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Commentary

Commentary: Approve an agenda for affordable, abundant housing

Guest contributor - November 3, 2025

By Tim Golding

I spent the early part of my career as a home builder. In that time, I saw the cost of building skyrocket while the abundance and diversity of homes plummeted. Getting the “dream home” is out of reach for many Michiganders, especially for those in the middle class who make enough to live off of but are getting priced out of the housing market.



Grand Rapids has not been spared. Recent studies show that between 2014 and 2024, housing prices increased 160.8% while mortgage payments increased 238.2%. Compare that to average income rising 45% in the same time frame, and it’s no wonder Michiganders can’t keep up.

There is a clear culprit — a government that overregulates. Each needless decision to limit mixed zoning, ensure the parking lot is however big or the property has however many acres, or restrict certain kinds of homes adds up to a severe lack of housing.

State lawmakers may soon consider a package of reforms that would bring significant relief to residents in need of affordable housing. The legislature should quickly approve these bills and Gov. Gretchen Whitmer should sign them into law.

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Over the last several years, thousands of Michiganders have been priced out of the housing market. Between August 2024 and August 2025 alone, the average home price in the state skyrocketed 5.9%, outpacing income growth by a large margin. Nationally, home prices are now five times the average median income.

In Michigan today, there is just not enough housing to make buying a home, or even renting a better one, a realistic option for many families. To make housing affordable, we must make housing more abundant.

It's simple: increased supply means lower, competitive costs. Our current lack of housing is largely due to overly burdensome regulations related to land use and zoning.

For example, many Michigan townships still restrict land use in ways that make it impossible to build starter homes or multi-unit properties. These rules are not protecting the integrity of neighborhoods; they are pricing people out of them. As one Grand Rapids real estate agent recently told me, these policies amount to "silent discrimination through restrictions and ordinances."

But the good news is lawmakers can take steps to remove needless restrictions.

The first thing lawmakers should do is make the housing construction process more predictable and quicker. No more waiting for months or years for studies and approvals. Lawmakers should require the necessary steps be taken to understand how projects will affect traffic, school districts, utilities, etc., but the studies and approvals should be streamlined and happen on a stricter deadline.

Delays increase costs, and by bringing some predictability to the permitting process, lawmakers can reduce costs for developers and, ultimately, homeowners and renters.

To allow more housing to be built, lawmakers also should remove restrictions on minimum lot sizes and dwelling sizes, and limit mandatory setback requirements and the number of parking spaces mandated for each housing unit. Each of these laws represents a seemingly small restriction that adds up to a severe housing shortage when needless requirements can't be met.

Abundance doesn't mean homes that all look the same, it means a diversity of options too. Removing restrictions on accessory dwelling units and multifamily homes like duplexes and triplexes allows families to choose what works best for their unique situation.

Additionally, strict zoning laws severely limit residential development and construction. Many localities also have commercial-only zoning, limiting where housing can be located. Lawmakers can remove those needless zoning requirements in favor of mixed-use zoning to allow residential buildings to be built in commercial spaces. Furthermore, increases in remote work arrangements have reduced commercial office space utilization. Michigan should enable the conversion of these underused buildings into much-needed housing.

These reforms will create more flexibility for communities while keeping reasonable standards in place. They also would ensure Michigan can meet the needs of its

workforce, families and future growth.

Even better, these reforms will not help only homeowners. Monthly rent also has risen significantly over the last several years. From 2023 to 2024, the average rent in Michigan jumped 12.47%. That was the third-highest increase in the whole country.

Everyone benefits from a housing market that works: renters, first-time buyers, and long-time residents. It is time to embrace solutions that make our neighborhoods more inclusive and our economy stronger.

Lawmakers can turn an overregulating government into one that steps out of the way and removes barriers for more affordable, abundant housing if they’re willing to do the work.

Tim Golding is state director for Americans for Prosperity-Michigan.

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