



MI Home Program:

Partnership Over Preemption

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MI Home Program

Why:

- Housing is a top issue
- We need to build more homes
 - This does that
- Maintain local zoning decision-making and context
- Partnership over preemption





MI Home Program

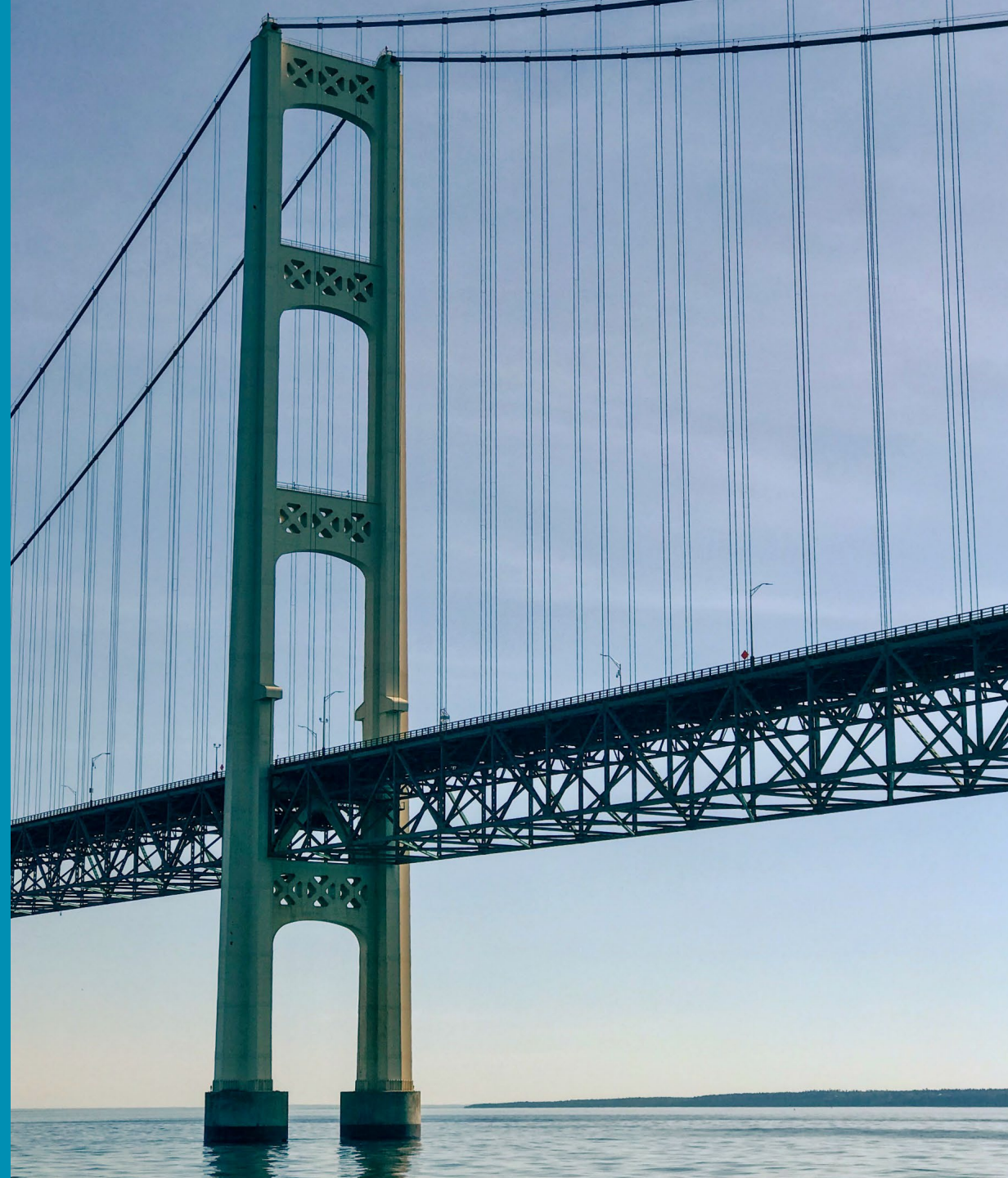
What:

- Targeted policy proposal focused on creating more attainable housing options
- Addresses home ownership and rentals
- Provides resources directly to developers and builders
- Creates short and long-term benefits

MI Home Program

Five Components:

1. Program Activities
2. Program Eligibility and Qualifications
3. Program Limits and Standards
4. Monitoring and Reporting
5. Penalties



Program Activities

Invests \$160 million annually for five years to stimulate housing investment through four targeted programs:

1. MI Home Readiness (\$5 million annually)

- Housing Readiness Incentive Grants
- Statewide matchmaking platform

2. MI Home Grant (\$95 million in years one and two, \$145 million in years three through five)

- Provide grant funds directly to qualified developers to pay for the cost of building and rehabbing qualified residential property

Program Activities cont.

3. **MI Home Fund** (\$50 million in years one and two)

- Create a revolving loan fund that addresses finance gaps for building or rehabbing qualified residential property

4. **MI Home Employer** (\$10 million annually)

- Employer-Assisted Housing Fund

Additional Program Components

- Promotes local zoning reform and increase efficiency by encouraging specific housing-related zoning changes
- Local units of government that proactively make or have made 50 percent or more of the fourteen recommended actions unlock access to the MI Home Grant and the MI Home Fund within those communities
- Compliance with the recommended actions would be approved by the state

Recommended Zoning Actions

- Reduce residential parking requirements to 1.5 space per dwelling or less
- Allow accessory dwelling units (ADU) for long-term housing as permitted use
- Allow duplex as permitted use in residential
- Adopt pre-approved plans
- Allow higher density near transit and employment centers
- Allow single room occupancy for non-related individuals for long-term housing
- Reduce allowable dwelling unit size
- Allow multi use dwellings and mixed use where commercial is allowed
- Reduce governing body approvals by expanding and expediting administrative review approvals
- Reduce minimum lot size requirements
- Provide height density bonuses
- Adopt universal design standards
- Allow modular as a permitted use in residential
- Complete the RRC program

Additional Details

- Eligible properties include a single-unit house, duplex, triplex, and fourplex or unit(s) within; townhouse, row house, condo in a complex/community, dwelling units in a mixed-use structure, and modular homes
- Grants may be awarded to nonprofit developers, land bank authorities, traditional developers, and, in limited cases, an individual
- Properties awarded a grant shall be sold or rented to individuals who have an annual income of not more than 120 percent of the area median income and must remain affordable for no less than 10 years
- The proposal also develops grant limits, reporting, monitoring, and compliance measures to ensure resources are spent on attainable housing and institutes penalties for when program parameters are not followed

MI Home Program

Impacts:

1. Results in over **10,000** homes being built or rehabbed
2. Creates a lasting impact through the implementation of a statewide revolving loan fund
3. Promotes zoning reforms with long term impacts



Statewide Statistics

- September 2021, as part of her bold MI New Economy Plan, Gov. Whitmer set a five-year goal of 75,000 housing units
- May 2024, touting the state's historic progress toward meeting its housing goals, target raised by 53%, to 115,000.
- August of 2025, the state achieved the initial goal (set in 2021) to build 75,000 homes a full year ahead of schedule
- Based on last year's trends, Michigan can expect to add about 20,000 additional housing units per year
- The MI Home Program would support these efforts and allow us to continue to tackle Michigan's housing crisis



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Thank You!