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TO: The Honorable Detroit City Council

FROM: David Whitaker, Director
Legislative Policy Division Staff

DATE: November 20, 2026

RE: **RESOLUTION IN SUPPORT OF FEDERAL AFFORDABLE HOUSING CHANGES**

Council Member Mary Waters requested that the Legislative Policy Division (LPD) produce a resolution in support of amending federal housing policies to provide more investment in affordable housing that supports people making less than 50% of the area median income (AMI).

Please reach out to our office if you require any further assistance.

A Resolution by Council Member Mary Waters

RESOLUTION IN SUPPORT FEDERAL AFFORDABLE HOUSING CHANGES

WHEREAS The Department of Housing and Urban Development (HUD) utilizes area median income (AMI) to income limits for programs and affordable rents for many federal and local programs, including the largest federal affordable housing programs such as Section 8 and the Low-Income Housing Tax Credit (LIHTC); and

WHEREAS Each year, HUD calculates its AMI estimates on the most recent available data from the Census Bureau's American Community Survey before adjusting for inflation using the Consumer Price Index; and

WHEREAS HUD programs typically set income eligibility standards for low-income (80% AMI), very low-income (50% AMI) and extremely low-income (the higher of 30% AMI or the federal poverty line); and

WHEREAS Detroit's AMI is calculated using data from the whole metropolitan region (Detroit-Warren-Livonia, MI HUD Metro FMR Area) which covers Lapeer, Macomb, Oakland, St. Clair, and Wayne counties; and

WHEREAS Because the data is collected from such a large area, it does not accurately reflect income levels in Detroit, where 80% AMI for a 4-person family in the region is $83,850[1] while the median household income in Detroit is $39,938[2] and around 60% of Detroit renters make $35,000 or less;[3] and

WHEREAS This comparatively low median income means that a disproportionate number of Detroiters fall at or below 30% AMI, which is $22,050 for an individual and $33,000 for a family of four in the region; and

WHEREAS The City of Detroit has identified a significant gap in the share of rental units available at or below 30% AMI, particularly for multi-bedroom units,[4] and the City is pursuing efforts to increase affordability using all available means as part of its affordable housing strategy;[5] and

WHEREAS An increase in federal housing resources allocated specifically for affordable housing that targets individuals and families making less than 50% of AMI would provide much-needed assistance for the Detroit residents who are most in need of affordable housing options; **NOW, THEREFORE, BE IT**

RESOLVED That the Detroit City Council hereby strongly urges the U.S. Congress as well as the Department of Housing and Urban Development and all relevant agencies to amend federal housing policies to specifically direct additional affordable housing resources for households that make less than 50% AMI; **BE IT FURTHER**

RESOLVED That the Detroit City Clerk provide a copy of this resolution to Mayor Sheffield, the Detroit delegations of both the Michigan State House and Senate, Governor Gretchen Whitmer, U.S. House of Representatives Member Rashida Tlaib and Representative Elect Donovan McKinney, U.S. Senator Elissa Slotkin and Senator Elect Abdul El-Sayed, and Scott Turner,

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[1] Office Of Policy Development and Research, FY 2026 Income Limits Summary
[2] U.S. Census Data for Detroit, MI, July, 1, 2025
[3] City of Detroit, 2016, "Detroit Inclusionary Housing Plan and Market Study," November, available at http://www.detroitmi.gov/Portals/0/docs/HousingAndRev/HRandA%20Detroit%20Inclusionary%20Housing%20Study.pdf.
[3] 2025-2030 Detroit Affordable Housing Strategy, available at https://detroitmi.gov/sites/detroitmi.localhost/files/2025-08/Detroit%20Market%20Housing%20Strategy%20%28Digital%29.pdf
[4] City of Detroit, 2016, "Detroit Inclusionary Housing Plan and Market Study," November, available at http://www.detroitmi.gov/Portals/0/docs/HousingAndRev/HRandA%20Detroit%20Inclusionary%20Housing%20Study.pdf.
[5] 2025-2030 Detroit Affordable Housing Strategy, available at https://detroitmi.gov/sites/detroitmi.localhost/files/2025-08/Detroit%20Market%20Housing%20Strategy%20%28Digital%29.pdf

U.S. Secretary of Housing and Urban Development.