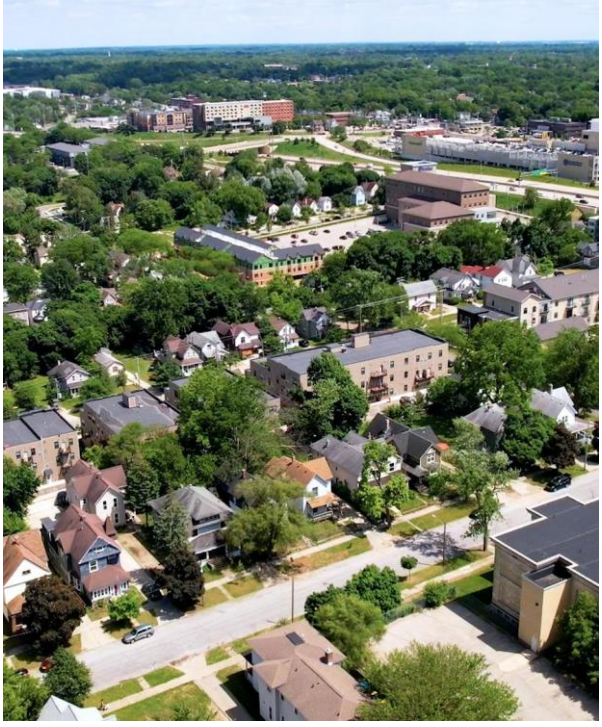
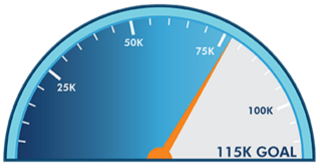


MICHIGAN'S FIRST

STATEWIDE HOUSING PLAN 2022

BUILDING PERMITS PROGRESS OVERALL



76,880
/ 115,000 GOAL

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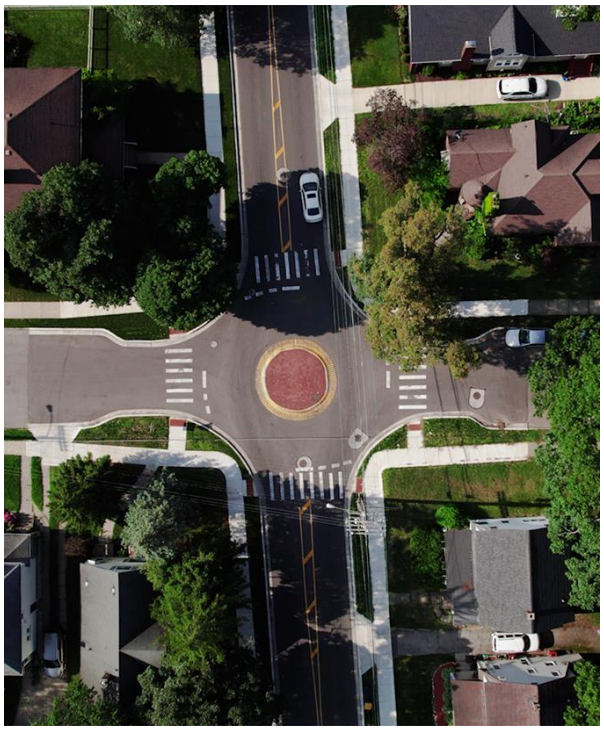
STRATEGIC GOAL

Partner together to address housing supply shortages and aging housing stock statewide by supporting the priorities identified in the regional action plans.



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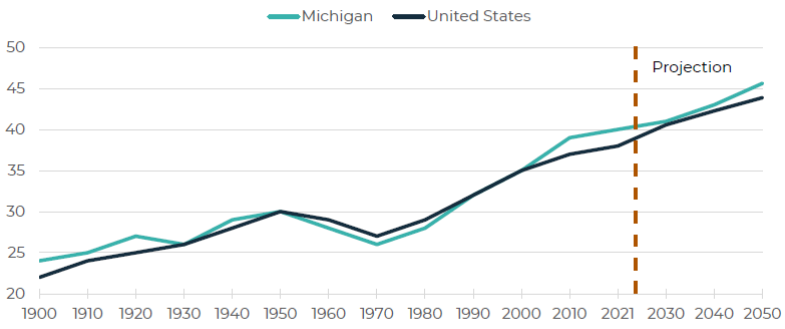
Michigan Stats

The median age will continue increasing in Michigan and the U.S.

Figure 9: Median Age, Historical and Projected



Source: 1900-2000 Decennial Censuses, 2010 and 2021 One-Year American Community Survey, Population Estimates Program, 2023, U.S. Census Bureau sourced from IPUMS USA; National Population Projections, U.S. Census Bureau; 2024 Vintage Population Projections, Net Positive Migration Scenario, Michigan Center for Data and Analytics

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	Percentage of stock in each age category, 2013-2023										
Total:	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Built 2020 or later	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.4%	0.9%	1.4%
Built 2010 to 2019	0.6%	1.0%	1.5%	1.9%	2.4%	3.1%	3.7%	4.4%	5.1%	5.5%	5.0%
Built 2000 to 2009	10.2%	10.1%	10.0%	10.0%	9.5%	9.7%	9.7%	9.9%	10.1%	10.3%	10.4%
Built 1990 to 1999	12.9%	13.2%	13.1%	13.2%	13.0%	13.3%	13.0%	12.5%	12.0%	11.9%	11.8%
Built 1980 to 1989	9.9%	9.7%	9.9%	10.1%	9.9%	9.8%	9.7%	9.8%	9.9%	9.7%	9.4%
Built 1970 to 1979	15.7%	15.2%	15.2%	15.6%	15.5%	15.2%	15.3%	15.2%	15.0%	15.0%	14.8%
Built 1960 to 1969	12.2%	12.1%	12.0%	11.9%	11.8%	11.8%	11.9%	11.8%	11.7%	11.3%	11.5%
Built 1950 to 1959	15.1%	15.0%	15.2%	14.9%	15.2%	14.9%	14.7%	14.5%	14.4%	14.0%	14.3%
Built 1940 to 1949	7.9%	8.1%	7.9%	7.6%	7.7%	7.7%	7.2%	7.0%	6.8%	6.9%	6.9%
Built 1939 or earlier	15.5%	15.5%	15.2%	14.6%	14.9%	14.6%	14.7%	14.6%	14.6%	14.5%	14.6%

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Total:	2028
Built 2020 or later	1.5%
Built 2010 to 2019	7.7%
Built 2000 to 2009	10.3%
Built 1990 to 1999	11.3%
Built 1980 to 1989	9.4%
Built 1970 to 1979	14.6%
Built 1960 to 1969	11.2%
Built 1950 to 1959	13.6%
Built 1940 to 1949	6.2%
Built 1939 or earlier	13.9%

Currently the stock built before 1970 accounts for 47.3% of the state's stock currently, and 44.9% by 2028.

It is expected that percentage will continue to slide through 2032 by about the same pace, given the steady numbers of housing units being added to the state's inventory.

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1. **Executive Leadership Prioritization of CDBG Activities:**
   State CDBG funding shift 100% housing in FY23+

2. **Consolidated Plan Change:**

Outcome: *	Availability/accessibility
Objective: *	Create suitable living environments

Geographic Areas Included

Statewide	☑

Priority Needs Addressed

Affordable Housing	☑
Homelessness	☐
Non-housing Community Development	☑

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3. Marketing CDBG to Non-Entitlements

Transition to Housing

Created "Cool" Acronym: CHILL

MSHDA's CDBG Housing Improving Local Livability (CHILL) Program

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4. Develop Program Criteria and Application

Started Small with 2 activity types:

1. **Homeowner Rehabilitation**, to preserve affordable housing units
2. **Reconstruction** – redevelop a previous residential demolition (within past year) and reconstruct a comparable single-family housing for resale to income eligible homebuyer.

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***National Objective:**
LMH - LOW/MOD HOUSING BENEFIT [Change National Objective]

Proposed Accomplishments

*Accomplishment Type	
10 - Housing Units	[Change Accomplishment Type]

*Program Year	*Proposed Count
2026	40

[Add Another Year]

Performance Goal

***Performance Objective:** (tip)
Create suitable living environments

***Performance Outcome:** (tip)
Sustainability

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WHAT ACTIVITIES ARE ELIGIBLE?

- Program Specific
  - Defined by funding source
- Recommending focusing rehab on deferral Items to enable future access to other program offerings, such as weatherization

MI-HOPE

MI-HOPE assisted activities are limited to:

- Roof
- Storm Doors/Exterior Doors
- Windows
- Insulation
- Functioning and up-to-date exterior security lighting
- Appliance upgrades to Energy Star rating i.e., stove, refrigerator
- Electrical upgrades or replacement – wiring of home (partial or full)
- Modification for modernization/efficiency purposes or replacement of heating (furnaces or boilers)/cooling (full home only)/ventilation systems, and water heater upgrades, including on-demand retrofitting

MICH

MICH assisted activities are limited to Accessibility and can have energy efficiency components of MI HOPE to promote residents aging in place:

- Handrails
- Grab Bars
- Lower Closet Rods
- Barrier-free Showers/Tubs
- Lowering of Kitchen Cabinets
- ADA Counter Tops
- ADA Toilets and Vanities
- Levered Door Handles
- Toggle Light Switches
- Ramps, front, side, back or garage
- Zero-Step Entries
- Self-closing Mechanisms
- Widened Doorways & Offset Hinges
- Universal Design Floor Coverings (not allowed as a standalone activity)
- Updating of Dated and Dangerous Wiring to Be Able to Accommodate Medical Equipment Needs
- Indoor/Outdoor Stairlifts
- Modifying Rooms to Create First-Floor Bedrooms, Kitchens, Bathrooms
- Laundry Rooms and/or Utility Rooms
- Increasing Turn Around Radii and Bathroom Size to Accommodate Wheelchairs
- Van Accessible Parking
- Motion Lights
- Vision or Hearing Aids – Permanent Household Fixtures Only

MI NEIGHBORHOOD

Applicants must focus for their occupied or unoccupied rehabilitation programs from among the following:

- Energy Efficiency: Prioritizes energy efficiency and reduces utility cost
- Accessibility Improvements: Prioritizes accessibility improvements to reduce barrier to occupants
- Minor Home Repair: Addresses minor health and safety issues for occupants
- Exterior Rehabilitation: Neighborhood impact by providing resources to property owners to address deteriorated exterior housing elements
- Substantial Rehabilitation: Designed to provide comprehensive rehabilitation of a property
- Rental Redevelopment: Designed to redevelop existing vacant residential rental units in mixed-use structures. Units must have been vacant as of December 31, 2023

Habitat for Humanity and Covenant HealthCare Build, Saginaw

MI NEIGHBORHOOD

- Collapsing Programs
- Collaborating Partnerships – 57 agencies multi-program recipients
- Connecting Resources – Lifecycle Matrix/Whole Home Repair
- Communicating Resource Opportunities

SUBRECIPIENT AGENCY SHIFT

- Messaging
  - Staff Cold calls to all 5,000+ non-entitled entities in state
- Offerings
  - Originally offered homeowner rehab
  - Realized many competing interests with significant American Rescue Plan and Rebate dollars being offered through federal and state programs such as MI-HOPE and MICH and dollars receipted locally
  - Utilize already maxed out typical entities accessing resources
  - Expanded activities to include Rental Rehab, Reconstruction, Housing-oriented Infrastructure, and Manufactured Housing

Habitat for Humanity and Covenant HealthCare Build, Saginaw

PROGRAMMING SHIFT

- Applicant Pool Barriers Addressed
- Minimized Paperwork to facilitate
  - Letter of Interest/Designation memos contingent on Application – given up to 4 months to complete application secure resolution and then proceed to grant agreement
  - Staff cold calls to non-entitled entities in state that had undertaken land bank demolitions of residential homes emphasized reconstruction opportunity

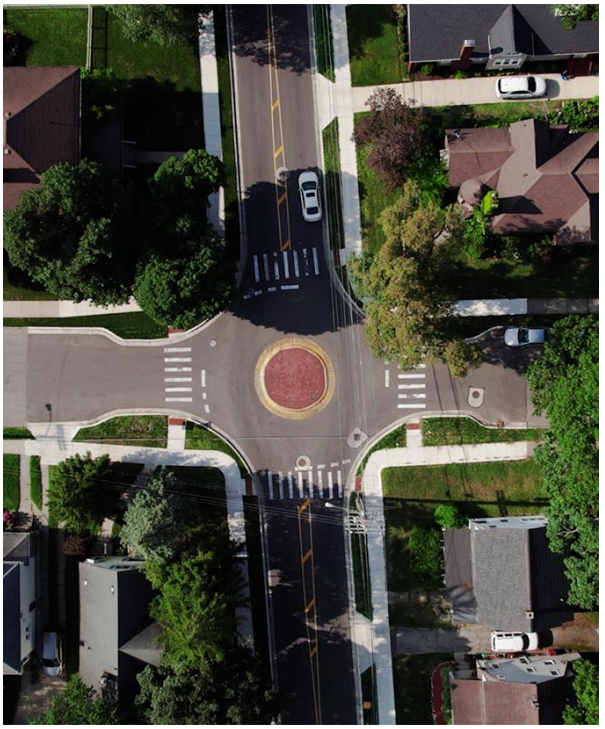
ENERGY AUDITS

Required energy audits for each property:

- MI-HOPE

Recommend energy audits:

- MICH
- MI Neighborhood



PRIMARY REASON: PRIORITIZATION OF FINITE RESOURCES

Energy auditor shortage impacted decision of recommending instead of requiring

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BARRIERS TO OVERCOME

Not enough money to meet need – significant need for home repair of continually aging housing stock needs to be addressed

Local engagement and capacity is critical

Minimizing paperwork and administrative expectations on local units of government is challenging but very beneficial

Planning for and proactively addressing grantee staff turnover is necessary

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MI NEIGHBORHOOD RESERVATIONS

Total Statewide Grant Amount: **$56,636,960**

Total Homeowner/Homebuyer Units: **1,124 units**
Total Rental Units: **356 units**
Total Public Amenities: **15**

Updated X.X.XX

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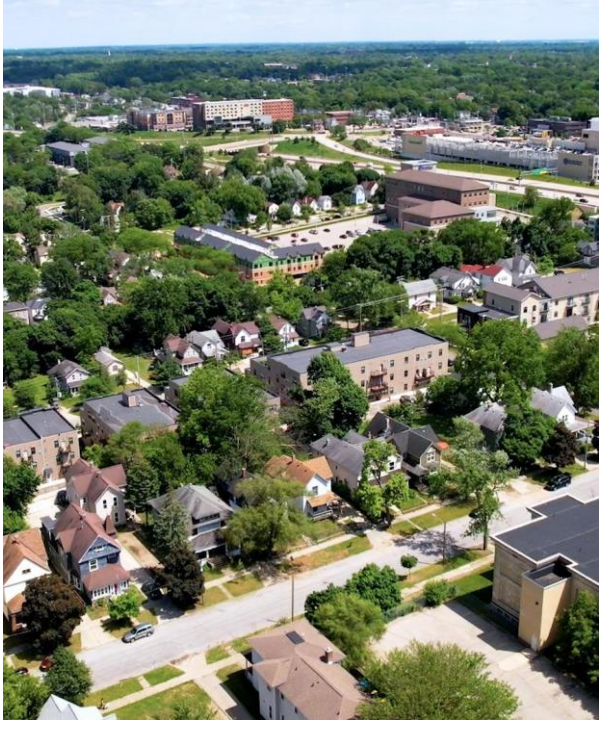

CDBG

HOUSING/HOUSING ORIENTED INFRASTRUCTURE

- CHILL/MIN/First LOI: $62,752,680 - 109 Grant Designations
- LOI Two: $14,540,480
- FY25 Funding – $34,090,474 October 2025

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Statewide Application-Home Repair Portal

- Access to more families across Michigan
- Streamlined application process
- Process applications more efficiently – reduce duplication of efforts
- Optimize limited resources to meet high demand

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5. Analyze Program Parameters

Barriers/Challenges to Access – Streamlining Opportunities:

Tiered Environmental Review – Tier One Regionally completed by Consultant – good for 5 years – saves time and $ for each award

Funding Process Adjustments:

MI Neighborhood CDBG: Letter of Intent Form Round 2

Designation Memo
Formal Application
Reservation Memo – project description for grant agreement
Grant Award

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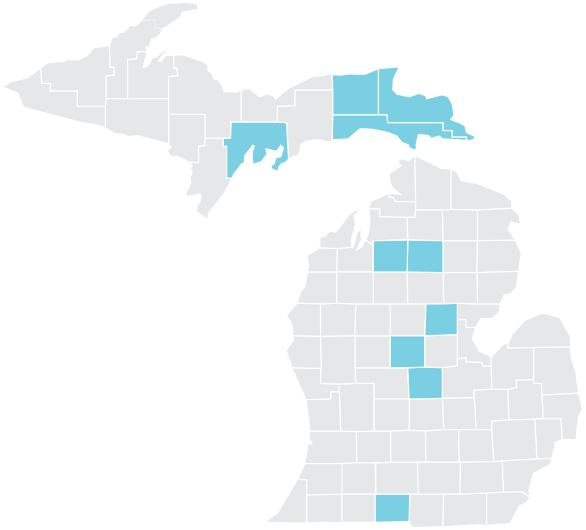
NDD HOME REPAIR GRANT DESERTS

- Branch County
- Chippewa County
- Crawford County
- Delta County
- Gladwin County
- Gratiot County
- Isabella County
- Kalkaska County
- Luce County
- Mackinac County



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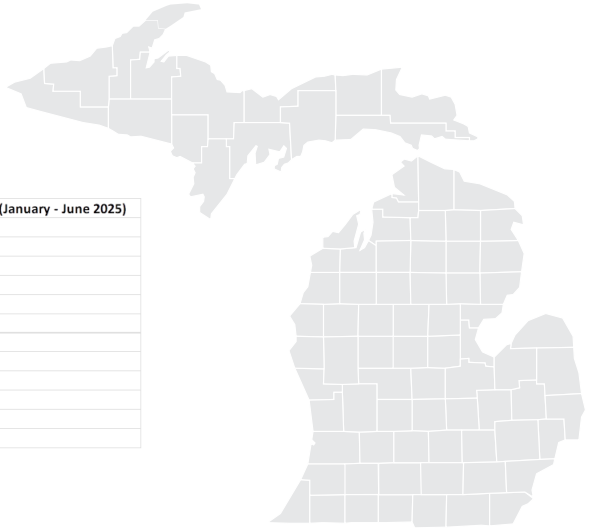
2025 Non-Grant 238 Housing Units

County	Single Family Building Permits (January - June 2025)	Multifamily Building Permits (January - June 2025)
Branch	20	0
Chippewa	39	14
Crawford	13	0
Delta	18	2
Gladwin	41	0
Gratiot	17	2
Isabella	33	2
Kalkaska	18	0
Luce	4	0
Mackinac	17	0

April-June 2025 QPRs, from https://www.michigan.gov/mshda/developers/statewide-housing-plan



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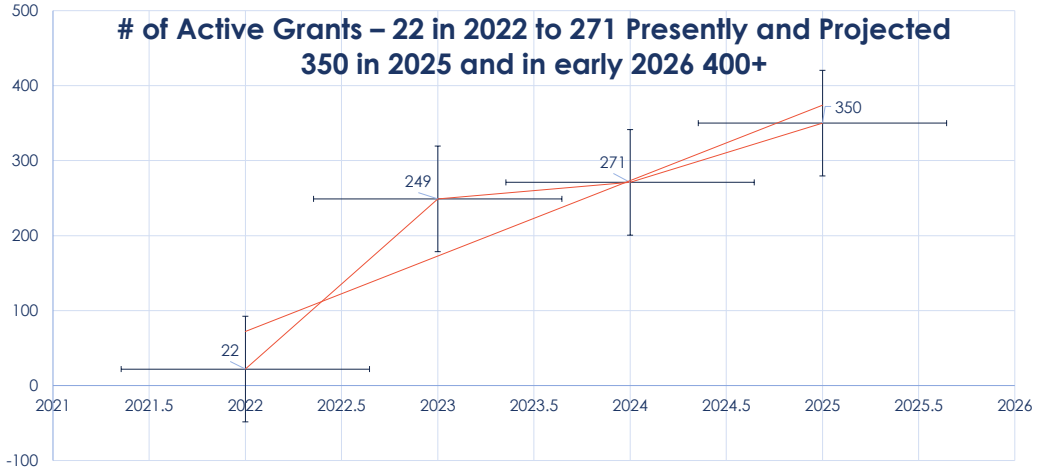
NDD ACTIVE GRANT PORTFOLIO STATEWIDE



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HOUSING LIFECYCLE MATRIX PROJECT

- Purpose Statement/Project outcome:
  To formally design a matrix/continuum of current resources that are available to encourage and assist Michigan residents with home repairs throughout the life cycle of home ownership

- This matrix would promote:

Questions?

More Information

For more information on the MI Neighborhood program, visit our website at:

Michigan.gov/MINeighborhood

Or scan the QR code below:

THANK YOU!

Tonya Joy, Director, Neighborhood Development Division

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517-335-2524

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