

Supply and Demand

Over 15,000 households are in homes that do not meet their budget, while others are in types of housing they do not prefer. Meanwhile, the population in the county is growing, and housing construction is not keeping pace; it is anticipated that 7,750 new units are needed to appropriately house the new households forming or looking to locate in the county. These two factors have created housing shortages in several segments of the housing market. Therefore, higher rates of construction are essential to address both the current pent-up demand as well as the future demand. Local leaders will need to implement various strategies to enable and incentivize that increase in the supply of housing.

Table 11: Affordable Units to Alleviate Overburdened Renters, Estimate 2021

Annual Income	Units	Rent Per Month (\$)
<\$20,000	7,877	<\$500
\$20,000 to 34,999	4,986	500 to 874
\$35,000 to 49,999	1,620	875 to 1,249
\$50,000 to 74,999	573	1,250 to 1,874
\$75,000 to 99,999	274	1,875 to 2,499
\$100,000 or more	0	2,500 and higher

Source: U.S. Census American Community Survey, 2015–2019 average, and Claritas.

Table 12: Affordable Units to Alleviate Overburdened Homeowners, Estimate 2021

Household Annual Income	Units	Payment Per Month (\$)	Estimated Home Price (\$) *
<\$20,000	3,678	<\$500	Less than 75,000
\$20,000 to 34,999	2,968	500 to 874	75,000 to 132,000
\$35,000 to 49,999	2,286	875 to 1,249	133,000 to 187,000
\$50,000 to 74,999	1,474	1,250 to 1,874	188,000 to 283,000
\$75,000 to 99,999	426	1,875 to 2,499	284,000 to 377,000
\$100,000 or more	354	2,500 and higher	378,000 and higher

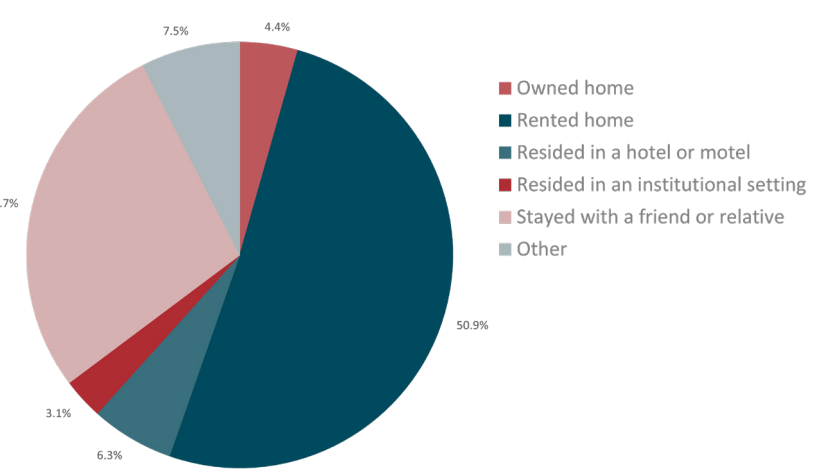
* Purchase price with 5% down, 4.3% interest, 30 year fixed, PMI, and property taxes.

Source: U.S. Census American Community Survey, 2015–2019 average, and Claritas.

Unhoused Survey

Forty percent of the respondents to the unhoused survey identified as Black, while just over 10% of the county’s population does, calling attention to racial equity concerns. Feedback from community meetings and survey responses focused on concern about the impact of longstanding institutionalized racism, which is preventing individuals from generating wealth. This further establishes that the impacts of race-based lending practices, redlining, and fair housing issues with renting remain an issue despite recent attention.

Chart 29: Living Situation Prior to Becoming Unhoused



Source: Kalamazoo County Unhoused Survey

Table 9: Kalamazoo County Unhoused Survey, Race

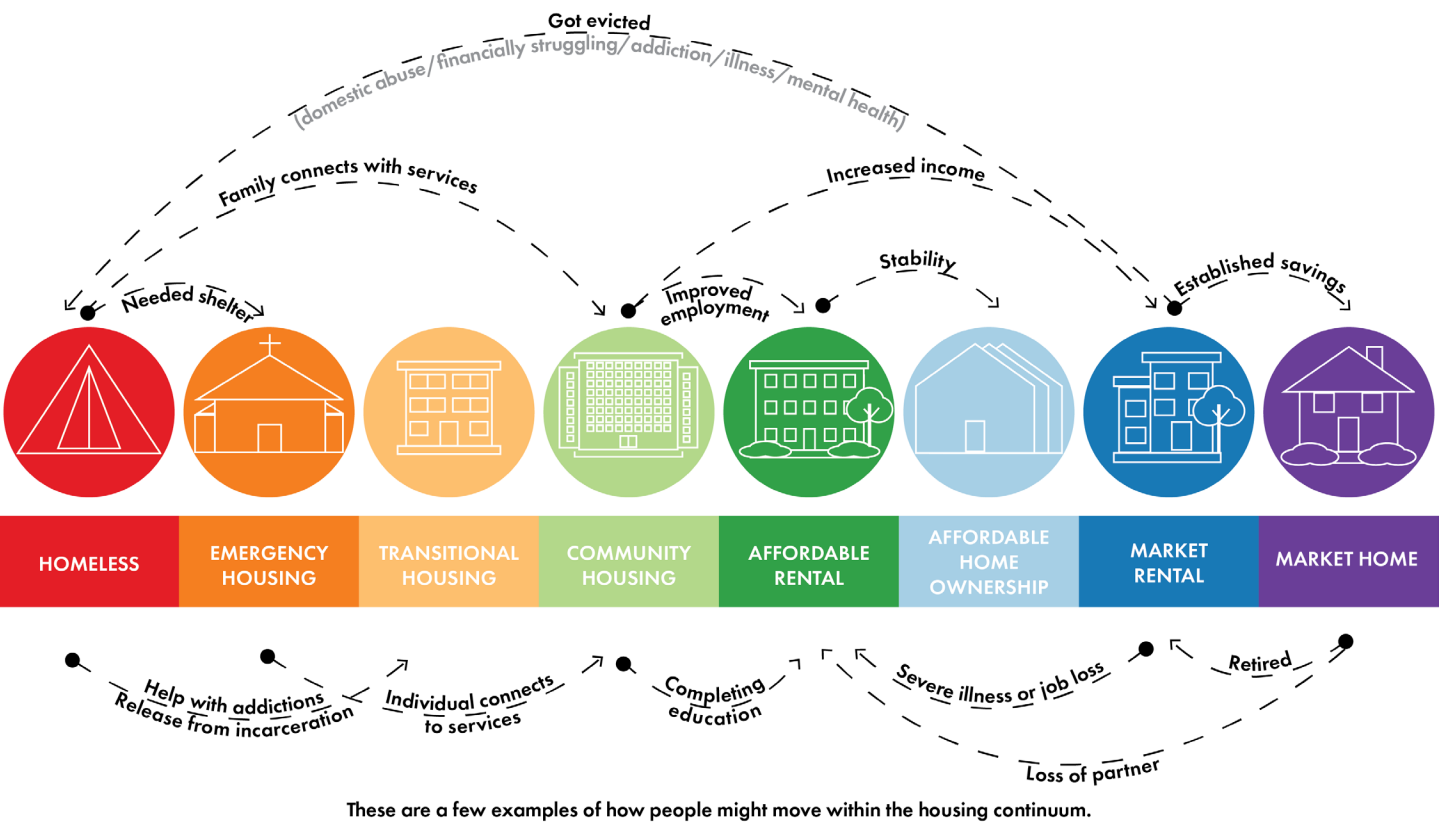
Race	Survey 2022
White	47.5%
Black or African American	38%
Two or More Races	11.4%
Some Other Race	3.2%

Source: Kalamazoo County Unhoused Survey

Visual Summary

Kalamazoo County Housing Plan

The Upjohn Institute was asked by the Kalamazoo County Board of Commissioners to complete a housing plan for Kalamazoo County. This plan will cover the housing needs assessment, market demands, results from the county wide housing survey and goals and objectives to move forward. Community and committee engagement helped guide the direction and focus. This document serves as a summary and supplement graphic to the full plan. The full plan can be found online.



The housing continuum demonstrates the range of housing types available in a community. A healthy housing market needs to have options available at all points on the housing continuum. By following the color columns on the inside page, you will learn more about each income range. Incomes in this executive summary go up to \$74,999 due to many of the needs beyond this income being less severe or addressed in the lower income range.

Affordable Housing Continuum



Income	\$20,000 and below		\$20,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999	
Population	14,812 total households 26% of all BIPOC households are in this income level 12% of white households are in this income level People Experiencing Homelessness, People with disabilities, People with Service Needs, People Exiting Incarceration		15,606 total households 19% of all BIPOC households are in this income level 14% of white households are in this income level Working Poor, People with Episodic Housing Crises and Service Needs		13,780 total households 14% of all BIPOC households are in this income level 13% of white households are in this income level Working Poor, People with Episodic Housing Crises and Service Needs		18,322 total households 14% of all BIPOC households are in this income level 18% of white households are in this income level People Who Are Accessing Market Housing but Are Limited by Locational Choice	
Housing Type	Unsheltered, Shelters, Supportive Housing				Homeownership Assistance		High Market Rental and Homeownership	
	Public Housing, Section 8 Vouchers							
			Low Market Rental, Naturally Occuring Affordable Housing, Workforce Housing					
Housing Burden Cost	 No Cost Burden (12%) Cost Burden (22%) Severe Cost Burden (66%)		 No Cost Burden (40%) Cost Burden (43%) Severe Cost Burden (17%)		 No Cost Burden (74%) Cost Burden (22%) Severe Cost Burden (4%)		 No Cost Burden (88%) Cost Burden (11%) Severe Cost Burden (1%)	
	 Harm Reduction/Housing First Permanent Supportive Housing Transitional Housing/Rapid Rehousing Rental Subsidies Reduce Cost Burdens Production, e.g. Low-income Housing Tax Credit Inclusionary Housing Preserve Existing							
Strategies								
Partners	Service Providers Nonprofit Developers and Community Land Trusts		Landlords/Owners For-Profit Affordable Housing Developers		Tax-increment financing (TIF) County Millage Zoning Community Land Trusts, Resident Ownership, Cooperative Ownership			
Financing	Counties, Cities, Villages, Michigan State Housing Development Authority, Federal Home Loan Bank of Indianapolis, U.S Department of Housing and Urban Development (HUD), equity investors, county millage, Foundation for Excellence						Capital Funders: Private banking systems, equity investors, Michigan Economic Development Corporation	

Source: Population and cost burden data for renter and households in Kalamazoo County, 2019 American Community Survey 5-Year Estimates, Census Bureau.