

Coordinating Homeowner Rehabilitation in Michigan

RECOMMENDATIONS FOR POLICYMAKERS
SEPTEMBER 2026





Public Policy Associates is a public policy research, development, and evaluation firm headquartered in Lansing, Michigan. We serve clients in the public, private, and nonprofit sectors at the national, state, and local levels by conducting research, analysis, and evaluation that supports informed strategic decision-making.

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Table of Contents

Executive Summary	1
About the Project	3
Acknowledgements.....	4
Acronyms and Definitions	5
The Need for Homeowner Rehabilitation in Michigan	7
Differences in Urban and Rural Areas.....	10
Michigan's Fragmented System	11
Map of Michigan's System	13
Funding Sources	15
Statewide Programs	17
Impacts of a Fragmented System	21
Inefficiency and Burden on Local Implementing Organizations.....	21
Challenges Addressing Multiple Issues in a Home.....	22
Confusion and Frustration for Homeowners	22
Recommendations	23
Governance Models for a More Unified System	24
Components of a Unified System.....	36
References	40
Appendix A. Homeowner Rehabilitation Program Need	44
Appendix B. Participant List	46
Appendix C. Quantitative Methodology	48

Case Studies

Case Study: New York State Energy Research and Development Authority (NYSERDA).....	25
Case Study: State Energy Efficiency Programs	27
Case Study: City of Detroit The Citywide Home Repair Task Force	31
Case Study: Kent County Community Action Department.....	33
Case Study: Ingham County Whole Home Performance Pilot	34
Case Study: Ingham County Unified Application and Shared Client Database.....	38



Executive Summary

Michigan faces an urgent need to revitalize and preserve its existing housing stock to ensure the health and safety of residents and the long-term sustainability of communities. To this end, there are several statewide programs in place that provide low-to-moderate income residents with housing rehabilitation, repair, and energy efficiency services.

However, Michigan's homeowner rehabilitation programs are funded from a variety of sources and are administered across a few state agencies, and there is limited coordination and alignment of program processes. This results in a complicated web of program rules and requirements that makes it difficult for program implementers to efficiently and effectively serve homeowners.

THE NEED FOR HOMEOWNER REHABILITATION IN MICHIGAN

There are more than an estimated 520,000 owner-occupied homes potentially in need of free or subsidized repair, rehabilitation, or preservation services in Michigan. This is 17% of all owner-occupied homes in the state. Rehabilitation of owner-occupied homes presents a big opportunity in Michigan because:

- Most occupied homes in Michigan are owner-occupied (73%) (U.S. Census Bureau, n.d.).
- Most owner-occupied homes in Michigan are 30+ years old (75%), and this housing stock is aging.
- Most owner-occupied homes were built around or before the time lead-based paint was banned in Michigan (61%) (U.S. Census Bureau, n.d.).
- Owner-occupied homes belonging to households with low or moderate incomes are more likely to be old.

MICHIGAN'S FRAGMENTED SYSTEM

Michigan's homeowner rehabilitation programs come from a hodgepodge of resources across multiple government agencies, community, philanthropic, and private organizations, often operating with different eligibility requirements, intake processes, and administrative parameters. This report focuses on Michigan's eight active statewide programs, which are funded by nine funding streams across four federal agencies, as well as state funds and utility ratepayers.



Impacts of a Fragmented System

Housing rehabilitation program administrators, implementers, and other housing leaders that participated in interviews, roundtables, and feedback sessions spoke about the impacts of this fragmented system on their programs and their ability to serve homeowners, including:

- (1) Inefficiencies and burdens of administering programs
- (2) Challenges with bringing together programs and funding sources to address multiple needs in a home
- (3) Confusion and frustration for homeowners

"...these programs standing on their own can often not meet the needs of what a person or a homeowner or household needs, so helping to find better ways to layer up these many funding sources is certainly an important question..." – Housing leader

RECOMMENDATIONS

The study team recommends the following:

- The Governor create an interagency coordinating council within the Statewide Housing Partnership and led by a policy advisor within the Governor's office.
- Policymakers further consider consolidating the administration of homeowner rehabilitation programs within fewer state agencies and strengthening local capacity to coordinate funding sources and programs.

A newly created interagency council should take the lead on developing the following components of a unified system.

- *Simplification and alignment of program rules*, starting with a comprehensive review of each program's state requirements compared to federal requirements.
- *Common systems and processes*, including for application and eligibility review; sharing client information; tracking program progress, compliance, and reporting; household assessment; and documenting available resources.
- *Flexible funding* that could be used when needed repairs and services exceed what funding caps will allow, are necessary to prepare a home for weatherization, or are not allowable through other funding sources.



About the Project

This study was designed to identify opportunities to improve coordination and governance, align resources, strengthen delivery systems, and support more cohesive and flexible delivery of housing rehabilitation resources.

This report is intended for policymakers and partners involved in affordable housing in Michigan, including those who administer and implement local housing rehabilitation programs. With a cohesive understanding of the landscape and the opportunities to enhance coordination, Michigan will be better positioned to accelerate affordable housing efforts through housing rehabilitation.

This project was led by Public Policy Associates and activities included:

- **An environmental scan** to identify relevant programming related to weatherization, utility assistance, homeowner rehabilitation, energy efficiency, and other public resources. The team documented key factors such as funding source, administering agency, program eligibility, and geographical scope of programs.
- **A policy scan** of legislative actions in Michigan (including legislative changes, appropriations, and executive orders) since 2006 related to housing rehabilitation in the state.
- **Secondary data analysis** to estimate the numbers and characteristics of owner-occupied homes in Michigan and to assess differences between urban and rural areas. The analysis used micro area American Community Survey (ACS) data from 2006 through 2024 from IPUMS. Details on the methodology are included in Appendix C. The PPA team also reviewed and incorporated existing data analysis as cited.
- **Input from housing program administrators, local implementers, and other experts, through semi-structured interviews, roundtables, and feedback sessions.** The interviews, roundtables, and feedback sessions included representatives from state agencies, nonprofits, landbanks, local units of government, community action agencies, and other housing and community partners. PPA conducted 19 interviews with 22 participants and two roundtables with 37 participants from December 2025 through March 2026. Three feedback sessions were held in April and May 2026 with a total of 18 participants. During the feedback sessions, participants discussed potential solutions and policy recommendations. Feedback session participants included individuals who had previously taken part in interviews and roundtable discussions. In total, 57 people from 33 organizations participated in the interviews, roundtables, and feedback sessions. A list of participants is in Appendix B.



CASE STUDIES

Several case studies that highlight examples of alignment or coordination of homeowner rehabilitation programs from other states or localities in Michigan are included in this report. The work of these municipalities could be leveraged as models or otherwise inform statewide initiatives in Michigan. Case studies were identified through interviews with housing leaders.

ACKNOWLEDGEMENTS

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Rocket Community Fund helps families achieve stable homeownership so they can lead more prosperous lives. You can learn more about Rocket Community Fund and their work at RocketCommunityFund.org.

We would like to extend our gratitude to everyone that offered their time and expertise to this project through their participation in interviews, roundtables, and feedback sessions. Without their willingness to share their experiences and expertise, this project would not have been possible. We would also like to thank David Allen with the Michigan State Housing Development Authority for developing the map and conducting the analysis presented in Appendix A.



Acronyms and Definitions

504	USDA Section 504 Home Repair Loan and Grant Program
ACS	American Community Survey
AMI	Area Median Income
ARPA	American Rescue Plan Act
CAA	Community action agency
CACS	Capital Area Community Services
CDBG	Community Development Block Grant
CHILL	CDBG Housing Improving Local Livability
CHIP	Children's Health Insurance Program
CSBG	Community Services Block Grant
DNR	State of Michigan Department of Natural Resources
EEC	Energy Efficiency Charge
EGLE	Michigan Department of Environment, Great Lakes, and Energy
EWR	Energy waste reduction
FPL	Federal poverty level
FY	Fiscal year
HCDF	Michigan Housing and Community Development Fund
HEAR	Home Electrification and Appliance Rebates
HOME	HOME Investment Partnerships Program
HOMES	Home Efficiency Rebates
IOU	investor-owned utilities
IRA	Inflation Reduction Act of 2022
LEO	State of Michigan Department of Labor and Economic Opportunity
LIHEAP	Low Income Home Energy Assistance Program
LIURP	Low Income Usage Reduction Program
MCA	Michigan Community Action
MDARD	Michigan Department of Agriculture and Rural Development
MDHHS	Michigan Department of Health and Human Services
MDNR	Michigan Department of Natural Resources
MEAP	Michigan Energy Assistance Program
MEDC	Michigan Economic Development Corporation



MIHER	Michigan Home Energy Rebates
MI-HOPE	Michigan Housing Opportunities Promoting Energy Efficiency
MPSC	Michigan Public Service Commission
MSHDA	Michigan State Housing Development Authority
NYSERDA	New York State Energy Research and Development Authority
OAHP	Older Adults Home Modification Program
OCS	Office of Community Services
OPUC	Oregon Public Utility Commission
PUMAS	Public Use Microdata Areas
RUCA	Rural-Urban Commuting Area
SBC	Systems Benefits Charge
SER	State Emergency Relief
SNAP	Supplemental Nutrition Assistance Program
TPA	third-party administrator
US DOE	U.S. Department of Energy
US HHS	U.S. Department of Health and Human Services
US HUD	U.S. Department of Housing and Urban Development
USDA	U.S. Department of Agriculture
WAP	Weatherization Assistance Program
WRF	Weatherization Readiness Funds

Defining Homeowner Rehabilitation

This report focuses on and refers to homeowner rehabilitation programs. The authors define this as any program that supports improvements to, repairs to, or preservation of (including through weatherization and energy efficiency services) owner-occupied homes of people with low or moderate incomes. These programs could also support organizations, such as a landbank or nonprofits, to rehabilitate or repair homes that will eventually be sold to occupants with low or moderate incomes. The report does not cover programs that are exclusively focused on rental properties or homes owned by corporations or investors.

Housing Leaders

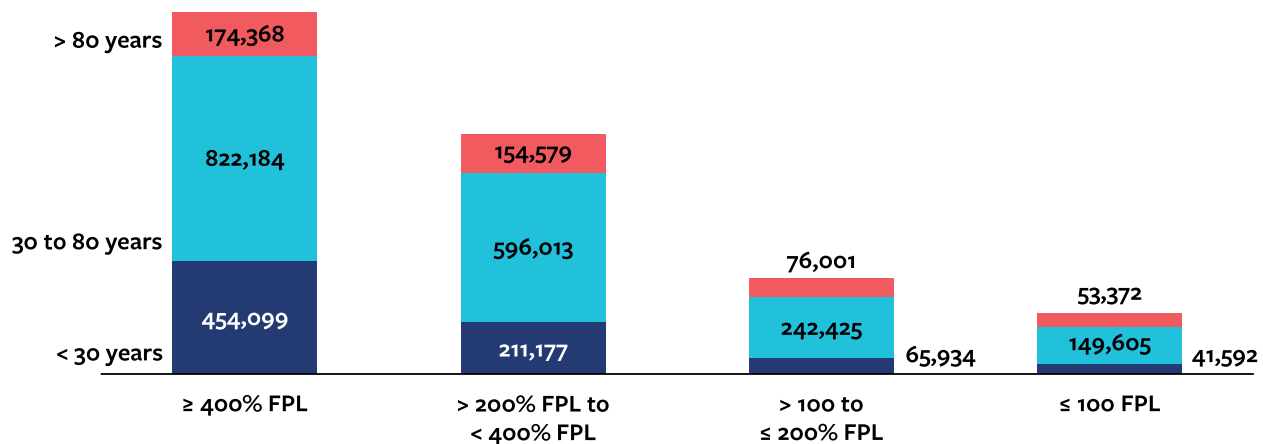
This study involved conducting semi-structured interviews, roundtables, and feedback sessions with housing program administrators, local implementers, and other experts. In total, 57 people from 33 organizations participated. In the report, this group is referred to as “housing leaders,” when referencing their feedback.



The Need for Homeowner Rehabilitation in Michigan

In Michigan there are more than an estimated 520,000 owner-occupied homes potentially in need of free or subsidized repair, rehabilitation, or preservation services. This is 17% of all owner-occupied homes (U.S. Census Bureau, n.d.). These are the homes owned and occupied by people with low or moderate incomes (up to 200% of the FPL) and built at least 30 years ago. These homes are of an age where major systems (e.g., roof, HVAC) likely have reached the end of their service life.

FIGURE 1. NUMBER OF OWNER-OCCUPIED HOMES IN MICHIGAN BY AGE, 2024



Source: U.S. Census Bureau, ACS 1-year micro area data 2006-2024



Housing leaders across the state agreed that the needs of Michigan homes are immense. Most housing leaders underscored the severity, urgency, and scale of Michigan's deteriorating owner-occupied homes. From urban communities to rural counties, deferred maintenance, specifically, is a pervasive concern for people living in older homes and with low-to-moderate incomes.

"We're against the clock and it's a losing battle...We'll never be able to take care of all the homes that are just falling in on themselves, and we've got people living in them."

— Housing leader

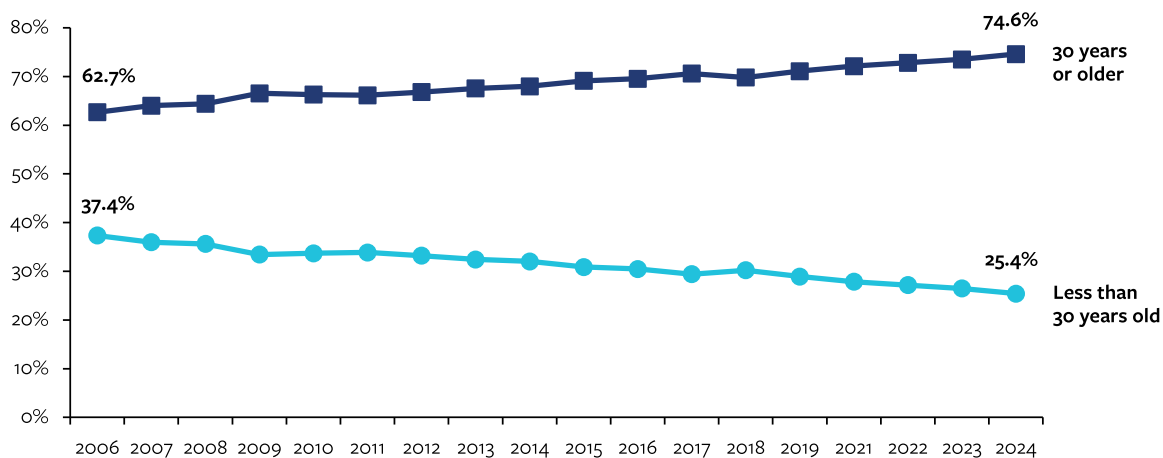
Addressing the housing rehabilitation, repair, and preservation needs of owner-occupied homes presents a big opportunity to improve Michigan's housing supply and ensure that Michigan families remain safely housed.



Housing rehabilitation of owner-occupied homes presents a big opportunity because:

- **Most occupied homes in Michigan are owner-occupied (73%)** (U.S. Census Bureau, n.d.-a).
- **Most owner-occupied homes are 30 years or older, and this housing stock is aging.** As shown in Figure 2, nearly 75% of owner-occupied homes were 30 years or older in 2024. This percentage has increased from around 63% in 2006.
- **Most owner-occupied homes were built around or before the time when lead-based paint was banned in Michigan.** Around 61% of owner-occupied homes in Michigan were built in 1979 or earlier (U.S. Census Bureau, n.d.-b). Lead wasn't banned from paint in Michigan until 1978 (Michigan Department of Health and Human Services [MDHHS], n.d.-f).
- **Owner-occupied homes belonging to households with low or moderate incomes are more likely to be old.** These homeowners may need support to afford necessary maintenance and repairs. Around 83% of owner-occupied homes of households with incomes less than or equal to 200% of the FPL are old homes compared to 69% of those owned by households with higher incomes ($\geq 400\%$ FPL), as shown in Figure 3. While people with low or moderate incomes are less likely to own a home than people with higher incomes, the share of people at or below the poverty line that own a home has increased, as shown in Figure 4.

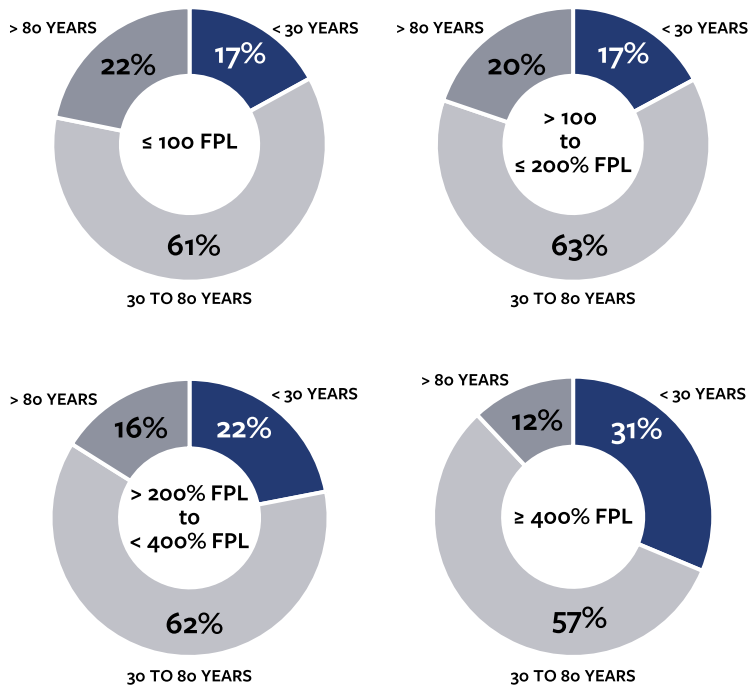
FIGURE 2. PERCENTAGE OF OWNER-OCCUPIED HOMES IN MICHIGAN BY BUILDING AGE



Source: U.S. Census Bureau, ACS 1-year micro area data 2006-2024

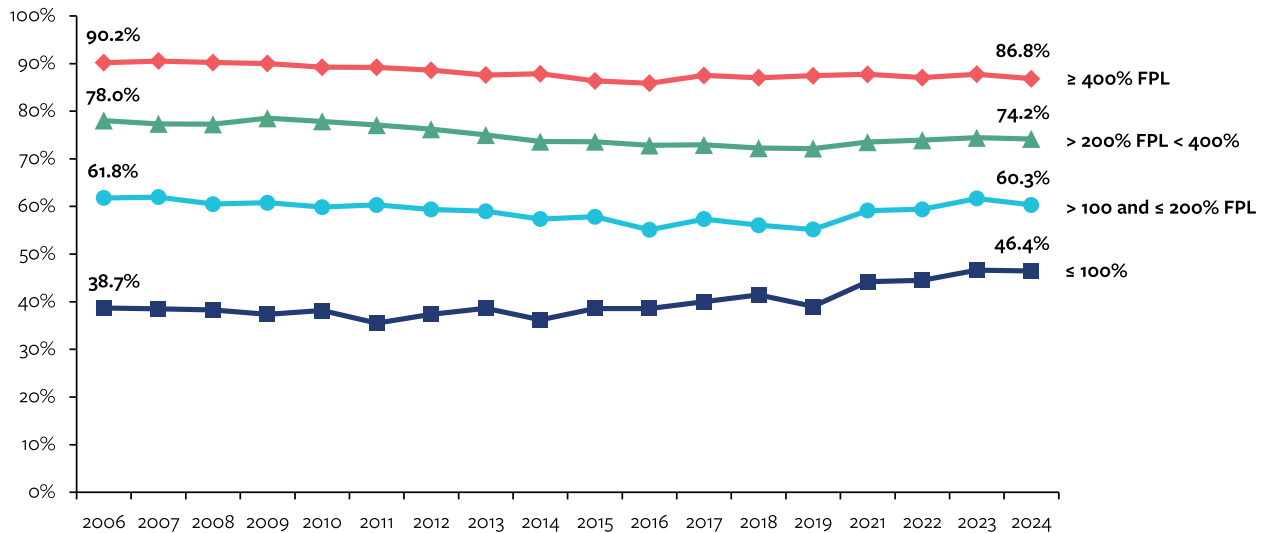


FIGURE 3. PERCENTAGE OF OWNER-OCCUPIED HOMES IN MICHIGAN BY BUILDING AGE AND HOUSEHOLD INCOME, 2024



Source: U.S. Census Bureau, ACS 1-year micro area data 2006-2024

FIGURE 4. HOMEOWNERSHIP RATE IN MICHIGAN BY HOUSEHOLD INCOME



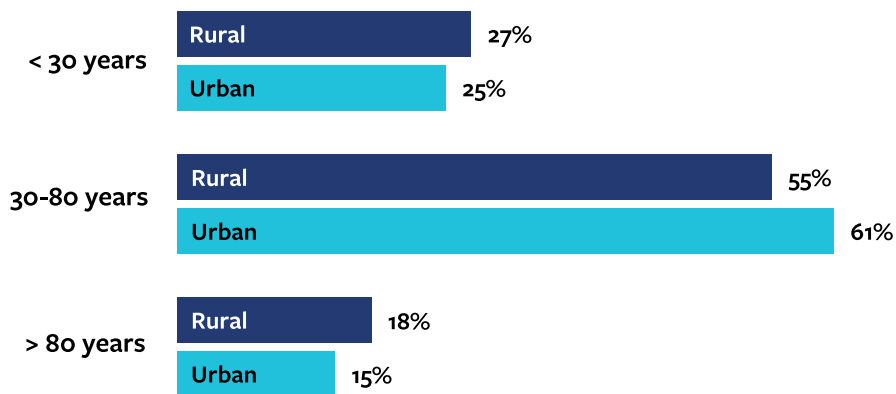
Source: U.S. Census Bureau, ACS 1-year micro area data 2006-2024



DIFFERENCES IN URBAN AND RURAL AREAS

Urban areas have a larger total number of older owner-occupied homes due to more people living in urban areas. However, the share of older owner-occupied homes is similar in urban and rural areas. While there is a slightly higher percentage of very old owner-occupied homes in rural areas (18% versus 15%), there is also a slightly higher rate of owner-occupied newer homes in rural areas (27% versus 25%), as shown in Figure 5.

FIGURE 5. PERCENTAGE OF OWNER-OCCUPIED HOMES IN MICHIGAN BY BUILDING AGE IN RURAL AND URBAN AREAS, 2024



The similar share of older homes in urban and rural areas suggests the need for rehabilitation is proportionally similar. However, the types of assistance needed may differ. For example, rural homes are more likely to rely on septic or private wells rather than municipal sewer or water.



Michigan's Fragmented System

Michigan's current approach to housing redevelopment and revitalization is to focus on the shortage of affordable housing and blight removal using a combination of public and private partnership initiatives, funding programs, and policies (Chow, 2024). At the same time, there are a number of programs in place to aid residents in strengthening housing infrastructure, including facade, structural, utility, and energy rehabilitation.

Yet, Michigan's homeowner rehabilitation programs come from a hodgepodge of resources across multiple government departments and nonprofit, community, philanthropic, and private organizations, often operating with different eligibility requirements, intake processes, and administrative parameters. The variety of funding sources and administering agencies results in a complicated web of program rules, eligibility requirements, and reporting standards. This complexity results in fragmented delivery systems for Michigan's low-to-moderate income homeowners.

Homeowner rehabilitation programs also have different rules on how funds can be spent. For example, the Weatherization Assistance Program (WAP) must be spent on improvements that make a home more energy efficient, such as weather stripping, attic insulation, and refrigerator replacement. Lead Safe Homes is focused on lead abatement or remediation. MI Neighborhood allows for home repairs and improvements, such as exterior rehabilitation and accessibility improvements, as well as energy efficiency improvements. Additionally, many programs specify how much funding can be spent on a household or a particular repair. Lastly, different programs may fund a different part of a home (i.e., some focus only on roof repairs and others only on window replacements).

There are also differences between program eligibility and what factors are considered when determining eligibility. For example, eligibility may be based on income level, cash assets, condition of the home, type of housing structure, geographic location, a child's blood lead level, or whether the improvement or repair is considered an emergency. Programs often have multiple eligibility considerations or requirements.

Even programs that have similar goals (such as energy efficiency improvements) have differences between what they allow funds to be spent on and eligibility, i.e., the conditions that allow households to participate.

Income-based eligibility also adds to the complexity as different programs use different measures of income. U.S. Department of Housing and Urban Development (US HUD) sets income eligibility limits for housing assistance programs using Area Median Income (AMI), while the U.S. Department of Health and Human Services (US HHS) issues the federal poverty level (FPL) each year to determine eligibility for some federal programs. As such, several state-



administered federal programs use AMI, while WAP uses the FPL (Poverty Solutions, 2025). Additionally, programs use different income cut-offs even when using the same “measure.” For example, one program using AMI has an eligibility cut off at 150 percent of the FPL and another program that also uses AMI has an eligibility cut off at 95 percent (Poverty Solutions, 2025).

There are also different ways that clients must prove their eligibility. For example, some programs use specific geographic areas, have asset limits, or have property tax requirements to be eligible (Poverty Solutions, 2025). Some programs use categorical eligibility, for example, if a household participated in Low Income Home Energy Assistance Program (LIHEAP) or WAP or other programs (e.g., Supplemental Nutrition Assistance Program [SNAP]) they are automatically eligible for either of the MiHER programs (Poverty Solutions, 2025).

Reporting requirements are also different depending on the program. For example, timing of reporting and specific metrics that need to be reported may be different depending on a program even when those programs are receiving funds from the same state agencies.



One of the top coordination challenges for program implementers, as communicated by housing leaders, was navigating the differences in homeowner rehabilitation program requirements, such as requirements related to eligibility, use of funds, and reporting.

While many of the differences between federally funded program requirements can be traced back to federal statutory rules and requirements, some housing leaders communicated that state administrators are adding additional rules or compliance barriers to federal programs, or interpreting federal requirements differently than the federal agencies.

Furthermore, with different systems in place for client applications, project tracking, and reporting, there is a lack of efficiency and limited visibility across programs into the homeowner rehabilitation resources that clients are accessing.



MAP OF MICHIGAN'S SYSTEM

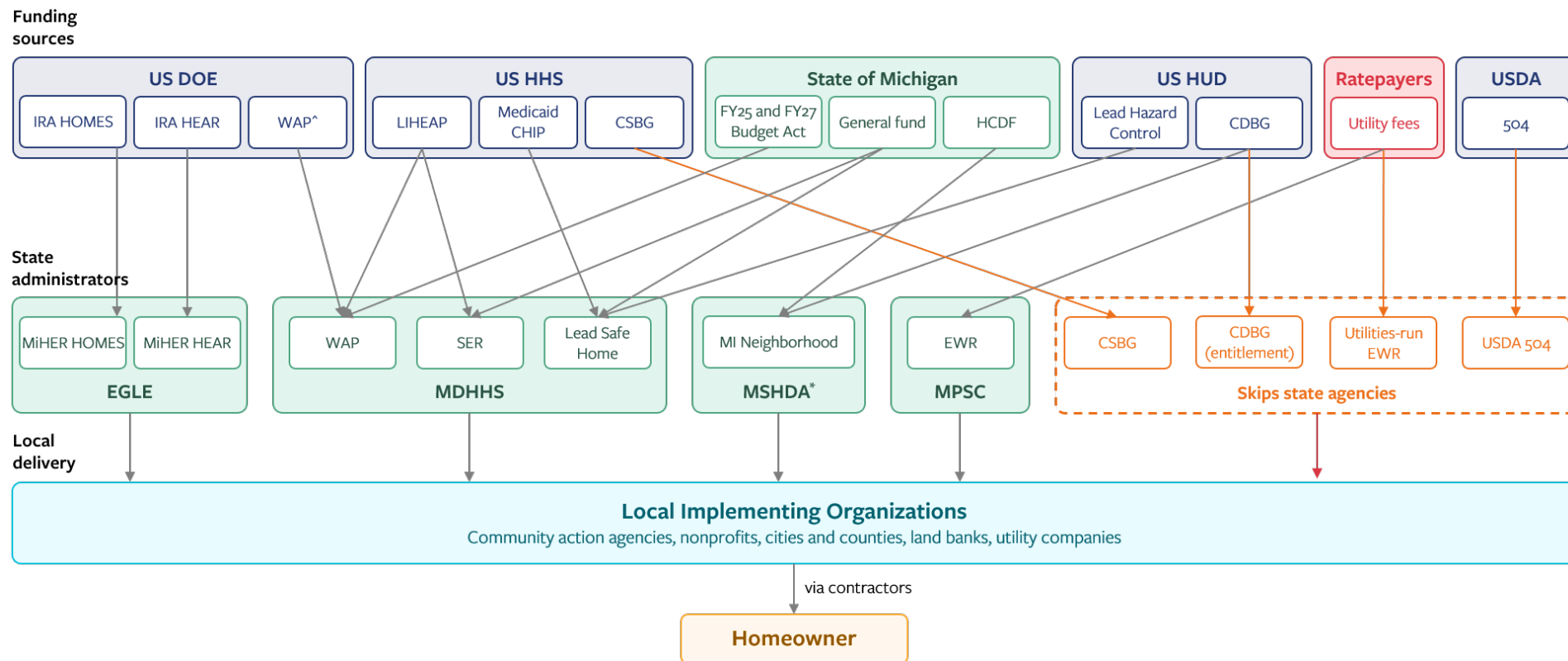
This report focuses on Michigan's eight active statewide programs that support rehabilitation for homeowners with low-to-moderate incomes. **These programs are funded by nine funding streams across four federal agencies, as well as through state funds and utility companies, and are administered by three state agencies and one state commission.** Additionally, some programs and funding sources bypass the state agencies and are administered locally.

Figure 7 illustrates the complexities of Michigan's homeowner rehabilitation system. It shows how the funding sources move to the state agencies to be administered, then to local implementing organizations, and finally to the homeowner through networks of contractors. At each step of the flow there are policies and procedures layered on, likely with the intent of ensuring the funds are spent responsibly and as intended. Even when well-meaning, complex policies and procedures and differences between them for each program adds a layer of difficulty and burden that can make it difficult to expend the funds efficiently and aid the households most in need.

While complex, this illustration only captures part of the homeowner rehabilitation system. This illustration does not cover funding sources specific to localities or regions, nor does it include funding sources and programs for specific groups of homeowners, other than those broadly available to homeowners with low-to-moderate incomes. For example, homeowner rehabilitation programs specifically for older adults and veterans are not included.


FIGURE 6. HOW HOMEOWNER REHAB FUNDS REACH MICHIGAN HOUSEHOLDS

Federal funding streams mapped to the statewide programs they support



“Skips state agencies”: CDBG entitlement funds go directly to qualifying cities and counties; USDA 504 runs through federal rural development offices; some utilities self-administer EWR programs. CSBG is awarded to MDHHS, but federal statute requires at least 90% to pass directly to community action agencies.

^ includes Weatherization Readiness Funds within the WAP program

*MSHDA directs the US HUD HOME Investment Partnerships Program allocation to rental housing, rather than homeowner rehab, so HOME is not included.

Active programs are shown; sunseting efforts (CHILL, MI-HOPE) are not included. Funding sources specific to Tribes and Tribal Entities and related programs are also not included.



FUNDING SOURCES

Michigan's statewide programs that support homeowner rehabilitation are funded through:

- Four federal agencies (U.S. Department of Energy [US DOE], US HHS, US HUD, and U.S. Department of Agriculture [USDA]),
- State funds (Michigan's general fund and the Housing and Community Development Fund [HCDF]), and
- Utility fees collected from consumers.

Many localities also have additional local funding sources.

Federal Funding Sources

The major federal funding sources for Michigan's homeowner rehabilitation programs, organized by federal agency, are below:

- US DOE: WAP and the Inflation Reduction Act of 2022 (IRA) rebate programs
- US HHS: LIHEAP, Community Services Block Grant (CSBG), Medicaid Children's Health Insurance Program (CHIP)
- US HUD: Community Development Block Grant (CDBG), Lead Hazard Control
- USDA: Section 504 Home Repair Loan and Grant Program (504)

Through these sources, the federal government allocates billions of dollars each year through block and competitive grants.

Many of these federal funding sources are highly regulated and require following complex and rigid rules that define who is eligible, how eligibility is determined, and how funds can be spent. Other examples of complexity include minimum project bid requirements (e.g., WAP) or prevailing wage requirements for construction costs over a certain amount (e.g., Davis-Bacon).

State Funding Sources

Michigan's general fund and Housing and Community Development Fund (HCDF) are the major state funding sources for homeowner rehabilitation programs.

The HCDF was created in 2004 through an amendment to the State Housing Development Authority Act of 1966. The amendment created HCDF as a separate fund to be administered by MSDHA (MSHDA, 2025).

The goal of HCDF is to support the development and coordination of public and private resources to meet the affordable housing needs for low- to extremely-low-income households.



The HCDF can also fund projects intended to revitalize downtown areas and neighborhoods in the state.

HCDF funds can be used for land and building acquisition, rehabilitation, new construction as well as community development projects or aiding in insurance, down payment assistance, or foreclosure prevention and assistance for targeted populations. In FY 2025, HCDF deployed \$50 million across nine programs that varied in size, scope, and population served (MSHDA, 2025).

Additionally, Michigan's FY 2025 budget included a one-time \$5 million pre-weatherization services appropriation in the Michigan Department of Health and Human Services budget (Michigan Legislature, 2024). The FY 2027 budget included another, one-time \$5 million appropriation for "weatherization assistance" to MDHHS (Michigan Legislature, 2026)

Ratepayer Funding

Utility fees collected from consumers also support homeowner rehabilitation programs in the state. Michigan utility companies fall into one of three ownership structures: regulated investor-owned, cooperative, and municipal. There are currently seven regulated investor-owned utilities (e.g., DTE) and 62 municipal and cooperative utilities.

Investor-owned utilities (IOU) are regulated by the Michigan Public Service Commission (MPSC), meaning the state is responsible for ensuring these private companies provide safe, reliable, and accessible services at reasonable rates. Cooperative and municipal utilities are controlled by public entities.

All regulated IOU natural gas and electricity companies in Michigan are required by law to provide energy efficiency programs, known as Energy Waste Reduction (EWR) standards, established by Public Act 295 of 2008. Utilities recover the expenditures for EWR programs through their rates, which are set by the MPSC.

Annually, IOUs must submit their EWR plans, which detail steps to meet minimum annual energy-savings targets, provide low-income assistance programs and workforce development, and assess customer cost savings. In 2023, the law was expanded to require municipal utilities and co-ops to participate in EWR (Clean and Renewable Energy and Energy Waste Reduction Act, 2008).

Regional Funding Sources

In addition to the state, federal, and utility funding sources that have statewide coverage, some communities have other funding sources to support homeowner rehabilitation. These local funding sources include federal funding through competitive grants, local millages, foundation funding, and utility company rebate programs.



Funding levels are not the same throughout the state nor in every community. While this report does not provide a catalogue of regional and local funding sources, the following examples illustrate some of the funding differences:

Federal competitive grants for specific types of services or populations have been awarded to cities, counties, Tribal communities, and nonprofits. For example, the US HUD Older Adults Home Modification Program (OAHMP) funding went to a few localities (through grants to nonprofits) in FY 2025 (U.S. Department of the Treasury, 2026). The PRICE program for manufactured homes has been limited to Keweenaw Bay Indian Community (FY 23/24) (US HUD, n.d.).

There are also competitive grant funds for general home repair for rural areas, e.g., Section 533 Housing Preservation Grants. These have been awarded to a few rural counties and cities, an Indian Community, and a county Habitat for Humanity since FY 2022 (U.S. Department of the Treasury, Bureau of the Fiscal Service, 2026). There are additional grant opportunities for local areas through CDBG and the Federal Emergency Management Agency (FEMA) specific for disaster relief.

Housing Trust Funds are sources of public and private funding dedicated to address affordable housing. They are administered by city, county, or state governments. In Michigan communities, the City of Ann Arbor, City of Grand Rapids, Kalamazoo County, Oakland County, and Ingham County have Housing Trust Funds¹. The funding sources vary and may include, but are not limited to, fees collected from developers, taxes such as millages, and philanthropic contributions (Oakland County, Michigan, n.d.; Housing North, n.d.)

STATEWIDE PROGRAMS

In Michigan, there are eight statewide programs² focused on homeowner rehabilitation for homeowners with low-to-moderate incomes.

These programs include:

- MiHER (Home Efficiency Rebates [HOMES] and Home
- Electrification and Appliance Rebates [HEAR])
- MI Neighborhood
- WAP
- State Emergency Relief (SER)
- Lead Safe Home
- EWR (self-run and state-run)
- CDBG
- USDA 504

¹ The state of Michigan also has a Housing Trust Fund, the Housing and Community Development Fund (HCDF) administered by MSHDA. The HCDF is a funding source for the MI Neighborhood Program.

² CSBG is not counted as a “program.” MDHHS specifies that, “CSBG is a funding source, not a service program. CAAs [community action agencies] determine locally how to use these funds to best address the needs of their communities” (MDHHS, n.d.-a)



While some of these programs are specifically housing programs (e.g., MI Neighborhood), others are programs that have a home repair component (e.g., SER).

The eight statewide programs are listed by the state agency or commission that administers them, below:

EGLE

EGLE administers two rebate pathways through the Michigan Home Energy Rebates (MiHER) program, with the support of its implementation contractor, CLEAResult, and delivered by a network of approved contractors.

MiHER HOMES

HOMES helps homeowners reduce the cost of making their homes more energy efficient by providing rebates for improvements such as insulation; air sealing; and heating, ventilation, and air conditioning (HVAC) upgrades. Rebates are available for projects that achieve qualifying energy savings and are delivered through a network of approved contractors. (Poverty Solutions, 2025)

Funded by US DOE IRA (EGLE, n.d.).

MiHER HEAR

HEAR helps homeowners reduce the cost of purchasing and installing high-efficiency electric appliances and home electrification upgrades, such as heat pumps, water heaters, electric stoves, and electrical wiring improvements. Eligible rebate work is performed by approved MiHER registered contractors (Poverty Solutions, 2025).

Funded by US DOE IRA (EGLE, n.d.).

MSHDA

MI Neighborhood

The program helps communities address housing shortages through new construction and rehabilitation, repairs, and upgrades of existing homes. Through a competitive grant process, MSHDA contracts with subgrantees, including nonprofit organizations, local units of government, and for-profit developers, which may use third-party administrator (TPA) services and contract with vendors to complete rehabilitation work. (MSHDA, n.d.-b)

Funded by US HUD CDBG and Michigan's HCDF (MSHDA, n.d.-b).

MSHDA US HUD HOME Investment Partnership (HOME) is not included in this list because MSHDA directs their HOME allocation to rental housing in Michigan. There are other major programs that are winding down in Michigan, and therefore not included in the table above, including the CDBG Housing Improving Local Livability (CHILL) program and the MI-HOPE (Michigan Housing Opportunities Promoting Energy Efficiency) program, which was funded through federal American Rescue Plan Act (ARPA) in response to the COVID-19 pandemic.



MDHHS

WAP

WAP helps eligible low-income households improve their home's energy efficiency while addressing weatherization-related health and safety concerns, with services provided at no cost to residents. MDHHS allocates funds to Community Action Agencies, which contract with service providers to complete the work (MDHHS, n.d.-h).

Funded by US DOE WAP, US HHS LIHEAP, and the Michigan Budget Act FY 2025 and 2027 (MDHHS, n.d.-e; Michigan Legislature, 2024; Michigan Legislature, 2026).

SER

The SER program provides financial assistance to address urgent health and safety needs including emergency home repairs such as furnaces, water heaters, septic systems, and other critical household infrastructure. The program is intended to resolve immediate emergencies. MDHHS works with a network of nonprofit organizations to help implement the program (MDHHS, n.d.-g).

Funded by Michigan general funds and US HHS LIHEAP (MDHHS, n.d.-e).

Lead Safe Home

The Michigan Lead Safe Home Program provides free lead inspections and grant-funded services to reduce lead hazards in the home, including window and door replacement, lead paint encapsulation, and lead paint removal (MDHHS, n.d.-d).

Funded by Michigan's Healthy Homes General Fund, US HUD Lead Hazard Control Grants, and US HHS Medicaid CHIP (MDHHS, 2023)

MPSC

Energy Waste Reduction

These programs are designed to help reduce household energy use. Utility companies can choose to administer their own program or participate in the state-administered program (Michigan Public Service Commission, n.d.).

Utility companies that do not want to administer their own energy efficiency program can fulfill their commitment through the state-administered program. The MPSC is contracted with Michigan Community Action (MCA), a statewide nonprofit association, to administer EWR programs with CLEAResult as its primary implementation contractor. These EWR programs are implemented under the brand name Efficiency United and are offered on behalf of participating providers of retail electric and natural gas services (Efficiency United, 2024).

Funded by utility fees collected from customers.



LOCAL ADMINISTRATION

There are also several major federal funding sources that bypass the state agency and are administered through cities and counties and other local entities (e.g., community action agencies, nonprofits, land banks, utility companies).^a These funding sources include the following:

Community Services Block Grant (CSBG)^b is a flexible federal funding source that provides financial support to community action agencies (CAAs), allowing them to address local community needs and support program and staff costs (MDHHS, n.d.-a). While CSBG funds are not specifically for housing, community action agencies can use the funds to support housing needs. In Michigan, CAAs have used CSBG funding to support housing-related activities, including efforts to reduce household energy burden and other locally identified housing needs (National Association for State Community Services Programs [NASCSPP], 2025).

Funded by US HHS (MDHHS, n.d.-a).

Community Development Block Grant (CDBG) program provides federal funding to support community development and housing needs. In Michigan, CDBG funds may be used to support housing-related activities, including homeowner rehabilitation. CDBG funds for qualified cities and urban counties (referred to as entitlement communities) are distributed directly to the local units of government. Other CDBG funds are administered by MSHDA and distributed to non-entitlement communities through the MI Neighborhood program (MSHDA, n.d.-b). CDBG funds have a statewide reach, although the process or “program” for accessing and utilizing the funds differ.

Funded by US HUD.

Utilities-Run Energy Waste Reduction (EWR)

Utility companies can run their own energy efficiency program or participate in the state-administered program (as described in the MPSC sub-section, above). Utility-run programs vary in scope and scale but are focused on providing energy efficiency products and services, for example, home energy assessments and providing and installing energy efficient products in the home.

Funded by USDA Rural Development.

USDA Section 504 Home Repair Program

This program provides loans to low-income homeowners to repair or improve their homes and grants to very low-income, older adult homeowners to address health and safety hazards. The program serves homeowners in rural areas (USDA, n.d.).

Funded by USDA Rural Development.

^a These are included in this report as “statewide programs” because the federal funding is distributed across the state even though the individual municipalities are implementing their own local programs.

^b CSBG is awarded to MDHHS and federal statute requires 90% to pass directly to community action agencies (MDHHS, n.d.-a).



Impacts of a Fragmented System

Housing rehabilitation program administrators, implementers, and other housing leaders that participated in the interviews, roundtables, and feedback sessions spoke about the challenges of coordinating homeowner rehabilitation programs and the impacts of this fragmented system on their programs and their ability to serve homeowners.

Specifically, people involved with housing rehabilitation programs spoke about how Michigan's system of complex and unaligned requirements results in (1) inefficiencies and burdens of administering programs; (2) challenges with bringing together programs and funding sources to address multiple needs in a home; and (3) confusion and frustration for homeowners. These challenges are discussed in more detail in the following section.

Furthermore, we heard broadly about housing rehabilitation challenges in the state, including challenges related to limited and inconsistent program funding and workforce shortages. These challenges are not discussed in detail in this report, because while related, they are broader topics than this report's focus on coordination of programs.

INEFFICIENCY AND BURDEN ON LOCAL IMPLEMENTING ORGANIZATIONS

The complexity of the federal programs coupled with the differences in program requirements and a lack of shared information across programs creates a lack of efficiency because of extensive and time-intensive administrative burden to manage and coordinate multiple programs.

Local implementers must comply with complex and varied rules and requirements. Juggling different administrative complexities requires a savvy implementer. For example, a few housing leaders provided examples of funding sources that they would not pursue or accept, such as Community Development Block Grant (CBDG), because it would be too laborious to administer or too tedious to manage in conjunction with their other programs. These challenges may be exacerbated for rural areas that tend to have fewer staff and less administrative capacity to manage programs.

Programs being siloed with different administrators and implementers that are using different systems and the lack of systematic data sharing also results in inefficiencies in the repairs and upgrades provided in individual homes. Different programs may be sending out different contractors that are not coordinating. As one housing leader explained, "We literally have contractors going in to do lead remediation and they are going to rip up the windows. Shouldn't we be having them do the insulation [at the same time]? ... With deep energy retrofits and any remediation effort, the two ideally would be coordinated."

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— Housing leader



CHALLENGES ADDRESSING MULTIPLE ISSUES IN A HOME

Several housing leaders expressed a desire to more holistically address the needs of a home, and how this was exceedingly difficult given the siloed systems and differing requirements of individual programs. A few housing leaders spoke about local efforts to leverage multiple funding sources to address multiple issues for a homeowner, such as by building connections and referrals between different programs, through case coordination (see the Detroit case study), the Whole Home Performance Pilot (see the Ingham County case study), and through consolidating the administration of programs and adopting shared systems (see the Kent County case study).

Addressing multiple issues in a home may be necessary for homes with high levels of repair needs. For example, to access the Weatherization Assistance Program (WAP), major structural or other issues that would make providing weatherization services unsafe or ineffective must be addressed first. As one housing leader stated, “If you put a new electric heat pump in a house and it has a hole in the roof, it’s not going to be energy efficient, right?”

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— Housing leader

Housing leaders also reported concerns that disconnected, siloed programs create barriers for the homeowners who need help the most. For example, homeowners deferred from WAP because their homes first need repairs that address major structural or safety issues (often called pre-weatherization) may have difficulty connecting to other programs that provide pre-weatherization services and therefore may never become eligible for WAP. Lastly, there is also concern that there may not be enough funding available that can be used to address these types of pre-weatherization home repairs.

CONFUSION AND FRUSTRATION FOR HOMEOWNERS

Program complexities can lead to confusion and frustration for homeowners receiving or pursuing services, or to homeowners not receiving all the support for which they are eligible.

One housing leader shared that, although many clients are determined to navigate the application process, some feel overwhelmed by the volume and repetitiveness of applications and ultimately “give up.” Another housing leader shared that a client had to enter information into nine different databases to apply for homeowner rehabilitation services.

Additionally, homeowners may not know what services are available to them or where to find the help that they need. Even program implementers may have a hard time successfully referring or directing homeowners to other programs that provide needed services if the homeowner, figuratively, enters the wrong door. As one housing leader explained, “People are applying for weatherization because they have a hole in their roof. That’s not a house that can be weatherized. They’re understanding what they need but going to the wrong thing.”

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— Housing leader



Recommendations

The severity of need and the frustrations of a fragmented system are fueling efforts to change the status quo and inspiring out-of-the-box thinking to accelerate projects. For example, pilot programs like the Whole Home Repair Program in Ingham County (see case study), along with advocacy around housing regulation, have sparked conversations about the most effective and fiscally responsible approaches to housing policy.

With that said, there is no consensus on the best way to address the issue. Through our conversations with housing leaders across the state, however, nearly all emphasized that coordinating homeowner rehabilitation programs is a challenge, and that this challenge negatively impacts efforts to rehabilitate, repair, and weatherize homes in Michigan.

"...these programs standing on their own can often not meet the needs of what a person or a homeowner or household needs, so helping to find better ways to layer up these many funding sources is certainly an important question..."

– Housing leader

Several recommendations to support greater coordination and efficiency of homeowner rehabilitation programs emerged from this study. The recommendations are divided into two categories (1) potential governance models, and (2) components of a more unified system.

When implementing any of these recommendations, the study team recommends establishing a mechanism for meaningfully involving local implementing organizations.



Several housing leaders called out the importance of consulting local implementing organizations when making decisions about program design, and a few provided examples of where this was not done effectively in the past. As one housing leader suggested, "Get input from the local level, get buy-in from the people who are actually going to have to do the coordinating. A state agency and a state agency can coordinate all they want, but if the people who are going to be actually sitting down with somebody and saying, 'well, here's this program you have to apply for...' that's where the real friction happens...."



GOVERNANCE MODELS FOR A MORE UNIFIED SYSTEM

The study team recommends that policymakers create an interagency coordinating council. Additionally, policymakers should further consider consolidating the administration of homeowner rehabilitation programs within fewer state agencies and strengthening local capacity to coordinate funding sources and programs.

These recommendations for structural changes are not mutually exclusive. On the contrary, we recommend policymakers consider what combination of these recommended governance changes would be most effective and efficient.

Create an interagency coordinating council.

The study team recommends that the Governor create an interagency coordinating council. An interagency coordinating council would be tasked to connect programs and would work together to implement high-priority components of a more unified system, such as (1) simplify and align homeowner rehabilitation program rules (to the extent possible while still meeting federal requirements), and (2) develop shared systems and guidance, such as a unified application and intake process and shared client database.

Lead: The council could be led by a policy advisor within the Governor's office and be a part of the Governor's existing housing advisory body, the Statewide Housing Partnership within the Michigan State Housing Development Authority (MSHDA).

Core Partners: At a minimum core partners should include MSHDA, Michigan Department of Environment, Great Lakes, and Energy (EGLE), Michigan Department of Health and Human Services (MDHHS), and Michigan Public Service Commission (MPSC). Other members could include Michigan Economic Development Corporation (MEDC), Michigan Department of Labor and Economic Opportunity (LEO, including the state landbank authority), Michigan Department of Natural Resources (MDNR), and Michigan Department of Agriculture and Rural Development (MDARD).

Implementation: An interagency council would be implemented through an executive order from the Governor. It could include formal written agreements from members.



Several housing leaders specifically called out greater coordination among state agencies (and others) as an opportunity to better coordinate among homeowner rehabilitation programs and streamline resources more effectively. As one housing leader responded when asked about opportunities, "That's number one, is having regular meetings with our [state] agencies and bureaus."



Considerations: An interagency coordinating council within the Governor’s office communicates a priority for homeowner rehabilitation and the coordination of programs at the highest levels of state government. This support may help to instigate and accelerate further coordination among agencies. However, ultimately, coordination among multiple agencies will still be voluntary and may run up against similar challenges as they currently face, such as differences in priorities, mindsets, approaches, processes, and level of communication.

CASE STUDY

NEW YORK STATE ENERGY RESEARCH AND DEVELOPMENT AUTHORITY (NYSERDA)



The New York State Energy Research and Development Authority (NYSERDA) is a public benefit corporation established in 1975. NYSERDA works to “promote energy efficiency, renewable energy, and emissions reductions across New York’s economy and energy system” (NYSERDA, n.d.). NYSERDA invests in research and technology while also leading the state’s energy efficiency and climate goals.

Since 1996, NYSERDA’s efforts have been funded through a ratepayer-supported Systems Benefits Charge (SBC). The SBC is collected by investor-owned utilities from gas and electric customers in New York (New York State Department of Public Service, n.d.). This charge, along with federal grants, funds NYSERDA’s research and development.

The organization is governed by a 13-member board of private and public stakeholders. The board oversees the development of NYSERDA’s budget and program plans. The Governor of New York appoints nine members of the board. Statute mandates that among the appointed members there must be an engineer or research scientist, an economist, an environmentalist, a consumer advocate, an officer of a gas utility, and an officer of an electric utility, as well as three at-large members.

Four seats are reserved for state officials, including the Commissioner of the Department of Transportation, the Commissioner of the Department of Environmental Conservation, the Chair of the Public Service Commission, and the President and CEO of the Power Authority of the State of New York (<https://www.nyserda.ny.gov>).



Consolidate the administration of homeowner rehabilitation programs within fewer state agencies.

The study team recommends that policymakers further consider the consolidation of specific programs:

- Energy Waste Reduction (EWR) programs under one state program
- WAP and MI Neighborhood under MSHDA

Programs administered by the same state agency may face fewer barriers to alignment of rules and policy and using common systems (such as unified applications and intake). However, federal rules, state law, and alignment with other non-housing programs, restrict the state's ability and the utility of consolidating programs under one state agency. For example, federal rule specifies that the U.S. Department of Energy (US DOE) Inflation Reduction Act of 2022 (IRA), which funds the Michigan Home Energy Rebates (MiHER) programs, is awarded to state energy offices (EGLE, in Michigan) (Congressional Research Service, 2024).

Furthermore, some programs fund homeowner rehabilitation work in conjunction with non-housing-related programs. For example, the Lead Safe Home Program, which funds lead abatement and remediation, is administered by MDHHS, which leads other health-related lead testing safety efforts (MDHHS, n.d.-f). While there could be an argument that the home rehabilitation elements of these efforts could move, careful consideration would need to be paid to decoupling from other non-housing programs.

Energy Waste Reduction Programs

Policymakers could consider incentivizing or mandating all individual utilities' EWR programs to be consolidated within a single state-administered program. The ability to consolidate and jointly administer EWR programs with a single administrator is already allowable under state law. When EWR's were first added to the Clean and Renewable Energy and Energy Waste Reduction Act in 2016, the amendment also included an opt-in avenue for utilities to administer their EWR programs jointly with other utilities, through a state agency or through a competitively selected nonprofit (Clean and Renewable Energy and Energy Waste Reduction Act, 2008). Efficiency United is utilizing this provision to coordinate EWR for some of Michigan's smaller gas and electric utilities.

Mandating all utilities in Michigan to provide EWR through a state administrator may be politically fraught and legally precarious due to the independence of investor-owned utilities in the state. With that said, policymakers could consider incentives for utilities that opt into participating in a state administered EWR program. A state administered program could run through a state department or be contracted out to a third-party administrator, similar to the current structure of Efficiency United.



While one housing leader shared that the utility rebate program that serves their area is flexible and easy to combine with other federal funding sources, another noted that, due to the number of utility companies that provide services in their service area, coordination can be challenging because they have to coordinate with several utilities.

CASE STUDY: STATE ENERGY EFFICIENCY PROGRAMS

Energy Trust of Oregon



Over almost 25 years, Oregon has consolidated utility-collected fees into a single energy efficiency program, administered by a nonprofit.

In 1999, Oregon policymakers passed legislation requiring the state's two largest electric utilities to collect a 3 percent *public purpose charge* on customer utility bills to fund energy efficiency and renewable energy initiatives (Senate Bill 1149, 1999).

While the Oregon Public Utility Commission (OPUC) oversees the funds, Energy Trust of Oregon, a nonprofit 501(c)(3) organization, was charged with administering programs. Energy Trust began operations in 2002 (Energy Trust, n.d.).

Today, Energy Trust continues to operate through the small surcharge but has expanded its reach to include five utilities with service areas in Oregon and Southwest Washington. Revenue generated through the charge supports Energy Trust's energy conservation efforts, renewable energy development, and other public-purpose programs across the state.

Energy Trust is governed by a volunteer board of directors comprised of 13 voting members from business, private consulting, government, utilities, trades, and nonprofits. The board also includes two non-voting ex-officio members representing the Oregon Public Utility Commission and the Oregon Department of Energy (Energy Trust, n.d.).

Since its origination, Energy Trust reports clean energy updates to 789,000 homes and distributed \$1.9 billion in cash incentives to people and businesses (Energy Trust, 2025).

Energy Efficiency Utilities in Vermont



Vermont consolidates energy efficiency fees from utilities into a single fund at the state level. Although the Vermont Department of Public Service collects these funds, they redistribute the money to three separate entities that implement the programs.

In Vermont, energy efficiency programming is funded through an Energy Efficiency Charge (EEC), a small charge based on a customer's energy consumption. The rates are set each year by the Public Service Utility Commission of Vermont (Public Utility Commission, n.d.).

In 1999, the Public Service Utility Commission of Vermont created this charge to more efficiently deliver energy saving programs, which were previously delivered independently by each utility company.

Currently the EEC funds three Energy Efficiency Utilities: Vermont Energy Investment Corporation (Efficiency Vermont), City of Burlington Electric Department, and Vermont Gas Systems (Vermont Public Service).



CASE STUDY: STATE ENERGY EFFICIENCY PROGRAMS

Department, 2023). These three energy efficiency utilities deliver a variety of electricity and gas energy efficiency programs to residential and business consumers.

The Department of Public Service of Vermont independently evaluates, measures, and verifies services offered and the saved energy claimed by the Energy Efficiency Utilities each year (Public Service: Jurisdiction, 2012).

Illinois



Illinois has three different fees that fund separate but interconnected energy efficiency programs.

The Energy Assistance Charge is paid for by each customer, and the funds are deposited into the state's Supplemental Low-Income Energy Assistance fund. The funds support emergency bill payment assistance for low-income households and supplement Illinois' weatherization programs (Energy Assistance Act, 2002).

The Renewable Energy Charge is also paid by each customer and the funds are used to provide education and training for renewable energy and energy efficiency technology, capture carbon emissions, support research on carbon emissions, and improve coal miner safety (Renewable Energy, Energy Efficiency, and Coal Resources Development Act, 1997).

The Energy Transition Assistance Charge is required by electric utilities that serve more than 500,000 customers (Public Utilities Act, 2021). This charge is deposited into a state fund that supports clean energy programs, workforce training, and renewable infrastructure.

Taken together, these charges create a holistic approach to energy efficiency for Illinois homeowners.

Weatherization Assistance Program (WAP) and MI Neighborhood

The study team recommends that policymakers consider moving WAP to MSHDA and consolidating the program with the MI Neighborhood program. There are potential collaboration benefits and drawbacks to making this change as outlined below.

Potential Benefits

At its best, a consolidation of WAP and MI Neighborhood could result in three major home repair funding sources: US DOE WAP and U.S. Department of Housing and Urban Development (US HUD) CDBG and state of Michigan Housing and Community Development Fund (HCDF), which fund MI Neighborhood) operating seamlessly in the eyes of local implementers as well as homeowners.

However, the differences in the federal regulations between WAP and CDBG will remain, and MSHDA will face a real challenge to create systems so that these funding sources operate as one, cohesive state program while still meeting federal requirements. Among many other things, one fundamental program design element that would need to be addressed is the dissemination of funds. WAP funding is currently disseminated directly to CAAs to implement



programs, whereas MI Neighborhood is disseminated through competitive grants to local implementers.

One specific challenge that consolidating WAP (weatherization funds) with MI Neighborhood (broader home repair funds) could help to address is the prevalence of deferrals from the WAP program, i.e., when weatherization services cannot be provided because of major structural or safety issues present in the home. Consolidating WAP with funding sources that allow for broader home repair (sometimes referred to as pre-weatherization), could potentially ease coordination between these programs, so that a homeowner that has a deferral issue can get that addressed and then directly move into receiving weatherization services, without having to apply for multiple individual programs.

Potential Drawbacks and Considerations

One drawback of moving WAP out of MDHHS is that it could make it more difficult for WAP to coordinate with other related MDHHS-administered programs, such as State Emergency Relief (SER) and the Michigan Energy Assistance Program (MEAP). MEAP provides bill-pay assistance for eligible low-income households and referrals to energy efficiency programs. While SER funds energy- and non-energy-related repairs that are, “essential to remove a direct threat to health or safety or is required by law or a mobile home park regulation” (MDHHS, n.d.-c).

One vision for a well-functioning collaboration between MEAP, WAP, SER, and EWR programs is that everyone receiving MEAP bill-pay assistance would be assessed for and receive energy efficiency services to reduce their bills in the future. These energy efficiency services are currently funded through WAP, SER (on a limited emergency basis), and EWR programs.

The study team does not recommend that SER move out of MDHHS because its home repair services are limited, its scope is broader than home repair, and it already coordinates with MEAP (which is also a program of MDHHS³).

³ MEAP is jointly administered by MPSC and MDHHS.



Strengthening local capacity to coordinate funding sources and programs.

The study team recommends that policymakers consider supporting the development of a network of strong local or regional program implementers, such as a community action agency, county government, or lead organizations of each Regional Housing Partnership. These program implementers could act as a central entity responsible within a region for the disbursement of funds, financial operations, application and eligibility determinations, connecting clients to services, and reporting for multiple homeowner rehabilitation programs.

Some municipalities and their nonprofit or community action agency partners already have elements in place of centralized coordination of the homeowner rehabilitation programs in their areas, such as a unified application, case coordination, and tracking software. (See the Case Studies on the City of Detroit, Ingham County, and Kent County Community Action)



However, housing leaders spoke about the difficulty of local coordination of programs within the current system. One housing leader cautioned of the difficulty of braiding or stacking funding at the local level, saying “We sit together, right together, [several] people trying to make these different programs work together with all these different rules and all these different potentially conflicting goals and it’s difficult. It’s really difficult. ... people need to be disabused of that notion that these [programs] can just kind of seamlessly layer up.”

Central local coordination may proceed more smoothly if components of a unified system, as described in the next section, are developed. Particularly, simplification and alignment of state program rules (to the extent possible within federal regulations), common systems and processes (such as a common application and intake process and fund management and reporting system), access to a flexible funding source to pair with the sources that have rigid rules, and, adequate funding for coordination activities and administrative functions.



CASE STUDY: CITY OF DETROIT

THE CITYWIDE HOME REPAIR TASK FORCE



The Citywide Home Repair Task Force (CHRTF) is comprised of over 60 organizations including nonprofits, governmental agencies, corporations, and faith-based institutions. It was established in fall 2023 to improve coordination across Detroit's home repair ecosystem. Rather than administering home repair programs directly, the Task Force brings together partners across the City to coordinate programs, funding, and homeowner referrals. The Task Force describes themselves as "...a collaborative initiative committed to addressing Detroit's home repair crisis. By bringing together a diverse group of organizations, we aim to develop more innovative, coordinated, and effective solutions to meet Detroiters' home repair needs (Detroit Data Collaborative, 2026)."

Coordination Challenges

Homeowners in Detroit navigate multiple home repair and weatherization programs, each with its own eligibility, intake, and application requirements and processes. Prior to the establishment of the Task Force, home repair programs frequently operated independently and had limited awareness of one another's work, making referrals and coordination among programs difficult. The Task Force breaks down silos between programs so that home repair is more efficient and effective for program administrators and homeowners.

Innovative Solutions

Key accomplishments and activities of the Task Force follow.

- **Published the [Detroit Home Repair Census](#).** The Task Force, in partnership with Data Driven Detroit, compiled comprehensive information from organizations administering home repair programs in Detroit. The results were published in a report that provides information on home repair programs, the number and types of repairs completed, funding amounts and sources, geographic distribution of homes served, and number of homes served by multiple programs. A second annual Home Repair Census is expected to be published in fall 2026. The Task Force is using home repair data to better understand how repair programs coordinate and to advocate for more formal partnerships between programs.
- **Conduct case-coordination.** The Task Force hosts the Inter-Org Work Group whose members come together to coordinate referrals for housing repair services, such as when a member encounters a household that needs a service that their organization cannot provide. The Task Force has developed a referral form and, as of August 2026, was in the process of developing an operations guide for the work group. This guide will serve as a resource for new and existing members and include content such as shared standards for participating in the work group. The guide will also be a resource for other organizations interested in learning how to set up and run a similar work group.
- **Developed a common assessment.** The Task Force, through its Universal Assessment Work Group, developed a common assessment of housing conditions. This common assessment has been adopted by a few home repair teams in Detroit as well as the Inter-Org Work Group, where it is completed for every referral made for coordination. It is designed to gather more information on housing conditions, document remaining repair needs after a home repair intervention, and improve referrals between programs.
- **Supported updates to the [Detroit Home Repair Resource Guide \(2025\)](#).** The Task Force partnered with University of Michigan Poverty Solutions to produce the first update to this centralized resource for homeowners and practitioners.



CASE STUDY: CITY OF DETROIT

- **Laying the groundwork for a common application.** The Task Force is pursuing the development of a universal interest list across Detroit's home repair programs. The proposed approach would provide a common entry point for homeowners to indicate interest in home repair assistance and could support more efficient connections to programs for which they may be eligible. The Task Force sees this as an early step to a desired common application for home repair programs in Detroit.

Programs Coordinated

Task Force members work together to coordinate around 40 home repair programs offered by organizations in Detroit. This coordination is done through Task Force meetings, work groups, and sharing of high-level data.

Key partners

The CHRTF has engaged a network of 62 organizations, which have engaged with CHRTF activities over time. The organizations are: A Place of Refuge, About Face Detroit, After the Storm, Bailey Park NDC, Bridging Communities, Inc., Cass Community Social Services, Central Detroit Christian Community Development Corporation, CHN Housing Partners, City of Detroit, Cody Rouge Community Action Alliance, Communities First, Inc., Detroit Area Disaster Recovery Group, Detroit Land Bank Authority, Detroit Water & Sewerage Department, Detroiters Working for Environmental Justice, Doing Development Differently Metro Detroit, Dream of Detroit, DTE Energy, Eastside Community Network, Eco Works, Elevate NP, Enterprise Community Partners – Detroit, Federal Home Loan Bank of Indianapolis, Genesis, HOPE Community Development Corporation, Gilbert Family Foundation, Grandmont Rosedale Development Corporation, Green & Healthy Homes Initiative, Habitat For Humanity Detroit, Hannan Center, Henry Ford Health, Hope Village Revitalization, Hudson-Webber Foundation, ICF, Invest Detroit, Jefferson East, Inc., Joy Southfield CDC, JPMC Philanthropy, Life Builders, LISC, Live6 Alliance, Matrix Human Services, Michigan Saves, Michigan State Housing Development Authority, New Hope Community Development, North Corktown Neighborhood Association, Renaissance of Hope, Rocket Community Fund, SEEL LLC, Sinai-Grace Guild Community Development Corporation, Southeastern Michigan Health Association, CLEARCorps Detroit, Southwest Economic Solutions dba MiSide Wealth, State of Michigan, THAW, The Villages of Detroit Community Development Corporation, U-SNAP-BAC, United Community Housing Coalition, University of Michigan Poverty Solutions, Vanguard CDC, Walker-Miller Energy Services, Wayne Metro Community Action Agency, Woodbridge NDC, We Want Green Too.



CASE STUDY: KENT COUNTY

COMMUNITY ACTION DEPARTMENT



Kent County Community Action (KCCA) is the County's designated community action agency and has operated as a department within Kent County's government since 2017, through a merger that combined Community Action with Kent County's Community Development department. KCCA's mission is to, "build thriving communities, and support residents to meet basic needs, and achieve long-term stability."

In addition to meeting urgent needs and senior-specific care (such as food insecurity, utility assistance, transportation, and emergency housing) for community members, KCCA operates several housing rehabilitations and weatherization programs aimed at keeping homes safe and energy efficient.

Coordination Challenges

One of the biggest challenges for KCCA's housing programs is braiding multiple funding sources together to meet the diverse and pressing needs of homeowners in Kent County.

Gustavo Perez, who directs the County's community action agency, has wrestled with how to effectively balance multiple, complex funding streams with different compliance and reporting requirements.

Innovative Solutions

One of the ways Mr. Perez has worked to balance multiple funding sources, and the accompanying requirements, was through consolidation of their housing rehabilitation, weatherization, and lead reduction programs into one division, the Community Development and Housing Division. Prior to the creation of this division, these programs were managed by different divisions or programs within the County.

Consolidating the programs has resulted in more efficient administration and coordination of programs. It has also allowed them to address the needs of homeowners more holistically by applying more than one funding source to repair or upgrade a home.

KCCA also adopted a shared software system called Neighborly. This technology platform automates the administration, distribution, and reporting of all housing restoration activities.

Specifically, Neighborly allows KCCA to streamline applications, manage grants, disburse funds, track data, and simplify audits and mandatory reporting. Integrating this platform into KCCA's work has cut down on the administrative burden for staff.

Programs Coordinated

KCCA coordinates federal, state, and local funding sources for homeowner rehab and repair for households with low- to moderate-income. KCCA's primary homeowner rehab and repair funding sources include Michigan Department of Health and Human Services (MDHHS) Weatherization Assistance Program (WAP), U.S. Department of Housing and Urban Development's (US HUD's) Lead Hazard Reduction, and US HUD's entitlement grants Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) as a qualified urban entitlement community.

Key partners

KCCA's key partners include US HUD, MDHHS, Home Repair Services, and the various municipalities in the County.



CASE STUDY: INGHAM COUNTY

WHOLE HOME PERFORMANCE PILOT



Ingham County is participating in Michigan's Whole Home Performance (WHP) pilot in partnership with Capital Area Community Services (CACS). Through the pilot, the County is developing a coordinated approach to address all of a home's rehabilitation needs through a single process that includes home repair, energy efficiency upgrades, health and safety improvements, and accessibility modifications.

Ingham County was a good fit for piloting WHP because they already had some of the necessary coordination mechanisms in place. For example, the County has had a unified application and eligibility screening process, which is conducted by CACS, and a centralized database to share client information across multiple services.

Coordination Challenges

Ingham County has faced challenges coordinating multiple funding sources and programs for home rehabilitation projects because of the differences in each program's requirements. Additionally, most of the County's funding sources for home rehabilitation, upgrades, and repairs are designed to address only specific repairs.

When speaking about the need for more coordinated services, Alan Fox, Ingham County Treasurer, also stressed the challenges that Ingham County homeowners faced when navigating, "three government agencies, three processes, and three eligibilities." He noted that this fragmented system created unnecessary barriers to accessing assistance. Treasurer Fox concluded that there needed to be "one person to come to for these services, not go through three processes."

Innovative Solution

The Whole Home Performance (WHP) pilot is designed to coordinate multiple funding sources and program requirements into a single, homeowner-centered process that addresses home repair, energy efficiency, health and safety improvements, and accessibility needs through one project.

Key features of the model include:

- One coordinated project: Rather than completing repairs through separate programs, the model combines multiple funding sources into a coordinated capital stack to complete one comprehensive home repair project.
- Whole-home assessment: A single inspection evaluates basic systems, lead hazards, energy efficiency, accessibility needs, and opportunities for energy savings to develop one coordinated scope of work.
- Coordinated funding: A program manager determines homeowner eligibility, identifies appropriate funding sources, coordinates financing, and prepares project information for participating funders.
- Program tools and standardized processes: The model includes standardized document templates, compliance procedures, integrated inspections, and financial management tools to reduce administrative burden and improve coordination across programs.
- One homeowner experience: Homeowners move through a single process—including application, eligibility determination, inspection, financing, repair, and retrofit, with support from one Whole Home Navigator throughout the project.



CASE STUDY: INGHAM COUNTY

- One coordinated payment process: Participating contractors receive funding early in the project, allowing construction to proceed through a project line of credit, with funding sources making payment after project completion.
- Local program manager: CACS serves as the local program manager for Ingham County. The local program manager works with the homeowner and contractors to determine which funding sources a homeowner is eligible for, what repairs are needed and their estimated cost, cost allocations by funding source, whether a homeowner can afford a loan, and what energy savings may be possible.

Funding Utilized

The model brings together multiple funding sources into a single project to address comprehensive home repair, energy efficiency, health and safety improvements, and accessibility needs of a household. A variety of public and private sources are under discussion. The funding sources committed to date include:

- HUD Community Development Block Grant (CDBG) Homeowner Affordability Subsidy
- Lead Remediation funding
- Local utility Low Income Usage Reduction Program (LIURP) and related utility assistance
- County funding obtained from state grants and the county's housing millage

Partners

Ingham County's key implementation partners in the Whole Home Performance model include:

- HUD Technical Assistance Provider
- Capital Area Community Services (CACS)
- General Contractors
- Michigan State Housing Development Authority (MSHDA)
- Michigan Department of Health and Human Services (MDHHS)
- Michigan Department of Environment, Great Lakes, and Energy (EGLE)
- Local utility providers
- Ingham County Land Bank

The Whole Home Performance Pilot is supported through a HUD Technical Assistance grant.



COMPONENTS OF A UNIFIED SYSTEM

Regardless of the governance model, there is a need to build systems and supports to connect the various programs and funding sources, including connecting home repair programs to those that are focused on weatherization and energy efficiency. As one housing leader expressed, “I think it’s incredibly important that our home repair programs pipeline into weatherization. I think it would resolve a lot of issues.”

The recommendations are organized into three categories:

- Simplification and alignment of program rules
- Common systems and processes
- Flexible funding

The recommendations are intended to help local program implementers manage multiple funding sources and support coordination between different organizations that run different programs.

Lead: The study team recommends that a newly created interagency council in the Governor’s office take the lead on developing or supporting the development of the following components of a unified system.

Simplification and Alignment of Rules

This recommendation calls on state agencies, through the creation of an interagency council, to conduct a comprehensive review of state program rules compared to federal requirements. The purpose of this review would be to identify state program rules that go beyond federal requirements and to eliminate or simplify those rules. State program rules and processes should also be examined across programs to identify areas where rules and processes can be aligned while still meeting federal requirements. There was no consensus and only a few suggestions from housing leaders about specific programs or rules where the state could simplify or align within federal parameters.

Common Systems and Processes

Even with simplification and alignment of rules at the state level, there will be differences between program rules and requirements as defined in the federal regulations.

Therefore, this set of recommendations calls on the state to support the development of common systems, including for:

- Application and eligibility review
- Sharing client information



- Tracking program progress, compliance, and reporting
- Household assessment
- Documenting available resources



Common systems, especially a common application and eligibility review, were frequently suggested opportunities by housing leaders. As one housing leader expressed, “Are there ways behind the scenes where here’s just one form ... a universal form and you just fill it out ... and it could tell you at the end of the day, this person’s eligible for this, this, and this...and here’s the reporting out at the end. What a godsend that would be.”

Application and Eligibility Review

This recommendation calls on the state to support the development of user-facing single point of entry into programs with backend consolidation. A unified application and eligibility review where homeowners could apply once and their eligibility would be assessed for multiple programs has the potential to remove administrative burden for both homeowners and program implementers. For transparency, a unified application could include a homeowner-facing portal where they can see what they have submitted and where their application stands.

A unified eligibility review could be supported by the development of an income-verification tool or process that can handle different measures of poverty that are required in federal programs, such as Area Median Income (AMI) and federal poverty level (FPL). One housing leader explained that regarding the different measurements for assessing poverty, “[Service providers] need to be looking at the same ruler, even if the requirements are different on the ruler.”

“[Service providers] need to be looking at the same ruler, even if the requirements are different on the ruler.”

– Housing leader

Another opportunity for removing burden is to build on the use of categorical eligibility between housing rehabilitation and other social service programs. Categorical eligibility is a process where new program eligibility is verified through existing reliable sources of data, such as qualification for Supplemental Nutrition Assistance Program (SNAP) or Medicaid.

One of the top challenges for program implementers to coordinate homeowner rehabilitation funding sources and programs, as communicated by housing leaders, was navigating differences in client eligibility and related processes. A unified application and eligibility process or database was a frequently identified opportunity by housing leaders.



CASE STUDY: INGHAM COUNTY

UNIFIED APPLICATION AND SHARED CLIENT DATABASE



Ingham County, in partnership with Capital Area Community Services (CACS), has consolidated the applications and eligibility screenings for several homeowner rehab and repair programs operating in the County. In other words, there is now one application and screening process into multiple programs. Additionally, Ingham County and CACS have a centralized data-collection system and database to share client information across multiple homeowner rehab and repair programs operating in the County.

Sharing Client Information

A secure and shared client database where local administrators could see who has or is accessing homeowner rehabilitation services across programs could help program implementers coordinate their services.

While some housing leaders expressed a desire to have a shared client database, any client database would have to keep individual data secure and comply with any statutory limits to administrative data sharing. The specifics of these limitations could reduce the utility of a shared client database.

Tracking Progress, Compliance, and Reporting

One system or technological solution for program implementers to track multiple programs' progress and compliance, and for reporting could simplify processes for local implementers that manage multiple programs. This system could collect all needed information and generate custom reports with the required information for the various programs or funding sources. Kent County Community Action offers an example of implementing software that tracks across programs, as described in the case study.

Household Assessment

A common household assessment of housing condition that includes energy modeling may ease coordination between homeowner rehabilitation programs (including those focused on weatherization and energy efficiency) while also reducing the number of assessments necessary for individual programs to complete and for households to receive multiple services. Detroit's Citywide Home Repair Task Force offers an example of developing a common assessment, as described in the case study.

Documenting Available Resources

A shared database of homeowner rehabilitation programs, that includes program details, such as eligibility and application process and real-time information on fund availability could help



homeowners (and social service providers that direct homeowners to resources) navigate Michigan's current system. A shared program database is particularly important while there are limited common applications and entries into various programs. However, a shared database could be helpful in the future to incorporate funding sources, such as local funding, that may not be incorporated into a common application. A shared database could build on existing resources such as Michigan 211.

Flexible Funds

Increasing the flexibility of available funding may help entities braid or stack funds to serve multiple needs in a home. Flexible funding could act as gap funding to be used when there are:

- Funding caps in programs, but more funding is needed for a service.
- Repairs necessary to prepare homes for energy efficiency or weatherization services. For example, some homes are not eligible for the WAP because they have major issues that would make providing services ineffective or unsafe.
- Needed services that are not permissible expenditures for other funding sources.

Furthermore, flexible funding could be used to fund coordination, which takes effort and time that is often not factored into program costs.



While not specific to coordination, housing leaders also spoke of the need for more flexible funding sources so local program implementers can better serve homeowners, broadly speaking. This included the need for adequate funding for:

- Home insurance. Insurance requirements can create an additional barrier to homeowners accessing rehabilitation assistance. In some cases, homeowners are unable to obtain or maintain insurance because their homes require significant repairs, such as a roof replacement. This creates a cycle in which homeowners are unable to secure the insurance needed to qualify for assistance, while also being unable to make the repairs necessary to obtain coverage.
- Support for people to become ready to receive homeowner services, such as through social services and case management. Some homeowners need support to prepare themselves and their homes for repairs, such as for homeowners with issues of hoarding.
- Locally implementing programs. The percentage or amount of program funds that can be spent on administrative activities varies by program.



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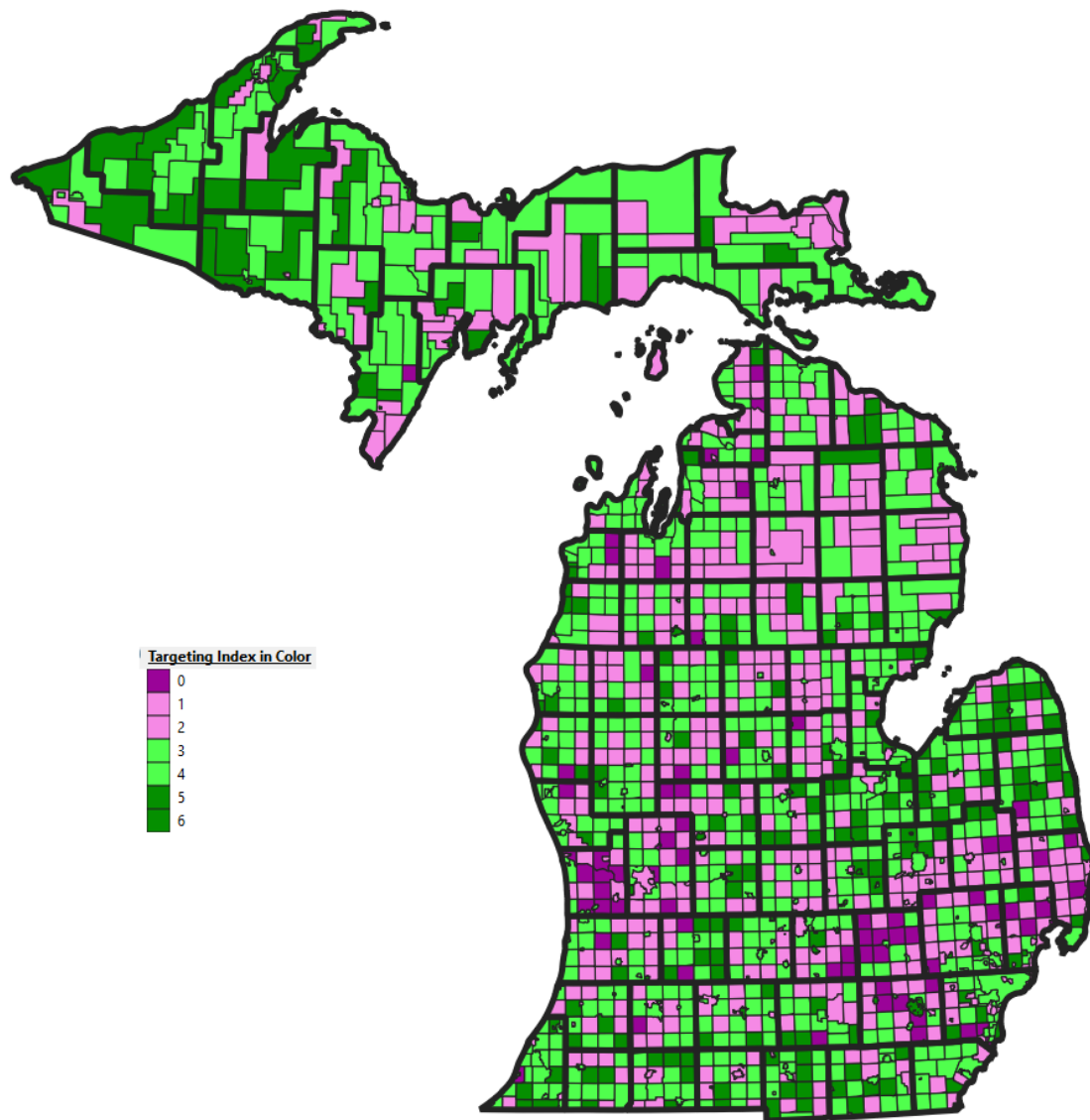
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Appendix A. Homeowner Rehabilitation Program Need



The map above illustrates relative need for home rehabilitation programs for homeowners with low incomes by county subdivisions (city and townships). Areas with a higher percentage of older housing stock, homeowners with low incomes (but some income), and older adult homeowners are rated as areas with higher need. The analysis assumes that some income may be needed for homeowners to complete and maintain rehabilitation projects. Darker green areas show higher need and dark purple areas lower need.



The map allows policymakers and other decision makers to forecast the areas that are most in need of homeowner rehabilitation programs for people with low incomes and devise targeting strategies.

METHODOLOGY

The index ranks subdivisions from 0 to 6 where 6 (dark green) is a place that would benefit the most from housing rehabilitation programs for homeowners with low incomes and 0 (dark purple) is a place that would benefit the least.

The index weights:

- Age of stock, as percentage of the owner stock built in two periods: pre-1960 and between 1960 and 1990.
- Income, as percentage of owners with incomes from the second to the fourth quartiles, i.e., between about \$30,000 and \$91,000.
- Age of owner, as percentage of owner households headed by persons 65 years of age or older.

The data analysis was conducted by and the map created by David Allen, Ph.D., Manager of the Office of Market Research, Michigan State Housing Development Authority.



Appendix B. Participant List

The following housing leaders participated in the interviews, roundtables, and feedback sessions. This list excludes any individuals that did not wish to be named.

PARTICIPANT	ORGANIZATION
Aaron Kraft	Washtenaw County Office of Community and Economic Development
Abby Brooks	Michigan State Housing Development Authority
Adam Holcomb	Michigan State Housing Development Authority
Alan Fox	Ingham County
Alison Gailey	Michigan State Housing Development Authority
Andrew McNeally	Upper Peninsula Power Company
Anne Giroux	InvestUP
Brad Banks	Michigan Public Service Commission
Brandi Smith	Michigan State Housing Development Authority
Brett Little	Green Home Institute
Brian McGrain	Michigan Community Action
Chad Rhodes	Michigan Department of Health and Human Services
Christine Beatty	The Heat and Warmth (THAW)
Christopher Lussier	Michigan State Housing Development Authority
Colleen Flaherty	O'Hair Park Community Association
Darlene Caro	Renew Detroit
David Allen	Michigan State Housing Development Authority
Dennis White	Live6 Alliance
Elizabeth Yeager	Michigan Public Service Commission
Emma Lentini	Michigan 211
Gail Thubbs	O'Hair Park Community Association
Gustavo Perez	Kent County Community Action Department
Heather Zygmuntowicz	City of Detroit
Imoni Williams	Michigan Department of Health and Human Services (Contractor)
Jeff Huntington	State of Michigan Land Bank Authority
Jennifer Knapp	TrueNorth Community Services
Jeremey Newberg	Capital Access
Jodi Mackie	Michigan State Housing Development Authority



PARTICIPANT	ORGANIZATION
Joe Nunley	Green Energy Economics Group
Johnny Mills	Mid-Michigan Community Action
Joshua Elling	Jefferson East, Inc.
Juli Chant	Michigan State Housing Development Authority
Julie Rice	Hope Village Revitalization
Justin Eby	Lancaster County Housing and Redevelopment Authorities
Kathryn Myers	Sturgis Neighborhood Program
Kris Schoenow	Michigan Department of Health and Human Services
Lenny Avery	Alpena Area Chamber of Commerce
Lenore Costa	Michigan State Housing Development Authority
Lisa Johanon	Central Detroit Christian
Lisa Reinecke	TrueNorth Community Services
Louis Piszker	Wayne Metro Community Action Agency
Marianna Rosas	Michigan State Housing Development Authority
Marisol Maldonado	Lancaster County Housing and Redevelopment Authorities
Martha Campbell	Michigan Saves
Megan Spitz	Michigan State Housing Development Authority
Melissa Geroux	TrueNorth Community Services
Palencia Mobley	Sinai Grace Guild Community Development Corporation
Paul Garrett	Michigan State Housing Development Authority
Pierre-Denise Gilliam	Michigan State Housing Development Authority
Stephanie Kasprzak	Monroe County Opportunity Program
Tara Cohen	Washtenaw County
Thyra Karlstrom	Marquette County
Tiana Brown	The Heat and Warmth (THAW)
Tiffany Mitchell	Michigan State Housing Development Authority
Tonya Joy	Michigan State Housing Development Authority
Veronica Echevarria	Venture, Inc.



Appendix C. Quantitative Methodology

Estimates of the numbers and characteristics of owner-occupied homes in Michigan were obtained through analysis of micro area American Community Survey (ACS) data from 2006 through 2024 from IPUMS. Data analyzed included building age, ownership status, income, geography, and family size.

Income groups were created using the head of household's relationship to the federal poverty level (FPL) by cross referencing FPLs for each year of analysis to family size and income level.

Totals of owner-occupied houses by decade and household income levels were aggregated by adding up the number of households that were owner occupied by housing decade, micro area, and income categories utilizing only the head of the household and applying household level weights.

The totals were then weighed using total new building permits within each decade to estimate exact building age.⁴ Years following 1989 utilize Michigan-specific housing production trends for weighting obtained from the Housing Units Authorized by Building Permits report produced by the U.S. Census Bureau, while decades preceding this use national-level trends. National-level housing production from before 1960 use historic housing production tables provided by the Census. ACS limits the year a building was created to 1940, so all buildings in this category follow a weighted distribution of historic building records going back to 1890. This distribution of pre-1940 homes also includes a depreciation factor to adjust for attrition of older homes.

To analyze differences between urban and rural areas, micro areas were then aggregated up to Super-PUMAs (Public Use Microdata Areas), which represent either singular or clusters of counties. In one instance of Genesee and Shiawassee County, PUMAs overlap county lines, in which case this PUMA is split proportionally to each county based on the land area covering each county. These Super-PUMAs were then linked to county-level indicators. These were made from codes from the U.S. Department of Agriculture (USDA) Rural-Urban Commuting Area (RUCA) obtained on a census tract level to determine a county's urban status.

Rural-Urban Categories consisting of: Metropolitan, Micropolitan, Small Town and rural for each tract were created using the secondary RUCA to create the *4-level 30 percent commuting* groups outlined by the USDA in their example documentation. The number of tracts at each

⁴ ACS building age information is restricted to decade level, so exact building age had to be estimated.



secondary RUCA code were then added up for each county and that county was classified as a code based on the RUCA code that appeared most frequently in that county. These codes were also condensed down to the 2-level 30 percent commuting level to create a simple urban or rural indicator, wherein everything that was not identified as Metro was then categorized as rural. Super-PUMAs were then categorized as rural or urban based on the categorization of the counties that made up the Super-PUMA. Totals were then computed of these two groups and rates were constructed based on urban-rural group totals.