



## The Challenge

Are we in the midst of a housing crisis? Many believe so, citing increasing housing costs, housing unit shortages and lack of housing choice. After reviewing Harvard University's *State of the Nation's Housing 2023* report,<sup>1</sup> Habitat for Humanity identified key takeaways to help raise awareness about the housing challenge facing the United States:<sup>2</sup>

- Skyrocketing homeownership costs, which have priced out 2.4 million more renters from homebuying than the year prior, including a disproportionate share of Black and Hispanic homebuyers.
- Near-record levels of cost burdened homeowners and renters (those who pay more than 30% of their income on housing), which is especially prevalent for lower income households, Black, Hispanic and Asian homeowners, and those over age 65.
- Near-record low supply of homes, with a particular shortage of lower-priced homes.

Habitat for Humanity's final takeaway is a call – and challenge – to municipal leaders: ***States and localities are helping show the way forward.*** Local municipalities can answer this call by reviewing and reforming their local plans, policies and codes to facilitate the construction of new and diverse housing types, which will lead to greater housing choice, access, and opportunities for all citizens.

The State of Michigan answered this call with their Housing Readiness Incentive Grant Program – ***a new program that provides funding to Michigan communities for new or revised land use policies, comprehensive plan updates, zoning and regulatory reforms, and similar actions to increase housing supply and affordability.***

### Footnotes:

1. *The State of the Nation's Housing 2023*. Joint Center for Housing Studies of Harvard University. 2023. [www.jchs.harvard.edu](http://www.jchs.harvard.edu)

2. *2023 State of the Nation's Housing Report: 4 Key Takeaways*. Habitat for Humanity. Accessed December 2023. Website: <https://www.habitat.org/costofhome/2023-state-nations-housing-report-lack-affordable-housing>

## The Opportunity: Michigan Housing Readiness Incentive Grant Program

*Online Grant Portal to Open January 16, 2024*

The Michigan Legislature has appropriated \$5 million to the Michigan State Housing Development Authority (MSHDA) to implement actions that encourage increasing housing and supply affordability. **Grants up to \$50,000 will be available, with no match required.** An online grant application portal will open January 16, 2024 and remain open until funding is no longer available. Grants will be accepted on a first-come, first-served basis. All cities, villages and townships in Michigan are eligible to

## Planning and Zoning for Housing Readiness

With the support of the State's Housing Readiness Incentive Grant Program, now is the time to consider a new or updated master plan, a review and update to your zoning ordinance, or another similar initiative to address the challenge of housing within your community. Projects described on the following page demonstrate Wade Trim's experience and highlight the types of projects that would be eligible for this grant program.

***Please contact your Wade Trim planning representative today to learn more and begin formulating a project that can be submitted to the State for funding consideration!***



General inquiries contact:  
Adam Young, AICP  
[ayoung@wadetrim.com](mailto:ayoung@wadetrim.com)  
313.961.3651

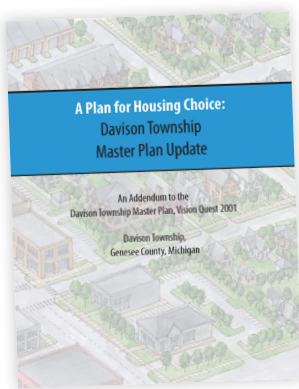




## Master Plan Update - A Plan for Housing Choice

Davison Township, Genesee County, MI

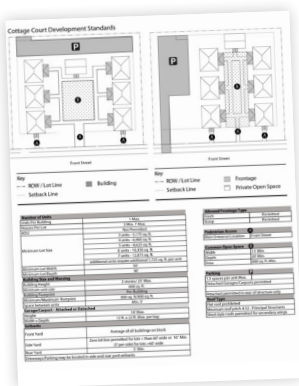
Housing was a key driver for Davison Township's most recent master plan update. Seeking to position the Township for success in the new economy, the master plan update - "A Plan for Housing Choice" - sought to better understand housing and lifestyle preferences most desired by the drivers of the new economy, such as young educated professionals. Housing-focused recommendations included the addition of missing-middle housing future land use designations. These recommendations were later implemented through zoning ordinance updates.



## Attainable Workforce Housing Zoning Ordinance Amendments

City of Frankfort, Benzie County, MI

Wade Trim worked with the City of Frankfort, Frankfort Housing Commission, and Frankfort Area Community Land Trust to prepare zoning ordinance amendments to support the development of workforce ("attainable") housing within the city. The planning process included public education on workforce housing needs and existing regulatory barriers, as well as the solicitation of input from citizens and stakeholders on prospective zoning solutions. Ultimately, an Attainable Workforce Housing Development Option was adopted within the city zoning ordinance that opens the door for new workforce housing for year-round residents earning 120% or less of the area median income. The various housing types permitted include cottage courts, duplexes, rowhouses, multiplex buildings, and single-family detached houses, provided certain design standards are met.



## Comprehensive Zoning Ordinance Update

City of Westland, Wayne County, MI

Wade Trim led a comprehensive review and update of Westland's zoning ordinance to better align with the City's Master Plan and MEDC Redevelopment Ready Communities (RRC) Best Practices. Housing was a focus of the zoning ordinance update effort, seeking to achieve numerous housing-related goals through zoning ordinance amendments which: provide greater housing choices for current and future populations; provide areas for concentrated development through increased residential density allowances; allow and encourage mixed-use development; and facilitate more connected and inclusive neighborhoods and districts.

