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3 Title: Access to Affordable Housing  
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5 Introduced by: Laura Carravallah, MD  
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9 Referred To:  
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11 House Action:  
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14 Whereas, there is a need among low-income Michigan renters for affordable housing in  
15 decent, safe, and sanitary units, as more than 8,000 people in Michigan are experiencing  
16 homelessness on any given night; further, more than 61,000 Michiganders experienced  
17 homelessness in 2019, and  
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19 Whereas, homelessness is a barrier to primary and emergency health care that is associated  
20 with numerous health disparities; as such, more than 40 percent of people experiencing  
21 homelessness in Michigan have long term mental and physical health conditions, and  
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23 Whereas, having access to affordable, quality housing helps people with chronic mental and  
24 physical health conditions improve and maintain their health and overall well-being, while reducing  
25 their utilization of emergency health systems and health related costs, and  
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27 Whereas, the Michigan Housing and Community Development Fund (MHCDF) was created  
28 to meet the affordable housing needs of low income, homeless, or disabled households; in  
29 addition, funds were used to rehabilitate neighborhoods to increase appeal for local business and  
30 habitation, and  
31

32 Whereas, the MHCDF did not have strict requirements for allocation of funds for housing  
33 versus community rehabilitation, and  
34

35 Whereas, the MHCDF was only funded twice (once in 2008 and 2012); in 2012, \$3.7 million  
36 from the Homeowner Protection Fund was allocated to the MHCDF, but only 9 out of 65 projects  
37 submitted were able to receive funding due to the limited resources of the MHCDF, and  
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39 Whereas, in 2008, the MHCDF served more than 130 low-income households and prevented  
40 homelessness for 78 households, and  
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42 Whereas, to date, no action has been taken by the U.S. House of Representatives and the  
43 U.S. Senate on recently proposed bills to end or mitigate homelessness; therefore be it  
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45 RESOLVED: That MSMS support and advocate for recognition of homelessness as a social  
46 determinant of mental and physical health disparities in Michigan; and be it further

47 RESOLVED: That the Michigan Delegation to the American Medical Association (AMA) urge  
48 our AMA to support and advocate for recognition of homelessness as a social determinant of  
49 mental and physical health disparities in the United States; and be it further  
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51 RESOLVED: That the Michigan Delegation to the American Medical Association (AMA)  
52 support and advocate for timely review of legislation designed to eliminate or reduce  
53 homelessness; and be it further  
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55 RESOLVED: That MSMS support and advocate for creation of a permanent funding source  
56 for the Michigan Housing and Community Development Fund (MHCDF) with at least 66 percent of  
57 that funding allocated for the development, rehabilitation, and maintenance of permanent housing  
58 for Michiganders with disabilities or experiencing homelessness.  
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61 WAYS AND MEANS COMMITTEE FISCAL NOTE: Resolutions requesting governmental advocacy -  
62 \$25,000+

**Relevant MSMS Policy:**

None

**Relevant AMA Policy:**

**Eradicating Homelessness H-160.903**

Our AMA:

- (1) supports improving the health outcomes and decreasing the health care costs of treating the chronically homeless through clinically proven, high quality, and cost effective approaches which recognize the positive impact of stable and affordable housing coupled with social services;
- (2) recognizes that stable, affordable housing as a first priority, without mandated therapy or services compliance, is effective in improving housing stability and quality of life among individuals who are chronically-homeless;
- (3) recognizes adaptive strategies based on regional variations, community characteristics and state and local resources are necessary to address this societal problem on a long-term basis;
- (4) recognizes the need for an effective, evidence-based national plan to eradicate homelessness;
- (5) encourages the National Health Care for the Homeless Council to study the funding, implementation, and standardized evaluation of Medical Respite Care for homeless persons;
- (6) will partner with relevant stakeholders to educate physicians about the unique healthcare and social needs of homeless patients and the importance of holistic, cost-effective, evidence-based discharge planning, and physicians' role therein, in addressing these needs;
- (7) encourages the development of holistic, cost-effective, evidence-based discharge plans for homeless patients who present to the emergency department but are not admitted to the hospital;
- (8) encourages the collaborative efforts of communities, physicians, hospitals, health systems, insurers, social service organizations, government, and other stakeholders to develop comprehensive homelessness policies and plans that address the healthcare and social needs of homeless patients;
- (9) (a) supports laws protecting the civil and human rights of individuals experiencing homelessness, and (b) opposes laws and policies that criminalize individuals experiencing homelessness for carrying out life-sustaining activities conducted in public spaces that would otherwise be considered non-criminal activity (i.e., eating, sitting, or sleeping) when there is no alternative private space available; and
- (10) recognizes that stable, affordable housing is essential to the health of individuals, families, and communities, and supports policies that preserve and expand affordable housing across all neighborhoods.

**Sources:**

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3. Housing and Homelessness as a Public Health Issue (2017). <https://apha.org/policies-and-advocacy/public-health-policy-statements/policy-database/2018/01/18/housing-and-homelessness-as-a-public-health-issue>
4. Living in Michigan, Michigan's Housing and Community Development Fund Annual Report 2008 (2008). <http://cedamichigan.org/wp-content/files/MHCDF-2008-Annual-Report-Color.pdf>
5. Increasing Access to Affordable Housing (2020). <https://mihomeless.org/index.php/2019-2020-policy-priorities/#increaseaccess>
6. Michigan's Housing and Community Development Fund (MHCDF) - CEDAM <http://cedamichigan.org/policy/mhcdf/>
7. Ending Homelessness Act (H.R. 1856, S. 2613) (2019). <https://endhomelessness.org/legislation/h-r-1856-the-ending-homelessness-act-of-2019/>
8. Housing is Infrastructure Act (H.R. 5187, S. 2951) (2019). <https://endhomelessness.org/legislation/housing-is-infrastructure-act-of-2019/>
9. Housing is Infrastructure Act (H.R. 5187, S. 2951) (2020). <https://endhomelessness.org/legislation/pathway-to-stable-and-affordable-housing-for-all-act/>