EXPANDING RESIDENT OWNERSHIP IN MICHIGAN: AN ANALYSIS OF ROC, TOPA, AND COPA POLICIES

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Introduction

Housing affordability and stability are among the most pressing challenges facing Michigan's municipalities. Across the state, rising housing costs, an aging housing stock, and a shortage of affordable units are placing increasing pressure on renters. Given these vulnerabilities, there are fewer and fewer accessible pathways to homeownership as developers and private equity firms increase their portfolio of housing stock, sold to maximize profit margins and further business outcomes.[1] Affordable housing policy in the United States has traditionally relied on two broad categories of intervention: supply-side strategies that aim to increase the number of available housing units, and demand-side subsidies—such as Housing Choice Vouchers, rental assistance programs, and the Low-Income Housing Tax Credit—that help households afford existing housing stock.[2, 3] While both approaches remain essential, neither directly addresses questions of resident control, long-term affordability preservation, or wealth-building for low-income households.

There is growing recognition that community ownership models can fill this gap by shifting power from speculative investors back to the residents and communities most affected by housing instability, stabilizing costs, and enabling households to build financial security through an ownership stake in their housing.[4,5] These models do not replace supply- or demand-side tools but rather complement them by ensuring that when housing does change hands, it can remain affordable and community-controlled over the long term. This report, prepared for the Michigan Municipal League (MML) and its 530-member city and village governments, examines three resident and community ownership models as policy interventions to address these challenges: Resident-Owned Communities (ROC), Tenant Opportunity to Purchase Acts (TOPA), and Community Opportunity to Purchase Acts (COPA). While ROC creates pathways to ownership for manufactured home residents, TOPA and COPA policies enable ownership of single and/or multifamily properties. The difference between the latter two is the focus on enabling tenants or community organizations to purchase property.

This report begins by outlining the broader policy context of these tools (i.e., why resident ownership matters, key policy elements, and national case studies) and then examines their specific application within Michigan (i.e., the need for homeownership policies and implementation opportunities). Through this report, we will present the benefits of resident

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1 Hal Singer., *Are Hedge Funds and Private Equity Firms Driving Up The Cost of Housing?* (The Sling, 2024),https://www.thesling.org/are-hedge-funds-and-private-equity-firms-driving-up-the-cost-of-housing-2 2*Building for a Better Tomorrow: Policies to Make Housing More Affordable.* (OECD, 2021).

3 *"Increasing the Supply of Affordable Housing," Chapter 4 in Economic Report of the President.* (Council of Economic Advisers, 2024).

4 *"Community Ownership." Pursuing Housing Justice: Interventions & Impact.* (Urban Institute, 2023).

5 "Scaling Community-Owned Real Estate for Affordable Housing." (Robert Wood Johnson Foundation, 2025).

ownership models and the opportunities that exist for Michigan communities contending with housing affordability issues. The sections are organized as follows:

- **Executive Summary**: An overview of the project scope and goals.
- **Resident Ownership as an Opportunity for Stability:** An overview of ROC, TOPA and COPA, and Right of First Refusal (the key underpinning of each policy tool).
- **Mapping a Supportive Network:** The resources, stakeholders, and organizations needed for successful policy implementation and outcomes.
- **National Case Studies:** An overview of the most prominent ROC, TOPA, and COPA policies that have been implemented across the US.
- **Program Elements:** Summarizes a separate tool designed to help policy makers identify and articulate the need for TOPA, COPA, and/or ROC policies in their community.
- **Background in Michigan:** An outline of Michigan's current housing policy landscape and urgent need for new housing solutions across the state.
- **Michigan Case Studies:** An analysis of ROC, TOPA, and/or COPA policy implementation opportunities across three municipalities and cities: Wayne County (Detroit), Washtenaw County (Ypsilanti), and Lake County.

Executive Summary

Municipalities throughout Michigan face significant housing challenges, including rising costs, a shortage of affordable units, and renter instability. Local governments are actively addressing these issues by increasing housing availability and improving affordability. On behalf of the Michigan Municipal League and with the support of the Ford School Consulting Clinic, our team has researched novel pathways to resident ownership to address long-term housing stability and affordability.

There are several ways to offer additional ownership opportunities to residents, and in doing so, increase stable housing and maintain long-term affordability. This report focuses on three resident ownership models offering opportunities for stability, addressing different property types, and ownership structures. The resident ownership models we analyze are:

- ROC: Manufactured home communities where land is collectively owned by the residents.
- TOPA: Tenants collectively purchase and own multifamily or single-family homes.
- COPA: Qualified Nonprofits (QNPs) purchase multifamily or single-family units.

These are housing initiatives gaining momentum in pockets across the country but have not yet been scaled up in Michigan. MML is interested in understanding the existing reasoning, operationalization, and efficacy of these policies in the localities and states where they have been deployed, what elements and/or practices can be replicated in Michigan communities, and insight on if and how these policy elements could be leveraged in the state.

This report intends to provide MML and its members with opportunities, constraints, and policy considerations associated with these housing initiatives. This assessment suggests that while these policies require a large network of engaged stakeholders, tailored resources for community-specific needs, and political will, there are clear and feasible pathways to implement these policies in phases, as outlined in the program elements list. By assessing these models in Michigan's housing context, we offer evidence-based considerations for fostering equitable and sustainable housing outcomes across the state.


Policy Goals and Priorities
• Analyze how TOPA, COPA, and ROC models function across different housing markets
• Identify implementation considerations, including funding, coordination, and stakeholder capacity
• Assess feasibility of models for Michigan
Stakeholder Input
• 8+ stakeholder interviews with housing experts such as state agency staff, University of Michigan faculty, and local leaders
National & MI Case Studies
• D.C. TOPA, Maryland TOPA, SF COPA
• MN and WI ROC
• Detroit, Ypsilanti, and Lake County
Recommendations
• Program Elements List
• Federal and state considerations

Resident Ownership as Opportunity for Stability

There are many reasons why tenants and government agencies are interested in increasing homeownership opportunities. Homeownership, whether a single-family home, condominium, or manufactured home, offers distinct social and health benefits, as well as benefits to neighborhoods. Evidence suggests renters move much more frequently than owners, and this instability is compounded when renters are also low-income and face rent hikes, evictions, and more frequent property ownership changes.[6] The same research also reveals that homeownership is associated with better educational outcomes for children, higher levels of civic engagement, and higher reported life satisfaction and self-esteem. Neighborhoods that have higher rates of homeowners relative to renters are also associated with lower crime rates.[7]

Stakeholder conversations traced a common theme of the tension between the desire to promote stable and affordable housing, and the need to support other types of economic development in their communities. This suggests an appetite for housing solutions that can balance housing security with the economic development needs of Michigan municipalities. The solutions presented here (ROC, TOPA, and COPA) offer programs that are responsive to this tension, particularly because of their flexibility in meeting the needs of local contexts. While we present concrete cases from across the country, it is important to note that these policies may be amended and remodeled to ensure feasibility while meeting the needs of relevant stakeholders. This section will provide relevant details for policies that promote homeownership without requiring renters to move as part of the tenure transition.

Resident-Owned Manufactured Home Communities (ROC)

Manufactured homes are often touted as a promising solution for increasing the affordable housing stock by giving people an opportunity to own a manufactured property. However, this potential for affordability and stability is undermined by the current ownership structure for manufactured home parks or communities (MHCs). Most manufactured homes are in MHCs, where residents must pay rent for the plot their manufactured home occupies. Even though residents own the structure they live in and may have stable financing, the rent for the land may be subject to annual increases. Furthermore, while manufactured homes are colloquially known as “mobile” homes, most are not, due to the high fees associated with moving a manufactured home and because most structures would sustain major structural damage in a move.

The vulnerability of this ownership structure is evident in Michigan. As of January 2026, over 1,900 manufactured housing parks in the U.S., representing over 400,000 lots, were owned by

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6 Adetola Adewale Akinsulire et al., “Economic and Social Impact of Affordable Housing Policies: A Comparative Review,” International Journal of Applied Research in Social Sciences 6, no. 7 (2024): 1433–48, https://doi.org/10.51594/ijarss.v6i7.1333.

7 Jinlan Ni and Christopher Decker, *The Impact of Homeownership on Criminal Activity: Empirical Evidence from United States’ County Level Data*, n.d.

private equity.[8] Michigan has among the highest rates of private equity ownership of MHCs, with about 192 parks (25%) owned by private equity.[9] Research suggests that commercial ownership, including ownership backed by private equity, is associated with a 7.1% annual increase in rent, on average, while resident-owned communities are associated with just a 0.9% annual increase.[10] Third-party ownership, particularly corporate ownership, has also been associated with deferred maintenance on roads and utilities which can result in increased costs to residents and potential health hazards.[11]

One growing response to the increasing prices and private equity acquisition of manufactured home communities is resident ownership of the land of the community itself. Thanks, in part, to nonprofits like ROC USA, over 300 communities across 22 states have switched to resident ownership since 2008.[10] There are many benefits to this model, including a redirection of rental income directly to maintaining, repairing, and improving community systems like water, roads, and landscaping[12]. Long term, resident-owned communities' rents trend toward full stabilization as more communities invest in capital improvements and "catch up" with any deferred maintenance or major infrastructure needs.[10]

Tenant Opportunity to Purchase Act (TOPA) and Community Opportunity to Purchase Act (COPA)

Historically, Opportunity to Purchase Acts (OPA) have allowed Qualified Purchasers (QPs) to purchase property to combat substantive housing market inflation and/or severe housing stock shortages. There are two main types of OPAs: Tenant Opportunity to Purchase Acts (TOPA) define QP's as existing tenants, co-ops, and/or tenant organizations, while Community Opportunity to Purchase Acts (COPA) allow local governments and/or mission-driven affordable housing developers to purchase property. The specific entities that are recognized as QPs under TOPA policies may not qualify under COPA policies; however, the scope of this delineation varies based on state and local contexts.

At a national scale, TOPA/COPA policies remain limited, but several jurisdictions spanning the D.C, Maryland, Virginia (DMV), and California Bay areas offer valuable insights into the

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8 "PESP Private Equity Manufactured Housing Tracker," Private Equity Stakeholder Project PESP, accessed April 26, 2026, https://pestakeholder.org/pesp-private-equity-manufactured-housing-tracker/.

9 Andrew Roth, "Michigan among Highest Rates of Private Equity-Owned Mobile Home Parks in Nation, Research Finds • Michigan Advance," Michigan Advance, July 22, 2025, https://michiganadvance.com/2025/07/22/michigan-among-highest-rates-of-private-equity-owned-mobile-home-parks-in-nation-research-finds/.

10 "What Is a ROC? - ROC USA," *ROC USA*®, n.d., accessed May 3, 2026, https://rocusa.org/why-resident-ownership/.

11 "Health In Partnership | Home Sick: Uncovering the Health Harms in Homes of America's Manufactured Housing Communities," accessed May 3, 2026, https://www.healthinpartnership.org/resources/home-sick-uncovering-the-health-harms-in-homes-of-americas-manufactured-housing-communities.

12 "Promoting Resident Ownership of Manufactured Home Communities: A Policy Guide," National Consumer Law Center, accessed March 5, 2026, https://www.nclc.org/wp-content/uploads/2024/01/202312_Policy-Guide_Promoting-Resident-Ownership-of-Manufactured-Home-Communities-1.pdf.

application and effectiveness of TOPA/COPA.[13] Existing COPA and TOPA policies provide proof of concept that pathways to homeownership are a successful mechanism for broader housing affordability and stability strategies at the local and state level.

Policy Underpinnings: Right of First Refusal

Right of First Refusal is a conditional right by which a defined interested party can purchase property from a seller under the same terms that would be accepted from a third party. Typically, this purchase opportunity is triggered by a property being listed for sale, although, as outlined below, there are other mechanisms by which a Right of First Refusal can be triggered.

The most common scenario that triggers a Right of First Refusal is a private owner receiving an offer from a third party. The private owner is required to inform a designated party (e.g., tenant, city government) of the purchase terms and allow them the opportunity to match the offer. However, some states' and municipalities' statutes take other forms, including:

- Notice of sale, requiring sellers to notify residents and/or relevant government agencies of an upcoming sale or property transition.
- Expired subsidies that will result in property values rising to market rates
- Opportunities for local governments to purchase tax-foreclosed properties

ROFR policies give priority to specified "interested parties," whose right to make an offer is prioritized, and typically must be considered in good faith.[14] Depending on the specifics of the legislation, interested parties may include tenants of single-family homes or multi-unit housing, co-ops, tenant organizations/associations, owners of manufactured homes in MHCs, QNPs, and local or state governments. If residents in a multi-unit building or manufactured home community want to exercise a ROFR, they must first form a resident association, a process which can be assisted by nonprofits or local governments. For more information on the process and associated timelines, see Appendix A.

It is worth noting that the opportunity to purchase cases outlined in this paper are not contingent on the existence of a state statute granting ROFR, although state statutes can offer additional protections for interested parties. This also means that while policies are generally similar at a high level, governments may have some flexibility to develop practices and partnerships that reflect local needs and contexts. However, there are commonalities across different types of successful resident ownership conversion, as each requires a network of stakeholders that can give residents financial and technical assistance throughout the acquisition process.

[13] "Tenant and Community Opportunity to Purchase Policies Are Gaining Traction," PolicyLink, accessed May 4, 2026,
https://www.policylink.org/resources/tools/housing-topa-copa
[14] February 18, "Opportunity to Purchase Policies," *Local Housing Solutions*, n.d., accessed March 4, 2026, https://www.localhousingsolutions.org/housing-policy-library/rights-of-first-refusal

Mapping a Supportive Network

An analysis of successful ROC, TOPA, and COPA policies reveals a large network of actors central to each stage of the acquisition process that often even extends into the long-term governance and support of community-owned housing. Having a better understanding of this network can help identify both existing resources as well as gaps in their communities when considering these initiatives.

Residents and Communities

Resident ownership models mitigate the risk residents face when private equity firms, landlords, or park operators decide to sell, or when tax foreclosure occurs. In each model (i.e., TOPA, COPA, or ROC), the sale of a property triggers action. The owner or seller typically initiates the process; deciding to sell triggers notice requirements, negotiation interventions, or purchase rights, depending on the jurisdiction and relevant policies. Timelines are critical policy considerations, as they dictate residents' ability to organize and decide whether to purchase.

Tenant Organizations

Tenant organizations or unions represent residents in communication and negotiation with sellers and/or landlords. This includes assisting tenants in their decision to purchase homes as an association or through a QNP (if policy allows), coordinating responses with stakeholders (e.g., government, owners, inspectors, and loan officers), and negotiating with sellers. Regardless of the purchaser (i.e., QNP or tenant group), tenant organizations help strengthen residents' negotiation position by aligning interests.

Local Governments

Local governments play a significant role in establishing rules and protocols for resident ownership processes. Conversations with municipal leaders reveal that zoning ordinances can be utilized as mechanisms for increasing housing stock and affordability. Local zoning ordinances dictate what properties are eligible for tenant ownership and under what circumstances tenants can complete a purchase. In most jurisdictions, county and local authorities have ROFR for tax-foreclosed properties, which has led to the development of local programs, like Detroit's Make it Home program, to help tenants transition from renters to homeowners.[15]

Depending on the extent of local control, municipalities may also have the authority to regulate rental agreements. For example, the City of Ann Arbor requires landlords operating within the city to furnish prospective tenants with a notice of their rights and give tenants the Right to Renew their leases.[16] Municipalities may also support the development of regulatory bodies, like a city

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[15] "Make It Home," UCHC Detroit, accessed February 10, 2026, https://www.uchcdetroit.org/makeithome.

[16] "Rights and Duties of Tenants Booklet," City of Ann Arbor, accessed May 4, 2026, https://www.a2gov.org/city-clerk/boards-and-commissions/renters-commission/rights-and-duties-of-tenants-bookletresident-owned

housing commission, that oversees the transition of ownership from a private entity to a resident or nonprofit organization.

Housing-Focused Nonprofit Organizations

There are several roles that housing-focused nonprofit organizations can fill, from offering technical assistance to tenant associations, to being assigned ROFR, or serving as a steward of resident owned communities.

Depending on a jurisdiction's policies, the Right of First Refusal (ROFR) may be assigned directly to Qualified Nonprofits (QNPs) according to law, or tenants may choose to assign their ROFR to a QNP. In either case, QNPs function as representatives and intermediaries for residents, recognizing that tenants may lack the capacity, legal support, or capital required to purchase their building or land. When exercising ROFR, QNPs take on responsibilities spanning the full acquisition process, from early feasibility assessment and securing funding, to submitting an offer, navigating legal requirements, and converting units to long-term affordable ownership structures such as limited-equity housing cooperatives (LEHCs) and maintaining the property after purchase.[17] Even in situations where QNPs are not assigned ROFR, they can be key supporters of tenant associations in navigating the technical and legal components of pre-acquisition, acquisition, and ongoing governance responsibilities.

There is a range of organizations that can become QNPs for the purpose of resident-owned housing initiatives. Land Banks are quasi-public entities, established by governments, that can acquire, manage, and repurpose vacant or tax-foreclosed properties.[18] Similarly, Community Land Trusts are nonprofits that can "steward" the land involved in resident-owned housing, but are not focused on vacant or tax-foreclosed properties, and lack the statutory authority of Land Banks.[19] Nonprofit developers can also serve as qualified nonprofits who can both offer technical assistance to tenants because of their real estate expertise, as well as directly acquire property.[20]

Acquisition Financing Options

There are several options for financing within TOPA, COPA, and ROC policies with an array of different programs and institutions that may be leveraged depending on property type and buyer characteristics.

Community Development Financial Institutions (CDFIs) span a broad range of financial institutions (i.e., banks, credit unions, and loan funds), but are united by a common goal to promote

[17] "Limited Equity Housing Cooperatives | Democracy Policy Network," accessed April 26, 2026, https://democracypolicy.network/agenda/strong-people/strong-communities/tenant-cooperatives.
[18] "Land Banks," Center for Community Progress, n.d., accessed April 26, 2026, https://communityprogress.org/resources/land-banks/.
[19] Miriam Axel-Lute, "Understanding Community Land Trusts," *Shelterforce*, July 12, 2021, https://shelterforce.org/2021/07/12/understanding-community-land-trusts/.
[20] "Tenant / Community Opportunity to Purchase | PolicyLink," accessed May 4, 2026, https://www.policylink.org/resources/tools/housing-anti-displacement/topa-copa.

economic development and revitalize neighborhoods in low-income areas.[21] CDFIs are common to many iterations of ROFR policies, and they help to finance community acquisitions of land or buildings by pulling together multiple streams of financing (i.e., loans, grants, philanthropy, and other government financing).[22] There are several CDFIs in Michigan that focus on housing,[23] as well as nationwide CDFIs like ROC USA Capital that provides capital for resident acquisition of manufactured home communities.[24]

Municipal and state governments can also be a source of funding for acquisitions and education and ongoing assistance for new homeowners. One source of funding can come through the Housing Trust Funds. These funds can come directly from HUD via a flexible federal grant program within the Department of Housing and Urban Development or through state-run Housing Trust Funds.[25] Some states harness Community Development Block Grants (CDBG) to acquire or help eligible residents (< 80% AMI) and nonprofit organizations acquire housing/land.[26] Cities and counties can also use these funds for outreach, education, technical assistance, and property maintenance for residents and nonprofits.

Prior to acquisition, residents must decide on the funding structure of the acquisition. Limited equity models are high-leverage loans that require less upfront capital but limit long-term returns. In contrast, market rate models require larger down payments, but result in more competitive loans and yield strong returns on investment. Given low barriers to entry, limited equity models are common when acquisition is focused on low- or moderate- income tenants as they only require a simple majority of residents to sign on. In exchange for a high-leverage loan, the limited equity model prohibits appreciation by capping resale values. Market rate models are less common as they require more upfront capital from a larger share of tenants (typically ~80%). The loan-to-value ratio is therefore lower, less likely to require subsidies, and resale values can appreciate.

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[21] "What Are CDFIs?," CDFI Fund, accessed February 15, 2026, https://www.cdfifund.gov/system/files/documents/cdfi_infographic_v08a.pdf.
[22] "Unlocking Ownership: A High-Return Federal Investment in Resident-Owned Communities - OFN," accessed April 26, 2026, https://www.ofn.org/impact-stories/unlocking-ownership-how-resident-ownership-of-mobile-home-communities-demonstrates-the-high-return-of-federal-investment/.
[23] "CDFI Certification | Community Development Financial Institutions Fund," accessed April 26, 2026, https://www.cdfifund.gov/programs-training/certification/cdfi.
[24] "Financing for Resident Owned Communities - ROC USA Capital," *ROC USA*®, n.d., accessed April 28, 2026, https://rocusa.org/financing/.
[25] "National Housing Trust Fund Factsheet," U.S. Department of Housing and Urban Development, accessed March 18, 2026, https://www.hud.gov/sites/dfiles/CPD/documents/National-Housing-Fund-Trust-Factsheet.pdf.
[26] "Community Development Block Grants," AHJ, accessed April 26, 2026, https://www.allianceforhousingjustice.org/social-housing-federal-funding-1/community-development-block-grants.

National Case Studies

ROC, TOPA, and COPA have been operationalized and leveraged in other states, and we can learn from their successes and challenges. We identified the following regions and outlined their policies, processes, and outcomes including successes and notable challenges.

Resident-Owned Communities

Minnesota & Wisconsin

The upper Midwest states, particularly Minnesota and Wisconsin, offer a unique perspective on resident owned communities (ROC). While the policy landscapes in Minnesota and Wisconsin are very different, both states have successfully supported resident acquisition of manufactured home communities. Because the same nonprofit organizations offer technical assistance for manufactured home companies in both states, it is helpful to compare their successes and challenges side by side.

Policy Landscape: Minnesota has robust opportunity to purchase laws for manufactured home communities that are triggered by three events with different timelines for resident notification:

1. Impending closure or conversion of community to another use (45 days)
2. Listing the community for sale on the real estate market (concurrent with listing)
3. Receiving unsolicited offer (no timeline specified in legislation)

Wisconsin, however, has no opportunity to purchase or right of first refusal laws.

Procedure: In Minnesota, residents are typically notified of an owner's intention to sell, and in the case an owner receives an unsolicited offer they must also notify the Minnesota Housing Finance Agency. MHC residents have the greatest tenant protections when the property is scheduled for closure or conversion to another use. In addition to the longer timeline of 45 days, residents are also given ROFR.

Outcomes: In Minnesota, there are at least 15 communities that have converted to resident ownership under these policies, with an estimated 1,100 manufactured homes. In Wisconsin, three resident owned communities have formed despite a lack of clear legal protections.[27] Media interviews with manufactured home community owners suggest that owners may be open to unsolicited offers from residents, highlighting an opportunity for motivated communities to independently organize and acquire the land.[28,29] To date, every acquisition in both states has been

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[27] "Communities Archive," CoNorth: Cooperative Housing Solutions, accessed February 3, 2026, https://conorth.coop/conorth-resident-owned-communities/.

[28] Addie Costello, "Residents Consider a Cooperative Future as Manufactured Housing Parks Go up for Sale," *WPR*, October 14, 2025, https://www.wpr.org/news/wisconsin-cooperative-future-manufactured-housing-parks-for-sale.

[29] Amos Barshad, "'It's like Winning the Lottery': The Mobile Home Owners Buying the Land They Live On," Society, *The Guardian*, April 15, 2024, https://www.theguardian.com/society/article/2024/may/03/mobile-homes-trailer-parks-landlords.

assisted by CoNorth Housing, a nonprofit that helps communities by offering education, technical assistance with acquisition, and support with ongoing governance of the community.

Residents who have had the opportunity to own their manufactured home community often describe a sense of stability. One resident, featured on CoNorth's website, sums this up well: "We control our future."[30]

Despite this success, CoNorth cites access to capital as the biggest barrier to the ROC model. Much of their policy advocacy at both the state level (in both Minnesota and Wisconsin) and the federal level is focused on increasing capital through tax incentives, funds, and CDFI protections.[31]

Maine

Policy Landscape: In 2023, Maine passed Opportunity to Purchase legislation that requires MHC owners to notify residents and MaineHousing of a sale before accepting it, which gives residents a chance to put together an offer for purchase.[17] In 2026, they expanded upon this legislation to address the question of how residents can raise funds and ensure property owners are incentivized to play by the rules. The new law embedded financial incentives within the broader package of legislation. One act requires entities worth more than $50 million to pay a transfer fee for each lot sold within the park. The revenue generated by any eligible sales is then directed to the Manufactured Housing Community and Mobile Home Park Preservation and Assistance Fund, which is directed by the state to enable resident ownership.[32]

Procedure:

- Park owners must give the state and residents at least 60 days of notice before a sale
- Owners must negotiate with residents in good faith and recognize their ROFR
- Manufactured homes may be zoned wherever single-family homes are zoned

Outcomes: Maine has 12 ROCs as of April 2026, the oldest of which date back to 2009. Maine offers a unique perspective on the role of legislation, as many of the acquisitions took place before protections were enshrined in Opportunity to Purchase laws. The Genesis Community Loan Fund, a CDFI in Maine that is focused on affordable housing capital, has been involved in all 12 conversions of MHCs to ROCs acquisitions in Maine. They advocated for the Opportunity to Purchase law, as acquisitions negotiated directly between residents and owners were becoming less successful in the broader context of private equity companies.[33] Recent legislation

[30] "Resident Owned Communities," CoNorth: Cooperative Housing Solutions, n.d., accessed April 26, 2026, https://conorth.coop/rocs/.
[31] "Legislative Priorities," *CoNorth: Cooperative Housing Solutions*, n.d., accessed April 26, 2026, https://conorth.coop/legislative-priorities/.
[32] "Paper | Maine Legislature," accessed April 26, 2026, https://legislature.maine.gov/billtracker/#Paper/1016?legislature=132.
[33] "Mobile Home Communities in Maine and the United States: A Valuable Source of Affordable Housing," accessed April 29, 2026, https://legislature.maine.gov/testimony/resources/HED20250502Highfill133902312555004861.pdf.

embedding financial incentives has also made an impact, with two transitions to tenant ownership for two parks just this spring.[34]

While the financial incentives from Maine may be beyond the scope or interest of individual municipalities in Michigan, it may serve as a ready template for future legislation to ease the transition to resident ownership.

Tenant and Community Opportunity to Purchase

While ROC policies focus on collective resident ownership of land, TOPA and COPA expand community ownership by offering tenants of single-family homes and multi-unit buildings an opportunity to purchase property and strengthen tenant stability.

TOPA, first adopted in Washington, D.C., has contributed to creating over 4,400 cooperative units across nearly 100 buildings in the city.[35] Even when acquisitions are not successful, research suggests TOPA transactions improve tenant outcomes. Studies reveal that approximately 78% of units involved in TOPA transactions receive repairs or renovations, reflecting tenants' ability to leverage their bargaining power and gain a "seat at the table" in negotiations.[36]

COPA, a relatively newer opportunity to purchase policy, is intended to shift acquisition power from tenants to nonprofit housing organizations, including developers and community land trusts. Various jurisdictions have approved ordinances that specifically assign ROFR to QNPs, with the most prominent policy example in San Francisco. Since the passage of COPA, QNPs have utilized the policy to preserve 230 units across 15 buildings.[37]

TOPA and COPA operate within a broader ecosystem of financing and technical assistance that is critical to their success. The outcomes of both policies suggest that targeted intervention at the point of sale can produce opportunities for sustainable outcomes at scale. Below, we explore the policies and processes related to TOPA and COPA as well as their outcomes for tenants in Washington D.C., Maryland, and San Francisco.

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[34] Doug Clopp, "Meet Maine's Two Newest Resident-Owned Communities," *Cooperative Development Institute*, February 26, 2016, https://cdi.coop/meet-maines-two-newest-resident-owned-communities/.
[35] Kathryn Howell et al., "Creating and Sustaining Limited Equity Cooperatives in the District of Columbia," Coalition for Nonprofit Housing and Economic Development, February 2020, https://cnhed.org/wp-content/uploads/2020/10/Creating-and-Sustaining-Limited-Equity-Cooperatives-in-Washington-DC_REV.pdf.
[36] Mychal Cohen, "DC Council Can Expand Affordable Housing and Spur Investment Without Gutting Tenant Rights," *DC Fiscal Policy Institute*, September 16, 2025, https://dcfpi.org/all/dc-council-housing-production-tenant-rights-topa/.
[37] Julia Duranti-Martinez and David Greenberg, "Stable Homes and Resident Empowerment," Local Initiatives Support Corporation, October 2023, https://www.lisc.org/media/filer_public/9a/8a/9a8a709e-ae97-4bac-a7d8-c3e456b509f4/102023_lisc_copa_and_topa_report_final.pdf.

Washington, D.C.

Policy Landscape: D.C.'s Tenant Opportunity to Purchase Act (TOPA) is the oldest and most established tenant purchase policy in the U.S., first enacted in the late 1980s after 4.5% of the city's rental stock converted to condominiums, displacing thousands of lower-income and elderly tenants.[38] The Rental Housing Conversion and Sale Act (D.C. Law 3-86) gave tenants a right of first refusal to collectively purchase their buildings as condominiums or cooperatives.[39]

Procedure: When a rental property is sold, the owner must provide all tenants with a formal Offer of Sale. Tenants have 45 days to register a tenant association, 120 days to negotiate a contract and pay a deposit, followed by another 120 days to secure acquisition financing. Tenants can purchase buildings themselves or assign rights to a nonprofit developer or housing provider. The Office of the Tenant Advocate provides education and technical assistance, and certified Tenant Support Providers offer free counseling.

Outcomes: The Coalition for Nonprofit Housing and Economic Development conducted a comprehensive study of D.C.'s TOPA policies in 2023.[40] They found that TOPA has preserved or developed over 16,000 affordable housing units since 2006–many of which were partial buyouts rather than full building acquisitions. Tenant negotiations have been particularly successful in older, smaller, rent-controlled buildings in rapidly gentrifying wards, highlighting the emphasis on TOPA as a mechanism for upgrading and preserving affordable housing, rather than acquiring new properties. Finally, a major outcome of TOPA in D.C. is the formation of tenant associations, with over 425 tenant associations formed in 14 years. Even when a tenant association does not acquire a property or building, TOPA allows them a seat at the negotiating table to advocate for tenant protections and displacement mitigation.

Maryland: Statewide and Local TOPA Policies

Statewide:

Policy Landscape:

The Renters' Rights and Stabilization Act (House Bill 693), effective October 2024, is the first statewide tenant opportunity to purchase law in the U.S. outside of D.C. This policy gives tenants of properties with 3 or fewer units ROFR.

Procedure: Before listing a property or negotiating with a third party, the landlord must notify tenants in writing. Tenants have 30 days to submit a written offer. If they do, the landlord has 5

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[38] TOPA's Promise and Pitfalls: Balancing Tenant Rights, Affordability, and Housing Investment in Washington, D.C. - D.C. Policy Center, March 13, 2025, https://www.dcpolicycenter.org/publications/topas-promise-and-pitfalls-in-dc/.

[39] "Tenant Opportunity to Purchase Assistance | Dhcd," accessed April 26, 2026, https://dhcd.dc.gov/service/tenant-opportunity-purchase-assistance.

[40] "CNHED Releases Comprehensive Analysis of DC's Tenant Opportunity to Purchase Act (TOPA)," *The Coalition*, n.d., accessed March 2, 2026, https://thecoalitiondc.org/news/cnhed-releases-comprehensive-analysis-of-dcs-tenant-opportunity-to-purchase-act-topa/.

days to accept or deliver a counteroffer. If a contract is reached but falls through before settlement, the tenant's right of first refusal is considered waived. In Maryland, tenants cannot assign rights to third parties, and large properties (four or more units) are not eligible.

Baltimore, Maryland

Policy Landscape: Baltimore's Tenant's Right of First Refusal (TROFR) gives tenants of single-family rental homes the opportunity to purchase the property before it is sold to someone else.

Procedure: Landlords must send a written offer of sale to the tenant and Baltimore City Department of Housing and Community via first-class mail (with Certificate of Mailing). Tenants have 30 days to accept. If the landlord later accepts an offer 10% or more below the tenant's counteroffer, they must re-offer the lower price to the tenant. Settlement must occur within 60 days of contract execution.

Outcomes: As of April 2026, more than two years after the initial law was signed, there is no publicly available information about successful acquisitions. This may be attributable to the somewhat constrained eligibility criteria of single-family homes only, or on other housing initiatives in Baltimore, like initiatives from the city government that are focused on blight and vacant properties.[41]

Takoma Park, Maryland

Policy Landscape: Takoma Park's Tenant Opportunity to Purchase (TOP) law is the most comprehensive local TOPA policy in Maryland, and dates back to 1986.[42] The policy applies to all rental facilities and gives both tenants and the city government a chance to purchase when a rental property is put up for sale. The city's Home Stretch Program also provides $10,000 in down payment assistance to qualified buyers.

Procedure: Landlords must notify tenants when they decide to sell their property. For single-family homes, tenants have 7 days to express written interest to the landlord and City Manager. For multi-family properties (7 or more units), registered tenant associations representing at least one-third of occupied units have 45 days to respond. Without response, the City has an additional 7 days to express its own interest. Tenants have the opportunity to price-match any third-party contract. Closing must occur within 6 months of the offer, or the process restarts.

Outcomes: While the total quantity of TOPA cases in Takoma Park is not clear, there have been several successful cases of tenant acquisitions. One such case in 2022 was a 15-unit apartment building that was acquired as a limited-equity co-op. The acquisition was made

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[41] "Addressing Baltimore's Vacant Properties at Scale," ArcGIS StoryMaps, February 26, 2025, https://storymaps.arcgis.com/stories/19ae8270476740408f3ec603a3c6e92d.
[42] "Tenant Opportunity to Purchase | Takoma Park, MD," accessed April 29, 2026, https://takomaparkmd.gov/1905/Tenant-Opportunity-to-Purchase.

possible by financing through a county housing opportunity fund, loans from CDFIs, and a grant through the state's Housing and Community Development department.[43]

San Francisco

Policy Landscape: To meet housing demands in San Francisco, city lawmakers sought to establish affordable housing measures beginning in the early 1980s. Today, COPA provides a clear pathway for acquiring buildings with three or more residential units.[43] In contrast to other national case studies, the San Francisco ordinance focuses on acquisitions through QNPs, rather than directly through tenants.

Procedure: When a qualifying property is listed for sale under COPA, the seller must notify the San Francisco Mayor's Office of Housing and Community Development (MOHCD). MOHCD maintains a registry of pre-approved QNPs that are allowed to exercise the ROFR or Right of First Offer for buildings with three or more residential units, or land that could be developed into three or more units.[44]

Outcomes: COPA outcomes demonstrate significant impact, supported by an ecosystem of public and nonprofit partners. According to the Mission Economic Development Agency (MEDA), COPA has been exercised by QNPs at least 15 times since 2020. Creating 222 units of affordable housing stock at a per-unit acquisition cost of $325,837, much lower than the average unit in San Francisco.[44] COPA has also increased transparency in the housing market by requiring notice of sale and enabling nonprofit participation. By limiting ROFR to QNPs, there has been minimal market disruption, maintaining transaction speed and predictability for sellers.

However, the impact of COPA policies is constrained by certain structural challenges. Nonprofits face difficulty assembling financing and submitting competitive bids within a tight timeframe. Moreover, lacking tenant participation has been a challenge, particularly when acquisitions require income certification or result in the loss of Affordable Housing Program rent protections.[45] Despite these limitations, outcomes in San Francisco suggest that COPA is an effective tool for preservation and has a relevant application in Michigan municipalities.

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[43] "Montgomery County Commits Affordable Housing Opportunity Fund Loan to Support Leeland Tenants Association in Purchasing Their Apartment Building," accessed April 29, 2026, https://www2.montgomerycountymd.gov/mcgportalapps/Press_Detail.aspx?Item_ID=42467.
[44] "Community Opportunity to Purchase Act (COPA) | SF.Gov," accessed April 26, 2026, https://www.sf.gov/information--community-opportunity-purchase-act-copa.
[45] Duranti-Martinez and Greenberg, "Stable Homes and Resident Empowerment."

Background in Michigan

Although the housing crisis is nationwide, Michigan faces unique challenges and opportunities for developing affordable housing in the state. Data obtained from the US Census and compiled by Michigan State Housing Development Authority (MSHDA) shows that 50% of renters in Michigan are cost burdened, meaning more than 30% of their income went to housing alone, and 62.8% of Michigan seniors who are renting are cost burdened.[46] This cost burden disparity becomes greater depending on household income, as data from the American Community Survey shows that upwards of 89% of renters who make $35,000 or less are cost burdened. The high proportion of renters who spend most of their paycheck or social security on housing shows that there is a significant need to ease the pressure of unaffordable rent and few homeownership opportunities.

Thus far, we have presented examples of effective resident ownership models from states and cities across the country. The project began by developing case studies of states similar to Michigan, like Minnesota and Wisconsin, and examining policy implementation in different contexts, like Maryland and DC. Through this case research, we examined the political and economic landscape of each example to infer what implementation might look like in Michigan, given the state's diverse political climate and current legislative makeup. While Michigan may share political and economic similarities with the earlier examples, our state's unique landscape necessitates examining resident ownership programs with an eye on local contexts.

Over the last 40 years, cities like Flint, Detroit, and Pontiac have experienced cycles of growth and hardship that have shaped existing affordable housing and blight remediation programs. Elsewhere, cities like Ann Arbor have experienced more sustainable growth, which has enabled them, in collaboration with local stakeholders, to develop and employ innovative policies that address housing needs in new ways. Michigan is also home to hundreds of mid-sized cities, towns, villages, and rural areas that have unique housing needs with varying levels of resources. Understanding the diversity of the state means understanding that a single resident ownership policy or program can take many forms depending on where it is implemented.

Michigan's Current Policy Landscape

LIHTC Subsidy Expirations

The Low-Income Housing Tax Credit (LIHTC) is the primary federal mechanism for financing development and affordable housing units. LIHTC provides tax credits to developers to finance their acquisition, construction, and rehabilitation costs. Each state receives funds based on population and must adhere to a mandatory affordability period to target low-income tenants for at least 30 years.

[46] "Data Portal | Michigan Housing Data Portal," accessed April 26, 2026, https://mihousingdata.org/data_portal.

In Michigan, LIHTC is administered by MSHDA and, as of 2026, has received an estimated $34,000,000.[47] While LIHTC properties in Michigan have a 30-year affordability period, compliance from investors ends after 15 years. As a result, most investors have little incentive to stay in projects, since they have already claimed the credit. Moreover, the federal government provides limited oversight or funding to support the additional 15-year period, leaving thousands of units to expire in the next decade.

Since 2005, Michigan's LIHTC scoring allocation has included an option for developers who include a tenant opportunity to purchase:[48, 49]

"Projects that agree to offer 100% of the housing tax credit units for sale to tenants in such units at the end of the initial 15-year compliance period will receive points. To qualify for points, the owner must provide a detailed tenant ownership plan that complies with the Internal Revenue Code and is acceptable to the Authority. The plan must describe the terms of the right of first refusal given to the tenants, including the means of exercising the right of first refusal, the determination of the sale price for each unit, and any continuing use or deed restrictions that will be imposed on the units by the seller following any such transfer."

It is unclear how many LIHTC properties have been developed using this option, but there is evidence that some LIHTC properties around the state–specifically, single family homes–have converted to tenant ownership.[50]

Right of First Refusal for Tax-Foreclosed Properties

The other existing opportunity for community ownership is the right of first refusal for local Michigan governments. Local governments can submit a minimum bid equal to the unpaid taxes, interest, and fees for tax foreclosed properties (excluding taxes owed to the government body purchasing it).[51] While this is available for all local governments with tax-foreclosed properties, its adoption is minimal.

Some localities in Michigan, like Detroit, use this ROFR to stabilize occupancy for tenants in properties that landlords are losing to tax foreclosure. The Make It Home program is a

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[47] "2026 Federal LIHTC Information by State," Novogradac, accessed April 26, 2026, https://www.novoco.com/resource-centers/affordable-housing-tax-credits/2026-federal-lihtc-information-by-state.
[48]"Scoring Summary: 2005-2006," accessed April 1, 2026, https://www.michigan.gov/mshda/-/media/Project/Websites/mshda/developers/lihtc/assets/liqap/mshda_li_qap_2005_2006_final_score_sum.pdf?rev=2ccb232007c1445d8833caae0b0c359a&hash=923B32611DF0DD0DA613CF8662B80F0E.
[49] "2024-2025 LIHTC Scoring Criteria," Michigan State Housing Development Authority, January 2025, https://www.michigan.gov/mshda/-/media/Project/Websites/mshda/developers/lihtc/assets/liqap/mshda_li_qap_2024_2025_score_sum_final_pdf.pdf?rev=86a64d63dbd24683b455ca835492978e&hash=191B4C3EC920443A9F5AB3AB5E89898E.
[50] "Newberry Home Ownership | MiSide," accessed April 1, 2026, https://miside.org/mihousing/newberry-home-ownership.
[51] Margaret Dewar et al., "Disinvesting in the City: The Role of Tax Foreclosure in Detroit," *Urban Affairs Review* 51, no. 5 (2015): 587–615, https://doi.org/10.1177/1078087414551717.

partnership that enables the City of Detroit to buy the property, the United Community Housing Coalition (UCHC) to purchase the property, and the Rocket Community Fund to provide grants to UCHC to purchase and transfer homes to tenants. UCHC sells properties to tenants through a 0% interest land contract, enabling tenants to make affordable payments and focus on rehabilitating the property when needed.[52] Since its inception in 2017, the program has expanded to include home repair funds and has helped 1,700 households avoid eviction, and another 580 homes access additional repair resources.[53] The program demonstrates creative utilization of existing ROFR and the potential for local governments to leverage financial institutions and nonprofit organizations that have existing ties to low-income communities.

Program Elements

The Program Element guide was developed with the intention of framing resident ownership at a high level, then breaking the program down into its core parts to equip local officials with the tools to judge the level of need and interest there is within their jurisdiction. This list is not a scoring tool but is a framework to help officials think about both need and capacity.

Michigan Case Studies

The 2024 Michigan Statewide Housing Needs Assessment highlights three key factors influencing housing conditions across the state: housing inventory, demand, and affordability. We utilized similar parameters to identify relevant case studies in Michigan. The selected localities are intended to reflect the variations within these three factors, in order to capture the diverse conditions under which the TOPA, COPA, and ROC policies may operate.

- **Housing Inventory:**[54] In 2024, Michigan had an estimated total of 4.6M occupied homes.[55] Single-family housing accounts for 72% of the housing stock, compared to 23% multifamily units and 5% manufactured housing communities (MHCs) and RVs. Michigan's housing stock is aging, with most units built before the 1980s. Aging infrastructure, deferred maintenance, and underinvestment has contributed to constrained housing supply in the state with only 5% of homes being built since 2010.
- **Housing Demand**: Housing demand in Michigan continues to outpace supply across regions. According to MSHDA, an estimated 119,000 new housing units are needed to

[52] UCHC Detroit, "Make It Home."
[53] "Make It Home Partnership Helps 181 More Families Become Homeowners," City of Detroit, October 23, 2025, https://detroitmi.gov/news/make-it-home-partnership-helps-181-more-families-become-homeowners.
[54] "Michigan - Housing Needs Assessment - Web Report - HR&A Advisors," accessed April 26, 2026, https://dev.hra-dashtest.com/report/66033963dca84b6a546aab5f/26/housing-supply#64b5586def3e47398d886a7d.
[55] "Michigan - Census Bureau Profile," accessed April 3, 2026, https://data.census.gov/profile/Michigan?g=040XX00US26#housing.

meet demand,[56] while the National Low Income Housing Association estimates 195,000 units are needed.[57]

- **Housing Affordability**: Due to high housing costs, affordability is an acute pain for renters, particularly those earning 30% of their area's median income (AMI). Nearly 45% of renter households are cost-burdened, highlighting the disparity between incomes and the rising cost of living.[58]

Opportunities for Intervention in Michigan

Guided by the needs assessment framework, we selected Detroit, Ypsilanti, and Lake County for our Michigan case studies as they represent three distinct communities facing acute affordability and displacement pressures. These jurisdictions act as comparisons for assessing how TOPA, COPA, and ROC models can function under a variety of local housing landscapes.

Detroit, Wayne County

Detroit was selected due to the scale and complexity of its housing market, including an aging housing stock, a concentration of existing affordable housing, and future expiration of LIHTC properties.[59] Similarly, city officials have expressed interest in establishing institutional capacity to support such interventions. Given the established support from institutional actors such as Detroit's Housing and Revitalization Department and community interest in affordable housing, it provides a case for evaluating the implementation of acquisition-preservation policies.

Detroit is facing constrained housing conditions on various fronts:

- *High concentration of renters and low-income households*, with nearly one-third of residents living below the federal poverty line
- *Rising housing costs*, outpacing the broader metropolitan area, and increasing burdens on low-income renters
- *Affordable housing preservation risks*, with approximately 750 units at risk of expiring under LIHTC over the next five years, and an additional 1,600 units passing their compliance period.

Detroit has sought to stabilize and preserve its housing stock while expanding affordable housing opportunities under the 2025-2030 Affordable Housing Strategy. Unlike smaller markets, Detroit's

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[56] "State Leaders Announce Michigan Adds Nearly 22,000 Homes as Progress Accelerates," accessed April 26, 2026, https://www.michigan.gov/mshda/about/press-releases/2025/05/27/state-leaders-announce-michigan-adds-nearly-22000-homes-as-progress-accelerates.

[57] Roth, "Michigan among Highest Rates of Private Equity-Owned Mobile Home Parks in Nation, Research Finds • Michigan Advance."

[58] "Gap Report: Michigan | National Low Income Housing Coalition," accessed April 26, 2026, https://nlihc.org/gap/state/mi.

[59] Housing and Revitalization Department, "Detroit Affordable Housing Strategy, 2025-2030," City of Detroit, accessed April 15, 2026, https://detroitmi.gov/sites/detroitmi.localhost/files/2025-08/Detroit%20Market%20Housing%20Strategy%20%28Digital%29.pdf.

challenge is balancing reinvestment with the preservation of existing naturally occurring affordable housing (NOAH), which comprises a large share of the aging housing stock. As the city engages in blight removal and rehabilitation, Detroit policymakers may consider expanding support for community-ownership structures beyond tax-foreclosed properties. Introducing expanded opportunities to own housing could reduce displacement pressures, ensure tenant security, and protect expiring units within the region.

Ypsilanti, Washtenaw County

Ypsilanti offers a smaller suburban context in Washtenaw County with a population of 20,000. The city represents an increasingly constrained housing market, with affordability pressures intensifying due to regional demand and limited supply. Given its geographical proximity to Ann Arbor, Ypsilanti has become an alternative for lower to moderate-income renters. Ypsilanti faces the following housing pressures:[60]

- *Highest renter concentration and high rates of cost burden*, with 60% of renter households spending more than 30% of their income
- *Aging housing stock*, particularly small multifamily and rental properties that comprise a majority of the city's NOAH
- *Increased regional spillover from surrounding localities*

Washtenaw County faces high housing demand, a high concentration of renters, and increased pressure on NOAH, making it a relevant case for policies that aim to increase stable and affordable housing. Ypsilanti is entering a period of revitalization, with a projected increase in housing stock along Washtenaw Avenue by 2045.[42.] The city may benefit from leveraging interventions like TOPA and COPA to ensure new investments integrate opportunities for community ownership.

Lake County

Lake County is a small county on the western side of the lower peninsula, and comprises two villages and 15 townships with a population of about 11,000. Lake County is facing a constrained housing supply on several fronts:[61]

- *High vacancy rates* in owned homes that are used seasonally or are short-term rentals
- *Financial barriers to ownership*, with median list price outpacing median wages
- *Low vacancy rates for rentals* with high reliance on non-conventional rentals that make up 87.8% of the rental market (i.e., single family homes, duplexes, or manufactured homes).
- *High levels of cost-burdened renter households*

[60] "Washtenaw County Housing Affordability and Stability Study," Ann Arbor Area CF, accessed April 29, 2026, https://www.aaacf.org/news/housing-study.
[61] Lake County Housing Coalition and Flywheel Community Development Services, LLC, "Lake County Housing Coalition Strategic Housing Plan," accessed April 29, 2026, https://lakecountymi.gov/wp-content/uploads/2026/02/LCHC-Strategic-Housing-Plan.pdf.

A major focus of Lake County is to increase housing supply, and the 2026 Housing Strategic Plan includes goals to increase the housing stock in the next five years, with manufactured or modular homes being one of several strategies to these goals. Pursuing resident ownership opportunities will not specifically address this supply gap, but may be important for Lake County as they work to keep ownership of new homes within the community. As housing supply increases, particularly if manufactured homes develop in communities that require owners to pay lot rent, Lake County municipalities may want to consider supporting resident-owned communities in order to improve stability and assist communities in ongoing investments in their community that large corporate ownership may not provide.

Policy Considerations

TOPA, COPA, and ROC policies should be used as preservation and community-ownership tools within a broader toolkit to address Michigan's housing crisis. Stakeholders described the state of housing as characterized by limited financing infrastructure, an aging housing stock, and affordability pressures in communities. These policies, as interpreted by national best practices, must be implemented gradually and paired with other housing interventions. For instance, ROFR can create opportunities for tenants, nonprofits, or manufactured-home residents the right to intervene before displacement occurs, but does not guarantee their ability to purchase the property. Hence, Michigan members should treat TOPA, COPA, and ROC as mechanisms within a broader preservation framework that includes rental assistance, local and state statutes, technical assistance, and financing mechanisms to ensure the success of the policies.

At the state and federal levels, the housing landscape is shifting, making such policy interventions more feasible. Governor Whitmer's housing affordability agenda has set a statewide goal to build or rehabilitate 115,000 housing units under MSHDA's Statewide Housing Plan.[62,63] As part of her State of the State, Whitmer introduced the Michigan State Readiness Package, alongside support for affordable tax credits with LIHTC. Whitmer's strategy has focused heavily on expanding supply and, with state-level interest, creates an opportunity for TOPA, COPA, and ROC to ensure that this supply can increase stability for households of a wide range of incomes by offering additional options for ownership.

There is also potential legislation affecting housing affordability and sustainability on the federal level. As of this writing in April 2026, the 21st Century Renewing Opportunity in the American Dream (ROAD) to Housing Act (H.R. 6644),[64] would include provisions pertaining to the restriction of institutional investors from purchasing single family homes and allow CDBG funding to be used under new affordable housing. Under the previous to ROAD Housing Act (S. 2651),[65] provisions include those that increase loan limits of Federal Housing Administration (FHA)-insured manufactured housing loans and reduce HUD inspections delays by allowing units financed through LIHTC to meet compliance with Housing Choice Voucher inspection requirements. Both have been introduced in the House and Senate and seek to increase production, reforms to federal housing grants, and establish relevant housing preservation standards. If

[62] "Governor Whitmer, State Housing Director Highlight Historic Progress Meeting State Housing Goals," accessed April 26, 2026, https://www.michigan.gov/mshda/about/press-releases/2025/08/26/governor-whitmer-state-housing-director-highlight-historic-progress-meeting-state-housing-goals.
[63] "Statewide Housing Plan," accessed April 26, 2026, https://www.michigan.gov/mshda/developers/statewide-housing-plan.
[64] "ROAD to Housing Act of 2025," legislation, accessed April 26, 2026, https://www.congress.gov/crs-product/R48732.
[65] J. French [R-AR-2. Rep. Hill, "H.R.6644 - 119th Congress (2025-2026): 21st Century ROAD to Housing Act," legislation, March 16, 2026, 2025-12-11, https://www.congress.gov/bill/119th-congress/house-bill/6644.

enacted, such legislation could provide Michigan with flexibility to operationalize local acquisitions.

Housing policy and initiatives to increase affordability and stability is a complex and iterative process. None of the policies outlined in this report are a silver bullet; each policy addresses a different stage of housing vulnerability and requires the adoption and support of municipalities and community organizations. Michigan's crisis is multifaceted, and the response must reflect that understanding, requiring a layered strategy that depends on state alignment with localities and federal financing reforms. The success of TOPA, COPA, and ROC in Michigan will depend not on the strength of the policy on paper, but on the public and institutional capacity to turn opportunity into ownership.

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Appendix A: Detailed Process and Timelines

Establishing a realistic timeline that balances the time needed for tenants or residents to organize and secure financing can have significant impacts on the efficacy of the policy and its intended outcomes. Each jurisdiction's timeline can differ based on the units or size of projects, allowing for longer time periods for more complex transactions. The process and timelines below chart the typical process for both ROC and TOPA/COPA.

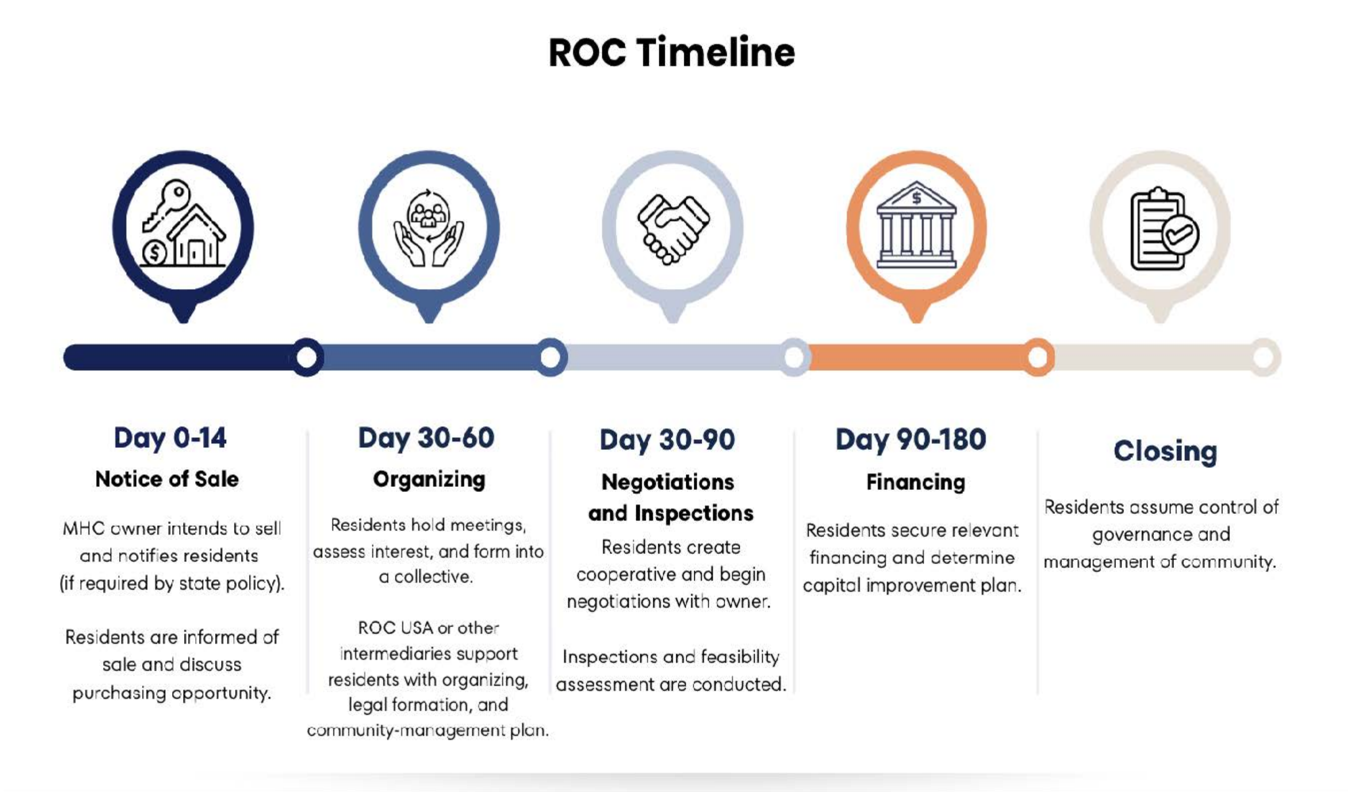

Figure 1: A graphic depicting an example of a general acquisition timeline for ROC

ROC Timeline: Additional Detail

1. **Notice of Sale (0-14 days)**: The ROC process typically begins when the owner of an MHC decides to sell. If a jurisdiction has ROFR laws, residents receive a formal notice and opportunity to present an offer before the community is sold to a third party.

2. **Organizing (30-60 days)**: After notice of sale, residents begin organizing to decide whether they want to pursue community ownership, usually involving contacting a technical assistance provider such as ROC USA and assessing resident support for acquisition.

3. **Negotiations and Inspections (30-90 days)**: If residents seek to move forward, they typically form a cooperative association or a similar entity. ROC USA, and other organizations like it, can assist residents with training, securing financing, and navigating the purchase process. Once residents are organized, they will help to assess community infrastructure, financial health, property conditions, and repair costs.

4. **Financing (90-180 days)**: Residents assemble financing with options including CDFI loans, state or local housing funds, and in some cases, private loans. Before closing, residents vote on whether to approve the purchase, adopt cooperative governance, and commit to the financing plan.

5. **Closing**: The process ends when purchase is finalized and transfers ownership to the cooperative.

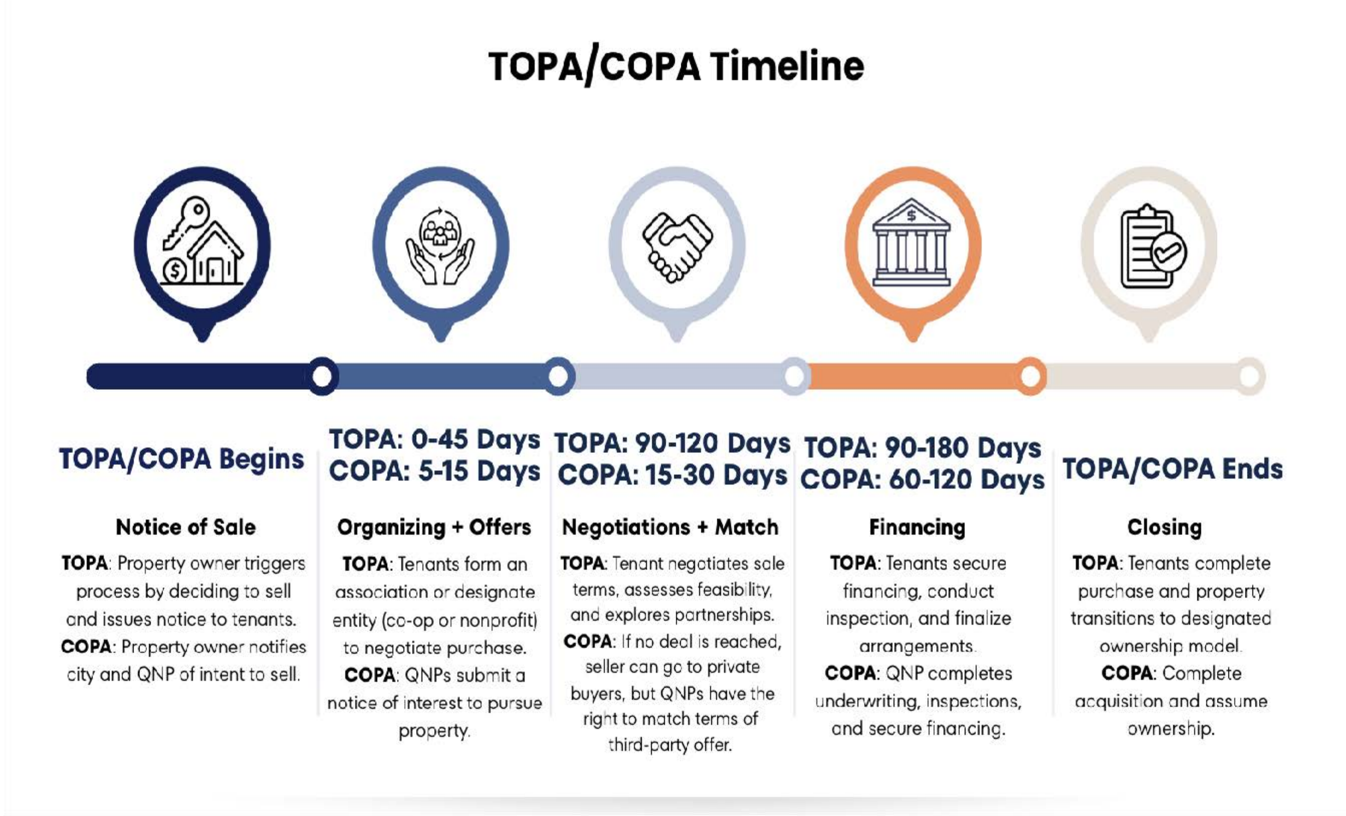

Figure 2: A graphic outlining the typical timeline for purchase under TOPA and COPA models.

TOPA/COPA Timeline: Additional Detail

1. **Notice of Sale**:
   TOPA (0-7 days): The TOPA process begins when the landlord provides tenants with a formal Notice of Sale. Typically, the landlord must provide information like operating expenses, capital expenditures, and utility consumption rates within 7 days of the request.
   COPA (0-5 days): COPA process begins when a seller provides a Notice of Sale to a city or designated agency's list of QNPs. After receiving Notice of Sale, each QNP has 5 days to notify the seller if they intend to present an offer.

2. **Organizing and Offers**:
   TOPA (0-45 days): If no tenant organization exists, tenants have 45 days to form an association before submitting a Statement of Interest. If a tenant association exists, they typically have an estimated 30 days to deliver the statement.
   COPA (5-15 days): If a QNP expresses interest, the seller must provide disclosures and the nonprofit then has an additional 15 days to submit an offer.

3. **Negotiations**:
   TOPA (90-120 days): After the landlord receives the tenant organization's Statement of Interest, parties enter into a 120-day negotiation period. The 120 days can be extended one day for each day the landlord fails to deliver information required by most TOPA policies. The 120-day period can also be extended by 15 days if the seller enters into a contract with a third party before or during the negotiation period, per ROFR.
   COPA (15-30 days): After the QNP submits an offer, the seller may accept or reject it. If the seller accepts, the process moves towards a purchase agreement. If the seller rejects the offer, they may move towards a third-party buyer, but typically, the building continues to be subject to ROFR, meaning that the QNP has an opportunity to match the third-party offer.

4. **Financing**:
   TOPA (90-180 days): Once the tenant organizations and the seller reach a purchase agreement, tenants have 120 days after contracting to secure financing and move toward settlement. This may extend up to 240 days if the lending institution provides written verification that a financing decision will take longer.
   COPA (60-120 days): If the QNP matches the third-party offer or accepts the offer, they must finalize acquisition, complete inspections, and confirm rehabilitation needs. Financing may come from city acquisition or preservation programs, CDFIs, or bridge financing.

5. **Closing**:
   TOPA: The process ends when ownership is transferred to the tenant organization or other approved purchaser. If the seller has not entered into a sales contract within 360 days of the Offer of Sale, the TOPA process must start over with a new Offer of Sale.
   COPA: The process ends when acquisition is financed and ownership transfer to the QNP. Typically, the seller provides the city or relevant agency with a signed declaration within 15 days after the sale affirming the process complied with COPA.