

RESIDENTIAL REAL ESTATE

# New Rochester Hills development helps with housing 'crisis' for people with disabilities

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A groundbreaking takes place June 4 for the Auburn Oaks residential development in Rochester Hills geared toward those with intellectual and developmental disabilities (Nick Manes)

By **Nick Manes**

June 08, 2026 05:44 AM EDT

A developer is breaking ground on what it says is the first housing community for people with intellectual and developmental disabilities to offer homeownership — a feat that required creative financing to work around a system that has long locked this population out of the housing market.

A vacant field in Rochester Hills will soon be home to Auburn Oaks, a new “neuroinclusive” Auburn Oaks neighborhood focused on serving the needs of those with IDD.

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It’s part of a growing trend as the number of children and adults living with autism and other conditions increases. Still, such developments like what broke ground off Auburn Road in Oakland County last week still exist at the margins within the specialty housing space when compared with other market segments such as senior or student housing.

Developers, financial partners and other officials backing the project aim to be leaders in the space and have introduced what they say is a first in housing built for those with intellectual and developmental disabilities, or IDD: homeownership.

Achieving that, however, required creativity on the part of several partners.

“There is huge demand for IDD housing. We call it the IDD Housing Crisis,” said Bill Godfrey, co-founder of Plymouth-based Three Oaks Communities, developer of Auburn Oaks.

“A lot of baby boomer parents are getting older and they’re worried about where their kids are going to live when they can’t be there anymore,” Godfrey added. “So I think

there's huge demand for this type of housing and we're hoping that it creates a new market segment in the homebuilding industry.”

Godfrey isn't alone in thinking about the lack of housing for those with intellectual and developmental disabilities as a crisis.

Some 8 million Americans live with IDD, according to a recent report titled “The Wave Nobody Sees Coming” by Front Porch Cohousing, a Pennsylvania-based nonprofit for those with autism, Down syndrome, cerebral palsy and other IDD conditions.

“The vast majority live at home with aging parents who have no plan for what happens when they can no longer provide care,” the report states. “There are 32,231 senior living facilities in the United States. There are 7,621 for this population. The gap is not a funding problem. It is a structural failure.”

Many children and young adults with IDD have access to support in their early years, but that support system ends by the time they reach 21.

“The community that surrounded a family's child since kindergarten dissolves. What fills the gap — group homes, state waitlists, and aging parents providing care indefinitely — is not a plan. It is a crisis deferred,” the report states.

## **Finding solutions**

Auburn Oaks' developers and other backers say the planned neighborhood offers a solution to that crisis, even if relatively small.

With a total of 55 new homes planned for the site — a mix of condos, single-family houses and townhouses — just 19 will be reserved for those with IDD, and all but a handful are already spoken for even as construction is just getting started.

The remainder of the housing units will be for the general public who don't live with disabilities, and that's intentional, according to Oakland County Executive Dave Coulter.

In part, it helps make the \$30 million-\$35 million project more financially feasible.

“But also, there are people with big enough visions and big enough hearts to understand that they also want to be in a community with lots of other folks,” Coulter said. “And it’s important for the (IDD) families to be in a community that’s supportive of them and understands them.”



A rendering of some of the homes planned for Auburn Oaks in Rochester Hills (Three Oaks Communities)

And while IDD housing solutions, even those that are relatively small, do exist around the country — as well as a handful of others in Oakland County and around the state — the vast majority are rentals.

The Auburn Oaks developers say they believe they’re among the first to offer ownership opportunities, and to do so required several partners and creativity.

The challenge, officials said, largely comes down to underwriting mortgages as many with severe IDD are unable to work and therefore are reliant on government assistance such as Medicaid. Therefore, they lack the assets to qualify for a mortgage.

So the developers turned to a handful of lenders and the Michigan State Housing Development Authority, which saw an opportunity to expand homeownership

opportunities to a segment of the population that traditionally has struggled to achieve that.

Together, MSHDA and the Troy-based Community Housing Network nonprofit launched the IDD Housing Access Pilot Program, which included \$1 million for Auburn Oaks and its related development Walton Oaks, also in Rochester Hills.

Also involved in the initiative was Rochester Housing Solutions, a local nonprofit focused on housing for those with disabilities.

Executive Director Dave Mingle told Crain's that many families with IDD members have special trusts set up that allow for the individuals to have additional assets placed in the trusts and still protect their eligibility for Medicaid and Social Security.

In this case, the residence would also be within the trust and the technical owner of the property with the individual effectively renting, but still receiving the same traditional benefits of homeownership such as equity and greater stability, according to Mingle, who has a 34-year-old son with IDD.

Family members, often parents, would serve as guarantors for purposes of the mortgage, which in this case are being underwritten by First State Bank, a St. Clair Shores-based community bank.

The program and the development fits with MSHDA's mission to bring more homeownership opportunities, officials there say.

"By supporting this initiative, MSHDA helped expand homeownership opportunities for people with IDD without altering its existing homeownership programs," MSHDA spokesperson Katie Bach wrote in an email to Crain's. "We recognize that many individuals with IDD face financial and structural barriers that can make traditional homeownership difficult. IHAPP helps bridge those gaps through targeted project support and community-based solutions."

After various grants and subsidies for buyers, homes at Auburn Oaks will cost in the range of \$200,000 to \$250,000, according to Godfrey, the neighborhood's developer.

Residents are expected to start moving in within 18-24 months.



Laurel Seizert speaks at a groundbreaking event Thursday for the Auburn Oaks neighborhood in Rochester Hills, where she plans to live. (Nick Manes)

On one level, the new development is about providing a community for those with IDD and having a neighborhood full of support. But Godfrey added that the homes are all custom-built to meet the needs of the buyer. That can be everything from barrier-free access and roll-in showers to lowered countertops and the ability to install hanging chairs from the ceilings that can calm individuals with IDD.

Among those planning to live in Auburn Oaks is Laurel Seizert, a 45-year-old person with IDD. And she's got a lot to be excited for.

"I think I'm excited to just start a new community, start new friendships," Seizert told reporters. "And I'm really excited to start decorating."

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