



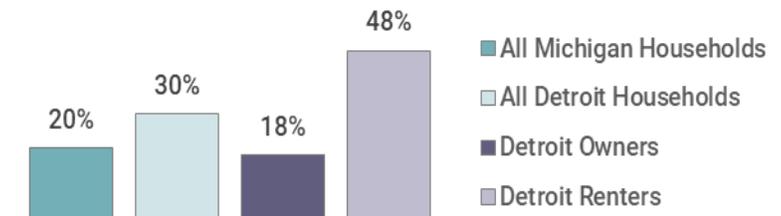
Home. Health. Hope  
overcoming Michigan's  
affordable housing crisis.

# SAFE, AFFORDABLE HOMES FOR ALL DETROITERS

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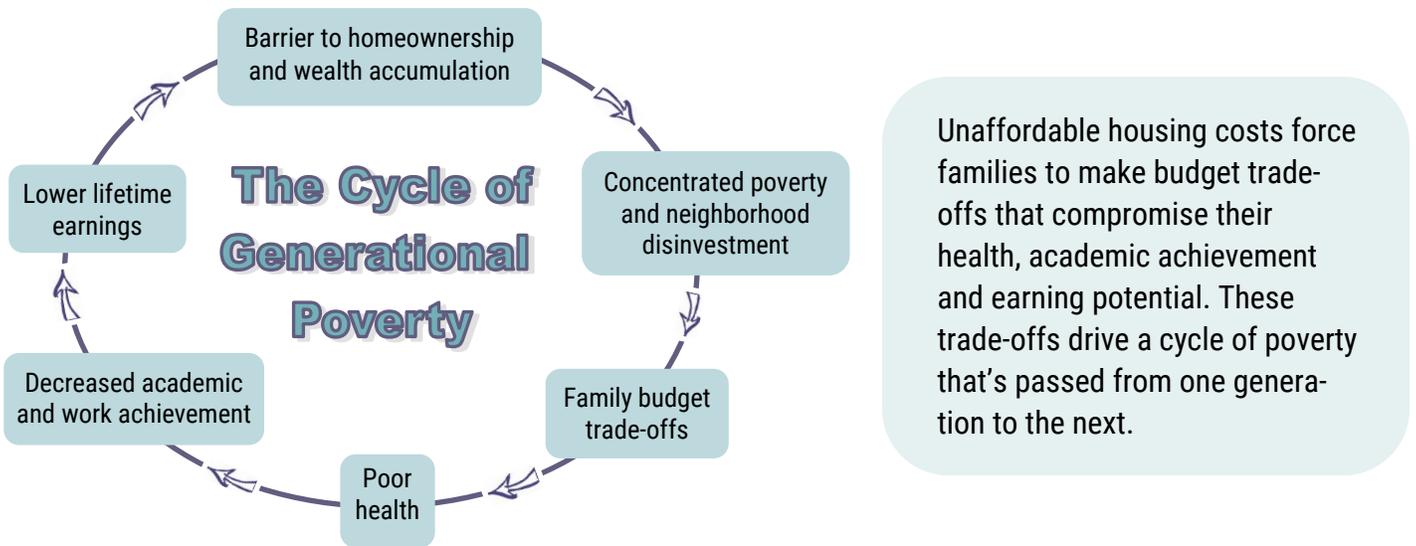
Housing is considered affordable when it costs no more than 30% of household income. Due to a combination of low incomes and rising rents, Detroit families must spend a larger share of their income on housing than families in many other Michigan communities.

## Median Housing Cost as a Share of Median Income



Source: U.S. Census Bureau, American Community Survey Data Profiles (2013-2017 5-Year Estimates)

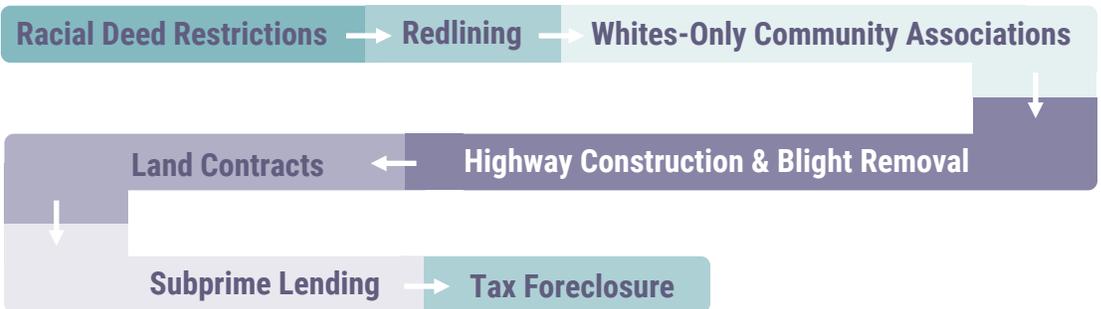
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Due to a long history of systemic racism, barriers to homeownership and quality housing disproportionately affect health, economic security and quality of life for people of color.

## The More Things Change, the More They Stay the Same



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The frequent moves and homelessness stemming from housing instability can cause trauma, which is especially harmful during childhood. The disruptions in friendships, support networks and education have serious consequences for health and economic security. Detroit students switch schools during the school year at more than twice the rate of their suburban peers.

## Childhood Housing Struggles Have Lifelong Impacts

### One move:



Can put a child from an economically

disadvantaged family **4-6** months behind in school.

### Not graduating on time:

About **43%** of Michigan students experiencing homelessness do not graduate from high school on time, compared to



**19%** of all students.

### Income levels:

For children from families with low incomes, moving three or more times is linked to a **52%** decrease in earnings later in life.



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Unaffordable water bills have led to mass shutoffs in Detroit and thousands of families have actually lost their homes to tax foreclosure due to water bill arrearages. Shutoffs have been concentrated among the city's most socially vulnerable households and in African American and Latinx neighborhoods.

## Water Shutoff: Poor Health on Tap



- Dehydration
- Poor Diet
- Poor Hygiene
- Toxic Stress

## POLICY RECOMMENDATIONS:

- ✓ Revise the inclusionary housing ordinance and direct more money to the housing trust fund created under it to prioritize families with the very lowest incomes.
- ✓ Strengthen the community benefits ordinance to ensure that the Detroit residents subsidizing developers gain from the resulting economic development.
- ✓ Establish water shutoff protections and income-based bills for households with low incomes to protect their health and help stabilize their housing situation.
- ✓ Provide for eviction expungement so struggling families or those wronged by unethical landlords aren't indefinitely blacklisted from rental housing.
- ✓ Strengthen consumer protections in land contracts to ensure that unscrupulous sellers can't cheat buyers out of the return on their investment.

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Read the full report, "Detroit: The Evolution of a Housing Crisis", at [www.https://mlpp.org/economic-security/home-health-hope/](https://mlpp.org/economic-security/home-health-hope/)