

Progress Report in the Ongoing Fight for Attainable Housing



State Rep. Betsy Coffia (D-Traverse City) is serving her first term at the Michigan House of Representatives

I want to share a conversation that haunts me. It was a cold October day as I stood on a porch in Maple City, talking with a young builder. He told me three of his crew members were living in campgrounds while building homes — because they could not find affordable housing themselves.

Whether you talk to business owners, nonprofit and faith leaders, or individuals and families, it's clear Northern Michigan faces a housing crisis. My team and I heard it often as we knocked 45,000 doors across the 103rd District in 2022. Some of our region's largest and best paying employers struggle to hire because applicants accept, then rescind, job offers because they're simply unable to find housing. Young professionals are relocating downstate because their rent has become unaffordable. Homeless prevention specialists are struggling to help some of our most vulnerable neighbors find shelter.

There's no silver bullet fix, yet the fact remains our local communities and economies, are suffering because of the housing shortage. And there are things we can do, and are doing.

My final negotiations and votes as a Grand Traverse County Commissioner in December 2022 were to allocate millions in federal American Rescue Plan Act dollars toward specific housing developments in our region.

Now, as 103rd state Representative, it remains a top priority for me to work with housing partners and local leaders to find housing solutions. And I want to report on progress so far in my first 100 days in the Michigan legislature. A House colleague jokingly calls me the ‘housing Rep. because, “you’ve been talking about the need for us to address housing from the moment I met you!” I will take that title gladly, and I am excited that leadership in the House, Senate and Governor’s office are similarly focused on addressing the critical need of housing for Michiganders. We’ve been able to take the following meaningful steps on housing in my first three months on the job.

In January, the Michigan State Housing Development Authority (MSHDA) announced it will distribute portions of \$14 million in federal funding to build housing across Michigan as a result of the federal Low-Income Housing Tax Credit. Here in the 103rd, Garfield Township will acquire 36 new units, with a capital stack that includes \$1 million plus for the GTB LIHTC #2 project. The Grand Traverse Band of Ottawa and Chippewa Indians and RTHawk Housing Alliance are undertaking this new housing development.

Also in January, both legislative chambers passed and Gov. Whitmer signed [Senate Bill 7](#), which appropriated \$150 million toward a newly created affordable housing tax credit gap financing program to reduce the housing cost burden of residents and increase the availability of existing affordable housing.

We also voted to allocate an additional \$50 million to MSHDA to develop and provide a Missing Middle housing grant program. These funds are targeted to aid residents who don’t qualify for low-income housing but are still struggling to afford rent. The program provides cost defrayment to developers investing in, constructing, or substantially rehabilitating properties that are targeted to missing middle households.

Most excitingly, our new Democratic Majority made Michigan history by adding a dedicated revenue stream for housing in the state budget for the first time ever. By adding this permanent budget line item and revenue stream, \$50 million annually will go to Michigan housing and community development fund, after a threshold of \$1.2 billion is met by the Corporate Income Tax.

While these budget allocations are good steps, we know we must work to ensure the dollars flow equitably to the 103rd District and Northern Michigan. And we know there’s much more to do; the *dwelling* issue isn’t going to be magically fixed with a few investments.

Hard problems require persistence, and I applaud the local and regional leaders and advocates working diligently to address our neighbors' need for shelter. I will keep working to advance both budget priorities and housing policy that partners with both my Lansing colleagues and with state, regional and local partners to address Michiganders' need for permanent, attainable housing.