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TO: The Honorable Detroit City Council

FROM: David Whitaker, Director  
Legislative Policy Division Staff 

DATE: March 9, 2026

RE: **RESOLUTION URGING THE PROMOTION OF THE HOUSING CHOICE VOUCHER HOMEOWNERSHIP PROGRAM**

City Council Member Latisha Johnson has requested that the Legislative Policy Division draft a resolution encouraging the Detroit Housing Commission to increase its promotion of the Housing Choice Voucher Homeownership Program by ensuring that Housing Choice Voucher Program participants are fully informed of the opportunity to participate. The requested resolution is attached.

Please let us know if we may be of further assistance.

BY CITY COUNCIL MEMBER LATISHA JOHNSON

**RESOLUTION URGING THE PROMOTION OF THE HOUSING CHOICE VOUCHER  
HOMEOWNERSHIP PROGRAM**

**WHEREAS** The [Housing Choice Voucher Homeownership Program](#), as administered by the Detroit Housing Commission (DHC), provides a direct subsidy towards the purchase of a home as an alternative to renting,<sup>1</sup> currently transitioning at least one DHC resident into homeownership a month; and

**WHEREAS** The Housing Choice Voucher (HCV) Homeownership Program allows families receiving assistance through the Housing Choice Voucher Program, also known as the Section 8 Voucher Program, to use their voucher to buy a home and receive monthly assistance for homeownership expenses;<sup>2</sup> and

**WHEREAS** Though renting may offer lower initial costs, fixed monthly payment obligations, and freedom from responsibility for maintenance and repair expenses, homeownership offers important long-term advantages, including equity building, increased residential stability, and protection from rent increases as well as other uncertainties associated with tenancy, such as property sale or lease nonrenewal;<sup>3</sup> and

**WHEREAS** According to a study conducted by Clever Real Estate, Detroit ranks as one of the better U.S. cities for homebuyers, with some of the lowest gaps between buying and renting costs nationwide. The city of Detroit is listed as one of the ten places in the country where it's better to buy than rent, and is ranked as the 7th best city for homebuyers;<sup>4</sup> and

**WHEREAS** Current DHC residents are eligible to participate in the Housing Choice Voucher (HCV) Homeownership Program provided that they meet established program requirements, including maintaining annual earned income of at least \$15,000, unless exempt due to age or disability; being a first-time homebuyer *or* not having owned a home within the previous three years; remaining in good standing with their landlord; and residing with DHC for at least one year; and

**WHEREAS** Most of the rules governing the Housing Choice Voucher (HCV) Homeownership Program are the same as those that apply to the standard Section 8 Voucher Program, with several additional requirements, including that:

1. The participant must attend and successfully complete a homeownership counseling program.
2. The participant must be employed full-time, unless elderly nor disabled; and

**WHEREAS** If the recipient of Housing Choice Voucher (HCV) assistance, or a member of the recipient's household, has a disability, the recipient may be given preference for participation in the HCV Homeownership Program if homeownership is deemed a necessary and reasonable accommodation; **NOW, THEREFORE, BE IT**

**RESOLVED** That the Detroit City Council hereby urges the Detroit Housing Commission to increase its promotion of the Housing Choice Voucher Homeownership Program in effort to ensure that all of the Housing Choice Voucher Program materials clearly and consistently communicate that the program is for Section 8 Voucher (HCV) recipients; **BE IT FURTHER RESOLVED**

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<sup>1</sup> Detroit Housing Commission, *Home Ownership Program*, Detroit Hous. Comm'n, <https://www.dhcmi.org/home-ownership-program>

<sup>2</sup> HCV Homeownership Program, U.S. Dep't Hous. & Urb. Dev., <https://www.hud.gov/helping-americans/public-indian-housing-hcv-homeownership>

<sup>3</sup> Jeremy Allen, *Renting or Buying a Home in Detroit: Which Makes the Most Sense in Today's Economy?*, Mich. Chron. (May 2, 2024), <https://michiganchronicle.com/renting-or-buying-a-home-in-detroit-which-makes-the-most-sense-in-todays-economy/>.

<sup>4</sup> Stephanie Weaver & FOX 2 Staff, *Should You Rent or Buy in the Detroit Area? Where a New Study Says It's Better to Rent or Buy*, FOX 2 Detroit (Aug. 29, 2024, 3:10 PM EDT), <https://www.fox2detroit.com/news/should-you-rent-buy-detroit-area-where-new-study-says-its-better-rent-buy>

**RESOLVED** That the Detroit City Council urges the Detroit Housing Commission (DHC) to strengthen its outreach, education, website and informational efforts regarding the Housing Choice Voucher Homeownership Program, including ensuring that all materials clearly and explicitly communicate the nomenclature of the programs and include eligibility requirements, program benefits, and application procedures in a manner that is understandable to all potentially eligible participants; **BE IT FINALLY**

**RESOLVED** That the Detroit City Clerk is to transmit copies of this resolution to the Mayor, the Detroit Housing Commission, the Housing and Revitalization Department, and the Department of Human Homeless and Family Services.