Federal rental assistance helps struggling seniors, people with disabilities, veterans, and working families keep a roof over their heads, often by helping them afford rental units they find in the private market. Ten million people in over 5 million low-income households receive federal rental assistance.

272,900 people in 150,000 Michigan households use federal rental assistance to afford modest housing. 72% are seniors, children, or people with disabilities.

...but 4 in 10 low-income* people in Michigan are homeless or pay over half their income for rent. Most don’t receive federal rental assistance due to limited funding.

Federal rental assistance programs provided Michigan with $990 million in 2018.

Rental assistance supports working families: 55% of non-disabled, working-age Michigan households receiving Department of Housing and Urban Development rental assistance include at least one worker.

Rental Assistance Supports All Types of Michigan Communities

Rental assistance helps 230,600 people in cities and suburbs, as well as 42,400 people in rural areas and small towns.

Federal rental assistance programs provided Michigan with $990 million in 2018.
Incomes Have Not Kept Up With Rents in Michigan

The median rent (including utilities) for an apartment in Michigan was $860/month in 2018, a 3 percent increase since 2001.

But wages for many jobs have not caught up.

As a result, 566,100 people in 279,500 low-income Michigan households pay more than half their income for rent, often forgoing necessities, like food or medicine, to keep a roof over their heads. The federal government considers housing unaffordable if it costs more than 30 percent of a household’s income.

Federal Rental Assistance Hasn’t Kept Pace

Despite the importance of rental assistance, more federal dollars go to homeownership subsidies like the mortgage interest deduction, which mainly benefit higher-income households, instead of families that struggle the most to afford housing. Michigan communities only thrive when everyone — renters and homeowners, whether Black, brown, or white — have access to decent, affordable housing.

566,100 low-income Michigan renters pay more than half their income for housing. Most don’t receive rental assistance due to funding limitations. Who are they?

When low-income renters can’t find a decent, affordable apartment, they are more likely to be evicted and risk becoming homeless.

On a single night in 2018, 8,350 people experienced homelessness in Michigan. An estimated 43,880 Michigan school children lived in shelters, on the street, doubled up with other families, or in hotels or motels during the 2016-2017 school year.

Our country’s current policy approach gives more help to those who need it least. We can change this. Policymakers need to work together to expand rental assistance and ensure that all Michigan residents have access to good, affordable homes.

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*Low-income = household income not exceeding 80 percent of local median income. For a family of three in Michigan, 80 percent of the local median is equivalent to $51,550. Download data for all 50 states and D.C. here. Full sources and methodology available here.