

# Michigan Coalition Against Homelessness

*Empowering Communities, Ending Homelessness*



## Affordable Housing

Affordable housing is an issue that communities all across the country are grappling with as housing prices continue to recover from the lows of the housing crisis in the late 2000s. However, one of the major difficulties with the issue is defining it. To ensure that everybody is using common language when talking about this issue, the Department of Housing and Urban Development (HUD) has established an excellent working definition:

**“Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.”**

According to HUD’s research there are several trends we need to be aware of nationally:

- An estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing.
- A family with one full-time worker earning the federal minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.

In 2014 the Michigan Association of United Ways commissioned the Asset Limited, Income Constrained, Employed (ALICE) Report to gain a better understanding of the challenges many Michigan families face. Several key findings are:

- 40% of Michigan households (1.54 million households) earn too little to provide for basic needs.
- From 2007-2012 the cost of basic housing, child care, transportation, food, and health care in Michigan increased by 9%.
- Across the state there are not enough affordable rental units: there are almost twice as many renters with income below the ALICE threshold as there are rental units that they can afford.

### *How you can help*

- **Support efforts that increase economic opportunities for low income individuals and families.**
- **Support efforts that encourage the development of additional units of affordable housing.**

### *Contact*

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### *Sources:*

US Dept of Housing and Urban Development (HUD) (2017). Retrieved from: [https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/affordablehousing/http://www.unitedwayalice.org/documents/14UW%20ALICE%20Report\\_MI\\_Lowres\\_10.24.15.pdf](https://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/http://www.unitedwayalice.org/documents/14UW%20ALICE%20Report_MI_Lowres_10.24.15.pdf)