



Michigan Community Action
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June 2016

ISSUE BRIEF: Housing

Decent, affordable housing brings economic stability to families and to the communities in which they live. Conversely, inadequate housing can negatively affect all taxpayers. Blighted neighborhoods with many vacant and dilapidated homes negatively impact economic development, which in turn further erodes tax revenue.

One in four U.S. renters spends at least half the family income on housing and utilities.¹ Families that struggle to find adequate, safe shelter within a limited budget are often on the move, seeking short-term accommodations from relatives and friends. As a result, their children miss school or frequently start over at new schools, impeding their learning and achievement levels. A stable home life can really improve a student's academic performance and chances for educational success.

Vacant homes, reduced economic development, loss of tax revenue, people living in buildings that don't meet housing codes or pose safety hazards, are just some of the negative impacts of inadequate housing.

Community Action Agencies' Role

Community Action Agencies in Michigan are in the vanguard of advocating for affordable housing. Our statewide network of local agencies provide an array of housing programs, from homebuyer education classes to housing vouchers and mortgage assistance. The goal is to help families and individuals become self-sufficient and housing is a big part of the equation. Examples:

- In Ottawa County, the local action agency facilitates low-interest loans for housing repairs and improvements, such as roof replacements and new heating systems.
- Saginaw County's action agency provides credit counseling to families threatened with mortgage foreclosure or rental evictions.

Michigan successes – by the numbers²

- More than 3,460 people obtained and maintained safe and affordable housing through Community Action.
- Approximately 2,820 people received emergency rent or mortgage assistance.
- Approximately 1,780 people obtained temporary shelter.
- Community Action preserved or improved more than 1,580 safe and affordable housing units through construction, weatherization or rehabilitation.
- More than 200 people received emergency protection from violence.
- Approximately 136 people participated in Individual Development Accounts ("IDA") program to help them buy a home.
- In 2015, with Community Action Agency assistance, 72 people bought a home using the IDA program.

Funding

The majority of funding for housing services provided by Community Action Agencies comes from the Michigan State Housing Development Authority, and programs operated by the U.S. Department of Housing and Urban Development and the U.S. Department of Agriculture Rural Development programs.

¹ Enterprise Community Partners

² Michigan Coalition Against Homelessness 2014 Report